

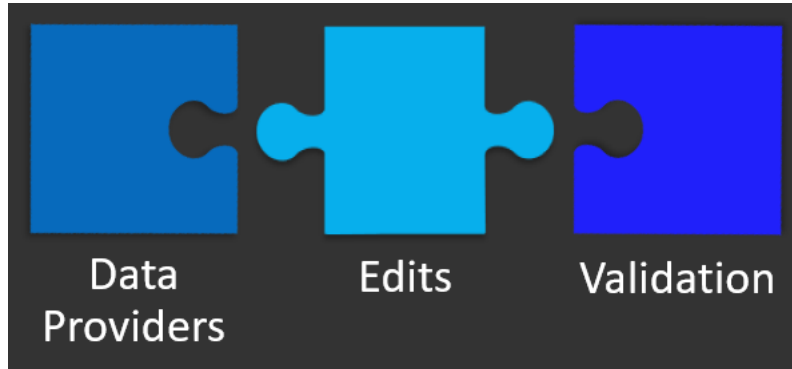


Data Now Program (DNP) Introduction to Unit Data Validation

Key Takeaways

- The purpose of unit validation is to verify the quality of data for use in NCCI’s products and services
- It is important that you respond to validation edits
- Review, research, and respond
- Your data matters

Chapter 1: Purpose and Flow of Unit Validation



Potential Impact

Two or three claims can have a big impact on a smaller pool of data.

Validation Feature in Unit Data Collection (UDC)

Primary method of communication between validators and data providers

Validation Edit Types

Submission Edits	Post-Submission Edits
Identified upon submission	Identified during state review when detecting <ul style="list-style-type: none"> • Suspect patterns, or • Unusual year-to-year changes
Results on Unit Submission Result Report	Results in nightly email

Impact of Improper Reporting

Improper reporting affects:

- Experience Rating
- Loss Costs/Rates
- **Annual Statistical Bulletin**
- **WorkComp Workstation**
- Cross-Data Compares
- Research Papers
- Legislative Analysis



Data Now Program (DNP) Introduction to Unit Data Validation

Addressing Validation Edits

- Review—using the validation feature via **Unit Data Collection (UDC)**
- Research
 - Internal systems
 - Reporting accuracy
 - **UDC**
- Note:** Forward verification requests to the appropriate area
- Respond
 - Submit corrections as needed
 - Provide relevant details regarding explanations or corrections

Chapter 2: Payroll Fluctuation Impact

A-Sheet Example

CLASS 3064		SIGN MFG-METAL		FLORIDA						EFFECTIVE 1/1/2018	
Industry Group: Manufacturing		CONVERTED LOSSES									
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL		
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.		
1/10 through 12/10	22,673,090	3	93,724	15	113,563	276,656	389,517	873,460	3.85		
1/11 through 12/11	22,201,696	4	43,221	14	333,852	377,826	666,777	1,421,676	6.40		
1/12 through 12/12	22,714,044	3	345,807	14	189,856	1,231,753	539,393	2,306,809	10.16		
1/13 through 12/13	21,303,093	1	16,874	12	101,469	23,054	416,439	557,836	2.62		
1/14 through 12/14	24,385,954	2	178,161	15	127,806	222,589	322,720	851,276	3.49		
5 YR. TOTAL	113,277,877	13	677,787	70	866,546	2,131,878	2,334,846	6,011,057	5.31		
		INDEMNITY			MEDICAL			TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*					
Indicated Pure Premium		40%	1.363	58%	3.943	5.31					
Pure Premium Indicated by National Relativity		30%	1.019	21%	2.667	3.69					
Pure Premium Present on Rate Level		30%	1.261	21%	3.804	5.07					
Pure Premium Derived by Formula			1.229		3.646	4.88					

1. NCCI reviews payroll for consistency from one policy period to the next
2. Then NCCI reviews reported claims for consistency
3. Next, NCCI compares the number of claims in conjunction with reported payroll



Data Now Program (DNP) Introduction to Unit Data Validation

Reasonable Payroll Fluctuation

This A-Sheet shows reasonable fluctuations.

CLASS		AUTOMOBILE MFG OR ASSEMBLY							
3808									
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	170,000,000	115	2,700,000	240	5,750,000	2,700,000	2,250,000	13,400,000	7.88
1/13 through 12/13	185,000,000	95	2,350,000	250	6,100,000	1,800,000	1,800,000	12,050,000	6.51
1/14 through 12/14	180,000,000	105	3,200,000	235	5,200,000	3,600,000	1,500,000	13,500,000	7.50
1/15 through 12/15	185,000,000	110	2,900,000	255	5,900,000	1,450,000	2,700,000	12,950,000	7.00
1/16 through 12/16	180,000,000	100	2,500,000	245	5,400,000	1,450,000	1,750,000	11,100,000	6.17
5 YR. TOTAL	900,000,000	525	13,650,000	1,225	28,350,000	11,000,000	10,000,000	63,000,000	7.00

Example 1

A-Sheet

- This A-Sheet shows a significant payroll increase in policy period 2016
- In addition, we would expect claims to increase with increasing payroll

CLASS		AUTOMOBILE MFG OR ASSEMBLY							
3808									
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	15,000,000	5	120,000	8	200,000	335,000	320,000	975,000	6.50
1/13 through 12/13	15,100,000	4	100,000	9	175,000	705,000	240,000	1,220,000	8.08
1/14 through 12/14	15,200,000	4	110,000	6	495,000	250,000	270,000	1,125,000	7.35
1/15 through 12/15	15,300,000	5	450,000	7	205,000	390,000	425,000	1,470,000	9.67
1/16 through 12/16	25,400,000	5	130,000	6	270,000	300,000	210,000	910,000	3.58
5 YR. TOTAL	86,000,000	23	910,000	36	1,345,000	1,980,000	1,465,000	5,700,000	6.63



Data Now Program (DNP) Introduction to Unit Data Validation

Risk Information

Exercise—identify potential questions

Policy Number	Policy Effective Date	Class Code	Payroll	Indemnity Claim Count	Medical-Only Claim Count	Total Incurred Indemnity	Total Incurred Medical
DEP101	01/01/12	3808	0	0	0	0	0
		8810	0	0	0	0	0
DEP102	01/01/13	3808	0	0	0	0	0
		8810	0	0	0	0	0
DEP103	01/01/14	3808	0	0	0	0	0
		8810	0	0	0	0	0
DEP104	01/01/15	3808	1,000,000	1	1	40,000	100,000
		8810	75,000	0	0	0	0
DEP105	01/01/16	3808	10,000,000	0	0	0	0
		8810	750,000	4	1	250,000	525,000

1. Observation 1?
2. Observation 2?

C821 Post-Submission Edit

Policy Number	Policy Effective Date	Class Code	Payroll	Indemnity Claim Count	Medical-Only Claim Count	NCCI Comments
DEP104	01/01/15	3808	1,000,000	1	1	Informational purposes only
		8810	75,000	0	0	Informational purposes only
DEP105	01/01/16	3808	10,000,000	0	0	Claims appear low in CC3808, given the amount of payroll reported, for the 01/01/16 policy. Please provide a detailed explanation to support the claims reporting or submit corrections.
		8810	750,000	4	1	Claims appear high in CC8810, given the amount of payroll reported and clerical nature of the code, for the 01/01/16 policy. Please provide a detailed explanation to support the claims reporting or submit corrections.



Data Now Program (DNP) Introduction to Unit Data Validation

Impact of Corrections—Data

Notice that the claim distribution for Class Codes 3808 and 8810 are now more reasonable.

Original Data								
Policy Report Period	Policy Number	Policy Effective Date	Class Code	Payroll	Indemnity Claim Count	Medical-Only Claim Count	Total Incurred Indemnity	Total Incurred Medical
2	DEP104	01/01/15	3808	1,000,000	1	1	40,000	100,000
			8810	75,000	0	0	0	0
1	DEP105	01/01/16	3808	10,000,000	0	0	0	0
			8810	750,000	4	1	250,000	525,000

Revised Data								
Policy Report Period	Policy Number	Policy Effective Date	Class Code	Payroll	Indemnity Claim Count	Medical-Only Claim Count	Total Incurred Indemnity	Total Incurred Medical
2	DEP104	01/01/15	3808	1,000,000	1	1	40,000	100,000
			8810	75,000	0	0	0	0
1	DEP105	01/01/16	3808	10,000,000	4	0	250,000	520,000
			8810	750,000	0	1	0	5,000

Impact of Corrections—A-Sheet

Claim count now appears more reasonable given the increase in payroll.

Original Data											
CLASS		AUTOMOBILE MFG OR ASSEMBLY									
3808											
Industry Group: Manufacturing		CONVERTED LOSSES									
Hazard Group: D		INDEMNITY LIKELY				INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	15,000,000	5	120,000	8	200,000	335,000	320,000	975,000	6.50		
1/13 through 12/13	15,100,000	4	100,000	9	175,000	705,000	240,000	1,220,000	8.08		
1/14 through 12/14	15,200,000	4	110,000	6	495,000	250,000	270,000	1,125,000	7.35		
1/15 through 12/15	15,300,000	5	450,000	7	205,000	390,000	425,000	1,470,000	9.67		
1/16 through 12/16	25,400,000	5	130,000	6	270,000	300,000	210,000	910,000	3.58		
5 YR. TOTAL	86,000,000	23	910,000	36	1,345,000	1,980,000	1,465,000	5,700,000	6.63		

Revised Data											
CLASS		AUTOMOBILE MFG OR ASSEMBLY									
3808											
Industry Group: Manufacturing		CONVERTED LOSSES									
Hazard Group: D		INDEMNITY LIKELY				INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	15,000,000	5	120,000	8	200,000	335,000	320,000	975,000	6.50		
1/13 through 12/13	15,100,000	4	100,000	9	175,000	705,000	240,000	1,220,000	8.08		
1/14 through 12/14	15,200,000	4	110,000	6	495,000	250,000	270,000	1,125,000	7.35		
1/15 through 12/15	15,300,000	5	450,000	7	205,000	390,000	425,000	1,470,000	9.67		
1/16 through 12/16	25,400,000	9	960,000	11	550,000	600,000	900,000	3,010,000	11.85		
5 YR. TOTAL	86,000,000	27	1,740,000	41	1,625,000	2,280,000	2,155,000	7,800,000	9.07		



Data Now Program (DNP) Introduction to Unit Data Validation

Chapter 3: Claim Detail Impact

Claim Information

Identify any reporting that appears suspect.

Claim Number	Accident Date	Injury Type	Incurred Indemnity	Incurred Medical	Part of Body	Nature of Injury	Cause of Injury	CAT Code
100	12/26/16	Temp Total	2,500	35,000	Lower Back	Strain	Slipped, Did Not Fall	0
200	04/08/16	Death	350,000	1,153	Multiple Body Parts	Crushing	Motor Vehicle Upset	0
300	04/08/16	Death	75,000	275,000	Lower Leg	Fracture	Motor Vehicle Upset	0
400	04/08/16	Death	7,500	15,000	Multiple Trunk	Contusion	Motor Vehicle Upset	0
500	05/03/16	Med – Only	0	500	Finger(s)	Laceration	Cut, Puncture, Scrape	0

- Suspect data 1 – ?
- Suspect data 2 – ?
- Suspect data 3 – ?

L284 Post-Submission Edit

Claim Number	Accident Date	Injury Type	Incurred Indemnity	Incurred Medical	Part of Body	Nature of Injury	Cause of Injury	CAT Code	Notification Grid Comments
200	04/08/16	Death	350,000	1,153	Multiple Body Parts	Crushing	Motor Vehicle Upset	0	Claim appears to be part of a catastrophe given the same accident date and cause of injury reported. Please provide a detailed explanation to support the suspect missing catastrophe reporting or submit corrections.
300	04/08/16	Death	75,000	275,000	Lower Leg	Fracture	Motor Vehicle Upset	0	Two Issues: 1) Injury type – Death appears suspect in relation to the part of body and nature of injury reported. 2) Claim appears to be part of a catastrophe given the same accident date and cause of injury reported. Please provide a detailed explanation to support the injury type and suspect missing catastrophe reporting or submit corrections.
400	04/08/16	Death	7,500	15,000	Multiple Trunk	Contusion	Motor Vehicle Upset	0	Two Issues: 1) Injury type – Death appears suspect in relation to the part of body and nature of injury reported. 2) Claim appears to be part of a catastrophe given the same accident date and cause of injury reported. Please provide a detailed explanation to support the injury type and suspect missing catastrophe reporting or submit corrections.



Data Now Program (DNP) Introduction to Unit Data Validation

Data Provider Response

The data provider responded with:

- An explanation:
 - Rollover accident in which three employees were injured. The fatal claimant has a wife and one dependent. The other two employees were injured but should not have been reported with injury type code 01-Death. Updated injury types and CAT coding in UDC.
- Corrections to the unit:
 - Updated Catastrophe Code to 1 for claims 200, 300, and 400
 - Updated claim 300's injury type to Permanent Partial
 - Updates claim 400's injury type to Temporary Total

Impact of corrections—Annual Statistical Bulletin

Original Data								
EXHIBIT 12 FIRST REPORT		FREQUENCY BY INJURY TYPE						
State	Policy Period	(per 100,000 workers)					Medical Only	Total
		Fatal	Permanent Total	Permanent Partial	Temporary Total			
Medium State	01/16–12/16	7.0	3.0	150	500	2,500	3,160	

Revised Data								
EXHIBIT 12 FIRST REPORT		FREQUENCY BY INJURY TYPE						
State	Policy Period	(per 100,000 workers)					Medical Only	Total
		Fatal	Permanent Total	Permanent Partial	Temporary Total			
Medium State	01/16–12/16	3.0	3.0	151	503	2,500	3,160	



Data Now Program (DNP) Introduction to Unit Data Validation

Chapter 4: Claim Fluctuation Impact

A-Sheet

Payroll is consistent but indemnity claim counts display significant changes.

CLASS 8868		COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL								
Industry Group: Office and Clerical Hazard Group: B		CONVERTED LOSSES								
		INDEMNITY LIKELY			INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	800,000,000	10	360,000	30	500,000	605,000	950,000	2,415,000	0.30	
1/13 through 12/13	805,000,000	9	525,000	34	725,000	650,000	1,100,000	3,000,000	0.37	
1/14 through 12/14	810,000,000	11	375,000	37	1,100,000	700,000	900,000	3,075,000	0.38	
1/15 through 12/15	815,000,000	10	440,000	32	575,000	825,000	740,000	2,580,000	0.32	
1/16 through 12/16	820,000,000	16	950,000	51	900,000	1,300,000	980,000	4,130,000	0.50	
5 YR. TOTAL	4,050,000,000	56	2,650,000	184	3,800,000	4,080,000	4,670,000	15,200,000	0.38	

CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES								
Industry Group: Goods and Services Hazard Group: B		CONVERTED LOSSES								
		INDEMNITY LIKELY			INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
1/12 through 12/12	50,000,000	7	175,000	18	250,000	550,000	800,000	1,775,000	3.55	
1/13 through 12/13	51,000,000	5	160,000	22	350,000	475,000	600,000	1,585,000	3.11	
1/14 through 12/14	52,000,000	6	320,000	19	275,000	650,000	750,000	1,995,000	3.76	
1/15 through 12/15	53,000,000	7	275,000	21	440,000	900,000	480,000	2,095,000	4.03	
1/16 through 12/16	54,000,000	1	30,000	4	90,000	50,000	80,000	250,000	0.46	
5 YR. TOTAL	260,000,000	26	960,000	84	1,405,000	2,625,000	2,710,000	7,700,000	2.96	

Risk Information

Identify any data that appears suspect.

Policy Number	Policy Effective Date	Class Code	Payroll	Indemnity Claim Count	Medical-Only Claim Count	Total Incurred Indemnity	Total Incurred Medical
DEP106	05/01/12	8868	192,500,000	2	1	20,000	25,000
		9101	16,950,000	12	5	175,000	100,000
DEP107	05/01/13	8868	195,000,000	3	2	80,000	25,000
		9101	17,000,000	15	4	210,000	150,000
DEP108	05/01/14	8868	199,000,000	1	3	3,000	25,000
		9101	18,000,000	14	6	250,000	200,000
DEP109	05/01/15	8868	202,500,000	1	4	15,000	10,000
		9101	15,750,000	18	5	180,000	160,000
DEP110	05/01/16	8868	200,000,000	19	6	340,000	205,000
		9101	15,000,000	2	1	10,000	5,000

Suspect data – ?



Data Now Program (DNP) Introduction to Unit Data Validation

C821 Post-Submission Edit

Policy Number	Policy Effective Date	Class Code	Payroll	Indemnity Claim Count	Medical-Only Claim Count	NCCI Comments
DEP109	05/01/15	8868	202,500,000	1	4	Informational purposes only
		9101	15,750,000	18	5	Informational purposes only
DEP110	05/01/16	8868	200,000,000	19	6	Claim counts have significantly increased in CC8868 and now appear high, while the payroll has remained consistent, for the 05/01/16 policy period. Please provide a detailed explanation to support the claims reporting increase or submit corrections.
		9101	15,000,000	2	1	Claim counts have significantly decreased in CC9101 and now appear low, while the payroll has remained consistent, for the 05/01/16 policy period. Please provide a detailed explanation to support the claims reporting decrease or submit corrections.

Data Provider Response

The data provider responded with an explanation

- Corrections submitted based on claim review
- Corrections to reassign most claims from Class Code 8868 to 9101

Impact of Corrections—A-Sheet

Claim count now appears more reasonable

Original Data										
CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	50,000,000	7	175,000	18	250,000	550,000	800,000	1,775,000		3.55
1/13 through 12/13	51,000,000	5	160,000	22	350,000	475,000	600,000	1,585,000		3.11
1/14 through 12/14	52,000,000	6	320,000	19	275,000	650,000	750,000	1,995,000		3.76
1/15 through 12/15	53,000,000	7	275,000	21	440,000	900,000	480,000	2,095,000		4.03
1/16 through 12/16	54,000,000	1	30,000	4	90,000	50,000	80,000	250,000		0.46
5 YR. TOTAL	260,000,000	26	960,000	84	1,405,000	2,625,000	2,710,000	7,700,000		2.96

Revised Data										
CLASS 9101		COLLEGE: ALL OTHER EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
1/12 through 12/12	50,000,000	7	175,000	18	250,000	550,000	800,000	1,775,000		3.55
1/13 through 12/13	51,000,000	5	160,000	22	350,000	475,000	600,000	1,585,000		3.11
1/14 through 12/14	52,000,000	6	320,000	19	275,000	650,000	750,000	1,995,000		3.76
1/15 through 12/15	53,000,000	7	275,000	21	440,000	900,000	480,000	2,095,000		4.03
1/16 through 12/16	54,000,000	5	345,000	20	410,000	450,000	500,000	1,705,000		3.16
5 YR. TOTAL	260,000,000	30	1,275,000	100	1,725,000	3,025,000	3,130,000	9,155,000		3.52



Data Now Program (DNP) Introduction to Unit Data Validation

Chapter 5: Payroll Fluctuation Impact

Risk Information

Policy Number	Policy Effective Date	Class Code	Payroll	Indemnity Claim Count	Medical-Only Claim Count	Total Incurred Indemnity	Total Incurred Medical
DEP101	03/01/12	7405	45,000,000	15	13	265,000	240,000
		8810	1,500,000	1	1	2,500	30,000
DEP102	03/01/13	7405	48,000,000	16	18	270,000	268,000
		8810	1,700,000	0	1	0	1,500
DEP103	03/01/14	7405	55,000,000	18	23	320,000	255,000
		8810	2,000,000	0	1	0	12,000
DEP104	03/01/15	7405	61,000,000	21	20	480,000	230,000
		8810	1,800,000	1	0	8,000	25,000
DEP105	03/01/16	7405	3,000,000	20	19	500,000	242,000
		8810	60,000,000	0	1	0	6,000

Payroll for both class codes is inconsistent compared to prior years.

C821 Post-Submission Edit

Policy Number	Policy Effective Date	Class Code	Payroll	Indemnity Claim Count	Medical-Only Claim Count	NCCI Comments
DEP104	03/01/15	7405	61,000,000	21	20	Informational purposes only
		8810	1,800,000	1	0	Informational purposes only
DEP105	03/01/16	7405	3,000,000	20	19	Two Issues: 1) The amount of payroll reported in CC7405 has significantly decreased from the 2015 to 2016 policies. 2) The number of claims reported in CC7405 appear high, given the amount of payroll, for the 2016 policy. Please provide a detailed explanation for the identified suspect payroll and claims reporting on the 2016 policy or submit corrections.
		8810	60,000,000	0	1	The amount of payroll reported in CC8810 has significantly increased from the 2015 to 2016 policies. Please provide a detailed explanation for the identified suspect payroll reporting or submit corrections.

Data Provider Response

The data provider responded with:

- An explanation:
Data provider responds to the request by submitting corrections to reassign the payroll from CC8810 to CC7405 based on information provided by the audit department. In addition, the data provider verifies that the claims are properly coded per job descriptions provided by the insured
- Corrections to reassign payroll from Class Code 8810 to 7405



Data Now Program (DNP) Introduction to Unit Data Validation

Impact of Corrections—Experience Rating

The experience rating modification decreased from .75 to .71.

Original Data										Revised Data													
WORKERS COMPENSATION EXPERIENCE RATING Risk Name: DEP AIRLINES Risk ID: 992540273 Rating Effective Date: 03/01/2018 Production Date: 12/06/2018 State: INTERSTATE This rating is not quotable.										WORKERS COMPENSATION EXPERIENCE RATING Risk Name: DEP AIRLINES C Risk ID: 992540303 Rating Effective Date: 03/01/2018 Production Date: 12/06/2018 State: INTERSTATE This rating is not quotable.													
State	Wt	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses		State	Wt	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses					
CO	.51	2,693,725	4,349,760	1,656,035	1,420,932	460,750	2,505,056	1,084,124		CO	.52	2,950,241	4,758,880	1,808,639	1,420,932	499,605	2,505,056	1,084,124					
(A) (B) (C) Exp Excess Losses (D - E)	(D) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses				(A) (B) (C) Exp Excess Losses (D - E)	(D) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses							
.51	2,693,725	4,349,760	1,656,035	1,420,932	460,750	2,505,056	1,084,124			.52	2,950,241	4,758,880	1,808,639	1,420,932	499,605	2,505,056	1,084,124						
		Primary Losses			Stabilizing Value			Ratable Excess		Totals				Primary Losses			Stabilizing Value			Ratable Excess		Totals	
Actual	(I)	1,084,124	C * (1 - A) + G		1,780,675		(A) * (F)	724,675	(J)	3,589,474	Actual	(I)	1,084,124	C * (1 - A) + G		1,915,721		(A) * (F)	738,885	(J)	3,738,730		
Expected	(E)	1,656,035	C * (1 - A) + G		1,780,675		(A) * (C)	1,373,800	(K)	4,810,510	Expected	(E)	1,808,639	C * (1 - A) + G		1,915,721		(A) * (C)	1,534,125	(K)	5,258,485		
		ARAP	FLARAP	SARAP	MAARAP	Exp Mod						ARAP	FLARAP	SARAP	MAARAP	Exp Mod							
Factors						J) / (K)			.75	Factors						J) / (K)			.71				

Chapter 6: Resources

- **Statistical Plan**
- **Unit Statistical Reporting Guidebook**
- Unit Submission Reports
- Validation Edit Alert Emails