

STATISTICAL PLANS

WORKERS' COMPENSATION STATISTICAL PLANS - OVERVIEW

Statistical Plans, also known as Unit Statistical Plans, Uniform Statistical Reporting Plans, Stat Plans or Instruction Manuals, are published by bureaus, data collection organizations and state insurance departments. These manuals contain rules, guidelines and procedures for the submission of data.

The following lists the states, the title of the statistical plan and the Data Collection Organization that issues/publishes the plan.

<u>State</u>	<u>Title</u>	<u>Published/Issued by:</u>
California	California Workers' Compensation Uniform Statistical Reporting Plan - 1995	Workers' Compensation Insurance Rating Bureau of California
Delaware	Delaware Statistical Plan Manual	Delaware Compensation Rating Bureau, Inc.
Massachusetts	Massachusetts Workers' Compensation Statistical Plan	The Workers' Compensation Rating and Inspection Bureau of Massachusetts
Michigan	Michigan Workers' Compensation Statistical Plan	The Compensation Advisory Organization of Michigan
Minnesota	Minnesota Statistical Plan Manual	Minnesota Workers' Compensation Insurers Association, Inc.
New Jersey	New Jersey Workers' Compensation and Employers Liability Manual of Forms, Rules, Classifications, Rates, Rating and Statistical Plans	New Jersey Compensation Rating and Inspection Bureau
New York	New York Workers Compensation Statistical Plan	New York Compensation Insurance Rating Board
North Carolina	North Carolina Statistical Plan Manual	North Carolina Rate Bureau
Pennsylvania	Pennsylvania Statistical Plan Manual	The Pennsylvania Compensation Rating Bureau
Texas	Texas Workers' Compensation Statistical Plan	Texas Department of Insurance
Wisconsin	Wisconsin Statistical Plan Manual	Wisconsin Compensation Rating Bureau
*	Statistical Plan for Workers Compensation and Employers Liability Insurance	National Council on Compensation Insurance, Inc.

* NCCI's Statistical Plan for Workers Compensation and Employers Liability is applicable in Alaska, Alabama, Arizona, Arkansas, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia and West Virginia.

NOTES:

- NCCI publishes a Virginia Workers' Compensation Statistical Plan for the state of Virginia. The plan is applicable to policies effective on or after 1/1/99.

Workers' compensation statistical plans not developed by insurance departments are filed with the state regulatory body. State regulatory bodies may request exceptions for their state, additional sections covering specific topics, etc. Some states formally approve, while other states acknowledge the plan.

As you read this section, you will find that most statistical plans contain instructions for filing unit reports. The instructions are written for the filing of hard copy unit reports.

Most statistical plans do not address the filing of policies or financial/aggregate data.

The following is usually found in all statistical plans:

- **SCOPE** – This section outlines the applicability and effective date of the plan.
- **GENERAL RULES** – This section contains the general reporting rules applicable to premiums and losses; e.g., loss valuation rules.
- **DATA COMMON TO PREMIUMS AND LOSSES** – This section contains the rules/guidelines for reporting data elements that apply to both premiums and losses; e.g., Carrier Code, Policy Number, etc.
- **PREMIUM/EXPOSURE INFORMATION** – This section contains the rules/guidelines for reporting data elements that apply to the premium/exposure records only; e.g., Exposure Coverage Code, etc.
- **LOSS DATA** – This section contains the rules/guidelines for reporting data elements that apply to the loss records only; e.g., Injury Type, etc.
- **SUBSEQUENT REPORTS AND CORRECTIONS** – This section contains the rules/guidelines that apply to the submission of corrections, including subrogation, and subsequent reports.
- **PENSION TABLES** – This section contains the factors applicable for calculating pension benefits payable to dependents and/or claimants; e.g., surviving spouse.

There are many manuals, circulars, guides, etc., that supplement the various statistical plans. It is important for any company, TPA or vendor, entering the reporting world of workers' compensation to have the appropriate manuals, circulars, etc., for reporting data correctly to the DCO of each state to which they will need to report data.

**CALIFORNIA WORKERS' COMPENSATION UNIFORM
STATISTICAL REPORTING PLAN-1995**

The plan contains instructions for:

- Filing policies
- Filing Unit Statistical Reports
- Filing Individual Case Reports

The plan also has several glossaries and a Standard Classification System section.

Key Facts:

- Unit Reports can be reported electronically or on paper.
- Unit Report information can be reported either in the standard or the ASWG format.
- In lieu of reporting ICRs, certain ICR data elements can be reported on the unit report; this option is the Alternative Reporting Format – Expanded Unit Report Option. Both the *WCIO Workers' Compensation Data Specifications Manual* and the California Workers' Compensation Uniform Statistical Reporting Plan - 1995 contain instructions for reporting ICR - type data.
- See section on ICRs for reporting criteria (when an ICR is required).

DELAWARE STATISTICAL PLAN MANUAL

The manual contains instructions for:

- Filing Unit Statistical Report
- Filing Individual Case Reports

The plan also has a section on Delaware's fining system for late unit reports. There is a section of examples of unit and ICR reporting.

Key Facts:

- Unit Reports can be reported electronically or on paper.
- Unit Report information is reported in the standard ASWG format.
- There is a fining program for late unit reports.
- For policies effective on or after 5/1/89, the report level is ten years. This means that for unit reports and ICRs the 10th report is valued 126 months after the policy effective date.
- Requires Individual Case/Claim Reports.

MASSACHUSETTS WORKERS' COMPENSATION STATISTICAL PLAN

The manual contains instructions for:

- Filing unit statistical reports
- Filing individual case reports
- Filing Aggregate/Financial Reports
- Data Quality Incentive Program

Key Facts:

- Unit reports can be reported electronically or on paper.
- Hard copy (paper) unit reports must be typed or printed. Massachusetts does not accept handwritten unit reports.
- Unit report information is reported in the standard ASWG format.
- Unit reports are required for five years (1st through 5th report). Individual case reports are required for ten years (1st through 10th report).
- Requires Individual Case/Claim Reports. Major changes for ICRs have been made. Massachusetts has eliminated unnecessary and redundant data elements.
- In the Introduction Section of the plan, it states that the first issued general instructions for workers' compensation reporting was for policies effective on or after 1/1/29.

MICHIGAN WORKERS' COMPENSATION STATISTICAL PLAN

The manual contains instructions for:

- Reporting policies
- Filing unit statistical reports
- Reporting aggregate/financial accounting data
- Reporting data under special calls
- Reporting detailed claim information

The plan also has a section on Michigan's fining system for late unit reports. Part 7 of the plan is a list of classification codes.

Key Facts:

- Unit reports can be reported electronically or on paper.
- Unit report information is reported in the standard ASWG format.
- Has a fining program for late unit reports.

MINNESOTA STATISTICAL PLAN MANUAL

The manual contains instructions for:

- Filing unit statistical reports

~~• Reporting aggregate/financial data~~

The plan also contains a section on Minnesota's fining system for late reporting of unit reports, ~~and a section on the Financial Call Incentive Program (FCIP) pertaining to aggregate/financial data.~~

Key Facts:

- Unit reports can be reported electronically or on paper.
- Unit reports filed on paper (hard copy) are subject to a keying charge.
- Unit report information is reported in the standard ASWG format.
- The plan contains instructions for the filing of data by private self-insureds and commercial self-insurance group.
- There is a fining program for late unit reports.

~~• There is a financial call incentive program for aggregate/financial data. Assessments (fines) are levied for late reporting and on the quality of the data.~~

~~• Certain aggregate/financial data calls can qualify for a credit. A credit is given if the data is filed on or before the due date. Certain other criteria must be met to qualify for the credit.~~

NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI)
Statistical Plan for Workers Compensation and Employers Liability Insurance

The manual contains instructions for:

- Filing unit statistical reports

NCCI's Plan is used in all states except:

- California
- Delaware
- Massachusetts
- Michigan
- Minnesota
- New Jersey
- New York
- North Carolina
- North Dakota
- Pennsylvania
- Ohio
- Texas
- Washington
- Wisconsin
- Wyoming
- Puerto Rico

Key Facts:

- Unit Reports can be reported electronically or on paper.
- The plan refers the reader to the NCCI's Unit Statistical Reporting Guidebook for details on several topics.
- When a first report has Critical-Priority errors, one method for correction is a "Replacement Report" ('R' Report). Pending File Number is required when submitting a Replacement Report. (See section on Correction process).
- The plan is available at NCCI.com.

**NEW JERSEY MANUAL OF FORMS, RULES, CLASSIFICATIONS,
RATES, RATING AND STATISTICAL PLAN**

The manual contains instructions for:

- A section on experience rating, e.g., how it works, purpose, etc.
- Rules and regulations of the Rating Bureau
- Definitions
- New Jersey Forms
- Filing instructions for policy information
- Classification rules
- Basis of premium, rates, etc.
- Rules and filing instructions for different plans, e.g., Employee Leasing
- Statistical Plan
- Classification Codes

Key Facts:

- Unit reports can be reported electronically or on paper.
- Unit report information is reported in the standard ASWG format.
- Plan requires that unit reports be filed by the 15th of the month. For example, if a policy is effective 1/1/99, the unit report is due by September 15, 2000.
- Grouped claim option is different from most jurisdictions. If the claim has any indemnity and a medical only is either open or greater than \$500, then the claim(s) cannot be grouped.
- Requires Individual Case/Claim Reports. Refer to the “individual case/claim data reporting guidelines” of this handbook.

NEW YORK WORKERS' COMPENSATION STATISTICAL PLAN

The manual contains instructions for:

- General rules and instructions for unit reporting
- General rules and instructions for individual case reports

Key Facts:

- Unit reports can be reported electronically or on paper.
- Unit report information is reported in the standard ASWG format.
- Plan requires Individual Case/Claim Reports.
- There is a late charge (fine) for unit reports filed late.
- Group claim option is different from most jurisdictions. Any claim with indemnity or employers' liability cannot be grouped. Any medical only claim greater than \$2,000 cannot be grouped.
- Subsequent reports (second through third) are required on three-year fixed rate policies. Fourth, Fifth and individual case reports are not required for three-year fixed rate policies.

NORTH CAROLINA STATISTICAL PLAN MANUAL

The manual contains instructions for:

- Filing of unit statistical reports

The plan also contains a section on the fining system for late reporting of unit reports. There is a section that contains examples of unit reporting. Magnetic tape specifications are included in Appendix B and ASWG unit report data elements coding specifications are included in Appendix C.

Key Facts:

- Unit reports can be filed with either NCRB or NCCI.
- Unit reports can be filed electronically (including BEEP) or on paper.
- Unit report information is in the standard ASWG format.
- Has a fining program for late reports.

PENNSYLVANIA STATISTICAL PLAN MANUAL

The manual contains instructions for:

- Filing unit statistical reports
- Filing individual case/claim reports

The plan also has a section on Pennsylvania's fining system for late unit reports. There is a section of examples of unit and ICR reporting.

Key Facts:

- Unit reports can be reported electronically or on paper.
- Unit report information is reported in the standard ASWG format.
- There is a fining program for late unit reports.
- For policies effective on or after 5/1/89, the report level is ten years. This means that for unit reports and ICRs, the 10th report is valued 126 months after the policy effective date.
- 2nd through 10th reports are not required on three-year fixed rated policies.
- Plan requires Individual Case/Claim Reports. ICRs are not required on three-year fixed rate policies.
- Three-year fixed rate policies can be reported on a Schedule Z basis.

TEXAS WORKERS' COMPENSATION STATISTICAL PLAN

The manual contains instructions for:

- Filing unit statistical reports

There are examples of unit reporting and a section on the electronic reporting of unit reports.

Key Facts:

- The plan is in the pre-ASWG format known as the 120-byte record.
- It should be noted that the Texas Department of Insurance (TDI) agreed that companies could report data in the ASWG format which later could be converted to the 120-byte format for reporting to TDI.
- Texas requires identification of employee leasing organizations. There are unique requirements for employee leasing for filing electronically or on hard copy.

VIRGINIA WORKERS' COMPENSATION STATISTICAL PLAN

The manual contains instructions for:

- Filing unit statistical reports

There is a section containing numerous examples of unit reporting.

Key Facts:

- Plan is published by the National Council on Compensation Insurance, Inc.
- Plan is applicable to all policies effective 1/1/99 and subsequent.
- Unit reports can be reported electronically or on paper.
- Unit report information is reported in the standard ASWG format.

WISCONSIN WORKERS' COMPENSATION STATISTICAL PLAN MANUAL

The manual contains instructions for:

- Filing unit statistical reports

The plan also has a section on Wisconsin's fining system for late unit reports. There is a section of examples of unit reporting.

Key Facts:

- Unit reports can be reported electronically or on paper.
- Unit report information is reported in the standard ASWG format.
- There is a fining program for late unit reports
- Unit reports can be submitted to Wisconsin Compensation Rating Bureau or NCCI effective July 1, 2001.