



Oregon

Kate Brown, Governor

Department of Consumer and Business Services

Workers' Compensation Division

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September 20, 2020

Senator Kathleen Taylor, Chair
Senate Interim Committee on Labor and Business
Via email

Dear Chair Taylor:

You asked the Workers' Compensation Division (WCD) for information about data reported for workers' compensation claims related to COVID-19.

We receive some reports of workers' compensation claims, except for accepted nondisabling claims (where only medical services were provided) and City of Portland Fire and Police Disability and Retirement claims (covered under a separate system). Insurers must report a claim to the division within 14 days of acceptance or denial.

The attached data is a summary of claims reported where COVID-19 is specifically listed in claim documents *as of August 31, 2020*.

The division tracks claims by whether they are filed for COVID-19 exposure or the disease itself. About two thirds of claims reported so far have been for exposure.

We also capture the industry where the worker is employed, as classified by North American Industry Classification System (NAICS). The majority of claims are in the health care industry. The next highest industry is public safety activities.

Please let us know if you have any questions.

Sincerely,

Sally Coen
Administrator
Workers' Compensation Division

Oregon workers' compensation COVID-19 related claims through Aug 31, 2020 Monthly Summary Report

- The data includes accepted disabling claims, denied disabling claims, and denied nondisabling claims.
- The data does not include accepted nondisabling claims.
- Insurers are not required to report accepted nondisabling claims, where only medical services are provided (no lost time from work).
- A claimant must miss three or more days from work for a claim to be considered disabling.
- The Oregon Workers' Compensation Division (WCD) is responsible for tracking workers' compensation claim data.
- Insurers have 14 days of acceptance or denial of a claim to report the claim information to WCD.
- The data includes claims for both exposure to SARS-Cov-2 as well as those who developed COVID-19 disease.
- Currently there is no way to tell if claimants with COVID-19 tested positive for the virus or was diagnosed based on symptoms or other criteria.
- The insurer makes the determination of whether or not a claim is accepted or denied.
- Workers have appeal rights for denied claims to the Workers' Compensation Board, which may change the claim status in the future.
- The data is preliminary and subject to change and updated daily

The data set provided includes claims reported with complete information as of Aug 31, 2020. We excluded from the data 13 potential claims where insurers have not yet reported full details. Once the division receives the remaining information, those claims will appear in subsequent data reports. We have excluded one claim that was originally reported to WCD as a denied nondisabling claim but the status was changed by the insurer to accepted nondisabling.

Workers' compensation COVID-19 related claims reported as of Aug 31, 2020 by insurer or self-insured employer name

Insurer type	Insurer	Accepted				Denied				Total
		Disabling		Nondisabling		Disabling		Nondisabling		
		Exposure	Disease	Exposure	Disease	Exposure	Disease	Exposure	Disease	
SAIF	SAIF Corporation	329	184			41	13	25	2	594
Private	Ace Fire Underwriters Insurance Company	0	0			0	2	0	0	2
Private	American Zurich Insurance Company	0	3			1	0	1	0	5
Private	Amtrust Insurance Company Of Kansas, Inc.	0	0			0	1	0	0	1
Private	Arch Indemnity Insurance Company	0	0			1	0	0	2	3
Private	Berkley National Insurance Company	0	0			0	0	1	0	1
Private	Berkshire Hathaway Homestate Insurance Company	0	0			1	0	1	0	2
Private	Charter Oak Fire Insurance Company	0	2			0	0	2	2	6
Private	Church Mutual Insurance Company	0	0			0	0	2	0	2
Private	Federal Insurance Company	0	4			0	0	1	3	8
Private	Guideone Mutual Insurance Company	0	1			16	0	8	0	25
Private	Hartford Insurance Company of the Midwest	0	1			0	0	0	0	1
Private	Indemnity Insurance Company Of North America	0	0			0	0	1	1	2
Private	Lm Insurance Corporation	0	0			11	1	3	0	15
Private	New Hampshire Insurance Company	2	2			0	1	2	0	7
Private	Old Republic Insurance Company	0	1			0	0	0	0	1
Private	Pacific Indemnity Company	1	0			0	0	0	0	1
Private	Safety National Causality Corporation	0	1			0	0	0	0	1
Private	Sentry Casualty Company	0	2			0	0	0	0	2
Private	Sentry Insurance A Mutual Company	0	0			1	0	0	0	1
Private	Transportation Insurance Company	0	1			0	1	0	0	2
Private	Travelers Property Casualty Company Of America	0	0			0	0	1	0	1
Private	Xl Insurance America, Inc.	0	0			1	0	0	1	2
Self-insured	Adventist Health System/West	5	10			0	0	0	0	15
Self-insured	Asante	0	0			3	0	3	0	6
Self0nsured	Barrett Business Services, Inc	0	0			0	0	0	1	1
Self-insured	CIS Trust	0	0			0	0	2	0	2
Self-insured	City Of Ashland	1	0			0	0	0	0	1
Self-insured	City Of Portland	1	0			0	0	0	0	1
Self-insured	City Of Salem	0	0			0	1	0	0	1
Self-insured	Clackamas County Oregon	0	0			0	0	1	0	1
Self-insured	Kaiser Foundation Health Plan Of The Northwest	1	0			0	0	4	0	5
Self-insured	Multnomah County Oregon	0	0			0	1	1	0	2
Self-insured	Providence Health & Services-Oregon	0	9			0	0	55	1	65
Self-insured	Special Districts Insurance Services Trust	17	4			0	0	0	0	21
Self-insured	Tri-County Metropolitan Transportation District Of Oregon	0	0			1	1	0	0	2
Self-insured	Washington County	1	0			0	0	2	0	3
	Total	358	225			77	22	116	13	811

All data on this page excludes 13 potential claims where insurers have not yet reported full details.

Source: Oregon Department of Consumer and Business Services, Central Services Division Aug 31, 2020

Claims by industry SAIF Corporation (claims reported as of Aug 31, 2020)

NAICS description	Accepted				Denied				Total
	Disabling		Nondisabling		Disabling		Nondisabling		
	Exposure	Disease	Exposure	Disease	Exposure	Disease	Exposure	Disease	
Agriculture									
1121 Cattle ranching and farming	0	1			0	0	0	0	1
1151 Support activities for crop production	0	0			0	1	0	0	1
Utilities									
2361 Residential building construction	0	0			1	0	0	0	1
2381 Building foundation and exterior contractors	0	2			0	0	0	0	2
2382 Building equipment contractors	1	0			1	0	0	0	2
Manufacturing									
3112 Grain and oilseed milling	0	1			0	0	1	0	2
3114 Fruit and vegetable preserving and specialty	0	7			0	1	2	0	10
3211 Sawmills and wood preservation	0	1			0	0	0	0	1
3323 Architectural and structural metals mfg.	1	0			0	0	0	0	1
3379 Other furniture related product manufacturing	1	0			1	0	0	0	2
3399 Other miscellaneous manufacturing	0	0			1	0	0	0	1
Retail Trade									
4442 Lawn and garden equipment and supplies stores	0	0			0	0	1	0	1
4451 Grocery stores	0	0			0	0	1	0	1
4533 Used merchandise stores	1	0			0	0	0	0	1
4512 Book, periodical, and music stores	0	0			0	1	0	0	1
4921 Couriers and express delivery services	0	0			1	0	0	0	1
Real Estate and Rental and Leasing									
5313 Activities related to real estate	1	0			0	0	0	0	1
Administrative and Support and Waste Management and Remediation Services									
5613 Employment services	1	1			1	0	1	0	4
5617 Services to buildings and dwellings	4	0			1	1	5	0	11
Education Services									
6113 Colleges and universities	0	7			1	0	0	0	8
Healthcare and Social Services									
6211 Offices of physicians	14	8			7	2	3	0	34
6212 Offices of dentists	1	0			0	0	0	0	1
6213 Offices of other health practitioners	1	0			0	0	0	0	1
6216 Home health care services	1	1			0	0	0	0	2
6219 Other ambulatory health care services	0	0			2	0	0	0	2
6221 General medical and surgical hospitals	277	56			9	2	2	1	347
6231 Nursing care facilities	3	47			3	3	2	0	58
6232 Residential mental health facilities	4	3			0	0	2	0	9
6233 Community care facilities for the elderly	3	37			3	2	0	0	45
6241 Individual and family services	0	1			2	0	0	0	3
6242 Emergency and other relief services	0	1			0	0	0	0	1
Arts, Entertainment and Recreation									
7139 Other amusement and recreation industries	0	0			0	0	0	1	1
Accommodation and Food Services									
7211 Traveler accommodation	0	0			1	0	0	0	1
Public Administration									
9211 Executive, legislative and general government	1	1			2	0	1	0	5
9221 Justice, public order, and safety activities	11	9			2	0	4	0	26
9231 Administration of human resource programs	1	0			2	0	0	0	3
Unclassified establishments									
9999 Unclassified establishments	2	0			0	0	0	0	2
Totals	329	184			41	13	25	2	594

All data on this page excludes 13 potential claims where insurers have not yet reported full details.

Source: Oregon Department of Consumer and Business Services, Central Services Division Aug 31, 2020

Claims by industry private insurers (claims reported as of Aug 31, 2020)

NAICS description	Accepted				Denied				Total
	Disabling		Nondisabling		Disabling		Nondisabling		
	Exposure	Disease	Exposure	Disease	Exposure	Disease	Exposure	Disease	
Wholesale Trade									
4231 Motor vehicle and parts merchant wholesalers	0	4			0	0	1	3	8
4244 Grocery and related product wholesalers	0	0			0	0	1	0	1
Retail Trade									
4451 Grocery stores	0	0			1	0	0	0	1
Transportation and Warehousing									
4811 Scheduled air transportation	0	0			0	2	1	0	3
4841 General freight trucking	0	0			1	0	2	0	3
Transportation and Material Moving Occupations									
4921 Couriers and express delivery services	0	0			10	0	0	0	10
4931 Warehousing and storage	0	0			0	0	1	0	1
Information									
5121 Motion picture and video industries	0	0			0	0	1	0	1
Real Estate and Rental and Leasing									
5322 Consumer goods rental	0	0			0	0	1	0	1
Administrative and Support and Waste Management and Remediation Services									
5611 Office administrative services	0	0			0	0	1	0	1
5612 Facilities support services	0	1			0	0	0	0	1
5613 Employment services	1	2			0	1	1	1	6
5616 Investigation and security services	0	0			0	0	0	1	1
5617 Services to buildings and dwellings	0	0			1	0	0	0	1
Healthcare and Social Services									
6211 Offices of physicians	0	0			0	1	1	0	2
6213 Offices of other health practitioners	0	1			0	0	0	0	1
6214 Outpatient care centers	1	1			1	0	0	2	5
6215 Medical and diagnostic laboratories	0	2			0	0	0	0	2
6216 Home health care services	0	2			0	0	0	1	3
6219 Other ambulatory health care services	1	0			0	0	0	0	1
6221 General medical and surgical hospitals	0	1			0	0	0	0	1
6231 Nursing care facilities	0	0			1	0	0	0	1
6232 Residential mental health facilities	0	1			0	0	0	0	1
6233 Community care facilities for the elderly	0	2			15	1	10	1	29
Other Services (except Public Administration)									
8141 Private households	0	0			0	1	0	0	1
Unclassified establishments									
9999 Unclassified establishments	0	1			2	0	2	0	5
Total	3	18			32	6	23	9	91

All data on this page excludes 13 potential claims where insurers have not yet reported full details.

Source: Oregon Department of Consumer and Business Services, Central Services Division Aug 31, 2020

Claims by industry self-insured employers (claims reported as of Aug 31, 2020)

claims by industry, self-insured employers (claims reported as of Aug 31, 2020)

NAICS description	Accepted				Denied				Total
	Disabling		Nondisabling		Disabling		Nondisabling		
	Exposure	Disease	Exposure	Disease	Exposure	Disease	Exposure	Disease	
Retail Trade									
4851 Urban transit systems	0	3			1	1	0	0	5
Professional, Scientific, and Technical Services									
5416 Management and technical consulting services	0	0			0	0	1	0	1
Administrative and Support and Waste Management and Remediation Services									
5611 Office administrative services	0	1			0	0	0	0	1
Education Services									
6111 Elementary and secondary schools	0	0			0	1	0	0	1
Healthcare and Social Services									
6211 Offices of physicians	0	0			0	0	2	0	2
6214 Outpatient care centers	0	0			0	0	3	0	3
6221 General medical and surgical hospitals	6	18			3	0	56	0	83
6233 Community care facilities for the elderly	0	0			0	0	1	0	1
Public Administration									
9211 Executive, legislative and general government	1	0			0	0	5	0	6
9221 Justice, public order, and safety activities	19	1			0	1	1	0	22
Unclassified establishments									
9999 Unclassified establishments	0	0			0	0	0	1	1
Total	26	23			4	3	69	1	126

All data on this page excludes 13 potential claims where insurers have not yet reported full details.

Source: Oregon Department of Consumer and Business Services, Central Services Division Aug 31, 2020