Delaware Insurance Plan Manager (DIPM)
User Guide

Delaware Compensation Rating Bureau, Inc.

DCRB
DELAWARE
Compensation Rating Bureau, Inc.

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PURPOSE OF GUIDE

The Delaware Insurance Plan Manager (DIPM) web application provides the ability for agents and employers to submit assigned risk applications for workers compensation insurance coverage through the Delaware Workers Compensation Insurance Plan.

This guide will provide instructions and helpful hints for using the DIPM web application. It is recommended that the user read this entire document before using the application.

For any technical questions not covered in this user guide, please contact the Central Support Department at (215) 320-4933 or centralsupport@dcrb.com.

For business questions, please contact the Assigned Risk Department at (215) 320-4420 or dipm@dcrb.com.

SECTION I –SYSTEM REQUIREMENTS, PRIVACY, AND APPLICATION ACCESS

System Requirements

To access DIPM, the user will need internet connectivity and the latest version of Google Chrome. For additional login or technical assistance, please contact the Central Support Department at (215) 320-4933 or centralsupport@dcrb.com.

Privacy and Security

Agents and employers may view the DCRB's Privacy and Security Statement within the Application Login. The Application login screen contains a Privacy link that will provide access to the *Privacy and Security Statement*.

Application Access

DIPM can be accessed via the DCRB website, www.dcrb.com, by selecting the Application Login button on the top right of the page.
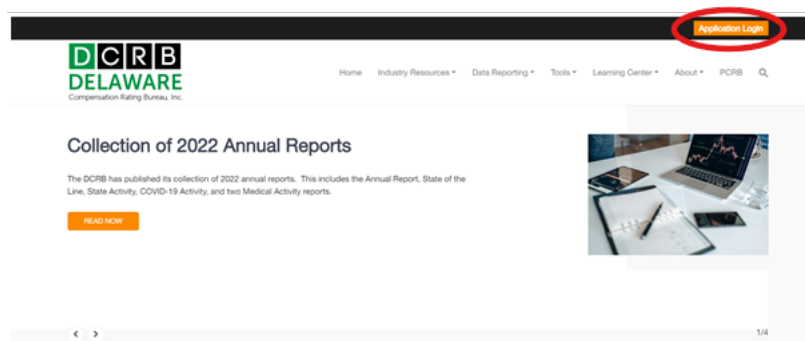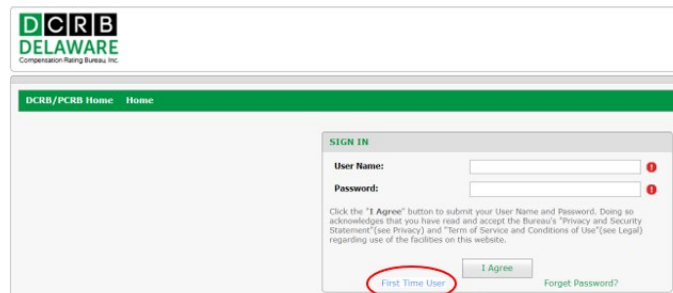

To use DIPM, agents and employers must be registered as an **Agent or Employer user**. For login or access assistance, please contact the Central Support Department at (215) 320-4933 or centralsupport@dcrb.com.

SECTION II – LOGIN TO DIPM

The Delaware Insurance Plan Manager(DIPM) is only available to registered agents and employers.

First-Time User

If the user has not previously registered, select the First Time User link and complete the registration as an Agent or Employer User Type.
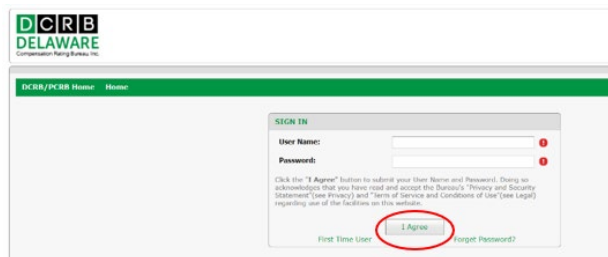

An approved Agency/Employer Group Administrator (AGA/EGA) is required to register for access to the DCRB/PCRB Application Manager and the products contained therein. The AGA/EGA will be responsible for establishing and maintaining contact information and authorization for all user access for their group. The AGA/EGA will have the authority to view and control access for all users and applications.

Once the registration is complete, the user will have access to DIPM.

For more information regarding user registration, please see the Application Manager User Guide for Agents and Employers. For additional login or access assistance, please contact the Central Support Department at (215) 320-4933 or centralsupport@dcrb.com.
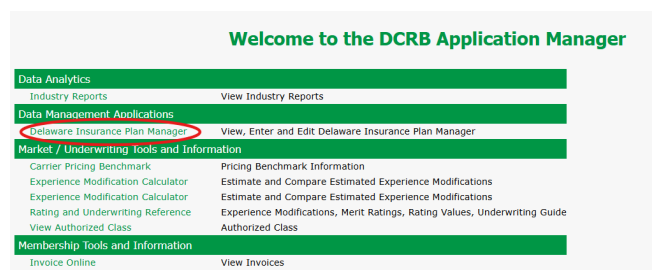
Logging into DIPM

Registered agents and employers should enter username and password. The password field is case-sensitive.

The user must agree to the DCRB Terms of Use and Privacy and Security Statement by selecting the I Agree button.
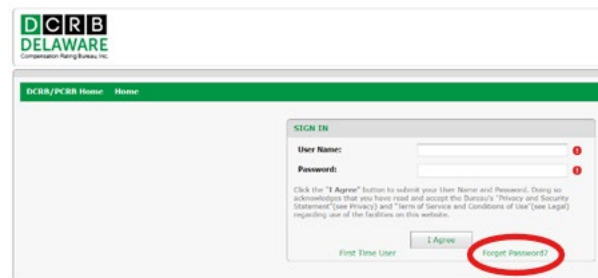
Once successfully logged in, the user will observe the Application Manager home screen. Select Delaware Insurance Plan Manager under the Data Management Applications section to launch the application.
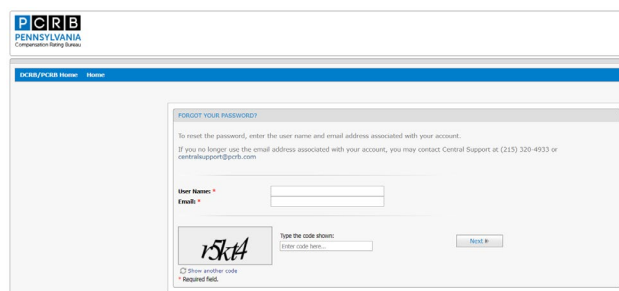
Forgotten Password

If a user forgets their password, from the Login Page, select the Forgot Password link on the bottom right of the sign in window.

The user will be prompted to enter username, email address, and a captcha code to proceed.

Once entered, the user will receive an email that contains a verification code.

Enter the verification code into the screen prompt and then select next.

Once the verification code has been confirmed, the user will need to answer a security question. This is a previously designated security question which was set up when the account was created.

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Once these steps are completed, the user will then be able to change the password.

Password criteria is as follows:
- Minimum length of 12 characters for non-admin accounts
- Minimum length of 15 characters for admin accounts
- Must contain at least 1 uppercase character, 1 lowercase character, 1 numeric character, and 1 special character from @ # $ % ^ & + ! =
- Cannot contain username
- Passwords are case sensitive

Once the password has successfully been changed, the user will see a message indicating the change. Simply select OK to proceed and you will be redirected to the login screen.

Note that once password is changed, the user will be directed to the PCRB login page. In order to access DIPM, the user must be on the DCRB login page which can be found at https://www.pcrbdata.com/ul/Default.aspx?StateCode=DE.

In addition to the message above, you will also receive an email confirming the password change.

From: noreply@pcrb.com <noreply@pcrb.com>
Sent: Friday, May 19, 2023 9:44 AM
To:
Subject: DCRB/PCRB Application Login Password Changed

Your password for the DCRB/PCRB Application Login was changed on Friday, May 19, 2023 at 9:43:59 AM

If you did not request a password reset, contact Central Support at centralsupport@pcrb.com or call (215) 320-4933.

CONFIDENTIALITY NOTICE: This E-mail is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this communication in error, please do not distribute and delete the original message. Please notify the sender by E-Mail at the address shown. Thank you for your compliance.

This email has been sent from an automated system. DO NOT REPLY.

SECTION III – DIPM NAVIGATION OVERVIEW

DIPM Navigation

DIPM was designed with an intuitive user interface that makes it easy to create and view Assigned Risk applications. This

section provides an overview of the interface and explains some of the features available while navigating the DIPM application.

Home Screen

Once successfully logged into DIPM, the user will observe the home screen depicted below. Based on the User ID and password, the application will identify the individual in the upper right-hand corner of the home screen.
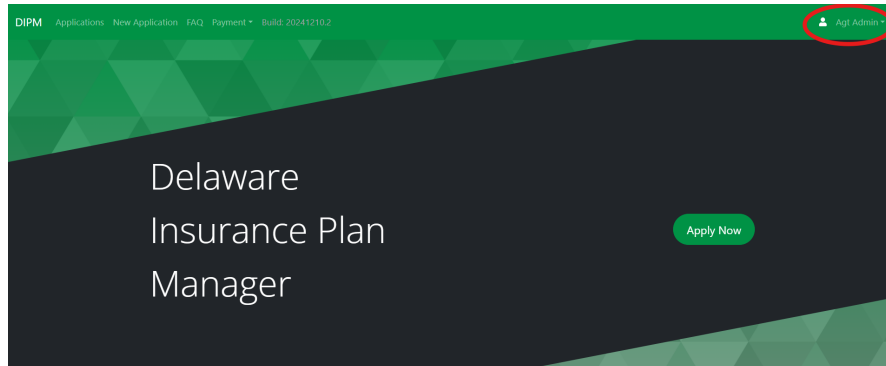
To return to the home screen at any time, select the DIPM icon on the top left-hand side of the navigation bar.
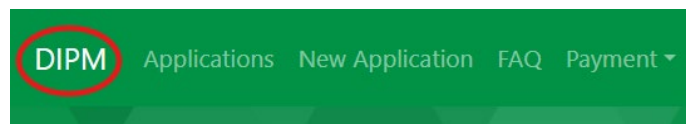
Navigation Bar

The navigation bar allows the user to navigate to different sections within DIPM.
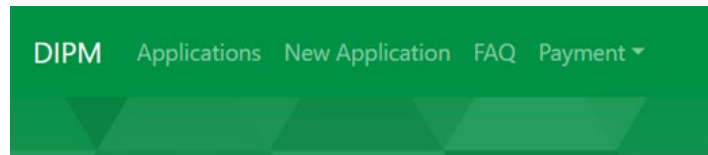
Applications Menu

This menu option will bring the user to the Application Search screen. The user will have the ability to search by the Employer Name, Agent/Employee Name, FEIN, Status, and Status Date Range fields on the left side of the page.

The results can also be filtered by any data available in the columns by using the Filter Results box which is located on the top right of the Application Search results grid.
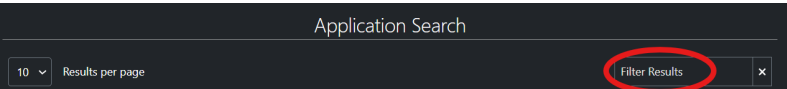
The employer user will only see applications that have been entered by the employer. The agent user will only see applications that are affiliated with their agency.

Users can change the number of results displayed by using the dropdown beside the Results per page option. The number of pages will display at the bottom of the screen and the user can navigate between the pages by selecting the number of the page they wish to go to.
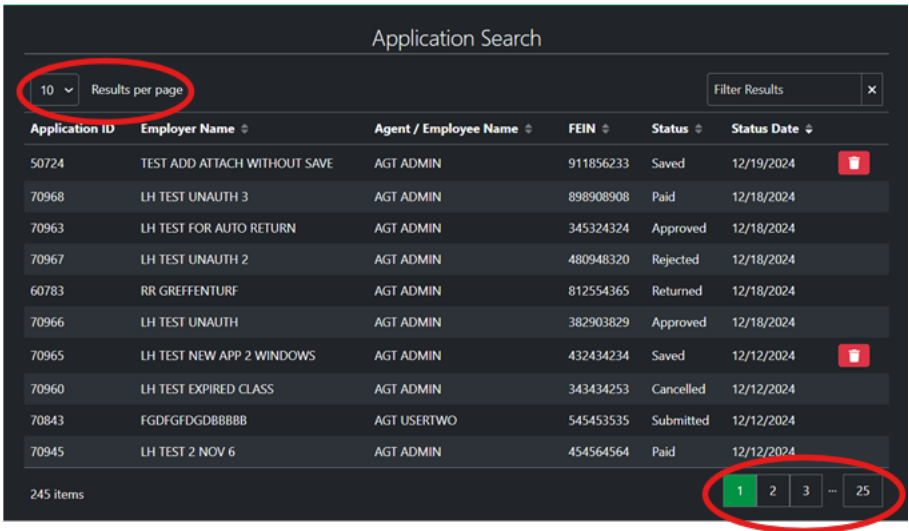
New Application

The New Application menu option will open a blank application. Additional details on the application are provided in the Completing the Application section of this document.

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Frequently Asked Questions (FAQ)

The FAQ menu option will open the Frequently Asked Questions screen. The user can filter for specific words and the questions that contain those words will display. The user can select the plus sign icon (⊕) next to the question to reveal the answer.
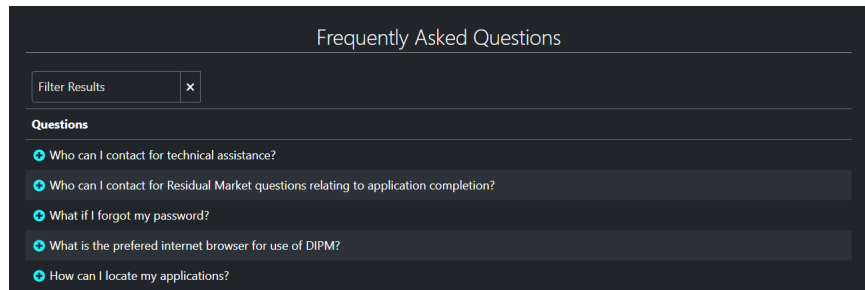
Payment

The Payment menu contains two menu options: Linked Accounts and Past Transactions.

Linked Accounts

The Linked Accounts screen will allow users to add a bank account to utilize for making payments. Payments are managed by a third party, Stripe. Payments may be made by credit card or an Automated Clearing House (ACH) transaction from a verified US bank account. To submit payment by ACH, the user must link a bank account and must complete the account verification process. The DCRB does not store any account information, though all required actions are performed on the DIPM web application.

The Linked Accounts screen will display the current accounts linked to your user ID which are available to utilize to pay for the deposit premium. You also have the ability to add new or delete previously linked accounts from this screen.

Adding a Linked Account

To add an account, select the + ADD button and follow the instructions for account linkage. You will need the bank's routing number and account number.
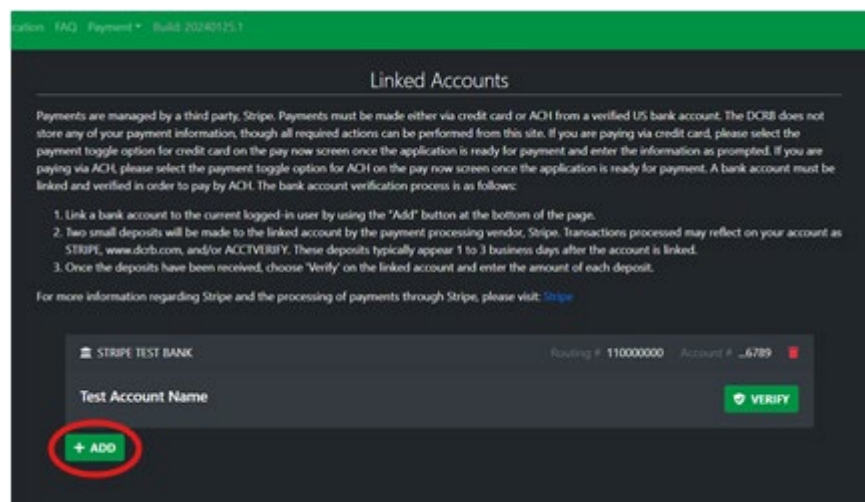
We strongly recommend that agents link your agency account rather than using individual client accounts.

Once the required information is entered, select the Save button.

Verifying A Linked Account

Once the account is linked, there will be two microdeposits into and one withdrawal out of the bank account. It may take 1-3 business days from account linking to receive these deposits and withdrawal.

Once the deposits are received, go back into DIPM to verify the account. To verify, go to the linked account, select the Verify button, enter the two _deposit_ amounts that were received and then select the Verify button. Once the account is verified, it will be available to use for payment.

If the user has tried to verify the account three times and has been unsuccessful, the account will be locked. If that occurs, please email DCRB staff at dipm@dcrb.com to let us know and include a screenshot of the bank statement showing the two deposit amounts. We will then reach out to our payment vendor for assistance with verifying the account. Note that if your account gets locked, the process to verify the account can take up to five (5) business days to complete.

If you have any issues with the account linking or verification, please reach out to us at (215) 320-4420 or dipm@dcrb.com.

Unlinking a Bank Account

To delete an account, simply select the red trash bin icon located next to the Account Number field and confirm the deletion of the account. This will remove the account link to your user ID.
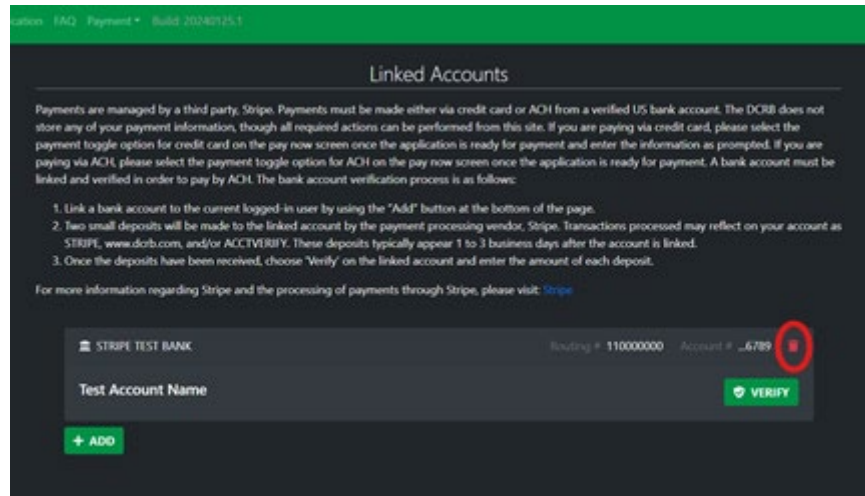
Past Transactions

By selecting the Payment menu and submenu of Past Transactions, the user can review all payment history for applications associated with that user group.

This screen will provide a summary of all processed transactions.

The summary view will provide:
- Application ID – Unique identifier for the submitted application
- Employer Name – Name of the insured
- Agent/Employer – Name of the agent or employer that completed the application
- FEIN – Federal Employer Identification Number
- Amount – The amount of deposit premium paid
- Payment Status – Most current payment status for the application
- Created Date – The date on which the payment was created

The results can be filtered by any data available in the columns by using the Filter Results box which is located on the top right of the Transactions results grid.

If the user selects a transaction, it will expand to show the Effective Date and Payment Method as well as display a link to view the receipt.

SECTION IV – COMPLETING THE APPLICATION

New Application

The user can enter an application by selecting the Apply Now button from the home screen or selecting New Application from the Navigation bar. The left-hand side of the application window lists the different sections of the application. When an application is started, each section will display in gray. Once an application is saved, the buttons beside the section names will display as green or red. If the section has a green checkmark, then the section is complete. If the section has a red X, then there are required fields in the section that have not been completed.

The user can select the sections on the left menu and DIPM will navigate to that section.

General Information

Requested Effective Date

DIPM will default the Requested Effective date to the next day. The user can alter the requested effective date by clicking within the date field and selecting or entering a future date.

Note: *All requested dates must be in the future. Same day selection is not available. Effective Date will ultimately be determined as the day after successful payment initiation.*

Requested coverage will be effective 12:01 A.M. on the first day following successful payment initiation unless a later date is entered.

If an application is started and has yet to be assigned to a carrier, the below notification may display the next time the application is accessed. Simply select the Confirm button to change to the noted date or, if a different future date is being requested, please select cancel and enter the desired date in the requested effective date field.

Requested Effective Date is invalid ✕

Cannot save the application with the current Requested Effective Date of 4/5/2023. The next valid date is 5/1/2023. Please click Confirm to change the Requested Effective Date to 5/1/2023 and continue saving the application, or Cancel to edit the Requested Effective Date manually.

Confirm   Cancel
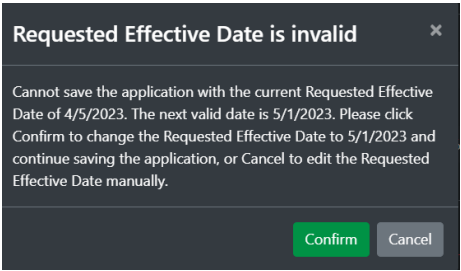
Name of Employer and Federal Employer Identification Number (FEIN)

The user is required to enter the name of the employer and the FEIN.

General Information

Requested Effective Date	Name of Employer	FEIN
10/11/2022		

Addresses

The user must enter the mailing address. The user should also enter the principal location of business, payroll office address, or other Delaware locations *if* they differ from the mailing address. The user can toggle between no and yes to have the additional address selections appear. If yes is selected, the user can then enter the related address.

DIPM   Applications   New Application   FAQ   Payment ▾   Build: 20230519.1

General Information

General Information

Requested Effective Date	Name of Employer	FEIN
05/22/2023		

Insurance Record
Insurance Refusal
Nature of Business
Deposit Premium
Applicant's Statement
Agency and Producer

Mailing Address

Address Line 1	Address Line 2

City	State	Zip Code
	Select...	

List the following addresses **only if they differ** from the Mailing Address above.

Principal Location of Business ⚠   Applicable? **YES** ●

Address Line 1	Address Line 2

City	State	Zip Code
	Select...	

Payroll Office Address   Applicable? ● **NO**
Other Delaware Location   Applicable? ● **NO**

Legal Status

The user must indicate the legal status of the employer.

Legal Status

○ Sole Proprietorship   ○ Limited Liability Company (LLC)   ○ Other

○ Partnership   ○ Executor or Trustee

○ Corporation   ○ Title 19 - Independent Contractor

○ Joint Venture

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Sole Proprietorship or Partnership as Legal Status

If either of these options is selected, additional information will be required within the Sole Proprietor Election section of the application.

Corporation or Limited Liability Company (LLC) as Legal Status

If either of these options is selected, additional information will be required within the Corporate Officer section of the application.

Other as Legal Status

If this option is selected, the user must provide a brief definition within the explanation field.

Name Change

The user must answer the question to indicate if there has been a name change within the last three years. If yes is selected, the user must provide the previous name and date of change.

Operations in Other States

The user must answer the question to indicate if there are operations in states other than Delaware. If yes is selected, the user must provide the state, location, and insurance carrier for those operations.

Insurance Record

Previous Workers Compensation Coverage

The user must answer the question to indicate if there has there been previous workers compensation insurance coverage in Delaware. If yes is selected, the user must provide the name of the insurance carrier, policy number, policy from and to dates, policy premium, and policy payroll for the previous three years.

If no is selected, the user must choose one of the provided responses to explain why there was no previous coverage: New Business, Previously Uninsured, Previously Self Insured, or Other. If Other is selected, additional explanation is required.

Unpaid Premium

The user must answer the question regarding if they owe any broker, agent, or insurance company unpaid premium. If yes is selected, the user must provide an explanation and will be warned that coverage may be denied or cancelled due to the unpaid premium.

Common Ownership with another Entity

The user must answer the question to indicate if the applicant is a parent, affiliate, or subsidiary, or under common ownership or management with any other entity subject to state workers compensation laws or other applicable federal law. If yes is selected, the user must provide information identifying the other entities and the insurance status.

Insurance Refusals

To be eligible for coverage under the Delaware Insurance Plan, the employer must have attempted to secure coverage on the voluntary market within the last sixty days and been denied by two insurance companies that are licensed to write Workers Compensation in Delaware. Information related to the two refusals must be provided.

The user must provide the insurance company, name of representative, telephone number, and indicate whether the carrier is the current carrier for the employer.

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Two Insurance Companies Who Have Refused Insurance

List below the names and telephone numbers of two representatives from **two** companies who have refused coverage in the past sixty days. The representative named must be a full-time employee of the insurance company. The DCRB may require verification of carrier's declination.

Insurance Company	Name of Representative	Telephone Number	Current Carrier ?
			☐
			☐

Legal Status Elections

Sole Proprietor or Corporate Officer Election

This section is dynamic depending on the selected legal status. The following legal statuses will not display this section: Executor or Trustee, Joint Venture, Title 19 – Independent Contractor, and Other.

Sole Proprietor Election (Includes Partners of a Partnership)

The user must provide the name(s), title, duties, and approximate annual salary of the sole proprietor or partners of a partnership and indicate whether they will be included in the coverage.

DIPM will create the Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 10) dependent on how the application is filled out. This form will be available to print from the application. The user does not have to upload a copy of this endorsement.

Sole Proprietor Election

Delaware Law provides that sole proprietors or partners are not included under the Act but may elect coverage.

Name	Title	Duties	Approx. Annual Salary	Included	⚠
				☐	

Corporate Officer (Includes Members of a Limited Liability Company (LLC))

The user must provide the name, title, duties, and approximate annual salary of the officers or members and indicate whether they are excluded from coverage and whether they are a stockholder. The user will also need to select the type of business for a Corporation: Subject to Title 30, Chapter 25 (construction) or Not subject to Title 30, Chapter 25 (non-construction).

DIPM will create the Exclusion Agreement form dependent on how the application is filled out. This form will be available to print from the application. The user does not have to upload a copy of this form.

Corporate Officer

List below the name(s), title, duties and approximate annual salary of all officers or Limited Liability Company members. Officer or member salaries are subject to a minimum/maximum, respectively.

Please Check Type of Business ⚠

○ Subject to Title 30, Chapter 25 (construction) - Maximum 4 exclusions
○ Not subject to Title 30, Chapter 25 (non-construction) - Maximum 8 exclusions

Name	Title	Duties	Approx. Annual Salary	Excluded	Stockholder	⚠
				☐	☐	

Nature of Business, Location, Classification and Payroll in Delaware

Nature of Business

The user must select the type of business that is being conducted from the list provided: Manufacturing, Mercantile, Contractor, Service, Farm, or Other. If "Other" is selected, additional explanation is required.

The user must then explain the nature of business and completely describe all operations.

Calculation of Estimated Annual Premium

Class Code

The user will provide the classification code, number of employees, total payroll, and indicate whether USL&H applies. DIPM will populate the rate and calculate the premium. The class code can be found by entering the numeric code or by entering a term in the field.

Increased Limits of Liability

The user will have the option to select to increase the limits of liability from the standard limits (100,000 bodily injury by accident per accident/100,000 bodily injury by disease per accident /500,000 bodily injury by disease policy limit). If the user does not wish to select increased limits of liability of 500,000/500,000/500,000 (code 9807) or 1,000,000/1,000,000/1,000,000 (code 9812) the selection should be Not Applicable.

Experience Modification

The user must provide an experience modification factor if one is applicable by switching the Experience Rated toggle button from no to yes and entering the applicable modification.

Merit Rating Adjustment

The user can select the appropriate Merit Rating Adjustment statistical code if one applies and DIPM will populate the percent and premium amount. If a merit rating adjustment does not apply, the user should leave the selection "Not Applicable".

Premium Adjustments

The user should enter the percentages for any premium adjustments that apply (Workplace Safety Credit, Construction Premium Credit, Surcharge, or Deductible Credit) in th first column. DIPM will caclulate the premium. Premium Discount, if it applies, and Expense Constant will be populated by DIPM.

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Deposit Premium

The available deposit premium percentage options will display based on the calculated premium amount.

Deposit Premium Payment

Payments made through DIPM are managed by a third party, Stripe. Payments may be made by credit card or an Automated Clearing House (ACH) transaction from a verified US bank account.

The user must link a bank account to the current logged in user from the Linked Accounts page, or by toggling the available option in this section. This option is only available on the application screen prior to the application's submission.

For further information on linking an account, please see the previous Linked Accounts section.

Payment Terms

Financed Deposit Premium

Users must provide finance agreement information if a portion of the deposit premium is financed. Simply choose the Provide Finance Agreement selection and enter the amount of premium financed. DIPM will calculate the final amount of the deposit premium due.

A copy of the finance agreement must be added as an attachment. If finance agreement is selected, DIPM will not allow submission of the application without a finance agreement attached. Further information regarding attaching documents can be found in the Adding Attachments section of this guide.

Applicant's Statement

The user must enter the applicant's title, name, email address, telephone number. The electronic signature must be completed. The applicant must be an owner, officer, or LLC member of the company. By signing this application, the applicant certifies that all information in the application is true.

Agency and Producer

If the logged in user is an employer, this section will not display. If the logged in user is an agent, the following fields will be prefilled from User ID profile: the Delaware Agent License Number, Agent's Name, Agency Name, Email Address, Agency FEIN, Telephone Number, Fax Number, and Address. Electronic signature must be completed.

SECTION V - ATTACHMENTS, FORMS, AND PRINTING

Adding Attachments

The user may add any supplemental or required attachments once an application has been saved. It is important that all attachments are added prior to submitting the application.

To upload an attachment, the user can either utilize the browse feature to locate the files or may simply drag and drop the documents into the Attachments section.

Prior to finalizing the attachment, the user will need to select an attachment type.

The types of attachments are as follows:
- Miscellaneous -This is for any documents not specifically listed in the drop down.
- Premium Finance Agreement
- Truckers Supplemental Application
- Experience Modification Rating/Merit Rating Adjustment Worksheet
- ERM-14 Ownership Form

*Note - The inclusion endorsement and exclusion agreement will generate automatically based on the information entered into DIPM and the user does not need to upload a copy of them.

Printing

The user will have the ability to print an application and any attachments after the application has been successfully saved.

To print the application or other system-generated forms (such as the inclusion endorsement or exclusion agreement forms) select print and select the form to be printed. This will download the document, and the user may open the PDF version of the document to print it.

To print attachments, select the download icon next to the attachment listed. This will download the document, and the user may open the PDF version of the document to print it.
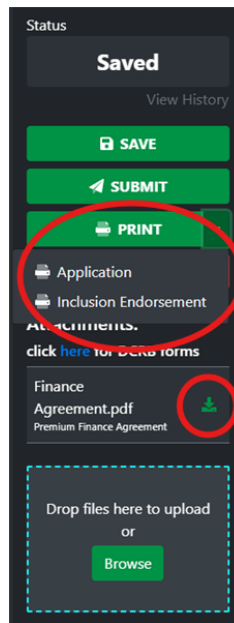
To view the documents, they must be opened with Adobe Acrobat or Adobe Acrobat Reader. Adobe Acrobat Reader is available as a free download here: https://get.adobe.com/reader/.
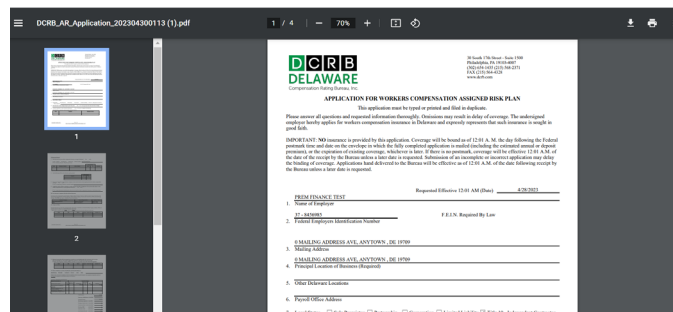
Once the PDF is opened, you may print by selecting the printer icon within the upper right-hand corner or save the document to your computer by selecting the download button to the left of the printer icon.

SECTION VI –SAVING, VIEWING, AND SUBMITTING THE APPLICATION

Saving an Application

It is recommended that an application is saved early and frequently throughout its completion. After thirty minutes, DIPM will time out. Users can save the application by selecting the save button on the right side of the application screen.
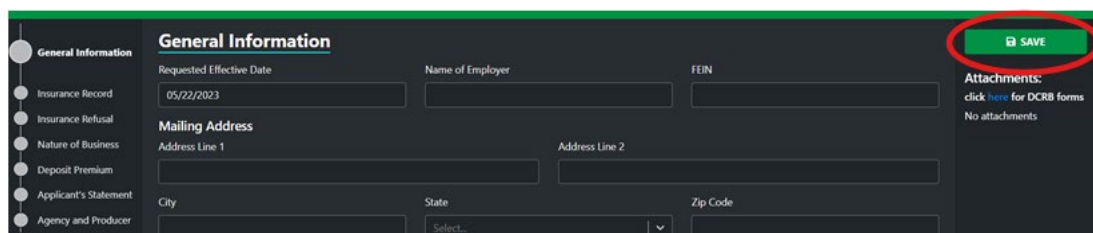
It is important that any work is saved prior to navigating to another screen or closing DIPM. If not, entered application

information may be lost. After saving, the user also has the option to add notes that will be saved within the application history section. Saving frequently is a good habit to develop.

Viewing an Application

To view an application, utilize the Applications menu option. Once selected, the user may search and navigate to the desired application and select it to open it.

Submitting an Application

All required fields must be completed before an application can be submitted.

After an application is saved, any missing required fields will be highlighted in red.

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If there are any errors upon saving, a list will populate at the very top of the application screen indicating which field or information is missing. To view this list in its entirety, select the Click to Expand option.

Once the expansion is selected, the error list will appear along with details needed for completion. Select a specific error from the list and DIPM will navigate to the corresponding field on the application. The application will not be able to be submitted until all these errors are resolved. If there is no Submit button available, it is because there are existing errors.

*Note: The application navigation menu shown on the left will also indicate sections with missing information as indicated by a red X. .

Once all information has been completed and there are no errors, the user must submit the application by using the Submit button on the right-hand side of the application screen.

Upon successful application submission, the status will change to Submitted and the user will receive an email notifying them of the application submission.

Further processing communications will be managed via email.

Delayed Processing and Return or Rejection of an Application

To avoid a lapse in coverage, it is particularly important to fill in the application completely and accurately. Whether the employer or agent has completed the application, if the application has not been properly completed or there are omissions of necessary information, the assignment of coverage may be delayed and/or the application returned.

Listed below are some of the common reasons for delays in processing of an application:
- Existing coverage already in force
- Outstanding premium owed on prior policy
- Failure to comply with an audit on prior policy
- Omission of prior policy premium and payroll
- Omission of carrier declinations or inability to confirm the declinations with the information provided
- Description of operations/business that lacks necessary detail
- Use of incorrect class code

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If the application is incomplete, the agent or employer, if an agent does not exist, will be notified. The application will remain in the Returned status until all information has been completed, the application is resubmitted, and final approval is given by the DCRB. Once final approval is given, the agent or employer, if an agent does not exist, will be notified that the application is ready for payment. Coverage will be bound 12:01 A.M. on the first day following successful payment receipt unless a later date is requested.

If an application does not meet the eligibility requirements, the application will be rejected and returned to the agent or employer, if an agent does not exist, with no coverage provided.

SECTION VII – DEPOSIT PREMIUM PAYMENT

Deposit Premium

Making a Payment

Once the application has been given final approval and is assigned to a carrier, the user will receive an email noting that it is ready for payment.

To make the payment, go back into the application and select the Pay Now button located on the right-hand side of the application screen. Please note that effective date will be no sooner than the day after payment is successfully initiated. A pop-up message may display letting you know that the effective date must be changed before the payment can be submitted.
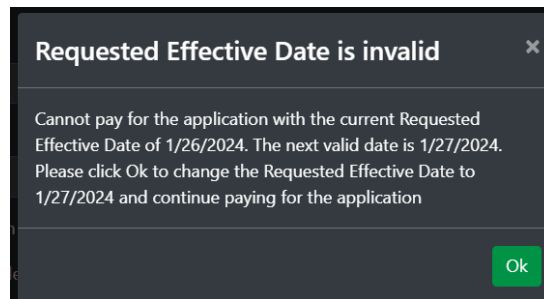
The user may pay with a credit card or by ACH transaction from a linked and verified US bank account.
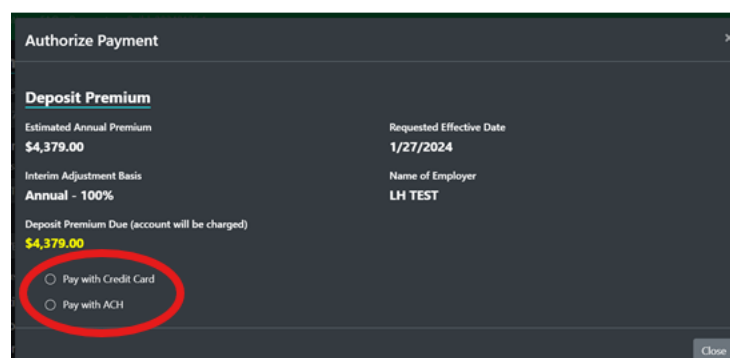
To pay with a credit card, select the Pay with Credit Card radio button. Enter the required credit card information and then select the Pay button.

To pay with a linked and verified bank account, select the Pay with ACH radio button. Next select the account you wish to use to pay for the deposit premium and then select the Confirm Payment button.

Confirm that the correct account is chosen and select the Submit Payment button.

Once the payment is initiated, the application will move to Payment Pending status. Note that it may take 1-5 business days to complete payment processing. Credit card payments are generally processed immediately.

If the payment is successful, the application will move to Paid status and the user will receive an email with copy of the binder, a receipt of payment for the deposit premium, and information regarding the carrier assignment along with the effective date of coverage.

If the payment fails, the application will move to Payment Failed status and the user will have to access the application to initiate another payment. Please note that effective date may need to change again based on the new payment date.
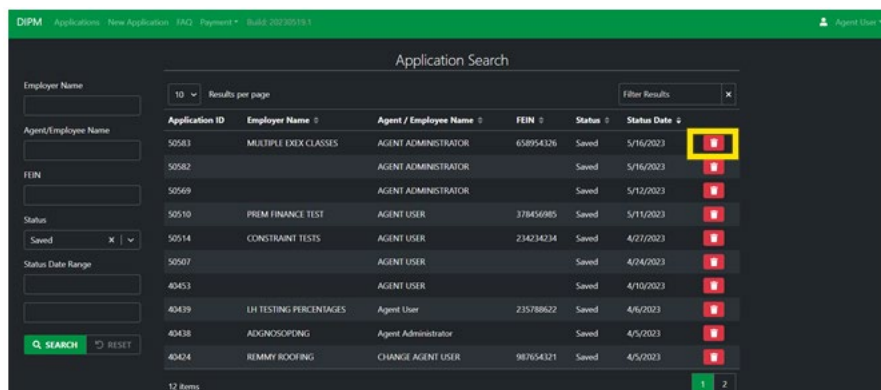
Binding of Coverage

In all instances, the DCRB is limited in its binding authority as follows:

- The DCRB can only bind coverage if a deposit for the correct deposit premium is received with the application. Only electronic payments within the Delaware Insurance Plan Manager (DIPM) using DCRB's payment vendor, Stripe, are accepted.

- The DCRB cannot bind coverage if the declination requirements are not met or if the employer has received an offer of voluntary coverage.

- The DCRB cannot bind coverage for an employer who is in default of premium or who has an outstanding audit due on a prior Delaware workers compensation policy. If, after policy issuance, the insured does not meet all workers compensation insurance premium obligations under a previous policy or under a present policy, the insured's present carrier retains the right to cancel a policy currently in force under this Plan.

- The DCRB cannot bind coverage if the employer already has a Delaware workers compensation insurance policy in effect.

- Coverage will be effective 12:01 A.M. on the first day following payment receipt unless a later date is requested.

- All applications submitted through DIPM will be reviewed for accuracy using all available historic information regarding the employer.

If coverage is bound pursuant to the above, the DCRB will issue a 30-day binder with copies provided to the agent, or employer, if an agent does not exist, and the servicing or direct carrier to which the DCRB assigned coverage for the employer. The policy shall be issued for a term of at least one year unless a shorter policy term has been requested.

SECTION VIII – DELETING AN APPLICATION

Applications in saved status that have yet to be submitted may be deleted. Deletions can be done by accessing the Applications main menu or from within the application. On the Application Search screen, the individual application can be deleted by selecting the trash bin icon in the far-right column next to that application.

Within the application screen itself, the deletion can be done by selecting the Delete button on the right side of the screen.

Once the Delete button is selected, a window will pop up asking the user to confirm the deletion.
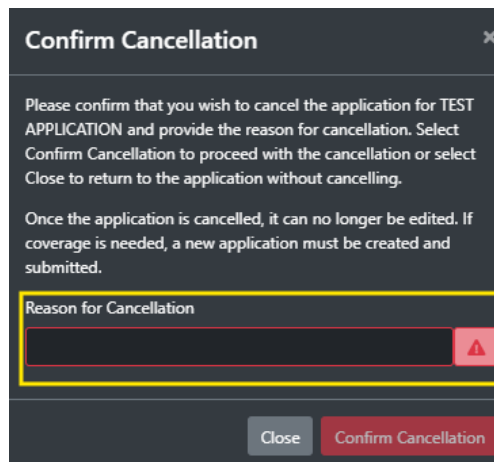
Note: Deleting an application is final. Applications deleted in error cannot be recovered and must be rekeyed.

SECTION IX – CANCELLING AN APPLICATION

Cancellations can be completed on applications that are in the following statuses: Approved, Assigned, Payment Failed, Returned, Submitted, and Saved (when after an initial submission). Applications that are no longer needed should be cancelled. To cancel an application, use the Cancel Application button which is found on the right side of the application window.

Once the Cancel Application button is selected, a window will pop up asking the user to confirm the cancellation and provide a reason for the cancellation. The Confirm Cancellation button will not become active until a Reason for Cancellation is entered in the text box.

Once the cancellation is confirmed, the application status will change to Cancelled.

While DCRB staff can cancel applications, it is preferred that the agent or employer cancels the application. This will eliminate the need to send DCRB an email or to call us to let us know. This will also eliminate automated expiration notice emails from being sent out.

Once an application has been cancelled, the user will receive an email confirming the cancellation. Users cannot make any edits to an application that is in Cancelled status. If coverage is needed, a new application must be entered.

SECTION X – EXPIRED APPLICATIONS

Applications will be marked expired by an automated process after 90 days of inactivity. Applications in the following statuses are subject to expiration: Approved, Assigned, Payment Failed, Processing, Returned, Saved, and Submitted.

Email notices of pending expiration will be sent out 15, 30, 60, and 87 days after the last activity date. If at any time the user receives a notice of pending expiration and knows that the application is no longer needed, the application can be cancelled or deleted. Doing so will prevent additional pending expiration emails from being sent out. Notice of application expiration will be sent out 90 days after the application's last activity date.

Once an application has expired, the user will receive an email confirming the expiration. The application can no longer be edited. If coverage is needed, a new application must be entered.

Revision Date: January 22, 2025

SECTION XI – APPLICATION STATUS AND HISTORY

## Application Status Definitions

The below reference table will describe each application status available within DIPM. For any questions regarding an application or its status please contact dipm@dcrb.com.

DIPM Status	Description
Approved	An application has been approved for completeness and is awaiting final review from DCRB staff.
Assigned	An application has been given final approval and has been assigned to a residual market insurance carrier and is awaiting payment of deposit premium. Once the application has been assigned, the user will receive email communication from DIPM noting that the application is ready for payment and can utilize the link within the email to access the application and make the payment.
Cancelled	An application has been cancelled by the user because it is no longer needed. The user will receive email communication from DIPM confirming the cancellation. Once an application is cancelled, it can no longer be edited.
Expired	An application has expired after 90 days of inactivity. The user will receive email communication from DIPM noting the expiration. Once an application is expired, it can no longer be edited. Note that the user will receive a total of four emails alerting them to the pending expiration prior to the application expiration.
Paid	Payment is complete and the application and payment will be sent to a residual market insurance carrier. The user will receive email communication from DIPM which contains a copy of the binder, a link to the payment receipt, notice of the assigned carrier, and the effective date of coverage.
Payment Failed	An application has failed payment processing, and a new payment must be initiated. The user will receive email communication from DIPM and can utilize the link within the email to access the application and initiate payment.
Payment Pending	Payment for deposit premium is processing. This takes 1-5 business days for ACH payments and is generally immediate for credit card payments.
Processing	An application is still processing in the system.
Rejected	An application has an error and must be reentered. If the application has been returned, the user will receive email communication from DIPM which will state the reason for the rejection. If still needed, the user must recreate the application.
Returned	An application is incorrect and requires correction and resubmission. The user will receive email communication from DIPM which will state the reason for the return and can utilize the link within the email to access the application and make the necessary corrections.
Saved	An application is saved in DIPM. Applications can be saved at any time and should be saved frequently.
Submitted	An application has been submitted for DCRB review and processing. Upon successful submission of an application, the user will receive a confirmation email from DIPM.

Note that all system generated emails will come from NoReplyProd@DCRB.COM. Please add our domain, DCRB.COM, to your email safe senders list to ensure all important notifications from DIPM are received without going to the spam folder. All emails will be sent to the email address on the application for the agent or employer, if no agent exists.

Application History

The history of an individual application can be viewed at any time by simply opening the application and selecting the View History link found under the Status field.
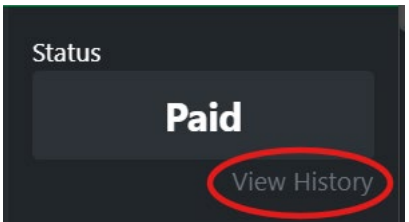
The history will contain a summary of all actions performed on the application as well as date and timestamp that the action occurred. Any comments added will also be viewable. The user can expand each row to see additional details.

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