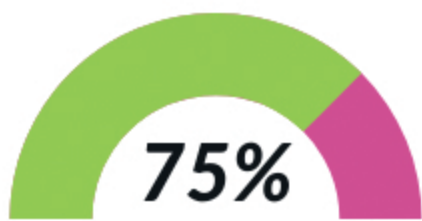


WHAT WE LEARNED AT WCRI ABOUT COVID-19 LOSSES

2020 workers' compensation claim data reveals information about COVID-19 losses:

45,000+

In 2020, over 45K COVID-19 workers' compensation claims were reported.



LOST-TIME

75% of COVID-19 workers' compensation claims involved lost-time.

Med + Indemnity
32%

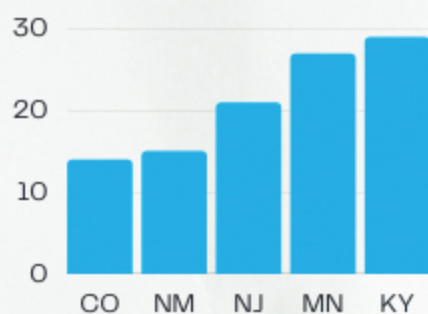


Indemnity Only
41%

Med Only
27%

LOSS TYPE

Distribution of COVID-19 by loss type.



TOP STATES

Claim count variation ranged from 1% - 29% with a median of 7.2%.

Presumption is a major driver in variation across states.

Indemnity Only

Indemnity only claims tend to be less costly because no medical is paid. COVID-19 introduced a large share of indemnity only claims in 2020.

SEVERITY

Average severities varied by state, but the averages by claim type:

Med Only: \$977

Indemnity Only: \$1,667

Med + Indemnity: \$21,526



LONG COVID

There are many unanswered questions about LONG COVID and the potential effects on workers' compensation. As an industry, we continue to evaluate and analyze data as it becomes available.

