

NAIC CENTRAL OFFICE
Financial Data Repository
2022 Annual and 2023 Quarterly Financial Statement
Participation Packet

Table of Contents

NAIC Financial Data Repository (FDR) Participation..... 2

NAIC Internet Filing (IF).... 2

NAIC Insurance Regulatory Information System (IRIS)..... 4

General Guidelines 4

Insurance Products and Services 5

Annual, Quarterly, and Risk-Based Capital Financial Statement Software Vendors 5

NAIC Financial Filing Requirements 6

- 2022 Annual Statement and Supplements..... 6
- 2022 Risk-Based Capital Reports 6
- 2022 Combined Property & Casualty Annual Statement 6
- 2023 Quarterly Statement..... 6

NAIC Database Mailing Address 6

Filing Deadlines 6

Whom to Contact for General Questions 11

State Filing Instructions/Checklist..... Web only

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

Formulas for Life, Health & Annuity Guaranty Association Assessable Premium Exhibit,
Part 2 Web only

https://content.naic.org/sites/default/files/inline-files/2022%20New%20formulas%20-%20FINAL%20-%20color%20-%20for%20NAIC_revised%20102122.pdf

Filing Fee Payment Information 11

Whom to Contact for Database Filing Fee and Remittance Invoice Questions 11

Frequently Asked Questions (FAQs).....12

New Your Supplemental Filing Contacts.....13

NAIC Financial Data Repository Participation

The NAIC Central Office Financial Data Repository (Database) is updated every year by the National Association of Insurance Commissioners (NAIC) on behalf of and at the direction of our members, the state insurance commissioners.

The Database will include annual statement data for the following **statement types**:

- Property & Casualty (including Property Combined filings)
- Life, Accident & Health/Fraternal (including Separate Accounts filings)
- Title
- Health

The Database will include Risk-Based Capital Reports for the following **statement types**:

- Property & Casualty
- Life, Accident & Health/Fraternal
- Health

The Database will include quarterly statement data for the following **statement types**:

- Property & Casualty
- Life, Accident & Health/Fraternal
- Title
- Health

Participation in the Database provides essential data for the Insurance Regulatory Information System (IRIS) Financial Ratio Reports, risk-based capital analysis, and other solvency-related reviews of individual companies, including reporting compliance and financial analysis. This serves to assist in preventing insolvencies for which liability is imposed on insurers under state guaranty fund laws. It also serves several other regulatory information needs, such as mandated: experience analysis for particular lines or sub-lines for individual companies and groups; general market structure and performance analysis; and statistics by company, groups or the industry as a whole.

It is extremely important that all filings are accurate, complete, and timely. The NAIC will be working to ensure that companies have complied with electronic filing requirements and financial reporting requirements contained in the **Blanks, Annual Statement Instructions** and **Purposes and Procedures Manual of the NAIC Investment Analysis Office** and **Accounting Practices and Procedures Manual**, and any data validation failures are resolved.

NAIC Internet Filing

Important:

The NAIC will accept only filings submitted via the Internet Filing website.

Once a company has signed up for Internet Filing, the NAIC will provide a User ID and password to the insurer to use to submit as many filings as necessary, as often as necessary. It is not necessary to renew or resign up for Internet filing each year as-long-as the company code has not changed.

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. For assistance with this call the NAIC Service Desk (816) 783-8500.

Checking Your Submission Status:

1. Log onto the Internet Filing website.
2. Click on the Submit Filing link on the right.
3. Scroll or page down to the section entitled Find and select the filing for which you want to check the submission status.
4. The Internet Filing – Recent Submissions page will display the following information.
 - The zip file name submitted
 - The size of the filing
 - The time the filing was received
 - The media type submitted (Internet)
 - All the individual files that were within the submitted zip file
 - The processing status information, which will include
 - The time processed
 - Passed Minimum Standards (Yes, No, Not Processed)

If the **Passed Minimum Standards** answer is **Yes**, your data file has loaded. You will see the following message:

Your Statement data file (S.TXT) has passed minimum standards and loaded to the NAIC Financial Data Repository.

If the **Passed Minimum Standards** answer is **No**, your data file has not loaded. You will see the following message:

Your statement data file (S.TXT) has failed minimum standards. Your NAIC Data Support Analyst will determine the problem with your filing and contact you, if need be. Please allow 24 hours, then check for a refile in the submissions area on the Submit Filing page to see if the file has passed minimum standards and is loaded to the NAIC Financial Data Repository.

If the **Passed Minimum Standards** answer is **Not Processed**, this could be caused by a variety of reasons (received a duplicate copy of the file, there is a problem with the items within the zip file, etc.). You can contact the Data Support Analyst if 24 hours have passed, and the status has not changed.

Whom to Contact About Internet Filing:

If you are receiving an error message when trying to submit an electronic filing or having trouble with your NAIC username and password, contact the NAIC Service Desk at **(816) 783-8500** or by Email at help@naic.org

For general questions concerning Internet Filing, contact Financial Regulatory Services Data Support Analysts at FDRAdmin@naic.org or **(816)783-8600**

NAIC Insurance Regulatory Information System (IRIS)

Currently, the NAIC only generates IRIS ratio results for Property & Casualty, and Life/Fraternal statement filers.

IRIS Ratio Results are generated automatically upon data submission if all IRIS data elements are present in the submission. If IRIS data elements are submitted with data validation failures or material accounting errors, these failures/errors will be reflected in the IRIS ratio results.

As soon as the NAIC calculates an insurer's IRIS ratios, the IRIS Financial Ratio Results Report will be made available to the states and will be sent electronically to the Company's Current Financial Statement Contact person via e-mail. For those companies that do not have a valid annual statement e-mail address, printed reports will be mailed.

If a company submits amended data that affects the current processing year IRIS ratios, the NAIC will recalculate IRIS. As with the original IRIS ratios report, the IRIS Financial Ratio Results Report will be made available to the states and will be sent electronically to the Company's Current Financial Statement Contact person via e-mail. For those companies that do not have a valid annual statement e-mail address, printed reports will be mailed. The insurer Internet reports, or reports viewed through Internet Filing, will have the most current IRIS Ratio Results Report available for an insurer.

A company that has an NAIC Username and Password can retrieve the latest IRIS Ratio Report (whether it is an original or revised report) from the Internet Filing website by following the instructions below.

If You Already Have an NAIC Username and Password:

1. Go to <https://ifs.naic.org/internetfiling/servlet/IFHome>.
2. Sign into Internet Filing using the NAIC username and password assigned to your company. **The site is case-sensitive.**
3. Click the "IRIS Results" button on the right side of the page.
4. The most recent IRIS results will be displayed. You can also, in most instances, retrieve current IRIS results plus the past four prior years provided that your company had results for these data years.
5. Follow the instructions on the screen to print the IRIS with or without the Internet Filing banner.

A company receives **only** its own IRIS Ratio Results. You can *purchase* the Insurance Regulatory Information System (IRIS) Ratio Results through the NAIC by calling (816) 783-8300 or e-mail prodserv@naic.org.

General Guidelines

Annual and quarterly filings must follow all established guidelines specified in the **Annual Statement Instructions***.

The following electronic media filing standards must also be followed:

- all material validation discrepancies should be corrected or explained;
- an electronic validation results file and an electronic explanation file (explaining any material validation failures included in the results file) must be included with the data filing;
- validations included in your vendor's software package and the results that populate the electronic validation results file must not be modified.

*The Annual Statement Instructions and related annual statement publications may be obtained from the NAIC by calling (816) 783-8300 or e-mailing prodserv@naic.org.

Insurance Products and Services

The NAIC is the authoritative source for insurance industry information. Many publications and products can be downloaded in Adobe Acrobat PDF from the NAIC website, as they become available. You can download most publications from the NAIC website at http://www.naic.org/prod_serv_publications.htm.

Whom to Contact About Publications & Products:

For general questions concerning available publications & products or to order via telephone, call **(816) 783-8300**.

Annual, Quarterly and Risk-Based Capital Financial Statement Software Vendors

You can access the most current software providers from the following NAIC website link https://content.naic.org/industry_filing_participation_vendors.htm

NAIC Financial Statement Filing Requirements

2022 Annual Financial Statement and Supplements

Insurers are **required** to submit an electronic filing copy of their annual statement and supplements to the NAIC by the filing dates specified by the domiciliary state's filing checklist. **If the filing due date falls on a weekend, you must consult your state of domicile on whether filings are due the Friday before the due date or the Monday after the due date.**

2022 Risk-Based Capital Reports

Health, Property & Casualty and Life, Accident & Health/Fraternal statement filers are required to submit a *Risk-Based Capital Report* to the NAIC electronically by March 1, 2023, or as specified by the domiciliary state, i.e., filing checklist. **If the filing due date falls on a weekend, you must consult your state of domicile on whether filings are due the Friday before the due date or the Monday after the due date.**

2022 Combined Property & Casualty Annual Statement

Property & Casualty insurers who are in a group of affiliated insurers with more than one U.S.-domiciled Property & Casualty insurer and that (1) have ownership between them, (2) have inter-company reinsurance or (3) have inter-company pooling are required to submit a combined Property & Casualty statement to the NAIC electronically. The filing deadline is May 1, 2023. **If the filing due date falls on a weekend, you must consult your state of domicile on whether filings are due the Friday before the due date or the Monday after the due date.**

2023 Quarterly Statement

Health, Property & Casualty, Life, Accident & Health/Fraternal, and Title statement filers are required to submit quarterly statements to the NAIC electronically. Filings for the respective quarters have

deadlines of May 15, August 15, and November 15, 2023. **If the filing due date falls on a weekend, you must consult your state of domicile on whether filings are due the Friday before the due date or the Monday after the due date.**

NAIC Database Mailing Address

**Attn: Data Administrators
NAIC Database
1100 Walnut Ste. 1500
Kansas City, MO 64106**

(816) 783-8600

Filing Deadlines

The filing deadlines for the components of the **2022 annual electronic filings** that may be submitted to the NAIC are as follows.

- Mar. 1, 2023 Annual Statement Filing (Property, Life/Fraternal, Health, Title)
 - Bail Bond Supplement (Property)
 - Director and Officer Insurance Coverage Supplement (Property)
 - Financial Guaranty Insurance Exhibit (Property)
 - Health Care Receivables Supplement (Life/Fraternal)
 - Medicare Part D Coverage Supplement (Property, Life/Fraternal, Health)
 - Medicare Supplement Insurance Experience Exhibit (Property, Life/Fraternal, Health)
 - Merger/history form, if applicable (Property, Life/Fraternal, Health, Title) (electronic txt file only)
 - Premiums Attributed to Protected Cells Exhibit (Property)
 - Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Property)
 - Risk-Based Capital Report (Property, Life/Fraternal, Health)
 - Separate Accounts Statement Filing (Life/Fraternal)
 - Supplement A to Schedule T (Medical Professional Liability Supplement) (Property)
 - Supplemental Life data due March 1 (Health) (**Note:** All Supplemental Life data is due March 1, with the exception of the following items, which are due April 1: Analysis of Annuity Operations by Lines of Business; Analysis of Increase in Annuity Reserves During the Year.)
 - Supplemental Schedule O (Life/Fraternal)
 - Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts (Property)
 - Trusteed Surplus Statement (Property, Life/Fraternal)
 - VM-20 Reserves Supplement (Life/Fraternal)
 - Workers' Compensation Carve-Out Supplement (Life/Fraternal)
 - Actuarial Certification Regarding the Use of 2001 Preferred Class Tables Required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities (Life/Fraternal) (PDF file only)
 - Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities (Life/Fraternal) (PDF file only)

- Actuarial Opinion (Property, Life/Fraternal, Health, Title) (PDF file only)
 - Actuarial Opinion (Statement) on Non-Guaranteed Elements as Required in Interrogatory 3 to Exhibit 5 (Life/Fraternal, Health Life Supplement) (PDF file only)
 - Actuarial Opinion on Participating and Non-Participating Policies as Required in Interrogatories 1 and 2 to Exhibit 5 (Life/Fraternal, Health Life Supplement) (PDF file only)
 - Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit (Life/Fraternal) (PDF file only)
 - Actuarial Opinion on Synthetic Guaranteed Investment Contracts (Life/Fraternal) (PDF file only)
 - Actuarial Opinion on X-Factors (Life/Fraternal) (PDF file only)
 - Actuarial Opinion Required by the Modified Guaranteed Annuity Model Regulation (Life/Fraternal) (PDF file only)
 - C-3 RBC Certifications Required Under C-3 Phase I (Life/Fraternal) (PDF file only – to be filed with Risk-Based Capital Report)
 - C-3 RBC Certifications Required Under C-3 Phase II (Life/Fraternal) (PDF file only – to be filed with Risk-Based Capital Report)
 - Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) (Life/Fraternal) (PDF file only)
 - Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV (Life/Fraternal) (PDF file only)
 - Reinsurance Attestation Supplement (Property) (PDF file only)
 - Relief from the Five-year Rotation Requirement for Lead Audit Partner (Property, Life/Fraternal, Health, Title) (PDF file only)
 - Relief from the One-year Cooling Off Period for Independent CPA (Property, Life/Fraternal, Health, Title) (PDF file only)
 - Relief from the Requirements for Audit Committees (Property, Life/Fraternal, Health, Title) (PDF file only)
- Apr. 1, 2023 Accident and Health Policy Experience Exhibit (Property, Life/Fraternal, Health)
 - Credit Insurance Experience Exhibit (Property, Life/Fraternal)
 - Cybersecurity and Identity Theft Insurance Coverage Supplement (Property)
 - Insurance Expense Exhibit (Property)
 - Life, Health & Annuity Guaranty Association Assessable Premium Exhibit Parts 1 and 2 (Life/Fraternal, Health, Property)
 - Long-Term Care Experience Reporting Forms (Property, Life/Fraternal, Health)
 - Mortgage Guaranty Insurance Exhibit (Property)
 - Private Flood Insurance Supplement (Property)

- Supplemental Health Care Exhibit – Parts 1, 2, and 3 (Property, Life/Fraternal, Health)
 - Supplemental Health Care Exhibit's Expense Allocation Report (Property, Life/Fraternal, Health)
 - Supplemental Investment Risks Interrogatories (Property, Life/Fraternal, Health, Title)
 - Supplemental Life data due April 1 (Health) (Analysis of Annuity Operations by Lines of Business; Analysis of Increase in Annuity Reserves During the Year)
 - Supplemental Term and Universal Life Insurance Reinsurance Exhibit (Life/Fraternal)
 - Variable Annuities Supplement (Life/Fraternal)
 - Management's Discussion and Analysis (Property, Life/Fraternal, Health, Title) (PDF file only)
- May 1, 2023 Combined Annual Statement Filing (Property)
 - Combined Insurance Expense Exhibit (Property)
 - June 1, 2023 Accountant's Letter of Qualifications (Property, Life/Fraternal, Health, Title) (PDF file only)
 - Audited Financial Report (Property, Life/Fraternal, Health, Title) (PDF file only)
 - Aug. 1, 2023 Communication of Internal Control Related Matters Noted in Audit (Property, Life/Fraternal, Health, Title) (PDF file only)

The filing deadlines for the components of the **2022 annual filings that, if applicable**, should be submitted **only to an insurer's state of domicile** are as follows. **(Note: These components should not be filed with the NAIC in any format.)**

- Mar. 1, 2023 Exceptions to the Reinsurance Attestation Supplement (Property)
 - Schedule SIS – Stockholder Information Supplement (Property, Life/Fraternal, Health, Title)
 - Supplemental Compensation Exhibit (Property, Life/Fraternal, Health, Title)
- Mar. 15, 2023 Actuarial Opinion Summary (Property)

(Note: An insurer's state of domicile may specify a filing deadline other than March 15 for this component.)
- Apr. 1, 2023 Supplemental Schedule of Business Written by Agency (Title)
 - Regulatory Asset Adequacy Issues Summary (RAAIS) Required by Valuation Manual (Life/Fraternal)
 - Executive Summary of the PBR Actuarial Report (Life/Fraternal)
 - Life Summary of the PBR Actuarial Report (Life/Fraternal)
 - Variable Annuities Summary of the PBR Actuarial Report (Life/Fraternal)
- Apr. 30, 2023 Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D (Life/Fraternal)

- Aug. 1, 2023 Management's Report of Internal Control Over Financial Reporting (Property, Life/Fraternal, Health, Title)

Note: The Report on Significant Deficiencies in Internal Controls should not be included in the electronic filing of the Audited Financial Report to ensure confidentiality of such information.

The NAIC filing deadlines and requirements for the **2023 quarterly** electronic filings are as follows.

- May 15, 2023 Quarterly Statement Filing as of March 31, 2023 (Property, Life/Fraternal, Health, Title)
 - Trusteed Surplus Statement – Quarter Ending March 31, 2023 (Property, Life/Fraternal)
 - Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending March 31, 2023 (Property)
 - Medicare Part D Coverage Supplement – Quarter Ending March 31, 2023 (Property, Life/Fraternal, Health)
 - Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending March 31, 2023 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending March 31, 2023 (Life/Fraternal) (PDF file only)
 - Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending March 31, 2023 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending March 31, 2023 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending March 31, 2023 (Life/Fraternal) (PDF file only)
 - Director and Officer Insurance Coverage Supplement – Quarter Ending March 31, 2023 (Property)
- July 1, 2023 PBR Exemption due to state 7/1 and NAIC 8/15 (Life/Fraternal) (PDF file only)
- Aug. 1, 2023 Communication of Internal Control Related Matters Noted in Audit (Property, Life/Fraternal, Health, Title) (PDF file only)
- Aug. 15, 2023 Quarterly Statement Filing as of June 30, 2023 (Property, Life/Fraternal, Health, Title)
 - Trusteed Surplus Statement – Quarter Ending June 30, 2023 (Property, Life/Fraternal)
 - Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending June 30, 2023 (Property)

- Medicare Part D Coverage Supplement – Quarter Ending June 30, 2023 (Property, Life/Fraternal, Health)
- Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending June 30, 2023 (Life/Fraternal) (PDF file only)
- Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending June 30, 2023 (Life/Fraternal) (PDF file only)
- Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending June 30, 2023 (Life/Fraternal) (PDF file only)
- Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending June 30, 2023 (Life/Fraternal) (PDF file only)
- Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending June 30, 2023 (Life/Fraternal) (PDF file only)
- Director and Officer Insurance Coverage Supplement – Quarter Ending June 30, 2023 (Property)

- PBR Exemption due to state 7/1 and NAIC 8/15 (Life/Fraternal) (PDF file only) [Only filed with 2nd Quarter Statement]

- Nov. 15, 2023 Quarterly Statement Filing as of September 30, 2023 (Property, Life/Fraternal, Health Title)
 - Trusteed Surplus Statement – Quarter Ending September 30, 2023 (Property, Life/Fraternal,)
 - Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending September 30, 2023 (Property)
 - Medicare Part D Coverage Supplement – Quarter Ending September 30, 2023 (Property, Life/Fraternal, Health)
 - Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending September 30, 2023 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending September 30, 2023 (Life/Fraternal) (PDF file only)
 - Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending September 30, 2023 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending September 30, 2023 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending September 30, 2023 (Life/Fraternal) (PDF file only)
 - Director and Officer Insurance Coverage Supplement – Quarter Ending September 30, 2023 (Property)

Note: Quarter 4 filings are not captured by the NAIC.

The above listing represents all the items that the NAIC currently accepts for processing to the NAIC Database. **This listing does not replace your domiciliary state's checklist.** Please consult with a state representative or the state's checklist for guidance on what files are required to be submitted.

Whom to Contact for General Questions

For questions concerning how to complete your statement, contact the Financial Regulatory Services Questions Help Line at **(816) 783-8400**.

For general questions concerning the NAIC Financial Database and electronic filings, contact the NAIC FDR Data Support Analysts at **(816) 783-8600**, or e-mail FDRAdmin@naic.org.

Filing Fee Payment Information and Instructions

You can access the most current Filing Fee Payment Information, Instructions and Filing Fee Remittance Advices from the following NAIC website link

<https://content.naic.org/sites/default/files/industry-financial-filing-payment-instructions-and-fee-schedule.pdf>

Whom to Contact for Questions Regarding the Filing Fee Payment and Remittance Advice

Accounts Receivable, NAIC Accounting, (816) 783-8062, (816) 783-8085, or e-mail AcctgRec@naic.org

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, 2023.**

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, 2024 is the cutoff date for the 2022 Annual and 2023 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:

Jacob Joseph
(212) 709-5402

Jacob.Joseph@dfs.ny.gov

Nikki Brate
(518) 473-7670

Nikki.Brate@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 concerning 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 2022 version of the Insurance Regulatory Information System (IRIS) Ratio Results publication when it becomes available on the NAIC website beginning in 2023.

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 Username 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:** Please 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.

Information continues on the next page

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 and 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 |