

## 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**

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