# Rating and Underwriting Reference User Guide

Delaware Compensation Rating Bureau, Inc.

Pennsylvania Compensation Rating Bureau

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### A. INTRODUCTION

The Rating and Underwriting Reference (RUR) is a web-based application that provides the user with employer specific pricing elements, including authorized classes(s), workplace safety and contractor class credits as well as displaying the most current and historical experience modification(s) and merit ratings for an individual employer.

This guide will provide an overview of the functions available and helpful hints for using the application. It is recommended that the user read this document before using the application.

# **B. PRIVACY AND SECURITY**

Users may view the DCRB/PCRB Privacy and Security Statement within the website. The Sign In screen for the Application Login contains a Privacy link that will provide access to the Privacy and Security Statement.

# C. ACCESSING THE RUR

The RUR 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>. The Application Login can also be accessed via a link on the DCRB/PCRB homepage, <u>www.dcrb.com</u> or <u>www.pcrb.com</u>.

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

The RUR is available to all users of the Application Login. If you are not a registered user, click on the **First Time User** link and complete the registration form.

Once successfully logged in, the user will observe the Application Manager home screen. Select **Rating and Underwriting Reference** to launch the application.

#### D. NAVIGATING AND USING THE RUR

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



The RUR displays results for only one state at a time. To toggle between Delaware and Pennsylvania, click on the *Switch to DE* or *Switch to PA* option found on the menu bar.

RATIN	IG AND UNDERW	RITING REFERENCE				
Home	Authorized Classes	Rating Values and Classes	Experience/Merit Rating	Quick MOD	Underwriting Guide	Switch to DE

The following tools are available from the RUR main menu options:

- Authorized Classes
- Rating Values and Classes
- Experience/Merit Rating
- Quick Mod
- Underwriting Guide

# E. AUTHORIZED CLASSES

The Authorized Classes screen allows the user to enter a File/FEIN number or the name of the employer to display pertinent information relating to the employer with the "governing classification".

To search using File/FEIN number, select the File Number radio button and then enter a value for the File or FEIN number textbox. Click the Search button.

AUTHORIZED CLASSES					
File Number O Employer Name					
File/FEIN Number:*	Enter file/Fein #				
		Q Search			

To search using the name of employer, select the Employer Name radio button and then enter a value for the Employer Name textbox. Click the Search button.

AUTHORIZED CLASSES						
File Number  Employer Name						
Employer Name:*	Enter employer name					
		Q Search				

© 2021 DELAWARE COMPENSATION RATING BUREAU, INC. © 2021 PENNSYLVANIA COMPENSATION RATING BUREAU A result is displayed when a match is found.

	File Number	FEIN	Employer Name	Employer Mailing Address	Class Code	Mod/Merit	Expiration Date	
ŧ	999	*** 9999	Test	1 Test Way	0006	Merit Adjustment - 5% Credit	05/01/2022	
	Record(s): 1							
Pag	Page 1 of 1 (1 items)     [1]     Page size:     10							

The fields presented are File Number, partially masked FEIN Number, Employer Name, Employer Mailing Address, Governing Class Code, Mod/Merit and Expiration Date.

Click on the plus sign (+) to the left of the file number to see the details for the risk. Once expanded the user can use the Effective Date dropdown to view prior years.

	File Number	FEIN	Employer Name	Empl	loyer Mailing Ac	ldress	Class Code	Mod/Merit	Expiration Date
Θ	999	**** 9999	Test	1 Te	st Way		0006	Merit Adjustment - 5% Credit	05/01/2022
	Effective Date:	05/01/2021 - 05/0	01/2022						
		Data	a History				Authoriz	ed Classes	
		Issue Date:	02/03/2021		Class	Rating	Value D	escription	
		Location:	1			<u> </u>	`		
		Mod/Merit:	Merit Adjustment - 5% Credit						
	E	mployer Name:	Test						
		Address:	1 Test Way						
		County:	Lycoming County						
					Premium Credit				
					Effective	Cla	ss Descrip	ntion R	ating Value
								🚔 Printe	er Version
			Record(s): 1						
Pag	e 1 of 1 (1 items)	< [1] >							Page size: 10 🗸

Select the Printer Version button to generate a PDF of the experience or merit rating information for printing and/or download.

# F. RATING VALUES AND CLASSES

The Rating Values and Classes screen allows the user to enter a classification code or classification wording to get more detailed information on the class.

RATING VALUES AND CLASSES					
Classification Code:	All				
Classification Wording:	All Q Search Olear				

When using the Classification Code search, the result screen will provide the class definition and the date that the classification was last amended. Click on the [+] button to expand the result and view additional information.

R	RATING VALUES AND CLASSES						
	Classification Coo Classification Wo	de: 005 ording: All		Clear			
	Select All	UnSelect All	Export				
	Со	de	Name				
Θ		005	TREE PRUNING (12/	/1/09)			
	Effective Date	Bureau Loss Cost	Hazard Group				
	04/01/2021	\$6.43	F				
	04/01/2020	\$6.92	F				
	04/01/2019	\$8.02	F				
	01/01/2019	\$9.58	F				
	TREE PRUNING, Applicable to bu and/or ropes an personnel whose hauling away of maintenance an debris.	Spraying, Repairin sinesses pruning, d/or aerial buckets e job duties may in tree limbs and de d another contract	ng or Fumigating. spraying, trimmin s. Code 005 applie nclude but are not bris regardless of t is written for the	, ng or fumigating trees. These operations may require tree climbing using lac es to the whole tree work job or location, meaning Code 005 also includes g t necessarily limited to: chipping, cleanup activities, the removal and/or the whether or not a separate contract is written for tree pruning or lawn e removal, chipping, cleanup activities and/or the hauling away of tree limbs	lders round and		
	Also includes ge engaged in prov contemplates tre	neralist tree care s iding a single serv ee removal that is	service contractor ice (e.g., clearing incident to the en	rs that perform most or all of the above listed services or specialists principa g the existing rights-of-way/tree pruning for utility lines). Code 005 further mployer's pruning, spraying, repairing, trimming or fumigating services.	lly		
	OPERATIONS NO	OT INCLUDED:					
	1. Assign the ap	plicable logging cl	assification to log	ging businesses or clearing of land projects that include tree removal.			
	2. Separately ra	te to Code 012 lar	ndscaping or lawn	cutting or maintenance.			
Pa	Page 1 of 1 (1 items) < [1] > Page size: 10 <						

Use the Classification Wording search by entering a word(s) that best describe the occupation that you are searching. All classifications that include the same word or group of words in the description will be returned. Click on the [+] button to expand the result and view additional information.



# G. EXPERIENCE/MERIT RATING

The Experience/Merit Rating screen provides the most up-to-date and historical experience and/or merit rating information by employer.

Include:	Both 💙
File/FEIN Number:	All
Insured's Name:	Starts With  All
Class Code:	Class Only  All
County:	All 💙
Expiration Date Range:	mm/dd/yyyy 🗹 To mm/dd/yyyy 💟
	Search Clear R Evnort

On the search screen enter as much (or as little) information as you wish to help refine your search. Fields left blank will include all results for that field.

Note: Only risks that have had a rating issued within the last two years will be shown. If no ratings have been issued for a risk within the last two years, the risk is dropped from the system.

Include:

• Both (default)

Selecting *Both* will display the most current search results for both experience rating and merit rating.

- Experience Rating returns risks that are experience rated.
- *Merit Rating* returns risks that are merit rated.

#### File Number

The file number is up to seven characters long. Leading zeros are not required. This is the file number issued by the PCRB or DCRB.

When two entries are returned for the same file number, this indicates that the employer operates multiple locations assigned to different direct employment classifications.

#### **FEIN Number**

A FEIN, also known as a federal tax identification number or an employer identification number (EIN), is issued to entities that do business in the United States. The FEIN is a unique nine-digit corporate ID number.

#### Insured's Name

Enter all or a portion of the employer's name to complete a search.

*Tip:* As this is a character string search, less is better when searching by name. To increase your success rate, limit the number of characters within this search. For example, when

searching for Research & Technology Institute, entering only Research will increase the number of matches returned.

#### **Class Code**

- *Class Only* will display only those employers where the requested class is an authorized class.
- Governing Class Only will select those employers where the class requested is present as the governing class. The governing class is that classification other than the standard exceptions classifications which carries the largest amount of payroll exclusive of payroll of miscellaneous employees.
- Class and Governing Class will select those employers where the class requested is present as either an authorized class or governing class.

Governing class is selected from the most current unit statistical data for the individual employer. When unit statistical data is not available, the governing class field will be blank.

For experience rated risks you can select any one of the three search options, as all authorized classes and the governing class are displayed for each risk.

For merit rated risks, **only** the governing class and the merit adjustment class (9884, 9885, 9886) are displayed.

#### County

Select the county you wish to search from the dropdown box or you may select "All Counties" which is the default. Results returned as *Operations in PA* or *Operations in DE* means that while the insured's mailing address may not be within the state, they have a location within the state.

#### **Expiration Date Range**

Dates must be entered in MM/DD/YYYY format. To restrict your search to those risks that have an experience or merit rating with an expiration date within a specified range, enter that range here.

#### Search Results & Detail Screen

When your search criteria match only a single risk, the details for that risk will be returned. When multiple risks match your search criteria, a results list will be displayed.

The results screen contains:

	File Number	FEIN	Employer Name	Employer Mailing Address	Class Code	Mod/Merit	Expiration Date	
÷	999	***: 9999	Test	1 Test Way	0006	Merit Adjustment - 5% Credit	05/01/2022	
	Record(s): 1							
Pag	Page 1 of 1 (1 items) < [1] >     Page size: 10							

The fields presented are File Number, partially masked FEIN, Employer Name, Employer Mailing Address, Class Code, Mod/Merit and Expiration Date. The results screen can be sorted in either ascending or descending order by clicking on the column headings.

To see details for a particular risk, click on the plus sign (+) to the left of the file number.

Select a policy period from the Effective Date dropdown menu to display rating and class history for the selected policy effective date.

	File Number	FEIN	Employer Name	Employer Mailing A	Address	Class Code	Mod/Merit	Expiration Date	
Θ	999	**** 9999	Test	1 Test Way		0006	Merit Adjustment - 5% Credit	05/01/2022	
	Effective Date:	05/01/2021 - 05/0	01/2022						
		Data	a History		Authorized Classes				
		Issue Date:	02/03/2021	Class	Rating	Value D	escription		
		Location:	1						
		Mod/Merit:	Merit Adjustment - 5% Credit						
	E	mployer Name:	Test						
		Address:	1 Test Way						
		County:	Lycoming County						
				_	Premium Credit				
				Effective	Cla	ss Descrij	otion R	ating Value	
							📄 🗐 Printe	er Version	
			Record(s): 1						
Pag	ge 1 of 1 (1 items)	< [1] >						Page size: 10 🗸	

#### H. QUICK MOD

The Quick Mod screen allows the user to search for the latest available Experience Modification or Merit Rating using the File Number or Federal Employer Identification Number (FEIN).

		QUICK MOD				
		File/F	EIN Number:* 999	Q Sea	arch	
	File Number	FEIN Number	Employer Name	Effective Date	Issue Date	Mod/Merit
	999	**** 9999	Test	05/01/2021	02/03/2021	Merit Adjustment - 5% Credit

# I. UNDERWRITING GUIDE

The Underwriting Guide screen allows the user to search for classification using a specific classification code or classification wording and effective date. The result screen will return all entries for a specific classification code.

# RATING AND UNDERWRITING REFERENCE USER GUIDE Page 10

	Direct Emplo	yment Classification Code: 5   Effective Date: 04/01/2021
Dir	ect Employme	ent Classification Wording: All <u>Temporary Staffing</u>
		🔍 Search 🧷 Clear
Code	2	Name
Code	e 005	Name       Orchard Work, Fumigating By Contractor
Code	005 005	Name       Orchard Work, Fumigating By Contractor       Orchard Work, Pruning By Contractor
Code	e 005 005 005	Name       Orchard Work, Fumigating By Contractor       Orchard Work, Pruning By Contractor       Tree Pruning, Spraying, Repairing, Trimming Or Fumigating

Click on the [+] button to the left of the class code to expand the result and view additional information.

	Name		
005	Orchard Wo	rk, Fumigating By (	tor
Class Code: 005	Change: TREE PR	UNING (12/1/09)	
Effective Date	Bureau Loss Cost	Hazard Group	
04/01/2021	\$6.43	F	
04/01/2020	\$6.92	F	
04/01/2019	\$8.02	F	
01/01/2019	\$9.58	F	
REE PRUNING, S opplicable to busi	praying, Repairin nesses pruning, s /or aerial buckets	ng or Fumigating spraying, trimmi S. Code 005 appli	umigating trees. These operations may require tree climbing using ladders he whole tree work job or location, meaning Code 005 also includes groun
REE PRUNING, S applicable to busi and/or ropes and, versonnel whose auling away of to naintenance and lebris.	praying, Repairin nesses pruning, s /or aerial buckets job duties may in ree limbs and det another contract	ng or Fumigating spraying, trimmi . Code 005 appli clude but are no oris regardless of is written for th	umigating trees. These operations may require tree climbing using ladders the whole tree work job or location, meaning Code 005 also includes groun sarily limited to: chipping, cleanup activities, the removal and/or the ner or not a separate contract is written for tree pruning or lawn wal, chipping, cleanup activities and/or the hauling away of tree limbs and
REE PRUNING, S applicable to busi and/or ropes and, personnel whose auling away of to naintenance and lebris. Also includes gene engaged in provid contemplates tree	praying, Repairin nesses pruning, s /or aerial buckets job duties may in ree limbs and det another contract eralist tree care s ling a single servi e removal that is	ng or Fumigating spraying, trimmi . Code 005 appli clude but are no oris regardless of is written for th service contracto ice (e.g., clearing incident to the e	umigating trees. These operations may require tree climbing using ladders the whole tree work job or location, meaning Code 005 also includes groun ssarily limited to: chipping, cleanup activities, the removal and/or the ther or not a separate contract is written for tree pruning or lawn wal, chipping, cleanup activities and/or the hauling away of tree limbs and perform most or all of the above listed services or specialists principally xisting rights-of-way/tree pruning for utility lines). Code 005 further ar's pruning, spraying, repairing, trimming or fumigating services.
REE PRUNING, S applicable to busi ind/or ropes and, versonnel whose inauling away of ti naintenance and lebris. Also includes genuing aged in provid contemplates tree OPERATIONS NOT	praying, Repairin nesses pruning, s /or aerial buckets job duties may in ree limbs and det another contract eralist tree care s ling a single servi e removal that is TINCLUDED:	ng or Fumigating spraying, trimmi code 005 appli clude but are no oris regardless of is written for the service contracto ice (e.g., clearing incident to the e	umigating trees. These operations may require tree climbing using ladders the whole tree work job or location, meaning Code 005 also includes groun sarily limited to: chipping, cleanup activities, the removal and/or the ter or not a separate contract is written for tree pruning or lawn wal, chipping, cleanup activities and/or the hauling away of tree limbs and perform most or all of the above listed services or specialists principally xisting rights-of-way/tree pruning for utility lines). Code 005 further er's pruning, spraying, repairing, trimming or fumigating services.
REE PRUNING, S applicable to busi and/or ropes and, bersonnel whose auling away of the naintenance and lebris. Uso includes gene ingaged in provid ontemplates tree DPERATIONS NOT	praying, Repairin nesses pruning, s /or aerial buckets job duties may in ree limbs and deb another contract eralist tree care s ling a single servi e removal that is TINCLUDED: licable logging cla	ng or Fumigating spraying, trimmin . Code 005 appliclude but are no oris regardless of is written for the service contracto ice (e.g., clearing incident to the e	umigating trees. These operations may require tree climbing using ladders the whole tree work job or location, meaning Code 005 also includes groun ssarily limited to: chipping, cleanup activities, the removal and/or the ter or not a separate contract is written for tree pruning or lawn wal, chipping, cleanup activities and/or the hauling away of tree limbs and perform most or all of the above listed services or specialists principally existing rights-of-way/tree pruning for utility lines). Code 005 further er's pruning, spraying, repairing, trimming or fumigating services.

If using the classification wording search, enter a word that best describes the occupation of the employer. The result screen will return all classifications where the word or words are part of the class description.

# RATING AND UNDERWRITING REFERENCE USER GUIDE Page 11

UNDERWRITING GUIDE		
Direct Employment Classification Code:	All	
Effective Date:	04/01/2021	
Direct Employment Classification Wording:	tree	Temporary Staffing 🚺
	🔍 Search 🧷 Clear	

	Code	Name	
Ð	005	Tree Pruning, Spraying, Repairing, Trimming Or Fumigating	
ŧ	012	Street Or Road Landscape Planting And Maintenance - By Specialist Contractor	
ŧ	0013	Christmas Tree Planting, Cultivating And Harvesting	
÷	0013	Farm, Tree	
ŧ	457	Artificial Christmas Tree Mfg.	
ŧ	473	Christmas Tree Light Cord Sets Mfg.	
ŧ	601	Surfacing Or Resurfacing Of Road Or Street	
ŧ	601	Street Or Road Construction Or Maintenance - Scraping, Paving Or Repaving	
ŧ	601	Repaving - Street Or Road	
ŧ	601	Paving Or Repaving, Road And Street	
Pa	ge 1 of 2 (18 items) 🛛	[1] 2 > Page size: 10 ▼	]

# J. DEFINITION OF TERMS

CONTINGENT	This indicates that an experience rating modification factor was produced with missing unit statistical data, but met the minimum data requirements set forth in the Experience Rating Plan Manual. A mod can also be contingent for a unit or a specific unit report level that contains errors that make it ineligible for experience rating use.
Not Qualified	Risk does not currently qualify for experience rating.
History	Up to five years of prior experience modification or merit rated adjustment history are shown. If no ratings have been issued within the prior 2 years, the records are removed from the system.
Governing Class	This is the classification other than the standard exception classifications (951/953) which carries the largest amount of payroll exclusive of payroll of miscellaneous employees. Governing class is selected from the most current unit statistical data for the individual employer. When unit statistical data is not available, the Gov Class field will be blank.
Class	The current authorized classes for the selected risk.

# K. SEARCH TIPS

Search for merit ratings with a 5% credit Search

Search for Class 9885.

# RATING AND UNDERWRITING REFERENCE USER GUIDE Page 12

Search for merit ratings with a 5% debit	Search for Class 9886.
Search for merit ratings with a neutral adjustment	Search for Class 9884.
Search for merit ratings that are "Not Qualified"	Search for Class 8888.
Search for experience ratings with a variable Delaware Workplace Safety Program Credit	Search for Class 9880. The value shown under Rating Value for Class 9880 indicates the percentage of credit, e.g., .17 indicates a 17% Credit.
Search for Delaware Insurance Plan surcharges	Search for Class 0277
Search for ratings with a 5% Pennsylvania Certified Safety Committee Credit	Search for Class 9890. The value shown under Rating Value for Class 9890 indicates the amount of the credit, e.g., .5 indicates the standard 5% credit.
Search for experience ratings with a variable Construction Class Premium Credit	Search for Class 9046. The value shown under Rating Value for Class 9046 indicates the amount of the credit, e.g., .15 indicates a 15% credit, etc.
Search for experience ratings that are "Not Qualified"	Search for Modification Range between .001 and .001.