

A. GENERAL INFORMATION

Cessions and ceded premium and loss records make up the CAR Accounting System. The files are cumulative containing data for all policy effective years that remain open.

The CAR Accounting System is a "policy based" system. That is, CAR treats all cession, ceded premium, and ceded loss records as a policy if they all contain the same:

- Company Number
- Policy Effective Year
- Policy Number

The system contains four policy-based edits, known as Accounting Edits. These edits show companies if they ceded a policy to CAR incorrectly. Policies which fail any of these edits appear on at least one of CAR's accounting error screens.

Accounting Errors

These accounting errors identify policies where loss coverage may not exist.

Error Code 1: No Active, In-force Cession Record. Every ceded policy must contain an active transaction 1 or 2 cession record.

Error Code 4: Premium Not Found/Premium Record Date Discrepancy and/or Unmatched Reinstatement Records. Every premium record must be reported with a valid premium Transaction Code and every policy must have at least one, active Transaction Code 11 (New/Renewal Business) premium record. The transaction effective date of the Transaction Code 11 premium record must equal the policy effective date. If a Transaction Code 15 (Cancelled Flat) premium record exists, its transaction effective date must equal the policy effective date. If a policy contains Transaction 14 (Reinstatement) premium records, it must also contain matching Transaction Code 13 (Pro Rata Cancellation) or Transaction Code 15 (Cancelled Flat) premium records.

Error Code 6: No Positive Premium for Loss Records. Positive premium must exist on a ceded policy which contains loss records.

Error Code 7: Date Discrepancies on Loss – Accident Date Outside Cession Bounds. The accident date on the loss record must be a valid date and fall within the policy's cession bounds.

You can review all errors on CAR's website using the on-line CAR accounting application. All corrections must be made using offset/reenter transaction through the monthly accounting/statistical submissions.

To get a hard copy policy history report from any screen within the CAR policy history function, use the Excel export function found below the policy effective year field.

B. CAR POLICY HISTORIES

Cession Screen

The cession record is a critical component to a ceded policy as it serves as the first notification that a Servicing Carrier is choosing to cede a policy to CAR. There are certain criteria on the receipt date of the cession for a policy to receive full CAR coverage. To view the Cession Record screen click on Cession records on the side Navigation.

Policy History Cession

The cession record is a critical component to a ceded policy as it serves as notification that a Servicing Carrier is choosing to cede a policy to CAR. There are certain criteria on the receipt date of the cession for a policy to receive full CAR coverage. Cessions may be submitted via FTP or by using CAR's website application. The cession history for each unique policy is listed below.

Company: : 999- Any Insurance Company

Eff Year: Policy ID:

Export To Excel

Rec No	Tx Code	Eff Date	Receipt Date	Date Ptr	Expir Date	Load Date	Deact Date	Bd Sw	CAR ID	Prod Code	Rsk Typ	Act Sts	Inf Sw	Med Typ	Rec Typ
1	2	07/01/20	06/08/20	1	07/01/21	06/10/20	00/00/00	0	4	11223	2	0	1	85	0

The field definitions are highlighted on the next few pages. Use the Excel export to see the additional fields (*).

Field	Full Title	Description/Possible Values
TX Code	Transaction Code	1 = New Business 2 = Renewal Business 4 = Flat Cancel 5 = Uncede
Eff Date	Effective Date	MM/DD format
Receipt Date	Receipt Date	Day CAR received cession notice
Date Ptr	Cession Date Pointer	0 = No cession date (No CAR coverage) 1 = Use effective date for CAR coverage 2 = Use cession receipt date for coverage
Expir Date	Expiration Date	MM/DD/YY format
Load Date	Load Date	Date CAR loaded cession to its file

B. CAR POLICY HISTORIES (CONTINUED)

Cession Screen (continued)

Field	Full Title	Description/Possible Values
Deact Date	Deactivate Date	Date cession became inactive
BD Sw	Backdate Switch	0 = No automatic backdate 1 = Eligible for automatic backdate 2 = Automatic backdate granted
CAR ID	CAR ID Code	Values of 4 or 5
Prod Code	Producer Code	Company assigned
Risk Type	Risk Type	0 = Private Passenger 1 = Taxi/Limo/Car Service 2 = All other commercial
Act Sts	Activity Status	0 = Active cession 1 = Cession was deleted 3 = Cession was corrected 4 = Cession nulled by X4 cession 5 = Cession nulled by TX5 cession
Inf sw	In-force cession	0 = Not in-force cession 1 = In-force, active cession
Med Typ	Media Type	60-84 = Online cessions 85-99 = File Transfer Protocol (FTP)
Rec Typ	Record Type	0 = regular "add" cession 3 = correction cession
*Insured Name	Insured's Name	2 characters min. / 16 characters max.
*Activity List Date	Activity List Date	Date cession appeared on Applied Cessions listing.
*Err List Date	Error List Date	Date cession appeared on Cession Error List.
*Error Status	Error Status	0 = No error on cession 2 = Cession appears on Cession Error List
*Error Codes	Error codes	Type of cession error
*Null Number	Nulled Record Number	Applies to TX4/5. Record number of nulled TX1/TX2 cession.
*Xref Rec No	Cross-reference record number	The record number the cession moved to.
*Xref Eff Yr	Cross-reference effective year	The effective year cession moved to.
*Xref Policy ID	Cross- reference policy number	The policy number the cession moved to.

B. CAR POLICY HISTORIES (CONTINUED)

Claim Summary Screen

The Claim Summary Screen provides a dollar total for all transaction types reported for each Claim ID on a policy. To view the Claim Summary screen click on Claim Summary on the side Nav.

[Reports > CAR Accounting](#)
Error Notifications
[Error Policies](#)
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Policy History Claim Summary

The Claim Summary Screen provides a dollar total for all transaction types reported for each Claim ID on a policy. The Allocated Transaction total combines the total loss dollars for transaction type 24, 27, and 29 records.

Company: 999 - Any Insurance Company

Eff Year: Policy ID:

[Export To Excel](#)

Claim ID	Paid TX23	Allocated TXS	Salvage TX25	Subrogation TX26	Net Payment
999999999999990	0	0	0	0	0
999999999999991	0	17	0	0	17
999999999999992	0	0	0	0	0
999999999999993	4500	993	0	0	5493
999999999999994	0	95	0	0	95
999999999999995	1700	0	0	0	1700
999999999999996	0	20	0	0	20
999999999999997	162	20	0	0	182
999999999999998	0	20	0	0	20
999999999999999	0	445	0	0	445
9999999999999910	2253	0	0	0	2253

The field definitions are found below. Use the Excel export to see the extra fields (*).

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
Claim ID	Claim Number	Company Assigned
Paid TX23		Paid Loss
Allocated TXS		Total loss dollars for transaction type 24, 27, and 29
Salvage TX25		Salvage Recovery
Subrogation TX26		Subrogation Recovery
Net Payment		

B. CAR POLICY HISTORIES (CONTINUED)

Common Area Screen

CAR creates a Common Area record for every ceded policy. This record provides summary level information about the policy including the last edit date, error status, CAR coverage and expiration dates, cession information, and premium and loss record and dollar information. It also identifies if a policy has an accounting error or has a cession/no premium error. To view the Common Area screen click on Common in the side Navigation.

Reports > CAR Accounting

Error Notifications

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Policy History Common

CAR creates a Common Area record for every ceded policy. This record provides summary level information about the policy including the last edit date, error status, CAR coverage and expiration dates, cession information, and premium and loss record and dollar information. It also identifies if a policy has a critical or non-critical accounting error or has a cession/no premium error.

Company: 999 - Any Insurance Company

Eff Year: 2020

Policy ID: 99999

Submit

[Export To Excel](#)

Company: 999

Eff Year: 2020

Policy ID: 99999

Pol Edit Date: 10/22/2020

Edit Status: No Edit

Coverage Ptr: Policy Eff Date

CAR Cov Date: 99/99/9999

Error Status: No Error

CAR ID Code: 5

Pol Expir Date: 00/00/0000

Policy Status: Flat Cancel

Producer Code: 999

Warn List Date:

Write Off Elig:

Cess Rec Count: 1

	Old	New		
Cession Policy ID				
Accounting Policy ID				
Premium	Total	Liability	PIP	Phys Dam
Record Count	34	16	14	4
Dollar Amount	0	0	0	0

Loss	Total	Paid	Paid Alloc	Outstanding	Outstanding Alloc
Record Count	0	0	0	0	0
Dollar Amount	0	0	0	0	0

Critical

1st List Date

Error Codes

Loss Count

Loss Amount

Premium Count

Premium Amount

No Errors

0

0

0

0

5

B. CAR POLICY HISTORIES (CONTINUED)

2. Common Area Screen (continued)

The field definitions are highlighted on the next few pages. Additional fields can be found on the excel spreadsheet. Use the Excel export to see these fields (*).

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
Pol Edit Date	Policy Edit Date	The most recent edit date on the policy
Edit Status	Policy Edit Condition	No Edit Edit Needed
Coverage Ptr	Coverage Date Pointer	0 or blank = No Coverage 1 = Full Coverage 2 = Cession Receipt Date 3 = Premium Receipt Date
CAR Cov Date	CAR Coverage Date	The date CAR's coverage begins
Error Status	Error Content Switch	No Error Accounting Error Cession/No Premium
CAR ID Code	CAR ID Code	Taken from active, in-force cession
Pol Expir Date	Policy Expiration Date	The date the policy's coverage expires
Policy Status	Policy Status	No Status No Premium Premium Regular Cancel (Short) Flat Cancel Warned
Producer Code	Producer Code	Taken from active in-force cession or premium record if no cession
Warn List Date		The date the policy went into a cession/no premium status
Write Off Elig	Write-off Eligible Date	Write-off date if policy remains in critical error
Cess Rec Count		Number of cession records reported
Cession Policy ID. Old	Old Cession Policy Number	Policy number the cession came from
Cession Policy ID. New	New Cession Policy Number	Policy number the cession moved to
Accounting Policy ID. Old	Old Accounting Policy Number	Policy number from which accounting records came from
Accounting Policy ID. New	New Accounting Policy Number	Policy number the accounting records moved to

B. CAR POLICY HISTORIES (CONTINUED)

2. Common Area Screen (continued)

FIELD	FULL TITLE	POSSIBLE VALUES/DESCRIPTION
Premium Record Count	Same	Number of premium records
Premium Dollar Amount	Same	Premium dollar amounts
Loss Record Count	Same	Number of loss records
Loss Dollar Amount	Same	Loss dollar amounts
1 st List date	1st Accounting List Date	Date policy first was identified in accounting error including error record counts and dollar amounts.
Error Codes .	Accounting Error Codes	Error Code Valuer
Loss Count ..		Number of loss records in error
Loss Amount		Dollar amount in error
Premium Count		Number of premium records in error
Premium Amount		Dollar amount in error

B. CAR POLICY HISTORIES (CONTINUED)

Loss Screen

The loss screen shows all ceded loss records reported via FTP and uploaded via CAR's statistical entry application. The screen shows if a record has an accounting error, has been washed out, or has been written-off. A blank value in the error code field means the loss record is active on the policy.

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[Experience Rating](#)
[Rate Edit](#)
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Policy History Loss

The loss screen shows all ceded loss records reported via FTP, uploaded via CAR's statistical entry application, and moved between different policy numbers. The screen shows if a record has an accounting error, has been washed out, or has been written-off. A blank value in the error code field means the loss record is active on the policy.

Company: 999 - Any Insurance Company

Eff Year: Policy ID:

[Export To Excel](#)

Total Records: 6 Total Amount: 5787

Rec No	Tx Type	Line Of Bus	Actg Date	Accdt Date	Prem Town	Class Code	Class Type	CAR ID	Loss Type	Amount	Claim ID	Error Codes
000001	23	45	04/2019	03/28/2019	016	014990	23	4	03	287	999999999	
000002	23	45	05/2019	05/21/2019	016	014990	23	4	03	316	999999999	
000003	23	41	06/2019	05/28/2019	016	014990	23	4	03	1470	999999999	
000004	23	45	08/2019	08/03/2019	016	014990	23	4	03	249	999999999	
000005	21	41	09/2019	09/01/2019	016	014990	23	4	03	3300	999999999	
000006	22	41	09/2019	09/01/2019	016	014990	23	4	03	165	999999999	

Below you will find a description of the fields. Additional fields can be found on the excel spreadsheet (*).

Field	Full Title	Description/Possible Values
TX Type	Transaction Code	21 = Outstanding Loss 22 = O/S Allocated Loss Expense 23 = Paid Loss 24 = Paid All Other Allocated Expense 25 = Salvage Recovery 26 = Subrogation Recovery 27 = Paid Legal Allocated Loss Expense 29 = Paid Medical Allocated Loss Exp.
Line of Bus	Line of Business	01 = PIP Premium 41 = Liability Premium 45 = Physical Damage Premium
*Eff Month		
Actg Date	Accounting Date	The submission containing this record.
Accdt Date	Accident Date	MM/DD/YY format
Prem Town	Premium Town	See Statistical Plans

B. CAR POLICY HISTORIES (CONTINUED)

Loss Screen (continued)

Field	Full Title	Description/Possible Values
Class Code	Class Code	Six-position code assigned by company
Class Type	same	
CAR ID	CAR ID Code	Values of 4, 5
Loss Type	Loss Type	See Statistical Plans
Amount	Loss Amount	BI, PD, PIP, OTC, COLL
Claim ID	Claim Number	Assigned by company
*Prod Code	Producer Code	Company Assigned
*Catast Code	Catastrophe Code	See Statistical Edit Package
*Loss Load Date	same	
*Accdt Town	Accident Town	See Premium Towns in Statistical Plans
*Liab Lim ID	Liability Limits Identifier Code	2 – Combined Single Limit Liability 3 – Split Limit Liability
*Liab Lim	Liability Limits Code	See Statistical Plans
Error Codes		Blank = Error Free Numeric Value = Indicates error Washout = Company offset this record Write-Off = CAR offset this error record Offset = CAR created this record in the CA3200

B. CAR POLICY HISTORIES (CONTINUED)

Premium Screen

The premium screen shows all ceded premium reported via FTP and uploaded via CAR's statistical entry application. The screen shows if a record has an accounting error, has been washed out, or has been written-off. A blank value in the error code field means the premium record is active on the policy.

Reports > CAR Accounting		Policy History Premium																																																																																																																																																																										
Error Notifications Error Policies High Loss Policies Net Negative Premiums Policy Year Error Summary Prem and Loss Written-Off Warnings and Penalties		<p>The premium screen shows all ceded premium reported via FTP, uploaded via CAR's statistical entry application, and moved between different policy numbers. The screen shows if a record has an accounting error, has been washed out, or has been written-off. A blank value in the error code field means the premium record is active on the policy.</p> <p>Company: 999 - Any Insurance Company</p> <p>Eff Year: <input type="text" value="2020"/> Policy ID: <input type="text" value="99999"/> <input type="button" value="Submit"/></p> <p> Export To Excel</p> <p>Total Records: 34 Total Amount: 0</p> <table border="1"> <thead> <tr> <th>Rec No</th> <th>Tx Type</th> <th>Line Of Bus</th> <th>Eff Mo</th> <th>Actg Date</th> <th>Tx Eff Date</th> <th>Prem Town</th> <th>Class Code</th> <th>Class Type</th> <th>CAR ID</th> <th>Dollar 1</th> <th>Dollar 2</th> <th>Error Codes</th> </tr> </thead> <tbody> <tr><td>000001</td><td>11</td><td>01</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>27</td><td>0</td><td></td></tr> <tr><td>000002</td><td>11</td><td>01</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>27</td><td>0</td><td></td></tr> <tr><td>000003</td><td>11</td><td>01</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>27</td><td>0</td><td></td></tr> <tr><td>000004</td><td>11</td><td>01</td><td>09</td><td>09/2020</td><td>09/2020</td><td>011</td><td>739800</td><td>82</td><td>5</td><td>92</td><td>0</td><td></td></tr> <tr><td>000005</td><td>11</td><td>01</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>27</td><td>0</td><td></td></tr> <tr><td>000006</td><td>11</td><td>01</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>27</td><td>0</td><td></td></tr> <tr><td>000007</td><td>11</td><td>01</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>27</td><td>0</td><td></td></tr> <tr><td>000008</td><td>11</td><td>41</td><td>09</td><td>09/2020</td><td>09/2020</td><td>011</td><td>739800</td><td>82</td><td>5</td><td>1075</td><td>581</td><td></td></tr> <tr><td>000009</td><td>11</td><td>41</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>1101</td><td>883</td><td></td></tr> <tr><td>000010</td><td>11</td><td>41</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>1101</td><td>883</td><td></td></tr> <tr><td>000011</td><td>11</td><td>41</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>1101</td><td>883</td><td></td></tr> <tr><td>000012</td><td>11</td><td>41</td><td>09</td><td>09/2020</td><td>09/2020</td><td>234</td><td>014830</td><td>23</td><td>5</td><td>1101</td><td>883</td><td></td></tr> </tbody> </table>		Rec No	Tx Type	Line Of Bus	Eff Mo	Actg Date	Tx Eff Date	Prem Town	Class Code	Class Type	CAR ID	Dollar 1	Dollar 2	Error Codes	000001	11	01	09	09/2020	09/2020	234	014830	23	5	27	0		000002	11	01	09	09/2020	09/2020	234	014830	23	5	27	0		000003	11	01	09	09/2020	09/2020	234	014830	23	5	27	0		000004	11	01	09	09/2020	09/2020	011	739800	82	5	92	0		000005	11	01	09	09/2020	09/2020	234	014830	23	5	27	0		000006	11	01	09	09/2020	09/2020	234	014830	23	5	27	0		000007	11	01	09	09/2020	09/2020	234	014830	23	5	27	0		000008	11	41	09	09/2020	09/2020	011	739800	82	5	1075	581		000009	11	41	09	09/2020	09/2020	234	014830	23	5	1101	883		000010	11	41	09	09/2020	09/2020	234	014830	23	5	1101	883		000011	11	41	09	09/2020	09/2020	234	014830	23	5	1101	883		000012	11	41	09	09/2020	09/2020	234	014830	23	5	1101	883	
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Below you will find a description of the fields. Additional fields can be found on the excel spreadsheet (*).

Field	Full Title	Description/Possible Values
TX Type	Transaction Code	11 = New/Renewal Premium 12 = Endorsement Premium 13 = Reg (Short) Cancel Premium 14 = Reinstatement Premium 15 = Flat Cancel Premium 16 = Audit Premium
Line of Bus	Line of Business	01 = PIP Premium 41 = Liability Premium 45 = Physical Damage Premium
Eff Mo	Effective Month	Policy effective month
Actg Date	Accounting Date	The submission containing this record
TX Eff Date	Transaction Date	MM/YYYY format
*Expir Date	Expiration Date	MM/YYYY format
Prem Town	Premium Town	See Statistical Plans

B. CAR POLICY HISTORIES (CONTINUED)

Premium Screen (continued)

Field	Full Title	Description/Possible Values
Class Code	Class Code	Six-position code assigned by company
Class Type	Class Type	Assigned based upon class code
Car ID	CAR ID Code	Values of 4, 5
*Prod Code	Producer Code	Company assigned
*Liab Limit ID		See Statistical Plan
*BI Limit		See Statistical Plan
*Med Payment Limit		See Statistical Plan
*Uninsured Limit		See Statistical Plan
*Under Insured Limit		See Statistical Plan
*PD Limit		See Statistical Plan
*Premium Load Date		Date premium records were loaded to the system
Dollar 1	Premium Dollar1	BI, PIP, OTC premium
Dollar 2	Premium Dollar2	PD, COLL premium
Error Codes		Blank = Error Free Numeric Value = Indicates error Washout = Company offset this record Write-Off = CAR offset this error record Offset = CAR created this record in the CA3250