



January 24, 2018

To All Members of the DCRB:

Re: **FINANCIAL DATA INCENTIVE PROGRAM**

Pending approval of the Governing Board, a Financial Data Incentive Program (FDIP) will apply to selected Delaware financial data submissions of 2017 experience to be reported during 2018. This continues DCRB practice each year since the FDIP's initial implementation in 1997.

The FDIP for 2017 experience covers the following data submissions:

Acknowledgement Form
Statutory Page 14
Policy Year Call #1
Calendar Year Expense Data Call #2
Large Claim Call #4
Net (As Written) Large Deductible Call #8
Gross (First Dollar) Large Deductible Call #9
Assigned Risk Policy Year Call #12
Catastrophe Experience Call #15

The most significant changes to the program are as summarized below:

- Call #1 will now collect underwriting experience for 30 full policy years (1987-2016) and for the incomplete Policy Year 2017 valued as of December 31, 2017. Experience for all policy years prior to 1987 will be accumulated and shown as one line in the Call. Note that experience for Policy Year 1986 and all policy years prior to 1986 was shown separately as of December 31, 2016, and experience for those lines will be combined for proper reporting of data as of December 31, 2017.

For Calls #8, #9, #12 and #15, the expansion will continue each year until 30 full policy years, along with the incomplete policy year associated with the current reporting year, are captured.

- Edits applicable to individual policy years have been extended to apply to an additional row in recognition of the additional policy year being reported. Some edits have been modified primarily for the sake of clarity.

Additional changes have been made to the FDIP for 2017 experience in the interest of clarity and to reflect mechanical changes in the Call forms to which the FDIP applies.

The most significant aspects of the program are as summarized below:

- All Calls and Forms must be submitted through the FDRA which is an Internet-based system for the capture of Financial Data.
- For late reporting purposes, The Acknowledgement Form, Statutory Page 14, Calls #1, #4, #8, #9, #12 and #15 as a group will be treated as a single entity. Call #2 will be treated as a second, separate entity.
- An assessment of \$50 per business day per entity will be imposed for late submissions. Imposition of late submission charges could be applied for submission of calls after the due date, failure of Preliminary Edits and incomplete submissions. Late submission assessments will be subject to a cumulative maximum of \$5,000.
- For edit purposes, Calls #1, #2, #4, #8, #9, #12, #15 and Statutory Page 14 will be treated as one single entity.
- For edit purposes, any documents which have not been received when the DCRB attempts to perform the program edits will be treated as being in error. In such case no further late reporting assessments will be charged, but edit charges will begin to apply.
- Basic edit errors will be subject to a Financial Data Error Assessment Schedule which will include a flat fee component and a component which reflects a carrier's market share. The assessment schedule applies for a maximum period of 55 business days with the fine for the first ten business days equaling zero (in effect providing a ten-day grace period).
- Actuarial edit criticisms will allow a ten business day period for the carrier to respond before being subjected to the Financial Data Error Assessment Schedule described above. If the carrier satisfactorily responds within that time frame without the necessity for resubmissions, no actuarial edit assessment will be imposed.
- For Calls #1, #2, #4, #8, #9, #12, #15 and Statutory Page 14, all resubmissions received after the due date will be subject to a \$100 per entity charge.
- Total FDIP assessments for a carrier or group of carriers will be subject to a maximum of 50 percent of the carrier's Annual Statement Delaware Workers Compensation Direct Written Premium for the calendar year immediately preceding the data reportable in the latest Calls.
- 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 FDIP. Thus, carriers are encouraged to consider potential ramifications of the FDIP in deciding on the basis (carrier, group or subgroup) to be used in reporting their data.
- Incomplete resubmissions and/or responses (i.e., those which do not address all failed edits or inquiries previously identified by the DCRB) or resubmissions and/or responses which can be determined based on a cursory review not to satisfy the failed edits or inquiries previously identified by the DCRB will not stop the accrual of assessments from the date of the previous DCRB notice letter.

Due Dates:

The Acknowledgement Form, Statutory Page 14 and Calls #1, #4, #8, #9, #12 and #15 are due to be reported on or before March 15, 2018. Call #2 is due on or before April 16, 2018.

A complete updated copy of the 2017 FDIP is enclosed and may also be accessed via the DCRB's website at www.dcrb.com.

William V. Taylor
President

**DELAWARE COMPENSATION RATING BUREAU, INC.
FINANCIAL DATA INCENTIVE PROGRAM**

I. INTRODUCTION

For Calls received in 2018, the DCRB is again applying the Financial Data Incentive Program (FDIP). This continues DCRB practice each year since the FDIP's initial implementation in 1997. This program recognizes the critical importance of the DCRB receiving quality financial data on time so that it can be used in support of filings made with the Delaware Department of Insurance. In addition, this program is intended to more equitably allocate costs to the DCRB associated with late or inaccurate data submission.

In order to assist carriers in reporting their financial data in a timely and accurate manner, the DCRB will require that all carriers report Forms and Calls using the Financial Data Reporting Application (FDRA). The FDRA is an Internet-based system that allows carriers to enter, edit and submit Forms and Calls interactively. The FDRA provides carriers with immediate feedback for failed edits and provides carriers with a central record of all data submitted.

II. APPLICATION

The FDIP will apply to the following Forms and Financial Calls, all of which are reportable within the FDRA.

<u>Name</u>	<u>Due Date</u>
Acknowledgement Form	March 15, 2018
Statutory Page 14	March 15, 2018
Policy Year Call #1	March 15, 2018
Calendar Year Expense Data Call #2	April 16, 2018
Large Claim Call #4	March 15, 2018
Net (As Written) Large Deductible Call #8	March 15, 2018
Gross (1st Dollar) Large Deductible Call #9	March 15, 2018
Assigned Risk Policy Year Call #12	March 15, 2018
Catastrophe Experience Call #15	March 15, 2018

For purposes of determining fees for late submission and resubmissions, the Acknowledgement Form, Statutory Page 14, Calls #1, #4, #8, #9, #12 and #15 will be treated as a single entity. Similarly, Call #2 will be treated as a second, separate entity. For purposes of determining fees for data errors, Calls #1, #2, #4, #8, #9, #12, #15 and Statutory Page 14 will collectively be treated as one entity. The Acknowledgement Form will not be subject to error assessment or resubmission fees.

III. GENERAL INFORMATION

Under the program, assessments will be levied on carriers for Forms and Financial Calls that are not transmitted via the FDRA on or before the required due date(s). There will be no extensions granted for any reason. Also, assessments will be levied on carriers for errors detected on submitted Financial Calls. In addition, any resubmission of data after the due date, whether requested or submitted on a voluntary basis, will carry an assessment charge. Note the resubmission of data is recorded by the DCRB on the actual date received as recorded within the FDRA.

ALL CORRESPONDENCE SHOULD BE MAILED TO THE FOLLOWING ADDRESS:

Delaware Compensation Rating Bureau, Inc.
Attention: Actuarial Department – Data Quality
30 South 17th Street – Suite 1500
Philadelphia, PA 19103-4007

New carriers must submit a completed Designation of Contact Person form to the DCRB. It is the carrier's responsibility to notify the DCRB in writing of any changes to contact person information, including FDRA User IDs and Passwords. Copies of the Designation of Contact Person form can be secured at any time by contacting the Actuarial Department at (215) 568-2371 or visiting our website at www.dcrb.com. All changes must be sent to the address shown above.

IV. GROUP REPORTING

As noted in the instructions for the various Calls, carriers have the option of reporting their data on a group basis or an individual carrier basis.

The FDIP and its attendant assessments will be applied in the same manner as the data is reported. Thus, assessments will be levied on a group basis if the data is reported on a group basis. Likewise, assessments will be levied on an individual carrier basis if the data is reported on an individual carrier basis.

Carriers are advised to consider the potential costs associated with individual versus group reporting as related to assessments under the FDIP.

V. PROCEDURES

A. Timeliness

1. General

Assessments for late submissions will be governed by the required due date for the particular Form or Call. If the carrier's FDRA submission is not received on or prior to the required date due, that particular submission will be considered late and assessments will accrue until the data is submitted.

The FDRA automatically logs all submission dates and retains the dates as proof of submission. The DCRB will refer to the Submitted Calls display within the FDRA to verify submission dates when calculating late fees. When submitting information including correspondence to the DCRB, it is the carrier's responsibility to retain all receipts for proof of mailing (i.e., certified mail return receipt, FDRA Call submission receipts, etc.) to support its case in the event of a carrier appeal.

2. Assessments -- Original Submissions

The Acknowledgement Form, Statutory Page 14 and Calls #1, #4, #8, #9, #12 and #15 will be grouped as a single entity and Call #2 will be treated as a second, separate entity for purposes of levying assessments.

ASSESSMENTS FOR TIMELINESS WILL CONSIST OF A PER DAY AMOUNT AS FOLLOWS:

Late fee of \$50 per business day per entity subject to a maximum total of \$5,000 in late submission assessments. Business days will exclude Saturdays, Sundays, and generally

recognized holidays.

3. Assessments -- Resubmissions

The resubmissions of Calls #1, #2, #4, #8, #9, #12, #15 and Statutory Page 14 will be subject to a \$100 fee per entity per submission, whether requested or submitted on a voluntary basis. Each resubmission sent will be subject to this charge. The Acknowledgement Form will not be subject to resubmission fees within the FDIP. No quality edit assessments will be applied to any data corrected by a voluntary resubmission received before the carrier is advised of the edit failure by the DCRB, but the flat resubmission rate of \$100 will still be applicable.

4. Assessments -- Completeness

Calls that are submitted without all the pages completed will be considered late and subject to the same late fee of \$50 per day per entity.

Partial submissions will not be considered in determining assessments for completeness, and the date that the completed submission is received will be considered the receipt date for purposes of the FDIP. All Calls for a carrier/group will be edited at the same time. At that time, fees for late submissions will stop accruing. Forms and Calls which have not been received by that time will simply be considered in error for purposes of editing and quality assessment.

B. Quality

General

Assessments for the quality of data submitted will be based on three levels of editing.

- a. Preliminary Edits -- Preliminary edits are criteria that apply to all Forms and Calls and are prerequisites to the DCRB's processing of a carrier's submission. Failure of one or more preliminary edits will subject a company to assessments for timeliness and/or completeness according to the \$50 per day Late Submission Assessment described above. Major sources of preliminary edit errors are incomplete pages that may impede the processing of the Forms and Calls.
- b. Basic Edits -- Basic edits are primarily 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 on one or more statistical calls. Major sources of basic edit errors are incorrect arithmetic or careless data entry. All basic edits are contained within the FDRA and must be run by the carrier prior to submission. If basic edits are not resolved at the time of submission, carriers will be notified of those errors in a criticism letter sent via certified mail with return receipt requested.

Assessments for basic edit errors will be charged according to the Financial Data Error Assessment Schedule. This schedule includes a flat fee component and a component which reflects a carrier's market share (rounded to one decimal place - for example 3.45 percent would be rounded to 3.5 percent). The assessment schedule applies for a maximum period of 55 business days.

Carriers will be notified by letter, sent via certified mail with return receipt requested, of failed edits. Once the carrier has received notification of the failed edits, each

subsequent day will generate charges according to the Assessment Schedule until such time as the carrier submits accurate revisions to its Data Calls.

Subsequent to issuing a criticism letter, the DCRB will record the date of the criticism letter into the Criticism section of the FDRA.

The DCRB will issue a reminder letter, sent via certified mail with return receipt requested, no later than 21 days after the initial failed edit letter has been sent, if the DCRB receives no response from a carrier. Apart from that single reminder letter, the DCRB will not initiate additional interim contacts with a carrier during the time that the carrier is responsible for working to provide explanations and/or corrections for failed edits and/or inquiries. It is the carrier's responsibility to be aware that assessment days and fines are accruing and that explanations and/or resubmissions are required as soon as possible.

Carriers are reminded that changes to one Call may well have an impact on other Calls and on reconciliation pages. The FDRA edit process will be helpful in identifying those situations; however, it is the carrier's responsibility to be mindful of such situations and make all corrections as appropriate.

Upon receipt of resubmissions, the DCRB will edit the carrier's data. If errors are found to continue and/or new problems are created, notification by letter sent via certified mail with return receipt requested will again be made to the carrier, and assessments will again be invoked. For assessment purposes, the count of business days without revision will start where it had left off upon the DCRB's receipt of the prior resubmission. For example, assume a carrier submits a revision on the 15th day after notification by the DCRB and incurs assessments corresponding to 15 business days on the Assessment Schedule. If that carrier is subsequently notified of continuing errors by the DCRB, the Assessment Schedule will apply beginning at the 16th business day.

If a carrier's response, in the form of a resubmission and/or explanation, to a criticism letter is found to be incomplete, i.e., it does not address all failed edits or inquiries identified by the DCRB, or if the carrier advises the DCRB that they are continuing to work on resolving a failed edit(s), the carrier will continue to be assessed from the date of receipt of the DCRB's previous failed edit inquiry letter. In the latter case, as previously noted, the DCRB will not initiate additional interim contacts with the carrier during the time that the carrier is responsible for working to provide explanations and/or corrections for failed edits and/or inquiries. It is the carrier's responsibility to be aware that assessment days and fines are accruing and that explanations and/or resubmissions are required as soon as possible.

Resubmissions and/or explanations which, upon a cursory review by the DCRB, do not satisfy our requirements will not be accepted, and incentive charges will continue to accrue until a complete resubmission is provided.

- c. Actuarial Edits -- Actuarial edits are checks on the reasonableness of data. Many of the actuarial edits are contained within the FDRA, and those edits must be run prior to the submission of a carrier's data. Actuarial edit issues identified with the FDRA edit process should be resolved and/or satisfactorily explained at the time of submission. Additional edits not contained within the FDRA edit process will be performed by the DCRB. Those edits will generally focus on unusual reporting patterns and will also be brought to the carrier's attention in a criticism letter.

Actuarial edit criticisms will allow for a ten business day period for the carrier to respond before being subjected to the Financial Data Error Assessment Schedule described above. If the carrier satisfactorily responds within that timeframe without the necessity for resubmissions, no actuarial edit assessment will be imposed. For a response to be considered satisfactory, a carrier should describe the relevant factors that caused the condition in question. Asserting the accuracy of the reported data without written detail will not be considered a satisfactory response. Explanations that merely identify the source of the error without correcting the error condition will also not be considered acceptable.

If a carrier is already incurring Assessment Schedule charges due to basic edit errors, no additional assessments will be made beyond that indicated by the Assessment Schedule.

If a carrier had previously incurred charges due to basic edit errors which were subsequently corrected, actuarial edit charges will commence at the first business day subsequent to the point at which basic edit charges ceased. For example, if a carrier had previously been charged with basic edit error assessments corresponding to 15 business days, then a lack of response by the 11th day to actuarial edit inquiries will be considered the 16th business day on the Assessment Schedule.

Carriers that have submissions failing basic and/or actuarial edits will be contacted in writing by the DCRB (and possibly by telephone, e-mail or fax) and advised of the error condition. The DCRB will mail the letter via certified mail with a return receipt requested allowing the DCRB to be notified of the date the letter was received. The date the letter or fax is received will determine when the assessment period begins. If a corrected resubmission is faxed or electronically transmitted that same day and the data is correct or a satisfactory explanation is received, there will be no quality/error assessment. In these circumstances, a resubmission charge will still apply.

The DCRB may require resubmission by the carrier of experience for the prior calendar year period to be consistent with changes or corrections in response to basic and/or actuarial edit criteria which are reflected in the most recent experience. When such resubmission is required, the DCRB's request shall be of like standing with any other correction and/or explanation required under terms of the FDIP.

C. Maximum Assessment

All assessments in total are subject to a maximum of 50 percent of the second prior Calendar Year Direct Net Written Premium per the Statutory Page 14. In the event that application of the Assessment Schedule as set forth herein produces indicated assessments in excess of such amount, the maximum assessment will apply. For example, during the 2018 processing of 2017 data, a carrier's 2016 Direct Written Premiums will be used to determine the maximum allowable assessment.

VI. COLLECTION OF ASSESSMENTS

When the entire editing process has been completed, a summary of assessments according to our records will be mailed to each carrier. The amount assessed will be due upon receipt.

VII. APPEAL PROCEDURES

A. Appeal

Carriers will have 31 days after receipt of the DCRB's notice of assessments to appeal the propriety of any assessments.

Any appeal of assessment must be made in writing and must set forth all factors which the carrier wishes to be considered in review of the appeal. Appeals must be sent to:

Delaware Compensation Rating Bureau, Inc.
Actuarial Department – FDIP Appeals
30 South 17th Street – Suite 1500
Philadelphia, PA 19103-4007

Facsimile submission of appeals may be made to the above addressee at (215) 564-4328.

Appeals of lateness charges should be supported by documentation showing the date received at the DCRB as evidence of timely submission of the Call or submission of the Call fewer days late than assessed. Submission dates will automatically be tracked within the FDRA.

Appeals of quality edit charges should be supported by an explanation of why the submission was correct and/or adequately explained and documentation that such explanation was submitted in a timely manner.

Documentation for the timing of submissions by carriers could include certified mail return receipts, signed and returned DCRB transmittal letters, etc., although submissions will generally be tracked within the FDRA.

Appeals will be reviewed by DCRB staff and management, and carriers will be advised in writing of the DCRB's final decision in appeals within 31 days after the carrier's receipt of the acknowledgment by the DCRB. In the event that a carrier remains dissatisfied with the DCRB's final decision, the carrier has 31 days after the receipt of the DCRB's final decision letter to request a hearing in the matter before the DCRB's Governing Board. The carrier's original appeal and the DCRB's final decision letter will be submitted to the Governing Board for review, and the carrier and DCRB staff will be given an opportunity to present their positions and answer questions from the Governing Board. Appeals will be scheduled at the next executive session of the Governing Board which occurs 20 or more days after the DCRB receives notice that the carrier wishes to appeal a final decision to the Governing Board.

B. Acknowledgment

The DCRB will send a letter acknowledging the appeal of an assessment within 14 days of receipt by the DCRB.

C. Response

Within 31 days of acknowledgment, the DCRB will respond to the carrier's appeal with an explanation of the reasons for affirming, modifying or withdrawing the assessment charges. If the assessment is subject to further review, the carrier will be so notified.

VIII. EDIT DESCRIPTIONS

Attached for general reference are basic and actuarial edit descriptions. These lists are provided to assist the carriers in identifying common types of edit failures. It should be noted that actuarial edit standards are not rigid criteria but rather identify situations requiring an explanation or further investigation to verify accuracy.

Also, the edit descriptions are not all-inclusive. There may be other types of data problems which could result in the carrier filing a revision and incurring assessments.

DELAWARE COMPENSATION RATING BUREAU, INC.
FINANCIAL DATA ERROR ASSESSMENT SCHEDULE

Effective for December 31, 2017 Calls

Business Day After Due Date	Flat Amount		Market Share Factor *	
	Daily	Cumulative	Daily	Cumulative
1	-	-	-	-
2	-	-	-	-
3	-	-	-	-
4	-	-	-	-
5	-	-	-	-
6	-	-	-	-
7	-	-	-	-
8	-	-	-	-
9	-	-	-	-
10	-	-	-	-
11	25	25	500	500
12	50	75	1,000	1,500
13	75	150	1,500	3,000
14	100	250	1,500	4,500
15	125	375	1,500	6,000
16	125	500	1,500	7,500
17	125	625	1,500	9,000
18	125	750	1,500	10,500
19	125	875	1,500	12,000
20	125	1,000	1,500	13,500
21	125	1,125	1,500	15,000
22	125	1,250	1,500	16,500
23	125	1,375	1,500	18,000
24	125	1,500	1,500	19,500
25	125	1,625	1,500	21,000
26	125	1,750	1,500	22,500
27	125	1,875	1,500	24,000
28	125	2,000	1,500	25,500
29	125	2,125	1,500	27,000
30	125	2,250	1,500	28,500
31	125	2,375	1,500	30,000
32	125	2,500	1,500	31,500
33	125	2,625	1,500	33,000
34	125	2,750	1,500	34,500
35	125	2,875	1,500	36,000
36	125	3,000	1,500	37,500
37	125	3,125	1,500	39,000
38	125	3,250	1,500	40,500
39	125	3,375	1,500	42,000
40	125	3,500	1,500	43,500
41	125	3,625	1,500	45,000
42	125	3,750	1,500	46,500
43	125	3,875	1,500	48,000
44	125	4,000	1,500	49,500
45	125	4,125	1,500	51,000
46	125	4,250	1,500	52,500
47	125	4,375	1,500	54,000
48	125	4,500	1,500	55,500
49	125	4,625	1,500	57,000
50	125	4,750	1,500	58,500
51	125	4,875	1,500	60,000
52	125	5,000	1,500	61,500
53	125	5,125	1,500	63,000
54	125	5,250	1,500	64,500
55	125	5,375	1,500	66,000

* Factor to be applied to carrier's market share. For example, a carrier with a 12.3% market share would multiply the above factor by 0.123.

DELAWARE COMPENSATION RATING BUREAU, INC.
FINANCIAL DATA ERROR ASSESSMENT SCHEDULE

Effective for December 31, 2017 Calls

Example: Market Share 1 %

Example: Market Share 5 %

Business Day After Due Date	Cumulative Assessment			Cumulative Assessment		
	Flat Amount	Market Share	Total Assessment	Flat Amount	Market Share	Total Assessment
1	-	-	-	-	-	-
2	-	-	-	-	-	-
3	-	-	-	-	-	-
4	-	-	-	-	-	-
5	-	-	-	-	-	-
6	-	-	-	-	-	-
7	-	-	-	-	-	-
8	-	-	-	-	-	-
9	-	-	-	-	-	-
10	-	-	-	-	-	-
11	25	5	30	25	25	50
12	75	15	90	75	75	150
13	150	30	180	150	150	300
14	250	45	295	250	225	475
15	375	60	435	375	300	675
16	500	75	575	500	375	875
17	625	90	715	625	450	1,075
18	750	105	855	750	525	1,275
19	875	120	995	875	600	1,475
20	1,000	135	1,135	1,000	675	1,675
21	1,125	150	1,275	1,125	750	1,875
22	1,250	165	1,415	1,250	825	2,075
23	1,375	180	1,555	1,375	900	2,275
24	1,500	195	1,695	1,500	975	2,475
25	1,625	210	1,835	1,625	1,050	2,675
26	1,750	225	1,975	1,750	1,125	2,875
27	1,875	240	2,115	1,875	1,200	3,075
28	2,000	255	2,255	2,000	1,275	3,275
29	2,125	270	2,395	2,125	1,350	3,475
30	2,250	285	2,535	2,250	1,425	3,675
31	2,375	300	2,675	2,375	1,500	3,875
32	2,500	315	2,815	2,500	1,575	4,075
33	2,625	330	2,955	2,625	1,650	4,275
34	2,750	345	3,095	2,750	1,725	4,475
35	2,875	360	3,235	2,875	1,800	4,675
36	3,000	375	3,375	3,000	1,875	4,875
37	3,125	390	3,515	3,125	1,950	5,075
38	3,250	405	3,655	3,250	2,025	5,275
39	3,375	420	3,795	3,375	2,100	5,475
40	3,500	435	3,935	3,500	2,175	5,675
41	3,625	450	4,075	3,625	2,250	5,875
42	3,750	465	4,215	3,750	2,325	6,075
43	3,875	480	4,355	3,875	2,400	6,275
44	4,000	495	4,495	4,000	2,475	6,475
45	4,125	510	4,635	4,125	2,550	6,675
46	4,250	525	4,775	4,250	2,625	6,875
47	4,375	540	4,915	4,375	2,700	7,075
48	4,500	555	5,055	4,500	2,775	7,275
49	4,625	570	5,195	4,625	2,850	7,475
50	4,750	585	5,335	4,750	2,925	7,675
51	4,875	600	5,475	4,875	3,000	7,875
52	5,000	615	5,615	5,000	3,075	8,075
53	5,125	630	5,755	5,125	3,150	8,275
54	5,250	645	5,895	5,250	3,225	8,475
55	5,375	660	6,035	5,375	3,300	8,675

XXXX - Denotes that the edit applies separately to each individual policy year.
 XX - Denotes that edit applies separately to each column, line or section as indicated.
 Value - Denotes the value for the cell being referenced.

EDIT DESCRIPTIONS
DELAWARE

I. BASIC EDITS

A. POLICY YEAR CALL #1

i. BASIC EDITS - EXCLUSIVE TO CALL #1

Edit #		Edit Description
1	DE CALL #1 - BASIC. EDIT 04.00 0.01.0.1.04.00	For Columns (1) through (26), the sum of all policy years must be equal to Line (X) for all columns.
2	DE CALL #1 - BASIC. EDIT 05.00 0.01.0.1.05.00	The sum of Columns (4), (5) and (6) must be equal to Column (7) for all lines.
3	DE CALL #1 - BASIC. EDIT 06.00 0.01.0.1.06.00	The sum of Columns (9) and (10) must be equal to Column (4) for all lines.
4	DE CALL #1 - BASIC. EDIT 07.00 0.01.0.1.07.00	The sum of Columns (11) and (12) must be equal to Column (5) for all lines.
5	DE CALL #1 - BASIC. EDIT 08.00 0.01.0.1.8.00	The sum of Columns (13) and (14) must be equal to Column (6) for all lines.
6	DE CALL #1 - BASIC. EDIT 09.00 0.01.0.1.09.00	Question #1 on Section #2 should not be left unanswered.
	DE CALL #1 - BASIC. EDIT 26.00 0.01.0.1.26.00	Question #2 on Section #2 should not be left unanswered.
	DE CALL #1 - BASIC. EDIT 27.00 0.01.0.1.27.00	Question #3 on Section #2 should not be left unanswered.
7	DE CALL #1 - BASIC. EDIT 10.01 0.01.0.1.10.01	For Policy Year XXXX, if the response to Question #1 on Section #2 is 'No', the sum of Columns (15) and (16) (VALUE) must be equal to Column (11) (VALUE) for all lines.
	DE CALL #1 - BASIC. EDIT 10.02 0.01.0.1.10.02	For Policy Year XXXX, if the response to Question #1 on Section #2 is 'No', the sum of Columns (17) and (18) (VALUE) must be equal to Column (12) (VALUE) for all lines.
8	DE CALL #1 - BASIC. EDIT 11.00 0.01.0.1.11.00	If the response to Question #1 on Section #2 is 'Yes', then the value for Column (15) through (18) (VALUE) should be equal to zero for Policy Year XXXX.
	DE CALL #1 - BASIC. EDIT 25.00 0.01.0.1.25.00	If the response to Question #1 on Section #2 is 'No', then there must be a value in Column (16) or Column (18).
9	DE CALL #1 - BASIC. EDIT 12.00 0.01.0.1.12.00	For PY 1993 and subsequent: The sum of Columns (19) and (20) (VALUE) must be equal to Column (8) (VALUE) for Policy Year XXXX.
10	DE CALL #1 - BASIC. EDIT 13.00 0.01.0.1.13.00	For all Columns (1) through (26), Line (Z) must be equal to Line (X) minus Line (Y).
11	DE CALL #1 - BASIC. EDIT 14.00 0.01.0.1.14.00	The sum of Columns (23) through (25) must be equal to Column (26) for all lines.
12	DE CALL #1 - BASIC. EDIT 15.00 0.01.0.1.15.00	Policy Year XXXX. Columns (1) through (26) (VALUE) all data items should be non-negative (greater than or equal to zero) except Columns (6), (13), (14), (16), (18) and (25).
13	DE CALL #1 - BASIC. EDIT 16.00 0.01.0.1.16.00	Policy Year XXXX. If there is a value in Column (7) (VALUE) then there must also be a value in Columns (1) (VALUE), (2) (VALUE) and (3) (VALUE).
14	DE CALL #1 - BASIC. EDIT 17.00 0.01.0.1.17.00	Policy Year XXXX. If Columns (9) (VALUE) or (11) (VALUE) are greater than zero, then Column (8) (VALUE) must be greater than zero.
15	DE CALL #1 - BASIC. EDIT 18.00 0.01.0.1.18.00	Policy Year XXXX. If Columns (9) and (11) are equal to zero, then Column (8) (VALUE) should be equal to zero.
16	DE CALL #1 - BASIC. EDIT 19.00 0.01.0.1.19.00	For PY 1993 and subsequent: Policy Year XXXX. If the amount reported in Column (19) (VALUE) is greater than zero, then Column (9) (VALUE) must be greater than zero.
17	DE CALL #1 - BASIC. EDIT 20.00 0.01.0.1.20.00	For PY 1993 and subsequent: Policy Year XXXX. If Column (9) equals zero, then Column (19) (VALUE) must equal zero.
18	DE CALL #1 - BASIC. EDIT 21.00 0.01.0.1.21.00	For PY 1993 and subsequent: Policy Year XXXX. If Column (20) (VALUE) is greater than zero, then Column (11) (VALUE) should be greater than zero.

19	0.01.0.1.22.00	DE CALL #1 - BASIC. EDIT 22.00	For PY 1993 and subsequent: Policy Year XXXX. If Column (20) equals zero, then Column (11) (VALUE) should be equal to zero unless only bulk reserves are being reported.
20	0.01.0.1.23.00	DE CALL #1 - BASIC. EDIT 23.00	Policy Year XXXX. Column (21) (VALUE) must be less than or equal to Column (9)(VALUE).
21	0.01.0.1.24.00	DE CALL #1 - BASIC. EDIT 24.00	Policy Year XXXX. Column (22) (VALUE) must be less than or equal to Column (10) (VALUE).

ii. **BASIC EDITS - COMPARING THE CURRENT YEAR'S CALL #1 TO THE PRIOR YEAR'S CALL #1**

	Edit #	Edit Description
1	0.01.0.2.01.00	DE CALL #1 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 01.00
		Columns (1) through (26), Line (Y) (VALUE) from the current Policy Year Call must equal Column (XX), Line (X) (VALUE) from the preceding Policy Year Call.
2	0.01.0.2.02.00	DE CALL #1 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 02.00
		If the answer selected for Question #2 on the current year's call (VALUE) does not equal the answer selected for the prior year's call (VALUE), then the answer to Question #3 should be 'Yes' (VALUE).

iii. **BASIC EDITS - COMPARING CALL #1 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS**

	Edit #	Edit Description
1	0.01.1.3.03.05	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.05
		The value reported for Call #1, Section #3, Line (12), Column (1) (VALUE) should equal the value reported for Call #2, Section #1, Line (4) (VALUE).
	0.01.1.3.03.06	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.06
		The value reported for Call #1, Section #3, Line (12), Column (2) (VALUE) should equal the value reported for Call #2, Section #1, Line (2) (VALUE).
	0.01.1.3.03.07	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.07
		The value reported for Call #1, Section #3, Line (2), Column (1) (VALUE) should equal the value reported for Call #8, Column (1), Line (Z) (VALUE).
	0.01.1.3.03.08	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.08
		The value reported for Call #1, Section #3, Line (2), Column (2) (VALUE) should equal the value reported for Call #8, Column (3), Line (Z) (VALUE).
	0.01.1.3.03.09	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.09
		The value reported for Call #1, Section #3, Line (2), Column (3) (VALUE) should equal the value reported for Call #8, Column (7), Line (Z) (VALUE).
2	0.01.1.3.03.01	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.01
		The value reported for Call #1, Section #3, Line (9), Column (1) (VALUE) should equal the value reported for Call #2, Section #1, Line (5E) (VALUE).
3	0.01.1.3.03.02	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.02
		The value reported for Call #1, Section #3, Line (9), Column (2) (VALUE) should equal the value reported for Call #2, Section #1, Line (5F) (VALUE).
4	0.01.1.3.03.03	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.03
		The value reported for Call #1, Section #3, Line (10), Column (1) (VALUE) should equal the value reported for Call #2, Section #1, Line (5G) (VALUE).
5	0.01.1.3.03.04	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.04
		The value reported for Call #1, Section #3, Line (10), Column (2) (VALUE) should equal the value reported for Call #2, Section #1, Line (5H) (VALUE).

B. CALENDAR YEAR EXPENSE CALL #2**i. BASIC EDITS - EXCLUSIVE TO CALL #2**

	Edit #	Edit Description
1	0.02.0.1.01.00 DE CALL #2 - BASIC. EDIT 01 .00	Line (3G) must equal the sum of Lines (3A)+(3B)+(3C)+(3D)+(3E)+(3F).
2	0.02.0.1.02.00 DE CALL #2 - BASIC. EDIT 02 .00	Line (4) should equal the sum of Lines (2) + (3G).
3	0.02.0.1.03.00 DE CALL #2 - BASIC. EDIT 03 .00	Allocation Code for Line (6A) (VALUE) must be a number between 1 and 7 inclusive unless the expense amounts in Column (2) (VALUE) and Column (3) (VALUE) both equal zero.
4	0.02.0.1.04.00 DE CALL #2 - BASIC. EDIT 04.00	Line (13) (A) must be one of the following letters: N, P, M, R, F or X.
6	0.02.0.1.05.00 DE CALL #2 - BASIC. EDIT 05.00	Premium Discount Adjustment, Line (3A) (VALUE) should be greater than or equal to zero.
7	0.02.0.1.06.00 DE CALL #2 - BASIC. EDIT 06.00	DE Workplace Safety Program Adjustment, Line (3F) (VALUE) should be greater than or equal to zero.
8	0.02.0.1.07.00 DE CALL #2 - BASIC. EDIT 07.00	Small Deductible Premium Adjustment - Standard Basis, Line (5A) (VALUE) should be greater than or equal to zero.
9	0.02.0.1.08.00 DE CALL #2 - BASIC. EDIT 08.00	Small Deductible Premium Adjustment - Net Basis, Line (5B) (VALUE) should be greater than or equal to zero.
10	0.02.0.1.09.00 DE CALL #2 - BASIC. EDIT 09.00	Large Deductible Premium Adjustment - Standard Basis, Line (5C) (VALUE) should be greater than or equal to zero.
11	0.02.0.1.10.00 DE CALL #2 - BASIC. EDIT 10.00	Large Deductible Premium Adjustment - Net Basis, Line (5D) (VALUE) should be greater than or equal to zero.
12	0.02.0.1.11.00 DE CALL #2 - BASIC. EDIT 11.00	Deductible Losses on Small Deductible Coverages - Paid, Line (12A) (VALUE) should be greater than or equal to zero.
13	0.02.0.1.12.00 DE CALL #2 - BASIC. EDIT 12.00	Deductible Losses on Large Deductible Coverages - Paid, Line (12B) (VALUE) should be greater than or equal to zero.

ii. BASIC EDITS - COMPARING CALL #2 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS

	Edit #	Edit Description
1		All data must be consistent and comparable to Calls #1, #8 and #9. - HANDLED BY ACTUARIAL EDITS – COMPARING CALL #2 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS #2-7 for Call #2 vs Calls #8 and #9.
2	0.02.1.3.10.01 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 10.01	The Premium Adjustment for Terrorism - Std Basis, Line (5E) (VALUE) should equal Call #1, Section #3, Line (9), Column (1) (VALUE).
3	0.02.1.3.10.02 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 10.02	The Premium Adjustment for Terrorism - Net Basis, Line (5F) (VALUE) should equal Call #1, Section #3, Line (9), Column (2) (VALUE).
4	0.02.1.3.11.01 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 11.01	The Premium Adjustment for Catastrophe (Other than Certified Acts of Terrorism) - Std. basis, Line (5G) (Value) should equal Call #1, Section #3, Line (10), Column (1) (Value).
5	0.02.1.3.11.02 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 11.02	The Premium Adjustment for Catastrophe (Other than Certified Acts of Terrorism) - Net basis, Line (5H) (Value) should equal Call #1, Section #3, Line (10), Column (2) (Value).

C. LARGE CLAIM CALL #4**i. BASIC EDITS - EXCLUSIVE TO CALL #4**

	Edit #	Edit Description
1	0.04.0.1.01.00 DE CALL #4 - BASIC. EDIT 01.00	Policy Year XXXX, Claim VALUE. The sum of Columns (3) through (6) (VALUE) and/or (7) through (10) (VALUE) must equal or be greater than 250,000.
2	0.04.0.1.02.00 DE CALL #4 - BASIC. EDIT 02.00	Policy Year XXXX, Claim VALUE. For each cell in Columns (3) through (10) [Column (XX) (VALUE)], data reported should be greater than or equal to zero.
3	0.04.0.1.03.00 DE CALL #4 - BASIC. EDIT 03.00	Policy Year XXXX, Claim VALUE. The value reported in Column (12) (VALUE) must be a '1', '2', or '3'.
4	0.04.0.1.04.00 DE CALL #4 - BASIC. EDIT 04.00	Policy Year XXXX, Claim VALUE. If the value reported in Column (12) is a '3', then the Large Deductible amount reported in Column (11) (VALUE) must be equal to or greater than 100,000.

5	0.04.0.1.05.00	DE CALL #4 - BASIC. EDIT 05.00	Policy Year XXXX, Claim VALUE. The Indemnity Paid loss in Column (7) (VALUE) should be equal to or greater than the Indemnity Paid loss reported in Column (3) (VALUE).
6	0.04.0.1.06.00	DE CALL #4 - BASIC. EDIT 06.00	Policy Year XXXX, Claim VALUE. The Medical Paid loss in Column (9) (VALUE) should be equal to or greater than the Medical Paid loss reported in Column (5) (VALUE).
7	0.04.0.1.08.00	DE CALL #4 - BASIC. EDIT 08.00	Policy Year XXXX, Claim VALUE. If the value in Column (11) (VALUE) is greater than or equal to 100,000 then the value in Column (12) (VALUE) should have a value of '3'.
8	0.04.0.1.00.00	DE CALL #4 - BASIC. EDIT 00.00	Policy Year XXXX, Claim VALUE. When the Policy Year does not equal the current call year, the sum of Columns (3) through (6) (VALUE) should be greater than zero.

ii. **BASIC EDITS - COMPARING THE CURRENT YEAR'S CALL #4 TO THE PRIOR YEAR'S CALL #4**

	Edit #	Edit Description
1	0.04.0.2.01.00	DE CALL #4 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 01.00
		For Policy Year XXXX, Claim VALUE, if the sum of Columns (3) through (6) on the present year Call (VALUE) is equal to or greater than 250,000, the same amounts should appear in Columns (7) through (10) (VALUE) of the prior year Call and show the same Claim Number in Column (2) (VALUE).
2	0.04.0.2.02.00	DE CALL #4 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 02.00
		For Policy Year XXXX, Claim VALUE, if the sum of Columns (7) through (10) on the prior year Call (VALUE) is equal to or greater than 250,000, the same amounts should appear in Columns (3) through (6) (VALUE) of the present year Call and show the same Claim Number in Column (2) (VALUE).
3	0.04.0.2.03.00	DE CALL #4 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 03.00
		For Policy Year XXXX, Claim VALUE, if the sum of Columns (3) through (6) on the present year Call (VALUE) is equal to or greater than 250,000, and the claim number is the same in Column (2) of the prior year Call (VALUE), the Policy Year in Column (1) of the present year (XXXX) should be the same as the prior year's Column (1) (XXXX).
4	0.04.0.2.04.00	DE CALL #4 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 04.00
		For Policy Year XXXX, Claim VALUE, if the sum of Columns (3) through (6) on the present year Call (VALUE) is equal to or greater than 250,000, and the claim number is the same in Column (2) of the prior year Call (VALUE), the Deductible Amount in Column (11) of the present year (VALUE), should be the same as the prior year's Column (11) (VALUE).
	0.04.0.2.07.00	DE CALL #4 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 07.00
		For Policy Year XXXX, Claim VALUE, if the sum of Columns (7) through (10) on the prior year Call (VALUE) is equal to or greater than 250,000, and the claim number is the same in Column (2) of the present year Call (VALUE), the Deductible Amount in Column (11) of the prior year (VALUE) should be the same as the present year's Column (11) (VALUE).
5	0.04.0.2.05.00	DE CALL #4 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 05.00
		For Policy Year XXXX, Claim VALUE, if the sum of Columns (3) through (6) on the present year Call (VALUE) is equal to or greater than 250,000, and the claim number is the same in Column (2) of the prior year Call (VALUE), the Coverage Code in Column (12) of the present year (2) should be the same as the prior year's Column (12) (VALUE).
	0.04.0.2.08.00	DE CALL #4 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 08.00
		For Policy Year XXXX, Claim VALUE, if the sum of Columns (7) through (10) on the prior year Call (VALUE) is equal to or greater than 250,000, and the claim number is the same in Column (2) of the present year Call (VALUE), the Coverage Code in Column (12) of the prior year (1) should be the same as the present year's Column (12) (VALUE).
6	0.04.0.1.07.00	DE CALL #4 - BASIC. EDIT 07.00
		There is a duplicate for Policy Year XXXX, Claim Number VALUE.
	0.04.0.1.09.00	DE CALL #4 - BASIC. EDIT 09.00
		There are multiple entries for Claim number on the prior year Call for Policy Year XXXX and the Claim number VALUE. Please note that other edits may not be able to run against this claim.

iii. **BASIC EDITS - COMPARING CALL #4 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS**

	Edit #	Edit Description
1	DE CALL #4 - BASIC COMPARISON W/ OTHER CALL EDIT 01.00 0.04.0.3.01.00	The comparison of Call #4 to Call #1 failed at the row of Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, the amount in Column (7) (VALUE) must be equal to or less than that reported in policy year Call #1, Column (9) (VALUE) for that same policy year.
2	DE CALL #4 - BASIC COMPARISON W/ OTHER CALL EDIT 02.00 0.04.0.3.02.00	The comparison of Call #4 to Call #1 failed at the row of Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, the amount in Column (8) (VALUE) must be equal to or less than that reported in policy year Call #1, Column (11) (VALUE) for that same policy year.
3	DE CALL #4 - BASIC COMPARISON W/ OTHER CALL EDIT 03.00 0.04.0.3.03.00	The comparison of Call #4 to Call #1 failed at the row of Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, the amount in Column (9) (VALUE) must be equal to or less than that reported in policy year Call #1, Column (10) (VALUE) for that same policy year.
4	DE CALL #4 - BASIC COMPARISON W/ OTHER CALL EDIT 04.00 0.04.0.3.04.00	The comparison of Call #4 to Call #1 failed at the row of Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, the amount in Column (10) (VALUE) must be equal to or less than that reported in policy year Call #1, Column (12) (VALUE) for that same policy year.
5	DE CALL #4 - BASIC COMPARISON W/ OTHER CALL EDIT 09.00 0.04.0.3.09.00	The comparison of Call #4 to Call #9 failed at the row of Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, the amount in Column (7) (VALUE) must be equal to or less than that reported in policy year Call #9, Column (9) (VALUE) for that same policy year.
6	DE CALL #4 - BASIC COMPARISON W/ OTHER CALL EDIT 10.00 0.04.0.3.10.00	The comparison of Call #4 to Call #9 failed at the row of Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, the amount in Column (8) (VALUE) must be equal to or less than that reported in policy year Call #9, Column (11) (VALUE) for that same policy year.
7	DE CALL #4 - BASIC COMPARISON W/ OTHER CALL EDIT 11.00 0.04.0.3.11.00	The comparison of Call #4 to Call #9 failed at the row of Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, the amount in Column (9) (VALUE) must be equal to or less than that reported in policy year Call #9, Column (10) (VALUE) for that same policy year.
8	DE CALL #4 - BASIC COMPARISON W/ OTHER CALL EDIT 12.00 0.04.0.3.12.00	The comparison of Call #4 to Call #9 failed at the row of Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, the amount in Column (10) (VALUE) must be equal to or less than that reported in policy year Call #9, Column (12) (VALUE) for that same policy year.

D. **NET #8 AND GROSS #9 LARGE DEDUCTIBLE POLICY YEAR CALLS**i. **BASIC EDITS - EXCLUSIVE TO CALLS #8 and #9**

	Edit #	Edit Description
1	DE CALL #8 - BASIC. EDIT 04.00 0.08.0.1.04.00 DE CALL #9 - BASIC. EDIT 04.00 0.09.0.1.04.00	For Columns (1) through (26), the sum of all policy years must be equal to Line (X) for all columns. For Columns (1) through (26), the sum of all policy years must be equal to Line (X) for all columns.
2	DE CALL #8 - BASIC. EDIT 05.00 0.08.0.1.05.00 DE CALL #9 - BASIC. EDIT 05.00 0.09.0.1.05.00	The sum of Columns (4), (5) and (6) must be equal to Column (7) for all lines. The sum of Columns (4), (5) and (6) must be equal to Column (7) for all lines.
3	DE CALL #8 - BASIC. EDIT 06.00 0.08.0.1.06.00 DE CALL #9 - BASIC. EDIT 06.00 0.09.0.1.06.00	The sum of Columns (9) and (10) must be equal to Column (4) for all lines. The sum of Columns (9) and (10) must be equal to Column (4) for all lines.
4	DE CALL #8 - BASIC. EDIT 07.00 0.08.0.1.07.00 DE CALL #9 - BASIC. EDIT 07.00 0.09.0.1.07.00	The sum of Columns (11) and (12) must be equal to Column (5) for all lines. The sum of Columns (11) and (12) must be equal to Column (5) for all lines.
5	DE CALL #8 - BASIC. EDIT 08.00 0.08.0.1.08.00 DE CALL #9 - BASIC. EDIT 08.00 0.09.0.1.08.00	The sum of Columns (13) and (14) must be equal to Column (6) for all lines. The sum of Columns (13) and (14) must be equal to Column (6) for all lines.
6	DE CALL #8 - BASIC. EDIT 09.00 0.08.0.1.09.00 DE CALL #8 - BASIC. EDIT 26.00 0.08.0.1.26.00 DE CALL #8 - BASIC. EDIT 27.00 0.08.0.1.27.00 DE CALL #9 - BASIC. EDIT 09.00 0.09.0.1.09.00 DE CALL #9 - BASIC. EDIT 26.00 0.09.0.1.26.00 DE CALL #9 - BASIC. EDIT 27.00 0.09.0.1.27.00	Question #1 on Section #2 should not be left unanswered. Question #2 on Section #2 should not be left unanswered. Question #3 on Section #2 should not be left unanswered. Question #1 on Section #2 should not be left unanswered. Question #2 on Section #2 should not be left unanswered. Question #3 on Section #2 should not be left unanswered.

7	0.08.0.1.10.01	DE CALL #8 - BASIC. EDIT 10.01	For Policy Year XXXX, if the response to Question #1 on Section #2 is 'No', the sum of Columns (15) and (16) (VALUE) must be equal to Column (11) (VALUE) for all lines.
	0.09.0.1.10.01	DE CALL #9 - BASIC. EDIT 10.01	For Policy Year XXXX, if the response to Question #1 on Section #2 is 'No', the sum of Columns (15) and (16) (VALUE) must be equal to Column (11) (VALUE) for all lines.
	0.08.0.1.10.02	DE CALL #8 - BASIC. EDIT 10.02	For Policy Year XXXX, if the response to Question #1 on Section #2 is 'No', the sum of Columns (17) and (18) (VALUE) must be equal to Column (12) (VALUE) for all lines.
	0.09.0.1.10.02	DE CALL #9 - BASIC. EDIT 10.02	For Policy Year XXXX, if the response to Question #1 on Section #2 is 'No', the sum of Columns (17) and (18) (VALUE) must be equal to Column (12) (VALUE) for all lines.
8	0.08.0.1.11.00	DE CALL #8 - BASIC. EDIT 11.00	For Columns (15) through (18) If the response to Question #1 on Section #2 is 'Yes', then the value for Column (XX) (VALUE) should be equal to zero for Policy Year XXXX.
	0.09.0.1.11.00	DE CALL #9 - BASIC. EDIT 11.00	If the response to Question #1 on Section #2 is 'Yes', then the value for Column (XX) (VALUE) should be equal to zero for Policy Year XXXX.
	0.08.0.1.25.00	DE CALL #8 - BASIC. EDIT 25.00	If the response to Question #1 on Section #2 is 'No', then there must be a value in Column (16) or Column (18).
	0.09.0.1.25.00	DE CALL #9 - BASIC. EDIT 25.00	If the response to Question #1 on Section #2 is 'No', then there must be a value in Column (16) or Column (18).
9	0.08.0.1.12.00	DE CALL #8 - BASIC. EDIT 12.00	For PY 1993 and subsequent: The sum of Columns (19) and (20) (VALUE) must be equal to Column (8) (VALUE) for Policy Year XXXX.
	0.09.0.1.12.00	DE CALL #9 - BASIC. EDIT 12.00	The sum of Columns (19) and (20) (VALUE) must be equal to Column (8) (VALUE) for Policy Year XXXX.
10	0.08.0.1.13.00	DE CALL #8 - BASIC. EDIT 13.00	For all Columns (1) through (26), Line (Z) must be equal to Line (X) minus Line (Y).
	0.09.0.1.13.00	DE CALL #9 - BASIC. EDIT 13.00	For all Columns (1) through (26), Line (Z) must be equal to Line (X) minus Line (Y).
11	0.08.0.1.14.00	DE CALL #8 - BASIC. EDIT 14.00	The sum of Columns (23) through (25) must be equal to Column (26) for all lines.
	0.09.0.1.14.00	DE CALL #9 - BASIC. EDIT 14.00	The sum of Columns (23) through (25) must be equal to Column (26) for all lines.
12	0.08.0.1.15.00	DE CALL #8 - BASIC. EDIT 15.00	For all Columns, Policy Year XXXX, Column (XX) (VALUE), all data items should be non-negative (greater than or equal to zero) except Columns (6), (13), (14), (16), (18) and (25).
	0.09.0.1.15.00	DE CALL #9 - BASIC. EDIT 15.00	For all Columns, Policy Year XXXX, Column (XX) (VALUE), all data items should be non-negative (greater than or equal to zero) except Columns (6), (13), (14), (16), (18) and (25).
13	0.08.0.1.16.00	DE CALL #8 - BASIC. EDIT 16.00	Policy Year XXXX, If there is a value in Column (7) (VALUE) then there must also be a value in Columns (1) (VALUE), (2) (VALUE) and (3) (VALUE).
	0.09.0.1.16.00	DE CALL #9 - BASIC. EDIT 16.00	Policy Year XXXX, If there is a value in Column (7) (VALUE) then there must also be a value in Columns (1) (VALUE), (2) (VALUE) and (3) (VALUE).
14	0.08.0.1.17.00	DE CALL #8 - BASIC. EDIT 17.00	Policy Year XXXX, If Columns (9) (VALUE) or (11) (VALUE) are greater than zero, then Column (8) (VALUE) must be greater than zero.
	0.09.0.1.17.00	DE CALL #9 - BASIC. EDIT 17.00	Policy Year XXXX, If Columns (9) (VALUE) or (11) (VALUE) are greater than zero, then Column (8) (VALUE) must be greater than zero.
15	0.08.0.1.18.00	DE CALL #8 - BASIC. EDIT 18.00	Policy Year XXXX, If Columns (9) and (11) are equal to zero, then Column (8) (VALUE) should be equal to zero.
	0.09.0.1.18.00	DE CALL #9 - BASIC. EDIT 18.00	Policy Year XXXX, If Columns (9) and (11) are equal to zero, then Column (8) (VALUE) should be equal to zero.
16	0.08.0.1.19.00	DE CALL #8 - BASIC. EDIT 19.00	For PY 1993 and subsequent: Policy Year XXXX, If the amount reported in Column (19) (VALUE) is greater than zero, then Column (9) (VALUE) must be greater than zero.
	0.09.0.1.19.00	DE CALL #9 - BASIC. EDIT 19.00	For PY 1993 and subsequent: Policy Year XXXX, If the amount reported in Column (19) (VALUE) is greater than zero, then Column (9) (VALUE) must be greater than zero.
17	0.08.0.1.20.00	DE CALL #8 - BASIC. EDIT 20.00	For PY 1993 and subsequent: Policy Year XXXX, If Column (9) equals zero, then Column (19) (VALUE) must equal zero.
	0.09.0.1.20.00	DE CALL #9 - BASIC. EDIT 20.00	For PY 1993 and subsequent: Policy Year XXXX, If Column (9) equals zero then Column (19) (VALUE) must equal zero.

18	0.08.0.1.21.00	DE CALL #8 - BASIC. EDIT 21.00	For PY 1993 and subsequent: Policy Year XXXX, If Column (20) (VALUE) is greater than zero, then Column (11) (VALUE) should be greater than zero.
	0.09.0.1.21.00	DE CALL #9 - BASIC. EDIT 21.00	For PY 1993 and subsequent: Policy Year XXXX, If Column (20) (VALUE) is greater than zero, then Column (11) (VALUE) should be greater than zero.
19	0.08.0.1.22.00	DE CALL #8 - BASIC. EDIT 22.00	For PY 1993 and subsequent: Policy Year XXXX, If Column (20) equals zero, then Column (11) (VALUE) should be equal to zero unless only bulk reserves are being reported.
	0.09.0.1.22.00	DE CALL #9 - BASIC. EDIT 22.00	For PY 1993 and subsequent: Policy Year XXXX, If Column (20) equals zero, then Column (11) (VALUE) should be equal to zero unless only bulk reserves are being reported.
20	0.08.0.1.23.00	DE CALL #8 - BASIC. EDIT 23.00	Policy Year XXXX, Column (21) (VALUE) must be less than or equal to Column (9) (VALUE).
	0.09.0.1.23.00	DE CALL #9 - BASIC. EDIT 23.00	Policy Year XXXX, Column (21) (VALUE) must be less than or equal to Column (9) (VALUE).
21	0.08.0.1.24.00	DE CALL #8 - BASIC. EDIT 24.00	Policy Year XXXX, Column (22) (VALUE) must be less than or equal to Column (10) (VALUE).
	0.09.0.1.24.00	DE CALL #9 - BASIC. EDIT 24.00	Policy Year XXXX, Column (22) (VALUE) must be less than or equal to Column (10) (VALUE).

ii. **BASIC EDITS - COMPARING THE CURRENT YEAR'S CALL #8 & #9 TO THE PRIOR YEAR'S CALL #8 & #9, RESPECTIVELY**

	Edit #	Edit Description
1	0.08.0.2.01.00	DE CALL #8 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 01.00 For all Columns, Line (Y), Column (XX) (VALUE) from the current Policy Year Call must equal Column (XX), Line (X) (VALUE) from the preceding Policy Year Call.
	0.09.0.2.01.00	DE CALL #9 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 01.00 For all Columns, Line (Y), Column (XX) (VALUE) from the current Policy Year Call must equal Column (XX), Line (X) (VALUE) from the preceding Policy Year Call.
2	0.08.0.2.02.00	DE CALL #8 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 02.00 If the answer selected for Question #2 on the current year's call (2) does not equal the answer selected for the prior year's call (1), then the answer to Question #3 should be 'Yes' (2).
	0.09.0.2.02.00	DE CALL #9 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 02.00 If the answer selected for Question #2 on the current year's call (2) does not equal the answer selected for the prior year's call (1), then the answer to Question #3 should be 'Yes' (2).

iii. **BASIC EDITS - COMPARING CALLS #8 & #9 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS**

	Edit #	Edit Description
1	0.08.0.3.01	DE CALL #8 - BASIC COMPARISON W/OTHER CALL EDIT 01 Call #9, Line (Z), Column (1) minus Call #8, Line (Z), Column (1) (VALUE) should equal Call #2, Line (5C) (VALUE).
	0.09.0.3.01	DE CALL #9 - BASIC COMPARISON W/OTHER CALL EDIT 01 Call #9, Line (Z), Column (1) minus Call #8, Line (Z), Column (1) (VALUE) should equal Call #2, Line (5C) (VALUE).
2	0.08.0.3.02	DE CALL #8 - BASIC COMPARISON W/OTHER CALL EDIT 02 Call #9, Line (Z), Column (3) minus Call #8, Line (Z), Column (3) (VALUE) should equal Call #2, Line (5D) (VALUE).
	0.09.0.3.02	DE CALL #9 - BASIC COMPARISON W/OTHER CALL EDIT 02 Call #9, Line (Z), Column (3) minus Call #8, Line (Z), Column (3) (VALUE) should equal Call #2, Line (5D) (VALUE).
3	0.08.0.3.03	DE CALL #8 - BASIC COMPARISON W/OTHER CALL EDIT 03 Call #9, Line (Z), Column (4) minus Call #8, Line (Z), Column (4) (VALUE) should equal Call #2, Line 12B, Column (2) - Paid (VALUE).
	0.09.0.3.03	DE CALL #9 - BASIC COMPARISON W/OTHER CALL EDIT 03 Call #9, Line (Z), Column (4) minus Call #8, Line (Z), Column (4) (VALUE) should equal Call #2, Line 12B, Column (2) - Paid (VALUE).
4	0.08.0.3.04	DE CALL #8 - BASIC COMPARISON W/OTHER CALL EDIT 04 Call #9, Line (Z), Column (7) minus Call #8, Line (Z), Column (7) (VALUE) should equal Call #2, Line 12B, Column (3) - Incurred (VALUE).
	0.09.0.3.04	DE CALL #9 - BASIC COMPARISON W/OTHER CALL EDIT 04 Call #9, Line (Z), Column (7) minus Call #8, Line (Z), Column (7) (VALUE) should equal Call #2, Line 12B, Column (3) - Incurred (VALUE).
5	0.08.0.3.05	DE CALL #8 - BASIC COMPARISON W/OTHER CALL EDIT 05 Call #9, Line (Z), Column (23) minus Call #8, Line (Z), Column (23) (VALUE).should equal Call #2, Line (12C), Column (2) - Paid (VALUE).

	0.09.0.3.05	DE CALL #9 - BASIC COMPARISON W/OTHER CALL EDIT 05	Call #9, Line (Z), Column (23) minus Call #8, Line (Z), Column (23) (VALUE).should equal Call #2, Line (12C), Column (2) - Paid (VALUE).
6	0.08.0.3.06	DE CALL #8 - BASIC COMPARISON W/OTHER CALL EDIT 06	Call #9, Line (Z), Column (26) minus Call #8, Line (Z), Column (26) (VALUE).should equal Call #2 Line (12C), Column (3) - Incurred (VALUE).
	0.09.0.3.06	DE CALL #9 - BASIC COMPARISON W/OTHER CALL EDIT 06	Call #9, Line (Z), Column (26) minus Call #8, Line (Z), Column (26) (VALUE).should equal Call #2 Line (12C), Column (3) - Incurred (VALUE).

E. **ASSIGNED RISK POLICY YEAR CALL #12**

i. **BASIC EDITS - EXCLUSIVE TO CALL #12**

	Edit #	Edit Description
1	0.12.0.1.03.00	DE CALL #12 - BASIC. EDIT 03.00
		For Columns (1) through (26), the sum of all policy years must be equal to Line (X) for all columns.
2	0.12.0.1.04.00	DE CALL #12 - BASIC. EDIT 04.00
		The sum of Columns (4), (5) and (6) must be equal to Column (7) for all lines.
3	0.12.0.1.05.00	DE CALL #12 - BASIC. EDIT 05.00
		The sum of Columns (9) and (10) must be equal to Column (4) for all lines.
4	0.12.0.1.06.00	DE CALL #12 - BASIC. EDIT 06.00
		The sum of Columns (11) and (12) must be equal to Column (5) for all lines.
5	0.12.0.1.07.00	DE CALL #12 - BASIC. EDIT 07.00
		The sum of Columns (13) and (14) must be equal to Column (6) for all lines.
6	0.12.0.1.08.00	DE CALL #12 - BASIC. EDIT 08.00
	0.12.0.1.25.00	DE CALL #12 - BASIC. EDIT 25.00
	0.12.0.1.26.00	DE CALL #12 - BASIC. EDIT 26.00
		Question #1 on Section #2 should not be left unanswered. Question #2 on Section #2 should not be left unanswered. Question #3 on Section #2 should not be left unanswered.
7	0.12.0.1.09.01	DE CALL #12 - BASIC. EDIT 09.01
	0.12.0.1.09.02	DE CALL #12 - BASIC. EDIT 09.02
		For Policy Year XXXX, if the response to Question #1 on Section #2 is 'No', the sum of Columns (15) and (16) (VALUE) must be equal to Column (11) (VALUE) for all lines. For Policy Year XXXX, if the response to Question #1 on Section #2 is 'No', the sum of Columns (17) and (18) (VALUE) must be equal to Column (12) (VALUE) for all lines.
8	0.12.0.1.10.00	DE CALL #12 - BASIC. EDIT 10.00
	0.12.0.1.24.00	DE CALL #12 - BASIC. EDIT 24.00
		If the response to Question #1 on Section #2 is 'Yes', then the value for Column (15) through (18) [Column (XX) (VALUE)] should be equal to zero for Policy Year XXXX. If the response to Question #1 on Section #2 is 'No', then there must be a value in Column (16) or Column (18).
9	0.12.0.1.11.00	DE CALL #12 - BASIC. EDIT 11.00
		The sum of Columns (19) and (20) (VALUE) must be equal to Column (8) (VALUE) for Policy Year XXXX.
10	0.12.0.1.12.00	DE CALL #12 - BASIC. EDIT 12.00
		For all Columns (1) through (26), Line (Z) must be equal to Line (X) minus Line (Y).
11	0.12.0.1.13.00	DE CALL #12 - BASIC. EDIT 13.00
		The sum of Columns (23) through (25) must be equal to Column (26) for all lines.
12	0.12.0.1.14.00	DE CALL #12 - BASIC. EDIT 14.00
		For Policy Year XXX, Column (XX) (VALUE) all data items should be non-negative (greater than or equal to zero), except Columns (6), (13), (14), (16), (18) and (25).
13	0.12.0.1.15.00	DE CALL #12 - BASIC. EDIT 15.00
		For Policy Year XXXX, if there is a value in Column (7) (VALUE) then there must also be a value in Columns (1) (VALUE), (2) (VALUE) and (3) (VALUE).
14	0.12.0.1.16.00	DE CALL #12 - BASIC. EDIT 16.00
		For Policy Year XXXX, if Column (9) (VALUE) or Column (11) (VALUE) are greater than zero, then Column (8) (VALUE) must be greater than zero.
15	0.12.0.1.17.00	DE CALL #12 - BASIC. EDIT 17.00
		For Policy Year XXXX, if Columns (9) and (11) are equal to zero, then Column (8) (VALUE) should be equal to zero.
16	0.12.0.1.18.00	DE CALL #12 - BASIC. EDIT 18.00
		For Policy Year XXXX, if the amount reported in Column (19) (VALUE) is greater than zero, then Column (9) (VALUE) must be greater than zero.

17	0.12.0.1.19.00	DE CALL #12 - BASIC. EDIT 19.00	For Policy Year XXXX, if Column (9) equals zero, then Column (19) (VALUE) must equal zero.
18	0.12.0.1.20.00	DE CALL #12 - BASIC. EDIT 20.00	For Policy Year XXXX, if Column (20) (VALUE) is greater than zero, then Column (11) (VALUE) should be greater than zero.
19	0.12.0.1.21.00	DE CALL #12 - BASIC. EDIT 21.00	For Policy Year XXXX, if Column (20) equals zero, then Column (11) (VALUE) should be equal to zero unless only bulk reserves are being reported.
20	0.12.0.1.22.00	DE CALL #12 - BASIC. EDIT 22.00	For Policy Year XXXX, Column (21) (VALUE) must be less than or equal to Column (9) (VALUE).
21	0.12.0.1.23.00	DE CALL #12 - BASIC. EDIT 23.00	For Policy Year XXXX, Column (22) (VALUE) must be less than or equal to Column (10) (VALUE).

ii. **BASIC EDITS - COMPARING THE CURRENT YEAR'S CALL #12 TO THE PRIOR YEAR'S CALL #12**

	Edit #	Edit Description
1	0.12.0.2.01.00	DE CALL #12 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 01.00 For all Columns, Line (Y) [Column (XX), (VALUE)] from the current Policy Year Call must equal Column (XX), Line (X) (VALUE) from the preceding Policy Year Call.
2	0.12.0.2.02.00	DE CALL #12 - BASIC COMPARISON W/ PRIOR YEAR CALL EDIT 02.00 If the answer selected for Question #2 on the current year's call (2) does not equal the answer selected for the prior year's call (1), then the answer to Question #3 should be 'Yes' (2).

F. **CATASTROPHE EXPERIENCE CALL #15**

i. **BASIC EDITS - EXCLUSIVE TO CALL #15**

	Edit #	Edit Description
1	0.15.0.1.01.00	DE CALL #15 - BASIC. EDIT 01.00 For Sections #1 through #4 - Section #XX, Policy Year XXXX. The sum of Columns (1) and (2) (VALUE) must equal Column (3) (VALUE).
2	0.15.0.1.02.00	DE CALL #15 - BASIC. EDIT 02.00 For Sections #1 through #4 - Section #XX, Policy Year XXXX. If there are indemnity closed claims with payment reported in Column (1) (VALUE) then there must be indemnity paid losses reported in Column (4) (VALUE).
3	0.15.0.1.03.00	DE CALL #15 - BASIC. EDIT 03.00 For Sections #1 through #4 - Section #XX, Policy Year XXXX. If there are open indemnity claims reported in Column (2) (VALUE) then the sum of the outstanding losses reported in Column (6) and Column (7) (VALUE) must be greater than zero.
4	0.15.0.1.04.00	DE CALL #15 - BASIC. EDIT 04.00 For Sections #1 through #4 - Section #XX, Policy Year XXXX. If there are indemnity paid losses reported in Column (4) (VALUE) then there must be incurred claims reported in Column (3) (VALUE).
5	0.15.0.1.05.00	DE CALL #15 - BASIC. EDIT 05.00 For Sections #1 through #4 - Section #XX, Policy Year XXXX. If there are indemnity outstanding losses reported in Column (6) (VALUE) then there must be open indemnity claims reported in Column (2) (VALUE).
6	0.15.0.1.06.00	DE CALL #15 - BASIC. EDIT 06.00 For all entries - Section #XX, Policy Year XXXX. Column (XX) (VALUE) should be non-negative (greater than or equal to zero).
7	0.15.0.1.07.00	DE CALL #15 - BASIC. EDIT 07.00 Question #1 should not be left unanswered.

II. **ACTUARIAL EDITS**

All items on Calls #1, #2, #4, #8, #9, #12 and #15 will be checked for reasonableness. Specific examples include:

A. **POLICY YEAR CALL #1**

i. **ACTUARIAL EDITS - EXCLUSIVE TO CALL #1**

	Edit #	Edit Description
1		The relationship between Standard Earned Premium at DCRB 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 levels. - EDIT IS HANDLED MANUALLY BY THE EDITOR.
2	0.01.1.1.01.00	DE CALL #1 - ACTUARIAL 1. EDIT 01.00 The value for Columns (1), (2), (3) or (7) for Policy Year 2017 (VALUE) should not be equal to Line (Z) (VALUE) unless both values are equal to zero.
3		Line (Z) for Columns (1), (3) and (7) must be copied to the reconciliation page of the Call. - EDIT IS HANDLED BY A PULLING FUNCTION WITHIN THE CALL.
4	0.01.1.01.20.00	DE CALL #1 - ACTUARIAL -1. EDIT 20.00 If there is Net Earned Premium reported on Section #3, Line (12), Column (2) (VALUE) then the amount reported on Section #3, Line (9), Column (2) should not equal zero.
5	0.01.1.1.11.00	DE CALL #1 - ACTUARIAL -1. EDIT 11.00 If there is Net Earned Premium reported on Section #3, Line (12), Column (2) (VALUE) then the amount reported on Section #3, Line (9), Column (1) should not equal zero.

6	DE CALL #1 - ACTUARIAL 1. EDIT 18.00	The ratio of [Section #3, Line (9), Column (2)]/[Section #3, Line (12), Column (2)] (VALUE) / (VALUE) does not fall within the interval (0.00 - 0.05) (VALUE).
7	DE CALL #1 - ACTUARIAL 1. EDIT 10.00	The ratio of [Section #3, Line (10), Column (2)]/[Section #3, Line (12), Column (2)] (VALUE) / (VALUE) does not fall within the interval (0.00-0.05) (VALUE).
8	DE CALL #1 - ACTUARIAL 1. EDIT 09.00	When reporting Terrorism premium greater than zero, generally, Terrorism Standard Earned Premium, Section #3, Line (9), Column (1) (VALUE) should not equal Terrorism Net Earned Premium, Section #3, Line (9), Column (2) (VALUE).
9	DE CALL #1 - ACTUARIAL -1. EDIT 24.00	When reporting Catastrophe premium greater than zero, generally, Catastrophe Standard Earned Premium, Section #3, Line (10), Column (1) (VALUE) should not equal Catastrophe Net Earned Premium, Section #3, Line (10), Column (2) (VALUE).
10	DE CALL #1 - ACTUARIAL 1. EDIT 12.00	If there is Net Earned Premium reported on Section #3, Line (12), Column (2) (VALUE) then the amount reported on Section #3, Line (10), Column (2) should not equal zero.
11	DE CALL #1 - ACTUARIAL 1. EDIT 13.00	If there is Net Earned Premium reported on Section #3, Line (12), Column (2) (VALUE) then the amount reported on Section #3, Line (10), Column (1) should not equal zero.

ii. **ACTUARIAL EDITS - COMPARING THE CURRENT YEAR'S CALL #1 TO THE PRIOR YEAR'S CALL #1**

	Edit #	Edit Description
1	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ PRIOR YEAR CALL EDIT 01.00	For all paid losses, Column (4), (9), (10), (21) and (22), Policy Year Prior to 1987 through Policy Year 2016, Column (XX) on the current Call (VALUE) is more than at least 200,000 less than the losses on the preceding Policy Year Call Column (XX) for Policy Year XXXX (VALUE).
2	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ PRIOR YEAR CALL EDIT 07.00	There has been a change in the discounting procedure contrary to your carrier group's 'No' response.

iii. **ACTUARIAL EDITS - COMPARING CALL #1 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS**

	Edit #	Edit Description
1		The entries on page 5, the Calendar Year Reconciliation Report will be verified, this data must be pulled correctly from Calls #1, #8 and Statutory Page 14. (Is handled by a pulling function within the FDRA.) Any differences greater than \$1,000 and less than (\$1,000) must be explained. These explanations will be reviewed for reasonableness.
	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 04.01	The difference between Call #1, Section #3, Line (12), Column (2) (VALUE) and Delaware Statutory Page 14, Column (2) (VALUE) is not between (1000) and 1000 (VALUE). Please explain.
	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 04.02	The difference between Call #1, Section #3, Line (12), Column (3) (VALUE) and Delaware Statutory Page 14, Column (6) (VALUE) is not between (1000) and 1000 (VALUE). Please explain.
2	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 02.01	The value for Call #1, Column (XX), the sum of Policy Years Prior to 1986 through 1993 (VALUE) must be greater than or equal to Call #12, Column (XX), Policy Year Prior to 1994 (VALUE).
	DE CALL #1 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 02.02	For PY 1994 and subsequent: The value for Call #1, Column (XX), Policy Year XXXX (VALUE) must be greater than or equal to Call #12, Column (XX), Policy Year XXXX (VALUE).

B. CALENDAR YEAR EXPENSE DATA CALL #2

	Edit #	Edit Description
1	0.02.1.1.10.00 DE CALL #2 - ACTUARIAL 1 EDIT 10.00	Generally, Terrorism Standard Earned Premium, Line (5E) (VALUE) should not equal Terrorism Net Earned Premium, Line (5F) (VALUE).
2	0.02.1.1.11.00 DE CALL #2 - ACTUARIAL 1 EDIT 11.00	Generally, Catastrophe Standard Earned Premium, Line (5G) (VALUE) should not equal Catastrophe Net Earned Premium, Line (5H) (VALUE).
3	0.02.1.1.12.00 DE CALL #2 - ACTUARIAL 1 EDIT 12.00	The ratio of the Premium Discount Adjustment Line (3A) / [NEP Line (2) + Premium Discount Adjustment Line (3A)] (VALUE) falls outside the range of (0.00 and 0.125).
4	0.02.1.1.13.00 DE CALL #2 - ACTUARIAL 1 EDIT 13.00	The ratio of the DE Workplace Safety Program Adjustment Line (3F) / [SEP Line (4) - DE Workplace Safety Program Adjustment Line (3F) - Merit Rating Adjustment Line (3E) - Schedule Rating Adjustment Line (3D)] (VALUE) falls outside the range of (-0.25 and 0.25).
5	0.02.1.1.14.00 DE CALL #2 - ACTUARIAL 1 EDIT 14.00	The ratio of the Schedule Rating Adjustment Line (3D) / [SEP Line (4) - LCM Adjustment Line (3C) - Merit Rating Adjustment Line (3E)] (VALUE) falls outside the range of (-0.25 and 0.25).
6	0.02.1.1.15.00 DE CALL #2 - ACTUARIAL 1 EDIT 15.00	The ratio of the Merit Rating Adjustment Line (3E) / [SEP Line (4) - LCM Adjustment Line (3C)] (VALUE) falls outside the range of (-0.05 and 0.05).

i. ACTUARIAL EDITS – COMPARING CALL #2 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS

	Edit #	Edit Description
1	0.02.0.3.00.00 DE CALL #2 - BASIC COMPARISON W/ OTHER CALL EDIT 00.00	The entries on Section #2, the Calendar Year Reconciliation Report will be verified, this data must be pulled correctly from Calls #1, #2 and Statutory Page 14. Any differences greater than \$1,000 and less than (\$1,000) must be explained. These explanations will be reviewed for reasonableness.
	0.02.1.3.08.01 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 08.01	The difference between the Calendar Year Net Earned Premium [Call #2, Section #2, Line (2)] (VALUE) and Statutory Page 14 (VALUE) is greater than 1000 or less than (1000) (VALUE). Please explain.
	0.02.1.3.08.02 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 08.02	The difference between the Calendar Year Incurred Losses [Call #2, Section #2, Line (7)] (VALUE) and Statutory Page 14 (VALUE) is greater than 1000 or less than (1000) (VALUE). Please explain.
	0.02.1.3.09.01 DE CALL #2 - ACTUARIAL 1 COMPARISON W/OTHER CALL EDIT 09.01	The difference between the Calendar Year Standard Earned Premium [Call #2, Section #2, Line (4)] (VALUE) and the Policy Year Standard Earned Premium [Call #1, Section #3, Line (12), Column (1)] (VALUE) is greater than 1000 or less than (1000) (VALUE). Please explain.
	0.02.1.3.09.02 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 09.02	The difference between the Calendar Year Net Earned Premium [Call #2, Section #2, Line (2)] (VALUE) and the Policy Year Net Earned Premium [Call #1, Section #3, Line (12), Column (2)] (VALUE) is greater than 1000 or less than (1000) (VALUE). Please explain.
	0.02.1.3.09.03 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 09.03	The difference between the Calendar Year Incurred Losses [Call #2, Section #2, Line (7)] (VALUE) and the Policy Year Incurred Losses [Call #1, Section #3, Line (12), Column (3)] (VALUE) is greater than 1000 or less than (1000) (VALUE). Please explain.
2	0.02.1.3.02.00 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 02.00	The Premium Adjustment for Large Ded Coverages - Std Basis, Line (5C) (VALUE) should equal Call #9, Line (Z), Column (1) minus Call #8, Line (Z), Column (1) (VALUE).
3	0.02.1.3.03.00 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 03.00	The Premium Adjustment for Large Ded Coverages - Net Basis, Line (5D) (VALUE) should equal Call #9, Line (Z), Column (3) minus Call #8, Line (Z), Column (3) (VALUE).
4	0.02.1.3.04.01 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 04.01	The Ded Losses on Large Ded Coverages - Paid, Line (12B), Column (2) (VALUE) should equal Call #9, Line (Z), Column (4) minus Call #8, Line (Z), Column (4) (VALUE).
5	0.02.1.3.05.00 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 05.00	The Ded Losses on Large Ded Coverages - Incurred, Line (12B), Column (3) (VALUE) should equal Call #9, Line (Z), Column (7) minus Call #8, Line (Z), Column (7) (VALUE).
6	0.02.1.3.04.02 DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 04.02	The Ded ALAE on Large Ded Coverages - Paid, Line (12C), Column (2) (VALUE) should equal Call #9, Line (Z), Column (23) minus Call #8, Line (Z), Column (23) (VALUE).

7	0.02.1.3.04.03	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 04.03	The Ded ALAE on Large Ded Coverages - Incurred, Line (12C), Column (3) (VALUE) should equal Call #9, Line (Z), Column (26) minus Call #8, Line (Z), Column (26) (VALUE).
8	0.02.1.3.06.01	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.01	The Direct Written Premiums, Line (1) (VALUE) is not equal to Statutory Page 14 Column (1) (VALUE).
9	0.02.1.3.06.02	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.01	The Direct Net Earned Premium, Line (2) (Value) is not equal to Statutory Page 14 Direct Premiums, Column (2) (Value). The difference is (Value).
10	0.02.1.3.06.03	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.02	The Direct Losses Net of Deductibles - Paid, Line (7) (VALUE) is not equal to Statutory Page 14 Column (5) (VALUE).
11	0.02.1.3.06.04	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.03	The Direct Losses Net of Deductibles - Incurred, Line (7) (VALUE) is not equal to Statutory Page 14 Column (6) (VALUE).
12	0.02.1.3.06.05	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.04	The ALAE - Paid, Line (9) (VALUE) is not equal to Statutory Page 14 Column (8) (VALUE).
13	0.02.1.3.06.06	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.05	ALAE - Incurred, Line (9) (Value) is not equal to Statutory Page 14 Column (9) (Value). The difference is (Value).
14	0.02.1.3.06.07	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.06	The Commission and Brokerage, Line (6A) (VALUE) is not equal to Statutory Page 14 Column (11) (VALUE).
15	0.02.1.3.06.08	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.07	The Taxes, Licenses and Fees, Line (11) (VALUE) is not equal to Statutory Page 14 Column (12) (VALUE).
16	0.02.1.3.10.01	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 06.08	The Premium Adjustment for Terrorism - Std basis, Line (5E) (VALUE) should equal Call #1, Section #3, Line (9), Column (1) (VALUE).
17	0.02.1.3.10.02	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 10.01	The Premium Adjustment for Terrorism - Net basis, Line (5F) (VALUE) should equal Call #1, Section #3, Line (9), Column (2) (VALUE).
18	0.02.1.3.11.01	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 10.02	The Premium Adjustment for Catastrophe (Other than Certified Acts of Terrorism) - Std basis, Line (5G) (VALUE) should equal Call #1, Section #3, Line (10), Column (1) (VALUE).
19	0.02.1.3.11.02	DE CALL #2 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 11.01	The Premium Adjustment for Catastrophe (Other than Certified Acts of Terrorism) - Net basis, Line (5H) (Value) should equal Call #1, Section #3, Line (10), Column (2) (Value).

C. NET LARGE DEDUCTIBLE POLICY YEAR CALL #8**i. ACTUARIAL EDITS - EXCLUSIVE TO CALL #8**

	Edit #	Edit Description
1		The relationship between Standard Earned Premium at DCRB 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 levels. - EDIT IS HANDLED MANUALLY BY THE EDITOR.
2	0.08.1.1.01.00 DE CALL #8 - ACTUARIAL 1. EDIT 01.00	The value for Columns (1), (2), (3) or (7) for Policy Year 2017 (VALUE) should not be equal to Line (Z) (VALUE) unless both values are equal to zero.

ii. ACTUARIAL EDITS - COMPARING THE CURRENT YEAR'S CALL #8 TO THE PRIOR YEAR'S CALL #8

	Edit #	Edit Description
1	0.08.1.2.01.00 DE CALL #8 - ACTUARIAL 1 COMPARISON W/ PRIOR YEAR CALL EDIT 01.00	For all paid losses Columns (4), (9), (10), (21) and (22), PY 1990 through PY 2016 will be checked. Column (XX), Policy Year XXXX on the current Call (VALUE) is more than at least 200,000 less than the losses on the preceding Policy Year Call Column (XX), Policy Year XXXX (VALUE).
2	0.08.1.2.07.00 DE CALL #8 - ACTUARIAL 1 COMPARISON W/ PRIOR YEAR CALL EDIT 07.00	There has been a change in the discounting procedure contrary to your carrier group's 'No' response.

iii. ACTUARIAL EDITS - COMPARING CALL #8 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS

	Edit #	Edit Description
1	0.08.1.3.01.00 DE CALL #8 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 01.00	All non-zero data entries on Call #8, Policy Year XXXX, Column (XX) (VALUE) should be less than the corresponding data entries on Call #9, Policy Year XXXX, Column (XX) (VALUE) except for Columns (6), (13), (14), (16), (18) and (25) where Call #8 may be less than or equal to Call #9.

D. GROSS LARGE DEDUCTIBLE POLICY YEAR CALL #9**i. ACTUARIAL EDITS - EXCLUSIVE TO CALL #9**

	Edit #	Edit Description
1		The relationship between Standard Earned Premium at DCRB 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 levels. - EDIT IS HANDLED MANUALLY BY THE EDITOR.
2	0.09.1.1.01.00 DE CALL #9 - ACTUARIAL -1 EDIT 01.00	The value for Columns (1), (2), (3) or (7) for Policy Year 2017 (VALUE) should not be equal to Line (Z) (VALUE) unless both values are equal to zero.

ii. ACTUARIAL EDITS - COMPARING THE CURRENT YEAR'S CALL #9 TO THE PRIOR YEAR'S CALL #9

	Edit #	Edit Description
1	0.09.1.2.01.00 DE CALL #9 - ACTUARIAL 1 COMPARISON W/ PRIOR YEAR CALL EDIT 01.00	For all paid losses, Columns (4),(9), (10), (21) and (22), PY 1990 through PY 2016 will be checked. For all paid losses Column (XX), Policy Year XXXX on the current Call (VALUE) is more than at least 200,000 less than the losses on the preceding Policy Year Call Column (XX), Policy Year XXXX (VALUE).
2	0.09.1.2.07.00 DE CALL #9 - ACTUARIAL 1 COMPARISON W/ PRIOR YEAR CALL EDIT 07.00	There has been a change in the discounting procedure contrary to your carrier group's 'No' response.

iii. ACTUARIAL EDITS - COMPARING CALL #9 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS

	Edit #	Edit Description
1	0.09.1.3.01.00 DE CALL #9 - ACTUARIAL 1 COMPARISON W/ OTHER CALL EDIT 01.00	All non-zero data entries on Call #9, Policy Year XXXX, Column (XX) (VALUE) should be greater than the corresponding data entries on Call #8, Policy Year XXXX, Column (XX) (VALUE) except for Columns (6), (13), (14), (16), (18) and (25) where Call #9 may be greater than or equal to Call #8.

E. ASSIGNED RISK POLICY YEAR CALL #12**i. ACTUARIAL EDITS - EXCLUSIVE TO CALL #12**

Edit #		Edit Description
1		The relationship between Standard Earned Premium at DCRB 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 levels. - EDIT IS HANDLED MANUALLY BY THE EDITOR.
2	0.12.1.1.01.00	ACTUARIAL-1 EDIT 01
		Policy year XXXX. Column (1) (VALUE) must equal Column (2) (VALUE). The difference is (VALUE).
3	0.12.1.1.02.00	DE CALL #12 - ACTUARIAL-1. EDIT 02.00
		The value for Columns (1), (2), (3) or (7) for Policy Year 2017 (VALUE) should not be equal to Line (Z) (VALUE) unless both values are equal to zero.

ii. ACTUARIAL EDITS - COMPARING THE CURRENT YEAR'S CALL #12 TO THE PRIOR YEAR'S CALL #12

Edit #		Edit Description
1	0.12.1.2.01.00	DE CALL #12 - ACTUARIAL-1 COMPARISON W/ PRIOR YEAR CALL EDIT 01.00
		For all paid losses, Columns (4),(9), (10), (21) and (22), PY 1994 through PY 2016 will be checked. For all paid losses Column (XX), Policy Year XXXX on the current Call (VALUE) is more than at least 200,000 less than the losses on the preceding Policy Year Call Column (XX), Policy Year XXXX (VALUE).
2	0.12.1.2.07.00	DE CALL #12 - ACTUARIAL-1 COMPARISON W/ PRIOR YEAR CALL EDIT 07.00
		There has been a change in the discounting procedure contrary to your carrier group's 'No' response.

iii. ACTUARIAL EDITS - COMPARING CALL #12 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS

Edit #		Edit Description
1	0.12.1.3.03.01	DE CALL #12 - ACTUARIAL-1 COMPARISON W/ OTHER CALL EDIT 03.01
		The value for Call #1, Column (XX), the sum of Policy Years Prior to 1986 through 1993 (VALUE) must be greater than or equal to Call #12, Column (XX), Policy Year Prior to 1994 (VALUE).
	0.12.1.3.03.02	DE CALL #12 - ACTUARIAL-1 COMPARISON W/ OTHER CALL EDIT 03.02
		For PY 1994 and subsequent: The value for Call #1, Column (XX), Policy Year XXXX (VALUE) must be greater than or equal to Call #12, Column (XX), Policy Year XXXX (VALUE).

F. CATASTROPHE EXPERIENCE CALL #15**i. ACTUARIAL EDITS - EXCLUSIVE TO CALLS #15**

Edit #		Edit Description
1	0.15.1.1.01.01	DE CALL #15 - ACTUARIAL-1. EDIT 01.01
		Section #4, Policy Year XXXX, Column (XX) (VALUE) must be less than or equal to Section #1, Policy Year XXXX, Column (XX) (VALUE).
2	0.15.1.1.01.02	DE CALL #15 - ACTUARIAL-1. EDIT 01.02
		Section #2, Policy Year XXXX, Column (XX) (VALUE) must be less than or equal to Section #3, Policy Year XXXX, Column (XX) (VALUE).
3	0.15.0.1.00.00	DE CALL #15 - BASIC. EDIT 00.00
		If Question #1 is answered 'Yes', then there should be claims reported on Call #15.

ii. ACTUARIAL EDITS - COMPARING THE CURRENT YEAR'S CALL #15 TO THE PRIOR YEAR'S CALL #15

Edit #		Edit Description
1	0.15.1.2.01.01	DE CALL #15 - ACTUARIAL-1 COMPARISON W/ PRIOR YEAR CALL EDIT 01.01
		Section #XX, Policy Year XXXX, Column (1) (VALUE) on the current year call should not decrease compared to Column (1) (VALUE) on the prior year call.
2	0.15.1.2.01.02	DE CALL #15 - ACTUARIAL-1 COMPARISON W/ PRIOR YEAR CALL EDIT 01.02
		Section #XX, Policy Year XXXX, Column (3) (VALUE) on the current year call should not decrease compared to Column (3) (VALUE) on the prior year call.
3	0.15.1.2.01.03	DE CALL #15 - ACTUARIAL-1 COMPARISON W/ PRIOR YEAR CALL EDIT 01.03
		Section #XX, Policy Year XXXX, Column (4) (VALUE) on the current year call should not decrease compared to Column (4) (VALUE) on the prior year call.
4	0.15.1.2.01.04	DE CALL #15 - ACTUARIAL-1 COMPARISON W/ PRIOR YEAR CALL EDIT 01.04
		Section #XX, Policy Year XXXX, Column (5) (VALUE) on the current year call should not decrease compared to Column (5) (VALUE) on the prior year call.

iii. ACTUARIAL EDITS - COMPARING CALL #15 TO OTHER FINANCIAL DATA INCENTIVE PROGRAM CALLS

	Edit #	Edit Description
1	DE CALL #15 - ACTUARIAL-1 COMPARISON W/ OTHER CALL EDIT 01.00 0.15.1.3.01.00	Section #1, Policy Year XXXX, Column (XX) (VALUE) should be less than or equal to Call #1, Policy Year XXXX, Column (XX) (VALUE).
	DE CALL #15 - ACTUARIAL-1 COMPARISON W/ OTHER CALL EDIT 02.00 0.15.1.3.02.00	Section #2, Policy Year XXXX, Column (XX) (VALUE) should be less than or equal to Call #8, Policy Year XXXX, Column (XX) (VALUE).
	DE CALL #15 - ACTUARIAL-1 COMPARISON W/ OTHER CALL EDIT 03.00 0.15.1.3.03.00	Section #3, Policy Year XXXX, Column (XX) (VALUE) should be less than or equal to Call #9, Policy Year XXXX, Column (XX) (VALUE).
	DE CALL #15 - ACTUARIAL-1 COMPARISON W/ OTHER CALL EDIT 04.00 0.15.1.3.04.00	Section #4, Policy Year XXXX, Column (XX) (VALUE) should be less than or equal to Call #12, Policy Year XXXX, Column (XX) (VALUE).