



**THE WORKERS' COMPENSATION  
RATING AND INSPECTION BUREAU**

July 22, 2010

**CIRCULAR LETTER NO. 2159**

To All Members and Subscribers of the WCRIBMA:

**BUSINESS SEGMENT IDENTIFIER IS NOW AVAILABLE FOR POLICY OR  
UNIT STATISTICAL REPORTING**

---

The Workers Compensation Insurance Organization (WCIO) approved the recommendation of the Electronic Data Interchange (EDI) subcommittee and the request by the Workers Compensation Rating and Inspection Bureau of Massachusetts (Bureau) to add a business segment field (Business Segment Identifier) to the electronic header record of each Policy and Unit Statistical Report (USR). This field allows carriers the option to provide a coding device to the Bureau, to use for identifying any subset of that carrier's policy or USR data. The insuring carrier can provide or limit access to the data identified with the business segment in the Bureau's Members Area product, Manage USR. Later this year, when Policy View is replaced by Manage Policy, it will also include the business segment identifier.

The attached material provides details on the reporting and intended use of the Business Segment Identifier:

- Exhibit A provides a description of the Bureau's intended use of the new data element and some answers to anticipated questions.

- Exhibit B is a copy of the revised pages from the WCIO Workers Compensation Data Specifications Manual.
- Exhibit C is a presentation made to the WCRIBMA Data Reporting Committee.

If you have any questions regarding the reporting or use of the Business Segment Identifier, please contact Erica Spicer at [espicer@wcribma.org](mailto:espicer@wcribma.org) or Sheila Annis at [sannis@wcribma.org](mailto:sannis@wcribma.org) or the undersigned at Leah Karvelis [lkarvelis@wcribma.org](mailto:lkarvelis@wcribma.org).

Leah Karvelis  
Data Operations Manager

*Attachments*

## **Exhibit A – Intended Use of Business Segment Identifier**

### **Background**

Many of our member carriers employ third party administrators (TPA) to report policy and unit statistical data. The WCRIBMA's position is that the WCRIBMA does not have any relationship or obligation to our members' TPAs. Therefore, we expect the reporting of data by TPAs to be transparent for WCRIBMA. Members have traditionally managed this by either naming the TPA as the carrier contact or by forwarding communication about the data to their TPAs as appropriate.

The WCRIBMA's initiative to make all communication electronic via the tools in the Members Area of our website creates a need for our members to be able to secure TPAs to the member area applications for access only to the data submitted by the TPA. Currently our Members Area tools allow the carriers to print or download and then distribute the communications to their TPAs. The Business Segment Identifier will allow TPAs to use indicators within the data so our members can grant access to their TPAs to a portion of the data reported or managed by the TPA.

Our member carriers have also requested that we build in more flexibility in our Members Area applications so that they can provide and limit access to data at a more detailed level than by carrier group and application.

The Business Segment Identifier reported within the header record of the Policy and USRs creates subsets of a carrier's data that may be accessed through our Members Area applications without access to all data reported by the carrier group.

### **WCRIBMA's Intended Use for Business Segment Identifier**

The Business Segment Identifier field is an optional data field on both the USR and Policy header records. When reported by the carrier or TPA, the WCRIBMA will store the reported identifier. Editing of the Business Segment Identifier is limited to the determination of the presence of a Business Segment Identifier. Therefore, it will be the carrier's responsibility to secure access to the data based on the reported Business Segment Identifier. The security on the WCRIBMA's website Members Area has been enhanced to accommodate the Business Segment Identifier so that carrier group administrators can provide access to data based not only on the carrier group of the insuring carrier code, but also the Business Segment Identifier.

## **Exhibit A – Intended Use of Business Segment Identifier**

### **Anticipated Questions with Answers**

#### **1. What is a Third Party Administrator (TPA)?**

A TPA is any organization that reports data on behalf of a carrier. This may be a management firm, another carrier, a Data Collection Organization other than the WCRIBMA, or a managing general agency.

#### **2. What is a Business Segment?**

A business segment is any subset or portion of a carrier's business that they wish to uniquely identify for reporting to the WCRIBMA.

#### **3. What editing will be done by the WCRIBMA of the Business Segment Identifier?**

The WCRIBMA will edit only to ensure that the positions are blank, null or all numeric. The WCRIBMA will not allow a carrier to secure access to data to a Business Segment Identifier with any blanks or reported as all zeros.

The WCRIBMA will not perform any other edits to validate the field.

#### **4. Is the reporting of the Business Segment Identifier mandatory now or expected to become mandatory?**

No. If a carrier does not intend to provide access to data based on any Business Segment Identifier, then they can continue to report the positions as blank or zero filled. However, any carrier who desires to allow or limit access to any portion of data within their carrier group is encouraged to begin reporting the Business Segment Identifier as soon as it is practical. Note: The WCRIBMA's objective is not to support access to data based on the TPE FEIN reported within the electronic transmittal that accompanies data, the TPE FEIN reported on the policy or unit statistical header records or TPA carrier codes that are currently in use for access to policy and rating information.

#### **5. If a carrier secures access for the Business Segment Identifier to the reported Data, who will have access to the data?**

The access to the data is controlled by the carrier group's Administrator for the Members Area of the Website. Business Segment Identifier on the header record of the policy and USR data provides identification for every transaction (policy or USR), so that access can be granted only to the carrier, or only to the BUSINESS SEGMENT or both.

**Exhibit A – Intended Use of Business Segment Identifier****6. Will the Business Segment Identifier be viewable**

- a. **To the public?** No
- b. **To the insuring carrier personnel?** Yes, if access to the data is provided to the personnel by the carrier group administrator

**7. What if a carrier changes the Business Segment Identifier for a policy before the data is completely reported for that policy?**

The carrier group administrator of the WCRIBMA's Members Area will control the access to data based on the reported Business Segment Identifier. So if the Business Segment Identifier changes, the carrier group administrator can secure the new personnel to access the data reported by the old BUSINESS SEGMENT, as well as continue or remove access for the original BUSINESS SEGMENT personnel. The carrier group's administrator for the WCRIBMA's web site Members' Area can configure access as their business requires.

**8. What is expected in the Data Provider Code, Data Provider Type Code and TPE FEIN fields of the Universal Transmittal Letter (record type blank)?**

If the TPE is another carrier we encourage the continued reporting of the data provider's carrier code in the Data Provider Code. Otherwise, report zeros in the Data Provider Code field. All data providers must report the appropriate Data Provider Type Code. The TPE FEIN is not to be reported on the Transmittal letter for submissions sent to the WCRIBMA. If the TPE FEIN is reported on the Transmittal record, the information will be ignored.

**EXHIBIT B BUSINESS SEGMENT**

Field No.	Field Title/Description	Class	Position	Bytes
-----------	-------------------------	-------	----------	-------

**NOTE:** Applicability of codes is subject to the individual DCO and/or IAIABC POC state rules.

15	<b>TYPE OF PLAN ID CODE</b> Report the 1-digit code:	(N)	108	1
----	---------------------------------------------------------	-----	-----	---

Code	Description
------	-------------

1	Voluntary Policy
2	Normal Assigned Risk Policy N/A: NY
3	Reserved for Future Use
4	Reserved for Future Use
5	Assigned Risk Policy written under MA Voluntary Direct Assigned Risk Program (MA only)
6	Reserved for Future Use
7	Assigned Risk Policy originally assigned by another DCO (NC only)

NOT APPLICABLE: CA

16	<b>WRAP-UP/OWNER CONTROLLED INSURANCE PROGRAM (OCIP) CODE</b> Report the 1-digit code:	(N)	109	1
----	-------------------------------------------------------------------------------------------	-----	-----	---

Code	Description
------	-------------

1	Wrap-Up Policy N/A: CA
2	Non-Wrap-Up/OCIP Policy
3	OCIP Job Policy (CA only)
4	OCIP Master Policy (CA only)

**NOTE:** In the case of a wrap-up policy (code is "1"), the project description must be provided on an Address Record (Record Type Code 03) with the ~~Type of Address~~ **Type** Code as "4" (Wrap-Up Project Description).  
This note is not applicable to NCCI.

17	<b>BUSINESS SEGMENT IDENTIFIER</b> Any series of identifying codes maintained and reported by the data provider.	(N)	110-116	7
----	---------------------------------------------------------------------------------------------------------------------	-----	---------	---

NOT APPLICABLE: DE, MI, NCCI, NJ, NY, NC, PA, WI

18	<b>POLICY MINIMUM PREMIUM AMOUNT</b> Report the minimum premium amount that would be charged for the policy if the policy ultimately qualifies for minimum premium, based on classification minimum premium amounts. Report dollars only.	(N)	117-126	10
----	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----	---------	----

OPTIONAL: CA

19	<b>POLICY MINIMUM PREMIUM STATE CODE</b> Report the 2-digit code of the state on which the policy minimum premium amount is based.	(N)	127-128	2
----	---------------------------------------------------------------------------------------------------------------------------------------	-----	---------	---

OPTIONAL: CA

Field No.	Field Title/Description	Class	Position	Bytes														
19	<b>BUSINESS SEGMENT IDENTIFIER</b> Any series of identifying codes maintained and reported by the data provider.  NOT APPLICABLE: CA, DE, MI, NCCI, NJ, NY, NC, PA, WI	(N)	106-112	7														
20	<b>THIRD PARTY ENTITY (TPE/TPA/MGA) FEDERAL EMPLOYER IDENTIFICATION NUMBER</b> Report the Federal Employer Identification Number (FEIN) corresponding to the Third Party Entity (tpe/tpa/mga) Data Provider (on behalf of the Insurance Carrier).  NOT APPLICABLE: DE, MI, NCCI, NJ, NY, NC, PA, WI	(N)	113-121	9														
21	<b>CORRECTION TYPE CODE</b> Report the 1-letter code that indicates the type of correction report being submitted. Applicable only to correction reports.  <table><tr><th>Code</th><th>Description</th></tr><tr><td>H</td><td>Header Record Correction (Including Link Data) <u>MN: Link Data corrections are not applicable.</u></td></tr><tr><td>E</td><td>Exposure Record Correction (First Reports Only)</td></tr><tr><td>L</td><td>Loss Record Correction* <u>Not Due to Aggravated Inequity</u></td></tr><tr><td>T</td><td>Total Record Correction</td></tr><tr><td>M</td><td>Corrections to Multiple Record Types</td></tr><tr><td>A</td><td>Loss Record Corrections due to Aggravated Inequity N/A: CA, DE, NJ, NY, PA <u>* MA, MI, MN, NC, WI: If correction is due to Aggravated Inequity, use Code "A".</u> <u>NCCI: If correction is due to Aggravated Inequity, may use Code "L" or Code "A".</u></td></tr></table>	Code	Description	H	Header Record Correction (Including Link Data) <u>MN: Link Data corrections are not applicable.</u>	E	Exposure Record Correction (First Reports Only)	L	Loss Record Correction* <u>Not Due to Aggravated Inequity</u>	T	Total Record Correction	M	Corrections to Multiple Record Types	A	Loss Record Corrections due to Aggravated Inequity N/A: CA, DE, NJ, NY, PA <u>* MA, MI, MN, NC, WI: If correction is due to Aggravated Inequity, use Code "A".</u> <u>NCCI: If correction is due to Aggravated Inequity, may use Code "L" or Code "A".</u>	(A)	122	1
Code	Description																	
H	Header Record Correction (Including Link Data) <u>MN: Link Data corrections are not applicable.</u>																	
E	Exposure Record Correction (First Reports Only)																	
L	Loss Record Correction* <u>Not Due to Aggravated Inequity</u>																	
T	Total Record Correction																	
M	Corrections to Multiple Record Types																	
A	Loss Record Corrections due to Aggravated Inequity N/A: CA, DE, NJ, NY, PA <u>* MA, MI, MN, NC, WI: If correction is due to Aggravated Inequity, use Code "A".</u> <u>NCCI: If correction is due to Aggravated Inequity, may use Code "L" or Code "A".</u>																	
22	<b>STATE EFFECTIVE DATE</b> Report the Endorsement Effective Date if the state coverage was endorsed mid-term. Otherwise, zero-fill.  Format YYMMDD.  NOT APPLICABLE: CA, MI	(N)	123-128	6														
23	<b>FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN)</b> Report the Federal Employer Identification Number of the insured as shown on the policy Information Page. The primary FEIN is used when multiple FEIN numbers are on the policy.  NOT APPLICABLE: NJ  OPTIONAL: CA, MI, <u>MN</u> , NCCI, NC, WI	(N)	129-137	9														
24	<b>RESERVED FOR FUTURE USE</b>	<del>(N)</del>	138-145	8														

# Business Segment Identifier

Greater Data Access Control = Better Security



# Topics To Be Covered

- Part One
  - WCPOLS and WCSTAT Manual
  - Data Reporting Cycle
  - Members Area Security Changes
- Part Two
  - Ways to utilize Business Segment ID
  - Creating a Business Segment ID and User Access
  - Lifecycle of the Business Segment ID
  - Business Segment ID in Manage USR

# Part One

What is the Business Segment Identifier (ID)  
and How can it benefit me?

# WCIO Data Specifications Manual

## WCPOLS – Header Record

## WCSTAT – Header Record

WCIO Workers Compensation Data Specifications Manual  
Effective: October 6, 2009  
Page 5

WCPOLS  
Section 4

Field No. Field Title/Description

NOTE: Applicability of code and/or IAIABC POC

15 TYPE OF PLAN ID CODE  
Report the 1-digit code:

Code	Description
1	Voluntary Policy
2	Normal Assigned Policy
3	Reserved for Future Use
4	Reserved for Future Use
5	Assigned Risk Policy, which is not a voluntary policy
6	Assigned Risk Program (MA only)
7	Assigned Risk Policy originally assigned by another DCO (NC only)

NOT APPLICABLE: CA

16 WRAP-UP/OWNER CONTROLLED INSURANCE PROGRAM (OCIP) CODE  
Report the 1-digit code:

Code	Description
1	Wrap-Up Policy N/A: CA
2	Non-Wrap-Up/OCIP Policy
3	OCIP Job Policy (CA only)
4	OCIP Master Policy (CA only)

NOTE: In the case of a wrap-up policy (code is "1"), the project

Field No. Field Title/Description

19 BUSINESS SEGMENT IDENTIFIER

Any series of identifying codes maintained and reported by the data provider.

NOT APPLICABLE: CA, DE, MI, NCCI, NJ, NY, NC, PA, WI

WCIO Workers Compensation Data Specifications Manual  
Effective: October 6, 2009  
Page 6

WCSTAT  
Section 3  
HEADER RECORD

Class Position Bytes

(N) 106-112 7

21 CORRECTION TYPE CODE  
Report the 1-letter code that indicates the type of correction report being submitted. Applicable only to correction reports.

(A) 122 1

Code	Description
H	Header Record Correction (Including Link Data) <i>MN: Link Data corrections are not applicable.</i>
E	Exposure Record Correction (First Reports Only)
L	Loss Record Correction* <i>Not Due to Aggravated Inequity</i>
T	Total Record Correction
M	Corrections to Multiple Record Types
A	Loss Record Corrections due to Aggravated Inequity N/A: CA, DE, NJ, NY, PA <i>*MA, MI, MN, NC, WI: If correction is due to Aggravated Inequity, use Code "A"</i> <i>NCCI: If correction is due to Aggravated Inequity, use Code "L" or Code "A"</i>

Field No. Field Title/Description

17 BUSINESS SEGMENT IDENTIFIER

Any series of identifying codes maintained and reported by the data provider.

NOT APPLICABLE: DE, MI, NCCI, NJ, NY, NC, PA, WI

Class Position Bytes

(N) 110-116 7

OPTIONAL: CA

19 POLICY MINIMUM PREMIUM STATE CODE  
Report the 2-digit code of the state on which the policy minimum premium amount is based.

(N) 127-128 2

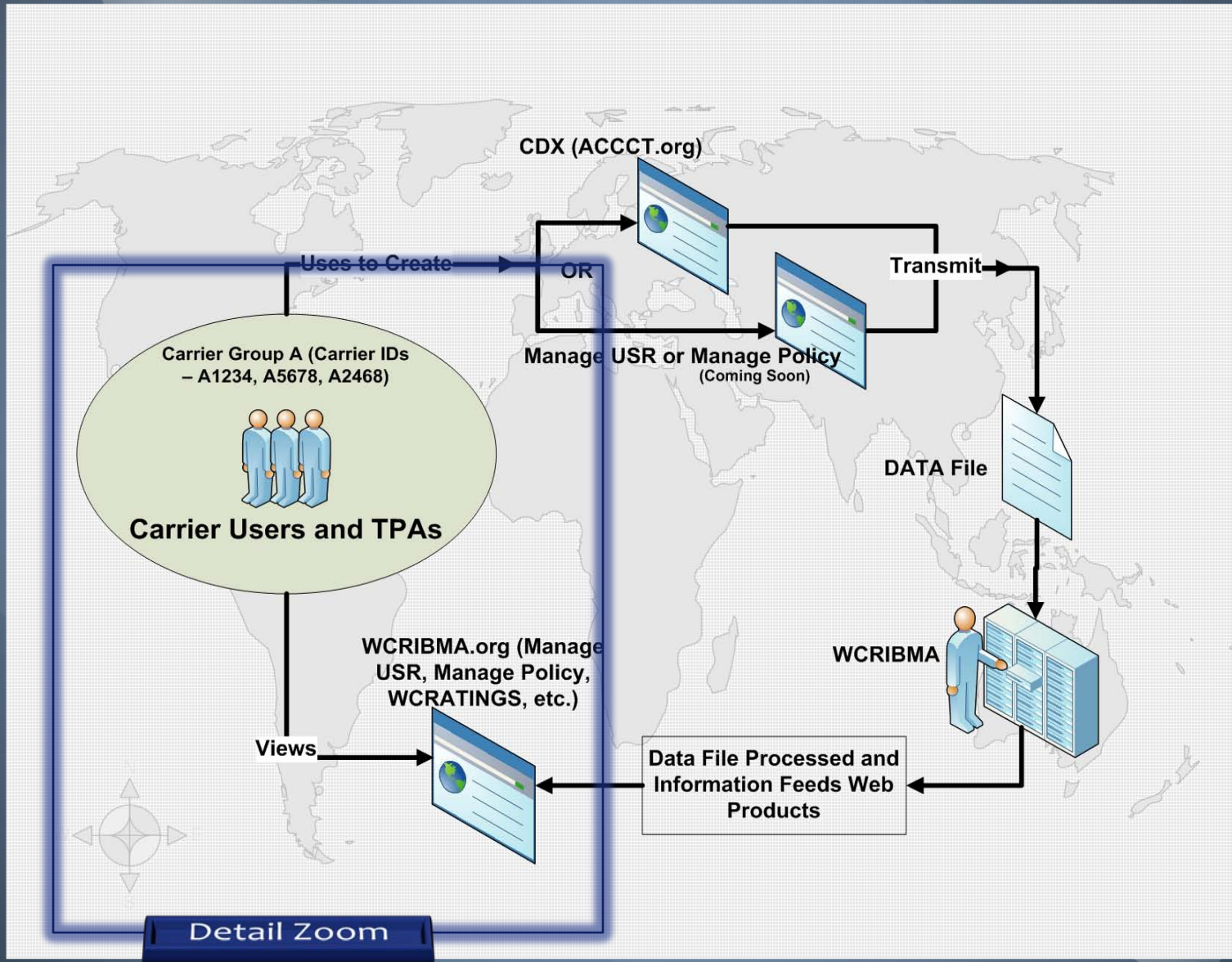
OPTIONAL: CA

OPTIONAL: CA, MI, *MN*, NCCI, NC, WI

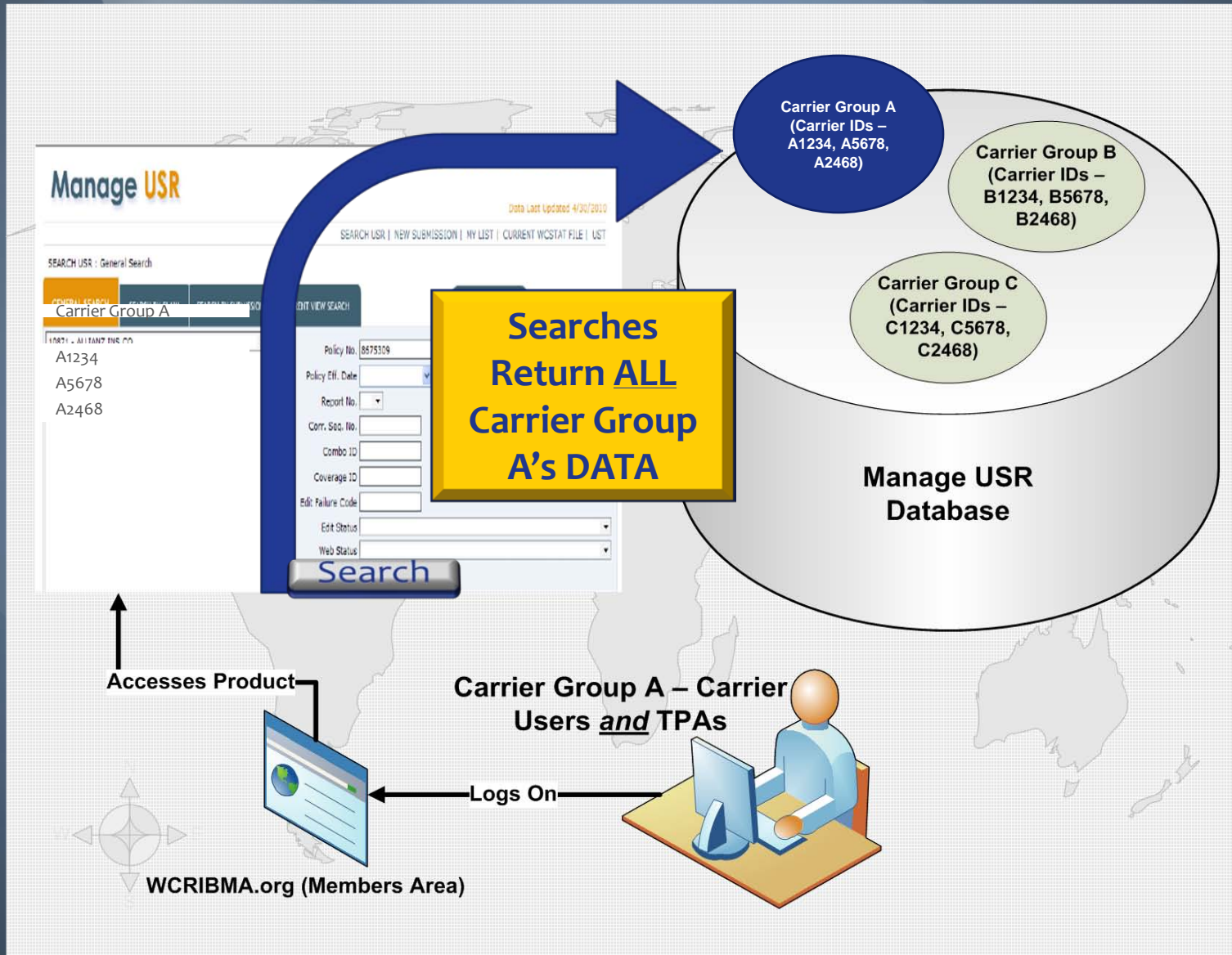
24 RESERVED FOR FUTURE USE

(N) 138-145 8

# Current Data Reporting Landscape

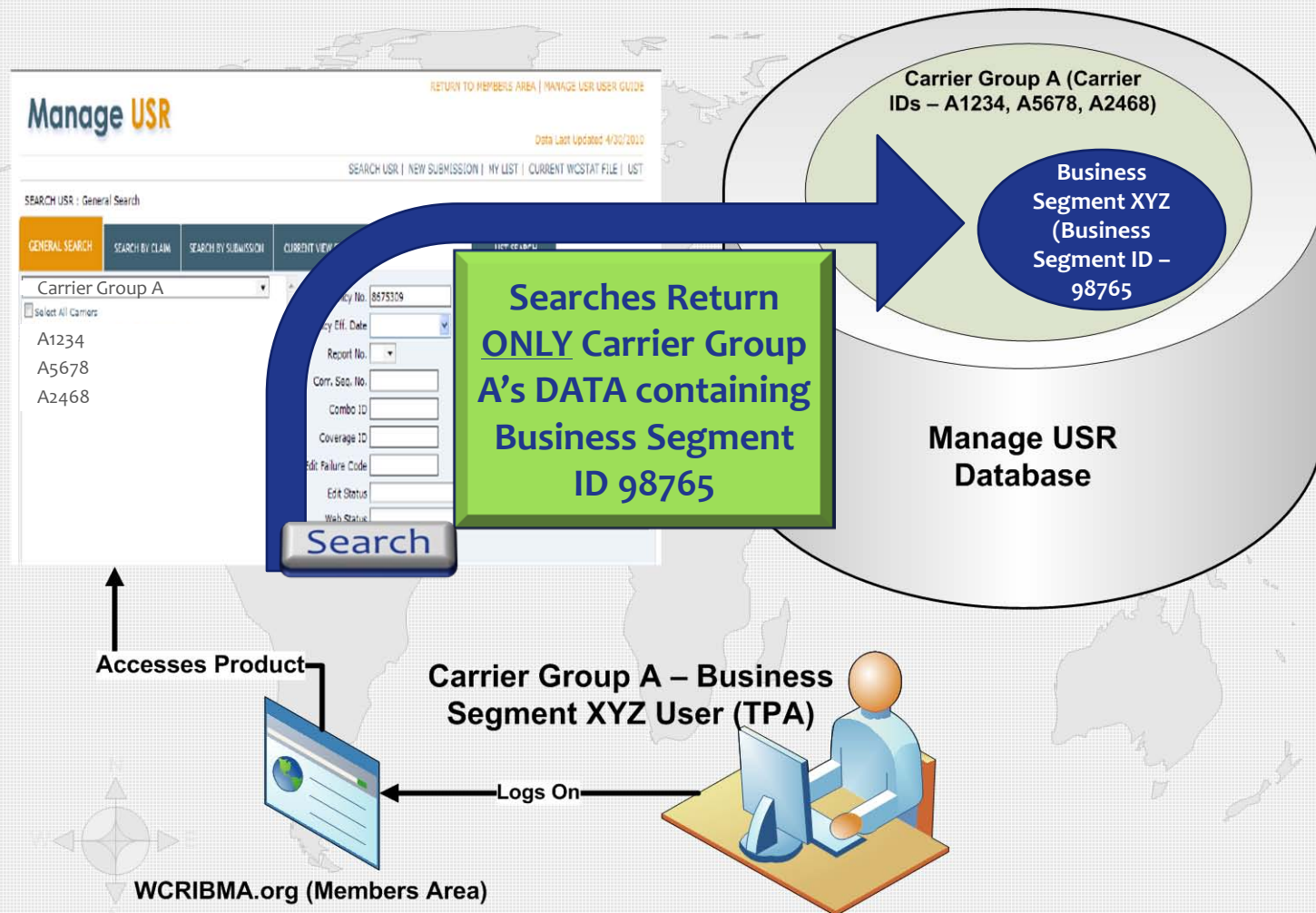


# Current Members Area Security Limitations





# New Members Area Security Benefit



# Comparison of Data Access Control

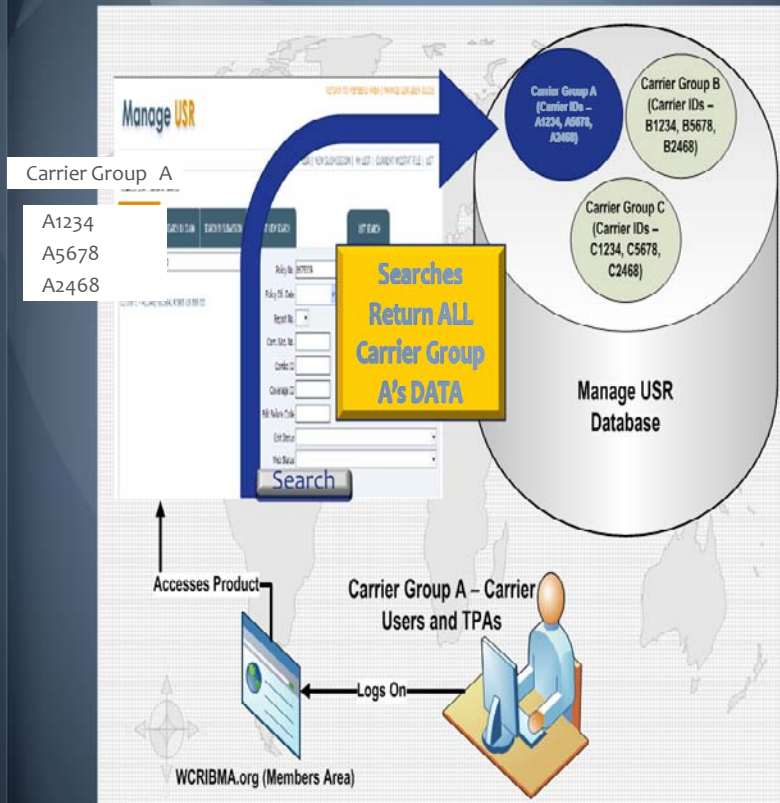
BEFORE

More Secure

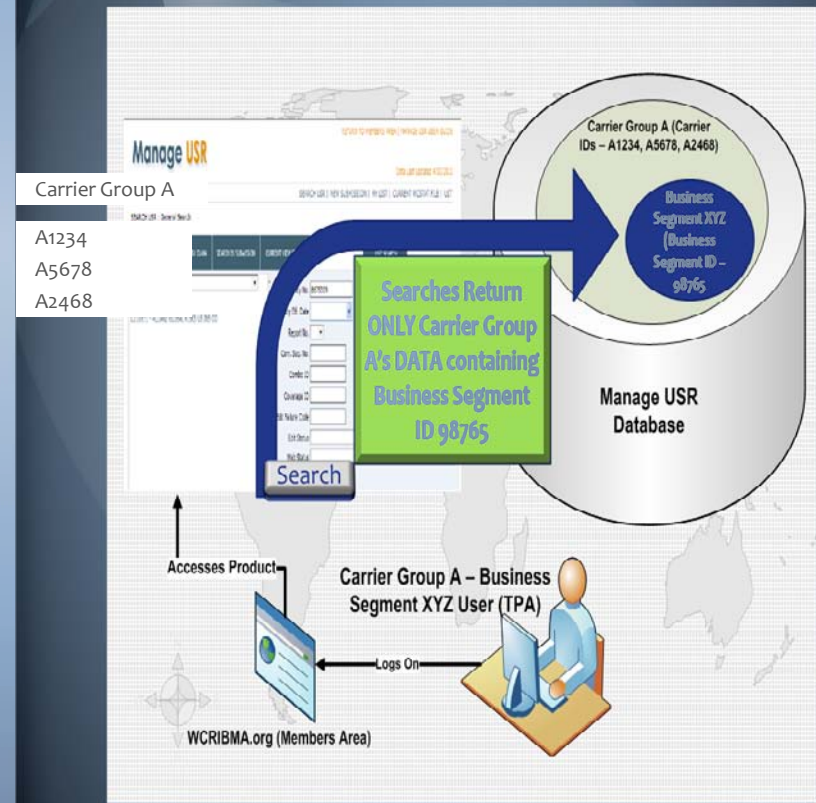
AFTER



## Current Members Area Security Limitations



## New Members Area Security Benefit

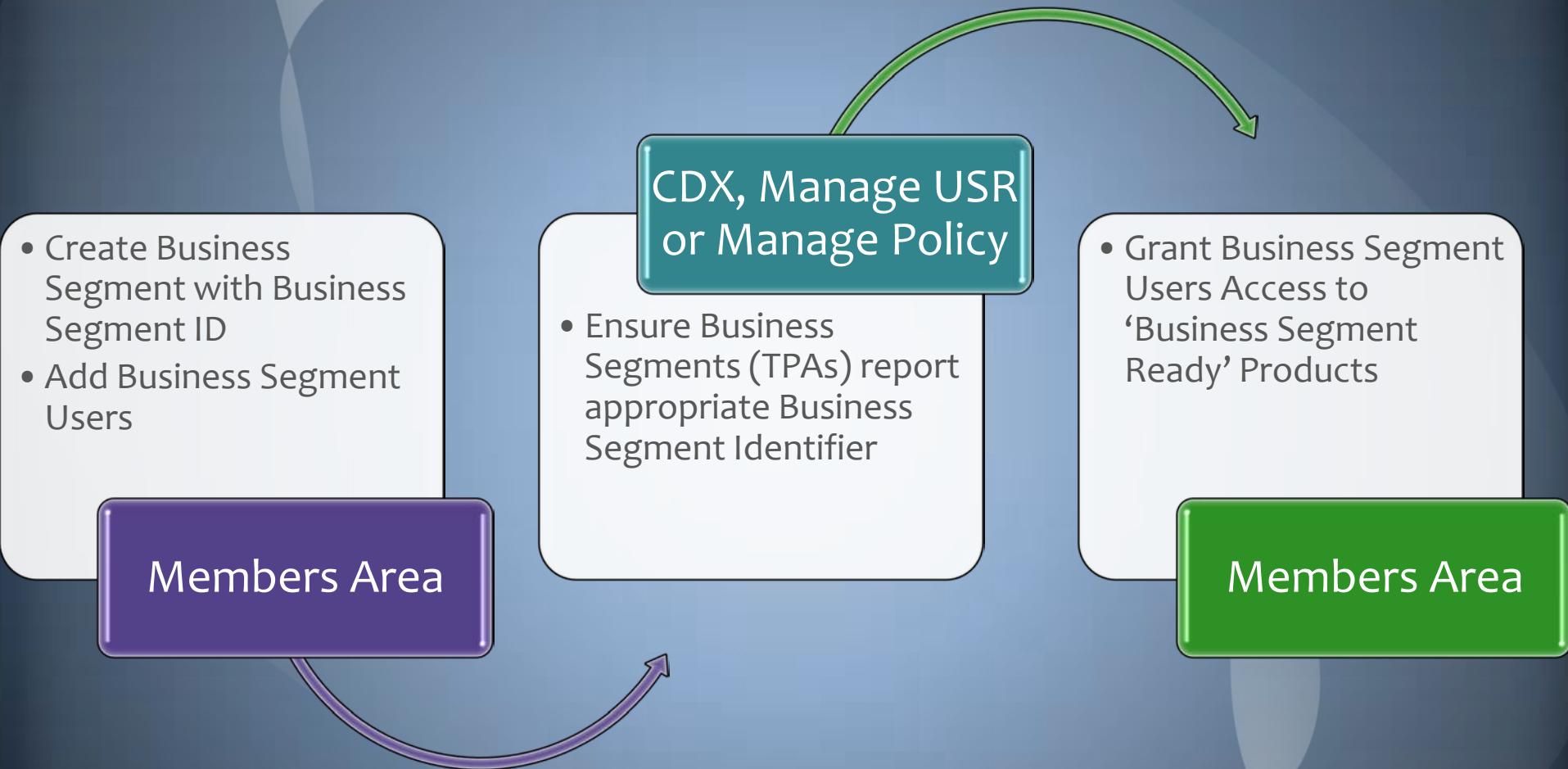


# Part Two

What do I need to do to use the  
Business Segment ID?



# Steps required to Utilize Business Segment ID



# Create Business Segment and User

WCRIBMA Membership :: Edit Member - Windows Internet Explorer

nt presentation.pptx - Microsoft PowerPoint

Picture Tools

## Edit Member: Test Test

Member information has been updated

Role: **Bus Segment User**

**Assign/Change Business Segment for User**

Business Segment: **98765 - XYZ**

[Add new Business Segment to Group]

First name: **Smedley**

Last name: **Mucklethorpe**

Email: **smucklethorpe@wcri**

Phone: ( **647** ) **656** - **6656**

Phone Ext:

Fax:

Address: **1313 Mockingbird La**

City: **Boston**

State: **Alabama**

Zip: **02213**

**Update the member information above**

**Change Password**

You may use this option if the member has forgotten their password and is unable to reset using the password reminder options provided.  
A comment is recommended when using this option.

Comment:

**Set Password = User ID**

**Change Member Status**

This option changes the status of the member by either allowing them to login to the membership or preventing them from doing so.  
A comment is recommended when using this option.

Comment:

**ACTIVE - click to inactivate**

**Member History**

Number of history entries for member: **3**

[View/Add history](#)

Number of times member logged in: **0**

Last time member logged in:

**Add/Remove Products for Member**

Product Description	Selected	Add/Remove	Date Added	View Only
Abacus Online		<a href="#">Add/Remove</a>		
Carrier Reporting Summary		<a href="#">Add/Remove</a>		
Electronic Testing Status		<a href="#">Add/Remove</a>		
Enter Noncompliance/Compliance		<a href="#">Add/Remove</a>		
Expense Summary Report		<a href="#">Add/Remove</a>		
OUSR		<a href="#">Add/Remove</a>		

Logins Wcint-test - AC (+ 9) Home Search Sean

# Grant Access to Bus. Seg. Ready Products

WCRIBMA Membership - Edit Member - Windows Internet Explorer

## Edit Member: Smedley Mucklethorpe

**Member Information**

Role: **Bus Segment User**

**Assign/Change Business Segment for User**

Business Segment: **98765 - XYZ**

[Add new Business Segment to Group]

First name: **Smedley**

Last name: **Mucklethorpe**

Email: **smucklethorpe@wcri**

Phone: ( **647** ) **656** - **6656**

Phone Ext:

Fax:

Address: **1313 Mockingbird La**

City: **Boston**

State: **Alabama**

Zip: **02213**

**Update the member information above**

**Change User**

This action will reset the user ID only.

User ID: **testy**

Character:

This action will reset the user ID and forces the membership.

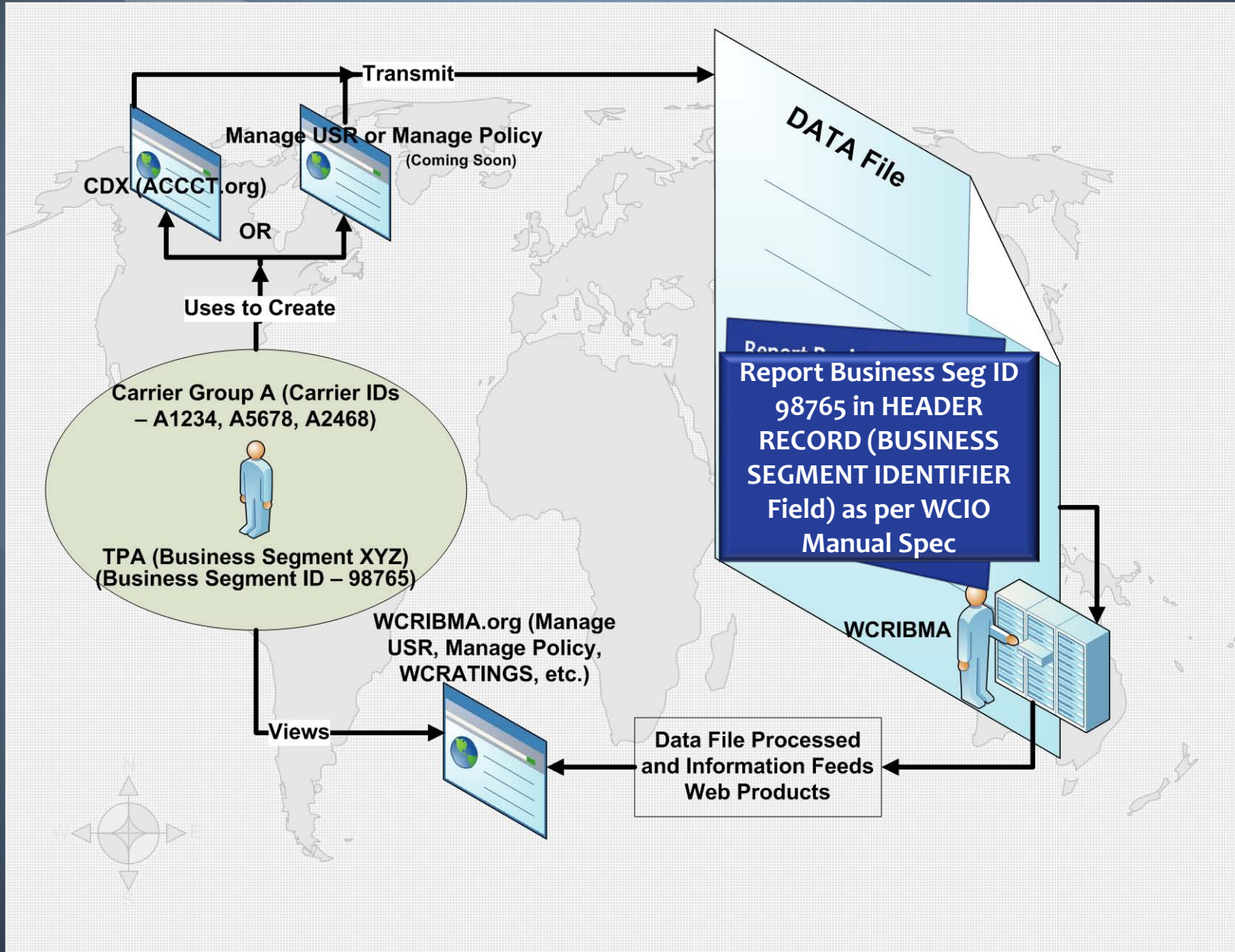
Reset

**Smedley can now use New Manage USR to access units reported with Business Segment ID 98765**

## Add/Remove Products for Member

Product Description	Selected	Add/Remove	Date Added	View Only
Abacus Online		Add/Remove		
Carrier Reporting Summary		Add/Remove		
Electronic Testing Status		Add/Remove		
Enter Noncompliance/Compliance		Add/Remove		
Expense Summary Report		Add/Remove		
New Manage USR	X	Add/Remove	5/20/2010 11:33:44 AM	

# Ensure Business Segments Report ID



# Business Segment ID Lifecycle





# New Manage USR – Business Segment Unit

Manage USR Windows Internet Explorer Internet Explorer Business Segment Presentation - Microsoft PowerPoint Picture Tools

http://wcint-test/mass/products/membership/OUUSR/Pages/Main.aspx

File Edit View Favorites Tools Help Logins Wcint-test - AC (+9) Home Search

Manage USR Tools

RETURN TO MEMBERS AREA | MANAGE USR USER GUIDE

## Manage USR

Data Last Updated 5/21/2010

SEARCH USR | NEW SUBMISSION | MY LIST | CURRENT WCSTAT FILE | UST

### Correct USR

USR 1 of 1

Add to My List Print USR(s) Add WCSTAT File Delete USR Download Error Report Save Cancel

<< Back Correct Replace Modify View/Print Error Report Edit Verification

HEADER EXPOSURE LOSS INFO

#### POLICY INFO

Received Date		Last Validated Date		Edit Status		Submission ID	
Combo ID		Coverage ID		Carrier ID	Group A	TPA Indicator	
Policy No	XYZPolicy	Policy Eff. Date	7/31/2008	Report No.	01	Corr Seq. No.	01
Correction Type	H	Expiration Date	6/16/2009	Exposure State	20	State Eff. Date	
Risk ID Number		F.E.I.N No.	2020151	Replacement Ind		Business Seg ID	98765
Insured's Name	Hammer and Tongs Plumbing						
Address	73 COLUMBIA ST. FALL RIVER MA02721						

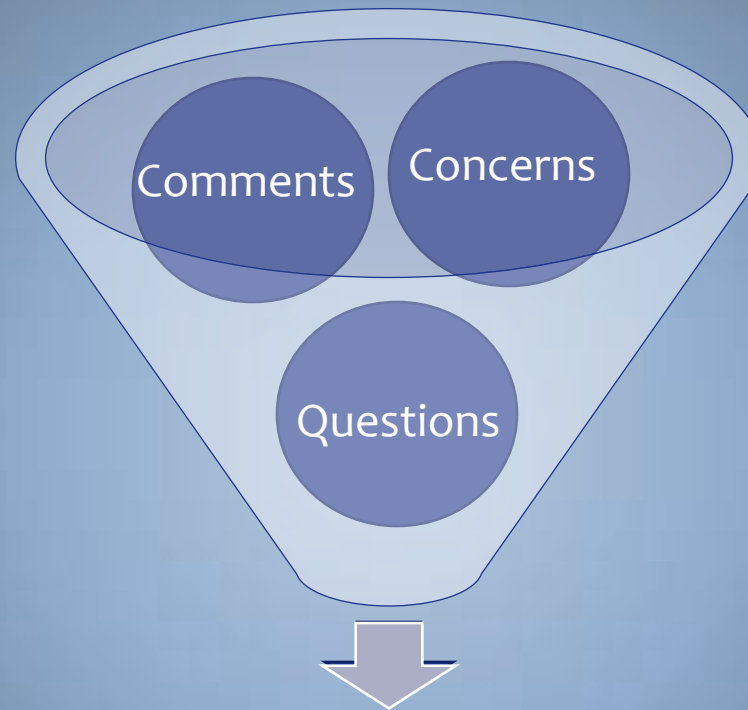
#### POLICY CONDITIONS

3 yr. F/R Policy	<input type="checkbox"/>	Multi State Policy	<input type="checkbox"/>	Interstate Policy	<input type="checkbox"/>	Estimated Exposure	<input type="checkbox"/>
Retro Policy	<input type="checkbox"/>	Canceled Mid-term	<input type="checkbox"/>	MCO Indicator	<input type="checkbox"/>		

#### POLICY TYPE ID

Done Local intranet 100%

# Questions, Comments or Concerns



**See Erica!**

Please feel free to direct your question, comments or concerns to Erica!