Key Takeaways

- Importance of the electronic file reporting process
- Reporting rules are in place for all report types
- Reading data files helps with troubleshooting edits

There are two methods for reporting your data to NCCI, electronically using data files or manually using *the Unit Data Collection* tool.

Chapter 1: Overview

Overview of Unit Statistical Data

- Unit Statistical data is composed of audited exposure, premium, and loss information after the policy has expired
- Reported separately for each state on the policy
- Reported in accordance with the *Statistical Plan Manual*
- Three types of units can be reported:
  - 1st Reports
  - Subsequent Reports (2nd–10th)
  - Correction Reports for revisions

Big Picture for Prepping Your Submissions

- Identify the units that need to be reported
- Create your unit file according to rules and specifications
- Pre-edit your data file
- Make any corrections to pre-edited file
- Submit the file

Manuals

Manual	Purpose	Location
Statistical Plan	Rules and requirements including code values for reporting Unit Statistical Data for all NCCI states	**Manuals Library**
Unit Statistical Reporting Guidebook	Examples of how your data should be put together	**Manuals Library**
Electronic Transmission User's Guide	A to Z of creating, testing, submitting, and receiving data files to and from NCCI	**Manuals Library**
WCIO Workers Compensation Data Specifications Manual (WCIO Manual)— WCSTAT	Standard formats, specifications, and record layouts for your electronic transmissions	General Reporting Page on **ncci.com** > Resources Link

Tip: Use *WCIO Manual* and ***Statistical Plan*** in tandem because WCIO provides specifications for NCCI states and independent bureaus. The ***Statistical Plan*** shows you how the element is reported for NCCI states.

WCIO Definitions

Each element will contain information relevant to its use.

- Field Description—provides the element name
- Class—allowable characters include A for Alphabetic, AN for Alphanumeric, and N for Numeric
- Position—where the characters are located in the record
- Bytes—number of characters the field will allow

Messages in the notes let you know when the field is applicable, not applicable, or optional to NCCI.

Tip: Seeing "Not Applicable" is a good signal for you to cross check with the ***Statistical Plan*** to see how it applies to NCCI states.

Activity: Overview Review

Which manual contains the following items?

Key Word	Manual
Reporting Rules	
Electronic Layouts	
Reporting Examples	
Submission Guidelines	
State Applicability	

Chapter 2: Building Your Data Files

What Makes Up a Unit?

- Data Elements—Used to convey small pieces of information about the policy
- Records—rolled up elements representing different components of a policy
- Unit Report—each of the records rolled up in a standard format

Record Types

- Header Record—contains information that applies to the entire policy, such as the type of coverage provided, deductibles, or plan type
- Name Record—includes named insured and additional names on the policy
- Address Record—includes the main address of insured
- Exposure Record—includes classification codes and the corresponding payroll, rates, and premium at audit
- Loss Record—claims reported within that policy term, including incurred and paid amounts
- Total Record—number of records in your file submission
- File Control Record—provides the number of headers and records reported in the file

Original and Subsequent Report Requirements

Unit Report Type	Header Record (1)	Name Record (2)	Address Record (3)	Exposure Record (4)	Loss Record (5)	Total Record (6)
1st Reports	Must have only 1	Must have only 1	Optional	Must have at least 1	Required when there are any losses	Optional
Subsequent Reports	Must have only 1	Must have only 1	Optional	None allowed	Must have at least 1	Optional

- Because some record types are optional for NCCI or contingent upon a loss, they do not all need to be included in your original unit report
- Exposure records can only be reported at the 1st report level

Reminder: Exposure records are only allowed on the 1st report, so if you include it on a subsequent report, it will reject.

Link Data and Key Fields
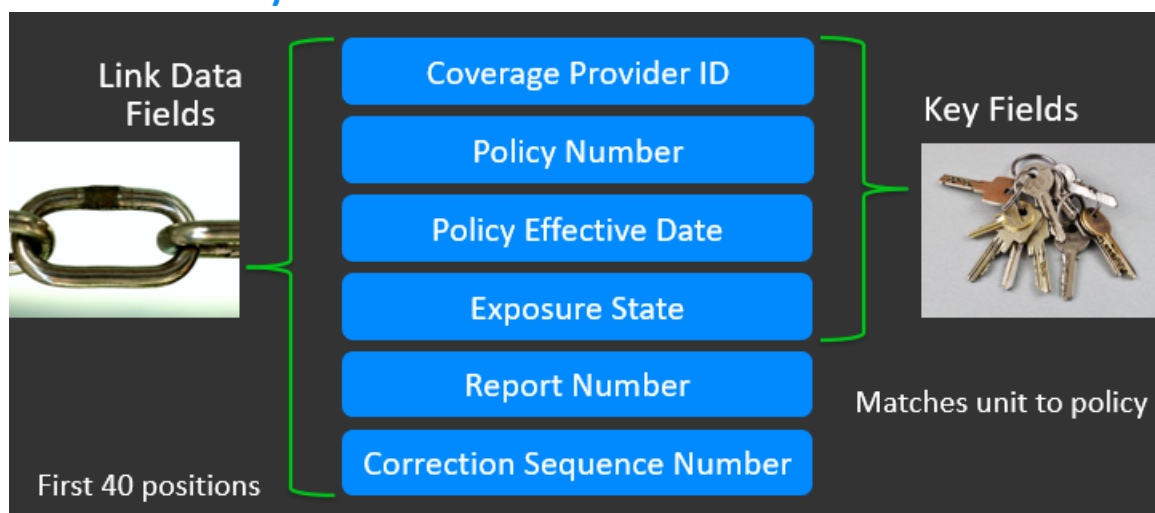
Link Data:
- Links a unit in the file to a unit in NCCI's database or to other units within the same file
- Links correction and subsequent reports across report levels

Key Fields:
- Used to match the unit back to the Policy Data
- Must be reported consistently across all unit reports as well as across all data types
- If any key fields don't match a previously reported policy, the unit would be considered "unmatched"

Reminders:

- For NCCI states, you'll receive an edit alerting you that you've reported a unit that doesn't correspond to a policy in our system
- URC also considers the unit associated with the policy to be missing

Record Type Codes—WCSTAT File

1. Each row of data within a file represents a record 1 through 9
2. Link Data—first 40 positions
3. Record Types are located in position 41
4. Each file must contain only one File Control Record

Unit electronic files are 250 bytes.

Record Type Code Details

Record Type	Name of Record	Definition/Use
1	Header	Each unit must contain this record. Counting the number of record type 1's you have in the file will tell you the total number of units in the file.
2	Name	Report the primary insured name as shown on the policy Information page.
3	Address	Insured's Address; Optional Field
4	Exposure	Report the audited payroll. Only reported at 1st report level
5	Loss	Used to report claim information Must have a matching exposure record
6	Total	Optional for NCCI states and required for most independent bureaus
9	File Control	Provides the number of units and records in the file. Only one File Control Record is allowed per file.

As an alternative, you can also use the **Extract Data** feature in the *Unit Data Collection (UDC)* tool to create a baseline file to create subsequent reports.

Activity: Lightning Round Review

Answer the following questions:

1. True / False? Exposure Records can be reported on 1st and subsequent reports. _____

2. WCSTAT records have 250 or 300 records? _____

3. Yes / No? Is the file control record included in your record count? _____

4. True / False? Total records are required for NCCI states. _____

5. Name something link data does. _____

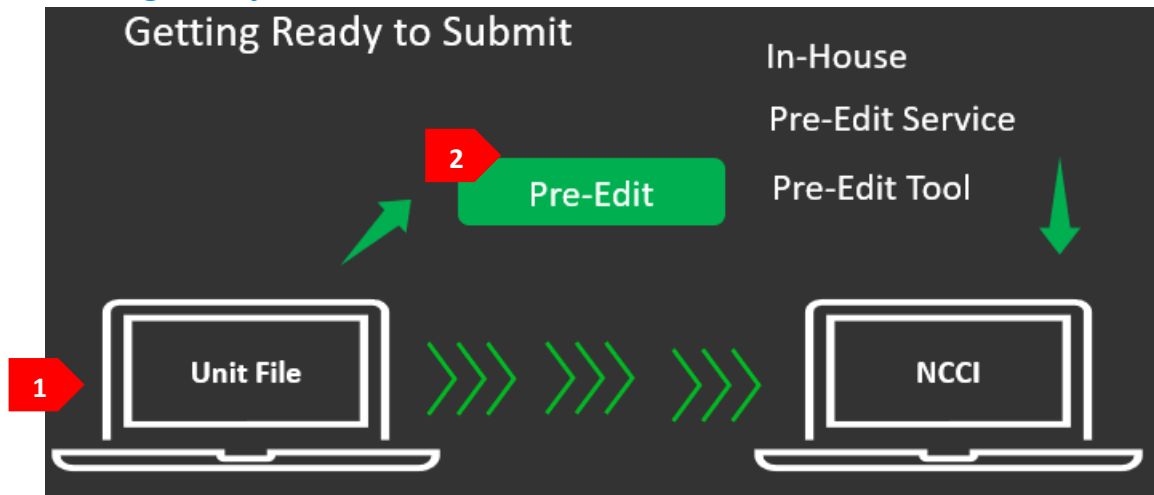## Chapter 3: Submitting Your Data

Electronic Certification Testing

- Certification testing ensures smooth receipt and processing of files
- Required for:
  o New data reporters
  o New Third Party Administrators (TPAs)
  o System Changes
- Details of testing criteria and requirements are in the ***Electronic Transmission User's Guide***

Getting Ready to Submit

Once you have access to submit unit data files, you have a choice on how to send your data.

1. Send your data directly to production
2. Run your file through some form of pre-editing to identify and address any issues before submitting it to production. This is the recommended route:
   a. In-house—A process your company has created to verify the quality of your data.
   b. ***Unit Pre-Edit Service***—allows you to send a unit file through NCCI edits and we'll send you back a submission results report for you to use to correct the data in your system.
   c. ***Unit Pre-Edit Tool***—allows you to send a unit file through NCCI edits, receive a submission results report, and view and correct the data directly within the tool. This process continues until you're ready to send the data to NCCI. You can choose to submit the units directly to production without having to resubmit a new file.

Submission Options

There are two options for submitting your data files electronically to NCCI.

1. ***Data Transfer via the Internet (DTVI)***
   o   Manual online option for reporting data
   o   Files sent to NCCI are retained for up to eight calendar days
   o   Files sent from NCCI are retained for up to 120 days
   o   User that sent the file is notified via email when the file is received and processed
   o   User ID setup required

2. Secure FTP Software
   o   Automates your file submissions
   o   Defines directories to retrieve and store files
   o   Sets up a transmission schedule
   o   Email is sent when file is received and processed

Reminders:
- NCCI does not offer Secure FTP Software. Your company is responsible for selecting the software you want to use.
- The Secure FTP Software option requires proper access.
- To get started, you'll need to send in a completed preinstallation questionnaire and go through testing to determine system compatibility and port setup.

Unit File Naming Conventions

Using the proper naming convention for unit file submissions is critical. Use these applicable naming conventions for your unit submissions. The asterisk represents a space for optional characters you can add to the name to make it more descriptive for you to recognize.

| Type of File	Naming Convention	Asterisk Usage
Unit Pre-Edit Service	unitpru.*.txt	*Replace with up to 18 additional characters
Unit Pre-Edit Tool	pred250e.*.txt	*Replace with up to 18 additional characters
Unit Production	unit25e**.txt	**Replace with up to 30 additional characters
Unit Certification	unit25e**.tst	**Replace with up to 30 additional characters

Electronic File Workflow

1. Submit your unit file:
- Using either **Data Transfer via the Internet (DTVI)** or Secure FTP (File Transfer Protocol) software

2. Pass File Submission Edits:
- Your file goes through a series of File Submission Edits to determine if it meets the general reporting requirements and can be accepted, including:
  - Invalid File Name—Does not follow NCCI naming convention
  - Unauthorized User—User does not have submission access
  - Out of Balance—Incorrect File Control Record counts
  - 80% Duplicate Units—Most units already on NCCI database
  - Invalid Data—Contains invalid characters or the file is empty
  - Invalid Encryption Key—GPG/PGP encryption key invalid
- Results are communicated to file submitter and are available in the File Tracking Feature in **DTVI**

File Sorting takes place just before the next stage to ensure we have a match in the system and don't process your data out of order.
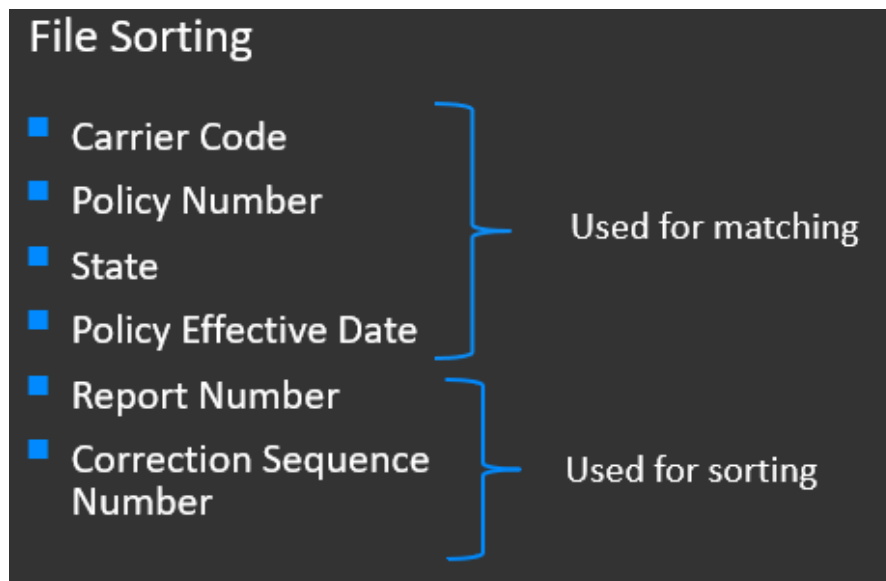
3. Pass Quality Edits
- Quality edits verify the quality of individual units within the file
- Front-End Quality Edits—check for validity, accuracy, completeness, and reasonability
- Each edit is described and defined within the Unit Statistical Edit and Validation Matrix located in the *Unit Statistical Reporting Guidebook (USRG)*
- Unit Submission Results Report contains all edits resulting from your file
  - Report is available in three formats: PDF, Excel, and CSV

Sample Submission Results Report

Unit Submission Results Report
Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY
Submission ID: 3174402

Policy Number	Pol Eff Dt	State	Insured Name	Rpt Nbr	Corr Seq Nbr	Data Grade	Record in Error	Field in Error	Edit Nbr/ Type Code	Reported Value
WC1274158	02/01/2019	01-AL	ETUG HARDWARE	1	0	5	L	CLASSIFICATION CODE	0282-14	8010

Edit Message / Validation Desc: CORRESPONDING EXPOSURE CLASSIFICATION CODE IS MISSING FOR THIS LOSS RECORD

Policy Number	Pol Eff Dt	State	Insured Name	Rpt Nbr	Corr Seq Nbr	Data Grade	Record in Error	Field in Error	Edit Nbr/ Type Code	Reported Value
WC2385269	02/17/2019	09-FL	USRG TOWING CO	1	0	2	H	ESTIMATED EXPOSURE INDICATOR	0068-02	Y

Edit Message / Validation Desc: CORRECTION REPORT WITH AUDITED EXPOSURE IS REQUIRED

Sample Unit Edit and Validation Matrix

UNIT STATISTICAL EDIT AND VALIDATION MATRIX—PRODUCTION (September 4, 2020 Release)

Record Type	Edit Number/ Type Code	Data Grade	Data Field	Edit Message/ Validation Description	Edit Description/ Validation Summary	Report Type
5	0282-14	5	Class Code	CORRESPONDING EXPOSURE CLASS CODE IS MISSING FOR THIS LOSS RECORD	The loss Class Code on the incoming unit must have a corresponding exposure Class Code with nonzero exposure amount when there is nonzero loss or Paid ALAE amounts. EXCEPTION: Loss Class Codes where exposure amounts are not applicable. Associated Net Edit 0282-18	All

4. Address Edits
- Review Unit Submission Results Report
- Submit Corrections if necessary
- Refer to *USRG* for more details on editing process and edit reports

5. Data Available for Use
- Units are accepted and free of priority/critical (Data Grade 5) or Reject (Data Grade 9) edits
- Usable in NCCI products and services

File Tracking Feature

The File Tracking feature allows you to monitor production, pre-edit, and certification submissions.

1. Option to view files you send to NCCI and the files NCCI send back to you
2. Files are available up to 120 days
3. Status column lets you know the stage of processing
   a. Completed—the file has completed processing and didn't receive any edits
   b. Completed With Rejects—processing is complete and it did receive edits
   c. Rejected—the file did not pass submission edits so it was never processed

Using File Tracking

Expanded view of production file that was accepted but with rejected units

1. File submitter name is displayed
2. Number of units and records submitted and how many of them were rejected
3. Access to Unit Submission Results Report

Expanded view of production file that rejected

	File Type ⇕	Process Type ⇕	File Name ⇕	Received by NCCI ⇕	Status ⇕	Submission ID ⇕
				Files Sent		1 item ↻
⊙	Unit	Production	unit25e.74203t33.txt	10/12/2020 04:43:54 PM	Rejected	3248402

	Name			**Tracking #**	**Records**	
1	Jackie Ganthier			3912961	8 **3**	
	Reject Reason - OUT OF BALANCE **2**					

1. File submitter name is displayed.
2. This is the reason why the file was rejected. This message is the same as what is provided in the email to the file submitter.
3. The number of records NCCI counted in your file.

Activity: Out of Balance Exercise

The file completed rejected at NCCI and was not processed. Look at this backup file and see if you can identify why it rejected.

```
📄 unit25e.12abc.txt                                    —  □  X

45856UNITRPTEXAMPLEZ1      01120101101000000000000 13010
45856UNITRPTEXAMPLEZ1      01120101102USRG TOWING CO
45856UNITRPTEXAMPLEZ1      011201011030 NOWHERE LANE, NO
45856UNITRPTEXAMPLEZ1      01120101114 0913
45856UNITRPTEXAMPLEZ1      01120101104 8742
45856UNITRPTEXAMPLEZ1      01120101105 8810 0000001120620U
45856UNITRPTEXAMPLEZ1      01120101105 8810 0000001120621U
45856UNITRPTEXAMPLEZ1      011201011060000050000000000000
999999999999999999999999999999999999990000070000001
```

How many records do you count?   _____   What does the File Control Record show?   _____

How many headers do you count?   _____   What does the File Control Record show?   _____

Tips:

- Investigate further to see what the issue is pointing to. Ask yourself if it's your File Control Record or the records within the file that need to be corrected.
- Once you figure out which applies, make the correction and resubmit.

Chapter 4: Unit Data File vs. Unit Data Collection (UDC)

- Data elements you see in the file will all be dispersed and displayed across multiple screens and in a different order within *UDC*
- Policy Effective Date in the file is reported with the two-digit year first, then month, then day—whereas *UDC* displays it as month, day, then year.
- Report number is a one-byte field in the file. To report a 10th report, use the letter "A". *UDC* will know to display it as a 10.
- Header, Name, and Address Records are three separate records in a file. In *UDC*, this information is all combined on the Header/Name screen.
- Alphanumeric fields are left justified and right blank-filled in the file. If blanks are not included, the file would reject due to null characters.
- Numeric fields are right justified and left zero-filled. *UDC* will display with no zeros but will include a comma.
- Assumed decimal points are used to report:
  - Nonpayroll exposures with the assumed decimal before the last digit of the field
  - Experience mod with the assumed decimal between the first and second digit of the field
  - Manual rate with the assumed decimal between the first and second digits of the field

Reminder: the decimal point is not reported in the file; however, it will automatically display in *UDC*.

Chapter 5: Using Correction Reports

Use corrections to your data based on edit or as needed.

Correction Type Codes

Correction type codes are important because they identify the record being updated.

Code	Description	Additional Rules and/or Exceptions (If Applicable)
H	Header Record Correction	Applicable to 1st reports only.
E	Exposure Record Correction	Applicable to 1st reports only.
L	Loss Record Correction Other Than Aggravated Inequity	
A	Loss Record Correction Due to Aggravated Inequity	Applicable in Florida only. Refer to the Florida state exception in Part 5, Item A-1—When Correction Reports are Required.
T	Total Record Correction	
M	Corrections to Multiple Record Types	

Update Type Codes

- Identify how each exposure or loss record is processed
- There are two methods you can use
  - P and R for Previous and Revised, or
  - A, C, D for Add, Change, Delete

Update Type Codes—Using P and R Method

Update Type Code	Records Required
R	Used to add a new record
P and R	• Used together to represent a change to existing data • P record must match previously reported data • R record will revise the data
P	Used to delete previously reported data

Reminders:

- When you reported the original 1st Report, all your exposure and loss records were sent using the "R" because it was all new

- Reporting key information correctly is essential to allow us to properly link the data

Update Type Codes—Using A, C, D Method

Update Type Code	Records Required
A	Used to add a new record (equivalent of R)
C	Used to change to existing data (equivalent to P and R)
D	Used to delete previously reported data (equivalent to P)

Reminders:
- If your file includes these update type codes, they will be translated to P and R when they are loaded to NCCI's database
- Some data collection organizations do not accept this method, so you'll need to check with them directly

Correction Sequence Number

- Required for all unit reports
- Sequenced within each unit report level
  - Even if reporting an initial correction to two different report levels, they would each be reported with a 1 in the correction sequence number field

Example:

Report Level:	1	Correction Seq #:	1
Report Level:	2	Correction Seq #:	1

- The sequence number allows NCCI to keep track of the order in which the units are processed
  - For the first 9 corrections, use 1–9 in the correction sequence number field
  - For the next 26 corrections, use A–Z in the correction sequence number field
  - For corrections beyond 35, continue to use Z in the correction sequence number field

Correction Report Requirements

Correction Type	Header (1) Record	Name (2) Record	Address (3) Record	Exposure (4) Record	Loss (5) Record	Total (6) Record
Header (H)	Must have only 1	Optional	None Allowed			
Exposure (E)	Must have only 1		None Allowed	Required	None Allowed	Optional
Loss (L)	Must have only 1		None Allowed		Required	Optional
Multiple (M)	Must have only 1		None Allowed	Required for correcting exposure(s)	Required for correcting loss(es)	Optional
Total (T)	Must have only 1		None Allowed			Must have only 1
Loss due to Aggravated Inequity (A) (FL only)	Must have only 1		None Allowed		Required	Optional

Header/Key Field Corrections

- 1st reports only.
- Report next Correction Sequence Number.
- Correction Type Code "H" or "M".
- Report all fields including those that did not change. Otherwise, by leaving it blank, NCCI will assume you are removing the data.

Reminder: If you try to update the Header when submitting corrections labelled as "E" or "L", your entire correction report will reject.

Header/Key Field Corrections—Exceptions

- Report Number and Correction Sequence Number cannot be corrected
  - o Contact NCCI Customer Service
- Exposure State cannot be corrected
  - o Delete all exposure and claim records
  - o Submit another unit with the correct exposure state

Activity: Header/Key Field Correction Example

- Scenario: NCCI edit indicates a 1st unit report does not match Policy data
- Research: Policy number was reported correctly on the policy, but incorrectly on the unit data

Policy Side	Unit Side
✓	✗
WCDNP1	WCDNP100

Fill in the rest of the correction column with the appropriate correction type code and change to be made:

	1st Report	Correction
Carrier Code	45856	45856
Policy Number	WCDNP100	
Policy Effective Date	1/1/18	1/1/18
Exposure State	GA	GA
Correction Type Code		
Correction Sequence Number		1

Exposure Corrections

- 1st reports only
- Report next Correction Sequence Number
- Report Correction Type Code "E" or "M"
- Use appropriate Update Type Code(s)
- Exposure Matching Fields must be consistent

Exposure Matching Fields

- The exposure matching fields consist of:
  - Classification or Statistical Code
  - Exposure Act Code
    - Experience Modification Effective Date
    - Rate Effective Date
    - Manual Rate*
    - Premium Amount*

> * One or more of these additional fields may apply to MA, MI, NC, NY, and TX units; see the ***Unit Statistical Reporting Guidebook***, Part 4A for details

For example, in Texas, to have the expanded matching fields, you must report an "E" in the employee leasing code field.

Activity: Exposure Correction Example

- Scenario: NCCI edit indicates a class code is invalid
- Research: Your research indicates Class Code 8810 was reported incorrectly and the correct code is 8742

Fill in blanks to indicate what should be reported for each of these fields when using the A, C, D Method.

1C1

Correction Type Code: _____

Update Type Code: _____

Class Code: _____

1C2

Correction Type Code: _____

Update Type Code: _____

Class Code: _____

Loss Corrections

- Report next Correction Sequence Number
- Correction Type Code "L", "M", or "A"
- Use appropriate Update Type Code(s)
- Loss Matching Fields must be consistent

Reminder: If you're correcting a Florida Aggravated Inequity claim and any other loss records, be sure to submit the "A" correction separately.

Loss Matching Fields

- Claim Number
- Accident Date
- Loss Condition Code: Act*
- Loss Condition Code: Type of Loss*
- Loss Condition Code: Type of Recovery*
- Loss Condition Code: Type of Claim*
- Vocational Rehabilitation Indicator*
- Jurisdiction State Code*

* One or more of these additional fields may apply to MD, TX, and VA units; see the **Unit Statistical Reporting Guidebook**, Part 5-A for details

Reminder: Claim Number and Accident date are the only loss matching fields for all states, except MD, TX, and VA.

Activity: Loss Correction Example

Scenario: You determine claim WC1234 was reported incorrectly on a 1st report and should be deleted.

Using the P and R method, circle which correction type code and update type code you would use.

Correction Type Code: L   <- or ->   A

Update Type Code: P record only <- or -> P record with previous data and R record with blanks

More Reporting Examples

For additional reporting examples, refer to Part 15 of the *USRG* for:

- National Rule Examples
- State-Specific Rule Examples