

COVID-19 in California Workers' Compensation

2023 Update





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Key Takeaways

01

Since the Omicron surge, COVID-19 claims have represented 2% of all indemnity claims ([Chart 2](#))

02

Accident year (AY) 2022 COVID-19 claims are emerging as much less severe than those from AYs 2020 and 2021, partially due to a higher share of claims with incurred indemnity but no incurred medical loss (indemnity-only claims) ([Chart 9](#), [Chart 10](#), [Chart 11](#) and [Chart 12](#))

03

AY 2022 COVID-19 claims are less likely to be very large than those from AY 2020 and 2021 ([Chart 19](#), [Chart 20](#) and [Chart 21](#))

04

At later report levels, AY 2020 and 2021 COVID-19 claims remain less likely to be classified as Permanent Disability (PD) claims than non-COVID-19 claims ([Chart 16](#) and [Chart 17](#))

05

While, on average, COVID-19 claims with indemnity and medical benefits are less severe than non-COVID-19 claims, open claims for AYs 2020 and 2021 are more severe than open non-COVID-19 claims ([Chart 13](#) and [Chart 15](#))





COVID-19 Claims





Chart 1

Through July, a total of nearly 324,000 COVID-19 claims have been reported to the Division of Workers' Compensation.

Self-insured employers have reported more than half of the COVID-19 claims, whereas self-insured employer claims make up about one-third of non-COVID-19 claims.

More than half of 2022 claims were reported in January during the Omicron surge, after which there was a notable and rapid decline to around 2% of claims ([Chart 2](#)).

[More Info](#)

COVID-19 Workers' Compensation Claims

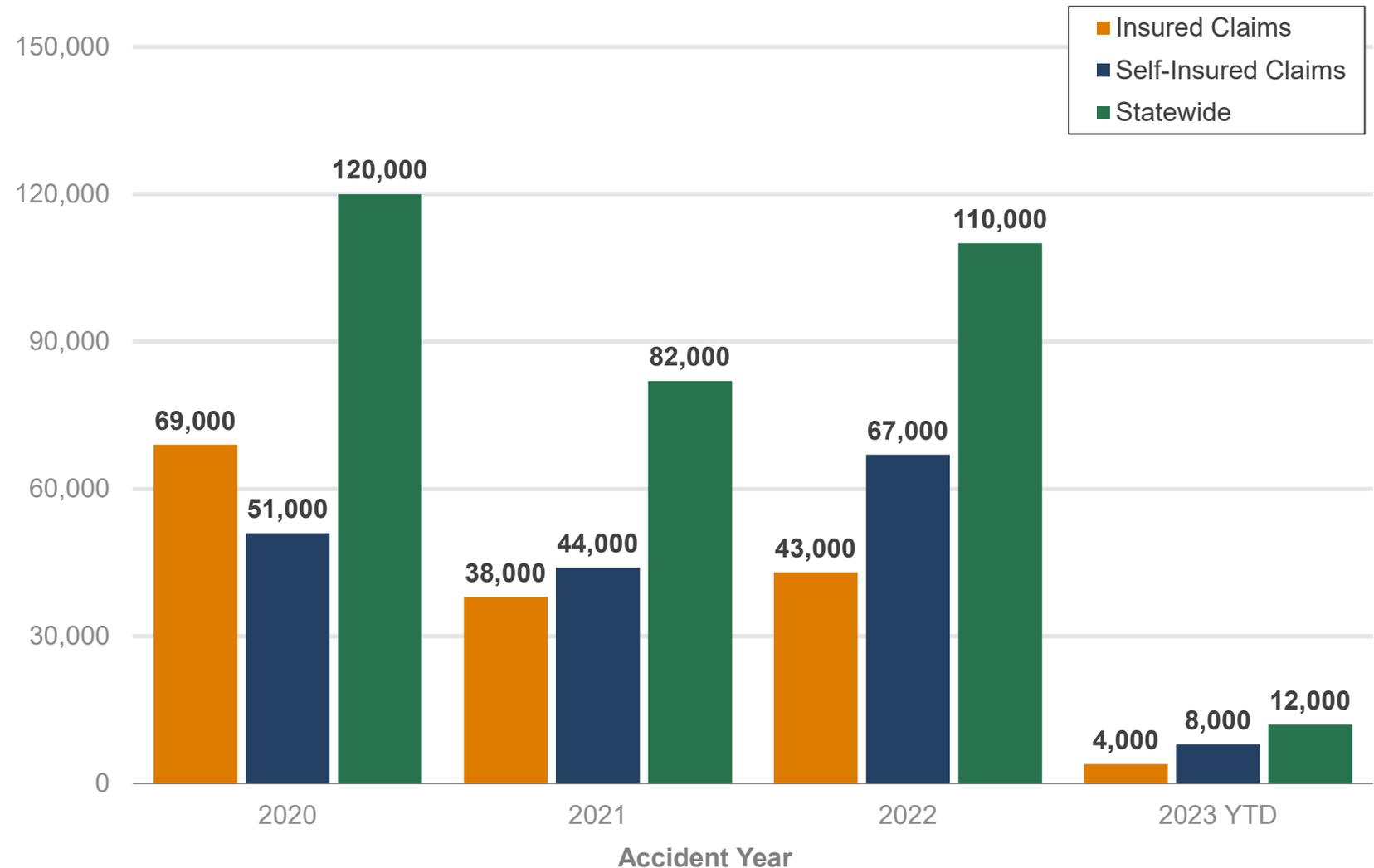




Chart 2

During the first few months of the pandemic, COVID-19 claims accounted for nearly one in every seven indemnity claims in California.

In December 2020, amid the peak of the initial winter surge, nearly one-third of all indemnity claims were attributed to COVID-19.

Subsequently, following the vaccine rollout and a significant decline in spring 2021, the proportion of COVID-19 claims began to increase again, with the emergence of the Delta variant and the Omicron variant. This surge peaked in January 2022, with one-third of reported indemnity claims stemming from COVID-19.

Starting with February 2022, COVID-19 claims decreased significantly to around 2% of reported indemnity claims.

[More Info](#)

COVID-19 Share of Indemnity Claims

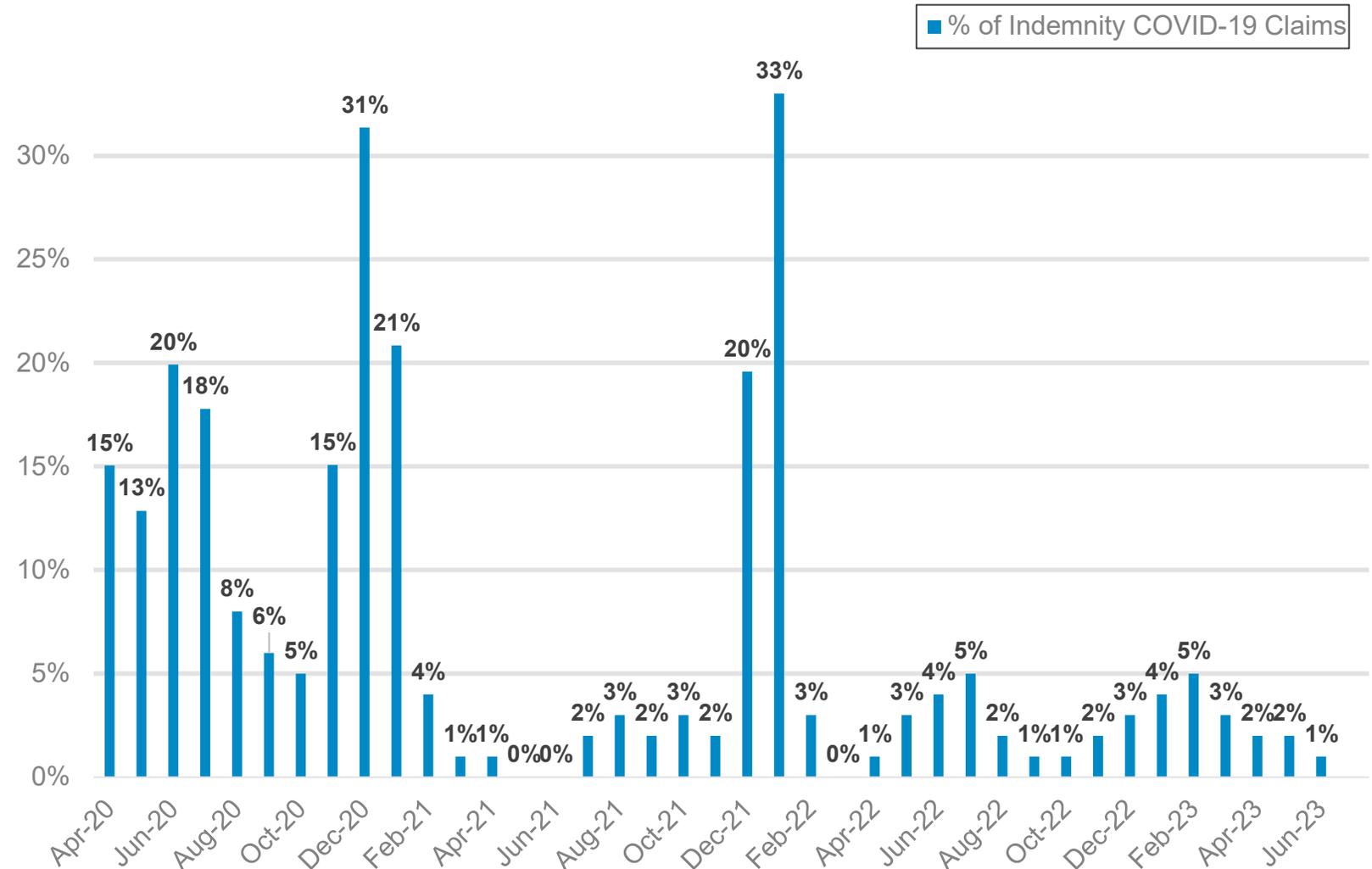




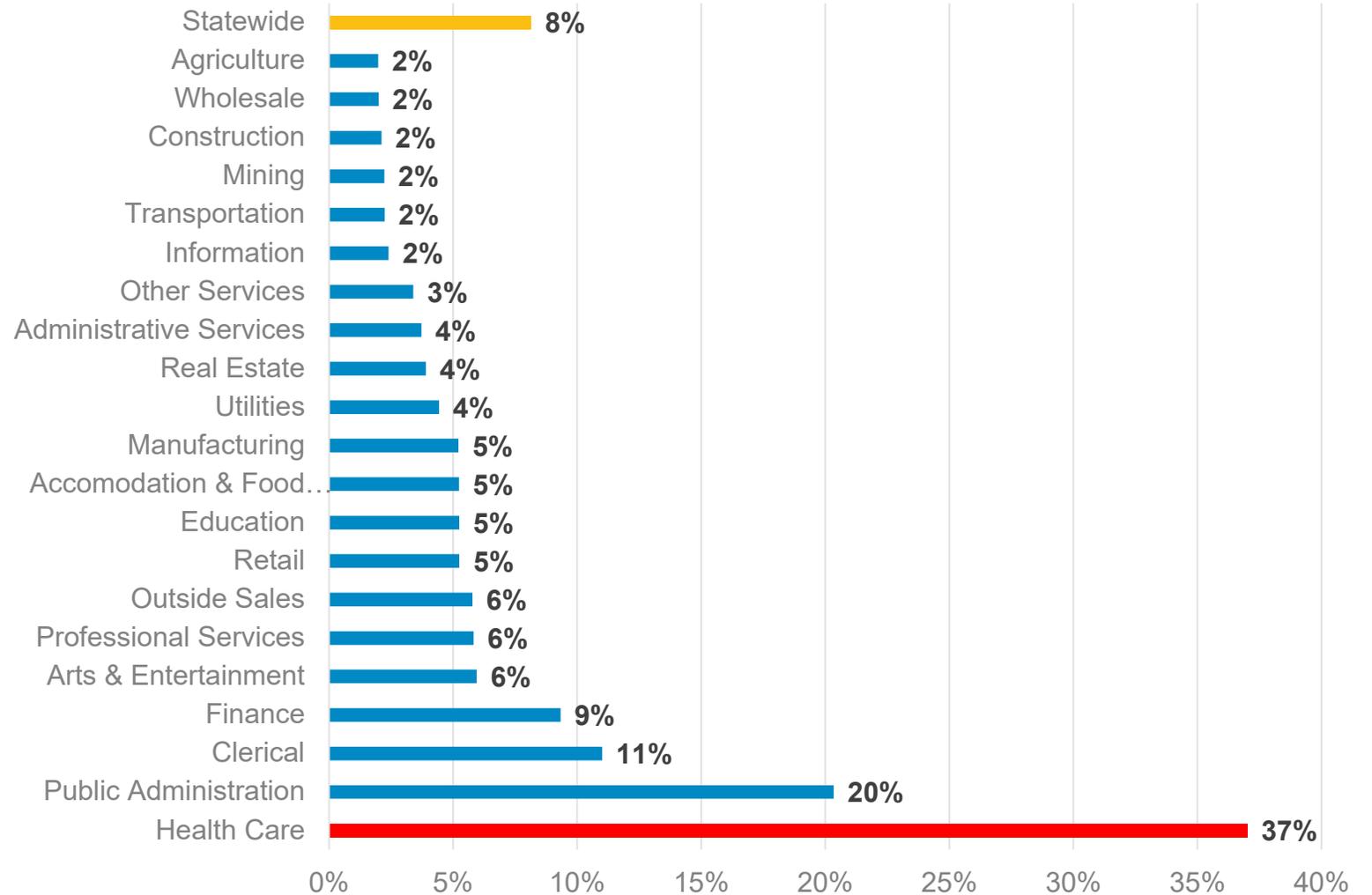
Chart 3

Throughout the pandemic, the healthcare sector consistently had the highest proportion of indemnity claims related to COVID-19 within the insured sector.

Public administration, which includes some first responders, also saw a significant number of COVID-19 claims.

The share of indemnity claims related to COVID-19 has decreased across all industries.

COVID-19 Share of Indemnity Claims by Industry



[More Info](#)



Chart 4

Throughout the pandemic, the healthcare sector has consistently accounted for more than half of all COVID-19 claims. As claim filings overall have decreased, the decrease has been slower for healthcare workers.

Through 2021, Manufacturing held the second highest share of COVID-19 claims among sectors. However, as the economy rebounded late in 2021 and during 2022, the second highest share of claims were from the Accommodation and Food Services sector.

Industry Distribution of COVID-19 Indemnity Claims Over Time

Industry	2020 1st Half	2020 2nd Half	2021 1st Half	2021 2nd Half	2022 1st Half	2022 2nd Half	2023 1st Half
Health Care	51%	54%	55%	55%	58%	57%	62%
Manufacturing	11%	9%	10%	5%	6%	5%	6%
Retail	6%	6%	6%	7%	7%	7%	6%
Accommodation & Food Services	4%	5%	5%	11%	9%	11%	3%
Clerical	5%	5%	7%	7%	7%	7%	8%
Transportation	3%	5%	2%	1%	1%	1%	1%
Construction	3%	3%	4%	2%	2%	2%	0%
Administrative Services	4%	3%	2%	1%	1%	1%	0%
Wholesale	3%	3%	2%	1%	1%	1%	1%
Agriculture	3%	1%	1%	1%	0%	1%	3%
All Other	6%	6%	7%	9%	8%	9%	10%
Statewide	100%	100%	100%	100%	100%	100%	100%

[More Info](#)

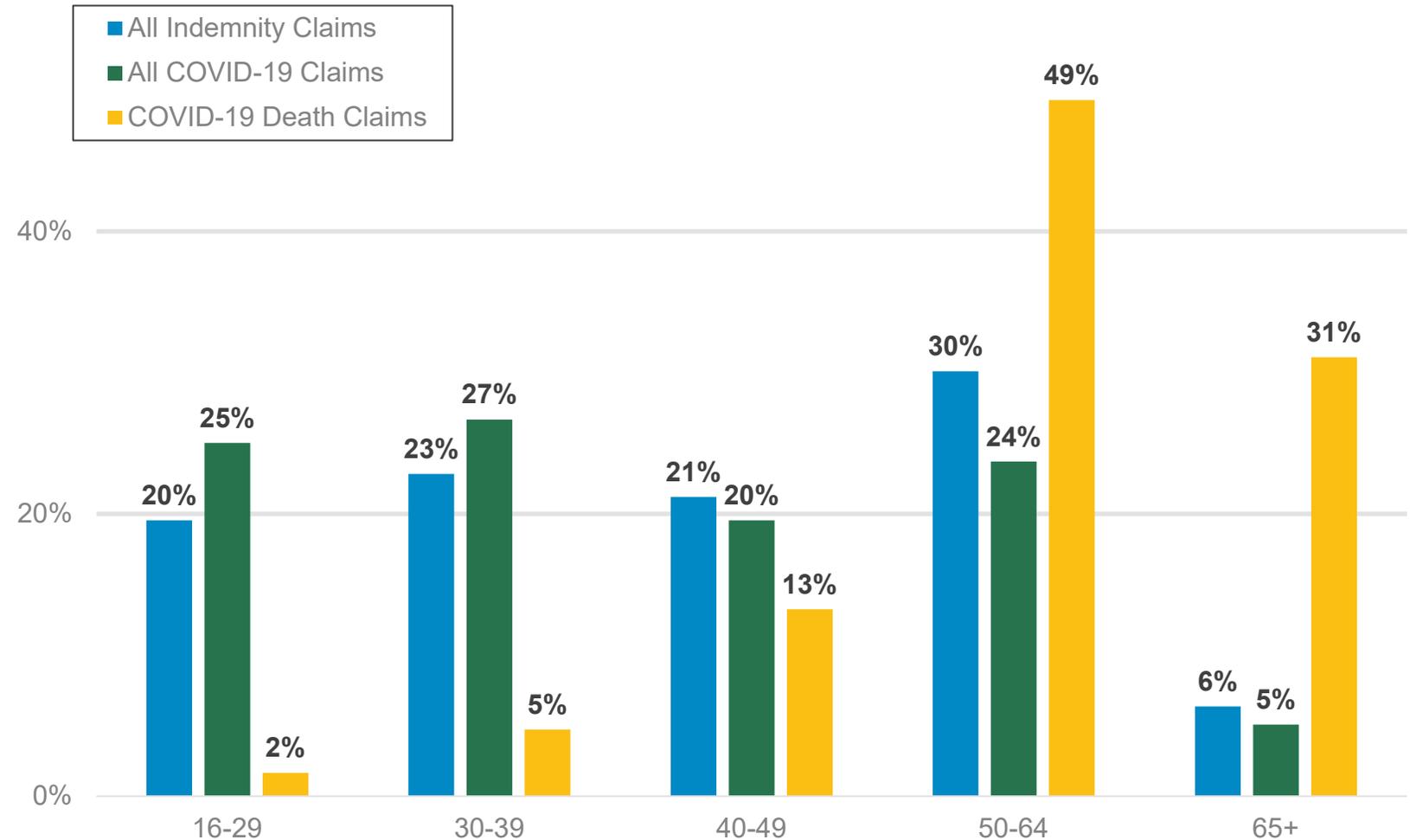


Chart 5

Workers between the ages of 16 and 39 accounted for over half of all COVID-19 claims, a slightly higher proportion than that seen among all indemnity claims for younger workers.

Throughout the pandemic, 80% of all COVID-19 death claims have been incurred by workers aged 50 years or older in contrast to less than one-third of all indemnity claims in this age group.

Injured Worker Age Distribution



[More Info](#)



COVID-19 Claim Severities



Chart 6

For AY 2020, the average incurred medical cost of a COVID-19 claim is almost 40% less than a non-COVID-19 workers' compensation claim.

The average incurred cost of a COVID-19 indemnity claim is less than half the cost of a non-COVID-19 indemnity claim. This is driven by a high proportion of small indemnity-only COVID-19 claims ([Chart 9](#)).

[More Info](#)

Accident Year 2020 Incurred Severities

As of June 30, 2023

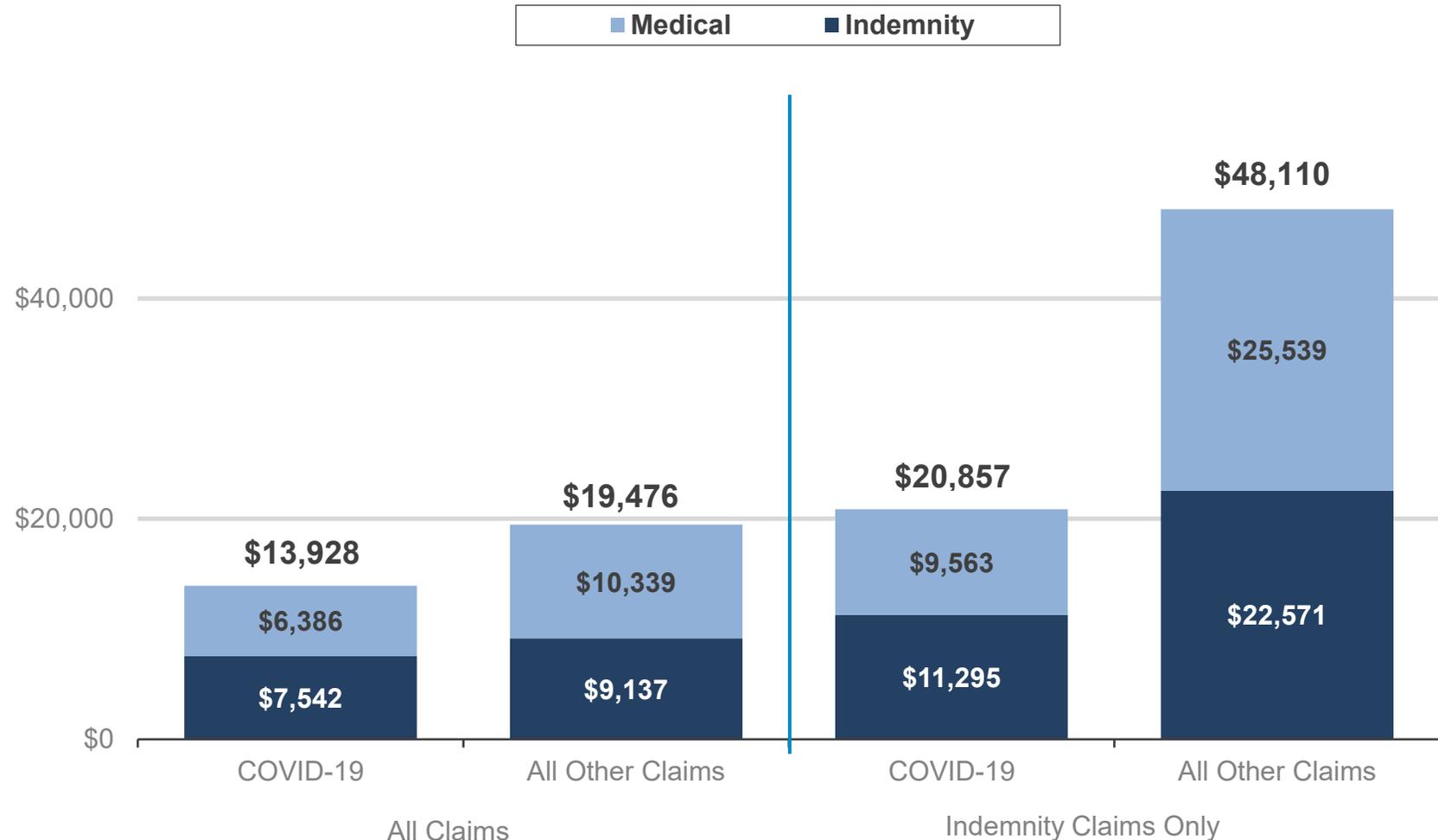




Chart 7

For AY 2021, the average incurred medical cost of a COVID-19 claim is about 40% less than a non-COVID-19 workers' compensation claim.

The average incurred cost of a COVID-19 indemnity claim is about 60% less than a non-COVID-19 indemnity claim. This is driven by a higher proportion of small indemnity-only COVID-19 claims ([Chart 9](#)).

The average incurred cost of a COVID-19 indemnity claim in AY 2021 is about 15% less than that of a COVID-19 indemnity claim in AY 2020 at the same maturity. This is driven by a higher share of indemnity only-claims reported in AY 2021 than AY 2020 ([Chart 9](#)).

[More Info](#)

Accident Year 2021 Incurred Severities

As of June 30, 2023

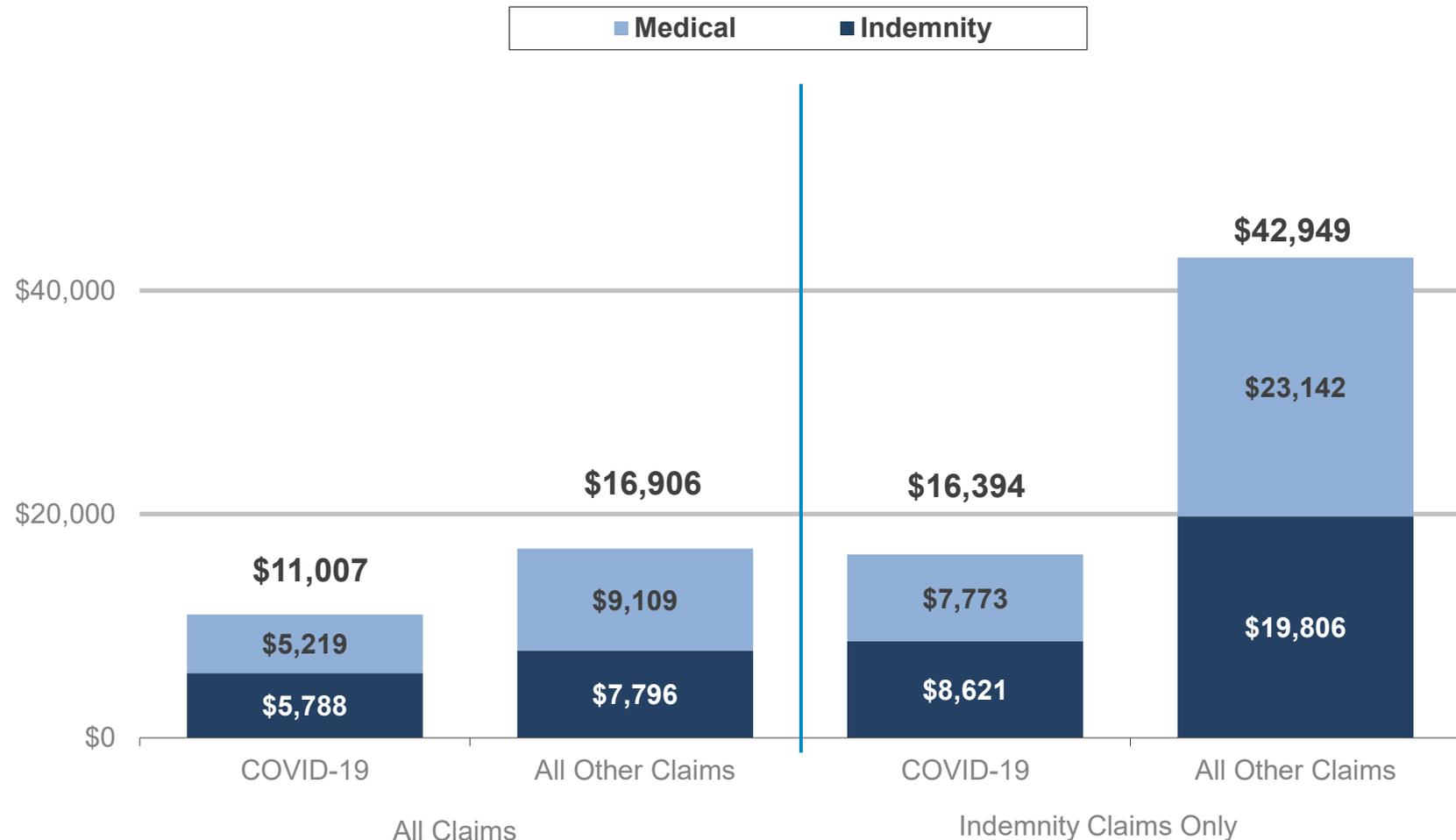




Chart 8

In AY 2022, the average incurred medical cost for a COVID-19 claim is substantially lower, by more than 90%, compared to a non-COVID-19 workers' compensation claim.

Similarly, the average incurred cost for a COVID-19 indemnity claim is approximately 90% less than that of a non-COVID-19 indemnity claim. This difference is primarily due to a higher prevalence of small indemnity-only COVID-19 claims ([Chart 9](#)).

The average incurred cost of a COVID-19 indemnity claim at 18 months in AY 2022 has decreased by about 80% from the average cost of a claim from AY 2020 at the same maturity. This change is attributed to a greater percentage of indemnity-only claims reported in AY 2022 ([Chart 9](#)).

Notably, closure rates have remained higher, and incurred development lower, for COVID-19 claims over time, indicating persistent disparities ([Charts 26](#) and [29](#)).

[More Info](#)

Accident Year 2022 Incurred Severities

As of June 30, 2023

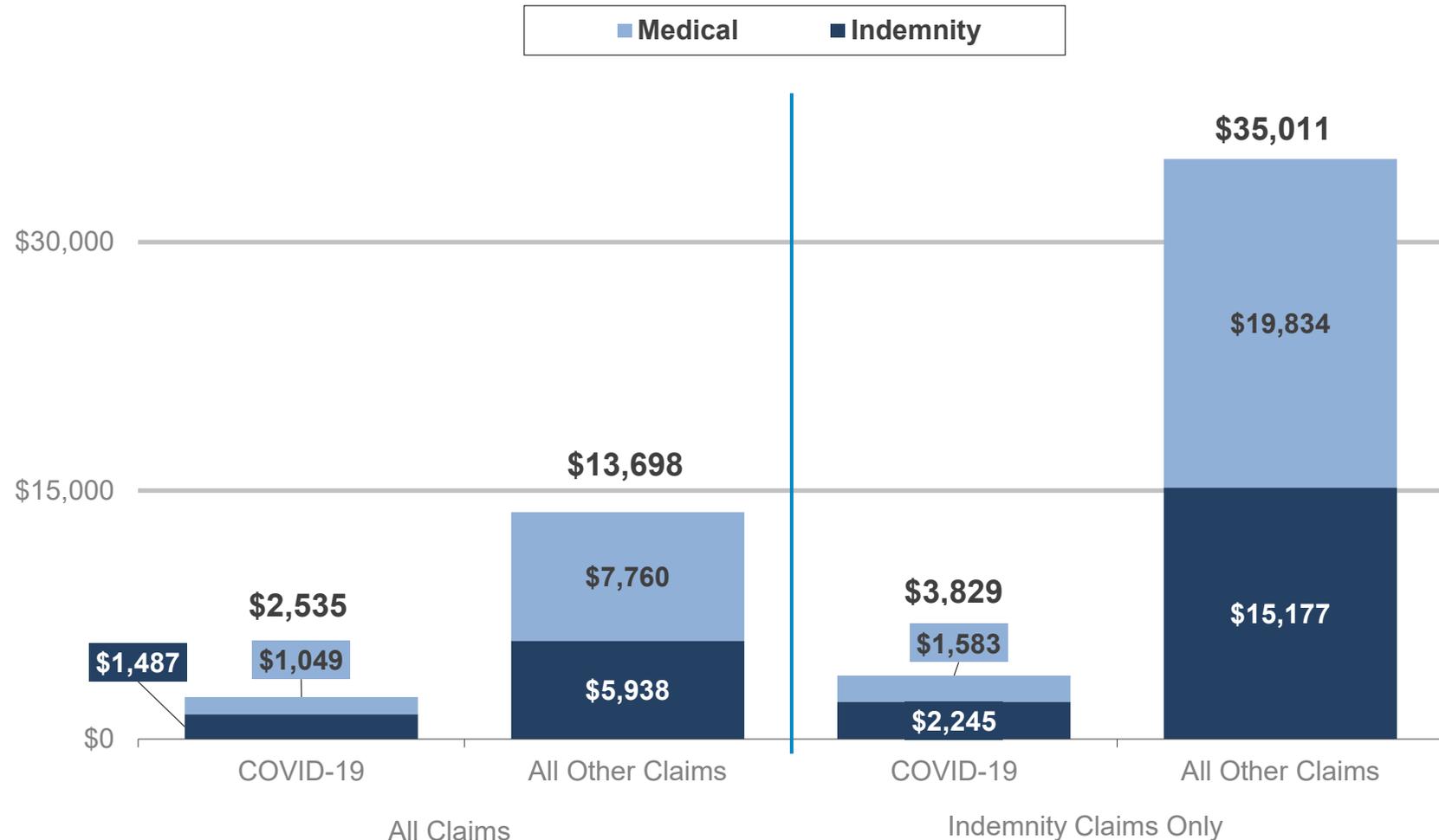




Chart 9

Far fewer COVID-19 claims are classified as medical-only claims than non-COVID-19 claims.

For AY 2020, more than 40% of COVID-19 claims are indemnity-only, compared to less than 1% of non-COVID-19 claims. This share has increased through AY 2022.

Most “indemnity-only” COVID-19 claims are relatively small and close quickly ([Charts 10](#), [11](#), [12](#), [16](#), [17](#) and [18](#)).

[More Info](#)

Share of Claims by Type of Claim: Accident Years 2020, 2021 and 2022

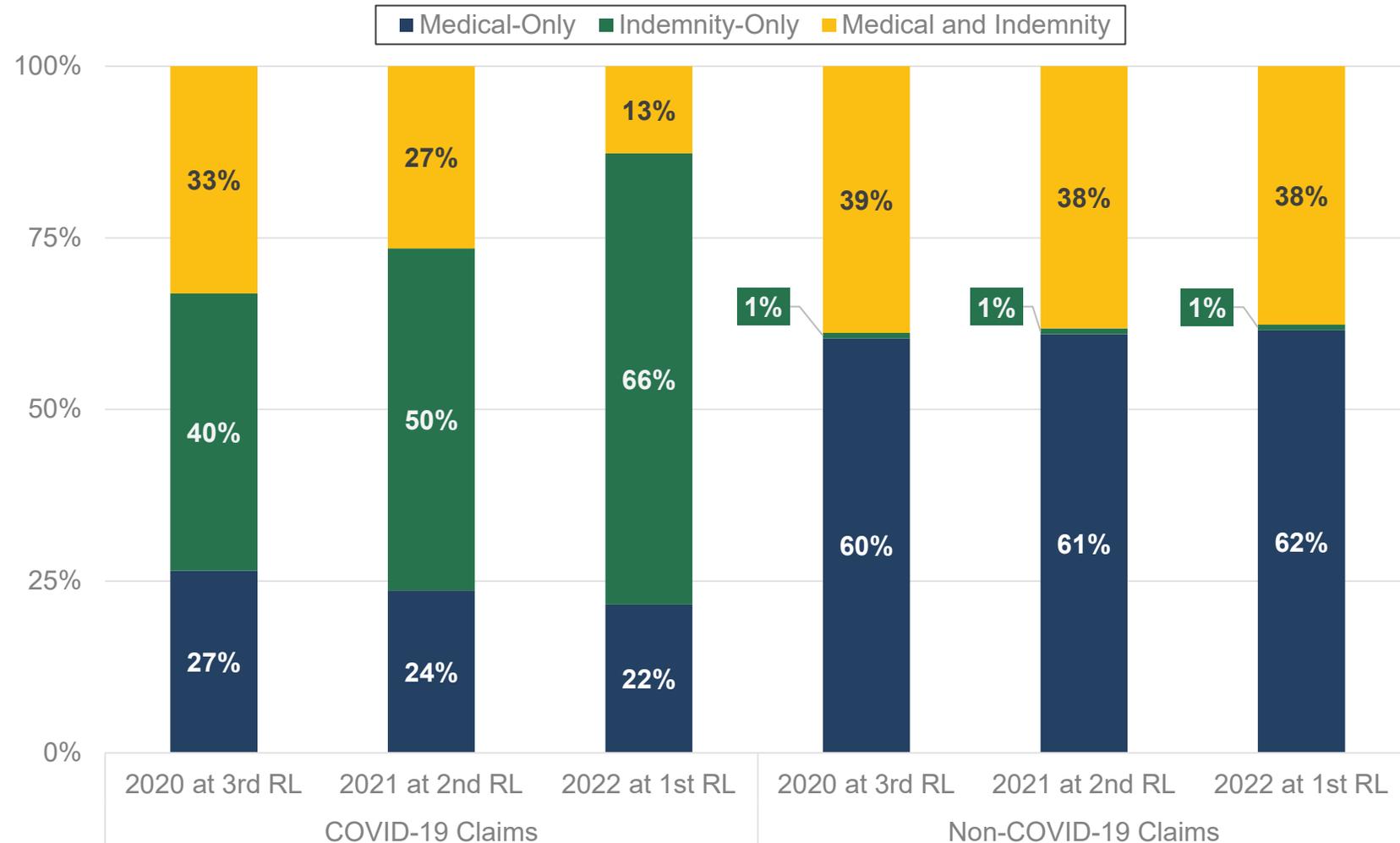


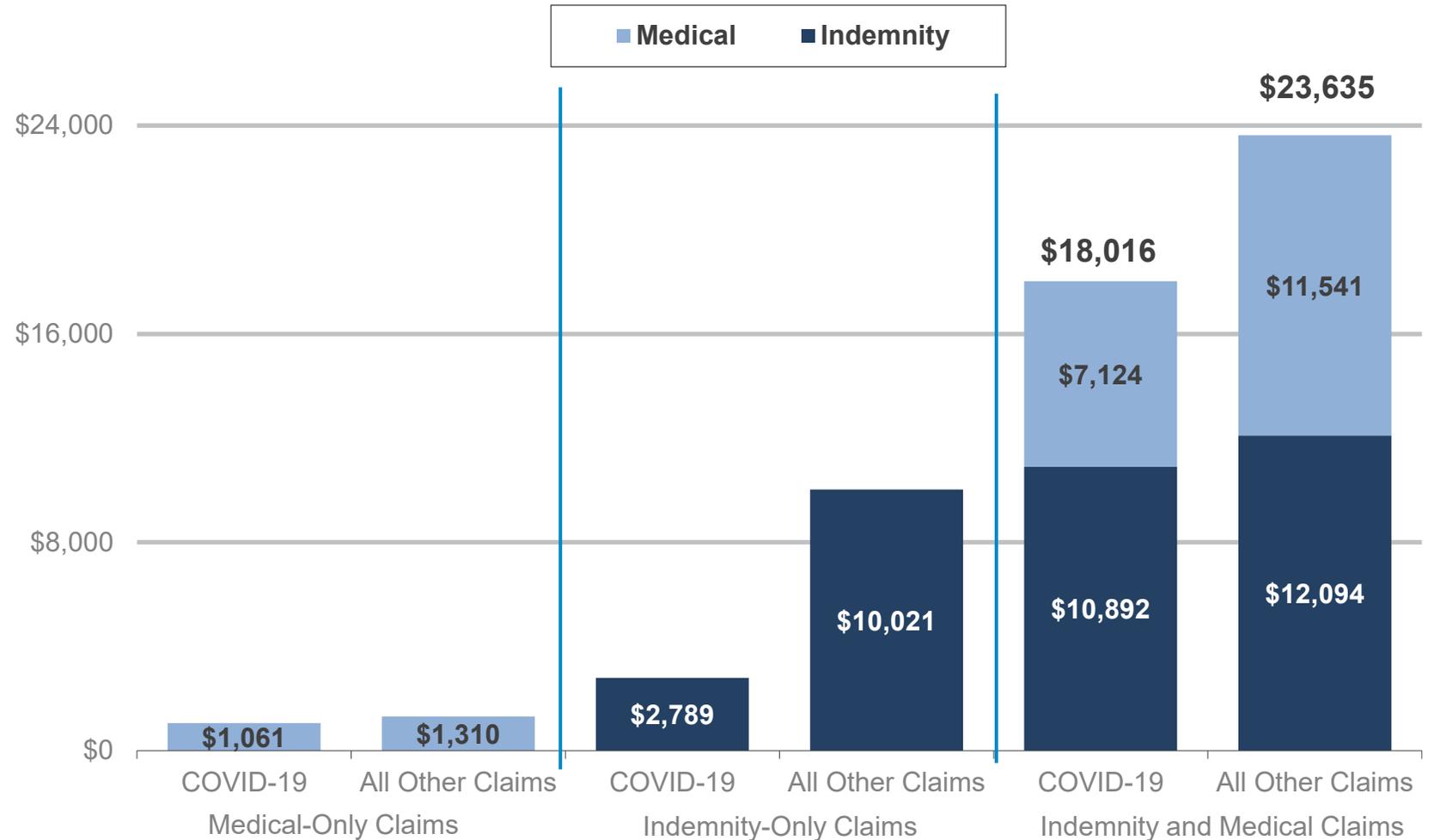


Chart 10

For AY 2020, the average indemnity incurred on a closed COVID-19 claim involving both medical and indemnity benefits is about 10% less than on a non-COVID-19 claim, while the average medical incurred is almost 40% less.

Closed COVID-19 claims of all types exhibit significantly lower average incurred amounts when compared to non-COVID-19 claims.

Closed Claim Severities by Type of Claim Accident Year 2020



[More Info](#)

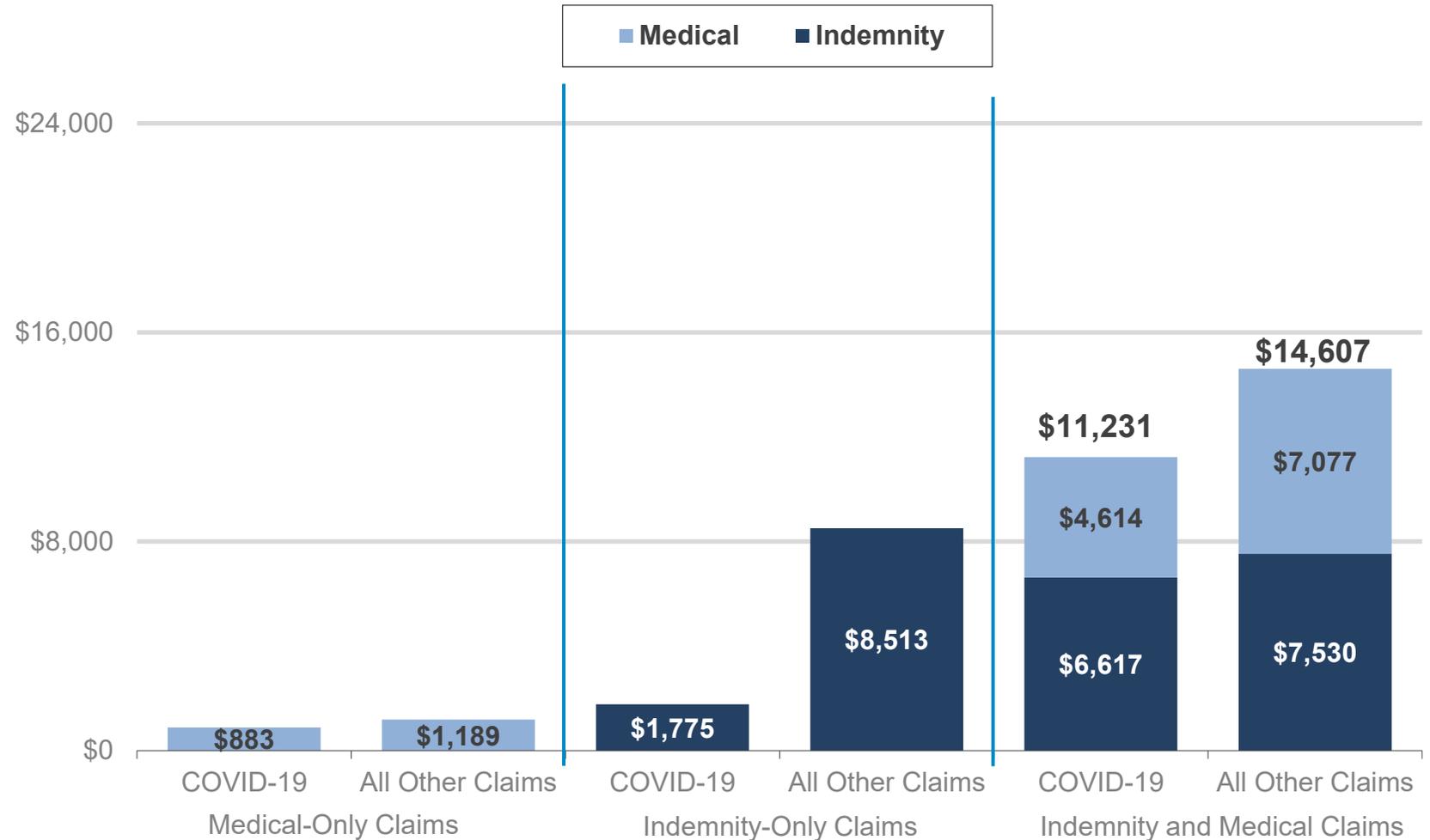


Chart 11

For AY 2021, the average indemnity incurred on a closed COVID-19 claim involving both medical and indemnity benefits is over 10% lower than on a non-COVID-19 claim, while the average medical incurred is around 35% less.

Closed COVID-19 claims of all types exhibit significantly lower average incurred amounts when compared to non-COVID-19 claims.

Closed Claim Severities by Type of Claim Accident Year 2021



[More Info](#)



Chart 12

In AY 2022, the average incurred indemnity cost for a closed COVID-19 claim that includes both medical and indemnity benefits is approximately 60% less than that of a non-COVID-19 claim while the average incurred medical cost is approximately 65% less.

Closed COVID-19 claims of all types exhibit significantly lower average incurred amounts when compared to non-COVID-19 claims.

[More Info](#)

Closed Claim Severities by Type of Claim Accident Year 2022

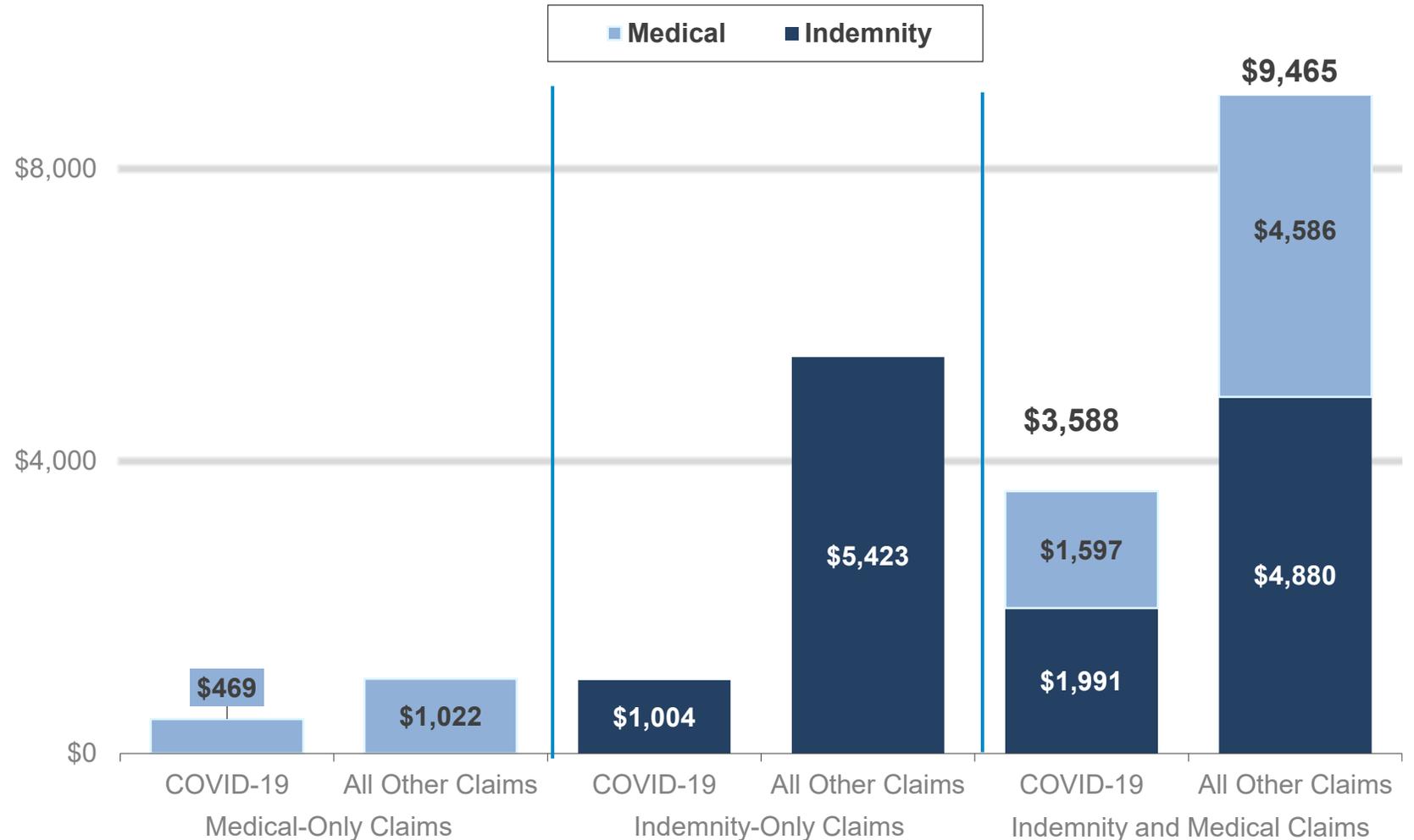




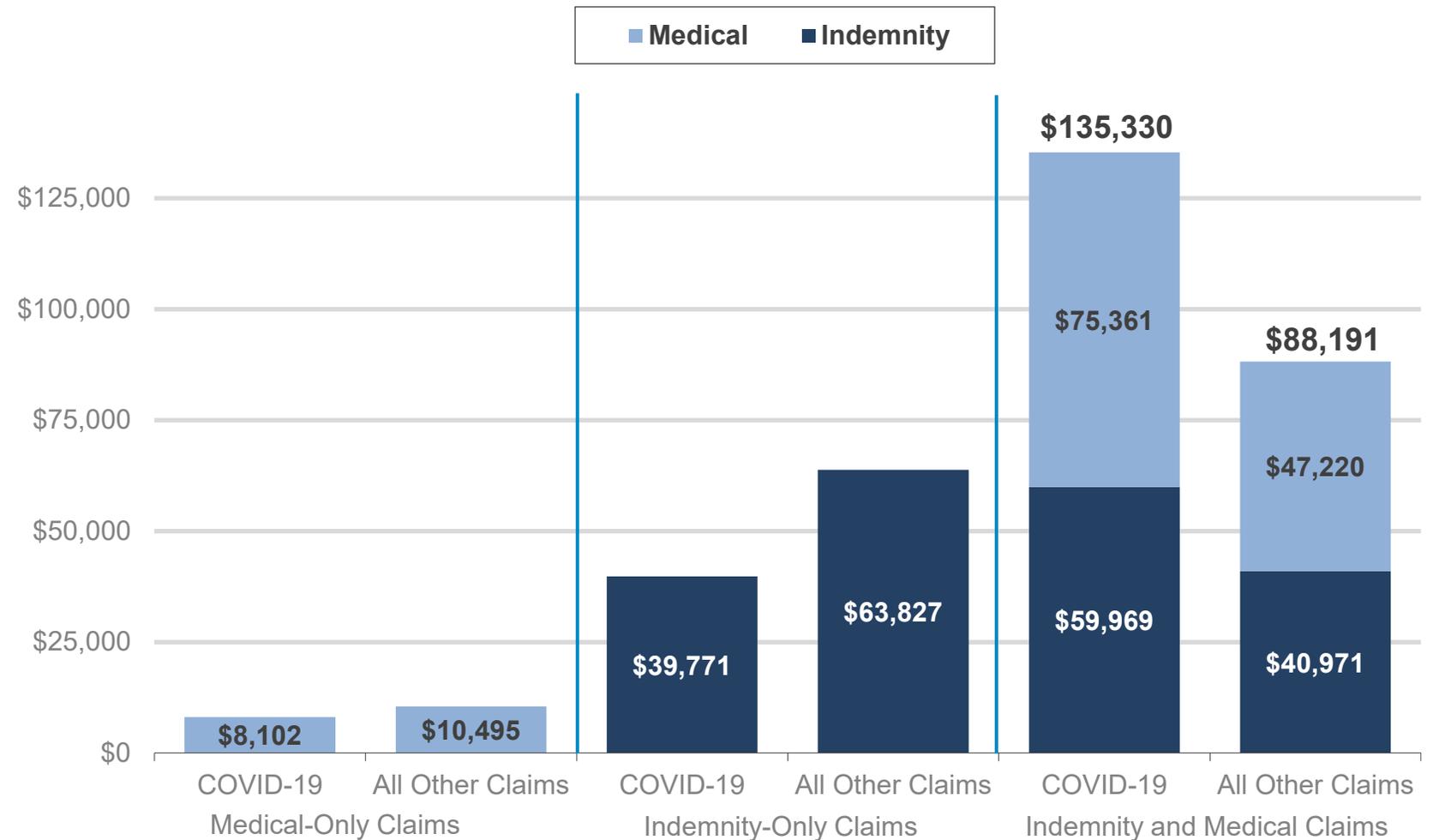
Chart 13

For AY 2020, the average indemnity on an open indemnity-only COVID-19 claim is about 35% less than on a COVID-19 claim involving both indemnity and medical benefits.

The average total incurred on an AY 2020 open COVID-19 claim involving both medical and indemnity benefits is about 50% greater than on a non-COVID-19 indemnity claim.

Open COVID-19 claims with both indemnity and medical benefits are more costly on average than open non-COVID-19 claims.

Open Claim Severities by Type of Claim Accident Year 2020



[More Info](#)



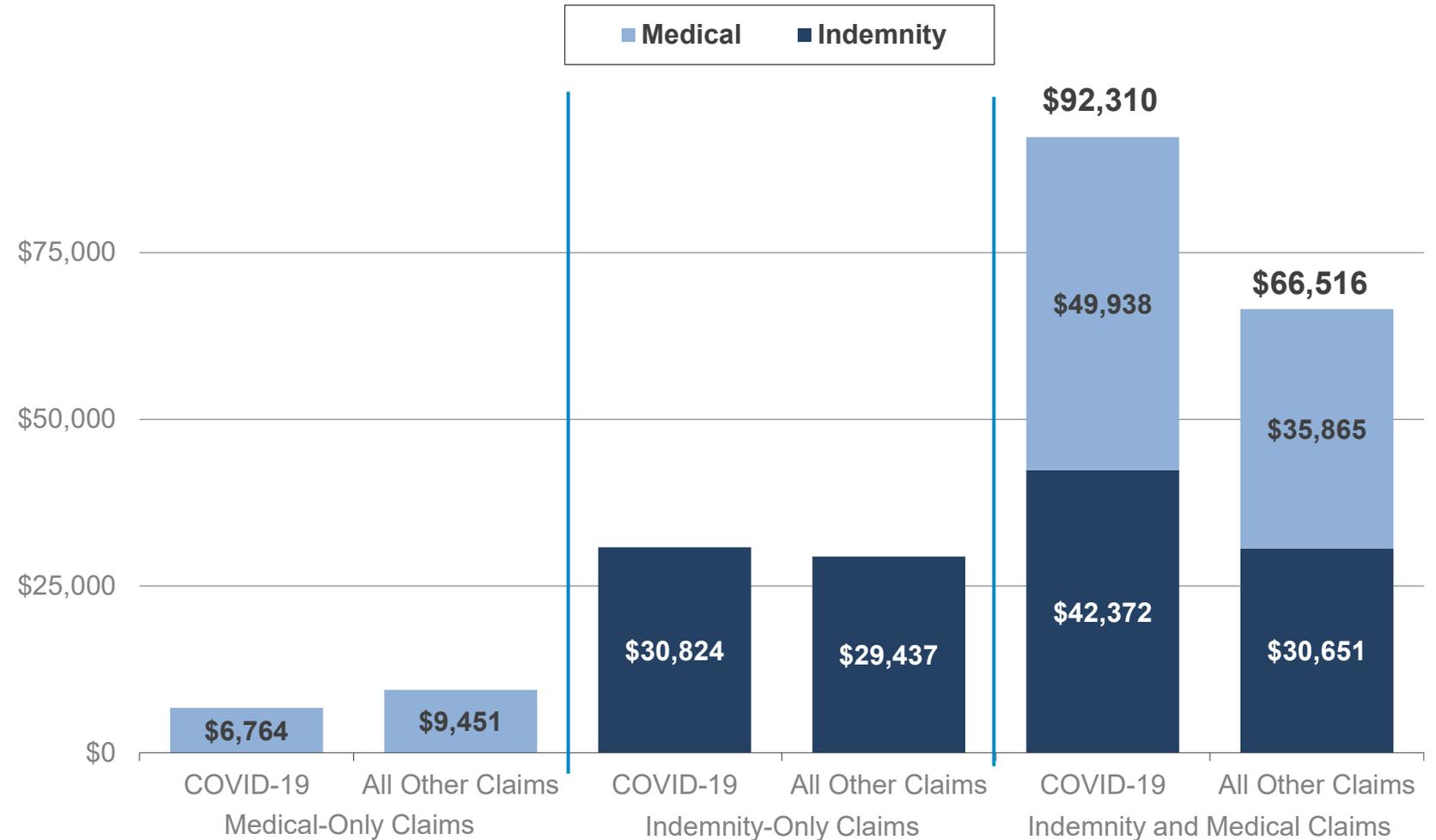
Chart 14

In AY 2021 the average indemnity and medical incurred on an open COVID-19 claim involving both medical and indemnity benefits is 40% greater than on a typical non-COVID-19 indemnity claim.

Most of the AY 2021 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 slightly costlier than non-COVID-19 claims.

Open COVID-19 claims with both indemnity and medical benefits are more severe than open non-COVID-19 claims.

Open Claim Severities by Type of Claim Accident Year 2021



[More Info](#)



Chart 15

In AY 2022, the average indemnity for an open indemnity-only COVID-19 claim is almost 90% lower than for a COVID-19 claim involving both indemnity and medical benefits.

Nearly all indemnity-only COVID-19 claims from AY 2022 have incurred costs less than \$5,000 ([Chart 21](#)).

For open COVID-19 claims involving both medical and indemnity benefits, the average incurred indemnity and medical costs are approximately 20% less than those associated with a typical non-COVID-19 indemnity claim. This suggests that a smaller number of large open COVID-19 claims were filed in 2022 than in the prior two years ([Chart 21](#)).

[More Info](#)

Open Claim Severities by Type of Claim Accident Year 2022

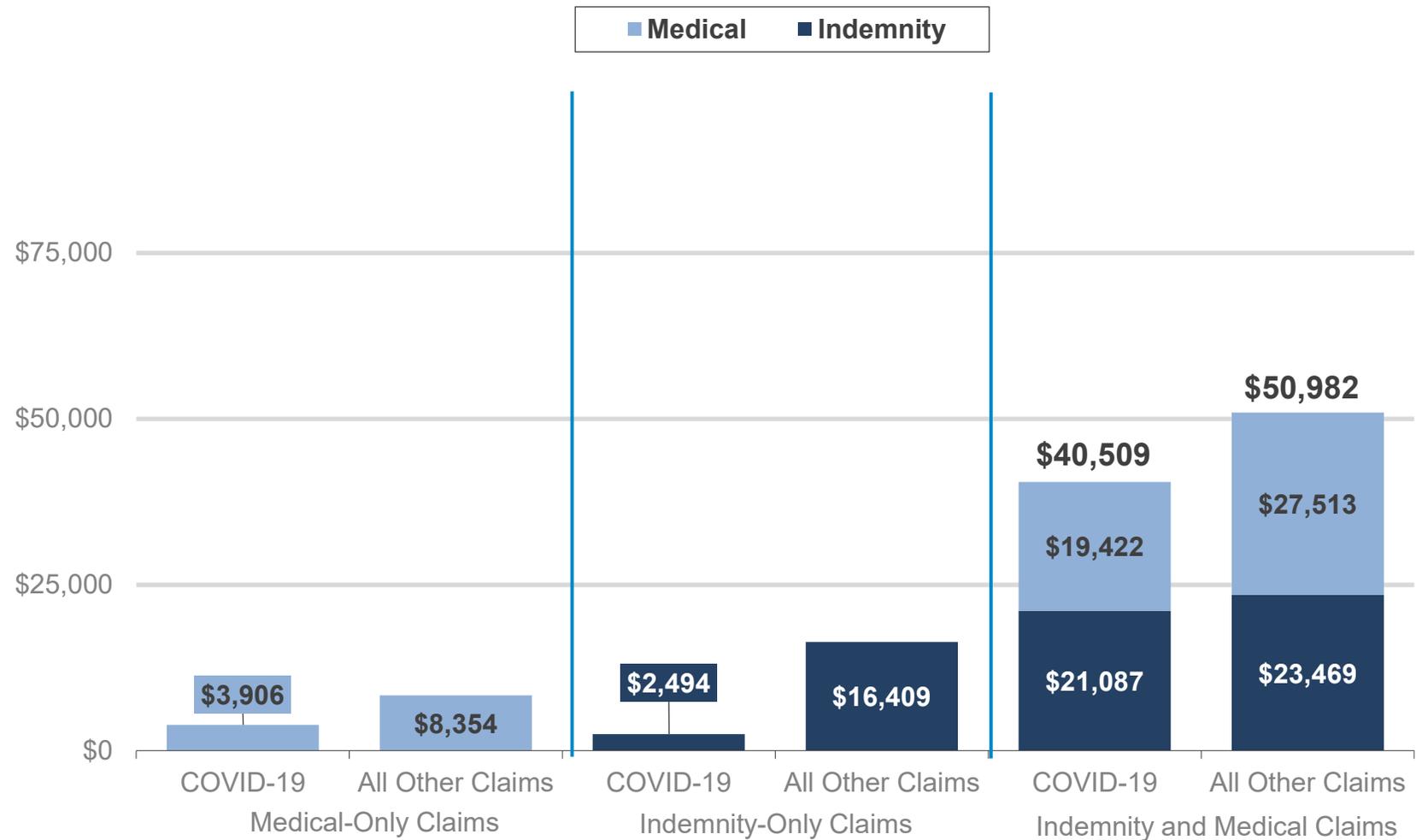




Chart 16

For AY 2020, less than 40% of incurred losses on COVID-19 claims have arisen on permanent disability (PD) claims compared to more than 60% 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 PD claims at third unit statistical report (42 months) has only increased to 38% from 28% at the first report (18 months), which is still significantly lower than the share of losses from non-COVID-19 PD claims.

[More Info](#)

Distribution of Claims and Incurred Losses by Claim Type Accident Year 2020

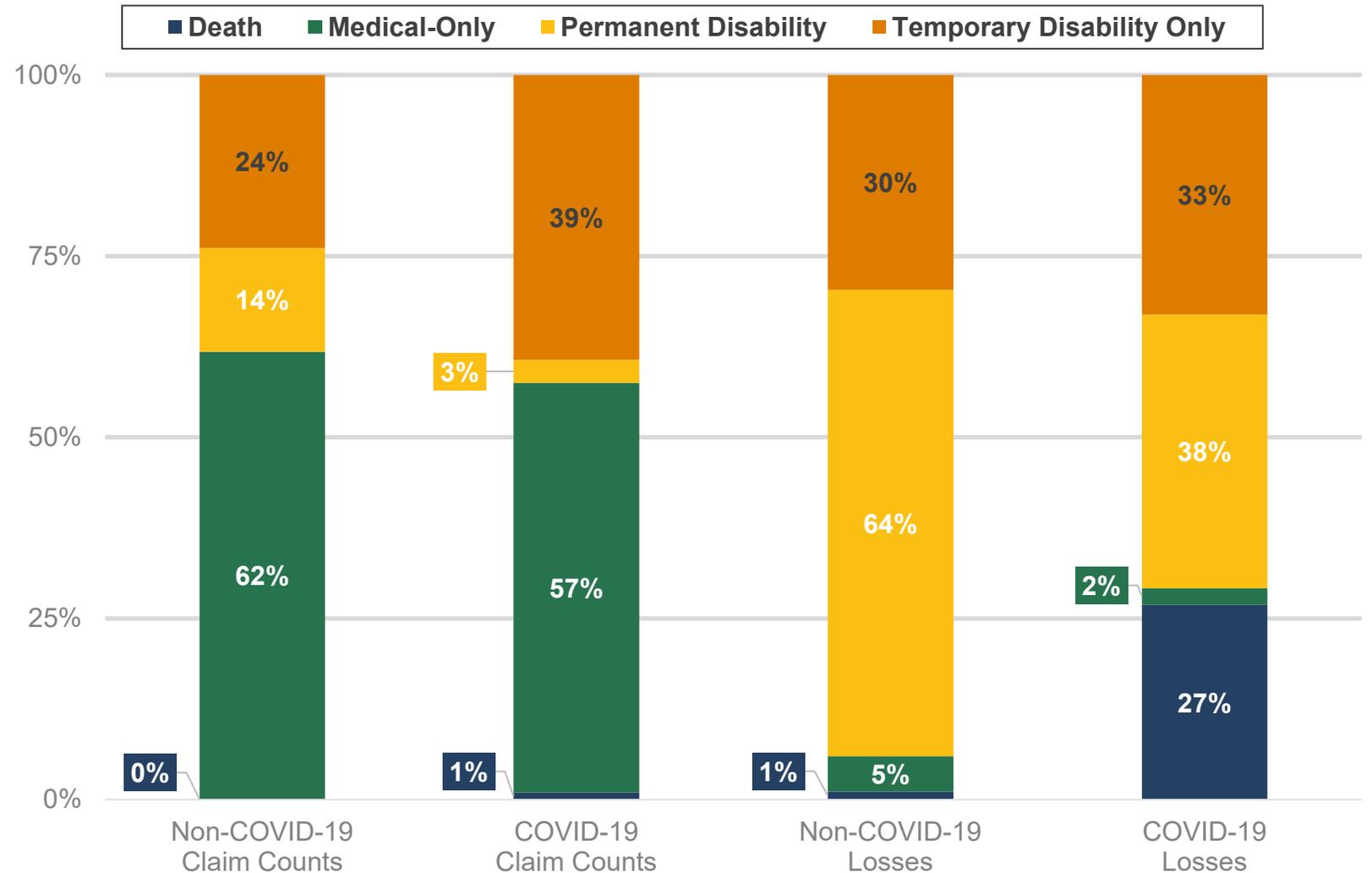




Chart 17

For AY 2021, more than a quarter of incurred losses on COVID-19 claims have arisen on PD claims compared to more than half of incurred losses on non-COVID-19 claims. This is slightly higher than the share on claims evaluated at 18 months ([COVID-19 2022 Report, Chart 14](#)).

About one-fourth of incurred losses on COVID-19 claims have arisen on death claims, compared to just 1% on non-COVID-19 claims.

[More Info](#)

Distribution of Claims and Incurred Losses by Claim Type Accident Year 2021

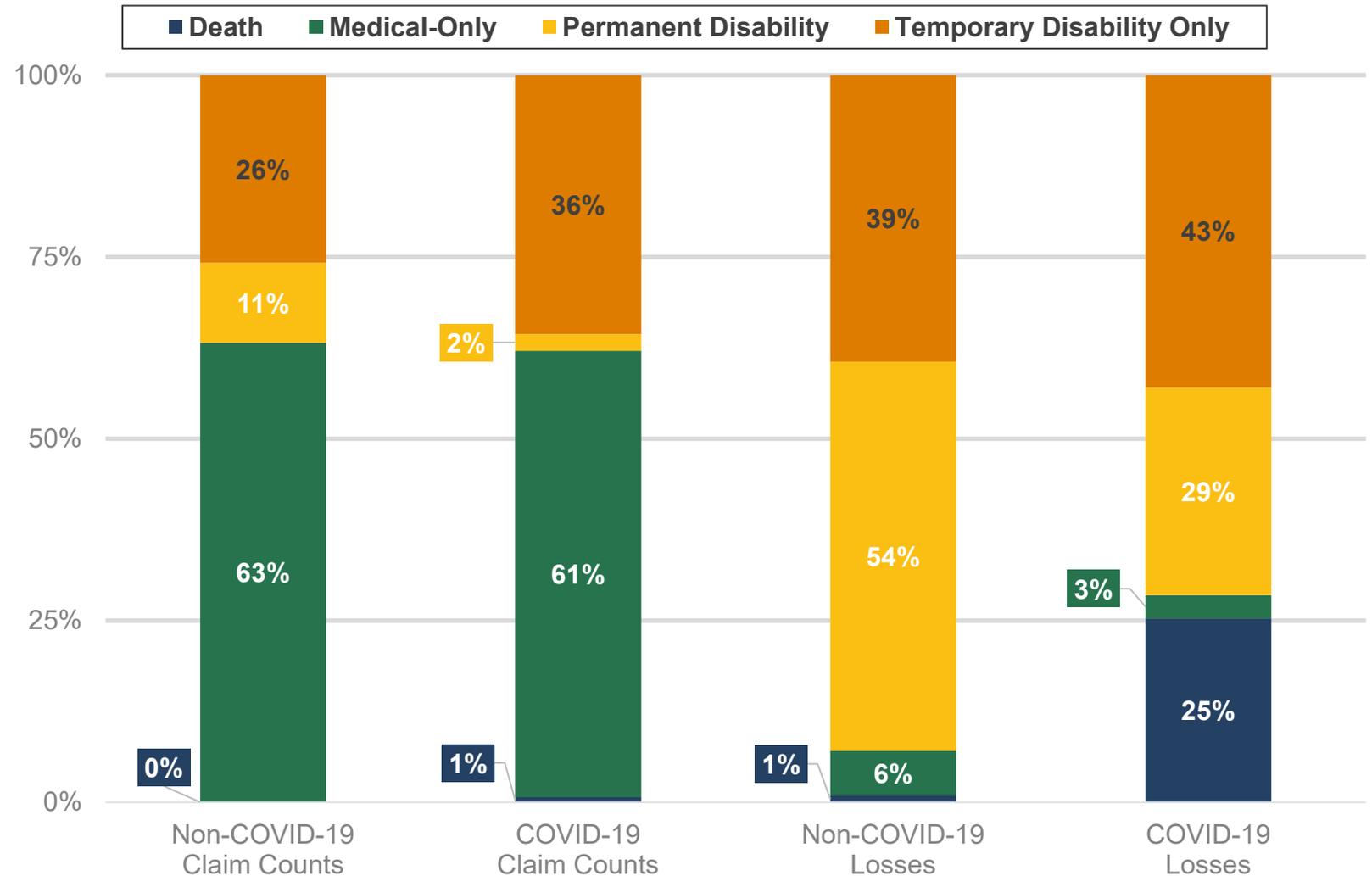




Chart 18

For AY 2022, approximately 70% of incurred losses on COVID-19 claims have originated from Temporary Disability (TD) only claims compared to less than half of the incurred losses on non-COVID-19 claims.

A quarter of incurred losses on COVID-19 claims in AY 2022 are on death and PD claims. This marks a significant decrease from AY 2021 when half of the incurred losses on COVID-19 claims at first report (18 months) were related to death and PD claims ([COVID-19 2022 Report, Chart 14](#)).

[More Info](#)

Distribution of Claims and Incurred Losses by Claim Type Accident Year 2022

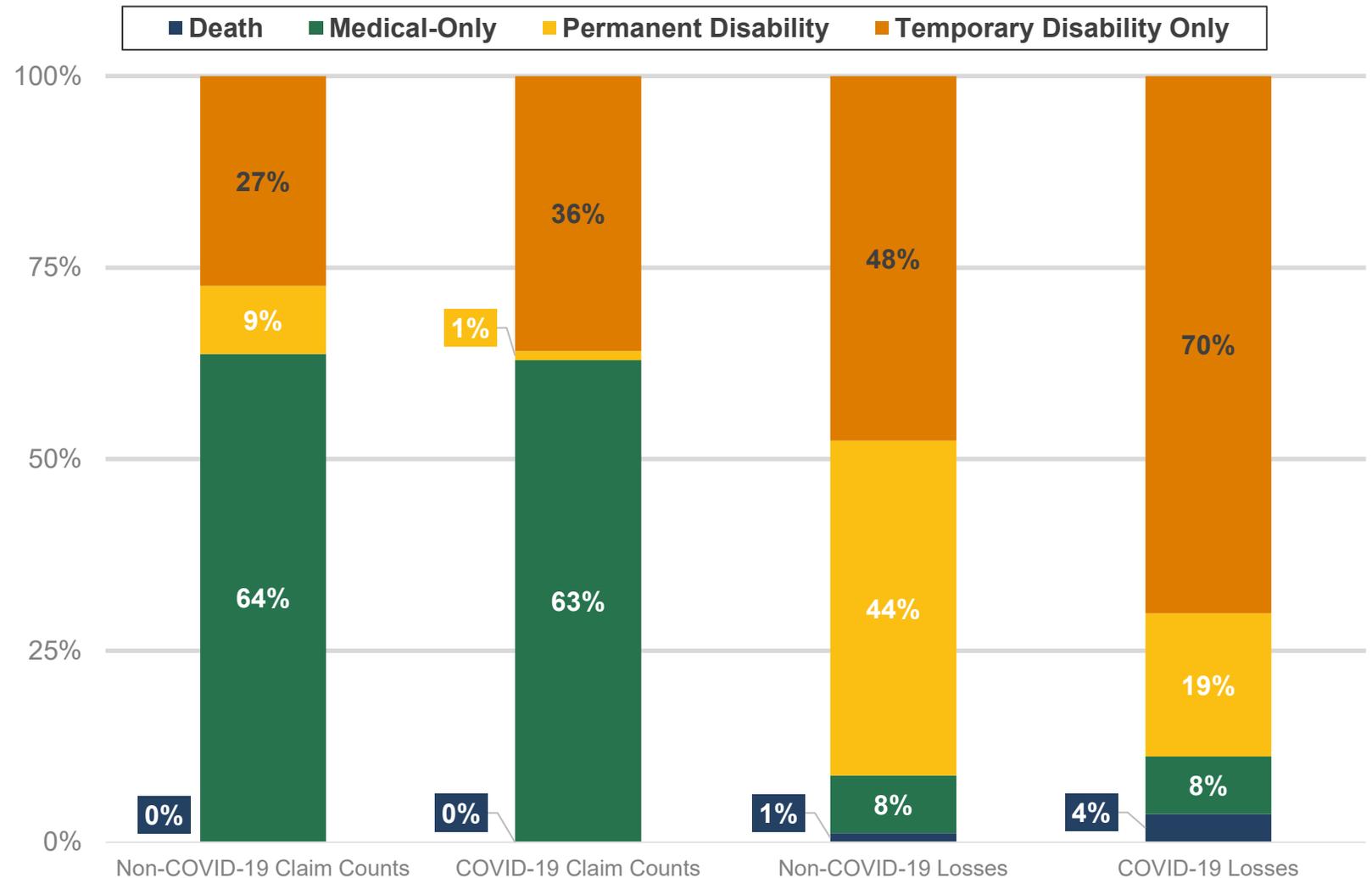




Chart 19

For AY 2020, only 5% 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 5 times as high as for non-COVID-19 indemnity claims.

The distributions for COVID-19 claims have remained stable since first report (18 months).

[More Info](#)

Indemnity Claim Distribution by Incurred Loss Size Accident Year 2020

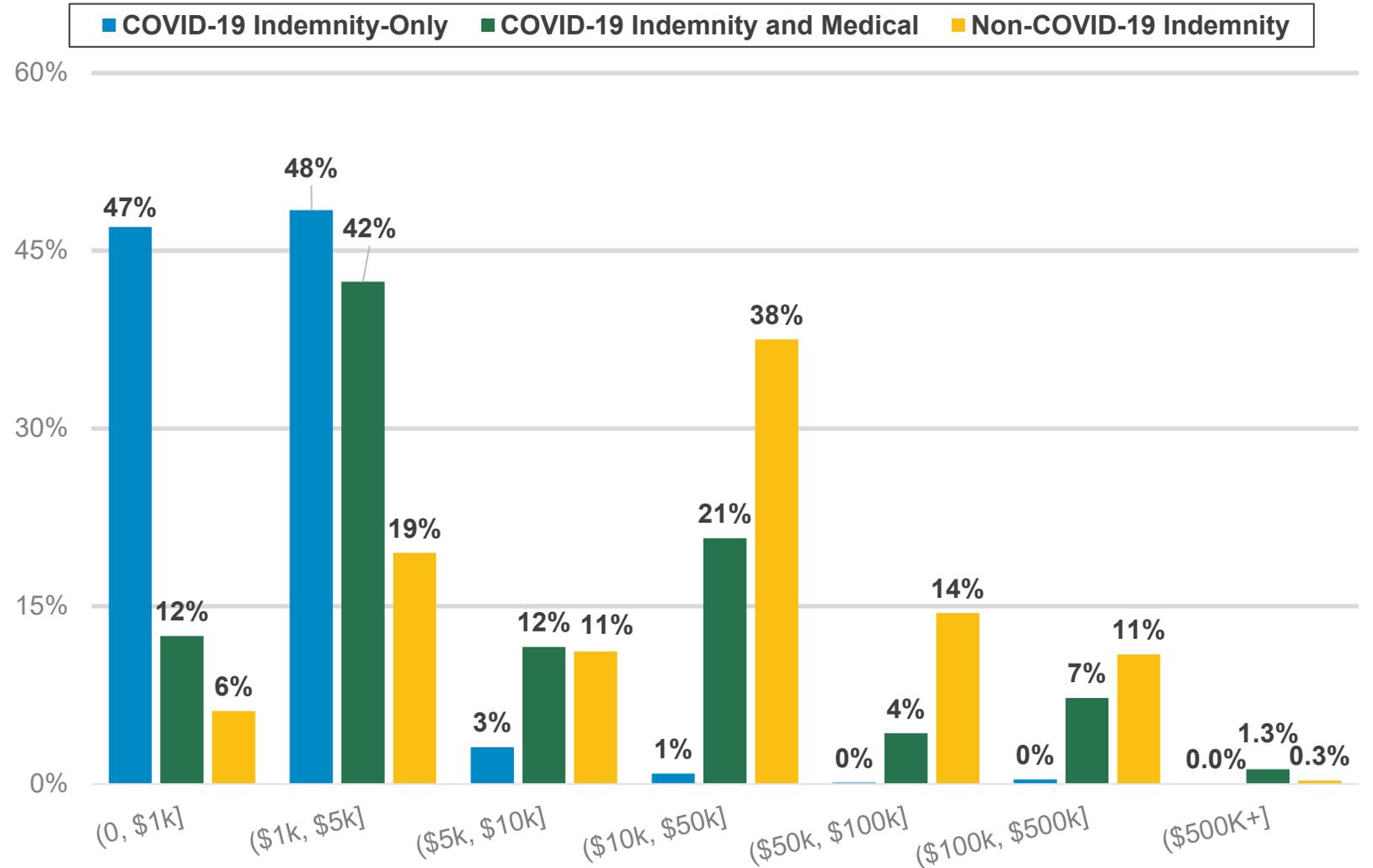




Chart 20

Almost all AY 2021 indemnity-only claims have an incurred value less than \$5,000.

A typical AY 2021 non-COVID-19 indemnity claim costs between \$10k and \$50k, where a typical COVID-19 indemnity claim costs between \$1k and \$5k.

The share of COVID-19 claims over \$500,000 is more than 3 times as high as for non-COVID-19 indemnity claims.

[More Info](#)

Indemnity Claim Distribution by Incurred Loss Size Accident Year 2021

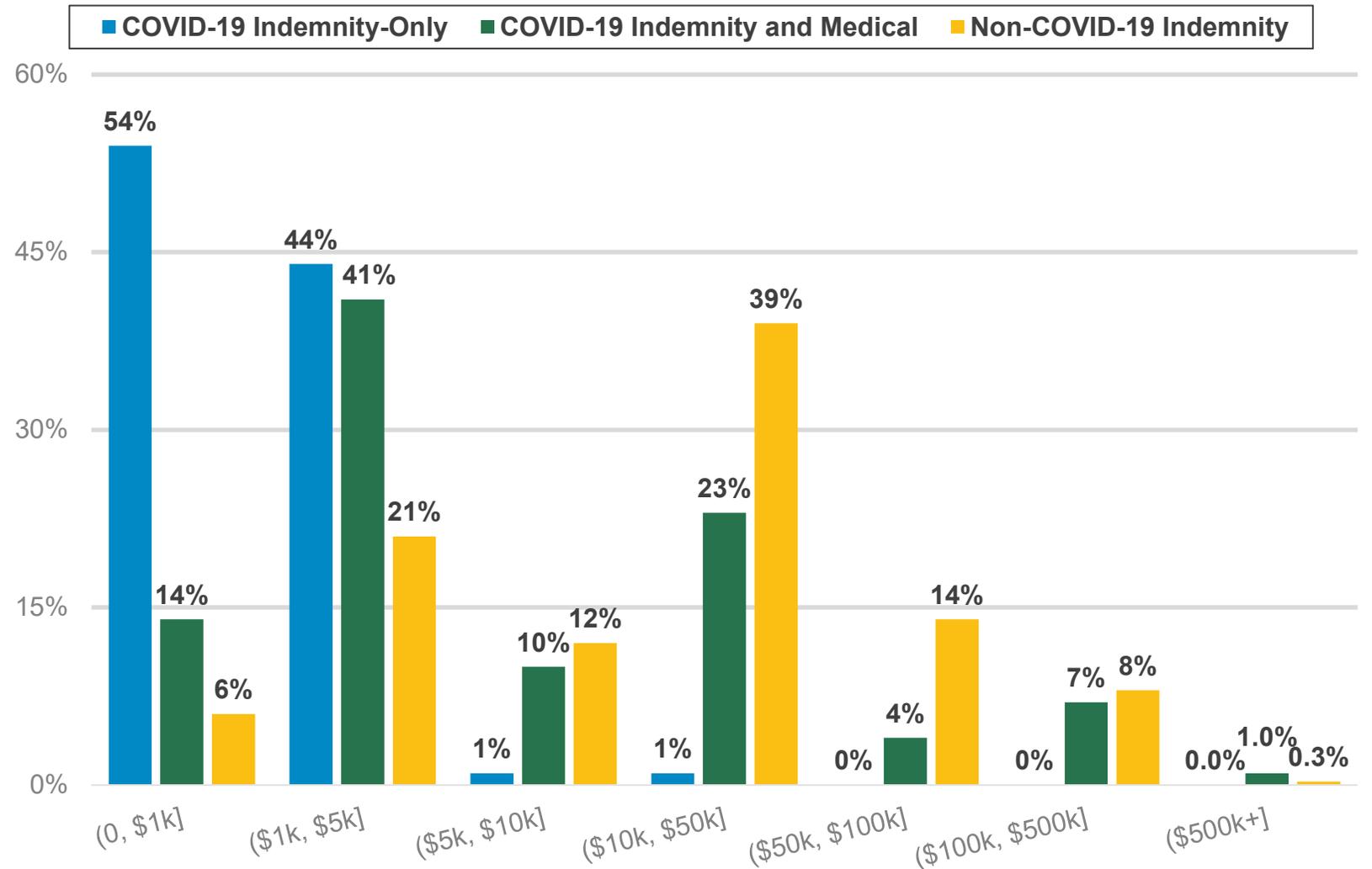




Chart 21

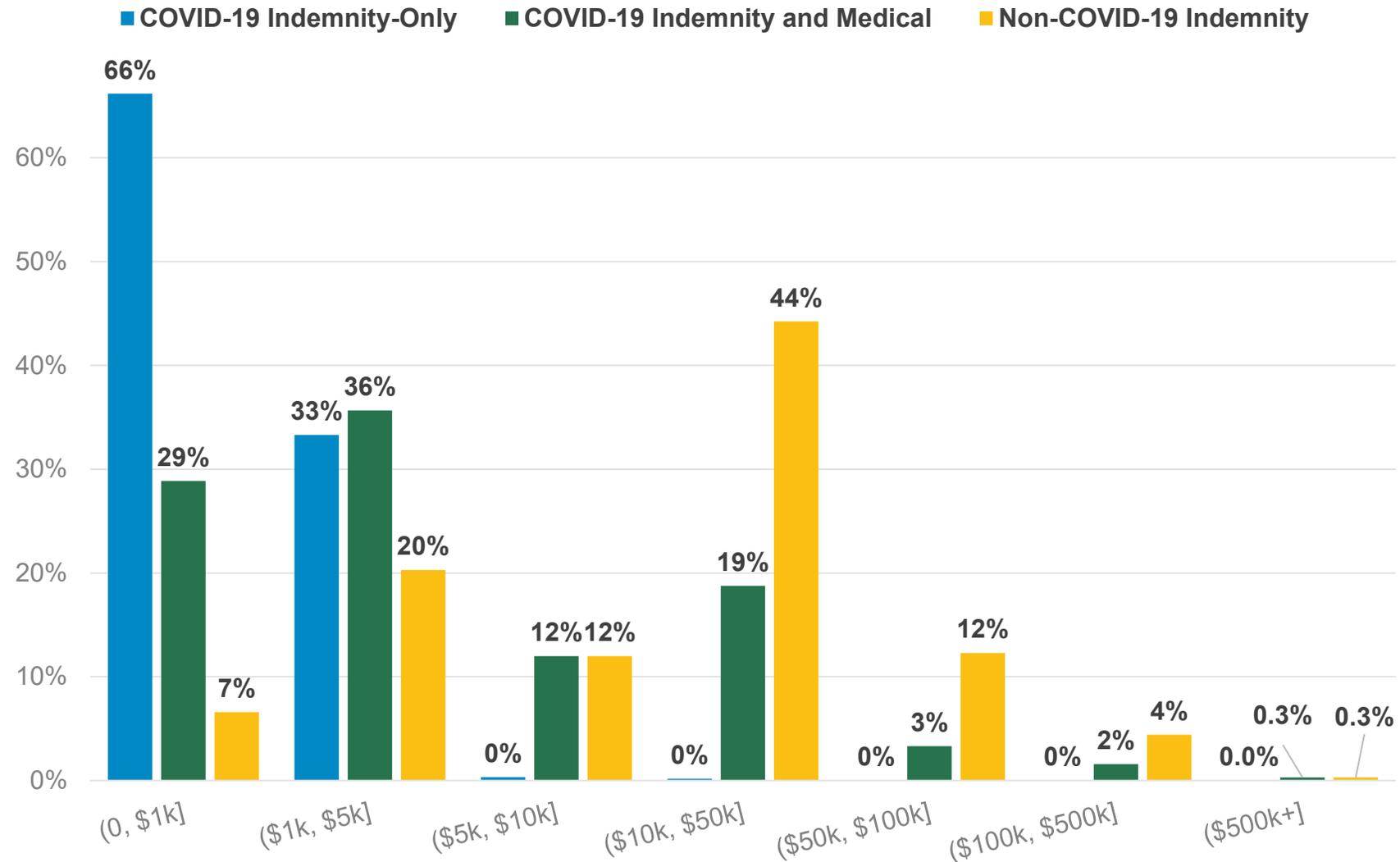
Nearly all indemnity-only claims from AY 2022 have an incurred value below \$5,000.

While the incurred loss distribution for non-COVID-19 claims remained similar to that of AY 2021, a higher proportion of COVID-19 claims have less than \$1,000 of incurred losses.

In prior AYs, the shares of COVID-19 claims exceeding \$500,000 were several times greater than that of non-COVID-19 indemnity claims. In AY 2022, the shares are similar, indicating a reduced filing of large COVID-19 claims in 2022 ([October 2021 Update Chart 12](#)).

[More Info](#)

Indemnity Claim Distribution by Incurred Loss Size Accident Year 2022





COVID-19 Claim Characteristics



Chart 22

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 and this has continued throughout the pandemic.

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 early in the pandemic, when the Governor's Executive Order was in effect.

[More Info](#)

COVID-19 Claim Denial Rates by Accident Month

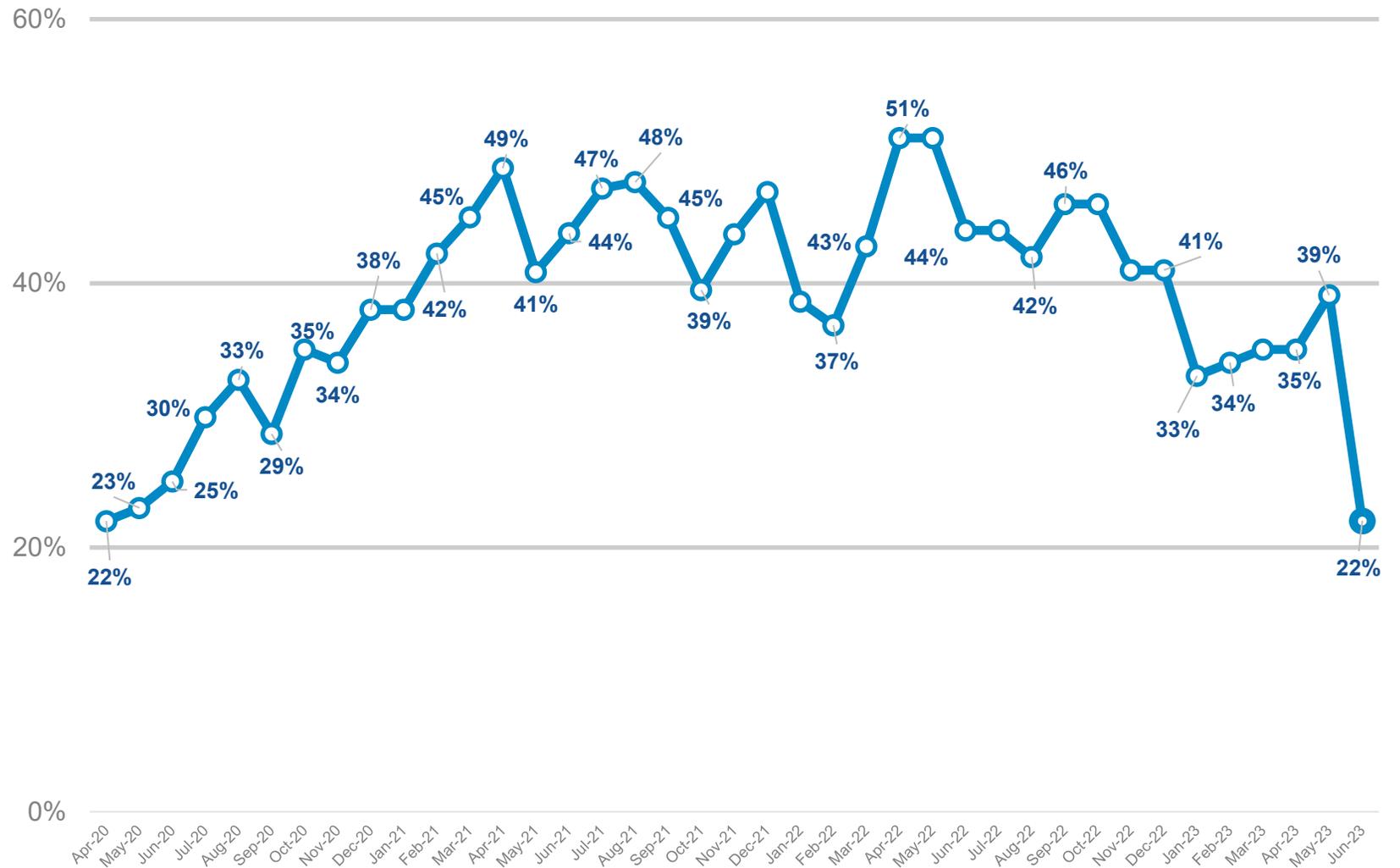




Chart 23

COVID-19 claims with indemnity and medical benefits typically have a shorter TD duration than non-COVID-19 indemnity claims.

While most closed indemnity-only COVID-19 claims have short TD durations, about 4% 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 that have closed. The share of COVID-19 claims with longer TD duration has been similar throughout the pandemic.

[More Info](#)

Weeks of Temporary Disability by Claim Type Accident Year 2020

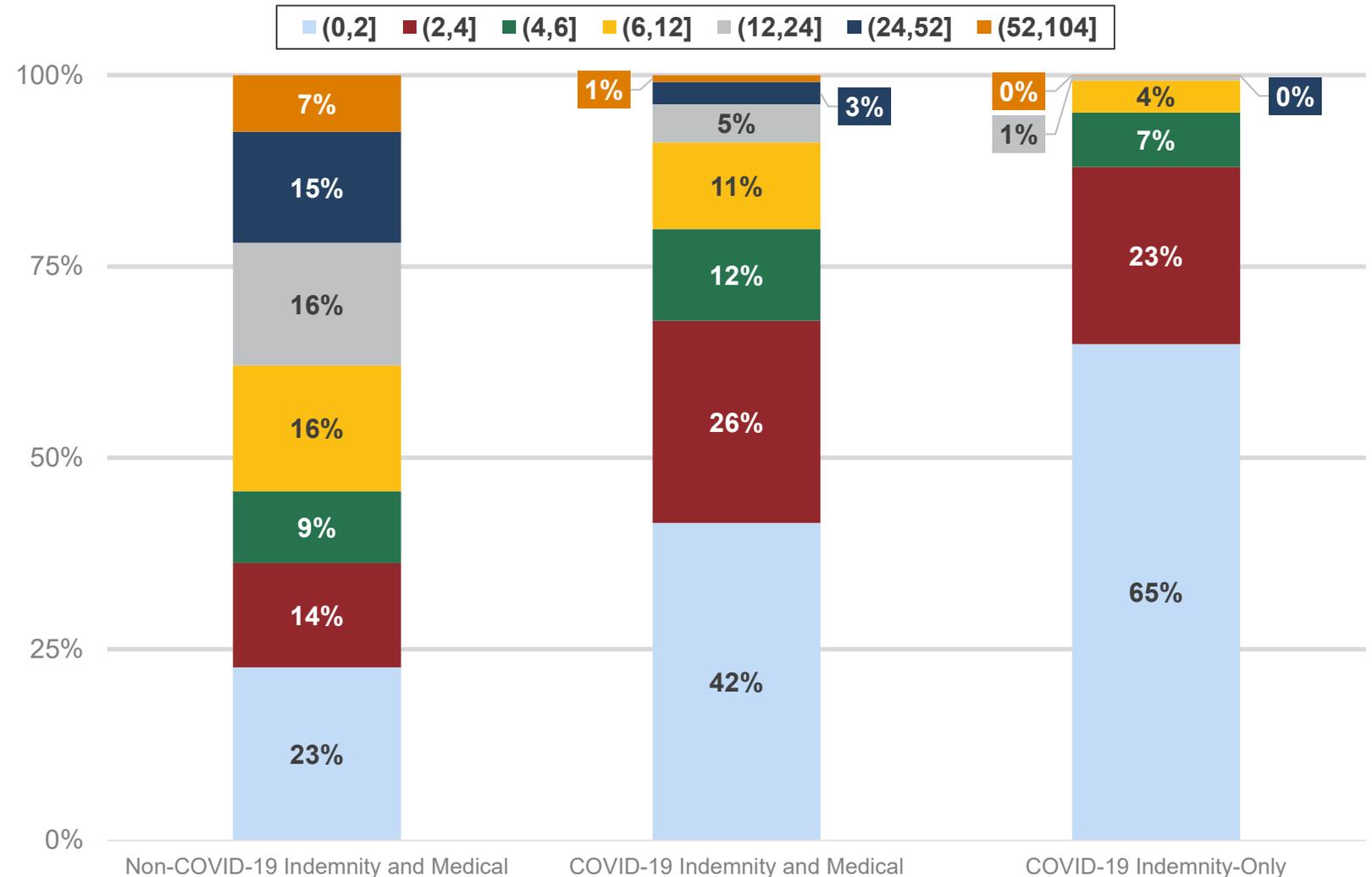




Chart 24

COVID-19 claims with indemnity and medical benefits typically have a shorter TD duration than non-COVID-19 indemnity claims.

Almost 90% of closed COVID-19 indemnity-only claims have a TD duration less than 2 weeks compared to 65% of AY 2020 claims at the same age ([September 2022 Update, Chart 18](#)).

The information in this chart reflects the weeks of TD for AY 2021 claims that have closed. The share of claims with longer TD duration stayed the same for the past year.

[More Info](#)

Weeks of Temporary Disability by Claim Type Accident Year 2021

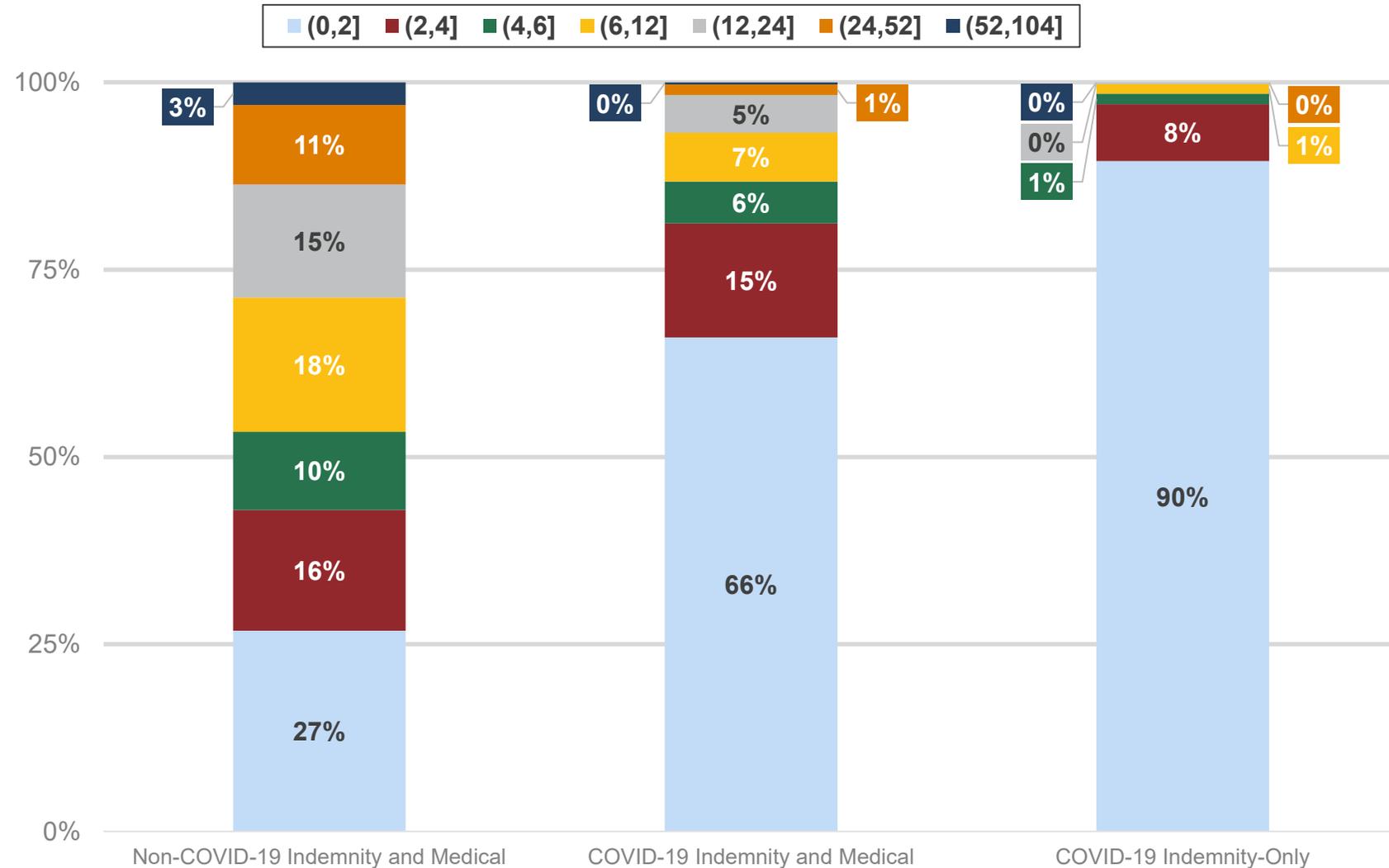




Chart 25

COVID-19 claims with indemnity and medical benefits typically have a shorter TD duration than non-COVID-19 indemnity claims.

Almost all closed COVID-19 indemnity-only claims have a TD duration of less than two weeks, as do most closed COVID-19 claims with indemnity and medical benefits.

In AY 2022, both indemnity-only COVID-19 claims and those with both indemnity and medical benefits are more likely to have two or less weeks of TD paid than AY 2021 claims at the same age ([September 2022 Update, Chart 18](#)).

[More Info](#)

Weeks of Temporary Disability by Claim Type Accident Year 2022

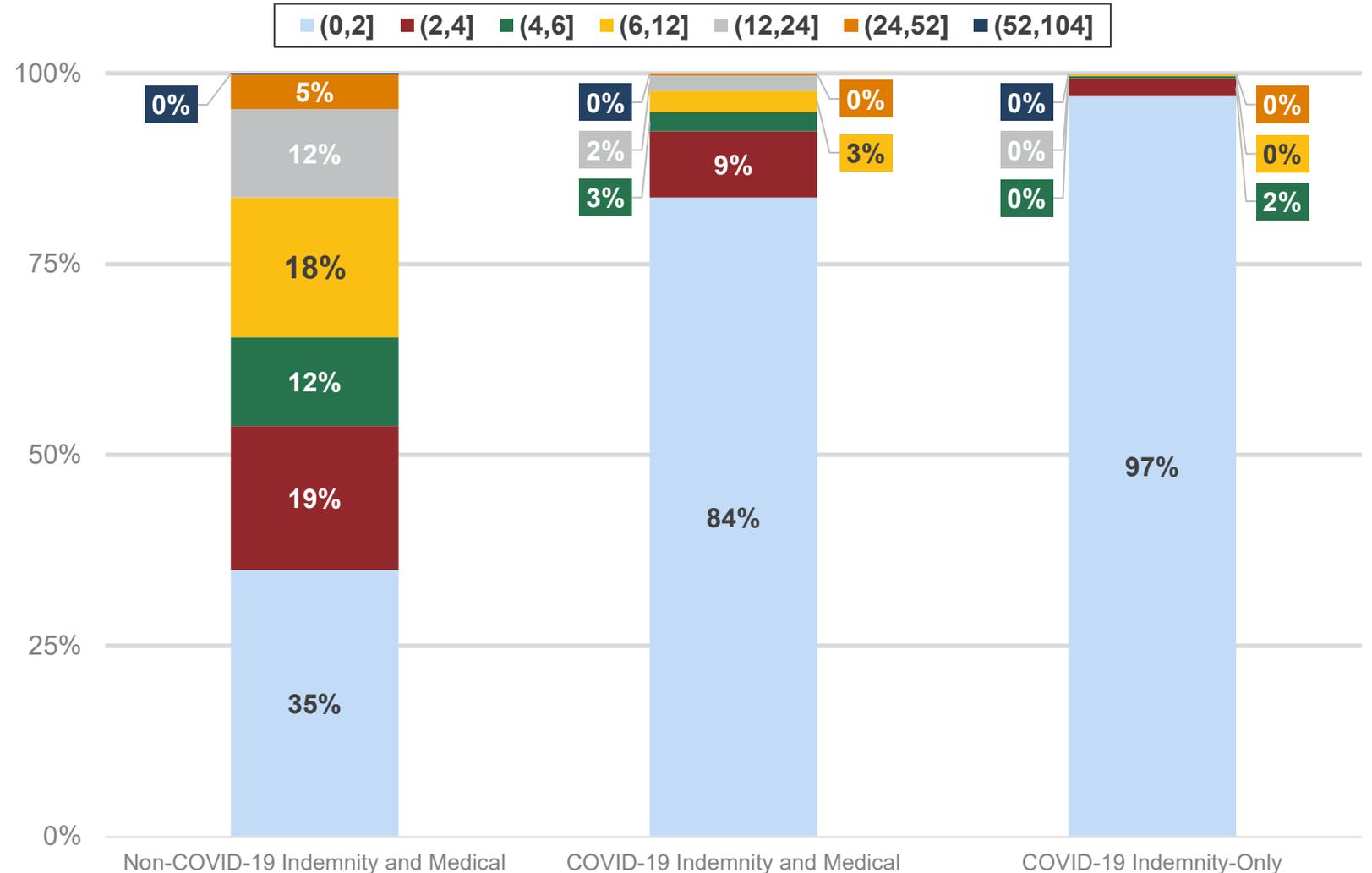




Chart 26

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 ([Charts 23, 24](#) and [25](#)).

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 ([Charts 19, 20](#) and [21](#)) and have shorter TD durations ([Charts 23, 24](#) and [25](#)).

[More Info](#)

Indemnity Claims Closing Rates

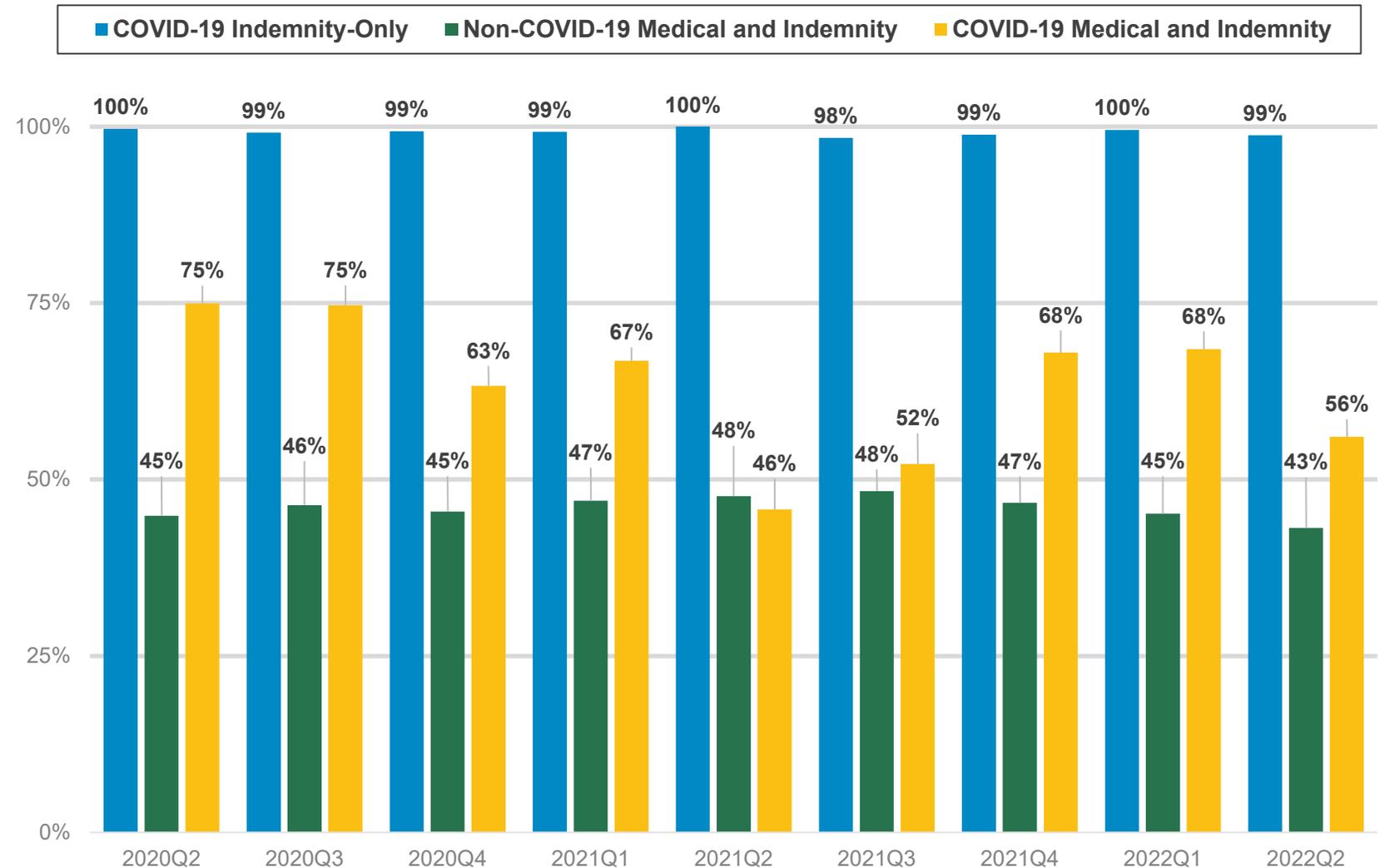




Chart 27

Incurred indemnity losses on COVID-19 claims have developed slightly more since year-end 2022 than incurred losses on non-COVID-19 claims.

Medical COVID-19 incurred losses have developed slightly less since year-end 2022 than incurred losses on non-COVID-19 claims.

While COVID-19 claims close faster and closed COVID-19 claims have lower severities ([Chart 10](#)), open COVID-19 claims in AY 2020 are more severe ([Chart 13](#)), leading to similar incurred loss development as on non-COVID-19 claims.

[More Info](#)

Incurred Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2020

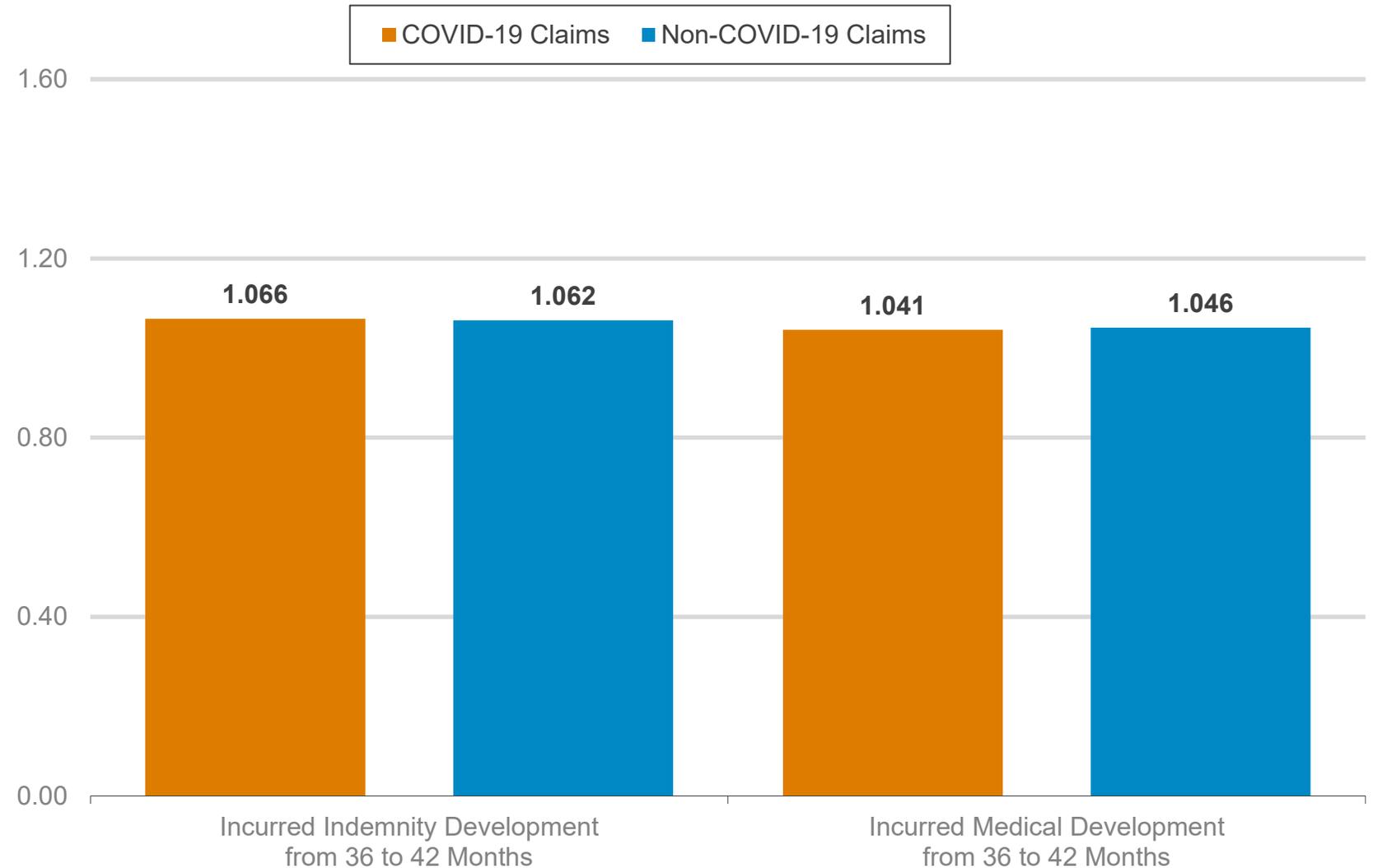




Chart 28

COVID-19 claims have shown slightly greater incurred loss development, for both indemnity and medical, since the end of 2022 compared to non-COVID-19 claims

This higher incurred loss development in COVID-19 claims may be due to the presence of larger, more severe open COVID-19 claims in AY 2021 ([Chart 14](#)).

[More Info](#)

Incurred Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2021

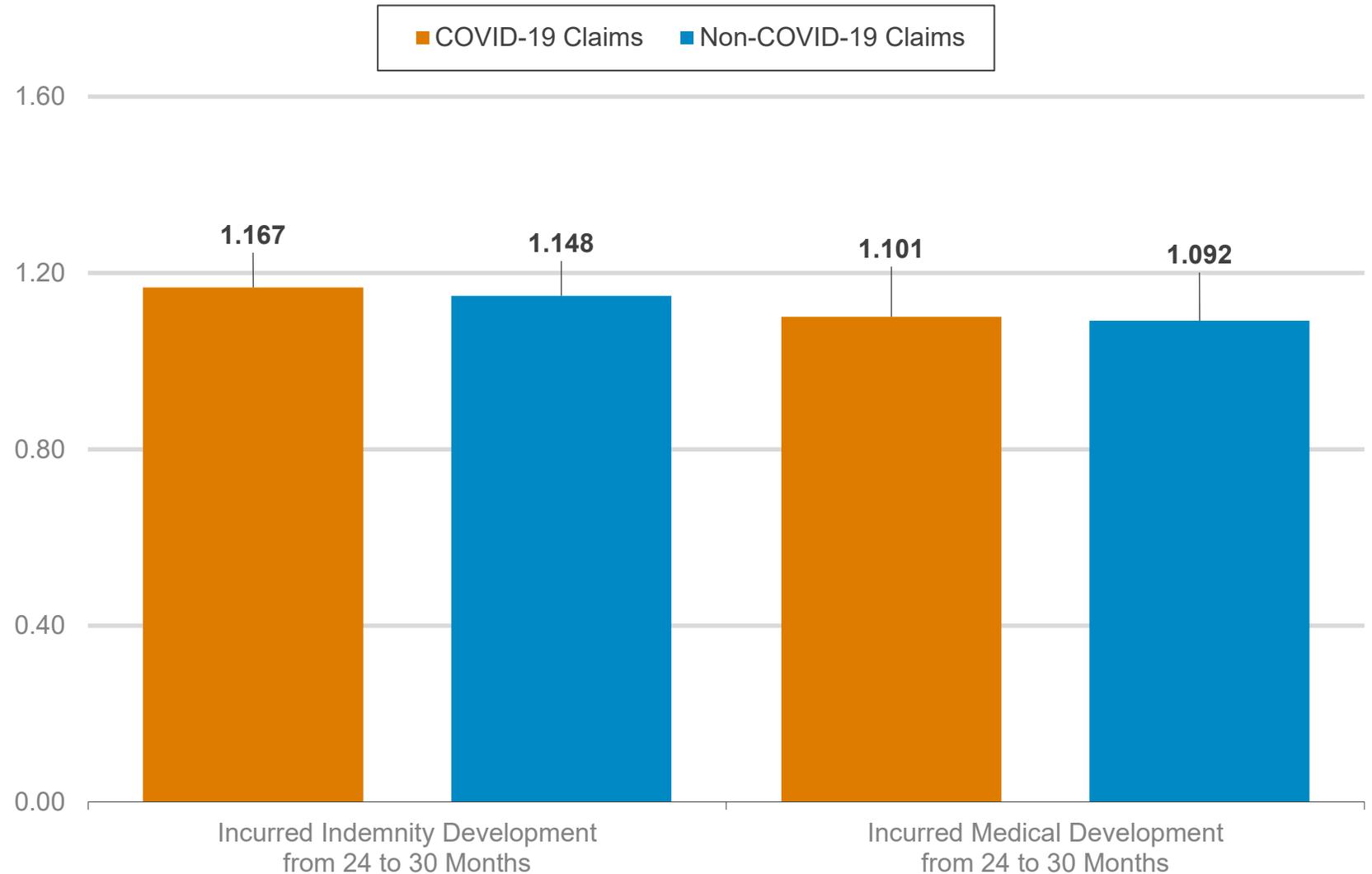




Chart 29

Both indemnity and medical incurred losses have developed less for COVID-19 claims than on non-COVID-19 claims since year-end 2022.

This lower incurred loss development of COVID-19 claims has occurred because many AY 2022 COVID-19 claims close quickly and with shorter TD duration than non-COVID-19 claims ([Chart 25](#)).

[More Info](#)

Incurred Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2022

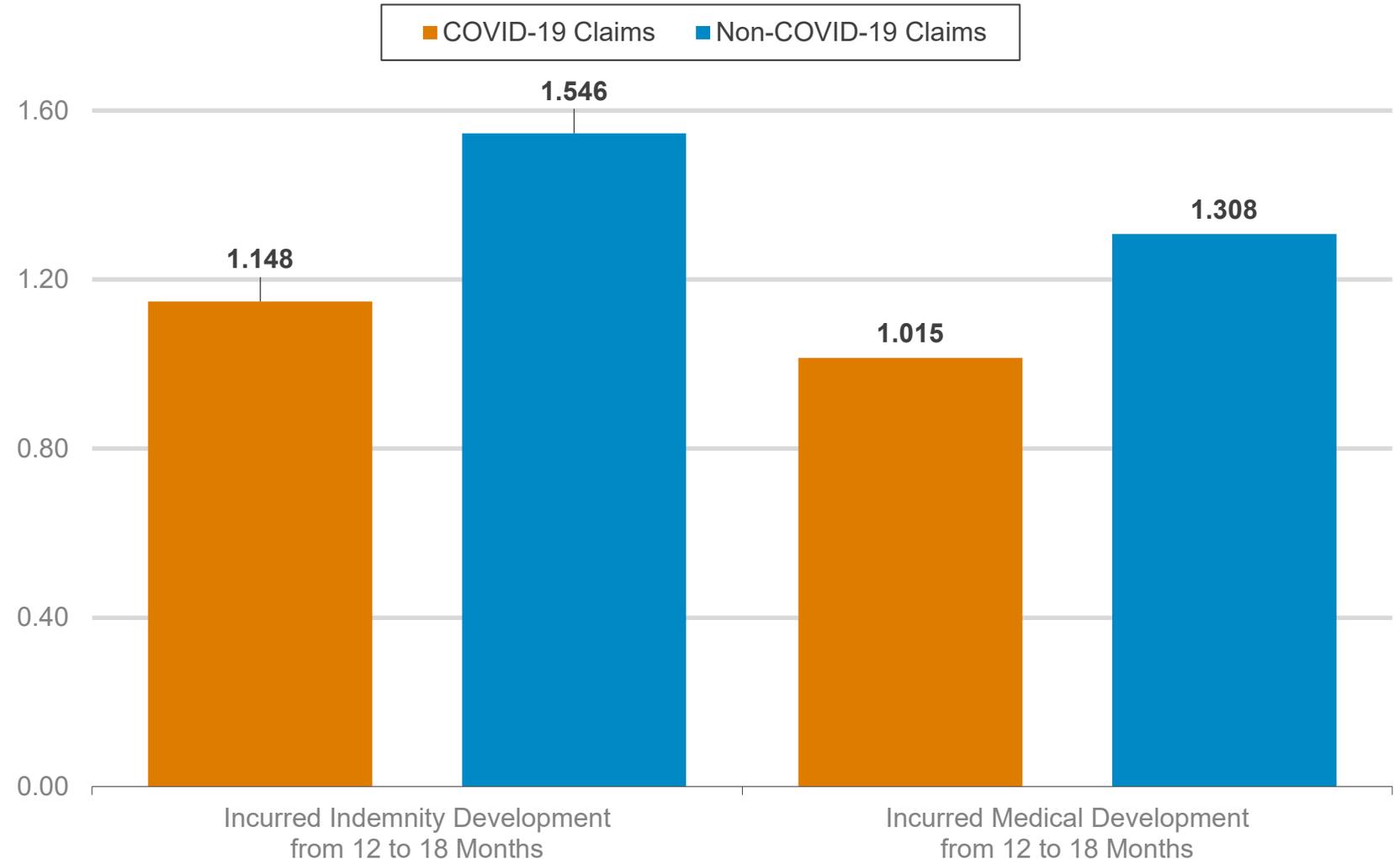




Chart 30

Both indemnity and medical COVID-19 paid losses on AY 2020 claims have developed less since year-end 2022 than paid losses on non-COVID-19 claims.

Incurred indemnity losses on COVID-19 claims have developed slightly more since year-end 2022 than on non-COVID-19 claims ([Chart 27](#)). This may lead to a future increase in paid indemnity development.

[More Info](#)

Paid Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2020

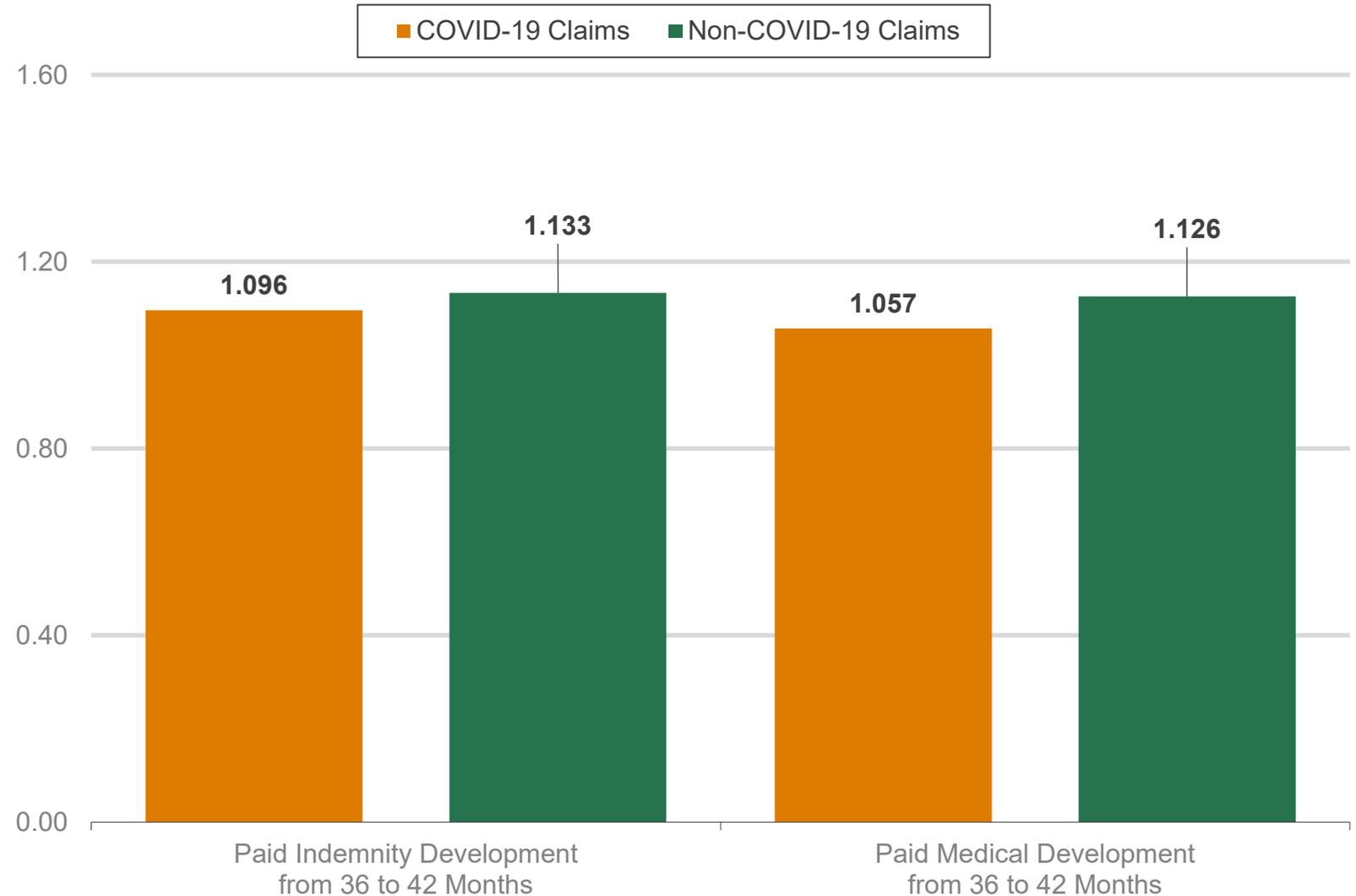




Chart 31

Both indemnity and medical COVID-19 paid losses have developed less since year-end 2022 than non-COVID-19 claims paid losses from AY 2021.

This contrasts with the higher incurred loss development for COVID-19 claims. This may be due to the slight increase in incurred losses on PD claims ([Chart 17](#)).

[More Info](#)

Paid Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2021

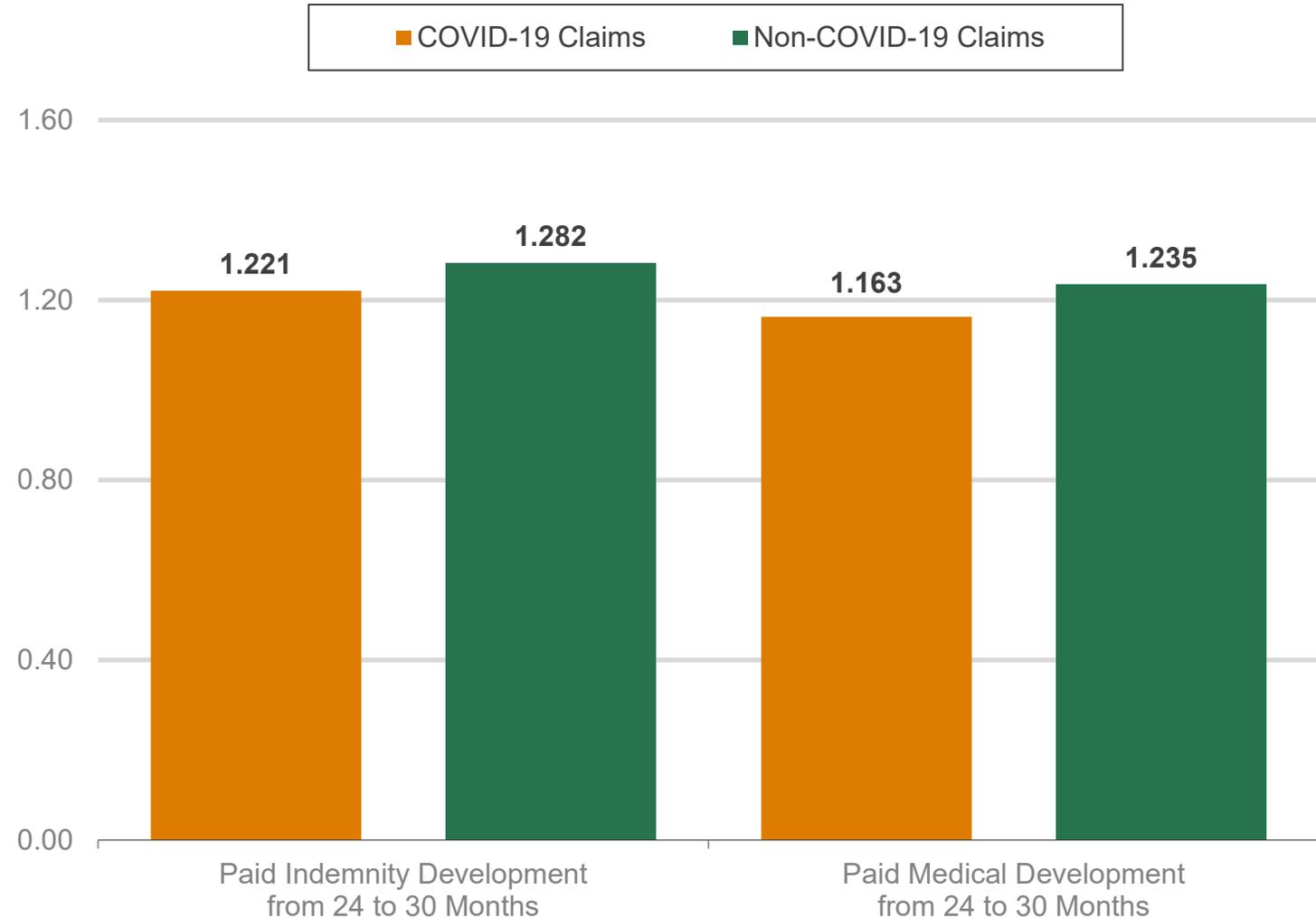




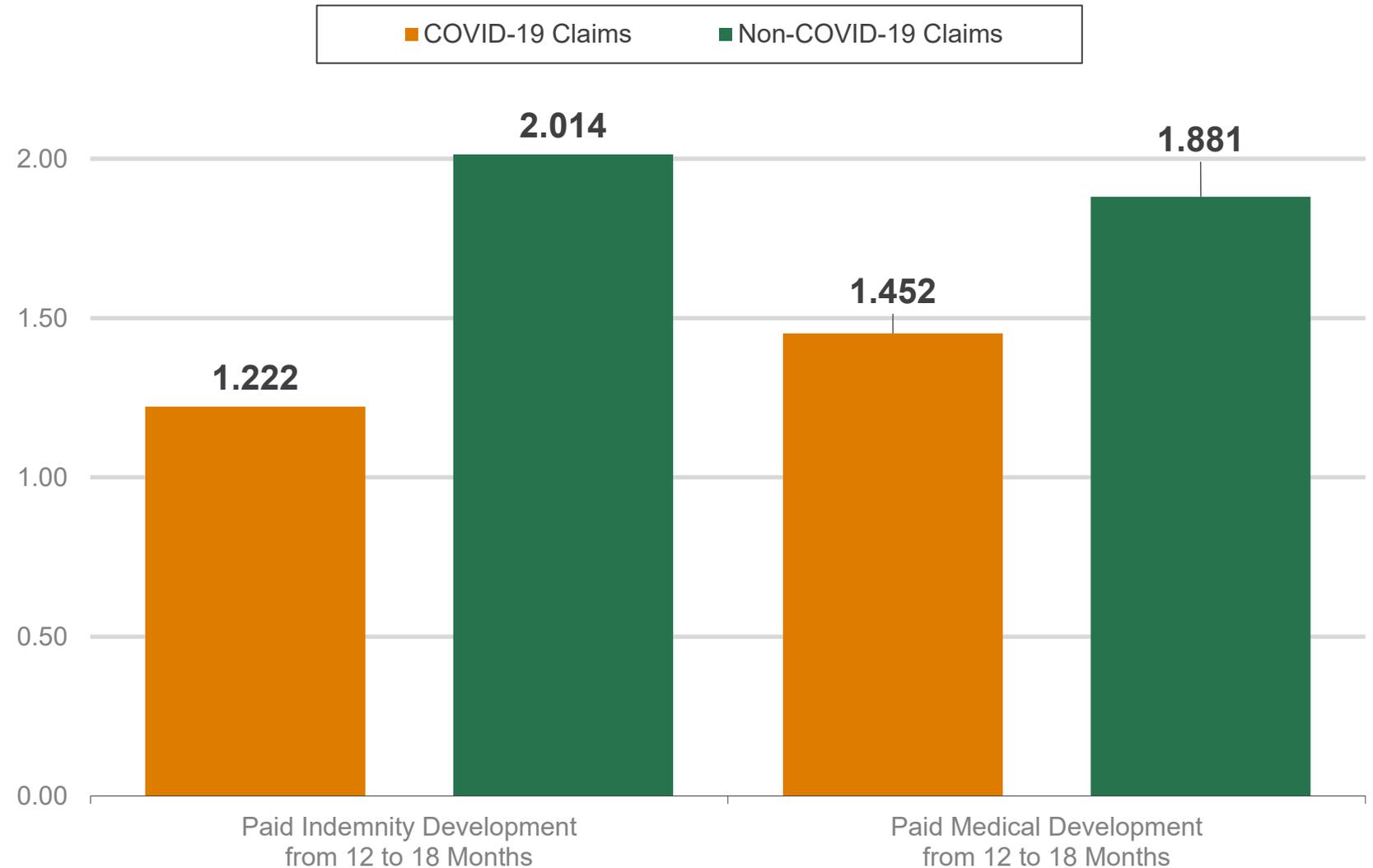
Chart 32

Both indemnity and medical COVID-19 paid losses have developed less since year-end 2022 than non-COVID-19 claims paid losses.

This lower paid loss development of COVID-19 claims has occurred because many AY 2022 COVID-19 claims close quickly and with shorter TD duration than non-COVID-19 claims ([Chart 25](#)).

[More Info](#)

Paid Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2022





Appendix



General Notes



Unaudited Data from Insurers

This 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 have relied 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 for claims through July evaluated as of August 21, 2023. 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 reported through August 2023 for claims with accident dates from April 2020 through July 2023 where the claim is classified as indemnity by the claims administrator (excludes denied claims).

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 July 2023 for insured employers.
- **Source Data** – WCIRB indemnity transaction data as of August 2023 in which the claim is classified as indemnity by the claims 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 July 2023
- **Source Data** – WCIRB indemnity transaction data as of August 2023 in which the claim is classified as indemnity by the claims 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 July 31, 2023 for insured employers.
- **Source Data** – WCIRB indemnity transaction data for claims with accident dates from April 1, 2020 through July 31, 2023 that have been submitted as of August 2023 (excludes denied claims).

Chart 6: Accident Year 2020 Incurred Severities

- Shows average incurred indemnity and medical severities for COVID-19 and non-COVID-19 AY 2020 claims evaluated as of June 30, 2023 for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are those arising out of a diagnosis of COVID-19.

Chart 7: Accident Year 2021 Incurred Severities

- Shows average incurred indemnity and medical severities for COVID-19 and non-COVID-19 AY 2021 claims evaluated as of June 30, 2023 for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are those arising out of a diagnosis of COVID-19.



More Info (...continued)

Chart 8: Accident Year 2022 Incurred Severities

- Shows average incurred indemnity and medical severities for COVID-19 and non-COVID-19 AY 2022 claims evaluated as of June 30, 2023 for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are those arising out of a diagnosis of COVID-19.

Chart 9: Share of Claims by Type of Claim: Accident Years 2020, 2021 and 2022

- 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 with accident dates from April 1, 2020 through December 31, 2021 on 2019, 2020, 2021 and 2022 policies for which the third unit statistical report for AY 2020, second unit statistical report for AY 2021 and first unit statistical report for AY 2022 have been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception), second unit statistical report level (30 months from policy inception) and third unit statistical report level (42 months from policy inception).

Chart 10: Closed Claim Severities by Type of Claim Accident Year 2020

- Shows the average incurred severity for closed indemnity-only, medical-only and medical with indemnity claim types for COVID-19 and non-COVID-19 claims with accident dates from April 1, 2020 through December 31, 2020 on 2019 and 2020 policies for which the third unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at third unit statistical report level (42 months from policy inception).

Chart 11: Closed Claim Severities by Type of Claim Accident Year 2021

- Shows the average incurred severity for closed indemnity-only, medical-only and medical with indemnity claim types for COVID-19 and non-COVID-19 claims with accident dates from January 1, 2021 through December 31, 2021 on 2020 and 2021 policies for which the second unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at second unit statistical report level (30 months from policy inception).

Chart 12: Closed Claim Severities by Type of Claim Accident Year 2022

- Shows the average incurred severity for closed indemnity-only, medical-only and medical with indemnity claim types for COVID-19 and non-COVID-19 claims with accident dates from January 1, 2022 through December 31, 2022 on 2021 and 2022 policies for which the first unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 13: Open Claim Severities by Type of Claim Accident Year 2020

- Shows the average incurred severity for open indemnity-only, medical-only and medical with indemnity claim types for COVID-19 and non-COVID-19 claims with accident dates from April 1, 2020 through December 31, 2020 on 2019 and 2020 policies for which the third unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at third unit statistical report level (42 months from policy inception).



More Info (...continued)

Chart 14: Open Claim Severities by Type of Claim Accident Year 2021

- Shows the average incurred severity for open indemnity-only, medical-only and medical with indemnity claim types for COVID-19 and non-COVID-19 claims with accident dates from January 1, 2021 through December 31, 2021 on 2020 and 2021 policies for which the second unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at second unit statistical report level (30 months from policy inception).

Chart 15: Open Claim Severities by Type of Claim Accident Year 2022

- Shows the average incurred severity for open indemnity-only, medical-only and medical with indemnity claim types for COVID-19 and non-COVID-19 claims with accident dates from January 1, 2022 through December 31, 2022 on 2021 and 2022 policies for which the first unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 16: Distribution of Claims and Incurred Losses by Claim Type Accident Year 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 third unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at third unit statistical report level (42 months from policy inception).

Chart 17: Distribution of Claims and Incurred Losses by Claim Type Accident Year 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 second unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at second unit statistical report level (30 months from policy inception).

Chart 18: Distribution of Claims and Incurred Losses by Claim Type Accident Year 2022

- 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, 2022 through December 31, 2022. These COVID-19 and non-COVID-19 claims are on 2021 and 2022 policies, for which the first unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 19: Indemnity Claim Distribution by Incurred Loss Size Accident Year 2020

- Shows the distribution of claims by incurred loss size on COVID-19 indemnity-only, COVID-19 medical with indemnity and non-COVID-19 indemnity claims with accident dates from April 1, 2020 through December 31, 2020 on 2019 and 2020 policies for insured employers for which the third unit statistical report has been submitted as of August 2023.
- **Source Data** – WCIRB unit statistical data evaluated at third unit statistical report level (42 months from policy inception).



More Info (...continued)

Chart 20: Indemnity Claim Distribution by Incurred Loss Size Accident Year 2021

- Shows the distribution of claims by incurred loss size on COVID-19 indemnity-only, COVID-19 medical with indemnity and non-COVID-19 indemnity claims with accident dates from January 1, 2021 through December 31, 2021 on 2020 and 2021 policies for insured employers for which the second unit statistical report has been submitted as of August 2023.
- **Source Data** – WCIRB unit statistical data evaluated at second unit statistical report level (30 months from policy inception).

Chart 21: Indemnity Claim Distribution by Incurred Loss Size Accident Year 2022

- Shows the distribution of claims by incurred loss size on COVID-19 indemnity-only, COVID-19 medical with indemnity and non-COVID-19 indemnity claims with accident dates from January 1, 2022 through December 31, 2022 on 2021 and 2022 policies for insured employers for which the first unit statistical report has been submitted as of August 2022.
- **Source Data** – WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 22: 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 June 31, 2023 that have been submitted as of August 2023 for insured employers.

Chart 23: Weeks of Temporary Disability by Claim Type Accident Year 2020

- Shows the distribution of closed claims by weeks of TD for COVID-19 indemnity-only, COVID-19 medical with 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 August 2023 for insured employers.
- **Source Data** – WCIRB indemnity transaction data as of August 2023 (excludes denied claims).

Chart 24: Weeks of Temporary Disability by Claim Type Accident Year 2021

- Shows the distribution of closed claims by weeks of TD for COVID-19 indemnity-only, COVID-19 medical with 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 August 2023 for insured employers.
- **Source Data** – WCIRB indemnity transaction data as of August 2023 (excludes denied claims).

Chart 25: Weeks of Temporary Disability by Claim Type Accident Year 2022

- Shows the distribution of closed claims by weeks of TD for COVID-19 indemnity-only, COVID-19 medical with indemnity, and non-COVID-19 indemnity with medical claims for claims with accident dates from January 1, 2022 through December 31, 2022 that have been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB indemnity transaction data as of August 2023 (excludes denied claims).



More Info (...continued)

Chart 26: Indemnity Claims Closing Rate

- Shows the closing rate of indemnity claims on non-COVID-19 indemnity-only, non-COVID-19 medical with indemnity, COVID-19 indemnity-only and COVID-19 medical with indemnity claims for claims with accident dates from April 1, 2020 through June 30, 2022 on 2019, 2020, 2021 and 2022 policies, for which the first unit statistical report has been submitted as of August 2023 for insured employers.
- **Source Data** – WCIRB unit statistical data evaluated at first unit statistical report level (18 months from policy inception).

Chart 27: Incurred Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2020

- Compares the growth or development in AY 2020 incurred (paid plus case outstanding) losses from December 31, 2022 to June 30, 2023 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are claims arising out of a diagnosis of COVID-19.

Chart 28: Incurred Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2021

- Compares the growth or development in AY 2021 incurred (paid plus case outstanding) losses from December 31, 2022 to June 30, 2023 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are claims arising out of a diagnosis of COVID-19.

Chart 29: Incurred Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2022

- Compares the growth or development in AY 2022 incurred (paid plus case outstanding) losses from December 31, 2022 to June 30, 2023 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are claims arising out of a diagnosis of COVID-19.

Chart 30 : Paid Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2020

- Compares the growth or development in AY 2020 paid losses from December 31, 2022 to June 30, 2023 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are claims arising out of a diagnosis of COVID-19.

Chart 31: Paid Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2021

- Compares the growth or development in AY 2021 paid losses from December 31, 2022 to June 30, 2023 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are claims arising out of a diagnosis of COVID-19.

Chart 32: Paid Loss Development | COVID-19 vs. Non-COVID-19 Claims – Accident Year 2022

- Compares the growth or development in AY 2022 paid losses from December 31, 2022 to June 30, 2023 for COVID-19 and non-COVID-19 workers' compensation claims for insured employers.
- **Source Data** – WCIRB aggregate financial data call as of June 30, 2023. COVID-19 claims are claims arising out of a diagnosis of COVID-19.



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