



March 31, 2020

**CIRCULAR LETTER NO. 2365**

To All Members and Subscribers of the WCRIBMA:

**COVID-19 Nature of Injury, Cause of Injury, and Catastrophe Codes**

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The Workers' Compensation Insurance Organizations (WCIO) have established a Catastrophe Number and added a Nature of Injury Code and Cause of Injury Code for claims attributed to COVID-19 with accident dates of 12/1/2019 and subsequent. These new codes will allow the cost of these claims to be tracked and treated appropriately in ratemaking and experience rating.

For purposes of unit statistical data reporting in Massachusetts, the Loss Record for such claims are to be reported as follows:

- Nature of Injury Code - 83 (COVID-19)
- Cause of Injury Code - 83 (Pandemic)
- Catastrophe Number - 12

In addition, transaction indemnity data reported pursuant to the new Indemnity Data Call being implemented later this year must be reported with nature of injury and cause of injury codes consistent with the unit statistical data for each claim. Insurers should ensure that parties responsible for reporting unit statistical or indemnity transaction data to the WCRIBMA are advised regarding the use of these codes.

The following change to the Statistical Plan Manual has been identified:

- Change to the Extraordinary Loss Event (ELE) Table in Part VI, Appendix I. This Catastrophe Code is for claims strictly attributed to COVID-19 with accident dates of 12/1/2019 and subsequent:
  - Catastrophe Number = 12

This will impact the 2021 and subsequent Call #7—Large Loss and Catastrophe as all Extraordinary Loss Event claims regardless of size are to be reported on Call #7.

Please contact the undersigned at [asalido@wcribma.org](mailto:asalido@wcribma.org) if you have any questions.

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