



# Data Now Program (DNP)

## Introduction to Policy Data Reporting

## 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

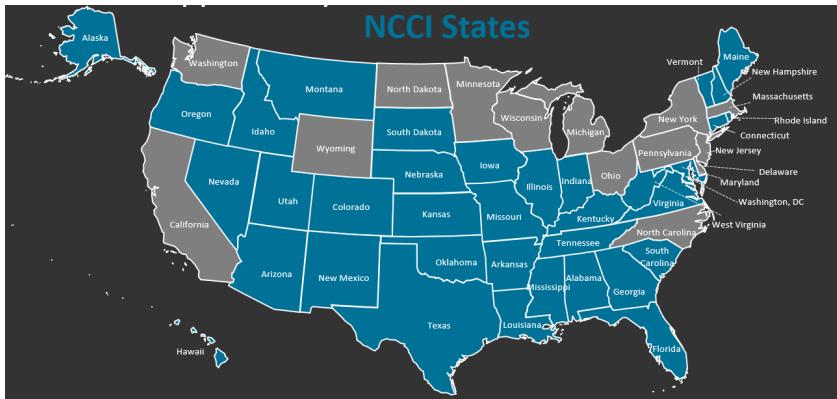
## Chapter 1: Policy Overview and Resources

## Uses of Policy Data

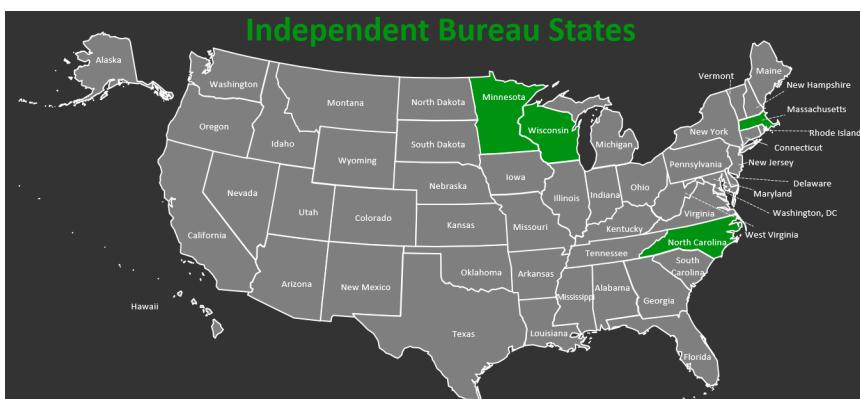
- Proof of Coverage (POC) Service
- Monitor Expected/Overdue Unit Reports
- Distribution of Experience Rating
- Actuarial Analysis
- Administration of Residual Market
- Federal Compliance Reporting Service

## State Applicability

A list of the states can be found in the *Policy and POC Reporting Guidebook*.



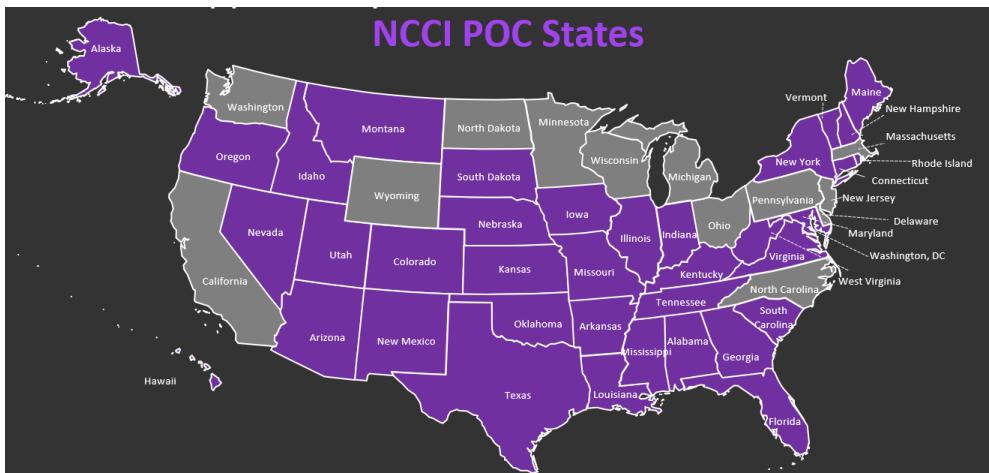
- NCCI as the Statistical Agent—NCCI's **Statistical Plan** governs the reporting rules and requirements.



- 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.



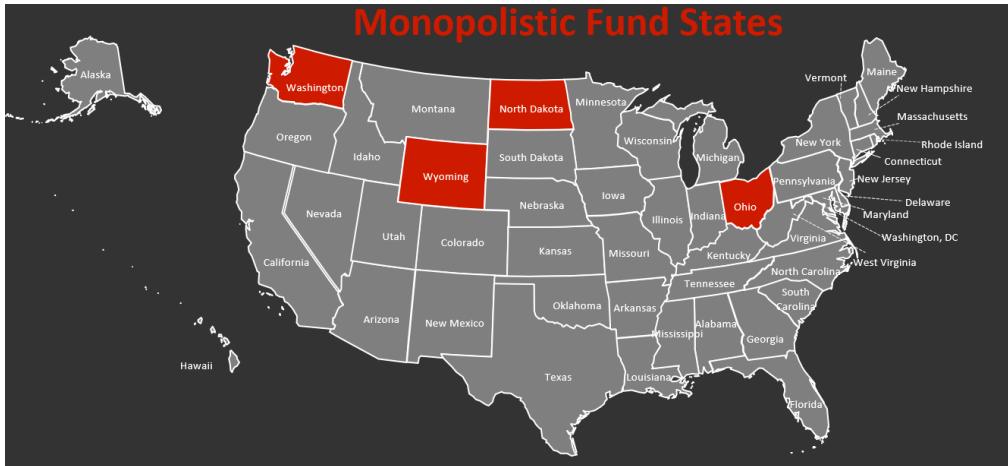
- NCCI Plan Administration States—States where NCCI is the Plan Administrator for the residual market. Assigned risk Policy Data is required to be reported for these states.





## Data Now Program (DNP) **Introduction to Policy Data Reporting**

- NCCI POC States—States where NCCI is the provider of POC data.



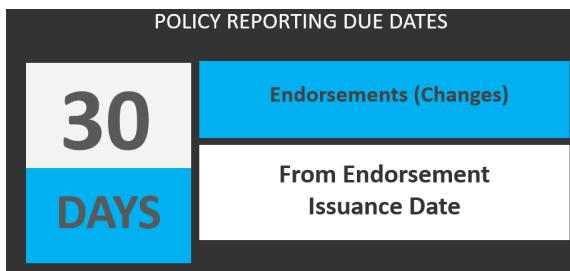
- Monopolistic Fund States—Policy Data may be reported to NCCI for voluntary compensation, employer's liability, and US Longshore and Harbor Workers' (USL&HW) coverage but is not required.

## Policy Reporting Due Dates

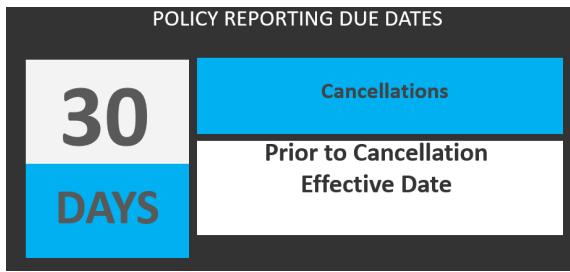
- New business, renewal, and annual rerate



- Endorsements



- Cancellations

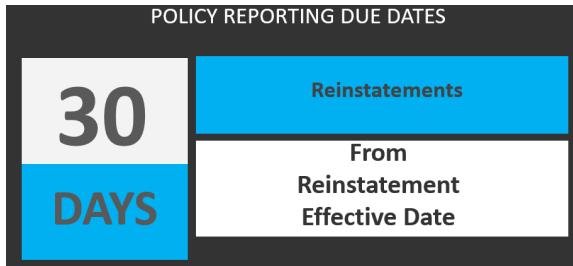


Some states have a more stringent requirement for reporting. Refer to the **POC State Guide** for individual state requirements.

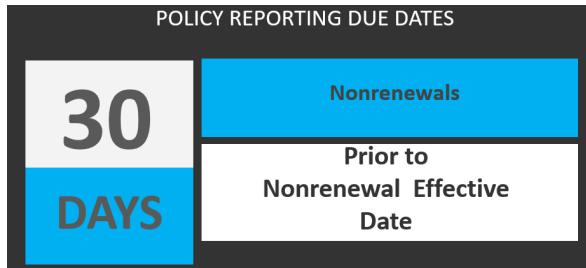


## Data Now Program (DNP) Introduction to Policy Data Reporting

- Reinstatements



- Nonrenewals



### 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.



## Data Now Program (DNP) Introduction to Policy Data Reporting

### Policy and POC Reporting Guidebook

Located on [ncci.com](http://ncci.com), it contains all the information needed to report a policy to NCCI.

<a href="#">Policy and POC Reporting Guidebook</a>
▶ 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
<a href="#">Manual in PDF Format</a>

### WCIO Workers Compensation Data Specifications Manual

Link on [ncci.com](http://ncci.com):

GENERAL	RESOURCES	LEARNING CENTER
<a href="#">POLICY AND POC</a> <a href="#">UNIT STATISTICAL DATA</a> <a href="#">FINANCIAL CALLS</a> <a href="#">INDEMNITY DATA CALL</a> <a href="#">DETAILED CLAIM INFORMATION</a> <a href="#">MEDICAL DATA CALL</a> <a href="#">POOL DATA</a>	<a href="#">WCIO Data Specifications</a> <a href="#">Extraordinary Loss Event (ELE) Codes and Descriptions</a> <a href="#">Data Now Program (DNP) Resource Library</a> <a href="#">Data Reporting - CSV Report Format Specifications</a> <a href="#">Data Reports Guide</a> <a href="#">Complete Listing</a>	<a href="#">NCCI Academy (Exclusively for Carriers and Regulators)</a> <a href="#">Introduction to Data Reporting</a> <a href="#">Using Data Reports</a> <a href="#">Overview of Experience Rating (ER) Split Data</a> <a href="#">Understanding NCCI's Data Quality Incentive Program</a> <a href="#">Complete Listing</a>



## Data Now Program (DNP) Introduction to Policy Data Reporting

The screenshot shows the NCCI website with a search bar and navigation links for About Us, Careers, Contact Us, Learning Center, Log In, and My Profile. The main menu includes Data Reporting, Industry Information, Residual Markets, Underwriting, Agents/Brokers, and Insights. The page title is "WCIO Data Specifications" with a posted date of July 19, 2022. A note says to go to the Workers Compensation Insurance Organizations (WCIO) website for the Data Specifications Manual, which includes WCPOLS, WCSTAT, WCCDCI, WCIND, WCMED, and WCNOA. There are print and email sharing icons.

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

The screenshot shows the WCIO website with a search bar and navigation links for Contact, About Us, and a magnifying glass icon. The main content is titled "WCIO Specifications and Related Documents". It includes sections for "Carrier Reporting to DCOs" (FTP, WCPOLS, WCMED, WCIND, WCSTAT, WCCDCI) and "DCO Reporting to Carriers" (WCRATE, WCRATING, WCMODS, WCNOA, WCCNTL, WCCRIT, WCNOTIFY, WCCPAP). It also includes sections for "XML" (WCUNDERWRITING Schema, WCUNDERWRITING Data Element Listing Guide, XML Design and Use Guide) and "Web Services (XML)" (WCPOLS Schema, WCSTAT Schema, WCRATING Schema, WCNOA Schema, WCCRIT Schema).

WCIO WCPOLS Data Specifications layout:

The screenshot shows a WCPOLS data specification layout. At the top left is a box labeled "INDUSTRY CODE" with the text "NOT APPLICABLE: DE, MA, MI, MN, NC, NJ, PA, WI" and "OPTIONAL: CA". To the right is a box labeled "AN" with the value "203-208 6". Below these are detailed descriptions: "Report the appropriate Industry Code (Standard Industry Code [SIC] or the North American Industry Classification System [NAICS] code) representing the nature of the employer's business, which is contained in the SIC Manual or NAICS Manual published by the Federal Office of Management and Budget." and "The Industry Code must be reported for each Address Record and for the corresponding name this address is linked to (via the Name Link Identifier and State Code Link fields of this Address Record)." A note says "If reporting SIC, carriers must add "SC" suffix to code." and "Applicability is subject to the individual DCO, IAIAABC POC state rules, and/or to states with independent DCOs where policy data is required for interstate experience ratings. Contact your DCO or IAIAABC POC vendor if further clarification is needed. N/A: DE, MA, MI, MN, NC, NJ, PA, WI". At the bottom is a note "Report the NAICS number only. Do not report the SIC number. N/A: DE, MA, MI, MN, NC, NJ, PA, WI".

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 Now Program (DNP) Introduction to Policy Data Reporting

### 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

The screenshot shows a web-based interface for managing files. At the top, there are tabs for 'My Mailbox', 'File Tracking', 'Tools and Information', and 'About'. The 'My Mailbox' tab is selected. Below the tabs, it says 'Mailbox for DEP TWO TRAINER (1219238) 45856 NCCI TRAINING COMPANY'. Under 'Send File', there are buttons for '+ Select File', 'Send', and 'Reset'. Below this is a 'File List' table with columns: File Type, File Name, Transfer Type, Transfer Date, Byte Count, and Download. The table contains five entries, each with a download icon. The last two download icons are highlighted with a green box.

File Type	File Name	Transfer Type	Transfer Date	Byte Count	Download
Policy	prepolredit2_20180928_322554462523079.txt	Send	09/28/2018 12:25:54 PM	7,919	
Policy	POLICYCERT1_20180928_12243127184940.txt	Send	09/28/2018 12:24:31 PM	7,852	
Policy	prepolredit1_20180928_122033642168463.txt	Send	09/28/2018 12:20:33 PM	7,919	
Policy	policy.prod2_20180928_121510258057463.txt	Send	09/28/2018 12:15:10 PM	7,919	
Policy	policy.prod1_20180928_121353640450292.txt	Send	09/28/2018 12:13:53 PM	7,852	

- 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:

[Contact Us](#)

The screenshot shows a customer service page. At the top, it says 'Customer Service: 800-622-4123'. Below that, it says 'Business hours are Monday through Friday, 8:00 a.m. to 8:00 p.m. ET. If outside normal business hours, please email Customer Service.' To the left, there is contact information for 'Corporate Headquarters' including an address in Boca Raton, FL, and a phone number. Below this is a section for 'Affiliate Services Executives' with a note about primary executive contacts for NCCI-affiliated insurance companies. To the right, there are sections for 'External and Government Affairs Executives', 'Regulatory Executives', and 'Media Contacts'. Each section has a brief description and a small icon.

Affiliate Services Executives	External and Government Affairs Executives	Regulatory Executives	Media Contacts
<p><b>Primary executive contacts for NCCI-affiliated insurance companies.</b></p>	<p><b>Responsible for establishing and maintaining positive, productive relationships with the regulatory community, legislators, insurance trade associations and employer agent groups.</b></p>	<p><b>Senior management responsible for national and state regulatory relationships.</b></p>	<p><b>NCCI's media relations personnel are always available and ready to assist members of the press.</b></p>

- Manuals
- Circulars
- Tools
- Your Source for Answers



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## 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
- Transaction Issue Date
- Transaction Code

Must be reported the same across all transactions

Additional elements used to link Policy Data



## Data Now Program (DNP)

# Introduction to Policy Data Reporting

## File Example

Carrier Code	9999001020WCPOLDSEP1	1901011900114
	9999001020WCPOLDSEP1	1901011900114
	9999001020WCPOLDSEP1	1901011900114
Policy Number	9999001020WCPOLDSEP1	1901011900114
	9999001020WCPOLDSEP1	1901011900114
Policy	9999001020WCPOLDSEP1	1901011900114
Effective Date	9999001020WCPOLDSEP1	1901011900114
	9999001020WCPOLDSEP1	1901011900114
Transaction	9999001020WCPOLDSEP1	1901011900114
Issue Date	9999001020WCPOLDSEP1	1901011900114
	9999001020WCPOLDSEP1	1901011900114
Transaction	9999001020WCPOLDSEP1	1901011900114
Code	9999001020WCPOLDSEP1	1901011900114
	9999001020WCPOLDSEP1	1901011900114
	9999001020WCPOLDSEP1	1901011900114

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.

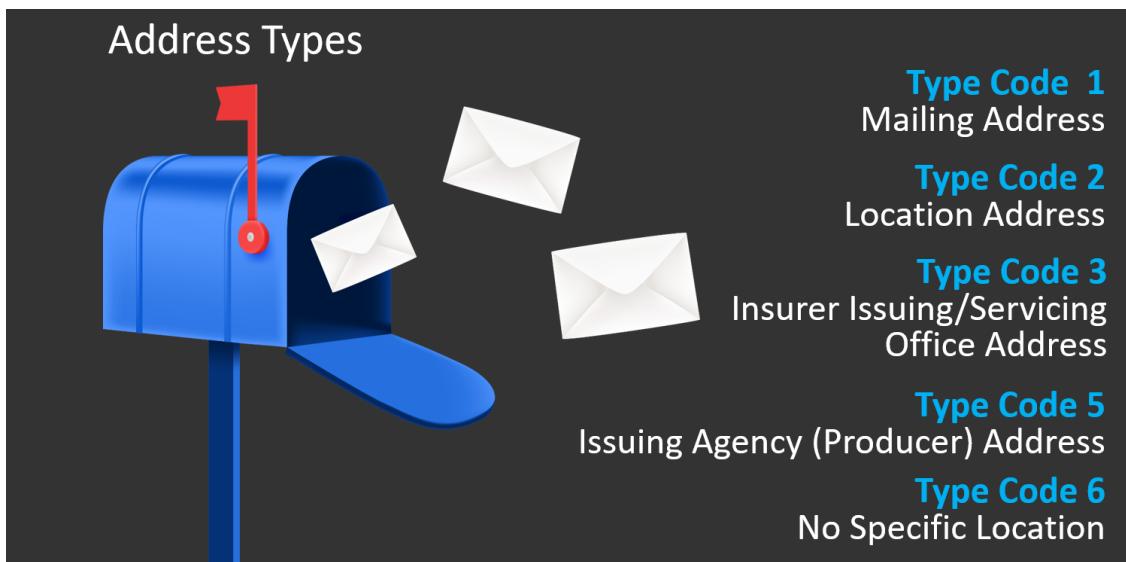
## Name—Record Type Code 02

- 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

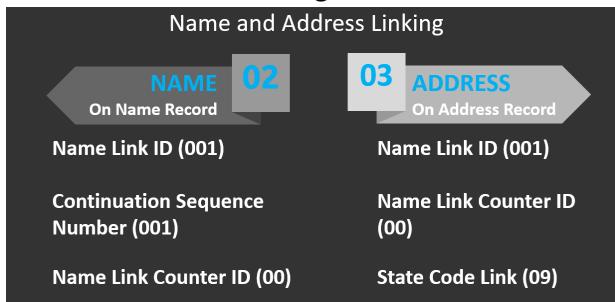
- Various types of address information of the insured, carrier, and agent or producer
- Must include the insured's mailing address and carrier's address
- Additional addresses may be reported





## Data Now Program (DNP) Introduction to Policy Data Reporting

### 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)	<ul style="list-style-type: none"><li>Three-digit field—Identifies different employers reported on a policy</li><li>Must be the same on the records to link a name to an address</li></ul>
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)	<ul style="list-style-type: none"><li>Two-digit field—Populated with 00 or 01 when a policy has more than 999 names</li><li>Use 00 for first 999 names; 01 for subsequent names</li></ul>
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:

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

### State Premium Record—Record Type Code 04

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



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### 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.



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### 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

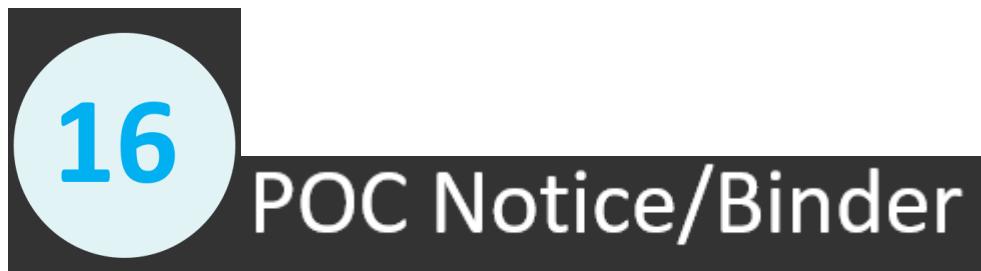
### File Control Record—Record Type Code 99

- 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:

- 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

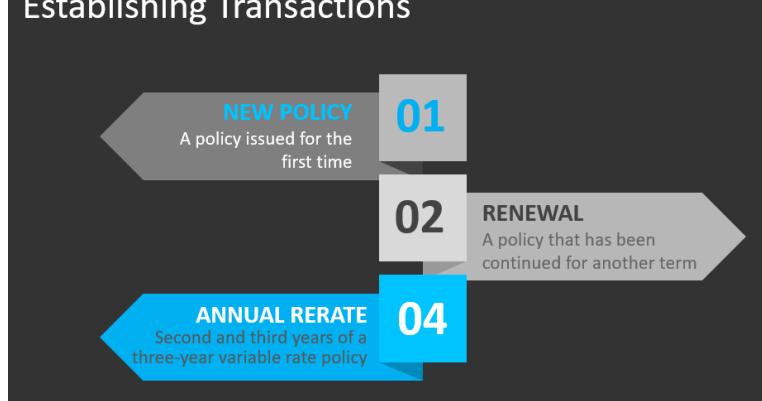
#### Required Records:

- 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

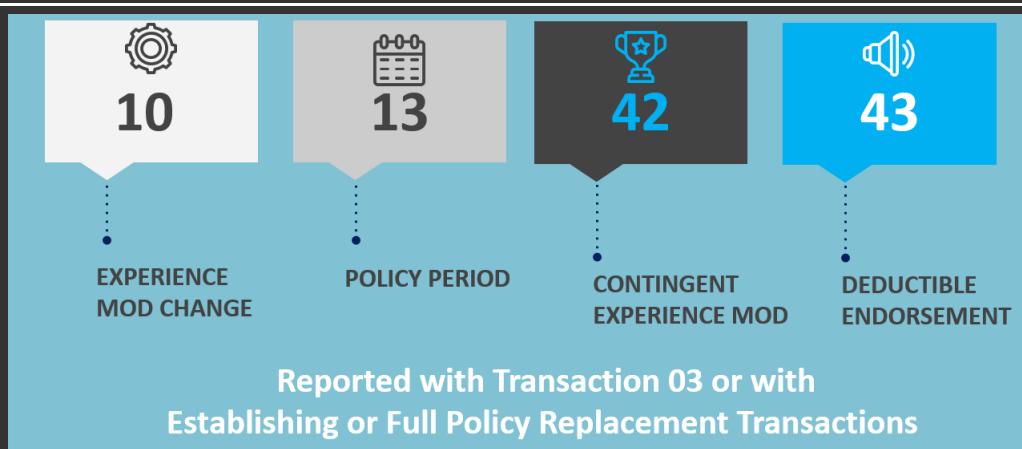


# Establishing Transactions

<b>Tips for Establishing Transactions:</b> <ul style="list-style-type: none"><li>• Transaction 01—Reporting policy issued for the first time</li><li>• Transaction 02—Renewal—Coverage continued for an additional term; must include Prior Policy Number on Header Record to indicate which policy is being renewed</li><li>• Transaction 04—Report second and third years of a three-year variable rate policy (first year reported as a Transaction 01 or 02)</li></ul>	<b>Required Records:</b> <ul style="list-style-type: none"><li>• Header Record (01)</li><li>• Name Record (02)</li><li>• Address Record (03)<ul style="list-style-type: none"><li>◦ Insured Mailing Address</li><li>◦ Issuing Carrier Address</li></ul></li><li>• State Premium Record (04)</li><li>• Exposure Record (05)</li></ul> <b>Optional Records:</b> <ul style="list-style-type: none"><li>• Additional Applicable Records</li></ul> <b>Example:</b> Endorsement Record (07)
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## Endorsement Transaction





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**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)



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Key Field Change Example	
<b>Original Key Fields:</b> Policy Number: WC112912 Policy Eff Date: 01/01/2024 Carrier Code: 92074	<b>Transaction 06</b>
Policy Number: WCPOLS854	Carrier Code 99990
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 <a href="#">endorsement</a> 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



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**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



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## Establishing Transaction Code 15

### Tips for Establishing Transaction 15:

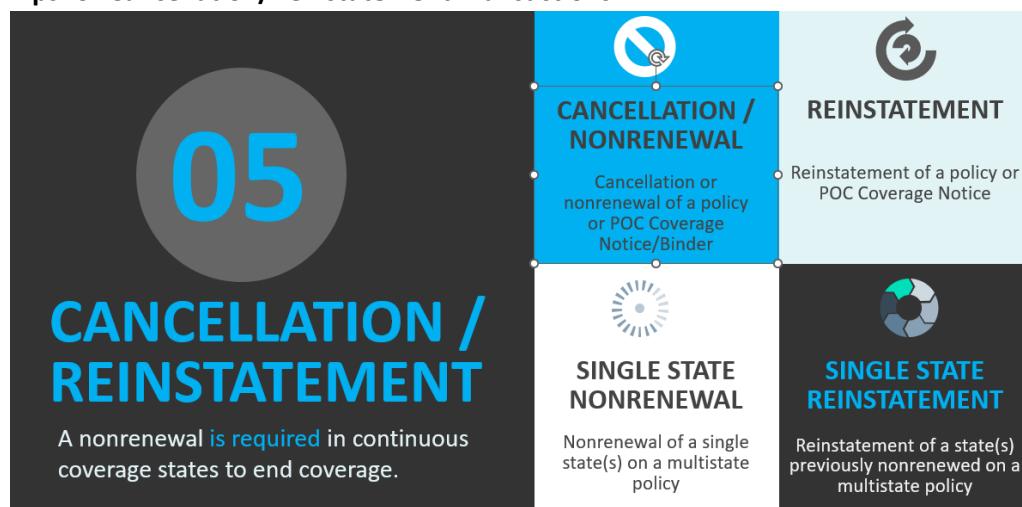
Considered an establishing transaction when adding an NCCI state to an independent bureau policy.

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:





## Data Now Program (DNP) Introduction to Policy Data Reporting

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

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- 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



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## 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	<ul style="list-style-type: none"><li>• Entire transaction is rejected</li><li>• Stays in database for 90 days</li><li>• May be viewed or updated in <b>Policy Data Collection (PDC)</b> tool</li></ul>
8	Record Reject	<ul style="list-style-type: none"><li>• Record rejected</li><li>• Stays in database for 8 days</li><li>• May be viewed in <b>PDC</b> tool</li><li>• If the record needs to be resubmitted, must submit a full policy replacement transaction</li></ul>
7	POC Critical Error	<ul style="list-style-type: none"><li>• Transaction/record has been processed by NCCI</li><li>• Data has been captured on NCCI's database as submitted</li><li>• NCCI will send data to the POC state</li><li>• POC state may reject data and impose fines for missing or inaccurate information</li></ul>
6	POC Error	<ul style="list-style-type: none"><li>• A POC Data Element was reported incorrectly and is in error</li><li>• The data has been captured on NCCI's database as submitted</li><li>• These errors may result in compliance issues with the POC state</li></ul>
4	Priority Error	<ul style="list-style-type: none"><li>• A data element was reported incorrectly and is in error</li><li>• The data has been captured on NCCI's database as submitted</li><li>• These errors may result in compliance issues with the POC state</li></ul>
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.



## Data Now Program (DNP) Introduction to Policy Data Reporting

### 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***.

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
<b>Edit Matrix Access</b>

#### Policy and Proof of Coverage Reporting Guide

##### Policy Edit Matrix—Production

The Policy Edit Matrix—Production lists all edits currently applied to your Policy Data submissions and includes details such as Edit Number, Edit Message, and Data Field applicability. NCCI provides updates to the Policy Edit Matrix—Production to include the most current information on NCCI's policy editing. Use the matrix when addressing edits identified in your Policy Data reports or in the ***Policy Data Collection*** tool.

Access the Policy Edit Matrix—Production:

- [Microsoft® Word \(Downloadable Version\)](#)
- [PDF Format \(Viewable Version\)](#)

##### Policy Edit Matrix—Future Enhancements

The Policy Edit Matrix—Future Enhancements lists all edits scheduled for future implementation and includes details such as Edit Number, Edit Message, and Data Field applicability. It provides lead time and projected implementation dates for planned changes to policy editing.

Access the Policy Edit Matrix—Future Enhancements:

- [Microsoft® Word \(Downloadable Version\)](#)
- [PDF Format \(Viewable Version\)](#)

#### Policy Edit Matrix—Change Tracking Guide

PDF
<a href="#">Issued 09/17/2024—Current PDF</a>

### 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.



## Data Now Program (DNP) Introduction to Policy Data Reporting

### 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	
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	WCABC123	Policy Effective	01/01/23	Policy Expiration	01/01/24	Carrier	45856 - NCCI TRAINING COMPANY
Insured	FVLS & SONS INC	FEIN	591253069	Status	REJECT	Carrier Group	45856 - NCCI TRAINING COMPANY
<a href="#">Return to Search</a>							
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		

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