Workers Compensation Data Pro

User Guide

Delaware Compensation Rating Bureau, Inc.

Pennsylvania Compensation Rating Bureau

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A. INTRODUCTION

Workers Compensation (WC) Data Pro is a web application available to member carriers that provides access to DCRB/PCRB premium and loss data. It allows carriers to benchmark their data against statewide data by various policy and claim characteristics. It also allows carriers to extract data for analysis.

This guide will provide an overview of the functions available to carriers within WC Data Pro and helpful hints for using the application. It is recommended that the user read this entire document before using WC Data Pro.

B. SYSTEM REQUIREMENTS

Users of WC Data Pro must have access to the DCRB/PCRB website. The application response time may vary depending on how you access the Internet. The recommended web browser is Internet Explorer.

C. PRIVACY AND SECURITY STATEMENT

Carriers may view the DCRB/PCRB *Privacy and Security Statement* within the application. The login screen for the **Application Login** contains a **Privacy** link that will provide access to the *Privacy and Security Statement*.

D. ABOUT THE DATA

WC Data Pro contains data collected by the DCRB/PCRB on Unit Statistical Reports that allows carriers to benchmark their data by their own carrier and/or carrier group data against statewide data. The most recent report level is available for the latest ten policy years. Exposure, policy counts, various types of premium and loss information is available by county code, geo zip, hazard group, industry group and class code. In addition, losses can be filtered by claim status, injury type and policy detail such as deductible, retro and residual market.

E. ACCESSING WC DATA PRO

The WC Data Pro is located within the Application Login on the DCRB/PCRB website. The direct website for the Application Login is: https://www.pcrbdata.com/ul. It can also be accessed via the **Application Login** button on the DCRB/PCRB website, www.pcrb.com or www.dcrb.com.

Registered carrier group users should enter their **User Name** and **Password**. The password field is case-sensitive. You must read the paragraph below these fields and click the **I Agree** button to proceed.

If you are not a registered user, click on the **First Time User** link and complete the registration form as a *Carrier Group User*.

WC Data Pro is only available to carrier group users. As a carrier group user, you must request access to WC Data Pro from your Carrier Group Administrator (CGA). If you do not know the name of your CGA, contact Central Support at 215-320-4933 or centralsupport@pcrb.com.

Once successfully logged in, the user will observe the Application Manager home screen. Select **WC Data Pro** to launch the application.

F. NAVIGATING AND USING WC DATA PRO

Once users have launched the application, the following screen will be displayed:
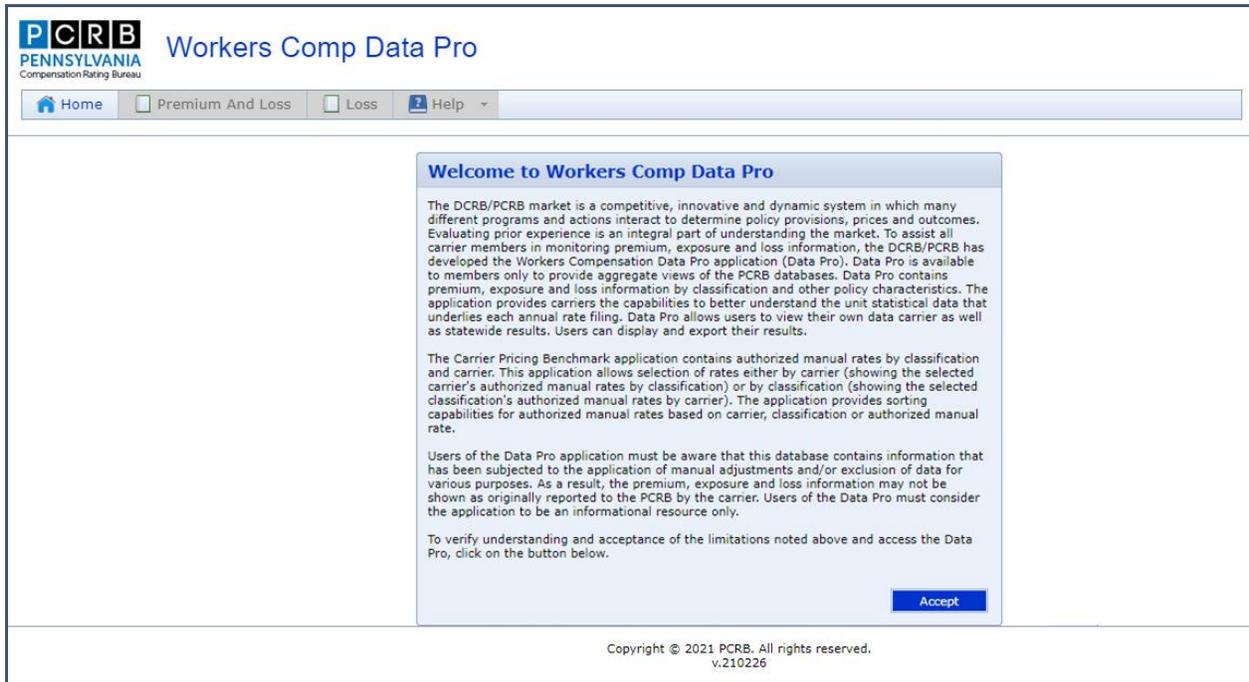
Users must read the disclaimer and click the **Accept** button to proceed.

WC Data Pro consists of four sections: (1) Main Menu, (2) Grouping & Filtering Criteria Toolbar, (3) Report Screen and (4) Pivot Table Field List.
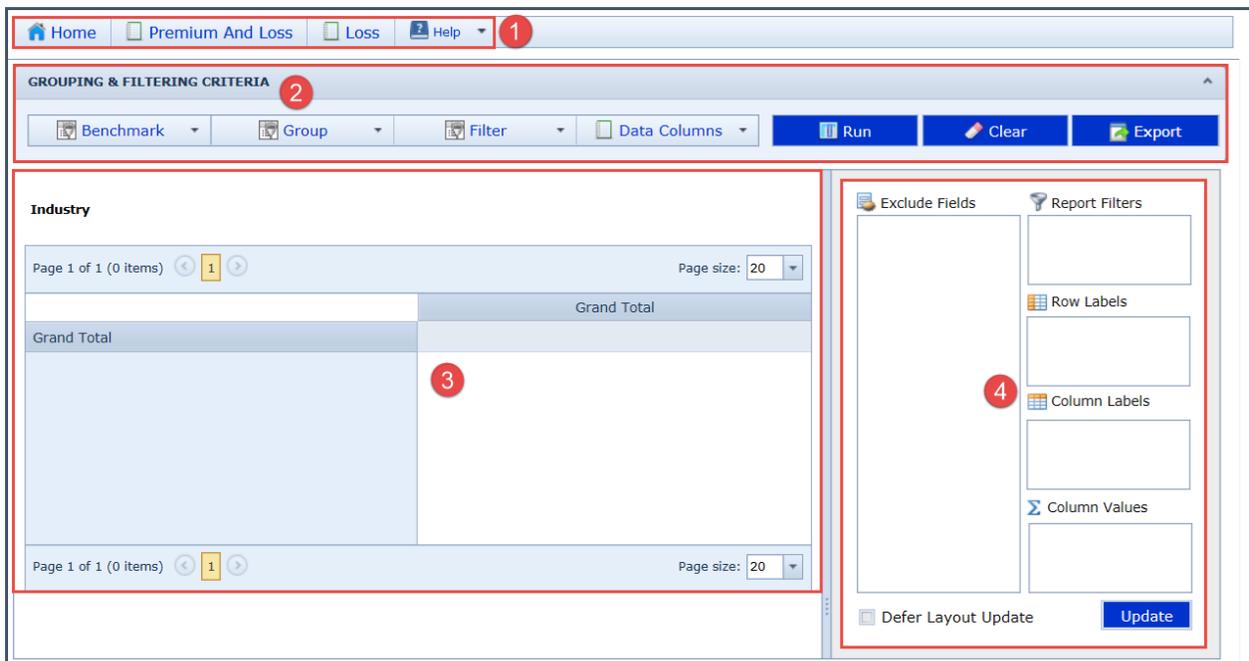
1. **Main Menu**

   The main menu serves as the starting point for all WC Data Pro functions. The user may access one of four menu options:

   a. **Home**

      Select the **Home** option to return to the DCRB/PCRB Application Manager page.

   b. **Premium and Loss**

      Select the **Premium and Loss** option to view and/or compare Industry and Carrier premium and loss data.

   c. **Loss**

      Select the **Loss** option to view and/or compare Industry and Carrier loss data.

   d. **Help**

      Select the **Help** option to view the WC Data Pro User Guide or details regarding the current version of the application.

2. **Grouping & Filtering Criteria Toolbar**

   The **Grouping & Filtering Criteria Toolbar** is launched when the **Premium and Loss** or **Loss** option is selected from the main menu. The toolbar has four tabs: Benchmark, Group, Filter and Data Columns. The user must select from the various options under each tab and click the **Run** button to generate a report based from the criteria selected. To reset the toolbar to its default values, select the **Clear** button.

   Steps to submit a query:

   a. **Select a Benchmark Criteria**

      Under Column A, select "Industry" or "Carrier". If "Carrier" is selected, a drop-down menu will appear which lists all carriers within your carrier group. All carriers are selected by default.

To select (or deselect) an individual carrier, click the checkbox to the left of the carrier's name.

To select (or deselect) all carriers, click the checkbox to the left of the **Name** column label.

	Name	NAIC #	Carrier #	NCCI #
☑				
☑	Demo Carrier 1	12345	777	77777
☑	Demo Carrier 2	67890	667	66777
☑	DEMO CARRIER 3	77766	696	66677

⊗ Close

If comparing two or more entities (such as Industry with carrier or carrier with another carrier), the "Compare" checkbox under Column B must be selected.

Column A

Carrier/Industry:
● Industry   ○ Carrier

Column B

☑ Compare

Carrier/Industry:
○ Industry   ● Carrier

Select Carrier:
12345, 67890, 77766

b. **Select a Grouping Criteria**

The **Group** tab allows the user to specify how the data will be presented (or grouped). A combination of fields can be chosen by making a selection from radio buttons, checkboxes or drop-down menus. Note that the grouping criteria items are different for **Premium and Loss** and **Loss** options.

Premium and Loss:

GROUPING & FILTERING CRITERIA

🗒 Benchmark ▾	🗒 Group ▾	🗒 Filter ▾	🗒 Data Columns ▾	🏛 Run	✎ Clear	📄 Export

State Code:
● Pennsylvania   ○ Delaware

Governing/Class:
- Select -

Rate Revision Year:
2019

Policy Year:
☐ Policy Year

Industry/Hazard Group:
- Select -

Market (Delaware Only):
- Select -

Geo Zip/County Code:
- Select -

Type of Range:
- Select -

Loss:

"Rate Revision Year" is related to the Unit Statistical Plan data underlying a particular Bureau filing.

For example, for Pennsylvania, Rate Revision Year 2019 corresponds to the Unit Statistical Plan data underlying the Pennsylvania loss cost filing effective April 1, 2019. Similarly, for Delaware, Rate Revision Year 2019 corresponds to the Delaware rate/loss cost filing effective December 1, 2019.

Note: Grouping by Report Level will disable all other Group and Filter fields with the exception of State Code, Policy Year and Class.

c. **Select a Filtering Criteria**

The **Filter** tab allows the user to narrow down the data to be returned by the query. A combination of fields can be chosen by making a selection from radio buttons, checkboxes or drop-down menus. Note that the filtering criteria items are different for **Premium and Loss** and **Loss** options.

Premium and Loss:

Loss:

d. Select Data Columns

The **Data Columns** tab allows the user to select the data to be returned by the query. A data field can be selected by ticking a checkbox. Note that the data fields are different for Premium and Loss and Loss options.

Premium and Loss:
The default data columns selected are: *Exposure*, *Claim Count* and *Total Incurred*.

Loss:
The default data columns selected are: *Claim Count* and *Total Incurred*.

e. Run the Report

Click the **Run** button to execute the query and generate an on-screen report.

3. Report Screen

When a query is submitted, the area below the Grouping and Filtering Criteria Toolbar is divided into two sections. The left section (Report Screen) is where the data is displayed. The section to the right is the Pivot Table Field List.
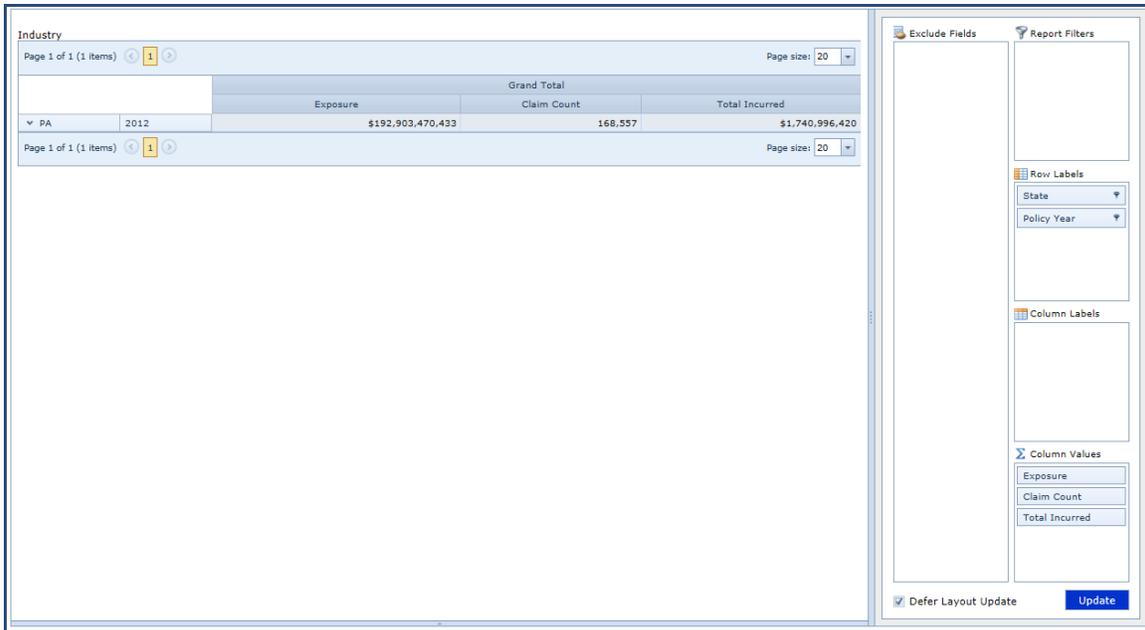
Below is a sample report based from the following criteria:

- Benchmark: Industry
- Group: State Code = Pennsylvania, Policy Year
- Filter: Policy Year 2012
- Data Columns: Default (Exposure, Claim Count, Total Incurred)
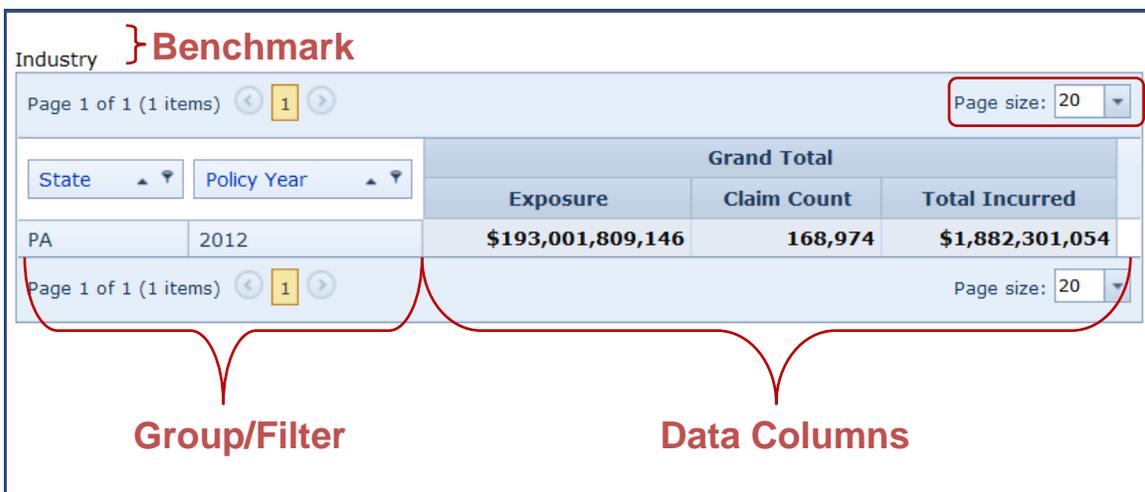
Note that the report screen displays 20 rows of data by default. It can be changed by selecting a value from the "Page size" drop-down list. The page navigation buttons can be used to scroll through the report.

For queries that involve a comparison (such as Industry and carrier), a second report table is displayed at the bottom of the first table.

Industry

		Grand Total		
State	Policy Year	**Exposure**	**Claim Count**	**Total Incurred**
PA	2012	$193,001,809,146	168,974	$1,882,301,054

Carrier

		Grand Total		
State	Policy Year	**Exposure**	**Claim Count**	**Total Incurred**
Grand Total		$0	0	$0

Note: Search results with a Policy Count or Total Claim Count less than 3 will not be returned and will be displayed as *Restricted Data.* The data is restricted as to not allow identification of a specific employer.

4. **Pivot Table Field List**

   The **Pivot Table Field List** is a feature of WC Data Pro that allows users to sort, filter and interactively explore the data on the report screen. This tool becomes available after a query is submitted from the Grouping & Filtering Criteria Toolbar.

   The WC Data Pro Pivot Table functions similar to Microsoft Excel's Pivot Table. Fields can be moved by "dragging and dropping" to and from the Row Labels, Column Labels, Column Values and Report Filters. This will in turn update the report screen and display the data in a different perspective.
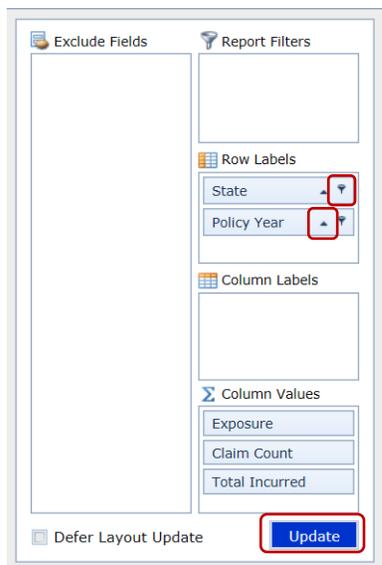
   To apply a filter to a field in the Pivot Table Field List, click on the filter icon ( ) and select the values from the menu that you wish to include or exclude.

   To sort a field in the Pivot Table Field List, click on the sort icons (or). Up arrow denotes ascending order while down arrow denotes descending order.

   Defer Layout Update

   Enable the Defer Layout Update function to drag and drop fields between the Pivot Table Field List and Report screen according to your query requirements. The report will not refresh unless the Update button is selected.

G. EXPORTING A REPORT

Select the **Export** button from the Grouping & Filtering Criteria Toolbar to generate a Microsoft Excel file of the data displayed on the screen.

GROUPING & FILTERING CRITERIA						
Benchmark ▼	Group ▼	Filter ▼	Data Columns ▼	Run	Clear	Export
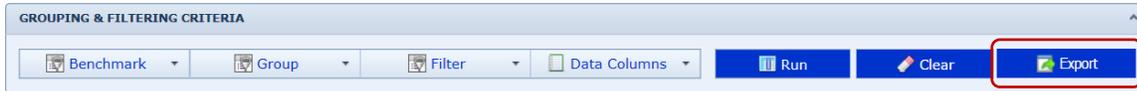
The exported file will include multiple tabs depending on the type of query. The **Filtering Criteria** tab lists the measures selected from the Grouping & Filtering Criteria Toolbar.

Note that the export file will not reflect additional selections or criteria changes made within the pivot table.

The next tab, labeled **Sheet A**, will display the results from your query. When running a compare query, a third tab is generated for the additional data.

	A	B	C	D	E	F	G	H	I	J	K	L
1												
2	Note: The filtering criteria shown does not reflect the selections made within the pivot table.											
3												
4	Benchmark											
5		Column A	Industry									
6												
7	Group											
8			Pennsylvania, Policy Year									
9												
10	Filter											
11			Policy Year:2012									
12			Exposure: Payroll									
13												
14	Data Columns											
15			Exposure,Claim Count,Total Incurred									
16												
17												
18												
19												
20												

SheetA_Industry / **Filtering Criteria**

	A	B	C	D	E	F	G	H	I
1	Premium & Loss Reports								
2			Grand Total	Grand Total	Grand Total				
3			Exposure	Claim Count	Total Incurred				
4	PA	2012	$193,090,318,997	166,708	$1,416,676,315				
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									

SheetA_Industry / Filtering Criteria

H. EXITING WC DATA PRO

Select the **Home** option from the main menu to return to the DCRB/PCRB Application Manager page, and then click **Sign Out** at the top right corner of the page.

I. TECHNICAL APPENDIX

This section includes information about the data and methodology for the data elements within Data Pro to ensure the users' appropriate utilization of this application. The reference guide is organized according to the location of the field within Data Pro.

<u>Premium and Loss Measures:</u>

Group Criteria

Frequency = ((Indemnity Claim Count) / (Payroll/100 x Current Pre-surcharge Loss Cost)) x 1,000,000. Note that claim frequency is only calculated for exposures with payroll as the basis for premium.

Loss Ratio = (Total Incurred Losses) / (Modified Premium at Bureau Rates)

Premium = Modified Premium at Bureau Rates = (Manual Premium at Bureau Rates) x (Experience Rating Modification)

Governing Class is defined as the classification, other than the standard exception classifications, which carries the largest amount of payroll, exclusive of payroll for certain miscellaneous employees.

Filter Criteria

Deductible Only includes both large and small deductible policies.
Exclude Deductibles excludes both large and small deductible policies.

Loss Ratio = (Total Incurred Losses) / (Modified Premium at Bureau Rates)

Frequency = ((Indemnity Claim Count) / (Payroll/100 x Current Pre-surcharge Loss Cost)) x 1,000,000. Note that claim frequency is only calculated for exposures with payroll as the basis for premium.

Premium = Modified Premium at Bureau Rates = (Manual Premium at Bureau Rates) x (Experience Rating Modification)

Data Columns

Manual Premium at Bureau Rates *(Man Prem Bureau Rates)* is calculated on a current pre-surcharge loss cost level basis for both Pennsylvania and Delaware. It does not reflect the effects of Experience Rating Modification.

Modified Premium at Bureau Rates *(Mod Prem Bureau Rates)* is (Manual Premium at Bureau Rates) x (Experience Rating Modification).

Manual Premium at Carrier Rates *(Man Prem Carrier Rates)* does not reflect the effects of Experience Rating Modification.

Modified Premium at Carrier Rates *(Mod Prem Carrier Rates)* is (Manual Premium at Carrier Rates) x (Experience Rating Modification).

Claim Count includes both Indemnity claim counts and Medical Only claim counts.

Medical Incurred, Total Incurred, Medical Paid and **Total Paid** include medical losses on Indemnity claims and losses on Medical Only claims.

Average Loss Ratio = (Total Incurred Losses) / (Modified Premium at Bureau Rates)

Average Claim Frequency = ((Indemnity Claim Count) / (Payroll/100 x Current Pre-surcharge Loss Cost)) x 1,000,000. Note that claim frequency is only calculated for exposures with payroll as the basis for premium.

Loss Measures:

Group Criteria

Governing Class is defined as the classification, other than the standard exception classifications, which carries the largest amount of payroll, exclusive of payroll for certain miscellaneous employees.

There are 10 **Report Levels**, which reflect the status of business written in a given policy year. The first report level is valued as of 18 months after policy inception. The second report level is valued 12 months after the first report level, or 30 months after policy inception. Subsequent report levels follow at successive 12-month intervals up to a maximum of ten report levels.

Filter Criteria

Deductible Only includes both large and small deductible policies.
Exclude Deductibles excludes both large and small deductible policies.

LRARO is the *Large Risk Alternative Rating Option*. This option provides an opportunity for the specific, unique servicing requirements and risk associated with a large insured to be recognized and adjusted for in the calculation of its premium. The criteria for a risk to qualify for the Large Risk Alternative Rating Option may vary by state.

In the **Report Level** criteria, there are 10 report levels, which reflect the status of business written in a given policy year. The first report level is valued as of 18 months after policy inception. The second report level is valued 12 months after the first report level, or 30 months after policy inception. Subsequent report levels follow at successive 12-month intervals up to a maximum of ten report levels.

Data Columns

Claim Count can include Indemnity claim counts or Medical Only claim counts or both, depending upon the selection of Injury Type under the **Filter** tab.

Medical Incurred and **Total Incurred** can include incurred medical losses on Indemnity claims or incurred losses on Medical Only claims or both, depending upon the selection of Injury Type under the **Filter** tab.

Medical Paid and **Total Paid** can include paid medical losses on Indemnity claims or paid losses on Medical Only claims or both, depending upon the selection of Injury Type under the **Filter** tab.

Average Cost Per Claim = (Total Incurred Losses) / (Claim Count)