

Financial Statement Filing Frequently Asked Questions

Filing Fee

How do I submit the payment for filing fees to the NAIC?

There are two ways to pay the filing fee, online through Account Manager or by Check.

- To pay your filing fee online go to www.naic.org and choose the Industry tab then choose Account Manager and follow the instructions or click this link http://www.naic.org/account_manager.htm
- To pay by check please make check Payable to the NAIC. **Checks must be mailed to the Post Office Box listed below. All filing fee checks must be postmarked by March 1, 2022.**

NAIC
Attn: Database Filing Fees P. O. Box 87-9135
Kansas City, MO 64187-9135

Electronic Filings

How to sign up for Internet Filing:

1. You must request an NAIC Username and Password so that you can submit financial filings.
2. Go to <https://ifs.naic.org/internetfiling/servlet/IFHome>.
3. Click on the request NAIC username and password link on the right.
4. Once the form is submitted you will receive an encrypted e-mail with the username and password.
5. For additional assistance with this you may contact the NAIC Service Desk at (816) 783-8500

Do I have to sign up separately in order to submit a Combined Filing using Internet Filing?

No, your NAIC Username and Password will allow you to submit any Financial Statement type. Please note, a username and password are assigned to an individual, not to a company. The Statutory Statement Contact (formerly called current financial statement contact) for the company will need to grant you the privilege to file by assigning your username to the company.

When is the earliest I can submit files?

Filings that are currently being accepted will be listed on the Internet Filing Web site at <https://ifs.naic.org/internetfiling/servlet/IFHome>

When is the latest I can submit changes to my Annual or Quarterly Financial Statements Filing?

1. The last business day in January of the following year is the cut-off date. For example, January 31, 2023 is the cutoff date for the 2021 Annual and 2022 Quarterly filings. This system will stop accepting filings for the prior year filings because it will be preparing to accept the next data year filings. If you have been directed by your state of domicile to submit a filing after the cut-off date, contact the FDR Data Administrators Help Line by calling (816) 783-8600 or e-mail FDRAdmin@naic.org.

Can any electronic filing be submitted to the NAIC on CD-ROM?

No, the only way companies may submit any of the electronic filing is by using the NAIC's Internet Filing application.

Can the NY supplement be submitted to the NAIC on CD-ROM?

No, the only way companies may submit the New York Supplement is by using the NAIC's Internet Filing application.

How can I find out about the status of my NY supplement filing?

Companies may submit the New York Supplement using the NAIC's Internet Filing application, but the NAIC Data Administrators do not have access to these filings. For questions please contact:

William Pow
212 480 4635 William.Pow@dfs.ny.gov

Filing Questions

How do I get a copy of the checklist from the NAIC? How do I determine what I need to send to the NAIC?

- You will need to consult your domiciliary state's checklist. You can either contact your state of domicile or you can use this link to get to the State's Web site: http://www.naic.org/industry_filing_state_instructions.htm.
- The domiciliary state's checklist provides the required filings that should be sent to the NAIC. These required filings will be listed under the column marked "NAIC". You can use this link to get to the State's Web site: http://www.naic.org/industry_filing_state_instructions.htm.

What is the difference between an amended and a refile electronic filing?

- An amended filing is submitted when changes have been made to the information contained in the filing after the original filing has been loaded successfully to the NAIC Database. An amended filing is also used when raw data of the original filing was omitted when initially submitting the zip file.
- A refile is required only when a previously submitted electronic filing had critical validation failures that prevented the entire filing from being loaded to the NAIC Database.

How am I notified if there is a problem with my electronic filing?

The Data Administrator or the Insurance Reporting Analyst assigned to your company will contact you if there is a problem with or a question about your filing. The name of the person requesting the action should be listed in the correspondence.

- If the filing could not be processed, you will hear from the Data Administrator assigned to your company.
- If there is a question about the data submitted, you will be contacted by an Insurance Reporting Analyst.

What should I do if my company has been granted a waiver or an extension from filing?

Waiver:

- Send a copy of the state's letter approving the waiver from filing with the NAIC to the FDR Data Administrators. If it does not specify that it is a permanent waiver, the waiver will be applied to the current data year and only the specific filing noted. You will have to submit it again the following year if it is granted by your state. You can send the waiver to the Data Administrator assigned to your company or to FDRadmin@naic.org. Your e-mail will be forwarded to the Data Administrator assigned to your company.

Extension:

- Send a copy of the state's letter approving the extension from filing with the NAIC to the FDR Data Administrators. If it does not specify that it is a permanent extension, the extension will be applied to the current data year and only the specific filing noted. You will have to submit it again the following year if it is granted by your state. You can send the extension to the Data Administrator assigned to your company or to FDRadmin@naic.org. Your e-mail will be forwarded to the Data Administrator assigned to your company.

What should I do if my company is involved in a merger?

If your company has been involved in a merger, email the following items directly to Jennifer Heinz at JHeinz@naic.org

- A copy of the merger order from the state of Domicile
- A letter of instruction which should include the effective date of the merger, the name of the companies involved along with their NAIC Company Codes.

If you have additional questions merged companies, you can contact Jennifer Heinz at (816) 783-8605 or e-mail JHeinz@naic.org

General Questions

What is the difference between a Data Administrator and an Insurance Reporting Analyst?

Each insurance company is assigned both a Data Administrator and an Insurance Reporting Analyst.

- A Data Administrator is an analyst that works with the processing of the electronic filing to ensure

these filings are complete and available on the NAIC's Database.

- An Insurance Reporting Analyst is an analyst that works with the financial data that is submitted from the electronic filing. This analyst works with the annual and quarterly financial data once it is available on the NAIC's Database. In addition, this analyst is able to assist a company in completing their financial statement.

How can I get IRIS results?

1. Go to <https://ifs.naic.org/internetfiling/servlet/IFHome>
2. Sign into Internet Filing using the NAIC user id and password assigned to you.
The site is case-sensitive, and the password cannot be in all caps.
3. Click the "IRIS Results" button on the right side of the page.
4. The most recent IRIS results will be displayed. You can, in most instances, retrieve current IRIS results plus the past four prior years provided the company has results for those years.
5. Follow the instructions on the screen to print the IRIS with or without the Internet Filing banner.

Can I obtain any company's IRIS results?

No, a company can **only** receive its own IRIS Ratio Results. You can *download* the 2021 version of the Insurance Regulatory Information System (IRIS) Ratio Results publication when it becomes available on the NAIC website beginning in 2022.

What is the mailing address for the NAIC?

NAIC Database
Attn: Data Administrators
1100 Walnut Street, Suite 1500
Kansas City, MO 64106-2197
(816) 783-8600

Contacts for Questions

Whom do I contact about filing fees and remittance invoice questions?

Contact the NAIC Finance Department about inquiries dealing with filing fees and the remittance invoice. You can contact a member of the Accounts Receivable Department by calling (816) 783-8062, (816) 783-8089 or e-mail AcctsgRec@naic.org.

Whom do I contact when I have problems with my NAIC Internet Username and Password?

Contact the NAIC Service Desk about problems dealing with your User Name and password by calling (816) 783-8500 or e-mail Help@naic.org.

Whom do I contact about how to use my vendor software?

The following NAIC website link will take you to the most current Annual, Quarterly, and Risk-Based Capital Financial Statement Software Vendor information:

https://content.naic.org/industry_filing_participation_vendors.htm

Whom do I contact for questions on how to complete my Annual and Quarterly Financial Statement Filing? Contact the Financial Regulatory Services Accounting & Reporting Unit Help Line for questions concerning how to complete your financial statement by calling (816) 783-8400.

Whom do I contact for questions about filing my Annual and Quarterly Financial Electronic Filing?

Contact the FDR Data Administrators Help Line for assistance on filing the electronic filing by calling (816) 783-8600 or e-mail FDRAdmin@naic.org. **Note:** Leave the following information; your name, telephone number, 5-digit NAIC Company Code, and a brief description of your question.

Whom do I contact about a letter I received from the NAIC?

You need to contact the individual that sent you the letter. The person's name should be listed in the correspondence. If the name is not present and you have the name of the department, you can contact the NAIC at the main number; (816) 842-3600 and you will be directed to a member of that department.

Whom do I contact when I would like to send in an explanation for my IRIS ratios?

The NAIC does not require, nor collect, explanations for IRIS ratios. If you wish to provide an explanation for IRIS ratio(s) having unusual values (outside the normal ranges), you should contact your state of domicile. If you have any other questions about your IRIS Ratios, please contact:

Life/ Fraternal	Property
Jane Koenigsman Financial Regulatory Services Division 1100 Walnut Street, Suite 1500 Kansas City, Mo 64106-2197 jkoenigsman@naic.org	Andy Daleo Financial Regulatory Services Division 1100 Walnut Street, Suite 1500 Kansas City, Mo 64106-2197 adaleo@naic.org

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