

Claim Count Guidelines

(Updated 11/30/2015)

The Accident Year Exhibit of the Quarterly Call (CA-QT-xQyy) requests three different claim count fields to be reported as of the evaluation of the Quarterly Call: Open Indemnity Claim Count, Total Indemnity Claim Count, and Total Claim Count. In general,

- Open Indemnity Claim Count is the cumulative total number of claims that are open (for which a final loss payment has not yet been made) and have an incurred indemnity amount (sum of indemnity cumulative paid amount and indemnity loss reserves) greater than zero as of the evaluation date.
- Total Indemnity Claim Count is the cumulative total number of claims (both open and closed) that have an incurred indemnity amount greater than zero as of the evaluation date.
- Total Claim Count is the cumulative total number of claims (both open and closed) that have an incurred loss amount (sum of incurred indemnity amount and incurred medical amount) greater than zero as of the valuation date.

Over the years, the WCIRB has received inquiries about specific types of claims as to whether they should be counted in any of these claim count fields. Most of the questions can be clarified in the diagram on the next page. In general, the reporting of claim counts should be consistent with the reporting of claim counts as specified in the Workers' Compensation Uniform Statistical Reporting Plan – 1995 ([USRP](#)).

In addition, there may also be questions about how to handle reopened claims and cumulative injury claims in reporting claim counts.

Reopened Claims

A closed claim is a claim for which final loss payment has been made. An open claim is a claim that is not closed. A reopened claim is a claim that is closed at one point in time and later become open again, such as a claim in which the claimant and/or their representatives are seeking additional workers' compensation benefits. A claim that is reopened at a particular point in time is considered an open claim at that time. A reopened claim is not considered a separate claim from the closed claim, and should be treated as a single claim, rather than two claims for the purpose of reporting data in the claim count fields. If the reopened claim is still open as of the evaluation date, then the claim shall be treated as an open claim when going through the diagram on the next page to determine whether the claim is to be included in any of the above three claim count fields.

Cumulative Injury Claims

A cumulative injury claim is defined as a claim seeking workers' compensation benefits for an injury having occurred from repetitive mentally or physically traumatic activities extending over a period of time, the combined effect of which caused a disability or need for medical treatment. In some cases, a claimant may file a claim for cumulative injury as well as a claim for a specific injury. In that scenario, the cumulative injury claim and specific injury claim should be treated as two separate claims for the purpose of reporting data in the claim count fields. Each claim should separately be taken through the diagram on the next page to determine whether the claim is to be included in any of the above three claim count fields.

Claim count reporting for a particular evaluation date when in question can be clarified with the diagram below:

