



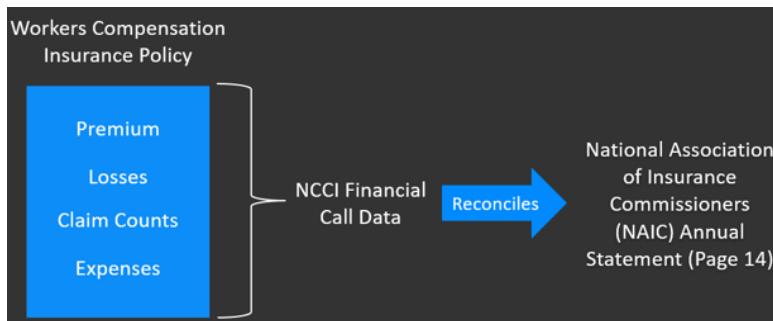
Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

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.



Uses of Financial Call Data

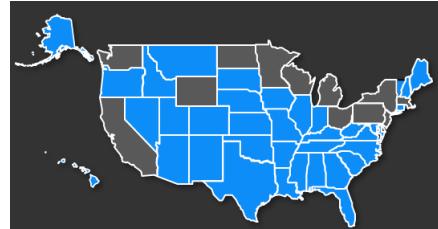
Financial Call data is used for:

- 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	<p>You are required to report Call #3 if you wrote workers compensation policies in a given state in <u>1994</u> and/or any subsequent years.</p> <p>Note: The reporting requirement of this Call also applies to Florida self-insured funds.</p>	<p>You are not required to report Call #3 in a given state if:</p> <ul style="list-style-type: none"> • You have never written workers compensation policies in that state; or • You have not written workers compensation policies in that state since prior to <u>1994</u>; 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. 	<p>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.</p> <p>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.</p>



Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

When Are the Calls Due?

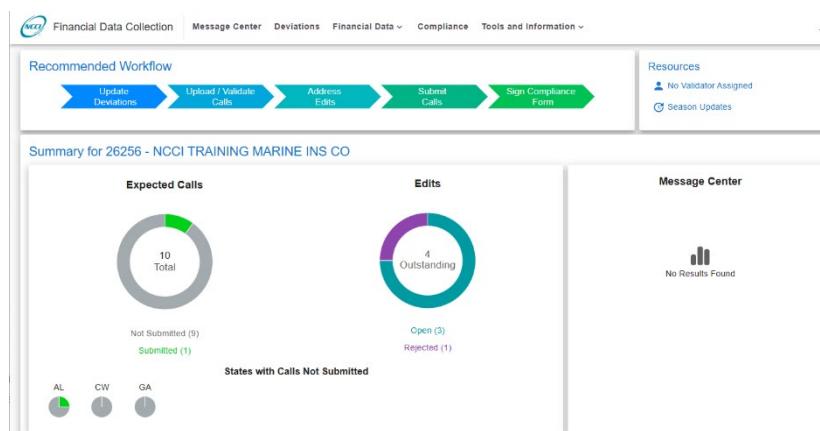
- Most Financial Calls are due April 1
- Subject to Aggregate Data Quality Incentive Program (ADQIP)—Timeliness and Quality Assessments
- Financial Call Reporting Guidebook—Financial Call Reporting Schedule

Form / Call	Form/Call Name	Due Date	ADQIP Timeliness Assessment	ADQIP Quality Assessment
Form	Financial Data Compliance Form	4/1*	Yes	No
1	Calendar Year Call for Workers Compensation Net Deviations	3/1	No	No
1A	Calendar Year Call for Direct Assignment Net Direct Written Premium	3/15	No	No
1B	Calendar Year Alternative Equivalent Premium Call	3/15	No	No
1C	Calendar Year Kansas Municipalities Premium Adjustment Call	3/15	No	No
1D	Calendar Year New Mexico Small Policy Exemption	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	Accident Year and Other Prospective Premium Adjustments Call	4/1	Yes	No
10F	Texas—Policy Year Call for Schedule Rating Premium Adjustment	4/1	Yes	No
14	Calendar Year Expense Call	3/1	Yes	No
18	Accident Year Catastrophe Loss Adjustment Call	4/15**	Yes	No
26	North Carolina Adjustment for Calls #1, #5, and #10	3/1	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
32B	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



Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

Recommended Sections in Reporting Guidebooks

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

Recommended Sections in Reporting Guidebooks

Data Quality Guidebook

- Provides details regarding the compliance program called **Aggregate Data Quality Incentive Program (ADQIP)**



NCCI's DATA NOW PROGRAM
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NCCI Academy



NCCI ACADEMY



CURRICULUM

Data Reporting Basics

Last Updated 07/19/2025 Duration 43 minutes

Details

The Data Reporting Basics curriculum consists of six courses representing data types reported to NCCI. Each course provides a high-level overview of the corresponding data type, how various events within a workers compensation policy translate into the various data types, and how NCCI uses the data generated from each data type for core products and services. It is recommended, but not required, that you take the courses in the order listed, and a knowledge check is available at the end of the curriculum. Upon successful completion of the Data Reporting Basics curriculum, you will receive a certificate.



Data Now Program (DNP)
**Financial Call Reporting Fundamentals &
Season Preparation**

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



Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

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

Call #31—Large Loss and Catastrophe

Accumulated Paid Losses													Case Outstanding						
Mark for Delete	Claim Number	Policy Number	Cat Nbr	Mkt Type	Policy Date	Accident Date	Clm Stus	Indemnity		Medical		Indemnity		Medical		Case Accumulated Paid		Case Outstanding	
								Header Unfixed	Add	Save	View	Unlock	Validate	Print	Return to Search Results				
<input type="checkbox"/>	WC12568	AL1235	12	3	03/15/2021	10/08/2021	0	5,000	1,500	100	1,200	100	1						
<input type="checkbox"/>	WC98745	AL1234	0	3	01/01/2022	07/15/2022	0	100,000	250,000	300,000	500,000	5,000	10,000						
<input type="checkbox"/>	WC67893	AL6789	0	2	08/20/2020	04/16/2021	1	150,000	600,000	0	0	100	0						

Total incurred losses $\geq \$500,000$.

- 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		Direct Defense and Cost Containment Expense Paid (4)
		Paid (2)	Incurred (3)	
■ 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 to NAIC Annual Statement (Monteith 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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**Financial Call Reporting Fundamentals &
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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



Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

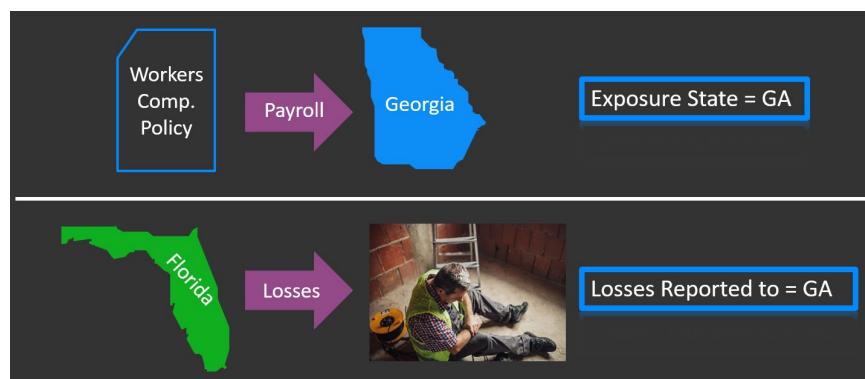
Reporting Rules



- 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

The screenshot shows the NCCI Financial Data Collection software interface. At the top, it displays the NCCI logo and the text "Financial Data Collection". Below that, it shows "State: ALASKA", "Carrier Group: 26256-NCCI TRAINING MARINE INS CO", and "Valuation Date: 12/31/2024". On the right, there are buttons for "Save", "View", "Reset", "Unlock", and "Validate". The main area is a table titled "Policy Year Accumulated Earned Premium", "Policy Year Accumulated Paid Losses", and "Policy Year Case Outstanding". The table has columns for "Policy Year", "Standard at NCCI Designated Stat. Reporting Level (1)", "Standard at Company Level (2)", "Net (3)", "Indemnity (4)", "Medical (5)", "Indemnity (6)", and "Medical (7)". The table rows represent years from "Prior to 1994" to "1999", with all values currently set to 0.

Policy Year	Standard at NCCI Designated Stat. Reporting Level (1)	Standard at Company Level (2)	Net (3)	Indemnity (4)	Medical (5)	Indemnity (6)	Medical (7)
Prior to 1994	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0



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Three Types of Premiums

Designated Statistical Reporting (DSR) Premium	Company Standard Premium	Net Premium
<ul style="list-style-type: none">▪ Earned premium using the appropriate NCCI-loss costs or published rates▪ Used for ratemaking	<ul style="list-style-type: none">▪ Earned premium using company's loss cost multipliers or rate deviations▪ Before application of adjustments▪ Used for Validation	<ul style="list-style-type: none">▪ 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
<ul style="list-style-type: none">▪ Claims with an indemnity paid, indemnity case reserve, or both▪ Open, closed, or reopened	<ul style="list-style-type: none">▪ 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:

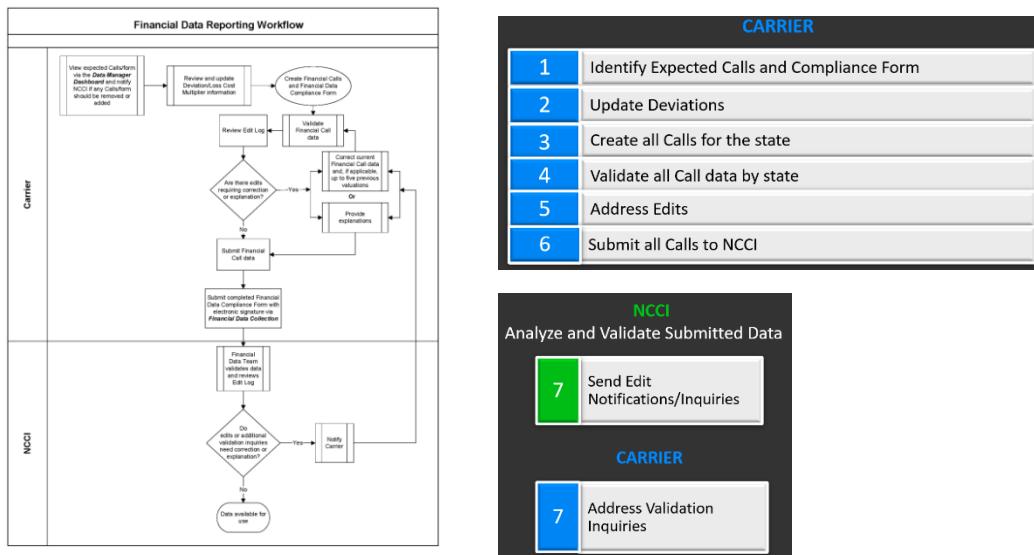
- Accuracy
- Efficiency



Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

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**

Financial Data Collection Message Center Deviations Financial Data Compliance Tools and Information

Recommended Workflow

Update Deviations Upload/Validate Calls Address Edits Submit Calls Sign Compliance Form

Resources

No Validator Assigned

Season Updates

Summary for 26256 - NCCI TRAINING MARINE INS CO

Expected Calls

10 Total

Not Submitted (0) Submitted (1)

States with Calls Not Submitted

AL CW GA

Edits

4 Outstanding

Open (3) Rejected (1)

Message Center

No Results Found

Call No.	Required Reporting	Not Required	Reporting Exceptions
31 Large Loss and Catastrophe Call	<p>You are required to report Call #31 if you have written workers compensation policies, and Large Losses.</p> <ul style="list-style-type: none">Have claims with Accident Year 1984 or later with combined (indemnity + medical) total incurred loss of \$500,000 or more and losses of paid plus case outstanding greater than or equal to \$50,000, and/orYou do not have any claims that meet the Catastrophe Number 11, 12, 13, 14, 28, 49, 77, 87, 93, and/or 98 reporting criteria.You are not required to report Calls #31/11/12/13/14/28, if you have written Large Deductible policies or do not have Large Deductible Large Loss claims as defined in Part 9, Call #31.	<p>You are not required to report Call #31 if:</p> <ul style="list-style-type: none">You do not have any claims as defined in Part 9, Call #31 from Accident Year 1984 or later with combined (indemnity + medical) total incurred loss of \$500,000 or more and losses of paid plus case outstanding greater than or equal to \$50,000, and/orYou do not have any claims that meet the Catastrophe Number 11, 12, 13, 14, 28, 49, 77, 87, 93, and/or 98 reporting criteria.	<p>This Call is not reported for Virginia Coal Mine, F-classification, Excess, or National Defense Base (under the National Defense Projects Rating Plan) claims.</p>

Data Manager Dashboard

Contact Us Log Out My Profile

Summary Policy Unit DCI Financial Medical Indemnity Pool Compliance Tools and Information About

Financial - 26256 - NCCI TRAINING MARINE INS CO

Timelines Quality Viewed by Value as

Viewed by Date Count Percent Chart

Calls Received for Financial Reporting Group 26256 as of 5/17/2024 02:58 PM

Valuation Type/Call Type	Total	Received	Missing	Received/Not Received
Financial Data Compliance Form	4	0	2	0
Policy Year	2	2	2	0
8 Calendar Accident Year	2	0	2	0
9 Resolution Report	2	0	2	0
10 Schedule Rating and Other Prospective Premium Adjustments	1	0	1	0
31 Large Loss and Catastrophe Call	2	0	2	0



Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

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

Deviations

+ DEVIATION	State	Filed By ↓	Carrier Effective	NCCI Effective	Rolling Multiplier (Auto-Adopt)	Carrier Deviation	DSR Change Factor
	GA	90002	03/31/2020	03/01/2020	N/A	1.427	1.427

Search Results Export Results

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

3 Create all Calls for the state

Financial Data ▾

- Search Data
- Edits and Notifications
- Request Edit Report
- Create Data**
- Copy Data
- Import Data
- Export Data

Tools and Information ▾

- Data Transfer via the Internet
- Data Manager Dashboard
- Report Queue
- NAIC Data
- ADQIP Appeals
- Financial Reporting Guidebook
- Data Quality Guidebook
- Financial Edit Matrix
- Import Layout**
- Import Templates**

Note: Create ALL Calls for a given state prior to validating.

3 Create all Calls for the state

Call Type:

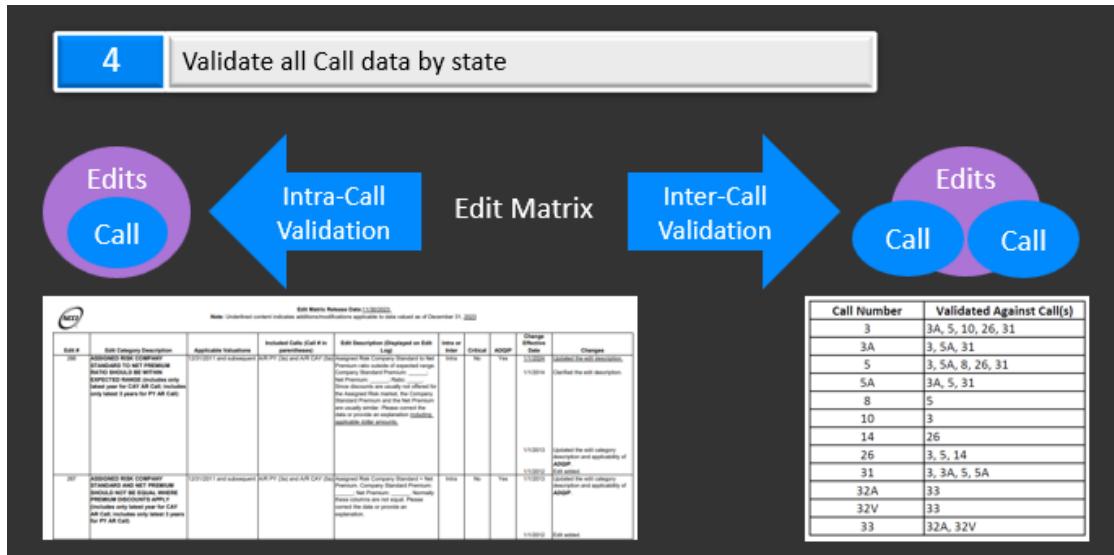
- Financial Data Compliance Form
- 1 Call for Net Direct Written Premium
- 1A Direct Assignment Experience by State
- 1B Alternate Equivalent Premium
- 1C Kansas Municipalities
- 1D New Mexico Small Policy Exemption
- 3 Policy Year
- 3A Assigned Risk Policy Year
- 5 Calendar-Accident Year
- 5A Assigned Risk Calendar-Accident Year

Submit Reset

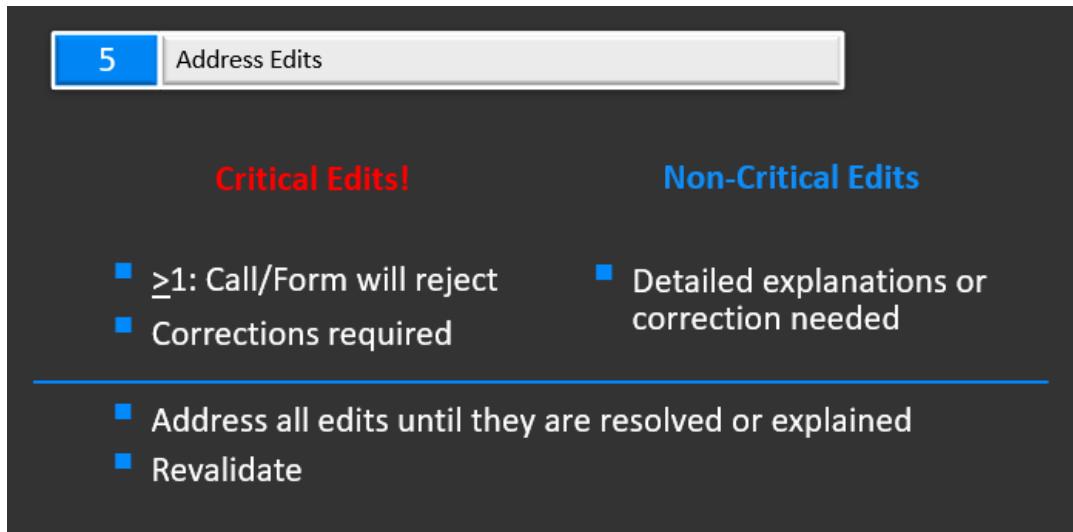


Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

- 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



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





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**Financial Call Reporting Fundamentals &
Season Preparation**

- Step 6: Submit Financial Call data and Compliance Form

6 Submit all Calls to NCCI

- Most Calls and the Compliance Form are due April 1
- Subject to **ADQIP** Timeliness and/or Quality Assessments

- Step 7: Resolve Validation Inquiries Post-Submission

7 Send Edit Notifications/Inquiries

7 Address Validation Inquiries

NCCI Validation

- Actuarial Analysis
- Edit Validation and Notifications
- Data Comparisons

Carrier Response

- Provide Explanations or Corrections
- Address by Due Dates Provided

When Is Data Available for Use?

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



Data Now Program (DNP) Financial Call Reporting Fundamentals & Season Preparation

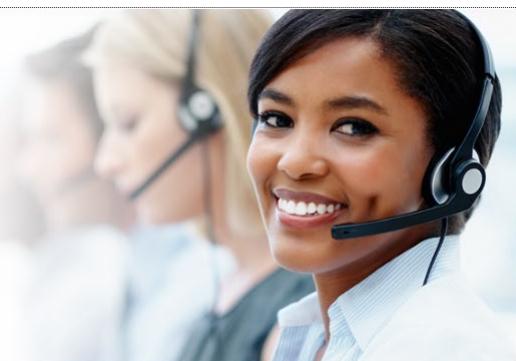
Workflow Recap

- 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)/Inquiries
 - Address Validation Inquiries

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



Customer Service:
800-622-4123

Business hours are Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.
If outside normal business hours, please email Customer Service.

Email:
[Customer Service One-Day Response](#)

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Boca Raton, FL 33487-1362
Phone: 561-893-1000
[Driving Directions](#)

Access Verification—Email Notifications Setup

Under My Email Notifications are three tabs:

- NCCI
- Manuals/Industry Tools
- Circulars

My Email Notifications

NCCI Manuals/Industry Tools Circulars

Please save your changes before leaving this page.

<input type="checkbox"/>	About Us
<input type="checkbox"/>	Agents/Brokers
<input checked="" type="checkbox"/>	Data Reporting
<input checked="" type="checkbox"/>	General
<input type="checkbox"/>	Policy and POC
<input type="checkbox"/>	Unit Statistical Data
<input checked="" type="checkbox"/>	Financial Calls
<input type="checkbox"/>	Industry Data Call
<input type="checkbox"/>	Detailed Claim Information
<input type="checkbox"/>	Medical Data Call
<input type="checkbox"/>	Pool Data



Data Now Program (DNP)
**Financial Call Reporting Fundamentals &
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Financial Season Timeline

Example of 2026 Financial Call Season:

			
Q3 2025	Q4 2025	Q1 2026	
<ul style="list-style-type: none">• Financial Call Season Web article• Season preview• Other applicable communications	<ul style="list-style-type: none">• <i>Financial Call Reporting Guidebook</i>• <i>Data Quality Guidebook</i>	<ul style="list-style-type: none">• <i>Financial Data Collection</i> tool• Introductory email• Season Web article: Extended Hours	<p>Create and submit:</p> <ul style="list-style-type: none">• Financial Calls• Financial Data Compliance Form 

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