

**Experience Modification  
Subscription  
Product #DP2010/A**

Revised: February 2015

A weekly subscription of experience modification and experience modification eligibility data for California employers.

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



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**Notice**

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## Overview

The Experience Modification Subscription data file includes experience rating information as defined in California Insurance Code Section 11752.7(c)(1). All transactions include the employer name, address, experience modification, bureau assigned classifications and limited policy information. Upon initial setup, the WCIRB will provide a master file of all experience rating information including a DNQ (“does not qualify”) notation for risks that do not meet the experience rating eligibility threshold. Incremental updates containing new experience modifications (or DNQ notations) will be issued weekly.

## Eligibility and Ordering Information

The product is available to California insurers and to registered California Advisory Organizations in good standing with the California Department of Insurance. A company interested in becoming a California Advisory Organization should review California Insurance Code section 11753 and contact the California Department of Insurance.

To begin the ordering process, contact [marketing@wcirb.com](mailto:marketing@wcirb.com) to request a copy of Form 205—*Experience Modification Subscription*.

## General Specifications

1. There are several records for each employer, each containing the Bureau Number assigned to that employer by the Workers’ Compensation Insurance Rating Bureau of California (WCIRB).
2. There are six record types:
  - Type 1 - address
  - Type 2 – experience modification or DNQ notation
  - Type 3 – risk name
  - Type 4 – classification codes
  - Type 5 – policy number and policy dates (for the insurer of record only), blank for others
  - Type 6 – file count
3. Records are fixed length at 176 bytes.
4. All fields are characters with no signed or packed fields. All numeric fields are right justified, with high order zeros. All alphanumeric fields are left justified, with low order blanks. Unused fields are blank.
5. Carrier Code is the California Carrier Code assigned by the WCIRB.

## Delivery

The WCIRB uses GlobalScape, Inc. ([www.globalscape.com](http://www.globalscape.com)) to securely deliver this product to subscribers. Each subscriber will have a secure folder on the GlobalScape server. Once the weekly file is created, it is copied to the subscriber’s folder where it is compressed and encrypted. The file will remain in the folder for 6 days and then will automatically be moved to an archive subfolder. The archive subfolder will be purged every 30 days. Subscribers will have read-only access to their folder.

The data can be delivered using the following network protocols:

Protocol	Details
sFTP	provides file access, file transfer, and file management functionalities over any reliable data stream as an extension of the Secure Shell protocol (SSH) version 2
FTPS	is an extension to the FTP that adds support for the Transport Layer Security (TLS) and the Secure Sockets Layer (SSL) cryptographic protocols
HTTPS	Layering the HTTP on top of the SSL/TLS protocol, it adds the security capabilities of SSL/TLS to standard HTTP communications

## Encryption Options

Files will be stored in the subscriber’s GlobalScape directory using PGP encryption. Currently there is no option to receive data in an unencrypted format.

## Record Layouts

### Record Type 1: Address Record

This record type contains mailing address information shown in item 1 of the workers' compensation policy. There is only one Type 1 record per employer.

Field Location	Field Usage	Name	Field Description
1-7	N	Bureau Number	A seven digit number assigned to the risk by the WCIRB. Right justified with leading zeros.
8	N	Record Type	Identifies the type of record.  Values: 1 = Address Record
9	AN	Recipient Carrier Indicator	Indicates if the insurer receiving the data is currently insuring the employer.  Values: 0 = Recipient insurer is not currently insuring the employer 1 = Recipient insurer is currently insuring the employer BLANK = Recipient insurer has not requested the above indicators
10-28	AN	City of Employer	Employer City (as shown in item 1 of the policy declaration page). Left justified, low order blanks.
29-33	AN	Zip Code	Employer zip code (as shown in item 1 of the policy declaration page). Left justified, blank if not used.
34-168	AN	Address of Employer	Employer mailing address (as shown in item 1 of the policy declaration page). Left justified, low order blanks.
169-172	N	Record Number	Record sequence number for this employer.
173-176	N	Number of Records	Total number of records (all types) for this employer.

**Record Type 2: Experience Modifications**

This record type contains up to 14 experience modification data segments for an employer. If there are multiple experience modifications, they are in descending order based on inception date. There is only one Type 2 record per employer.

Field Location	Field Usage	Name	Field Description
1-7	N	Bureau Number	A seven digit number assigned to the risk by the WCIRB. Right justified with leading zeros.
8	N	Record Type	Identifies the type of record.  Values: 2 = Experience Modification Record
9-10	N	Number of Experience Modifications	Total number of experience modifications for this employer.  Values: 01 thru 14
11-21	—	Experience Modification Data-1	See below
11-13	N	Experience Modification	Displays the calculated experience modification. Two (2) digit modifications will have a zero in position 11. Four (4) digit mods will be shown as "999"
14	AN	Modification Change Indicator	Indicates if the experience modification has been revised or if the employer is ineligible for a specific reason. Values: R=Revised Experience Modification I=Ineligible Due to Insufficient Premium BLANK=None of the above.
15	AN	Type of Experience Modification	Indicates the type of issued experience modification.  Values: N=Newly issued experience modification P = Previously issued experience modification BLANK = Inactive, no current experience modification

Field Location	Field Usage	Name	Field Description
16-21	N	Inception of Modification	Inception year of the experience modification  YYMMDD = If the subscribing insurer is the current insurer of record for.  YY =If the subscribing insurer is not the current insurer of record. Positions 18-21 will be blank.
22-32	AN	Experience Modification Data-2	Same as for locations 11-21, above.
33-43	AN	Experience Modification Data-3	Same as for locations 11-21, above.
44-54	AN	Experience Modification Data-4	Same as for locations 11-21, above.
55-65	AN	Experience Modification Data-5	Same as for locations 11-21, above.
66-76	AN	Experience Modification Data-6	Same as for locations 11-21, above.
77-87	AN	Experience Modification Data-7	Same as for locations 11-21, above.
88-98	AN	Experience Modification Data-8	Same as for locations 11-21, above.
99-109	AN	Experience Modification Data-9	Same as for locations 11-21, above.
110-120	AN	Experience Modification Data-10	Same as for locations 11-21, above.
121-131	AN	Experience Modification Data-11	Same as for locations 11-21, above.
132-142	AN	Experience Modification Data-12	Same as for locations 11-21, above.
143-153	AN	Experience Modification Data-13	Same as for locations 11-21, above.
154-164	AN	Experience Modification Data-14	Same as for locations 11-21, above.
165-168		Reserved	Spaces
169-172	N	Record Number	Record sequence number for this employer.
173-176	N	Number of Records	Total number of records (all types) for this employer.

**Record Type 3: Employer Names**

This record type provides employer name information. Each Type 3 record contains one name and there can be up to 254 Type 3 records per employer, sequenced alphabetically by surname. Commercial names are shown first, followed by personal names.

Field Location	Field Usage	Name	Field Description
1-7	N	Bureau Number	A seven digit number assigned to the risk by the WCIRB. Right justified with leading zeros.
8	N	Record Type	Identifies the type of record.  Values: 3 = Employer Name
9-168	AN	Name of Employer	Displays the name of the employer. Left justified, low order blanks.
169-172	N	Record Number	Record sequence number for this employer.
173-176	N	Number of Records	Total number of records (all types) for this employer.

**Record Type 4: Bureau Assigned Classification Codes**

This record type is provided only if the WCIRB has assigned one or more standard classification codes. Each Type 4 record contains up to 3 classification data segments, and there can be up to 85 Type 4 records per employer.

The first classification code reported in the first Type 4 record is the classification code which, other than standard exceptions, generated the most exposure for the current experience modification experience period.

Field Location	Field Usage	Name	Field Description
1-7	N	Bureau Number	A seven digit number assigned to the risk by the WCIRB. Right justified with leading zeros.
8	N	Record Type	Identifies the type of record.  Values: 4=Bureau Assigned Standard Classification Codes
9-10	N	Number of Classification Codes	Total number of classifications in this record.  Values: 01, 02 or 03
11-54	—	Classification Data-1	See Below
11-14	N	Classification Code	Bureau assigned standard classification for this employer.
15-54	AN	Classification Description	Description of the standard classification assigned to the employer. Left justified, low order blanks.
55-98	AN	Classification Data-2	Same as locations 11-54, above.
99-142	AN	Classification Data-3	Same as locations 11-54, above.
143-165		Reserved	Spaces
166	AN	Inspection Indicator-1	Indicates if the classification in positions 11-14 was assigned as a result of an inspection by the WCIRB.  Values: I=Inspected N=Not inspected by WCIRB



Field Location	Field Usage	Name	Field Description
167	AN	Inspection Indicator-2	Indicates if the classification in positions 55-58 was assigned as a result of an inspection by the WCIRB.  Values: I=Inspected N=Not inspected by WCIRB
168	AN	Inspection Indicator-3	Indicates if the classification in positions 99-102 was assigned as a result of an inspection by the WCIRB.  Values: I=Inspected N=Not inspected by WCIRB
169-172	N	Record Number	Record sequence number for this employer.
173-176	N	Number of Records	Total number of records (all types) for this employer.

**Record Type 5: Coverage Information by Recipient Insurer**

This record type is provided only by request of the subscribing insurer and is included only for employers currently insured by the subscribing insurer. There is only one Type 5 record per employer.

Field Location	Field Usage	Name	Field Description
1-7	N	Bureau Number	A seven digit number assigned to the risk by the WCIRB. Right justified with leading zeros.
8	N	Record Type	Identifies the type of record.  Values: 5 = Coverage Information
9-33	AN	Policy Number	Policy number as captured by the WCIRB Field may contain embedded blanks.
34-39	AN	Policy Inception	Inception date of the policy. Format: YYMMDD
40-45	AN	Policy Expiration or Cancellation Date	Expiration or cancellation date of the policy. Format: YYMMDD
46-50	AN	Carrier Code	The five digit code assigned to the insurer by the WCIRB.  Values: 00NNN – California Carrier Code.
51-168	N	Reserved	Spaces
169-172	N	Record Number	Record sequence number for this employer.
173-176	N	Number of Records	Total number of records (all types) for this employer.

**Record Type 6: Counts**

This record type is provided to show file counts. There is only one Type 6 record per file.

<b>Field Location</b>	<b>Field Usage</b>	<b>Name</b>	<b>Field Description</b>
1-7	N	BN Count	A seven digit number identifying the total number of bureau numbers in this file. Right justified with leading zeros.
8	N	Record Type	Indicates that this is the counts record.
9-15	N	Record Count	A seven digit number identifying the number of records contained in this file. Right justified with leading zeros.
16-22	N	Type 5 Record Count	A seven digit number identifying the number of Type 5 records contained in this file. Right justified with leading zeros.