

COVID-19 in California Workers' Compensation

2022 Update

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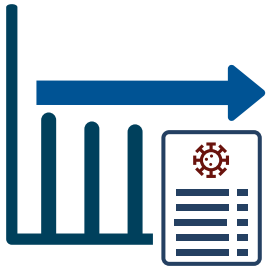
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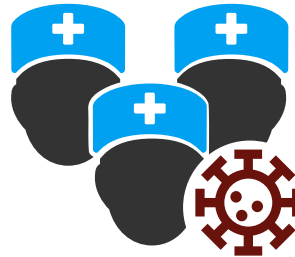
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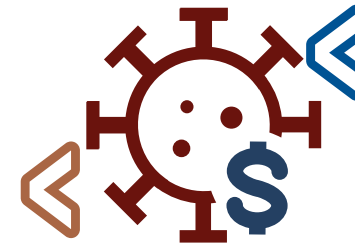
5 Key Takeaways



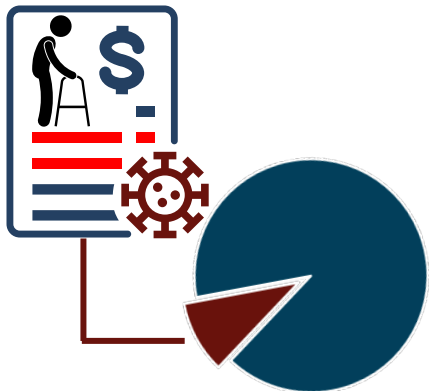
As the economy has reopened and following the Omicron surge, COVID-19 claims continue to be a modest share of all indemnity claims ([Chart 2](#)).



Over one-half of all reported COVID-19 indemnity claims continue to arise from workers in the Health Care sector ([Chart 4](#)).



COVID-19 indemnity claims are much more likely to be very small or very large than non-COVID-19 claims ([Chart 15](#) and [Chart 16](#)).



For both AY 2020 and AY 2021, the share of COVID-19 claims expected to include permanent disability is lower than the share of comparably aged non-COVID-19 claims ([Chart 13](#) and [Chart 14](#)).



AY 2021 COVID-19 claims are emerging as less severe than those from AY 2020, partially due to a higher share of claims with incurred indemnity but no incurred medical loss (“indemnity-only” claims) ([Chart 6](#), [Chart 7](#) and [Chart 8](#)).



01 COVID-19 Claims

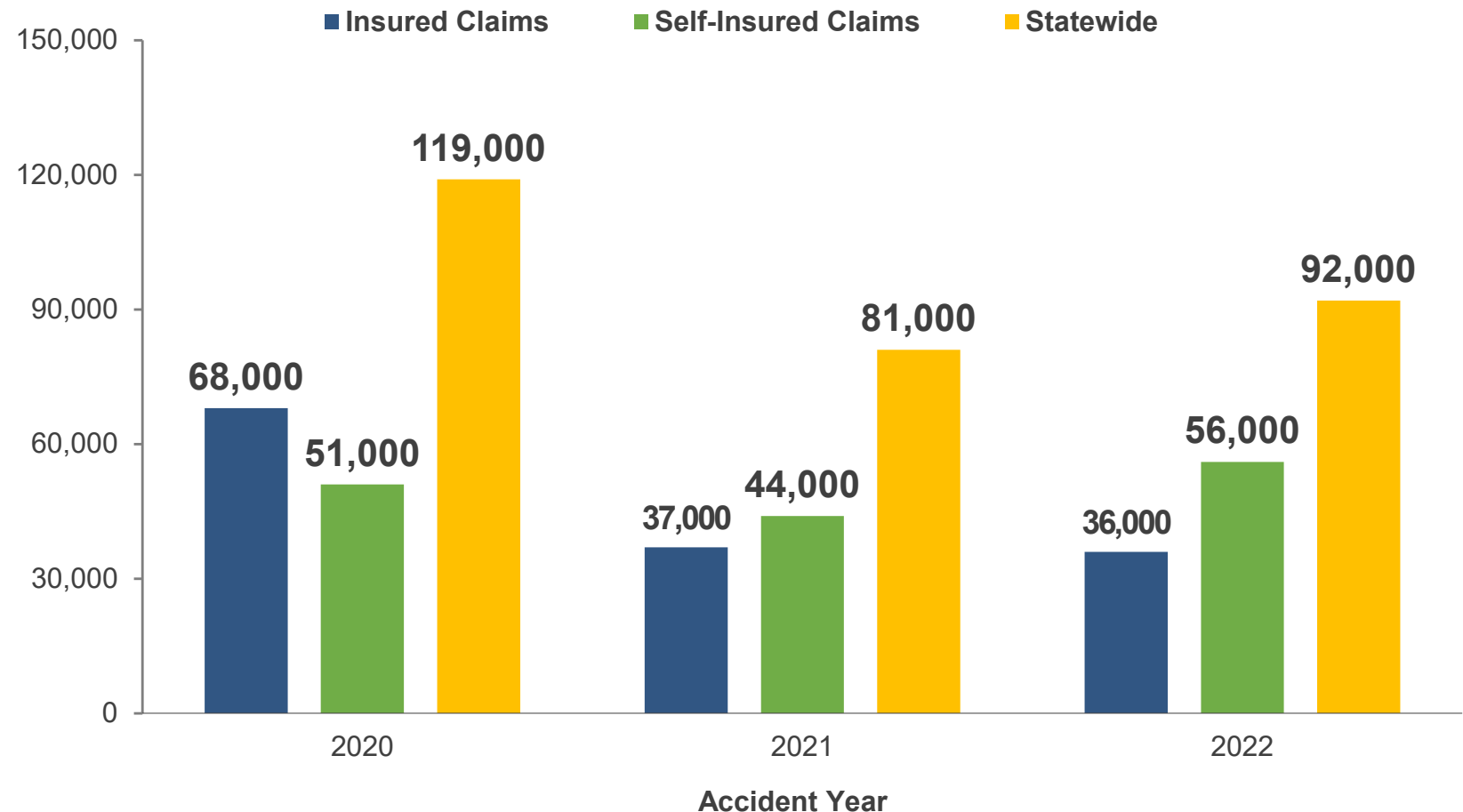


Chart 1

- In total, including denied claims, about 290,000 COVID-19 claims have been reported to the Division of Workers' Compensation as of early September. In a typical year, about 600,000 workers' compensation claims of all types are filed.
- More than half of COVID-19 claims have been reported by self-insured employers. Typically, about one-third of non-COVID-19 claims are self-insured employer claims.
- The 2022 totals reflect data through early August. The total claims filed in 2022 may approach or exceed the 2020 level.

COVID-19 Workers' Compensation Claims

As of September 6, 2022



[More Info](#)



Chart 2

- In the early months of the pandemic, almost one in five indemnity claims in California were COVID-19 claims.
- In December 2020, at the height of the first winter surge, more than one-third of all indemnity claims were from COVID-19. After dropping sharply in Spring 2021 following the rollout of the vaccine, the proportion of COVID-19 claims began to rise again with the Delta variant.
- The winter surge from the Omicron variant peaked in January 2022 with almost 40% of reported indemnity claims from COVID-19. Beginning in February, COVID-19 claims dropped significantly but in recent months COVID-19 claims have been about 5% of reported indemnity claims.

COVID-19 Share of Indemnity Claims

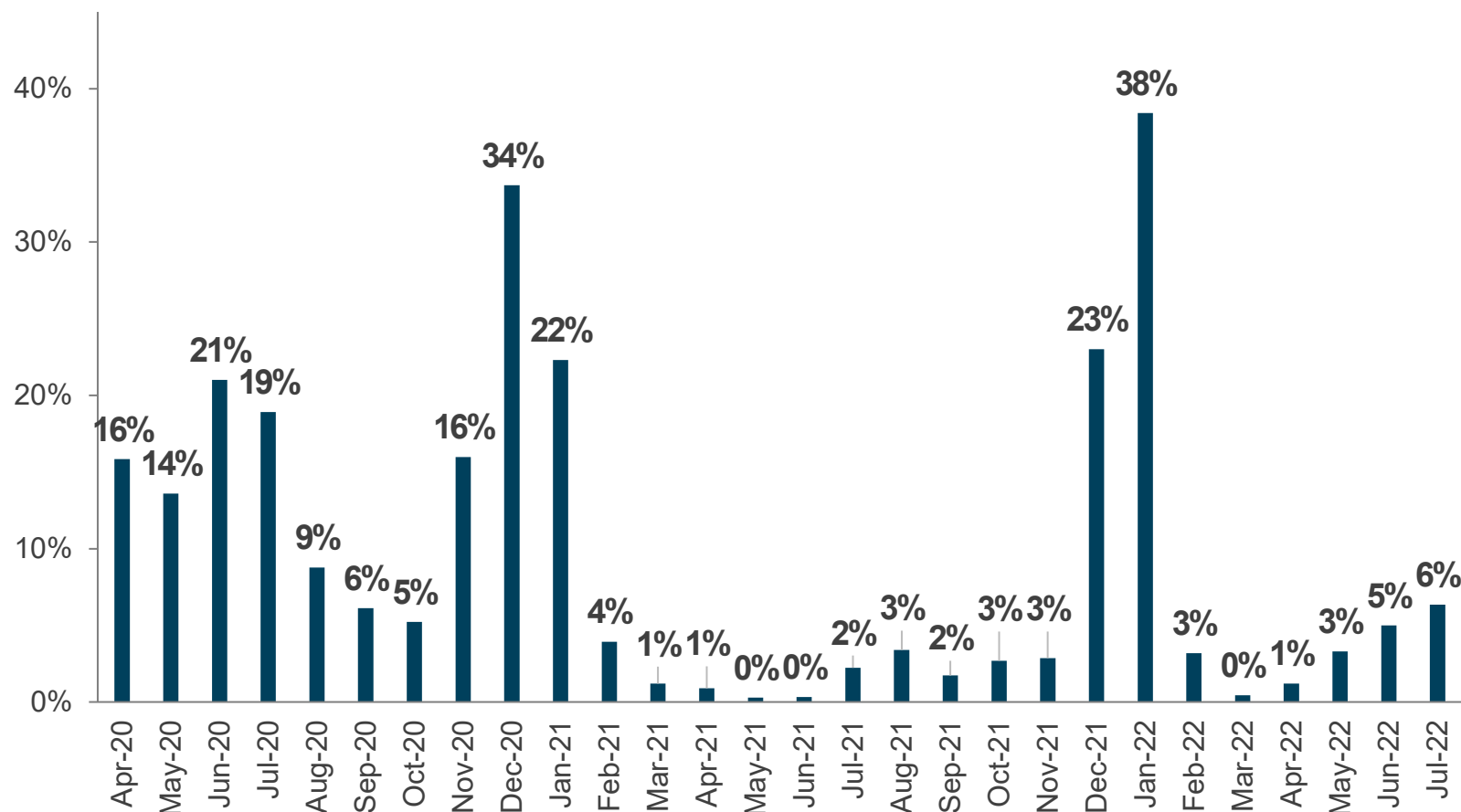
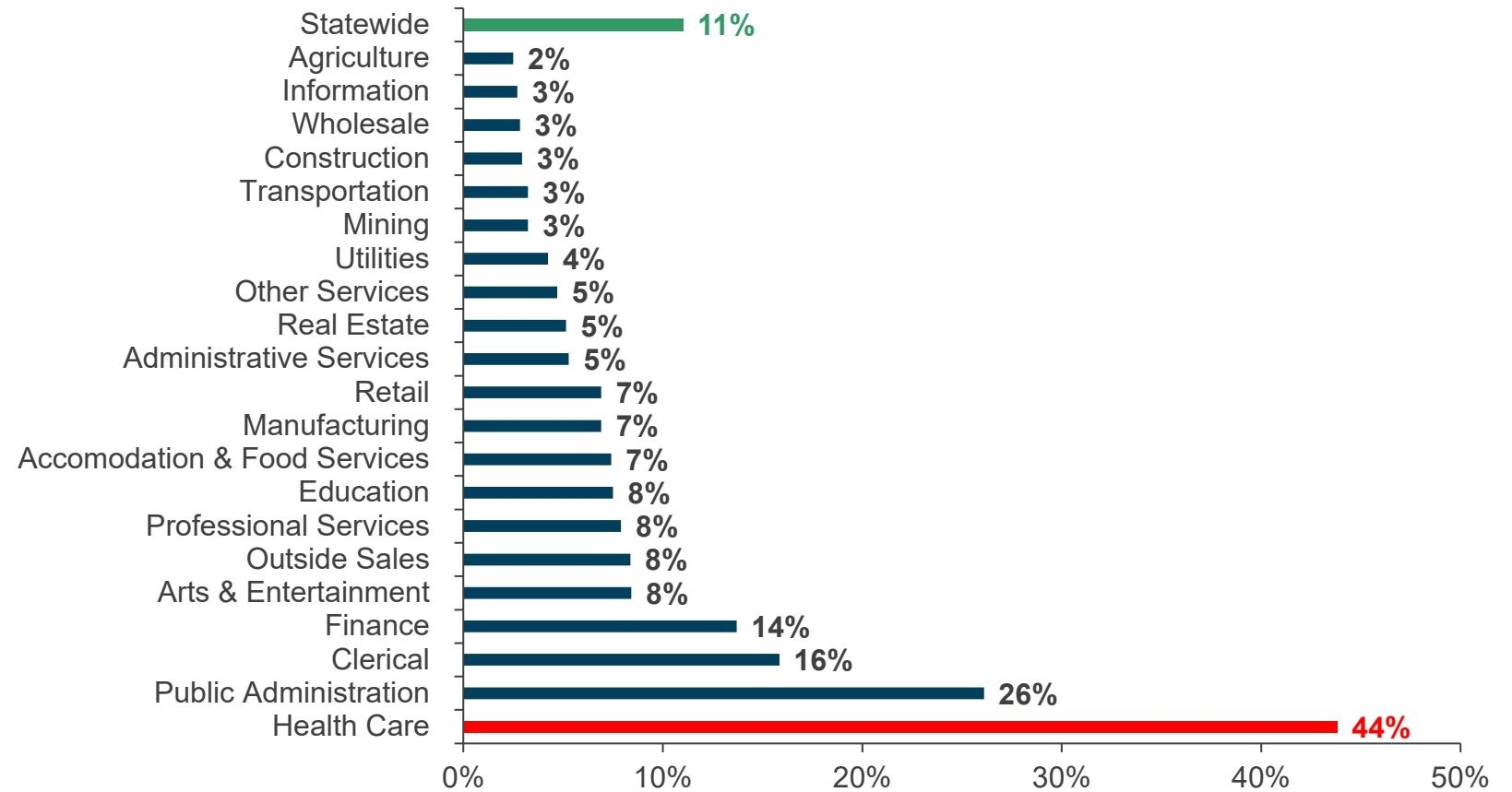




Chart 3

- Throughout the pandemic, the Health Care sector has had by far the highest proportion of indemnity claims involving COVID-19.
- Public administration, which includes some first responders, also had a high proportion of COVID-19 claims. This summary is based on insured employer data only, while much of the public administration sector is self-insured, so this data may understate the statewide public administration share.

Share of COVID-19 Indemnity Claims by Industry



[More Info](#)



Chart 4

- The high share of COVID-19 claims in Health Care has been consistent throughout the pandemic.
- Manufacturing had the second highest share of COVID-19 claims until late 2021.
- With the economy growing at the end of 2021 and into 2022, more COVID-19 claims were reported in the Accommodation & Food Services and Retail sectors than in Manufacturing.

Industry Distribution of COVID-19 Indemnity Claims by Accident Quarter

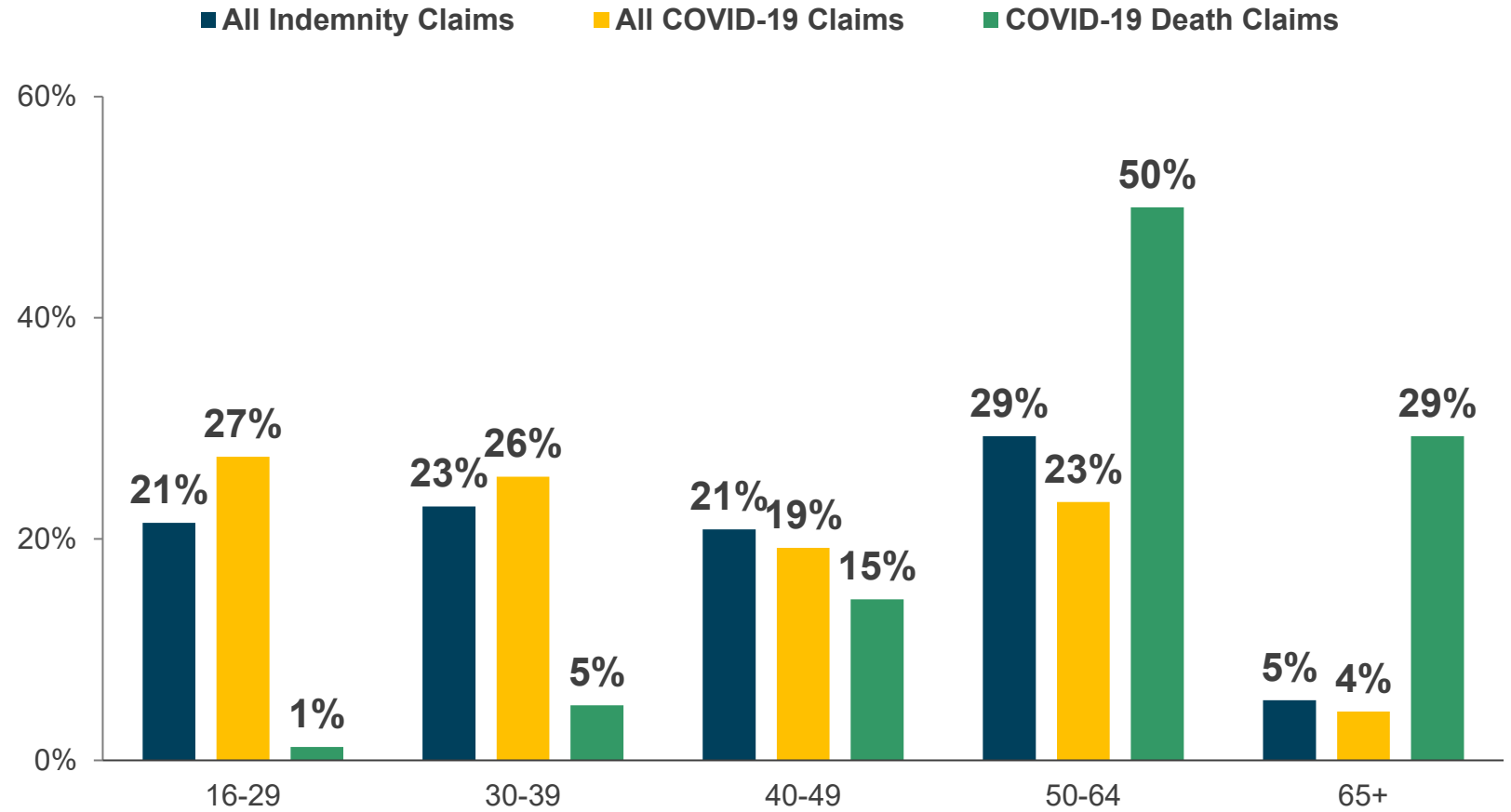
Industry	2020 1 st Half	2020 2 nd Half	2021 1 st Half	2021 2 nd Half	2022 1 st Half
Health Care	51%	54%	54%	54%	59%
Manufacturing	11%	9%	9%	5%	6%
Retail	7%	7%	7%	7%	7%
Clerical	5%	5%	8%	7%	6%
Accommodation & Food Services	4%	5%	4%	11%	9%
Administrative Services	4%	3%	2%	1%	1%
Construction	3%	3%	4%	2%	2%
Transportation	3%	5%	2%	1%	1%
Agriculture	3%	1%	1%	1%	0%
Wholesale	3%	3%	2%	1%	1%
All Other	6%	6%	7%	10%	8%

[More Info](#)

Chart 5

- More than one-half of COVID-19 claims were incurred by workers aged between 16-39, which is somewhat higher than the proportion of all indemnity claims incurred by younger workers.
- Almost 80% of COVID-19 death claims were incurred by workers aged 50 years or older compared to about one-third of all indemnity claims.

Injured Worker Age Distribution





02 COVID-19 Claim Severities

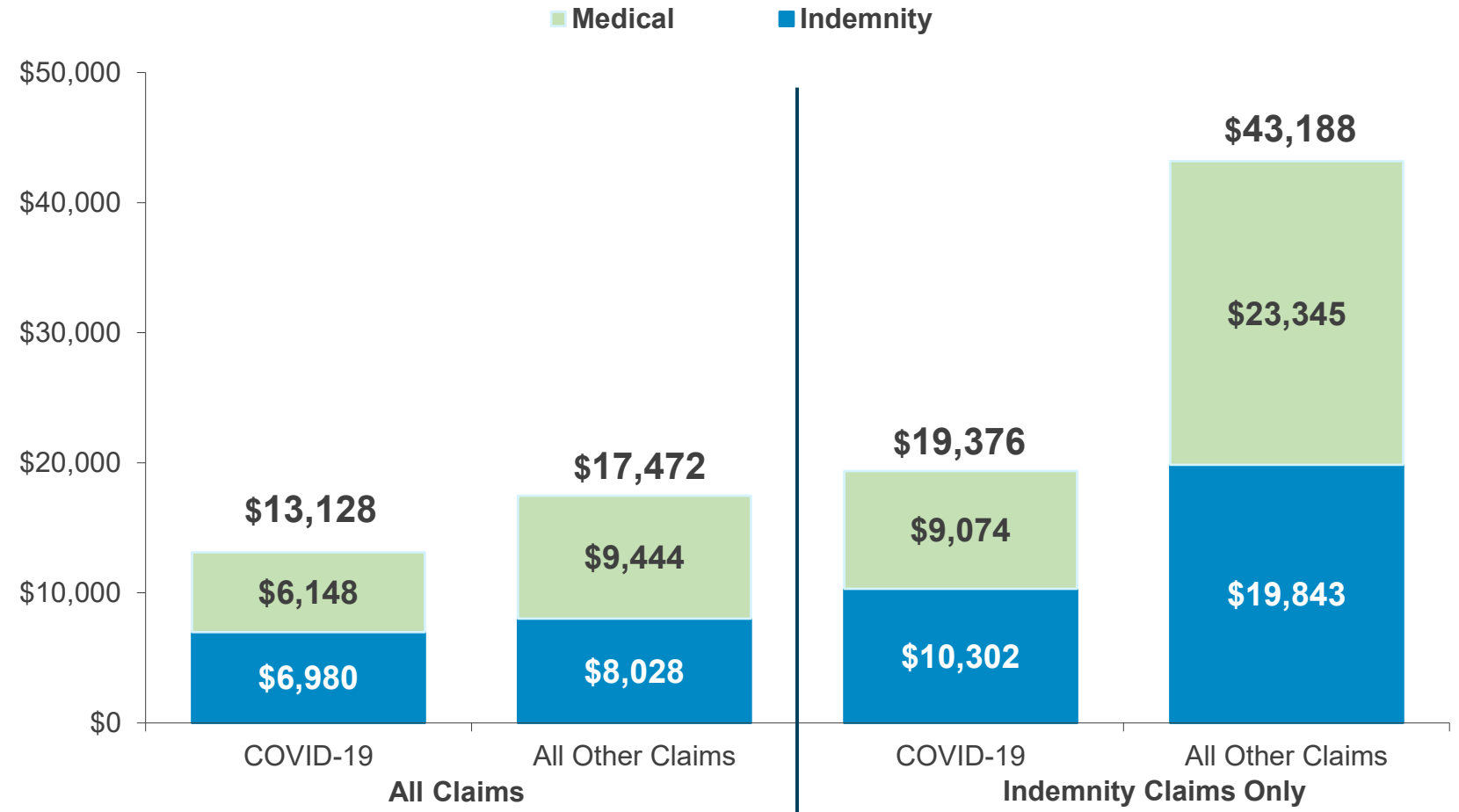


Chart 6

- For AY 2020, the average incurred medical cost of a COVID-19 claim is about 35% less than a non-COVID workers' compensation claim.
- The average incurred cost of a COVID-19 indemnity claim is less than one-half the cost of a non-COVID indemnity claim. This is driven by a high proportion of small indemnity-only COVID-19 claims ([Chart 8](#)).
- Closing rates continue to be higher on COVID-19 claims and incurred development slightly lower suggesting that differences will likely continue over time ([Chart 20](#) and [Chart 21](#)).

Accident Year (AY) 2020 Incurred Severities

As of June 30, 2022



[More Info](#)

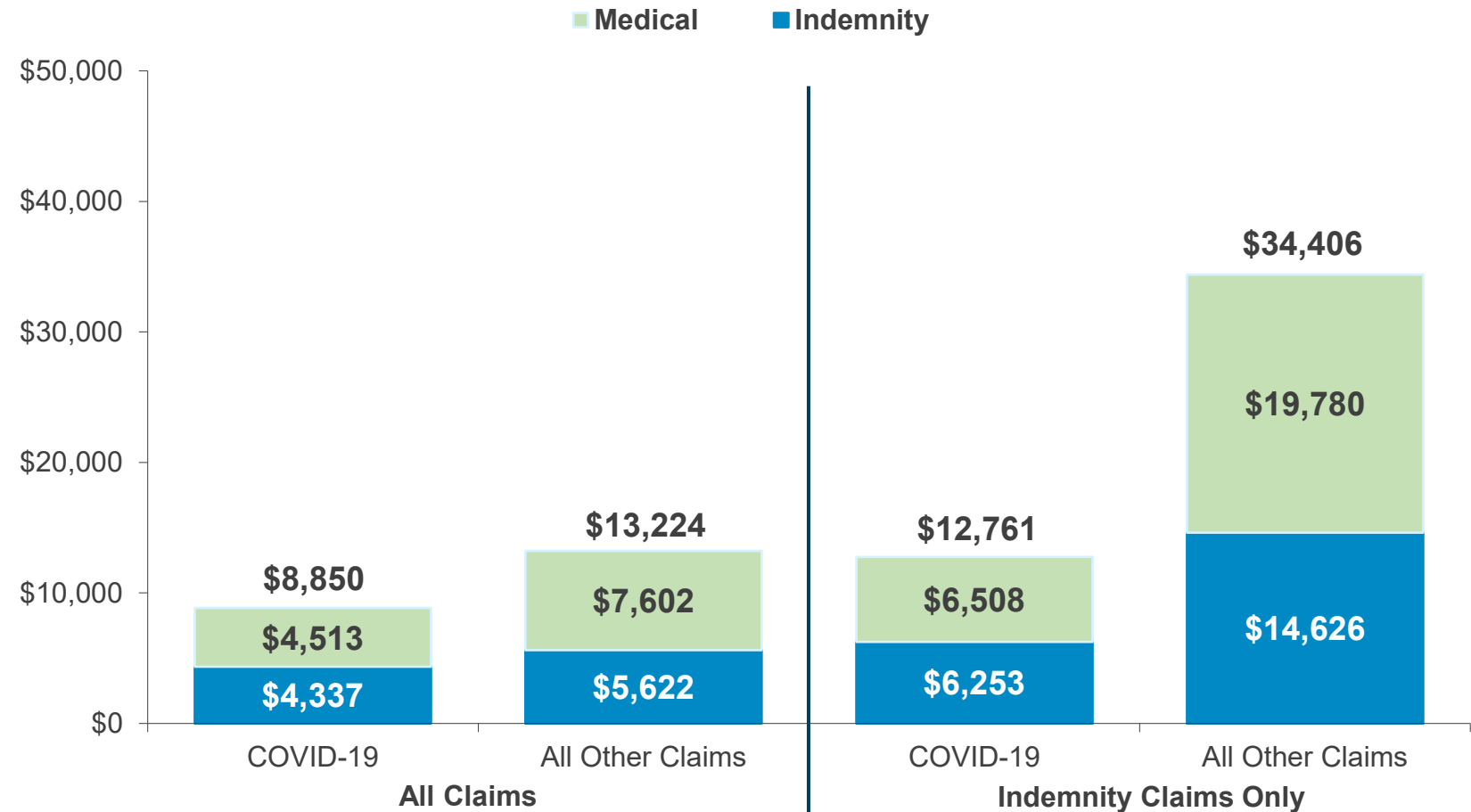


Chart 7

- The average incurred cost of a COVID-19 indemnity claim is over 60% less than a non-COVID indemnity claim. This is driven by a higher proportion of small indemnity-only COVID-19 claims ([Chart 8](#)).
- The average incurred cost of a COVID-19 indemnity claim in AY 2021 is about 30% less than that of a COVID-19 indemnity claim in AY 2020 evaluated at the same time in the prior report. This is driven by a higher share of indemnity-only claims reported in AY 2021 than in AY 2020 ([Chart 8](#)).
- Closing rates have been higher and incurred development modestly lower on COVID-19 claims suggesting that differences in incurred values will continue over time. ([Chart 20](#) and [Chart 22](#))

AY 2021 Incurred Severities

As of June 30, 2022



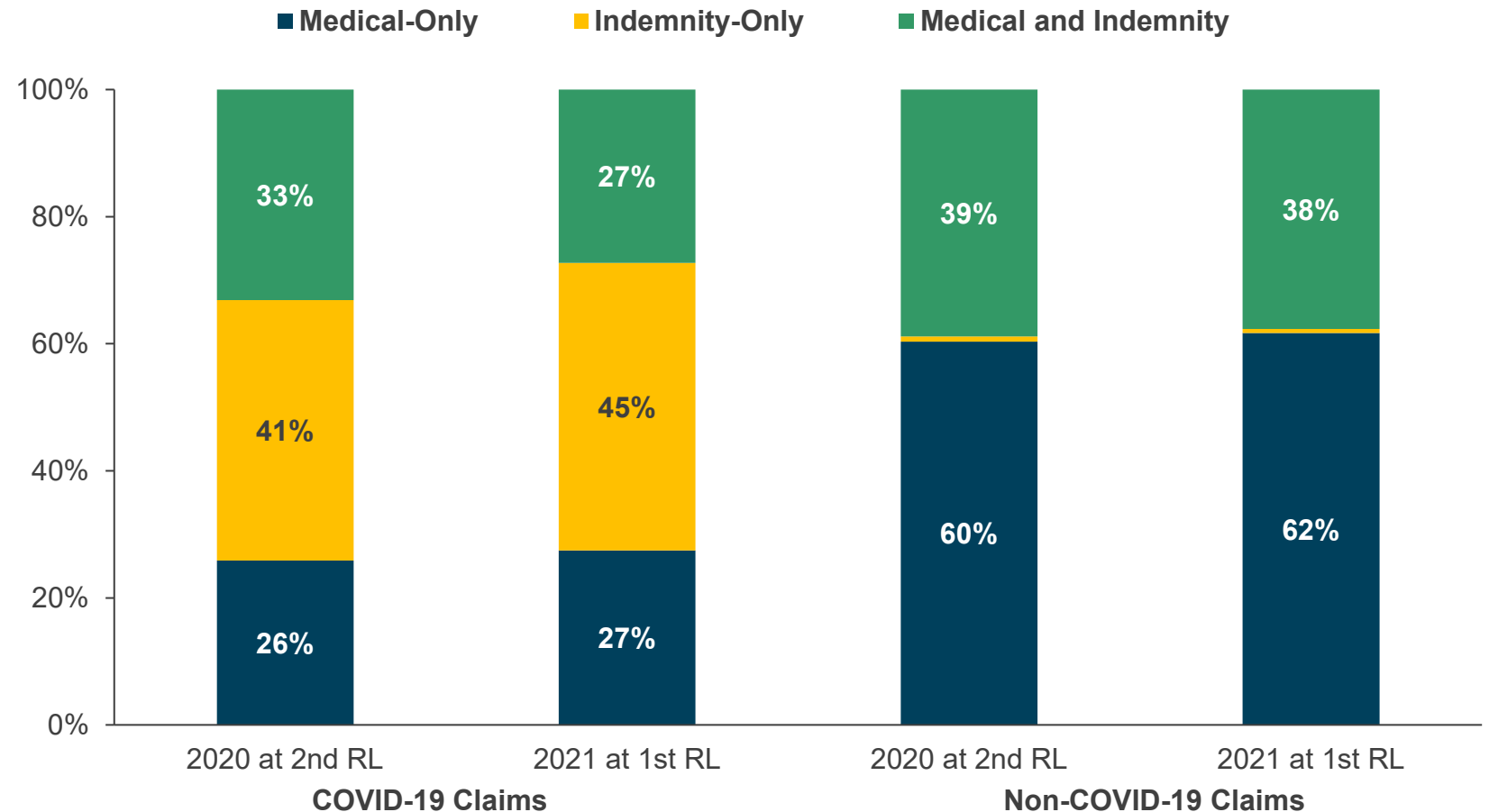
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Chart 8

- Far fewer COVID-19 claims are classified as medical-only claims than non-COVID-19 claims.
- More than 40% of COVID-19 claims are indemnity claims with no medical losses incurred compared to less than 1% of non-COVID-19 claims.
- Most indemnity-only COVID-19 claims are relatively small and close quickly ([Chart 9](#), [Chart 10](#), [Chart 11](#), [Chart 12](#), [Chart 15](#), [Chart 16](#) and [Chart 20](#)).

Share of Claims by Type of Claim – AY 2020 and 2021



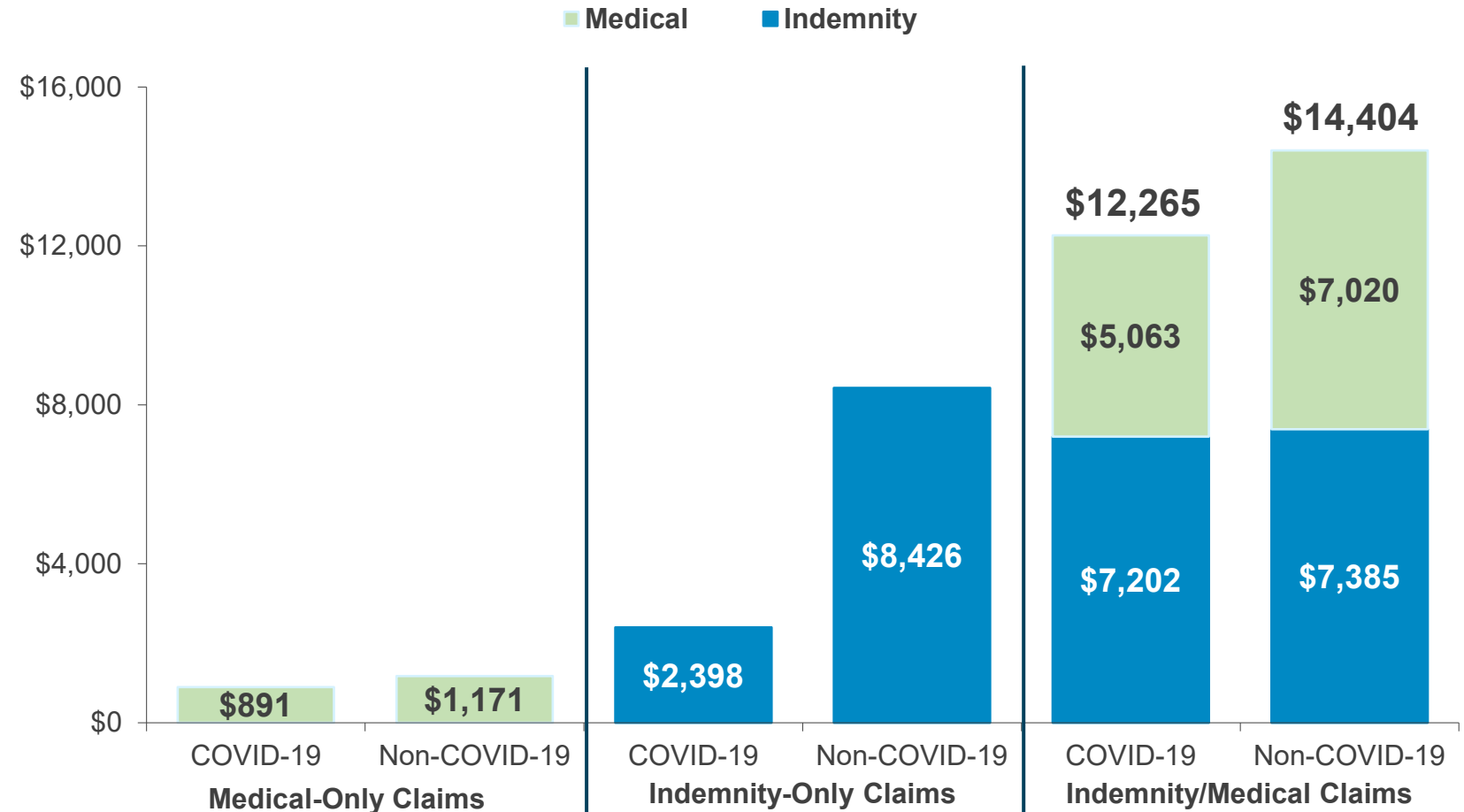
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Chart 9

- For AY 2020, closed medical-only and indemnity-only COVID-19 claims have an average closing incurred amount that is well below that of non-COVID-19 claims.
- The average indemnity incurred on a closed COVID-19 claim involving both medical and indemnity benefits is about the same as that on a non-COVID-19 claim, but the average medical incurred is more than 25% less.

Closed Claim Severity by Type of Claim – AY 2020



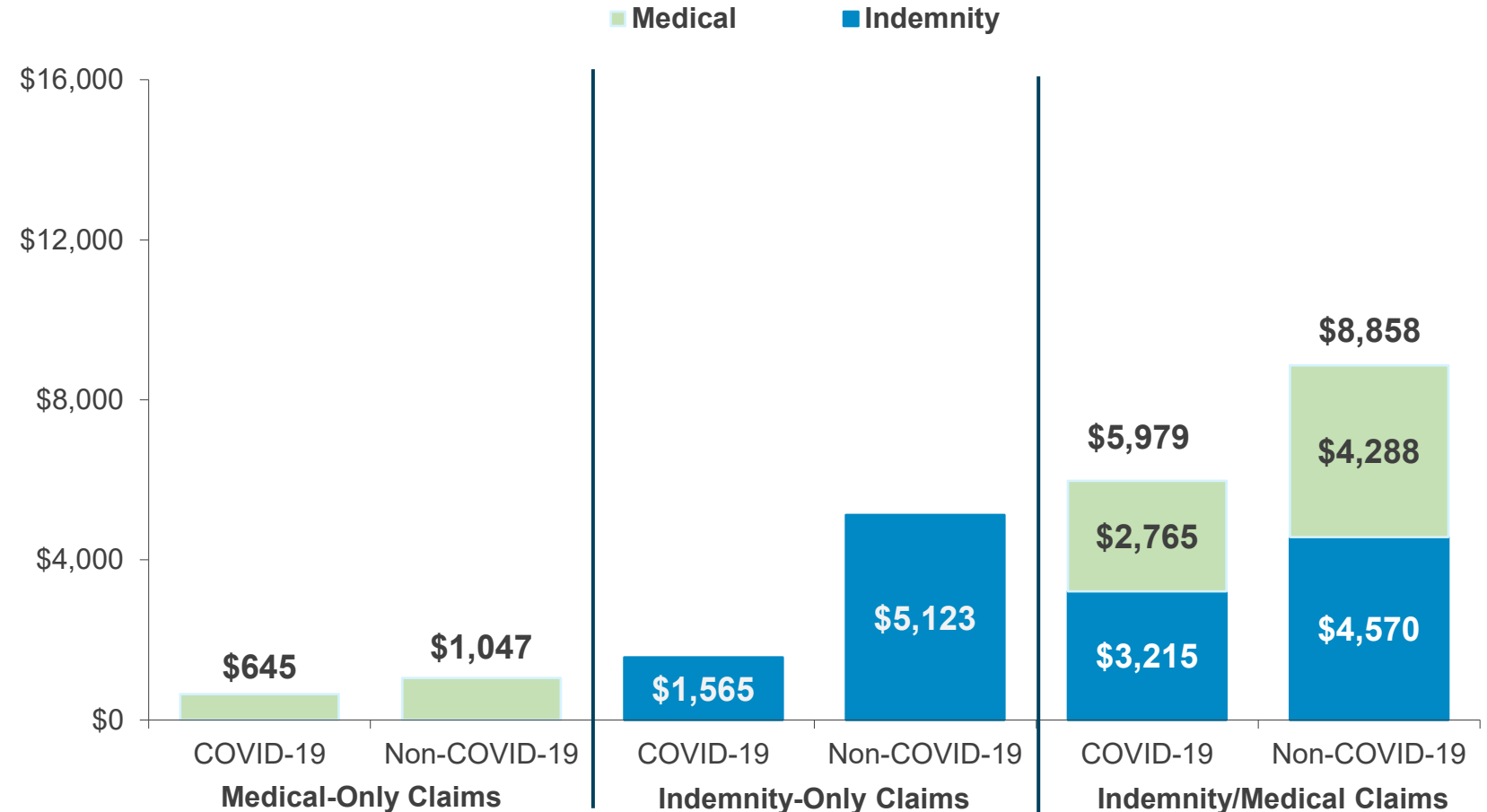
[More Info](#)



Chart 10

- For AY 2021, closed medical-only and indemnity-only COVID-19 claims have an average closing incurred amount that is well below that of non-COVID-19 claims.
- The average indemnity incurred on a closed COVID-19 claim involving both medical and indemnity benefits is about 30% less than on a non-COVID-19 claim while the average medical incurred is 35% less.

Closed Claim Severity by Type of Claim – AY 2021



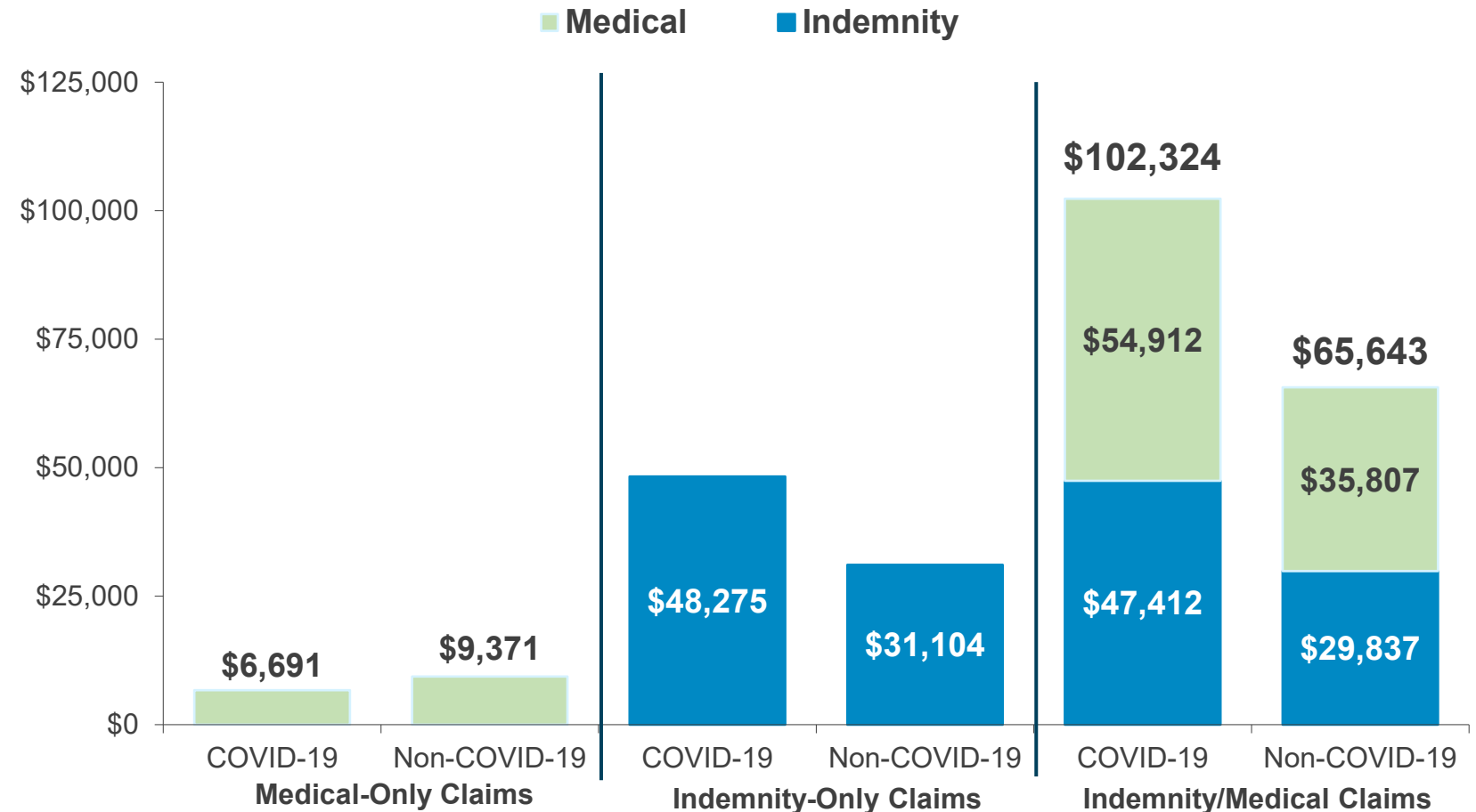
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Chart 11

- For AY 2020, the average indemnity on an open indemnity-only COVID-19 claim is similar to that on a COVID-19 claim involving both indemnity and medical benefits.
- The average indemnity and medical incurred on AY 2020 open COVID-19 claim involving both medical and indemnity benefits is more than 50% greater than on a typical non-COVID-19 indemnity claim.
- The vast majority of AY 2020 COVID-19 indemnity-only claims are small but there are a few large claims, mostly arising from fatalities, which are driving open COVID-19 indemnity-only claims to be costlier than non-COVID-19 claims.

Open Claim Severity by Type of Claim – AY 2020

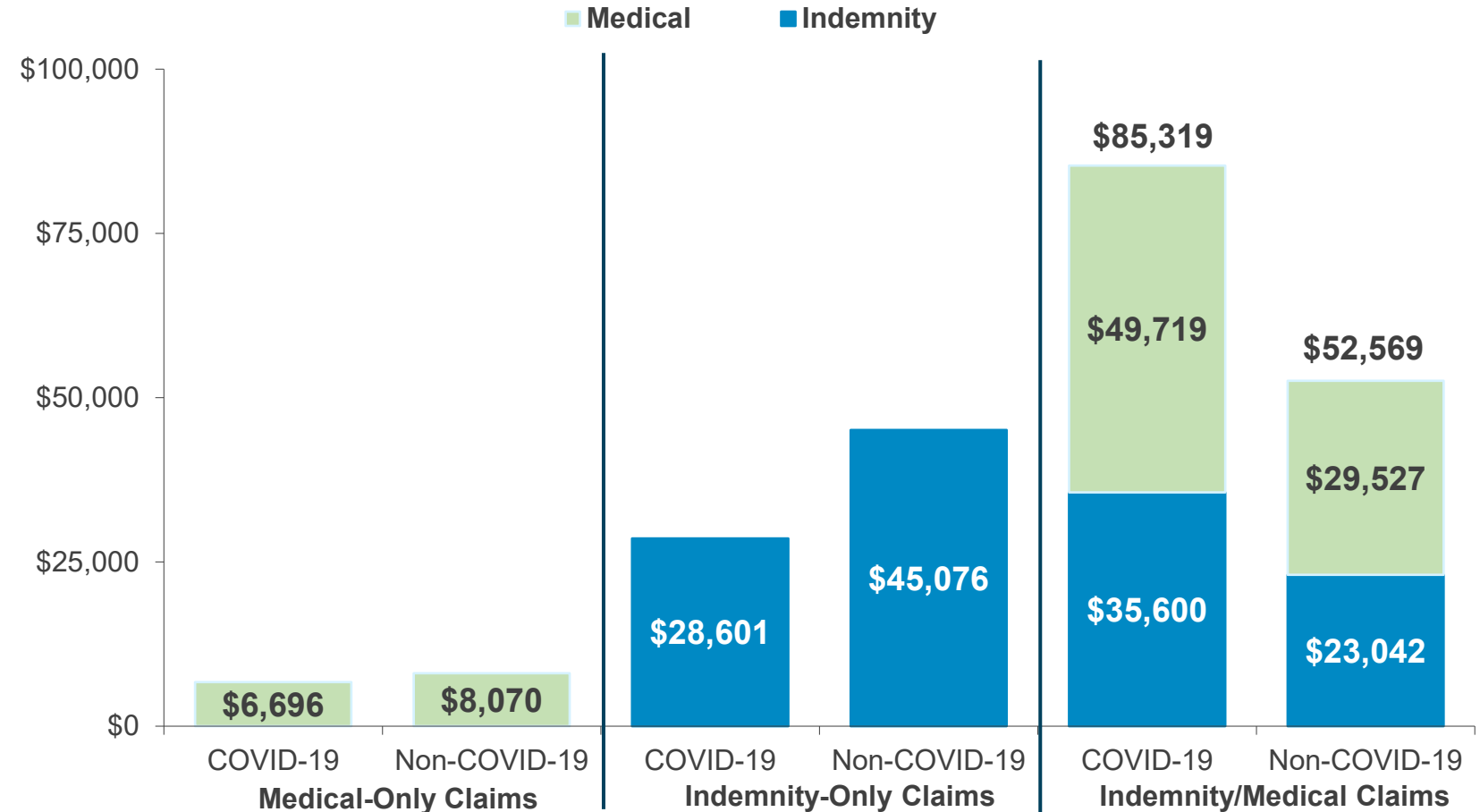


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Chart 12

- For AY 2021, the average indemnity on an open indemnity-only COVID-19 claim is 20% less than the indemnity on a COVID-19 claim involving both indemnity and medical benefits.
- The average indemnity and medical incurred on an open COVID-19 claim involving both medical and indemnity benefits is about two-thirds more than on a typical non-COVID-19 indemnity claim.

Open Claim Severity by Type of Claim – AY 2021



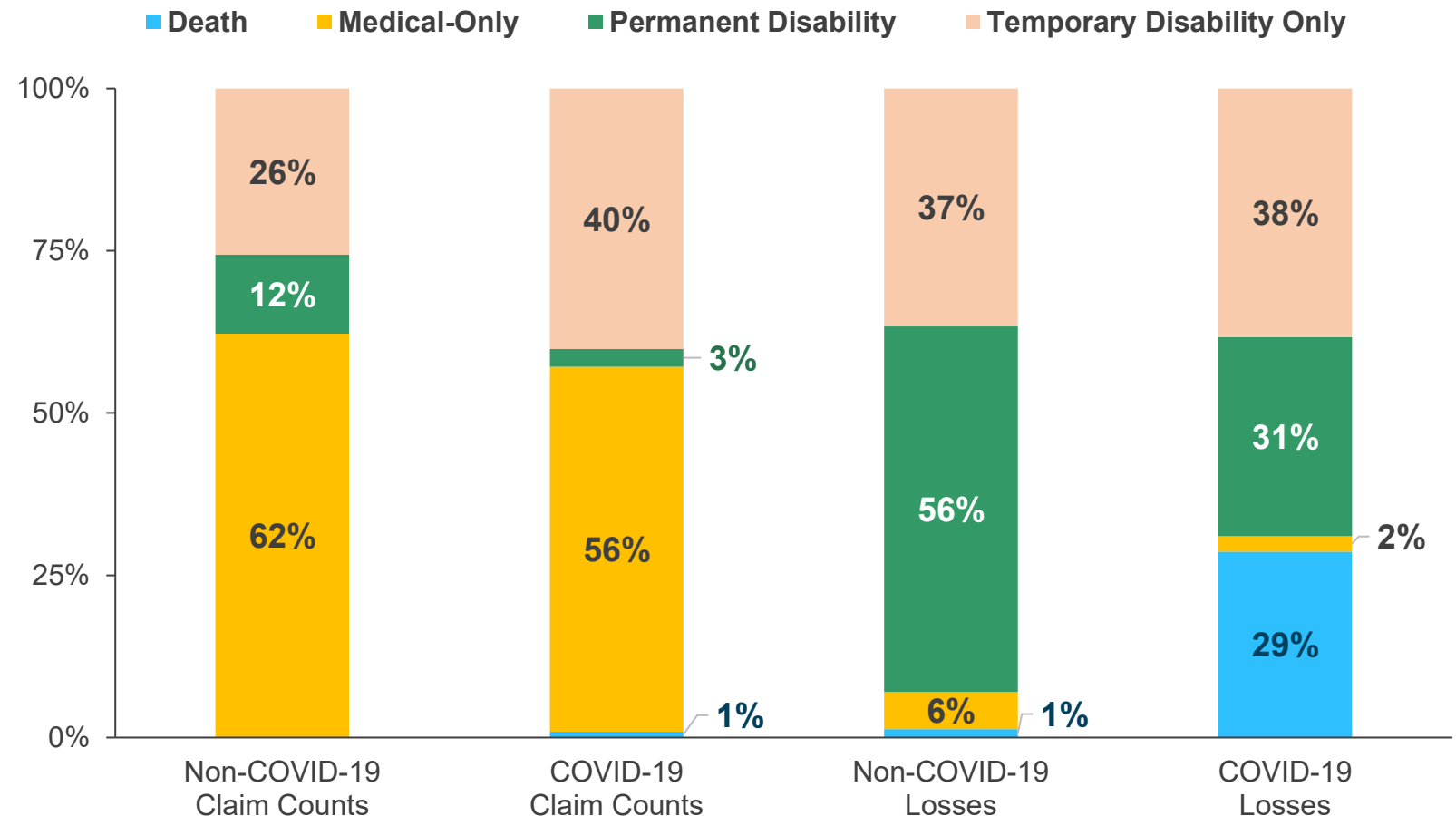
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Chart 13

- For AY 2020, about 30% of incurred losses on COVID-19 claims have arisen on permanent disability (PD) claims compared to more than one-half on non-COVID-19 claims.
- More than one-fourth of incurred losses on COVID-19 claims have arisen on death claims, while only 1% of incurred losses on non-COVID-19 claims have arisen on death claims.
- The share of losses from death and PD claims at second unit statistical report (30 months) has not changed significantly from the share at first report (18 months).

Distribution of Claims and Incurred Losses by Claim Type – AY 2020



[More Info](#)



Chart 14

- For AY 2021, more than one-quarter of incurred losses on COVID-19 claims have arisen on PD claims compared to one-half on non-COVID-19 claims.
- About one-quarter of incurred losses on COVID-19 claims have arisen on death claims, while only 1% of incurred losses on non-COVID-19 claims have arisen on death claims.

Distribution of Claims and Incurred Losses by Claim Type – AY 2021

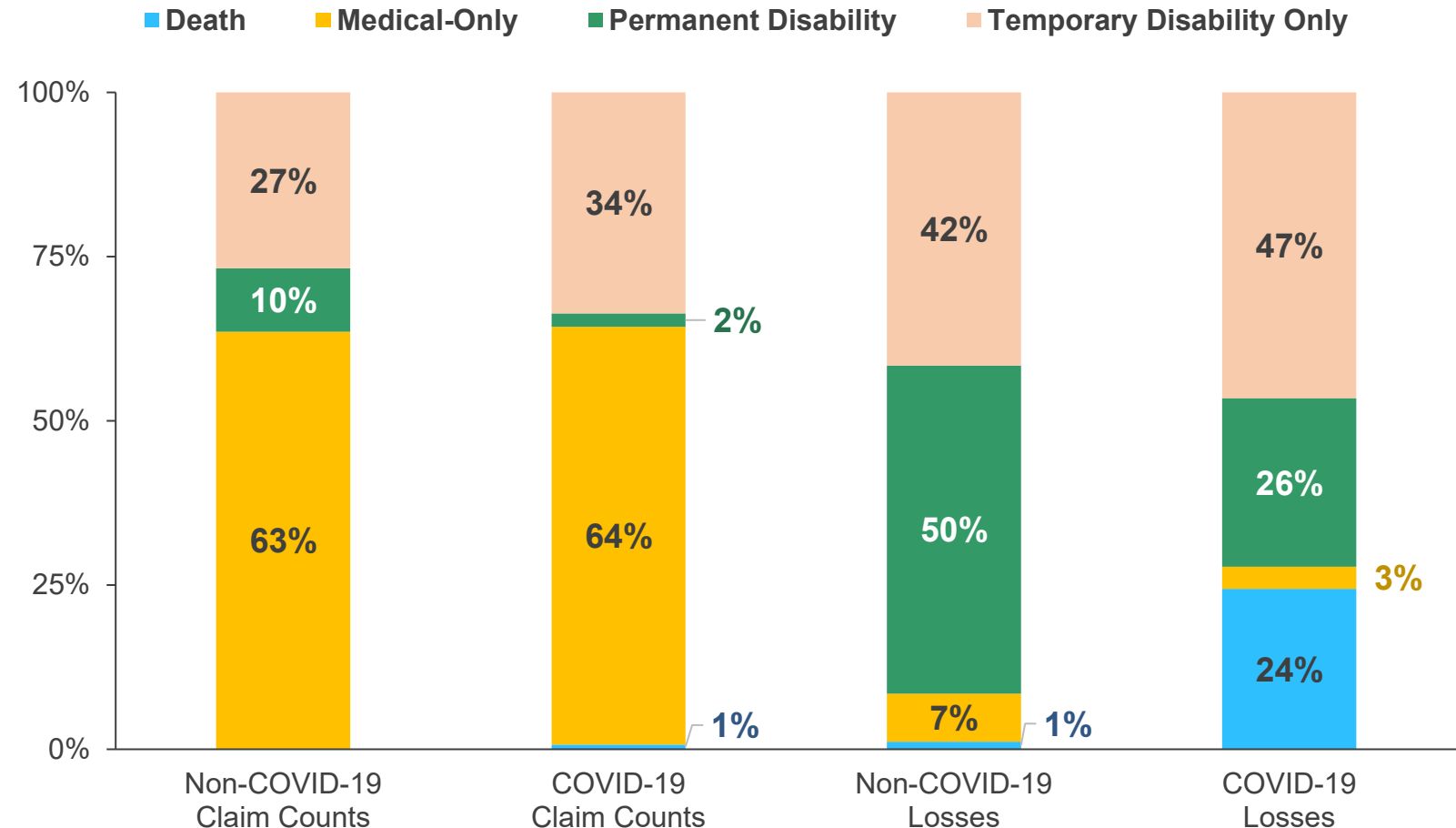




Chart 15

- For AY 2020, only 4% of COVID-19 indemnity-only claims have an incurred value greater than \$5,000.
- More than twice as many COVID-19 claims with both indemnity and medical losses have incurred losses less than \$5,000 compared to non-COVID-19 indemnity claims.
- The share of COVID-19 claims over \$500,000 is 4 times as high as for non-COVID-19 indemnity claims.

Indemnity Claim Distribution by Incurred Loss Size – AY 2020

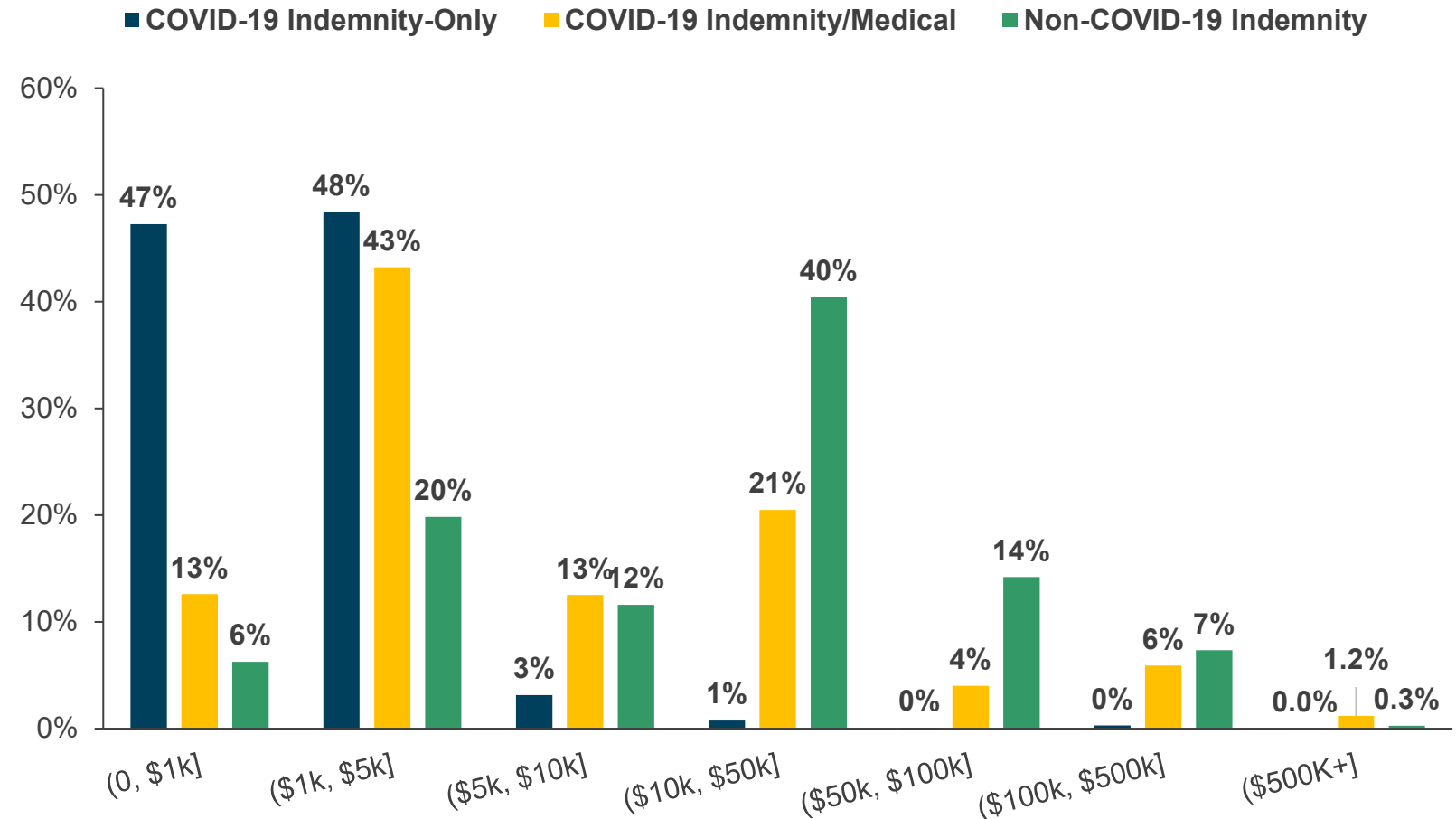
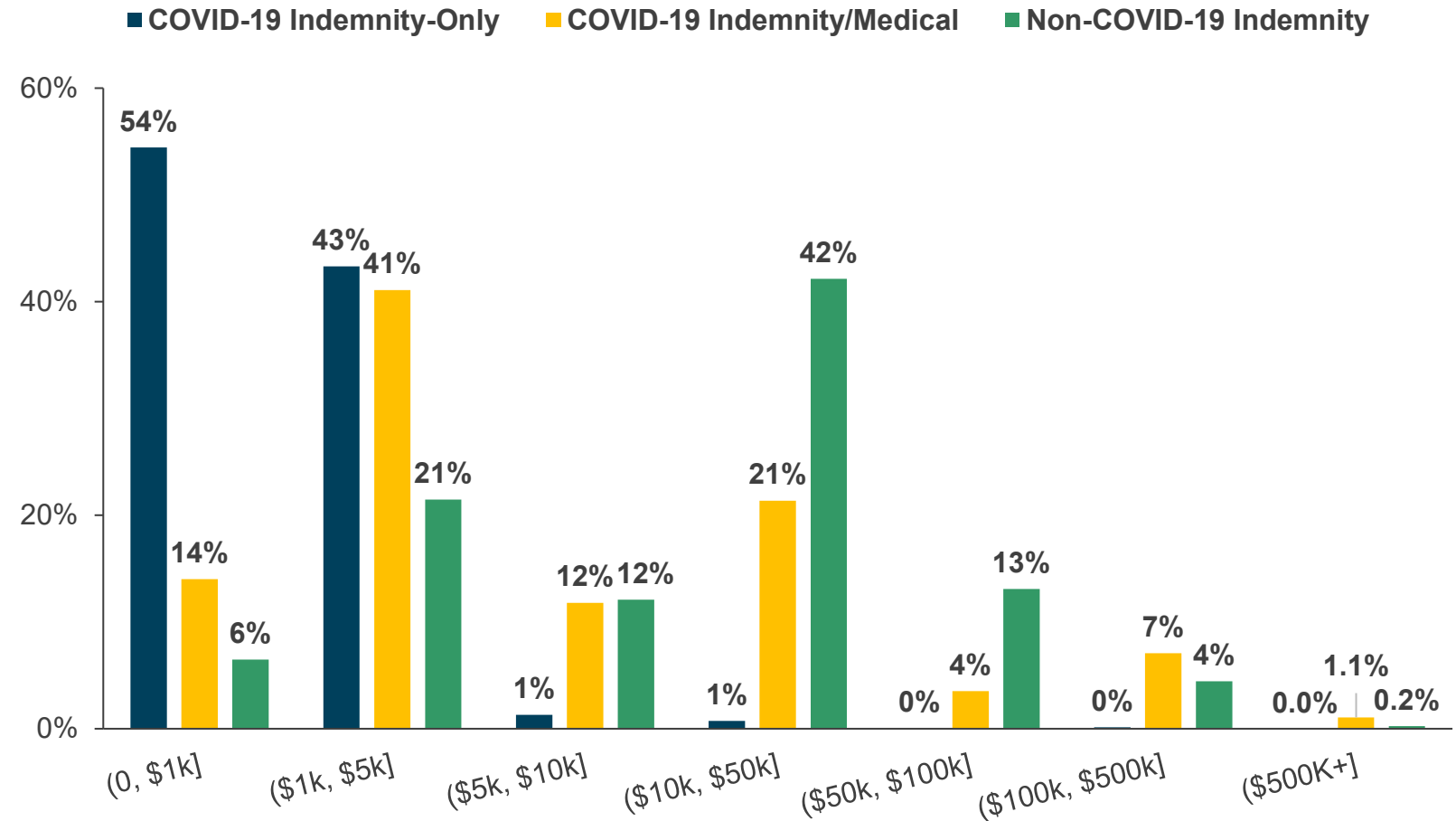




Chart 16

- Almost all AY 2021 indemnity-only claims have an incurred value less than \$5,000.
- A typical AY 2021 non-COVID-19 indemnity claim has incurred costs between \$10,000 and \$50,000 while a typical COVID-19 indemnity/medical claim has incurred costs less than \$5,000.
- The share of COVID-19 claims over \$500,000 is almost 5 times as high as for non-COVID-19 indemnity claims.
- The distribution of COVID-19 claims by size interval is similar to AY 2020 at the same maturity as shown in the prior report, but with more claims incurred at less than \$1,000.

Indemnity Claim Distribution by Incurred Loss Size – AY 2021



[More Info](#)



03 COVID-19 Claim Characteristics



Chart 17

- Denial rates on COVID-19 claims have been higher than on non-COVID-19 claims as on average only about 8% of non-COVID-19 claims are denied.
- Many COVID-19 claims are denied due to the lack of a positive test result for a COVID-19 infection.
- Generally, denial rates have been higher during the period Senate Bill No. 1159 has been in effect with its less expansive presumption of compensability than during the period the Governor's Executive Order was in effect early in the pandemic.

COVID-19 Claim Denial Rates by Accident Month

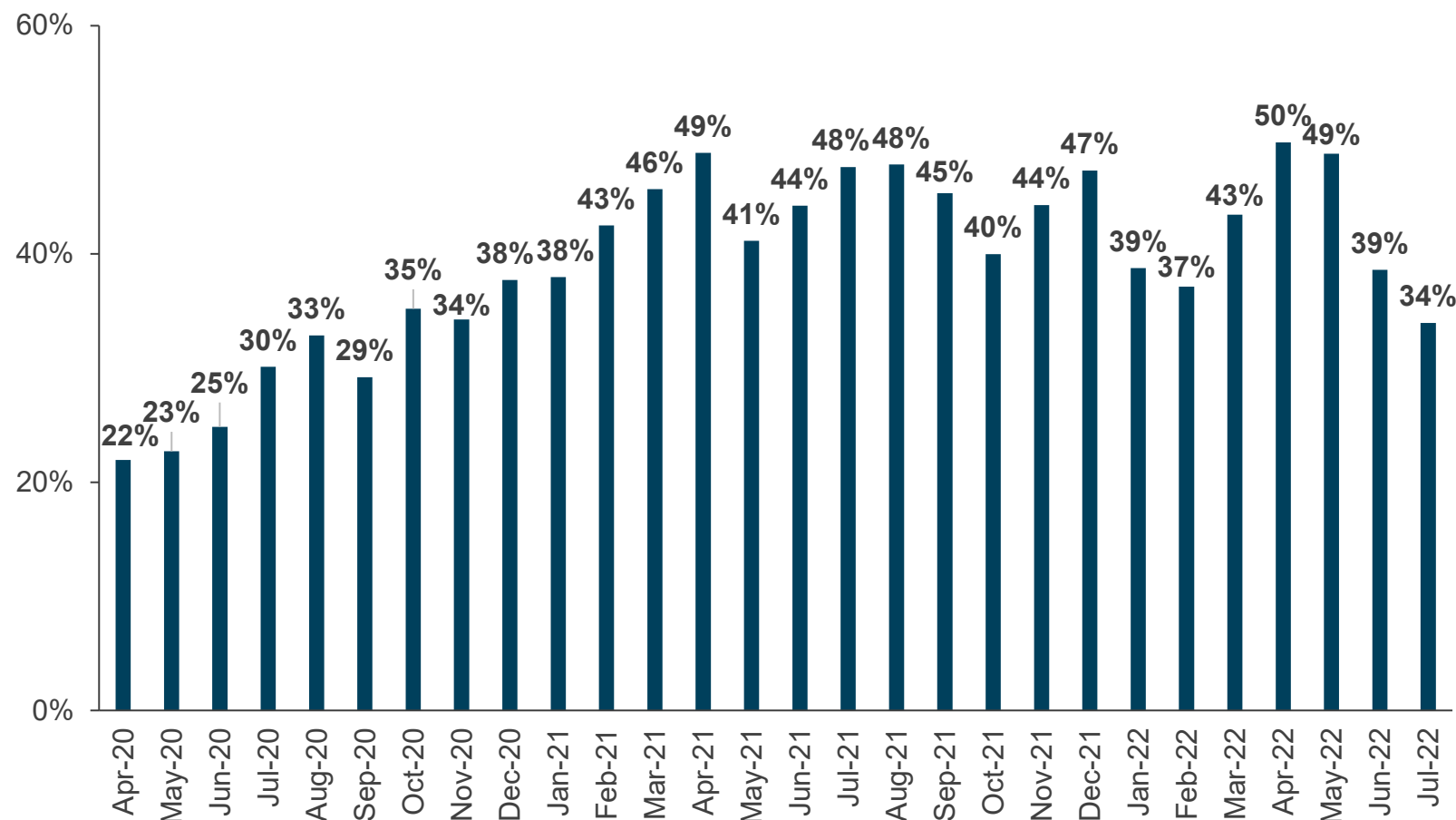
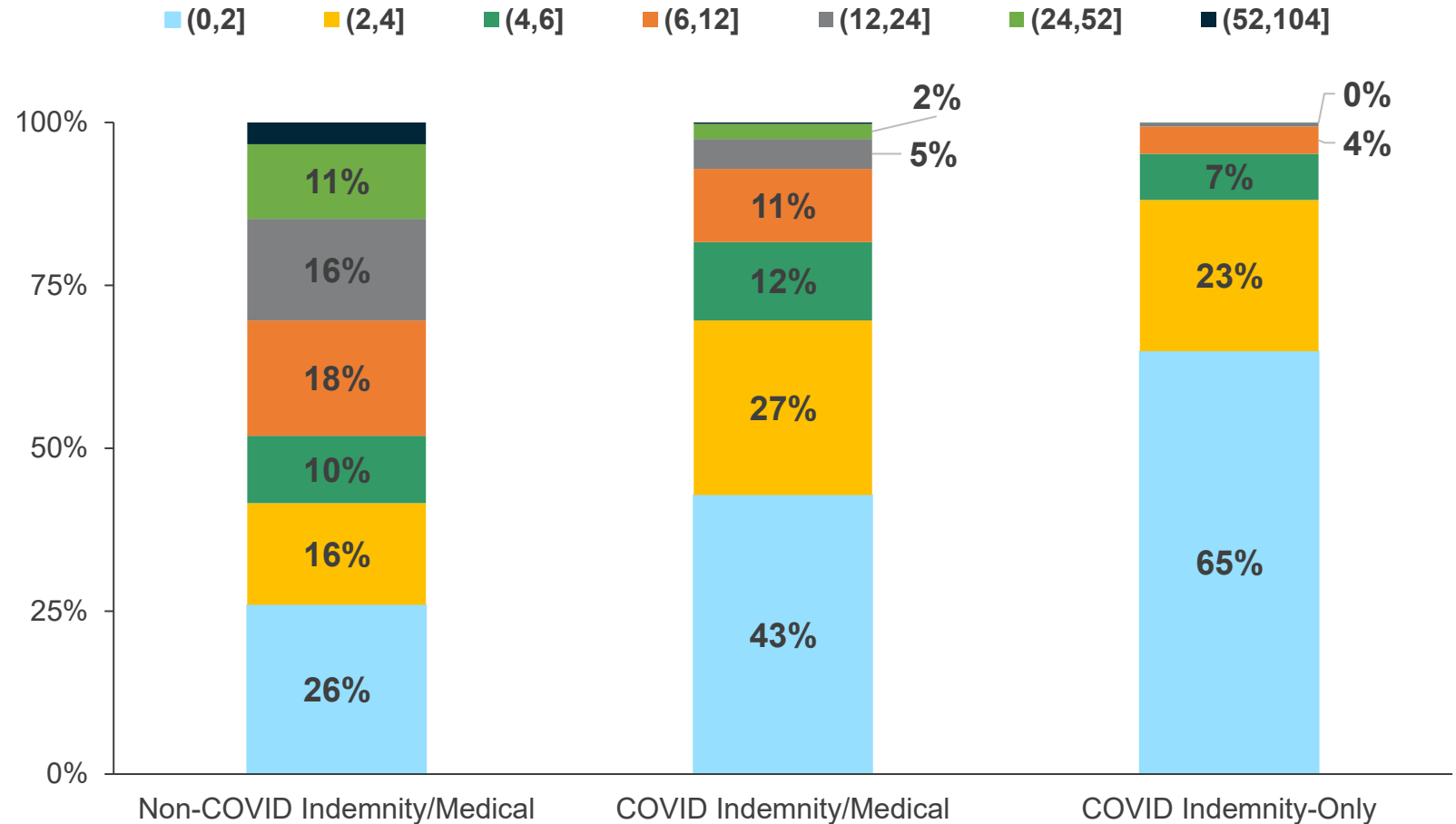




Chart 18

- COVID-19 claims with indemnity and medical benefits typically have a shorter temporary disability (TD) duration than do non-COVID-19 indemnity claims.
- While most closed indemnity-only COVID-19 claims have short TD durations, about 5% have a duration of six weeks or longer. On some of these claims, the medical costs may have been paid in other systems.
- The information in this chart reflects the weeks of TD for AY 2020 claims which have closed. It is likely that the share of claims with longer TD duration will increase as the information matures and more claims are closed.

Weeks of Temporary Disability by Claim Type AY 2020 – Closed Claims Only



[More Info](#)

Chart 19

- COVID-19 claims with indemnity and medical benefits typically have a shorter TD duration than do non-COVID-19 indemnity claims.
- Almost 90% of closed indemnity-only claims have a TD duration less than 2 weeks compared to 65% of AY 2020 claims at the same age.
- The information in this chart reflects the weeks of TD for AY 2021 claims which have closed. It is likely that the share of claims with longer TD duration will increase as the information matures and more claims are closed.

Weeks of Temporary Disability by Claim Type AY 2021 – Closed Claims Only

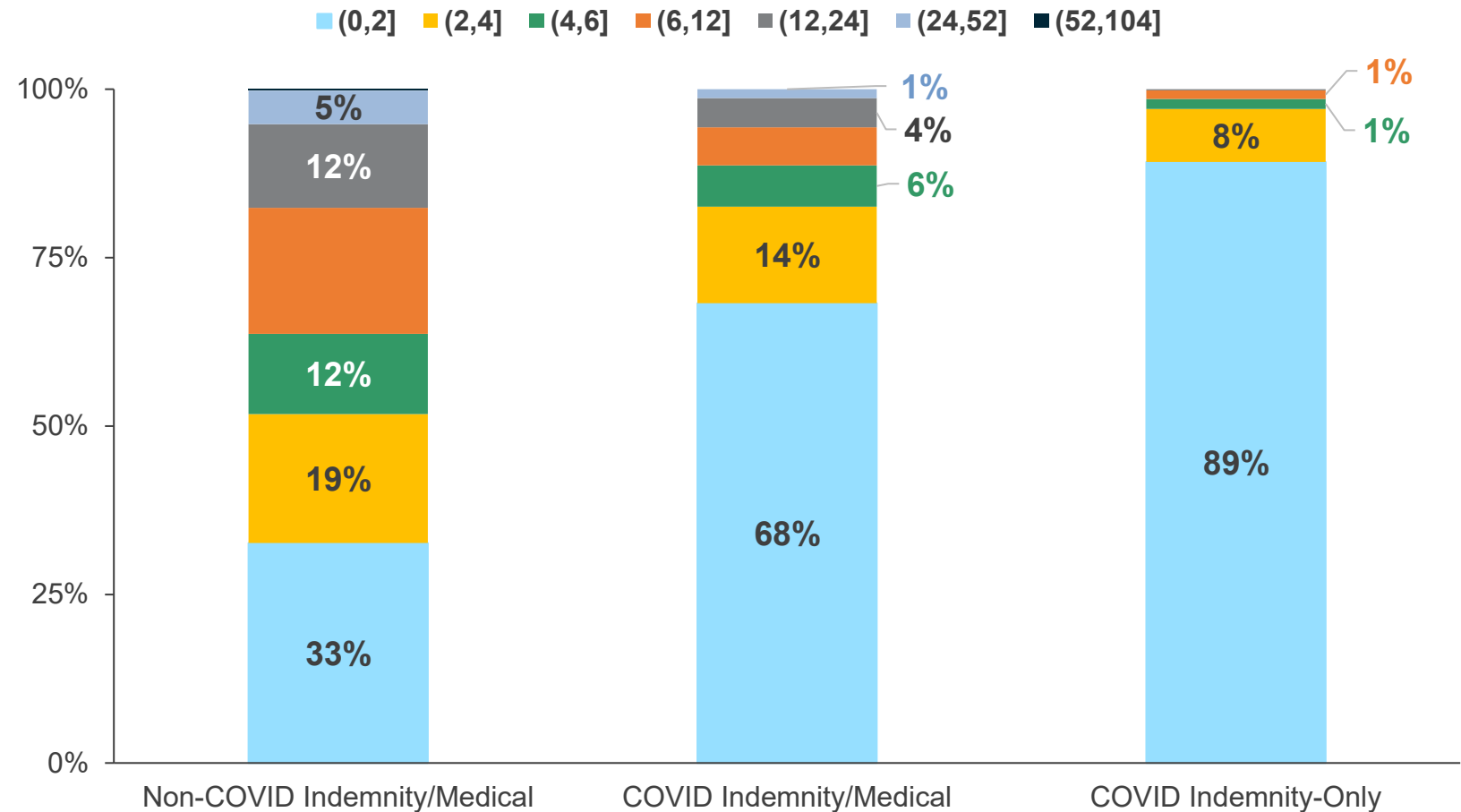
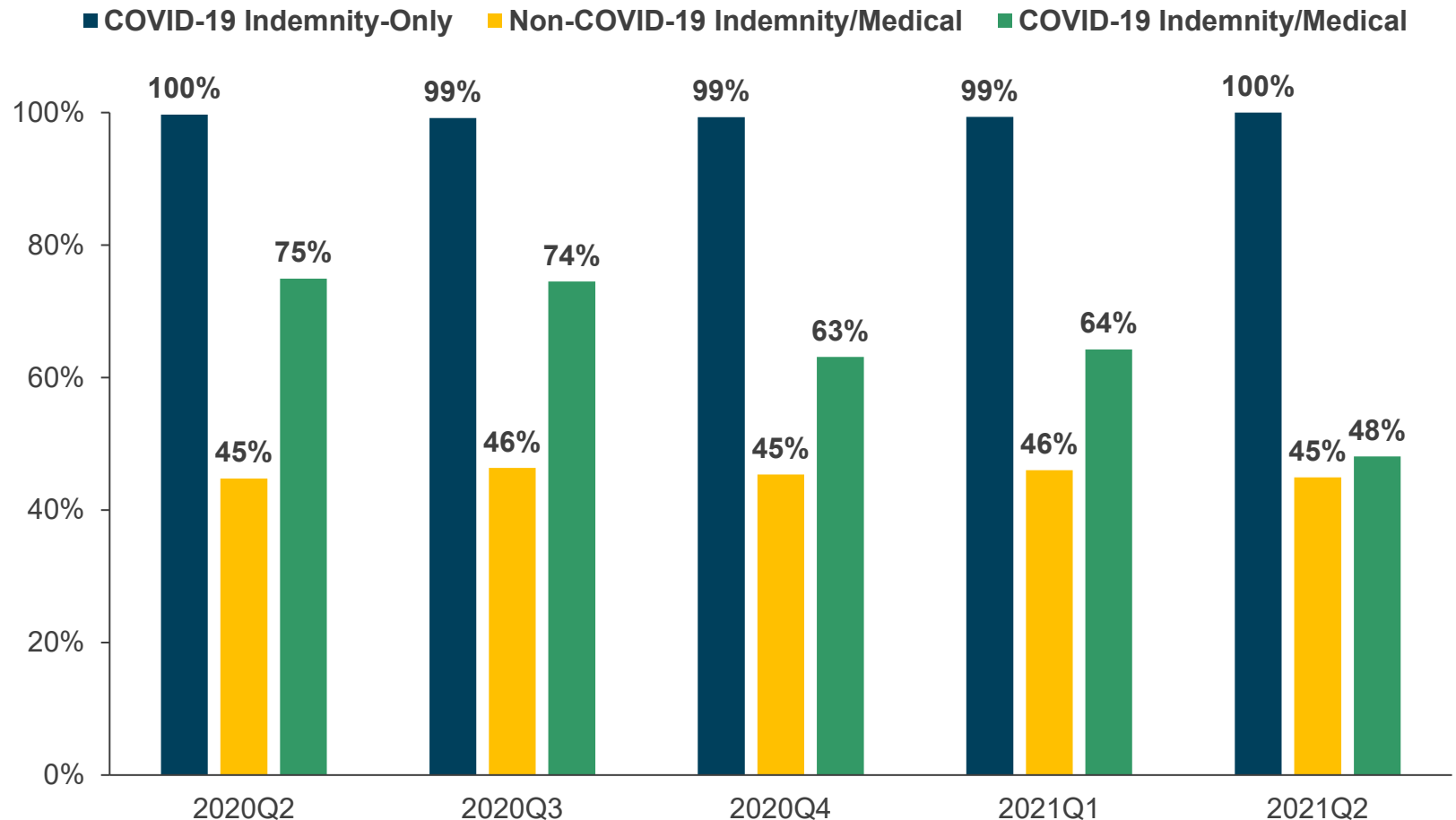




Chart 20

- Virtually all COVID-19 indemnity-only claims close quickly as they typically involve only short durations of TD with nearly all claims closed by 18 months ([Chart 18](#) and [Chart 19](#)).
- COVID-19 claims with both indemnity and medical on average close more quickly than non-COVID indemnity claims as more have relatively small incurred values ([Chart 15](#) and [Chart 16](#)) and have shorter TD durations ([Chart 18](#) and [Chart 19](#)).

Indemnity Claims Closing Rates at 18 Months



[More Info](#)

Chart 21

- Both indemnity and medical COVID-19 incurred losses have developed slightly less since year-end 2021 than incurred losses on non-COVID-19 claims.
- This lower incurred loss development for COVID-19 claims has occurred primarily because COVID-19 claims have closed more quickly than non-COVID-19 claims ([Chart 20](#)).

Incurred Loss Development – AY 2020

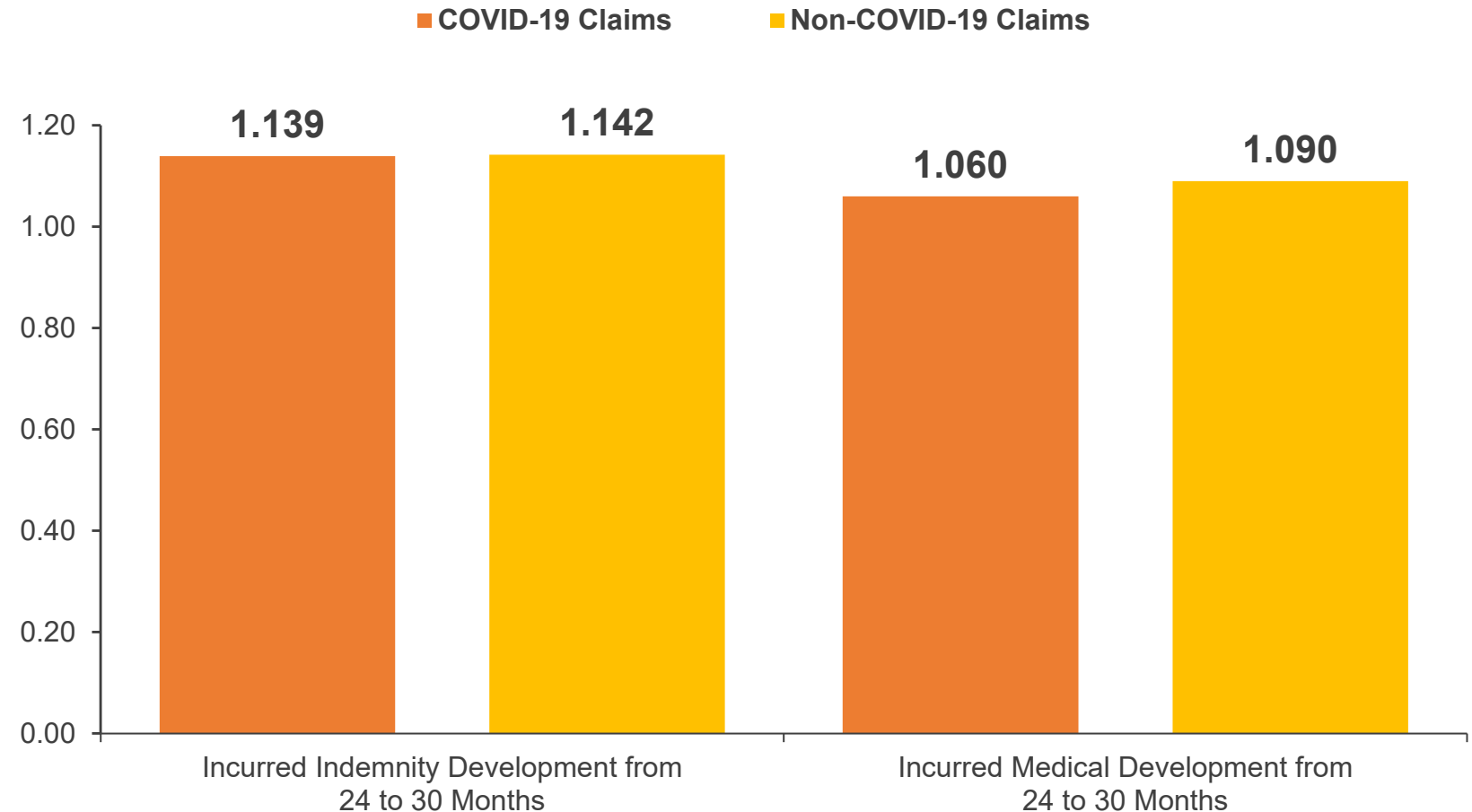
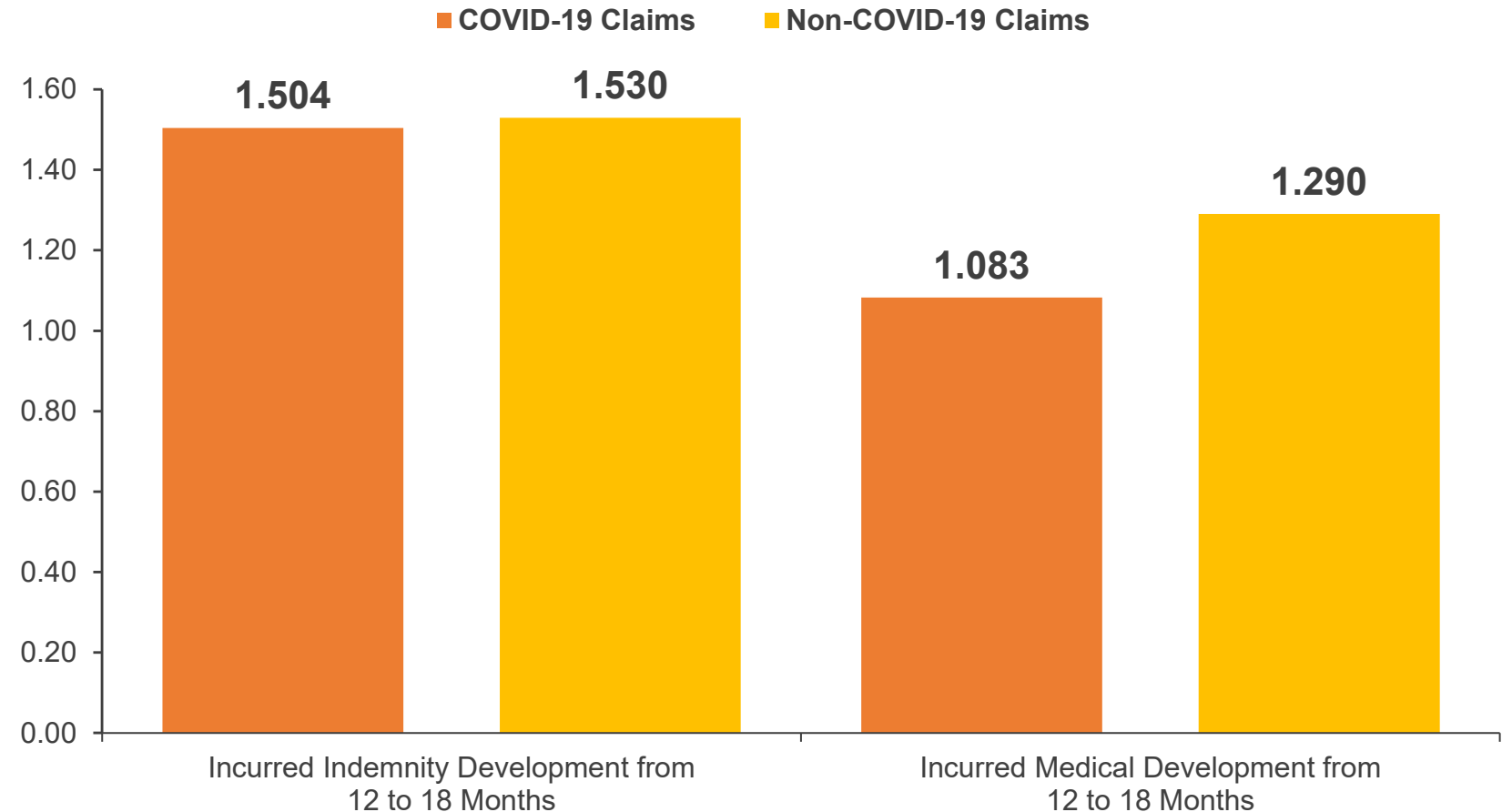




Chart 22

- Both indemnity and medical COVID-19 incurred losses have developed less since year-end 2021 than incurred losses on non-COVID-19 claims.
- This lower incurred loss development of COVID-19 claims has occurred because many COVID-19 claims close quickly and with only indemnity payments.

Incurred Loss Development – AY 2021



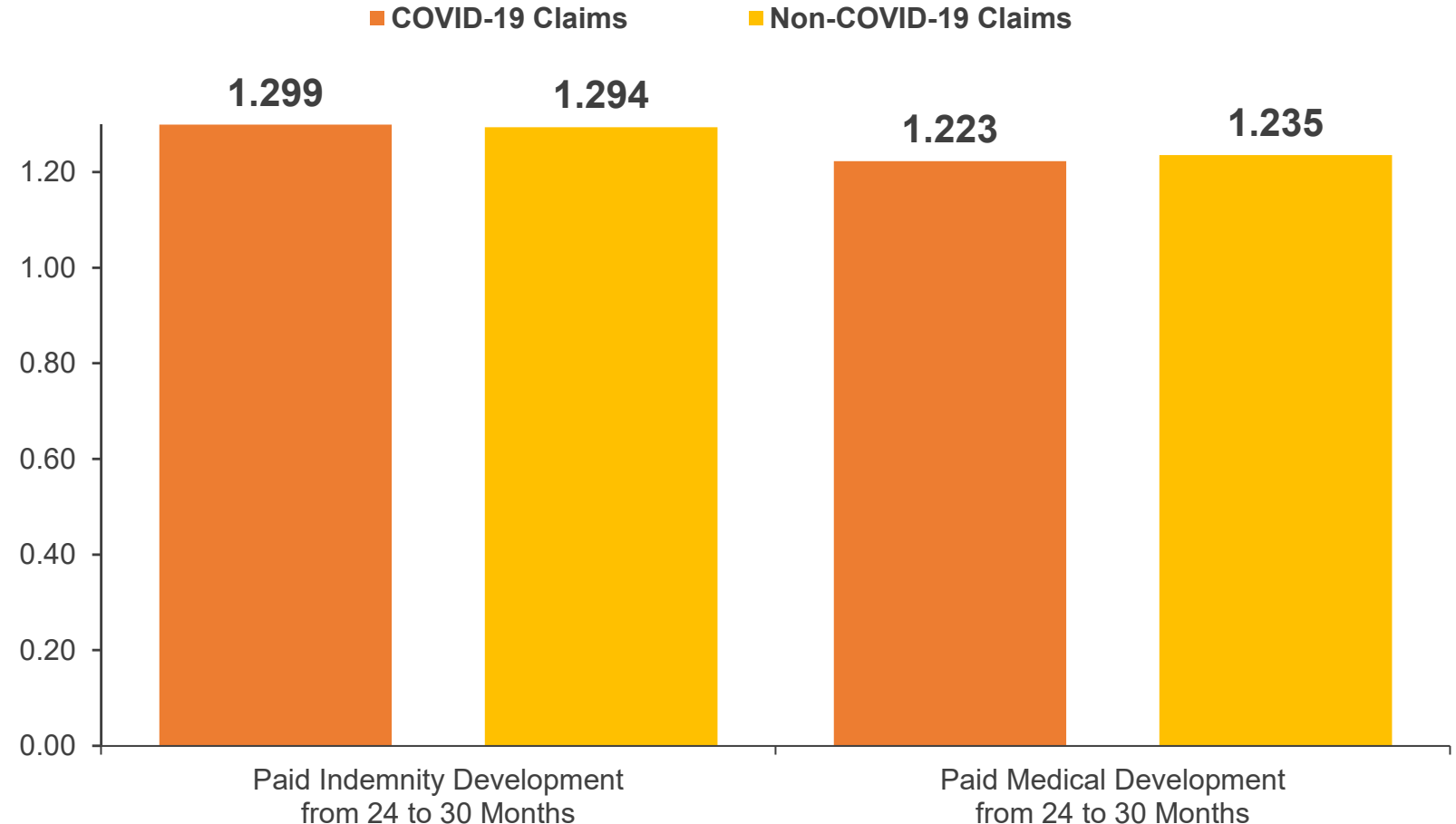
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Chart 23

- Medical COVID-19 paid losses on AY 2020 claims have developed less since year-end 2021 than paid losses on non-COVID-19 claims.
- Many COVID-19 claims have had minimal or no medical losses paid thus far and most of them have closed. To the extent that medical payments on more serious COVID-19 claims are later made in the workers' compensation system, paid medical development may increase.
- Indemnity paid losses on COVID-19 claims have developed slightly more since year-end 2021 than paid losses on non-COVID-19 claims as COVID-19 claims have higher indemnity severities on open claims (**Chart 11**).

Paid Loss Development – AY 2020

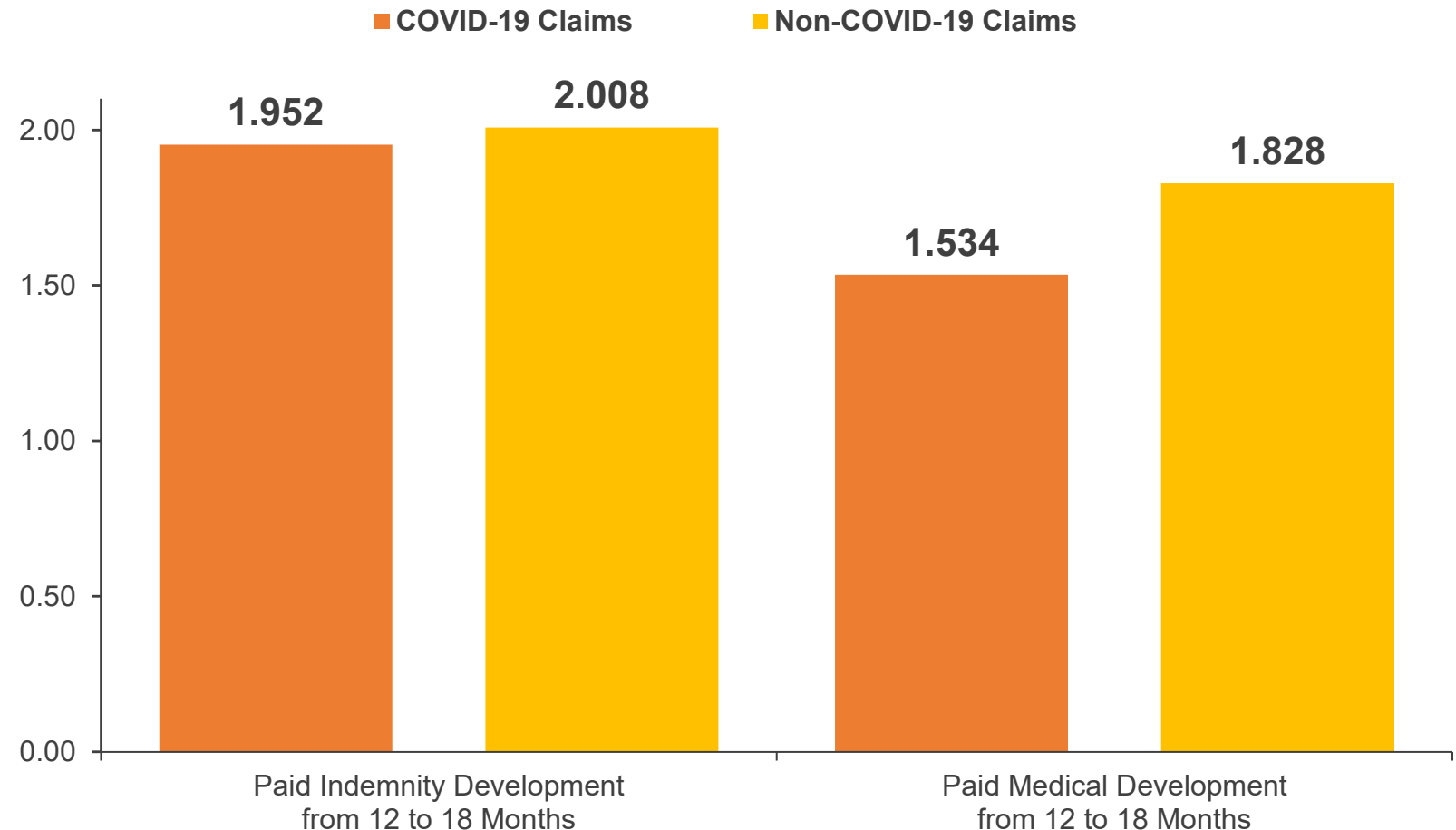


[More Info](#)

Chart 24

- Both indemnity and medical COVID-19 paid losses have developed less since year-end 2021 than non-COVID-19 claims paid losses.
- Many COVID-19 claims have had minimal or no medical losses paid thus far and most of them have closed. To the extent that medical payments on more serious COVID-19 claims are later made in the workers' compensation system, paid medical development may increase.

Paid Loss Development – AY 2021





General Notes

Unaudited Data from Insurers. The information presented reflects a compilation of individual insurer submissions of information to the WCIRB. While the individual insurer data submissions are regularly checked for consistency and comparability with other data submitted by the insurer as well as with data submitted by other insurers, the WCIRB can make no warranty with respect to the information provided by third parties.

Insured Employer Experience Only. Unless otherwise noted, the information in this report is based on the reported experience of insured employers only and may or may not be indicative of the experience of the state as a whole, including self-insured employers.

Unaudited Data from Third Parties. The information presented herein may rely upon publicly available sources of information. While in such circumstances we deemed the sources credible for the purposes we used the information, we did not independently validate the underlying information.

Partial or Preliminary Data. Some of the information presented herein may be based on data from only a partial time period or at an initial preliminary evaluation. Once more complete and mature information becomes available, estimates could differ.

Estimates Based on Less than Full Market. Some of the cost information presented herein may have been estimated based on data reported representing less than 100 percent of the insured market. While this has been deemed a credible source of information, estimates based on the entire insured market can differ.

Individual Insurer Results Can Differ. The amounts and ratios shown represent statewide totals based on the amounts reported by insurers writing workers' compensation insurance in California. The results for any individual insurer can differ significantly from the statewide average. An individual insurer's results are related to its underwriting book of business, claims and reserving practices, as well as the nature of its reinsurance arrangements.



More Info

[Chart 1: COVID-19 Workers' Compensation Claims](#)

- A COVID-19 workers' compensation claim is a claim arising out of a diagnosis of COVID-19 (reported with Nature of Injury Code 83).
- **Source Data**—Division of Workers' Compensation data as of September 6, 2022 (includes denied claims).

[Chart 2: COVID-19 Share of Indemnity Claims](#)

- Shows the number of indemnity COVID-19 claims relative to the total number of indemnity claims filed by accident month for insured employers.
- **Source Data**—WCIRB indemnity transaction data as of September 2022 in which the claim is classified as indemnity by the claim administrator (excludes denied claims). A workers' compensation claim is classified as COVID-19 when reported with Nature of Injury Code 83 or Cause of Injury Code 83.

[Chart 3: Share of COVID-19 Indemnity Claims by Industry](#)

- Shows the number of indemnity COVID-19 claims relative to the total number of indemnity claims filed between April 2020 and August 2022 for insured employers.
- **Source Data**—WCIRB indemnity transaction data as of September 2022 in which the claim is classified as indemnity by the claim administrator (excludes denied claims). Industries are based on WCIRB classifications mapped to the North American Industry Classification System (NAICS) sectors.

[Chart 4: Industry Distribution of COVID-19 Indemnity Claims by Accident Quarter](#)

- Shows the industries' share of indemnity COVID-19 claims by accident quarter filed between April 2020 and August 2022.
- **Source Data**—WCIRB indemnity transaction data as of September 2022 in which the claim is classified as indemnity by the claim administrator (excludes denied claims). Industries are based on WCIRB classifications mapped to the North American Industry Classification System (NAICS) sectors.

[Chart 5: Injured Worker Age Distribution](#)

- Shows the distribution of the age of injured workers for all indemnity claims (including COVID-19 claims), all COVID-19 claims (including death claims) and COVID-19 death claims for claims filed between April 1, 2020 and August 31, 2022 for insured employers.
- **Source Data**—WCIRB indemnity transaction data for claims with accident dates from April 1, 2020 through August 31, 2022 that has been submitted as of September 2022 (excludes denied claims).

[Chart 6: Accident Year \(AY\) 2020 Incurred Severities](#)

- Shows average incurred indemnity and medical severities for COVID-19 and non-COVID-19 accident year 2020 claims evaluated as of June 30, 2022 for insured employers.
- **Source Data**—WCIRB aggregate financial data call as of June 30, 2022. COVID-19 claims are generally those arising out of a diagnosis of COVID-19.



More Info (...continued)

Chart 7: AY 2021 Incurred Severities

- Shows average incurred indemnity and medical severities for COVID-19 and non-COVID-19 accident year 2021 claims evaluated as of June 30, 2022 for insured employers.
- Prior Report: **October 2021 Update Chart 7**
- **Source Data**—WCIRB aggregate financial data call as of June 30, 2022. COVID-19 claims are generally those arising out of a diagnosis of COVID-19.

Chart 8: Share of Claims by Type of Claim – AY 2020 and 2021

- Shows the share of indemnity-only, medical-only and medical with indemnity (medical and indemnity) claim types for COVID-19 and non-COVID-19 claims for claims with accident dates from April 1, 2020 through December 31, 2021 on 2019, 2020 and 2021 policies for which the second unit statistical report for AY 2020 and the first unit statistical report for AY 2021 have been submitted as of September 2022 for insured employers.
- **Source Data**—WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception) and second unit statistical report level (30 months from policy inception). A workers' compensation claim is classified as COVID-19 when reported with Catastrophe Code 12.

Chart 9: Closed Claim Severity by Type of Claim – AY 2020

- Shows the average incurred severity for closed indemnity-only, medical-only and medical and indemnity claim types for COVID-19 and non-COVID-19 claims for claims with accident dates from April 1, 2020 through December 31, 2020 on 2019 and 2020 policies for which the second unit statistical report has been submitted as of September 2022 for insured employers.

- **Source Data**—WCIRB unit statistical data evaluated at second unit statistical report level (30 months from policy inception).

Chart 10: Closed Claim Severity by Type of Claim – AY 2021

- Shows the average incurred severity for closed indemnity-only, medical-only and medical and indemnity claim types for COVID-19 and non-COVID-19 claims for claims with accident dates from January 1, 2021 through December 31, 2021 on 2020 and 2021 policies for which the first unit statistical report has been submitted as of September 2022 for insured employers.
- **Source Data**—WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 11: Open Claim Severity by Type of Claim – AY 2020

- Shows the average incurred severity for open indemnity-only, medical-only and medical and indemnity claim types for COVID-19 and non-COVID-19 claims for claims with accident dates from April 1, 2020 through December 31, 2020 on 2019 and 2020 policies for which the second unit statistical report has been submitted as of September 2022 for insured employers.
- **Source Data**—WCIRB unit statistical data evaluated at second unit statistical report level (30 months from policy inception).



More Info (...continued)

Chart 12: Open Claim Severity by Type of Claim – AY 2021

- Shows the average incurred severity for open indemnity-only, medical-only and medical and indemnity claim types for COVID-19 and non-COVID-19 claims for claims with accident dates from January 1, 2021 through December 31, 2021 on 2020 and 2021 policies for which the first unit statistical report has been submitted as of September 2022 for insured employers.
- **Source Data**—WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 13: Distribution of Claims and Incurred Losses by Claim Type – AY 2020

- Shows the share of claims and incurred losses by claim type (i.e., Death, Medical-only, Permanent Disability and Temporary Disability Only) for COVID-19 and non-COVID-19 claims with accident dates from April 1, 2020 through December 31, 2020. These COVID-19 and non-COVID-19 claims are on 2019 and 2020 policies, for which the second unit statistical report has been submitted as of September 2022 for insured employers.
- **Source Data**—WCIRB unit statistical data evaluated at second unit statistical report level (30 months from policy inception).

Chart 14: Distribution of Claims and Incurred Losses by Claim Type – AY 2021

- Shows the share of claims and incurred losses by claim type (i.e., Death, Medical-Only, Permanent Disability and Temporary Disability Only) for COVID-19 and non-COVID-19 claims with accident dates from January 1, 2021 through December 31, 2021. These COVID-19 and non-COVID-19 claims are on 2020 and 2021 policies, for which the first unit statistical report has been submitted as of September 2022 for insured employers.
- **Source Data**—WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 15: Indemnity Claim Distribution by Incurred Loss Size – AY 2020

- Shows the distribution of claims by incurred loss size on COVID-19 indemnity-only, COVID-19 medical and indemnity and non-COVID-19 indemnity claims for claims with accident dates from April 1, 2020 through December 31, 2020 on 2019 and 2020 policies for insured employers, for which the second unit statistical report has been submitted as of September 2022.
- **Source Data**—WCIRB unit statistical data evaluated at second unit statistical report level (30 months from policy inception).



More Info (...continued)

[Chart 16](#): Indemnity Claim Distribution by Incurred Loss Size – AY 2021

- Shows the distribution of claims by incurred loss size on COVID-19 indemnity-only, COVID-19 medical and indemnity and non-COVID-19 indemnity claims for claims with accident dates from January 1, 2021 through December 31, 2021 on 2020 and 2021 policies for insured employers, for which the first unit statistical report has been submitted as of September 2022.
- Prior Report: [October 2021 Update Chart 12](#)
- **Source Data**—WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

[Chart 17](#): COVID-19 Claim Denial Rates by Accident Month

- Shows the share of denied COVID-19 claims relative to the total number of COVID-19 claims filed by accident month.

Source Data—WCIRB indemnity transaction data for claims with accident dates from April 1, 2020 through August 31, 2022 that has been submitted as of September 2022 for insured employers.

[Chart 18](#): Weeks of Temporary Disability by Claim Type AY 2020 – Closed Claims Only

- Shows the distribution of closed claims by weeks of temporary disability for COVID-19 indemnity-only, COVID-19 medical and indemnity, non-COVID-19 indemnity with medical claims for claims with accident dates from April 1, 2020 through December 31, 2020 that have been submitted as of September 2022 for insured employers.
- Claims with exactly two weeks of disability are included in the category (0,2].
- **Source Data**—WCIRB indemnity transaction data as of September 2022 (excludes denied claims).

[Chart 19](#): Weeks of Temporary Disability by Claim Type AY 2021 – Closed Claims Only

- Shows the distribution of closed claims by weeks of temporary disability for COVID-19 indemnity-only, COVID-19 medical and indemnity, and non-COVID-19 indemnity with medical claims for claims with accident dates from January 1, 2021 through December 31, 2021 that have been submitted as of September 2022 for insured employers.
- Claims with exactly two weeks of disability are included in the category (0,2].
- **Source Data**—WCIRB indemnity transaction data as of September 2022 (excludes denied claims).



More Info (...continued)

Chart 20: Indemnity Claims Closing Rates at 18 Months

- Shows the closing rate of indemnity claims on non-COVID-19 indemnity-only, non-COVID-19 medical and indemnity, COVID-19 indemnity-only and COVID-19 medical and indemnity claims for claims with accident dates from April 1, 2020 through June 30, 2021 on 2019, 2020 and 2021 policies, for which the first unit statistical report has been submitted as of September 2022 for insured employers.
- **Source Data**—WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 21: Incurred Loss Development – AY 2020

- Compares the growth or development in accident year 2020 incurred (paid plus case outstanding) losses from December 31, 2021 to June 30, 2022 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data**—WCIRB aggregate financial data call as of June 30, 2022. COVID-19 claims are claims arising out of a diagnosis of COVID-19.

Chart 22: Incurred Loss Development – AY 2021

- Compares the growth or development in accident year 2021 incurred (paid plus case outstanding) losses from December 31, 2021 to June 30, 2022 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data**—WCIRB aggregate financial data call as of June 30, 2022. COVID-19 claims are claims arising out of a diagnosis of COVID-19.

Chart 23: Paid Loss Development – AY 2020

- Compares the growth or development in accident year 2020 paid losses from December 31, 2021 to June 30, 2022 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data**—WCIRB aggregate financial data call as of June 30, 2022. COVID-19 claims are claim arising out of a diagnosis of COVID-19.

Chart 24: Paid Loss Development – AY 2021

- Compares the growth or development in accident year 2021 paid losses from December 31, 2021 to June 30, 2022 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data**—WCIRB aggregate financial data call as of June 30, 2022. COVID-19 claims are claims arising out of a diagnosis of COVID-19.



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