WCRIB
massachusetts

THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU

September 22, 2006

CIRCULAR LETTER NO. 2031

To All Members and Subscribers of the Bureau:

EXPERIENCE RATINGS ON THE WCRIB'S WEBSITE

The Bureau is pleased to announce enhancements to WCRATING, our online access to experience rating information, which is available to our member carriers on the Bureau's website (www.wcribma.org). This latest version of WCRATING contains the revisions to the application requested by the Rating Task Group of the Data Reporting Committee. The task group provided the following recommendations in an effort to make WCRATING a more effective tool to distribute ratings electronically:

- ❖ Option to create individual PDF files for each rating
- ❖ Search by Coverage Identification Group
- ❖ More versions of each rating are available in the application
- ❖ Carrier providing current coverage has access to prior rating information
- ❖ A separate page at the end of the rating sheet with rating, exposure and loss history.

Refer to Circular Letter No. 1966 issued October 20, 2004 for the original announcement of this product, and Circular Letter No. 1978 issued February 28, 2005 for the version 2 improvements.

Attached for your review is an updated user guide with changes highlighted in yellow.

If you have any questions regarding the WCRATING enhancements, please contact Maria Casmira at mcasmira@wcribma.org or Carolyn Jackson at cjackson@wcribma.org.

Sheila Annis
Vice President Data Operations

Attachment

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Ratings Available in the Members Area of the WCRIB's Web Site

HELP

Section 1 – Overview

WCRATING or "Ratings on the Web" is an application providing to our member carriers web access to their experience and merit rating information. The complete rating information can be downloaded to a <mark>single combined printable PDF file, to a WinZip file with individual printable PDF files for each rating</mark> or to a file formatted as specified in the Workers Compensation Insurance Organization's (WCIO) Data Specifications Manual. The format is entitled WCRATING.

This application replaced hardcopy distribution of experience rating worksheets, of merit ratings and of notifications that a risk does not qualify (DNQ) for either experience or merit rating <mark>as of April 1, 2006.</mark>

<mark>Generally the current and the two prior ratings are available in WCRATING. All versions of the ratings are available to carriers who provide coverage for the entities combinable for experience ratings.</mark>

Section 2- System Requirements

To use this application the user must have on their desktop:

Internet Explorer 5+
Adobe Reader 6.0
Pop up blockers should be disabled for this application
<mark>WinZip</mark>

Section 3 – Navigation Tips

A string such as "Ratings Web > Search Criteria > Search Results" appears at the top of each page. This lists the steps or pages the user has passed to arrive at the current screen. Clicking on any of the named pages returns you to that page. For example clicking on Search Criteria will take you back to the search screen.

At the search results clicking on the areas labeled **First Page, Previous Page, Next Page or Last Page** allows the user to travel through the search results.

Use the browser back button to return to prior pages without clearing the entered criteria.

After a button or link has been clicked, please be patient. The only indication that the program is working is the waving Microsoft flag. Re-clicking will not hurry the process.

My List, located in the upper right, is clicked to view the ratings that have been added to the user's list during the current session.

Help is located in the upper right next to My List. When clicked, help gives the user an online view of this document.

Logout is located in the upper right next to Help. When clicked Logout will close the WCRATING application.

Section 4 – Search

Submit Button

After the search criteria are entered the user must press "Submit" to activate the search.

Reset Button

The Reset button clears all search criteria and provides a search screen clean of all previously entered filters.

Carrier or Group

Screen provides a drop down menu of the carriers within your group. Select a carrier by clicking in the check box next to the carrier number. Multiple carriers within the group can be selected. Leave blank to select all of the carriers within your group.

Rating Type

Select one or more rating types by clicking in the check box next to the type of ratings.

- ❖ Selecting **Interstate** provides the ratings satisfying the criteria produced by the WCRIB to supply the ARAP surcharge factor on ratings produced by NCCI on an interstate basis.

- ❖ Selecting **Experience** provides the rating satisfying the criteria produced by the WCRIB to supply the experience rating modification and the ARAP surcharge factors.

- ❖ Selecting both **Interstate** and **Experience** provides all experience ratings both interstate and intrastate which satisfy the search criteria.

- ❖ Selecting **Merit** provides the merit ratings satisfying the search criteria.

- ❖ Selecting **DNQ** provides the risks that do not quality for either experience or merit rating.

- ❖ Selecting **Withdrawn** provides only the ratings satisfying the search criteria that have been withdrawn. If Withdrawn is not selected the withdrawn ratings will not be displayed.

Multiple selections can be made and used in views and downloads. To display all ratings types in the result leave all boxes blank.

<u>Version Check box</u>

Select one or more of the version types by clicking in the check box next to the version type. To see all versions of the ratings leave all of the boxes blank.

- ❖ Selecting **Contingent,** results in only the contingent ratings that have not been subsequently revised.

- ❖ Selecting **Final,** results in the last revision of the rating. The final rating is determined by the highest revision number within each unique rating, defined by combo id and rating effective date.

- ❖ Selecting **Revised,** results in the display of ratings with revision numbers greater than 00.

- ❖ Selecting **Revised After Effective,** results in ratings that were issued after the rating effective date.

<u>Plan Type</u>

The screen provides a drop down selection for the type of business by the plan type reported on the policy the WCRIB identified as current coverage when the rating was produced. The selections are as follows:

- ❖ Selecting **All** provides the ratings for all policies without distinction to the reported plan type. All is the default selection.

- ❖ Selecting **Residual Market** provides the ratings for policies assigned to either a servicing carrier or voluntary direct assigned risk carrier (VDAC) through the Massachusetts residual market. Note: Your carrier group must have a carrier functioning as a servicing carrier for the pool or designated as a voluntary direct assigned risk carrier for this selection to provide results.

- ❖ Selecting **Servicing Carrier** provides the ratings for policies assigned to a servicing carrier or through the Massachusetts residual market. Note: Your carrier group must have a carrier functioning as a servicing carrier for the pool for this selection to provide results.

- ❖ Selecting **SIG** provides the ratings for coverage provided by self insured groups.

- ❖ Selecting **VDAC** provides the ratings for policies assigned to your voluntary direct assigned risk carrier (VDAC) through the Massachusetts residual market. Note: Your carrier group must have a carrier designated as a voluntary direct assigned risk carrier for this selection to provide results.

- ❖ Selecting **No Plan Type** provides the ratings for polices or shell policies which do not have an associated plan type.

Note: For rating purposes the WCRIB uses all coverage placeholders. That means Notices of Assignments, and shell policies created to place cancellations, endorsements or unit statistical data into our system may be current coverage for rating purposes. These shells, other than Notice of Assignment, do not have plan type information.

Insured

Enter the name of the employer or business. The results are any name in our rating file that contains the entered text.

Policy

Enter the beginning characters or the complete policy id number of the current policy.

Combo ID

Enter the risk rating identification assigned by the WCRIB, termed the combination identification number or "combo id". A single Combo ID is used to store the experience for all entities that are combinable for experience rating purposes. A Combo ID can include multiple Coverage IDs. This identification can be found on any previous rating.

Coverage ID

Enter the coverage identification assigned by the WCRIB, a commonly used term for Coverage Group Identification. The Coverage ID is used to store the coverage history. For example, if two corporate entities have common majority ownership and each has its own policy, then a separate Coverage ID can be assigned for each corporation. The separate Coverage IDs would be stored under a single Combo ID for experience rating purposes. If both corporate entities are insured on a single policy, then both entities would be in the same Coverage ID. This identification can be found on any previous rating.

City

Enter the city or town of the primary (mailing) address of the employer. The results will be based on the reported city and town in the primary address of the current coverage policy. Misspelled or incorrectly reported city and town will adversely impact your results. Current coverage created for placement of the Notice or Assignment, endorsements, or units will not have address information.

FEIN

Enter the Federal Employers Identification Number of the insured. The results will be based on the FEIN reported on the current coverage policy primary name. Current coverage created for placement of the Notice or Assignment, endorsements, or units will not have FEIN.

Date Ranges

Released Date is the date the rating was released for distribution to the insuring carrier by the Bureau after a review. In most cases this is the rating issued date.

Issue Date is the date the WCRIB internal system created the rating.

Rating Effective Date is the date the experience or merit rating factor is applied to the policy. Unless the risk has had a recent change in anniversary date, this is the policy effective date.

Dates can be entered with or without formatting slashes. The year can be expressed as two or four digits. The month and day must both be two digits. The acceptable formats for January, 1, 2005 are 01012005, 010105, 01/01/05, or 01/01/2005.

Output To

Selecting **View Online** provides a list of the ratings satisfying the search criteria. From the online view the user can select ratings to print, view or download.

Selecting **Download PDF File** creates a printable PDF file of the search results.

Selecting **Download in WCIO Format** creates a flat file of the search results in the format specified as WCRATING in the Workers Compensation Insurance Organization's Data Specifications Manual. The file can be saved to any location on your network or hard drive.

Selecting **Zip file** creates a zipped file titled RateReport.zip which contains individual PDF files of each of the ratings from the query.

Sort By

Search results are displayed in ascending policy number order without selection. The user can select to view or download the search results ordered by the following criteria:

- ❖ Rating Effective Date
- ❖ Combo ID
- ❖ City
- ❖ Carrier Code and Rating Effective Date
- ❖ Carrier Code and Combo ID
- ❖ Carrier Code and Policy Number

Section 5 – Search Results

The search criteria are listed in the shaded area above the search results.

The search results are a list of ratings satisfying the search criteria. The list provides the following information:

Policy Number of the current coverage policy.

Plan Type is the plan type reported on the current coverage policy.

Combo ID of the risk.

FEIN is the Federal Employers Identification Number reported on the current coverage policy and associated with the primary name insured.

Insured is the insured's name as it appears in the primary name of the current policy.

City is the city or town reported in the current coverage policy mailing address.

Rating Type Codes:

      I is interstate rated.

      E is an experience rating.

      M is a merit rating.

      D is a risk that does not quality for a rating.

      W is a withdrawn rating.

Rating is the experience rating modification factor.

Released is the date the WCRIB released the rating.

Issued is the date the WCRIB distributed the rating.

Effective is the rating effective date.

Rev is the revision sequence number. A rating that has not been revised is revision 00.

ARAP is the all risk adjustment program surcharge factor. Note: Merits and DNQs are not subject to surcharge.

Sort Order

In addition to the sort by selection available on the search screen, clicking on any of the column headings results in a sort of the search results by data in that column. A caret, either ▲ or ▼, indicates the resulting ascending or descending order. The order is reversed by clicking on the column heading again. The order of the search results is retained when the ratings are downloaded or placed on My List.

Multiple Pages

The number of ratings and the page numbers are displayed above the column heading. The page navigation is on that same line.

Use My List function to store selections while navigating to separate pages.

Selection and Select all

To select one or more ratings for further action, click in the box located at the beginning of each row. To select all ratings on the page displayed on the screen, click the box at the beginning of the column headings. Navigating to another page in the results removes the selections from previously viewed pages. If you wish to retain the selections move the selections to My List which accumulates selected ratings before downloading.

Section 6 – My List

My List is an area in the WCRATING application to store a collection of ratings that can be printed as a group. This collection can consist of ratings from individual or multiple

pages of a single search or ratings selected from multiple searches. My List exists from the time the user logs on until the user logs off, unless cleared by the user.

To add ratings to the list, select ratings and click "Add to My List". This will remove the ratings from the search results view and add them to My List.

To view My List, click on the My List link at the top right hand corner of the page. My List can be accessed from the search results view and the search criteria view.

To remove ratings from My List, on the My List page, select ratings and click Delete Item. To delete all, select all ratings in My List, and click Delete Item.

The same PDF and WCIO file format print and sort options available on the Search Results page are available on the My List page.

Section 7 – Print View

Clicking on the printer icon, next to the words "Print View", results in a printed report of your search results. All search results are printed without regard to selected ratings. The search results are printed for all of the viewing pages not only the currently viewed page.

Section 8 – PDF Download

Clicking on the ADOBE icon, next to the words "PDF Download", results in the creation of a PDF file of the selected ratings. The response is the normal file download message asking you to save or open the file you have created. Pressing save, results in the "save as" prompt assisting you to save the file on the network or drives available to your desktop. Pressing open, results in a view of the selected ratings in the PDF file. This file can be printed or saved.

The PDF download option serves as both the creation of the printable file and as the user's view of the selected ratings.

The file is in the same order as selected with the search or sorted using the column headings in the search results.

The PDF download can be accessed from either the search results or ratings stored in "My List".

Section 9 – Download WCIO

Clicking on the icon, next to the words "Download WCIO", results in the creation of a flat file of the selected ratings in the Workers Compensation Insurance Organizations format titled WCRATING. The response is a normal file download message asking you to save or open the file you have created. Pressing save, results in the "save as" prompt assisting you to save the file on the network or drives available to your desktop. Pressing open, results in a view of the selected ratings in a Notepad file. This file can be printed or saved. The file is in the same order as selected with the search or sorted using the column headings in the search results.

The WCIO download can be accessed from either the search results or ratings stored in "My List".

Sections 10 – Zip File Download

Clicking on the icon next to the words "Download Zip", results in the creation of a Zipped file of the selected ratings. The response is the normal WinZip message asking you to open or save the "RateReport.zip" file. Pressing save, results in the "save as" prompt assisting you to save the zip file on the drives available on your desktop. Pressing open, results in the WinZip wizard assisting you in downloading individual PDF files for each of the selected ratings.

Section 11 – Contacts

Rating Questions – Carolyn Jackson at cjackson@wcribma.org

Member Area Sign Up – Sean Murphy at smurphy@wcribma.org

Comments or questions on the application – Maria Casmira at mcasmira@wcribma.org

Section 12 – Rating History

The WCRATING version of the rate sheet now includes a rating history sheet which lists prior ratings and the total exposure and losses which contributed to each of the prior ratings.