Workers Compensation Data Pro User Guide

Delaware Compensation Rating Bureau, Inc.

Pennsylvania Compensation Rating Bureau

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A. INTRODUCTION

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

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

B. SYSTEM REQUIREMENTS

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

C. PRIVACY AND SECURITY STATEMENT

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

D. ABOUT THE DATA

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

E. ACCESSING WC DATA PRO

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

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

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

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

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

F. NAVIGATING AND USING WC DATA PRO

Once users have launched the application, the following screen will be displayed:

PENNSYLVANIA CompensationRating Bureau Workers Comp Dat	a Pro
Arrow Premium And Loss Loss	Help 🔻
	Welcome to Workers Comp Data Pro The DCRB/PCRB market is a competitive, innovative and dynamic system in which many different programs and actions interact to determine policy provisions, prices and outcomes. Evaluating prior experience is an integral part of understanding the market. To assist all competitive developed the Workers Compensation Data Pro application (Data Pro). Data Pro is available to members in monitoring premium, exposure and loss information, the DCRB/PCR has developed the Workers Compensation Data Pro application (Data Pro). Data Pro is available to members in the provide aggregate views of the PCRB databases. Data Pro contains premium, exposure and loss information by classification and other policy characteristics. The application provides carriers the capabilities to better understand the unit statistical data that us a statewire results. Users can display and export their results. The Carrier Pricing Benchmark application contains authorized manual rates by classification and arter by carrier. This application allows selection of rates either by carrier (showing the selected carriers and anal rates by classification or authorized manual rates by carrier). The application (showing the selected casification anal rates by carrier). The application or exclusion of data for vanual rate by carrier. Users of the Data Pro application fue substrate and the polycet do to the PCRB by the carrier. Users of the Data Pro must consider exclusion of data for vanual rates by carrier. Users of the Data Pro application and and the selected casification to be an informational resource only. To verify understanding and acceptance of the limitations noted above and access the Data Pro must consider the application to be an information allows.
	Copyright © 2021 PCRB. All rights reserved. v.210226

Users must read the disclaimer and click the **Accept** button to proceed.

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

And Loss Loss	Belp 🔹 1	
GROUPING & FILTERING CRITERIA		^
🔯 Benchmark 🔹 🔯 Group 🔹	🔯 Filter 🔹 🔲 Data Columns 🔹	🖩 Run 🥒 Clear 🔀 Export
Industry		Exclude Fields Preport Filters
Page 1 of 1 (0 items) (1)	Page size: 20 🔻	
	Grand Total	Row Labels
Grand Total		
	3	Column Labels
		∑ Column Values
Page 1 of 1 (0 items) (1)	Page size: 20	
		Defer Layout Update Update

1. Main Menu

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

a. Home

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

b. Premium and Loss

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

c. Loss

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

d. Help

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

2. Grouping & Filtering Criteria Toolbar

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

Steps to submit a query:

a. Select a Benchmark Criteria

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

G	ROUP	ING & FILTERING CRITERIA							^
	2	Benchmark 🔻 🕎 Group 🔻	Filter	• 🗌 Data	Columns 🔹		🕕 Run	🤌 Clear	🛃 Export
-	Со	lumn A	Column B						
			Compare						
	Carri	er/Industry:	Carrier/Industry:						
	O I	ndustry 💿 Carrier	Industry	O Carrier					
	Selec	t Carrier:							
	1234	5, 67890, 77766 🔹				_			
		Name	NAIC #	Carrier #	NCCI #				
		Demo Carrier 1	12345	777	77777				
		Demo Carrier 2	67890	667	66777				
		DEMO CARRIER 3	77766	696	66677	\sim			

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

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

Name	NAIC #	Carrier #	NCCI #	
Demo Carrier 1	12345	777	77777	~
Demo Carrier 2	67890	667	66777	
DEMO CARRIER 3	77766	696	66677	\sim
			😵 Close	

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

Column A	Column B
Carrier/Industry: Industry Carrier	Carrier/Industry:
	Select Carrier: 12345, 67890, 77766

b. Select a Grouping Criteria

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

OUPING & FILTERING C	RITERIA			
😨 Benchmark 🔹	🛐 Group 🔻 🔝 Filter	▼ Data Columns ▼ III Run	🥒 Clear	🛃 Export
	State Code:	Governing/Class:		
	Pennsylvania O Delaware	- Select -		
	Rate Revision Year:	Policy Year:		
	2019 -	Policy Year		
	Industry/Hazard Group:	Market (Delaware Only):		
	- Select -	- Select -		
	Geo Zip/County Code:	Type of Range:		
	- Select -	- Select -		

Loss:			
GROUPING & FILTERING C	RITERIA		^
Benchmark 🔻	Group 🔻 🕎 Filter	▼ Data Columns ▼ III Run	nt 🖉 Clear
	State Code: Pennsylvania Delaware	Governing/Class: - Select -	
	Rate Revision Year: 2019	Policy Year	
	Industry/Hazard Group: - Select -	Report Level:	
	Geo Zip/County Code: - Select -	Market (Delaware Only): - Select -	
	Group Selections:		

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

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

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

c. Select a Filtering Criteria

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

COMPANY AND LOSS:		
😨 Benchmark 🔻 👿 Group 🔻	Filter 🔹 🗌 Data Columns 🔻	🔟 Run 🥒 Clear 🛛 🔀 Export
	Industry Hazard	Geo Zip Ocumty Code
	Select Industry Group:	Select Geo Zip (Max 10):
	- Select -	- Select -
	Select Policy Year:	Select Class Code (Max 10):
	- Select -	- Select -
	Select Deductibles:	Select Exposure:
	- Select -	Payroll O Non Payroll
	Select Retro:	Select Frequency Range (Max 5):
	- Select -	- Select -
	Select Loss Ratio Range (Max 5):	Select Exp Mod Range (Max 5):
	- Select -	- Select -
	Select Payroll Range (Max 5):	Select Premium Range (Max 5):
	- Select -	- Select -

Loss:					
GROUPING & FILTERING CRITERIA					^
🗑 Benchmark 🔻 🕎 Group 🔻	Filter 🔻 🗌 Data Column	•	🛄 Run	🥒 Clear	🛃 Export
	Industry O Hazard		Geo Zip	O County Code	
	Select Industry Group:		Select Geo Zip	(Max 10):	
	- Select -	-	- Select -		-
	Select Policy Year:		Select Class C	ode (Max 10):	
	- Select -	-	- Select -		-
	Select Deductibles:		Select Injury	Гуре:	
	- Select -	-	- Select -		-
	Select Retro:		Select Claim S	tatus:	
	- Select -	-	- Select -		-
	Select LRARO:		Select Loss Ra	nge (Max 5):	
	- Select -	-	- Select -		-
	Report Level:				
	- Select -	-			

d. Select Data Columns

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

Premium and Loss:

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

😨 Benchmark 🔻 🔯 Group 👻 😨 Filter	📃 Data Columns 👻 🔲 Run 🧳 Clear 🛛 🛃 Exp	port
	Select Premium Columns:	
	All Premium Fields Mod Prem Bureau Rates	
	Policy Count By Class Man Prem Carrier Rates	
	🖉 Exposure 🔲 Man Prem Bureau Rates	
	Mod Prem Carrier Rates	
	Select Loss Columns:	
	All Loss Fields Indemnity Paid	
	Claim Count 🔲 Medical Paid	
	Indemnity Incurred Total Paid	
	Medical Incurred Average Loss Ratio	
	Total Incurred Average Claim Frequency	





e. Run the Report

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

GROUPING & FILTERING CRITERIA							
Benchmark 🔻 🔄 Group 👻	Filter • Data Columns •	🔲 Run	🥜 Clear	🔀 Export			

3. Report Screen

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

Industry				Seclude Fields	PReport Filters
Page 1 of 1 (1 items) 🕢 1 🕑			Page size: 20 👻		
	Exposure	Claim Count	Total Incurred		
* PA 2012	\$192,903,470,433	168,557	\$1,740,996,420		
Page 1 of 1 (1 items) 🕜 1 📀			Page size: 20 💌		
-					Row Labels
					State 🕈
					Policy Year 🖤
					Column Labels
					∑ Column Values
					Exposure
					Claim Count
					Total Incurred
				Defer Layout Upo	late Update
	*			<u></u>	

Below is a sample report based from the following criteria:

- Benchmark: Industry
- Group: State Code = Pennsylvania, Policy Year
- Filter: Policy Year 2012
- Data Columns: Default (Exposure, Claim Count, Total Incurred)

Industry }B	enchmark									
Page 1 of 1 (1 items) (1) Page size										
Chata	Deliny Veer	•	Grand Total							
State Policy Year		• '	Exposure	Claim Count	Total Incurred					
PA	2012		\$193,001,809,146	168,974	\$1,882,301,054					
Page 1 of 1 (1 it	ems) 🕜 1 🕑				Page size: 20					
	\bigvee			$\overline{\mathbf{A}}$						
Gr	oup/Filter		Data Columns							

Note that the report screen displays 20 rows of data by default. It can be changed by selecting a value from the "Page size" drop-down list. The page navigation buttons can be used to scroll through the report.

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

Industry									
Page 1 of 1 (1 items) 🕜 1 🔊			Page size: 20 🔻						
Ctata P Daliau Vear		Grand Total							
State T Policy Year T	Exposure	Claim Count	Total Incurred						
PA 2012	\$193,001,809,14	6 168,974	\$1,882,301,054						
Page 1 of 1 (1 items) 🕜 1 📀	Page 1 of 1 (1 items) (1) Page size: 20								
	*								
Carrier									
Page 1 of 1 (0 items) 🔇 1 📀			Page size: 20 🔻						
Olata B Data Maa		Grand Total							
State Policy Year	Exposure	Claim Count	Total Incurred						
Grand Total	\$0	0	\$0						
Page 1 of 1 (0 items) (1) Page size: 20 •									

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

4. Pivot Table Field List

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

The WC Data Pro Pivot Table functions similar to Microsoft Excel's Pivot Table. Fields can be moved by "dragging and dropping" to and from the Row Labels, Column Labels, Column Values and Report Filters. This will in turn update the report screen and display the data in a different perspective.

🗟 Exclude Fields	💡 Report Filters
	Row Labels
	State 🖣 🕈
	Policy Year
	Column Labels
	∑ Column Values
	Exposure
	Claim Count
	Total Incurred
🔲 Defer Layout Upda	te Update

To apply a filter to a field in the Pivot Table Field List, click on the filter icon (\uparrow) and select the values from the menu that you wish to include or exclude.

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

Defer Layout Update

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

G. EXPORTING A REPORT

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

GROUPING & FILTERING CRITERIA									
Benchmark 🔹 🗑 Group	•	Filter	•	Data Columns 🔹		🕕 Run	🤌 Clear	🛃 Export	

The exported file will include multiple tabs depending on the type of query. The **Filtering Criteria** tab lists the measures selected from the Grouping & Filtering Criteria Toolbar.

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

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

	А	В	С	D	E	F	G	Н	1	J	K	L	
1													
2	Note: The	filtering c	riteria sho	wn does no	ot reflect t	he selectio	ons made v	vithin the	pivot table.				
3													
4	Benchmar	k											
5		Column A	Industry										
6													
7	Group												
8			Pennsylva	ania, Policy	Year								
9													
10	Filter												
11			Policy Yea	ar:2012									
12			Exposure	: Payroll									
13													
14	Data Colu	mns											
15			Exposure,										
16													
17													
18													
19													
20													•
H I	I I I S	eetA_Indu	stry Filte	ering Criter	ia / 🞾 /							•	Ī

	А	В	С	D	E	F	G	Н	- I		
1	Premium & Loss Reports										
2			Grand Total	Grand Total	Grand Total						
3			Exposure	Claim Count	Total Incurred						
4	PA	2012	\$193,090,318,997	166,708	\$1,416,676,315						
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											Ŧ
H -	SheetA_Industry	Filte	ering Criteria 🏑 🖏	/	[] ◀ [•	

H. EXITING WC DATA PRO

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

I. TECHNICAL APPENDIX

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

Premium and Loss Measures:

Group Criteria

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

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

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

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

Filter Criteria

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

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

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

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

Data Columns

Manual Premium at Bureau Rates *(Man Prem Bureau Rates)* is calculated on a current 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).

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

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

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

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

Loss Measures:

Group Criteria

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

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

Filter Criteria

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

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

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

Data Columns

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

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

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

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