WCRB

Wisconsin Compensation Rating Bureau

WCUNDERWRITING WEB SERVICE

User Guide

A. **WCUnderwriting Overview**

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

Get Underwriting

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

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

Get Underwriting Range

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

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

B. **Authentication**

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

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

encryption protects the User ID and password.

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

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

C. Request Parameters

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

Get Underwriting

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

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

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

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

Element	Returned?	Values	Length Format	Description/Rules
RiskIdNumber	Yes		9	The unique risk identification number assigned by WCRB.
FederalEmployerIdentificationNumber	Yes		9	Federal Employer Identification Number / Will only be returned if it the FEIN was included in the request
NameOfInsured	Yes		90	Primary named insured
RatingEffectiveDate	Yes		10 yyyy-mm-dd	The date of the beginning of the rating
RatingEffectiveYear	Yes		4 yyyy	The year of the beginning of the rating
RatingIssueDate	Yes		10 yyyy-mm-dd	The date of the calculation of the rating by the DCO
StatusOfRateFilingCode	Yes	F = Final C = Contingent	1	A code used to identify the status of the rate filing for which the experience modification was promulgated
ContingentIndicator	Yes	Y = Yes N = No	1	If Y, this contingent experience modification was calculated using available information and is provided for informational purposes. A complete final rating will be issued upon receipt of specific data.

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

Get Underwriting Range

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

Returned Parameters

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

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

Element	Returned?	Values	Length Format	Description/Rules
RiskIdNumber	Yes		9	The unique risk identification number assigned by WCRB.
FederalEmployerIdentificationNumber	Yes		9	Federal Employer Identification Number
NameOfInsured	Yes		90	Primary named insured
RatingEffectiveDate	Yes		10 yyyy-mm-dd	The date of the beginning of the rating
RatingEffectiveYear	Yes		4 yyyy	The year of the beginning of the rating
RatingIssueDate	Yes		10 yyyy-mm-dd	The date of the calculation of the rating by the DCO
StatusOfRateFilingCode	Yes	F = Final C = Contingent	1	A code used to identify the status of the rate filing for which the experience modification was promulgated
ContingentIndicator	Yes	Y = Yes N = No	1	If Y, this contingent experience modification was calculated using available information and is provided for informational purposes. A complete final rating will be issued upon receipt of specific data.

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RatingTypeCode	Yes	D = Does Not Qualify E = Experience Rating W = Withdrawn	1	A code used to indicate the type of rating being reported
ExperienceModificationFactor	Yes		Numeric (5,3)	A factor used to apply to subject premium that reflects the variation in insured experience from the average experience

E. **Sample Requests and Responses**

See https://wcrb.org/Services/WCUnderwriting/Underwriting.asmx for sample requests and responses.