

WORKERS' COMPENSATION
INSURANCE ORGANIZATIONS
(WCIO)

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The WCIO is a voluntary association of statutorily authorized or licensed rating, advisory, or data service organizations that collect workers' compensation insurance information in one or more states. The WCIO is composed of the managers of the various boards and jurisdictions. The purpose of the WCIO is to provide a forum for the exchange of information about workers' compensation insurance, to the extent provided by law.

The WCIO has developed standards for the electronic transmission of information between insurers and rating/advisory organizations. These specifications are available for policy information, unit statistical reporting, experience modifications, detailed claim information, and individual case reports.

The members of the WCIO are:

- Workers' Compensation Insurance Rating Bureau of California
- Delaware Compensation Rating Bureau, Inc.
- Indiana Compensation Rating Bureau
- Insurance Services Office, Inc.
- Workers' Compensation Rating and Inspection Bureau of Massachusetts
- Compensation Advisory Organization of Michigan
- Minnesota Workers' Compensation Insurers Association, Inc.
- National Council on Compensation Insurance, Inc.
- New York Compensation Insurance Rating Board
- North Carolina Rate Bureau
- Pennsylvania Compensation Rating Bureau
- Wisconsin Compensation Rating Bureau

The WCIO meets twice a year-usually in one of the WCIO members' state. The meeting is attended by member companies, trade association representatives and insurance company representatives.

Examples of the kinds of topics on the WCIO meeting agenda are:

- Reports on data collection activities
- Experience and Merit Rating Programs
- Safety and Loss Control Programs

The WCIO establishes committees or work groups as needed.

Two of the primary committees of the WCIO are the Electronic Data Interchange (EDI) Committee and the Advisory Statistical Work Group (ASWG).

EDI COMMITTEE

The EDI Committee is responsible for the maintenance of the *WCIO Workers' Compensation Data Specifications Manual*.

The following are examples of task groups that report to the EDI Committee:

- Redundant Coding Task Group – The Redundant Coding Task Group is comprised of EDI Committee and insurer representatives. The objectives of the task group are:
 1. To review the data element reporting requirements among data types and recommend to the EDI Committee the elimination of redundant coding. The review includes the evaluation of use and the timing of use for each data element of each data type, e.g., First Unit Reports to Policies.
 2. To review the reporting requirements within a data type and recommend to the EDI Committee the elimination of redundant reporting. The review includes the evaluation of use and the timing of use for each transaction/data element within a data type, e.g., Detailed Claim Information Data Element – Marital Status.
- WCIO Web Page Task Group – This task group comprised of EDI Committee and insurer representatives is reviewing the type of information that should be included on the WCIO Web Page.

The EDI Committee has identified several tasks that will be reviewed with the goal of simplifying data reporting tasks. Tasks for review are:

- Training manuals; one-on-one training
- Communication – circulars, more information on 'hot topics'
- Workshops – two-way communications, facilitated meetings
- Standardization, e.g., Financial Data, error reports, etc.

One of the more important products of the WCIO is the *WCIO Workers' Compensation Data Specifications Manual*. This manual is the 'bible' for the reporting of workers' compensation data.

This manual is a compilation of several sets of electronic and hard copy specifications developed under the direction of the managers of the DCOs.

The objective of these specifications is to provide standardized formats for exchanging information for all DCOs and their members. Standardization eliminates the need for insurers to develop a separate system for each DCO.

The manual contains specifications for the electronic reporting of:

- Policies – The electronic reporting format is called WCPOLS. The WCPOLS is a 300-byte record format. The WCPOLS format is used for reporting policy information pages, cancellations, reinstatements, and endorsement data.

The WCPOLS format is the only reporting format for workers' compensation where the data is collected/reported on a transactional basis.

Through the use of transaction codes; e.g., New Policy (01), Rewrite (06) etc. each piece of business is identified.

- Unit Reports and Individual Claim/Case Reports – The electronic reporting format is called WCSTAT. The WCSTAT is a 250-byte record format. The WCSTAT record format for unit reports is commonly referred to as the 'ASWG' format.
- Unit Reports and Individual Claim/Case Reports Error Information – These specifications are for the distribution of Unit Report error information to insurers by DCOs. The electronic reporting format is called WCESTAT. The WCESTAT is a 400-byte record format.
- Detailed Claim Information, Sample Control/Verification and Common Information Change Data on Magnetic Tape – The electronic reporting format is called WCCDCI. The WCCDCI is a 500-byte record format.
- Workers' Compensation Control Listings on Magnetic Tape for Distribution of Unit Report – The electronic reporting format for the control of the distribution of listings is called WCCNTL. The WCCNTL is a 350-byte record format. The WCCNTL is the format for:
 - Pre-Delinquent Unit Report Policy List
 - Delinquent Unit Report Policy List
 - Fine List for Delaware and Pennsylvania
 - Policy Interstate/Intrastate Risk Identification List for NCCI

In addition, the WCCNTL format can be used by the insurers to respond to the various listings.

- Workers' Compensation Experience Modification, Classification Code Tape Specifications – These specifications are for the distribution of experience rating modifications to insurers by DCOs. The electronic format for the distribution of experience rating modifications is called WCMODS. The WCMODS is a 200-byte record format.
- Workers' Compensation Classes and Rates – These specifications are for the distribution of classification codes, rates and wordings to insurers by DCOs. The electronic format for the distribution of rates is WCRATE. The WCRATE is a 150-byte record format.
- Experience Modification, Merit Adjustment – These specifications are for the distribution of Experience Modification and Merit Adjustment information to insurers by DCOs. The electronic reporting format is called WCRATING. The WCRATING is a 320-byte record format.
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- Notice of Assignment – These specifications are for the distribution of Notices of Assignment to insurers by DCOs. The electronic reporting format is called WCNOA. The WCNOA is a 350-byte record format.

In addition, the manual contains specifications for hard copy (paper) reporting of unit reports in the ASWG format. The manual does not yet contain specifications for hard copy (paper) reporting of policies, detailed claims, etc.

Advisory Statistical Work Group (ASWG) COMMITTEE

The ASWG is a committee of the WCIO, whose objective is to promote standardization in unit stat data reporting.

The ASWG was formed in June of 1991 by the WCIO. The WCIO recognized that any reevaluation of workers' compensation unit reporting should have the benefit of input and review by companies and all affected DCOs.

The ASWG was asked to perform a review of the unit statistical reports, reporting forms and other data reporting vehicles. The main goal of the ASWG was to achieve timely, quality and cost-effective data reporting through standardization.

The ASWG was composed of representatives from eight workers' compensation DCOs:

- Minnesota Workers' Compensation Insurers Association, Inc.
- National Council on Compensation Insurance, Inc.
- New Jersey Compensation Rating & Inspection Bureau.
- New York Compensation Insurance Rating Board
- Pennsylvania Compensation Rating Bureau/Delaware Compensation Rating Bureau, Inc.
- Wisconsin Compensation Rating Bureau
- Workers' Compensation Insurance Rating Bureau of California
- Workers' Compensation Rating and Inspection Bureau of Massachusetts

and seven insurance companies:

- Aetna Life & Casualty Company
- CIGNA
- Continental Insurance Company
- Employers Insurance of Wausau
- Fremont Compensation Insurance Company
- ITT Hartford
- Travelers Insurance Company

The final result was a new statistical data reporting program that is often called the "ASWG" plan. The ASWG plan has been adopted in all states except Georgia, Oregon, and Texas.

The ASWG changes represented a major change in workers' compensation data collection. Although not cited as one of the big changes, the hard copy unit report form was expanded to 8½" x 11". The hard copy unit report form had been 5" x 8" for over 50 years.