

Policy Timeliness Compliance GUIDE

DELAWARE



**POLICY DATA
QUALITY
ASSURANCE
PROGRAM**

TRUSTED | ESSENTIAL | OBJECTIVE

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Late Reported Policy Initiative

Background and Purpose

The DCRB's Policy Timeliness Compliance Guide will serve as a comprehensive document that lays out the step-by-step procedures for managing the Late Reported Policy Initiative. This guide will also offer detailed instructions on how to ensure the timely and precise reporting of workers compensation policy data, helping to align practices with regulatory requirements.

Implementation and Timeline

Effective July 1, 2025, the DCRB will assess fines for policy transactions processed 36 days or more beyond the policy effective date. This includes **01 – New Policy**, **02 – Renewal Policy**, or **04 – Annual Rerate** transactions.

The following policy transactions **will not** be included in the DCRB's Late Reported Policy Initiative:

- | | |
|---|--|
| 03 Endorsement | 14 Policy Replacement Due to Misc. Change |
| 05 Cancellation/Reinstatement/Non-renewals | 15 Policy Replacement Due to Add/Delete State Change |
| 06 Policy Replacement Due to Key Field Change | 17 Noncompliance/Compliance of Policy Terms & Conditions (Delaware Assign risk) |
| 08 Policy Replacement Due to Rating Change | |
| 10 Policy Replacement Due to Non-Rating Change | |

The DCRB allows a 5-day grace period to accommodate reasonable delays in processing.

The following fine structure will apply:

| | |
|-----------------------|----------------|
| 36 to 60 days late: | \$50 |
| 61 to 89 days late: | \$100 |
| 90 to 364 days late: | \$1,000 |
| 365 to 547 days late: | \$1,500 |
| 548 days or more late | \$2,000 |

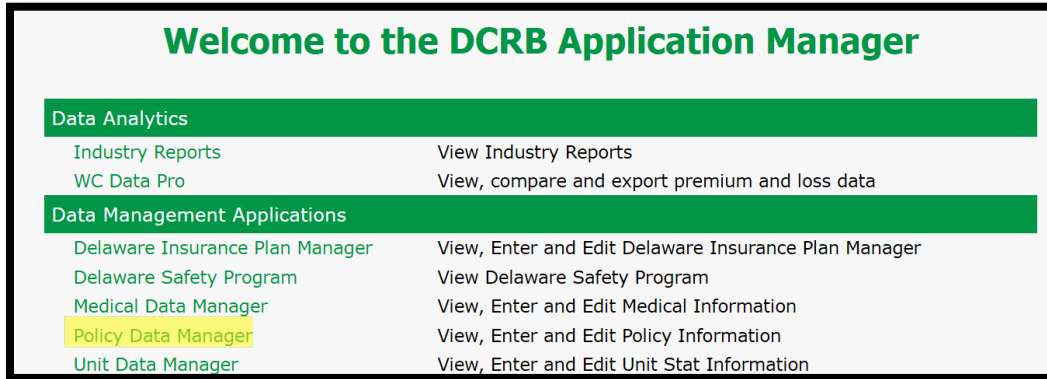
Please ensure timely processing to avoid these penalties.

Policy Data Manager

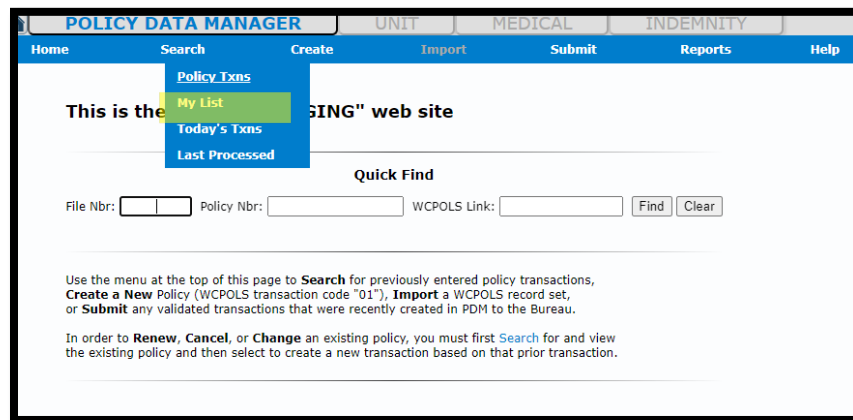
The most efficient way to search for transactions submitted to the DCRB is through the Policy Data Manager (PDM) tool available on our website. To access PDM, the user must have an active [Application Manager account](#). If you do not have an account, please refer to the [Application Manager User Guide](#) for instructions on how to register and gain access to PDM. For assistance with navigating the PDM system, you can consult the [Policy Data Manager User Guide](#) or contact our Policy Department via email at pdminquiry@dcrb.com.

How to search Transactions in PDM

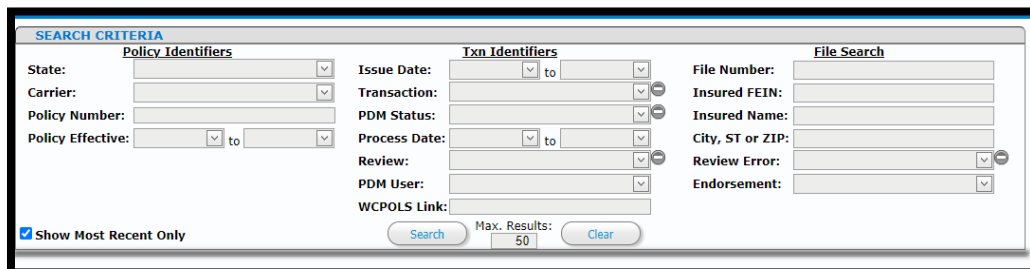
1. **Log in to the Application Manager** – After successfully logging in, you will be directed to the Application Manager home screen.



2. **Launch Policy Data Manager** – Select **Policy Data Manager** to open the application.
3. **Access Advanced Search Options** – To search for detailed information on the transactions, click on **Search** and then select **Policy Txns** to access more advanced search options.



4. **Refine Your Search** – On the search criteria screen, choose the appropriate state and enter any available information to narrow your search. Fields left blank will result in broader search results including all relevant entries for the field.



5. View Transaction Details – After the transaction(s) are populated, click the magnifying glass icon next to any transaction to view details of the impacted policy.

| ST | Carrier | Policy Number | Eff. Date | ChangeEff. | Issue Date | Transaction | PDM Status | Processed | Link | Review | User | File Nbr | Insured FEIN | Insured Name |
|----|---------|---------------|-----------|------------|------------|-------------|------------|-----------|------|-----------------|------|----------|--------------|--------------|
| | | | 5/1/22 | 5/1/22 | 7/26/24 | 02/Renew | Processed | 7/26/24 | | Critical Errors | | | | |

Page 1 of 1 Results per page: 20

Policy Key Fields

Carrier: PA Policy #: Effective Date: 5/1/22

Primary FEIN: File Nbr: Issue Date: 7/26/24

Primary Name: File Name: Transaction: 02 - Renew

Primary Addr: Status: Processed

WCPOLS Link: Review: Accepted with Critical Errors

You are currently **viewing an older transaction** for this policy since which there have been more recent transactions issued; to make edits you need to bring up the most recent transaction via the **Transaction History to the right**—>

Transaction History

- 7/31/24 08 Rating Change
- 7/30/24 10 Nonrating Chg
- 7/26/24 Processed
- 7/26/24 Submitted
- 7/26/24 02 Renew
- 5/1/23 Policy Expiration
- 5/1/22 Policy Effective

Information Page | Names & Addresses | Premiums | Exposure | Endorsements | History

Header Information

Expiration Date: 5/1/23

Policy Term: 1 - Standard One-Year

Type of Plan: 1 - Voluntary Policy

Legal Nature: 10 - LLC

Field Wrap-up: 1 - Wrap-Up/OCIP Policy

Retrospective Rating: 3 - Not Retro Rated

3A Coverage States: PA

3B Policy Limits

Bodily Injury by Accident: 2,000,000 —Each Accident

Bodily Injury by Disease: 2,000,000 —Policy Limit

Bodily Injury by Disease: 2,000,000 —Each Employee

3C Other States Coverage: None

4 Premium Information

Minimum Premium Amount: 1,826 collected in Est. Std. Premium Total: 1,816

Deposit Premium: 2,055

The prior review on 7/26/24 has since been updated and is shown here now:

PDM Review: Accepted With Critical Errors - Carrier Action Required as of 7/26/24

| Record Type | Error Code | Toler. | Error Message |
|-------------------|-------------------------|----------|--|
| 04/Premium | 04093402 {37 } | Critical | Experience modification omitted - should be 0.728 |
| 04/Premium | 04093402 {37 } | Critical | Experience modification omitted - should be 0.652 for 09/30/22 |
| 05/Exposure | 05226033 {37 0657 01 } | Warning | Invalid Exposure Record Link on Class 0657: 1/PA/3 |
| 07/Endorsement Id | 07051034 {37 WC000321} | Warning | Invalid Endorsement ID: WC000321 |

Sidebar Notes

You can begin making edits to this policy, either by

- clicking on one of the specific transaction buttons at the top: **Renew, Rerate, or Cancel/Reinstate**, or
- clicking on one of the Edit buttons found throughout the data entry tabs--**Information, Names & Addresses, Premiums, Exposure, Endorsements**.

When you begin editing, a new WCPOLS transaction will be created based on the type of change that you are making, such as **Rating Change** or **NonRating Change**, or **Key Field Change**. If you immediately cancel the edit without making any changes, this transaction will be discarded, otherwise any changes will be saved until submitted for processing.

Close Sidebar

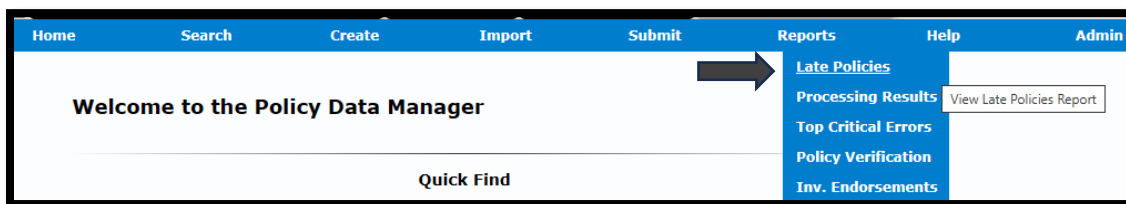
Don't show this Sidebar note again

Late Policies Report

The **Late Policies Report** provides a comprehensive list of all late policies by carrier. This tool enables carriers to view their own late policies over the past 12 months.

Steps to Access the Late Policies Report

1. **Log in to the DCRB’s Application Manager**
2. **Navigate to the Reports section:**
 - From the **Application Manager** home screen, select **Policy Data Manager**.
 - Then, click **Reports** followed by **Late Policies**.



3. **Review the Report** – This report provides carriers with access to their late policies over the past 12 months.

| 12 Month Late Policy | | | | | | |
|----------------------|---------|------------|----------------|----------------|----------|------------------|
| State | Carrier | Policy Nbr | Effective Date | Processed Date | Num Days | Transaction Code |
| DE | | | 5/10/23 | 1/16/25 | 617 | 02 |
| DE | | | 1/1/23 | 8/19/24 | 596 | 02 |
| DE | | | 9/24/23 | 10/9/24 | 381 | 01 |
| DE | | | 1/1/24 | 12/19/24 | 353 | 01 |

Note: Only 01/New Policy, 02/Renewal Policy, and 04/Annual Rerate Txn(s) should appear on this list. The “Num Days” column calculates the number of days between the “Processed” date and the “Effective Date” (Policy Effective Date).

4. **Export Report** – Users can export this report to excel by clicking the Excel tab at the bottom left of the report.



| | A | B | C | D | E | F | G |
|-----|-------|---------|------------|----------------|----------------|----------|------------------|
| 1 | State | Carrier | Policy Nbr | Effective Date | Processed Date | Num Days | Transaction Code |
| 4 | DE | | | 5/10/23 | 1/16/25 | 617 | 02 |
| 9 | DE | | | 1/1/23 | 8/19/24 | 596 | 02 |
| 75 | DE | | | 9/24/23 | 10/9/24 | 381 | 01 |
| 81 | DE | | | 1/1/24 | 12/19/24 | 353 | 01 |
| 86 | DE | | | 4/1/24 | 2/6/25 | 311 | 02 |
| 106 | DE | | | 5/1/24 | 10/21/24 | 173 | 02 |
| 136 | DE | | | 7/1/24 | 10/21/24 | 112 | 02 |
| 159 | DE | | | 7/1/24 | 9/26/24 | 87 | 02 |

Automated Late Policy Notifications

Effective January 5, 2025, the DCRB began issuing automatic, monthly emails to the designated Policy contact of each carrier to notify insurers of their late policies for the previous month. This effort was established to improve our communication efficiency ahead of the implementation of the Late Reported Policies Initiative and to keep insurers informed of their overdue policies. This automated email will be sent on the first Monday of every month.

Please refer to the DCRB Late Policy Report email example below:

DCRB Late Policy Report – Grp Number/Grp Name - Carrier Number – Carrier Name

Please note that an exact copy of every Workers Compensation Policy showing the state of Delaware on the Information Page shall be electronically submitted to the Delaware Compensation Rating Bureau within thirty (30) days after the effective date of the policy. See Section 1, Underwriting Rules, Item H. Filing Requirements, 1. Policy in the Delaware Basic Manual.

The following policies have been submitted more than 30 days after the effective date of the policy:

| NCCI | File no. | Policy no. | Effective Date | Issued Date | Processed Date | Days |
|------|----------|------------|----------------|-------------|----------------|------|
| | | | 08/02/24 | 11/11/24 | 02/20/25 | 202 |

For details about the Late Reported Policy Timeliness Initiative, review DCRB circular [1047](#). For further information regarding the fining structure and compliance requirements of the Late Reported Policy Timeliness Initiative, refer to DCRB circular [1048](#). For any questions, please contact our team at padminquiry@dcrb.com.

DCRB Policy Reporting
 (215) 320-4432
padminquiry@dcrb.com

Any questions?

dcrb.com



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