

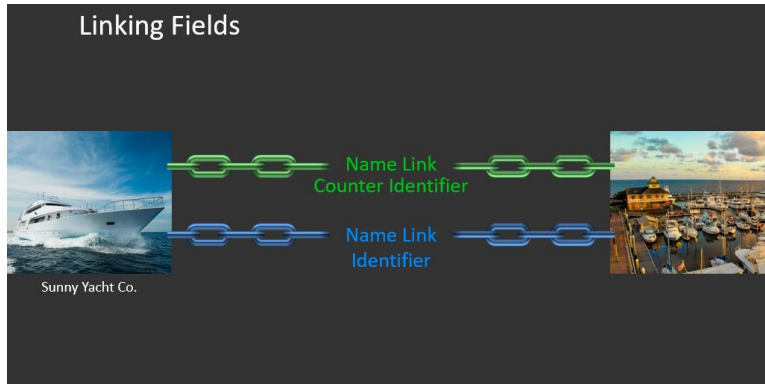


Data Now Program (DNP) Advanced Name and Address Linking

Learning Objective

How to properly link names and addresses in simple and complex situations.

Chapter 1: Name and Address Linking Basics



Data Elements must match on both the Name and Address records for an employer to be properly linked.

Field Names, Descriptions and Acronyms

Field Name	Description
Name Link Counter Identifier (NLCI)	Identifier used to link names with their corresponding addresses when more than 999 names are reported.
Name Link Identifier (NLI)	Identifier used to link names with their corresponding address and exposure.
Continuation Sequence Number (CSN)	Number corresponding to the continuation sequence of the named insured. Report 001 representing the first record for a Name Link Identifier. Report 002-999 representing all continuation records for the same Name Link Identifier.
State Code Link	Code used to identify the state covered by a record that links exposures to locations and then locations to names.

Linking Fields—Name Link Counter Identifier (NLCI)

Separate Records

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	998	001	Sunny Yacht Co.	777777777	000000	000000
00	999	001	Sunny Yacht Repairs	666666666	000000	000000
01	001	001	Sunny Yacht Charters	555555555	000000	000000

- NLI is a 3-byte field
- NLCI must be 00 for less than a 1,000 names
- NLCI must be 01 or higher for 1,000 or more names



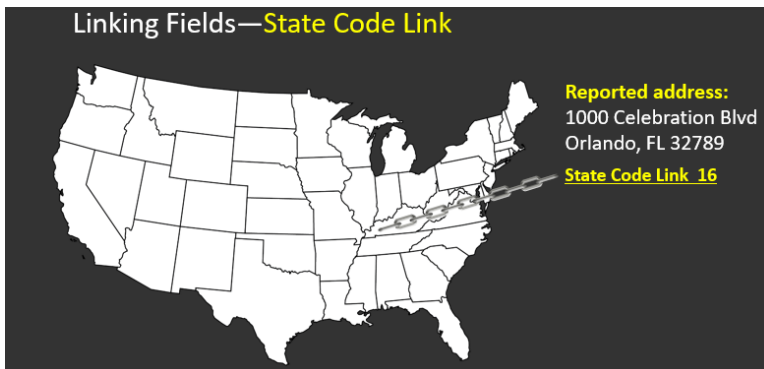
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Linking Fields—Continuation Sequence Number (CSN)

NLCI — 00	NLI — 001	CSN — 001 — Pink Flamingo Inc.
NLCI — 00	NLI — 001	CSN — 002 — DBA Big Palm Island
NLCI — 00	NLI — 001	CSN — 003 — DBA Gator Bar and Lounge

- CSN is a 3-byte field
- Used to link multiple name records when an employer has multiple names—One name per record
- Especially valuable when reporting different FEINs for each name
- Employers with one name will always report 001 in this field

Linking Fields—State Code Link

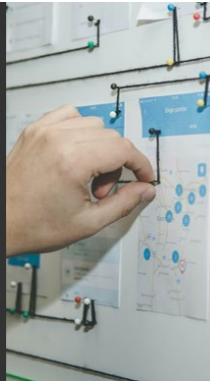


- State Code Link reported on Address record
- Links the employer to the POC jurisdiction
- Mostly used for Address Type 6 record, but very important for the Address Type 2 when reporting out of state address

Chapter 2: Reporting Insured With Multiple DBAs

Reporting Insured With Multiple DBAs

- Use different NLI when:
 - Different Federal Employer Identifier Number's (FEIN) exist
 - DBAs operate at different locations
- Otherwise, use the same NLI





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Reporting a DBA—Operating at same locations (Reporting Separate Records)

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Sawgrass Inc	777777777	000000	000000
00	001	002	Sawgrass Airboats DBA	777777777	000000	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	4200 Hwy 27 Belle Glade FL	09	000000	000000
00	001	2	200 Lake Shore Blvd Belle Glade FL	09	000000	000000

Reporting a DBA—Operating at same locations (Single Record)

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Sawgrass Inc DBA Sawgrass Airboats	777777777	000000	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	4200 Hwy 27 Belle Glade FL	09	000000	000000
00	001	2	200 Lake Shore Blvd Belle Glade FL	09	000000	000000

- A DBA can also be reported on the same record as the insured if it has the same FEIN and operates at the same locations

Reporting a DBAs—Operating at different locations (Separate Records)

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Sawgrass Inc	777777777	000000	000000
00	001	002	Sawgrass Airboats DBA	777777777	000000	000000
00	002	001	Sawgrass Inc	777777777	000000	000000
00	002	002	Osprey Trading Post DBA	777777777	000000	000000

- When DBAs operate at different locations then they must each be reported with a unique Name Link Identifier
- The insured must also be reported on each Name Link Identifier with each DBA



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Reporting a DBAs—Operating at Different Locations (Single Records)

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Sawgrass Inc DBA Sawgrass Airboats	777777777	000000	000000
00	002	001	Sawgrass Inc DBA Osprey Trading Post	777777777	000000	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	4200 Hwy 27 Belle Glade FL	09	000000	000000
00	002	2	2 Lake Shore Blvd Belle Glade FL	09	000000	000000

- The DBAs also operate out of different locations and are reported on unique Name Link Identifiers but the Insured and DBA are reported on a single record
- Each name is properly linked to its respective address

Exercise 1

Scenario: There are two named insureds on the policy, Sunny Yacht Co. and a DBA of Sunny Rentals. Sunny Yacht Co. is the primary insured and operates out of 10 Miami River Ave only. The DBA Sunny Yacht Rentals operates out of the 400 South Lake Way location only. What NLI should be reported for each name and address?

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00			Sunny Yacht Co.	777777777	000000	000000
00			DBA Sunny Rentals	777777777	000000	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00		1	10 Miami River Ave Miami FL	09	000000	000000
00		2	400 South Lake Way Miami FL	09	000000	000000

Possible answers:

- All names and addresses should have NLI 001.
- Sunny Yacht Co. and Sunny Rentals should have NLI 001, but the two addresses should have NLI 002.
- Sunny Yacht Co. and the 10 Miami River Ave address should have NLI 001 while Sunny Rentals and the 400 South Lake Way address should have NLI 002.



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Chapter 3: Adding Names and Addresses

Scenario: Jorge, of Jorge’s Shoe Store is requesting a new location:

Sent: Monday, April 5, 2021 8:00 AM
 To: Data Reporting Team
 Subject: Please add new location to policy # WC687-5309

Good morning,

We are opening a new location **June 1st** and I need it to be covered on my policy. The new location address is **4200 South St Orlando FL**.

Thank you,
Jorge
 President and CEO of Jorge’s Shoe Store Inc

Adding an Address to an Existing Name

Existing Policy information

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Jorge’s Shoe Store Inc	999999999	000000	000000
NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	10 West Elm St Boca Raton FL	09	000000	000000

Updated Policy information: Now reflecting new additional address

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Jorge’s Shoe Store Inc	999999999	000000	000000
NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	10 West Elm St Boca Raton FL	09	000000	000000
00	001	2	4200 South St Orlando FL	09	06/01/21	000000

- Address **4200 South St Orlando FL** has been added to the policy effective **06/01/21**
- Address is linked to Jorge’s Shoe Store Inc as they both have Name Link Identifier of 001

Adding a Name to an Existing Address With a Different Effective Date

Scenario: Jorge has an additional name Jorge’s Sock’s, operating out of 4200 South St, effective as of 7/1/2021.

Sent: Thursday, April 22, 2021 8:00 AM
 To: Data Reporting Team
 Subject: Please add new address to policy # WC687-5309

Good morning,

We have a new name we will begin operating under beginning in July and I need that name to be covered on the policy. The new name is **Jorge’s Sock’s**, and it will be operating out of the same address we have been operating out of **4200 South St Orlando, FL** but the new name will be active starting **7/1/2021**.

Let me know if you need more details.

Thank you,
Jorge
 President and CEO of Jorge’s Shoe Store Inc



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Updated Policy information: Now reflecting new additional name linked to exiting address

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Jorge's Shoe Store Inc	999999999	000000	000000
00	002	001	Jorge's Socks	888888888	07/01/21	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	10 West Elm St Boca Raton FL	09	000000	000000
00	001	2	4200 South St Orlando FL	09	000000	000000
00	002	2	4200 South St Orlando FL	09	07/01/21	000000

- New Separate Entity **Jorge's Socks** has been added to the policy on a new unique Name Link Identifier of 002 effective **07/01/21**
- Jorge's Socks does not operate out of 4200 South St Orlando FL until **07/01/21** so an additional Address record is reported with the **07/01/21** effective date and Name Link Identifier 002

Scenario: Jorge's Socks at 4200 South St initially reported with a 7/1/21 effective date, should actually be effective 5/1/2021.

Sent: Thursday, April 29, 2021 12:00 PM
To: Data Reporting Team
Subject: URGENT RE: Please add new address to policy # WC687-5309

Hopefully you didn't get to this yet, but I just realized I messed up in my last email. **Jorge's Sock's** will actually open on **5/1/21** not 7/1/21.

Sorry about that.

Thank you,
Jorge
 President and CEO of Jorge's Shoe Store Inc

Common Pitfall—Add existing address to another name with different PCED

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Jorge's Shoe Store Inc	999999999	000000	000000
00	002	001	Jorge's Socks	888888888	05/01/21	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	10 West Elm St Boca Raton FL	09	000000	000000
00	001	2	4200 South St Orlando FL	09	000000	000000
00	002	2	4200 South St Orlando FL	09	05/01/21	000000



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Chapter 4: Pitfalls

Pitfall 1—Adding an Existing Address to Another Name With an Earlier PCED

Existing policy information

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Jorge’s Shoe Store Inc	999999999	000000	000000
00	002	001	Jorge’s Socks	888888888	07/01/21	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	10 West Elm St Boca Raton FL	09	000000	000000
00	001	2	4200 South St Orlando FL	09	000000	000000
00	002	2	4200 South St Orlando FL	09	07/01/21	000000

- To change the effective date of name Jorge’s Socks at address 4200 South St, Orlando FL from 07/01/21 to 05/01/21, **DO NOT** change just the PCED to 05/01/21
- Two steps are needed to report this:

Step 1: Delete the Names and Addresses

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Jorge’s Shoe Store Inc	999999999	000000	000000
00	002	001	Jorge’s Socks	888888888	07/01/21	07/01/21

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	10 West Elm St Boca Raton FL	09	000000	000000
00	001	2	4200 South St Orlando FL	09	06/01/21	06/01/21
00	002	2	4200 South St Orlando FL	09	06/01/21	06/01/21

- Report 07/01/21 in the Policy Change Effective Date and Policy Change Expiration Date fields of the name record to delete Jorge’s Socks as of the name effective date
- Report 06/01/21 in the Policy Change Effective Date and Policy Change Expiration Date fields of the address record to delete 4200 South St Orlando FL as of the address effective date



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Step 2: Add the Name and Address Records With Corrected Effective Dates

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Jorge's Shoe Store Inc	999999999	000000	000000
00	002	001	Jorge's Socks	888888888	05/01/21	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	10 West Elm St Boca Raton FL	09	000000	000000
00	001	2	4200 South St Orlando FL	09	06/01/21	000000
00	002	2	4200 South St Orlando FL	09	05/01/21	000000

- Address 4200 South St Orlando FL for Jorge's Shoe Store Inc is added back as of 06/01/21 so the effective date is unchanged
- Keep in mind that when you report a delete and an add in the same day, with the same effective date, the two transactions will cancel out and neither will be sent to the state
- If you need both transactions to be sent to the state for POC purposes, wait a day between deleting and adding back

Pitfall 2—PCED Stragglers

Policy Change Effective Date (PCED) Stragglers are Policy Change Effective Dates that were previously reported correctly for a prior transaction but for some reason are reported on subsequent, unrelated transactions in error (for example, changing the Number of Employees).

Existing Policy Information

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Grand Country Club Inc	999999999	000000	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	1 Main St Boca Raton FL	09	000000	000000

Update Policy Information: Number of employees changed 07/01/21

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Grand Country Club Inc	999999999	000000	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	1 Main St Boca Raton FL	09	07/01/21	000000

- Change in the number of employees is reported correctly effective 07/01/21



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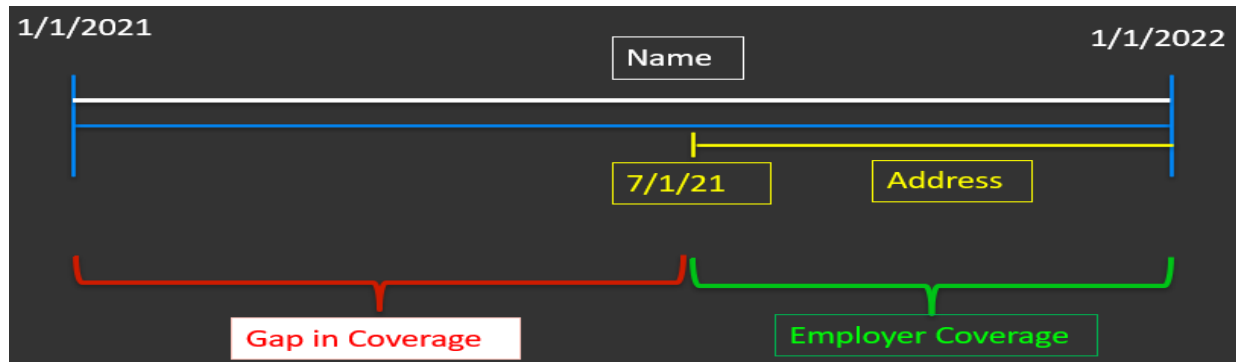
Update Policy Information: Adding DBA effective 01/01/21 ONLY

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Grand Country Club Inc	999999999	000000	000000
00	001	002	Grand Golf Supply DBA	999999999	01/01/21	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD
00	001	1	1 Main St Boca Raton FL	09	07/01/21	000000

- The DBA is correctly reported, added as of 01/01/21
- The Straggler Policy Change Effective Date of 07/01/21 is reported in error on this transaction because there are no changes being reported for the address
- Address Policy Change Effective Date should have been zero-filled when reported because no change occurred to the record

Result of Straggler Policy Change Effective Date of 07/01/21: A Gap in Coverage



- When the name and the address are reported with different dates, the employer effective date will always be the later date
- Resulting in a gap in coverage for this employer from 1/1 to 7/1

Pitfall 3—How to Fix Situation Where all Names and Addresses Are Linked Together

NLCI	NLI	CSN	Name
00	001	001	Marlin Rent-A-Car
00	001	001	Dade Citrus Groves LLC
00	001	001	Iguana Towing
00	001	001	Harbor Bait Shack Inc
00	001	001	Flamingo River tours
00	001	001	Bimini Express Co

NLCI	NLI	Type	Address
00	001	1	1 Main St
00	001	2	42 Ocean Dr
00	001	2	1305 8 th Street
00	001	2	20A Biscayne Blvd
00	001	2	4600 Krome Ave
00	001	2	32A Flagler Dr



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- All names and addresses are reported with the same Name Link Identifier

NLCI	NLI	CSN	Name	NLCI	NLI	Type	Address
00	001	001	Marlin Rent-A-Car	00	001	1	1 Main St
00	001	001	Dade Citrus Groves LLC	00	001	2	42 Ocean Dr
00	001	001	Iguana Towing	00	001	2	1305 8 th Street
00	001	001	Harbor Bait Shack Inc	00	001	2	20A Biscayne Blvd
00	001	001	Flamingo River tours	00	001	2	4600 Krome Ave
00	001	001	Bimini Express Co	00	001	2	32A Flagler Dr

- This reporting results in 36 employers being created for these 6 names and addresses

How to Fix

Step 1: Identify which, if any, of the names belong together and what addresses they are associated with.

NLCI	NLI	CSN	Name	NLCI	NLI	Type	Address
00	001	001	Marlin Rent-A-Car	00	001	1	1 Main St
00		001	Dade Citrus Groves LLC	00		2	42 Ocean Dr
00		001	Iguana Towing	00		2	1305 8 th Street
00		001	Harbor Bait Shack Inc	00		2	20A Biscayne Blvd
00		001	Flamingo River tours	00		2	4600 Krome Ave
00		001	Bimini Express Co	00		2	32A Flagler Dr

- Arrows show which names belong with which addresses
- The primary insured was correctly reported so now to correct the linking for the other names and addresses we will need to first delete all the other records

Step 2: Add all names and addresses back to the policy with the correct corresponding Name Link Identifiers.

NLCI	NLI	CSN	Name	NLCI	NLI	Type	Address
00	001	001	Marlin Rent-A-Car	00	001	1	1 Main St
00	002	001	Dade Citrus Groves LLC	00	004	2	42 Ocean Dr
00	003	001	Iguana Towing	00	003	2	1305 8 th Street
00	004	001	Harbor Bait Shack Inc	00	006	2	20A Biscayne Blvd
00	005	001	Flamingo River tours	00	002	2	4600 Krome Ave
00	006	001	Bimini Express Co	00	005	2	32A Flagler Dr



Data Now Program (DNP) Advanced Name and Address Linking

Result:

NLCI	NLI	CSN	Name		NLCI	NLI	Type	Address
00	001	001	Marlin Rent-A-Car	→	00	001	1	1 Main St
00	002	001	Dade Citrus Groves LLC	→	00	002	2	4600 Krome Ave
00	003	001	Iguana Towing	→	00	003	2	1305 8th Street
00	004	001	Harbor Bait Shack Inc	→	00	004	2	42 Ocean Dr
00	005	001	Flamingo River tours	→	00	005	2	32A Flagler Dr
00	006	001	Bimini Express Co	→	00	006	2	20A Biscayne Blvd

Other Pitfalls to Avoid

- Only use Address Type 6 when no actual physical address exists
- Keep same NLI for life of policy to avoid confusion and prevent future issues
- Don't guess; check every submission through **Policy Data Collection** since it will generate POC for names and addresses
- Have a plan when reporting policy with many names and addresses to assign NLIs and you won't get confused

Exercise 2

Scenario: A new policy needs to be reported. The insured has two DBAs. All three names have the same FEIN. Only one of the DBAs operates at the mailing address location.

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00			Crystal Resorts	555555555	000000	000000
00			DBA Ocean Hotel	555555555	000000	000000
00			Crystal Resorts	555555555	000000	000000
00			DBA High Tide Hotel	555555555	000000	000000

Each DBA should be reported with:

Possible answers:

- the same NLIs with different CSNs
- different NLIs with CSN of 001
- different NLIs and different CSNs



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BONUS Exercise

Scenario: An additional DBA **Bayview Dining** needs to be added to the same policy.

Bayview Dining operates out of the same location as **High Tide Hotel** and has the same FEIN.

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	Crystal Resorts	555555555	000000	000000
00	001	002	DBA Ocean Hotel	555555555	000000	000000
00	002	001	Crystal Resorts	555555555	000000	000000
00	002	002	DBA High Tide Hotel	555555555	000000	000000

Possible answers:

Should **Bayview Dining** be reported with:

- A. NLI 002 CSN 003
- B. NLI 003 CSN 001
- C. NLI 001 CSN 003

Key Takeaways

- When reporting Doing Business As (DBAs) names, always use different Name Link Identifiers if they are operating out of different locations
- Name and Address Linking process chooses latest date reported
- Only report Policy Change Effective Date (PCED) on records that are being changed
- Always have a plan when reporting multiple names and addresses