



Workers Compensation Insurance Organizations, Inc.

WCIO

**WCIO Workers Compensation Data
Specifications**

**WORKERS COMPENSATION EXPERIENCE
MODIFICATION, CLASSIFICATION CODE
ELECTRONIC SPECIFICATIONS (WCMODS)**

Summary of Changes: No changes in this version.

TOPIC/ FIELD NAME	SUBJECT HEADING	POSITION
A		
ADDRESS - CITY	Address Record	103-132
ADDRESS - STATE	Address Record	133-134
ADDRESS - STREET	Address Record	43-102
ADDRESS - ZIP CODE	Address Record	135-143
ADDRESS STRUCTURE CODE	Address Record	42-42
ADDRESS TYPE CODE	Address Record	41-41
C		
CARRIER CODE	Header Record	41-45
CLASSIFICATION CODE	Classification Record	41-44
CLASSIFICATION RATE	Classification Record	59-68
CLASSIFICATION WORDING	Classification Record	69-128
CLASSIFICATION WORDING SUFFIX	Classification Record	45-46
CONTINUATION CODE	Address Record	40-40
	Classification Record	40-40
	Name Record	40-40
CURRENT POLICY CODE	Header Record	40-40
E		
EXPERIENCE MODIFICATION FACTOR	Experience Modification Record	40-43
EXPERIENCE MODIFICATION ISSUE DATE	Link Data Common to All Records	28-33
EXPERIENCE MODIFICATION TYPE CODE	Header Record	90-90
EXPERIENCE MODIFICATION/MERIT RATING FACTOR	Experience Modification Record	44-49
EFFECTIVE DATE		
EXPERIENCE RATING MODIFICATION STATUS CODE	Experience Modification Record	51-52
F		
FILE TYPE CODE	Link Data Common to All Records	3-3
L		
LINK DATA	Address Record	1-33
	Classification Record	1-33
	Experience Modification Record	1-33
	Header Record	1-33
	Name Record	1-33
N		
NAME OF INSURED	Name Record	51-140
NAME TYPE CODE	Name Record	41-41
P		
POLICY EFFECTIVE DATE	Header Record	76-81
POLICY EXPIRATION OR CANCELLATION DATE	Header Record	82-87
POLICY NUMBER IDENTIFIER	Header Record	51-68
PRIMARY NAME CODE	Name Record	47-47
R		
RATE CARD NUMBER	Link Data Common to All Records	22-27
RECORD SEQUENCE NUMBER	Address Record	34-37
	Classification Record	34-37
	Experience Modification Record	34-37
	Header Record	34-37
	Name Record	34-37
RECORD TYPE CODE	Address Record	38-39
	Classification Record	38-39
	Experience Modification Record	38-39
	Header Record	38-39

TOPIC/ FIELD NAME	SUBJECT HEADING	POSITION
RESERVED FOR FUTURE USE	Name Record	38-39
	Address Record	144-200
	Classification Record	47-58
	Classification Record	129-147
	Classification Record	149-200
	Experience Modification Record	53-200
	Header Record	46-50
	Header Record	69-75
	Header Record	88-89
	Header Record	91-200
	Link Data Common to All Records	13-21
	Name Record	42-46
	Name Record	48-50
	Name Record	141-200
REVISION CODE	Experience Modification Record	50-50
RISK ID NUMBER	Link Data Common to All Records	4-12
S		
STATE CODE	Link Data Common to All Records	1-2
U		
UNITED STATES LONGSHORE AND HARBOR WORKERS' CODE	Classification Record	148-148

Field No.	Field Title/Description	Class	Position	Bytes
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LINK DATA COMMON TO ALL RECORDS

1	STATE CODE	N	1-2	2
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Report the state code for which the experience modification was promulgated.

If the experience modification is an interstate modification, this field will be a "99".

2	FILE TYPE CODE	N	3-3	1
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Report the code that indicates the type of records contained in the file.

Code Description

1 Update records

2 Master

3	RISK ID NUMBER	AN	4-12	9
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Report the unique risk (experience rating) identification number assigned by NCCI or the risk identification number given by the independent DCO assigned to the state where applicable.

For interstate risks, report the NCCI assigned number.

For intrastate risks, report the DCO assigned number.

For non-rated risks, this field is optional.

4	RESERVED FOR FUTURE USE	AN	13-21	9
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5	RATE CARD NUMBER	N	22-27	6
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NOT APPLICABLE: NJ

Report the number assigned by the DCO associated with an employer or location.

6	EXPERIENCE MODIFICATION ISSUE DATE	N	28-33	6
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Report the specific experience modification issue date that is unique to the employer and common to all the records.

Format YYMMDD.

Field No.	Field Title/Description	Class	Position	Bytes
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HEADER RECORD

1	LINK DATA		1-33	33
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NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI

Link Data is a collection of data elements that are common to all records in the data specification. These common data elements allow the applicable records to be joined. For presentation purposes only, Link Data is shown as Record Type 0 or 00 and should not be considered a separate record but rather a sub-record within each record.

2	RECORD SEQUENCE NUMBER	N	34-37	4
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NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI

Report the sequentially assigned number given to records containing common data.

The Record Sequence Number refers to common data found in positions 1 - 33.

3	RECORD TYPE CODE	N	38-39	2
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NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI

Report "01".

4	CURRENT POLICY CODE	N	40-40	1
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NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI

Report the code that informs the insurer if there is a current policy in effect on the experience modification issue date.

Code Description

0 Insurer receiving file does not have policy in effect on experience modification issue date.

1 Insurer receiving file has policy in effect on experience modification issue date.

5	CARRIER CODE	N	41-45	5
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NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI

Report the code assigned to the reporting company by NCCI or other DCO.

6	RESERVED FOR FUTURE USE	AN	46-50	5
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NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI

7	POLICY NUMBER IDENTIFIER	AN	51-68	18
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NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI

Report the unique identifier used for identifying the policy.

Do not report embedded blanks or marks of punctuation.

Field No.	Field Title/Description	Class	Position	Bytes
8	RESERVED FOR FUTURE USE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	AN	69-75	7
9	POLICY EFFECTIVE DATE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i> Report the date that the policy became effective. Format YYMMDD.	N	76-81	6
10	POLICY EXPIRATION OR CANCELLATION DATE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i> Report the date that the policy expired or was cancelled. Format YYMMDD.	N	82-87	6
11	RESERVED FOR FUTURE USE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	AN	88-89	2
12	EXPERIENCE MODIFICATION TYPE CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i> Report the code that describes the type of modification published. Code Description 1 Preliminary N/A: NJ 2 Final N/A: NJ 3 Independant Carrier Plan N/A: NJ 4 Contingent	N	90-90	1
13	RESERVED FOR FUTURE USE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	AN	91-200	110

Field No.	Field Title/Description	Class	Position	Bytes
EXPERIENCE MODIFICATION RECORD				
1	LINK DATA <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>		1-33	33
	Link Data is a collection of data elements that are common to all records in the data specification. These common data elements allow the applicable records to be joined. For presentation purposes only, Link Data is shown as Record Type 0 or 00 and should not be considered a separate record but rather a sub-record within each record.			
2	RECORD SEQUENCE NUMBER <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	34-37	4
	Report the sequentially assigned number given to records containing common data.			
	The Record Sequence Number refers to common data found in positions 1 - 33.			
3	RECORD TYPE CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	38-39	2
	Report "02".			
4	EXPERIENCE MODIFICATION FACTOR <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	40-43	4
	Report the factor that applies to subject premium and reflects a risk's variation from the average risk.			
	There is an assumed decimal point between positions 40 and 41.			
5	EXPERIENCE MODIFICATION/MERIT RATING FACTOR EFFECTIVE DATE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	44-49	6
	Report the date when the experience modification that applies to the exposure becomes effective.			
	Format YYMMDD.			
6	REVISION CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	50-50	1
	Report the code that indicates whether there has been a revision.			
	Code	Description		
	1	Not Revised		
	2	Revised		
7	EXPERIENCE RATING MODIFICATION STATUS CODE	N	51-52	2

Field No.	Field Title/Description	Class	Position	Bytes
	<p><i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the code that identifies the status of the experience modification at time of issuance.</p> <p>The Experience Modification Issue Date is in positions 28-33 of the Header Record.</p> <p>Code Description</p> <p>01 Insufficient premium</p> <p>02 No current coverage</p> <p>03 Material ownership change</p> <p>04 Not experience rated N/A: NJ</p> <p>05 Experience rated</p>			
8	<p>RESERVED FOR FUTURE USE</p> <p><i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i></p>	AN	53-200	148

Field No.	Field Title/Description	Class	Position	Bytes
CLASSIFICATION RECORD				
1	LINK DATA <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>		1-33	33
	Link Data is a collection of data elements that are common to all records in the data specification. These common data elements allow the applicable records to be joined. For presentation purposes only, Link Data is shown as Record Type 0 or 00 and should not be considered a separate record but rather a sub-record within each record.			
2	RECORD SEQUENCE NUMBER <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	34-37	4
	Report the sequentially assigned number given to records containing common data.			
	The Record Sequence Number refers to common data found in positions 1-33.			
3	RECORD TYPE CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	38-39	2
	Report "03".			
4	CONTINUATION CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	40-40	1
	Report the code that indicates if a record is a continuation.			
	Code	Description		
	0	Not a continuation record		
	1	Record is continuation of the record that bears the next lower record sequence number		
5	CLASSIFICATION CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	41-44	4
	Report the classification code corresponding to the classification assigned to the insured.			
6	CLASSIFICATION WORDING SUFFIX <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	AN	45-46	2
	Report the suffix that will provide a cross-reference to the Manual Classification wording.			
	Primary Wording is reported as "00". N/A: CA			
7	RESERVED FOR FUTURE USE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	AN	47-58	12

Field No.	Field Title/Description	Class	Position	Bytes
8	<p>CLASSIFICATION RATE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the manual or authorized rate associated with the classification.</p> <p>There is an assumed decimal point between positions 64 and 65.</p>	N	59-68	10
9	<p>CLASSIFICATION WORDING <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the wording that describes the classification reported.</p>	AN	69-128	60
10	<p>RESERVED FOR FUTURE USE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i></p>	AN	129-147	19
11	<p>UNITED STATES LONGSHORE AND HARBOR WORKERS' CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the code that identifies whether this classification has USL&HW exposure.</p> <p>Code Description</p> <p>1 USL&HW exposure</p> <p>2 None</p>	N	148-148	1
12	<p>RESERVED FOR FUTURE USE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i></p>	AN	149-200	52

Field No.	Field Title/Description	Class	Position	Bytes
NAME RECORD				
1	<p>LINK DATA <i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Link Data is a collection of data elements that are common to all records in the data specification. These common data elements allow the applicable records to be joined. For presentation purposes only, Link Data is shown as Record Type 0 or 00 and should not be considered a separate record but rather a sub-record within each record.</p>		1-33	33
2	<p>RECORD SEQUENCE NUMBER <i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the sequentially assigned number given to records containing common data.</p> <p>The Record Sequence Number refers to common data found in positions 1-33.</p>	N	34-37	4
3	<p>RECORD TYPE CODE <i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report "04".</p>	N	38-39	2
4	<p>CONTINUATION CODE <i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the code that indicates if a record is a continuation.</p> <p>Code Description</p> <p>0 Not a continuation record</p> <p>1 Record is continuation of the record that bears the next lower record sequence number</p>	N	40-40	1
5	<p>NAME TYPE CODE <i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the code representing the type of name.</p> <p>Code Description</p> <p>1 Personal Name Type</p> <p>2 Commercial Name Type</p> <p>3 String Name Type</p>	N	41-41	1
6	<p>RESERVED FOR FUTURE USE <i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p>	AN	42-46	5
7	<p>PRIMARY NAME CODE</p>	N	47-47	1

Field No.	Field Title/Description	Class	Position	Bytes
	<p><i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the code that indicates whether the primary insured's name is being shown on the mod sheet.</p> <p>Code Description</p> <p>0 Not Primary Name</p> <p>1 Primary Name</p>			
8	<p>RESERVED FOR FUTURE USE</p> <p><i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p>	AN	48-50	3
9	<p>NAME OF INSURED</p> <p><i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p> <p>Report the name of the insured.</p> <p>Personal names are to be reported with each portion of the name separated by a comma delimiter: last name, first name, and middle name or initial.</p>	AN	51-140	90
10	<p>RESERVED FOR FUTURE USE</p> <p><i>NOT APPLICABLE: CA, DE, MA, MN, NC, NCCI, NJ, PA, WI</i></p>	AN	141-200	60

Field No.	Field Title/Description	Class	Position	Bytes
ADDRESS RECORD				
1	LINK DATA <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>		1-33	33
	Link Data is a collection of data elements that are common to all records in the data specification. These common data elements allow the applicable records to be joined. For presentation purposes only, Link Data is shown as Record Type 0 or 00 and should not be considered a separate record but rather a sub-record within each record.			
2	RECORD SEQUENCE NUMBER <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	34-37	4
	Report the sequentially assigned number given to records containing common data.			
	The Record Sequence Number refers to common data found in positions 1-33.			
3	RECORD TYPE CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	38-39	2
	Report "05".			
4	CONTINUATION CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	40-40	1
	Report the code that indicates if a record is a continuation.			
	Code	Description		
	0	Not a continuation record		
	1	Record is continuation of the record that bears the next lower record sequence number		
5	ADDRESS TYPE CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	41-41	1
	Report the code that identifies the mailing address of the insured or the location of operation's address.			
	Code	Description		
	1	Mailing Address of Insured		
	2	Location of Operation's Address		
6	ADDRESS STRUCTURE CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	N	42-42	1
	Report the code identifying the structure of the reported address.			

Field No.	Field Title/Description	Class	Position	Bytes
	Code Description			
	1 Reported address follows structure.			
	2 Reported address is free form.			
7	ADDRESS - STREET <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i> Report the street number and name, post office box, or other description.	AN	43-102	60
8	ADDRESS - CITY <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i> Report the city name.	AN	103-132	30
9	ADDRESS - STATE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i> Report the U.S. Postal Service abbreviation for the state.	AN	133-134	2
10	ADDRESS - ZIP CODE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i> Report the U.S. post office zip code	AN	135-143	9
11	RESERVED FOR FUTURE USE <i>NOT APPLICABLE: CA, DE, MA, MI, MN, NC, NCCI, NJ, PA, WI</i>	AN	144-200	57