

**Financial Data Reporting Application, Version 2.0  
2019 User Guidebook**

**For the Reporting of 2019 Data  
Evaluated As Of December 31, 2019  
And Due to be Reported During 2020**

Financial Data Reporting Application User Guidebook  
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## Section One - General Application Instruction

### I. Introduction

The Financial Data Reporting Application (FDRA) is an Internet-based system that allows carriers to enter, edit and submit Financial Calls and Schedule W (Calls) subject to the Financial Data Incentive Program (FDIP) to the Pennsylvania Compensation Rating Bureau and the Delaware Compensation Rating Bureau, Inc. (herein collectively referred to as the Bureaus) and, for Schedule W only, to the Pennsylvania Insurance Department (Department). The FDRA is a system designed to increase the timeliness and quality of data submissions by eliminating paper submissions, providing carriers with immediate feedback of failed edits, and providing carriers with a central location for their data easing the review of multiple Calls. This system also provides carriers with the opportunity to view a log of criticisms sent by either the Department or the Bureaus.

This document will provide an overview of the functions available to carriers within the FDRA and helpful hints for using the application. It is recommended that the user read through this entire document before using the FDRA.

Proper use of the FDRA requires specialized knowledge of workers compensation financial call reporting for the state of Pennsylvania and/or Delaware. This guide is not meant to replace individual Call instructions. The user will still need to refer to the individual Call instructions associated with a particular Call for the proper completion of the Call. **Instructions for individual Calls, Forms, and Schedule W can be accessed via the Bureaus' website at [www.pcrb.com](http://www.pcrb.com) or [www.dcrb.com](http://www.dcrb.com). Simply select the Data Reporting link, then click on Financial Data Reporting, and finally select the Financial Call Package to find the list of call instructions.** Instructions can also be viewed by logging onto the FDRA and selecting the 'Help' menu item. Schedule W instructions can also be accessed on the Pennsylvania Insurance Department's website at [www.insurance.pa.gov](http://www.insurance.pa.gov).

### II. Annual Calls

The FDRA currently supports the submissions of the following:

Acknowledgment Form

Pennsylvania Call #1 - Policy Year Call for Compensation Experience

Pennsylvania Call #4 - Large Claim Experience by Policy Year Call

Pennsylvania Call #8 - Net (As Written) Large Deductible Policy Year Call

Pennsylvania Call #9 - Gross (1st Dollar) Large Deductible Policy Year Call

Pennsylvania Call #14 - Pennsylvania Calendar Year Expense Data Call

Pennsylvania Call #15 - Policy Year Call for Catastrophe Experience

Pennsylvania Schedule W - Limitations Affecting Unpaid Claims Estimates (See Section III, Part VII, Item A)

Pennsylvania Schedule W (See Section III, Part VII, Items B – F)

Pennsylvania Schedule W - Coal (See Section III, Part VII, Item H)

Pennsylvania Statutory Page 14

Delaware Call #1 - Policy Year Call for Compensation Experience

Delaware Call #2 - Calendar Year Expense Data Call

Delaware Call #4 - Large Claim Experience by Policy Year Call

Delaware Call #8 - Net (As Written) Large Deductible Policy Year Call  
Delaware Call #9 - Gross (1st Dollar) Large Deductible Policy Year Call  
Delaware Call #12 - Assigned Risk Policy Year Call  
Delaware Call #15 - Policy Year Call for Catastrophe Experience  
Delaware Statutory Page 14

All required Calls are included within the FDRA. Access to and instructions for these Calls are available via our websites, [www.pcrb.com](http://www.pcrb.com) and [www.dcrb.com](http://www.dcrb.com).

The Calls supported by the FDRA were designed to resemble the Forms and Calls that have been submitted in the past. This layout will help you to quickly become familiar with the FDRA2.

### **III. Support Requirements**

Browser requirements: Internet Explorer 11 or higher.

Note the application response time may vary depending on how you access the Internet i.e., direct dial-up, broadband, etc. The pictures of screens shown in this guide may differ slightly from what you see on your screen depending on the resolution of your monitor.

The direct website for the FDRA2 is: <https://www.pcrbdata.com/FDRA2>. This website can also be accessed via a link on the Bureaus' websites [www.pcrb.com](http://www.pcrb.com) or [www.dcrb.com](http://www.dcrb.com), **by first selecting the heading Data Reporting and then, on the following screen, Financial Data Reporting**. In order to use the FDRA, carriers must have a Bureau approved User ID and Password.

### **IV. Privacy and Security Statement**

Carriers may view the Bureau's Privacy and Security Statement within the FDRA. The login screen for the FDRA contains a link which will provide access to the Privacy and Security Statement.

### **V. Terms of Service and Conditions of Use**

Carriers may view the Bureau's Terms of Service and Conditions of Use for the FDRA. The login screen for the FDRA contains a link which will allow the user to view this agreement.

### **VI. Obtaining a User ID and Password**

During 2001, carriers were asked to appoint a Contact Person to act as a contact between his/her employer, the Bureaus and the Department for purposes of coordinating and accomplishing timely and accurate submission of financial data for all carriers included within the indicated group. The Bureaus will provide this information to the Department so that all parties are aware of the appropriate contact for your group. The contact person does not have to be responsible for filling out financial calls or the Pennsylvania Schedule W, but will be responsible for seeing that calls and Pennsylvania Schedule W are submitted on a timely basis, securing responses to questions posed by either the Bureaus or the Department with respect to their group's

financial calls or Pennsylvania Schedule W, and for communication regarding the FDIP including payment of any assessments levied against their company.

Each member carrier and carrier group will provide the Bureaus with a User ID based on the completion of the FDIP/FDRA Designation of Contact Person Form. Once the contact information has been entered into our application, the system will generate a temporary password and automatically email it to the user. The FDRA identifies a carrier or carrier group by the entry of their User ID and Password. All User ID's must be unique to each reporting entity. A carrier or carrier group may use the same User ID's and Passwords for the same reporting entity for both Pennsylvania and Delaware. The Bureaus will try to accommodate all User ID requests, however, if a carrier chooses a User ID that has already been chosen by another carrier group, the Bureau may require you to choose another. If a carrier does not respond to the Bureaus' request to choose a User ID, the Bureau will assign a User ID to a carrier group.

User ID's cannot be changed. A user can, however, change their Password. For further instructions on changing passwords, see Section D. User Profile, 1. Change Password.

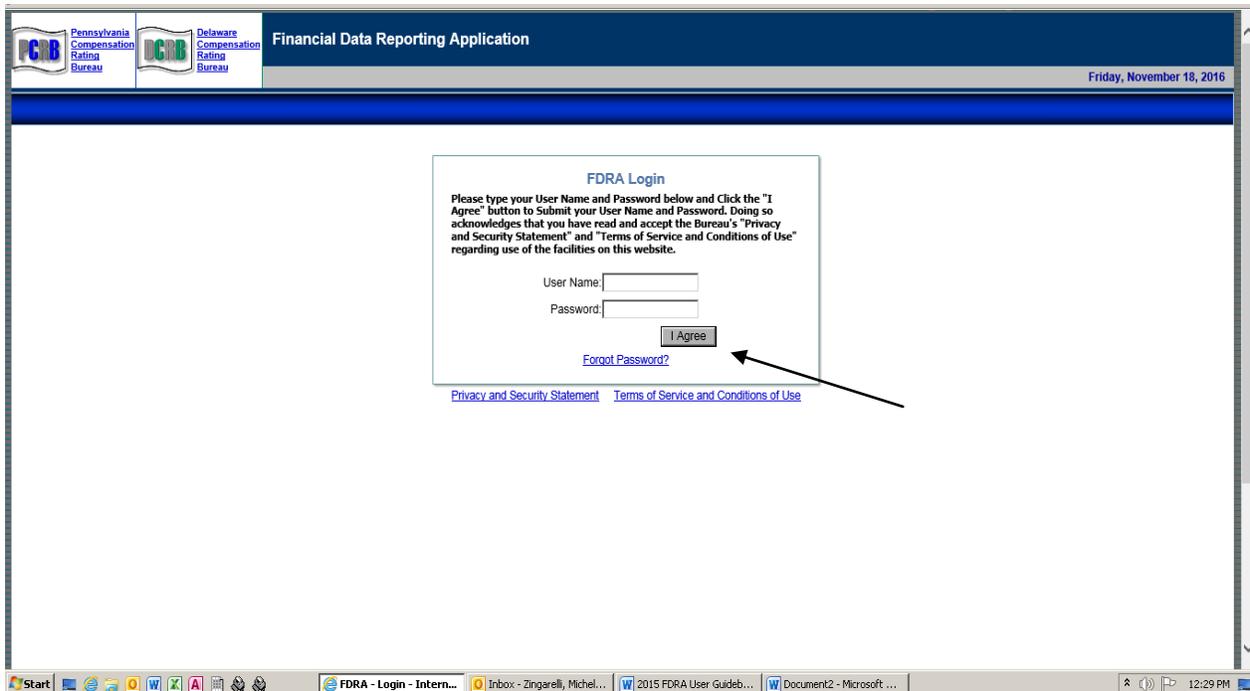
Once a carrier has appointed a Designated Contact Person (DCP), the Bureau will assign that person Carrier Group Administrator status. In this role the DCP will have the ability to add additional users for their company and will be able to disable them as necessary.

Please be advised that the submission of the 2001 Contact Form established documentation of contact person information. **Therefore, new carriers, or existing carriers with changes regarding the contact person, address, phone number, email address or FDRA User ID must send a new/revised Contact Form to the Bureau in writing so that we may update our records.**

## **VII. Logging In**

A carrier must enter their approved User ID and Password into the appropriate fields to gain access to the application.

If a user forgets their password at the Login Page, they must click the "Forgot Password?" link. The user will then be taken to a screen where they must enter their User Name then click the *Submit* button. Your password will be sent to your email address.



If a carrier chose to establish multiple User ID's and Passwords, the application will allow the multiple users within the carrier group to be logged on at the same time. All users will have access to all Calls. Carrier groups should institute specific internal policy regarding multiple users to ensure consistent data submissions. Otherwise, the potential exists that multiple users could all be working on and submitting the same Call simultaneously.

### VIII. Menu Items

Once successfully logged onto the website, the carrier will observe the HOME screen depicted below. Based on the User ID and Password, the application will identify the carrier group and display the carrier group name on the HOME screen. On this screen carriers may access one of the six menu options: **Call Submissions, Carrier Group, User Profile, View Criticisms, Contact and Support.**



## A. Home

The Home Menu allows you to access to the Home Screen, View Criticisms Screen, and View Announcements Screen.

### 1. View Criticisms

See VIII – Section E for details.

### 2. View Announcements

Users should check this screen regularly to remain as informed as possible about data filing, and updates to the application.

## B. Call Submissions

The Call Submissions option will display a window with all the Calls available to be modified, saved and submitted.

The display, an excerpt of which is shown below, lists the following headings: Call Name, Status, Original Submission Date & Time, Multiple Submissions and Actions.

Call Submissions List

Carrier Group Name:    
 Carrier Group #:  Call Type :

Carrier Group Name: 2 Test Carrier Carrier Group #: 000 Editor: Fran Barton Designated Contact Person: Bruce Kallen Email: [bkallen@pcrb.com](mailto:bkallen@pcrb.com)

Call Name	Status	Original Submission Date & Time	Multiple Submissions?	Actions
<a href="#">Acknowledgment</a>	No Submissions		NO	<a href="#">New Call</a>
<a href="#">DE CALL 1</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 2</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 4</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 8</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 9</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 12</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 15</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 1</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 4</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 8</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 9</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 15</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA Schedule W</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA Schedule W - Coal</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">Schedule W PA Limitations</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>

The Call year is defined as data that is being reported for Financial Calls valued as of December 31 of that year. For example, if the user chooses 2018 for the Call year, the data reported will be valued as of December 31, 2018.

The Call Name column lists those calls which may be available for the user to submit. The Calls will not be available until the user completes and submits the Acknowledgment Form and DE and/or PA Statutory Page 14. Once the carrier submits the Acknowledgment Form and DE and/or PA Statutory Page 14, only those calls that are required will be highlighted.

The Status column will indicate whether the Call has been saved, submitted, if there are no submissions for the Call or if the Call is not required.

The Original Submission Date and Time will show the date and time a Call has been submitted for the first time.

The Multiple Submissions column will indicate with either 'Yes' or 'No' whether a Call has been Submitted more than once.

The last column, Actions, will provide the user with the option to upload a New Call or to get the Call Template.

In the past there were two ways to create a new Call, either by clicking the *New Call* button and entering data directly onto the website or to download the Excel template from the website and enter the data in Excel. It was discovered that when entering data directly onto the website, the formulas would not always update properly, resulting in errors. The best way to create a new call is to download the Excel template and enter the data in Excel. A message is shown at the top of the New Call screen informing users that they must use a template.

The only Call that must be entered directly into the application is the Acknowledgement Form. The information provided on the Acknowledgement Form will determine which Calls are made available to the user on the FDRA.

**Creating a new Call by downloading the Excel template from the website and entering the data in Excel.** Click on the *Get Template* button located to the right of the Call you wish to begin creating. The FDRA will show a pop-up that will ask if the user would like to open or save the template.

The screenshot shows the 'Financial Data Reporting Application' interface. At the top, there are logos for the Pennsylvania Compensation Rating Bureau (PCRB) and the Delaware Compensation Rating Bureau (DCRB). The user is identified as James Tester, Test Insurance Company 2, with a 'Logout' link. The date is Wednesday, January 23, 2013, and the active year is 2011. A navigation menu includes HOME, CALL SUBMISSIONS, CARRIER GROUP, USER PROFILE, VIEW CRITICISMS, HELP, and CONTACT. A 'Home : Call Submissions' breadcrumb is visible.

A 'File Download' dialog box is open, asking 'Do you want to open or save this file?'. The file details are: Name: DE\_CALL\_1\_1\_23\_2013\_11\_305.xls, Type: Microsoft Excel Worksheet, 39.5KB, From: 172.16.1.10. Buttons for 'Open', 'Save', and 'Cancel' are present.

Below the dialog box, a table lists call submissions. The table has columns for Call Name, Status, Date/Time, Multiple Submissions, and Actions. The 'Actions' column contains 'New Call' and 'Get Template' links.

Call Name	Status	Date/Time	Multiple Submissions	Actions
<a href="#">Acknowledgment</a>	Submitted	6/20/2012 9:11:21 PM	NO	<a href="#">New Call</a>
<a href="#">DE CALL 1</a>	Saved		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 2</a>	Saved		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 4</a>	Saved		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 8</a>	Saved		NO	<a href="#">New Call</a> <a href="#">Get Template</a>

The template of the Call can be downloaded to your local hard drive or network. This template can later be imported back into the FDRA. The import function will only work with the Excel template provided in the download. The user must return to the New Call screen when they are ready

to import the Call back into the FDRA. The download function and the **Import** function are discussed in detail in this section under *Item 2. Navigation in an Excel Template.*

### **1. Navigation in a Call on the FDRA**

Only one Call can be opened/viewed at any given time. To navigate through the Call, the user must use the scroll buttons to the right and bottom of the call.

It is recommended that the user move deliberately from cell to cell using the mouse. The application response time may vary depending on how the user accesses the Internet.

The *Enter* key on your keyboard will move down the column in the Call. To move across the fields, the user must use either their *Tab* key or their mouse. The *Tab* key, however, will not work in calculated cells. It will skip over the calculated cells and go to the next input field. You will not be able to modify any calculated fields. Also, if the entire Call page does not fit on the user's screen the user can go to View from the Menu bar at the top of the screen, choose Zoom, then Zoom Out until the entire Call page fits into the screen.

Once inside a Call, users will have to click the Back to Call List link above the Call to exit it. If a user leaves a Call before saving it, by clicking the Back to Call List link, the changes will be lost.

If at any time the application does not return the intended result, the user should click on the *Refresh* browser button. See below:



#### **a. Back to Call List**

Clicking the *Back to Call List* link will bring the user back to the Call Submissions screen.

#### **b. Export to Excel**

When you click on this link the Call data and headings are exported into an Excel workbook.

Exported Excel files include three columns (Columns A, B, C) to simplify the processing of downloaded Excel data files. The columns include Carrier Group Number (Column A), Carrier Group Name (Column B), and row sequence number (Column C). Carrier Group Number and Name are repeated for each row of data. The actual Call data fields begin at cell D1.

If the user wishes to save the Call in Excel, they can go to *File, Save* and proceed to name the file as they would any Excel file.

Some of the shortcomings of Internet printing and the *Print* function in the application can be overcome by using the *Export to Excel* option. Once the Call is in Excel you can use the standard Print and Page Setup features available in Excel to print a copy of the Call for your files.

Additionally, exporting the Call data to Excel will allow the user to perform various ad hoc reports at their convenience. The *Export to Excel* option will return a different Excel file layout than that of the Import template layout so users can distinguish the export from the import. Do not use the export option to import data.

#### **c. Print**

The *Print* button will allow you to open the file as a .PDF file. Once it has been opened as a .PDF, you can then use the standard Print features available in Adobe Reader to print a copy of the Call for your files.

#### **d. Run Edits**

This function allows the user to review the quality of the Call data using the edits set forth in the FDIP. By reviewing the failed edits before submitting the Calls to the Bureaus, a carrier can resolve data problems or address data anomalies at the time of submission to possibly avoid the potential of incurring fines. A user may run edits as many times as needed on a Saved or Submitted Call. A complete review of Running Edits can be found in Section Three, Item IX.

Once the user clicks on the *Run Edits* button, the application will display a list of Calls available for the running of comparison edits. The application will automatically default to using a Submitted version of a Call. If a Saved version of a Call does exist, the user can choose to run edits against that version if preferred.

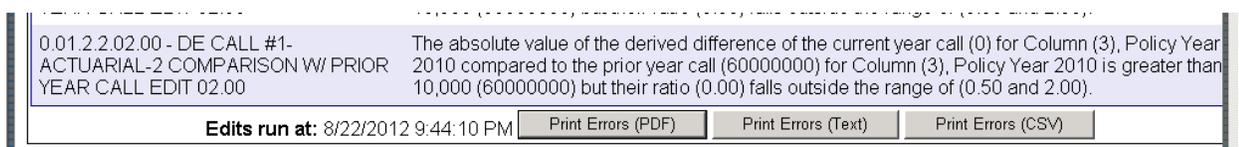
If the user wishes to make no changes to the list of Calls being compared in the editing process, they should click on the *Continue* button. See Section Three, Item IX for instructions on how to modify default selections.

The edit results will be displayed by selecting the View Errors link under the Call. A Failed Edit List will appear below the View Errors link. (All this information is discussed in more detail in *Section Three, Item IX. Running the Edits Contained within the FDRA.*) The edits are segregated into different sections:

- **Basic Edits Exclusive to Current Call.** These edits test the current Call for validation checks that identify conditions that can only occur as the result of an error or omission and can be determined based on a comparison of data elements within a single statistical Call. A major source of Basic Edit errors is incorrect arithmetic or careless data entry.

- **Basic Edits Comparing the Current Call to the Prior Call.** These edits test the current Call against the Call for the prior call year and can be determined based on a comparison of common data elements.
- **Basic Edits Comparing the Current Call to other Current FDRA Calls.** These edits test the current Call against other current Calls and are based on a comparison of common data elements.
- **Actuarial I Edits Exclusive to the Current Call.** These edits test the current Call for the reasonableness of data.
- **Actuarial I Edits Comparing the Current Call to the Prior Call.** These edits test the current Call against the Call for the prior call year for the reasonableness of data, generally testing development between the Calls.
- **Actuarial I Edits Comparing the Current Call to other Current FDRA Calls.** These edits test the current Call against other current Calls for the reasonableness of data, generally testing consistency among the Calls.
- **Actuarial I Edits Comparing the Current Call to other Prior FDRA Calls.** These edits test the current Call against other Calls for the prior call year for the reasonableness of data, generally testing development and consistency among the Calls.

A user can print the Failed Edit List and/or save the Failed Edit List as a PDF, Text or CVS file. The following three buttons appear at the bottom of the View Errors screen:



- **Print Errors (PDF)** will allow you to open the Failed Edit List as a .PDF file where you can then use the standard Print features available in Adobe Reader to print a copy of the Failed Edit List for your files.
- **Print Errors (Text)** will allow you to open the Failed Edit List as a text file where you can save or print the file using the standard Save and Print features available in Notepad. An example of a file name may be: "2018Call1Errors.txt".
- **Print Errors (CSV)** will allow you to open the Failed Edit List as an Excel file where you can save or print the file using the standard Save and Print features available in MS Excel. An example of a file name may be: "2018Call1Errors.xls".

As previously mentioned, the edits will also run automatically when submitting the Call. This ensures that the carrier has seen all the failed edits (if any) at the time of submission.

**e. Copy Submission**

***The Copy Submission button has been disabled.*** This feature would create a copy of an existing submission which could be utilized by the user when changes needed to be made to a submitted Call. It was discovered that the formulas would not always update properly resulting in errors.

The best way to make corrections to a submission is to access the saved Call template of your original submission from your hard drive or network, make the required changes, and then upload the revised Call back into the FDRA. The user can then Save the Call by clicking the Save button. By clicking on the Save button the user will not overwrite what has already been submitted but rather, they will create another version of the previously Submitted Call, that is now a Saved version of the old Call. This Saved Call will not become a Submitted Call until the user clicks the *Submit* button while in the Saved Call. After the edits have been run, the user can click the View Errors link below the Call where the *Continue to Submit?* Button can be selected.

**f. Run Report**

This feature is available for Policy Year Calls #1, #8, #9, and #12 only. When you click on the *Run Report* button, a report is generated that displays the ratio of Column 2 (Standard Earned Premium at Company Level) to Column 1 (Standard Earned Premium at Bureau Level). To view the report, click the View Report link that is listed under the Call. The report will be contained in a pop-up screen.

The following message will appear along with the computed values by policy year:

*The relationship between Standard Earned Premium at DSR Level and Standard Earned Premium at Company Level should be consistent with each company's filed deviations and/or loss cost multiplier(s) and underlying Loss Cost level(s). Please review.*

In addition, factors will appear for the Pennsylvania and Delaware Call #1 Terrorism Premium Factor, and Catastrophe (Other Than Certified Acts of Terrorism) Premium Factor, which will represent the ratio of these respective premiums to total earned premium.

The intent of displaying this report is to provide the user with an opportunity to review the relationship between the columns, correct any flagrant errors and to determine if the values in those columns are consistent with a company's filed deviations and/or loss cost multiplier(s) and underlying Loss Cost level(s). This is not a pass/fail edit but rather an

informational report and the information will be checked for reasonableness as part of the Bureaus' review of a carrier's submission. For Delaware Residual Market carriers, the Delaware Call #1 ratios appearing on the report reflect the combined experience of the voluntary and residual market components of a carrier's book of business. Carriers must consider the reasonableness of the relationship of Column (2) to Column (1) in light of the differing DSR levels for the voluntary and residual market components.

This report will not automatically run prior to submitting the Call. Any anomalies discovered during a review of the report should be either corrected prior to submission or specifically addressed/explained in the Create Notes to Bureau section.

A user can print the Report and/or save the Report as an excel file. The following two buttons appear at the bottom of the View Report pop-up screen:



15	2008	
16	2009	
17	2010	
18	2011	
19	Calendar Year Terrorism Adjustment Ratio	0.000
20	Calendar Year Catastrophe (Other than Certified Acts of Terrorism) Adjustment Ratio	0.000
21		
22		

Print Ratio Report      Export Ratio Report to Excel

- **Print Ratio Report** will allow you to open the Report as a .PDF file where you can then use the standard Print features available in Adobe Reader to print a copy of the Failed Edit List for your files.
- **Export Ratio Report to Excel** will allow you to open the Report as an Excel file where you can save or print the file using the standard Save and Print features available in MS Excel. An example of a file name may be: "2018Report.xls".

There is also the option of seeing the report from the prior year call submission. This can be found in Reference Calls and is also displayed as a pop-up. See *i. Reference Calls* section below for more information.

#### **g. Save**

The Save button will save the data once the Call template has been imported without actually submitting the Call to the Bureaus. Once the Call is saved, a message will appear indicating that the Call was successfully saved. The user should not exit the screen until the user receives such message. If the user moves out of a Call without receiving the "Data Saved Successfully" message, the data that was just entered will be lost. Also, if

the user clicks on a Menu Item before saving a Call, the application will not save the changes.

The user may import a Call template and save the data as many times as the user wishes without incurring any resubmission fees under the FDIP.

By utilizing the Save option the user can review a Call, come back to it later and submit the Call once they are satisfied with their data entries and/or failed edit explanations. Note however, only one version of a saved Call on the FDRA can exist at any given time. If the user imports a Call template and hits the Save button, this will overwrite the previously saved version.

The user should not Run Edits and cannot Create Notes to Bureau without saving a Call. Carriers should choose to run the edits on a Saved Call so that they may review the edit failures and make the necessary corrections before actually submitting the Call. Since many of the edits are dependent on the individual Call's relation to other Bureau Calls, it is recommended that the user save ALL Calls to generate all the possible edit failures before submitting a single Call.

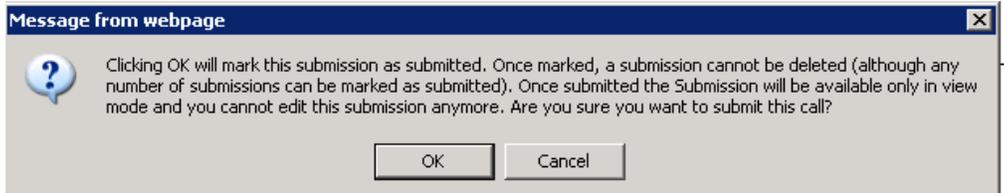
#### **h. Submit**

The *Submit* button actually sends the Call to the Bureaus. Before the FDRA sends the Call to the Bureaus, it will automatically run the edits so the user is aware of the failed edits at the time of submission. After the edits have finished running the following message is displayed, alerting the user to the availability of the edit messages and serving as a prompt for the next step in completing the submission process.

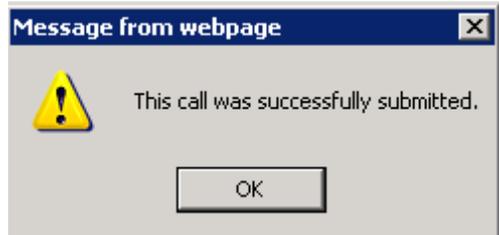


At the bottom of the View Errors screen, a *Continue to Submit?* Button will be displayed. If the user no longer wants to submit the Call or got there by mistake, they should not click the *Continue to Submit?* button. The user can choose another link or button.

If the user wishes to continue submitting, they must click on the *Continue to Submit?* button (the user can submit a Call even if the Call generates failed edits). Once clicked, the following message will appear:



When the user clicks the OK button, the submission process is completed and confirmed when the following message appears:



After the Call has been submitted, the FDRA will return you to the Call Submissions list. It is here where you can see the submission information:

Call Name	Status	Original Submission Date & Time	Multiple Submissions?	Actions															
<a href="#">Acknowledgment</a>	Submitted	5/30/2012 2:30:30 PM	NO	<a href="#">New Call</a>															
<a href="#">DE CALL 1</a>	Submitted	5/25/2012 3:31:32 PM	YES	<a href="#">New Call</a> <a href="#">Get Template</a>															
				<table border="1"> <thead> <tr> <th>Submit #</th> <th>Entered By</th> <th>Status</th> <th>Last Updated</th> <th>Delete</th> </tr> </thead> <tbody> <tr> <td><a href="#">2</a></td> <td>testinsco2</td> <td>Submitted</td> <td>5/25/2012 2:25:49 PM</td> <td></td> </tr> <tr> <td><a href="#">1</a></td> <td>testinsco2</td> <td>Submitted</td> <td>5/24/2012 7:14:19 AM</td> <td></td> </tr> </tbody> </table>	Submit #	Entered By	Status	Last Updated	Delete	<a href="#">2</a>	testinsco2	Submitted	5/25/2012 2:25:49 PM		<a href="#">1</a>	testinsco2	Submitted	5/24/2012 7:14:19 AM	
Submit #	Entered By	Status	Last Updated	Delete															
<a href="#">2</a>	testinsco2	Submitted	5/25/2012 2:25:49 PM																
<a href="#">1</a>	testinsco2	Submitted	5/24/2012 7:14:19 AM																
<a href="#">DE CALL 2</a>	Not Submitted		NO	<a href="#">New Call</a> <a href="#">Get Template</a>															
<a href="#">DE CALL 4</a>	Not Submitted		NO	<a href="#">New Call</a> <a href="#">Get Template</a>															
<a href="#">DE CALL 8</a>	Not Submitted		NO	<a href="#">New Call</a> <a href="#">Get Template</a>															
<a href="#">DE CALL 9</a>	Not Submitted		NO	<a href="#">New Call</a> <a href="#">Get Template</a>															
<a href="#">DE CALL 12</a>	Not Submitted		NO	<a href="#">New Call</a> <a href="#">Get Template</a>															

The status of the Call is now **Submitted**. The **Submitted Call** is accessible only through the **Call Submissions** Menu item.

For more information on **Submitted Calls** please refer to Item 5. *Submitted Calls* in this section.

### **i. Reference Calls**

This feature will display the Calls against which the edits were run. These are the Calls that were selected by the user after clicking on the Run Edits button below the Call. The user can navigate through the Reference Calls by using the scroll bars at the bottom and to the right of the call.

The ratio report from the prior year is also available to view. This report will be displayed as a pop-up. The user can use this report to compare the ratios reported on the current report to those reported on the prior year's call.

### **j. Create Notes to Bureau**

This feature is provided so the user can address failed edits or data anomalies at the time of submission. The *Create Notes to Bureau* section allows for a narrative of an unlimited number of characters. If the user prefers to send notes via email or regular mail, they should type a message in this area indicating that additional Notes are being sent via email or regular mail.

The *Create Notes to Bureau* function is available only after a Call is saved. To begin creating Notes for the first time, the user must click on the *Create Notes to Bureau* link located below the Call. When the user clicks on the link, a window will open below the link into which the user can begin typing. After entering the Notes the user should click on the *Save Bureau Notes* button if the user wishes to save the Notes. The Notes have been saved when the Saved Successfully message appears in the window. If the user wishes to disregard the Notes typed, the user should highlight the notes that were typed in, delete, then click the Save Bureau Notes button.

When the user has opened a call, a note will appear after the *Create Notes to Bureau* link letting the user know whether or not notes have been attached to the Call. If there are no notes, it will say (Notes Not Entered). If there are notes attached to the Call, it will say (Notes Entered. Click to View.).

All Notes are attached to a particular Call. Notes can be viewed (for both Saved or Submitted Calls) by clicking on the *Create Notes to Bureau* link below each Call. They can be viewed and modified when the Call status is **Saved**. Once the Call status changes to **Submitted**, the Call Notes can only be viewed.

**Please Note** that if you need to revise a Call, you must make the revisions in the Call template and then import the Call into the FDRA. As a result, any Notes pertaining to that Call will have to be re-entered.

More specific information regarding responding to failed edits is discussed in *Section Three, Item X. Responding to Failed Edits or Run Report Anomalies*.

## 2. Navigation in an Excel Call Template

In order to report Call data, users must begin by downloading the Excel template provided in the FDRA. (This is generally referred to as the **Get Template function** of the FDRA.) The user can access the required Excel template from the **Get Template** link under the column labeled **Actions** from the Call Submissions menu item. Provided that the call is required to be reported, the user should click on the Get Template button. The FDRA will then give the user the option of either opening the template in Excel or saving it to their local hard drive or network.

The user may also retrieve the template to a Call by choosing New Call under Actions from the Call Submissions list menu item. Once the Call has opened, there is an option to Get Template at the right of the screen, above the Call. Click on the link and again the FDRA will give the user the option to open the template in Excel or to save it to their local hard drive or network. See below:

<b>Call:</b>	PA CALL 1 (2011)	<b>Import File</b> <input type="button" value="Browse..."/> <input type="button" value="Import"/> <a href="#">Get Template</a> 
<b>Carrier Group #:</b>	996	
<b>Carrier Group Name:</b>	Test Insurance Company 2	
<b>Created Date:</b>	1/16/2013 4:03:49 PM	
<b>Last Modified:</b>		

[Back To Call List](#)   [Export To Excel](#)   [Print](#)

PENNSYLVANIA CALL FOR EXPERIENCE #1 AS OF 12/31/2011							
SECTION #1							
	Standard At Bureau Designated Stat. Reporting Level	Standard At Company Level	Net Premium	Total Paid (9)+(10)	Total Outstanding Excluding (BNR (11)+(12)	Total (BNR(13)+(14)	Total Incurred Losses Including (BNR (4)+(5)+(6)
	1	2	3	4	5	6	7
Prior to 1986	D	D	D	D	D	D	D
1986	D	D	D	D	D	D	D
1987	D	D	D	D	D	D	D
1988	D	D	D	D	D	D	D
1989	D	D	D	D	D	D	D
1990	D	D	D	D	D	D	D
1991	D	D	D	D	D	D	D
1992	D	D	D	D	D	D	D
1993	D	D	D	D	D	D	D
1994	D	D	D	D	D	D	D
1995	D	D	D	D	D	D	D
1996	D	D	D	D	D	D	D
1997	D	D	D	D	D	D	D
1998	D	D	D	D	D	D	D

After the user has opened up the template, it can be saved to their local hard drive or network. Users can rename a template if they desire.

Once the template is saved on the user's local hard drive or network, carriers can log off the FDRA and work directly in Excel. However, users must return to the FDRA when they are ready to import the Call they created in Excel back into the application.

Each call has a specific template that must be used. If the user attempts to import a template that does not correspond to the call, the user will receive an error message.

**a. Layout**

Users will find that the Call layout within the templates is similar to the version of the Calls within the FDRA, including reconciliation pages where applicable.

**b. Navigation**

Users can navigate around the workbook as they would in any ordinary Excel workbook. All the standard Excel features and functions are available.

**c. Data Entry**

The template is a protected Excel workbook that includes calculated fields. **Users should only enter data into those cells formatted blue in the Pennsylvania call templates and into those cells formatted green in the Delaware call templates. Cells that are formatted white are calculated cells.** Excel will automatically populate these calculated cells once the user enters data into the dependent cells. Those cells containing the word “FORMULA” (unique to the Call #1 templates) will automatically be completed by the application after the template is imported; the results of which will then appear on Section 3 of the call, within the FDRA. **Users should not attempt to alter calculated fields. If any fields are altered, the template may not import into the FDRA correctly.**

If the user chooses to paste data from another Excel file into the Excel template they must use the Edit, Paste Special, Values function. If the user chooses the general Paste function the formatting on the template will be lost.

Line Y is automatically populated within the FDRA, however, when a call template is imported the values in Line Y will be overwritten with the data that was entered into the template.

Once the template is imported into the FDRA, all of the formulas within the FDRA remain intact. Any changes made within the FDRA to the imported data will calculate accordingly.

**3. Importing the template into the FDRA**

Once the user has entered data into the template, the user must save the file to their local hard drive or network.

When the file is saved, the user must choose Call Submissions, then New Call under the Actions columns to the right of the Call to which you want to import the template. Be sure that the template is closed before beginning. Once the New Call screen has been opened, click on the ‘Browse’ button shown to the

right of the Import File box and find the appropriate excel template file containing the call data. Once the file is highlighted in the “choose file” window, click “open.” This will select the file and return you to the website. Confirm that the file name displayed is the correct file. If it isn’t, repeat the process. If the file is the correct one, click the “Import” button. Once the file has been imported, the user should save the data by clicking on the Save button below the Call.

The data that you entered into the template will then be displayed in the FDRA application and will be considered a saved call. From this point, the user can proceed normally, running edits, running reports, etc.

#### 4. Saved Calls

All the **Saved Calls** available to be submitted will be shown under each Call listed in the Call Submissions List. The user can view the list of Saved Calls by clicking on the link of a particular Call. If there are no **Saved Calls** the following screen and message will appear:

Call Name	Status	Original Submission Date & Time	Multiple Submissions?	Actions
<a href="#">Acknowledgment</a>	No Submissions		NO	<a href="#">New Call</a>
<a href="#">DE CALL 1</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 2</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 4</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 8</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 9</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 12</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 15</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 1</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
No submissions have been created for this call				
<a href="#">PA CALL 4</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 8</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 9</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 15</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA Schedule W</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA Schedule W - Coal</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">Schedule W PA Limitations</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>

If a **Saved Call** exists, the following box will appear showing the status of the Call as Saved:

Call Name	Status	Original Submission Date & Time	Multiple Submissions?	Actions													
<a href="#">Acknowledgment</a>	Submitted	1/7/2016 9:55:43 AM	NO	<a href="#">New Call</a>													
<a href="#">DE CALL 1</a>	Submitted	1/11/2016 11:17:53 AM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">DE CALL 2</a>	Submitted	1/11/2016 11:28:48 AM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">DE CALL 4</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">DE CALL 8</a>	Submitted	1/11/2016 11:20:11 AM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">DE CALL 9</a>	Submitted	1/11/2016 11:25:44 AM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">DE CALL 12</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">DE CALL 15</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">DE Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">PA CALL 1</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">PA CALL 4</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">PA CALL 8</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">PA CALL 9</a>	Saved		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<table border="1"> <thead> <tr> <th>Submit #</th> <th>Entered By</th> <th>Status</th> <th>Last Saved/Submitted Date</th> <th>Type</th> <th>Delete</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>testing carrier</td> <td>Saved</td> <td>1/11/2016 11:20:24 AM</td> <td>Carrier</td> <td></td> </tr> </tbody> </table>						Submit #	Entered By	Status	Last Saved/Submitted Date	Type	Delete	0	testing carrier	Saved	1/11/2016 11:20:24 AM	Carrier	
Submit #	Entered By	Status	Last Saved/Submitted Date	Type	Delete												
0	testing carrier	Saved	1/11/2016 11:20:24 AM	Carrier													
<a href="#">PA CALL 14</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">PA CALL 15</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">PA Schedule W</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">PA Schedule W - Coal</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">Schedule W PA Limitations</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												
<a href="#">PA Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>												

The user can access the previously Saved Call by clicking the number under Submit #.

The Save button will save the data without actually submitting the Call to the Bureaus. Once the Call is saved, a message will appear indicating the Call was successfully saved. The user should not exit the screen until they receive such message. The user may import a Call template and save data as many times as they wish without incurring any resubmission fees under the FDIP. The purpose of this option is to allow a user to save Calls in progress and run edits or add their explanations at a later time.

Remember, only ONE version of a Saved Call can exist at any given time for each Call and Schedule W. It will always be shown as Submit # 0.

If the user imports a Call template containing revised data and clicks on the Save button, this will overwrite the previously saved version of the Call. Keep in mind that the edits can run against Saved Calls or Submitted Calls. So, if the user has imported a Call template containing revised data and does not save the Call, the edits will resort back to the last saved version of the Call. A Call will remain Saved until it has been submitted.

The user can also delete a Saved Call by clicking on the delete button located to the right of the Saved Call. Once a user deletes a Saved Call, it will no longer be available to the user.

## 5. Submitted Calls

All the **Submitted Calls** that have been previously submitted will be shown under each Call listed in the Call Submissions List. If a particular Call has been submitted more than one time, the user will be able to view all previous versions of the Call submissions. The user can view the list of Submitted Calls by clicking on the link of a particular Call.

Call Name	Status	Original Submission Date & Time	Multiple Submissions?	Actions																
<a href="#">Acknowledgment</a>	Submitted	1/11/2018 1:47:38 PM	NO	<a href="#">New Call</a>																
<a href="#">DE CALL 1</a>	Submitted	1/7/2018 11:30:43 AM	YES	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">DE CALL 2</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">DE CALL 4</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">DE CALL 8</a>	Submitted	1/7/2018 12:47:42 PM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">DE CALL 9</a>	Submitted	1/7/2018 12:48:54 PM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">DE CALL 12</a>	Submitted	1/7/2018 12:49:51 PM	YES	<a href="#">New Call</a>	<a href="#">Get Template</a>															
	<table border="1"> <thead> <tr> <th>Submit #</th> <th>Entered By</th> <th>Status</th> <th>Last Saved/Submitted Date</th> <th>Delete</th> </tr> </thead> <tbody> <tr> <td><a href="#">2</a></td> <td>i c</td> <td>Submitted</td> <td>1/21/2018 1:48:43 PM</td> <td>Carrier</td> </tr> <tr> <td><a href="#">1</a></td> <td>i c</td> <td>Submitted</td> <td>1/7/2018 12:49:51 PM</td> <td>Carrier</td> </tr> </tbody> </table>					Submit #	Entered By	Status	Last Saved/Submitted Date	Delete	<a href="#">2</a>	i c	Submitted	1/21/2018 1:48:43 PM	Carrier	<a href="#">1</a>	i c	Submitted	1/7/2018 12:49:51 PM	Carrier
Submit #	Entered By	Status	Last Saved/Submitted Date	Delete																
<a href="#">2</a>	i c	Submitted	1/21/2018 1:48:43 PM	Carrier																
<a href="#">1</a>	i c	Submitted	1/7/2018 12:49:51 PM	Carrier																
<a href="#">DE CALL 15</a>	Submitted	1/7/2018 12:50:43 PM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">DE Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">PA CALL 1</a>	Submitted	1/7/2018 12:58:12 PM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">PA CALL 4</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">PA CALL 8</a>	Submitted	1/7/2018 12:57:19 PM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">PA CALL 9</a>	Submitted	1/7/2018 12:58:13 PM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">PA CALL 14</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">PA CALL 15</a>	Submitted	1/7/2018 12:56:17 PM	NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">PA Schedule W</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">PA Schedule W - Coal</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															
<a href="#">Schedule W/PA Limitations</a>	No Submissions		NO	<a href="#">New Call</a>																
<a href="#">PA Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a>	<a href="#">Get Template</a>															

If there are no Submitted Calls a message will appear indicating that no Calls have been submitted:

Call Name	Status	Original Submission Date & Time	Multiple Submissions?	Actions
<a href="#">Acknowledgment</a>	No Submissions		NO	<a href="#">New Call</a>
<a href="#">DE CALL 1</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
No submissions have been created for this call				
<a href="#">DE CALL 2</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 4</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 8</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 9</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 12</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE CALL 15</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">DE Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 1</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 4</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 8</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 9</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA CALL 15</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA Schedule W</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">PA Schedule W - Coal</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>
<a href="#">Schedule W/PA Limitations</a>	No Submissions		NO	<a href="#">New Call</a>
<a href="#">PA Statutory Page 14</a>	No Submissions		NO	<a href="#">New Call</a> <a href="#">Get Template</a>

The information given for Submitted Calls is as follows:

- **Submit #:** The Submit # will display the submission number in the sequence in which the Call was received. If the Call was submitted for the first time, the submission number will be 1. If a Call has been resubmitted, the submission number will be 2. And so on.
- **Entered By:** The Entered By field will display the name of the user that submitted the Call based on information provided by the contact person.
- **Status:** The status will show that the Call has been Saved or Submitted.
- **Last Saved/Submitted Date:** The Last Saved/Submitted Date will display the date the submission was last saved or the date the submission was received by the Bureaus.

The user can gain access to previously Submitted Calls by clicking Submit # of the call they would like to retrieve. The application will then open the Submitted Call.

### C. Carrier Group > Carrier Group Management > Carrier Group Profile

The Carrier Group Profile, available to a Carrier Group Administrator only, can be accessed by selecting Carrier Group, then Carrier Group Management from the

menu. The Carrier Group Profile shows the company information that was provided to the Bureaus by the companies. If any information listed is in error, please contact the Bureaus.

From this screen, the Carrier Group Administrator can add additional users by clicking the *Create Carrier Group User* button. The user should fill in the information on the screen. Once the information has been entered on the screen, the user should click the *Create User* button. The user will receive a message letting them know that the new account has been successfully created. It will also be the carrier group administrator's responsibility to disable existing users they feel should not have access to the application.

Almost immediately after the new user has been created, the new user will be emailed a password. If the new user so chooses to change the password, they must log in with the password that they received in the email, then go to User Profile, Change Password menu option. (See next section D. User Profile for more information.)

## D. User Profile

The User Profile section shows the information of the user. No changes can be made to any of the information listed there. If any change is needed to a Carrier User profile, it must be submitted to the DCP/Carrier Group Administrator for that Carrier Group. Any changes needed for the DCP User Profile must also be submitted to the Bureaus in writing – through the Designated Contact Person Form.

### 1. Change Password

The user can change their password by logging on with their current password, choosing User Profile from the menu, then Change Password. The user will then be taken to a screen where the old password, the new password, and then the new password again must be entered to confirm the password change. See below:

The screenshot displays the 'Financial Data Reporting Application' interface. At the top, there are logos for the Pennsylvania Compensation Rating Bureau (PCRB) and the Delaware Compensation Rating Bureau (DCRB). The application title 'Financial Data Reporting Application' is centered, and the user's name 'James Tester. Test Insurance Company 2' and 'Logout' are on the right. The date 'Wednesday, January 23, 2013' is shown below the title. A navigation menu includes 'HOME', 'CALL SUBMISSIONS', 'CARRIER GROUP', 'USER PROFILE', 'VIEW CRITICISMS', 'HELP', and 'CONTACT'. The 'Active Year' is set to '2011'. The breadcrumb trail is 'Home : User Profile : Change Password'. The main content area features a 'Change Your Password' form with three input fields: 'Password:', 'New Password:', and 'Confirm New Password:'. Below the fields are two buttons: 'Change Password' and 'Cancel'.

## E. View Criticisms

The View Criticisms Menu item allows the user to see a log of the dates Criticism letters have been sent out by the Bureau to the Carrier. For more information, see *Section Three Specific Information on Entering Call Data, XI. Bureau Criticisms*.

## F. Help

The Help section of the application will provide the user with a link to these FDRA instructions. The user should consult the FDRA instructions for basic instruction on how to use the application. If the instructions do not specifically address the users' question or if the user experiences any trouble with the application they may contact the Bureau's Actuarial Department at (215) 568-2371 for immediate assistance. For easy access, this section also contains all of the Call Package items such as Announcement Letters, Call Instructions, the FDIP as well as FAQ.

## G. Contact

Contained within the Contact menu item is a list of the analysts in the Actuarial Department that can be contacted with any questions about the FDRA application and/or the Calls.

## H. Change Call Year

The FDRA is designed to manage multiple Call Years.

For all Calls and Schedule W the FDRA will allow users to view, modify and submit the Calls for reporting years 2010 and subsequent.

Each time a user logs in, the Call Year will default to the current year. If, during any session, the carrier wishes to see another Call Year, they can change the Call Year via this Menu option. When the user clicks on this Menu item the following screen will appear:



The user can toggle among the available Call years. This change will be reflected for any portion of the website but will only be in effect for that particular login session. If the user logs out and immediately back in, the Call Year defaults back to the current year.

## I. Support

The Support section will be used to provide users with any files, links etc. that may be required to facilitate the FDRA2's processing of data. The Bureaus will notify carriers of any necessary updates through the View Announcements section of the FDRA2 and a general mailing.

## **J. Logout**

To log out of the application, click on the **Logout** link at the top right of the screen, below the User name and Company.

**Since this application is web-based it has been designed to automatically disable the user if the application becomes inactive for a period of time. Any Calls that were uploaded but not saved will have to be uploaded again.**

If the user becomes disabled they will need to log into the application again to resume their session.

## **Section Two – General Information on Entering Call Data**

### **I. State Specification**

The FDRA supports all Calls for both the state of Delaware and the state of Pennsylvania. The user does not have to do anything extraordinary within the application to be in either state's version of the application. State specification is assigned to the Call name, e.g., *Delaware Call #1* or *Pennsylvania Call #1*.

### **II. Group Reporting**

Carriers may choose to report data on an individual company or group basis, or for separate subsets of carriers within a group. Carriers accomplish this with their submission of a carrier Contact Form which is then used in setting up the FDRA. Statutory Page 14 information should be entered on an individual carrier basis for each company within the reporting entity. (*For specific Statutory Page 14 Information please refer to Section Three, Item VIII.*) If a carrier group elects to submit separate Calls for individual carriers within their group or to submit separate Calls for subsets of the carriers comprising their entire group, each separate Call submission will be treated separately for all purposes of the FDRA and the FDIP.

Carriers are required to report all Calls and Schedule W on a consistent basis and as defined in the carrier Contact Form. If a carrier feels that the FDRA does not properly reflect a carrier or group's reporting preference, the carrier should contact the Bureaus immediately. Once the Acknowledgment Form is submitted, the Bureaus will prepare the application to process the data accordingly. Carriers are encouraged to consider potential ramifications of the FDIP and FDRA in deciding on the basis (carrier, group or subgroup) to be used in reporting their data.

### **III. Call Layout**

The electronic page layouts are similar to the paper versions used throughout the years and to the FDRA, version 1. However, they do differ in that they more closely resemble the Call template and viewing the form requires scrolling vertically and horizontally rather than moving from page to page.

### **IV. Entering Data**

The user must download the template of the Call for which they want to enter data. Once the data has been entered into the template, the user must then import the template into the corresponding Call on the FDRA by using the *New Call* button. The application accepts only whole numbers and rejects any decimals. Negative values should be entered with a negative sign preceding the numeric value. The application does not read values enclosed in parenthesis as a negative value. The application does NOT accept non-numerical entries in numerical data fields.

If at any time the application does not return the intended result the user should click on the *Refresh* browser button. See below:



When reporting data for multiple reporting entities, you must NOT use the *Back* button on your browser to move among the Calls. Instead, users should log in and out of the FDRA to ensure that the FDRA registers the identification information.

#### **V. Calculated Fields**

For the user's convenience, some Call fields in the application are calculated or are automatically populated by the application. Columns and rows with titles appearing in **red** are calculated/populated fields. The user must not alter or try to alter calculated fields. Altering calculated fields may result in failed edits and the potential to incur large fines.

Fields that the application automatically populates will constantly be refreshed when the Call is Saved. Once a Call is submitted the fields are frozen.

#### **VI. No Experience**

Calls should not be submitted for any state in which the carrier(s) has (have) never had experience. In this case, the Acknowledgment Form should be completed with *None to Report* checked off.

If a carrier has no Statutory Page 14, Line 16, Workers Compensation experience, the user should enter zeroes directly into the Statutory Page 14 fields. This will allow the Bureau to distinguish between carriers who incorrectly submit a blank Statutory Page 14 versus those with true zeros.

In instances where for one or more, but not all, of the Policy Year lines on the call, the carriers failed to have experience in a given state, input zeros across the appropriate Policy Year line(s) for that state, or simply leave those fields blank.

## Section Three – Specific Information on Entering Call Data

### I. Acknowledgment Form

The Acknowledgment Form must be submitted on a timely basis per the Call Instructions. This is the only Call that must be entered directly into the application unlike the other Calls which must be entered into an Excel template and then imported into the FDRA. The Acknowledgment Form consists of three sections. The FDRA will automatically populate the first section of the Acknowledgment Form with the Group Name, Carrier Name(s) and NAIC Number(s) based on the entry of User ID and Password. The user is required to confirm the Carrier Group Name as well as each individual Carrier Name and NAIC number that is included in the carrier group. Carrier names will be limited to carriers who are (or were) actual Bureau members. Therefore, if a carrier was listed on the contact form that was not a Bureau member, they will not be included as part of the Carrier Group.

If the carrier does not report on a group basis, Group Name and Carrier Name will be the same.

It is important to ensure that this information is correct because a Statutory Page 14 entry will be required for every carrier listed on Section 1 of the Acknowledgment Form. See an excerpt of Section 1 of the Acknowledgment Form below:

ACKNOWLEDGMENT FORM  
EXPERIENCE VALUED AS OF 12/31/2011

Carrier Group Name	AA1
Carrier Group Punch Number	000
Submission Number	
Submission Date	

SECTION #1  
ANNUAL CALLS FOR EXPERIENCE ACKNOWLEDGMENT FORM AS OF 12/31/2011

Carrier Identification

Welcome. Please verify the carrier group and carrier information shown below and answer the question that follows the carrier list.

State Code	DE/PA		
Carrier Group Name	AA1		
Individual Carrier Name	Carrier AA1	Carrier NAIC #	
Individual Carrier Name		Carrier NAIC #	

Individual Carrier Name		Carrier NAIC #
Individual Carrier Name		Carrier NAIC #
Individual Carrier Name		Carrier NAIC #

QUESTION: Is this information correct?

Yes  No

If you would like to modify this information please contact the Actuarial Department immediately at (215) 968-2371. All carriers must complete Section 2 of this form based on data valued as of December 31, 2011. Section 3 of this form must be completed by Pennsylvania carriers or groups only. Section 3 requires a series of questions designed to determine the need for completing the Pennsylvania Schedule "W." The Acknowledgment Form must be submitted on or before April 2, 2012.

If the information displayed on Section 1 is correct, indicate so by clicking the “Yes” radio button and proceed to Section 2 of the Acknowledgment Form. If any of the information provided on Section 1 is incorrect, the user must contact the **Actuarial Department** immediately at (215) 568-2371—for completion purposes, indicate that the Section 1 information provided is incorrect by clicking the “No” radio button and proceed to Section 2 of the Acknowledgment Form.

Section 2 of the Acknowledgment Form lists each Call, Statutory Page 14, and Schedule W with the following columns to be checked off for each:

- Pennsylvania Submission Required or
- Pennsylvania None to Report
- Delaware Submission Required or
- Delaware None to Report

The user must choose one response, per State, per Call. For all Calls, “None to Report” is the Section 2 default. See an excerpt of Section 2 of the Acknowledgment Form below:

		Pennsylvania		Delaware	
		Submission Required	None to Report	Submission Required	None to Report
1)	Policy Year Call for Compensation Experience PA & DE Due April 16, 2012	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input checked="" type="radio"/> No
2)	Delaware Call for Calendar Year Expense Data Due April 16, 2012			<input type="radio"/> Yes	<input checked="" type="radio"/> No
4)	Workers Compensation Large Claim Experience by Policy Year PA & DE Due April 16, 2012	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input checked="" type="radio"/> No
8)	Net (as Written) Large Deductible Call for Experience by Policy Year PA & DE Due April 16, 2012	<input type="radio"/> Yes	<input checked="" type="radio"/> No	<input type="radio"/> Yes	<input checked="" type="radio"/> No

A carrier can change their responses by clicking on the radio button that reflects their correct response.

A *Pennsylvania or Delaware Submission Required* response will be interpreted to mean that the carrier meets the reporting requirements for submitting the Call and the carrier will submit data for that particular Call. A *Pennsylvania or Delaware None to Report* response will be interpreted to mean that the carrier meets the reporting requirements for not submitting the Call and the carrier does not have to submit data for that particular Call. If the user indicates that the carrier has no experience to report for that Call, the Bureau will verify this information based on Statutory Page 14 submissions, Bureau membership records and Calls previously submitted by the carrier. No additional submission is required (e.g., a None To Report Verification Form) for Calls that have no experience.

Section 3 of the Acknowledgment Form presents a series of questions, previously included on the Questionnaire Page of Schedule W, designed to determine the carrier's Schedule W reporting requirement separately with regard to Coal sections (Parts 2, 3, & 4) and all other sections of Schedule W.

Section I on Section 3 of the Acknowledgment Form asks questions about whether the company or group wrote any Workers Compensation business and/or Coal business.

Section II on Section 3 of the Acknowledgment Form asks questions about direct business only, specifically state and federally funded projects, large deductible and small deductible business.

Section III on Section 3 of the Acknowledgment Form contains information and a question regarding the Limitations Affecting Unpaid Claims Estimates Submissions. The *No* response and the *None to Report* response are the default responses on Section 3. Carriers should click on the radio button that reflects their response to the question.

Once the user has completed Section 3, they should save the form and run the Acknowledgment Form edits. **NOTE: It is recommended that the user complete and save the Statutory Page 14 for the required state(s) prior to running the Acknowledgment Form edits.** If the user is satisfied with the edit results they should proceed to submit the Acknowledgment Form.

Once the user submits the Acknowledgment Form, the Calls that the user checked off as *Submission Required* will be activated and *New Call* and *Get Template* links for those Calls will be displayed on the Call Submission List. The Bureau will review the responses and will contact the carrier if they find any problems with the Acknowledgment Form.

Since the Acknowledgment Form must be submitted before year-end data may be available, the user is asked to complete the form based on the best available information. If during the year the user receives information that would change their reporting requirements, they may re-submit the Acknowledgment Form. The FDRA

does allow for multiple submissions of the Acknowledgment Form for a particular Call Year.

## **II. Policy Year Calls (#1, #8, #9 and #12)**

Policy Year Calls #1, #8, #9 and #12 must be submitted using the FDRA. The layout of all the Policy Year Calls collected within the FDRA is generally the same. The Calls differ only in the types of coverage collected, the amount of policy years collected and the additional reconciliation page required on Call #1.

The Policy Year Call layout requires 26 Columns to be completed for Delaware, and 22 Columns to be completed for Pennsylvania.

### **A. Premiums (Columns 1, 2 and 3)**

All data is to be entered on an accumulated basis. The proper entering of premium fields is essential to successfully passing the Call edits.

Once the premium data is entered into the template, imported and saved, the user can click on the *Run Report* link. When you click on the link, a report is generated in a pop-up that displays the ratio of Column 2 (Standard Earned Premium at Company Level) to Column 1 (Standard Earned Premium at Bureau Level).

The intention of displaying this report is to provide the user with an opportunity to review the relationship between the columns, correct any errors and to determine if the values in those columns are consistent with a company's filed deviations and/or loss cost multiplier(s) and underlying Loss Cost level(s).

### **B. Losses (Columns 4 through 7, Columns 9 through 18, Columns 21 through 26)**

Since Columns 4 through 7 are calculated columns the user **must begin entering loss information on the Call template starting with Columns 9 through 14.**

The template will automatically calculate Columns 4 through 7 as you complete Columns 9 through 14.

Once Columns 9 through 14 are entered, the user should proceed to Section 2. Section 2 of the Call consists of three questions.

All carriers are **required** to respond to each Question. The user's response to Question #1 will determine if a carrier needs to complete Columns 15 through 18 on Section 1. If the user answers "YES" to Question #1, the user must leave Columns 15 through 18 blank. The template will allow the user to enter data into Columns 15 through 18 even if the response to Question #1 is "YES", however, an error message will be generated when the edits are run alerting the user of this issue.

If the user answers "NO" to Question #1, the user must enter data into Columns 15 through 18. If the user does not enter data into Columns 15 through 18 when the response to Question #1 is "NO", an error message will be generated when the edits are run alerting the user of this issue.

(The user should refer to the specific Call instructions and consult with the appropriate people within their organization to determine the proper response to these questions.)

Columns 21 and 22 should be completed next. Columns 23 through 26 are required on Delaware Calls only.

**C. Claim Counts (Columns 8, 19 and 20)**

Column 8 is not a calculated field. The user must enter claim count information into Column 8 as well as in Columns 19 and 20. The sum of Columns 19 and 20 will be verified against Column 8 during the edit process.

**D. Line X (all Columns)**

Line X is a calculated field that cannot be altered. Line X is the sum of all the individually reported policy year lines plus the “Prior to” line.

**E. Line Y (all Columns)**

Based on the Call instructions, the prior year’s Call Line X should equal the current Call’s Line Y. The values entered on Line Y will be checked against the Line X values reported on the prior year Call that was submitted to the Bureau when the user runs the edits.

If the user chooses to report Line Y values that do not match the prior year’s Line X, they are required to explain why they made these changes at the time of submission either in the *Create Notes to Bureau* section or in a letter via electronic or regular mail.

**F. Line Z (all Columns)**

Line Z is a calculated field that cannot be altered. Line Z represents the current year’s Calendar Year contribution by subtracting Line Y from Line X.

**G. Reconciliation Page**

Section 3 of Call #1 is a Reconciliation Page. This page reconciles Call #1 data, various other Call data and other direct coverage data with the Statutory Page 14. The user must enter data on Lines 3, 5, 6, 7, 8, 9, and 10, if applicable. The application will automatically calculate and populate the remaining cells. If a difference greater than \$1000 or less than \$-1000 exists between the Calls and the Statutory Page 14, then an explanation must be provided in the “Reason for Differences” text box. It is important to enter an explanation because the application will generate a failed edit message for those Calls submitted without an explanation for a difference on Section 3.

Instructions for the Policy Year Calls – Calls #1, #8, #9, and #12 are available within the Help menu item (Help, Financial Call Package, Call #1, #8, #9 or #12) of this application. They can also be found on the Financial Call Package section of our Pennsylvania and Delaware websites—just go to [www.pcrb.com](http://www.pcrb.com) or [www.dcrb.com](http://www.dcrb.com),

click on **Data Reporting**, then click on **Financial Data Reporting**, now select the Financial Call Package and the instructions are listed.

### **III. Delaware Calendar Year Expense Data - Call # 2**

The Calendar Year Expense Data Call #2 must be submitted using the FDRA. Data must be submitted on the same basis as reported on Call #1, i.e., individual versus group basis. The Call consists of two sections, some of which contain calculated fields. Section 1 is to be filled in by the carrier. Section 2 is the Reconciliation Page. Once the user has uploaded their Call #2 template into the FDRA, the application will complete the Section 2 data fields for the user by pulling values from other Call data fields within the program. If no imbalance exists between the Call data and Statutory Page 14 the user will not be required to enter any additional information on this section. However if a difference exists, the user will be required to enter information in the appropriate explanation boxes located on the page.

Instructions for the Delaware Calendar Year Expense Data – Call #2 are available within the Help menu item (Help, Financial Call Package, Call #2 – Delaware Calendar Year Expense Data) of this application. They can also be found on the Financial Call Package section of our Delaware website—just go to [www.dcrb.com](http://www.dcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting**, now select the Financial Call Package and the instructions are listed.

### **IV. Large Claim Experience by Policy Year Call #4**

The Large Claim Experience by Policy Year Call #4 must be submitted using the FDRA. When the user uploads the template into the FDRA, the application will automatically sum each Policy Year within each particular coverage code to allow the user to make immediate comparisons to data reported in other Policy Year Calls.

#### **A. Layout**

Below is an excerpt of the Large Claim Experience by Policy Year Call #4 included within the application. NOTE: The user must use the Call #4 template and import it into the FDRA, but, the layout of the Call #4 in the application and the template are very similar:



Year and by particular coverage code within Policy Year. After importing the claim data, simply scroll over to the right to the Summary Report and the totals will be listed. This allows the user to make data quality comparisons of Policy Year loss information with the other Policy Year Calls.

Here is an example of the Summary Report of Call #4 with data included:

<b>Call:</b>	PA CALL 4 (2011)	<b>Import File</b> <input type="button" value="Browse..."/> <input type="button" value="Import"/> <a href="#">Get Template</a>			
<b>Group #:</b>	996				
<b>Group Name:</b>	Test Insurance Company 2				
<b>Created Date:</b>	1/17/2013 3:52:30 PM				
<b>Last Modified:</b>	1/17/2013 3:59:04 PM				

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THIS SECTION WILL BE AUTOMATICALLY POPULATED WHEN LOSSES EVALUATED PRIOR TO TAKING CREDIT FOR ANY APPLICABLE DEDUCTIBLES

Summary Report	Policy Year	Claim Number	Valued as of 12/31/11		Medical	Case Reserve	Deductible Amount	Coverage Code
			Paid	Case Reserve				
	1	2	3	4		10	11	12
	1998	XXXXXXXX		3117		6217	XXXXXXXX	1
	1999	XXXXXXXX		3118		6218	XXXXXXXX	1
	2000	XXXXXXXX		3119		-6219	XXXXXXXX	1
	2001	XXXXXXXX		3120		6220	XXXXXXXX	1
	2002	XXXXXXXX		6243		12443	XXXXXXXX	1
	2003	XXXXXXXX		9372		18672	XXXXXXXX	1
	2004	XXXXXXXX		3126		6226	XXXXXXXX	3
	2005	XXXXXXXX		3134		6234	XXXXXXXX	1
	2006	XXXXXXXX		21981	28981	43781	XXXXXXXX	1
	2006	XXXXXXXX		6271	8271	12471	XXXXXXXX	3
	2007	XXXXXXXX		3145	4145	6245	XXXXXXXX	3
	2007	XXXXXXXX		12590	16590	24990	XXXXXXXX	1
	2008	XXXXXXXX		12610	16610	25010	XXXXXXXX	1
	2008	XXXXXXXX		3150	4150	6250	XXXXXXXX	3
	2009	XXXXXXXX		3155	4155	6255	XXXXXXXX	3

Any Policy Year that had a claim reported on the Call is now listed on the Summary Report, and whether there was one claim or multiple claims within that Policy Year, the total of all those claims is shown. Note, however, that Policy Year 2006 and Policy Year 2008 are listed twice. This is due to the fact that these Policy Years have claims with different types of Coverage, therefore, the totals are separated by Coverage Code. Now the user can quickly and easily make Policy Year comparisons between Call #4 data and data reported in other Policy Year Calls.

<b>Call:</b>	PA CALL 4 (2011)
<b>Carrier Group #:</b>	996
<b>Carrier Group Name:</b>	Test Insurance Company 2
<b>Created Date:</b>	1/18/2013 1:28:44 PM
<b>Last Modified:</b>	

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PENNSYLVANIA WORKERS' COMPENSATION LARGE CLAIM CALL FOR EXPERIENCE #4 BY POLICY YEAR  
EXPERIENCE VALUED AS OF 12/31/2011

Losses Evaluated Prior to Taking Credit for Any Applicable Deductibles

Policy Year	Claim Number	Valued as of 12/31/10				Valued as of 12/31/11			
		Indemnity		Medical		Indemnity		Medical	
		Paid	Case Reserve	Paid	Case Reserve	Paid	Case Reserve	Paid	Case Reserve
1	2	3	4	5	6	7	8	9	10
1975	PA200800001	101001	201001	111001	121001	D	D	D	D
1986	PA200800002	101002	201002	111002	121002	D	D	D	D
1987	PA200800003	101003	201003	111003	121003	D	D	D	D
1988	PA200800004	101004	201004	111004	121004	D	D	D	D
1989	PA200800005	101005	201005	111005	121005	D	D	D	D
1990	PA200800006	101006	201006	111006	121006	D	D	D	D
1991	PA200800007	101007	201007	111007	121007	D	D	D	D
1992	PA200800008	101008	201008	111008	121008	D	D	D	D
1993	PA200800009	101009	201009	111009	121009	D	D	D	D
1994	PA200800010	101010	201010	111010	121010	D	D	D	D
1995	PA200800011	101011	201011	111011	121011	D	D	D	D
1996	PA200800012	101012	201012	111012	121012	D	D	D	D
1997	PA200800013	101013	201013	111013	121013	D	D	D	D
1998	PA200800014	101014	201014	111014	121014	D	D	D	D
1999	PA200800015	101015	201015	111015	121015	D	D	D	D
2000	PA200800016	101016	201016	111016	121016	D	D	D	D

The print layout for Call #4 is set to show the entire template regardless of the number of lines with real claim data. This shortcoming of Internet printing and the *Print* function in the application can be overcome by using the *Export to Excel* option. Once the Call is in Excel you can use the standard Print and Page Setup features available in Excel to print a copy of the Call for your files.

Instructions for the Large Claim Experience by Policy Year Call – Call #4 are available within the Help menu item (Help, Financial Call Package, Call #4 – Large Claim Experience by Policy Year) of this application. They can also be found on the Financial Call Package sections of our Pennsylvania and Delaware websites—just go to [www.pcrb.com](http://www.pcrb.com) or [www.dcrb.com](http://www.dcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting**, now select the Financial Call Package and the instructions are listed.

## V. Pennsylvania Calendar Year Expense Data Call #14

The Pennsylvania Calendar Year Expense Data Call #14 must be submitted using the FDRA.

### A. Layout

For Section 1, simply enter the data in the fields provided on the template and proceed to the next section. Here is an excerpt of Section 1 of the Pennsylvania

Calendar Year Expense Data Call #14 included within the application and on the template:

<b>Call:</b>	PA CALL 14 (2011)	<b>Import File</b> <input type="text"/> <input type="button" value="Browse..."/> <input type="button" value="Import"/> <a href="#">Get Template</a>
<b>Carrier Group #:</b>	996	
<b>Carrier Group Name:</b>	Test Insurance Company 2	
<b>Created Date:</b>	8/22/2012 7:55:32 AM	
<b>Last Modified:</b>	9/4/2012 9:54:40 PM	

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PENNSYLVANIA CALL #14 - CALENDAR YEAR  
EXPENSE DATA  
EXPERIENCE VALUED AS OF 12/31/2011

**SECTION 1 - PENNSYLVANIA CALL#14**

<b>1. Loss Adjustment Expenses</b>	
(a) Allocated Loss Adjustment Expenses -- PAID	D
(b) Allocated Loss Adjustment Expenses -- INCURRED	D
(c) Unallocated Loss Adjustment Expenses -- PAID	D
(d) Unallocated Loss Adjustment Expenses -- INCURRED	D
<b>2. Acquisition</b>	
(a) Commissions and Brokerage -- INCURRED	D
(b) Other Acquisition -- INCURRED	D
<b>3. General Expenses -- INCURRED</b>	
	D
<b>4. Taxes, Licenses and Fees -- INCURRED</b>	
	D

Section 2 of the Call #14 is a reconciliation report that **automatically pulls data** from Section 1 once the template has been uploaded into the FDRA and compares it with data pulled from the Statutory Page 14. Any differences are calculated. A "Reason for differences" field is provided where any imbalance must be explained. Below is an excerpt of Section 2 of the Call #14 included within the FDRA and is shown similarly on the template:

<b>Call:</b>	PA CALL 14 (2011)	<b>Import File</b> <input type="text"/> <input type="button" value="Browse..."/> <input type="button" value="Import"/> <a href="#">Get Template</a>
<b>Carrier Group #:</b>	996	
<b>Carrier Group Name:</b>	Test Insurance Company 2	
<b>Created Date:</b>	8/22/2012 7:55:32 AM	
<b>Last Modified:</b>	9/4/2012 9:54:40 PM	

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**SECTION 2 - RECONCILIATION PAGE**

This is to certify the reconciliation of 2011 Calendar Year Data reported to the Bureau on Call for Experience #14, and the data reported on Pennsylvania Statutory Page 14.

	Direct Allocated Loss Adjustment Expenses - PAID	Direct Allocated Loss Adjustment Expenses - INCURRED	Commissions & Brokerage Expenses	Ta Fe
<b>I. Calendar Year Call #14</b>				
Section I, Line (1a)	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Section I, Line (1b)	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Section I, Line (2a)	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Section I, Line (4)	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
<b>II. Statutory Page 14 *</b>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
<b>III. Difference (explain below)*</b>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
(II) - (I)	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Reason for differences:

Instructions for the Pennsylvania Calendar Year Expense Data – Call #14 are available within the Help menu item (Help, Financial Call Package, Call #14 – Calendar Year Expense Data Call) of this application. They can also be found on the Financial Call Package sections of our Pennsylvania and Delaware websites— just go to [www.pcrb.com](http://www.pcrb.com) or [www.dcrb.com](http://www.dcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting**, now select the Financial Call Package and the instructions are listed.

## VI. Policy Year Call for Catastrophe Experience #15

The Policy Year Call for Catastrophe Experience #15 must be submitted using the FDRA. The Call #15 instructions should be reviewed to obtain a list of the specific catastrophe codes that are included in Call #15. A question is included in Call #15 asking if any of the catastrophe claims reported are attributable to catastrophe codes other than Code #48.

### A. Layout

The Call #15 requires the selection of “YES” or “NO” for question #1 and entry of the appropriate catastrophe code loss information. Keep in mind, however, that the Delaware Call #15—in contrast to the PA Call #15—also collects catastrophe code loss information on residual market business consistent with Delaware Call #12. Below is an excerpt of the Policy Year Call for Catastrophe Experience #15 included within the FDRA and is shown similarly on the template:

Instructions for the Policy Year Call for Catastrophe Experience – Call #15 are available within the Help menu item (Help, Financial Call Package, Call #15 – Catastrophe Experience Call) of this application. They can also be found on the Financial Call Package sections of our Pennsylvania and Delaware websites—just go to [www.pcrb.com](http://www.pcrb.com) or [www.dcrb.com](http://www.dcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting**, now select the Financial Call Package and the instructions are listed.

## **VII. Pennsylvania Schedule W**

Beginning with Call Year 2010, the FDRA will include two separate Schedule W Calls. The first, termed “Schedule W” and consistent with the portions of Schedule W that have historically been reported within the FDRA, refers to and includes the following parts for the purposes of the FDIP and FDRA:

- Part A-1, Part A-9740, Part A-9741, and Part A-5
- Part B-1 and Part B-5
- Part C-1 and Part C-5
- Part D-1 and Part D-2
- Part E-1 and Part E-2

The second, termed “Schedule W – Coal,” refers to and includes the following parts:

- Part A-2, Part A-3, and Part A-4
- Part B-2, Part B-3, and Part B-4
- Part C-2, Part C-3, and Part C-4

Schedule W Part A-Statistical Code 9740 and Part A-Statistical Code 9741 collect premium information with respect to the coverage provided by those statistical codes.

Once the above pages are submitted, the application will automatically make the data pages available to both the Bureau and the Pennsylvania Insurance Department hence, eliminating the need for two separate submissions of these parts.

Instructions for the Pennsylvania Schedule W Limitations Affecting Unpaid Claims Estimates Submissions, Schedule W and Schedule W - Coal are available within the Help menu item (Help, Financial Call Package, PA Schedule W “Limitations” or Pennsylvania Schedule W and Schedule W - Coal) of this application. They can also be found on the Financial Call Package section of our Pennsylvania website—just go to [www.pcrb.com](http://www.pcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting**, now select the Financial Call Package and the instructions are listed.

### **A. Pennsylvania Schedule W Limitations Affecting Unpaid Claims Estimates Submissions**

Pennsylvania Schedule W Limitations Affecting Unpaid Claims Estimates Submissions (Limitations) should discuss any limitations that may have had a substantive impact on any unpaid claims estimate presented in your Schedule W. The Limitations must be provided in a Word document named “limitations.doc”. Include in the document the Company or Group Name, NAIC Number and the name

of the Person (including their Company title) who completed the Limitations document.

This document must be submitted within the FDRA. In order to submit this document you simply open the New Call, click on Browse, select your document file and click on Submit.

Only companies who have written business for no more than one policy year from 2005 and subsequent and have not written any deductible policies during that period are exempt from completing the Limitations.

The FDRA will automatically make the Limitations available to the Bureau, Pennsylvania Insurance Department and the Coal Mine Compensation Rating Bureau of Pennsylvania.

#### **B. Part A-1, Part A-Statistical Code 9740, Part A-9741, and Part A-5**

Parts A-1, Part A-9740, Part A-9741, and Part A-5 collect calendar year data. Although Parts A-1 and A-5 are identical in layout, they collect different coverages on a calendar year basis and therefore require the user to input data into both of these sections. Carriers should complete these sections based on the Schedule W instructions.

Parts A-1, Part A-9740, Part A-9741, and Part A-5 do contain calculated fields. Those fields have titles that are formatted in the color **red** and should not be altered. Altering calculated fields may result in failed edits and the potential to incur large fines.

#### **C. Parts B-1 and B-5**

Parts B-1 and B-5 collect indemnity policy year data. Parts B-1 and B-5 are similar in layout except for the type of coverages and the fact that B-5 does not have a Line 17 and 18 as does B-1. Carriers should complete these sections based on the Schedule W instructions.

Parts B-1 and B-5 do contain calculated fields. Those fields have titles that are formatted in the color **red** and should not be altered. Altering calculated fields may result in failed edits and the potential to incur large fines.

#### **D. Parts C-1 and C-5**

Parts C-1 and C-5 collect medical policy year data. Parts C-1 and C-5 are similar in layout except for the type of coverages and the fact that C-5 does not have a Line 17 and 18 as does C-1. Carriers should complete these sections based on the Schedule W instructions

Parts C-1 and C-5 do contain calculated fields. Those fields have titles that are formatted in the color **red** and should not be altered. Altering calculated fields may result in failed edits and the potential to incur large fines.

### **E. Parts D-1 and D-2**

Parts D-1 and D-2 collect indemnity and medical data for large deductible business on a Net, as written, basis. These parts are identical in layout with the exception that D-1 is indemnity and D-2 is medical. Carriers should complete these sections based on the Schedule W instructions.

Parts D-1 and D-2 do contain calculated fields. Those fields have titles that are formatted in the color **red** and should not be altered. Altering calculated fields may result in failed edits and the potential to incur large fines.

### **F. Parts E-1 and E-2**

Parts E-1 and E-2 collect indemnity and medical data for large deductible business on a Gross, first dollar, basis. These parts are identical in layout with the exception that E-1 is indemnity and E-2 is medical. Carriers should complete these sections based on the Schedule W instructions.

Parts E-1 and E-2 do contain calculated fields. Those fields have titles that are formatted in the color **red** and should not be altered. Altering calculated fields may result in failed edits and the potential to incur large fines.

### **G. Schedule W Review**

Schedule W is subject to review by the Pennsylvania Insurance Department and the Bureau. For the user's convenience, the application contains one set of Schedule W edits that will be viewed by both entities. Therefore, carriers will only need to respond to one set of failed edits within the application for each submission. However, both entities may generate separate, additional edits based on the reasonableness of the data that are not contained within the application and may require an additional response by the carrier to that single entity.

Part of the edits contained within the Schedule W section reconcile Schedule W data fields to their counterparts on the Bureau Calls. These same comparison edits will run when editing Schedule W and when editing the Bureau Calls. The edits are contained within both sections so that if a change is made to Schedule W, it will alert the user to carry over the changes to the Bureau Calls and vice versa. Accordingly, the user may address the Schedule W and Call comparison edit failures when submitting the Calls or when submitting the Schedule W or in both places. Keep in mind that if you respond to the comparison edit failures when you submit the Schedule W, the Pennsylvania Insurance Department will be able to view your responses in addition to the Bureau viewing the responses.

For additional information regarding responding to failed edits please refer to *Section Three, Item X. Responding to Failed Edits or Run Report Anomalies.*

### **H. Schedule W - Coal**

As noted above in Section Three, item VII, Schedule W – Coal includes Parts A-2, A-3, A-4, B-2, B-3, B-4, C-2, C-3, and C-4. The data collection forms for these parts are similar to the forms used for Schedule W. As such, data entry for the parts

included in Schedule W – Coal should be carried out in the same manner as it is for Schedule W.

**I. Schedule W – Coal Review**

Although any review of the Schedule W – Coal data will be the responsibility of the Pennsylvania Insurance Department and/or the Coal Mine Compensation Rating Bureau of Pennsylvania, edits for the Schedule W – Coal will be available within the FDRA. The Schedule W – Coal edits will be akin to the Schedule W edits for comparable parts.

**VIII. Statutory Page 14**

A Statutory Page 14 entry is required for a carrier or each carrier in a carrier group. The application will automatically populate the carrier name and NAIC number based on information previously provided to the Bureau. If the user is completing Calls on a group basis, the application will list each individual carrier for which an entry is required. The template will automatically calculate a carrier group grand total that will be used for reconciliation purposes throughout the application.

**A. Layout**

The Statutory Page 14 layout resembles the hard copy version contained within the Statutory Page 14. Here is an excerpt of the Statutory Page 14 included within the application and shown similarly on the template:

<b>Call:</b>	PA Statutory Page 14 (2011)	<b>Import File</b> <input type="button" value="Browse..."/> <input type="button" value="Import"/> <a href="#">Get Template</a>
<b>Carrier Group #:</b>	996	
<b>Carrier Group Name:</b>	Test Insurance Company 2	
<b>Created Date:</b>	1/18/2013 2:02:42 PM	
<b>Last Modified:</b>		

[Back To Call List](#)   [Export To Excel](#)   [Print](#)

PENNSYLVANIA STATUTORY PAGE 14 DATA						
EXPERIENCE AS OF 12/31/2011						
CARRIER GROUP NAME		CARRIER GROUP NUMBER	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED TO POLICY HOLDERS ON DIRECT BUSINESS	DIRECT PREMIUMS
			1	2	3	
	Test Insurance Company 2	996	0	0	0	
NAIC Carrier Number	Carrier Name	Carrier Number	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policy Holders on Direct Business	D
			1	2	3	Pre
22334	Test Insurance Company 2, Inc.	996	0	0	0	0
			0	0	0	0
			0	0	0	0
			0	0	0	0

The user should enter the values that appear on the company’s Statutory Page 14 Line 16, Workers Compensation. When reporting on a group basis the application will populate the Statutory Page 14 with all the individual companies associated with

your group, regardless of state. If a carrier has no experience for one particular carrier the user should enter zeros for that carrier. Since a hardcopy of Statutory Page 14 is no longer required with the Call submissions, Statutory Page 14 values will be verified against the Bureau Premium Call and A.M. Best Publications.

## **IX. Running the Edits Contained within the FDRA**

*(Refer to Section One - General Application Instruction, VIII. Menu Items, A. Call Submissions, 1. Navigation in a Call on the FDRA, d. Run Edits, for additional detail.)*

One of the features of the FDRA is that it allows the user to run all Basic and Actuarial Level I edits on the Calls and the Schedule W prior to submitting them. The user is provided an opportunity to resolve errors and/or explain any data problems or data anomalies that exist in a given submission.

Edits will run prior to the Call being submitted. The types of edits contained within the application are:

- **Basic Edits Exclusive to Current Call.** These edits test the current Call for validation checks that identify conditions that can only occur as the result of an error or omission and can be determined based on a comparison of data elements within a single statistical Call. A major source of Basic Edit errors is incorrect arithmetic or careless data entry.
- **Basic Edits Comparing the Current Call to the Prior Call.** These edits test the current Call against the Call for the prior call year and can be determined based on a comparison of common data elements.
- **Basic Edits Comparing the Current Call to other Current FDRA Calls.** These edits test the current Call against other current Calls and are based on a comparison of common data elements.
- **Actuarial I Edits Exclusive to the Current Call.** These edits test the current Call for the reasonableness of data.
- **Actuarial I Edits Comparing the Current Call to the Prior Call.** These edits test the current Call against the Call for the prior call year for the reasonableness of data, generally testing development between the Calls.
- **Actuarial I Edits Comparing the Current Call to other Current Calls.** These edits test the current Call against other current Calls for the reasonableness of data, generally testing consistency among the Calls.
- **Actuarial I Edits Comparing the Current Call to Prior Calls.** These edits test the current Call against other Calls for the prior call year for the reasonableness of data, generally testing development and consistency among the Calls.

(Note all Calls will be subject to additional editing by Bureau and Pennsylvania Insurance Department staff. The additional Actuarial edits do NOT conform to rigid criteria and therefore cannot be included within the FDRA. Generally these edits identify unusual data reporting patterns and will require further investigation or verification by the carrier.)

Edits can be run on **Saved** and **Submitted** Calls as many times as necessary. The user can also run edits on any combination of the Calls. Once the user clicks on the *Run Edits* button a new window will appear showing them the Calls the application is using for comparison edits.

By default, the application will choose the most recent Submitted Call over a Saved Call. If no Submitted Call exists, the FDRA will default to the Saved Call. If the user wishes to change the default Calls they must click on the radio button under the Choose heading located below the Call name. See the example below:

**Run Edits**

**Run Edits for PA CALL 1**

The edits for PA CALL 1 need to compare data in this call to data in some other calls. Since there can be more than one version of a call (multiple submissions) below is a list of the available calls. The most likely option will be preselected. Choose as needed, then hit continue. Note: Some calls have no comparison data, just click continue.

Select Submission From (2010) PA CALL 1 for Comparison

Choose	Submission Number	Status	Type	Last Modified	Date Submitted
<input checked="" type="radio"/>	4	Submitted	Carrier	7/9/2012	7/9/2012
<input type="radio"/>	3	Submitted	Carrier	7/9/2012	7/9/2012
<input type="radio"/>	2	Submitted	Carrier		3/19/2012
<input type="radio"/>	1	Submitted	Carrier	1/24/2012	1/26/2012
<input type="radio"/>	0	Saved	Carrier	1/18/2013	

Select Submission From (2011) PA CALL 8 for Comparison

Choose	Submission Number	Status	Type	Last Modified	Date Submitted
<input checked="" type="radio"/>	3	Submitted	Carrier	12/6/2012	12/6/2012
<input type="radio"/>	2	Submitted	Carrier	9/12/2012	9/12/2012
<input type="radio"/>	1	Submitted	Carrier	6/25/2012	6/25/2012

Select Submission From (2011) PA Schedule W for Comparison

Choose	Submission Number	Status	Type	Last Modified	Date Submitted
<input checked="" type="radio"/>	1	Submitted	Carrier	7/6/2012	7/6/2012

Select Submission From (2011) PA Statutory Page 14 for Comparison

There are no available submissions for this call

The user can click on the radio button next to the version of the Call they wish to use for the comparative edits. Once the user has made their choices, the user can click on the *Continue* button.

Before running the edits, users should complete and save all of their required Calls because many of the Call edits are a function of another Call's entries.

If the user runs the edits prior to having all the Calls saved, the application will indicate that the Call is not available instead of displaying the version it is using for comparative purposes. In the example below, the user is trying to edit a Pennsylvania Call #1. Submitted and Saved versions of Call #1 are available but the Call #8 is not.

### Run Edits

**Run Edits for PA CALL 1**

The edits for PA CALL 1 need to compare data in this call to data in some other calls. Since there can be more than one version of a call (multiple submissions) below is a list of the available calls. The most likely option will be preselected. Choose as needed, then hit continue. Note: Some calls have no comparison data, just click continue.

**Select Submission From (2010) PA CALL 1 for Comparison**

Choose	Submission Number	Status	Type	Last Modified	Date Submitted
<input checked="" type="radio"/>	1	Submitted	Carrier		3/20/2012
<input type="radio"/>	0	Saved	Carrier		

**Select Submission From (2011) PA CALL 8 for Comparison**

There are no available submissions for this call

**Select Submission From (2011) PA Schedule W for Comparison**

Choose	Submission Number	Status	Type	Last Modified	Date Submitted
<input checked="" type="radio"/>	0	Saved	Carrier		

**Select Submission From (2011) PA Statutory Page 14 for Comparison**

Choose	Submission Number	Status	Type	Last Modified	Date Submitted
<input checked="" type="radio"/>	0	Saved	Carrier	8/14/2012	

If the user wishes to proceed editing without the other Calls being available, they can click on the *Continue* button. If the user decides not to proceed they should close the window by clicking the *Cancel* button.

Once the application performs all of the edits, the user must click on the *View Errors* link below the Call for the edit results. If the Call passes all edits contained within the application, the user will receive the following message:

*This Call passed all edits contained within the FDRA.  
Please note the Call will be subject to additional  
Actuarial Edits performed by the Bureau to determine  
the reasonableness of data.*

If the Call does not pass all the FDRA edits the application will return a Failed Edit List. The listing is segregated by type of edit. (Refer to Section One - General Application Instruction, VIII. Menu Items, A. Call Submissions, 1. Navigation in a Call on the FDRA, d. Run Edits, for more detail.) The user should page down to review the entire list of failed edits. Here is an example of a Failed Edit List for a PA Call #8:

Edit	Message
3.08.3.3.01.00 - PA CALL #8- MESSAGE COMPARISON W/ OTHER CALL EDIT 01.00	Call #8 v Call #9 - Call #9 not available for comparison.
3.08.3.3.02.00 - PA CALL #8- MESSAGE COMPARISON W/ OTHER CALL EDIT 02.00	Call #8 v Schedule W - Schedule W not available for comparison.
3.08.0.1.11.00 - PA CALL #8- BASIC. EDIT 11.00	If the response to Question #1 on Section #2 is 'Yes', then the value for Column (15) (4008) should be equal to zero for Policy Year 2011.
3.08.0.1.11.00 - PA CALL #8- BASIC. EDIT 11.00	If the response to Question #1 on Section #2 is 'Yes', then the value for Column (16) (5008) should be equal to zero for Policy Year 2011.
3.08.0.1.11.00 - PA CALL #8- BASIC. EDIT 11.00	If the response to Question #1 on Section #2 is 'Yes', then the value for Column (17) (6008) should be equal to zero for Policy Year 2011.
3.08.0.1.11.00 - PA CALL #8- BASIC. EDIT 11.00	If the response to Question #1 on Section #2 is 'Yes', then the value for Column (18) (7008) should be equal to zero for Policy Year 2011.
3.08.0.2.01.00 - PA CALL #8- BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 01.00	Column (8), Line (Y) (0) from the current Policy Year Call must equal Column (8), Line (X) (416) from the preceding Policy Year Call.
3.08.0.2.01.00 - PA CALL #8- BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 01.00	Column (19), Line (Y) (0) from the current Policy Year Call must equal Column (19), Line (X) (158) from the preceding Policy Year Call.
3.08.0.2.01.00 - PA CALL #8- BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 01.00	Column (20), Line (Y) (0) from the current Policy Year Call must equal Column (20), Line (X) (258) from the preceding Policy Year Call.
3.08.1.1.01.00 - PA CALL #8- ACTUARIAL-1. EDIT 01.00	The value for Column (1) for Policy Year 2011 (1008) should not be equal to Column (1), Line (Z) (1008) unless both values are equal to zero.
3.08.1.1.01.00 - PA CALL #8- ACTUARIAL-1. EDIT 01.00	The value for Column (2) for Policy Year 2011 (2008) should not be equal to Column (2), Line (Z) (2008) unless both values are equal to zero.
3.08.1.1.01.00 - PA CALL #8- ACTUARIAL-1. EDIT 01.00	The value for Column (3) for Policy Year 2011 (3008) should not be equal to Column (3), Line (Z) (3008) unless both values are equal to zero.
3.08.1.1.01.00 - PA CALL #8- ACTUARIAL-1. EDIT 01.00	The value for Column (7) for Policy Year 2011 (63064) should not be equal to Column (7), Line (Z) (63064) unless both values are equal to zero.
Edits run at: 9/5/2012 2:26:03 PM	
<input type="button" value="Print Errors (PDF)"/> <input type="button" value="Print Errors (Text)"/> <input type="button" value="Print Errors (CSV)"/>	

(If the user receives neither the “Passed All Edits” message, nor a Failed Edit Listing, they must *Refresh* their data. For some users (generally Netscape users), the Failed Edit window may not completely load because the page you are trying to access took too long to open. *Refresh* will always make sure that the user has the latest version of the current Web page.)

At the bottom of the Failed Edits List window are the following buttons: *Print Errors (PDF)*, *Print Errors (Text)* and *Print Errors (CSV)*.

- **Print Errors (PDF)** will allow you to open the Failed Edit List as a .PDF file where you can then use the standard Print features available in Adobe Reader to print a copy of the Failed Edit List for your files.
- **Print Errors (Text)** will allow you to open the Failed Edit List as a text file where you can save or print the file using the standard Save and Print features available in Notepad. An example of a file name may be: "2011Call1Errors.txt".
- **Print Errors (CSV)** will allow you to open the Failed Edit List as an Excel file where you can save or print the file using the standard Save and Print features available in MS Excel. An example of a file name may be: “2011Call1Errors.xls”.

To close the edits, simply click the *View Errors* link above the failed edit list. The *Create Notes to Bureau* link allows the user to attach a note to a Call that can be viewed by the Bureaus or Department. This feature is discussed below in Section X, Items A and B.

This Failed Edit List, combined with the ability to immediately correct the items on the Failed Edit List, is an important attribute of this application. The ability to edit the data prior to submitting will provide carriers with an effective and efficient method of improving the quality of data submissions. For some carriers, reviewing the Failed Edit List may initially be time-consuming, but the benefit will quickly outweigh the time spent if additional resubmissions and interactions between the carriers and the Bureaus were necessary.

## **X. Responding to Failed Edits or Run Report Anomalies**

The user can respond to failed edits by one of three methods:

- Through the Create Notes to Bureau link of the application.
- Through email.
- Through regular mail.

During the following periods:

- At the time of submission.
- After submission but before official Bureau criticism.
- After Bureau criticism.

If the carrier discovers loss cost multiplier (LCM) anomalies when using the *Run Report* feature, the carrier may respond at the same time and use the same method in which they choose to address their failed edits.

### **A. Create Notes to Bureau Method of Explaining Errors (at the Time of Submission)**

The *Create Notes to Bureau* method provides the user with an opportunity to explain failed edits and data anomalies at the time of the electronic submission. Using this feature may eliminate the need for additional communication among the Department, the Bureau and the carriers.

The *Create Notes to Bureau* section allows for a limit of 5000 characters. If your notes require more space than that, you should respond to failed edits through one of the two other methods listed above.

To begin creating notes for the first time, the user must click on the *Create Notes to Bureau* link located in the list of links shown after the Call. When the user clicks the link, a window will open where the user can begin typing. After entering the notes the user should click on the *Save Bureau Notes* button if the user wishes to save the Notes. The Notes have been saved when the *Saved Successfully* message appears in the window. If the user wishes to disregard the notes they typed they should select the notes that were typed, press delete, and then click on the *Save Bureau Notes* button.

If the user is responding to a particular failed edit, they should reference the edit number followed by the explanation.

All Notes are attached to a particular Call. The notes can be viewed by clicking on the *Create Notes to Bureau* link. The notes can be viewed and modified when the Call status is **Saved**. If the user would like to add more notes after they have already **Created Notes to Bureau**, they must click the Create Notes to Bureau link and continue typing.

Once the Call status changes to Submitted, the Call notes can only be viewed. Notes can be viewed (for both Saved and Submitted Calls) by clicking on the *Create Notes to Bureau* link shown after the Call.

**Please Note** that if you revise a Call, you must make the revisions in the Call template and then import the Call into the FDRA. As a result, any Notes pertaining to that Call will have to be re-entered if they are still applicable.

#### **B. Carrier Notes sent via Email or Regular Mail, After Call Submission**

A carrier may wish to address edit failures at a time other than at the time of submission. The user may type a message in the *Create Notes to Bureau* section (by using the *Create Notes to Bureau* feature) that state when and by what method they plan to discuss their edit failures.

### **XI. Bureau Criticisms**

After receipt of a carrier's submission, the Bureau will edit the carrier's data. The Bureau will review all notes saved under the Create Notes to Bureau link accompanying each submission during the edit process. If the submitted notes do not address all failed edits or anomalies discovered when running edits, the Bureau will notify the carrier by letter via certified mail with return receipt requested.

Within the FDRA, the Bureau will then log each criticism date in the View **Criticisms** section of the application. The View **Criticisms** feature allows the user to immediately see if a criticism has been issued. If a criticism exists (or ever existed) it will be listed under the View Criticisms tab.

Below is what the View Criticisms screen looks like with an example of the type of message the user may find in the window:

Financial Data Reporting Application

testing carrier. 1 Test Carrier Logout

Tuesday, November 29, 2016

HOME CALL SUBMISSIONS CARRIER GROUP USER PROFILE VIEW CRITICISMS HELP CONTACT SUPPORT Active Year: 2015

Home : View Criticisms

Criticisms

Report Criticism List To PDF

Status	Date	Editor	View
Entered	11/29/2016	mzing	<a href="#">View</a>

The Entered status of the Criticism **does not address the current status of the criticism letter(s)**. Likewise, if a user accesses the View Criticisms tab in the menu and there are no criticisms shown, it should be interpreted to mean that as of that date, a criticism does not exist for any submissions. **It does not, however, preclude the submission from being criticized at a later date.**

The user should review the criticism letter(s) they've received from the Bureau. The user should then make the necessary changes to the data and resubmit the Call and/or send an explanation to the Bureau through either the *Create Notes to Bureau* section of the application when resubmitting, or by electronic or regular mail when not resubmitting.

Please note that the provisions of the FDIP are applicable and are specific regarding responses that are found to be incomplete. Copies of all criticism letters will continue to be mailed to the carrier's Designated Contact Person via certified mail.

## XII. Troubleshooting

If at any time the application does not return the intended result the user should click on the *Refresh* button located on the Internet browser toolbar.

If the user experiences any problems with the application that they cannot resolve, please contact the Bureaus at (215) 568-2371.

## **Section Four – Edit Listing**

### **I. Calls Subject to the FDIP**

Within the FDRA all Calls and Forms are subject to the provisions of the Financial Data Incentive Program (FDIP) except Schedule W – Coal. For Calls subject to the FDIP, a complete list of edit descriptions by Call and state is available within the FDIP.

### **II. Schedule W - Coal**

A complete listing of Schedule W – Coal edits available within the FDRA begins on page 52. While edits will be available within the FDRA for the Schedule W – Coal document, review of that data, if any is to be performed, will be the responsibility of the Pennsylvania Insurance Department and/or the Coal Mine Compensation Rating Bureau of Pennsylvania (CMCRB), and carriers should contact either or both of these organizations for any additional information regarding edits or the editing process.

**BASIC EDITS-EXCLUSIVE TO SCHEDULE W - PARTS 2-4**

	Edit #	Edit Description
1	3.19.0.1.04.00 PA COAL MINE W - BASIC. EDIT 04.00	The sum of Lines (1) and (2) must equal Line (3) for Parts A-2, A-3, and A-4.
2	3.19.0.1.05.00 PA COAL MINE W - BASIC. EDIT 05.00	Line (3) less Line (4) must equal Line (5) for Parts A-2, A-3, and A-4.
3	3.19.0.1.06.00 PA COAL MINE W - BASIC. EDIT 06.00	The sum of Lines (6A) through (6G) must equal Line (6H) for Parts A-2, A-3, and A-4.
4	3.19.0.1.07.00 PA COAL MINE W - BASIC. EDIT 07.00	The sum of Line (5) and (6H) must equal Line (7) for Part A-2, A-3, and A-4.
5	3.19.0.1.08.00 PA COAL MINE W - BASIC. EDIT 08.00	For Lines (9A) through (9H), (Column (1) + Column (2) - Column (3) must equal Column (4) for Parts A-2, A-3, and A-4.
6	3.19.0.1.09.00 PA COAL MINE W - BASIC. EDIT 09.00	For Columns (1) through (4), Line (9A) + Line (9B) for Column (X) must equal Line (9C) for Column (X) for Parts A-2, A-3, and A-4.
7	3.19.0.1.10.00 PA COAL MINE W - BASIC. EDIT 10.00	For Columns (1) through (4), the sum of Line (9D) through Line (9G) for Column (X) must equal Line (9H) for Column (X) for Parts A-2, A-3, and A-4.
8	3.19.0.1.22.00 PA COAL MINE W - BASIC. EDIT 22.00	Policy Year XXXX. For Columns (3) through (32) The value for Line (7) must equal the sum of Lines (1), (3), (5) for Column (XX) on Parts B-2, B-3, B-4, C2, C-3, and C-4.
9	3.19.0.1.23.00 PA COAL MINE W - BASIC. EDIT 23.00	Policy Year XXXX. For Columns (3) through (33), the value for Line (8) must equal the sum of Lines (2), (4), (6) for Column (XX) on Parts B-2, B-3, B-4, C-2, C-3, and C-4.
10	3.19.0.1.24.00 PA COAL MINE W - BASIC. EDIT 24.00	For Lines (1), (3), (5), (7), (9), (11), (13) and (15), the value for Column (31) must equal the sum of Columns (3) through (29) for Line (XX) on Parts B-2, B-3, B-4, C-2, C-3, C-4.
11	3.19.0.1.25.00 PA COAL MINE W - BASIC. EDIT 25.00	For Lines (2), (4), (6), (8), (10), (12), (14) and (16), the value for Column (31) (VALUE) must be equal to the sum of Columns (3) through (30) (VALUE) for Line (XX) on Parts B-2, B-3, B-4, C-2, C-3, and C-4.
12	3.19.0.1.26.00 PA COAL MINE W - BASIC. EDIT 26.00	Policy Year XXXX. Parts B-2, B-3, B-4, C-2, C-3, and C-4, Line (XX), Column (XX) (VALUE) should be non-negative with the possible exception of Lines (5) and (6).
13	3.19.0.1.27.00 PA COAL MINE W - BASIC. EDIT 27.00	Policy Year XXXX. For Columns (3) through (32), Parts B-2, B-3 and B-4 respectively, the value reported for Part (X-X), Line (15), Column (XX) (VALUE) must equal the value reported for Part (X-X), Line (15), Column (XX) (VALUE). The difference is (VALUE).

14	3.19.0.1.28.00 PA COAL MINE W - BASIC. EDIT 28.00	Policy Year XXXX. For Columns (3) through (33), Parts B-2, B-3 and B-4 respectively, the value reported for Part (X-X), Line (16), Column (XX) (VALUE) must equal the value reported for Part (X-X), Line (16), Column (XX) (VALUE). The difference is (VALUE).
	3.19.0.1.29. PA COAL MINE "W"- BASIC EDIT 29.	Net Earned Premium on a calendar year basis. Part B-2, Net Earned Premium (Line 16, Col 35) - Part B-2, Net Earned Premium (Line 15, Col 35) ___ should equal Part A-2, Net Earned Premium (Line 5) ____. The difference is ____. Please correct the data or provide an explanation.
	3.19.0.1.30. PA COAL MINE "W"- BASIC EDIT 30.	Indemnity Paid Losses on a calendar year basis. Part B-2, Paid Losses (Line 2, Col 35) - Part B-2, Paid Losses (Line 1, Col 35) ___ should equal [Part A-2, Indemnity Paid Losses (Line 9A, Col 1) + Part A-2, Indemnity Small Ded. Adjustment Paid (Line 9D, Col 1)] ____. The difference is ____. Please correct the data or provide an explanation.
	3.19.0.1.31. PA COAL MINE "W"- BASIC EDIT 31.	Indemnity Outstanding Losses on a prior year basis. Part B-2, O/S Losses excl Bulk & IBNR (Line 3, Col 35) + Part B-2, Bulk & IBNR Reserves (Line 5, Col 35) ___ should equal [Part A-2, Indemnity Losses Prior Unpaid (Line 9A, Col 3) + Part A-2, Indemnity Small Ded. Adjustment Prior Unpaid (Line 9D, Col 3)] ____. The difference is ____. Please correct the data or provide an explanation.
	3.19.0.1.32. PA COAL MINE "W"- BASIC EDIT 32.	Indemnity Outstanding Losses on a current year basis. Part B-2, O/S Losses excl Bulk & IBNR (Line 4, Col 35) + Part B-2, Bulk & IBNR Reserves (Line 6, Col 35) ___ should equal [Part A-2, Indemnity Losses Current Unpaid (Line 9A, Col 2) + Part A-2, Indemnity Small Ded. Adjustment Current Unpaid (Line 9D, Col 2)] ____. The difference is ____. Please correct the data or provide an explanation.
	3.19.0.1.33. PA COAL MINE "W"- BASIC EDIT 33.	Indemnity Incurred Losses on a calendar year basis. Part B-2, Incurred Losses incl Bulk, IBNR (Line 8, Col 35) - Part B-2, Incurred Losses incl Bulk, IBNR (Line 7, Col 35) ___ should equal [Part A-2, Indemnity Incurred Losses (Line 9A, Col 4) + Part A-2, Indemnity Small Ded. Adjustment Incurred (Line 9D, Col 4)] ____. The difference is ____. Please correct the data or provide an explanation.
	3.19.0.1.34. PA COAL MINE "W"- BASIC EDIT 34.	Medical Paid Losses on a calendar year basis. Part C-2, Paid Losses (Line 2, Col 35) - Part C-2, Paid Losses (Line 1, Col 35) ___ should equal [Part A-2, Medical Paid Losses (Line 9B, Col 1) + Part A-2, Medical Small Ded. Adjustment Paid (Line 9E, Col 1)] ____. The difference is ____. Please correct the data or provide an explanation.
	3.19.0.1.35. PA COAL MINE "W"- BASIC EDIT 35.	Medical Outstanding Losses on a prior year basis. Part C-2, O/S Losses excl Bulk & IBNR (Line 3, Col 35) + Part C-2, Bulk & IBNR Reserves (Line 5, Col 35) ___ should equal [Part A-2, Medical Losses Prior Unpaid Year (Line 9B, Col 3) + Part A-2, Medical Small Ded. Adjustment Prior Unpaid (Line 9E, Col 3)] ____. The difference is ____. Please correct the data or provide an explanation.

	3.19.0.1.36.	PA COAL MINE "W"- BASIC EDIT 36.	Medical Outstanding Losses on a current year basis Part C-2, O/S Losses excl Bulk & IBNR (Line 4, Col 35) + Part C-2, Bulk & IBNR Reserves (Line 6, Col 35) ___ should equal [Part A-2, Medical Losses Current Unpaid (Line 9B, Col 2) + Part A-2, Medical Small Ded. Adjustment Current Unpaid (Line 9E, Col 2)] ___. The difference is ___. Please correct the data or provide an explanation.
	3.19.0.1.37.	PA COAL MINE "W"- BASIC EDIT 37	Medical Outstanding Losses on a current year basis Part C-2, O/S Losses excl Bulk & IBNR (Line 4, Col 35) + Part C-2, Bulk & IBNR Reserves (Line 6, Col 35) ___ should equal [Part A-2, Medical Losses Current Unpaid (Line 9B, Col 2) + Part A-2, Medical Small Ded. Adjustment Current Unpaid (Line 9E, Col 2)] ___. The difference is ___. Please correct the data or provide an explanation.

**BASIC EDITS - COMPARING THE CURRENT YEAR'S SCHEDULE W Parts 2-4 TO THE PRIOR YEAR'S SCHEDULE W PARTS 2-4**

	Edit #	Edit Description
<b>1</b>	3.19.0.2.00.00	PA COAL MINE W - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 00.00 Policy Year XXXX. For parts B-2, B-3, B-4, C-2, C-3 and C-4, the value reported for Part (X-X), Line (XX), Column (XX) (VALUE) on the current year's PA Coal Mine W must equal the corresponding value reported on Part B-2, Line (XX), Column (XX) (VALUE) on the previous year's PA Coal Mine W. The difference is (VALUE).
<b>2</b>	3.19.0.2.04.00	PA COAL MINE W - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 04.00 For Parts A-2, A-3 and A-4; the value reported for Part (X-X), Line (XX), Column (XX) (VALUE) on the current year's PA Coal Mine W must equal the corresponding value reported for Part (X-X), Line (XX), Column (XX) (VALUE) on the previous year's PA Coal Mine W. The difference is (VALUE).
<b>3</b>	3.19.0.2.05.00	PA COAL MINE W - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 05.00 For Parts A-2, A-3 and A-4; the value reported for Part (X-X), Line (XX) (VALUE) on the previous year's PA Coal Mine W must equal the corresponding value reported for Part (X-X), Line (XX) (VALUE) on the current year's PA Coal Mine W. The difference is (VALUE).

**ACTUARIAL I EDITS - EXCLUSIVE TO SCHEDULE W - PARTS 2-4**

	Edit #	Edit Description
<b>1</b>	3.19.1.1.01.00	PA COAL MINE W - ACTUARIAL-1. EDIT 01.00 Policy Year XXXX. For Parts B-2, B-3, B-4, C-2, C-3 and C-4 respectively, Columns (3) through (33), the value reported for Line (14), Column (XX) (VALUE) should be greater than or equal to the value reported for Line (13), Column (XX) (VALUE). The difference is (VALUE).

<b>2</b>	3.19.1.1.02.00	PA COAL MINE W - ACTUARIAL-1. EDIT 02.00	Policy Year XXXX. For Parts B-2, B-3, B-4, C-2, C-3 and C-4 respectively, Columns (3) through (33), the value reported for Line (12), Column (XX) (VALUE) should be greater than or equal to the value reported for Line (11), Column (XX) (VALUE). The difference is (VALUE).
<b>3</b>	3.19.1.1.03.00	PA COAL MINE W - ACTUARIAL-1. EDIT 03.00	Policy Year XXXX. For Parts B-2, B-3, B-4, C-2, C-3 and C-4 respectively, Columns (3) through (32), the value reported for Line (9), Column (XX) (VALUE) should be greater than or equal to the value reported for Line (11), Column (XX) (VALUE). The difference is (VALUE).
<b>4</b>	3.19.1.1.04.00	PA COAL MINE W - ACTUARIAL-1. EDIT 04.00	Policy Year XXXX. For Parts B-2, B-3, B-4, C-2, C-3 and C-4 respectively, Columns (3) through (33), the value reported for Line (10), Column (XX) (VALUE) should be greater than or equal to the value reported for Line (12), Column (XX) (VALUE). The difference is (VALUE).
<b>5</b>	3.19.1.1.05.00	PA COAL MINE W - ACTUARIAL-1. EDIT 05.00	Policy Year XXXX. For Columns (3) through (32) The value reported for Parts C-2, C-3, and C-4 Line (9), Column (XX) (VALUE) should be greater than the value reported for Parts B-2, B-3, and B-4 Line (9), Column (XX) (VALUE) unless both values are equal to zero. The difference is (VALUE).
<b>6</b>	3.19.1.1.08.00	PA COAL MINE W - ACTUARIAL-1. EDIT 08.00	For Parts A-2, A-3 and A4; the value reported for Part (X-X), Line (6B) (VALUE) should be greater than or equal to zero.
<b>7</b>	3.19.1.1.09.00	PA COAL MINE W - ACTUARIAL-1. EDIT 09.00	For Parts A-2, A-3 and A4; the value reported for Part (X-X), Line (6D) (VALUE) should be greater than or equal to zero.
<b>8</b>	3.19.1.1.10.00	PA COAL MINE W - ACTUARIAL-1. EDIT 10.00	For Parts A-2, A-3 and A4 and Lines (8A) and (8B); the value reported for Part (X-X), Line (XX) (VALUE) should be greater than or equal to zero.
<b>9</b>	3.19.1.1.11.00	PA COAL MINE W - ACTUARIAL-1. EDIT 11.00	For Parts A-2, A-3 and A4; Part (X-X), the ratio of [Line (6B) / (Line (5) + Line (6B))] (VALUE) should be less than or equal to 0.125 and greater than or equal to 0.00.
<b>10</b>	3.19.1.1.12.00	PA COAL MINE W - ACTUARIAL-1. EDIT 12.00	For Parts A-2, A-3 and A4; Part (X-X), the ratio of [Line (6D) / (Line (7) - Line (6C) - Line (6D) - Line (6E) - Line (6F))] (VALUE) should be less than or equal to 0.05 and greater than or equal to 0.00.
<b>11</b>	3.19.1.1.13.00	PA COAL MINE W - ACTUARIAL-1. EDIT 13.00	For Parts A-2, A-3 and A4; Part (X-X), the ratio of [Line (6E) / (Line (7) - Line (6C) - Line (6F))] (VALUE) should be less than or equal to 0.25 and greater than or equal to -0.25.
<b>12</b>	3.19.1.1.14.00	PA COAL MINE W - ACTUARIAL-1. EDIT 14.00	For Parts A-2, A-3 and A4; Part (X-X), the ratio of [Line (6F) / (Line (7) - Line (6C))] (VALUE) should be less than or equal to 0.05 and greater than or equal to -0.05.
<b>13</b>	3.19.1.1.24.01	PA COAL MINE W - ACTUARIAL-1. EDIT 24.01	For Parts A-2, A-3 and A4; The value reported for Part (X-X), Line (9D), Column (1) (VALUE) should be greater than or equal to zero.

<b>14</b>	3.19.1.1.24.02	PA COAL MINE W - ACTUARIAL-1. EDIT 24.02	For Parts A-2, A-3 and A4; The value reported for Part (X-X), Line (9E), Column (1) (VALUE) should be greater than or equal to zero.
<b>15</b>	3.19.1.1.24.03	PA COAL MINE W - ACTUARIAL-1. EDIT 24.03	For Parts A-2, A-3 and A4; The value reported for Part (X-X), Line (9F), Column (1) (VALUE) should be greater than or equal to zero.
<b>16</b>	3.19.1.1.24.04	PA COAL MINE W - ACTUARIAL-1. EDIT 24.04	For Parts A-2, A-3 and A4; The value reported for Part (X-X), Line (9G), Column (1) (VALUE) should be greater than or equal to zero.
<b>17</b>	3.19.3.3.01.00	PA COAL MINE W - MESSAGE COMPARISON W/ OTHER CALL EDIT 01.00	PA Coal Mine W v PA Coal Mine W Prior Year - PA Coal Mine W Prior Year not available for comparison.