W C R I B
massachusetts

THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU

October 20, 2004

CIRCULAR LETTER NO. 1966

To All Members and Subscribers of the Bureau:

EXPERIENCE RATINGS NOW AVAILABLE IN THE MEMBERS AREA OF THE BUREAU'S WEB SITE

The Bureau is pleased to announce that full experience rating information is now available to our member carriers on the Bureau's website (www.wcribma.org). In order to access this section of our web site, go to Products and Services, select Members Area and, after entering your user ID and password, click on WCRATINGS. This application contains a help section, a copy of which is also attached to this circular.

The experience and merit rating worksheets and DNQ letters (does not qualify for a rating) can be viewed, printed or downloaded.

The rating information will be updated daily. The data displayed will be for the three most recent anniversary rating dates.

As a result of the experience rating information being available on the Bureau's website, the Bureau intends to eliminate the distribution of hard copy rating sheets during 2005.

If you have any questions regarding this new product, please contact Maria Casmira at mcasmira@wcribma.org or Deborah Dohl at ddohl@wcribma.org.

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

User 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 printable PDF file, 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 is intended to replace hardcopy distribution of experience rating worksheets, of merit rating notifications and notifications that a risk does not qualify (DNQ) for a rating.

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

Section 3 – Navigation Tips

"Members' Area > Ratings Web > Search Criteria > Search Results" appears at the top of each page. This lists the steps or pages the user has passed. It allows the user to click and go to the named pages. Clicking on Members' Area takes you out of the application. Clicking on Search Criteria will take you back to the search screen

On the search results clicking on the areas labeled
<<First Page < Previous Page   Next page> 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, there is no indication to tell you that the program is working on your request. Re-clicking will not hurry the process.

Section 4 – Available Data

WCRATINGS contains current ratings and two prior years of data. All versions and revisions are available for ratings with effective dates greater than the current date. Only the final ratings are available for ratings whose effective date has passed.

Section 5 – Search

Carrier or Group

Screen provides a drop down menu of the carriers within your group. Select a carrier by placing the curser on the carrier. If more than one carrier is desired, use the control key (Ctrl) and left click on your mouse.

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". This identification can be found on any previous rating.

Rating Type

Select rating types by highlighting and clicking the > symbol from the menu of rating types. Clicking the >> symbol will move all of the rating types into your search criteria

❖ Selecting **Interstate** provides the ratings produced by the WCRIB to supply the ARAP surcharge on ratings produced by NCCI on an interstate basis.
❖ Selecting **Experience** provides the rating produced by the WCRIB to supply the experience rating modification and the ARAP surcharge.
❖ Selecting both **Interstate** and **Experience** provides all experience ratings.
❖ 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. To display all experience ratings select both interstate and experience. To display all rating types select interstate, experience, merit and DNQ.

Final Version Check box

Checking this box limits the results to the last revision of the rating. If this box is not checked your results will include all revisions of the ratings which satisfy your criteria.

<u>Date Ranges</u>

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.

<u>Results Target</u>

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 selected ratings.

Note: To view or print copies, the experience ratings (inter and intra), merits and DNQs, must be displayed separately. The report forms for each are different.

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

Section 6 – 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
Combo ID of the risk
Insureds Name as it appears in the primary name of the current policy
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

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.

Multiple Pages

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

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.

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.

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 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 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.

Note: The PDF file cannot be downloaded or viewed, if you have selected a mixture of rating types such as experience ratings and merits. Ratings (inter and intra), merits and DNQs must be separately placed in PDF files and printed.

Section 9 – Download WCIO

Clicking on the sheet 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.

Section 10 – Contacts

Rating Questions – Carolyn Jackson at cjackson@wcribma.org

Member Area Sign Up – Joshua de Souza at jdesouza@wcribma.org

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

Section 11 - Enhancements

Log out button

Triggering email for new ratings