

**WORKERS COMPENSATION INSURANCE ORGANIZATIONS
(WCIO)**

**WORKERS COMPENSATION
DATA SPECIFICATIONS MANUAL**

PREPARED BY

**COMPENSATION ADVISORY ORGANIZATION OF MICHIGAN
COMPENSATION RATING & INSPECTION BUREAU OF NEW JERSEY
INSURANCE SERVICES OFFICE, INC.
MINNESOTA WORKERS COMPENSATION INSURERS ASSOCIATION, INC.
NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.
NEW YORK COMPENSATION INSURANCE RATING BOARD
NORTH CAROLINA RATE BUREAU
PENNSYLVANIA/DELAWARE COMPENSATION RATING BUREAU
WISCONSIN COMPENSATION RATING BUREAU
WORKERS COMPENSATION INSURANCE RATING BUREAU OF CALIFORNIA
WORKERS COMPENSATION RATING AND INSPECTION BUREAU OF MASSACHUSETTS**

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GENERAL
SECTION 1
INTRODUCTION

ABOUT THE WCIO

Workers Compensation Insurance Organizations (WCIO)

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.

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. Hereafter, this manual will refer to all rating/advisory organizations and bureaus as Data Collection Organizations (DCOs).

The WCIO has established the following committees/work groups:

Advisory Statistical Work Group (ASWG)

The ASWG Committee is responsible for reviewing changes, additions, and updates to the WCSTAT section of this Manual, and the Part/Nature/Cause Code Listing. Members may explore new and alternative methods of reporting data to be considered by the WCIO. The committee will then provide a 30-day notice to the WCIO to include the alternative method on their agenda.

Electronic Data Interchange (EDI) Committee

The EDI Committee is responsible for the maintenance of the *Data Specifications Manual and Data Reporting Handbook*. Members may explore new or alternative methods of reporting data to be considered by the WCIO. The committee will then provide a 30-day notice to the WCIO to include the alternative method on their agenda.

Each committee operates following these procedures:

- **Changes to Jurisdictional Requirements on Existing Data Elements**—When there is no change to an existing data element, but there is a change to jurisdictional applicability, the EDI Committee will make the appropriate change. No authorization is required from the WCIO.
- **Correction of an Existing Data Element**—When there is substantial change to the definition of an existing data element, the appropriate committee must investigate the nature and business need of the change. If the committee determines that a change is necessary to clarify the original intent of the data element, the recommendation is submitted to the EDI Committee. The EDI Committee will accept the change, or they will ask for additional information from the submitting committee. If accepted, no authorization is required from the WCIO. However, if the EDI Committee does not agree with the recommendation, and the debate is not resolved, assistance is requested from the WCIO.
- **Adoption of a New Data Element**—When a new data element is requested, the appropriate committee explores the need for the addition. The entity submitting the new data element is required to provide a business need and documented justification for the enhancement. The proposal is accompanied by a recommendation as to placement (record location) of the element. Every effort is made to determine if the data is being collected in another record or if it can be derived from some other source. If the committee recommends the addition of a data element, it is then submitted to the WCIO for review.

The EDI Committee is chaired by:

Ms. Bonnie Piacentino
Pennsylvania Comp Rating Bureau
United Plaza Building – Suite 1500
30 South 17th Street
Philadelphia PA 19103-4007
215-568-2371 X4456
215-564-4328 (fax)
E-mail: bpiacentino@pcrb.com

ABOUT THIS MANUAL

This Manual is a compilation of several sets of electronic specifications developed under the direction of the managers of various DCOs. We are grateful to the persons representing several insurers and DCOs for their unselfish contributions toward the project.

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

The Manual includes specifications for reporting policy, unit statistical, individual case reports, and detailed claim information data to DCOs and for distributing classifications and rates and experience modifications. The Manual also includes DCO reporting instructions to their members. The specifications are not intended to be used in place of any rating, statistical or instructional manual or rules. State and DCO exceptions, however, are noted throughout these specifications for the convenience of users.

All DCOs and their member insurers are encouraged to exchange information electronically in accordance with these specifications.

NOTE: This Manual is not, nor was it ever intended to be, a comprehensive guide to the reporting requirements of each of the DCOs. The *Data Specifications Manual* is to be used in conjunction with the appropriate instructional manuals published by the various DCOs. When there is a discrepancy between a DCO's statistical plan and this Manual, the DCO statistical plan rules take precedence.

In 1995, the International Association of Industrial Accident Boards and Commissions (IAIABC) recognized the merit of the Workers Compensation Policy Reporting Specifications (WCPOLS) section of the Manual for obtaining Proof of Coverage data elements from insurers. As a result, new data elements have been added to WCPOLS to accommodate the needs of the IAIABC. WCPOLS will continue to be reviewed and updated as future needs of the IAIABC are defined.

GENERAL
SECTION 2
DEFINITIONS

DEFINITIONS

Following are definitions for certain terms used throughout the *WCIO Workers Compensation Data Specifications Manual* that are often questioned and are a source of confusion.

NOT APPLICABLE (N/A): Wherever a field or record is indicated as “Not Applicable,” this means that the field or record is “Not Required” or “Not Allowed” to be reported to the DCO(s). A field or record that is “Not Allowed” will be edited for compliance by some DCOs.

OPTIONAL (O): Wherever a field or record is indicated as “Optional,” the field or record is not required to be reported to the DCO indicated, but **may** be edited, captured or ignored by the DCO(s) if reported.

ALPHA (A): Field contains only alphabetic characters. Data field is to be left justified and right blank-filled.

ALPHANUMERIC (AN): Field contains alphabetic and numeric characters. Data field is to be left justified and right blank-filled.

NUMERIC (N): Field contains only numeric characters. Data field is to be right justified and left zero-filled.

In all cases where you have a doubt, contact the DCO to which you are reporting.

DATA COLLECTION ORGANIZATION (DCO): The organization collecting data, whether a bureau, jurisdiction, statistical agency, etc.

INSURER: The carrier of the workers compensation insurance coverage.

JURISDICTION: Used to refer to a state requirement or applicability. When used, it is not necessarily referring to a DCO.

ELECTRONIC MEDIUM: Diskette or file transfer.

NAMING AND CODING CONVENTIONS CRITERIA

This is a source document developed by the Data Standardization Task Group of the WCIO/EDI Committee. The criteria described below were used when reviewing the manual to identify fields that need to be standardized. Some data fields that are commonly used in forms, manuals and other documents were not changed according to the criteria due to the impact. In addition, the naming conventions for some data elements were modified to appropriately reflect current reporting rather than require a system change to meet the criteria. Examples of these exceptions are noted below. All future data elements will adhere to these naming and coding standards.

Name	Description
Address	Designation of a location where a person, organization or property may be found or where communication can be made. Examples: Insured Address, Producer Address, Claimant Address
Amount	Amounts are always numeric and represent quantities or monetary amounts. Examples: Seat Surcharge, Per Capita Exposure
Code	Data elements called “codes” are associated with a table or an approved list of value choices. Code lists or tables include descriptions. This applies to alpha and numeric codes. NOTE: The WCIO/EDI Committee is aware that some data elements such as “Carrier Group Code” do not meet these criteria. Data elements that have been commonly used throughout a number of forms, manuals, and other documents will not be changed due to the overall impact. However, when creating/adding new data elements, these criteria will be observed.
Date	The calendar year, and/or month, and/or day on which something occurs or is completed. Examples: Effective Date, Expiration Date, Accident Date
Factor	A number represented as a decimal and used in a calculation. Examples: Experience Modification Factor, Carrier Premium Deviation Factor
Identifier	A set of letters and/or numbers assigned by the carrier to provide unique distinction of a data element. Examples: Policy Number Identifier, Claim Number Identifier NOTE: The WCIO/EDI Committee is aware that some data elements such as “Bureau Version Identifier” and “Carrier Version Identifier” do not meet these criteria. Data elements that have been commonly used throughout a number of forms, manuals, and other documents will not be changed due to the overall impact. However, when creating/adding new data elements, these criteria will be observed.
Indicator	An indicator identifies the applicability of a specific condition. Valid indicator codes are “Y” (Yes) and “N” (No). Examples: Lump Sum Indicator, Vocational Rehabilitation Indicator NOTE: The WCIO/EDI Committee is aware that some Yes/No values are assigned codes 1 and 2, such as “Deductible” (WCCDCI). Because changing these to meet the “Indicator” criteria with values Y and N would require system/coding changes, the code values 1 and 2 will not be changed. Existing values 1 and 2 will be called codes. However, when creating/adding new data elements these criteria will be observed.

Name	The identification of a person, company, organization or other entity. Examples: Name of Insured, Name of Producer, Name of Domestic or Household Worker
Number	Data elements, which represent information commonly used as or known as a "number" (may include alpha characters representing a numeric value), are named as such. Examples: Social Security Number, Catastrophe Number NOTE: The WCIO/EDI Committee is aware that some data elements such as "Number of Employees" do not meet these criteria. Data elements that have been commonly used throughout a number of forms, manuals, and other documents will not be changed due to the overall impact. However, when creating/adding new data elements, these criteria will be observed.
Percentage	Data elements reported as whole numbers, without a decimal, and are not used in a calculation. Example: Deductible Percentage
Rate	A charge per exposure unit (e.g., cost per \$100 of insurance coverage).
Total	Amounts resulting from the sum or aggregate of items are called "Totals." Examples: Standard Premium Total, Number of Claims Total

WCIO Data Specifications Manual
 Field Name/Description Known Differences

Product /Location	Field Name/Description	Difference
WCPOLS, RT 03, positions 197-202	Number of Employees	According to standard naming convention this should be " <i>Amount of Employees.</i> " Will remain as is to be consistent with IAIABC.
WCPOLS, RT 02, positions 165-179, 182-196, 199-213,	State Unemployment Number	According to standard naming convention this should be " <i>State Unemployment Number Identifier.</i> " Will remain as is because it is commonly used throughout forms, manuals and other documents.
WCPOLS, RT 15, position 241-252	Addendum (Form Number)	According to standard naming convention this should be " <i>Addendum (Form Number Identifier).</i> " Will remain as is since it is part of a NJ filed document.
WCSTAT, RT 3, all positions	Address Record	This record is Optional for all jurisdictions - do not suggest changing to Reserved for Future Use –
WCSTAT, RT 5, positions 55-60	Accident Date	This field is "leave " if not applicable where other date fields are "zero fill" if not applicable. Field has dual purpose for reporting Accident Date and Number of Claims, therefore the reporting requirements when not applicable differ from other date filled elements.
WCPOLS RT 05, positions 69-78 and WCSTAT RT 4, positions 86-92	Manual/Charged Rate	WCPOLS allows for 2 decimal places and WCSTAT allows for 3 decimal places
WCSTAT, RT 5, positions 239-247	Incurred Allocated Loss Adjustment Expense (ALAE) Amount	Optional or N/A for all jurisdictions
WCSTAT, RT 7, position 95-103	Social Security Offset Amount	The field name is "Social Security Offset Amount". The definition for this field states "Report the amount of Social Security or any other offset used in calculation of the total incurred indemnity amount."
WCPOLS, RT 01, positions 106-107 and WCPOLS, RT 02, positions 161-162	Legal Nature of Insured Code (RT 01) and Legal Nature of Entity Code (RT 02)	The inconsistent codes between the two data elements is due to Legal Nature of Entity Code being a California only field and therefore the codes were established to meet CA's needs.

WCIO DATA SPECIFICATIONS MANUAL
 Class/Position/Byte Differences Across Data Types

FIELD NAME	WCPOLS			WCSTAT			WCCDCI			WCCNTL			WCMODS			WCRATE			WCRATING			
	C	P	B	C	P	B	C	P	B	C	P	B	C	P	B	C	P	B	C	P	B	
Experience Modification Factor			4			4																5
Claim Status/Status				N- Num. Code list																	AN- alpha code list	
Insured Name			90			79																
Insured Address			Address 60 City 30 State 2 Postal or zip code 9			79																
Endorsements- Name of XXX			RT 36-8 =60 RT 37-9 =50 RT 41-8,9 = 75																			

Additional known differences:

1. Endorsement number references:
 Where endorsement numbers are referenced, for example, "report endorsement number WC XX XX XX," the number will be expressed with blanks for ease of reading. These blanks are not to be reported.
2. All Endorsement records except Record Type FA and Record Type FB have placed employer name in positions 255-288, endorsement effective date is in positions 289-294 and reserved for future use in positions 295-300.
3. WCCDCI, #2, DCI Claims Total - This field is the total of 3 other fields all 5-bytes long. Per NCCI: 5 bytes are sufficient for the total number of claims. It is not anticipated that a data provider will report more than 99,999 claims in one month.
4. WCCDCI, #7, Transaction Code - there is only one code option and description for field #1 states that this will always be "1". Per NCCI: NCCI wants the subsequent report submitted back to them with a "1" in position 51 for subsequent reports.

GENERAL
SECTION 3
SUBMISSION REQUIREMENTS

SUBMISSION REQUIREMENTS

Please contact the individual DCOs for their media requirements.

Unless otherwise specified, the following standards will apply:

ELECTRONIC FILES CREATED BY A DATA COLLECTION ORGANIZATION AND TRANSMITTED TO A DATA PROVIDER:

WCCNTL	350 byte record format.
WCCRIT	400 byte record format.
WCMODS	200 byte record format.
WCNOA	350 byte record format.
WCNOTIFY	200 byte record format.
WCRATE	150 byte record format.
WCRATING	320 byte record format.

ELECTRONIC FILES CREATED BY A DATA PROVIDER AND TRANSMITTED TO A DATA COLLECTION ORGANIZATION:

WCCDCI	500 byte record format.
WCMED	350 byte record format.
WCPOLS	300 byte record format.
WCSTAT	250 byte record format.

- WCCDCI NOTE:**
1. In order to reduce the number of files handled, all record types should be included in one file.
 2. Insurers within a group should submit their data on the same file.
(Texas DCI Data: Insurers within a group may submit their data on the same file using individual insurer codes. Do not use group codes.)
 3. Data from more than one state should be reported on the same file.

Data Field Formats:

Unless otherwise specified, the following data field class formats will apply:

- (a.) All alphabetic (A) and alphanumeric (AN) data fields are to be left-justified and right blank-filled. These fields should be blank if not applicable or not available.
- (b.) All numeric (N) data fields are to be right-justified, left zero-filled and unsigned.
- (c.) All RESERVED FOR FUTURE USE fields are to be blank.
- (d.) All fields must be in character format, using EBCDIC or ASCII, unpacked and unsigned.

ADDITIONAL SUBMISSION REQUIREMENTS FOR WCSTAT:

1. **General**
Data is to be reported by policy by state as provided in the Statistical Plan of the appropriate jurisdiction.

Electronic submissions shall consist of up to seven data record types.

2. Record Type Descriptions

Header Record—Record Type Code 1

Contains indicative information regarding the policy.
This record type is required.

Name Record—Record Type Code 2

This record type is required.

Address Record—Record Type Code 3

This record type is optional, but desired.

Exposure Record—Record Type Code 4

Provides detailed exposure data.

NOTE: DE, MA, MN, NJ, PA, WI—There cannot be more than one exposure record per unit for any classification code with the same manual/charged rate, experience modification factor, rate effective date, exposure coverage code and experience modification effective date.

NOTE: NCCI— There cannot be more than one exposure record per unit for any classification code with the same rate effective date, exposure act/exposure coverage code and experience modification effective date.

NOTE: TEXAS— There cannot be more than one exposure record per unit for any classification code with the same manual/charged rate, rate effective date, exposure act/exposure coverage code and experience modification effective date.

Loss Record—Record Type Code 5

Provides detailed loss data.

Unit Total Record—Record Type Code 6

Provides total reporting data for each unit report.

OPTIONAL: NCCI

The record will reflect only the “revised” or current amounts as they would appear on a unit report. Previously reported totals will not be included in the submission record.

Individual Case Report (ICR) Records—Record Type Code 7

Sub-Record Type Codes A through J.

NOT APPLICABLE: CA, MA, MI, MN, NJ, NY, NC, WI

OPTIONAL: NCCI

NOTE: When no payroll is generated on the 1st Unit Report, the total record will contain zero amounts, with the exception of the record count field.

The minimum records required for a 1st Report or exposure correction are:
Record Type Code 1—Header Record
Record Type Code 2—Risk Name Record
Record Type Code 4—Exposure Record
Record Type Code 6—Unit Total Record—OPTIONAL: NCCI

The minimum records required for subsequent report or loss correction are:

Record Type Code 1—Header Record

Record Type Code 2—Risk Name Record

Record Type Code 5—Loss Record

Record Type Code 6—Unit Total Record—OPTIONAL: NCCI

ELECTRONIC SUBMISSION UNIT REPORT RECORD SET MATRIX

The chart below lists the unit report record types (Header Record, Name Record, Address Record, etc.) that are required for each unit report type (e.g., 1st report, subsequent report, correction report, etc.) for reporting unit statistical data in the ASWG format.

Unit Report Type	Header Record (Type 1)	Name Record (Type 2)	Address Record (Type 3)	Exposure Record (Type 4)	Loss Record (Type 5)	Total Record (Type 6)	ICR (Type 7)
1st Reports	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	At least 1 required; no maximum See note 4-1: DE, MA, MN, NJ, PA, WI See note 4-2: NCCI See note 4-3: TX	Required only if loss data must be reported in accordance with the Jurisdictional Statistical Plan; no maximum	No more than 1 allowed OPT: NCCI	Required only if ICR data must be reported in accordance with the Jurisdiction; no maximum N/A: CA, MA, MI, MN, NC, WI OPT: NCCI
1st Replacement Reports N/A: CA, DE, NJ, NY, PA NCCI: Contact NCCI for reporting requirements	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	At least 1 required; no maximum	Required only if loss data must be reported in accordance with the Jurisdiction; no maximum	No more than 1 allowed OPT: NCCI	Required only if ICR data must be reported in accordance with the Jurisdiction; no maximum N/A: MA, MI, MN, NC, WI OPT: NCCI
Subsequent Reports	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	None allowed	At least 1 required; no maximum	No more than 1 allowed Optional: NCCI	Required only if ICR data must be reported in accordance with the Jurisdiction; no maximum N/A: CA, MA, MI, MN, NC, WI OPT: NCCI
Subsequent Replacement Report N/A: CA, NCCI, NJ, NY	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	None allowed	At least 1 required; no maximum	No more than 1 allowed	Required only if ICR data must be reported in accordance with the Jurisdiction; no maximum N/A: MA, MI, MN, NC, WI
Correction Reports— Correction Type H (Header)	Must have 1 and only 1	None required* Must have 1 and only 1: DE, MA, MI, NJ, NY, PA, WI	Optional: All DCOs*	None allowed	None allowed	None allowed	None allowed
Correction Reports— Correction Type E (Exposure)	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	At least 1 required; no maximum	None allowed	No more than 1 allowed Optional: NCCI	None allowed

Unit Report Type	Header Record (Type 1)	Name Record (Type 2)	Address Record (Type 3)	Exposure Record (Type 4)	Loss Record (Type 5)	Total Record (Type 6)	ICR (Type 7)
Correction Reports— Correction Type L (Loss)	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	None allowed	At least 1 required; no maximum	No more than 1 allowed Optional: NCCI	None allowed Required only if ICR data must be reported in accordance with the Jurisdiction; no maximum: NJ
Correction Reports— Correction Type M (Multiple)	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	None required; no maximum	None required; no maximum	No more than 1 allowed Optional: NCCI	None allowed Required only if ICR data must be reported in accordance with the Jurisdiction; no maximum: NJ
Correction Reports— Correction Type T (Totals)	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	None required; no maximum None allowed: MI, NJ, WI	None required; no maximum None allowed: MI, NJ, WI	No more than 1 allowed Optional: NCCI Must have 1 and only 1: NJ	None allowed
Correction Reports— Correction Type A (Aggravated Inequity) N/A: CA, DE, NJ, NY, PA	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	None allowed	At least 1 required; no maximum See note 5-1: NCCI	No more than 1 allowed Optional: NCCI	None allowed
Correction Reports— Correction Type C (ICRs) N/A: CA, MA, MI, NCCI, NJ, NY, NC, MN, WI	Must have 1 and only 1	Must have 1 and only 1	Optional: All DCOs*	None allowed	None allowed	No more than 1 allowed	At least 1 set of 10 records required; no maximum
Correction Replacement Report N/A: CA, NCCI, NJ, NY	All Correction Types: Must have 1 and only 1	All Correction Types: Must have 1 and only 1	All Correction Types: Optional All DCOs*	Correction Type E: At least 1 required; no maximum H, L, A, C: None allowed M, T: None required; no maximum None allowed: WI (T)	Correction Type L, A: At least 1 required; no maximum H, E, C: None allowed M, T: None required; no maximum None allowed: WI (T)	Correction Type H: None allowed E, L, M, T, A: No more than one allowed	Correction Type C: At least one set of 10 records required; no maximum N/A: CA, MA, MI, NCCI, NJ, NY, NC, MN, WI

* If reported, no more than 1 allowed.

4-1: DE, MA, MN, NJ, PA, WI — There cannot be more than one exposure record per unit for any classification code with the same manual/charged rate, experience modification, rate effective date, exposure coverage code and experience modification effective date.

4-2: NCCI — There cannot be more than one exposure record per unit for any classification code with the same rate effective date, exposure act/exposure coverage code and experience modification effective date.

4-3: Texas — There cannot be more than one exposure record per unit for any classification code with the same manual/charged rate, rate effective date, exposure act/exposure coverage code and experience modification effective date.

5-1: NCCI — If correction is due to Aggravated Inequity, may use Code “L” or “A”

Submission Control Record (Electronic Data Reporting Only)—Record Type Code 9

Provides the total number of records (excluding Record Type Code 9) unit reports, and ICRs contained in a submission. Only one Submission Control Record (Record Type Code 9) is allowed per submission, regardless of the number of electronic files for the submission, and it must be the last record on the last file. This record type is required.

In order to reduce the number of submissions, etc., to be handled, a submission may contain all unit report levels for all the insurers within a carrier group. Data for more than one state may be reported within the same submission to NCCI.

WHERE TO SUBMIT STATES

California	Workers' Compensation Insurance Rating Bureau of California
Delaware	Delaware Compensation Rating Bureau
Massachusetts†	Workers' Compensation Rating & Inspection Bureau of Massachusetts
Michigan	Compensation Advisory Organization of Michigan
Minnesota†	Minnesota Workers' Compensation Insurers Association, Inc.
New Jersey	Compensation Rating and Inspection Bureau of New Jersey
New York †	New York Compensation Insurance Rating Board
North Carolina*	National Council on Compensation Insurance, Inc. or North Carolina Rate Bureau
Pennsylvania	Pennsylvania Compensation Rating Bureau
Texas**	National Council on Compensation Insurance, Inc.
Wisconsin††	Wisconsin Compensation Rating Bureau or National Council on Compensation Insurance, Inc.

* Although reporting for this state can be either through NCCI or the North Carolina Rate Bureau, the North Carolina Statistical Plan Manual is the Statistical Plan to be used to identify this state's actual, special, unique and/or exception reporting requirements.

** Although reporting for Texas is through NCCI, the Texas Statistical Plan is the Statistical Plan to be used to identify actual, special, unique, and/or exception reporting requirements.

† If Interstate Rated, report to both the independent jurisdiction and to NCCI.

†† If Interstate Rated, WCRB will file the unit report with NCCI on behalf of the data provider. Although reporting for this state can be either through the Wisconsin Compensation Rating Bureau or NCCI, the Wisconsin Statistical Plan Manual is the Statistical Plan to be used to identify this state's actual, special, unique and/or exception reporting requirements.

NOTE: States not listed above are to be reported to NCCI following NCCI's Statistical Plan Manual reporting requirements.

GENERAL
SECTION 4
UNIVERSAL ELECTRONIC TRANSMITTAL

GENERAL TRANSMITTAL INSTRUCTIONS

A Letter or Record of Transmittal must accompany all data reported electronically, unless not required by DCO. The transmittal is to be submitted electronically (transmittal record).

The Transmittal Letter/Record is used for record control, balancing, and communication purposes.

The transmittal identifies:

1. Critical information pertaining to the submissions, such as:
 - Data type (policy, unit statistical reports, detailed claims information)
 - Submission type (test, resubmission, standard)
2. Information to facilitate the two-way communication between Data Providers. Therefore it is necessary to include all available information such as:
 - Contact name
 - Phone number
 - Fax number
 - E-mail address
3. Date of receipt by DCO, number of records processed, and status of submission.

Every data submission has three required components:

1. The data itself.
2. Submission information such as carrier code, data type submitted (e.g., WCPOLS, WCSTAT, or WCCDCI), and record counts. This information must be provided on the transmittal record.
3. An external data set identifier. The external label must be complete, legible and securely attached for control purposes. The external data set identifier is the data set name or file name.

The items described within the three required components may vary depending on the "readiness" of the various insurers and DCOs.

NCCI NOTE: Encrypted data files submitted to NCCI must be PGP encrypted using NCCI's public key, and appended with the .pgp extension.

In all cases where you have a doubt, contact the DCO to which you are reporting.

UNIVERSAL ELECTRONIC TRANSMITTAL RECORD

ELECTRONIC TRANSMITTAL RECORD EXPLANATION AND CLARIFICATION

The Transmittal Record is the electronic alternative to the paper Transmittal Letter. It may be used to replace or supplement the paper Transmittal Letter at the DCO's discretion. All of the information supplied by the Transmittal Letter is incorporated into the Transmittal Record with some exceptions.

The Transmittal Record must be the first record on the file and is included in the Total Record Count on the Submission Control Record (see *WCPOLS*, *WCSTAT*, *WCCNTL*, *WCRATING*, *WCNOA*—*Submission Requirements* for details).

The long-range plans for electronic data transmission include transmitting data from insurers to DCOs and from DCOs to insurers. Since the transmission of data will be bidirectional, two new terms have been introduced on the Transmittal Record—**Data Receiver** and **Data Provider**.

Data Receiver Code

This is the 5-digit code corresponding to the recipient of the transmission or confirmation. If an insurer is the recipient, then it is the 5-digit carrier code. If a DCO is the recipient, then it is a 5-digit code consisting of 000 + the 2-digit state code of the DCO or 000XX for entities other than states. Contact the EDI Chair for assignment of a new number. Assigned numbers can be found on the WCIO Web site. This field corresponds to the Name and Address of the DCO, or the Carrier Code on the Transmittal Letter.

Data Provider Code

This is the 5-digit code corresponding to the originator of the transmission or confirmation. If an insurer is the originator, then it is the 5-digit carrier code. If a DCO is the originator, then it is a 5-digit code consisting of 000 + the 2-digit state code of the DCO or 000XX for entities other than states. Contact the EDI Chair for assignment of a new number. Assigned numbers can be found in positions 51-55 of the Universal Electronic Transmittal. This field corresponds to the Carrier Code or the Name and Address of the DCO on the Transmittal Letter.

This bidirectional capability also permits several uses of the Transmittal Record:

1. When an insurer is the Data Provider, and sends a submission that includes the Transmittal Record, the DCO will receive all the information needed to perform the same controls that are executed from a paper Transmittal Letter. The control process executed by the DCO is essentially the same, although more automated.
2. Once a DCO has received and processed a file with an electronic Transmittal Record on it, an electronic confirmation may be sent to the originator of the submission. This confirmation will have the same format as the original Transmittal Record. The only changes in the information contained will be:

The Data Receiver will be the insurer that sent the file (Data Provider on the submission)

The Data Provider will become the DCO that processed the file (Data Receiver on the submission)

The Date Processed will be the date the DCO posted the submission to its system

3. When a DCO is the Data Provider and sends a submission that includes the Transmittal Record, the insurer will receive all the information needed to perform the necessary controls. This control process executed by the insurer may be fully automated.

4. Once an insurer has received and processed a file with an electronic Transmittal Record on it, an electronic confirmation may be sent to the DCO that originated the submission. This confirmation will have the same format as the original Transmittal Record. The only changes in the information contained will be that the Data Receiver will be the DCO that sent the file (Data Provider on the submission), the Data Provider will become the insurer that processed the file (Data Receiver on the submission), and the Date Processed will be the date the insurer posted the submission to its system.

Examples of these four uses follow:

Intent of Transmission	Examples
Transmission of insurer data to the DCO	Insurer 11111 sends four policies written between 6/1/XX and 6/5/XX to DCO 00087
Transmission of the confirmation of receipt of this data from the DCO back to the insurer	DCO 00087 sends confirmation and acceptance of four policies written between 6/1/XX and 6/5/XX to Insurer 11111
Transmission of DCO data to the insurers, such as Notice of Assignments	DCO 00087 sends five applications processed between 7/3/XX and 7/10/XX to Insurer 22222
Transmission of the confirmation of receipt of this data from the insurer back to the DCO	Insurer 22222 sends confirmation and acceptance of the five applications processed between 7/3/XX and 7/10/XX to DCO 00087

Field No.	Field Title/Description	Class	Position	Bytes
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UNIVERSAL ELECTRONIC TRANSMITTAL RECORD SPECIFICATIONS

The specifications below must be followed when reporting the electronic Transmittal Record. Submit one electronic transmittal and ensure it is the first record on the file. (Contact DCO for use of electronic transmittal records.)

1	LABEL In the first 14 characters, fill in constant \$!+WORKCOMP+!\$. This will be used by Value Added Networks to determine that this is a transmittal record for workers compensation.	(AN)	1-14	14
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2	DATA PROVIDER CONTACT E-MAIL ADDRESS Required when data provider specifies electronic receipt of acknowledgement or error reports in position 103 of this record.	(AN)	15-45	31
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OPTIONAL: CA, DE, MI, MN, NCCI, NJ, NY, PA, WI

NOTE: Leave blank if using positions 138-238

3	RECORD TYPE CODE Report “_” (fill with two [2] blanks)	(AN)	46-47	2
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NOT APPLICABLE: NCCI

4	DATA TYPE CODE The first two (2) bytes are always “WC”. The third byte defines the type of information contained in the submission:	(AN)	48-50	3
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P = Policy (WCPOLS)

S = Unit Report (WCSTAT)

R = Experience Rating Worksheet (WCRATING)

C = Unit Report Control (WCCNTL) N/A: NCCI

Q = Reserved for NCCI's Use

A = Reserved for NCCI's Use

F = Reserved for NCCI's Use

E = Unit Report Control Expected List (NCCI only, uses WCCNTL layout)

O = Unit Report Control Overdue List (NCCI only, uses WCCNTL layout)

L = WCCRIT

N = WCNOA

M = WCMED

NCCI ONLY: For products associated with data type codes 'WCQ', 'WCA', and 'WCF', contact NCCI for specific requirements for fields in Positions 241-277.

Field No.	Field Title/Description	Class	Position	Bytes																								
5	<p>DATA RECEIVER CODE State code of the DCO receiving the information.</p> <table border="1"> <thead> <tr> <th>DCO</th> <th>STATE CODE</th> </tr> </thead> <tbody> <tr><td>California</td><td>00004</td></tr> <tr><td>Delaware</td><td>00007</td></tr> <tr><td>Massachusetts</td><td>00020</td></tr> <tr><td>Michigan</td><td>00021</td></tr> <tr><td>Minnesota</td><td>00022</td></tr> <tr><td>NCCI</td><td>00099</td></tr> <tr><td>New Jersey</td><td>00029</td></tr> <tr><td>New York</td><td>00031</td></tr> <tr><td>North Carolina</td><td>00032</td></tr> <tr><td>Pennsylvania</td><td>00037</td></tr> <tr><td>Wisconsin</td><td>00048</td></tr> </tbody> </table> <p>When used as electronic confirmation of receipt and processing of electronic submission, this field will contain the 5-digit code assigned to the Data Provider that originated the submission.</p>	DCO	STATE CODE	California	00004	Delaware	00007	Massachusetts	00020	Michigan	00021	Minnesota	00022	NCCI	00099	New Jersey	00029	New York	00031	North Carolina	00032	Pennsylvania	00037	Wisconsin	00048	(N)	51-55	5
DCO	STATE CODE																											
California	00004																											
Delaware	00007																											
Massachusetts	00020																											
Michigan	00021																											
Minnesota	00022																											
NCCI	00099																											
New Jersey	00029																											
New York	00031																											
North Carolina	00032																											
Pennsylvania	00037																											
Wisconsin	00048																											
6	<p>TRANSMISSION VERSION IDENTIFIER For file transmissions, the Julian date is in the first five digits, followed by the constant letter "V" in the sixth digit, followed by the version number of the transmission in the seventh and eighth digits. Example: "96281V01" is the first transmission of data on October 7, 1996. For each subsequent transmission sent on this day with the same date to the same DCO, the version is incremented by 1 (e.g., "96281V02").</p>	(AN)	56-63	8																								
7	<p>SUBMISSION TYPE CODE Report the 1-letter code describing the type of submission:</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr><td>S</td><td>Standard submission</td></tr> <tr><td>R</td><td>Resubmission due to DCO rejection—N/A: CA, DE, MA, NC, PA</td></tr> <tr><td>T</td><td>Test submission</td></tr> <tr><td>V</td><td>Replaced—Processed by DCO but replaced by insurer N/A: CA, DE, MA, NY, NC, PA, WI</td></tr> </tbody> </table>	Code	Description	S	Standard submission	R	Resubmission due to DCO rejection—N/A: CA, DE, MA, NC, PA	T	Test submission	V	Replaced—Processed by DCO but replaced by insurer N/A: CA, DE, MA, NY, NC, PA, WI	(A)	64	1														
Code	Description																											
S	Standard submission																											
R	Resubmission due to DCO rejection—N/A: CA, DE, MA, NC, PA																											
T	Test submission																											
V	Replaced—Processed by DCO but replaced by insurer N/A: CA, DE, MA, NY, NC, PA, WI																											
8	<p>SUBMISSION REPLACEMENT IDENTIFIER If submission type is an "R" (resubmission), indicate the media identifier number or transmission version identifier of the submission being replaced.</p> <p>NOT APPLICABLE: CA, MA, NC</p>	(AN)	65-72	8																								

Field No.	Field Title/Description	Class	Position	Bytes						
9	<p>DATA PROVIDER CODE Report the 5-digit code applicable to the Data Provider:</p> <p>Group Submissions: Report the 5-digit group code</p> <p>Single Submissions: Report the 5-digit individual carrier code. When this record is used as electronic confirmation of receipt and processing of electronic submission, this field will contain the state code of the DCO that was the original Data Receiver. A table of these codes can be found in positions 51-55 of the Universal Electronic Transmittal.</p>	(N)	73-77	5						
10	<p>NAME OF DATA PROVIDER CONTACT Enter the name of the individual who should be contacted regarding submission or transmission problems and questions and error reports. If a paper receipt is to be mailed to the Data Provider, this should be the same contact person.</p>	(AN)	78-102	25						
11	<p>ELECTRONIC OR PAPER RECEIPT CODE Indicate whether an electronic or paper confirmation is to be sent.</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>E</td> <td>Electronic</td> </tr> <tr> <td>P</td> <td>Paper</td> </tr> </tbody> </table> <p>NOT APPLICABLE: CA, NJ</p> <p>NC, WI NOTE: Always report E in this field.</p>	Code	Description	E	Electronic	P	Paper	(AN)	103	1
Code	Description									
E	Electronic									
P	Paper									
12	<p>PHONE NUMBER Phone number of the Data Provider contact.</p>	(N)	104-113	10						
13	<p>PHONE NUMBER EXTENSION If applicable, extension of Data Provider contact.</p>	(AN)	114-119	6						
14	<p>FAX NUMBER Fax number of the Data Provider contact.</p>	(N)	120-129	10						
15	<p>PROCESSED DATE Date the file was created by the Data Provider. Report this date YYYYMMDD.</p> <p>When used as electronic confirmation of receipt and processing of electronic submissions, this is the date the submission was processed by the DCO.</p>	(N)	130-137	8						

Field No.	Field Title/Description	Class	Position	Bytes								
16-19	<p>ADDRESS OF CONTACT This data element is comprised of the following data elements: Address of Contact - Street, Address of Contact - City, Address of Contact - State, and Address of Contact - Zip Code.</p> <p>Each one of these elements is separately defined and the user should consult these individual data elements for specific definitions and reporting instructions.</p> <p>NOTE: If email receipt is required, report the email address to which the receipt should be mailed. Position 103 must = 'E'. (N/A: NJ)</p> <p>If paper receipt is required, report the address to which the receipt should be mailed. Position 103 must = 'P'.</p>	(AN)	138-238	101								
16	<p>ADDRESS OF CONTACT - STREET Report the street number and name, post office box, or other description.</p>	(AN)	138-197	60								
17	<p>ADDRESS OF CONTACT - CITY Report the city name.</p>	(AN)	198-227	30								
18	<p>ADDRESS OF CONTACT - STATE Report the U.S. Postal Service abbreviation for the state or the 2-character abbreviation for the Canadian province.</p>	(AN)	228-229	2								
19	<p>ADDRESS OF CONTACT - ZIP CODE</p>	(AN)	230-238	9								
20	<p>DATA PROVIDER TYPE CODE Report the 1-letter code identifying the Data Provider type:</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>C</td> <td>Data Provider is Insurance Carrier</td> </tr> <tr> <td>T</td> <td>Data Provider is Third Party Entity (TPE/TPA/MGA) (on behalf of the Insurance Carrier)</td> </tr> <tr> <td>D</td> <td>Data Provider is DCO</td> </tr> </tbody> </table>	Code	Description	C	Data Provider is Insurance Carrier	T	Data Provider is Third Party Entity (TPE/TPA/MGA) (on behalf of the Insurance Carrier)	D	Data Provider is DCO	(A)	239	1
Code	Description											
C	Data Provider is Insurance Carrier											
T	Data Provider is Third Party Entity (TPE/TPA/MGA) (on behalf of the Insurance Carrier)											
D	Data Provider is DCO											
21	<p>THIRD PARTY ENTITY (TPE/TPA/MGA) FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN) Report the Federal Employer Identification Number (FEIN) corresponding to the Third Party Entity (tpe/tpa/mga) Data Provider (on behalf of the Insurance Carrier).</p>	(N)	240-248	9								

Field No.	Field Title/Description	Class	Position	Bytes
22	<u>RESERVED FOR FUTURE USE</u>ERROR-REPORTING CODE	(N)	249	1
	<p>Code Description</p> <p>1 Send submission acknowledgement and all data error reports to the contact reported in this record.</p> <p>2 Send only submission acknowledgement or rejection.</p> <p>3 Submission only</p> <p>4 No acknowledgement</p> <p>NOT APPLICABLE: DE, MI, MN, NCCI, NJ, NY, NC, PA, WI</p> <p>OPTIONAL: CA</p>			
23	<p>The length of this "Reserved For Future Use" field will depend on the Data Type Code (Positions 48-50) for which this electronic transmittal is submitted.</p> <p>NCCI ONLY: For products associated with data type codes 'WCQ', 'WCA', and 'WCF', contact NCCI for specific requirements for fields in Positions 241-277.</p> <p>WCPOLS 250-300 51</p> <p>WCSTAT 250 1</p> <p>WCCRIT 250 151</p> <p>WCNOA 250 101</p> <p>WCRATING 250-320 71</p> <p>WCCNTL 250-350 101</p> <p>URC Expected List 278-350 103</p> <p>URC Overdue List 278-350 103</p>			

GENERAL
SECTION 5
SUBMISSION TESTING PROCEDURES

SUBMISSION TESTING PROCEDURES

Insurers that are planning to submit policy, unit statistical or detailed claim information data electronically should contact the appropriate DCO to determine the testing procedure, as the procedures will vary. There are certain elements that are involved in the testing of insurers' electronic data that insurers should be prepared to discuss with the DCO:

- The identification of the insurer and DCO persons responsible for administering and coordinating the test
- The addressing, labeling and packaging of test material
- The possible need for printed copies of the electronic data to accompany the submission
- The disposition of the material after testing
- The scheduling of the tests
- The transition from the testing procedure to actual production