

WCRATE File Companion Documentation

Full WCIO WCRATE file specs may be found on the WCIO's website <https://www.wcio.org/Document%20Library/DataSpecificationsManualPage.aspx>, by clicking the "Workers Compensation Classes and Rates (WCRATE)" hyperlink.

The WCRATE file provided by the WCIRB is both a fixed length and comma-separated text file, in accordance with the CSV Record Layout specifications. Information is being provided at the classification level and not at the classification-suffix level.

Record Type Code 3 records are not applicable to California and are not included in the WCIRB's WCRATE file and not addressed in this documentation.

I. Header Record (Record Type Code 1)

Field No.	Field Name	Type	Position	Applicable to CA?
1	RECORD TYPE CODE	(N)	1-1	Y
1A	FIELD DELIMITER (comma)	(AN)	2-2	Y
2	STATE CODE	(N)	3-4	Y
2A	FIELD DELIMITER (comma)	(AN)	5-5	Y
3	EFFECTIVE DATE	(N)	6-11	Y
3A	FIELD DELIMITER (comma)	(AN)	12-12	Y
4	EXPIRATION DATE	(N)	13-18	N
4A	FIELD DELIMITER (comma)	(AN)	19-19	Y
5	STATE REFERENCE POINT AMOUNT	(N)	20-26	N
5A	FIELD DELIMITER (comma)	(AN)	27-27	Y
6	UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL	(N)	28-34	N
6A	FIELD DELIMITER (comma)	(AN)	35-35	Y
7	USL&HW LOADING PERCENTAGE FACTOR-NON-FEDERAL CLASSES	(N)	36-39	N
7A	FIELD DELIMITER (comma)	(AN)	40-40	Y
8	USL&HW LOADING PERCENTAGE FACTOR-NON-FEDERAL CLASSES	(N)	41-44	N
8A	FIELD DELIMITER (comma)	(AN)	45-45	Y
9	RESERVED FOR FUTURE USE		46-58	
9A	FIELD DELIMITER (comma)	(AN)	59-59	Y
10	EMPLOYERS LIABILITY ACCIDENT LIMITATION AMOUNT	(N)	60-69	N
10A	FIELD DELIMITER (comma)	(AN)	70-70	Y
11	EXPENSE CONSTANT AMOUNT	(N)	71-80	N
11A	FIELD DELIMITER (comma)	(AN)	81-81	Y
12	APPLICABILITY CODE	(N)	82-82	Y
12A	FIELD DELIMITER (comma)	(AN)	83-83	Y
13	TYPE OF RATE DATA CODE	(N)	84-84	Y
13A	FIELD DELIMITER (comma)	(AN)	85-85	Y

Field No.	Field Name	Type	Position	Applicable to CA?
14	POLICY SURCHARGE FACTOR-SECOND INJURY FUND	(N)	86-95	N
14A	FIELD DELIMITER (comma)	(AN)	96-96	Y
15	POLICY SURCHARGE FACTOR-UNINSURED EMPLOYERS FUND	(N)	97-106	N
15A	FIELD DELIMITER (comma)	(AN)	107-107	Y
16	POLICY SURCHARGE FACTOR-PLAN SURCHARGE FOR REJECTED VOLUNTARY COVERAGE	(N)	108-117	N
16A	FIELD DELIMITER (comma)	(AN)	118-118	Y
17	PRIMARY/EXCESS SPLIT POINT (NCCI ONLY)	(N)	119-124	N
18	RESERVED FOR FUTURE USE		125-250	

II. Rate Record (Record Type Code 2)

Field No.	Field Name	Type	Position	Applicable to CA?
1	RECORD TYPE CODE	(N)	1-1	Y
1A	FIELD DELIMITER (comma)	(AN)	2-2	Y
2	STATE CODE	(N)	3-4	Y
2A	FIELD DELIMITER (comma)	(AN)	5-5	Y
3	RESERVED FOR FUTURE USE		6-8	
3A	FIELD DELIMITER (comma)	(AN)	9-9	Y
4	CLASSIFICATION CODE	(N)	10-13	Y
4A	FIELD DELIMITER (comma)	(AN)	14-14	Y
5	CLASSIFICATION CODE SUFFIX DESCRIPTION CODE (NCCI ONLY)	(A)	15-19	N
5A	FIELD DELIMITER (comma)	(AN)	20-20	Y
6	RESERVED FOR FUTURE USE		21-27	
6A	FIELD DELIMITER (comma)	(AN)	28-28	Y
7	RATABLE/NON-RATABLE CODE	(N)	29-29	Y
7A	FIELD DELIMITER (comma)	(AN)	30-30	Y
8	RESERVED FOR FUTURE USE		31-32	
8A	FIELD DELIMITER (comma)	(AN)	33-33	Y
9	FEDERAL CLASSIFICATION CODE	(AN)	34-36	Y
9A	FIELD DELIMITER (comma)	(AN)	37-37	Y
10	CLASSIFICATION TYPE CODE	(AN)	38-40	Y
10A	FIELD DELIMITER (comma)	(AN)	41-41	Y
11	MINIMUM PREMIUM EXCEPTION CODE (NCCI ONLY)	(A)	42-44	N
11A	FIELD DELIMITER (comma)	(AN)	45-45	Y
12	RESERVED FOR FUTURE USE		46-46	
12A	FIELD DELIMITER (comma)	(AN)	47-47	Y
13	INDUSTRY GROUP CODE	(N)	48-48	N

Field No.	Field Name	Type	Position	Applicable to CA?
13A	FIELD DELIMETER (comma)	(AN)	49-49	Y
14	CLASSIFICATION MANUAL/LOSS COST RATE	(N)	50-60	Y
14A	FIELD DELIMETER (comma)	(AN)	61-61	Y
15	CLASSIFICATION MINIMUM PREMIUM AMOUNT	(N)	62-71	N
15A	FIELD DELIMETER (comma)	(AN)	72-72	Y
16	LOSS CONSTANT AMOUNT	(N)	73-82	N
16A	FIELD DELIMETER (comma)	(AN)	83-83	Y
17	EXPOSURE BASE CODE	(N)	84-84	Y
17A	FIELD DELIMETER (comma)	(AN)	85-85	Y
18	COLUMN 1 EXPECTED LOSS RATE FACTOR	(N)	86-96	N
18A	FIELD DELIMETER (comma)	(AN)	97-97	Y
19	COLUMN 1 ELR EXCEPTION CODE (NCCI ONLY)	(A)	98-100	N
19A	FIELD DELIMETER (comma)	(AN)	101-101	Y
20	COLUMN 2 EXPECTED LOSS RATE FACTOR	(N)	102-111	N
20A	FIELD DELIMETER (comma)	(AN)	112-112	Y
21	COLUMN 2 ELR EXCEPTION CODE (NCCI ONLY)	(A)	113-113	N
21A	FIELD DELIMETER (comma)	(AN)	114-114	Y
22	"D" RATIO FACTOR	(N)	115-118	N
22A	FIELD DELIMETER (comma)	(AN)	119-119	Y
23	"D" RATIO EXCEPTION CODE (NCCI ONLY)	(A)	120-120	N
23A	FIELD DELIMETER (comma)	(AN)	121-121	Y
24	EX-MED RATIO FACTOR	(N)	122-125	N
24A	FIELD DELIMETER (comma)	(AN)	126-126	Y
25	RESERVED FOR FUTURE USE		127-127	
25A	FIELD DELIMETER (comma)	(AN)	128-128	Y
26	HAZARD GROUP CODE	(AN)	129-129	Y
26A	FIELD DELIMETER (comma)	(AN)	130-130	Y
27	MANDATORY ASSOCIATED CLASSIFICATION CODE—NON-RATABLE	(N)	131-134	N
27A	FIELD DELIMETER (comma)	(AN)	135-135	Y
28	RESERVED FOR FUTURE USE		136-136	
28A	FIELD DELIMETER (comma)	(AN)	137-137	Y
29	OPTIONAL ASSOCIATED CLASSIFICATION CODE—NON-RATABLE	(N)	138-141	N
29A	FIELD DELIMETER (comma)	(AN)	142-142	Y
30	RESERVED FOR FUTURE USE		143-250	

IV. Class Wording Record (Record Type Code 4)

Field No.	Field Name	Type	Position	Applicable to CA?
1	RECORD TYPE CODE	(N)	1-1	Y
1A	FIELD DELIMETER (comma)	(AN)	2-2	Y
2	STATE CODE	(N)	3-4	Y
2A	FIELD DELIMETER (comma)	(AN)	5-5	Y
3	RESERVED FOR FUTURE USE		6-8	
3A	FIELD DELIMETER (comma)	(AN)	9-9	Y
4	CLASSIFICATION CODE	(N)	10-13	Y
4A	FIELD DELIMETER (comma)	(AN)	14-14	Y
5	RESERVED FOR FUTURE USE		15-24	
5A	FIELD DELIMETER (comma)	(AN)	25-25	Y
6	CLASSIFICATION WORDING SUFFIX	(AN)	26-27	Y
6A	FIELD DELIMETER (comma)	(AN)	28-28	Y
7	CLASSIFICATION WORDING LINE SEQUENCE NUMBER	(N)	29-30	Y
7A	FIELD DELIMETER (comma)	(AN)	31-31	Y
8	CLASSIFICATION WORDING	(AN)	32-103	Y
8A	FIELD DELIMETER (comma)	(AN)	104-104	Y
9	RESERVED FOR FUTURE USE		105-250	

IX. Control Record (Record Type Code 9)

Field No.	Field Name	Type	Position	Applicable to CA?
1	RECORD TYPE CODE	(N)	1-1	Y
1A	FIELD DELIMETER (comma)	(AN)	2-2	Y
2	SUBMISSION CREATION DATE	(N)	3-8	Y
2A	FIELD DELIMETER (comma)	(AN)	9-9	Y
3	RECORD COUNT TOTAL	(N)	10-15	Y
3A	FIELD DELIMETER (comma)	(AN)	16-16	Y
4	RATE FIELD HASH TOTAL	(N)	17-28	Y
4A	FIELD DELIMETER (comma)	(AN)	29-29	Y
5	RESERVED FOR FUTURE USE		30-250	

Notice

The *WCRATE File* and this *WCRATE File Companion Documentation* were developed by the Workers' Compensation Insurance Rating Bureau of California (WCIRB) for the convenience of its users and do not bear the official approval of the Insurance Commissioner and is not a regulation. The *WCRATE File* provides approved September 1, 2023 classifications, classification wording, and advisory pure premium rates.

© 2023 Workers' Compensation Insurance Rating Bureau of California. All rights reserved.

No part of this work may be reproduced or transmitted in any form or by any means, electronic or mechanical, including, without limitation, photocopying and recording, or by any information storage or retrieval system without the prior written permission of the Workers' Compensation Insurance Rating Bureau of California (WCIRB), unless such copying is expressly permitted in this copyright notice or by federal copyright law. No copyright is claimed in the text of statutes and regulations quoted within this work.

Each WCIRB member company, including any registered third-party entities, (Company) is authorized to reproduce any part of this work solely for the following purposes in connection with the transaction of workers' compensation insurance: (1) as necessary in connection with Company's required filings with the California Department of Insurance; (2) to incorporate portions of this work, as necessary, into Company manuals distributed at no charge only to Company employees; and (3) to the extent reasonably necessary for the training of Company personnel. Each Company and all agents and brokers licensed to transact workers' compensation insurance in the state of California are authorized to physically reproduce any part of this work for issuance to a prospective or current policyholder upon request at no charge solely for the purpose of transacting workers' compensation insurance and for no other purpose. This reproduction right does not include the right to make any part of this work available on any website or on any form of social media.

Workers' Compensation Insurance Rating Bureau of California, WCIRB, WCIRB California, WCIRB Connect, WCIRB Inquiry, WCIRB CompEssentials, X-Mod Direct, eSCAD, Comprehensive Risk Summary, X-Mods and More and the WCIRB California logo (WCIRB Marks) are registered trademarks or service marks of the WCIRB. WCIRB Marks may not be displayed or used in any manner without the WCIRB's prior written permission. Any permitted copying of this work must maintain any and all trademarks and/or service marks on all copies.

To seek permission to use any of the WCIRB Marks or any copyrighted material, please contact the Workers' Compensation Insurance Rating Bureau of California at customerservice@wcirb.com.