

# Three-Year Carrier Ratings Report User Guide

Delaware Compensation Rating Bureau



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## **THREE-YEAR CARRIER RATINGS REPORT USER GUIDE**

### **INTRODUCTION**

This user guide is designed to assist in understanding and using the Three-Year Report.

### **REPORT OVERVIEW**

The report provides a comparison of policy mods for three years (2022, 2023, and 2024) that have been re-stated based on the new experience rating plan. Each row corresponds to a specific policy and contains various fields that describe the policy details and associated metrics. Please note that these mods are estimates under the new plan and are not official or final mods, but provided for informational purposes only.

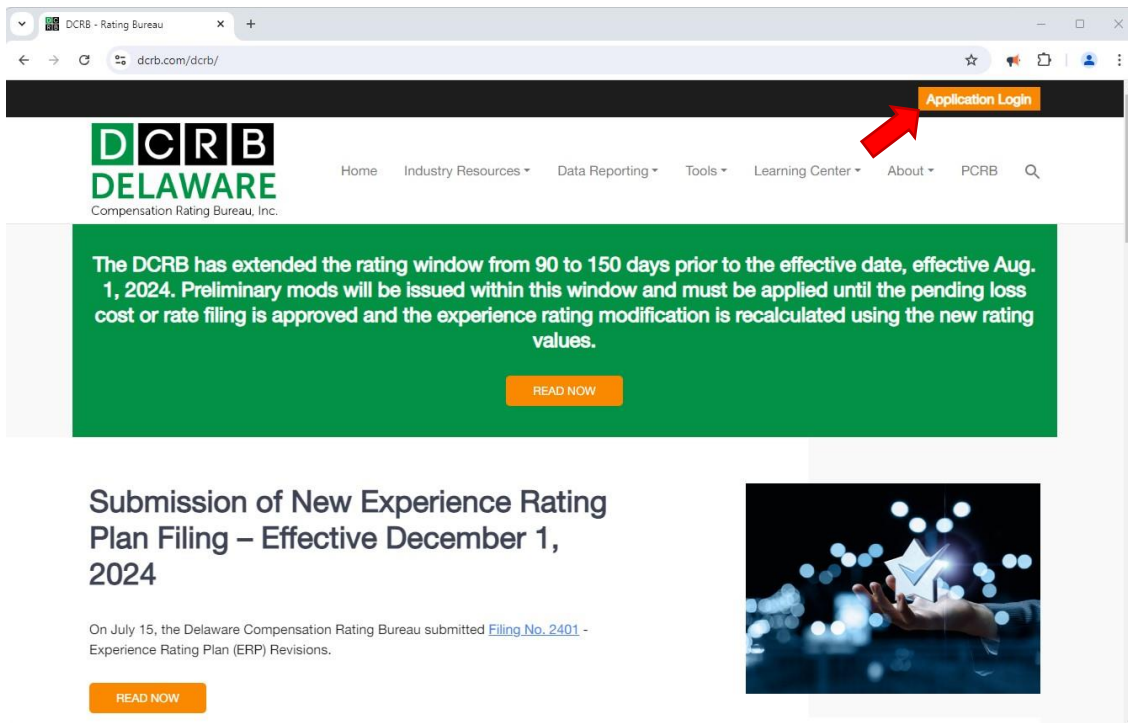
### **PURPOSE**

The purpose of this report is to provide a comprehensive understanding of the three- year history of experience modifications, its components, and the associated data. The report aims to assist users in efficiently analyzing the three-year history of experience rating modifications. By obtaining this report, users will gain insights into the mod changes related to the new plan while being provided details related to each component in the formula and options for exporting the data to Excel. The report could be used for further data analysis to assess the components of the new plan including the effects of the new maximum modification and spit points to help the user make informed decisions as transition occurs to a new plan. The provided information and report options are intended to support carriers in making informed decisions.

## THREE-YEAR CARRIER RATINGS REPORT USER GUIDE

### HOW TO GENERATE REPORT

The Three-Year Carrier Ratings 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](http://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](mailto:centralsupport@dcrb.com).

## THREE-YEAR CARRIER RATINGS REPORT USER GUIDE

- Step 1: To access the system, 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.

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

- Step 3: From the **Reports** drop-down menu, select **'3yr Ratings Report'** to launch the ThreeYear Carrier Ratings report.

THREE-YEAR CARRIER RATINGS REPORT USER GUIDE

POLICY DATA MANAGER
UNIT    MEDICAL    INDEMNITY

Home
Search
Create
Import
Submit
Reports
Help

**Quick Find**

File Nbr:  Policy Nbr:  WCPOLS Link:

Use the menu at the top of this page to **Search** for previously entered policy transactions, **Create a New Policy** (WCPOLS transaction code "01"), **Import** a WCPOLS record set, or **Submit** any validated transactions that were recently created in PDM to the Bureau.

In order to **Renew**, **Cancel**, or **Change** an existing policy, you must first **Search** for and view the existing policy and then select to create a new transaction based on that prior transaction.

Critical Review Grading

Carrier	Total Txns	# Critical	% Critical	Review Grade
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3yr Carrier Ratings Report

- Processing Results
- Top Critical Errors
- Policy Verification
- Inv. Endorsements
- Mod Comparison
- 3yr Ratings Report
- Endorsement Stats
- WCEPOL Stats
- Class Code Stats
- Txn Code Stats

ST	Carrier	PolicyNumber	PolicyEffectiveDate	FileNbr	RatingDate	PublishedMod	IndicatedModOld	IndicatedModNew	MaxMod	RatingType	Premium	ExpectedLoss	ActualLoss	ActualPremium	Subtotal	IndemnityIncurred	Medi_Incurred	Credibility	LimitChange
DE	12345	TEST123456	7/1/24	0001234	7/1/24	0.885	0.885	0.862	3.399	EXP	143,715	68,966	11,220	11,220	27,000	0	11,220	0.715	0.645
DE	12345	TEST234567	6/1/23	0012345	6/1/23	0.858	0.858	0.887	5.891	EXP	367,448	143,729	44,740	44,740	41,000	8,371	36,369	0.737	0.536
DE	12345	TEST345678	6/1/24	0012345	6/1/24	0.845	0.845	0.878	6.872	EXP	362,889	173,162	53,650	53,650	47,000	10,839	42,811	0.746	0.527
DE	12345	TEST456789	3/1/24	0023456	3/1/24	1.195	1.195	1.205	2.717	EXP	100,801	48,497	145,181	29,785	23,000	59,557	85,624	0.706	0.676
DE	12345	TEST567890	2/1/22	0034567	2/1/22	1.342	1.342	1.643	2.612	EXP	133,771	45,358	70,042	57,027	23,000	9,911	60,131	0.706	0.654
DE	12345	TEST678901	2/1/23	0034567	2/1/23	1.165	1.165	1.278	2.523	EXP	110,888	42,702	44,296	31,455	23,000	9,911	34,385	0.706	0.657
DE	12356	TEST789012	2/1/24	0034567	2/1/24	0.918	0.918	0.887	2.709	EXP	102,500	48,267	7,917	7,917	23,000	2,774	5,143	0.706	0.676
DE	23456	TEST765432	1/2/22	0045678	1/2/22	1.062	1.062	1.044	6.698	EXP	483,504	167,950	201,740	93,482	47,000	84,702	117,038	0.746	0.503
DE	23456	TEST654321	1/2/23	0045678	1/2/23	0.799	0.799	0.819	6.250	EXP	391,925	154,494	35,528	35,528	43,000	6,501	29,027	0.740	0.525
DE	34567	TEST543210	6/30/22	0056789	6/30/22	0.939	0.939	0.875	1.956	EXP	75,360	25,684	2,901	17,000	0	2,901	0	0.699	0.708
DE	34567	TEST432109	6/30/23	0056789	6/30/23	0.927	0.927	0.813	1.875	EXP	60,986	23,261	0	0	15,000	0	0	0.697	0.731
DE	34567	TEST432100	11/16/21	0067890	11/16/21	1.210	1.210	2.382	1.261	EXP	17,320	4,839	22,087	10,677	10,000	7,614	14,473	0.690	0.797
DE	45678	TEST321098	1/1/22	0123456	1/1/22	0.694	0.694	0.700	6.817	EXP	488,144	171,507	16,365	16,365	47,000	2,011	14,354	0.746	0.503
DE	45678	TEST210987	1/1/23	0123456	1/1/23	0.737	0.737	0.736	5.911	EXP	366,830	144,344	15,247	15,247	41,000	2,301	12,946	0.737	0.536
DE	45678	TEST001234	11/1/21	0234567	11/1/21	1.187	1.187	1.374	1.728	EXP	75,797	18,840	496,750	15,000	15,000	280,476	216,274	0.697	0.741
DE	45678	TEST002345	11/1/22	0234567	11/1/22	0.943	0.943	0.827	1.674	EXP	57,597	17,232	0	0	13,000	0	0	0.694	0.751
DE	45678	TEST003456	11/1/23	0234567	11/1/23	0.952	0.952	0.829	1.590	EXP	44,353	14,702	0	0	13,000	0	0	0.694	0.753
DE	56789	TEST000123	10/15/21	0345678	10/15/21	1.129	1.129	1.146	2.660	EXP	161,557	46,810	39,774	25,192	23,000	654	39,120	0.706	0.669
DE	56789	TEST000234	10/15/22	0345678	10/15/22	1.227	1.227	1.371	2.599	EXP	132,633	44,972	141,804	39,198	23,000	58,910	82,894	0.706	0.654
DE	56789	TEST000345	10/15/23	0345678	10/15/23	1.350	1.350	1.705	2.514	EXP	111,609	42,411	120,319	56,912	23,000	12,817	107,502	0.706	0.657

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.

3yr Carrier Ratings Report										
ST	Carrier	PolicyNumber	PolicyEffectiveDate	FileNbr	RatingDate	PublishedMod	IndicatedModOld	IndicatedModNew	MaxMod	RatingType
DE	34567	TEST543210	6/30/22	0056789	6/30/22	0.939	0.939	0.875	1.956	EXP
DE	34567	TEST432109	6/30/23	0056789	6/30/23	0.927	0.927	0.813	1.875	EXP
DE	34567	TEST432100	11/16/21	0067890	11/16/21	1.210	1.210	2.382	1.261	EXP
DE	45678	TEST321098	1/1/22	0123456	1/1/22	0.694	0.694	0.700	6.817	EXP
DE	45678	TEST210987	1/1/23	0123456	1/1/23	0.737	0.737	0.736	5.911	EXP
DE	45678	TEST001234	11/1/21	0234567	11/1/21	1.187	1.187	1.374	1.728	EXP
DE	45678	TEST002345	11/1/22	0234567	11/1/22	0.943	0.943	0.827	1.674	EXP
DE	45678	TEST003456	11/1/23	0234567	11/1/23	0.952	0.952	0.829	1.590	EXP
DE	56789	TEST000123	10/15/21	0345678	10/15/21	1.129	1.129	1.146	2.660	EXP
DE	56789	TEST000234	10/15/22	0345678	10/15/22	1.227	1.227	1.371	2.599	EXP
DE	56789	TEST000345	10/15/23	0345678	10/15/23	1.350	1.350	1.705	2.514	EXP



**REPORT FIELDS**

- **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.
- **Published (Final) Mod:** Final modification refers to the modification after the application of capping rules.
- **Indicated Mod (Old and New):** The calculated modification derived from the formula before the application of any 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.
- **Rating Type:** Rating type refers to the type assigned to an employer, distinguishing between the experience rating and merit rating programs.
- **Premium:** Premium refers to the amount of audited payroll during the experience period multiplied by the current Loss Cost.
- **Expected Loss:** Expected losses are determined by multiplying total payroll (per \$100) for each classification by the Expected Loss Rate factors.
- **Actual Loss:** The total reported losses from all claims (indemnity and medical) as of the valuation date.
- **Actual Primary Losses:** The total reported losses from all claims limited by the split point.
- **Split Point:** The specific dollar threshold used to separate primary losses from excess losses.
- **Indemnity Incurred:** The total indemnity (compensation) costs incurred for the policy period.
- **Medical Incurred:** The total medical costs incurred for the policy period.
- **Credibility:** The statistical weight or level of confidence assigned to the employer's own loss experience.
- **Limit Charge:** Limit charge is used to divide Expected Loss into primary and excess loss portions.