DCBS | Consumer and Business Services

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Oregon workers' compensation COVID-19 related claims with costs through Oct. 5, 2020

- The data is for accepted disabling, denied disabling, and denied nondisabling workers' compensation claims. The data does not include accepted nondisabling claims. Insurers are not required to report these claims to the Oregon Workers' Compensation Division (WCD). The data also does not have claims filed with the City of Portland's Police and Fire Disability System. **Thus, the spreadsheet does not reflect the total number of workers' compensation claims filed in Oregon and should not be used to calculate overall rates of claim acceptance or denial**.

- In Oregon, a disabling claim occurs when an injury causes the worker temporary disability (time-loss), the worker has or is expected to have permanent disability, or the injury results in the worker's death. Generally, a worker must miss three or more days from work to receive temporary disability. A nondisabling claim occurs when the worker only requires medical services, meaning the worker is not entitled to temporary disability and they do not have a reasonable expectation of permanent impairment.

- Workers' compensation insurers have 60 days to determine whether to accept or deny a claim. Insurers have an additional 14 days after acceptance or denial of a claim to report the claim information to WCD. This results in a lag time in reported data.

- Workers have 60 days to appeal denied claims to the Oregon Workers' Compensation Board. If the denial is overturned on appeal, the claim will be changed to accepted status.

- The data includes claims for both exposure to SARS-Cov-2 as well as those who developed COVID-19 disease. Claim documents do not identify if a worker with COVID-19 tested positive for the virus or was diagnosed based on symptoms or other criteria.

- The data is preliminary and subject to change.

  The data set provided includes claims reported with complete information as of Oct. 5, 2020**.** We excluded from the data 11 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.

Workers' compensation COVID-19 related claims as of Oct 5, 2020 by insurer name

Insurer type	Insurer	Accepted				Denied				Total
		Disabling		Nondisabling		Disabling		Nondisabling		
		Exposure	Disease	Exposure	Disease	Exposure	Disease	Exposure	Disease	
SAIF	SAIF Corporation	379	209			45	15	34	2	**684**
Private	Accident fund General Insurance Company	0	1			0	0	0	0	**1**
Private	Accident Fund Insurance Company of America	1	0			0	0	1	0	**2**
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 Home state Insurance Company	0	0			1	0	1	0	**2**
Private	Charter Oak Fire Insurance Company	0	3			0	0	2	2	**7**
Private	Church Mutual Insurance Company	0	0			0	0	17	0	**17**
Private	Federal Insurance Company	0	4			0	0	1	3	**8**
Private	Guideon Mutual Insurance Company	0	1			16	0	8	0	**25**
Private	Hartford Fire Insurance Company	0	0			0	0	1	0	**1**
Private	Hartford Insurance Company of the Midwest	0	1			0	0	0	0	**1**
Private	Indemnity Insurance Company Of North America	1	1			2	0	1	1	**6**
Private	Liberty Insurance Company	0	0			0	0	1	0	**1**
Private	LM Insurance Corporation	0	0			16	2	5	0	**23**
Private	New Hampshire Insurance Company	2	2			0	1	2	0	**7**
Private	Old Republic Insurance Company	0	9			0	0	0	0	**9**
Private	Pacific Indemnity Company	1	0			0	0	0	0	**1**
Private	Safety National Causality Corporation	0	1			0	1	0	0	**2**
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	4	11			0	0	0	0	**15**
Self-insured	Asante	0	5			3	0	4	0	**12**
Self-insured	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	5			0	0	4	0	**10**
Self-insured	Multnomah County Oregon	0	0			0	1	1	0	**2**
Self-insured	Providence Health & Services-Oregon	0	13			0	1	75	0	**89**
Self-insured	Special Districts Insurance Services Trust	23	5			0	0	0	0	**28**
Self-insured	Tri-County Metropolitan Transportation District Of Oregon	0	0			1	1	0	0	**2**
Self-insured	WAL-MART Associates Inc.	0	0			0	0	1	0	**1**
Self-insured	Washington County	1	0			0	0	2	0	**3**
	Total	**415**	**277**			**88**	**27**	**167**	**12**	**986**

All data on this page excludes 11 potential claims where insurers have not yet reported full details.

Source: Oregon Department of Consumer and Business Services, Central Services Division Oct 5, 2020

Claims by industry SAIF Corporation (claims reported as of Oct 5, 2020)

NAICS description	Accepted				Denied				Total
	Disabling		Nondisabling		Disabling		Nondisabling		
	Exposure	Disease	Exposure	Disease	Exposure	Disease	Exposure	Disease	
Agriculture									
1113 Fruit and tree nut farming	1	0			0	0	0	0	**1**
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	2			1	0	0	0	**3**
2381 Building foundation and exterior contractors	0	2			0	0	0	0	**2**
2382 Building equipment contractors	1	0			1	0	1	0	**3**
2383 Building finishing contractors	0	0			0	0	1	0	**1**
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**
4512 Book, periodical, and music stores	0	0			0	1	0	0	**1**
4533 Used merchandise stores	1	0			0	0	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			8	2	3	0	**35**
6212 Offices of dentists	1	0			0	0	2	0	**3**
6213 Offices of other health practitioners	1	0			0	0	0	0	**1**
6216 Home health care services	4	1			0	0	0	0	**5**
6219 Other ambulatory health care services	0	0			2	0	0	0	**2**
6221 General medical and surgical hospitals	303	65			10	2	2	1	**383**
6231 Nursing care facilities	11	52			3	3	2	0	**71**
6232 Residential mental health facilities	5	4			0	0	2	0	**11**
6233 Community care facilities for the elderly	7	46			3	4	2	0	**62**
6241 Individual and family services	0	0			2	0	0	0	**2**
6242 Emergency and other relief services	2	0			0	0	0	0	**2**
6243 Vocational rehabilitation services	1	0			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**
7225 Restaurants	0	0			0	0	3	0	**3**
Public Administration									
9211 Executive, legislative and general government	1	1			2	0	1	0	**5**
9221 Justice, public order, and safety activities	16	8			4	0	4	0	**32**
9231 Administration of human resource programs	1	2			2	0	0	0	**5**
Unclassified establishments									
9999 Unclassified establishments	1	0			0	0	0	0	**1**
Totals	**379**	**209**			**45**	**15**	**34**	**2**	**684**

All data on this page excludes 11 potential claims where insurers have not yet reported full details.

Source: Oregon Department of Consumer and Business Services, Central Services Division Oct. 5, 2020

Claims by industry private insurers (claims reported as of Oct 5, 2020

NAICS description	Accepted				Denied				Total
	Disabling		Nondisabling		Disabling		Nondisabling		
	Exposure	Disease	Exposure	Disease	Exposure	Disease	Exposure	Disease	
Utilities									
2382 Building equipment contractors	0	0			0	0	1	0	**1**
Wholesale Trade									
4231 Motor vehicle and parts merchant wholesalers	0	4			0	0	1	3	**8**
4244 Grocery and related product wholesalers	0	1			0	0	3	0	**4**
Retail Trade									
4451 Grocery stores	0	0			1	0	0	0	**1**
4481 Clothing stores	0	0			0	1	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			15	1	0	0	**16**
4931 Warehousing and storage	0	0			0	0	2	0	**2**
Information									
5121 Motion picture and video industries	0	0			0	0	1	0	**1**
Real Estate and Rental and Leasing **Real Estate and Rental and Leasing**									
5322 Consumer goods rental	0	0			0	0	1	0	**1**
Professional and Technical Services									
5419 Other professional and technical services	0	0			0	0	1	0	**1**
Administrative and Support and Waste Management and Remediation Services									
5611 Office administrative services	0	0			0	0	3	0	**3**
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	1	1			0	0	0	0	**2**
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	1	2			2	0	1	0	**6**
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	11			15	1	22	1	**50**
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	**5**	**29**			**39**	**8**	**43**	**9**	**133**

All data on this page excludes 11 potential claims where insurers have not yet reported full details.

Source: Oregon Department of Consumer and Business Services, Central Services Division Oct 5, 2020

Claims by industry self-insured employers (claims reported as of Oct 5, 2020)

NAICS description	Accepted				Denied				Total
	Disabling		Nondisabling		Disabling		Nondisabling		
	Exposure	Disease	Exposure	Disease	Exposure	Disease	Exposure	Disease	
Retail Trade									
4521 Department stores	0	0			0	0	1	0	1
Transportation and Warehousing									
4851 Urban transit systems	0	3			1	1	0	0	**5**
Professional and Technical Services									
5416 Management and technical consulting services	0	1			0	0	1	0	**2**
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	5			0	0	3	0	**8**
6214 Outpatient care centers	0	0			0	0	3	0	**3**
6221 General medical and surgical hospitals	5	27			3	1	74	0	**110**
6231 Nursing care facilities	0	0			0	0	1	0	**1**
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	25	2			0	1	1	0	**29**
Unclassified establishments									
9999 Unclassified establishments	0	0			0	0	0	1	**1**
Total	**31**	**39**			**4**	**4**	**90**	**1**	**169**

All data on this page excludes 11 potential claims where insurers have not yet reported full details.

Source: Oregon Department of Consumer and Business Services, Central Services Division Oct 5, 2020