



MASSACHUSETTS WORKERS' COMPENSATION POLICY DATA REPORTING GUIDE

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Massachusetts Workers' Compensation Policy Data Reporting Guide

Table of Contents

INTRODUCTION – SCOPE OF THE POLICY DATA REPORTING GUIDE	4
SECTION I – BUSINESS NEEDS FOR WORKERS' COMPENSATION POLICY & COVERAGE REPORTING	5
A. Coverage Verification/Proof of Coverage	5
B. Experience Rating	5
C. Unit Statistical Reporting	5
D. Assigned Risk	5
E. Rating Effective Date	6
F. Classification	6
G. Actuarial Analysis	6
H. Federal Proof of Coverage Service	6
I. Workers Compensation Analyst Tool (WCAT)	6
SECTION II – MA PROOF OF COVERAGE REPORTING REQUIREMENTS	7
A. Summary of Coverage Verification Reporting Requirements	7
B. Proof of Coverage Notes	8
C. Termination of Coverage (Cancellation or Nonrenewal) Notes	8
D. Reinstatement of Coverage Notes	8
SECTION III – TERMINOLOGY OVERVIEW	9
A. Terminology and Hard Copy Equivalent	9
SECTION IV. MA WC POLICY DATA REPORTING GENERAL REQUIREMENTS	12
A. Required Documents	12
B. Endorsements	12
C. Issue Date	13
D. Policy Key	13
E. Type of Plan ID Code/Plan Indicator/Plan Type	13
F. Anniversary Rating Date	13
G. Rating Effective Date	14
H. Experience Modification, Merit Rating and ARAP	14
I. Experience Modification Effective Date	14
J. Policies Subject to Deductibles	15
K. Policy Greater than One Year and Sixteen Days in Length	15
L. Employee Leasing/PEO/Temporary Employment Agencies and Staffing Firms	16
M. Multi-state Policies	17
N. Wrap-Up/OCIP Policies	18
SECTION V. POLICY CHANGES	19
A. Changes Reported as Policy Replacement Transactions	19

Massachusetts Workers' Compensation Policy Data Reporting Guide

B.	Changes Reported as Individual Endorsements	19
C.	Changes Effective On the Policy Effective Date	20
D.	Changes Effective After the Policy Effective Date (a/k/a Mid-Term Changes)	20
E.	Policy Changes Effective Date and Policy Changes Expiration Date	20
F.	Policy Key Changes	21
G.	Experience Modification, Merit Rating or ARAP Changes	22
H.	Split Policies due to Miscellaneous Changes	22
I.	Rate Changes	22
J.	Common Policy Changes and Corresponding Transactions	22
SECTION VI. QUESTION AND ERROR-PRONE AREAS		25
A.	Transaction Code 16 - Proof of Coverage a/k/a Notice of Policy Issuance	25
B.	Discrepancy Between Policy & Proof of Coverage/Issue Notice	26
C.	Experience Rating Code and Interstate Risk ID	27
D.	Multi-State Policies	28
E.	Wrap-Up/OCIP Policies	30
F.	Employee Leasing/PEO/Temporary Employment Agency and Staffing Firm Policies	31
G.	Multiple Rating Effective Dates	36
H.	Late Application of Experience Modification/ARAP/Merit Rating	39
I.	Deductible Endorsements	43
J.	Noncompliance/Compliance (Transaction 17) a/k/a Eligibility	44
APPENDIX I - GENERAL ELECTRONIC REPORTING REQUIREMENTS		45
A.	Format	45
B.	Medium	45
APPENDIX II – POLICY DATA STATUS AND ERRORS		46
A.	Submission Status and Submission Errors	46
B.	Transaction Status and Transaction Errors	46
C.	Explanation Capture System	46
D.	Edits List	47
E.	Testing for Electronic Submission of Data	47
APPENDIX III - TRANSACTION CODES AND RECORDS		48
A.	Summary of Record Requirements for Each Transaction Code	48
B.	Transactions for Electronic Reporting	49
C.	Records for Electronic Reporting (excludes Endorsement Record Types)	51
D.	Endorsement Record Types	52
APPENDIX IV – CANCELLATION/REINSTATEMENT PROCESSING AND POLICY STATUS		57
A.	Cancellation/Reinstatement Processing	57
B.	WCRIBMA's Policy Status Algorithm	58

Massachusetts Workers' Compensation Policy Data Reporting Guide

C.	Examples of Policy Status	59
APPENDIX V – CONTACTS AND REFERENCES		63
A.	Who to Contact.....	63
B.	References	63

Massachusetts Workers' Compensation Policy Data Reporting Guide

INTRODUCTION – SCOPE OF THE POLICY DATA REPORTING GUIDE

This guide is intended for use by data reporters. It should not be relied upon by insurers, employers, or producers for purposes of determining their respective obligations under the Massachusetts Workers' Compensation insurance statute (MA WC statute) or regulations. Nor should it be used as a replacement for Massachusetts filed and approved Workers' Compensation insurance programs and manuals.

The intent of this guide is to:

- Clarify the reporting of Massachusetts Workers' Compensation policy and coverage data to the Workers' Compensation Rating and Inspection Bureau of Massachusetts ("WCRIBMA").
- Inform data reporters of the WCRIBMA's processes.
- Promote consistency in policy data reporting which facilitates consistent processing results.

Massachusetts Workers' Compensation Policy Data Reporting Guide

SECTION I – BUSINESS NEEDS FOR WORKERS' COMPENSATION POLICY & COVERAGE REPORTING

The Massachusetts Workers' Compensation policy requirements are described in detail in the Massachusetts Workers Compensation and Employers Liability Insurance Manual (MA WC & EL Manual).

Massachusetts Workers' Compensation policy and coverage data must be reported to the WCRIBMA in order for the WCRIBMA to perform its authorized functions, as described in the MA WC statute (M.G.L. Chapter 152) and MA WC & EL Manual.

A. Coverage Verification/Proof of Coverage

WCRIBMA is the organization authorized to collect proof of coverage data for MA Workers Compensation insurance, on behalf of the Commissioner of Insurance and provide the data to the Massachusetts Department of Industrial Accidents (DIA). The DIA has the ability to view policy and coverage information online, excluding classifications and premiums. The DIA's Online Proof of Coverage application receives a daily update of policy data. The DIA receives a list of policies that were cancelled or nonrenewed during the previous month. The list shows policies that were not reinstated and where no other policies were received to show continuation of coverage as of the cancellation or nonrenewal effective date.

B. Experience Rating

WCRIBMA is the rating organization authorized and responsible for the calculation and distribution of intrastate experience rating modifications and MA All Risk Adjustment Program (ARAP) factors, for policies with Massachusetts exposure. (NCCI calculates and distributes interstate experience ratings and the MA ARAP, for interstate rated policies with Massachusetts exposure.) Policy data is necessary to determine: combinability of risks, the experience rating modification effective date, the appropriate carrier to receive the rating and the statistical data needed in the rating calculation. Refer to the Experience Rating Plan Manual for Workers' Compensation and Employers Liability Insurance and the Massachusetts Special Rules for experience rating.

C. Unit Statistical Reporting

WCRIBMA is the designated statistical agent and licensed rating organization for Massachusetts Workers' Compensation. Policy and coverage data are necessary to determine what unit statistical data is expected and when it is due. Timely and complete unit statistical reporting is necessary for both the ratemaking process, and promulgation of the experience rating modifications. Refer to Part I of the Massachusetts Workers' Compensation Statistical Plan.

D. Assigned Risk

WCRIBMA is the designated administrator of the Massachusetts Assigned Risk Pool. Policy and coverage data are necessary to determine employer eligibility for assigned risk coverage, distribution of assigned risks among assigned risk carriers, carrier compliance with the Assigned Risk Pool Plan of Operations and directional movement of Residual Market Share.

Massachusetts Workers' Compensation Policy Data Reporting Guide

E. Rating Effective Date

For policies effective on or after 5/1/2017, WCRIBMA establishes the Rating Effective Date of all risks with Massachusetts exposure, except for risks that are subject to interstate experience rating. This includes risks that are not experience rated. Policy and coverage data are required to determine the combinability of risks and their Rating Effective Date.

F. Classification

WCRIBMA is authorized to determine the proper classification of risks covered by workers compensation insurance. Policy data is necessary to review the classification of risks, as well as respond to questions from insureds and carriers.

G. Actuarial Analysis

Policy and Coverage data is used to monitor emerging trends

H. Federal Proof of Coverage Service

The US DOL has authorized WCRIBMA to act on the industry's behalf to collect, translate and electronically transmit reports of policy issuance, endorsement, and notices of cancellation in the approved format to the National Council on Compensation Insurance, Inc. (NCCI), which NCCI will use for the sole purpose of electronic retransmission to the US DOL. **Note:** This guide will not address US DOL reporting requirements.

I. Workers Compensation Analyst Tool (WCAT)

WCAT allows carrier users to create premium and loss reports for the industry in total or for their carrier or carrier group. Reports can also be created for the industry in comparison to their carrier or carrier group.

Massachusetts Workers' Compensation Policy Data Reporting Guide

SECTION II – MA PROOF OF COVERAGE REPORTING REQUIREMENTS

The WCRIBMA provides advice and tools for effective reporting of Massachusetts coverage. The WCRIBMA does not enforce the coverage reporting obligations of the carriers. Coverage reporting obligations remain with the insuring carrier.

In order to meet statutory reporting requirements (M.G.L. Chapter 152), WCRIBMA recommends that coverage data be submitted to WCRIBMA at least twice a week.

See Appendix IV – Cancellation/Reinstatement Processing and Policy Status, for additional information.

A. Summary of Coverage Verification Reporting Requirements

Type of Notice	Must be received by WCRIBMA	Type of Documentation (<u>via Electronic Transaction only</u>)
Proof of Coverage	Within 5 days of policy issuance.	• Policy – anytime MA is in Item 3A • Notice of Policy issuance - only if policy cannot be sent in time to meet statutory requirement). • Withdrawal of Notice of Nonrenewal (i.e. Reinstatement).
Cancellation	At least 10 days before the cancellation effective date.	Notice of Cancellation • Also required when MA is deleted from a multi-state policy.
Reinstatement	No specific statutory requirement. HOWEVER WCRIBMA expectation is within 5 days of issuance, because it represents notice of coverage.	Notice of Reinstatement Required when: • Cancellation is specifically reinstated. • Cancellation is received by WCRIBMA, but cancellation is rescinded or does not otherwise actually go into effect.
Nonrenewal	At least 10 days before the nonrenewal effective date.	Notice of Nonrenewal • Also required when MA is not included on renewal of a multi-state policy.

Massachusetts Workers' Compensation Policy Data Reporting Guide

B. Proof of Coverage Notes

Notice of Policy Issuance/Proof of Coverage

Whenever possible, WCRIBMA should receive the policy or a Notice of Policy Issuance, by the policy effective date. This will help to avoid Stop Work Orders being issued to employers, by the DIA.

Refer to Section VII.A. Transaction 16 – Proof of Coverage a/k/a Notice of Policy Issuance

Shell Policies

If the WCRIBMA does not have a policy, but receives policy transactions that are not complete policies (e.g. issue notice, cancellation, individual endorsement), the transaction is entered as a “shell” policy to show coverage. For example, if we receive a cancellation effective 03/01/16, for a policy effective 01/01/16, but do not have the policy, the WCRIBMA shows coverage from 01/01/16 to 01/01/17, cancelled effective 03/01/16. The policy is still required.

Carriers may search for un-replaced shell transactions on Manage Policy, by searching on Policy Source.

C. Termination of Coverage (Cancellation or Nonrenewal) Notes

All cancellation and nonrenewal notices received by WCRIBMA are legal notices of coverage termination.

If a notice of cancellation is reported to WCRIBMA, but that cancellation was rescinded or did not otherwise go into effect, a reinstatement must be reported to WCRIBMA.

Reminder: Statutory requirements also specify reasons for mid-term cancellation.

Note: Deletion of MA from Item 3A is considered to be termination of coverage. As such, the requirements of M.G.L. Chapter 152 apply.

D. Reinstatement of Coverage Notes

The reinstatement effective date must match the cancellation effective date.

Reinstatements reported with effective dates subsequent to a cancellation date are processed as if a prior reinstatement and subsequent cancellation had been reported. The WCRIBMA displays the actual cancellation(s) and reinstatement(s) that were reported, but the policy status does not reflect any lapse in coverage.

Reinstatements must be submitted for cancellations that were reported, but were rescinded or did not otherwise go into effect.

Massachusetts Workers' Compensation Policy Data Reporting Guide

SECTION III – TERMINOLOGY OVERVIEW

Electronic reporting terminology is used throughout this document, because policy data is reported electronically and most policy edits use electronic reporting terminology. Electronic terminology is also found on online applications such as Manage Policy and PEEP.

Although fairly close, there are differences between the data as displayed on hard copy documents or forms that are issued to the insured and the electronic reporting of that data.

A. Terminology and Hard Copy Equivalent

Term	Description	Hard Copy Equivalent
Policy Key	Carrier Code Policy Number And Policy Effective Date	Insuring Company's 5 Digit NCCI Carrier Code Number Policy Number And Policy Effective Date
Transaction	Policy document Transactions consist of one or more records	Policy Endorsement Cancellation Reinstatement, etc.
Transaction Code	Specific type of policy document Transactions are often referred to in terms of their code, for example: "transaction 01" instead of "new policy"	New Policy Renewal Policy Cancellation Endorsement Replacement Reissue, etc.
Record	Collection of related data items, within a transaction, that are treated as a unit	Named Insured Address Exposure Endorsement, etc.
Record Type Code	Specific type of policy data Records are often referred to in terms of their code, for example: "record 01" instead of "header record"	Named Insured Address Exposure Endorsement, etc.

Massachusetts Workers' Compensation Policy Data Reporting Guide

Terminology and Hard Copy Equivalent (cont'd)

Term	Description	Hard Copy Equivalent
Link Data	Used to identify to which specific policy transaction an individual record belongs Required on each record of each transaction Consists of: Carrier Code Policy Number Policy Effective Date Transaction Code Transaction Issue Date	Policy identifying information on documents issued to insured, such as: Insuring Company's 5 Digit NCCI Carrier Code Number Policy Number Policy Effective Date Document Type (New Policy, Reissue, Cancellation, etc. Issue Date of Document
Submission	Data file that is sent to a data collection organization (WCRIBMA, NCCI, etc.). A policy data submission contains one or more policy data transactions.	One or more hard copy policy documents mailed to a data collection organization.

Massachusetts Workers' Compensation Policy Data Reporting Guide

Terminology and Hard Copy Equivalent (cont'd)

Term	Description	Hard Copy Equivalent
Replacement	Policy transaction that is used to change previously reported data. Includes all record types that are required, or could be reported, on a new or renewal policy.	Reissue, rewrite or replacement of a previously issued policy. The terms reissue, rewrite and replacement have different meanings for different carriers and DCO's. All are reported to WCRIBMA as replacements. All, except changes to the policy key, are processed by WCRIBMA, as replacements.
Endorsement	Document that amends the policy conditions. For purposes of this Guide, the term "endorsement" will be used primarily in relation to endorsement form numbers. Endorsement form numbers that have no variable data are reported only as part of a list. Variable data endorsement form numbers are reported as part of a list and, in many cases, are reported on the electronic equivalent of the form, as well.	Item 3D Individual endorsement form. WC200601 A – example of non-variable data endorsement. WC000308 – example of variable data endorsement to be reported in electronic equivalent of Item 3D and reported in electronic equivalent of the hard copy form.

Massachusetts Workers' Compensation Policy Data Reporting Guide

SECTION IV. MA WC POLICY DATA REPORTING GENERAL REQUIREMENTS

This section addresses overall policy reporting requirements. Refer to Appendix II – Transaction Codes and Records for additional information about transaction codes.

A. Required Documents

The electronic equivalent of the policy documents that were issued to the insured must be submitted to WCRIBMA. This includes:

Hard Copy Document	Corresponding Electronic Transaction Code (Refer to Appendix II – Transaction Codes and Records)
New policies	01 – New Policy
Renewal Policies	02 – Renewal Policy
Policy changes	03, 06, 08, 10, 14, 15 – Depends on situation
Cancellations	05 – Cancellation/Reinstatement
Reinstatements	05 – Cancellation/Reinstatement
Nonrenewals	05 – Cancellation/Reinstatement

As Needed

NonCompliance/Compliance Notifications	17 – NonCompliance/Compliance of Policy Terms and Conditions
Notices of Policy Issuance	16 – Proof of Coverage

When a change affects multiple items on the policy, particularly with respect to coverage and premium, then all affected items need to be changed and reported. For example, an exposure change on a class code generally affects the premium for other class codes (for example, employers' liability, deductible, construction credit, expense constant) as well as standard premium. The change to all affected class codes and premiums must be reported.

B. Endorsements

All of the standard endorsements (national and MA specific endorsement numbers) that apply to the entire policy and only to Massachusetts must be reported to WCRIBMA, on the Endorsement Identification Record 07, which is the equivalent to Item 3D. For multi-state policies, endorsements that apply only to other states are optional.

Certain variable data endorsement data is also required. Refer to Appendix II – Transaction Codes and Records, item D – Endorsement Record Types for variable data endorsement requirements.

Carrier filed endorsements may be reported, but will be ignored. Exception: Carrier filed Deductible Endorsements applicable to MA. Refer to item J. Policies Subject to Deductibles, below.

Refer to the Tools And Services section of the WCRIBMA's website, for a list of all standard endorsements that have been filed and approved for use in Massachusetts.

Massachusetts Workers' Compensation Policy Data Reporting Guide

C. Issue Date

The reported issue date should be the date that the document was issued to the insured. Accurate issue dates allow WCRIBMA to process data in the same order as the carrier.

Cancellations and Reinstatements - The WCRIBMA system determines policy status based, primarily, on the issue date of cancellations and reinstatements. Refer to Appendix IV – Cancellation/Reinstatement Processing and Policy Status.

Policy changes – If a transaction is received with an issue date that is earlier than a transaction that is already stored in the WCRIBMA's database, the transaction will be accepted, but the changes might not be applied.

D. Policy Key

The policy key must be consistent on all documents that are associated with the policy, including unit statistical data.

Multi-state Policies

For multi-state policies that have multiple insuring carriers, refer to Section VII.D. Multi-State Policies.

E. Type of Plan ID Code/Plan Indicator/Plan Type

Type of Plan ID Code is required. It is a code used to identify the type of plan (a/k/a market) used to underwrite the policy.

Type of Plan ID Code is reported in Header Record Type 01.

Assigned risk policies (a/k/a Residual Market) must be reported with the assigned risk Type of Plan ID Code that was assigned by the Massachusetts Workers Compensation Assigned Risk Pool. The MA assigned risk Type of Plan ID Codes are:

- 02 – Normal Assigned Risk Policy (a/k/a Servicing Carrier Assigned Risk Policy)
- 05 – Assigned Risk Policy written under MA Voluntary Direct Assigned Risk Program (a/k/a VDAR Policy or VDAR Policy)

F. Anniversary Rating Date

Effective May 1, 2017 for all new and renewal policies, the Anniversary Rating Date is eliminated. With this change, the classifications, rates and rules of the Massachusetts Workers' Compensation and Employers' Liability Insurance Manual that apply to a policy are those that are in effect as of the policy effective date, unless otherwise specified. Refer to the Massachusetts Workers' Compensation and Employers' Liability Insurance Manual for specific information.

Massachusetts Workers' Compensation Policy Data Reporting Guide

G. Rating Effective Date

Effective May 1, 2017 for all new and renewal policies, the Rating Effective Date (RED) is the effective date of an experience rating (experience modification, merit rating or MA ARAP). Experience rated policies are policies that are subject to experience modification, merit rating or MA ARAP. When multiple rating effective dates apply to a policy, the policy must be reported with split exposures and premiums. Refer to Section VII.G Multiple Rating Effective Dates, for examples.

Exception: If the rating type(s) and rating factor(s), effective on the RED, are the same as the rating type(s) and rating factor(s) that were applied to the policy effective on the policy effective date, then split premiums and exposures are not required.

Below are guidelines for split reporting, when multiple REDs apply to a policy.

- No change in type of merit – split reporting not required
- Change from one type of merit to another type of merit – split reporting required
- Change from DNQ to any type of merit rating or to experience modification – split reporting required
- Change from any type of merit rating or experience modification to DNQ – split reporting required
- No change to experience modification and ARAP – split reporting not required
- Change to experience modification or ARAP – split reporting required

H. Experience Modification, Merit Rating and ARAP

Experience Modification

Experience modifications may only be reported in state premium record 04. Class code 9898 is not acceptable in MA.

Merit Rating

Merit ratings may only be reported in exposure record 05, using the applicable merit rating classification code. The experience modification/merit field in state premium record 04 must be 1.00 (reported as 1000)

ARAP

ARAP data must be reported in two records:

- ARAP factor - state premium record 04
- ARAP premium - exposure record 05, using classification code 0277

Refer to Section VII.G Multiple Rating Effective Dates, for reporting examples.

I. Experience Modification Effective Date

The experience modification effective date is used to report the date that an experience rating (modification, merit or ARAP) is applied (endorsed) to the policy. It might be the same as, or different from, the policy effective date or the Rating Effective Date.

When multiple state premium records are reported, the experience modification effective date must be different for each state premium record. The experience modification effective date for the first record may be 0 or equal to the policy effective date. An experience modification effective date of 0 is considered to be equal to the policy effective date. . Refer to Section VII.G. Multiple Rating Effective Dates and Section VII.H. Late Application of Experience Modification/ARAP/Merit Rating, for examples.

Massachusetts Workers' Compensation Policy Data Reporting Guide

J. Policies Subject to Deductibles

The appropriate deductible endorsement must be reported to WCRIBMA.

The appropriate endorsement depends on the actual deductible program applied to the MA portion of the policy and must clearly identify that the endorsement applies to MA.

For electronic reporting, refer to Section VII.I. Deductible Endorsements.

Small and Medium Deductible Programs

Massachusetts has two filed and approved deductible programs. One program includes small and medium deductibles. One program is a medium deductible program.

For program requirements, refer to the MA WC & EL Manual, Part 1-Special Programs and to the WCRIBMA website home page, Program Overviews.

The endorsements, for the MA filed and approved small and medium deductible programs are:

- WC200602 - Massachusetts Benefits Deductible Endorsement (small and medium deductibles)
- WC200603 - Massachusetts Benefits Claim and Aggregate Deductible Endorsement (medium deductible)

Other small or medium deductible programs and associated endorsements must receive approval, from the Massachusetts Division of Insurance (DOI).

Large Deductible Programs

Carriers must receive approval for large deductible programs and the associated endorsements, from the Massachusetts Division of Insurance (DOI).

For program requirements, refer to the WCRIBMA website home page, Program Overviews.

WCRIBMA does not keep a record of carrier filed deductible endorsements. WCRIBMA identifies carrier deductible endorsements, as such, when they are reported, on the electronic Deductible Endorsement Record (Record 43). WCRIBMA stores the endorsement data applicable to MA, as generic endorsement WC990603

K. Policy Greater than One Year and Sixteen Days in Length

If the complete policy period is not a multiple of 12 months, either the first unit or the last unit may be less than 12 months. When there are three periods, the middle unit may not be less than 12 months. Use the Policy Period Endorsement (WC000405) to specify whether the first unit or last unit is less than 12 months.

Policy reporting of the second or third period is not required. However, when reported, the second or third period must be reported on Transaction 04.

The Policy Period Endorsement (WC000405) may not be used for standard one year policies (policies up to and including one year and sixteen days in length).

Massachusetts Workers' Compensation Policy Data Reporting Guide

L. Employee Leasing/PEO/Temporary Employment Agencies and Staffing Firms

Employee Leasing Companies (ELCs), as defined by MA Regulation 211 CMR 111, are employers who enter into Employee Leasing Arrangements with their Clients that retain for the ELC a substantial portion of management functions. In accordance with MA Manual Rule IX-E, ELCs are required to purchase a separate policy for each client to whom they lease employees.

Professional Employer Organizations (PEOs), as defined by MA Regulation 454 CMR 30, are co-employers who enter into Professional Employer Agreements that allocate employer responsibilities like workers' compensation insurance to either the PEO or the Client. In accordance with MA Manual Rule IX-F, when the PEO is allocated that responsibility, they must obtain coverage as an employee leasing company does, but when the Client is allocated that responsibility, the Client obtains the coverage.

Temporary employment agencies and staffing firms provide employees to other businesses but these arrangements are short-term or seasonal and not Employee Leasing Arrangements as defined by 211 CMR 111.03 or Professional Employer Agreements as defined by 454 CMR 30.

The basic requirements for ELCs, PEOs and Temporary/Staffing firms are listed below.

Refer to the MA WC & EL Manual, Rules IX-E and IX-F, as well as Circular Letter No. 2367, for complete policy issuance requirements.

Refer to Section VII.F. Employee Leasing/PEO/Temporary Employment Agency and Staffing Firm Policies, for electronic reporting requirements.

a. **Policies Obtained by an ELC or PEO for Employees Leased to a Client Company (PEO Responsible for Policy)**

- A separate policy must be issued for each ELC or PEO client.
- The named insured, FEIN and mailing address on the policy must be those of the employee leasing company/PEO.
- WC200304 Massachusetts Employee Leasing Endorsement must be included with the policy and must provide the client's name, FEIN and MA address.
- Refer to Section VII. F., for the specific reporting requirements applicable to these policies.

Note: The experience of the leasing client is combined with the experience of the client's direct-pay employees for experience rating. It is not combined with the experience of the employee leasing company or PEO.

b. **Policies Obtained by PEO Client for Leased Employees (PEO Client Responsible for Policy)**

- A policy must be issued to provide coverage only to the employees that the client leases from the PEO.
- The named insured, FEIN and mailing address on the policy must be those of the PEO client.
- Refer to Section VII. F., for the specific reporting requirements for these policies.
- WC200308 Massachusetts Professional Employer Organization (PEO) Extension Endorsement must be included with the policy and must provide the PEO's name, FEIN and address.
- Refer to Section VII. F., for the specific reporting requirements applicable to these policies.

Massachusetts Workers' Compensation Policy Data Reporting Guide

Note: The experience of the leasing client is combined with the experience of the client's direct-pay employees for experience rating. It is not combined with the experience of the employee leasing company or PEO.

c. Employee Leasing/PEO Client Policies for the Employees the Client Pays Directly

Some ELC/PEO clients lease some of their employees from an ELC or PEO and pay some of their employees directly. Those two groups of employees cannot be insured on the same policy.

- A policy must be issued to provide coverage only to the client's direct-pay employees.
- The named insured and FEIN, on the policy, must be those of the employer (the ELC/PEO client).
- WC000322 Professional Employer Organization (PEO) Client Exclusion Endorsement, which excludes coverage for leased employees, must be on the policy.
- WC000322 must include the name and address of the ELC/PEO.
- The coverage for the leased employees must be insured on a separate policy, with either WC200304 or WC200308 attached, as described above.
- Refer to Section VII. F., for the specific reporting requirements for these policies.

d. Policies for Employee Leasing Company's/PEO's Non-leased Employees

- A single policy is required for all of the employee leasing company's/PEO's non-leased employees. If the ELC or PEO does employee leasing and provides temporary employees, then this policy will provide coverage for the temporary employees.
- WC200305 Massachusetts Exclusion of Coverage for Leased Employees Endorsement (Labor Contractors) must be included on the policy.
- Refer to Section VII. F., for the specific reporting requirements applicable to these policies.

e. Temporary Employment Agency/Staffing Firm Policies

Policies for temporary employment agencies and staffing firms are issued as non-employee leasing policies. WC200305 Massachusetts Exclusion of Coverage for Leased Employees Endorsement (Labor Contractors) is mandatory on assigned risk policies of such employers. Use of the endorsement is optional on voluntary policies of such employers.

Refer to Section VII. F., for the specific reporting requirements applicable to these policies.

M. Multi-state Policies

Multi-state policies that include MA in Item 3A, at any time during the policy period, must be reported and must include all of the states that are in Item 3A. WCRIBMA tracks the addition and deletion of states in Item 3A.

WCRIBMA considers a policy to be multi-state, as long as the policy included at least one other state in Item 3A, for any part of the policy term.

Refer to Section VII.D. Multi-State Policies, for multi-state policy reporting requirements.

Massachusetts Workers' Compensation Policy Data Reporting Guide

N. Wrap-Up/OCIP Policies

Policies issued to two or more legal entities, engaged in a large construction or demolition project, may be combined for premium discount purposes, when they meet the specific requirements in the MA WC & EL Manual, Rule VII-G. These projects are also known as wrap-ups or OCIPs (Owner Controlled Insurance Program). Basic requirements are below.

- A separate policy must be issued for each subcontractor.
- Experience from wrap-up policies is combined with the subcontractor's other policies for experience rating.
- Wrap-up policies are not used to determine the insured's rating effective date, unless the insured only has wrap-up policies.
- Wrap-up policies must include:
 - Wrap-up coding to identify the policy as a wrap up/OCIP policy (wrap up type code 1).
 - Wrap project description (address type 4).
 - WC000302 (Record 25) - Designated Workplaces Exclusion Endorsement - Exclude coverage for all operations, except the particular project or contract.
 - WC000301 (Record 24) - Alternate Employer Endorsement - Name the appropriate entity that is in control of the project.

Note: WCRIBMA will append the term "wrap-up" to the primary named insured for easy identification within our system

Massachusetts Workers' Compensation Policy Data Reporting Guide

SECTION V. POLICY CHANGES

This section addresses certain requirements for reporting policy changes.

Refer to Appendix II – Transaction Codes and Records for transaction code descriptions.

A. Changes Reported as Policy Replacement Transactions

Transaction codes 06, 08, 10, 14 and 15 are policy replacement transactions.

Policy replacement transactions are complete policy transactions. They include the data that is not changing, as well as, the changed data.

WCRIBMA processes transaction code 06 as a new policy. The original policy is not updated.

WCRIBMA processes transaction codes 08, 10, 14 and 15 as updates to the existing policy, unless they are the first reporting of the policy. These transactions are basically treated as interchangeable. However, transaction code 15 is the preferred method for reporting the addition and deletion of Item 3A states.

Transaction code 04 (Annual Rerate Endorsement) is sometimes referred to as a policy replacement transaction, but it is not. It contains the same record types as a complete policy, but is used only to report the premiums and exposures for the second and third periods of policies that are greater than 1 year and 16 days in length. It does not replace the policy.

B. Changes Reported as Individual Endorsements

The addition of variable data endorsements, or changes to the data in a previously issued variable data endorsement, may be reported in one of two ways:

- Policy replacement transaction code 08, 10, 14
- Change transaction code 03

In either case, the variable data endorsement record and the endorsement effective date are required.

Endorsement deletions, as well as, the addition of endorsements that are not variable data endorsements are handled via Endorsement Identification Record 07, using policy replacement transactions 08, 10 or 14.

Massachusetts Workers' Compensation Policy Data Reporting Guide

C. Changes Effective On the Policy Effective Date

If the changes were not part of the original reporting, then a change transaction 03, 06, 08, 10, 14 or 15 is reported.

If changes occur on the same issue date as a new policy, renewal policy or policy key change transaction, either:

- (Preferred) Report the transaction 01, 02 or 06, without the changes and report the changes on transaction 08, 10, 14 or 15.

OR

- Report only change transaction 08, 10, 14 or 15.

D. Changes Effective After the Policy Effective Date (a/k/a Mid-Term Changes)

Changes effective after the policy effective date are reported on a change transaction 03, 06, 08, 10, 14 or 15.

E. Policy Changes Effective Date and Policy Changes Expiration Date

1. Policy Changes Effective Date

The policy changes effective date is used on policy replacement transaction codes 08, 10, 14 and 15 to report the effective date(s) of changes, when data is added or when previously reported data is changed. It is on records 01 through 07.

If the record is not changing and the data never changed in the past, then the policy changes effective date may be 0 or the policy effective date. If the record is not changing, but the record was added in the past, or the record changed in the past, then the date should be the policy changes effective date that was reported on the previous transaction.

2. Policy Changes Expiration Date

The policy changes expiration date is used on policy replacement transaction codes 08, 10, 14 and 15 to delete a record when the deletion is after the policy effective date. The policy changes expiration date is the effective date of the deletion. It is on records 01 through record 07.

When the deletion is effective on the policy effective date, then the change transaction must not include the record to be deleted. (Note that policy changes effective date is also reported on records to be deleted. It is the policy effective date or the date the record was previously added.)

If the record is not to be deleted, the policy changes expiration date may be 0 or the policy expiration date.

Massachusetts Workers' Compensation Policy Data Reporting Guide

Example - Policy Effective 5/21/15- 5/21/16, transaction 10, issued 8/30/15

Change	Record	Effective Date of Change	Policy Changes Effective Date	Policy Changes Expiration Date
Add Additional Named Insured EFG Corp	Name Record 02	8/30/15	8/30/15	5/21/16 or all zeros
Delete Additional Named Insured ABC Corp	Name Record 02	8/30/15	5/21/15 or all zeros	8/30/15
Add Class Code 7380	Exposure Record 05	5/21/15	5/21/15 or all zeros	5/12/16 or all zeros
Delete Class Code 8742	Exposure Record 05	5/21/15	N/A *	N/A*
Change Street on Previously Reported Additional Location	Address Record 03	8/15/15	8/15/15	5/21/16 or all zeros

*Class 8742 is not reported on the change transaction, because it is being deleted as of the policy effective date.

F. Policy Key Changes

Changes to the policy key must be reported. The required transactions are:

- Cancellation (Transaction Code 05) for the policy that is being replaced, with cancellation reason of rewrite (code 07).
- The replacement policy:
 - If the replacement policy effective date is the same date as the cancellation effective date of the original policy, then Transaction Code 06 - Policy Key Change may be used
 - If the replacement policy effective date is different from the cancellation effective date of the original policy, then Transaction Code 01 or 02 must be used.

Massachusetts Workers' Compensation Policy Data Reporting Guide

G. Experience Modification, Merit Rating or ARAP Changes

Changes to experience modifications, merit ratings or ARAPs require the reporting of a complete policy replacement transaction 08, 10 or 14.

Based on Experience Rating Plan Rules, it might be necessary to split a policy due to late application of an experience modification, merit rating or ARAP. These policies must be reported with split exposures and premiums.

Refer to Section VII.H. Late Application of Experience Modification/ARAP/Merit Rating, for examples.

H. Split Policies due to Miscellaneous Changes

Policies that are split for reasons, other than a change in rating effective date or late application of an experience modification, merit rating or ARAP, should be reported using exposure records (Record Type 05), when appropriate. Also, the final audit and unit statistical reporting require the exposure to be split. Examples of such policies are mid-term changes to Employers' Liability limits.

Note that neither the header record (Record Type 01) nor the state premium record (Record Type 04) may be split for these types of changes

I. Rate Changes

Rate changes that are applied as the result of an approved rate filing require the reporting of a complete policy replacement transaction code 08, 10 or 14.

J. Common Policy Changes and Corresponding Transactions

Below are some common types of policy changes and the transactions selected in WCPOLS to make those changes.

For Change in:	WCRIBMA Recommends the Use of Transaction Type:	Optionally Use Transaction Type 03 using Endorsement:
Address - Mailing	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Additional Location	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Agent/Producer-Address	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Agent/Producer-Name	10-Non-Rating Change or 14-Miscellaneous Change	N/A

Massachusetts Workers' Compensation Policy Data Reporting Guide

Common policy changes and corresponding transactions (cont'd)

For Change in:	WCRIBMA Recommends the Use of Transaction Type:	Optionally Use Transaction Type 03 using Endorsement:
ARAP	08-Rating Change or 14-Miscellaneous Change	N/A
Carrier-Address (Issuing/Servicing Office)	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Carrier Code	06-Policy Replacement Key Field Change	N/A
Classification Code	08-Rating Change or 14-Miscellaneous Change	N/A
Endorsements - Add Non-Variable or Delete any Endorsements where other changes to the policy are not required	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Endorsements - Add Variable Data Endorsements where other changes to the policy are not required	10-Non-Rating Change or 14-Miscellaneous Change	The applicable endorsement record – refer to Appendix II – D
Exposure	08-Rating Change or 14-Miscellaneous Change	N/A
Experience Modification	08-Rating Change or 14-Miscellaneous Change	N/A
Item 3A - Add State	15-Add/Delete State Change	N/A
Item 3A - Delete state Other than MA	15-Add/Delete State Change	N/A
Item 3A - Delete MA	05-Cancellation/Reinstatement	N/A
Item 3C - Add State	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Item 3C - Delete State	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Legal Nature of Insured	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Limits of Liability	08-Rating Change or 14-Miscellaneous Change	N/A

Massachusetts Workers' Compensation Policy Data Reporting Guide

Common policy changes and corresponding transactions (cont'd)

For Change in:	WCRIBMA Recommends the Use of Transaction Type:	Optionally Use Transaction Type 03 using Endorsement:
Merit Rating	08-Rating Change or 14-Miscellaneous Change	N/A
Multiple non-key field changes that change premium and non-premium data	08-Rating Change or 14-Miscellaneous Change	N/A
Named Insureds	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Policy Effective Date	06-Policy Replacement Key Field Change	N/A
Policy Expiration Date	10-Non-Rating Change or 14-Miscellaneous Change	N/A
Policy Number	06-Policy Replacement Key Field Change	N/A
Premium Discount	08-Rating Change or 14-Miscellaneous Change	N/A
Rating Effective Date	08-Rating Change or 14-Miscellaneous Change	N/A
Rates	08-Rating Change or 14-Miscellaneous Change	N/A

Massachusetts Workers' Compensation Policy Data Reporting Guide

SECTION VI. QUESTION AND ERROR-PRONE AREAS

This section addresses reporting situations that tend to result in questions or errors. Electronic format requirements, additional information on electronic transactions and records are addressed in the appendices.

A. Transaction Code 16 - Proof of Coverage a/k/a Notice of Policy Issuance

Also a/k/a: Coverage Notice; Massachusetts Notice of Policy Issuance; Notice of Issuance; Issue Notice

Transaction 16 requires the records and fields, below.

Required Records	Required Fields
01 – Header Record	Policy Expiration Date Employee Leasing Policy Type Code * Type of Plan ID Code
02 – Name Record	Name Link Identifier Name of Insured Continuation Sequence Number If employee leasing/PEO policy: Follow the name reporting and coding requirements in Section VII. F. Employee Leasing/PEO/Temporary Employment Agency and Staffing Firm Policies
03 – Address Record	Type of Address Code Mailing Address-Street City, State, Zip Code * Issuing Office Address – Street, City, State, Zip Code
04 – State Premium Record	State Code 20

Massachusetts Workers' Compensation Policy Data Reporting Guide

B. Discrepancy Between Policy & Proof of Coverage/Issue Notice

If the policy is different from the Issue Notice, the discrepancy must be resolved. The resolution of the discrepancy depends on the situation.

Discrepancy	Electronic Requirement
Carrier Code Policy Number Or Policy Effective Date	Transaction Code 05 (Cancellation/Reinstatement) With Cancellation/Reinstatement ID Code 4 (Cancellation of Issue Notice) Complete Policy Transaction with the correct data 01 (New Policy) 02 (Renewal Policy) 15 (Add/Delete State) New Transaction Code 16 (Proof of Coverage) - only If necessary to meet proof of coverage requirements
Expiration Date Insured's name* Mailing Address Or FEIN	Complete Policy Transaction 01 (New Policy) 02 (Renewal Policy) 15 (Add/Delete State)

*After an issue notice has been sent to WCRIBMA, if an additional name has been added for MA, but the policy cannot be issued yet, then notify WCRIBMA and send a new Proof of Coverage Transaction that includes all names.

Massachusetts Workers' Compensation Policy Data Reporting Guide

C. Experience Rating Code and Interstate Risk ID

The experience rating code and Interstate Rating ID are reported in Header Record 01. The code that applies to a policy depends on the type of experience rating that applies to the insured and the Item 3A states on the policy. Refer to the Experience Rating Plan(s) applicable to the Item 3A state(s).

Experience Rating Code and Interstate Risk ID Reporting Requirements

Code	Text	When to Use	What to Report in Interstate Risk ID field
1	Interstate Rated Only	Insured qualifies for Interstate Rating and all Item 3A states participate in Interstate Rating	Interstate Risk ID NCCI Risk ID when another state's experience modification is applied to MA
2	Inter- and Intrastate Rated	Same as for Code 1, except some Item 3A states do not participate in Interstate Rating	Interstate Risk ID NCCI Risk ID when another state's experience modification is applied to MA
3	Intrastate Rated Only	Insured does not qualify for Interstate Rating, but does qualify for MA experience rating (experience modification or merit rating)	Zeros
5	Not Rated	Insured does not qualify for Interstate Rating or MA experience rating	Zeros

Massachusetts Workers' Compensation Policy Data Reporting Guide

D. Multi-State Policies

When the MA carrier is different from the Information Page carrier, the Information Page carrier must always be reported in the link data and the MA carrier must always be reported on State Premium Record 04. The MA carrier must also be reported on unit statistical reports.

Reminder: Deletion of MA from Item 3A is subject to the statutory requirements for termination of coverage. Refer to Section III.

Multi-state Policy reporting requirements

Add/Delete Situation	Hard Copy Equivalent	Electronic Requirements*
New/renewal policy - Item 3A includes MA and other states	New or Renewal Policy	Transaction 01 (New Policy) or Transaction 02 (Renewal Policy) Record 04 (State Premium) for each state that is included in Item 3A
Add MA to Item 3A after policy issuance	Policy replacement/reissue	Transaction 15 (Add/Delete State Change) Record 04 (State Premium) for each state that is included in Item 3A MA Record 04 must include: • State Add/Delete Indicator = "A" • Policy Changes Effective Date = Effective date that MA is added to the policy
Delete MA from Item 3A after policy issuance	MA Cancellation Notice	Transaction 05 (Cancellation/Reinstatement) Cancellation Effective Date = Effective Date that MA is deleted from the policy Do Not use Txn 15 to notify MA that MA is being deleted
Add MA back to Item 3A after MA was deleted – adding back with the same date that MA was deleted	Reinstatement of the previous MA cancellation	Transaction 05 (Cancellation/Reinstatement) Reinstatement Effective Date = Effective Date that MA was <u>originally deleted</u> from the policy Txn 15 with Add/Delete Indicator = "A" may also be reported, but reinstatement is still required

Massachusetts Workers' Compensation Policy Data Reporting Guide

Multi-state Policy reporting requirements (cont'd)

Add/Delete Situation	Hard Copy Equivalent	Electronic Requirements*
Change the date that MA was added	Policy Replacement	Contact WCRIBMA Data Operations (Carrier's Data Operations contact, if known)
MA was on expiring policy, but will not be on renewal policy	Nonrenewal to MA on the expiring policy	Transaction 05 (Cancellation/Reinstatement) With Transaction ID Code 3 Nonrenewal
MA is in Item 3A – Add another state	Policy Replacement/Reissue/Endorsement	Transaction 15 (Add/Delete State Change) Record 04 (State Premium) for each state that is included in Item 3A Record 04 of State being added: • State Add/Delete Indicator = "A" • Policy Changes Effective Date = Effective date that the state is added to the policy
MA is in Item 3A – Delete another state	Policy Replacement/Reissue/Endorsement	Transaction 15 (Add/Delete State Change) Record 04 (State Premium) for each state that is included in Item 3A Record 04 of State being Deleted: Effective on Policy Effective Date OR on the date originally added. • Do not report Record 04 for that state. Effective Mid-term: • State Add/Delete Indicator = "D" • Policy Changes Expiration Date = effective date that the state is deleted from the policy.

Massachusetts Workers' Compensation Policy Data Reporting Guide

E. Wrap-Up/OCIP Policies

Electronic reporting requirements for wrap-up/OCIP policies are below.

Electronic Requirement	How to Report Requirement
Identify policy transaction as a wrap up policy	Header Record 01: Wrap-Up Code = 1 (Wrap- Up Policy)
Wrap up project description	Address Record 02: Address Type Code 4 (Wrap-Up/OCIP Project Description)
Exclude other states coverage	Other States Coverage Record 06: Inclusion/Exclusion Code 3 (No other states coverage afforded.)
WC000302 Designated Workplaces Exclusion Endorsement - Exclude coverage for all operations, except the particular project or contract	Record Type Code 25 Designated Workplaces Exclusion Endorsement
WC000301 Alternate Employer Endorsement - Name the appropriate entity that is in control of the project	Record Type Code 24 Alternate Employer Endorsement

Note: WCRIBMA will append the term “wrap-up” to the primary named insured for easy identification within our system.

Massachusetts Workers' Compensation Policy Data Reporting Guide

F. Employee Leasing/PEO/Temporary Employment Agency and Staffing Firm Policies

Below are the electronic reporting requirements for employee leasing/PEO policies: employee leasing clients – leased employees; employee leasing company's/PEO's non-leased employees; and employee leasing client – client's direct-pay employees. Also included are the electronic reporting requirements for temporary employment agency/staffing firm policies.

For Employee Leasing/PEO policy issuance information refer to Section V. L. Employee Leasing/PEO/Temporary Employment Agencies and Staffing Firms

1. Policies Obtained by an ELC or PEO for Employees Leased to a Client Company (PEO Responsible for Policy)

Electronic Requirement	How to Report Requirement
Identify policy as client policy	Header Record 01: Employee Leasing Policy Type Code = 5 (Employee Leasing Policy for Leased Workers of a Single Client Company)
Named insured/FEIN - Must be the Employee Leasing Company/PEO	Name Record 02: Name Link Code = 001 Continuation Sequence Code = 001 PEO/Client Company Code = P Additional PEO names (e.g. PEO dba name): PEO/Client Company Code = P
Client name(s) (e.g. client legal name and client dba – only one legal client entity is allowed per policy)	Name Record 02: Name link Code > 001 Continuation Sequence Code =>001 PEO/Client Company Code = C
Mailing Address – must be that of the Employee Leasing Company/PEO	Address Record 03: Address Type Code = 1 (Mailing Address)
WC200304 Massachusetts Employee Leasing Endorsement Must include Leasing Client Name, FEIN and Address	Record FA - Massachusetts Employee Leasing Endorsement Record: Endorsement Number WC200304 State Code 20 Record 07 (Endorsement Identification Record): State Code 20 (or 00 for MA single state policy) Include WC200304

Note: Multiples of Record FA should be reported, as needed, to report long client names or additional client locations. Leasing Client Name, FEIN and Address on each Record FA must be completed.

Massachusetts Workers' Compensation Policy Data Reporting Guide

2. Policies Obtained by PEO Client for Leased Employees (PEO Client Responsible for Policy)

Electronic Requirement	How to Report Requirement
Identify policy as Client policy	Header Record 01: Employee Leasing Policy Type Code = 9 (Employee Leasing Policy for Leased Workers of a Single Client Company Where the Policy is Purchased by the Client)
Named insured/FEIN - Must be that of the PEO Client	Name Record 02: Name Link Code = 001 Continuation Sequence Code = 001 PEO/Client Company Code = C Additional Client names (e.g. client dba name): PEO/Client Company Code = C
PEO name(s) (e.g. PEO legal name and PEO dba)	Name Record 02: Name link Code > 001 Continuation Sequence Code =>001 PEO/Client Company Code = P
Mailing Address – must be that of the Client	Address Record 03: Address Type Code = 1 (Mailing Address)
WC200308 Massachusetts Professional Employer Organization (PEO) Extension Endorsement Must include PEO Name, FEIN and Address	Record FA - Massachusetts Employee Leasing Endorsement Record: Endorsement Number WC200308 State Code 20 Record 07 (Endorsement Identification Record): State Code 20 (or 00 for MA single state policy) Include WC200308

Massachusetts Workers' Compensation Policy Data Reporting Guide

3. Employee Leasing/PEO Client Policies for the Employees the Client Pays Directly

Electronic Requirement	How to Report Requirement
Identify policy as Client policy for non-leased employees	Header Record 01: Employee Leasing Policy Type Code = 6 (Client Company Policy For Non-Leased Workers of Client Company)
Named insured/FEIN – Client Company must be the primary name.	Name Record 02: Name Link Code = 001 Continuation Sequence Code = 001 PEO/Client Company Code = C
Additional named insureds (additional combinable client companies or combinable non-client companies)	Name Record 02: Name Link Code > 001 Continuation Sequence Code > = 001 PEO/Client Company Code = blank or C (PEO name must not be reported on Record 02)
Address – Client Company address must be mailing address and/or location of operations	Address Record 03 Address Type Code = 1 (Mailing Address) As needed: Address Type Code = 2 (Location of Operations)
WC000322 Professional Employer Organization (PEO) Client Exclusion Endorsement	Record FA - Massachusetts Employee Leasing Endorsement Record: Endorsement Number WC000322 State Code 20 Record 07 (Endorsement Identification Record): State Code 20 (or 00 for MA single state policy) Include WC000322

Massachusetts Workers' Compensation Policy Data Reporting Guide

4. Policies for Employee Leasing Company's/PEO's Non-leased Employees

Electronic Requirement	How to Report Requirement
Identify policy as policy for employee leasing company's/PEO's non-leased employees	Header Record 01: Employee Leasing Policy Type Code = 3 (Employee Leasing Policy for Non-Leased Workers of Employee Leasing Company)
Named insured/FEIN - Must be the Employee Leasing Company/PEO	Name Record 02 Employee Leasing Company/PEO – Name Link Code 001 Continuation Sequence Code 001 PEO/Client Company Code P Additional PEO names (e.g. PEO dba name): PEO/Client Company Code = P
WC200305 Massachusetts Exclusion of Coverage for Leased Employees Endorsement (Labor Contractors)	Record 07 (Endorsement Identification Record): State Code 20 (or 00 for MA single state policy) Include WC200305

Note: Proper leasing coding and endorsements are so important to processing of the policy the WCRIBMA may start to reject improperly submitted leasing policies.

Massachusetts Workers' Compensation Policy Data Reporting Guide

5. Policies for Temporary Employment Agency/Staffing Firm Policies

Electronic Requirement	How to Report Requirement
Identify policy as non-employee leasing policy	Header Record 01: Employee Leasing Policy Type Code = 1 (Non-Employee Leasing Policy)
Named insured/FEIN – Must be the Temporary Employment Agency or Staffing Firm, either as primary name or as additional named insured	Name Record 02: Name Link Code = >001 Continuation Sequence Code = 001 PEO/Client Company Code = blank
Address – Temporary Employment Agency or Staffing Firm address must be included; mailing address and/or location of operations	Address Record 03: Address Type Code = 1 (Mailing Address) As needed: Address Type Code = 2 (Location of Operations)
WC200305 Massachusetts Exclusion of Coverage for Leased Employees Endorsement (Labor Contractors) (mandatory for residual market policies; optional for voluntary market policies)	Record 07 (Endorsement Identification Record): State Code 20 (or 00 for MA single state policy) Include WC200305

Massachusetts Workers' Compensation Policy Data Reporting Guide

G. Multiple Rating Effective Dates

The examples below are illustrative of how policies should be split, when multiple rating effective dates apply. They only include some of the required fields and records and are not in WCPOLS format.

Note: When multiple record 04s are reported, the rating effective date must be different for each record 04. The rating effective date in the record 04 for the first split must be all zeros or equal to the policy effective date. All zeros will be considered to be equal to the policy effective date. For each record 05 of the first split, the exposure period effective date may be all zeros or equal to the policy effective date. If there are no changes to any factors, effective on the rating effective date, a split is not required.

1. Experience Modification - RED

Transaction Codes 01, 02, 04, 06

No change in experience modification and no change in ARAP on RED

Policy 8/25/17 – 8/25/18

REDs applicable to policy 5/15/17 and 5/15/18

Rate Revision that applies as of 8/25/17 (policy effective) applies to entire policy

Split reporting not required, because no change in any rating type or any rating factor

State Premium Record 04	ARD	Experience Mod Factor	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	.98	0	1.00	0	0
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	1400	0	0

2. Experience Modification - RED

Transaction Codes 08, 10, 14, 15

No change in experience modification and no change in ARAP on RED

Policy 8/25/17 – 8/25/18

REDs applicable to policy 5/15/17 & 5/15/18

Rate Revision that applies as of 8/25/17 (policy effective) applies to entire policy

Split reporting not required, because no change in any rating type or any rating factor

State Premium Record 04	ARD	Experience Mod Factor	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	.98	0	1.00	8/25/17 or 0	8/25/18 or 0
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	1400	8/25/17 or 0	8/25/18 or 0

Massachusetts Workers' Compensation Policy Data Reporting Guide

3. Experience Modification and ARAP - RED

Transaction Codes 01, 02, 04, 06

No change in experience modification on RED; Change in ARAP on RED

Policy 8/25/17 – 8/25/18

REDs applicable to policy 5/15/17 & 5/15/18; no change in experience modification, but change in ARAP on RED effective 5/15/18

Rate Revision that applies as of 8/25/17 (policy effective) applies to entire policy

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	1.02	0	1.03	0	0
2nd record	0	1.02	5/15/18	1.01	0	0
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	1400	0	0
2nd record	0277	0	0	43	0	0
3rd record	8810	5/15/18	.07	700	0	0
4th record	0277	5/15/18	0	7	0	0

4. Experience Modification and ARAP - RED

Transaction Codes 08, 10, 14, 15

No change in experience modification on RED; Change in ARAP on RED

Policy 8/25/17 – 8/25/18

REDs applicable to policy 5/15/17 & 5/15/18; no change in experience modification, but change in ARAP, on RED effective 5/15/18

Rate Revision that applies as of 8/25/17 (policy effective) applies to entire policy

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	1.02	0	1.03	8/25/17	5/15/18
2nd record	0	1.02	5/15/18	1.01	5/15/18	8/25/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	1400	8/25/17	5/15/18
2nd record	0277	0	0	43	8/25/17	5/15/18
3rd record	8810	5/15/18	.07	700	5/15/18	8/25/18
4th record	0277	5/15/18	0	7	5/15/18	8/25/18

Massachusetts Workers' Compensation Policy Data Reporting Guide

5. Merit Rating - RED

Transaction Codes 01, 02, 04, 06

Change from credit merit to DNQ on RED

Policy 8/25/17 – 8/25/18

REDs applicable to policy 5/15/17 & 5/15/18; change from credit merit to DNQ on RED 5/15/18

Rate Revision that applies as of 8/25/17 (policy effective) applies to entire policy

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	1.000	0	1.00	0	0
2nd record	0	1.000	5/15/18	1.00	0	0
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	1400	0	0
2nd record	9885	0	0	70	0	0
3rd record	8810	5/15/18	.07	700	0	0

6. Merit Rating - RED

Transaction Codes 08, 10, 14, 15

Change from credit merit to DNQ on RED

Policy 8/25/17 – 8/25/18

REDs applicable to policy 5/15/17 & 5/15/18; change from credit merit to DNQ on RED effective 5/15/18

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	1.000	0	1.00	8/25/17	5/15/18
2nd record	0	1.000	5/15/18	1.00	5/15/18	8/25/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	1400	8/25/17	5/15/18
2nd record	9885	0	0	70	8/25/17	5/15/18
3rd record	8810	5/15/18	.07	700	5/15/18	8/25/18

Massachusetts Workers' Compensation Policy Data Reporting Guide

H. Late Application of Experience Modification/ARAP/Merit Rating

The examples below are illustrative of how late application of experience modifications, ARAPs or merit ratings, in accordance with Experience Rating Plan rules, should be reported. They only include some of the required fields and records and are not in WCPOLS format

Note: When multiple record 04s are reported, the rating effective date must be different for each record 04. The rating effective date in the record 04 for the first split must be all zeros or equal to the policy effective date. All zeros will be considered to be equal to the policy effective date. For each record 05 of the first split, the exposure period effective date may be all zeros or equal to the policy effective date.

1. Experience Modification Increase (more than 90 days) – No RED

Transaction Codes 08, 10, 14, 15

Policy 8/25/17 – 8/25/18

RED effective 8/25/17, no ARAP

Experience Modification, effective 8/25/17 - change from .92 to .98; endorsed to policy 12/1/17

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	.92	0	1.00	8/25/17	12/1/17
2nd record	0	.98	12/1/17	1.00	12/1/17	8/25/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	700	8/25/17	12/1/17
2nd record	8810	12/1/17	.07	1400	12/1/17	8/25/18

2. Experience Modification Increase (within 90 days; Or decrease endorsed at any time) – No RED

Transaction Codes 08, 10, 14, 15

Policy 8/25/17 – 8/25/18

RED effective 8/25/17, no ARAP

Experience Modification, effective 8/25/17 - change from .92 to .98; endorsed to policy 11/20/17

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
single record	0	.98	0	1.00	8/25/17	8/25/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	2100	8/25/17	8/25/18

Massachusetts Workers' Compensation Policy Data Reporting Guide

3. ARAP Increase (more than 90 days) – No RED

Transaction Codes 08, 10, 14, 15

Policy 8/25/17 – 8/25/18

RED effective 8/25/17

ARAP, effective 8/25/17 - change from 1.02 to 1.04; endorsed to policy 12/1/17 (no change to experience mod)

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	1.06	0	1.02	8/25/17	12/1/17
2nd record	0	1.06	12/1/17	1.04	12/1/17	8/25/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	700	8/25/17	12/1/17
2nd record	0277	0	0	15	8/25/17	12/1/17
3rd record	8810	12/1/17	.07	1400	12/1/17	8/25/18
4th record	0277	12/1/17	0	59	12/1/17	8/25/18

4. ARAP Increase (within 90 days; Or decrease at any time) – No RED

Transaction Codes 08, 10, 14, 15

Policy 8/25/17 – 8/25/18

RED effective 8/25/17

ARAP, effective 8/25/17, change from 1.02 to 1.04; endorsed to policy 11/20/17 (no change to experience mod)

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
single record	0	1.06	0	1.04	8/25/17	8/25/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	2100	8/25/17	8/25/18
2nd record	0277	0	0	89	8/25/17	8/25/18

Massachusetts Workers' Compensation Policy Data Reporting Guide

5. Merit Rating Increase (more than 90 days) - No RED

Transaction Codes 08, 10, 14, 15

Policy 8/25/17 – 8/25/18

RED effective 8/25/17

Merit, effective 8/25/17 - credit merit changed to unity merit; endorsed to policy 12/1/17

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	1.000	0	1.00	8/25/17	12/1/17
2nd record	0	1.000	12/1/17	1.00	12/1/17	8/25/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	700	8/25/17	12/1/17
2nd record	9885	0	0	35	8/25/17	12/1/17
3rd record	8810	12/1/17	.07	1400	12/1/17	8/25/18
4th record	9884	12/1/17	0	0	12/1/17	8/25/18

6. Merit Rating Increase (within 90 days; Or decrease at any time) - No RED

Transaction Codes 08, 10, 14, 15

Policy 8/25/17 – 8/25/18

RED effective 8/25/17

Effective 8/25/17 - No Merit or experience modification (DNQ) changed to debit merit; endorsed to policy 11/20/17

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	1.000	0	1.00	8/25/17	8/25/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	2100	8/25/17	8/25/18
2nd record	9886	0	0	105	8/25/17	8/25/18

Massachusetts Workers' Compensation Policy Data Reporting Guide

7. Experience Modification and ARAP Increase (more than 90 days) - RED

Transaction Codes 08, 10, 14, 15

Policy 11/5/17 – 11/5/18; RED 7/9/17 and 7/9/18

RED, effective 7/9/17 - experience mod change from .98 to 1.03 and ARAP from 1.00 to ARAP 1.01, endorsed to policy 2/21/18.

RED, effective 7/9/18 - experience mod 1.05 and ARAP 1.02, endorsed to policy 8/19/18

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	.98	0	1.00	11/5/17	2/21/18
2nd record	0	1.03	2/21/18	1.01	2/21/18	8/19/18
3rd record	0	1.05	8/19/18	1.02	8/19/18	11/5/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	800	11/5/17	2/21/18
2nd record	8810	2/21/18	.07	1300	2/21/18	8/19/18
3rd record	0277	2/21/18	0	13	2/21/18	8/19/18
4th record	8810	8/19/18	.07	500	8/19/18	11/5/18
5th record	0277	8/19/18	0	11	8/19/18	11/5/18

8. Merit Rating Increase (more than 90 days) - RED

Transaction Codes 08, 10, 14, 15

Policy 11/5/17 – 11/5/18, RED 7/9/17 and 7/9/18

RED, effective 7/9/17 - change from credit merit to unity merit; endorsed to policy 2/21/18.

RED, effective 7/9/18 – change from merit credit to merit debit; endorsed to policy 08/19/18

State Premium Record 04	ARD	Experience Mod	Experience Mod Eff Dt	ARAP	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	0	1.00	0	1.00	11/5/17	2/21/18
2nd record	0	1.00	2/21/18	1.00	2/21/18	8/19/18
3rd record	0	1.00	8/19/18	1.00	8/19/18	11/5/18
Exposure Record 05	Class	Exposure Period Eff Dt	Rate	Premium	Pol Chg Eff Dt	Pol Chg Exp Dt
1st record	8810	0	.07	800	11/5/17	2/21/18
2nd record	9885	0	0	40	11/5/17	2/21/18
3rd record	8810	2/21/18	.07	1300	2/21/18	8/19/18
4th record	9884	2/21/18	0	0	2/21/18	8/19/18
5th record	8810	8/19/18	.07	500	8/19/18	11/5/18
6th record	9886	8/19/18	0	25	8/19/18	11/5/18

Massachusetts Workers' Compensation Policy Data Reporting Guide

I. Deductible Endorsements

Deductible endorsements that apply to MA must be reported on Record 43 – Deductible Endorsement Record, with state code 20 (MA). They must also be reported on record 07, state code 20 or state code 00. On multi-state policies, the deductible endorsement that applies to the MA portion of the policy should be reported on record 07, state code 20.

When record 43 is reported with state code 20, WCRIBMA accepts the endorsement and stores the endorsement data.

When the record 43, state code 20 endorsement number is not a recognized deductible endorsement number (refer to Appendix II.D Endorsement Record Types), WCRIBMA stores the Deductible Endorsement Number, as generic endorsement number WC990603

If the endorsement is not reported on record 43, state code 20, but the endorsement number is a recognized endorsement number on record 07, state code 20 or 00, the endorsement number will be stored from record 07. No data will be stored from record 43.

Deductible Endorsement Coding

Deductible Endorsement Record 43 includes two types of codes that describe the deductible program and must be reported.

Below are the codes and descriptions that are approved for use, in Massachusetts.

<i>Losses Subject to Deductible Code</i>	Code	Description
Medical & Indemnity	03	Deductible applies to the total of medical and indemnity portions of the loss.
<i>Basis of Deductible Calculation Code</i>	Code	Description
Per Claim	01	The deductible amount applies to each claim arising from the Policy and there is no aggregate deductible.
Per Policy and Accident (Aggregate)	09	The deductible amount applies to each accident up to an aggregate limit and there is no per claim deductible.
Per Claim and Policy (Aggregate)	10	The deductible amount applies to each claim up to an aggregated limit and there is no per accident deductible.
Variable	12	Carrier program not described above.

The codes (and data) to be reported depend upon the specific deductible program:

- MA Benefits Deductible Endorsement WC200602
 - Losses Subject to Deductible Code - 03
 - Basis of Deductible Calculation Code - 01

Massachusetts Workers' Compensation Policy Data Reporting Guide

- MA Benefits Claim and Aggregate Deductible Endorsement WC200603
 - Losses Subject to Deductible Code - 03
 - Basis of Deductible Calculation Code - 10
- Other Small or Medium Deductibles – (Must be filed with and approved by the MA DOI)
 - Losses Subject to Deductible Code - 03
 - Basis of Deductible Calculation Code – depends on the approved carrier filing
- Large Deductibles – (Must be filed with and approved by the MA DOI)
 - Losses Subject to Deductible Code - 03
 - Basis of Deductible Calculation Code – depends on the approved carrier filing

J. Noncompliance/Compliance (Transaction 17) a/k/a Eligibility

For a given policy and a given transaction 17 issue date, the transaction sequence number must be unique for each NonCompliance and Compliance transaction and the issue date for each NonCompliance and Compliance transaction for that transaction 17 issue date must be in sequential order. This includes previously accepted NonCompliance and Compliance transactions, as well as, the Noncompliance and Compliance transactions that are in the process of being submitted.

Massachusetts Workers' Compensation Policy Data Reporting Guide

APPENDIX I - GENERAL ELECTRONIC REPORTING REQUIREMENTS

A. Format

The required electronic format is the WCPOLS format (WCPOLS), which is found in the WCIO Workers' Compensation Data Specifications Manual.

Refer to WCPOLS for specific technical requirements and data requirements.

Options for creating WCPOLS files:

- Carrier system
- Third party data reporters (Data submitted through a third party is ultimately the carrier's responsibility.)
- PEEP (Policy Edit and Entry Program) - a web based software available on the Compensation Data Exchange (CDX) website.

PEEP allows carriers to manually enter policy transactions or import policy data in order to create, correct and submit WCPOLS files. Refer to the CDX website at www.cdxworkcomp.org.

- Manage Policy - a web based software in the Secure Online Services Account (SOSA) area of WCRIBMA's website www.wcribma.org.

Manage Policy allows carriers to manually enter policy transactions in order to create, correct and submit WCPOLS files. (The Manage Policy User Guide is available within Manage Policy and in the Policy and Proof of Coverage Data section of WCRIBMA's website (www.wcribma.org)).

B. Medium

All electronic files, except those created in Manage Policy, must be sent via Compensation Data Exchange (CDX). After being processed at WCRIBMA, the data will be transferred to Manage Policy in the SOSA area of WCRIBMA's Website. Below is basic information for obtaining access to CDX and SOSA.

- Apply for a CDX Account - Go to www.cdxworkcomp.org and complete the Insurer User Management Group (UMG) Primary Administrator Application.
 - Assistance with Existing CDX Account - Contact CDX Central Support at cdxcentralsupport@farragut.com.
 - Apply for a SOSA account - Go to <https://www.wcribma.org/mass/MemberShip/Login.aspx> and complete the Carrier's Group Administrator Web Account Application.
 - Assistance with existing SOSA account - Contact WCRIBMA-TechSuppor@wcribma.org.

Massachusetts Workers' Compensation Policy Data Reporting Guide

APPENDIX II – POLICY DATA STATUS AND ERRORS

A. Submission Status and Submission Errors

1. Submission Status and Errors

The status of policy data submissions is available in the Processed Submissions area of WCRIBMA's Manage Policy Product, in the Secure Online Services Account (SOSA) area of the WCRIBMA's web site (www.wcribma.org).

Submission level errors are available in WCRIBMA's Error Reports Product, which can be accessed through Manage Policy or directly from the SOSA login page.

Submissions received on business days, by 5:00 PM Eastern, will be processed and available, in Manage Policy and Error reports, within 1 hour (occasionally longer, if overall submission volume is high). Otherwise, submissions will be processed and available the next business day."

Note: Some submission rejections do not result in a Submission Reject report. In such instances, if the reason is not in SOSA Error Reports or is not on CDX, contact WCRIBMA Technical Support (WCRIBMA-TechSupport@wcribma.org).

2. Causes for Submission Rejections at WCRIBMA:

- a. Record count discrepancy with reported submission control record count
- b. Incorrectly formatted records
- c. Directed to the wrong DCO
- d. Invalid policy effective date on any transaction in the file

Refer to CDX documents for submission rejections at CDX

B. Transaction Status and Transaction Errors

1. Transaction Status and Errors

Errors for each policy transaction are available in WCRIBMA's Error Reports Product, either directly or through WCRIBMA's Manage Policy Product. Refer to Manage Policy and Error Reports, in the Secure Online Services Account (SOSA) area of the WCRIBMA's web site (www.wcribma.org).

2. Common causes for transaction rejections:

- a. Missing required records on the transaction
- b. Duplicate transactions
- c. Carrier Code not valid in MA
- d. Carrier not approved for the transaction code

C. Explanation Capture System

The Explanation Capture System is available to submit acceptable explanations for finable data quality edit failures. Refer to Explanation Capture System in the Secure Online Services Account (SOSA) area of the WCRIBMA's web site (www.wcribma.org). Refer to Data Quality Compliance Programs in the Data Reporting area of WCRIBMA's web site (www.wcribma.org).

Massachusetts Workers' Compensation Policy Data Reporting Guide

D. Edits List

A list of all policy, coverage and submission edits is available on the WCRIBMA's web site (www.wcribma.org), in the Policy and Proof of Coverage Data area, under Data Reporting.

E. Testing for Electronic Submission of Data

Refer to Electronic Submission Testing Requirements in the Data Reporting area of the WCRIBMA's web site (www.wcribma.org).

Massachusetts Workers' Compensation Policy Data Reporting Guide

APPENDIX III - TRANSACTION CODES AND RECORDS

A. Summary of Record Requirements for Each Transaction Code.

Transaction (Across)	New (01)	Renew (02)	Variable Data Endt (03)	Annual Rerate (04)	Canc/ Rein (05)	Policy Key Change (06)	Rating Change (08)	Non-Rating Change (10)	Misc Non- Key Change (14)	Add/ Delete State (15)	Proof of Cover age (16)	Non Comp liance (17)
Record (Down)												
Link Data	R	R	R	R	R	R	R	R	R	R	R	R
Header (01)	R	R	N/A	R	N/A	R	R	R	R	R	R	N/A
Name (02)	R	R	N/A	R	N/A	R	R	R	R	R	R	N/A
Address (03)	R	R	N/A	R	N/A	R	R	R	R	R	R	N/A
State Premium (04)	R	R	N/A	R	N/A	R	R	R	R	R	R	N/A
Exposure (05)	R	R	N/A	R	N/A	R	R	R	R	R	N/A	N/A
Other States Coverage (06)	R	R	N/A	R	N/A	R	R	R	R	R	N/A	N/A
Endt ID (07)	R	R	N/A	R	N/A	R	R	R	R	R	N/A	N/A
Cancellation/ Reinstatement (08)	N/A	N/A	N/A	N/A	R	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non- Compliance (Z1)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	R
Variable Data Endts	A	A	R	A	N/A	A	A	A	A	A	A	N/A

R = Required

A = As needed

N/A = Not Applicable

Massachusetts Workers' Compensation Policy Data Reporting Guide

B. Transactions for Electronic Reporting

Transaction Code and Name	Description
01-New Policy	New policy issued by the carrier.
02-Renewal Policy	Renewal policy issued by the same carrier or another carrier within the same group that issued the expiring policy.
03-Endorsement	Individual endorsement(s) issued after the policy is issued. For example, WC000301 Alternate Employer Endorsement. Only allowed for endorsements that have a specific endorsement record type to report variable data. Only one endorsement Record Type is allowed per Transaction Code 03
04-Annual Re-rate Endorsement	Policy data issued for the second and/or third policy period of a policy that is longer than a year and 16 days.
05-Cancellation/Reinstatement	Must be reported on <u>Record Type 08</u> . Notification to the DCO that a policy has been cancelled, reinstated or nonrenewed. Other situations where it is used: 1) Notify a DCO that the policy is being replaced by a transaction code 06 (Policy Replacement due to Key Field Change), The transaction code 06 should be reported in the same submission as the transaction code 05. 2) Notify the DCO that a Proof of Coverage Notice is being cancelled, when the Proof of Coverage Notice was issued electronically and the policy was not and will not be issued. 3) Notify WCRIBMA that MA is being deleted from a multi-state policy.
06-Policy Replacement Key Field Change	The replacement of a previously issued policy for the purpose of changing the carrier, policy number or policy effective date. The transaction 06 policy effective date must be equal to the cancellation effective date, of the policy being replaced.
08-Rating Change	The replacement of a policy for the purpose of changing data that results in a change in premium, except if the change is also a policy key change.
10-Non-Rating Change	The replacement of a policy for the purpose of changing data that does not result in a change in premium, except if the change is also a policy key change.

Massachusetts Workers' Compensation Policy Data Reporting Guide

Transactions for Electronic Reporting (cont'd)

Transaction Code and Name	Description
14-Miscellaneous Change	The replacement of a policy for the purpose of changing any data except policy key data. This may be used in place of 08-Rating Change and 10-Non-Rating Change.
15-Add/Delete State Change	The replacement of a policy for the purpose of adding or deleting a state to Item 3A of the Policy Information Page. Note: Transaction 15 may not be used to notify WCRIBMA that MA is being deleted from a multi-state policy. A cancellation transaction code 05 must be used to notify WCRIBMA that MA is being deleted from a multi-state policy.
16-Coverage Notice	Used to notify a Data Collection Organization (DCO) that a policy will be issued, or that a policy has been issued, but the policy is not available yet to send to the DCO. For WCRIBMA purposes, it is the equivalent of the MA Notice of Issuance.
17-Noncompliance	Must be reported on Record Type Z1. Used to notify a DCO that the insured is not complying with certain policy terms and conditions (e.g. outstanding premium, uncooperative on audit, etc.) or that a previous noncompliance has been resolved.

Notes:

- Transaction Code 06 is processed as a new/renewal policy. Transaction codes 08, 10, 14 and 15 are processed as updates to the existing policy, unless they are the first reporting of the policy to MA.
- For transactions 08, 10, 14 and 15, only one such transaction is allowed per policy per policy issue date. If multiple changes occur for a single policy on a given issue date, all changes should be submitted on a single transaction.
- If changes occur on the same issue date as a new policy (transaction 01), renewal policy (transaction 02), annual rerate (transaction 04) or policy key change (transaction 06), either:
 - (Preferred) Report the transaction 01, 02, 04 or 06, without the changes, and report the change transaction 08, 10, 14 or 15, with the same issue date as the transaction 01, 02 or 06.

OR

 - Report only change transaction 08, 10, 14 or 15.
- WCRIBMA processes transactions 08, 10, 14 and 15 in the same manner. That is, they are treated as interchangeable in processing.

Massachusetts Workers' Compensation Policy Data Reporting Guide

C. Records for Electronic Reporting (excludes Endorsement Record Types)

Record Type Code and Title	Description
01-Header	Provides for the reporting of policy level information.
02-Name	Provides for the reporting of the named insureds.
03-Address	Provides for the reporting of addresses associated with the policy. For wrap-up policies, also used to report the description of the project or contract.
04-State Premium Record	Provides for the reporting of the premium amount and policy charges per Item 3A state Note: Record 04 is required for Transaction 16 in MA
05-Exposure Record	Provides for the reporting of classifications, rates, estimated exposures and estimated class premiums.
06 – Other States Coverage Record	Provides for the reporting of Item 3C Other States Insurance Note: Record 06 is ignored on Transaction 16 in MA
07-Endorsement Identification Record	Provides for the reporting of all endorsement form numbers included in Item 3D of the policy.
08-Cancellation/Reinstatement Record	Provides for the reporting of cancellation, reinstatement and nonrenewal information, as well as other termination information. May only be reported on a transaction 05.
Z1- Noncompliance of Policy Terms and Conditions Record	Provides for the reporting of noncompliance and compliance information. May only be reported on transaction 17.

Massachusetts Workers' Compensation Policy Data Reporting Guide

D. Endorsement Record Types

Record 07 Endorsement Identification Record must include all endorsements on the policy that are applicable to MA.

In addition, the individual endorsement record type for some variable data endorsements must be reported. If WCRIBMA does not require a variable data endorsement record, carriers may still report it as a convenience, on full policy change transactions.

The individual record types for which WCRIBMA stores the detail data may also be reported via Transaction Code 03, when added to the policy after policy issuance.

Variable Data Endorsements Required or Accepted by WCRIBMA

Endorsement Number and Endorsement Effective Date are required on all.

Endorsement Number	Record Type Code and Title	Detail Record Required?	Required Fields	Detail Information Stored?
WC200304 WC200308 WC000322	FA - Massachusetts Employee Leasing Endorsement	Yes	State Code Client or PEO Name WC200304-Client WC200308, WC000322 - PEO Client or PEO FEIN WC200304 - Client WC200308, WC000322 - PEO Client MA Address or PEO Address – Street, City, State, ZIP WC200304 - Client WC200308, WC000322 - PEO Name of Employer WC200304 - must be Leasing Company/PEO WC200308, WC000322 – must be Client	Yes
WC200402	FB - Massachusetts Qualified Loss Management Program Endorsement	Yes	State Code Name of Qualified Loss Management Program Subscription Date Eligibility Date Credit Factor	Yes

Massachusetts Workers' Compensation Policy Data Reporting Guide

Variable Data Endorsements Required or Accepted by WCRIBMA (cont'd)

Endorsement Number and Endorsement Effective Date are required on all

Endorsement Number	Record Type Code and Title	Detail Record Required?	Required Fields	Detail Information Stored?
WC000405	13 - Policy Period Endorsement	Yes	Per Period: Period Effective Date Period Expiration Date	Yes
WC000503 WC000504 WC000505 WC000512 WC000513 WC000514	15 - Retrospective Premium Endorsements	No	None	No
Various	16 - Other Policies Subject to Retrospective Rating or Premium	No	None	No
WC000101	17 - Defense Base Act Endorsement	No	None	Yes
WC000104	18 - Federal Employers Liability Act Coverage Endorsement	No	None	Yes
WC000106	19 – United States Longshore and Harbor Workers' Coverage Endorsement	No	None	Yes
WC000109	20 - Outer Continental Shelf Lands Act Coverage Endorsement	No	None	Yes
WC000201	21 - Maritime Coverage Endorsement	No	None	Yes

Massachusetts Workers' Compensation Policy Data Reporting Guide

Variable Data Endorsements Required or Accepted by WCRIBMA (cont'd)

Endorsement Number and Endorsement Effective Date are required on all

Endorsement Number	Record Type Code and Title	Detail Record Required?	Required Fields	Detail Information Stored?
WC000203	23 - Voluntary Compensation Maritime Coverage Endorsement	No	None	Yes
WC000301	24 - Alternate Employer Endorsement	Yes	Alternate Employer Name Alternate Employer Address State of Special Employment Contract or Project Name Endorsement Sequence Number	Yes
WC000302	25 - Designated Workplaces Exclusion Endorsement	Yes	Address Not Covered Endorsement Sequence Number	Yes
WC000102	27 - Federal Coal Mine Health & Safety Act Coverage Endorsement	No	None	No
WC000108	28 - Non-appropriated Fund Instrumentalities Act Coverage Endorsement	No	None	No
WC000311	29 - Voluntary Compensation and Employers Liability Coverage Endorsement	Yes	Identify Employees State of Employment Designated Workers Compensation Law or Description Endorsement Sequence Number	Yes

Massachusetts Workers' Compensation Policy Data Reporting Guide

Variable Data Endorsements Required or Accepted by WCRIBMA (cont'd)

Endorsement Number and Endorsement Effective Date are required on all

Endorsement Number	Record Type Code and Title	Detail Record Required?	Required Fields	Detail Information Stored?
WC000406	30 - Premium Discount Endorsement	No	None	Yes
WC000508	31 - Retrospective Premium Endorsement Aviation Exclusion	No	None	No
WC000509A	32 - Retrospective Premium Endorsement Changes	No	None	No
WC000510A	33 - Retrospective Premium Endorsement Non-ratable Catastrophe Element or Surcharge	No	None	No
WC000511	34 - Retrospective Premium Adjustment Short-Form Record	No	None	No
WC000313	36 - Waiver of Our Right to Recover from Others Endorsement	Yes	Name of Person Name of Organization	Yes
WC000310	37 - Sole Proprietors, Partners, Officers & Others Coverage Endorsement	Yes	Descriptor Code Name of Person to be Included State Code	Yes

Massachusetts Workers' Compensation Policy Data Reporting Guide

Variable Data Endorsements Required or Accepted by WCRIBMA (cont'd)

Endorsement Number and Endorsement Effective Date are required on all

Endorsement Number	Record Type Code and Title	Detail Record Required?	Required Fields	Detail Information Stored?
WC000308	38 - Partners, Officers & Others Exclusion Endorsement	Yes	Descriptor Code Name of Person to be Excluded	Yes
WC000315	41- Domestic and Agricultural Workers' Exclusion Endorsement	No	None	No
WC000412	42 - Contingent Experience Rating Modification Factor Endorsement	No	None	Yes
WC200602 WC200603 WC000603** Carrier filed program endorsement numbers	43 - Deductible Endorsement	Yes	State Code All fields applicable to the specific endorsement number being reported	Yes
WC000424	44 – Audit Noncompliance Charge Endorsement	Yes	State Abbreviation Basis of Audit Noncompliance Charge Maximum Audit Noncompliance Charge Multiplier	Yes

- Endorsement record types 10, 11, 87, 88 and 89 are not applicable in MA. They may result in an error.
- Endorsement record types 27, 40, 41, 84, 85, 86, AA-EF, and GA-HC are not applicable in MA. They are ignored in processing.
- **WC000603 is not an approved MA endorsement, but is accepted as a carrier filed endorsement, for reporting carrier filed small or medium deductible programs that were approved, by MA DOI

Massachusetts Workers' Compensation Policy Data Reporting Guide

APPENDIX IV – CANCELLATION/REINSTATEMENT PROCESSING AND POLICY STATUS

This section describes how the WCRIBMA's system determines policy status. The algorithm and examples are to show how the status is determined. The examples and algorithm are for illustrative purposes only and do not present examples that meet the carriers' coverage reporting requirements to the state.

A. Cancellation/Reinstatement Processing

The WCRIBMA processing system is programmed to determine the policy status based on the combinations of:

- Policy effective date
- Cancellation effective date
- Reinstatement effective date
- Issue date of policy, cancellation, and reinstatement
- Electronic cancellation/reinstatement sequence number

The resulting policy statuses are:

- Active
- Cancelled
- Flat cancelled
- Reinstated
- Nonrenewed

The system processes cancellations and reinstatements for a particular policy, in the order of issue date and transaction sequence number within issue date.

“Paired transactions” means a cancellation and reinstatement pertaining to the same policy with equal effective dates and the reinstatement issued subsequent to the cancellation.

The system either pairs transactions or not, depending on the data being reported and previously reported cancellations and reinstatements. For example, the system will not pair a reinstatement with a previously stored and unpaired cancellation that has the same effective date, if the reinstatement issue date is before the cancellation issue date. In that case, the reinstatement would be stored as unpaired and the cancellation remains unpaired.

Massachusetts Workers' Compensation Policy Data Reporting Guide

B. WCRIBMA's Policy Status Algorithm

After the cancellations and reinstatements are processed, the system determines the policy status as described below.

Paraphrased from Supplementary Specification – SS 3C Appendix B – Policy Status Rules last revised 03/25/09
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1. The system looks for an unpaired cancellation or a reinstatement (paired or unpaired) with the highest issue date. If more than one unpaired cancellation and/or reinstatement is found with the same issue date, the system uses the one with the highest unique sequence number in the `canc_rein` table. The highest sequence number will be the most recently stored cancellation/reinstatement with that issue date.
2. If the system finds a cancellation, then the status date is set to the cancellation effective date.
 - a. If the cancellation effective date is the same as the policy effective date, then the status is set to Canceled Flat.
 - b. If the cancellation effective date is the same as the policy expiration date, then the status is set to Non Renewal.
 - c. If the cancellation effective date is between the policy effective date and the policy expiration date, then the status is set to Canceled.
 - d. If the cancellation effective date is before the policy effective date or after the policy expiration date, then the cancellation is rejected.
3. If the system finds a reinstatement, then the status date is set to the reinstatement effective date.
 - a. If the reinstatement effective date is within the policy period, the status is set to Reinstated.
 - b. If the reinstatement effective date is before the policy effective date or after the policy expiration date, then the reinstatement is rejected.
4. If the system does not find any cancellation or reinstatement, then the status is set to 'Active'.

Massachusetts Workers' Compensation Policy Data Reporting Guide

C. Examples of Policy Status

The examples illustrate the status determination in the WCRIBMA's system and contain examples of incorrect or incomplete reporting. The examples do not address status based on statutory requirements. Statutory requirements also take into account the date that the cancellation was received at the WCRIBMA.

1. Active policy – No cancellations or reinstatements

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15	Active	Policy effective date 01/01/16	Coverage from the first minute of the effective date until the first minute of the expiration date.

2. Flat cancelled – Cancellation effective date = policy effective date

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 01/01/16 CA issued 12/20/15	Flat Cancelled	Policy effective date 01/01/16	No Coverage.

3. Nonrenewed - Cancellation effective date = policy expiration date

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 01/01/17 CA issued 11/29/16	Non Renewed	Cancellation effective date 01/01/17	Coverage from the first minute of the effective date until the first minute of the expiration date.

4. Mid term cancel - Cancellation effective date after policy effective date and before policy expiration date

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 03/01/16 CA issued 02/17/16	Cancelled	Cancellation effective date 03/01/16	Coverage from the first minute of the effective date until the first minute of the cancellation effective date.

Massachusetts Workers' Compensation Policy Data Reporting Guide

5. Reinstate mid term cancel – Reinstatement Effective Date = Mid-term Cancellation Effective Date

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 03/01/16 CA issued 02/17/16 RE eff dt 03/01/16 RE issued 03/06/16	Reinstated	Reinstatement effective date 03/01/16	Coverage from the first minute of the effective date until the first minute of the expiration date.

6. Reinstate flat cancel – Reinstatement Effective Date = Policy Effective Date

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 01/01/16 CA issued 12/20/15 RE eff dt 01/01/16 RE issued 01/02/16	Reinstated	Reinstatement effective date 01/01/16	Coverage from the first minute of the effective date until the first minute of the expiration date.

7. Reinstate nonrenewal – Reinstatement Effective Date = Policy Expiration Date

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 01/01/17 CA issued 11/29/16 RE eff dt 01/01/17 RE issued 01/03/17	Reinstated	Reinstatement effective date 01/01/17	Coverage from the first minute of the effective date until the first minute of a new policy expiration date for this policy, or the first minute of the policy effective date of a new policy.

Massachusetts Workers' Compensation Policy Data Reporting Guide

8. Multiple cancellations without reinstatement - different issue dates Incomplete Reporting

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 05/30/16 CA issued 05/15/16 CA eff dt 05/10/16 CA issued 06/25/16	Cancelled	Cancellation effective date 05/10/16, the cancellation with the latest issued date	Coverage from the first minute of the effective date until the first minute of the cancellation effective date of the most recently issued cancellation

9. Multiple cancellations without reinstatement - same issue date Incomplete or incorrect reporting

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 03/09/16, CA issued 2/15/16 CA Received 02/17/16 CA eff dt 03/04/16 CA issued 02/15/16 CA Received 02/20/16	Cancelled	Cancellation effective date 03/04/16, the cancellation that was stored most recently	Coverage from the first minute of the effective date until the first minute of the cancellation effective date for the most recently received cancellation

10. Unmatched cancellations and reinstatements Incomplete or incorrect reporting

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 03/01/16 CA issued 02/14/16 RE eff dt 06/01/16 RE issued 06/02/16	Reinstated	Reinstatement effective date 06/01/16, the transaction with the most recent issue date	Coverage from the first minute of the effective date until the first minute of the expiration date

Massachusetts Workers' Compensation Policy Data Reporting Guide

11. Unmatched cancellations and reinstatements Incomplete or incorrect reporting

Data	Policy Status	WCRIBMA Policy Status Date	Coverage Effective Period
Pol eff dt 01/01/16 Pol exp dt 01/01/17 Pol issued 12/15/15 CA eff dt 03/01/16 CA issued 02/18/16 RE eff dt 03/01/16 RE issued 02/15/16	Cancelled	Cancelled cancellation effective date 03/01/16, the transaction with the most recent issue date	Coverage from the first minute of the effective date until the first minute of the cancellation effective date

Massachusetts Workers' Compensation Policy Data Reporting Guide

APPENDIX V – CONTACTS AND REFERENCES

A. Who to Contact

Topic	Contact	Address
Coverage issues with DIA	MA Department of Industrial Accidents	http://www.mass.gov/lwd/workers-compensation/
Testing for electronic reporting	Data Operations	DataOperations@wcribma.org
CDX Submission Problems	WCRIBMA Technical Support	WCRIBMA-TechSupport@wcribma.org
Routine reporting questions	Data Operations	Individual Data Operations Contact for Carrier, if known OR DataOperations@wcribma.org

B. References

Massachusetts Workers' Compensation and Employers' Liability Insurance Manual
Massachusetts Workers' Compensation Statistical Plan
Experience Rating Plan Manual
Massachusetts Exceptions to the Experience Rating Plan Manual
WCIO Workers' Compensation Data Specifications Manual
WCIO Data Reporting Handbook
Policy and Proof of Coverage Data in Data Reporting Area of the WCRIBMA's web site
Massachusetts General Law Chapter 152
NCCI Forms Manual of Workers' Compensation and Employers' Liability Insurance