



EXR User Guide

Summary of Changes

Contents

Introduction.....	3
What is EXR?	3
Establishing a EXR / CDX Account	3
Permissions	3
EXR Rating Search	4
How to Search	4
Search Results.....	5
Refine Search Results	6
Sort Functions.....	7
View EXR Worksheet	7
How to View the Worksheet	7
Print Rating Worksheets	8
Print Single Page	8
How to Print Multiple Worksheets.....	8
Download Search Results	11
Go To DCO WEBSITES	12
Go To CA, MA, NC and NY	12
Appendix A: DCO's Individual Rating Worksheet Formats	13
Michigan Format	13
Minnesota Format	14
Pennsylvania Format	15
Delaware Format	16
Wisconsin Format	17
Appendix B: State Codes.....	19
Appendix C: Glossary of Terms	20
Summary of Changes.....	23

Introduction

What is EXR?

The EXR (Experience Rating) application was developed by CDX (Compensation Data Exchange) and is an application designed to give Carriers the ability to access Rating Worksheets through CDX. Users will have the ability to search for, view, and print worksheets. The EXR application also includes merit rating worksheets for those Data Collection Organizations (DCOs) that have chosen to display them through CDX.

The following DCOs post worksheets only to the CDX website:

DE, MI, PA

The following DCOs post worksheets to both the CDX website and their DCO website:

MN, NY, WI

The following DCOs do not post worksheets to the CDX website. To view worksheets, you must access the DCO website:

CA, MA, NC, NJ

Establishing a EXR / CDX Account

Access and security to EXR are provided through the CDX system. In order to access EXR, you must have a CDX account. The CDX User Guide is available on the CDX website www.cdxworkcomp.org. It includes information about how to set-up a CDX account. The guide describes various access levels and outlines specific instructions for Carrier use.

For more information on establishing your account, view the Computer Based Training on the CDX website under "Online Training".

You may also contact the CDX Central Support or the CDX Representative(s) at the appropriate DCO(s) listed in the CDX Help Contact List located on the CDX website.

Permissions

All Users must have permission to use EXR. The Insurer's Primary Administrator and the Insurer's User with Administrative Permissions grants this permission. Users will be given access to the EXR menu along with the ability to search, view and print EXR data. Users will access the application with their CDX username and password.

The Insurer's Primary Administrators have access to the worksheets for all the Carriers in their group, while the Insurer's Users only have access to the Carrier worksheets in which they have been given permission.


EXR Rating Search

How to Search

The EXR application provides Users the ability to search, view, and print rating worksheets only for the affiliated DCOs that have chosen to display them through CDX.

Navigate to the EXR Search screen by selecting EXR on the CDX home page. This will open the EXR – Search EXR screen where you can use search criteria to find the ratings you want to view.

EXR

Compensation Data ExchangeSEARCHGO TO DCO WEBSITES ▾HELP ▾

EXR - Search EXR

All questions pertaining to experience mods or the mod factor values should be directed to the independent rating bureaus. Please see the [CDX Help Contact List](#) page for independent rating bureau contact information.

DCO #	<input type="text" value="00021 - Compensation Advisory Organization of Michigan"/>
Carrier #	<input type="text" value="All Carriers"/>
Rating Issue Date Range (MM/DD/YYYY)	From: <input type="text"/> To: <input type="text"/>
	today week month
Rating Effective Date Range (MM/DD/YYYY)	From: <input type="text"/> To: <input type="text"/>
	today week month
Policy Effective Date Range (MM/DD/YYYY)	From: <input type="text"/> To: <input type="text"/>
	today week month
Policy # (begins with search)	<input type="text"/>
File # (begins with search)	<input type="text"/>
<small>(field is 9 positions, leading zeroes must be included)</small>	
Risk Name (begins with search)	<input type="text"/>
Rating Type	<input type="text" value="All"/>

(*) **Note:** The CDX retention policy is to delete any EXRs that have an expiration date that is older than 2 years and an issue date older than 2 years. The

You may search on any combination of the criteria listed below. In order to limit the search results, enter as much search criteria as possible. The more search criteria you enter, the fewer results will be returned. Once the desired search criteria are entered, click the “Search” button.

Click the “Clear” button to clear all search fields and / or start a new search.

The various search criteria available are as follows:

- **DCO (Data Collection Organization) Number**
 - For a list of DCO State Code Numbers see Appendix B.
- **Carrier Number** - Drop down list shows all carriers available to the User for which that User has permission.
- **Rating Issue Date Range** – User can enter specific dates; use the calendar popups in each of the From / To selection boxes; or the “today”, “week”, “month” shortcuts as

explained in Note 1 below.

- **Rating Effective Date Range** - User can enter specific dates; use the calendar popups in each of the From / To selection boxes; or the “today”, “week”, “month” shortcuts as explained in Note 1 below.
- **Policy Effective Date Range** - User can enter specific dates; use the calendar popups in each of the From / To selection boxes; or the “today”, “week”, “month” shortcuts as explained in Note 1 below.
- **Policy Number** – Enter a full or partial policy number as described in the “begins with search” Note 2 below.
- **File Number** - Enter a full or partial file number as described in the “begins with search” Note 2 below. Leading zeroes must be entered for numeric search as this is a nine position field.
- **Risk Name** – Enter a full or partial risk name as described in the “begins with search” Note 2 below.
- **Rating Type** – Used to signify the type of rating being searched: All, Experience Rating, Merit Rating, DNQ (Does Not Qualify), Withdraw, Not Rated—No Current Coverage, and Cannot Issue.

NOTE 1: Three of the search options are date ranges with the shortcuts “today”, “week”, “month” which, when clicked, will automatically populate the From / To selection boxes. For example:

- “today” – The From selection box is filled with the current day, and the To selection box is filled with the current day plus one day.
- “week” – The From selection box is filled with the current day minus 6 days, and the To selection box is filled with the current day plus 1 day.
- “month” – The From selection box is filled with the current day minus one month (less one day), and the To selection box is filled with the current day plus 1 day.

NOTE 2: Three search options are followed by the phrase “begins with search”, which means you can enter as little as the first alphabetic character or number to search on. The CDX retention policy is to delete any EXRs that have an Expiration Date and Issue Date that is older than 2 years.

Search Results

A list of EXRs that meet the selected search criteria will be displayed on the Search results screen. This list also includes Merit Ratings for those DCOs that have chosen to display them through CDX.

The grid displays the following columns across the top of the grid. Many are self-explanatory, or were defined as part of the Search criteria.

DCO; Carrier; Policy # are self-explanatory.

File # - The File Number is the Risk ID Number, Intrastate Number assigned by the DCO, or Interstate Number assigned by NCCI.

Rating Type – indicates the types of rating listed. This includes the following:

- E – Experience Rating
- M – Merit Rating
- D – DNQ (Does Not Qualify)
- W - Withdrawn
- N - Not Rated—No Current Coverage
- C – Cannot Issue

Mod Factor – The Experience Modification Factor.

Issue Date – The date the experience modification was issued.

Employer Name - Employer/risk name.

Rating Eff Date – The date the experience modification is effective.

Policy Eff Date – The date the policy is effective.

Mult Entity – The Multiple Entity Code or Firm Code which identifies entities with separate policies that have been combined for experience rating purposes.

Rev Ind - The Revision Code that indicates whether there has been a revision to the experience mod.

Rev # - The Revision Number is a sequence number indicating if there have been any revisions to the experience mod.

EXR



[SEARCH](#) [GO TO DCO WEBSITES ▾](#) [HELP ▾](#)

All questions pertaining to experience mods or the mod factor values should be directed to the independent rating bureaus. Please see the [CDX Help Contact List](#) page for independent rating bureau contact information.

Refine search criteria
Print EXRs
Print EXRs - Multi-PDFs


DCO	Carrier	Policy #	File #	Rating Type	Mod Factor	Issue Date	Employer Name	Rating Date	Policy Eff Date	Mult Entity	Rev Ind	Rev #
00021		TEST		ALL		9/18/2018 - 10						
<input type="checkbox"/> 00021	99993	TEST11111111	1111111A	M	0.950	08/28/2019	TESTCOMPANY0001	12/01/2019		A		
<input type="checkbox"/> 00021	99993	TEST22222222	2222222A	M	0.950	08/28/2019	TESTCOMPANY0002	11/28/2019		A		

First
Previous
Goto
Page 1 of 1 (2 items)
Next
Last

Refine Search Results

To search for a particular result within the grid, enter your search criteria into the data entry field under that column’s header row and press the “Enter” key (as shown in screen shot above). You can type in search criteria for one or multiple columns at a time when searching particular columns. If there are several pages of results, you can use the navigation buttons at the bottom of the page to navigate through the results. If you know the exact page you want to view, type the number into the “Page” box and click the “Go to” button. To change the search criteria, click the “Refine search criteria” button to return to the EXR – Search EXR page.


Sort Functions

Once you have selected your search criteria you may also select how you want your results sorted. On the EXR search results screen, clicking on the double arrows  at the top of a column will sort the entire list in ascending or descending order.


View EXR Worksheet

How to View the Worksheet

You will only be able to see those EXR files with which you have an affiliation. Once the EXR worksheets you wish to view are in the EXR search results grid, click the paper icon in the second-to-last column of the EXR worksheet you wish to view in greater detail.





EXR


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All questions pertaining to experience mods or the mod factor values should be directed to the independent rating bureaus. Please see the [CDX Help Contact List](#) page for independent rating bureau contact information.

Refine search criteria
Print EXRs
Print EXRs - Multi-PDFs

DCO	Carrier	Policy #	File #	Rating Type	Mod Factor	Issue Date	Employer Name	Rating Eff Date	Policy Eff Date	Mult Entity	Rev Ind	Rev #	
<input checked="" type="checkbox"/>	00021	99993	TEST	1111111A	M	0.950	08/28/2019	TESTCOMPANY001	12/01/2019	A			
<input type="checkbox"/>	00021	99993	TEST2222222	2222222A	M	0.950	08/28/2019	TESTCOMPANY002	11/28/2019	A			

First
Previous
Goto
Page 1 of 1 (2 items)
Next
Last

You will be navigated to the detailed view of the EXR worksheet.

NOTE: Each DCO formats their EXR worksheets differently, and some rating worksheets *may have one or more pages* depending on the individual DCO's worksheet format. If the worksheet has more than one page, those pages are viewable by clicking on "Next>>".

For examples of the various DCO Rating formats see Appendix A.

Please contact a DCO directly for questions on their EXR format.

When you have finished viewing that page of the worksheet you can elect to return to your previous "Search Results, or elect to start a new search by clicking on "New Search".

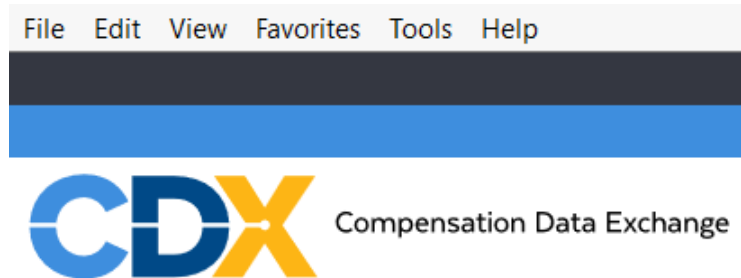
Date Released:	8/28/2019
Search Results New Search	Next >>

Print Rating Worksheets

Print Single Page

There are two options for printing the EXR worksheets.

If you are viewing a worksheet in detail and want to print it, select the Print option from the browser under the File tab. (Different browsers may have other methods for printing). You may have to adjust the margin settings in Page Setup if all of the data is not displayed when you print. It is important to note that only the page showing on the screen will be printed.



In order to print a multiple page worksheet at one time, use the second option below.

NOTE: Each DCO formats their EXR worksheets differently, and some rating worksheets *may have one or more pages* depending on the individual DCO's worksheet format. Additional pages are viewable by clicking on "Next>>".

For examples of the various DCO Rating formats see Appendix A.

Please contact a DCO directly for questions on their EXR format.

How to Print Multiple Worksheets

To print all pages of a single EXR worksheet, or to print all pages of multiple EXR worksheets, you need to create a PDF of the worksheets and print using the printing options for your PDF viewer. To do this, begin by selecting the specific rating worksheets you want to be included

within the PDF file. Select by clicking on the box in the first column on the far left side. 

All questions pertaining to experience mods or the mod factor values should be directed to the independent rating bureaus. Please see the [CDX Help Contact List](#) page for independent rating bureau contact information.

Refine search criteria Print EXRs Print EXRs - Multi-PDFs

2	DCO	Carrier	Policy #	File #	Rating Type	Mod Factor	Issue Date	Employer Name	Rating Eff Date	Policy Eff Date	Mult Entity	Rev Ind	Rev #
✓	00021		Test		ALL								
✓	00021	99993	TEST111111111	1111111A	M	0.950	08/28/2019	TESTCOMPANY0001	12/01/2019		A		0
✓	00021	99993	TEST222222222	2222222A	M	0.950	08/28/2019	TESTCOMPANY0002	11/28/2019		A		0

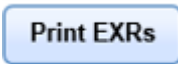
First Previous Goto Page 1 of 1 (2 items) Next Last

The “checkmark” at the top of the selection box column may be clicked to include all ratings on the page, or can be used to unselect all the ratings on the page.

Just above the “checkmark” you will see a number indicating the number of rows you have selected. **2**

It is possible to select a specific rating worksheet on one page and then go to another page to select additional rating worksheets to be printed in the same PDF.

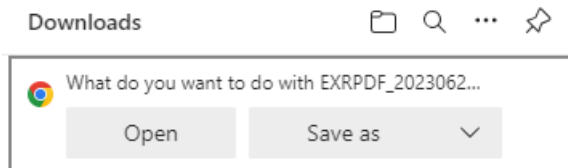
Once all the desired worksheets have been selected, click the “Print EXRs” button.



After clicking the “Print EXRs” button you will briefly see a pop-up stating “Printing selected EXRs”, which means the PDF is being created.



Once the PDF has been created, depending on the web browser that you are using, you may see the following prompt:

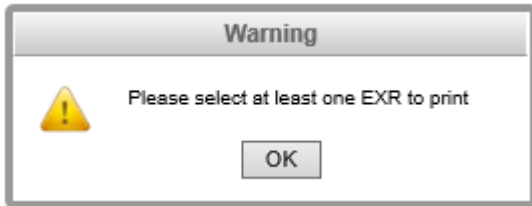


From here you can either click to open the PDF, view all of the worksheets and choose to print, or save the PDF. You can also choose to save the PDF and view it later.

For some DCOs, the first page of the PDF will be a banner page indicating the date the PDF was created, who created it, and how many rating worksheets are included.


Michigan Experience Ratings	
Created:	10/17/2019
CreatedBy:	caom caom (caomtest)
Rating Count:	1

You will get a “Warning” message if no rating worksheet has been selected.

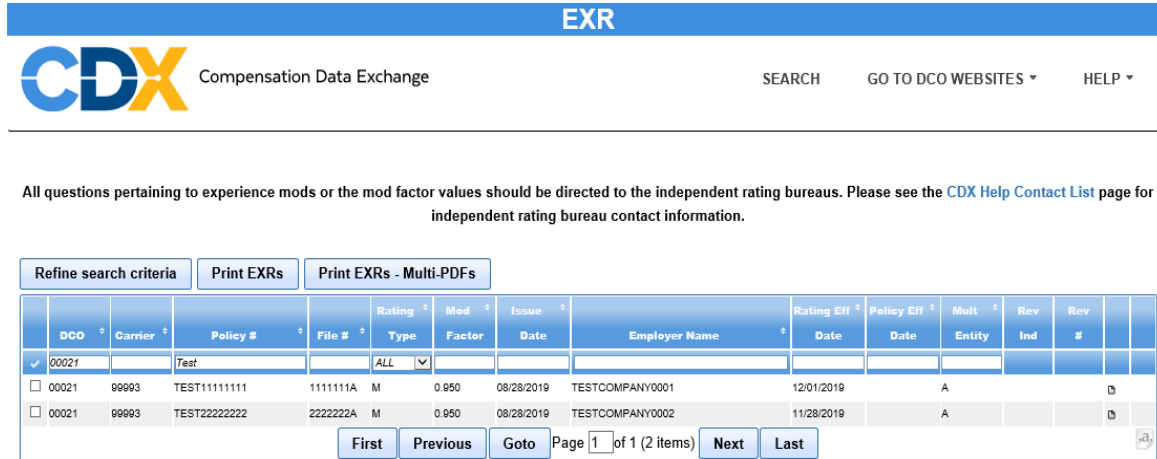


It is also possible to create separate PDF files for each rating worksheet selected from the search result screen instead of having them all included in a single PDF file. To do so, after selecting the desired rating worksheets from the EXR search results screen, click on the “Print EXRs – Multi-PDFs button”. This will create a compressed (.zip) file containing the multiple PDFs. The PDF files can be saved for viewing or printing later.

Download Search Results

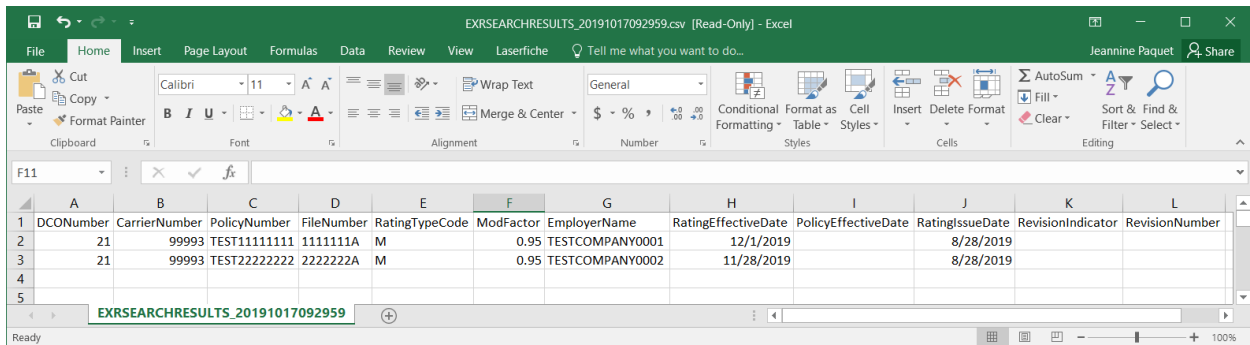
If you want to download the EXR search results grid into an Excel spreadsheet, the User can click on the spreadsheet icon in the lower right corner of the grid to initiate download. 

It is important to remember that the entire results list will be included within the Excel file. The User cannot select only certain worksheets to download. To narrow the list, add additional criteria to the search results.



The Excel file can be saved or opened for viewing.

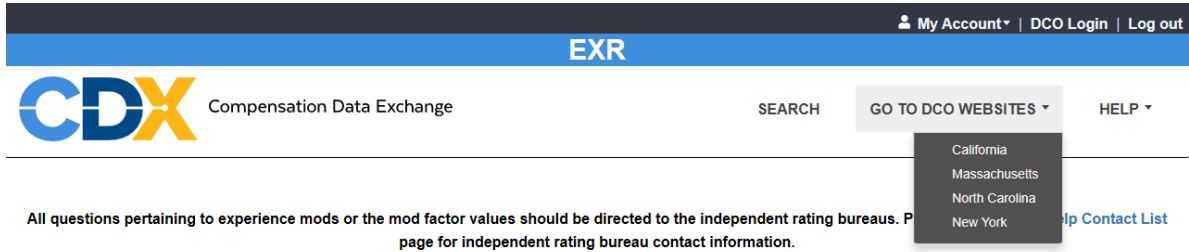
Clicking “open” will display the spreadsheet showing the same columns of information shown on the EXR search results grid.



Go To DCO WEBSITES

Go To CA, MA, NC and NY

Not all DCOs use the EXR application, thus the Navigation bar displays some DCOs with a “Go to” link which indicates these DCOs do not use the EXR application. Clicking on one of the “Go to” DCOs will take you to that DCOs proprietary experience rating product.



Appendix A: DCO's Individual Rating Worksheet Formats

Michigan Format

Michigan Experience Rating						
Combo Group ID: 2222222A			Rating Date: 11/28/2019 - 11/28/2020			
Multiple Entity Code: A TESTJEANNINE002						
Carrier: 99993		caom test carrier		Policy: JEANNINETST2		
Policy Effective Date	Policy Number	Multiple Entity Code	Actual Incurred Losses	Actual Primary Losses	Expected Losses	Expected Primary Losses
		A	0	0	686	337
Experience Totals:			0	0	686	337
Actual Excess Losses:			0			
Expected Excess Losses:			349			
Weighting Value:			0.04			
Ballast Value:			16.250			
					Experience Modifications: 0.95	
Indemnity Claims = 0						
A JEANNINETST2						
*** MERIT RATED ***						
Date Released:			8/28/2019			
Search Results New Search						Next >>

Michigan Experience Rating											
Combo Group ID: 2222222A			Rating Date: 11/28/2019 - 11/28/2020								
Multiple Entity Code: A TESTJEANNINE002											
Carrier: 99993		Policy: JEANNINETST2									
Carrier: 00000		Policy:									
Policy Period:	Claim Number or #claims	Class Code	Inj Type	Opened Closed Reopened	Actual Incurred Loss	Primary Actual Loss	Payroll	Exp. Loss Rate	Expected Loss	D Ratio	Primary Expected Loss
00/00/0000 - 00/00/0000	00000	8810					71,692	0.04	29	0.48	14
00/00/0000 - 00/00/0000	00000	8868					255,873	0.08	205	0.50	103
00/00/0000 - 00/00/0000	00000	9015					23,283	0.75	175	0.46	81
00/00/0000 - 00/00/0000	00000	9101					60,194	0.46	277	0.50	139
11/00/2015 - 00/00/0000	00000	8810					22,993	0.00	0	0.00	0
11/00/2015 - 00/00/0000	00000	8868					52,413	0.00	0	0.00	0
11/00/2015 - 00/00/0000	00000	9101					30,839	0.00	0	0.00	0
11/00/2016 - 00/00/0000	00000	8810					25,980	0.00	0	0.00	0
11/00/2016 - 00/00/0000	00000	8868					56,089	0.00	0	0.00	0
11/00/2016 - 00/00/0000	00000	9101					29,355	0.00	0	0.00	0
11/00/2017 - 00/00/0000	00000	8810					22,719	0.00	0	0.00	0
11/00/2017 - 00/00/0000	00000	8868					147,371	0.00	0	0.00	0
11/00/2017 - 00/00/0000	00000	9015					23,283	0.00	0	0.00	0
Policy Totals:					0	0	0		686		337
Date Released:			8/28/2019								
Search Results New Search										<< Previous Next >>	

Minnesota Format

Minnesota Experience Rating					
Combo Group ID: 234567891			Rating Date: 11/17/2019 - 11/17/2020		
Coverage Group ID: 1528589		MARCSONIC MUSICIAN INC		Revised Rating: 03	
Carrier: 55104	MARC TEST CARRIER			Policy: ATHING1345124541	
Policy Effective Date	Policy Number	Actual Incurred Losses	Actual Primary Losses	Expected Losses	Expected Primary Losses
11/17/2015	ATHING9876543210	5,101	5,101	10,591	2,881
11/17/2016	ATHING8765432112	0	0	11,299	3,072
11/17/2017	ATHING7654321231	0	0	9,305	2,529
Experience Totals:		5,101	5,101	31,195	8,482
Weighting Value:		0.09			
Ballast Value:		22.125			
				CPAP Factor:	0
				Experience Modifications:	0.90
Rating revised due to exposure corrections.					
Date Released:			10/22/2019		

Minnesota Experience Rating											
Combo Group ID: 234567891						Rating Date: 11/17/2019 - 11/17/2020					
Coverage Group ID: 2345678						Revised Rating: 03					
Carrier: 55104			Policy: ATHING9876543210			Carrier: 55104			Policy: ATHING1345124541		
Policy Period:	Claim Number or #claims	Class Code	Inj Type	Opened Closed Reopened	Actual Incurred Loss	Primary Actual Loss	Payroll	Exp. Loss Rate	Expected Loss	D Ratio	Primary Expected Loss
11/17/2015 - 11/17/2016	00000	7228					72,704	2.82	2,050	0.27	554
11/17/2015 - 11/17/2016	00000	7229					296,903	2.82	8,373	0.27	2,261
11/17/2015 - 11/17/2016	501427873	7229	05	C	5,101	5,101		0.00	0	0.00	0
11/17/2015 - 11/17/2016	00000	8810					335,378	0.05	168	0.39	66
Policy Totals:					5,101	5,101	704,985		10,591		2,881
Carrier: 55104						Policy: ATHING8765432112					
Policy Period:	Claim Number or #claims	Class Code	Inj Type	Opened Closed Reopened	Actual Incurred Loss	Primary Actual Loss	Payroll	Exp. Loss Rate	Expected Loss	D Ratio	Primary Expected Loss
11/17/2016 - 11/17/2017	00000	7228					113,962	2.82	3,214	0.27	869
11/17/2016 - 11/17/2017	00000	7229					280,413	2.82	7,908	0.27	2,135
11/17/2016 - 11/17/2017	00000	8810					354,847	0.05	177	0.39	69
Policy Totals:					0	0	749,222		11,299		3,072
Carrier: 55104						Policy: ATHING7654321231					
Opened											

Pennsylvania Format

EXR



Compensation Data Exchange

SEARCH

SUBMISSIONS

GO TO DCO WEBSITES

HELP

Back to Search

PENNSYLVANIA COMPENSATION RATING BUREAU													
Locations in this Report: TESTING													
TESTING			POLICY NUMBER		FILE NO.		CARR.						
			BBB000000004		12345		11111						
			EXP. MOD		EFF. DT OF RATING		EXP. DT OF RATING						
			1.075		06/20/2017		6/20/2018						
PART I EXHIBIT OF ACTUAL LOSSES	POLICY YEAR	LOSSES AS REPORTED				LOSSES AS USED (A)				ISSUE DATE			
		INDEMNITY	MEDICAL	TOTAL									
		2014	152,355	22,864	175,219			67,287					
TOTAL		152,355	22,864	175,219			67,287						
PART II EXHIBIT OF LOSSES SUBJECT TO LIMITING VALUES	POLICY YEAR	CLAIM NUMBER	MULT. ACC.	TYPE INJ.	LOSSES AS REPORTED		LOSSES AS USED						
					2014	00000000000		5	150,432		42,500		
					TOTAL				150,432		42,500		
*1-DEATH ; 2-PERM. ; 3-MAJOR ; 4-MINOR ; 5-TEMPORARY													
PART III EXHIBIT OF PAYROLLS, EXPECTED LOSSES, AUTHORIZED CLASSES AND RATING VALUES	CLASS CODE	POLICY YEAR	PAYROLLS	EXPECTED LOSS FACTOR	EXPECTED LOSSES (E)	AUTHORIZED CLASSES		AUTHORIZED RATING VALUES		ISSUE DATE			
						2014	1,480,604	4.03	59,668				
						2015	1,600,673	3.14	50,261				
TOTAL		3,081,277		109,929		809		4.68					
2015		73,650	.07	52		951		0.24					
TOTAL		73,650		52		953		0.11					
PART IV - RATING PROCEDURE													
ACTUAL LOSSES	EXPECTED LOSSES	CREDIBILITY	LIMIT CHARGE	1,000-C	IND. MOD	FINAL MOD							
A	67,287	E	109,981	C	.575	L-C	298	1,000-C	425	IND. MOD	1.075	FINAL MOD	1.075
((A * C + E * (L * C) + E (1,000 - C)) / E) = IND. MOD, FINAL MOD = IND. MOD Capped to +/- .25% of Prior MOD													

Delaware Format



Compensation Data Exchange

SEARCH SUBMISSIONS GO TO DCO WEBSITES HELP

[Back to Search](#)

DELAWARE COMPENSATION RATING BUREAU											
Locations in this Report: TESTING											
TESTING				POLICY NUMBER		FILE NO.		CARR.			
				BBB00000004		12345		11111			
				EXP. MOD		EFF DT OF RATING		EXP DT OF RATING			
				982		02/03/2017		2/3/2018			
PART I EXHIBIT OF ACTUAL LOSSES	POLICY YEAR	LOSSES AS REPORTED				LOSSES AS USED (A)				ISSUE DATE	
		INDEMNITY		MEDICAL		TOTAL					
*1-DEATH - 2-PERM. - 3-MAJOR - 4-MINOR - 5-TEMPORARY											
PART II EXHIBIT OF LOSSES SUBJECT TO LIMITING VALUES	POLICY YEAR	CLAIM NUMBER		MULT. ACC.	TYPE INJ*	LOSSES AS REPORTED		LOSSES AS USED		ISSUE DATE	
		TOTAL									
CLASS CODE	POLICY YEAR	PAYROLLS		EXPECTED LOSS FACTOR	EXPECTED LOSSES (E)		AUTHORIZED CLASSES		AUTHORIZED RATING VALUES		
PART III EXHIBIT OF PAYROLLS, EXPECTED LOSSES, AUTHORIZED CLASSES AND RATING VALUES	608	2013		17,445	2.25	393			6.91		
		2014		33,248	2.19	728					
				50,693		1,121		608			
653	2013		4,251	3.08	131			9.25			
	2014		7,911	3	237						
	2015		25,452	2.33	593						
			37,614		961		653				
							951	0.6			
							953	0.22			
PART IV - RATING PROCEDURE											
ACTUAL LOSSES	EXPECTED LOSSES		CREDIBILITY	LIMIT CHARGE		1,000 - C	BALLAST	EXP. MOD			
A	E	2.082	0.50	0.32		950	1			.982	
((A * C + E * (L * C) + E (1,000 - C)) / E) * B = M											

Wisconsin Format



Compensation Data Exchange

[SEARCH](#)

[SUBMISSIONS](#) ▾

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Wisconsin Experience Rating					
Combo Group ID: 999999999				Rating Date: 10/1/2017 - 10/1/2018	
Coverage Group ID: 99999 TESTING					
Carrier: 99999 TEST INSURANCE COMPANY				Policy: 999999999	
Policy Effective Date	Policy Number	Actual Incurred Losses	Actual Primary Losses	Expected Losses	Expected Primary Losses
2013	999999999	885	885	3,467	936
2014	999999999	0	0	2,031	561
2015	999999999	0	0	2,376	668
Experience Totals:		885	885	7,874	2,165
Actual Excess Losses:		0			
Expected Excess Losses:		5,709			
Weighting Value:		0.05			
Ballast Value:		23,375			
				CPAP Factor:	0
				Experience Modifications:	0.95
Date Released: 10/30/2017					
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Experience Rating											
Combo Group ID:		999999999									
Coverage Group ID:		9999999 TESTING INSURANCE COMPANY									
Rating Date:		10/1/2017 - 10/1/2018									
Carrier: 99999		Policy: TESTING									
Carrier: 99999		Policy: 999999999									
Policy Period:	Claim Number or #claims	Class Code	Inj Type	Opened Closed Reopened	Actual Incurred Loss	Primary Actual Loss	Payroll	Exp. Loss Rate	Expected Loss	D Ratio	Primary Expected Loss
2013 - 2014	AF01013		06	C	2,951	2,951		0.00	0	0.00	0
2013 - 2014	00000	7219					91,621	3.78	3,463	0.27	935
2013 - 2014	00000	8810					4,100	0.10	4	0.35	1
Policy Totals:					885	885	95,721		3,467		936
* - REFLECTS A 70% REDUCTION TO EACH MEDICAL ONLY LOSS											
Carrier: 99999		Policy: 999999999									
Policy Period:	Claim Number or #claims	Class Code	Inj Type	Opened Closed Reopened	Actual Incurred Loss	Primary Actual Loss	Payroll	Exp. Loss Rate	Expected Loss	D Ratio	Primary Expected Loss
2014 - 2015	00000	5146					11,235	2.99	336	0.31	104
2014 - 2015	00000	7219					44,806	3.78	1,694	0.27	457
2014 - 2015	00000	8810					1,450	0.10	1	0.35	0
Policy Totals:					0	0	57,491		2,031		561
Carrier: 99999		Policy: 999999999									
Policy Period:	Claim Number or #claims	Class Code	Inj Type	Opened Closed Reopened	Actual Incurred Loss	Primary Actual Loss	Payroll	Exp. Loss Rate	Expected Loss	D Ratio	Primary Expected Loss
2015 - 2016	00000	5146					22,575	2.99	675	0.31	209
2015 - 2016	00000	7219					44,989	3.78	1,701	0.27	459
2015 - 2016	00000	8810					480	0.10	0	0.35	0
Policy Totals:					0	0	68,044		2,376		668

Date Released: 10/30/2017

[Search Results](#) [New Search](#)

<< Previous Next >>

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[FAQ](#)

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Appendix B: State Codes

United States	State Codes	
Alabama	AL	01
Alaska	AK	54
Arizona	AZ	02
Arkansas	AR	03
California	CA	04
Colorado	CO	05
Connecticut	CT	06
Delaware	DE	07
District of Columbia	DC	08
Florida	FL	09
Georgia	GA	10
Hawaii	HI	52
Idaho	ID	11
Illinois	IL	12
Indiana	IN	13
Iowa	IA	14
Kansas	KS	15
Kentucky	KY	16
Louisiana	LA	17
Maine	ME	18
Maryland	MD	19
Massachusetts	MA	20
Michigan	MI	21
Minnesota	MN	22
Mississippi	MS	23
Missouri	MO	24
Montana	MT	25
Nebraska	NE	26
Nevada	NV	27
New Hampshire	NH	28
New Jersey	NJ	29
New Mexico	NM	30
New York	NY	31

United States	State Codes	
North Carolina	NC	32
North Dakota	ND	33
Ohio	OH	34
Oklahoma	OK	35
Oregon	OR	36
Pennsylvania	PA	37
Rhode Island	RI	38
South Carolina	SC	39
South Dakota	SD	40
Tennessee	TN	41
Texas	TX	42
Utah	UT	43
Vermont	VT	44
Virginia	VA	45
Washington	WA	46
West Virginia	WV	47
Wisconsin	WI	48
Wyoming	WY	49

Canadian Provinces	Province Code	
Alberta	AB	61
British Columbia	BC	62
Manitoba	MB	63
New Brunswick	NB	64
Newfoundland & Labrador	NL	72
Northwest Territories	NT	60
Nova Scotia	NS	65
Nunavut	NU	70
Ontario	ON	67
Prince Edward Island	PE	66
Québec	QC	68
Saskatchewan	SK	69
Yukon Territory	YT	71

Appendix C: Glossary of Terms

ASCII	American Standard Code for Information Interchange. A standard coding scheme for representing characters as data
ASWG	Advisory Statistical Working Group—A group within the WCIO that developed the revised USR data format, and by extension, the formats themselves.
Batch Number	Identifies groups of USRs as they are entered into BEEP® on a particular date
BEEP®	Bureau Entry & Edit Package—A web-based application designed to give Insurers the ability to enter, validate and submit Workers Compensation statistical information.
Breadcrumbs	A link to a prior screen
Bureau Version Identifier (Edition Number)	An identifier used to correspond to a specific endorsement number reported previously
Carrier Version Identifier	An identifier used to determine the version of the endorsement applied to a policy
CDX®	Compensation Data Exchange. CDX® is a secure Internet based service that facilitates the electronic transmission of Workers' Compensation data between member insurers and DCOs
Correction Report	A USR which revises previously reported data within a report level, correction reports are sequentially numbered (i.e., the first, second or third correction to a First Report)
DCO	Data Collection Organization – An organization that collects workers' compensation information. A DCO can be a bureau, jurisdiction or statistical agent
Date Entered	The date a USR was entered into BEEP® either by data entry or import
EBCDIC	Extended Binary Coded Decimal Interchange Code - A standard coding scheme for representing characters as data commonly used on mainframe computers (compare ASCII).
Edit Status	Defines the state of the transaction within PEEP® and BEEP®. Edit statuses are defined in the associated User Guide.
Employee Leasing Policy Type Code	A code used to identify the type of employee leasing policy.
Endorsement Number	An identifier used to report an endorsement number

Endorsements with Variable Data	These are the individual endorsements that are attached to a policy that contain information beyond the standard endorsement wording. Meaning the endorsement requires policy specific variable text
ETR	Electronic Transmittal Record – Is the first line of a submission file used to identify data within, and destination of a submission
Exposure Period Code	A code used to identify the period covered by the reported estimated exposure amount.
EXR	Product used to access rating data from participating DCOs
First Report	The initial USR for a policy, which reflects policy, exposure, premium, and loss information that is valued and submitted per the established USR valuation schedule
IAIABC	International Association of Industrial Accident Boards and Commissions - A non-profit trade association providing workers' compensation information and education
Import	To bring data into a computer system from an external source. PEEP® provides the facility to import policy transactions (WCPOLS) and BEEP® provides the facility to import USRs (WCSTAT).
Legal Nature of Entity Code	A code used to identify the type of entity(s) being insured. (Reported in the Name Record)
Legal Nature of Insured Code	A code used to identify the type of entity(s) being insured. (Reported in the Header Record)
Link Data	The data elements which are required to be reported consistently for all records within a transaction. Link data is used to keep these records connected for processing, storage and identifying duplicate data
Name Link Identifier	An identifier used to link names with their corresponding addresses and exposures.
PEEP	Policy Entry and Edit Package— A web-based application designed to give Insurers the ability to enter, validate, and submit Workers Compensation policy information
POC	Proof of Coverage – Data derived from a workers' compensation policy which is used by state accident boards and commission to verify workers' compensation coverage for the employers in their state.
Policy Change Effective Date	The date of change or addition reported on the record
Policy Change Expiration Date	The date of change or deletion reported on the record

Primary Administrator	The administrator responsible for a CDX User Management Group (UMG)
Replacement Report Code	A code used to report if the USR is replacing a previously submitted report
Retrospective Rating Code	A code used to report the type of retrospective rating plan applied
Secondary Administrator	A CDX User delegated some administrator privileges
SFTP	Secure File Transfer Protocol – Provides a secure method for sending or receiving files in CDX
SSL	Secure Sockets Layer – An interface between applications (such as browsers) and the Transmission Control Protocol/Internet Protocol (TCP/IP) protocols to provide server authentication, client authentication, and an encrypted communication channel between client and server.
State Unemployment Number	The unemployment number issued by a given state.
Submission File	An electronic file created to submit data.
Subsequent Report	A USR that is valued and submitted on a predetermined 12-month schedule after the First Report. Subsequent Reports provide updated information on losses from the Second Report through the Tenth Report.
TPA/TPE	Third Party Administrator/Third Party Entity – An organization that processes insurance transactions for a separate entity
Transaction Issue Date	The date of issuance of the transaction
Transaction Type Code	The code use to identify the type of transaction that is being submitted by the carrier. See the WCIO for the list of possible values.
UMG	User Management Group – Represents a group of users managed by a single Primary Administrator
Validate	The process of running edits

Summary of Changes

Page, Section, etc.	Date of Change	Change/Update
All	7/6/2023	Guide reviewed for accuracy and additional content