



March 27, 2020

Circular 2020-03

To: ICRB Members

ICRB Response to Coronavirus (COVID-19)

ICRB Response to “Stay-At-Home” Order

To help combat the spread of the coronavirus (COVID-19), Indiana’s Governor Eric Holcomb issued a mandatory “[Stay At Home](#)” order, in effect through 4/6/2020. The safety, health and well-being of our associates, families and community remains our highest priority. The ICRB has taken measures that are consistent with recommendations made by global and local public health officials. All ICRB personnel are working remotely from their homes until it is safe to return to our offices.

During this period of remote work, ICRB staff are available to you by email and telephone (at their office number) as we satisfy our statutory and regulatory obligations and deliver on our mission to our workers’ compensation stakeholders. We know that our customers have become accustomed to and expect a high level of service from the ICRB, and we will continue to deliver it during these uncertain times. Please rest assured that we will work tirelessly to avoid any service disruptions. We will monitor events closely and take all necessary steps to keep our staff healthy.

Moratorium on Policy Cancellations:

On 3/26/2020, Insurance Commissioner, Stephen W. Robertson, issued a moratorium on ALL policy cancellations. This moratorium states that no policy can be cancelled for any premium payment due between 3/19/2020 to 5/18/2020. This action was taken as a direct response to Governor Holcomb’s declaration of a public health emergency in Indiana via Executive Order 20-05 which was issued on 3/19/2020.

Note: *The moratorium applies only to cancellations and non-renewals attributed to a failure to pay premiums. If a policy is to be cancelled or non-renewed for any other allowable reason, the cancellation or non-renewal may be made pursuant to the statutory notice requirements.*

For full details, refer to the Department’s [Bulletin 252](#)

Nature/Cause of Injury Codes:

In response to COVID-19, ICRB has been working in collaboration with the Workers Compensation Insurance Organization and NCCI to establish an Extraordinary Loss Event (ELE) code. Unit Statistical reporting requirements for claims attributable to COVID-19 have been recommended as follows:

- Catastrophe Number = 12
- Nature of Injury Code = 83 (COVID-19)
- Cause of Injury Code = 83 (Pandemic)
- Accident Date = 12/1/2019 or subsequent

The industry is still evaluating the following for the impact and treatment of COVID-19 claim data:

- Submission of a national item filing to add new code 83 for Nature of Injury and Cause of Injury in the ***Statistical Plan for Workers Compensation and Employers Liability Insurance***
- Establishing the ending Accident Date for Catastrophe Number 12
- Use of COVID-19 claims in Experience Rating and Ratemaking
- Applicable edits and validation

Note: *The reporting of new code 83 for Nature of Injury and Cause of Injury is contingent upon approval from the Indiana Department of Insurance following our Item Filing.*

Once filed and approved by the Indiana Department of Insurance, a Circular will be provided to outline those requirements for Unit Statistical data, Financial Call data, Indemnity Data Call, and Detailed Claim Information.

Assigned Risk:

With so many businesses impacted by COVID-19 and Indiana's "stay-at-home" order, we understand it may be difficult for Servicing Carriers to meet their Servicing Carrier Performance Standards during this time. As such, we are asking that Servicing Carriers take appropriate actions when providing services to policyholders; to include audit, loss control, policy issuance and claims administration functions.

If Servicing Carriers are not able to complete audit or loss prevention surveys as a result of concerns from the COVID-19, either from the policyholders or your own internal procedures, please document your files accordingly.

ICRB expects normal procedures to resume once the current COVID-19 situation subsides.

These are unprecedented times, but the workers compensation community is strong. ICRB is here and ready to help you with your business needs. We look forward to continuing our work together and wish everyone health and safety.

Sincerely,



Karen H. Byrd
President & CEO