

WCIO WORKERS COMPENSATION

XML IMPLEMENTATION GUIDE

**WORKERS COMPENSATION EXPERIENCE MODIFICATION / MERIT ADJUSTMENT
ELECTRONIC RATING SPECIFICATIONS**

(WCRATING)

XML IMPLEMENTATION GUIDE

SECTION 1 - INTRODUCTION

A. Background / Overview

About the WCIO

The WCIO (Workers Compensation Insurance Organizations) 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 XML standard is organized by WCIO flat file product for WCPOLS, WCSTAT, WCNOA, WCRATING and WCCNTL. The flat file reporting standards will continue to be maintained and utilized by the WCIO members for data reporting. The new XML standard is an alternative standard that is now available for use by the Workers' Compensation Industry.

B. Purpose and Use

This XML Implementation Guide includes specifications for consumption of the Rating Information message. This guide also includes Data Collection Organization (DCO) reporting instructions to their members. This guide is not intended to be used in place of any instructional manual or rules. However, exceptions are noted throughout these specifications for your convenience.

Note that this guide is not, nor was it ever intended to be, a comprehensive guide to the reporting requirements of the individual state data collection organizations. The WCIO Data Specifications Manual, WCIO Data Dictionary and WCIO XML Schema is to be used in conjunction with this guide.

SECTION 2 - XML MESSAGE STRUCTURE OVERVIEW

The WCRATING XML file main structure is composed of a Submission parent element which includes the Transmittal, SubmissionControl, and Wcratings (parent for one or more Wcrating) messages.

```
<?xml version="1.0" encoding="UTF-8"?>
<!--W3C XML Schema generated by XMLSpy v2013 (x64) (http://www.altova.com)-->
<xs:schema xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns="https://www.wcio.org/XML/WCRATING" targetNamespace="https:
  <xs:element name="Submission">
    <xs:complexType>
      <xs:sequence>
        <xs:element ref="Transmittal"/>
        <xs:element name="Wcratings">
          <xs:complexType>
            <xs:sequence>
              <xs:element name="Wcrating" maxOccurs="unbounded"...</xs:element>
            </xs:sequence>
          </xs:complexType>
        </xs:element>
        <xs:element name="SubmissionContr">...</xs:element>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
```

1. Submission

The <Submission> is the root XML tag for the WCRATING. This tag is generic across all products and tag element dictates what type of data is included in the file (i.e. WCRATING, WCRATINGVALUES, WCSTAT, WCPOLS, etc...).

2. Transmittal Information

The <Transmittal> aggregate node contains important information on the sender, receiver and file creation date. This section is the replacement for the flat file Electronic Transmittal Record (ETR). There will be only one <Transmittal> aggregate node per <Submission>.

3. Wcratings

The <Wcratings> aggregate node contains one or more individual <Wcrating> messages. Each <Wcrating> node contains the Rating information.

4. SubmissionControl

The <SubmissionControl> aggregate node contains the information about the Number of Ratings in this Submission.

SECTION 3 – RATING INFORMATION STRUCTURE OVERVIEW

The following section contains a high level structure overview of an individual Rating Information. The Wcrating node consists of multiple Names and Addresses, the Rating information, Authorized Class information, Payroll and Loss information, Primary State Summary information, State Firm Summary information, Policy level Messages, Rating level Messages, and Contingent ratings.

```
<xs:element name="Wcrating" maxOccurs="unbounded">
  <xs:element name="Names" minOccurs="0">
  <xs:element name="Addresses" minOccurs="0">
  <xs:element name="RatingInformation" minOccurs="0">
  <xs:element name="AuthorizedClass" minOccurs="0">
  <xs:element name="PayrollsLossesInformation" minOccurs="0">
    <xs:element name="PayrollLossInformation" minOccurs="0" maxOccurs="unbounded">
      <xs:element name="Payrolls" minOccurs="0">
        <xs:element name="Payroll" minOccurs="0" maxOccurs="unbounded">
      <xs:element name="Losses" minOccurs="0">
        <xs:element name="Loss" minOccurs="0" maxOccurs="unbounded">
      <xs:element name="PayrollTotalForClass" minOccurs="0">
      <xs:element name="LossTotal" minOccurs="0">
      <xs:element name="ExposureTotalForAllClasses" minOccurs="0">
      <xs:element name="MeritAdjustment" minOccurs="0">
      <xs:element name="EligibilityPremium" minOccurs="0">
  <xs:element name="PrimaryStateSummaryInformation" minOccurs="0">
  <xs:element name="PolicyLevelMessages" minOccurs="0">
  <xs:element name="StateFirmSummaryInformation" minOccurs="0">
  <xs:element name="Messages" minOccurs="0">
  <xs:element name="ContingentRatings" minOccurs="0">
```

- 1. Names**
Contains insured names for the Rating Information reference.
- 2. Addresses**
Contains addresses for the Rating Information reference.
- 3. RatingInformation**
Contains data related to the Risk Identifier Number, and its rating related information.
- 4. AuthorizedClass**
Contains information about the Authorized Class information for the rating.
- 5. PayrollsLossesInformation**
Contains the separate nodes for Payroll, Losses, Payroll total for Class, Loss total, Exposure total, Merit adjustment, and Eligibility premium – grouping the specific information into its individual parent node.
- 6. PrimaryStateSummaryInformation**
Contains policy specific information.

7. **PolicyLevelMessages**
Contains policy level message if it is applicable.
8. **StateFirmSummaryInformation**
Contains state specific information
9. **Messages**
Contains rating level messages, if any that are per individual rating level. These might be displayed at various places depending on how they are combined and displayed.
10. **ContingentRatings**
Contains information if the status of the Rating Information is contingent.

SECTION 4 – XML DEVIATIONS COMPARED TO FLAT FILE WCRATING DATA SPECIFICATION

A. General Deviations from the Flat File

1. XML Schema General - Provides general overview about WCIO XML purpose, rules and deviations

B. WCRATING Specific Deviations from the Flat File

1. Additions / Modifications
 - a.) State Code in ContingentRating is unbounded since it repeats.
 - b.) A1 (Risk Names + Addresses) and B1 (Additional Rating Info) record types are combined into the 01 (Rating Info) record type to take advantage of XML.
 - c.) WCRatingFormatCode is moved up to the Wcrating aggregate node to avoid repeating elements which have the same value.
 - d.) "Trailer Record" is renamed to "Submission Control" for consistency, and NumberOfRatings element from the "Trailer Record" is the only element kept in the "Submission Control".
 - e.) There are inefficiencies in the way (02) Payroll/Loss Record is handled in the flat file. The data code identifies which fields are applicable. Therefore, some fields are populated even though they have nothing to do with the data code selected. In XML this can be overcome by creating an element for each of the data codes listed below and only having the related fields under the element. The data code field can then be removed from XML.
 - Authorized Class (This isn't a Payroll or Loss so this will be moved outside the payroll/loss element)
 - Payroll only
 - Loss only
 - Contains both Payroll and Loss (This can be removed due to the new XML structure)
 - Payroll Total for class
 - Loss Total
 - Exposure Total for all classes
 - Merit Adjustment
 - Eligibility Premium
 - f.) Branch Information has been moved to RatingInformation element.
2. Deletions
 - a.) RECORD TYPE CODE (on each record) - This field is not included in the schema because the xpath will determine the location/meaning of the element.
 - b.) CARRIERCODE (Header). This field is not included in the schema because this field is in the Rating Information record.
 - c.) BusinessSegmentIdentifier (Header) - This field is not included in the schema because this field is in the Rating Information record.

- d.) LineNumber is removed from the Policy Level Messages and Messages record because they are not needed in XML. They are in the flat file due to the length restriction of 100.

- e.) As a result of the combining of record types A1 (Risk Names + Addresses) and B1 (Additional Rating Info) to 01 (Rating Info) , the fields FirmCodeMultipleEntityCode and Insured Name are removed from the Rating Information element. They are still present under the Risk Names and Addresses.