



Wisconsin Compensation Rating Bureau

WCUNDERWRITING WEB SERVICE

A. WCUnderwriting Overview

This document is intended to explain the standard electronic procedures for carriers utilizing the WCRB's WCUnderwriting web service products. There are two WCUnderwriting web service products, Get Underwriting and Get Underwriting Range. Get Underwriting provides carriers access to the WCRB's most recent experience modification factors. Get Underwriting Range provides carriers up to five years of WCRB's experience modification factors.

Get Underwriting

Carrier's server will transmit unique credentials (provided upon registration for this service), a state code, Risk ID and/or policyholder's Federal Employer Identification Number (FEIN) and the web service will return the following corresponding information:

- Current Experience Modification Factor
- Named Insured (Searches on any non-primary FEIN will return the primary named insured)
- Rating Effective Date (Available to carrier of record only)
- Rating Effective Year
- Rating Issue Date
- Contingent Indicator
- Rating Type Code

Get Underwriting Range

Carrier's server will transmit unique credentials (provided upon registration for this service), a state code, Risk ID and/or policyholder's Federal Employer Identification Number (FEIN), a start and end date and the web service will return the following corresponding information:

- Experience Modification Factor for the years requested.
- Named Insured (Searches on any non-primary FEIN will return the primary named insured)
- Rating Effective Date (Available to carrier of record only)
- Rating Effective Year
- Rating Issue Date
- Contingent Indicator
- Rating Type Code

B. Authentication

A User ID and password must be passed to the service for access and authentication. A User ID and password can be obtained by completing the Web Services Enrollment Form and providing an Authorizing Officer signature on the WCRB Web Services Agreement located in the Carrier section on the wcrb.org Home page. A WCRB representative will communicate the assigned user ID and password via telephone by calling the Technical Contact phone number designated by the carrier on their enrollment form.

Access and authentication is established through the WCRB Web site server ensuring only authorized users access the information. Note that the use of Secure Socket Layer (SSL)

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encryption protects the User ID and password.

To call or invoke the program, the carrier must use a language and platform that supports XML running over HTTP or SOAP.

The SOAP header accepts User ID and Password elements for web service authentication. A User ID and password is required in the SOAP header when web service is invoked using SOAP method, whereas User ID and password is required in SOAP body when web service is invoked using POST method.

C. Request Parameters

NOTE: While certain fields are listed as Optional, all tag elements are currently required to be submitted. For the Optional items, please utilize the following syntax: <RiskId></RiskId>

Get Underwriting

| Element | Required | Valid Values | Length Format | Description/Rules |
|-------------------------------------|--|--------------------|---------------|---|
| UserId | Yes | Assigned by WCRB | N/A | User-id assigned to identify the user requesting access. |
| Password | Yes | Assigned by WCRB | N/A | Password associated with the user requesting access. |
| StateCode | Yes | 48 | 2 | A code used to report an applicable state, territory, or province. |
| RiskIdNumber | Yes, if no FEIN provided. No, if FEIN provided | Valid WCRB risk ID | 9 | The unique risk identification number assigned by WCRB. If not provided, submit "0" Takes precedence over FEIN. |
| FederalEmployerIdentificationNumber | Yes, if no Risk ID provided No, if Risk ID provided | Valid FEIN | 9 | Federal Employer Identification Number If not provided, submit "0" |

D. Returned Parameters Returns only the most current experience modification factors.

| Element | Returned? | Values | Length Format | Description/Rules |
|--------------|-----------|---|---------------|-------------------|
| ResponseCode | Yes | 0 = Successful 1 = Data not found 2 = Error in parameters | 1 | |

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| | | | | |
|-----------------|--------------------|----|---|---|
| ResponseMessage | Yes, if applicable | | | If Response Code = 0, then no message returned. If Response Code = 1 or 2, then a message with problem description returned. |
| StateCode | Yes | 48 | 2 | |

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| Element | Returned? | Values | Length Format | Description/Rules |
|-------------------------------------|--------------------|-----------------------------|------------------|--|
| RiskIdNumber | Yes | | 9 | The unique risk identification number assigned by WCRB. |
| FederalEmployerIdentificationNumber | Yes | | 9 | Federal Employer Identification Number / Will only be returned if it the FEIN was included in the request |
| NameOfInsured | Yes | | 90 | Primary named insured |
| RatingEffectiveDate | Yes, if applicable | | 10 yyyy-mm-dd | The date of the beginning of the rating Returned if requestor is carrier of record. |
| RatingEffectiveYear | Yes | | 4 YYYY | The year of the beginning of the rating Returned if requestor is not carrier of record. |
| RatingIssueDate | Yes | | 10 yyyy-mm-dd | The date of the calculation of the rating by the DCO |
| StatusOfRateFilingCode | Yes | F = Final C = Contingent | 1 | A code used to identify the status of the rate filing for which the experience modification was promulgated |
| ContingentIndicator | Yes | Y = Yes N = No | 1 | If Y, this contingent experience modification was calculated using available information and is provided for informational purposes. A complete final rating will be issued upon receipt of specific data. |

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| Element | Returned? | Values | Length Format | Description/Rules |
|------------------------------|-----------|--|---------------|---|
| RatingTypeCode | Yes | D = Does Not Qualify E = Experience Rating W = Withdrawn | 1 | A code used to indicate the type of rating being reported |
| ExperienceModificationFactor | Yes | | Numeric (5,3) | A factor used to apply to subject premium that reflects the variation in insured experience from the average experience |

Get Underwriting Range

| Element | Required | Valid Values | Length Format | Description/Rules |
|-------------------------------------|--|--------------------|---------------|---|
| UserId | Yes | Assigned by WCRB | N/A | User-id assigned to identify the user requesting access. |
| Password | Yes | Assigned by WCRB | N/A | Password associated with the user requesting access. |
| StateCode | Yes | 48 | 2 | A code used to report an applicable state, territory, or province. |
| RiskIdNumber | Yes, if no FEIN provided. No, if FEIN provided | Valid WCRB risk ID | 9 | The unique risk identification number assigned by WCRB. If not provided, submit "0" Takes precedence over FEIN. |
| FederalEmployerIdentificationNumber | Yes, if no Risk ID provided No, if Risk ID provided | Valid FEIN | 9 | Federal Employer Identification Number If not provided, submit "0" |
| StartDate | Yes | Valid Date | YYYYMMDD | Must be a valid date. Maximum of five years between start and end date. |
| EndDate | Yes | Valid Date | YYYYMMDD | Must be a valid date. Maximum of five years between start and end date. |

D. Returned Parameters

| Element | Returned? | Values | Length Format | Description/Rules |
|--------------|-----------|---|---------------|-------------------|
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|-----------------|--------------------|----|---|---|
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| StateCode | Yes | 48 | 2 | |

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|-------------------------------------|--------------------|-----------------------------|------------------|--|
| RiskIdNumber | Yes | | 9 | The unique risk identification number assigned by WCRB. |
| FederalEmployerIdentificationNumber | Yes | | 9 | Federal Employer Identification Number |
| NameOfInsured | Yes | | 90 | Primary named insured |
| RatingEffectiveDate | Yes, if applicable | | 10 yyyy-mm-dd | The date of the beginning of the rating Returned if requestor is carrier of record. |
| RatingEffectiveYear | Yes | | 4 YYYY | The year of the beginning of the rating Returned if requestor is not carrier of record. |
| RatingIssueDate | Yes | | 10 yyyy-mm-dd | The date of the calculation of the rating by the DCO |
| StatusOfRateFilingCode | Yes | F = Final C = Contingent | 1 | A code used to identify the status of the rate filing for which the experience modification was promulgated |
| ContingentIndicator | Yes | Y = Yes N = No | 1 | If Y, this contingent experience modification was calculated using available information and is provided for informational purposes. A complete final rating will be issued upon receipt of specific data. |

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| ExperienceModificationFactor | Yes | | Numeric (5,3) | A factor used to apply to subject premium that reflects the variation in insured experience from the average experience |

D. Sample Requests and Responses

See <https://wcrb.org/Services/WCUnderwriting/Underwriting.aspx> for sample requests and responses.