

UNIT STATISTICAL REPORTING ELECTRONIC SUBMISSION GUIDELINES

A. Unit Statistical Reporting Overview and Resources

This document is intended to explain the standard electronic submission procedures for carrier groups reporting unit statistical data. Please refer to the Delaware Statistical Plan Manual at www.dcrb.com for reporting requirements.

The Workers Compensation Insurance Organizations (WCIO) has developed standards for the electronic transmission of information between insurers and rating/advisory organizations. These specifications are available for unit statistical reporting, policy information, experience modifications, detailed claim information, and individual case reports. These standards are compiled into a series of flat file data specifications referred to as the Workers Compensation Data Specifications Manual. For more information on the submission of statistical data refer to the Workers Compensation Statistical Reporting Specification, or by the acronym "WCSTAT."

As you read through the guidelines, note that blue stars have been strategically placed to point out valuable hints related to the topic.

In addition to these guidelines, additional reference materials that may assist in the proper submission are: Delaware Statistical Plan Manual, Workers Compensation Statistical Reporting Specification (WCSTAT), Workers Compensation Data Specifications Manual – General Section and the Compensation Data Exchange (CDX) Users' Guide.

Reference Materials:

- ★ Workers Compensation Insurance Organizations (WCIO) – www.wcio.org
- Delaware Compensation Rating Bureau – www.dcrb.com
- CDX Users Guide – www.cdxworkcomp.org

B. Submitting Files

Unit statistical data is to be submitted electronically to the DCRB through CDX. Every data submission has three required components: electronic transmittal record, WCSTAT file and submission control record. For detailed submission requirements and transmittal instructions, refer to the General section of the Workers Compensation Data Specifications Manual.

CDX provides a common platform for insurance carriers and data collection organizations (CDX Members) to exchange data that conforms to the industry approved WCIO format. The use of CDX for the submission or retrieval of data and to provide access to other services or products is subject to availability and the terms and conditions of use established by CDX or individual DCOs. These guidelines may be accessed through the CDX web site at www.cdxworkcomp.org. CDX disclaims all liability, direct or implied, and all damages, whether direct, incidental, or punitive, arising from the use or misuse of the CDX site or services by any person or entity.

C. Set-Up

Before data submitters can send test data or production files using CDX, a completed Insurer UMG Primary Administrator Application must be on file. If you need to establish an Insurer Primary Administrator, refer to the CDX Users Guide. For additional information refer to DCRB Circular 773 on the DCRB website.

- ★ If a carrier group has already established a CDX Insurer Primary Administrator and currently submits policy data (WCPOLS) or unit statistical data (WCSTAT) to the DCRB via CDX, a carrier does not need to submit an additional Insurer UMG Primary Administrator Application.

If you are unsure if you currently use CDX to submit or receive data, or you would like to know the name of the designated Insurer Primary Administrator within your organization, please contact DCRB Central Support at (215) 320-4933 or centralsupport@dcrb.com.

Note that for carriers that use a Third Party Administrator (TPA), bill review vendor, or pharmacy vendor, the DCRB requires the CDX permission(s) to be handled through the standard TPA user setup within CDX. This means if you have vendors that report, you must have them set-up by your Insurer UMG Primary Administrator or the TPA UMG Primary Administrator.

It is the Insurer Primary Administrator's responsibility to administer TPA rights for their UMG. TPA organizations must be approved by the Insurer Primary Administrators for application access and transfer permissions. The TPA Primary Administrator has the ability to create and maintain TPA Users including setting up transfer permissions for CDX products and application access.

D. Testing

Testing consists of the data provider creating a WCSTAT test file, file acceptance by CDX, file acceptance by the DCRB, and a quality review of the accepted file.

1. Creating a Test File

Data providers must submit a file of various WCSTAT records. The data can be either current, live data or a set of historical data from the data providers systems.

An **Electronic Transmittal Record (ETR)** and a **Submission Control Record (SCR)** must be included in the test submission. To ensure that the entire file is properly formatted, refer to the Delaware Statistical Plan Manual or to the WCIO WCSTAT data specification. For further information on the ETR format, refer to the WCIO Data Specifications Manual, under the General section, where the format is detailed within the Universal Electronic Transmittal section.

A single WCSTAT file should be submitted for testing. The volume of unit stat reports (USRs) should be between 15 and 25. The data file should include original, subsequent and correction reports. Note that all records must be submitted using the Previous and Revised reporting method outlined in the WCIO WCSTAT data specification.

The test file must include examples of each of the following scenarios for each type of report:

First Reports (Report Level "01" with a Correction Sequence Number of "00")

1. Minimum of two units with an experience modification factor
2. Minimum of two units without an experience modification factor
3. Minimum of two units with a state effective date that **does not equal** the policy effective date
4. Minimum of two units with multiple split periods
5. Minimum of two units with statistical code credits (9046, 9663, 9664, 9887, 9890 etc.)
6. Minimum of one unit with per-capita class exposure
7. Minimum of two units with losses
8. Minimum of two units without losses

Subsequent Reports (Report Levels "02 – 10" with a Correction Sequence Number of "00")

1. Minimum of two units with varied report levels and claim detail changes

Examples:

- 2nd Report USR with 3 updated claims: claim number 1 reflects reserve increase, claim number 2 reflects reserve decrease and subrogation and claim number 3 reflects 0 reserve due to non-compensability
- 5th Report USR with 2 updated claims: claim number 1 reflects reserve increase and revised open status and claim number 2 reflects reserve increase revised open status and a settlement code

Correction Reports (Report Levels "01 – 10" with a Correction Sequence Number greater than "00")

1. Minimum of two units with Exposure corrections with at least one experience modification change and one statistical code credit (ex: 9663, 9046, etc.)
2. Minimum of two units with Loss corrections with varied report levels and claim detail changes

3. Minimum of one unit with a Header correction
4. Minimum of one unit with a Total correction
5. Minimum of one unit with a Multiple correction



The WCSTAT files utilize the same CDX naming convention used for all other DCRB products. The following is an example of how to apply the CDX File Naming Convention.

AAEP_SSSSC_RRRRR_CCYYMMDDHHMM.FFF

Where:

AA = Type of Data

UB = WCSTAT – Unit Stat Data in BEEP format (ASCII)
UD = WCSTAT – Unit Stat Data in WCIO tape format (EBCDIC)
ID = WCSTAT – ICR Data in WCIO tape format (EBCDIC)

E = Source

E = CDX
D = Direct FTP
M = E-mail

P = Data Type

P = Production
T = Test
_ = **1 underscore delimiter** for readability

SSSSS = Sender Carrier/State Code (preceded by ZEROS if code is less than 5)

C = Sender Type

C = Carrier
T = TPA
D = DCO
_ = **1 underscore delimiter** for readability

RRRRR = Receiver Carrier/State Code (preceded by ZEROS if code is less than 5)

_ = **1 underscore delimiter** for readability

CCYYMMDDHHMM = Submission Date/Time

CC = Century (i.e. 20)
YY = Year (i.e. 03)
MM = Month (i.e. 01 thru 12)
DD = Day (i.e. 01 thru 31)
HH = Hour (on a 24-hour clock [i.e. 01 thru 24])
MM = Minute (on a 60 minute hour [i.e. 01 thru 60])

FFF = File Extension

TXT = Text

Please refer to the **CDX User Guide** located at www.cdxworkcomp.org for further information. Login credentials are required to view the CDX User Guide.

2. File Acceptance by CDX

CDX is the first step in the electronic file transfer process. CDX will electronically deliver your Unit Statistical (WCSTAT) file to the DCRB. CDX acceptance guidelines are very basic. CDX edits will consist of checking for the presence of both an electronic transmittal record and a submission control record which are needed to validate the record count and to grant the authority to send the WCSTAT file via CDX.



Note: When sending the submission control record, it is required to be at the end of the file.

If the WCSTAT file is in order, the file will then be passed to the DCRB. CDX will automatically generate one email message when the file is received by CDX and a second email message when the file is successfully received by the DCRB.

3. File Acceptance by the DCRB

When CDX passes the file to the DCRB, the DCRB will check that the file continues to meet the standards necessary to process the file.

4. Quality Check

Once the file has been electronically accepted by CDX and the DCRB, the DCRB will provide feedback as to the quality of the test file. Feedback will consist of either recommendations for changes to pass the quality check or it will be noted that the file is accepted and the data has moved into the approval phase.

E. Approval

This is the final step of the process. If the DCRB concludes that the file quality is suitable, the DCRB will notify the contact person via email and grant permission to send production files.