



Chapter 1: Overview of Experience Rating

Experience Rating Overview

- NCCI’s Experience Rating Plan
- Comparisons among like employers
- Mandatory for qualifying employers
- Results in an experience rating modification factor

Experience Rating Modification Factor

- Based on past payroll and loss experience
- 1st through 3rd Reports only
- Latest values, including corrections at each report level

1/1/2024 Rating	
1/1/2022–1/1/2023	→ 1st Report level
1/1/2021–1/1/2022	→ 1st and 2nd Report level
1/1/2020–1/1/2021	→ 1st, 2nd, and 3rd Report level

Types of Experience Rating Modification Factors

Modification Factor	When the Mod is . . .
Credit	Lower than 1.00
Debit	Higher than 1.00
Unity	a 1.00

Types of Experience Ratings

- **Intrastate mods:** employer has exposure in only one state that participates in the Plan
- **Interstate mods:** employer has exposure in two or more states that participate in the Plan
- **NOTE:** The Plan applies to ALL NCCI, and in IN, MA, and NC
- **For MN and WI,** the Plan applies only for interstate experience rating
- For rating effective dates of 10/1/2022 and thereafter, NY no longer participates in interstate experience ratings and experience for NY applies to intrastate mods only.



Data Now Program (DNP) Data Reporting Requirements for Experience Rating

Experience Rating Worksheet

WORKERS COMPENSATION EXPERIENCE RATING											
NCCI		Risk Name: ANY INSURED						Risk ID: 910123456			
		Rating Effective Date: 01/01/2023			Production Date: 10/01/2022			State: ANY STATE			
00-ANY STATE Firm ID: Firm Name: ANY INSURED											
Carrier: 00000		Policy No. 2021UNIT		Eff Date: 01/01/2021		Exp Date: 01/01/2022					
Code	ELR	D- Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses	
8288	3.79	.32	250,000	9,475	3,032	NO. 14	05	*	28,000	28,000	
8380	.98	.32	3,025,350	29,648	9,487	2100001	05	O	53,256	18,500	
8748	.30	.24	1,645,650	4,937	1,185	NO. 5	06	*	6,000	6,000	
8810	.10	.36	3,000,000	3,000	1,080	2100002	06	F	17,359	17,359	
Policy Total:			7,921,000	Subject Premium:	82,425	Total Act Inc Losses:		104,615			
		Primary Losses		Stabilizing Value		Ratable Excess		Totals			
Actual		(I)	69,084	C * (1 - A) + G		(A) * (F)		(J)		227,796	
Expected		(E)	56,211	C * (1 - A) + G		(A) * (C)		(K)		227,320	
		ARAP		FLARAP		SARAP		MAARAP	Exp Mod		
Factors		1.00						(J) / (K)		1.00	

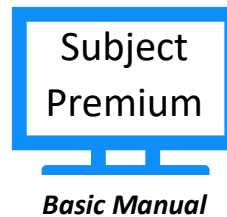
Green highlights are data used from reported units for class codes, payroll, claim, losses and subject

Orange highlights are the Risk ID, Rating Effective Date, and calculated modification factor

Premium Algorithm

The **Statistical Plan** (Part 6—Coding Values) categorizes statistical codes into subject to experience rating, not subject to experience rating, and not part of standard premium. When selecting the statistical code to report a premium component, you must determine where the premium falls in the algorithm and whether the mod applies to that premium.

Alabama Workers Compensation Premium Algorithm	
Rule ID: BM-BMPP-W0064	
Effective Date: March 1, 2023	
This algorithm provides the framework for premium charges and credits. Where not specified, the premium base is the result from the prior line. Use this rating method in the absence of independent carrier filings.	
Alabama Workers Compensation Premium Algorithm	
PREMIUM ELEMENTS	EXPLANATORY NOTES
MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+ Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+ USL&HW Exposure for non-F-classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&HW FACTOR)]
TOTAL MANUAL PREMIUM	
+ Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable, subject to minimum charge]
+ Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+ Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+ Employers Liability increased limits factor (Admiralty law, FELA)	[Factor applied to the portion of Manual Premium where Admiralty law/FELA coverage is applied]
+ Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
- Small Deductible credit	[% applied to Total Manual Premium]
SUBJECT PREMIUM	
x Drug-Free Workplace Premium Credit factor (1 - DFW Credit %)	
TOTAL SUBJECT PREMIUM	
x Experience Modification (Exp Mod)	
TOTAL MODIFIED PREMIUM	
x Merit Rating factor (1 - MR credit %) or (1 + MR debit %)	[Non-rated risks]
x Schedule Rating factor (1 - SR credit %) or (1 + SR debit %)	



Experience Rating Resources

- **Experience Rating Plan Manual**—contains the rules that govern the operation and administration of the Experience Rating Plan
- **Statistical Plan Manual**—provides the rules for reporting Unit Statistical Data for all NCCI states



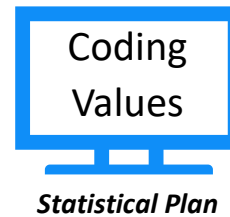
Data Now Program (DNP) Data Reporting Requirements for Experience Rating

- **Unit Statistical Reporting Guidebook**—includes additional instructions and examples for reporting data that supplements the **Statistical Plan**

Chapter 2: Data Used in Experience Rating

Subject Premium

Phrasingology	Stat Code	Premium Credit (-) or Debit (+)	Applicable States	Effective Date	Discontinued Date	Notes (If Applicable)
Additional Medical Coverage Flat Charge	0068	Debit (-)	AK, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VT, WV	12/01/1943	01/01/1990	
Aircraft Operation (Passenger Seat Surcharge)	0088	Debit (+)	TX, VA	06/01/1947	12/31/2014	Refer to Part 3, Item 3-F-2-b—Aircraft Operation—Passenger Seat Surcharge. This statistical code requires the reporting of premium and any corresponding losses.
Deductible Reporting (Subject to Experience Rating)	9664	Credit (-)	AK, AL, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, NE, NH, NM, OR, RI, SC, SD, VT, VT	01/01/1996		Applies to NCCI-filed and insurer-filed deductible programs.
Deductible Reporting (Subject to Experience Rating)	9664	Credit (-)	FL	01/01/1996		Applies to NCCI-filed and insurer-filed deductible programs. Insurer independent deductible programs must be filed with the state insurance department and approved as required on or before the date that the insurer files it.



- Used for eligibility
- Subject to experience rating
 - Classification code premium
 - Statistical code premium—subject to experience rating
 - TX exception (classification code premium only)
- Premium that is “Not Subject to Experience Rating” and “Not Part of Standard Premium” is not used to determine premium eligibility
- Excludes data with Data Grade 5 (critical priority) and Data Grade 9 (reject) edits

Payroll and Losses

- Used in calculation of experience ratings
- Subject to experience rating
- “Not Subject to Experience Rating” and “Not Part of Standard Premium” are not used to determine premium calculation
- Excludes data with Data Grade 5 (critical priority) and Data Grade 9 (reject) edits
- Generally, the latest available three years of data that fits in a risk’s experience period
 - Actual payroll
 - Incurred medical and indemnity losses
- Experience period
 - Based on rating effective date
 - Contains no more than 45 months of data



Data Now Program (DNP) Data Reporting Requirements for Experience Rating

Experience Rated Policies

- Header Record
 - Interstate Rated Policy Indicator
 - Y or N to identify whether or not a policy is interstate rated
 - Risk ID (optional)
- Exposure Record
 - Modification Effective Date = Rating Effective Date
 - Experience Modification Factor
 - Rated risks—report mod factor or unity mod
 - Nonrated risks—report all zeros

Chapter 3: Experience Rating Reporting Topics

Deductible Programs

Deductible programs are an optional feature of a policy. Insured agrees to pay, or is responsible for, a portion of the loss up to a stated threshold amount.

Deductible Process



Program Features

- Deductible programs and amount will vary by state
- Programs are filed by NCCI, which are outlined in NCCI's *Basic Manual*, or independently filed by the insurer



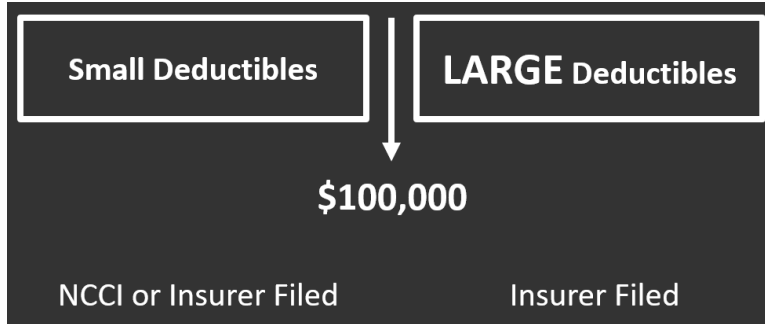


Data Now Program (DNP) Data Reporting Requirements for Experience Rating

Program Incentives

Insureds may opt for deductible programs to receive a premium credit or opt for a program that reduces the losses in the calculation of experience rating.

Small vs. Large Deductibles

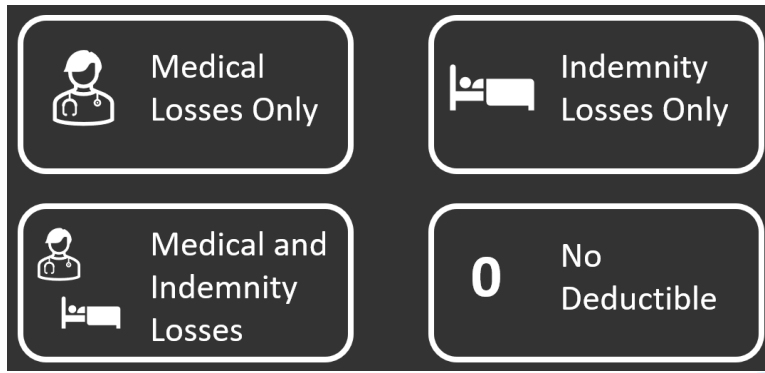


NCCI defines large deductibles mostly as \$100,000 deductible or more. This threshold aligns with Financial Call reporting requirements for the exclusion of large deductible experience in ratemaking Financial Calls.

Gross vs. Net Deductibles

- Gross Programs: the full value of the loss is used in the calculation of experience rating
- Net Programs: the full value of the loss is reduced by the deductible reimbursement amount for calculation of the experience rating

Types of Deductibles



The type of deductible code identifies what losses the program applies to or if there is no deductible.

The type of deductible code is also known as Losses Subject to Deductible Code.

Type of Deductible Plan

The Type of Deductible Plan describes how the program applies to the claims or losses and will vary by state. There are a number of codes available depending on what the deductible applies to, such as:

- Per Claim
- Per Accident
- Percentage
- Aggregate
- Coinsurance
- A combination of these types



Data Now Program (DNP) Data Reporting Requirements for Experience Rating

Deductible Amount

The amount of claim/accident loss to be paid by the insured, if applicable, as defined by the deductible program.

- Deductible percentage
- Deductible amount per claim/accident
- Deductible amount aggregate

Deductible Reimbursement

Deductible Reimbursement

- Reimbursement up to Deductible Amount
- Varies by State
- Net Deductible Programs
 - Gross value of losses is reduced by the deductible reimbursement amount

The program may apply a premium credit or may use the reimbursement amount to reduce the gross value of the losses in the calculation of experience rating.

Programs that use the reimbursement amount for experience rating are referenced as net deductible programs.

Example

Scenario:

- Claim Losses = \$10,000
- Deductible Reimbursement = \$1,000

Amount Used for Experience Rating	
Gross	Net
\$10,000	\$9,000

State Reporting

NCCI's *Unit Statistical Reporting Guidebook* lists the NCCI small deductible programs by state, with their amounts, the associated code values, whether the program is gross or net, and what to report for the reimbursement amount.

D. NCCI Small Deductible Programs						
1. Alabama						
Alabama Small Deductible Programs						
Effective Date	Header Record			Exposure Record	Experience Rating	Loss Record
	Type of Deductible (Code)	Type of Plan (Code)	Deductible Amount Per Claim/Accident	Statistical Code	Net or Gross Deductible Program	Deductible Reimbursement Amount
09/01/91	Indemnity and Medical (03)	Per Claim (01)	\$100, 200, 300, 400, 500, 1,000, 1,500, 2,000, 2,500	9664	Net	Report as applicable
2. Arizona						
Arizona Small Deductible Programs						
Effective Date	Header Record			Exposure Record	Experience Rating	Loss Record
	Type of Deductible (Code)	Type of Plan (Code)	Deductible Amount Per Claim/Accident	Statistical Code	Net or Gross Deductible Program	Deductible Reimbursement Amount
04/01/03	Indemnity and Medical (03)	Per Claim (01)	(Deductible amounts are not specified in Arizona statute)	9664	Gross	Report "0"
7. Georgia						
Georgia Small Deductible Programs						
Effective Date	Header Record			Exposure Record	Experience Rating	Loss Record
	Type of Deductible (Code)	Type of Plan (Code)	Deductible Amount Per Claim/Accident	Statistical Code	Net or Gross Deductible Program	Deductible Reimbursement Amount
07/01/90	Indemnity and Medical (03)	Per Claim (01)	\$100, 200, 300, 400, 500, 1,000, 1,500, 2,000, 2,500	9664	Net	Report with an upper limit of \$2,500
Other Rules:						
Deductible Reimbursement applies to small and large deductible programs with an upper limit of \$2,500.						
Correction reports—Deductible Reimbursements received between report levels require correction reports.						



Data Now Program (DNP) Data Reporting Requirements for Experience Rating

What Is a Wrap-Up Policy?

A wrap-up policy is typically issued to general contractors, owners, or principles of a large construction project. This policy covers the workers of subcontractors at a specific job site.

- Also Referred to As:
 - Owners Controlled Insurance Policy
 - Contractors Controlled Insurance Policy
- Umbrella Type Policy

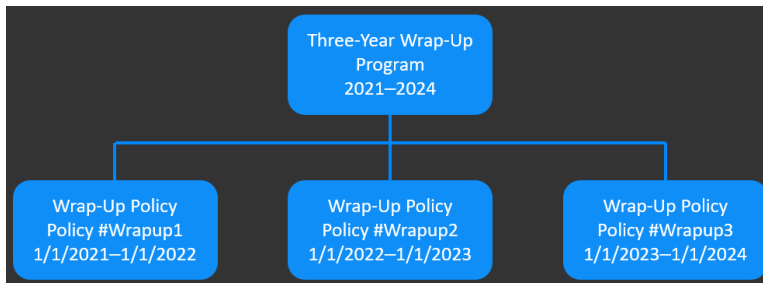


The benefit of having this type of policy is that they typically qualify for large deductible programs, or some retrospective rating because of the premium size.

Under this umbrella type policy, the general contractor and subcontractors are combinable entities covered for workers compensation benefits and the wrap-up policy is limited to the specific job site.

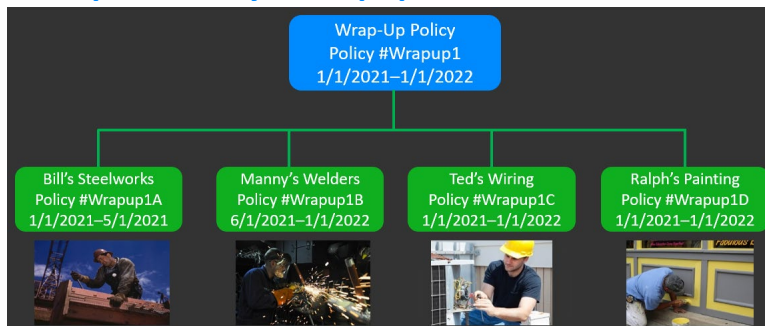
Example

- For large construction projects, the duration of the wrap-up program is typically in number of years
- A wrap-up policy that covers multiple years must be reported as separate policy with individual policy effective dates for each annual component



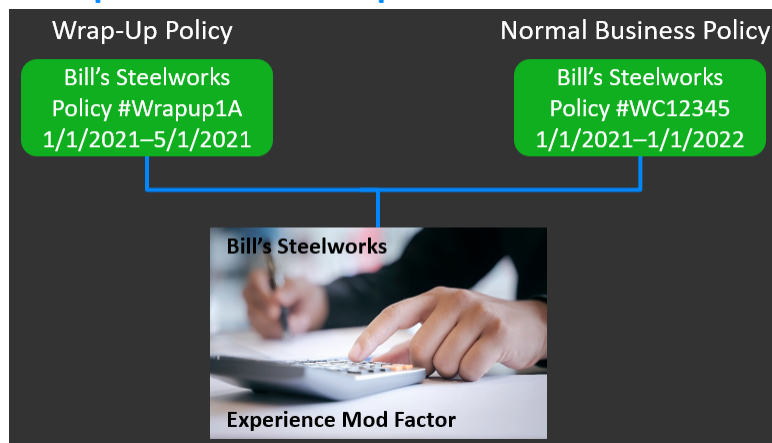
3 Year Wrap-up Example – separated into THREE ANNUAL intervals with common effective dates.

Example—Policy #Wrapup1





Example—Combined Experience



Data Reporting

- Separate unit reports (exposure/losses) by subcontractor
- Separate unit reports for general contractor or owner, if applicable
- Deductible program type, if applicable

State and USL&HW Claims

- Loss Condition Act Code
 - 01 (State Act)
 - 05—Texas Oil, Gas or Other Mineral Operations (State Act)
 - 02 (USL&HW Act)
 - 08—Texas Oil, Gas or Other Mineral Operations (USL&HW Act)

Single-Claim Accident Limitations

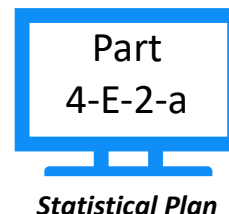
- State Claims
- USL&HW Claims

(a) G	9.40
(b) State Per Claim Accident Limitation	\$153,500
(c) State Multiple Claim Accident Limitation	\$307,000
(d) USL&HW Per Claim Accident Limitation	\$286,500
(e) USL&HW Multiple Claim Accident Limitation	\$573,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$18,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.50.)</i>	
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Multiple-Claim Accidents

- One employer
- One accident involving two or more reportable claims, per state, per policy
- Catastrophe Claims (Nonextraordinary Loss Event)
- Catastrophe Numbers 01 to 10



Multiple-Claim Accident Edits

- 0029-04, 0029-09—Only one claim reported with this catastrophe number and accident date range
- 0029-03, 0029-08, L253—Claim has the same accident date as another claim but a different catastrophe number
- L252—Claims with different accident dates are reported with the same catastrophe number
- 0029-10, 0029-11, L251—Catastrophe number must be reported consistently across all report levels for this claim

Multiple-Claim Accident Limitations

There are caps for multiple claims arising from the same accident determined under State Act, and a different cap for multiple claim accidents determined under the USL&HW Act. You will notice that these caps for multiple claims are doubled vs. the per claim limitations.

(a) G	9.40
(b) State Per Claim Accident Limitation	\$153,500
(c) State Multiple Claim Accident Limitation	\$307,000
(d) USL&HW Per Claim Accident Limitation	\$286,500
(e) USL&HW Multiple Claim Accident Limitation	\$573,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$18,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.50
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.50.)</i>	
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Chapter 4: Experience Rating (ER) Split Data

ER Split Data

There are two situations that require ER Split Data:

1. Former PEO Clients
2. Ownership Changes

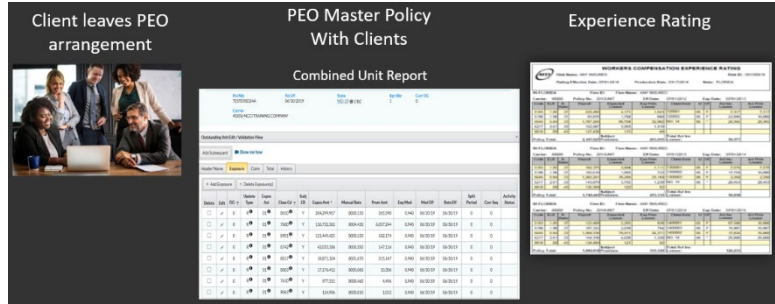
ER Split Data is a subset of individual exposure and loss information from previously reported Unit Data.



Data Now Program (DNP) Data Reporting Requirements for Experience Rating

PEO Arrangements

- Client terminates a PEO arrangement
- **Experience Rating Plan** manual rules that require individual exposure and loss data from the PEO Master Policy must be reported to NCCI Holdings, Inc.
- The client's individual exposure and loss data was combined under the previously reported units



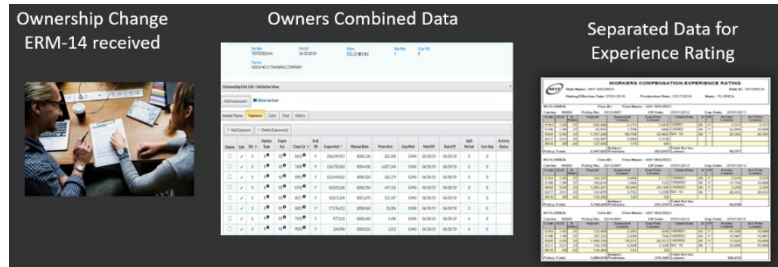
Example

Policy Effective Date	1st Report Valuation	1st Report Due Date	2nd Report Valuation	2nd Report Due Date	3rd Report Valuation	3rd Report Due Date	4th Report Valuation	4th Report Due Date
1/1/2022-2023	7/2023	9/2023						
1/1/2021-2022	7/2022	9/2022	7/2023	9/2023				
1/1/2020-2021	7/2021	9/2021	7/2022	9/2022	7/2023	9/2023		
1/1/2020-2019	7/2020	9/2020	7/2021	9/2021	7/2022	9/2022	7/2023	9/2023

Client Terminates from PEO effective 1/1/2023.

Change in Ownership

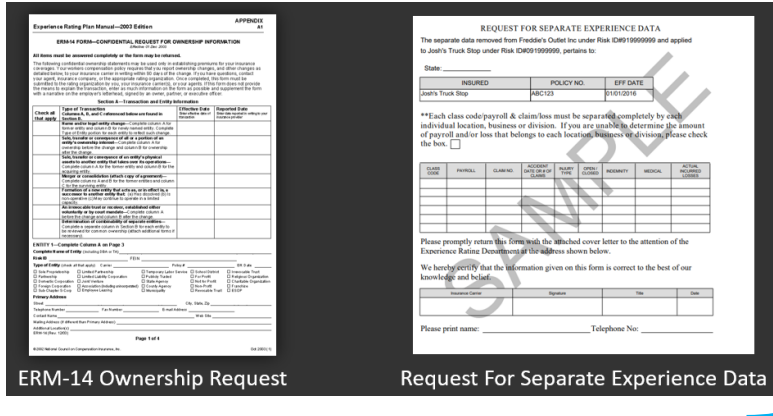
- NCCI receives an ERM-14 Form
- Owners are combined under one policy
- NCCI may request the individual exposure and loss data for a separate employer for the calculation of an experience modification (aka: separate data request)
- Refer to **Experience Rating Plan Manual** for additional information and reporting examples.





Data Now Program (DNP) Data Reporting Requirements for Experience Rating

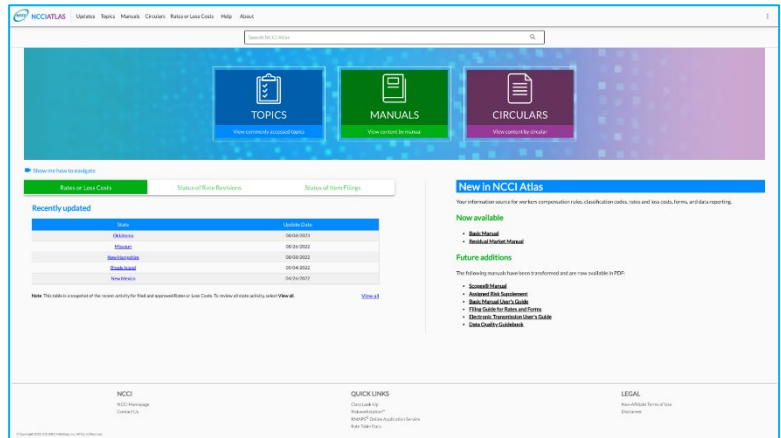
Request for Separate Data



- Request sent by NCCI to carrier of record
- Submit data for what was sold based on the ownership ruling
- The separate data request should be reported to NCCI 90 days after requesting the additional information

NCCI's Reporting Resources

- *Experience Rating (ER) Split Data Reporting Guide*
- *Experience Rating Plan Manual*
- *Statistical Plan Manual*
- *Basic Manual*



Data Submission Options

- Electronic Files
 - NCCI-defined record layout
 - ER Split Data Reporting Template
 - Manual entry
 - **Data Transfer via the Internet (DTVI)**

Benefits of Electronic Reporting

- Provides Up Front Editing
- No Subsequent Reporting
- Quicker Processing



Data Now Program (DNP)
Data Reporting Requirements for Experience Rating

Electronic File Naming Convention

Data File	Production File Name
ER Split Data	ERSPLIT*.txt

*Insert up to 30 additional characters (no spaces) to help you identify the file within your system

Certification

Naming Convention:

- ERSPLIT*.TST (testing)
- ERSPLIT*.TXT (production)



NCCI recommends participating in certification pre-edit testing prior to submitting your ER Split Data production files.



Data Now Program (DNP) Data Reporting Requirements for Experience Rating

Chapter 5: ER Split Template Demonstration

Template

Editing Process

Once your file is submitted electronically it will go through our Submission Editing process and Data Quality Editing process.

Submission Editing verifies that the ER Split Data file is clearly aligned with the reporting requirements and field formatting is correct.

Data Quality Edits verify that the ER Split Data File and the Unit Submission data are correct/consistent.

Successful Transmission Email

-----Original Message-----
 From: QA_Customer_Service@ncci.com <QA_Customer_Service@ncci.com>
 Sent: Monday, November 6, 2023 11:58 AM
 To: QA_Data_Training <QA_Data_Training@ncci.com>
 Cc: NANMGATE_QA <NANMGATE_QA@ncci.com>
 Subject: QA - 45856 - Successful Transmission

*** QA TESTING, PLEASE DISREGARD ***

Thank you for submitting your file to NCCI. Your file has been successfully transmitted to your mailbox.
 Mailbox: 1219247
 File Name: ersplitDNP_2024cleared.tst
 Carrier group: 45856
 File Size: 2098
 DEP_ONE TRAINER
 Mon Nov 6 11:57:47 EST 2023

If you have any questions, please contact NCCI Customer Service-
 1-800-NCCI-123 or Customer_Service@NCCI.com



Data Now Program (DNP) Data Reporting Requirements for Experience Rating

ERSD Certification Submission Results Report

From: CA_Customer_Service@ncci.com <CA_Customer_Service@ncci.com>
 Sent: Monday, November 6, 2023 12:00 PM
 To: CA_Data_Training <CA_Data_Training@ncci.com>
 Subject: CA - NCCI - ERSD Certification Submission Results Report for Coverage Provider Group ID: 45856 - Submission ID: 3731590

Dear Dep One Trainer:

Your report is available resulting from the below file submission:


Coverage Provider Group ID: 45856
 File Name: ersdtrng_2024cleared.txt
 User ID: 1219247
 User Name: Dep One Trainer
 Submission ID: 3731590

Your Submission Details are listed below
 Number of ER SPLIT DATAs with Reject errors (DG 9): 0

Please click this link to retrieve your report via the Data Reports tool

You are receiving this e-mail as a data customer of NCCI. Please do not respond to this system-generated e-mail. If you have questions or feel that you have received this e-mail in error, please contact Customer Service (reference this Submission ID: 3731590)

Experience Rating Split Data Certification Submission Results Report Example With Errors



Experience Rating Split Data Certification Submission Results Report
 Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY
 Submission ID: 3731585

Page 1 of 2

The **Experience Rating Split Data Certification Submission Results Report** includes information on Experience Rating Split Data records that were rejected (Data Grade 9).

To assist you in reviewing your data, the Experience Rating Split Data Submission Results Report are displayed by Coverage Provider ID in ascending order. For each Coverage Provider ID, the Experience Rating Split Data Submission Results Reports are organized by policy grouping (Policy Number, Policy Effective Date, and State).

Each policy grouping with the Coverage Provider ID is sorted in descending order.


Refer to the Experience Rating Split Data Reporting Guidebook for information on correcting rejects.

For questions, refer to NCCI's Customer Service Center at 800-NCCI-123.

Record in Error Legend	
1	Header
2	Name
3	Address
4	Exposure
5	Loss

Transaction Code	
1	PEO Client Information
2	Separate Ownership Information

Submission Summary							
Submission ID	Submission Received Date	Submission Processed Date/Time	Nbr of Split Units Submitted	Nbr of Split Units Rejected	Nbr of Split Units Accepted	Nbr of Records Submitted	Nbr of Reject Edits
3731585	11/06/2023	11/06/2023 11:48:39 AM	1	1	0	11	1



Experience Rating Split Data Certification Submission Results Report
 Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY
 Submission ID: 3731585

Page 2 of 2

Cov Prvdr ID	Policy Number	Pol Eff Dt	State Cd	FEIN	Trans Cd	Split Rpt Type Cd	Data Grade	Record in Error	Field in Error	Edit Nbr	Reported Value	Sbmn ID	Row Nbr
45856	TESTERSD04A	20190630	19-MD	254789632	01	0	9	5	MISCELLANEOUS LOSS (CLAIM) EDI	9905-03	YAGHT091930 2020-01-10 01	3731585	10

Edit Message: CLAIM DOES NOT EXIST ON THE CORRESPONDING UNIT



Data Now Program (DNP) Data Reporting Requirements for Experience Rating

Experience Rating Split Data Certification Submission Results Report Example Without Errors

Experience Rating Split Data Certification Submission Results Report
 Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY
 Submission ID: 3731590

Page 1 of 1

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Record in Error Legend	
1	Header
2	Name
3	Address
4	Exposure
5	Loss

Transaction Code	
1	PEO Client information
2	Separate Ownership Information

Submission Summary							
Submission ID	Submission Received Date	Submission Processed Date/Time	Nbr of Split Units Submitted	Nbr of Split Units Rejected	Nbr of Split Units Accepted	Nbr of Records Submitted	Nbr of Reject Edits
3731590	11/06/2023	11/06/2023 11:58:39 AM	1	0	1	11	0

Recap

- Know the ER Split Data process
- Unit Data is crucial for experience rating eligibility and calculation for ER Split Data submissions
- Follow special reporting rules for accurate experience rating
- Submit ER Split Data for PEO client and ownership changes

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