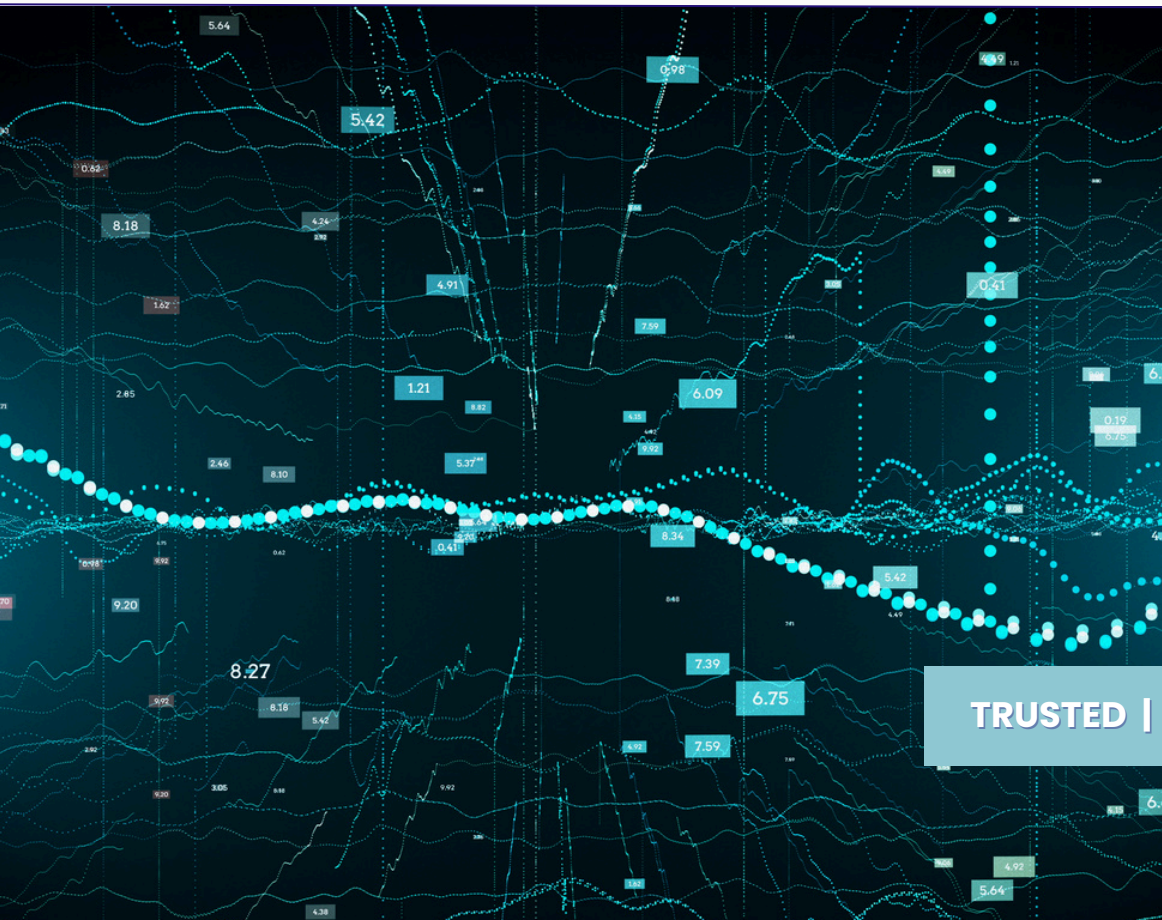


Policy Timeliness Compliance GUIDE

PENNSYLVANIA



**POLICY DATA
QUALITY
ASSURANCE
PROGRAM**

TRUSTED | ESSENTIAL | OBJECTIVE

Table of Contents

- Late Reported Policy Initiative 2**
- Background and Purpose 2
- Implementation and Timeline..... 2
- Policy Data Manager 2
- How to search Transactions in PDM 3
- Late Policies Report..... 5
- Steps to Access the Late Policies Report..... 5
- Automated Late Policy Notifications 6

Late Reported Policy Initiative

Background and Purpose

The PCRB’s Policy Timeliness Compliance Guide will serve as a comprehensive document that lays out the step-by-step procedures for managing the Late Reported Policy Initiative. This guide will also offer detailed instructions on how to ensure the timely and precise reporting of workers compensation policy data, helping to align practices with regulatory requirements.

Implementation and Timeline

Effective July 1, 2025, the PCRB will assess fines for policy transactions processed 36 days or more beyond the policy effective date. This includes **01 – New Policy**, **02 – Renewal Policy**, or **04 – Annual Rerate** transactions.

The following policy transactions **will not** be included in the PCRB’s Late Reported Policy Initiative:

- | | |
|--|---|
| <p>03 Endorsement
 05 Cancellation/Reinstatement/Non-renewals
 06 Policy Replacement Due to Key Field Change
 08 Policy Replacement Due to Rating Change</p> | <p>10 Policy Replacement Due to Non-Rating Change
 14 Policy Replacement Due to Misc. Change
 15 Policy Replacement Due to Add/Delete State Change</p> |
|--|---|

The PCRB allows a 5-day grace period to accommodate reasonable delays in processing.

The following fine structure will apply:

36 to 60 days late:	\$50
61 to 89 days late:	\$100
90 to 364 days late:	\$1,000
365 to 547 days late:	\$1,500
548 days or more late	\$2,000

Please ensure timely processing to avoid these penalties.

Policy Data Manager

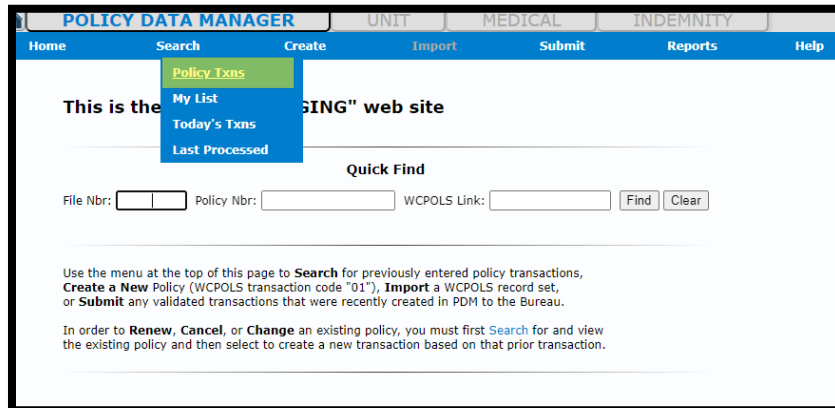
The most efficient way to search for transactions submitted to the PCRB is through the Policy Data Manager (PDM) tool available on our website. To access PDM, the user must have an active [Application Manager account](#). If you do not have an account, please refer to the [Application Manager User Guide](#) for instructions on how to register and gain access to PDM. For assistance with navigating the PDM system, you can consult the [Policy Data Manager User Guide](#) or contact our Policy Department via email at pdminquiry@pcrb.com.

How to search Transactions in PDM

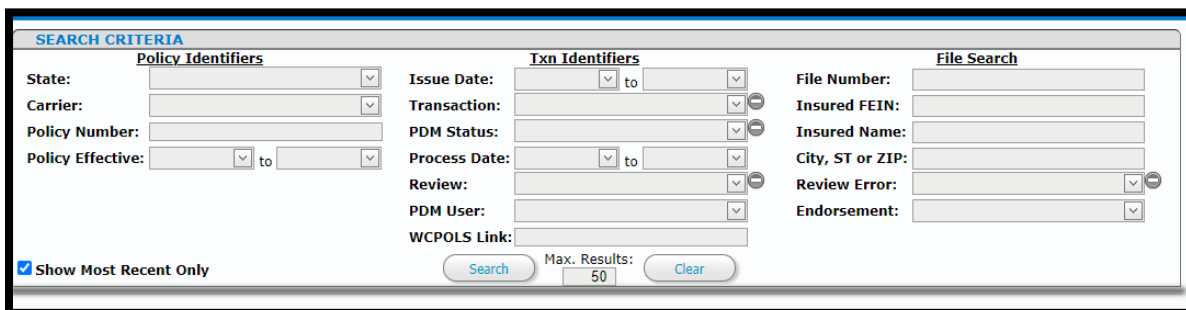
1. **Log in to the Application Manager** – After successfully logging in, you will be directed to the Application Manager home screen.



2. **Launch Policy Data Manager** – Select **Policy Data Manager** to open the application.
3. **Access Advanced Search Options** – To search for detailed information on the transactions, click on **Search** and then select **Policy Txns** to access more advanced search options.



4. **Refine Your Search** – On the search criteria screen, choose the appropriate state and enter any available information to narrow your search. Fields left blank will result in broader search results including all relevant entries for the field.



5. View Transaction Details – After the transaction(s) are populated, click the magnifying glass icon next to any transaction to view details of the impacted policy.

Search Results - 1 Txn														
ST	Carrier	Policy Number	Eff. Date	Change Eff.	Issue Date	Transaction	PDM Status	Processed	Link	Review	User	File Nbr	Insured FEIN	Insured Name
			5/1/22	5/1/22	7/26/24	02/Renew	Processed	7/26/24		Critical Errors				

Page 1 of 1 Results per page: 20

Policy Key Fields

Carrier: PA Policy #: Effective Date: 5/1/22
 Primary FEIN: File Nbr: Issue Date: 7/26/24
 Primary Name: File Name: Transaction: 02 - Renew
 Primary Addr: Status: Processed
 Review: Accepted with Critical Errors

WCPOLS Link: You are currently **viewing an older transaction** for this policy since which there have been more recent transactions issued; to make edits you need to bring up the most recent transaction via the [Transaction History to the right](#) ->

Information Page | Names & Addresses | Premiums | Exposure | Endorsements | History

Header Information

Expiration Date: 5/1/23
 Policy Term: 1 - Standard One-Year
 Type of Plan: 1 - Voluntary Policy
 Legal Nature: 10 - LLC
 Field Wrap-up: 1 - Wrap-Up/OCIP Policy
 Retrospective Rating: 3 - Not Retro Rated

Producer Name:
 Prior Policy Number: [View](#)
 Other Legal Nature:
 Coverage Type Code: 01 - Standard WC
 Employee Leasing Type: 1 - Non-Employee Leasing

3A Coverage States
PA

3B Policy Limits

Bodily Injury by Accident: 2,000,000 - Each Accident
 Bodily Injury by Disease: 2,000,000 - Policy Limit
 Bodily Injury by Disease: 2,000,000 - Each Employee

3C Other States Coverage
None

4 Premium Information

Minimum Premium Amount: 1,826 collected in Est. Std. Premium Total: 1,816
 Deposit Premium: 2,055

The prior review on 7/26/24 has since been updated and is shown here now:

PDM Review: Accepted With Critical Errors - Carrier Action Required as of 7/26/24

Record Type	Error Code	Toler.	Error Message
04/Premium	04093402 {37 }	Critical	Experience modification omitted - should be 0.728
04/Premium	04093402 {37 }	Critical	Experience modification omitted - should be 0.652 for 09/30/22
05/Exposure	05226033 {37 0657 01 }	Warning	Invalid Exposure Record Link on Class 0657: 1/PA/3
07/Endorsement Id	07051034 {37 WC000321 }	Warning	Invalid Endorsement ID: WC000321

Transaction History

7/31/24 08 Rating Change
 7/30/24 10 Nonrating Chg
 7/26/24 Processed
 7/26/24 Submitted
 7/26/24 02 Renew
 5/1/23 Policy Expiration
 5/1/22 Policy Effective

Sidebar Notes

You can begin making edits to this policy, either by

- clicking on one of the specific transaction buttons at the top: **Renew**, **Rerate**, or **Cancel/Reinstate**, or
- clicking on one of the Edit buttons found throughout the data entry tabs--**Information**, **Names & Addresses**, **Premiums**, **Exposure**, **Endorsements**.

When you begin editing, a new WCPOLS transaction will be created based on the type of change that you are making, such as **Rating Change** or **NonRating Change**, or **Key Field Change**. If you immediately cancel the edit without making any changes, this transaction will be discarded, otherwise any changes will be saved until submitted for processing.

[Close Sidebar](#)

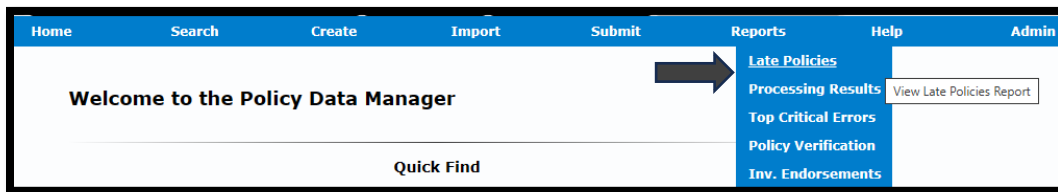
Don't show this Sidebar note again

Late Policies Report

The **Late Policies Report** provides a comprehensive list of all late policies by carrier. This tool enables carriers to view their own late policies over the past 12 months.

Steps to Access the Late Policies Report

1. **Log in to the PCRB’s Application Manager**
2. **Navigate to the Reports section:**
 - From the **Application Manager** home screen, select **Policy Data Manager**.
 - Then Click **Reports** followed by **Late Policies**



3. **Review the Report** – This report provides carriers with access to their late policies over the past 12 months.

12 Month Late Policy						
State	Carrier	Policy Nbr	Effective Date	Processed Date	Num Days	Transaction Code
PA			5/21/24	12/19/24	212	01
PA			2/1/24	4/19/24	78	02
PA			6/1/24	8/5/24	65	01
PA			2/21/24	4/11/24	50	01

Note: Only 01/New Policy, 02/Renewal Policy, and 04/Annual Rerate Txn(s) should appear on this list. The “Num Days” column calculates the number of days between the “Processed Date” and the “Effective Date” (Policy Effective Date).

4. **Export Report** – Users can export this report to excel by clicking the Excel tab at the bottom left of the report.



A	B	C	D	E	F	G
State	Carrier	Policy Nbr	Effective Date	Processed Date	Num Days	Transaction Code
PA			5/21/24	12/19/24	212	01
PA			2/1/24	4/19/24	78	02
PA			6/1/24	8/5/24	65	01
PA			2/21/24	4/11/24	50	01
PA			5/2/24	6/19/24	48	01
PA			1/9/25	2/25/25	47	01

Automated Late Policy Notifications

Effective January 5, 2025, the PCRB began issuing automatic, monthly emails to the designated Policy contact of each carrier to notify insurers of their late policies for the previous month. This effort was established to improve our communication efficiency ahead of the implementation of the Late Reported Policies Initiative and to keep insurers informed of their overdue policies. This automated email will be sent on the first Monday of every month.

Please refer to the PCRB Late Policy Report email example below:

PCRB Late Policy Report – Grp Number/Grp Name - Carrier Number – Carrier Name

Please note that an exact copy of every Workers Compensation Policy showing the state of Pennsylvania on the Information Page shall be electronically submitted to the Pennsylvania Compensation Rating Bureau within thirty (30) days after the effective date of the policy. See Section 1, Underwriting Rules, Item H. Filing Requirements, 1. Policy in the Pennsylvania Basic Manual.

The following policies have been submitted more than 30 days after the effective date of the policy:

NCCI	File no.	Policy no.	Effective Date	Issued Date	Processed Date	Days
			07/31/24	09/12/24	02/14/25	198
			01/01/25	02/20/25	02/20/25	50
			01/01/25	02/12/25	02/12/25	42
			12/31/24	02/06/25	02/06/25	37

For details about the Late Reported Policy Timeliness Initiative, review PCRB circular [1817](#). For further information regarding the fining structure and compliance requirements of the Late Reported Policy Timeliness Initiative, refer to PCRB circular [1820](#). For any questions, please contact our team at padminquiry@pcrb.com.

PCRB Policy Reporting
 (215) 320-4432
padminquiry@pcrb.com

Any questions?

pcrb.com



pdminquiry@pcrb.com



215-568-2371



30 S. 17th St., Suite 1500
Philadelphia, PA 19103



TRUSTED | ESSENTIAL | OBJECTIVE