

INDEMNITY DATA CALL ELECTRONIC SUBMISSION GUIDELINES

A. Indemnity Data Call Overview and Resources

This document is intended to explain the standard electronic submission procedures for carrier groups that meet the Indemnity Data Call participation and eligibility requirements set forth in the Indemnity Data Call Manual. Please refer to the Indemnity Data Call Manual for participation and eligibility requirements as well as the Indemnity Data Call record layout, reporting requirements and the associated data dictionary.

The NCCI Indemnity Data Call was shared with the Workers Compensation Insurance Organizations (WCIO) and has been adapted into a flat file data specification referred to as the Workers Compensation Indemnity Data Call Reporting Specification, or by the acronym "WCIND."

As you read through the guidelines, note that blue stars have been strategically placed to point out valuable hints related to the topic.

In addition to these guidelines, additional reference materials that may assist in the proper submission are: Indemnity Data Call Manual, IDM Edit Matrix (which will be available shortly) and Compensation Data Exchange (CDX) User Guide.

Reference Materials:

Worker Compensation Insurance Organizations (WCIO) – www.wcio.org

Pennsylvania Compensation Rating Bureau – www.pcrb.com

CDX Users Guide - www.cdxworkcomp.org

B. Submitting Files

Indemnity Data Call transactions are to be submitted electronically to the PCRB through CDX or directly through the Indemnity Data Manager, which is currently in testing and should be available to carriers in the coming months. Every data submission has three required components: 1) electronic transmittal record, 2) WCIND file and 3) file control record. For detailed submission requirements and transmittal instructions, refer to the General section of the Workers Compensation Data Specifications Manual.

CDX provides a common platform for insurance carriers and data collection organizations (CDX Members) to exchange data that conforms to the industry approved WCIO format. The use of CDX for the submission or retrieval of data and to provide access to other services or products is subject to availability and the terms and conditions of use established by CDX or individual DCOs. These guidelines may be accessed through the CDX web site at www.cdxworkcomp.org. CDX disclaims all liability, direct or implied, and all damages, whether direct, incidental, or punitive, arising from the use or misuse of the CDX site or services by any person or entity.

C. CDX Set-Up

Before data submitters can send test data or production files using CDX, a completed Insurer UMG Primary Administrator Application must be on file. If you need to establish an Insurer Primary Administrator, refer to the CDX Users Guide. For additional information, refer to PCRB Circular 1463 on the PCRB website.

★ If a carrier group has already established a CDX Insurer Primary Administrator and currently submits policy data (WCPOLS), unit statistical data (WCSTAT), or medical data (WCMED) to the PCRB via CDX, a carrier does not need to submit an additional Insurer UMG Primary Administrator Application to submit the Indemnity Data Call.

★ Current CDX carrier group users only need to request that their carrier group Insurer UMG Primary Administrator activate the WCIND file transfer option available on CDX. By activating this option, it authorizes the carrier group to send this data type.

If you are unsure if you currently use CDX to submit or receive data, or you would like to know the name of the designated Insurer Primary Administrator within your organization, please contact PCRB Central Support at

(215) 320-4933 or centralsupport@pcrb.com.

Note that for carriers that use a Third Party Administrator (TPA), bill review vendor, or pharmacy vendor, the PCRB requires the CDX permission(s) to be handled through the standard TPA user setup within CDX. This means if you have vendors that report, you must have them set-up by your Insurer UMG Primary Administrator and/or the TPA UMG Primary Administrator.

It is the Insurer Primary Administrator's responsibility to administer TPA rights for their UMG. TPA organizations must be approved by the Insurer Primary Administrators for application access and transfer permissions. The TPA Primary Administrator has the ability to create and maintain TPA Users including setting up transfer permissions for CDX products and application access.

D. Submitting Test Files

Testing consists of the data provider creating WCIND test files, file acceptance by CDX or the Indemnity Data Manager (IDM), file acceptance by the PCRB, and a quality review of the accepted file.

1. Creating Test Files

Data providers must submit a transactional file of detailed indemnity transactions and a quarterly file with the same data. The data can be either current, live data or a set of historical data from the data provider's systems.

An **Electronic Transmittal Record (ETR)** and a **File Control Record** must be included in the test submission. The ETR must appear as the header record and the File Control Record must appear as the trailer record. To ensure that the entire file is properly formatted, refer to the Indemnity Data Call Manual and to the WCIO WCIND data specification. For test files, the Submission Type Code (position 64) of the ETR must be valued as "T" for test submission. For further information on the ETR format, refer to the WCIO Workers Compensation Data Specifications Manual, under the General section, where the format is detailed within the Universal Electronic Transmittal section. Click on this link to view the [Electronic Transmittal Record](#) layout.

A single WCIND Transactional file and a single WCIND Quarterly file should be submitted for testing. The test file should include original, cancellation and replacement types of transactions.

Indemnity Data Call test files must:

- Contain records that represent production data
- Be extracted from the data provider's source system that will be utilized in production
- Contain at least a month's worth of Transactional Records for a specific quarter of historical data (Fourth Quarter 2019, for example) and a single quarterly file for the same claims
- Contain original transactions. At the option of the carrier, cancellation and replacement transactions may be tested but are not required. If you intend to fill the Transaction Identifier (Option 1) and use Cancellation and Replacement records, it is highly recommended that you include them in your test file
- Include transactions for each of the group's carriers, if the tester is submitting data on behalf of more than one

Note that when test cancellations or test replacements are sent, these transactions must correspond on the key fields to the test original transactions contained in the test file submitted.



The Indemnity Data Call files utilize the same CDX file naming convention used for all other PCRB products, e.g., WCPOLS, WCSTAT, and WCMED files. The first two positions of the file name must reference the type of record that is being submitted— "IC" for Indemnity Data Call Transactional Records, "IQ" for Quarterly Records, and "IK" for Key Field Record Changes. All other parts of the naming convention remain the same as other products. The following is an example of how to create the file name using the CDX file naming convention.

ICEP_SSSSC_RRRRR_CCYYMMDDHHMM.FFF

Where:

IC = Type of Data

IC = WCIND—Indemnity Call Transactional Records
IQ = WCIND—Indemnity Call Quarterly Records
IK = WCIND—Indemnity Call Key Field Change Records

E = Source

E = EDI
D = Direct FTP
M = E-mail

P = Data Type

P = Production
T = Test

_ = 1 underscore delimiter for readability

SSSSS = Sender Carrier/State Code (preceded by ZEROS if code is less than 5)

C = Sender Type

C = Carrier
T = TPA
D = DCO

_ = 1 underscore delimiter for readability

RRRRR = Receiver Carrier/State Code (preceded by ZEROS if code is less than 5)

_ = 1 underscore delimiter for readability

CCYYMMDDHHMM = Submission Date/Time

CC = Century (i.e. 20)
YY = Year (i.e. 03)
MM = Month (i.e. 01 thru 12)
DD = Day (i.e. 01 thru 31)
HH = Hour (on a 24-hour clock [i.e. 01 thru 24])
MM = Minute (on a 60-minute hour [i.e. 01 thru 60])

FFF = File Extension

BIN = Binary
TXT = Text

Please refer to the CDX Users Guide located at www.cdxworkcomp.org for further information.

2. File Acceptance by CDX and IDM

CDX is the first step in the electronic file transfer process. CDX or IDM will electronically deliver your Indemnity Data Call (WCIND) file to the PCRB. CDX or IDM will assess basic file acceptance guidelines. Edits will consist of checking for the presence of both an electronic transmittal record and a file control record which are needed to validate the record count and to grant the authority to send the WCIND file via CDX or IDM.

Note: When sending the File Control Record, it is required to be at the end of the file. The data submission should have the ETR as the first record, then the indemnity data records, and finally the File Control Record as the last record in the file.

If the WCIND file is in order, the file will then be routed to the PCRB. CDX will automatically generate one email message when the file is received by CDX and a second email message when the file is successfully received by the PCRB. IDM will send a processing receipt.

3. File Acceptance by the PCRB

When CDX or IDM routes the file to the PCRB, the PCRB will check that the file meets file acceptance edits listed in the IDM Edit Matrix.

After the file is processed by PCRB, the system will automatically generate one email message to notify data submitters of Accepted or Rejected status following processing. The transmittal receipt will be sent to the email address reported on the Electronic Transmittal Record (ETR).



If a file fails to meet any of the file acceptance edits, the file will be rejected by the PCRB and notification will be sent to the carrier via email message. When re-submitting a file that has previously been rejected, the data submitter must modify the File Control Record. Depending on the reason for rejection, the corrected file may be re-submitted as either a new Original file with a new Submission File Identifier or as a Replacement file with the previous Submission File Identifier.

4. Data Quality Check

Once the file has been electronically accepted by CDX or IDM and the PCRB, the PCRB will provide feedback as to the quality of the test file. Feedback will consist of either recommendations for changes to pass the quality check or it will be noted that the file is accepted and the data has moved into the approval phase.

5. Approval

This is the final step of the process. If the PCRB concludes that the file has passed all the file acceptance edits and the quality is suitable, the PCRB will notify the contact person via email and grant permission to send production files.

E. Submitting a Production File

For production files, the Submission Type Code (position 64) of the ETR must be valued as "S" for standard submission. Production data is based on current data intended to be submitted based on the reporting rules of the Indemnity Data Call.

F. Indemnity Data Manager (IDM)

The Indemnity Data Manager (IDM) will be available on the PCRB's website in the near future. This application will provide data submitters with a central location to submit WCIND files, monitor their indemnity data call submissions, access quality statistics and view returned indemnity data call records.

By using the secure portion of the PCRB's website, existing users can request access to the Indemnity Data Manager (IDM) by contacting their Carrier Group Administrator. Existing users can also request access online by navigating in the Application Manager to the **Request Access** section, then **To Application(s)**, then select the **Indemnity Data Manager (IDM)**. This selection will generate a notification to the designated Carrier Group Administrator for approval.

Once the system is available on the website, new users should select the **First Time User** option, which returns the **New Registration** screen. Select the appropriate option for the User Type. Then, identify the carrier group company name within the drop-down list. (If selecting the TPA User Type, the Company/Department is the carrier for which the TPA is reporting data. The TPA ID is the FEIN or Tax ID number for the TPA.) Complete the rest of the **About You** and **Create An Account** sections. Once this form has been completed, the system will generate a notification to the designated Carrier Group Administrator (CGA) for approval. For more information on obtaining a User Name and Password, contact the designated Carrier Group Administrator (CGA) at your company.