March 8, 2022

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Announcing WCUnderwriting

In an effort to provide a more efficient transfer of information to our carrier partners, the North Carolina Rate Bureau (NCRB) is pleased to announce that North Carolina intra-state experience modifications are now available via the WCUnderwriting Web Service through the CDX platform. The CDX WCUnderwriting Web Service is a Business-to-Business (B2B) Web Service that provides immediate access to participating Data Collection Organization (DCO) data for experience modification factors, merit rating factors and other peripheral pricing information. The service allows DCO approved carriers to request experience modifications by Risk IDs and/or FEIN for the specified date range. The data returned adheres to the WCIO WCUnderwriting data specification file layout.

Please see the included CDX WCUnderwriting Carrier Implementation Guide for further information on how to begin utilizing the service as well as sample XML file layouts (requests/responses).

For CDX technical support or user account setup, please contact CDX Central support at 919-595-1890 or cdxinfo@wcribma.org.

Contact us at support@ncrb.org or (919) 582-1056 for further information about WCUnderwriting.

Sincerely,

Allison Smart

Director, Workers Compensation Operations

AS:ko
C-22-5
Attachment

WCUnderwriting Web Service Carrier Implementation Guide

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Document Revision History

Version	Date	Changes
1.1	3/18/2021	Wisconsin now accepts Start Date and End Date. Max # of years is 5. Provided example of how to use 00000000 in PA/DE to return current mod
1.2	6/21/2021	PA and DE: Start Date/End Date is not required. Omit tags or use xsi:nil=”true” to return current mod
1.3	7/22/2021	Maintenance windows added and sample return data from WI and PA/DE
1.4	9/21/2021	Search requests needs to include all tag elements
1.5	11/2/2021	New Jersey and North Carolina details added. NJ returns a maximum of 5 years of data.

Introduction

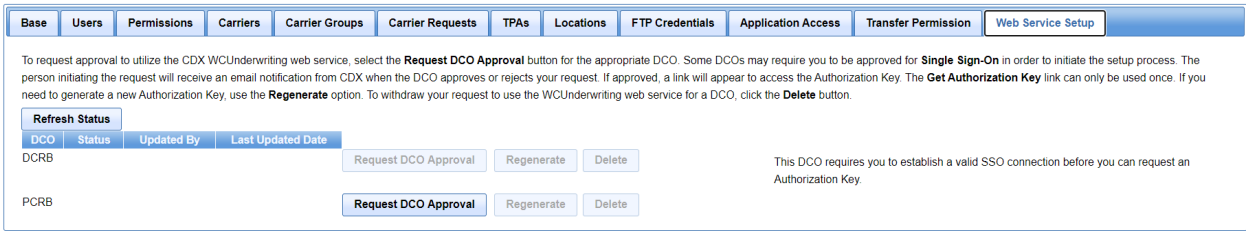
The CDX WCUnderwriting Web Service is a Business-to-Business (B2B) RESTful Web Service that provides immediate access to participating Data Collection Organization (DCO) data for experience modification factors, merit rating factors and other peripheral pricing information. The service allows filtering by Risk IDs, FEIN/NJTINs and date range and data returned adheres to the WCIO WCUnderwriting data specification file layout.

NOTE: This guide contains specifications for DE, NC, NJ, PA and WI. As additional DCOs adopt this new service, their rules will be added.

Obtaining DCO Authorization Keys

In order to issue calls to the CDX WCUnderwriting service, carriers must obtain an authorization key for each DCO they wish to query. To generate an authorization key, a CDX primary administrator or an authorized CDX user must log in to the CDX application and navigate to Admin | My UMG. From here, the user has two choices:

1. **Obtain Authorization Keys at the Carrier Group Level:** While viewing the group, click the Web Service Setup tab. Click the Request DCO Approval button for the requested DCO(s). Note that DCOs will not display on this page if they do not permit setup at the group level.



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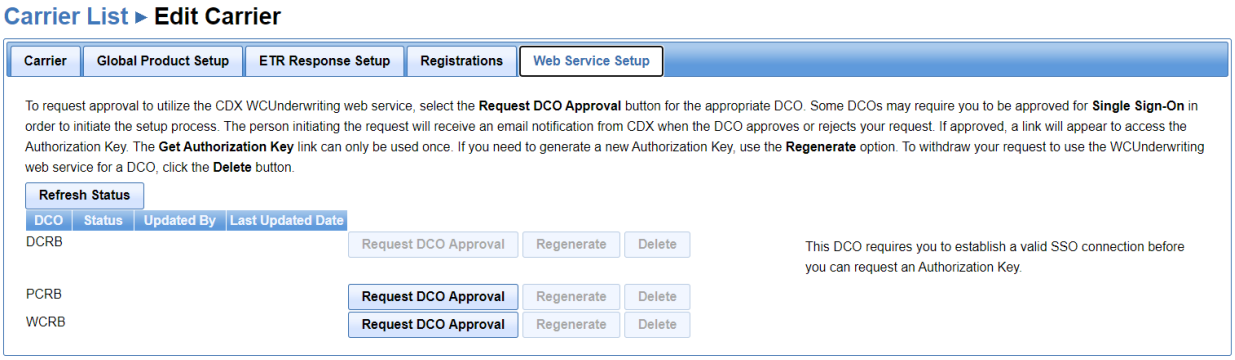
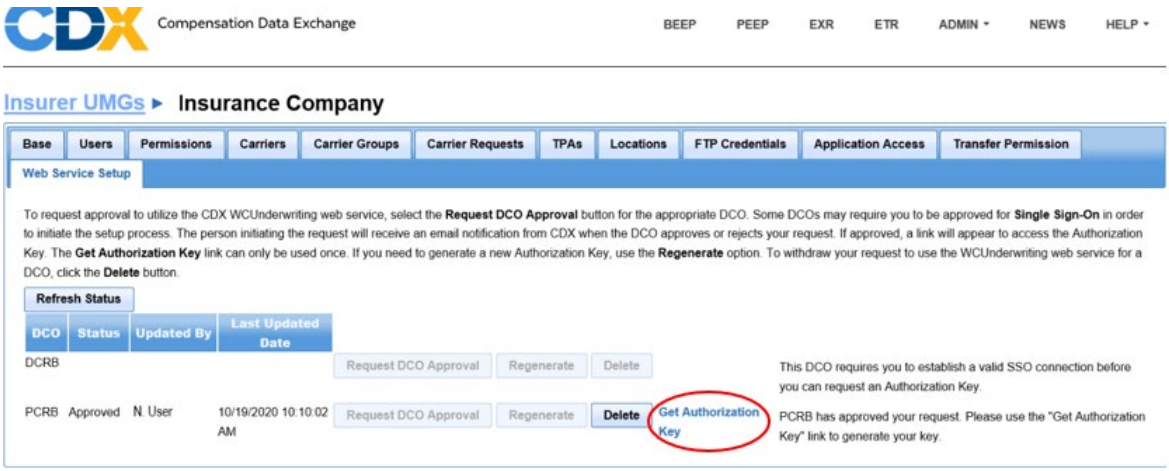
2. **Obtain Authorization Keys for each Carrier NCCI Code:** Go to Carriers, select a carrier, and select Web Service Setup. Select the Request DCO Approval for each DCO/NCCI Code.



Some DCOs require the CDX user to have an established a **Single Sign On account** with the DCO in order to request setup. If required, a message will display on the setup page providing guidance.

The user must click ***Request DCO Approval*** to initiate the process of establishing a relationship between the carrier and the DCO. This must be done for each DCO. DCO processing rules vary where some DCOs will return an Approved/Rejected status immediately. Other DCOs might require additional documentation and review in order to approve use and those DCOs will return a Pending status. If needed, those DCO(s) will follow-up with the user that initiated the request. Once approved or denied, CDX will send an email to the user with the status.

When a DCO has approved a request, the user must access the Web Service Setup page and click the ***Get Authorization Key*** link.



A pop-up will appear with the key. The user must save this key from the pop-up as it will not be available after the pop-up is closed. At any point in time, the carrier can request a new key by clicking the ***Regenerate*** button. The authorization key will need to be passed into all calls to the CDX WCUnderwriting web service requests.

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Calling the CDX WcUnderwriting Web Service

The CDX WCUnderwriting web service is available at this address:

https://services.cdxworkcomp.org/WCUnderwritingWebService/api/WCUnderwritingWebService

To request data, submit a POST HTTPS request and use the XML schema that is found in Appendix A of this document. The following data must be provided:

Field	Required	Description	DCO Rules
Carrier Code	Required	Requestor's NCCI Code	
FEIN / NJ TIN	Required if Risk ID is not provided	Insured FEIN # or NJ TIN #	DE, NC, PA, WI: 9-digit Insured FEIN # NJ: 12-digit NJ TIN ending in 000 NC: The FEIN # is ignore when the Risk ID is supplied
Risk ID	Required if FEIN / NJ TIN is not provided	DCO issued Insured Risk ID	
Start Date	Optional	Mod Effective Date in yyyy-mm-dd format	
End Date	Optional	Mod Effective Date in yyyy-mm-dd format	
Aggregate of one or more states for the given FEIN or Risk ID in the event the carrier is retrieving values for a multi-state policy			
State Code	Required	2-digit numeric WCIO state code for the DCO	
Authorization Key	Required	The authorization key associated with the State Code, each DCO issues a separate Authorization Key	

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Receiving Search Results

After submitting your search request, CDX will pass the request on to each DCO specified. Once each DCO responds, CDX will combine and return the search results in a single XML packet. The XML schema layout for the search results are located on the WCIO.org website under the XML Guides and Schemas section.

While the data returned will conform to the WCIO specifications, there are some variances in what will be returned:

DCO	Comments
DE	If Start and End Date is supplied, returns the Mods/Merits within the date range with a maximum of 20. If Start and End Date is not supplied, returns the most current Mod/Merit.
NC	If Start and End Date is supplied, returns the Mods within the date range (no maximum). If Start and End Date is not supplied, returns all Mods available (no maximum).
NJ	If Start and End Date is supplied, returns the Mods within the date range with a maximum of 5 years. If Start and End Date is not supplied, returns the most current Mod.
PA	If Start and End Date is supplied, returns the Mods/Merits within the date range with a maximum of 20. If Start and End Date is not supplied, returns the most current Mod/Merit.
WI	If Start and End Date is supplied, returns the Mods within the date range with a maximum of 5 years. If Start and End Date is not supplied, returns the most current Mod.

Response Message

The following data will be returned in the WCIO XML file. Field applicability varies by DCO.

Element	Returned?	Values	Length / Format	Notes
Response Code	Yes	0 = Successful 1 = Data Not Found 2 = Error in parameters	1	See Response Message Notes
Response Message	Yes, if applicable	See *Section G. Response Message Description*		If Response Code = 0, then no message returned. If Response Code = 1 or 2, then a message with problem description returned

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Element	Returned?	Values	Length / Format	Notes
State Code	Yes	07 (Delaware) 29 (New Jersey) 32 (North Carolina) 37 (Pennsylvania) 48 (Wisconsin)	2	
Risk ID Number	Yes		Varies by DCO	DCO Risk ID # NC: Risk ID from request when included. Numeric with max 9 digits.
Name of Insured	Yes		Varies by DCO	Primary Named Insured
Federal Employer Identification Number (FEIN) or NJ TIN	Yes NC: Yes, when included in the request		9 NJ: 12, ending in 000	DE, NC, PA, WI: Insured FEIN NJ: NJTIN
Rating Effective Date	DE, NC, NJ, PA: Yes WI: Yes, if applicable		10 YYYY-MM-DD	DE, PA: Rating Effective Date for each split period NC: The date of the beginning of the experience modification rating. NJ: Rating Effective Date WI: Date of beginning of the rating. Returned if requestor is carrier of record.
Rating Effective Year	DE, NC, PA: N/A NJ, WI: Yes		4 YYYY	NJ, WI: Year of beginning of the rating. Returned if requestor is not carrier of record.
Rating Issue Date	DE, PA: Yes, if applicable NC, NJ, WI: Yes		10 YYYY-MM-DD	DE, PA: Rating Issue Date for each split period NC, WI: Date of the calculation of the rating by the DCO NJ: Rating Issue Date for each Rating Effective Date

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Element	Returned?	Values	Length / Format	Notes
Status of Rate Filing Code	Yes	DE, NJ, PA: F = Final NC, WI: F = Final, C = Contingent	1	DE, NJ, PA: This field will always be returned as "F" (Final) NC, WI: A code used to identify the status of the rate filing for which the experience modification was promulgated.
Contingent Indicator	DE, NJ, PA: N/A WI: Yes NC: Yes, if available	WI: Y=Yes, N=No	1	WI: If Y, this contingent experience modification was calculated using available information and is provided for information purposes. A complete final rating will be issued upon receipt of specific data.
Rating Type Code	DE, PA: N/A NC, NJ, WI: Yes	NC, WI: D=Does Not Quality, E=Experience Rating, W=Withdrawn NJ: N = No Current Coverage, W = Withdrawn, E = Experience Rated	1	A code used to indicate the type of rating being reported
Experience Modification Factor	DE, NJ, PA: Yes, if applicable NC, WI: Yes		5 xx.xxx	DE, PA: Experience Modification Factor for each split period NJ: Experience Modification Factor for each Rating Effective Date NC, WI: A factor used to apply subject premium that reflects the variation in insured experience from the average experience
Merit Rating Factor	DE, PA: Yes, if applicable NC, NJ, WI: N/A		5 xx.xxx	DE, PA: Merit Rating Factor for each split period
Workplace Safety Credit Percentage	DE, PA: Yes, if applicable NC, NJ, WI: N/A		5 xx.xxx	DE, PA: Workplace Safety Credit for each split period

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Element	Returned?	Values	Length / Format	Notes
Construction Classification Premium Credit Percentage	DE, NJ, PA: Yes, if applicable WI: N/A		PA,DE: 5 xx.xxx NJ: 3 xx.x	DE, PA: Construction Credit for each split period NJ: Construction Credit for each Rating Effective Date

Handling Errors

Within each WCUnderwriting element of the search results, the XML will contain a ResponseCode element and a ResponseMessage element. Possible values for the Response Code are:

- 0 – Success
- 1 – No data found
- 2 – Error, see the ResponseMessage for more information

Maintenance Periods

CDX has reserved maintenance windows on Saturdays and Sundays from 5AM ET – 12PM ET for routine maintenance. In addition, please note that there are times when services need to be brought down after business hours for high priority updates and these typically occur after 9:00PM ET. If there are significant outages planned, CDX will notify the technical contacts on record.

Response Message

If the Response Code equals "1" or "2", a message with the error description will be also be returned.

Sample Response Messages:

- *No data. Unable to retrieve information: missing key fields*
- *Invalid State Code (This is a numeric field)*
- *Invalid State Code. Valid state: 07, 37*
- *Invalid Risk ID (This is a numeric field)*
- *Invalid Risk ID (Maximum 7 digits field)*
- *FEIN must be numeric*
- *Invalid FEIN Number [all DCO's besides NJ] (Maximum 9 digits field)*
- *Invalid FEIN Number[NJ only] (Maximum 12 digits field, must end in 000)*
- *Invalid Start Date Format (yyyymmdd)*
- *Invalid End Date Format (yyyymmdd)*
- *Starting and Ending dates cannot have the same value.*
- *Invalid Starting date. (Starting date must be less than Ending date)*
- *Invalid Starting Date (Maximum 8 digits field)*

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- *Invalid Ending Date (Maximum 8 digits field)*
- *Invalid Starting Date (This is a numeric field)*
- *Invalid Ending Date (This is a numeric field)*
- *Authorization Failed.*
- *Status Code 401: Credentials are not valid or account is inactive.*

Additional Tips

- The CDX WCUnderwriting Web Service submits your search request to each requested DCO concurrently but will wait for all DCOs to return data. Make sure your system gives CDX enough time to collect all the responses before timing the request out. CDX should provide a response or timeout within 60 seconds.
- The date fields in the search request are nillable. For example, <StartDate i:nil="true"/>. Blank values are not accepted, please specify nil instead.
- In order to ensure reliable access and speed to all users, CDX implements a 5,000 per-day request limit on the CDX WCUnderwriting Web Service. If this limit is reached, subsequent calls will be rejected and can be re-submitted the following day.

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Appendix A: XML Schemas

The embedded file below contains the schema for the request object that needs to be passed to CDX when requesting a search for underwriting data.

CDXWCUnderwriting CarrierRequest.xsd

The results will be returned in the WCIO standard XML format:

https://www.wcio.org/Document%20Library/XML_Implementation.aspx

Appendix B: XML Examples of Response Types

Carrier Request XML:

```
<CdxWcunderwritingCarrierRequest xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="https://www.cdxworkcomp.org/XML/CdxWcunderwritingCarrierRequest">
        <DCOAuthorizationKeys>
                <StateCode>20</StateCode>
                <AuthorizationKey> key value from admin screen </AuthorizationKey>
         </DCOAuthorizationKeys>
        <DCOAuthorizationKeys>
                <StateCode>07</StateCode>
                <AuthorizationKey> key value from admin screen </AuthorizationKey>
        </DCOAuthorizationKeys>
        <CarrierCode>12345</CarrierCode>
         <Fein>123456789</Fein>
        <RiskId></RiskId>
        <StartDate>2020-12-15</StartDate>
        <EndDate>2020-12-16</EndDate>
</CdxWcunderwritingCarrierRequest>
```

WCUnderwriting Return Examples:

Example #1:

In this scenario multiple DCO's have successfully returned data in the response. CDX packages the multiple responses into a single response.

```
<?xml version="1.0" encoding="utf-8"?>
<Submission xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>                    ← This aggregate is returned by state code 37
```


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```
    <Names>...name data    </Names>
    <ResponseCode>0</ResponseCode>
    <ResponseMessage />
    <StateCode>37</StateCode>
    <RiskIdNumber>XXXXXXX</RiskIdNumber>
   <FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
    <Insured>…insured data</Insured>
    <SearchStartingDate>2008-01-19</SearchStartingDate>
    <SearchEndingDate>2017-10-31</SearchEndingDate>
    <UnderwritingsInformation>
                <UnderwritingInformation>...underwriting info from DCO 37
                </UnderwritingInformation>
    </UnderwritingsInformation>
</WCUnderwriting>
<WCUnderwriting>                              ← This aggregate is returned by state code 20
    <Names>...name data    </Names>
    <ResponseCode>0</ResponseCode>
    <ResponseMessage />
    <StateCode>20</StateCode>
    <RiskIdNumber>XXXXXXX</RiskIdNumber>
   <FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
    <Insured>…insured data</Insured>
    <SearchStartingDate>2008-01-19</SearchStartingDate>
    <SearchEndingDate>2017-10-31</SearchEndingDate>
    <UnderwritingsInformation>
                <UnderwritingInformation>...underwriting info from DCO 20
</UnderwritingInformation>
    </UnderwritingsInformation>
</WCUnderwriting>
</Submission>
```


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Example #2:

In this scenario the first DCO successfully returned data, while the second DCO returned a "No Data Found" Response Message with a Response Code of "1" in the response.

```
<?xml version="1.0" encoding="utf-8"?>
<Submission xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>                    ←This aggregate is returned by state code 37 (success)
   <Names>...name data    </Names>
   <ResponseCode>0</ResponseCode>
   <ResponseMessage />
   <StateCode>37</StateCode>
   <RiskIdNumber>XXXXXXX</RiskIdNumber>
  <FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
   <Insured>…insured data</Insured>
   <SearchStartingDate>2008-01-19</SearchStartingDate>
   <SearchEndingDate>2017-10-31</SearchEndingDate>
   <UnderwritingsInformation>
            <UnderwritingInformation>...underwriting info from DCO 37
            </UnderwritingInformation>
   </UnderwritingsInformation>
</WCUnderwriting>
<WCUnderwriting>                ←This aggregate is returned by state code 20 (failure)
   <ResponseCode>1</ResponseCode>
   <ResponseMessage>No Data Found</ResponseMessage>
   <StateCode>20</StateCode>
   <RiskIdNumber>XXXXXXX</RiskIdNumber>
  <FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
   <SearchStartingDate>2008-01-19</SearchStartingDate>
   <SearchEndingDate>2017-10-31</SearchEndingDate>
</WCUnderwriting>
</Submission>
```


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Example #3:

In this scenario the first DCO successfully returned data, the second DCO Times Out, and third DCO indicates “Authorization Key is not approved” Response Message with a Response Code of “2” in the response.

```
<?xml version="1.0" encoding="utf-8"?>
<Submission xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>                    ←This aggregate is returned by state code 37 (success)
   <Names>...name data    </Names>
   <ResponseCode>0</ResponseCode>
   <ResponseMessage />
   <StateCode>37</StateCode>
   <RiskIdNumber>XXXXXXX</RiskIdNumber>
  <FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
   <Insured>…insured data</Insured>
   <SearchStartingDate>2008-01-19</SearchStartingDate>
   <SearchEndingDate>2017-10-31</SearchEndingDate>
   <UnderwritingsInformation>
            <UnderwritingInformation>...underwriting info from DCO 37
            </UnderwritingInformation>
   </UnderwritingsInformation>
</WCUnderwriting>
<WCUnderwriting>                ← CDX would create this aggregate for state code 20 failure
   <ResponseCode>2</ResponseCode>
   <ResponseMessage>Timed out - DCO did not provide a response</ResponseMessage>
   <StateCode>20</StateCode>
   <RiskIdNumber>XXXXXXX</RiskIdNumber>
  <FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
   <SearchStartingDate>2008-01-19</SearchStartingDate>
   <SearchEndingDate>2017-10-31</SearchEndingDate>
</WCUnderwriting>
<WCUnderwriting>                ← This aggregate is returned by state code 99 (failure)
   <ResponseCode>2</ResponseCode>
   <ResponseMessage>Authorization Key ASDF3939323j5-(&*^&THQEW is not approved
for DCO use</ResponseMessage>
   <StateCode>99</StateCode>
   <RiskIdNumber>XXXXXXX</RiskIdNumber>
  <FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
   <SearchStartingDate>2008-01-19</SearchStartingDate>
   <SearchEndingDate>2017-10-31</SearchEndingDate>
</WCUnderwriting>
</Submission>
```


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Example #4:

In this scenario, the request failed for each State Code requested due to an “Invalid Authorization Key”. Response Code 2 is used in this case with the appropriate Response Message.

```
<?xml version="1.0" encoding="utf-8"?>
<Submission xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>                    ←CDX creates aggregate for state code 37 Failure
   <ResponseCode>2</ResponseCode>
    <ResponseMessage>Invalid Authorization Key</ResponseMessage>
    <StateCode>37</StateCode>
    <RiskIdNumber>XXXXXXX</RiskIdNumber>

<FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
    <SearchStartingDate>2008-01-19</SearchStartingDate>
    <SearchEndingDate>2017-10-31</SearchEndingDate>
</WCUnderwriting>
<WCUnderwriting>                    ←CDX creates aggregate for state code 20 Failure
    <ResponseCode>2</ResponseCode>
    <ResponseMessage>Invalid Authorization Key</ResponseMessage>
    <StateCode>20</StateCode>
    <RiskIdNumber>XXXXXXX</RiskIdNumber>

<FederalEmployerIdentificationNumber>XXXXXXXXX</FederalEmployerIdentificationNumber>
    <SearchStartingDate>2008-01-19</SearchStartingDate>
    <SearchEndingDate>2017-10-31</SearchEndingDate>
</WCUnderwriting>
</Submission>
```


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Appendix C: Full Sample XML Responses

Wisconsin:

```
<?xml version="1.0" encoding="utf-16"?>
<Submission xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
 <WCUnderwriting xmlns="">
  <Names>
   <Name nameReference="Name1" xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
    <NameOfInsured xmlns="">Test Employer</NameOfInsured>
   </Name>
  </Names>
  <ResponseCode>0</ResponseCode>
  <StateCode>48</StateCode>
  <RiskIdNumber>123456789</RiskIdNumber>
  <FederalEmployerIdentificationNumber>987654321</FederalEmployerIdentificationNumber>
  <Insured>
   <Names>
    <Name nameReference="Name1" />
   </Names>
  </Insured>
  <UnderwritingsInformation>
   <UnderwritingInformation>
    <RatingEffectiveDate xsi:nil="true" />
    <RatingEffectiveYear>2021</RatingEffectiveYear>
    <RatingIssueDate>2021-01-01</RatingIssueDate>
    <StatusOfRateFilingCode>F</StatusOfRateFilingCode>
    <ContingentIndicator>N</ContingentIndicator>
    <RatingTypeCode>E</RatingTypeCode>
    <ExperienceModificationFactor>0.95</ExperienceModificationFactor>
   </UnderwritingInformation>
  </UnderwritingsInformation>
 </WCUnderwriting>
</Submission>
```


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Delaware (Pennsylvania will be similar):


```
<?xml version="1.0" encoding="utf-8"?>
<Submission xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema"
xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
 <WCUnderwriting xmlns="">
  <Names>
   <Name nameReference="Name1" xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
    <NameOfInsured xmlns="">Test &amp;amp; Tester, Inc.</NameOfInsured>
    <FederalEmployerIdentificationNumber
xmlns="">112233444</FederalEmployerIdentificationNumber>
   </Name>
  </Names>
  <Addresses>
   <Address addressReference="Address1" xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
    <Street1 xmlns="" />
    <City xmlns="" />
    <State xmlns="" />
    <ZipCode xmlns="" />
   </Address>
  </Addresses>
  <ResponseCode>0</ResponseCode>
  <ResponseMessage />
  <StateCode>7</StateCode>
  <RiskIdNumber>19999</RiskIdNumber>
  <FederalEmployerIdentificationNumber>112233444</FederalEmployerIdentificationNumber>
  <Insured>
   <Names>
    <Name nameReference="Name1" />
   </Names>
   <Addresses>
    <Address addressReference="Address1" />
   </Addresses>
  </Insured>
  <SearchStartingDate>2019-01-01</SearchStartingDate>
  <SearchEndingDate>2020-11-17</SearchEndingDate>
  <UnderwritingsInformation>
   <UnderwritingInformation>
    <RatingEffectiveDate>2020-03-01</RatingEffectiveDate>
    <RatingIssueDate>2019-12-03</RatingIssueDate>
    <StatusOfRateFilingCode>F</StatusOfRateFilingCode>
    <ContingentIndicator>N</ContingentIndicator>
    <ExperienceModificationFactor>0.805</ExperienceModificationFactor>
   </UnderwritingInformation>
   <UnderwritingInformation>
```


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```
      <RatingEffectiveDate>2019-03-01</RatingEffectiveDate>
      <RatingIssueDate>2019-10-31</RatingIssueDate>
      <StatusOfRateFilingCode>F</StatusOfRateFilingCode>
      <ContingentIndicator>N</ContingentIndicator>
      <ExperienceModificationFactor>0.764</ExperienceModificationFactor>
    </UnderwritingInformation>
  </UnderwritingsInformation>
 </WCUnderwriting>
</Submission>
```


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