

Presentation by the Workers' Compensation Board

February 1, 2021

Good afternoon Senator Rafferty, Representative Sylvester, members of the Labor and Housing Committee. My name is John Rohde. I am the Executive Director of the Workers' Compensation Board. I am here today to provide an overview of the Maine Workers' Compensation Board.

I. WORKERS' COMPENSATION

- the basic operating principle is that an employee is automatically entitled to certain benefits whenever the employee suffers a “personal injury by accident arising out of and in the course of employment” or an occupational disease;
- negligence and fault are largely immaterial . . .;
- coverage is limited to persons having the status of employee, as distinguished from independent contractor;
- benefits to the employee include [lost] wage benefits [based on] the employee’s average weekly wage, and hospital, medical and rehabilitation expenses . . .;
- the employee and his or her dependents, in exchange for these . . . benefits, give up their common-law right to sue the employer for damages for any injury covered by the act;
- the right to sue third persons whose negligence caused the injury remains, however, with the proceeds usually being applied first to reimbursement of the employer for the compensation outlay, the balance (or most of it) going to the employee;
- administration is typically in the hands of administrative commissions; and, as far as possible, rules of procedure, evidence, and conflict of laws are relaxed to facilitate the achievement of the beneficent purposes of the legislation; and
- the employer is required to secure its liability through private insurance . . . or “self-insurance . . .”

Adapted from *Larson’s Workers’ Compensation Law*, § 1.01.

II. AGENCY STRUCTURE

A. Board of Directors – 7 members (39-A M.R.S.A. § 151.)

1. Executive Director/Chair
2. 3 Directors represent labor; 3 represent management
3. Appointed by Governor
 - a. Executive Director serves at pleasure of Governor
 - b. Labor and management Directors serve 4-year terms – remain on Board until replaced
4. The Board has general supervision over administration of the Act and responsibility for the efficient and effective management of the board and its employees. (39-A M.R.S.A. § 152(1).)
5. Regular meetings

B. Staff

1. 107 positions
2. 5 Regional offices and a central office
 - a. Central office located in Augusta
 - b. Regional offices
 - i. Caribou
 - ii. Bangor
 - iii. Lewiston
 - iv. Augusta
 - v. Portland

III. COVERAGE

A. With few exceptions, all employers must secure coverage for their employees. (39-A M.R.S.A. § 401)

B. Sole proprietors, partners and members of LLCs are exempt (39-A M.R.S.A. § 102(11)(B).)

C. Owners of 20% of a corporation's voting stock can waive coverage (39-A M.R.S.A. § 102(11)(A)(4).)

D. Certain family members related to sole proprietors, partners, members and stock owners can waive coverage – must be in writing and filed with the Board (39-A M.R.S.A. § 102(11)(A)(4) & (5).)

E. The Board enforces the coverage requirement and imposes civil penalties where there are violations (39-A M.R.S.A. § 324(3).)

IV. CLAIMS

A. Notice (39-A M.R.S.A. § 301)

1. Notice of an injury must be given to the employer

a. For injuries prior to January 1, 2013, notice must be given within 90 days.

b. For injuries on and after January 1, 2013, notice must be given within 30 days.

c. For injuries on and after January 1, 2020, notice must be given within 60 days.

B. First Reports of Injury (“FROI”) (39-A M.R.S.A. § 303)

1. FROIs must be completed within 7 days of notice.

a. If the employee requires treatment but does not miss time from work, the employer must send the FROI to the employee and its insurer. It does not need to be filed with the Board

b. If the employee loses a day or more of work, the FROI must be filed with the Board within 7 days

C. Benefit Payment

1. If an injury is related to work benefits legally due must be paid.

2. Incapacity benefits are due if the employee loses time from work because of the injury.

3. There is a 7 day waiting period before incapacity benefits payments must begin. Compensation for the first 7 days of incapacity must be paid if the employee loses more than 14 days of work. (39-A M.R.S.A. § 204.)
4. An employee's compensation rate is based on the employee's average weekly wage. (39-A M.R.S.A. § 102(4).)
5. Compensation for time lost from work
 - a. Incapacity benefits can be for:
 - i. total incapacity (39-A M.R.S.A. § 212) or
 - ii. partial incapacity (39-A M.R.S.A. § 213)
 - b. For injuries prior to January 1, 2013, the compensation rate is 80% of the injured employee's after-tax average weekly wage
 - c. For injuries on and after January 1, 2013, the compensation rate is 2/3 of the injured employee's after-tax average weekly wage
 - d. Incapacity benefits are subject to a maximum weekly rate:
 - i. For injuries prior to January 1, 2013, the maximum compensation rate is 90% of the state average weekly wage;
 - ii. For injuries on and after January 1, 2013, the maximum compensation rate is 100% of the state average weekly wage;
 - iii. For injuries on and after January 1, 2020, the maximum compensation rate is 125% of the state average weekly wage.

D. Medical services

1. An employee is entitled to reasonable and necessary medial services (39-A M.R.S.A. § 206.)
2. Maximum fees are based on a medical fee schedule adopted by the Board (39-A M.R.S.A. § 209-A.)
3. If the employer/insurer denies responsibility it must file a Notice of Controversy (NOC)

V. DISPUTE RESOLUTION

A. Troubleshooting (aka – Case Resolution Specialists) (39-A M.R.S.A. § 153(2); 2021 Annual Report pp. A8-A9.)

1. Troubleshooting is the first step. Troubleshooters call the parties and attempt to resolve outstanding issues.
2. In 2020, 14,160 filings were assigned to the Board's troubleshooters. On average, the troubleshooting phase was completed in 25 days.

B. Mediation (39-A M.R.S.A. § 313; 2021 Annual Report pp. A8 and A10.)

1. Mediation is scheduled if a case is not resolved during troubleshooting. Since March 2020, all mediations have been conducted over the phone. If the case is resolved during Mediation, a written, binding agreement is signed.
2. In 2020, 1,829 cases were assigned to the Board's mediators. On average, the mediation phase was completed in 72 days.

C. Formal Hearing (39-A M.R.S.A. § 315; 2021 Annual Report pp. A-8 and A-11.)

1. Formal Hearings are scheduled if mediation is unsuccessful and petitions are filed. Formal hearings are like trials (without a jury) and are presided over by Administrative Law Judges (ALJs). After conducting hearings, ALJs issue a written decision.
2. In 2020, 1,428 cases were assigned to the Board's ALJs. On average, the formal hearing phase was completed within 8.5 months.

D. Appellate Division (39-A M.R.S.A. § 321-A; 2021 Annual Report pp. A-39-40.)

1. If a party disagrees with an ALJ's decision, it can file an appeal with the Board's Appellate Division. Generally, a panel of three ALJs will review written submissions and, in some cases, hear oral argument. The panel ultimately issues a written decision.
2. In 2020, 32 notices of appeal were filed with the Appellate Division and 28 decisions were issued.
3. If a party disagrees with the Appellate Division's decision, an appeal can be filed with Maine's Law Court. The Law Court has discretion as to whether or not to accept an appeal.

4. In 2020, the Law Court issued two decisions that were appealed from the Appellate Division: *Lorraine Somers v. S.D. Warren*, 2020 ME 137; and, *Darla Potter v. Cooke Aquaculture*, 2020 ME 144. A third case, *Charest v. Hydraulic Hose and Assemblies, Me.* W.C.B. No. 20-10 (App. Div. 2020), is still pending before the Court.

VI. WORKER ADVOCATE PROGRAM

A. Worker Advocates (39-A M.R.S.A. § 153-A; 2021 Annual Report pp. A-21-25.)

1. Worker advocates “provide assistance to qualified employees who proceed to mediation and formal hearing.”

2. A qualified employee is one “who, with respect to an injury occurring on or after January 1, 1993, has participated in the troubleshooter program and has not informally resolved the dispute and has demonstrated to the board that legal counsel has not been retained.”

3. In 2020, advocates had 242 cases pending before the Board’s mediators. This equates to 63% of the cases pending before mediators. Advocates had 272 cases pending before the Board’ ALJs. This equates to 43% of the cases pending before ALJs.

VII. MONITORING, AUDIT & ENFORCEMENT

A. Monitoring. (39-A M.R.S.A. § 152(10))

1. To ensure obligations are being met in a timely and accurate manner, the Board monitors compliance with the Act’s requirements.

2. Claims Management. (2021 Annual Report pp. A-30-31).

Claims managers process all submissions for an individual claim from start to finish. This ensures payments to injured workers are accurate and that proper forms are completed. Insurance carriers, claims administrators, and self-insured employers benefit from having a single contact in the unit.

3. Monitoring. (2021 Annual Report pp. A-13-14.)

The Board’s Monitoring department measures compliance with benchmarks established by the Board.

a. Current benchmarks:

i. For lost time FROIs: 85% must be filed within seven days.

ii. For initial indemnity payments: 87% must be made within 14 days.

iii. For the initial Memorandum of Payment: 85% must be filed within 17 days.

iv. For initial indemnity NOCs: 90% must be filed within 14 days.

v. For wage statements: 75% must be filed within 30 days.

b. Compliance reports.

The Monitoring publishes Quarterly and Annual reports summarizing the compliance of claims administrators.

Annual Compliance Summary

Table 1 Quarterly Compliance Reports

	Benchmark	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
Lost Time First Report Filings Received within 7 Days	85%	83%	83%	82%	81%
Initial Indemnity Payments Made within 14 Days	87%	87%	86%	86%	86%
Initial Memorandum of Payment Filings Received within 17 Days	85%	85%	85%	82%	84%
Initial Indemnity Notice of Controversy Filings Received within 14 Days	90%	93%	93%	94%	95%
Wage Information (WBC-2) Received with 30 days of an employer's notice of knowledge of a claim for compensation	75%	N/A	N/A	71%	70%
Wage Information (WCB-2B) Received with 30 days of an employer's notice of knowledge of a claim for compensation	75%	N/A	N/A	71%	71%

Table 2 Annual Compliance

	1997[1]	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Lost Time First Report Filings Received within 7 Days	37%	86%	87%	85%	85%	84%	83%	83%	83%	83%	82%
Initial Indemnity Payments Made within 14 Days	59%	89%	89%	90%	91%	90%	87%	89%	90%	88%	86%
Initial Memorandum of Payment Filings Received within 17 Days	57%	86%	89%	89%	90%	89%	86%	88%	89%	87%	84%
Initial Indemnity Notice of Controversy Filings Received within 14 Days		94%	95%	95%	95%	94%	94%	93%	93%	94%	94%

Table 3 Percentage Over Time

	1997[1]	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Lost Time First Report Filings Received within 7 Days	0%	135%	138%	132%	133%	128%	126%	126%	127%	125%	122%
Initial Indemnity Payments Made within 14 Days	0%	50%	50%	51%	52%	51%	47%	50%	51%	48%	45%
Initial Memorandum of Payment Filings Received within 17 Days	0%	52%	56%	56%	58%	56%	52%	56%	57%	52%	48%
Initial Indemnity Notice of Controversy Filings Received within 14 Days		3%	4%	4%	4%	2%	3%	1%	1%	3%	3%

[1] Based on sample data.

LOST TIME FIRST REPORT OF INJURY FILINGS

Chart 1: Timeliness Distribution

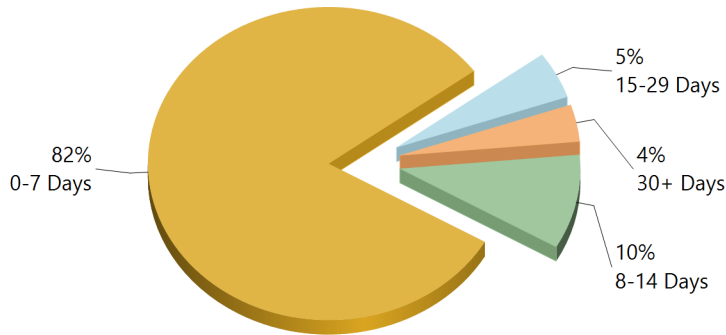


Table 4: Received Within

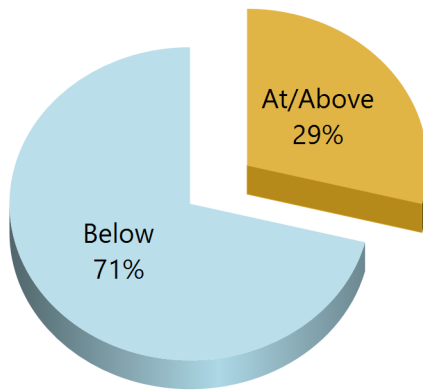
0-7 Days	11,364	82%
8-14 Days	1,359	10%
15-29 Days	675	5%
30+ Days	533	4%
? Days	0	0%
Total	13,931	100%

*The percentages may not always add to 100% due to rounding

Table 5: Above vs Below Benchmark

At/Above	21	29%
Below	53	71%
Total	74	100%

Chart 2: % of Insurers At/Above vs. Below 85% Benchmark



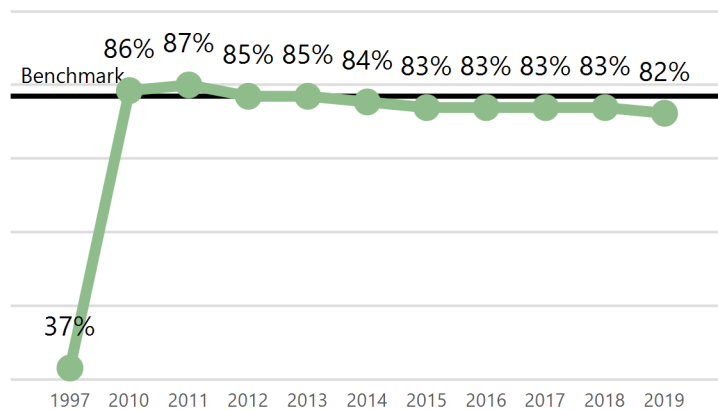
Summary

The Board received 13,931 lost time first reports. This represents 361 fewer reports than in 2018.

The 2019 compliance rate of 82% for lost time first report filings is slightly less as the 2018 compliance rate. As can be seen on Chart 2, 29% of insurers were at or above the benchmark in 2019, a slight increase over 2018, which had 21% at or above the benchmark.

Incorrect or unknown employer UIAN numbers continue to be an issue. Accurate UIAN data ensures that claims received at the Board are linked to the appropriate insurance policy and claim administrator in a timely manner, thus reducing workloads for all parties. Attention will continue to be placed on improving this area.

Chart 3: Compliance Trend



INSURANCE GROUP COMPLIANCE

Lost Time FROI and Initial Indemnity Payments

Annual

1/1/2019 - 12/31/2019

Insurance Company	Total Lost Time FROIs Filed	Lost Time FROIs Filed Timely	Compliance Percentage	Total Initial Indemnity Payments Made	Initial Indemnity Payments Made Timely	Compliance Percentage
ACADIA INSURANCE	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
CA010 ACADIA INSURANCE	236	167	71%	71	56	79%
Total	236	167	71% ▼	71	56	79% ▼
ACADIA INSURANCE Group Total	236	167	71% ▼	71	56	79% ▼
ACCIDENT FUND INSURANCE	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
ACCIDENT FUND INSURANCE	*	*	*	*	*	*
Total	*	*	*	*	*	*
ACCIDENT FUND INSURANCE TPA Administered Claims						
CA070 CANNON COCHRAN MANAGEMENT SERVICES	1	1	100%	No Filings	No Filings	No Filings
CA190 GALLAGHER BASSETT SERVICES	4	0	0%	4	2	50%
TPA Total	5	1	20% ▼	4	2	50% ▼
ACCIDENT FUND INSURANCE Group Total	5	1	20% ▼	4	2	50% ▼
AIG INSURANCE	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
CA015 AIG CLAIMS, INC	99	82	83%	26	23	88%
Total	99	82	83% ▼	26	23	88% ▲
AIG INSURANCE TPA Administered Claims						
CA040 BROADSPIRE SERVICES	33	28	85%	8	7	88%
CA160 ESIS	69	51	74%	36	24	67%
CA190 GALLAGHER BASSETT SERVICES	96	79	82%	24	20	83%
CA204 HELMSMAN MANAGEMENT SERVICES	4	1	25%	2	2	100%
CA300 SEDGWICK CLAIMS MANAGEMENT SERVICES	99	87	88%	18	15	83%
TPA Total	301	246	82% ▼	88	68	77% ▼
AIG INSURANCE Group Total	400	328	82% ▼	114	91	80% ▼
AIM MUTUAL GROUP	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
CA472 AIM MUTUAL INSURANCE	5	2	40%	1	1	100%
Total	5	2	40% ▼	1	1	100% ▲
AIM MUTUAL GROUP Group Total	5	2	40% ▼	1	1	100% ▲
ALTERNATIVE SERVICE CONCEPTS LLC	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
CA012 ALTERNATIVE SERVICE CONCEPTS LLC	3	2	67%	3	3	100%
Total	3	2	67% ▼	3	3	100% ▲
ALTERNATIVE SERVICE CONCEPTS LLC Group Total	3	2	67% ▼	3	3	100% ▲

Executive Summary

On January 12, 2020, the Maine Workers' Compensation Board of Directors approved the 2020 Third Quarter (July 1, 2020 - September 30, 2020) Compliance Report. This report represents the efforts of the Office of Monitoring, Audit and Enforcement and insurers, self-insurers, and third-party administrators (collectively "insurers").

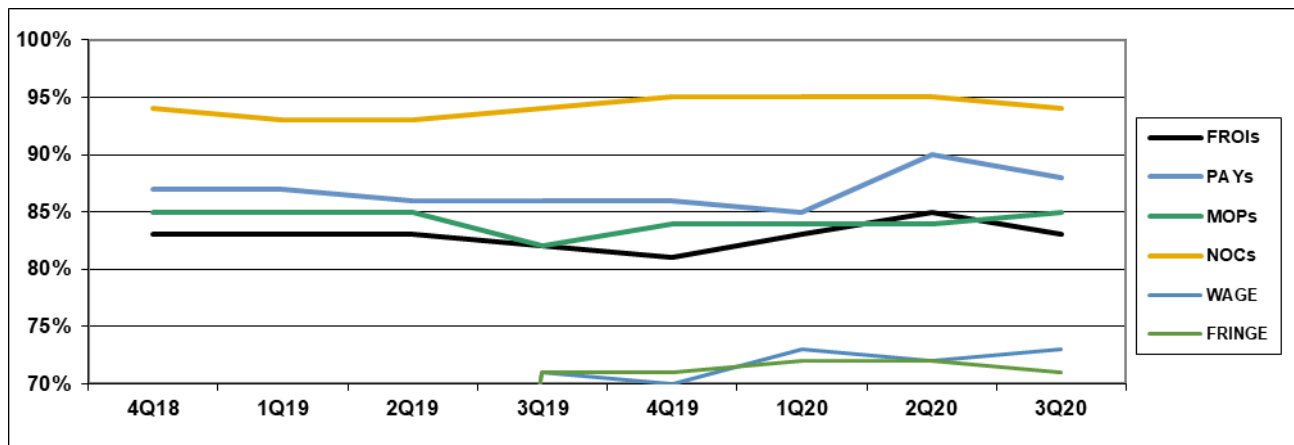
I. COMPLIANCE OVERVIEW

The Reconciliation Report was sent to 101 insurers on October 26, 2020; 84 responded, 10 were not required to respond and 7 did not respond.

The 3Q20 report represents results based upon data received by November 30, 2020. The results are:

	Number of Days	Benchmark	4Q18	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	3Q20
FROIs	7	85%	83%	83%	83%	82%	81%	83%	85%	83%
PAYs	14	87%	87%	87%	86%	86%	86%	85%	90%	88%
MOPs	17	85%	85%	85%	85%	82%	84%	84%	84%	85%
NOCs	14	90%	94%	93%	93%	94%	95%	95%	95%	94%
WAGE	30	75%	-	-	-	71%	70%	73%	72%	73%
FRINGE	30	75%	-	-	-	71%	71%	72%	72%	71%

Compliance Benchmark Tracking



INITIAL INDEMNITY PAYMENTS

Chart 4: Timeliness Distribution

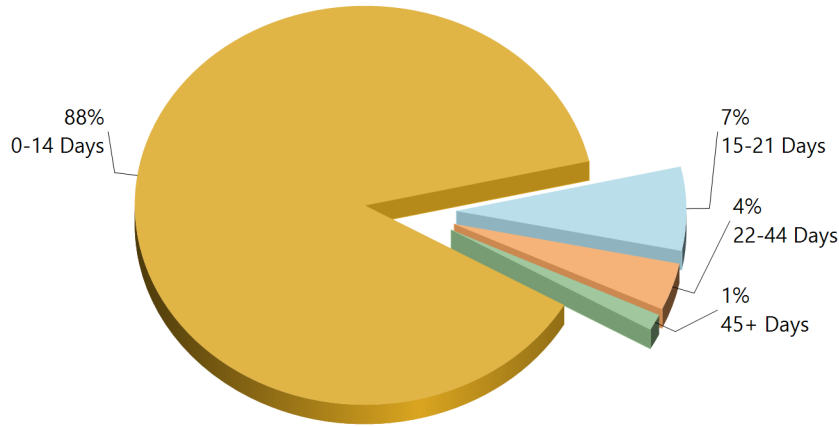


Table 2: Made Within

0-14 Days	807	88%
15-21 Days	62	7%
22-44 Days	35	4%
45+ Days	12	1%
? Days	0	0%
Total	916	100%

*The percentages may not always add to 100% due to rounding

Initial indemnity payments are monitored to ensure that payments are initiated within the time limits established in Section 205. As a result of these efforts, \$17,700 was issued to claimants in penalties and there is another \$7,600 in penalties awaiting resolution.

Chart 5: Quarterly Compliance

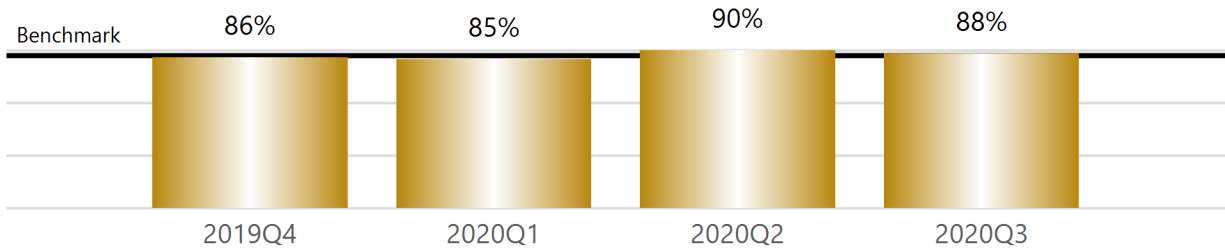
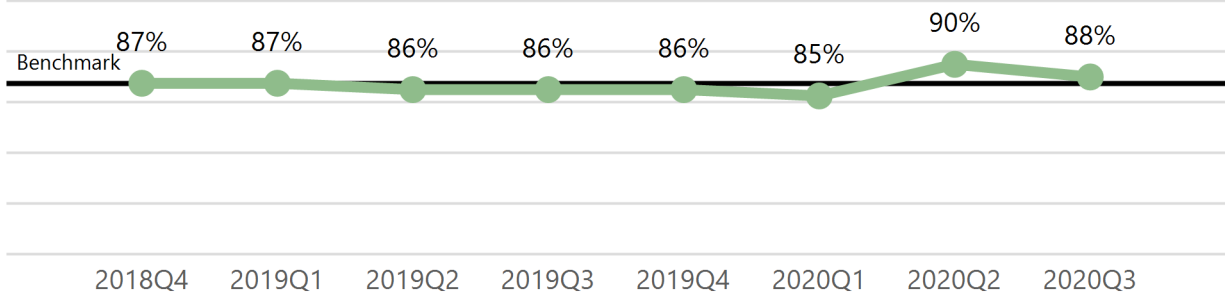


Chart 6: Compliance Trend



INSURANCE GROUP COMPLIANCE

Lost Time FROI and Initial Indemnity Payments

Third Quarter

7/1/2020 - 9/30/2020

Insurance Company	Total Lost Time FROIs Filed	Lost Time FROIs Filed Timely	Compliance Percentage	Total Initial Indemnity Payments Made	Initial Indemnity Payments Made Timely	Compliance Percentage
ACADIA INSURANCE	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
CA010 ACADIA INSURANCE	59	43	73%	18	18	100%
Total	59	43	73% ▼	18	18	100% ▲
ACADIA INSURANCE Group Total	59	43	73% ▼	18	18	100% ▲
ACCIDENT FUND INSURANCE	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
ACCIDENT FUND INSURANCE	*	*	*	*	*	*
Total	*	*	*	*	*	*
ACCIDENT FUND INSURANCE TPA Administered Claims						
CA190 GALLAGHER BASSETT SERVICES	1	1	100%	1	1	100%
TPA Total	1	1	100% ▲	1	1	100% ▲
ACCIDENT FUND INSURANCE Group Total	1	1	100% ▲	1	1	100% ▲
ACUITY MUTUAL INSURANCE	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
CA418 ACUITY MUTUAL INSURANCE	2	0	0%	No Filings	No Filings	No Filings
Total	2	0	0% ▼	No Filings	No Filings	No Filings
ACUITY MUTUAL INSURANCE Group Total	2	0	0% ▼	No Filings	No Filings	No Filings
AIG INSURANCE	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
CA015 AIG CLAIMS, INC	5	5	100%	1	1	100%
Total	5	5	100% ▲	1	1	100% ▲
AIG INSURANCE TPA Administered Claims						
CA040 BROADSPIRE SERVICES	*	*	*	*	*	*
CA110 CONSTITUTION STATE SERVICES	1	0	0%	No Filings	No Filings	No Filings
CA116 CORVEL ENTERPRISE COMP	4	0	0%	No Filings	No Filings	No Filings
CA160 ESIS	17	12	71%	10	7	70%
CA190 GALLAGHER BASSETT SERVICES	33	32	97%	6	5	83%
CA204 HELMSMAN MANAGEMENT SERVICES	2	1	50%	1	0	0%
CA300 SEDGWICK CLAIMS MANAGEMENT SERVICES	55	41	75%	33	30	91%
TPA Total	112	86	77% ▼	50	42	84% ▼
AIG INSURANCE Group Total	117	91	78% ▼	51	43	84% ▼
AIM MUTUAL GROUP	FROIs Filed	Timely FROIs	Compliance	Payments Made	Timely Payments	Compliance
CA472 AIM MUTUAL INSURANCE	5	4	80%	No Filings	No Filings	No Filings
Total	5	4	80% ▼	No Filings	No Filings	No Filings
AIM MUTUAL GROUP Group Total	5	4	80% ▼	No Filings	No Filings	No Filings

Maine Workers' Compensation Board
 Lost Time FROI Filing Benchmark: 85%
 Initial Indemnity Payment Benchmark: 87%

▲ Indicates benchmark met or exceeded
 ▼ Indicates benchmark not met

4. Auditing. (39-A M.R.S.A. § 153(9); 2021 Annual Report pp. A-15-16.)

The Board conducts compliance audits of insurers, self-insurers and third-party administrators to ensure all obligations under the Workers' Compensation Act are met. The functions of the audit program include, but are not limited to, ensuring that all Board reporting requirements are met, auditing the timeliness of benefit payments, auditing the accuracy of indemnity payments, evaluating claims-handling techniques, and determining whether claims are unreasonably contested.

5. Enforcement. (39-A M.R.S.A. § 153(5); 2021 Annual Report pp. A-36.)

The Abuse Investigation Unit (AIU) is responsible for enforcing the administrative penalty provisions of the Workers' Compensation Act. The AIU investigates allegations of fraud, illegal or improper conduct, and violations associated with mandatory filings, payments and insurance coverage. AIU personnel conduct investigations, file complaints and petitions, represent the Board at administrative penalty hearings, and decide penalty cases.

VIII. ADMINISTRATION

1. Office of the General Counsel. (2021 Annual Report pp. A-13-14.)
2. Information Management. (2021 Annual Report pp. A-26-27.)
3. Medical & Rehabilitation Services. (2021 Annual Report pp. A-17-20.)
4. Budget. (39-A M.R.S.A. § 153(5); 2021 Annual Report pp. A-28-29.)
 - a. Dedicated revenue
 - b. Assessment
 - i. Self-insured employers
 - ii. Insured employers

IX. COVID-19

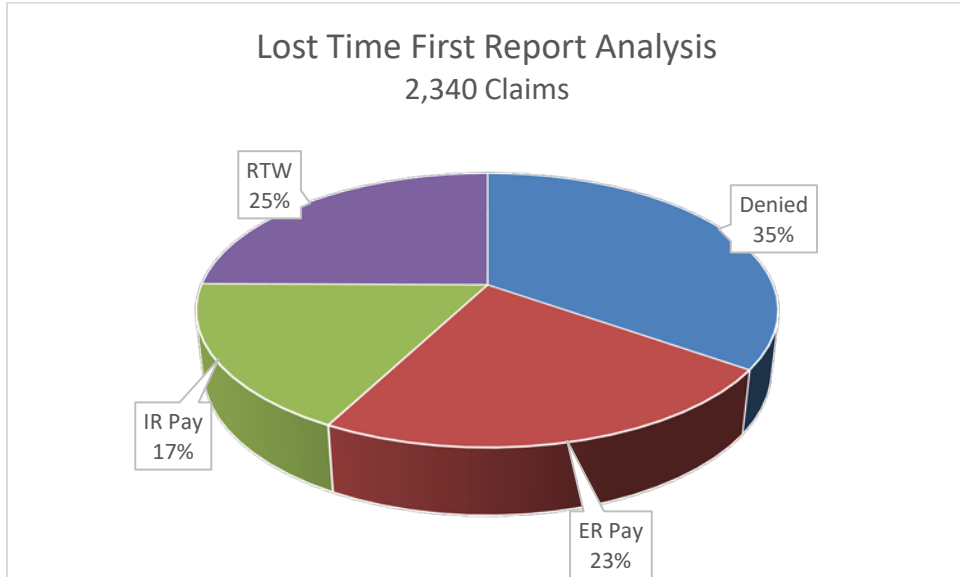
A. COVID-19 Related First Reports of Injury by employer category:

Employer Category	2020											2021	Total
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
Healthcare - Facility	5	172	79	60	40	69	18	43	52	183	204	30	955
Residential Facilities		10	82	105	40	12	23	9	9	202	264	103	859
State		10	2	1	1	11	8	36	75	103	51	32	330
Retail - Grocery		58	31	9	2	6	3	2	2	6	12	2	133
Municipal		5	5	13	6		25	2	12	24	18	5	115
Healthcare - Physician Office		21	11						1	8	15		56
Healthcare - Home Health		9	1	7	1			1	3	19	5	6	52
Community & Social Service			3	2	5	1	2			13	9	1	36
Employee Staffing			1	1	4	3	2	1		4	16	1	33
Transportation - Ambulance		15	1	3			1	4	2				26
Trades		1	1	1	1				6	3	5	4	22
Transportation - Other		2	1			1			1	3	9	2	19
Retail - Other		3	1	1	1	1			2	1	6	1	17
Bars and/or Restaurants				1	1	1	1	4	1	6	1		16
Aquaculture										11			11
Fuel Dealer										1	8		9
Boatyard and Marina										7			7
Fitness and Recreation										2	4	1	7
Cleaning & Janitorial Service					3							1	4
Colleges & Universities								1		1	1		3
Paper Mill								2		1			3
Wholesale										2			2
Moving and Storage		1									1		2
Professional Services									1				1
Turnpike Authority										1			1
Pest Control Services							1						1
Telecommunication Services		1											1
Security Services			1										1
Manufacturing										1			1
Banking & Insurance											1		1
Grand Total	5	308	220	204	105	105	84	105	167	602	630	189	2724

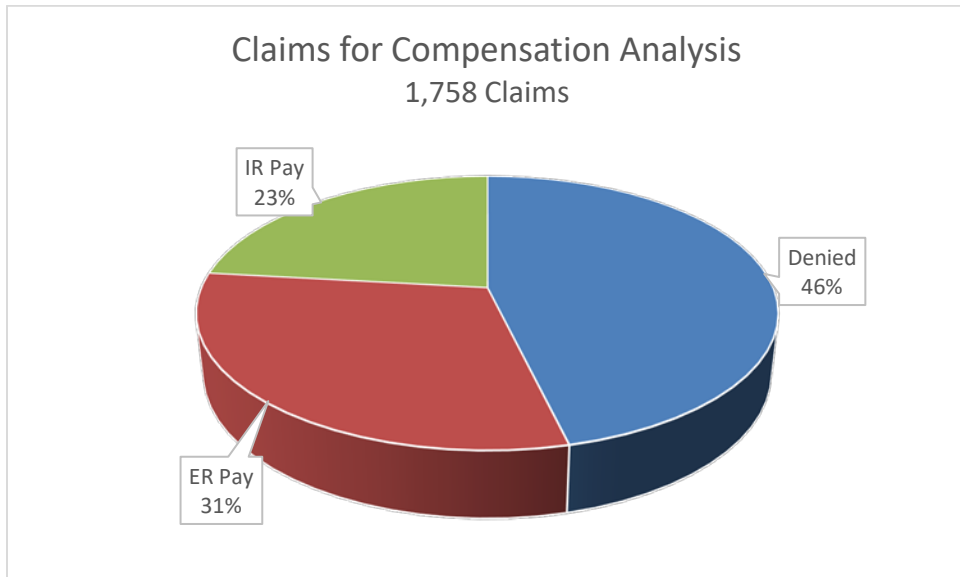
B. COVID-19 Related First Reports of Injury by job category:

Job Category	2020											2021	Total
	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	
Nurse/Nurse Practitioner	2	70	38	27	25	42	8	24	29	121	125	30	541
CNA		18	34	27	13	20	13	8	10	96	149	35	423
Direct Support Professional		10	43	62	32	12	8		5	59	73	24	328
Clinical Support Services	3	58	19	23	12	8	10	12	13	55	59	10	282
Customer Service		63	32	11	2	9	6	5	5	19	22	9	183
Administrative Support Services		30	7	9	2	2	4	21	14	41	42	10	182
Corrections		2					15	1	49	65	29	10	171
Facilities Support Services		7	14	15	6	1	2	3	2	43	50	23	166
Laborer			1	1			1	7	18	14	29	6	77
Rehab Services		10	18	9	2	2	1			10	8	4	64
Physician/Physician Assistant		16	4	5	1	7	1	2	2	10	13		61
Skilled Labor		2	1		2			12		13	9	10	49
Law Enforcement		2	2	3	1	1	4		10	8	5	2	38
Firefighter		3	2	6	2		7		5	7			32
EMT/Paramedic		10	2	1	4		1	3	1	5	1		28
Courts								5		10	1	7	23
Driver - Other		1	2	1		1				3	9	4	21
Driver - Ambulance		5		3			1	1	1				11
Aquaculture										11			11
Unknown											4	5	9
Educational Support Services									1	4			5
Teacher							1	1	1	1			4
Engineer					1					1	1		3
Child Care										3			3
Transportation Support Services										1	1		2
Technician				1			1						2
Security Guard			1										1
Dental Hygienist									1				1
Personal Care Services										1			1
Tax Examiner		1											1
Professor										1			1
Grand Total	5	308	220	204	105	105	84	105	167	602	630	189	2724

C. Disposition of claims for which a Lost Time First Report of Injury was filed:



D. Disposition of claims where the employee lost 7 or more days of work:



E. Comparison of 2019 – 2020 data:

2020 - All			% Change v 2019
Lost Time First Reports of Injury			
1 - RTW	5341	40%	-23%
2 - Denied	2756	21%	28%
3 – ER Pay	567	4%	336%
4 - IR Pay	3641	27%	-21%
5 - Open	1004	8%	68%
Grand Total	13309		-7%
Claims for Compensation			
2 - Denied	2756	40%	28%
3 – ER Pay	567	8%	336%
4 - IR Pay	3641	52%	-21%
Grand Total	6964		1%

2020 - No COVID			% Change v 2019
Lost Time First Reports of Injury			
1 - RTW	4785	44%	-31%
2 - Denied	2020	19%	-6%
3 – ER Pay	106	1%	-18%
4 - IR Pay	3249	30%	-29%
5 - Open	751	7%	26%
Grand Total	10911		-24%
Claims for Compensation			
2 - Denied	2020	38%	-6%
3 – ER Pay	106	2%	-18%
4 - IR Pay	3249	60%	-29%
Grand Total	5375		-22%