

**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: <https://www.pcrbdata.com/ul>. The Application Login can also be accessed via a link on the DCRB/PCRB homepage, www.dcrb.com or www.pcrb.com.

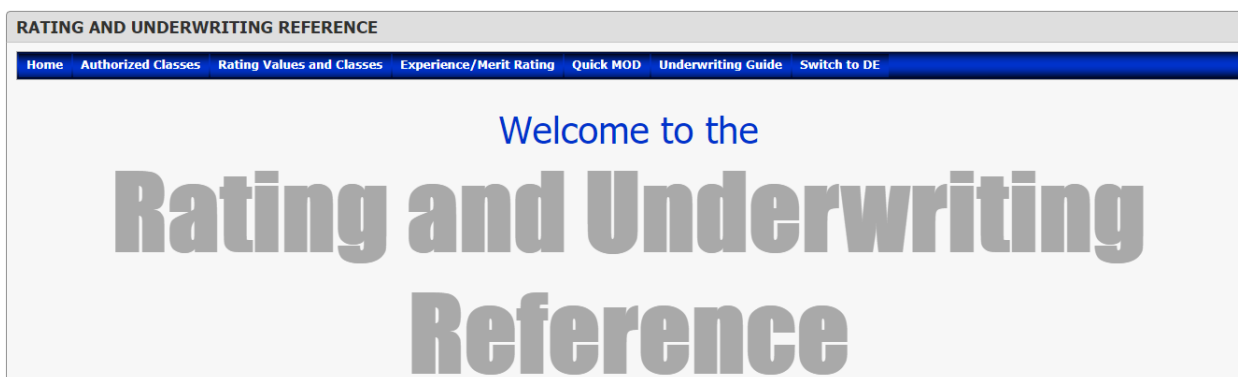
Registered users should enter their **User Name** and **Password**. The password field is case-sensitive. You must read the paragraph below these fields and click the **I Agree** button to proceed.

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.

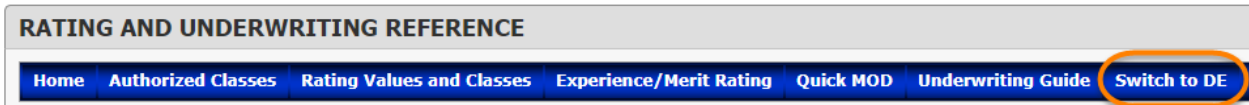
Once successfully logged in, the user will observe the Application Manager home screen. Select **Rating and Underwriting Reference** to launch the application.

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.



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.

A screenshot of the "AUTHORIZED CLASSES" search form. At the top, the title "AUTHORIZED CLASSES" is displayed in blue. Below the title, there are two radio buttons: "File Number" (which is selected) and "Employer Name". Underneath, the label "File/FEIN Number:*" is followed by a text input field containing the placeholder text "Enter file/Fein #". To the right of the input field is a "Search" button with a magnifying glass icon.

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.

A screenshot of the "AUTHORIZED CLASSES" search form. At the top, the title "AUTHORIZED CLASSES" is displayed in blue. Below the title, there are two radio buttons: "File Number" and "Employer Name" (which is selected). Underneath, the label "Employer Name:*" is followed by a text input field containing the placeholder text "Enter employer name". To the right of the input field is a "Search" button with a magnifying glass icon.

A result is displayed when a match is found.

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

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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	Employer Mailing Address	Class Code	Mod/Merit	Expiration Date
999	**** 9999	Test	1 Test Way	0006	Merit Adjustment - 5% Credit	05/01/2022

Effective Date: 05/01/2021 - 05/01/2022

Data History

Issue Date:	02/03/2021
Location:	1
Mod/Merit:	Merit Adjustment - 5% Credit
Employer Name:	Test
Address:	1 Test Way
County:	Lycoming County

Authorized Classes

Class	Rating Value	Description

Premium Credit

Effective	Class	Description	Rating Value

[Printer Version](#)

Record(s): 1

Page 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:

Classification Wording:

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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.

RATING VALUES AND CLASSES

Classification Code:

Classification Wording:

Select All UnSelect All

Code	Name
<input type="checkbox"/> 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, Spraying, Repairing or Fumigating.

Applicable to businesses pruning, spraying, trimming or fumigating trees. These operations may require tree climbing using ladders and/or ropes and/or aerial buckets. Code 005 applies to the whole tree work job or location, meaning Code 005 also includes ground personnel whose job duties may include but are not necessarily limited to: chipping, cleanup activities, the removal and/or the hauling away of tree limbs and debris regardless of whether or not a separate contract is written for tree pruning or lawn maintenance and another contract is written for the removal, chipping, cleanup activities and/or the hauling away of tree limbs and debris.

Also includes generalist tree care service contractors that perform most or all of the above listed services or specialists principally engaged in providing a single service (e.g., clearing the existing rights-of-way/tree pruning for utility lines). Code 005 further contemplates tree removal that is incident to the employer's pruning, spraying, repairing, trimming or fumigating services.

OPERATIONS NOT INCLUDED:

1. Assign the applicable logging classification to logging businesses or clearing of land projects that include tree removal.
2. Separately rate to Code 012 landscaping or lawn cutting or maintenance.

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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.

RATING VALUES AND CLASSES

Classification Code:

Classification Wording:

Select All UnSelect All

Code	Name
<input type="checkbox"/> 005	TREE PRUNING (12/1/09)
<input type="checkbox"/> 2005	TREE PRUNING - TEMPORARY STAFFING (4/1/21)
<input type="checkbox"/> 2015	LOGGING OR LUMBERING - MECHANIZED TREE FELLING EQUIPMENT - TEMPORARY STAFFING (4/1/21)
<input type="checkbox"/> 2601	ROAD OR STREET CONSTRUCTION - TEMPORARY STAFFING (4/1/21)

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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.

The screenshot shows a search interface titled "EXPERIENCE/MERIT RATING". It contains several input fields: "Include:" with a dropdown menu set to "-- Both --"; "File/FEIN Number:" with a text input field set to "-- All --"; "Insured's Name:" with a "Starts With" dropdown menu and a text input field set to "-- All --"; "Class Code:" with a "Class Only" dropdown menu and a text input field set to "-- All --"; "County:" with a dropdown menu set to "-- All --"; and "Expiration Date Range:" with two "mm/dd/yyyy" dropdown menus separated by "To". At the bottom right, there are three buttons: "Search" (with a magnifying glass icon), "Clear" (with a red eraser icon), and "Export" (with a document icon).

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

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 Address	Class Code	Mod/Merit	Expiration Date
999	**** 9999	Test	1 Test Way	0006	Merit Adjustment - 5% Credit	05/01/2022

Effective Date: 05/01/2021 - 05/01/2022

Data History	
Issue Date:	02/03/2021
Location:	1
Mod/Merit:	Merit Adjustment - 5% Credit
Employer Name:	Test
Address:	1 Test Way
County:	Lycoming County

Authorized Classes		
Class	Rating Value	Description

Premium Credit			
Effective	Class	Description	Rating Value

Printer Version

Record(s): 1

Page 1 of 1 (1 items) [1]

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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/FEIN Number:* 999

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.

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UNDERWRITING GUIDE

Direct Employment Classification Code:

Effective Date:

Direct Employment Classification Wording: [Temporary Staffing](#) ⓘ

Code	Name
⊕ 005	Orchard Work, Fumigating By Contractor
⊕ 005	Orchard Work, Pruning By Contractor
⊕ 005	Tree Pruning, Spraying, Repairing, Trimming Or Fumigating
⊕ 005	Clearing Of Right-Of-Way, For Telephone Or Electric Lines

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

Code	Name
⊖ 005	Orchard Work, Fumigating By Contractor

Class Code: 005
Title/Last Date of Change: 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, Spraying, Repairing or Fumigating.

Applicable to businesses pruning, spraying, trimming or fumigating trees. These operations may require tree climbing using ladders and/or ropes and/or aerial buckets. Code 005 applies to the whole tree work job or location, meaning Code 005 also includes ground personnel whose job duties may include but are not necessarily limited to: chipping, cleanup activities, the removal and/or the hauling away of tree limbs and debris regardless of whether or not a separate contract is written for tree pruning or lawn maintenance and another contract is written for the removal, chipping, cleanup activities and/or the hauling away of tree limbs and debris.

Also includes generalist tree care service contractors that perform most or all of the above listed services or specialists principally engaged in providing a single service (e.g., clearing the existing rights-of-way/tree pruning for utility lines). Code 005 further contemplates tree removal that is incident to the employer's pruning, spraying, repairing, trimming or fumigating services.

OPERATIONS NOT INCLUDED:

1. Assign the applicable logging classification to logging businesses or clearing of land projects that include tree removal.
2. Separately rate to Code 012 landscaping or lawn cutting or maintenance.

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.

UNDERWRITING GUIDE

Direct Employment Classification Code:

Effective Date:

Direct Employment Classification Wording: [Temporary Staffing](#) i

Code	Name
<input type="checkbox"/> 005	Tree Pruning, Spraying, Repairing, Trimming Or Fumigating
<input type="checkbox"/> 012	Street Or Road Landscape Planting And Maintenance - By Specialist Contractor
<input type="checkbox"/> 0013	Christmas Tree Planting, Cultivating And Harvesting
<input type="checkbox"/> 0013	Farm, Tree
<input type="checkbox"/> 457	Artificial Christmas Tree Mfg.
<input type="checkbox"/> 473	Christmas Tree Light Cord Sets Mfg.
<input type="checkbox"/> 601	Surfacing Or Resurfacing Of Road Or Street
<input type="checkbox"/> 601	Street Or Road Construction Or Maintenance - Scraping, Paving Or Repaving
<input type="checkbox"/> 601	Repaving - Street Or Road
<input type="checkbox"/> 601	Paving Or Repaving, Road And Street

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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 for Class 9885.

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. <i>The value shown under Rating Value for Class 9880 indicates the percentage of credit, e.g., .17 indicates a 17% Credit.</i>
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. <i>The value shown under Rating Value for Class 9890 indicates the amount of the credit, e.g., .5 indicates the standard 5% credit.</i>
Search for experience ratings with a variable Construction Class Premium Credit	Search for Class 9046. <i>The value shown under Rating Value for Class 9046 indicates the amount of the credit, e.g., .15 indicates a 15% credit, etc.</i>
Search for experience ratings that are “Not Qualified”	Search for Modification Range between .001 and .001.