Fundamentals of Policy Reporting

Presented by:
Priscilla Willame and Jo Anne Malik

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Objectives

Provide you with the fundamental requirements of policy transactions and record submissions, and assist you in navigating the ***Policy and POC Reporting Guidebook*** and other available resources for reporting your Policy data.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Agenda

- Overview
- General Reporting Requirements
- Electronic Policy Reporting
- NCCI Services
- Editing and Data Quality
- Recommended Workflow
- Additional Electronic Policy Reporting
- Recent & Upcoming Changes

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

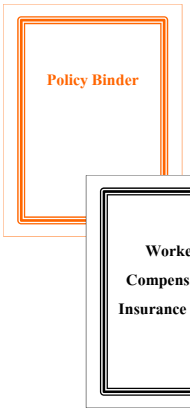
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

What Is a Policy?

A workers compensation policy is a formal written insurance contract between the insured (employer) and the insurer (coverage provider).

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

What Makes Up a Policy?



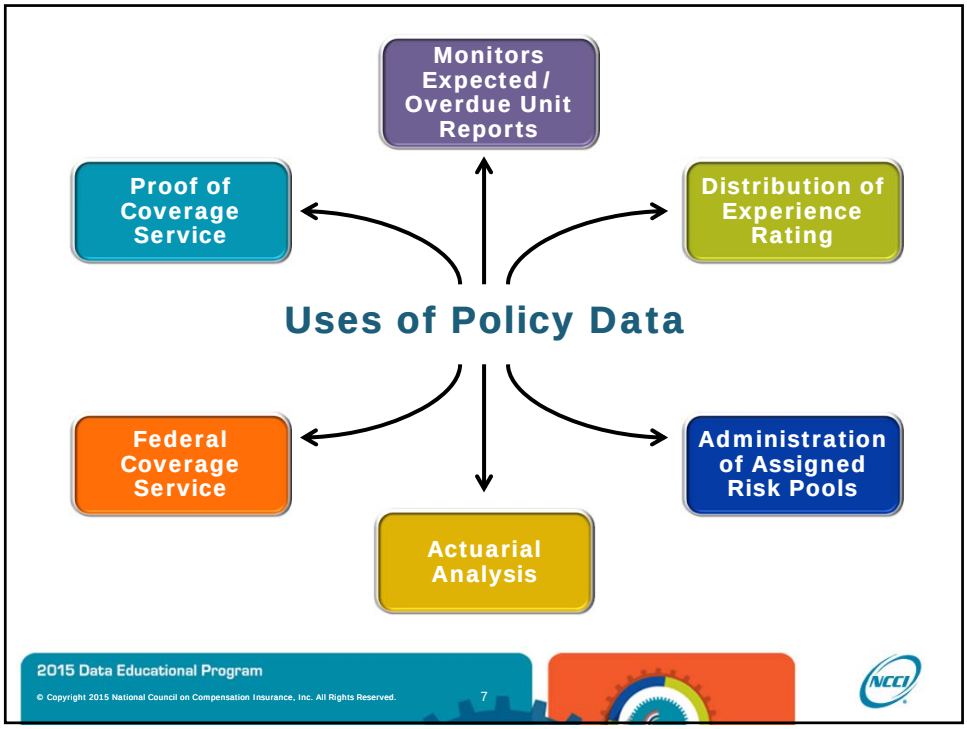
Proof of Coverage (POC) Notice / Binder

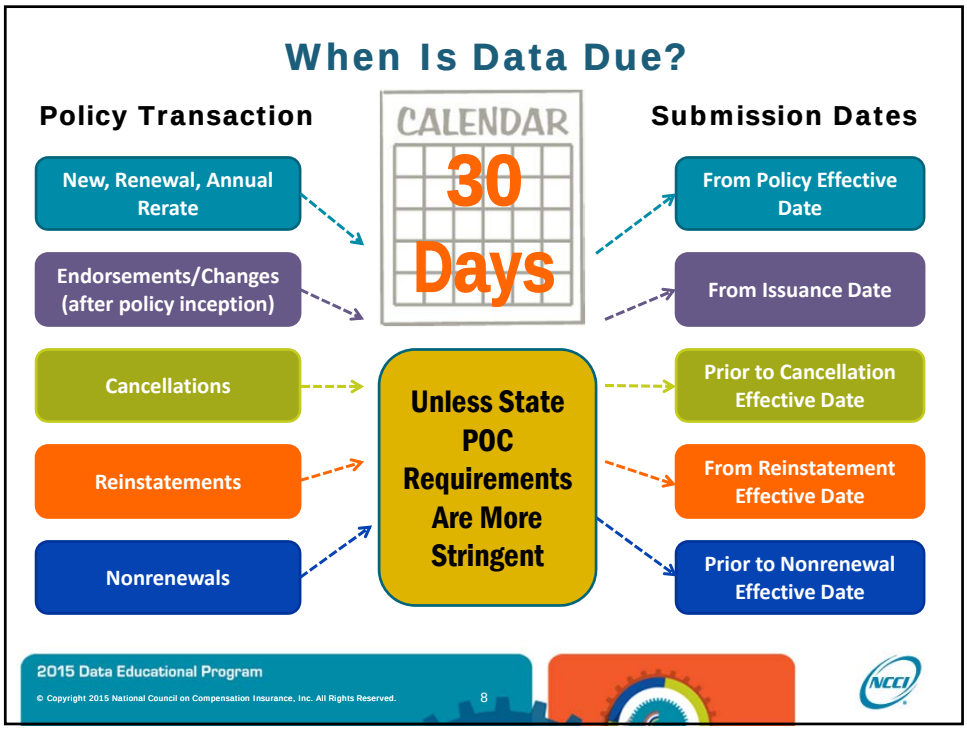
Declaration Page

Schedule Pages

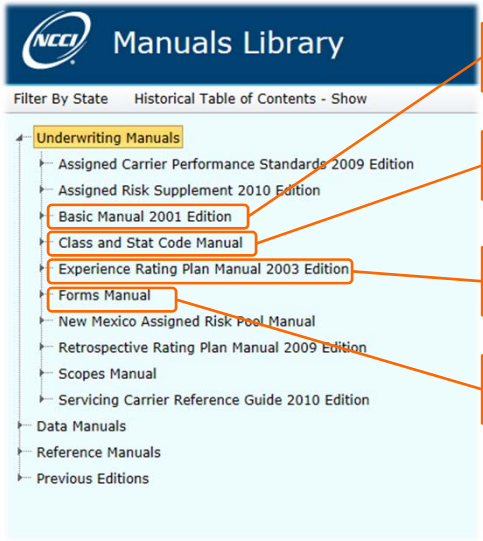
Endorsements

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.


Monitors Expected / Overdue Unit Reports
Proof of Coverage Service
Distribution of Experience Rating
Uses of Policy Data
Federal Coverage Service
Administration of Assigned Risk Pools
Actuarial Analysis
2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.
7


When Is Data Due?
Policy Transaction
Submission Dates
New, Renewal, Annual Rerate
Endorsements/Changes (after policy inception)
CALENDAR
30 Days
From Policy Effective Date
From Issuance Date
Cancellations
Reinstatements
Nonrenewals
Unless State POC Requirements Are More Stringent
Prior to Cancellation Effective Date
From Reinstatement Effective Date
Prior to Nonrenewal Effective Date
2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.
8

Underwriting Manuals



Rules approved by state insurance regulators

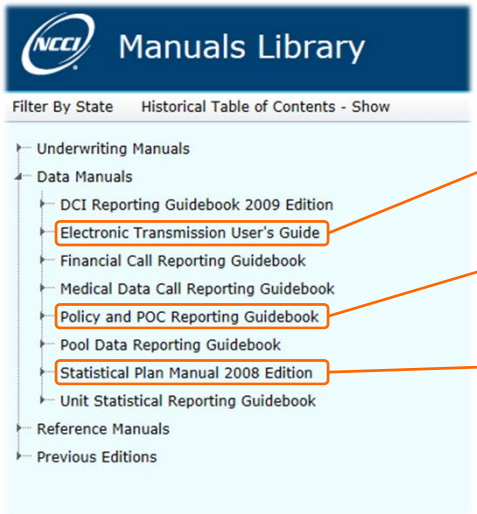
Historical Record of Classification and Statistical Codes

Rules for development of loss experience for individual risks

Rules for endorsements—filing, numbering system, changes

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Data Manuals



Guidelines for submitting test and production files

Rules and guidelines for reporting accurate and timely Policy data

Rules and requirements for reporting Unit Statistical data

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy and POC Reporting Guidebook

TABLE OF CONTENTS

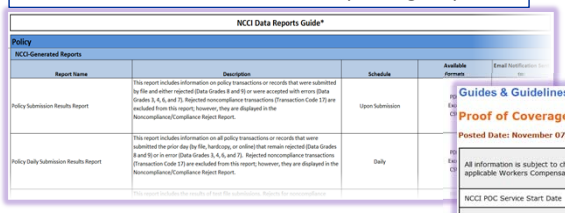
Part 1—Guidebook Overview
Part 2—General Reporting Requirements
Part 3—Electronic Policy Reporting
Part 4—Data Element Requirements by Record & Transaction
Part 5—Additional Electronic Reporting Requirements
Part 6—Name & Address Reporting Requirements
Part 7—PEO Employee Leasing Policies
Part 8—Assigned Risk Policies
Part 9—Unit Report Control (URC) Program
Part 10—Proof of Coverage (POC)
Part 11—Federal Coverage Service
Part 12—Editing and Data Quality
Part 13—Policy Edit Matrices
Part 14—Policy Data Dictionary
Part 15—Hard Copy Policy Reporting

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guides

Data Reports Guide

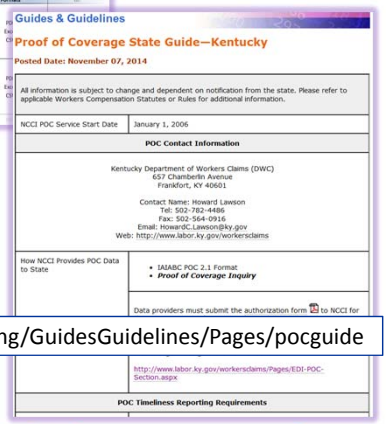
www.ncci.com/NCCIMain/DataReporting/Reports


NCCI Data Reports Guide*

Policy

NCCI-Generated Reports

Report Name	Description	Schedule	Available Formats	Email Notification Sent to:
Policy Submission Results Report	This report includes information on policy transactions or records that were submitted by file and either rejected (Data Grades 8 and 9) or were accepted with errors (Data Grades 3, 4, 6, and 7). Rejected noncompliance transactions (Transaction Code 17) are excluded from this report; however, they are displayed in the Noncompliance/Compliance Reject Report.	Upon Submission		
Policy Daily Submission Results Report	This report includes information on all policy transactions or records that were submitted the prior day (by file, hardcopy, or online) that remain rejected (Data Grades 8 and 9) or in error (Data Grades 3, 4, 6, and 7). Rejected noncompliance transactions (Transaction Code 17) are excluded from this report; however, they are displayed in the Noncompliance/Compliance Reject Report.	Daily		


Guides & Guidelines

Proof of Coverage State Guide—Kentucky

Posted Date: November 07, 2014

All information is subject to change and dependent on notification from the state. Please refer to applicable Workers Compensation Statutes or Rules for additional information.

NCCI POC Service Start Date	January 1, 2006
POC Contact Information	
Kentucky Department of Workers Claims (DWC) 657 Chamberlin Avenue Frankfort, KY 40601 Contact Name: Howard Lawson Tel: 502-782-4486 Fax: 502-564-0916 Email: HowardC.Lawson@ky.gov Web: http://www.labor.ky.gov/workersclaims	
How NCCI Provides POC Data to State	• IAIABC POC 2.1 Format • *Proof of Coverage Inquiry*
	Data providers must submit the authorization form to NCCI for
	http://www.labor.ky.gov/workersclaims/Pages/EDI-POC-Section.aspx
POC Timeliness Reporting Requirements	

POC State Guide

www.ncci.com/nccimain/DataReporting/GuidesGuidelines/Pages/pocguide

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

POC State Guide

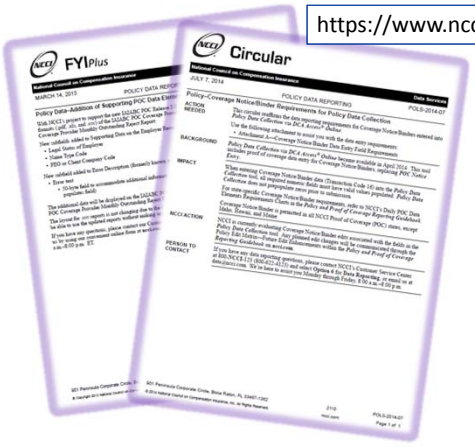
Proof of Coverage State Guide—Kentucky

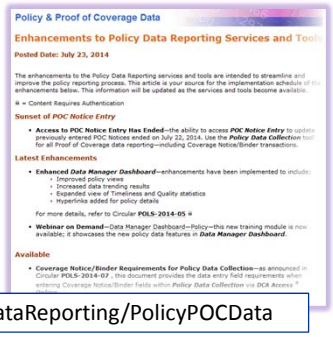
POC Timeliness Reporting Requirements	
Transaction Received Date	Kentucky does not recognize NCCI's received date. The received date is determined by the state's acceptance of the transaction.
Policies	Due within 10 days after the Policy Effective Date. POC Notices may be submitted if the policy will not be issued within 10 days after the Policy Effective Date. This does not eliminate the need to submit the policy. The binder will automatically cancel 90 days after the effective date if a full policy has not been accepted.
Cancellations	Cancellations can be reported up to 75 days prior to the Cancellation Effective Date. Cancellation of any policy of insurance will take effect no greater than 10 days prior to receipt of notification. These requirements do not apply if the employer has obtained other insurance and the DWC has been previously notified.
Reinstatements	

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Circulars, FYI Plus, Web Articles

https://www.ncci.com/onlinecirculars/navigator.aspx

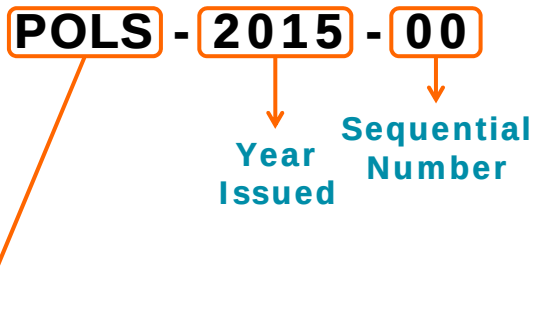




https://www.ncci.com/NCCIMain/DataReporting/PolicyPOCData

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Circular Numbers



Prefix

- **POLS**—Policy Specific Reporting
- **POC**—Proof of Coverage Specific Reporting
- **DR**—Data Reporting Instruction for Multiple Data Types

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Circular Numbers

POLS - FL - 2015 - 00

State Specific Information

Prefix

- **POLS**—Policy Specific Reporting
- **POC**—Proof of Coverage Specific Reporting
- **DR**—Data Reporting Instruction for Multiple Data Types

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Circular Numbers

FYI - POLS - FL - 2015 - 00

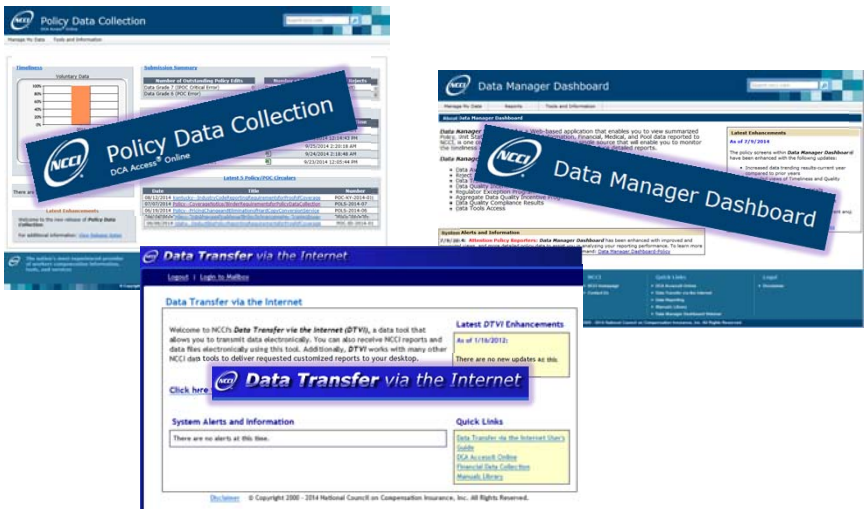
Informational

Same Format

- **POLS**—Policy Specific Reporting
- **POC**—Proof of Coverage Specific Reporting

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

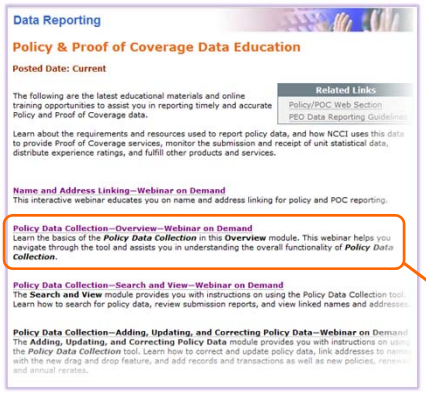
Tools on ncci.com



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Other Resources

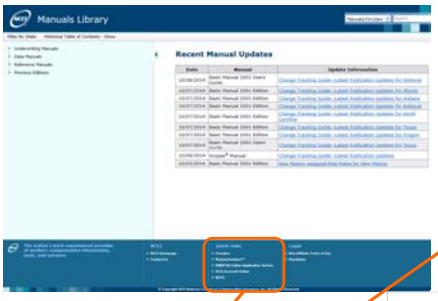
NCCI Data Reporting Education

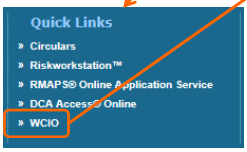


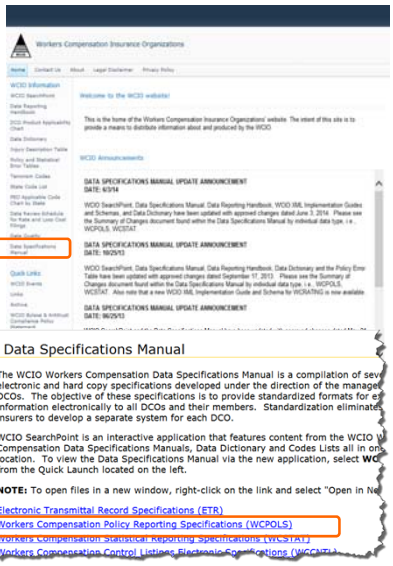
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Other Resources

WCIO Link







© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Customer Service Center

Phone

800-**NCCI**-123
(800-622-4123)
Option 6

Web

Mail

Customer Service Center
NCCI
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

State Applicability Overview

Part 2

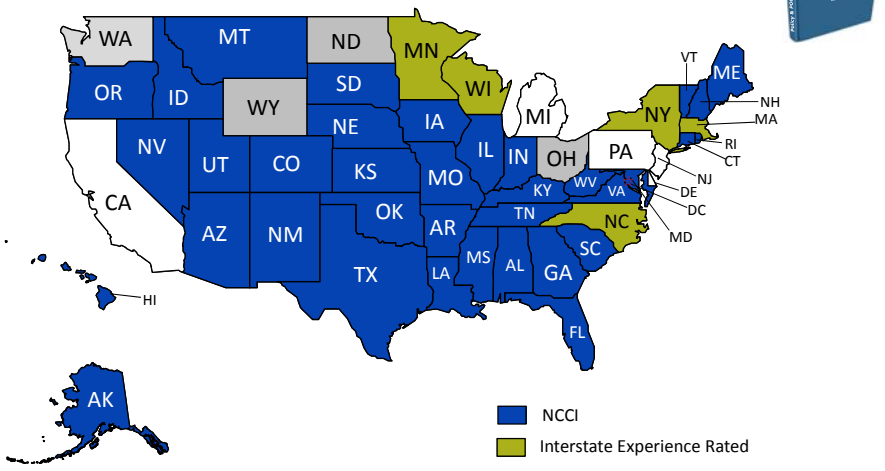
Data providers must report workers compensation and employers liability policy data for the following types of states:

- NCCI States
- Independent Bureau States (Interstate Experience Rated)
- NCCI Plan Administration States
- NCCI POC States
- Monopolistic Fund States

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

State Applicability

Part 2



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Data Submission Options

Data Transfer via the Internet (DTVI)

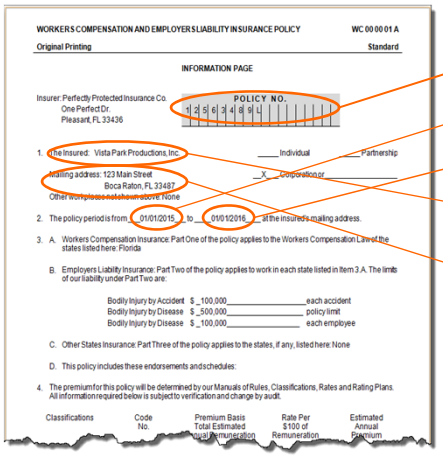
Policy Data Collection via
DCA Access® Online

Hard Copy Submission

Policy Data Entry

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Data Elements



WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY WC 00 00 01 A
Original Printing Standard

INFORMATION PAGE

Insurer: Perfectly Protected Insurance Co.
One Perfect Dr.
Pleasant, FL 33436

POLICY NO. 1 2 5 6 3 4 8 9 L

1. The Insured: Vista Park Productions, Inc. ___ Individual ___ Partnership
Mailing address: 123 Main Street
Boca Raton, FL 33487 _X_ Corporation or _____
Other workplaces not shown above: None

2. The policy period is from 01/01/2015 to 01/01/2016 at the insured's mailing address.

3. A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here: Florida

B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in item 3.A. The limits of our liability under Part Two are:

Bodily Injury by Accident $ 100,000 each accident
Bodily Injury by Disease $ 500,000 policy limit
Bodily Injury by Disease $ 100,000 each employee

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here: None

D. This policy includes these endorsements and schedules:

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

Classifications	Code No.	Premium Basis Total Estimated Total Remuneration	Rate Per $100 of Remuneration	Estimated Annual Premium

Policy Data Elements

- Policy Number Identifier
- Policy Effective Date
- Policy Expiration Date
- Name of Insured
- Address—Street
- Address—City

Examples of Data Elements

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Link Data and Key Fields

Link Data

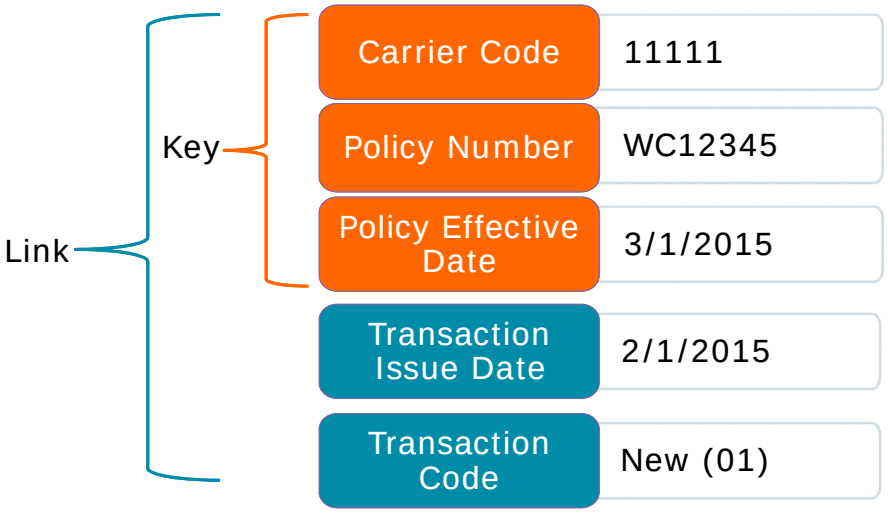
Elements reported consistently **within** each record to link all records of a single transaction

Key Fields

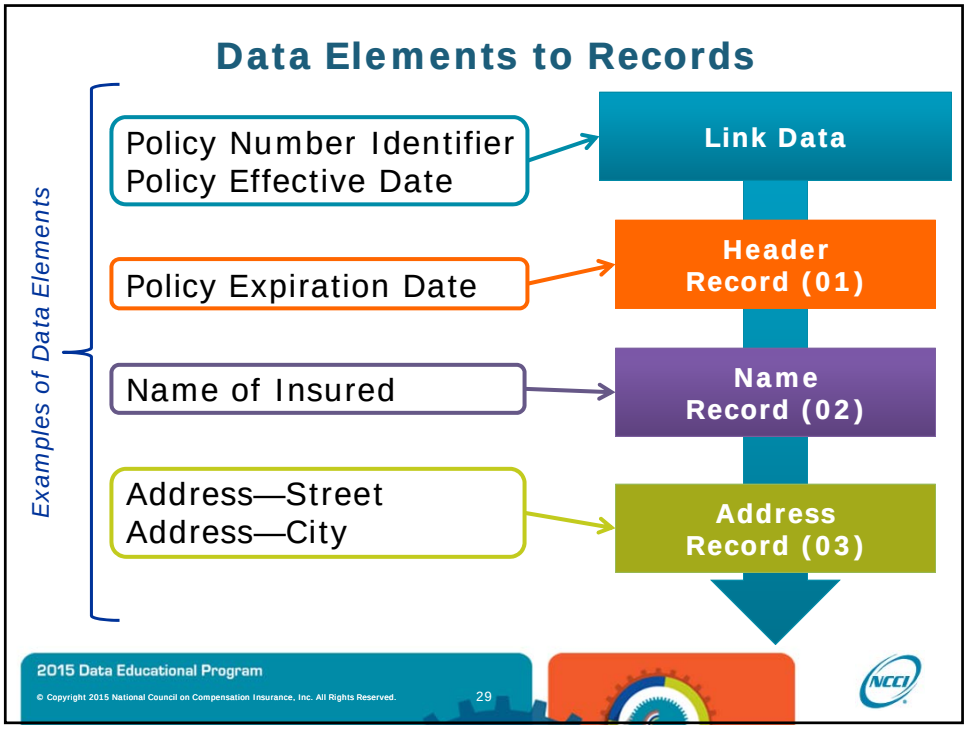
A subset of link data reported consistently **across** all transactions

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Link Data and Key Fields



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.



Electronic Record Types and Codes

Code	Record Name	Record Description
01	Header	Information that applies to the entire policy—policy level data
02	Name	Legal Names(s) of the Insured
03	Address	Address data including mailing, location of operation, etc.
04	State Premium	Premium, loss constant, expense constant, & experience mod by state
05	Exposure	Reporting of class & stat, rates, estimated exposure (payroll), & premium by state
07	Endorsement Identification	Standard, advisory, or state-specific endorsements attached to the policy
08	Cancellation/ Reinstatement/Nonrenewal	Report policy level cancellations, reinstatements, or nonrenewals

2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Multiple Records

2. Name Record—Record Type Code 02

The Name Record(s) provides information on the legal name of the insured. The Name Record allows for coding of three types of names:

- Personal name of the insured (e.g., John Doe)
- Commercial name of the business (e.g., ABC Farm Equipment)
- Entity string name—for those insurers unable to distinguish between personal and commercial names

Only one name is to be reported per Name Record, and at least one Name Record must be submitted for the policy.

3. Address Record—Record Type Code 03

The Address Record provides the various types of address information of the insured, insurer, and agent or producer. The mailing address of the policyholder, location(s) of the insured's operations, and address of the insurer's office are included separately as is the address of the agent or producer.

At least two Address Records must be submitted for the policy—the Mailing Address of Insured and the Address of Insurer Issuing/Servicing Office.

Code	Description
1	Mailing Address of Insured
2	Location of Operation
3	Address of Insurer Issuing/Servicing Office
5	Producer Address
6	No Specific Location

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Electronic Record Types and Codes

Code	Record Name	Record Description
10	Experience Rating Mod Change Endorsement	Report the Experience Rating Modification Factor, Effective Date, & State
13	Policy Period Endorsement	Extended-term policies (greater than 1 year, 16 days & less than 3 years) only
42	Contingent Experience Rating Mod Factor Endorsement	Contingent Experience Rating Mod Factors & the associated mod effective dates
43	Deductible Endorsement	Reported for each state with a deductible program
87	Policy Info Page Data Element(s) Change Endorsement	Report changes to Policy Information Page data elements
Z1	Noncompliance/Compliance of Policy Terms	Report Noncompliance/Compliance Details
99	Submission Control	Report Total Number of Records (Summary)

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Endorsement Identification Record

Record Type Code 07

Identifies all endorsements that apply to a policy.

Includes only the state and the Endorsement Numbers.

Report a State Code of 00 for Endorsements that apply to all states.

One record will accommodate up to 11 endorsements.

Multiple Endorsement Identification Records may be reported as needed.

If a carrier independently files a modified version of NCCI's standard endorsement, both the NCCI standard Endorsement Number and the corresponding carrier-filed version are required.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

E. HEADER RECORD—RECORD TYPE CODE 01

The Header Record provides information that applies to the entire policy (policy level). One Header Record is required for each unique Policy Number/Policy Effective Date/Transaction Code combination with the exception of Transaction Codes 03, 05, and 17, where no Header Record is to be reported.

1. Record Type Code

Position(s)	46–47
Class	Alphanumeric (AN)
Bytes	2
Format	AN 2
Report	01 for Header Record

Definition: Code identifying the type of record reported.

2. Experience Rating Code

Position(s)	48
Class	Numeric (N)
Bytes	1
Format	N 1

Definition: Code describing whether the policy is experience rated (intrastate and/or interstate) or not experience rated.

Code Values:

Code	Description
1	Interstate-Rated Only
2	Inter- and Intrastate-Rated

Data Element Name
Definition
Position
Class
Bytes
Reporting Format
Code Values

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Data Element Code Values

6. Policy Term Code

Position(s)	76
Class	Numeric (N)
Bytes	1
Format	N 1

Part 14

Definition: Code that specifies whether the term of the policy is one year, multi-year, short-term, etc.

Code Values:

Code	Description
1	Standard One-Year
2	Three-Year Fixed-Rate Policy **(N/A: FL, TX)**
4	Short-Term (Less Than One Year)
5	Three-Year Variable (First Year)
6	Three-Year Variable (Second Year)*
7	Three-Year Variable (Third Year)*
8	Other (i.e., a policy issued for more than 1 year and 16 days, but less than 2 years)*

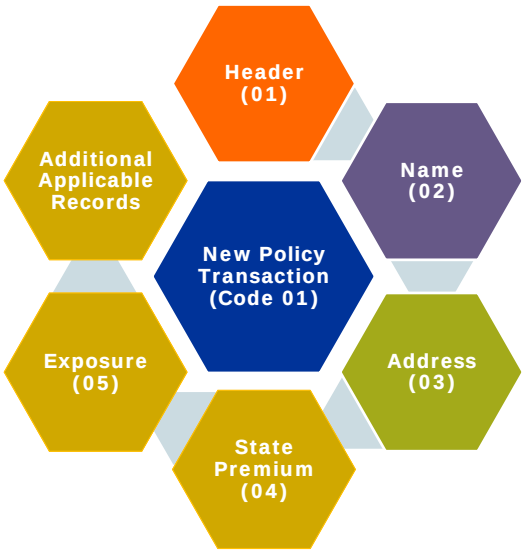
This code is not applicable in Florida or Texas.

* **Note:** A policy greater than two years but less than three is assumed to be a shortened three-year variable policy and should be reported using Codes 5 and 6, with 8 applying only to the shortened period.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

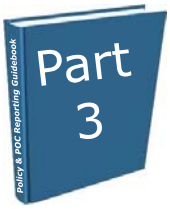
Records Make Up Transactions

Part 2



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Transaction Types and Codes



1. **POC Notice / Binder**
   - Transaction Code 16
2. **Originating / Establishing**
   - Transaction Codes 01, 02, and 04
3. **Endorsement**
   - Transaction Code 03
4. **Full Policy Replacements**
   - Transaction Codes 06, 08, 10, 14, and 15
5. **Cancellation / Reinstatement / Nonrenewal**
   - Transaction Code 05
6. **Noncompliance / Compliance**
   - Transaction Code 17

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

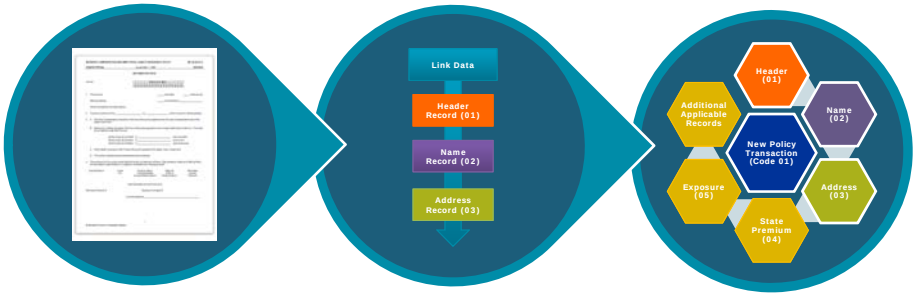
C. NAME RECORD—RECORD TYPE CODE 02

Data Element	Required (R), Conditional (C), Optional (O), or Not Applicable (N) 16	01	02	04	03	06	08	10	14	15	05	17	State(s) Applicability Exception	Conditional Reporting Requirement
Record Type Code	R	R	R	R	N	R	R	R	R	R	N	N		
Name Type Code	R	R	R	R	N	R	R	R	R	R	N	N		
Name Link Identifier	R	R	R	R	N	R	R	R	R	R	N	N		The primary name on the policy must always be reported as 001.
Professional Employer Organization or Client Company Code	C	C	C	C	N	C	C	C	C	C	N	N		Required when the Employee Leasing Policy Type Code reported is 2–8. Leave this field blank when the Employee Leasing Policy Type Code is 1.
Name of Insured	R	R	R	R	N	R	R	R	R	R	N	N		
Federal Employer Identification Number (FEIN)	R	R	R	R	N	R	R	R	R	R	N	N		
Continuation Sequence Number	R	R	R	R	N	R	R	R	R	R	N	N		The primary name on the policy must always be reported as 001.
Legal Nature of Entity Code	R	R	R	R	N	R	R	R	R	R	N	N		
State Code (State Unemployment Number)	C	C	C	C	N	C	C	C	C	C	N	N	Required in RI and UT.	Required when reporting a State Unemployment Number.

Data Elements
to
Record
to
Transaction Type

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Summary

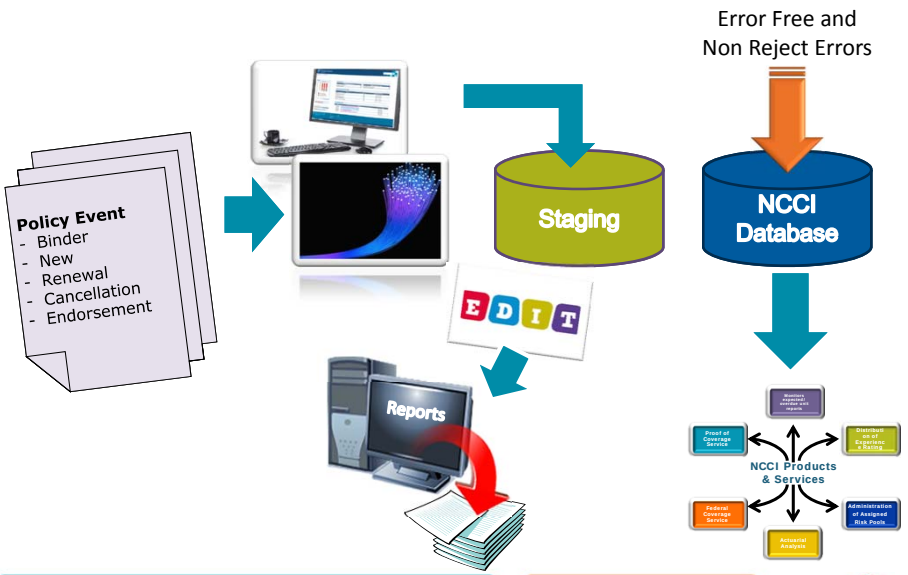


Data Elements → **Records** → **Transactions**

Code Values

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Data Reporting Flow



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Transaction Code 16

Proof of Coverage (POC) Notice / Binder

Not a Required Transaction	Record 07—WC000308 or WC00310 Only
Report when not all information is available for a complete establishing transaction	Record 43—WC000603 or Jurisdictionally Approved Endorsement
Electronic Reporting Changes: Key Fields Change or Policy Expiration Date (Transaction 03, Record 87)	An originating/establishing transaction MUST replace—POC Notice must be active and key fields must match

Cancellation/Nonrenewals (Transaction Code 05, Record Type Code 08) are permitted; however, an originating/establishing transaction submitted on a cancelled/nonrenewed binder will be rejected

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Endorsement Numbers

WC000308—Partners, Officers and Others Exclusion Endorsement

WC000310—Sole Proprietors, Partners, Officers and Others Coverage Endorsement

WC000603—Benefits Deductible Endorsement

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

Part 3

E. POLICY TRANSACTIONS

1. Proof of Coverage (POC) Notice/Binder—Transaction Code 16

a. Transaction Requirements

A Transaction 16 (POC Notice Binder) is used to report coverage when the insurer does not have all of the information available that is required for a complete establishing transaction (New or Renewal policy). When all information is available, the New or Renewal policy must be reported to replace the Proof of Coverage (POC) Notice/Binder.

Note: The only changes that can be reported electronically for a Transaction 16 include:

- Key Field Change
- Policy Expiration Date

These changes can be submitted using a Transaction Code 03—Endorsement Transaction with Record Type 87—Policy Information Page Data Element(s) Change Endorsement. All other changes must be reported through the ***Policy Data Collection*** via ***DCA Access® Online*** tool.

b. Required Record Types

Record types required for Proof of Coverage (POC) Notice/Binder transactions are as follows:

- Record Type 01—Header Record
- Record Type 02—Name Record
- Record Type 03—Address Record
- Record Type 04—State Premium Record
- Record Type 05—Exposure Record

If applicable to the Proof of Coverage (POC) Notice/Binder, the following record types are required:

- Record Type 07—Endorsement Identification Record (Endorsement WC000308 or WC000310 only)
- Record Type 43—Deductible Endorsement Record (Endorsement WC000603 or the jurisdictionally approved Endorsement Number)

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Modifying Policies

Part 3

1

Endorsement Transactions

Report endorsements with specific record layouts

2

Full Policy Replacement Transactions

Replaces a policy previously reported

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Specific Endorsements

Record Type 10
Experience Rating Mod Change

Record Type 13
Policy Period

Record Type 42
Contingent Experience Rating Mod Factor

Record Type 43
Deductible

Transaction 03 or any Full Policy Replacement Transaction

Record Type 87
Policy Information Page Changes

Transaction 03 only

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Record Type Code 43

Part 3

11. Deductible Endorsement Record—Record Type Code 43

This endorsement must be reported for each state with a deductible program. The record includes the deductible type code, the deductible percentage or deductible amount paid by the insured, and the amount of the premium reduction percentage. This record type is for use with any Deductible Endorsement approved in the jurisdiction(s) where this record type is applicable.

Report WC000603 or the jurisdictionally approved Endorsement Number. Refer to the individual state pages in the ***Basic Manual for Workers Compensation and Employers Liability Insurance*** for applicable deductible programs. Refer to the ***Statistical Plan*** and the ***Unit Statistical Reporting Guidebook***, Part 8, for additional deductible reporting information.

This record may be reported with any of the full policy transactions or may be reported using the Endorsement Transaction (Transaction Code 03).

Part 14

O. DEDUCTIBLE ENDORSEMENT RECORD—RECORD TYPE CODE 43

This endorsement must be reported for each state with a deductible program.

This record type is for use with any Deductible Endorsement approved in the jurisdiction(s) where this record type is applicable. Report WC000603 or the jurisdictionally approved Endorsement Number. Refer to the individual state pages in the ***Basic Manual for Workers Compensation and Employers Liability Insurance*** for applicable deductible programs.

Refer to the ***Unit Statistical Reporting Guidebook*** Part 8—Reporting of Deductible Programs for additional deductible reporting information. This record may be reported with any of the full policy transactions or may be reported using the Endorsement Transaction (Transaction Code 03).

1. State Code

Position(s)	44–45

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Record Type Code 43—Data Elements

L. DEDUCTIBLE ENDORSEMENT RECORD—RECORD TYPE CODE 43

Data Element	Required (R), Conditional (C), Optional (O), or Not Applicable (N) 16	01	02	04	03	06	08	10	14	15	05	17	State(s) Applicability Exception	Conditional Reporting Requirement
State Code	R	R	R	R	R	R	R	R	R	R	N	N		
Record Type Code	R	R	R	R	R	R	R	R	R	R	N	N		
Endorsement Number														field
Bureau Identifier (Edition Identifier)														
Carrier Identifier														
Losses Subject to Deductible Code	R	R	R	R	R	R	R	R	R	R	N	N		
Basis of Deductible Calculation Code	R	R	R	R	R	R	R	R	R	R	N	N		
Deductible Percentage	C	C	C	C	C	C	C	C	C	C	N	N		Required if the deductible program includes a deductible percentage.
Deductible Amount per Claim/Accident	C	C	C	C	C	C	C	C	C	C	N	N		Required if the deductible program includes a per claim/accident amount.
Deductible Amount—Aggregate	C	C	C	C	C	C	C	C	C	C	N	N		Required if the deductible program includes an aggregate amount.
Premium Reduction Percentage	O	O	O	O	O	O	O	O	O	O	N	N		
Name of Insured	N	N	N	N	N	N	N	N	N	N	N	N		
Endorsement Effective Date	R	R	R	R	R	R	R	R	R	R	N	N		

Data Element	Required (R), Conditional (C), Optional (O), or Not Applicable (N) 16	01	02	04	03	06	08	10	14	15	05	17	State(s) Applicability Exception	Conditional Reporting Requirement
State Code	R	R	R	R	R	R	R	R	R	R	N	N		
Record Type Code	R	R	R	R	R	R	R	R	R	R	N	N		

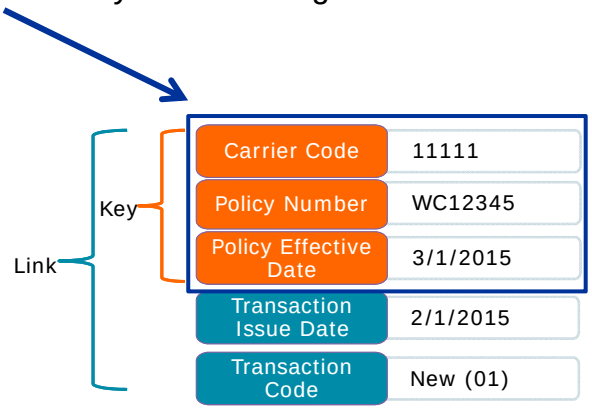
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Transaction Code 06

Part 3

Full Policy Replacement

Used to report a Key Field Change



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Example—Transaction Code 06

Example

Policy Number: WC123123
Policy Effective Date: 1/1/2015

Key Field

Carrier Code
- From: 12345
- To: 54321

Name of Producer
- From: Insurance is Us
- To: Insurance is Our Life

Transaction Code 06	
Record Type Code	01 (Link Data/ Header Record)
Original Carrier Code	12345
Original Policy Number Identifier	WC123123
Original Policy Effective Date	1/1/15
Carrier Code	54321
Name of Producer	Insurance is Our Life

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Record Type Code 87

12. Policy Information Page Data Element(s) Change Endorsement Record—Record Type Code 87

The Policy Information Page Data Element Change Endorsement Record can only be submitted using Endorsement Transaction (Code 03). This endorsement (WC890600B) is used to report changes to the following policy Information Page data elements, along with their corresponding Endorsement Numbers:

Policy Information Page Data Element	Endorsement Number
Policy Number Identifier	WC890602
Policy Effective Date	WC890603
Policy Expiration Date	WC890604
Name of Producer	WC890607
Legal Nature of Insured	WC890610
Carrier Code	WC890619

When reporting Record Type 87 for changes, report the specific Endorsement Number as indicated above (without the spaces) in the Endorsement Number field (Positions 51–58) and report the revised data element in the appropriate field.

This endorsement record is not used to report changes to names, addresses, premiums, classifications, or statistical codes.

A separate record is required for each data element changed. Certain data elements may require multiple change endorsement records.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Record Type Code 87—Data Elements

M. POLICY INFORMATION PAGE DATA ELEMENT(S) CHANGE ENDORSEMENT RECORD—RECORD TYPE CODE 87

Data Element	Required (R), Conditional (C), Optional (O), or Not Applicable (N)												State(s) Applicability Exception	Conditional Reporting Requirement
	16	01	02	04	03	06	08	10	14	15	05	17		
Record Type Code	N	N	N	N	R	N	N	N	N	N	N	N		
Identifier														of the NCCI standard or advisory endorsement reported in the Endorsement Number field.
Carrier Code	N	N	N	N	C	N	N	N	N	N	N	N		Required when reporting Endorsement Number WC890619 in the Endorsement Number field.

Transaction 03 only

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Transaction Codes 08, 10, 14

Part 3

Full Policy Replacement

- 08 → Rating Change
- 10 → Non-Rating Change
- 14 → Miscellaneous Change

For processing purposes, NCCI does not distinguish between these transactions.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Transaction Code 15 (Add/Delete State)

Originating Transaction

+

Full Policy Replacement Transaction

Full Policy Replacement to Add Georgia

Part 3

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Example—Original Transaction

Examples of Data Elements

New Policy
Transaction Code 01

Header (01)
Policy Number: WC199199

Name (02)
Name: Sunshine Inc.

Address (03)
Address: 123 Main St, Boca Raton, FL

State Premium (04)
State Code: 09 (FL)
State Add/Delete Code: (BLANK)

Exposure (05)
State Code: 09
Class Code: 8810

Endorsement Identification (07)
State Code: 09
Endorsement Number: WC000000

(New Policy)—
Florida-Only Policy

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Example—Transaction 15—Add State

Examples: Records With Data Elements

Replacement Policy
Transaction Code 15

Header Record (01) Policy Number: WC199199	Header Record (01) Policy Number: WC199199
Name Record (02) Name: Sunshine Inc.	Name Record (02) Name: Peaches Inc.
Address Record (03) Address: 123 Main St, Boca Raton, FL	Address Record (03) Address: 321 Pecan Way, Augusta, GA
State Premium (04) State Code: 09 (FL) State Add/Delete Code: (BLANK)	State Premium (04) State Code: 10 (GA) State Add/Delete Code: A (Add)
Exposure Record (05) State Code: 09 Class Code: 8810	Exposure Record (05) State Code: 10 Class Code: 8742
Endorsement Identification Record (07) State Code: 09 Endorsement Number: WC000000	Endorsement Identification Record (07) State Code: 10 Endorsement Number: WC990990

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Transaction Code 15

Part 3

Originating Transaction
WI not reported to NCCI

+

Full Policy Replacement Transaction

Wisconsin only policy would not be reported to NCCI; when Georgia is added the policy becomes an originating transaction.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Replacement Transaction Sequencing

Originating:	Replacement:
New Policy Transaction Code 01	Full Policy Replacement Transaction Code 06
Renewal Policy Transaction Code 02	Full Policy Replacement Transaction Code 08
Annual Rerate Transaction Code 04	Full Policy Replacement Transaction Code 10
	Full Policy Replacement Transaction Code 14
Add State Transaction Code 15	Add/Delete State Transaction Code 15

Only one replacement transaction, per policy, with the same Transaction Issue Date **is allowed** in the same electronic file.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Cancellations / Reinstatements / Nonrenewals

Cancellations—Ends policy coverage

Reinstatements—Reverses cancellation, putting coverage back in force

Nonrenewals—Terminates coverage as of Policy Expiration Date

Transaction 05 Record Type 08

Nonrenewals are only required in continuous coverage states.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Cancellation Types

Cancellations may occur at different points within the policy term.

Flat	Terminates coverage as of Policy Effective Date—No coverage
Pro Rata	Terminates coverage within the policy term with no financial penalty to insured
Short Rate	Terminates coverage within the policy term with financial penalty to insured

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

H. CANCELLATION, REINSTATEMENT, AND NONRENEWAL RECORD—RECORD TYPE CODE 08

Data Element	Required (R), Conditional (C), Optional (O), or Not Applicable (N) 16	01	02	04	03	06	08	10	14	15	05	17	State(s) Applicability Exception	Conditional Reporting Requirement
State Code	N	N	N	N	N	N	N	N	N	N	N	N		
Record Type Code	N	N	N	N	N	N	N	N	N	N	R	N		
Cancellation/Reinstatement ID Code	N	N	N	N	N	N	N	N	N	N	R	N		
Name of Insured	N	N	N	N	N	N	N	N	N	N	N	N		
Address of Insured	N	N	N	N	N	N	N	N	N	N	N	N		
Nature of Insured	N	N	N	N	N	N	N	N	N	N	N	N		
Cancellation Mailed to Insured Date	N	N	N	N	N	N	N	N	N	C	N			Required for Cancellation/ Reinstatement ID Code 1, 3, or 4.
Cancellation/ Reinstatement Transaction Sequence Number	N	N	N	N	N	N	N	N	N	C	N			Required when reporting multiple 05 Transactions in the same file with the same Transaction Issue Date.
Reason for Reinstatement Code	N	N	N	N	N	N	N	N	N	R	N			
Corresponding Cancellation Effective Date	N	N	N	N	N	N	N	N	N	N	N			
Cancellation/ Reinstatement Effective Date	N	N	N	N	N	N	N	N	N	R	N			

Note: For this record, we apply changes at the policy level, not the state level.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

H. CANCELLATION, REINSTATEMENT, AND NONRENEWAL RECORD—RECORD TYPE CODE 08

Data Element	Required (R), Conditional (C), Optional (O), or Not Applicable (N) 16	01	02	04	03	06	08	10	14	15	05	17	State(s) Applicability Exception	Conditional Reporting Requirement
State Code	N	N	N	N	N	N	N	N	N	N	N	N		
Record Type Code	N	N	N	N	N	N	N	N	N	N	R	N		
Cancellation/ Reinstatement ID Code	N	N	N	N	N	N	N	N	N	N	R	N		
Cancellation/ Reinstatement Transaction Sequence Number	N	N	N	N	N	N	N	N	N	N	C	N		Required when reporting multiple 05 Transactions in the same file with the same Transaction Issue Date.
Address of Insured	N	N	N	N	N	N	N	N	N	N	N	N		
Nature of Insured	N	N	N	N	N	N	N	N	N	N	N	N		
Cancellation Mailed to Insured Date	N	N	N	N	N	N	N	N	N	C	N			Required for Cancellation/ Reinstatement ID Code 1, 3, or 4.
Cancellation/ Reinstatement Transaction Sequence Number	N	N	N	N	N	N	N	N	N	C	N			Required when reporting multiple 05 Transactions in the same file with the same Transaction Issue Date.
Reason for Reinstatement Code	N	N	N	N	N	N	N	N	N	R	N			
Corresponding Cancellation Effective Date	N	N	N	N	N	N	N	N	N	N	N			
Cancellation/ Reinstatement Effective Date	N	N	N	N	N	N	N	N	N	R	N			

2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Multiple Cancellations/Reinstatements

Multiple cancellations and reinstatements can be processed within the same electronic submission file.

Record 08:

Data Element	Required (R), Conditional (C), Optional (O), or Not Applicable (N)											State(s) Applicability Exception	Conditional Reporting Requirement
	16	01	02	04	03	06	08	10	14	15	05	17	
Cancellation/ Reinstatement Transaction Sequence Number	N	N	N	N	N	N	N	N	N	N	C	N		Required when reporting multiple 05 Transactions in the same file with the same Transaction Issue Date.

Example:

New Policy	Cancellation	Reinstatement
Pol Eff Date: 1/1/15	CX Eff Date: 1/1/15	RS Eff Date: 1/1/15
Issue Date: 1/9/15	Issue Date: 1/10/15	Issue Date: 1/10/15
	Sequence #: 00	Sequence #: 01

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Transaction Sequencing

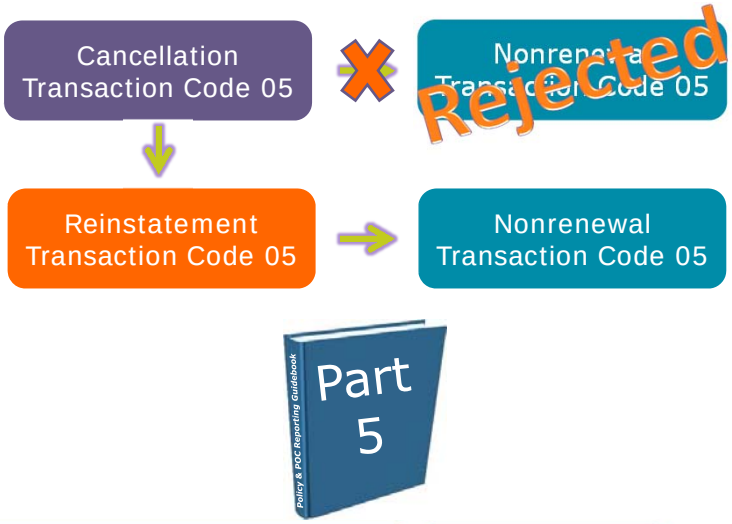
Originating:

- New Policy Transaction Code 01
- Renewal Policy Transaction Code 02
- Annual Rerate Transaction Code 04
- Add State Transaction Code 15

If a change, cancellation, reinstatement, or nonrenewal is reported prior to an originating transaction, that transaction will be rejected.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Transaction Sequencing



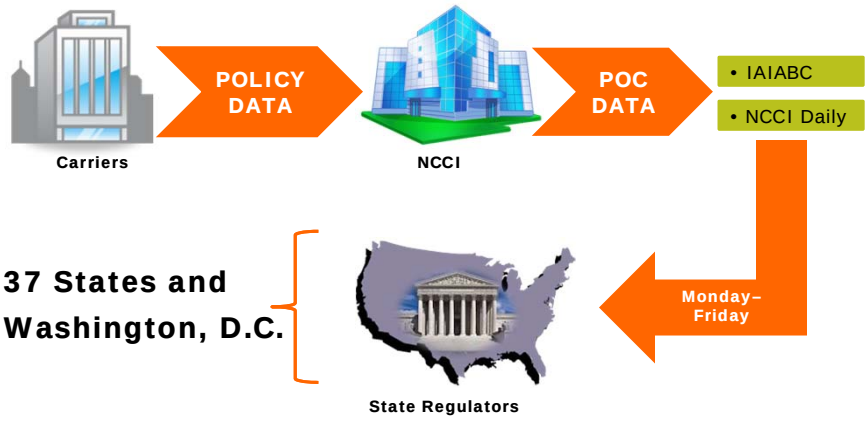
2015 Data Educational Program

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

65

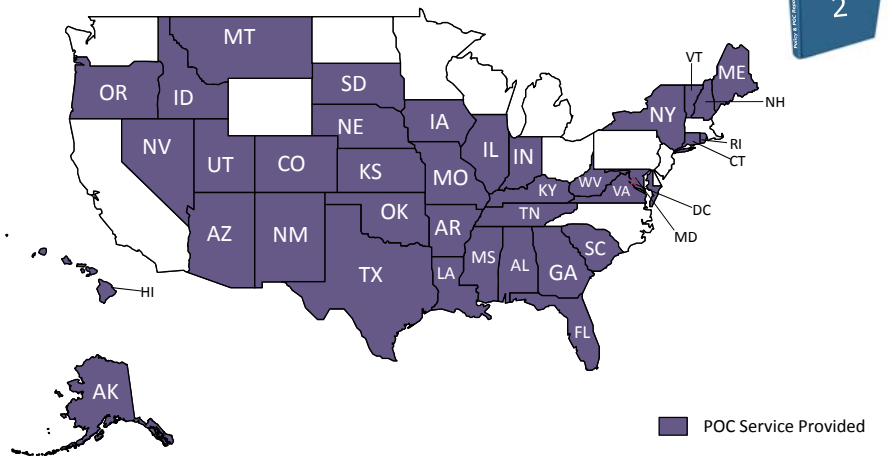
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Proof of Coverage Service



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

POC Service States



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

POC Tools

Carriers

Policy Data Collection via ***DCA Access® Online***

State Regulators

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

POC Essentials

1. Name/Address Linking
2. Policy Data That Passes NCCI Edits May NOT Meet POC State Requirements
3. State Reporting Time Frames Supersede NCCI's
4. POC Resources Are Available

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Name and Address Linking Data Elements

Name Link Identifier
Identifies one name or a group of names, which links the name to the corresponding address

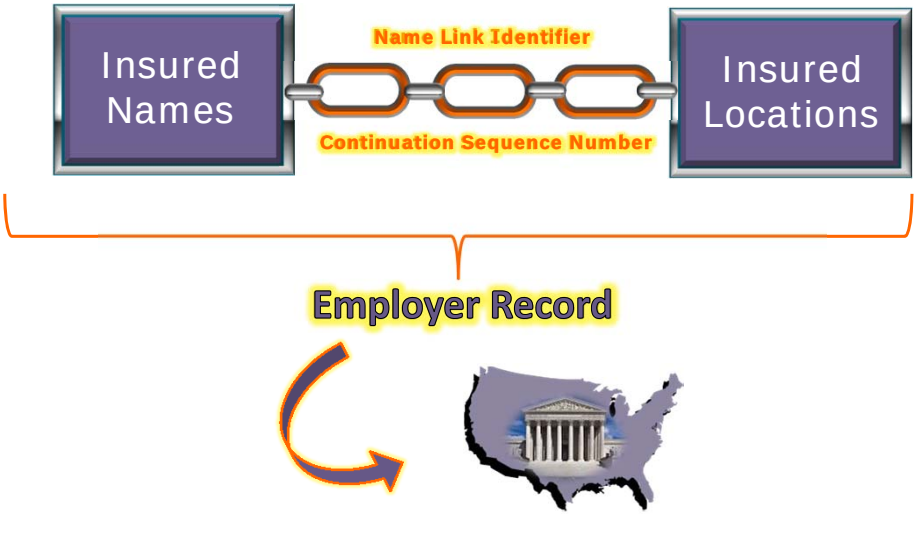
Continuation Sequence Number
Identifies each name of an employer when there are two or more Name records for one employer

Reporting Notes:

1. Each distinct name is assigned a new Name Link Identifier
2. Each location that belongs to a name should be linked using that Name Link Identifier
3. The primary name on the policy must always be reported as Name Link Identifier 001 and Continuation Sequence Number 001

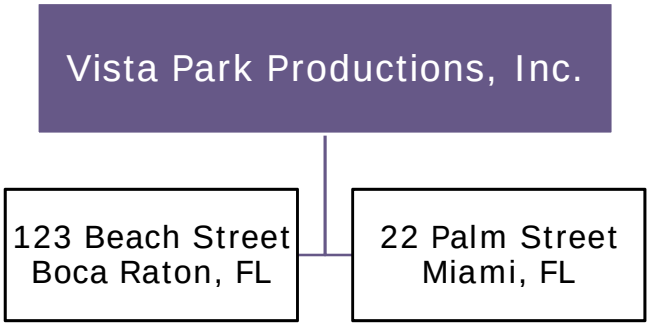
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Name and Address Linking



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Name and Address Linking Example



1 Name—2 Locations

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

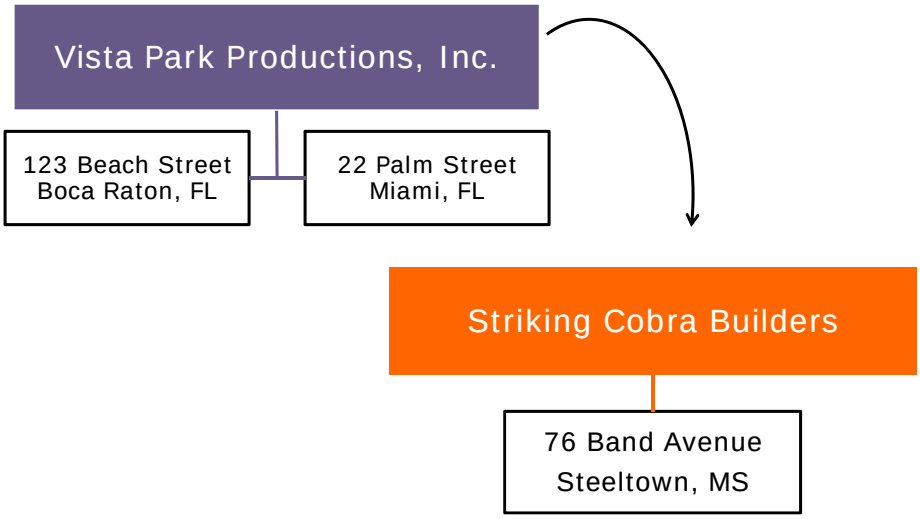
Name & Address Linking Reporting

Name Link Identifier	Continuation Sequence Number	Name
001	001	Vista Park Productions, Inc

Name Link Identifier	Address	State
001	123 Beach Street, Boca Raton	FL
001	22 Palm Street, Miami	FL

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Name and Address Linking Exercise



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Name & Address Linking Reporting

Name Link Identifier	Continuation Sequence Number	Name
001	001	Vista Park Productions, Inc
		Striking Cobra Builders

Name Link Identifier	Address	State
001	123 Beach Street, Boca Raton	FL
001	22 Palm Street, Miami	FL
	76 Band Avenue, Steeltown	MS

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

What Goes to the States?

State	Name	Address
FL	Vista Park Productions Inc	123 Beach Street, Boca Raton, FL
	Vista Park Productions Inc	22 Palm Street, Miami, FL
MS	Striking Cobra Builders	76 Band Avenue, Steeltown, MS

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

PART 6—NAME AND ADDRESS REPORTING REQUIREMENTS

A. NAME RECORD

The Name Record (Record Type 02) provides information on the legal name(s) of the insured. The Name Record allows for three types of names:

- Personal name of the insured (e.g., John Doe)
- Commercial name of the business (e.g., ABC Farm Equipment)
- Entity string name—for those insurers unable to distinguish between personal and commercial names

At least one Name Record must be submitted for the policy.

For insureds with multiple names (e.g., John Doe dba ABC Farm Equipment), report separate Name Records for each legal name. The name reported with Name Link Identifier 001 and Continuation Sequence Number 001 will be the primary insured. The following is an example of how to report these names:

Name Link Identifier	Insured Name	Continuation Sequence Number
001	dba ABC Farm Equipment	001
002	John Doe	001

Note: The letters "dba" (Doing Business As) should always be reported at the beginning of the name. If "dba" is reported at the end of a name, the name standardization process will remove.

1. Name Standardization

The Name Standardization process applies to all name records submitted to NCCI prior to editing.

a. Name Standardization Rules

The following charts provide the name standardization rules for abbreviations, special characters, excess verbiage, and rules for removal of non-name data.

- Name and Address Reporting
- Standardization Rules

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Federal Coverage Service

US Longshore & Harbor Workers Compensation Act Coverage

Federal Mine Safety and Health Act Coverage

Part 11

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Federal Coverage Service—Criteria

1. Transactions—New, Renewal, Replacement, Cancellation, or Reinstatement
2. State Premium Record—At least one NCCI state
3. Endorsement Identification Record—Appropriate federal form
4. Exposure Record—Federal Class Code or appropriate Exposure Act/Coverage Code

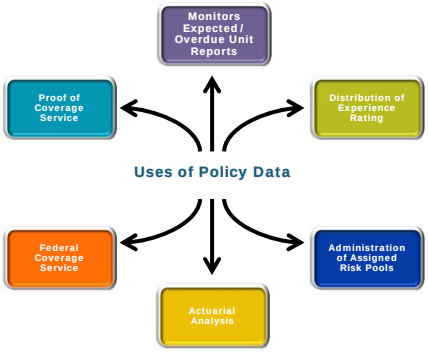
Part 11

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Why Do We Edit Data?

Part 12

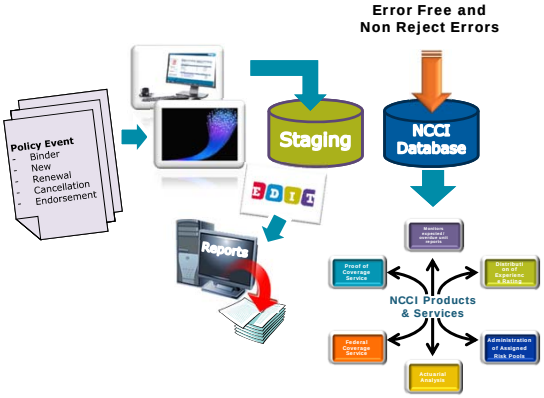


Policy data is the cornerstone for NCCI's products & services.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Editing Process

All Policy data goes through the editing process.



Carriers are required to review edit results and take corrective action.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Edit Number

Unique Six-Digit Identifier

0156-01

Data Element Number

Sequence Number

0156 = Policy Number

01 = First Edit Associated With Policy Number

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Edit Types

Field	Ensures value in each field is acceptable according to submission guidelines
Logical	Verifies that the data is reasonable in relation to one or more other fields
Relational	Compares the data in a specific field with another field contained in the same submission and/or data previously received

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Data Grades

One of Six Data Grades

Processed?

Severity?

Impact to Data?

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Data Grade Descriptions

Data Grade	Type	Description
9	**Transaction Reject**	Entire transaction rejected. Must be **corrected** within **90 days**.
8	**Record Reject**	Record rejected. Must be **corrected** within **8 days**.
7	**POC Critical Error**	Policy includes data for a POC state **not in compliance**. Data may **not be sent** to state.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Data Grade Descriptions

Data Grade	Type	Description
6	**POC Error**	Policy includes data for a POC state **not in compliance**. Data sent to state.
4	**Priority Error**	Data is in error. Data has been captured on NCCI's database as submitted.
3	**Default Error**	A default value has been applied prior to processing.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

Part 12

PART 12—EDITING AND DATA QUALITY

A. PURPOSE

Because policy information serves as the cornerstone for many NCCI products and services, such as Proof of Coverage and experience rating, NCCI's editing process is critical to ensuring that the data submitted is consistent with reporting requirements and meets quality standards.

Edits are performed on all Policy data submitted to NCCI and indicate if corrective action is required to accurately process the data. Issues identified during the editing process are communicated to the insurer on the Policy Submission Results Report and the Policy Daily Submission Results Report.

Carriers are required to review edit results and submit corrected data when applicable. NCCI requires edits to be corrected within 60 days of notification.

Note: South Dakota—Carrier must provide satisfactory evidence of the correction of any error or omission, identified through NCCI's policy reports, within 60 days.

Refer to the Data Reports Guide available on **ncci.com** for details on policy reports.

B. EDITING

1. Edit Numbers

The edit number is a unique six-digit identifier assigned to each edit and is composed of a four-digit data element number and a two-digit edit sequence number.

- Data Element Number—A unique four-digit number NCCI assigns to each data element
- Edit Sequence Number—A two-digit counter used to identify multiple edits for the same data element

For example, 0156 is the data element number for the policy number. If there is only one edit associated with the policy number, it would show 0156-01 on the Policy Submission Results Report.

For a description of all edits, refer to Part 13—Policy Edit Matrices in this guidebook.

2. Edit Types

Each edit is classified into one of the following:

- Field—Ensure that the value in each field is acceptable according to submission guidelines, e.g., numeric

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Edit Message and Description

Record Type	Edit No.	Data Field	Error Code	Data Grade	Edit Message	Edit Description	Trans Code	Subm Media Type	Effective Date of Edit	Update Date	Changes
01	0154-02	Policy Expiration Date				ate field in Header an the Policy e Link Data.	01, 02, 04, 06, 08, 10, 15, 8	B		03/11/14	Transaction Code 16 [Coverage Notice Binder] has been added to this edit.
										09/23/10	Specified the Transaction Codes [Trans Code].
										02/25/10	Adjusted the name of the data field.
01	0154-03	Policy Expiration Date	0195	9	THE POLICY PERIOD IS GREATER THAN THREE YEARS	The Policy Expiration Date field in t Header Record must not be more than three years after the Policy Effective Date field in the Link Data.					ctions. ble to Transaction Code 16 [Coverage Notice Binder].
00	0156-01	Policy Number [Policy Number Identifier]	0006	9	FIELD IS MISSING OR INVALID	The Policy Number is all blanks, all zeros, or combinations of blanks and zeros.	01, 02, 03, 04, 05, 06, 08, 10, 14, 15, 16, 17, HE	B	05/03/04	03/11/14	Transaction Code 16 [Coverage Notice Binder] has been added to this edit.
										09/23/10	Specified the Transaction Codes [Trans Code].
										05/27/10	Modified the Edit Description.
										02/25/10	Removed Record Type 21.
										05/03/04	This edit has been modified to operate on compliance transactions.

Edit Number & Data Field

0156-01 Policy Number [Policy Number Identifier]

9

Data Grade

Part 13

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

Part 13

PART 13—POLICY EDIT MATRICES

A. POLICY EDIT MATRIX—EDITS IN PRODUCTION

This Policy Edit Matrix contains details on the enhanced editing process that currently takes place in NCCI's database. This matrix is the most comprehensive resource for information on NCCI's policy editing and can be used when reviewing reject and error reports to obtain the details on each edit. It is updated frequently in order to contain the most current editing information.

View, print, or download the Policy Edit Matrix—Edits in Production (downloadable Microsoft® Word doc).

B. POLICY EDIT MATRIX—FUTURE EDIT ENHANCEMENTS

This matrix contains edits scheduled for future implementation, and provides lead time and projected implementation dates for planned changes to policy editing. This lead time can be used for planning purposes.

View, print, or download the Policy Edit Matrix—Future Edit Enhancements (PDF).

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

Part 13

PART 13—POLICY EDIT MATRICES

A. POLICY EDIT MATRIX—EDITS IN PRODUCTION

This Policy Edit Matrix contains details on the enhanced editing process that currently takes place in NCCI's database. This matrix is the most comprehensive resource for information on NCCI's policy editing and can

Record Type	Edit No.	Data Field	Error Code	Data Grade	Edit Message	Edit Description	Trans Code	Subm Media Type	Effective Date of Edit	Update Date	Changes
01	0154-02	Policy Expiration Date	0012	9	DATE MUST BE > POLICY EFFECTIVE DATE	The Policy Expiration Date field in Header Record is not greater than the Policy Effective Date field in the Link Data.	01, 02, 04, 06, 08, 10, 14, 15, 16	B		03/11/14 09/23/10 02/25/10 05/03/04	Transaction Code 16 [Coverage Notice Binder] has been added to this edit. Specified the Transaction Codes [Trans Code]. Adjusted the name of the data field. This edit has been modified to exclude compliance transactions.
01	0154-03	Policy Expiration Date	0195	9	THE POLICY PERIOD IS GREATER THAN THREE YEARS	The Policy Expiration Date field in the Header Record must not be more than three years after the Policy Effective Date field in the Link Data.	16	E	03/11/14	03/11/14	Edit added applicable to Transaction Code 16 [Coverage Notice Binder].

2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

What Are Policy Reports?

Status of Policy Submissions

Results of Policy Editing Process

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Data Reports Guide

Data Reports

Data Reports Guide

Posted Date: May 23, 2014

The Data Reports Guide has been updated to remove the DCI Run-Off reports. NCCI's Data Reports Guide provides you with a complete listing of all enhanced NCCI-generated and customer-generated data reports, including their report names, descriptions, schedule, and available formats.

NCCI-Generated Reports—Distributed on a production schedule. An email will be sent to you indicating the report is available via ***DCA Access® Online***.

Customer Generated Reports —Requested by you using defined parameters. Most reports will be available to view immediately on the screen.

The Data Reports Guide is organized by the following data type:

- Policy
- Proof of Coverage (POC)
- Unit
- Unit Report Control (URC)
- Detailed Claim Information (DCI)
- Financial Calls, Pool, and Medical
- Data Quality and Data Tool Access

View the **Data Reports Guide** for details on all the data reports.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Data Reports Guide

Data Reports

Data Reports Guide

Posted Date: May 23, 2014

NCCI Data Reports Guide*

Policy

NCCI-Generated Reports

Report Name	Description	Schedule	Available Formats	Email Notification Sent to:
Policy Submission Results Report	This report includes information on policy transactions or records that were submitted by file and either rejected (Data Grades 8 and 9) or were accepted with errors (Data Grades 3, 4, 6, and 7). Rejected noncompliance transactions (Transaction Code 17) are excluded from this report; however, they are displayed in the Noncompliance/Compliance Reject Report.	Upon Submission	PDF Excel CSV	File Submitter
Policy Daily Submission Results Report	This report includes information on all policy transactions or records that were submitted the prior day (by file, hardcopy, or online) that remain rejected (Data Grades 8 and 9) or in error (Data Grades 3, 4, 6, and 7). Rejected noncompliance transactions (Transaction Code 17) are excluded from this report; however, they are displayed in the Noncompliance/Compliance Reject Report.	Daily	PDF Excel CSV	No emails distributed
Policy Certification Submission Results Report	This report includes the results of test file submissions. Rejects for noncompliance transactions (Transaction Code 17) will be included, if applicable.	Upon Submission	PDF Excel CSV	File Submitter
Policy Monthly Outstanding Data Grade 7 Report	This report includes policy transactions where one or more records have an outstanding Data Grade 7 (IPOC Critical Error). These records were either not sent to, or were rejected by, the POC state(s) covered on the policy. You will not be in compliance for these records in the POC state(s) until they are corrected. **Note:** These errors will remain on this report for up to 6 months or until they are	Monthly	PDF Excel CSV	Policy Main Contact on file

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Two Types of Reports

NCCI Generated

Frequency—Upon Submission
- Policy Submission Results
- Policy Certification Submission Results
- Policy Pre-Edit Service Submission Results

Frequency—Monthly
- Policy Monthly Outstanding Data Grade 7
- Assigned Risk Binder Number
- Monthly Outstanding Noncompliance

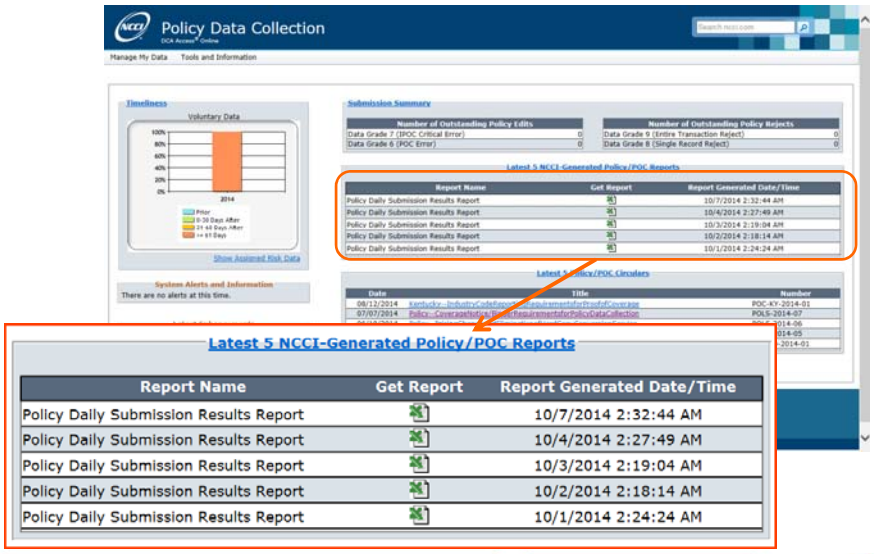
Frequency—Daily
- Policy Daily Submission Results
- Noncompliance/Compliance Reject

Custom Reports

- Policy Reject and Error
- Policy Risk ID

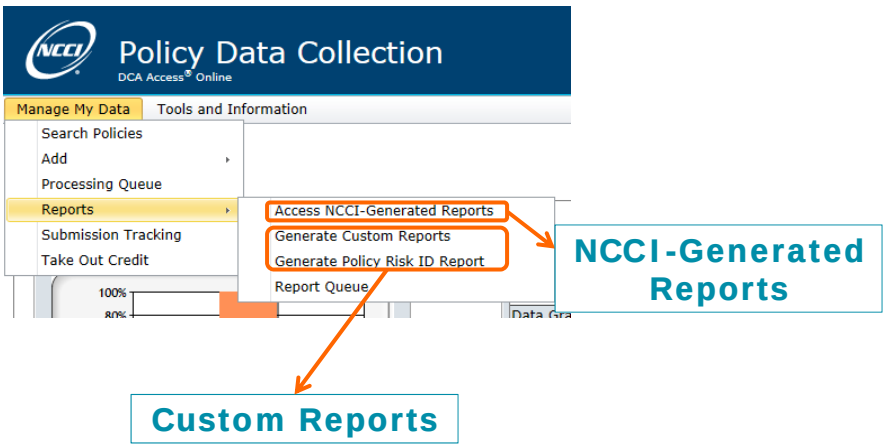
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Where to Find Reports



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Where to Find Reports



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Report Retention Schedule

Upon Submission	3 Months
Daily	3 Months
Monthly	6 Months
Custom Reports	10 Calendar Days

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Reports

NCCI-Generated

Frequency—Upon Submission
- Policy Submission Results
- Policy Certification Submission Results
- Policy Pre-Edit Service Submission Results

Frequency—Monthly
- Policy Monthly Outstanding Data Grade 7
- Assigned Risk Binder Number
- Monthly Outstanding Noncompliance

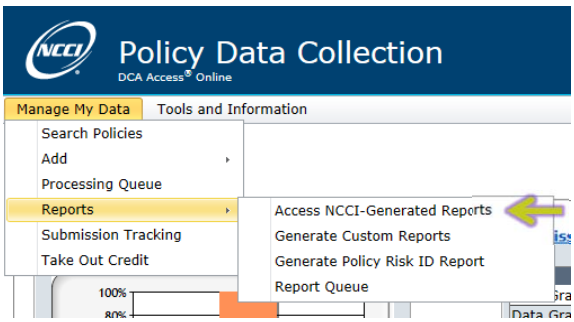
Frequency—Daily
- Policy Daily Submission Results
- Noncompliance/Compliance Reject

Custom Reports

- Policy Reject and Error
- Policy Risk ID

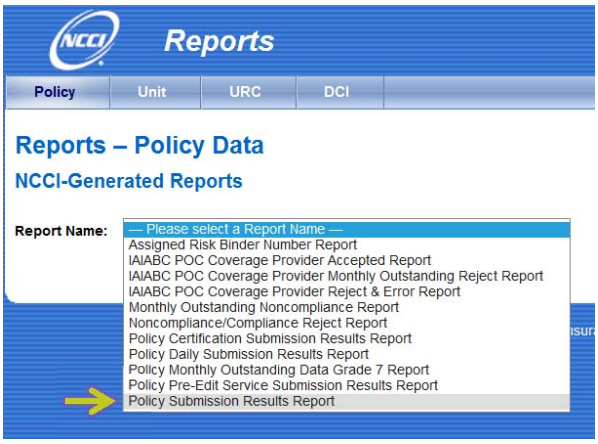
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Accessing NCCI-Generated Reports



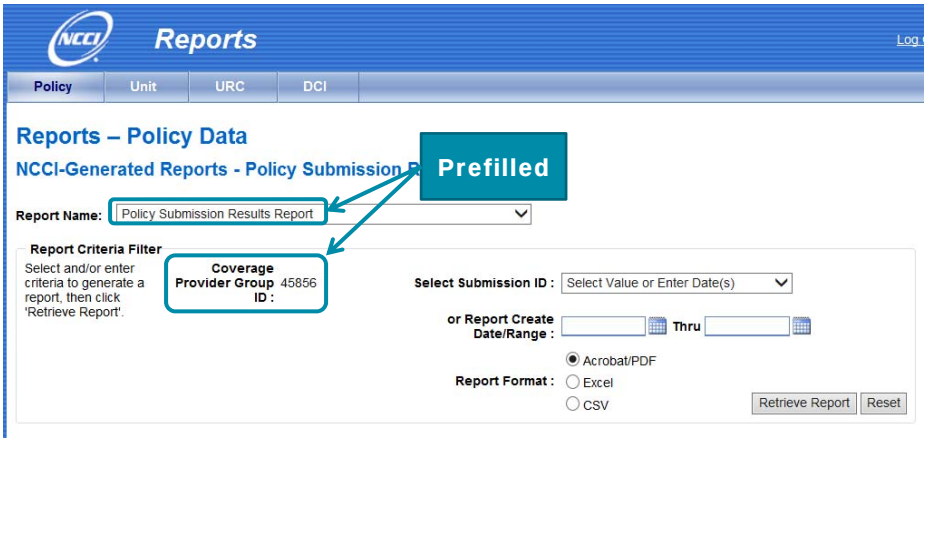
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Accessing NCCI-Generated Reports



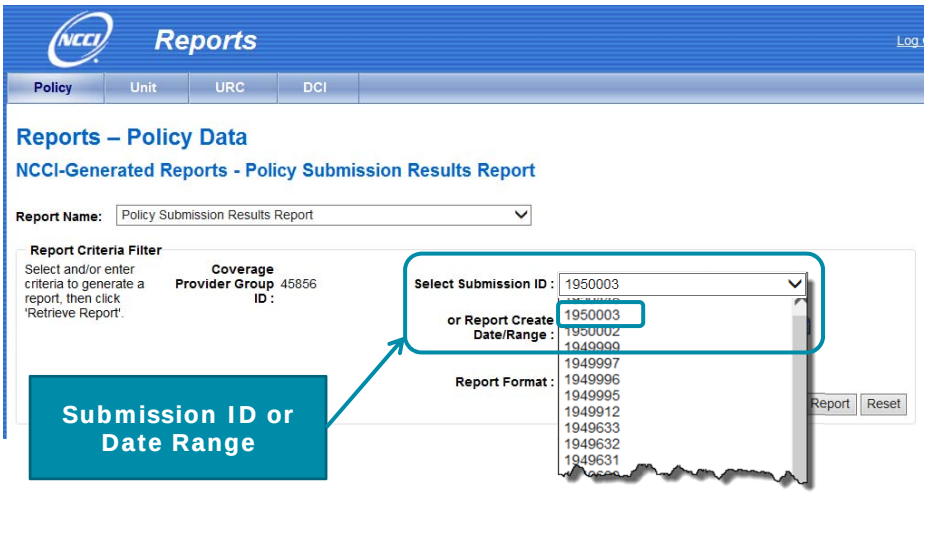
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Accessing NCCI-Generated Reports



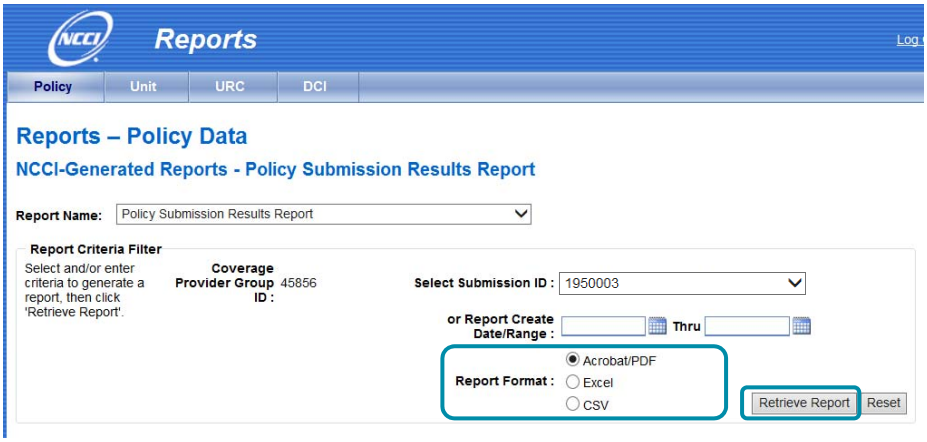
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Accessing NCCI-Generated Reports



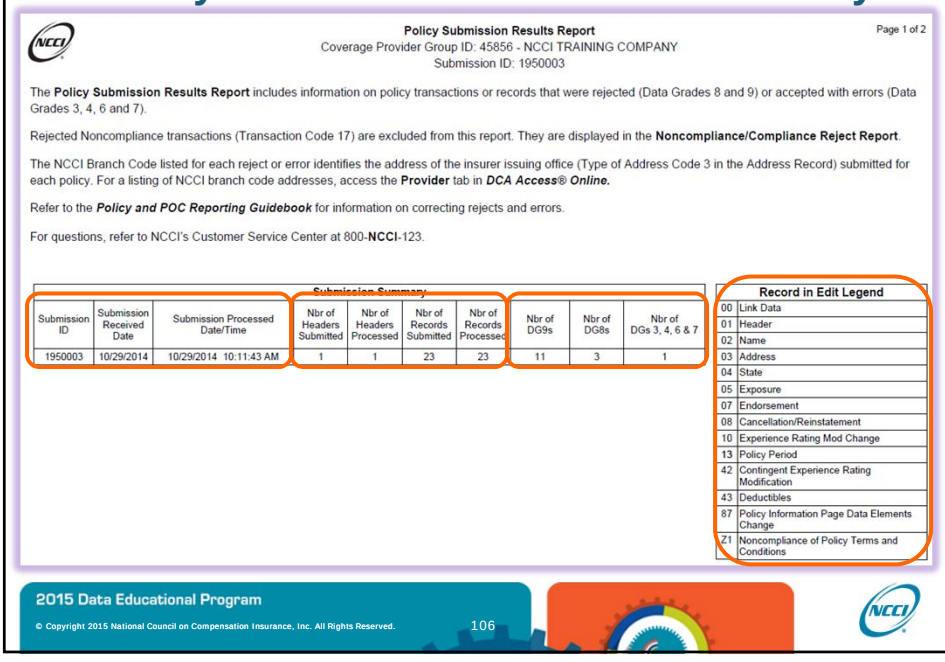
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Accessing NCCI-Generated Reports



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Submission Results—Summary



Policy Submission Results Report
Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY
Submission ID: 1950003

Page 1 of 2

The **Policy Submission Results Report** includes information on policy transactions or records that were rejected (Data Grades 8 and 9) or accepted with errors (Data Grades 3, 4, 6 and 7).

Rejected Noncompliance transactions (Transaction Code 17) are excluded from this report. They are displayed in the **Noncompliance/Compliance Reject Report**.

The NCCI Branch Code listed for each reject or error identifies the address of the insurer issuing office (Type of Address Code 3 in the Address Record) submitted for each policy. For a listing of NCCI branch code addresses, access the **Provider** tab in ***DCA Access® Online.***

Refer to the ***Policy and POC Reporting Guidebook*** for information on correcting rejects and errors.

For questions, refer to NCCI's Customer Service Center at 800-**NCCI**-123.

Submission Summary

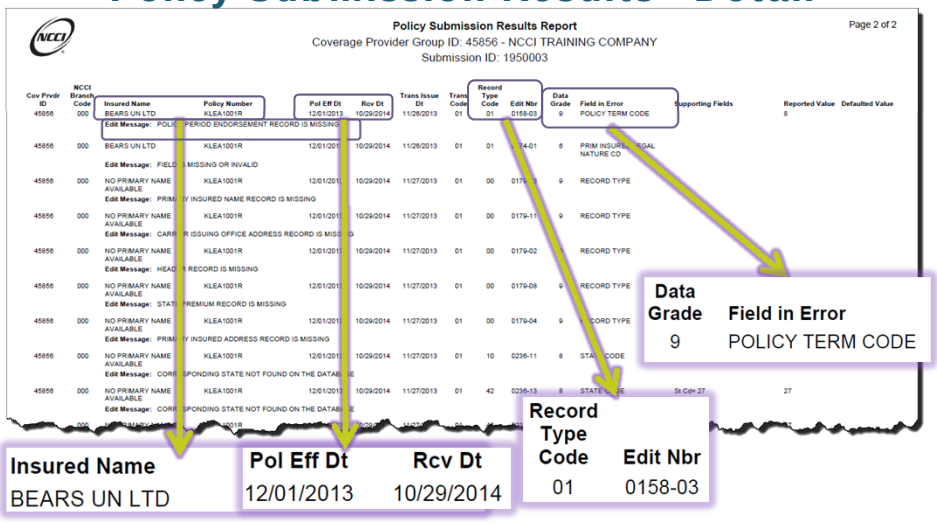
Submission ID	Submission Received Date	Submission Processed Date/Time	Nbr of Headers Submitted	Nbr of Headers Processed	Nbr of Records Submitted	Nbr of Records Processed	Nbr of DG9s	Nbr of DG8s	Nbr of DGs 3, 4, 6 & 7
1950003	10/29/2014	10/29/2014 10:11:43 AM	1	1	23	23	11	3	1

Record in Edit Legend

00	Link Data
01	Header
02	Name
03	Address
04	State
05	Exposure
07	Endorsement
08	Cancellation/Reinstatement
10	Experience Rating Mod Change
13	Policy Period
42	Contingent Experience Rating Modification
43	Deductibles
87	Policy Information Page Data Elements Change
Z1	Noncompliance of Policy Terms and Conditions

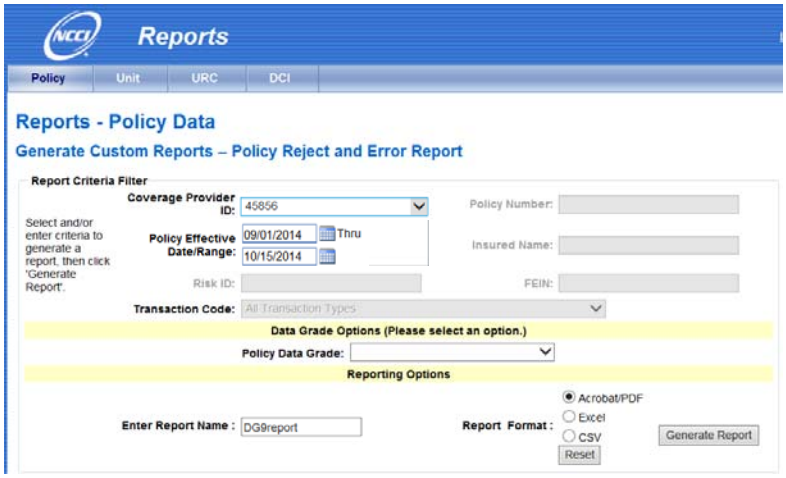
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Submission Results—Detail



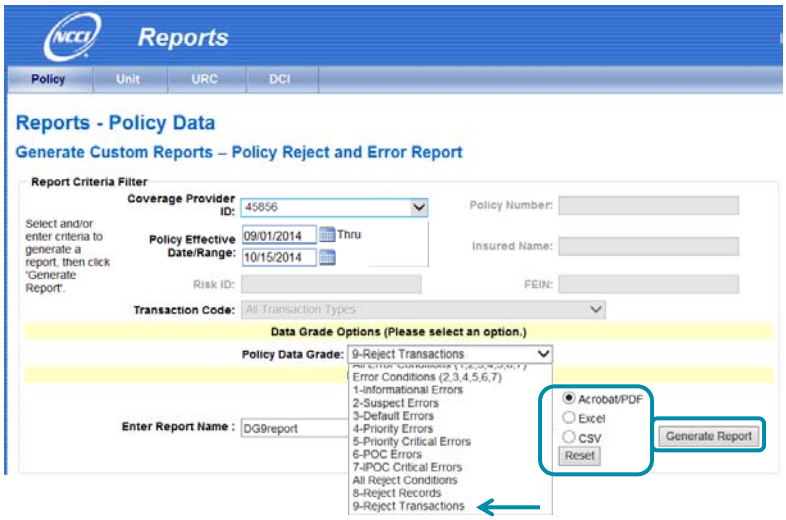
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Reject and Error—Custom Report



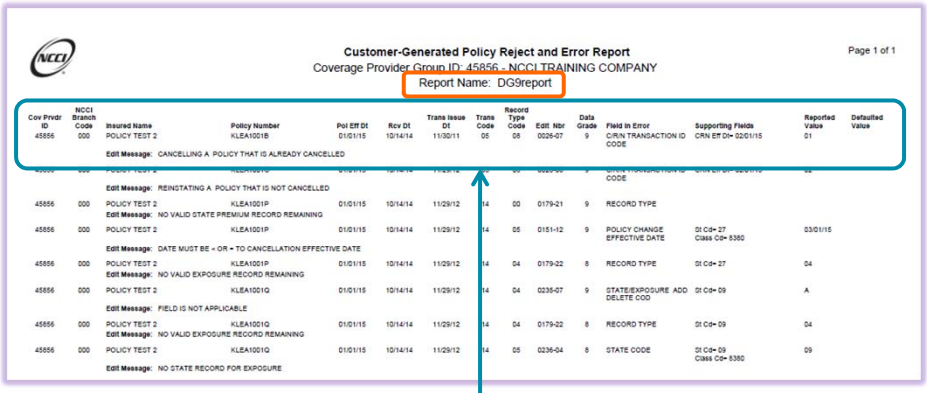
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Reject and Error—Custom Report



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Reject and Error—Sample



Same information as NCCI-Generated—Allows you to customize the details

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Edit Matrix

On Report

Part 13

Record Type	Edit No.	Data Field	Error Code	Data Grade	Edit Message	Edit Description	Trans Code	Subm Media Type	Effective Date of Edit	Update Date	Changes
03	0002-01	Address—City	0117	9	PRIMARY ADDRESS—CITY IS MISSING	The Type of Address is 1 (Insured Mailing Address) and the City field is blank.	01, 02, 04, 06, 08, 10, 14, 15, 16	B		03/11/14 05/27/10 02/25/10 05/03/04	Transaction Code 16 [Coverage Notice Binder] added to this edit. Specified the Transaction Codes [Trans Code]. Adjusted the name of the data field. This edit has been modified to exclude compliance transactions.
03	0002-02	Address—City	0118	6	STRUCTURED LOCATION—CITY IS MISSING	The Type of Address is 2 (Location), the Address Structure Indicator is 1 (Structured Format) and the City field is blank.	01, 02, 04, 06, 08, 10, 14, 15, 16	B		03/11/14 05/27/10 02/25/10 05/03/04	Transaction Code 16 [Coverage Notice Binder] added to this edit. Specified the Transaction Codes [Trans Code]. Adjusted the name of the data field. This edit has been modified to exclude compliance transactions.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Policy Edit Matrix

Additional Information

Part 13

Record Type	Edit No.	Data Field	Error Code	Data Grade	Edit Message	Edit Description	Trans Code	Subm Media Type	Effective Date of Edit	Update Date	Changes
03	0002-01	Address—City	0117	9	PRIMARY ADDRESS—CITY IS MISSING	The Type of Address is 1 (Insured Mailing Address) and the City field is blank.	01, 02, 04, 06, 08, 10, 14, 15, 16	B		03/11/14 05/27/10 02/25/10 05/03/04	Transaction Code 16 [Coverage Notice Binder] added to this edit. Specified the Transaction Codes [Trans Code]. Adjusted the name of the data field. This edit has been modified to exclude compliance transactions.
03	0002-02	Address—City	0118	6	STRUCTURED LOCATION—CITY IS MISSING	The Type of Address is 2 (Location), the Address Structure Indicator is 1 (Structured Format) and the City field is blank.	01, 02, 04, 06, 08, 10, 14, 15, 16	B		03/11/14 05/27/10 02/25/10 05/03/04	Transaction Code 16 [Coverage Notice Binder] added to this edit. Specified the Transaction Codes [Trans Code]. Adjusted the name of the data field. This edit has been modified to exclude compliance transactions.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

What Is DQIP?

Data Quality Incentive Program

Programs are designed to:

- Improve Data Availability (includes timeliness and quality)
- Address Regulatory Exceptions
- Align Assessments With Reporting Behaviors

Credit

Debit

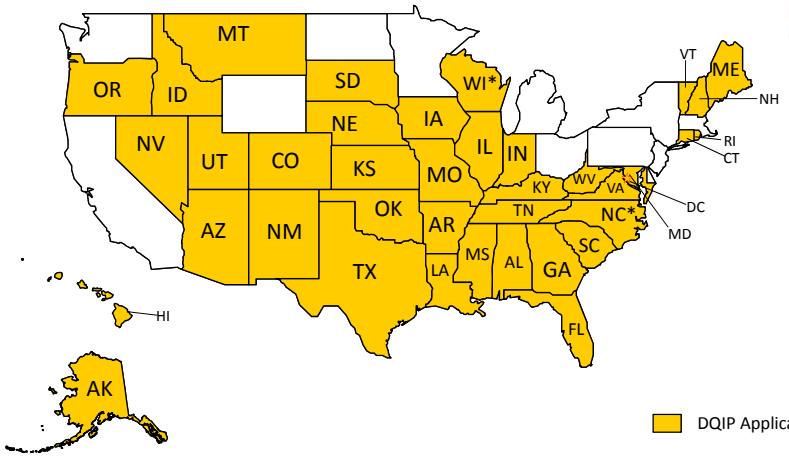
Applies to:

- Policy, Unit, and DCI Data
- Targets Reporting Exceptions

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

DQIP—Applicability

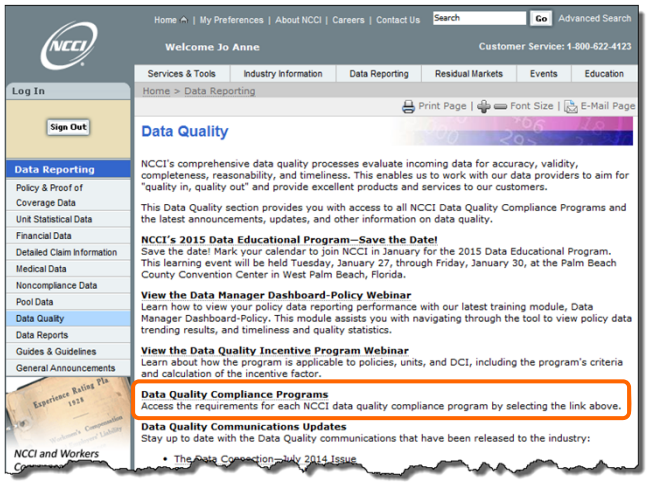
Part 12



**DQIP* only applies to interstate policies for NC and WI

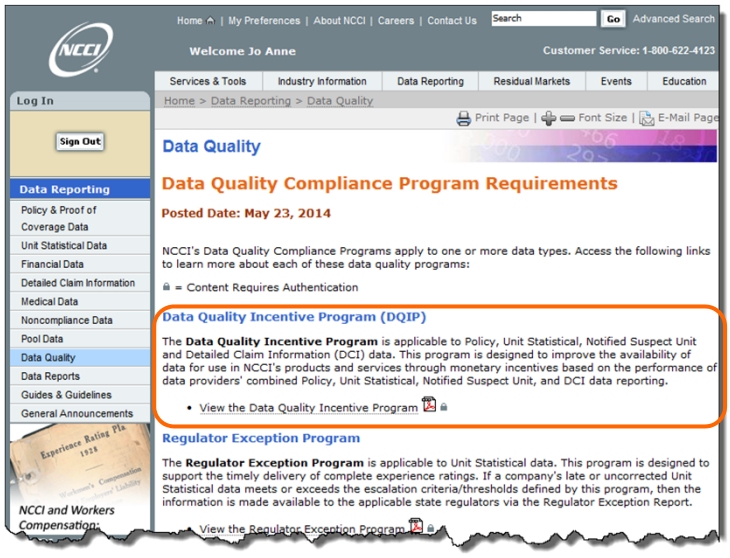
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

DQIP Reference



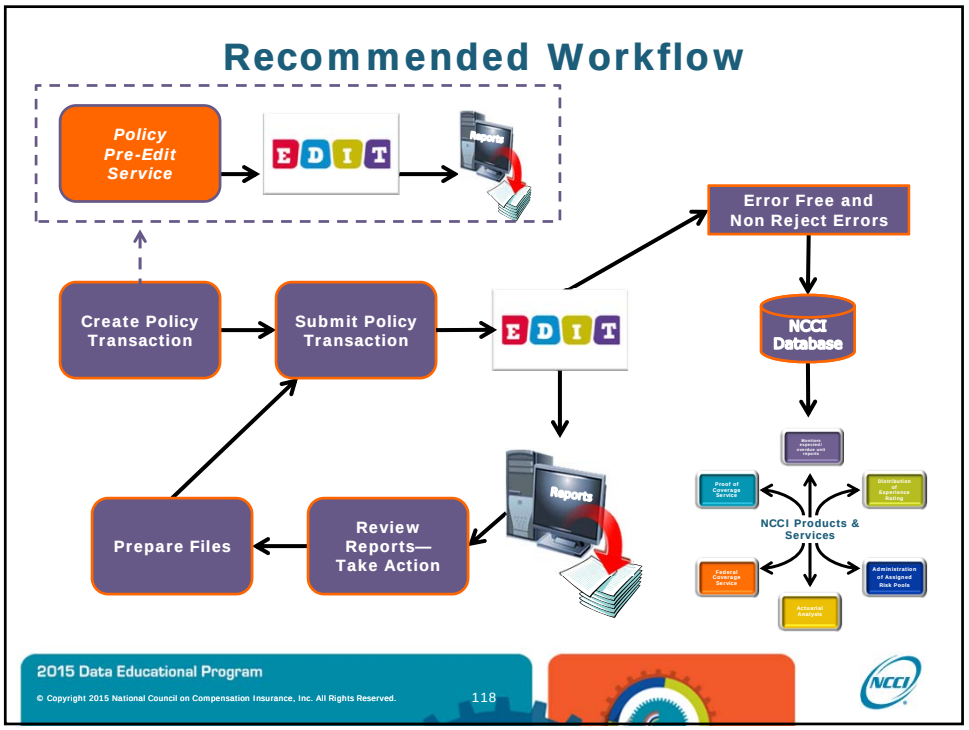
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

DQIP Reference



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

NCCI
Working together toward data reporting success
Recommended Workflow
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

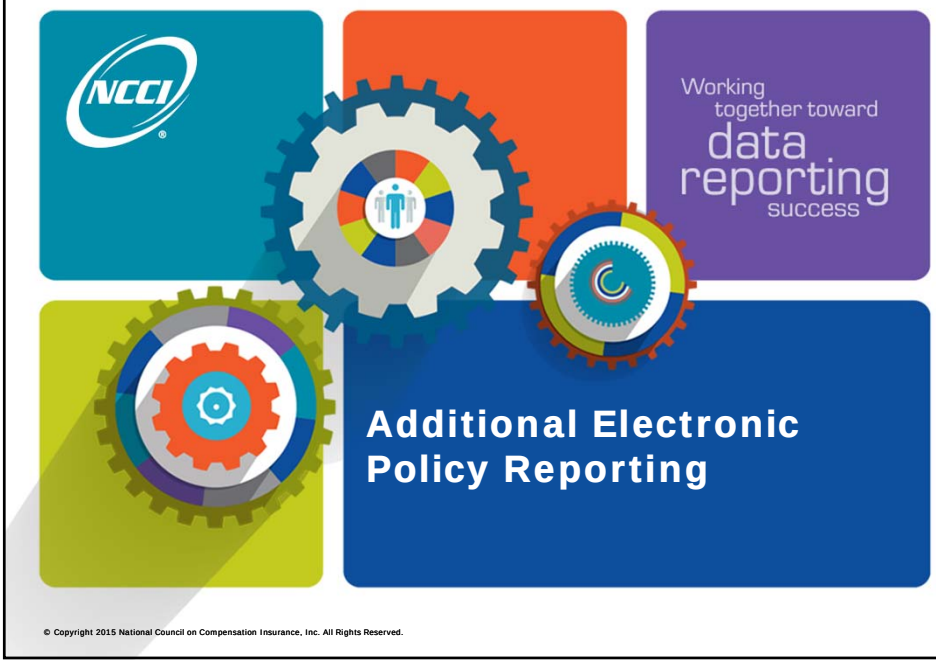

Recommended Workflow
Policy Pre-Edit Service
EDIT
Reports
Error Free and Non Reject Errors
Create Policy Transaction
Submit Policy Transaction
EDIT
NCCI Database
Reports
NCCI Products & Services
Prepare Files
Review Reports—Take Action
2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.
118
NCCI

Electronic File Naming Conventions

Policy Production Data File	POLICY*.TXT
Policy Certification Test Data File	POLICY*.TST
Policy Pre-Edit File	PREPOL*.TXT

Naming conventions are not case sensitive and allow for up to 30 characters in the name (*).

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.



© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Additional Reporting

1 **Three-Year Variable-Rate Policy**

- A policy issued for a period of three years—rate may vary.

2 **Three-Year Fixed-Rate Policy**

- A policy with rates that are in effect as of Policy Effective Date and remain in effect until terminated.

3 **Noncompliance and Compliance of Policy Terms and Conditions**

- Undisputed Premium Obligation and Noncompliance data refers to information regarding an insured that has been cancelled due to noncompliance with the terms and conditions of the Work Compensation Insurance Plan.

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Guidebook Reference

PART 5—ADDITIONAL ELECTRONIC REPORTING REQUIREMENTS

A. MULTIPLE POLICY CHANGES

Only one policy replacement transaction (Transaction Code 06, 08, 10, 14, or 15) for any one policy with the same Transaction Issue Date can be included in the same submission.

If there are multiple replacement transactions (Transaction Codes 06, 08, 10, 14, and 15) processed on the same Transaction Issue Date on the carrier's system, send the appropriate change transaction in separate submissions.

B. MULTIPLE CANCELLATIONS, REINSTATEMENTS, NONRENEWAL TRANSACTIONS

Multiple transactions for cancellations, reinstatements, and nonrenewals can be submitted and processed for the same Transaction Issue Date. The Cancellation/Reinstatement Transaction Sequence Number (Cancellation/Reinstatement Record, Record Type 08) must be correctly reported as described in Part 4—Data Element Requirements by Record and Transaction Type in this guidebook. If the Cancellation/Reinstatement Transaction Sequence Number is the same on multiple records, the records will be rejected.

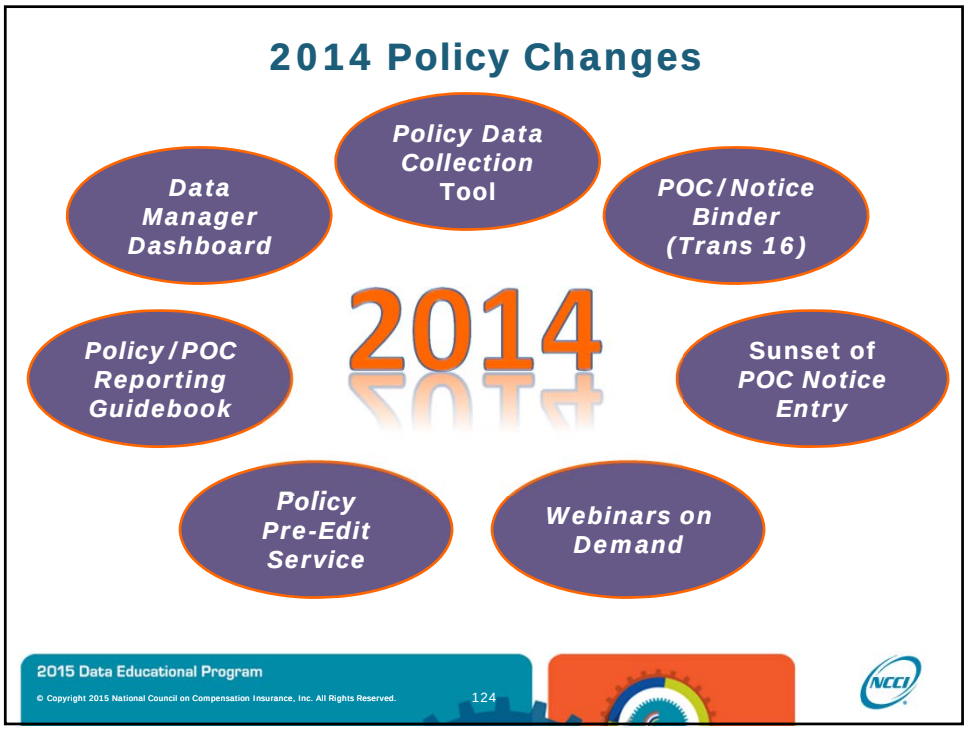
Example: If a policy issued is effective on 01/01/13 and a cancellation and reinstatement are issued in the carrier's system on the same day, the Cancellation/Reinstatement Transaction Sequence Number on Record Type 08 for the cancellation should be reported as "01" and the Record Type 08 for the reinstatement should be reported as "02."

C. ELECTRONIC ENDORSEMENT REPORTING

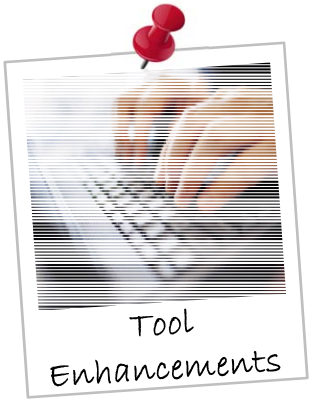
Changes to the policy, for which there is a specific endorsement layout, must be reported by one of two methods:

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

NCCI
Working together toward data reporting success
Recent and Upcoming Policy Changes
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.


2014 Policy Changes
Policy Data Collection Tool
Data Manager Dashboard
POC/Notice Binder (Trans 16)
2014
Policy/POC Reporting Guidebook
Sunset of POC Notice Entry
Policy Pre-Edit Service
Webinars on Demand
2015 Data Educational Program
© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.
124
NCCI

Upcoming Changes



Tool Enhancements

Discontinuation of Hard Copy Service

2015–2016

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Questions

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Thank you!

© Copyright 2015 National Council on Compensation Insurance, Inc. All Rights Reserved.

Supplemental Information

Presenter Biographies

Jo Anne Malik has worked at NCCI for 6 years. She is currently a Senior Data Analyst for Data Services in the Data Resources Division. Her primary duties include supporting and maintaining data reporting requirements through industry communications and data reporting manuals. She also researches and resolves escalated customer issues related to data reporting compliance questions and state requirements. Previous to joining the Data Services team, Jo Anne was a Financial Validator for the Financial Data team.

In addition to her experience here at NCCI, Jo Anne brings 15 years of experience at Kemper Insurance, where she worked in a wide variety of roles supporting their business and IT areas. She has also worked in other areas within the workers compensation industry, including underwriting and producer/agent.

Priscilla Willame, **FIDM**, is a data consultant in NCCI's Data Services Department. She is primarily responsible for regulatory reporting requirements, such as rule interpretation. Priscilla also does technical writing for NCCI's data reporting communications and manuals, including the ***Medical Data Call Reporting Guidebook*** and the ***DCI Reporting Guidebook***. In addition, she represents NCCI on the Workers Compensation Insurance Organizations (WCIO) Advisory Statistical Work Group.

Priscilla served as a manager in NCCI's Voluntary Data Services Department, where she oversaw the collection and processing of voluntary data used by NCCI's Research Department and in NCCI's products. She has 20 years of insurance industry experience, the last 18 of which have been with NCCI. She has earned a Fellow of Insurance Data Manager designation. Before joining NCCI, she worked at a premium consulting firm.