

Mod Comparison Report User Guide

Delaware Compensation Rating Bureau



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INTRODUCTION

This user guide is designed to assist in understanding and using the Mod Comparison Report.

REPORT OVERVIEW

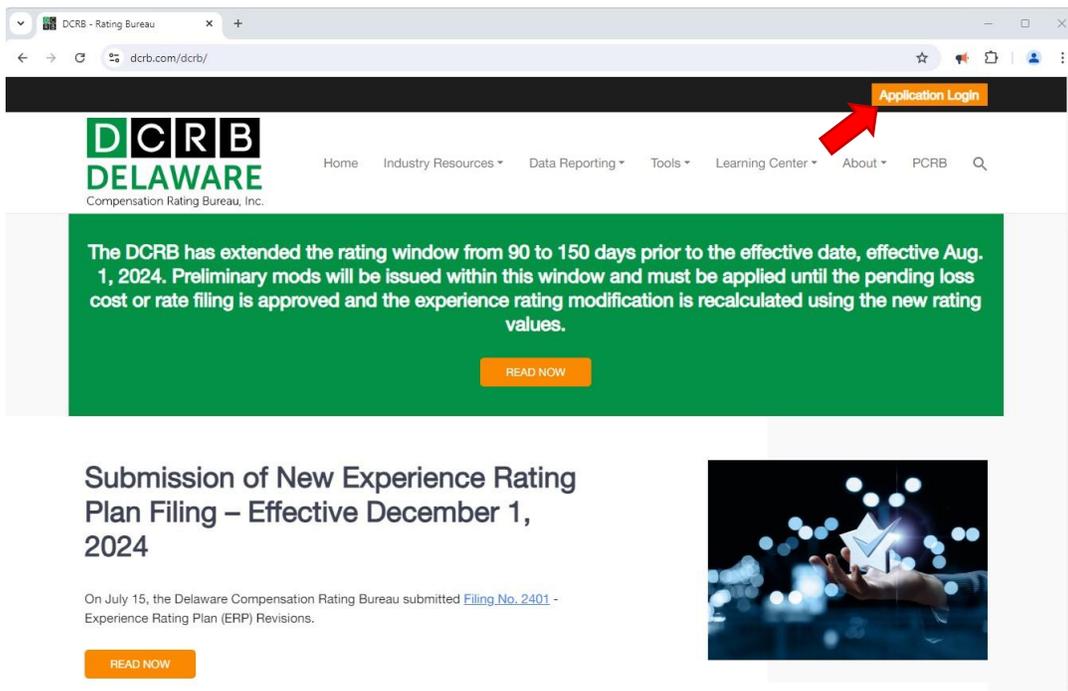
The Mod Comparison Report provides a comprehensive side-by-side comparison of the old and new Experience Rating Plans, highlighting the modification factors and the components under both plans.

PURPOSE

The purpose of this report is to present a detailed analysis of the changes between the two plans and their impact on the experience modification factor (mod). While the formula remains the same, several key components have changed such as eligibility criteria, higher credibility values, and updated Expected Loss ranges. For further information on how final mods will be determined, please refer to the additional plan resources addressing the changes in capping.

HOW TO GENERATE REPORT

The Mod Comparison Report is accessible via the Policy Data Manager (PDM) application. PDM is in the DCRB website's Application Manager. The direct website for the Application Manager is: <https://www.pcrbdata.com/UL/Default.aspx?StateCode=DE>. It can also be accessed via the Application Login button on the DCRB website, www.dcrb.com.



PDM is only available to registered Carrier Group Users. As a Carrier Group User, you must request access to PDM from your Carrier Group Administrator (CGA). If you do not know your CGA, contact Central Support at 215-320-4933 or centralsupport@dcrb.com.

Step 1: To access the Application Login, registered carrier group users should enter their **Username** and **Password**. The password field is case-sensitive. Prior to proceeding, it is important to read the paragraph below these fields and click the **'I Agree'** button. If you are not a registered user, click on the **First Time User** link and complete the registration form as a Carrier Group User.

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?](#)

Step 2: After successfully logging in, the user will be directed to the Application Manager home screen. From there, select **'Policy Data Manager'** to launch the application.

APPLICATION MANAGER

Home | Message Board | Help Section | DCRB/PCRB Dept Admin | Disaster Recovery Plan

Welcome to the DCRB Application Manager

Data Analytics	
Industry Reports	View Industry Reports
WC Data Pro	View, compare and export premium and loss data

Data Management Applications	
Correspondence Builder	View, Enter and Edit Correspondence Builder
Delaware Insurance Plan Manager	View, Enter and Edit Delaware Insurance Plan Manager
Financial Data Manager	View, Enter and Edit Financial Data Calls
Indemnity Data Manager	View, Enter and Edit Indemnity Information
Medical Data Manager	View, Enter and Edit Medical Information
Policy Data Manager	View, Enter and Edit Policy Information
Test Audit Online	Test Audit Statistics - Download
Unit Data Manager	View, Enter and Edit Unit Stat Information

Market / Underwriting Tools and Information	
Carrier Pricing Benchmark	Pricing Benchmark Information
Experience Modification Calculator	Estimate and Compare Estimated Experience Modifications
Rating and Underwriting Reference	Experience Modifications, Merit Ratings, Rating Values, Underwriting Guide
View Authorized Class	Authorized Class

Membership Tools and Information	
Carrier Membership	View Carrier Membership
Carrier Membership Maintenance	Carrier Membership Maintenance
Invoice Online	View Invoices

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Step 3: From the **Reports** drop-down menu, select **'Mod Comparison'** to launch the modification comparison report.

Step 4: Click the **ST** at the top right of the report to sort the Delaware results to the top of the report.

ST	Carrier	PolicyName	PolicyEffectiveDate	PlanNo	RatingDate	IndCrateOld	IndCrateNew	FinalRateOld	FinalRateNew	RateMod	ExpectedLossOld	ExpectedLossNew	SplitPointOld	SplitPointNew	ActualPrimaryLossesOld	ActualPrimaryLossesNew	ActualLossesOld	ActualLossesNew	CredibilityOld	CredibilityNew	LimitChargeOld	LimitChargeNew
DE	12345	TEST123456789	7/1/24	1234567	7/1/24	0.934	0.828	0.934	0.828	1.860	22,811	22,811	34,594	15,000	148	148	148	148	0.165	0.697	0.594	0.747
DE	12345	TEST123456789	9/9/24	2345678	9/9/24	0.845	0.836	0.845	0.826	1.732	18,953	18,953	33,888	15,000	73	73	73	73	0.140	0.697	0.600	0.747
DE	12345	TEST123456789	8/15/24	3456789	8/15/24	0.759	0.713	0.759	0.713	4.595	104,859	104,859	55,021	33,000	0	0	0	0	0.475	0.725	0.493	0.604
DE	12345	TEST123456789	5/1/24	4567890	5/1/24	0.935	0.824	0.935	0.824	1.840	22,196	22,196	34,388	15,000	0	0	0	0	0.160	0.697	0.594	0.747
DE	12345	TEST123456789	5/26/24	5678901	5/26/24	0.977	0.855	0.977	0.855	1.352	7,550	7,550	30,733	11,000	0	0	0	0	0.060	0.692	0.617	0.791
DE	12345	TEST123456789	7/1/24	6789012	7/1/24	1.110	1.099	1.110	1.099	7.826	201,783	201,783	79,142	51,000	153,672	125,530	749,519	749,519	0.635	0.752	0.411	0.509
DE	12345	TEST123456789	8/1/24	7890123	8/1/24	1.003	1.155	1.003	1.155	1.400	8,988	8,988	31,061	11,000	3,888	3,888	3,888	3,888	0.070	0.692	0.614	0.791
DE	54321	TEST987654321	7/20/24	9876543	7/20/24	0.981	0.864	0.981	0.864	1.163	1,879	1,879	30,405	10,000	0	0	0	0	0.050	0.690	0.620	0.803
DE	54321	TEST987654321	9/12/24	8765432	9/12/24	0.926	0.810	0.926	0.810	1.952	25,558	25,558	35,226	17,000	0	0	0	0	0.180	0.690	0.589	0.728
DE	54321	TEST987654321	9/11/24	7654321	9/11/24	0.967	0.855	0.967	0.855	1.454	10,634	10,634	31,571	11,000	0	0	0	0	0.085	0.692	0.612	0.791
DE	54321	TEST987654321	7/24/24	6543210	7/24/24	0.981	0.855	0.981	0.855	1.294	5,832	5,832	30,405	11,000	0	0	0	0	0.050	0.692	0.620	0.791
DE	54321	TEST987654321	5/1/24	5432109	5/1/24	0.941	0.881	0.941	0.881	2.011	27,339	27,339	35,662	17,000	2,764	2,764	2,764	2,764	0.190	0.699	0.590	0.728
DE	54321	TEST987654321	5/10/24	4321098	5/10/24	0.977	0.855	0.977	0.855	1.342	7,273	7,273	30,733	11,000	0	0	0	0	0.050	0.692	0.617	0.791
DE	54321	TEST987654321	8/17/24	3210987	8/17/24	1.023	1.184	1.023	1.184	2.033	27,998	27,998	35,883	17,000	15,000	15,000	15,000	15,000	0.195	0.699	0.585	0.728
DE	43210	TEST10987654	8/20/24	2109876	8/20/24	1.109	1.109	1.109	1.296	1.296	5,882	5,882	30,405	11,000	15,000	11,000	15,000	15,000	0.050	0.692	0.620	0.791
DE	43210	TEST10987654	5/1/24	1098765	5/1/24	0.873	0.838	0.873	0.838	3.266	64,976	64,976	45,134	25,000	7,275	7,275	7,275	7,275	0.360	0.713	0.536	0.660
DE	43210	TEST10987654	8/15/24	0987654	8/15/24	0.985	0.920	0.985	0.920	1.256	4,667	4,667	30,405	10,000	376	376	376	376	0.050	0.690	0.620	0.803
DE	43210	TEST10987654	7/1/24	0987654	7/1/24	0.979	0.855	0.979	0.855	1.329	6,884	6,884	30,568	11,000	0	0	0	0	0.055	0.692	0.618	0.791
DE	43210	TEST001234567	5/1/24	0123456	5/1/24	0.838	0.768	0.838	0.768	3.288	65,631	65,631	45,134	25,000	867	867	867	867	0.360	0.711	0.536	0.660
DE	32100	TEST000123456	8/20/24	3099122	8/20/24	0.953	0.869	0.953	0.869	1.731	18,944	18,944	33,588	15,000	1,230	1,230	1,230	1,230	0.140	0.697	0.600	0.747

HOW TO EXPORT THE REPORT

The report offers the convenience of exporting the data to an Excel file for further analysis. To export the report, locate and click on the export button option labeled **'Excel'** in the lower left-hand corner. Once the export download is complete, you can open the Excel file to work with the data using spreadsheet software.

REPORT FIELDS

The report includes the following fields for each policy:

- **Carrier:** The carrier code which represents the reporting company.
- **Policy Number:** An identifier for the policy.
- **Policy Effective Date:** The start date of the policy's coverage.
- **File Number:** A DCRB reference number associated with the policy.
- **Rating Date:** The date on which the policy's rating is effective.
- **Indicated Mod (Old and New):** The calculated modification derived from the formula before the application of any capping rules.
- **Final Mod (Old and New):** Final modification refers to the modification after the application of capping rules.
- **Max Mod:** It represents the highest value that the modification factor can reach for an employer. Max mod 10 indicates that the maximum mod is 10 or higher.
- **Expected Loss (Old and New):** Expected losses are determined by multiplying total payroll (per \$100) for each classification by the Expected Loss Rate factors.
- **Split Point (Old and New):** The specific dollar threshold used to separate primary losses from excess losses.
- **Actual Primary Losses (Old and New):** The total reported losses from all claims limited by the split point.
- **Actual Losses (Old and New):** The total reported losses from all claims (indemnity and medical) as of the valuation date.
- **Credibility (Old and New):** The statistical weight or level of confidence assigned to the employer's own loss experience.
- **Limit Charge (Old and New):** Limit charge is used to divide Expected Loss into primary and excess loss portions.