WORKCOMP 360

User Guide

Learn more about how to use our Business Intelligence & Analytics Platform.

TRUSTED | ESSENTIAL | OBJECTIVE

PC RB PENNSYLVANIA   DC RB DELAWARE

Table of Contents

WorkComp 360 User Guide

1. Overview of WorkComp 360

The WorkComp360 Dashboards are designed to provide insights into workers' compensation metrics across various dimensions, including state-level data, carrier performance, geographic distributions, and industry trends. It's structured into three main sections:

- **State Insights:** Explore metrics like loss ratios, premium share, and claim frequencies by company/carrier and geographic region.

- **Market Analytics:** Delve into historical trends, premium sizes, and loss costs to understand the workers' compensation market dynamics.

- **Other Metrics**: Focus on class analysis and modifiers to identify key patterns and outliers.

Included Data

The dashboard includes data used in the most recent rate filings, based on Unit Statistical Plan data. Currently, the dashboards display information for the following:
- Report Levels: First report and the most recent report available
- State Coverage: Pennsylvania and Delaware

Please note: The data reflects the same source used in official filings, providing consistency and credibility for analysis.

2. Access & User Approval

Who Can Access WorkComp 360

Access is currently limited to carrier members.

Please refer to the **WorkComp360 Login Access Guide** for detailed steps

How Access Is Granted

Bureau's Company Group Administrator (CGA) is responsible for approving access requests. Once a CGA approves a request, there may be a brief processing period before access is activated in our system. Users will receive an email once their access has been confirmed.

System Requirements

To ensure optimal performance of the dashboard, we recommend the following:
- Use a modern web browser such as Chrome, Edge, or Firefox. The recommended web browser for accessing the Application Manager is Google Chrome. Some features may not function properly when using alternative browsers.
- Allow for sufficient memory (some filters and large data visuals may require additional memory to load smoothly)
- Enable pop-ups and allow secure content
- A stable internet connection is recommended for smooth loading

3. Logging In

Accessing the Login Page
- To access the Application Manager via PCRB, visit:
    - https://www.pcrbdata.com/AppMgr/Default.aspx
- To access the Application Manager via DCRB, visit:
    - https://www.pcrbdata.com/AppMgr/Default.aspxReturnUrl=%2f&StateCode=DE
- Alternatively, you can click on the orange Application Login button located in the upper right-hand corner on the DCRB/PCRB website: www.pcrb.com or www.dcrb.com.

Entering Credentials
- On the sign in screen, read the user agreement paragraph, and then click the Sign in with email button to proceed. By doing so, you acknowledge and accept the DCRB/PCRB Privacy and Security Statement, as well as the Terms of Service and Conditions of Use for using the website's facilities.
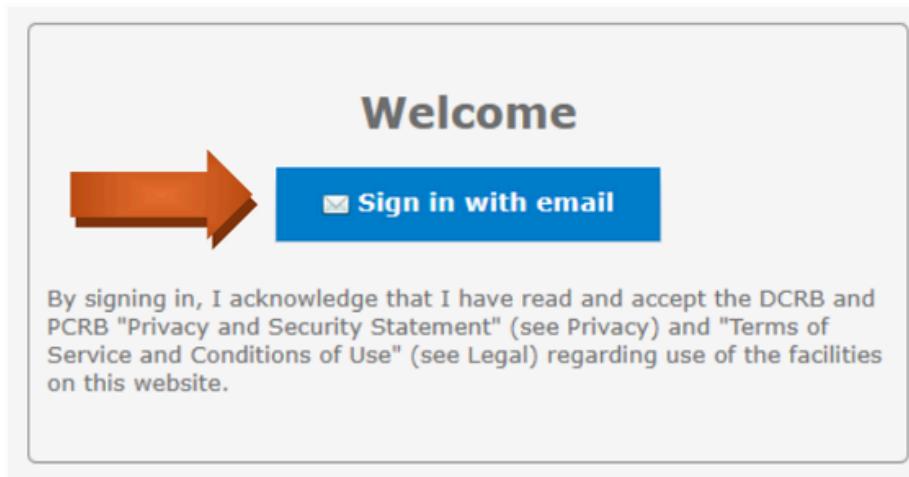
Don't Have Credentials?
- If it's your first time accessing your account or you need credentials, please consult the Application Manager User Guide available here:
    - https://www.pcrbdata.com/AppMgr/Default.aspx

Selecting Profile
- You will be redirected to the SELECT YOUR PROFILE screen where you can select your user profile.

Menu Options
- The Home screen is displayed upon selecting your user profile. It provides an overview of the products available to you within the Application Manager.
- Select WorkComp 360 to launch the Dashboards.

4.Navigation

Market Insights

The Market Insights dashboard is comprised of three main sections referred to as **State Insights**, **Market Analysis**, and **Other Metrics**.

- **State Insights:** Explore metrics like loss ratios, premium share, and claim frequency and severites by industry group and geographic region.

    - 7 Key Carrier Metrics: Displays the KPIs such as average premium share, total loss ratio, frequency, and various severities.

    - 5 Geographic Metrics: Select from five key metrics to analyze five key geographic metrics— Indemnity Severity, Medical Severity, Frequency, Loss Ratio, and Premium Distribution — across eight geographical regions. This breakdown reveals how each metric varies regionally, offering insights into localized risk factors and trends. By viewing these metrics across eight distinct regions, users can pinpoint areas with higher risk or cost pressures, informing underwriting, pricing strategies, and targeted resource allocation for region-specific risk management.

- **Market Analytics:** Delve into historical trends, premium sizes, and loss costs to understand the workers' compensation market dynamics.

    - Loss Ratio: Review the historical performance of loss ratios, which helps gauge the overall financial health of the market over time.

    - Frequency: Examine claim frequency trends based on payroll or premium. This provides a perspective on claim volume relative to these exposure metrics.

    - Premium Market Share: Analyze the distribution of premium market share to understand the concentration of premiums.

    - Implied Loss Cost Multiplier: Track historical changes in the Loss Cost Multiplier (LCM) which represents adjustments applied to base loss costs that reflect expected claims per unit of exposure (such as payroll). By analyzing LCM history, analysts gain insights into how insurers adjust for factors like claims inflation, administrative expenses, and profit margins over time.

    - Severity: View trends in Indemnity Severity and Medical Severity to understand changes in claim costs related to indemnity (lost wages) and medical expenses.

    - Average Premium Size: Explore the historical average premium size, offering insights into premium growth or contraction over time.

- **Other Metrics:** Focus on specific classes, class analysis, and modifiers to identify key patterns and outliers.

  - Relative Performance of 10 Largest Classes: Based on frequency (payroll) and total lost-time severity of 10 largest classes by premium size

  - Top 10 Worst Relative Performing Classes: Based on loss ratio relative to statewide average, his tile chart shows the 10 worst-performing classes, determined by the selected top N classes based on premium size.

  - Claim Closure Ratio: Access the Closure Ratio to examine the proportion of lost-time claims that have been resolved or closed. This metric helps assess the efficiency of claims handling and can indicate trends in claims duration or resolution rates within specific class, policy year, injury type, etc.

  - Distribution of Experience Modifier: Check the Experience Modifier section for ratings adjustments based on experience. Experience modifiers directly influence premiums, adjusting rates up or down depending on the history of claims experienced by an employer.

  - Large Claims: Review the Large Claims section to identify claims exceeding a specified cost threshold (via the drop-down filter), providing insights into high-cost incidents and their impact.

  - Metrics by Policy Size: This visualization displays key metrics—loss ratio, frequency, severity, and policy distribution—across different policy size ranges. By analyzing how these metrics vary by premium size, users can identify patterns that may highlight segments with higher risk or greater profitability. This can support more informed underwriting, pricing strategies, and targeted safety efforts.

Claims Insights

The Claims Insight Dashboard is comprised of two main sections, **Claims Overview** and **Body Map**:

- **Claims Overview:** Provides key metrics on claim trends, including frequency, severity, and loss ratios. This section helps users analyze claim patterns across different injury types.

  - 3 Key Carrier Metrics: Displays the KPIs such as Loss Ratio, Frequency, Total Lost-Time Severity, and Medical-Only Severity.

  - Indemnity and Medical Split: This chart displays the percentage split between indemnity and medical losses for a selected carrier compared to the statewide average.

  - Loss Ratio: Review the historical performance of loss ratios, which helps gauge the overall financial health of the market over time.

  - Top 10 Carrier Claims: Displays the top 10 claims ranked by total incurred loss.
  - Loss Ratio Relativity by Injury Type: Displays Loss Ratios for various Injury Types as relativities to statewide averages

- **Body Map:** Visualizes injury distribution by body part, displaying metrics such as frequency and severity trends, cause and nature percentages, and lost time claim counts. Users can explore historical claim frequency and severity for specific body groups.

  - Top 5 Classes by LT Claim Count: Three seperate tile charts display the top 5 classes based on lost-time claim count, total lost-time severity, or medical-only severity.

  - Cause & Nature Percentage: Displays the top 5 causes of injuries ranked by percentage of lost-time claim counts.

  - Lost Time Frequency: The main body map page shows the top 5 lost-time frequency values across various metrics via four mini tabs. The selected body group page shows the historical trend of lost time claim frequency.

BACK The **Back button** allows users to **return to the body map dashboard page** without losing their **selected filters** or **applied settings**.

5. Key Functions & Features

Filters

The drop-down box allows you to select one or more elements to filter the current query. When multiple items are selected, they are combined in the filter. For longer lists, a scroll bar will appear to assist with navigation.

NORMAL APPEARANCE
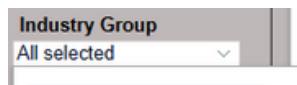
WHEN OPENED
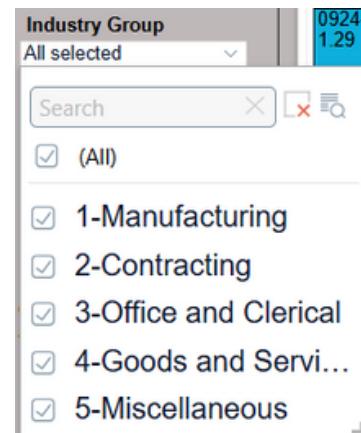
Context Menus

You can use the right-click context menus to interact with the discoveries on your presentation and perform further analysis of your data on-the-fly. This lets you explore your data more fully than you could do in a PDF or other non-interactive format.

The right-click context menus always show functionality related to the selected item. As an example, the context menu that you see when you right-click a discovery differs from that of a legend or slicer.

Context Menu Configuration

What appears on your context menus can be controlled in the following manner:

- Your administrator can select the functions that you should be shown in the Runtime Settings.
- You can configure the appearance of your context menu in the User Defaults.

> **NOTE**: The new **Context Menu option** in the **General User Defaults** indicates whether the **Context Menu** should be a flat list or should be grouped beneath meaningful subheadings.
> For more information, see **User Defaults**.
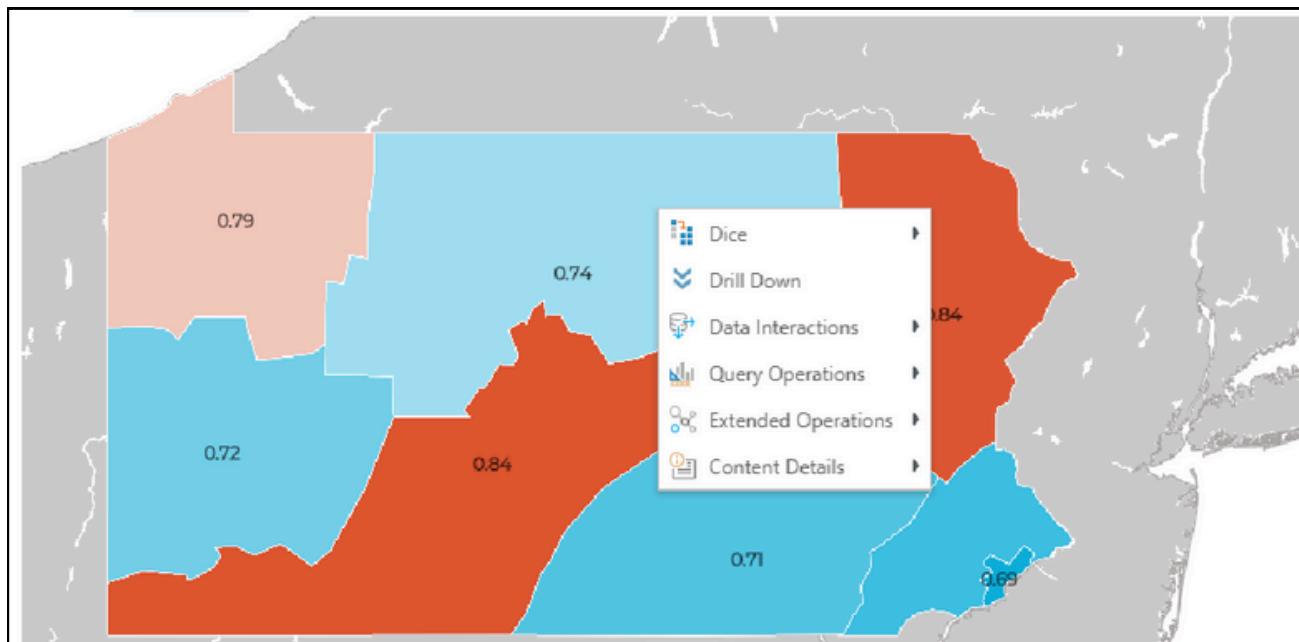
Context Menu Item Details

Not all of the below options will be available on each graphic in WC360.

Actions: Run any actions that have been built for the selected content item or items. Actions allow your users to jump to another place in the presentation (slide, mini-tab, or content item), open a URL, or open a tooltip at runtime. Actions can also allow your users to run some JavaScript that you wrote, causing a custom behavior.

Analyze Further: Open a discovery in the Discover Lite tool. Note: You can edit and save the discovery from this view. This is particularly useful if you edit your discovery and save your changes.

Build New Alert: Build a new alert for the given data point. This option is only enabled once the presentation has been saved.

Change Visual: Change the visualization type used by the discovery. For example, change the grid into a pie chart or area chart.

Copy Content / Copy Raw Data: Copy the raw data associated with a discovery. This content can then be pasted in Excel. Right-click on the discovery's background to view this option. **There is a limit of 400,000 cells.**

Conditional Formatting: Highlight important items using mathematical or logical rules and graphical adjustments to the underlying chart or grid.

Dice, Add, Swap, Remove:
- Dice a member by another hierarchy.
- Swap the selected hierarchy for another one.
- Add a selected hierarchy to the query.

Remove the selected hierarchy from the query.

Drill Functions: When working with discoveries containing user hierarchies, right-click on a member to drill down, drill up, or drill to a specific level. When working with charts, access these functions by right-clicking on the members listed in the chart's legend.

Expand Down and Collapse: If the discovery contains a user hierarchy, right-click on the member rows to expand down to the next level. To collapse a level, right-click on its parent level and select Collapse. When working with charts, access these functions by right-clicking on the members listed in the chart's legend.

Focus or Eliminate Data Point: Focus or eliminate a data point or a member. Right-click on the relevant data point. For example, for grids, this is a cell.

Interact: Cross-filter the discoveries.

Rate Item: Assign a rating to the given item.

Selected Members / Member Selection: Select the relevant member, and then dice it by another hierarchy, or focus or eliminate it.

Start New Workflow or Conversation: Start a new workflow or conversation.

Show Workflows or Conversations: Show existing workflows or conversations.

Information: View a summary of the selected discovery, including its filters (the measures it contains), statistics (the number of columns, rows, and cells it contains), and its metadata.

Interact: Where a data interaction has been configured the Interact button will be enabled. You can use it to cross-filter discoveries.

OData Link: Capture a special URL or Snippet that allows a link to be created that reads result set of the item's query into another client technology that consumes data.

Pivot: Switch the axes (For charts, right-click on the chart background or legend; For grids, right-click on the background or header).

Quick Filter: Quick filter by the top or bottom count or percent. When working with grids, right-click on a measure header for this option.

Quick Sort: Quick sort according to values or labels. When working with grids, right-click on a measure header for this option.

Totals: Access the Totals functions. For grids, right-click on the background or header.

Print & Export

Users can print and export content from numerous points in the application.

When printing content, the user is presented with a common print and export dialog that has subtle differences based on the app.

NOTE: When printing the summary from **Model**, the user is not prompted with a dialog. The content (as PDF) is simply returned directly to the client.

Common Settings

The following settings are common to all the printing dialogs in each app:
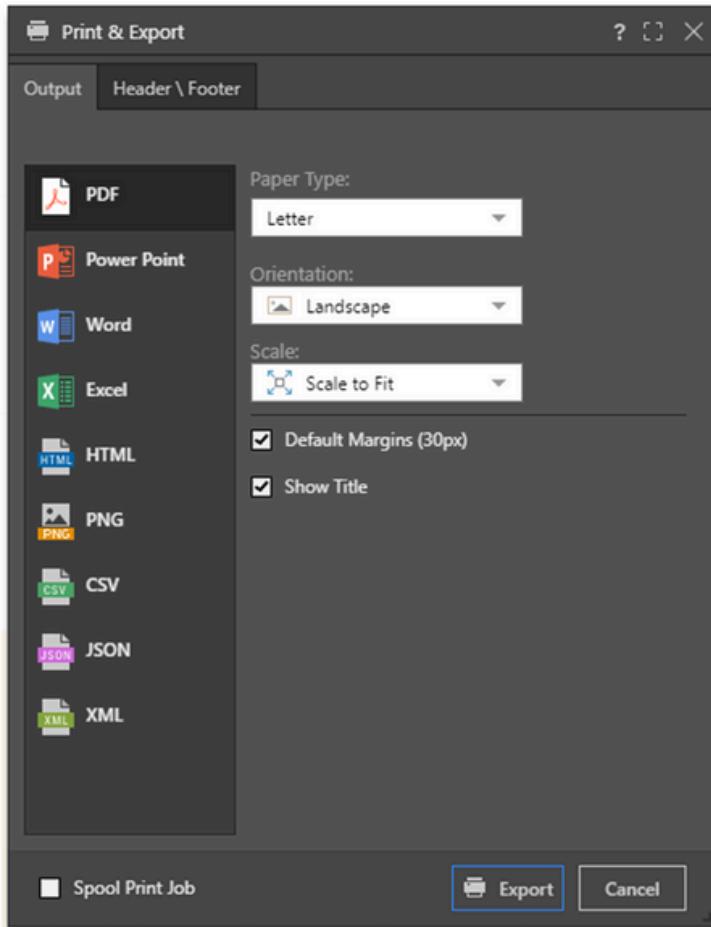
Output: PDF, PowerPoint, Word, Excel, HTML, PNG, Comma Delimited text(CSV), JSON text, XML text

- If exporting to Excel, choose whether or not to freeze worksheet panes. See below for more details on exporting to Excel.

- When exporting to PowerPoint or Word, choose the image quality

- Some of the text options are not available when exporting multiple queries, since they are designed to only hold a single query structure.

Page Orientation: Landscape or Portrait. **Note**: the page orientation should match the page's design to best reproduce the layout.

Paper Size or Type: These are choices for the physical "paper" size. The printed output will be sized based on the paper size chosen. Note: the page size should match the page's design size to best reproduce the layout.

NOTE: The WorkComp360 Dashboards are not optimized for all available export options. The intended export types for the dashboards are Excel, Word, PDF and PNG. Usage of other export formats may result in suboptimal outputs.

Exporting to Excel

When exporting to Excel, each visualization is exported as a tabular grid to a separate Excel sheet unless the exported visual is a matrix grid, in which case it will be exported as the matrix grid.

The sheet tab is named according to the report title, which is also added at the top of the Excel sheet.

For performance reasons, an evaluation based on the user machine's memory takes place when exporting to Excel, limiting the amount of cells that can be exported:

- On a 32G machine and above, the limit is 9M cells.

- On a 24G machine, the limit is 7M cells.

- On a 16GB machine, the limit is 5M cells.

- On an 8GB machine or less, the limit is 3M cells.

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If the limit is reached, all cells will be exported to CSV, rather than Excel. Note that CSV is a flat/ raw grid format.

Show Title and Breadcrumbs in Export

You can show the title and breadcrumbs of the report in the export. In this case, the title and the breadcrumbs trail will display all hierarchies and measures in the query, and any filters applied to the report at the time it was exported.

You can opt to show the title and breadcrumbs of a report when exporting to the following formats:

- PDF
- PowerPoint
- Word
- Excel
- HTML

To include the report title and breadcrumbs in the export, be sure to enable Show title and breadcrumbs from the Output tab (green highlight below):
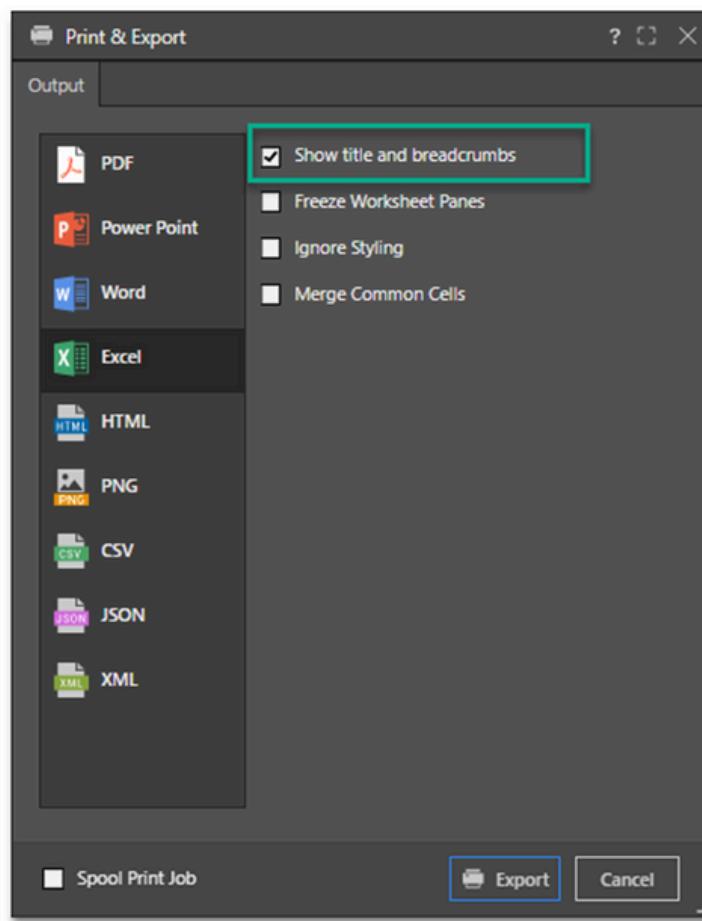
Exporting to CSV, JSON, or XML

These export formats provide the extra option to Remove value-based filters. Where a value-based filter has been applied to data, select this option to export the entire dataset, rather than only the filtered values.

For the CSV export format, an option is provided to select the character to be used as a delimiter when exporting the file.

Other Presentation Menus
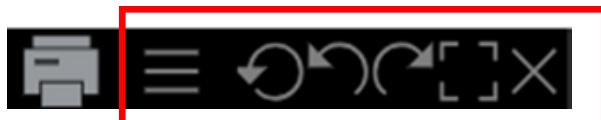
 Access the presentation menu from the hamburger menu in the upper left-hand corner of the slide when viewing the presentation in runtime. Refer to the glossary for more information.

 Reset: undo all changes to reset the presentation - be sure to reset before exporting, as interactions at runtime will be reflected in the exported presentation.

 Undo: undo the previous action.

 Redo: redo the previous action

 Full Screen Mode: Click the Full Screen option (red) to use all available screen space for your presentation:

 Click **Exit Full Screen** Mode or click Esc to exit full screen mode and return to the runtime presentation at normal size.

Copying Content

Copying content to the clipboard from BI Office is supported through a variety of techniques. These are in addition to the export capabilities found under <u>sharing</u> of content.

NOTE: There are other copy-paste functions under content management, asset management and custom elements. These are subtly different and not covered by the functions described on this page.

Accessing the Copy Function
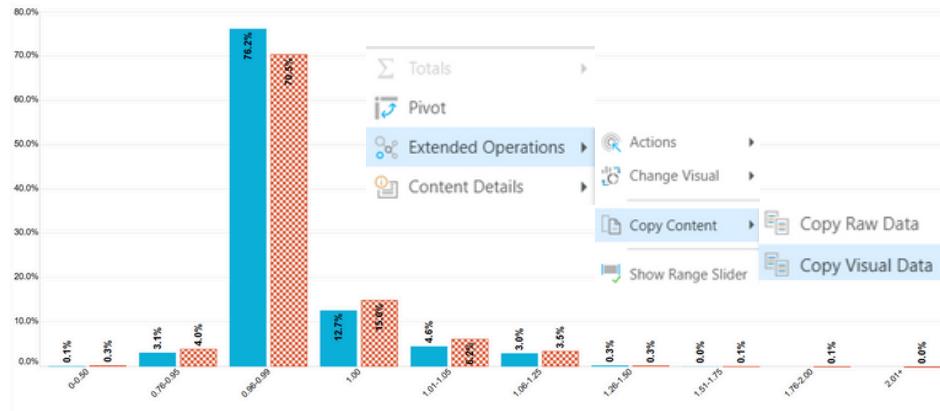
Right clicking on the white space of a report (the "canvas") will expose a context menu (shown below) with the copy options. This can be triggered from Data Discovery and Story Board.

Copy Raw Data: this copies the query result in grid format with basic colors, fonts and styles as well as a report headings and bread crumbs. The data in the cells is copied without a data format - instead in its raw numerical form.

6. FREQUENTLY ASKED QUESTIONS (FAQ)

Technical & Troubleshooting

The dashboard is loading slowly—what should I do?
If the dashboard is loading slowly, it may be due to high traffic—too many users accessing it at the same time can impact performance. Sometimes initial page loading can take longer, however should be faster afterwards. Slowness may also be due to your WIFI connection or browser configurations. Lastly, more sophisticated features like filtering by policy size or applying loss limits could also take slightly longer. You can try refreshing the page or coming back after a short wait. If the issue persists, contact support.

I see an error or the data doesn't look right—what now?
Take a screenshot and email our team at centralsupport@pcrb.com with a brief description of the issue.

Data & Interpretation

What type of data is used in the WorkComp360 dashboards?
The WorkComp360 dashboards are built using policy year data and reflect reported incurred losses as submitted through the Unit Statistical Reporting process.

What's the difference between frequency by payroll and by premium?
Frequency by payroll uses exposures (per $1M payroll); frequency by premium is based on modified premium at carrier rate. Both provide different lenses on claim activity.

What is the Implied Loss Cost Multiplier (LCM)?
The Implied LCM is calculated as manual premium at carrier rate divided by manual premium at bureau rate—useful for understanding pricing practices.

How are large claims defined?
Users can set thresholds for large claims (e.g., $500K, $1M). These visuals help highlight high-severity outliers.

What do the relativities and hover-over tips mean?
In many visuals, you'll see relativities, which compare a carrier's value to the statewide average. A relativity greater than 1.0 means the carrier's result is higher than the state average; less than 1.0 means it's lower.
To help with interpretation, many charts and maps also include hover-over tooltips. These show additional information—such as exact values, relativities, and definitions—when you move your cursor over the visual elements.

Can I benchmark my company's data against statewide results?
Yes. Most charts allow you to view both your company's results and statewide benchmarks side-by-side.

What does it mean when the result displays "Restricted"?
If you see "Restricted" in the dashboard, it means the result includes fewer than 3 claims or policies. This restriction is in place to protect data privacy and ensure that individual records cannot be identified.

What does the "Not enough information" message mean?
This message appears when no data is available based on the filters you've selected. It may mean there are no matching claims, policies, or values in the underlying data set for that combination of filters. Try broadening your selections—such as expanding the policy year range or selecting more classifications—to see results.

7. GLOSSARY

Market Insight Dashboard
Filters
- **Filters Applied** – Any selected filters will be applied to the entire dashboard.
- **State** – Pennsylvania, Delaware
- **Company** - Each company within the carrier group is referred to as a 'company' —these are the entities that issue policies and report data separately.
- **Policy Year** - Refers to the year in which a workers' compensation insurance policy was issued and became effective. All premium and claim activity is grouped based on the policy's effective date, regardless of when the claims were reported or paid.
- **Report Levels** – Defines the status of business written in a given policy year:
  - The first report level is valued 18 months after policy inception.
  - The second report level is valued 12 months after the first report level (30 months after policy inception).
  - Subsequent report levels follow at 12-month intervals up to a maximum of 10 report levels.
- **Exposure Type**
  - **Payroll** -This represents the total wages paid to employees and is the most common basis for calculating workers' compensation premiums.
  - **Non-Payroll** - This refers to exposures that aren't based on employee wages. For example, class code 994 covers Volunteer Fire Companies, which are rated on a population basis rather than payroll.
    - Pennsylvania: 901, 902, 908, 909, 912, 913, 993, and 994.
    - Delaware: 908, 909, 912, and 913.
- **Industry Group** – A broad category grouping employers based on business nature or operations.
- **Hazard Group** – A risk-based classification grouping industries or occupations with similar workplace hazards.
- **Class** – Classification systems categorize employers, industries, and occupations based on work type and associated risks.
- **Deductible Type**
  - **Deductible** includes both small and large deductible policies.
  - **Non-deductible** excludes small and large deductible policies.

Data Representation

SOLID FILL ━━━━
Represents carrier data
DASHED PATTERN - - - - - -
*Represents statewide data*

Hamburger Filter

- **Carrier Group** – Refers to a parent company or holding company that owns multiple insurance carriers or subsidiaries.
- **Premium Size Filter** – This lets users filter results based on premium range (Upper Bound and Lower Bound). By default, these filters are disabled. To activate them, first select "Policies Inside Selected Bounds" in the Premium Size Filter.
- **Loss Limit** – Sets the maximum amount of claim considered in calculations.
- **Policy Type (DE Only)** – Identifies whether the policy belongs to the Residual Market **or** Voluntary Market**.**
- **Retro Type**- Retrospective rating is an insurance pricing system which adjusts the premium for the insurance to which it applies on the basis of losses incurred during the period covered by that insurance.
- **Injury Type** – Categorizes claims into Death, Permanent Total, Major, Minor, Temporary, and Medical-Only injuries. By default, these filters are disabled. To use them, you must enable them first. To enable the filter, click the checkbox
- **Part Group** – Identifies the body area affected by the workplace incident. By default, these filters are disabled. To use them, you must enable them first.
- **Nature Group** – Describes the type or kind of injury sustained. By default, these filters are disabled. To use them, you must enable them first.
- **Cause Group** - Identifies the event or condition that resulted in the injury or illness. Examples include Burn or Scald, Cut, Puncture, Scrape Injured By, etc. By default, these filters are disabled. To use them, you must enable them first.
- **Governing Class** – The classification with the largest payroll, excluding standard exception classifications and certain miscellaneous employees.
- **Industry Sub-Group** – A more specific classification within an Industry Group**,** further breaking down industries based on work performed or services/products provided.

State Insights Metrics

- **Relativity to Statewide Average -** (Carrier Metric) / (Statewide Metric)
- **Average Premium -** (Modified Premium at Carrier Rate) / (Policy Count)
- **Loss Ratio -** (Incurred Losses) / (Modified Premium at Carrier Rate)
  - **Note**: Total Incurred Losses are capped based on the Loss Limit Filter.
- **Frequency (Payroll) -** 1,000,000 × (Lost-Time Claim Count) / (Payroll / 100)
- **Total LT Severity -** (Total Lost-Time Incurred Losses) / (Lost-Time Claim Count)
  - **Note**: Total Incurred Losses are capped by the Loss Limit Filter.
- **Indemnity Severity -** (Lost-Time Indemnity Losses) / (Lost-Time Claim Count)
  - **Note**: Indemnity Incurred Losses are capped by the Loss Limit Filter.
- **Medical Severity -** (Lost-Time Medical Losses) / (Lost-Time Claim Count)
  - **Note**: Medical Incurred Losses are capped by the Loss Limit Filter.
- **Medical-Only Severity -** (Medical-Only Claims Losses) / (Medical Only Claim Count)
- **Premium Share -** (Regional Premium) / (Statewide Premium)

  *Claim Count includes both Indemnity claim counts and Medical Only claim counts.
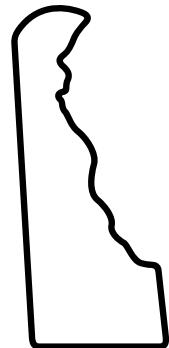
Market Analytics Metrics

- **Loss Ratio -** (Incurred Losses) / (Modified Premium at Carrier)
- **Frequency (Payroll) -** 1,000,000 × (Lost-Time Claim Count) / (Payroll ÷ 100)
- **Frequency (Premium) -** 1,000,000 x (Lost-Time Claim Count) / (Modified Premium by Carrier Rate)
- **Premium Market Share -** (Modified Premium at Carrier Rate) / (Statewide Total Modified Premium at Carrier Rate)
- **Implied Loss Cost Multiplier -** (Manual Premium at Carrier Rate) / (Manual Premium at Bureau Rate), The implied LCM may reflect the use of a 'Consent to Rate' agreement or other rating deviations for certain policies.
- **Indemnity Severity -** (Lost-Time Indemnity Losses) / (Lost-Time Claim Count)
  - **Note**: Indemnity Incurred Losses are capped by the Loss Limit Filter.
- **Medical Severity =** (Lost-Time Medical Losses) / (Lost-Time Claim Count)
  - **Note**: Medical Incurred Losses are capped by the Loss Limit Filter.
- **Average Premium Size -** (Modified Premium at Carrier Rate) / (Policy Count)

Other Metrics

- **Frequency (Payroll) -** 1,000,000 × (Lost-Time Claim Count) / (Payroll ÷ 100)
- **Frequency (Premium)-** 1,000,000 x (Lost-Time Claim Count) / (Modified Premium by Carrier Rate)
- **Total Lost-Time Severity -** (Total Lost-Time Incurred Losses) / (Lost-Time Claim Count)
- **Claim Closure Ratio -** (Closed Lost-Time Claims) / (Total Lost-Time Claims)
- **Large Claims –** Number of claims with Total Incurred Losses exceeding the selected threshold
- **Experience Modifier –** Displays the number of policies with experience modifiers in specific ranges, including Merit-Rated Policies.
- **Loss Ratio -** (Incurred Losses) / (Modified Premium at Carrier)

Claims Insight Dashboard

Filters

- **Filters Applied –** Any selected filters apply to the entire dashboard.

See above for Filters previously defined on Market Insights

- **Injury Type -** Category of Injury of a claim

Claims Overview Metrics

- **Frequency (Premium) -** 1,000,000 × (Lost-Time Claim Count) / (Modified Premium at Carrier Rate)
- **Total Lost-Time Severity -** (Lost-Time Losses) / (Lost-Time Claim Count)
- **Medical-Only Severity -** (Medical-Only Losses) / (Medical-Only Claim Count)
- **Loss Ratio -** (Total Incurred Losses) / (Modified Premium at Carrier Rate)
- **Percentage of Indemnity Losses -** (Indemnity Losses Capped) / (Total Lost Time Losses)
- **Percentage of Lost-Time Medical -** (Lost-Time Medical Losses Capped) / (Total Lost Time Losses)

Body Map Metrics
- **Frequency (Payroll) -** 1,000,000 × (Lost-Time Claim Count) / (Payroll ÷ 100)
- **Total Lost-Time Severity -** (Total Lost-Time Incurred Losses) / (Lost-Time
- Claim Count). **Note**: Total Incurred Losses are capped by the Loss Limit Filter.
- **Indemnity Severity -** (Lost-Time Indemnity Losses) / (Lost-Time Claim Count)
  Note: Indemnity Incurred Losses are capped by the Loss Limit Filter.
- **Medical Severity -** (Lost-Time Medical Losses) / (Lost-Time Claim Count).
  Note: Medical Incurred Losses are capped by the Loss Limit Filter.
- **Medical-Only Severity -** (Medical-Only Claims Losses) / (Medical Only Claim Count)
- **Body-Part Percentage -** (Number of Lost-Time Claims for a Specific Body Part) / (Total Number of Lost-Time Claims)
- **Cause Percentage -** (Number of Lost-Time Claims for a Specific Cause) / (Total Number of Lost-Time Claims)
- **Nature Percentage -** (Number of Lost-Time Claims for a Specific Nature) / (Total Number of Lost-Time Claims)
- **Lost-Time Claim Count –** Refers to a claim where an employee is unable to work due to a work-related injury or illness and receives indemnity benefits (payments for lost wages). These claims are considered more severe and costly than medical-only claims, as they involve both medical expenses and lost income.
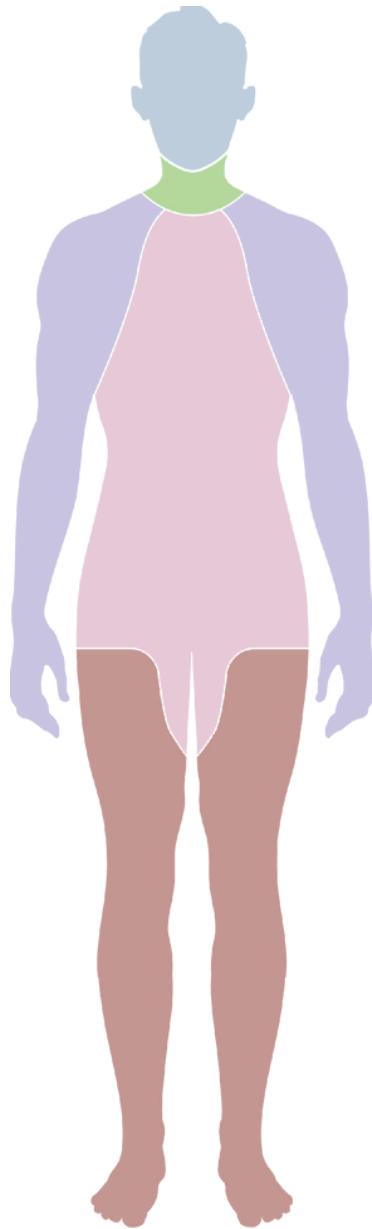
Types of Premiums
- **Manual Premium at Bureau Rates** (Man Prem Bureau Rates) is calculated on a current presurcharge loss cost level basis for both Pennsylvania and Delaware. It does not reflect the effects of Experience Rating Modification.
- **Modified Premium at Bureau Rates** (Mod Prem Bureau Rates) 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).

WORKCOMP 360

Powering Smart Decisions

WorkComp 360 transforms workers compensation intelligence, a Business Intelligence & Analytics platform enabling users to go beyond the data for better benchmarking and insights.

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