

## Financial Statement PDF Availability via the NAIC website

At the direction given by the NAIC Executive Committee on July 29, 2005 the NAIC website was modified to provide for the following as of February 24, 2006.

- After completing a short user registration form, a user's *first five (5) financial statement PDF requests per year can be downloaded free of charge*. Users can choose the company's key financials, full annual statement, and/or quarterly statements that are available at the time of their request.
  - 5 financial statement requests: request for any/all PDF files for one company code at a single point in time = one request
  - Per year: March 1 through February 28
- Once a user's financial statement requests exceeds the initial 5, they will automatically be linked to the NAIC's shopping cart and charged the following pricing structure for additional requests:
  - \$10 for an insurance company key annual financial PDF (Includes original or refile and all amendments available at the time of the request)
  - \$10 for all other annual financial statement PDF files (*Statement Pages, Actuarial Opinion, Audited Financial Statement, A&H Experience Exhibit, Investment Annual Pages, MD&A, Non-Guaranteed Elements, Other Annual Statement Pages, SVO Compliance Certification*). (Includes original or refile and all amendments available at the time of the request. Customers will be provided information regarding availability of individual PDF files listed above.)
  - \$3 each for an insurance company's quarterly filing.
  - Consumers, academic communities, governmental organizations may qualify for discounted pricing. Users should contact the NAIC Insurance Products and Services Division for more information ([prodserv@naic.org](mailto:prodserv@naic.org) or 816-783-8300).
- PDF files requested by customers will be available for 24 hours after purchase and may be downloaded up to three times during that 24 hour period.
- NAIC will continue to provide unlimited, free downloads of insurance company financial profiles, closed-complaint reports and state licensure information.

### What This Solution Provides

- Provides consumers the ability to research an insurance company online using the NAIC's Consumer Information Source, with free access to a company's profile, closed complaint reports and state licensure information, as well as to obtain a limited number of financial statements free of charge.
- Provides consumers access at no charge for a limited number of requests as an alternative source of insurer financial statement information.
- Provides a subscriber with a convenient way to access multiple insurance company financial statement PDF's for a nominal fee.
- Approach offers the 'best of both world's' by satisfying the consumer's need for information in an easy to use and free/low cost format, while preserving NAIC intellectual property and revenue streams through a 'terms of use' agreement.