



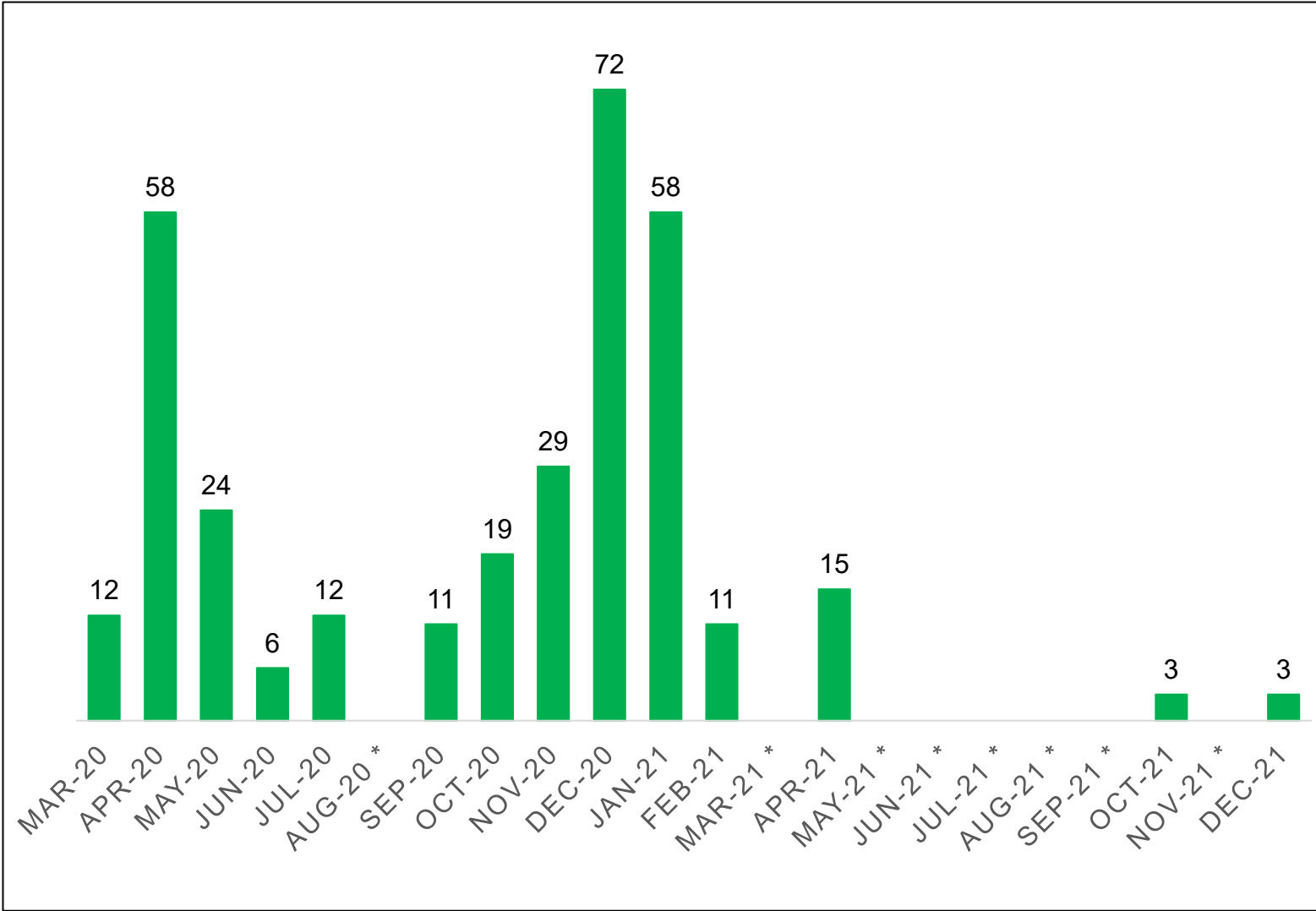
COVID-19 ACTIVITY REPORT

2022

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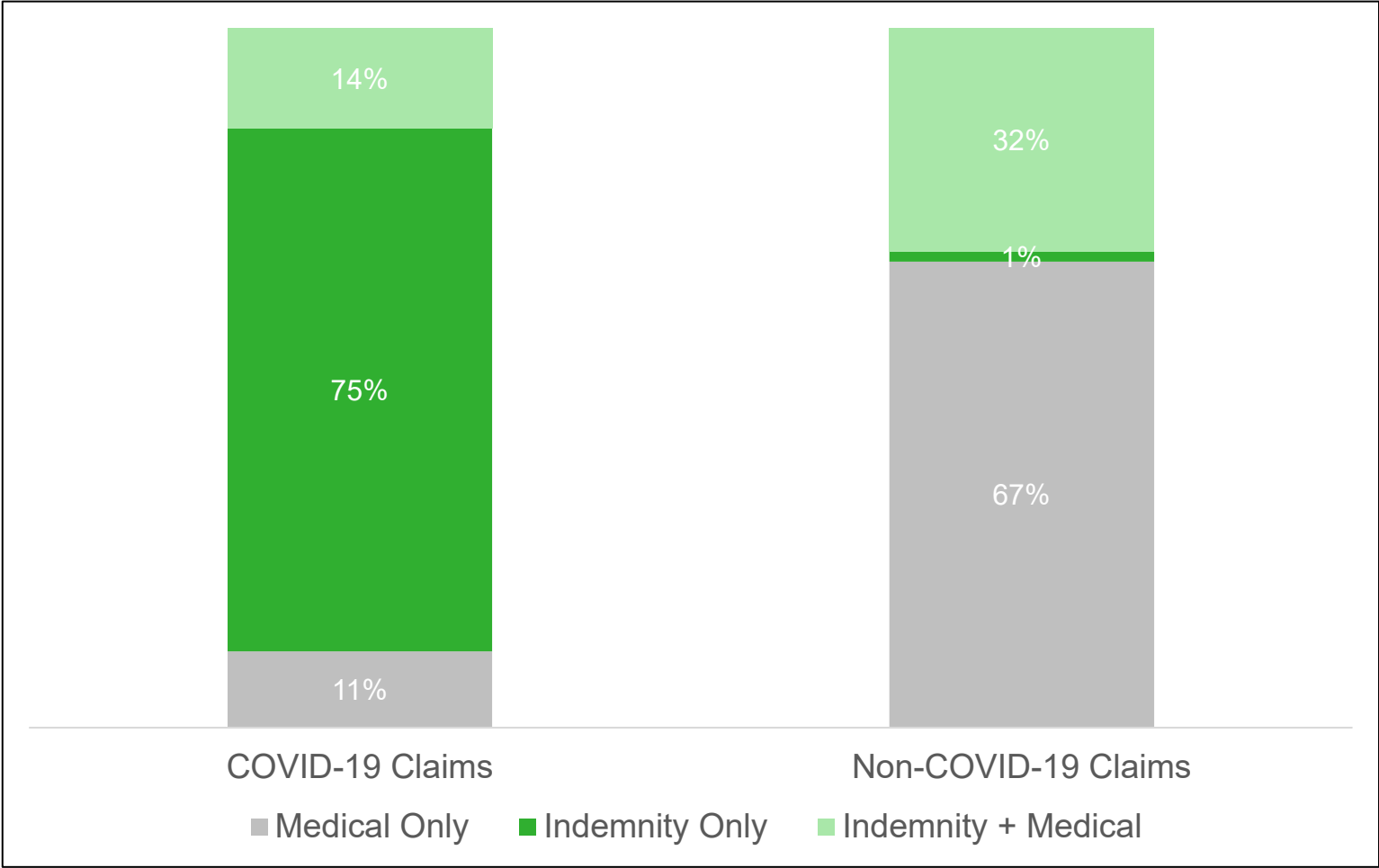
COVID-19 WC Claims Reported – Private Insurers



* Less than 3 COVID-19 claims reported.

Share of Claims by Type of Injury

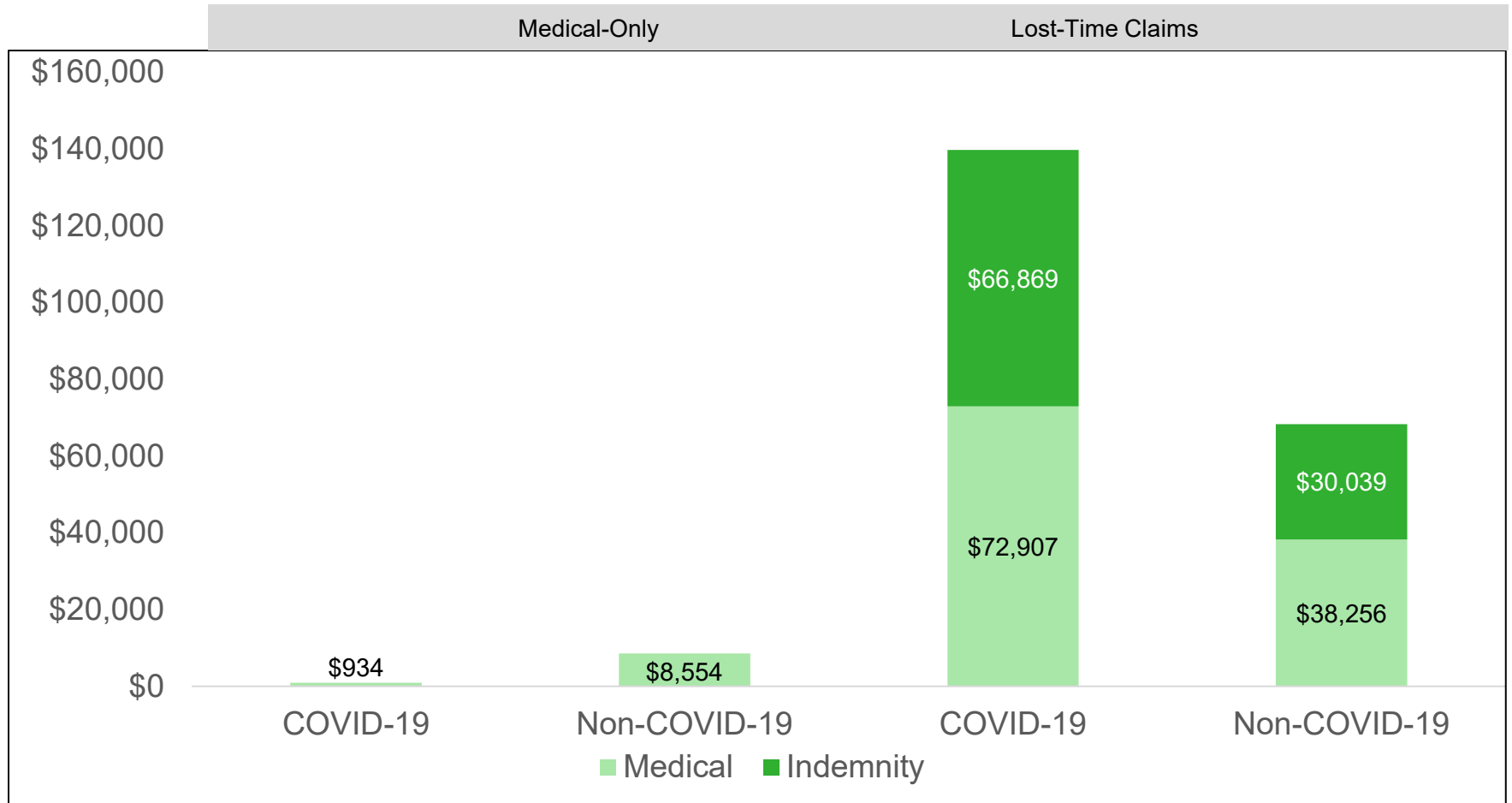
COVID-19 Workers Compensation (WC) claims are categorized as: Medical Only, Indemnity Only and indemnity claims with an associated medical component (Indemnity and Medical). Historically, Medical Only claims make up most of the WC claims. Unlike this typical distribution, most COVID-19 claims are Indemnity Only.



Source: DE Unit Statistical Reports for Accident Dates 04/01/20-06/30/22 submitted by December 31, 2022.

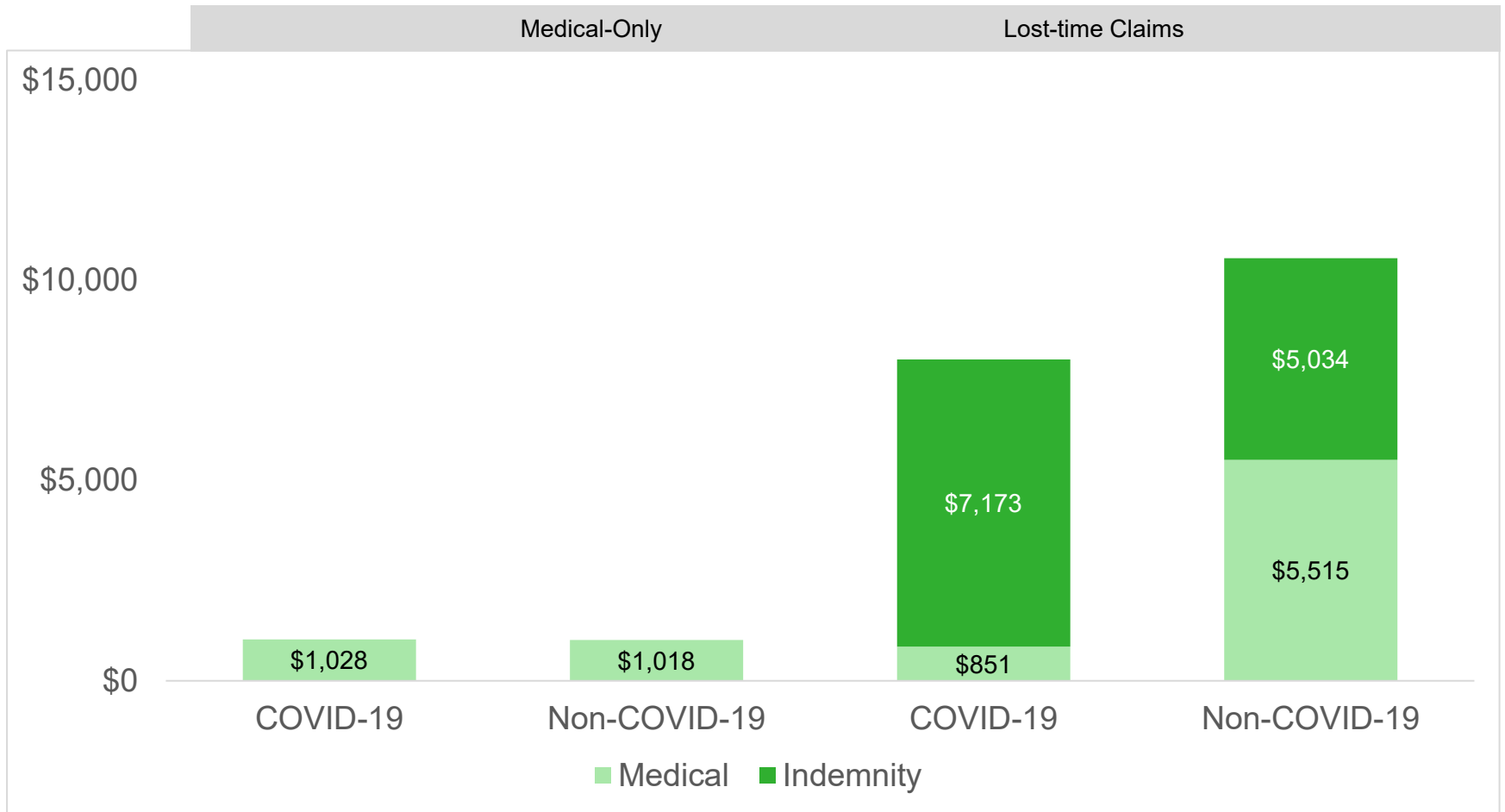
Open Claim Severity by Type of Claim

The average severity of open COVID-19 WC claims is less than Non-COVID-19 claims for Medical Only claims and higher for Lost Time claims.



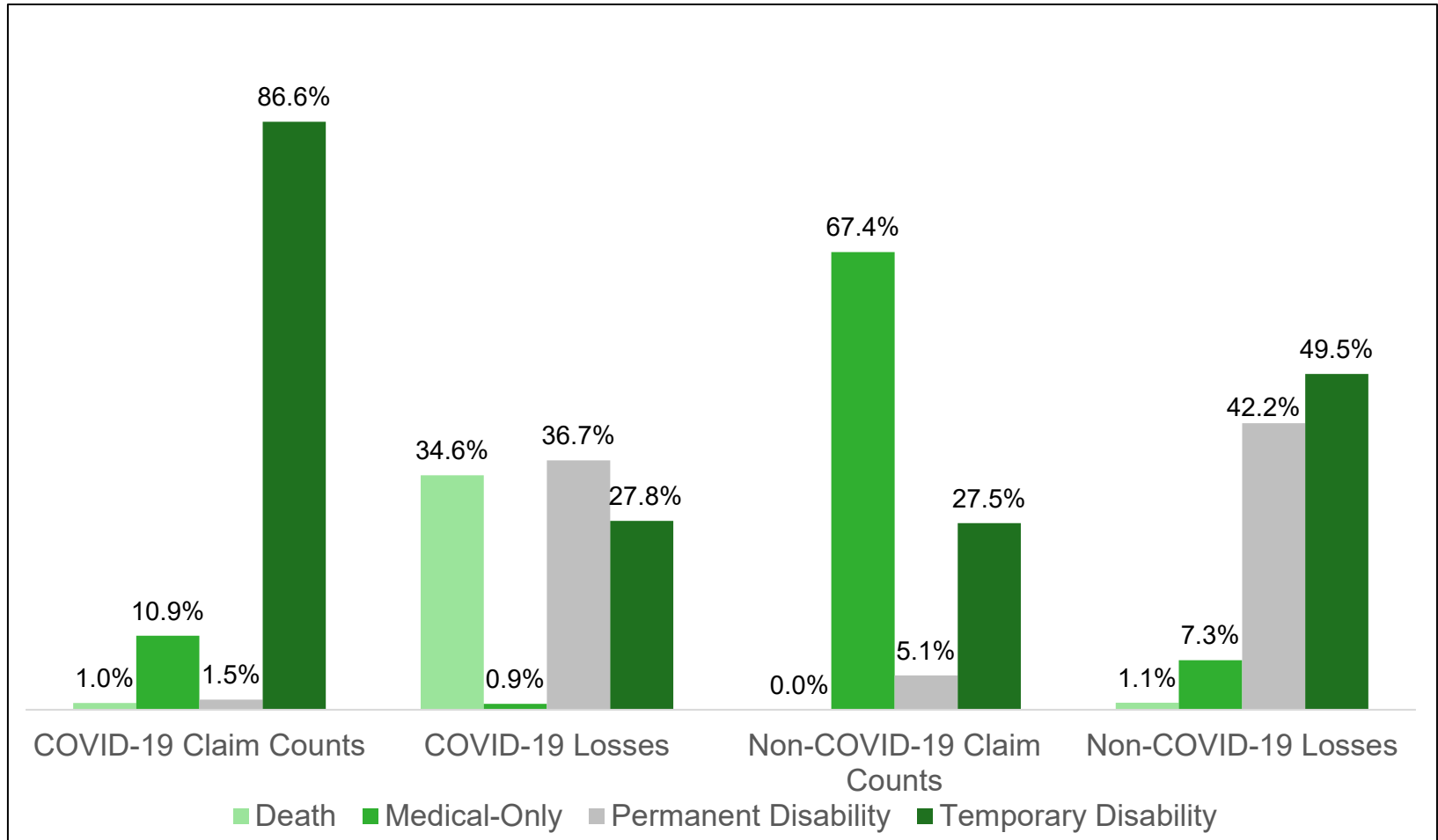
Closed Claim Severity by Type of Claim

The average severity of closed Medical Only claims is similar for COVID-19 and Non-COVID-19 claims. The average severity for Lost Time COVID-19 claims is lower than Non-COVID-19 claims.



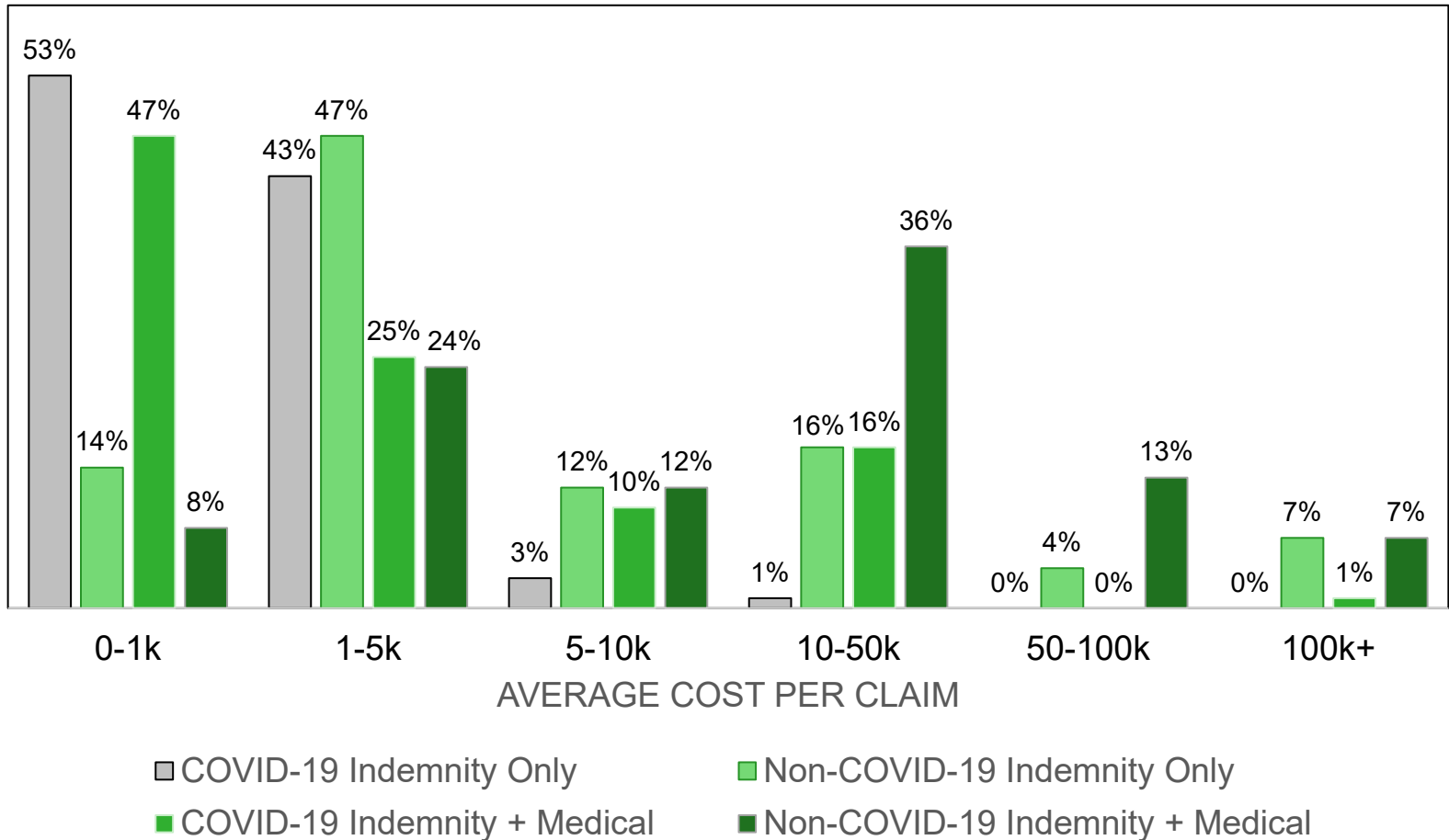
Distribution of Claims and Incurred Losses by Type of Claim

The majority of COVID-19 claims are Temporary Disability claims while the majority of losses are from Temporary and Permanent Disability claims. The majority of Non-COVID-19 claims are Medical Only claims while the majority of losses are from Temporary and Permanent Disability claims.



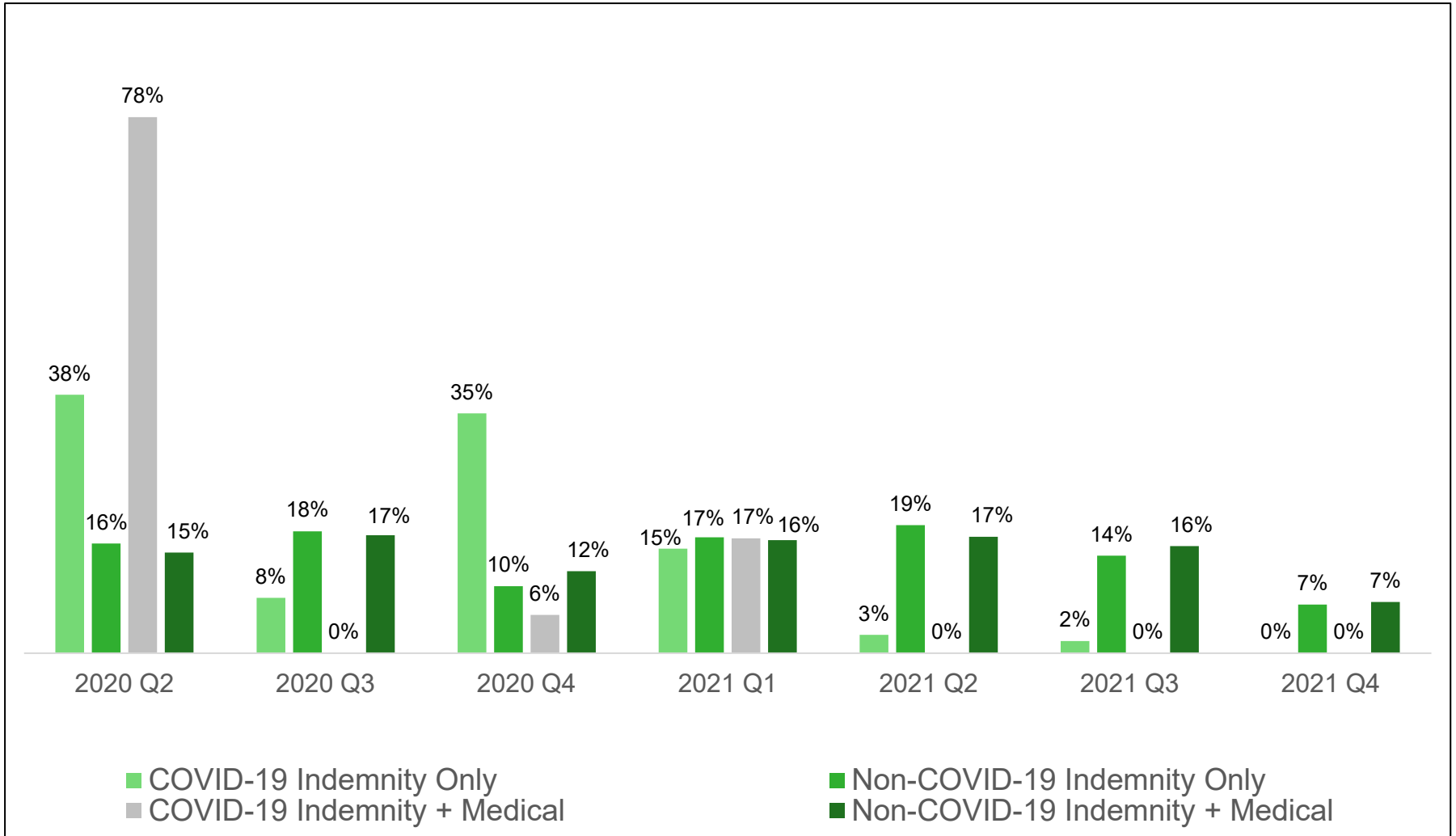
Indemnity Claim Distribution by Incurred Loss Size

About half of COVID-19 Indemnity Only and Indemnity and Medical claims have a cost equal to or less than \$1,000. There are 56% Non-COVID-19 claims that exceed at least \$10,000 per claim while only 17% of COVID-19 claims are greater than \$10,000.



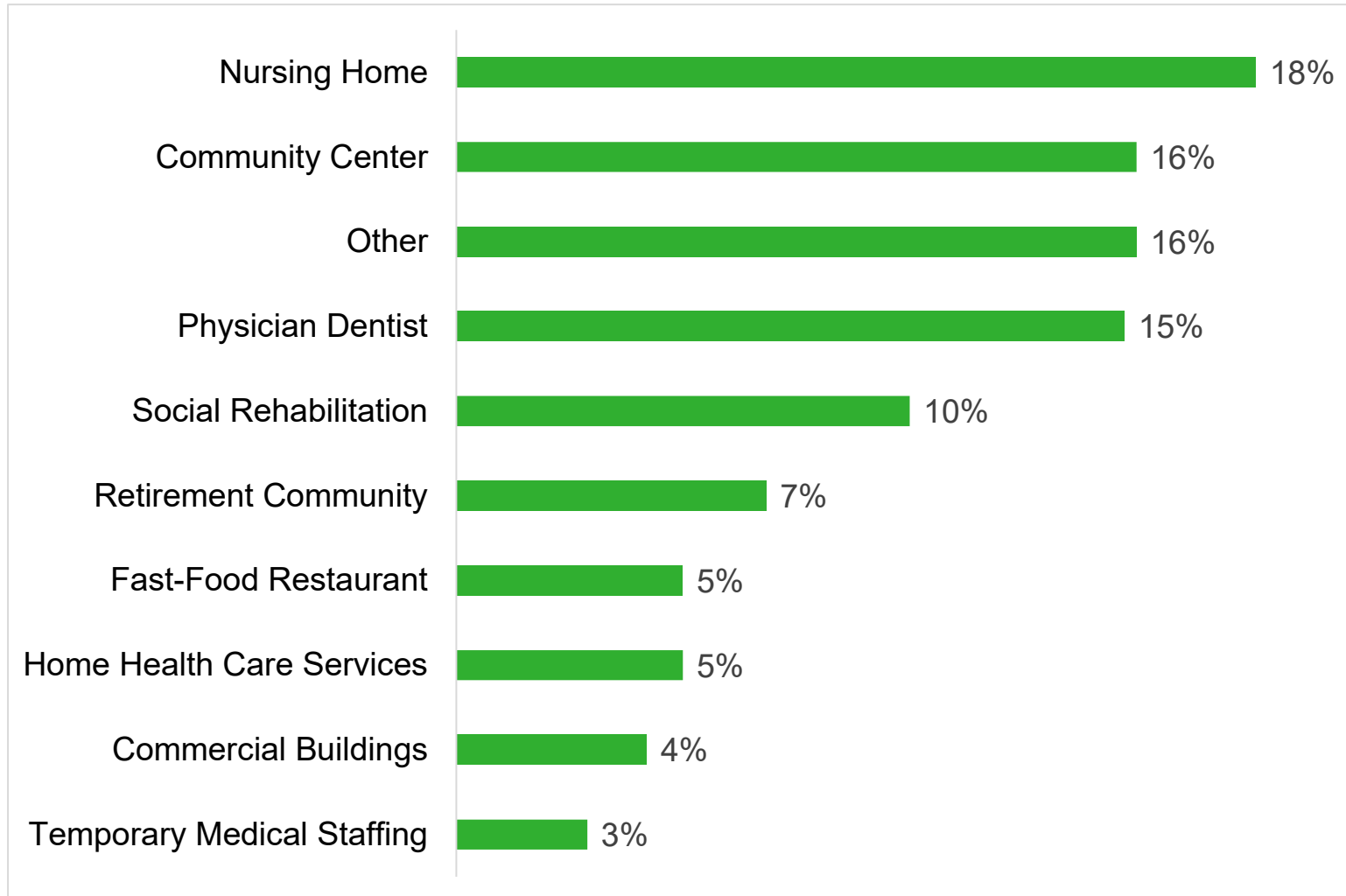
Indemnity Claims Closure Rates

All COVID-19 claims begin to decline as we progress from 2020 Q2 up until 2021 Q4. In addition, we can see a huge spike in COVID-19 Indemnity + Medical payments during 2020 Q2, which is consistent with DE statewide infection rates.



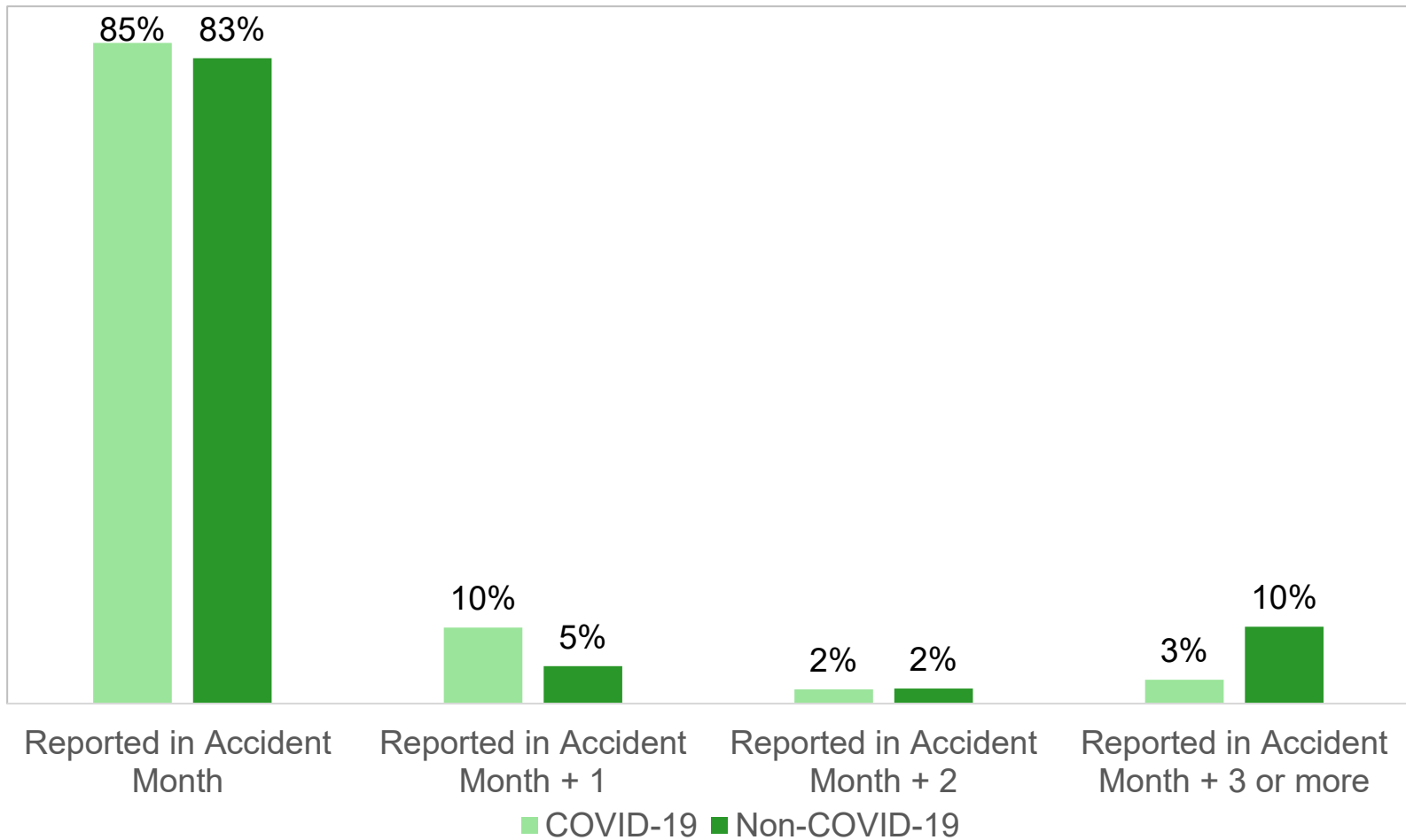
Distribution of COVID-19 Indemnity Claims by Class

84% of the COVID-19 claims come from the nine classifications shown below. 58% of the COVID-19 claims are from the healthcare sector.



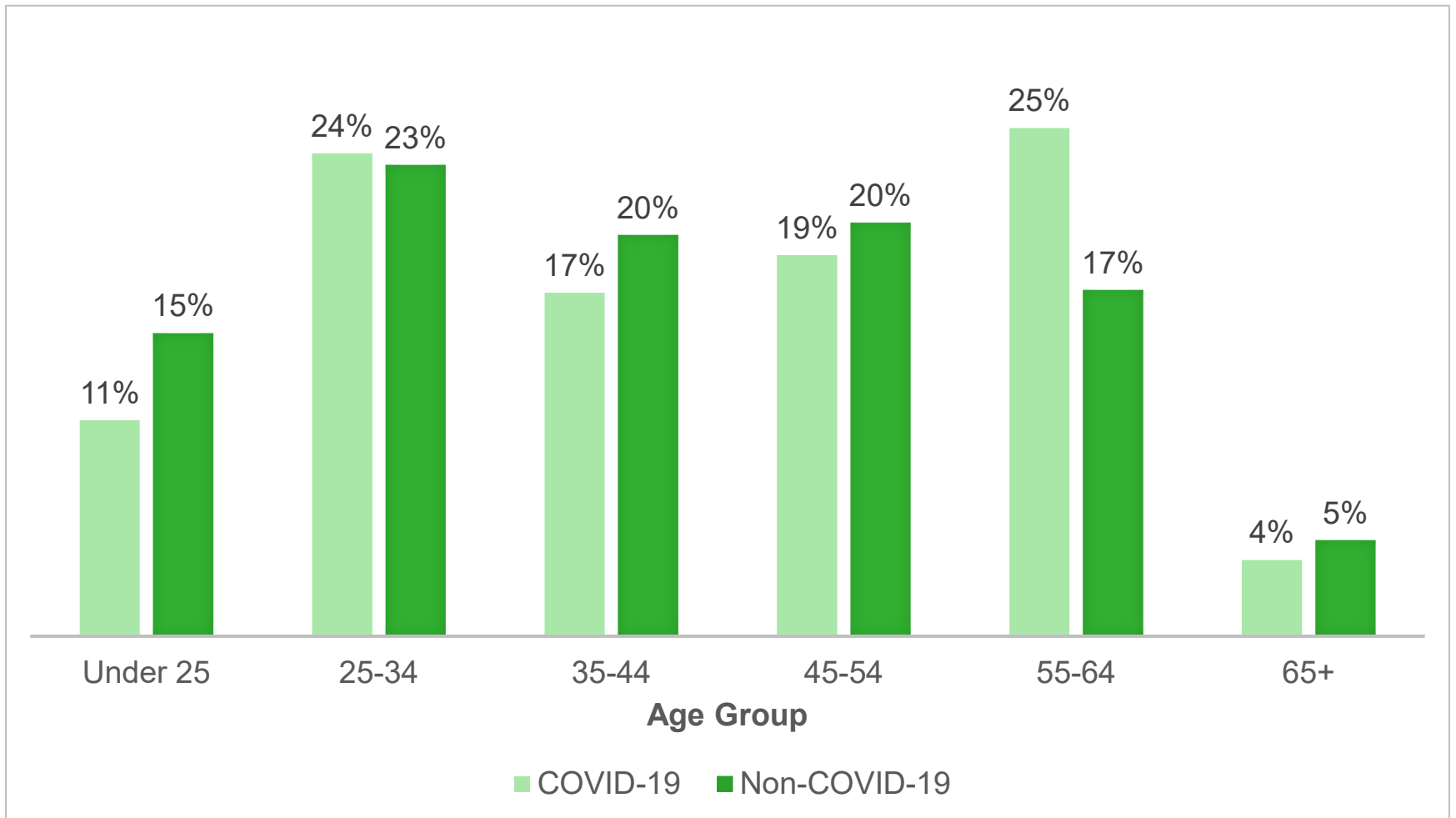
Indemnity Claims Reporting Patterns

85% of COVID-19 claims are reported in the month the accident occurs which is slightly higher than the Non-COVID-19 claims.



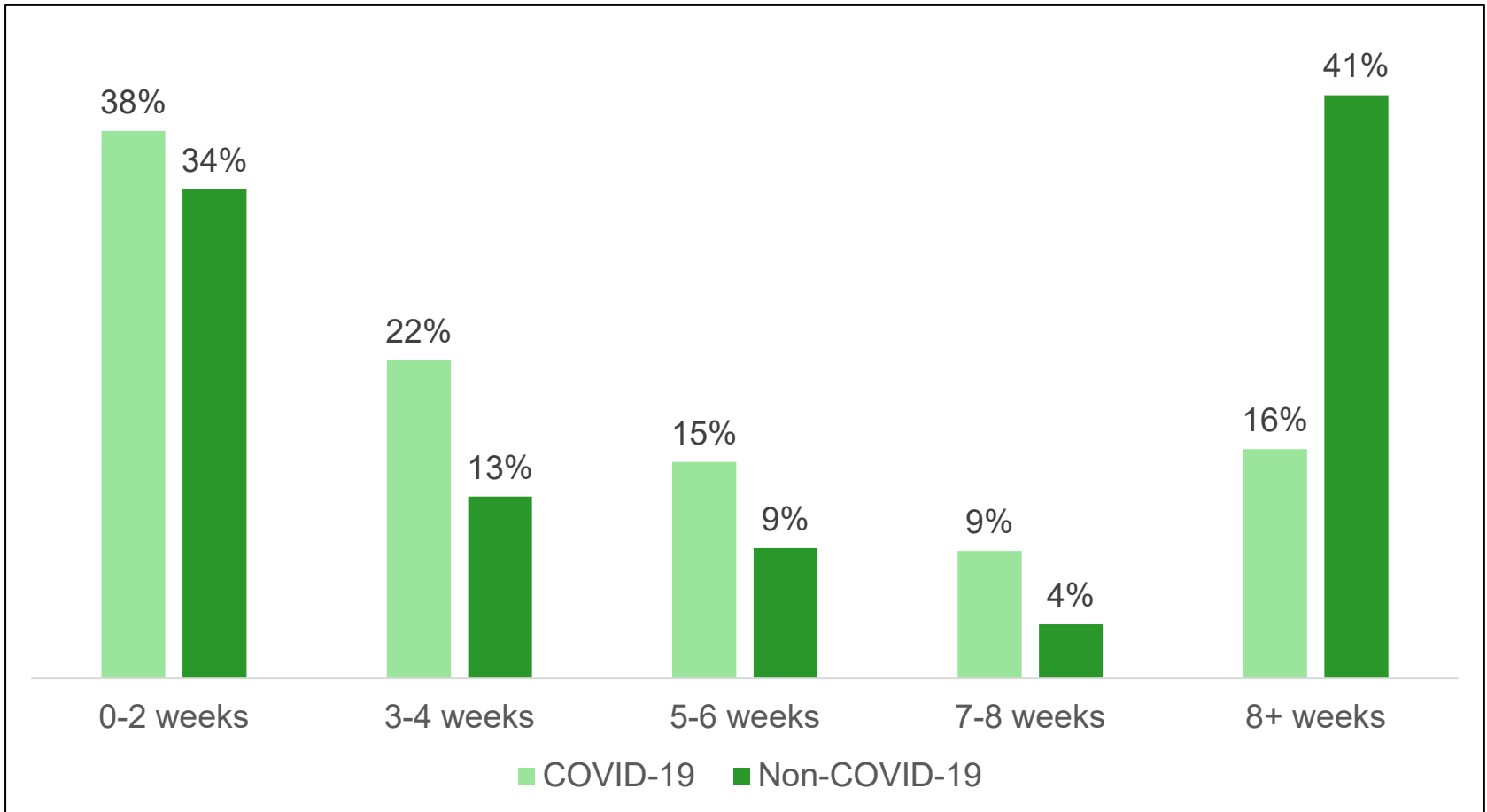
Claimant Age Distribution

The average age of claimants is slightly higher for COVID-19 claims than Non-COVID-19 claims.



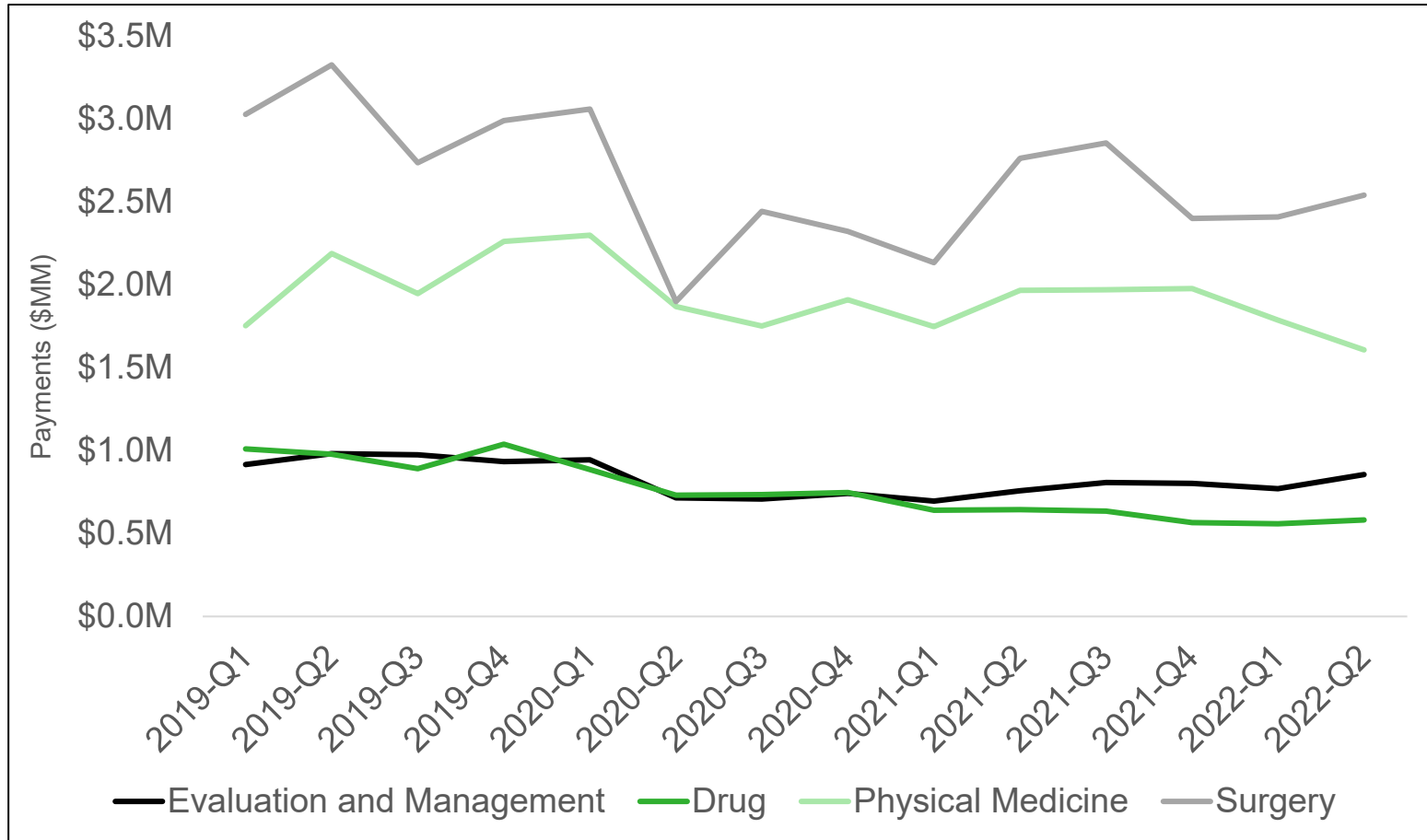
Weeks of Temporary Disability Payments

COVID-19 claims have fewer weeks of Temporary Disability payments than Non-COVID-19 claims.



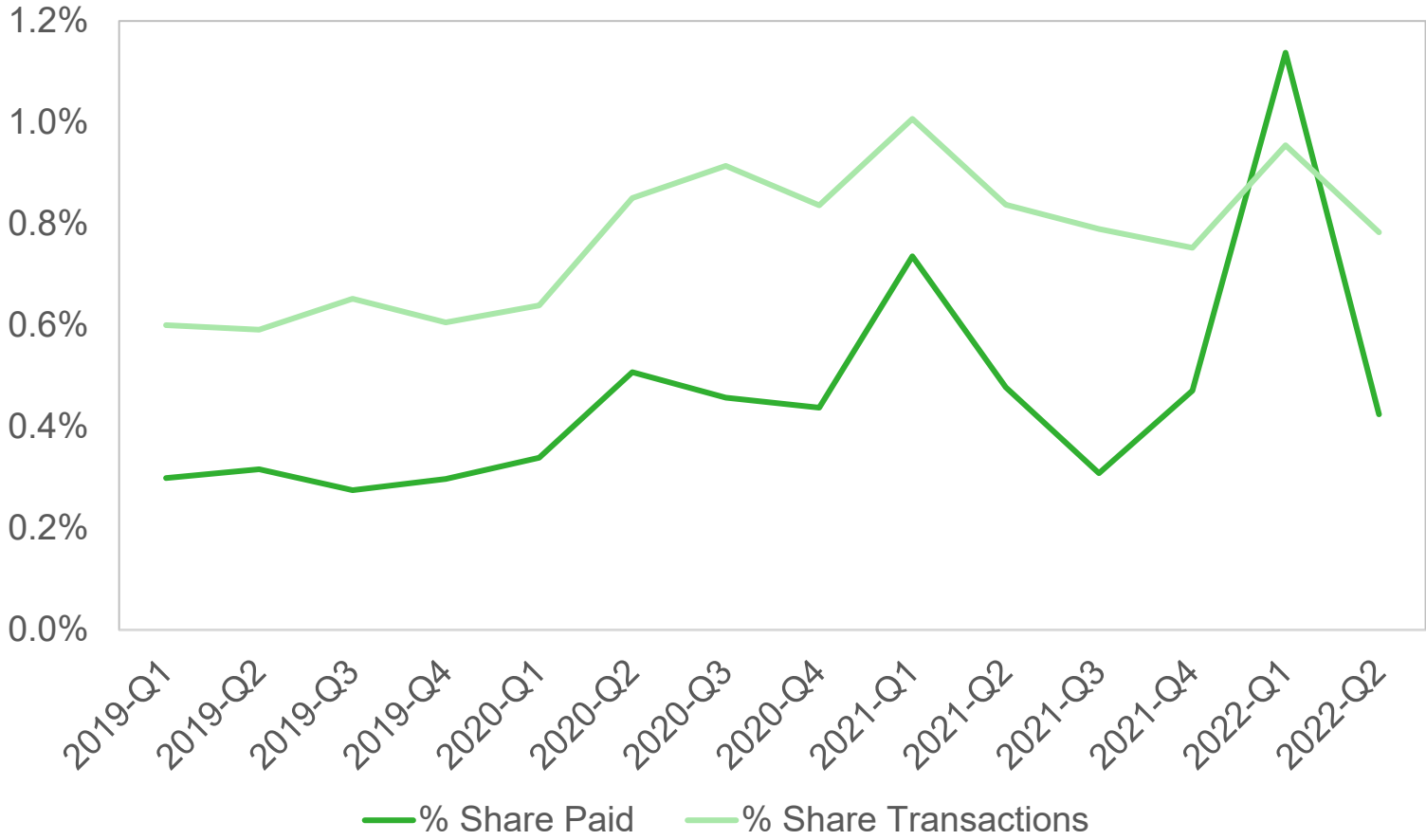
Medical Payments by Category

There is a decrease in medical payments for all categories in early 2020. All categories remain lower than pre-pandemic levels, except for Evaluation and Management, by the second quarter 2022.



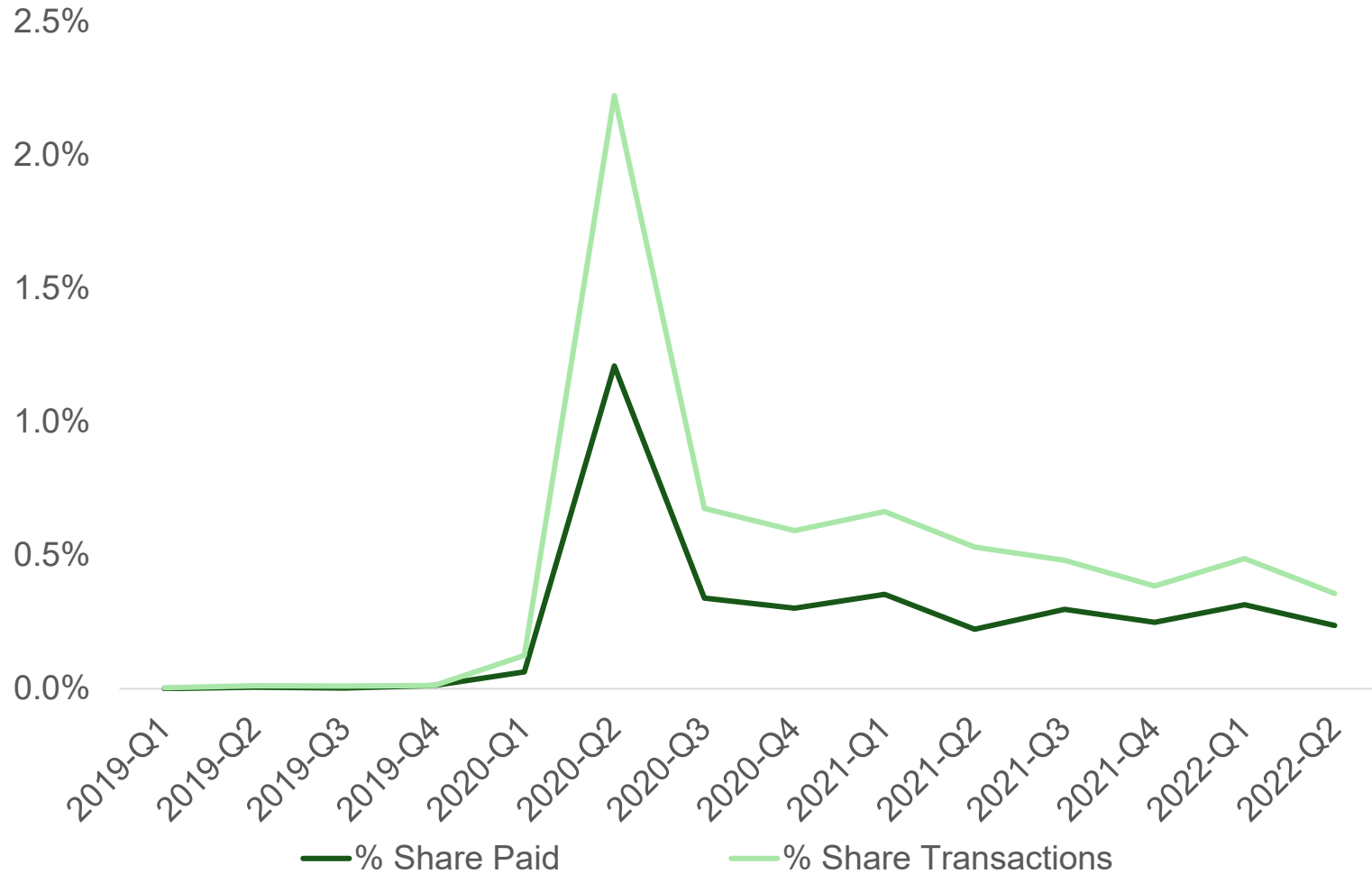
Medical Payments for Mental Health Claims

Medical payments for mental health claims increased during the first quarter of 2021 and 2022.



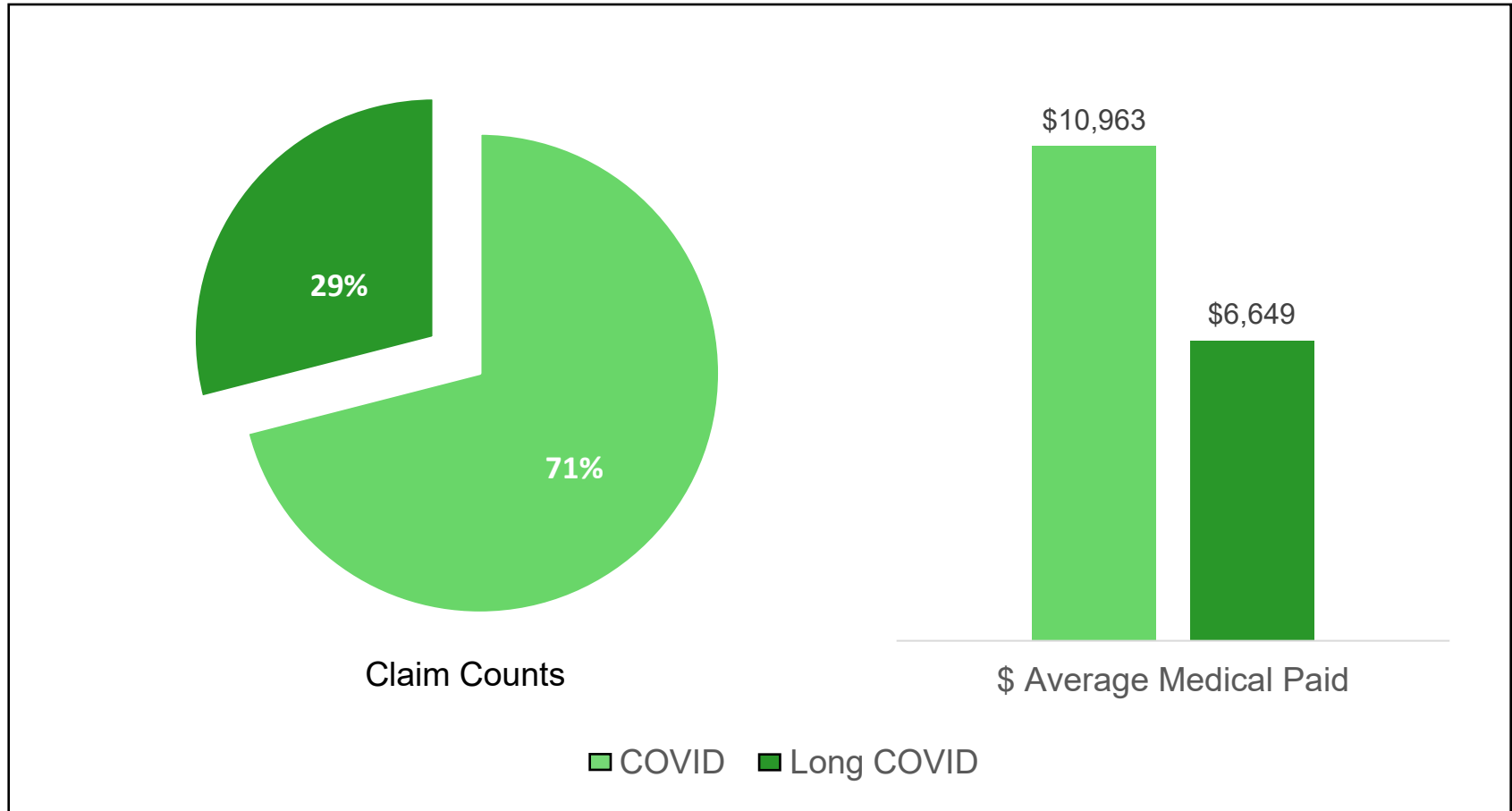
Medical Payments for Telemedicine

Telemedicine transactions increased during the pandemic, peaking during the second quarter of 2020 and remained higher during 2021 and 2022.



Long COVID-19 Claims

Long COVID claims are reported with diagnosis categories of Acute Respiratory Failure, Chest Pain on Breath, Shortness of Breath and Acute Respiratory Distress Syndrome.



COVID-19 claims from the Unit Statistical Reports were identified where Nature of Injury code 83 and Cause of Injury code 83 were reported on loss records.

COVID-19 claims from the Indemnity Data Call were identified where Nature of Injury code 83 and Cause of Injury code 83 were reported on quarterly records.

COVID-19 claims from the Medical Data Call were identified where Accident Date is greater than 12/1/19 and the Primary or Secondary ICD Diagnostic Code was from the following table:

Code	Description
B34.2	Coronavirus infection, unspecified
B97.2	Coronavirus as the cause of diseases classified elsewhere
B97.21	SARS-associated coronavirus causing diseases classd elswhr
B97.29	Oth coronavirus as the cause of diseases classd elswhr
J12.81	Pneumonia due to SARS-associated coronavirus
J12.82	Pneumonia due to coronavirus disease 2019
U07.1	COVID-19, virus identified
U09.9	Post COVID-19 condition, unspecified



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