



**THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU**

September 14, 2005

CIRCULAR LETTER NO. 2000

To All Members and Subscribers of the Bureau:

**MARCH 31, 2006 DISCONTINUATION OF HARD COPY EXPERIENCE RATING
INFORMATION**

The Governing Committee of the Bureau recently approved the Bureau's plan to eliminate the distribution of rating information to the member carriers in hard copy format. The final hard copy experience rating worksheets, merit ratings, and notification of risks which does not qualify for ratings (DNQ) will be sent on March 31, 2006. **Beginning April 1, 2006 carriers must obtain their experience rating information from WCRATING, our website application for carrier retrieval of rating information.**

Employers will continue to be given free copies of the rating worksheets upon request. Producers and others can continue to obtain copies of the rating information at a cost of \$10.00 per rating, by obtaining a letter of authority from the employer.

To assist our members in the transition we are requesting that someone within your organization be designated as the Bureau's rating distribution contact. The contact's responsibility will be to ensure that everyone within your company who is using Massachusetts rating information has access to the transition information and training offered by the Bureau. A WCRATING Transition Contact Form is attached. The form or the contact information is to be returned to Sandra Alexander at salexander@wcribma.org.

Please refer to Circular Letters No. 1966 issued October 20, 2004, and No. 1978 issued February 28, 2005 for information about WCRATING including sign up information and directions on finding the application on the web. You may move directly to our member area by the following link:

<https://www.wcribma.org/mass/Products/Membership/login.aspx>

Attached to this circular for your reference are:

- The WCRATING Transition Contact Form
- The WCRATING User Guide
- A list of frequently asked questions on WCRATING
- A transition plan developed by a work group of the Bureau's Data Reporting Committee

The Workers' Compensation Rating and Inspection Bureau of Massachusetts

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We will schedule and announce, in a subsequent circular, a WEBEX teleconference to train interested carriers in the use of WCRATING. If you have any questions or need specific instructions in getting started using WCRATING please direct an email to modifications@wcribma.org.

Sheila Annis
Vice President Data Operations

WCRATING TRANSITION CONTACT FORM

Please email Sandra Alexander at salexander@wcribma.org with the following information

Carrier Transition Contact who will ensure that all carrier users of the paper experience modification, merit rating or DNQ information have received the WCRATING user guide, the WCRATING FAQ, and notice of any upcoming WCRATING training sessions.

NAME _____

TITLE _____

EMAIL _____

TELEPHONE _____

MAILING

ADDRESS _____

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 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 ratings and notifications that a risk does not qualify (DNQ) for either experience or merit 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

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.

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

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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 the 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 qualify 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.

Print difficulties with multiple forms such as Merits and Experience ratings have been resolved, so multiple selections can be made and used in views and downloads. To display all ratings types in the result leave all boxes blank.

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

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Version Check box

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.

Plan Type

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 policies or shell policies which do not have an associated plan type.

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

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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". 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.

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

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Results Target

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 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.

Sort By

Search results are 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 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 qualify 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.

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

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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.

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

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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”

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

HELP

Section 11 - Enhancements

In the current release are the following enhancements:

- ❖ Search, view, print and download of all rating types in one search
- ❖ More options on the version types
- ❖ Shopping cart function in the form of "My List"
- ❖ Logout button
- ❖ Search by FEIN
- ❖ Search by Plan Type
- ❖ Search by City
- ❖ Check boxes for carrier selections
- ❖ Option to receive results in selected sort order
- ❖ Submit Button
- ❖ Reset Button

Expected as a future enhancement are

- ❖ Email notification of the availability of new and revised ratings.
- ❖ Place City on the rate sheet
- ❖ Place rating eligibility premium on the rate sheet
- ❖ Place Plan Type on rating sheet
- ❖ Notification to carrier of rating effective date change



**THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU**

WCRATING FAQ

1. How do I access the Bureau's member area?

Someone within your carrier group must apply to act as the Group Administrator of the WCRIB's member area. The roles of the group administrator, administrators and users are described in the Member User Guide located on the first screen on the member area log in.

Your Group Administrator can provide you with access to any product and provide you with an ID and password

2. How do I obtain access to WCRATING?

Contact your Group Administrator of the WCRIB's member area. If you are not sure who is acting as your Group Administrator, click on View Your Member Information after logging into the member area to see your member and group information displayed.

For assistance in getting access to the member area please contact idesouza@wcribma.org.

3. How do I get a copy of a rating for my files?

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

Clicking on the ADOBE icon, next to the words "PDF Download", results in the creation of a PDF file of the selected ratings. This file can be printed or saved.

4. How do I get only ratings issued or revised since I last viewed printed or downloaded ratings?

You can view only recently created ratings by using the Released or Issue date in your search. If you know the issue or release date you employed during your last search, simply search from the day after your last search to the current data.

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 issue date.

Issue Date is the date the WCRIB's 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.

5. Can I get merit rating sheets and DNQ letters on WCRATING?

Yes, you can select interstate, intrastate, merits or DNQ's by selecting one or more rating types

- 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 qualify 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.
- To display all ratings types in the result leave all boxes blank.

6. Can I get my ratings in an electronic file?

Yes, 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 WCIO download can be accessed from either the search results or ratings stored in “My List”.

7. Who should have access to WCRATING?

Everyone within your organization that needs the Workers’ Compensation experience rating information should have an ID and password for WCRATING.

8. Who do I contact for help in using WCRATING?

For assistance in using WCRATING contact mcasmira@wcribma.org.

9. Do other carriers have access to my rating information?

No, Just as you only have access to rating information applicable to policies issued and reported to the Bureau by your carrier group, users from other carrier groups cannot see rating information unless their carrier group is providing coverage within the rating period.

10. Who and what role is the WCRATING Transition Contact?

The transition contact is a person within your company who was in contact with the Bureau during the elimination of hard copy rating information. That person received documents and advice on the use of WCRATING.

11. Will I be notified when new ratings or revised ratings are produced?

Yes, The Bureau committed to providing email notification to each person provided access in our member area to WCRATING when a new or revised rating, merit or notice of risks that do not qualify for ratings.

12. How can I change the person receiving the email notification of updated rating information? Can more than one person receive this information?

All persons secured by your Member area group administrator to WCRATING will receive the email notification. If the administrator changes, adds or deletes a user in our member area then the notifications are updated. To discontinue the email notifications contact Josh de Souza at jdesouza@wcribma.org.

TRANSITION TO WCRATING

The Rating Work Group of the Bureau's Data Reporting Committee is assisting the Bureau to prepare member companies for the discontinuation of the hard copy rating information. The paper experience rating worksheets, merit rating sheets and letters notifying carriers of risks that do not qualify for a rating will be eliminated at the end of the first quarter of 2006. WCRATING, our web based application for member carrier retrieval of experience rating information, was implemented in October of 2004. The application has been stable since March 2005.

BUREAU

The Bureau's role in the transition is to provide training for our member carriers in the use of WCRATING. The materials written for training include the WCRATING User Guide, WCRATING FAQ and this Transition Plan. Additionally the Bureau will:

- Establish Carrier Transition Contacts for each member carrier group and assist the Transition Contact in training for WCRATING
- Arrange for WEBEX training teleconferences
- Use the training sessions to improve both the User Guide and FAQ.
- Make personnel available for carrier questions and training

MEMBER CARRIER GROUPS

The role of the Carriers is to ensure that the training reaches all users of the experience rating information within their company. The Rating Work Group of the DRC suggests the following approach to prepare for the elimination of the hard copy rating material:

- Designate a Carrier Transition Contact who will work with the Bureau to train carrier staff
- Identify and inform all personnel who will be impacted by the removal of the hard copy ratings
- Make available the material and training
- Relay issues and questions to the Bureau
- Arrange with staff for a trial period in which staff must use WCRATING instead of the hard copy rating sheets
- Resolve with the Bureau any issue arising out of the trial period
- Repeat the trial until all issues are resolved
- Set and notify the Bureau of a cutoff date for your Company's hard copy rating information