

**ACCIDENT YEAR EDIT DESCRIPTIONS:**

**PENNSYLVANIA**

**ACCIDENT YEAR CALL #1A:**

<b>Edit Description</b>
The sum of Total Paid (Col 4), Total Outstanding Excluding IBNR (Col 5) and Total IBNR (Col 6) must be equal to Total Incurred Losses Including IBNR (Col 7). Please correct the data.
The sum of Indemnity Paid (Col 9) and Medical Paid (Col 10) must be equal to Total Paid (Col 4). Please correct the data.
The sum of Indemnity Outstanding Excluding IBNR (Col 11) and Medical Outstanding Excluding IBNR (Col 12) must be equal to Total Outstanding Excluding IBNR (Col 5). Please correct the data.
The sum of Indemnity IBNR (Col 13) and Medical IBNR (Col 14) must be equal to Total IBNR (Col 6). Please correct the data.
The sum of ALAE Paid (Col 23), ALAE Case (Col 24) and ALAE Bulk + IBNR (Col 25) must be equal to ALAE Incurred (Col 26) for all lines. Please correct the data.
The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) ___ must be equal to Incurred Indemnity Claim Counts (Col 8) ___ for Accident Year __. Please correct the data. [Applicable to Accident Years Pr. to 20XX-30 & subsequent]
Line (Z) must be equal to Line (X) minus Line (Y). Please correct the data.
Accident Year __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Col (XX) ___ Please correct the data.
Accident Year __. If Indemnity Paid (Col 9) ___ or Indemnity Outstanding Excluding IBNR (Col 11) ___ are reported, then Incurred Indemnity Claim Count (Col 8) ___ must be reported. Please correct the data.
Accident Year __. If Indemnity Paid (Col 9) and Indemnity Outstanding Excluding IBNR (Col 11) are equal to zero, then Incurred Indemnity Claim Count (Col 8) ___ should be equal to zero. Please correct the data.
Accident Year __. If Closed Indemnity Claim Counts (Col 19) ___ are reported, then Indemnity Paid (Col 9) ___ must be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year __. If Open Indemnity Claim Counts (Col 20) ___ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) ___ should be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year __. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) ___ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) is equal to Indemnity Bulk (Col 16). Please correct the data. [Applicable to Accident Years Pr. to '20XX-30' & subsequent].
Accident Year __. Indemnity Paid On Closed Claims (Col 21) ___ must be less than or equal to Indemnity Paid (Col 9) ___. Please correct the data.
Accident Year __. Medical Paid On Closed Claims (Col 22) ___ must be less than or equal to Medical Paid (Col 10) ___. Please correct the data.
Col (XX), Line (Y) ___ from the current Accident Year Call must equal Col (XX), Line (X) ___ from the prior Accident Year Call. Since your company is reporting a change from last year's valuation, please verify the accuracy of the data. If either report is incorrect, send a revised report. If it is correct, provide an explanation.

Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Accident Year \_\_, Col (XX) on the current Call \_\_ decreases by more than \$50,000 from the prior Accident Year Call \_\_. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.

Accident Year \_\_\_\_ Incurred Losses (Col 7) were reported on last year's call\_\_ but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data.  
[Applicable to Accident Years 20XX-1 and prior]

Accident Year \_\_\_\_ Incurred Losses (Col 7) are reported on this year's call\_\_ but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data.  
[Applicable to Accident 20XX-1 and prior]

Accident Year \_\_\_\_ Claim Counts (Col 8) were reported on last year's call\_\_ but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident Years 20XX-1 and prior]

Accident Year \_\_\_\_ Claim Counts (Col 8) are reported on this year's call\_\_ but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident Years 20XX-1 and prior]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.97 and 1.03). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 and prior]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ for is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.25). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ for is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.50). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 5.00). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.32). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.65). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 6.5). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-4]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.32). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.65). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 6.50). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Years 20XX-3 & prior]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.20). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 4.00). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.03). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-5]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.35). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ for is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.90). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-5]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.47). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 2.20). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.47). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 2.20). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-2]

Calendar Year amounts (Line Z, Col XX) must be equal between Policy Year \_\_\_\_ and Accident Year \_\_\_\_ Calls. Please correct the data or provide an explanation.

Policy and Accident year \_\_\_\_, amounts should not be equal between calls (Col XX) \_\_\_\_\_. Please correct the data or provide an explanation.

Accident year \_\_\_\_, *Name of column* (Col XX) \_\_\_\_ should be equal to or less than the sum of the corresponding policy years (XXXX and XXXX-1) \_\_\_\_\_. Please correct the data or provide an explanation.

The sum of all accident years must be equal to Line (X). Please correct the data.

The value for Total Incurred Losses Including IBNR (Col 7) for the current Accident Year \_\_\_\_ should not be equal to Line (Z) \_\_\_\_ unless both values are equal to zero. Please correct the data or provide an explanation.

Accident Year \_\_ Medical Incurred reported (Col 10+12+14) is greater than \$250,000 \_\_\_\_\_ without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections. [Applicable to all accident years]

Accident Year \_\_ Indemnity Incurred reported (Col 9+11+13) is greater than \$250,000 \_\_\_\_\_ without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and if necessary, send corrections. [Applicable to all accident years]

Accident Year \_\_\_\_\_. If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) \_\_\_\_\_ must equal zero. Please correct the data.

Accident Year \_\_\_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_\_\_ compared to the prior year call \_\_\_\_ is greater than 10 (\_\_\_\_). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.

The value for Call #1, Column (XX), the sum of Accident Years Prior to 20XX-30 through 20XX-29 \_\_\_\_ must be greater than or equal to Call #12, Column (XX), Accident Year Prior to 20XX-28 \_\_\_\_\_. Please correct the data or provide an explanation.

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

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

#### **Edit Description**

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

The sum of Indemnity Paid (Col 9) and Medical Paid (Col 10) must be equal to Total Paid (Col 4). Please correct the data.
The sum of Indemnity Outstanding Excluding IBNR (Col 11) and Medical Outstanding Excluding IBNR (Col 12) must be equal to Total Outstanding Excluding IBNR (Col 5). Please correct the data.
The sum of Indemnity IBNR (Col 13) and Medical IBNR (Col 14) must be equal to Total IBNR (Col 6). Please correct the data.
The sum of ALAE Paid (Col 23), ALAE Case (Col 24) and ALAE Bulk + IBNR (Col 25) must be equal to ALAE Incurred (Col 26) for all lines. Please correct the data.
The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) ___ must be equal to Incurred Indemnity Claim Counts (Col 8) ___ for Accident Year __. Please correct the data. [Applicable to Accident Years Pr. to 20XX-30 & subsequent]
Line (Z) must be equal to Line (X) minus Line (Y). Please correct the data.
Accident Year __. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Col (XX) ___ Please correct the data.
Accident Year __. If Indemnity Paid (Col 9) ___ or Indemnity Outstanding Excluding IBNR (Col 11) ___ are reported, then Incurred Indemnity Claim Count (Col 8) ___ must be reported. Please correct the data.
Accident Year __. If Indemnity Paid (Col 9) and Indemnity Outstanding Excluding IBNR (Col 11) are equal to zero, then Incurred Indemnity Claim Count (Col 8) ___ should be equal to zero. Please correct the data.
Accident Year __. If Closed Indemnity Claim Counts (Col 19) ___ are reported, then Indemnity Paid (Col 9) ___ must be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year __. If Open Indemnity Claim Counts (Col 20) ___ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) ___ should be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]
Accident Year __. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) ___ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) is equal to Indemnity Bulk (Col 16). Please correct the data. [Applicable to Accident Years Pr. to '20XX-30' & subsequent].
Accident Year __. Indemnity Paid On Closed Claims (Col 21) ___ must be less than or equal to Indemnity Paid (Col 9) ___. Please correct the data.
Accident Year __. Medical Paid On Closed Claims (Col 22) ___ must be less than or equal to Medical Paid (Col 10) ___. Please correct the data.
Col (XX), Line (Y) ___ from the current Accident Year Call must equal Col (XX), Line (X) ___ from the prior Accident Year Call. Since your company is reporting a change from last year's valuation, please verify the accuracy of the data. If either report is incorrect, send a revised report. If it is correct, provide an explanation.
Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Accident Year __, Col (XX) on the current Call ___ decreases by more than \$50,000 from the prior Accident Year Call ___. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.
Accident Year _____ Incurred Losses (Col 7) were reported on last year's call ___ but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident Years 20XX-1 and prior]

<p>Accident Year ____ Incurred Losses (Col 7) are reported on this year's call ____ but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident 20XX-1 and prior]</p>
<p>Accident Year ____ Claim Counts (Col 8) were reported on last year's call ____ but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident Years 20XX-1 and prior]</p>
<p>Accident Year ____ Claim Counts (Col 8) are reported on this year's call ____ but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident Years 20XX-1 and prior]</p>
<p>Accident Year __, Total Paid + O/S excl IBNR (Col 4+5) of the current year call ____ compared to the prior year call ____ is greater than 200,000 ____ but their ratio ____ falls outside the range of (0.97 and 1.03). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 and prior]</p>
<p>Accident Year __, Total Paid + O/S excl IBNR (Col 4+5) of the current year call ____ compared to the prior year call ____ is greater than 200,000 ____ but their ratio ____ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]</p>
<p>Accident Year __, Total Paid + O/S excl IBNR (Col 4+5) of the current year call ____ compared to the prior year call ____ for is greater than 200,000 ____ but their ratio ____ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]</p>
<p>Accident Year __, Total Paid + O/S excl IBNR (Col 4+5) of the current year call ____ compared to the prior year call ____ is greater than 200,000 ____ but their ratio ____ falls outside the range of (0.95 and 1.25). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]</p>
<p>Accident Year __, Total Paid + O/S excl IBNR (Col 4+5) of the current year call ____ compared to the prior year call ____ for is greater than 200,000 ____ but their ratio ____ falls outside the range of (0.95 and 1.50). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]</p>
<p>Accident Year __, Total Paid + O/S excl IBNR (Col 4+5) of the current year call ____ compared to the prior year call ____ is greater than 200,000 ____ but their ratio ____ falls outside the range of (1.00 and 5.00). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]</p>
<p>Accident Year __, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call ____ compared to the prior year call ____ is greater than 200,000 ____ but their ratio ____ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 &amp; prior]</p>



Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.32). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.65). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 6.5). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-4]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.95 and 1.32). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.65). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 6.50). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Years 20XX-3 & prior]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.20). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 4.00). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.03). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-5]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.35). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ for is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.90). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-5]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.47). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 2.20). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.47). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 2.20). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-2]

The sum of all accident years must be equal to Line (X). Please correct the data.

The value for Total Incurred Losses Including IBNR (Col 7) for the current Accident Year \_\_\_\_ should not be equal to Line (Z) \_\_\_\_ unless both values are equal to zero. Please correct the data or provide an explanation.

Accident Year \_\_ Medical Incurred reported (Col 10+12+14) is greater than \$250,000 \_\_\_\_ without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections. [Applicable to all accident years]

Accident Year \_\_ Indemnity Incurred reported (Col 9+11+13) is greater than \$250,000 \_\_\_\_ without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and if necessary, send corrections. [Applicable to all accident years]

All non-zero data entries on Call #8A, Accident Year \_\_, Col (X) \_\_ should be less than the corresponding data entries on Call #9A, Accident Year \_\_, Col (X) \_\_ except for Total IBNR (Col 6), Indemnity IBNR (Col 13), Medical IBNR (Col 14), Indemnity Bulk (Col 16) and Medical Bulk (Col 18) where Call #8A may be less than or equal to Call #9A. Please correct the data.

Accident Year \_\_\_\_\_. If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) \_\_\_\_\_ must equal zero. Please correct the data.

Accident Year \_\_\_\_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_\_\_\_ compared to the prior year call \_\_\_\_\_ is greater than 10 (\_\_\_\_). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.

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

#### **Edit Description**

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

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

The sum of Indemnity Outstanding Excluding IBNR (Col 11) and Medical Outstanding Excluding IBNR (Col 12) must be equal to Total Outstanding Excluding IBNR (Col 5). Please correct the data.

The sum of Indemnity IBNR (Col 13) and Medical IBNR (Col 14) must be equal to Total IBNR (Col 6). Please correct the data.

The sum of ALAE Paid (Col 23), ALAE Case (Col 24) and ALAE Bulk + IBNR (Col 25) must be equal to ALAE Incurred (Col 26) for all lines. Please correct the data.

The sum of Closed Indemnity Claim Counts (Col 19) and Open Indemnity Claim Counts (Col 20) \_\_\_\_ must be equal to Incurred Indemnity Claim Counts (Col 8) \_\_\_\_ for Accident Year \_\_. Please correct the data. [Applicable to Accident Years Pr. to 20XX-30 & subsequent]

Line (Z) must be equal to Line (X) minus Line (Y). Please correct the data.

Accident Year \_\_. All data should be non-negative except for Bulk and IBNR Reserves (Col 6, 13, 14, 16 and 18). Col (XX) \_\_\_\_ Please correct the data.

Accident Year \_\_. If Indemnity Paid (Col 9) \_\_\_ or Indemnity Outstanding Excluding IBNR (Col 11) \_\_\_ are reported, then Incurred Indemnity Claim Count (Col 8) \_\_\_ must be reported. Please correct the data.

Accident Year \_\_. If Indemnity Paid (Col 9) and Indemnity Outstanding Excluding IBNR (Col 11) are equal to zero, then Incurred Indemnity Claim Count (Col 8) \_\_\_ should be equal to zero. Please correct the data.

Accident Year \_\_. If Closed Indemnity Claim Counts (Col 19) \_\_\_ are reported, then Indemnity Paid (Col 9) \_\_\_ must be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]

Accident Year \_\_. If Open Indemnity Claim Counts (Col 20) \_\_\_ are reported, then Indemnity Outstanding Excluding IBNR (Col 11) \_\_\_ should be reported. Please correct the data. [Applicable to Accident Years 'Pr. to 20XX-30' & subsequent]

Accident Year \_\_. If Open Indemnity Claim Counts (Col 20) equals zero, then Indemnity Outstanding Excluding IBNR (Col 11) \_\_\_ should be equal to zero unless Indemnity Outstanding Excluding IBNR (Col 11) is equal to Indemnity Bulk (Col 16). Please correct the data. [Applicable to Accident Years Pr. to '20XX-30' & subsequent].

Accident Year \_\_. Indemnity Paid On Closed Claims (Col 21) \_\_\_ must be less than or equal to Indemnity Paid (Col 9) \_\_\_. Please correct the data.

Accident Year \_\_. Medical Paid On Closed Claims (Col 22) \_\_\_ must be less than or equal to Medical Paid (Col 10) \_\_\_. Please correct the data.

Col (XX), Line (Y) \_\_\_ from the current Accident Year Call must equal Col (XX), Line (X) \_\_\_ from the prior Accident Year Call. Since your company is reporting a change from last year's valuation, please verify the accuracy of the data. If either report is incorrect, send a revised report. If it is correct, provide an explanation.

Paid Losses (Col 4, 9, 10, 21 and 22) for the current valuation should generally not decrease from the prior valuation. Accident Year \_\_, Col (XX) on the current Call \_\_\_ decreases by more than \$50,000 from the prior Accident Year Call \_\_\_. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.

Accident Year \_\_\_\_ Incurred Losses (Col 7) were reported on last year's call \_\_\_ but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident Years 20XX-1 and prior]

Accident Year \_\_\_\_ Incurred Losses (Col 7) are reported on this year's call \_\_\_ but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident 20XX-1 and prior]

Accident Year \_\_\_\_ Claim Counts (Col 8) were reported on last year's call \_\_\_ but are not reported on this year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident Years 20XX-1 and prior]

Accident Year \_\_\_\_ Claim Counts (Col 8) are reported on this year's call \_\_\_ but were not reported on last year's call. Please provide a correction and/or explanation for this unusual development of your data. [Applicable to Accident Years 20XX-1 and prior]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (0.97 and 1.03). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 and prior]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ for is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.25). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ for is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.50). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Total Paid + O/S excl IBNR (Col 4+5) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 5.00). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.32). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.65). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Paid + O/S excl IBNR (Col 9+11) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 6.5). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.96 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-4]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.32). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (0.95 and 1.65). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Medical Paid + O/S excl IBNR (Col 10+12) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 6.50). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_. Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Years 20XX-3 & prior]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.20). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Claim Counts (Col 8) of the current year call \_\_ compared to the prior year call \_\_ is greater than 10 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 4.00). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data. [Applicable to Accident Year 20XX-1]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.03). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.06). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-5]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.35). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Total Paid (Col 4) of the current year call \_\_ compared to the prior year call \_\_ for is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.90). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_ compared to the prior year call \_\_ is greater than 200,000 \_\_ but their ratio \_\_ falls outside the range of (1.00 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-5]



Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 1.47). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Indemnity Paid (Col 9) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 2.20). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-2]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 1.04). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-6 & prior]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 1.08). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-5]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 1.12). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-4]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 1.47). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Year 20XX-3]

Accident Year \_\_, Medical Paid (Col 10) of the current year call \_\_\_ compared to the prior year call \_\_\_ is greater than 200,000 \_\_\_ but their ratio \_\_\_ falls outside the range of (1.00 and 2.20). Since you are reporting a change between current and previous valuations that is outside our expected range, please correct the data or explain the unusual development of your data giving details of any large claims. [Applicable to Accident Years 20XX-2]

The sum of all accident years must be equal to Line (X). Please correct the data.

The value for Total Incurred Losses Including IBNR (Col 7) for the current Accident Year \_\_\_ should not be equal to Line (Z) \_\_\_ unless both values are equal to zero. Please correct the data or provide an explanation.

Accident Year \_\_ Medical Incurred reported (Col 10+12+14) is greater than \$250,000 \_\_\_ without any Indemnity Incurred Losses (Col 9+11+13). Please verify that all losses are medical only and if necessary, send corrections. [Applicable to all accident years]

Accident Year ___ Indemnity Incurred reported (Col 9+11+13) is greater than \$250,000 _____ without any Medical Incurred Losses (Col 10+12+14). Please verify that no medical losses are associated with these indemnity claims and if necessary, send corrections. [Applicable to all accident years]
Data reported for Large Deductible Policies should generally be larger on a gross basis than a net basis. Accident Year __, Call #9A, Col (XX) ___ should be greater than Accident Year __, Call #8A, Col (XX) ___ except for IBNR and Bulk Reserves (Col 6, 13, 14, 16 and 18). Please correct the data or provide an explanation.
Accident Year _____. If Closed Indemnity Claim Counts (Col 19) equals zero, then Indemnity Paid (Col 9) _____ must equal zero. Please correct the data.
Accident Year _____, Indemnity Claim Counts (Col 8) of the current year call _____ compared to the prior year call _____ is greater than 10 (____). Please verify the accuracy of the data. If it is incorrect, please correct the data. If it is correct, please explain the unusual development of your data.

**ACCIDENT YEAR CALL #15A:**

<b>Edit Description</b>
Section #2, Accident Year _____, Column (XX) _____ must be less than or equal to Section #3, Accident Year _____, Column (XX) _____. Please correct the data.
Section #1, Accident Year _____, Indemnity Closed Claims with Payment (Col 1) _____ on the current year call should not decrease compared to Indemnity Closed Claims with Payment (Col 1) _____ on the prior year call. Please correct the data.
Section #1, Accident Year _____, Indemnity Total Claims (Col 3) _____ on the current year call should not decrease compared to Indemnity Total Claims (Col 3) _____ on the prior year call. Please correct the data
Section #1, Accident Year _____, Indemnity Paid Losses (Col 4) _____ on the current year call should not decrease compared to Indemnity Paid Losses (Col 4) _____ on the prior year call. Please correct the data.
Section #1, Accident Year _____, Medical Paid Losses (Col 5) _____ on the current year call should not decrease compared to Medical Paid Losses (Col 5) _____ on the prior year call. Please correct the data.
Section #1, Accident Year _____, Column (XX) _____ should be less than or equal to Call #1A, Accident Year _____, Column (XX) _____. Please correct the data.
Section #2, Accident Year _____, Column (XX) _____ should be less than or equal to Call #8A, Accident Year _____, Column (XX) _____. Please correct the data.
Section #3, Accident Year _____, Column (XX) _____ should be less than or equal to Call #9A, Accident Year _____, Column (XX) _____. Please correct the data.
Section #3, Accident Year _____. The sum of Indemnity Closed Claims with Payment and Indemnity Open Claims (Col 1+2) _____ must equal Indemnity Total Claims (Col 3) _____. Please correct the data.
Section #1, Accident Year _____. If Indemnity Closed Claims with Payment (Col 1) are reported _____ then Indemnity Paid Losses (Col 4) should be reported _____. Please correct the data.
Section #1, Accident Year _____. If Indemnity Open Claims (Col 2) are reported _____ then the sum of the Outstanding Losses (Col 6+7) _____ must be greater than zero. Please correct the data.
Section #1, Accident Year _____. If Indemnity Paid Losses (Col 4) are reported _____ then Indemnity Claim Counts (Col 3) should be reported _____. Please correct the data.

Section #3, Accident Year \_\_\_\_\_. If Indemnity Outstanding Losses (Col 6) are reported \_\_\_\_\_ then Indemnity Open Claims (Col 2) should be reported \_\_\_\_\_. Please correct the data.

Section #4, Accident Year \_\_\_\_, Column (XX) \_\_\_\_ must be less than or equal to Section #1, Accident Year \_\_\_\_, Column (XX) \_\_\_\_\_. Please correct the data.

For all entries - Section XX, Accident Year \_\_\_\_\_, Column (XX) \_\_\_\_\_ should be non-negative. Please correct the data.