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 DELIMETER (comma)	(AN)	2-2	Y
2	STATE CODE	(N)	3-4	Y
2A	FIELD DELIMETER (comma)	(AN)	5-5	Y
3	EFFECTIVE DATE	(N)	6-11	Y
3A	FIELD DELIMETER (comma)	(AN)	12-12	Y
4	EXPIRATION DATE	(N)	13-18	N
4A	FIELD DELIMETER (comma)	(AN)	19-19	Y
5	STATE REFERENCE POINT AMOUNT	(N)	20-26	N
5A	FIELD DELIMETER (comma)	(AN)	27-27	Y
6	UNITED STATES LONGSHORE AND HARBOR WORKERS' ACCIDENT LIMIT TOTAL	(N)	28-34	N
6A	FIELD DELIMETER (comma)	(AN)	35-35	Y
7	USL&HW LOADING PERCENTAGE FACTOR-NON-FEDERAL CLASSES	(N)	36-39	N
7A	FIELD DELIMETER (comma)	(AN)	40-40	Y
8	USL&HW LOADING PERCENTAGE FACTOR-NON-FEDERAL CLASSES	(N)	41-44	N
8A	FIELD DELIMETER (comma)	(AN)	45-45	Y
9	RESERVED FOR FUTURE USE		46-58	
9A	FIELD DELIMETER (comma)	(AN)	59-59	Y
10	EMPLOYERS LIABILITY ACCIDENT LIMITATION AMOUNT	(N)	60-69	N
10A	FIELD DELIMETER (comma)	(AN)	70-70	Y
11	EXPENSE CONSTANT AMOUNT	(N)	71-80	N
11A	FIELD DELIMETER (comma)	(AN)	81-81	Y
12	APPLICABILITY CODE	(N)	82-82	Y
12A	FIELD DELIMETER (comma)	(AN)	83-83	Y
13	TYPE OF RATE DATA CODE	(N)	84-84	Y
13A	FIELD DELIMETER (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 DELIMETER (comma)	(AN)	96-96	Y
15	POLICY SURCHARGE FACTOR-UNINSURED EMPLOYERS FUND	(N)	97-106	N
15A	FIELD DELIMETER (comma)	(AN)	107-107	Y
16	POLICY SURCHARGE FACTOR-PLAN SURCHARGE FOR REJECTED VOLUNTARY COVERAGE	(N)	108-117	N
16A	FIELD DELIMETER (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 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	CLASSIFICATION CODE SUFFIX DESCRIPTION CODE (NCCI ONLY)	(A)	15-19	N
5A	FIELD DELIMETER (comma)	(AN)	20-20	Y
6	RESERVED FOR FUTURE USE		21-27	
6A	FIELD DELIMETER (comma)	(AN)	28-28	Y
7	RATABLE/NON-RATABLE CODE	(N)	29-29	Y
7A	FIELD DELIMETER (comma)	(AN)	30-30	Y
8	RESERVED FOR FUTURE USE		31-32	
8A	FIELD DELIMETER (comma)	(AN)	33-33	Y
9	FEDERAL CLASSIFICATION CODE	(AN)	34-36	Y
9A	FIELD DELIMETER (comma)	(AN)	37-37	Y
10	CLASSIFICATION TYPE CODE	(AN)	38-40	Y
10A	FIELD DELIMETER (comma)	(AN)	41-41	Y
11	MINIMUM PREMIUM EXCEPTION CODE (NCCI ONLY)	(A)	42-44	N
11A	FIELD DELIMETER (comma)	(AN)	45-45	Y
12	RESERVED FOR FUTURE USE		46-46	
12A	FIELD DELIMETER (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 proposed September 1, 2021 classifications, classification wording, and advisory pure premium rates.

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