



January 31, 2025

To All Members of the DCRB:

Re: **FINANCIAL DATA INCENTIVE PROGRAM**

With the approval of the Governing Board, the Financial Data Incentive Program (FDIP) will apply to selected Delaware financial data submissions of 2024 experience to be reported during 2025. This continues DCRB practice each year since the FDIP's initial implementation in 1997.

The FDIP for 2024 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

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 17, 2024. Call #2 is due on or before April 15, 2024.

A complete updated copy of the 2024 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 2025, 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 Manager (FDM). The FDM is an Internet-based system that allows carriers to enter, edit and submit Forms and Calls interactively. The FDM 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 FDM.

<u>Name</u>	<u>Due Date</u>
Acknowledgement Form	March 17, 2025
Statutory Page 14	March 17, 2025
Policy Year Call #1	March 17, 2025
Calendar Year Expense Data Call #2	April 15, 2025
Large Claim Call #4	March 17, 2025
Net (As Written) Large Deductible Call #8	March 17, 2025
Gross (1st Dollar) Large Deductible Call #9	March 17, 2025
Assigned Risk Policy Year Call #12	March 17, 2025
Catastrophe Experience Call #15	March 17, 2025

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

III. GENERAL INFORMATION

Under the program, the DCRB will levy assessments on carriers for Forms and Financial Calls that are not transmitted via the FDM 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 within the Calls or Statutory Page 14 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 based on the actual date received as recorded within the FDM.

All correspondence should be emailed to Gianna Piacentino Browne, Supervisor Financial Reporting at gbrowne@dcrb.com or mailed to:

Delaware Compensation Rating Bureau, Inc.

Attention: Financial Data Reporting Department
30 South 17th Street – Suite 1500
Philadelphia, PA 19103-4007

All carriers must have a completed FDIP/FDM Designation of Contact Person Form filed with the DCRB. The Contact Person acts as a contact between his/her employer, the Bureaus and the Delaware Department of Insurance. This is designed to help coordinate and accomplish timely and accurate submission of financial data for all carriers. The Bureaus will provide this information to the Department so that all parties are aware of the appropriate contact for your group.

A new member will be emailed a link and code to access our Correspondence Manager. Once logged on, the carrier should complete the Financial Data Call Designation of Contact Person Form with all contact information. The form should then be electronically signed, dated and saved. The contact person does not have to be responsible for filling out financial calls. However, they will be responsible for seeing that calls 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 and for communication regarding the FDIP including payment of any assessments levied against their company. Existing Bureau members will be contacted annually for updating of the form. If at any other time a carrier needs to change the Designated Contact Person (DCP) information, they should contact the Bureaus at Financial Data Reporting at (215) 568-2371 so that the form can be re-opened for updates.

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 FDM submission is not received on or before the required date due, that particular submission will be considered late, and assessments will accrue until the data is submitted.

The FDM automatically logs all submission dates and retains the dates as proof of submission. The DCRB will refer to the Call List display within the FDM 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 with return receipt, FDM Call submission receipts, etc.) to support its case in the event of a carrier appeal.

2. Assessments -- Original Submissions and Completeness

Calls #1, # 2, 4, #8, #9, #14, #15 and Acknowledgement Form and Statutory Page 14 will be treated as separate entities for purposes of levying assessments.

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

Late fee of \$100 per business day per call up to 100 days, subject to a maximum total of \$20,000 in late submission assessments. Business days will exclude Saturdays, Sundays, and generally recognized holidays.

Calls that are submitted without all the sections completed (including responses for all failed validation errors) will be considered late and subject to the same late fee of \$100 per day per call.

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 fees for late submissions.

3. Assessments -- Resubmissions

The resubmissions of Calls #1, # 2, 4, #8, #9, #14, #15, and Statutory Page 14 will be subject to a \$100 fee per call 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. Remediation Plan

Data call submissions that are missing, inaccurate, incomplete or not verifiable may lead to the DCRB determination that the carrier's data should be excluded from the annual loss cost filing. An insurer whose data is excluded from the annual loss cost filing pursuant to this provision is placed in the Remediation Plan and is subject to the following:

Representatives of the carrier's senior management shall be required to meet with the DCRB staff, no later than 30 calendar days following submission of the annual loss cost filing to explain the carrier's failure to submit reliable data calls. No later than 30 calendar days after the date of the meeting, the carrier shall submit to the DCRB a remediation plan, which will lead to restoration of the insurer's data reporting accuracy to an acceptable level.

The remediation plan shall include:

1. an explanation of the insurer's failure to submit accurate, complete and verifiable data;
2. the process to be used by the insurer to remedy its data reporting deficiencies;
3. the specific timeframes for resolving the data reporting deficiencies and submitting accurate, complete and verifiable data;
4. the procedures to be undertaken by the insurer to validate the accuracy of the data;
5. a list of the data calls required to be submitted; and
6. an agreement that the insurer shall pay all assessments levied pursuant to this section within 30 calendar days of the date of the invoice.

The Insurance Department will be notified of all carrier's placed in the Remediation Plan.

If a carrier is placed in the Remediation Plan, a charge of \$5,000 per carrier will assessed in addition to fees associated with lateness, resubmission and data quality assessments.

B. Quality

General

Assessments for the quality of data submitted will be based on two 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 \$100 per day Late Submission Assessment described above. Major sources of preliminary edit errors are incomplete pages and failed validation errors without explanations that may impede the processing of the Forms and Calls.
- b. Data Quality Edits. 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. Edits also verify the reasonableness of data reported. Major sources of edit errors are incorrect calculation or careless data entry. Most edits are contained within the FDM and must be run by the carrier prior to submission. If edits are not resolved and/or satisfactorily explained at the time of submission, carriers will be notified of those errors in a criticism letter.

Additional edits not contained within the FDM 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.

Assessments for data quality 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 regarding the quality of their submissions via an email to the carrier appointed contact person. The results will also be posted in the FDM application. The FDM application will indicate whether there are no outstanding issues or if there are failed edits that need to be addressed.

It is the carriers' responsibility to update the carrier contact person so that notifications are delivered to the correct recipient in a timely manner. The DCRB will send a Contact Person form email each year for carriers to verify and/or update the contact information.

All Delaware carriers will be notified initially between March 17th and April 30th and Pennsylvania carriers will be notified between May 1st and July 15th. Once the carrier has received email notification of the failed edits, it will be considered the first business day. Each day after the date of the email, will generate charges according to the Assessment Schedule until such time as the carrier submits accurate revisions to its Data Calls.

The DCRB will issue a reminder email, sent via email to the carrier appointed contact person and again thru the FDM application, no later than 21 business 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 reconciliation pages. The FDM 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 email to the carrier appointed contact person and thru the FDM application 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.

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.

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 of the Annual Statement. 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 2024 processing of 2023 data, a carrier's 2022 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 emailed to Gianna Piacentino Browne Financial Data Reporting at gbrowne@DCRB.com or mailed to:

Delaware Compensation Rating Bureau, Inc.
Financial Data Reporting 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 FDM.

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 FDM.

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 regular 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 data quality edit descriptions. This list is provided to assist the carriers in identifying common types of edit failures. It should be noted that 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, 2024 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	250	250	1,500	1,500
12	250	500	1,500	3,000
13	250	750	1,500	4,500
14	250	1,000	1,500	6,000
15	250	1,250	1,500	7,500
16	250	1,500	1,500	9,000
17	250	1,750	1,500	10,500
18	250	2,000	1,500	12,000
19	250	2,250	1,500	13,500
20	250	2,500	1,500	15,000
21	375	2,875	1,500	16,500
22	375	3,250	1,500	18,000
23	375	3,625	1,500	19,500
24	375	4,000	1,500	21,000
25	375	4,375	1,500	22,500
26	375	4,750	1,500	24,000
27	375	5,125	1,500	25,500
28	375	5,500	1,500	27,000
29	375	5,875	1,500	28,500
30	375	6,250	1,500	30,000
31	500	6,750	1,500	31,500
32	500	7,250	1,500	33,000
33	500	7,750	1,500	34,500
34	500	8,250	1,500	36,000
35	500	8,750	1,500	37,500
36	500	9,250	1,500	39,000
37	500	9,750	1,500	40,500

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

Effective for December 31, 2024 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	250	15	265	250	75	325
12	500	30	530	500	150	650
13	750	45	795	750	225	975
14	1,000	60	1,060	1,000	300	1,300
15	1,250	75	1,325	1,250	375	1,625
16	1,500	90	1,590	1,500	450	1,950
17	1,750	105	1,855	1,750	525	2,275
18	2,000	120	2,120	2,000	600	2,600
19	2,250	135	2,385	2,250	675	2,925
20	2,500	150	2,650	2,500	750	3,250
21	2,875	165	3,040	2,875	825	3,700
22	3,250	180	3,430	3,250	900	4,150
23	3,625	195	3,820	3,625	975	4,600
24	4,000	210	4,210	4,000	1,050	5,050
25	4,375	225	4,600	4,375	1,125	5,500
26	4,750	240	4,990	4,750	1,200	5,950
27	5,125	255	5,380	5,125	1,275	6,400
28	5,500	270	5,770	5,500	1,350	6,850
29	5,875	285	6,160	5,875	1,425	7,300
30	6,250	300	6,550	6,250	1,500	7,750
31	6,750	315	7,065	6,750	1,575	8,325
32	7,250	330	7,580	7,250	1,650	8,900
33	7,750	345	8,095	7,750	1,725	9,475
34	8,250	360	8,610	8,250	1,800	10,050
35	8,750	375	9,125	8,750	1,875	10,625

EDIT DESCRIPTIONS FOR DELAWARE CALLS APPLICABLE TO FDIP

DE Call 1 - Policy Year Call

Validation Id	Message
71	The value reported for Call #1, Section #3, Line (12), Standard At Bureau DSR Level (Col 1) should equal the value reported for Call #2, Section #1, Line (4). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
72	The value reported for Call #1, Section #3, Net Earned Premium Line (12), (Col 2) should equal the value reported for Call #2, Section #1, Line (2). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
73	The value reported for Call #1, Section #3, Line (9), Terrorism Standard At Bureau DSR Level (Col 1) should equal the value reported for Call #2, Section #1, The Premium Adjustment for Terrorism - Standard Basis, Line (5E). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
74	The value reported for Call #1, Section #3, Line (9), Terrorism Net Earned Premium (Col 2) should equal the value reported for Call #2, Section #1, Premium Adjustment for Terrorism - Net Basis, Line (5F). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
75	The value reported for Call #1, Section #3, Line (10), Catastrophe - Standard At Bureau DSR Level (Col 1) should equal the value reported for Call #2, Section #1, Premium Adjustment for Catastrophe - Standard Basis, Line (5G). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
76	The value reported for Call #1, Section #3, Line (10), Catastrophe Net Earned Premium (Col 2) should equal the value reported for Call #2, Section #1, Premium Adjustment for Catastrophe - Net Basis, Line (5H). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
77	The value reported for Call #1, Section #3, Line (2), Standard At Bureau DSR Level (Col 1) should equal the value reported for Call #8, Standard At Bureau DSR Level (Col 1), Line (Z). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
78	The value reported for Call #1, Section #3, Line (2), Net Earned Premium (Col 2) should equal the value reported for Call #8, Net Premium (Col 3), Line (Z). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
79	The value reported for Call #1, Section #3, Line (2), Incurred Losses (Col 3) should equal the value reported for Call #8, Total Incurred Losses Including IBNR (Col 7), Line (Z). The difference is _____. Verify the data on both reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
80	If Net Earned Premium is reported, Section #3, Line (12), (Col 2), then the amount reported on Section #3, Line (9), Terrorism Net Earned Premium (Col 2) should not equal zero. Please correct the data.
81	If Net Earned Premium is reported, Section #3, Line (12), (Col 2), then the amount reported on Section #3, Line (9), Terrorism Standard at Bureau DSR Level (Col 1) should not equal zero. Please correct the data.
82	The ratio of [Section #3, Line (9), Terrorism Net Earned Premium (Col 2)] / [Section #3, Line (12), Net Earned Premium (Col 2)] 0 / 0 does not fall within the interval (0.00 - 0.05) . If the data is correct, provide a detailed explanation regarding the relationship between the columns.
83	The ratio of [Section #3, Line (10), Catastrophe Net Earned Premium (Col 2)] / [Section #3, Line (12), Net Earned Premium (Col 2)] 0 / 0 does not fall within the interval (0.00 - 0.05) . If the data is correct, provide a detailed explanation regarding the relationship between the columns.
84	When reporting Terrorism premium greater than zero, generally, Terrorism Standard at Bureau DSR Level, Section #3, Line (9), (Col 1) should not equal Terrorism Net Earned Premium, Section #3, Line (9), (Col 2). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
85	When reporting Catastrophe premium greater than zero, generally, Catastrophe Standard at Bureau DSR Level, Section #3, Line (10), (Col 1) should not equal Catastrophe Net Earned Premium, Section #3, Line (10), (Col 2). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
86	If Net Earned Premium is reported on Section #3, Line (12), (Col 2) then the amount reported on Section #3, Line (10), Catastrophe Net Earned Premium (Col 2) should not equal zero. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
87	If Net Earned Premium is reported on Section #3, Line (12), (Col 2) then the amount reported on Section #3, Line (10), Catastrophe Standard at Bureau DSR Level (Col 1) should not equal zero. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
113	Call #1, Section #3, Line (2), Standard at Bureau DSR Level (Col 1) should equal Call #8, Line (Z), Standard at Bureau DSR Level (Col 1). The difference is _____. Please correct the data or provide an explanation.
114	Call #1, Section #3, Line (2), Net Earned Premium (Col 2) should equal Call #8, Line (Z), Net Premium (Col 3). The difference is _____. Please correct the data or provide an explanation.
115	Call #1, Section #3, Line (2), Incurred Losses (Col 3) should equal Call #8, Line (Z), Total Incurred Losses Including IBNR (Col 7). The difference is _____. Please correct the data or provide an explanation.
116	The difference between Call #1, Section #3, Line (12), Net Earned Premium (Col 2) and Pennsylvania Statutory Page 14, Net Earned Premium (Col 2) is not between (5,000) and 5,000. Please correct the data or provide an explanation.
117	The difference between Call #1, Section #3, Line (12), Incurred Losses (Col 3) and Pennsylvania Statutory Page 14, Incurred Losses (Col 6) is not between (5,000) and 5,000. Please correct the data or provide an explanation.
118	The difference between Call #1, Section #3, Line (12), Net Earned Premium (Col 2) and Delaware Statutory Page 14, Net Earned Premium (Col 2) is not between (5,000) and 5,000. Please correct the data or provide an explanation.
119	The difference between Call #1, Section #3, Line (12), Incurred Losses (Col 3) and Delaware Statutory Page 14, Incurred Losses (Col 6) is not between (5,000) and 5,000. Please correct the data or provide an explanation.
192	Policy Year XXXX Net Earned Premium reported in (Col 3) is greater than \$250,000 without any Incurred Losses (Col 7). Please verify that there are no losses for this policy year and if necessary, send corrections. [Applicable to all policy years]
193	Policy Year XXXX Medical Incurred reported (Col 10+12+14) is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections. [Applicable to all policy years]
194	Policy Year XXXX Indemnity Incurred reported (Col 9+11+13) is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and if necessary, send corrections. [Applicable to all policy years]
202	The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) must be equal to Incurred Indemnity Claim Counts (Col 8) for Policy Year 2007. The difference is _____. Please correct the data.
214	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Indemnity Case and Bulk reserves (Col 15+16) must be equal to Indemnity Outstanding Excluding IBNR (Col 11). Please correct the data.

215	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Medical Case and Bulk reserves (Col 17+18) must be equal to Medical Outstanding Excluding IBNR (Col 12). Please correct the data.
216	Policy Year XXXX, if you do not report Bulk (Question #1A) or when Bulk is reported in IBNR (Question #1B), Case and Bulk reserves (Col 15, 16, 17 and 18), Column (15) should not be reported. Please correct the data.
217	Policy Year XXXX. When Bulk is reported in "Outstanding" (Question #1B) and outstanding reserves exist (cols 11 + 12), then Indemnity Bulk (Col 16) or Medical Bulk (Col 18) should be reported. Please correct the data.
218	Policy Year XXXX. If Total Incurred Losses Including IBNR (Col 7) are reported then Standard at Bureau DSR Level (Col 1), Standard at Company Level (Col 2) and Net Premium (Col 3) must be reported. Please correct the data.
219	Policy Year XXXX. If Indemnity Paid (Col 9) or Indemnity Outstanding Excluding IBNR (Col 11) are reported, then Incurred Indemnity Claim Count (Col 8) must be reported. Please correct the data.
220	Policy Year XXXX. If Indemnity Paid (Col 9) and Indemnity Outstanding Excluding IBNR (Col 11) are equal to zero, then Incurred Indemnity Claim Count (Col 8) should be equal to zero. Please correct the data.
221	Policy Year XXXX. If Closed Indemnity Claim Counts (Col 19) are reported, then Indemnity Paid (Col 9) must be reported. Please correct the data.
222	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) are reported, then Indemnity Outstanding Excluding IBNR (Col 11) should be reported. Please correct the data.
223	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) is equal to Indemnity Bulk (Col 16). Please correct the data.
224	Policy Year XXXX. Indemnity Paid On Closed Claims (Col 21) must be less than or equal to Indemnity Paid (Col 9). The difference is 2. Please correct the data.
225	Policy Year XXXX. Medical Paid On Closed Claims (Col 22) must be less than or equal to Medical Paid (Col 10). The difference is _____. Please correct the data.
226	Column (1), Line (Y) from the current Policy Year Call must equal Column (1), Line (X) from the prior Policy Year Call. The difference is _____. Since your company is reporting a change from last year's valuation, please verify the accuracy of the data. If either report is incorrect, send a revised report. If it is correct, provide an explanation.
227	If the answer selected for Question #2 on the current year's call "No" does not equal the answer selected for the prior year's call "Yes - Only for Indemnity cases reserved on a tabular basis discounted at 3.5%", then the answer to Question #3 should be "Yes". Please verify your answers to questions on the current and prior year's calls.
256	The value for Standard At Bureau DSR Level, Standard At Company Level, Net premium or Total Incurred Losses Including IBNR (Col 1, 2, 3 or 7) for Policy Year XXXX, col (1) should not be equal to Line (Z) unless both values are equal to zero.
258	Policy Year Prior to 1992, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Bureau DSR Level (Col 1) and Standard at Company Level (Col 2) should not be equal to Net Premium (Col 3). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
260	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Company Level (Col 2) divided by Net Premium (Col 3) should be between the range of (0.45 and 2.00). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
262	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Bureau DSR Level (Col 1) divided by Net Premium (Col 3) should be between the range of (0.50 and 2.00). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
264	The method of discounting reserves has changed from the prior year call.
269	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Policy Year XXXX, Column 4 on the current Call decreases by more than 50,000 from the prior Policy Year Call. The difference is _____. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
271	Policy Year XXXX, Premium reported Net Premium Earned on the current year call for Column 3, compared to the prior year call is greater than 50,000 but their ratio _____ falls outside the range of (0.99 and 1.01). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
273	Policy Year XXXX, Premium reported on the current year call for Column 1, compared to the prior year call is greater than 10,000, but their ratio falls outside the range of (0.50 and 2.00). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
275	Policy Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call is greater than 200,000 but their ratio _____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
277	Policy Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call compared to the prior year call is greater than 200,000 but their ratio _____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
279	Policy Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call compared to the prior year call is greater than 200,000 but their ratio _____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
281	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 and their ratio _____ falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. NOTE: Range intervals vary by policy year
283	Policy Year XXXX, Total Paid (Col 4) of the current year call compared to the prior year call is greater than 200,000 but their ratio _____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
285	Policy Year XXXX, Indemnity Paid (Col 9) of the current year call compared to the prior year call is greater than 200,000 but their ratio _____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
287	Policy Year XXXX, Medical Paid (Col 10) of the current year call compared to the prior year call is greater than 200,000 but their ratio _____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
289	Policy Year XXXX Net Earned Premium (Col 3) was reported on last year's call but is not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
291	Policy Year XXXX Net Earned Premium (Col 3) is reported on this year's call but was not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.

293	Policy Year XXXX Incurred Losses (Col 7) were reported on last year's call but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
295	Policy Year XXXX Incurred Losses (Col 7) are reported on this year's call but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
297	Policy Year XXXX Claim Counts (Col 8) are reported on this year's call but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
301	Policy Year XXXX Claim Counts (Col 8) were reported on last year's call but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
372	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
440	The value for Call #1, Column (1), the sum of Policy Years Prior to 1992 through 1993 must be greater than or equal to Call #12, Column (1), Policy Year Prior to 1994. Please correct the data or provide an explanation.
441	For PY 1994 and subsequent: The value for Call #1, Column (1), Policy Year XXXX, must be greater than or equal to Call #12, Column (1), Policy Year XXXX. Please correct the data or provide an explanation.
467	Policy Year XXXX. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18) Column (22). Please correct the data.
601	Policy Year XXXX. Net Premium (Col 3) is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
603	Policy Year XXXX. Net Premium (Col 3) is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.
551	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) _____ are reported, then Indemnity Paid Losses on Closed Claims (Col 21) _____ should be reported. Please correct the data.

DE Call 2 - Calendar Year Expense Data Call

Validation Id	Message
121	Type of Insurer, Line (13) Q must be one of the following letters: N, P, M, R, F or X. Please correct the data.
123	Premium Discount Adjustment, Line (3A), should be greater than or equal to zero. Please correct the data.
125	DE Workplace Safety Program Adjustment, Line (3F), should be greater than or equal to zero. Please correct the data.
127	Small Deductible Premium Adjustment - Net Basis, Line (5B), should be greater than or equal to zero. Please correct the data.
129	Large Deductible Premium Adjustment - Net Basis, Line (5D), should be greater than or equal to zero. Please correct the data.
130	Deductible Losses on Small Deductible Coverages - Paid, Line (12A), should be greater than or equal to zero. Please correct the data.
139	Generally, Terrorism Standard Earned Premium, Line (5E) should not equal Terrorism Net Earned Premium, Line (5F). Please correct the data.
141	Generally, Catastrophe Standard Earned Premium, Line (5G) should not equal Catastrophe Net Earned Premium, Line (5H). Please correct the data.
143	The ratio of the Premium Discount Adjustment, Line (3A) / [NEP, Line (2) + Premium Discount Adjustment, Line (3A)] falls outside the range of (0.000 and 0.125). Please correct the data.
145	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)] falls outside the range of (-0.25 and 0.25). Please correct the data.
147	The ratio of the Schedule Rating Adjustment, Line (3D) / [SEP, Line (4) - LCM Adjustment, Line (3C) - Merit Rating Adjustment, Line (3E)] falls outside the range of (-0.25 and 0.25). Please correct the data.
149	The ratio of the Merit Rating Adjustment, Line (3E) / [SEP, Line (4) - LCM Adjustment, Line (3C)] falls outside the range of (-0.05 and 0.05). Please correct the data.
151	[ULAE, Line (8) + ALAE - Incurred, Line (9)] / [Direct Losses Net of Deductibles - Incurred, Line (7) + Deductible Losses on Small Deductible Coverages - Incurred, Line (12A) + Deductible Losses on Large Deductible Coverages - Incurred, Line (12B)] should be in the interval (0.01 - 0.35). Please correct the data.
152	[ULAE, Line (8) + ALAE - Incurred, Line (9) + Deductible ULAE on LD Coverage, Line (12D) + Deductible ALAE on LD Coverages - Incurred, Line (12C)] / [Direct Losses Net of Deductibles - Incurred, Line (7) + Deductible Losses on Small Deductible Coverages - Incurred, Line (12A) + Deductible Losses on Large Deductible Coverages - Incurred, Line (12B)] should be in the interval (0.01 - 0.35). Please correct the data.
153	Commission and Brokerage, Line (6A) / Direct SEP, Line (4) should be in the interval (0.01 - 0.15). Please correct the data.
154	Acquisition All Other - Branch Office - State Share, Line (6Bi) + All Other - Home Office - State Share, Line (6Bii) / Direct SEP, Line (4) should be in the interval (0.00 - 0.12) . Please correct the data.
155	Boards and Bureau Expense, Line (10A) + Audit, Inspection and Other General Expenses, Line (10B) / Direct SEP, Line (4) should be in the interval (0.02 - 0.20) . Please correct the data.
156	Taxes, Licenses and Fees, Line (11) / Direct SEP, Line (4) should be in the interval (0.01 - 0.20) . Please correct the data.
157	If there is Net Earned Premium reported on Line (2), then the Merit Rating Adjustment, Line (3E) should not equal zero. Please correct the data.
158	The difference between the Net Earned Premium, Section #2, Line (1B) and the Statutory Page 14 (Col 2) is greater than 5,000 or less than (5,000). If the data is correct, provide a detailed explanation.
159	The difference between the Incurred Losses , Section #2, Line (1C) and the Statutory Page 14 (Col 6) is greater than 5,000 or less than (5,000). If the data is correct, provide a detailed explanation.
160	The difference between the Standard Earned Premium, Section #2, Line (1A) and the Call #1, Section #3, (Line 12, Col 1) is greater than 5,000 or less than (5,000) . If the data is correct, provide a detailed explanation.
161	The difference between the Net Earned Premium reported on Section #2, Line (1B) and the Call #1, Section #3, (Line 12, Col 2) is greater than 5,000 or less than (5,000). If the data is correct, provide a detailed explanation.
162	The difference between the Incurred Losses reported on Section #2, Line (7) and the Call #1, Section #3, (Line (12), Col 3) is greater than 5,000 or less than (5,000). If the data is correct, provide a detailed explanation.
163	The Premium Adjustment for Large Ded Coverages - Std Basis, Line (5C) should equal [Call #9, (Line Z, Col 1) minus Call #8, (Line Z, Col 1)]. The difference is _____. If the data is correct, provide a detailed explanation.
164	The Premium Adjustment for Large Ded Coverages - Net Basis, Line (5D) should equal [Call #9, (Line Z, Col 3) minus Call #8, (Line Z, Col 3)]. The difference is _____. If the data is correct, provide a detailed explanation.
165	The Ded Losses on Large Ded Coverages - Paid, (Line 12B, Col 2) should equal [Call #9, (Line Z, Col 4) minus Call #8, (Line Z, Col 4)]. The difference is _____. If the data is correct, provide a detailed explanation.
166	The Ded Losses on Large Ded Coverages - Incurred, Line (12B, Col 3) should equal [Call #9, (Line Z, Col 7) minus Call #8, (Line Z, Col 7)]. The difference is _____. If the data is correct, provide a detailed explanation.
167	The Ded ALAE on Large Ded Coverages - Paid, Line (12C, Col 2) should equal [Call #9, (Line Z, Col 23) minus Call #8, (Line Z, Col 23)] The difference is _____. If the data is correct, provide a detailed explanation.
168	The Ded ALAE on Large Ded Coverages - Incurred, Line (12C, Col 3) should equal [Call #9, (Line Z, Col 26) minus Call #8, (Line Z, Col 26)]. The difference is _____. If the data is correct, provide a detailed explanation.

169	The Direct Written Premiums, Line (1) is not equal to Statutory Page 14 (Col 1). The difference is _____. If the data is correct, provide a detailed explanation.
170	The Direct Net Earned Premium, Line (2) is not equal to Statutory Page 14 (Col 2). The difference is _____. If the data is correct, provide a detailed explanation.
171	The Direct Losses Net of Deductibles - Paid, Line (7) is not equal to Statutory Page 14 (Col 5). The difference is _____. If the data is correct, provide a detailed explanation.
172	The Direct Losses Net of Deductibles - Incurred, Line (7) is not equal to Statutory Page 14 (Col 6) . The difference is _____. If the data is correct, provide a detailed explanation.
173	The ALAE - Paid, Line (9) is not equal to Statutory Page 14 (Col 8). The difference is _____. If the data is correct, provide a detailed explanation.
174	The ALAE - Incurred, Line (9) is not equal to Statutory Page 14 (Col 9). The difference is _____. If the data is correct, provide a detailed explanation.
175	The Commission and Brokerage, Line (6A) is not equal to Statutory Page 14 Column (11). The difference is _____. If the data is correct, provide a detailed explanation.
176	The Taxes, Licenses and Fees, Line (11) is not equal to Statutory Page 14 Column (12). The difference is _____. If the data is correct, provide a detailed explanation.
177	The Premium Adjustment for Terrorism - Std basis, Line (5E) should equal Call #1, Section #3, Line (9), Column (1). The difference is _____. If the data is correct, provide a detailed explanation.
178	The Premium Adjustment for Terrorism - Net basis, Line (5F) should equal Call #1, Section #3, Line (9), Column (2). The difference is _____. If the data is correct, provide a detailed explanation.
179	The Premium Adjustment for Catastrophe - Std basis, Line (5G) should equal Call #1, Section #3, Line (10), Column (1). The difference is _____. If the data is correct, provide a detailed explanation.
180	The Premium Adjustment for Catastrophe - Net basis, Line (5H) should equal Call #1, Section #3, Line (10), Column (2). The difference is _____. If the data is correct, provide a detailed explanation.
304	Allocation Code for (ii) Home Office-State Share, Line (6B) must be a number between 1 and 7 inclusive unless the expense amounts in Incurred (Col 3) equals zero.
442	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 \$5,000 and less than (\$5,000) must be explained. These explanations will be reviewed for reasonableness. If the data is correct, provide a detailed explanation.

DE Call 4 - Large Claim Experience by Policy Year

Validation Id	Message
28	Policy Year XXXX, Claim Number _____. Incurred Losses for prior valuation (Col 4+5+6+7) and/or current valuation (Col 8+9+10+11) must equal or be greater than 500,000. Verify the claim information reported. If incorrect, submit revised report. If correct, submit revised report as claim does not need to be reported.
29	Policy Year XXXX, Claim Number _____. Column (XX), All data reported should be greater than or equal to zero. Please correct the data.
30	Policy Year XXXX, Claim Number _____. Coverage Code (Col 13) must be a '1', '2', or '3'. Please correct the data.
31	Policy Year XXXX, Claim Number _____. If Coverage Code (Col 13) is a '3', then Deductible amount (Col 12) must be equal to or greater than 100,000. Please correct the data.
32	Policy Year XXXX, Claim Number _____. Indemnity Paid for current valuation (Col 8) should be equal to or greater than prior valuation (Col 4). Since this data is reported as an accumulated value, paid amounts normally should increase over time. Please correct the data or provide an explanation.
33	Policy Year XXXX, Claim Number _____. Medical Paid for current valuation (Col 10) should be equal to or greater than prior valuation (Col 6). Since this data is reported as an accumulated value, paid amounts normally should increase over time. Please correct the data or provide an explanation.
34	Policy Year XXXX, Claim Number _____. If the Deductible Amount (Col 12) 500,000 is greater than or equal to 100,000 then the Coverage Code (Col 13) should have a value of '3'. Please correct the data.
35	Policy Year XXXX, Claim Number _____. When the Policy Year does not equal the current call year, Incurred losses for prior valuation (Col 4+5+6+7) should be greater than zero. Please correct the data or provide an explanation.
36	Policy Year XXXX, Claim Number _____. If Incurred Losses (Col 4+5+6+7) on the present year Call is equal to or greater than 500,000, the same Incurred Losses should be reported (Col 8+9+10+11) on the prior year Call with the same Claim Number _____. (Col 2). Verify the data on both reports and submit revised report(s).
37	Policy Year XXXX, Claim Number _____. If Incurred Losses (Col 8+9+10+11) on the prior year Call is equal to or greater than 500,000, the same Incurred Losses should be reported (Col 4+5+6+7) on the present year Call with the same Claim Number _____. (Col 2). Verify the data on both reports and submit revised report(s).
38	Policy Year XXXX, Claim Number _____. If Incurred Losses (Col 4+5+6+7) on the present year Call XXXX is equal to or greater than 500,000, and the Claim Number (____) is the same in the prior year Call 2022, the Policy Year (XXXX) reported on the present year should be the same as the Policy Year (XXXX) reported on the prior year's. Verify the data on both reports and submit revised report(s).
39	Policy Year XXXX, Claim Number _____. If Incurred Losses (Col 4+5+6+7) on the present year Call XXXX is equal to or greater than 500,000, and the Claim Number (Col 2) is the same on the prior year Call 2022, the Deductible Amount (Col 12) of the present year should be the same as the prior year's. Verify the data on both reports and submit revised report(s).
40	Policy Year XXXX, Claim Number _____. If Incurred Losses (Col 8+9+10+11) on the prior year Call 2022 is equal to or greater than 500,000, and the Claim Number (Col 2) is the same on the present year Call XXXX, the Deductible Amount (Col 12) of the prior year should be the same as the present year's. Verify the data on both reports and submit revised report(s).
41	Policy Year XXXX, Claim Number _____. If Incurred Losses (Col 4+5+6+7) on the present year Call XXXX is equal to or greater than 500,000, and the Claim Number (Col 2) is the same on the prior year Call 2022, the Coverage Code (Col 13) of the present year should be the same as the prior year's. Verify the data on both reports and submit revised report(s).
42	Policy Year XXXX, Claim Number _____. If Incurred Losses (Col 8+9+10+11) on the prior year Call 2022 is equal to or greater than 500,000, and the Claim Number (Col 2) is the same on the present year Call XXXX, the Coverage Code (Col 13) of the prior year should be the same as the present year's. Verify the data on both reports and submit revised report(s).
43	There is a duplicate for Policy Year XXXX, Claim Number _____. Please correct the data.
44	There are multiple entries for Claim Number on the prior year Call for Policy Year XXXX and the Claim Number _____. Please note that other edits may not be able to run against this claim. Please correct the data.
45	Policy Year XXXX, Claim Number _____. has met the large claim Incurred Loss threshold of 500,000 (Col 4+5+6+7) and should be reported on a prior year Call #4. Please submit prior report(s) to include data for this claim.

46	The comparison of Call #4 to Call #1 failed at Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, Indemnity Paid (Col 8) must be equal to or less than Call #1, Indemnity Paid (Col 9) for that same policy year. Verify the data on both reports and submit revised report(s).
47	The comparison of Call #4 to Call #1 failed at Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, Indemnity Case Reserve (Col 9) must be equal to or less than Call #1, Indemnity Outstanding (Col 11) for that same policy year. Verify the data on both reports and submit revised report(s).
48	The comparison of Call #4 to Call #1 failed at Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, Medical Paid (Col 10) must be equal to or less than Call #1, Medical Paid (Col 10) for that same policy year. Verify the data on both reports and submit revised report(s).
49	The comparison of Call #4 to Call #1 failed at Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, Medical Case Reserve (Col 11) must be equal to or less than Call #1, Medical Outstanding (Col 12) for that same policy year. Verify the data on both reports and submit revised report(s).
50	The comparison of Call #4 to Call #9 failed at Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, Indemnity Paid (Col 8) must be equal to or less than Call #9, Indemnity Paid (Col 9) for that same policy year. Verify the data on both reports and submit revised report(s).
51	The comparison of Call #4 to Call #9 failed at Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, Indemnity Case Reserve (Col 9) must be equal to or less than Call #9, Indemnity Outstanding (Col 11) for that same policy year. Verify the data on both reports and submit revised report(s).
52	The comparison of Call #4 to Call #9 failed at Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, Medical Paid (Col 10) must be equal to or less than Call #9, Medical Paid (Col 10) for that same policy year. Verify the data on both reports and submit revised report(s).
53	The comparison of Call #4 to Call #9 failed at Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, Medical Case Reserve (Col 11) must be equal to or less than Call #9, Medical Outstanding (Col 12) for that same policy year. Verify the data on both reports and submit revised report(s).
471	Policy Year XXXX, Claim ____ has met the large claim threshold of 500,000 in the sum of (Col 8+9+10+11) on the prior year Call and should be reported on a current year Call #4. Please correct the data or provide an explanation
478	Policy Year XXXX, Claim Number ____, Indemnity Incurred reported for the current valuation (columns 8 + 9) changed by more than \$500,000 from the prior valuation (columns 4 + 5) and the ratio exceeds the range (0.5, 1.5) . Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the development of the data.
479	Policy Year XXXX, Claim Number ____, Medical Incurred reported for the current valuation (columns 10 + 11) changed by more than \$500,000 from the prior valuation (columns 6 + 7) and the ratio exceeds the range (0.5, 1.5) . Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the development of the data.
480	Policy Year XXXX, Claim Number ____, Since development is not expected on a closed claim, when case reserves are zero on the prior valuation (columns 5 + 7), and not zero on the current valuation (columns 9 + 11). Please correct the data or provide an explanation.
550	Policy Year ____, Claim Number ____, Accident Year ____ must be reported in the current or subsequent Policy Year. Please correct the data.

DE Call 8 - Net Large Deductible Policy Year Call

Validation Id	Message
181	Policy Year XXXX. Call #9, Line (Z), Standard At Bureau DSR Level (Col 1) minus Call #8, Line (Z), Standard At Bureau DSR Level (Col 1) should equal Call #2, Line (5C). Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
182	Policy Year XXXX. Call #9, Line (Z), Net Premium (Col 3) minus Call #8, Line (Z), Net Premium (Col 3) should equal Call #2, Line (5D). Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
183	Policy Year XXXX. Call #9, Line (Z), Total Paid (Col 4) minus Call #8, Line (Z), Total Paid (Col 4) should equal Call #2, Line 12B, Standard At Company Level (Col 2) - Paid. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
184	Policy Year XXXX. Call #9, Line (Z), Total Incurred Losses Including IBNR (Col 7) minus Call #8, Line (Z), Total Incurred Losses Including IBNR (Col 7) should equal Call #2, Line 12B, Net Premium (Col 3) - Incurred. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
185	Policy Year XXXX. Call #9, Line (Z), ALAE Paid (Col 23) minus Call #8, Line (Z), ALAE Paid (Col 23) should equal Call #2, Line (12C), Standard At Company Level (Col 2) - Paid. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
186	Policy Year XXXX. Call #9, Line (Z), ALAE Incurred (Col 26) minus Call #8, Line (Z), ALAE Incurred (Col 26) should equal Call #2 Line (12C), Net Premium (Col 3) - Incurred. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
192	Policy Year XXXX Net Earned Premium reported in (Col 3) is greater than \$250,000 without any Incurred Losses (Col 7). Please verify that there are no losses for this policy year and if necessary, send corrections. [Applicable to all policy years]
193	Policy Year XXXX Medical Incurred reported (Col 10+12+14) is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections. [Applicable to all policy years]
194	Policy Year XXXX Indemnity Incurred reported (Col 9+11+13) is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and if necessary, send corrections. [Applicable to all policy years]
202	The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) must be equal to Incurred Indemnity Claim Counts (Col 8) for Policy Year 2007. The difference is ____ . Please correct the data.
203	All non-zero data entries on Call #8, Policy Year XXXX, Column (12) should be less than the corresponding data entries on Call #9, Policy Year XXXX, Column (12) except for Columns (6, 13, 14, 16 and 18) where Call #8 may be less than or equal to Call #9. Please correct the data.
204	Data reported for Large Deductible Policies should generally be larger on a gross basis than a net basis. Policy Year XXXX, Call #9, Column (7) should be greater than Policy Year XXXX, Call #8, Column (7) except for IBNR and Bulk Reserves (Col 6, 13, 14, 16 and 18). Please correct the data or provide an explanation.
214	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Indemnity Case and Bulk reserves (Col 15+16) must be equal to Indemnity Outstanding Excluding IBNR (Col 11). Please correct the data.
215	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Medical Case and Bulk reserves (Col 17+18) must be equal to Medical Outstanding Excluding IBNR (Col 12). Please correct the data.
216	Policy Year XXXX, if you do not report Bulk (Question #1A) or when Bulk is reported in IBNR (Question #1B), Case and Bulk reserves (Col 15, 16, 17 and 18), Column (15) should not be reported. Please correct the data.

217	Policy Year XXXX. When Bulk is reported in "Outstanding" (Question #1B) and outstanding reserves exist (cols 11 + 12), then Indemnity Bulk (Col 16) or Medical Bulk (Col 18) should be reported. Please correct the data.
218	Policy Year XXXX. If Total Incurred Losses Including IBNR (Col 7) are reported then Standard at Bureau DSR Level (Col 1), Standard at Company Level (Col 2) and Net Premium (Col 3) must be reported. Please correct the data.
219	Policy Year XXXX. If Indemnity Paid (Col 9) or Indemnity Outstanding Excluding IBNR (Col 11) are reported, then Incurred Indemnity Claim Count (Col 8) must be reported. Please correct the data.
220	Policy Year XXXX. If Indemnity Paid (Col 9) and Indemnity Outstanding Excluding IBNR (Col 11) are equal to zero, then Incurred Indemnity Claim Count (Col 8) should be equal to zero. Please correct the data.
221	Policy Year XXXX. If Closed Indemnity Claim Counts (Col 19) are reported, then Indemnity Paid (Col 9) must be reported. Please correct the data.
222	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) are reported, then Indemnity Outstanding Excluding IBNR (Col 11) should be reported. Please correct the data.
223	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) is equal to Indemnity Bulk (Col 16). Please correct the data.
224	Policy Year XXXX. Indemnity Paid On Closed Claims (Col 21) must be less than or equal to Indemnity Paid (Col 9). The difference is 2. Please correct the data.
225	Policy Year XXXX. Medical Paid On Closed Claims (Col 22) must be less than or equal to Medical Paid (Col 10). The difference is _____. Please correct the data.
226	Column (1), Line (Y) from the current Policy Year Call must equal Column (1), Line (X) from the prior Policy Year Call. The difference is _____. Since your company is reporting a change from last year's valuation, please verify the accuracy of the data. If either report is incorrect, send a revised report. If it is correct, provide an explanation.
227	If the answer selected for Question #2 on the current year's call "No" does not equal the answer selected for the prior year's call "Yes - Only for Indemnity cases reserved on a tabular basis discounted at 3.5%", then the answer to Question #3 should be "Yes". Please verify your answers to questions on the current and prior year's calls.
256	The value for Standard At Bureau DSR Level, Standard At Company Level, Net premium or Total Incurred Losses Including IBNR (Col 1, 2, 3 or 7) for Policy Year XXXX, col (1) should not be equal to Line (Z) unless both values are equal to zero.
258	Policy Year Prior to 1992, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Bureau DSR Level (Col 1) and Standard at Company Level (Col 2) should not be equal to Net Premium (Col 3). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
260	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Company Level (Col 2) divided by Net Premium (Col 3) should be between the range of (0.45 and 2.00). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
262	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Bureau DSR Level (Col 1) divided by Net Premium (Col 3) should be between the range of (0.50 and 2.00). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
264	The method of discounting reserves has changed from the prior year call.
269	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Policy Year XXXX, Column 4 on the current Call decreases by more than 50,000 from the prior Policy Year Call. The difference is _____. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
271	Policy Year XXXX, Premium reported Net Premium Earned on the current year call for Column 3, compared to the prior year call is greater than 50,000 but their ratio ____ falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. NOTE: Range intervals vary by policy year
273	Policy Year XXXX, Premium reported on the current year call for Column 1, compared to the prior year call is greater than 10,000, but their ratio 0.00 falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. NOTE: Range intervals vary by policy year
275	Policy Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
277	Policy Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
279	Policy Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
281	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 and their ratio ____ falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. NOTE: Range intervals vary by policy year
283	Policy Year XXXX, Total Paid (Col 4) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
285	Policy Year XXXX, Indemnity Paid (Col 9) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
287	Policy Year XXXX, Medical Paid (Col 10) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
289	Policy Year XXXX Net Earned Premium (Col 3) was reported on last year's call but is not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
291	Policy Year XXXX Net Earned Premium (Col 3) is reported on this year's call but was not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
293	Policy Year XXXX Incurred Losses (Col 7) were reported on last year's call but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
295	Policy Year XXXX Incurred Losses (Col 7) are reported on this year's call but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
297	Policy Year XXXX Claim Counts (Col 8) are reported on this year's call but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.

301	Policy Year XXXX Claim Counts (Col 8) were reported on last year's call but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
372	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
467	Policy Year XXXX. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18) Column (22). Please correct the data.
601	Policy Year XXXX. Net Premium (Col 3) is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
603	Policy Year XXXX. Net Premium (Col 3) is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.
551	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) _____ are reported, then Indemnity Paid Losses on Closed Claims (Col 21) ____ should be reported. Please correct the data.

DE Call 9 - Gross Large Deductible Policy Year Call

Validation Id	Message
181	Policy Year XXXX. Call #9, Line (Z), Standard At Bureau DSR Level (Col 1) minus Call #8, Line (Z), Standard At Bureau DSR Level (Col 1) should equal Call #2, Line (5C). Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
182	Policy Year XXXX. Call #9, Line (Z), Net Premium (Col 3) minus Call #8, Line (Z), Net Premium (Col 3) should equal Call #2, Line (5D). Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
183	Policy Year XXXX. Call #9, Line (Z), Total Paid (Col 4) minus Call #8, Line (Z), Total Paid (Col 4) should equal Call #2, Line 12B, Standard At Company Level (Col 2) - Paid. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
184	Policy Year XXXX. Call #9, Line (Z), Total Incurred Losses Including IBNR (Col 7) minus Call #8, Line (Z), Total Incurred Losses Including IBNR (Col 7) should equal Call #2, Line 12B, Net Premium (Col 3) - Incurred. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
185	Policy Year XXXX. Call #9, Line (Z), ALAE Paid (Col 23) minus Call #8, Line (Z), ALAE Paid (Col 23) should equal Call #2, Line (12C), Standard At Company Level (Col 2) - Paid. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
186	Policy Year XXXX. Call #9, Line (Z), ALAE Incurred (Col 26) minus Call #8, Line (Z), ALAE Incurred (Col 26) should equal Call #2 Line (12C), Net Premium (Col 3) - Incurred. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
192	Policy Year XXXX Net Earned Premium reported in (Col 3) is greater than \$250,000 without any Incurred Losses (Col 7). Please verify that there are no losses for this policy year and if necessary, send corrections. [Applicable to all policy years]
193	Policy Year XXXX Medical Incurred reported (Col 10+12+14) is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections. [Applicable to all policy years]
194	Policy Year XXXX Indemnity Incurred reported (Col 9+11+13) is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and if necessary, send corrections. [Applicable to all policy years]
202	The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) must be equal to Incurred Indemnity Claim Counts (Col 8) for Policy Year 2007. The difference is _____. Please correct the data.
203	All non-zero data entries on Call #8, Policy Year XXXX, Column (12) should be less than the corresponding data entries on Call #9, Policy Year XXXX, Column (12) except for Columns (6, 13, 14, 16 and 18) where Call #8 may be less than or equal to Call #9. Please correct the data.
204	Data reported for Large Deductible Policies should generally be larger on a gross basis than a net basis. Policy Year XXXX, Call #9, Column (7) should be greater than Policy Year XXXX, Call #8, Column (7) except for IBNR and Bulk Reserves (Col 6, 13, 14, 16 and 18). Please correct the data or provide an explanation.
214	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Indemnity Case and Bulk reserves (Col 15+16) must be equal to Indemnity Outstanding Excluding IBNR (Col 11). Please correct the data.
215	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Medical Case and Bulk reserves (Col 17+18) must be equal to Medical Outstanding Excluding IBNR (Col 12). Please correct the data.
216	Policy Year XXXX, if you do not report Bulk (Question #1A) or when Bulk is reported in IBNR (Question #1B), Case and Bulk reserves (Col 15, 16, 17 and 18), Column (15) should not be reported. Please correct the data.
217	Policy Year XXXX. When Bulk is reported in "Outstanding" (Question #1B) and outstanding reserves exist (cols 11 + 12), then Indemnity Bulk (Col 16) or Medical Bulk (Col 18) should be reported. Please correct the data.
218	Policy Year XXXX. If Total Incurred Losses Including IBNR (Col 7) are reported then Standard at Bureau DSR Level (Col 1), Standard at Company Level (Col 2) and Net Premium (Col 3) must be reported. Please correct the data.
219	Policy Year XXXX. If Indemnity Paid (Col 9) or Indemnity Outstanding Excluding IBNR (Col 11) are reported, then Incurred Indemnity Claim Count (Col 8) must be reported. Please correct the data.
220	Policy Year XXXX. If Indemnity Paid (Col 9) and Indemnity Outstanding Excluding IBNR (Col 11) are equal to zero, then Incurred Indemnity Claim Count (Col 8) should be equal to zero. Please correct the data.
221	Policy Year XXXX. If Closed Indemnity Claim Counts (Col 19) are reported, then Indemnity Paid (Col 9) must be reported. Please correct the data.
222	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) are reported, then Indemnity Outstanding Excluding IBNR (Col 11) should be reported. Please correct the data.
223	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) is equal to Indemnity Bulk (Col 16). Please correct the data.
224	Policy Year XXXX. Indemnity Paid On Closed Claims (Col 21) must be less than or equal to Indemnity Paid (Col 9). The difference is _____. Please correct the data.
225	Policy Year XXXX. Medical Paid On Closed Claims (Col 22) must be less than or equal to Medical Paid (Col 10). The difference is _____. Please correct the data.
226	Column (1), Line (Y) from the current Policy Year Call must equal Column (1), Line (X) from the prior Policy Year Call. The difference is _____. Since your company is reporting a change from last year's valuation, please verify the accuracy of the data. If either report is incorrect, send a revised report. If it is correct, provide an explanation.
227	If the answer selected for Question #2 on the current year's call "No" does not equal the answer selected for the prior year's call "Yes - Only for Indemnity cases reserved on a tabular basis discounted at 3.5%", then the answer to Question #3 should be "Yes". Please verify your answers to questions on the current and prior year's calls.

256	The value for Standard At Bureau DSR Level, Standard At Company Level, Net premium or Total Incurred Losses Including IBNR (Col 1, 2, 3 or 7) for Policy Year XXXX, col (1) should not be equal to Line (Z) unless both values are equal to zero.
258	Policy Year Prior to 1992, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Bureau DSR Level (Col 1) and Standard at Company Level (Col 2) should not be equal to Net Premium (Col 3). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
260	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Company Level (Col 2) divided by Net Premium (Col 3) should be between the range of (0.45 and 2.00). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
262	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Bureau DSR Level (Col 1) divided by Net Premium (Col 3) should be between the range of (0.50 and 2.00). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
264	The method of discounting reserves has changed from the prior year call.
269	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Policy Year XXXX, Column 4 on the current Call decreases by more than 50,000 from the prior Policy Year Call. The difference is _____. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
271	Policy Year XXXX, Premium reported Net Premium Earned on the current year call for Column 3, compared to the prior year call is greater than 50,000 but their ratio ____ falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. NOTE: Range intervals vary by policy year
273	Policy Year XXXX, Premium reported on the current year call for Column 1, compared to the prior year call is greater than 10,000, but their ratio 0.00 falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. NOTE: Range intervals vary by policy year
275	Policy Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
277	Policy Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
279	Policy Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
281	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 and their ratio ____ falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. NOTE: Range intervals vary by policy year
283	Policy Year XXXX, Total Paid (Col 4) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
285	Policy Year XXXX, Indemnity Paid (Col 9) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
287	Policy Year XXXX, Medical Paid (Col 10) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. NOTE: Range intervals vary by policy year
289	Policy Year XXXX Net Earned Premium (Col 3) was reported on last year's call but is not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
291	Policy Year XXXX Net Earned Premium (Col 3) is reported on this year's call but was not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
293	Policy Year XXXX Incurred Losses (Col 7) were reported on last year's call but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
295	Policy Year XXXX Incurred Losses (Col 7) are reported on this year's call but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
297	Policy Year XXXX Claim Counts (Col 8) are reported on this year's call but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
301	Policy Year XXXX Claim Counts (Col 8) were reported on last year's call but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
372	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
467	Policy Year XXXX. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18) Column (22). Please correct the data.
601	Policy Year XXXX. Net Premium (Col 3) is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
603	Policy Year XXXX. Net Premium (Col 3) is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.
551	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) ____ are reported, then Indemnity Paid Losses on Closed Claims (Col 21) ____ should be reported. Please correct the data.

DE Call 12 - Assigned Risk Policy Year Call

Validation Id	Message
202	The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) must be equal to Incurred Indemnity Claim Counts (Col 8) for Policy Year 2007. The difference is _____. Please correct the data.
214	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Indemnity Case and Bulk reserves (Col 15+16) must be equal to Indemnity Outstanding Excluding IBNR (Col 11). Please correct the data.
215	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Medical Case and Bulk reserves (Col 17+18) must be equal to Medical Outstanding Excluding IBNR (Col 12). Please correct the data.

216	Policy Year XXXX, if you do not report Bulk (Question #1A) or when Bulk is reported in IBNR (Question #1B), Case and Bulk reserves (Col 15, 16, 17 and 18), Column (15) should not be reported. Please correct the data.
217	Policy Year XXXX. When Bulk is reported in "Outstanding" (Question #1B) and outstanding reserves exist (cols 11 + 12), then Indemnity Bulk (Col 16) or Medical Bulk (Col 18) should be reported. Please correct the data.
218	Policy Year XXXX. If Total Incurred Losses Including IBNR (Col 7) are reported then Standard at Bureau DSR Level (Col 1), Standard at Company Level (Col 2) and Net Premium (Col 3) must be reported. Please correct the data.
219	Policy Year XXXX. If Indemnity Paid (Col 9) or Indemnity Outstanding Excluding IBNR (Col 11) are reported, then Incurred Indemnity Claim Count (Col 8) must be reported. Please correct the data.
220	Policy Year XXXX. If Indemnity Paid (Col 9) and Indemnity Outstanding Excluding IBNR (Col 11) are equal to zero, then Incurred Indemnity Claim Count (Col 8) should be equal to zero. Please correct the data.
221	Policy Year XXXX. If Closed Indemnity Claim Counts (Col 19) are reported, then Indemnity Paid (Col 9) must be reported. Please correct the data.
222	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) are reported, then Indemnity Outstanding Excluding IBNR (Col 11) should be reported. Please correct the data.
223	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) is equal to Indemnity Bulk (Col 16). Please correct the data.
224	Policy Year XXXX. Indemnity Paid On Closed Claims (Col 21) must be less than or equal to Indemnity Paid (Col 9). The difference is _____. Please correct the data.
225	Policy Year XXXX. Medical Paid On Closed Claims (Col 22) must be less than or equal to Medical Paid (Col 10). The difference is _____. Please correct the data.
226	Column (1), Line (Y) from the current Policy Year Call must equal Column (1), Line (X) from the prior Policy Year Call. The difference is _____. Since your company is reporting a change from last year's valuation, please verify the accuracy of the data. If either report is incorrect, send a revised report. If it is correct, provide an explanation.
227	If the answer selected for Question #2 on the current year's call "No" does not equal the answer selected for the prior year's call "Yes - Only for Indemnity cases reserved on a tabular basis discounted at 3.5%", then the answer to Question #3 should be "Yes". Please verify your answers to questions on the current and prior year's calls.
228	Policy Year XXXX. Standard At Bureau DSR Level (Col 1) must equal Standard At Company Level (Col 2). The difference is _____. Please correct the data.
231	The value for Call #1, Column (25), the sum of Policy Years Prior to 1992 through 1993 must be greater than or equal to Call #12, Column (25), Policy Year Prior to 1994. Please correct the data or provide an explanation.
234	For PY 1994 and subsequent: The value for Call #1, Column (1), Policy Year XXXX, must be greater than or equal to Call #12, Column (1), Policy Year XXXX. Please correct the data or provide an explanation.
256	The value for Standard At Bureau DSR Level, Standard At Company Level, Net premium or Total Incurred Losses Including IBNR (Col 1, 2, 3 or 7) for Policy Year XXXX, col (1) should not be equal to Line (Z) unless both values are equal to zero.
258	Policy Year Prior to 1992, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Bureau DSR Level (Col 1) and Standard at Company Level (Col 2) should not be equal to Net Premium (Col 3). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
260	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Company Level (Col 2) divided by Net Premium (Col 3) should be between the range of (0.45 and 2.00). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
262	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) is greater than or equal to 500,000, then Standard at Bureau DSR Level (Col 1) divided by Net Premium (Col 3) should be between the range of (0.50 and 2.00). If the data is correct, provide a detailed explanation regarding the relationship between the columns.
264	The method of discounting reserves has changed from the prior year call.
269	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Policy Year XXXX, Column 4 on the current Call decreases by more than 50,000 from the prior Policy Year Call. The difference is _____. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
271	Policy Year XXXX, Premium reported Net Premium Earned on the current year call for Column 3, compared to the prior year call is greater than 50,000 but their ratio ____ falls outside the range of (0.99 and 1.01). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
273	Policy Year XXXX, Premium reported on the current year call for Column 1, compared to the prior year call is greater than 10,000, but their ratio ____ falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Note: Ranges vary by policy year]
275	Policy Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Note: Ranges vary by policy year]
277	Policy Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Note: Ranges vary by policy year]
279	Policy Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Note: Ranges vary by policy year]
281	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 and their ratio ____ falls outside the range. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Note: Ranges vary by policy year]
283	Policy Year XXXX, Total Paid (Col 4) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Note: Ranges vary by policy year]
285	Policy Year XXXX, Indemnity Paid (Col 9) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Note: Ranges vary by policy year]
287	Policy Year XXXX, Medical Paid (Col 10) of the current year call compared to the prior year call is greater than 200,000 but their ratio ____ falls outside the range. Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Note: Ranges vary by policy year]
289	Policy Year XXXX Net Earned Premium (Col 3) was reported on last year's call but is not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.

291	Policy Year XXXX Net Earned Premium (Col 3) is reported on this year's call but was not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
293	Policy Year XXXX Incurred Losses (Col 7) were reported on last year's call but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
295	Policy Year XXXX Incurred Losses (Col 7) are reported on this year's call but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
297	Policy Year XXXX Claim Counts (Col 8) are reported on this year's call but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.
301	Policy Year XXXX Claim Counts (Col 8) were reported on last year's call but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.
372	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
467	Policy Year XXXX. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18) Column (22). Please correct the data.
601	Policy Year XXXX. Net Premium (Col 3) is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
603	Policy Year XXXX. Net Premium (Col 3) is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.
551	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) _____ are reported, then Indemnity Paid Losses on Closed Claims (Col 21) ____ should be reported. Please correct the data.

DE Call 15 - Catastrophe Experience Call

Validation Id	Message
303	Section #1, Policy Year XXXX. The sum of Indemnity Closed Claims with Payment and Indemnity Open Claims (Col 1+2) must equal Indemnity Total Claims (Col 3). Please correct the data.
306	Section #1, Policy Year XXXX. If Indemnity Closed Claims with Payment (Col 1) are reported then Indemnity Paid Losses (Col 4) should be reported. Please correct the data.
308	Section #1, Policy Year XXXX. If Indemnity Open Claims (Col 2) are reported then the sum of the Outstanding Losses (Col 6+7) must be greater than zero. Please correct the data.
310	Section #1, Policy Year XXXX. If Indemnity Paid Losses (Col 4) are reported then Indemnity Claim Counts (Col 3) should be reported. Please correct the data.
312	Section #2, Policy Year XXXX. If Indemnity Outstanding Losses (Col 6) are reported then Indemnity Open Claims (Col 2) should be reported. Please correct the data.
314	Section #4, Policy Year XXXX, Column (5) must be less than or equal to Section #1, Policy Year XXXX, Column (5). Please correct the data.
316	Section #2, Policy Year XXXX, Column (3) must be less than or equal to Section #3, Policy Year XXXX, Column (3). Please correct the data.
318	Section #1, Policy Year XXXX, Indemnity Closed Claims with Payment (Col 1) on the current year call should not decrease compared to Indemnity Closed Claims with Payment (Col 1) on the prior year call. Please correct the data.
320	Section #1, Policy Year XXXX, Indemnity Total Claims (Col 3) on the current year call should not decrease compared to Indemnity Total Claims (Col 3) on the prior year call. Please correct the data.
322	Section #1, Policy Year XXXX, Indemnity Paid Losses (Col 4) on the current year call should not decrease compared to Indemnity Paid Losses (Col 4) on the prior year call. Please correct the data.
334	Section #1, Policy Year XXXX, Medical Paid Losses (Col 5) on the current year call should not decrease compared to Medical Paid Losses (Col 5) on the prior year call. Please correct the data.
346	Section #1, Policy Year XXXX, Column (1) should be less than or equal to Call #1, Policy Year XXXX, Column (19). Please correct the data.
358	Section #2, Policy Year XXXX, Column (1) should be less than or equal to Call #8, Policy Year XXXX, Column (19). Please correct the data.
369	Section #3, Policy Year XXXX, Column (4) should be less than or equal to Call #9, Policy Year XXXX, Column (9). Please correct the data.
371	Section #4, Policy Year XXXX, Column (5) should be less than or equal to Call #12, Policy Year XXXX, Column (10). Please correct the data.
465	If the response to Question #1 is 'Yes', then claims should be reported on Call #15. Please correct the data or provide an explanation
466	For all entries - Section 1, Policy Year XXXX, Column (4) should be non-negative. Please correct the data.