



Data Now Program

Introduction to Unit Statistical Data Reporting

Key Takeaways

- Understanding the basic Unit Statistical data requirements
- How to report and update your Unit Statistical data
- Know where to find all unit reporting resources

Chapter 1 Overview

Resources for Unit Statistical data are

- Statistical Plan – The filed manual approved by state regulators that provides the rules and requirements for reporting Unit Statistical data to NCCI states and Indiana.
- Unit Statistical Reporting Guidebook (USRG) – The USRG is a companion to the Statistical Plan that provides instructions, edit and validation matrices, and examples of various unit reporting topics.
- Unit Data Collection (UDC) – UDC is NCCI’s data reporting tool where you can search, view, research, and update your company’s Unit Statistical data and Unit Report Control (URC) records.

What is Unit Statistical Data

Unit Statistical data contains the audited exposure, premium, and loss information from a worker’s compensation policy. It is reported separately for each state on the policy based on the Statistical Plan rules.

NCCI uses the data for various products and services such as Class Ratemaking, Experience Rating, and Actuarial Analysis.

Types of Unit Reports

Three types of unit reports:

- 1st Reports
- Subsequent Reports
- Correction Reports

Unit Report Valuation and Due Dates

Reporting Unit Reports to NCCI is based on a schedule and policy effective date. The 1st and subsequent reports have a valuation month and due month.

Losses for 1st reports are valued 18 months after Policy Effective Date, and due no later than 20 months after Policy Effective Date.

Subsequent reports are valued 12 months after the valuation date of the preceding report and due no later than two months after the respective valuation date up to the 10th report level.



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Report Level	Valuation (Month After PED)	Reporting Month Window (Month After PED)
1st	18th	18–20
2nd	30th	30–32
3rd	42nd	42–44
4th	54th	54–56
5th	66th	66–68
6th	78th	78–80
7th	90th	90–92
8th	102nd	102–104
9th	114th	114–116
10th	126th	126–128

Timely submission of data

NCCI’s Unit Report Control (URC) Program monitors the timely submission of unit data. The URC feature in Unit Data Collection (UDC) shows the expected, received, and overdue unit reports. The URC reports help you monitor your expected and overdue unit reports.

Chapter 2 Unit Components

Unit Report Breakdown

Unit reports are made up of:

- Data Elements – Represents policy coverage and claim information, including code values.
- Records – Combines like data elements into header, exposure or loss information.
- Unit Reports – Combines applicable records per policy, per state to be reported to NCCI.

1st Reports

1st reports contain the initial loss valuation, audited exposure and premium. The units are reported on a state basis. The records reported on the 1st report are:

- Header – Contains policy type information
- Name – Primary name of the insured
- Address (optional) – Primary address of the insured
- Exposure – Contains exposure and premium information
- Loss (if any) – Contains loss information such as Indemnity and Medical amounts
- Total (optional) – Total of the exposure and loss amounts



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Subsequent Reports

Subsequent reports provide updated loss information for open, reopen, and newly arising claims at the 2nd through 10th report levels based on loss development. Subsequent reports are reported until all claims are closed or up to the 10th report level, whichever is first, unless a claim reopens or claim values change. The records reported on a subsequent report are:

- Header – Contains policy type information
- Name – Primary name of the insured
- Address (optional) – Primary address of the insured
- Loss – Contains updated loss amounts or values
- Total (optional) – Total of the loss amounts

Coding Values

Coding values for data elements are located in Part 6 of Statistical Plan. The coding values are separated into four categories:

- Header/Policy Information
- Exposure Information
- Loss Information
- Statistical Codes
 - Subject to Experience Rating
 - Not Subject to Experience Rating
 - Not Part of Standard Premium

Data Elements

Common Data Elements

Some of the data elements are common across all records. These data elements are known as Link data. They must be reported consistently across report levels. The link data elements are:

- Policy Number
- Carrier Code
- Report Number
- Correction Sequence Number
- Policy Effective Date
- Exposure State

Header Record Data Elements

Header Record data elements come from the carrier's policy systems. There are many fields on the Header Record including the Estimated Audit Code and Policy Type Codes.

Estimated Audit Code is a Yes/No Indicator that identifies if the exposure amount reported is estimated or not. When reporting this indicator:



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- Report “N” if exposure and premium is final
- Report “Y” if exposure and premium is estimated

Policy Type Codes provide information on the associated policy and include:

- Type of Coverage – Identifies if the policy is a standard Workers Compensation Policy or not
- Type of Plan – Identifies if the policy is written in the voluntary or assigned risk market
- Type of Nonstandard Provisions – Identifies if there are specific nonstandard provisions that apply to the policy

Exposure Record Data Elements contain:

- exposure and premium information for the classifications of the risk
- premium associated with any pricing programs that apply to the policy

Classification codes are used to describe the risks operations.

For payroll-based classification codes, the Premium Amount is calculated as follows:

$$\text{Premium Amount} = \text{Exposure Amount} \times \text{Manual Rate} / 100$$

For per capita based classification codes, the Premium Amount is calculated as follows:

$$\text{Premium Amount} = \text{Per Capita Amount} \times \text{Manual Rate}$$

Statistical codes are used to report premium credits/debits for state-based pricing programs. The premium adjustments are reported in one of three places in the policy premium algorithm:

- Subject to Experience Rating – e.g. 9803—Increased Limits charge
- Not Subject to Experience Rating – e.g. 9046—CCPAP credit
- Not Part of Standard Premium – e.g. 0900—Expense Constant

Review

Answer True or False

Report a subsequent when most claims are closed

Exposure can only be reported at the 1st report

Policy numbers can be different between policy and unit reporting

T	F
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Loss Record Data Elements

Loss record data elements contain individual claim information and loss amounts.

Claim Number – Uniquely identifies the claim and must be consistent for the life of the claim.



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Accident Date – Required field that must be within the policy period and consistent for the life of the claim.

Indemnity Amount – portion of the claim that provides for replacement of loss wages and include:

- Compensation Benefits
- Claimant Attorney (also in Claimant Attorney Incurred Fee)
- Vocational Rehabilitation
- Employer Liability Losses (including ALAE)
- Awards
- Penalties for Delays in Compensation Payments
- Expenses Benefiting the Claimant

Incurred Indemnity Amount includes both paid and reserved indemnity amounts. When reporting closed claims, the paid and incurred amounts must match.

Medical Amount - portion of the claim that covers medical related expenses and include:

- Doctors and Hospital Payments
- Physical Rehabilitation
- Impartial Examinations
- Clinical Medical
- Other Medical Items—Transportation Expenses, etc.
- Bonuses or Return-to-work Incentives
- Expenses Benefiting the Claimant

Incurred Medical Amount includes both paid and reserved medical amounts. When reporting closed claims, the paid and incurred amounts must match.

Classification codes reported on losses must match their corresponding exposures.

Injury Description Codes describes the type of injury and is composed of three components:

- Part of Body – What part of the body got injured. The reported part must represent the most significant contributor to the claim at time of unit valuation
- Nature of Injury – What was the result of the injury
- Cause of Injury – What caused the injury to happen

Loss Development

Loss development is any change in loss from one report level to the next. When there are changes due to loss development, the changes are reported on a going-forward basis at the next subsequent report level. Development includes changes to:

- Indemnity and medical loss reserves
- Indemnity and medical payments



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- ALAE paid/incurred amounts

The Unit Statistical Reporting Guidebook provides several examples located in Part 15.

A. National Rule Examples

National Rule Examples		
Subject	Description	Reference
Accident Date	Traumatic injury on a 1st unit report when the Accident Date is known	Part 5-F-2
	Occupational disease injury on a subsequent report when the Accident Date is unknown	Part 5-F-3
Adding Claims	Newly arising claim added to a subsequent report	Part 5-D
Admiralty/Jones Act	Policy covering Admiralty Law with State Act benefits	Part 6-F
Audit Noncompliance Charge	Policy reported initially with Statistical Code 9757 and subsequently corrected to remove the charge	Part 6-H
Catastrophe Number	Nonextraordinary Loss Event claim involving two employees in the same accident	Part 5-R-1
	Claim resulting from an Extraordinary Loss Event	Part 5-R-2

Review

Fill in the blanks.

1. Claim number should always be _____
2. Accident dates are _____ required
3. Incurred Amounts include _____ amounts + reserves
4. Part of Body looks for the specific body part with the _____ significant cost to the claim

Chapter 3 Reporting Your Data

There are two manuals that provide guidance for reporting data electronically. The manuals are:

- *WCIO Workers Compensation Data Specifications Manual*
 - Specifications for electronic reporting, including the electronic record layouts
 - WCSTAT record layout used specifically for unit data reporting
- *Electronic Transmission User's Guide*
 - Instructions for submitting electronic data files to NCCI
 - File naming conventions for submitting the files
 - Lists of data reports and extracts provided by NCCI.

There are two methods for submitting unit data to NCCI.

- **Data Transfer via the Internet (DTVI)** is used to submit unit data files
- **Unit Data Collection (UDC)** tool is used to enter units individually.



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Chapter 4 Editing and Quality

Editing

There are four types of edits performed for the quality of the unit data:

- **File submission edits** confirm the file can be processed and checks for proper file name, authorized submitter, etc.
- **Standard edits** ensure the validity, accuracy, completeness of the data
- **Submission validation edits** check data for reasonableness upon submission
- **Post-submission validation edits** check data for reasonableness across unit reports and historical data to identify patterns and data anomalies.

Prior to submitting your data, it is recommended to pre-edit the data. NCCI has the Unit Pre-Edit Tool and Pre-Edit Service.

Data Grades

All edits have Data Grades associated with them and help identify the severity of the edit and potential corrective action needed. The data grades and corrective actions are:

Data Grade	Description	Corrective Action
0	Error Free	None
1	Informational	Correction report is not required
2	Suspect	Correction report and/or explanation may be required
3	Default	A correction report is required only if NCCI's default value is incorrect
4	Priority	Correction is required
5	Priority /Critical	For 1st reports, a correction or replacement report is required. For subsequent and previously reported correction reports, a correction report is required.
9	Reject	Correct the issue and resubmit

Data Grades 1–9 apply to standard unit edits, while submission and post-submission validation edits are identified with only Data Grade 2.

Data with edits must be reviewed and corrected if required. Units with data grades 5 or 9 are not used in experience rating and ratemaking. Also, validation edits that are not addressed may have an impact on experience rating and ratemaking.



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Unit Statistical Edit and Validation Matrix

The Unit Statistical Edit and Validation Matrix is used to help you address the edit. The edit matrix includes:

- Edit Number identifies the edit invoked on the data
- Data Grade identifies the severity of the edit
- Data field identifies the data element in error
- Edit Message/Validation Description displays the edit message
- Edit Description/Validation Summary provides additional information about the edit



UNIT STATISTICAL EDIT AND VALIDATION MATRIX—PRODUCTION (September 4, 2020 Release)

Record Type	Edit Number/Type Code	Data Grade	Data Field	Edit Message/Validation Description	Edit Description/Validation Summary	Report Type
5	0282-14	5	Class Code	CORRESPONDING EXPOSURE CLASS CODE IS MISSING FOR THIS LOSS RECORD	The loss Class Code on the incoming unit must have a corresponding exposure Class Code with nonzero exposure amount when there is nonzero loss or Paid ALAE amounts. EXCEPTION: Loss Class Codes where exposure amounts are not applicable. Associated Net Edit 0282-18	All

Data Reports Feature

The Unit Submission Results Report identifies all edits that invoked when the data file was processed. The report includes the policy and edit information needed to identify the unit in question. The person who submitted the file receives an email when the report is available to view.



Unit Submission Results Report
Coverage Provider Group ID: 45856 - NCCI TRAINING COMPANY
Submission ID: 3174402

Policy Number	Pol Eff Dt	State	Insured Name	Rpt Nbr	Corr Seq Nbr	Data Grade	Record in Error	Field in Error	Edit Nbr/Type Code	Reported Value
WC1274158	02/01/2019	01-AL	REPORT EXAMPL INC	1	0	5	L	CLASSIFICATION CODE	0282-14	8010
Edit Message / Validation Desc: CORRESPONDING EXPOSURE CLASSIFICATION CODE IS MISSING FOR THIS LOSS RECORD										
WC2385269	02/17/2019	09-FL	REPORT EXAMPL LLC	1	0	2	H	ESTIMATED EXPOSURE INDICATOR	0068-02	Y
Edit Message / Validation Desc: CORRECTION REPORT WITH AUDITED EXPOSURE IS REQUIRED										



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The **Data Reports feature** in UDC allows you to access NCCI generated reports and customer generated reports.

For more information about data reports available to you, review the **Data Reports Guide** located on the general data reporting page on ncci.com. The guide includes:

- Report formats
- Distribution schedule
- Information for all data types

NCCI Data Reports Guide*				
Unit				
NCCI-Generated Reports via the Data Reports feature*				
Report Name	Report Description	Schedule	Available Formats	Email Notification Sent to:
Unit Submission Results Report	This report provides results on individual file submissions. It displays unit reports that were rejected (Data Grade 9) or accepted with errors (Data Grades 2 through 5). Previously submitted unit reports that received associated net edit errors as a result of this submission may be included on this report.	Upon Submission	PDF Excel CSV	File Submitter
Unit Daily Submission Results Report	This report includes information on all unit reports that were submitted (both online and via file) the prior day and remain rejected (Data Grade 9) or in error (Data Grades 2 through 5). Unit reports with rejects and/or errors that were corrected are not included on this report. Previously submitted unit reports that received associated net edit errors on prior submissions may be included.	Daily	PDF Excel CSV	No emails distributed
Unit Pre-Edit Tool Submission Results Report	This report includes the results of your file submission that was pre-edited via Unit Data Collection's Unit Pre-Edit feature.	Upon Submission	PDF Excel CSV	File Submitter
Unit Pre-Edit Service Submission Results Report	This report includes the results of your file submission that was processed via NCCI's Unit Pre-Edit Service.	Upon Submission	PDF Excel CSV	File Submitter
Unit Certification Submission Results Report	This report includes the results of your test file submission.	Upon Submission	PDF Excel CSV	File Submitter
Unit Monthly Outstanding Error Report	This report includes information on unit reports processed within the most recent 12 months on NCCI's database with Report Level Data Grades of 4 (Priority Errors) or 5 (Critical Priority Errors). All related unit reports (that have the same Key Fields) that were processed prior to the 12-month time frame and received a Report Level Data Grade of 4 or 5 will also be included.	Monthly	PDF Excel CSV	Unit Main Contact on file
Unit Notification Tracking Report	This report includes the status of notifications issued in the current and prior eleven months. It enables users to monitor the number of rows that have been resolved and that still need a response for each notification.	Weekly	PDF Excel CSV	Unit Main Contact on file

Review

Select the correct multiple-choice answer.

Which stage of editing lets the file in the door?

- A. Post-Validation Editing
- B. File Submission Editing
- C. Submission Validation Editing



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Which stage of editing verifies validity, accuracy, and completeness?

- A. Standard Editing
- B. File Submission Editing
- C. Standard Validation Editing

Chapter 5 Correction Reports

Overview

Corrections revise previously reported data on 1st and subsequent reports. Correction reports are identified by the record they are updating. Multiple records can be updated on the same correction report.

The records being updated are identified by the **Correction Type Code**:

- H—Header Record
- E—Exposure Record
- L—Loss Record
- M—Multiple Records
- A—Aggravated Loss – loss correction due to Aggravated Inequity

Correction Sequence Number is used to increment corrections accordingly to properly sequence the processing.

Update Type Code is used to identify previous or updated information. There are two types of updating methods:

- Previous and Revised (P and R)
- Add, Change, or Delete (A, C, or D)

Correction reports must be made to previously reported data in the following circumstances:

- If the unit was previously reported with error(s)
- The Part of Body Code for a claim was previously undetermined and is now determined
- There was a subrogation recovery or second injury fund reimbursement for a claim
- The exposure and associated premium were previously reported as estimated and now, the final audit is completed
- A claim determined to be noncompensable
- A claim determined to be fully fraudulent

Correction reports are not allowed due to loss development from one report level to the next or due to loss development changes to the Injury Type Code.



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Link Data Corrections

Link Data is used to match up original, subsequent, and correction records. The link data must be reported consistently across associated unit reports.

Exposure Corrections

- Allowed on 1st reports only
 - Exposure matching fields include
 - Class Code or Statistical Code
 - Exposure Act/Exposure Coverage Code
 - Experience Modification Effective Date
 - Rate Effective Date
 - Manual Rate
 - Premium Amount
- } Apply only to MA, MI, NC, NY, and TX

Loss Corrections

- Can be reported at any report level
 - Loss matching fields include:
 - Claim Number
 - Accident Date
 - Loss Condition Code: Act
 - Loss Condition Code: Type of Loss
 - Loss Condition Code: Type of Recovery
 - Loss Condition Code: Type of Claim
 - Vocational Rehabilitation Indicator
 - Jurisdiction State Code
- } One or more of these additional fields may apply to MD, TX, and VA units; see the ***Unit Statistical Reporting Guidebook***, Part 5-A for details

Unit Data Compliance Programs

Results of your reporting performance are monitored using Unit Data Compliance Programs. These programs evaluate the timeliness, quality, and availability of your data based on different criteria.

Incentive Programs with potential monetary results include:

- ***Data Quality Incentive Program (DQIP)***
- ***Carrier Data Quality Report Program (Carrier Report Card)***

Escalation Programs with potential escalation results include:

- ***Regulator Exception Program***
- ***Data Quality Remediation Program***

Recap Takeaways

- Understanding the basic Unit Statistical data requirements
- How to report and update your Unit Statistical data timely and properly
- Know where to find all unit reporting resources and how to use them