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ER Split Data

NCCI now offers a new electronic option for data providers to report individual exposure and claim data that is used for experience rating purposes. ER Split Data is an alternative method of data reporting to submitting via hard copy. It is to be used when a client is covered under a professional employer organization (PEO) master policy and the client terminates its agreement with the PEO or if an ownership change has occurred.

Before the data can be submitted, the electronic units pass through an editing process with a series of quality checks to verify the validity, accuracy, and completeness of the data submitted. This ensures that the data is consistent with NCCI’s data reporting requirements and that it meets quality standards. This also eliminates returned requests from NCCI to the data provider if there are any errors on the hard copy submissions, therefore decreasing the time it takes to use the data for calculating an experience rating modification.

For more information on ER Split Data reporting, please refer to Circular [UNITS-2016-01](#).

Risk History Report—A “Must-Have” Validation Tool

The *Risk History Report* available in *Riskworkstation™* provides an excellent way to validate payroll and claim information for both experience rated and unrated businesses.

You can review current policy information about the insured, plus policy cancellation details from the past five years.

You can also compare five years of estimated and audited payroll even if you’re insuring this business for the first time.

Loss information includes claim counts, sorted by class code and state. Indicators display if the claim is medical-only or if the claim amount is less than \$100.

Founded in 1923, the mission of the National Council on Compensation Insurance (NCCI) is to foster a healthy workers compensation system. In support of this mission, NCCI gathers data, analyzes industry trends, and provides objective insurance rate and loss cost recommendations. These activities—combined with a comprehensive set of tools and services—make NCCI the source you trust for workers compensation information. To learn more about NCCI, please visit [ncci.com](#).

Payroll Information

State	Class	12/31/2016-2017		12/31/2015-2016		12/31/2014-2015		12/31/2013-2014		12/31/2012-2013	
		Estimated	Audited*	Estimated	Audited	Estimated	Audited	Estimated	Audited	Estimated	Audited
FL	7380	NR	NR	NR	NR	NR	NR	0	NR	0	NR
FL	7403	NR	NR	167,921	NR	167,921	NR	226,120	211,620	226,120	243,356
FL	8017	174,000	NR	174,000	22,163	174,000	30,773	94,800	160,696	31,946	12,308
FL	8742	24,600	NR	NR	NR	NR	NR	NR	NR	NR	NR
FL	8810	2,315,241	NR	2,158,094	2,088,213	2,078,094	1,589,297	1,863,363	2,656,090	1,836,546	2,413,374
FL	9012	NR	NR	0	NR	44,000	207,085	NR	NR	NR	NR
FL	9015	NR	NR	NR	NR	NR	NR	0	NR	0	NR
FL	9016	NR	NR	0	NR	0	13,211	60,000	50,297	60,000	75,460
FL	9052	9,841,068	NR	7,751,758	10,536,426	7,116,903	8,982,268	6,223,739	6,542,179	5,177,110	5,499,663
FL	9058	2,596,928	NR	2,353,123	4,331,699	2,233,442	1,846,066	1,575,619	2,034,359	1,401,147	2,043,015
FL	9082	1,123,681	NR	884,000	1,683,740	884,000	999,598	597,564	613,907	194,631	257,247
FL	9586	957,827	NR	NR	NR	NR	NR	NR	NR	NR	NR
KY	9052	NR	NR	NR	NR	494,000	NR	NR	NR	NR	NR
KY	9058	NR	NR	NR	NR	90,000	NR	NR	NR	NR	NR
MI	8810	81,000	NR	81,000	10,783	NR	NR	NR	NR	NR	NR
MI	9052	2,239,000	NR	2,239,000	2,161,825	1,345,000	1,999,135	154,767	113,351	NR	NR
MI	9058	1,583,000	NR	1,583,000	757,466	883,000	46,454	101,605	13,506	NR	NR
MS	9052	NR	NR	419,000	669,126	419,000	NR	73,468	NR	NR	NR
MS	9058	NR	NR	290,000	404,428	290,000	NR	50,849	NR	NR	NR
VA	9052	NR	NR	NR	NR	NR	NR	121,096	214,227	455,178	577,056
VT	8810	150,000	NR	150,000	NR	150,000	NR	NR	NR	NR	NR
VT	9052	320,000	NR	320,000	488,243	320,000	207,892	NR	NR	NR	NR
VT	9058	45,000	NR	45,000	91,483	45,000	176,379	NR	NR	NR	NR
Payroll Total		25,507,453	0	22,177,438	26,949,602	19,758,902	19,601,463	14,386,930	15,176,062	12,584,039	13,763,664
Premium Total		651,923	0	571,154	782,749	510,863	613,784	379,497	455,261	315,403	421,658

Loss Information

Policy Year 12/31/2014 - 12/31/2015				
State	Class Code	Total Number of Claims	Medical Only	Number of Claims < \$100
AL	9052	2	Yes	0
AL	9052	2	No	0
AL	9058	1	Yes	0
AL	9058	1	No	0
FL	8810	1	Yes	0
FL	9012	1	Yes	0
FL	9012	1	No	0
FL	9052	5	Yes	1

Go to **Riskworkstation™** on ncci.com and click the **Risk History** tile to start your validation!

Riskworkstation™ Tool Allows “What-if?” Scenarios

Riskworkstation™ offers the ability to create hypothetical “what-if?” scenarios using real-time calculations to estimate the impact of changes on a mod. Using the **Test Mod** option, you can make modifications to an existing worksheet, or create your own **Test Mod** from scratch at no additional charge.

Here are some features of the **Test Mod** option in **Riskworkstation™**:

- Access an existing worksheet and add, edit, or delete items on the worksheet to calculate a test mod
- Create a worksheet from scratch by entering specific criteria to calculate a test mod
- Merge worksheet data from different businesses into a single worksheet
- Upload data directly from a spreadsheet into your test worksheet
- Use the loss reduction option to reduce individual claim amounts by an amount you select
- Additional real-time calculations include:
 - o Loss-free calculation with each test mod to review what the mod would look like with zero losses

Rating Summary Quick Scopes

SAMPLE COMPANY Rating Effective Date: 1/1/2018
Change Rating Effective Date

Click the Policy Number to modify the payroll and/or losses. Merge Another Worksheet

State Name	Year	Policy Number	Effective Date	Firm Name	Select
select	select	select	select	select	
ILLINOIS	2014	POLICY000001	01/01/2014		<input type="checkbox"/>
ILLINOIS	2015	POLICY000001	01/01/2015		<input type="checkbox"/>
ILLINOIS	2016	POLICY000001	01/01/2016		<input type="checkbox"/>
MISSOURI	2014	POLICY000001	01/01/2014		<input type="checkbox"/>
MISSOURI	2015	POLICY000001	01/01/2015		<input type="checkbox"/>
MISSOURI	2016	POLICY000001	01/01/2016		<input type="checkbox"/>

Add New Policy Copy Selected Policies Delete Selected Policies

Calculate Rating Copy and Save Upload Policy Data

Agent Education Workshops

NCCI invites agents to earn three continuing education credits by attending a free **Agent Education Workshop**. Learn how to classify and use the appropriate resources, how to understand the experience rating process, and get an overview on workers compensation trends.

What You'll Learn: Practical day-to-day information to assist in classifying and estimating a business.

- **Workers Compensation Economic Overview and Trends**—Learn the role of a rating organization, get an overview of the workers compensation market, and hear about changes in the job market from an insurability perspective.
- **How to Classify and Use the Appropriate Resources**—Find out how to ensure that the appropriate premium is being charged for workers compensation coverage. Gain a better understanding of the classification process, workers compensation rules, process for submitting a residual market application (applicable in NCCI residual market states), and the available premium pricing programs that can assist agents in achieving their professional obligation. Discover tools and information to assist in researching classifications and rules.

- o Loss Analysis Report that provides mod changes with incremental increases and decreases in losses
- Access previously saved test mods (within 14 days) to make additional changes

Learn more by viewing the [Riskworkstation™ Test Mods Overview—Webinar on Demand](#) and the [Riskworkstation™ Overview—Webinar on Demand](#) accessed from the **Learning Center** on [ncci.com](#).

Power Your Analysis With WorkComp Workstation

WorkComp Workstation is a versatile, intuitive tool that helps affiliate carriers quickly and easily analyze their company's results. It provides aggregate data extracts from NCCI's pricing, premium, and loss databases. You can create custom reports, visualize your data using graphs, drill down, and refine results.

- **Premium and Loss:** Ten years of data allows you to compare your company's results against the industry aggregate. You can drill down for more details on part of
- body, injury code, accident year, class code, and more.
- **Pricing:** Compare how your policies are priced against the industry average, using net rate, loss cost, payroll, net premium, and experience mod.
- **Excess Loss:** View loss totals up to and in excess of specific loss amounts. Sort and filter on a variety of elements for even more detail.
- **Dashboards:** Instantly visualize results. View rates, rate changes, market share, policy totals and premiums, or frequency and severity changes. Filter by class code, hazard group, accident year, and much more.
- **Create Your Own Reports:** Dig into the data any way you like. View your results by key measures like class code, hazard group, and premium range. Review frequency, severity, medical and indemnity claim counts, and more for 10 years of claim information.
- **Manage Your Reports:** View and download results instantly. Also edit, save report criteria, and rerun for updated or additional results.

- **Experience Modifications: Understanding, Managing, and Other Helpful Information**— Explore the role of experience rating and associated rules for modifying premium and the impact of frequency versus severity in the calculation of an experience rating modification factor. Learn about ownership changes, the impact to experience rating calculations, and the steps that an insured can take to improve its loss experience. Learn about tools to assist in obtaining experience rating for an employer.

In 2017, NCCI will host 10 **Agent Education Workshops**. The Agents/Brokers page on ncci.com will be updated in 2018 with information on upcoming workshops.

Experience Rating Education

Did you know that you can learn everything you ever wanted to know about experience rating virtually?

Located in the **Learning Center** section of ncci.com, the experience rating series of webinars includes the following:

- **Basics of Experience Rating**— Gain a foundational understanding of the experience rating process.
- **Advanced Experience Rating**— Designed to further your understanding of how experience rating helps to refine workers compensation costs.
- **How to Understand Your Experience Rating Worksheet**— Walks you through the elements of an experience rating worksheet and the formulas used. Follow along as each element is explained.
- **Basics of Experience Rating Ownership**— Reviews the fundamentals and provides detailed examples of an ownership change.
- **How to Complete the ERM-14 Form**— Provides you with a page-by-page explanation of the components of the ERM-14 form.
- **Contracting Classification Premium Adjustment Program (CCPAP) Production Service**— Covers the purpose and function of the *CCPAP Production Service*.

All of these webinars are available on demand, any time you need a bit of Experience Rating Education.



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Learning Center

NCCI offers Web-based education designed to enhance your knowledge of workers compensation. Through our online education modules, you can learn the fundamentals of workers comp—including how a business is classified, how rates are determined and how experience rating works—as well as requirements for reporting data to NCCI. These modules offer a flexible learning plan, are easy to use, and allow you to self-pace your presentation.

You can also learn how to accurately fill out frequently submitted forms by downloading a copy of the form along with the instructions.

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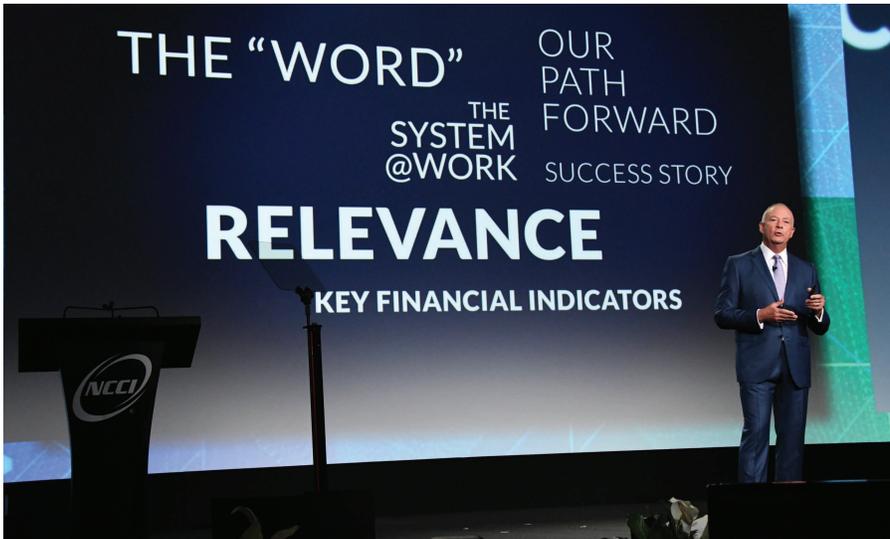
Fundamentals of Workers Compensation Series

This series of webinars on demand, presented by our own subject-matter experts, is designed to give an overview of the basic components of workers compensation.



Experience Rating Series

This series of webinars on demand, presented by our own subject-matter experts, is designed to give an overview of the basic components of workers compensation.



AIS 2017

More than 800 workers compensation senior executives attended NCCI's recent *Annual Issues Symposium (AIS) 2017*. Participants say they benefited from Thought Leadership, insights into the workers compensation market, and the *State of the Line* presentation. *AIS 2017* was a great success, with 100% of this year's participants agreeing that it is among the industry's most valuable events and 99% stating that they would recommend it to a colleague.

AIS 2017 attendees appreciated remarks from NCCI President and CEO Bill Donnell, who used the word "Adapting" to describe the action required by our workers compensation system to remain relevant.

Click [here](#) to access Bill Donnell's speech, the *State of the Line* presentation, and other important information shared at NCCI's *AIS 2017*.



Kids' Chance

NCCI is a proud supporter of Kids' Chance, which is a national organization that provides scholarships to children of injured workers. In May, the organization celebrated its 10th anniversary at the Kids' Chance of America annual meeting in Alexandria, VA.

NCCI partnered with Kids' Chance at NCCI's *Annual Issues Symposium (AIS)* in May. More than 800 attendees, all members of the workers compensation industry, were able to learn more about the

organization. An article on the Kids' Chance website noted: "The NCCI team proudly displayed their Kids' Chance pins, both on and off the stage, further reinforcing the strong Kids' Chance culture prevalent at NCCI. And, to further share the passion of Kids' Chance, NCCI produced a video that was shown during the afternoon session. Thank you to everyone at NCCI who made this event 'Kids' Chance proud!'"

Watch NCCI's [Kids' Chance Video](#) and visit kidschance.org to learn how you can help.



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