WCIO WORKERS COMPENSATION
DATA SPECIFICATIONS MANUAL

FOR DISTRIBUTION OF

WORKERS COMPENSATION
CLASSES AND RATES (WCRATE)

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DISTRIBUTION OF WORKERS COMPENSATION CLASSES AND RATES (WCRATE)

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WCRATE CONTACT PAGE

WCRATE questions should be directed to the appropriate Data Collection Organization contact listed below:

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Newark, NJ 07102
Telephone: 973-622-6014, ext. 268
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One South Penn Square
Philadelphia, PA 19107
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Insurance Services Office, Inc.
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New York Compensation Insurance Rating Board
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SECTION 1

GENERAL

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GENERAL

These specifications are for the distribution of classification codes, rates, and wordings to insurers by jurisdictions. Requests for this data should be directed to the appropriate jurisdiction.

Unless otherwise specified, the following standards will apply:

1. All alpha (A) and alphanumeric (AN) data fields are to be left-justified and right blank-filled.

2. All numeric (N) data fields are to be right-justified and left zero-filled, and unsigned.

3. All “RESERVED FOR FUTURE USE” fields are to be blank.

4. Fields indicated as “Not Applicable” will be zero-filled or blank by the jurisdiction whose abbreviations follow the phrase.

5. Data shall be written on 9-track, odd parity at 6,250 BPI density or, if requested by insurers, at 1,600 BPI.

6. Records will be blocked 50 (7,500 characters per block).

7. Tapes will contain internal IBM standard OS or DOS-generated labels.

8. All fields will be character; no signed or packed fields will be written.

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SECTION 2

RECORD LAYOUTS

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I. HEADER RECORD

Field No.	Field Title/Description	Class	Position	Bytes
1	**RECORD TYPE CODE** Code “1” indicates a header record. One header record per rate file.	(N)	1	1
2	**STATE CODE** 2-digit state code of rates covered by this file.	(N)	2–3	2
3	**EFFECTIVE DATE** Applies to all classification codes on this file, formatted YYMMDD.	(N)	4–9	6
4	**EXPIRATION DATE** Formatted YYMMDD. NOT APPLICABLE: CA, DE, NJ, NY, PA	(N)	10–15	6
5	**SELF-RATING POINT OR STATE REFERENCE POINT AMOUNT** Used for experience rating. Whole dollars. NOT APPLICABLE: CA, DE, MA, NJ, PA	(N)	16–22	7
6	**UNITED STATES LONGSHORE AND HARBOR WORKERS’ ACCIDENT LIMIT TOTAL** Used for experience rating. Whole dollars. NOT APPLICABLE: CA, DE, NJ, PA	(N)	23–29	7
7	**USL&HW LOADING PERCENTAGE FACTOR—NON-FEDERAL CLASSES** Used for policy rating. Percentage expressed as XXX.X with assumed decimal point between Positions 32 and 33. NOT APPLICABLE: CA	(N)	30–33	4
8	**USL&HW LOADING PERCENTAGE FACTOR—NON-FEDERAL CLASSES** Used for experience rating. Percentage expressed as XXX.X with assumed decimal point between Positions 36 and 37. NOT APPLICABLE: CA, DE, NJ, PA	(N)	34–37	4
9	**PAYROLL LIMITATION RULE CHANGEOVER DATE** Formatted YYMMDD. NOT APPLICABLE: CA, DE, MA, NCCI, NJ, NY, PA	(N)	38–43	6
10	**RESERVED FOR FUTURE USE**		44–50	7
11	**EMPLOYERS LIABILITY ACCIDENT LIMITATION AMOUNT** Used for experience rating. Whole dollars. NOT APPLICABLE: CA, NJ	(N)	51–60	10
12	**EXPENSE CONSTANT AMOUNT** Whole dollars. NOT APPLICABLE: CA	(N)	61–70	10

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I. HEADER RECORD (CONT'D)

Field No.	Field Title/Description	Class	Position	Bytes
13	**APPLICABILITY CODE** 1. Applies to new, renewal and outstanding policies 2. Applies to new and renewal policies only 3. Applies to outstanding policies only 4. Applies to new policies only 5. Applies to renewal policies only	(N)	71	1
14	**TYPE OF RATE DATA CODE** 1. Assigned risk rates 2. Voluntary rates 3. Assigned risk and voluntary rates 4. Advisory Loss Cost/Pure Premium rates NOT APPLICABLE: CA, NJ, NY	(N)	72	1
15	**POLICY SURCHARGE FACTOR—SECOND INJURY FUND** (NJ ONLY) Expressed as a factor with an assumed decimal point between Positions 78 and 79.	(N)	73–82	10
16	**POLICY SURCHARGE FACTOR—UNINSURED EMPLOYERS FUND** (NJ ONLY) Expressed as a factor with an assumed decimal point between Positions 88 and 89.	(N)	83–92	10
17	**POLICY SURCHARGE FACTOR—PLAN SURCHARGE FOR REJECTED VOLUNTARY COVERAGE** (NJ ONLY) Expressed as a factor with an assumed decimal point between Positions 98 and 99.	(N)	93–102	10
18	**RESERVED FOR FUTURE USE**		103–150	48

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II. RATE RECORD

Field No.	Field Title/Description	Class	Position	Bytes
1	**RECORD TYPE CODE** Code "2" indicates a rate record. The rate record contains classification detail.	(N)	1	1
2	**STATE CODE** 2-digit code of state to which these classes and rates apply.	(N)	2–3	2
3	**RESERVED FOR FUTURE USE**		4–6	3
4	**CLASSIFICATION CODE**	(N)	7–10	4
5	**RESERVED FOR FUTURE USE**		11–22	12
6	**RATABLE/NON-RATABLE CODE** 0. Classification is not subject to Experience or Retrospective Rating. 1. Classification is subject to Experience and Retrospective Rating.	(N)	23	1
7	**RESERVED FOR FUTURE USE**		24–25	2
8	**FEDERAL CLASSIFICATION CODE** F = Federal Classification Blank = Non-Federal Classification	(AN)	26	1
9	**CLASSIFICATION TYPE CODE** A = "A" Rated Manual Classification. NOT APPLICABLE: CA M = Manual Classification L = Non-Ratable Loading/Element Classification. The rate shown is not included in the manual rate of the associated ratable classification. NOT APPLICABLE: CA, NJ N = Non-Ratable Element Classification. The rate shown is included in the manual rate of the associated ratable classification. NOT APPLICABLE: CA, DE, NJ, PA S = Statistical Classification. This category includes Schedule Rating, Short Rate Penalty, Deviations, etc. as defined in the jurisdiction's Statistical Plan. NOT APPLICABLE: CA, DE, PA	(AN)	27	1
10	**MINIMUM PREMIUM EXCEPTION CODE** (NCCI ONLY)	(A)	28	1
11	**RESERVED FOR FUTURE USE**		29	1

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II. RATE RECORD (CONT'D)

Field No.	Field Title/Description	Class	Position	Bytes
12	**INDUSTRY GROUP CODE** 0. Statistical Classification 1. Manufacturing 2. Contracting 3. Office and Clerical 3. All Other (DE, MA, NJ and PA ONLY) 4. Goods and Services 4. Federal (MA ONLY) 5. Miscellaneous 5. Underground Coal Mines (NJ ONLY) 5. Statistical (MA ONLY) 6. Oil and Gas 6. A-Rate (MA ONLY) 7. Exclusions 7. Admiralty (MA ONLY) NOT APPLICABLE: Codes 4–7 for DE, PA	(N)	30	1
13	**CLASSIFICATION MANUAL/LOSS COST RATE** Assumed decimal between Positions 36 and 37. "A Rated" and Statistical Classes will be shown on tape with Classification Manual Rate zero-filled.	(N)	31–40	10
14	**MINIMUM PREMIUM AMOUNT** Whole dollars. If "A Rated" or Statistical Classes, field will be zero-filled. **NCCI Note:** Maritime "A Rated" Classes will show minimum premium amount in whole dollars. NOT APPLICABLE: CA	(N)	41–50	10
15	**LOSS CONSTANT AMOUNT** Whole dollars. NOT APPLICABLE: CA, DE, NJ, NY	(N)	51–60	10
16	**EXPOSURE BASE CODE** Code that indicates how premiums are determined for the Classification. 1 = Premiums are determined by payroll. 2 = Premiums are determined by per capita. 3 = Premiums are determined by unit count. Statistical Classes will be shown on tape with Exposure Base zero-filled.	(N)	61	1
17	**COLUMN 1 EXPECTED LOSS RATE FACTOR** Assumed decimal between Positions 67 and 68. If "A Rated" or Statistical Classification, field will be zero-filled. For states with only one ELR, this field will carry the values. NOT APPLICABLE: CA, DE, NJ, PA	(N)	62–71	10
18	**COLUMN 1 ELR EXCEPTION CODE** (NCCI ONLY)	(A)	72	1

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II. RATE RECORD (CONT'D)

Field No.	Field Title/Description	Class	Position	Bytes
19	**COLUMN 2 EXPECTED LOSS RATE FACTOR** Assumed decimal between Positions 78 and 79. If "A Rated" or Statistical Class, field will be zero-filled. For states with only one ELR, this field will be zero-filled with Column 1 Expected Loss Rate field carrying the ELR values. NOT APPLICABLE: CA, DE, NJ, NY, PA	(N)	73–82	10
20	**COLUMN 2 ELR EXCEPTION CODE** (NCCI ONLY)	(A)	83	1
21	**"D" RATIO FACTOR** Zero-filled for states having no "D" Ratios. NOT APPLICABLE: DE, NJ, PA	(N)	84–85	2
22	**"D" RATIO EXCEPTION CODE** (NCCI ONLY)	(A)	86	1
23	**EX-MED RATIO FACTOR** NOT APPLICABLE: DE, NJ, PA	(N)	87–88	2
24	**RESERVED FOR FUTURE USE**		89	1
25	**HAZARD GROUP CODE** (TABLE H) Converted from Roman numbers to Arabic, e.g., III = 3. Zero-filled for Statistical, Admiralty and FELA classes. NOT APPLICABLE: CA	(N)	90	1
26	**MANDATORY ASSOCIATED CLASSIFICATION CODE—NON-RATABLE** This field contains the Classification Code which must be submitted with the Classification found inPositions 7-10. This field will be zero-filled for the non-ratable classes identified with a zero in the Ratable/Non-Ratable Code Position 23 or when this field is not applicable. NOT APPLICABLE: CA, NJ	(N)	91–94	4
27	**RESERVED FOR FUTURE USE**		95	1
28	**OPTIONAL ASSOCIATED CLASSIFICATION CODE—NON-RATABLE** This field contains the Classification Code which must be submitted with the Classification found inPositions 7-10, **only** if the risk has the exposure identified. This field will be zero-filled for the non-ratable classes identified with a zero in the Ratable/Non-Ratable Code Position 23 or when this field is not applicable. NOT APPLICABLE: CA, NJ	(N)	96–99	4
29	**RESERVED FOR FUTURE USE**		100–150	51

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III. PREMIUM DISCOUNT RECORD

Field No.	Field Title/Description	Class	Position	Bytes
1	**RECORD TYPE CODE** Code “3” indicates premium discount record. One premium discount record per rate file. NOT APPLICABLE: CA	(N)	1	1
2	**STATE CODE**	(N)	2–3	2
3	**SCHEDULE X/NON-STOCK DATA***			
3.1	**FIRST PREMIUM DISCOUNT LAYER AMOUNT** Expressed in thousands of dollars.	(N)	4–7	4
3.2	**FIRST LAYER FACTOR** Expressed as XX.X with assumed decimal point between Positions 9 and 10.	(N)	8–10	3
3.3	**SECOND PREMIUM DISCOUNT LAYER AMOUNT**	(N)	11–14	4
3.4	**SECOND LAYER FACTOR**	(N)	15–17	3
3.5	**THIRD PREMIUM DISCOUNT LAYER AMOUNT**	(N)	18–21	4
3.6	**THIRD LAYER FACTOR**	(N)	22–24	3
3.7	**FOURTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	25–28	4
3.8	**FOURTH LAYER FACTOR**	(N)	29–31	3
3.9	**FIFTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	32–36	5
3.10	**FIFTH LAYER FACTOR**	(N)	37–39	3
3.11	**SIXTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	40–44	5
3.12	**SIXTH LAYER FACTOR**	(N)	45–47	3
4	**SCHEDULE Y/STOCK DATA***			
4.1	**FIRST PREMIUM DISCOUNT LAYER AMOUNT** Expressed in thousands of dollars.	(N)	48–51	4
4.2	**FIRST LAYER FACTOR** Expressed as XX.X with assumed decimal point between Positions 53 and 54.	(N)	52–54	3
4.3	**SECOND PREMIUM DISCOUNT LAYER AMOUNT**	(N)	55–58	4
4.4	**SECOND LAYER FACTOR**	(N)	59–61	3
4.5	**THIRD PREMIUM DISCOUNT LAYER AMOUNT**	(N)	62–65	4
4.6	**THIRD LAYER FACTOR**	(N)	66–68	3
4.7	**FOURTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	69–72	4
4.8	**FOURTH LAYER FACTOR**	(N)	73–75	3

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III. PREMIUM DISCOUNT RECORD (CONT'D)

Field No.	Field Title/Description	Class	Position	Bytes
4.9	**FIFTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	76–80	5
4.10	**FIFTH LAYER FACTOR**	(N)	81–83	3
4.11	**SIXTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	84–88	5
4.12	**SIXTH LAYER FACTOR**	(N)	89–91	3
5	**ASSIGNED RISK DATA***			
	NOT APPLICABLE: NY			
5.1	**FIRST PREMIUM DISCOUNT LAYER AMOUNT** Expressed in thousands of dollars.	(N)	92–95	4
5.2	**FIRST LAYER FACTOR** Expressed as XX.X with assumed decimal point between Positions 97 and 98.	(N)	96–98	3
5.3	**SECOND PREMIUM DISCOUNT LAYER AMOUNT**	(N)	99–102	4
5.4	**SECOND LAYER FACTOR**	(N)	103–105	3
5.5	**THIRD PREMIUM DISCOUNT LAYER AMOUNT**	(N)	106–109	4
5.6	**THIRD LAYER FACTOR**	(N)	110–112	3
5.7	**FOURTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	113–116	4
5.8	**FOURTH LAYER FACTOR**	(N)	117–119	3
5.9	**FIFTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	120–124	5
5.10	**FIFTH LAYER FACTOR**	(N)	125–127	3
5.11	**SIXTH PREMIUM DISCOUNT LAYER AMOUNT**	(N)	128–132	5
5.12	**SIXTH LAYER FACTOR**	(N)	133–135	3
6	**RESERVED FOR FUTURE USE**		136–150	15

* Premium discount layer amount used for "balance" (e.g., over $500,000 or fourth layer) is filled with "9s." Remaining layer(s) and their factor fields(s) are zero-filled.

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IV. CLASSIFICATION WORDING RECORD

Field No.	Field Title/Description	Class	Position	Bytes
1	**RECORD TYPE CODE** Code "4" indicates a classification wording record.	(N)	1	1
2	**STATE CODE**	(N)	2–3	2
3	**RESERVED FOR FUTURE USE**		4–6	3
4	**CLASSIFICATION CODE**	(N)	7–10	4
5	**RESERVED FOR FUTURE USE**		11–20	10
6	**CLASSIFICATION WORDING SUFFIX** The suffix that will provide a cross-reference to the Manual Classification wording. 00 = Primary Wording—NJ, NY. NOT APPLICABLE: DE, PA	(AN)	21–22	2
7	**CLASSIFICATION WORDING LINE SEQUENCE NUMBER** This sequence number shall begin with 01 for each Classification Wording Suffix.	(N)	23–24	2
8	**CLASSIFICATION WORDING**	(AN)	25–94	70
9	**RESERVED FOR FUTURE USE**		95–150	56

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V. CONTROL RECORD

Field No.	Field Title/Description	Class	Position	Bytes
1	**RECORD TYPE CODE** Code "9" indicates a control record. One control record per rate file.	(N)	1	1
2	**TAPE CREATION DATE** Formatted YYMMDD.	(N)	2–7	6
3	**RECORD COUNT TOTAL** Total of all records on rate file.	(N)	8–13	6
4	**RATE FIELD HASH TOTAL** Each record containing a Classification Manual/Loss Cost rate (Record Type Code 2, Positions 31-40) will be added to this counter.	(N)	14–25	12
5	**RESERVED FOR FUTURE USE**		26–150	125

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