



Wisconsin Compensation Rating Bureau

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P.O. Box 3080 ▲ Milwaukee, WI 53201-3080

Located at 20700 Swenson Drive, Suite 100, Waukesha, WI 53186

ATTENTION: DATA TRANSMISSION PERSONNEL

GENERAL CIRCULAR 441 - October 31, 2003

TO ALL MEMBERS OF THE BUREAU:

COMPENSATION DATA EXCHANGE LLC ANNOUNCES RELEASE OF CDX

As a member of Compensation Data Exchange LLC, we are pleased to introduce CDX, or Compensation Data Exchange. CDX is an Internet based service that will facilitate the electronic transmission of worker's compensation data between member insurers and various Data Collection Organizations (DCOs).

The attached announcement provides information about the application, objectives, and functions. It also provides the WCRB contact information. The contacts will be able to answer your questions and assist you in getting started.

To initiate the account, member insurers will be required to complete an application. For your convenience, the application is attached and can also be found on the ACCCT Web site at www.accct.org.

We are confident this new tool will be very welcome and beneficial to all members. Please distribute this circular letter and announcements to the appropriate staff.

After you have an opportunity to review the attached announcement, please contact us if you have any questions.



American Cooperative Council on Compensation Technology
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ACCCT ANNOUNCES RELEASE OF COMPENSATION DATA EXCHANGE

October 31, 2003

ACCCT is pleased to announce the introduction of Compensation Data Exchange (CDX), an Internet-based service that will facilitate the electronic transmission of workers' compensation data between member insurers and Data Collection Organizations (DCOs) in the states of California, Delaware, Massachusetts, Michigan, Minnesota, New York, North Carolina, Pennsylvania, and Wisconsin. Compensation Data Exchange, LLC, which is owned by ACCCT members, will provide the CDX services at no charge to current DCO member insurers in good standing.

The CDX service will provide member insurers a secure Internet-based method for sending, receiving, and managing a wide variety of transactions, utilizing WCIO standards, such as WCPOLS, WCSTAT, etc. The CDX service will serve as an efficient standardized tool for exchanging data electronically with these multiple DCOs and reduce the burden of sending or receiving data using other methods such as magnetic tapes, cartridges, diskettes, or e-mail attachments. In addition, CDX will provide access to additional ACCCT services or products. You will receive separate announcements, as they become available.

HOW CDX WILL WORK

The CDX service functions as a clearinghouse for data transmissions to and from DCOs. This new CDX service offers member insurers a uniform, easy to use system for sending and receiving authorized electronic transmissions.

This robust system was designed using standard industry tools and technologies. Among the features included in the CDX system are:

1. Delivery of data with the ability to track any given transmission
 2. Flexibility of providing members with the ability to grant and maintain access to ACCCT products
 3. Robust security
 4. Flexibility for sending and receiving data in various formats, to and from a variety of platforms and operating systems
 5. Retention of a centralized "audit and history log" of data routed through the system to facilitate any needed searching of these logs.
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KEY CDX FEATURES AND FUNCTIONS

The CDX service will provide and support a variety of important functions, including:

1. Communications with all types of systems including mainframes, PCs, and mid-range systems, regardless of operating systems
2. Support of multiple senders and receivers per organization
3. Support of both ASCII and EBCDIC
4. Support of standard security mechanisms including SSL, digital certificates, password authentication, etc.
5. Guarantee of delivery of all data passing through the system via placement in a persistent queue
6. Transaction routing is based on the standard Electronic Transmittal Record (ETR), which is required for all transmissions of electronic data through CDX.

ESTABLISHING YOUR SYSTEM ADMINISTRATION

The CDX system requires that member insurers establish a User Account and designate an Insurance Group Administrator (IGA) as the first step in using the CDX with any DCO. A member insurer's IGA will control the degree of data access, which the member insurer wishes to give to its employees or third party contractors. This and other controls are designed to control which individuals can submit or retrieve data at the member insurer and at the DCO.

To initiate the account member insurers will be required to complete an application. The application and instructions can be found on the ACCCT web site at www.acct.org.

Detail descriptions and instructions pertaining to the various access levels and other limitations and features are included in the CDX User's Guide. In addition, as this CDX service is inaugurated individual DCO's may also require additional agreements, and impose limits on implementation dates, products and services supplied through CDX to comply with requirements unique to their jurisdictions. The User's Guide is found on the ACCCT web site at www.acct.org.

Please note that for member insurers who utilize third party entities to submit data directly to DCOs, the member insurer may be required to provide written confirmation that the member insurer, not the third party entity, remains ultimately responsible for the timeliness and integrity of the data submitted. Also, some DCOs require an additional contract for any member insurer or group that utilizes a third party service provider.

HOW TO GET STARTED

ACCCT has established a *Central Administrator* to process all applications and establish accounts for all member insurers who desire to use the CDX system. You may contact the Central Administrator or the ACCCT representative(s) at the appropriate DCO(s) as shown below for additional information or to receive an application.

Member insurers are invited to contact these individuals to learn more about the CDX service and the benefits it will provide.

ACCCT CONTACTS

| ACCCT MEMBERS | CONTACT PERSON | CONTACT NUMBER |
|---|-------------------------------------|----------------------------------|
| Workers' Compensation Insurance Rating Bureau of California | Customer Service | 1-888-229-2472 |
| Delaware Compensation Rating Bureau, Inc. | John Murphy | 215-320-4418 |
| Insurance Services Office | Cliff Hall | 201-469-2228 |
| Workers' Compensation Rating and Inspection Bureau of Massachusetts | Chris Yergeau | 617-439-9030, Ext 575 |
| Compensation Advisory Organization of Michigan | Jon Heikkinen | 734-462-9600, Ext 225 |
| Minnesota Workers' Compensation Insurers Association, Inc. | Marc Coleman | 952-897-6438 |
| New York Compensation Insurance Rating Board | Lennora Snipes | 212-697-3535, Ext 186 |
| North Carolina Rate Bureau | Nanta Podabinski | 919-783-9790 |
| Pennsylvania Compensation Rating Bureau | John Murphy | 215-320-4418 |
| Wisconsin Compensation Rating Bureau | Miguel Garcia or Michael Mann | 262-796-4403 262-796-4401 |

| CENTRAL ADMINISTRATOR | CONTACT PERSON | CONTACT NUMBER |
|---------------------------|----------------|----------------|
| Insurance Services Office | Cliff Hall | 201-469-2228 |

Compensation Data Exchange (CDX)

A service of Compensation Data Exchange LLC

Insurance Group Administrator (IGA) Application

Applicant Information

Carrier Group Name _____

Group Number (This is the carrier group number, not the NAIC number) _____

Insurance Group Administrator (IGA) Information

User ID (Please provide a desired User ID) _____

First Name _____ Last Name _____

Address _____

Address 2 _____

City _____ State _____ Zip _____

Phone Number _____ Fax Number _____

Email Address _____

Authorizing Officer for Applicant

Last Name _____ First Name _____

Title _____ E-mail Address _____

Please attach a business card, or copy of a business card, of the authorizing officer for verification.

The undersigned is duly authorized to execute this application on behalf of the above named Applicant and each of its individual carriers within the Carrier Group. By executing this application, the Applicant and each of the individual carriers agree to be bound by the Terms and Conditions of Use set forth on the reverse of this Application and on the ACCCT Web site at www.accct.org, together with all future modifications thereof.

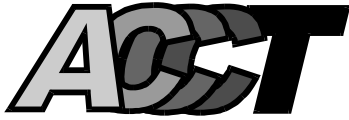
Applicant Signature

Authorizing Officer Signature

INTERNAL USE ONLY

Date Received

Date Confirmation Sent



Compensation Data Exchange (CDX) is a service of Compensation Data Exchange, LLC which is owned by the following data collection organization members of the American Cooperative Council on Compensation Technology (ACCCT):

- Workers' Compensation Insurance Rating Bureau of California
- Delaware Compensation Rating Bureau, Inc.
- Insurance Services Office, Inc.
- Workers' Compensation Rating and Inspection Bureau of Massachusetts
- Compensation Advisory Organization of Michigan
- Minnesota Workers' Compensation Insurers Association, Inc.
- New York Compensation Insurance Rating Board
- North Carolina Rate Bureau
- Pennsylvania Compensation Rating Bureau
- Wisconsin Compensation Rating Bureau

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 ACCCT, COMPENSATION DATA EXCHANGE, LLC OR INDIVIDUAL DCOs. PLEASE REFER TO GUIDELINES ESTABLISHED BY EACH DCO FOR FURTHER INFORMATION. THESE GUIDELINES MAY BE ACCESSED AT THE INDIVIDUAL DCO WEB SITES, OR THROUGH THE ACCCT WEB SITE AT www.accct.org. ACCCT 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.

Instructions

This Application form must be filled out in its entirety and signed both by the IGA and an Authorizing Officer of the Applicant who shall be fully authorized to bind the Applicant to the Terms and Conditions of Use of the CDX site.

This application and authorizations may be used and relied upon by each of the above listed ACCCT members.

Terms and Conditions of Use

CDX is a self-administered service offered to carriers who are members of one or more of the above ACCCT members. Each Applicant shall be required to designate an Insurance Group Administrator (IGA) for the entire Group. The IGA shall be solely responsible for the following activities: (a) establishing, controlling, and maintaining Applicant's access to CDX and its products and services; (b) creating and maintaining accounts for the Applicant; (c) establishing and maintaining all Carrier User account levels; and (d) assessing and responding to all security issues and breaches.

The application can be mailed, faxed or scanned and e-mailed to the CDX Central Administrator at 545 Washington Blvd., Mail Stop 17-2, Jersey City, NJ 07310, Fax: 201-469-4121, e-mail chall@iso.com. If a method other than mailing is used, a signed original must also be mailed to the CDX Central Administrator.

Once your account has been created, the Applicant's IGA will receive an e-mail notifying the IGA that an account has been established and informing the Applicant's IGA of its temporary password. A copy of this e-mail, without the password, will be sent to the Applicant's Authorized Officer.