



January 30, 2026

To All Members of the DCRB:

Re: **FINANCIAL DATA INCENTIVE PROGRAM**

The DCRB Governing Board has approved, the Financial Data Incentive Program (FDIP) will apply to selected Delaware financial data submissions of 2025 experience to be reported during 2026. This continues DCRB practice each year since the FDIP's initial implementation in 1997.

The FDIP for 2025 experience covers the following data submissions:

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

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

- Calendar-Accident Year Calls #1A, #8A, #9A, #12A and #15A have been added to the FDIP for the collection of the 2025 Calls.
- Calls #1, #8, #9, and #12 will now collect underwriting experience for 30 full policy years (1995-2024) and for the incomplete Policy Year 2025 valued as of December 31, 2025. Experience for all policy years prior to 1995 will be accumulated and shown as one line in the Call. Note that experience for Policy Year 1994 and all policy years prior to 1993 was shown separately as of December 31, 2024, and experience for those lines will be combined for proper reporting of data as of December 31, 2025.
- For the remaining Calls, the expansion will continue each year until 30 full policy years, along with the incomplete policy year associated with the current reporting year, are captured.

Additional changes have been made to the FDIP for 2025 experience in the interest of clarity and to reflect mechanical changes in the Call forms to which the FDIP applies. The most significant aspects of the program are as summarized below:

- All Calls and Forms must be submitted through the FDM which is an Internet-based system for the capture of Financial Data.
- For late reporting purposes, The Acknowledgement Form, Statutory Page 14, Calls #1, #1A, #2 ,#4, #8, #8A, #9, #9A, #12 ,#12A, #15 and #15A will be assessed on a per Call basis.
- An assessment of \$100 per business day per call will be imposed for late submissions. Imposition of late submission charges could be applied for submission of calls after the due date, failure of Preliminary Edits and incomplete submissions. Late submission assessments will be subject to a cumulative maximum of \$20,000.
- For edit purposes, Calls #1, #1A, #2, #4, #8, #8A, #9, #9A, #12, #12A ,#15, #15A and Statutory Page 14 will be assessed on a per call basis.
- Preliminary edits are criteria that apply to all Forms and Calls and are prerequisites to the DCRB's processing of a carrier's submission. Failure of one or more preliminary edits will subject a company to assessments for timeliness and/or completeness according to the \$100 per day Late Submission Assessment described above. Major sources of preliminary edit errors are incomplete pages and failed validation errors without explanations that may impede the processing of the Forms, Calls and Schedule Ws.
- Data Quality Edits are primarily validation checks that identify conditions that can only occur as the result of an error or omission and can be determined based on a comparison of data elements on one or more statistical calls. Edits also verify the reasonableness of data reported. Major sources of edit errors are incorrect calculation or careless data entry. Most edits are contained within the FDM and must be run by the carrier prior to submission. If edits are not resolved and/or satisfactorily explained at the time of submission, carriers will be notified of those errors in a criticism letter.
- Data Quality errors will be subject to a Financial Data Error Assessment Schedule which will include a flat fee component and a component which reflects a carrier's market share. The assessment schedule applies for a maximum period of 55 business days with the fine for the first ten business days equaling zero (in effect providing a ten-day grace period).

- For Calls #1, #1A, #2, #4, #8, #8A, #9, #9A, #12 ,#12A, #15, #15A and Statutory Page 14, all resubmissions received after the due date will be subject to a \$100 per call charge.
- Total FDIP assessments for a carrier or group of carriers will be subject to a maximum of 50 percent of the carrier's Annual Statement Delaware Workers Compensation Direct Written Premium for the calendar year immediately preceding the data reportable in the latest Calls.
- If a carrier group elects to submit separate Calls for individual carriers within their group or to submit separate Calls for subsets of the carriers comprising their entire group, each separate Call submission will be treated separately for all purposes of the FDIP. Thus, carriers are encouraged to consider potential ramifications of the FDIP in deciding on the basis (carrier, group or subgroup) to be used in reporting their data.
- Incomplete resubmissions and/or responses (i.e., those which do not address all failed edits or inquiries previously identified by the DCRB) or resubmissions and/or responses which can be determined based on a cursory review not to satisfy the failed edits or inquiries previously identified by the DCRB will not stop the accrual of assessments from the date of the previous DCRB notice letter.

Due Dates:

The Acknowledgement Form, Statutory Page 14 and Calls #1, #1A, #4, #8, #8A, #9, #9A, #12, #12A, #15, #15A on or before March 16, 2026. Call #2 is due on or before April 15, 2026.

A complete updated copy of the 2026 FDIP is enclosed and may also be accessed via the DCRB's website at www.dcrb.com.

Amy Quinn
President



DELAWARE COMPENSATION RATING BUREAU, INC. FINANCIAL DATA INCENTIVE PROGRAM

I. INTRODUCTION

For Calls received in 2026, the DCRB is again applying the Financial Data Incentive Program (FDIP). This continues DCRB practice each year since the FDIP's initial implementation in 1997. This program recognizes the critical importance of the DCRB receiving quality financial data on time so that it can be used in support of filings made with the Delaware Department of Insurance. In addition, this program is intended to more equitably allocate costs to the DCRB associated with late or inaccurate data submission.

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

II. APPLICATION

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

<u>Name</u>	<u>Due Date</u>
Acknowledgement Form	March 16, 2026
Statutory Page 14	March 16, 2026
Policy Year Call #1	March 16, 2026
Calendar-Accident Year Call #1A	March 16, 2026
Calendar Year Expense Data Call #2	April 15, 2026
Large Claim Call #4	March 16, 2026
Net (As Written) Large Deductible Call #8	March 16, 2026
Net (As Written) Large Deductible Calendar-Accident Call #8A	March 16, 2026
Gross (1st Dollar) Large Deductible Call #9	March 16, 2026
Gross (1 st Dollar) Large Deductible Calendar-Accident Call #9A	March 16, 2026
Assigned Risk Policy Year Call #12	March 16, 2026
Assigned Risk Calendar-Accident Year Call #12A	March 16, 2026
Catastrophe Experience Call #15	March 16, 2026
Catastrophe Experience Calendar-Accident Call #15A	March 16, 2026

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

III. GENERAL INFORMATION

Under the program, the DCRB will levy assessments on carriers for Forms and Financial Calls that are not transmitted via the FDM on or before the required due date(s). There will be no extensions granted for any reason. Also, assessments will be levied on carriers for errors detected on submitted Financial Calls. In addition, any resubmission of data within the Calls or Statutory Page 14 after the due date, whether requested or submitted on a voluntary basis, will carry an assessment charge. Note the resubmission of data is recorded by the DCRB based on the actual date received as recorded within the FDM.

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

All carriers must have a completed FDIP/FDM Designation of Contact Person Form filed with the DCRB. The Contact Person acts as a contact between his/her employer, the Bureaus and the Delaware Department of Insurance. This is designed to help coordinate and accomplish timely and accurate submission of financial data for all carriers. Once logged on, the carrier should complete the Financial Data Call Designation of Contact Person Form with all contact information. The form should then be electronically signed, dated and saved. The contact person does not have to be responsible for filling out financial calls or the Pennsylvania Schedule W. However, they will be responsible for seeing that calls and Pennsylvania Schedule W are submitted on a timely basis, securing responses to questions posed by either the Bureaus or the Department with respect to their group's financial calls or Pennsylvania Schedule W and for communication regarding the FDIP including payment of any assessments levied against their company. Existing Bureau members will be contacted annually for updating of the form. The Bureaus will provide this information to the Department so that all parties are aware of the appropriate contact for your group. If at any other time a carrier needs to change the Designated Contact Person (DCP) information, they should contact the Bureaus' Central Support at (215) 320-4933 or email: financialdatacalls@pcrb.com so that the form can be re-opened for updates.

A new member will be emailed a link and code to access our Correspondence Manager.

IV. GROUP REPORTING

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

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

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

V. PROCEDURES

A. Timeliness

1. General

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

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

2. Assessments -- Original Submissions and Completeness

Calls #1, #1A, #2 ,#4, #8, #8A, #9, #9A, #12, #12A, #15 ,#15A, Acknowledgement Form, and Statutory Page 14 will be treated as separate entities for purposes of levying assessments.

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

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

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

Partial submissions will not be considered in determining assessments for completeness, and the date that the completed submission is received will be considered the receipt date for purposes of the FDIP fees for late submissions.

3. Assessments -- Resubmissions

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

4. Remediation Plan

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

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

The remediation plan shall include:

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

The Insurance Department will be notified of all carriers placed in the Remediation Plan.

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

B. Quality

General

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

- a. **Preliminary Edits** -- Preliminary edits are criteria that apply to all Forms and Calls and are prerequisites to the DCRB's processing of a carrier's submission. Failure of one or more preliminary edits will subject a company to assessments for timeliness and/or completeness according to the \$100 per day Late Submission Assessment described above. Major sources of preliminary edit errors are incomplete pages and failed validation errors without explanations that may impede the processing of the Forms and Calls.
- b. **Data Quality Edits** -- Edits are primarily validation checks that identify conditions that can only occur as the result of an error or omission and can be determined based on a comparison of data elements on one or more statistical calls. Edits also verify the reasonableness of data reported. Major sources of edit errors are incorrect calculation or careless data entry. Most edits are contained within the FDM and must be run by the carrier prior to submission. If edits are not resolved and/or satisfactorily explained at the time of submission, carriers will be notified of those errors in a criticism letter.

Additional edits not contained within the FDM edit process will be performed by the DCRB. Those edits will generally focus on unusual reporting patterns and will also be brought to the carrier's attention in a criticism letter.

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

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

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

All Delaware carriers will be notified initially by April 30th and Pennsylvania carriers will be notified by July 15th. Once the carrier has received notification of the failed edits which will be considered the first business day on the date of the email, each subsequent day will generate charges according to the Assessment Schedule until such time as the carrier submits accurate revisions to its Data Calls.

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

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

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

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

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

For a response to be considered satisfactory, a carrier should describe the relevant factors that caused the condition in question. Asserting the accuracy of the reported data without written detail will not be considered a satisfactory response. Explanations that merely identify the source of the error without correcting the error condition will also not be considered acceptable.

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

C. Maximum Assessment

All assessments in total are subject to a maximum of 50 percent of the second prior Calendar Year Direct Net Written Premium per the Statutory Page 14 of the Annual Statement. In the event that application of the Assessment Schedule as set forth herein produces indicated assessments in excess of such amount, the maximum assessment will apply. For example, during the 2026 processing of 2025 data, a carrier's 2024 Direct Written Premiums will be used to determine the maximum allowable assessment.

VI. COLLECTION OF ASSESSMENTS

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

VII. APPEAL PROCEDURES

A. Appeal

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

Any appeal of assessment must be made in writing and must set forth all factors which the carrier wishes to be considered in review of the appeal. Appeals must be emailed to Gianna Piacentino Browne Financial Data Reporting at gbrowne@DCRB.com.

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

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

Documentation for the timing of submissions by carriers will generally be tracked within the FDM.

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

B. Acknowledgment

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

C. Response

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

VIII. EDIT DESCRIPTIONS

Attached for general reference are data quality edit descriptions. This list is provided to assist the carriers in identifying common types of edit failures. It should be noted that the edit descriptions are not all-inclusive. There may be other types of data problems which could result in the carrier filing a revision and incurring assessments.

DELAWARE COMPENSATION RATING BUREAU, INC.

FINANCIAL DATA ERROR ASSESSMENT SCHEDULE

Effective for December 31, 2025 Calls

Business Day After Due Date	Flat Amount		Market Share Factor *	
	Daily	Cumulative	Daily	Cumulative
1	-	-	-	-
2	-	-	-	-
3	-	-	-	-
4	-	-	-	-
5	-	-	-	-
6	-	-	-	-
7	-	-	-	-
8	-	-	-	-
9	-	-	-	-
10	-	-	-	-
11	250	250	1,500	1,500
12	250	500	1,500	3,000
13	250	750	1,500	4,500
14	250	1,000	1,500	6,000
15	250	1,250	1,500	7,500
16	250	1,500	1,500	9,000
17	250	1,750	1,500	10,500
18	250	2,000	1,500	12,000
19	250	2,250	1,500	13,500
20	250	2,500	1,500	15,000
21	375	2,875	1,500	16,500
22	375	3,250	1,500	18,000
23	375	3,625	1,500	19,500
24	375	4,000	1,500	21,000
25	375	4,375	1,500	22,500
26	375	4,750	1,500	24,000
27	375	5,125	1,500	25,500
28	375	5,500	1,500	27,000
29	375	5,875	1,500	28,500
30	375	6,250	1,500	30,000
31	500	6,750	1,500	31,500
32	500	7,250	1,500	33,000
33	500	7,750	1,500	34,500
34	500	8,250	1,500	36,000
35	500	8,750	1,500	37,500
36	500	9,250	1,500	39,000
37	500	9,750	1,500	40,500
38	500	10,250	1,500	42,000
39	500	10,750	1,500	43,500
40	500	11,250	1,500	45,000
41	500	11,750	1,500	46,500
42	500	12,250	1,500	48,000
43	500	12,750	1,500	49,500
44	500	13,250	1,500	51,000
45	500	13,750	1,500	52,500
46	500	14,250	1,500	54,000
47	500	14,750	1,500	55,500
48	500	15,250	1,500	57,000
49	500	15,750	1,500	58,500
50	500	16,250	1,500	60,000
51	500	16,750	1,500	61,500
52	500	17,250	1,500	63,000
53	500	17,750	1,500	64,500
54	500	18,250	1,500	66,000
55	500	18,750	1,500	67,500

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

DELAWARE COMPENSATION RATING BUREAU, INC.
FINANCIAL DATA ERROR ASSESSMENT SCHEDULE
Effective for December 31, 2025 Calls

Business Day After Due Date	Example: Market Share 1 %			Example: Market Share 5 %		
	Cumulative Assessment			Cumulative Assessment		
	Flat Amount	Market Share	Total Assessment	Flat Amount	Market Share	Total Assessment
1	-	-	-	-	-	-
2	-	-	-	-	-	-
3	-	-	-	-	-	-
4	-	-	-	-	-	-
5	-	-	-	-	-	-
6	-	-	-	-	-	-
7	-	-	-	-	-	-
8	-	-	-	-	-	-
9	-	-	-	-	-	-
10	-	-	-	-	-	-
11	250	15	265	250	75	325
12	500	30	530	500	150	650
13	750	45	795	750	225	975
14	1,000	60	1,060	1,000	300	1,300
15	1,250	75	1,325	1,250	375	1,625
16	1,500	90	1,590	1,500	450	1,950
17	1,750	105	1,855	1,750	525	2,275
18	2,000	120	2,120	2,000	600	2,600
19	2,250	135	2,385	2,250	675	2,925
20	2,500	150	2,650	2,500	750	3,250
21	2,875	165	3,040	2,875	825	3,700
22	3,250	180	3,430	3,250	900	4,150
23	3,625	195	3,820	3,625	975	4,600
24	4,000	210	4,210	4,000	1,050	5,050
25	4,375	225	4,600	4,375	1,125	5,500
26	4,750	240	4,990	4,750	1,200	5,950
27	5,125	255	5,380	5,125	1,275	6,400
28	5,500	270	5,770	5,500	1,350	6,850
29	5,875	285	6,160	5,875	1,425	7,300
30	6,250	300	6,550	6,250	1,500	7,750
31	6,750	315	7,065	6,750	1,575	8,325
32	7,250	330	7,580	7,250	1,650	8,900
33	7,750	345	8,095	7,750	1,725	9,475
34	8,250	360	8,610	8,250	1,800	10,050
35	8,750	375	9,125	8,750	1,875	10,625
36	9,250	390	9,640	9,250	1,950	11,200
37	9,750	405	10,155	9,750	2,025	11,775
38	10,250	420	10,670	10,250	2,100	12,350
39	10,750	435	11,185	10,750	2,175	12,925
40	11,250	450	11,700	11,250	2,250	13,500
41	11,750	465	12,215	11,750	2,325	14,075
42	12,250	480	12,730	12,250	2,400	14,650
43	12,750	495	13,245	12,750	2,475	15,225
44	13,250	510	13,760	13,250	2,550	15,800
45	13,750	525	14,275	13,750	2,625	16,375
46	14,250	540	14,790	14,250	2,700	16,950
47	14,750	555	15,305	14,750	2,775	17,525
48	15,250	570	15,820	15,250	2,850	18,100
49	15,750	585	16,335	15,750	2,925	18,675
50	16,250	600	16,850	16,250	3,000	19,250
51	16,750	615	17,365	16,750	3,075	19,825
52	17,250	630	17,880	17,250	3,150	20,400
53	17,750	645	18,395	17,750	3,225	20,975
54	18,250	660	18,910	18,250	3,300	21,550
55	18,750	675	19,425	18,750	3,375	22,125

EDIT DESCRIPTIONS FOR DELAWARE CALLS APPLICABLE TO FDIP**Delaware****Call #1 - policy Year Call**

Validation Id	Edit Description
71	The value reported for Call #1, Section #3, Line (12), Standard At Bureau DSR Level (Col 1) __ should equal the value reported for Call #2, Section #1, Line (4) __. The difference is __. Please correct the data or provide an explanation.
72	The value reported for Call #1, Section #3, Net Earned Premium Line (12), (Col 2) __ should equal the value reported for Call #2, Section #1, Line (2) __. The difference is __. Please correct the data or provide an explanation.
73	The value reported for Call #1, Section #3, Line (9), Terrorism Standard At Bureau DSR Level (Col 1) __ should equal the value reported for Call #2, Section #1, Line (5E), The Premium Adjustment for Terrorism - Standard Basis, __. The difference is __. Please correct the data or provide an explanation.
74	The value reported for Call #1, Section #3, Line (9), Terrorism Net Earned Premium (Col 2) __ should equal the value reported for Call #2, Section #1, Line (5F), Premium Adjustment for Terrorism - Net Basis, __. The difference is __. Please correct the data or provide an explanation.
75	The value reported for Call #1, Section #3, Line (10), Catastrophe - Standard At Bureau DSR Level (Col 1) __ should equal the value reported for Call #2, Section #1, Line (5G), Premium Adjustment for Catastrophe - Standard Basis, __. The difference is __. Please correct the data or provide an explanation.
76	The value reported for Call #1, Section #3, Line (10), Catastrophe Net Earned Premium (Col 2) __ should equal the value reported for Call #2, Section #1, Line (5H), Premium Adjustment for Catastrophe - Net Basis, __. The difference is __. Please correct the data or provide an explanation.
77	The value reported for Call #1, Section #3, Line (2), Standard At Bureau DSR Level (Col 1) __ should equal the value reported for Call #8, Standard At Bureau DSR Level (Col 1), Line (Z) __. The difference is __. Please correct the data or provide an explanation.
78	The value reported for Call #1, Section #3, Line (2), Net Earned Premium (Col 2) __ should equal the value reported for Call #8, Net Premium (Col 3), Line (Z) __. The difference is __. Please correct the data or provide an explanation.
79	The value reported for Call #1, Section #3, Line (2), Incurred Losses (Col 3) __ should equal the value reported for Call #8, Total Incurred Losses Including IBNR (Col 7), Line (Z) __. The difference is __. Please correct the data or provide an explanation.
80	If Net Earned Premium is reported, Section #3, Line (12), (Col 2) __, then the amount reported on Section #3, Line (9), Terrorism Net Earned Premium (Col 2) should not equal zero. Please correct the data or provide an explanation.
81	If Net Earned Premium is reported, Section #3, Line (12), (Col 2) __, then the amount reported on Section #3, Line (9), Terrorism Standard at Bureau DSR Level (Col 1) should not equal zero. Please correct the data or provide an explanation.
82	The ratio of [Section #3, Line (9), Terrorism Net Earned Premium (Col 2)] / [Section #3, Line (12), Net Earned Premium (Col 2)] __ / __ does not fall within the interval (__ - __) __. Please correct the data or provide an explanation

83	The ratio of [Section #3, Line (10), Catastrophe Net Earned Premium (Col 2)] / [Section #3, Line (12), Net Earned Premium (Col 2)] __ / __ does not fall within the interval (___ - ___) __. Please correct the data or provide an explanation.
84	When reporting Terrorism premium greater than zero, generally, Terrorism Standard at Bureau DSR Level, Section #3, Line (9), (Col 1) __ should not equal Terrorism Net Earned Premium, Section #3, Line (9), (Col 2) __. Please correct the data or provide an explanation.
85	When reporting Catastrophe premium greater than zero, generally Catastrophe Standard at Bureau DSR Level, Section #3, Line (10), (Col 1) __ should not equal Catastrophe Net Earned Premium, Section #3, Line (10), (Col 2) __. Please correct the data or provide an explanation.
86	If Net Earned Premium is reported on Section #3, Line (12), (Col 2) __, then the amount reported on Section #3, Line (10), Catastrophe Net Earned Premium (Col 2) should not equal zero. Please correct the data or provide an explanation.
87	If Net Earned Premium is reported on Section #3, Line (12), (Col 2) __, then the amount reported on Section #3, Line (10), Catastrophe Standard at Bureau DSR Level (Col 1) should not equal zero. Please correct the data or provide an explanation.
113	The value reported for Call #1, Section #3, Line (2), Standard at Bureau DSR Level (Col 1) __ should equal the value reported for Call #8, Line (Z), Standard at Bureau DSR Level (Col 1) __. The difference is __. Please correct the data or provide an explanation.
114	The value reported for Call #1, Section #3, Line (2), Net Earned Premium (Col 2) __ should equal the value reported for Call #8, Line (Z), Net Premium (Col 3) __. The difference is __. Please correct the data or provide an explanation.
115	The value reported for Call #1, Section #3, Line (2), Incurred Losses (Col 3) __ should equal the value reported for Call #8, Line (Z), Total Incurred Losses Including IBNR (Col 7) __. The difference is __. Please correct the data or provide an explanation.
116	The difference between Pennsylvania Statutory Page 14, Net Earned Premium (Col 2) __ and Call #1, Section #3, Line (12), Net Earned Premium (Col 2) __ is not between -5,000 and 5,000. The difference is __. Please correct the data or provide an explanation.
117	The difference between Pennsylvania Statutory Page 14, Incurred Losses (Col 6) __ and Call #1, Section #3, Line (12), Incurred Losses (Col 3) __ is not between -5,000 and 5,000. The difference is __. Please correct the data or provide an explanation.
118	The difference between Delaware Statutory Page 14, Net Earned Premium (Col 2) \$150,434 and Call #1, Section #3, Line (12), Net Earned Premium (Col 2) __ is not between -5,000 and 5,000. The difference is __. Please correct the data or provide an explanation.
119	The difference between Delaware Statutory Page 14, Incurred Losses (Col 6) __ and Call #1, Section #3, Line (12), Incurred Losses (Col 3) __ is not between -5,000 and 5,000. The difference is __. Please correct the data or provide an explanation.
192	Policy Year XXXX Net Earned Premium reported in (Col 3) __ is greater than \$250,000 without any Incurred Losses (Col 7). Please verify that there are no losses for this policy year and provide an explanation or correct the data.
193	Policy Year XXXX Medical Incurred reported (Col 10+12+14) __ is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and provide an explanation or correct the data.
194	Policy Year XXXX Indemnity Incurred reported (Col 9+11+13) __ is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and provide an explanation or correct the data.
202	The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) __ must be equal to Incurred Indemnity Claim Counts (Col 8) __ for Policy Year XXXX. The difference is __. Please correct the data.

214	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Indemnity Case and Bulk reserves (Col 15+16) __ must be equal to Indemnity Outstanding Excluding IBNR (Col 11) __. Please correct the data.
215	Policy Year XXXX, when Bulk is reported in 'Outstanding' (Question #1B), Medical Case and Bulk reserves (Col 17+18) __ must be equal to Medical Outstanding Excluding IBNR (Col 12) __. Please correct the data.
216	Policy Year XXXX, if you do not report Bulk (Question #1A) or when Bulk is reported in IBNR (Question #1B), Case and Bulk reserves (Col 15, 16, 17 and 18), Column (XX) __ should not be reported. Please correct the data.
217	Policy Year Prior to XXXX, when Bulk is reported in 'Outstanding' (Question #1B) and outstanding reserves exist (cols 11 + 12) __, then Indemnity Bulk (Col 16 Line X) or Medical Bulk (Col 18 Line X) should be reported. Please correct the data.
218	Policy Year XXXX. If Total Incurred Losses Including IBNR (Col 7) __ are reported then Standard at Bureau DSR Level (Col 1) __, Standard at Company Level (Col 2) __, and Net Premium (Col 3) __ must be reported. Please correct the data.
219	Policy Year XXXX. If Indemnity Paid (Col 9) __ or Indemnity Outstanding Excluding IBNR (Col 11) __ are reported, then Incurred Indemnity Claim Count (Col 8) __ must be reported. Please correct the data.
220	Policy Year XXXX. If Indemnity Paid (Col 9) __ and Indemnity Outstanding Excluding IBNR (Col 11) __ are equal to zero, then Incurred Indemnity Claim Count (Col 8) __ should be equal to zero. Please correct the data.
221	Policy Year XXXX. If Closed Indemnity Claim Counts (Col 19) __ are reported, then Indemnity Paid (Col 9) __ must be reported. Please correct the data.
222	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) __ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be reported. Please correct the data.
223	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) __ is equal to Indemnity Bulk (Col 16) __. Please correct the data.
224	Policy Year XXXX. Indemnity Paid On Closed Claims (Col 21) __ must be less than or equal to Indemnity Paid (Col 9) __. The difference is __. Please correct the data.
225	Policy Year XXXX. Medical Paid On Closed Claims (Col 22) __ must be less than or equal to Medical Paid (Col 10) __. The difference is __. Please correct the data.
226	Column (XX), Line (Y) (__) from the current Policy Year Call must equal Column (XX), Line (X) (__) from the prior Policy Year Call. The difference is __. Since your company is reporting a change from last year's valuation, please verify the accuracy of the data. If either report is incorrect, send a revised report. If it is correct, provide an explanation.
227	If the answer selected for Question #2 on the current year's call "Yes - Only for Indemnity cases reserved on a tabular basis discounted at 3.5%" does not equal the answer selected for the prior year's call "No", then the answer to Question #3 should be "Yes". Please verify your answers to questions on the current and prior year's calls.
256	The value for Standard At Bureau DSR Level, Standard At Company Level, Net premium or Total Incurred Losses Including IBNR (Col 1, 2, 3 or 7) for Policy Year XXXX, col (1) is (154,116) should not be equal to Line (Z) (__) unless both values are equal to zero.
258	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) (__) is greater than or equal to 250,000, then Standard at Bureau DSR Level (Col 1) (__) and Standard at Company Level (Col 2) (__) should not be equal to Net Premium (Col 3) (__). If the data is correct, provide a detailed explanation regarding the relationship between the columns.

260	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to 250,000, then Standard at Company Level (Col 2) __ divided by Net Premium (Col 3) __ should be between the range of (__ and __) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
262	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to 250,000, then Standard at Bureau DSR Level (Col 1) __ divided by Net Premium (Col 3) __ should be between the range of (__ and __) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
264	The method of discounting reserves has changed from the prior year call.
269	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Policy Year XXXX, Total Paid (Col XX) on the current Call __ decreases by more than \$50,000 from the prior Policy Year Call __. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
271	Policy Year XXXX, Premium reported Net Premium Earned on the current year call __ for Column XX, compared to the prior year call __ is greater than \$50,000. The difference is __ and their ratio __ falls outside the range of (__ and __). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
273	Policy Year XXXX, Premium reported Net Premium Earned on the current year call __ for Column XX, compared to the prior year call __ is greater than \$10,000. The difference is __ and their ratio NaN falls outside the range of (__ and __). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
275	Policy Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
277	Policy Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
279	Policy Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
281	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __ compared to the prior year call __ is greater than 10. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
283	Policy Year XXXX, Total Paid (Col 4) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.

285	Policy Year XXXX, Indemnity Paid (Col 9) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
287	Policy Year XXXX, Medical Paid (Col 10) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
289	Policy Year XXXX, Net Earned Premium (Col 3) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
291	Policy Year XXXX, Net Earned Premium (Col 3) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
293	Policy Year XXXX, Incurred Losses (Col 7) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
295	Policy Year XXXX, Incurred Losses (Col 7) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
297	Policy Year XXXX, Claim Counts (Col 8) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
301	Policy Year XXXX, Claim Counts (Col 8) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
372	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call, __, compared to the prior year call, __, is greater than '10'. The difference is __. Please correct the data or provide an explanation.
440	The value for Call #1, ALAE Case (Col 24), the sum of Policy Years Prior to 1993 through 1993, __ must be greater than or equal to Call #12, ALAE Case (Col 24), Policy Years Prior to 1994, __. Please correct the data or provide an explanation.
441	For PY 1994 and subsequent: The value for Call #1, Column (13), Policy Year XXXX, __ must be greater than or equal to Call #12, Column (13), Policy Year XXXX, __. Please correct the data or provide an explanation.
467	Policy Year XXXX. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16, 18, and 25) Column (XX) __. Please correct the data.
551	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) __ are reported then Indemnity Paid Losses on Closed Claims (Col 21) should be reported. Please correct the data.
601	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
603	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.

DE Call 2 - Calendar Year Expense Data Call

Validation Id	Edit Description
121	Type of Insurer, Line (13) '(__)' must be one of the following letters: N, P, M, R, F, X. Please correct the data.

123	Premium Discount Adjustment, Line (3A) __, should be greater than or equal to zero. Please correct the data.
125	DE Workplace Safety Program Adjustment, Line (3F) __, should be greater than or equal to zero. Please correct the data.
127	Small Deductible Premium Adjustment - Standard Basis, Line (5A) __, should be greater than or equal to zero. Please correct the data.
129	Large Deductible Premium Adjustment - Net Basis, Line (5D) __, should be greater than or equal to zero. Please correct the data.
130	Deductible Losses on Large Deductible Coverages - Paid, Line (12B) __, should be greater than or equal to zero. Please correct the data.
139	Generally, Terrorism Standard Earned Premium, Line (5E) __, should not equal Terrorism Net Earned Premium, Line (5F) __. Please correct the data.
141	Generally, Catastrophe Standard Earned Premium, Line (5G) __, should not equal Catastrophe Net Earned Premium, Line (5H) __. Please correct the data.
143	The ratio of [Premium Discount Adjustment, Line (3A)] / [NEP, Line (2) + Premium Discount Adjustment, Line (3A)] __ / __ does not fall within the interval (__ and __) __. Please correct the data or provide an explanation.
145	The ratio of [DE Workplace Safety Program Adjustment, Line (3F)] / [SEP, Line (4) - DE Workplace Safety Program Adjustment, Line (3F) - Merit Rating Adjustment, Line (3E) - Schedule Rating Adjustment, Line (3D)] __ / __ does not fall within the interval (__ and __) __. Please correct the data.
147	The ratio of [Schedule Rating Adjustment, Line (3D)] / [SEP, Line (4) - LCM Adjustment, Line (3C) - Merit Rating Adjustment, Line (3E)] __ / __ does not fall within the interval (__ and __) __. Please correct the data.
149	The ratio of [Merit Rating Adjustment, Line (3E)] / [SEP, Line (4) - LCM Adjustment, Line (3C)] __ / __ does not fall within the interval (__ and __) __. Please correct the data.
151	The ratio of [ULAE, Line (8) __ + ALAE - Incurred, Line (9) __] / [Direct Losses Net of Deductibles - Incurred, Line (7) __ + Deductible Losses on Small Deductible Coverages - Incurred, Line (12A) __ + Deductible Losses on Large Deductible Coverages - Incurred, Line (12B) __] __ / __ does not fall within the interval (__ - __) __. Please correct the data.
152	The ratio of [ULAE, Line (8) __ + ALAE - Incurred, Line (9) __ + Deductible ULAE on LD Coverage, Line (12D) __ + Deductible ALAE on LD Coverages - Incurred, Line (12C) __] / [Direct Losses Net of Deductibles - Incurred, Line (7) __ + Deductible Losses on Small Deductible Coverages - Incurred, Line (12A) __ + Deductible Losses on Large Deductible Coverages - Incurred, Line (12B) __] __ / __ does not fall within the interval (__ - __) __. Please correct the data.
153	The ratio of Commission and Brokerage, [Line (6A) / Direct SEP, Line (4)] __ / __ does not fall within the interval (__ - __) __. Please correct the data.
154	The ratio of [Acquisition All Other - Branch Office - State Share, Line (6Bi) __ + All Other - Home Office - State Share, Line (6Bii) __] / [Direct SEP, Line (4)] __ / __ does not fall within the interval (__ - __) __. Please correct the data.
155	The ratio of [Boards and Bureau Expense, Line (10A) __ + Audit, Inspection and Other General Expenses, Line (10B) __] / [Direct SEP, Line (4)] __ / __ does not fall within the interval (__ - __) __. Please correct the data.
156	The ratio of [Taxes, Licenses and Fees, Line (11) __] / [Direct SEP, Line (4)] __ / __ does not fall within the interval (__ - __) __. Please correct the data.
157	If there is Net Earned Premium reported on Line (2) __, then the Merit Rating Adjustment, Line (3E) __ should not equal zero. Please correct the data.

158	The difference between Net Earned Premium, Section #2, Line (1B) __ and Delaware Statutory Page 14, Net Earned Premium (Col 2) __ is not between -5,000 and 5,000. The difference is __. Please correct the data or provide an explanation.
159	The difference between Net Earned Premium, Section #2, Line (1B) __ and Delaware Statutory Page 14, Net Earned Premium (Col 2) __ is not between -5,000 and 5,000. The difference is __. Please correct the data or provide an explanation.
160	The difference between Standard Earned Premium, Section #2, Line (1A) __ and Call #1, Section #3, (Line 12, Col 1) __ is not between -5,000 and 5,000. The difference is __. Please correct the data or provide an explanation.
161	The difference between Net Earned Premium reported on Section #2, Line (1B) __ and Call #1, Section #3, (Line 12, Col 2) __ is not between -5,000 and 5,000. The difference is __. If the data is correct, provide a detailed explanation.
162	The difference between Incurred Losses reported on Section #2, Line (7) __ and Call #1, Section #3, (Line (12), Col 3) __ is not between -5,000 and 5,000. The difference is __. If the data is correct, provide a detailed explanation.
163	The value reported for Premium Adjustment for Large Ded Coverages - Std Basis, Line (5C) __ should equal the value reported for [Call #9, (Line Z, Col 1) minus Call #8, (Line Z, Col 1)] __. The difference is __. Please correct the data or provide an explanation.
164	The value reported for Premium Adjustment for Large Ded Coverages - Net Basis, Line (5D) __ should equal the value reported for [Call #9, (Line Z, Col 3) minus Call #8, (Line Z, Col 3)] __. The difference is __. Please correct the data or provide an explanation.
165	The value reported for Ded Losses on Large Ded Coverages - Paid, (Line 12B, Col 2) __ should equal the value reported for [Call #9, (Line Z, Col 4) minus Call #8, (Line Z, Col 4)] __. The difference is __. Please correct the data or provide an explanation.
166	The value reported for Ded Losses on Large Ded Coverages - Incurred, Line (12B, Col 3) __ should equal the value reported for [Call #9, (Line Z, Col 7) minus Call #8, (Line Z, Col 7)] __. The difference is __. Please correct the data or provide an explanation.
167	The value reported for Ded ALAE on Large Ded Coverages - Paid, Line (12C, Col 2) __ should equal the value reported for [Call #9, (Line Z, Col 23) minus Call #8, (Line Z, Col 23)] __. The difference is __. Please correct the data or provide an explanation.
168	The value reported for Ded ALAE on Large Ded Coverages - Incurred, Line (12C, Col 3) __ should equal the value reported for [Call #9, (Line Z, Col 26) minus Call #8, (Line Z, Col 26)] __. The difference is __. Please correct the data or provide an explanation.
169	The value reported for Direct Written Premiums, Line (1) __ should equal the value reported for Statutory Page 14 (Col 1) __. The difference is __. Please correct the data or provide an explanation.
170	The value reported for Direct Net Earned Premium, Line (2) __ should equal the value reported for Statutory Page 14 (Col 2) __. The difference is __. Please correct the data or provide an explanation.
171	The value reported for Direct Losses Net of Deductibles - Paid, Line (7) __ should equal the value reported for Statutory Page 14 (Col 5) __. The difference is __. Please correct the data or provide an explanation.
172	The value reported for Direct Losses Net of Deductibles - Incurred, Line (7) __ should equal the value reported for Statutory Page 14 (Col 6) __. The difference is __. Please correct the data or provide an explanation.
173	The value reported for ALAE - Paid, Line (9) __ should equal the value reported for Statutory Page 14 (Col 8) __. The difference is __. Please correct the data or provide an explanation.

174	The value reported for ALAE - Incurred, Line (9) __ should equal the value reported for Statutory Page 14 (Col 9) __. The difference is __. Please correct the data or provide an explanation.
175	The value reported for Commission and Brokerage, Line (6A) __ should equal the value reported for Statutory Page 14 (Col 11) __. The difference is __. Please correct the data or provide an explanation.
176	The value reported for Taxes, Licenses and Fees, Line (11) __ should equal the value reported for Statutory Page 14 (Col 12) __. The difference is __. Please correct the data or provide an explanation.
177	The value reported for Premium Adjustment for Terrorism - Std basis, Line (5E) __ should equal the value reported for Call #1, Section #3, Line (9), (Col 1) __. The difference is __. Please correct the data or provide an explanation.
178	The value reported for Premium Adjustment for Terrorism - Net basis, Line (5F) __ should equal the value reported for Call #1, Section #3, Line (9), (Col 2) __. The difference is __. Please correct the data or provide an explanation.
179	The value reported for Premium Adjustment for Catastrophe - Std basis, Line (5G) __ should equal the value reported for Call #1, Section #3, Line (10), (Col 1) __. The difference is __. Please correct the data or provide an explanation.
180	The value reported for Premium Adjustment for Catastrophe - Net basis, Line (5H) __ should equal the value reported for Call #1, Section #3, Line (10), (Col 2) __. The difference is __. Please correct the data or provide an explanation.
304	Allocation Code for Commission and Brokerage, Line (6A) " must be a number between '1' and '7' inclusive unless the expense amounts in Incurred (Col 3) __ equals zero.
442	The entries on Section #2, the Calendar Year Reconciliation Report will be verified, this data must be pulled correctly from Calls #1, #2 and Statutory Page 14. Any differences greater than \$1,000 and less than (\$1,000) must be explained. These explanations will be reviewed for reasonableness. If the data is correct, provide a detailed explanation.

DE Call 4 - Large Claim Experience by Policy Year

Validation Id	Edit Description
28	Policy Year XXXX, Claim Number XXXXXX. Incurred Losses for prior valuation (Col 4+5+6+7) __ and/or current valuation (Col 8+9+10+11) __ must equal or be greater than 500,000. Verify the claim information reported. If incorrect, submit revised report. If correct, submit revised report as claim does not need to be reported.
29	Policy Year XXXX, Claim Number XXXXXX, Column (6), __, All data reported should be greater than or equal to zero. Please correct the data.
30	Policy Year XXXX, Claim Number XXXXXX. Coverage Code (Col 13) must be a '1', '2', or '3'. Please correct the data.
31	Policy Year XXXX, Claim Number XXXXXX. If Coverage Code (Col 13) is a '3', then Deductible amount (Col 12) __ must be equal to or greater than \$100,000. Please correct the data.
32	Policy Year XXXX, Claim Number XXXXXX. Indemnity Paid for current valuation (Col 8) __ should be equal to or greater than prior valuation (Col 4) __. Since this data is reported as an accumulated value, paid amounts normally should increase over time. Please correct the data or provide an explanation.
33	Policy Year XXXX, Claim Number XXXXXX. Medical Paid for current valuation (Col 10) __ should be equal to or greater than prior valuation (Col 6) __. Since this data is reported as an accumulated value, paid amounts normally should increase over time. Please correct the data or provide an explanation.

34	Policy Year XXXX, Claim Number XXXXXX. If the Deductible Amount (Col 12) __ is greater than or equal to \$100,000 then the Coverage Code (Col 13) '__ should have a value of '3'. Please correct the data.
35	Policy Year XXXX, Claim Number XXXXXX. When the Policy Year does not equal the current call year, Incurred losses for prior valuation (Col 4+5+6+7) __ should be greater than zero. Please correct the data or provide an explanation.
36	Policy Year XXXX, Claim Number XXXXXX, if Incurred Losses (Col 4+5+6+7) on the present year Call __ is equal to or greater than \$250,000, the same Incurred Losses should be reported (Col 8+9+10+11) __ on the prior year Call with the same Claim Number (Col 3) __. Verify the data on both reports and submit revised report(s).
37	Policy Year XXXX, Claim Number XXXXXX, if Incurred Losses (Col 8+9+10+11) on the prior year Call __ is equal to or greater than \$250,000, the same Incurred Losses should be reported (Col 4+5+6+7) __ on the present year Call with the same Claim Number (Col 3) __. Verify the data on both reports and submit revised report(s).
38	Policy Year XXXX, Claim Number XXXXXX, if Incurred Losses (Col 4+5+6+7) on the present year Call (XXXX) is equal to or greater than \$500,000, and Claim Number XXXXXX is the same in the prior year Call (XXXX), the Policy Year (XXXX) reported on the present year should be the same as the Policy Year (XXXX) reported on the prior year's. Verify the data on both reports and submit revised report(s).
39	Policy Year XXXX, Claim Number XXXXXX, if Incurred Losses (Col 4+5+6+7) on the present year Call (XXXX) is equal to or greater than \$250,000, and Claim Number XXXXXX is the same on the prior year Call (XXXX), the Deductible Amount (Col 12) of the present year, __, should be the same as the prior year's, __. Verify the data on both reports and submit revised report(s).
40	Policy Year XXXX, Claim Number XXXXXX, if Incurred Losses (Col 8+9+10+11) on the prior year Call (XXXX) is equal to or greater than \$250,000, and Claim Number XXXXXX is the same on the present year Call (XXXX), the Deductible Amount (Col 12) of the prior year, __, should be the same as the present year's, __. Verify the data on both reports and submit revised report(s).
41	Policy Year XXXX, Claim Number XXXXXX, if Incurred Losses (Col 4+5+6+7) on the present year Call (XXXX) is equal to or greater than \$500,000, and Claim Number XXXXXX is the same on the prior year Call (XXXX), the Coverage Code (Col 13) of the present year '__ should be the same as the prior year's '__. Verify the data on both reports and submit revised report(s).
42	Policy Year XXXX, Claim Number XXXXXX, if Incurred Losses (Col 8+9+10+11) on the prior year Call (XXXX) is equal to or greater than \$500,000, and Claim Number XXXXXX is the same on the present year Call (XXXX), the Coverage Code (Col 13) of the prior year '__ should be the same as the present year's '__. Verify the data on both reports and submit revised report(s).
43	There is a duplicate for Policy Year XXXX, Claim Number XXXXXX. Please correct the data.
44	There are multiple entries for Policy Year XXXX, Claim Number XXXXXX on the prior year call. Please note that edits may not be able to run against this claim. Please correct the data.
45	Policy Year XXXX, Claim Number XXXXXX has met the large claim Incurred Loss threshold of \$250,000 in the sum of (Col 4+5+6+7) __ and should be reported on a prior year Call #4. Please submit prior report(s) to include data for this claim.
46	The comparison of Call #4 to Call #1 failed at Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, Indemnity Paid (Col 8) __ must be equal to or less than Call #1, Indemnity Paid (Col 9) __ for that same policy year. Verify the data on both reports and submit revised report(s).

47	The comparison of Call #4 to Call #1 failed at Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, Indemnity Case Reserve (Col 9) __ must be equal to or less than Call #1, Indemnity Outstanding (Col 11) __ for that same policy year. Verify the data on both reports and submit revised report(s).
48	The comparison of Call #4 to Call #1 failed at Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, Medical Paid (Col 10) __ must be equal to or less than Call #1, Medical Paid (Col 10) __ for that same policy year. Verify the data on both reports and submit revised report(s).
49	The comparison of Call #4 to Call #1 failed at Policy Year XXXX. If Coverage Code '1' appears on the carrier summary report, Medical Case Reserve (Col 11) __ must be equal to or less than Call #1, Medical Outstanding (Col 12) __ for that same policy year. Verify the data on both reports and submit revised report(s).
50	The comparison of Call #4 to Call #9 failed at Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, Indemnity Paid (Col 8) __ must be equal to or less than Call #9, Indemnity Outstanding (Col 9) __ for that same policy year. Verify the data on both reports and submit revised report(s).
51	The comparison of Call #4 to Call #9 failed at Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, Indemnity Case Reserve (Col 9) __ must be equal to or less than Call #9, Indemnity Outstanding (Col 11) __ for that same policy year. Verify the data on both reports and submit revised report(s).
52	The comparison of Call #4 to Call #9 failed at Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, Medical Paid (Col 10) __ must be equal to or less than Call #9, Medical Paid (Col 10) __ for that same policy year. Verify the data on both reports and submit revised report(s).
53	The comparison of Call #4 to Call #9 failed at Policy Year XXXX. If Coverage Code '3' appears on the carrier summary report, Medical Case Reserve (Col 11) __ must be equal to or less than Call #9, Medical Outstanding (Col 12) __ for that same policy year. Verify the data on both reports and submit revised report(s).
471	Policy Year XXXX, Claim Number XXXXXX has met the large claim Incurred Loss threshold of \$250,000 in the sum of (Col 8+9+10+11) __ on the prior year Call and should be reported on a current year Call #4. Please correct the data or provide an explanation.
478	Policy Year XXXX, Claim Number XXXXXX. Indemnity Incurred reported for the current valuation (Col 8 + 9) __ changed by more than \$250,000 from the prior valuation (Col 4 + 5) __ and the ratio exceeds the range (__, __) __. Please correct the data or provide an explanation.
479	Policy Year XXXX, Claim Number XXXXXX. Medical Incurred reported for the current valuation (Col 10 + 11) __ changed by more than \$250,000 from the prior valuation (Col 6 + 7) __ and the ratio exceeds the range (__, __) __. Please correct the data or provide an explanation.
480	Policy Year XXXX, Claim Number XXXXXX. Case reserves are zero on the prior valuation (Col 5 + 7) __, and not zero on the current valuation (Col 9 + 11) __. Development is not expected on a closed claim. Please correct the data or provide an explanation.
550	Policy Year XXXX, Claim Number XXXXXX. Accident Year Date [XXXX] must be reported in the current or subsequent Policy Year. Please correct the data.
555	Policy Year XXXX, Claim Number XXXXXX. If Coverage Code (Col 13) is a '__', then you must have a Large Deductible Call 8 and Call 9.
557	Calendar Year amounts (Line X, Col 10 - Medical Paid) must be equal between Policy Year __ and Accident Year __ Calls. The difference is __. Please correct the data or provide an explanation.

DE Call 8 - Net Large Deductible Policy Year Call

Validation Id	Edit Description
181	Policy Year XXXX. Call #9, Line (Z), Standard At Bureau DSR Level (Col 1) minus Call #8, Line (Z), Standard At Bureau DSR Level (Col 1) __ should equal Call #2, Line (5C) __. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
182	Policy Year XXXX. Call #9, Line (Z), Net Premium (Col 3) minus Call #8, Line (Z), Net Premium (Col 3) __ should equal Call #2, Line (5D) __. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
183	Policy Year XXXX. Call #9, Line (Z), Total Paid (Col 4) minus Call #8, Line (Z), Total Paid (Col 4) __ should equal Call #2, Line 12B, Standard At Company Level (Col 2) - Paid __. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
184	Policy Year XXXX. Call #9, Line (Z), Total Incurred Losses Including IBNR (Col 7) minus Call #8, Line (Z), Total Incurred Losses Including IBNR (Col 7) __ should equal Call #2, Line 12B, Net Premium (Col 3) - Incurred __. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
185	Policy Year XXXX. Call #9, Line (Z), ALAE Paid (Col 23) minus Call #8, Line (Z), ALAE Paid (Col 23) __ should equal Call #2, Line (12C), Standard At Company Level (Col 2) - Paid __. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
186	Policy Year XXXX. Call #9, Line (Z), ALAE Incurred (Col 26) minus Call #8, Line (Z), ALAE Incurred (Col 26) __ should equal Call #2 Line (12C), Net Premium (Col 3) - Incurred __. Verify the data on all reports. If the data is incorrect, submit revised report(s). If the data is correct, provide a detailed explanation.
192	Policy Year XXXX Net Earned Premium reported in (Col 3) is greater than \$250,000 __ without any Incurred Losses (Col 7). Please verify that there are no losses for this policy year and if necessary, send corrections.
193	Policy Year XXXX Medical Incurred reported (Col 10+12+14) is greater than \$250,000 (__) without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections.
194	Policy Year XXXX Indemnity Incurred reported (Col 9+11+13) is greater than \$250,000 (__) without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and if necessary, send corrections.
202	The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) (__) must be equal to Incurred Indemnity Claim Counts (Col 8) (__) for Policy Year XXXX. Please correct the data.
203	All non-zero data entries on Call #8, Policy Year XXXX, Column (XX) __ should be less than the corresponding data entries on Call #9, Policy Year XXXX, Column (XX) __, except for Columns (6, 13, 14, 16, 18 and 25) where Call #8 may be less than or equal to Call #9. Please correct the data or provide an explanation.
204	Data reported for Large Deductible Policies should generally be larger on a gross basis than a net basis. Policy Year XXXX, Call #9, Column (XX) __ should be greater than Policy Year XXXX, Call #8, Column (XX) __ except for IBNR and Bulk Reserves (Col 6, 13, 14, 16 and 18). Please correct the data or provide an explanation.

214	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Indemnity Case and Bulk reserves (Col 15+16) __ must be equal to Indemnity Outstanding Excluding IBNR (Col 11) __. Please correct the data.
215	Policy Year XXXX, when Bulk is reported in 'Outstanding' (Question #1B), Medical Case and Bulk reserves (Col 17+18) __ must be equal to Medical Outstanding Excluding IBNR (Col 12) __. Please correct the data.
216	Policy Year XXXX, if you do not report Bulk (Question #1A) or when Bulk is reported in IBNR (Question #1B), Case and Bulk reserves (Col 15, 16, 17 and 18), Column (XX) __ should not be reported. Please correct the data.
217	Policy Year XXXX, when Bulk is reported in 'Outstanding' (Question #1B) and outstanding reserves exist (cols 11 + 12) __, then Indemnity Bulk (Col 16 Line X) or Medical Bulk (Col 18 Line X) should be reported. Please correct the data.
218	Policy Year XXXX. If Total Incurred Losses Including IBNR (Col 7) __ are reported then Standard at Bureau DSR Level (Col 1) __, Standard at Company Level (Col 2) __, and Net Premium (Col 3) __ must be reported. Please correct the data.
219	Policy Year XXXX. If Indemnity Paid (Col 9) __ or Indemnity Outstanding Excluding IBNR (Col 11) __ are reported, then Incurred Indemnity Claim Count (Col 8) __ must be reported. Please correct the data.
220	Policy Year XXXX. If Indemnity Paid (Col 9) __ and Indemnity Outstanding Excluding IBNR (Col 11) __ are equal to zero, then Incurred Indemnity Claim Count (Col 8) __ should be equal to zero. Please correct the data.
221	Policy Year XXXX. If Closed Indemnity Claim Counts (Col 19) __ are reported, then Indemnity Paid (Col 9) __ must be reported. Please correct the data.
222	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) __ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be reported. Please correct the data.
223	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) __ is equal to Indemnity Bulk (Col 16) __. Please correct the data.
224	Policy Year XXXX. Indemnity Paid On Closed Claims (Col 21) __ must be less than or equal to Indemnity Paid (Col 9) __. The difference is __. Please correct the data.
225	Policy Year XXXX. Medical Paid On Closed Claims (Col 22) __ must be less than or equal to Medical Paid (Col 10) __. The difference is __. Please correct the data.
226	Column (XX), Line (Y) __ from the current Policy Year Call must equal Column (XX), Line (X) __ from the prior Policy Year Call. The difference is __. Since your company is reporting a change from last year's valuation, please correct the data or provide an explanation.
227	If the answer selected for Question #2 on the current year's call 'No' does not equal the answer selected for the prior year's call 'Yes - Only for Indemnity cases reserved on a tabular basis discounted at 3.5%', then the answer to Question #3 should be 'Yes'. Please verify your answers to questions on the current and prior year's calls.
256	The value for Standard At Bureau DSR Level, Standard At Company Level, Net premium or Total Incurred Losses Including IBNR (Col 1, 2, 3 or 7) for Policy Year XXXX, Net Premium Earned (Col 3) is __ should not be equal to Line (Z) __ unless both values are equal to zero.
258	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ and Standard at Company Level (Col 2) __ should not be equal to Net Premium (Col 3) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.

260	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Company Level (Col 2) __ divided by Net Premium (Col 3) __ should be between the range of (__ and __) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
262	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ divided by Net Premium (Col 3) __ should be between the range of (__ and __) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
264	The method of discounting reserves has changed from the prior year call.
269	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Policy Year XXXX, Indemnity Paid (Col 9) on the current Call __ decreases by more than \$50,000 from the prior Policy Year Call __. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
271	Policy Year XXXX, Premium reported Net Premium Earned on the current year call __ for Column 3, compared to the prior year call __ is greater than \$50,000. The difference is __ and their ratio __ falls outside the range of (__ and __). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
273	Policy Year XXXX, Premium reported Net Premium Earned on the current year call __ for Column 3, compared to the prior year call __ is greater than \$10,000. The difference is __ and their ratio __ falls outside the range of (__ and __). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
275	Policy Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
277	Policy Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
279	Policy Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
281	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __ compared to the prior year call __ is greater than 10. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
283	Policy Year XXXX, Total Paid (Col 4) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.

285	Policy Year XXXX, Indemnity Paid (Col 9) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
287	Policy Year XXXX, Medical Paid (Col 10) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
289	Policy Year XXXX, Net Earned Premium (Col 3) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
291	Policy Year XXXX, Net Earned Premium (Col 3) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
293	Policy Year XXXX, Incurred Losses (Col 7) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
295	Policy Year XXXX, Incurred Losses (Col 7) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
297	Policy Year XXXX, Claim Counts (Col 8) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
301	Policy Year XXXX, Claim Counts (Col 8) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
372	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __, __, compared to the prior year call __, __, is greater than '10'. The difference is __. Please correct the data or provide an explanation.
467	Policy Year XXXX, Total Incurred Losses Including IBNR (Col XX) equals __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16, 18, and 25). Please correct the data.
551	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) __ are reported then Indemnity Paid Losses on Closed Claims (Col 21) should be reported. Please correct the data.
601	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
603	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.

DE Call 9 - Gross Large Deductible Policy Year Call

Validation Id	Edit Description
181	Call #9, Line (Z), Standard At Bureau DSR Level (Col 1) minus Call #8, Line (Z), Standard At Bureau DSR Level (Col 1) __ should equal Call #2, Line (5C) __. The difference is __. Please correct the data or provide an explanation.
182	Call #9, Line (Z), Net Premium (Col 3) minus Call #8, Line (Z), Net Premium (Col 3) __ should equal Call #2, Line (5D) __. The difference is __. Verify the data on all reports. Please correct the data or provide an explanation.
183	Call #9, Line (Z), Total Paid (Col 4) minus Call #8, Line (Z), Total Paid (Col 4) __ should equal Call #2, Line 12B, Standard At Company Level (Col 2) - Paid __. The difference is __. Please correct the data or provide an explanation.

184	Call #9, Line (Z), Total Incurred Losses Including IBNR (Col 7) minus Call #8, Line (Z), Total Incurred Losses Including IBNR (Col 7) __ should equal Call #2, Line 12B, Net Premium (Col 3) - Incurred __. The difference is __. Please correct the data or provide an explanation.
185	Call #9, Line (Z), ALAE Paid (Col 23) minus Call #8, Line (Z), ALAE Paid (Col 23) __ should equal Call #2, Line (12C), Standard At Company Level (Col 2) - Paid __. The difference is __. Please correct the data or provide an explanation.
186	Call #9, Line (Z), ALAE Incurred (Col 26) minus Call #8, Line (Z), ALAE Incurred (Col 26) __ should equal Call #2 Line (12C), Net Premium (Col 3) - Incurred __. The difference is __. Please correct the data or provide an explanation.
192	Policy Year XXXX Net Earned Premium reported in (Col 3) __ is greater than \$250,000 without any Incurred Losses (Col 7). Please verify that there are no losses for this policy year and provide an explanation or correct the data.
193	Policy Year XXXX Medical Incurred reported (Col 10+12+14) __ is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and provide an explanation or correct the data.
194	Policy Year XXXX Indemnity Incurred reported (Col 9+11+13) __ is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and provide an explanation or correct the data.
202	The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) __ must be equal to Incurred Indemnity Claim Counts (Col 8) __ for Policy Year XXXX. The difference is __. Please correct the data.
203	All non-zero data entries on Call #8, Policy Year XXXX, Column (12) __ should be less than the corresponding data entries on Call #9, Policy Year XXXX, Column (12) __, except for Columns (6, 13, 14, 16, 18 and 25) where Call #8 may be less than or equal to Call #9. Please correct the data or provide an explanation.
204	Data reported for Large Deductible Policies should generally be larger on a gross basis than a net basis. Policy Year XXXX, Call #9, Column (5) __ should be greater than Policy Year XXXX, Call #8, Column (5) __ except for IBNR and Bulk Reserves (Col 6, 13, 14, 16 and 18). Please correct the data or provide an explanation.
214	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Indemnity Case and Bulk reserves (Col 15+16) __ must be equal to Indemnity Outstanding Excluding IBNR (Col 11) __. Please correct the data.
215	Policy Year XXXX, when Bulk is reported in 'Outstanding' (Question #1B), Medical Case and Bulk reserves (Col 17+18) __ must be equal to Medical Outstanding Excluding IBNR (Col 12) __. Please correct the data.
216	Policy Year XXXX, if you do not report Bulk (Question #1A) or when Bulk is reported in IBNR (Question #1B), Case and Bulk reserves (Col 15, 16, 17 and 18), Column (XX) __ should not be reported. Please correct the data.
217	Policy Year XXXX, when Bulk is reported in 'Outstanding' (Question #1B) and outstanding reserves exist (cols 11 + 12) __, then Indemnity Bulk (Col 16 Line X) or Medical Bulk (Col 18 Line X) should be reported. Please correct the data.
218	Policy Year XXXX. If Total Incurred Losses Including IBNR (Col 7) __ are reported then Standard at Bureau DSR Level (Col 1) __, Standard at Company Level (Col 2) __, and Net Premium (Col 3) __ must be reported. Please correct the data.
219	Policy Year XXXX. If Indemnity Paid (Col 9) __ or Indemnity Outstanding Excluding IBNR (Col 11) __ are reported, then Incurred Indemnity Claim Count (Col 8) __ must be reported. Please correct the data.

220	Policy Year XXXX. If Indemnity Paid (Col 9) __ and Indemnity Outstanding Excluding IBNR (Col 11) __ are equal to zero, then Incurred Indemnity Claim Count (Col 8) __ should be equal to zero. Please correct the data.
221	Policy Year XXXX. If Closed Indemnity Claim Counts (Col 19) __ are reported, then Indemnity Paid (Col 9) __ must be reported. Please correct the data.
222	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) __ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be reported. Please correct the data.
223	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) __ is equal to Indemnity Bulk (Col 16) __. Please correct the data.
224	Policy Year XXXX. Indemnity Paid On Closed Claims (Col 21) __ must be less than or equal to Indemnity Paid (Col 9) __. The difference is __. Please correct the data.
225	Policy Year XXXX. Medical Paid On Closed Claims (Col 22) __ must be less than or equal to Medical Paid (Col 10) __. The difference is __. Please correct the data.
226	Column (1), Line (Y) __ from the current Policy Year Call must equal Column (1), Line (X) __ from the prior Policy Year Call. The difference is __. Since your company is reporting a change from last year's valuation, please correct the data or provide an explanation.
227	If the answer selected for Question #2 on the current year's call 'No' does not equal the answer selected for the prior year's call 'Yes - Only for Indemnity cases reserved on a tabular basis discounted at 3.5%', then the answer to Question #3 should be 'Yes'. Please verify your answers to questions on the current and prior year's calls.
256	The value for Standard At Bureau DSR Level, Standard At Company Level, Net premium or Total Incurred Losses Including IBNR (Col 1, 2, 3 or 7) for Policy Year XXXX, Standard At Company Level (Col 2) is __ should not be equal to Line (Z) __ unless both values are equal to zero.
258	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ and Standard at Company Level (Col 2) __ should not be equal to Net Premium (Col 3) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
260	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Company Level (Col 2) __ divided by Net Premium (Col 3) __ should be between the range of (__ and __) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
262	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ divided by Net Premium (Col 3) __ should be between the range of (__ and __) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
264	The method of discounting reserves has changed from the prior year call.
269	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Policy Year XXXX, Total Paid (Col 4) on the current Call __ decreases by more than \$50,000 from the prior Policy Year Call __. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
271	Policy Year XXXX, Premium reported Net Premium Earned on the current year call __ for Column 3, compared to the prior year call __ is greater than \$50,000. The difference is __ and their ratio __ falls outside the range of (__ and __). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.

273	Policy Year XXXX, Premium reported Net Premium Earned on the current year call __ for Column 3, compared to the prior year call __ is greater than \$10,000. The difference is __ and their ratio __ falls outside the range of (__ and __). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
275	Policy Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
277	Policy Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
279	Policy Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
281	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __ compared to the prior year call __ is greater than 10. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
283	Policy Year XXXX, Total Paid (Col 4) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
285	Policy Year XXXX, Indemnity Paid (Col 9) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
287	Policy Year XXXX, Medical Paid (Col 10) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
289	Policy Year XXXX, Net Earned Premium (Col 3) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
291	Policy Year XXXX, Net Earned Premium (Col 3) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
293	Policy Year XXXX, Incurred Losses (Col 7) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
295	Policy Year XXXX, Incurred Losses (Col 7) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
297	Policy Year XXXX, Claim Counts (Col 8) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.

301	Policy Year XXXX, Claim Counts (Col 8) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
372	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call, __, compared to the prior year call, __, is greater than '10'. The difference is __. Please correct the data or provide an explanation.
467	Policy Year XXXX, Medical Paid Losses On Closed Claims (Col XX) equals __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16, 18, and 25). Please correct the data.
551	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) __ are reported then Indemnity Paid Losses on Closed Claims (Col 21) should be reported. Please correct the data.
601	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
603	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.

DE Call 12 - Assigned Risk Policy Year Call

Validation Id	Edit Description
202	The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) __ must be equal to Incurred Indemnity Claim Counts (Col 8) __ for Policy Year XXXX. The difference is __. Please correct the data.
214	Policy Year XXXX, when Bulk is reported in "Outstanding" (Question #1B), Indemnity Case and Bulk reserves (Col 15+16) __ must be equal to Indemnity Outstanding Excluding IBNR (Col 11) __. Please correct the data.
215	Policy Year XXXX, when Bulk is reported in 'Outstanding' (Question #1B), Medical Case and Bulk reserves (Col 17+18) __ must be equal to Medical Outstanding Excluding IBNR (Col 12) __. Please correct the data.
216	Policy Year XXXX, if you do not report Bulk (Question #1A) or when Bulk is reported in IBNR (Question #1B), Case and Bulk reserves (Col 15, 16, 17 and 18), Column (15) __ should not be reported. Please correct the data.
217	Policy Year XXXX, when Bulk is reported in 'Outstanding' (Question #1B) and outstanding reserves exist (cols 11 + 12) __, then Indemnity Bulk (Col 16 Line X) or Medical Bulk (Col 18 Line X) should be reported. Please correct the data.
218	Policy Year XXXX. If Total Incurred Losses Including IBNR (Col 7) __ are reported then Standard at Bureau DSR Level (Col 1) __, Standard at Company Level (Col 2) __, and Net Premium (Col 3) __ must be reported. Please correct the data.
219	Policy Year XXXX. If Indemnity Paid (Col 9) __ or Indemnity Outstanding Excluding IBNR (Col 11) __ are reported, then Incurred Indemnity Claim Count (Col 8) __ must be reported. Please correct the data.
220	Policy Year XXXX. If Indemnity Paid (Col 9) __ and Indemnity Outstanding Excluding IBNR (Col 11) __ are equal to zero, then Incurred Indemnity Claim Count (Col 8) __ should be equal to zero. Please correct the data.
221	Policy Year XXXX. If Closed Indemnity Claim Counts (Col 19) __ are reported, then Indemnity Paid (Col 9) __ must be reported. Please correct the data.
222	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) __ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be reported. Please correct the data.

223	Policy Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) __ is equal to Indemnity Bulk (Col 16) __. Please correct the data.
224	Policy Year XXXX. Indemnity Paid On Closed Claims (Col 21) __ must be less than or equal to Indemnity Paid (Col 9) __. The difference is __. Please correct the data.
225	Policy Year XXXX. Medical Paid On Closed Claims (Col 22) __ must be less than or equal to Medical Paid (Col 10) __. The difference is __. Please correct the data.
226	Column (XX), Line (Y) __ from the current Policy Year Call must equal Column (XX), Line (X) __ from the prior Policy Year Call. The difference is __. Since your company is reporting a change from last year's valuation, please correct the data or provide an explanation.
227	If the answer selected for Question #2 on the current year's call 'No' does not equal the answer selected for the prior year's call 'Yes - Only for Indemnity cases reserved on a tabular basis discounted at 3.5%', then the answer to Question #3 should be 'Yes'. Please verify your answers to questions on the current and prior year's calls.
228	Policy Year XXXX, Standard at Bureau DSR Level (Col 1) __ must equal Standard at Company Level (Col 2) __. The difference is __. Please correct the data or provide an explanation.
231	The value for Call #1, Accumulated Closed (Col 19), the sum of Policy Years Prior to 1994 through 1993, __ must be greater than or equal to Call #12, Accumulated Closed (Col 19), Policy Years Prior to 1994, __. Please correct the data or provide an explanation.
234	For Policy Year 1994 and subsequent: The value for Call #1, ALAE Bulk + IBNR (Col 25), Policy Year 2024, __ must be greater than or equal to Call #12, ALAE Bulk + IBNR (Col 25), Policy Year XXXX, __. Please correct the data or provide an explanation.
256	The value for Standard At Bureau DSR Level, Standard At Company Level, Net premium or Total Incurred Losses Including IBNR (Col 1, 2, 3 or 7) for Policy Year XXXX, Net Premium Earned (Col 3) is __ should not be equal to Line (Z) __ unless both values are equal to zero.
258	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ and Standard at Company Level (Col 2) __ should not be equal to Net Premium (Col 3) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
260	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ divided by Net Premium (Col 3) __ should be between the range of (__ and __) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
262	Policy Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ divided by Net Premium (Col 3) __ should be between the range of (__ and __) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
264	The method of discounting reserves has changed from the prior year call.
269	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Policy Year XXXX, Indemnity Paid (Col 9) on the current Call __ decreases by more than \$50,000 from the prior Policy Year Call __. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
271	Policy Year XXXX, Premium reported Net Premium Earned on the current year call __ for Column 3, compared to the prior year call __ is greater than \$50,000. The difference is __ and their ratio __ falls outside the range of (__ and __). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.

273	Policy Year XXXX, Premium reported Net Premium Earned on the current year call __ for Column 3, compared to the prior year call __ is greater than \$10,000. The difference is __ and their ratio __ falls outside the range of (__ and __). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
275	Policy Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
277	Policy Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
279	Policy Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
281	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __ compared to the prior year call __ is greater than 10. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
283	Policy Year XXXX, Total Paid (Col 4) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
285	Policy Year XXXX, Indemnity Paid (Col 9) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
287	Policy Year XXXX, Medical Paid (Col 10) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (__ and __). 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.
289	Policy Year XXXX, Net Earned Premium (Col 3) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
291	Policy Year XXXX, Net Earned Premium (Col 3) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
293	Policy Year XXXX, Incurred Losses (Col 7) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
295	Policy Year XXXX, Incurred Losses (Col 7) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
297	Policy Year XXXX, Claim Counts (Col 8) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.

301	Policy Year XXXX, Claim Counts (Col 8) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
372	Policy Year XXXX, Indemnity Claim Counts (Col 8) of the current year call, __, compared to the prior year call, __, is greater than '10'. The difference is __. Please correct the data or provide an explanation.
467	Policy Year XXXX, Medical Paid Losses On Closed Claims (Col 22) equals __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16, 18, and 25). Please correct the data.
551	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) __ are reported then Indemnity Paid Losses on Closed Claims (Col 21) should be reported. Please correct the data.
601	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
603	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.

DE Call 15 - Catastrophe Experience Call

Validation Id	Edit Description
303	Section #1, Policy Year XXXX. The sum of Indemnity Closed Claims with Payment and Indemnity Open Claims (Col 1+2) __ must equal Indemnity Total Claims (Col 3) __. Please correct the data.
306	Section #1, Policy Year XXXX. If Indemnity Closed Claims with Payment (Col 1) are reported __ then Indemnity Paid Losses (Col 4) should be reported 0. Please correct the data.
308	Section #1, Policy Year XXXX. If Indemnity Open Claims (Col 2) are reported __ then the sum of the Outstanding Losses (Col 6+7) 0 must be greater than zero. Please correct the data.
310	Section #4, Policy Year XXXX. If Indemnity Paid Losses (Col 4) are reported, __, then Indemnity Claim Counts (Col 3) must be greater than zero. Please correct the data.
312	Section #1, Policy Year XXXX. If Indemnity Outstanding Losses (Col 6) are reported __ then Indemnity Open Claims (Col 2) must be greater than zero. Please correct the data.
314	Section #4, Policy Year XXXX, Medical Paid (Col 5), __, must be less than or equal to Section #1, Policy Year XXXX, Medical Paid (Col 5), __. Please correct the data.
316	Section #2, Policy Year XXXX, Indemnity Case Outstanding (Col 6), __, must be less than or equal to Section #3, Policy Year XXXX, Indemnity Case Outstanding (Col 6), __. Please correct the data.
318	Section #3, Policy Year XXXX, Indemnity Closed Claims with Payment (Col 1), __, on the current year call should not decrease compared to Indemnity Closed Claims with Payment (Col 1), __, on the prior year call. Please correct the data.
320	Section #2, Policy Year XXXX, Indemnity Total Claims (Col 3), __, on the current year call should not decrease compared to Indemnity Total Claims (Col 3), __, on the prior year call. Please correct the data.
322	Section #2, Policy Year XXXX, Indemnity Paid Losses (Col 4), __, on the current year call should not decrease compared to Indemnity Paid Losses (Col 4), __, on the prior year call. Please correct the data.
334	Section #3, Policy Year XXXX, Medical Paid Losses (Col 5), __, on the current year call should not decrease compared to Medical Paid Losses (Col 5), __, on the prior year call. Please correct the data.

346	Section #1, Policy Year XXXX, Indemnity Case Outstanding (Col 6), __, should be less than or equal to Call #1, Policy Year 2019, Indemnity Outstanding Less Case [(Col 11) - (Col 15)], __. Please correct the data.
358	Section #2, Policy Year XXXX, Indemnity Case Outstanding (Col 6), __, should be less than or equal to Call #8, Policy Year 2018, Indemnity Outstanding Less Case [(Col 11) - (Col 15)], __. Please correct the data.
369	Section #3, Policy Year XXXX, Column (4) __ should be less than or equal to Call #9, Policy Year XXXX, Column (9) __. Please correct the data.
371	Section #4, Policy Year XXXX, Medical Paid (Col 5), __, should be less than or equal to Call #12, Policy Year XXXX, Medical Paid (Col 10), __. Please correct the data.
465	If the response to Question #1 is 'Yes', then claims should be reported on Call #15 for Call Year XXXX. Please correct the data or provide an explanation.
466	For all entries: Section #1, Policy Year XXXX, (Col 6), __ should be non-negative. Please correct the data.

ACCIDENT YEAR EDIT DESCRIPTIONS**DELAWARE****ACCIDENT YEAR CALL #1A:**

Validation ID	Edit Description
468	Accident Year XXXX. If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) __ must equal zero. Please correct the data.
482	Accident Year XXXX. Net Premium (Col 3) __ is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.
484	Accident Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
493	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 XXXX. The difference is __. Please correct the data.
496	Accident Year XXXX. If Total Incurred Losses Including IBNR (Col 7) __ are reported then Standard at Bureau DSR Level (Col 1) __, Standard at Company Level (Col 2) __, and Net Premium (Col 3) __ must be reported. Please correct the data.
499	Accident Year XXXX. If Indemnity Paid (Col 9) __ or Indemnity Outstanding Excluding IBNR (Col 11) __ are reported, then Incurred Indemnity Claim Count (Col 8) __ must be reported. Please correct the data.
502	Accident Year XXXX. If Indemnity Paid (Col 9) __ and Indemnity Outstanding Excluding IBNR (Col 11) __ are equal to zero, then Incurred Indemnity Claim Count (Col 8) __ should be equal to zero. Please correct the data.
504	Accident Year XXXX. If Closed Indemnity Claim Counts (Col 19) __ are reported, then Indemnity Paid (Col 9) __ must be reported. Please correct the data.
507	Accident Year XXXX. If Open Indemnity Claim Counts (Col 20) __ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be reported. Please correct the data.
509	Accident Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) __ is equal to Indemnity Bulk (Col 16) __. Please correct the data.
511	Accident Year XXXX. Indemnity Paid On Closed Claims (Col 21) __ must be less than or equal to Indemnity Paid (Col 9) __. The difference is __. Please correct the data.
513	Accident Year XXXX. Medical Paid On Closed Claims (Col 22) __ must be less than or equal to Medical Paid (Col 10) __. The difference is __. Please correct the data.
514	Column (XX), Line (Y) __ from the current Accident Year Call must equal Column (XX), Line (X) __ from the prior Accident Year Call. The difference is __. Since your company is reporting a change from last year's valuation, please correct the data or provide an explanation.
516	Accident Year XXXX the value for Total Incurred Losses Including IBNR (Col 7) __ should not be equal to Line (Z) __ unless both values are equal to zero.
517	Accident Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ and Standard at Company Level (Col 2) \$0 should not be equal to Net Premium (Col 3) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
520	Accident Year XXXX Medical Incurred reported (Col 10+12+14) __ is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and provide an explanation or correct the data.

521	Accident Year XXXX Indemnity Incurred reported (Col 9+11+13) __ is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and provide an explanation or correct the data.
522	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Accident Year XXXX, Indemnity Paid Losses On Closed Claims (Col XX) on the current Call __ decreases by more than \$50,000 from the prior Accident Year Call __. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
523	Accident Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.2). 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.
524	Accident Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio XX falls outside the range of (0.95 and 3). 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.
525	Accident Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call __ compared to the prior year call __ is greater than 200,000 but their ratio __ falls outside the range 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.
526	Accident Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __ compared to the prior year call __ is greater than 20. The difference is __ and their ratio __ falls outside the range of (0.91 and 1.3). 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.
527	Accident Year XXXX, Total Paid (Col 4) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.8 and 1.3). 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.
528	Accident Year XXXX, Indemnity Paid (Col 9) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.95 and 2). 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.
529	Accident Year XXXX, Medical Paid (Col 10) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.8 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.
530	Accident Year XXXX, Net Earned Premium (Col 3) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
531	Accident Year XXXX, Net Earned Premium (Col 3) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
532	Accident Year XXXX, Incurred Losses (Col 7) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
533	Accident Year XXXX, Incurred Losses (Col 7) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
534	Accident Year XXXX, Claim Counts (Col 8) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.

535	Accident Year XXXX, Claim Counts (Col 8) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
536	Accident Year XXXX, Indemnity Claim Counts (Col 8) of the current year call, __, compared to the prior year call, __, is greater than '10'. The difference is __. Please correct the data or provide an explanation.
537	Accident Year XXXX, Name of Column (Col XX) equals __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Please correct the data.
538	The value for Call #1A, Name of Column (Col XX), the sum of Accident Years XXXX through XXXX, __ must be greater than or equal to Call #12A, Name of Column (Col XX), Accident Years XXXX, __. Please correct the data or provide an explanation.
539	For Accident Year XXXX and subsequent: The value for Call #1, Name of Column (Col XX), Accident Year XXXX, __ must be greater than or equal to Call #12, Name of Column (Col XX), Accident Year XXXX, __. Please correct the data or provide an explanation.
540	Calendar Year amounts (Line Z, Col X - Name of Column) must be equal between Policy Year __ and Accident Year __ Calls. The difference is __. Please correct the data or provide an explanation.
541	Accident year XXXX, 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.
542	Policy Year XXXX and Accident Year XXXX, amounts should not be equal between calls (Col 8 - Incurred Indemnity Claim Count) __. Please correct the data or provide an explanation.
548	Policy Year XXXX, Incurred Indemnity Claim Count (Col XX) equals _____. Accident Years XXXX and XXXX+1, Incurred Indemnity Claim Count (Col XX) equals zero. Please correct the data or explain why there is no data in the corresponding Accident Years.
552	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col XX) __ are reported then Indemnity Paid Losses on Closed Claims (Col XX) should be reported. Please correct the data.
553	Calendar Year XXXX, Net Premium Earned (Col 3) __ should equal Call Year 20XX Policy Year Call 1, Line Z, Net Premium Earned (Col XX) __. The difference is __. Please correct the data.
556	Calendar Year amounts (Line X, Col 10 - Medical Paid) must be equal between Policy Year __ and Accident Year __ Calls. The difference is __. Please correct the data or provide an explanation.

ACCIDENT YEAR CALL #8A:

Validation ID	Edit Description
468	Accident Year XXXX. If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) __ must equal zero. Please correct the data.
482	Accident Year XXXX. Net Premium (Col 3) __ is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.
484	Accident Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
493	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 XXXX. The difference is __. Please correct the data.
496	Accident Year XXXX. If Total Incurred Losses Including IBNR (Col 7) __ are reported then Standard at Bureau DSR Level (Col 1) __, Standard at Company Level (Col 2) __, and Net Premium (Col 3) __ must be reported. Please correct the data.

497	All non-zero data entries on Call #8A, Accident Year XXXX, Column (12) __ should be less than the corresponding data entries on Call #9A, Accident Year XXXX, Column (12) __, except for Columns (6, 13, 14, 16, 18 and 25) where Call #8A may be less than or equal to Call #9A. Please correct the data or provide an explanation.
499	Accident Year XXXX. If Indemnity Paid (Col 9) __ or Indemnity Outstanding Excluding IBNR (Col 11) __ are reported, then Incurred Indemnity Claim Count (Col 8) __ must be reported. Please correct the data.
502	Accident Year XXXX. If Indemnity Paid (Col 9) __ and Indemnity Outstanding Excluding IBNR (Col 11) __ are equal to zero, then Incurred Indemnity Claim Count (Col 8) __ should be equal to zero. Please correct the data.
504	Accident Year XXXX. If Closed Indemnity Claim Counts (Col 19) __ are reported, then Indemnity Paid (Col 9) __ must be reported. Please correct the data.
507	Accident Year XXXX. If Open Indemnity Claim Counts (Col 20) __ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be reported. Please correct the data.
509	Accident Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) __ is equal to Indemnity Bulk (Col 16) __. Please correct the data.
511	Accident Year XXXX. Indemnity Paid On Closed Claims (Col 21) __ must be less than or equal to Indemnity Paid (Col 9) __. The difference is __. Please correct the data.
513	Accident Year XXXX. Medical Paid On Closed Claims (Col 22) __ must be less than or equal to Medical Paid (Col 10) __. The difference is __. Please correct the data.
514	Column (XX), Line (Y) __ from the current Accident Year Call must equal Column (XX), Line (X) __ from the prior Accident Year Call. The difference is __. Since your company is reporting a change from last year's valuation, please correct the data or provide an explanation.
516	Accident Year XXXX the value for Total Incurred Losses Including IBNR (Col 7) __ should not be equal to Line (Z) __ unless both values are equal to zero.
517	Accident Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ and Standard at Company Level (Col 2) __ should not be equal to Net Premium (Col 3) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
520	Accident Year XXXX Medical Incurred reported (Col 10+12+14) __ is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and provide an explanation or correct the data.
521	Accident Year XXXX Indemnity Incurred reported (Col 9+11+13) __ is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and provide an explanation or correct the data.
522	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Accident Year XXXX, Indemnity Paid (Col XX) on the current Call __ decreases by more than \$50,000 from the prior Accident Year Call __. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
523	Accident Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.9 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.
524	Accident Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.9 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.

525	Accident Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.2). 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.
526	Accident Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __ compared to the prior year call __ is greater than 20. The difference is __ and their ratio __ falls outside the range of (0.91 and 1.3). 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.
527	Accident Year XXXX, Total Paid (Col 4) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.5). 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.
528	Accident Year XXXX, Indemnity Paid (Col 9) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.5). 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.
529	Accident Year XXXX, Medical Paid (Col 10) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.5). 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.
530	Accident Year XXXX, Net Earned Premium (Col 3) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
531	Accident Year XXXX, Net Earned Premium (Col 3) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
532	Accident Year Prior to XXXX, Incurred Losses (Col 7) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
533	Accident Year XXXX, Incurred Losses (Col 7) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
534	Accident Year XXXX, Claim Counts (Col 8) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
535	Accident Year XXXX, Claim Counts (Col 8) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
536	Accident Year XXXX, Indemnity Claim Counts (Col 8) of the current year call, __, compared to the prior year call, __, is greater than '10'. The difference is __. Please correct the data or provide an explanation.
537	Accident Year XXXX, Name of Column (Col XX) equals __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Please correct the data.
548	Policy Year XXXX, Incurred Indemnity Claim Count (Col XX) equals _____. Accident Years XXXX and XXXX+1, Incurred Indemnity Claim Count (Col XX) equals zero. Please correct the data or explain why there is no data in the corresponding Accident Years.
552	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col XX) __ are reported then Indemnity Paid Losses on Closed Claims (Col XX) should be reported. Please correct the data.
556	Calendar Year amounts (Line X, Col 10 - Medical Paid) must be equal between Policy Year __ and Accident Year __ Calls. The difference is __. Please correct the data or provide an explanation.

ACCIDENT YEAR CALL #9A:

Validation ID	Edit Description
468	Accident Year XXXX. If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) must equal zero. Please correct the data.
482	Accident Year XXXX. Net Premium (Col 3) __ is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.
484	Accident Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
493	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 XXXX. The difference is __. Please correct the data.
496	Accident Year XXXX. If Total Incurred Losses Including IBNR (Col 7) __ are reported then Standard at Bureau DSR Level (Col 1) __, Standard at Company Level (Col 2) __, and Net Premium (Col 3) __ must be reported. Please correct the data.
499	Accident Year XXXX. If Indemnity Paid (Col 9) __ or Indemnity Outstanding Excluding IBNR (Col 11) __ are reported, then Incurred Indemnity Claim Count (Col 8) __ must be reported. Please correct the data.
500	Data reported for Large Deductible Policies should generally be larger on a gross basis than a net basis. Accident Year XXXX, 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.
502	Accident Year XXXX. If Indemnity Paid (Col 9) __ and Indemnity Outstanding Excluding IBNR (Col 11) __ are equal to zero, then Incurred Indemnity Claim Count (Col 8) __ should be equal to zero. Please correct the data.
504	Accident Year XXXX. If Closed Indemnity Claim Counts (Col 19) __ are reported, then Indemnity Paid (Col 9) __ must be reported. Please correct the data.
507	Accident Year XXXX. If Open Indemnity Claim Counts (Col 20) __ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be reported. Please correct the data.
509	Accident Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) __ is equal to Indemnity Bulk (Col 16) __. Please correct the data.
511	Accident Year XXXX. Indemnity Paid On Closed Claims (Col 21) __ must be less than or equal to Indemnity Paid (Col 9) __. The difference is __. Please correct the data.
513	Accident Year XXXX. Medical Paid On Closed Claims (Col 22) __ must be less than or equal to Medical Paid (Col 10) __. The difference is __. Please correct the data.
514	Column (XX), Line (Y) __ from the current Accident Year Call must equal Column (XX), Line (X) __ from the prior Accident Year Call. The difference is __. Since your company is reporting a change from last year's valuation, please correct the data or provide an explanation.
516	Accident Year XXXX the value for Total Incurred Losses Including IBNR (Col 7) __ should not be equal to Line (Z) __ unless both values are equal to zero.
517	Accident Year XXXX, if the value for Standard at Bureau DSR Level (Col 1) __ is greater than or equal to \$250,000, then Standard at Bureau DSR Level (Col 1) __ and Standard at Company Level (Col 2) __ should not be equal to Net Premium (Col 3) __. If the data is correct, provide a detailed explanation regarding the relationship between the columns.
520	Accident Year XXXX Medical Incurred reported (Col 10+12+14) __ is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and provide an explanation or correct the data.

521	Accident Year XXXX Indemnity Incurred reported (Col 9+11+13) __ is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and provide an explanation or correct the data.
522	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Accident Year XXXX, Indemnity Paid (Col XX) on the current Call __ decreases by more than \$50,000 from the prior Accident Year Call __. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
523	Accident Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call __ compared to the prior year call __ is greater than \$300,000. The difference is __ and their ratio __ falls outside the range of (0.9 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.
524	Accident Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.9 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.
525	Accident Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.2). 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.
526	Accident Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __ compared to the prior year call __ is greater than 20. The difference is __ and their ratio __ falls outside the range of (0.91 and 1.3). 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.
527	Accident Year XXXX, Total Paid (Col 4) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.5). 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.
528	Accident Year XXXX, Indemnity Paid (Col 9) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.5). 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.
529	Accident Year XXXX, Medical Paid (Col 10) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.5). 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.
530	Accident Year XXXX, Net Earned Premium (Col 3) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
531	Accident Year XXXX, Net Earned Premium (Col 3) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
532	Accident Year Prior to XXXX, Incurred Losses (Col 7) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
533	Accident Year XXXX, Incurred Losses (Col 7) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
534	Accident Year XXXX, Claim Counts (Col 8) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.

535	Accident Year XXXX, Claim Counts (Col 8) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
536	Accident Year XXXX, Indemnity Claim Counts (Col 8) of the current year call, __, compared to the prior year call, __, is greater than '10'. The difference is __. Please correct the data or provide an explanation.
537	Accident Year XXXX, Indemnity Outstanding Excluding IBNR (Col 11) equals __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Please correct the data.
548	Policy Year XXXX, Incurred Indemnity Claim Count (Col XX) equals _____. Accident Years XXXX and XXXX+1, Incurred Indemnity Claim Count (Col XX) equals zero. Please correct the data or explain why there is no data in the corresponding Accident Years.
552	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col XX) __ are reported then Indemnity Paid Losses on Closed Claims (Col XX) should be reported. Please correct the data.
556	Calendar Year amounts (Line X, Col 10 - Medical Paid) must be equal between Policy Year __ and Accident Year __ Calls. The difference is __. Please correct the data or provide an explanation.

ACCIDENT YEAR CALL #12A:

Validation ID	Edit Description
468	Accident Year XXXX. If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) __ must equal zero. Please correct the data.
482	Accident Year XXXX. Net Premium (Col 3) __ is reported so Standard at Bureau Designated Statistical Reporting Level (Col 1) must be greater than 0. Please update the data or provide an explanation.
483	Policy Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
484	Accident Year XXXX. Net Premium (Col 3) __ is reported so Standard At Company Level (Col 2) must be greater than 0. Please update the data or provide an explanation.
486	Accident Year XXXX, Standard at Bureau DSR Level (Col 1) __ must equal Standard at Company Level (Col 2) __. The difference is __. Please correct the data or provide an explanation.
488	The value for Call #1A, name of column (Col XX), the sum of Accident Years XXX through XXX, __ must be greater than or equal to Call #12A, name of column (Col XX), Accident Years XXXX, __. Please correct the data or provide an explanation.
490	For Accident Year XXXX and subsequent: The value for Call #1A, name of column (Col XX), Accident Year XXXX, __ must be greater than or equal to Call #12A, name of column (Col XX), Accident Year XXXX, __. Please correct the data or provide an explanation.
493	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 XXXX. The difference is __. Please correct the data.
496	Accident Year XXXX. If Total Incurred Losses Including IBNR (Col 7) __ are reported then Standard at Bureau DSR Level (Col 1) __, Standard at Company Level (Col 2) __, and Net Premium (Col 3) __ must be reported. Please correct the data.
499	Accident Year XXXX. If Indemnity Paid (Col 9) __ or Indemnity Outstanding Excluding IBNR (Col 11) __ are reported, then Incurred Indemnity Claim Count (Col 8) __ must be reported. Please correct the data.
502	Accident Year XXXX. If Indemnity Paid (Col 9) __ and Indemnity Outstanding Excluding IBNR (Col 11) __ are equal to zero, then Incurred Indemnity Claim Count (Col 8) __ should be equal to zero. Please correct the data.

504	Accident Year XXXX. If Closed Indemnity Claim Counts (Col 19) __ are reported, then Indemnity Paid (Col 9) __ must be reported. Please correct the data.
507	Accident Year XXXX. If Open Indemnity Claim Counts (Col 20) __ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be reported. Please correct the data.
509	Accident Year XXXX. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) __ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) __ is equal to Indemnity Bulk (Col 16) __. Please correct the data.
511	Accident Year XXXX. Indemnity Paid On Closed Claims (Col 21) __ must be less than or equal to Indemnity Paid (Col 9) __. The difference is __. Please correct the data.
513	Accident Year XXXX. Medical Paid On Closed Claims (Col 22) __ must be less than or equal to Medical Paid (Col 10) __. The difference is __. Please correct the data.
514	Column (XX), Line (Y) __ from the current Accident Year Call must equal Column (XX), Line (X) __ from the prior Accident Year Call. The difference is __. Since your company is reporting a change from last year's valuation, please correct the data or provide an explanation.
516	Accident Year XXXX the value for Total Incurred Losses Including IBNR (Col 7) __ should not be equal to Line (Z) __ unless both values are equal to zero.
517	Accident Year XXXX the value for Total Incurred Losses Including IBNR (Col 7) __ should not be equal to Line (Z) __ unless both values are equal to zero.
520	Accident Year XXXX Medical Incurred reported (Col 10+12+14) __ is greater than \$250,000 without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and provide an explanation or correct the data.
521	Accident Year XXXX Indemnity Incurred reported (Col 9+11+13) __ is greater than \$250,000 without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and provide an explanation or correct the data.
522	Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Accident Year XXXX, Indemnity Paid Losses On Closed Claims (Col XX) on the current Call __ decreases by more than \$50,000 from the prior Accident Year Call __. The difference is __. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
523	Accident Year XXXX, Total Paid + O/S excl IBNR (Col 4+5) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.8 and 1.15). 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.
524	Accident Year XXXX, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.95 and 3). 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.
525	Accident Year XXXX, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.9 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.
526	Accident Year XXXX, Indemnity Claim Counts (Col 8) of the current year call __ compared to the prior year call __ is greater than XX. The difference is __ and their ratio __ falls outside the range of (0.91 and 1.3). 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.

527	Accident Year XXXX, Total Paid (Col 4) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.8 and 1.3). 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.
528	Accident Year XXXX, Indemnity Paid (Col 9) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.85 and 1.5). 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.
529	Accident Year XXXX, Medical Paid (Col 10) of the current year call __ compared to the prior year call __ is greater than \$200,000. The difference is __ and their ratio __ falls outside the range of (0.8 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.
530	Accident Year XXXX, Net Earned Premium (Col 3) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
531	Accident Year XXXX, Net Earned Premium (Col 3) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
532	Accident Year XXXX, Incurred Losses (Col 7) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
533	Accident Year XXXX, Incurred Losses (Col 7) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
534	Accident Year XXXX, Claim Counts (Col 8) were reported on last year's call __ but are not reported on this year's call. Please correct the data or provide an explanation.
535	Accident Year XXXX, Claim Counts (Col 8) are reported on this year's call __ but were not reported on last year's call. Please correct the data or provide an explanation.
536	Accident Year XXXX, Indemnity Claim Counts (Col 8) of the current year call, __, compared to the prior year call, __, is greater than '10'. The difference is __. Please correct the data or provide an explanation.
537	Accident Year XXXX, Total Incurred Losses Including IBNR (Col 7) equals __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Please correct the data.
548	Policy Year XXXX, Incurred Indemnity Claim Count (Col XX) equals __. Accident Years XXXX and XXXX, Incurred Indemnity Claim Count (Col XX) equals zero. Please correct the data or explain why there is no data in the corresponding Accident Years.
552	Policy Year XXXX. If Accumulated Paid on Closed Claim Counts (Col 19) __ are reported then Indemnity Paid Losses on Closed Claims (Col 21) should be reported. Please correct the data.
556	Calendar Year amounts (Line X, Col 10 - Medical Paid) must be equal between Policy Year __ and Accident Year __ Calls. The difference is __. Please correct the data or provide an explanation.

ACCIDENT YEAR CALL #15A:

Validation ID	Edit Description
485	Section #3, Accident Year XXXX. The sum of Indemnity Closed Claims with Payment and Indemnity Open Claims (Col 1+2) __ must equal Indemnity Total Claims (Col 3) __. Please correct the data.

487	Section #1, Accident Year XXXX. If Indemnity Closed Claims with Payment (Col 1) are reported __ then Indemnity Paid Losses (Col 4) should be reported __. Please correct the data.
489	Section #1, Accident Year XXXX. If Indemnity Open Claims (Col 2) are reported, __, then the sum of the Outstanding Losses (Col 6+7) must be greater than zero. Please correct the data.
491	Section #1, Accident Year XXXX. If Indemnity Paid Losses (Col 4) are reported, __, then Indemnity Claim Counts (Col 3) must be greater than zero. Please correct the data.
492	Section #1, Accident Year XXXX. If Indemnity Outstanding Losses (Col 6) are reported __ then Indemnity Open Claims (Col 2) must be greater than zero. Please correct the data.
494	Section #4, Accident Year XXXX, (Col 7), __, must be less than or equal to Section #1, Accident Year XXXX, (Col 7), __. Please correct the data.
495	Section #2, Accident Year XXXX, Column (XX) __ must be less than or equal to Section #3, Accident Year XXXX, Column (XX) __. Please correct the data.
498	Section #1, Accident Year XXXX, Indemnity Closed Claims with Payment (Col 1), __, on the current year call should not decrease compared to Indemnity Closed Claims with Payment (Col 1), __, on the prior year call. Please correct the data.
501	Section #1, Accident Year XXXX, Indemnity Total Claims (Col 3) __ on the current year call should not decrease compared to Indemnity Total Claims (Col 3) __ on the prior year call. Please correct the data.
503	Section #1, Accident Year XXXX, Indemnity Paid Losses (Col 4) __ on the current year call should not decrease compared to Indemnity Paid Losses (Col 4) __ on the prior year call. Please correct the data.
505	Section #1, Accident Year XXXX, Medical Paid Losses (Col 5), __, on the current year call should not decrease compared to Medical Paid Losses (Col 5), __, on the prior year call. Please correct the data.
506	Section #1, Accident Year XXXX, Medical Case Outstanding (Col 7), __, should be less than or equal to Call #1A, Accident Year XXXX, Name of Column [(Col XX) - (Col XX)], __. Please correct the data.
508	Section #2, Accident Year XXXX, Indemnity Paid (Col 4), __, should be less than or equal to Call #8A, Accident Year XXXX, Indemnity Paid (Col 9), __. Please correct the data.
510	Section #3, Accident Year XXXX, Name of column (Col XX), __, should be less than or equal to Call #9A, Accident Year XXXX, Name of Column (Col XX), __. Please correct the data.
512	Section #4, Policy Year XXXX, Medical Case Outstanding (Col 7), __, should be less than or equal to Call #12A, Policy Year XXXX, Medical Outstanding Less Case [(Col 12) - (Col 17)], __. Please correct the data.
515	For all entries - Section XX, Accident Year XXXX, Column (XX) __ should be non-negative. Please correct the data.
549	Section #X, Policy Year XXXX, Claims Closed with Payment (Col X) equals __. Accident Years XXXX and XXXX+1, Claims Closed with Payment (Col X) equals zero. Please correct the data or explain why there is no data in the corresponding Accident Years.