# ACCIDENT YEAR EDIT DESCRIPTIONS DELAWARE

## **ACCIDENT YEAR CALL #1A:**

Edit Description
The sum of Total Paid (Col 4), Total Outstanding Excluding IBNR (Col 5) and Total IBNR (Col 6) must be equal to Total Incurred
Losses Including IBNR (Col 7). Please correct the data.
The sum of Indemnity Paid (Col 9) and Medical Paid (Col 10) must be equal to Total Paid (Col 4). Please correct the data.
The sum of Indemnity Outstanding Excluding IBNR (Col 11) and Medical Outstanding Excluding IBNR (Col 12) must be equal
to Total Outstanding Excluding IBNR (Col 5). Please correct the data.
The sum of Indemnity IBNR (Col 13) and Medical IBNR (Col 14) must be equal to Total IBNR (Col 6). Please correct the data.
The sum of ALAE Paid (Col 23), ALAE Case (Col 24) and ALAE Bulk + IBNR (Col 25) must be equal to ALAE Incurred (Col 26) for
all lines. Please correct the data.
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 Accident Year Please correct the data. [Applicable to Accident Years Pr. to 20XX-
30 & subsequent]
Line (Z) must be equal to Line (X) minus Line (Y). Please correct the data.
Accident Year All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Col (XX)
Please correct the data.
Accident Year 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.
Accident Year 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.
Accident Year If Closed Indemnity Claim Counts (Col 19) are reported, then Indemnity Paid (Col 9) must be
reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year If Open Indemnity Claim Counts (Col 20) are reported, then Indemnity Outstanding Excluding IBNR (Col
11) should be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent] Accident Year 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. [Applicable to Accident Years Pr. to '20XX-30' & subsequent].
Accident Year Indemnity Paid On Closed Claims (Col 21) must be less than or equal to Indemnity Paid (Col 9)
Please correct the data.
Accident Year . Medical Paid On Closed Claims (Col 22) must be less than or equal to Medical Paid (Col 10) . Please
correct the data.
Col (XX), Line (Y) from the current Accident Year Call must equal Col (XX), Line (X) from the prior Accident Year Call.
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.
Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation.
Accident Year, Col (XX) on the current Call decreases by more than \$50,000 from the prior Accident Year Call
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.
Accident YearIncurred 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. [Applicable to Accident Years
20XX-1 and prior]
Accident YearIncurred 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. [Applicable to Accident 20XX-1
and prior]

Accident YearClaim 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. [Applicable to Accident Years 20XX-1 and prior]
Accident YearClaim 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. [Applicable to Accident Years 20XX-1 and prior]
Accident Year, 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 of (0.97 and 1.03). 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. [Applicable to Accident Years 20XX-6 and prior]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-5]
Accident Year, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call for is greater than 200,000 but their ratio falls outside the range of (0.95 and 1.06). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (0.95 and 1.25). 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. [Applicable to Accident Year 20XX-3]
Accident Year, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call for is greater than 200,000 but their ratio falls outside the range of (0.95 and 1.50). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 5.00). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (0.95 and 1.06). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (0.95 and 1.08). 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. [Applicable to Accident Year 20XX-4]

Accident Year, 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 of (0.95 and 1.32). 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. [Applicable to Accident Year 20XX-3]
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Accident Year, 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 of (0.95 and 1.65). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 6.5). 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. [Applicable to Accident Year 20XX-1]
Assident Veer Medical Baid + O/S evel IBNB (Cal 10+13) of the surrent year call as ampared to the prior year call is
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (0.95 and 1.06). 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. [Applicable to Accident Years 20XX-5]
development of your data giving details of any large claims. [Applicable to Accident Tears 2000-5]
Accident Year, 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 of (0.95 and 1.08). 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. [Applicable to Accident Years 20XX-4]
Accident Year, 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 of (0.95 and 1.32). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (0.95 and 1.65). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 6.50). 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. [Applicable to Accident Year 20XX-1]
acticiopinient of your data giving details of any large claims. [Applicable to Accident Teal 20/// 1]
Accident Year, 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. [Applicable to Accident Years 20XX-3 & prior]
Accident Year, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater
than 10 but their ratio falls outside the range of (1.00 and 1.20). 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. [Applicable to
Accident Year 20XX-2]

Accident Year, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater
than 10 but their ratio falls outside the range of (1.00 and 4.00). 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. [Applicable to
Accident Year 20XX-1]
Accident Year, 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 of (1.00 and 1.03). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.06). 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. [Applicable to Accident Year 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.35). 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. [Applicable to Accident Year 20XX-3]
Accident Year, Total Paid (Col 4) of the current year call compared to the prior year call for is greater than
200,000 but their ratio falls outside the range of (1.00 and 1.90). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.08). 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. [Applicable to Accident Year 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.47). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (1.00 and 2.20). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 1.04). 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

Accident Year, 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 of (1.00 and 1.08). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.47). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (1.00 and 2.20). 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. [Applicable to Accident Years 20XX-2]  Calendar Year amounts (Line Z, Col XX) must be equal between Policy Year and Accident Year Calls. Please correct the data or provide an explanation.
Policy and Accident year, amounts should not be equal between calls (Col XX) Please correct the data or provide an explanation.
Accident year, Name of column (Col XX) should be equal to or less than the sum of the corresponding policy years (XXXX and XXXX-1) Please correct the data or provide an explanation.
The sum of all accident years must be equal to Line (X). Please correct the data.
The value for Total Incurred Losses Including IBNR (Col 7) for the current Accident Year should not be equal to Line (Z)
unless both values are equal to zero. Please correct the data or provide an explanation.
Accident YearMedical Incurred reported (Col 10+12+14) is greater than \$250,000without any Indemnity Incurred
Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections. [Applicable to all
accident years]
Accident YearIndemnity Incurred reported (Col 9+11+13) is greater than \$250,000without 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 accident years]
Accident Year If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) must equal
zero. Please correct the data.
Accident Year, 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.
The value for Call #1, Column (XX), the sum of Accident Years Prior to 20XX-30 through 20XX-29 must be greater than or equal to Call #12, Column (XX), Accident Year Prior to 20XX-28 Please correct the data or provide an explanation.
For PY 20XX-28 and subsequent: The value for Call #1, Column (XX), Accident Year, must be greater than or equal to Call #12, Column (XX), Accident Year,Please correct the data or provide an explanation.

## **ACCIDENT YEAR CALL #8A:**

#### **Edit Description**

The sum of Total Paid (Col 4), Total Outstanding Excluding IBNR (Col 5) and Total IBNR (Col 6) must be equal to Total Incurred Losses Including IBNR (Col 7). Please correct the data.

The sum of Indemnity Paid (Col 9) and Medical Paid (Col 10) must be equal to Total Paid (Col 4). Please correct the data.

The sum of Indemnity Outstanding Excluding IBNR (Col 11) and Medical Outstanding Excluding IBNR (Col 12) must be equal
to Total Outstanding Excluding IBNR (Col 5). Please correct the data.
TI (1   1   10   10   10   10   10   10
The sum of Indemnity IBNR (Col 13) and Medical IBNR (Col 14) must be equal to Total IBNR (Col 6). Please correct the data.
The sum of ALAE Paid (Col 23), ALAE Case (Col 24) and ALAE Bulk + IBNR (Col 25) must be equal to ALAE Incurred (Col 26) for
all lines. Please correct the data.
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 Accident Year Please correct the data. [Applicable to Accident Years Pr. to 20XX-
30 & subsequent]
Line (Z) must be equal to Line (X) minus Line (Y). Please correct the data.
Accident Year All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Col (XX)
Please correct the data.
Accident Year 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.
Accident Year 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.
Accident Year If Closed Indemnity Claim Counts (Col 19) are reported, then Indemnity Paid (Col 9) must be
reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year . If Open Indemnity Claim Counts (Col 20) are reported, then Indemnity Outstanding Excluding IBNR (Col
11) should be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year 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. [Applicable to Accident Years Pr. to '20XX-30' & subsequent].
Accident Year Indemnity Paid On Closed Claims (Col 21) must be less than or equal to Indemnity Paid (Col 9)
Please correct the data.
Accident Year Medical Paid On Closed Claims (Col 22) must be less than or equal to Medical Paid (Col 10) Please
correct the data.
Col (XX), Line (Y) from the current Accident Year Call must equal Col (XX), Line (X) from the prior Accident Year Call.
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.  Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation.
Accident Year, Col (XX) on the current Call decreases by more than \$50,000 from the prior Accident Year Call
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.
Accident YearIncurred 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. [Applicable to Accident Years
20XX-1 and prior]
Accident YearIncurred 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. [Applicable to Accident 20XX-1
and prior]
Accident YearClaim 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. [Applicable to Accident Years 20XX-1
and prior]
Accident YearClaim 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. [Applicable to Accident Years 20XX-1
and prior]
Accident Year, 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 of (0.97 and 1.03). 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. [Applicable to Accident Years 20XX-6 and prior]

Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-5]
Accident Year, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call for is greater than 200,000 but their ratio falls outside the range of (0.95 and 1.06). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (0.95 and 1.25). 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. [Applicable to Accident Year 20XX-3]
Accident Year, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call for is greater than 200,000 but their ratio falls outside the range of (0.95 and 1.50). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 5.00). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (0.95 and 1.06). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (0.95 and 1.08). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (0.95 and 1.32). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (0.95 and 1.65). 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. [Applicable to Accident Year 20XX-2]

Accident Year, 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 of (1.00 and 6.5). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (0.95 and 1.06). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (0.95 and 1.08). 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. [Applicable to Accident Years 20XX-4]
Accident Year, 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 of (0.95 and 1.32). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (0.95 and 1.65). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 6.50). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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. [Applicable to Accident Years 20XX-3 & prior]
Accident Year, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 but their ratio falls outside the range of (1.00 and 1.20). 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. [Applicable to Accident Year 20XX-2]
Accident Year, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 but their ratio falls outside the range of (1.00 and 4.00). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (1.00 and 1.03). 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. [Applicable to Accident Years 20XX-6 & prior]

Accident Year, 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 of (1.00 and 1.06). 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. [Applicable to Accident Year 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.35). 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. [Applicable to Accident Year 20XX-3]
Accident Year, Total Paid (Col 4) of the current year call compared to the prior year call for is greater than
200,000 but their ratio falls outside the range of (1.00 and 1.90). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.08). 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. [Applicable to Accident Year 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.47). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (1.00 and 2.20). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.08). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]

Accident Year, 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 of (1.00 and 1.47). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (1.00 and 2.20). 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. [Applicable to Accident Years 20XX-2]
The sum of all accident years must be equal to Line (X). Please correct the data.
The value for Total Incurred Losses Including IBNR (Col 7) for the current Accident Year should not be equal to Line (Z)
unless both values are equal to zero. Please correct the data or provide an explanation.
Accident YearMedical Incurred reported (Col 10+12+14) is greater than \$250,000without any Indemnity Incurred
Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections. [Applicable to all
accident years]
Accident YearIndemnity Incurred reported (Col 9+11+13) is greater than \$250,000without 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 accident years]
All non-zero data entries on Call #8A, Accident Year, Col (X) should be less than the corresponding data entries on Call
#9A, Accident Year, Col (X) except for Total IBNR (Col 6), Indemnity IBNR (Col 13), Medical IBNR (Col 14), Indemnity
Bulk (Col 16) and Medical Bulk (Col 18) where Call #8A may be less than or equal to Call #9A. Please correct the data.
Accident Year If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) must equal
zero. Please correct the data.
Accident Year, 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.

### **ACCIDENT YEAR CALL #9A:**

Accident Year If Closed Indemnity Claim Counts (Col 19) are reported, then Indemnity Paid (Col 9) must be
reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year If Open Indemnity Claim Counts (Col 20) are reported, then Indemnity Outstanding Excluding IBNR (Col
11) should be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year 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. [Applicable to Accident Years Pr. to '20XX-30' & subsequent].
Accident Year Indemnity Paid On Closed Claims (Col 21) must be less than or equal to Indemnity Paid (Col 9)
Please correct the data.
Accident Year Medical Paid On Closed Claims (Col 22) must be less than or equal to Medical Paid (Col 10) Please
correct the data.
Col (XX), Line (Y) from the current Accident Year Call must equal Col (XX), Line (X) from the prior Accident Year Call.
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.
Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation.
Accident Year, Col (XX) on the current Call decreases by more than \$50,000 from the prior Accident Year Call
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.  Accident Year 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. [Applicable to Accident Years
20XX-1 and prior]
Accident YearIncurred 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. [Applicable to Accident 20XX-1
and prior]
Accident YearClaim 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. [Applicable to Accident Years 20XX-1
and prior]
Accident YearClaim 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. [Applicable to Accident Years 20XX-1
and prior]
Accident Year, 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 of (0.97 and 1.03). 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. [Applicable to Accident Years 20XX-6 and prior]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-5]
Accident Year, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call for is
greater than 200,000 but their ratio falls outside the range of (0.95 and 1.06). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (0.95 and 1.25). 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. [Applicable to Accident Year 20XX-3]

Accident Year, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call for is greater than 200,000 but their ratio falls outside the range of (0.95 and 1.50). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 5.00). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (0.95 and 1.06). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (0.95 and 1.08). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (0.95 and 1.32). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (0.95 and 1.65). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 6.5). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (0.95 and 1.06). 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. [Applicable to Accident Years 20XX-5]

Accident Year, 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 of (0.95 and 1.08). 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. [Applicable to Accident Years 20XX-4]
Accident Year, 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 of (0.95 and 1.32). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (0.95 and 1.65). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 6.50). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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. [Applicable to Accident Years 20XX-3 & prior]
Accident Year, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 but their ratio falls outside the range of (1.00 and 1.20). 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. [Applicable to Accident Year 20XX-2]
Accident Year, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 but their ratio falls outside the range of (1.00 and 4.00). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (1.00 and 1.03). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.06). 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. [Applicable to Accident Year 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.35). 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. [Applicable to Accident Year 20XX-3]

Accident Year, Total Paid (Col 4) of the current year call compared to the prior year call for is greater than
200,000 but their ratio falls outside the range of (1.00 and 1.90). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.08). 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. [Applicable to Accident Year 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.47). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (1.00 and 2.20). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.08). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year , 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 of (1.00 and 1.47). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (1.00 and 2.20). 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. [Applicable to Accident Years 20XX-2]
The sum of all accident years must be equal to Line (X). Please correct the data.
The value for Total Incurred Losses Including IBNR (Col 7) for the current Accident Year should not be equal to Line (Z)
unless both values are equal to zero. Please correct the data or provide an explanation.

Accident Year 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
accident years]
Accident YearIndemnity Incurred reported (Col 9+11+13) is greater than \$250,000without 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 accident years]
Data reported for Large Deductible Policies should generally be larger on a gross basis than a net basis. Accident Year,
Call #9A, Col (XX) should be greater than Accident Year, Call #8A, Col (XX) except for IBNR and Bulk Reserves (Col
6, 13, 14, 16 and 18). Please correct the data or provide an explanation.
Accident Year If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) must equal
zero. Please correct the data.
Accident Year, 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.

ACCIDENT YEAR CALL #12A:
Edit Description
The sum of Total Paid (Col 4), Total Outstanding Excluding IBNR (Col 5) and Total IBNR (Col 6) must be equal to Total Incurred
Losses Including IBNR (Col 7). Please correct the data.
The sum of Indemnity Paid (Col 9) and Medical Paid (Col 10) must be equal to Total Paid (Col 4). Please correct the data.
The sum of Indemnity Outstanding Excluding IBNR (Col 11) and Medical Outstanding Excluding IBNR (Col 12) must be equal
to Total Outstanding Excluding IBNR (Col 5). Please correct the data.
The sum of Indemnity IBNR (Col 13) and Medical IBNR (Col 14) must be equal to Total IBNR (Col 6). Please correct the data.
The sum of ALAE Paid (Col 23), ALAE Case (Col 24) and ALAE Bulk + IBNR (Col 25) must be equal to ALAE Incurred (Col 26) for
all lines. Please correct the data.
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 Accident Year Please correct the data. [Applicable to Accident Years Pr. to 20XX-
30 & subsequent]
Line (Z) must be equal to Line (X) minus Line (Y). Please correct the data.
Accident Year All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Col (XX)
Please correct the data.
Accident Year 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.
Accident Year 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.
Accident Year If Closed Indemnity Claim Counts (Col 19) are reported, then Indemnity Paid (Col 9) must be
reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year If Open Indemnity Claim Counts (Col 20) are reported, then Indemnity Outstanding Excluding IBNR (Col
11) should be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year 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. [Applicable to Accident Years Pr. to '20XX-30' & subsequent].
Accident Year Indemnity Paid On Closed Claims (Col 21) must be less than or equal to Indemnity Paid (Col 9)
Please correct the data.
Accident Year Medical Paid On Closed Claims (Col 22) must be less than or equal to Medical Paid (Col 10) Please
correct the data.

Col (XX), Line (Y) from the current Accident Year Call must equal Col (XX), Line (X) from the prior Accident Year Call.
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.
Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation.
Accident Year, Col (XX) on the current Call decreases by more than \$50,000 from the prior Accident Year Call
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.
Accident YearIncurred 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. [Applicable to Accident Years
20XX-1 and prior]
Accident YearIncurred 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. [Applicable to Accident 20XX-1
and prior]
Accident YearClaim 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. [Applicable to Accident Years 20XX-1
and prior]
Accident YearClaim 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. [Applicable to Accident Years 20XX-1
and prior]
Accident Year, 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 of (0.97 and 1.03). 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. [Applicable to Accident Years 20XX-6 and prior]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-5]
Assident Veer. Total Baid + O/C and IBNB (Cal A+E) of the anguent year call.
Accident Year, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call for is
greater than 200,000 but their ratio falls outside the range of (0.95 and 1.06). 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. [Applicable to Accident Year 20XX-4]
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Accident Year, 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 of (0.95 and 1.25). 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. [Applicable to Accident Year 20XX-3]
Accident Year, Total Paid + O/S excl IBNR (Col 4+5) of the current year call compared to the prior year call for is
greater than 200,000 but their ratio falls outside the range of (0.95 and 1.50). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 5.00). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]

Accident Year, 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 of (0.95 and 1.06). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (0.95 and 1.08). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (0.95 and 1.32). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (0.95 and 1.65). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 6.5). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (0.96 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (0.95 and 1.06). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (0.95 and 1.08). 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. [Applicable to Accident Years 20XX-4]
Accident Year, 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 of (0.95 and 1.32). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (0.95 and 1.65). 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. [Applicable to Accident Year 20XX-2]

Accident Year, 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 of (1.00 and 6.50). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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. [Applicable to Accident Years 20XX-3 & prior]
Accident Year, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 but their ratio falls outside the range of (1.00 and 1.20). 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. [Applicable to Accident Year 20XX-2]
Accident Year, Indemnity Claim Counts (Col 8) of the current year call compared to the prior year call is greater than 10 but their ratio falls outside the range of (1.00 and 4.00). 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. [Applicable to Accident Year 20XX-1]
Accident Year, 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 of (1.00 and 1.03). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.06). 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. [Applicable to Accident Year 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.35). 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. [Applicable to Accident Year 20XX-3]
Accident Year, Total Paid (Col 4) of the current year call compared to the prior year call for is greater than 200,000 but their ratio falls outside the range of (1.00 and 1.90). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.08). 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. [Applicable to Accident Year 20XX-5]

Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.47). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (1.00 and 2.20). 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. [Applicable to Accident Year 20XX-2]
Accident Year, 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 of (1.00 and 1.04). 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. [Applicable to Accident Years 20XX-6 & prior]
Accident Year, 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 of (1.00 and 1.08). 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. [Applicable to Accident Years 20XX-5]
Accident Year, 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 of (1.00 and 1.12). 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. [Applicable to Accident Year 20XX-4]
Accident Year, 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 of (1.00 and 1.47). 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. [Applicable to Accident Year 20XX-3]
Accident Year, 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 of (1.00 and 2.20). 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. [Applicable to Accident Years 20XX-2]
The sum of all accident years must be equal to Line (X). Please correct the data.
The value for Total Incurred Losses Including IBNR (Col 7) for the current Accident Year should not be equal to Line (Z) unless both values are equal to zero. Please correct the data or provide an explanation.
Accident Year 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
accident years]
Accident YearIndemnity 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 accident years]
Accident year Standard At Bureau DSR Level (Col 1) must equal Standard At Company Level (Col 2) The
difference is Please correct the data.
Accident Year If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) must equal
zero. Please correct the data.
Accident Year, 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.

The value for Call #1, Column (XX), the sum of Accident Years Prior to 20XX-20 through 20XX-29 must be greater than or
equal to Call #12, Column (XX), Accident Year Prior to 20XX-28 Please correct the data or provide an explanation.
For PY 20XX-28 and subsequent: The value for Call #1, Column (XX), Accident Year, must be greater than or equal to
Call #12, Column (XX), Accident Year, Please correct the data or provide an explanation.

## **ACCIDENT YEAR CALL #15A:**

Edit Description
Section #2, Accident Year, Column (XX) must be less than or equal to Section #3, Accident Year, Column (XX)
Please correct the data.
Section #1, Accident Year, 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.
Section #1, Accident Year, 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
Section #1, Accident Year, 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.
Section #1, Accident Year, 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.
Section #1, Accident Year, Column (XX) should be less than or equal to Call #1A, Accident Year, Column
(XX) Please correct the data.
Section #2, Accident Year, Column (XX) should be less than or equal to Call #8A, Accident Year, Column
(XX) Please correct the data.
Section #3, Accident Year, Column (XX) should be less than or equal to Call #9A, Accident Year, Column
(XX) Please correct the data.
Section #3, Accident Year 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.
Section #1, Accident Year If Indemnity Closed Claims with Payment (Col 1) are reported then Indemnity Paid
Losses (Col 4) should be reported Please correct the data.
Section #1, Accident Year 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.
Section #1, Accident Year If Indemnity Paid Losses (Col 4) are reported then Indemnity Claim Counts (Col 3)
should be reported Please correct the data.
Section #3, Accident Year If Indemnity Outstanding Losses (Col 6) are reported then Indemnity Open Claims
(Col 2) should be reported Please correct the data.
Section #4, Accident Year, Column (XX) must be less than or equal to Section #1, Accident Year, Column (XX)
Please correct the data.
For all entries - Section XX, Accident Year, Column (XX) should be non-negative. Please correct the data.