Data Now Program (DNP)

# Effective Policy Reporting for POC

## Key Takeaways

Understand how your Policy Data is used for the Proof of Coverage (POC) process and delivered to the POC states.

## Chapter 1: Policy Editing and POC Impact

### WCPOLS Record Types Used in POC

Policy Data is reported to NCCI in the WCPOLS format. The POC process uses seven different records to create a transaction:

- Header Record—Used for many of the policy level demographic data and the Agent's Name
- Name and Address Records—Linked Names and Addresses create the Employer records for POC
- State Premium and Exposure Records—POC is only created when a state premium record is reported for the state on the policy
  - The Exposure Record must be reported in order for the state premium to not reject
  - POC only uses the exposure to produce the Governing Class Code
- Endorsement Identification Record—The only endorsement reported on the Endorsement Identification Record that is used for POC is the Include/Exclude Corporate Officers endorsement
- Deductible Endorsement Record—The Deductible Endorsement Record is being used by more and more states with an emphasis on getting data for large deductible policies

### NCCI Policy Editing and POC Impacts

When the Policy Data is reported, NCCI applies edits that are broken down by data grade

- Data Grades 4, 6, and 7—there was an error, but the data was accepted
  - Will be used for POC
- Data Grades 8 and 9—reject data grades
  - Data is not used for POC
  - Data Grade 8 means a single record was rejected
  - Data Grade 9 means the entire transaction was rejected

A policy edit can lead to a POC reject

- Impact for employer:
  - Employer in noncompliance—can lead to a stop work order from the state
  - Employer can be charged compliance fines
- Impact for carrier:
  - May be in timeliness reporting fines, depending on how long it takes the carrier to fix the data

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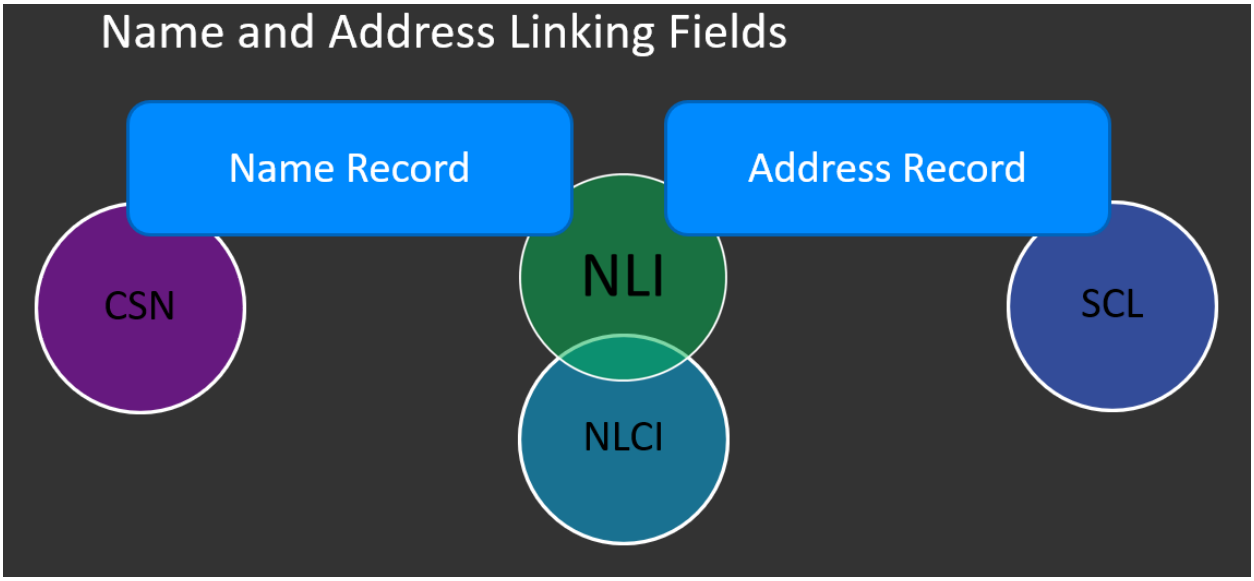
## Chapter 2: Reporting Names and Addresses

An employer for POC is a linked Name and Address Record.




Link the Name and Address Records by reporting the same value in the Name Link Identifier and the Name Link Counter Identifier on both records.

- Name Link Identifier:
  - A 3-digit field and the primary insured name and address should always be reported as 001
- Name Link Counter Identifier:
  - Used to accommodate policies with more than 1000 names, usually large PEO policies
  - Should be reported as 00 on any policy where there are less than 1000 names.

Both the Name Link Identifier and the Name Link Counter Identifier need to match on both records to link them and to create an employer.

- Continuation Sequence Number:
  - Only reported on the Name Record
  - Used to link multiple Name Records together when an employer has multiple names with different FEINs
  - Is also used on the rare occasion when the name is more than 90 bytes
  - Employers reported on just one Name Record will always have 001 reported in this field
- State Code Link:
  - Only reported on the Address Record
  - It links the employer to the POC jurisdiction where you want the employer reported
  - Used mostly for the Address Type 6 record that does not have a reported state abbreviation
  - Also important for the Address Type 2 record when reporting an out-of-state address

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## Best Practices for Name and Address Reporting

- Report one name per record when each part of the name has a different FEIN
- Report the same linking fields for names and addresses throughout the life of the policy

## Chapter 3: Advanced Name and Address Reporting

What name should you report?

- WCIO = Report the name of the insured that corresponds to the Type of Name Code reported in position 48
- IAIABC = Silent
- NCCI = Only one name is to be reported per Name Record

For proof of coverage, it really comes down to one thing: What does the jurisdiction need?

Jurisdictions just want to be able to find the employer for:

- Claims processing
- Compliance

Employees may not know the correct name of their employer in the event of an injury. Are you reporting all the employer names for all the employees covered on a policy? Are those employers being reported consistently from one policy year to another?

When the names and addresses are improperly linked or inconsistently reported, it can lead to unreported coverage or improperly reported coverage which may lead to fines.

Name and FEIN are only reported to state when an address is linked to the name and to the state.

**Name Record Linking Fields**

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|

**Address Record Linking Fields**

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|

Acronym Legend:

NLCI = Name Link Counter Identifier

NLI = Name Link Identifier

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CSN = Continuation Sequence Number

Name = Insured or Employer Name

FEIN = Insured or Employer Federal Employer Identification Number

PCED = Policy Change Effective Date

PCXD = Policy Change Expiration Date

Type = Address Type Code

1 = Mailing Address, 2 = Location of Operation Address, 6 = No Physical Location

SCL = State Code Link

When NCCI processes a New or Renewal transaction, we don't look at the Policy Change Effective or Expiration Dates, so even if you try to populate these fields on the transaction, they will be ignored and not used.

The most important thing to take from this processing rule is, if you are trying to report an employer with a midterm effective date, you cannot report that employer on the establishing transaction. It must be reported as an add on a subsequent full policy replacement.

**Unreported Coverage**

Here is one name and one address operating in Georgia. Even though we will not display it here, let's keep in mind that proof of coverage requires a state premium record to be reported for each state that you want proof of coverage reported to. So, in this case, we would also be reporting a Georgia state premium and exposure record.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 001 | JOSIE INC | 845845845 | 000000 | 000000 |
| | | | | | | |
| | | | | | | |

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 1 | 5 WEST ST, ATLANTA GA | 10 | 000000 | 000000 |
| | | | | | | |
| | | | | | | |

We always start with NLI 001 and CSN 001. The only required address is the mailing address and since that is the only address for the policy, it must be reported as Address Type 1.

But what if JOSIE INC is doing business as JOSIES HAT SHOP in Georgia? If the Doing Business As (DBA) is not reported on the policy, that coverage is missing. If an employee gets hurt working in the store, do you think they will say they were working at Josie Inc or Josies Hat Shop? That is why the DBA is so

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important to report, as not reporting it could lead to a claim not being handled in a timely fashion. Let's add the DBA.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 001 | JOSIE INC | 845845845 | 000000 | 000000 |
| 00 | 001 | 002 | DBA JOSIES HAT SHOP | 845845845 | 000000 | 000000 |
| | | | | | | |

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 1 | 5 WEST ST, ATLANTA GA | 10 | 000000 | 000000 |
| | | | | | | |
| | | | | | | |

With only one address, we can report the DBA with the same NLI and NLCI with a different CSN.

Since we reported the same linking fields on the Name and Address Record, the employer will be reported for Georgia. But what if the employer also crosses the border into Florida every once in a while, and works there? Maybe they have some travelling salespeople? Well, we would also report a Florida state premium record and exposure record, but if we do not link an Address Record to the state of Florida, coverage will be incorrectly reported. We must always report at least one Address Record for each state where you want coverage to be reported.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 001 | JOSIE INC | 845845845 | 000000 | 000000 |
| 00 | 001 | 002 | DBA JOSIES HAT SHOP | 845845845 | 000000 | 000000 |
| | | | | | | |

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 1 | 5 WEST ST, ATLANTA GA | 10 | 000000 | 000000 |
| 00 | 001 | 6 | | 09 | 000000 | 000000 |
| | | | | | | |

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For Florida, if there is no address in the jurisdiction, report an Address Type 6. The Address Type 6 must be reported with the correct state code link to generate the employer record. If you do not link at least one address for each name that operates in that state, you have unreported coverage.

The state code link does not apply to the mailing address. The mailing address will only generate an employer record for the state reported in the state abbreviation if that state has reported state premium. This makes it critical to report that out of state address or Address Type 6 when the mailing address has an out-of-state address.

**Improperly Reported Coverage**

Let's say we have an insured, Roguens Inc, with two different DBAs. Roguens Shoes and Roguens Socks. How do we report those names? One way to report them is like this, with the insured name and DBA on the same record.

NCCI recommends reporting one name per record. And no matter which way you report the names, remember to be consistent from one year to the next. We will stick with the one name per record rule here, because that is NCCI's best practice.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| | | | ROGUENS INC | | 000000 | 000000 |
| | | | DBA ROGUENS SHOES | | 000000 | 000000 |
| | | | DBA ROGUENS SOCKS | | 000000 | 000000 |

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|
| | | | | | | |
| | | | | | | |
| | | | | | | |

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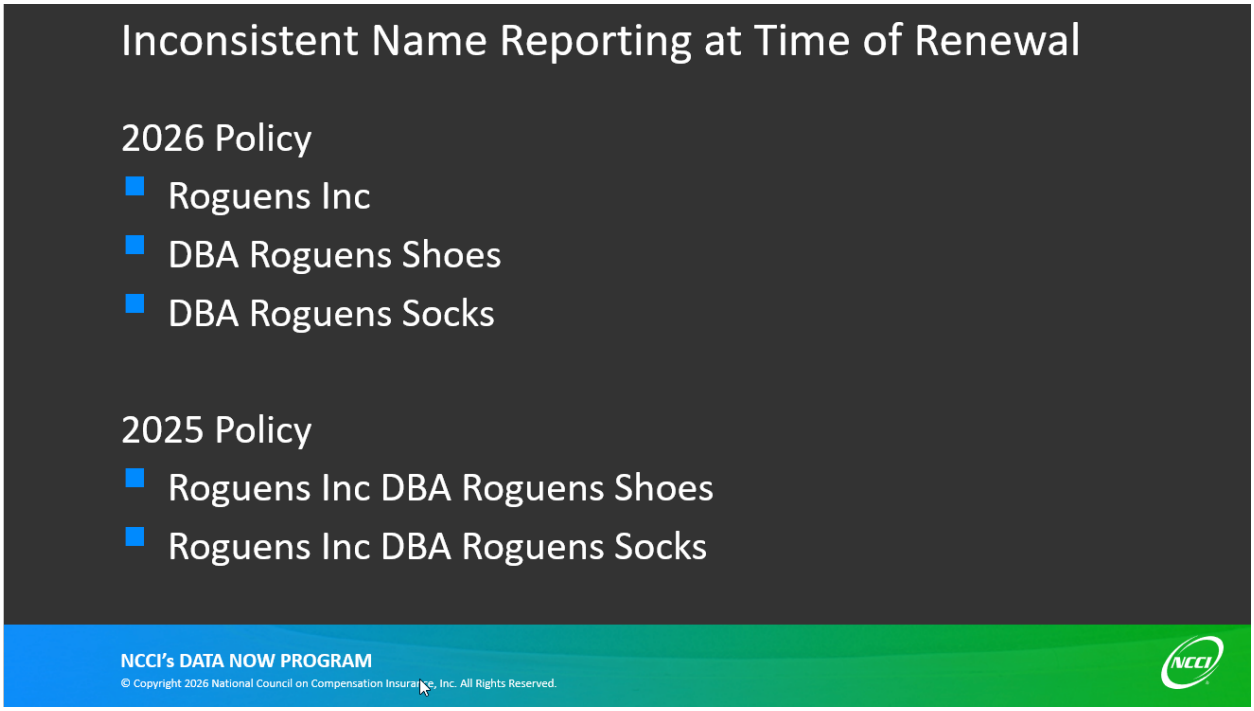


If you change how the names are reported on the renewal from what was previously reported, you create coverage issues for the jurisdictions that require manual intervention.

The POC state may be looking for coverage for three missing employers on the 2026 renewal because the previously reported names no longer exist.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| | | | ROGUENS INC | 456456456 | 000000 | 000000 |
| | | | DBA ROGUENS SHOES | 456456456 | 000000 | 000000 |
| | | | DBA ROGUENS SOCKS | 456456456 | 000000 | 000000 |

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|
| | | | | | | |
| | | | | | | |
| | | | | | | |

Usually, a DBA has the same FEIN as the insured, so all three of these records would be reported with the same FEIN.

If one of the names had a different FEIN, then the only way to report that FEIN is to report the name on a separate record, so keep that in mind when reporting names and FEINs. But here, we have one FEIN for all the names, so reporting one name per record is not required, although still recommended.

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Where do these employers operate? Where they operate is as important as who they are when determining the correct linking fields to report.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 001 | ROGUENS INC | 456456456 | 000000 | 000000 |
| | | | DBA ROGUENS SHOES | 456456456 | 000000 | 000000 |
| | | | DBA ROGUENS SOCKS | 456456456 | 000000 | 000000 |

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|
| | | 1 | PO BOX 12 ORLANDO | | 000000 | 000000 |
| | | 2 | 1 MAIN ST BOCA RATON | | 000000 | 000000 |
| | | 2 | 10 SOUTH ST MIAMI | | 000000 | 000000 |

For our example, there are three addresses. The mailing address is a PO BOX, and there are two physical addresses that employees work at.

How do we link the names and addresses? Do all the employees work at all the addresses? If they do, then we can use one name link identifier and link them all together like this.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 001 | ROGUENS INC | 456456456 | 000000 | 000000 |
| 00 | 001 | 002 | DBA ROGUENS SHOES | 456456456 | 000000 | 000000 |
| 00 | 001 | 003 | DBA ROGUENS SOCKS | 456456456 | 000000 | 000000 |

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 1 | PO BOX 12 ORLANDO | | 000000 | 000000 |
| 00 | 001 | 2 | 1 MAIN ST BOCA RATON | | 000000 | 000000 |
| 00 | 001 | 2 | 10 SOUTH ST MIAMI | | 000000 | 000000 |

When we link all the names to all the addresses, we will generate an employer record for each combination. To figure out how many employer records we will report to Florida if we report our Policy Data like this, we multiply the number of names to the number of linked addresses, and in this case, we would report 9 employer records to Florida. Reporting like this will not trigger any Policy Data grade edits. But is it correct reporting?

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Let's think about this for a minute. What if Roguens Shoes was located in Boca Raton and Roguens Socks was located in Miami? It is unlikely that an employee in Miami is also working at a store in Boca Raton, and doubtful that every employee is going to the PO BOX in Orlando to pick up mail.

In this scenario, we would not want to report just one name link identifier and link all the names and addresses together. We need to report a separate name link identifier for each location, and then properly link the names to each address, depending on which employer is operating at which address.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 001 | ROGUENS INC | 456456456 | 000000 | 000000 |
| 00 | 002 | 001 | DBA ROGUENS SHOES | 456456456 | 000000 | 000000 |
| 00 | 003 | 001 | DBA ROGUENS SOCKS | 456456456 | 000000 | 000000 |

| NLCI | NLI | Type | Address | SCL | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 1 | PO BOX 12 | 09 | 000000 | 000000 |
| 00 | 002 | 2 | 1 MAIN ST BOCA RATON | 09 | 000000 | 000000 |
| 00 | 003 | 2 | 10 SOUTH ST MIAMI | 09 | 000000 | 000000 |

Here we have the same exact number of records being reported on the policy, but since each name is only linked to one address, this policy will only generate 3 employers for the state, not 9.

Reporting like this, Roguens Inc is only going to be reported linked to the PO BOX, and it is very possible that it needs to be linked to the location of operations as well. But if it has its own name link identifier, how would we link them correctly?

ROGUENS INC would need to be reported linked to each address. This would be the correct way to report the names to generate the correct employers for the state.

It is just as important to consider where the employees work as what the FEIN is for the name.

And it is just as important to be consistent on the Renewal as to not create missing coverage issues. For example. If we reported the 2025 policy like this.

| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 001 | ROGUENS INC | 456456456 | 000000 | 000000 |
| 00 | 002 | 001 | ROGUENS INC | 456456456 | 000000 | 000000 |
| 00 | 002 | 002 | DBA ROGUENS SHOES | 456456456 | 000000 | 000000 |
| 00 | 003 | 001 | ROGUENS INC | 456456456 | 000000 | 000000 |
| 00 | 003 | 002 | DBA ROGUENS SOCKS | 456456456 | 000000 | 000000 |

And then reported the 2026 renewal like this:

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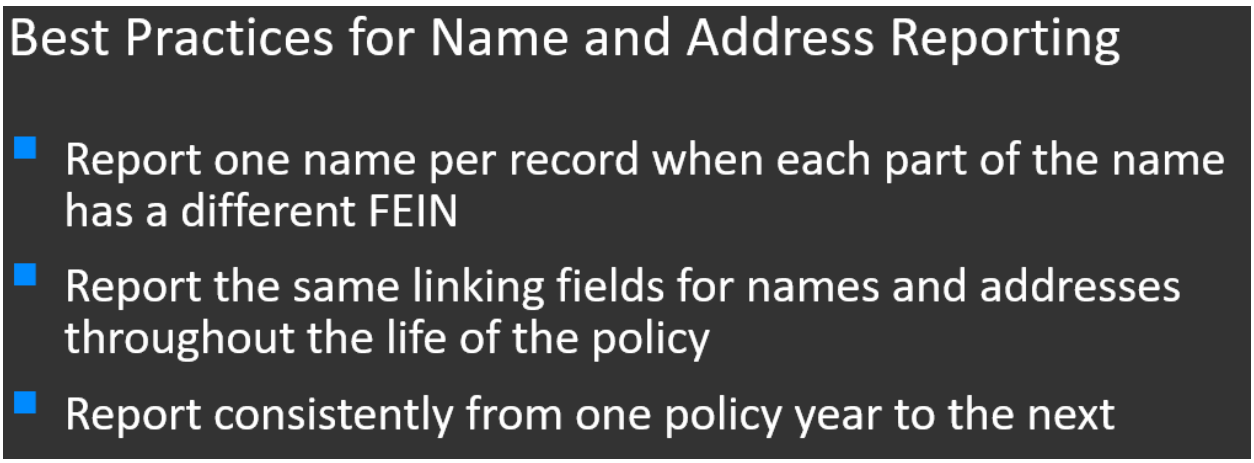
| NLCI | NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|---|
| 00 | 001 | 001 | ROGUENS INC | 456456456 | 000000 | 000000 |
| 00 | 002 | 001 | ROGUENS INC DBA ROGUENS SHOES | 456456456 | 000000 | 000000 |
| 00 | 003 | 001 | ROGUENS INC DBA ROGUENS SOCKS | 456456456 | 000000 | 000000 |

We just created a coverage issue for the state because the names do not match what was previously reported. If they are looking for coverage for DBA ROGUENS SOCKS, it would require manual intervention to figure this out. So, when a name is missing from the renewal that was previously reported, it could trigger an investigation for no coverage.




## Chapter 4: Proof of Coverage Process

### Timing

The POC process runs Monday through Friday at 1:00 a.m. and reports the data submitted to NCCI on the previous day to the states. Monday's file includes all the data reported Friday through Sunday.

### IAIABC POC Record Types

POC data is transactional—the POC process must determine what changed from one transaction to the other to report the correct transaction to the state in these two record types:

- Insured Record (PC1)—contains the policy level and transaction level information along with the Primary Insured information:
  - PC1 Elements:
    - Carrier Information
    - Policy Number
    - Policy Effective Date

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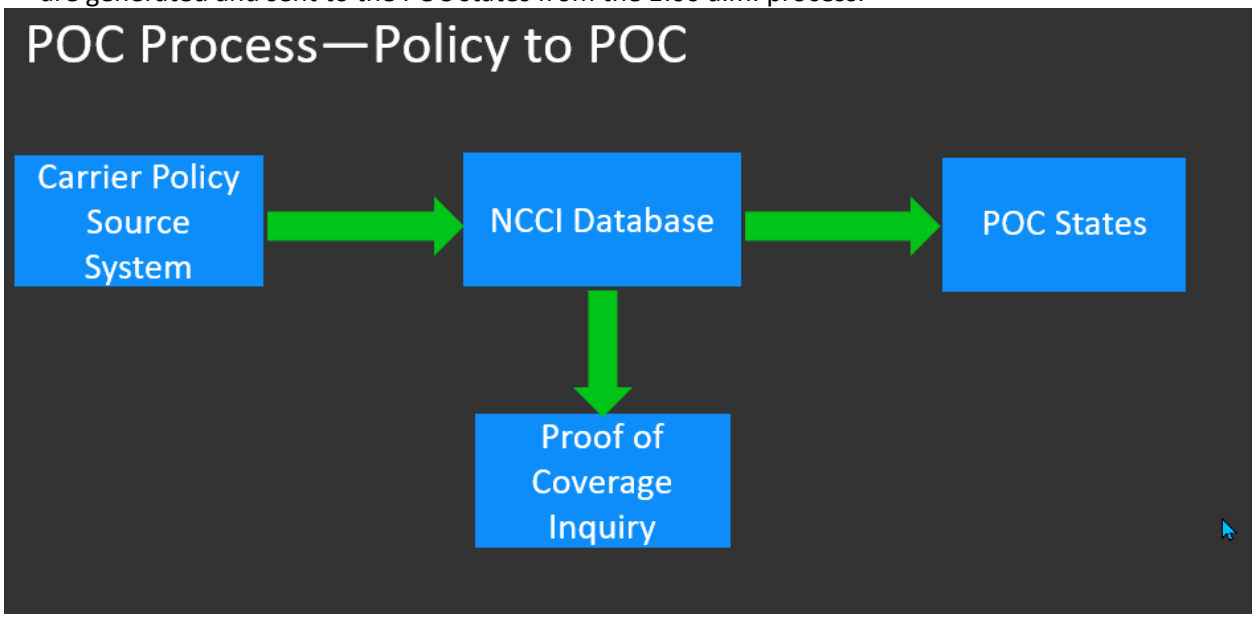
    - Primary Insured
    - Insured Demographics
    - Agent Information
    - Transaction Type
    - Transaction Effective Date
- Employer Record (PC2)—contains the employer data for each employer reported for the state:
    - PC2 Elements:
        - Employer Name
        - Employer FEIN
        - Employer Address
        - Industry Code
        - UI Number
        - Number of Employees
        - Legal Nature Code
        - PEO/Client Code

## POC Process—Policy to POC

- Begins with the carrier's policy source system
- NCCI Database—the Policy Data is reported to NCCI in the WCPOLS format. This is when the data receives a data grade and NCCI edit reports are available for the carrier.
- The accepted data is viewable in POC Inquiry, which is a tool available to all the POC states that search the NCCI database. The POC rules apply to the Policy Data in POC Inquiry and to the files that are generated and sent to the POC states from the 1:00 a.m. process.




## POC Process—Acknowledgment to Reject and Error Report

- Several states provide an acknowledgment file back to NCCI to let us know if they accepted or rejected the data.
- Acknowledgment files are processed Monday through Friday at 3:00 p.m.

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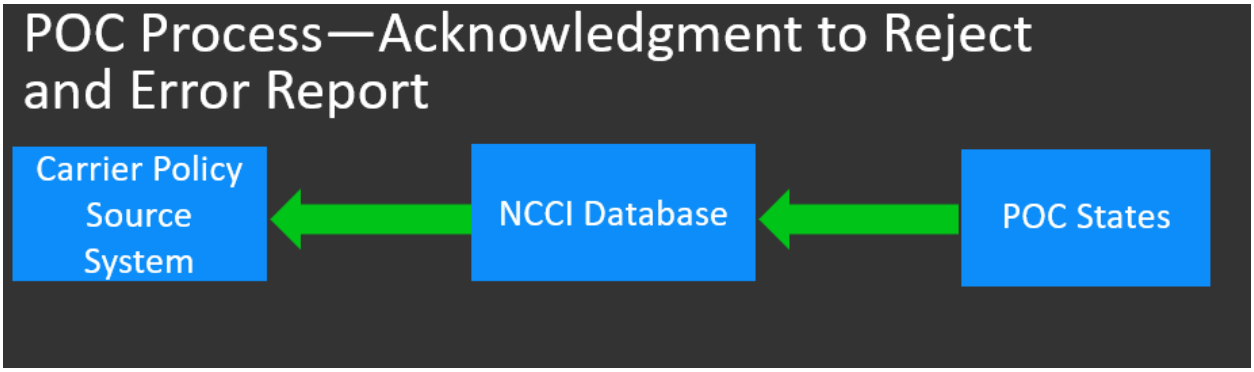
- NCCI converts that raw data into the IAIABC Reject and Error Report and the Accepted Report.
- Reports are available via the PDC tool for the data provider to help correct the data. Any changes are reported in the WCPOLS format, and the process begins all over again.




**Note:** There is a bit of a delay from when the Policy Data is reported to when NCCI processes the state's acknowledgment files.

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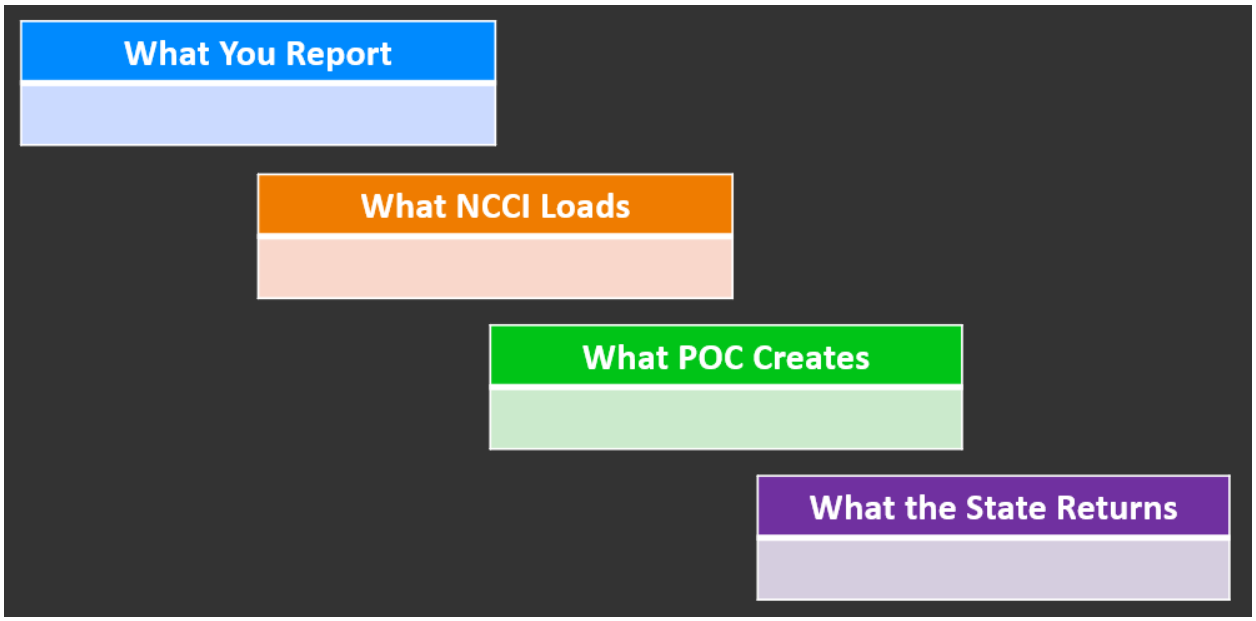
# Chapter 5: Policy Reporting Scenarios

Color coded tables are used for the following scenarios.




## Scenario 1: Establishing Coverage

- Employers on policy—Sandwich Inc. and Soup Inc.
- State—Florida
- Policy Effective Date—01/01/26

**What You Report**

1
2
3
4

| NLI | NLCI | CSN | Name | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 00 | 001 | Sandwich Inc | 000000 | 000000 |
| 002 | 00 | 001 | Soup Inc | 000000 | 000000 |

| NLI | NLCI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|---|
| 001 | 00 | 09 | 1 Maple St | 1 | 000000 | 000000 |
| 002 | 00 | 09 | 10 Syrup St | 2 | 000000 | 000000 |

| State Code | Add/Delete | | PCED | PCXD |
|---|---|---|---|---|
| 09 | | | 000000 | 000000 |

1. Report Sandwich Inc as the primary insured by assigning Name Link Identifier 001 to the
   a. Name Record
   b. Address Type 1 Mailing Address Record

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2. Assign Name Link Identifier 002 to the additional insured
3. Because there are only two employers, report 00 in the Name Link Counter Identifier
4. Report a Florida State Premium record and exposure record on the policy to generate POC

**What NCCI Loads**

NCCI's policy database stores the data on separate tables.

| 4 | | | | 1 | 2 | 3 | 3 |
|---|---|---|---|---|---|---|---|
| **Flag** | **NLI** | **CSN** | **Name** | **NED** | **NXD** | **PCED** | **PCXD** |
| N | 001 | 001 | SANDWICH INC | 01/01/26 | | | |
| N | 002 | 001 | SOUP INC | 01/01/26 | | | |

| **Flag** | **NLI** | **SCL** | **Address** | **AED** | **AXD** | **PCED** | **PCXD** |
|---|---|---|---|---|---|---|---|
| N | 001 | 09 | 1 MAPLE ST | 01/01/26 | | | |
| N | 002 | 09 | 10 SYRUP ST | 01/01/26 | | | |

| **Flag** | **State** | | **SED** | **SXD** | **PCED** | **PCXD** |
|---|---|---|---|---|---|---|
| N | 09 | | 01/01/26 | | | |

1. Set Effective Dates to Policy Effective Date (Name Effective Date, Address Effective Date, and State Effective Date)
2. Leave Expiration Dates blank (Name Expiration Date, Address Expiration Date, and State Expiration Date)
   a. These are NCCI-Generated fields when a record is deleted
3. When the Policy Change Effective and Expiration Dates are reported as zeros, they are not stored
4. Flag field indicates current records; N = now

**What POC Creates**

At 1:00 a.m., the POC process runs and creates one transaction with three records.

| | | | | 1 | 2 |
|---|---|---|---|---|---|
| 3 | **Rec Type** | **Name** | **Address** | **Triplicate Code** | **Transaction Effective Date** |
| | PC1 | SANDWICH INC | 1 MAPLE ST | 00/10/01 | 01/01/26 |
| | PC2 | SANDWICH INC | 1 MAPLE ST | | |
| | PC2 | SOUP INC | 10 SYRUP ST | | |

1. The triplicate code tells the state what type of transaction it is.

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a. Only reported on the PC1 record
b. 00 = original transaction
c. 10 = new policy transaction
d. 01 = includes employers with physical locations*
*POC distinguishes employers with physical and no physical locations with different triplicate codes.

2. Transaction Effective Date = Policy Effective Date for new policy transactions
   a. Only reported on the PC1 record
3. Two PC2 records created
   a. Sandwich Inc = primary insured (on PC1) and an employer (on PC2) because the mailing address resides in Florida, so that makes it an employer. The POC Process must create the PC2 record because some states only consider reported PC2 records as employers and also because the PC2 has several additional fields that are not reported on the PC1 like the Industry code and the UI number.
   b. Soup Inc = additional employer

**What the State Returns**

The state returns a transaction accepted (TA) on each record

| Rec Type | Name | Address | Triplicate Code | Transaction Effective Date | ACK CODE |
|---|---|---|---|---|---|
| PC1 | SANDWICH INC | 1 MAPLE ST | 00/10/01 | 01/01/26 | TA |
| PC2 | SANDWICH INC | 1 MAPLE ST | | | TA |
| PC2 | SOUP INC | 10 SYRUP ST | | | TA |

## Scenario 2: Changing Coverage

- Primary name changes from Sandwich Inc to Super Deli Inc
- Change Effective Date—07/01/26

**What You Report**

Full policy replacement transaction

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| NLI | CSN | Name | PCED | PCXD |
|---|---|---|---|---|
| 001 | 001 | Super Deli Inc | 260701 | 000000 |
| 002 | 001 | Soup Inc | 000000 | 000000 |

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 Maple St | 1 | 000000 | 000000 |
| 002 | 09 | 10 Syrup St | 2 | 000000 | 000000 |

1. Report the new name
2. Report the Policy Change Effective Date
3. Report Policy Change Dates as zeros for other records

**What NCCI Loads**

| Flag | NLI | CSN | Name | NED | NXD | PCED | PCXD |
|---|---|---|---|---|---|---|---|
| N | 001 | 001 | SUPER DELI INC | 07/01/26 | | 07/01/26 | |
| N | 002 | 001 | SOUP INC | 01/01/26 | | | |
| Y | 001 | 001 | SANDWICH INC | 01/01/26 | 07/01/26 | | |
| Y | 002 | 001 | SOUP INC | 01/01/26 | | | |

1. Stores the reported Policy Change Effective Date
2. Expires the old primary insured name
3. Updates flags
   a. Original transaction = Y (think of this as yesterday)
   b. New transaction = N

Even though no changes were reported on the addresses or state premium records, NCCI still loads the new records in the database and changes the flags.

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| Flag | NLI | SCL | Address | AED | AXD | PCED | PCXD |
|---|---|---|---|---|---|---|---|
| N | 001 | 09 | 1 MAPLE ST | 01/01/26 | | | |
| N | 002 | 09 | 10 SYRUP ST | 01/01/26 | | | |
| Y | 001 | 09 | 1 MAPLE ST | 01/01/26 | | | |
| Y | 002 | 09 | 10 SYRUP ST | 01/01/26 | | | |

| Flag | State | | ST Eff Dt | ST Exp Dt | PCED | PCXD |
|---|---|---|---|---|---|---|
| N | 09 | | 01/01/26 | | | |
| Y | 09 | | 01/01/26 | | | |

**What POC Creates**

| | Rec Type | Name | Address | Triplicate Code | Transaction Effective Date |
|---|---|---|---|---|---|
| 1 | PC1 | SUPER DELI INC | 1 MAPLE ST | 00/32/84 | 07/01/26 |
| 2 | PC1 | SUPER DELI INC | 1 MAPLE ST | 00/31/54 | 07/01/26 |
| | PC2 | SUPER DELI INC | 1 MAPLE ST | | |
| 3 | PC1 | SUPER DELI INC | 1 MAPLE ST | 00/33/56 | 07/01/26 |
| | PC2 | SANDWICH INC | 1 MAPLE ST | | |

1. Change transaction
   a. Triplicate code indicates
      i. 32 = change
      ii. 84 = insured demographics
2. Add employer transaction
   b. Triplicate code indicates
      iii. 31 = add
      iv. 54 = employer with a physical location
   c. Names updated
3. Delete employer transaction
   d. Triplicate code indicates
      v. 33 = delete

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**What the State Returns**

The state returns a transaction accepted (TA) on each record for all three transactions.

| Rec Type | Name | Address | Triplicate Code | Transaction Effective Date | ACK CODE |
|---|---|---|---|---|---|
| PC1 | SUPER DELI INC | 1 MAPLE ST | 00/32/84 | 07/01/26 | TA |
| PC1 | SUPER DELI INC | 1 MAPLE ST | 00/31/54 | 07/01/26 | TA |
| PC2 | SUPER DELI INC | 1 MAPLE ST | | | TA |
| PC1 | SUPER DELI INC | 1 MAPLE ST | 00/33/56 | 07/01/26 | TA |
| PC2 | SANDWICH INC | 1 MAPLE ST | | | TA |

## Scenario 3: Corrections

**Warning:** Correcting a new policy or renewal policy the same day it is accepted by NCCI may lead to additional rejected POC transactions.

- Policy Effective Date—01/01/2026
- Two employers on policy
- Employers reported without FEINs

**What You Report**

New Policy Transaction

| NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 001 | SUSHI LLC | 000000000 | 000000 | 000000 |
| 002 | 001 | SASHIMI LLC | 000000000 | 000000 | 000000 |

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 ELM ST | 1 | 000000 | 000000 |
| 002 | 09 | 10 OAK LANE | 2 | 000000 | 000000 |

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Full Policy Replacement Transaction

1

| NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 001 | SUSHI LLC | 888555222 | 260101 | 000000 |
| 002 | 001 | SASHIMI LLC | 999666333 | 260101 | 000000 |

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 ELM ST | 1 | 000000 | 000000 |
| 002 | 09 | 10 OAK LANE | 2 | 000000 | 000000 |

1. Updated FEINs

**What NCCI Loads**

NCCI loads both transactions on the same day.

1

| Flag | NLI | CSN | Name | FEIN | NED | NXD | PCED | PCXD |
|---|---|---|---|---|---|---|---|---|
| N | 001 | 001 | SUSHI LLC | 888555222 | 01/01/26 | | 01/01/26 | |
| N | 002 | 001 | SASHIMI LLC | 999666333 | 01/01/26 | | | |
| Y | 001 | 001 | SUSHI LLC | 000000000 | 01/01/26 | | | |
| Y | 002 | 001 | SASHIMI LLC | 000000000 | 01/01/26 | | | |

1. Flags for original transactions changed to “Y”

The Address table is also updated.

| Flag | NLI | SCL | Address | AED | AXD | PCED | PCXD |
|---|---|---|---|---|---|---|---|
| N | 001 | 09 | 1 ELM ST | 01/01/26 | | | |
| N | 002 | 09 | 10 OAK LANE | 01/01/26 | | | |
| Y | 001 | 09 | 1 ELM ST | 01/01/26 | | | |
| Y | 002 | 09 | 10 OAK LANE | 01/01/26 | | | |

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**What POC Creates**

POC creates a new policy transaction.

| Rec Type | Name | FEIN [1] | Address | Triplicate Code | Transaction Effective Dt |
|---|---|---|---|---|---|
| PC1 | SUSHI LLC | 000000000 | 1 ELM ST | 00/10/01 | 01/01/26 |
| PC2 | SUSHI LLC | 000000000 | 1 ELM ST | | |
| PC2 | SASHIMI LLC | 000000000 | 10 OAK LANE | | |

1. The FEINs are zeros.

POC then creates an insured FEIN change transaction.

| | Rec Type | Name | FEIN | Address | Triplicate Code | Transaction Effective Dt |
|---|---|---|---|---|---|---|
| | PC1 | SUSHI LLC | 000000000 | 1 ELM ST | 00/10/01 | 01/01/26 |
| | PC2 | SUSHI LLC | 000000000 | 1 ELM ST | | |
| | PC2 | SASHIMI LLC | 000000000 | 10 OAK LANE | | |
| 1 | PC1 | SUSHI LLC | 000000000 | 1 ELM ST | 04/32/76 | 01/01/26 |
| 2 | PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 05/32/76 | 01/01/26 |

1. Before record
2. After record

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POC also creates an employer FEIN change paired transaction for each employer.

| Rec Type | Name | FEIN | Address | Triplicate Code | Transaction Effective Dt |
|---|---|---|---|---|---|
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 04/32/77 | 01/01/26 |
| PC2 | SUSHI LLC | 000000000 | 1 ELM ST | | |
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 05/32/77 | 01/01/26 |
| PC2 | SUSHI LLC | 888555222 | 1 ELM ST | | |
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 04/32/77 | 01/01/26 |
| PC2 | SASHIMI LLC | 000000000 | 10 OAK LANE | | |
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 05/32/77 | 01/01/26 |
| PC2 | SASHIMI LLC | 999666333 | 10 OAK LANE | | |

**What the State Returns**

| | Rec Type | Name | FEIN | Address | Triplicate Code | Transaction Effective Dt | ACK CODE |
|---|---|---|---|---|---|---|---|
| 1 | PC1 | SUSHI LLC | 000000000 | 1 ELM ST | 00/10/01 | 01/01/26 | TR |
| | PC2 | SUSHI LLC | 000000000 | 1 ELM ST | | | TR |
| | PC2 | SASHIMI LLC | 000000000 | 10 OAK LANE | | | TR |
| | PC1 | SUSHI LLC | 000000000 | 1 ELM ST | 04/32/76 | 01/01/26 | TR |
| 2 | PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 05/32/76 | 01/01/26 | TR |

1. State rejects the establishing transaction for Insured FEIN/Mandatory Field not present
2. Then it rejects the Primary Insured FEIN change transaction for Policy Number/no match on database

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The state also rejects all the Employer FEIN change transactions.

| Rec Type | Name | FEIN | Address | Triplicate Code | Transaction Effective Dt | ACK CODE |
|---|---|---|---|---|---|---|
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 04/32/77 | 01/01/26 | TR |
| PC2 | SUSHI LLC | 000000000 | 1 ELM ST | | | TR |
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 05/32/77 | 01/01/26 | TR |
| PC2 | SUSHI LLC | 888555222 | 1 ELM ST | | | TR |
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 04/32/77 | 01/01/26 | TR |
| PC2 | SASHIMI LLC | 000000000 | 10 OAK LANE | | | TR |
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 05/32/77 | 01/01/26 | TR |
| PC2 | SASHIMI LLC | 999666333 | 10 OAK LANE | | | TR |

**What You Report**

New policy transaction causes a Data Grade 7.

| NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 001 | SUSHI LLC | 000000000 | 000000 | 000000 |
| 002 | 001 | SASHIMI LLC | 000000000 | 000000 | 000000 |

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 ELM ST | 1 | 000000 | 000000 |
| 002 | 09 | 10 OAK LANE | 2 | 000000 | 000000 |

**What POC Creates**

Wait for the state to acknowledge and reject the transaction.

| Rec Type | Name | FEIN | Address | Triplicate Code | Transaction Effective Dt | ACK CODE |
|---|---|---|---|---|---|---|
| PC1 | SUSHI LLC | 000000000 | 1 ELM ST | 00/10/01 | 01/01/26 | TR |
| PC2 | SUSHI LLC | 000000000 | 1 ELM ST | | | TR |
| PC2 | SASHIMI LLC | 000000000 | 10 OAK LANE | | | TR |

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**What You Report**

Report the correction with a full policy replacement transaction.

| NLI | CSN | Name | FEIN | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 001 | SUSHI LLC | 888555222 | 000000 | 000000 |
| 002 | 001 | SASHIMI LLC | 999666333 | 000000 | 000000 |

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 ELM ST | 1 | 000000 | 000000 |
| 002 | 09 | 10 OAK LANE | 2 | 000000 | 000000 |

**What POC Creates**

POC automatically recreates a new establishing transaction.

| Rec Type | Name | FEIN | Address | Triplicate Code | Transaction Effective Dt | ACK CODE |
|---|---|---|---|---|---|---|
| PC1 | SUSHI LLC | 888555222 | 1 ELM ST | 00/10/01 | 01/01/26 | TA |
| PC2 | SUSHI LLC | 888555222 | 1 ELM ST | | | TA |
| PC2 | SASHIMI LLC | 999666333 | 10 OAK LANE | | | TA |

## Scenario 4: Adding Coverage

- Add Employer Transaction Rules review:

Transaction Effective Date = later date from Reported Policy Change Effective Date

  - Name Record
  - Address Record
  - Name Effective Date
  - Address Effective Date
  - State Effective Date
- Edits: When you see one of these two edits, the reported Policy Change Effective Date was not used in the change or add transaction:
  - Edit 0151-28—Policy Change Effective Date—DATE IS PRIOR TO THE NAME EFFECTIVE DATE
  - Edit 0151-29—Policy Change Effective Date—DATE IS PRIOR TO THE ADDRESS EFFECTIVE DATE
- Example:
  - Add coverage for new location opened on 02/01/2026

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**What You Report**

Full policy replacement transaction

| NLI | CSN | Name | PCED | PCXD |
|---|---|---|---|---|
| 001 | 001 | Super Deli Inc | 000000 | 000000 |
| 002 | 001 | Soup Inc | 000000 | 000000 |

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 Maple St | 1 | 000000 | 000000 |
| 002 | 09 | 10 Syrup St | 2 | 000000 | 000000 |
| 001 | 09 | 20 Pecan St | 2 | 260201 | 000000 |

1

1. New location with 02/01/2026 effective date

**What NCCI Loads**

| Flag | NLI | CSN | Name | NED | NXD | PCED | PCXD |
|---|---|---|---|---|---|---|---|
| N | 001 | 001 | SUPER DELI INC | 07/01/26 | | | |
| N | 002 | 001 | SOUP INC | 01/01/26 | | | |
| Y | 001 | 001 | SUPER DELI INC | 07/01/26 | | 07/01/26 | |
| Y | 002 | 001 | SOUP INC | 01/01/26 | | | |
| Y | 001 | 001 | SANDWICH INC | 01/01/26 | 07/01/26 | | |
| Y | 001 | 001 | SOUP INC | 01/01/26 | | | |

1

1. Apply the N flags to the new transactions.

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| Flag | NLI | SCL | Address | AED | AXD | PCED | PCXD |
|---|---|---|---|---|---|---|---|
| N | 001 | 09 | 1 MAPLE ST | 01/01/26 | | | |
| N | 001 | 09 | 20 PECAN ST | 02/01/26 | | 02/01/26 | |
| N | 002 | 09 | 10 SYRUP ST | 01/01/26 | | | |
| Y | 001 | 09 | 1 MAPLE ST | 01/01/26 | | | |
| Y | 002 | 09 | 10 SYRUP ST | 01/01/26 | | | |
| Y | 001 | 09 | 1 MAPLE ST | 01/01/26 | | | |
| Y | 002 | 09 | 10 SYRUP ST | 01/01/26 | | | |

1

1. New Address Record—Policy Change Effective Date sets the Address Effective Date

**What POC Creates**

POC creates an Add Employer transaction.

| Rec Type | Name | Address | Triplicate Code | Transaction Effective Date |
|---|---|---|---|---|
| PC1 | SUPER DELI INC | 1 MAPLE ST | 00/31/54 | 07/01/26 |
| PC1 | SUPER DELI INC | 20 PECAN ST | | |

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**What the State Returns**

- The state accepts the transaction:

| Rec Type | Name | Address | Triplicate Code | Transaction Effective Date | ACK CODE |
|---|---|---|---|---|---|
| PC1 | SUPER DELI INC | 1 MAPLE ST | 00/31/54 | 07/01/26 | TA |
| PC1 | SUPER DELI INC | 20 PECAN ST | | | TA |

1

1. State sets transaction date to 07/01/26 instead of 02/01/26.

- Why does the state return a 07/01/26 date?

| Flag | NLI | CSN | Name | NED | NXD | PCED | PCXD |
|---|---|---|---|---|---|---|---|
| N | 001 | 001 | SUPER DELI INC | **07/01/26** | | | |
| N | 002 | 001 | SOUP INC | 01/01/26 | | | |
| Y | 001 | 001 | SUPER DELI INC | 07/01/26 | | 07/01/26 | |
| Y | 002 | 001 | SOUP INC | 01/01/26 | | | |
| Y | 001 | 001 | SANDWICH INC | 01/01/26 | 07/01/26 | | |
| Y | 001 | 001 | SOUP INC | 01/01/26 | | | |

1

1. Remember the rule—POC returns the later date; in this case, the Name Effective Date.

- Name or Address Effective Date

Set the first time a name or address is reported on a policy
Date cannot be changed, instead, reset by:

  - Deleting all instances from the policy
  - Adding it back with the correct Policy Change Effective Date

**Issue:** Super Deli Inc did not exist on 02/01/26. Sandwich Inc did.

## Scenario 5: Deleting Coverage

Delete Employer Transaction Rules
Transaction Effective Date = earlier date from

- Name Expiration Date
- Address Expiration Date
- State Expiration Date
  - A Delete Jurisdiction transaction occurs when you delete an employer and state in the same transaction
- Common Deleting scenarios

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Formal deletes—delete date reported; carrier sets date
Informal deletes—delete date not reported; NCCI sets date

- POC impacts include:
  - Gaps in coverage
  - Timeliness reporting fines
- Causes include:
  - Not reporting a Name/Address/State Premium record that was previously accepted by a POC state
  - Data Grade 8—Record rejected

**Example of an Informal Delete**

- Primary insured—Lasagna Inc.
- Additional employer—Spaghetti LLC.
- Spaghetti LLC takes on a partner in business. A name change is required.
- Effective date—07/01/2026.

**What You Report**

- Previously reported establishing transaction

| NLI | CSN | Name | PCED | PCXD |
|---|---|---|---|---|
| 001 | 001 | LASAGNA INC | 000000 | 000000 |
| 002 | 001 | SPAGHETTI LLC | 000000 | 000000 |

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 SAUCY ST | 1 | 000000 | 000000 |
| 002 | 09 | 10 CHEESY LANE | 2 | 000000 | 000000 |

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- Subsequent transaction

| NLI | CSN | Name | PCED | PCXD |
|---|---|---|---|---|
| 001 | 001 | LASAGNA INC | 000000 | 000000 |
| 002 | 001 | SPAGHETTI & MEATBALLS LLC | 260701 | 000000 |

1

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 SAUCY ST | 1 | 000000 | 000000 |
| 002 | 09 | 10 CHEESY LANE | 2 | 000000 | 000000 |

1. Spaghetti LLC is informally deleted and Spaghetti & Meatballs LLC is added.

Order of operations for NCCI's database:

1. Process formal delete records
2. Load current records
3. Process informal delete records

**What NCCI Loads**

| Flag | NLI | CSN | Name | NED | NXD | PCED | PCXD |
|---|---|---|---|---|---|---|---|
| N | 001 | 001 | LASAGNA INC | 01/01/26 | | | |
| N | 002 | 001 | SPAGHETTI & MEATBALLS LLC | 07/01/26 | | 07/01/26 | |
| Y | 001 | 001 | LASAGNA INC | 01/01/26 | | | |
| Y | 002 | 001 | SPAGHETTI LLC | 01/01/26 | 01/01/26 | | |

3 2 4 5

1. There are no formal delete records, so skip this step.
2. Load the current records. The Policy Change Effective Date sets the Name Effective Date.
3. Check for an informal delete by comparing previous and current transactions.
4. The comparison shows that we need to expire Spaghetti LLC.
5. System uses the Name Effective Date as the Name Expiration Date.

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# Effective Policy Reporting for POC

### What POC Creates

| Rec Type | Name | Address | Triplicate Code | Transaction Effective Date |
|---|---|---|---|---|
| PC1 | LASAGNA LLC | 1 SAUCEY ST | 00/31/54 | 07/01/26 |
| PC2 | SPAGHETTI & MEATBALLS LLC | 10 CHEESY LANE | | |
| PC1 | LASAGNA LLC | 1 SAUCEY ST | 00/33/56 | 01/01/26 |
| PC2 | SPAGHETTI LLC | 10 CHEESY LANE | | |

1
2

1. The Add Employer transaction has the correct 07/01/26 date.
2. The Delete Employer transaction is created with the Address Expiration Date of 01/01/26

### What the State Returns

| Rec Type | Name | Address | Triplicate Code | Transaction Effective Date | ACK CODE |
|---|---|---|---|---|---|
| PC1 | LASAGNA LLC | 1 SAUCEY ST | 00/31/54 | 07/01/26 | TA |
| PC2 | SPAGHETTI & MEATBALLS LLC | 10 CHEESY LANE | | | TA |
| PC1 | LASAGNA LLC | 1 SAUCEY ST | 00/33/56 | 01/01/26 | TA |
| PC2 | SPAGHETTI LLC | 10 CHEESY LANE | | | TA |

1
2

1. The state accepts all transactions
2. Gap in coverage created

### What You Report—Correct Way

Formally delete the old name and add the new name.

| NLI | CSN | Name | PCED | PCXD |
|---|---|---|---|---|
| 001 | 001 | LASAGNA INC | 000000 | 000000 |
| 002 | 001 | SPAGHETTI LLC | 260701 | 260701 |
| 003 | 001 | SPAGHETTI & MEATBALLS LLC | 260701 | 000000 |

2

1

| NLI | SCL | Address | Address Type | PCED | PCXD |
|---|---|---|---|---|---|
| 001 | 09 | 1 SAUCY ST | 1 | 000000 | 000000 |
| 002 | 09 | 10 CHEESY LANE | 2 | 260701 | 260701 |
| 003 | 09 | 10 CHEESY LANE | 2 | 260101 | 000000 |

2

3

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To delete and add in the same transaction, be sure to:

1. Keep the same name link identifier for the old name and address
2. Delete both records so you don't end up with an unlinked address
3. Report 01/01/26 in the Policy Change Effective Date of the new linked address

**Informal Delete Due to Data Grade 8**

- Policy effective January 1, 2026
- Employees in FL and SC
- Burritos LLC is no longer doing business in SC, effective 07/01/26
- Opened new location in TN, effective 07/01/26

**What You Report**

- New policy transaction reported FL and SC

| State Code | Add/Delete | | PCED | PCXD |
|---|---|---|---|---|
| 09 | | | 000000 | 000000 |
| 39 | | | 000000 | 000000 |

| State Code | Class Code | | PCED | PCXD |
|---|---|---|---|---|
| 09 | 9083 | | 000000 | 000000 |
| 39 | 9083 | | 000000 | 000000 |

- Subsequent transaction code 15 to report a delete for SC

| State Code | Add/Delete | | PCED | PCXD |
|---|---|---|---|---|
| 09 | | | 000000 | 000000 |
| 39 | D | | 260701 | 260701 |
| 41 | A | | 260701 | 000000 |

| State Code | Class Code | | PCED | PCXD |
|---|---|---|---|---|
| 09 | 9083 | | 000000 | 000000 |
| 41 | 9083 | | 260701 | 000000 |

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1. Report a "D" in the Add/Delete indicator field
2. Report the delete date in the Policy Change Effective and Expiration Date fields
3. Add coverage for TN

- Cause of Data Grade 8—no exposure record reported for TN.

**What NCCI Loads**

- After the establishing transaction

| Flag | State Code | A/D | St Eff Dt | St Exp Dt | PCED | PCXD |
|---|---|---|---|---|---|---|
| N | 09 | | 01/01/26 | | | |
| N | 39 | | 01/01/26 | | | |

- After the change transaction

| Flag | State Code | A/D | St Eff Dt | St Exp Dt | PCED | PCXD |
|---|---|---|---|---|---|---|
| N | 09 | | 01/01/26 | | | |
| N | 41 | A | 07/01/26 | | 07/01/26 | |
| Y | 09 | | 01/01/26 | | | |
| Y | 39 | D | 01/01/26 | **01/01/26** | 1 | |

1. Informal delete of SC, but delete date is 01/01/26.

**What POC Creates**

SC receives the Delete Jurisdiction POC Transaction.

| Rec Type | Name | Address | Triplicate Code | Transaction Effective Date |
|---|---|---|---|---|
| PC1 | BURRITOS LLC | 1 CHILI RD | 00/33/73 | 01/01/26 |

**What the State Returns**

SC accepted the transaction with the wrong effective date. It didn't know the date was incorrect.

| Rec Type | Name | Address | Triplicate Code | Transaction Effective Date | ACK CODE |
|---|---|---|---|---|---|
| PC1 | BURRITOS LLC | 1 CHILI RD | 00/33/73 | 01/01/26 | TA |

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**What You Report—Corrections**

- Step 1—Add SC record back

| State Code | Add/Delete | State Premium | PCED | PCXD |
|---|---|---|---|---|
| 09 | | | 000000 | 000000 |
| 41 | | | 000000 | 000000 |
| 39 | A | | 260101 | 000000 |

1

| State Code | Class Code | Exposure | PCED | PCXD |
|---|---|---|---|---|
| 09 | 9083 | | 000000 | 000000 |
| 41 | 9083 | | 000000 | 000000 |
| 39 | 9083 | | 260101 | 000000 |

1

1. Report original effective date (01/01/26) in the Policy Change Effective Date on the state and exposure records.

- Step 2—Report the formal delete for SC

| State Code | Add/Delete | | PCED | PCXD |
|---|---|---|---|---|
| 09 | | | 000000 | 000000 |
| 41 | | | 000000 | 000000 |
| 39 | D | | 260701 | 260701 |

1

| State Code | Class Code | | PCED | PCXD |
|---|---|---|---|---|
| 09 | 9083 | | 000000 | 000000 |
| 41 | 9083 | | 000000 | 000000 |
| 39 | 9083 | | 000000 | 000000 |

2

1. Delete the SC state premium
2. Do not delete the SC exposure; NCCI's system will do it automatically

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**Informal Delete POC Transactions**

How to tell if an informal delete happened by reviewing the IAIABC POC Accepted Report.

| If triplicate code is … | And … | Then … |
|---|---|---|
| 00/33/56—Delete Employer With Location | The Transaction Set Type Effective Date = Policy Effective Date | Correction is necessary if that was not the intent |
| 00/33/87—Delete Employer Without Location | | |
| 00/33/73—Delete Jurisdiction | | |

**Example:**

Create Date: 01/01/2025
Create Time: 06:00:14 AM

National Council on Compensation Insurance, Inc.
Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY
IAIABC POC Coverage Provider Accepted Report - January 30, 2025

| Cov Prvdr ID | NCCI Branch Code | Insured Name | Policy Number | Pol Eff Dt | State | Pol Trans Code | NCCI Trans Receive Dt | IAIABC Triplicate Code | Trans Set Type Eff Dt | Dt State Processed Trans | Nbr of Records Sent | Nbr of Records Accepted | POC File Name |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 45856 | 000 | INSURED NAME | TESTPOL001 | 05/01/25 | 01/01/25 | 14 | 01/28/25 | 00/33/56 | 05/01/25 | 01/29/25 | 2 | 2 | FL24001 |
| 45856 | 000 | INSURED NAME | TESTPOL002 | 03/08/25 | 01/01/25 | 14 | 01/28/25 | 00/33/87 | 03/08/25 | 01/29/25 | 2 | 2 | FL24001 |
| 45856 | 000 | INSURED NAME | TESTPOL003 | 04/25/25 | 01/01/25 | 14 | 01/28/25 | 00/33/73 | 04/25/25 | 01/29/25 | 2 | 2 | FL24001 |

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The triplicate codes for the three transactions all have the 33 as the Trans Type Code in the IAIABC Triplicate Codes, signifying a delete. These transactions may have been informal deletes and could require attention.

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## Key Takeaways

Understand how your Policy Data is used for the POC process and delivered to the POC states:

- All data grades can lead to POC rejects
- Additional insured rules for changes to names and addresses differ from primary insured rules
- Learn to recognize informal deletes in order to avoid them in the future

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