

## Ceded Commercial Auto Data Call - Common Errors

Please review the list of common errors below to check against your data before submitting. This document was created to save time and help our carrier partners avoid fines.

### 1. Data is significantly different than the prior year's submission (without reasonable explanation)

- NCRF Staff compares the data submitted in the current year vs. data submitted in prior year(s)
- If the new submission is significantly different than prior years, we reject the file
- Please make sure to compare your new submission vs. the prior year and:
  - A. Make sure the data aligns
  - B. If the data does not align, please contact us with an explanation

### 2. Data was not formatted properly:

- Refer to the [Data Call Layout](#) for detailed text file formatting instructions

### 3. Incorrect decimal places used:

- Earned Exposures must be at 3 decimal places of precision
- Earned Premium, Paid Claims and Incurred Loss totals must be whole dollar amounts only

### 4. Class Codes were missing or invalid:

- **Missing:** Class code should be included on all rows of data
- **Invalid:** Class code submitted did not exist in the Facility manual. See [NCRF Informational Table](#)
- **New for 2024!** Private Passenger Non-Fleet: Please use **class code 7391**

### 5. Limit Codes were missing or do not match the Facility commercial auto manual:

- **Missing:** Limit codes should be included on all rows of data
- **Invalid:** Limit codes submitted did not exist in Facility manual: See [NCRF Informational Table](#)
- **Split Limit:** Codes not broken out by coverage properly

### 6. Zip code, Territory or Zone information was incomplete or invalid

- **Missing Zip Code:** Zip Code should be included on all rows of data
- **Missing Territory:** Territory is required on all rows of data (except for zone classes)
- **Missing Zone:** When a class code = zone, carrier must include the zone code (element #9)
- **Invalid:** Territory/Zone codes did not exist in the Facility manual. See [NCRF Informational Table](#)

### 7. Earned Exposures errors

- **Invalid calculation:** *Car years* were used. *Car months* are what should have been used.
- **CSL Errors:** For combined single limit, only include earned exposures on BI coverage record.
- **Decimal places:** Earned exposures must be to three places of precision

### Earned Exposure Definition Reminder:

- Car Months used
- Auto Dealers: Rating Unit months used

## 8. Loss Data is not valid

- **Capped > Uncapped:** Capped losses should always be less than or equal to uncapped losses
- **Loss Triangle data missing/invalid:** Losses not extending properly from 15 to 63 months

	15	27	39	51	63
2016	XX	XX	XX	XX	XX
2017	XX	XX	XX	XX	XX
2018	XX	XX	XX	XX	XX
2019	XX	XX	XX	XX	XX
2020	XX	XX	XX	XX	
2021	XX	XX	XX		
2022	XX	XX			
2023	XX				

**Note:** If you need clarification regarding the loss triangle illustration above, please contact us before submitting your data and we will be happy to discuss.