

TECHNICAL USER GUIDE

For

CAR'S ONLINE ANNUAL STATEMENT RECONCILIATION SYSTEM

Revised: May 9, 2016

## GENERAL INFORMATION

The Massachusetts' Automobile Statistical Plans state that:

“For each calendar year, all companies licensed to write automobile insurance in Massachusetts are required to submit an electronic copy of their NAIC Annual Statement filings to CAR by approximately March 15<sup>th</sup> of the following year. CAR also requires that companies submit a hard copy of their Annual Statement. For each of the other three calendar quarters, CAR collects Statutory Page 14 data for Massachusetts from companies via CAR’s online Annual Statement Reconciliation System.”

“On a quarterly basis, CAR reconciles each company’s Massachusetts Annual Statement data to the statistical data reported by the company through the particular quarter. The reconciliation is performed each quarter in an effort to identify, as soon as possible, reporting problems that may impact the quality of CAR’s statistical database.”

Accordingly, companies provide, for quarters 1, 2 and 3, their premium and paid loss dollars by annual statement line and for quarter 4 (year-end), they provide a copy of their NAIC filing from which CAR extracts the appropriate premium and paid loss dollars. In addition to the basic Page14 data, companies must also provide premium and paid loss dollars for Non-Reportable Coverages. Non-Reportable coverages are defined as those coverages that are not included in the statistical plans (such as excess/umbrella premium or lenders collateral protection).

The due date for Annual Statement Page 14 data is:

<u>Page 14 Quarter/Year</u>	<u>Stat Shipments</u>	<u>Approximate Due Date</u>
1 <sup>st</sup> Q	Jan – Mar	June 15
2 <sup>nd</sup> Q	Jan – June	September 15
3 <sup>rd</sup> Q	Jan – Sept	December 15
4 <sup>th</sup> Q	Jan – Dec	March 15

After incorporating the premium and loss data for Non-Reportable Coverages into the process, CAR reconciles the Page 14 data to the statistically reported data. CAR provides the results of the reconciliation to companies for review. If the statistically reported totals and the Annual Statement Page 14 totals vary by more than 5% for any premium or loss line of business, then the company is required to provide an explanation for that difference. Additionally, if the difference is due to missing statistical data, then the company is also expected to provide an action plan that details when the missing data will be reported to CAR, and how the situation that created that missing data will be rectified.

A Statistical Data Quality Penalty of \$100 per CAR business day will be assessed for the late submission of Page 14 data, which includes the supplemental call for Non-Reportable Coverages. Furthermore, a \$100 per CAR business day penalty is also assessed for a late Explanation response.

## ACCESSING THE SYSTEM

The Annual Statement Reconciliation application is secure in that users must have a valid user-id and password to access an application. Furthermore, users are also limited to viewing/accessing data related to their specific company or group of companies.

To access this system:

- Select Reports from the Home Page
- Enter your User ID and Password
- Under the Reporting & Data Quality heading, select Reconciliation
- You will be brought to the Reconciliation Main Menu page

### Exhibit 1

The screenshot displays the CAR website's home page. At the top left is the CAR logo. A horizontal navigation menu includes links for Home, About CAR, MAIP, Reports, Bulletins, Manuals, Committees, Calendar, Contact Us, Schedules, and Training. Below this is a secondary menu with links for FAQ, Site Map, Help, and Search. The main content area is titled "Reports and Applications" and is divided into several sections: "Recent Updates" with a list of dates and topics; "Using Reports & Applications" with links for Security Administration, Access Information, and Help; "Publications" with a link for Update or Join Publications; "Secure Access" which contains a login form with fields for User ID and Password, a Log-on button, and a link for Forgot Password; and a grid of four categories: Compliance Audit, Financial, Market, and Reporting & Data Quality, each with a list of sub-links. A footer contains a repeat of the navigation menu and a copyright notice for 1999-2016 Commonwealth Automobile Reinsurers.

## ACCESSING THE SYSTEM

If an invalid user-id or password is entered the following message will appear:

“Invalid User Id – Please Contact your Security Administrator.”

Three unsuccessful attempts will result in your user-id becoming disabled. The following message will appear:

“Too many failed attempts (3) – Please contact your Security Administrator”

A valid user-id and password combination will bring you to the following screen:

Exhibit 2

**CAR** Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training  
FAQ Site Map Help Search

[Reports > Reconciliation](#)

### Reconciliation

The Page 14 Submission and Explanation dates are listed below.

Year	Page 14 Due	Approx. Reconciliation	Approx. Explanation
2012	Q3 December 17, 2012	January 1, 2013	Feb 1, 2013
	Q4 March 15, 2013	April 1, 2013	May 1, 2013
2013	Q1 June 17, 2013	July 1, 2013	August 1, 2013
	Q2 September 16, 2013	October 7, 2013	November 1, 2013
	Q3 December 16, 2013	January 7, 2014	Feb 1, 2014
	Q4 March 15, 2014	April 1, 2014	May 1, 2014

Please contact [Data Operations](#) with any inquiries regarding the submission of Page 14 data.

#### Submit Data

[File Submission](#)  
This function uploads company's annual statement data submitted to CAR.

[File Submission Help](#)  
Explanation of file submissions.

#### Commercial

This function allows a company's annual statement, non-reportable, and group adjustment data to be entered and updated. The update function allows companies to make changes to previously submitted data only once.

[Statutory Page 14](#) [Non Reportable](#)

#### Private Passenger

This function allows a company's annual statement, non-reportable, and group adjustment data to be entered and updated. The update function allows companies to make changes to previously submitted data only once.

[Statutory Page 14](#) [Non Reportable](#)

[Explanations Notes](#)  
This function allows a company to enter details or explain discrepancies regarding their statutory page 14, non-reportable or group adjustment data.

#### Reports

[Annual Statement Reconciliation](#)  
The Reconciliation report allows a company to view the results of the annual statement reconciliation process and includes whether the company is out of established tolerances.

[Non Reportable Data](#)  
This function allows a company to view their non-reportable data by reconciliation year and quarter.

[Stat Summary Data](#)  
This function allows a company to view their statistically reported data by reconciliation year and quarter.

[Statutory Page 14 Data](#)  
This function allows a company to view their statutory page 14 data by reconciliation year and quarter.

[Additional Information for Annual Statement Reconciliation](#)  
Explanation of the reports, forms and functions included in this section.

Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training FAQ Site Map Help Search

## Submit Data

As shown below, there are three functions involved in the submission of data

- File submission allows a company to upload their company's Annual Statement Data. **This option should only be used to submit 4<sup>th</sup> Quarter data (year-end).**
  - Entry of data allows a company to report, via data entry, Page 14 data, and Non-Reportable data, all by market segment and coverage. Note that the Page 14 data entry functions should only be used for 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> Quarter data, whereas the Non-Reportable data functions should be used for all quarters (if they are appropriate for your company's data).
  - Explanation Notes allows a company to provide information about the cause of out-of- balance conditions, as well as any corrective actions that need to be taken to rectify the out-of-balance condition (for example, if missing data needs to be reported).
- 
- File Submission (only to be used with 4<sup>th</sup> Quarter)

To perform this function:

- Select File Submission
- Select the appropriate company. Note that if there is more than one company in your group, you will need to perform this process for each company.

### Exhibit 3

Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training  
FAQ Site Map Help Search

[Reports > Reconciliation](#)

**Submit Data**  
[File Submission](#)  
[File Submission Help](#)

Commercial  
[Statutory Page 14](#)  
[Non Reportable](#)

Private Passenger  
[Statutory Page 14](#)  
[Non Reportable](#)  
[Explanations Notes](#)

**Reports**  
[Annual Statement Reconciliation](#)  
[Non Reportable Data](#)  
[Stat Summary Data](#)  
[Statutory Page 14 Data](#)  
[Reconciliation Help](#)

**Additional Applications in Reporting & Data Quality**  
[Company Status Reports](#)  
[Company Submission Reports](#)  
[Data Transfers](#)  
[Experience Rating](#)  
[Rate Edit](#)  
[Rule 29 Credit Edit](#)

**Data Quality Reports & Applications - Reconciliation**  
Files larger than 7MB can now be processed through this program. However, please note that very large files will still take a number of minutes to upload.  
CAR only accepts the .s component (the statement data file) or the entire NAIC filing if it has been compressed as a Zip file. We do not accept PDF files or excel files.  
**A .zip file can only be created using zip software. Changing file extensions from .pdf or .xls does not create a zipped file. Likewise, you cannot create a text file by changing the extensions .pdf or .xls to .txt.**  
This transaction can only be used for the fourth quarter. Data must be entered through the data entry function for all other quarters.

Year:  Quarter:

NAIC Company:

Select a file to upload:

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FAQ Site Map Help Search

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## SUBMIT DATA

- File Submission (continued)

1. Click the Browse button to select the file to upload.

CAR's uses the NAIC-required naming convention:

CCCC\_VC\_S\_YYYY\_F\_D\_VV\_SA\_SS\_ZZ.ZIP

**CCCC** indicates the five-digit NAIC Company Code corresponding to the data being submitted.

**VC** indicates the Vendor Code.

**S** indicates the Statement Type Code (will always be P-property and casualty for CAR submissions).

**YYYY** indicates the Data Year.

**F** indicates Filing Type (usually O for original, but A for amended and R for refile are acceptable as well).

**D** indicates Filing Period. (CAR only accepts M-March Annual).

**VV** indicates Version (the original version is 1 (one) and the number is incremented with each re-filing, up to 99).

**SA** indicates Separate Accounts Versions (will always be 0 [zero] for CAR submissions).

**SS** indicates State Supplemental Code (always NA for CAR submissions).

**ZZ** indicates Zip Version number, with a file extension of "ZIP".

or "zip" when several zip files are used in representing a single submission

**"S" or "s"** with a file extension of "TXT" or "txt" when submitting just the Statement Data File.

**.ZIP or .TXT** indicates the File Extension (determined by the Zip Version Number)

Accordingly, the file name for our test company would be most likely be either 99999\_01\_P\_2003\_O\_M\_1\_0\_NA\_5.ZIP or 99999\_01\_P\_2003\_O\_M\_1\_0\_NA\_S.TXT (note that CAR's program will accept a file regardless of whether lower or upper case letters are used).

**Please do not submit an excel spreadsheet or PDF file that has just had its name changed to meet the requirements.**

## SUBMIT DATA

- File Submission (continued)
  2. Click the SUBMIT FILE button.

Upon successful completion, the following message appears

Exhibit 4

The screenshot displays the CAR website interface. At the top, there is a navigation menu with links: Home, About CAR, MAIP, Reports, Bulletins, Manuals, Committees, Calendar, Contact Us, Schedules, Training, and a secondary row with FAQ, Site Map, Help, and Search. The CAR logo is on the left. The main content area is split into two columns. The left column contains a sidebar with links for 'Submit Data', 'File Submission', 'File Submission Help', 'Commercial' (with sub-links for 'Statutory Page 14' and 'Non Reportable'), 'Private Passenger' (with sub-links for 'Statutory Page 14' and 'Non Reportable'), 'Explanations Notes', 'Reports' (with sub-links for 'Annual Statement Reconciliation', 'Non Reportable Data', 'Stat Summary Data', 'Statutory Page 14 Data', and 'Reconciliation Help'), and 'Additional Applications in Reporting & Data Quality' (with sub-links for 'Company Status Reports', 'Company Submission Reports', 'Data Transfers', 'Experience Rating', 'Rate Edit', and 'Rule 29 Credit Edit'). The right column displays a confirmation message: 'Data Quality Reports & Applications - Reconciliation' followed by 'The following file was uploaded successfully:'. Below this, it lists 'File Name: 29742\_07\_P\_2015\_0\_M\_1\_0\_NA\_1.ZIP' and 'File Size: 14590132'. A link 'Click to upload another file' is provided. At the bottom of the page, there is a footer with a secondary navigation menu: Home, About CAR, MAIP, Reports, Bulletins, Manuals, Committees, Calendar, Contact Us, Schedules, Training, FAQ, Site Map, Help, Search, and a copyright notice: 'Copyright © 1999-2013 Commonwealth Automobile Reinsurers, All Rights Reserved.'

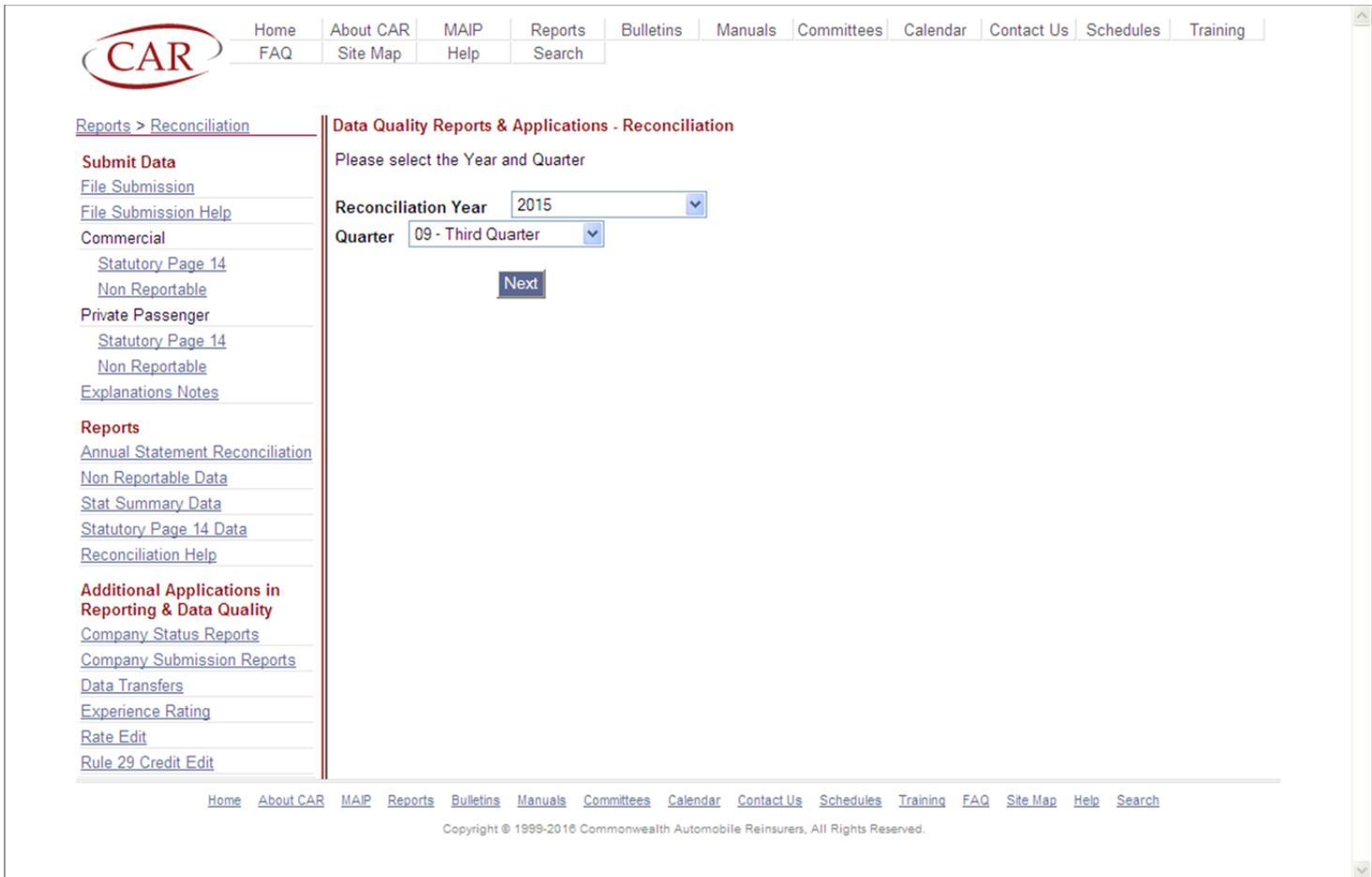
## SUBMIT DATA

- Page 14 Data (Commercial or Private Passenger)

To perform this function:

- Select Page 14 Data (either Commercial or Private Passenger)
- Select the appropriate Reconciliation Year and Quarter

### Exhibit 5



Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training  
FAQ Site Map Help Search

**CAR**

[Reports > Reconciliation](#)

**Submit Data**  
[File Submission](#)  
[File Submission Help](#)

**Commercial**  
[Statutory Page 14 Non Reportable](#)

**Private Passenger**  
[Statutory Page 14 Non Reportable](#)  
[Explanations Notes](#)

**Reports**  
[Annual Statement Reconciliation](#)  
[Non Reportable Data](#)  
[Stat Summary Data](#)  
[Statutory Page 14 Data](#)  
[Reconciliation Help](#)

**Additional Applications in Reporting & Data Quality**  
[Company Status Reports](#)  
[Company Submission Reports](#)  
[Data Transfers](#)  
[Experience Rating](#)  
[Rate Edit](#)  
[Rule 29 Credit Edit](#)

**Data Quality Reports & Applications - Reconciliation**  
Please select the Year and Quarter

Reconciliation Year

Quarter

Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training FAQ Site Map Help Search

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SUBMIT DATA

- Page14 Data (Commercial or Private Passenger) (continued)
  - Select the appropriate company

Exhibit 6

The screenshot shows the CAR website interface. At the top, there is a navigation menu with links: Home, About CAR, MAIP, Reports, Bulletins, Manuals, Committees, Calendar, Contact Us, Schedules, Training, and a search box. Below this is the CAR logo. The main content area is titled "Data Quality Reports & Applications - Reconciliation" and includes sub-links for "Commercial / Priv Pass > Stat Pg 14 / Non Report > Help". The current page is "Commercial - Statutory Page 14" for "Reconciliation Year: 2015" and "Quarter: 09". A dropdown menu is present with the text "- choose one from list -". The left sidebar contains sections for "Submit Data" (with links for File Submission and Help), "Commercial" (with links for Statutory Page 14 and Non Reportable), "Private Passenger" (with links for Statutory Page 14 and Non Reportable), "Explanations Notes", "Reports" (with links for Annual Statement, Reconciliation, Non Reportable Data, Stat Summary Data, Statutory Page 14 Data, and Additional Information for Annual Statement Reconciliation), and "Additional Applications in Reporting & Data Quality" (with links for Company Status Reports, Company Submission Reports, Data Transfers, Distributional Analysis, Experience Rating, Experience\_Rating, Rate Edit, Rule 29 Credit Edit, and Statistical Data). A second navigation menu is located at the bottom of the page.

**SUBMIT DATA**

- Page 14 Data (Commercial or Private Passenger) (continued)

The following screen will appear:

Exhibit 7

The screenshot shows the CAR website interface. At the top is a navigation menu with links: Home, About CAR, MAIP, Reports, Bulletins, Manuals, Committees, Calendar, Contact Us, Schedules, Training, and a secondary row: FAQ, Site Map, Help, Search. The CAR logo is on the left. The main content area is titled 'Data Quality Reports & Applications - Reconciliation' and includes sub-links for 'Commercial / Priv Pass > Stat Pg 14 / Non Report > Help'. The current view is 'Commercial - Statutory Page 14' for 'Reconciliation Year: 2015' and 'Quarter: 09'. A dropdown menu shows '999 - Any Insurance Company - NAIC 99999'. Below this is a table with columns: 'Reconciliation Date', 'Data Due Date', 'Commercial Statutory Page 14 Load Date', and 'Commercial Statutory Page 14 Updated Date'. The table shows 'NONE' for the first three columns and 'NONE' for the last. Underneath is a table for financial data entry with columns: 'A.S. Line of Business', 'Premiums Written', and 'Losses Paid'. Rows include '19.4 Liability', '19.3 No Fault', '21.2 Phys Dam', and a 'Total' row, each with input fields for values. 'Verify' and 'Reset' buttons are below the table. A note says 'Enter your financial data then click the Verify button to confirm your entry.' The footer contains the same navigation menu and a copyright notice: 'Copyright © 1999-2016 Commonwealth Automobile Reinsurers, All Rights Reserved.'

This is a common screen for the Page 14 Data, and Non-Reportable Data functions. The tertiary navigation (also known as the 'carrot path') functions as a menu, so that the user can easily select one data entry function after completing another. (For example, once the Commercial Page 14 data has been completed, you can click on Non-Reportable and provide that information. Similarly, once the Commercial information has been completed, you can click on Private Pass[enger] and provide that information.)

**SUBMIT DATA**

- Page 14 Data (Commercial or Private Passenger) (continued)

After entering data into the first box, (do not use commas in the numbers), you can use the Tab button to proceed to the Losses Paid box or move your cursor to a different box. The totals will automatically be updated as you enter information. Once you have completed entering data, click on the Verify button. The following screen will appear:

Exhibit 8

**Home** | [About CAR](#) | [MAIP](#) | [Reports](#) | [Bulletins](#) | [Manuals](#) | [Committees](#) | [Calendar](#) | [Contact Us](#) | [Schedules](#) | [Training](#)  
[FAQ](#) | [Site Map](#) | [Help](#) | [Search](#)

[Reports > Reconciliation](#)

**Submit Data**  
[File Submission](#)  
[File Submission Help](#)  
**Commercial**  
[Statutory Page 14](#)  
[Non Reportable](#)  
**Private Passenger**  
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**Reports**  
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[Non Reportable Data](#)  
[Stat Summary Data](#)  
[Statutory Page 14 Data](#)  
[Additional Information for Annual Statement Reconciliation](#)

**Additional Applications in Reporting & Data Quality**  
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[Company Submission Reports](#)  
[Data Transfers](#)  
[Distributional Analysis](#)  
[Experience Rating](#)  
[Experience Rating](#)  
[Rate Edit](#)  
[Rule 29 Credit Edit](#)  
[Statistical Data](#)

**Data Quality Reports & Applications - Reconciliation**  
[Commercial / Priv Pass > Stat Pg 14 / Non Report > Help](#)

**Commercial - Statutory Page 14**  
 Reconciliation Year: 2015  
 Quarter: 09

999 - Any Insurance Company - NAIC 99999

Reconciliation Date	Data Due Date	Commercial Statutory Page 14 Load Date	Commercial Statutory Page 14 Updated Date
NONE	12/15/2015	NONE	NONE

A.S. Line	Line of Business	Premiums Written	Losses Paid
19.4	Liability	64,663	55,400
19.3	No Fault	1,200	10,100
21.2	Phys Dam	45,011	40,476
	<b>Total</b>	<b>110,874</b>	<b>105,976</b>

Click the UPDATE button to add your data  
 - or -  
 Click the RESET button to reenter values.  
 Data has been validated

[Home](#) | [About CAR](#) | [MAIP](#) | [Reports](#) | [Bulletins](#) | [Manuals](#) | [Committees](#) | [Calendar](#) | [Contact Us](#) | [Schedules](#) | [Training](#) | [FAQ](#) | [Site Map](#) | [Help](#) | [Search](#)

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**SUBMIT DATA**

- Page 14 Data (Commercial or Private Passenger) (continued)

This screen should be used to verify that the data entered is correct. After reviewing your data, click on the Update button to apply your update. The message “Record successfully updated” will appear. Additionally, the Page 14 Updated Date field will be updated to reflect the date of your activity (as shown on the screen below). If the data shown was not correct, then click on the Reset button to clear the numbers and begin again.

Note: The collection of Page 14 data is a two-step process. You must click on Verify and then click on Update in order to successfully report the Page 14 data.

Exhibit 9

Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training  
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Reports > Reconciliation

**Submit Data**  
[File Submission](#)  
[File Submission Help](#)  
**Commercial**  
[Statutory Page 14](#)  
[Non Reportable](#)  
**Private Passenger**  
[Statutory Page 14](#)  
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[Statutory Page 14 Data](#)  
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**Additional Applications in Reporting & Data Quality**  
[Company Status Reports](#)  
[Company Submission Reports](#)  
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[Distributional Analysis](#)  
[Experience Rating](#)  
[Experience Rating](#)  
[Rate Edit](#)  
[Rule 29 Credit Edit](#)  
[Statistical Data](#)

**Data Quality Reports & Applications - Reconciliation**  
[Commercial / Priv Pass](#) > [Stat Pg 14 / Non Report](#) > [Help](#)

**Commercial - Statutory Page 14**  
 Reconciliation Year: 2015  
 Quarter: 09

999 - Any Insurance Company - NAIC 99999

**Record successfully updated.**

Reconciliation Date	Data Due Date	Commercial Statutory Page 14 Load Date	Commercial Statutory Page 14 Updated Date
NONE	12/15/2015	10/08/2015	10/08/2015 3:31:00 PM

A.S. Line of Business	Premiums Written	Losses Paid
19.4 Liability	64663	55400
19.3 No Fault	1200	10100
21.2 Phys Dam	45011	40476
<b>Total</b>	<b>110,874</b>	<b>105,976</b>

Make additional changes then click the Verify button to confirm your entry.

Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training  
FAQ Site Map Help Search

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## SUBMIT DATA

- Page 14 Data (Commercial or Private Passenger) (continued)

Note that you cannot enter data beyond the end of the month of the due date. For example, the March quarter Page 14 data is generally due on June 15th, so the system will only allow update access until June 30th. If it is beyond the system allowable update date, the message “Past Data Due Date. Contact CAR personnel to make changes” will appear on the screen.

Similarly, you cannot update data once it has already been accepted by the system. Accordingly, if data has already been accepted, the message “Contact CAR personnel to make changes” will appear on the screen.

- Non-Reportable Data (Commercial or Private Passenger)

After completing the reporting of Page 14 data, Non-Reportable data should be entered in the system next. Note that not every company has non-reportable coverages, and thus this function may not be applicable for your company. Non-Reportable coverages are defined as those coverages that are not included in the statistical plans (such as excess premium or lenders collateral protection). Because statistical data for these coverages cannot be reported to CAR, the non-reportable data is subtracted from the Page 14 data prior to the reconciliation.

To perform this function:

- Select Non-Reportable Data (either Commercial or Private Passenger)
- Select the appropriate Reconciliation Year and Quarter
- Select the appropriate company

**SUBMIT DATA**

- Non-Reportable Data (Commercial or Private Passenger)

The following screen will appear

Exhibit 10

Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training  
 FAQ Site Map Help Search

[Reports > Reconciliation](#)

**Submit Data**  
[File Submission](#)  
[File Submission Help](#)

**Commercial**  
[Statutory Page 14](#)  
[Non Reportable](#)

**Private Passenger**  
[Statutory Page 14](#)  
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[Explanations Notes](#)

**Reports**  
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**Additional Applications in Reporting & Data Quality**  
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[Data Transfers](#)  
[Distributional Analysis](#)  
[Experience Rating](#)  
[Experience\\_Rating](#)  
[Rate Edit](#)  
[Rule 29 Credit Edit](#)  
[Statistical Data](#)

**Data Quality Reports & Applications - Reconciliation**  
[Commercial / Priv Pass > Stat Pg 14 / Non Report > Help](#)

**Commercial - Non-Reportables**  
 Reconciliation Year: 2015  
 Quarter: 09

999 - Any Insurance Company - NAIC 99999

**Please provide an explanation of your non-reportable coverages.**

Reconciliation Date	Data Due Date	Commercial Non-Reportables Updated Date
NONE	12/15/2015	NONE

A.S. Line	Line of Business	Premiums Written	Losses Paid
19.4	Liability	<input type="text"/>	<input type="text"/>
19.3	No Fault	<input type="text"/>	<input type="text"/>
21.2	Phys Dam	<input type="text"/>	<input type="text"/>
Total		<input type="text" value="0"/>	<input type="text" value="0"/>

Add an Explanation

Enter your financial data then click the Verify button to confirm your entry.

Home About CAR MAIP Reports Bulletins Manuals Committees Calendar Contact Us Schedules Training FAQ Site Map Help Search  
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## SUBMIT DATA

- Non-Reportable Data (Commercial or Private Passenger) (continued)

You only need to enter non-zero data (as shown in the previous screen) and an explanation of what your non-reportable business is, including the coverage that the non-reportable premium and losses apply to. When you have completed entering your data, click on the Verify button. The review screen will appear, click Update and you will be returned to the entry screen. The Non- Reportables Updated Date will be updated to reflect the date of your activity.

- Explanations Notes

Approximately two weeks after the due date for reporting Page 14 data, CAR performs the reconciliation of Page 14 data to the statistically reported data. Once the reconciliation has been reviewed for accuracy and has been accepted, email notices are sent to all the Annual Statement Liaisons informing them that the results of the reconciliation can be viewed. Companies are required to provide an explanation for any differences between the Page 14 and Statistical data that is greater than 5%.

The Explanations Notes is the function that should be used for this requirement. Additionally, companies are also required to provide a short description in the Explanations Notes function of any non-reportable coverages.

To perform this function:

- Select Explanations Notes
- Select the appropriate Reconciliation Year and Quarter
- Select the appropriate company

The top part of the screen displays the Quarter/Year and the Company selection (note that there is drop-down box that will allow you to change the company code without leaving the Explanations Notes function). The Due Date for the Explanation is provided as well as all the previous notes, including system generated notes, and CAR and company notes.

The bottom part of the screen displays the Reason Code section and a place for you to provide your explanation. You should click on as many boxes/reasons that are applicable for your out-of-balance situations and then use the Add Notes box to provide your explanation. When you have finished entering your explanation, click on the Submit button. Upon a successful completion, the Date Explanation will be updated to reflect the date of your activity.

SUBMIT DATA

- Explanations Notes (continued)

Exhibit 11

<p><a href="#">Reports &gt; Reconciliation</a></p> <p><b>Submit Data</b></p> <p><a href="#">File Submission</a></p> <p><a href="#">File Submission Help</a></p> <p><b>Commercial</b></p> <p><a href="#">Statutory Page 14</a></p> <p><a href="#">Non Reportable</a></p> <p><b>Private Passenger</b></p> <p><a href="#">Statutory Page 14</a></p> <p><a href="#">Non Reportable</a></p> <p><a href="#">Explanations Notes</a></p> <p><b>Reports</b></p> <p><a href="#">Annual Statement Reconciliation</a></p> <p><a href="#">Non Reportable Data</a></p> <p><a href="#">Stat Summary Data</a></p> <p><a href="#">Statutory Page 14 Data</a></p> <p><a href="#">Additional Information for Annual Statement Reconciliation</a></p> <p><b>Additional Applications in Reporting &amp; Data Quality</b></p> <p><a href="#">Company Status Reports</a></p> <p><a href="#">Company Submission Reports</a></p> <p><a href="#">Data Transfers</a></p> <p><a href="#">Distributional Analysis</a></p> <p><a href="#">Experience Rating</a></p> <p><a href="#">Experience_Rating</a></p> <p><a href="#">Rate Edit</a></p> <p><a href="#">Rule 29 Credit Edit</a></p> <p><a href="#">Statistical Data</a></p>	<p><b>Data Quality Reports &amp; Applications - Reconciliation</b></p> <p>Reconciliation Year: 2015 Quarter: 09</p> <p>999 - Any Insurance Company - NAIC 99999</p> <p><b>NOTES</b></p> <p>10/08/2015 3:31:00 PM COriginalLoadDate changed from NONE to 4/27/2016 ComLiabWrittenPrem changed from to 64663 ComLiabPaidLoss changed from to 55400 ComPipWrittenPrem changed from to 1200 ComPipPaidLoss changed from to 10100 ComPhysdWrittenPrem changed from to 45011 ComPhysdPaidLoss changed from to 40476</p> <p>01/06/2016 10:22 AM Not Reconciled COM Paid Losses - Liability 9.87% PhysDam 8.99%</p> <p>Please check the appropriate reason(s); Any reason with an * must be accompanied by an explanation: <b>The reason for the difference between Page 15 totals and the CAR statistical totals is due to:</b></p> <ul style="list-style-type: none"><li>0 <input type="checkbox"/> - No significant differences were indicated or no response was required</li><li>1 <input type="checkbox"/> - <b>Non-Reporting Company - Under Threshold</b>; indicate in Notes if a reporting deadline has already been stipulated.</li><li>2 <input type="checkbox"/> - <b>Non-Reporting Company - Over Threshold, Not Yet Reporting</b>; indicate in Notes if a reporting deadline has already been stipulated.</li><li>3 <input type="checkbox"/> - <b>Data entry error</b></li><li>4* <input type="checkbox"/> - <b>Incorrect PAGE 15</b>; PAGE 15 totals will be revised</li><li>5* <input type="checkbox"/> - <b>Statistical data missing</b>; It will be included in a future statistical submission</li><li>6* <input type="checkbox"/> - <b>Statistical data incorrectly reported</b>; Corrections will be included in a future statistical submission</li><li>7* <input type="checkbox"/> - Difference(s) due to <b>timing</b> of financial and statistical reporting</li><li>8* <input type="checkbox"/> - Difference(s) due to <b>suspense file</b></li><li>9* <input type="checkbox"/> - <b>Prior Policy year</b> data not eligible to be reported to CAR</li><li>10* <input type="checkbox"/> - Other</li></ul> <p><b>Explanation Due:</b> NONE <b>Received:</b> NONE <b>Accepted:</b> NONE</p> <p><b>Add Notes</b></p> <p>When checked, this creates an Explanation for Non Reportable <b>Private Passenger</b> <input type="checkbox"/> or <b>Commercial</b> <input type="checkbox"/> entries.</p> <p>COM Liability Losses - \$6,000 out-of-balance is due to \$6,000 loss for a non-reportable coverage that was not entered into the system. COM Phys Dam Losses - \$4,000 subrogation.</p> <p><input type="button" value="Submit"/></p>
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## REPORTS

There are four reports available to view the results of the annual statement reconciliation and reported data.

### Exhibit 12

#### **Submit Data**

##### [File Submission](#)

This function uploads company's annual statement data submitted to CAR.

##### [File Submission Help](#)

Explanation of file submissions.

#### **Commercial**

This function allows a company's annual statement, non-reportable, and group adjustment data to be entered and updated. The update function allows companies to make changes to previously submitted data only once.

##### [Statutory Page 14](#) [Non Reportable](#)

#### **Private Passenger**

This function allows a company's annual statement, non-reportable, and group adjustment data to be entered and updated. The update function allows companies to make changes to previously submitted data only once.

##### [Statutory Page 14](#) [Non Reportable](#)

##### [Explanations Notes](#)

This function allows a company to enter details or explain discrepancies regarding their statutory page 14, non-reportable or group adjustment data.

#### **Reports**

##### [Annual Statement Reconciliation](#)

The Reconciliation report allows a company to view the results of the annual statement reconciliation process and includes whether the company is out of established tolerances.

##### [Non Reportable Data](#)

This function allows a company to view their non-reportable data by reconciliation year and quarter.

##### [Stat Summary Data](#)

This function allows a company to view their statistically reported data by reconciliation year and quarter.

##### [Statutory Page 14 Data](#)

This function allows a company to view their statutory page 14 data by reconciliation year and quarter.

##### [Additional Information for Annual Statement Reconciliation](#)

Explanation of the reports, forms and functions included in this section.

## REPORTS

- Annual Statement Reconciliation

The Annual Statement Reconciliation report allows a company to view the results of the annual/quarter statement reconciliation process and includes whether the company is out of established tolerances. The Page 14 and Statistical Summary totals shown on this report have already been updated for Non-Reportable entries. This report is only available after CAR has run the actual reconciliation (generally run the 1<sup>st</sup> week of the month after the Page 14 data is due).

To perform this function:

- Select Annual Statement Reconciliation
- Select the appropriate Reconciliation Year and Quarter
- Select the appropriate company

The following screen will appear. Note that the reports will appear in the following order:

- Private Passenger Written Premium
- Private Passenger Direct Losses Paid
- Commercial Written Premium
- Commercial Direct Losses Paid

Exhibit 13

Massachusetts Automobile Reconciliation Of Direct Premium: Written and Direct Losses Paid 04/29/2016			
Private Passenger Quarter Ending: 06/2015			
Reconciliation Date: 10/02/2015			
Company:	999 - Any Insurance Company		NAIC No: 99999
	<b>Liab Prem</b>	<b>PIP Prem</b>	<b>Physd Prem</b>
1) Reported Stat Totals	112,793,357	11,081,866	96,981,934
** 2) Statutory Page 14	112,046,004	10,959,236	95,976,621
	<b>Line 19.2</b>	<b>Line 19.1</b>	<b>Line 21.1</b>
Total Diff Between			
3) Stats & Statutory Page 14	747,353	122,630	1,005,313
	<b>Line 3 &amp; Line 1</b>		
4) Percentage of Diff Between	0.66%	1.11%	1.04%
	<b>Liab Loss</b>	<b>PIP Loss</b>	<b>Physd Loss</b>
1) Reported Stat Totals	63,883,016	6,451,688	57,950,663
** 2) Statutory Page 14	63,733,098	6,673,478	57,425,991
	<b>Line 19.2</b>	<b>Line 19.1</b>	<b>Line 21.1</b>
Total Diff Between			
3) Stats & Statutory Page 14	149,918	-221,790	524,672
	<b>Line 3 &amp; Line 1</b>		
4) Percentage of Diff Between	0.23%	-3.44%	0.91%
5) Allocated Loss Adjustment	3,365,818	245,895	112,410

REPORTS

- Stat Summary Data

The Statistical Summary Data report allows a company to view their statistically reported data for a specific year and quarter. Note that this report is only available after CAR has summarized and downloaded the data from our mainframe (generally the first week of the month after the Page 14 data is due). Furthermore, only data that has been reported at the time that the summarization process has occurred will be included in the report.

To perform this function:

- Select Stat Summary Data
- Select the appropriate Reconciliation Year and Quarter
- Select the appropriate company

Exhibit 14

Stat Summary			5/2/2016
Company: 999 - Any Insurance Company		NAIC No: 99999	
Reconciliation Year: 2015 Quarter: 06		Load Date: 10/02/2015	
	Private Passenger	Commercial	
<b>Line of Business</b>	<b>Premiums Written</b>	<b>Premiums Written</b>	
BI	62,436,221	0	
PD	50,357,136	0	
<b>LIAB Total</b>	<b>112,793,357</b>	<b>0</b>	
PIP	11,081,866	0	
OTC	27,241,248	0	
COLL	69,740,686	0	
<b>PHYS Total</b>	<b>96,981,934</b>	<b>0</b>	
<b>Line of Business</b>	<b>Losses Paid</b>	<b>Losses Paid</b>	
LIAB	63,883,016	0	
PIP	6,451,688	0	
PHYS	57,950,663	0	
<b>Line of Business</b>	<b>Allocated Expenses</b>	<b>Allocated Expenses</b>	
LIAB	3,365,818	0	
PIP	245,895	0	
PHYS	112,410	0	

## REPORTS

- Page 14 Data

The Page 14 Data report allows a company to view their Page 14 data for a specific year and quarter. Note that the data shown in this report is the original Page 14 data – it is not adjusted for non-reportable coverages (only the Reconciliation Report shows adjusted numbers).

To perform this function:

- Select Page 14 Data
- Select the appropriate Reconciliation Year and Quarter
- Select the appropriate company

The following screen will appear. Note that the reports will appear in the following order:

- Private Passenger
- Commercial

### Exhibit 15

**Statutory Page 14 Report** 5/2/2016

Company: 999 - Any Insurance Company      NAIC No: 99999

Reconciliation Year: 2015    Quarter: 06

Date Due: 09/15/2015

**Private Passenger**

Date Received: 08/31/2015      Date Updated: 08/31/2015

A.S. Line	Line of Business	Premiums Written	Losses Paid
19.2	Liability	112,039,431	63,814,077
19.1	No Fault	10,958,840	6,440,729
21.1	Phys Dam	95,975,480	57,959,608
	Total	218,973,751	128,214,414

**Commercial**

Date Received: 08/31/2015      Date Updated: 08/31/2015

A.S. Line	Line of Business	Premiums Written	Losses Paid
19.4	Liability	0	0
19.3	No Fault	0	0
21.2	Phys Dam	0	-67
	Total	0	-67

## REPORTS

- Non-Reportable Data report

The Non-Reportable Data report allows a company to view their non-reportable data for a specific year and quarter.

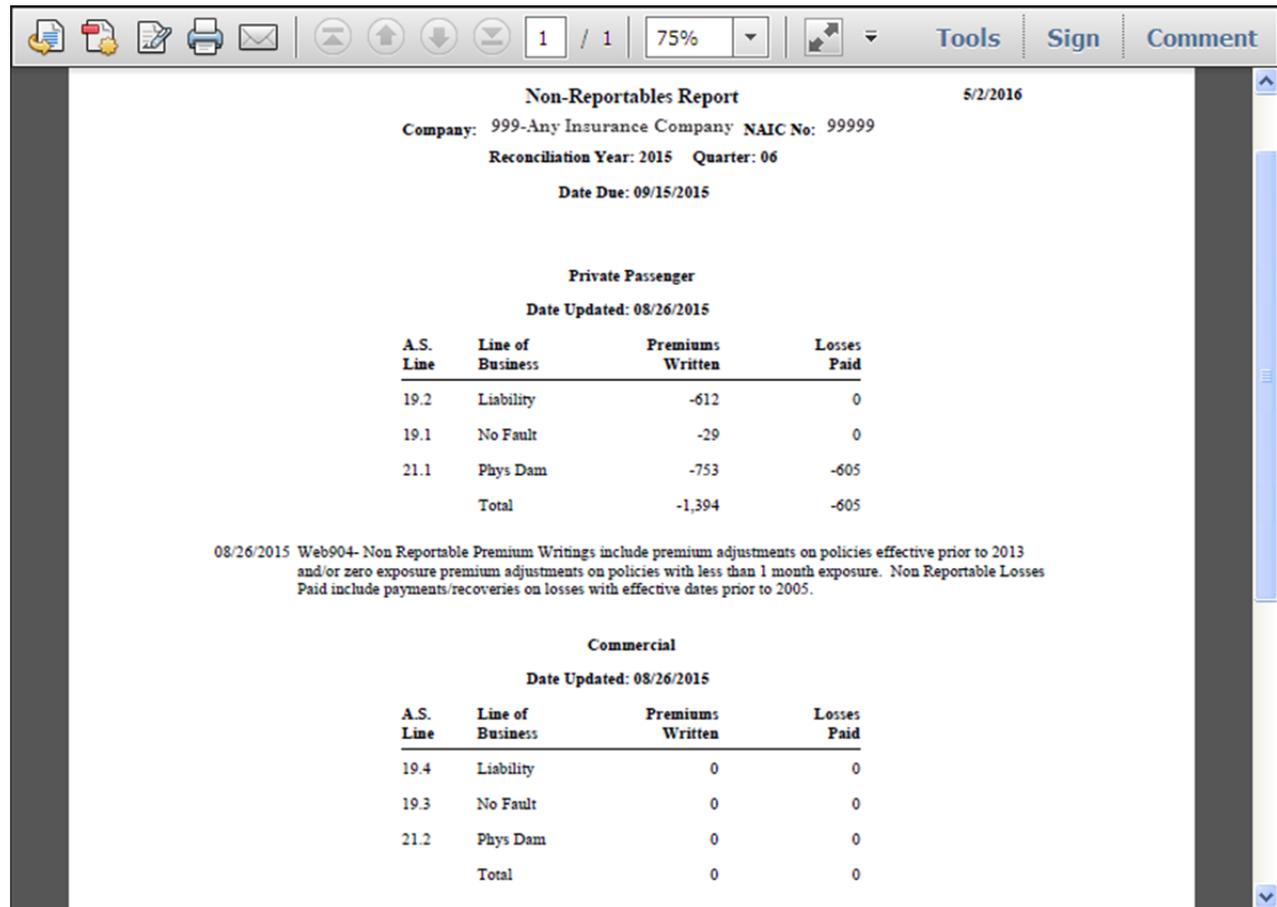
To perform this function:

- Select Non-Reportable Data
- Select the appropriate Reconciliation Year and Quarter
- Select the appropriate company

The following screen will appear. Note that the reports will appear in the following order:

- Private Passenger
- Commercial

Exhibit 16



**Non-Reportables Report** 5/2/2016

Company: 999-Any Insurance Company NAIC No: 99999  
Reconciliation Year: 2015 Quarter: 06  
Date Due: 09/15/2015

**Private Passenger**  
Date Updated: 08/26/2015

A.S. Line	Line of Business	Premiums Written	Losses Paid
19.2	Liability	-612	0
19.1	No Fault	-29	0
21.1	Phys Dam	-753	-605
	Total	-1,394	-605

08/26/2015 Web904- Non Reportable Premium Writings include premium adjustments on policies effective prior to 2013 and/or zero exposure premium adjustments on policies with less than 1 month exposure. Non Reportable Losses Paid include payments/recoveries on losses with effective dates prior to 2005.

**Commercial**  
Date Updated: 08/26/2015

A.S. Line	Line of Business	Premiums Written	Losses Paid
19.4	Liability	0	0
19.3	No Fault	0	0
21.2	Phys Dam	0	0
	Total	0	0

## APPENDIX 1 - COMMON CAUSES OF OUT-OF-BALANCE SITUATIONS

### Missing Statistical Data

- Late or Rejected Statistical Submissions
- Records that CAR has rejected because of invalid data in a critical field
- Records that CAR has rejected because the policy effective year is outside the window for reporting (i.e. an older policy effective year)
- Records that the company has not reported because they are still on a suspense file due to an error condition
- Records that the company has not reported because a systems problem has prevented them from being reported
- The company is a non-reporting company due to volumes being below the reporting thresholds or because the company was recently identified as having to report and the reporting deadline is still a year or two away

### Extra Statistical Data

- Missing data from a prior year or correction data for a prior year is reported to CAR, but is not included in Page 14 data (because it was already included in that year's Page 14 data)

### Issues with Page 14 Data

- Incorrect Page 14 Data
- Incorrect or Missing Non-Reportable Data

### Inconsistencies between Statistical Data and Page 14 Data

- There is a timing difference between when the financial systems are closed and when the statistical systems are closed, such that data is included in one system but not the other
- There is a definition difference between market segment (commercial verses private passenger), such that the financial system includes the data in one market segment but the statistical system reports it in the other market segment