



Workers Compensation Insurance Organizations, Inc.

WCIO

**WCIO Workers Compensation Data  
Specifications**

**WORKERS COMPENSATION CLASSES AND  
RATES (WCRATE)**

Summary of Changes: No changes in this version.

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

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

<b>TOPIC/ FIELD NAME</b>	<b>SUBJECT HEADING</b>	<b>POSITION</b>
SIXTH LAYER FACTOR- SCHEDULE X/NON-STOCK	Premium Discount Record	<a href="#">45-47</a>
SIXTH LAYER FACTOR- SCHEDULE Y/STOCK	Premium Discount Record	<a href="#">89-91</a>
SIXTH PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	Premium Discount Record	<a href="#">128-132</a>
SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK	Premium Discount Record	<a href="#">40-44</a>
SIXTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	Premium Discount Record	<a href="#">84-88</a>
STATE CODE	Classification Wording Record	<a href="#">2-3</a>
	Header Record	<a href="#">2-3</a>
	Premium Discount Record	<a href="#">2-3</a>
	Rate Record	<a href="#">2-3</a>
STATE REFERENCE POINT AMOUNT	Header Record	<a href="#">16-22</a>
SUBMISSION CREATION DATE	File Control Record	<a href="#">2-7</a>
<b>T</b>		
THIRD LAYER FACTOR- ASSIGNED RISK	Premium Discount Record	<a href="#">110-112</a>
THIRD LAYER FACTOR- SCHEDULE X/NON-STOCK	Premium Discount Record	<a href="#">22-24</a>
THIRD LAYER FACTOR- SCHEDULE Y/STOCK	Premium Discount Record	<a href="#">66-68</a>
THIRD PREMIUM DISCOUNT LAYER AMOUNT- ASSIGNED RISK	Premium Discount Record	<a href="#">106-109</a>
THIRD PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE X/NON-STOCK	Premium Discount Record	<a href="#">18-21</a>
THIRD PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK	Premium Discount Record	<a href="#">62-65</a>
TYPE OF RATE DATA CODE	Header Record	<a href="#">72-72</a>
<b>U</b>		
UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL	Header Record	<a href="#">23-29</a>
UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—EXPERIENCE RATING	Header Record	<a href="#">34-37</a>
UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—POLICY RATING	Header Record	<a href="#">30-33</a>

Field No.	Field Title/Description	Class	Position	Bytes
<b>HEADER RECORD</b>				
1	<b>RECORD TYPE CODE</b> Report "1".  Record Type Code 1 indicates a Header Record.  Submit one Header Record per rate file.	N	1-1	1
2	<b>STATE CODE</b> Report the state code.	N	2-3	2
3	<b>EFFECTIVE DATE</b> Report the date the rate became effective.  This applies to all classification codes on this file.  Format YYMMDD.	N	4-9	6
4	<b>EXPIRATION DATE</b> <i>NOT APPLICABLE: CA, DE, MA, NJ, NY, PA</i>  Report the date the rate expired.  Format YYMMDD.	N	10-15	6
5	<b>STATE REFERENCE POINT AMOUNT</b> <i>NOT APPLICABLE: CA, DE, MA, NJ, NY, PA</i>  Report the state reference point amount used for experience rating.	N	16-22	7
6	<b>UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL</b> <i>NOT APPLICABLE: CA, DE, NJ, PA</i>  Report the accident limit used for experience rating.	N	23-29	7
7	<b>UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—POLICY RATING</b> <i>NOT APPLICABLE: CA</i>  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.	N	30-33	4
8	<b>UNITED STATES LONGSHORE AND HARBOR WORKERS' LOADING PERCENTAGE FACTOR - NON-FEDERAL CLASSES—EXPERIENCE RATING</b> <i>NOT APPLICABLE: CA, DE, NJ, PA</i>		34-37	4

Field No.	Field Title/Description	Class	Position	Bytes
	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 experience rating.  There is an assumed decimal point between positions 36 and 37.			
9	<b>RESERVED FOR FUTURE USE</b>	AN	38-50	13
10	<b>EMPLOYERS LIABILITY ACCIDENT LIMITATION AMOUNT</b> <i>NOT APPLICABLE: CA, NJ</i>	N	51-60	10
	Report the amount that represents the accident limitation for policies that have employer's liability coverage.  This is used for experience rating.			
11	<b>EXPENSE CONSTANT AMOUNT</b> <i>NOT APPLICABLE: CA, MA, MN, NY, PA</i>	N	61-70	10
	Report the dollar amount of the premium charge applied to every policy.			
12	<b>APPLICABILITY CODE</b>	N	71-71	1
	Report the code that identifies to which policies the new rates apply.  <b>Code Description</b>			
	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	<b>TYPE OF RATE DATA CODE</b> <i>NOT APPLICABLE: CA, NJ</i>	N	72-72	1
	Report the code that defines the type of business to which the rates apply.  <b>Code Description</b>			
	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	<b>POLICY SURCHARGE FACTOR - SECOND INJURY FUND</b>	N	73-82	10

Field No.	Field Title/Description	Class	Position	Bytes
	<i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NY, PA, WI</i>			
	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	<b>POLICY SURCHARGE FACTOR - UNINSURED EMPLOYERS FUND</b>	N	83-92	10
	<i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NY, PA, WI</i>			
	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	<b>POLICY SURCHARGE FACTOR - PLAN SURCHARGE FOR REJECTED VOLUNTARY COVERAGE</b>	N	93-102	10
	<i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NY, PA, WI</i>			
	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	<b>PRIMARY/EXCESS SPLIT POINT</b>	N	103-108	6
	<i>NOT APPLICABLE: CA, DE, MI, NC, NJ, NY, PA, WI</i>			
	Report the amount that identifies the value at which a loss is split into its primary and excess portions.			
18	<b>RESERVED FOR FUTURE USE</b>	AN	109-150	42



Field No.	Field Title/Description	Class	Position	Bytes
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**RATE RECORD**

1	<b>RECORD TYPE CODE</b> Report "2".	N	1-1	1
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Record Type Code 2 indicates a Rate Record and contains classification detail.

2	<b>STATE CODE</b> Report the state code to which these classes and rates apply.	N	2-3	2
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3	<b>RESERVED FOR FUTURE USE</b>	AN	4-6	3
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4	<b>CLASSIFICATION CODE</b> Report the code corresponding to the classification.	N	7-10	4
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5	<b>CLASSIFICATION CODE SUFFIX DESCRIPTION CODE</b> <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI</i>	A	11-15	5
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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 Title/Description	Class	Position	Bytes
	applicable rate pages.			
6	<b>RESERVED FOR FUTURE USE</b>	AN	16-22	7
7	<b>RATABLE/NON-RATABLE CODE</b> Report the code used to report whether the classification is subject to experience or retrospective rating.	N	23-23	1
	<b>Code Description</b>			
	0 Classification is not subject to Experience or Retrospective Rating.			
	1 Classification is subject to Experience or Retrospective Rating.			
8	<b>RESERVED FOR FUTURE USE</b>	AN	24-25	2
9	<b>FEDERAL CLASSIFICATION CODE</b> Report the code used to determine if a classification code is federal or non-federal.	AN	26-26	1
	<b>Code Description</b>			
	Blank Non-Federal Classification			
	F Federal Classification			
10	<b>CLASSIFICATION TYPE CODE</b> Report the code that specifies the type of classification information.	A	27-27	1
	<b>Code Description</b>			
	A "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.			
	M 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 Title/Description	Class	Position	Bytes
	This category includes Schedule Rating, Short Rate Penalty, Deviations, etc. as defined in the Statistical Plan.			
11	<b>MINIMUM PREMIUM EXCEPTION CODE</b> <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI</i>	A	28-28	1
	Report the code that indicates whether an exception to standard minimum premium handling is encountered.			
	Refer to the Data Reporting Handbook for further instructions.			
12	<b>RESERVED FOR FUTURE USE</b>	AN	29-29	1
13	<b>INDUSTRY GROUP CODE</b>	N	30-30	1
	Report the code that indicates the industry group assigned to a specific classification code.			
	<b>Code Description</b>			
	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	<b>CLASSIFICATION MANUAL/LOSS COST RATE</b>	N	31-40	10
	Report the charge per exposure unit (usually \$100.00 of			

Field No.	Field Title/Description	Class	Position	Bytes
	payroll) for a given classification.  For "A Rated" or Statistical Classes, this field will be zero-filled.  "A Rated" and some Statistical Classes will be shown on a file with Classification Manual Rate zero-filled. N/A: CA, DE, MI, MN, NC, NCCI, NJ, NY, PA, WI  There is an assumed decimal between positions 36 and 37.			
15	<b>CLASSIFICATION MINIMUM PREMIUM AMOUNT</b> <i>NOT APPLICABLE: CA, MN, NY</i>	N	41-50	10
	Report the amount that reflects the lowest amount of premium allowed per classification.  For "A Rated" or Statistical Classes this field will be zero-filled.  Maritime "A Rated" Classes will show minimum premium amount in whole dollars. N/A: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI			
16	<b>LOSS CONSTANT AMOUNT</b> <i>NOT APPLICABLE: CA, DE, MN, NJ, NY, PA</i>	N	51-60	10
	Report the premium charge applicable to the policy where the premium for any state, exclusive of the expense constant, is less than the amount set by the DCO.			
17	<b>EXPOSURE BASE CODE</b>	N	61-61	1
	Report the code that indicates how premiums are determined for the classification.  For Statistical Classes, this field will be zero-filled.  <b>Code Description</b> 1 Premiums are determined by payroll. 2 Premiums are determined by per capita. 3 Premiums are determined by unit count.			
18	<b>COLUMN 1 EXPECTED LOSS RATE FACTOR</b> <i>NOT APPLICABLE: CA, DE, NJ, PA</i>	N	62-71	10
	Report the factor used to determine the amount of expected losses by classification for each exposure unit (usually \$100 of payroll).  For "A Rated" or Statistical Classification this field will be zero-filled.  For states with only one ELR, this field will carry the values.  There is an assumed decimal between Positions 67 and 68.			
19	<b>COLUMN 1 EXPECTED LOSS RATE EXCEPTION CODE</b>	A	72-72	1

Field No.	Field Title/Description	Class	Position	Bytes
	<i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NJ, NY, PA, WI</i>			
	Report the code that indicates whether an exception to standard ELR handling is encountered.			
20	<b>COLUMN 2 EXPECTED LOSS RATE FACTOR</b> <i>NOT APPLICABLE: CA, DE, MN, NJ, NY, PA</i>	N	73-82	10
	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	<b>RESERVED FOR FUTURE USE</b>	AN	83-83	1
22	<b>D-RATIO (DISCOUNT RATIO) FACTOR</b> <i>NOT APPLICABLE: DE, NJ, PA</i>	N	84-85	2
	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	<b>RESERVED FOR FUTURE USE</b>	AN	86-86	1
24	<b>EX-MED RATIO FACTOR</b> <i>NOT APPLICABLE: DE, MA, MN, NJ, PA</i>	N	87-88	2
	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	<b>RESERVED FOR FUTURE USE</b>	AN	89-89	1
26	<b>HAZARD GROUP CODE</b>	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	<b>MANDATORY ASSOCIATED CLASSIFICATION CODE - NON-RATABLE</b> <i>NOT APPLICABLE: CA, MN, NJ</i>	N	91-94	4
	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.			

Field No.	Field Title/Description	Class	Position	Bytes
	If a "0" is reported in position 23, this field will be zero-filled.			
28	<b>RESERVED FOR FUTURE USE</b>	AN	95-95	1
29	<b>OPTIONAL ASSOCIATED CLASSIFICATION CODE - NON-RATABLE</b> <i>NOT APPLICABLE: CA, MN, NJ</i>	N	96-99	4
	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	<b>RESERVED FOR FUTURE USE</b>	AN	100-150	51

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

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



Field No.	Field Title/Description	Class	Position	Bytes
	<i>NOT APPLICABLE: CA, MN, NY</i>			
	Report the amount that represents the portion of the policy premium using the first premium discount layer.			
	Enter in thousands of dollars.			
16	<b>FIRST LAYER FACTOR - SCHEDULE Y/STOCK</b> <i>NOT APPLICABLE: CA, MN, NY</i>	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	<b>SECOND PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK</b> <i>NOT APPLICABLE: CA, MN, NY</i>	N	55-58	4
	Report the dollar amount of the second premium discount layer.			
	Enter in thousands of dollars.			
18	<b>SECOND LAYER FACTOR- SCHEDULE Y/STOCK</b> <i>NOT APPLICABLE: CA, MN, NY</i>	N	59-61	3
	Report the factor used to calculate the discount of the second premium gradation layer.			
19	<b>THIRD PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK</b> <i>NOT APPLICABLE: CA, MN, NY</i>	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	<b>THIRD LAYER FACTOR- SCHEDULE Y/STOCK</b> <i>NOT APPLICABLE: CA, MN, NY</i>	N	66-68	3
	Report the factor that represents the premium discount percentage for the third premium gradation layer.			
21	<b>FOURTH PREMIUM DISCOUNT LAYER AMOUNT- SCHEDULE Y/STOCK</b> <i>NOT APPLICABLE: CA, MN, NY</i>	N	69-72	4
	Report the dollar amount of the fourth premium discount layer.			
	Enter in thousands of dollars.			

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

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

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

Field No.	Field Title/Description	Class	Position	Bytes
<b>CLASSIFICATION WORDING RECORD</b>				
1	<b>RECORD TYPE CODE</b> Report Code "4".  Record Type Code 4 indicates a Classification Wording Record.	N	1-1	1
2	<b>STATE CODE</b> Report the 2-digit state code of rates covered by this file.	N	2-3	2
3	<b>RESERVED FOR FUTURE USE</b>	AN	4-6	3
4	<b>CLASSIFICATION CODE</b> Report the code corresponding to the classification.	N	7-10	4
5	<b>RESERVED FOR FUTURE USE</b>	AN	11-20	10
6	<b>CLASSIFICATION WORDING SUFFIX</b> <i>NOT APPLICABLE: DE, MN, PA</i>  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	AN	21-22	2
7	<b>CLASSIFICATION WORDING LINE SEQUENCE NUMBER</b> <i>NOT APPLICABLE: MN</i>  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.	N	23-24	2
8	<b>CLASSIFICATION WORDING</b> Report as much of the classification code wording as fits in this field.	AN	25-94	70
9	<b>RESERVED FOR FUTURE USE</b>	AN	95-150	56

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