



A guide to getting started with testing for the

# Submission of Policy Data Electronically

**NCRB's Requirements**

Version 1.5 - last updated on Aug 28, 2018

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## Guidelines

The following are the NCRB requirements for electronic policy submissions. NCRB follows the standard reporting guidelines as defined in the [WCIO Workers Compensation Data Specifications Manual-WCPOLS section](#).

Before filing your first test submission, please contact NCRB for scheduling: [support@ncrb.org](mailto:support@ncrb.org). You must furnish the carrier id's you intend to test for as well as the transaction codes you will be including in the test. The file must come from the [www.acct.org website](http://www.acct.org). Please navigate there to apply for a user id and password if you do not already have one.

## Transaction Codes NCRB accepts:

- 01- New
- 02- Renewal
- 03- Midterm Endorsement
- 04- Annual Re-rate Endorsement
- 05- Cancellation/Reinstatement
- 06- Policy Replacement due to Key Field Change
- 08- Policy Replacement due to Rating Change
- 10- Policy Replacement due to Non-rating Change
- 14- Policy Replacement due to Miscellaneous Change/Non Key Field Change
- 15- Policy Replacement due to Add/Delete State
- 17- Noncompliance/Compliance of Policy Terms & Conditions (for Assigned Risk carriers only)

## How to send test data

Carrier's must submit both hard copy (PDF via email is preferred) and electronic versions (through CDX) of the same policy transactions once in test. When sending hard copy test data through the mail, the hard copy data must be marked clearly as 'TEST ONLY' and sent to the "Attention of Industry Support". During testing, data is entered into a test database and the hard copy forms are compared to the electronic version for accuracy. No hardcopy is accepted as of 10/1/10 and therefore all policy data must be submitted to NCRB electronically. A mixture of old production data and non-production data is allowed for testing purposes. The source of the data must be clearly labeled whenever the information is created solely for testing purposes.

The results of each test must be:

- Submitted data with a limited number of errors and **NO** submission rejection errors
- No discrepancies between the electronic transactions and the corresponding hard copy data

## Instructions

Instructions for the various types of WCPOLS transactions are provided in the remainder of this document. Once testing is complete, NCRB will send an email with a report that contains the following information:

- Rejected transactions
- Transactions 'Accepted with Errors'.
- The error message/number and error report number the error would be displayed on
- The record type, position and explanation on how to correct the error.

**Important Note:** You must be approved for Transaction Codes "01" and "02" before the NCRB will accept a test submission of Transaction Codes "03", "04", "05", "06", "08", "10", "14", and "15".

## Transaction Codes '01' and '02'

You will be approved for electronic submission of Transaction Codes '01' and '02' when you have completed three successful tests that includes the following types of policy transactions:

- Additional locations
- 3 year fixed rated policies
- Policies with increased limits
- Policies with non-rate based codes
- Multi-state policies
- Short term policies
- Long term policies
- Experience Rated policies (both interstate and intrastate) and policies with an ARAP (Assigned Risk Adjustment Program Surcharge)
- Name Record with additional named insured's
- Employee Leasing Company (ELC) and Client Company (CC) (if applicable)

We also require that your test submission contain policies that reflect a variety of legal statuses.

In your first email to our office, please let our office know which of the above policy types are not applicable to the carrier.

### Endorsement Identification Record Information

At least one Endorsement ID record (Record Type 07) is required for each policy. The endorsement record should include all endorsement numbers associated and issued with a policy. Any endorsements listed in Record Type 07, where variable information is required, must also be included on the corresponding record type.

- Ex. WC000308 is listed on the Endorsement Identification Record '07' and the WC000308 endorsement has variable data reported on the endorsement itself. The corresponding record for the WC000308 endorsement is the "Partners, Officers and Others Exclusion Endorsement Record Type 38"; this is where the variable data is reported.

To view the endorsements applicable to NC, refer to the ['Approved Workers Compensation and Employers Liability Policy and Endorsement Forms'](#) link on the NCRB website.

### Name Formation

Do not include any special characters. NCRB accepts string names.

### Legal Nature of Insured Code Description

- 01 Individual
- 02 Partnership
- 03 Corporation
- 04 Association, Labor Union, Religious Organization
- 05 Limited Partnership
- 06 Joint Venture
- 07 Common Ownership
- 08 Multiple Status
- 09 Joint Employers
- 10 Limited Liability Company (LLC)
- 11 Trust or Estate
- 12 Executor or Trustee
- 13 Limited Liability Partnership
- 14 Governmental Entity
- 99 Other (Report text description in Positions 250–269)

**Note:** When "Code 99—Other" is used to report the legal status of employers on a policy, the Text for Other Legal Status field (Record Type 01, position 250-269) must be completed. The word 'other' is not acceptable. Neither punctuation or "and/&" are required.

### Transaction Code '03'

You will be approved for electronic submission of production records of Transaction Code '03' when you have completed one successful test that includes the following:

Record Type Code	Endorsement Name
09	Anniversary Rating Date
10	Experience Rating Mod Change
11	Rate Change
13	Policy Period
19	Longshore and Harbor Workers' Compensation Act Coverage
24	Alternate Employer
25	Designated Workplace Exclusion
29	Voluntary Compensation and Employers Liability Coverage
36	Waiver of Our Right to Recover from Others
37	Sole Proprietors, Partners, Officers, and Others Coverage
38	Partners, Officers, and Others Exclusion
87	Policy Information Page Data Element(s) Change:* Report various types
88	Policy Information Page Name Change: * 1 with single name and * 1 with multiple names
89	Policy Information Page Address Change: * 1 with single address and * 1 with multiple addresses

### Transaction Code '04'

You will be approved for electronic submission of production records of Transaction Code '04' when you have completed one successful test that includes 1 or 2 examples of this type of transaction.

Please keep the following in mind when testing for 3 year variable policies:

- When reporting the 3 year variable policy the policy will be reported with transaction code 01 if it is a new policy or 02 if it is a renewal. The period type on the header record is reported as '5'-3 year variable first year.
  - To report changes/updates or corrections to the first period of the 3 year variable policy the policy replacement transaction codes 08, 10, and 14 are the correct transaction codes to report.
- When reporting the second and third periods of the policy the 04-Annual ReRate Endorsement must be used to report these two periods.
  - To report changes/updates or corrections to the second and third periods the 04-Annual ReRate Endorsement is the correct transaction code to report. The transaction issue date must be the greater than the latest stored transaction or the transaction will reject.

**\*\*When reporting the 04 for any period you cannot report a policy replacement txn code 08, 10, 14, or 15 on the same file. These must be sent within separate files.\*\***

### Transaction Code '05'

You will be approved for electronic submission of production records of Transaction Code "05" when you have completed one successful test that includes the following:

- 10-20 total cancellations/nonrenewals/reinstatements
  - 5 cancellations
  - 5 nonrenewals
  - 5 reinstatements
  - At least one reinstatement where the effective date of reinstatement is greater than the Corresponding Cancellation Effective Date field
  - At least one policy that has multiple cancellation/reinstatement/nonrenewal records
  - At least one cancellation effective on the expiration date of the policy.

### Transaction Code '06'

You will be approved for electronic submission of production records of Transaction Code '06' when you have completed one successful test that includes three Transaction Code '06'. When reporting the '06' transaction code the previous policy key information must be reported in the appropriate fields.

**Note:** Whenever Transaction Code '06' is submitted with a Carrier code change, a Transaction '05' for the replacement policy must be filed.

### Transaction Codes '08', '10', '14', and '15'

You will be approved for electronic submission of Transaction Codes '08', '10', '14', and '15' when you have completed one successful test that includes the following:

- At least 15-20 transactions that include different types of changes
- A change transaction with Multiple State Premium Records due to an anniversary rating date
- A change transaction changing an employer name with a Policy Change Effective Date within the policy period, but not equal to the policy effective date
- A change transaction deleting an address mid-term
- A change transaction deleting a class code
- At least two of the changes must be adding a state and is reported with Transaction Code '15'
- At least two of the changes must delete a state, other than NC, and is reported with Transaction Code '15'
- At least two policies using transaction code 15 to add NC midterm to the policy.

**Note: NC can not be deleted from the policy with a Transaction Code 15; a cancellation is required. To add NC to a policy using txn code 15 midterm the NC State Premium 04 Record must have an A for the Add/Delete indicator and the policy changes effective date is the NC State effective date and the policy changes expiration date is the policy expiration date.**

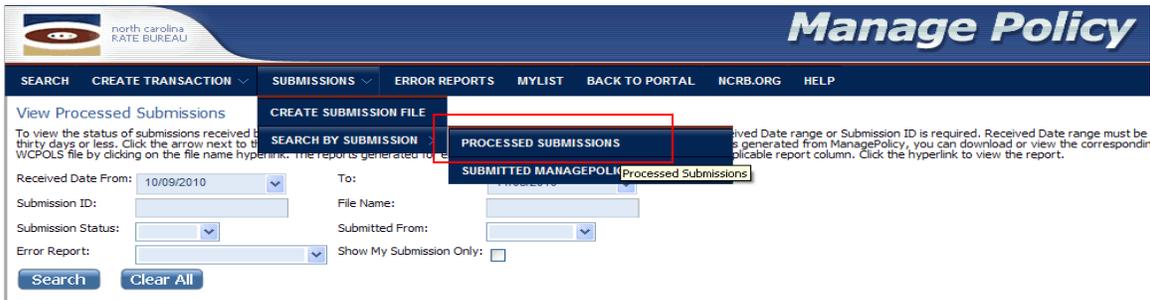
## Transaction Code '17' (for Assigned Risk Carriers Only)

You will be approved to submit production data for Transaction Code '17' when you have completed one successful test.

Note: Until you are approved to submit Transaction Code '17', you must use the NCRB Compliance/Noncompliance web application located on the NCRB website to submit the notices to NCRB.

## Error Reports once approved to Production

Error reports are no longer mailed and are only available within the ManagePolicy web application. If you do not have access to ManagePolicy then you must contact the Group Administrator for your carrier to get setup. Once in ManagePolicy navigate to Processed Submissions from the Submissions menu and enter the search criteria for the submission and the results for the error reports will be returned. Click the hyperlink 'View' listed in the error report column to view the report. If there is no hyperlink then this report does not exist for this submission.

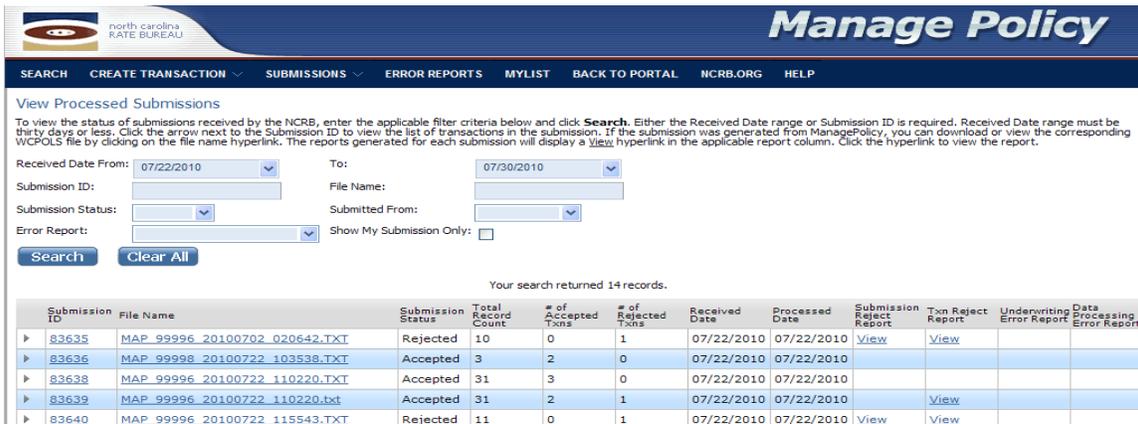


**Transaction Rejection Report:** This report will show individual transactions within the file that have rejected and the reason the transaction rejected.

**Rejected Submission Report:** This report means that the entire file and all the transactions listed within the file are rejected.

**Underwriting Report:** This report shows the transactions within the file that are Accepted with underwriting errors.

**Data Processing Report:** This report shows the transactions within the file that are Accepted with data processing errors.



## **Contact Information**

NCRB

Attn: Data Operations

2910 Sumner Blvd

Raleigh, NC 27616

Information Center: 919-582-1056

Fax: 919-783-7467

Email: [support@ncrb.org](mailto:support@ncrb.org)