Data Now Program (DNP)

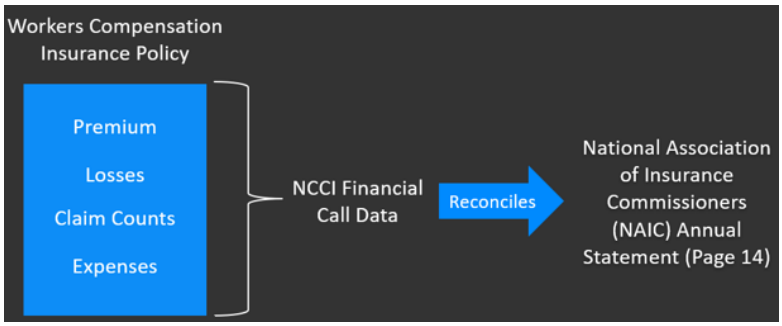
Financial Call Reporting Fundamentals & Season Preparation

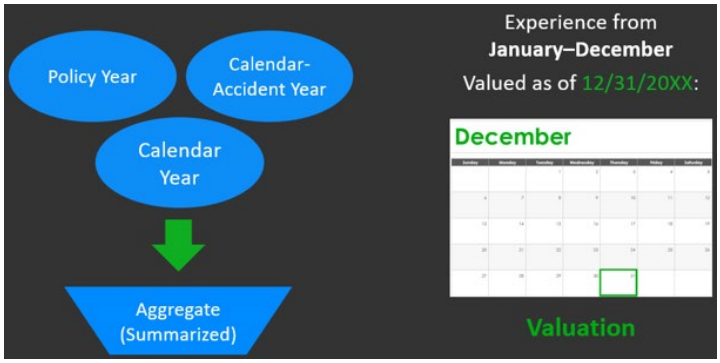
Overview

Key Takeaways

- Develop an understanding of Financial Call data
- Understand basic concepts for Financial Call reporting
- Identify benefits of the Reporting Workflow
- Identify resources to assist with Financial Call reporting

What Is Financial Call Data?





What Does NCCI Collect?

NCCI collects a total of 20 different types of Calls.

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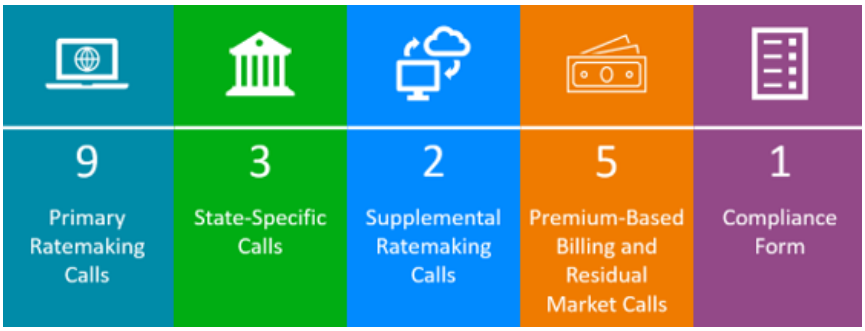
Data Now Program (DNP)

Financial Call Reporting Fundamentals & Season Preparation



Uses of Financial Call Data

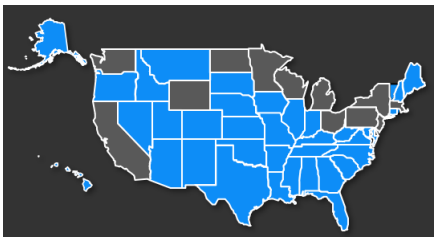
Financial Call data is used for:

- Ratemaking purposes for NCCI states filings
- Market analysis and research
- State regulatory requests
- Pool billing and participation

Who Reports Financial Calls?

All companies that write workers compensation insurance in NCCI states:

- Carriers
- State funds
- Self-insured groups (Florida)



Which Calls Do I Report?

Call No.	Required Reporting	Not Required	Reporting Exceptions
3 Policy Year Call	You are required to report Call #3 if you wrote workers compensation policies in a given state in 1994 and/or any subsequent years. **Note:** The reporting requirement of this Call also applies to Florida self-insured funds.	You are not required to report Call #3 in a given state if: • You have never written workers compensation policies in that state; or • You have not written workers compensation policies in that state since prior to 1994; or • You have only written Large Deductible, F-classification, Excess Coverage, or National Defense Base policies—with coverage under the National Defense Projects Rating Plan.	This Call does not apply to written workers compensation policies for excluded coverages such as Large Deductible, F-classification, or National Defense Base policies—with coverage under the National Defense Projects Rating Plan, which are excluded from Call #3. For additional information on excluded coverages, refer to Call #3 General Instructions. **Texas Exception:** You must receive permission from the Texas Department of Insurance to discontinue the reporting of this Call and provide a copy of this release to NCCI.

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Financial Call Reporting Fundamentals & Season Preparation

When Are the Calls Due?

- Most Financial Calls are due April 1
- Subject to Aggregate Data Quality Incentive Program (ADQIP)—Timeliness and Quality Assessments
- Financial Call Reporting Guidebook—Financial Call Reporting Schedule

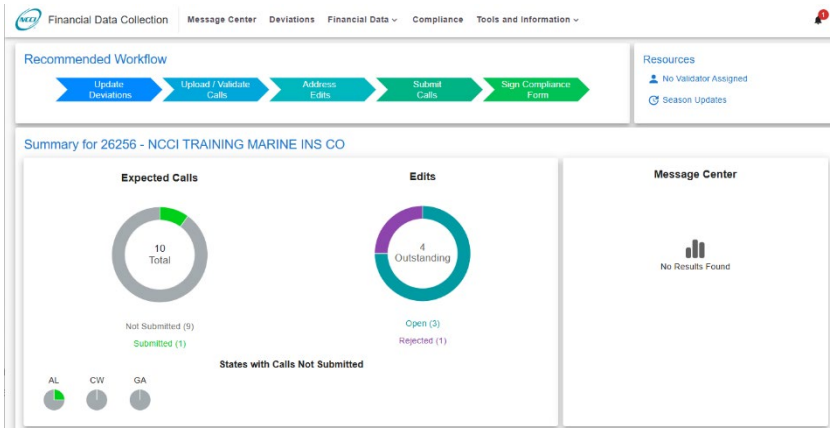
Financial Call Reporting Schedule—Form and Call Due Dates

Form/ Call	Form/Call Name	Due Date	ADQIP Timeliness Applicability	ADQIP Quality Applicability
Form	Financial Data Compliance Form	4/1*	Yes	No
1	Calendar Year Call for Workers Compensation Net Direct Written Premium	5/1	Yes	No
1A	Calendar Year Call for Direct Assignment Net Direct Written Premium	3/15	No	No
1B	Calendar Year Alternate Equivalent Premium Call	3/15	No	No
1C	Calendar Year Kansas Municipalities Premium Exclusion Call	3/15	No	No
1D	Calendar Year New Mexico Small Policy Exemption Call	3/15	No	No
3	Policy Year Call	4/1	Yes	Yes
3A	Policy Year—Assigned Risk Call	4/1	Yes	Yes
5	Calendar-Accident Year Call	4/1	Yes	Yes
5A	Calendar-Accident Year—Assigned Risk Call	4/1	Yes	Yes
8	Reconciliation Report	4/1	Yes	Yes
10	Schedule Rating and Other Prospective Premium Adjustments Call	4/1	Yes	No
10T	Texas—Policy Year Call for Schedule Rating Modifications	4/1	Yes	No
14	Calendar Year Expense Call	5/1	Yes	No
19	Accident Year Countywide Loss Adjustment Expense	4/15**	Yes	No
26	North Carolina Addendum for Calls #3, #5, and #10	5/1	Yes	No
31	Large Loss and Catastrophe Call	4/1	Yes	Yes
32A	Virginia Coal Mine Policy Year—Assigned Risk Call	4/1	Yes	Yes
32V	Virginia Coal Mine Policy Year—Voluntary Call	4/1	Yes	Yes
33	Virginia Coal Mine Large Loss and Catastrophe Call	4/1	Yes	Yes

How Do I Report the Data?

Financial Data Collection (FDC)

- Create
- Copy
- Validate
- Edit
- Submit



Primary Resources on ncci.com

- Financial Call Reporting Guidebook
- Circulars
- Data Quality Guidebook
- Financial Data Collection tool
- Financial Data Validator
- Data Manager Dashboard

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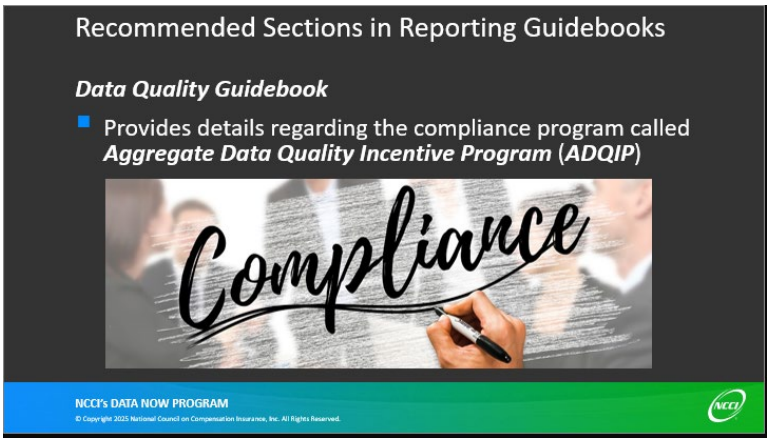
Recommended Sections in Reporting Guidebooks

- ***Data Quality Guidebook***: provides details regarding compliance program called ***Aggregate Data Quality Incentive Program (ADQIP)***



NCCI Academy

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Additional Resources—Financial Calls

- Learning Center
- Publications/Reports Section
- DNP Resource Library

GENERAL
POLICY AND POC
UNIT STATISTICAL DATA
FINANCIAL CALLS
INDEMNITY DATA CALL
DETAILED CLAIM INFORMATION
MEDICAL DATA CALL
POOL DATA

PRODUCTS

- Circulars (part of Atlas Underwriting Bundle)
- Data Manager Dashboard
- Data Transfer via the Internet
- Financial Data Collection
- NCCI Atlas (Access Manuals)
- State Insight

RESOURCES

- Financial Data Call Edit Matrix

LEARNING CENTER

- Financial Calls Module (8 courses)

PUBLICATIONS / REPORTS

- Preview of 2025 Financial Call Reporting Season - Extended Hours Available
- Financial Data Collection Tool User's Guide (PDF)

Financial Call Reporting

Market Types

- Voluntary:
  - Insureds who can obtain coverage through insurance companies
- Assigned Risk:
  - Insureds who cannot acquire coverage in the voluntary market; coverage is through a state-assigned risk Plan or Pool

Statewide = Voluntary + Assigned Risk

Primary Ratemaking Calls

- Policy Year
  - Policy Year (Call #3)
  - Assigned Risk (Call #3A)
  - Virginia Coal Mine—Voluntary (Call #32V)
  - Virginia Coal Mine—Assigned Risk (Call #32A)
- Calendar-Accident Year
  - Calendar-Accident Year (Call #5)
  - Assigned Risk (Call #5A)

9
Primary Ratemaking Calls

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- Additional Primary Ratemaking Calls
  - Large Loss and Catastrophe (Call #31 and Call #33)
  - Reconciliation Report (Call #8)

Call #31—Large Loss and Catastrophe

Return to Search Results

Header Unfixed | Add | Save | View | Unlock | Validate

Mark for Delete	Claim Number	Policy Number	Cat Nbr	Mkt Type	Policy Date	Accident Date	Clm Stus	Accumulated Paid Losses: Indemnity	Accumulated Paid Losses: Medical	Case Outstanding: Indemnity	Case Outstanding: Medical	Defense and Cost Containment Expense: Accumulated Paid	Defense and Cost Containment Expense: Case Outstanding
☐	WC12568	AL1235	12	3	03/15/2021	10/08/2021	0	5,000	1,500	100	1,200	100	1
☐	WC98745	AL1234	0	3	01/01/2022	07/15/2022	0	100,000	250,000	300,000	500,000	5,000	10,000
☐	WC67893	AL6789	0	2	08/20/2020	04/16/2021	1	150,000	600,000	0	0	100	0

Market Type: 0 - Assigned Risk, 2 - Large Deductible, 3 - Voluntary **Claim Status:** 0 - Open, 1 - Closed, 2 - Re-Opened

Total incurred losses ≥ $500,000.

- Call #31 data is a subset of Statewide and Assigned Risk Calls
- Report Large Deductible claims across states
- Include Extraordinary Loss Event (ELE) claims regardless of size of incurred amount

Call #8—Reconciliation Report

Used to reconcile Calendar Year data reported to NCCI versus what was reported on company's NAIC Annual Statement—Statutory Page 14.

		Direct Premium Earned (1)	Direct Losses: Paid (2)	Direct Losses: Incurred (3)	Direct Defense and Cost Containment Expense (DCCE) Paid (4)
	Data Reported to NCCI				
1	Industrial Classifications- Excluding Large Deductible Policies (Calendar- Accident Year Call #5: most recent reporting year, Column 3; Line Z, Columns 4 + 5; Line Z, Columns 4 + 5 + 6 + 7; Line Z, Column 11)	0	0	0	0
	Reconciliation Items				
2	F Classifications - Including Large Deductible Policies on a Net Basis	0	0	0	0
3	Maritime and Other FELA Classifications - Including Large Deductible Policies on a Net Basis	0	0	0	0
4	Underground Coal Mine - Including Large Deductible Policies on a Net Basis (Virginia Exception: Underground and Surface Coal Mine)	0	0	0	0
5	National Defense Projects - Including Large Deductible Policies on a Net Basis	0	0	0	0
6	Large Deductible Policies on a Net Basis - Industrial Classifications	0	0	0	0
7	Small Deductible Policies - Difference between gross amounts reported to NCCI and net amounts reported on the NAIC Annual Statement (Kentucky Exception: Item not applicable since net amounts reported to NCCI)	N/A	0	0	0
8	Excess Policies	0	0	0	0
9	Loss Assessments Excluded from Losses Reported to NCCI	N/A	0	0	N/A
10	Incurred But Not Reported (IBNR) and Bulk Reserves	N/A	N/A	0	N/A
11	Catastrophe and Terrorism Provision Premium	0	N/A	N/A	N/A
12	Total [(1) + (2) + (3) + (4) + (5) + (6) - (7) + (8) + (9) + (10) + (11)]	0	0	0	0
	NAIC Annual Statement				
13	Exhibit of Premiums and Losses (Statutory Page 14 Data), Line 16	0	0	0	0
	Difference—explain below				
14	Difference = (13) - (12)	0	0	0	0

Reason for Difference

15	Premiums Earned*	
16	Losses Paid*	
17	Losses Incurred*	
18	Defense and Cost Containment Expense Paid**	

* An explanation is not necessary if the difference is between ($5,000) and $5,000.
** An explanation is not necessary if the difference is between ($50,000) and $50,000.

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State-Specific Calls

- Schedule Rating—Texas (Call #10T)
- Calendar Year Expense—Arizona, North Carolina, and Virginia (Call #14)
- Addendums—North Carolina (Call #26)

Supplemental Ratemaking Calls

- Schedule Rating/Other Prospective Premium Adjustments (Call #10)
- Accident Year Countrywide Loss Adjustment Expense (Call #19)

Premium-Based Billing and Residual Market Calls

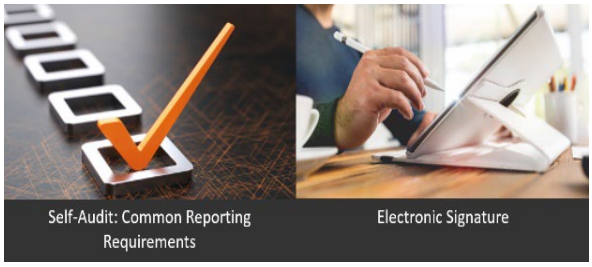
- Net Direct Written Premium (Call #1)
- Direct Assignment Net Direct Written Premium (Call #1A)
- Alternate Equivalent Premium (Call #1B)
- Kansas Municipalities Premium Exclusion (Call #1C)
- New Mexico Small Policy Exemption (Call #1D)

Financial Data Compliance Form

Form contains three parts:

- Part 1: Self-Audit Checklist
- Part 2: Self-Audit-Additional details
- Part 3: Acknowledgement Electronic Signature

Note: Required if Calls #3 and #5 are reported.



Financial Call Reporting Resources

Financial Call Reporting Guidebook:

Financial Call Reporting Guidebook:
Part 5–Financial Call Components
Part 6–Additional Requirements for Experience
Part 7–DSR Level Premium
Part 9–Financial Call Instructions

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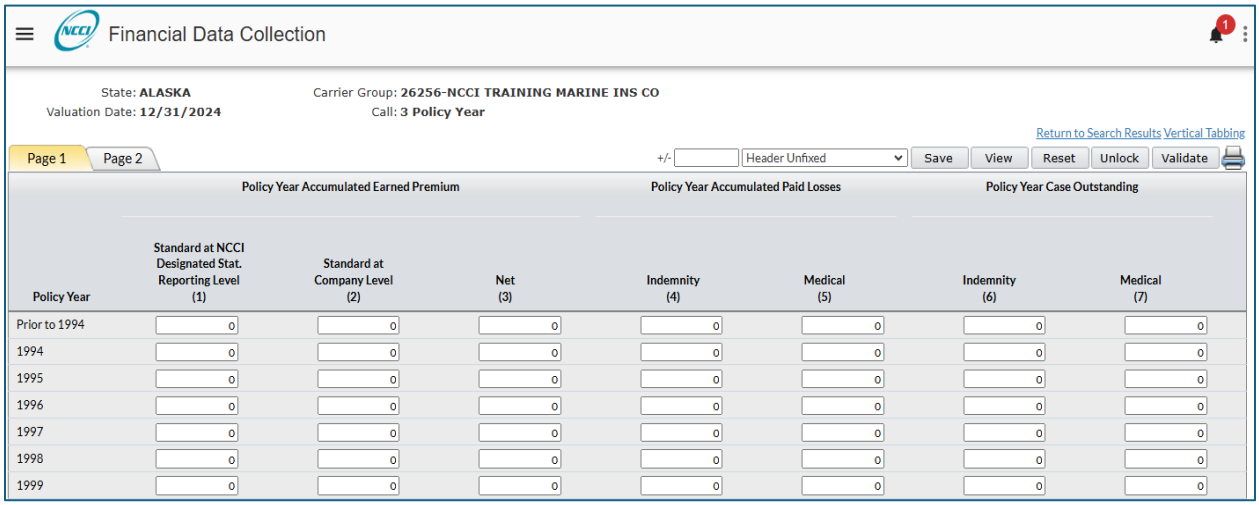
Reporting Rules

- Call data is reported to state of exposure regardless of Call type
- Calls are reported on a direct basis (total premiums received before considering reinsurance)
- Call data is valued as of December 31

State of Exposure—Example

An insured has a workers compensation policy with a Georgia (GA) exposure. Although one of the workers was injured on a job in Florida, the losses should be reported in GA because the payroll is in GA.

Ratemaking Call—Format



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Three Types of Premiums

Designated Statistical Reporting (DSR) Premium	Company Standard Premium	Net Premium
▪ Earned premium using the appropriate NCCI-loss costs or published rates ▪ Used for ratemaking	▪ Earned premium using company's loss cost multipliers or rate deviations ▪ Before application of adjustments ▪ Used for Validation	▪ Actual earned premium ▪ After application of adjustments ▪ Calendar Year reconciles to NAIC Annual Statement

Paid + Case Losses

- Two loss categories:
  - Indemnity—Replacement of lost wages
  - Medical—Medical care related to on-the-job injury
- Losses are broken down into:
  - Paid—Monies paid for claims, reported on an accumulated basis
  - Case Reserves—Monies set aside for future payments do not include Incurred But Not Reported or bulk reserves

Keep in mind, Medical Paid and/or Case Reserves on medical-only claims are included in the losses; however, this type of claim is **not** included in the indemnity claim count.

Indemnity Claim Count

Include	Exclude
▪ Claims with an indemnity paid, indemnity case reserve, or both ▪ Open, closed, or reopened	▪ Medical-only claims ▪ Defense and Cost Containment Expense (DCCE)-only Claims ▪ Claims closed with no indemnity payment

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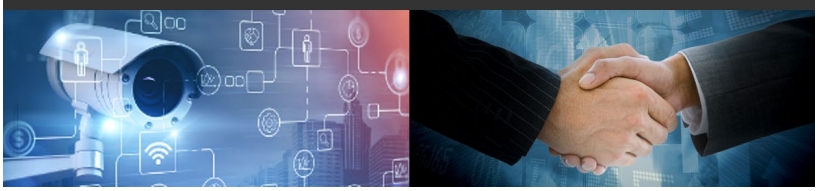
Defense and Cost Containment Expenses (DCCE)

- Loss Adjustment Expense:
  - Defense by coverage provider for litigation involving a claim
- Cost Containment Measures



Call Relationships

Call Number	Validated Against Call(s)
3	3A, 5, 10, 26, 31
3A	3, 5A, 31
5	3, 5A, 8, 26, 31
5A	3A, 5, 31
8	5
10	3
14	26
26	3, 5, 14
31	3, 3A, 5, 5A
32A	33
32V	33
33	32A, 32V

Workflow

Workflow Benefits

Streamline reporting:

- Accuracy
- Efficiency

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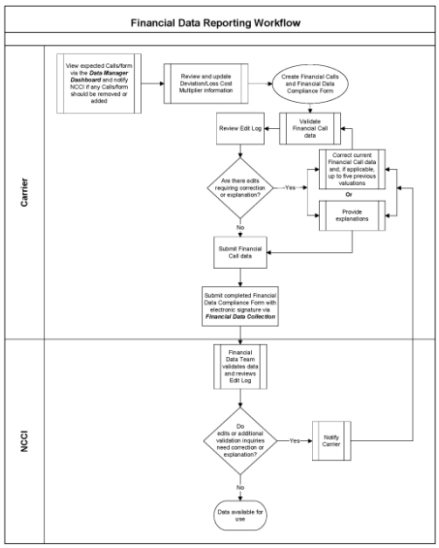
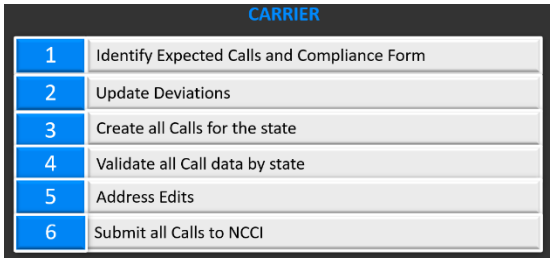
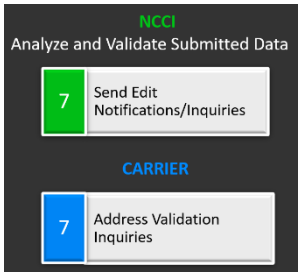
Recommended Reporting Workflow

Part 3—Financial Data Reporting Workflow

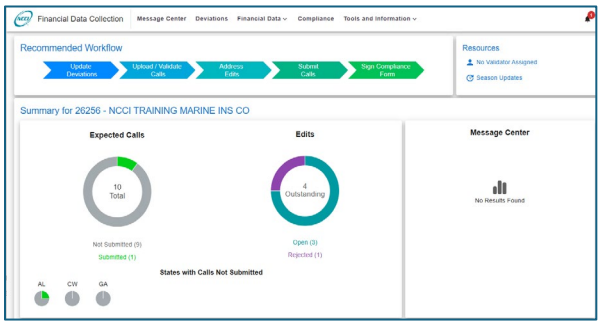


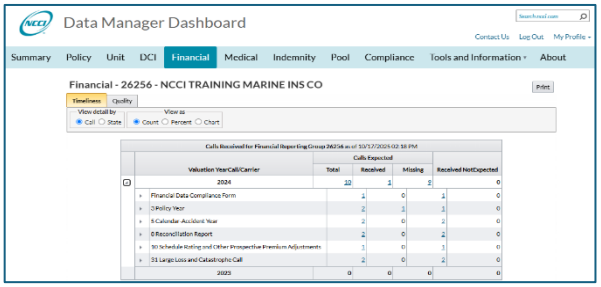




Key Steps

- Carrier
  - Step 1: Identify Expected Calls and Compliance Form—***Financial Call Reporting Guidebook*** and the ***Data Manager Dashboard***





Call No.	Required Reporting	Not Required	Reporting Exceptions
31 Large Loss and Catastrophe Call	You are required to report Call #31 if you have written workers compensation policies, and: Large Losses • Have claims with Accident Year 1984 or later with combined (indemnity + medical) total incurred loss of paid plus case outstanding of $500,000 or more and • Include Large Deductible policies with Large Loss claims as defined in Part 9, Call #31. Catastrophe Losses • Have claims that meet the criteria for Catastrophe Number 11, 12, 13, 14, 28, 48, 77, 87, 93 and/or 98 reporting • Report all Catastrophe Number 11, 12, 13, 14, 28, 48, 77, 87, 93, and 98 claims, regardless of the size of total incurred loss **Note:** The reporting requirement of this Call also applies to Florida self-insured funds.	You are not required to report Call #31 if: • You do not have any claims as of the current valuation from Accident Year 1984 or later with combined (indemnity + medical) losses of paid plus case outstanding greater than or equal to $500,000; and • You do not have any claims that meet the Catastrophe Number 11, 12, 13, 14, 28, 48, 77, 87, 93, and/or 98 criteria; or • You are not required to report Calls #3 and/or #5 if you have not written Large Deductible policies or do not have Large Deductible Large Loss claims as defined in Part 9, Call #31.	This Call is not reported for Virginia Coal Mine, F-classification, Excess, or National Defense Base (under the National Defense Projects Rating Plan) claims.

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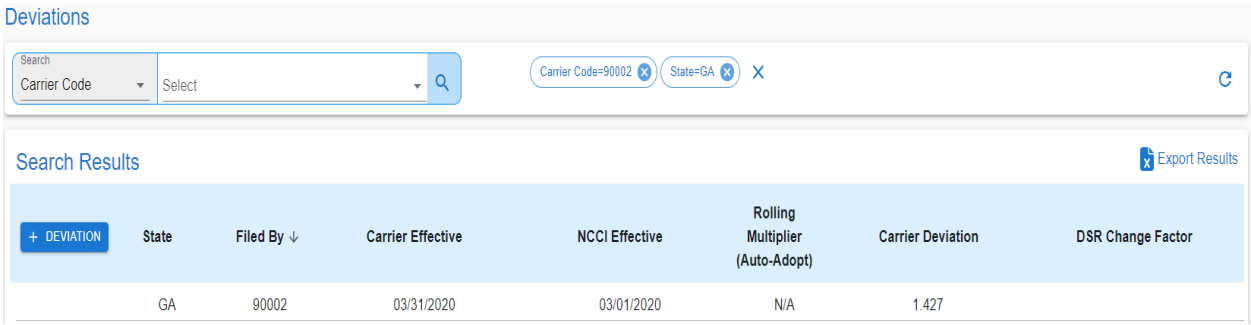
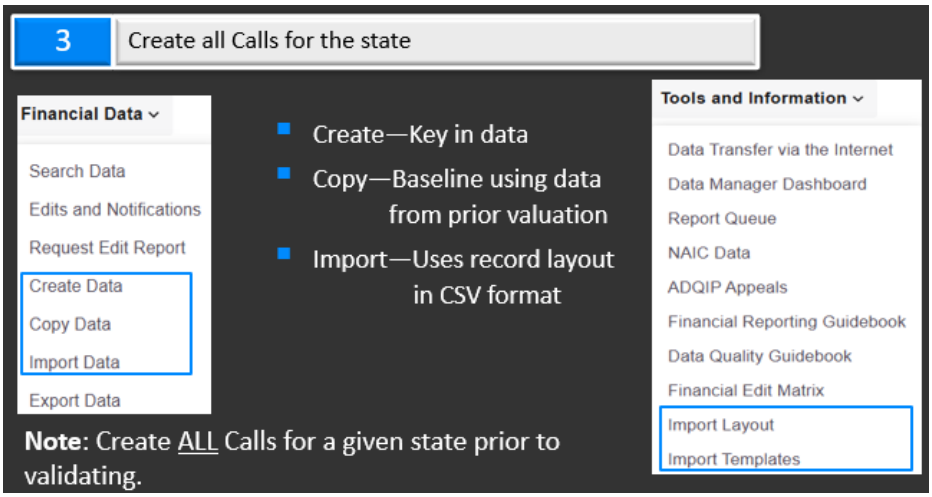
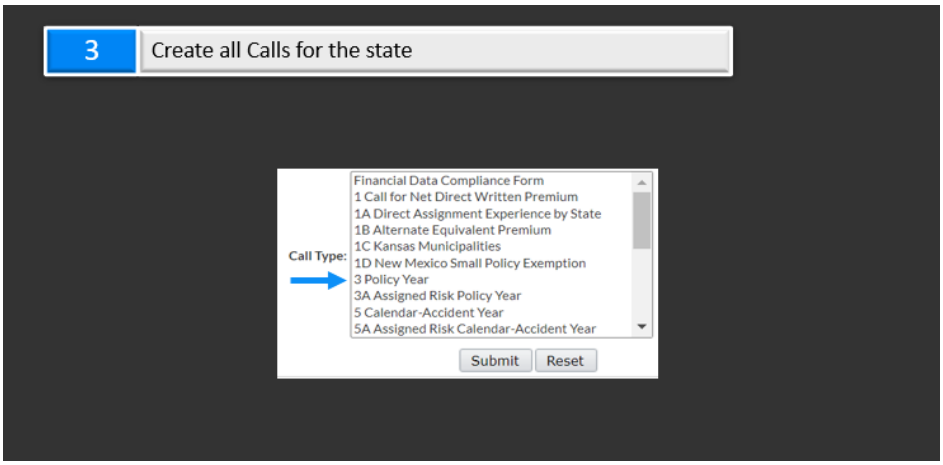
- Step 2: Review and update Deviations history in the ***FDC*** tool—Carrier filed and approved rate Deviations or Loss Cost Multiplier (LCM) filing



- Step 3: Create Calls—Create ALL Calls for a given state at one time





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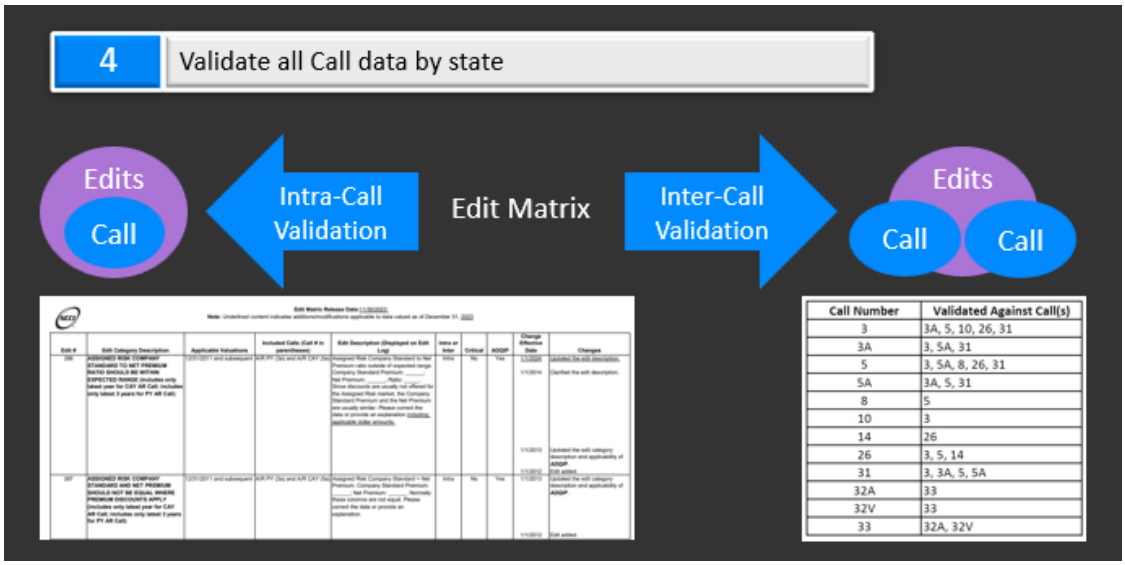
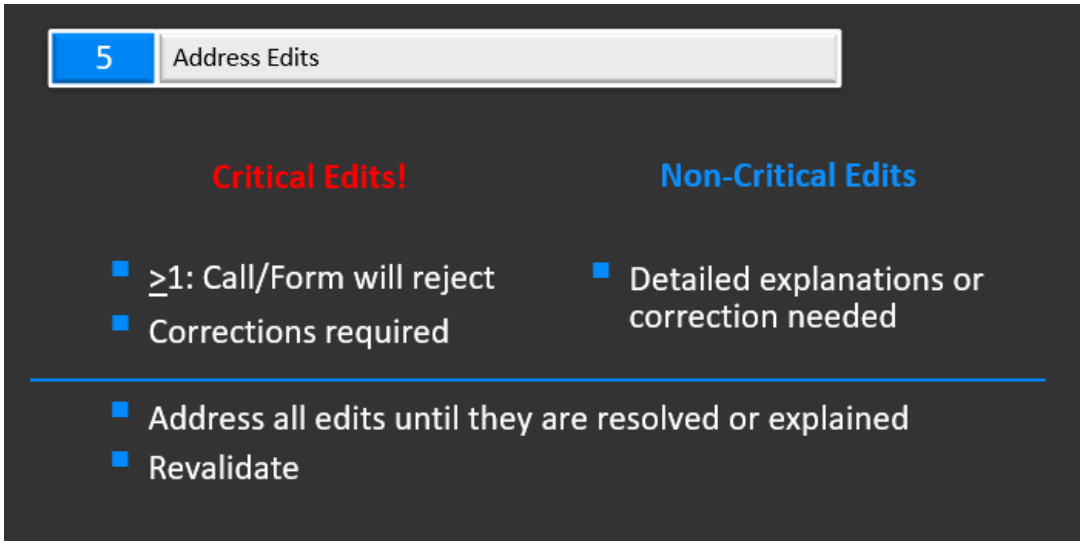
- Step 4: Validate Financial Call data by state (Edits)
  - Intra-Call validation—Edits performed within a single Call
  - Inter-Call validation—Edits performed comparing similar data input fields for Calls that are related



Call Number	Validated Against Call(s)
3	3A, 5, 10, 26, 31
3A	3, 5A, 31
5	3, 5A, 8, 26, 31
5A	3A, 5, 31
8	5
10	3
14	26
26	3, 5, 14
31	3, 3A, 5, 5A
32A	33
32V	33
33	32A, 32V

- Step 5: Address Edit Log—Critical and Non-Critical edits



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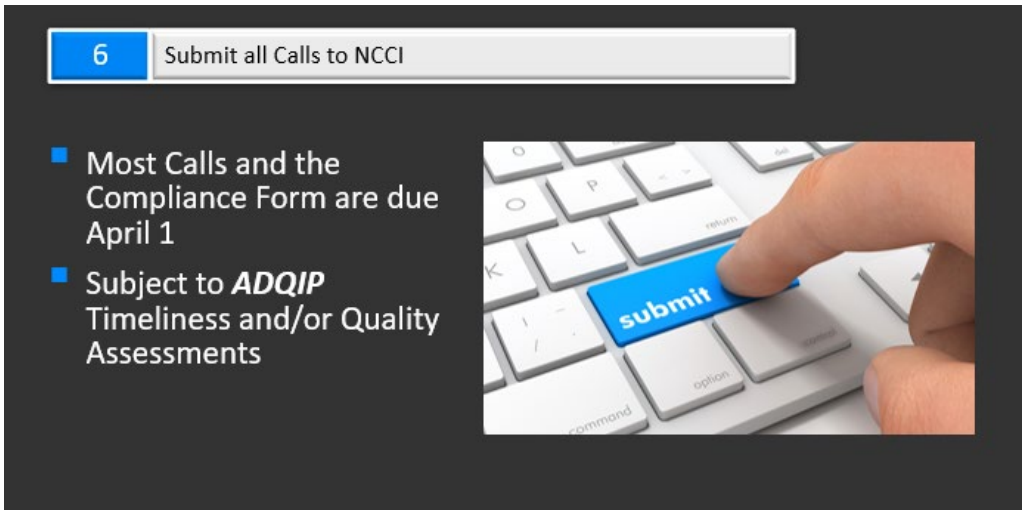
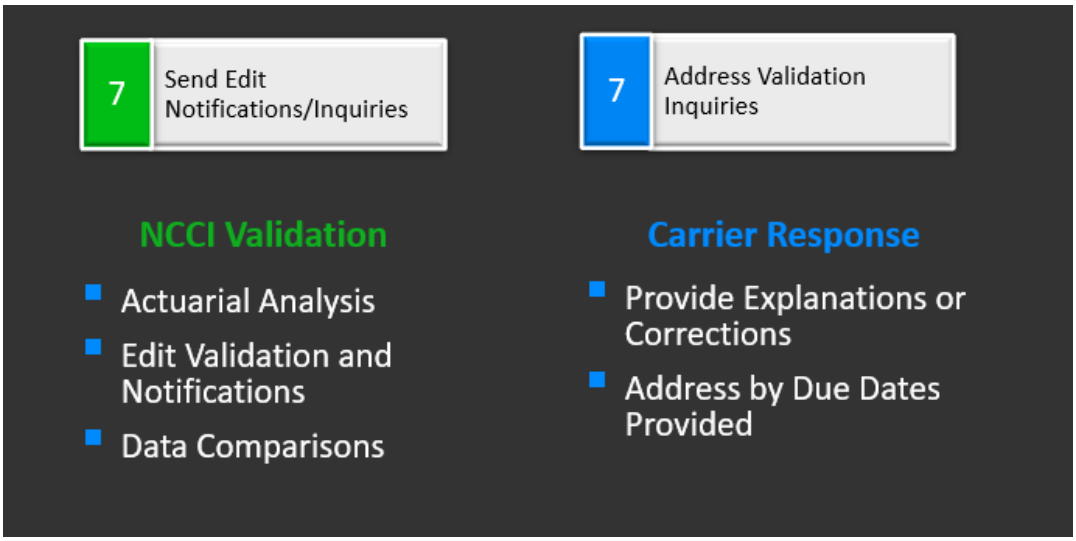
- Step 6: Submit Financial Call data and Compliance Form



- Step 7: Resolve Validation Inquiries Post-Submission



When Is Data Available for Use?

- Financial Calls and Compliance Form submitted to NCCI
- Edit Notifications are resolved
- All additional Validation items are resolved

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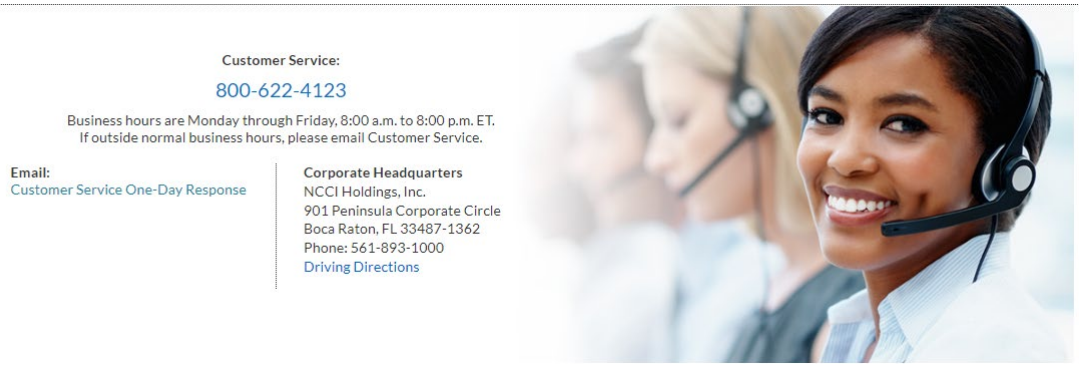
Workflow Recap

- Step 1: Identify Expected Calls and Compliance Form
- Step 2: Update Deviations
- Step 3: Create all Calls for the state
- Step 4: Validate all Call data by state
- Step 5: Address Edits
- Step 6: Submit all Calls to NCCI
- Step 7: Resolve Validation Inquiries Post-Submission
  - Send Edit Notifications (Rejects)/Inquires
  - Address Validation Inquires

Tools Needed for Reporting Data

Online Data Reporting and Monitoring Tools

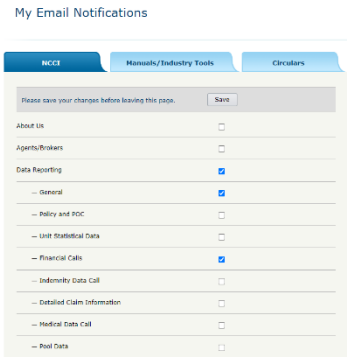
- ***Financial Data Collection (FDC)*** tool
- ***Data Manager Dashboard (DMD)***
- ***Data Transfer Via the Internet (DTVI)***
- Access Verification



Access Verification—Email Notifications Setup

Under My Email Notifications are three tabs:

- NCCI
- Manuals/Industry Tools
- Circulars



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Financial Season Timeline

Example of 2026 Financial Call Season:

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