



A guide to getting started with

WCRatings

**NCRB's Workers Compensation Online Tool for
Viewing & Downloading Experience Ratings**

Version 1.5 – last updated on 28 July 2016

North Carolina Rate Bureau
2910 Sumner Boulevard
Raleigh, NC 27616
919-783-9790

If at any time during these procedures you need assistance, you
may contact the Information Center at:

Phone: 919-582-1056
Fax: 919-783-7467
E-mail: wcinfo@ncrb.org

Contents

Before You Start.....	4
Web Browser Specifications.....	5
Adobe Reader.....	5
Cookies.....	5
Opening New Windows	5
System Timeout.....	8
Accessing WCRatings.....	9
Logging in to the Portal.....	9
Launching an Application	10
Navigating in WCRatings	12
Primary Navigation Menus	12
Executing Searches	12
Selecting Search Criteria.....	13
Working with Search Results.....	15
Viewing/Downloading a Rating Worksheet	17
Viewing Rating History	20
Obtaining Help.....	23
Appendix.....	24
Frequently Asked Questions	24

Before You Start...

Welcome to the WCRatings™ (pronounced W-C-Ratings) web application!

WCRatings provides carriers the ability to view, print or download experience ratings. The WCRatings system displays experience ratings that were released on or after November 13th, 2006. The WCRatings system also displays experience ratings from prior issue dates where there was a change in carrier and that change was made on or after November 13th, 2006. If you need to obtain a hardcopy of a rating released prior to November 13th, 2006, contact the NCRB Information Center for assistance at 919-582-1056 or wcinfo@ncrb.org.

WCRatings offers your experience ratings in several formats:

1. **WCIO download** – select one or more ratings to add to a file formatted as specified by the Workers Compensation Insurance Organization's (WCIO) Data Specifications Manual.
2. **PDF download** – view, print or download all of your experience ratings in one file.
3. **Zip download** – download multiple experience ratings, each rating in its own PDF file

This application is updated on a daily basis and is intended to replace hardcopy distribution of experience rating worksheets, experience modification withdrawal letters and notification that a risk does not qualify (DNQ) for an experience rating.

By taking a few minutes to review the first few pages of this user guide, you will be prepared to quickly learn how to use this powerful online tool. WCRatings was designed to be user-friendly and easy-to-use, but if you have problems, you can refer to this guide for help.

Now let's get started!

Web Browser Specifications

WCRatings was developed to specifically take advantage of features available within **Internet Explorer 11**. Other browsers, such as Chrome, Firefox, Opera and Netscape, are not supported at this time.



You can download the latest version of Internet Explorer, free of charge, at <http://windows.microsoft.com/en-us/internet-explorer/download-ie>

Adobe Reader

WCRatings uses **Adobe Reader**. In order to view the experience ratings, withdrawal letters and Does Not Qualify (DNQ) letters, you will need the Adobe Reader software.

You can download the latest version of Adobe Reader, free of charge, at <http://get.adobe.com/reader/>

Cookies

WCRatings uses **session cookies**¹ to remember important information as you move from page to page within the application. These session cookies reside in your browser's memory only as long as your browser session is active. In other words, when you close your web browser after using WCRatings, the session cookie is destroyed, thus protecting any data you entered while using WCRatings.

Unlike some web applications, WCRatings does not write any data to your hard drive using cookies.

Opening New Windows

Some pages in WCRatings open, or spawn, a new browser window when they are accessed. For example, when you view ratings history, you are spawning a new window. Remember to close the new window whenever you want to exit it and return to where you were in WCRatings.

Configuring Your Pop-up Blocker

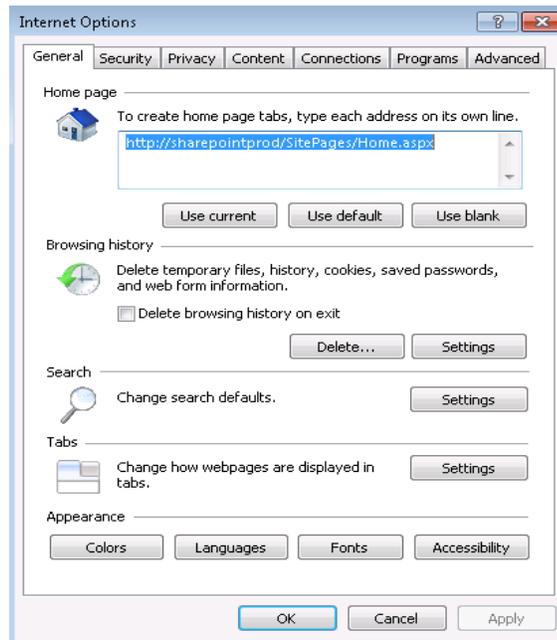
If you have a pop-up blocker installed, you will need to allow pop-ups from the NCRB Web site to properly use WCRatings.

To allow pop-ups from the NCRB Web site using Internet Explorer 11.0, follow these procedures:

¹ Many web applications use **standard cookies** – a standard cookie is written to your hard drive and is used to remember you the next time you visit the application's web site. WCRatings uses session cookies, not standard cookies, so no data is written to your hard drive (unless you request to download a file).

Step 1. Open **Internet Explorer**. Click on the **Tools** icon  in the top right corner. Select **Internet Options** from the Tools list. The *Internet Options* window displays.

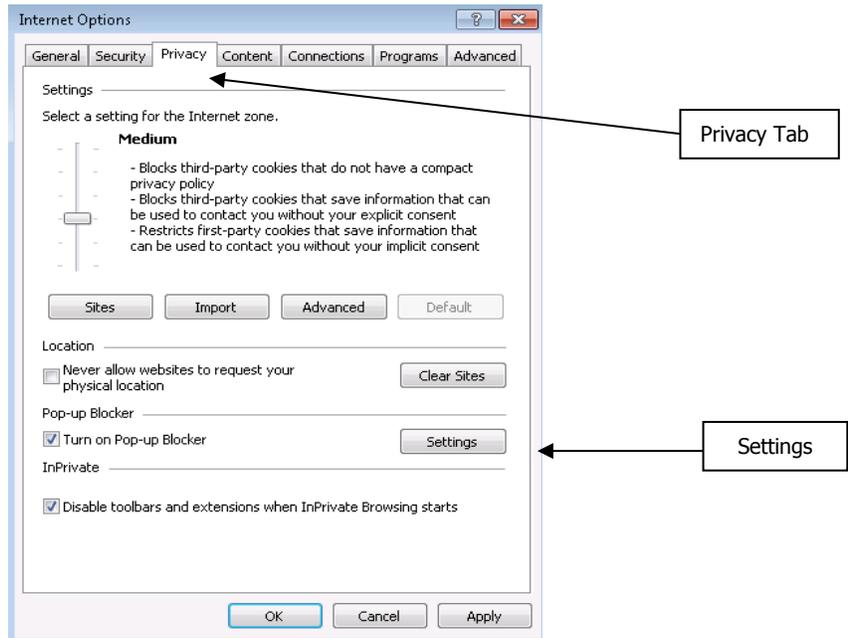
Figure 1: **Internet Explorer 11.0 Internet Options window (based upon browser version, your view may look different)**



Step 2. In the **Internet Options** window, select the **Privacy** tab. The *Privacy* tab information displays.

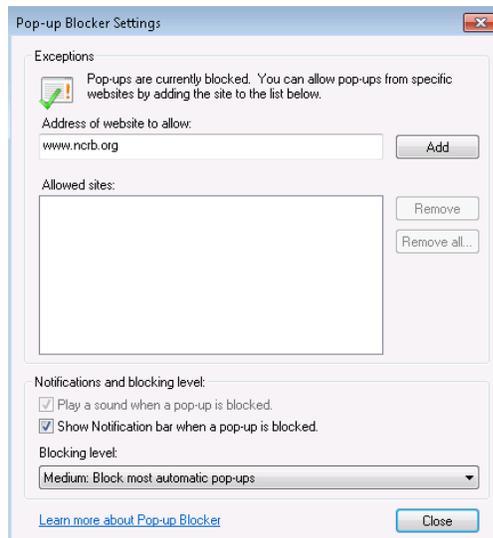
Step 3. On the **Privacy** tab, click the **Settings** button. The *Pop-up Blocker Settings* window displays.

Figure 2: Internet Options Privacy Tab (based upon browser version, your view may look different)



Step 4. On the **Pop-up Blocker Settings** window, type **www.ncrb.org** in the **Address of website to allow** field and click **Add**. The URL **www.ncrb.org** is added to the list of *Allowed sites*.

Figure 3: Pop-up Blocker Settings Window (based upon browser version, your view may look different)

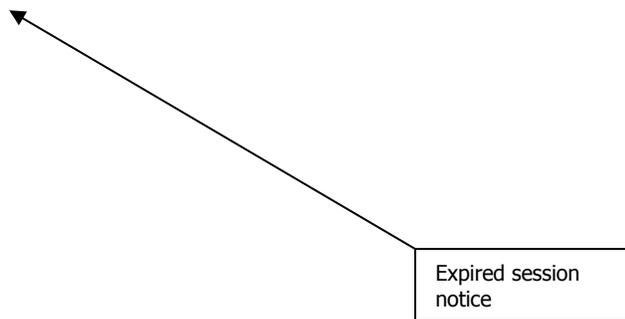
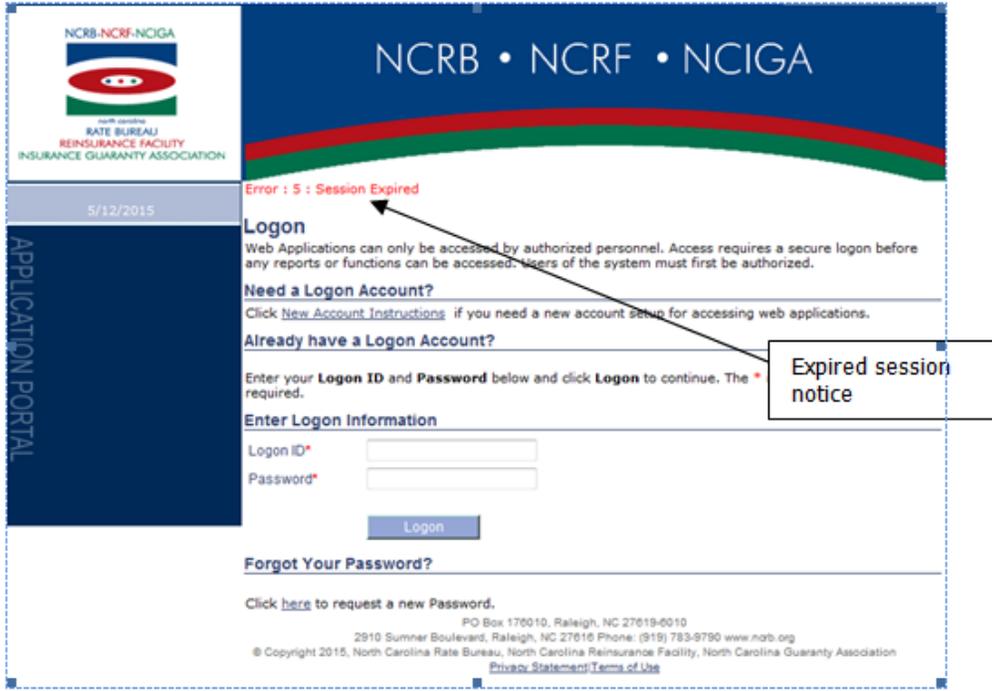


Step 5. Click **Close** to close this window.

System Timeout

WCRatings times out after it has been inactive for more than one hour. The following message displays, informing you to sign into the system again.

Figure 4: Session Expired Page



Accessing WCRatings

Logging in to the Portal

“The Portal” will provide access to all of the secured applications and data on the NCRB, NCRF and NCIGA Web site, so you must log on to the Portal before you can access WCRatings. To log in to the Portal, use the following procedure. (You must use the valid user name and password that were provided to you by your System Administrator.)

- Step 1.** Navigate to the NCRB web site (<http://www.ncrb.org>), and select the NCRB section. Under the Member Services area, click the **Member Services Portal – Login** link. The **Web Application Portal – Logon** page displays.

Figure 5: Portal Logon page

5/7/2015

APPLICATION PORTAL

NCRB • NCRF • NCIGA

Logon

Web Applications can only be accessed by authorized personnel. Access requires a secure logon before any reports or functions can be accessed. Users of the system must first be authorized.

Need a Logon Account?
Click [New Account Instructions](#) if you need a new account setup for accessing web applications.

Already have a Logon Account?
Enter your **Logon ID** and **Password** below and click **Logon** to continue. The * indicates fields that are required.

Enter Logon Information

Logon ID*

Password*

Forgot Your Password?
Click [here](#) to request a new Password.

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Logon

- Step 2.** Enter your Logon ID and password. Click the **Logon** button. The **PORTAL HOME** page displays.

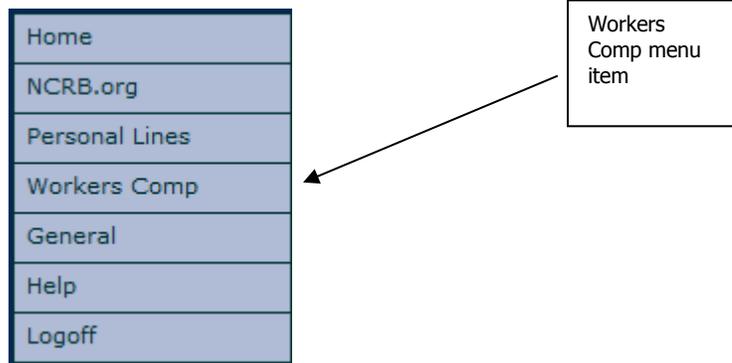
Note: If you enter an incorrect user name or password, the system will return an error message to inform you of the invalid data. Re-enter your user name and password correctly, and click the Logon button to enter the system.

Launching an Application

The Portal is the common place from which all secured applications are accessed on the NCRB, NCRF and NCIGA Web site. You will only see applications you have been authorized to access. All of the applications are categorized based upon the business unit that the application represents. To launch an application, follow these procedures:

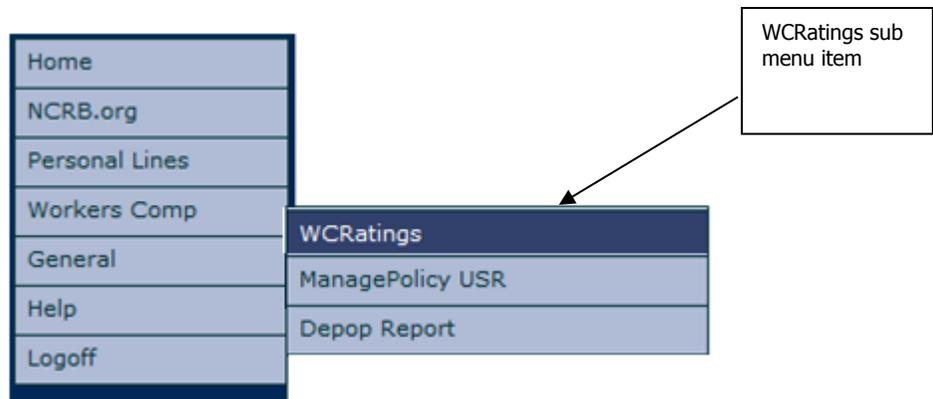
Step 1. On the left navigation menu, click **Workers Comp**.

Figure 6: Portal Menu Items



Step 2. On the sub-menu, click **WCRatings**. The application page displays.

Figure 7: Portal Application Name Menu Items



Navigating in WCRatings

Primary Navigation Menus

WCRatings features a primary navigation bar at the top of each page.

The Top Menu

Figure 8: The Top Menu



The **top menu** could contain one or more of the following items based upon the page that you are viewing:

- **Search Ratings** will navigate you to the Search Criteria page so that you can execute a new search.
- **Back to Portal** will navigate you to the Web Portal home page so that you may access other secured applications.
- **NCRB.org** will navigate you to NCRB's home page (www.ncrb.org).
- **Help** will navigate you to a Help page that contains contact information, search tips and frequently asked questions.

Executing Searches

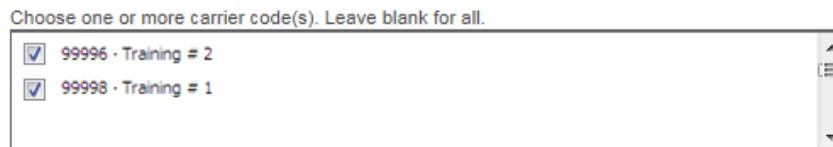
WCRatings offers numerous ways for you to search for your experience rating worksheets.

Selecting Search Criteria

Step 1. Select to view ratings for a specific carrier. If you would like to see results for all carriers in the list box, either leave all checkboxes blank, or select all of the checkboxes.

The Carrier Code list box is populated with a list of carriers that are associated with your web security logon account. If you do not see a carrier code that you think should appear, contact your company's NCRB Group Administrator to verify your logon account was created properly.

Figure 9: Carrier Code and Search Type



Step 2. Select which type of ratings you would like to view:

- **View Current Ratings Only** – Shows the most recent rating or revision for each rating's release date. If the rating is a revision choosing this option will give you an additional history link on the Search Results that will allow you to drilldown to see prior revisions.
- **View All Rating Versions** – Displays all ratings in the system matching the search criteria entered, regardless of the revision number. For this option, you also have the ability to filter based upon rating type:
 - **DNQ (Does Not Qualify)** – Displays the letters for risks that do not meet the premium eligibility requirement.
 - **Experience** – Displays experience ratings
 - **Withdrawal** – Displays the letters and ratings that were withdrawn that match the search criteria

Step 3. Select any other criteria that you would like to use to narrow your search. Your additional options are:

- **Plan Type** – Choose to view Residual Market or Voluntary Market data. If you would like to view all, leave this option blank.
- **Insured** – Entered an Insured Name. NOTE: The system only has the first 30 characters of the insured name available for use in searches.

- **Policy** – Enter all or a portion of the policy number
- **Combo ID** – Enter the combinable ID NCRB internal file number used to link policies, unit reports and correspondence
- **Coverage ID** – Enter the coverage ID NCRB internal file number used to link policies, unit reports and correspondence.
- **City** – Enter the Insured's City
- **Release Date** – Enter the beginning and ending released date of the ratings. To view ratings for a single release date, enter the same date for both the beginning and ending dates.
- **Issue Date** - Enter the beginning and ending issue date of the ratings. To view ratings for a single issue date, enter the same date for both the beginning and ending dates.
- **Effective Date** - Enter the beginning and ending effective date of the ratings. To view ratings for a single effective date, enter the same date for both the beginning and ending dates.

Step 4. Select how you want to view the Search Results. Your options are:

- **Online View** – Displays the search results on a web page. Allows you to sort the data and view history. Gives you additional options for PDF, Zip File and WCIO downloads.
- **PDF File** – Displays the search results in an Adobe Acrobat window. Note, if the search results contain more than one rating, they will all be displayed in a single window, which can then be saved to your local network. If you would like to save each rating in an individual file, you need to choose the Zip File option.
- **Zip File** – Displays a window that allows you to download a Zip file containing a PDF file for each rating matching the search criteria.
- **WCIO File** – Displays a window allowing you to download a file formatted according to the Workers Compensation Insurance Organization's (WCIO) Data Specifications Manual.

Step 5. Select how you would like your data sorted. By default, the search results displays in order by policy number.

Step 6. If you selected the Online View, indicate how many ratings you would like to display before the grid begins to page. Your choices are 20, 50 or 100.

Step 7. To view the results for the criteria specified, click the **Submit** button located at the bottom of the page.

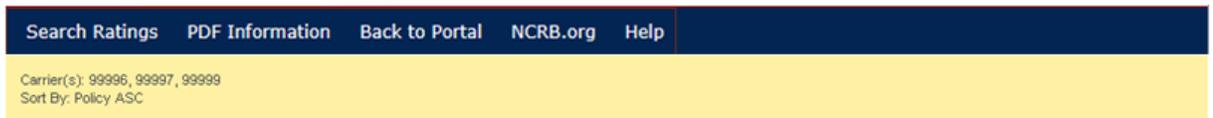
If you would like to reset your search criteria to begin a new search, you can click the **Reset** button located at the bottom of the page.

Working with Search Results

The default sort order for WCRatings search results is by policy number. You also have the option when you specify your search criteria to have the results sorted other ways. In addition, you can click on the column header of any of the columns to sort the data.

At the top of the Search Results page is a yellow shaded area that contains the list of criteria that you used to search.

Figure 10: Search Criteria



At the bottom of the Search Results page is the data that matched your search criteria. If the results contain more than 20 items, the grid will page. Use the First Page, Previous Page, Next Page and Last Page links to navigate through the data. If you would like to view more ratings on a single page, go back to the Search Criteria page and select 50 or 100 from the Page Size dropdown list.

Figure 11: The Search Results Grid

The screenshot shows a grid of search results with columns: Policy, Plan Type, Combo ID, Insured, City, Type, Rating, Released, Effective, Rev., Status, View History, and ARAP. The grid displays 10 rows of data. Above the grid are buttons for Print View, Download PDF, Download Zip, and Download WCID. A callout box labeled 'Grid navigation links' points to the navigation controls at the top of the grid.

Policy	Plan Type	Combo ID	Insured	City	Type	Rating	Released	Effective	Rev.	Status	View History	ARAP
<input type="checkbox"/> TESTD0001	02	6161140	NORTH CAROLINA INSURED	ANYWHERE	E	1.25	10/26/2006	1/1/2006	00	N	History	1.18
<input type="checkbox"/> TESTD0001	02	6161140	NORTH CAROLINA INSURED	ANYWHERE	E	0.93	10/26/2006	1/1/2007	00	N	History	1.00
<input type="checkbox"/> TESTD0002	01	6161140	NORTH CAROLINA INSURED	ANYWHERE	E	0.94	10/26/2006	1/1/2005	00	N	History	1.00
<input type="checkbox"/> TEST654	01	6161176	TWEETY BIRD	SYLVESTERTOWN	D	0.00	10/27/2006	1/1/2007	00	N	History	0.00
<input type="checkbox"/> TEST654	01	6161176	TWEETY BIRD	SYLVESTERTOWN	E	0.96	10/26/2006	1/1/2006	00	N	History	1.00
<input type="checkbox"/> TEST799	01	6161175	FOGHORN LEGHORN	TEN BUCK TWO	E	0.95	10/26/2006	3/6/2006	00	N	History	1.00
<input type="checkbox"/> TEST799	01	6161175	FOGHORN LEGHORN	TEN BUCK TWO	E	0.96	10/26/2006	3/6/2007	00	N	History	1.00
<input type="checkbox"/> TESTING123	01	6161153	BUGS BUNNY	DARK HOLE	E	0.91	10/26/2006	1/1/2005	00	N	History	1.00
<input type="checkbox"/> TESTING123	02	6161153	BUGS BUNNY	DARK HOLE	E	0.97	10/26/2006	1/1/2006	00	N	History	1.00

o print the data in the Search Results grid, click the Print View button in the upper left hand corner of the page. The search results will display in a new printer friendly window.

Figure 12: Print View

Policy	Plan Type	Combo ID	Insured	City	Type	Rating	Released	Effective	Rev.	Status	ARAP
TESTING345	01	6161164	TASMANIAN DEVL	WHIRLWIND	E	1.20	10/26/2006	1/1/2006	00	N	1.10
TESTING345	01	6161164	TASMANIAN DEVL	WHIRLWIND	E	1.31	10/26/2006	1/1/2007	00	C	1.14
TESTING345	01	6161164	TASMANIAN DEVL	WHIRLWIND	W	1.20	10/27/2006	1/1/2006	00	N	1.10
WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.97	10/26/2006	1/1/2005	00	N	1.00
WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.95	10/26/2006	1/1/2006	00	N	1.00
WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.94	10/26/2006	1/1/2007	00	N	1.00
WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.94	10/27/2006	1/1/2007	01	N	1.00

Viewing/Downloading a Rating Worksheet

On the search results page, you have the ability to select to view one or more rating worksheet(s).

Step 1. Select the checkbox to the left of the rating that you would like to view. If you would like to view multiple ratings, select multiple checkboxes. Clicking the **Policy checkbox** at top of the checkbox column will select all of the ratings in the current view. Clicking the **Policy checkbox** again will de-select all of the ratings in the current view.

Step 2. Click the **Download PDF** button. A pop-up window displays asking you if you would like to Open, Save or Cancel.

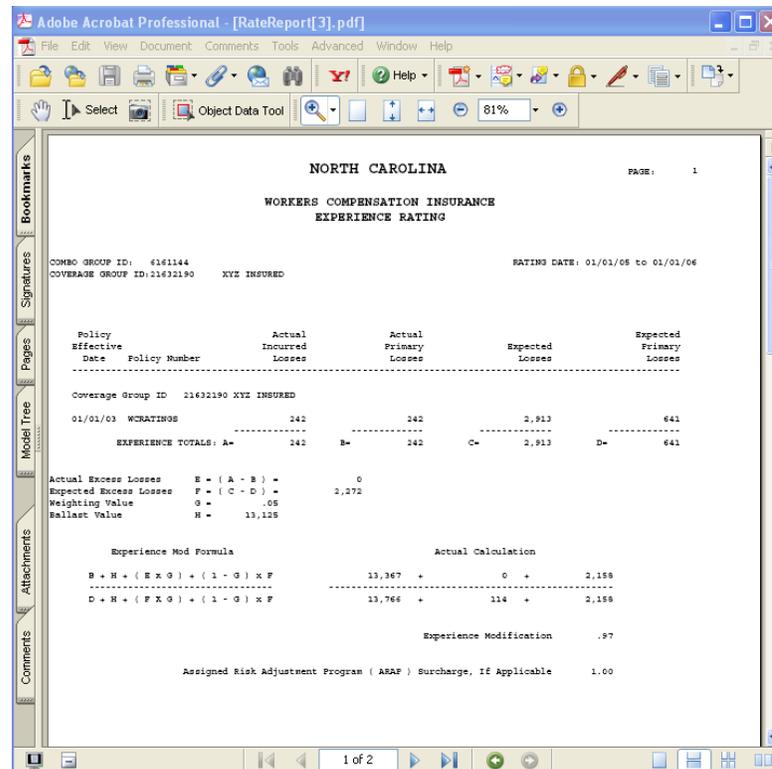
*NOTE: If you selected multiple ratings they will appear one after the other in a **single** PDF file. If you would like **individual** PDF files for each rating, select the Download Zip option. See the next section of this document for instructions on using the Download Zip option.*

Figure 13: Windows File Download Dialog Box



Step 3. Click the **Open** button to view the rating worksheet.

Figure 14: Ratings Worksheet



- Step 4.** To save this rating worksheet to your local network, choose the **File...Save As** menu item from the Adobe Acrobat window.
- Step 5.** To return to the WCRatings system, close the rating worksheet window by clicking the **X** in the upper right hand corner of the page or by choosing **File...Exit** from the main menu.

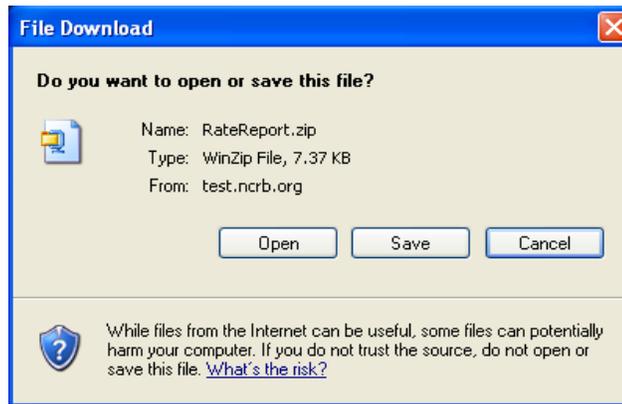
Viewing/Downloading Individual Rating Worksheet Files

On the search results page, you have the ability to select and download multiple rating worksheets, each in its own individual file.

- Step 1.** Select the checkbox to the left of the rating that you would like to view. If you would like to view multiple ratings, select multiple checkboxes. Clicking the **Policy checkbox** at top of the checkbox column will select all of the ratings in the current view. Clicking the **Policy checkbox** again will de-select all of the ratings in the current view.
- Step 2.** Click the **Download Zip** button. A pop-up window displays asking you if you would like to Open, Save or Cancel.

NOTE: If you selected multiple ratings they will download as individual files for each rating. If you would like a single download file for all ratings, choose the Download PDF option.

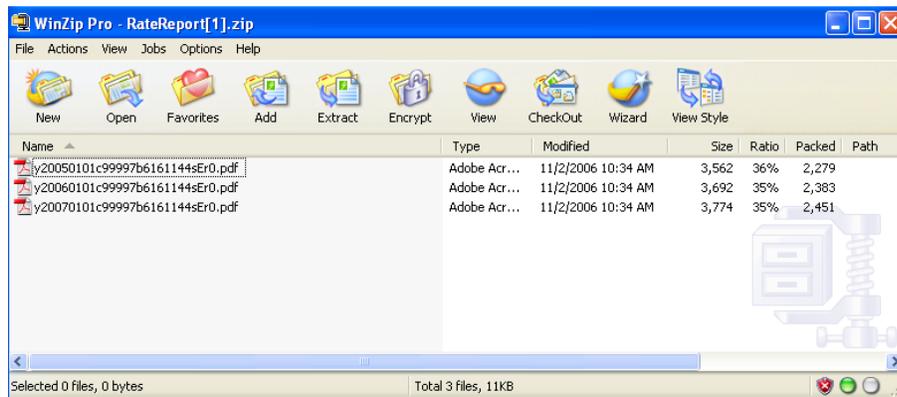
Figure 15: Windows File Download Dialog Box



Step 3. Click the **Save** button to save the Zip file to your local network.

Step 4. In order to view the individual files, you will need a Zip utility such as WinZip. The instructions here assume use of WinZip. For assistance using another Zip utility contact your IT department. To view the individual files, either double-click on the Zip file to launch it in your Zip utility or open your Zip utility and navigate to the Zip file.

Figure 16: Ratings Zip File



Step 5. To extract the individual rating worksheets to your local network, choose the **Extract** button in the WinZip window and select the network drive to save your file.

Download a WCIO WCRATING File

- Step 1.** Select the checkbox to the left of the rating that you would like to download. If you would like to download a WCIO WCRatings file for multiple ratings, select multiple checkboxes. Clicking the **Policy checkbox** at top of the checkbox column will select all of the ratings in the current view. Clicking the **Policy checkbox** again will de-select all of the ratings in the current view.
- Step 2.** Click the **Download WCIO** button. A pop-up window displays asking you if you would like to Open, Save or Cancel.

Figure 17: Results Download page



- Step 3.** To view the download file, click the **Open** button. To save the download file to your local network, click the **Save** button.

Viewing Rating History

By default, the system is set to display the most current version of each rating. If you need to view prior rating versions, you have two options:

- 1. Use the View All Rating Versions option on the Search Criteria page**
 - a. On the Search Criteria page, click the View All Rating Versions radio option and then select the type of rating that you would like to view (e.g. DNQ, Experience or Withdrawal).
 - b. Select any additional filter criteria and click the Submit button. The search results will display current and prior revisions.
- 2. Use the View Current Ratings Only (with option to view history) option on the Search Criteria page**
 - a. On the Search Criteria page, click the View Current Ratings Only radio option.
 - b. Select any additional filter criteria and click the Submit button.

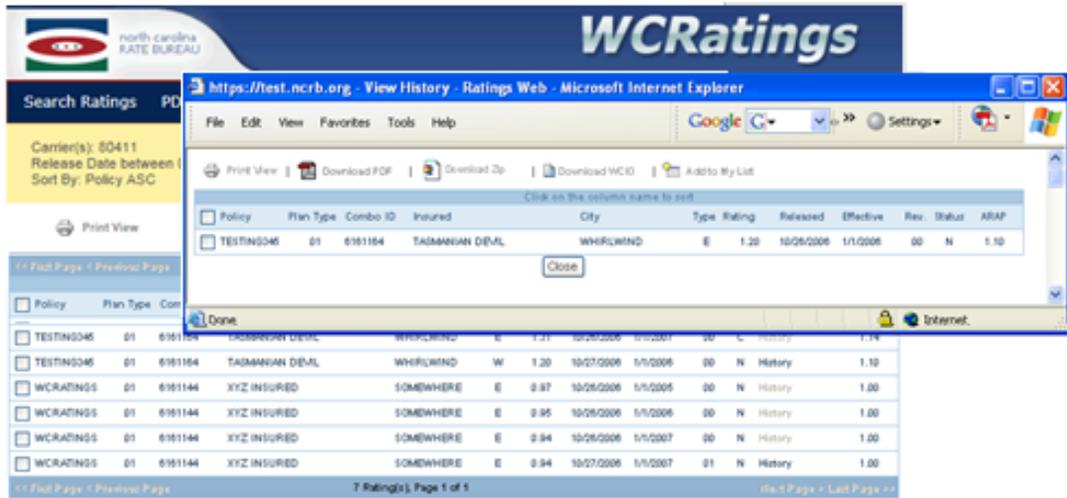
- c. The search results page displays and if any of the ratings has a prior version, the **History** link will be enabled.

Figure 18: Search Results with History link

7 Rating(s), Page 1 of 1												
Click on the column name to sort												
<input type="checkbox"/> Policy	Plan Type	Combo ID	Insured	City	Type	Rating	Released	Effective	Rev. Status	View History	ARAP	
<input type="checkbox"/> TESTING346	01	6161164	TASMANIAN DEVL	WHIRLWIND	E	1.20	10/26/2006	1/1/2006	00	N	History	1.10
<input type="checkbox"/> TESTING346	01	6161164	TASMANIAN DEVL	WHIRLWIND	E	1.31	10/26/2006	1/1/2007	00	C	History	1.14
<input type="checkbox"/> TESTING346	01	6161164	TASMANIAN DEVL	WHIRLWIND	W	1.20	10/27/2006	1/1/2006	00	N	History	1.10
<input type="checkbox"/> WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.97	10/26/2006	1/1/2005	00	N	History	1.00
<input type="checkbox"/> WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.95	10/26/2006	1/1/2006	00	N	History	1.00
<input type="checkbox"/> WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.94	10/26/2006	1/1/2007	00	N	History	1.00
<input type="checkbox"/> WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.94	10/27/2006	1/1/2007	01	N	History	1.00

History link

- d. Click the History link. A pop-up window displays with the prior versions of the selected rating.



The screenshot displays the NCRB Ratings Web application. The main page features a header with the NCRB, NCRF, and NCIGA logos. Below the header, there is a navigation menu and a main content area displaying a table of ratings. A pop-up window is overlaid on the table, showing a detailed view of a specific rating entry.

Carrier(s): 99997
Sort By: Policy ASC

Click on the column name to sort.

Policy	Plan Type	Combo ID	Insured	City	Type	Rating	Released	Effective	Rev.	Status	ARAP	
<input type="checkbox"/>	TESTING345	01	6161164	TASMANIAN DEVL	WHIRLWIND	E	1.20	10/26/2006	1/1/2006	00	N	1.10

Done

Policy	Plan Type	Combo ID	Insured	City	Type	Rating	Released	Effective	Rev.	Status	ARAP	
<input type="checkbox"/>	TESTING345	01	6161164	TASMANIAN DEVL	WHIRLWIND	E	1.20	10/26/2006	1/1/2006	00	N	1.10
<input type="checkbox"/>	TESTING345	01	6161164	TASMANIAN DEVL	WHIRLWIND	W	1.20	10/27/2006	1/1/2006	00	N	1.10
<input type="checkbox"/>	WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.97	10/26/2006	1/1/2005	00	N	1.00
<input type="checkbox"/>	WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.95	10/26/2006	1/1/2006	00	N	1.00
<input type="checkbox"/>	WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.94	10/26/2006	1/1/2007	00	N	1.00
<input type="checkbox"/>	WCRATINGS	01	6161144	XYZ INSURED	SOMEWHERE	E	0.94	10/27/2006	1/1/2007	01	N	1.00

7 Rating(s), Page 1 of 1

Obtaining Help

The WCRatings Help page will give you the phone number and email address of the NCRB, NCRF and NCIGA Information Center. Should you need any assistance with using the WCRatings system, review the Frequently Asked Questions on the Help page. If the Frequently Asked Questions section does not provide the answer you are looking for, contact the Information Center for assistance.

Frequently Asked Questions

Answers to frequently asked questions are provided on the WCRatings Help page as well as in the Appendix of this User Guide.

- Step 1.** On the top menu, select **Help**.
- Step 2.** The *Frequently Asked Questions* are displayed at the bottom of the *Help* page

Figure 19: Help page and Frequently Asked Questions

Appendix

Frequently Asked Questions

Q: Who should have access to WCRatings and how do I obtain access?

A: Everyone within your organization that needs Workers' Compensation experience rating information should have access. Contact your company's NCRB Group Administrator to obtain access. If you do not know who your NCRB Group Administrator is, contact the NCRB Information Center at (919) 582-1056 or wcinfo@ncrb.org.

Q: How do I get a copy of a rating for my files?

A: The PDF download option serves to create a printable file and also serves as the user's online view of selected ratings. Clicking on the "PDF Download" button results in the creation of a PDF file of the selected ratings. This file can be printed or saved.

Q: I'm searching for a rating released earlier this year, but it is not showing up in the search results.

A: The WCRatings system displays experience ratings that were released on or after November 13th, 2006. The WCRatings system also displays experience ratings from prior rating issue dates where there was a change in carrier and that change was made on or after November 13th, 2006. If you need a rating that was released prior to this date, contact the NCRB Information Center at 919-582-1056 or wcinfo@ncrb.org.

Q: How do I get only ratings issued or revised since I last viewed, printed or downloaded ratings?

A: You can view only recently created ratings by using the Released or Issue date criteria in your search. If you know the issue or release date you employed during your last search, simply search from the day after your last search to the current date.

Release Date is the date the rating was released for distribution to the issuing carrier by the Bureau after a review. In most cases this is the rating issue date.

Issue Date is the date the NCRB's internal system created the rating.

Rating Effective Date is the date the experience factor is applied to the policy. Unless the risk has had a recent change in the anniversary date, this is the policy effective date.

Q: Can I get Withdrawal and DNQ letters on WCRatings?

A: Yes, you can select the Withdrawals or DNQ's by selecting one more rating types:

Selecting **Experience** provides the ratings produced by the NCRB to supply the North Carolina experience rating modification and ARAP surcharge factors to our member carriers.

Selecting **DNQ** provides the risks that do not qualify for experience rating.

Selecting **Withdrawal** provides only the ratings that have been withdrawn.

Q: Can I get my ratings in an electronic file?

A: Yes, clicking on the "Download WCIO" button results in the creation of a flat file of the

selected ratings in the Workers' Compensation Insurance Organizations format titled WCRATING. The WCIO download can be accessed from the search results.

Q: Do other carriers have access to my rating information?

A: No, just as you only have access to rating information applicable to policies issued and reported to the Bureau by your carrier group, users from other carrier groups cannot see rating information unless their carrier group is providing coverage within the rating period.

Q: I'm having problems searching by the Insured Name. How should I search using this criteria?

A: The WCRatings system contains the first 30 characters of the Insured's Name. You can search the insured name using a portion of the name. For example, if the Insured Name is "My Test Company", you can enter the word "test" in the search criteria and it should return a match.