Frequently Asked Questions

Q:	CAN WE REQUEST AN EXTENSION ON THE CALLS' REQUIRED DUE DATE?

A: The PCRB will not grant an extension for any reason. All calls must be received prior to or on the required due date.

Q:	CAN CALLS BE SUBMITTED BY FAX OR E-MAIL?

A: All Calls must be reported through the Financial Data Manager (FDM) and cannot be faxed or e-mailed. Revisions to those calls must be submitted through FDM (for calls valued as of December 1, 2019 and subsequent)..

Q:	WHAT IS THE FINANCIAL DATA MANAGER (FDM)?

A: FDM is an Internet-based system that allows carriers to enter, edit and submit all Financial Calls, Forms and Schedule W materials to the PCRB. Access to selected documents, primarily Schedule W, will also be available to the Pennsylvania Insurance Department and the Coal Mine Compensation Rating Bureau of Pennsylvania.

Q:	WHAT CALLS ARE TO BE REPORTED THROUGH FDM?

A: All Calls, the Acknowledgement Form and Statutory Page 14 must be reported through the FDM. Schedule W, Schedule W - Coal and Schedule W - Limitations Affecting Unpaid Claims Estimates (Limitations) are also to be submitted through the FDM. Once submitted, the Schedule W and Limitations will be available to both the PCRB and the Pennsylvania Insurance Department. Schedule W - Coal and Limitations will be available to the PCRB, Pennsylvania Insurance Department and the Coal Mine Compensation Rating Bureau of Pennsylvania.

Q:	WHICH CALLS ARE SUBJECT TO THE FINANCIAL DATA INCENTIVE PROGRAM (FDIP)?

A: All Calls, Forms and Schedule "W" (excluding Schedule W - Coal and Schedule W - Limitations) are subject to the provisions of the FDIP. The Acknowledgment Form is subject to late reporting fees while Calls #1, #1A, #4, #8, #8A, #9, #9A, #14, #15, #15A, Schedule W (excluding Schedule W - Coal and Schedule W - Limitations) and Statutory Page 14 are subject to late reporting, resubmission and failed edit assessments. Schedule W - Coal and Schedule W - Limitations are not subject to any assessments.

Q:	OUR COMPANY HAS NOT WRITTEN BUSINESS IN A FEW YEARS. DO WE NEED TO CONTINUE SENDING CALLS?

A: Yes. Experience for policy years continues to develop for many years after those policies expire. While a carrier may not have any new business, the current calendar year will generally reflect activity on those older years. Tracking of that activity is a crucial part of the PCRB's analysis in the preparation of rate and/or loss cost filings.

Q: CAN WE CHANGE OUR DESIGNATED CONTACT PERSON?

A: Yes. A carrier may change their Designated Contact Person at any time. Simply notify the PCRB and we will email you the forms to complete. Once we receive the completed form, we will update our records accordingly. Otherwise, all correspondence will continue to be sent to the contact person on record.

Q: THERE ARE SOME ITEMS ON OUR FINANCIAL CALLS THAT MAY LOOK EXTRAORDINARY WITHOUT EXPLANATION. SHOULD WE WAIT FOR A CRITICISM LETTER BEFORE WE OFFER AN EXPLANATION?

A: No. We encourage all carriers to attach additional information at the time of submission. FDM provides a text box on the reconciliation pages and also has a create notes section for carriers to provide explanations for any imbalances or inconsistencies. In most cases, a simple paragraph is sufficient and a PCRB criticism letter may be avoided.

Q: WHERE CAN I GET A COPY OF THE INSTRUCTIONS OR FORMS FOR A FINANCIAL CALL?

A: Copies of the instructions for all Calls can be accessed and/or printed from the PCRB's website. All Forms must be accessed through FDM.

Q: CAN I USE THE "APPLICATION LOGIN" BUTTON ON YOUR WEBSITE TO ACCESS FDM?

A: Yes. You can access FDM thru the PCRB's Application Login link.