NYCIRB

# Rating Board Data Transfer Tool:
## Web Services via API

Fall 2026



212.697.3535 www.nycirb.org 875 Third Avenue, New York, NY

# Fast. Secure. Reliable Workers' Compensation Data Services

The New York Compensation Insurance Rating Board (Rating Board) offers Web Services to provide member insurance carriers with secure, on-demand access to workers' compensation rating, underwriting, and premium credit calculation services through modern REST APIs.

Designed for seamless system integration, the Rating Board's Web Services enable carriers to connect policy administration, underwriting, and rating platforms directly to Rating Board data and calculations. By automating data exchange and processing, member carriers can reduce manual effort, improve accuracy, accelerate decision-making, and streamline underwriting and policy management workflows.

## Available Web Services



**Experience Modification Estimator** enables users to calculate **unofficial experience modification factors** using the latest Rating Board experience rating formula and applicable expected loss ratio values. The service supports the entry of policy exposure and loss data and provides detailed calculation results.



**Workers' Compensation Experience Rating Services** provides on-demand access to workers' compensation experience rating information without the need to manage or rely on daily flat-file downloads.

Users can retrieve rating information, perform federal employer identification number (FEIN) and rating issue date lookups, and access experience rating worksheets in PDF format. By delivering current information directly through the service, member carriers can streamline workflows and improve access to the data needed for underwriting, policy administration, and experience rating activities.



**Federal Employer Identification Number (FEIN) Coverages** provides access to employers' workers' compensation coverage information for the most recent five-year period.

The service provides key coverage details, including experience modification factors, governing class codes, classification information, coverage history, and policy effective dates. Access to current coverage information supports risk assessment, coverage verification, underwriting, and policy management activities.



**Workers' Compensation Underwriting (WC Underwriting)** provides secure access to employer underwriting information through a standardized web service interface using an employers' FEIN.

The service enables member carriers and authorized users to retrieve underwriting-related information needed for risk evaluation, policy review, and underwriting decision-making. Automated access to employer data can streamline underwriting workflows, reduce manual research, and improve operational efficiency.



**Construction Classification Premium Adjustment Program (CPAP) Estimator** enables users to estimate an eligible employer's CPAP credit prior to the issuance of the policy.

The service provides projected CPAP credits based on available policy information, helping member carriers evaluate potential premium credits prior to policy issuance.



**Construction Classification Premium Adjustment Program Calculator** enables member insurers to calculate **official CPAP credits** for audited workers' compensation policies.

The service determines the applicable credit factor based on policy and payroll information and provides detailed calculation results to support transparency and validation. The CPAP Calculator tool also enables users to identify CPAP eligible policies through its policy lookup functionality and generate CPAP worksheets for documentation and recordkeeping.

## How the Rating Board Web Services Work

Web Services use secure REST API technology and authenticated POST endpoints to support reliable communication between systems.

Access to each Web Service requires a valid **Client ID, API Key,** and **endpoint-specific request information**. Requests are submitted in JSON format, and responses are returned as structured JSON data. Services that generate reports or other printable outputs may also provide PDF documents.

This standardized approach simplifies implementation, supports scalable integrations, and enables carriers to incorporate Rating Board functionality into their existing business applications with minimal disruption.

## Getting Started

To request API credentials, member insurers will be required to provide the following information:

- Requested endpoint(s)
- Contact name
- Contact email address *(a group email address is recommended)*
- Phone number
- Optional IP address(es)
- Carrier Group and Carrier ID, when requesting access to Rating or Underwriting Services

Once your request has been processed, you will receive credential information along with details about:

- API rate limits
- Account lockout policies
- Available Beta testing environments

These resources are designed to support development, testing, and integration activities before moving into production.

## Ready to Integrate?

Contact the Rating Board at onlineservices@nycirb.org to request API credentials and begin testing in the Beta environment.