



Data Now Program (DNP) Effective Policy Reporting for POC

Key Takeaways

Understand how your Policy data is used for the Proof of Coverage (POC) process and delivered to the POC states.

- All data grades can lead to a POC Reject, even a Data Grade 0
- Changes to additional insured are reported differently than changes to the primary insured
- Learn to recognize informal deletes as they can lead to gaps in coverage

Chapter 1: Policy Editing and POC Impact

WCPOLS Record Types Used in POC

- Policy data is reported to NCCI in the WCPOLS format. The POC process uses seven different records to create a transaction:
 - Header Record—Used for many of the policy level demographic data and the Agent's Name
 - Name and Address Records—Linked Names and Addresses create the Employer records for POC
 - State Premium and Exposure Records—POC is only created when a state premium record is reported for the state on the policy
 - The Exposure Record must be reported in order for the state premium to not reject
 - POC only uses the exposure to produce the Governing Class Code
 - Endorsement Identification Record—The only endorsement reported on the Endorsement Identification Record that is used for POC is the Include/Exclude Corporate Officers endorsement
 - Deductible Endorsement Record—The Deductible Endorsement Record is being used by more and more states with an emphasis on getting data for large deductible policies

NCCI Policy Editing and POC Impacts

- When the Policy data is reported, NCCI applies edits that are broken down by data grade
 - Data Grades 4, 6, and 7—there was an error, but the data was accepted
 - Will be used for POC
 - Data Grades 8 and 9—reject data grades
 - Data is not used for POC
 - Data Grade 8 means a single record was rejected
 - Data Grade 9 means the entire transaction was rejected
- A policy edit can lead to a POC reject
 - Impact for employer:
 - Employer in noncompliance—can lead to a stop work order from the state
 - Employer can be charged compliance fines
 - Impact for carrier:
 - May be in timeliness reporting fines, depending on how long it takes the carrier to fix the data

Data Grades

- Data Grade 9—Full policy transaction reject error
 - Available in the **Policy Data Collection (PDC)** tool for 90 days



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- Not available for POC or any other NCCI use
- Correct and resubmit the same day to minimize POC impact
 - Note:** Received date of transaction is the date the transaction is **accepted**
- Data Grade 8—Single-record reject
 - Can occur on any of these records:
 - Name
 - Address
 - State Premium
 - Exposure
 - Endorsement Identification
 - The rejected record is viewable for eight days in the **PDC** tool for informational purposes only
 - The rejected record must be corrected with a subsequent transaction
 - Impact when rejected record was previously sent and accepted:

If the rejected record is a ...	Then the edit will generate a ...
Name or Address Record	Delete Employer POC transaction
State Premium Record	Delete Jurisdiction POC transaction

- Correct and resubmit the same day to minimize POC impact
- Data Grade 7—POC Critical Error—Held records (used for POC except for the Unlinked Names and Addresses)
 - Name Records—Unlinked name
 - Address Records—Unlinked address
 - An employer is a linked name and address
 - Unlinked names and addresses are not sent to any state
 - Examples of POC Critical Errors

Name records	Missing or invalid FEIN
	Missing Unemployment ID Number <ul style="list-style-type: none"> ● HI, ME, and RI
Address records	Missing or invalid industry code <ul style="list-style-type: none"> ● FL, KS, KY, ME, MT, OK, OR, and TN
Combination Name and Address records	All names and addresses reported with the same Name Link Identifier—five names/three addresses minimum



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- Monthly Outstanding Report Example—Data Grade 7

Data Reports Search ncci.com

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Policy Unit URC DCI Tools and Information About

Policy - 45856 - NCCI TRAINING COMPANY Carrier Group Code 45856 Search

NCCI Generated Customer Generated My Queue

Reports Policy Monthly Outstanding Data Grade 7 Report

Report Name	PDF	Excel	CSV	Create Date/Time
Policy Monthly Outstanding Data Grade 7 Report - October 2020				10/01/2020 07:10 AM
Policy Monthly Outstanding Data Grade 7 Report - July 2020				07/01/2020 07:36 AM
Policy Monthly Outstanding Data Grade 7 Report - June 2020				06/02/2020 09:40 AM
Policy Monthly Outstanding Data Grade 7 Report - May 2020				05/01/2020 07:06 AM

* Due to volume, some reports may only be available in the .csv format

- Data Grade 6—POC Error (missing for invalid fields)
 - Type of Plan ID Code
 - Reason State Was Added Code
 - Assignment Date
 - Number of Employees
- Data Grade 4—Priority Error (missing or invalid fields)
 - Priority Error
 - Employee Leasing Policy Type Code
 - PEO/Client Company Code
 - Producer Name
 - Class Code
 - Legal Nature of Entity
 - Prior Policy Number
- IAIABC POC Reject & Error Report Example—Data Grade 7

Create Date: 1/25/2018
Create Time: 06:05:06 PM

National Council on Compensation Insurance, Inc.
Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY

IAIABC POC Coverage Provider Reject & Error Report - January 25, 2018

Cov Prvdr ID	NCCI Brch Code	Primary Insured Name	Policy Number	Pol Eff Dt	State	Pol Trans Code	NCCI Trans Recvle Dt	IAIABC Triplicate Code	Trans Set Dt	St State	Reor / Trans	Error Description and State Comments	Data Element in Error	Supporting Data	Record Seq Nbr	POC File Name
45856	000	JORGES TRUCK & TIRE	WXXX	2/2/2018	18-ME	01	1/23/2018	00/10/01	2/2/2018	125	18	Reject Error Description: No match on database State Comments: 0834 0851	Insured FEIN	Insured Record WXXX	184	ME12305
45856	000	AMYS BODY SHOP	WBXX	2/6/2018	43-UT	02	1/23/2018	00/20/01	2/6/2018	125	2018	Reject Error Description: Mandatory field not present	PEO or Client Company Code	Employer Record Name: AMYS BODY SHOP FEIN:592355555 Address: 19 JEFFREY ST City: UTAH LAKE State: UT Zip Code: 846019223 Industry Code: 541330 UI Number: # of Employees: 10	25	UT12306

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- IAIABC POC Reject & Error Report Example—Data Grade 4

National Council on Compensation Insurance, Inc.																
Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY																
IAIABC POC Coverage Provider Reject & Error Report - January 25, 2018																
Cov Prvdr ID	NCCI Brch Code	Primary Insured Name	Policy Number	Pol Eff Dt	State	Pol Trans Code	NCCI Trans Receive Dt	IAIABC Triplicate Code	Trans Set Type Eff Dt	Dt State Processed Trans	Error Reject Type	Error Description and State Comments	Data Element in Error	Supporting Data	Record Seq Nbr	POC File Name
45856	000	JORGES TRUCK & TIRE	WXXX	2/2/2018	18-ME	01	1/23/2018	00/10/01	2/2/2018	1/25/2018	Reject	Error Description: No match on database State Comments: 0834 0851	Insured FEIN	Insured Record: WXXX	184	ME12305
45856	000	AMY'S BODY SHOP	WBXX	2/6/2018	43-UT	02	1/23/2018	00/20/01	2/6/2018	1/25/2018	Reject	Error Description: Mandatory field not present	PEO or Client Company Code	Employer Record Name: AMY'S BODY SHOP FEIN: 592355555 Address: 19 JEFFREY ST City: UTAH LAKE State: UT Zip Code: 846019223 Industry Code: 541330 UI Number: # of Employees: 10	25	UT12306

Data Grade 4

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Chapter 2: Reporting Names and Addresses

Name and Address Linking Fields

- Report the same value in the Name Link Identifier and the Name Link Counter Identifier on both records
- The Continuation Sequence Number is only reported on the Name Record
- The State Code Link field is only reported on the Address Record, and it links the employer to the POC jurisdiction where you want the employer reported
- Best practices
 - Report one name per record when each part of the name has a different FEIN
 - Report the same linking fields for names and addresses throughout the life of the policy
 - Webinar available at ncci.com

Chapter 3: Proof of Coverage Process

Timing

- The POC process runs Monday through Friday at 1:00 a.m. and reports the data submitted to NCCI the previous day to the states

IAIABC POC Record Types

- POC data is transactional—the POC process must determine what changed from one transaction to the other to report the correct transaction to the state in these two record types
 - Insured Record (PC1)—contains the policy level and transaction level information along with the Primary Insured information
 - PC1 Elements:
 - Carrier Information
 - Policy Number
 - Policy Effective Date
 - Primary Insured
 - Insured Demographics

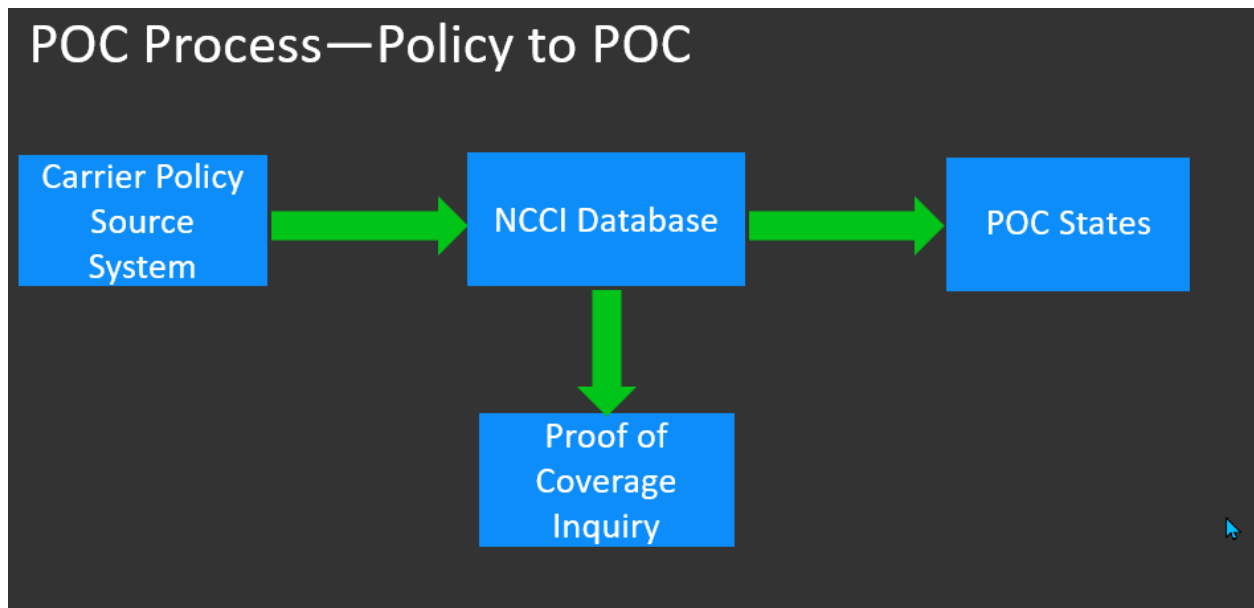


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- Agent Information
- Transaction Type
- Transaction Effective Date
- Employer Record (PC2)—contains the employer data for each employer reported for the state
 - PC2 Elements:
 - Employer Name
 - Employer FEIN
 - Employer Address
 - Industry Code
 - UI Number
 - Number of Employees
 - Legal Nature Code
 - PEO/Client Code

POC Process—Policy to POC

- Begins with Carrier Policy Source System
- NCCI Database—That data is reported to NCCI in the WCPOLS format. This is when the data receives a data grade and NCCI edit reports are available for the carrier.
- The accepted data is viewable in **POC Inquiry**, which is a tool available to all the POC states that search the NCCI database. The POC rules apply to the Policy data in **POC Inquiry** and to the files that are generated and sent to the POC states from the 1 a.m. process.



- Once states process the files, several of them provide an acknowledgment file to NCCI to let us know if they accepted or rejected the data.
- The acknowledgment files are processed Monday through Friday at 3 p.m., and NCCI converts that raw data into the IAABC Reject and Error Report and the Accepted Report.
- Those reports are available via the **PDC** tool for the data provider to help correct the data. Any changes are reported in the WCPOLS format, and the process begins all over again.

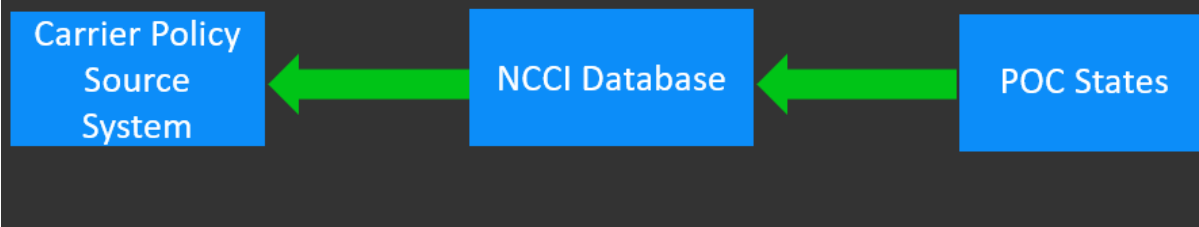


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POC Process—Acknowledgment to Reject and Error Report

- Several states provide an acknowledgment file back to NCCI to let us know if they accepted or rejected the data.
- Acknowledgment files are processed Monday through Friday at 3 p.m.
- NCCI converts that raw data into the IAIABC Reject and Error Report and the Accepted Report.
- Reports are available via the *PDC* tool.

POC Process—Acknowledgment to Reject and Error Report



Note: There is a bit of a delay from when the Policy data is reported to when NCCI processes the state’s acknowledgment files.



Data Now Program (DNP) Effective Policy Reporting for POC

Chapter 4: Policy Reporting Scenarios

The following scenarios are viewable towards the end of the Effective Policy Reporting for POC Encore Presentation.

Scenario 1: Establishing Coverage

- Employers on policy—Sandwich Inc. and Soup Inc.
- State—Florida
- Policy Effective Date—January 1, 2021

What You Report

NLI	NLCI	CSN	Name	PCED	PCXD
001	00	001	Sandwich Inc	000000	000000
002	00	001	Soup Inc	000000	000000

NLI	NLCI	SCL	Address	Address Type	PCED	PCXD
001	00	09	1 Maple St	1	000000	000000
002	00	09	10 Syrup St	2	000000	000000

State Code	Add/Delete	PCED	PCXD
09		000000	000000

1. Report Sandwich Inc as the primary insured by assigning Name Link Identifier 001 to the
 - a. Name record
 - b. Address Type 1 mailing address record
2. Assign Name Link Identifier 002 to the additional insured
3. Because there are only two employers, report 00 in the Name Link Counter Identifier
4. Report a Florida State Premium record and exposure record on the policy to generate POC



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What NCCI Loads

NCCI's policy database stores the data on separate tables.

4				1	2	3	3
Flag	NLI	CSN	Name	NED	NXD	PCED	PCXD
N	001	001	SANDWICH INC	01/01/21			
N	002	001	SOUP INC	01/01/21			
Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	1 MAPLE ST	01/01/21			
N	002	09	10 SYRUP ST	01/01/21			
Flag	State			SED	SXD	PCED	PCXD
N	09			01/01/21			

1. Set Effective Dates to Policy Effective Date
2. Leave Expiration Dates blank.
 - a. These are NCCI-generated fields when a record is deleted
3. When the Policy Change Dates are reported as zeros, they are not stored
4. Flag field indicates current records; N = now



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What POC Creates

At 1:00 a.m., the POC process runs.

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date
PC1	SANDWICH INC	1 MAPLE ST	00/10/01	01/01/21
PC2	SANDWICH INC	1 MAPLE ST		
PC2	SOUP INC	10 SYRUP ST		

3

1. The triplicate code tells the state what type of transaction it is.
 - a. Only reported on the PC1 record
 - b. 00 = original transaction
 - c. 10 = new policy transaction
 - d. 01 = includes employers with physical locations
2. Transaction Effective Date = Policy Effective Date for new policy transactions
 - a. Only reported on the PC1 record
3. Two PC2 records created
 - a. Sandwich Inc = primary insured (on PC1) and an employer (on PC2)

What the State Returns

The state returns a transaction accepted (TA) on each record.

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	ACK CODE
PC1	SANDWICH INC	1 MAPLE ST	00/10/01	01/01/21	TA
PC2	SANDWICH INC	1 MAPLE ST			TA
PC2	SOUP INC	10 SYRUP ST			TA



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Scenario 2: Changing Coverage

- Primary name changes from Sandwich Inc to Super Deli Inc
- Change Effective Date—July 1, 2021

What You Report

Full policy replacement transaction

NLI	CSN	Name	PCED	PCXD
001	001	Super Deli Inc 1	210701 2	000000
002	001	Soup Inc	000000	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 Maple St	1	000000	000000
002	09	10 Syrup St	2	000000	000000

1. Report the new name
2. Report the Policy Change Effective Date
3. Report Policy Change Dates as zeros for other records

What NCCI Loads

Flag	NLI	CSN	Name	NED	NXD	PCED	PCXD
3 N	001	001	SUPER DELI INC	07/01/21		07/01/21	1
N	002	001	SOUP INC	01/01/21			
3 Y	001	001	SANDWICH INC	01/01/21	07/01/21	2	
Y	001	001	SOUP INC	01/01/21			

1. Stores the reported Policy Change Effective Date
2. Expires the old primary insured name
3. Updates flags
 - a. Original transaction = Y (think of this as yesterday)
 - b. New transaction = N



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Even though no changes were reported on the addresses or state premium records, NCCI still loads the new records in the database and changes the flags.

Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	1 MAPLE ST	01/01/21			
N	002	09	10 SYRUP ST	01/01/21			
Y	001	09	1 MAPLE ST	01/01/21			
Y	002	09	10 SYRUP ST	01/01/21			

Flag	State		ST Eff Dt	ST Exp Dt	PCED	PCXD
N	09		01/01/21			
Y	09		01/01/21			

What POC Creates

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	
1	PC1	SUPER DELI INC	1 MAPLE ST	00/32/84	07/01/21
2	PC1	SUPER DELI INC	1 MAPLE ST	00/31/54	07/01/21
	PC2	SUPER DELI INC	1 MAPLE ST		
3	PC1	SUPER DELI INC	1 MAPLE ST	00/33/56	07/01/21
	PC2	SANDWICH INC	1 MAPLE ST		

1. Change transaction
 - a. Triplicate code indicates
 - i. 32 = change
 - ii. 84 = insured demographics
2. Add employer transaction
 - b. Triplicate code indicates
 - iii. 31 = add
 - iv. 54 = employer with a physical location
 - c. Names updated
3. Delete employer transaction
 - d. Triplicate code indicates
 - v. 33 = delete



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What the State Returns

The state returns a transaction accepted (TA) on each record for all three transactions.

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	ACK CODE
PC1	SUPER DELI INC	1 MAPLE ST	00/32/84	07/01/21	TA
PC1	SUPER DELI INC	1 MAPLE ST	00/31/54	07/01/21	TA
PC2	SUPER DELI INC	1 MAPLE ST			TA
PC1	SUPER DELI INC	1 MAPLE ST	00/33/56	07/01/21	TA
PC2	SANDWICH INC	1 MAPLE ST			TA



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Effective Policy Reporting for POC

Scenario 3: Corrections

Warning: Correcting a new policy or renewal the same days it is accepted by NCCI may lead to additional rejected POC transactions.

- Policy Effective Date—1/1/2021
- Two employers on policy
- Employers reported without FEINs

What You Report

New Policy Transaction

NLI	CSN	Name	FEIN	PCED	PCXD
001	001	SUSHI LLC	000000000	000000	000000
002	001	SASHIMI LLC	000000000	000000	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 ELM ST	1	000000	000000
002	09	10 OAK LANE	2	000000	000000

Full Policy Replacement Transaction

1

NLI	CSN	Name	FEIN	PCED	PCXD
001	001	SUSHI LLC	888555222	210101	000000
002	001	SASHIMI LLC	999666333	210101	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 ELM ST	1	000000	000000
002	09	10 OAK LANE	2	000000	000000

1. Updated FEINs



Data Now Program (DNP) Effective Policy Reporting for POC

What NCCI Loads

NCCI loads both transactions on the same day.

Flag	NLI	CSN	Name	FEIN	NED	NXD	PCED	PCXD
N	001	001	SUSHI LLC	888555222	01/01/21		010121	
N	002	001	SASHIMI LLC	999666333	01/01/21			
Y	001	001	SUSHI LLC	000000000	01/01/21			
Y	002	001	SASHIMI LLC	000000000	01/01/21			



- Flags for original transaction changed to “Y”

The Address table is also updated.

Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	1 ELM ST	01/01/21			
N	002	09	10 OAK LANE	01/01/21			
Y	001	09	1 ELM ST	01/01/21			
Y	002	09	10 OAK LANE	01/01/21			

What POC Creates

POC creates a new policy transaction.

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt
PC1	SUSHI LLC	000000000	1 ELM ST	00/10/01	01/01/21
PC2	SUSHI LLC	000000000	1 ELM ST		
PC2	SASHIMI LLC	000000000	10 OAK LANE		

- The FEINs are zeros.



Data Now Program (DNP) Effective Policy Reporting for POC

POC then creates an insured FEIN change transaction.

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt
PC1	SUSHI LLC	000000000	1 ELM ST	00/10/01	01/01/21
PC2	SUSHI LLC	000000000	1 ELM ST		
PC2	SASHIMI LLC	000000000	10 OAK LANE		
1 PC1	SUSHI LLC	000000000	1 ELM ST	04/32/76	01/01/21
2 PC1	SUSHI LLC	888555222	1 ELM ST	05/32/76	01/01/21

1. Before record
2. After record

POC also creates an employer FEIN change paired transaction for each employer.

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt
PC1	SUSHI LLC	888555222	1 ELM ST	04/32/77	01/01/21
PC2	SUSHI LLC	000000000	1 ELM ST		
PC1	SUSHI LLC	888555222	1 ELM ST	05/32/77	01/01/21
PC2	SUSHI LLC	888555222	1 ELM ST		
PC1	SUSHI LLC	888555222	1 ELM ST	04/32/77	01/01/21
PC2	SASHIMI LLC	000000000	10 OAK LANE		
PC1	SUSHI LLC	888555222	1 ELM ST	05/32/77	01/01/21
PC2	SASHIMI LLC	999666333	10 OAK LANE		



Data Now Program (DNP) Effective Policy Reporting for POC

What the State Returns

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt	ACK CODE	
1	PC1	SUSHI LLC	000000000	1 ELM ST	00/10/01	01/01/21	TR
	PC2	SUSHI LLC	000000000	1 ELM ST			TR
	PC2	SASHIMI LLC	000000000	10 OAK LANE			TR
2	PC1	SUSHI LLC	000000000	1 ELM ST	04/32/76	01/01/21	TR
	PC1	SUSHI LLC	888555222	1 ELM ST	05/32/76	01/01/21	TR

1. State rejects the establishing transaction for Insured FEIN/Mandatory Field not present
2. Then it rejects the Primary Insured FEIN change transaction for Policy Number/no match on database

The state also rejects all the Employer FEIN change transactions.

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt	ACK CODE
PC1	SUSHI LLC	888555222	1 ELM ST	04/32/77	01/01/21	TR
PC2	SUSHI LLC	000000000	1 ELM ST			TR
PC1	SUSHI LLC	888555222	1 ELM ST	05/32/77	01/01/21	TR
PC2	SUSHI LLC	888555222	1 ELM ST			TR
PC1	SUSHI LLC	888555222	1 ELM ST	04/32/77	01/01/21	TR
PC2	SASHIMI LLC	000000000	10 OAK LANE			TR
PC1	SUSHI LLC	888555222	1 ELM ST	05/32/77	01/01/21	TR
PC2	SASHIMI LLC	999666333	10 OAK LANE			TR

What You Report

New policy transaction causes a Data Grade 7.

NLI	CSN	Name	FEIN	PCED	PCXD
001	001	SUSHI LLC	000000000	000000	000000
002	001	SASHIMI LLC	000000000	000000	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 ELM ST	1	000000	000000
002	09	10 OAK LANE	2	000000	000000



Data Now Program (DNP) Effective Policy Reporting for POC

What POC Creates

Wait for the state to acknowledge and reject the transaction.

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt	ACK CODE
PC1	SUSHI LLC	000000000	1 ELM ST	00/10/01	01/01/21	TR
PC2	SUSHI LLC	000000000	1 ELM ST			TR
PC2	SASHIMI LLC	000000000	10 OAK LANE			TR

What You Report

Report the correction with a full policy replacement transaction.

NLI	CSN	Name	FEIN	PCED	PCXD
001	001	SUSHI LLC	888555222	000000	000000
002	001	SASHIMI LLC	999666333	000000	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 ELM ST	1	000000	000000
002	09	10 OAK LANE	2	000000	000000



Data Now Program (DNP) Effective Policy Reporting for POC

What POC Creates

POC automatically recreates a new establishing transaction.

Rec Type	Name	FEIN	Address	Triplicate Code	Transaction Effective Dt	ACK CODE
PC1	SUSHI LLC	888555222	1 ELM ST	00/10/01	01/01/21	TA
PC2	SUSHI LLC	888555222	1 ELM ST			TA
PC2	SASHIMI LLC	999666333	10 OAK LANE			TA



Data Now Program (DNP) Effective Policy Reporting for POC

Scenario 4: Adding Coverage

- Add Employer Transaction Rules
 - Transaction Effective Date = later date from
 - Reported Policy Change Effective Date
 - Name records
 - Address records
 - Name Effective Date
 - Address Effective Date
 - State Effective Date
 - Edits
 - Edit 0151-28—Policy Change Effective Date—DATE IS PRIOR TO THE NAME EFFECTIVE DATE
 - Edit 0151-29—Policy Change Effective Date—DATE IS PRIOR TO THE ADDRESS EFFECTIVE DATE
- Example:
 - Add coverage for new location opened on 02/01/2021

What You Report

Full policy replacement transaction

NLI	CSN	Name	PCED	PCXD
001	001	Super Deli Inc	000000	000000
002	001	Soup Inc	000000	000000

NLI	SCL	Address	Address Type	PCED	PCXD	
001	09	1 Maple St	1	000000	000000	
002	09	10 Syrup St	2	000000	000000	
2	001	09	20 Pecan St	2	210201	000000

1. New location with 02/01/2021 effective date



Data Now Program (DNP) Effective Policy Reporting for POC

What NCCI Loads

Flag	NLI	CSN	Name	NED	NXD	PCED	PCXD
N	001	001	SUPER DELI INC	07/01/21			
N	002	001	SOUP INC	01/01/21			
Y	001	001	SUPER DELI INC	07/01/21		07/01/21	
Y	002	001	SOUP INC	01/01/21			
Y	001	001	SANDWICH INC	01/01/21	07/01/21		
Y	001	001	SOUP INC	01/01/21			

1. Apply the N flags to the new transactions.

Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	1 MAPLE ST	01/01/21			
N	001	09	20 PECAN ST	02/01/21		02/01/21	
N	002	09	10 SYRUP ST	01/01/21			
Y	001	09	1 MAPLE ST	01/01/21			
Y	002	09	10 SYRUP ST	01/01/21			
Y	001	09	1 MAPLE ST	01/01/21			
Y	002	09	10 SYRUP ST	01/01/21			

1. New address record—Policy Change Effective Date sets the Address Effective Date

What POC Creates

POC creates an Add Employer transaction.

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date
PC1	SUPER DELI INC	1 MAPLE ST	00/31/54	07/01/21
PC1	SUPER DELI INC	20 PECAN ST		



Data Now Program (DNP) Effective Policy Reporting for POC

What the State Returns

- The state accepts the transaction.

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	ACK CODE
PC1	SUPER DELI INC	1 MAPLE ST	00/31/54	07/01/21	TA
PC1	SUPER DELI INC	20 PECAN ST			TA

- State sets transaction date to 07/01/21 instead of 02/01/21.

- Why the state returns a 02/01/21 date.

Flag	NLI	CSN	Name	NED	NXD	PCED	PCXD
N	001	001	SUPER DELI INC	07/01/21			
N	002	001	SOUP INC	01/01/21			
Y	001	001	SUPER DELI INC	07/01/21		07/01/21	
Y	002	001	SOUP INC	01/01/21			
Y	001	001	SANDWICH INC	01/01/21	07/01/21		
Y	001	001	SOUP INC	01/01/21			

- Remember the rule—returns the later date; in this case, the Name Effective Date.

- Name or Address Effective Date
 - Set the first time a name or address is reported on a policy
 - Date cannot be changed, instead, reset by:
 - Deleting all instances from the policy
 - Adding it back with the correct Policy Change Effective Date

Issue: Super Deli Inc did not exist on 02/01/21. Sandwich Inc did.



Data Now Program (DNP) Effective Policy Reporting for POC

Scenario 5: Deleting Coverage

- Delete Employer Transaction Rules
 - Transaction Effective Date = earlier date from
 - Name Expiration Date
 - Address Expiration Date
 - State Expiration Date
 - A Delete Jurisdiction transaction occurs when you delete an employer and state in the same transaction

- Common Deleting scenarios
 - Formal deletes—delete date reported; carrier sets date
 - Informal deletes—delete date not reported; NCCI sets date
 - POC impacts include
 - Gaps in coverage
 - Timeliness reporting fines
 - Causes include
 - Not reporting a Name/Address/State Premium record that was previously accepted by a POC state
 - Data Grade 8—Record rejected

Example of an Informal Delete

- Primary insured—Lasagna Inc.
- Additional employer—Spaghetti LLC.
- Spaghetti LLC takes on a partner in business. A name change is required.
- Effective date—7/1/2021.

What You Report

- Previously reported establishing transaction

NLI	CSN	Name	PCED	PCXD
001	001	LASAGNA INC	000000	000000
002	001	SPAGHETTI LLC	000000	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 SAUCEY ST	1	000000	000000
002	09	10 CHEESY LANE	2	000000	000000



Data Now Program (DNP) Effective Policy Reporting for POC

- Subsequent transaction

NLI	CSN	Name	PCED	PCXD
001	001	LASAGNA INC	000000	000000
002	001	SPAGHETTI & MEATBALLS LLC	210701	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 SAUCEY ST	1	000000	000000
002	09	10 CHEESY LANE	2	000000	000000

1. Spaghetti LLC is informally deleted

Order of operations for NCCI's database

1. Process formal delete records
2. Load current records
3. Process informal delete record

What NCCI Loads

Flag	NLI	CSN	Name	NED	NXD	PCED	PCXD
N	001	001	LASAGNA INC	01/01/21			
N	002	001	SPAGHETTI & MEATBALLS LLC	07/01/21		07/01/21	
Y	001	001	LASAGNA INC	01/01/21	01/01/21		
Y	002	001	SPAGHETTI LLC	01/01/21			

1. There are no formal delete records, so skip this step.
2. Load the current records. The Policy Change Effective Date sets the Name Effective Date.
3. Check for an informal delete by comparing previous and current transactions.
4. Comparison shows that we need to expire Spaghetti LLC.
5. System uses the Name Effective Date as the Name Expiration Date.



Data Now Program (DNP) Effective Policy Reporting for POC

What POC Creates

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date
PC1	LASAGNA LLC	1 SAUCEY ST	00/31/54	07/01/21 1
PC2	SPAGHETTI & MEATBALLS LLC	10 CHEESY LANE		
PC1	LASAGNA LLC	1 SAUCEY ST	00/33/56	01/01/21 2
PC2	SPAGHETTI LLC	10 CHEESY LANE		

1. The Add Employer transaction has the correct 07/01/21 date
2. The Delete Employer transaction is created with the Address Expiration Date of 01/01/21

What the State Returns

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	ACK CODE
PC1	LASAGNA LLC	1 SAUCEY ST	00/31/54	07/01/21	TA
PC2	SPAGHETTI & MEATBALLS LLC	10 CHEESY LANE			TA
PC1	LASAGNA LLC	1 SAUCEY ST	00/33/56	01/01/21	TA
PC2	SPAGHETTI LLC	10 CHEESY LANE			TA

1. The state accepts all transactions
2. Gap in coverage created



Data Now Program (DNP) Effective Policy Reporting for POC

What You Report—Correct Way

Formally delete the old name and add the new name.

NLI	CSN	Name	PCED	PCXD
001	001	LASAGNA INC	000000	000000
002	001	SPAGHETTI LLC	210701	210701
003	001	SPAGHETTI & MEATBALLS LLC	210701	000000

NLI	SCL	Address	Address Type	PCED	PCXD
001	09	1 SAUCEY ST	1	000000	000000
002	09	10 CHEESY LANE	2	210701	210701
003	09	10 CHEESY LANE	2	210101	000000

To delete and add in the same transaction, be sure to:

1. Keep the same name link identifier for the old name and address
2. Delete both records so you don't end up with an unlinked address
3. Report 01/01/21 in the Policy Change Effective Date of the new linked address

Informal Delete Due to Data Grade 8

- Policy Effective January 1, 2020
- Employees in FL and SC
- Burritos LLC is no longer doing business in SC, effective July 1, 2020
- Opened new location in TN, effective July 1, 2020

What You Report

- New policy transaction reported FL and SC




State Code	Add/Delete	PCED	PCXD
09		000000	000000
39		000000	000000

State Code	Class Code	PCED	PCXD
09	9083	000000	000000
39	9083	000000	000000

- Subsequent transaction code 15 to report a delete for SC



Data Now Program (DNP) Effective Policy Reporting for POC

State Code	Add/Delete		PCED	PCXD
09			000000	000000
39	D 		210701 	210701
 41	A		210701	000000

State Code	Class Code		PCED	PCXD
09	9083		000000	000000
41	9083		210701	000000

1. Report a “D” in the Add/Delete indicator field
2. Report the delete date in the Policy Change Effective and Expiration Date fields
3. Add coverage for TN


- Cause of Data Grade 8—no exposure record reported for TN.

What NCCI Loads

- After the establishing transaction

Flag	State Code	A/D	St Eff Dt	St Exp Dt	PCED	PCXD
N	09		01/01/21			
N	39		01/01/21			

- After the change transaction

Flag	State Code	A/D	St Eff Dt	St Exp Dt	PCED	PCXD
N	09		01/01/21			
N	41	A	07/01/21		070121	
Y	09		01/01/21			
Y	39	D	01/01/21	01/01/21 		

1. Informal delete of SC, but delete date is 01/01/21



Data Now Program (DNP) Effective Policy Reporting for POC

What POC Creates

SC receives the Delete Jurisdiction POC Transaction.

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date
PC1	BURRITOS LLC	1 CHILI RD	00/33/73	01/01/21

What the State Returns

SC accepts the transaction with the wrong effective date. It can't tell the date is incorrect.

Rec Type	Name	Address	Triplicate Code	Transaction Effective Date	ACK CODE
PC1	BURRITOS LLC	1 CHILI RD	00/33/73	01/01/21	TA

What You Report—Corrections

- Step 1—Add SC record back

State Code	Add/Delete	State Premium	PCED	PCXD
09			000000	000000
41			000000	000000
39	A		210101	000000

State Code	Class Code	Exposure	PCED	PCXD
09	9083		000000	000000
41	9083		000000	000000
39	9083		210101	000000

- Report original effective date (01/01/21) in the Policy Change Effective Date on the state and exposure records



Data Now Program (DNP) Effective Policy Reporting for POC

- Step 2—Report the formal delete for SC

State Code	Add/Delete	PCED	PCXD
09		000000	000000
41		000000	000000
39	D	210701	210701

1

State Code	Class Code	PCED	PCXD
09	9083	000000	000000
41	9083	000000	000000
39	9083	000000	000000

2

- Delete the SC state premium
- Do not delete the SC exposure; NCCI's system will do it automatically

Informal Delete POC Transactions

How to tell if an informal delete happened by reviewing the IAIABC POC Accepted Report.

If triplicate code is ...	And ...	Then ...
00/33/56—Delete Employer With Location	The Transaction Set Type Effective Date = Policy Effective Date	Correction is necessary if that was not the intent
00/33/87—Delete Employer Without Location		
00/33/73—Delete Jurisdiction		

Example:

Create Date: 11/20/2020		National Council on Compensation Insurance, Inc.											
Create Time: 06:01:13 PM		Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY											
IAIABC POC Coverage Provider Accepted Report -November 19, 2020													
Cov Prvdr ID	NCCI Branch Code	Primary Insured Name	Policy Number	Pol Eff Dt	State	Pol Trans Code	NCCI Trans Receive Dt	IAIABC Triplicate Code	Trans Set Type Eff Dt	Dt State Processed Trans	Nbr of Records Sent	Nbr of Records Accepted	POC File Name
45856	020	Primary Insured Name	WXXXXXXA	05/01/20	09-FL	8	11/18/20	00/33/56	05/01/20	11/18/20	2	2	FL10001
45856	020	Primary Insured Name	WXXXXXXB	03/08/20	09-FL	8	01/25/16	00/33/56	03/08/20	11/18/20	2	2	FL10001
45856	020	Primary Insured Name	WXXXXXXC	04/25/20	09-FL	2	01/25/16	00/33/56	04/02/20	11/18/20	2	2	FL10001
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