



January 13, 2015

CIRCULAR LETTER TO ALL MEMBER COMPANIES

<b>ATTENTION DATA REPORTING PERSONNEL</b>
---

Re: 2015 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. Attached you will find the 2015 Data Call Package. The package includes the following:

- Call Reporting Schedule
- 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](mailto:idsupport@ncrb.org) or faxed to 919-783-7467. This form is also available on the NCRB website at [www.ncrb.org](http://www.ncrb.org). Click the NCRB button, then select the Personal Lines Services link and then select Expense Experience under links. On the Expense Experience page, there is a link to the [Financial Call Contact Form](#). Please complete the form and return to the Rate Bureau by February 16, 2015.
- IDC Reporting Guidebook-The IDC Reporting Guidebook 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 Guidebook is also located on the Expense Experience page of the website.

All member companies are required to use the Industry Data Collection (IDC) web application to submit the various data calls. The IDC web application is located on the Member Services Portal of the Personal Lines page of the website ([www.ncrb.org](http://www.ncrb.org)). The following documents are all located on the Personal Lines Expense Experience tab of the website and designed to assist you as you navigate through the data call submission process:

- IDC User Guide
- IDC Getting Started Guide
- IDC Reporting Guidebook

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](mailto:wcinfo@ncrb.org).

Sincerely,

Delisa D. Fairley

Manager, Insurance Data Operations

DDF:dms

G-15-1

Attachment



# NORTH CAROLINA RATE BUREAU 2015 DATA CALL SCHEDULE

Annual Calls	Due Dates
P & C Annual Statement	March 2, 2015
Insurance Expense Exhibit	April 1, 2015
Automobile Expense Experience	April 21, 2015
Installment Premium Charges	May 5, 2015
Homeowners Expense Experience	June 1, 2015
Dwelling Expense Experience	June 1, 2015

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

\_\_\_\_\_  
 Print Name

\_\_\_\_\_  
 Title

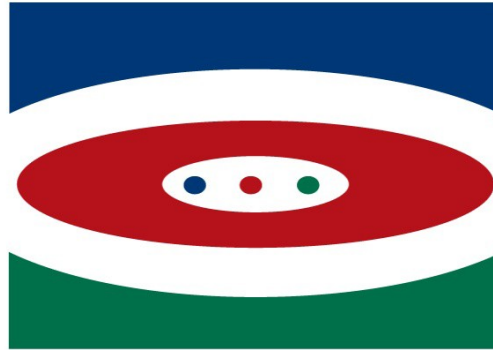
\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Date

Email: [idsupport@ncrb.org](mailto:idsupport@ncrb.org)

Fax: (919) 783-7467

NCRB-NCRF-NCIGA



north carolina

RATE BUREAU

REINSURANCE FACILITY

INSURANCE GUARANTY ASSOCIATION

# IDC Reporting Guidebook

Version 3.0

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](mailto:wcinfo@ncrb.org)

## Table of Contents

Part 1-Industry Data Collection Reporting Guidebook Overview.....	4
Data Call Reporting Chart.....	5
Part 2-Data Call Schedule .....	2
Annual Calls and Due Dates.....	2
Part 3- Personal Lines Reporting Workflow.....	3
Part 4-NAIC Annual Statement and Insurance Expense Exhibit Data Submission .....	4
Part 5-Company Information & Allocations.....	5
A. Company Information Questions.....	5
B. Automobile Allocations.....	6
C. Homeowners Allocations.....	2
D. Dwelling Allocations .....	3
Part 6-Expense Experience Data .....	5
A. Automobile Expense Experience Data .....	5
Form A1-Non-Fleet Private Passenger Automobile Liability Coverage .....	2
Form A2-Non-Fleet Private Passenger Automobile Physical Damage Coverage .....	7
Form A3-Commercial Automobile Liability Coverage.....	12
B. Form H1-Home/Mobile Home Owners .....	17
C. Form D1-Dwelling .....	21
D. Form IP1-Installment Premium Payment Charges .....	25
Part 7-Edits.....	26
A. Edit Generation and Review Process Diagram:.....	2
B. Edit Tabs Generated: .....	3
Part 8-Fines .....	7

---

## 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 <b>licensed</b> 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. <b>(This applies to County Farm Mutual Companies ONLY)</b>
Insurance Expense Exhibit (IEE)	You are required to upload an electronic version of your IEE if you are <b>licensed</b> 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 <b>licensed</b> 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 2, 2015
Insurance Expense Exhibit	April 1, 2015
Automobile Expense Experience	April 21, 2015
Installment Premium Charges	May 5, 2015
Homeowners Expense Experience	June 1, 2015
Dwelling Expense Experience	June 1, 2015

## 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 & Allocations

## A. Company Information Questions

### Company Information & Allocations

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

1. Select the name of your company's statistical agent:

PCI  ISO  NISS  OTHER

2. Select the type of agency force used by your company:

INDEPENDENT  OTHER

3. The company whose data is being submitted is a:

STOCK  MUTUAL  OTHER

4. The parent company of the company whose data is being submitted is a:

STOCK  MUTUAL  OTHER

## B. Automobile Allocations

### Company Information & Allocations

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?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

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

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

3. Do you allocate Adjusting and Other Expenses for North Carolina?  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Direct country-wide expenses to direct country-wide Incurred Losses
- Other

## C. Homeowners Allocations

### Company Information & Allocations

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

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

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

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

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

3. Do you allocate Adjusting and Other Expenses for North Carolina?  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Direct country-wide expenses to direct 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 Statutory Page 14 is the MH(F) premium reported?

4 - Homeowners Multiple Peril

What line on Statutory Page 14 is the MH(C) premium reported?

4 - Homeowners Multiple Peril

## D. Dwelling Allocations

### Company Information & Allocations

Please answer the following questions for your DWELLING data:

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

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

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

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Other

3. Do you allocate Adjusting and Other Expenses for North Carolina?  Yes  No

If Yes, how do you allocate?

- Direct country-wide expenses to direct country-wide Written Premium
- Direct country-wide expenses to direct country-wide Earned Premium
- Direct country-wide expenses to direct country-wide Incurred Losses
- 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:

- Direct country-wide expenses to direct country-wide written premium
- Direct country-wide expenses to direct country-wide earned premium
- Direct country-wide expenses to direct 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 direct countrywide "Other Acquisition" expenses to direct 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:

Form A1-Non-Fleet Private Passenger Automobile Liability Coverage

Form A2-Non-Fleet Private Passenger Automobile Physical Damage Coverage

Form A3-Commercial Automobile Liability Coverage

Form A1-Non-Fleet Private Passenger Automobile Liability Coverage

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	0
b. Adjusted to Manual (h)								
2. Direct Earned Premium								
a. Actual (g)	0	0	0	0	0	0	0	0
b. Adjusted to Manual (h)								
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	784
	Bodily Injury	Property Damage						
7. Direct Losses Incurred (g)	0	0		0		0	0	0
8. Direct Loss Adjustment Expenses								
a. Defense & Cost Containment Incurred (g)	0	0		0		0	0	0
b. Adjusting & Other Expense Payments	0	0		0				

Footnotes:

- (a) Premium 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. Report all expenses for Private Passenger Non-Fleet, including both business retained on a voluntary basis and business ceded to the North Carolina Reinsurance Facility. Do not include motorcycle premium or expenses in this column.
- (b) Refunds not applicable.
- (c) Premium 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. See footnote (a) for treatment of expenses.
- (d) Premium should include motorcycle business retained on a voluntary basis only. Report all expenses for Motorcycle, including both business retained on voluntary basis and business ceded to the North Carolina Reinsurance Facility.
- (e) Premium should include motorcycle business ceded to the North Carolina Reinsurance Facility. See footnote (d) for treatment of expenses.
- (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.

**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 related to non-fleet Private Passenger Automobiles.

### **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.

### **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.

The following types of items should be reported in the "Other Than" column:

- Private Passenger Automobiles written on a commercial policy and not rated using the North Carolina Rate Bureau Personal Manual
- Motor Homes

### **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. If included in line 19.1 and 19.2 of the NAIC Annual Statement North Carolina Reinsurance Facility recoupment should be reported in the "Other Than" column.
- 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. If included in line 19.1 and 19.2 of the NAIC Annual Statement North Carolina Reinsurance Facility recoupment should be reported in the "Other Than" column.
- 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. Report any agent compensation or commission on North Carolina Reinsurance Facility recoupments in the "Other Than" column.

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

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

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

### 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

- 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.
- 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.

## 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

- a. **Defense & Cost Containment Incurred**- 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.

Form A2-Non-Fleet Private Passenger Automobile Physical Damage Coverage

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
	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)				
	C1	C2				
1. Direct Written Premium						
a. Actual (e)	0	0	0	0	0	0
b. Adjusted to Manual (f)		0				
2. Direct Earned Premium						
a. Actual (e)	0	0	0	0	0	0
b. Adjusted to Manual (f)		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	526
7. Direct Losses Incurred (e)	0	0	0	0	0	0
8. Direct Loss Adjustment Expenses						
a. Defense & Cost Containment Incurred (e)	0	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0	0			

Footnotes:

- (a) Policies written at or below Rate Bureau level and associated expenses.
- (b) Policies written on consent-to-rate basis and associated expenses.
- (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 consent-to-rate.

**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 -- Deviated and Consent to Rate

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.

These columns should include collision and other than collision.

### Motorcycle Physical Damage Coverage

Report all motorcycle physical damage.

### 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.

The following types of items should be reported in the "Other Than" column:

- Private Passenger Automobiles written on a commercial policy and not rated using the North Carolina Rate Bureau Auto Manual
- Motor Homes
- Mobile Home (Note: This type of business must also be reported on the H1-Home/Mobile)

### 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.
- 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.
- 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. Report any agent compensation or commission on North Carolina Reinsurance Facility recoupments in the "Other Than" column.

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

Report all costs, other than commission and brokerage fees, associated with the acquisition of business.

Report separate expenses for Branch Office and Home Office.

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

#### 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

- 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.
- 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.

## 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

- a. **Defense & Cost Containment Incurred-** 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.

Form A3-Commercial Automobile Liability Coverage

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	42
7. Direct Losses Incurred (a)	0	0	0	0	0
8. Direct Loss Adjustment Expenses					
a. Defense & Cost Containment Incurred (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, Automobile Death and Disability, and Personal Injury Protection (PIP) in the Bodily Injury column.

For policies written on a Combined Single Limit Policy, report the Bodily Injury and Property Damage separately if premium, loss and expense data can be separated into 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 Combined Single Limit policy under Bodily Injury.

### 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. If included on line 19.3 or 19.4 of the Statutory Annual Statement, report the North Carolina Reinsurance Facility recoupment amounts in the "Other Than" column.

### 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. If included on line 19.3 or 19.4 of the Statutory Annual Statement, report the North Carolina Reinsurance Facility recoupment amounts in the "Other Than" column.

### 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. Report any agent compensation or commission on North Carolina Reinsurance Facility recoupments in the "Other Than" column.

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

Report all costs, other than commission and brokerage fees, associated with the acquisition of business.

Report separate expenses for Branch Office and Home Office.

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

#### 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

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

- a. **Defense & Cost Containment Incurred** - 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. Form H1-Home/Mobile Home Owners**

Items	Homeowners (Excluding Mobile Home)		MH(F)		MH(C)		Other than Home/Mobile Home Owners (c)	Total of all columns C1 + C2 + C3 + C4 + C7	Homeowners from Statutory Page 14 of Annual Statement
	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)			
	C1	C2	C3	C4	C5	C6			
1. Direct Written Premium									
a. Actual (d)	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (e)		0		0		0			
2. Direct Earned Premium									
a. Actual (d)	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (e)		0		0		0			
3. Direct Commissions & Brokerage (d)	0	0	0	0	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection									
a. Branch Office - NC's Share	0	0	0	0	0	0			
b. Home Office - NC's Share	0	0	0	0	0	0			
5. Direct General Expenses Incurred	0	0	0	0	0	0			
6. Direct Taxes, Licenses, Fees Incurred (d)	0	0	0	0	0	0	0	0	792
7. Direct Losses Incurred (d)	0	0	0	0	0	0	0	0	0
8. Direct Loss Adjustment Expenses									
a. Defense & Cost Containment Incurred (d)	0	0	0	0	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0	0	0	0	0			

Footnotes:  
 (a) Policies written at or below Rate Bureau level and associated expenses.  
 (b) Policies written on a consent-to-rate basis and associated expenses.  
 (c) Figures reported in this column represent other than home/mobile home owner that has been included on line 4 of the Statutory Page 14 of the Annual Statement.  
 (d) Total of this row should agree with line 4 of the Statutory Page 14 of the Annual Statement.  
 (e) Premiums adjusted to manual level eliminating the effect of deviations and/or consent-to-rate.

**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)-Deviated and Consent to Rate

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.

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.

### Mobile Home MH (F) and MH(C) Deviated and Consent to Rate

These columns should include only the Mobile Homeowners line of business reported on the Statutory Page 14 whether in line 4, line 21.1 or elsewhere. Do not include Homeowners in these fields.

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.

### 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.

Mobile Homeowner policies written on a Dwelling policy form should be reported on Form D1-Dwelling.

## 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.

### 3. 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

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

- a. **Branch Office-NC'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-NC's Share** – Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

## 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

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 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

- a. **Defense & Cost Containment Incurred** - 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. Form D1-Dwelling

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

Footnotes:  
 (a) Policies written at or below Rate Bureau level and associated expenses.  
 (b) Policies written on a consent to rate basis and associated expenses.  
 (c) Figures reported in these columns represent other than residential fire/extended coverage that has been included on line 1 and 2.1 of the Statutory Page 14 of the Annual Statement. All commercial business should be reported in these columns.  
 (d) Total of this row should agree with line 1 and 2.1 of the Statutory Page 14 of the Annual Statement.  
 (e) Premiums adjusted to manual level eliminating the effect of deviations and/or consent-to-rate.

**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-- Deviated & Consent to Rate**

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.

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.

### **Other than Residential Fire and Other than 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.

## B. Items

### 1. Direct Written Premiums

#### a. Actual

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

Report all costs, other than commission and brokerage fees, associated with the acquisition of business. Report separate expenses for Branch Office and Home Office.

a. **Branch Office-NC'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-NC's Share** – Determine the North Carolina portion of actual home office expenses and report the North Carolina portion.

## 5. Direct General Expenses Incurred

Report all operational and administrative expenses (other than investment expenses) not specifically defined elsewhere in this section.

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 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

- a. **Defense & Cost Containment Incurred** - 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. Form IP1-Installment Premium Payment Charges

### Form IP1 - Installment Premium Payment Charges

Enter your company's data in the fields provided below. When you are finished, click the **Save** button. When your entries are complete, click the **Submit IP1 Data to NCRB** button.

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

[Return to Search Results](#)

Enter your receipts from Installment Premium Payment Charges

1. Private Passenger Auto Liability and Physical Damage	0
2. Commercial Auto Liability	0
3. Motorcycle Liability	0
4. Homeowners	0
5. Dwelling Fire & E.C. (Residential Only)	0
6. Mobile Homes	0

7. In reporting 2013 charges for installment payments of premiums, 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 2013 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 2013 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 2013 North Carolina expense experience?

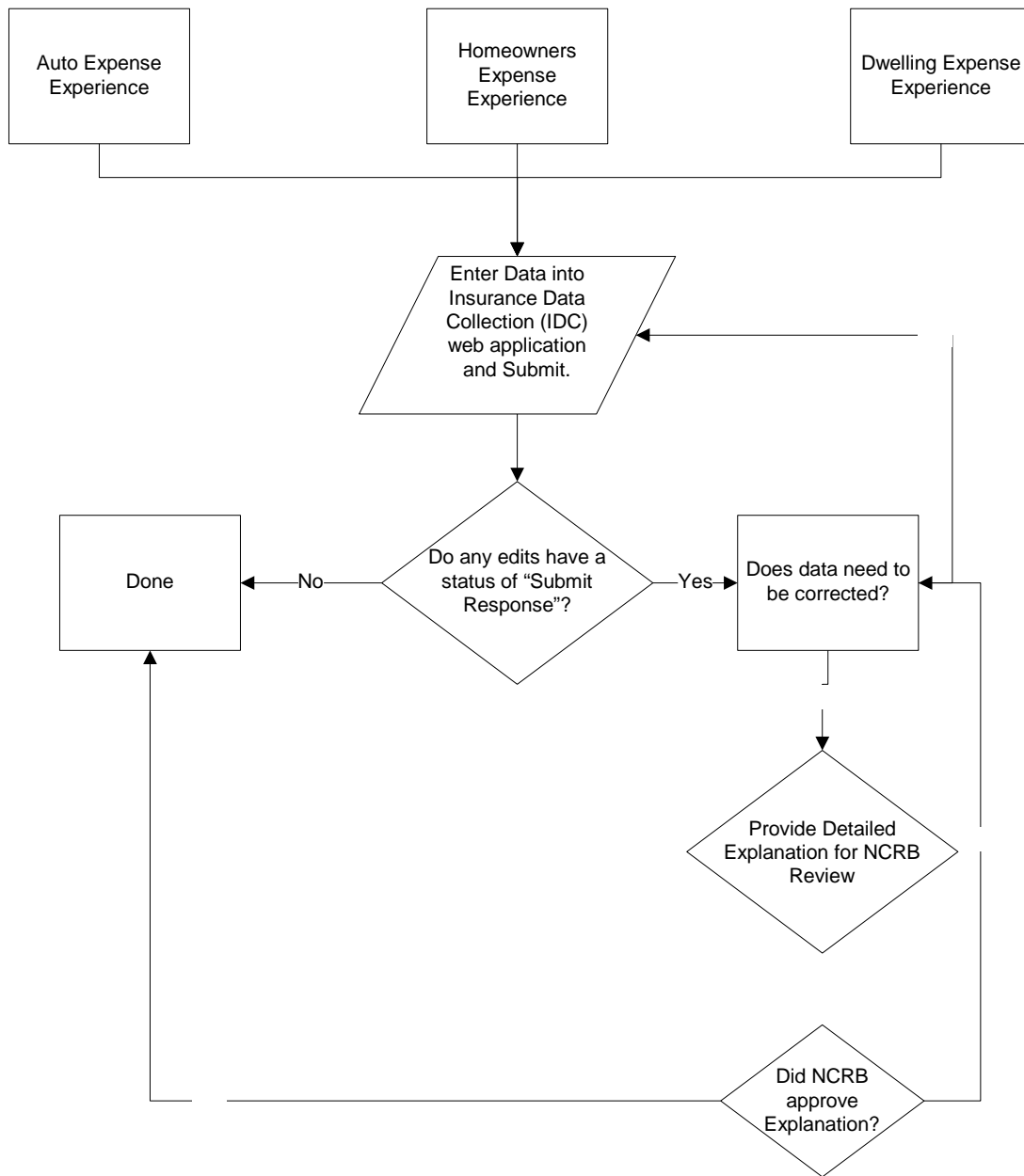
Yes  No

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. Please report only North Carolina installment amounts. 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 following pages describe the edit process 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. Adj. to Manual – Automobile
- e. Adj. to Manual – Motorcycle
- f. Other Than

**2. Form A2 – Automobile Physical Damage:**

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

**3. Form A3 – Commercial Automobile Liability**

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

#### 4. Form H1 – Homeowners

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




#### 5. Form D1 – Dwelling

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

 <b>Company Response Needed</b>	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.
 <b>NCRB Reviewing</b>	NCRB Reviewing indicates an explanation for a variance was submitted to NCRB for review but NCRB has not reviewed the explanation.
 <b>Accepted by NCRB</b>	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 companies 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.