



STATE OF CONNECTICUT WORKERS' COMPENSATION COMMISSION

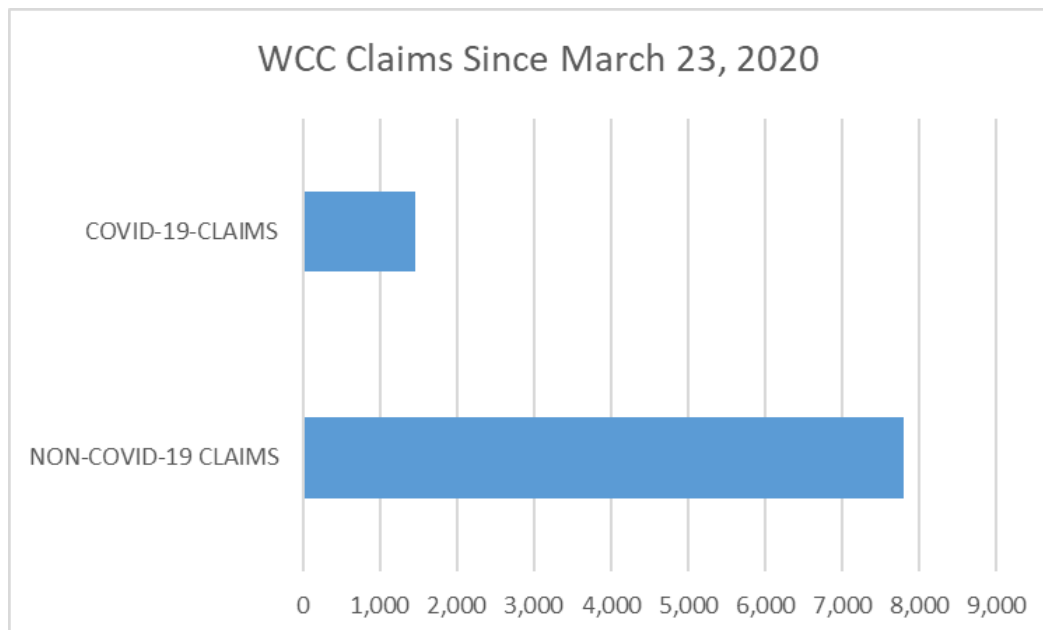
September 9, 2020

Report of the Workers' Compensation Commission (WCC) pursuant to [Executive Order NO. 7JJJ](#).

The following report is submitted to the Office of the Governor and the joint standing committees of the General Assembly having cognizance of matters relating to labor, insurance, and commerce.

(1) The number of COVID-19 and non-COVID-19 claims filed,

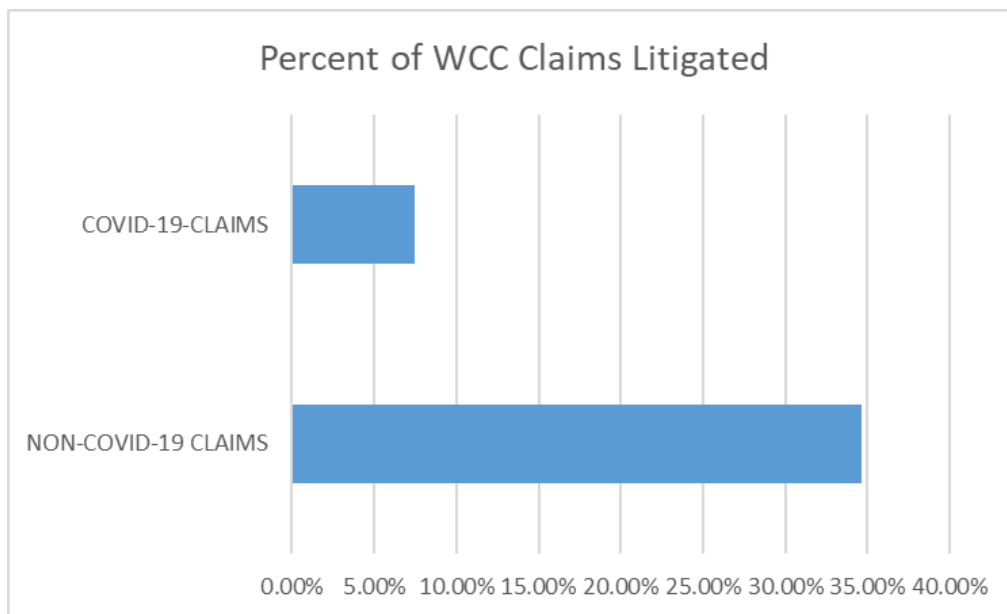
As of September 1, 2020, there has been 1,454 COVID-19 and 7,801 non-COVID-19 workers' compensation claims¹ filed since March 23, 2020. This is an increase of 292 COVID-19 and 1,698 non-COVID-19 claims since WCC's August 1, 2020 report.



¹ A COVID-19 claim is created whenever WCC receives a form 30C, 30D, 36, 43, VA or Hearing Request with "COVID-19" listed as the Nature of Injury and/or "Pandemic" listed as the Cause of Injury.

(2) the percent of such claims litigated,

As of August 1, 2020, 7.43% of COVID-19 and 34.61% of non-COVID-19 workers' compensation claims are litigated². Of the one-hundred and eight litigated COVID-19 claims, five (4.63%) have had no hearings (a first hearing was scheduled and subsequently cancelled by one of the parties); twenty-six (24.07%) have a first hearing scheduled; twenty-six (24.07%) have had one hearing and no additional hearings have been requested; twenty-six (24.07%) have had one hearing and have a second hearing scheduled; six (5.56%) have had two hearings and no additional hearings have been requested; eleven (10.19%) have had two hearings and have a third hearing scheduled; two (1.85%) have had three hearings and no additional hearings have been requested; five (4.63%) have had three hearings and have a fourth hearing scheduled; and one (0.93%) has had four hearings with a fifth hearing scheduled.



(3) the average time from the date a hearing is requested to a hearing, and to a ruling, regarding a litigated COVID-19 claim;

As of September 1, 2020, it takes an average of 20 days from the date a hearing is requested for a COVID-19 claim to the date of the first hearing. To date, no COVID-19 claims have been fully adjudicated and received a formal decision from a commissioner. One COVID-19 claim has been fully resolved by full and final stipulation. This stipulation was approved by a commissioner 6 days after the appropriate documents were filed with a district office.

² Litigated means a hearing was requested by any party for the claim including by commissioners subject to [Chairman's Memorandum 2020-06](#); "WCC Form 36 Procedure Under Governor's Executive Order [7K]" and there is no full and final stipulation on file.

(4) the number of rulings issued by the Workers' Compensation Commission regarding COVID-19 claims, and the number that have been appealed to the Compensation Review Board;

As of September 1, 2020, no formal decisions have been written and issued by a Workers' Compensation Commissioner for a COVID-19 claim and therefore, no COVID-19 claims have been appealed to the Compensation Review Board.

(5) to the extent reasonably practicable, information about the percent of non-litigated COVID-19 workers' compensation claims filed by hospital, municipal, and other employees that are record-only claims, have been granted or denied by the employer or insurer, and are being paid, including paid without prejudice, by the employer or insurer.

On August 12, 2020 the Workers' Compensation Commission issued [Memorandum 2020-14](#) to Self-Insureds, Insurance Carriers, and Third-Party Administrators regarding workers' compensation claim information subject to Governor Lamont's Executive Order 7JJJ. WCC has been in contact with over 160 representatives of the Workers' Compensation Insurance Industry and has received vast amounts of data in many different formats. WCC has done its best, given available resources, to accurately report the data received. WCC will continue to work with these entities to ensure the information they are providing is being depicted properly and the data we share is consistent with future reports per the Executive Order. WCC will continually analyze if there are ways to improve the process of collecting and forwarding this information.

Notwithstanding the above remarks, interested parties should reach out to the Insurer, Third Party Administrator and/or Employer directly to verify the COVID-19 claim information which they have submitted.

Insurers

The following insurers reported 0 COVID-19 claims at the time of submission: Acadia Insurance, Ansur America Insurance Companies, Arbella Insurance Group (Arbella Protection and Arbella Indemnity), BITCO General Insurance Corporation, BITCO National Insurance Company, Brotherhood Mutual Insurance Company, Church Mutual, The Cincinnati Insurance Company, The Cincinnati Casualty Company, The Cincinnati Indemnity Company, Eastern Alliance Insurance Group (Eastern Alliance Insurance Company, Allied Eastern Indemnity Company and Eastern Advantage Assurance Company), Electric Insurance Company, EMC Insurance Companies (Employers Mutual Casualty Company, EMCASCO Insurance Company, Union Insurance Company of Providence and EMC Property & Casualty Insurance Company), Everest Denali Insurance Company, Everest National Insurance Company, Everest Premier Insurance Company, Farm Family Casualty Insurance Company, Frankenmuth Mutual, Graphic Arts Mutual Insurance Company, Great American Insurance Group, Great West Casualty Company, Houston International Insurance Group (Imperium Insurance Company), Mitsui Sumitomo Insurance Group, MSA Group, National American Insurance Company, National Interstate Insurance, Selective Insurance Company of South Carolina, Pharmacists Mutual Insurance Group, Protective Insurance Company, Sagamore Insurance Company, Selective Insurance Company of the Southeast, Selective Insurance Company of America, SFM Mutual Insurance Company, Star Insurance Company, State National Insurance Company, Inc., TransGuard Insurance Company of America, Inc, Utica Mutual Insurance Company, Wellfleet Insurance Company and W.R. Berkley.

AIG (Commerce and Industry Insurance Company, National Union Fire Insurance Company of Pittsburgh, Pa., Granite State Insurance Company, AIG Assurance Company, AIG Property Casualty Company, New Hampshire Insurance Company, Illinois National Insurance Co., The Insurance Company of the State of Pennsylvania, Commerce and Industry Insurance Company, AIU Insurance Company, American Home Assurance Company and Blackboard) reported 741 total non-litigated COVID-19 claims as of 8/1/2020. Of these, 78 (11%) are “record only,” 54 are “denied” and 609 are “granted/accepted.” 629 of the claims are “paid.”

A.I.M. Mutual Insurance Companies reported 260 Connecticut claims between 1/1/2020 and 8/27/2020, 31 (11.92%) of which were “COVID-19 related.”

Amerisure reported one Connecticut COVID claim as of 9/2/2020. The claim is “closed” with no workers’ compensation benefits sought by the employee.

AmTrust Financial Services, Inc. reported having 1 COVID-19 claim. The claim was “denied”, and the denial was “accepted” by the claimant.

Arch Insurance Group reported on 9/1/2020 that for “Non-Litigated COVID Claims Filed,” 5% were Hospital Employee, 76% were Municipal Employee and 18% were Other Employee. For “Non-Litigated Record only COVID claims,” 54% were Hospital Employee, 46% were Municipal Employee and 0% were Other Employee. For “Non-Litigated Denied COVID Claims,” 0% were Hospital Employee, 0% were Municipal Employee and 100% were Other Employee. For “Non-Litigated Granted/Accepted COVID Claims,” 6% were Hospital Employee, 90% were Municipal Employee and 4% were Other Employee. For “Non-Litigated Paid COVID Claims,” 4% were Hospital Employee, 93% were Municipal Employee and 2% were Other Employee.

Argo Group (Argonaut Insurance Company, Argonaut Great Central Insurance Company, Argonaut Midwest Insurance Company and Rockwood Casualty Insurance Company) reported 2 COVID-19 claims and 13 non-COVID-19 claims as of 8/31/2020. The 2 COVID-19 claims were “paid without prejudice by insurer.”

Atlantic Charter Insurance Company reported 22 non-COVID-19 claims and 2 COVID-19 claims which are not “record-only” claims. This information was reported on 8/28/2020.

Berkshire Hathaway Guard Insurance Companies (AmGUARD Insurance Company, EastGUARD Insurance Company, and NorGUARD Insurance Company) reported 2 COVID-19 claims as of 8/30/2020. Neither are “record only,” 1 is “denied” and 1 is “accepted.”

Broadspire (Broadspire/ Crawford & Company) reported 11 COVID-19 claims of which 0 are “denied” on 8/14/2020.

Clear Spring Property and Casualty Company reported 1 COVID-19 claim as of 8/28/2020. The claim is not “record-only” or litigated.

CNA (American Casualty Company of Reading, Pennsylvania, Continental Casualty Company, The Continental Insurance Company, National Fire Insurance Company of Hartford, Transportation Insurance Company and Valley Forge Insurance Company) reported as of 8/18/2020 3 COVID-19 Claims of which 1 is “record only” and two are “denied.”

Crum & Forster Holdings Corp. reported 12 COVID-19 claims through 8/15/2020. Of these claims, 2 are “record-only,” 10 are “denied” and 8 are being “paid without prejudice.”

Employers Insurance Group reported 4 as the “Percent of non-litigated COVID-19 Workers' Compensation claims filed by hospital, municipal and other employees that are record-only claims.” Of these, none have been “granted by the employer or insurer,” paid by the employer or insurer” or “paid without prejudice by the employer or insurer.”

ESIS reported 2 COVID-19 claims for XL Insurance of America. Both claims are “Non-Litigated Denied COVID Claims.” This information was reported on 8/28/2020.

Helmsman Management Services reported 1 COVID-19 claim that was “accepted and paid,” for XL Specialty Insurance Company as of 8/25/2020.

Old Republic Insurance Group (Old Republic Insurance Company and Old Republic General Insurance Corporation) reported 6 total COVID-19 claims and 89 non-COVID-19 claims on 9/4/2020.

PMA Insurance (Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company and Pennsylvania Manufacturers Indemnity Company) reported 64 total Non-Litigated COVID Claims. Of these, 1 (1.6%) is “record only”; 11 (17.2%) are “denied”; 41 (64.1%) are “accepted”; and 31 (48.4%) are “claims with payments.” This information was reported on 8/20/2020.

ProSight Specialty Insurance reported having 2 COVID-19 claims and 2 non-COVID-19 on 8/31/2020. Both claims are “denied; no payments” and 1 of these is litigated.

QBE reported on 9/1/2020 22 “Total Number of Non-Litigated COVID Claims Filed,” 0 “Total Number of Non-Litigated Record only COVID claims,” 3 “Total Number of Non-Litigated Denied COVID Claims,” 19 “Total Number of Non-Litigated Granted/Accepted COVID Claims” and 16 “Total Number of Non-Litigated Paid COVID Claims.”

Sentry Insurance Group reported on 8/24/2020 that 12.5% of COVID-19 claims are “record only,” 0 COVID-19 claims are “granted,” 68.1% are “denied” and 1.4% are “paid.”

Sompo International reported 7 COVID-19 claims filed for CT as of 8/31/2020.

State Auto Insurance Company reported 80 total claims from 3/1/2020 to 8/21/2020 of which 28 are COVID-19. Of these 28, 100% were from medical facilities; 24 were “accepted voluntarily” and 4 were “denied.”

Stop & Shop reported 7 non-litigated COVID-19 claims as of 9/10/2020. 6 of these claims are classified as “incident only” and 1 is classified as “medical only.”

USI (USI/ FutureComp) reported 3 COVID-19 claims out of 64 total claims as of 8/14/2020.

Zurich reported 21 COVID-19 claims as of 7/31/2020. 16 of these claims have benefits paid totaling \$144,578.45. 9 claims are listed as “closed” and 12 are listed as “opened.”

Self-Insureds

Big-Y, Costco, Eversource (Eversource/CL&P/ Yankee Gas), Fed-Ex, Macy's, Inc., MBI Inc., Procter and Gamble, Ryder System Inc. and Target reported 0 COVID-19 claims at the time of submission.

CT Transit reported 3 total COVID-19 claims as of 8/18/2020.

CVS reported 1 COVID-19 claim as of 8/20/2020 which had a positive test and incurred \$42.76 in expense.

General Dynamics (General Dynamics/ Electric Boat) reported 1 "incident only claim which has been reported electronically" as of 8/19/2020.

Yale (Bridgeport Hospital, Greenwich Hospital, Lawrence + Memorial Hospital and Yale New Haven Health Services) reported 2,491 "record only" COVID-19 claims of which 113 are listed as "denied." 284 COVID-19 claims are listed as paid/ paid without prejudice of which 10 are listed as "denied." This information was reported on 8/14/2020.

Third Party Administrators (TPA) and Mutual Insurance Organizations

CIRMA reported 372 total COVID-19 claims for its workers' compensation SIS members and 705 total workers' compensation claims for its workers' compensation pool as of 8/15/2020. Of the 372 claims, 200 are record only, 5 are medical only, 157 are lost time from work without a positive diagnosis, 10 are lost time from work with positive diagnosis (all of which were covered under the Families First Coronavirus Response Act), 0 are litigated and 0 are denied with now payment. Of the 705 claims, 592 are record only, 11 are medical only, 77 are lost time from work without a positive diagnosis, 25 are lost time from work with positive diagnosis (15 have indemnity payments made and 10 were covered under the Families First Coronavirus Response Act), 0 are litigated and 0 are denied with now payment. CIRMA provided the following definitions: "Record Only: These are claims for a possible exposure, however the employee did not seek medical treatment or testing and quarantine was not required; Medical Only Claims: Claims that have a medical payment, including payments made without prejudice; Lost time from work without a positive diagnosis: These are claims for an employee who was required to quarantine. The employee either did not require/have a covid-19 test or test results came back negative. *No Indemnity payments made; Lost time from work with Positive Diagnosis: These are claims for an employee who tested positive and was required to quarantine and lose time from work; Litigated Claim: Any claim that has had any stage of a WCC Hearing or has one requested or scheduled; Non-Litigated Claims: Claims that have not had any WCC Hearing requested or scheduled."

The Insurance Association of Connecticut reported on behalf of The Hartford, Travelers, Liberty Mutual, NJM, and Hanover 343 COVID-19 related claims filed in total. Of those 343 claims, 211 are "record only," 63 have been "accepted as compensable" and 261 have been "denied." Benefits have been "paid" in 58 claims. This information was reported on 8/31/2020.

Gallagher Bassett reported on 9/1/ 2020 that 150 COVID-19 “related claims” have been filed. 133 are “record/report only,” 9 are “accepted as compensable,” 61 are “denied” and 9 are “benefits been paid.”

Parker Services reported the Kimberly-Clark Corporation has 0 COVID-19 claims as of 8/25/2020.

PMA Management Corporation reported for Aptar Group, 1 non-litigated COVID-19 claim which is “denied.” This was reported on 9/21/2020.

PMA Management Corporation of New England (Bristol Hospital, City of Ansonia, City of Bridgeport, City of Bristol, City of Hartford, City of Middletown, City of Milford, City of New Britain, City of Stamford, City of Waterbury, Community Health Center, Connecticut Children's, Danbury Hospital, Griffin Health Services, Hartford Roman Catholic, Ingraham Manor, Middlesex Health Care, Norwalk Hospital, Town of East Haven, Town of Hamden, Town of Stratford, Town of Watertown, Town of West Hartford, Town of Windham, Wesleyan University, Western Connecticut and Western Connecticut Home) reported 553 total non-litigated COVID-19 claims of which 494 (89.33%) are listed as “record only,” 19 (3.44%) are listed as “denied,” 36 (6.51%) are listed as “accepted” and 34 (6.15%) are listed as “claims with payments.” This information was reported on 8/21/2020.

Safety National (Broadspire, CCMSI, Corvel, Cottingham & Butler (CBCS), CSS, ESIS, GB, Matrix, PMA and Sedgwick) reported 144 COVID-19 claims filed and 314 non-COVID-19 claims filed. This information was reported on 8/31/2020. 5 claims were “denied,” 7 were “granted/accepted.”

Workers’ Compensation Trust (Workers’ Compensation Trust, Inc., Bob’s Discount Furniture, City of Ansonia, Town of Branford, CREC, Center of Special Care, Town of East Hartford, Town of Groton, Metropolitan District, City of Shelton and Town of Wallingford) reported the following as of 8/14/2020: 281 “Notice of Exposure Only – Did not acquire COVID”; 59 “Accepted - Paid indemnity & medical”; 10 “Denied- significant exposure outside the workplace”; 1 “Pending – Notice of Exposure - still within incubation period”; 10 “Due to mandatory testing by ER, Tested + for COVID-19 – no symptoms”; 4 EE did not wish to pursue WC”; and 365 Grand Total.