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X-Mods and More® Web Service User Guide

A web service that provides real-time
experience modification and other
underwriting information regarding
California employers.



Notice

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Purpose and Use

Overview

The WCIRB X-Mods and More® web service provides real-time, automated retrieval of experience modifications, classification codes, previously reported policyholder (Insured) names and addresses, FEINs and other information to assist in underwriting workers' compensation policies in California.

Audience

This guide is intended for software developers interested in building a client program to interact with the California WCUNDERWRITING based web service.

Technical Details

Authentication

A subscription key is required to connect to the web service. Keys will be sent via email. You send the key as the value for an HTTP request header named "Ocp-Apim-Subscription-Key". An example of the subscription key used in the HTTP header would read as follows:

Ocp-Apim-Subscription-Key: 70b8b857180b4c23a5aec96035077929

Address

The base address for all web service calls is: <https://api.wcirb.com/WCUnderwriting-SOAP>

Acceptable Usage

The web service is only intended for use by member insurers, their authorized managing general agents (MGAs) or third-party administrators (TPAs) and licensed agents and brokers. Users are not limited to a specific number of queries in a single day, but the WCIRB will monitor for misuse. Any use other than pursuant to the terms agreed upon in the applicable services agreement between the user and the WCIRB is considered misuse. The WCIRB may in the future implement a limit to a specific number of queries in a single day, with advance notice of any change.

Operations

The web service allows queries by either RiskIdNumber (California Bureau Number) or Federal Employer Identification Number (FEIN). Both operations return the same response type.

GetByRIN

Retrieves underwriting information based on RiskIdNumber (California Bureau Number).

Parameters:

Name	Data Type
StateCode	Number
RiskIdNumber	String

Parameter Validation:

- Both StateCode and RiskIdNumber are required.
- StateCode must be in numeric format and should always have a value of 4.

Note: If more than one RiskIdNumber is included, only the first number is used to provide results.

Return Type:

Data is returned in WCUNDERWRITING xml format. The schema can be found on the WCIO website.

GetByFEIN

Retrieves underwriting information based on Federal Employer Identification Number (FEIN).

Parameters:

Name	Data Type
StateCode	Number
FederalEmployerIdentificationNumber	String

Parameter Validation:

- Both StateCode and FederalEmployerIdentificationNumber are required.
- StateCode must be in numeric format and should always have a value of 4.

Note: If more than one FederalEmployerIdentificationNumber is included, only the first number will be used to provide results.

Return Type:

Data is returned in WCUNDERWRITING xml format. The schema can be found on the WCIO website.

Response

General Elements

Data Element	Description	Comments
ResponseCode	0 = Successful 1 = Data not found 2 = Error in parameters	
ResponseMessage	If Status = 0, then no message returned. If Status = 1 or 2, then a message with problem description returned.	See Appendix — Possible Response Message.
StateCode	Always 4	
RiskIdNumber		

Names

Data Element	Description	Comments
NameOfInsured	Insured name	All current named Insureds and corresponding FEINs will be returned in alphabetical order.
FederalEmployerIdentificationNumber	FEIN, which corresponds to the Insured Name	

Addresses

Data Element	Description	Comments
Street1	Address of Insured	This may be a mailing address or a location address. Addresses are returned in alphabetical order first by state, then city, then street address.
City	Address of Insured	
State	Address of Insured	
ZipCode	Address of Insured	

Underwriting Information

Data Element	Description	Comments
RatingEffectiveDate	The rating effective month, day and year of the Experience Modification Factor	This is only returned if the requester is the insurer of record (or is an MGA or TPA authorized by the insurer of record) for the period to which the Experience Modification Factor is applicable.
RatingEffectiveYear	The year of the effective date of the Experience Modification Factor	This will always be returned.
RatingIssueDate	Returned if rating status is issued	
RatingTypeCode	D = DNQ E = Experience Rating C = Cannot Issue (Pending) W = Withdrawn	
ExperienceModificationFactor	The published Experience Modification Factor	This field will be returned as zero for DNQ, Withdrawn or Cannot Issue ratings.

Classifications

Data Element	Description	Comments
ClassificationCode	Four-digit Classification Code	Classifications that are either assigned by the WCIRB (Bureau Assigned) or reported on the most recent USRs
ClassificationWordingSuffix	Optional two-digit suffix for the Classification Code	
ClassificationOriginationCode	1 = Bureau Assigned Classification Code 3 = USR Reported Classification Code	
ExposureActExposureCoverageCode	1 = State Act or Federal Act Excluding USL&H and Federal Mine Safety and Health Act 2 = USL&H "F" or USL&HW Coverage on Non-F-Classes	Refer to Part 3 of the <i>California Workers' Compensation Uniform Statistical Reporting Plan—1995</i> for information on the Standard Classification System.
IsMostExposureIndicator	Y = The Classification Code with the most exposure reported on the USRs N = Not the Classification Code on the USRs with the most exposure reported	This is only returned when the Classification Origination Code = 3. The definition of most exposure reported excludes Standard Exception (Clerical Office Employees, Clerical Telecommuter Employees and Salesperson – Outside) classification codes unless no other codes are reported.
DcoAssignedDate	Date the WCIRB assigned the Classification Code	This is only returned when the Classification Origination Code = 1.

Count of In-Force Policies

Data Element	Description	Comments
CountOfInforcePolicies	The number of policies for the Insured that are currently in force	

Sample Request/Response

Sample Request for RiskIdNumber

```
POST https://api.wcirb.com/WCUnderwriting-SOAP HTTP/1.1
Content-Type: text/xml
SOAPAction: "http://wcirb.com/services/IWCUnderwritingWebService/GetByRIN"
Host: api.wcirb.com
Ocp-Apim-Subscription-Key: 70b8b857180b4c23a5aec96035077929
```

```
<Envelope xmlns="http://schemas.xmlsoap.org/soap/envelope">
<Body>
<WCUnderwritingRINRequest xmlns="http://wcirb.com/services/">
<StateCode>4</StateCode>
<RiskIdNumber>1234567</RiskIdNumber>
</WCUnderwritingRINRequest>
</Body>
</Envelope>
```

Sample Request for FEIN

```
POST https://api.wcirb.com/WCUnderwriting-SOAP HTTP/1.1
Content-Type: text/xml
SOAPAction: "http://wcirb.com/services/IWCUnderwritingWebService/GetByFEIN"
Host: api.wcirb.com
Ocp-Apim-Subscription-Key: 70b8b857180b4c23a5aec96035077929
```

```
<Envelope xmlns="http://schemas.xmlsoap.org/soap/envelope">
<Body>
<WCUnderwritingFEINRequest xmlns="http://wcirb.com/services/">
<StateCode>4</StateCode>
<FederalEmployerIdentificationNumber>123456789</FederalEmployerIdentificationNumber>
</WCUnderwritingFEINRequest>
</Body>
</Envelope>
```

Sample Response

Note: For this sample response to the GetByRIN operation, the requester is the current insurer of record for the most recent experience modification, but not for prior experience modifications.

```
HTTP/1.1 200 OK
Cache-Control: private
Date: Tue, 23 May 2017 20:21:26 GMT
Content-Length: 5076
Content-Type: text/xml
```

Response Body

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope">
<s:Body>
<WCUnderwritingRINResponse xmlns="http://wcirb.com/services/">
<Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>
<Names>
<Name>
<NameOfInsured>BAY AREA AQUARIUMS</NameOfInsured>
<FederalEmployerIdentificationNumber>987654321</FederalEmployerIdentificationNumber>
```

```
<Name>
  <NameOfInsured>SAN MATEO LAWN MOWER AND SUSHI</NameOfInsured>
  <FederalEmployerIdentificationNumber>123456789</FederalEmployerIdentificationNumber>
<Name>
  <NameOfInsured>SMITH, HARRY</NameOfInsured>
</Name>
</Names>
<Addresses>
  <Address>
    <Street1>123 MAIN ST</Street1>
    <City>SAN MATEO</City>
    <State>CA</State>
    <ZipCode>99999</ZipCode>
  </Address>
  <Address>
    <Street1>321 BROADWAY</Street1>
    <City>SAN MATEO</City>
    <State>CA</State>
    <ZipCode>92614</ZipCode>
  </Address>
</Addresses>
<ResponseCode>0</ResponseCode>
<ResponseMessage>Success</ResponseMessage>
<StateCode>4</StateCode>
<RiskIdNumber>1234567</RiskIdNumber>
<UnderwritingsInformation>
  <UnderwritingInformation>
    <RatingEffectiveDate>2018-01-01</RatingEffectiveDate>
    <RatingEffectiveYear>2018</RatingEffectiveYear>
    <RatingTypeCode>C</RatingTypeCode>
  </UnderwritingInformation>
  <UnderwritingInformation>
    <RatingEffectiveDate>2017-01-01</RatingEffectiveDate>
    <RatingEffectiveYear>2017</RatingEffectiveYear>
    <RatingIssueDate>2016-11-05</RatingIssueDate>
    <RatingTypeCode>E</RatingTypeCode>
    <ExperienceModificationFactor>1.02</ExperienceModificationFactor>
  </UnderwritingInformation>
  <UnderwritingInformation>
    <RatingEffectiveYear>2016</RatingEffectiveYear>
    <RatingIssueDate>2016-07-21</RatingIssueDate>
    <RatingTypeCode>E</RatingTypeCode>
    <ExperienceModificationFactor>0.92</ExperienceModificationFactor>
  </UnderwritingInformation>
  <UnderwritingInformation>
    <RatingEffectiveYear>2016</RatingEffectiveYear>
    <RatingIssueDate>2016-02-02</RatingIssueDate>
    <RatingTypeCode>E</RatingTypeCode>
    <ExperienceModificationFactor>0.93</ExperienceModificationFactor>
  </UnderwritingInformation>
  <UnderwritingInformation>
    <RatingEffectiveYear>2015</RatingEffectiveYear>
    <RatingTypeCode>D</RatingTypeCode>
  </UnderwritingInformation>
</UnderwritingsInformation>
<Classifications>
  <Classification>
    <ClassificationCode>0042</ClassificationCode>
    <ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
    <ClassificationOriginationCode>1</ClassificationOriginationCode>
    <DcoAssignedDate>2009-06-12</DcoAssignedDate>
  </Classification>
```

```
<Classification>
<ClassificationCode>8742</ClassificationCode>
<ClassificationWordingSuffix>01</ClassificationWordingSuffix>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>1</ClassificationOriginationCode>
<DcoAssignedDate>2009-06-12</DcoAssignedDate>
</Classification>
<Classification>
<ClassificationCode>8810</ClassificationCode>
<ClassificationWordingSuffix>01</ClassificationWordingSuffix>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>1</ClassificationOriginationCode>
<DcoAssignedDate>2014-03-28</DcoAssignedDate>
</Classification>
<Classification>
<ClassificationCode>9070</ClassificationCode>
<ClassificationWordingSuffix>01</ClassificationWordingSuffix>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>1</ClassificationOriginationCode>
<DcoAssignedDate>2014-03-28</DcoAssignedDate>
</Classification>
<Classification>
<ClassificationCode>0042</ClassificationCode>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>3</ClassificationOriginationCode>
<IsMostExposureIndicator>N</IsMostExposureIndicator>
</Classification>
<Classification>
<ClassificationCode>8017</ClassificationCode>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>3</ClassificationOriginationCode>
<IsMostExposureIndicator>N</IsMostExposureIndicator>
</Classification>
<Classification>
<ClassificationCode>8810</ClassificationCode>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>3</ClassificationOriginationCode>
<IsMostExposureIndicator>N</IsMostExposureIndicator>
</Classification>
<Classification>
<ClassificationCode>9070</ClassificationCode>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>3</ClassificationOriginationCode>
<IsMostExposureIndicator>Y</IsMostExposureIndicator>
</Classification>
</Classifications>
<CountOfInforcePolicies>3</CountOfInforcePolicies>
</WCUnderwriting>
</Submission>
</WCUnderwritingRINResponse>
</s:Body>
</s:Envelope>
```

Implementing a Java SOAP Client

Using the wsimport utility from the JDK, you can generate the necessary client proxy classes from the WSDL file; for example: wsimport “Workers Compensation Underwriting - SOAP.wsdl”.

Querying by RiskIdNumber

Using the generated proxy classes, the following code can be used to query the service by RiskIdNumber. Replace <RiskIdNumber> with the actual risk id number, and <SubscriptionKey> with your subscription key.

```
import java.util.Collections;
import java.util.HashMap;
import java.util.Map;
import java.util.List;
import javax.xml.ws.BindingProvider;
import javax.xml.ws.handler.MessageContext;
import com.wcirl.services.*;
import https://www_wcio_org.xml.wcunderwriting.Submission.WCUnderwriting;

public class ServiceInvoker {
    public static void main(String[] args) {
        // Prepare the request and service proxy
        WCUnderwritingRINRequest request = new WCUnderwritingRINRequest();
        request.setStatusCode(4);
        request.setRiskIdNumber("<RiskIdNumber>");

        WorkersCompensationUnderwritingSOAP_Service service = new
        WorkersCompensationUnderwritingSOAP_Service();
        WorkersCompensationUnderwritingSOAP client =
        service.getWorkersCompensationUnderwritingSOAP();

        // Setup HTTP header for providing the key
        BindingProvider provider = ((BindingProvider)client);
        Map<String, Object> requestContext = provider.getRequestContext();
        Map<String, List<String>> headers = (Map<String, List<String>>)
requestContext.get(MessageContext.HTTP_REQUEST_HEADERS);
        if (headers== null) headers = new HashMap<String, List<String>>();
        List<String> key = collections.singletonList("<SubscriptionKey>");
        headers.put("Ocp-Apim-Subscription-Key", key);
        requestContext.put(MessageContext.HTTP_REQUEST_HEADERS, headers);

        // Make the request and receive the response
        WCUnderwritingRINResponse response = client.getByRIN(request);
        WCUnderwriting wcu = response.getSubmission().getWCUnderwriting();
    }
}
```

Querying by Federal Employer Identification Number

Using the generated proxy classes, the following code can be used to query the service by FEIN. Replace <FEIN> with the actual FEIN, and <SubscriptionKey> with your subscription key.

```
import java.util.Collections;
import java.util.HashMap;
import java.util.Map;
import java.util.List;
import javax.xml.ws.BindingProvider;
import javax.xml.ws.handler.MessageContext;
import com.wcirb.services.*;
import https://www_wcio_org.xml.wcunderwriting.Submission.WCUnderwriting;

public class ServiceInvoker {
    public static void main(String[] args) {
        // Prepare the request and service proxy
        WCUnderwritingFEINRequest request = new WCUnderwritingFEINRequest();
        request.setStateCode(4);
        request.setFederalEmployerIdentificationNumber("<FEIN>");

        WorkersCompensationUnderwritingSOAP_Service service = new
        WorkersCompensationUnderwritingSOAP_Service();
        WorkersCompensationUnderwritingSOAP client =
        service.getWorkersCompensationUnderwritingSOAP();

        // Setup HTTP header for providing the key
        BindingProvider provider = ((BindingProvider)client);
        Map<String, Object> requestContext = provider.getRequestContext();
        Map<String, List<String>> headers = (Map<String, List<String>>)
requestContext.get(MessageContext.HTTP_REQUEST_HEADERS);
        if (headers == null) headers = new HashMap<String, List<String>>();
        List<String> key = Collections.singletonList("<SubscriptionKey>");
        headers.put("Ocp-Apim-Subscription-Key", key);
        requestContext.put(MessageContext.HTTP_REQUEST_HEADERS, headers);

        // Make the request and receive the response
        WCUnderwritingFEINResponse response = client.getByFEIN(request);
        WCUnderwriting wcu = response.getSubmission().getWCUnderwriting();
        int responseCode = wcu.getResponseCode();
    }
}
```

Implementing a .NET Framework SOAP Client in C#

Using the svcutil utility from the .NET Framework Dev Pack (see: <https://dotnet.microsoft.com/download>), you can generate the necessary client proxy code from the WSDL file; for example, svcutil “Workers Compensation Underwriting - SOAP.wsdl”.

Querying by RiskIdNumber

Using the generated proxy, the following code can be used to query the service by RiskIdNumber. Replace <RiskIdNumber> with the actual risk id number, and <SubscriptionKey> with your subscription key.

```
using System.ServiceModel;
using System.ServiceModel.Channels;

internal class Program
{
    private static void Main(string[] args)
    {
        // Prepare the object to hold the response, and the service proxy
        Submission response;
        var client = new WorkersCompensationUnderwritingSOAPClient();

        using (new OperationContextScope(client.InnerChannel))
        {
            // Setup HTTP header for providing the key
            var prop = new HttpRequestMessageProperty();
            prop.Headers["Ocp-Apim-Subscription-Key"] = "<SubscriptionKey>";
            var context = OperationContext.Current;
            context.OutgoingMessageProperties[HttpRequestMessageProperty.Name] = prop;

            // Make the request to match by the Risk Id Number (aka WCIRB Bureau Number)
            response = client.GetByRIN(4, "<RiskIdNumber>");
        }
    }
}
```

Querying by Federal Employer Identification Number

Using the generated proxy, the following code can be used to query the service by Federal Employer Identification Number. Replace <FEIN> with the actual Federal Employer Identification Number, and <SubscriptionKey> with your subscription key.

```
using System.ServiceModel;
using System.ServiceModel.Channels;

internal class Program
{
    private static void Main(string[] args)
    {
        // Prepare the object to hold the response, and the service proxy
        Submission response;
        var client = new WorkersCompensationUnderwritingSOAPClient();

        using (new OperationContextScope(client.InnerChannel))
        {
            // Setup HTTP header for providing the key
            var prop = new HttpRequestMessageProperty();
            prop.Headers["Ocp-Apim-Subscription-Key"] = "<SubscriptionKey>";
            var context = OperationContext.Current;
            context.OutgoingMessageProperties[HttpRequestMessageProperty.Name] = prop;

            // Make the request to match by FEIN
            response = client.GetByFEIN(4, "<FEIN>");
        }
    }
}
```

Implementing a .NET Core SOAP Client in C#

1. Download and install the .NET Core SDK from <https://dotnet.microsoft.com/download>.
2. Open a command prompt and create a new directory (e.g., wcirb-service-client).
3. Change to the newly-created directory and copy the WSDL file into it.
4. Create a new Console application by running the following command:
dotnet new console
5. Install the dotnet-svcutil NuGet package as a CLI tool by running the following command:
dotnet tool install --global dotnet-svcutil
6. Generate the necessary client proxy code by running the following command:
dotnet-svcutil "Workers Compensation Underwriting - SOAP.wsdl"
7. Restore the WCF packages by running the following command:
dotnet restore

Querying by RiskIdNumber

Using the generated proxy, the following code can be used to query the service by RiskIdNumber. Replace <RiskIdNumber> with the actual risk id number, and <SubscriptionKey> with your subscription key.

```
using System.ServiceModel;
using System.ServiceModel.Channels;
using ServiceReference;

internal class Program
{
    private static void Main(string[] args)
    {
        // Prepare the object to hold the response, and the service proxy
        Submission response;
        var client = new WorkersCompensationUnderwritingSOAPClient();

        using (new OperationContextScope(client.InnerChannel))
        {
            // Setup HTTP header for providing the key
            var prop = new HttpRequestMessageProperty();
            prop.Headers["Ocp-Apim-Subscription-Key"] = "<SubscriptionKey>";
            var context = OperationContext.Current;
            context.OutgoingMessageProperties[HttpRequestMessageProperty.Name] = prop;

            // Make the request to match by the Risk Id Number (aka WCIRB Bureau Number)
            response = client.GetByRINASync(4, "<RiskIdNumber>").Result.Submission;
        }
    }
}
```

Querying by Federal Employer Identification Number

Using the generated proxy, the following code can be used to query the service by Federal Employer Identification Number. Replace <FEIN> with the actual Federal Employer Identification Number, and <SubscriptionKey> with your subscription key.

```
using System.ServiceModel;
using System.ServiceModel.Channels;
using ServiceReference;

internal class Program
{
    private static void Main(string[] args)
    {
        // Prepare the object to hold the response, and the service proxy
        Submission response;
        var client = new WorkersCompensationUnderwritingSOAPClient();

        using (new OperationContextScope(client.InnerChannel))
        {
            // Setup HTTP header for providing the key
            var prop = new HttpRequestMessageProperty();
            prop.Headers["Ocp-Apim-Subscription-Key"] = "<SubscriptionKey>";
            var context = OperationContext.Current;
            context.OutgoingMessageProperties[HttpRequestMessageProperty.Name] = prop;

            // Make the request to match by FEIN
            response = client.GetByFEINAsync(4, "<FEIN>").Result.Submission;
        }
    }
}
```

Using the Test Service

The Test Service accepts a set of pre-defined inputs and returns a set of pre-defined data in response. To invoke the Test Service, you call the same endpoint, but you send your Test key in the Ocp-Apim-Subscription-Key HTTP header.

GetByFEIN Test Operation

StateCode = 5

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
<WCUnderwritingFEINResponse xmlns="http://wcirb.com/services/">
<Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>
<ResponseCode>2</ResponseCode>
<ResponseMessage>State Code must be California's state code (04).</ResponseMessage>
<StateCode>4</StateCode>
</WCUnderwriting>
</Submission>
</WCUnderwritingFEINResponse>
</s:Body>
</s:Envelope>
```

FederalEmployerIdentificationNumber = 111111111

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
<WCUnderwritingFEINResponse xmlns="http://wcirb.com/services/">
<Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>
<Names>
<Name>
<NameOfInsured>SAN MATEO LAWN MOWER AND SUSHI</NameOfInsured>
<FederalEmployerIdentificationNumber>111111111</FederalEmployerIdentificationNumber>
</Name>
<Name>
<NameOfInsured>REX's DINOSAURS</NameOfInsured>
<FederalEmployerIdentificationNumber>111111111</FederalEmployerIdentificationNumber>
</Name>
</Names>
<Addresses>
<Address>
<Street1>123 MAIN ST</Street1>
<City>SAN MATEO</City>
<State>CA</State>
<ZipCode>99999</ZipCode>
</Address>
<Address>
<Street1>321 BROADWAY</Street1>
<City>SAN MATEO</City>
<State>CA</State>
<ZipCode>92614</ZipCode>
</Address>
</Addresses>
<ResponseCode>0</ResponseCode>
<ResponseMessage>Success</ResponseMessage>
<StateCode>4</StateCode>
<RiskIdNumber>1</RiskIdNumber>
<FederalEmployerIdentificationNumber>111111111</FederalEmployerIdentificationNumber>
<UnderwritingsInformation>
<UnderwritingInformation>
<RatingEffectiveYear>2017</RatingEffectiveYear>
```

```
<RatingTypeCode>C</RatingTypeCode>
<ExperienceModificationFactor>0.00</ExperienceModificationFactor>
</UnderwritingInformation>
<UnderwritingInformation>
<RatingEffectiveYear>2016</RatingEffectiveYear>
<RatingIssueDate>2016-07-21</RatingIssueDate>
<RatingTypeCode>E</RatingTypeCode>
<ExperienceModificationFactor>0.92</ExperienceModificationFactor>
</UnderwritingInformation>
<UnderwritingInformation>
<RatingEffectiveYear>2015</RatingEffectiveYear>
<RatingTypeCode>W</RatingTypeCode>
<ExperienceModificationFactor>0.00</ExperienceModificationFactor>
</UnderwritingInformation>
<UnderwritingInformation>
<RatingEffectiveYear>2014</RatingEffectiveYear>
<RatingTypeCode>D</RatingTypeCode>
<ExperienceModificationFactor>0.00</ExperienceModificationFactor>
</UnderwritingInformation>
</UnderwritingsInformation>
<Classifications>
<Classification>
<ClassificationCode>8742</ClassificationCode>
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<ClassificationOriginationCode>1</ClassificationOriginationCode>
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</Classification>
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</Classification>
<Classification>
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<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>3</ClassificationOriginationCode>
<IsMostExposureIndicator>N</IsMostExposureIndicator>
</Classification>
</Classifications>
<CountOfInforcePolicies>3</CountOfInforcePolicies>
</WCUnderwriting>
</Submission>
</WCUnderwritingFEINResponse>
</s:Body>
</s:Envelope>
```

FederalEmployerIdentificationNumber = 22222222

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
<WCUnderwritingFEINResponse xmlns="http://wcirb.com/services/">
<Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>
```

```
<Names>
  <Name>
    <NameOfInsured>SAN MATEO LAWN MOWER AND SUSHI</NameOfInsured>
    <FederalEmployerIdentificationNumber>22222222</FederalEmployerIdentificationNumber>
  </Name>
  <Name>
    <NameOfInsured>REX's DINOSAURS</NameOfInsured>
    <FederalEmployerIdentificationNumber>22222222</FederalEmployerIdentificationNumber>
  </Name>
</Names>
<Addresses>
  <Address>
    <Street1>123 MAIN ST</Street1>
    <City>SAN MATEO</City>
    <State>CA</State>
    <ZipCode>99999</ZipCode>
  </Address>
  <Address>
    <Street1>321 BROADWAY</Street1>
    <City>SAN MATEO</City>
    <State>CA</State>
    <ZipCode>92614</ZipCode>
  </Address>
</Addresses>
<ResponseCode>0</ResponseCode>
<ResponseMessage>Success</ResponseMessage>
<StateCode>4</StateCode>
<RiskIdNumber>1</RiskIdNumber>
<FederalEmployerIdentificationNumber>22222222</FederalEmployerIdentificationNumber>
<UnderwritingsInformation>
  <UnderwritingInformation>
    <RatingEffectiveYear>2017</RatingEffectiveYear>
    <RatingTypeCode>C</RatingTypeCode>
    <ExperienceModificationFactor>0.00</ExperienceModificationFactor>
  </UnderwritingInformation>
  <UnderwritingInformation>
    <RatingEffectiveDate>2016-11-01</RatingEffectiveDate>
    <RatingEffectiveYear>2016</RatingEffectiveYear>
    <RatingIssueDate>2016-07-21</RatingIssueDate>
    <RatingTypeCode>E</RatingTypeCode>
    <ExperienceModificationFactor>0.92</ExperienceModificationFactor>
  </UnderwritingInformation>
  <UnderwritingInformation>
    <RatingEffectiveYear>2015</RatingEffectiveYear>
    <RatingTypeCode>W</RatingTypeCode>
    <ExperienceModificationFactor>0.00</ExperienceModificationFactor>
  </UnderwritingInformation>
  <UnderwritingInformation>
    <RatingEffectiveYear>2014</RatingEffectiveYear>
    <RatingTypeCode>D</RatingTypeCode>
    <ExperienceModificationFactor>0.00</ExperienceModificationFactor>
  </UnderwritingInformation>
</UnderwritingsInformation>
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  <Classification>
    <ClassificationCode>8742</ClassificationCode>
    <ClassificationWordingSuffix>01</ClassificationWordingSuffix>
    <ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
    <ClassificationOriginationCode>1</ClassificationOriginationCode>
    <DcoAssignedDate>2009-06-12</DcoAssignedDate>
  </Classification>
  <Classification>
```

```

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</Classification>
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<ClassificationOriginationCode>3</ClassificationOriginationCode>
<IsMostExposureIndicator>N</IsMostExposureIndicator>
</Classification>
</Classifications>
<CountOfInforcePolicies>3</CountOfInforcePolicies>
</WCUnderwriting>
</Submission>
</WCUnderwritingFEINResponse>
</s:Body>
</s:Envelope>

```

FederalEmployerIdentificationNumber = 333333333

```

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
<WCUnderwritingFEINResponse xmlns="http://wcirb.com/services/">
<Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>
<ResponseCode>2</ResponseCode>
<ResponseMessage>Multiple Matches found for FEIN.</ResponseMessage>
<StateCode>4</StateCode>
</WCUnderwriting>
</Submission>
</WCUnderwritingFEINResponse>
</s:Body>
</s:Envelope>

```

FederalEmployerIdentificationNumber = 444444444

```

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
<WCUnderwritingFEINResponse xmlns="http://wcirb.com/services/">
<Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>
<ResponseCode>1</ResponseCode>
<ResponseMessage>No match found for FEIN.</ResponseMessage>
<StateCode>4</StateCode>
</WCUnderwriting>
</Submission>
</WCUnderwritingFEINResponse>
</s:Body>
</s:Envelope>

```

FederalEmployerIdentificationNumber = 555555555

```

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
<WCUnderwritingFEINResponse xmlns="http://wcirb.com/services/">

```

```
<Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
  <WCUnderwriting>
    <ResponseCode>2</ResponseCode>
    <ResponseMessage>Not a valid security key. Please contact the WCIRB.</ResponseMessage>
  </WCUnderwriting>
</Submission>
</WCUnderwritingFEINResponse>
</s:Body>
</s:Envelope>
```

FederalEmployerIdentificationNumber = 666666666

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <WCUnderwritingFEINResponse xmlns="http://wcirb.com/services/">
      <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
        <WCUnderwriting>
          <ResponseCode>2</ResponseCode>
          <ResponseMessage>There has been a system error.</ResponseMessage>
        </WCUnderwriting>
      </Submission>
    </WCUnderwritingFEINResponse>
  </s:Body>
</s:Envelope>
```

FederalEmployerIdentificationNumber = 999999999

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <WCUnderwritingFEINResponse xmlns="http://wcirb.com/services/">
      <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
        <WCUnderwriting>
          <ResponseCode>2</ResponseCode>
          <ResponseMessage>Please provide FEIN in correct format (numeric 9 digits).</ResponseMessage>
          <StateCode>4</StateCode>
        </WCUnderwriting>
      </Submission>
    </WCUnderwritingFEINResponse>
  </s:Body>
</s:Envelope>
```

Any Other Values

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
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      <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
        <WCUnderwriting>
          <ResponseCode>2</ResponseCode>
          <ResponseMessage>This is a test web service which serves pre-formatted responses for designated inputs. Please refer to the user guide for valid test inputs. For production data, please use the appropriate security key to access the production web service. If you have questions, please contact the WCIRB.</ResponseMessage>
        </WCUnderwriting>
      </Submission>
    </WCUnderwritingFEINResponse>
  </s:Body>
</s:Envelope>
```

GetByRIN Test Operation**StateCode = 5**

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <WCUnderwritingRINResponse xmlns="http://wcirb.com/services/">
      <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
        <WCUnderwriting>
          <ResponseCode>2</ResponseCode>
          <ResponseMessage>State Code must be California's state code (04).</ResponseMessage>
          <StateCode>4</StateCode>
        </WCUnderwriting>
      </Submission>
    </WCUnderwritingRINResponse>
  </s:Body>
</s:Envelope>
```

RiskIdNumber = 1

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
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      <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
        <WCUnderwriting>
          <Names>
            <Name>
              <NameOfInsured>SAN MATEO LAWN MOWER AND SUSHI</NameOfInsured>
              <FederalEmployerIdentificationNumber>1111111111</FederalEmployerIdentificationNumber>
            </Name>
            <Name>
              <NameOfInsured>REX's DINOSAURS</NameOfInsured>
              <FederalEmployerIdentificationNumber>1111111111</FederalEmployerIdentificationNumber>
            </Name>
          </Names>
          <Addresses>
            <Address>
              <Street1>123 MAIN ST</Street1>
              <City>SAN MATEO</City>
              <State>CA</State>
              <ZipCode>99999</ZipCode>
            </Address>
            <Address>
              <Street1>321 BROADWAY</Street1>
              <City>SAN MATEO</City>
              <State>CA</State>
              <ZipCode>92614</ZipCode>
            </Address>
          </Addresses>
          <ResponseCode>0</ResponseCode>
          <ResponseMessage>Success</ResponseMessage>
          <StateCode>4</StateCode>
          <RiskIdNumber>1</RiskIdNumber>
          <FederalEmployerIdentificationNumber />
          <UnderwritingsInformation>
            <UnderwritingInformation>
              <RatingEffectiveYear>2017</RatingEffectiveYear>
              <RatingTypeCode>C</RatingTypeCode>
              <ExperienceModificationFactor>0.00</ExperienceModificationFactor>
            </UnderwritingInformation>
            <UnderwritingInformation>
              <RatingEffectiveYear>2016</RatingEffectiveYear>
              <RatingIssueDate>2016-07-21</RatingIssueDate>
            </UnderwritingInformation>
          </UnderwritingsInformation>
        </WCUnderwriting>
      </Submission>
    </WCUnderwritingRINResponse>
  </s:Body>
</s:Envelope>
```

```

<RatingTypeCode>E</RatingTypeCode>
<ExperienceModificationFactor>0.92</ExperienceModificationFactor>
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<ClassificationOriginationCode>1</ClassificationOriginationCode>
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<ClassificationOriginationCode>3</ClassificationOriginationCode>
<IsMostExposureIndicator>Y</IsMostExposureIndicator>
</Classification>
<Classification>
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<IsMostExposureIndicator>N</IsMostExposureIndicator>
</Classification>
</Classifications>
<CountOfInforcePolicies>3</CountOfInforcePolicies>
</WCUnderwriting>
</Submission>
</WCUnderwritingRINResponse>
</s:Body>
</s:Envelope>

```

RiskIdNumber = 2

```

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
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<Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
<WCUnderwriting>
<Names>
<Name>
<NameOfInsured>SAN MATEO LAWN MOWER AND SUSHI</NameOfInsured>
<FederalEmployerIdentificationNumber>22222222</FederalEmployerIdentificationNumber>
</Name>
<Name>

```

```
<NameOfInsured>REX's DINOSAURS</NameOfInsured>
<FederalEmployerIdentificationNumber>222222222</FederalEmployerIdentificationNumber>
</Name>
</Names>
<Addresses>
<Address>
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<City>SAN MATEO</City>
<State>CA</State>
<ZipCode>99999</ZipCode>
</Address>
<Address>
<Street1>321 BROADWAY</Street1>
<City>SAN MATEO</City>
<State>CA</State>
<ZipCode>92614</ZipCode>
</Address>
</Addresses>
<ResponseCode>0</ResponseCode>
<ResponseMessage>Success</ResponseMessage>
<StateCode>4</StateCode>
<RiskIdNumber>2</RiskIdNumber>
<FederalEmployerIdentificationNumber />
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<UnderwritingInformation>
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<RatingTypeCode>C</RatingTypeCode>
<ExperienceModificationFactor>0.00</ExperienceModificationFactor>
</UnderwritingInformation>
<UnderwritingInformation>
<RatingEffectiveDate>2016-11-01</RatingEffectiveDate>
<RatingEffectiveYear>2016</RatingEffectiveYear>
<RatingIssueDate>2016-07-21</RatingIssueDate>
<RatingTypeCode>E</RatingTypeCode>
<ExperienceModificationFactor>0.92</ExperienceModificationFactor>
</UnderwritingInformation>
<UnderwritingInformation>
<RatingEffectiveYear>2015</RatingEffectiveYear>
<RatingTypeCode>W</RatingTypeCode>
<ExperienceModificationFactor>0.00</ExperienceModificationFactor>
</UnderwritingInformation>
<UnderwritingInformation>
<RatingEffectiveYear>2014</RatingEffectiveYear>
<RatingTypeCode>D</RatingTypeCode>
<ExperienceModificationFactor>0.00</ExperienceModificationFactor>
</UnderwritingInformation>
</UnderwritingsInformation>
<Classifications>
<Classification>
<ClassificationCode>8742</ClassificationCode>
<ClassificationWordingSuffix>01</ClassificationWordingSuffix>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>1</ClassificationOriginationCode>
<DcoAssignedDate>2009-06-12</DcoAssignedDate>
</Classification>
<Classification>
<ClassificationCode>8810</ClassificationCode>
<ClassificationWordingSuffix>01</ClassificationWordingSuffix>
<ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
<ClassificationOriginationCode>1</ClassificationOriginationCode>
<DcoAssignedDate>2014-03-28</DcoAssignedDate>
</Classification>
```

```

<Classification>
  <ClassificationCode>8742</ClassificationCode>
  <ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
  <ClassificationOriginationCode>3</ClassificationOriginationCode>
  <IsMostExposureIndicator>Y</IsMostExposureIndicator>
</Classification>
<Classification>
  <ClassificationCode>8810</ClassificationCode>
  <ExposureActExposureCoverageCode>1</ExposureActExposureCoverageCode>
  <ClassificationOriginationCode>3</ClassificationOriginationCode>
  <IsMostExposureIndicator>N</IsMostExposureIndicator>
</Classification>
</Classifications>
<CountOfInforcePolicies>3</CountOfInforcePolicies>
</WCUnderwriting>
</Submission>
</WCUnderwritingRINResponse>
</s:Body>
</s:Envelope>

```

RiskIdNumber = 4

```

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
  <WCUnderwritingRINResponse xmlns="http://wcirb.com/services/">
    <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
      <WCUnderwriting>
        <ResponseCode>1</ResponseCode>
        <ResponseMessage>No match found for Bureau Number.</ResponseMessage>
        <StateCode>4</StateCode>
      </WCUnderwriting>
    </Submission>
  </WCUnderwritingRINResponse>
</s:Body>
</s:Envelope>

```

RiskIdNumber = 5

```

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
  <WCUnderwritingRINResponse xmlns="http://wcirb.com/services/">
    <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
      <WCUnderwriting>
        <ResponseCode>2</ResponseCode>
        <ResponseMessage>Not a valid security key. Please contact the WCIRB.</ResponseMessage>
      </WCUnderwriting>
    </Submission>
  </WCUnderwritingRINResponse>
</s:Body>
</s:Envelope>

```

RiskIdNumber = 6

```

<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
  <WCUnderwritingRINResponse xmlns="http://wcirb.com/services/">
    <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
      <WCUnderwriting>
        <ResponseCode>2</ResponseCode>
        <ResponseMessage>There has been a system error.</ResponseMessage>
      </WCUnderwriting>
    </Submission>
  </WCUnderwritingRINResponse>
</s:Body>
</s:Envelope>

```

```
</s:Body>
</s:Envelope>
```

RiskIdNumber = 7

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <WCUnderwritingRINResponse xmlns="http://wcirb.com/services/">
      <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
        <WCUnderwriting>
          <ResponseCode>2</ResponseCode>
          <ResponseMessage>Please provide Bureau Number in correct format (numeric up to 7 digits).</ResponseMessage>
          <StateCode>4</StateCode>
        </WCUnderwriting>
      </Submission>
    </WCUnderwritingRINResponse>
  </s:Body>
</s:Envelope>
```

Any Other Values

```
<s:Envelope xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
  <s:Body>
    <WCUnderwritingRINResponse xmlns="http://wcirb.com/services/">
      <Submission xmlns="https://www.wcio.org/XML/WCUNDERWRITING">
        <WCUnderwriting>
          <ResponseCode>2</ResponseCode>
          <ResponseMessage>This is a test web service which serves pre-formatted responses for designated inputs. Please refer to the user guide for valid test inputs. For production data, please use the appropriate security key to access the production web service. If you have questions, please contact the WCIRB.</ResponseMessage>
        </WCUnderwriting>
      </Submission>
    </WCUnderwritingRINResponse>
  </s:Body>
</s:Envelope>
```

Appendix 1 – Potential Response Messages

Response Code	Error Message	Comments
1	No match found for Bureau Number.	Risk ID Number submitted is not a valid Bureau Number in WCIRB records.
1	No match found for FEIN.	FEIN does not match to any Bureau Number in WCIRB records.
2	Not a valid security key. Please contact the WCIRB.	
2	Not a valid IP address. Please contact the WCIRB.	
2	Request must include either Bureau Number or FEIN.	The Risk ID Number and the FEIN are both missing or null.
2	State Code must be California's state code (4).	The WCIRB will not return results for queries meant for other states.
2	Please provide Bureau Number in correct format (numeric up to 7 digits).	Risk ID Number must be numeric with up to 7 digits.
2	Please provide FEIN in correct format (numeric 9 digits).	FEIN must be 9 numeric digits.
2	No valid user associated with security key. Please contact the WCIRB.	
2	You can only have one instance of a Bureau Number field or a FEIN field in the request.	
2	Multiple matches found for FEIN.	If the FEIN requested matches to more than one Bureau Number, no results will be returned. We recommend the user log in to WCIRB Connect® to determine the FEIN for a single Bureau Number by refining the search using additional search filters.
2	There has been a schema violation.	Unknown error in the schema. Please contact the WCIRB if you need further information.
2	There has been a system error.	Unknown error in the system. Please contact the WCIRB if you need further information.

Appendix 2 – Troubleshooting

If you are not getting the results you expect, here are some issues to check:

- Are you using an approved IP Address? All IP addresses you access X-Mods and More with must be allowlisted.
- Are you using a gateway IP Address, but allowlisted an internal IP Address instead? The gateway IP Address is the IP Address that must be allowlisted, not the internal IP Address.
- Are you entering the request exactly as shown in the sample? If the request does not match exactly, you may still be successful in test, but not production. When using production, the request must match the sample format exactly.
- Are you trying to use the test system for actual risks? The test system is only the examples shown in this user guide. For further testing you must use the production site.
- Are you looking for a FEIN or BN that has not had coverage in over 2 years? X-Mods and More only returns results that have a match within 2 years. This is to reduce the issue of a FEIN being in more than one risk and as a result not returning any results.
- Are you looking for a FEIN or BN for a new risk? A risk is not returned in the X-Mods and More results until it is tested for an experience modification. A new business would not be tested for an experience modification or have classification codes reported until USRs are submitted to the WCIRB.

wcirb.com

