

**WCIO WORKERS COMPENSATION  
DATA SPECIFICATIONS MANUAL**

**WORKERS COMPENSATION  
EXPERIENCE MODIFICATION, CLASSIFICATION CODE  
ELECTRONIC SPECIFICATIONS (WCMODS)**

**WORKERS COMPENSATION EXPERIENCE MODIFICATION, CLASSIFICATION CODE  
ELECTRONIC SPECIFICATIONS (WCMODS)**

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## WCMODS CONTACT PAGE

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

Compensation Rating and Inspection Bureau of  
New Jersey

~~Manager, MIS Programming Analyst~~

60 Park Place  
Newark, NJ 07102  
Telephone: 973-622-6014, ext. 268  
Fax: 973-622-1548

North Carolina Rate Bureau

~~Industry Support Team Workers Compensation  
Manager~~

5401 Six Forks Road  
Raleigh, NC 27609-4435  
Telephone: 919-783-9790, ext. 1050  
E-mail: [wcinfo@ncrb.org](mailto:wcinfo@ncrb.org) E-mail: [jgh.@ncrb.org](mailto:jgh.@ncrb.org)

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

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

Insurance Services Office, Inc.  
Cliff Hall  
545 Washington Blvd  
Jersey City, NJ 07310-1686  
Telephone: 201-469-2228  
Fax: 201-469-2141  
E-mail: [chall@iso.com](mailto:chall@iso.com)

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)

Minnesota Workers Compensation Insurers  
Association, Inc.  
Pam R. Flaten  
Data Collection & Reporting Manager  
7701 France Avenue South, Suite 450  
Minneapolis, MN 55435  
Telephone: 952-897-6417  
Fax: 952-897-6495  
E-mail: [pam.flaten@mwcia.org](mailto:pam.flaten@mwcia.org)

Workers' Compensation Rating Bureau  
of California  
~~Steve Bourdeau~~  
~~Systems & Programming~~  
525 Market Street, Suite 800  
San Francisco, CA 94105  
Telephone: ~~415-778-7180~~ [888-229-2472](tel:888-229-2472)

National Council on Compensation Insurance, Inc.  
Customer Service  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487  
Telephone: 800-NCCI 1-2-3 (800-622-4123)  
E-mail: [customer\\_service@ncci.com](mailto:customer_service@ncci.com)

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

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

### **GENERAL**

These specifications are for the distribution of experience rating modifications 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 (10,000 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.

**WORKERS COMPENSATION REPORTING SPECIFICATIONS (WCMODS)**

**SECTION 2**

Field No	Field Title/Description	Class	Position	Bytes						
<b>I. HEADER RECORD</b>										
1	<b>STATE CODE</b> Code of state for which experience modification is promulgated. If the experience modification is an interstate modification, this field will be "99".	(N)	1-2	2						
2	<b>FILE TYPE CODE</b>  <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Update records</td> </tr> <tr> <td>2</td> <td>Master</td> </tr> </tbody> </table>	Code	Description	1	Update records	2	Master	(N)	3	1
Code	Description									
1	Update records									
2	Master									
3	<b>BUREAU RISK NUMBER/INTRASTATE RISK ID</b>	(AN)	4-12	9						
4	<b>RESERVED FOR FUTURE USE</b>		13-21	9						
5	<b>RATE CARD NUMBER</b> A number assigned by the DCO associated with an employer or location.  NOT APPLICABLE: CA, DE, NJ, PA	(N)	22-27	6						
6	<b>EXPERIENCE MODIFICATION ISSUE DATE</b> Formatted YYMMDD.  <b>NOTE:</b> The data in the above fields will be unique to employer and common to all the records for an employer for a specific experience modification issue date.	(N)	28-33	6						
7	<b>RECORD SEQUENCE NUMBER</b> Sequentially assigned number for records having common data in Positions 1 – 33.	(N)	34-37	4						
8	<b>RECORD TYPE CODE</b> Report "01".	(N)	38-39	2						
9	<b>CURRENT POLICY CODE</b>  <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>Insurer receiving file does not have policy in effect on experience modification issue date.</td> </tr> <tr> <td>1</td> <td>Insurer receiving file has policy in effect on experience modification issue date.</td> </tr> </tbody> </table> NOT APPLICABLE: NJ	Code	Description	0	Insurer receiving file does not have policy in effect on experience modification issue date.	1	Insurer receiving file has policy in effect on experience modification issue date.	(N)	40	1
Code	Description									
0	Insurer receiving file does not have policy in effect on experience modification issue date.									
1	Insurer receiving file has policy in effect on experience modification issue date.									
10	<b>CARRIER CODE</b> 5-digit NCCI code.  NOT APPLICABLE: NJ	(N)	41-45	5						

Field No.	Field Title/Description	Class	Position	Bytes																																
11	<b>CARRIER GROUP CODE</b> 5-digit NCCI code.  NOT APPLICABLE: CA, DE, NJ, NY, PA	(N)	46-50	5																																
12	<b>POLICY NUMBER IDENTIFIER</b> No embedded blanks or punctuation marks.  NOT APPLICABLE: NJ	(AN)	51-68	18																																
<del>13</del>	<del><b>RESERVED FOR FUTURE USE</b></del>		<del>69</del>	<del>1</del>																																
<del>43</del> <u>14</u>	<del><b>UNIT/CERTIFICATE NUMBER IDENTIFIER (CA ONLY)</b></del> No embedded blanks or punctuation marks.	(AN)	<del>69</del> <u>70-75</u>	<del>76</del>																																
<del>44</del> <u>15</u>	<del><b>POLICY EFFECTIVE DATE</b></del> Formatted YYMMDD.  NOT APPLICABLE: NJ	(N)	76-81	6																																
<del>45</del> <u>16</u>	<del><b>POLICY EXPIRATION OR CANCELLATION DATE</b></del> Formatted YYMMDD.  NOT APPLICABLE: DE, NJ, PA	(N)	82-87	6																																
<del>46</del> <u>17</u>	<del><b>LEGAL NATURE OF INSURED CODE</b></del>  <table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr><td>01</td><td>Individual</td></tr> <tr><td>02</td><td>Partnership</td></tr> <tr><td>03</td><td>Corporation</td></tr> <tr><td>04</td><td>Association, Labor Union, Religious Organization</td></tr> <tr><td>05</td><td>Limited Partnership</td></tr> <tr><td>06</td><td>Joint Venture</td></tr> <tr><td>07</td><td>Common Ownership</td></tr> <tr><td>08</td><td>Multiple Status</td></tr> <tr><td>09</td><td>Joint Employers</td></tr> <tr><td>10</td><td>Limited Liability Company (LLC)</td></tr> <tr><td>11</td><td>Trust or Estate</td></tr> <tr><td>12</td><td>Executor or Trustee</td></tr> <tr><td>13</td><td>Limited Liability Partnership</td></tr> <tr><td>14</td><td>Governmental Entity</td></tr> <tr><td>99</td><td>Other</td></tr> </tbody> </table> NOT APPLICABLE: DE, NJ, NY, PA	Code	Description	01	Individual	02	Partnership	03	Corporation	04	Association, Labor Union, Religious Organization	05	Limited Partnership	06	Joint Venture	07	Common Ownership	08	Multiple Status	09	Joint Employers	10	Limited Liability Company (LLC)	11	Trust or Estate	12	Executor or Trustee	13	Limited Liability Partnership	14	Governmental Entity	99	Other	(N)	88-89	2
Code	Description																																			
01	Individual																																			
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99	Other																																			

Field No.	Field Title/Description	Class	Position	Bytes
<del>47</del> <u>18</u>	<b>EXPERIENCE MODIFICATION CODE</b>	(N)	90	1
	<b>Code      Description</b>			
	1          Preliminary			
	2          Final			
	3          Independent Carrier Plan			
	4          Contingent			
	NOT APPLICABLE: CA, DE, PA; NJ (1, 2, 3)			
<del>48</del> <u>19</u>	<b>RESERVED FOR FUTURE USE</b>		91-200	110

Field No	Field Title/Description	Class	Position	Bytes												
<b>II. EXPERIENCE MODIFICATION RECORD</b>																
	<b>1 THROUGH 7</b> These fields are same as Header Record.		1-37	37												
8	<b>RECORD TYPE CODE</b> Report "02".	(N)	38-39	2												
9	<b>EXPERIENCE MODIFICATION FACTOR</b> Assumed decimal point between Positions 40 and 41.	(N)	40-43	4												
10	<b>EXPERIENCE MODIFICATION EFFECTIVE DATE</b> Formatted YYMMDD.	(N)	44-49	6												
11	<b>REVISION CODE</b> <u>Indicates whether there has been a revision.</u>	(N)	50	1												
	<table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not a revised <del>modification</del></td> </tr> <tr> <td>2</td> <td>Revised <del>ion of previously issued modification</del></td> </tr> </tbody> </table>	Code	Description	1	Not a revised <del>modification</del>	2	Revised <del>ion of previously issued modification</del>									
Code	Description															
1	Not a revised <del>modification</del>															
2	Revised <del>ion of previously issued modification</del>															
	NOT APPLICABLE: DE, PA															
12	<b>EXPERIENCE RATING STATUS CODE</b> Status at time of experience modification issue date, Positions 28-33.	(N)	51-52	2												
	<table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>Insufficient premium</td> </tr> <tr> <td>02</td> <td>No current coverage</td> </tr> <tr> <td>03</td> <td>Material ownership change</td> </tr> <tr> <td>04</td> <td>Not experience rated</td> </tr> <tr> <td>05</td> <td>Experience rated</td> </tr> </tbody> </table>	Code	Description	01	Insufficient premium	02	No current coverage	03	Material ownership change	04	Not experience rated	05	Experience rated			
Code	Description															
01	Insufficient premium															
02	No current coverage															
03	Material ownership change															
04	Not experience rated															
05	Experience rated															
	NOT APPLICABLE: 02 and 03 in DE, PA; 04 in NJ															
13	<b>RESERVED FOR FUTURE USE</b>		53-200	148												

Field No.	Field Title/Description	Class	Position	Bytes
<b>III. CLASSIFICATION RECORD</b>				
	<b>1 THROUGH 6</b> These fields are same as Header Record.		1-33	33
7	<b>RECORD SEQUENCE NUMBER</b>	(N)	34-37	4
8	<b>RECORD TYPE CODE</b> Report "03".	(N)	38-39	2
9	<b>CONTINUATION CODE</b>	(N)	40	1
	<b>Code Description</b>			
	0 Not a continuation record			
	1 Record is continuation of the record that bears the next lower record sequence number			
10	<b>CLASSIFICATION CODE</b>	(N)	41-44	4
11	<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	(N)	45-46	2
12	<b>CLASSIFICATION EFFECTIVE DATE</b> Formatted YYMMDD.  NOT APPLICABLE: CA, DE, NJ, NY, PA	(N)	47-52	6
13	<b>CLASSIFICATION WITHDRAWN DATE</b> Formatted YYMMDD.  NOT APPLICABLE: CA, DE, NJ, NY, PA	(N)	53-58	6
14	<b>CLASSIFICATION RATE</b> The manual rate or authorized rate associated with the classification. Assumed decimal point between Positions 64 and 65.	(N)	59-68	10
15	<b>CLASSIFICATION WORDING</b>	(AN)	69-128	60
16	<b>RESERVED FOR FUTURE USE</b>		129-147	19
17	<b>USL&amp;HW CODE</b>	(N)	148	1
	<b>Code Description</b>			
	1 USL&HW exposure			
	2 None			

Field No.	Field Title/Description	Class	Position	Bytes						
18	<b>PHYSICALLY SURVEYED BY BUREAU CODE</b>	(N)	149	1						
	<table border="0"> <tr> <td><b>Code</b></td> <td><b>Description</b></td> </tr> <tr> <td>1</td> <td>Yes</td> </tr> <tr> <td>2</td> <td>No</td> </tr> </table> <p>NOT APPLICABLE: DE, NJ, NY, PA</p>	<b>Code</b>	<b>Description</b>	1	Yes	2	No			
<b>Code</b>	<b>Description</b>									
1	Yes									
2	No									
19	<p><b><del>CLASSIFICATION/LOCATION LINK IDENTIFIER</del> EXPOSURE RECORD LINK FOR EXPOSURE CODE</b></p> <p>2-digit identifier assigned to location of Address Record Type 05 at which operations of classification on this record are performed.</p> <p>NOT APPLICABLE: CA, NJ, NY</p>	(N)	150-151	2						
20	(Same as positions 150-151.)	(N)	152-153	2						
21	(Same as positions 150-151.)	(N)	154-155	2						
22	(Same as positions 150-151.)	(N)	156-157	2						
23	(Same as positions 150-151.)	(N)	158-159	2						
24	(Same as positions 150-151.)	(N)	160-161	2						
25	(Same as positions 150-151.)	(N)	162-163	2						
26	(Same as positions 150-151.)	(N)	164-165	2						
27	<p><b>NAME ENTITY IDENTIFIER (CLASSIFICATION/NAME LINK)</b></p> <p>The entity in the name record(s) that has the same entity identifier as this field and conducts the operations covered by the classification code shown in this record.</p> <p>NOT APPLICABLE: CA, NJ, NY</p>	(N)	166-168	3						
28	(Same as positions 166-168.)	(N)	169-171	3						
29	(Same as positions 166-168.)	(N)	172-174	3						
30	(Same as positions 166-168.)	(N)	175-177	3						
31	(Same as positions 166-168.)	(N)	178-180	3						
32	(Same as positions 166-168.)	(N)	181-183	3						
33	(Same as positions 166-168.)	(N)	184-186	3						
34	(Same as positions 166-168.)	(N)	187-189	3						
35	<b>RESERVED FOR FUTURE USE</b>		190-200	11						

Field No	Field Title/Description	Class	Position	Bytes
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**IV. NAME RECORD**

	<b>1 THROUGH 6</b> These fields are same as Header Record.		1-33	33
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7	<b>RECORD SEQUENCE NUMBER</b>	(N)	34-37	4
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8	<b>RECORD TYPE CODE</b> Report "04".	(N)	38-39	2
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9	<b>CONTINUATION CODE</b>	(N)	40	1
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Code	Description
0	Not a continuation record
1	Record is continuation of the record that bears the next lower record sequence number

10	<b>TYPE OF NAME CODE</b>	(N)	41	1
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Code	Description
1	Personal <u>name type</u>
2	Commercial <u>name type</u>
3	<u>Entity-String name type</u>

NOT APPLICABLE: NY

11	<b>ENTITY IDENTIFIER (CLASSIFICATION/NAME LINK)</b> Links components of insured's name together, such as partners to a trade name. Also may be used to link name to classification code.	(N)	42-44	3
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NOT APPLICABLE: CA, NJ, NY

12	<b>LEGAL NATURE OF ENTITY CODE (CA ONLY)</b>	(N)	45-46	2
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Code	Description
01	Individual
02	Partner
03	Corporation
04	Association, Labor Union, Religious Organization
05	Limited Partner
06	Joint Venture
07	(Not Applicable)
08	(Not Applicable)
09	(Not Applicable)
10	Trust or Estate
11	Executor or Trustee
12	Trade Name (T/A, D/B/A, etc.)
13	Limited Liability Company (LLC)
14	Governmental Entity
99	Other

OPTIONAL: NCCI

Field No.	Field Title/Description	Class	Position	Bytes						
13	<b>PRIMARY NAME CODE</b>	(N)	47	1						
	<table border="0"> <tr> <td><b>Code</b></td> <td><b>Description</b></td> </tr> <tr> <td>0</td> <td>Not primary name</td> </tr> <tr> <td>1</td> <td>Primary name</td> </tr> </table>	<b>Code</b>	<b>Description</b>	0	Not primary name	1	Primary name			
<b>Code</b>	<b>Description</b>									
0	Not primary name									
1	Primary name									
14	<b>NAME ENTITY IDENTIFIER (CLASSIFICATION/NAME LINK)</b> See field description in Classification Record (Record Type Code 03, positions 166 – 168).  NOT APPLICABLE: CA, NJ, NY	(N)	48-50	3						
15	<b><u>INSURED</u> NAME</b> Type of Name 1, a personal name, is presented as surname, comma, first or given name or initials, comma, middle name(s) or initial(s).	(AN)	51-140	90						
16	<b>RESERVED FOR FUTURE USE</b>		141-200	60						

Field No	Field Title/Description	Class	Position	Bytes																														
<b>V. ADDRESS RECORD</b>																																		
	<b>1 THROUGH 6</b> These fields are same as Header Record.		1-33	33																														
7	<b>RECORD SEQUENCE NUMBER</b>	(N)	34-37	4																														
8	<b>RECORD TYPE CODE</b> Report "05".	(N)	38-39	2																														
9	<b>CONTINUATION CODE</b>	(N)	40	1																														
	<table border="0"> <tr> <td><b>Code</b></td> <td><b>Description</b></td> </tr> <tr> <td>0</td> <td>Not a continuation record</td> </tr> <tr> <td>1</td> <td>Record is continuation of the record that bears the next lower record sequence number</td> </tr> </table>	<b>Code</b>	<b>Description</b>	0	Not a continuation record	1	Record is continuation of the record that bears the next lower record sequence number																											
<b>Code</b>	<b>Description</b>																																	
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1	Record is continuation of the record that bears the next lower record sequence number																																	
10	<b>ADDRESS TYPE CODE</b>	(N)	41	1																														
	<table border="0"> <tr> <td><b>Code</b></td> <td><b>Description</b></td> </tr> <tr> <td>1</td> <td>Mailing address of insured</td> </tr> <tr> <td>2</td> <td>Location of operation's address</td> </tr> </table>	<b>Code</b>	<b>Description</b>	1	Mailing address of insured	2	Location of operation's address																											
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1	Mailing address of insured																																	
2	Location of operation's address																																	
11	<b>ADDRESS STRUCTURE CODE</b>	(N)	42	1																														
	<table border="0"> <tr> <td><b>Code</b></td> <td><b>Description</b></td> </tr> <tr> <td>1</td> <td>Address is formatted as set forth below for structured address</td> </tr> <tr> <td>2</td> <td>Address is nonstructured</td> </tr> </table>	<b>Code</b>	<b>Description</b>	1	Address is formatted as set forth below for structured address	2	Address is nonstructured																											
<b>Code</b>	<b>Description</b>																																	
1	Address is formatted as set forth below for structured address																																	
2	Address is nonstructured																																	
12	<b>ADDRESS</b>	(AN)	43-143	101																														
	<table border="0"> <tr> <td>1.</td> <td>Structured address is formatted as:</td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td>a. Street number and name or post office box number.</td> <td></td> <td>43-102</td> <td>60</td> </tr> <tr> <td></td> <td>b. City name</td> <td></td> <td>103-132</td> <td>30</td> </tr> <tr> <td></td> <td>c. U.S. post office state abbreviation</td> <td></td> <td>135-134</td> <td>2</td> </tr> <tr> <td></td> <td>d. U.S. post office zip code</td> <td></td> <td>135-143</td> <td>9</td> </tr> <tr> <td>2.</td> <td>Nonstructured has no fixed format, may extend through positions 43-143.</td> <td></td> <td></td> <td></td> </tr> </table>	1.	Structured address is formatted as:					a. Street number and name or post office box number.		43-102	60		b. City name		103-132	30		c. U.S. post office state abbreviation		135-134	2		d. U.S. post office zip code		135-143	9	2.	Nonstructured has no fixed format, may extend through positions 43-143.						
1.	Structured address is formatted as:																																	
	a. Street number and name or post office box number.		43-102	60																														
	b. City name		103-132	30																														
	c. U.S. post office state abbreviation		135-134	2																														
	d. U.S. post office zip code		135-143	9																														
2.	Nonstructured has no fixed format, may extend through positions 43-143.																																	
13	<b>CLASSIFICATION/LOCATION LINK IDENTIFIER</b> Provided to link location of operation's address to classification code reported on Record Type "03".  NOT APPLICABLE: CA, NJ, NY	(N)	144-145	2																														
14	<b>RESERVED FOR FUTURE USE</b>		146-200	55																														