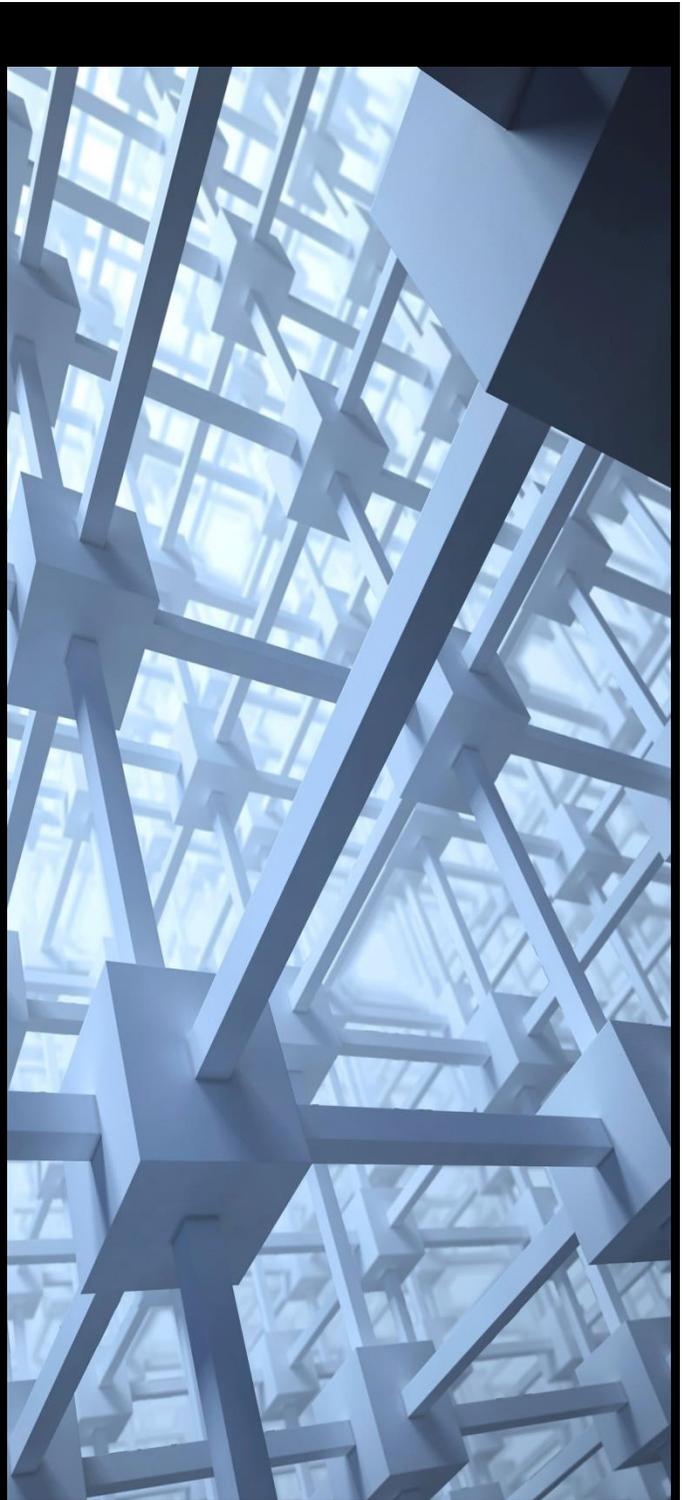


**Experience Rating
Worksheet Data
(WCRATING Format)**

Revised: September 2019

Insurers may obtain experience rating worksheet data in the WCRATING format for issued and withdrawn rate sheets via FTP and/or WCIRB Connect.

**Workers' Compensation Insurance
Rating Bureau of California**



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Notice

This *Experience Rating Worksheet Data (WCRATING Format)* documentation was developed by the Workers' Compensation Insurance Rating Bureau of California for the convenience and guidance of its members. It does not bear the official approval of the Insurance Commissioner and is not a regulation.

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Overview

The Workers' Compensation Insurance Rating Bureau of California (WCIRB) offers experience rating data in the WCRATING format for all issued and withdrawn California experience rating worksheets (rate sheets). This file will allow you to use the data from a rate sheet in your system. It is not permissible to print and distribute rate sheets from this file. If you would like to print a rate sheet for distribution outside your organization, you may only do so using the Adobe Acrobat PDF file. The WCRATING format is sent via FTP and/or WCIRB Connect. In WCIRB Connect, the data product can be retrieved from the navigation Menu by clicking Reports/Data Products.

This guide will assist you in programming your system for the California WCRATING files and provides a complete list, by record, of each field that may be reported in a California WCRATING file.

Basic File Presentation

The WCRATING file starts with a Header Record (Record 00) and ends with a Trailer Record (Record 99). The Trailer Record gives both the detailed record count and the number of ratings for the complete file. Each rate sheet will have unique link data to separate it from the other rate sheets in the file.

Policy Issuing Offices

The Policy Issuing Office shown on the printed rate sheet (reported in Record 06) is shown as the City Name.

Rerate Effective Date

The Rerate Effective Date is a distinct field on Record B1. Prior to 2012, it was reported as the anniversary rating date (ARD) in the link data. This should prevent confusion regarding changes in the ARD date. If a Rerate Effective Date is reported, it is the actual date the experience modification should be applied rather than the Rating Effective Date.

Message Records

Most message records have an identifying code which assists in identifying the contents of the message. Generic messages (message code 999) only exist for non-critical messages.

Rate Sheet Identification Number

All rate sheets will include the Rate Sheet Identification Number which matches the number printed at the bottom of the rate sheet. This Rate Sheet Identification Number is included in the PDF file name and the XML Rate Sheet Companion File for those who receive rate sheets in the PDF format. For further information about linking rate sheets to their associated data, please refer to the *Companion File for Experience Rating Worksheets* documentation from the WCIRB.

Appendix 1: CA WCRATING Fields for Rate Sheets**Header Record – Record 00**

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	00 for Header Record	AN	1-2	2
Carrier Code	California Carrier Code	N	3-7	5
Carrier Group Code	The NAIC Group Code and subgroup suffix, or the California Carrier Code with “99” prefix for carriers that are not part of a group.	N	8-12	5
WCRATING Format Code	1 for WCIO	AN	320	1

Link Data – All Records 01-05

Field Name	California Clarification	Class	Position	Bytes
Independent DCO Risk ID Number	California Bureau Number	AN	3-11	9
Rating Effective Date	ARD Date (YYYYMMDD)	N	12-19	8
State Code	04 for California	N	20-21	2
Carrier Code	NCCI Number for the insurer the rate sheet is issued to	N	22-26	6
Policy Number Identifier	The policy number may be presented as an 18 character string if the policy was reported electronically or may be blocked so that the first 7 digits represent the prefix, the next 7 digits represent the body, and the last 4 digits represent the suffix, if the policy was reported via hard copy. The presentation of the policy number will match the PDF version of your rate sheet.	AN	27-44	18
Rating Expiration Date	Only if the modification is issued for less than 1 year	N	45-52	8
Rating Issue Date	Date the rating was originally issued to the insurer of record at that time	N	53-60	8

Rating Information Record – Record 01

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	01 for Rating Information Record	AN	1-2	2
Link Data*	*See separate Link Data section		3-61	59
Rating Type Code	E for an Issued Rate sheet W for a Withdrawn Rate sheet D for a Does Not Qualify notifications	AN	62	1
Revision Number	This will be displayed if the rate sheet is a revised version of a previously issued rate sheet.	N	63-64	2
Name of Insured	This is the first name as it appears on the rate sheet and may not match the policy as issued.	AN	71-100	30
Name of Insured Continued	This extends the first name as it appears on the rate sheet and may not match the policy as issued.	AN	101-103	30
Rating Factor	There is an assumed decimal point between positions 152 and 153.	N	151-155	5
Rate Sheet Identification Number	This is the control number for the rate sheet as printed at the bottom of the PDF, and included in the PDF name and XML Companion File for Rate sheet PDF, which can be used to link the WCRATING records to the PDF.	AN	294-301	8
WCRATING Format Code	1 for WCIO	AN	320	1

Risk Name and Address Record – Record A1

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	A1 for Risk Name & Address Record	AN	1-2	2
Link Data*	*See separate Link Data section		3-61	59
Name Code Number	This number references the order in which the name records appear on the rate sheet, and may not match the order of the name records reported on the policy.	N	69-71	3
Name of Insured	The first A1 record will repeat the name reported in Record 01.	AN	72-171	100
Address – Street Line 1	The address on the rate sheet. This may not match the address on the policy.	AN	173-212	40
Address – Street Line 2	This will be the extended street address which will wrap on the rate sheet, and is not a dedicated second line.	AN	213-252	40
Address – City	The city name for the address on the rate sheet	AN	253-282	30
Address – State	The state for the address on the rate sheet	AN	283-284	2
Address – Zip Code	The zip code for the address on the rate sheet	NA	285-293	9
WCRATING Format Code	1 for WCIO	AN	320	1

Additional Rating Information Record – Record B1

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	B1 for Additional Rating Information Record	AN	1-2	2
Link Data*	*See separate Link Data section		3-61	59
Experience Start Date	The starting date of the experience period.	N	98-103	6
Experience End Date	The ending date of the experience period.	N	104-109	6
Release Date	The date the rate sheet was released to the receiving insurer (YYMMDD)	N	110-115	6
Rerate Effective Date	This is the date the rating is effective when a split rating is issued to be effective on a date other than the California Rating Effective Date. This date, if one is reported, should be used as the date to endorse the experience modification, rather than the Experience Modification Effective Date. (YYMMDD)	N	116-121	6
Withdrawn Date	The date the rate sheet is withdrawn (YYMMDD)	N	122-127	6
Supersedes Rating Date	The date of the prior rate sheet which this rate sheet replaces (YYMMDD)	N	128-133	6
California Rating Effective Date	Report the date that the rating uses to calculate the experience period (YYMMDD)	N	134-141	6
WCRATING Format Code	1 for WCIO	AN	320	1

Payroll Loss Information Record – Record 02

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	02 for Payroll/Loss Information Record	AN	1-2	2
Link Data*	*See separate Link Data section		3-61	59
Carrier Code - Experience	The California Carrier Code for the Payroll/Loss Period	N	69-73	5
Policy Effective Date - Experience	The policy effective date for the Payroll/Loss Period. (Formatted YYYYMMDD for 2012 and after; formatted YYYY prior to 2012.)	N	92-99	8
Policy Expiration or Cancellation Date – Experience	The policy expiration or cancellation date for the Payroll/Loss period. (Formatted YYYYMMDD for 2012 and after; formatted YYYY prior to 2012.)	N	100-107	8
Classification Code	The code that applies to the payroll/loss reported or the authorized class code	N	153-156	4
Classification Wording	The abbreviated wording for an authorized class code	AN	158-187	30
Data Code	1 for Authorized Class 2 for Payroll Only 3 for Loss Only 4 for Contains both Payroll & Loss 5 for Payroll Total for Class 6 for Loss Total 7 for Exposure Total for All Classes	AN	188	1
Expected Loss Rate	There is an assumed decimal point between positions 193-194	N	189-195	7
D-Ratio	There is an assumed decimal point between positions 198 and 199.	N	196-201	6
Exposure Amount		N	202-211	10
Expected Loss Total		N	223-231	9

Field Name	California Clarification	Class	Position	Bytes
Expected Primary Loss Amount		N	232-240	9
Authorized Classification Code Information	# for If Any * for Not Physically Inspected F for Federal Coverage	AN	241	1
Claim Number	If reported as a 12-digit claim number, only the first 11 digits will be shown.	AN	247-258	12
Injury Type Code		N	259-260	2
Status of Claim Code	C for Closed (2012 and after) F for Final (pre-2012) O for Open	AN	263	1
Loss Data Type Code	1 for Detail Loss C for Catastrophic Limited Loss	AN	264	1
Actual Incurred Loss Total Amount		N	265-273	9
Actual Primary Loss Message Code	P for Partially Fraudulent Claim J for Joint Claim S for Subrogated Claim	A	284	1
Claim Count	Although reporting of grouped claims is no longer permitted, California groups claims for display on the rate sheet.	N	307-311	5
WCRATING Format Code	1 for WCIO	AN	320	1

State/Firm Summary Information Record – Record 04

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	04 for State/Firm Summary Info	AN	1-2	2
Link Data*	*See separate Link Data Section		3-61	59
Weight Factor	Pre-2012 only	N	76-81	6
Expected Loss Total		N	95-103	9
Expected Primary Loss Amount		N	104-112	9
Actual Excess Loss Amount	Pre-2012 only	N	113-121	9
Actual Incurred Loss Total		N	122-130	9
Ballast Amount	Pre-2012 only	N	131-139	9
Actual Primary Loss Amount		N	140-148	9
Credibility Primary Factor	There is an assumed decimal point between positions 179 and 180	N	179-182	4
Credibility Excess Factor	There is an assumed decimal point between positions 183 and 184	N	183-186	4
Expected Excess Loss Totals		N	187-195	9
WCRATING Format Code	0 for WCIO	AN	320	1

Messages Record – Record 05

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	05 for Messages	AN	1-2	2
Link Data*	*See separate Link Data section		3-61	59

Field Name	California Clarification	Class	Position	Bytes
Message Code	003 for Revised Rating - Change of Anniversary 004 for Revised Classification 005 for Revised - Additional Experience 008 for Revised Payrolls 009 for Revised Losses 054 for Loss-Free Rating 055 for Experience Modification Effective Date per ERP – Section V, Rules (1) and (2) (CA only) 056 for Experience Modification Effective Date per ERP – Section V, Rule (6) (CA only) 057 for Excludes Data from Insolvent Insurer per ERP – Section III, Rule (3f) 058 for Reissue to Correct Name 059 for Reissue to Correct to Renewal 060 for Reissue to Correct to Unexpired Term 061 for Reissue to Correct to Unexpired Term Date 062 for Rerate Due to ERP Sec VI, Closed Claim Values 063 for Rerate Due to “S” Case Year(s) 064 for Rerate Due to Clerical Error 065 for Rerate Due to Combine 066 for Rerate Due to De-combine 067 for Rerate Due to Joint Claim 068 for Rerate Due to Non-Comp 069 for Rerate Due to Partially Fraudulent 070 for Rerate Due to Revised Losses for New Claim(s) 071 for Rerate Due to Subrogated Claim 072 for Run Date & Reviewer’s Initials 073 for Reissue to Correct Intrastate Risk ID Number 074 for Translation for Catastrophe Code 075 for Translation for Actual Primary Losses Notations 076 for Translation for Bureau Assigned Class Notation Codes 077 for Excludes Unaudited Payroll Data per California Workers’ Compensation ERP – Section III, Rule (3g) 078 for Experience Modification includes Self-Insured Data 079 for (L) Limited to 25 percentage points above Loss-Free Ratings per California Experience Rating Plan, Section VII, Rule 8; Calculated Unlimited Experience Modification = XXX% 081 Primary Threshold: XXX,XXX 082 (L) Limited to 25 pct. points above Loss-Free Rating per Experience Rating Plan, Sec. VI.6; Calculated Unlimited Experience Modification = XXX%. 083 Rating reflects the application of Experience Rating Plan, Section IV, Changes in Status and Combination of Entities.	N	70-72	3

Field Name	California Clarification	Class	Position	Bytes
	084 Any data reported under Classification Code [XXXX] has been reassigned to Classification Code [YYYY] for experience rating purposes. 999 for Free-Form Text Message			

Field Name	California Clarification	Class	Position	Bytes
Message Sequence Code	Used for two-part messages, where part of the message goes at the top of the rate sheet and part of the message goes at the bottom.	N	73-75	3
Line Number	Order in which the messages appear on the rate sheet	N	76-78	3
Message	Actual variable text from the rate sheet	AN	79-178	100
WCRATING Format Code	1 for WCIO	AN	320	1

Branch Code Information Record – Record 06

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	06 for Branch Code Information	AN	1-2	2
Link Data*	*See separate Link Data section		3-61	59
City of Physical Branch Office	Only the city name for the issuing office will be reported.	AN	67-98	32
WCRATING Format Code	1 for WCIO	AN	320	1

Trailer Record – Record 99

Field Name	California Clarification	Class	Position	Bytes
Record Type Code	99 for Trailer Record	AN	1-2	2
Trailer Type Code	9 for Submission Control	AN	3	1
Detail Record Count	Total number of records	N	14-21	8
Number of Ratings	Number of rate sheets in the file	N	14-21	8
WCRATING Format Code	1 for WCIO	AN	320	1