



March 24, 2020

CIRCULAR LETTER TO ALL WORKERS COMPENSATION MEMBER COMPANIES

Re: Data Reporting for COVID-19 Coronavirus – Claim Reporting Requirements

The North Carolina Rate Bureau (NCRB) has filed and the North Carolina Commissioner of Insurance has approved revisions to the North Carolina Workers Compensation Statistical Plan (Stat Plan). The approved revisions establish reporting requirements for claims attributable to COVID-19. The approved changes will be applicable to claims with Accident Dates of 12/1/2019 and subsequent.

The North Carolina Rate Bureau has been closely monitoring the development and spread of the COVID-19 (Coronavirus), along with the rest of the industry. Due to the emergence of this infectious disease, the Workers Compensation Insurance Organizations (WCIO), in collaboration with National Council on Compensation Insurance (NCCI) has expanded the Part of Body section of the Injury Description Table to track the claims and impact in Indemnity Reporting Coronavirus with the addition of a new Cause of Injury Code of 83 for Pandemic and new Nature of Injury Code of 83 for COVID-19.

COVID-19 has been classified as an extraordinary loss event (ELE). An ELE is a significant loss that requires the establishment of a unique Catastrophe Number for identification of all claims involved. Catastrophe Number 12 has been established to identify all claims associated with COVID-19. The NCRB will accept loss records with Catastrophe Number 12 for North Carolina employers who had employees of claims with COVID-19 as its diagnosis.

Attached are the applicable revisions to the NCRB Stat Plan for reference.

If you have any questions concerning this matter, please contact the NCRB Information Center at 919-582-1056 or via email at support@ncrb.org.

Sincerely,

Joanna Biliouris

Chief Operating Officer

JB:ko
Attachments
C-20-7

Unit Statistical Reporting Instructions

The Loss Record for claims attributed to COVID-19 with Accident Dates of 12/1/2019 and subsequent must be reported as follows:

- Catastrophe Number = 12
- Nature of Injury Code = 83 (COVID-19)
- Cause of Injury Code = 83 (Pandemic)
- Accident Date = 12/1/2019 or subsequent

Financial Call Reporting Instructions

Financial Call reporting for claims identified with Catastrophe Number 12 will begin with the 2021 reporting season for Calls valued as of December 31, 2020.

Claims impacted by this catastrophe must be included in the applicable Financial Calls:

- Call #3–Policy Year
- Call #3A–Policy Year-Assigned Risk
- Call #5–Calendar-Accident Year
- Call #5A–Calendar-Accident Year-Assigned Risk
- Call #8–Reconciliation Report
- Call #14–Calendar Year Expense
- Call #19–Accident Year Countrywide Loss Adjustment Expense
- Call #20–Policy Year Large Deductible
- Call #21–Calendar-Accident Year Large Deductible
- Call #26–North Carolina Addendums
- Call #31–Large Loss and Catastrophe (Column 3-NCRB Catastrophe Number must be reported with a 12, regardless of the size of the claim)

Detailed Claim Information (DCI)/Texas Detailed Claim Information (DCI) Reporting Instructions

The Reported to Insurer Date is associated with COVID-19 claims with Accident Dates of 12/1/2019 and subsequent.

Report the Claim Record with:

- Extraordinary Loss Event Claim Indicator = Y
- Nature of Injury Code = 83 (COVID-19)
- Cause of Injury Code = 83 (Pandemic)
- Accident Date = 12/1/2019 and subsequent
- Reported to Insurer Date = 12/1/2019 and subsequent

Indemnity Data Call (IDC) Reporting Instructions

Any indemnity activities for COVID-19 claims must be reported.

Report the Quarterly Record with:

- Accident Date = 12/1/2019 and subsequent
- Reported to Insurer Date = 12/1/2019 and subsequent
- Nature of Injury Code = 83 (COVID-19)
- Cause of Injury Code = 83 (Pandemic)

Report the Transactional Record with Accident Dates of 12/1/19 and subsequent.

NCRB Exhibit 2
NCRB Stat Plan
Part 6 – Coding Values
N. Injury Description Code (Part, Nature, Cause)
3. Cause of Injury Codes

CODE	NATURE OF INJURY	NARRATIVE DESCRIPTION
I. BURN OR SCALD-HEAT OR COLD - CONTACT WITH		
01	Chemicals	Includes hydrochloric acid, sulfuric acid, battery acid, methanol, antifreeze
02	Hot Objects of Substances	*
03	Temperature Extremes	Non-impact injuries resulting in a burn due to hot or cold temperature extremes. Includes freezing or frostbite.
04	Fire or Flame	*
05	Steam or Hot Fluids	*
06	Dust, Gases, Fumes or Vapors	Includes inhalation of carbon dioxide, carbon monoxide, propane, methane, silica (quartz), asbestos dust and smoke
07	Welding Operation	Includes welder's flash (burns to skin or eyes as a result of exposure to intense light from welding)
08	Radiation	Includes effects of ionizing radiation found in X-rays, microwaves, nuclear reactor waste, radiating substances and equipment. Includes non-ionizing radiation such as sunburn.
09	Contact With NOC	Not otherwise classified in any other code. Includes cleaning agents and fertilizers.
11	Cold Objects or Substances	*
14	Abnormal Air Pressure	*
84	Electrical Current	Includes electric shock, electrocution and lighting
II. CAUGHT IN, UNDER OR BETWEEN		
10	Machine or Machinery	Running or meshing objects, a moving and a stationary object, two or more moving objects
12	Object Handled	Includes medical hospital bed & parts, wheelchair, clothespin vise
13	Caught In, Under or Between NOC	Not otherwise classified in any other code

20	Collapsing Materials (Slides of Earth)	Either man made or natural
III. CUT, PUNCTURE, SCRAPE INJURED BY		
15	Broken Glass	*
16	Hand Tool, Utensil; Not Powered	Includes needle, pencil, knife, hammer, saw, axe, screwdriver
17	Object Being Lifted or Handled	Includes being cut, punctured or scraped by a person or object being lifted or handled
18	Powered Hand Tool, Appliance	Includes drill, grinder, sander, iron, blender, welding tools, nail gun
19	Cut, Puncture, Scrape NOC	Not otherwise classified in any other code. Includes power actuated tools
IV. FALL, SLIP OR TRIP INJURY		
25	From Different Level (Elevation)	Includes collapsing chairs, falling from piled materials, off wall, catwalk, bridge
26	From Ladder or Scaffolding	*
27	From Liquid or Grease Spills	*
28	Into Openings	Includes mining shafts, excavations, floor openings, elevator shafts
29	On Same Level	*
30	Slip or Trip, Did not Fall	Slip or trip and did not come in contact with floor or ground
31	Fall, Slip or Trip NOC	Not otherwise classified in any other code. Includes tripping over object, slipping on organic material, slip but fall not specified
32	On Ice or Snow	*
33	On Stairs	*
V. MOTOR VEHICLE		
40	Crash of Water Vehicle	*
41	Crash of Rail Vehicle	*
45	Collision or Sideswipe With Another Vehicle	Vehicle collision, both vehicles in motion
46	Collision with a Fixed Object	Collision occurring with standing vehicle or stationary object
47	Crash of Airplane	*

48	Vehicle Upset	Includes overturned or jack-knifed
50	Motor Vehicle NOC	Not otherwise classified in any other code. Includes injuries due to sudden stop or start, being thrown against interior parts of the vehicle and vehicle contents being thrown against occupants.
VI. STRAIN OR INJURY BY		
52	Continual Noise	Injury to the ears or hearing due to cumulative effects of constant or repetitive noise
53	Twisting	Free bodily motion that imposes stress or strain on some part of body. Includes assumption of unnatural position, involuntary motions induced by sudden noise, fright or loss of balance.
54	Jumping or Leaping	*
55	Holding or Carrying	Applies to objects or people. Includes restraining a person.
56	Lifting	Includes objects or people
57	Pushing or Pulling	Includes objects or people
58	Reaching	*
59	Using Tool or Machinery	*
60	Strain or Injury by NOC	Not otherwise classified in any other code
61	Welding or Throwing	Physical effort or overexertion from attempts to resist a force applied by an object being handled
97	Repetitive Motion	Cumulative injury or condition caused by continual, repeated motions; strain by excessive use. Includes Carpal Tunnel Syndrome.
VII. STRIKING AGAINST OR STEPPING ON		
65	Moving Part of Machine	*
66	Object Being Lifted or Handled	*
67	Sanding, Scraping, Cleaning Operation	Includes scratches or abrasions caused by sanding, scraping, cleaning operations
68	Stationary Object	*

69	Stepping on Sharp Object	*
70	Striking Against or Stepping on NOC	Not otherwise classified in any other code
VIII. STRUCK OR INJURED BY (INCLUDES KICKED, STABBED, BIT, ETC.)		
NOTE: Applies to cases in which the injury was produced by the impact created by the source of injury, rather than by the injured person.		
74	Fellow Worker, Patient or Other Person	Struck by co-worker, either on purpose or accidentally. Includes being struck by a patient while lifting or moving them not in the act of a crime.
75	Falling or Flying Object	*
76	Hand Tool or Machine in Use	*
77	Motor Vehicle	*
78	Moving Parts of Machine	*
79	Object Being Lifted or Handled	Includes dropping object on body part.
80	Object Handled By Others	Includes another person dropping object on injured person's body part
81	Struck or Injured NOC	Not otherwise classified in any other code. Includes kicked, stabbed, bitten
85	Animal or Insect	Includes bite, sting or allergic reaction
86	Explosion or Flare Back	Rapid expansion, outbreak, bursting or upheaval. Includes explosion of cars, bottles, aerosol cans or buildings. "Flare back" involves superheated air and combustible gases at temperatures below the ignition temperature.
IX. RUBBED OR ABRADED BY		
Not otherwise classified in any other code. Includes foreign body in ears.		
94	Repetitive Motion	Caused by repeated rubbing or abrading; applies to non-impact cases in which the injury was produced by pressure, vibration or friction between the person and the source of injury. Includes callous, blister.
95	Rubbed or Abraded by, NOC	*
X. MISCELLANEOUS CAUSES		

82	Absorption, Ingestion or Inhalation NOC	Not otherwise classified in any other code. Applies only to non-impact cases in which the injury resulted from inhalation, absorption (skin contact) or ingestion of harmful substances.
<u>83</u>	<u>Pandemic</u>	<u>Includes disease epidemic that has been spread across a large region</u>
87	Foreign Matter (Body) in Eye(s)	Injury to eyes resulting from foreign matter that is not otherwise classified in any other code
88	Natural Disasters	Injury resulting from natural disaster. Includes hurricane, earthquake, tornado, flood, forest fire
89	Person in Act of a Crime	Specific injury, other than gunshot, caused as a result of contact between injured person and another person in the act of committing a crime. Includes robbery or criminal assault.
90	Other Than Physical Cause of Injury	Stress, shock, or psychological trauma that develops in relation to a specific incident or cumulative exposure to conditions.
91	Mold	Includes mildew
93	Gunshot	Injury is caused by the discharge of a firearm. Includes instances where injury arises from being struck by the fired projectile, burned by muzzle blast or deafened by report of gunshot
96	Terrorism	An act that causes injury to human life, committed by one or more individuals as part of an effort to coerce a population group(s) or to influence the policy or affect the conduct of any government(s) by coercion
98	Cumulative NOC	Cumulative, not otherwise classified in any other code. Involves cases in which cause of injury occurred over a period of time, any condition increasing in severity over time
99	Other-Miscellaneous NOC	Not otherwise classified in any other code

*Description intentionally left blank

NCRB Exhibit 3
NCRB Stat Plan
Part 6 – Coding Values
N. Injury Description Code (Part, Nature, Cause)
2. Nature of Injury Codes

CODE	NATURE OF INJURY	NARRATIVE DESCRIPTION
I. SPECIFIC INJURY		
01	No Physical Injury	i.e., Glasses, contact lenses, artificial appliance, replacement of artificial appliance
02	Amputation	Cut off extremity, digit, protruding part of body, usually by surgery i.e., leg, arm
03	Angina Pectoris	Chest pain
04	Burn	(Heat Burns or Scald):The effect of contact with hot substances (Chemical Burns): Tissue Damage resulting from Corrosive Action chemicals, fumes, etc. (acids, alkalies)
07	Concussion	Brain, cerebral
10	Contusion	Bruise-intact skin surface hematoma
13	Crushing	To grind, pound or break into small bits
16	Dislocation	Pinched nerve, slipped/ruptured disc, herniated disc, sciatica, complete tear, HNP Subluxation, MD dislocation
19	Electric Shock	Electrocution
22	Enucleation	Removal of organ or tumor
25	Foreign Body	*
28	Fracture	Breaking of a bone or cartilage
30	Freezing	Frostbite and other effects of exposure to low temperature
31	Hearing Loss or Impairment	Traumatic only; a separate injury not the sequelae of another injury
32	Heat Prostration	Heat stroke, sun stroke, heat exhaustion, heat cramps and other effects of environmental heat. Does <u>not</u> include sunburn.
34	Hernia	The abnormal protrusion of an organ or part through the containing wall of its cavity
37	Infection	The invasion of a host by organisms such as bacteria, fungi, viruses, mold, protozoa or insects, with or without manifest disease
37	Inflammation	The reaction of tissue to injury characterized clinically by heat, swelling, redness and pain
40	Laceration	Cut, scratches, abrasions, superficial wounds, calluses, wound by tearing

41	Myocardial Infarction	Heart attack, heart conditions, hypertension, the inadequate blood flow to the muscular tissue of the heart
42	Poisoning-General (Not OD or Cumulative Injury)	A systemic morbid condition resulting from the inhalation, ingestion or skin absorption of a toxic substance affecting the metabolic system, the nervous system, the circulatory system, the digestive system, the respiratory system, the excretory system, the musculoskeletal system, etc. includes chemical or drug poisoning, metal poisoning, organic diseases and venomous reptile and insect bites. Does <u>not</u> include effects of radiation, pneumoconiosis, corrosive effects of chemicals, skin surface irritations, septicemia or infected wounds
43	Puncture	A hole made by the piercing of a pointed instrument
46	Rupture	*
47	Severance	To separate, divide or take off
49	Sprain or Tear	Internal derangement, a trauma or wrenching of a joint, producing pain and disability depending upon degree of injury to ligaments
52	Strain or Tear	Internal derangement, the trauma to the muscle or musculotendinous unit from violent contraction or excessive forcible stretch
53	Syncope	Swooning, fainting, passing out, no other injury
54	Asphyxiation	Strangulation, drowning
55	Vascular	Cerebrovascular and other conditions of circulatory systems NOC; excludes heart and hemorrhoids; includes strokes, varicose veins-non-toxic
58	Vision Loss	*
59	All Other Specific Injuries NOC	*
II. OCCUPATIONAL DISEASE OR CUMULATIVE INJURY		
60	Dust Disease NOC	All other pneumoconiosis
61	Asbestosis	Lung disease, a form of pneumoconiosis, resulting from protracted inhalation of asbestos particles
62	Black Lung	The chronic lung disease or pneumoconiosis found in coal miners
63	Byssinosis	Pneumoconiosis of cotton, flax and hemp workers

64	Silicosis	Pneumoconiosis resulting from inhalation of silica (quartz) dust
65	Respiratory Disorders	Gases, fumes, chemicals, etc.
66	Poisoning-Chemical (Other than Metals)	Man-made or organic
67	Poisoning-Metal	Man-made
68	Dermatitis	Rash, skin or tissue inflammation including boils, etc. generally resulting from the direct contact with irritants or sensitizing chemicals such as drugs, oils, biologic agents, plants, woods or metals which may be in the form of solids, pastes, liquids, or vapors and which may be contacted in the pure state or in compounds or in combination with other materials; do <u>not</u> include skin tissue damage resulting from corrosive action of chemicals, burns from contact with hot substances, effects of exposure to radiation, effects of exposure to low temperatures or inflammation or irritation resulting from friction or impact
69	Mental Disorder	A clinically significant behavioral or psychological syndrome or pattern typically associated with either a distressing symptom or impairment function. i.e., acute anxiety, neurosis, stress, non-toxic depression
70	Radiation	All forms of damage to tissue, bones or body fluids produced by exposure to radiation
71	All Other Occupational Disease Injury NOC	*
72	Loss of Hearing	*
73	Contagious Disease	*
74	Cancer	*
75	AIDS	*
76	VDT-Related Diseases	Video display terminal diseases other than carpal tunnel syndrome
77	Mental Stress	*
78	Carpal Tunnel Syndrome	Soreness, tenderness and weakness of the muscles of the thumb caused by pressure

		on the median nerve at the point at which it goes through the carpal tunnel of the wrist
79	Hepatitis C	*
80	All Other Cumulative Injury, NOC	*
83	COVID-19	* -
III. MULTIPLE INJURIES		
90	Multiple Physical Injuries Only	*
91	Multiple Injuries Including Both Physical and Psychological	*

* Description intentionally left blank

NCRB Exhibit 4
NCRB Stat Plan
Part 6 – Coding Values
R. Catastrophe Number Assignment
1. Extraordinary Loss Events (ELE)

Extraordinary Loss Event codes and descriptions are as follows:

ELE Code	Description
	2020
12	Identifies claims attributable to COVID-19 Coronavirus with Accident Dates of 12/1/2019 and subsequent. At this time, the ending accident date has not yet been established. Once the ending accident date has been established, this document will be updated. See Circular C-20-7 for a reporting overview.
	2017
11	Identifies claims resulting from Hurricane Harvey, which made landfall in Texas on August 25, 2017. Include claims attributable to this hurricane with accident dates of August 23, 2017, and subsequent. At this time, the ending Accident Date has not yet been established. Once the ending accident date has been established, this guidebook will be updated. See Circular DR-2017-01 for a reporting overview.
	2013
14	Identifies claims resulting from the tornado and severe storms that occurred in Moore, OK, and surrounding areas May 18, 2013. Include claims attributable to this tornado and severe storms with an accident date range of May 18 through May 22, 2013. See Circular DR-2013-02 for a reporting overview.
98	Identifies claims resulting from the explosion and fire that occurred at the West Fertilizer Plant in West, TX, on April 17, 2013. Include claims attributable to this explosion and fire with an accident date range of April 17 through April 19, 2013. See Circular DR-2013-01 for a reporting overview.
	2010
93	Identifies claims resulting from the explosion and fire that occurred at the Kleen Energy Systems plant in Middletown, CT, on February 7, 2010. Include claims attributable to this explosion for the accident date range of February 7 through February 14, 2010. See Circular DR-2010-01 for a reporting overview.
	2009

ELE Code	Description
	2020
77	<p>Identifies claims resulting from the explosion at a ConAgra (Slim Jim) food processing plant in Garner, NC, which occurred on June 9, 2009. Include claims attributable to this explosion for the Accident Date of June 9, 2009, only.</p> <p>See Circular DR-2009-02 for a reporting overview.</p>
	2008
28	<p>Identifies claims resulting from the explosion and fire at the Imperial Sugar Company sugar refinery in Port Wentworth, GA, which occurred on February 7, 2008. Include claims attributable to this explosion for the accident date range of February 7 through February 8, 2008.</p> <p>See Circular DR-2008-02 for a reporting overview.</p>
	2001
87	<p>Identifies claims resulting from the rescue, recovery, and clean-up efforts related to September 11, 2001, at the World Trade Center site. Include claims attributable to the efforts that were undertaken between September 11, 2001, and September 12, 2002.</p> <p>See Circular DR-2007-01 for a reporting overview.</p>
48	<p>Identifies claims resulting from the events of September 11, 2001, to include attacks on the World Trade Center, the Pentagon, and in Pennsylvania. Include claims attributable to the attacks of these events with accident dates of September 11 through September 14, 2001.</p> <p>See Circular STAT-01-06 for a reporting overview.</p>