



COMPENSATION ADVISORY ORGANIZATION OF MICHIGAN

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November 7, 2003

CIRCULAR LETTER #187

To All Member Carriers:

RE: ACCCT ANNOUNCEMENTS

- 1. COMPENSATION DATA EXCHANGE (CDX)**
- 2. EXPERIENCE RATING WORKSHEETS**
- 3. POLICY EDIT AND ENTRY PACKAGE (PEEP)**

As a member of the American Cooperative Council on Compensation Technology (ACCCT), CAOM is pleased to introduce the following new services:

CDX is an Internet- based service that will facilitate the electronic transmission of workers' compensation data between member insurers and CAOM.

The Experience Rating Worksheet Lookup project will provide carriers online access to their Experience Rating Data. This product will allow CAOM to discontinue the mailing of Experience Rating Forms.

The PEEP program is used for the entry and electronic submission of policy information. This software project will allow carriers to eliminate the submission of printed policies to CAOM.

To initiate an account that would allow member carriers access to these new services, please fill out the application on the ACCCT Web Site at www.accct.org.

Please distribute this Circular Letter and ACCCT announcements to your appropriate staff members.

Sincerely,

Jerry J. Stage



American Cooperative Council on Compensation Technology
7701 France Avenue South, Suite 450
Minneapolis, MN 55435
(952) 897-1737
www.acct.org

ACCCT ANNOUNCES RELEASE OF COMPENSATION DATA EXCHANGE

October 24, 2003

ACCCT is pleased to announce the introduction of Compensation Data Exchange (CDX), an Internet-based service that will facilitate the electronic transmission of workers' compensation data between member insurers and Data Collection Organizations (DCOs) in the states of California, Delaware, Massachusetts, Michigan, Minnesota, New York, North Carolina, Pennsylvania, and Wisconsin. Compensation Data Exchange, LLC, which is owned by ACCCT members, will provide the CDX services at no charge to current DCO member insurers in good standing.

The CDX service will provide member insurers a secure Internet-based method for sending, receiving, and managing a wide variety of transactions, utilizing WCIO standards, such as WCPOLS, WCSTAT, etc. The CDX service will serve as an efficient standardized tool for exchanging data electronically with these multiple DCOs and reduce the burden of sending or receiving data using other methods such as magnetic tapes, cartridges, diskettes, or e-mail attachments. In addition, CDX will provide access to additional ACCCT services or products. You will receive separate announcements, as they become available.

HOW CDX WILL WORK

The CDX service functions as a clearinghouse for data transmissions to and from DCOs. This new CDX service offers member insurers a uniform, easy to use system for sending and receiving authorized electronic transmissions.

This robust system was designed using standard industry tools and technologies. Among the features included in the CDX system are:

1. Delivery of data with the ability to track any given transmission
 2. Flexibility of providing members with the ability to grant and maintain access to ACCCT products
 3. Robust security
 4. Flexibility for sending and receiving data in various formats, to and from a variety of platforms and operating systems
 5. Retention of a centralized "audit and history log" of data routed through the system to facilitate any needed searching of these logs.
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KEY CDX FEATURES AND FUNCTIONS

The CDX service will provide and support a variety of important functions, including:

1. Communications with all types of systems including mainframes, PCs, and mid-range systems, regardless of operating systems
2. Support of multiple senders and receivers per organization
3. Support of both ASCII and EBCDIC
4. Support of standard security mechanisms including SSL, digital certificates, password authentication, etc.
5. Guarantee of delivery of all data passing through the system via placement in a persistent queue
6. Transaction routing is based on the standard Electronic Transmittal Record (ETR), which is required for all transmissions of electronic data through CDX.

ESTABLISHING YOUR SYSTEM ADMINISTRATION

The CDX system requires that member insurers establish a User Account and designate an Insurance Group Administrator (IGA) as the first step in using the CDX with any DCO. A member insurer's IGA will control the degree of data access, which the member insurer wishes to give to its employees or third party contractors. This and other controls are designed to control which individuals can submit or retrieve data at the member insurer and at the DCO.

To initiate the account member insurers will be required to complete an application. The application and instructions can be found on the ACCCT web site at www.acct.org.

Detail descriptions and instructions pertaining to the various access levels and other limitations and features are included in the CDX User's Guide. In addition, as this CDX service is inaugurated individual DCO's may also require additional agreements, and impose limits on implementation dates, products and services supplied through CDX to comply with requirements unique to their jurisdictions. The User's Guide is found on the ACCCT web site at www.acct.org.

Please note that for member insurers who utilize third party entities to submit data directly to DCOs, the member insurer may be required to provide written confirmation that the member insurer, not the third party entity, remains ultimately responsible for the timeliness and integrity of the data submitted. Also, some DCOs require an additional contract for any member insurer or group that utilizes a third party service provider.

HOW TO GET STARTED

ACCCT has established a *Central Administrator* to process all applications and establish accounts for all member insurers who desire to use the CDX system. You may contact the Central Administrator or the ACCCT representative(s) at the appropriate DCO(s) as shown below for additional information or to receive an application.

Member insurers are invited to contact these individuals to learn more about the CDX service and the benefits it will provide.

ACCCT CONTACTS

ACCCT MEMBERS	CONTACT PERSON	CONTACT NUMBER
Workers' Compensation Insurance Rating Bureau of California	Customer Service	1-888-229-2472
Delaware Compensation Rating Bureau, Inc.	John Murphy	215-320-4418
Insurance Services Office	Cliff Hall	201-469-2228
Workers' Compensation Rating and Inspection Bureau of Massachusetts	Chris Yergeau	617-439-9030, Ext 575
Compensation Advisory Organization of Michigan	Jon Heikkinen	734-462-9600, Ext 225
Minnesota Workers' Compensation Insurers Association, Inc.	Marc Coleman	952-897-6438
New York Compensation Insurance Rating Board	Lennora Snipes	212-697-3535, Ext 186
North Carolina Rate Bureau	Nanta Podabinski	919-783-9790
Pennsylvania Compensation Rating Bureau	John Murphy	215-320-4418
Wisconsin Compensation Rating Bureau	Miguel Garcia or Michael Mann	262-796-4403 262-796-4401

CENTRAL ADMINISTRATOR	CONTACT PERSON	CONTACT NUMBER
Insurance Services Office	Cliff Hall	201-469-2228



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ACCCT ANNOUNCES RELEASE OF EXPERIENCE RATING WORKSHEET LOOKUP PRODUCT

October 24, 2003

INTRODUCTION

ACCCT is pleased to announce the introduction of the Experience Rating Worksheet Lookup product, which was specifically designed to provide access to Experience Rating Worksheets through ACCCT's CDX Internet application. This product provides extensive search criteria and sort criteria to allow the user to find, view, and print ratings.

Experience Rating Worksheets are available from the following Data Collection Organizations (DCOs): Delaware, Massachusetts, Michigan, Minnesota, North Carolina, Pennsylvania, and Wisconsin. Additionally, ACCCT has provided a link to the California and New York web sites for access to their Experience Rating Worksheets.

The new Experience Rating Worksheet Lookup product is available at no additional charge to current DCO member insurers in good standing.

HOW EXPERIENCE RATING WORKSHEET LOOKUP WILL WORK

For security reasons, member insurers will only be able to view and/or retrieve their own worksheets. User functions are provided so each rating selected can be viewed, and can be printed using the browser print function.

HOW TO GET STARTED

Access to Experience Rating Worksheet Lookup is provided through ACCCT's Compensation Data Exchange (CDX) system. ACCCT has established a *Central Administrator* to process all applications and establish accounts for all member insurers who desire to use the CDX system. You may contact the Central Administrator or the ACCCT representative(s) at the appropriate DCO(s) as shown below for additional information or to receive an application.

The detailed descriptions and instructions pertaining to the use of the Experience Rating Worksheet Lookup are included in the Experience Rating Worksheet Lookup User's Guide, which can be found on the ACCCT Web site at www.accct.org

ACCCT CONTACTS

ACCCT MEMBERS	CONTACT PERSON	CONTACT NUMBER
Workers' Compensation Insurance Rating Bureau of California	Customer Service	1-888-229-2472
Delaware Compensation Rating Bureau, Inc.	John Murphy	215-320-4418
Workers' Compensation Rating and Inspection Bureau of Massachusetts	Chris Yergeau	617-439-9030, Ext 575
Compensation Advisory Organization of Michigan	Jon Heikkinen	734-462-9600, Ext 225
Minnesota Workers' Compensation Insurers Association, Inc.	Marc Coleman	952-897-6438
New York Compensation Insurance Rating Board	John Schuff	212-697-3535, Ext 123
North Carolina Rate Bureau	Nanta Podabinski	919-783-9790
Pennsylvania Compensation Rating Bureau	John Murphy	215-320-4418
Wisconsin Compensation Rating Bureau	Nancy Kronenberg or Elizabeth Rohde	262-796-4569 262-796-4551

CENTRAL ADMINISTRATOR	CONTACT PERSON	CONTACT NUMBER
Insurance Services Office	Cliff Hall	201-469-2228



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**ACCCT ANNOUNCES RELEASE OF
PEEP
October 24, 2003**

INTRODUCTION

ACCCT is pleased to announce the introduction of the Policy Entry & Edit Package (PEEP), which was specifically designed for the effective entry and electronic submission of policy information. This software product is also designed to work with ACCCT's Compensation Data Exchange (CDX) application, which was announced earlier.

PEEP provides member insurers the ability to enter and electronically submit the following policy information types:

- New Policies
- Renewal Policies
- Endorsements
- Cancellations and Reinstatements
- Annual Rerate Endorsements
- Rewritten Policies – Policies with change to carrier code, policy number, effective date, etc.
- Policy Replacements – Includes rating change, non-rating change, add or delete state, etc.
- Proof of Coverage Transactions
- Non-Compliance Transactions

PEEP also provides important basic validation for all transactions and record types. The format of the transactions and record types comply with the WCIO standards for policy reporting, commonly known as WCPOLS. WCPOLS files can be imported into PEEP for purposes such as adding additional state records and correcting existing WCPOLS records.

PEEP software provides member insurers with the functions outlined above for submissions to Data Collection Organizations (DCOs) in the states of California, Delaware, Massachusetts, Michigan, Minnesota, New York, North Carolina, Pennsylvania and Wisconsin. Simply stated, ACCCT's new PEEP software application offers DCO member insurers one easy to use system for the entry, basic validation, and electronic transmission of policy information to all of these DCOs. Please check with individual DCO's for specific requirements and testing procedures.

This new ACCCT software application is available at no additional charge to current DCO member insurers in good standing.

HOW TO GET STARTED

Access to PEEP is provided through ACCCT's CDX system. ACCCT has established a *Central Administrator* to process all applications and establish accounts for all member insurers who desire to use the CDX system. You may contact the Central Administrator or the ACCCT representative(s) at the appropriate DCO(s) as shown below for additional information or to receive an application.

The detailed descriptions and instructions pertaining to the use of PEEP are included in the PEEP User's Guide, which can be found on the ACCCT Web site at www.acct.org.

ACCCT CONTACTS

ACCCT MEMBERS	CONTACT PERSON	CONTACT NUMBER
Workers' Compensation Insurance Rating Bureau of California	Customer Service	1-888-229-2472
Delaware Compensation Rating Bureau, Inc.	Verna Blazys	215-320-4415
Insurance Services Office	Cliff Hall	201-469-2228
Workers' Compensation Rating and Inspection Bureau of Massachusetts	Chris Yergeau	617-439-9030, Ext 575
Compensation Advisory Organization of Michigan	Jon Heikkinen	734-462-9600, Ext 225
Minnesota Workers' Compensation Insurers Association, Inc.	Marc Coleman	952-897-6438
New York Compensation Insurance Rating Board	Lenora Snipes	212-697-3535, Ext 186
North Carolina Rate Bureau	Nanta Podabinski	919-783-9790
Pennsylvania Compensation Rating Bureau	Verna Blazys	215-320-4415
Wisconsin Compensation Rating Bureau	Elizabeth Rohde or Faymarie Hubbard	262-796-4551 262-796-4547

CENTRAL ADMINISTRATOR	CONTACT PERSON	CONTACT NUMBER
Insurance Services Office	Cliff Hall	201-469-2228