



NC

Rate Bureau
Reinsurance Facility
Insurance Guaranty Association

**ATTENTION
DATA REPORTING PERSONNEL**

January 24, 2025

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: 2025 Data Calls

Each year, the North Carolina Rate Bureau, the North Carolina Reinsurance Facility and the North Carolina Insurance Guaranty Association issue special data calls to support our organizations. The data we collect is used across the organizations for assessments, expense allowances, and rate filings. This circular outlines the data calls, the due dates, and where to find additional support. In North Carolina, each data call uses the IDC (Insurance Data Collection) system to collect the data.

Who is Required to Report?

All member carriers who are licensed to write business in North Carolina and are a member of the NCRB, NCRF, and/or the NCIGA are subject to the data calls. Please see the Data Call Reporting Schedule below on which data calls are required for your organization.

Data Call Reporting Schedule

Annual Calls	Due Date	Who Reports	Type
Property & Casualty NAIC Annual Statement	March 3, 2025	NC Licensed Carriers	IDC File Upload
NAIC Insurance Expense Exhibit	April 1, 2025	NC Licensed Carriers	IDC File Upload
Automobile Expense Experience (Form A1, A1b, A2, A3) Private Passenger (nonfleet) Automobile & Commercial (other than private passenger nonfleet) Automobile	April 21, 2025	Carriers with NC experience in ASL 19.1, 19.2, 19.3, 19.4, 21.1	IDC Data Entry
Installment Premium Charges	May 1, 2025	NC Licensed Carriers	IDC Data Entry
Property Expense Experience (Form H1, D1, F1) Homeowners, Dwelling, Flood	June 2, 2025	Carriers with NC experience in ASL 1.0, 2.1, 2.5, 4.0	IDC Data Entry
Ceded Commercial (other than private passenger nonfleet) Automobile	June 2, 2025	Carriers who cede Commercial Policies to NCRF	IDC File Upload

ASL = Annual Statement Line

Ceded Motorcycle Liability Coverage Data Call

Please note that the Ceded Motorcycle Liability Coverage Data Call was integrated into IDC in 2024 as Form A1b and is due April 21, 2025, as part of the Automobile Expense Experience.

IDC Training Sessions Available

In 2025, the Organizations will be providing several training sessions related to our data call processes. The schedule, and a description of the topics for these training sessions, is as follows:

Training Topic	Time	Date
<u>Overview – IDC Reporting for North Carolina & Expense Experience Details</u>	2pm EST	February 11, 2025
<u>Overview – IDC Reporting for North Carolina & Expense Experience Details</u>	10am EST	February 19, 2025
<u>Ceded Commercial Auto</u>	10am EST	April 8, 2025
<u>Ceded Commercial Auto</u>	10am EST	April 15, 2025

Click the link on any “Training Topic” above to register!

Overview – IDC Reporting for North Carolina & Expense Experience Details (Estimated Length – 90 minutes)

- The NCRB will provide a high-level overview of the data submission process, the edit process, and how to navigate the system.

Ceded Commercial Auto (Estimated Length – 60 minutes)

- The NCRF will demonstrate how companies submit statistical data which cede Other Than Private Passenger Liability using North Carolina’s Insurance Data Collection (IDC) Reporting Tool

All trainings will close with time for any Questions and Answers – or send your questions ahead of time to idsupport@ncrb.org.

IDC Access via NCRB Webportal

All member companies are required to use the Industry Data Collection (IDC) web application to submit all data calls. The IDC web application is located on the secure Member Services Portal of the NCRB website www.ncrb.org.

On the NCRB Web Site (<http://www.ncrb.org>), click “Member Login” at the top of the page. The PORTAL LOGON page displays. Once logged in, the Member Portal allows you to choose Personal Lines/IDC to access the system.

If you do not have a LOGON for the Member Portal, you will need to reach out to your Company’s Master Web Administrator (MWA). For determining your MWA or assistance with logging in, you may reach out to support@ncrb.org or by phone (919) 783-9790.

Please note that it is recommended that organizations confirm their LOGON credentials prior to the data call due date to avoid fines for late submission.

IDC Reporting Guidebook

The IDC Reporting Guidebook provides an overview of the data submission process for each data call, details for the data elements contained in each call, and more. The Guidebook can be found [here](#).

Fine Procedures

Fines may be charged, according to the following procedures:

- ***Annual Statement and Expense Experience***
To encourage timely submission of this data, the NCRB Governing Committee has approved the implementation of a penalty fine for the late submission of these data calls. A penalty fine of \$100 per day will be imposed for late submissions. The \$100 per day fine is imposed for the Annual Statement, Insurance Expense Exhibit, and Expense Experience data calls. Member companies are urged to meet the requested due dates to avoid late penalty (submission) fines.
- ***Commercial Auto Ceded Statistical***
To encourage timely submission of this data, the NCRF Board of Governors has approved the implementation of a Penalty for Late Submission of Requested Data. A penalty of \$100 per day will be imposed for all late submissions. Member companies are urged to meet the requested due date to avoid the penalty for a late submission. For complete information on Commercial Auto Ceded Data Call fines please refer to the NCRF [Standard Practice Manual](#). (Section 4, Chapter 4 Statistical Requirements, Page 4-1)

Please share this information with the personnel responsible for data reporting. If you have any questions, you may contact the NCRB at 919-783-9790 or idsupport@ncrb.org.

Sincerely,

Andy Montano

Director, Personal Lines

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Attachment
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<i>Ceded</i> Commercial (other than private passenger nonfleet) Automobile	June 2, 2025	Carriers who cede NCRF Commercial Auto Risks in ASL 19.3, 19.4	IDC File Upload

*ASL= Annual Statement Line