

**NAIC CENTRAL OFFICE**

## 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

### 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,

## **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

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 e  
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:**

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

## **2024 Quarterly Statement**

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

## Operations by Lines of Business; Analysis of Increase in Annuity







Reasonableness and Consistency of Assumptions Certification Required  
by Actuarial Guideline XXXVI (Updated Market Value) Quarter Ending  
March 31, 2024 (Life/Fraternal) (PDF file only)

Reasonableness of Assumptions Certification Required by Actuarial Guideline XXXV Quarter Ending September 30, 2024 (Life/Fraternal) (PDF file only)

Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXV Quarter Ending September 30, 2024 (Life/Fraternal) (PDF file only)

Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method Required by Actuarial Guideline XXXVI Quarter Ending September 30, 2024 (Life/Fraternal) (PDF file only)

Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Average Market Value) Quarter Ending September 30, 2024 (Life/Fraternal) (PDF file only)

Reasonableness and Consistency of Assumptions Certification Required by Actuarial Guideline XXXVI (Updated Market Value) Quarter Ending September 30, 2024 (Life/Fraternal) (PDF file only)

**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. . Please consult with a

***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 [FDRhelpdesk@naic.org](mailto:FDRhelpdesk@naic.org).

# Financial Statement Filing Frequently Asked Questions

## **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, 2025, is the cutoff date for the 2023 Annual and 2024

### **How can I find out about the status of my PA (Pennsylvania) 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:

Matt Minnich  
(816) 783-8418  
[MMinnich@naic.org](mailto:MMinnich@naic.org)

MFL Production Support  
[mflproductionsupport@naic.org](mailto:mflproductionsupport@naic.org)

## **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?**

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](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](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 18/Lang (en-o0000912 0 612 792 reW\*nQ EMC

### **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 [FDRhelpdesk@naic.org](mailto:FDRhelpdesk@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](mailto: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](mailto: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

## **Contacts for Questions**