WCUNDERWRITING WEB SERVICE
User Guide

Last updated: 4/11/2019
A. WCUnderwriting Overview

This document is intended to explain the standard electronic procedures for carriers utilizing the WCRB’s WCUnderwriting web service product. This service provides carriers immediate access to the WCRB’s most current experience modification factors.

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 wrcb.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) 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

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

### D. Returned Parameters

Returns only the most current experience modification factors.

<table>
<thead>
<tr>
<th>Element</th>
<th>Returned?</th>
<th>Values</th>
<th>Length</th>
<th>Description/Rules</th>
</tr>
</thead>
<tbody>
<tr>
<td>ResponseCode</td>
<td>Yes</td>
<td>0 = Successful 1 = Data not found 2 = Error in parameters</td>
<td>1</td>
<td>If Response Code = 0, then no message returned. If Response Code = 1 or 2, then a message with problem description returned.</td>
</tr>
<tr>
<td>ResponseMessage</td>
<td>Yes, if applicable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>StateCode</td>
<td>Yes</td>
<td>48</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Element</td>
<td>Returned?</td>
<td>Values</td>
<td>Length Format</td>
<td>Description/Rules</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>-----------</td>
<td>---------------------------------</td>
<td>---------------</td>
<td>--------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>RiskIdNumber</td>
<td>Yes</td>
<td></td>
<td>9</td>
<td>The unique risk identification number assigned by WCRB.</td>
</tr>
<tr>
<td>FederalEmployerIdentificationNumber</td>
<td>Yes</td>
<td></td>
<td>9</td>
<td>Federal Employer Identification Number</td>
</tr>
<tr>
<td>NameOfInsured</td>
<td>Yes</td>
<td></td>
<td>90</td>
<td>Primary named insured</td>
</tr>
<tr>
<td>RatingEffectiveDate</td>
<td>Yes, if applicable</td>
<td></td>
<td>10 yyyy-mm-dd</td>
<td>The date of the beginning of the rating Returned if requestor is carrier of record.</td>
</tr>
<tr>
<td>RatingEffectiveYear</td>
<td>Yes</td>
<td></td>
<td>4 yyyy</td>
<td>The year of the beginning of the rating Returned if requestor is not carrier of record.</td>
</tr>
<tr>
<td>RatingIssueDate</td>
<td>Yes</td>
<td></td>
<td>10 yyyy-mm-dd</td>
<td>The date of the calculation of the rating by the DCO</td>
</tr>
<tr>
<td>StatusOfRateFilingCode</td>
<td>Yes</td>
<td>F = Final</td>
<td>1</td>
<td>A code used to identify the status of the rate filing for which the experience modification was promulgated</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C = Contingent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ContingentIndicator</td>
<td>Yes</td>
<td>Y = Yes</td>
<td>1</td>
<td>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.</td>
</tr>
<tr>
<td>Element</td>
<td>Returned?</td>
<td>Values</td>
<td>Length Format</td>
<td>Description/Rules</td>
</tr>
<tr>
<td>-------------------------</td>
<td>-----------</td>
<td>---------------------------------------------</td>
<td>---------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>RatingTypeCode</td>
<td>Yes</td>
<td>D = Does Not Qualify</td>
<td></td>
<td>A code used to indicate the type of rating being reported</td>
</tr>
<tr>
<td></td>
<td></td>
<td>E = Experience Rating</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>W = Withdrawn</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ExperienceModificationFactor</td>
<td>Yes</td>
<td></td>
<td>Numeric (5,3)</td>
<td>A factor used to apply to subject premium that reflects the variation in insured experience from the average experience</td>
</tr>
</tbody>
</table>
E. Sample Requests and Responses

SOAP 1.1

The following is a sample SOAP 1.1 request and response. The placeholders shown need to be replaced with actual values.

```xml
POST /Services/WCUnderwriting/underwriting.asmx HTTP/1.1
Host: www.wcrb.org
Content-Type: text/xml; charset=utf-8
Content-Length: length
SOAPAction: "https://wcrb.org/Services/Underwriting/GetUnderwriting"

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xmlns:xsd="http://www.w3.org/2001/XMLSchema"
    xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <GetUnderwriting xmlns="https://wcrb.org/Services/Underwriting">
      <userId>string</userId>
      <password>string</password>
      <stateCode>string</stateCode>
      <riskId>string</riskId>
      <feinNumber>string</feinNumber>
    </GetUnderwriting>
  </soap:Body>
</soap:Envelope>

HTTP/1.1 200 OK
Content-Type: text/xml; charset=utf-8
Content-Length: length

<?xml version="1.0" encoding="utf-8"?>
<soap:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
    xmlns:xsd="http://www.w3.org/2001/XMLSchema"
    xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
  <soap:Body>
    <GetUnderwritingResponse xmlns="https://wcrb.org/Services/Underwriting">
      <WCUnderwriting>
        <Insured>
          <Names xsi:nil="true" />
        </Insured>
        <UnderwritingsInformation>
          <UnderwritingInformation xsi:nil="true" />
        </UnderwritingsInformation>
        <ResponseCode>0 or 1 or 2</ResponseCode>
        <ResponseMessage>token</ResponseMessage>
        <stateCode>int</stateCode>
        <riskIdNumber>token</riskIdNumber>
        <FederalEmployeeIdentificationNumber>token</FederalEmployeeIdentificationNumber>
      </WCUnderwriting>
    </GetUnderwritingResult>
  </soap:Body>
</soap:Envelope>
```


SOAP 1.2

The following is a sample SOAP 1.2 request and response. The placeholders shown need to be replaced with actual values.

```
POST /Services/WCUnderwriting/underwriting.asmx HTTP/1.1
Host: www.wcrb.org
Content-Type: application/soap+xml; charset=utf-8
Content-Length: length

<?xml version="1.0" encoding="utf-8"?>
<soap12:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:soap12="http://www.w3.org/2003/05/soap-envelope">
  <soap12:Body>
    <GetUnderwriting xmlns="https://wcrb.org/Services/Underwriting">
      <userId>string</userId>
      <password>string</password>
      <stateCode>string</stateCode>
      <riskId>string</riskId>
      <feinNumber>string</feinNumber>
    </GetUnderwriting>
  </soap12:Body>
</soap12:Envelope>

HTTP/1.1 200 OK
Content-Type: application/soap+xml; charset=utf-8
Content-Length: length

<?xml version="1.0" encoding="utf-8"?>
<soap12:Envelope xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:soap12="http://www.w3.org/2003/05/soap-envelope">
  <soap12:Body>
    <GetUnderwritingResponse xmlns="https://wcrb.org/Services/Underwriting">
      <GetUnderwritingResult>
        <WCUnderwriting>
          <Insured>
            <Name xsi:nil="true" />
          </Insured>
          <UnderwritingsInformation>
            <UnderwritingsInformation xsi:nil="true" />
          </UnderwritingsInformation>
          <ResponseMessage>token</ResponseMessage>
          <stateCode>int</stateCode>
          <riskIdNumber>token</riskIdNumber>
        </WCUnderwriting>
      </GetUnderwritingResult>
    </GetUnderwritingResponse>
  </soap12:Body>
</soap12:Envelope>
```
HTTP POST

The following is a sample HTTP POST request and response. The placeholders shown need to be replaced with actual values.

POST /Services/WCUnderwriting/underwriting.asmx/GetUnderwriting HTTP/1.1
Host: www.wcrb.org
Content-Type: application/x-www-form-urlencoded
Content-Length: 108

userId=string&password=string&stateCode=string&riskId=string&feinNumber=string

HTTP/1.1 200 OK
Content-Type: text/xml; charset=utf-8
Content-Length: length

<?xml version="1.0" encoding="utf-8"?>
<Submission xmlns="https://wcrb.org/Services/Underwriting">
  <WCUnderwriting>
    <Insured>
      <Names>
        <Name dSpi:nil="true" xmlns:dSpi="http://www.w3.org/2001/XMLSchema-instance" />
      </Names>
    </Insured>
  <UnderwritingsInformation>
    <UnderwritingInformation>
      <RatingEffectiveDate>date</RatingEffectiveDate>
      <ratingEffectiveYear>qYear</ratingEffectiveYear>
      <RatingIssueDate>date</RatingIssueDate>
      <StatusOfRateFilingCode>F or C</StatusOfRateFilingCode>
      <ContingentIndicator>Y or N</ContingentIndicator>
      <RatingTypeCode>D or E or W</RatingTypeCode>
      <ExperienceModificationFactor>decimal</ExperienceModificationFactor>
    </UnderwritingInformation>
  </UnderwritingsInformation>
  <ResponseCode>0 or 1 or 2</ResponseCode>
  <ResponseMessage>token</ResponseMessage>
  <stateCode>int</stateCode>
  <riskIdNumber>token</riskIdNumber>
  <FederalEmployeeIdentificationNumber>token</FederalEmployeeIdentificationNumber>
</WCUnderwriting>
</Submission>