



# IDC Reporting Guidebook

If at any time during these procedures you need assistance, you may contact  
[idsupport@ncrb.org](mailto:idsupport@ncrb.org)

## Contents

Overview.....	2
Technical Specifications.....	2
A. Web Use of Cookies.....	2
B. Web Browsers.....	2
C. Adobe Acrobat.....	2
D. Member Portal/Accessing the IDC Application.....	3
E. Annual Call Due Dates .....	3
F. 2024 Training Schedule ( <i>*New in 2024</i> ) .....	4
G. Fine Procedures.....	4
Annual Statement/Financial Data.....	5
A. Description of Data Collected .....	5
B. Required Reporting .....	5
C. Submission of Data .....	6
Entering Annual Statement and Insurance Expense Exhibit Data Files .....	6
Entering Installment Premium Payment Charges .....	7
D. Definitions .....	7
E. FAQs.....	8
Expense Experience Data.....	12
A. Description of Data Collected .....	12
Company Information & Allocations .....	12
Auto Expense Experience .....	12
Property Expense Experience.....	13
B. Required Reporting .....	13
C. Submission of Expense Experience Data .....	14
D. Edits .....	15
Resolving Edits .....	16
E. Definitions .....	17
F. FAQ Edits.....	20
Ceded Commercial Automobile Data Call .....	21
A. Description of Data Collected .....	21
B. Required Reporting .....	21
C. Submission of Data .....	21
D. Definitions/File Layout: .....	22
E. FAQ.....	23

## Overview

Each year, licensed North Carolina Insurance Companies are required to submit their NAIC Annual Statement and Insurance Expense Exhibits to the North Carolina Rate Bureau (NCRB). Where applicable, additional data calls for installment premium, expense experience, and ceded other than non-fleet private passenger (commercial) data are also required.

These North Carolina special data calls are used for assessments for NCRB and the North Carolina Insurance Guaranty Association (IGA), for rate filings made by NCRB and the North Carolina Reinsurance Facility (NCRF), and for NCRF expense allowances. NCRB accepts data call information electronically through the Insurance Data Collection (IDC) system. IDC provides data entry and upload for the various data submissions, and allows NCRB administrators to review the data through a series of edits to ensure the data is reasonable.

## Technical Specifications

### A. Web Use of Cookies

The IDC application uses session cookies to remember important information as you move from page to page within the application. These session cookies reside in your browser's memory only as long as your browser session is active. If you have multiple web user accounts for multiple companies, you need to close the web browser after each company's submission or the previous company's data will still show up. In other words, when you close your web browser after using IDC, the session cookie is destroyed, thus protecting any data you entered while using IDC. Unlike some web applications, IDC does not write any data to your hard drive using cookies.

### B. Web Browsers

The IDC application was developed to specifically take advantage of features available in Google Chrome. Other browsers, such as Internet Explorer, Microsoft Edge, FireFox, Opera and Netscape are not supported at this time.

### C. Adobe Acrobat

The IDC application uses Adobe Acrobat. In order to view the form instructions, you will need the Adobe Acrobat reader. You can download the latest version of Adobe Acrobat, free of charge, at [www.adobe.com/products/acrobat/readstep2.html](http://www.adobe.com/products/acrobat/readstep2.html)

## D. Member Portal/Accessing the IDC Application

The NCRB Member Services Portal (portal) will provide access to all of the secured applications and data on the NCRB, NCRF, and NCIGA Website. You must login to the portal before you can access the IDC application.

To login to the portal, use the following procedure. (Note: You must use the valid user name and password that were provided to you by your Master Web Administrator.)

1. On the NCRB website (<https://www.ncrb.org>), click “Member Login” on the top of the page. The PORTAL LOGON page displays.
2. Enter your Logon ID and password. Click the Logon button. The “Welcome to the Web Application Portal” page displays. NOTE: If you enter an incorrect user name and password, the system will return an error message to inform you of the invalid data. Re-enter your user name and password correctly, and click the Logon button to enter the system.
3. On the left navigation menu, click Personal Lines.
4. On the sub-menu, click IDC. The application page displays.

## E. Annual Call Due Dates

In 2024, data calls collected via the IDC system include the following:

Annual Calls	Due Date	Who Reports	Type
Property & Casualty NAIC Annual Statement	March 4, 2024	NC Licensed Carriers	IDC File Upload
NAIC Insurance Expense Exhibit	April 1, 2024	NC Licensed Carriers	IDC File Upload
Automobile Expense Experience (Form A1, <b>A1b - New in IDC for 2024!</b> , A2, A3) Private Passenger Nonfleet Automobile and Other Than Private Passenger Nonfleet Automobile	April 22, 2024	Carriers with NC experience in ASL 19.1, 19.2, 19.3, 19.4, 21.1)	IDC Data Entry
Installment Premium Charges	May 1, 2024	NC Licensed Carriers	IDC Data Entry
Property Expense Experience (Form H1, D1, F1) Homeowners, Dwelling, Flood	June 3, 2024	Carriers with NC experience in ASL 1.0, 2.1, 2.5, 4.0	IDC Data Entry
<i>Ceded Commercial Automobile – <b>NEW in IDC for 2024!</b></i>	June 3, 2024	Carriers who cede Commercial Policies to NCRF	IDC File Upload

## F. 2024 Training Schedule (\*New in 2024!)

Please join us for IDC Training!

Training Topic	Time	Date
<a href="#">Overview – IDC Reporting for North Carolina</a>	2pm EST	February 13, 2024
<a href="#">Overview – IDC Reporting for North Carolina</a>	10am EST	February 28, 2024
<a href="#">Expense Experience Details</a>	10am EST	March 14, 2024
<a href="#">Expense Experience Details</a>	2pm EST	April 9, 2024
<a href="#">Ceded Commercial Auto – New Process</a>	10am EST	April 22, 2024
<a href="#">Ceded Commercial Auto – New Process</a>	2pm EST	April 30, 2024

**Click the link on any of the above “Training Topics” to register!**

For the complete description of trainings, the target audience, and topics covered, please see training schedule provided separately and located [here](#).

All trainings will close with time for any Questions and Answers – or send your questions ahead of time to [idcsupport@ncrb.org](mailto:idcsupport@ncrb.org).

## G. Fine Procedures

### Annual Statement /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)

## Annual Statement/Financial Data

### A. Description of Data Collected

#### Annual Statement

- The NAIC Statutory Annual Statement for Property and Casualty companies, commonly known as the Yellow Book, submitted electronically through submission of a text file.

#### Insurance Expense Exhibit

- The NAIC Annual Supplement for the Insurance Expense Exhibit, commonly provided in support of the NAIC Statutory Annual Statement, submitted electronically through submission of a text file.

#### IP1 Installment Premium Charges

- Information in connection with North Carolina Installment Payment Rules in the Personal Auto Manual, the Homeowners Manual, the Dwelling Manual, the Flood Manual, the Mobile Home Owner Policy MH(C) Program and the Mobile-Home Owners Policy MH(F) Program. Please report only North Carolina installment amounts.

### B. Required Reporting

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) NCGS 58-36-50
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 only; 2) If your company has no premium, no losses, and no expenses for NC on lines 1, 2.1, 2.5, 4, 19.1, 19.2, 19.3, 19.4 & 21.1	

IP1 Installment Premium Charges	You are required to report Installment Premium Charges if you are licensed to write auto and/or property business in NC.		
---------------------------------	--	--	--

## C. Submission of Data

### Entering Annual Statement and Insurance Expense Exhibit Data Files

The required **NAIC Annual Statement** and **Insurance Expense Exhibit (IEE)** data files (txt format) must be uploaded into the IDC system. These 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. IDC 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

## Entering Installment Premium Payment Charges

The steps for entering the carrier's installment premium payment charges are as follows:

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.
2. Enter your receipts from Installment Premium Payment Charges by line of business.
3. If any of your receipts were greater than zero, specify how the carrier credited installment payments of premiums (question 8 on the form).
4. Click Save to save the information you entered.
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.
6. The status of the IP1 Installment Premium Payment Charges data call is changed from Outstanding to Complete and the data is locked.

## **D. Definitions**

- **Annual Statement** – The NAIC Statutory Annual Statement for Property & Casualty companies (commonly known as the Yellow Book) submitted electronically through submission of a text file.
- **Automobile Expense Experience** – IDC collects expense and premium details associated with both Private Passenger and Commercial Automobile as reported on lines 19.1, 19.2, 19.3, 19.4 and 21.1 and 21.2 of the Statutory Annual Statement. These expenses are used in filings made by the North Carolina Rate Bureau as well as expense allowances on behalf of the North Carolina Reinsurance Facility.
- **Call Due Date** – The deadline for submission. Fines will be imposed upon a carrier for every day a data call is overdue. If multiple data calls are overdue, a fine will accumulate for each data call. It is important to complete your submission(s) by each indicated due date.
- **Data Call** – The specific data you are required to submit.
- **Dwelling Expense Experience** – IDC collects expense and premium details associated with Residential Property written on the North Carolina Rate Bureau's Dwelling policy program. The expenses are those reported on the Annual Statement on lines 1.0 and 2.1 for Residential Property only.
- **Edits** – If variances are found in the data, a link to an edit page that explains the variance will be displayed here.
- **Edit Status** – The current status of the Edit. The statuses are N/A, Outstanding, Pending NCRB Review, and Complete.
- **Flood Expense Experience** – IDC collects expense and premium details associated with Residential Property written on the North Carolina Rate Bureau's Flood policy program. The expenses are those reported on the Annual Statement on lines 2.5 for Residential Property only.



- **Homeowners Expense Experience** - IDC collects expense and premium details associated with Residential Property written on the North Carolina Rate Bureau's Homeowners policy program. The expenses are those reported on the Annual Statement on lines 4.0.
- **Installment Premium Charges** – Information in connection with North Carolina Installment Payment Rules in the Personal Auto Manual, the Homeowners Manual, the Dwelling Manual, the Flood Manual, the Mobile Homeowner Policy MH(C) Program and the Mobile Homeowners Policy MH(F) Program. Only NC installment amounts should be reported.
- **Insurance Expense Exhibit (IEE)** – The NAIC Annual Supplement (commonly provided in support of the NAIC Statutory Annual Statement) submitted electronically through submission of a text file.
- **Motorcycles** – Vehicles having a saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including autocycles, motor scooters, and motor-driven bicycles, but excluding tractors and utility vehicles equipped with an additional form of device designed to transport property, three-wheeled vehicles while being used by law-enforcement agencies, electric assisted bicycles, and mopeds as defined in sub-subdivision d1. of this subdivision. (G.S. 20-44.01(27)).
- **Non-Standard Business** – all premium and expenses for policies written which use consent-to-rate and are written above the Rate Bureau manual level; sometimes referred to as “consent-to-rate.”
- **Printer Friendly View** - Displays a pop-up window with a summary of the edit failures for the data form. From here, you can use your web browser's Print button to print the form. This may also be used for forms to be printed.
- **Residential Property** – real property with not more than four housing units located in this State, the contents thereof and valuable interest therein, and insurance coverage written in connection with the sale of that property. It also includes mobile homes, modular homes, townhomes, condominiums, and insurance on contents of apartments and rental property used for residential purposes.
- **Status** – The current status of the submission. The statuses are N/A, Outstanding, and Complete.
- **Standard Business** - all premium and expenses for policies written at or below the Rate Bureau manual level; sometimes referred to as “deviated.”
- **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.

## E. FAQs

### *Annual Statement/IEE Submission*

**Q:** I'm trying to upload my Annual Statement/IEE files but I keep getting an error indicating that the system is expecting a .txt file. Which file am I supposed to upload?

**A:** The system expects the .txt file from your .ZIP file that you prepare for the NAIC. A sample file name for an Annual Statement file would look like  
12345\_07\_p\_2024\_o\_m\_1\_0\_na\_s.txt. A sample file for IEE would look like  
12345\_07\_p\_2024\_o\_a\_1\_0\_na\_s.txt

Verify that you've selected the correct import file (see # 1 above). The Annual Statement file can only be uploaded on the Annual Statement page. The IEE file can only be uploaded on the IEE page.

**Q:** I'm trying to upload my Annual Statement/IEE files but I am receiving an error indicating the NAIC Code in the file I am attempting to upload does not match the NAIC Code for the company selected in the dropdown at the top of the screen. What does this mean?

**A:** Each Annual Statement and IEE contains a carrier code in the file name as well as inside of the file to indicate to which carrier the file belongs. The system has a dropdown at the top of the screen to indicate which carrier you are current trying to submit data for. If the carrier id (NAIC Code) in the dropdown doesn't match the NAIC Code stored in the file, you will receive this error. Either choose a different file or select a different carrier in the dropdown to resolve the error.

### *General*

**Q:** My company doesn't write Personal Lines in the state of North Carolina. Do I still have to submit these reports?

**A:** Yes. If you are licensed to write in the state of North Carolina, you must submit these reports, even if you are not actively writing.

**Q:** The Company dropdown box at the top of the page does not have all of my carriers. How can I get the missing carriers added?

**A:** You need to contact your Group Administrator to have them update your web security account. If you do not know who your Group Administrator is, contact [idsupport@ncrb.org](mailto:idsupport@ncrb.org).

**Q:** Who are the Annual Statement, IEE and expense experience contacts at my company and how can I find out who else has access to this system?

**A:** Please contact your company's Master Web Administrator (MWA). If you do not know the MWA, contact NCRB at (919) 783-9790.

**Q:** Some of the items on my company's home page can't be opened (ex. Company Information, auto, homeowners & dwelling allocation).

**A:** There are three reasons why links on the Company Home page are disabled:

- a) Check the status of your Annual Statement file submission. Most links on the home page are disabled until the Annual Statement file status is set to Complete.
- b) Links are disabled based on the company's licensing status. If the company isn't licensed to write Automobile in the state of NC, the auto form links are disabled. If the company isn't licensed to write Property in the state of NC, the Homeowners, Flood and Dwelling links are disabled. If you think NCRB's licensing status is in error, contact the [idsupport@ncrb.org](mailto:idsupport@ncrb.org) for further assistance.

- c) The Homeowners link is disabled if the Homeowners Allocation data is Outstanding. If the status of the Homeowners Allocations is Outstanding, enter and save your Homeowners Allocation data before proceeding.

**Q:** I entered and saved my expense data, but the status on the Company Home page is still showing as "Outstanding". Do I need to do anything else?

**A:** In order to avoid fines for late submission, the status on the Company Home page must be set to Complete for the applicable data call. To submit your expense data, navigate to the appropriate page and click the Submit button.

**Q:** I was able to enter all of my Automobile data on the expense entry page and save, but the Submit button is disabled. How can I submit my data?

**A:** You must submit your IEE data file before you can submit your Automobile data. Your IEE data file can be submitted using the Insurance Expense Exhibit link on the Company Home page.

**Q:** I need to make a revision to my data, but there is a message on the screen that says the form is locked. How can I get it unlocked?

**A:** When a company submits their data to NCRB for processing, the data is locked to prevent modification of the data while NCRB conducts their review. To unlock your form, contact IDC Support at [idsupport@ncrb.org](mailto:idsupport@ncrb.org).

**Q:** On the Homeowners allocation page there is a question about Mobile Homeowners. What is the difference between Mobile Home Fire & Mobile Home Casualty?

**A:** Mobile Home Fire tracks the Homeowner policy & Mobile Home Casualty tracks the Auto policy.

**Q:** What are Installment Premium Charges?

**A:** These are the actual charges your company charges & collects from an insured for installment payments.

**Q:** I'm accessing the IDC for the first time to submit my data and the form status indicates that some or all of the submissions are already complete. Why?

**A:** During the Annual Statement import process, the system analyzes the data in the file to detect if your company is actively writing business.

- If your company has submitted the annual statement and have no writing on annual statement lines 19.1, 19.2, 19.3, 19.4 & line 21.1 then your auto forms will show as complete.
- If your company has submitted the annual statement and have no writing on annual statement lines 1 & 2.1 then your dwelling forms will show as complete.
- If your company has no writing on annual statement lines 4 and 21.1, then the homeowner forms will show as complete.
- If your company has no writing on annual statement line 2.5, then the flood form will show as complete.

**Q:** What is Non-Standard business?

**A:** Non-Standard business refers to business that is written above the Rate Bureau manual rate level.

## Expense Experience Data

### A. Description of Data Collected

#### Company Information & Allocations

The Company Information tab requires responses to questions about your company data. A company's expenses may be collected specifically for North Carolina, or may be allocated to North Carolina from the Countrywide expenses. When the company allocates expenses, more detail is collected for the purpose of reviewing the data. If expense data are collected specifically for North Carolina, answer "no".

- **Automobile Allocations**

The allocations on this tab will be used for the collection of the Auto Expense Experience (A1, A2, A3).

- **Homeowner Allocations**

The Homeowner allocations are used for the collection of Property Expense Experience. Because Mobile Homeowner policies may be reported differently depending on your company, the answers to the questions related to mobile home business enable/disable functionality on the Homeowner (H1) Expense Form.

- **Dwelling Allocations**

Dwelling business includes both Fire and Allied Lines. The allocations shown here apply to the Dwelling (D1) form.

- **Flood Allocations**

The allocations on this tab will be used for the collection of the Flood expense experience (F1).

#### Auto Expense Experience

Auto expense experience is collected for Liability on both Private Passenger Non-Fleet (Lines 19.1, 19.2) and Commercial (Line 19.3, 19.4) lines of business. The Physical Damage Coverage is only collected for Non-Fleet Private Passenger (Line 21.1).

*Form A1 PP Liability Coverage - – Annual Statement Lines 19.1, 19.2*

This data call request Voluntary, Ceded, and Motorcycle (defined as Miscellaneous Vehicle Types from Rule 19 of the Private Passenger Auto Manual) details to be separated.

*Form A1b – Motorcycle experience ceded (\*New in 2024)*

This year, IDC has been updated to collect additional data from all carriers that cede any portion of their Motorcycle Liability to the NC Reinsurance Facility. This represents a subset of data reported on the A1 form.

*Form A2 Physical Damage Coverage - – Annual Statement Line 21.1*

Deviated and Consent-to-Rate detail to be separated for the Comprehensive and Other-than-Collision coverages.

*Form A3 Commercial Automobile Liability Coverage - – Annual Statement Lines 19.3, 19.4*

This expense experience detail requests separate detail for Bodily Injury and Property Damage.

### Property Expense Experience

Property expense experience is collected for all residential types of insurance, including Homeowners, Mobile Homeowners, Dwelling, and Flood which are written using the Rate Bureau's manual rules, rates, and forms.

*Form D1- Dwelling Expense Experience – Annual Statement Line 1 (Fire), Annual Statement Line 2.1 (Allied Lines)*

This data call requests the residential fire and residential extended coverage that are written on the Rate Bureau's policy program. Note: Only residential property which is written using the NCRB policy program (rates and forms) is to be reported.

*Form H1- Home/Mobile home owners – Annual Statement Line 4*

This data call requests all premium, loss, and expense that are written on the Rate Bureau's Homeowner policy program (on all forms, including Owners, Tenant, and Condo).

*Form F1 – Flood Expense Experience – Annual Statement Line 2.5*

This data call requests all premium, loss, and expense data that are written on the Rate Bureau's Flood policy program, which is for residential properties only.

## **B. Required Reporting**

<b>Annual Call</b>	<b>Required Reporting</b>	<b>Notes</b>
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) NCGS 58-7-15(12)(13)(14)(19)	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.
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 NCGS 58-7-15 (4)(5)(6)(7)(8)(9)(12)(13)(14)(20)	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 NCGS 58-7-15(4)(5)(6)	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.
Private Flood Form F1	If you write business on Annual Statement Line 2.5 NCGS 58-7-15(5)(6)	For Private Flood, if a company has zero writings across the NC Annual Statement page for line 2.5 the form will be submitted as a zero report by the IDC application.

## C. Submission of Expense Experience Data

Perform these steps for each of the coverage types, as applicable. You are only required to submit data for the lines of business your company is licensed to write. If NCRB's records indicate your company is not licensed to write a particular line of business, those links and pages will be disabled.

1. On the company Home page, select the carrier and year to want to submit data for.
2. Click one of the six coverage data links:
  - A1 - PP Liability Coverage,
  - A2 - Physical Damage,
  - A3 - Commercial Liability Coverage,
  - H1 - Home/Mobile Home Owners Coverage,
  - D1-Dwelling Coverage or
  - F1-Private Flood Coverage.

*NOTE: The **Adjusted to Manual** fields for standard/voluntary business are only enabled for companies that are approved for deviations by the NC Department of Insurance. If your company deviates and these fields are not enabled for you, please contact NCRB Support Center at [idsupport@ncrb.org](mailto:idsupport@ncrb.org) so that we can correct your company's deviation status to enable these fields. The **Adjusted to Manual** fields for non-standard business are enabled for all companies that write non-standard business.*

3. Enter your company's data in the fields provided.

In each row, the sum of the numbers you enter will appear under Total of all columns. This total must match the value in the adjacent column, which displays the Statutory Page 14 data that was submitted in your Annual Statement file.

As you enter the data, any text in **RED** can't be submitted to NCRB. You must resolve all red text before submitting your data to NCRB. To see the description of the red text, hold your mouse/curser over the error and a description will appear.

4. Click Save to **Save** the data you have entered. The data will be saved, but it will not be submitted to NCRB.
5. When you are sure the data is correct, click the Submit (A1, A2, A3, H1, D1, F1) Data to NCRB button. An affidavit asking you to verify the accuracy of the data is displayed.

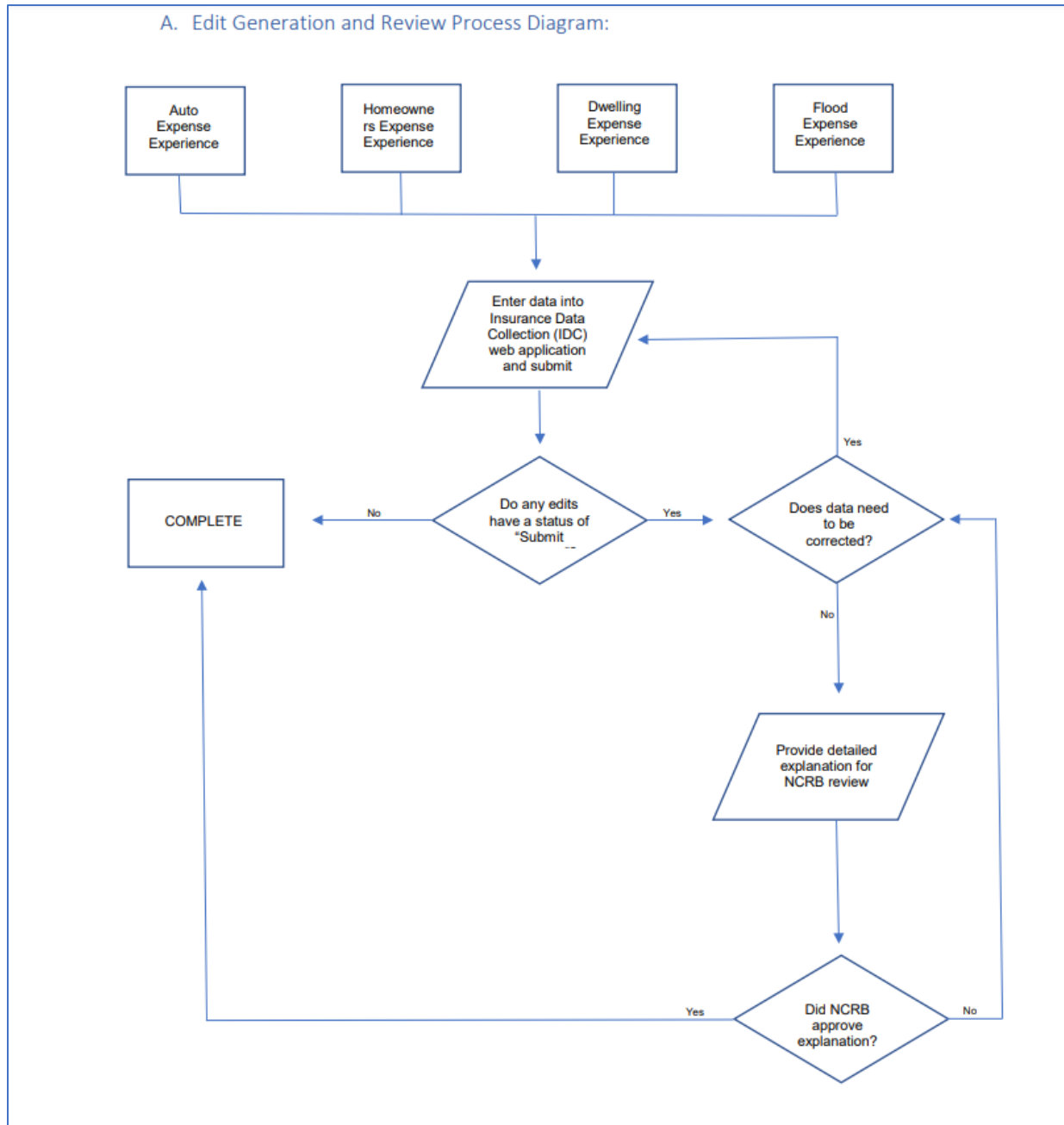
Your submission *will not* be considered complete unless you answer OK to the affidavit question.

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 a business

explanation of the variances, or by resubmitting data that corrects the variances. For more information refer to **“Resolving Edits”**.

## D. 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 following flow chart describes the edit process in more detail.





## Resolving Edits

If there are variances in the data you submitted when compared to prior years, 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 (i.e. the **A1 Edits** button) on the data form page.

You can resolve an Edit by submitting a business 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. Here you will find the numbers the system used to calculate the edits.

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

1. Resolve the Edit by submitting an explanation of the variances, or by resubmitting data that corrects the variances.

If you want to resubmit the data, click on 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 regenerate.

If you want to resolve the Edit by submitting an explanation of the variance, proceed to the next 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. (It is *not* appropriate to respond on that the “data is correct” or that the “data matches the Statuary Annual Statement”.) 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 or does not provide enough detail, 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**.

## E. Definitions

- **Adjusted to Manual** – - If your company had an approved deviation in North Carolina insurance coverages, you must report adjusted to manual written premium which removes the impacts of the approved deviation and restates to the appropriate North Carolina manual.
- **Adjusting and Other Expense** – Adjusting and Other expenses are defined by the NAIC and include fees and expenses of adjusters and settling agents, loss adjustment expenses for participation in voluntary and involuntary market pools, attorney fees incurred in the determination of coverage, and fees and salaries for appraisers, private investigators, hearing representatives, re-inspectors and fraud investigators. If actual North Carolina adjusting and other expense amounts are available, enter the actual amount. If actual North Carolina adjusting & other expense amounts are not available, determine the appropriate North Carolina allocation.
- **Annual Statement** – The NAIC Statutory Annual Statement for Property & Casualty companies (commonly known as the Yellow Book) submitted electronically through submission of a text file.
- **Automobile Expense Experience** – IDC collects expense and premium details associated with Automobile written on the North Carolina Rate Bureau's auto policy program. The expenses are those reported on the Annual Statement for Private Passenger and/or Commercial Auto on lines 19.1, 19.2, 19.3, 19.4 and 21.1 and 21.2.
- **Branch Office Expenses - NC's Share**- Report actual expenses if the company maintains an office within North Carolina that processed only this State's business. 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. This is a portion of Other Acquisition expenses
- **Call Due Date** – The deadline for submission. Fines will be imposed upon a carrier for every day a data call is overdue. If multiple data calls are overdue, a fine will accumulate for each data call. So, it is important to complete your submission(s) by each indicated due date.
- **Ceded Premium** – Report only the portion of premium that is ceded to the North Carolina Reinsurance Facility (NCRF).
- **Commercial Automobile Liability Coverage** –These columns should separate the information reported on Annual Statement Lines 19.3 and 19.4 into Bodily Injury Liability and Property Damage Liability. Please include Medical Payments, Uninsured Motorist, Underinsured Motorist, and Personal Injury Protection (PIP) in the Bodily Injury column. For policies written on Combined Single Limit (CSL) Policy, report the Bodily Injury and Property Damage separately if premium, loss and expense data can be separated in the Bodily Injury and Property Damage components. If any portion of the data cannot be separated into Bodily Injury and Property Damage components, report all data for the Combines Single Limit policy under Bodily Injury. Also, report in either Bodily Injury or Property Damage any of the following: Garage Auto Liability, Hired Auto Liability, Non-Owned Liability, Limo Program, AUS Trucking, Freight Forwarders, Intermodal, Charter Bus Program, Motor Sports Program, Commercial Tags, Pollution surcharge for hauling, Increased Limits, and Additional Insured Lessor. The above items should not be reported in the Other than Commercial Liability columns.
- **Data Call** – The specific data you are required to submit.
- **Defense and Cost Containment** – Defense and Cost Containment expenses (DCC) are defined by the NAIC as expenses, whether internal or external, for defense, litigation, and medical cost containment of claims. If actual North Carolina DCC

amounts are available, enter the actual amount. If actual North Carolina DCC expense amounts are not available, determine the appropriate North Carolina allocation.

- **Dwelling Expense Experience** – IDC collects expense and premium details associated with Dwelling Property written on the North Carolina Rate Bureau's dwelling policy program. The expenses are those residential property expenses reported on the Annual Statement on lines 1.0 Fire and 2.1 Allied lines.
- **Earned Premium** - 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 Statutory Page 14 of the NAIC Annual Statement for North Carolina.
- **Edit Status** – The current status of the Edit. The statuses are N/A, Outstanding, Pending NCRB Review, and Complete.
- **Edits** – if variances are found in the data, a link to an edits page that explains the variance will be displayed here.
- **Flood Expense Experience** – IDC collects expense and premium details associated with Flood written on the North Carolina Rate Bureau's flood policy program. The expenses are those reported on the Annual Statement on lines 2.5.
- **General Expenses** - 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.
- **Home Office Expenses - NC's Share**- Determine the North Carolina portion of actual home office expenses and report the North Carolina portion. This is a portion of other acquisition expenses.
- **Installment Premium Charges** – Information in connection with North Carolina Installment Payment Rules in the Personal Auto Manual, the Homeowners Manual, the Dwelling Manual, the Flood Manual, the Mobile Homeowner Policy MH(C) Program and the Mobile Homeowners Policy MH(F) Program. Only NC installment amounts should be reported.
- **Insurance Expense Exhibit** – The NAIC Annual Supplement (commonly provided in support of the NAIC Statutory Annual Statement) submitted electronically through submission of a text file.
- **Loss Adjustment Expenses** – These expenses are incurred in the adjustment and settlement of losses. They include both Defense and Cost Containment (DCC) and Adjusting and Other expense (AO) as defined by the NAIC. See also definitions of defense and cost containment and/or adjusting and other.
- **Motorcycles** – Vehicles having a saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including autocycles, motor scooters, and motor-driven bicycles, but excluding tractors and utility vehicles equipped with an additional form of device designed to transport property, three-wheeled vehicles while being used by law-enforcement agencies, electric assisted bicycles, and mopeds as defined in sub-subdivision d1. Of this subdivision. (G.S. 20-44.01(27)). These vehicles should tie also to Rule 19 for Miscellaneous Vehicle types as defined in the Private Passenger Auto Manual.
- **Non-Standard Business** – For the purpose of these data calls, non-standard refers to any business written above the North Carolina manual rate level using the consent-to-rate program. This North Carolina definition may differ from the company's internal definition.
- **Other Acquisition Expenses** – Other acquisition expenses include the Branch and Home Office expenses as reported on the Statutory Annual Statement. See also definitions of Branch Office Expense and Home Office Expense.

- **Other than Automobile Liability and Motorcycle Liability** – This column of the A1, A2, and A3 reports can be used to report any business that has not been reported in the previous columns and that the company reported on Line 19.1 Private Passenger Auto No-Fault and Line 19.2 Other Private Passenger Auto Liability of Statutory Page 14 of the NAIC Annual Statement. This column would include a) Private Passenger Automobiles which are rated as part of a Fleet, b) any vehicles reported by the company in these lines of business that are over 14,000 lbs, c) North Carolina Reinsurance Facility recoupment (if reported as premium), d) Terrorism, e) Optional Program Enhancements, as defined in NCGS §58-36-43, f) Accidental Death and Dismemberment (AD&D), g) Motor Homes, and h) any other items which include premium or expenses that are not written in the Rate Bureau policy program.
- **Other than Automobile Physical Damage Coverage** - Report in this column any business that has not been reported in the previous columns and that the company reported on Line 21.1 Private Passenger Auto Physical Damage of Statutory Page 14 of the NAIC Annual Statement. Include the following items: a) Private Passenger Automobiles which are rated as part of a Fleet, b) Any vehicles reported by the company in these lines of business that are over 14,000 lbs, c) Motor Homes, d) Manufactured Home/Mobile Home (Note: This type of business must also be reported on the H1-Home/Mobile), and e) any other items which include premium or expenses that are not written in the Rate Bureau policy program.
- **Other than Commercial Liability** - Report in this column any business that has not been reported in the previous columns and that the company reported on Line 19.3 Commercial Auto No-Fault and Line 19.4 Other Commercial Auto Liability of Statutory Page 14 of the NAIC Annual Statement. Include in this column a) Any North Carolina Reinsurance Facility recoupment reported on line 19.3 and 19.4, b) Accidental Death and Dismemberment (AD&D), and c) any premium written using the North Carolina Rate Bureau Private Passenger Automobile program.
- **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 Homeowners of the Statutory Page 14.
- **Other than Residential Flood** - Report in Other Than column any commercial or excess business that the company reported on Annual Statement Line 2.5 Private Flood of the Statutory Page 14.
- **Other than Residential Fire and Other than Residential Extended Coverage** – On the Dwelling Expense Experience form, report in these columns any business, including commercial and lender placed 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. This business would be anything that is not written using the Rate Bureau's Dwelling policy program.
- **Printer Friendly View** - Displays a pop-up window with a summary of the edit failures for the data form. From here, you can use your web browser's Print button to print the form.
- **Residential Flood – Deviated and Consent to Rate** - These columns should include only Residential Flood reported on Line 2.5 Private Flood of the Statutory Page 14. Do not include commercial flood, excess flood, or flood endorsements attached to Homeowners policies in these fields. Include residential business that is written on the Rate Bureau's Flood policy forms only. Report in the Deviated column all policies written at or below the Rate Bureau manual rate level. Report in the Consent to Rate column all policies written above the Rate Bureau manual rate level through the use of the Consent to Rate Program.

- **Standard Business** – In North Carolina, standard business refers to any business written at or below the North Carolina manual rate level. This may differ from company definitions.
- **Status** – The current status of the submission. The statuses are N/A, Outstanding, and Complete.
- **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.
- **Written Premium** – This premium is defined by the NAIC.

## F. FAQ Edits

**Q:** I don't understand how the edit calculations work and what I need to do to respond and have the status on the Company Home page set to Complete.

**A:** NCRB runs comparisons on current year ratios to the average of prior year ratios. IEE edits compare NC expenses to country-wide expenses. Adjusted to Manual edits evaluates the difference between adjusted to manual and actual. If the difference in the ratios varies more than NCRB's thresholds allow, then edits are generated.

From there, the company needs to either review their data and correct any data errors, or they need to enter a comment explaining the variance. Once a company is on their edit page they can drill down into the edit explanations by clicking the "+" sign and the edit formula & explanation of how NCRB derived the ratio will display. At the bottom of each tab is a comment box. The carrier is required to enter a comment on each tab explain the variance for the data displayed on that tab and then click the Submit [A1, A2, A3, D1, H1] Edits to NCRB button.

**Q:** I have entered a reply to my [A1, A2, A3, D1, H1] edits but the home page is still showing them outstanding. What else do I have to do?

**A:** Go back to the company's home page and click on the applicable edits link. When the edits display there will be tabs showing all of the data types that had variances. Each tab will need an edit reply explain the variance. After a comment is entered on each tab, click the Submit [A1, A2, A3, D1, H1] Edits to NCRB.

## Ceded Commercial Automobile Data Call

### A. Description of Data Collected

The North Carolina Reinsurance Facility (NCRF) requires annual submission of **ceded** Commercial Automobile data to support our rate filings. This data is submitted to the NCRF electronically through the North Carolina Rate Bureau's [IDC website](#) as a text file.

### B. Required Reporting

- Carriers *with* commercial auto cessions to the Facility are required to participate annually.
- Carriers *without* commercial auto cessions to the Facility (premium or loss) do not participate.

### C. Submission of Data

The first step in submitting financial data to NCRF is to upload the required **Ceded Commercial Statistical Data** file for your company. This file should include all ceded auto statistical data requested from the last 8 calendar years.

**D. Definitions/File Layout:** [Link to spreadsheet](#)

Sample Data Example:

Value	Data Value Sample Format
Carrier NAIC Code	09660
Carrier NCRF Code	12345
Calendar/Accounting Year	2023
Class Codes	{0089   0811}
Limit ID	{CS   SP}
Coverage	{BI   PD}
Limit Code	11
Territory	002
Zone	112
Zipcode	275110000
Out of State Zone	12
Earned Premium	{0000199650   0000135622}
Earned Exposure	{0000199650.770   0000135622.250}
Remaining Values For Dollar Amounts Reported/Readability	{0000199650   0000135622}

**Text layout example:**

```
[Begin sample data]:
096601234520220089SPBI110021122751100001200001996500000199650.77000001996500000199650000019965000001996500000199650
096601234520220811CSPD110021122751100001200001356220000135622.25000001356220000135622000013562200001356220000135622
```

**Text File Naming Convention:**

- **Example:** 202305301057\_09660\_CA\_2022.txt

Value	Data Value Sample Format
Today's Date YYYYMMDD	20240530
24 HR Timestamp HHMM	1057
Carrier NAIC Code	09660
Line Designator (Commercial Auto)	CA
Calendar/Accounting Year YYYY	2023

The text file must be named to meet the specific requirements of our IDC system. If wrong formatting is used the file will be **automatically rejected upon submission**.

## E. FAQ

For Frequently Asked Questions with regard to this ceded Commercial Auto data, please review the FAQ located [here](#).

In addition to the Frequently Asked Questions, we are providing some common errors that we have found with regard to companies that report this data. For a description of those common errors, please refer to the document located [here](#).