

How to Access X-Mods

A Comparison of WCIRB Products

Features	X-Mods and More®	X-Mod Data File Subscription	Ratesheet PDF with XML Companion	Ratesheet Data in WCRATING Format	X-Mod Direct® Email Notification	WCIRB Connect®			
						Comprehensive Risk Summary Report	Risk Summary Report	Online Using Search	
Who Can Access	<ul style="list-style-type: none"> Insurers TPAs/MGAs* Agents and brokers 	<ul style="list-style-type: none"> Insurers CA advisory organizations 	<ul style="list-style-type: none"> Insurers of record TPAs/MGAs* 	<ul style="list-style-type: none"> Insurers of record TPAs/MGAs* 	<ul style="list-style-type: none"> Insurers TPAs/MGAs* Agents and brokers 	<ul style="list-style-type: none"> Insurers TPAs/MGAs* Agents and brokers 	<ul style="list-style-type: none"> Insurers TPAs/MGAs* Agents and brokers 	<ul style="list-style-type: none"> Insurers TPAs/MGAs* Agents and brokers 	
How to Obtain Data	Web Service (Machine to machine or insurer-developed interface)	User pulls from WCIRB's FTP server	WCIRB pushes to user's FTP server upon publication of insurer's Ratesheets	WCIRB pushes to user's FTP server upon publication of insurer's Ratesheets	WCIRB sends email notice to user (user subscribes via WCIRB Connect)	User downloads report from WCIRB Connect (letter of authorization required)	User downloads report from WCIRB Connect	WCIRB Connect Policyholder Search	
Search Parameters	<ul style="list-style-type: none"> Bureau Number FEIN 	N/A	N/A	N/A	User subscribes by individual Bureau Numbers	<ul style="list-style-type: none"> Bureau Number Policyholder name FEIN 	<ul style="list-style-type: none"> Bureau Number Policyholder name FEIN 	<ul style="list-style-type: none"> Bureau Number Policyholder name FEIN 	
How Often Data is Updated	Daily	Weekly/Daily	Daily	Daily	Daily	Daily	Daily	Daily	
Information Provided	Obtainable on	All risks	All risks	Insurer's risks only	Insurer's risks only	All risks	All risks (letter of authorization required)	All risks	All risks
	X-Mod Effective Date	<ul style="list-style-type: none"> Insurer of Record: full effective date All others: effective year only 	<ul style="list-style-type: none"> Insurer of Record: full effective date All others: effective year only 	✔	✔	Effective year only	✔	Effective year only	<ul style="list-style-type: none"> Insurer of Record: full effective date All others: effective year only
	X-Mod History	Up to 10 years	Most recent 14 X-Mods	X-Mod on Ratesheet	X-Mod on Ratesheet	X-Mod on Ratesheet	Up to 10 years	Up to 10 years	Up to 10 years
	X-Mod Statuses	<ul style="list-style-type: none"> Issued Withdrawn Pending Does not qualify 	<ul style="list-style-type: none"> Issued Withdrawn Does not qualify 	<ul style="list-style-type: none"> Issued Withdrawn 	<ul style="list-style-type: none"> Issued Withdrawn 	<ul style="list-style-type: none"> Issued Withdrawn Does not qualify 	<ul style="list-style-type: none"> Issued Withdrawn Does not qualify 	<ul style="list-style-type: none"> Issued Withdrawn Does not qualify 	<ul style="list-style-type: none"> Issued Withdrawn Pending Does not qualify
	Policyholder Names	All names and FEINs on current policies	Up to 254 names	Names on Ratesheet	Names on Ratesheet	Names on Ratesheet	All names for last 5 years	All names on current policies	All names (only primary name if not insurer of record)
	Policyholder Addresses	Primary address	Primary address	Address on Ratesheet	Address on Ratesheet	Address on Ratesheet	All addresses on current policies	Primary address	All addresses (only primary address if not insurer of record)
	Policy Number	⊘	Only if insurer of record	✔	✔	⊘	⊘	⊘	Only if insurer of record
	WCIRB Assigned Classifications	✔	✔	✔ Classifications on Ratesheet	✔ Classifications on Ratesheet	⊘	✔	✔	✔
	Classifications on USRs**	✔	⊘	Included on Ratesheet	Included in Ratesheet data	⊘	Included in USR exposure data	⊘	✔
	Classification with Most Exposure***	✔	⊘	Can be derived from data provided	Can be derived from data provided	⊘	Can be derived from data provided	⊘	⊘
Key Features	<ul style="list-style-type: none"> Web Service Real time, on demand WCIO format Obtainable on all risks Complete X-Mod effective date if insurer of record 	<ul style="list-style-type: none"> Automatically includes all risks Complete X-Mod effective date and policy number if insurer of record Initial set-up includes master file of all experience rated risks 	<ul style="list-style-type: none"> PDF Ratesheets Includes XML Companion File with key meta data for linking and process automation 	<ul style="list-style-type: none"> Complete Ratesheet data Provided in WCIO format 	<ul style="list-style-type: none"> User receives e-mail notice of new or revised X-Mod for selected risks Obtainable on all risks 	<ul style="list-style-type: none"> Detailed exposure and loss information On demand report in PDF or Excel X-Mod effective date Policyholder name history and all current addresses Obtainable on all risks (letter of authorization required) 	<ul style="list-style-type: none"> On demand PDF report (no authorization required) 10-year X-Mod history (effective year only) WCIRB assigned class codes Policyholder names and addresses Obtainable on all risks 	<ul style="list-style-type: none"> Users can "self-serve" via WCIRB Connect Obtainable on all risks "Quick Search" by Bureau Number 	
Best Used for	<ul style="list-style-type: none"> Automatic integration of X-Mods into policy and USR systems On demand data access for preparing and assessing policy applications 	<ul style="list-style-type: none"> Current record of X-Mods for all risks Identifying newly-issued X-Mods if insurer of record 	<ul style="list-style-type: none"> Automating linking X-Mod to policy records Linking PDF Ratesheets to records Bulk receipt of Ratesheets 	<ul style="list-style-type: none"> Automating linking X-Mod to policy records Extracting exposure and loss data from Ratesheet 	<ul style="list-style-type: none"> Ensuring subscriber is notified when new or revised X-Mod is published for selected risks 	<ul style="list-style-type: none"> Compiling a complete risk profile Key data elements facilitate preparing loss runs and reviewing policy applications Exportable data facilitates system integration 	<ul style="list-style-type: none"> Gathering a high-level view of a risk profile Obtaining a 10-year X-Mod history Determining if there are other policyholders in the risk Printing an easy-to-read report to share with policyholder 	<ul style="list-style-type: none"> Easy online lookup of risk-level data such as pending X-Mod status, assigned classifications and policyholder names Searching by policyholder name, Bureau Number or FEIN 	

* Third party administrators (TPAs) and managing general agents (MGAs) authorized by the insurer (or insurer of record) to access the information

** Classifications reported on unit statistical reports (USRs) within the current experience period

*** Classification with the most exposure in the most recent experience period