



## Pennsylvania Compensation Rating Bureau

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February 24, 2014

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### **ANNUAL CALLS FOR EXPERIENCE FINANCIAL DATA INCENTIVE PROGRAMS FINANCIAL DATA REPORTING APPLICATION PENNSYLVANIA & DELAWARE**

This announcement discusses the PCRB's and DCRB's Calls for Experience and the Pennsylvania Insurance Department's Schedule W. In addition, revised versions of the Financial Data Incentive Programs (FDIP) for both Pennsylvania and Delaware are enclosed. These documents are also available at the Bureaus' websites.

**The Financial Data Reporting Application (FDRA) is now available for carrier use in the completion of Pennsylvania and Delaware 2013 Financial Calls, Forms and Pennsylvania Schedule W.**

**The FDRA2 will be used for the submission of all Call data valued as of December 31, 2013 to be submitted in 2014 as well as for the resubmission of Calls since and including 2010. All 2009 and prior Call resubmission should be completed using the original FDRA (FDRA1).**

The Financial Data Reporting Application (FDRA2) captures all parts of Pennsylvania Schedule W and provides access to both the Pennsylvania Insurance Department and the Coal Mine Compensation Rating Bureau of Pennsylvania. This allows carriers to provide all of the Schedule W information through a single source.

The direct website address for the FDRA2 is: <https://www.pcrbdata.com/FDRA2>. This website can also be accessed via a link on the Bureaus' websites at [www.pcrb.com](http://www.pcrb.com) or [www.dcrb.com](http://www.dcrb.com), using the path Data Reporting / Financial Data Reporting. The website address for the FDRA1 (for Calendar Year 2001-2009 Calls) continues to be [www.pcrb.com/carriergroup](http://www.pcrb.com/carriergroup). Please note that the Bureau's "Application Login" feature on the website does not provide access to the FDRA. The FDRA application must be accessed separately using User IDs and passwords specific to the FDRA as assigned when a carrier submits the FDIP Designation of Contact Form.

The enclosed FDRA introductory letters for Pennsylvania and Delaware describe the most significant changes to the FDRA for the reporting of 2013 data during 2014.

**IF THESE CALLS HAVE NOT BEEN DELIVERED TO THE PROPER AREA WITHIN YOUR ORGANIZATION, PLEASE DIRECT THEM TO THE APPROPRIATE AREA RESPONSIBLE FOR SUBMITTING THIS DATA TO THE BUREAUS.**

All questions should be directed to the Bureaus' Actuarial Department at (215) 568-2371.

## **DUE DATES**

The **Acknowledgment Form** and Annual Statement **Statutory Page 14** for both Pennsylvania and Delaware must be submitted on or before **April 1, 2014**.

## **All other Calls, Forms and Schedule W**

For **Delaware** and **Pennsylvania** all other Calls are due at the Bureaus on or before **April 15, 2014**.

All Forms, Calls and Schedule W (excluding the Schedule W – Considerations and Schedule W – Coal) are subject to the Financial Data Incentive Program (FDIP). All Forms, Calls and Schedule W (including the Schedule W – Considerations and Schedule W – Coal) must be submitted using the Financial Data Reporting Application (FDRA2).

Data reported on the Annual Calls will be incorporated into the Bureaus' future filings. It is essential that this experience be reported on or before the required due dates applicable to each Call.

## **DESIGNATION OF CONTACT PERSON FORM**

This notice announcing the availability of the FDRA and Call package for the reporting of 2013 data during 2014 has been sent to each carrier's Designated Contact Person. A form is included on the Bureaus' websites (www.pcrb.com or www.dcrb.com) that can be used to change a carrier's Designated Contact Person.

## **CHANGES FROM PRIOR ANNUAL CALLS**

The summary below is intended to help carriers identify the major changes to the Financial Calls. Other changes have been made to clarify instructions or eliminate typographical errors. However, it is each carrier's responsibility to read and understand the Financial Calls and instructions before completing them. The most significant changes include the following:

### **1) Designated Statistical Reporting Levels**

Pennsylvania Designated Statistical Reporting Levels have been updated to reflect loss costs effective April 1, 2013.

Delaware Designated Statistical Reporting Levels have been updated to reflect voluntary loss costs and residual market rates effective December 1, 2013.

### **2) Policy Year Calls #1, #8, #9, #12, #15, Schedule W and Schedule W – Coal have been expanded to include an additional policy year of data.**

Calls will collect underwriting experience for as many as 27 full policy years (1986 - 2012) and for the incomplete policy year 2013 valued as of December 31, 2013. The expansion

will continue each year until thirty full policy years, along with the incomplete policy year associated with the current reporting year, are captured.

### **FINANCIAL DATA INCENTIVE PROGRAM (FDIP)**

Significant changes to the FDIP, primarily concerning the expansion of the Policy Year Calls and Schedule W to include an additional policy year, are outlined in the enclosed cover letter to the FDIP. Carriers should read the FDIP and FDIP cover letter for each state carefully to familiarize themselves with the new requirements.

#### **Pennsylvania**

As initially announced in Pennsylvania Bureau Circular No. 1326, the FDIP was approved in Pennsylvania effective with the 1996 reporting of Calendar Year 1995 data. The program continues in effect for the 2014 reporting of Calendar Year 2013 data. A copy of the FDIP, dated January 31, 2014, is included in this package.

Within the FDRA the Schedule W – Coal and Schedule W – Considerations sections will be entered and stored as separate documents. While edits will be available within the FDRA for the Schedule W – Coal document, review of that data, along with the Schedule W – Considerations will be the responsibility of the Pennsylvania Insurance Department and/or the Coal Mine Compensation Rating Bureau of Pennsylvania. Apart from providing a vehicle for the collection of the Schedule W – Coal and Schedule W – Considerations documents, **the PCRB will not otherwise pursue the collection or editing of Schedule W – Coal or Schedule W – Considerations, nor will the PCRB impose fines within the FDIP for issues related to timeliness or data quality of the Schedule W – Coal or Schedule W – Considerations documents.**

#### **Delaware**

As initially announced in the Delaware Bureau Circular No. 686, the Delaware Governing Board approved the implementation of the Delaware FDIP applicable to the 1997 reporting of Calendar Year 1996 data for selected reports of financial data in Delaware. The program continues in effect for the 2014 reporting of Calendar Year 2013 data. A copy of the FDIP, dated January 31, 2014, is included in this package.

### **FINANCIAL DATA REPORTING APPLICATION AND INSTRUCTIONS**

The FDRA is an Internet-based system that allows carriers to enter, edit and submit Forms, Calls and Schedule W documents to the Bureaus, with access to certain documents also available to the Pennsylvania Insurance Department and the Coal Mine Compensation Rating Bureau of Pennsylvania. The FDRA is a system designed to increase the timeliness and quality of data submissions by eliminating paper submissions, providing carriers with immediate feedback for failed edits and providing carriers with a central location for their data, easing the review of multiple Calls.

The enclosed FDRA introductory letters for Pennsylvania and Delaware describe the most significant changes to the FDRA for the reporting of 2013 data during 2014.

Carriers can and should familiarize themselves with the 2013 FDRA by reviewing the FDRA User Guidebook. An FDRA User Guidebook is available on the Bureaus' websites and also accessible via the "Help" feature within the FDRA. Before using the FDRA, it is strongly recommended that you read through the entire FDRA User Guidebook. The Guidebook discusses the application's features and layout and provides helpful hints on how to complete the Calls contained within it.

### **FDRA USER ID AND PASSWORD CONFIRMATION**

All carriers are required to have a completed FDIP/FDRA 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 for purposes of coordinating and accomplishing timely and accurate submission of financial data for all carriers included within the indicated group. Carriers also must choose a User ID for the FDRA. Passwords for new users will now be generated and emailed to the user by the application.

Please be advised that submission of the 2001 Contact Form established documentation of contact person information. However, although all subsequent changes regarding the contact person only, address, phone number, etc. and FDRA2 User ID must be sent to the Bureau(s) in writing so we may update our records, the enabling and disabling of additional users is handled by the Carrier Designated Contact Person who will be assigned the role of Carrier Group Administrator.

If a user forgets their password, they can go to the FDRA2 Login screen and click on the 'Forgot Password?' link. This will take you to a screen where the User ID can be entered and once you click on Submit, the password will be emailed to you by the application.

Note: Due to differences in functionality regarding the setup and maintenance of User IDs and passwords between the FDRA2 and FDRA1, carriers requiring user changes for the FDRA1 to process Call years 2009 and earlier should contact the Bureau directly.

The Bureaus' offices are located at:

**United Plaza Building – Suite 1500  
30 South 17<sup>th</sup> Street  
Philadelphia, PA 19103-4007**

All phone and fax numbers remain unchanged.



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February 24, 2014

To All Members of the PCRB:

Re: **FINANCIAL DATA REPORTING APPLICATION**

**The FDRA2 will be used for the submission of all Call data valued as of December 31, 2013 to be submitted in 2014 as well as for the resubmission of all Calls since and including 2010. All 2009 and prior Call resubmissions should be completed using the original FDRA (FDRA1).**

The website address for the FDRA2 is <https://www.pcrbdata.com/FDRA2>. The website address for the FDRA1 is <https://www.pcrbdata.com/carriergroup>.

A complete updated copy of the 2013 FDRA2 User Guidebook is available and may be accessed via the PCRB's Internet website at [www.pcrb.com](http://www.pcrb.com) using the path Data Reporting / Financial Data Reporting. Please note that the PCRB's "Application Login" feature on the website does not provide access to the FDRA. The FDRA application must be accessed separately using User IDs and passwords specific to the FDRA as assigned when a carrier submits the FDIP Designation of Contact Person Form.

The FDRA for 2013 **must** be used to report the following data submissions:

- Acknowledgement Form
- Statutory Page 14
- Policy Year Call #1
- Large Claim Call #4
- Net (As Written) Large Deductible Call #8
- Gross (First Dollar) Large Deductible Call #9
- Calendar Year Expense Call #14
- Catastrophe Experience Call #15
- Schedule W
- Schedule W – Considerations Affecting Data
- Schedule W – Coal

For purposes of the FDIP and FDRA, the term "Schedule W" refers to, and includes, Schedule W Parts A-1, A-9740, A-9741, A-5, B-1, B-5, C-1, C-5, D-1, D-2, E-1 and E-2. The term "Schedule W – Coal" refers to, and includes, Schedule W Parts A-2, A-3, A-4, B-2, B-3, B-4, C-2, C-3 and C-4.

***The most significant changes to the application are as summarized below:***

***FDRA2 differences***

- The application has been reworked to improve the accuracy and speed of its various functions. The following system/browser requirements are still in place: Internet Explorer 8 or higher with compatibility mode is recommended. Compatibility mode can be enabled once you are in Internet Explorer by selecting Tools on your menu bar then Compatibility View Settings and checking off Display all websites in Compatibility View then Close. The FDRA2 will also function in alternate browsers such as Firefox and Google Chrome. However, users must keep in mind that Firefox in particular will not permit the “Bridge” function in place for the synchronization of FDRA versions required for the resubmission of 2009 Calls. The “Bridge” is more fully discussed below and in the User Guidebook.

Once logged onto the FDRA2 it is recommended that users update a registry key on your system by going to the *Support* menu item and following the instructions. This step will prevent certain script messages from appearing on the user’s screen and interfering with the operation of the FDRA2.

- Except for the continuing policy of adding a policy year to the Calls, the information captured in the FDRA2 is the same as was captured in the 2012 Calls.
- The 2013 Financial Data Incentive Program (FDIP) only displays the edit numbers and edit messages as rewritten for the FDRA2.

***Yearly updates***

- Continuing the practice first established with the 2007 FDRA, the DCRB will be expanding the policy year Call Forms within the FDRA to capture an additional policy year of experience. This will continue each subsequent year until thirty full policy years, along with the incomplete policy year associated with the current reporting year, are being captured.
- Edits applicable to individual policy years have been extended to apply to an additional row (policy year Calls) or column (Schedule W) in recognition of the additional policy year being reported. Some edits have been modified primarily for the sake of clarity.

**Due Dates:**

The Acknowledgement Form and Statutory Page 14 for both Pennsylvania and Delaware are due to be reported on or before April 1, 2014. For Pennsylvania and Delaware, all other Calls are due on or before April 15, 2014.

Timothy L. Wisecarver  
President

2013 FDRA PA covermemo.doc