



Wishard Companies Insurance Operations  
**WCIO**  
 Data Review Schedule

	Unit Statistical Report (USR) Data Review Period	Financial Call Data Review Period	Rating Value Filing - Proposed Effective Date	Rating Value Filing Frequency	Notes:
<b>California</b>	August 15 - December 31	February 15 - March 31	September 1	Annually	USR Data Review Period references the period in which additional inquiries may be issued during the preliminary summary process utilizing a complete set of USR evaluations to be used in the rate filing and additional USR inquiries may be made into specific issues that may have a significant impact pure premium rates. California collects aggregate financial data calls on a quarterly basis. The 4th Quarter evaluation is used in the annual rate filing effective Sept 1. Review of the quarterly financial calls is performed year-round, but the periods defined in the matrix apply to review of data used in the rate filings.
<b>Delaware</b>	February 1 - June 15	April 1 - July 30	December 1	Annually	A Federal & USL&HW file review is conducted every two years concurrent with the State filing.
<b>Massachusetts</b>	March 1 - September 30	March 1 - August 31	September 1	At least every two years but as frequently as annually or any additional date that the commissioner may designate	The Commissioner of Insurance can order a rate filing with 60 days notice.
<b>Michigan</b>	May 15 - September 15	April 1 - July 1	AR - January 1 VO - Carrier Option	AR - Annually VO - Carrier Option	
<b>Minnesota</b>	February 1 - June 15	March 1 - June 30	August 15 / January 1	Annually	
<b>NCCI States:</b>	January 1 - December 31	March 15 - December 31	January 1 - December 31	Varies by State	Refer to Status of Rate Revision circular for current state effective dates.
<b>New Jersey</b>	January 01 - June 30	April 01 - July 31	January 01	Annually	
<b>New York</b>	January 1-December 31	March 1 - May1	1-Oct	Annually	In NY, by statute, a loss cost filing must be made no later than May 15. Major USR and Call data reviews and reconciliations must take place prior to that date; however, other data reviews, especially on USRs, are performed continually throughout the year if not completed during the filing cycle.
<b>North Carolina</b>	November 1 - July 1	April 1 - September 1	April 1	Annually	
<b>Pennsylvania</b>	May 15 - September 15	July 1 - September 15	April 1	Annually	A Federal & USL&HW file review is conducted every two years concurrent with the State filing.
<b>Wisconsin</b>	January 1 - May 1	April 1 - May 1	October 1	Annually	