POLICY REPORTING
ELECTRONIC SUBMISSION GUIDELINES

A.   Policy Reporting Overview and Resources

This document is intended to explain the standard electronic submission procedures for carrier groups reporting policy data. Please refer to the Pennsylvania Basic Manual at www.pcrb.com for reporting requirements.

The Workers Compensation Insurance Organizations (WCIO) has developed standards for the electronic transmission of information between insurers and rating/advisory organizations. These specifications are available for policy information, unit statistical reporting, experience modifications, detailed claim information, and individual case reports. These standards are compiled into a series of flat file data specifications referred to as the Workers Compensation Data Specifications Manual. For more information on the submission of policy data refer to the Workers Compensation Policy Reporting Specifications or by the acronym "WCPOLS."

As you read through the guidelines, note that blue stars have been strategically placed to point out valuable hints related to the topic. Questions pertaining to this document should be directed to PCRB Central Support at (215) 320-4933 or centralsupport@pcrb.com.

In addition to these guidelines, additional reference materials that may assist in the proper submission are: Pennsylvania Basic Manual, Workers Compensation Policy Reporting Specifications (WCPOLS) and the Compensation Data Exchange (CDX) User Guide.

Manual Sources:

Workers Compensation Insurance Organizations (WCIO) – *www.wcio.org*
Pennsylvania Compensation Rating Bureau – *www.pcrb.com*
Compensation Data Exchange, LLC (CDX) – *www.cdxworkcomp.org*

B.   Submitting Files

Policy data is to be submitted electronically to the PCRB through CDX. Every data submission has three required components: electronic transmittal record, WCPOLS file and submission control record. For detailed submission requirements and transmittal instructions, refer to the Electronic Transmittal Record of the Workers Compensation Data Specifications Manual.

CDX provides a common platform for insurance carriers and data collection organizations (CDX Members) to exchange data that conforms to the industry approved WCIO format. The use of CDX for the submission or retrieval of data and to provide access to other services or products is subject to availability and the terms and conditions of use established by CDX or individual DCOs. These guidelines may be accessed through the CDX web site at www.cdxworkcomp.org. CDX disclaims all liability, direct or implied, and all damages, whether direct, incidental, or punitive, arising from the use or misuse of the CDX site or services by any person or entity.

C.   Set-Up

Before data submitters can send test data or production files using CDX, a completed Insurer UMG Primary Administrator Application must be on file. If you need to establish an Insurer Primary Administrator, refer to the **CDX Users Guide**. For additional information refer to PCRB Circulars 1463 and 1464 on the PCRB website.

If a carrier group has already established a CDX Insurer Primary Administrator and currently submits policy data (WCPOLS) or unit statistical data (WCSTAT) to the PCRB via CDX, a carrier does not need to submit an additional Insurer UMG Primary Administrator Application.

If you are unsure if you currently use CDX to submit or receive data, or you would like to know the name of the designated Insurer Primary Administrator within your organization, please contact PCRB Central Support.

Note that for carriers that use a Third Party Administrator (TPA), bill review vendor, or pharmacy vendor, the PCRB requires the CDX permission(s) to be handled through the standard TPA user setup within CDX. This means if you have vendors that report, you must have them set-up by your Insurer UMG Primary Administrator or the TPA UMG Primary Administrator.

It is the Insurer Primary Administrator's responsibility to administer TPA rights for their UMG. TPA organizations must be approved by the Insurer Primary Administrators for application access and transfer permissions. The TPA Primary Administrator has the ability to create and maintain TPA Users including setting up transfer permissions for CDX products and application access.

D.   Testing

Testing consists of the data provider creating a WCPOLS test file, file acceptance by CDX, file acceptance by the PCRB, and a quality review of the accepted file. Testing should begin at least thirty (30) business days prior to the first submitted policy effective date.

1.   When to Send a Test File:

- Planning to submit policy data for the first time
- Planning to submit a policy transaction type for the first time
- Planning to submit policy data for a new insurer as part of an existing insurer group
- Authorizing a Third Party Administrator to submit policy data for a new insurer
- Transitioning to a new system for entering or creating policy data submissions
- Making significant changes to systems that impact data quality and/or reporting

2.   Creating a Test File

Data providers must submit a file of various WCPOLS records. The data can be either production data or a set of historical data from the data providers systems. Additionally, the testing review process requires submission of hardcopy forms for each policy transaction. Hardcopy files should be submitted via email to PCRB Central Support.

An **Electronic Transmittal Record (ETR)** and a **Submission Control Record** must be included in the test submission. The ETR must appear as the header record and the Submission Control Record must appear as the trailer record. To ensure that the file is properly formatted, refer to the PA Basic Manual or to the WCIO WCPOLS data specification. For test files, the Submission Type Code (position 64) of the ETR must be valued as "T" for test submission. For further information on the ETR format, refer to the WCIO Workers Compensation Data Specifications Manual, where the ETR format is specified.

★ The WCPOLS files utilize the same CDX naming convention used for all other PCRB products. The first two positions of the file name must be "PP" or "PD" for Policy data and all other parts of the naming convention remain the same. The following is an example of how to apply the CDX File Naming Convention.

AAEP_SSSSSC_RRRRR_CCYYMMDDHHMM.FFF

Where:

AA = Type of Data
PP = WCPOLS – Policy data in PEEP format (ASCII)
PD = WCPOLS – Policy data in WCIO tape format (EBCDIC)

E   = Source
E   = CDX
D   = Direct FTP
M   = E-mail

P   = Data Type
P   = Production
T   = Test
_   **= 1 underscore delimiter** for readability

SSSSS = Sender Carrier/State Code (preceded by ZEROS if code is less than 5)
C   = Sender Type
C   **=** Carrier
T   **=** TPA
D   **=** DCO
_   **= 1 underscore delimiter** for readability

RRRRR = Receiver Carrier/State Code (preceded by ZEROS if code is less than 5)
_   **= 1 underscore delimiter** for readability

CCYYMMDDHHMM = Submission Date/Time
CC = Century (i.e. 20)
YY = Year (i.e. 03)
MM = Month (i.e. 01 thru 12)
DD = Day (i.e. 01 thru 31)
HH = Hour (on a 24-hour clock [i.e. 01 thru 24])
MM = Minute (on a 60 minute hour [i.e. 01 thru 60])

FFF = File Extension
TXT = Text

Please refer to the **CDX User Guide** located at www.cdxworkcomp.org for further information. Login credentials are required to view the CDX User Guide.

3. **WCPOLS Testing Guidelines by Transaction Type**

★   Carriers must first be approved to submit Transaction 01 and 02 before submitting a test submission for the remaining Transaction Codes. Both hard copy and electronic versions of the same policy transactions should be submitted while in the testing phase.

New Policy (Transaction Code 01) & Renewal Policy (Transaction Code 02)
Carriers will be approved for electronic submission for Transaction Codes 01 and 02 when they have completed tests that include and adhere to the following:

1. Submit a combination of at least ten (10) new and renewal policy transactions.

2. Include at least two examples of each of the following:

    ▪ Single state
    ▪ Multi-state
    ▪ Short term: Less than 1 year
    ▪ Long term: Policy period is greater than 1 year and 16 days but less than 2; greater than 1 year and 16 days but less than 3 years; three-year variable rate policy
    ▪ Professional Employer Organization (PEO)
    ▪ Wrap-up Construction Project
    ▪ Multiple Names: Personal names; Commercial Names
    ▪ Multiple Addresses: Mailing address; Multiple operating locations; Foreign address: No specific location
    ▪ Experience Modification Rating: Report credit, debit, and/or neutral modifications; Include split experience ratings with split, when Rating Effective Date differs from Policy Effective Date

- Merit Rating: Report credit, debit, and neutral modifications; Include split merit ratings when Rating Effective Date differs from Policy Effective Date; Report Merit Rating Statistical Codes as Exposures, placing the percentage in the Manual/Charged Rate field and the amount in the Estimated Premium Field
- Credit Programs: Construction Classification Premium; Certified Safety Committee Credit
- Classifications: Mercantile; Domestics; Construction; All-inclusive classes
- Endorsements: Mandatory forms and detailed records (i.e. BI record)

Annual Rerate Endorsement (Transaction Code 04)

Carriers will be approved for electronic submission for Transaction Code 04 when they have completed tests that include and adhere to the following:

1. Submit a combination of at least five (5) transactions and the corresponding hardcopy for each transaction.

2. Include examples of each of the following:

   - Three-year variable rate policy reported, submit Transaction 04 for subsequent policy periods.
   - Long term policy: Policy period greater than 1 year and 16 days but less than 2 years; submit Transaction 04 for subsequent policy periods
   - Long term policy (Policy period greater than 1 year and 16 days but less than 3 years; submit Transaction 04 for subsequent policy periods

Cancellation & Reinstatement (Transaction Code 05)

Carriers will be approved for electronic submission for Transaction Code 05 when they have completed tests that include and adhere to the following:

1. Submit a combination of at least twenty (20) Cancellation and Reinstatement Transactions along with the corresponding hardcopy for each change transaction.

2. Include examples of each of the following:

   - Flat cancellation
   - Mid-term cancellation
   - Non-renewals (cancellation on expiration date)
   - Cancel prorate
   - Cancel short-rate
   - Reinstatement of a flat cancel
   - Reinstatement of a mid-term cancellation
   - Reinstatement/withdrawal of nonrenewal
   - Deletion of PA from a multi-state policy

Policy Change Endorsement and Full Policy Replacement (Transaction Codes 06, 08, 10 and 15)

Carriers will be approved for electronic submission when they have completed tests that include and adhere to the following:

1. Submit a combination of at least ten (10) policy change endorsement transactions and the corresponding hardcopy for each change transaction

   - Policy Replacement Due to Key Field Change (Transaction Code 06)
   - Policy Replacement due to Rating Change (Transaction Code 08)
   - Policy Replacement due to Non-Rating Change (Transaction Code 10)
   - Policy Replacement due to Add/Delete State Change (Transaction Code 15)

2. Include examples of each of the following:

    - Add, delete, and change insured names at inception and midterm date
    - Add, delete, and change mailing addresses at inception and midterm date
    - Add, delete, and change payroll on classification codes
    - Add, delete, and change experience modification using policy effective date and midterm date
    - Add, delete, and change merit rating using policy effective date and midterm date
    - Add state (PA) at inception and midterm date
    - Delete state (PA) at inception and midterm date
    - Delete state (PA) at policy expiration
    - Change Policy Number
    - Change Carrier Code
    - Change Policy Effective Date

4. File Acceptance by CDX

CDX is the first step in the electronic file transfer process. CDX will electronically deliver your Policy (WCPOLS) file to the PCRB. CDX will assess basic file acceptance guidelines. CDX edits will consist of checking for the presence of both an electronic transmittal record and a submission control record which are needed to validate the record count and to grant the authority to send the WCPOLS file via CDX.

Note: When sending the Submission Control Record, it is required to be at the end of the file. The data submission should have the ETR as the first record, then the policy data records, and finally the Submission Control Record as the last record in the file.

If the WCPOLS file is in order, the file will then be passed to the PCRB. CDX will automatically generate an email message when the file is successfully sent to the PCRB.

Contact PCRB Central Support when the test file has been submitted for tracking purposes.

5. File Acceptance by the PCRB

After the file is processed by the PCRB, the system will automatically generate one email message to notify data submitters of **Accepted** or **Rejected** status following processing. The transmittal receipt will be sent to the email address reported on the Electronic Transmittal Record (ETR).

★   If a file fails to meet any of the edits marked "File Acceptance", the file will be rejected by the PCRB and notification will be sent to the carrier via email message. When re-submitting a file that has previously been rejected, the data submitter must modify the Submission Control Record. The file may be resubmitted as either a Replacement file with the previous Submission File Identifier or as a new Original file with a new Submission File Identifier.

6. Quality Check

Once the file has been electronically accepted by CDX and the PCRB, the PCRB will provide feedback as to the quality of the test file within seven (7) business days. Feedback will consist of either recommendations for changes to pass the quality check or it will be noted that the file is accepted and the data has moved into the approval phase.

1. Manual comparison between the electronic submission and the provided hardcopy policy documentation.
2. Edits and validations run against online system to identify potential reporting errors.
3. Communications between PCRB and the carrier including, but not limited to, various error reports, reporting instructions and data reporting examples.

7. **Approval**

Carriers will be considered approved to submit production data when they have submitted **three (3)** successful test submissions.

A successful test submission is considered to meet the following criteria:

1. Limited number of critical errors.
2. No rejected transactions
3. Accurate name and address information
4. No discrepancies between electronic transactions and the corresponding hard copy policy documentation.

If the PCRB concludes that the file has passed all the File Acceptance edits and the quality is suitable, PCRB Central Support will notify the contact person via email and grant permission to send production files.

E.   Submitting a Production File

The production process consists of the data provider creating a WCPOLS file, file acceptance by CDX, file acceptance by the PCRB, and a quality review of the accepted file. For production files, the Submission Type Code (position 64) of the ETR must be valued as "S" for standard submission. The process is similar to submitting a test file, however, the data is based on current data intended to be submitted based on the rules of WCPOLS.