Mod Comparison Report
User Guide

Delaware Compensation Rating Bureau

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TABLE OF CONTENTS

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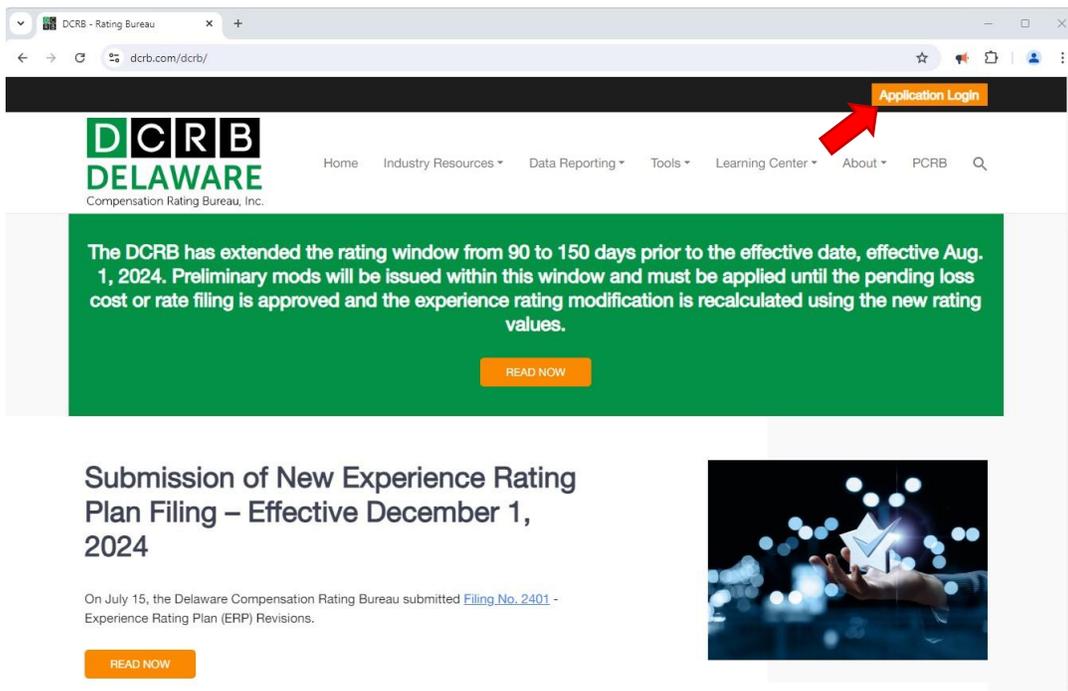
PDM is only available to registered Carrier Group Users. As a Carrier Group User, you must request access to PDM from your Carrier Group Administrator (CGA). If you do not know your CGA, contact Central Support at 215-320-4933 or centralsupport@dcrb.com.

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.

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.

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.

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.