



January 24, 2013

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: 2013 Data Call

Annually, the North Carolina Rate Bureau, the North Carolina Reinsurance Facility and the North Carolina Insurance Guaranty Association collect the statutory Property and Casualty Annual Statement and Insurance Expense Exhibits. The Rate Bureau also collects Automobile, Homeowners, Mobile Homeowners and Dwelling Expense Experience and Installment Premium Payment Charge data through a special data call. This data is used for the preparation of rate filings, apportionment of expenses, and assessments. All member companies are required to utilize the IDC (Industry Data Collection) web application to submit the various data calls. The IDC web application is located on the Member Services Portal of the Personal Lines Services page of the website (www.ncrb.org).

Attached you will find the 2013 Data Call Package. The package includes the following:

- Call Reporting Schedule and Fine Information
- Financial Call Contact Form - The completion of this form will ensure that the Bureau has up to date information and will provide contact information should questions arise concerning your data submissions. The *Financial Call Contact Form* can be emailed to idsupport@ncrb.org or faxed to 919-783-7467. This form is also available on the NCRB website at www.ncrb.org. Click the NCRB button and then select the Personal Lines Services link. On the Personal Lines Services page, there is a link to the [Financial Call Contact Form](#). Please complete the form and return to the Rate Bureau by February 15, 2013.
- IDC Data Reporting Guide - The IDC Data Reporting Guide provides an overview of the data submission process, an overview of the edit process and provides details for the data elements contained in each call. The Data Reporting Guide is also located on the Personal Lines Services page of the website. The IDC edit process has been enhanced significantly during the past year. Member Company personnel responsible for the submission of data are strongly encouraged to review the Guide prior to the submission of data and before responding to edits.
- Updated IDC User Guide pages - The IDC User Guide has been updated to reflect the system changes resulting from the new edit process. The complete IDC User Guide is available on the NCRB website at www.ncrb.org. Click on the NCRB button and then select Personal Lines Services. On the Personal Lines Services Page, click on the

Expense Experience link and then select the IDC User Guide. The updated portion of the IDC User Guide begins on page 35.

- Updated Getting Started Guide pages - The IDC Getting Started Guide has been updated to reflect the system changes resulting from the new edit process. The complete Getting Started Guide is available on the NCRB website at www.ncrb.org. Click on the NCRB button and then select Personal Lines Services. On the Personal Lines Services Page, click on the Expense Experience link and then select the IDC Getting Started Guide. The updated portion of the IDC Getting Started Guide begins on page 4.
- Updated Training Handouts for Expense Experience - The training handout is designed to walk you through the system. The handout is an overview of the Expense Experience submission process. The Training Handout has been updated to walk you through the new edit resolution process.

Bureau staff will be available to conduct training sessions for the edit process. The training sessions will provide an overview of the enhanced edit response portion of IDC. The training sessions will be scheduled in April as reflected on the attached Training sign-up form. Complete and fax the attached form to 919-719-7426 if you are interested in participating.

Please share this information with personnel responsible for reporting data to NCRB. If you have any questions, you may contact the NCRB Information Center at 919-582-1056 or wcinfo@ncrb.org.

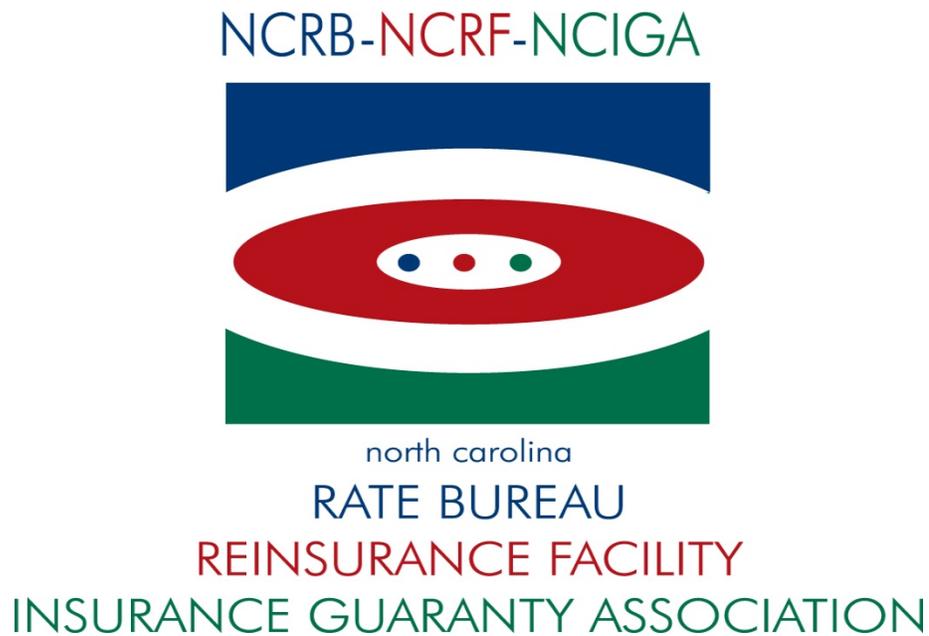
Sincerely,

Delisa D. Fairley

Manager, Insurance Data Operations

DDF:dms

G-13-1



IDC Reporting Guidebook

Version 1.0

North Carolina Rate Bureau
2910 Sumner Blvd
Raleigh, NC 27616
919-783-9790

If at any time during these procedures you need assistance, you may contact the
NCRB, NCRF and NCIGA Information Center at:

Phone: 919-582-1056

Fax: 919-783-7467

E-mail: wcinfo@ncrb.org

Table of Contents

Preface: Summary of 2013 Changes	1
Part 1-Industry Data Collection Reporting Guidebook Overview.....	2
Data Call Reporting Chart.....	3
Part 2-Data Call Schedule.....	1
Annual Calls and Due Dates.....	1
Part 3- Personal Lines Reporting Workflow.....	1
Part 4-NAIC Annual Statement and Insurance Expense Exhibit Data Submission	1
Part 5-Company Information and Allocation Questions	1
Part 6-Expense Experience Data.....	1
A. Automobile Expense Experience Data	1
1. Private Passenger Liability Coverage Expense Experience (A1-Form)	2
2. Physical Damage Coverage Expense Experience (A2-Form)	7
3. Commercial Liability Expense Experience (A3-Form)	12
B. Homeowner/Mobile Home Coverage Expense Experience Data (H1-Form)	17
C. Dwelling Coverage Expense Experience Data (D1-Form)	21
D. Call for North Carolina Installment Premium Payment Charges (IP1-Form)	25
Part 7-Edits	1
A. Edit Generation and Review Process Diagram:.....	2
B. Edit Tabs Generated:	3
Part 8-Fines.....	1

Preface: Summary of 2013 Changes

1. Form Instruction button

- a. The Form Instruction button now directs you to the Industry Data Collection Reporting Guidebook. Scroll the Table of Contents and select the appropriate form for instructions.

2. Edits/Edit Resolution

- Edits will now display for all items reviewed by the system.
- Edit tabs will display as failed (❌) or passed (✅).
- Edit tabs that fail will display one or more individual edits that failed (❌), and may display additional edits that have passed (✅).
- For each failed (❌) edit, a “Company Response needed” message is displayed.
- Detailed business explanations are required to explain the ratio variance.
- For each item show as passed (✅), no action is needed. However, during NCRB’s internal review of the Expense Experience data, there may be occasions when edits passed by the system may be questioned. If this is the case, NCRB will change the edit status to failed (❌) and the company will be contacted via email or phone.
- When a response has been received for all failed edits (❌), the Company Home Page will display the “Pending NCRB review” message. Each edit will display the message “NCRB Reviewing” (🔄) or passed (✅). The failed symbol (❌) will display on the edit tab until NCRB approves the individual items for each tab.

Part 1-Industry Data Collection Reporting Guidebook Overview

Each year, North Carolina Rate Bureau (NCRB) member companies are required to submit their NAIC annual statement, Installment Premium charges, and Automobile and Property Expense Experience data. Members of the North Carolina Insurance Guaranty Association (NCIGA) are required to submit their NAIC annual statement data for assessment purposes only. NCRB only accepts data call information electronically. The Industry Data Collection (IDC) web application provides a data entry tool for the data submission and allows NCRB administrators to audit the Expense Experience data through a series of edits to ensure the data is accurate. This data is then compiled for use in NCRB rate filings.

In addition to the IDC Guidebook there is also an [IDC User Guide](#) and an [IDC Getting Started Guide](#) to help with the submission of the annual data calls.

Data Call Reporting Chart

Annual Call	Required Reporting	Not Required	Notes
Annual Statement	You are required to upload an electronic version of your Annual Statement if you are licensed to write business in NC and you are a member of the NCRB and/or the NCIGA. The files are required to conform to the NAIC Electronic Filing Specifications.		Reporting Exception: If a County Farm Mutual Company does not have the capability to submit an electronic version, a hard copy will be accepted. (This applies to County Farm Mutual Companies ONLY)
Insurance Expense Exhibit (IEE)	You are required to upload an electronic version of your IEE if you are licensed to write business in NC and you are a member of the NCRB. The files are required to conform to the NAIC Electronic Filing Specifications.	You are not required to upload an IEE: 1) If in NC you are a member of the NCRB and licensed to write Workers Compensation Insurance only 2) If your company has no premium, no losses, and no expenses for NC on lines 1, 2.1, 4, 19.1, 19.2, 19.3, 19.4 & 21.1.	
Auto Expense Experience Forms A1, A2 & A3	If you write NC auto business on Annual Statement Lines 19.1 (Form A1), 19.2 (Form A1), 19.3 (Form A3), 19.4 (Form A3) or 21.1 (Form A2)		For Auto, if a company has zero writings across the NC annual statement page for lines 19.1, 19.2, 19.3, 19.4 & 21.1 the form will be submitted as a zero report by the IDC application.
Installment Premium Charges Form IP1	You are required to report Installment Premium Charges if you are licensed to write auto and/or property business in NC.		
Home/Mobile Home Owners Form H1	If you write NC Homeowners or Mobile Home business on Annual Statement Line 4, Line 21.1, or Line 34		For Homeowners, if a company has zero writings across the NC annual statement page for lines 4, 21.1 and 34 the form will be submitted as a zero report by the IDC application.
Dwelling Form D1	If you write NC business on Annual Statement Line 1 or Line 2.1		For Dwelling, if a company has zero writings across the NC annual statement page for lines 1 and 2.1 the form will be submitted as a zero report by the IDC application.

Part 2-Data Call Schedule

Annual Calls and Due Dates

Annual Calls	Due Dates
P & C Annual Statement	March 1, 2013
Insurance Expense Exhibit	April 1, 2013
Automobile Expense Experience	April 22, 2013
Installment Premium Charges	May 6, 2013
Homeowners Expense Experience	June 3, 2013
Dwelling Expense Experience	June 3, 2013

Part 3- Personal Lines Reporting Workflow

Based on the annual call due dates, the data is required to be submitted in this order:

- Annual Statement
- Insurance Expense Exhibit
- Auto Expense Experience
 - Edits
- Installment Premium Charges
- Homeowners Expense Experience
 - Edits
- Dwelling Expense Experience
 - Edits

The Expense Experience calls are submitted after the NAIC Annual Statement and the Insurance Expense Exhibit because they require, in some instances, data to be reconciled back to specific items that are included in the NAIC Annual Statement and the Insurance Expense Exhibit (IEE).

Part 4-NAIC Annual Statement and Insurance Expense Exhibit Data Submission

The first step in submitting coverage data to NCRB is to upload the required NAIC Annual Statement and Insurance Expense Exhibit (IEE) data files. The files are required to conform to the NAIC Electronic Filing Specifications. There are many files generated by each carrier for their submission to the NAIC. NCRB is specifically looking for the carrier's March and April data files. These files have the following naming convention:

Ccccc_vc_s_yyyy_f_d_vv_sa_ss_fb.txt

Symbol	Description
Ccccc	NAIC Code
Vc	Vendor code
S	Statement Type Code – this should equal "p"
yyyy	Four-digit filing year
f	Submission filing type code. Valid codes are: O – Original, R – Refiling or A - Amended
d	Submission group type code. This should equal "M" for the Annual Statement file and "A" for the IEE file.
Vv	One or two digit filing version number
Sa	One or two digit separate account id
Ss	Two character state supplement code
Fb	Filing By Line Of Business (BLOB) type code

Part 5-Company Information and Allocation Questions



Home Reports Alerts Back to Portal NCRB.org Help

You are currently viewing data for Carrier: Calendar Year:

Company Information & Allocations

 - In order to submit your expense experience data, you must complete the questions on the Company Information tab.
- In order to enter your Automobile expense experience data, you must complete the questions on the Automobile Allocations tab.
- In order to enter your Homeowners expense experience data, you must complete the questions on the Homeowners Allocations tab.
- In order to enter your Dwelling expense experience data, you must complete the questions on the Dwelling Allocations tab.

Please answer the following questions for your **General Company** data:

1. Who is your company's statistical agent?
 PCI ISO NISS OTHER
2. What type agency force does your company use?
 INDEPENDENT OTHER
3. The company whose data is being submitted is a:
 STOCK MUTUAL OTHER
4. The ultimate parent company of the company whose data is being submitted is a:
 STOCK MUTUAL OTHER



You are currently viewing data for Carrier: Calendar Year:

Company Information & Allocations

- In order to submit your expense experience data, you must complete the questions on the Company Information tab.
- In order to enter your Automobile expense experience data, you must complete the questions on the Automobile Allocations tab.
- In order to enter your Homeowners expense experience data, you must complete the questions on the Homeowners Allocations tab.
- In order to enter your Dwelling expense experience data, you must complete the questions on the Dwelling Allocations tab.

Please answer the following questions for your **AUTOMOBILE** data:

1. Do you allocate "Other Acquisition" Expenses for North Carolina? Yes No

If Yes, how do you allocate?

- Country-wide expenses to country-wide Written Premium
- Country-wide expenses to country-wide Earned Premium
- Other

2. Do you allocate "General" Expenses for North Carolina? Yes No

If Yes, how do you allocate?

- Country-wide expenses to country-wide Written Premium
- Country-wide expenses to country-wide Earned Premium
- Other

The Company Information tab requires responses to questions about your company data. A company's expenses may be collected specifically for North Carolina or countrywide expenses may be allocated to North Carolina. When a company allocates expenses to North Carolina, the allocation questions request more detail on the method of allocation.

If expenses are allocated to North Carolina, answer yes to the allocation questions and further identify the basis of the allocation.

The allocation choices are:

- Country-wide expenses to country-wide Written Premium
- Country-wide expenses to country-wide Earned Premium
- Country-wide expenses to country-wide Incurred Losses
- Other (for example, loss reserves)

If expenses are collected specifically for North Carolina, you must answer no. The expenses submitted on the Expense Experience forms must be the actual incurred expenses for North Carolina.

IDC Web Application Note: The IDC application will use your responses to the allocation questions to determine IEE edits for each line of business. For example, if you allocate "Other Acquisition" expenses based on Written Premium, the ratio of Countrywide "Other Acquisition" expenses to Countrywide Written Premium should be comparable to North Carolina Only reported "Other Acquisition" expenses to North Carolina written premium.

The Homeowners Allocation tab has a few additional questions regarding Mobile Home business. The answers to these questions will enable/disable functionality on the Homeowners Expense form.

IDC Web Application Note: After you have entered your Homeowners form data, revisions to the Mobile Home answers on the Allocations tab will result in your Homeowner's data being cleared from the system. The web application will validate whether you want to change your answers. If you select OK, the Homeowners data will have to be re-entered.

Part 6-Expense Experience Data

A. Automobile Expense Experience Data

The three auto forms are:

A1 Private Passenger Liability Coverage

A2 Private Passenger Physical Damage Coverage

A3 Commercial Liability Coverage

1. Private Passenger Liability Coverage Expense Experience (A1-Form)

Items	Voluntary Private Passenger Automobile Liability Coverage (a)		Ceded Private Passenger Automobile Liability Coverage (c)	Voluntary Motorcycle Liability Coverage (d)	Ceded Motorcycle Liability Coverage (e)	Other than Automobile and Motorcycle Liability (f)	Total of all columns	Automobile Liability from Statutory Page 14 of Annual Statement
	C1		C3	C4	C6	C7	C1 + C3 + C4 + C6 + C7	
1. Direct Written Premium								
a. Actual (g)	0		0	0	0	0	0	0
b. Adjusted to Manual (h)	0			0				
2. Direct Earned Premium								
a. Actual (g)	0		0	0	0	0	0	0
b. Adjusted to Manual (h)	0			0				
3. Direct Commissions & Brokerage (g)			0	0		0	0	0
4. Direct Other Acquisition, Field Supervision & Collection								
a. Branch Office - NC's Share			0	0				
b. Home Office - NC's Share			0	0				
5. Direct General Expenses Incurred:								
a. General Expenses Incurred			0	0				
b. Interest Paid								
6. Direct Taxes, Licenses, Fees Incurred (g)			0	0		0	0	0
	Bodily Injury	Property Damage						
7. Direct Losses Incurred (g)	0	0		0		0	0	0
8. Direct Loss Adjustment Expenses Incurred								
a. Defense & Cost Containment (g)	0	0		0		0	0	0
b. Adjusting & Other Expense Payments	0	0		0				

Footnotes:

- (a) Voluntary Private Passenger Automobile Liability should include only private passenger non-fleet business retained on a voluntary basis and should include bodily injury, property damage, medical payments, uninsured motorists, underinsured motorists and auto death and disability. Do not include motorcycle liability in this column.
- (b) Refunds are not applicable for this data collection year.
- (c) Ceded Private Passenger Automobile Liability should include only private passenger non-fleet business ceded to the North Carolina Reinsurance Facility and should include bodily injury, property damage, medical payments, uninsured motorists, underinsured motorists and auto death and disability.
- (d) Voluntary Motorcycle Liability should include motorcycle business retained on voluntary basis only.
- (e) Ceded Motorcycle Liability should include motorcycle business ceded to the North Carolina Reinsurance Facility.
- (f) Figures reported in this column represent "other than private passenger auto and motorcycle liability" that has been included on lines 19.1 and 19.2 of the Statutory Page 14 of the Annual Statement.
- (g) Total of this row should agree with lines 19.1 and 19.2 of the Statutory Page 14 of the Annual Statement.
- (h) Premiums adjusted to manual level eliminating the effect of deviations and/or non standard rates.

IDC Web Application Note: The figures shown in the last column are the totals of the items from Line 19.1 (Private Passenger Auto No-Fault) and Line 19.2 (Other Private Passenger Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

A. Columns

Private Passenger Automobile Liability Coverage -- Voluntary and Ceded

These columns should include Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist, Underinsured Motorist and Automobile Death and Disability Coverage.

Motorcycle Liability Coverage -- Voluntary and Ceded

These columns should include all Bodily Injury and Property Damage Liability including Medical Payments, Uninsured Motorists, Underinsured Motorists, and Automobile Death and Disability for motorcycles and other similar motor vehicles -- not of the commercial type.

Refunds & Expenses for Liability Related to Rate Case Settlement

Refunds are not applicable for the collection of expense data unless the fields are "activated".

Other than Automobile Liability and Motorcycle Liability

Report in this column any business that has not been reported in the previous columns and that the company reported on Line 19.1 and Line 19.2 of Statutory Page 14 of the NAIC Annual Statement.

Total of all columns

The figures displayed in this column are the sums of each row of the previous columns. The figures in this column must agree with the figures shown in the column labeled "Automobile Liability from Statutory Page 14 of the NAIC Annual Statement." Otherwise, the form will not be accepted by the Rate Bureau.

B. Items

1. Direct Written Premiums

- a. **Actual** - Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 19.1 (Private Passenger Auto No-Fault) and Line 19.2 (Other Private Passenger Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. The amounts reported for this item should include the premiums for Medical Payments, Uninsured Motorists, Underinsured Motorists and Automobile Death and Disability. Any rate case premium refunds should be reported as negative amounts in Columns C2 and C5 when these columns appear. North Carolina Reinsurance Facility recoupments are not premiums and should not be included.
- b. **Adjusted to Manual** – If your company had an approved deviation in North Carolina for non-fleet private passenger automobile liability insurance coverage's, you must report adjusted to manual written premium. .

2. Direct Earned Premiums

- a. **Actual** - Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 19.1 (Private Passenger Auto No-Fault) and Line 19.2 (Other Private Passenger Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. The amounts reported for this item should include the premiums for Medical Payments, Uninsured Motorists, Underinsured Motorists and Automobile Death and Disability. Any rate case premium refunds should be reported as negative amounts in Columns C2 and C5 when these columns appear. North Carolina Reinsurance Facility recoupments are not premiums and should not be included.
- b. **Adjusted to Manual** - If your company had an approved deviation in North Carolina for non-fleet private passenger automobile insurance coverage's you must report adjusted to manual earned premium.

3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 19.1 (Private Passenger Auto No-Fault) and Line 19.2 (Other Private Passenger Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Any commission and brokerage amounts recovered as a result of any rate case premium refunds should be reported as negative amounts in Columns C2 and C5 when these columns appear. Do not include agent compensation or commission on North Carolina Reinsurance Facility recoupments.

4. Direct Other Acquisition, Field Supervision & Collection Expenses Incurred

Report expenses separately for Branch Office and Home Office. Any amounts directly related to rate case premium refunds should be reported in Columns C2 and C5 when these columns appear.

- a. **Branch Office-State's (NC) Share** - Report actual expenses if the company maintains an office within North Carolina that processed only this State's business; allocation by line of business must be made in accordance with Regulation 30. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion of the actual branch office expenses and report the North Carolina portion.
- b. **Home Office-State's (NC) Share** - Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

5. Direct General Expenses Incurred

- a. **General Expenses Incurred** - Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards and bureaus. Do not include North Carolina Insurance Guaranty Association assessments and North Carolina Reinsurance Facility assessments which are subject to recoupment. Any amounts directly related to rate case premium refunds should be reported in Columns C2 and C5 when these columns appear.
- b. **Interest Paid** – If available, report any amounts of interest paid as a result of rate case premium refunds.

6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 19.1 (Private Passenger Auto No-Fault) and Line 19.2 (Other Private Passenger Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Any credits realized as a result of any rate case premium refunds should be reported as negative amounts in Columns C2 and C5 when these columns appear.

7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 19.1 (Private Passenger Auto No-Fault) and Line 19.2 (Other Private Passenger Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

8. Direct Loss Adjustment Expenses Incurred

- a. **Defense & Cost Containment** - The total defense and cost containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 19.1 (Private Passenger Auto No-Fault) and Line 19.2 (Other Private Passenger Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusting & Other Expense** - If actual North Carolina adjusting & other expense amounts are available, enter the amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

2. Physical Damage Coverage Expense Experience (A2-Form)

Items	Private Passenger Physical Damage		Motorcycle Physical Damage Coverage	Other than Automobile Physical Damage (d)	Total of all columns C1 + C2 + C4 + C5	Physical Damage from Statutory Page 14 of Annual Statement
	Standard Rate(s)	Non-Standard Rate(b)				
	C1	C2				
1. Direct Written Premium						
a. Actual (e)	0	0	0	0	0	0
b. Adjusted to Manual (f)	0	0				
2. Direct Earned Premium						
a. Actual (e)	0	0	0	0	0	0
b. Adjusted to Manual (f)	0	0				
3. Direct Commissions & Brokerage (e)	0	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection						
a. Branch Office - NC's Share	0	0	0			
b. Home Office - NC's Share	0	0	0			
5. Direct General Expenses Incurred:						
a. General Expenses Incurred	0	0	0			
b. Interest Paid						
6. Direct Taxes, Licenses, Fees Incurred (e)	0	0	0	0	0	0
7. Direct Losses Incurred (e)	0	0	0	0	0	0
8. Direct Loss Adjustment Expenses Incurred						
a. Defense & Cost Containment (e)	0	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0	0			

Footnotes:

- (a) Business written at or below Rate Bureau level.
- (b) Rates developed on a "consent-to-rate" basis.
- (c) Refunds are not applicable for this data collection year.
- (d) Figures reported in this column represent "other than private passenger auto and motorcycle physical damage" that has been included on line 21.1 of the Statutory Page 14 of the Annual Statement.
- (e) Total of this row should agree with line 21.1 of the Statutory Page 14 of the Annual Statement.
- (f) Premiums adjusted to manual level eliminating the effect of deviations and/or non standard rates.

IDC Web Application Note: The figures shown in the last column are the totals of the items from Line 21.1 (Private Passenger Auto Physical Damage) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

A. Columns

Private Passenger Automobile Physical Damage Coverage -- Standard and Non-Standard

These columns should include collision and other than collision.

Motorcycle Physical Damage Coverage

This column should include motorcycle physical damage. (This data is collected for the purpose of being able to compare totals to the amounts reported on the NAIC Annual Statement for North Carolina.)

Physical Damage Refunds and Expenses Related to Rate Case Settlement

Refunds are not applicable for the collection of expense data unless the fields are "activated".

Other than Automobile Physical Damage

Report in this column any business that has not been reported in the previous columns and that the company reported on Line 21.1 of Statutory Page 14 of the NAIC Annual Statement.

Total of all columns

The figures displayed in this column are the sums of each row of the previous columns. The figures in this column must agree with the figures shown in the column labeled "Automobile Physical Damage from Statutory Page 14 of the Annual Statement". Otherwise, the form will not be accepted by the Rate Bureau.

B. Items

1. Direct Written Premiums

- a. **Actual** - Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 21.1 (Private Passenger Auto Physical Damage) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Any rate case premium refunds should be reported as negative amounts in Columns C2 and C5 when these columns appear.
- b. **Adjusted to Manual** - If your Company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for non-fleet private passenger automobile insurance coverage's, you must report adjusted to manual written premium.

2. Direct Earned Premiums

- a. **Actual** - Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 21.1 (Private Passenger Auto Physical Damage) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Any rate case premium refunds should be reported as negative amounts in Column C3 when this column appears.
- b. **Adjusted to Manual** - If your company had an approved deviation or "consent to rate" in North Carolina for non-fleet private passenger automobile insurance coverage's, you must report adjusted to manual earned premium.

3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 21.1 (Private Passenger Auto Physical Damage) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Any commission and brokerage amounts recovered as a result of any rate case premium refunds should be reported as negative amounts in Columns C2 and C5 when these columns appear. Do not include agent compensation or commission on North Carolina Reinsurance Facility recoupments.

4. Direct Other Acquisition, Field Supervision & Collection Expenses Incurred

Report expenses separately for branch office and home office. Any amounts directly related to rate case premium refunds should be reported in Columns C2 and C5 when these columns appear.

- a. **Branch Office-State's (NC) Share** - Report actual expenses if the company maintains an office within North Carolina that processed only this State's business; allocation by line of business must be made in accordance with Regulation 30. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion of the actual branch office expenses and report the North Carolina portion.
- b. **Home Office-State's (NC) Share** - Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

5. Direct General Expenses Incurred

- a. **General Expenses Incurred** - Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards and bureaus. Do not include North Carolina Insurance Guaranty Association assessments and North Carolina Reinsurance Facility assessments which are subject to recoupment. Any amounts directly related to rate case premium refunds should be reported in Columns C2 and C5 when these columns appear.
- b. **Interest Paid** – If available, report any amounts of interest paid as a result of rate case premium refunds.

6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 21.1 (Private Passenger Auto Physical Damage) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Any credits realized as a result of any rate case premium refunds should be reported as negative amounts in Columns C2 and C5 when these columns appear.

7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 21.1 (Private Passenger Auto Physical Damage) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

8. Direct Loss Adjustment Expenses Incurred

- a. **Defense & Cost Containment** - The total defense and cost containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 21.1 (Private Passenger Auto Physical Damage) of the NAIC Annual Statement for North Carolina.
- b. **Adjusting & Other Expense Payments**- If actual North Carolina adjusting and other expense amounts are available, enter the amount. If actual North Carolina adjusting and other expense amounts are not available, determine the appropriate North Carolina allocation.

3. Commercial Liability Expense Experience (A3-Form)

Items	Commercial Automobile Liability Coverage		Other Than Commercial Liability Coverage C3	Total of all columns C1 + C2 + C3	Automobile Liability from Statutory Page 14 of Annual Statement
	Bodily Injury	Property Damage			
	C1	C2			
1. Direct Written Premium (a)	0	0	0	0	0
2. Direct Earned Premium (a)	0	0	0	0	0
3. Direct Commissions & Brokerage (a)	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection					
a. Branch Office - NC's Share	0	0			
b. Home Office - NC's Share	0	0			
5. Direct General Expenses Incurred:	0	0			
6. Direct Taxes, Licenses, Fees Incurred (a)	0	0	0	0	0
7. Direct Losses Incurred (a)	0	0	0	0	0
8. Direct Loss Adjustment Expenses Incurred					
a. Defense & Cost Containment (a)	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0			

Footnotes:

(a) Total of this row should agree with lines 19.3 and 19.4 of Statutory Page 14 of the Annual Statement.

IDC Web Application Note: The figures shown in the last column are the totals of the items from Line 19.3 (Commercial Auto No-fault) and Line 19.4 (Other Commercial Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

A. Columns

Commercial Automobile Liability Coverage

These columns should include Bodily Injury and Property Damage Liability. Please include Medical Payments, Uninsured Motorist, Underinsured Motorist and Automobile Death and Disability in the Bodily Injury column.

Other than Commercial Liability

Report in this column any business that has not been reported in previous columns and that the company reported on Line 19.3 and Line 19.4 of Statutory Page 14 of the NAIC Annual Statement.

Total of all columns

The figures displayed in this column are the sums of each row of the previous columns. The figures in this column must agree with the figures shown in the column labeled "Automobile Liability from Statutory Page 14 of the NAIC Annual Statement." Otherwise, the form will not be accepted by the Rate Bureau.

B. Items

1. Direct Written Premiums

Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 19.3 (Commercial Auto No-Fault) and Lined 19.4 (Other Commercial Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. The amounts reported for this item should include the premiums for Medical Payments, Uninsured Motorists, Underinsured Motorists and Automobile Death and Disability. . North Carolina Reinsurance Facility recoupments are not premiums and should not be included.

2. Direct Earned Premiums

Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 19.3 (Commercial Auto No-Fault) and Line 19.4 (Other Commercial Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. The amounts reported for this item should include the premiums for Medical Payments, Uninsured Motorists, Underinsured Motorists and Automobile Death and Disability Coverage. North Carolina Reinsurance Facility recoupments are not premiums and should not be included.

3. Direct Commissions & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 19.3 (Commercial Auto No-Fault) and Line 19.4 (Other Commercial Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina. Do not include agent compensation or commission on North Carolina Reinsurance Facility recoupments.

4. Direct Other Acquisition, Field Supervision & Collection Expenses Incurred

Report expenses separately for branch office and home office.

- a. **Branch Office-State's (NC) Share** - Report actual expenses if the company maintains an office within North Carolina that processed only this State's business; allocation by line of business must be made in accordance with Regulation 30. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion of the actual branch office expenses and report the North Carolina portion.
- b. **Home Office-State's (NC) Share** - Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

5. Direct General Expenses Incurred

Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards and bureaus. Do not include North Carolina Insurance Guaranty Association assessments.

6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 19.3 (Commercial Auto No-Fault) and Line 19.4 (Other Commercial Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 19.3 (Commercial Auto No-Fault) and Line 19.4 (Other Commercial Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

8. Direct Loss Adjustment Expenses Incurred

- a. **Defense & Cost Containment** - The total defense and cost containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 19.3 (Commercial Auto No-Fault) and Line 19.4 (Other Commercial Auto Liability) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusting & Other Expense Payments** - If actual North Carolina adjusting & other expense amounts are available, enter amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

B. Homeowner/Mobile Home Coverage Expense Experience Data (H1-Form)

Items	Homeowners(Excluding Mobile Home)		MH(F)		MH(C)		Other than Home/Mobile Home Owners (b)	Total of all columns C1 + C2 + C3 + C4 + C5 + C6 + C7	Homeowners from Statutory Page 14 of Annual Statement
	Standard	Non-Standard (a)	Standard	Non-Standard (a)	Standard	Non-Standard (a)			
	C1	C2	C3	C4	C5	C6			
1. Direct Written Premium									
a. Actual (c)	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (d)	0	0		0		0			
2. Direct Earned Premium									
a. Actual (c)	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (d)	0	0		0		0			
3. Direct Commissions & Brokerage (c)	0	0	0	0	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection									
a. Branch Office - NC's Share (e)	0	0	0	0	0	0			
b. Home Office - NC's Share (e)	0	0	0	0	0	0			
5. Direct General Expenses Incurred (e)	0	0	0	0	0	0			
6. Direct Taxes, Licenses, Fees Incurred (c)	0	0	0	0	0	0	0	0	0
7. Direct Losses Incurred (c)	0	0	0	0	0	0	0	0	0
8. Direct Loss Adjustment Expenses Incurred									
a. Defense & Cost Containment (c)	0	0	0	0	0	0	0	0	0
b. Adjusting & Other Expense Payments (e)	0	0	0	0	0	0			

Footnotes:

- (a) Rates developed on "content to rate" basis.
- (b) Figures reported in this column represent "other than Home/Mobile Home Owners" that has been included on line 4 of the Statutory Page 14 of the Annual Statement.
- (c) Must agree with the Statutory Page 14 data of the Annual Statement. If mobile home data is reported on line 4 of the Statutory Page 14 data of Annual Statement, the combination of homeowners and mobile home must agree with the Statutory Page 14 data.
- (d) Premiums adjusted to manual level eliminating the effect of deviations and/or non standard rates.
- (e) Explain basis of allocation in the memo section if actual North Carolina data not available.

IDC Web Application Note: The figures shown in the last column are the totals for the items from Line 4.0 (Homeowners) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

A. Columns

Homeowners (Excluding Mobile Home)-Standard and Non-Standard

These columns should include only the Homeowners line of business reported on Lines 4.0 of the Statutory Page 14. Do not include Mobile Home in these fields.

Mobile Home MH (F) and MH(C) Standard and Non-Standard

These columns should include only the Mobile Homeowners line of business reported on the Statutory Page 14. Do not include Homeowners in these fields.

Other than Home/Mobile Homeowners

Report in the column any business that has not been reported in the previous columns and that the company reported on Line 4.0 of the Statutory Page 14

B. Items

1. Direct Written Premiums

- a. **Actual** - Report the amount of direct written premiums. The total direct written premiums for all columns must agree with the total of direct premiums written shown on Line 4.0 (Homeowners) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual** - If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for homeowners or mobile home insurance coverage's, you must report adjusted to manual written premium.

2. Direct Earned Premiums

- a. **Actual** - Report the amount of direct earned premiums. The total direct earned premiums for all columns must agree with the total of direct premiums earned shown on Line 4.0 (Homeowners) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusted to Manual** - If your Company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for homeowners or mobile home insurance coverage's, you must report adjusted to manual earned premium.

9. Direct Commission & Brokerage

Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 4.0 (Homeowners) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

4. Direct Other Acquisition, Field Supervision & Collection Expenses Incurred

- a. **Branch Office--State's Share** - Report actual expenses if the company maintains an office within North Carolina that processed only this State's business; allocation by line of business must be made in accordance with Regulation 30. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion.
- b. **Home Office--State's Share** - Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

5. Direct General Expenses Incurred -

Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards and bureaus.

6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Line 4.0 (Homeowners) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total direct losses incurred for all columns must agree with the total of direct losses incurred shown on Line 4.0 (Homeowners) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

8. Direct Loss Adjustment Expenses Incurred

- a. **Defense & Cost Containment** - The total defense and cost containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Line 4.0 (Homeowners) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusting & Other Expense Payments** - If actual North Carolina adjusting & other expense amounts are available, enter amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

C. Dwelling Coverage Expense Experience Data (D1-Form)

Items	Residential Fire		Other than Residential Fire	Total of Fire Columns	Fire from Statutory Page 14 Line 1	Residential Extended Coverage		Other than Residential Extended Coverage	Total of Extended Coverage Columns	Extended Coverage from Statutory Page 14 Line 2.1
	Standard Rate	Non-Standard Rate				Standard Rate	Non-Standard Rate			
	C1	C2	C3	C1 + C2 + C3	C4	C5	C6	C4 + C5 + C6		
1. Direct Written Premium										
a. Actual (a)	0	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (b)		0					0			
2. Direct Earned Premium										
a. Actual (a)	0	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (b)		0					0			
3. Direct Commissions & Brokerage (e)	0	0	0	0	0	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection										
a. Branch Office - NC's Share (c)	0	0				0	0			
b. Home Office - NC's Share (c)	0	0				0	0			
5. Direct General Expenses Incurred (c)	0	0				0	0			
6. Direct Taxes, Licenses, Fees Incurred (a)	0	0	0	0	0	0	0	0	0	0
7. Direct Losses Incurred (a)	0	0	0	0	0	0	0	0	0	0
8. Direct Loss Adjustment Expenses Incurred										
a. Defense & Cost Containment (e)	0	0	0	0	0	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0				0	0			

Footnotes:
 (a) Residential Fire and Other Than Residential Fire must equal Line 1 of the Statutory Page 14 data. Residential Extended Coverage and Other than Residential Extended Coverage must equal Line 2.1 of the Statutory Page 14 data.
 (b) Premiums adjusted to manual level eliminating the effect of deviations and/or non standard rates.
 (c) Explain basis of allocation in the memo section if actual North Carolina data not available.

IDC Web Application Note: The figures shown in the last column are the totals of the items from Line 1.0 (Fire) and Line 2.1 (Allied Lines) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

A. Columns

Residential Fire and Residential Extended Coverage-- Standard & Non-Standard

These columns should include only the residential fire and residential extended coverage lines of business reported on Line 1.0 (Fire) and Line 2.1 (Allied Lines) of the Statutory Page 14. Do not include commercial property in these fields.

Other than Residential Fire and Other Residential Extended Coverage

Report in these columns any business, including commercial business, that has not been reported in the previous columns and that the company reported on Line 1.0 (Fire) and Line 2.1 (Allied Lines) of Statutory Page 14 of the Annual Statement.

Total of all columns –Fire and Extended Coverage

The figures displayed in these columns are the sum of the previous columns. The figures in these columns must agree with the figures shown in the columns labeled "Fire from Statutory Page 14 Line 1" or "Extended Coverage from Statutory Page 14 Line 2.1".

Fire and Extended Coverage from Statutory Page 14 of the NAIC Annual Statement

The figures shown in these columns are from Line 1.0 (Fire) and Line 2.1 (Allied Lines) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

B. Items

1. Direct Written Premiums

a. Standard and Non-Standard

Report the amount of direct written premiums. The total direct written premiums must agree with the total of direct premiums written shown on Line 1.0 (Fire) and/or Line 2.1 (Allied Lines) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

b. Adjusted to Manual

If your Company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for Residential Fire and/or Residential Extended Coverage insurance, you must report adjusted to manual written premium.

2. Direct Earned Premiums

a. **Actual** - Report the amount of direct earned premiums. The total direct earned premiums must agree with the total of direct premiums earned shown on Line 1.0 (Fire) and/or Line 2.1 (Allied Lines) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

b. **Adjusted to Manual** - If your company had in effect during the previous calendar year an approved deviation or "consent to rate" in North Carolina for Residential Fire and/or Residential Extended Coverage insurance, you must report adjusted to manual earned premium.

3. **Direct Commissions & Brokerage** - Report the amount of commissions and brokerage expenses incurred. The total direct commission and brokerage expenses incurred for all columns must agree with the total direct commission and brokerage shown on Line 1.0 (Fire) and/or Line 2.1 (Allied Lines) on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

4. Direct Other Acquisition, Field Supervision & Collection Expenses Incurred

a. **Branch Office--State's Share** - Report actual expenses if the company maintains an office within North Carolina that processed only this State's business; allocation by line of business must be made in accordance with Regulation 30. If you maintain a regional branch office in North Carolina or any other state that processed North Carolina business along with business of other states, determine the North Carolina portion.

b. **Home Office--State's Share** - Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

5. Direct General Expenses Incurred

Report the North Carolina portion of general expenses incurred. Include expenses for payroll audit, inspection, boards and bureaus.

6. Taxes, Licenses and Fees Incurred

Report the amount of taxes, licenses and fees incurred. The total taxes, licenses and fees incurred for all columns must agree with the total of taxes, licenses and fees incurred shown on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

7. Direct Losses Incurred

Report the amount of direct losses incurred for North Carolina. The total Direct Losses Incurred for all columns must agree with the total of direct losses incurred shown on Statutory Page 14 of the NAIC Annual Statement for North Carolina.

8. Direct Loss Adjustment Expenses Incurred

- a. **Defense & Cost Containment** - The total defense and cost containment for all columns must agree with the total of defense and cost containment expenses incurred shown on Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- b. **Adjusting & Other Expense Payments** - If actual North Carolina adjusting & other expense amounts are available, enter the amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.

D. Call for North Carolina Installment Premium Payment Charges (IP1-Form)

Form IP1 - Installment Premium Payment Charges

COMPANY NAME

Calendar Year: 2010

Enter your receipts from Installment Premium Payment Charges

1. Private Passenger Auto Liability and Physical Damage	<input type="text" value="0"/>
2. Commercial Auto Liability	<input type="text" value="0"/>
3. Motorcycle Liability	<input type="text" value="0"/>
4. Homeowners	<input type="text" value="0"/>
5. Dwelling Fire & E.C.	<input type="text" value="0"/>
6. Mobile Homes	<input type="text" value="0"/>

7. In recording for 2010 the charges made under rate manual rules for installment payment of premium, this company credited:

Premiums Written

Are the dollar amounts:

Included in the respective line items on the Statutory Page 14 data of your Company's 2010 Annual Statement filed with the North Carolina Department of Insurance.

Included elsewhere in the Statutory Page 14 data.

Another Income Account

Name of account:

Are the expenses associated with collecting the charges included in your company's 'other acquisition' and/or 'general expenses' reported to the North Carolina Rate Bureau pursuant to its special calls for 2010 North Carolina expense experience?

Yes

No

Expense Account

Name of account:

Are the credits reflected as reductions in your company's 'other acquisition' and/or 'general expenses' reported to the North Carolina Rate Bureau pursuant to its special calls for 2010 North Carolina expense experience?

Yes

No

The Installment Premium Payment Charges Call is for information in connection with North Carolina installment premium payment charges made under the North Carolina Installment Payment Rules in the Personal Auto Manual, the Homeowners Manual, the Dwelling Manual, the Mobile Home Owner Policy MH(C) Program and the Mobile-Homeowners Policy MH (F) Program. This information is reported on Form IP1. In addition, furnish information as to your Company's method of recording these installment premium payment charges.

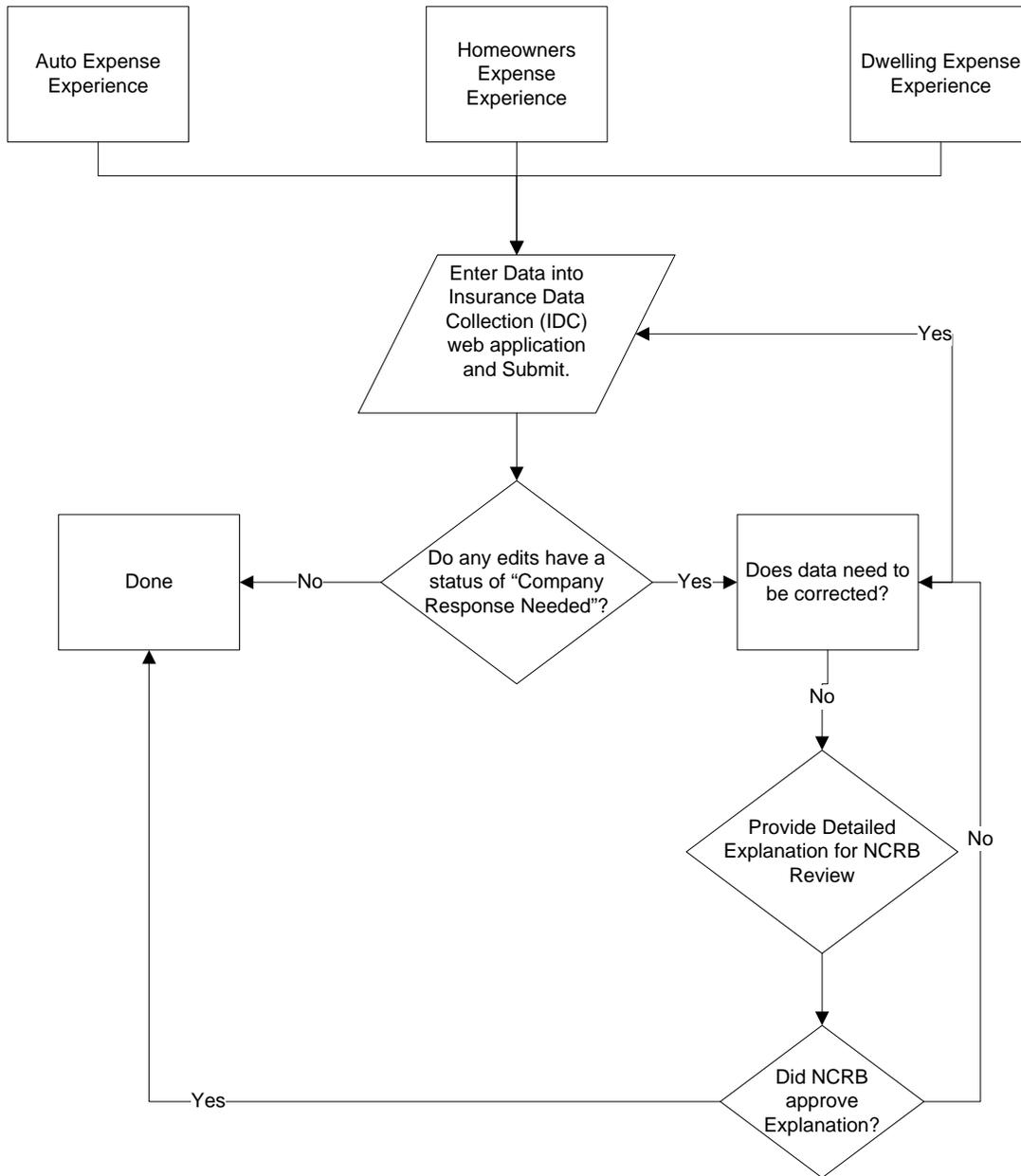
Part 7-Edits

Once data has been entered into the system, the system performs a series of data validation tests to help verify the accuracy of the data submitted. These tests are called “edits” by the system, and fall into several categories. When an edit fails, the system displays the details of the calculation for the company to review. The system displays only the tabs which include a failed edit.

Below the failed items, a memo field is provided for companies to use in providing an explanation. The Rate Bureau needs a business explanation for each failed item. This response will be reviewed by Rate Bureau staff. The explanation must provide a business reason for the failure. It is insufficient to simply state that the data provided are correct.

The chart provided below shows how the edit process works in more detail.

A. Edit Generation and Review Process Diagram:



B. Edit Tabs Generated:

Edits which are calculated in a similar manner are grouped into "tabs". The tabs, by form, are as follows:

1. Form A1 – Private Passenger Automobile Liability

- a. Automobile
- b. Motorcycle
- c. IEE
- d. Other Than

2. Form A2 – Automobile Physical Damage:

- a. Standard
 - b. Non Standard
 - c. IEE Edits
 - d. Adj. to Manual – Non Standard
 - e. Other Than
- b. Automobile – Non Standard Edits

3. Form A3 – Commercial Automobile Liability

- a. Automobile

4. Form H1 – Homeowners

- a. Homeowners
- b. MH(F)c. MH(C)
- c. Adj. to Manual – Non Standard
- d. Other Than

5. Form D1 – Dwelling

- a. Residential Fire
- b. Residential Extended Coverage
- c. Adj. to Manual – Non Standard
- d. Fire – Other Than
- e. EC – Other Than

On each of the tab, various types of data are compared to data submitted in prior years. The individual items vary by tab, but generally include the following:

- Adjusting & Other Expense (ULAE)
- Branch & Home Office
- Commission
- Defense
- Earned Premium
- General Expenses
- Taxes
- Written Premium

The Edits are designed to compare the current data submission with prior year data. The system reviews each item and assigns one of the following statuses, as appropriate:

 Company Response Needed	Company Response Needed indicates a variance was found and the carrier needs to review the data for accuracy and, if the data is incorrect, make any necessary changes to the data. If the data is correct, the carrier must submit an explanation for the variance.
 NCRB Reviewing	NCRB Reviewing indicates an explanation for a variance was submitted to NCRB for review but NCRB has not reviewed the explanation.
 Accepted by NCRB	Accepted by NCRB indicates either that no variance in the data was found, or, NCRB has reviewed the explanation submitted for a variance and has accepted the explanation.

When a variance is found, the data must first be reviewed for accuracy. For example, if this year's ratio is 0.000 and prior year ratios have been non-zero, a value may have been omitted from the data call. In this case, the data would need to be corrected.

If the data is found to be correct, a *business explanation* of the variance is required. For example, if commission has increased, an explanation might be that the company has changed their commission structure. Often, the explanations require assistance outside of the company's accounting and/or reporting department.

It is *not* appropriate to respond only that the "Data is correct" or that the "Data matches the Statutory Annual Statement".

Once all items are marked as either "Accepted by NCRB" or "NCRB Reviewing", the company has completed the data call.

Once NCRB reviews the data call submission, they will request additional information of the company on an as needed basis. If no further information is required, NCRB will mark each item as "Accepted by NCRB".

Part 8-Fines

To encourage timely submission of the data, the Governing Committee has approved the implementation of a penalty fee for the late submission of annual data calls. A penalty fee of \$100 per day will be imposed for all late submissions. The \$100 per day fee is imposed for each of the requested data calls. Member companies are urged to meet the requested due dates to avoid late penalty charges.

Resolving Edits (2013 and future)

If there are variances in the data you submitted (compared to data submitted in prior years), outside NCRB's threshold, an Edit will be generated. You can resolve an Edit by submitting an acceptable explanation of the variances or by resubmitting data that corrects the variances. New in 2013, carriers will now be able to view all Edits, both inside and outside NCRB's thresholds. In addition, carriers are now required to submit an explanation for each variance as opposed to prior years where carriers submitted an explanation for a grouping of data.

On each edit form, you will find a common set of buttons located at the top of the page:

Printer Friendly View – Displays a pop-up window with a summary of all of the edit failures for the data form. From here, you can use your web browser's Print button to print the form.

View Data – Displays a pop-up window of the corresponding expense experience data used for the edit calculations. The data is in read-only mode. If you need to edit the data, close this window and click the **Edit Data** button.

Edit Data – Navigates you to the corresponding expense experience data entry form so that you can modify data, if necessary.

[A1, A2, A3, H1 or D1] Edit Instructions - If you need information about how to resolve the Edit, click the Instructions button. The instructions appear in a separate window. These instructions are also available in this guide; refer to "A1 Edit Instructions" in Appendix B.

[A1, A2, A3, H1 or D1] Edits – Provides a quick navigation to the other edit response forms.

After the data is submitted, Edits may be generated. If an Edit is generated, a message will appear and you will have the option to view the Edit. There are two other ways to access an Edit:

- Click the link in the Edits column on the Company Home page
- Click the "Edits" button (the **A1 Edits** button, for example) on the data form page.

The instructions below assume you will access the Edit using the link in the Edits column on the Home page.

Step 1. On the Company Home page, select the carrier you want to resolve an Edit for.

The **Carrier** drop-down box is populated with a list of carriers that are associated with your web security logon account. If you do not see a carrier code that you think should appear, contact your company's Group Administrator to verify that your logon account was created properly.

Step 2. Using the **Calendar Year** field, specify the year you want to submit data for.

Step 3. In the Edits column, click the Edit link for the Edit you want to resolve.

The Review Edits screen for the selected Edit appears, similar to this example:

Review Edits - Private Passenger Automobile Liability

In order for NCRB to process your data, you must enter a comment for each edit failure on each tab that contains failures as indicated by the red X.

Printer Friendly View | View Data | Edit Data | A1 Edit Instructions | A2 Edits | A3 Edits

Automobile Edits | Motorcycle Edits | IEE Edits | Adjusted to Manual - Automobile Edits | Adjusted to Manual - Motorcycle Edits | Other Than Edits

The ratios listed below indicate a variance in the data submitted compared to previous years. If the data has been submitted incorrectly, please revise and resubmit the data. If the data is correct, please submit an explanation of the variance.
Click on the + sign to view the edit ratio formula and the actual calculation for every category...

Edit Description	Current Year Ratio	Previous Year(s) Ratio	Edit Status	Review Notes
Adjusting & Other Expenses (ULAE)	0.023	0.000	Company Response Needed	Submit Response
Branch & Home Office	0.040	0.000	Company Response Needed	Submit Response
Commission	0.088	0.000	Company Response Needed	Submit Response
Defense	0.023	0.000	Company Response Needed	Submit Response
Earned Premium	0.465	0.000	Company Response Needed	Submit Response
General Expenses	0.021	0.000	Company Response Needed	Submit Response
Taxes	0.010	0.000	Accepted by NCRB	View Notes

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The IDC system compares the ratio for the current year and compares it to an average of the ratios from prior years to determine if the amount of variance in the ratio is reasonable. If an edit was outside the NCRB's thresholds, you will see a red X icon on the tabs that require carrier response.

To see more detailed data regarding the edit, you can expand the categories by clicking the plus (+) icon displayed to the left of each row. This will show you the numbers the system used to calculate the edits.

Each tab contains a listing of the data items evaluated by NCRB. On each row of data, the system displays three possible statuses:

 Company Response Needed	Company Response Needed indicates a variance was found and the carrier needs to review the data for accuracy and make any necessary changes. If the data is correct, the carrier must submit an explanation for the variance.
 NCRB Reviewing	NCRB Reviewing indicates an explanation for a variance was submitted to NCRB for review but NCRB has not reviewed the explanation.
 Accepted by NCRB	Accepted by NCRB indicates either that no variance in the data was found, or, NCRB has reviewed the explanation submitted for a variance and has accepted the explanation.

Step 4. Your data submission is not complete until you have provided an explanation for each edit generated. You can resolve an Edit by submitting an explanation of the variances, or by resubmitting data that corrects the variances.

If you want to resubmit the data, click the **Edit Data** button. The corresponding data form screen appears. Resubmit the data, with the corrected values, as described in “Entering Coverage Data.” If the new data does not resolve the variance, the Edit will be regenerated.

If you want to resolve the Edit by submitting an explanation of the variance, proceed to the next step.

Step 5. To submit an explanation, click the “[Submit Response](#)” hyperlink in the “Review Notes” column within the edits grid. This will display a pop-up window listing the variance and a place to enter your explanation:

Automobile Private Passenger Liability Edit Review Notes
 Edit Category : Automobile-Branch and Home Office

Provide an explanation for the following variance:
Branch and Home Office. Current Year Ratio = 0.024, Average Ratio of Prior Years = 0.074

If you have previously provided an explanation, please review the additional instructions from NCRB in the grid below.

No Comments Found

Enter the explanation and click the **Add Note** button to save the information. Click the **Close** button to return to the edit screen.
NOTE: One explanation must be submitted for EACH variance

displayed. For example, if the Automobile tab has three variances as indicated by the  **Company Response Needed** message, you must click the “Submit Response” link on each of those rows. If the Motorcycle tab has additional variances, an explanation must be submitted for each variance on that tab as well and so forth.

As explanations are entered, the status of the edit will switch to  **NCRB Reviewing**. At this point, there is nothing further you need to submit for this Edit.

Once all explanations are entered, your data will automatically be submitted to NCRB for review. This will lock your data from further editing. You will be notified via email if any additional information is required.

If the explanation you entered is acceptable, NCRB will accept the explanation and the status of the Edit will change to

 **Accepted by NCRB**.

While there are still Edits that need to be reviewed and explanations provided, the status of the Edits on the Company Home page will say **Outstanding**. After you have submitted all required explanations, the status will change to **Pending NCRB Review**. After all explanations are accepted by NCRB, the Edit status on the Company Home page will change to **Complete**.

If any explanations are not acceptable, the NCRB will enter questions in the comments area requesting additional information. NCRB will send an email to the carrier requesting the additional information. The status of the Edit will change from **Pending NCRB Review** back to **Outstanding**.

- Step 5.** You can click **Save** to save the data you have entered. The data will be saved, but it will not be submitted to NCRB.
- Step 6.** When you are sure the data is correct, click the **Submit [A1, A2, A3, H1, D1] Data to NCRB** button. An affidavit asking you to verify the accuracy of the data is displayed. Your submission will not be considered complete unless you answer OK to the affidavit question.

If the submittal was accepted, the status of the data call is changed from Outstanding to Complete.

If your current data compared to previous data does not fall within our threshold an Edit will be generated. Immediately after the submission, a message will appear indicating that an Edit was created, giving you the option to view the Edit.

If Edits exist, you can resolve them by submitting an acceptable explanation of the variances, or by resubmitting data that corrects the variances. For more information, refer to “Resolving Edits.”

Resolving Edits

If there are questionable variances in the data you submitted, an Edit will be generated. Immediately after submitting the data, if an Edit is generated a message will appear indicating there is an Edit and will give you the option to view the Edit. There are two other ways to access an Edit:

- Click the link in the Edits column on the Home page
- Click the “Edits” button (the **A1 Edits** button, for example) on the data form page.

You can resolve an Edit by submitting an explanation of the variances, or by resubmitting data that corrects the variances.

The IDC system compares the ratio for the current year and compares it to an average of the ratios from prior years to determine if the amount of variance in the ratio is reasonable. To see more detailed data regarding the edit, you can expand the categories by clicking the plus (+) icon displayed to the left of each row. This will show you the numbers the system used to calculate the edits.

After you have selected an Edit, perform the following steps:

- Step 1.** You can resolve an Edit by submitting an explanation of the variances, or by resubmitting data that corrects the variances.

If you want to resubmit the data, click the **Edit Data** button. The corresponding data form screen appears. Resubmit the data, with the corrected values, as described in “Entering Expense Experience Data.” If the new data does not resolve the variance, the Edit will be regenerated.

If you want to resolve the Edit by submitting an explanation of the variance, proceed to the next step.

- Step 2.** Click the “**Submit Response**” link in the Review Notes column. A pop-up will display for the selected edit. On the pop-up, enter the explanation in the **Comments** field and click the **Add Comments** button to save the information

and then click the **Close** button to return to the Edits page. **NOTE: One comment must be submitted for EACH variance on EACH tab.** For example, if you are viewing the A1 Edits and you see an Automobile tab and a Motorcycle tab has a red X icon, a comment must be entered for each variance on the Automobile tab as well as for each variance on the Motorcycle tab. When all variances have a response entered, the status of the edit form will automatically switch to Pending NCRB Review.

If the explanation you entered is acceptable, NCRB will accept the submission and the status of the Edit will change from Pending NCRB Review to Complete.

If the explanation is not acceptable, NCRB will enter questions in the comments area requesting additional information. NCRB will send an email to the carrier requesting the additional information. The status of the Edit will change from Pending NCRB Review to Outstanding.

Entering Installment Premium Payment Charges

You must also enter details about the carrier's installment premium payment charges, as follows:

- Step 1.** On the Company Home page, click the **IP1 Installment Premium Payment Charges** link in the Data Call column. The Form IP1 - Installment Premium Payment Charges page appears.
- Step 2.** Enter your receipts from Installment Premium Payment Charges.
- Step 3.** If any of your receipts were greater than zero, specify how the carrier credited installment payments of premiums.
- Step 4.** Click **Save** to save the information you entered.
- Step 5.** When you are sure the data is correct, click the **Submit IP1 Data to NCRB** button. An affidavit asking you to verify the accuracy of the data is displayed. Your submission will not be considered complete unless you answer OK to the affidavit question.
- Step 6.** The status of the IP1 Installment Premium Payment Charges data call is changed from Outstanding to Complete and the data is locked.



ANNUAL CALLS	DUE DATES
P & C Annual Statement	March 1, 2013
Insurance Expense Exhibit	April 1, 2013
Automobile Expense Experience	April 22, 2013
Installment Premium Charges	May 6, 2013
Homeowners Expense Experience	June 3, 2013
Dwelling Expense Experience	June 3, 2013

North Carolina Rate Bureau Financial Call Contact Form

This form is being completed to update the contact information for the North Carolina Rate Bureau's Financial Calls. Should questions arise concerning the data submitted, NCRB will use the contact listed below. If a company has multiple contacts, please fill out the section below for *each* contact and attach as a separate page.

Contact Information	
NAIC Company Name	
Contact Name	
Contact Title	
Contact Department	
Address Line 1	
Address Line 2	
City, State, Zip Code	
Phone Number	
E-Mail Address	
Which of these financial call(s) is this contact responsible for?	Automobile Expense Experience <input type="checkbox"/> Y or N <input type="checkbox"/> Installment Premium Charges <input type="checkbox"/> Y or N <input type="checkbox"/> Homeowners Expense Experience <input type="checkbox"/> Y or N <input type="checkbox"/> Dwelling Expense Experience <input type="checkbox"/> Y or N <input type="checkbox"/> Annual Statement <input type="checkbox"/> Y or N <input type="checkbox"/> IEE <input type="checkbox"/> Y or N <input type="checkbox"/>

 Print Name

 Title

 Signature

 Date

Email: idsupport@ncrb.org

Fax: (919) 783-7467

IDC Expense Experience Training Guide

This IDC Expense Experience Training Guide walks a user through the IDC system at a very high level, only showing the basis features. For a more detailed explanation of the system, please see the following documents:

[IDC User Guide](#)

[IDC Data Reporting Handbook](#)

These documents can be found on the NCRB website by navigating to the following links: [NCRB](#) | [Personal Lines](#) | [Expense Experience](#)

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1/23/2008

APPLICATION PORTAL

Logon
Web Applications can only be accessed by authorized personnel. Access requires a secure logon before any reports or functions can be accessed. Users of the system must first be authorized.

Need a Logon Account?
Click [New Account Instructions](#) if you need a new account setup for accessing web applications.

Already have a Logon Account?
Enter your **Logon ID** and **Password** below and click **Logon** to continue. The * indicates fields that are required.

Enter Logon Information

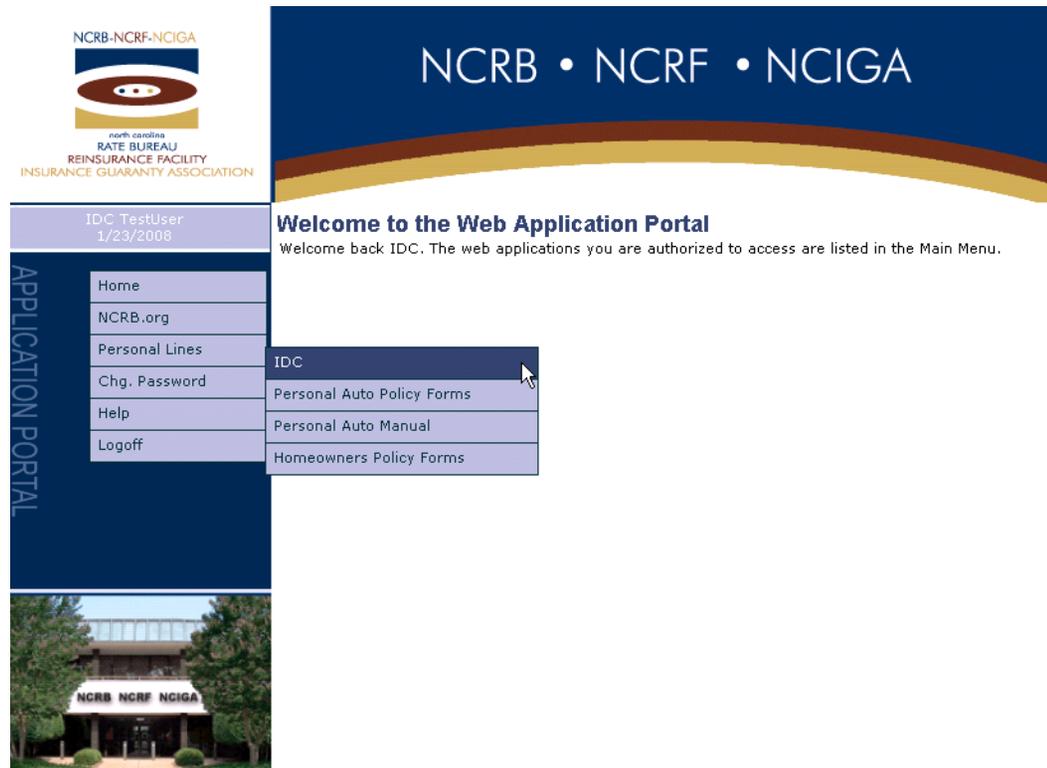
Logon ID*

Password* 

Forgot Your Password?
Click [here](#) to request a new Password.

You can access the NCRB Secure Members Portal by navigating to www.ncrb.org. Click the NCRB menu option, and then Personal Lines. On the Personal Lines Services page, click the Member Services Portal link.

If you do not have a login, your company's Group Administrator can create one for you. If you do not know who your company's Group Administrator is, contact NCRB's Information Center at 919-582-1056.



After successfully logging into NCRB’s Member Services Portal, you can access the IDC system by choosing the Personal Lines menu and then IDC.

You are currently viewing data for Carrier: IDC Test Carrier - Auto & Prop - 08888 Calendar Year: 2007

Warning:

- RED text indicates outstanding items. The submission of your data is not considered completed until all RED text items have been resolved.
- The link to H1 - Homeowners Coverage form is disabled because your company's Homeowner's allocation questions are not complete. Click [here](#) to enter your allocations.

Data Call	Call Due Date	Status	Edits	Edit Status
Annual Statement	3/3/2008	Complete		N/A
Insurance Expense Exhibit	4/1/2008	Complete		N/A
Company Information		Outstanding		N/A
IP1 Installment Premium Charges	7/1/2008	Outstanding		N/A
AUTOMOBILE	5/1/2008			
Automobile Allocations		Outstanding		N/A
A1 PP Liability Coverage		Outstanding	PP Liability Edits	N/A
A2 Physical Damage Coverage		Outstanding	Physical Damage Edits	N/A
A3 Commercial Liability Coverage		Outstanding	Commercial Edits	N/A
HOME/MOBILE HOME OWNERS	6/2/2008			
Homeowners Allocations		Outstanding		N/A
H1 Home/Mobile Home Owners Coverage		Outstanding	Home/Mobile Home Edits	N/A
DWELLING	6/2/2008			
Dwelling Allocations		Outstanding		N/A
D1 Dwelling Coverage		Outstanding	Dwelling Edits	N/A

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The IDC Company Home page gives you quick access to all of your data. Use the carrier and year dropdown at the top of the page to view the appropriate data. The carrier dropdown list is populated with carriers associated with your NCRB web security login account.

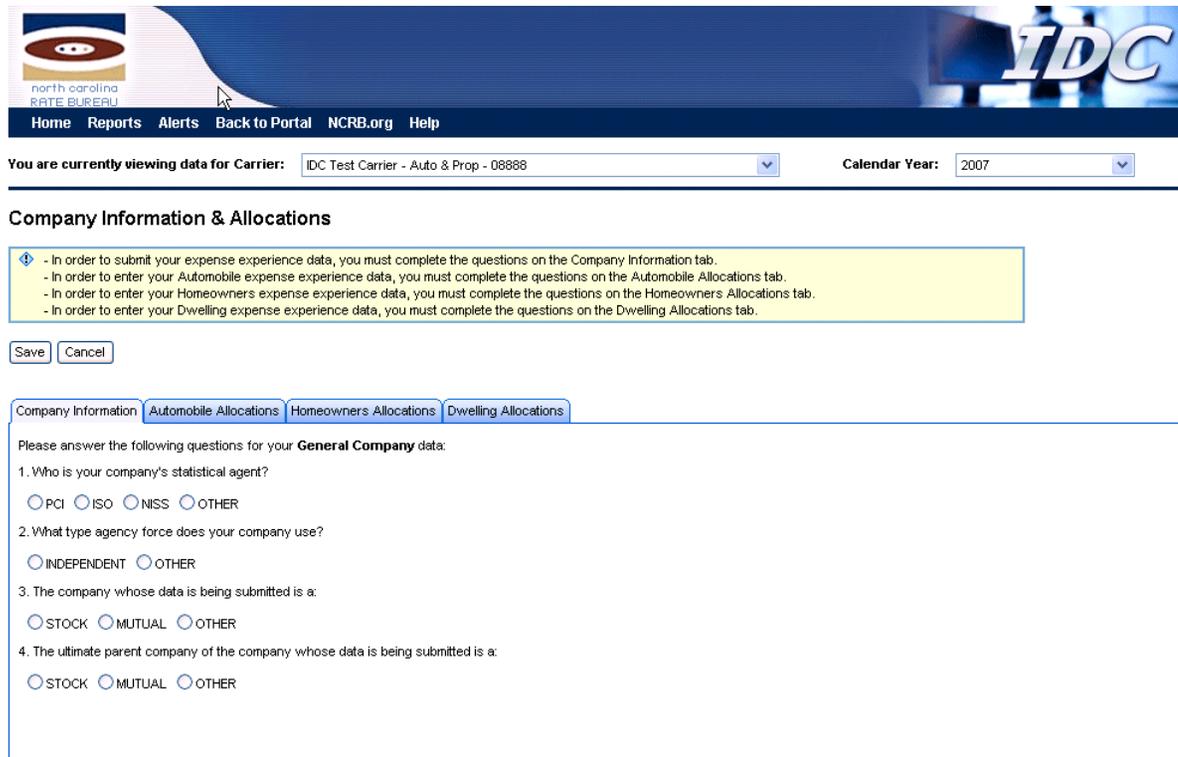
The Data Call Due Dates are listed in the second column. The fining process is tied to these due dates. The expense entry forms in each respective data call due date section (with the exception of edits) must be completed in order to avoid fines.

The Status columns display a red “Outstanding” if there is a form that requires your attention. Once each data form is submitted to NCRB for processing, the status will change to “Complete”. After submission, if edits are not generated your form data will automatically become locked. If you need to make changes and your form is locked, contact NCRB and we can unlock your data.

Some links are disabled based upon what data has been entered. For example, the Home/Mobile Home Owners’ Coverage link is

disabled until you complete the answers to your Homeowners Allocations questions.

If during the Annual Statement and IEE import process the system detected that an entire line of business was zero reporting, the system automatically sets the forms status to Complete.



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Home Reports Alerts Back to Portal NCRB.org Help

You are currently viewing data for Carrier: IDC Test Carrier - Auto & Prop - 08888 Calendar Year: 2007

Company Information & Allocations

ⓘ - In order to submit your expense experience data, you must complete the questions on the Company Information tab.
- In order to enter your Automobile expense experience data, you must complete the questions on the Automobile Allocations tab.
- In order to enter your Homeowners expense experience data, you must complete the questions on the Homeowners Allocations tab.
- In order to enter your Dwelling expense experience data, you must complete the questions on the Dwelling Allocations tab.

Save Cancel

Company Information Automobile Allocations Homeowners Allocations Dwelling Allocations

Please answer the following questions for your **General Company** data:

1. Who is your company's statistical agent?
 PCI ISO NISS OTHER
2. What type agency force does your company use?
 INDEPENDENT OTHER
3. The company whose data is being submitted is a:
 STOCK MUTUAL OTHER
4. The ultimate parent company of the company whose data is being submitted is a:
 STOCK MUTUAL OTHER

The Company Information page contains some general company information questions and it also contains tabs to indicate how you allocate your data. If you are not licensed to write a particular line of business, that tab will be disabled.

You must answer your allocation questions before you enter your expense data.

Click on the allocation tabs to view the allocation questions. You must answer every question that is displayed on each enabled tab.

Home Reports Alerts Back to Portal NCRB.org Help

You are currently viewing data for Carrier: IDC Test Carrier - Auto & Prop - 08888 Calendar Year: 2007

Company Information & Allocations

- In order to submit your expense experience data, you must complete the questions on the Company Information tab.
- In order to enter your Automobile expense experience data, you must complete the questions on the Automobile Allocations tab.
- In order to enter your Homeowners expense experience data, you must complete the questions on the Homeowners Allocations tab.
- In order to enter your Dwelling expense experience data, you must complete the questions on the Dwelling Allocations tab.

Save Cancel

Company Information Automobile Allocations Homeowners Allocations Dwelling Allocations

Country-wide expenses to country-wide Incurred Losses
 Other

4. Does This Company Write Mobile Home Business? Yes No

What Mobile Home Policy Program Does Your Company Write?

Mobile Home Fire
 Mobile Home Casualty
 Both MHF and MHC

What Line on Page 15 is the MH(F) Premium Reported?
4 - Homeowners Multiple Peril

What Line on Page 15 is the MH(C) Premium Reported?
4 - Homeowners Multiple Peril

The Homeowners Allocation tab has a few additional questions regarding Mobile Home business. The answers to these questions will enable/disable functionality on the Homeowners Expense form. NOTE: If you've entered your Homeowners form data and then come back to the Allocations tab and revise your answers to the Mobile Home questions, your Homeowners data will be cleared and you will have to re-enter your data. If this is the case, you will receive a warning from the system asking you if you're sure you want to change your answers.

Home Reports Alerts Back to Portal NCRB.org Help

You are currently viewing data for Carrier: Calendar Year:

x - RED text indicates outstanding items. The submission of your data is not considered completed until all RED text items have been resolved.

Data Call	Call Due Date	Status	Edits	Edit Status
Annual Statement	3/3/2008	Complete		N/A
Insurance Expense Exhibit	4/1/2008	Complete		N/A
Company Information		Complete		N/A
IP1 Installment Premium Charges	7/1/2008	Outstanding		N/A
AUTOMOBILE	5/1/2008			
Automobile Allocations		Complete		N/A
A1 PP Liability Coverage		Outstanding	PP Liability Edits	N/A
A2 Physical Damage Coverage		Outstanding	Physical Damage Edits	N/A
A3 Commercial Liability Coverage		Outstanding	Commercial Edits	N/A
HOME/MOBILE HOME OWNERS	6/2/2008			
Homeowners Allocations		Complete		N/A
H1 Home/Mobile Home Owners Coverage		Outstanding	Home/Mobile Home Edits	N/A
DWELLING	6/2/2008			
Dwelling Allocations		Complete		N/A
D1 Dwelling Coverage		Outstanding	Dwelling Edits	N/A

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As you complete the various data submissions the form's status changes to **“Complete”** on the Company Home page.

Form A1 - Non-Fleet Private Passenger Automobile Liability Coverage

Enter your company's data in the fields provided below. When you are finished, click the **Save** button. Text highlighted in **RED** has edit failures. You must resolve all **RED** text before submitting your data to NCRB. To see the description of the edit failure, hold your mouse icon over the cell and a description will appear. If you are satisfied with your entries, click the **Submit A1 Data to NCRB** button to let NCRB know this form data is ready for review.

✘ - Your data has NOT been submitted to the NCRB for processing. In order to avoid Late Penalty fines, please choose the 'Submit A1 Data to NCRB' button and answer 'OK' to the affidavit question to complete the submission of this form.

Save Submit A1 Data to NCRB Cancel A1 Edits Printer Friendly View Print Blank A1 A1 Instructions A2 Phy Damage A3 Commercial Liability

Items	Voluntary Private Passenger Automobile Liability Coverage (a)	Ceded Private Passenger Automobile Liability Coverage (c)	Voluntary Motorcycle Liability Coverage (d)	Ceded Motorcycle Liability Coverage (e)	Other than Automobile and Motorcycle Liability (f)	Total of all columns	Automobile Liability from Statutory Page 14 of Annual Statement
	C1	C3	C4	C6	C7	C1 + C3 + C4 + C6 + C7	
1. Direct Written Premium							
a. Actual (g)	0	0	0	0	0	0	15,927,803
b. Adjusted to Manual (h)							
2. Direct Earned Premium							
a. Actual (g)	0	0	0	0	0	0	16,602,992
b. Adjusted to Manual (h)							
3. Direct Commissions & Brokerage (g)	0		0		0	0	2,480,402

All of the expense data entry pages are formatted the same way. At the top are the following buttons:

- Save** – Saves the data. This does NOT change the form status to Complete. You must click the Submit button to have your data submission considered complete.
- Submit (A1)Data to NCRB** – Displays an affidavit and submits your data to NCRB for processing. Edits, if applicable, are generated.
- Cancel** – Undoes changes since last Save
- (A1) Edits** – If edits are generated, navigates the user to the associated edits page
- Printer Friendly View** – Displays a pop-up window for the form with the data entered and menus hidden for easier printing
- Print Blank (A1)** – Displays a pop-up window with a blank version of the form

(A1) Instructions – Displays a PDF file with additional information on what type of data should be entered.

Items	Voluntary Private Passenger Automobile Liability Coverage (a)		Ceded Private Passenger Automobile Liability Coverage (c)	Voluntary Motorcycle Liability Coverage (d)	Ceded Motorcycle Liability Coverage (e)	Other than Automobile and Motorcycle Liability (f)	Total of all columns	Automobile Liability from Statutory Page 14 of Annual Statement
	C1		C3	C4	C6	C7	C1 + C3 + C4 + C6 + C7	
1. Direct Written Premium								
a. Actual (g)	0		0	0	0	0	0	15,927,803
b. Adjusted to Manual (h)	0			0				
2. Direct Earned Premium								
a. Actual (g)	0		0	0	0	0	0	16,602,992
b. Adjusted to Manual (h)	0			0				
3. Direct Commissions & Brokerage (g)	0			0		0	0	2,480,402
4. Direct Other Acquisition, Field Supervision & Collection								
a. Branch Office - State's Share	0			0				
b. Home Office - State's Share	0			0				
5. Direct General Expenses Incurred:								
a. General Expenses Incurred	0			0				
b. Interest Paid								
6. Direct Taxes, Licenses, Fees Incurred (g)	0			0		0	0	358,095
	Bodily Injury	Property Damage						
7. Direct Losses Incurred (g)	0	0		0		0	0	9,776,495
8. Direct Loss Adjustment Expenses Incurred								
a. Defense & Cost Containment (g)	0	0		0		0	0	469,072
b. Adjusting & Other Expense Payments	0	0		0				
c. Allocated (as reported to Stat Agent)	0	0						

Items	Voluntary Private Passenger Automobile Liability Coverage (a)		Ceded Private Passenger Automobile Liability Coverage (c)	Voluntary Motorcycle Liability Coverage (d)	Ceded Motorcycle Liability Coverage (e)	Other than Automobile and Motorcycle Liability (f)	Total of all columns	Automobile Liability from Statutory Page 14 of Annual Statement
	C1	C2	C3	C4	C5	C6	C1 + C3 + C4 + C6 + C7	
1. Direct Written Premium								
a. Actual (g)	5,000,000		8,000,000	1,000,000	1,927,803	0	15,927,803	15,927,803
b. Adjusted to Manual (h)	5,250,000			1,970,600				
2. Direct Earned Premium								
a. Actual (g)	6,000,000		7,500,000	2,000,000	1,102,992	0	16,602,992	16,602,992
b. Adjusted to Manual (h)	6,000,000			2,000,000				
3. Direct Commissions & Brokerage (g)	2,000,000			480,402		0	2,480,402	2,480,402
4. Direct Other Acquisition, Field Supervision & Collection								
a. Branch Office - State's Share	150,000			25,000				
b. Home Office - State's Share	300,000			46,000				
5. Direct General Expenses Incurred:								
a. General Expenses Incurred	48,000			15,000				
b. Interest Paid								
6. Direct Taxes, Licenses, Fees Incurred (g)	300,000			58,095		0	358,095	358,095
	Bodily Injury	Property Damage						
7. Direct Losses Incurred (g)	7,000,000	2,000,000		776,495		0	9,776,495	9,776,495
8. Direct Loss Adjustment Expenses Incurred								
a. Defense & Cost Containment (g)	200,000	200,000		69,072		0	469,072	469,072
b. Adjusting & Other Expense Payments	35,000	45,000		10,000				
c. Allocated (as reported to Stat Agent)	500	1,000						

Enter data in the white fields, gray and yellow fields are read-only.

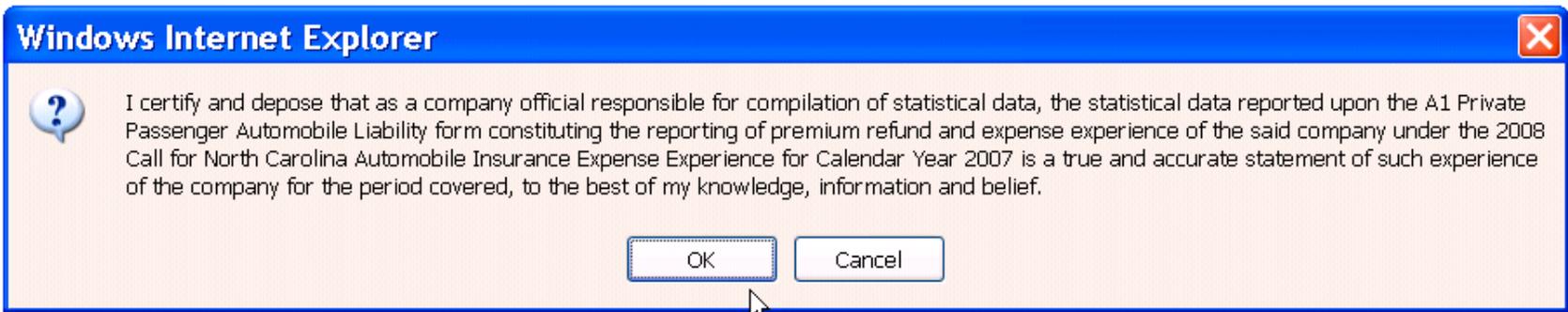
The last column contains the data reported on your company's Statutory Page 14. The data in each row must add up to equal the annual statement data. The Total of All Columns row indicates the current total of data.

If the text in any field is highlighted in red, there are data issues that need resolved. The two most common issues are:

1. The sum of data on a given row does not equal the Statutory Page 14
2. Adjusted to Manual data is not correct. If your company deviates, then the adjusted to manual cells are enabled. If your company

does not deviate, these cells will be disabled. For forms that collect standard and non-standard split, the standard adjusted to manual must be \geq the actual. The non-standard adjusted to manual must be \leq the actual

When you are satisfied with your data, you must click the **“Submit”** button to notify NCRB that your data is ready for processing. When you click the Submit button, you will see the following prompt:



After you click OK on the affidavit pop-up, edits will be run. The IDC system compares the ratio for the current year and compares it to an average of the ratios from prior years to determine if the amount of variance in the ratio is reasonable. If your current data compared to previous data does not fall within the threshold limits, edits will be generated and you will see the following message:



If you click OK, you will navigate to the Edits review page. If you click Cancel, you will navigate back to the Company Home page.

Data Call	Call Due Date	Status	Edits	Edit Status
Annual Statement	3/3/2008	Complete		N/A
Insurance Expense Exhibit	4/1/2008	Complete		N/A
Company Information		Complete		N/A
IP1 Installment Premium Charges	7/1/2008	Outstanding		N/A
AUTOMOBILE	5/1/2008			
Automobile Allocations		Complete		N/A
A1 PP Liability Coverage		Complete	PP Liability Edits	Outstanding
A2 Physical Damage Coverage		Outstanding	Physical Damage Edits	N/A
A3 Commercial Liability Coverage		Outstanding	Commercial Edits	N/A
HOME/MOBILE HOME OWNERS	6/2/2008			
Homeowners Allocations		Complete		N/A
H1 Home/Mobile Home Owners Coverage		Outstanding	Home/Mobile Home Edits	N/A
DWELLING	6/2/2008			
Dwelling Allocations		Complete		N/A
D1 Dwelling Coverage		Outstanding	Dwelling Edits	N/A

If edits are generated, a new link on the Company Home page will enable (see the PP Liability Edits link above) and the Edit Status column will have an **“Outstanding”** status. You can review the edits either by clicking on this link or by navigating to the associated expense entry form and clicking the edits button.

Review Edits - Private Passenger Automobile Liability

In order for NCRB to process your data, you must enter a comment for each edit failure on each tab that contains failures as indicated by the red X.

Printer Friendly View | View Data | Edit Data | A1 Edit Instructions | A2 Edits | A3 Edits

Automobile Edits | Motorcycle Edits | IEE Edits | Adjusted to Manual - Automobile Edits | Adjusted to Manual - Motorcycle Edits | Other Than Edits

The ratios listed below indicate a variance in the data submitted compared to previous years. If the data has been submitted incorrectly, please revise and resubmit the data. If the data is correct, please submit an explanation of the variance.

Click on the + sign to view the edit ratio formula and the actual calculation for every category...

Edit Description	Current Year Ratio	Previous Year(s) Ratio	Edit Status	Review Notes
Adjusting & Other Expenses (ULAE)	0.023	0.000	Company Response Needed	Submit Response
Branch & Home Office	0.040	0.000	Company Response Needed	Submit Response
Commission	0.088	0.000	Company Response Needed	Submit Response
Defense	0.023	0.000	Company Response Needed	Submit Response
Earned Premium	0.465	0.000	Company Response Needed	Submit Response
General Expenses	0.021	0.000	Company Response Needed	Submit Response
Taxes	0.010	0.000	Accepted by NCRB	View Notes

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If an edit was outside the NCRB's thresholds, you will see a red X icon  on the tabs that need action performed.

To see more detailed data regarding the edit, you can expand the categories by clicking the plus (+) icon displayed to the left of each row. This will show you the numbers the system used to calculate the edits.

Each tab contains a listing of the data items evaluated by NCRB. On each row of data, the system displays three possible statuses:

 Company Response Needed	Company Response Needed indicates a variance was found and the carrier needs to review the data for accuracy and make any necessary changes. If the data is correct, the carrier must submit an explanation for the variance.
 NCRB Reviewing	NCRB Reviewing indicates an explanation for a variance was submitted to NCRB for review but NCRB has not reviewed the explanation.
 Accepted by NCRB	Accepted by NCRB indicates either that no variance in the data was found, or, NCRB has reviewed the explanation submitted for a variance and has accepted the explanation.

If revisions to the data are necessary, click the Edit Data button to navigate back to the associated expense page to revise your data.

If the data is correct and the carrier needs to submit an explanation for the variance, click the **“Submit Response”** hyperlink in the Review Notes column within the edits grid. This will display a pop-up window listing the variance and a place to enter your explanation:

Automobile Private Passenger Liability Edit Review Notes

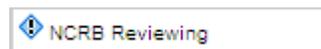
Edit Category : Automobile-Branch and Home Office

Provide an explanation for the following variance:
Branch and Home Office. Current Year Ratio = 0.024, Average Ratio of Prior Years = 0.074

If you have previously provided an explanation, please review the additional instructions from NCRB in the grid below.

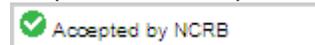
No Comments Found

Enter the explanation and click the **“Add Note”** button to save the information. Click the **Close** button to return to the edit screen. As explanations are entered, the status of the edit will switch to



At this point, there is nothing further you need to submit for this Edit.

Once all explanations are entered, your data will automatically be submitted to NCRB for review. This will lock your data from further editing. You will be notified via email if any additional information is required. If the explanation you entered is acceptable, NCRB will accept the explanation and the status of the Edit will change to



NOTE: One explanation must be submitted for EACH variance displayed. For example, if the Automobile tab has three variances as indicated by the



message, you must click the **“Submit Response”** link on each of those rows.

If other tabs have additional variances, an explanation must be submitted for each variance on that tab as well and so forth.

Home Reports Alerts Back to Portal NCRB.org Help

You are currently viewing data for Carrier: Calendar Year:

x - RED text indicates outstanding items. The submission of your data is not considered completed until all RED text items have been resolved.

Data Call	Call Due Date	Status	Edits	Edit Status
Annual Statement	3/3/2008	Complete		N/A
Insurance Expense Exhibit	4/1/2008	Complete		N/A
Company Information		Complete		N/A
IP1 Installment Premium Charges	7/1/2008	Outstanding		N/A
AUTOMOBILE	5/1/2008			
Automobile Allocations		Complete		N/A
A1 PP Liability Coverage		Complete	PP Liability Edits	Pending NCRB Review
A2 Physical Damage Coverage		Outstanding	Physical Damage Edits	N/A
A3 Commercial Liability Coverage		Outstanding	Commercial Edits	N/A
HOME/MOBILE HOME OWNERS	6/2/2008			
Homeowners Allocations		Complete		N/A
H1 Home/Mobile Home Owners Coverage		Outstanding	Home/Mobile Home Edits	N/A
DWELLING	6/2/2008			
Dwelling Allocations		Complete		N/A
D1 Dwelling Coverage		Outstanding	Dwelling Edits	N/A

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After edits are submitted to NCRB for review, the status on the Company Home page changes to **“Pending NCRB Review”**. There is nothing further you need to do at this time regarding those edits.

The rest of the “Outstanding” items on this Company Home page still need resolved.

Form IP1 - Installment Premium Payment Charges

Enter your company's installment premium payment charges data in the fields provided below. When you are finished, click the **Save** button. If you are satisfied with your entries, click the **Submit IP1 Data to NCRB** button to let NCRB know this form data is ready for review.

✘ - Your data has NOT been submitted to the NCRB for processing. In order to avoid Late Penalty fines, please choose the 'Submit IP1 Data to NCRB' button and answer 'OK' to the affidavit question to complete the submission of this form.

Save Submit IP1 Data to NCRB Cancel Printer Friendly View Print Blank IP1 IP1 Instructions

Enter your receipts from Installment Premium Payment Charges

1. Private Passenger Auto Liability and Physical Damage

2. Commercial Auto Liability

3. Motorcycle Liability

4. Homeowners

5. Dwelling Fire & E.C.

6. Mobile Homes

7. In recording for 2007 the charges made under rate manual rules for installment payment of premium, this company credited:

Premiums Written

Are the dollar amounts:

Included in the respective line items on the Statutory Page 14 data of your Company's 2007 Annual Statement filed with the North Carolina Department of Insurance.

Included elsewhere in the Statutory Page 14 data.

Another Income Account

Name of account:

Are the expenses associated with collecting the charges included in your company's 'other acquisition' and/or 'general expenses' reported to the North Carolina Rate Bureau pursuant to its special calls for 2007 North Carolina expense experience?

Yes No

The Installment Premium Payment Charges are entered at the top of the page

If you have receipts greater than zero, you will be required to answer question #7.

When you are satisfied with your entries, click the “Submit IP Data to NCRB” button.



NORTH CAROLINA RATE BUREAU

FINANCIAL CALLS TRAINING

Please indicate your choices for which training session you plan to participate: (Mark your preferred choices in the appropriate boxes)

CHOICE <small>1st, 2nd, 3rd, 4th</small>	DATE	TIME
<input type="checkbox"/>	April 11, 2011	9:00 am
<input type="checkbox"/>	April 12, 2011	9:00 am
<input type="checkbox"/>	April 11, 2011	9:00 am
<input type="checkbox"/>	April 11, 2011	2:00 pm

Name: _____

Company/Group: _____

Phone Number: _____

Email: _____

Please fax your reply to us at [\(919\) 719 – 7426](tel:9197197426).

We will be sending an email meeting notice with instructions on how to participate via a web conference based on the order in which the responses are received.

Thank you for your response.

Please respond no later than 2 business days prior to the scheduled training to ensure you receive all of the materials necessary to participate.