



# Reports Application

## Glossary

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## #

### **2nd Level Appeal Decisions Received**

Once a 2nd level appeal argument has been filed, the Appeals Board or Board of Review will render a decision. This category reflects all such decisions processed by or during the report period specified.

### **2nd Level Appeal Decisions Lost**

The total number of active 2nd level decisions received during the report period where the outcome was unfavorable for the employer.

### **2nd Level Appeal Decisions Won**

The total number of 2nd level decisions received during the report period where the outcome was favorable for the employer.

### **2nd Level Appeals Filed**

After a hearing, a decision is rendered. If this decision awards benefits, the employer has the right to appeal with a written argument to an Appeal Board. Such appeals are referred to as 2nd Level Appeals Filed. This section contains all such 2nd level appeals filed within the report period specified.

## A

### **Appeals Filed**

When a claim has been protested and a decision is then rendered awarding benefits to the claimant, the employer has the right to appeal the decision to an unemployment hearing. This category contains all appeals for the report period specified, and can be used to anticipate upcoming hearings.

### **Average Lead Time**

Average advanced notice provided to the employer by Equifax® from date of generation to date of document deadline.

## B

### **Base Period Claim Type**

You employed the claimant during the period used to determine benefits, but were not the last employer.

### **BYB Date**

BYB stands for Benefit Year Beginning. This represents the effective date of the claim.

## C

### **Charge Credits Received**

This number reflects the amount of charge credits received for the timeframe being looked at. This will show when charges were assessed and Equifax was able to protest them and get the charges credited back to the client's account.

**Charge Period**

This represents the time period to which the state has applied the charge.

**Chargeability Protested**

Number of claims where a chargeability issue was raised, questioning whether or not the employer should be charged for any benefits paid on this claim.

**Claim Decisions lost**

Total claim decisions received during the report period where the decisions were in favor of the claimant.

**Claim Decisions Received**

After an initial claim protest, the state will render a determination regarding whether or not benefits will be paid. This category reflects all such decisions processed by us during the report period specified.

**Claim Decisions Won**

Total active claim decisions received during the report period where the decision was in favor of the client.

**Claims Effective Date**

The start date for the claimant's Benefit Year. A Benefit Year is the period of time during which the claimant may collect unemployment benefits. The Benefit Year covers the 52 weeks after the Claim Effective Date.

**Claims Received Date**

The date the claim was entered into the Equifax validation system process.

**Claim Received Too Late to Protest**

This total indicates the number of claims for the report period specified that were received beyond the state-mandated protest deadline. This section may contain claims sent to us by the employer or the states themselves, and may represent an educational opportunity or an issue with postal services.

**Claims Not Forwarded-Not Protested**

The number of cases in which higher level documents were received, but no claim was on file.

**Claims Not Protested**

This total reflects the number of claim forms processed by us during the report period specified where benefit payment to claimants were not contested.

**Claims Not Protested By State Regulation**

This total indicates the number of claims where an existing state rule or regulation prevents the protest of benefits or benefit charges.

**Claims Processed**

This total reflects all claim forms processed by us during the report period specified.

**Claims Protested**

This total reflects the number of claim forms processed for the report period specified where benefit payments to claimants were contested.

**Claim Status**

Allows the client to create a consolidated view of their organization's claim activity during the report period selected.

**Compliance Analysis Report**

Provides a visual of Compliance Issues in order to more easily identify and react to potential areas of concern so the client may proactively manage and improve their compliance.

**Compliance Rate**

Calculated by taking the Total Claims with Compliance Issues divided by the Total Claims Processed.

**D****Decisions Lost-Insufficient Documentation**

Total number of unfavorable decisions received during the report period that were as a result of insufficient documentation from the employer as indicated in the document received from the state.

**Decisions Lost-No Misconduct on Last Day**

Total number of unfavorable decisions received for the report period where the state ruled that, although there was misconduct, it did not occur on the last day of employment and therefore does not warrant disqualification.

**Decisions Lost-No Proof of Deliberate Misconduct**

Total number of unfavorable decisions received for the report period where the state indicated that there was no proof that the claimant acted willfully or with deliberate disregard for the employer's standards of behavior.

**Decisions Received Too Late to Appeal**

Total number of unfavorable decisions received beyond the statutory date for appeal.

**Disqualifying Pay Issues-Protested**

Number of claims from claimants who separated on account of pay issue and were protested.

**E****Employer Requested**

Total number of hearings requested by the employer and scheduled within the timeframe of the report.

## H

### **Hearing Decisions Received**

When a hearing is held and all testimony and evidence has been presented, the state will render a decision either denying or allowing benefits. This section represents all such decisions processed for the report period specified, and indicates which hearings were successful and those that were not.

### **Hearing Decisions Lost**

The most recent hearing decision received where the outcome was unfavorable for the employer.

### **Hearing Decisions Won**

The total number of active hearing decisions received during the report period where the outcome was favorable for the employer.

### **Hearing Notice Received After Hearing Date**

Number of hearings for which the hearing notice was received after the date the hearing was scheduled to occur.

### **Hearings Lost—Employer Did Not Attend**

Total number of unfavorable hearing decisions received within the report period where the employer failed to attend the hearing, but did not alert Equifax in advance of the non-attendance.

### **Hearings Lost—No Firsthand Testimony**

Total number of unfavorable hearing decisions received during the report period that were as a result of a lack of firsthand testimony provided by the client at the unemployment hearing.

### **Hearings Scheduled**

This total indicates the number of hearings that occurred – either as a result of the employer’s appeal or the claimant’s appeal— during the report period specified. The section will also detail (when possible) who appealed the claim to the hearing.

## I

### **Impact Rate Percentage**

Metric that ties closely to how successful clients' programs have been at avoiding liability. The percentage includes events where details or documentation were not provided, appeals that were not filed, but could have been, and hearings that were not attended, but could have been.

### **Initial Liabile Claim Type**

This type of claim is issued in states where charges are assessed in reverse chronological order. The most recent employer is charged their proportionate share of benefits first.

### **Insufficient Detail Provided-Not Protested**

Total no of claims received for the report period that belong to the category 'Claims - Insufficient Detail provided'.

## J

### **Job Refusals/Availability Issues-Contested**

Number of active claims from claimants who separated due to a job refusal or availability issue and were contested.

## L

### **Lack of Work/Laid Off-Not Contested**

It is the total number of claims from claimants where the separation reason is categorized as a lack of work or lay-off issue and were not contested.

### **Labor Dispute/Strike Contested**

Number of active claims from claimants who separated due to a labor dispute or strike and were contested.

### **Last Employer Claim Type**

You were the claimant's last employer prior to filing a claim for unemployment compensation benefits.

### **Late Claims Received**

This total reflects the number of claims that were received during the report period by which the date received was beyond the state-imposed, statutory deadline for protest. Please note that some states accept information beyond the deadline, so separation information may have in fact been provided.

### **Loss Percentage**

The percentage of all claim decisions which were not favorable.

## M

### **Misconduct Discharge**

Claimant was discharged from the company due to deliberate and/or willful acts by the employee that violate local, state or federal laws, or acts that could cause injury to another person, or violate the company's policy after prior warnings that place the employee's job in jeopardy.

### **Misconduct Discharge Decisions**

It is the subset of the total of all win and loss without adjustments for pending where the separations are discharge/involuntary separation due to misconduct.

### **Misconduct Discharge Contested**

Number of active claims from claimants who involuntarily separated/were discharged for misconduct.

### **Missing Separations**

This figure represents the number of instances where there was no separation data already on file when a claim was received from the state.

## N

### **New Claims Processed**

All UC items processed within the report timeframe.

### **No Further Appeal Requested By Employer**

Number of decisions which were not appealed as requested by the employer.

### **Not Protested at Clients Request**

Number of claims from claimants who separated for various reasons which were not protested at the client's (employer) request. The reason may indicate that a protest could have been filed at Equifax not be directed to not protest.

### **Not Protested at Clients Request-Not Protested**

Number of claims from claimants who separated which were not protested at the client's (employer) request. These should be very infrequent due to state regulations and federal UI integrity laws.

### **No Separation Information Provided-Not Protested**

It is the number of claims filed by claimants whose separation information was not provided by the employer and a protest was unable to be filed on behalf of the employer.

## O

### **Other Claims-Not Protested**

Number of claims that do not fit in any other Not Protested category.

### **Other Claims Protested**

Number of claims protested where the separation reason is not one of the reasons provided above. Examples could include school employees who have filed for benefits during school breaks, specific job classifications that limit the ability for someone to collect unemployment or other miscellaneous state regulations.

### **Overall Loss Percentage**

To obtain this key performance percentage, Equifax first locates the most recent decision received for each claimant during the period of the report. Equifax then divides the total unfavorable, less those under appeal, by the total number of decisions, less those already under appeal.

### **Overall Win Percentage**

To obtain this key performance percentage, Equifax first locates the most recent decision received for each claimant during the period of the report. Equifax then divides the total favorable by the total number of decisions overall, less those already under appeal. This figure reflects the percentage of favorable decisions across all decision categories.



## P

### **Partially Unemployed-Not Protested**

It is the total number of claims from claimants who separated due to being partially unemployed but cannot be protested. Examples include when a claimant's job changes, involuntarily from full-time to part-time.

### **Partially Unemployed-Protested**

It is the total number of claims from claimants who separated due to being partially unemployed and were protested.

### **Percentage of Protestable Claims Protested**

This is the percentage of claims protested that have a protestable reason for separation.

### **Period Charge Report**

Details clients organizations charge activity by state. (States provide us with this information and it is typically released quarterly or annually depending on the state.)

### **Period Charge - Cumulative Charges**

The total unemployment benefits collected by a claimant that are charged to an employer's account.

### **Poor Performance-No Misconduct-Not Protested**

Number of claims from claimants who involuntarily separated due to no fault of their own / poor work performance and were not protested.

### **Potential Liability**

Throughout the report the term "liability" is frequently used. Liability is the potential amount of benefits that could be drawn from your account if the claimant(s) collected their full award of benefits. In most cases, the liability amount shown is an actual amount calculated and provided by the State. However, some states do not provide liability. In such situations, Equifax will calculate the liability using the payroll data you provide to us. When no payroll is available, Equifax will use the average claim liability which is obtained from each state each year.

### **Previously Adjudicated (favorable) Protested**

Total number of claims received for the report period that were categorized as "previously adjudicated-favorable".

Claims adjudication is a term used in the insurance industry to refer to the process of paying claims submitted or denying them after comparing claims to the benefit or coverage requirements. This indicates the status of the claim will remain the same from the previous adjudication and therefore favorable to the employer.

### **Previously Adjudicated (unfavorable)-Not Protested**

Total number of claims received for the report period that were categorized as 'Previously Adjudicated - (Unfavorable)' Claims adjudication is a term used in the insurance industry to refer to the process of paying claims submitted or denying them after comparing claims to the benefit or coverage requirements. This indicates the status of the claim will remain the same from the previous adjudication and therefore unfavorable to the employer.

## **Protestable Separations**

Total claims that were protested based on separation reasons received.

## **R**

### **Renewed Claim Type**

The claimant is reopening an existing claim following a break in employment. The state will need to know the details relating to the claimant's most recent separation.

### **Requests for Information**

This section represents the communication to the employer where an effort was made to obtain either initial or additional separation information in order to properly handle a claim. This section also provides the method of this communication.

### **Requests for Information - Average Lead Time Provided on Request**

The average time between receiving the inquiries and their due dates.

### **Requests for Information - CaseBuilder**

The client has requested to be contacted by CaseBuilder on requests for information.

### **Requests for Information - Email**

The client has requested to be contacted by email on requests for information.

### **Requests for Information - Fax**

The client has requested to be contacted by fax on requests for information.

### **Requests for Information - Phone**

The client has requested to be contacted by phone on requests for information.

### **Requests for Information - Request for Additional Details**

If a general reason for separation or the employment status is known, but more information is required, an inquiry for more information is created.

### **Requests for Information - Request for Initial Separation Information**

If a reason for separation or the employment status is unknown, an initial inquiry is created.

### **Requests for Information - State Calls for Additional Information**

The state created an inquiry for additional information.

### **Requests for Information - Untimely Responses from Employer (Client)**

The client failed to respond to a claim by the deadline on a request for information.

### **Requests for Information - Untimely Responses From Employer (State)**

The client failed to respond to a state inquiry by the deadline on a request for information.

## S

### **Separation Info Requested-No Response**

Number of claims with which information was requested by Equifax from the employer but no response was received within the state mandated deadline.

### **Separation Media - Email**

The separation on file was built based on information received from a client email.

### **Separation Media - Fax**

The separation on file was built based on information received from a client fax.

### **Separation Media - Generated**

The separation on file was received by a request generated in the Equifax system to contact the client for separating details.

### **Separation Media - Hard Copy**

The separation on file was manually loaded by a member of the Equifax Service Team.

### **Separation Media - Magnetic Tape**

The separation on file was received by the client proactively through the client's file feed.

### **Separation Media - Web**

The separation on file was received by the client proactively through CaseBuilder's Separation Application.

### **Separations Received**

This section represents each unique employee separation that was obtained by or during the report period specified.

**Note:** Separations may be obtained via many sources, including but not limited to your periodic wage data files or through investigation when a claim is received. The separation total represents all separations sent to us, even those where no claim has yet been filed.

### **Separation Record Not Available**

This indicates the number of cases where a reason for separation was not available.

### **State Calls for Additional Information**

A state will sometimes contact us in order to retrieve more details regarding a former employee's separation. The number of calls displayed in this section is included in the total number of Requests for Information.

### **SUI/SAN**

This is your state unemployment account number.

## T

### **Termed Before End of State Probationary Period-Contested**

It is the total number of claims from claimants who separated before the probationary period and contested; only applies in states that have probationary period language regulations.

### **Total Benefit Charges Received**

This number reflects the total amount of charges that have been charged to the client's account. The smaller the number here will reflect how well the client does at providing separation information and participating in hearings (when applicable).

### **Total Claims Processed**

Total Claims processed within the specified timeframe.

### **Total Finalized Decision & Potential Liability**

These are all the wins and lost decisions and the potential liability assigned them.

### **Total Liability Avoided or Suspended**

This number reflects how much in charges the client has avoided. The higher the number here will reflect how well the client does at providing separation information and participating in hearings (when applicable).

### **Total Potential Liability-Overall Win & Loss Sum Total of: Potential Liability-Win Percentage**

It is the total computed liability of all claims decisions received (Claim Decisions Received, Hearing Decisions Received, and 2nd Level Appeals Decisions) where the outcome for the employer was favorable.

### **Total Remaining Liability**

Total 'untapped' liability that is still pending on your account.

### **Total Unfavorable Liability**

Total computed liability of all claims decisions where the outcome for the employer was not favorable.

## U

### **UI Integrity**

Federal Mandate which requires each state to impose fines and penalties on employers who fail to provide timely or adequate information at the initial claim level.

### **UI Integrity Non-Compliant Claims**

Claim responses that violate the state's regulations on how to properly respond to their claims. Each state has their own UI Integrity legislation on what they declare as 'not being compliant'.

### **Unemployment Summary**

Provides a comprehensive view of the clients unemployment activity.

### **Unit Performance Analysis**

Informs clients how each location within their organization is performing with regard to key unemployment activity measures.

## **V**

### **Voluntary Quit/Resignation**

The claimant left the company for another job, retirement, or other personal reason.

### **Voluntary Resignation Decisions**

It is the subset of the total of all win and loss without adjustments for pending where the separations are voluntary quit/resignation separations.

### **Voluntary Resignations Protested**

Number of active claims from claimants who voluntarily quit or resigned, and were protested.

## **W**

### **Wage Audits Late Audits Received**

Wage Audits received after the due date.

### **Wage Audits Processed**

Wage Audits processed in the Equifax system.

### **Wage Audits Request for Information**

Inquiries created to obtain wage information regarding a state audit.

### **Win Rate Percentage**

Calculates clients program's success rate for cases they opted to pursue. The percentage excludes events where details or documentation were not provided, appeals that were not filed, but could have been, appeals that are still pending, and hearings that were not attended, but could have been.

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