# Chapter 9—iSite+ Reports

The NAIC systems contain a variety of data related to companies and individuals operating in the insurance industry. Insurance department personnel and NAIC staff may receive access to the NAIC databases through iSite+. The reports in this chapter are confidential, for regulator use only. Several reports may require a role assignment to the regulator user’s ID or specific permissions enabled in order to view and/or add report content.

In many of the reports described in this chapter, regulators can inquire about a company or individual and readily identify which applications contain information about that entity. The NAIC also provides many sources of market analysis information to state regulators. In particular, summary reports provide a variety of financial and market conduct information. Most of these reports provide information related to a group of entities with similar attributes (e.g., companies that write business in a particular state), rather than individual entities.

The following is not a list of all reports currently available on iSite+. A current, comprehensive listing of all available iSite+ reports, their descriptions and how they can be used by regulators is available in the Index of Help Topics on iSite+. To obtain a history of iSite+ updates, click on Documentation on the Welcome tab in iSite+.

Market-related reports can be categorized as follows:

1. Market analysis tools and databases;

2. Market analysis summary reports; and

3. Other NAIC resources

## 1. Market Analysis Tools and Databases

1033 State Decision Repository (SDR)

The 1033 State Decision Repository application allows regulators to enter and search for 1033 decisions, which state regulators have made for individuals who have requested to work in the business of insurance but have been prohibited to do so by Section 1033 of the Violent Crime Control and Law Enforcement Act of 1994. 1033 waivers and denials which were previously located in the Special Activities Database (SAD) were migrated to the 1033 State Decision Repository on December 1, 2016. The SAD database became no longer functional as of December 2, 2016.

Complaints Database System (CDS)

The Complaints Database System contains information about closed consumer complaints filed against insurance entities and producers. The information contained in this database may be submitted by states at varying times and should be used only as an indicator. There are five closed consumer complaint reports available for selected entities and National Producer Numbers: closed complaint counts by code, closed complaint counts by state, closed complaint trend report, closed complaint index, and closed complaint record detail file. Complaints Count Analytics and Complaints Index Analytics are available as Tableau dashboards.

Market Action Tracking System (MATS)

The Market Action Tracking System allows market conduct examiners and analysts to track and communicate schedules and results of examinations and other market actions. MATS allows for the reporting of market conduct examinations and non-examination inquiries and market actions, in addition to providing easy access to complete information about the entities involved in the action. MATS can be used to view or update market actions for a specific entity or a number of entities. Information in MATS is maintained for both ongoing and completed market conduct actions. Market actions captured in MATS are comprehensive examinations, targeted examinations, focused inquiries (typically inquiries made of multiple market participants), and other non-examination regulatory interventions. MATS also provides notification of new and updated action information via the Personalized Information Capture System (PICS).

Market Analysis Prioritization Tool (MAPT)

The Market Analysis Prioritization Tool expands upon the Company Listings by creating a scoring system so potential problem companies can be more easily identified and prioritized for additional market analysis. MAPT utilizes key market and financial components, from state and national sources, to generate weighted ratios on which the prioritization is based. Key market regulation components used in MAPT vary by line of business. They include, but are not limited to: losses, expenses and premiums, enrollments, regulatory actions, complaints, examinations and demographics. The MAPT can also be designated to use data from the Market Conduct Annual Statement.

Market Analysis Review System (MARS)

The Market Analysis Review System is available to regulators for the purposes of tracking, recording and reviewing Level 1 Analysis and Level 2 Analysis done by other states, as defined by the Market Analysis Procedures (D) Working Group. In order to submit data into MARS, a role assignment must be granted to the user’s ID.

Regulatory Information Retrieval System (RIRS)

The Regulatory Information Retrieval System contains records of regulatory actions taken by participating departments of insurance against insurance producers, companies and other entities engaged in the business of insurance.

Special Activity Archive PDF

The Special Activity Archive PDF consists of Special Activities Database (SAD) records—other than 1033 waivers and denials and Financial Industry Regulatory Authority, Inc. (FINRA) actions—which were migrated from SAD as it existed on December 1, 2016, and which were less than 7 years old based upon the SAD entry date. SAD had contained information related to market activities and legal actions involving entities engaged in the business of insurance. Not all states actively participated in SAD. SAD was no longer functional as of December 2, 2016.

The Violent Crime Control and Law Enforcement Act of 1994, enacted at 18 United States Code Section 1033, prohibits certain activities by or affecting persons engaged, or proposing to become engaged, in the business of insurance. 1033 waivers and denials which were previously located in SAD were migrated to the 1033 State Decision Repository on December 1, 2016. FINRA actions that were in SAD are available through FINRA’s Broker Check public website.

NAIC staff, on a yearly basis, removes SAD records that are more than 7 years’ old and create and post an updated Special Activity Archive PDF on iSite+. Regulators are able to perform searches of the data in the Special Activity Archive PDF. The absence of data in the Special Activity Archive PDF is not conclusive information that no market activities are or have been under investigation or that no legal actions have been taken against an entity. A reasonably prudent analyst should utilize all the resources available.

## 2. Market Analysis Summary Reports

CDS Summary Index Report

The CDS Summary Index report gives the user to compare the closed complaint summary index or confirmed complaint summary index and premium and number of complaints by state, selected states, or region, for a designated line of business, premium year and complaint year.

Life Policy Locator Report

The Life Policy Locator report lists details concerning consumer requests to locate and identify individual life insurance policies and annuity contracts of a deceased family member. This report is useful in determining the number of consumer requests, the number of found policies and the insurer associated with the policy. This report is located in the Utilities section of I-Site.

Market Action Tracking System (MATS) Detailed Report

The Market Action Tracking System (MATS) Detailed report allows regulators to review a list of examinations and other market actions based on business practices reviewed. The report allows for searching by domiciliary state, action type, entered date, status of action, and nature of violations. The report also displays the company name, NAIC company code and line of business.

Market Analysis Market Share Report

The Market Analysis Market Share report lists the market share and premiums for the past three years for companies matching the line of business and state grouping criteria selected.

Market Analysis Profile (MAP) Demographics

The Market Analysis (MAP) demographic information is composed of data received from the various market regulation applications. This data is submitted to the NAIC with updates and when a regulatory action or closed consumer complaint is submitted. Market analysis demographics include the firm name, federal employer identification number (FEIN) and the NAIC entity number.

Market Analysis Profile (MAP) Reports

The following reports pull data from other areas within iSite+ in order to create comprehensive reports, without the regulator having to manually retrieve the data from multiple locations:

* State-Specific Premium Volume Written¾5 Years: This report is a summary of the data on the Schedule T report for a five-year period for those companies filing a property, life, health, fraternal or title annual statement. This differs from the Schedule T report under “Financial Company Search,” as those reports are national in scope and each report is for a single specified year;
* Modified Financial Summary Profile¾5 Years: This report is similar to the profile reports available under “Financial Company Search” for the state of the user requesting the report. It is limited to those companies filing a property, life, health, fraternal or title annual statement;
* Confirmed Complaints Index Report¾5 Years: This report lists the index, complaint share, complaint count, U.S. market share and premiums written for the specified company for a five-year period. The complaint index report allows the user to select policy types, instead of including all policy types;
* Regulatory Actions Report¾5 Years: The Regulatory Information Retrieval System (RIRS) contains regulatory actions taken by participating departments of insurance. A summary of the RIRS information appears below the identifying demographic information. The actions are listed in reverse chronological order from the “Action Date;”
* Closed Complaints Report¾5 Years: The closed complaints report displays the number of complaints selected for an entity or National Producer Number based on various complaint codes (e.g., type, reason and disposition). The report also displays percentages of the number of complaint records considered justified (confirmed) for the policy types and the reasons. There are percentages of the total number of complaints that each disposition type represents;
* Closed Complaint Code Summary—5 Years: The closed complaint code summary report displays the number of complaints selected for an entity or national producer number based on various complaint codes (type, reason and disposition). The report also displays percentages of the number of complaint records considered justified (confirmed) for the policy types and the reasons. There are percentages of the total number of complaints that each disposition type represents;
* Market Action Exam Summary¾5 Years: The Market Action Exam summary report displays a history of examinations called through the Market Action Tracking system (MATS) for the stated company over a 5-year span;
* Defense Costs Against Reserves¾5 Years: The defense costs against reserves report is available for property and casualty companies only. It contains data from financial statements related to defense costs incurred by the company over a five-year span;
* Resisted Claims Against Reserves¾5 Years: The resisted claims against reserves report is available for life companies only. The data comes from Exhibit 8, the Life Insurance Exhibit and Schedule F. It contains a summarized table for each of the five years, as well as the percentage change from the previous year;
* Unpaid Claims to Incurred Claims¾5 Years: The unpaid claims to incurred claims report is available for health companies only. It contains data from the financial statements related to incurred and paid claims by the company over a five-year span. The data for health companies comes from the claims unpaid and claims incurred schedules on the health financial statements; and
* Market Action Initiatives Summary¾5 years: This report provides regulators with a listing of actions where the action types were “Focused Inquiry” and “Non-Exam Regulatory Intervention” associated with the company and includes:
* Action name;
* Managing lead state;
* Participating state(s);
* Line(s) of business;
* Trigger(s);
* Conclusion; and
* Action type(s).

Market Analysis Review System (MARS) Reports

The Market Analysis Review System (MARS) provides four reports to assist regulators in viewing and managing data related to market analysis reviews: the Completed Reviews report, the Market Analyst Reviews report, Reviews Automatically Deleted report and Companies with No Reviews report.

Market Analysis Tracking System (MATS) Participating States Report

The Market Analysis Tracking System (MATS) Participating States report lists by state/territory the number of open and closed actions, the most recent entry date and the total number of actions. This report is useful in determining which states/territories are actively using MATS to alert NAIC members of action calls.

Market Conduct Annual Statement (MCAS) Correspondence Tracking Report

The Market Conduct Annual Statement (MCAS) Correspondence Tracking Report provides a correspondence dashboard of the correspondence between the NAIC and companies regarding the MCAS.

Market Conduct Annual Statement (MCAS) Filing Status Report

The Market Conduct Annual Statement (MCAS) Filing Status report provides the latest status for each company’s Market Conduct Annual Statement filing by state and line of business. The companies listed on this report are those doing enough business in a given state to likely meet the threshold requirements for filing.

Market Conduct Annual Statement (MCAS) Market Analysis Prioritization Tool (MAPT) Report

The Market Conduct Annual Statement (MCAS) Market Analysis Prioritization Tool (MAPT) report utilizes MCAS data and financial premium information to generate a report of company ratios and rankings. The report contains current year data values for each of the MCAS elements and ratios as well as rankings for the last three years.

Market Conduct Annual Statement (MCAS) Ratio Summary Report

The Market Conduct Annual Statement (MCAS) Ratio Summary report shows ratios at the state level for each state selected, at each of the relevant NAIC zone levels, and at the national level as well as the percentage of change between the base year and the year prior to the base year. By displaying up to three years of ratios derived from Market Conduct Annual Statement data, this report provides a way to examine trends at the various geographic levels.

Market Conduct Annual Statement (MCAS) State Ratio Distribution Report

The Market Conduct Annual Statement (MCAS) State Ratio Distribution report uses data from the Market Conduct Annual Statement to provide state ratios for each line of business. This report provides regulators with 1) a distribution of the number of companies that fall into each of twelve ranges based upon their individual ratio values; and 2) the state value that is calculated for each ratio using all the data from companies reporting in that state. The aggregated company totals are entered into the ratio formulas resulting in the state ratio value.

Market Conduct Annual Statement (MCAS) Validation Exception Summary Report

The Market Conduct Annual Statement (MCAS) Validation Exception Summary report provides a matrix of errors by company found in the Market Conduct Annual Statement filing for the selected criteria.

Market Systems Participation Report

The Market Systems Participation report displays information regarding each state’s frequency, completeness and accuracy of data submissions to the NAIC’s Market Systems. The report reflects information by year, for a 5 year period. A report of the number of Market Analysis Level 1 Reviews (MARS) by line of business for the current year is also included. This report is located in the Utilities section of I-Site.

Regulatory Information Retrieval System (RIRS) Summary¾Firms and Individuals Report

The Regulatory Information Retrieval System (RIRS) Summary¾Firms and Individuals report provides a listing of entities and National Producer Numbers that have common regulatory action elements, such as the same action state, a common penalty amount range or a common date range. Separate reports for firms and individuals are available.

## 3. Other NAIC Resources

Personalized Information Capture System (PICS)

The Personalized Information Capture System (PICS) allows regulators to set up a customized notification system for changes to the NAIC databases. When information changes within the scope of the profile a subscriber has created, an email alert is sent. Events for which alerts are available include company name change, group code change, company status change, financial filings available, company scoring, IRIS results summary, key financial data change and Analyst Team level assignment. There are also specific events designed for market conduct, including producer loss of resident license, regulatory action for producers licensed in a state and six various events for tracking the status of examinations.

State Producer Licensing Database (SPLD)

The State Producer Licensing Database (SPLD) is a database of state licensing and regulatory information designed to aid states with the producer licensing process. The SPLD is a facet of the National Insurance Producer Registry (NIPR), which is an affiliate of the NAIC that creates and maintains applications specific to the producer licensing process. SPLD is a regulator-only database accessible through iSite+, and is not subject to the Fair Credit Reporting Act (FCRA).

Supplemental Health Care Exhibit

The Supplemental Health Care Exhibit allows the analyst to pull specific information pertaining to health carriers. Premiums, claims information, and covered lives can be reported for individual, small and large group plans. Reports can be generated in HTML or Excel.

Uniform Certificate of Authority Application (UCAA) Summary Report

The Uniform Certificate of Authority Application (UCAA) Summary report lists UCAA applications that have been submitted for either licensure expansion or corporate amendments. The UCAA process is designed to allow insurers to file copies of the same application for admission in numerous states.

Specific Issuer—Schedule D Securities Summary Report

The Specific Issuer—Schedule D Securities Summary report provides a listing of all companies licensed in a specified state that own a particular security.

Statistical Reports

Other reports can be found under the Utilities tab under Tools. These include COVID-19 Premiums and Claims Reports based on a 2020 data call.

The NAIC produces several statistical reports that summarize many types of insurance industry data for use by regulators, educators, financial analysts, insurance industry members, lawyers and statisticians. Regulators can view an alphabetical list of all statistical reports published by the NAIC and download these reports for free from StateNet; non-regulators can purchase and download statistical reports and all NAIC publications available to non-regulators from the NAIC Store at [*https://www.naic.org/prod\_serv\_home.htm*](https://www.naic.org/prod_serv_home.htm).