

WCIO Workers Compensation Data Specifications Manual

WORKERS COMPENSATION CLASSES AND RATES (WCRATE)

Summary of Changes: No changes in this version.

TOPIC/ FIELD NAME	SUBJECT HEADING	POSITION
A		
APPLICABILITY CODE	Header Record	71-71
С		
CLASSIFICATION CODE	Classification Wording Record	7-10
CLASSIFICATION CODE SUFFIX DESCRIPTION CODE CLASSIFICATION MANUAL/LOSS COST RATE CLASSIFICATION MINIMUM PREMIUM AMOUNT CLASSIFICATION TYPE CODE CLASSIFICATION WORDING CLASSIFICATION WORDING LINE SEQUENCE NUMBER CLASSIFICATION WORDING SUFFIX COLUMN 1 EXPECTED LOSS RATE EXCEPTION CODE COLUMN 2 EXPECTED LOSS RATE FACTOR COLUMN 2 EXPECTED LOSS RATE FACTOR	Rate Record Rate Record Rate Record Rate Record Rate Record Classification Wording Record Classification Wording Record Classification Wording Record Rate Record Rate Record Rate Record Rate Record Rate Record	7-10 11-15 31-40 41-50 27-27 25-94 23-24 21-22 72-72 62-71 73-82
D	Rate Record	13-02
D-RATIO (DISCOUNT RATIO) FACTOR	Rate Record	84-85
E	Nate Necord	04-03
	Llooder Decord	4.0
EFFECTIVE DATE EMPLOYERS LIABILITY ACCIDENT LIMITATION AMOUNT EX-MED RATIO FACTOR EXPENSE CONSTANT AMOUNT EXPIRATION DATE EXPOSURE BASE CODE	Header Record Header Record Rate Record Header Record Header Record Rate Record Rate Record	4-9 51-60 87-88 61-70 10-15 61-61
F		
FEDERAL CLASSIFICATION CODE FIFTH LAYER FACTOR - ASSIGNED RISK FIFTH LAYER FACTOR - SCHEDULE X/NON-STOCK FIFTH LAYER FACTOR - SCHEDULE Y/STOCK FIFTH PREMIUM DISCOUNT LAYER AMOUNT - ASSIGNED	Rate Record Premium Discount Record Premium Discount Record Premium Discount Record Premium Discount Record	26-26 125-127 37-39 81-83 120-124
RISK FIFTH PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE X/NON-STOCK	Premium Discount Record	32-36
FIFTH PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE Y/STOCK	Premium Discount Record	<u>76-80</u>
FIRST LAYER FACTOR - ASSIGNED RISK	Premium Discount Record	96-98
FIRST LAYER FACTOR - SCHEDULE X/NON-STOCK	Premium Discount Record	8-10
FIRST LAYER FACTOR - SCHEDULE Y/STOCK	Premium Discount Record	52-54
FIRST PREMIUM DISCOUNT LAYER AMOUNT - ASSIGNED RISK	Premium Discount Record	92-95
FIRST PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE X/NON-STOCK	Premium Discount Record	4-7
FIRST PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE Y/STOCK	Premium Discount Record	48-51
FOURTH LAYER FACTOR- ASSIGNED RISK	Premium Discount Record	117-119
FOURTH LAYER FACTOR- SCHEDULE X/NON-STOCK FOURTH LAYER FACTOR- SCHEDULE Y/STOCK	Premium Discount Record Premium Discount Record	29-31 73-75
FOURTH PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK		113-116
FOURTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK	Premium Discount Record	25-28
FOURTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	Premium Discount Record	69-72
Н		
HAZARD GROUP CODE	Rate Record	90-90

TOPIC/ FIELD NAME	SUBJECT HEADING	POSITION
T.		
INDUSTRY GROUP CODE	Rate Record	30-30
L		
LOSS CONSTANT AMOUNT	Rate Record	51-60
M		
MANDATORY ASSOCIATED CLASSIFICATION CODE - NON-	Rate Record	91-94
RATABLE MINIMUM PREMIUM EXCEPTION CODE	Rate Record	28-28
0		
OPTIONAL ASSOCIATED CLASSIFICATION CODE - NON-RATABLE	Rate Record	96-99
Р		
POLICY SURCHARGE FACTOR - PLAN SURCHARGE FOR REJECTED VOLUNTARY COVERAGE	Header Record	93-102
POLICY SURCHARGE FACTOR - SECOND INJURY FUND POLICY SURCHARGE FACTOR - UNINSURED EMPLOYERS FUND	Header Record Header Record	73-82 83-92
PRIMARY/EXCESS SPLIT POINT	Header Record	103-108
R		
RATABLE/NON-RATABLE CODE RATE FIELD HASH TOTAL RECORD COUNT TOTAL RECORD TYPE CODE RESERVED FOR FUTURE USE	Rate Record File Control Record File Control Record Classification Wording Record File Control Record Header Record Premium Discount Record Rate Record Classification Wording Record Classification Wording Record Classification Wording Record Classification Wording Record File Control Record Header Record Header Record Premium Discount Record Rate Record	23-23 14-25 8-13 1-1 1-1 1-1 1-1 1-1 1-1 4-6 11-20 95-150 26-150 38-50 109-150 136-150 4-6 16-22 24-25 29-29 83-83 86-86 89-89 95-95 100-150
S		
SECOND LAYER FACTOR- ASSIGNED RISK SECOND LAYER FACTOR- SCHEDULE X/NON-STOCK SECOND LAYER FACTOR- SCHEDULE Y/STOCK SECOND PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	Premium Discount Record Premium Discount Record Premium Discount Record Premium Discount Record	103-105 15-17 59-61 99-102
SECOND PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK	Premium Discount Record	<u>11-14</u>
SECOND PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	Premium Discount Record	55-58
SIXTH LAYER FACTOR- ASSIGNED RISK	Premium Discount Record	133-135

TOPIC/ FIELD NAME	SUBJECT HEADING	POSITION
SIXTH LAYER FACTOR- SCHEDULE X/NON-STOCK	Premium Discount Record	45-47
SIXTH LAYER FACTOR- SCHEDULE Y/STOCK	Premium Discount Record	89-91
SIXTH PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	Premium Discount Record	128-132
SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK	Premium Discount Record	40-44
SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	Premium Discount Record	84-88
STATE CODE	Classification Wording Record	2-3
	Header Record	2-3
	Premium Discount Record	2-3
	Rate Record	2-3
STATE REFERENCE POINT AMOUNT	Header Record	2-3 2-3 2-3 16-22
SUBMISSION CREATION DATE	File Control Record	2-7
Т		
THIRD LAYER FACTOR- ASSIGNED RISK	Premium Discount Record	110-112
THIRD LAYER FACTOR- SCHEDULE X/NON-STOCK	Premium Discount Record	22-24
THIRD LAYER FACTOR- SCHEDULE Y/STOCK	Premium Discount Record	66-68
THIRD PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	Premium Discount Record	106-109
THIRD PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK	Premium Discount Record	18-21
THIRD PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	Premium Discount Record	62-65
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	34-37
UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—POLICY RATING	Header Record	30-33

Field Title/Description	Class	Position	Bytes
RECORD			
RECORD TYPE CODE Report "1".	N	1-1	1
Record Type Code 1 indicates a Header Record.			
Submit one Header Record per rate file.			
STATE CODE Report the state code.	N	2-3	2
EFFECTIVE DATE Report the date the rate became effective.	N	4-9	6
This applies to all classification codes on this file.			
Format YYMMDD.			
EXPIRATION DATE NOT APPLICABLE: CA, DE, MA, NJ, NY, PA	N	10-15	6
Report the date the rate expired.			
Format YYMMDD.			
STATE REFERENCE POINT AMOUNT	N	16-22	7
NOT APPLICABLE: CA, DE, MA, NJ, NY, PA			
Report the state reference point amount used for experience rating.			
UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL	N	23-29	7
NOT APPLICABLE: CA, DE, NJ, PA			
Report the accident limit used for experience rating.			
UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—POLICY RATING NOT APPLICABLE: CA	N	30-33	4
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.			
UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—EXPERIENCE RATING		34-37	4
NOT APPLICABLE: CA, DE, NJ, PA			
	RECORD TYPE CODE Report "1". Record Type Code 1 indicates a Header Record. Submit one Header Record per rate file. STATE CODE Report the state code. EFFECTIVE DATE Report the date the rate became effective. This applies to all classification codes on this file. Format YYMMDD. EXPIRATION DATE NOT APPLICABLE: CA, DE, MA, NJ, NY, PA Report the date the rate expired. Format YYMMDD. STATE REFERENCE POINT AMOUNT NOT APPLICABLE: CA, DE, MA, NJ, NY, PA Report the state reference point amount used for experience rating. UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL NOT APPLICABLE: CA, DE, NJ, PA Report the accident limit used for experience rating. UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—POLICY RATING 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. UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—EXPERIENCE RATING	RECORD TYPE CODE Report "1". Record Type Code 1 indicates a Header Record. Submit one Header Record per rate file. STATE CODE Report the state code. EFFECTIVE DATE Report the date the rate became effective. This applies to all classification codes on this file. Format YYMMDD. EXPIRATION DATE NOT APPLICABLE: CA, DE, MA, NJ, NY, PA Report the date the rate expired. Format YYMMDD. STATE REFERENCE POINT AMOUNT NOT APPLICABLE: CA, DE, MA, NJ, NY, PA Report the state reference point amount used for experience rating. UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL NOT APPLICABLE: CA, DE, NJ, PA Report the accident limit used for experience rating. UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—POLICY RATING 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. UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—EXPERIENCE RATING	RECORD TYPE CODE Report "1". Record Type Code 1 indicates a Header Record. Submit one Header Record per rate file. STATE CODE Report the state code. EFFECTIVE DATE Report the date the rate became effective. This applies to all classification codes on this file. Format YYMMDD. EXPIRATION DATE NOT APPLICABLE: CA, DE, MA, NJ, NY, PA Report the date the rate expired. Format YYMMDD. STATE REFERENCE POINT AMOUNT NOT APPLICABLE: CA, DE, MA, NJ, NY, PA Report the state reference point amount used for experience rating. UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—POLICY RATING 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. UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—EXPERIENCE RATING 34-37

Field No.	Field Ti	tle/Description	Class	Position	Bytes
	benefit	the factor used to estimate the percentage by which is paid under the Act exceed state benefits for a bonding risk.			
	This is	used for experience rating.			
	There i	s an assumed decimal point between positions 36 and 37.			
9 10	EMPLO	RVED FOR FUTURE USE DYERS LIABILITY ACCIDENT LIMITATION AMOUNT PPLICABLE: CA, NJ	AN N	38-50 51-60	13 10
		the amount that represents the accident limitation for sthat have employer's liability coverage.			
	This is	used for experience rating.			
11		ISE CONSTANT AMOUNT PPLICABLE: CA, MA, MN, NY, PA	N	61-70	10
	Report every p	the dollar amount of the premium charge applied to olicy.			
12		CABILITY CODE the code that identifies to which policies the new rates	N	71-71	1
	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		OF RATE DATA CODE PPLICABLE: CA, NJ	N	72-72	1
		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	N	73-82	10

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	N	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	N	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	N	103-108	6
	NOT APPLICABLE: CA, DE, MI, NC, NJ, NY, PA, WI			
	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.	Field Title/Description	Class	Position	Bytes
RATE RE	CORD			
1	RECORD TYPE CODE Report "2".	N	1-1	1
	Record Type Code 2 indicates a Rate Record and contains classification detail.			
2	STATE CODE Report the state code to which these classes and rates apply.	N	2-3	2
3	RESERVED FOR FUTURE USE	AN	4-6	3
4	CLASSIFICATION CODE Report the code corresponding to the classification.	N	7-10	4
5	CLASSIFICATION CODE SUFFIX DESCRIPTION CODE NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI	Α	11-15	5

Report the code that identifies the type and status of the classification code.

Enter up to five codes.

Code Description

- 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

Field No.	Field Ti	tle/Description	Class	Position	Bytes
		applicable rate pages.			
6	RESER	RVED FOR FUTURE USE	AN	16-22	7
7	RATA	BLE/NON-RATABLE CODE	N	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	RESEF	RVED FOR FUTURE USE	AN	24-25	2
9	FEDER	RAL CLASSIFICATION CODE	AN	26-26	1
	Report federal	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	Α	27-27	1
	Report informa	the code that specifies the type of classification ation.			
	Code	Description			
	Α	"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.			
	N	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			

Field No.	Field Ti	itle/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	Α	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	INDUS	TRY GROUP CODE	N	30-30	1
		the code that indicates the industry group assigned to ific 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		the charge per exposure unit (usually \$100.00 of	N	31-40	10

Field No.	Field Ti	tle/Description	Class	Position	Bytes
	payroll	for a given classification.			
	For "A	Rated" or Statistical Classes, this field will be zero-filled.			
	with Cl	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		SIFICATION MINIMUM PREMIUM AMOUNT PPLICABLE: CA, MN, NY	N	41-50	10
		the amount that reflects the lowest amount of m allowed per classification.			
	For "A	Rated" or Statistical Classes this field will be zero-filled.			
		ne "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	N	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	N	61-61	1
	Report for the	the code that indicates how premiums are determined classification.			
	For Sta	atistical 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		MN 1 EXPECTED LOSS RATE FACTOR PPLICABLE: CA, DE, NJ, PA	N	62-71	10
	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	COLUI	MN 1 EXPECTED LOSS RATE EXCEPTION CODE	Α	72-72	1

rage 13			1/6	COI U U
Field No.	Field Title/Description	Class	Position	Bytes
	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	N	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	N	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	N	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	N	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.			
30	RESERVED FOR FUTURE USE	AN	100-150	51

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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	N	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	N	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	N	4-7	4
	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.			
4	FIRST LAYER FACTOR - SCHEDULE X/NON-STOCK NOT APPLICABLE: CA, MN, NY	N	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	. N	11-14	4
	NOT APPLICABLE: CA, MN, NY			
	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	N	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	N	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	N	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	N	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	N	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	N	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 NOT APPLICABLE: CA, MN, NY	N	37-39	3
	Report the premium discount percentage for the fifth premium gradation layer.			
13	SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE	N	40-44	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.			
14	SIXTH LAYER FACTOR- SCHEDULE X/NON-STOCK NOT APPLICABLE: CA, MN, NY	N	45-47	3
	Report the factor used to discount premium for the sixth premium gradation layer.			
15	FIRST PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE Y/STOCK	N	48-51	4

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	N	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 NOT APPLICABLE: CA, MN, NY	N	55-58	4
	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	N	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	N	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 NOT APPLICABLE: CA, MN, NY	N	66-68	3
	Report the factor that represents the premium discount percentage for the third premium gradation layer.			
21	FOURTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	N	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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Field No.	Field Title/Description	Class	Position	Bytes
22	FOURTH LAYER FACTOR- SCHEDULE Y/STOCK	N	73-75	3
	NOT APPLICABLE: CA, MN, NY			
	Report the premium discount percentage for the fourth premium gradation layer.			
23	FIFTH PREMIUM DISCOUNT LAYER AMOUNT - SCHEDULE Y/STOCK	N	76-80	5
	NOT APPLICABLE: CA, MN, NY			
	Report the dollar amount of the fifth premium discount layer.			
	Enter in thousands of dollars.			
24	FIFTH LAYER FACTOR - SCHEDULE Y/STOCK	N	81-83	3
	NOT APPLICABLE: CA, MN, NY			
	Report the premium discount percentage for the fifth premium gradation layer.			
25	SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	N	84-88	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.			
26	SIXTH LAYER FACTOR- SCHEDULE Y/STOCK	N	89-91	3
	NOT APPLICABLE: CA, MN, NY			
	Report the factor used to discount premium for the sixth premium gradation layer.			
27	FIRST PREMIUM DISCOUNT LAYER AMOUNT - ASSIGNED RISK	N	92-95	4
	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.			
28	FIRST LAYER FACTOR - ASSIGNED RISK NOT APPLICABLE: CA, MN, NY	N	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.

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Field No.	Field Title/Description	Class	Position	Bytes
29	SECOND PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	N	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	N	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	N	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	N	110-112	3
	NOT APPLICABLE: CA, MN, NY			
	Report the factor that represents the premium discount percentage for the third premium gradation layer.			
33	FOURTH PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	N	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 NOT APPLICABLE: CA, MN, NY	N	120-124	5
	Report the dollar amount of the fifth premium discount layer.			
	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	N	125-127 3
	Report the premium discount percentage for the fifth premium gradation layer.		
37	SIXTH PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	N	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	N	133-135 3
	NOT APPLICABLE: CA, MN, NY		
	Report the factor used to discount premium for the sixth premium gradation layer.		
39	RESERVED FOR FUTURE USE	AN	136-150 15
	NOT APPLICABLE: CA, MN, NY		

Field No.	Field Title/Description	Class	Position	Bytes
CLASSIFI	CATION WORDING RECORD			
1	RECORD TYPE CODE Report Code "4".	N	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.	N	2-3	2
3	RESERVED FOR FUTURE USE	AN	4-6	3
4	CLASSIFICATION CODE Report the code corresponding to the classification.	N	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	N	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	AN	25-94	70
	Report as much of the classification code wording as fits in this field.			
9	RESERVED FOR FUTURE USE	AN	95-150	56

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	Field No.	Field Title/Description	Class	Position	Bytes
FILE CONTROL RECORD					
	1	RECORD TYPE CODE Report "9".	N	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.	N	2-7	6
		Format YYMMDD.			
	3	RECORD COUNT TOTAL Report the total number of records on rate file.	N	8-13	6
	4	RATE FIELD HASH TOTAL Report the total number of records containing a classification manual/loss cost rate.	N	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