



2025 Workers' Comp Reporting: Mapping the Changes

Nicholas Guarda
Associate Director,
Workers Comp Solutions

Agenda

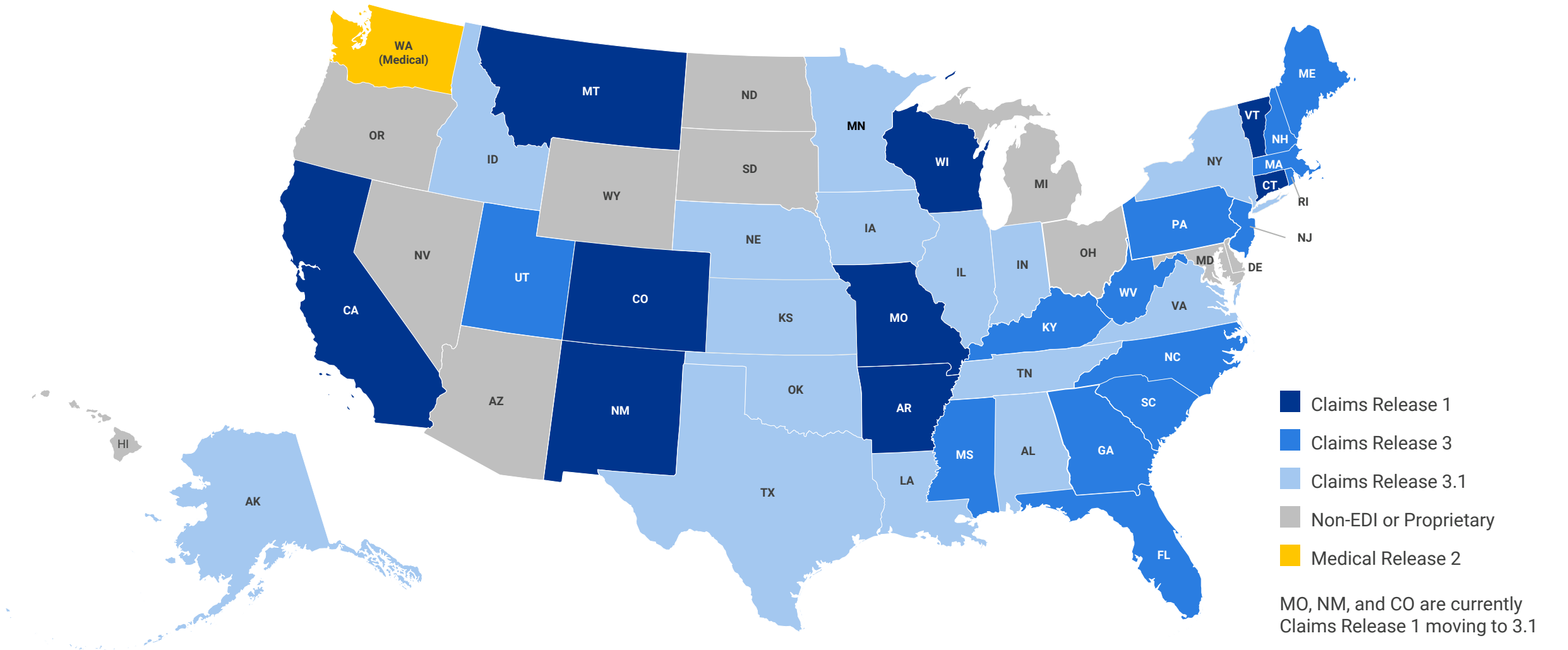
1. 2025 FROI SROI Release 3.1 States
2. Expansion of Data Elements – Indemnity Data Call
3. Expansion of Participation Eligibility
 - Indemnity Data Call
 - Medical Data Call
4. Decimal Place Extension – Rates/Loss Costs Values



FROI SROI Reporting: 2025 release 3.1

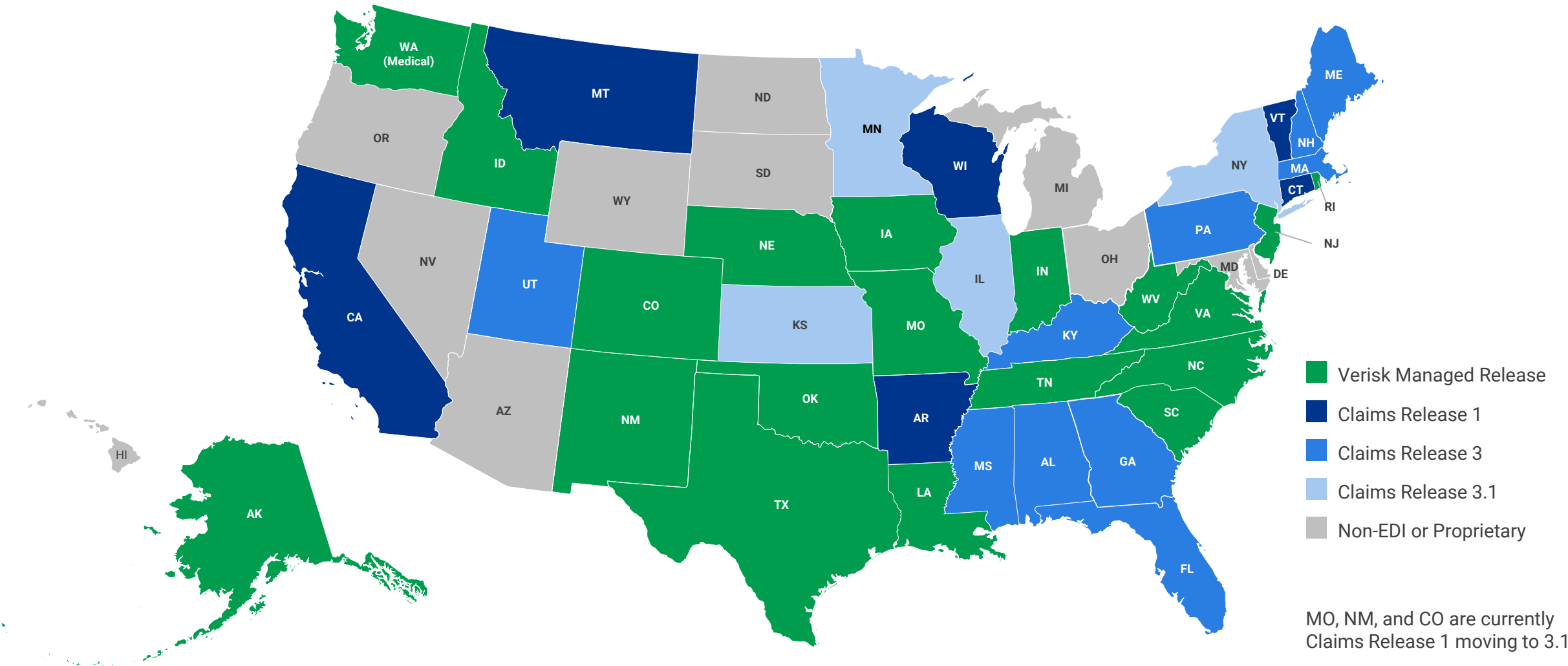
Verisk wcCapture

State EDI Release Version

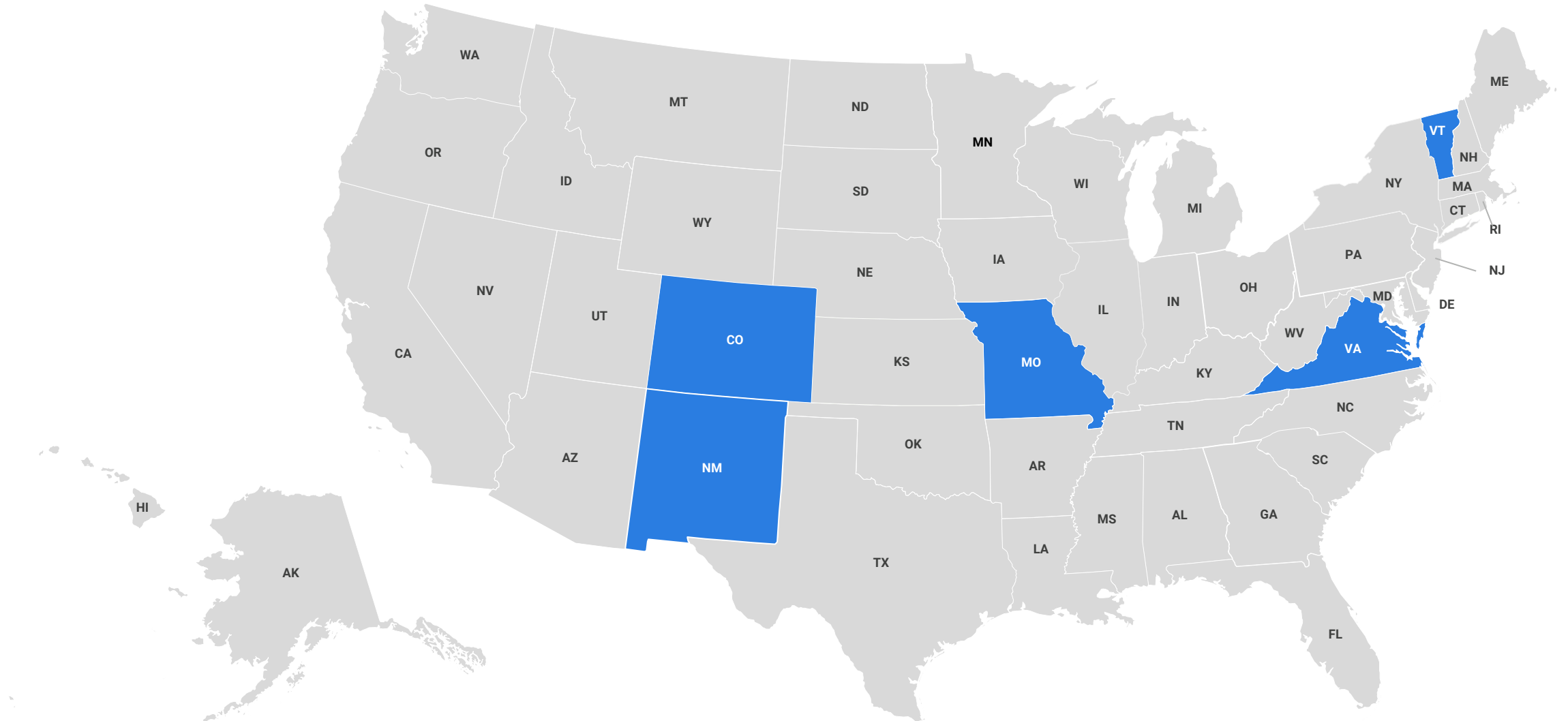


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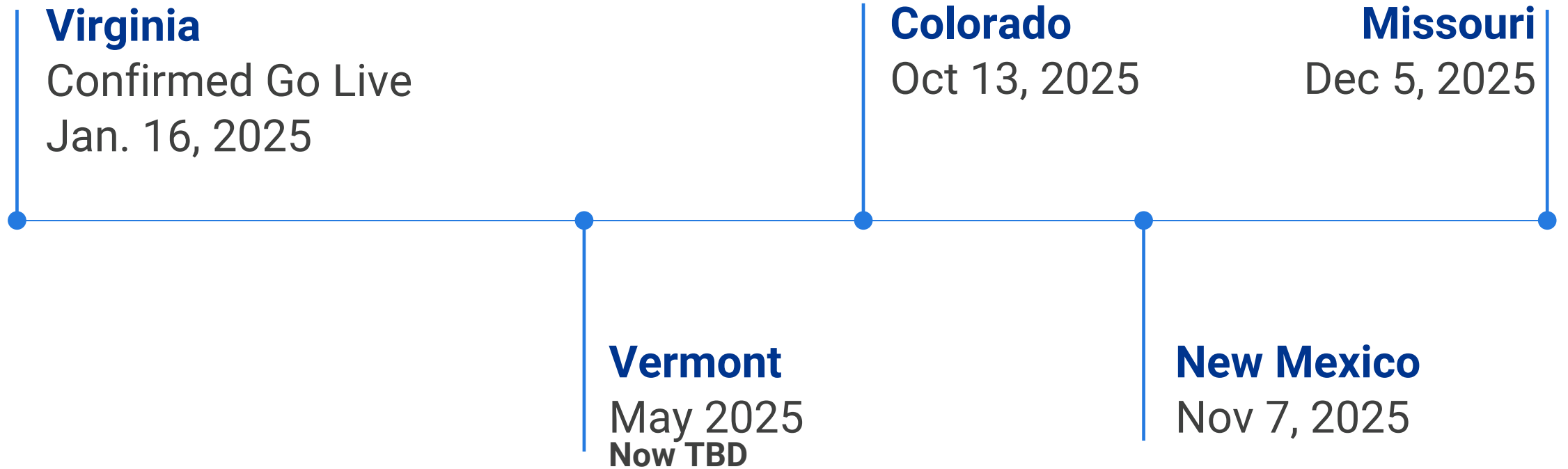
State Client Map



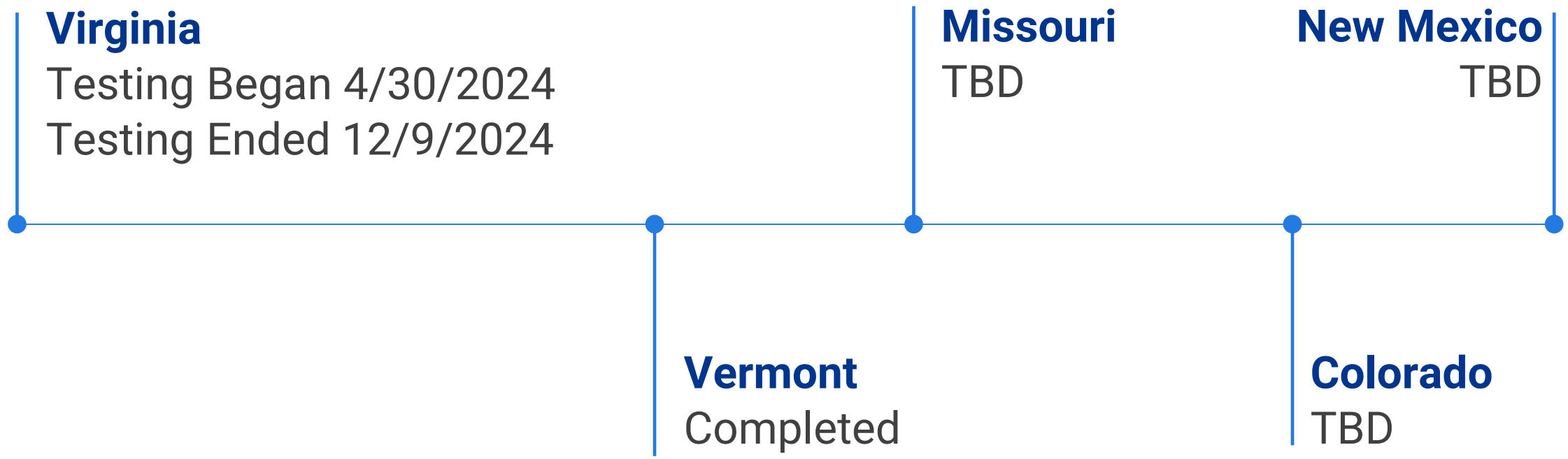
First Report of Injury (FROI) & Subsequent Report of Injury (SROI) Release 3.1



2025 Tentative dates for Release 3.1



2025 Testing for Release 3.1



Key Highlights of Release 3.1

- Revised 02 Change Process with the creation of the Change Segment
- Addition of Initial and Current Disability and Return To Work Dates
- New Narrative and Variable Segments
 - Part of Body moved from a Variable Segment
 - Supports multiple occurrences to maintain relationship of Part of Body Injury Code to new DN0421 – Part of Body Injury Location Code and DN0422 – Part of Body Injured Fingers/Toes Location
- Combining of Suspension MTCs (S1, S2, etc) into singular MTC (SX)
- Addition of Data Elements.....

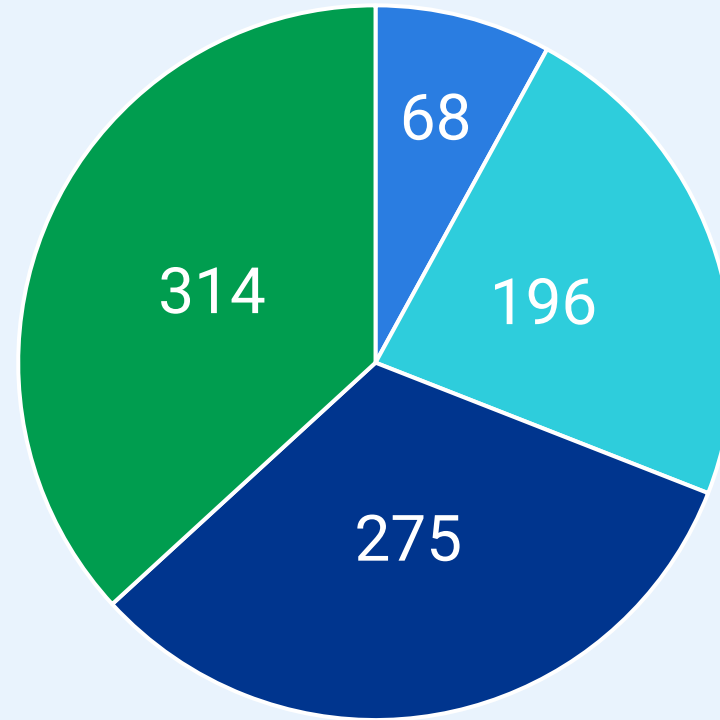


Data elements

Addition of Data Elements are a significant aspect of any implementation, no matter what product, but specifically when it comes to FROI SROI reporting.



FROI SROI Data Elements



● Release 1.0 ● Release 2.0 ● Release 3.0 ● Release 3.1

Indemnity Data Call: Expansion of Data Elements

New data elements

At the Fall 2024 annual meeting, NCCI submitted changes to both the EDI committee as well as the WCIO committee which would add an additional 6 data elements to the IDC Quarterly Record

Data Elements	
Classification Code	(4 bytes – Numeric)
Return to Work Date	(8 bytes – Numeric)
Zip Code of Injury Site	(9 bytes – Alpha Numeric)
Number of Dependents	(2 bytes – Numeric)
Exposure State Code	(1 byte – Numeric)
Indemnity Claim Code	(1 byte – Numeric)

Timeline for new data elements

Oct 10, 2024

NCCI, via Circular “IND-2024-01” published on 10/10/2024, provided the go live information

Feb 13, 2025

NJCRIIB announced new data elements on Quarterly Records via Circular #2082

March 31, 2026

New data elements will go live for production reporting with the ‘Q4 2025 Quarterly Records which are due by 3/31/2026

Oct 16, 2024

WCIO posted an announcement regarding approval of the new data elements

Rationale for additional data elements



**Legislative
Analysis**



Pricing



Research

Indemnity Data Call & Medical Data Call: Expansion of Participation

Data collection organization impacts

NCCI 1% Market Share to .5% Market Share



NJ 1% Market Share to Full Participation



NY 1% Market Share to Full Participation

Implementation dates

NCCI

Indemnity Data Call

Q4 2024 Data – Due by 3/31/2025

Medical Data Call

Q4 2025 Data – Due by 3/31/2026

New Jersey

Phase 1:

.25% market share and greater
Q1 2025 Data – Due by 6/30/2025

Phase 2:

Less than .25% market share
Q1 2026 Data – Due by 6/30/2026



Implementation dates

New York

Phase 1:

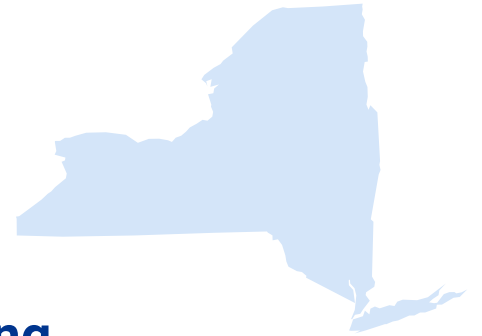
**Any carrier currently reporting
IDC/MDC in other DCOs**

Currently live:
Q1 2024 Data – Due by 6/30/2024

Phase 2:

**Any carrier currently reporting
IDC/MDC in other DCOs**

Q1 2025 Data – Due by 6/30/2025



Background for expansion



Ratemaking



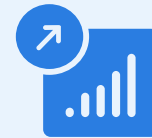
Indemnity
& Medical Trends



Legislative
Analysis



Equal
Participation



Pricing
Fluctuations

Decimal Place Extension: Loss Cost Values & Rates

DCO's expanding to three decimal places

States Which Have Approved Three Decimal Places



Effective
10/1/2025



Effective
1/1/2026



Effective
1/1/2026

DCO's expanding to three decimal places

States Awaiting Approval



NCCI

Effective
1/1/2026



Michigan
(CAOM)

Effective
1/1/2026



Pennsylvania
(PCRB)

Effective
4/1/2026



Delaware
(DCRB)

Effective
12/1/2026

Background & Impact



**Accuracy in
Pricing**



**Responsiveness
to Fluctuation
in Rates**



**Precision in Setting
Pure Premium
Rates**



Questions?

Nicholas Guarda
Associate Director,
Workers Comp Solutions
Nicholas.Guarda@Verisk.com