

Cost-Analysis Calculator

User Guide

Claim & Account Center

November 14, 2008

This training packet will introduce you to the new features within the Claim & Account Center.

These tools will allow you to analyze claim trends and perform cost analysis comparisons.

You will see the potential impact claim costs may have on premiums and experience factors.

To get started, you will need to be logged into the Claim & Account Center.

If you have not yet registered with the Claim & Account Center you will need to register your account through Secure Access Washington <https://secureaccess.wa.gov/>

For assistance with Secure Access Washington registration call: 1-888-241-7597.

Let's Get Started

Once you are logged in, start from the 'Welcome' page. From this page select '**Employer Accounts**' link either from the left navigation or from the list in the center of the page.

The screenshot displays the Washington State Department of Labor and Industries website. At the top, there is a navigation bar with links for Home, Safety, Claims & Insurance, Workplace Rights, and Trades & Licensing. Below this is a secondary navigation bar for the Claim & Account Center, including a 'My profile' link and a 'Logged in as:' section with 'Log off' and 'Help' options. The main content area is divided into three columns. The left column contains a vertical menu with items like 'Welcome', 'Claim information', 'Send information to L&I', 'Claim payments', 'Employer accounts' (circled in red), 'Retro group administrator', and 'Self insured information'. The middle column lists various actions under 'Claim information', such as 'Check the status of a claim', 'Search for a claim', 'View time loss payments', 'Read claim file notes', 'View claim imaged documents' (with a 'Do it online!' link), 'What is covered under this claim?', 'Look up medical bills & payments', and 'Send information to L&I' (with a 'Do it online!' link). Below these are links for 'more claim topics', 'Employer accounts' (circled in red), 'more employer account topics', 'Retro group administrator', 'Download retro reports', 'What is my retro status?', and 'more retro admin. topics'. The right column is titled 'Go directly to ...' and contains radio buttons for 'Claim status', 'Employer account status', and 'Retro group profile', along with a search input field and a 'Get' button. The footer contains contact information, a copyright notice, and links to 'Access Washington' and 'Visit access.wa.gov'.

From the 'Employer Accounts' page, select the '**Trend and Analysis Tools**' link.

You have the option of selecting this link from the left navigation or from the center of the page as shown below.

The screenshot shows the Washington State Department of Labor and Industries website. At the top, there is a search bar and navigation tabs for Home, Safety, Claims & Insurance, Workplace Rights, and Trades & Licensing. Below this is a 'Claim & Account Center' section with a 'My profile' button and a 'Logged in as:' indicator. The main content area is titled 'Employer accounts' and contains several sections: 'Quarterly Reports', 'Rates and Risk Classes' (with sub-links for Experience Factor Information and Preferred Workers), 'Account Summary' (with sub-links for EFT Setup, Owners and Addresses, and Account Update), and 'Employer imaged documents'. The 'Trend and Analysis Tools' link is circled in the 'Rates and Risk Classes' section. A sidebar on the left lists various navigation options, with 'Trend and Analysis Tools' also circled. A 'How do I?' sidebar on the right provides additional navigation options, including 'Do it Online!' links for completing reports, sending messages, and updating work status.

You are now at the 'Trend and Analysis Tools' page.

Select '**Cost Analysis Calculator**'.

The screenshot shows the Washington State Department of Labor and Industries website. The main navigation bar includes 'Home', 'Safety', 'Claims & Insurance', 'Workplace Rights', and 'Trades & Licensing'. The user is logged in as 'L&I Secured' and is viewing the 'Claim & Account Center'. The 'Trend and Analysis Tools' section is active, displaying 'Trend Reports' and 'Cost Analysis Calculator'. A callout box highlights the 'Cost Analysis Calculator' link, and another callout box explains that the current version does not reflect the Claim-Free Discount and includes the Rule of 1, 25% Rule, and Maximum Claim Value.

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Welcome

Claim information

Send information to L&I

Claim payments

Employer accounts

- Employer Accounts
- Quarterly Reports
- Account Summary
- Rates and Risk Classes
- Trend and Analysis Tools**
 - Trend Reports
 - Cost Analysis Calculator**
 - Employer imaged documents

Trend and Analysis Tools

Trend Reports
Request a report to assist you in analyzing claim trends and statistics to help manage your employer account.

Cost Analysis Calculator
Use this estimator calculator to perform cost analysis to compare avoided claim cost to additional premiums. *Note: Current version of the Cost Analysis Calculator does not reflect the Claim-Free Discount.*

Current version of the Cost Analysis Calculator

Does Not reflect the Claim-Free Discount

We have included:
Rule of 1
25% Rule
Maximum Claim Value

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If you have not already entered an employer account number, please do so here and select the **'Get Account'** button.

The screenshot shows the 'Cost Analysis Calculator' page on the Washington State Department of Labor and Industries website. The page is titled 'Cost Analysis Calculator' and is part of the 'Claim & Account Center'. The main content area contains a form with the following fields:

- Enter Account ID**: A text input field.
- Account ID**: A text input field.
- Business name**: A text input field.
- Account manager**: A text input field.

A button labeled **Get Account** is located below the 'Enter Account ID' field. An arrow points to this button. The left sidebar contains a navigation menu with the following items:

- Welcome
- Claim information
- Send information to L&I
- Claim payments
- Employer accounts
 - Employer Accounts
 - Quarterly Reports
 - Account Summary
 - Rates and Risk Classes
 - Trend and Analysis Tools
 - Trend Reports
 - Cost Analysis Calculator**
 - Employer imaged documents
- Retro group administrator
- Self insured information

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After selecting the 'Cost Analysis Calculator' link you will be presented with a Disclaimer Page.

This page requires you to select the 'Accept & Continue' button before displaying the calculator.

Disclaimer - Read before using the calculator

L&I offers this calculator for educational purposes only.

We do not guarantee that your premiums will be the same as what you estimate with the calculator. L&I is not responsible for any decisions you make based on this estimate.

If you have questions, contact your Account Manager, listed above.

By clicking 'Accept and Continue' below, you agree that you have read and understood the disclaimer and that you are ready to use the calculator.

Select the '**Accept & Continue**' button, then the 'Cost Analysis Calculator' page will display.

If you select the 'Cancel' button, you will be taken back to the 'Trend and Analysis Tools' page.

On this page you will select the 'Request Data' button.

You will notice that gathering data is an overnight process. This process allows us to gather your account data. The data we gather will be current as of close of business on the date of your request- available to you the following day.



Cost Analysis Calculator

Enter Account ID	Account ID	<input type="text"/>
	Business name	<input type="text"/>
<input type="button" value="Get Account"/>	Account manager	<input type="text"/>

[Return to Trend and Analysis Tools page](#)

You have the option of updating your e-mail address.

We will use this e-mail address to notify you when data is available.

Requesting calculator data

Please allow 1 business day to compile your calculator data. You will receive an e-mail notification at xxxxxxx@xxxxxx.com when your data is ready. Please update your e-mail address if this is not correct.

Click to request calculator data



Once you have selected the 'Request Data' button you will see the confirmation page.

This page explains the date and time your data will be available. Your data will be available to you for 7 days.

If you return to your data within the 7 days, we will automatically refresh the data and make it available to you the following day, for an additional 7 days.

If you go 7 days without viewing your data, you will need to start over again at the "Request Report Data" page

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Cost Analysis Calculator

Enter Account ID

Account ID

Business name

Account manager

Get Account

[Return to Trend and Analysis Tools page](#)

Viewing calculator data

We have received your request for the following account: xxx,xxx-xx . Your data will be available on 10/25/2008 at 6:00 AM.

Return to this page after 10/25/2008 6:00 AM where you can view the calculator data. Your data will be available for 7 days.

If you have your own data, you can access our blank calculator where you can 'Do-It-Yourself'

Continue

From here, you have the option to continue to the 'Do-It-Yourself' calculator.

This calculator does not contain the pre-filled data.

Once your data is available these fields will be pre-filled.

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If you have chosen to continue to the 'Do-It-Yourself' calculator, the calculator will be displayed without the pre-filled data.

If you want to experiment with a scenario, you must complete the blank fields.

The experience rating information can be obtained on the Experience Rating Calculation sheet.

This is available elsewhere within the Claim & Account Center.

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Cost Analysis Calculator

Enter Account ID

Account ID
Business name
Account manager

Get Account

[Return to Trend and Analysis Tools page](#)

Use this calculator to estimate how claim costs impact your experience factor and premiums.
Note: Current version of the Cost Analysis Calculator does not reflect the [Claim-Free Discount](#).

Data is current as of 09-26-2008

Cost Analysis calculator

Select rating year: 2008

Enter your estimated 2008 Premiums \$

Prior Year Experience Factor

Computed Experience Factor

Final Experience Factor

3 Year Total Expected Losses

Enter claim cost scenarios to see the impact on your experience factor and premiums.

Is the claim currently a medical-only claim? (no time-loss) No Yes

Enter the claim cost amount: \$

Do you anticipate this claim to be medical-only? No Yes

Enter the anticipated claim cost amount: \$

Click to calculate >

Scenario results

AVOIDED claim costs	
Reduced experience factor	
% of reduction	
3 years of AVOIDED premiums	

[Claims for rating year 2008 Includes Injury dates: 07-01-2003 thru 06-30-2006](#)

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You will notice this calculator is blank.

It does not contain any pre-filled data.

You will need to wait for the overnight process if you would like this data pre-filled.

You will notice blue question marks throughout the calculator. Each of these question marks links to helper text.

Most of these provide links to additional information that will be useful when using the calculator.

This particular helper text box includes the link to request the Experience Rating Calculation sheet.

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Cost Analysis Calculator

Enter Account ID

Account ID [input field]

Business name [input field]

Account manager [input field]

Get Account

[Return to Trend and Analysis Tools page](#)

Use this calculator to estimate how claim costs impact your experience factor and premiums.
Note: Current version of the Cost Analysis Calculator does not reflect the [Claim-Free Discount](#).

Data is current as of 09-26-2008

Cost Analysis calculator

Select rating year: 2008 [dropdown] Get Ratings

Enter your estimated 2008 Premiums [input field]

Prior Year Experience Factor [input field]

Your prior year experience factor can be found on your [experience rating calculation](#) report. If you are a new firm this number will default to 1.0000 for the purpose of this calculator only.

Close

Computed Experience Factor [input field] 0.8665

Final Experience Factor [input field] 1.0000

3 Year Total Expected Losses [input field] \$54,938

Enter claim cost scenarios to see the impact on your experience factor and premiums.

Is the claim currently a medical-only claim? (no time-loss) [input field] No Yes

Enter the claim cost amount: [input field] \$ 0

Do you anticipate this claim to be medical-only? [input field] No Yes

Enter the anticipated claim cost amount: [input field] \$ 0

Click to calculate > Calculate

Scenario results

AVOIDED claim costs	[input field]
Reduced experience factor	[input field]
% of reduction	[input field]
3 years of AVOIDED premiums	[input field]

[Claims for rating year 2008 Includes Injury dates: 07-01-2003 thru 06-30-2006](#)

To view the helper text, click on any one of the question marks.

To close the helper text box, click the question mark again or select the [close](#) option in the bottom right corner of the box.

If you click on the 'Experience Rating Calculation' link, you will be directed to the 'Request Experience Rating Calculation' page within the Claim & Account Center.

From this page you will select the rating year and Get ERC button.

The screenshot shows the Washington State Department of Labor and Industries website. The header includes the department name, a search bar, and navigation tabs for Home, Safety, Claims & Insurance, Workplace Rights, and Trades & Licensing. The main content area is titled 'Request experience rating calculation' and contains a form with the following elements:

- Enter Account ID** section with input fields for Account ID, Business name, and Account manager, and a **Get Account** button.
- Select rating year** dropdown menu set to 2008 and a **Get ERC** button.
- Requesting an Experience Rating Calculation** section with instructions: "Select the rating year you want and click on the Get ERC button to request a printable report. It may take up to one-half hour to display your report after you've requested it. You will receive an e-mail when your report is ready."
- Retrieving an Experience Rating Calculation** section with instructions: "When you receive the e-mail notifying you that your report is ready, return to this page, select the rating year again, and click on the Get ERC button to display your report."

A black arrow points from the 'Get Account' button to the 'Get ERC' button.

The footer contains the Department of Labor and Industries logo, contact information (1-800-547-8367), and links for Access Washington, Access Agreement, Privacy and security statement, Intended use/external content policy, and Staff only link.

If you waited for the overnight process, the calculator will be presented to you with pre-filled data.

You will only be required to complete a few fields on this calculator.

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Cost Analysis Calculator

Enter Account ID

Account ID
Business name
Account manager

Get Account

[Return to Trend and Analysis Tools page](#)

Use this calculator to estimate how claim costs impact your experience factor and premiums.
Note: Current version of the Cost Analysis Calculator does not reflect the Claim-Free Discount.

Data is current as of 09-26-2008

Cost Analysis calculator

Select rating year: 2008 | Get Ratings

Enter your estimated 2008 Premiums	\$ 0
Prior Year Experience Factor	1.5212
Computed Experience Factor	0.8665
Final Experience Factor	1.0000
3 Year Total Expected Losses	\$54,938

Enter claim cost scenarios to see the impact on your experience factor and premiums.

Is the claim currently a medical-only claim? (no time-loss) No Yes

Enter the claim cost amount: \$ 0

Do you anticipate this claim to be medical-only? No Yes

Enter the anticipated claim cost amount: \$ 0

Click to calculate > Calculate

Scenario results

AVOIDED claim costs	
Reduced experience factor	
% of reduction	
3 years of AVOIDED premiums	

[Claims for rating year 2008 Includes Injury dates: 07-01-2003 thru 06-30-2006](#)

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You will notice this calculator contains pre-filled data.

Remember as the Disclaimer stated, this is an educational tool that will give estimates to the different scenarios entered. L&I cannot guarantee that your premiums will be the same as what you estimate with the calculator.

This is an example of **Avoided Claim Costs**.

You will see the reduction in the Reduced Experience Factor and 3 Years of Avoided Premiums fields.

The screenshot shows a web-based calculator with the following fields and results:

Cost Analysis calculator	
Select rating year:	2008 <input type="button" value="Get Ratings"/>
Enter your estimated 2008 Premiums	\$ 17322.52
Prior Year Experience Factor	0.9326
Computed Experience Factor	1.3607
Final Experience Factor	1.1658
3 Year Total Expected Losses	\$39,129
Enter claim cost scenarios to see the impact on your experience factor and premiums.	
Is the claim currently a medical-only claim? (no time-loss)	<input checked="" type="radio"/> No <input type="radio"/> Yes
Enter the claim cost amount:	\$ 30000.00
Do you anticipate this claim to be medical-only?	<input type="radio"/> No <input checked="" type="radio"/> Yes
Enter the anticipated claim cost amount:	\$ 0
Click to calculate > <input type="button" value="Calculate"/>	
Scenario results	
AVOIDED claim costs	\$30,000.00
Reduced experience factor	1.0046
% of reduction	13.8
3 years of AVOIDED premiums	\$7,185.77

Claims for rating year 2008 includes injury dates: 07-01-2003 thru 06-30-2006

Step 1.

Select the rating year and the 'Get Ratings' button.

Step 2.

Enter your estimated premiums. If you have selected a previous year, this number will be pre-filled. If you need help with calculating your premiums refer to the helper text for this field.

Step 3.

Enter your claim cost scenario.

The first section is the current scenario. How do you see this claim now?

The second section is the after scenario. How do you anticipate seeing this claim?

Step 4.

Select 'Calculate' button.

Remember as the Disclaimer stated, this is an educational tool that will give estimates to the different scenarios entered. L&I cannot guarantee that your premiums will be the same as what you estimate with the calculator.

With this example, the before scenario describes a time-loss claim that currently has claim costs of \$30,000.00.

In the after scenario, the user is estimating that a claim did not exist. As you can see the after scenario is a medical only claim with zero claim costs.

In the results you see an estimate of potential changes

- Avoided claim costs of \$30,000.00
- Reduced experience factor to 1.0046
- % of reduction is 13.8
- 3 years of Avoided premiums are \$7,185.77

This is an example of **Additional Claim Costs**.

You will see the increase in your Increased Experience Factor and 3 years of Additional Premiums fields.

Cost Analysis calculator

Select rating year:

Enter your estimated 2008 Premiums

Prior Year Experience Factor

Computed Experience Factor

Final Experience Factor

3 Year Total Expected Losses

Enter claim cost scenarios to see the impact on your experience factor and premiums.

Is the claim currently a medical-only claim? (no time-loss) No Yes

Enter the claim cost amount:

Do you anticipate this claim to be medical-only? No Yes

Enter the anticipated claim cost amount:

Scenario results

ADDITIONAL claim costs	\$15,000.00
Increased experience factor	0.8928
% of increase	23.5
3 years of ADDITIONAL premiums	\$3,843.49

Click to calculate >

Claims for rating year 2008 includes injury dates: 07-01-2003 thru 06-30-2006

Step 1.
Select the rating year and the 'Get Ratings' button.

Step 2.
Enter your estimated premiums.

If you have selected a previous year, this number will be pre-filled.

If you need help with calculating your premiums refer to the helper text for this field.

Step 3.
Enter your claim cost scenario.

The first section is the current scenario. How do you see this claim now?

The second section is the after scenario. How do you anticipate seeing this claim?

Step 4.
Select 'Calculate' button.

Remember as the Disclaimer stated, this is an educational tool that will give estimates to the different scenarios entered. L&I cannot guarantee that your premiums will be the same as what you estimate with the calculator.

With this example, the before scenario describes a medical only claim currently with zero claim costs. (This claim does not exist yet).

In the after scenario, the user is adding claim costs to see the impact on their rates and premiums. The after scenario is a medical only claim with \$15,000.00 in claim costs.

In the results you see an estimate of potential changes

- Additional claim costs of \$15,000.00
- Increased experience factor to 0.8928,
- % of increase is 23.5
- 3 years of Additional premiums are \$3,843.49.

A drop down is provided at the bottom of the calculator. This displays a list of the claims assigned to your account that are affecting the rating year you have selected.

Cost Analysis calculator

Select rating year:

Enter your estimated 2008 Premiums

Prior Year Experience Factor

Computed Experience Factor

Final Experience Factor

3 Year Total Expected Losses

Enter claim cost scenarios to see the impact on your experience factor and premiums.

Is the claim currently a medical-only claim? (no time-loss) No Yes

Enter the claim cost amount:

Do you anticipate this claim to be medical-only? No Yes

Enter the anticipated claim cost amount:

Click to calculate >

Scenario results

ADDITIONAL claim costs	\$15,000.00
Increased experience factor	0.8928
% of increase	23.5
Years of ADDITIONAL premiums	\$3,843.49

 [Claims for rating year 2008 includes injury dates: 07-01-2003 thru 06-30-2006](#)

Below is a record of the claims assigned to this account that have been used to calculate your experience factor. These claim costs are the current claim values, the claim values used to calculate your experience factor can be found on your experience rating calculation sheet.

* [Other Costs description](#)

Fiscal Year	Claim #	Type Loss	Medical Aid	Time Loss	PPD	Future Reserves	Other Costs	Total Incurred Loss
2004		Med Only	\$2,167	\$0	\$0	\$0	\$0	\$2,167
2004		Med Only	\$452	\$0	\$0	\$0	\$0	\$452
2004		Time loss	\$3,265	\$739	\$0	\$0	\$0	\$4,004
2004		Med Only	\$373	\$0	\$0	\$0	\$0	\$373
Total			\$6,257	\$739	\$0	\$0	\$0	\$6,996
2005		Med Only	\$427	\$0	\$0	\$0	\$0	\$427
2005		Med Only	\$647	\$0	\$0	\$0	\$0	\$647
2005		Med Only	\$317	\$0	\$0	\$0	\$0	\$317
2005		Med Only	\$615	\$0	\$0	\$0	\$0	\$615
Total			\$2,006	\$0	\$0	\$0	\$0	\$2,006
2006		Med Only	\$169	\$0	\$0	\$0	\$0	\$169
2006		Med Only	\$515	\$0	\$0	\$0	\$0	\$515
2006		Med Only	\$1,178	\$0	\$0	\$0	\$0	\$1,178
2006		Med Only	\$76	\$0	\$0	\$0	\$0	\$76
2006		Med Only	\$175	\$0	\$0	\$0	\$0	\$175
Total			\$2,113	\$0	\$0	\$0	\$0	\$2,113