

## Chapter 1: Policy Data Overview

### Policy Data Usage



Proof of Coverage



Unit Report  
Expectations



Experience Rating  
Distribution



Residual Market



Actuarial Analysis

### What Constitutes a Full Policy?

- Header Record—Contains policy level information
- Name and Address Records—When linked properly, NCCI sends as employer records to POC states
- State Premium Records—State coverage and premium data elements
- Exposure Records—Classification codes and statistical codes with corresponding Exposure Amounts
- Endorsement Records—Federal coverage, deductibles, experience rating change information, etc.

## Chapter 2: Premium and Exposure Reporting

### Policy Premium and State Premium Reporting

#### Header Record

- Policy Estimated Standard Premium Total—the total of all state standard premiums reported for the full policy transaction

#### State Premium Record

- Estimated State Standard Premium Total—the total of each state's standard premium
- Must equal (when there is one State Premium Record) or sum (when there are multiple State Premium Records) to the Policy Estimated Standard Premium Total\*



## Data Now Program (DNP) Advanced Policy Reporting Topics

\*To avoid Data Grade 4 Edit 0253-03: If the Policy Estimated Standard Premium Total does not match, either report additional state premium records or modify your total policy premium accordingly (when necessary).

### Exercise—Policy Premium and State Premium

Five states are covered on the policy:

State	Estimated State Standard Premium Amount
Florida	\$5,000
Georgia	\$6,000
Connecticut	\$10,000
New Hampshire	\$4,000

Policy Estimated Standard Premium Total is calculated by adding up all state standard premium reported on every State Premium Record. What would the total be? **\$25,000**

### State Premium Reporting

## State Premium Reporting

### Required State Premium Record Fields

Estimated State Standard Premium Total	Experience Modification Factor/Merit Rating Factor	Expense Constant Amount*	Loss Constant Amount*	Premium Discount Amount*
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\*May also be reported on the corresponding Exposure Records under the applicable statistical codes.

For more details, refer to NCCI's **Policy and Proof of Coverage Reporting Guidebook** and the WCIO Workers Compensation Policy Reporting Specifications (WCPOLS).



### Experience Modification and Merit Rating

## Experience Modification and Merit Rating Factors

When	Then report ...
Exp Mod exists example: 0.90 or Merit Rating exists Example: 10% credit	Decimal complement of % (example: 0900)
No factor	0000 or 1000

### Experience Modification/Merit Rating Status Codes

- Final Experience Modification
- Experience Modification Not Final (Preliminary)
- No Experience Modification or Merit Rating
- Merit Rating Factor

If a factor is populated in the Experience Modification/Merit Rating Factor field, then a Status Code is required. NCCI's Data Grade 3 Edit #0073-02 will recognize when merit rating statistical codes are reported and if the merit rating status is not reported. This is a default edit.

Other required State Premium Record fields include:

- Expense Constant Amount
- Loss Constant Amount
- Premium Discount Amount

Expense Constant Amount and Loss Constant Amount both work the same. There is only one value each to be reported per policy. They must be reported for the state with the highest value of these fields when there are multiple states covered on the policy. If the values are the same for all states, then the value would be reported on the State Premium record with the largest Estimated State Standard Premium.



## Data Now Program (DNP) Advanced Policy Reporting Topics

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Data Grade 9 Edit 0072-02 will fire if the Expense Constant Amount is reported on more than one State Premium Record on a policy. And a new edit is planned to reject the policy if the Loss Constant Amount is reported on more than one State Premium Record on a policy.

The Premium Discount Amount works a little differently for a multistate policy. If there are multiple states on the policy, report the proportionate share of the discount amount on each State Premium Record.

Data Grade 8 Edit 0165-02 will fire if the Premium Discount Amount is greater than Total Estimated State Standard Premium.

### Exposure Reporting

Exposure Record—every State Premium Record reported must have at least one corresponding Exposure Record.

Classification Codes are reported with:

- Estimated Exposure Amount
- Manual/Charged Rate
- Estimated Premium Amount

When one or more of these elements are missing or blank and the others are populated with values then Data Grade 6 Edit #0037-12 will occur.

When and if statistical codes are reported, no Manual/Charged Rate would apply.



## Chapter 3: Multiple Policy Changes

### Policy Data Sorting

If more than one policy replacement transaction for any one policy is included in the same file, NCCI will sort the file by:

- Carrier Code
- Policy Number
- Policy Effective Date
- Transaction Issue Date

### Multiple Policy Transaction Sorting

NCCI sorts multiple transactions that are reported for the same policy with the same Transaction Issue Date in the same file as follows:

- 1) Transaction 16—Coverage Notice Binder
- 2) Transactions 01, 02, 04—Establishing
- 3) Transaction 06—Key Field Changes
- 4) Transaction 15, 08, 10, 14—Full Policy Replacements
- 5) Transaction 03—Endorsement
- 6) Transaction 05—Cancellation/Reinstatement/Nonrenewals
- 7) Transaction 17—Compliance/Noncompliance

To bypass the sort order within a Transaction Issue Date, submit each transaction in a separate file or use the **Policy Data Collection (PDC)** tool. Files are processed in received date order.



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**Advanced Policy Reporting Topics**

Multiple CRN transactions can be submitted and processed for the same Transaction Issue Date:

- The Cancellation/Reinstatement Transaction Sequence Number on the Cancellation/Reinstatement Record—Record Type Code 08 is used to correctly sequence
- If the Cancellation/Reinstatement Transaction Sequence Number is the same on multiple records, the records will be rejected

Changes can be made to cancelled policies if the Policy Change Effective Date is equal to or prior to the Cancellation Effective Date.

If the Policy Change Effective Date is after the Cancellation Effective Date, then the policy must be reinstated to process the change. Once the reinstatement is processed, the policy can be changed and then subsequently cancelled again.

### **Exercise—Changing a Cancelled Policy**

Will this work?

### **Exercise—Changing a Cancelled Policy**

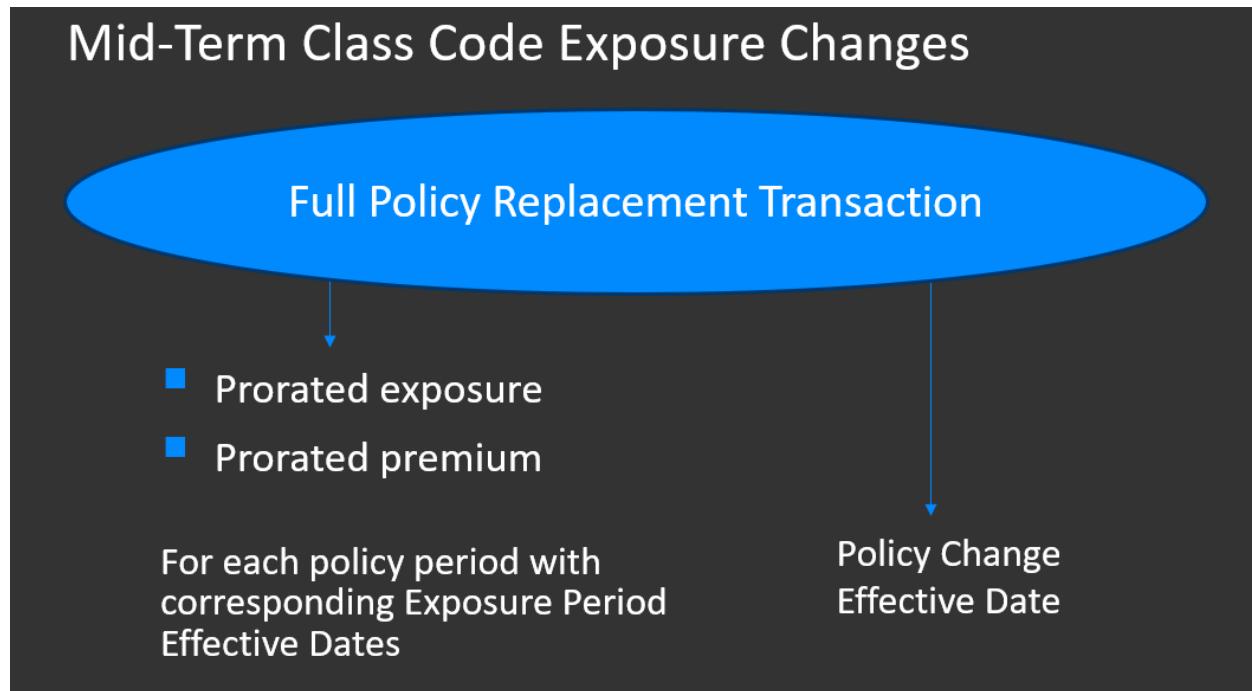
Will this work?

**Policy Effective 1/1/2025  
Cancellation Effective Date 2/1/2025**

Change Transaction Codes	Policy Change Effective Date
06, 08, 10, 14, 15	3/1/2025

No, it will be rejected. When we make a change to a cancelled policy, the Policy Change Effective Date needs to be PRIOR TO or EQUAL TO the cancellation effective date (e.g., 1/1/2025–2/1/2025) for the data to be accepted.

## Chapter 4: Mid-Term Policy Changes



Mid-term changes to a classification exposure and its premium may be necessary due to changes in the manual rate, such as from a law only filing or a change to the nature of business for the policyholder.

For policies with a split exposure period:

- Submit a full policy replacement transaction with the prorated exposure and prorated premium amount for each exposure period
- Report separate exposure records with the prorated amounts represented by their corresponding Exposure Period Effective Date
- Report the mid-term date of change in the Policy Change Effective Date field

### Exercise—Mid-Term Class Code Exposure Changes

Fill in the blank:

What would be the reported Policy Change Effective Date on the changed exposure record?



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Advanced Policy Reporting Topics

## Exercise—Mid-Term Class Code Exposure Changes

### Full Policy Replacement Transaction

Policy Effective Date: January 1, 2024

State Code	Class Code	Estimated Exposure	Manual/Charged Rate	Estimated Premium	Exposure Period Effective Date	Policy Change Effective Date
09	8810	000000050000	00005500	0000000245	1/1/2024	000000
09	8810	000000042000	00004900	0000000231	6/1/2024	6/1/2024

## Mid-Term State Premium Field Changes

### Full Policy Replacement Transaction

#### State Premium Record Reporting

- Full Value of Premium Discount Amount
- Full Value of Expense Constant Amount
- Full Value of Loss Constant Amount
- Latest Experience Modification Factor
- Latest Merit Rating Factor

Mid-term change date reported in the Policy Change Effective Date field

Making mid-term changes to the Premium Discount, the Expense Constant Amount, the Loss Constant Amount, the Experience Modification Factor, or Merit Rating Factor all work the same.

NCCI does not allow multiple state premium records for the same state, so you would need to send in a full policy replacement showing the full value of the current Premium Discount, Loss Constant Amount or the Expense Constant Amount, on the applicable State Premium Record.



## Data Now Program (DNP) Advanced Policy Reporting Topics

**Note:** Only one Expense Constant Amount and only one Loss Constant Amount applies to the policy; and when there are multiple states on a policy, the Expense Constant Amount or the Loss Constant Amount must be reported on the State Premium Record of the state with the highest expense constant.

**Note:** If there are multiple states covered on the policy, report the proportionate share of the Premium Discount Amount on each State Premium Record.

If you are making changes to the Experience Rating Factor or the Merit Rating Factor, then you would report a full policy replacement with the latest factor on the applicable State Premium Record.

Also, the date of the mid-term changes would be reported in the Policy Change Effective Date field.

### Exercise—Mid-Term Experience Modification Factor Change

#### Exercise—Mid-Term Experience Modification Factor Change Example

##### Full Policy Replacement Transaction

Policy Effective Date: January 1, 2024

State Code	Exp Mod Factor	Est State Std Premium Total	Expense Constant	Exp Mod Factor Effective Date	Policy Change Effective Date
Original Record					
09	0085	0000000245	0000000200	1/1/2024	000000
Replacement Record					
09	0075	0000000200	0000000200	7/1/2024	7/1/2024

For our example, the Policy Effective Date is January 1, 2024. It is a single-state policy for Florida, so we report 09 for Florida on the State Premium Record. The Experience Modification at policy inception was .85. But on July 1, 2024, the Mod was changed to .75, so adjustments need to be made to the Premium at that time. Because the Mod factor decreased, the amount of premium would decrease as well. It changed from 245 to 200. The expense constant remains the same, so we report the 200 on the replacement policy.



## Chapter 5: Extended-Term Policy Reporting

### Extended-Term Policies

#### Extended-Term Policies

Extended-Term—policy issued for more than one year and sixteen days, but less than three years.

#### Extended-Term Policy Options

Option 1

Option 2

One policy transaction

Multiple policy transactions

### Extended-Term Policies—Option 1

#### Extended-Term Policies—Option 1

One policy transaction for whole extended term:

Transaction Code	Policy Term Code	Endorsement	Policy Effective Date	Policy Expiration Date
01—New Policy or 02—Renewal	8—Other	Policy Period Endorsement Record—Record Type 13	First day of the extended term	Last day of the extended term

Data Grade 9 Edit 0158-03: If no endorsement is reported.

When reporting with Option 1, NCCI's system will use the Policy Period Endorsement to set the expectations for Unit Statistical reporting. **Basic Manual** rules, classifications, and rates are applied to individual units of 12 months each as if a separate policy had been issued for each unit. If the Policy



## Data Now Program (DNP) Advanced Policy Reporting Topics

Period Endorsement is not reported, Data Grade 9 Edit #0158-03 will be issued rejecting the full policy transaction.

### Extended-Term Policy—Option 1

Policy from 1/1/2023–6/1/2025 (period of two years and five months) Short – term reported last				
Policy Transaction Code	Policy Term Code	Prior Policy Number	Policy Effective Date	Policy Expiration Date
01—New Policy or 02—Renewal Policy	8—Other	Required for Trans Code 02	1/1/2023	6/1/2025
Policy Period Endorsement—Record Type Code 13 reporting is required to specify the annual year(s) and the shortened year of an extended-term policy (Policy Term Code 8).				
Endorsement Number	WC000405		Endorsement Effective Date	1/1/2023
Period 1 Effective Date	Period 1 Expiration Date	Period 2 Effective Date	Period 2 Expiration Date	Period 3 Effective Date
1/1/2023	1/1/2024	1/1/2024	1/1/2025	1/1/2025
				6/1/2025

In our example above, we describe how to report an extended-term policy that is two years and five months long with Option 1. We report:

- A New policy with a policy transaction code of 01 or a Renewal policy with the policy transaction code 02
  - If a Renewal is reported, then Prior Policy Number is required
- Policy Term Code of 8 for Other
- Policy Effective Date for our example is 1/1/2023 and the policy expiration date will be 6/1/2025
- Policy Period Endorsement (Record Type Code 13) with the Endorsement Number of WC000405
  - First period effective date will be 1/1/2023 and policy expiration date will be 1/1/2024
  - Second period effective date will be 1/1/2024 and the expiration date will be 1/1/2025
  - Third period will reflect the shortened term of 1/1/2025 until 6/1/2025



## Extended-Term Policy Cancellation—Option 1

Only one Cancellation/Reinstatement Transactions is required for Option 1.

<b>Policy from 1/1/2023–6/1/2025 (period of two years and five months)</b> <b>Policy being cancelled effective 1/1/2024</b>				
<b>First Period Effective 1/1/2023 – 1/1/2024</b>				
No Cancellation Record Required as policy was in effect for full 12-month term				
<b>Second Period Effective 1/1/2024 – 1/1/2025</b>				
Transaction Code	Policy Record Type	Cancel/Reinstatement ID Code	Cancel Type Code	Cancel Eff Date
<b>05</b>	<b>08</b>	<b>01–Cancellation</b>	<b>2–Cancelled Pro Rata</b>	<b>3/1/2024</b>
<b>Third Period Effective 1/1/2025 – 6/1/2025</b>				
System generated		Cancel/Reinstatement ID Code	Cancel Type Code	Cancel Eff Date
		<b>01–Cancellation</b>	<b>1–Cancelled Flat</b>	<b>1/1/2025</b>

- If using Option 1 for reporting Extended-Term Policy Data, and the need to cancel arises, you only need to report one Cancellation/Reinstatement transaction.
- To explain, we have a policy from 1/1/2023–6/1/2025 (covering a period of two years and five months) and we need to cancel effective 3/1/2024. In this example, we have reported this extended term with Option 1—one single policy transaction.
- The first period of the extended term is from 1/1/2023–1/1/2024, so this full period will not need a cancellation because the cancellation effective date is 1/1/2024.
- However, the second term, from 1/1/2024–1/1/2025, does require a pro-rata type cancellation to be reported with the cancel effective date of 3/1/24. When this cancellation is reported, NCCI's system will update the third term from 1/1/2025–6/1/2025 to show that is also cancelled flat and will update the unit expectations.



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### Extended-Term Policies—Option 2

## Extended-Term Policies—Option 2

Multiple policy transactions for each portion of the extended term:

Transaction Code	Policy Term Code	Endorsement	Policy Effective Date	Policy Expiration Date
01—New Policy or 02—Renewal or 04—Annual Re-rate	1—Standard One-Year or 4—Short Term (less than one year)	Policy Period Endorsement Record—Record Type 13—NOT REQUIRED	First day of each portion of the extended term	Last day of each portion of the extended term

## Extended-Term Policy—Option 2

**Policy from 1/1/2023–6/1/2025 (period of two years and five months)**  
**Shortened period will be at the end of the extended term**

Policy Transaction Code	Policy Term Code	Prior Policy Number	Policy Effective Date	Policy Expiration Date
01—New Policy or 02—Renewal Policy	1—Standard One-Year	Required for Trans Code 02	1/1/2023	1/1/2024
04—Annual Re-rate	1—Standard One-Year	Required	1/1/2024	1/1/2025
04—Annual Re-rate	4—Short-Term (less than one year)	Required	1/1/2025	6/1/2025



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**Advanced Policy Reporting Topics**

## Extended Term Policy Cancellation – Option 2

Depending on Cancellation Effective Date, multiple Cancellation/Reinstatement transactions may be required for Option 2.

Policy from 1/1/2023–6/1/2025 (period of two years and five months) Policy being cancelled effective 3/1/2024				
<b>First Period Effective 1/1/2023 – 1/1/2024</b>				
No Cancellation Record Required as policy was in effect for full 12-month term				
<b>Second Period Effective 1/1/2024 – 1/1/2025 – 1<sup>st</sup> Cancellation Transaction</b>				
Transaction Code	Policy Record Type	Cancel/Reinstatement ID Code	Cancel Type Code	Cancel Eff Date
05	08	01–Cancellation	1–Cancelled Pro Rata	3/1/2024
<b>Third Period Effective 1/1/2025 – 6/1/2025 – 2<sup>nd</sup> Cancellation Transaction</b>				
Transaction Code	Policy Record Type	Cancel/Reinstatement ID Code	Cancel Type Code	Cancel Eff Date
05	08	01–Cancellation	1–Cancelled Flat	1/1/2025

If we use Option 2 for reporting Extended-Term Policy Data, then we have reported multiple policy transactions. That means when and if a cancellation is necessary, depending on the Cancellation Effective Date, we may need to report multiple Cancellation/Reinstatement transactions to cover the whole extended term.

In this example, we have reported three policy transactions for a policy from 1/1/2023–6/1/2025 and we need to cancel effective 3/1/2024.

The first policy reported was for 1/1/2023–1/1/2024, so this full period will not need a cancellation because the cancellation effective date is 3/1/2024.

However, the second term, from 1/1/2024–1/1/2025, does require a pro-rata type cancellation because the effective date is 3/1/24. And then the third policy would need a flat cancellation to be reported to cancel the full term. Each of these cancellations will update the specific policy term in NCCI's system.



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## Extended-Term Recap

Option 1	Option 2
Single transaction	Multiple transactions
New or Renewal Transactions	New, Renewal, and Annual Re-rate Transactions
Policy Term 8—Extended Term	Policy Term 1—Standard One Year and 4—Short Term
Policy Period Endorsement Reported	Policy Period Endorsement Not Reported
Policy Effective Date and Policy Expiration Date for the full extended term	Policy Effective Date and Policy Expiration Date for each portion of the extended term
One cancellation reported	May require multiple cancellations

## Chapter 6: “If Any” Policy Reporting

- Single-state minimum premium policy on an “If Any” basis
- Multistate policy with a state on an “If Any” basis
- Classification code on an “If Any” basis

### State Premium Record Reporting for a Single-State Minimum Premium Policy on an “If Any” Basis

#### Single State “If Any”

#### State Premium Record Reporting

State Premium Record (Record Type Code 04)	
Data Element Name	Reporting Instructions
Estimated State Standard Premium Total	Report the policy minimum premium amount
Expense Constant Amount	If an expense constant applies to the policy, report the Expense Constant Amount



Data Now Program (DNP)  
Advanced Policy Reporting Topics

State Premium Record Reporting for a Multistate Policy With a State on an “If Any” Basis

## Multistate “If Any”

### State Premium Record Reporting

State Premium Record (Record Type Code 04)	
Data Element Name	Reporting Instructions
Estimated State Standard Premium Total	Report zeros or minimum premium if applicable
Expense Constant Amount	Report zeros or Expense Constant Amount if applicable

Exposure Record Reporting for Single-State Minimum Premium Policy on an “if Any” Basis or a Multistate Policy With a State on an “If Any” Basis

## Single-State or Multistate “If Any”

### Exposure Record Reporting

Exposure Record (Record Type Code 05)	
Data Element Name	Reporting Instructions
Classification Code (or Statistical Code)*	Report the applicable classification code according to NCCI’s <b>Basic Manual</b> rules
Manual/Charged Rate	Report zeros
Estimated Exposure Amount	Report zeros
Estimated Premium Amount	Report zeros

\*Statistical Code 0990—Balance to Minimum Premium and Statistical Code 0900—Expense Constant may also be reported with their premium amounts on the Exposure Record.

New Data Grade 9 Edit 0037-19: Statistical Code 0990—Balance to Minimum Premium reported on more than one Exposure Record.

A policy must have at least one classification code for NCCI to derive the governing class code for POC purposes. You will encounter an edit for no valid nonstatistical exposure records, which may cause POC compliance issues.



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Please remember that Statistical Code 1111 for No Exposure is not allowed to be reported in Policy Data.

### Classification Code on an “If Any” Basis

When your policy has exposure, but one or more class codes are on an “If Any” basis, then the reporting rules are the same as noted above.

#### Classification Code “If Any”

Exposure Record (Record Type Code 05)	
Data Element Name	Reporting Instructions
Classification Code	Report the applicable classification code according to the NCCI <b>Basic Manual</b> rules
Manual/Charged Rate	Report zeros
Estimated Exposure Amount	Report zeros
Estimated Premium Amount	Report zeros

### Chapter 7: Deductible Programs

A deductible program is an optional feature of a policy. The insured agrees to pay or is responsible for a portion of the loss up to a stated threshold amount.

When a claim occurs:

- The insurer pays the entire loss
- Then the insured reimburses the insurer up to the deductible amount

Deductible programs and amounts will vary by state. They are either filed by NCCI, which are outlined in NCCI's **Basic Manual**, or independently filed by the insurer.

Insureds may opt for deductible programs to receive a premium credit or opt for a program that reduces the losses in the calculation of experience rating.



## Data Now Program (DNP) Advanced Policy Reporting Topics

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### Chapter 8: Reporting Deductible Data in Policy Data

When a policy has a deductible, you must report a Deductible Endorsement Record—Record Type 43 for each state on the policy.

Report the endorsement number in either the Endorsement Number field or the Carrier Version Identifier field.

- If reporting the Endorsement Number field, you would report either:
  - NCCI's filed countrywide endorsement, which is WC000603, or an endorsement number approved by a specific jurisdiction
  - OR report a carrier-filed endorsement number in the Carrier Version Identifier

One or the other must be reported. You will receive Data Grade 4 Edit 0066-09 if both the Endorsement Number field and Carrier Version Identifier field are blank on a Record Type 43.

#### Losses Subject to Deductible Codes

Code	Description
00	No Deductible
01	Medical Losses Only
02	Indemnity Losses Only
03	Medical and Indemnity Losses

A Data Grade 8 Edit 0053-02 will be generated if the Deductible Percent, Deductible Amount Per Claim/Accident, and/or Deductible Aggregate Amounts are reported with dollar amounts populated and the Losses Subject to Deductible Code is 00 for No Deductible.

#### Basis of Deductible Calculation Codes

Code	Description
00	No Deductible
01	Per Claim Deductible Amount
02	Per Accident Deductible Amount
03	Per Policy Deductible Aggregate Limit
04	Percent of Claim Cost
05	Percent of Premium
06	Coinurance Only Percent With Per Claim Amount Limit
07	Coinurance Percent With Per Claim Deductible Amount and Coinurance Limit
08	Coinurance Percent With Per Accident Deductible Amount and Coinurance Limit
09	Per Accident Deductible Amount With Per Policy



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10	Per Claim Deductible Amount With Per Policy Deductible Aggregate Limit
11	Coinsurance Percent With Per Claim Deductible Amount Limit With Per Policy Aggregate Limit
12	Variable-deductible programs not otherwise defined.
13	Negotiated

Data Grade 8 Edit 0056-02 will be generated if Deductible Percent, Deductible Amount Per Claim/Accident, and/or Deductible Aggregate Amounts are reported with dollar amounts populated and the Basis of Deductible Calculation Code is 00 for No Deductible.

### Deductible Endorsement Record—Record Type 43

Field Title	Class	Position	Note
Deductible Percentage	N	75-76	Should be populated when the Basis is 04 for Percent of Claim Cost
Deductible Amount per Claim/Accident	N	77-85	Should be populated when the Basis is 01 or 02 for Per Claim or Per Accident
Deductible Amount - Aggregate	N	86-94	Should be populated when the Basis is 03 for Per Policy Aggregate Limit
Endorsement Effective Date	N	289-294	YYMMDD

Data Grade 8 Edits 0052-01 and 0054-01: If Deductible Percent or Deductible Amount Per Claim/Accident fields are not populated with numeric values.



## Exposure Record—Record Type 05

Field Title	Class	Position	Note
Classification Code	N	51–54	Use applicable statistical code

Statistical Code	Phraseology
9664	Deductible Reporting (Subject to Experience Rating)
9663	Deductible Reporting (Not Subject to Experience Rating)
9657	Deductible Reporting (Not Part of Standard Premium)

The deductible premium codes apply to NCCI-filed programs and insurer filed programs.

### Exercise—Deductible Endorsement Record Reporting

A policy is written with a \$1,000 per accident deductible for Medical and Indemnity Losses with premium credit subject to experience rating.

What would be the Losses Subject to Deductible Code?

- 1) 01—Medical Losses Only
- 2) 02—Indemnity Losses Only
- 3) 03—Medical and Indemnity Losses

What would be the Basis of Deductible Calculation Code?

- 1) 01—Per Claim
- 2) 03—Per Policy Aggregate Limit
- 3) 00—No Deductible
- 4) 02—Per Accident

What WCPOLS record would be submitted to report these values? Record Type 43—the Deductible Endorsement Record.



## Chapter 9: Per Capita Exposure

### Per Capita Exposure

- Uses the number of workers rather than payroll to measure exposure
  - Classification Code 0908—Domestic Workers—Residences—Part-Time
  - Classification Code 0913—Domestic Workers—Residences—Full-Time

#### 0908 Per Capita Exposure

- Code 0908 is assigned to domestic workers who work 20\* hours or less per workweek
- Premium is based on the estimated aggregate (total) time of all occasional domestic workers employed during the policy period
- Apply an additional per capita charge to any remainder less than 20 hours or less per workweek

\*CT state exception—26 hours or less per workweek.

### 0908 Per Capita Example

Reported through WCPOLS:

Florida Worker	Hours Worked in Week	Per Capita Charge
1	10	1
1	15	1
Total 2 Workers	Total 25 hours	Total 2 Per Capita

000000000200



## Data Now Program (DNP) Advanced Policy Reporting Topics

### 0908 Per Capita Example

Adding the 0908 Exposure Record fields in **PDC**:

State FL-09	Class Code 0908	Expos Act/Expos Cov 01 - STATE ACT OF ▾	Expos Prd Eff Dt 09/10/25	Pol Chng Eff Dt mm/dd/yy	Pol Chng Expir Dt mm/dd/yy
Est Expos 200	Man/Chrgd Rt 000179.0000	Calculate Premium	Est Prem Amt 358		

### 0913 Per Capita Exposure

- Code 0913 is assigned to domestic workers who work more than 20 hours per workweek
- Premium is based on the estimated number of full-time domestic workers employed during the policy period

### 0913 Per Capita Example

One full-time domestic worker who works the full policy period would be reported as 1 per capita charge

The Exposure Amount is reported through WCPOLS with an assumed decimal, as such:

000000000100



## 0913 Prorated Per Capita Exposure

- The per capita premium for Code 0913 must be prorated if:
  - Additional full-time domestic workers are employed during the policy period, or
  - Some full-time domestic workers are no longer employed and are not replaced during the policy period
- Each pro-rata portion of the per capita rate is based on the period of employment during the policy period; however, each pro-rata portion cannot be less than 25%

000000000025

## 0913 Prorated Per Capita Exposure Example

One seasonal domestic worker who works for 3 months of the policy period:

Adding the 0913 Exposure Record fields in **PDC**:

State FL-09	Class Code 0913	Expos Act/Expos Cov	Expos Prd Eff Dt 09/10/25	Pol Chng Eff Dt mm/dd/yy	Pol Chng Expir Dt mm/dd/yy
Est Expos 25	Man/Chrgd Rt 000469.0000	Calculate Premium	Est Prem Amt 117		



## Chapter 10: Policy Data Address Reporting

Address types applicable to NCCI Policy Data reporting:

### Policy Data Address Reporting

Address Type Code	Address Type Name	Used in POC
1	Mailing Address of Insured	✓
2	Location of Operation's Address	✓
3	Address of Insurer Issuing/ Servicing Office	
5	Producer Address	
6	No Specific Location	✓

Address Type Code 1

- Only one Address Record with Address Type Code 1 must be reported for all full policy transactions

Address Type Code 2

- All other workplaces not reported as the insured mailing address record

Address Type Code 6

- Reported when there is no physical location for an insured (employer) operating in a state covered on the policy or when all workers are remote in that same state
- If this code is submitted, the Address Structure Code, Address-Street, Address-City, Address-State, and Address-ZIP Code fields are not applicable and should be reported with blanks
- If there is no physical location in a state and all workers are remote in that state:
  - Report Address Type 6 if the state accepts
  - If not, report out-of-state address on Address Type 2 linked to that state
- Do not report:
  - Remote worker home addresses
  - Multiple Address Type 6 or Address Type 2 records for the same employer in the same state



## Valid Addresses

- All addresses reported for employers with a physical location must be valid. Some examples of invalid addresses being reported in the Address—Street field on the WCPOLS Address Record—Record Type 03 are:
  - Various
  - Location of Operations

Data Grade 8 Edit 0004-10: A Type of Address 2 (Location) was reported with an invalid value; “Various Locations,” for example.

## Chapter 11: Federal Reporting Compliance Service

NCCI has been electronically delivering your USL&HW Act, Federal Mine Safety and Health Act, and Defense Base Act coverage to the US Department of Labor since 2010.

**USL&HW Act Criteria:** At least one federal endorsement number must be reported on the Endorsement Identification Record—Record Type Code 07 in WCPOLS.

Endorsement Number	Endorsement Name
WC000101	Defense Base Act Coverage Endorsement
WC000106	Longshore and Harbor Workers' Compensation Act Coverage Endorsement
WC000108	<u>Nonappropriated Fund Instrumentalities Act Coverage Endorsement</u>
WC000109	Outer Continental Shelf Lands Act Coverage Endorsement

- Exposure Act/Exposure Coverage Code
  - 02 = USL&HW F-Classes or USL&HW Coverage on Non-F-Classes
  - 08 = Coverage Under USL&HW Act for Oil, Gas or Other Mineral Operations on or Over Water
- AND/OR qualifying class code or statistical code (list of codes can be found in NCCI's *Policy and Proof of Coverage Reporting Guidebook*)

**Federal Mine Safety and Health Act Criteria:** Federal endorsement number must be reported on the Endorsement Identification Record—Record Type Code 07 in WCPOLS.



## Data Now Program (DNP) Advanced Policy Reporting Topics

Endorsement Number	Endorsement Name
WC000102	Federal Mine Safety and Health Act Coverage Endorsement

- Exposure Act/Exposure Coverage Code
  - 01 = State Act or Federal Act Excluding USL&HW and Federal Mine Safety and Health Act
  - 03 = Federal Mine Safety and Health Act Only
  - 04 = Federal Mine Safety and Health Act and the State Act
- AND/OR qualifying class code or statistical code (list of codes can be found in NCCI's ***Policy and Proof of Coverage Reporting Guidebook***)

### Defense Base Act Criteria:

- Specialized foreign workers compensation coverage
- Employees working outside of the United States
- Not standard workers compensation
- Special federally approved format

## Chapter 12: Policy Reports

NCCI creates policy reports to communicate the results of the policy editing process. Policy reports provide key details about the status of policy submissions, rejections, and errors that may require corrective action. You can see a listing of the policy reports in the ***Policy and POC Reporting Guidebook*** in the **Manuals Library** on [ncci.com](http://ncci.com). It contains a table that provides the policy report names, descriptions, and how to use the reports.

We have a Data Reports Guide on [ncci.com](http://ncci.com). From the home page, click **Data Reporting** and then look under the RESOURCES section.

Customers will receive an email notification for most NCCI-generated reports. Once you receive this notification, you can access your reports from the ***Policy Data Collection*** tool using the ***Data Reports*** feature.

The screenshot shows the NCCI Data Reports interface. At the top, there is a navigation bar with the NCCI logo, a search bar, and links for Contact Us, Log Out, and My Profile. The main content area is titled "Policy - 45856 - NCCI TRAINING COMPANY". Below this, there are three buttons: "NCCI Generated" (highlighted in yellow), "Customer Generated", and "My Queue". A dropdown menu labeled "Reports" with the sub-option "Please select a Report" is visible. The overall layout is clean and professional, typical of a web-based reporting system.



## Data Now Program (DNP) Advanced Policy Reporting Topics

### NCCI-Generated Reports

Reports — Please select a Report —

— Please select a Report —

- Assigned Risk Binder Number Report
- IAIABC POC Coverage Provider Accepted Report
- IAIABC POC Coverage Provider Monthly Outstanding Reject Report
- IAIABC POC Coverage Provider Reject & Error Report
- Monthly Outstanding Noncompliance Report
- Noncompliance/Compliance Reject Report
- Policy Certification Submission Results Report
- Policy Daily Submission Results Report
- Policy Monthly Outstanding Data Grade 7 Report
- Policy Pre-Edit Service Submission Results Report
- Policy Submission Results Report

### Customer-Generated Policy Data Reports

Reports — Please select a Report —

— Please select a Report —

- POC Transaction Report
- Policy Reject and Error Report
- Policy Risk ID Report



## Data Now Program (DNP) Advanced Policy Reporting Topics

### Policy Edit Matrices

# Policy Data Edit Matrices

The screenshot shows the NCCI website's homepage. At the top, there's a navigation bar with links for Contact Us, Products, About NCCI, Learn@NCCI, Log In, and My Profile. The main content area features a banner for the 'Financial Data Collection Tool—Enhanced Homepage' with a photo of a man working on a laptop. Below the banner, there are several sections: 'GENERAL' (listing Policy and POC, Unit Statistical Data, Financial Calls, Indemnity Data Call, Detailed Claim Information, Medical Data Call, and Pool Data); 'PRODUCTS' (listing Circulars, Class Look-Up, Data Manager Dashboard, Data Reports, Data Transfer via the Internet, NCCI Atlas, Policy Data Collection, Proof of Coverage Inquiry, Riskworkstation, State Insight, and Take-Out Credit Program (TOC)); 'RESOURCES' (listing Proof of Coverage State Guide, Professional Employer Organizations (PEO) - Guide to State-Specific Requirements, Take-Out Credit Program, Policy Edit Matrix, and Professional Employee Organizations (PEO)); 'LEARNING CENTER' (listing Policy and POC Module (13 courses)); and 'PUBLICATIONS / REPORTS' (listing Policy Data Collection Tool User's Guide (PDF)).

## Policy Data Edit Matrices

**Policy and Proof of Coverage Reporting Guidebook**

**Policy Edit Matrix—Production**

The Policy Edit Matrix—Production lists all edits currently applied to your Policy Data submissions and includes details such as Edit Number, Edit Message, and Data Field applicability. NCCI provides updates to the Policy Edit Matrix—Production to include the most current information on NCCI's policy editing. Use the matrix when addressing edits identified in your Policy Data reports or in the **Policy Data Collection** tool.

Access the Policy Edit Matrix—Production:

- [Microsoft® Word \(Downloadable Version\)](#)
- [PDF Format \(Viewable Version\)](#)

**Policy Edit Matrix—Future Enhancements**

The Policy Edit Matrix—Future Enhancements lists all edits scheduled for future implementation and includes details such as Edit Number, Edit Message, and Data Field applicability. It provides lead time and projected implementation dates for planned changes to policy editing.

Access the Policy Edit Matrix—Future Enhancements:

- [Microsoft® Word \(Downloadable Version\)](#)
- [PDF Format \(Viewable Version\)](#)

**Policy Edit Matrix—Change Tracking Guide**

PDF
<a href="#">Issued 10/21/2024—Current PDF</a>
<a href="#">Issued 09/17/2024</a>



## Data Now Program (DNP) Advanced Policy Reporting Topics

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### NCCI Resources:

- ***Policy and Proof of Coverage Reporting Guidebook***
- ***Data Reports***
- Policy Data Edit Matrices

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