

NAIC CENTRAL OFFICE
Financial Data Repository
2019 Annual and 2020 Quarterly Financial Statement
Participation Packet

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NAIC Financial Data Repository Participation

The NAIC Executive Headquarters 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.

Note: If disaster(s) or other contingencies prevent timely online filing, authorization to submit a company's filing other than via the Internet Filing website should come from the company's domiciliary state. Approval from the company's domiciliary state must be submitted to the NAIC along with the filing submitted via alternative media.

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 user name 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 user name 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 user name 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 User Name 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 User Name and Password:

1. Go to <https://ifs.naic.org/internetfiling/servlet/IFHome>.
2. Sign into Internet Filing using the NAIC user name 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 Software Vendors

The following is a current listing of vendors that provide software for Annual, Quarterly, and Risk-Based Capital financial filings:

Vendor	Product	E-mail	Contact Number
A.M. Best Company http://www.ambest.com/ Ambest Road Oldwick, NJ 08858	Life/Fraternal, Property, Health, Separate Accounts, Title and RBC (Health, Life and Property)	BestESP_sales@ambest.com	Phone: (908) 439-2200 x5339 Fax: (908) 439-3385
Booke Seminars http://www.bookeseminars.com/ 1100 Reynolds Blvd Winston, Salem, NC 27105	Life/Fraternal, Property, Health, Title, Separate Accounts and RBC (Health, Life/Fraternal and Property)	info@bookeseminars.com	Phone: (800) 277-1120 Fax: (336) 896-8083
Financial Software Innovations www.fsi-inc.com 3102 Bee Caves Road, Suite 200 Austin, TX 78746	Life/Fraternal, Property, Title, Health, Separate Accounts and RBC (Health, Life/ Fraternal, Property)	info@fsi-inc.com	Phone: (800) 969-7979 Fax: (512) 328-1984
Gain Compliance https://gaincompliance.com/ 321 E Walnut, Suite 320 Des Moines, IA 50309	Life/Fraternal, Property(annual statement only)	info@gaincompliance.com burch@gaincompliance.com	Phone: (515) 865-3702
Sapiens, Inc. (formerly StoneRiver) http://www.sapiens.com/solutions-categories/financial-compliance/ 222 Third Ave SE Suite 405Cedar Rapids, IA 52401	Life/Fraternal, Property, Health, Separate Accounts and RBC (Health, Life/Fraternal, Property)	info.sapiens@sapiens.com laura.frazier@sapiens.com	Phone: (800) 373-3366 Fax: (319) 294-3226
FIS iWORKS LLC http://www.fisglobal.com 3150 Holcomb Bridge Rd Norcross, GA 30071	Life/Fraternal, Property, Health, Separate Accounts, and RBC (Health, Life/Fraternal, Property)	Statutory@fisclientservices.com	Phone: (309) 862-4300
SOVOs ETM (formerly Eagle) www.byetm.com 805 Tower Terrace Road Hiawatha, IA 52233	Life/Fraternal, Property, Health, Separate Accounts and RBC (Health, Life/Fraternal and Property)	sales@byetm.com	Phone: (855) 737-1688 Fax: (319) 393-3117

NAIC Financial Statement Filing Requirements

2019 Annual 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.**

2019 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, 2020 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.**

2019 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, 2020.

2020 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, 2020. **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 **2019 annual electronic filings** that may be submitted to the NAIC are as follows.

- Mar. 1, 2020 Annual Statement Filing (Property, Life/Fraternal, Health, Title)
 - Bail Bond Supplement (Property)
 - Director and Officer Insurance Coverage Supplement (Property)
 - Financial Guaranty Insurance Exhibit (Property)
 - 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)
 - 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 Certification Related to the Reserves Required by Actuarial Guideline XLIII (Life/Fraternal) (PDF file only)
 - Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities (Life/Fraternal) (PDF file only)

- Actuarial Certifications Related to Hedging Required by Actuarial Guideline XLIII (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)
 - Financial Officer Certification Related to Clearly Defined Hedging Strategy Required by Actuarial Guideline XLIII (Life/Fraternal) (PDF file only)
 - Management Certification That the Valuation Reflects Management’s Intent Required by Actuarial Guideline XLIII (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency 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 and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated 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)
 - VM-20 Reserves Supplement (Life/Fraternal)
- Apr. 1, 2020 Accident and Health Policy Experience Exhibit (Property, Life/Fraternal, Health,)
 - Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (Life/Fraternal, Health, Property)

- Credit Insurance Experience Exhibit (Property, Life/Fraternal)
 - Cybersecurity and Identity Theft Insurance Coverage Supplement (Property)
 - Insurance Expense Exhibit (Property)
 - Interest Sensitive Life Insurance Products Report (Life/Fraternal)
 - Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (Life/Fraternal, Health, Property)
 - Long-Term Care Experience Reporting Forms (Property, Life/Fraternal, Health)
 - 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, 2020 Combined Annual Statement Filing (Property)
 - Combined Insurance Expense Exhibit (Property)
 - June 1, 2020 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, 2020 Communication of Internal Control Related Matters Noted in Audit (Property, Life/Fraternal, Health, Title) (PDF file only)
 - Aug. 15, 2020 PBR Exemption filing due to state 7/1 and to NAIC 8/15 (Life/Fraternal) (PDF file only with second quarter filing)

The filing deadlines for the components of the **2019 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, 2020 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, 2020 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, 2020 Supplemental Schedule of Business Written by Agency (Title)
 - Regulatory Asset Adequacy Issues Summary (RAAIS) Required by Valuation Manual (Life/Fraternal)

- Apr. 30, 2020 Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D (Life/Fraternal)
- Aug. 1, 2020 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 **2020 quarterly** electronic filings are as follows.

- May 15, 2020 Quarterly Statement Filing as of March 31, 2020 (Property, Life/Fraternal, Health, Title)
 - Trusteed Surplus Statement – Quarter Ending March 31, 2020 (Property, Life/Fraternal)
 - Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending March 31, 2020 (Property)
 - Medicare Part D Coverage Supplement – Quarter Ending March 31, 2020 (Property, Life/Fraternal, Health)
 - Merger/history quarterly form, if applicable (Property, Life/Fraternal, Health, Title) (electronic txt file only)
 - Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending March 31, 2020 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending March 31, 2020 (Life/Fraternal) (PDF file only)
 - Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending March 31, 2020 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending March 31, 2020 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending March 31, 2020 (Life/Fraternal) (PDF file only)
 - Director and Officer Insurance Coverage Supplement – Quarter Ending March 31, 2020 (Property)
- July 1, 2020 PBR Exemption due to state 7/1 and NAIC 8/15 (Life/Fraternal) (PDF file only)
- Aug. 15, 2020 Quarterly Statement Filing as of June 30, 2020 (Property, Life/Fraternal, Health, Title)
 - Trusteed Surplus Statement – Quarter Ending June 30, 2020 (Property, Life/Fraternal)
 - Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending June 30, 2020 (Property)

- Medicare Part D Coverage Supplement – Quarter Ending June 30, 2020 (Property, Life/Fraternal, Health)
- Merger/history quarterly form, if applicable (Property, Life/Fraternal, Health, Title) (electronic txt file only)
- Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending June 30, 2020 (Life/Fraternal) (PDF file only)
- Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending June 30, 2020 (Life/Fraternal) (PDF file only)
- Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending June 30, 2020 (Life/Fraternal) (PDF file only)
- Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending June 30, 2020 (Life/Fraternal) (PDF file only)
- Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending June 30, 2020 (Life/Fraternal) (PDF file only)
- Director and Officer Insurance Coverage Supplement – Quarter Ending June 30, 2020 (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, 2020 Quarterly Statement Filing as of September 30, 2020 (Property, Life/Fraternal, Health Title)
 - Trusted Surplus Statement – Quarter Ending September 30, 2020 (Property, Life/Fraternal,)
 - Supplement A to Schedule T (Medical Professional Liability Supplement) – Quarter Ending September 30, 2020 (Property)
 - Medicare Part D Coverage Supplement – Quarter Ending September 30, 2020 (Property, Life/Fraternal, Health)
 - Merger/history quarterly form, if applicable (Property, Life/Fraternal, Health, Title) (electronic txt file only)
 - Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending September 30, 2020 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV – Quarter Ending September 30, 2020 (Life/Fraternal) (PDF file only)
 - Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI – Quarter Ending September 30, 2020 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) – Quarter Ending September 30, 2020 (Life/Fraternal) (PDF file only)
 - Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) – Quarter Ending September 30, 2020 (Life/Fraternal) (PDF file only)
 - Director and Officer Insurance Coverage Supplement – Quarter Ending September 30, 2020 (Property)

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

The above listing represents all of 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

The Annual Statement filing fee is due March 1, 2020.
The Combined Statement filing fee is due May 1, 2020.

▶ Please follow the guidelines below when preparing your filing fee.

1. Go to the filing fee information website at:
http://www.naic.org/industry_filing_participation_fees.htm

To determine your filing fee, if you are not claiming any premiums, then the minimum fee on the chart is due. If you are filing for a group that meets the group fee, your fee can be remitted by one company. If filing combined, please remit the combined filing fee amount.

2. **Choose and print the appropriate Remittance Advice**

- a. **Individual Remittance Advice**

http://www.naic.org/documents/industry_filing_participation_packet_ind_invoice.pdf

- b. **Combined Remittance Advice**

http://www.naic.org/documents/industry_filing_participation_packet_combined_invoice.pdf

- c. **Group Remittance Advice**

http://www.naic.org/documents/industry_filing_participation_packet_group_invoice.pdf

If you file for multiple Individual Companies and also a Combined, please fill out a remittance advice for each of the Individual Company filings and one for the Combined. You may send one check but attach all remittance advices to the check. If you are filing a Combined, please include your combined company code. Fill out all information requested. It is very important that you include the company code(s) as well as the name and phone number of the person sending the check in case there are questions concerning your payment.

If you choose a group remittance advice, please submit a list of company codes for which the filing is remitted. A group fee may be submitted via one check. Please indicate the Parent of the Group. It is very important that you include the name and phone number of the person sending the check in case there are questions concerning your payment.

3. 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.
4. To pay by ACH or Wire, you must reference the company code(s):

United Missouri Bank (UMB)
Routing# 101000695
For the benefit of NAIC
Acct #9870877295

5. 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 the filing fee deadline of March 1, 2020 (May 1, 2020 for Combined Property & Casualty Statement filings).

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

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

NAIC Filing Fee Structure

The NAIC is using a streamlined formulaic approach for the calculation of the 2019 annual financial filing (data year) database filing fee. In this approach fees are calculated using the measurement of an insurance company's premiums or assumed reinsurance (defined below) multiplied by a base factor, subject to a minimum fee and individual and group caps, as illustrated below. The NAIC no longer uses a tiered fee structure.

Premium Base by Statement Type

Database Filing Fees for Individual Filings

The fees for individual filings are based on the greater of direct premiums written (including annuity and other fund deposits) **OR** reinsurance assumed from non-affiliates. The following specifies the annual statement references for calculating the premium base.

Property & Casualty Statement

The premium base is the greater of:

- Underwriting and Investment Exhibit, Part 1B-Premiums Written, line 35, column 1
- or**
- Underwriting and Investment Exhibit, Part 1B-Premiums Written, line 35, column 3

Life, Accident & Health/Fraternal Statement

The premium base is the greater of:

- Schedule T, line 95, columns 6 and 7
- or**
- Sum of Schedule S, Part 1, Section 1, line 1099999 (Total non-affiliates general account) plus line 2199999 (Total non-affiliates separate account), column 10

Plus

- Schedule S, Part 1, Section 2, line 1099999 (Total non-affiliates), column 8

Title Statement

The premium base is the greater of:

- Operations and Investment Exhibit, Part 1A, line 1, column 4
- or**
- Schedule F, Part 1, line 9999999 less line 0899999, sum of columns 6 and 9 **times** 1000

Health Statement

The premium base is the greater of:

- Underwriting & Investment Exhibit – Part 1 line 12 (Totals), column 1
- or**
- Schedule S, Part 1, Section 2, line 1099999 (Total non-affiliates.), column 8

Database Filing Fees for Combined Property & Casualty Filings

The filing fee for combined Property & Casualty filing is \$675 and is not determined by a premium base.

Filing Fee Limit

The NAIC filing fee limit for insurer groups is \$263,688. Insurer groups are determined by using the NAIC group code on the NAIC Financial Database. Group caps and group adjustments can be guaranteed only if the group changes are received by December 31st of the filing year. To add or delete companies to your group, contact Jennifer Heinz, Company Demographics Analyst, at (816) 783-8605 or JHeinz@naic.org.

All other questions regarding your filing fee, contact Accounts Receivable, NAIC Accounting, (816) 783-8062, (816) 783-8085, or e-mail AcctsgRec@naic.org.