Key Takeaways

- Understand the basic requirements of Policy Data reporting
- Learn how data elements, records, and transactions relate
- Know where to find all policy reporting resource information

Chapter 1: Policy Overview and Resources

Uses of Policy Data

- Proof of Coverage (POC) Service
- Monitor Expected/Overdue Unit Reports
- Distribution of Experience Rating
- Actuarial Analysis
- Administration of Residual Market
- Federal Reporting Compliance Service

State Applicability

A list of the states can be found in Part 2 of the ***Policy and POC Reporting Guidebook***.
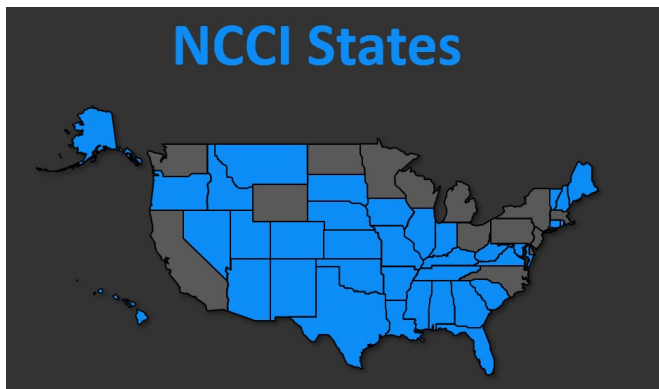
- NCCI as the Statistical Agent—NCCI's ***Statistical Plan*** governs the reporting rules and requirements.
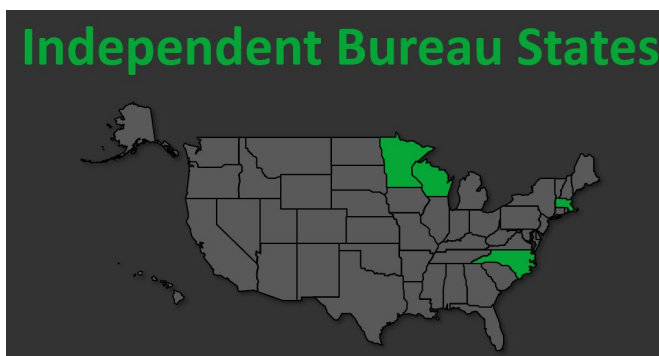
- Independent Bureau States—Policy Data is required for interstate experience rating. Interstate rating is the experience rating of a risk with exposure in two or more states.

- NCCI Plan Administration States—States where NCCI is the Plan Administrator for the residual market. Assigned risk Policy Data is required to be reported for these states.
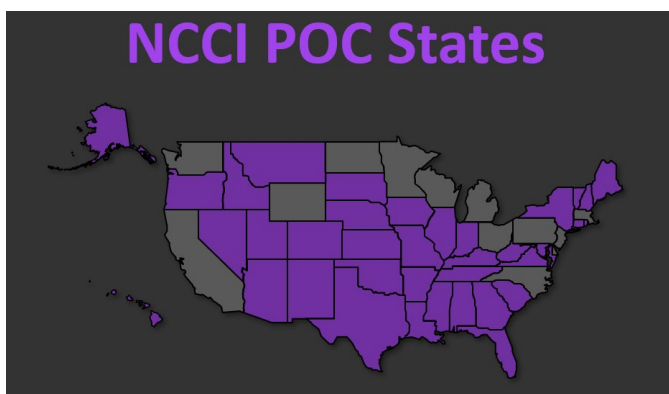
- NCCI POC States—States where NCCI is the provider of POC data.
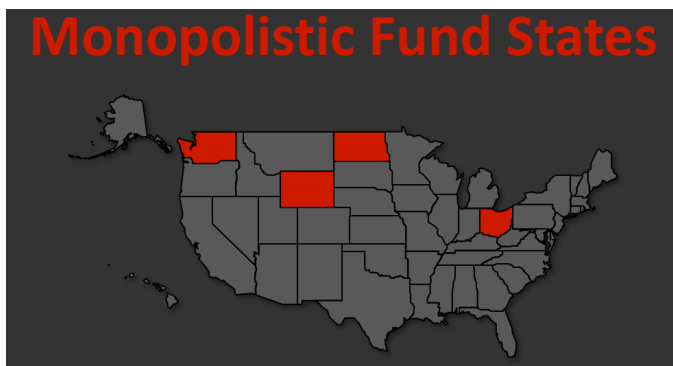
- Monopolistic Fund States—Policy Data may be reported to NCCI for voluntary compensation, employer's liability, and US Longshore and Harbor Workers' (USL&HW) coverage but is not required.

Policy Reporting Due Dates

- New business, renewal, and annual rerate

POLICY REPORTING DUE DATES	
30 DAYS	**New Business, Renewal, Annual Rerate**
	From Policy Effective Date

- Endorsements

POLICY REPORTING DUE DATES	
30 DAYS	**Endorsements (Changes)**
	From Endorsement Issuance Date

- Cancellations

POLICY REPORTING DUE DATES	
30 DAYS	**Cancellations**
	Prior to Cancellation Effective Date

> ! Some states have a more stringent requirement for reporting. Refer to the ***POC State Guide*** for individual state requirements.

- Reinstatements

POLICY REPORTING DUE DATES	
30 DAYS	**Reinstatements**
	From Reinstatement Effective Date

- Nonrenewals

POLICY REPORTING DUE DATES

30 DAYS

Nonrenewals

Prior to Nonrenewal Effective Date

POC State Guide

Policy Reporting Due Dates
POC State Guide

POC Timeliness Reporting Requirements	
Transaction Received Date	NCCI's received date is used to determine timeliness on POC transactions accepted by the state.
Policies	Must be filed not later than 10 days after the initiation or the renewal of the employer workers compensation insurance. POC Notices may be submitted if the new or renewal policy will be filed later than 10 days after the Policy Effective Date. This does not eliminate the need to submit the new or renewal policy.
Cancellations	Must be accepted 20 or more days prior to the Cancellation Effective Date.
Reinstatements	Must be accepted within 10 days after the Reinstatement Effective Date.
Nonrenewals	Alaska is a continuous coverage state. Nonrenewals are required and must be reported 45 days prior to the effective date of the nonrenewal and will be accepted to recognize the Policy Expiration Date.

Policy and POC Reporting Guidebook

Located on **ncci.com**, it contains all the information needed to report a policy to NCCI.

Policy and POC Reporting Guidebook
- Change Tracking Guide
- Part 1—Guidebook Overview
- Part 2—General Reporting Requirements
- Part 3—Policy Data Reporting
- Part 4—Data Element Requirements by Record and Transaction Type
- Part 5—Additional Policy Data Reporting Requirements
- Part 6—Name and 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 Reporting Compliance Service
- Part 12—Editing and Data Quality
- Part 13—Policy Edit Matrices
- Part 14—Policy Data Dictionary
- Part 15—Summary of Data Reporting Examples and Tips
- Manual in PDF Format

WCIO Workers Compensation Data Specifications Manual

Link on **ncci.com:**

GENERAL		
POLICY AND POC		
UNIT STATISTICAL DATA		
FINANCIAL CALLS		
INDEMNITY DATA CALL		
DETAILED CLAIM INFORMATION		
MEDICAL DATA CALL		
POOL DATA		

RESOURCES

- WCIO Data Specifications
- Extraordinary Loss Event (ELE) Codes and Descriptions
- Data Now Program (DNP) Resource Library
- Data Reporting - CSV Report Format Specifications
- Data Reports Guide

Complete Listing

PUBLICATIONS / REPORTS

- NCCI's Data Now Program 2024
- The Data Connection - 2023, Edition One
- Data Manager Dashboard Tool User's Guide (PDF)
- NCCI Data Type Tools and Resources
- Solutions

Complete Listing

LEARNING CENTER

- NCCI Academy (Exclusively for Carriers and Regulators)
- Introduction to Data Reporting
- Using Data Reports
- Overview of Experience Rating (ER) Split Data
- Understanding NCCI's Data Quality Incentive Program

Complete Listing

EXPERIENCE RATING SPLIT DATA

- Experience Rating (ER) Split Data Reporting Template
- PEO - Employee Leasing Forms
- Experience Rating - Request for Separate Experience Data

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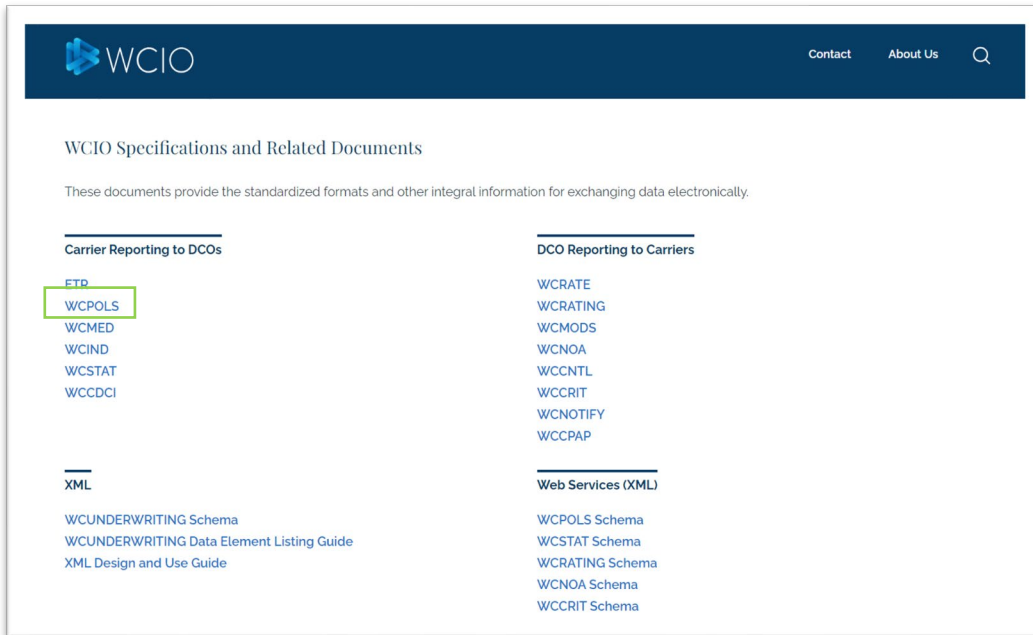| Data Reporting | Industry Information | Residual Markets | Underwriting | Agents/Brokers | Insights |

WCIO Data Specifications
Posted Date: July 19, 2022

Go to the Workers Compensation Insurance Organizations (WCIO) website to access the Data Specifications Manual. The manual includes the standard formats and specifications for the electronic transmission of policy information (WCPOLS), unit statistical data (WCSTAT), Detailed Claim Information (WCCDCI), Medical Data Call (WCMED), and the Indemnity Data Call (WCIND).

Policy reporting is based on the *WCIO Workers Compensation Data Specifications Manual*—Workers Compensation Policies (WCPOLS):

WCIO WCPOLS Data Specifications layout:

Includes applicability of certain data elements; some may be required by one bureau and not applicable to another.

For NCCI-specific requirements, use the ***Policy and POC Reporting Guidebook***.

Data Transmission Options

- Secure Browser Mailbox: *Data Transfer via the Internet* (*DTVI*)
  - Web-based tool for reporting data
  - Transmits data quickly and securely
  - Notification when data is received and processed
  - Files retained for eight calendar days

- Secure File Transfer Protocol (FTP) Software
  - Manual or automatic transmission of your file
  - Defines directories to retrieve and store files
  - Allows you to set up a transmission schedule
  - NCCI does not offer the Secure FTP Software

Customer Service Center

Provides credentials for access to:

  - Manuals
  - Circulars
  - Tools
  - Your Source for Answers

Chapter 2: Data Elements and Records

Policy Components

Data Elements
- Individual pieces of information
- Submitted to NCCI as codes and values
- Examples:
  - Policy Number
  - Carrier Code
  - Name information

Records
- Collection of related data, such as name information
- Identified with a two-digit numeric code:
  - 02—Name Record
  - 03—Address Record
  - 05—Exposure Record

Transactions
- A single record or groups of records that identify the type of data being reported to NCCI
- Identified with a two-digit numeric code:
  - 01—New Business
  - 03—Endorsement
  - 05—Cancellation

Link Data and Key Fields

- Link data are elements reported consistently within each record to link all records of a single transaction
- Key fields are a subset of the link data reported consistently across all transactions

  - Carrier Code
  - Policy Number
  - Policy Effective Date   Must be reported the same across all transactions
  - Transaction Issue Date
  - Transaction Code   Additional elements used to link Policy Data

File Example

Key fields and link data are the first 43 positions of every record.

Record Type Codes and Descriptions

Header—Record Type Code 01

Applies to the entire policy

Note: Each unique Policy Number, Effective Date, and Transaction Code in the file will have one Header Record.

Name—Record Type Code 02

- Legal name of the insured
- Must have at least one, but may have several

Exception: Transaction Codes 03, 05, and 17—no Header Record is reported.

Address—Record Type Code 03

- Various types of address information of the insured, carrier, and agent or producer
- Must include the insured's mailing address and carrier's address
- Additional addresses may be reported

Address Types

Type Code 1
Mailing Address

Type Code 2
Location Address

Type Code 3
Insurer Issuing/Servicing Office Address

Type Code 5
Issuing Agency (Producer) Address

Type Code 6
No Specific Location

Name and Address Linking

- Names and addresses reported on separate records
- For Proof of Coverage, four data elements are used to link names and addresses together to create locations

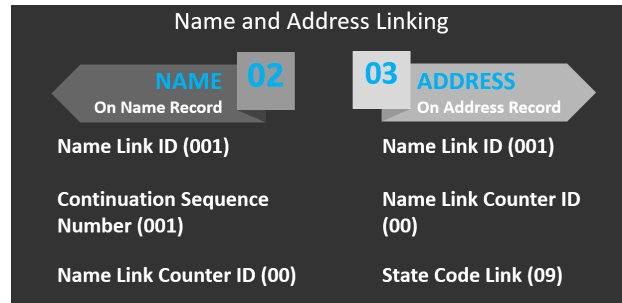| Data Element	Reported on Record	Reporting Information
Name Link Identifier	Name Record (02) Address Record (03)	• Three-digit field—Identifies different employers reported on a policy • Must be the same on the records to link a name to an address
Continuation Sequence Number	Name Record (02)	Three-digit field—Links multiple name records for employers with multiple names and different Federal Employer Identification Numbers.
Name Link Counter Identifier	Name Record (02) Address Record (03)	• Two-digit field—Populated with 00 or 01 when a policy has more than 999 names • Use 00 for first 999 names; 01 for subsequent names
State Code Link	Address Record (03)	Two-digit State Code—Only reported to POC jurisdictions where the employer has an Address Type 6 (No Specific Location) or out-of-state address.

Name and Address Linking Rules

For proper name and address linking, you must:

1. Assign a new Name Link Identifier and Name Link Counter Identifier for each distinct employer on a policy
2. Each location that belongs to a name should be linked using the same Name Link Identifier and Name Link Counter Identifier
3. NCCI identifies the primary name on a policy when these three elements are reported as:
   a. Name Link Identifier = 001
   b. Name Link Counter Identifier = 00
   c. Continuation Sequence Number = 001

State Premium Record—Record Type Code 04

- Reports by state:
  o Premium
  o Expense constant
  o Experience modification information
- A separate state premium record is required for each state on the policy
- Only one record per state

Exposure Record—Record Type Code 05

- Reports:
  - Classification codes
  - Statistical codes
  - Manual/charged rates
  - Estimated exposure (payroll)
  - Estimated premium information
- Must have at least one exposure record with a valid classification code for each state on the policy
- May have multiple exposure records per state

Endorsement Identification Record—Record Type Code 07

- Report all endorsements listed on the policy
- Up to 11 endorsements on one Endorsement Identification Record
- If more than 11 endorsements, report multiple Endorsement Identification Records
- Report only state code and endorsement number, no detail information
- State Code 00 for all states
- Report both the NCCI standard and modified version of the endorsement numbers

Cancellation/Reinstatement Record—Record Type Code 08

Used to report:
- A cancellation, reinstatement, or a nonrenewal for the *entire policy*
- A nonrenewal or reinstatement for a *single state or a multistate policy*
- Record Type Code 08 will be the only record on a Transaction 05

Experience Rating Mod Change—Record Type Code 10

Detailed endorsement information:
- Experience rating modification factor
- Modification effective date
- State(s) to which the mod applies

Policy Period—Record Type Code 13

- Report policy periods for extended-term policies
- Extended-term policies are policies with periods greater than one year and 16 days, but less than three years

Contingent Experience Rating Mod—Record Type Code 42

- Report Contingent Experience Rating Modification Factors and the associated modification effective dates

Deductible Endorsement—Record Type Code 43

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

Policy Information Page Change Endorsement—Record Type Code 87

- Report changes to the policy information page data elements
- Must be reported with a Transaction 03 only

Policy Data Element	Endorsement Number
Policy Number Identifier	WC890302
Policy Effective Date	WC890603
Policy Expiration Date	WC890604
Name of Producer	WC890607
Legal Nature of Insured	WC890610
Carrier Code	WC890619

Note: A separate record is required for each data element changed.

Example: Making multiple Key Field Changes may require multiple change endorsement records.

- Do not use to report changes to:
  - Names
  - Addresses
  - Premiums
  - Classification codes
  - Statistical codes

Noncompliance/Compliance—Record Type Code Z1

- Report noncompliance and compliance detail
- Only reported with Transaction Code 17

File Control Record—Record Type Code 99

- Reports information about the submission file, including:
  - Total number of data records (excluding the File Control Record)
  - Number of Header Records
- One File Control Record required per submission
- Must be the last record in the submission file
- Value reported must match the count in the file—if the numbers do not match, the file will be rejected

Chapter 3: Transactions

Transaction Types

A transaction is a record or a group of records that identifies the type of data being reported to NCCI.

| Tips for Transaction 16:	Required Records:
• For reporting coverage when not all information is available for an Establishing Transaction • NCCI does not require this transaction—for POC reporting only • Must be replaced with an Establishing Transaction within 30 days of Policy Effective Date • Not accepted in Hawaii, Idaho, and Maine; these states require an establishing policy	• Header Record (01) • Name Record (02) • Address Record (03) • State Premium Record (04) • Exposure Record (05) **Optional Records:** • Endorsement Record (07) • Deductible Endorsement Record (43)
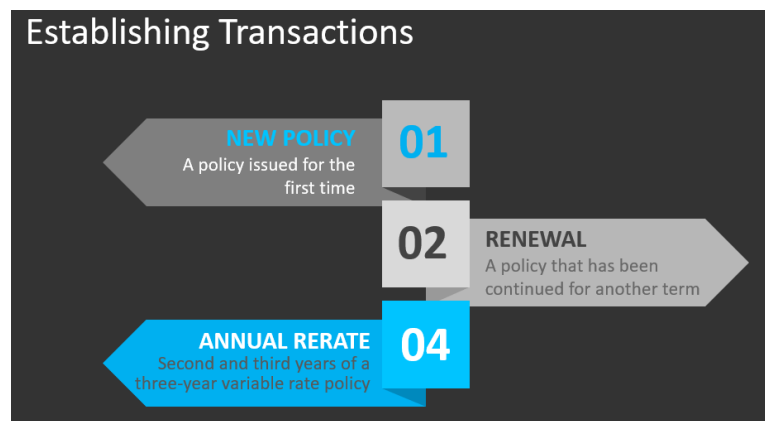
Establishing Transactions

Tips for Establishing Transactions:	Required Records:

• Transaction 01—Reporting policy issued for the first time
• Transaction 02—Renewal—Coverage continued for an additional term; must include Prior Policy Number on Header Record to indicate which policy is being renewed
• Transaction 04—Report second and third years of a three-year variable rate policy (first year reported as a Transaction 01 or 02)
	• Header Record (01)
	• Name Record (02)
	• Address Record (03)
	   o Insured Mailing Address
	   o Issuing Carrier Address
	• State Premium Record (04)
	• Exposure Record (05)
	
	Optional Records:
	• Additional Applicable Records
	  Example: Endorsement Record (07)

03

Endorsement Transaction

10 — EXPERIENCE MOD CHANGE

13 — POLICY PERIOD

42 — CONTINGENT EXPERIENCE MOD

43 — DEDUCTIBLE ENDORSEMENT

Reported with Transaction 03 or with Establishing or Full Policy Replacement Transactions
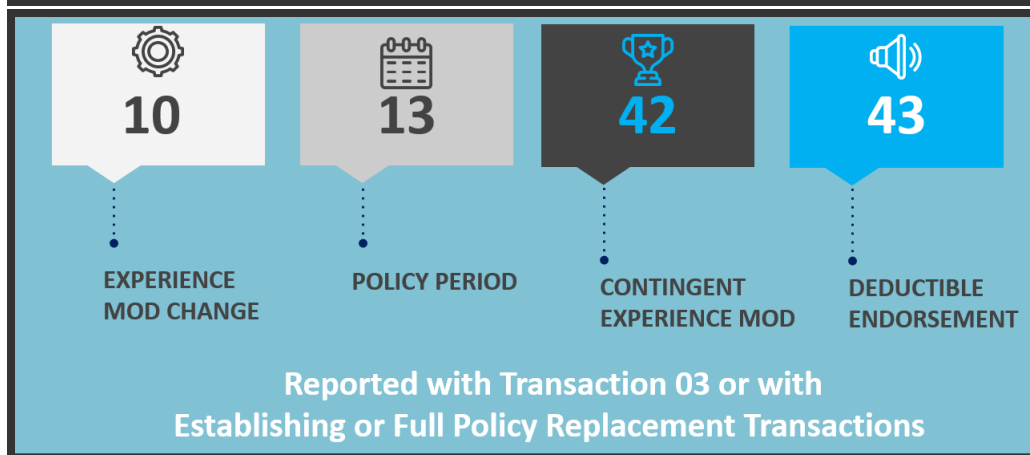
Tips for Endorsement Transactions:

- Used for reporting endorsements that have a specific record layout
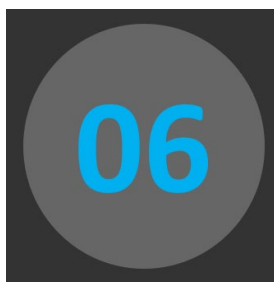- Before reporting a Transaction 03, the policy must be established on NCCI's database
- Detailed information is captured for each of these endorsement records
- Record 87, which is also an endorsement record, can only be submitted on a Transaction Code 03

06

Full Policy Replacement–Key Field Change

Tips for Key Field Change Transactions:

- Used to report a replacement policy to change one or more of the key fields
- Changes must be effective as of the Policy Effective Date
- Benefits of this transaction are that you can change additional data elements on the policy if they are effective as of the Policy Effective Date
- Key fields are used to link the submitted transaction to a previously submitted transaction
- The Policy Effective Date can be changed to a date that's up to 61 days later than the original Policy Effective Date (except in Florida and Kentucky)
- To change the Policy Effective Date in Florida and Kentucky, you must flat cancel the policy and issue a new policy with the new Policy Effective Date (important for POC processing)

Key Field Change Example

Original Key Fields:
Policy Number: WC112912
Policy Eff Date: 01/01/2024
Carrier Code: 92074

Changed Key Fields:
Policy Number: WCPOLS854
Carrier Code: 99990

Transaction 06	
Carrier Code	99990
Policy Number	WCPOLS854
Policy Effective Date*	01/01/2024
Original Carrier Code	92074
Original Policy Number	WC112912
Original Policy Effective Date	01/01/2024

Example: Changing Policy Number and Carrier Code

Full Policy Replacement—Non-Key Field Changes

08   10   14

Optional when there is an endorsement record layout available

Tips for Policy Replacement Transactions:

- Used to report a full policy replacement to modify a policy
- Must report **ALL** data elements and endorsements that apply to the policy—missing data will be deleted
- If applicable names or addresses are not reported on replacement transactions, it will cause an informal delete, which impacts POC processing
- Only one Transaction Code, 08, 10, or 14, may be submitted per policy with the same Transaction Issue Date in the same data submission file

Full Policy Replacement—Add or Delete State

15

Used to add or delete a state.

Will also accept other policy changes (excluding Key Field Changes).

DOES NOT CANCEL THE POLICY

Add/Delete Indicator only valid on Transaction 15.

Tips for Add/Delete State Transactions:

- Used to add or delete a state
- Can report updates to other data elements, except key fields
- Deleting a state using Transaction 15 does not cancel the policy; use a cancellation transaction (Transaction Code 05) to cancel the entire policy
- If submitting a full policy replacement transaction after deleting a state, do not resubmit the deleted state
- Only one Transaction Code 15 may be submitted per policy with the same Transaction Issue Date in the same data submission file

Full Policy Replacement vs. Add/Delete State Transactions:

- Transactions are *not* interchangeable; each serves a specific purpose
- Use Transaction 15 to add or delete a state; this transaction includes the State Add/Delete Indicator

Establishing Transaction Code 15

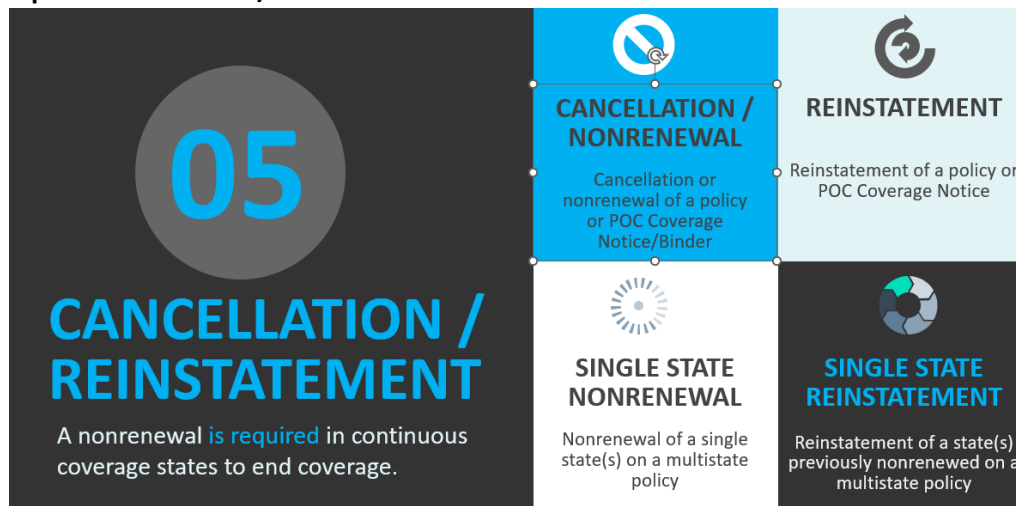**Tips for Establishing Transaction 15:**

Considered an establishing transaction when adding an NCCI state to an independent bureau policy.

Establishing Transaction 15—Example:

Establishing Transaction Code 15 Example

Policy Effective Date: 01/01/2024

State Premium Record Type Code 04			
State	**State/Add Delete Code**	**Pol. Chg. Eff. Date**	**Pol. Chg. Exp. Date**
48 (WI)	Blank	00/00/00	00/00/00
10 (GA)	A	03/01/24	00/00/00

Wisconsin is reported in the originating transaction. Wisconsin is not an NCCI state; Policy Data is not required to be reported to NCCI. A new location of Georgia is being added to the policy midterm—effective March 1, 2024. Use Transaction 15 to report Wisconsin and Georgia locations to NCCI. Transaction 15 establishes the policy with NCCI.

Tips for Cancellation/Reinstatement Transactions:

05

CANCELLATION / REINSTATEMENT

A nonrenewal is required in continuous coverage states to end coverage.

CANCELLATION / NONRENEWAL

Cancellation or nonrenewal of a policy or POC Coverage Notice/Binder

REINSTATEMENT

Reinstatement of a policy or POC Coverage Notice

SINGLE STATE NONRENEWAL

Nonrenewal of a single state(s) on a multistate policy

SINGLE STATE REINSTATEMENT

Reinstatement of a state(s) previously nonrenewed on a multistate policy

Refer to the *POC State Guide* for state requirements.

POC State Guide

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 must not be received by the Kentucky DWC more than 75 days prior to the effective date of the cancellation.
Reinstatements	Due within 10 days after the Reinstatement Effective Date. The Reinstatement Effective Date must fall between the Policy Effective Date and the Cancellation Effective Date—no lapse of coverage allowed.
Nonrenewals	Kentucky is a continuous coverage state. Nonrenewals are required and must not be received by the Kentucky DWC more than 75 days prior to the effective date of the nonrenewal.

Cancellation Types	Description
Flat	A policy that is terminated as of the Policy Effective Date, resulting in no coverage and no premium charged
Pro Rata	A policy that is terminated prior to the expiration date with the premium charge adjusted in proportion to the time the coverage was in force
Short Rate	A policy that is terminated prior to the expiration date at the request of the insured

> 🔔 Refer to the *Policy and POC Reporting Guidebook*.

Noncompliance/Compliance

17

- Report Undisputed Premium Obligation (UPN) and Noncompliance (NCN) data to NCCI
- Recommended for voluntary policies
- Only use Record Type Code Z1
- WILL NOT CANCEL THE POLICY

Chapter 4: Editing

Why Do We Edit Data?

- Policy Data is the cornerstone of NCCI's products and services
- Ensures that data submitted is consistent with reporting requirements and meets quality standards

Policy Data Grades

Indicates overall impact of an edit to the data.

Refer to the ***Policy and POC Reporting Guidebook*** for more details.

Data Grade	Error Class	Impact on Processing
9	Transaction Reject	• Entire transaction is rejected • Stays in database for 90 days • May be viewed or updated in **Policy Data Collection (PDC)** tool
8	Record Reject	• Record rejected • Stays in database for 8 days • May be viewed in **PDC** tool • If the record needs to be resubmitted, must submit a full policy replacement transaction
7	POC Critical Error	• Transaction/record has been processed by NCCI • Data has been captured on NCCI's database as submitted • NCCI will send data to the POC state • POC state may reject data and impose fines for missing or inaccurate information
6	POC Error	• A POC Data Element was reported incorrectly and is in error • The data has been captured on NCCI's database as submitted • These errors may result in compliance issues with the POC state
4	Priority Error	• A data element was reported incorrectly and is in error • The data has been captured on NCCI's database as submitted • These errors may result in compliance issues with the POC state
3	Default Error	A data element was reported incorrectly and NCCI substituted an assumed correct default value.
2	Suspect Error	A data element may have been reported incorrectly and may contain an error.
0	Error Free	Policy is free of errors.

Policy Edit Matrices

The Policy Edit Matrix provides a comprehensive listing of all edits performed on Policy Data submissions. Refer to the ***Policy and POC Reporting Guidebook***.

Edit Matrix

Provides details such as the Record Type, Edit Number, Data Grade, Data Field, Edit Message, Edit Description, Transaction Code, and Change Effective Date/Changes (history of changes). This information is displayed in policy reports.

Policy Edit Matrices

POLICY EDIT MATRIX—PRODUCTION (July 26, 2023, Release)

Record Type	Edit Number	Data Grade	Data Field	Edit Message	Edit Description	Transaction Code	Change Effective Date/Changes
04	0151-08	9	Policy Change Effective Date	DATE MUST BE WITHIN POL TERM (>OR=PED AND <OR=PXD)	An Add/Delete State transaction (Transaction Code 15) has been submitted and the Policy Change Effective Date for the state being added or deleted (State Add/Delete Indicator = A or D) is before the Policy Effective Date or is after the Policy Expiration Date.	15	06/08/2021—Updated the Edit Description. 01/01/2016—Removed reference to hard copy under Transaction Code. 05/27/2010—Modified the data field name and the Edit Description. 02/25/2010—Updated the Edit Message. 10/31/2000—Edit added.
04	0151-09	9	Policy Change Effective Date	DATE MUST BE < OR = TO CANCELLATION EFFECTIVE DATE	A change transaction has been submitted for a cancelled policy and the Policy Change Effective Date is after the Cancellation Effective Date.	08, 10, 14, 15	06/08/2021—Updated the Edit Description. 05/27/2010—Modified the data field name and the Edit Message, and specified the Transaction Codes [Trans Code]. 08/08/2001—Effective date changed from 4/1/01 to 7/16/01. 07/16/2001—Edit added.

Edits in Policy Data Collection

The same edit information displays in the *PDC* tool:

Edits in Policy Data Collection

Policy Data Collection

Policy Number	Policy Effective	Policy Expiration	Carrier
WCABC123	01/01/23	01/01/24	45856 - NCCI TRAINING COMPANY
Insured	**FEIN**	**Status**	**Carrier Group**
FWL & SONS INC	591253069	REJECT	45856 - NCCI TRAINING COMPANY

Return to Search

View All Edits

Data Grade	Record Type	Field Name	Edit Number	Edit Message	Reported Value	Defaulted Value
9	04	POLICY CHANGE EFFECTIVE DATE	0151-08	DATE MUST BE WITHIN POL TERM (>OR=PED AND <OR=PXD)	12/31/22	