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**INSTRUCTIONS for CONSTRAINTS AFFECTING UNPAID CLAIMS ESTIMATES**

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Pennsylvania  
Special Schedule “W” – 2022

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In accordance with Section 3.2 of the Actuarial Standards Board’s Actuarial Standard of Practice (“ASOP”) No. 43: Property/Casualty Unpaid Claim Estimates, please discuss any constraints in the performance of any actuarial analysis that created a significant risk that a more in-depth analysis would have produced a materially different result than any unpaid claims estimate provided in your Schedule “W”. (ASOP No. 43 is available on-line at:  
[http://www.actuarialstandardsboard.org/asops/propertycasualty-unpaid-claim-estimates/.](http://www.actuarialstandardsboard.org/asops/propertycasualty-unpaid-claim-estimates/))

**NOTE: Any company writing loss portfolio transfer contracts also must report calendar year 2022 earned premiums and/or paid losses on those contracts in response to this request. Do not include any loss portfolio transfer experience with the amounts otherwise reported in Parts A through E of Schedule W.**

Any company that wrote any deductible policies also must explain how recoupment of the deductible is recorded and how adjustments were made to bring deductible policies to a first dollar basis.

**Please provide this information in a pdf file named “constraints.pdf”. Include in the file the Company or Group Name, NAIC Number and the Name and Contact Information for the Person that can be contacted with any questions.**