Data Now Program (DNP)

Introduction to Indemnity Data Call

Key Takeaways

- Understanding the Rules and Reporting Requirements
- The Value of Data Preparation
- Your Data Tells a Story
- Leveraging Resources on **ncci.com**

Overview

Purpose

One of NCCI's core activities is the analysis and evaluation of legislation impacting workers compensation system costs.

When it comes to the collection of the Indemnity Data Call, it's in place to support legislative pricing and research related to indemnity benefits.

Indemnity Claims

A claim in which compensation is paid to an injured worker for lost wages due to a work-related injury.

Resources

- ***Indemnity Data Call Reporting Guidebook***—Contains the rules for reporting your data.
- NCCI's ***Statistical Plan***—Provides the payments and expenses that are considered indemnity. Use it in conjunction with the ***Indemnity Data Call Reporting Guidebook*** for more details on element-specific rules and definitions.
- ***Indemnity Data Collection*** tool—Where you can view the status of your Indemnity Data Call submissions to NCCI.
- ***Indemnity Data Collection*** Tool User's Guide—Provides an overview of the tool screens and how to use the information and results for research and corrective action.
- ***Electronic Transmission User's Guide (ETUG)***—Where you'd go to find instructions and guidelines for reporting your certification and production data files including naming conventions and setup forms.

What Makes Up the Indemnity Data Call?

- Transactional records—Provide the details of each indemnity payment transaction and recovery.
- Quarterly records—The aggregated view of all indemnity activity for the life of the claim. This includes reserve changes.

Applicable Jurisdictions

The jurisdiction corresponds to the state or federal Workers Compensation Act that the claimant's benefits are based on. You'll notice Indiana, Minnesota, North Carolina, and Wisconsin are listed as applicable Indemnity Data Call states. Be sure to report the Indemnity Data Call in conjunction with the designated statistical plan for those states.

Refer to Part 2 of the ***Indemnity Data Call Reporting Guidebook***.

Alabama	Georgia	Louisiana	Nevada	South Dakota
Alaska	Hawaii	Maine	New Hampshire	Tennessee
Arizona	Idaho	Maryland	New Mexico	Texas
Arkansas	Illinois	Minnesota	North Carolina	Utah
Colorado	Indiana	Mississippi	Oklahoma	Vermont
Connecticut	Iowa	Missouri	Oregon	Virginia
District of Columbia	Kansas	Montana	Rhode Island	West Virginia
Florida	Kentucky	Nebraska	South Carolina	Wisconsin
Federal Act (USL&HW Act, FELA, Jones Act, Admiralty Law, and Federal Mine Safety and Health Act)				

Claims Included in the Indemnity Data Call

- Report all indemnity claim activities for new claims or existing claims within an Indemnity Data Call jurisdiction state
- Claims where an indemnity payment has been made
- Claims where an indemnity reserve has been established

Claims Excluded From the Indemnity Data Call

- Nonapplicable jurisdictions
- Medical-only claims

For more information, refer to Part 2 of the ***Indemnity Data Call Reporting Guidebook***, within the General Rules.

Participation

- All companies aligned with an affiliate group are expected to participate
- Applies across all NCCI collection states
- NCCI will notify you of your reporting obligation if you’ve been identified as a participant

Who Can Submit?

- Carriers submit directly
- Carriers can authorize third-party vendors to report the data directly to NCCI on their behalf as a service provider
- Combination of both carrier and service provider may submit

Note: The carrier is responsible for ensuring its timeliness, completeness, and quality.

When Is Indemnity Data Due?

- Transactional Records
  - The Transactional record due date is based on the transaction date or date range
  - All indemnity claim activities that occur within a specific quarter and transaction date range are due by the end of the next quarter

Reporting Quarter	Transaction Date Range	Due by Date
1st	1/1–3/31	6/30
2nd	4/1–6/30	9/30
3rd	7/1–9/30	12/31
4th	10/1–12/31	3/31 (following year)

- Quarterly Records
    - The Quarterly record due date is based on the claim's valuation date
    - All Quarterly records must be submitted by the end of the quarter following the claim valuation date

Reporting Quarter	Claim Valuation Date	Due by Date
1st	3/31	6/30
2nd	6/30	9/30
3rd	9/30	12/31
4th	12/31	3/31 (following year)

- Reporting Frequency
    - Daily
    - Weekly
    - Monthly
    - Quarterly

Note: **Do not wait** until the Transactional and Quarterly records are due to report them. Submitting early allows you sufficient time to address any potential issues with your reporting prior to the due date to avoid any potential monetary assessments.

Indemnity Data Call Reporting Guidebook Structure

Key features of the guidebook include:

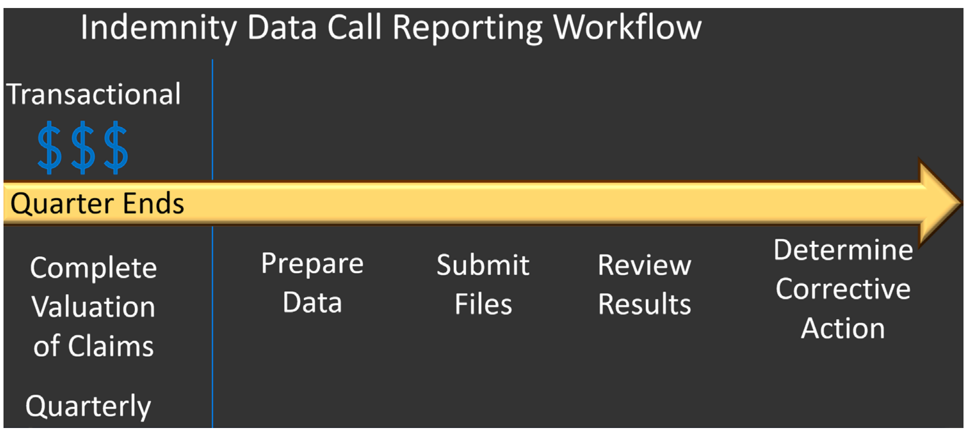
- Part 4—Reporting Rules provides you with requirements for preparing each of your records
- Part 5—Record Layouts includes the separate record layouts for each record you'll be submitting
    - You can also find the layout in the *WCIO Workers Compensation Data Specifications Manual* using the WCIND reporting specifications
- Part 6—Data Dictionary includes the record layout, a definition, reporting requirements, and additional associated coding values
- Direct access to the Edit Matrix

Reporting Tips

Field Type	Report	Default Values
Alpha fields	Only A–Z	Leave blank
Alphanumeric fields	A–Z and 0–9	Leave blank
Numeric fields	Only numbers 0–9	Zero-fill
	Do not use dollar signs or decimals	

Note: These rules are all in the Data Dictionary, Part 6 of the ***Indemnity Data Call Reporting Guidebook***.

Indemnity Data Call Reporting Workflow



As the quarter is in progress, indemnity payments are recorded in your source system. After the quarter ends, complete a valuation of claims for the quarter.

- Transactional records can be created and submitted during the quarter
- Quarterly records can only be created and submitted after the quarter ends
- Workflow
  - Prepare data to be included in the respective records
    - Mapping and Certification play key roles here
  - Submit Transactional and Quarterly data files
    - Use proper naming conventions
  - Review results of your submission in the ***Indemnity Data Collection*** tool
    - File Results screen
    - Quality Tracking screen
    - Quarter-End Results screen
  - Determine whether there is any corrective action to take

- Based off results in the tool
- Corrections are made in your source system and resubmitted

Transactional Record

Indemnity payments made for items such as:

- Wage Loss
- Permanent Partial Disability
- Claimant Attorney Fees
- Death and Burial Expenses
- Vocational Rehab

Note: The complete rule that defines what is included in indemnity payments is in NCCI's ***Statistical Plan Manual***.

Transactional Data

Transactional data includes the detailed benefit payments made to claimants at a transactional level. It consists of three types:

- Payments
- Recoveries—When a carrier is reimbursed for a claim from a third-party action or state-administered fund
- Voids and Overpayments—For example, a check issued in error and then voided

Transactional Record Reporting Triggers

Report a Transactional record whenever any of the following circumstances occur within a specific quarter based on the Transaction Date:

- Indemnity payments are made to:
  - Claimant
  - Claimant's attorney
  - Claimant's dependents
- Recoveries from a third party or state-administered fund
- Changes to previously reported Transactional records, such as voids or overpayments

Transactional Record—Processing Elements

These elements must be included in your data, or your file will not be processed.

- Record Type Code—Identifies which record is being reported; Transactional Record = 01
- Transaction Code—Type of transaction being reported; Original (01), Cancellation (02), or Replacement (03)
- Transaction Date—The date the payment was made or recovery received
  - This date MUST be within the reporting quarter that's being reported

- Transaction Identifier—An optional unique alphanumeric identifier up to 30 bytes, created by the data provider to identify transactions within a claim and used by data providers that choose to update Transactional records using Option 1

Options for Changing Transactional Records

Your company has two options for making changes to previously reported Transactional records:

- Option 1—Uses the Transaction Identifier
  - Report changes using Cancellation and Replacement record transaction codes
- Option 2—Does not use the Transaction Identifier
  - Known as the accounting method and follows the concept of debits and credits

Transactional Record—Key Fields

Key fields identify unique claims. Report consistently between record types and across data types.

- Carrier Code
- Policy Number Identifier
- Policy Effective Date
- Claim Number Identifier
- Accident Date

Transactional Record—Detail Elements

Detail elements provide NCCI with details about the payment transactions.

Examples:

- Jurisdiction State
- Transaction Amount
- Benefit Type Code

Transactional File

Comprised of:

- File Control Record
  - Identifies what type of file is being reported (Original or Replacement) and for which quarter
  - First record of the file
  - Record Type Code—Report 03 for the File Control Record
- Transactional Records

Quarterly Record

Captures the inception-to-date aggregated details of an indemnity claim, including:

- Financial Paid-To-Date Information
- Incurred Information
- Claim Characteristics

Quarterly Record Reporting Triggers

Report a Quarterly record whenever any of the following happens during a reporting quarter:

- A new claim has been reported to the insurer, and the Incurred Indemnity Amount is greater than $0
- If any Transactional record has been reported for the quarter, you'll report a corresponding Quarterly record
- The claim closes or reopens
- A previously reported claim has a change in the jurisdiction state, and the new jurisdiction state is not an applicable Indemnity Data Call state
- A claim becomes medical-only
- Changes to one or more of these financial elements from the prior quarter:
    - Indemnity Paid-To-Date
    - Incurred Indemnity Amount
    - Medical Paid-To-Date
    - Incurred Medical Amount
    - Allocated Loss Adjustment Expense (ALAE) Paid

Quarterly Record—Processing Elements

These elements must be included in your data. If these fields are missing or invalid, they will not be processed. You must research them in your system and resubmit them correctly.

- Record Type Code—Report 02 for the Quarterly record
- Transaction Date—The date the record was created in your system
    - This date cannot be prior to the Claim Valuation Date for the reporting quarter

Quarterly Record—Key Fields

The keys fields reported for the Quarterly record must be consistent with the key fields reported for the Transactional record for the life of the claim and across data types:

- Carrier Code
- Policy Number Identifier
- Policy Effective Date
- Claim Number Identifier
- Accident Date

Quarterly Record—Indemnity Claim Elements

Details of these elements represent:

- The financial incurred and Paid-To-Date amounts
- Demographic details, such as claimant's Gender Code and Birth Year
- Other characteristics of the claim, such as Part of Body and Nature of Injury

Example

Scenario—Suzie loses her thumb in an accident:

- This prevents her from the full use of her hand
- She can still work but at a diminished capacity

For Indemnity Data Call reporting:

If Transactional record includes …	Then Quarterly record should include …
payments made for Permanent Partial Disability using Benefit Type Code 03 or 04	• Impairment Percentage ○ If Impairment Percentage > 0, include Impairment Percentage Basis Code • Impairment Percentage Basis Code ○ 1—Whole Body ○ 2—Part of Body

Note: The Impairment Percentage is used to determine the claimant's benefits. In this example, the Impairment Basis Code is 2—Part of Body, since it was just Suzie's thumb.

Quarterly File

Comprised of:

- File Control Record
    - First record of the file
    - Record Type Code—Report 03 for the File Control Record
- Quarterly Records

Review Activity A—Joe's Claim

Scenario: Joe injured his back in a slip-and-fall at work in Georgia on 12/17/2025. He is unable to work.

A new claim is established:

- The claim was established with a Reported To Insurer Date of 12/20/2025

- Key fields assigned to the claim: Carrier Code, Policy Number Identifier, Policy Effective Date, Claim Number Identifier, and Accident Date
- A reserve (Incurred Indemnity Amount) of $10,000 was established
- No payments have been made for the claim as of 12/31/2025

Answer the following questions:

1. When did the claim originate? 12/20/2025
2. Were reserves established? How much? Yes; $10,000
3. What is the Accident State for the claim? Georgia
4. Which record(s) should be reported: Transactional, Quarterly, or both? Quarterly
5. What is the Valuation Date? 12/31/2025
6. When is the record due? First Quarter; 3/31/2026 at the latest

Review Activity B—Joe's Claim

Payments are made:

- Joe remains out of work during all First Quarter 2026
- Payments are made to Joe for Temporary Total Disability (Benefit Type Code 05)
- Joe receives 13 weekly payments of $500
- Payment Dates: 1/2, 1/9, 1/16, 1/23, 1/30, 2/6, 2/13, 2/20, 2/27, 3/6, 3/13, 3/20, and 3/27

Answer the following questions:

1. Which record(s) should be reported for First Quarter 2026—Transactional, Quarterly, or both? Both
2. How many Transactional records are reported? 13
3. What Benefit Type Code should be reported? 05—Temp Total Disability
4. How many Quarterly records are reported? 1
5. When is the data due? Second Quarter 2026; 6/30/2026 at the latest

Preparing Your Data

Preparing your data for submission includes mapping and certification.

Mapping Your Data

We understand that there may be multiple source systems where your Indemnity data is stored; however, ultimately, when preparing your data to submit to NCCI, it should be mapped and coded to the requirements found in the ***Indemnity Data Call Reporting Guidebook***.

- Map internal payment codes to NCCI Benefit Type Codes
- Ensure that you have a payment code that represents every benefit type allowed in every jurisdiction that you cover on your workers compensation policies
- Review your source system to ensure you have the correct code values for other Indemnity Data Call data elements in your system

Certification

The certification process is completed prior to submitting data to production. This process ensures that the files are formatted correctly, the data is tested, and the connections are suitable for file transmissions to NCCI.

- First-time reporter—Required to certify before submitting data
- New data providers—A company reporting on your behalf for the first time—required
- System changes—Optional recertification to ensure the changes do not impact the quality of your submissions

Certification Resources

- ***Indemnity Data Call Reporting Guidebook***
- ***Electronic Transmission User's Guide***
- Circulars
- Web Articles
- Certification Checklist

Certification Process

Step 1: Setup

- Complete, sign, and submit applicable forms.
    - Data Provider Profile Form—Lists the data providers that will submit the data for your group using ***Data Transfer via the Internet***.
    - The Secure File Transfer Protocol (FTP) Preinstallation Questionnaire—For data providers that plan to use Secure FTP. It provides information about your system so we can make sure it is compatible with ours to send files.
        - It is not necessary if your company is already using Secure FTP to submit data for other data types. Just request to update access to your existing Secure FTP ID.
    - Service Provider Agreement—If you use or plan to use third party administrators (TPAs) to report for you. Authorizes the TPA or vendor to act on the affiliate's behalf.
    - Service Provider Data Tool Addendum—If you use or plan to use TPAs to report for you. Provides access to the data reporting tools and identifies the level of access they'll receive.

Note: Forms are available from the ***Electronic Transmission User's Guide*** or via the Affiliation Change Request application on **ncci.com**.

Step 2: Testing

- Create your test file—Be sure to include the following items:
    - Records from your source system that represent a complete quarter's worth of actual production data

- Transactions for each of the carrier group's subsidiaries
- All states that the tester is responsible for
- The File Control Record as the first record in the file

- Name your test file—Use the correct naming convention with the .TST extension
- Submit your test file
- Monitor your test file acceptance
- Review your Quality Tracking results
  - Monitor your test file acceptance and Quality Tracking results using the ***Indemnity Data Collection*** tool

Step 3: Approval

- Notify your validator about which file you want to use for certification
- NCCI will review the data files for acceptability
- NCCI sends a formal email letting you know when your data files are deemed acceptable and your company is certified

Note: The ***Electronic Transmission User's Guide*** details the complete certification process.

Submitting Files

Transmission Options

- ***Data Transfer via the Internet*—**Manual option using a browser mailbox.
- **Secure FTP (Secure File Transfer Protocol)**—Allows automated submissions using secure software
  - You need to select your own software prior to using this method
- NCCI's ***Electronic Transmission User's Guide*** provides information for submitting electronic data files to NCCI, including:
  - Instructions and guidelines for reporting your data files
  - Naming conventions
  - Forms

Notes:

- Each method requires preliminary setup. Refer to the Certification section of NCCI's ***Electronic Transmission User's Guide*** for details.
- You can update the current user ID you have to allow for the transmission of indemnity files.

Naming Conventions

File Type	Production	Certification or Testing
Transactional	IDCTRANS*.TXT	IDCTRANS*.TST
Quarterly	IDCQTRLY*.TXT	IDCQTRLY*.TST
Key Field Change	IDCKEY*.TXT	IDCKEY*.TST

Editing Process

In the Indemnity Data Call editing strategy, as we apply our edits, there are no data grades assigned to them like what you would experience with other data types, such as units and policies. Similar to Medical reporting, you'll find the elements fall into categories.

Element Categories

- Required—Necessary for record acceptance
- Critical—Necessary for an element to have
- Priority—Used for legislative analysis
- Supplemental—Used in specialized studies

Stages of Editing

The editing process flow has four stages of editing for both the Transactional and Quarterly records.

- File Acceptance
- Record Acceptance
- Quality Tracking
- Quarter-End Validation

Stage 1 of Editing—File Acceptance

Checks:

- File naming convention is valid
- Data provider is authorized to report
- Record length is correct and contains valid characters
- Contains a File Control Record with valid values
- Record count balances
- File formatted correctly

If the file fails any of these edits:

- The entire file will be rejected and not processed
- You will receive an email letting you know why the file was rejected
- You must correct the issue and resubmit the file

Stage 2 of Editing—Record Acceptance

Checks:

- Processing fields and key fields are populated and valid
    - It is the carrier's responsibility to ensure that the keys remain consistent even when reported by a third party
- If processing fields and key fields are not accurately reported
    - They are not processed
    - The records are returned to you in CSV format, available for download from the ***Indemnity Data Collection*** tool
    - Review the records and determine if resubmission of the records in question is necessary

Stage 3 of Editing—Quality Tracking

- Only occurs on accepted records
- Checks that:
    - Elements are formatted correctly
    - Code values are valid
- If records fail Quality Tracking edits:
    - NCCI captures the number of occurrences for each edit
    - You can download the CSV file containing the impacted records from the ***Indemnity Data Collection*** tool
    - Review the impacted records in your source system and determine corrective action

Stage 4 of Editing—Quarter-End Validation

- Data reported by all data providers for the quarter is aggregated and edited at this stage
- Checks that the distribution of the data elements reported for the group’s aggregated data is reasonable
- Quarter-End edits are also applied to compare Quarterly records to Transactional records
- If records fail Quarter-End edits:
    - NCCI displays quality results by element and provides a downloadable CSV file containing impacted records for your review
    - Review the impacted records in your source system and determine corrective action

Incentive Results become available at this stage as well for you to monitor timeliness, completeness, and quality.

- If elements are failing, be sure to address any issues early to avoid any possible assessments

Edit Matrix

- Lists of edits applied to Indemnity Data Call submissions
- Two forms:
  - Production—Current edits applied to submissions.
  - Future—Planned edits with projected implementation dates. Use this to plan for system changes due to new edits.
- Important columns:
  - Record Type, Edit Number, Data Field, and Edit Message—Use these to locate the element in question and understand the issue causing the edit.
  - Stage of editing—Shows the part of the editing process the edit applies to and where it is in the ***Indemnity Data Collection*** tool.

Editing References

- File Acceptance edits and descriptions are in the ***Electronic Transmission User's Guide***
- The Production Edit Matrix is available in the ***Indemnity Data Call Reporting Guideboo***k, on the Indemnity Data Call Data Reporting page, and within the ***Indemnity Data Collection*** tool
- The Future Edit Matrix is only available in the ***Indemnity Data Call Reporting Guidebook***

Making Changes to Your Data

Once you've reviewed the results of your submission and determined there are necessary changes to be made, you have three options for making changes to the data:

1. Delete or replace Transactional or Quarterly records
2. Delete or replace entire files
3. Update key fields

Delete or Replace Transactional or Quarterly Records

Deleting Transactional Records

- Option 1 Reporter
- Use Transaction Identifier + Transaction Code 02 (Cancellation)
- Once the Original transaction is cancelled, you can then submit a new Original Transactional record with the corrected information, if necessary

Replacing Transactional Records

- Option 1 Reporter
- Use Transaction Identifier + Transaction Code 03 (Replacement)

Changing Transactional Records

- Option 2 Reporter

- Use Transaction Code 01 (new Original record) + Negative Transaction Amount
- Does not use the Transaction Identifier, Replacement records, or Cancellation records
- Negative transaction amount to offset/reduce a previously reported amount
- Submit a new Original record with the negative transaction amount and keep all other elements the same, except the updated fields

Deleting Quarterly Records

- Cancellation and Replacement records are not used
- Submit a new Original Quarterly record with the same key fields as the record that you are attempting to delete
- Report all financial fields zero-filled, keep all other fields the same as the previously reported record

Replacing Quarterly Records

- Submit a new Original Quarterly record with the same key fields as the record being changed
- Populate all remaining elements with the corrected values

Note: Changes to either Transactional or Quarterly records are only for corrections to non-key fields.

Replacement Files

Used when a file has been submitted in error, when there is a problem with a large number of records in the file, or to correct major systemic issues.

- Removes all records in the Original file and replaces the entire file with all the records in the new file
- Report Submission File Type Code R (on the File Control Record)
- Can be used to replace a Transactional file or a Quarterly file

Replacement File—File Control Record

- Record Type = 03
- Submission File Type Code for Replacement file = R
- The following fields remain the same:
  - Carrier Group
  - Reporting Quarter
  - Reporting Year
  - Submission File Identifier
- Submission Date = The date the file was generated
- Submission Time = The time the file was generated
- Record Total = Same as the original

Key Field Change Record

Record Purpose

To report corrections or changes to a claim's key fields.

Fields on the record

Field No.	Field Title
1	Record Type Code
2	Previous Carrier Code
3	Previous Policy Number Identifier
4	Previous Policy Effective Date
5	Previous Claim Number Identifier
6	Previous Accident Date
7	Carrier Code
8	Policy Number Identifier
9	Policy Effective Date
10	Claim Number Identifier
11	Accident Date
12	**RESERVED FOR FUTURE USE**

1. Report the Record Type Code as 04
2. For these fields, report the previous key field values for a given claim
3. For these fields, report the values as they should be going forward

Note: You must update at least one field; otherwise, the record will be returned.

Key Field Change File

When submitting a Key Field Change, you must submit:

- A File Control Record as the first record
- The Key Field Change records that need to be corrected
- You can submit a Key Field Change record at any time, as there is no Transaction Date included
- Upon submission, the key fields will change for all impacted records on NCCI's database, from the inception of the call to the date of the Key Field Change File submission