

As you prepare your 2017 Calls, we want to remind you of the new Excess Loss reporting option. This optional detailed claimant level reporting will eliminate the need to report the separate Excess Loss Calls. For the AQR Call, this also eliminates the need to report the separate Trend Call (AQRT).

Companies that wish to take advantage of this option will need to make a one-time Final Submission of Excess (FSE) which will utilize the same record layout as the Excess Loss Calls with the following differences:

- Indicate that the submission represents a Final Submission of Excess by reporting an ‘F’ in the new ‘Final Submission of Excess Indicator’ field.
- Identify whether the Incurred Loss represents a Paid Loss or an Outstanding Loss by reporting a ‘P’ or an ‘O’ in the new ‘Paid/Outstanding Loss Indicator’ field.
- All Losses must be reported regardless of size for this final submission of excess, even if under the Financial Responsibility Limits.
- Indicate in the “Comments” section of the File Upload screen that this is a FSE (Final Submission of Excess).

The below changes have been made to the record layouts of the existing Excess Loss Calls in order to allow for the FSE submissions:

| Field Description | Position in Record Layouts | | | | |
|--|----------------------------|------------|------------|-------------|-----------|
| | AEX Call | AQREX Call | ARPEX Call | CLSPEX Call | GLEX Call |
| Final Submission of Excess Indicator (F) * | 81 | 83 | 81 | 78 | 72 |
| Paid/Outstanding Loss Indicator (P or O) * | 83 | 85 | 83 | 79 | 79 |
| Claim Number (expanded to 16 positions) | 101-116 | 101-116 | 101-116 | 104-119 | 28-43 |
| Claimant Number (expanded to 3 positions) | 117-119 | 117-119 | 117-119 | 136-138 | 44-46 |

* These two new fields should be left blank if your company chooses to continue reporting excess losses separately.

In addition to the one-time FSE submission, companies must also start to include claim and claimant information in their loss data submissions. The timing of when this detailed claimant level reporting is required varies based on the Call, as follows:

For the Calendar/Accident Year Calls: Auto, AQR, and ARP

- This requires including the claim and claimant information no later than the Call Year immediately following their Final Submission of Excess. For example, if a company chooses to report their FSE in the 2017 Call, they would need to begin including claim and claimant information starting in the 2018 Call. (Companies can optionally begin including claim and claimant information during the same Call Year that the FSE is filed).

For the Policy Year Calls: CLSP and GL

- This requires including the claim and claimant information the same Call Year they submit their Final Submission of Excess. For example, if a company chooses to report their FSE in the 2017 Call, they would need to begin including claim and claimant information starting in the 2017 Call.

The below fields have been added to the record layouts of the following Calls, in order to accommodate this new option:

- Indicate that the submission includes Claim and Claimant information by reporting a 'C' in the new 'Claimant Level Indicator' field.

| Field Description | Position in Record Layouts | | | | |
|------------------------------|----------------------------|----------|----------|-----------|---------|
| | A Call | AQR Call | ARP Call | CLSP Call | GL Call |
| Claimant Level Indicator (C) | 65 | 59 | 65 | 58 | 68 |
| Claim Number | 162-177 | 162-177 | 162-177 | 162-177 | 162-177 |
| Claimant Number | 178-180 | 178-180 | 178-180 | 178-180 | 178-180 |

Companies may leave these positions blank if they choose to continue to report the separate Excess Loss Calls

The full set of 2017 Call instructions and record layouts which include the new Excess Loss reporting options can be found on the NISS website: www.niss-stat.org.

Please let us know if you have any questions or need any additional information.