

**Financial Data Manager Application  
2023 User Guidebook**

**For the Reporting of 2022 Data  
Evaluated as of December 31, 2022  
and Due to be Reported during 2023**

# Financial Data Manager User Guidebook: Table of Contents

## Contents

<b>Financial Data Manager User Guidebook: Table of Contents</b> .....	<b>1</b>
<b>I. Introduction</b> .....	<b>3</b>
Section One – General Application Instructions.....	3
<b>II. Annual Calls</b> .....	<b>3</b>
<b>III. Support Requirements</b> .....	<b>4</b>
<b>IV. Privacy and Security Statement</b> .....	<b>4</b>
<b>V. Terms of Service and Conditions of Use</b> .....	<b>4</b>
<b>VI. Obtaining a User ID and Password</b> .....	<b>4</b>
<b>VII. Logging In</b> .....	<b>5</b>
<b>VIII. Home Screen FDM and Menu Items</b> .....	<b>7</b>
A. Menu Items.....	7
B. Announcements.....	8
C. Acknowledgment and Call List .....	9
1. Navigation of Call Submissions on FDM.....	10
2. Navigation in a Call on FDM.....	12
3. Navigation in an Excel Call Template .....	16
D. FAQ Section.....	19
<b>Section Two – General Information on Entering Call Data</b> .....	<b>20</b>
<b>I. State Specification</b> .....	<b>20</b>
<b>II. Group Reporting</b> .....	<b>20</b>
<b>III. Entering Data</b> .....	<b>21</b>
<b>IV. Calculated Fields</b> .....	<b>21</b>
<b>V. No Experience</b> .....	<b>21</b>
<b>Section Three – Specific Information on Entering Call Data</b> .....	<b>22</b>
<b>I. Call Acknowledgments</b> .....	<b>22</b>
<b>II. Policy Year Calls (#1, #8, #9 and #12)</b> .....	<b>23</b>
A. Premiums (Columns 1, 2, and 3) .....	23
B. Losses (Column 4 through 7, Columns 9 through 18, Columns 21 through 26) .....	23
D. Line X (all Columns).....	23

E. Line Y (all Columns) .....	23
F. Line Z (all Columns) .....	24
G. Reconciliation Page .....	24
<b>III. Delaware Calendar Year Expense Data – Call #2 .....</b>	<b>25</b>
A. Layout .....	25
<b>IV. Large Claim Experience by Policy Year Call #4 .....</b>	<b>25</b>
A. Layout .....	25
<b>V. Pennsylvania Calendar Year Expense Data Call #14 .....</b>	<b>26</b>
A. Layout .....	26
<b>VI. Policy Year Call for Catastrophe Experience #15 .....</b>	<b>28</b>
A. Layout .....	28
<b>VII. Pennsylvania Schedule W .....</b>	<b>28</b>
A. Part A-1, Part A-Statistical Code 9740, Part A-9741, and Part A-5 .....	29
B. Parts B-1 and B-5 .....	30
C. Parts C-1 and C-5 .....	30
D. Parts D-1 and D-2 .....	30
E. Parts E-1 and E-2 .....	30
F. Schedule W Review .....	30
G. Schedule W – Coal .....	31
H. Schedule W – Coal Review .....	31
<b>VIII. Statutory Page 14 .....</b>	<b>31</b>
A. Layout .....	31
<b>IX. Running the Edits Contained within FDM .....</b>	<b>32</b>
<b>X. Responding to Failed Edits .....</b>	<b>34</b>
A. Sidebar Notes Method of Explaining Errors (at the Time of Submission) .....	34
B. Carrier Notes sent via Email, After Call Submission .....	35
<b>XI. Bureau Criticisms .....</b>	<b>35</b>
<b>XII. Troubleshooting .....</b>	<b>36</b>
<b>Section Four – Edit Listing .....</b>	<b>37</b>
<b>I. Calls Subject to the FDIP .....</b>	<b>37</b>
<b>II. Schedule W – Coal .....</b>	<b>37</b>

## Section One – General Application Instructions

### I. Introduction

Financial Data Manager (FDM) is an Internet-based system that allows carriers to enter, edit and submit Financial Calls and Schedule W (Calls) subject to the Financial Data Incentive Program (FDIP) to the Pennsylvania Compensation Rating Bureau and the Delaware Compensation Rating Bureau, Inc. (herein collectively referred to as the Bureaus) and, for Schedule W only, to the Pennsylvania Insurance Department (Department).

FDM is a system designed to increase the timeliness and quality of data submissions by eliminating paper submissions, providing carriers with immediate feedback of failed edits and providing carriers with a central location for their data to ease the review of multiple calls. This system also provides carriers with the opportunity to view a log of criticisms sent by either the Department or the Bureaus.

This document will provide an overview of the functions available to carriers within FDM and helpful hints for using the application. It is recommended that the user read this entire document before using FDM.

Proper use of FDM requires specialized knowledge of workers compensation financial call reporting for the state of Pennsylvania and/or Delaware. This guide is not meant to replace individual Call instructions. The user will still need to refer to the individual Call instructions associated with a particular Call for the proper completion of the Call. **Instructions for individual Calls, Forms and Schedule W can be accessed via the Bureaus' website at [www.pcrb.com](http://www.pcrb.com) for both Pennsylvania and Delaware (pcrb.com will bring you to the Bureaus homepage where you can select Pennsylvania or Delaware). Simply select the Data Reporting link, then click on Financial Data Reporting and finally select the Financial Call Package to find the list of call instructions.** Schedule W instructions can also be accessed on the Pennsylvania Insurance Department's website at [www.insurance.pa.gov](http://www.insurance.pa.gov).

### II. Annual Calls

FDM currently supports the submissions of the Following:

Call Acknowledgments

Pennsylvania Call #1 – Policy Year Call for Compensation Experience

Pennsylvania Call #4 – Large Claim Experience by Policy Year Call

Pennsylvania Call #8 – Net (As Written) Large Deductible Policy Year Call

Pennsylvania Call #9 – Gross (First Dollar) Large Deductible Policy Year

Call Pennsylvania Call #14 – Pennsylvania Calendar Year Expense Data

Call Pennsylvania Call #15 – Policy Year Call for Catastrophe Experience

Pennsylvania Schedule W - (See Section III, Part VII, Item G)

Pennsylvania Schedule W – Constraints affecting Unpaid Claim Estimates (See section III, Part VII, Item A)

Pennsylvania Schedule W – Coal (See Section III, Part VII, Item H)  
Pennsylvania Statutory Page 14  
Delaware Call #1 – Policy Year Call for Compensation Experience  
Delaware Call #2 – Calendar Year Expense Data Call  
Delaware Call #4 – Large Claim Experience by Policy Year Call  
Delaware Call #8 – Net (As Written) Large Deductible Policy Year Call  
Delaware Call #9 – Gross (First Dollar) Large Deductible Policy Year  
Call  
Delaware Call #12 – Assigned Risk Policy Year Call  
Delaware Call #15 – Policy Year Call for Catastrophe Experience  
Delaware Statutory Page 14

All required Calls are included within FDM. Access to instructions are available via our website, [www.pcrb.com](http://www.pcrb.com).

### **III. Support Requirements**

Browser requirements: Google Chrome, Microsoft Edge, or Firefox

**Note:** the application response time may vary depending on how you access the internet and the speed of your connection. The pictures of the screens shown in this guide may differ slightly from what you see on your screen depending on the resolution of your monitor.

This portal can be accessed via a link on the Bureaus' website, [www.pcrb.com](http://www.pcrb.com), by selecting the Application Login on the top right of the page. To use FDM, carriers must have a Bureau approved User ID and Password.

### **IV. Privacy and Security Statement**

Carriers may view the Bureau's Privacy and Security Statement within FDM. The login screen for FDM contains a link which will provide access to the Privacy and Security Statement.

### **V. Terms of Service and Conditions of Use**

Carriers may view the Bureau's Terms of Service and Conditions of Use for FDM. The login screen for FDM contains a link which will allow the user to view this agreement.

### **VI. Obtaining a User ID and Password**

**Note** that both FDM and the legacy FDRA are located within the Application Login of the PCRB website. Therefore, all users must be registered in the PCRB's Application Login. Carrier user access is managed directly through each Carrier Group Administrator (CGA), who have the ability to add and disable users for their company as necessary.

All carriers must have a completed FDIP/FDM Designation of Contact Person Form filed with the PCRB/DCRB. The Contact Person acts as a contact between his/her employer, the Bureaus and the Pennsylvania Insurance Department. This is designed to help coordinate and accomplish

timely and accurate submission of financial data for all carriers. The Bureaus will provide this information to the Department so that all parties are aware of the appropriate contact for your group.

A new member will be emailed a link and code to access our Correspondence Manager. 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 that need to change the Designated Contact Person (DCP) information should contact the Bureaus so that the form can be re-opened for updates.


Carriers requiring changes in the setup and maintenance of User IDs and passwords for use in the legacy FDRA should also contact the Bureau directly. DCP's assigned as Carrier Group Administrators have the ability to add and disable users for their company as necessary. The legacy FDRA logins cannot be used in FDM.

IDs cannot be changed; however, users can change their password. The user should click on the "User Profile" Change Password" option and follow instructions.

## **VII. Logging In**

To log in to FDM, please visit our website at [www.pcrb.com](http://www.pcrb.com). Carriers can log in via the *Application Login* button found on the top right-hand side of our website. A carrier must enter their approved User ID and Password into the appropriate fields to gain access to the application.

If a user forgets their password at the Login Page, they must click the "Forgot Password?" link. The user will then be taken to a screen where they must enter their Username then click the *Submit* button. Your password will be sent to your email address.


**Pennsylvania Compensation Rating Bureau**

[DCRB/PCRB Home](#)
[Home](#)

### SIGN IN

**User Name:**   
**Password:**

Click the "I Agree" button to submit your User Name and Password. Doing so acknowledges that you have read and accept the Bureau's "Privacy and Security Statement" (see Privacy) and "Term of Service and Conditions of Use" (see Legal) regarding use of the facilities on this website.

[First Time User](#)
[Forgot Password?](#)

[Legal](#) | [Privacy](#) | [Contact Us](#)  
Copyright © 2003 - 2021 PCRB. All rights reserved.  
v.14.2

**Note** that the Application Login provides access to all the secured applications. Therefore, all users must be registered in the PCRB's Application Login. The legacy FDRA logins cannot be used in FDM. As is the case with most PCRB/DCRB products, carrier user access is managed directly through each CGA. If you are not a registered user in the Application Login, click on the FirstTimeUser link and complete the registration form as a Carrier Group User.

After registering, users should click on Request Access to contact the CGA for individual permissions as required.

**Request Access (Carrier Group Users Only)**  
 Select **Request Access – To Application(s)** from the main menu to submit a request to the group administrator for access to use a product.  
  
 On the Application Access Requests screen, check the box of the product(s) for which the user needs access to and then click the **Request** button.

**APPLICATION MANAGER**

[Home](#)
[Message Board](#)
[Help Section](#)
[Request Access](#)
[Carrier List](#)

**APPLICATION ACCESS REQUESTS**

Request?	Application Name	Description	Date Requested
<input checked="" type="checkbox"/>	Financial Data Manager	View, Enter and Edit Financial Data Reporting	
<input type="checkbox"/>	Invoice Online	View Invoices	
<input type="checkbox"/>	Test Audit Online	Test Audit Statistics - Download	
<input type="checkbox"/>	WC Data Pro	View, compare and export premium and loss data	
Count: 4			

## VIII. Home Screen FDM and Menu Items

Once successfully logged into FDM, the carrier will observe the *home* screen depicted below. Based on the User ID and Password, the application will identify the carrier group and display the carrier group name on the *home* screen.



To return to the *home* screen, select the “Home” icon on the top left-hand side of the navigation bar.

### A. Menu Items

From the home screen, carriers may access one of the four menu options: **Search > Failed Edits Search, Acknowledgment, Call List, and FAQ.**

1. **Search > Failed Edits Search:** This selection will bring the user to the “Failed Edits Search” screen.
2. **Acknowledgment:** This selection will bring the user to the “Call Acknowledgements” Screen.
3. **Call List:** This Selection will bring the user to the “Call Submissions for [Carrier group] [Call Year]” Screen.
4. **FAQ:** This Selection will bring the user to the “Frequently Asked Questions” screen.



In addition to the above items, the user can switch between a dark and bright color scheme. This can be done through the *Dark/Light Mode Selector* located on the top right- hand side of the navigation bar.

## **B. Announcements**

The home screen will show general announcements from the Bureaus. This is located at the bottom of the *home* screen as depicted here:



The home screen will show general announcements from the Bureaus. Users should check this screen regularly to remain as informed as possible about data filing, and updates to the application.

To see all announcements that are not currently displayed, select “*See all*”. The user can then select individual announcements that they wish to view by clicking the *view* icon located on the right-hand side of the page.

Announcements			
Year	Title	Sent Date	
2026	Message to ALL Carrier Groups	01/28/2021	<a href="#">View</a>
2024	Message to ALL Carrier Groups	01/28/2021	<a href="#">View</a>
2023	Hello World	09/24/2020	<a href="#">View</a>
2023	Announcement to all	08/13/2020	<a href="#">View</a>
2022	Message to SPECIFIC ALL DE Carrier Groups	01/28/2021	<a href="#">View</a>
2022	Message to SPECIFIC Carrier Groups	01/28/2021	<a href="#">View</a>
2022	Message to ALL Carrier Groups	01/28/2021	<a href="#">View</a>
2022	Message to ALL Carrier Groups	01/28/2021	<a href="#">View</a>

### C. Acknowledgment and Call List

The Call List option will display a window with all the Calls available to be modified, saved and/or submitted. **Note** all Calls will be displayed for both states, Pennsylvania and Delaware. However, the Calls will NOT be available until the user completes and saves the Call Acknowledgment as shown below.

Call Submissions for 0 DEMO CARRIER GROUP 2020

Call Year 2020

Carrier Group Select Carrier Groups...

Bulk Submit

Attachments

CALL 1 DE

New Call 1 DE

Get Template

NONE

This requires you to select a Call year, pick the company you will be completing the Calls for and confirm the contact email. Once this form has been saved, the list of Calls for DE and PA will be displayed. Next, the user should either select “Will Submit” or “No Experience” for each Call and then select “Save” at the bottom of the screen. The Call List will then display the Calls you have indicated will be submitted.

All successfully imported data templates will be displayed as shown below in ascending order.

Call Submissions for 0 DEMO CARRIER GROUP 2021

Call Year

2021

Carrier Group

Select Carrier Groups...

Bulk Submit

Attachments

CALL 1 DE

Get Template

Submission #	Status	Last Updated	Username	Assigned Analyst	
1	Submitted <span>1 Unresolved</span>	02/07/2022	Ivette Caraballo	Glenn Trace	View
2	Submitted <span>2 Unresolved</span>	03/14/2022	Ivette Caraballo	Glenn Trace	View
0	Draft <span>2 Unresolved</span>	10/07/2022	Ivette Caraballo	Glenn Trace	Edit Delete

The status will be displayed and the number of unresolved issues regarding the submission will be displayed as a badge next to the status (highlighted in red). The user can open the call with the “Edit” option or “Delete” option. After submitting, the carrier will not be able to edit that submission but will be able to submit more if needed.

## 1. Navigation of Call Submissions on FDM

The user can also select the Call Year and Carrier Group from the dropdown. The Call Year is defined as data that is being reported for Financial Calls valued as of December 31 of that year. For example, if the user chooses 2019 for the Call Year, the data reported will be valued as of December 31, 2019. **Note this selection will only be available for Call Years 2019 and forward within FDM.** If you need to submit corrections and/or new calls for years prior to 2019 (for calls valued as of December 31, 2018, and prior) you would need to refer to the previous version of the FDM application which is the Financial Data Reporting Application (FDRA).

The layout of the individual Call List is shown below and lists the following headings for each Call: **Submission #, Status, Last Updated, Username and Assigned Analyst.**

Call Submissions for 0 DEMO CARRIER GROUP 2020

Call Year: 2020 Carrier Group: Select Carrier Groups... Bulk Submit

Attachments

CALL 1 DE

New Call 1 DE Get Template

NONE

CALL 1 PA

Get Template

Submission #	Status	Last Updated	Username	Assigned Analyst	
0	Draft	10/03/2022	Ivette Caraballo	Not Assigned	Edit Delete

CALL 2 DE

New Call 2 DE Get Template

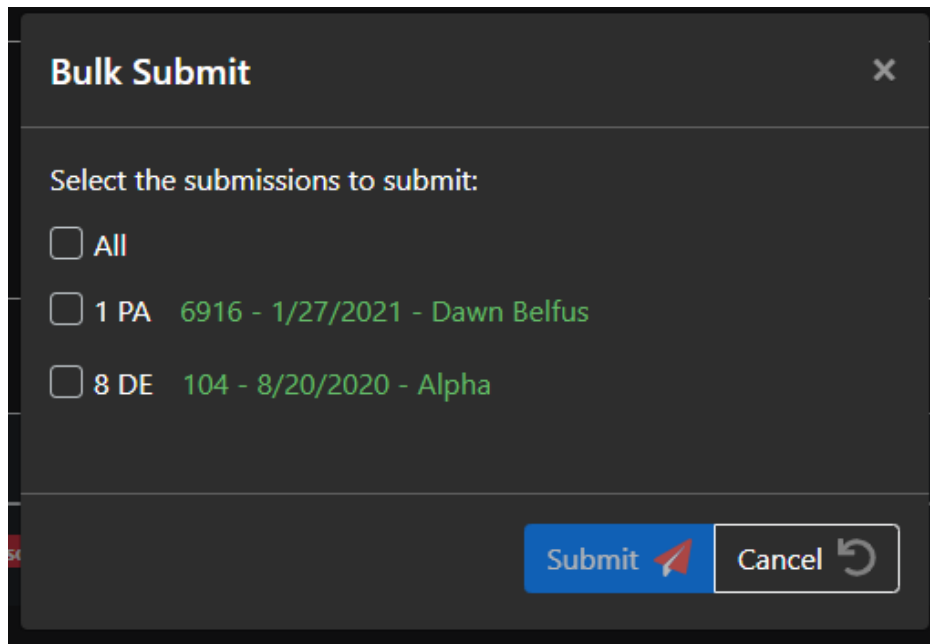
NONE

CALL 4 DE

Get Template

Submission #	Status	Last Updated	Username	Assigned Analyst	
0	Draft 5 Unresolved	11/10/2022	Ivette Caraballo	Not Assigned	Edit Delete

- 1. Submission #:** Identifies the submission.
- 2. Status:** Will indicate whether the Call has been saved as a draft or submitted.
- 3. Last Updated:** Reflects the original date the Calls has been saved within the application.
- 4. Username:** Indicates the username of the individual who provided the draft or submission.
- 5. Edit and Delete:** User can edit and/or delete an existing draft within the application once a Call has been saved.
- 6. New Call and Get Template:** The user can select the “New Call [call will be displayed]” where the user can select the “Get Template” option where a Microsoft Excel spreadsheet that is formatted for this specific call will be downloaded.
- 7. Bulk Submit:** Item allows the user to submit data for all calls associated within the selected Call Year and Carrier Group that have been previously uploaded.



## 2. Navigation in a Call on FDM

Only one Call can be opened/viewed at any given time. To navigate through the Call, the user must use the scroll buttons to the right and bottom of the call.

It is recommended that the user moves deliberately from cell to cell using the mouse. The application response time may vary depending on how the user accesses the Internet. Recommended web browsers include the following: Google Chrome, Microsoft Edge, or Firefox.

Once inside a Call, users will have to click on the Call List located on the menu bar at the top of the page. If a user leaves a Call before saving it, by clicking on the Call List, the changes will be lost.

If at any time the application does not return the intended result, the user should click on the Refresh browser button. See below:

**1. Back to Call List:** Clicking the Call List link on the left side menu bar will bring the user back to the Call Submissions screen.

**2. Export to Excel:** When you click on this link the Call data and headings are exported into an Excel workbook.

If the user wishes to save the Call in Excel, they can go to File, Save and proceed to name the file as they would any Excel other file. Once the Call is in Excel you can use the standard Print and Page Setup features available in Excel to print a copy of the Call for your files.

Additionally, exporting the Call data to Excel will allow the user to perform various ad hoc reports at their convenience. The Export to Excel option will return a different Excel file layout than that of the Import template layout so users can distinguish the export from the import. Do not use the export option to import data.

**3. Validate Call:** This function allows the user to review the quality of the Call data using the edits set forth in the FDIP. By reviewing the failed edits before submitting the Calls to the Bureaus, a carrier can resolve data problems or address data anomalies at the time of submission to potentially avoid incurring fines. A user may validate a call as needed on a saved call.

The user will need to click the **Ref Calls** on the left side bar choosing the calls you want to run against that call. If a saved version of a Call does exist, the user can choose to run edits against that version if preferred.

If the user wishes to make no changes to the reference calls, then they should click on the OK button. If the user wishes to change the reference calls, then they should click on the radio button next to that call, followed by the OK button. The user will then need to click the save tab, then validate tab located on the side bar.

The failed edits total will appear on the errors tab located on the side bar. The user should click on the errors tab and the failed edits will be listed for the user. Each edit will have a chat box below the edit to address these errors.

**4. Saved Call:** The **Save** button will save the data once the Call template has been imported without submitting the Call to the Bureaus. Once the Call is saved, a message will appear indicating that the Call was successfully saved. The user should not exit the screen until the user receives such message. If the user moves out of a Call without receiving the “Successfully Saved Call” message, the data that was just entered will be lost. Also, if the user clicks on a Menu Item before saving a Call, the application will not save the changes.

The user may import a Call template and save the data as many times as the user wishes without incurring any resubmission fees under the FDIP.

By utilizing the **Save** option, the user can review a Call, come back to it later and submit the Call once they are either satisfied with their data entries and/or failed edit explanations. **Note only one version of a saved Call on FDM can exist at any given time.** If the user imports a Call template and hits the *Save* button, this will overwrite the previously saved version.

The user should save the call before validating the call to see the errors. Carriers must address all errors before you will be able to submit the call. Since many of the edits are dependent on the individual Call's relation to other Bureau Calls, it

is recommended that the user save ALL Calls to generate all the possible edit failures before submitting a single Call.

**5. Submit:** The **Submit** button sends the Call to the Bureaus. Before FDM sends the Call to the Bureaus the user must address all edits that have errors. If the user tries to submit a call that has errors that have not been addressed, they will receive the message “**Error Submitting Submission!**”.

The user will find the **Submit** button located on the sidebar. Once the user clicks the **Submit** button, a pop-up box will appear. Then, the user will need to answer the questions before clicking the submit button located at the bottom of the pop-up box.

When the user clicks the **Submit** button with all errors having been addressed, you will receive the message “**Successfully Submitted**”.

After the Call has been submitted, the user can go back to the menu bar to click Call List. It is here where you can see the submission information.

The status of the Call is now **Submitted**. The **Submitted Call** is accessible only through the **View** Menu item.

**6. Reference Calls:** This feature will display the Calls against which the edits were run. These are the Calls that were selected by the user after clicking on **Ref Calls** located on the sidebar. The user can navigate through the **Ref Calls** by using the scroll bars at the bottom and to the right of the call.

The ratio report from the prior year is also available to view. This report will be displayed as a tab on the call. The user can use this report to compare the ratios reported on the current report to those reported on the prior year’s call.

**7. Notes:** This feature is provided so the user can address failed edits or data anomalies at the time of submission. The **Notes** section allows for a narrative of an unlimited number of characters.

The user must **Save** and **Validate** their call to view any triggered validation errors.

To create a **Note** (response) for an error, the user must go to that error and click the *chat box* icon located on the bottom right corner of the edit. A *chat box* will appear, the user can click on the box that says “Message” to write their notes. Once the user is done addressing the error click on the “Send” button.

All **Notes** provided to failed edits or data anomalies should be entered via the **chatbox** icon within the Call as depicted below:

The screenshot shows the 'ERRORS' pop-up window in the Financial Data Manager application. The pop-up contains a warning message: 'Warning: If Net Earned Premium is reported, Section #3, Line (12), Standard at Company Level (Col 2) 8000528 then the amount reported on Section #3, Line (9), Standard at Bureau DSR Level (Col 1) should not equal zero. Please correct the data.' Below the message is a 'Response Required' section with a 'Rejected' button. A yellow circle highlights the chatbox icon in the bottom right corner of the pop-up. In the background, a table titled '2020 1 DE - DRAFT' is visible, showing columns for 'At ny', 'Net Premium', 'Total Paid (9)+(10)', 'Total Outstanding Excluding IBNR (11)+(12)', 'Total IBNR(13)+(14)', 'Total Incurred Losses Including IBNR (4)+(5)+(6)', and 'Incurred in Claim'. The table contains data for lines 0101 through 0121.

Users can then provide a **Note** through the following pop-up:

The screenshot shows a 'Note' pop-up window in the Financial Data Manager application. The pop-up contains a message: 'If Net Earned Premium is reported, Section #3, Line (12), Standard at Company Level (Col 2) 8000528 then the amount reported on Section #3, Line (9), Standard at Bureau DSR Level (Col 1) should not equal zero. Please correct the data.' Below the message is a text input field with the placeholder 'Provide a response to this edit here!' and a 'Send' button. In the background, a table titled '2020 1 DE - DRAFT' is visible, showing columns for 'At ny', 'Net Premium', 'Total Paid (9)+(10)', 'Total Outstanding Excluding IBNR (11)+(12)', 'Total IBNR(13)+(14)', 'Total Incurred Losses Including IBNR (4)+(5)+(6)', and 'Incurred in Claim'. The table contains data for lines 0101 through 0121.

**Notes** must be provided for each error. Previous **Notes** can be viewed (for both Saved or Submitted Calls) by clicking on the “Errors” on the sidebar of each Call. They can be viewed and additional comments can be added in the message bar of the edit.

**Note** that if you need to revise a Call, you must make the revisions in the Call template and then import the Call into FDM. As a result, any **Notes** pertaining to that Call will have to be re-entered.



More specific information regarding responding to failed edits is discussed in *Section Three, Item X. Responding to Failed Edits or Run Report Anomalies*.

### 3. Navigation in an Excel Call Template

In order to report Call data, users must begin by downloading the Excel template provided in FDM. (This is generally referred to as the **Get Template Function** of FDM.) The user can access the required Excel template from the **Get Template** link under the call. Provided that the call is required to be reported, the user should click on the **Get Template** button. FDM will then give the user the option of either opening the template in Excel or saving it to their local hard drive or network. Users can rename a template if they desire.

Once the template is saved on the user's local hard drive or network, carriers can log off FDM and work directly in Excel. However, users must return to FDM when they are ready to import the created Call back into the application.

**1. Layout:** Users will find that the Call layout within the templates is like the versions of the Calls within FDM. This includes reconciliation pages where applicable.

**2. Navigation:** Saved on the user's local hard drive or network, carriers can log off FDM and work directly in Excel.

**3. Data Entry:** The template is a protected Excel workbook that includes calculated fields. Users should only enter data into those cells formatted white in the Pennsylvania and Delaware call templates. Cells that are formatted grey are calculated cells. Excel will automatically populate these calculated cells once the user enters data into the dependent cells. The user will need to manually add the values on Section 3 of the call, into the cells that are not grey. Users should not attempt to alter calculated fields. If any fields are altered, the template may not be imported into FDM correctly.

**Note** If the user chooses to paste data from another Excel file into the Excel template, they must use the Edit, Paste Special, Values function. If the user chooses the general Paste function, the formatting on the template will be lost.

**Note** Line Y is not automatically populated within FDM, the user will need to add these values to their template.

Once the template is imported into FDM, all formulas within FDM remain intact. Any changes made within FDM to the imported data will be calculated accordingly.

**4. Importing the template into FDM:** Once the user has entered data into the template, the user must save the file to their local hard drive or network.

When the file is saved, the user must choose **Call List** and then **New Call** under the Call to which you want to import the template. Be sure that the template is closed before beginning. Once the New Call screen has been opened, click on the **Import** button shown on the sidebar.

Click on **Choose File** and find the appropriate excel template file containing the call data. Once the file is highlighted in the **Choose File** window, click “open.” This will select the file and return you to the website. Confirm that the file name displayed is the correct file. If the filename is incorrect, repeat the process. If the filename is correct, click the **Import** button.

Once the file has been imported, the user should save the data by clicking on the **Save** button on the sidebar. After saving the template, it will then be saved in FDM as a **Saved Call**. Only then can the user begin the process of validating the call and responding to triggered errors within the application.

**5. Draft:** Only one **Draft** is available to be submitted and will be shown under each Call listed in the *Call Submissions* List. The user can view the drafted Calls by clicking on the edit link of a particular Call. If there are no **Saved Calls**, the word “NONE” will be shown beneath the call.

The user can access the previously **Saved Call** by clicking the **Edit** button.

The **Save** button will save the data without officially submitting the Call to the Bureaus. Once the Call is saved, a message will appear indicating that the Call was successfully saved. The user should not exit the screen until they receive such message. The user may import a Call template and save data as many times as they wish without incurring any resubmission fees under the FDIP. The purpose of this option is to allow a user to save Calls in progress and run edits and/or add their explanations later.

Remember, only ONE version of a **Saved Call** can exist at any given time for each Call and Schedule W.

If the user imports a Call template containing revised data and clicks on the **Save** button, this will overwrite the previously saved version of the Call. Keep in mind that the edits can run against **Saved Calls** or **Submitted Calls**. Therefore, if the user has imported a Call template containing revised data and does not save the Call, the edits will revert to the last saved version of the Call. A Call will remain saved until it has been submitted.

The user can also delete a Saved Call by clicking on the delete button, then responding, 'Yes' to the question "Are you sure?" on the pop-up box. Once a user deletes a Saved Call, it will no longer be available to the user.

**6. Submitted Calls:** All previously **Submitted Calls** will be shown under each Call listed in the *Call List*. If a particular Call has been submitted more than once, the user will be able to view all previous versions of the Call submissions.

The user can view the list of **Submitted Calls** by clicking on the **View** button of a particular Call. The information given for Submitted is as follows:

**Submission #:** The Submission # will display If the Call was submitted for the first time. Only that submission will be shown. If a call has been resubmitted, the newest call will show at the bottom of that list in dated order.

**Username:** The Username field will display the name of the user that submitted the Call based on information provided by the contact person.

**Status:** The status will show that the Call is a Draft (saved) or submitted.

**Last Updated:** The Last Updated date will display the date the submission was last saved or the date the submission was received by the Bureaus.

The user can gain access to previously Submitted Calls by clicking **View** of the call they would like to retrieve. The application will then open the Submitted Call.

**7. Change Call Year:** FDM is designed to manage multiple Call Years. For all Calls and Schedule W, FDM will allow users to view, modify and submit the Calls for reporting years 2010 and subsequent. If the user needs to submit corrections and/or new calls for Call Years prior to 2019, they will need to refer to the previous version of the FDRA application. For submissions for Call Years 2019 and forward you would use FDM.

Each time a user logs in, the Call Year will default to the current year. If, during any session, the carrier wishes to see another Call Year, they can change the Call Year via the dropdown option and choose the year.

The user can toggle among the available Call years. This change will be reflected for any portion of the website but will only be in effect for that login session. If the user logs out and immediately comes back in, the Call Year defaults back to the current year.

#### **D. FAQ Section**

FAQ is an option on the menu bar where the user can see answers to questions that are most frequently asked. This list will be a continually growing list and will be displayed as the Bureaus update it.

## Section Two – General Information on Entering Call Data

### I. State Specification

FDM supports all Calls for both the state of Delaware and the state of Pennsylvania. The user does not have to do anything extraordinary within the application to be in either state's version of the application. State specification is assigned to the Call name, e.g., *Delaware Call #1* or *Pennsylvania Call #1*.

#### Abbreviations

1 DE  
1 PA  
2 DE  
4 DE  
4 PA  
8 DE  
8 PA  
9 DE  
9 PA  
12 DE

14 PA  
15 DE  
15 PA  
PG. 14 DE  
PG. 14 PA  
Schedule W PA C  
Schedule W PA S

#### Full Name of Call

Delaware Call #1  
Pennsylvania Call #1  
Delaware Call #2  
Delaware Call #4  
Pennsylvania Call #4  
Delaware Call #8  
Pennsylvania Call #8  
Delaware Call #9  
Pennsylvania Call #9  
Delaware Call #12  
  
Pennsylvania Call #14  
Delaware Call #15  
Pennsylvania Call #15  
Pennsylvania Statutory Page 14  
Pennsylvania Statutory Page 14  
Pennsylvania Schedule W – Coal  
Pennsylvania Schedule W

### II. Group Reporting

Carriers may choose to report data on an individual company or group basis, or for separate subsets of carriers within a group. Carriers accomplish this with their submission of a carrier Contact Form which is then used in setting up FDM. Statutory Page 14 information should be entered on an individual carrier basis for each company within the reporting entity. *(For specific Statutory Page 14 Information please refer to Section Three, Item VIII.)* 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 FDM and FDIP.

Carriers are required to report all Calls and Schedule W on a consistent basis and as defined in the carrier Contact Form. If a carrier feels that FDM does not properly reflect a carrier or group's reporting preference, the carrier should contact the Bureaus immediately. Once the Call Acknowledgment is submitted, the Bureaus will prepare the application to process the data

accordingly. Carriers are encouraged to consider potential ramification of FDIP and FDM in deciding on the basis (carrier, group, or subgroup) to be used in reporting their data.

### **III. Entering Data**

The user must download the template of the Call for which they want to enter data. Once the data has been entered into the template, the user must then import the template into the corresponding Call on FDM by using the *New Call* button and then selecting Import. The application accepts only whole numbers and rejects any decimals. Negative values should be entered with a negative sign preceding the numeric value. The application does NOT accept non-numerical entries in numerical data fields.

If at any time the application does not return the intended result, the user should click on the *Refresh* browser button. When reporting data for multiple reporting entities, you must NOT use the *Back* button on your browser to move among the Calls. Instead, users should log in and out of FDM to ensure that FDM registers the identification information.

### **IV. Calculated Fields**

For the user's convenience, some Call fields in the application are calculated or are automatically populated by the application. The user must not alter or try to alter calculated fields. Altering calculated fields may result in failed edits and the potential to incur large fines.

Fields that the application automatically populates will constantly be refreshed when the Call is saved. Once a Call is submitted, the fields are frozen.

### **V. No Experience**

Calls should not be submitted for any state in which the carrier(s) have never had experience. In this case, the Call Acknowledgements should be completed with *No Experience* checked off.

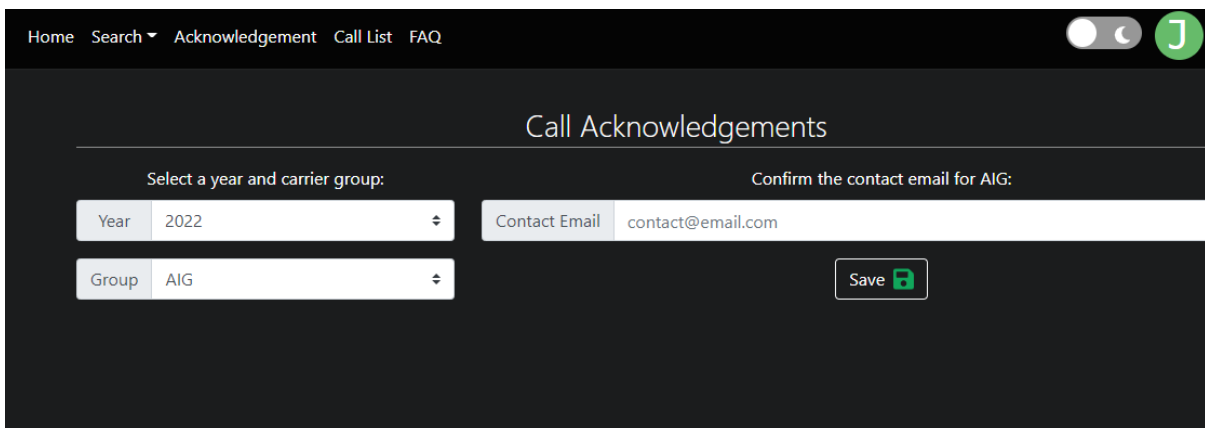
If a carrier has no Statutory Page 14, Line 16, Workers Compensation experience, the user should enter zeroes directly into the Statutory Page 14 fields. This will allow the Bureau to distinguish between carriers who incorrectly submit a blank Statutory Page 14 versus those with true zeros.

In instances where for one or more, but not all, of the Policy Year lines on the call, the carrier failed to have experienced in a given state, input zeros across the appropriate Policy Year Line(s) for that state, or simply leave those fields blank.

## Section Three – Specific Information on Entering Call Data

### I. Call Acknowledgments

Prior to selecting a new Call year, the user must first select the **Acknowledgement** in the header menu in the upper left corner. In the next step, the user will select the year that they wish to create a new call for and the carrier group as well as provide the contact email address. When completed, select the Savebutton.

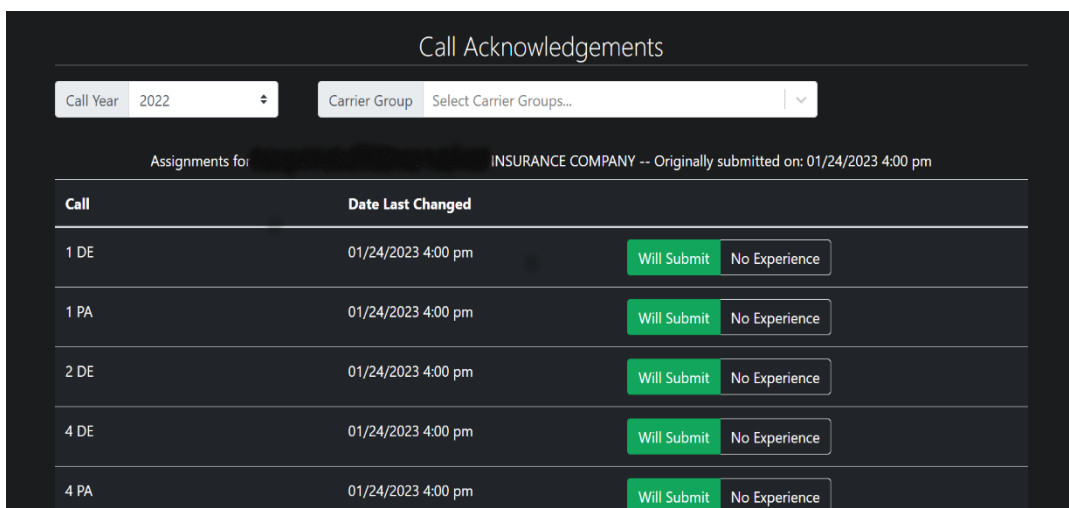


The screenshot shows the 'Call Acknowledgements' form. At the top, there is a navigation bar with 'Home', 'Search', 'Acknowledgement', 'Call List', and 'FAQ'. Below this, the form title 'Call Acknowledgements' is centered. The form is divided into two main sections. The left section, titled 'Select a year and carrier group:', contains two dropdown menus: 'Year' set to '2022' and 'Group' set to 'AIG'. The right section, titled 'Confirm the contact email for AIG:', contains a 'Contact Email' field with the value 'contact@email.com' and a 'Save' button with a lock icon.

The user will then be presented with the various call assignments that will apply to the selected carrier (group).

The user will select the “*Will Submit*” option for the Calls that will be submitted for the selected carrier (group) and year. The user will select the “*No Experience*” option for the Calls that do not have any data to report for the selected carrier (group) and year. When finished acknowledging all Calls as either “*Will Submit*” or “*No Experience*”, the user will select the **Save** button.

Please be sure to click the **Save** button at the bottom of the screen to save the selections made for the Acknowledgement Form.



The screenshot shows the 'Call Acknowledgements' table. At the top, there is a navigation bar with 'Home', 'Search', 'Acknowledgement', 'Call List', and 'FAQ'. Below this, the form title 'Call Acknowledgements' is centered. The form is divided into two main sections. The left section, titled 'Select a year and carrier group:', contains two dropdown menus: 'Year' set to '2022' and 'Group' set to 'AIG'. The right section, titled 'Confirm the contact email for AIG:', contains a 'Contact Email' field with the value 'contact@email.com' and a 'Save' button with a lock icon.

Call	Date Last Changed	Will Submit	No Experience
1 DE	01/24/2023 4:00 pm	<input type="checkbox"/>	<input type="checkbox"/>
1 PA	01/24/2023 4:00 pm	<input type="checkbox"/>	<input type="checkbox"/>
2 DE	01/24/2023 4:00 pm	<input type="checkbox"/>	<input type="checkbox"/>
4 DE	01/24/2023 4:00 pm	<input type="checkbox"/>	<input type="checkbox"/>
4 PA	01/24/2023 4:00 pm	<input type="checkbox"/>	<input type="checkbox"/>

The user can change their applicability by selecting the appropriate year and then change the “No Experience” option to “Will Submit” or vice versa then select the **Save** button.

Once a user is prepared to work on the Calls, they should click on the Call List located on the menu bar. The desired Call year and Carrier Group should be selected, along with a list of the Calls to be submitted. The user should download and save the template for the Calls to be completed.

## **II. Policy Year Calls (#1, #8, #9 and #12)**

Policy Year Calls #1, #8, #9 and #12 must be submitted using FDM. The layout of all the Policy Year Calls Collected within FDM are generally the same. The Calls differ only in the types of coverage collected, the number of policy years collected, and the additional reconciliation page required on Call #1.

The Policy Year Call layout requires 26 Columns to be completed for Delaware and 22 Columns to be completed for Pennsylvania.

### **A. Premiums (Columns 1, 2, and 3)**

All data is to be entered on an accumulated basis. The proper entering of the premium field is essential to successfully pass the Call edits.

Once the premium data is entered into the template, imported and saved, the user can view the Ratio Report tab. This tab contains a report that displays the ratio of Column 2 (Standard Earned Premium at Company Level) to Column 1 (Standard Earned Premium at Bureau Level). The user can also view the “Ratio Report – Info” tab. This tab contains the ratio of calendar year premium reported for Terrorism and or Catastrophe premium compared to the calendar year net earned premium.

### **B. Losses (Column 4 through 7, Columns 9 through 18, Columns 21 through 26)**

Since Columns 4 through 7 are calculated columns, the user **must begin entering loss information on the Call template starting with Columns 9 through 14.**

### **C. The template will automatically calculate Columns 4 through 7 and Column 26 as you complete Columns 8 through 25. Claim Counts (Columns 8, 19 and 20)**

Column 8 is not a calculated field. The user must enter claim count information into Column 8 as well as in Columns 19 and 20. The sum of Columns 19 and 20 will be verified against Column 8 during the editing process.

### **D. Line X (all Columns)**

Line X is a calculated field that cannot be altered. Line X is the sum of all the individually reported policy year lines plus the “Prior to” line.

### **E. Line Y (all Columns)**

Based on the Call instructions, the prior year’s Call Line X should equal the current Call’s



Line Y. The values entered on Line Y will be checked against the Line X values reported on the prior year Call that was submitted to the Bureau when the user validates the Call.

If the user chooses to report Line Y values that do not match the prior years' Line X, they are required to explain why they made these changes at the time of submission either in the Create Notes to Bureau section or in a letter via electronic or regular mail.

#### **F. Line Z (all Columns)**

Line Z is a calculated field that cannot be altered. Line Z represents the current years' Calendar Year contribution by subtracting Line Y from Line X.

Once the template is completed, the carrier should import it using the **Import** function located on the sidebar to the left of the screen.

Next, the user should click on the **Questions** section located on the sidebar on the left side of the screen which contains a series of questions. All carriers are required to respond to each question. The answers to Questions #1 through #3 currently default to "Yes". The user must review and change this answer as needed.

Question #1a asks if your company reports bulk and #1b asks where is the bulk included. Does your company currently report all bulk reserves for indemnity and medical under the IBNR columns 13 and 14? This will determine if a carrier needs to fill out Columns 15 through 18 on Section 1. If the user answers "In IBNR" to Question #1b, then the user must leave Columns 15 through 18 blank. The template will allow the user to enter data into Columns 15 through 18 even if the response to Question #1b is "In IBNR", however, an error message will be generated when the edits are run alerting the user of this issue.

If the user answers "In Outstanding reserves" to Question #1b), and the company currently reports any bulk reserves for indemnity and medical under the outstanding, excluding IBNR columns 11 and 12, the user must enter data into Columns 15 through 18. Then columns 15+16 on Section #1 must equal Column 11 and Columns 17+18 on Section #1 must equal Column 12. If the user does not enter data into Columns 15 through 18 when the response to Question #1b is "In Outstanding reserves", an error message will be generated when the Call is validated alerting the user of this issue.

(The user should refer to the specific Call instructions and consult with the appropriate people within their organization to determine the proper response to these questions.)

Columns 23 through 26 are required on Delaware Calls **only**.

#### **G. Reconciliation Page**

Section 3 of Call #1 is a Reconciliation Page. This page reconciles Call #1 data, various other Call data and other direct coverage data with the Statutory Page 14. The user must enter data on Lines 2, 3, 5, 6, 7, 8, 9, 10 and 13, if applicable. The application will automatically calculate and populate the remaining cells. If a difference greater than

\$5,000 or less than -\$5,000 exists between the Calls and the Statutory Page 14, a validation will be generated for which the user must enter an explanation in the chat box provided.

Instructions for the Policy Year Calls – Calls #1, #8, #9, and #12 can be found on the Financial Call Package section of our Pennsylvania and Delaware websites—just go to [www.pcrb.com](http://www.pcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting**, now select the **Financial Call Package** and the instructions are listed.

### III. Delaware Calendar Year Expense Data – Call #2

The Calendar Year Expense Data Call #2 must be submitted using FDM. Data must be submitted on the same basis as reported on Call #1, i.e., individual versus group basis.

#### A. Layout

The Call consists of two sections, some of which contain calculated fields. Section 1 is to be filled in by the carrier and Section 2 is the Reconciliation Page. Once the user has uploaded their Call #2 template into FDM, the application will complete the Section 2 data fields for the user by pulling values from other Call data fields within the program. If no imbalance exists between the Call data and Statutory Page 14, then the user will not be required to enter any additional information on this section.

However, if a difference exists greater than \$5,000 or less than -\$5,000 between the Call #2 and the Call #1 or the Call #2 and the Statutory Page 14, a validation error will be generated. This will require the user to provide an explanation in the chat box along with the error message.

Instructions for the Delaware Calendar Year Expense Data – Call #2 can be found on the Financial Call Package section of our Delaware website. To start, go to [www.pcrb.com](http://www.pcrb.com), select DCRB, click on **Data Reporting**, and select a Financial Call year from the drop-down menu. This will lead you to the **Financial Call Package**, where the instructions are listed.

### IV. Large Claim Experience by Policy Year Call #4

The Large Claim Experience by Policy Year Call #4 must be submitted using FDM. When the user uploads the template into FDM, the application will automatically sum each Policy Year within each coverage code. This will allow the user to make immediate comparisons to data reported in other Policy Year Calls.

#### A. Layout

Below is an excerpt of the Large Claim Experience by Policy Year Call #4 included within the application.

**Note** the user must use the Call #4 template and import it into FDM, however, the layout of the Call #4 in the application and the template are very similar:

Home Admin Search Acknowledgement Call List FAQ

2021 4 PA - PUNCH 000 - SUBMISSION #0 (DRAFT) -

Sheet #1

Policy Year	Claim Number	Indemnity Paid as of 12/31/2020	Indemnity Case Reserve as of 12/31/2020	Medical Paid as of 12/31/2020	Medical Case Reserve as of 12/31/2020	Indemnity Paid as of 12/31/2021	Indemnity Case Reserve as of 12/31/2021	Medical Paid as of 12/31/2021	Medical Case Reserve as of 12/31/2021	Deductible Amount	Col
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
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24											
25											
26											
27											
28											
29											
30											
31											
32											
33											
34											
35											

The user should enter the claim information into the twelve columns provided. The carrier must enter both the current and prior year claim values on the template.

Home Admin Search Acknowledgement Call List FAQ

Center Group Currently Unassigned

Set Status UPDATE STATUS

2020 4 PA - PUNCH 000 - SUBMISSION #1 (SUBMITTED) -

Sheet #1

Policy Year	Claim Number	Indemnity Paid as of 12/31/2020	Indemnity Case Reserve as of 12/31/2020	Medical Paid as of 12/31/2020	Medical Case Reserve as of 12/31/2020	Indemnity Paid as of 12/31/2021	Indemnity Case Reserve as of 12/31/2021	Medical Paid as of 12/31/2021	Medical Case Reserve as of 12/31/2021	Deductible Amount	Col
1	1275	PA20000001	3175	4075	50075	4204	50075	4204	50075	4204	
2	1276	PA20000002	3103	4033	50033	4302	50033	4302	50033	4302	
3	1280	PA20000003	3109	4039	50039	4309	50039	4309	50039	4309	
4	1283	PA20000004	3104	4034	50034	4304	50034	4304	50034	4304	
5	1284	PA20000005	3105	4035	50035	4305	50035	4305	50035	4305	
6	1287	PA20000006	3106	4036	50036	4306	50036	4306	50036	4306	
7	1288	PA20000007	3107	4037	50037	4307	50037	4307	50037	4307	
8	1289	PA20000008	3108	4038	50038	4308	50038	4308	50038	4308	
9	1290	PA20000009	3109	4039	50039	4309	50039	4309	50039	4309	
10	1291	PA20000010	3110	4040	50040	4310	50040	4310	50040	4310	
11	1292	PA20000011	3111	4041	50041	4311	50041	4311	50041	4311	
12	1293	PA20000012	3112	4042	50042	4312	50042	4312	50042	4312	
13	1294	PA20000013	3113	4043	50043	4313	50043	4313	50043	4313	
14	1295	PA20000014	3114	4044	50044	4314	50044	4314	50044	4314	
15	1296	PA20000015	3115	4045	50045	4315	50045	4315	50045	4315	
16	1297	PA20000016	3116	4046	50046	4316	50046	4316	50046	4316	
17	1298	PA20000017	3117	4047	50047	4317	50047	4317	50047	4317	
18	1299	PA20000018	3118	4048	50048	4318	50048	4318	50048	4318	
19	1300	PA20000019	3119	4049	50049	4319	50049	4319	50049	4319	
20	1301	PA20000020	3120	4050	50050	4320	50050	4320	50050	4320	
21	1302	PA20000021	3121	4051	50051	4321	50051	4321	50051	4321	
22	1303	PA20000022	3122	4052	50052	4322	50052	4322	50052	4322	
23	1304	PA20000023	3123	4053	50053	4323	50053	4323	50053	4323	
24	1305	PA20000024	3124	4054	50054	4324	50054	4324	50054	4324	
25	1306	PA20000025	3125	4055	50055	4325	50055	4325	50055	4325	
26	1307	PA20000026	3126	4056	50056	4326	50056	4326	50056	4326	
27	1308	PA20000027	3127	4057	50057	4327	50057	4327	50057	4327	
28	1309	PA20000028	3128	4058	50058	4328	50058	4328	50058	4328	
29	1310	PA20000029	3129	4059	50059	4329	50059	4329	50059	4329	
30	1311	PA20000030	3130	4060	50060	4330	50060	4330	50060	4330	
31	1312	PA20000031	3131	4061	50061	4331	50061	4331	50061	4331	
32	1313	PA20000032	3132	4062	50062	4332	50062	4332	50062	4332	
33	1314	PA20000033	3133	4063	50063	4333	50063	4333	50063	4333	
34	1315	PA20000034	3134	4064	50064	4334	50064	4334	50064	4334	
35	1316	PA20000035	3135	4065	50065	4335	50065	4335	50065	4335	

Instructions for the Large Claim Experience by Policy Year - Call #4 of this application can be found on the Financial Call Package section of our Pennsylvania and Delaware website— To start, go to [www.pcrb.com](http://www.pcrb.com), click on **Data Reporting**, and select a Financial Call year from the drop-down menu. This will lead you to the **Financial Call Package**, where the instructions are listed.

## V. Pennsylvania Calendar Year Expense Data Call #14

The Pennsylvania Calendar Year Expense Data Call #14 must be submitted using FDM

### A. Layout

For Section 1, simply enter the data in the fields provided on the template and proceed to the next section. Here is an excerpt of Section 1 of the Pennsylvania Calendar Year Expense Data, Call #14 included within the application and on the template:

Home Search Acknowledgement Call List FAQ

2020 14 PA - DRAFT

EXPORT

IMPORT

REF CALLS

ERRORS

1. Loss Adjustment Expenses		
(a) Allocated Loss Adjustment Expenses – PAID		
(b) Allocated Loss Adjustment Expenses – INCURRED		
(c) Unallocated Loss Adjustment Expenses – PAID		
(d) Unallocated Loss Adjustment Expenses – INCURRED		
2. Acquisition		
(a) Commissions and Brokerage – INCURRED		
(b) Other Acquisition – INCURRED		
3. General Expenses – INCURRED		
4. Taxes, Licenses and Fees – INCURRED		

Powered by GrapeCity SpreadJS  
Your temporary deployment key expires in 144 day(s).

Section 1 - PA Call #14 Section 2 - RECONCILIATION PAGE

Section 2 of the Call #14 is a reconciliation report that automatically pulls data from Section 1 once the template has been uploaded into FDM and compares it to data pulled from the Statutory Page 14. Any differences are calculated from this comparison. A *reason for differences in* field is provided where any imbalance must be explained. Below is an excerpt of Section 2 of the Call #14 included within FDM and is shown similarly on the template:

Home Search Acknowledgement Call List FAQ

2020 14 PA - DRAFT

EXPORT

IMPORT

REF CALLS

ERRORS

	Direct Allocated Loss Adjustment Expenses - PAID	Direct Allocated Loss Adjustment Expenses - INCURRED	Commissions & Brokerage Expenses	Taxes, Licenses & Fees
I. Calendar Year Call #14				
Section I, Line (1a)				
Section I, Line (1b)				
Section I, Line (2a)				
Section I, Line (4)				
II. Statutory Page 14 *				
III. Difference (explain in Q&A)*	0	0		
(II) - (I)				

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Your temporary deployment key expires in 144 day(s).

Section 1 - PA Call #14 Section 2 - RECONCILIATION PAGE

Instructions for the Pennsylvania Calendar Year Expense Data – Call #14 can be found on the Financial Call Package section of our Pennsylvania and Delaware website. First, go to [www.pcrb.com](http://www.pcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting** and select a Financial Call year from the drop-down menu. This will lead you to the **Financial Call Package**, which is where the instructions are listed.

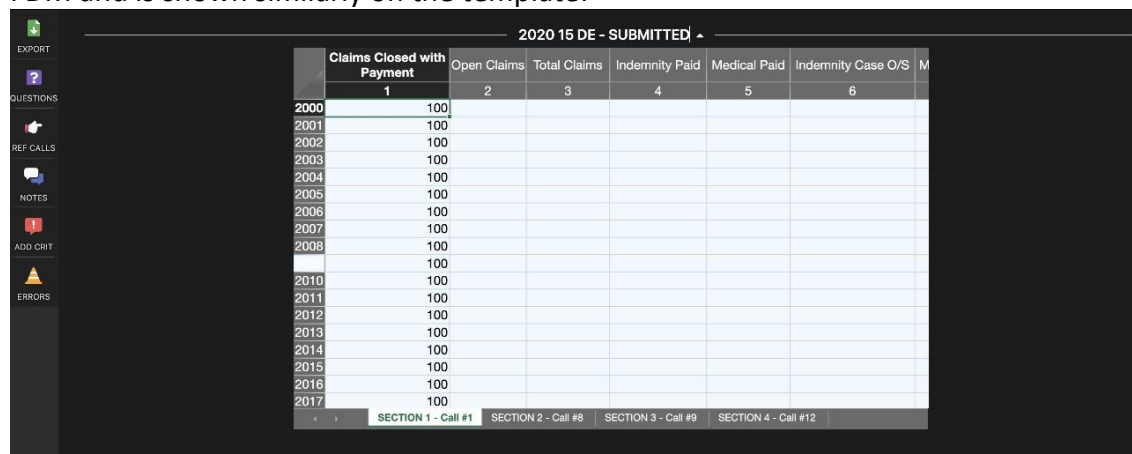
## VI. Policy Year Call for Catastrophe Experience #15

### A. Layout

The Policy Year Call for Catastrophe Experience #15 must be submitted using FDM. Please review the Call #15 instructions to obtain a list of specific catastrophe codes included in Call #15 Layout.

Call #15 requires the selection of “YES” or “NO” for question #1 and entry of the appropriate catastrophe code loss information. Keep in mind, however, that the Delaware Call #15—in contrast to the PA Call #15—also collects catastrophe code loss information on residual market business consistent with Delaware Call #12.

Below is an excerpt of the Policy Year Call for Catastrophe Experience #15 included within FDM and is shown similarly on the template:



	Claims Closed with Payment	Open Claims	Total Claims	Indemnity Paid	Medical Paid	Indemnity Case O/S	M
	1	2	3	4	5	6	
2000	100						
2001	100						
2002	100						
2003	100						
2004	100						
2005	100						
2006	100						
2007	100						
2008	100						
	100						
2010	100						
2011	100						
2012	100						
2013	100						
2014	100						
2015	100						
2016	100						
2017	100						

Instructions for the Policy Year Call for Catastrophe Experience – Call #15 can be found on the Financial Call Package section of our Pennsylvania and Delaware websites. To do so, go to [www.pcrb.com](http://www.pcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting** and select a Financial Call year from the drop-down menu. This will lead you to the **Financial Call Package**, where the instructions are listed.

## VII. Pennsylvania Schedule W

Beginning with Call Year 2010, the FDRA (for calls valued as of December 31, 2018, and prior) and FDM (for calls valued as of December 1, 2019, and subsequent) will include the Pennsylvania Schedule W and Schedule W – Coal. The submissions provided must be consistent with previous years’ reports. For Pennsylvania Schedule W, the application includes the following parts:

- Part A-1, Part A-9740, Part A-9741, and Part A-5
- Part B-1 and Part B-5
- Part C-1 and Part C-5
- Part D-1 and Part D-2
- Part E-1 and Part E-2

Schedule W, Part A-Statistical Code 9740 and Part A-Statistical Code 9741 collect premium information with respect to the coverage provided by those statistical codes.

Schedule W – Coal includes the following parts:

- Part A-2, Part A-3, and Part A-4
- Part B-2, Part B-3, and Part B-4
- Part C-2, Part C-3, and Part C-4

Once the above pages are submitted, the application will automatically make all reported data pages available to the Bureau and the Pennsylvania Insurance Department. As a result, there is no need for two separate submissions of these parts.

Instructions for the Pennsylvania Schedule W Constraints affecting Unpaid Claims Estimates Submissions, Schedule W and Schedule W – Coal can be found on the Financial Call Package section of our Pennsylvania website. To view these instructions, go to [www.pcrb.com](http://www.pcrb.com), click on **Data Reporting**, then click on **Financial Data Reporting** and select a Financial Call year from the drop-down menu. This will lead you to the **Financial Call Package**, where the instructions are listed.

#### Pennsylvania Schedule W Constraints affecting Unpaid Claims Estimates Submissions

Pennsylvania Schedule W Constraints affecting Unpaid Claims Estimates Submissions (Constraints) should discuss any constraints that may have had a substantive impact on any unpaid claims estimate presented in your Schedule W.

**Note** please provide this information in a PDF document named “constraints.pdf”. Include in the document the Company or Group Name, NAIC Number, and the Name and Company Title of the Person who completed the document.

This document MUST be submitted using FDM. To submit this document, click on the **Attachments** button that the top of the Call list, click on **Choose File**, select and **Upload** your document file.

Carriers who have written business for no more than one policy year (from 2010 and subsequent) and have not written any deductible policies during that period are exempt from submitting a completed Constraints document.

FDM will automatically make the provided document available to the Bureau, Pennsylvania Insurance Department and the Coal Mine Compensation Rating Bureau of Pennsylvania.

#### **A. Part A-1, Part A-Statistical Code 9740, Part A-9741, and Part A-5**

Parts A-1, Part A-9740, Part A-9741, and Part A-5 collect calendar year data. Although Parts A-1 and A-5 are identical in layout, each part collects different coverages on a calendar year basis. This requires the user to input data into Parts A-1 and A-5 of Schedule

W. Carriers should complete these sections in accordance with the Schedule W instructions.

**B. Parts B-1 and B-5**

Parts B-1 and B-5 collect medical policy year data. Parts B-1 and B-5 are similar in layout except for the type of coverages and the fact that B-5 does not have a Column 17 and 18 where B-1 does. Carriers should complete these sections based on the Schedule W instructions.

**C. Parts C-1 and C-5**

Parts C-1 and C-5 collect medical policy year data. Parts C-1 and C-5 are similar in layout except for the type of coverage and the fact that B-5 does not have a Column 17 and 18 as does C-1. Carriers should complete these sections based on the Schedule W instructions.

**D. Parts D-1 and D-2**

Parts D-1 and D-2 collect indemnity and medical data for large deductible business on a Net, as written, basis. These parts are identical in layout with the exception that D-1 is indemnity and D-2 is medical. Carriers should complete these sections based on the Schedule W instructions.

**E. Parts E-1 and E-2**

Parts E-1 and E-2 collect indemnity and medical data for large deductible business on a Gross, first dollar, basis. These parts are identical in layout with the exception that E-1 is indemnity and E-2 is medical. Carriers should complete these sections based on the Schedule W instructions.

**F. Schedule W Review**

Schedule W is subject to review by the Pennsylvania Insurance Department and the Bureau. For the user's convenience, the application contains one set of Schedule W edits that will be viewed by both entities. Carriers will only need to respond to one set of failed edits within the application for each submission. However, both entities may generate separate, additional edits based on the reasonableness of the data that are not contained within the application. This may require an additional response by the carrier to that single entity.

Various data fields contained within Schedule W reconcile to their counterparts on the Bureau Calls. Comparison edits will run when editing Schedule W and the Bureau Calls to ensure all Schedule W fields reconcile with their counterparts. The edits are contained within both sections so that if a change is made to Schedule W, it will alert the user to carry over the changes to the Bureau Calls and vice versa. Accordingly, the user may address the Schedule W and Call comparison edit failures when submitting the Calls and/or when submitting the Schedule W. Keep in mind, responses provided to the

comparison edit failures of these submissions are viewable by the Pennsylvania Insurance Department

For additional information regarding responding to failed edits, please refer to Section 3, Item X.

## G. Schedule W – Coal

As noted above in Section 3, item VII, Schedule W – Coal includes Part A-2, A-3, A-4, B-2, B-3, B-4, C-2, C-3, and C-4. The data collection forms for these parts are like the forms used for Schedule W. As such, data entry for the parts included in Schedule W – Coal should be carried out in the same manner as it is for Schedule W.

## H. Schedule W – Coal Review

Although any review of the Schedule W – Coal data will be the responsibility of the Pennsylvania Insurance Department and/or the Coal Mine Compensation Rating Bureau of Pennsylvania, edits for the Schedule W – Coal edits will be akin to the Schedule W edits for comparable parts.

# VIII. Statutory Page 14

A Statutory Page 14 entry is required for a carrier or each carrier in a carrier group. The template will automatically calculate a carrier group grand total that will be used for reconciliation purposes throughout the application.

## A. Layout

The Statutory Page 14 layout resembles the hard copy version contained within the Statutory Page 14. Here is an excerpt of the Statutory Page 14 included with the application and shown similarly on the template:

EXPORT

NOTES

ADD CRT

ERRORS

2020 PG. 14 DE - SUBMITTED ^

	NAIC Carrier Number	Carrier Name	Carrier Number	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policy Holders on Direct Business	Direct Unearned Premiums Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1	979	AIC2 TEST CARR979IER	979	10000	12000	13000	14000	15000	16000	17000	18000	19000	20000	21000	22000
2	980	aic2a test carrier	980	20000	21000	22000	23000	24000	25000	26000	27000	28000	29000	30000	31000
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															

The user should enter the values that appear on the company's Statutory Page 14 Line 16, Workers Compensation. When reporting on a group basis, the user should enter the Statutory Page 14 data for all the individual companies associated with your



group, regardless of state. If a carrier has no experience with one carrier, then the user should enter zeros for that carrier.

**Note** since a hardcopy of Statutory Page 14 is no longer required with the Call submissions, Statutory Page 14 values will be verified against the Bureau Premium Call and A.M. Best Publications.

## **IX. Running the Edits Contained within FDM**

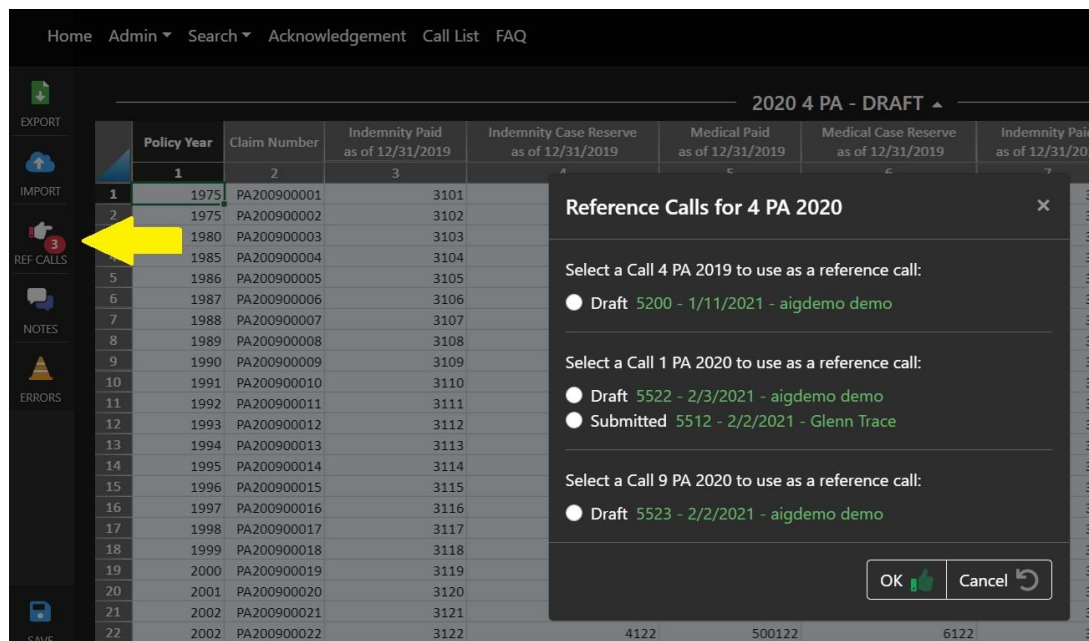
(Refer to Section One – General Application Instruction, VIII. Menu Items, A. Call Submissions, 1. Navigation in a Call on FDM, d. Run Edits, for additional detail.)

One of the features of FDM is that it allows the user to run all edits on the Calls and the Schedule W prior to submission. The user is provided an opportunity to resolve errors and/or explain any data discrepancies/anomalies that exist in each submission.

**Note** all calls are subject to additional editing by the Bureau and Pennsylvania Insurance Department staff. The additional Actuarial edits do NOT conform to rigid criteria and therefore cannot be included within FDM. Generally, these edits identify unusual data reporting patterns and will require further investigation or verification by the carrier.

Edits can be run on **Saved** and **Submitted** Calls as many times as necessary. The user can also run edits on any combination of the Calls. Once the user clicks on the *Validate* button, the edits run through the system and any errors will populate in the *Errors tab*.

By default, the application will choose the most recent Submitted Call over a Saved Call. If no Submitted Call exists, FDM will default to the Saved Call. If the user wishes to change the default Calls, they must click on the *Ref Calls* button on the lefthand side. There they can change the reference call as necessary. See the example below:



The user can click on the radio button next to the version of the Call they wish to use for the comparative edits. Once the user has made their decision(s), the user can click on the Ok button as shown above.

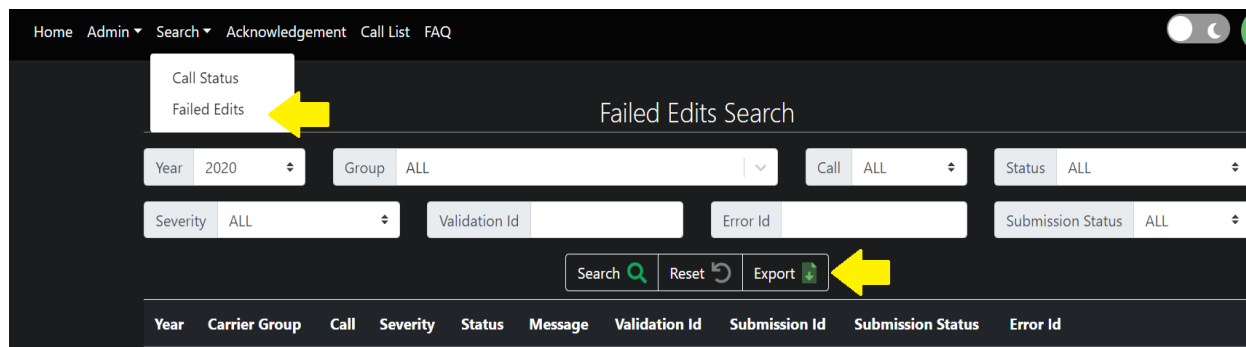
Before running the edits, users should complete and save all their required Calls because many of the Call edits are a function of another Call's entries.

If the user runs the edits prior to having all the Calls saved, the application will indicate that the Call is not available instead of displaying the version it is using for comparative purposes.

If the user wishes to proceed editing without the other Calls being available, they can click on the **OK** button. If the user decides not to proceed, they should close the window by clicking the **Cancel** button.

Once the application performs all the edits, the user must click on the Errors link on the left of the Call for the edit results. If the Call does not pass all FDM edits, then the application will return a Failed Edit List. The listing is segregated by type of edit. The user should scroll down to review the entire list of failed edits.

In order to print out the edits, navigate to the search tab at the top left of the application and select failed edits. From that window, fill out the necessary information to view a list of the edits. After this list is selected, the export button will allow you to save the failed edits. See the example below:



To close the edits, simply click the Errors button on the left of the failed edit list. The Notes button allows the user to attach a note to a Call that can be viewed by the Bureaus or Department. This feature is discussed below in Section X, Items A and B.

This *Failed Edit List*, combined with the ability to immediately correct the items on the *Failed Edit List*, is an important attribute of this application. The ability to edit the data prior to submitting will provide carriers with an effective and efficient method of improving the quality of data submissions. For some carriers, reviewing the Failed Edit List may initially be time-consuming, but the benefit will quickly outweigh the time spent if additional resubmissions and interactions between the carriers and the Bureaus were necessary.

## X. Responding to Failed Edits

The user should respond to failed edits through FDM only. This can be done through the **sidebar Notes** section of FDM.

*The sidebar Notes* section responses should be made during the following periods:

- At the time of submission
- After submissions but before official Bureau criticism
- After Bureau criticism

Please review the **Sidebar Notes** section for additional instruction.

### A. Sidebar Notes Method of Explaining Errors (at the Time of Submission)

The sidebar Notes method provides the user with an opportunity to explain failed edits and data anomalies at the time of the electronic submission. Using this feature may eliminate the need for additional communication among the Department, the Bureau and the Carriers.

The **Notes** section allows for a limit of 5000 characters. If your notes require more space than that, you should respond to failed edits through one of the two other methods listed above.

To begin creating notes for the first time, the user must click on the **Notes** button located on the left sidebar while viewing a Call. When the user clicks the button, a window will open where they can begin entering data. After entering the notes, the

user should click on the Send button if they wish to save the **Notes**. The message appearing in the window will indicate that the Notes have been saved.

If the user is responding to a particular failed edit, they should reference the edit number followed by the explanation. However, responses to edits should be made via the *chat box* icon of the failed edit.

All sidebar Notes are attached to a particular Call. The notes can be viewed by clicking on the **Notes** button and be viewed/modified when the call status is **Saved**. If the user would like to add more notes after they have already **Created Notes to Bureau**, they must click the Notes button and continue typing. This new application has the ability for staff to answer your notes directly.

**Note** that if you revise a Call, you must make the revisions in the Call template and then import the Call into FDM. As a result, any **Notes** pertaining to that Call will have to be re-entered if they are still applicable.

#### **B. Carrier Notes sent via Email, After Call Submission**

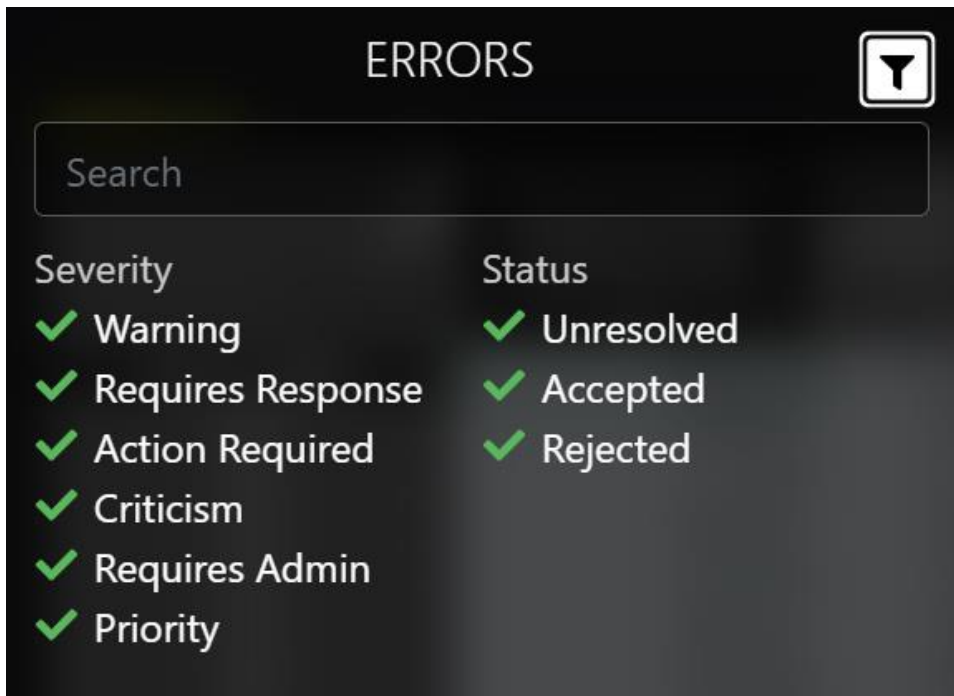
If a carrier wishes to address editing features at a time other than submission, then the user must notify the Bureau. They can perform this notification by typing a message in the sidebar **Notes** section that states when and by what method they plan to discuss their edit failures. Please be advised that the Bureau encourages the use of responding to all failed edits or data anomalies through the validation chat boxes or the sidebar **Notes** section of the application.

### **XI. Bureau Criticisms**

After receipt of a carrier's submission, the Bureau will edit the carrier's data. The Bureau will review all notes sent in the Error Response section accompanying each error during the editing process. If the submitted **Notes** do not address all failed edits or anomalies discovered when running edits, the Bureau will notify the carrier by email to the carrier appointed contact person.

The results will also be posted in FDM application. The **Errors** feature allows the user to immediately see if a criticism has been issued. If a criticism exists (or ever existed), it will be listed under the Errors tab.

Below is an example of how to view the criticism submitted from the Bureau.



The user should review all criticism received from the Bureau. Next, the user should make the necessary corrections to the data and resubmit the Call and/or send an explanation to the Bureau through either the application when resubmitting, or by electronic mail when not resubmitting.

Please note that the provisions of the FDIP are applicable and are specific regarding responses that are found to be incomplete. Copies of all criticisms will continue to be emailed to the carrier's Designated Contact Person.

## **XII. Troubleshooting**

If at any time the application does not return the intended result, the user should click on the Refresh button located on the internet browser toolbar.

If the user experiences any problems with the application that they cannot resolve, please contact the Bureaus at [\(215\) 568-2371](tel:2155682371).

## **Section Four – Edit Listing**

### **I. Calls Subject to the FDIP**

With FDM, all Calls and forms are subject to the provisions of the Financial Data Incentive Program (FDIP) except for Schedule W – Coal. For Calls subject to the FDIP, a complete list of edit descriptions by Call and state are available within the FDIP.

### **II. Schedule W – Coal**

A complete listing of Schedule W – Coal edits are available in FDM. While edits will be available within FDM for the Schedule W – Coal document, review of that data will be the responsibility of the Pennsylvania Insurance Department and/or the Coal Mine Compensation Rating Bureau of Pennsylvania (CMCRB). Carriers should contact the Bureau and/or the CMCRB for any additional information regarding edits or the editing process of this document.