

**WCIO WORKERS COMPENSATION  
DATA SPECIFICATIONS MANUAL**

**FOR DISTRIBUTION OF  
WORKERS COMPENSATION  
CLASSES AND RATES (WCRATE)**

**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:

Compensation Rating and Inspection Bureau of  
New Jersey  
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60 Park Place  
Newark, NJ 07102  
Telephone: 973-622-6014, ext. 268  
Fax: 973-622-1548

New York Compensation Insurance Rating Board  
Vice President, Data Processing or  
Programming Manager  
200 East 42nd Street  
New York, NY 10017  
Telephone: 212-697-3535, ext. 123 or 124

Delaware Compensation Rating Bureau  
Jane Doyle, Systems and Programming  
United Plaza Building – Suite 1500  
30 South 17th Street  
Philadelphia, PA 19103-4007  
Telephone: 215-568-2371, ~~ext. 284~~

North Carolina Rate Bureau  
Workers Compensation Manager  
5401 Six Forks Road  
Raleigh, NC 27609-4435  
Telephone: 919-783-9790, ext. 1050  
E-mail: [jgh.@ncrb.org](mailto:jgh.@ncrb.org)

Insurance Services Office, Inc.  
~~Wendy Mayotte, Director~~  
~~Cliff Hall~~  
~~545 Washington Blvd~~  
~~6392 Grand Cypress Circle~~  
~~Jersey City, NJ 07310-1686~~  
~~Lake Worth, FL 33463~~  
Telephone: ~~201-469-2228~~~~561-434-7749~~  
Fax: ~~201-469-2141~~~~561-963-0439~~  
E-mail: ~~chall@iso.com~~~~Wmayotte@ISO.com~~

Pennsylvania Compensation Rating Bureau  
Jane Doyle, Systems and Programming  
United Plaza Building – Suite 1500  
30 South 17th Street  
Philadelphia, PA 19103-4007  
Telephone: 215-568-2371, ~~ext. 284~~

Minnesota Workers Compensation Insurers  
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Pam R. Flaten  
Data Collection & Reporting Manager  
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Minneapolis, MN 55435  
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Fax: 952-897-6495  
E-mail: [pam.flaten@mwcia.org](mailto:pam.flaten@mwcia.org)

Wisconsin Compensation Rating Bureau  
Unit Stat Specialist  
P.O. Box 3080  
Milwaukee, WI 53226  
Telephone: 262-796-4570  
E-mail: [kay.higgins@wcrb.org](mailto:kay.higgins@wcrb.org)

National Council on Compensation Insurance, Inc.  
Customer Service  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487  
Telephone: 800-NCCI 1-2-3 (800-622-123)  
E-mail: [customer\\_service@ncci.com](mailto:customer_service@ncci.com)

Workers Compensation Rating and Inspection  
Bureau of Massachusetts  
~~Chief Information Officer or Assistant Vice  
President, Statistician or  
Manager of Data Operations~~  
~~Director of  
Information Services~~  
101 Arch Street, 5th Floor  
Boston, MA 02110  
Telephone: 617-439-9030, ext. 576

**FOR DISTRIBUTION OF**  
**WORKERS COMPENSATION CLASSES AND RATES (WCRATE)**  
**SECTION 1**  
**GENERAL**

### **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.

**FOR DISTRIBUTION OF**  
**WORKERS COMPENSATION CLASSES AND RATES (WCRATE)**  
**SECTION 2**  
**RECORD LAYOUTS**

Field No.	Field Title/Description	Class	Position	Bytes
<b>I. HEADER RECORD</b>				
1	<b>RECORD TYPE CODE</b> Code "1" indicates a header record. One header record per rate file.	(N)	1	1
2	<b>STATE CODE</b> 2-digit state code of rates covered by this file.	(N)	2-3	2
3	<b>EFFECTIVE DATE</b> Applies to all classification codes on this file, formatted YYMMDD	(N)	4-9	6
4	<b>EXPIRATION DATE</b> Formatted YYMMDD.  NOT APPLICABLE: CA, DE, NJ, NY, PA	(N)	10-15	6
5	<b>SELF-RATING POINT OR STATE REFERENCE POINT AMOUNT</b> Used for experience rating. Whole dollars.  NOT APPLICABLE: CA, DE, MA, NJ, PA	(N)	16-22	7
6	<b>UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL</b> Used for experience rating. Whole dollars.  NOT APPLICABLE: CA, DE, NJ, PA	(N)	23-29	7
7	<b>USL&amp;HW LOADING PERCENTAGE FACTOR—NON-FEDERAL CLASSES</b> 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	<b>USL&amp;HW LOADING PERCENTAGE FACTOR—NON-FEDERAL CLASSES</b> 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	<b>PAYROLL LIMITATION RULE CHANGEOVER DATE</b> Formatted YYMMDD.  NOT APPLICABLE: CA, DE, MA, NCCI, NJ, NY, PA	(N)	38-43	6
10	<b>RESERVED FOR FUTURE USE</b>		44-50	7
11	<b>EMPLOYERS LIABILITY ACCIDENT LIMITATION AMOUNT</b> Used for experience rating. Whole dollars.  NOT APPLICABLE: CA, NJ	(N)	51-60	10

Field No.	Field Title/Description	Class	Position	Bytes												
12	<b>EXPENSE CONSTANT AMOUNT</b> Whole dollars.  NOT APPLICABLE: CA, PA	(N)	61-70	10												
13	<b>APPLICABILITY CODE</b>  <table border="0"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Applies to new, renewal and outstanding policies</td> </tr> <tr> <td>2</td> <td>Applies to new and renewal policies only</td> </tr> <tr> <td>3</td> <td>Applies to outstanding policies only</td> </tr> <tr> <td>4</td> <td>Applies to new policies only</td> </tr> <tr> <td>5</td> <td>Applies to renewal policies only</td> </tr> </tbody> </table>	Code	Description	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
Code	Description															
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3	Applies to outstanding policies only															
4	Applies to new policies only															
5	Applies to renewal policies only															
14	<b>TYPE OF RATE DATA CODE</b>  <table border="0"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Assigned risk rates</td> </tr> <tr> <td>2</td> <td>Voluntary rates</td> </tr> <tr> <td>3</td> <td>Assigned risk and voluntary rates</td> </tr> <tr> <td>4</td> <td>Advisory Loss Cost/Pure Premium rates</td> </tr> </tbody> </table> NOT APPLICABLE: CA, NJ, NY	Code	Description	1	Assigned risk rates	2	Voluntary rates	3	Assigned risk and voluntary rates	4	Advisory Loss Cost/Pure Premium rates	(N)	72	1		
Code	Description															
1	Assigned risk rates															
2	Voluntary rates															
3	Assigned risk and voluntary rates															
4	Advisory Loss Cost/Pure Premium rates															
15	<b>POLICY SURCHARGE FACTOR—SECOND INJURY FUND (NJ ONLY)</b> Expressed as a factor with an assumed decimal point between Positions 78 and 79.	(N)	73-82	10												
16	<b>POLICY SURCHARGE FACTOR—UNINSURED EMPLOYERS FUND (NJ ONLY)</b>  Expressed as a factor with an assumed decimal point between Positions 88 and 89.	(N)	83-92	10												
17	<b>POLICY SURCHARGE FACTOR—PLAN SURCHARGE FOR REJECTED VOLUNTARY COVERAGE (NJ ONLY)</b> Expressed as a factor with an assumed decimal point between Positions 98 and 99.	(N)	93-102	10												
18	<b>RESERVED FOR FUTURE USE</b>		103-150	48												

Field No.	Field Title/Description	Class	Position	Bytes
<b>II. RATE RECORD</b>				
1	<b>RECORD TYPE CODE</b> Code "2" indicates a rate record. The rate record contains classification detail.	(N)	1	1
2	<b>STATE CODE</b> 2-digit code of state to which these classes and rates apply.	(N)	2-3	2
3	<b>RESERVED FOR FUTURE USE</b>		4-6	3
4	<b>CLASSIFICATION CODE</b>	(N)	7-10	4
5	<b>CLASSIFICATION CODE SUFFIX DESCRIPTION CODE (NCCI ONLY)</b> A multi-character code that identifies the type and status of the classification code. Up to five codes may apply.	(A)	11-15	5
	A Minimum Premium \$100 per ginning location for policy minimum premium computation			
	D Treatment of Disease Coverage. Refer to the footnotes on the applicable rate pages.			
	E Rate for classification already includes the specific disease loading. Refer to the footnotes on the applicable rate pages.			
	F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rates include a provision for the USL&HW assessment.			
	M Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA).			
	N This code is part of a ratable / non-ratable group. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.			
	P Classification is computed on a per capita basis.			
	X This classification phraseology differs from the NCCI national phraseology. Refer to the footnotes on the applicable rate pages.			
	Z Classification has a specific footnote as indicated by an asterisk (*). Refer to the footnotes on the applicable rate pages.			
6	<b>RESERVED FOR FUTURE USE</b>		16-22	7
7	<b>RATABLE/NON-RATABLE CODE</b>	(N)	23	1
	<b>Code Description</b>			
	0 Classification is not subject to Experience or Retrospective Rating.			
	1 Classification is subject to Experience and Retrospective Rating.			
8	<b>RESERVED FOR FUTURE USE</b>		24-25	2

Field No.	Field Title/Description	Class	Position	Bytes																												
9	<b>FEDERAL CLASSIFICATION CODE</b>	(AN)	26	1																												
	<table border="0"> <tr> <td><b>Code</b></td> <td><b>Description</b></td> </tr> <tr> <td>F</td> <td>Federal Classification</td> </tr> <tr> <td>Blank</td> <td>Non-Federal Classification</td> </tr> </table>	<b>Code</b>	<b>Description</b>	F	Federal Classification	Blank	Non-Federal Classification																									
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11	<b>MINIMUM PREMIUM EXCEPTION CODE (NCCI ONLY)</b>	(A)	28	1																												
12	<b>RESERVED FOR FUTURE USE</b>		29	1																												
13	<b>INDUSTRY GROUP CODE</b>	(N)	30	1																												
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NOT APPLICABLE: Codes 4–7 for DE, PA

Field No.	Field Title/Description	Class	Position	Bytes								
14	<b>CLASSIFICATION MANUAL/LOSS COST RATE</b> Assumed decimal between Positions 36 and 37.  "A Rated" and Statistical Classes will be shown on a file with Classification Manual Rate zero-filled.	(N)	31-40	10								
15	<b>MINIMUM PREMIUM AMOUNT</b> Whole dollars. If "A Rated" or Statistical Classes, field will be zero-filled.  <b>NCCI Note:</b> Maritime "A Rated" Classes will show minimum premium amount in whole dollars.  NOT APPLICABLE: CA	(N)	41-50	10								
16	<b>LOSS CONSTANT AMOUNT</b> Whole dollars.  NOT APPLICABLE: CA, DE, NJ, NY, PA	(N)	51-60	10								
17	<b>EXPOSURE BASE CODE</b> Code that indicates how premiums are determined for the Classification.  <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Premiums are determined by payroll.</td> </tr> <tr> <td>2</td> <td>Premiums are determined by per capita.</td> </tr> <tr> <td>3</td> <td>Premiums are determined by unit count.</td> </tr> </tbody> </table> Statistical Classes will be shown on a file with Exposure Base zero-filled.	Code	Description	1	Premiums are determined by payroll.	2	Premiums are determined by per capita.	3	Premiums are determined by unit count.	(N)	61	1
Code	Description											
1	Premiums are determined by payroll.											
2	Premiums are determined by per capita.											
3	Premiums are determined by unit count.											
18	<b>COLUMN 1 EXPECTED LOSS RATE FACTOR</b> 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								
19	<b>COLUMN 1 ELR EXCEPTION CODE (NCCI ONLY)</b>	(A)	72	1								
20	<b>COLUMN 2 EXPECTED LOSS RATE FACTOR</b> 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								
21	<b>COLUMN 2 ELR EXCEPTION CODE (NCCI ONLY)</b>	(A)	83	1								

Field No.	Field Title/Description	Class	Position	Bytes
22	<p><b>“D” RATIO FACTOR</b>                      Zero-filled for states having no “D” Ratios.</p> <p>NOT APPLICABLE: DE, NJ, PA</p>	(N)	84-85	2
23	<p><b>“D” RATIO EXCEPTION CODE (NCCI ONLY)</b></p>	(A)	86	1
24	<p><b>EX-MED RATIO FACTOR</b></p> <p>NOT APPLICABLE: DE, NJ, PA</p>	(N)	87-88	2
25	<p><b>RESERVED FOR FUTURE USE</b></p>		89	1
26	<p><b>HAZARD GROUP CODE</b>                      This field contains the Hazard Group Code assignment for each classification code. In jurisdictions that have adopted the seven hazard groups, they will be displayed as alpha A-G. In jurisdictions that continue to use the four hazard groups, they will be displayed as numeric 1-4. Zero-filled for Statistical, Admiralty and FELA classes.</p> <p>NOT APPLICABLE: CA</p>	(AN)	90	1
27	<p><b>MANDATORY ASSOCIATED CLASSIFICATION CODE—NON-RATABLE</b>                      This field contains the Classification Code which must be submitted with the Classification found in Positions 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.</p> <p>NOT APPLICABLE: CA, NJ</p>	(N)	91-94	4
28	<p><b>RESERVED FOR FUTURE USE</b></p>		95	1
29	<p><b>OPTIONAL ASSOCIATED CLASSIFICATION CODE—NON-RATABLE</b>                      This field contains the Classification Code which must be submitted with the Classification found in Positions 7-10, <b>only</b> 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</p> <p>NOT APPLICABLE: CA, NJ</p>	(N)	96-99	4
30	<p><b>RESERVED FOR FUTURE USE</b></p>		100-150	51

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

Field No.	Field Title/Description	Class	Position	Bytes
4.7	FOURTH PREMIUM DISCOUNT LAYER AMOUNT	(N)	69-72	4
4.8	FOURTH LAYER FACTOR	(N)	73-75	3
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.

Field No.	Field Title/Description	Class	Position	Bytes
<b>IV. CLASSIFICATION WORDING RECORD</b>				
1	<b>RECORD TYPE CODE</b> Code "4" indicates a classification wording record.	(N)	1	1
2	<b>STATE CODE</b>	(N)	2-3	2
3	<b>RESERVED FOR FUTURE USE</b>		4-6	3
4	<b>CLASSIFICATION CODE</b>	(N)	7-10	4
5	<b>RESERVED FOR FUTURE USE</b>		11-20	10
6	<b>CLASSIFICATION WORDING SUFFIX</b> 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	<b>CLASSIFICATION WORDING LINE SEQUENCE NUMBER</b> This sequence number shall begin with 01 for each Classification Wording Suffix.	(N)	23-24	2
8	<b>CLASSIFICATION WORDING</b>	(AN)	25-94	70
9	<b>RESERVED FOR FUTURE USE</b>		95-150	56

Field No.	Field Title/Description	Class	Position	Bytes
<b>V. CONTROL RECORD</b>				
1	<b>RECORD TYPE CODE</b> Code "9" indicates a control record. One control record per rate file.	(N)	1	1
2	<b>SUBMISSION CREATION DATE</b> Formatted YYMMDD.	(N)	2-7	6
3	<b>RECORD COUNT TOTAL</b> Total of all records on rate file.	(N)	8-13	6
4	<b>RATE FIELD HASH TOTAL</b> 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	<b>RESERVED FOR FUTURE USE</b>		26-150	125