



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

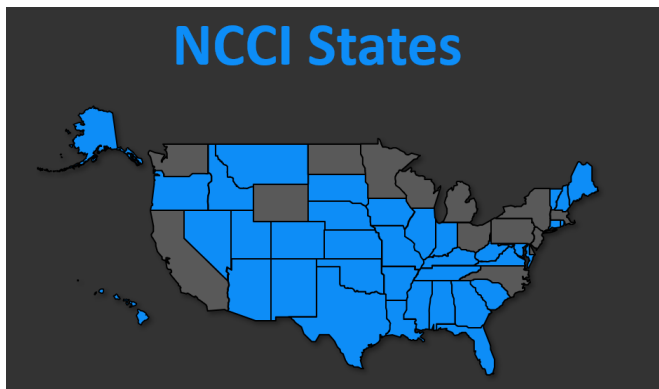
Chapter 1: Policy Overview and Resources

Uses of Policy Data

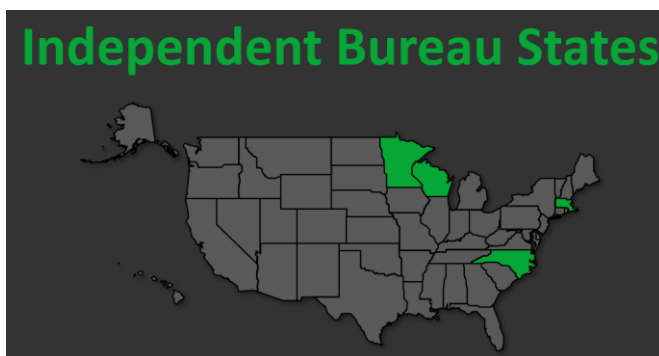
- Proof of Coverage (POC) Service
- Monitors Expected/Overdue Unit Reports
- Distribution of Experience Rating
- Actuarial Analysis
- Administration of Residual Market
- Federal Reporting Compliance Service

State Applicability

A list of the states can be found in Part 2 of the *Policy and POC Reporting Guidebook*.



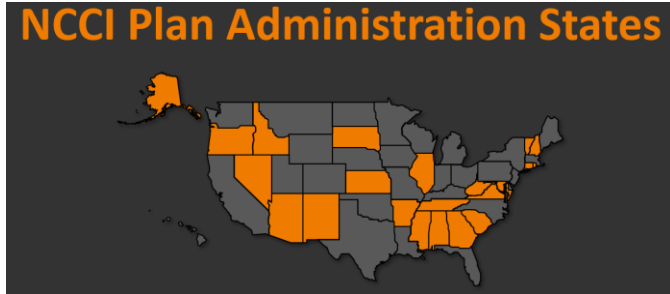
- NCCI as the Statistical Agent—NCCI's *Statistical Plan* governs the reporting rules and requirements.



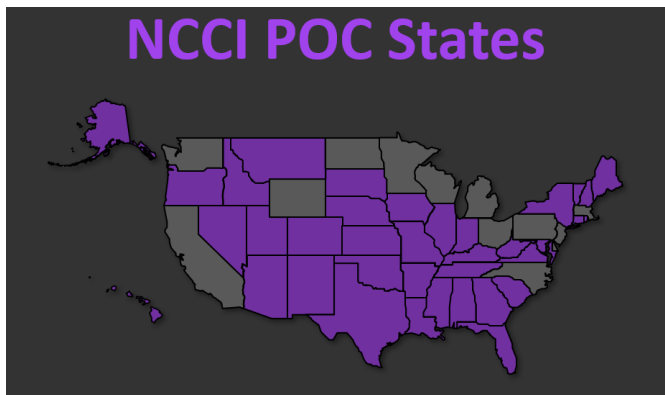


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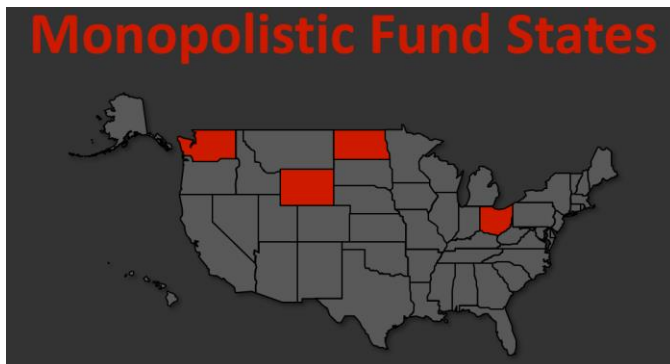
- Independent Bureau States—Policy Data is required for interstate experience rating. Interstate rating is the experience rating of a risk with exposure in two or more states.



- 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.



Data Now Program (DNP) Introduction to Policy Data Reporting

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 |

- Reinstatements

| POLICY REPORTING DUE DATES | |
|----------------------------|-----------------------------------------|
| 30 DAYS | Reinstatements |
| | From Reinstatement Effective Date |



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



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- 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 |



Data Now Program (DNP) Introduction to Policy Data Reporting

WCIO Workers Compensation Data Specifications Manual

Link on ncci.com:

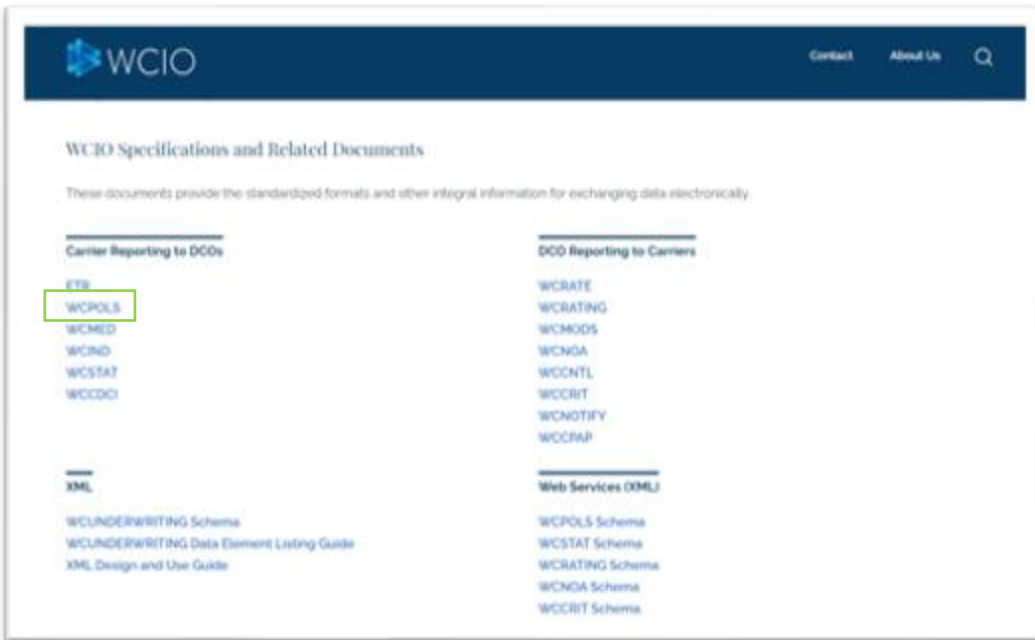
| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| GENERAL | RESOURCES | LEARNING CENTER |
| POLICY AND POC UNIT STATISTICAL DATA FINANCIAL CALLS INDEMNITY DATA CALL DETAILED CLAIM INFORMATION MEDICAL DATA CALL POOL DATA | <ul style="list-style-type: none"> ▪ 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 | <ul style="list-style-type: none"> ▪ 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 |
| | PUBLICATIONS / REPORTS | EXPERIENCE RATING SPLIT DATA |
| | <ul style="list-style-type: none"> ▪ 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 | <ul style="list-style-type: none"> ▪ Experience Rating (ER) Split Data Reporting Template ▪ PEO - Employee Leasing Forms ▪ Experience Rating - Request for Separate Experience Data |

| | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-----------|
| | The Source You Trust | Search... |
| About Us Careers Contact Us Learning Center Log In My Profile | | |
| Data Reporting Industry Information Residual Markets Underwriting Agents/Brokers Insights | | |
| <h3>WCIO Data Specifications</h3> <p>Posted Date: July 19, 2022</p> | | |
| <p>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).</p> | | |



Data Now Program (DNP) Introduction to Policy Data Reporting

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



WCIO WCPOLS Data Specifications layout:

| | | | | |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------|---|
| 17 | <p>INDUSTRY CODE</p> <p>NOT APPLICABLE: DE, MA, MI, MN, NC, NJ, PA, WI OPTIONAL: CA</p> <p>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.</p> <p>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).</p> <p>If reporting SIC, carriers must add "SC" suffix to code.</p> <p>Applicability is subject to the individual DCO, IAABC POC state rules, and/or to states with independent DCOs where policy data is required for interstate experience ratings. Contact your DCO or IAABC POC vendor if further clarification is needed. N/A: DE, MA, MI, MN, NC, NJ, PA, WI</p> <p>Report the NAICS number only. Do not report the SIC number. N/A: DE, MA, MI, MN, NC, NJ, PA, WI</p> | AN | 203-208 | 6 |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------|---|

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

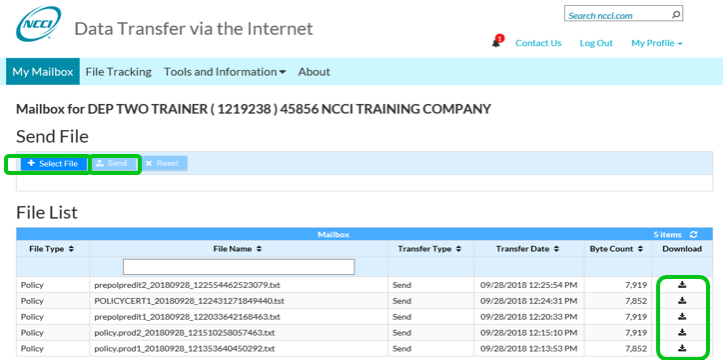
For NCCI-specific requirements, use the ***Policy and POC Reporting Guidebook***.



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



- 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

Customer Service:
800-622-4123

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.

Email:
Customer Service One-Day Response

Corporate Headquarters
NCCI Holdings, Inc.
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362
Phone: 561-893-1000
[Driving Directions](#)

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

- 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

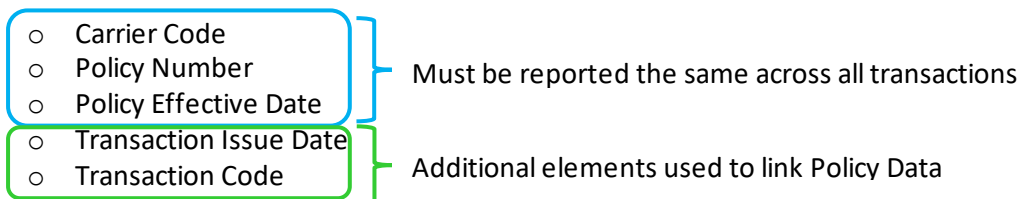
- Collection of related data, such as name information
- Identified with a two-digit numeric code:
 - 02—Name Record
 - 03—Address Record
 - 05—Exposure Record

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





Data Now Program (DNP) Introduction to Policy Data Reporting

File Example

| | | |
|------------------|---------------------|---------------|
| Carrier Code | 999902020WCPOLSDEP1 | 1901011900114 |
| | 999902020WCPOLSDEP1 | 1901011900114 |
| Policy Number | 999902020WCPOLSDEP1 | 1901011900114 |
| | 999902020WCPOLSDEP1 | 1901011900114 |
| Policy | 999902020WCPOLSDEP1 | 1901011900114 |
| Effective Date | 999902020WCPOLSDEP1 | 1901011900114 |
| | 999902020WCPOLSDEP1 | 1901011900114 |
| Transaction | 999902020WCPOLSDEP1 | 1901011900114 |
| Issue Date | 999902020WCPOLSDEP1 | 1901011900114 |
| | 999902020WCPOLSDEP1 | 1901011900114 |
| Transaction Code | 999902020WCPOLSDEP1 | 1901011900114 |
| | 999902020WCPOLSDEP1 | 1901011900114 |
| | 999902020WCPOLSDEP1 | 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

Address Types

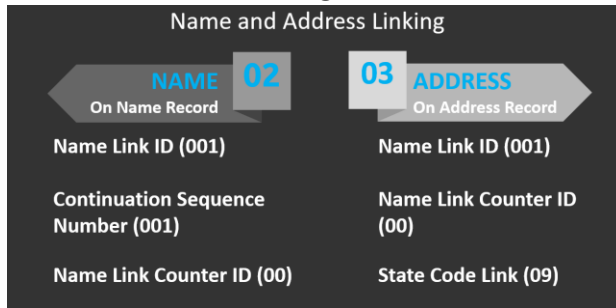


- Type Code 1**
Mailing Address
- Type Code 2**
Location Address
- Type Code 3**
Insurer Issuing/Service Office Address
- Type Code 5**
Issuing Agency (Producer) Address
- Type Code 6**
No Specific Location



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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"> • 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) | <ul style="list-style-type: none"> • 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:
 - 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

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.



16

POC Notice/Binder

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

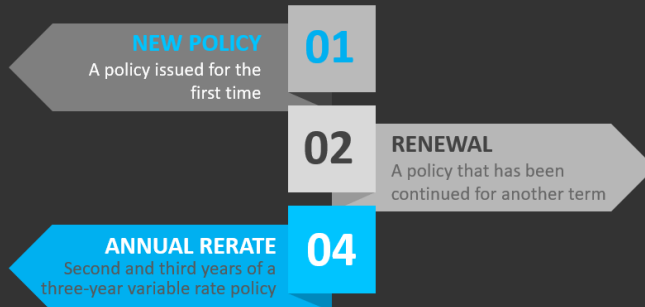
Required Records:

- 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



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Tips for Establishing Transactions:

- 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)

Required Records:

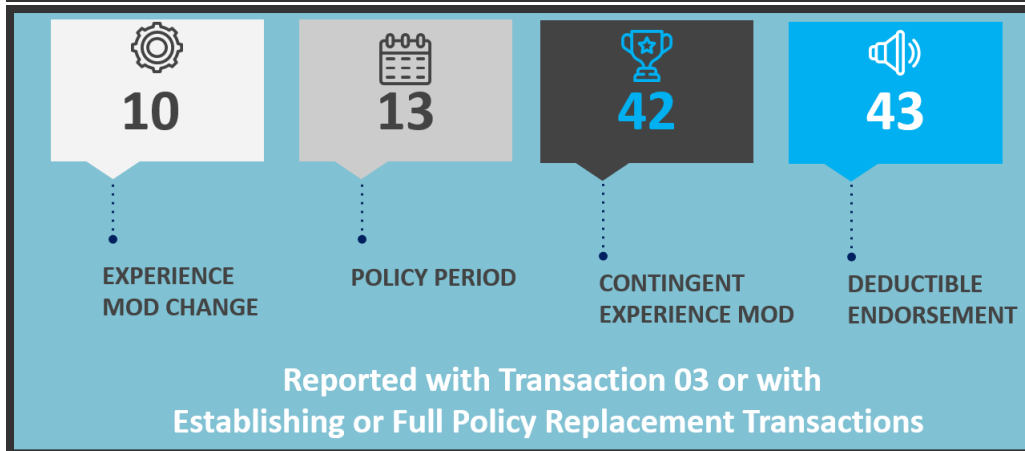
- Header Record (01)
- Name Record (02)
- Address Record (03)
 - Insured Mailing Address
 - Issuing Carrier Address
- State Premium Record (04)
- Exposure Record (05)

Optional Records:

- Additional Applicable Records
Example: Endorsement Record (07)

03

Endorsement Transaction

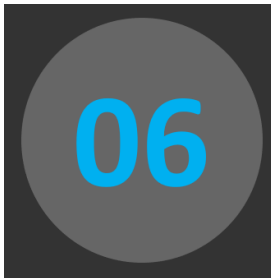




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Tips for Endorsement Transactions:

- 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



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

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



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



Data Now Program (DNP)
Introduction to Policy Data Reporting

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:

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




Data Now Program (DNP) Introduction to Policy Data Reporting

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

| 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



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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"> • Entire transaction is rejected • Stays in database for 90 days • May be viewed or updated in <i>Policy Data Collection (PDC)</i> tool |
| 8 | Record Reject | <ul style="list-style-type: none"> • Record rejected • Stays in database for 8 days • May be viewed in <i>PDC</i> tool • If the record needs to be resubmitted, must submit a full policy replacement transaction |
| 7 | POC Critical Error | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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*.



Data Now Program (DNP) Introduction to Policy Data Reporting

PART 13—POLICY EDIT MATRICES

A. POLICY EDIT MATRIX—PRODUCTION

This Policy Edit Matrix lists all edits and includes details such as Edit Number, Edit Message, and field applicability. This matrix is the most comprehensive resource for information on NCCI's policy editing and should be used when reviewing policy reports. It is updated to provide the most current editing information.

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

B. POLICY EDIT MATRIX—FUTURE ENHANCEMENTS

This matrix lists all edits scheduled for future implementation. It includes details such as Edit number, Edit message, and field applicability. It 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 Enhancements (PDF).

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

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