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CIRCULAR

January 30, 2025

DCRB CIRCULAR #1047

To All Members of the DCRB:

RE: 2025 Policy Data Quality Assurance Program Launches with Late Reported Policy Timeliness Initiative

The Delaware Compensation Rating Bureau Inc. (DCRB) is pleased to announce the launch of the **2025 Policy Data Quality Assurance Program (PDQAP)**. Through this program, the DCRB aims to strengthen the quality and timeliness of policy data reporting and foster increased collaboration with our members.

The PDQAP will launch with **Phase 1, the Late Reported Policy Timeliness Initiative**. This initiative introduces new late reported policy notification mechanisms to assist insurers in tracking policy submission data requirements along with a **new fining structure for policy data submitted 36 days late and beyond, effective July 1, 2025**.

Background & Purpose

The DCRB collects workers' compensation policy data from member carriers to establish expectations for Unit Statistical Reports, determine recipients of experience rating worksheets, and transmit coverage information to the Delaware Insurance Department. As the Rating Authority for the Commonwealth of Delaware, the DCRB is committed to maintaining comprehensive proof-of-coverage records. Through the Late Reported Policy Initiative, the DCRB aims to reduce the volume of late-reported policies and ensure timely, accurate data submission.

Current Reporting Requirements

Please be advised that a copy of every Workers Compensation Policy showing the state of Delaware on the Information Page shall be electronically submitted to the DCRB within thirty days after the effective date of the policy. See Section 1, Underwriting Rules, Item H. Filing Requirements, 1. Policy in the Delaware Basic Manual.

The DCRB allows a 5-day grace period to accommodate reasonable delays in processing. To Determine if a policy is late, the DCRB will compare the Process Date with the Policy Effective Date.

Late Reported Policy Initiative Features

Automated Late Policy Notifications: In an effort to improve our communications, effective January 5, 2025, the DCRB 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 increase our communication efficiency ahead of the implementation of the Late Reported Policies Program and to keep insurers informed of their overdue policies.

Late Policies Reports: The DCRB's Policy Data Manager application now includes the "Late Policies Report", a feature which provides a comprehensive list of all late policies by carrier. This tool enables insurers to review and access a historical record of their individual late policies from the past 12 months.

Fining Structure: Effective July 1, 2025, the DCRB will assess fines for policy transactions processed 36 days or more beyond the policy effective date. This includes transactions: 01 – New Policy, 02 – Renewal Policy, or 04 – Annual Rerate. Timely processing will enable insurers to avoid fines.

What's Next

We recognize that meeting these standards requires transparency and clarity. In the coming weeks, our Policy Teams will share additional details about the program, including new fine amounts, activities, timelines, and educational resources designed to support your compliance efforts ahead of the new fining structure's July 1, 2025 commencement.

The DCRB is dedicated to working alongside our members to achieve accurate and timely policy reporting. The launch of this program is a step toward improving quality around workers' compensation data processes for everyone involved. We hope this effort is a reminder of our commitment to being the trusted, essential, and objective resource for workers compensation data, research, and information.

We encourage you to review this Circular carefully and take steps now to ensure your team is prepared to submit policy data on time. For additional details or questions about PDQAP or the Late Reported Policy Timeliness Initiative, please contact our team at pdminquiry@DCRB.com.

William Taylor

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