



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

Data Grades

- Data Grade 9—Full policy transaction reject error
 - Available in the **Policy Data Collection (PDC)** tool for 90 days
 - Not available for POC or any other NCCI use
 - Correct and resubmit the same day to minimize POC impact

Note: Received date of transaction is the date the transaction is **accepted**.

- Data Grade 8—Single-record reject



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- Can occur on any of these records:
 - Name
 - Address
 - State Premium
 - Exposure
 - Endorsement Identification

The rejected record is viewable for eight days in the **PDC** tool for informational purposes only

The rejected record must be corrected with a subsequent transaction

Impact when rejected record was previously sent and accepted:

If the rejected record is a ...	Then the edit will generate a ...
Name or Address Record	Delete Employer POC transaction
State Premium Record	Delete Jurisdiction POC transaction

Correct and resubmit the same day to minimize POC impact

- Data Grade 7—POC Critical Error—Held records (used for POC except for the Unlinked Names and Addresses)

Name Records—Unlinked name

Address Records—Unlinked address

An employer is a linked name and address

Unlinked names and addresses are not sent to any state

Examples of POC Critical Errors

Name records	Missing or invalid FEIN
	Missing Unemployment ID Number <ul style="list-style-type: none"> • HI, ME, and RI
Address records	Missing or invalid industry code <ul style="list-style-type: none"> • FL, KS, KY, ME, MT, OK, OR, and TN
Combination Name and Address records	All names and addresses reported with the same Name Link Identifier—five names/three addresses minimum



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- Monthly Outstanding Report Example—Data Grade 7

Data Reports Search ncci.com

Contact Us Log Out My Profile

Policy Unit URC DCI Tools and Information About

Policy - 45856 - NCCI TRAINING COMPANY Carrier Group Code 45856 Search

NCCI Generated Customer Generated My Queue

Reports Policy Monthly Outstanding Data Grade 7 Report

Report Name	PDF	Excel	CSV	Create Date/Time
Policy Monthly Outstanding Data Grade 7 Report - October 2020				10/01/2020 07:10 AM
Policy Monthly Outstanding Data Grade 7 Report - July 2020				07/01/2020 07:36 AM
Policy Monthly Outstanding Data Grade 7 Report - June 2020				06/02/2020 09:40 AM
Policy Monthly Outstanding Data Grade 7 Report - May 2020				05/01/2020 07:06 AM

* Due to volume, some reports may only be available in the .csv format

- Data Grade 6—POC Error (missing for invalid fields)
 - Type of Plan ID Code
 - Reason State Was Added Code
 - Assignment Date
 - Number of Employees
- Data Grade 4—Priority Error (missing or invalid fields)
 - Employee Leasing Policy Type Code
 - PEO/Client Company Code
 - Producer Name
 - Class Code
 - Legal Nature of Entity
 - Prior Policy Number
- IAIABC POC Reject & Error Report Example—Data Grade 7

Create Date: 1/25/2018
Create Time: 06:05:06 PM

National Council on Compensation Insurance, Inc.
Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY

IAIABC POC Coverage Provider Reject & Error Report - January 25, 2018

Cov Prvdr ID	NCCI Brch Code	Primary Insured Name	Policy Number	Pol Eff Dt	State	Pol Trans Code	NCCI Trans Receive Dt	IAIABC Triplicate Code	Trans Set Dt	Dt State Tra	Reject Type	Error Description and State Comments	Data Element in Error	Supporting Data	Record Seq Nbr	POC File Name
45856	000	JORGES TRUCK & TIRE	WXXX	2/2/2018	18-ME	01	1/23/2018	00/10/01	2/2/2018	1/25/2018	Reject	Error Description: No match on database State Comments: 0834 0851	Insured FEIN	WXXX	184	ME12305
45856	000	AMYS BODY SHOP	WBXX	2/6/2018	43-UT	02	1/23/2018	00/20/01	2/6/2018	1/25/2018	Reject	Error Description: Mandatory field not present	PEO or Client Company Code	Employer Record Name: AMYS BODY SHOP FEIN: 592355555 Address: 19 JEFFREY ST City: UTAH LAKE State: UT Zip Code: 846019223 Industry Code: 541330 UI Number: # of Employees: 10	25	UT12306

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- IAIABC POC Reject & Error Report Example—Data Grade 4



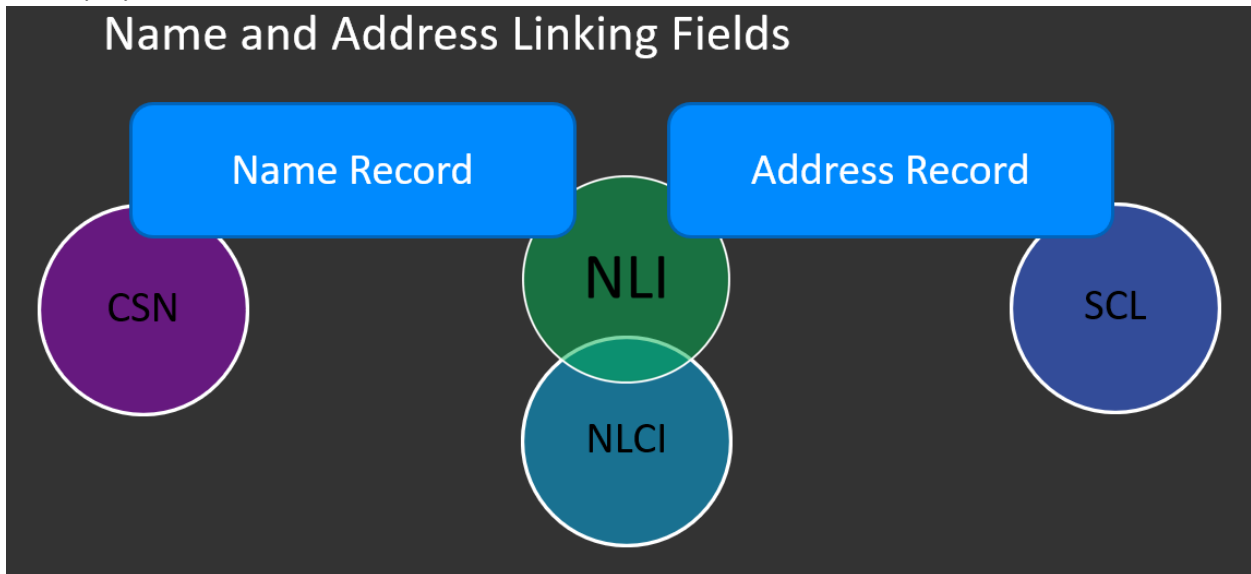
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Cov Prvdr ID	NCCI Brch Code	Primary Insured Name	Policy Number	Pol Eff Dt	State	Pol Trans Code	NCCI Trans Receive Dt	IAIABC Triplicate Code	Trans Set Type Eff Dt	Dt State Processed Trans	Error Reject Type	Error Description and State Comments	Data Element in Error	Supporting Data	Record Seq Nbr	POC File Name
45856	000	JORGES TRUCK & TIRE	WXXX	2/2/2018	18-NE	01	1/23/2018	00/10/01	2/2/2018	1/25/2018	Reject	No match on database State Comments: 0834 0851	Insured FEIN	WXXX	184	ME12305
45856	000	AMYS BODY SHOP	WBXX	2/8/2018	43-UT	02	1/23/2018	00/20/01	2/8/2018	1/25/2018	Reject	Error Description: Mandatory field not present	PEO or Client Company Code	Employer Record Name: AMYS BODY SHOP FEIN: 592355555 Address: 19 JEFFREY ST City: UTAH LAKE State: UT Zip Code: 846019223 Industry Code: 541330 UI Number: # of Employees: 10	25	UT12306

Data Grade 4

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



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- 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

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 Names 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?



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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

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.



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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 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 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.



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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

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.



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Improperly Reported Coverage

Let’s say we have an insured, Jorge Inc, with two different DBAs. Jorges Shoes and Jorges 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.

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
			JORGE INC DBA JORGES SHOES		000000	000000
			JORGE INC DBA JORGES SOCKS		000000	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD

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
			JORGE INC		000000	000000
			DBA JORGES SHOES		000000	000000
			DBA JORGES SOCKS		000000	000000

NLCI	NLI	Type	Address	SCL	PCED	PCXD



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Inconsistent Name Reporting at time of Renewal

2022 Policy

- Jorge Inc
- DBA Jorges Shoes
- DBA Jorges Socks

2023 Policy

- Jorge Inc DBA Jorges Shoes
- Jorge Inc DBA Jorges Socks

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 2023 renewal because the previously reported names no longer exist.

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
			JORGE INC	456456456	000000	000000
			DBA JORGES SHOES	456456456	000000	000000
			DBA JORGES 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	JORGE INC	456456456	000000	000000
			DBA JORGES SHOES	456456456	000000	000000
			DBA JORGES 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	JORGE INC	123123123	000000	000000
00	001	002	DBA JORGES SHOES	456456456	000000	000000
00	001	003	DBA JORGES SOCKS	789789789	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 Jorge's Shoes was located in Boca Raton and Jorges 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	JORGE INC	456456456	000000	000000
00	002	001	DBA JORGES SHOES	456456456	000000	000000
00	003	001	DBA JORGES 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, Jorge 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?

JORGE 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 2022 policy like this.

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	JORGE INC	456456456	000000	000000
00	002	001	JORGE INC	456456456	000000	000000
00	002	002	DBA JORGES SHOES	456456456	000000	000000
00	003	001	JORGE INC	456456456	000000	000000
00	003	002	DBA JORGES SOCKS	456456456	000000	000000



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And then reported the 2023 renewal like this:

NLCI	NLI	CSN	Name	FEIN	PCED	PCXD
00	001	001	JORGE INC	456456456	000000	000000
00	002	001	JORGE INC DBA JORGES SHOES	456456456	000000	000000
00	003	001	JORGE INC DBA JORGES 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 JORGES 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.

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
- Report consistently from one policy year to the next

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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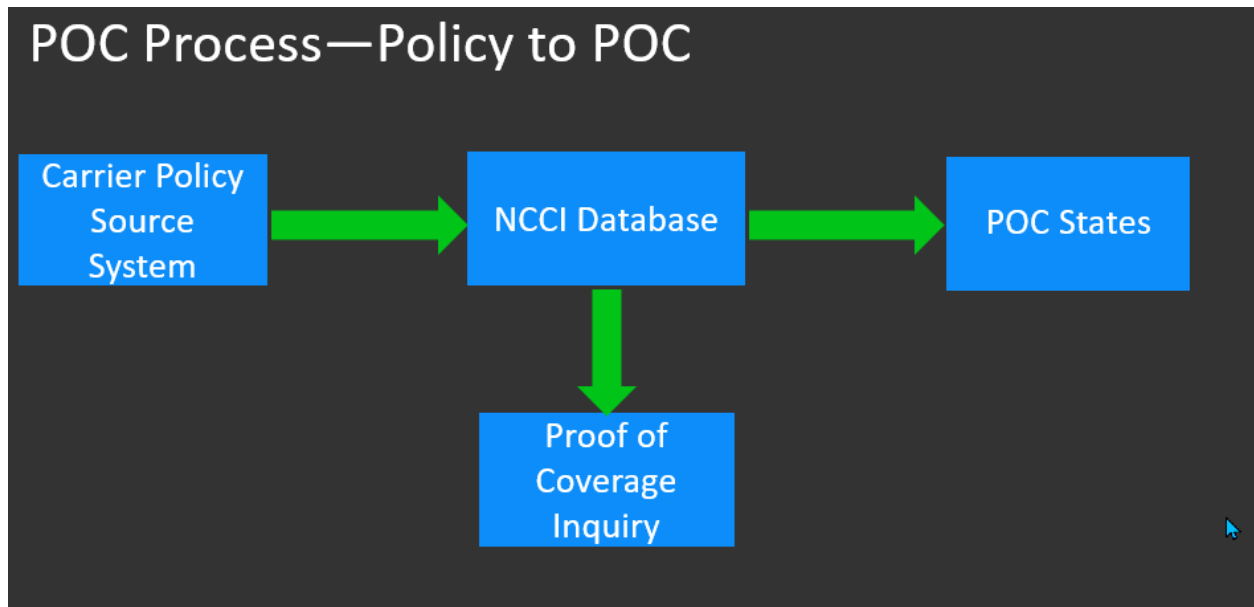
- Primary Insured
- Insured Demographics
- Agent Information
- Transaction Type
- Transaction Effective Date

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

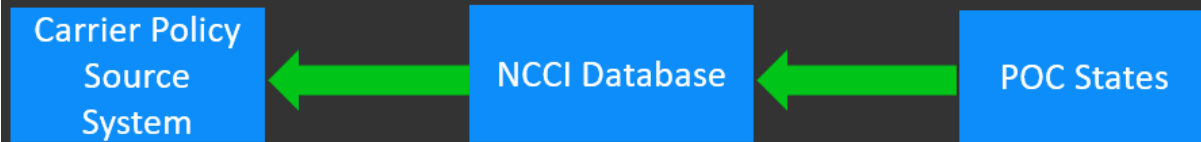
- Several states provide an acknowledgment file back to NCCI to let us know if they accepted or rejected the data.



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- Acknowledgment files are processed Monday through Friday at 3:00 p.m.
- 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.

POC Process—Acknowledgment to Reject and Error Report



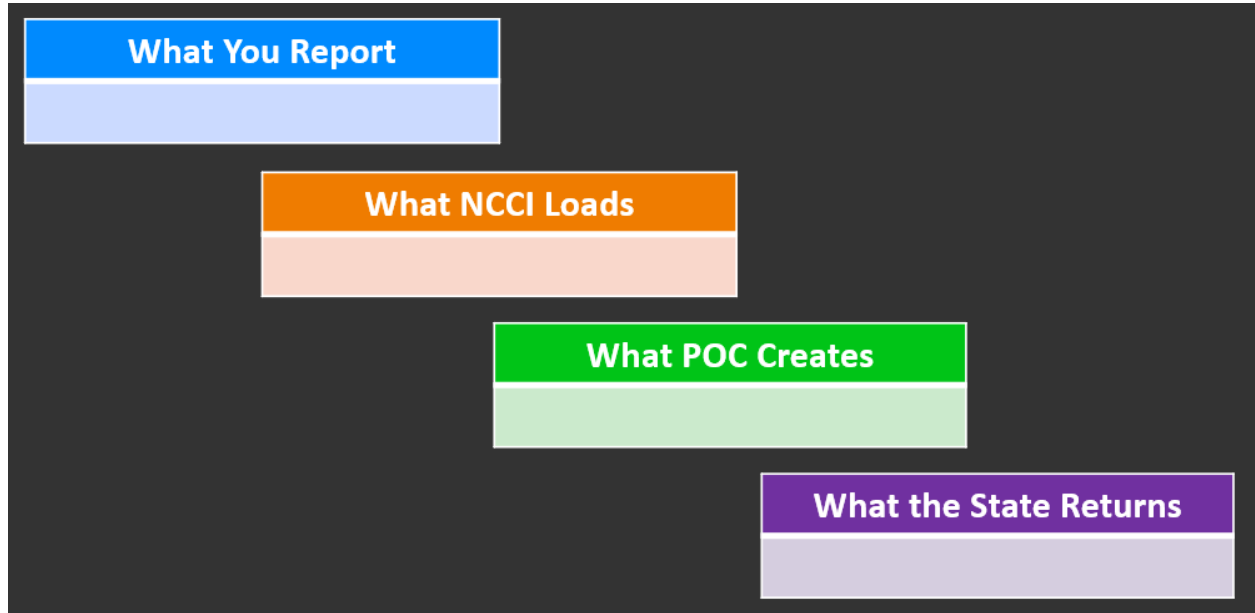
Note: There is a bit of a delay from when the Policy data is reported to when NCCI processes the state's acknowledgment files.



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Chapter 4: 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—01/01/24

What You Report

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
2. Assign Name Link Identifier 002 to the additional insured



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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	01/01/24			
N	002	001	SOUP INC	01/01/24			

Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	1 MAPLE ST	01/01/24			
N	002	09	10 SYRUP ST	01/01/24			

Flag	State		SED	SXD	PCED	PCXD
N	09		01/01/24			

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



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What POC Creates

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

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date
PC1	SANDWICH INC	1 MAPLE ST	00/10/01	01/01/24
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.
 - 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	01/01/24	TA
PC2	SANDWICH INC	1 MAPLE ST			TA
PC2	SOUP INC	10 SYRUP ST			TA



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Scenario 2: Changing Coverage

- Primary name changes from Sandwich Inc to Super Deli Inc
- Change Effective Date—07/01/24

What You Report

Full policy replacement transaction

NLI	CSN	Name	PCED	PCXD
001	001	Super Deli Inc 1	2 240701	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
3 N	001	001	SUPER DELI INC	07/01/24		07/01/24	1
N	002	001	SOUP INC	01/01/24			
3 Y	001	001	SANDWICH INC	01/01/24	07/01/24	2	
Y	001	001	SOUP INC	01/01/24			

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



Data Now Program (DNP) Effective Policy Reporting for POC

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.

Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	1 MAPLE ST	01/01/24			
N	002	09	10 SYRUP ST	01/01/24			
Y	001	09	1 MAPLE ST	01/01/24			
Y	002	09	10 SYRUP ST	01/01/24			

Flag	State		ST Eff Dt	ST Exp Dt	PCED	PCXD
N	09		01/01/24			
Y	09		01/01/24			

What POC Creates

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	
1	PC1	SUPER DELI INC	1 MAPLE ST	00/32/84	07/01/24
2	PC1	SUPER DELI INC	1 MAPLE ST	00/31/54	07/01/24
	PC2	SUPER DELI INC	1 MAPLE ST		
3	PC1	SUPER DELI INC	1 MAPLE ST	00/33/56	07/01/24
	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



Data Now Program (DNP) Effective Policy Reporting for POC

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	07/01/24	TA
PC1	SUPER DELI INC	1 MAPLE ST	00/31/54	07/01/24	TA
PC2	SUPER DELI INC	1 MAPLE ST			TA
PC1	SUPER DELI INC	1 MAPLE ST	00/33/56	07/01/24	TA
PC2	SANDWICH INC	1 MAPLE ST			TA

Scenario 3: Corrections

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

- Policy Effective Date—01/01/2024
- 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



Data Now Program (DNP) Effective Policy Reporting for POC

Full Policy Replacement Transaction

1

NLI	CSN	Name	FEIN	PCED	PCXD
001	001	SUSHI LLC	888555222	240101	000000
002	001	SASHIMI LLC	999666333	240101	000000

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

- Updated FEINs

What NCCI Loads

NCCI loads both transactions on the same day.

Flag	NLI	CSN	Name	FEIN	NED	NXD	PCED	PCXD
N	001	001	SUSHI LLC	888555222	01/01/24		01/01/24	
N	002	001	SASHIMI LLC	999666333	01/01/24			
Y	001	001	SUSHI LLC	000000000	01/01/24			
Y	002	001	SASHIMI LLC	000000000	01/01/24			

1

- Flags for original transaction changed to "Y"

The Address table is also updated.

Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	1 ELM ST	01/01/24			
N	002	09	10 OAK LANE	01/01/24			
Y	001	09	1 ELM ST	01/01/24			
Y	002	09	10 OAK LANE	01/01/24			



Data Now Program (DNP) Effective Policy Reporting for POC

What POC Creates

POC creates a new policy transaction.

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt
PC1	SUSHI LLC	000000000	1 ELM ST	00/10/01	01/01/24
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	01/01/24
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	01/01/24
2 PC1	SUSHI LLC	888555222	1 ELM ST	05/32/76	01/01/24

1. Before record
2. After record



Data Now Program (DNP) Effective Policy Reporting for POC

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	01/01/24
PC2	SUSHI LLC	000000000	1 ELM ST		
PC1	SUSHI LLC	888555222	1 ELM ST	05/32/77	01/01/24
PC2	SUSHI LLC	888555222	1 ELM ST		
PC1	SUSHI LLC	888555222	1 ELM ST	04/32/77	01/01/24
PC2	SASHIMI LLC	000000000	10 OAK LANE		
PC1	SUSHI LLC	888555222	1 ELM ST	05/32/77	01/01/24
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	01/01/24	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	01/01/24	TR
2	PC1	SUSHI LLC	888555222	1 ELM ST	05/32/76	01/01/24	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

The state also rejects all the Employer FEIN change transactions.



Data Now Program (DNP)
Effective Policy Reporting for POC

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt	ACK CODE
PC1	SUSHI LLC	888555222	1 ELM ST	04/32/77	01/01/24	TR
PC2	SUSHI LLC	000000000	1 ELM ST			TR
PC1	SUSHI LLC	888555222	1 ELM ST	05/32/77	01/01/24	TR
PC2	SUSHI LLC	888555222	1 ELM ST			TR
PC1	SUSHI LLC	888555222	1 ELM ST	04/32/77	01/01/24	TR
PC2	SASHIMI LLC	000000000	10 OAK LANE			TR
PC1	SUSHI LLC	888555222	1 ELM ST	05/32/77	01/01/24	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	01/01/24	TR
PC2	SUSHI LLC	000000000	1 ELM ST			TR
PC2	SASHIMI LLC	000000000	10 OAK LANE			TR



Data Now Program (DNP)
Effective Policy Reporting for POC

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	01/01/24	TA
PC2	SUSHI LLC	888555222	1 ELM ST			TA
PC2	SASHIMI LLC	999666333	10 OAK LANE			TA



Data Now Program (DNP) Effective Policy Reporting for POC

Scenario 4: Adding Coverage

- Add Employer Transaction Rules

Transaction Effective Date = later date from

Reported Policy Change Effective Date

- Name records
- Address records

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 02/01/2024

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	240201	000000



1. New location with 02/01/2024 effective date



Data Now Program (DNP) Effective Policy Reporting for POC

What NCCI Loads

Flag	NLI	CSN	Name	NED	NXD	PCED	PCXD
N	001	001	SUPER DELI INC	07/01/24			
N	002	001	SOUP INC	01/01/24			
Y	001	001	SUPER DELI INC	07/01/24		07/01/24	
Y	002	001	SOUP INC	01/01/24			
Y	001	001	SANDWICH INC	01/01/24	07/01/24		
Y	001	001	SOUP INC	01/01/24			

1. Apply the N flags to the new transactions.

Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	1 MAPLE ST	01/01/24			
N	001	09	20 PECAN ST	02/01/24		02/01/24	
N	002	09	10 SYRUP ST	01/01/24			
Y	001	09	1 MAPLE ST	01/01/24			
Y	002	09	10 SYRUP ST	01/01/24			
Y	001	09	1 MAPLE ST	01/01/24			
Y	002	09	10 SYRUP ST	01/01/24			

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	07/01/24
PC1	SUPER DELI INC	20 PECAN ST		



Data Now Program (DNP) Effective Policy Reporting for POC

What the State Returns

- The state accepts the transaction.

1

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	ACK CODE
PC1	SUPER DELI INC	1 MAPLE ST	00/31/54	07/01/24	TA
PC1	SUPER DELI INC	20 PECAN ST			TA

- State sets transaction date to 07/01/24 instead of 02/01/24.

- Why does the state return a 07/01/24 date?

Flag	NLI	CSN	Name	NED	NXD	PCED	PCXD
N	001	001	SUPER DELI INC	07/01/24	1		
N	002	001	SOUP INC	01/01/24			
Y	001	001	SUPER DELI INC	07/01/24		07/01/24	
Y	002	001	SOUP INC	01/01/24			
Y	001	001	SANDWICH INC	01/01/24	07/01/24		
Y	001	001	SOUP INC	01/01/24			

- 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 02/01/24. Sandwich Inc did.



Data Now Program (DNP) Effective Policy Reporting for POC

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

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—07/01/2024.

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 SAUCEY ST	1	000000	000000
002	09	10 CHEESY LANE	2	000000	000000



Data Now Program (DNP) Effective Policy Reporting for POC

- Subsequent transaction

NLI	CSN	Name	PCED	PCXD
001	001	LASAGNA INC	000000	000000
002	001	SPAGHETTI & MEATBALLS LLC	240701	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 SAUCEY 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	01/01/24			
N	002	001	SPAGHETTI & MEATBALLS LLC	07/01/24		07/01/24	
Y	001	001	LASAGNA INC	01/01/24			
Y	002	001	SPAGHETTI LLC	01/01/24	01/01/24		

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.



Data Now Program (DNP) 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	07/01/24 1
PC2	SPAGHETTI & MEATBALLS LLC	10 CHEESY LANE		
PC1	LASAGNA LLC	1 SAUCEY ST	00/33/56	01/01/24 2
PC2	SPAGHETTI LLC	10 CHEESY LANE		

1. The Add Employer transaction has the correct 07/01/24 date
2. The Delete Employer transaction is created with the Address Expiration Date of 01/01/24

What the State Returns

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	ACK CODE
PC1	LASAGNA LLC	1 SAUCEY ST	00/31/54	07/01/24	TA
PC2	SPAGHETTI & MEATBALLS LLC	10 CHEESY LANE			TA
PC1	LASAGNA LLC	1 SAUCEY ST	00/33/56	01/01/24	TA
PC2	SPAGHETTI LLC	10 CHEESY LANE			TA

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



Data Now Program (DNP) Effective Policy Reporting for POC

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	240701	240701
003	001	SPAGHETTI & MEATBALLS LLC	240701	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 SAUCEY ST	1	000000	000000
002	09	10 CHEESY LANE	2	240701	240701
003	09	10 CHEESY LANE	2	240101	000000

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 01/01/24 in the Policy Change Effective Date of the new linked address

Informal Delete Due to Data Grade 8

- Policy Effective January 1, 2024
- Employees in FL and SC
- Burritos LLC is no longer doing business in SC, effective 07/01/24
- Opened new location in TN, effective 07/01/24

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



Data Now Program (DNP) Effective Policy Reporting for POC

- Subsequent transaction code 15 to report a delete for SC

State Code	Add/Delete		PCED	PCXD
09			000000	000000
39	D 		240701 	240701
 41	A		240701	000000

State Code	Class Code		PCED	PCXD
09	9083		000000	000000
41	9083		240701	000000


- Report a “D” in the Add/Delete indicator field
 - Report the delete date in the Policy Change Effective and Expiration Date fields
 - 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		01/01/24			
N	39		01/01/24			

- After the change transaction

Flag	State Code	A/D	St Eff Dt	St Exp Dt	PCED	PCXD
N	09		01/01/24			
N	41	A	07/01/24		07/01/24	
Y	09		01/01/24			
Y	39	D	01/01/24	01/01/24		

- Informal delete of SC, but delete date is 01/01/24



Data Now Program (DNP) Effective Policy Reporting for POC

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	01/01/24

What the State Returns

SC accepts the transaction with the wrong effective date. It doesn't know the date is incorrect.

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	ACK CODE
PC1	BURRITOS LLC	1 CHILI RD	00/33/73	01/01/24	TA

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		240101	000000

State Code	Class Code	Exposure	PCED	PCXD
09	9083		000000	000000
41	9083		000000	000000
39	9083		240101	000000

- Report original effective date (01/01/24) in the Policy Change Effective Date on the state and exposure records



Data Now Program (DNP) Effective Policy Reporting for POC

- Step 2—Report the formal delete for SC

State Code	Add/Delete	PCED	PCXD
09		000000	000000
41		000000	000000
39	D	240701	240701

1

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

2

- Delete the SC state premium.
- Do not delete the SC exposure; NCCI’s system will do it automatically.

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: 01/01/2024		National Council on Compensation Insurance, Inc.											
Create Time: 06:00:14 AM		Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY											
IAIABC POC Coverage Provider Accepted Report - January 30, 2024													
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	05/01/24	01/01/24	14	01/28/24	00/33/56	05/01/24	01/29/24	2	2	FL24001
45856	000	INSURED NAME	TESTPOL002	03/08/24	01/01/24	14	01/28/24	00/33/87	03/08/24	01/29/24	2	2	FL24001
45856	000	INSURED NAME	TESTPOL003	04/25/24	01/01/24	14	01/28/24	00/33/73	04/25/24	01/29/24	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.



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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