

WCIO Workers Compensation Data Specifications Manual

WORKERS COMPENSATION CLASSES AND RATES (WCRATE)

Summary of Changes: No changes in this version.

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Μ		
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0		
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TOPIC/ FIELD NAME	SUBJECT HEADING	POSITION
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SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	Premium Discount Record	84-88
STATE CODE	Classification Wording Record Header Record	$\frac{2-3}{2-3}$
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STATE REFERENCE POINT AMOUNT	Rate Record Header Record	$\frac{2-3}{16-22}$
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т		
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THIRD PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK	Premium Discount Record	<u>18-21</u>
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TYPE OF RATE DATA CODE	Header Record	<u>72-72</u>
U		
UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL	Header Record	23-29
UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—EXPERIENCE RATING	Header Record	<u>34-37</u>
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CLASSES—POLICY RATING

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Field No.	Field Title/Description	Class	Position	Bytes
HEADER	RECORD			
1	RECORD TYPE CODE Report "1".	Ν	1-1	1
	Record Type Code 1 indicates a Header Record.			
	Submit one Header Record per rate file.			
2	STATE CODE Report the state code.	Ν	2-3	2
3	EFFECTIVE DATE Report the date the rate became effective.	Ν	4-9	6
	This applies to all classification codes on this file.			
	Format YYMMDD.			
4	EXPIRATION DATE NOT APPLICABLE: CA, DE, MA, NJ, NY, PA	Ν	10-15	6
	Report the date the rate expired.			
	Format YYMMDD.			
5	STATE REFERENCE POINT AMOUNT NOT APPLICABLE: CA, DE, MA, NJ, NY, PA	Ν	16-22	7
	Report the state reference point amount used for experience rating.			
6	UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL NOT APPLICABLE: CA, DE, NJ, PA	Ν	23-29	7
	Report the accident limit used for experience rating.			
7	UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—POLICY RATING	Ν	30-33	4
	NOT APPLICABLE: CA			
	Report the factor used to estimate the percentage by which benefits paid under the Act exceed state benefits for a corresponding risk.			
	This is used for policy rating.			
	There is an assumed decimal point between positions 32 and 33.			
8	UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—EXPERIENCE RATING		34-37	4
	NOT APPLICABLE: CA, DE, NJ, PA			

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Field No.	Field T	itle/Description	Class	Position	Bytes
	benefit	the factor used to estimate the percentage by which s paid under the Act exceed state benefits for a ponding risk.			
	This is	used for experience rating.			
	There	is an assumed decimal point between positions 36 and 37.			
9	RESE	RVED FOR FUTURE USE	AN	38-50	13
10	EMPL	OYERS LIABILITY ACCIDENT LIMITATION AMOUNT	Ν	51-60	10
	NOT A	PPLICABLE: CA, NJ			
		the amount that represents the accident limitation for s that have employer's liability coverage.			
	This is	used for experience rating.			
11	EXPE	NSE CONSTANT AMOUNT	Ν	61-70	10
	NOT A	PPLICABLE: CA, MA, MN, NY, PA			
	Report every p	the dollar amount of the premium charge applied to policy.			
12	APPLI	CABILITY CODE	Ν	71-71	1
		the code that identifies to which policies the new rates			
	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			
13	TYPE	OF RATE DATA CODE	Ν	72-72	1
	NOT A	PPLICABLE: CA, NJ			
		the code that defines the type of business to which es apply.			
	Code	Description			
	1	Assigned risk rates N/A: NY			
	2	Voluntary rates N/A: NY			
	3	Assigned risk and voluntary rates N/A: NY			
	4	Advisory Loss Cost/Pure Premium rates			
14	POLIC	Y SURCHARGE FACTOR - SECOND INJURY FUND	Ν	73-82	10

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Field No.	Field Title/Description	Class	Position	Bytes
	NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NY, PA, WI			
	Report the factor used to develop the premium that provides the moneys to the Second Injury Fund.			
	There is an assumed decimal point between positions 78 and 79.			
15	POLICY SURCHARGE FACTOR - UNINSURED EMPLOYERS FUND	Ν	83-92	10
	NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NY, PA, WI			
	Report the factor used to develop the premium that provides the moneys to the Uninsured Employers Fund.			
	There is an assumed decimal point between positions 88 and 89.			
16	POLICY SURCHARGE FACTOR - PLAN SURCHARGE FOR REJECTED VOLUNTARY COVERAGE	Ν	93-102	10
	NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NY, PA, WI			
	Report the factor used to develop the premium when an insured rejects an offer of voluntary coverage.			
	Plan Surcharge for Rejected Voluntary Coverage is not applicable for policies effective 7/1/2013 and after. N/A: CA, DE, MA, MI, MN, NC, NCCI, NY, PA, WI			
	There is an assumed decimal point between positions 98 and 99.			
17	PRIMARY/EXCESS SPLIT POINT NOT APPLICABLE: CA, DE, MI, NC, NJ, NY, PA, WI	Ν	103-108	6
	Report the amount that identifies the value at which a loss is split into its primary and excess portions.			
18	RESERVED FOR FUTURE USE	AN	109-150	42

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Field No.		itle/Description	Class	Position	Bytes
RATE RE	CORD				
1		RD TYPE CODE	Ν	1-1	1
	Report	"2".			
		I Type Code 2 indicates a Rate Record and contains cation detail.			
2	STATE	CODE	Ν	2-3	2
	Report apply.	the state code to which these classes and rates			
3	RESEF	RVED FOR FUTURE USE	AN	4-6	3
4			Ν	7-10	4
		the code corresponding to the classification.			
5		SIFICATION CODE SUFFIX DESCRIPTION CODE PPLICABLE: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI	A	11-15	5
		the code that identifies the type and status of the cation code.			
	Enter u	ip to five codes.			
	Code	Description			
	А	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.			
	М	Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA).			
	Ν	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.			
	Р	Classification is computed on a per capita basis.			
	Х	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			

Record 02

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Field No.	Field T	itle/Description	Class	Position	Bytes
		applicable rate pages.			
6	RESE	RVED FOR FUTURE USE	AN	16-22	7
7	RATA	BLE/NON-RATABLE CODE	Ν	23-23	1
		the code used to report whether the classification is to experience or retrospective rating.			
	Code	Description			
	0	Classification is not subject to Experience or Retrospective Rating.			
	1	Classification is subject to Experience or Retrospective Rating.			
8	RESE	RVED FOR FUTURE USE	AN	24-25	2
9	FEDE	RAL CLASSIFICATION CODE	AN	26-26	1
		the code used to determine if a classification code is or non-federal.			
	Code	Description			
	Blank	Non-Federal Classification			
	F	Federal Classification			
10	CLASS	SIFICATION TYPE CODE	А	27-27	1
	Report informa	the code that specifies the type of classification ation.			
	Code	Description			
	А	"A" Rated Manual Classification N/A: CA			
		Rates are not published for these classifications due to the diversity of the insureds. Estimated rates are obtained from the licensed rating organization until an inspection of the insured's activities can be made.			
	L	Non-Ratable Loading/Element Classification N/A: CA, MN, NJ			
		The rate shown is not included in the manual rate of the associated ratable classification.			
	М	Manual Classification			
		Includes all standard workers compensation classification codes which are applicable in the state.			
	Ν	Non-Ratable Element Classification N/A: CA, DE, MN, NJ, PA			
		The rate shown is included in the manual rate of the associated ratable classification.			
	S	Statistical Classification N/A: CA, DE, MN, PA			

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Field No.	Field Ti	tle/Description	Class	Position	Bytes
		This category includes Schedule Rating, Short Rate Penalty, Deviations, etc. as defined in the Statistical Plan.			
11	MINIM	UM PREMIUM EXCEPTION CODE	А	28-28	1
	NOT A	PPLICABLE: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI			
		the code that indicates whether an exception to rd minimum premium handling is encountered.			
	Refer t	o the Data Reporting Handbook for further instructions.			
12	RESER	RVED FOR FUTURE USE	AN	29-29	1
13		TRY GROUP CODE	Ν	30-30	1
		the code that indicates the industry group assigned to fic classification code.			
	Code	Description			
	0	Statistical Classification			
		Code 0 represents Miscellaneous in MA.			
	1	Manufacturing			
	2	Contracting			
	3	Office and Clerical			
		Code 3 represents All Other in DE, NJ, and PA.			
	4	Goods and Services N/A: DE, PA			
		Code 4 represents Federal in MA.			
	5	Miscellaneous N/A: CA, DE, MI, NC, NCCI, NY, PA			
		Code 5 represents Statistical in MA.			
		Code 5 represents Underground Coal Mines in NJ.			
	6	Oil and Gas N/A: DE, MA, MN, PA, WI			
		Code 6 represents A-Rate in MA.			
	7	Exclusions N/A: DE, MA, MN, PA, WI			
		Code 7 represents Admiralty in MA.			
	8	FELA N/A: CA, DE, MI, MN, NC, NCCI, NJ, NY, PA, WI			
	9	Goods and Services N/A: CA, DE, MI, MN, NC, NCCI, NJ, NY, PA, WI			
14		SIFICATION MANUAL/LOSS COST RATE the charge per exposure unit (usually \$100.00 of	Ν	31-40	10
	•				

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Page 12			<u></u>	_	cord 02
Field No.		tle/Description	Class	Position	Bytes
	payroll)) for a given classification.			
	For "A	Rated" or Statistical Classes, this field will be zero-filled.			
	with Cla	ed" and some Statistical Classes will be shown on a file assification Manual Rate zero-filled. N/A: CA, DE, MI, MN, CCI, NJ, NY, PA, WI			
	There i	s an assumed decimal between positions 36 and 37.			
15	CLASS	SIFICATION MINIMUM PREMIUM AMOUNT	Ν	41-50	10
	NOT A	PPLICABLE: CA, MN, NY			
	Report premiu	the amount that reflects the lowest amount of m allowed per classification.			
	For "A	Rated" or Statistical Classes this field will be zero-filled.			
		e "A Rated" Classes will show minimum premium amount e dollars. N/A: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI			
16	LOSS	CONSTANT AMOUNT	Ν	51-60	10
	NOT A	PPLICABLE: CA, DE, MN, NJ, NY, PA			
	the pre	the premium charge applicable to the policy where mium for any state, exclusive of the expense nt, is less than the amount set by the DCO.			
17	EXPOS	SURE BASE CODE	Ν	61-61	1
		the code that indicates how premiums are determined classification.			
	For Sta	tistical Classes, this field will be zero-filled.			
	Code	Description			
	1	Premiums are determined by payroll.			
	2	Premiums are determined by per capita.			
	3	Premiums are determined by unit count.			
18	COLU	MN 1 EXPECTED LOSS RATE FACTOR	N	62-71	10
	NOT A	PPLICABLE: CA, DE, NJ, PA			
	Report losses of payr	the factor used to determine the amount of expected by classification for each exposure unit (usually \$100 oll).			
	For "A filled.	Rated" or Statistical Classification this field will be zero-			
	For sta	tes with only one ELR, this field will carry the values.			
	There i	s an assumed decimal between Positions 67 and 68.			
19	COLU	MN 1 EXPECTED LOSS RATE EXCEPTION CODE	А	72-72	1

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Field No.	Field Title/Description	Class	Position	Bvtes
	NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI			_,
	Report the code that indicates whether an exception to standard ELR handling is encountered.			
20	COLUMN 2 EXPECTED LOSS RATE FACTOR	N	73-82	10
	NOT APPLICABLE: CA, DE, MN, NJ, NY, PA			
	Report the factor used when there is a change in the payroll base to ensure that the rates produced are applied to payroll at the same level.			
	For "A Rated" or Statistical Class this 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.			
	There is an assumed decimal between positions 78 and 79.			
21	RESERVED FOR FUTURE USE	AN	83-83	1
22	D-RATIO (DISCOUNT RATIO) FACTOR	Ν	84-85	2
	NOT APPLICABLE: DE, NJ, PA			
	Report the factor used to determine the total amount of expected losses by classification that are primary expected losses.			
	For states that do not have a D-Ratio, this field will be zero-filled.			
23	RESERVED FOR FUTURE USE	AN	86-86	1
24	EX-MED RATIO FACTOR	Ν	87-88	2
	NOT APPLICABLE: DE, MA, MN, NJ, PA			
	Report the factor used to represent the rate per exposure unit (usually \$100 of payroll) for policies that exclude medical coverage (e.g., hospitals).			
25	RESERVED FOR FUTURE USE	AN	89-89	1
26	HAZARD GROUP CODE	AN	90-90	1
	Report the Hazard Group Code assignment for each classification code.			
	For Statistical, Admiralty and FELA classes this field will be zero-filled.			
27	MANDATORY ASSOCIATED CLASSIFICATION CODE - NON- RATABLE	Ν	91-94	4
	NOT APPLICABLE: CA, MN, NJ			
	Report the non-ratable code associated with the classification code reported in this record.			
	This field contains the classification code which must be submitted with the classification code found in positions 7-10.			

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Field No.	Field Title/Description	Class	Position	Bytes
	If a "0" is reported in position 23, this field will be zero-filled.			
28	RESERVED FOR FUTURE USE	AN	95-95	1
29	OPTIONAL ASSOCIATED CLASSIFICATION CODE - NON- RATABLE	Ν	96-99	4
	NOT APPLICABLE: CA, MN, NJ			
	Report the non-ratable code associated with the classification code reported in this record.			
	This field contains the classification code which must be submitted with the classification code found in positions 7-10, only if the risk has the exposure identified.			
	If a "0" is reported in position 23, this field will be zero-filled.			

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Record 03

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Field No.	Field Title/Description	Class	Position	Bytes
PREMIUN	I DISCOUNT RECORD			
1	RECORD TYPE CODE NOT APPLICABLE: CA, MN, NY	Ν	1-1	1
	Report "3".			
	Record Type Code 3 indicates a Premium Discount Record.			
	Submit one Premium Discount Record per rate file.			
2	STATE CODE NOT APPLICABLE: CA, MN, NY	Ν	2-3	2
	Report the 2-digit state code of rates covered by this file.			
3	FIRST PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE X/NON-STOCK NOT APPLICABLE: CA, MN, NY	Ν	4-7	4
	Report the amount that represents the portion of the policy premium using the first premium discount layer.			
	Enter in thousands of dollars.			
4	FIRST LAYER FACTOR - SCHEDULE X/NON-STOCK NOT APPLICABLE: CA, MN, NY	Ν	8-10	3
	Report the premium discount percentage for the first premium gradation layer.			
	There is an assumed decimal point between positions 9 and 10.			
5	SECOND PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK NOT APPLICABLE: CA, MN, NY	Ň	11-14	4
	Report the dollar amount of the second premium discount layer.			
	Enter in thousands of dollars.			
6	SECOND LAYER FACTOR- SCHEDULE X/NON-STOCK NOT APPLICABLE: CA, MN, NY	Ν	15-17	3
	Report the factor used to calculate the discount of the second premium gradation layer.			
7	THIRD PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK NOT APPLICABLE: CA, MN, NY	Ν	18-21	4
	Report the dollar amount that represents the portion of the policy premium using the third premium discount layer.			

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Field No.	Field Title/Description	Class	Position	Bytes
	Enter in thousands of dollars.			
8	THIRD LAYER FACTOR- SCHEDULE X/NON-STOCK NOT APPLICABLE: CA, MN, NY	Ν	22-24	3
	Report the factor that represents the premium discount percentage for the third premium gradation layer.			
9	FOURTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK	Ν	25-28	4
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount of the fourth premium discount layer.			
	Enter in thousands of dollars.			
10	FOURTH LAYER FACTOR- SCHEDULE X/NON-STOCK	Ν	29-31	3
	NOT APPLICABLE: CA, MN, NY			
	Report the premium discount percentage for the fourth premium gradation layer.			
11	FIFTH PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE X/NON-STOCK	Ν	32-36	5
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount of the fifth premium discount layer.			
	Enter in thousands of dollars.			
12	FIFTH LAYER FACTOR - SCHEDULE X/NON-STOCK	N	37-39	3
	NOT APPLICABLE: CA, MN, NY			
	Report the premium discount percentage for the fifth premium gradation layer.			
13	SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE	Ν	40-44	5
	X/NON-STOCK NOT APPLICABLE: CA, MN, NY			
	Report the amount that is the minimum dollar amount of the sixth premium discount layer.			
	Enter in thousands of dollars.			
14	SIXTH LAYER FACTOR- SCHEDULE X/NON-STOCK	Ν	45-47	3
	NOT APPLICABLE: CA, MN, NY			
	Report the factor used to discount premium for the sixth premium gradation layer.			
15	FIRST PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE Y/STOCK	Ν	48-51	4

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Field No.	Field Title/Description	Class	Position	Bytes
	NOT APPLICABLE: CA, MN, NY			
	Report the amount that represents the portion of the policy premium using the first premium discount layer.			
	Enter in thousands of dollars.			
16	FIRST LAYER FACTOR - SCHEDULE Y/STOCK NOT APPLICABLE: CA, MN, NY	Ν	52-54	3
	Report the premium discount percentage for the first premium gradation layer.			
	There is an assumed decimal point between positions 53 and 54.			
17	SECOND PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	N	55-58	4
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount of the second premium discount layer.			
	Enter in thousands of dollars.			
18	SECOND LAYER FACTOR- SCHEDULE Y/STOCK NOT APPLICABLE: CA, MN, NY	Ν	59-61	3
	Report the factor used to calculate the discount of the second premium gradation layer.			
19	THIRD PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK NOT APPLICABLE: CA, MN, NY	Ν	62-65	4
	Report the dollar amount that represents the portion of the policy premium using the third premium discount layer.			
	Enter in thousands of dollars.			
20	THIRD LAYER FACTOR- SCHEDULE Y/STOCK	Ν	66-68	3
	NOT APPLICABLE: CA, MN, NY			
	Report the factor that represents the premium discount percentage for the third premium gradation layer.			
21	FOURTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	Ν	69-72	4
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount of the fourth premium discount layer.			
	Enter in thousands of dollars.			

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Page 18 Field No.	Field Title/Description	Class	Re Position	Cord 03 Bytes
22	FOURTH LAYER FACTOR- SCHEDULE Y/STOCK NOT APPLICABLE: CA, MN, NY	N	73-75	3
	Report the premium discount percentage for the fourth premium gradation layer.			
23	FIFTH PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE Y/STOCK NOT APPLICABLE: CA, MN, NY	Ν	76-80	5
	Report the dollar amount of the fifth premium discount layer.			
	Enter in thousands of dollars.			
24	FIFTH LAYER FACTOR - SCHEDULE Y/STOCK NOT APPLICABLE: CA, MN, NY	Ν	81-83	3
	Report the premium discount percentage for the fifth premium gradation layer.			
25	SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK NOT APPLICABLE: CA, MN, NY	Ν	84-88	5
	Report the amount that is the minimum dollar amount of the sixth premium discount layer.			
	Enter in thousands of dollars.			
26	SIXTH LAYER FACTOR- SCHEDULE Y/STOCK NOT APPLICABLE: CA, MN, NY	Ν	89-91	3
	Report the factor used to discount premium for the sixth premium gradation layer.			
27	FIRST PREMIUM DISCOUNT LAYER AMOUNT - ASSIGNED RISK NOT APPLICABLE: CA, MN, NY	N	92-95	4
	Report the amount that represents the portion of the policy premium using the first premium discount layer.			
	Enter in thousands of dollars.			
28	FIRST LAYER FACTOR - ASSIGNED RISK NOT APPLICABLE: CA, MN, NY	Ν	96-98	3
	Report the premium discount percentage for the first premium gradation layer.			
	There is an assumed decimal point between positions 97 and 98			

There is an assumed decimal point between positions 97 and 98.

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Page 19 Field No.	Field Title/Description	Class	Position	cord 03 Bvtes
29	SECOND PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED	Ν	99-102	4
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount of the second premium discount layer.			
	Enter in thousands of dollars.			
30	SECOND LAYER FACTOR- ASSIGNED RISK NOT APPLICABLE: CA, MN, NY	Ν	103-105	3
	Report the factor used to calculate the discount of the second premium gradation layer.			
31	THIRD PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	Ν	106-109	4
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount that represents the portion of the policy premium using the third premium discount layer.			
	Enter in thousands of dollars.			
32	THIRD LAYER FACTOR- ASSIGNED RISK NOT APPLICABLE: CA, MN, NY	Ν	110-112	3
	Report the factor that represents the premium discount percentage for the third premium gradation layer.			
33	FOURTH PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	Ν	113-116	4
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount of the fourth premium discount layer.			
	Enter in thousands of dollars.			
34	FOURTH LAYER FACTOR- ASSIGNED RISK NOT APPLICABLE: CA, MN, NY	N	117-119	3
	Report the premium discount percentage for the fourth premium gradation layer.			
35	FIFTH PREMIUM DISCOUNT LAYER AMOUNT - ASSIGNED RISK	Ν	120-124	5
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount of the fifth premium discount layer.			

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Field No.	Field Title/Description	Class	Position Bytes
	Enter in thousands of dollars.		
36	FIFTH LAYER FACTOR - ASSIGNED RISK NOT APPLICABLE: CA, MN, NY	Ν	125-127 3
	Report the premium discount percentage for the fifth premium gradation layer.		
37	SIXTH PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	Ν	128-132 5
	NOT APPLICABLE: CA, MN, NY		
	Report the amount that is the minimum dollar amount of the sixth premium discount layer.		
	Enter in thousands of dollars.		
38	SIXTH LAYER FACTOR- ASSIGNED RISK NOT APPLICABLE: CA, MN, NY	Ν	133-135 3
	Report the factor used to discount premium for the sixth premium gradation layer.		
39	RESERVED FOR FUTURE USE NOT APPLICABLE: CA, MN, NY	AN	136-150 15

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Page 21			-	cord 04
Field No.	Field Title/Description	Class	Position	Bytes
CLASSIF	CATION WORDING RECORD			
1	RECORD TYPE CODE Report Code "4".	Ν	1-1	1
	Record Type Code 4 indicates a Classification Wording Record.			
2	STATE CODE Report the 2-digit state code of rates covered by this file.	Ν	2-3	2
3	RESERVED FOR FUTURE USE	AN	4-6	3
4	CLASSIFICATION CODE Report the code corresponding to the classification.	Ν	7-10	4
5	RESERVED FOR FUTURE USE	AN	11-20	10
6	CLASSIFICATION WORDING SUFFIX NOT APPLICABLE: DE, MN, PA	AN	21-22	2
	Report the suffix that will provide a cross-reference to the Manual classification wording.			
	Enter "00" for Primary Wording. N/A: CA, DE, MA, MI, MN, NC, NCCI, PA, WI			
7	CLASSIFICATION WORDING LINE SEQUENCE NUMBER NOT APPLICABLE: MN	Ν	23-24	2
	Report the sequence number used for sort order if the class description exceeds 70 characters.			
	This sequence number shall begin with "01" for each Classification Wording Suffix.			
8	CLASSIFICATION WORDING Report as much of the classification code wording as fits in this field.	AN	25-94	70
9	RESERVED FOR FUTURE USE	AN	95-150	56

Record 05

Field No.	Field Title/Description	Class	Position	Bytes
FILE CON	TROL RECORD			
1	RECORD TYPE CODE Report "9".	Ν	1-1	1
	Record Type Code 9 indicates a File Control Record.			
	Submit one File Control Record per rate file.			
2	SUBMISSION CREATION DATE Report the date the submission was created.	Ν	2-7	6
	Format YYMMDD.			
3	RECORD COUNT TOTAL Report the total number of records on rate file.	Ν	8-13	6
4	RATE FIELD HASH TOTAL Report the total number of records containing a classification manual/loss cost rate.	Ν	14-25	12
	The Classification Manual/Loss Cost Rate is in positions 31-40 of the Rate Record - Record Type 2.			
5	RESERVED FOR FUTURE USE	AN	26-150	125