Industry Data Collection (IDC) User Guide

NCRB's Online Tool for Submitting Annual Expense Data

If at any time during these procedures you need assistance, you may contact the Information Center at: support@ncrb.org

Contents

Before You Start

Welcome to the Industry Data Collection (IDC) web application!

Each year, North Carolina Rate Bureau member companies are required to submit their 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 annual statement data for assessment purposes only. The IDC web application provides a data entry tool for the data submission and allows NCRB administrators to audit the data through a series of edits to ensure the data is accurate. This data is then compiled for use in NCRB rate filings.

The NCRB issues six data calls each year for the following submissions:

- Annual Statement
- Insurance Expense Exhibits
- Automobile Expense Experience
- Dwelling Expense Experience
- Flood Expense Experience
- Installment Premium Charges

The IDC home page gives a user quick access to all of the data submissions within their carrier group and shows the status of the various reports. From this home page, the user can easily access the various web pages that allow them to submit their data.

Web Browser Specifications

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

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 http://www.adobe.com/products/acrobat/readstep2.html

Cookies

The IDC application uses **session cookies**[1] 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. 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.

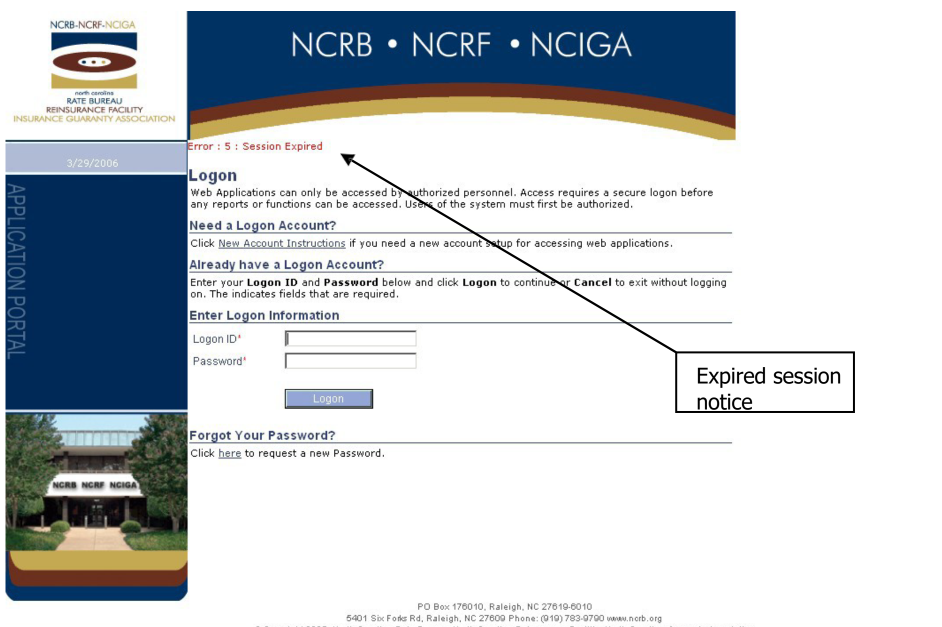
Opening New Windows

Some pages in the IDC application open, or spawn, a new web browser window when they are accessed. For example, when you print a form, the application spawns a new window to display the printable view of the form. Remember to close the new window whenever you want to exit it and return to where you were in IDC.

System Timeout

The IDC application times out after it has been inactive for more than one hour. The following message displays, informing you to sign into the system again.

Figure 4: System Expired Page



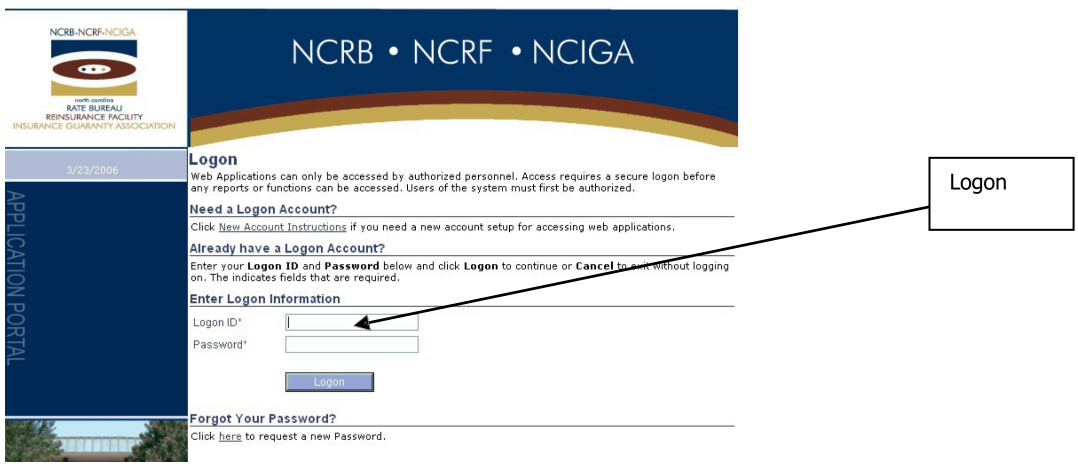
Accessing the IDC Application

Logging into the Portal

The NCRB Member Services Portal will provide access to all of the secured applications and data on the NCRB, NCRF and NCIGA Web site, so you must log on to the Portal before you can access the IDC application. To log in to the Portal, use the following procedure. (You must use the valid user name and password that were provided to you by your Group Administrator.)

Step 1:
On the NCRB Web site (http://www.ncrb.org), click the NCRB link and then click on Personal Lines Services link. Under the Member Services area, click the Member Services Portal link. The **PORTAL LOGON** page displays.

Figure 5: Portal Logon Page



Step 2:
Enter your Logon ID and password. Click the **Logon** button. The *PORTAL HOME* page displays.

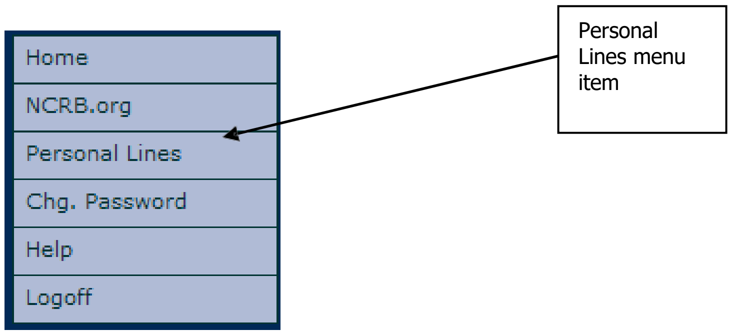
NOTE: If you enter an incorrect user name and password, the system will return an error message to inform you of the invalid data. Re-enter your user name and password correctly, and click the Logon button to enter the system.

Launching an Application

The Portal is the common place from which all secured applications are accessed on the NCRB, NCRF and NCIGA Web site. You will only see applications you have been authorized to access. All of the applications are categorized based upon the business unit that the application represents. To launch an application, follow these procedures:

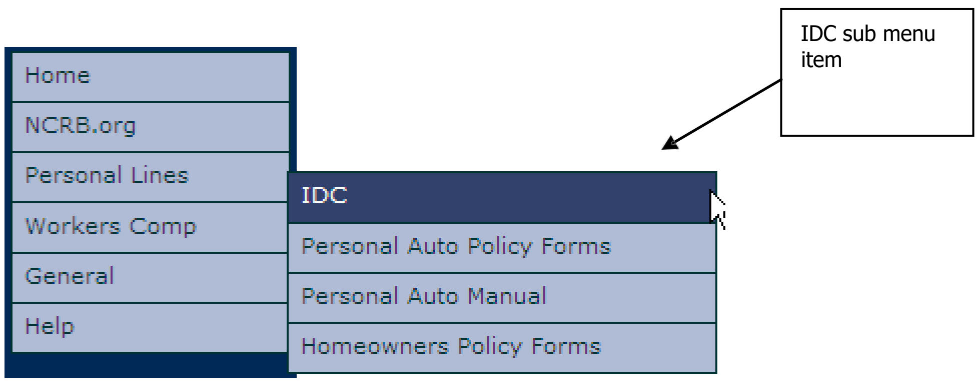
Step 1:
On the left navigation menu, click **Personal Lines**.

Figure 6: Portal Menu Items



Step 2:
On the sub-menu, click **IDC**. The application page displays.

Figure 7: Portal Application Name Menu Items



Navigating in the IDC Application

The IDC application features a primary navigation bar at the top of each page.

The top menu contains the following items:

- **Home** will navigate you to the Home page, enabling you to review the current status of the submittal, and access pages that allow you to upload Annual Statement and IEE data, enter allocations and expense data, and resolve Edits.

- **Reports** will navigate you to the Reports page, enabling you to research previously submitted annual expense data.

- **Alerts** will navigate you to the Alerts page, enabling you to view messages about the IDC application posted by the system administrator. If an alert exists that you have not viewed, the application will automatically display the Alerts when you log in.

- **Back to Portal** will navigate you to the Web Portal home page so that you may access other secured applications.

- **NCRB.org** will navigate you to NCRB’s home page (www.ncrb.org).

- **Help** will navigate you to a Help page that contains contact information, the IDC User Guide and frequently asked questions.

IDC Process Overview

The IDC application allows carriers to submit annual expense data to NCRB. Here is a summary of the process:

Step 1:
Upload the two summary data files: the Annual Statement data file and the Insurance Expense Exhibit data file. These files are required to conform to the NAIC Annual Electronic Filing Specifications.

Step 2:
Answer general Company information questions located on the Company Information tab.

Step 3:
Enter allocations for each of the insurance types that the carrier is licensed for.

Step 4:
Enter expense data. The values you enter will be validated to ensure that they correspond to the uploaded Annual Statement data.

Step 5:
Submit the data.

Step 6:
The IDC application analyzes the data. If there are no variances outside NCRB's threshold, NCRB accepts the submission. A message on the home page will indicate this status, complete.

If variances outside NCRB's threshold are found in the data, Edits are created. You can resolve Edits by submitting an acceptable explanation of the variances, or by resubmitting data that corrects the variances.

Step 7:
Enter Installment Premium Payment Charges.

Some tasks must be performed before you can proceed with other parts of the procedure. An informational banner appears near the top of the Home page, displaying information about the current status of the submission. As requirements are met, the information is updated. You can use this information to determine which parts of the submission have not been completed.

The Home page, shown below, is your starting place to upload data, enter company information, allocations and expense data, and resolve Edits.

north carolina RATE BUREAU

IDC

Home Alerts Back to Portal NCRB.org Help

You are currently viewing data for Carrier: TEST IDC Training Companyx - 08763 Calendar Year: 2018

Company Home Page

- According to NCRB's records, you have not submitted your Annual Statement and/or Insurance Expense Exhibit data. Your company must submit this data in order to proceed with entry of your Expense Experience data.

Data Call	Call Due Date	Status	Edits	Edit Status
Annual Statement	3/1/2019	Outstanding		N/A
Insurance Expense Exhibit	4/1/2019	Outstanding		N/A
Company Information		Outstanding		N/A
IP1 Installment Premium Charges	6/3/2019	Outstanding		N/A
AUTOMOBILE	**4/22/2019**			
Automobile Allocations		Outstanding		N/A
A1 PP Liability Coverage		Outstanding	PP Liability Edits	N/A
A2 Physical Damage Coverage		Outstanding	Physical Damage Edits	N/A
A3 Commercial Liability Coverage		Outstanding	Commercial Edits	N/A
HOME/MOBILE HOME OWNERS	**5/6/2019**			
Homeowners Allocations		Outstanding		N/A
H1 Home/Mobile Home Owners Coverage		Outstanding	Home/Mobile Home Edits	N/A
DWELLING	**9/6/2019**			
Dwelling Allocations		Outstanding		N/A
D1 Dwelling Coverage		Outstanding	Dwelling Edits	N/A
PRIVATE FLOOD	**6/4/2019**			
Flood Allocations		Outstanding		N/A
F1 Private Flood Coverage		Outstanding	Flood Edits	N/A

The grid on the Home page presents an overview of the submission. The columns are defined as follows:

- Data Call- The specific data you are required to submit.

- 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 by each indicated due date.** There is a separate due date for each of the data calls:
  - Annual Statement
  - IEE
  - Automobile
  - Home/Mobile Home Owners & Dwelling
  - Private Flood
  - Installment Premium Charges

- Status- The current status of the submission. The statuses are N/A, Outstanding, and Complete.
- Edits- If variances are found in the data, a link to an edit(s) page that explains the variance will be displayed here.

- Edit Status- The current status of the Edit. The possible statuses are N/A, Outstanding, Pending NCRB Review, and Complete.

The remaining sections of this guide provide a more detailed explanation of each step you take in submitting your data to NCRB.

Uploading Annual Statement and IEE Data Files

The first step in submitting coverage data to NCRB is to upload the required 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

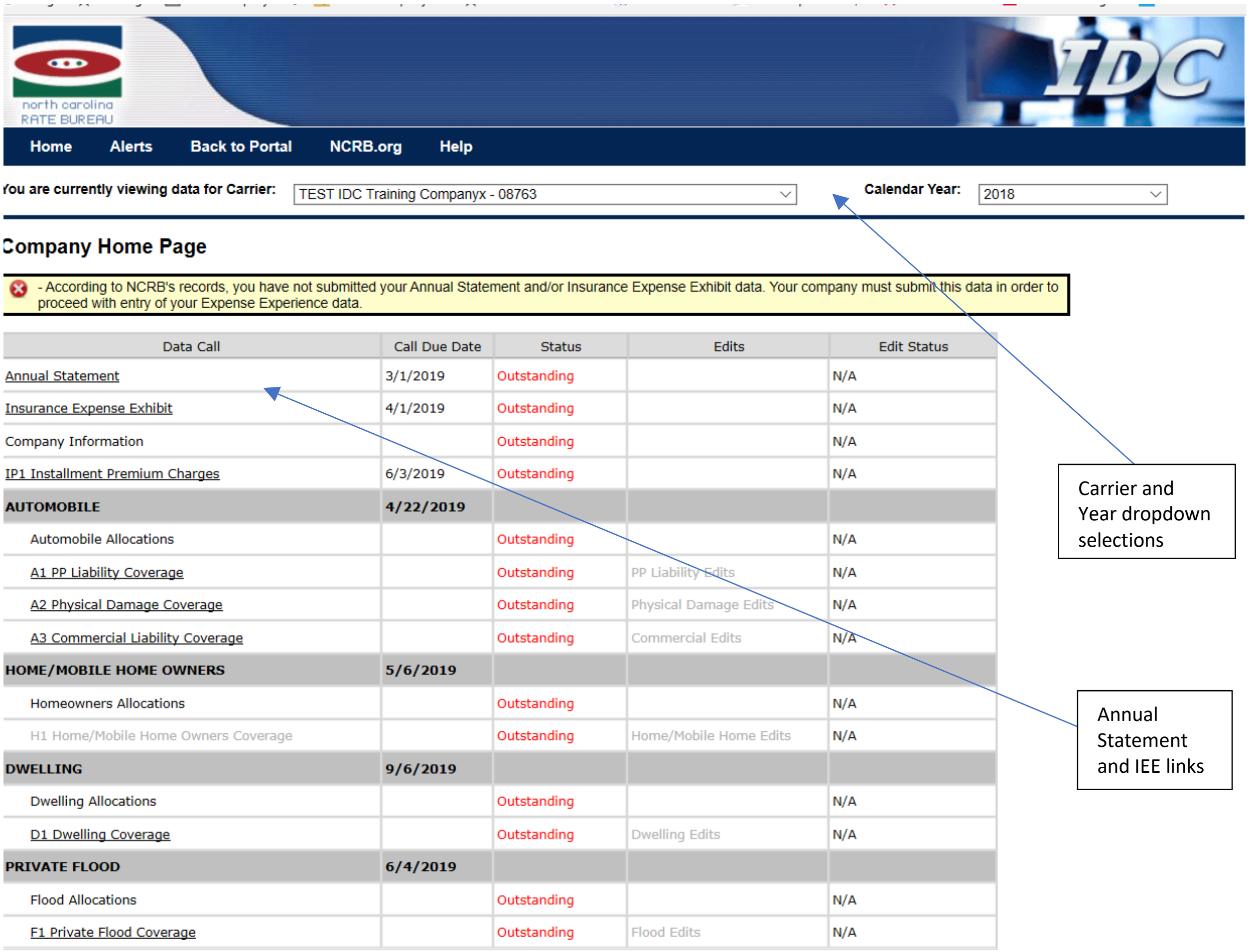
Symbol	Description
Ccccc	NAIC Code
Vc	Vendor code
S	Statement Type Code – this should equal "p"
yyyy	Four-digit filing year
f	Submission filing type code. Valid codes are: O – Original, R – Refiling or A - Amended
d	Submission group type code. This should equal "M" for the Annual Statement file and "A" 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 BLOB type code

To upload the Annual Statement data file and the Insurance Expense Exhibit data file, perform the following steps:

Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

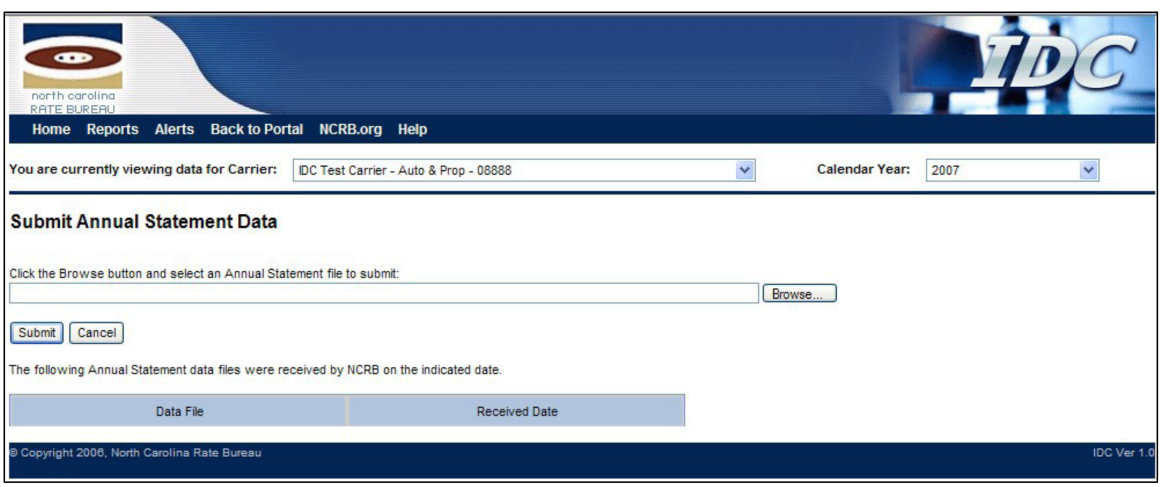
Step 2:
Using the **Calendar Year** field, specify the year you want to submit data for.



Data Call	Call Due Date	Status	Edits	Edit Status
Annual Statement	3/1/2019	Outstanding		N/A
Insurance Expense Exhibit	4/1/2019	Outstanding		N/A
Company Information		Outstanding		N/A
IP1 Installment Premium Charges	6/3/2019	Outstanding		N/A
AUTOMOBILE	**4/22/2019**			
Automobile Allocations		Outstanding		N/A
A1 PP Liability Coverage		Outstanding	PP Liability Edits	N/A
A2 Physical Damage Coverage		Outstanding	Physical Damage Edits	N/A
A3 Commercial Liability Coverage		Outstanding	Commercial Edits	N/A
HOME/MOBILE HOME OWNERS	**5/6/2019**			
Homeowners Allocations		Outstanding		N/A
H1 Home/Mobile Home Owners Coverage		Outstanding	Home/Mobile Home Edits	N/A
DWELLING	**9/6/2019**			
Dwelling Allocations		Outstanding		N/A
D1 Dwelling Coverage		Outstanding	Dwelling Edits	N/A
PRIVATE FLOOD	**6/4/2019**			
Flood Allocations		Outstanding		N/A
F1 Private Flood Coverage		Outstanding	Flood Edits	N/A

Step 3:

Click the **Annual Statement** link in the Data Call column. The Submit Annual Statement Data screen appears.



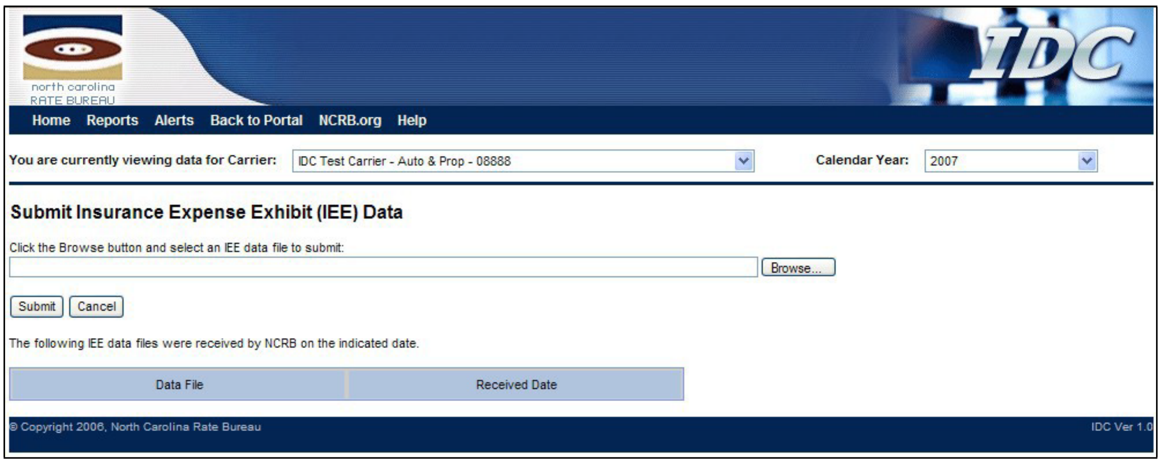
If an Annual Statement data file has already been submitted, you can review the file name and submission date.

Step 4:

Click the **Browse** button and select an Annual Statement file to submit.

Step 5:
Click **Submit** to upload the data to the IDC application.

Step 6:
Return to the Home page and click the **Insurance Expense Exhibit** link in the Data Call column. The Submit Insurance Expense Exhibit Data screen appears.



Step 7:
Click the **Browse** button and select an Insurance Expense Exhibit file to submit.

Step 8:
Click **Submit** to upload the data to the IDC application.

On the Home page, note that status of the Annual Statement data call and the Insurance Expense Exhibit data call have changed from Outstanding to Complete. You can now proceed, by defining company information and allocations, as described in the next section.

Entering Company Information and Allocations

After you have submitted the Annual Statement data file and the Insurance Expense Exhibit data file, you must enter company information, and define allocations for automobile coverage, homeowners/mobile home coverage, and dwelling coverage, as described below.

Company Information

To define company information, perform the following steps:

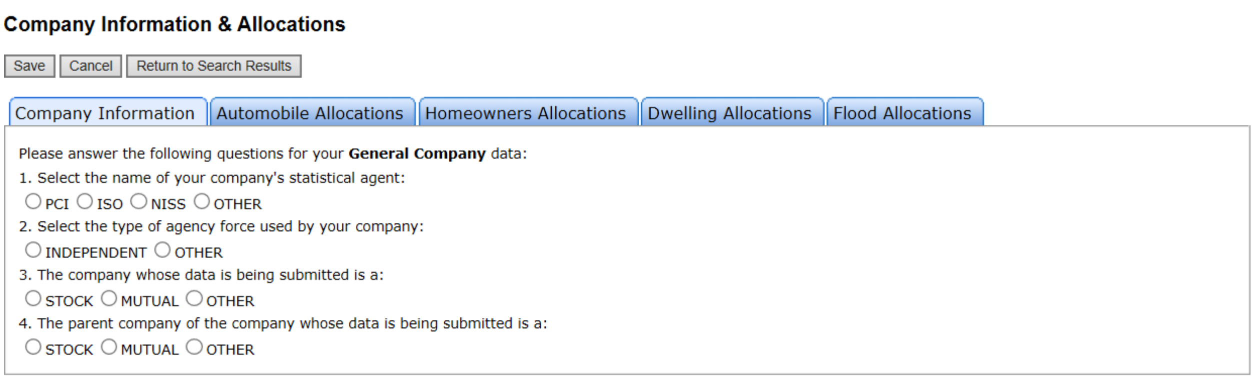
Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

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

Step 3:
Click the **Company Information** link in the Data Call column. (Note that this link is enabled only if you have submitted your Annual Statement data file.)

When you click the link, the Company Information & Allocations screen appears, with the Company Information tab selected.



Step 4:
For each item on the Company Information tab, select a radio button to indicate your response.

Step 5:
Click **Save** to save the information you entered.

The status of the Company information data call is changed from Outstanding to Complete. If you want to define allocations at this time, select the appropriate tab. (If the Automobile Allocation, Homeowners Allocation, Dwelling Allocation or Flood Allocation tabs are disabled, the licensing status of the selected carrier does not include that type of coverage).

Automobile Allocations

To define allocations for automobile coverage, perform the following steps:

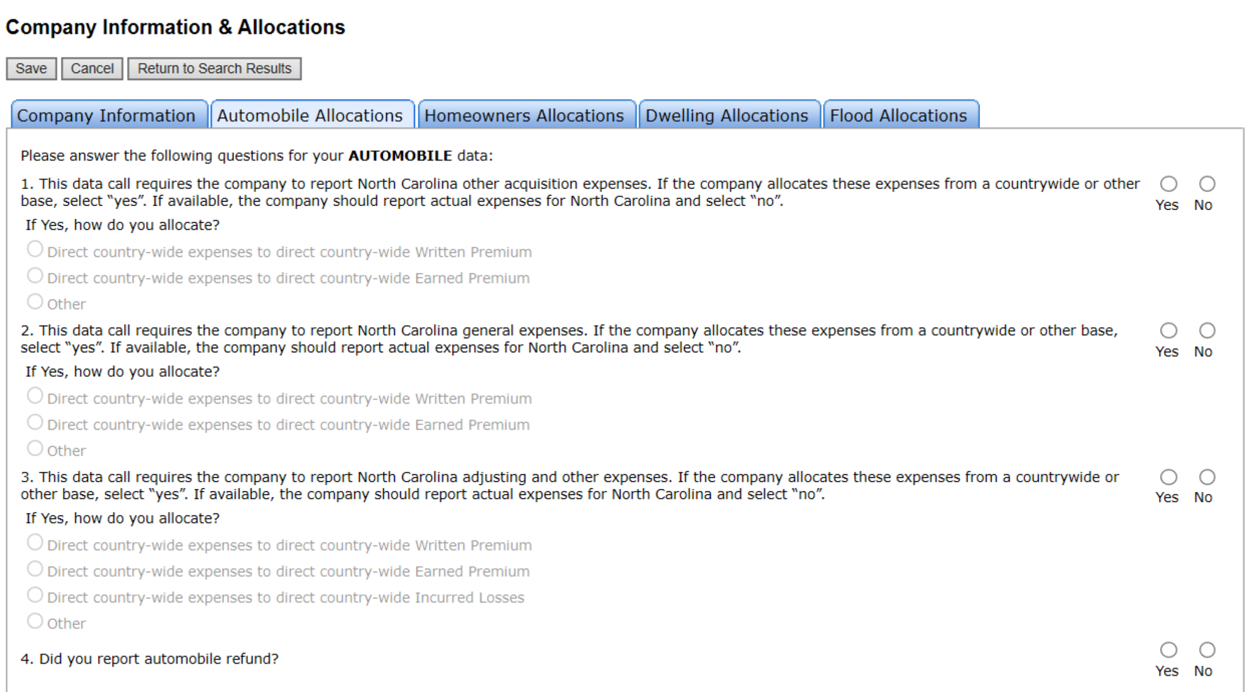
Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

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

Step 3:
Click the **Automobile Allocations** link in the Data Call column. (If the link is disabled, the licensing status of the selected carrier does not include automobile coverage.)

The Company Information & Allocations screen appears, with the Automobile Allocation tab selected.



Step 4:
For each item on the Automobile Allocation tab, select a radio button to indicate your response.
Step 5:
Click **Save** to save the information you entered.

The status of the Automobile Allocation data call is changed from Outstanding to Complete. If you want to define allocations for another type of coverage, select the appropriate tab.

Homeowners Allocations

To define allocations for homeowner's coverage, perform the following steps:

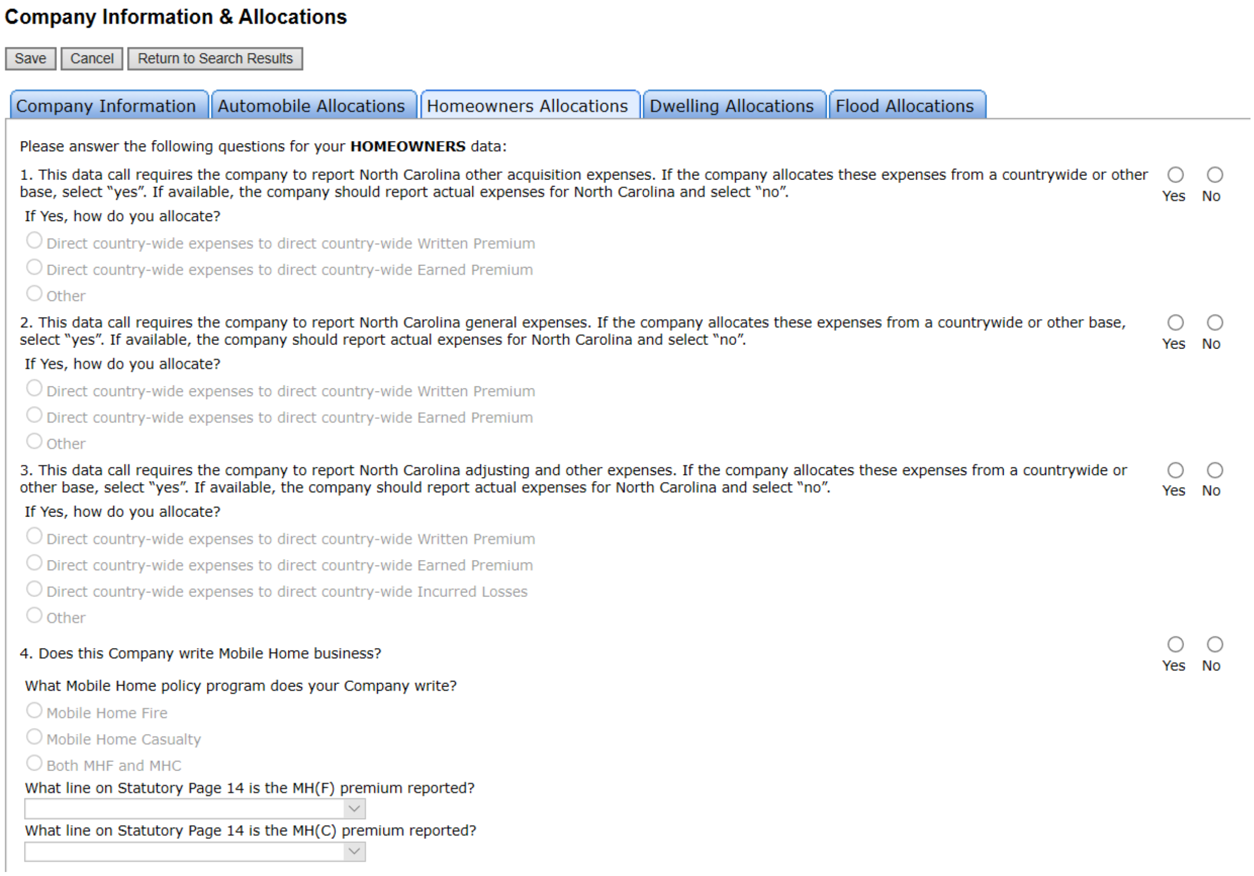
Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

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

Step 3:
Click the **Homeowners Allocations** link in the Data Call column. (If the link is disabled, the licensing status of the selected carrier does not include homeowner coverage.)

The Company Information & Allocations screen appears, with the Homeowners Allocation tab selected.



Company Information & Allocations

Save | Cancel | Return to Search Results

Company Information | Automobile Allocations | Homeowners Allocations | Dwelling Allocations | Flood Allocations

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

1. This data call requires the company to report North Carolina other acquisition expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no". 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. This data call requires the company to report North Carolina general expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no". 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. This data call requires the company to report North Carolina adjusting and other expenses. If the company allocates these expenses from a countrywide or other base, select "yes". If available, the company should report actual expenses for North Carolina and select "no". 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?

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

Step 4:
For each item on the Homeowners Allocation tab, select a radio button to indicate your response.

Step 5:
Click **Save** to save the information you entered.

The status of the Homeowners Allocation data call is changed from Outstanding to Complete. If you want to define allocations for another type of coverage, select the appropriate tab.

Dwelling Allocations

To define allocations for dwelling coverage, perform the following steps:

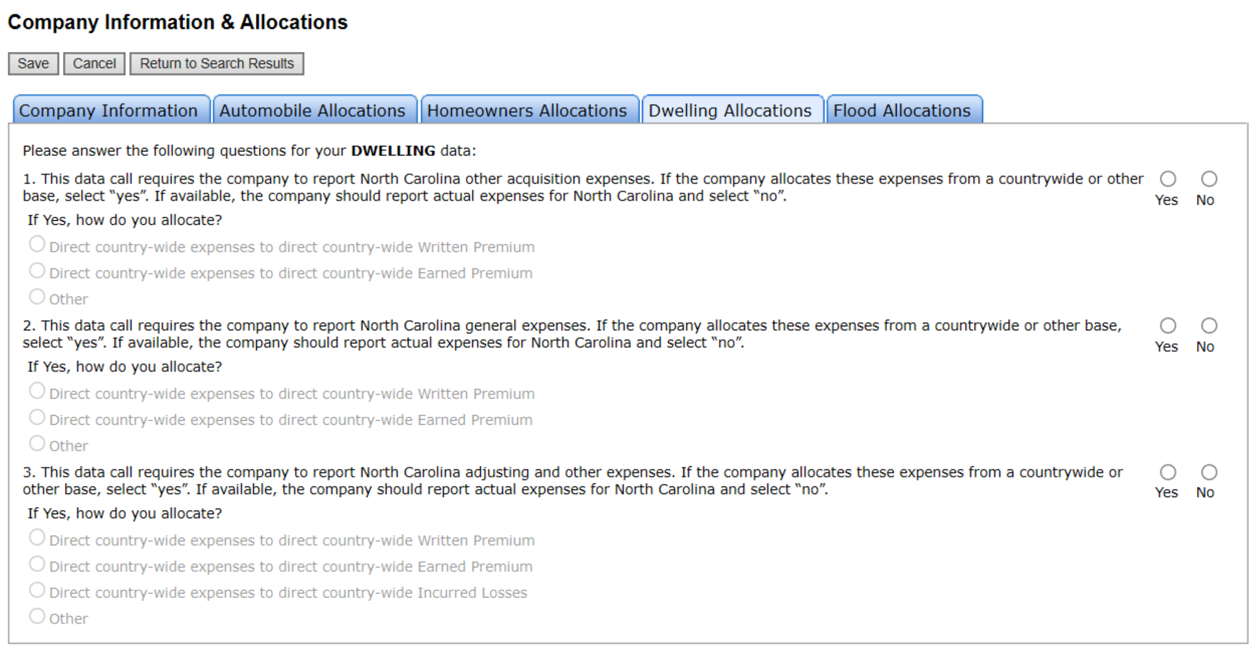
Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

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

Step 3:
Click the **Dwelling Allocations** link in the Data Call column. (If the link is disabled, the licensing status of the selected carrier does not include dwelling coverage.)

The Company Information & Allocations screen appears, with the Dwelling Allocation tab selected.



Step 4:
For each item on the Dwelling Allocation tab, select a radio button to indicate your response.

Step 5:
Click **Save** to save the information you entered.

The status of the Dwelling Allocation data call is changed from Outstanding to Complete. If you want to define allocations for another type of coverage, select the appropriate tab.

Flood Allocations

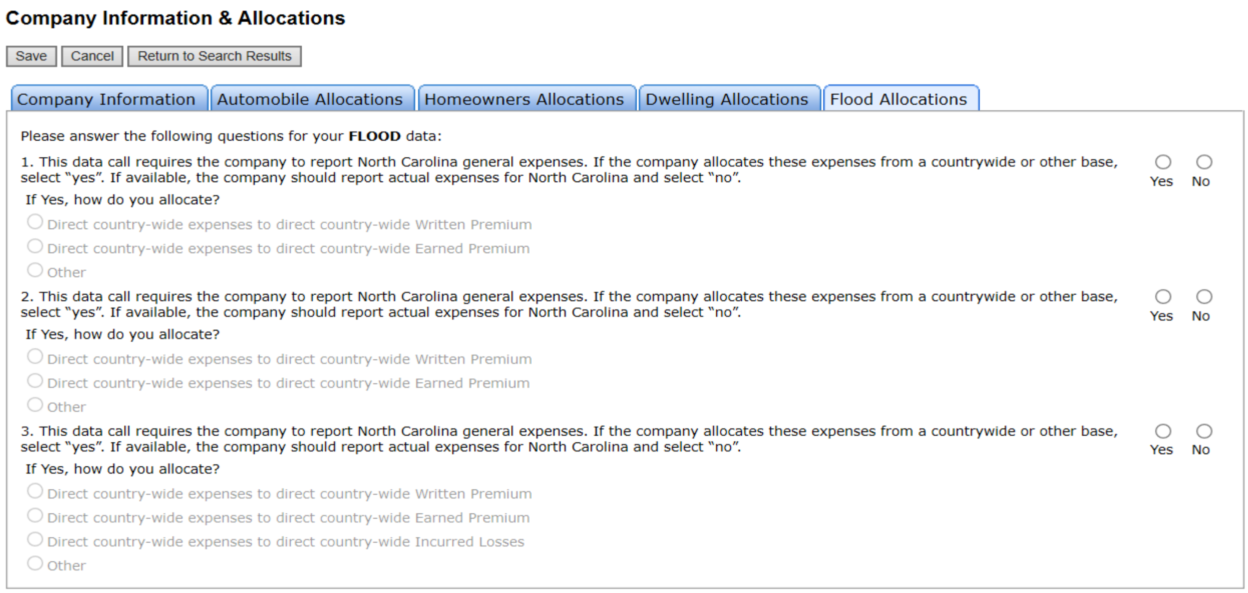
Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

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

Step 3:
Click the **Flood Allocations** link in the Data Call column. (If the link is disabled, the licensing status of the selected carrier does not include dwelling coverage.)

The Company Information & Allocations screen appears, with the Flood Allocation tab selected.



Step 4:
For each item on the Flood Allocation tab, select a radio button to indicate your response.

Step 5:
Click **Save** to save the information you entered.

The status of the Flood Allocation data call is changed from Outstanding to Complete.

Entering Expense Experience Data

After you have entered your Company Information and Allocations, you must enter your expense experience data. Your company is only required to submit expense experience data for the lines of business it is licensed to write. If your company is not licensed to write either Automobile or Property, the associated hyperlinks will be disabled on the Company Home page. If you believe that a particular form is disabled in error, please contact the NCRB Information Center at 919-582-1056 for assistance.

If your company is zero reporting, the IDC system detects this when the Annual Statement and IEE data files are submitted and automatically sets the form status for your expense experience forms to "Complete". If your company has submitted their Annual Statement and IEE data files and all of the statuses are set to "Complete" on your Company Home page, there is nothing further you need to do.

Each expense experience entry form is formatted the same way. At the top of the page, you will find the following buttons:

Save- Validates and saves the data.

Submit Form Data to NCRB- Validates and saves the data. If all data entry validation passes, edits are run to compare the date to prior years to check for variances. If there are no variances outside NCRB's threshold, your form data is locked and your submission is considered complete. If any variances that are outside of a pre-determined threshold exist, edits will be generated and a message displays. For more details on the edit process, see the section titled Resolving Edits.

Cancel – Undoes any changes made to the data since the last time the data was saved.

[A1, A2, A3, H1, D1 or F1] Edits- When clicked, navigates the user to the edits review page

Printer Friendly View- Display a pop-up window with the data populated. If you need to review the data before you submit it, you may find it helpful to print the form with the data you entered. Print the form using your Web browser's Print button.

Print Blank Form- Displays a pop-up window with no data except for the Statutory Page 14 data. If you need to collect the data from this screen before entering it, you may find it helpful to print a blank form where you can record the data. Click the Print Blank button (**Print Blank A1**, etc.) and then print the form using you Web browser's Print button.

[A1, A2, A3, H1, D1 or F1] Instructions- Displays a PDF form that contains more detailed instructions on the type of data that should be entered onto the page.

At the bottom of each page is a comments section that allows you to enter any additional details or comments that you would like NCRB to review. The NCRB may also use this comments area on each page to ask additional questions.

Automobile Coverage Data

To submit your Automobile Expense Experience Data, follow these steps:

Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

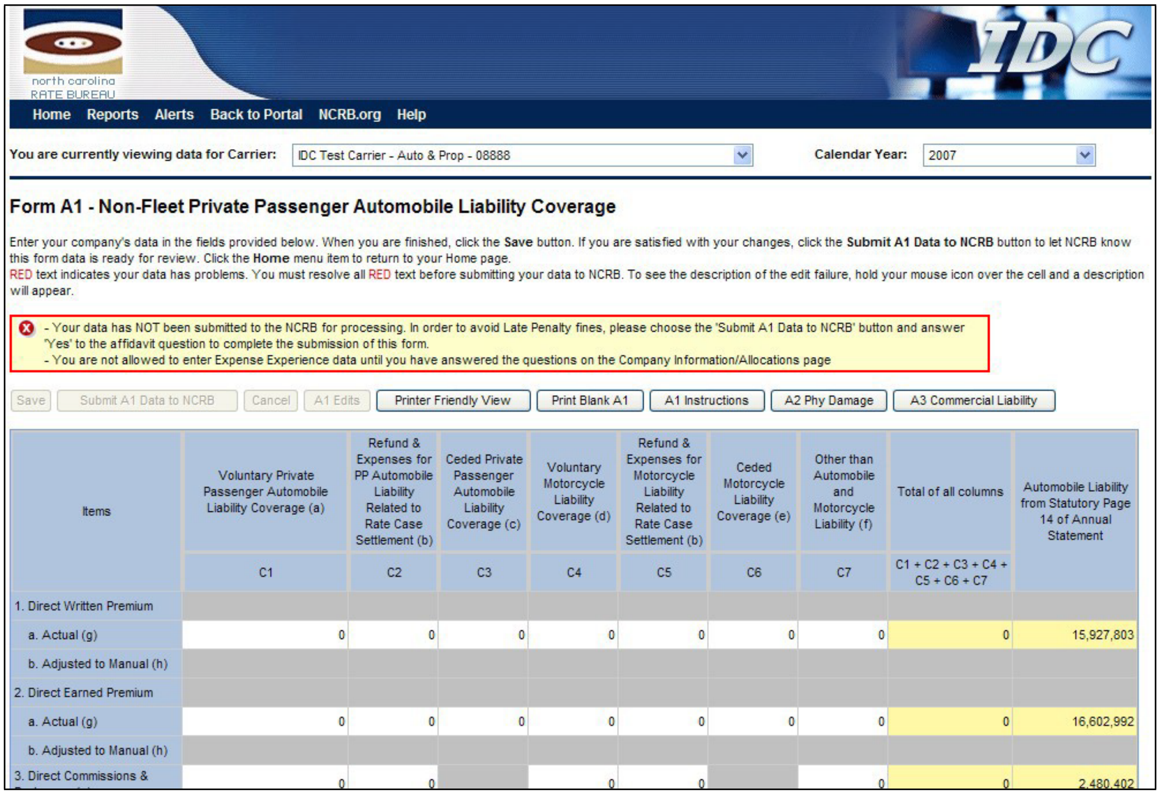
Step 2:
Using the **Calendar Year** field, specify the year you want to submit data for.

Step 3:

Click one of the three automobile coverage data links in the Data Call column (**A1 PP Liability Coverage, A2 Physical Damage Coverage**, or **A3 Commercial Liability Coverage**).

The selected screen appears.

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 the NCRB Information Center at 919-582- 1056 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.



Note: You can use the form buttons displayed at the end of the toolbar to switch to one of the other two automobile data forms. Two of the following buttons will be displayed, depending on which form is currently displayed: **A1 PP Liability**, **A2 Phy Damage**, and **A3 Commercial Liability.**

Step 4:

If you need information about the data requested on this form, click the **A1, A2 or A3 Instructions**. The instructions appear in a separate window.

Step 5:

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 on 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 icon overthe cell and a description will appear.

The two most common causes for edit failures on the data entry pages are:

1. The sum of the data entered does not match the Statutory Page 14 amount from your Annual Statement file.
2. If your company deviates, the Adjusted to Manual amount entered is not valid. For forms A1 and A2 the following rules apply:
    a. Form A1 and A2, Voluntary and Standard Adjusted to Manual must be equal to or greater than the Actual amount entered.
    b. Form A2, Non-Standard Adjusted to Manual must be equal to or less than the Actual amount entered.

Step 6:
Click **Save** to save the information you entered.

Step 7:
When you are sure the data is correct, click the Submit button (**Submit A1 Data to NCRB**, etc.). 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 on your Company Home page.

If there are any discrepancies in the data you submitted, an Edit will be generated. Immediately after the submission, a message will appear indicating that an Edit was created, giving you the option to view the Edit.

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

Home/Mobile Home Owner Coverage Data

To submit your Home / Mobile Home Expense Experience data, follow these steps:

Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

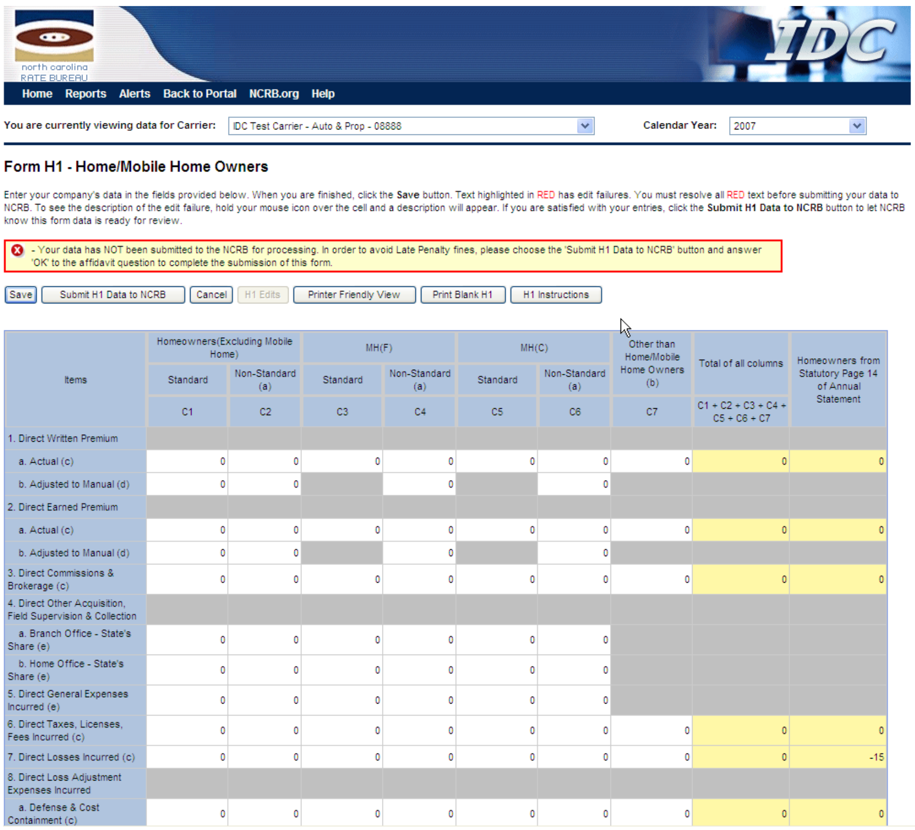
Step 2:
Using the **Calendar Year** field, specify the year you want to submit data for.

Step 3:

Click the **H1 Home/Mobile Home Owners Coverage** link in the Data Call column. The Form H1 - Home/Mobile Home Owners screen appears.

NOTE: This page collects Homeowners, Mobile Home Casualty and Mobile Home Fire data. The **Mobile Home columns** are only displayed if you indicated that you write Mobile Home business on the Homeowners Allocation tab on the Company Information page. If you have mobile home data to report and the mobile home columns are not enabled, click the Homeowners Allocation link on the Company Home page and answer Yes to the question "Do you write Mobile Home business?"

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 the NCRB Information Center at 919-582- 1056 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.



Form H1 - Home/Mobile Home Owners

Enter your company's data in the fields provided below. When you are finished, click the **Save** button. Text highlighted in RED has edit failures. You must resolve all RED text before submitting your data to NCRB. To see the description of the edit failure, hold your mouse icon over the cell and a description will appear. If you are satisfied with your entries, click the **Submit H1 Data to NCRB** button to let NCRB know this form data is ready for review.

- Your data has NOT been submitted to the NCRB for processing. In order to avoid Late Penalty fines, please choose the 'Submit H1 Data to NCRB' button and answer 'OK' to the affidavit question to complete the submission of this form.

Items	Homeowners(Excluding Mobile Home)		MH(F)		MH(C)		Other than Home/Mobile Home Owners (b)	Total of all columns	Homeowners from Statutory Page 14 of Annual Statement
	Standard	Non-Standard (a)	Standard	Non-Standard (a)	Standard	Non-Standard (a)			
	C1	C2	C3	C4	C5	C6	C7	C1 + C2 + C3 + C4 + C5 + C6 + C7	
1. Direct Written Premium									
a. Actual (c)	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (d)	0	0		0		0			
2. Direct Earned Premium									
a. Actual (c)	0	0	0	0	0	0	0	0	0
b. Adjusted to Manual (d)	0	0		0		0			
3. Direct Commissions & Brokerage (c)	0	0	0	0	0	0	0	0	0
4. Direct Other Acquisition, Field Supervision & Collection									
a. Branch Office - State's Share (e)	0	0	0	0	0	0			
b. Home Office - State's Share (e)	0	0	0	0	0	0			
5. Direct General Expenses Incurred (e)	0	0	0	0	0	0			
6. Direct Taxes, Licenses, Fees Incurred (c)	0	0	0	0	0	0	0	0	0
7. Direct Losses Incurred (c)	0	0	0	0	0	0	0	0	-15
8. Direct Loss Adjustment Expenses Incurred									
a. Defense & Cost Containment (c)	0	0	0	0	0	0	0	0	0

Step 4:

If you need information about the data requested on this form, click the **H1 Instructions**. The instructions appear in a separate window.

Step 5:

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 icon overthe cell and a description will appear.

The two most common causes for edit failures on the data entry pages are:

1. The sum of the data entered does not match the Statutory Page 14 amount from your Annual Statement file.
2. If your company deviates, the Adjusted to Manual amount entered is not valid. For forms where the data is split to designate standard from non-standard data, the following rules apply:
    a. Standard Adjusted to Manual must be equal to or <u>greater</u> than the Actual amount entered.
    b. Non-Standard Adjusted to Manual must be equal to or <u>less</u> than the Actual amount entered.

Step 6:
Click **Save** to save the information you entered.

Step 7:
When you are sure the data is correct, click the Submit button (**Submit H1 Data to NCRB**, etc.). 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 on your Company Home page.

If there are any discrepancies in the data you submitted, an Edit will be generated. Immediately after the submission, a message will appear indicating that an Edit was created, giving you the option to view the Edit.

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

Dwelling Coverage Data

To submit your Dwelling Expense Experience data, follow these steps:

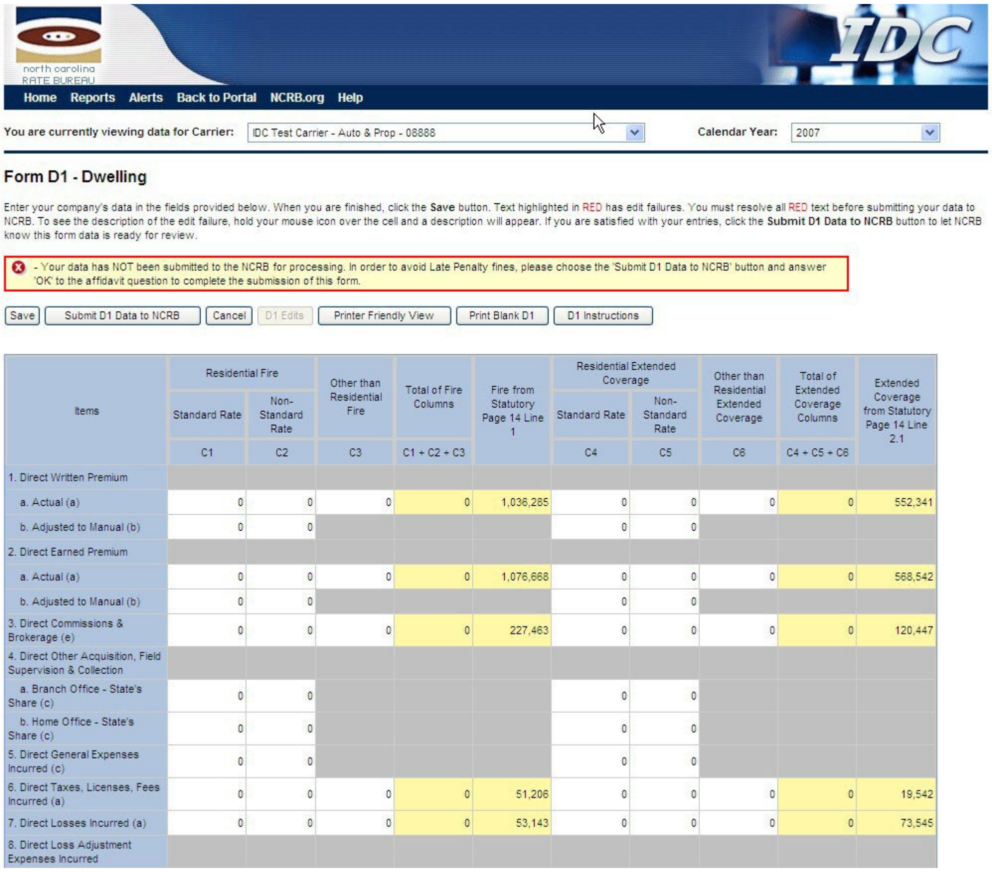
Step 1:
On the Company Home page, select the carrier you want tosubmit data for.

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

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

Step 3:
Click the **D1 Dwelling Coverage** link in the Data Call column. The Form D1 - Dwelling screenappears.

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 the NCRB Information Center at 919-582- 1056 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.



Items	Residential Fire		Other than Residential Fire	Total of Fire Columns	Fire from Statutory Page 14 Line 1	Residential Extended Coverage		Other than Residential Extended Coverage	Total of Extended Coverage Columns	Extended Coverage from Statutory Page 14 Line 2.1
	Standard Rate	Non-Standard Rate				Standard Rate	Non-Standard Rate			
	C1	C2	C3	C1 + C2 + C3		C4	C5	C6	C4 + C5 + C6	
1. Direct Written Premium										
a. Actual (a)	0	0	0	0	1,036,285	0	0	0	0	552,341
b. Adjusted to Manual (b)	0	0				0	0			
2. Direct Earned Premium										
a. Actual (a)	0	0	0	0	1,076,668	0	0	0	0	568,542
b. Adjusted to Manual (b)	0	0				0	0			
3. Direct Commissions & Brokerage (e)	0	0	0	0	227,463	0	0	0	0	120,447
4. Direct Other Acquisition, Field Supervision & Collection										
a. Branch Office - State's Share (c)	0	0				0	0			
b. Home Office - State's Share (c)	0	0				0	0			
5. Direct General Expenses Incurred (c)	0	0				0	0			
6. Direct Taxes, Licenses, Fees Incurred (a)	0	0	0	0	51,206	0	0	0	0	19,542
7. Direct Losses Incurred (a)	0	0	0	0	53,143	0	0	0	0	73,545
8. Direct Loss Adjustment Expenses Incurred										

Step 4:

If you need information about the data requested on this form, click the **D1 Instructions**. The instructions appear in a separate window.

Step 5:

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 icon over the cell and a description will appear.

The two most common causes for edit failures on the data entry pages are:

1. The sum of the data entered does not match the Statutory Page 14 amount from your Annual Statement

file.

2. If your company deviates, the Adjusted to Manual amount entered is not valid. For forms where the data is split to designate standard from non-standard data, the following rules apply:
    a. Standard Adjusted to Manual must be equal to or greater than the Actual amount entered.
    b. Non-Standard Adjusted to Manual must be equal to or less than the Actual amount entered.

Step 6:
Click **Save** to save the information you entered.

Step 7:
When you are sure the data is correct, click the **Submit D1 Data to NCRB** button. An affidavit asking you to verify the accuracy of the data is displayed. Your submission will not be considered complete unless you answer OK to the affidavit question.

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

If there are any discrepancies, outside NCRB's threshold, in the data you submitted, an Edit will be generated. Immediately after the submission, a message will appear indicating that an Edit was created, giving you the option to view the Edit.

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

Flood Coverage Data

To submit your Flood Expense Experience data, follow these steps:

Step 1:
On the Company Home page, select the carrier you want to submit data for.

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

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

Step 3:
Click the **F1 Flood Coverage** link in the Data Call column. The Form F1 - Flood screen appears.

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 the NCRB Information Center at 919-582- 1056 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.

Items	Residential Flood		Other than Residential Flood (c)	Total of all columns	Private Flood from Statutory Page 14 of Annual Statement
	Deviated (Standard) (a)	Consent to Rate (Non-Standard) (b)			
	C1	C2	C3	C1 + C2 + C3	
1. Direct Written Premium					
a. Actual (d)	0	0	0	0	0
b. Adjusted to Manual (e)					
2. Direct Earned Premium					
a. Actual (d)	0	0	0	0	0
b. Adjusted to Manual (e)					
3. Direct Commissions & Brokerage (d)	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	0	0	0		
6. Direct Taxes, Licenses, Fees Incurred (d)	0	0	0	0	0
7. Direct Losses Incurred (d)	0	0	0	0	0
8. Direct Loss Adjustment Expenses					
a. Defense & Cost Containment Incurred (d)	0	0	0	0	0
b. Adjusting & Other Expense Payments	0	0	0		

Step 4:
If you need information about the data requested on this form, click the **F1 Instructions**. The instructions appear in a separate window.

Step 5:
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 icon over the cell and a description will appear.

The two most common causes for edit failures on the data entry pages are:

1. The sum of the data entered does not match the Statutory Page 14 amount from your Annual Statement file.
2. If your company deviates, the Adjusted to Manual amount entered is not valid. For forms where the data is split to designate standard from non-standard data, the following rules apply:
    a. Standard Adjusted to Manual must be equal to or <u>greater</u> than the Actual amount entered.
    b. Non-Standard Adjusted to Manual must be equal to or <u>less</u> than the Actual amount entered.

Step 6:
Click **Save** to save the information you entered.

Step 7:
When you are sure the data is correct, click the **Submit D1 Data to NCRB** button. An affidavit asking you to verify the accuracy of the data is displayed. Your submission will not be considered complete unless you answer OK to the affidavit question.

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

If there are any discrepancies, outside NCRB's threshold, in the data you submitted, an Edit will be generated. Immediately after the submission, a message will appear indicating that an Edit was created, giving you the option to view the Edit.

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

Resolving Edits (2012 and prior)

NOTE: The edit process changed in January 2013. This section covers the edit process for data submitted in the calendar year 2012 and prior. For instructions on the new edit process, skip to the next section.

If there are variances in the data you submitted (compared to data submitted in prior years), outside NCRB's threshold, an Edit will be generated. You can resolve an Edit by submitting an acceptable explanation of the variances or by resubmitting data that corrects the variances.

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

Submit [*A1, A2, A3, H1 or D1*] Edits to NCRB – To consider your data submission complete, if edits were generated the carrier is required to provide an explanation for the variances. Once the explanation is entered in the comments box at the bottom of EACH displayed edits tab (one comment is required for each tab), then clicking the Submit Edits to NCRB button will lock your data and will notify NCRB that your data is ready for review. You will be notified via email if any additional information is required.

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

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

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

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

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

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

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

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

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

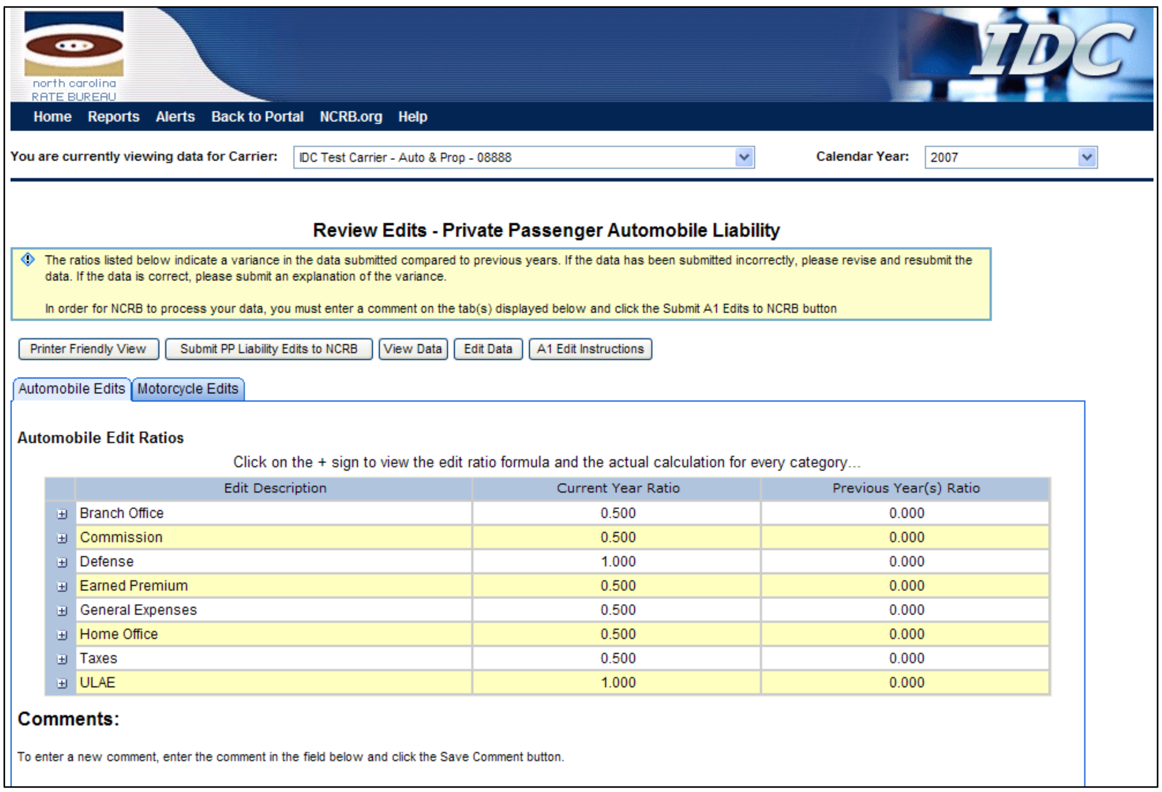
Step 2:

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

Step 3:

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

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



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. The edits listed are ones that the system found were outside the NCRB's thresholds. To see more detailed data regarding the edit, you can expand the categories by clicking the arrow icon displayed to the left of each row. This will show you the numbers the system used to calculate the edits.

Step 4:

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

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

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

Step 5:

Enter the explanation in the **Comments** field and click the **Save Comments** button to save the information. **NOTE: One comment must be submitted for EACH tab displayed.** For example, if you are viewing the A1 Edits and you see an Automobile tab and a Motorcycle tab, a comment must be entered on both tabs. Click the Automobile tab, enter a comment explaining the variance for the automobile edits displayed and click **Save Comments**. Then, click the Motorcycle tab, enter a comment explaining the variance for the motorcycle edits displayed and click **Save Comments**.

Step 6:

The last step in the process is to let NCRB know that you have completed reviewing your edits, have provided an explanation for variances and are ready for NCRB to review your data. Click the Submit Edit button (**Submit PP Liability Edits to NCRB**, etc.).

The status of the Edit is changed from Outstanding to Pending NCRB Review.

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

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

Resolving Edits (2013 and future)

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

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

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

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

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

[A1, A2, A3, H1, D1 or F1] Edit Instructions- If you need information about how to resolved the Edit, click the instructions button. The instructions appear in a separate window.

[A1, A2, A3, H1, D1 or F1] Edits- Provides a quick navigation to the other edit response forms.

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

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

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

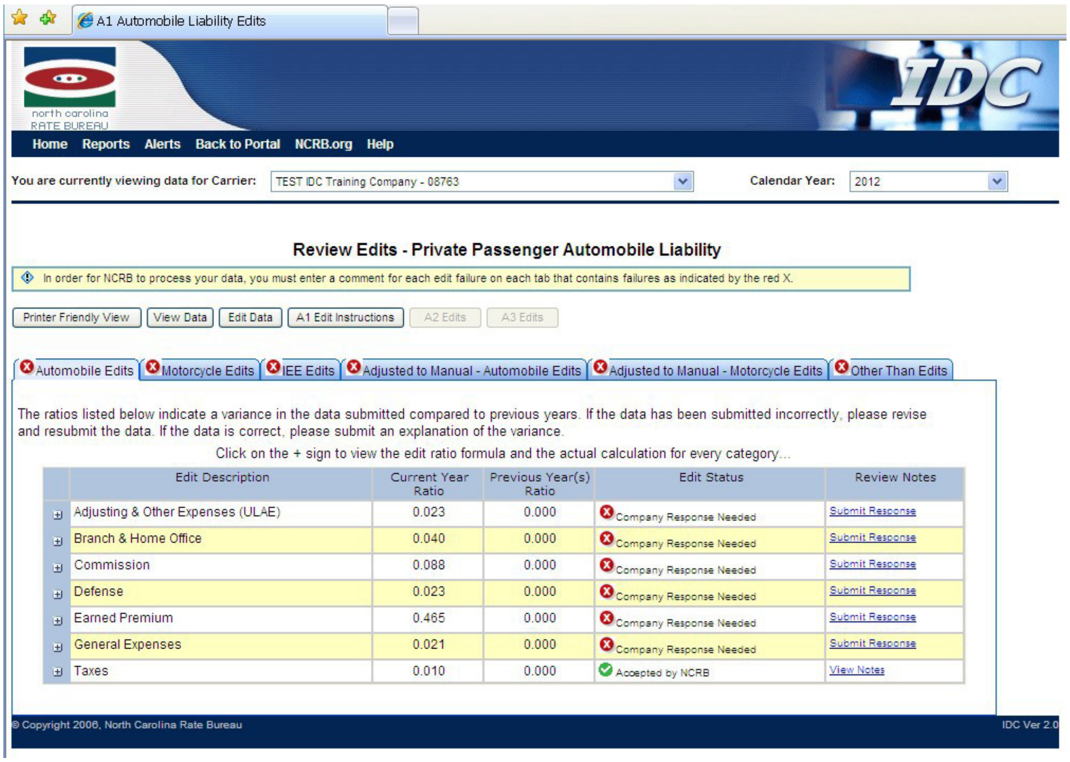
Step 1:
On the Company Home page, select the carrier you want to resolve an Edit for.

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

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

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

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



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

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

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

Company Response Needed	Company Response Needed indicates a variance was found and the carrier needs to review the data for accuracy and make any necessary changes. If the data is correct, the carrier must submit an explanation for the variance.

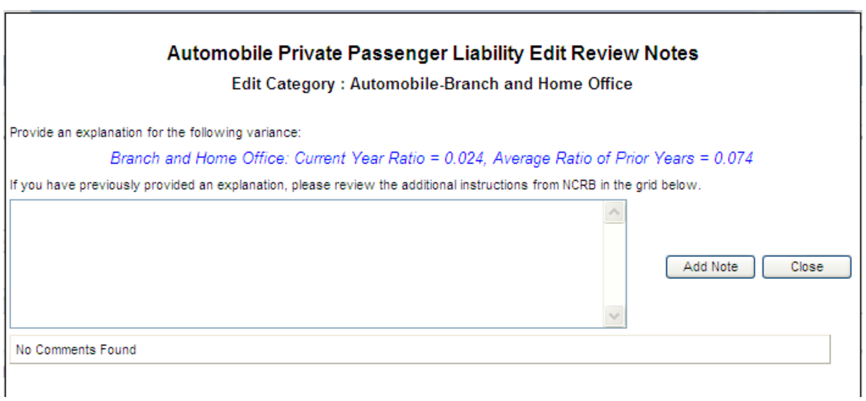
NCRB Reviewing	NCRB Reviewing indicates an explanation for a variance was submitted to NCRB for review but NCRB has not reviewed the explanation.
Accepted by NCRB	Accepted by NCRB indicates either that no variance in the data was found, or, NCRB has reviewed the explanation submitted for a variance and has accepted the explanation.

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

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

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

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



Enter the explanation and click the Add Note button to save the information. Click the Close button to return to the edit screen. Note: One explanation must be submitted for EACH variance displayed. For example, if the Automobile tab has three variances as indicated by the Company Response Needed message, you must click the “Submit Response” link on each of those rows. If the Motorcycle tab has additional variances, an explanation must be submitted for each variance on that tab as well and so forth.

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

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

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

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

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

Entering Installment Premium Payment Charges

The Installment Premium Payment Charges has the following buttons available at the top of the page:

Save- Validates ad saves the data.

Submit IP1 to NCRB- Validates and saves the data. Submits the data to NCRB for processing and the form data is locked. If you need to make additional changes once the form data is locked, contact the NCRB Information Center at 919-582-1056.

Cancel- Undoes any changes made to the data since the last time the data was saved.

Printer Friendly View- Displays a pop-up window with the data populated. If you need to review the data before you submit it, you may find it helpful to print the form with the data you entered. Print the form using your Web browser's Print button.

Print Blank Form- Displays a pop-up window with no data entered. If you need to collect the data for this screen before entering it, you may find it helpful to print a blank form from where you can record the data. Click the Print Blank IP1 and then print the form using your Web browser's Print button.

IP1 Instructions- Displays a PDF form that contains more detailed instructions on the type of data that should be entered onto the page.

To enter your carrier's installment premium payment charges, follow these steps:

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

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

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

Step 3:
Click the **IP1 Installment Premium Payment Charges** link in the Data Call column.

The Form IP1 - Installment Premium Payment Charges screen appears.

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. Private Flood (Residential Only)	0

8. In reporting 2018 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 2018 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 2018 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 2018 North Carolina expense experience?

Yes No

Step 4:
Enter your receipts from Installment Premium Payment Charges.

Step 5:
If any of your receipts were greater than zero, specify how the carrier credited installment payments of premiums.

Step 6:
Click **Save** to save the information you entered.

Step 7:
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.

The status of the IP1 Installment Premium Payment Charges data call is changed from Outstanding to Complete and the data is locked.

Obtaining Help

The IDC Help page will give you the phone number and email address of the NCRB, NCRF and NCIGA Information Center. Should you need any assistance with using the IDC system, review the Frequently Asked Questions on the Help page. If the Frequently Asked Questions section does not provide the answer you are looking for, contact the Information Center for assistance.

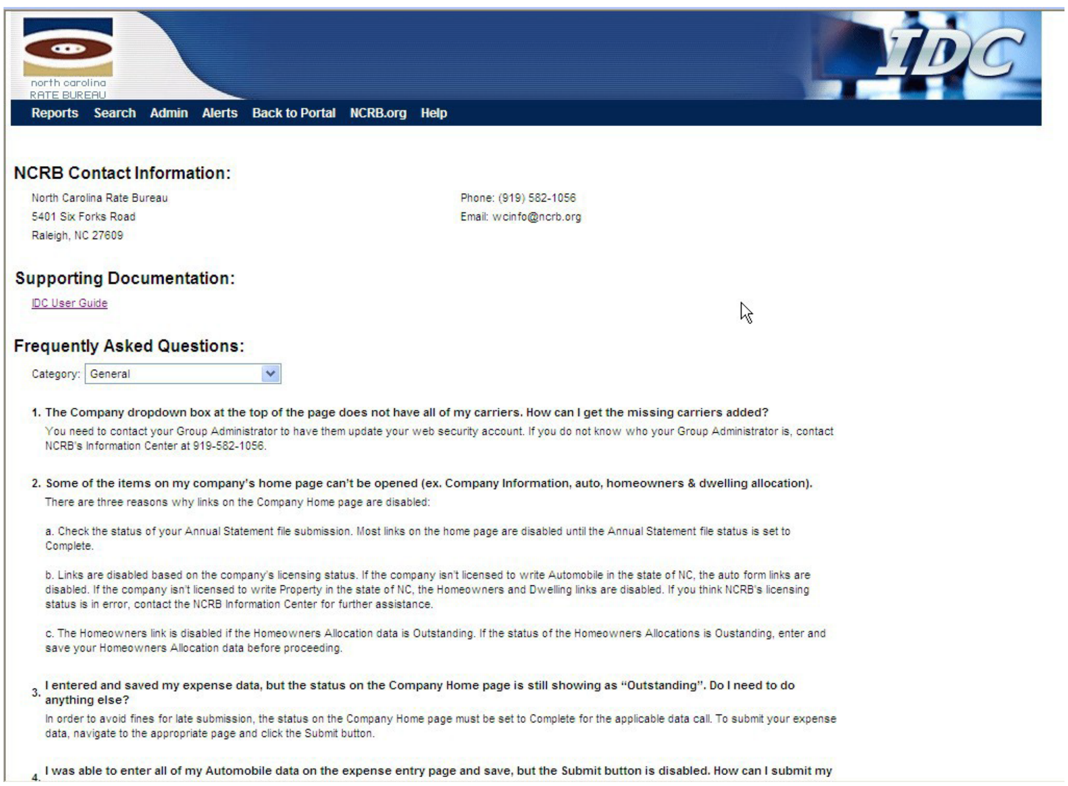
<u>Accessing Frequently Asked Questions</u>

Answers to frequently asked questions are provided on the Compliance NonCompliance Help page as well as in the Appendix of this User Guide.

Step 1:
On the top menu, select **Help**.

Step 2:
The *Frequently Asked Questions* are displayed at the bottom of the *Help* page.

Figure 8: Help Page and Frequently Asked Questions



Appendix A- Frequently Asked Questions

1. **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?**

   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 NCRB's Information Center at 919-582-1056.

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

   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 and Dwelling links are disabled. If you think NCRB's licensing status is in error, contact the NCRB Information Center 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.

3. **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?**

   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.

4. **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?**

   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.

5. **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?**

   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 11111_07_p_2007_o_m_1_0_na_s.txt. A sample file for IEE would look like 11111_07_p_2007_o_a_1_0_na_s.txt

6. **I'm trying to upload my Annual Statement/IEE files but I am receiving an error indicating the selected file is not in the correct format. What am I doing wrong?**

   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.

7. **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?**

   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.