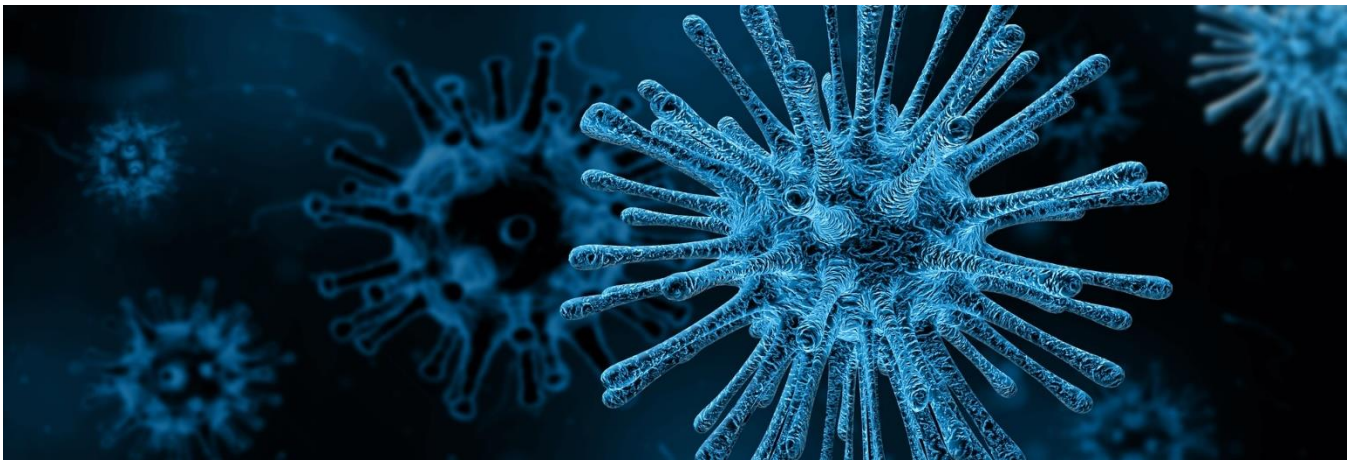




## Florida Division of Workers' Compensation 2021 COVID-19 Report

Data Summary as of October 31, 2021



### Division of Workers' Compensation's Mission

*To actively ensure the self-execution of the workers' compensation system by educating system participants of their rights and responsibilities; by leveraging data to deliver exceptional value; and by holding participants accountable for fulfilling their obligations.*

# Introduction

The Department of Financial Services, Division of Workers' Compensation (DWC) is pleased to provide the November 2021 report on the effects of COVID-19 on Florida's Workers' Compensation System. The DWC will continue to update this report as new data are reported and analyzed.

COVID-19 should be reviewed through the lenses of three key terms within the workers' compensation law: accident, injury, and occupational disease. These terms are defined in subsections 440.02(1), (19), and subsection 440.151(2), F.S., respectively.

The data in this report is organized by Claim Frequency, Claim Costs & Characteristics, Coverage Information, and Telemedicine. Claim Frequency and Claim Costs & Characteristics are workers' compensation claim measures, while the Coverage Information provides a unique insight on the potential economic impact due to COVID-19. Telemedicine represents how health care providers and carriers may be adapting in the provision of medical treatment to injured workers.

We hope you find the data informative and beneficial. If you would like to provide any feedback, please email us at [Workers.CompService@myfloridacfo.com](mailto:Workers.CompService@myfloridacfo.com).

# Commonly Used Terms and Their Meanings

- Carrier: For purposes of this report, an insurance company or group self-insured fund approved by the Florida Office of Insurance Regulation to write workers' compensation insurance. The term does not include an employer who is authorized to self-insure.
- Closed Indemnity Claim: The claim has a status indicator that denotes the claim has been closed.
- DOA: Date of Accident
- FDOH: Florida Department of Health | <https://floridahealthcovid19.gov/>
- DWC: Division of Workers' Compensation
- DWC-9 (Form DFS-F5-DWC-9): Health Insurance Claim Form (HCFA 1500 or CMS 1500) filed by Health Care Providers
- EAO: Bureau of Employee Assistance and Ombudsman Office
- HCP: Health Care Providers
- IW: Injured Worker
- NAICS Code: A classification within the North American Industry Classification System (NAICS) that was developed for use by Federal Statistical Agencies for the collection, analysis and publication of statistical data related to the US Economy. The code indicates a company's primary line of business. Primary line of business is the one that generated the highest revenue at a specific location in the past year.
- PFB: Petition for Benefits
- SDTF: Special Disability Trust Fund
- SI: Self-Insurer

## Notes for the Reader

- The Florida workers' compensation data is changing and maturing over time, so the following information may change in future publications as more data matures and becomes available. The data used in this summary is not fully matured for the period of 1/1/2020 to 10/31/2021 and will change over time.
- Date range data are based on 1/1/2020 to 10/31/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 11/1/2021.
- COVID-19 indemnity claims are based on a combination of Cause of Injury Code 8300 and Nature of Injury Code 8300 in conjunction with keywords reported in the accident description of the claim sent to the Division of Workers' Compensation (DWC).
- Indemnity claims are grouped by the date of accident (DOA).
- The source for the medical billing data is based on the Health Provider Claim Form (DWC-09) bills reported to DWC.
- Telemedicine data is grouped by date of service and is based on DWC-09 paid bills filed with DWC that met a combination of telemedicine markers.
- This summary does not include Medical Only claims in any claim counts or benefits paid.
- The data for exemption applications is grouped by calendar year based on the date received by DWC.

- The grouping for counts by industries are based on NAICS Code of Business. The associated total paid benefits by industry includes indemnity & medical benefits.
  
- 440.02(1), F.S., states that “Accident” means only an unexpected or unusual event or result that happens suddenly. Disability or death due to the accidental acceleration or aggravation of a venereal disease or of a disease due to the habitual use of alcohol or controlled substances or narcotic drugs, or a disease that manifests itself in the fear of or dislike for an individual because of the individual’s race, color, religion, sex, national origin, age, or handicap is not an injury by accident arising out of the employment. Subject to s. 440.15(5), F.S., if a preexisting disease or anomaly is accelerated or aggravated by an accident arising out of and in the course of employment, only acceleration of death or acceleration or aggravation of the preexisting condition reasonably attributable to the accident is compensable, with respect to any compensation otherwise payable under this chapter. An injury or disease caused by exposure to a toxic substance, including, but not limited to, fungus or mold, is not an injury by accident arising out of the employment unless there is clear and convincing evidence establishing that exposure to the specific substance involved, at the levels to which the employee was exposed, can cause the injury or disease sustained by the employee.
  
- 440.02(19), F.S., states that “Injury” means personal injury or death by accident arising out of and in the course of employment, and such diseases or infection as naturally or unavoidably result from such injury. Damage to dentures, eyeglasses, prosthetic devices, and artificial limbs may be included in this definition only when the damage is shown to be part of, or in conjunction with, an accident. This damage must specifically occur as the result of an accident in the normal course of employment.
  
- 440.151(2), F.S., states that whenever used in this section the term “occupational disease” shall be construed to mean only a disease which is due to causes and conditions which are characteristic of and peculiar to a particular trade, occupation, process, or employment, and to exclude all ordinary diseases of life to which the general public is exposed, unless the incidence of the disease is substantially higher in the particular trade, occupation, process, or employment than for the general public. “Occupational disease” means only a disease for which there are epidemiological studies showing that exposure to the specific substance involved, at the levels to which the employee was exposed, may cause the precise disease sustained by the employee.

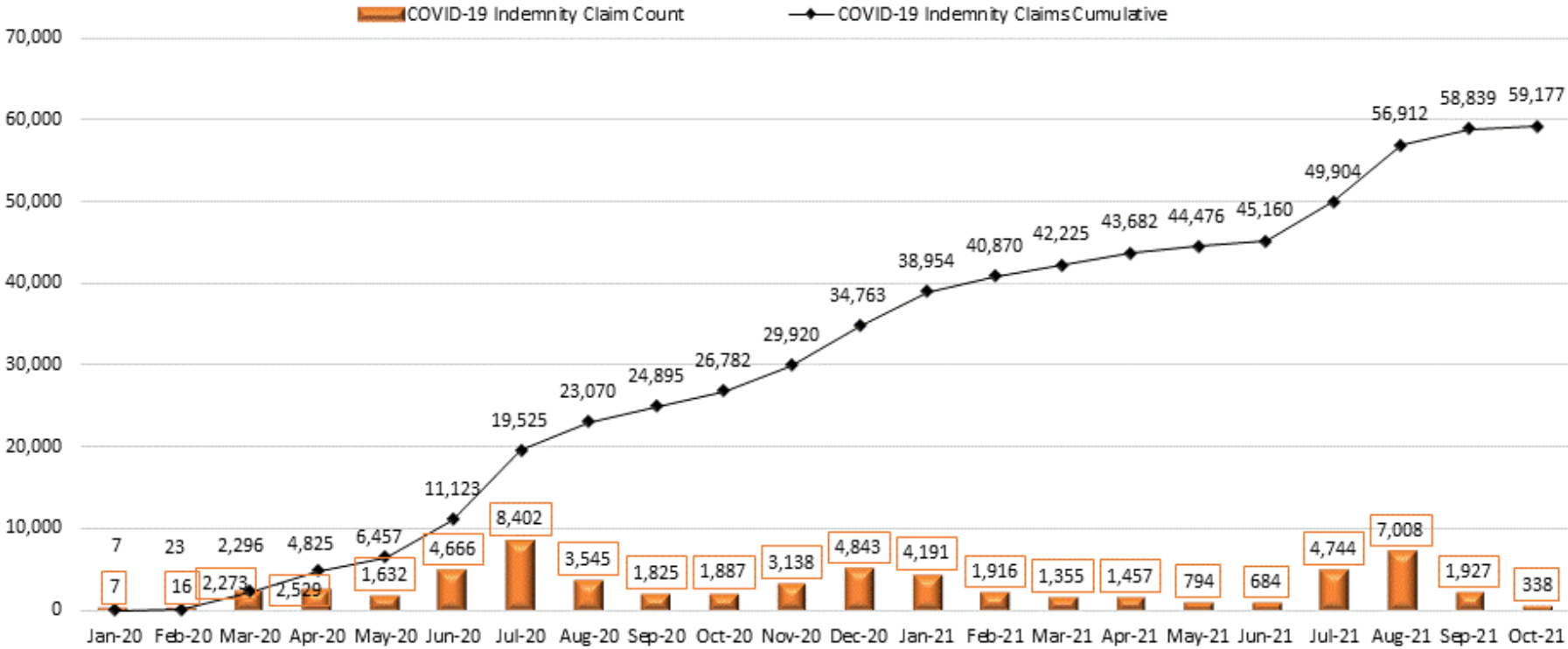
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1. Claim Frequency

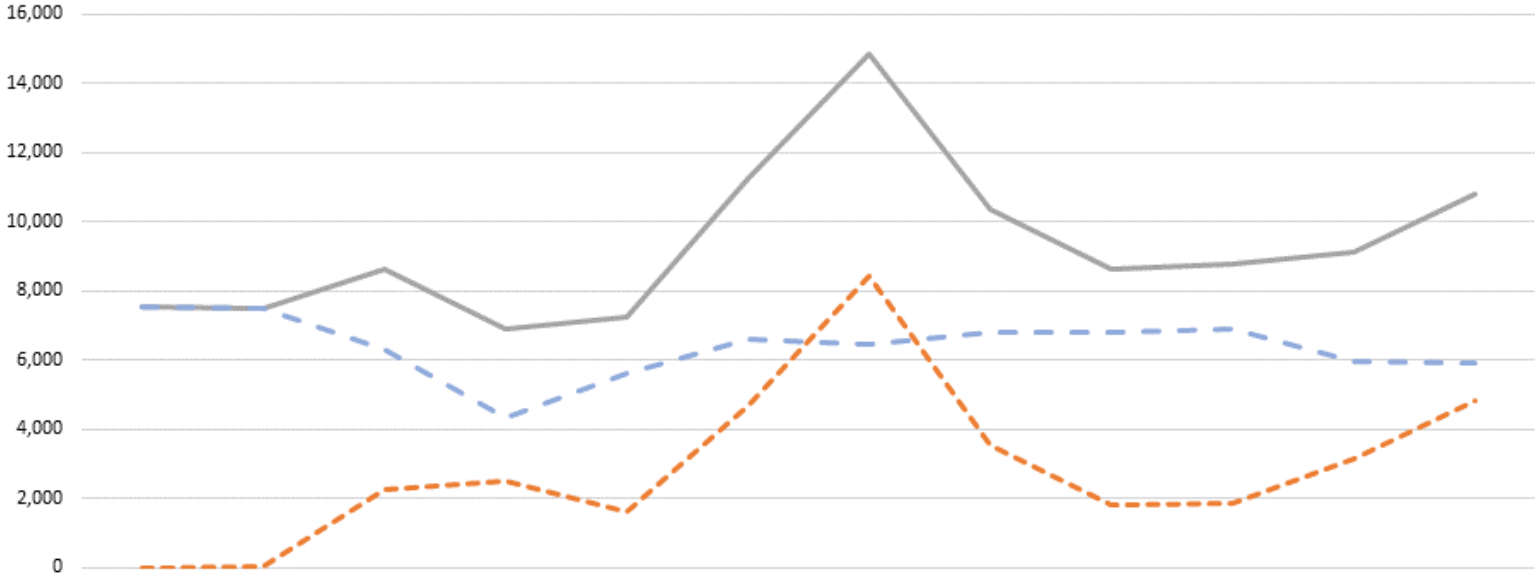
Number of COVID-19 Claims by DOA

COVID-19 Indemnity Claims by Month of Accident



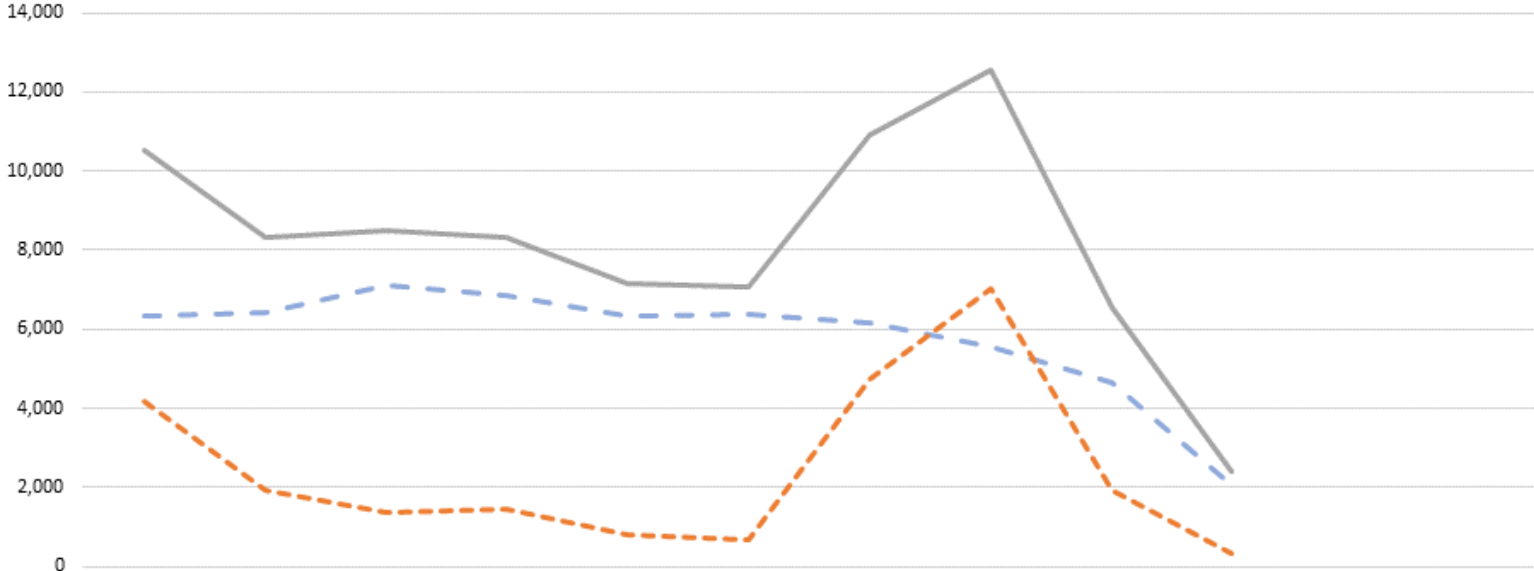
Number of COVID-19 Claims by DOA Compared as a Subset of All Claims

Indemnity Claims Comparison



	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Indemnity Claims	7,556	7,495	8,600	6,879	7,237	11,263	14,865	10,328	8,611	8,764	9,113	10,774
Indemnity Claims (Less COVID-19 Claims)	7,549	7,479	6,327	4,350	5,605	6,597	6,463	6,783	6,786	6,877	5,975	5,931
COVID-19 Indemnity Claims	7	16	2,273	2,529	1,632	4,666	8,402	3,545	1,825	1,887	3,138	4,843

Indemnity Claims Comparison



	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Indemnity Claims	10,524	8,330	8,476	8,303	7,143	7,065	10,922	12,567	6,569	2,415		
Indemnity Claims (Less COVID-19 Claims)	6,333	6,414	7,121	6,846	6,349	6,381	6,178	5,559	4,642	2,077		
COVID-19 Indemnity Claims	4,191	1,916	1,355	1,457	794	684	4,744	7,008	1,927	338		



2. Claim Costs & Claim Characteristics

*Claim Status*

DOA Month	Open COVID-19 Indemnity Claims		Closed COVID-19 Indemnity Claims	
	Claim Count	Benefits Paid	Claim Count	Benefits Paid
Jan-20	0	\$0	7	\$2,816
Feb-20	2	\$91,705	14	\$105
Mar-20	74	\$2,892,332	2,199	\$3,793,803
Apr-20	156	\$3,962,603	2,373	\$4,238,471
May-20	180	\$2,056,264	1,452	\$1,949,948
Jun-20	572	\$7,298,897	4,094	\$7,614,088
Jul-20	1,648	\$19,205,748	6,754	\$13,479,031
Aug-20	995	\$7,002,659	2,550	\$4,494,304
Sep-20	659	\$2,339,545	1,166	\$2,072,989
Oct-20	451	\$1,958,976	1,436	\$1,645,268
Nov-20	663	\$5,335,953	2,475	\$4,175,176
Dec-20	1,125	\$7,410,731	3,718	\$4,216,836
Jan-21	1,095	\$5,570,045	3,096	\$2,847,369
Feb-21	478	\$3,533,190	1,438	\$1,653,139
Mar-21	330	\$2,613,941	1,025	\$1,294,925
Apr-21	370	\$1,892,630	1,087	\$1,489,129
May-21	274	\$1,851,281	520	\$618,565
Jun-21	233	\$1,076,811	451	\$777,321
Jul-21	849	\$6,627,268	3,895	\$2,434,124
Aug-21	1,273	\$3,068,648	5,735	\$2,276,267
Sep-21	337	\$382,090	1,590	\$365,417
Oct-21	79	\$63,559	259	\$7,256
<b>Grand Total</b>	<b>11,843</b>	<b>\$86,234,876</b>	<b>47,334</b>	<b>\$61,446,347</b>

*Closed, Compensable Claims*

DOA Month	COVID-19 Closed Compensable Claims			All Compensable Closed Claims Less COVID-19 Closed Compensable Claims			All Compensable Closed Claims		
	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim
Jan-20	0	\$0	\$0	4,296	\$106,333,207	\$24,752	4,296	\$106,333,207	\$24,752
Feb-20	0	\$0	\$0	4,054	\$95,858,353	\$23,645	4,054	\$95,858,353	\$23,645
Mar-20	1,001	\$3,663,047	\$3,659	3,419	\$78,075,477	\$22,836	4,420	\$81,738,524	\$18,493
Apr-20	1,040	\$4,020,289	\$3,866	2,472	\$57,671,177	\$23,330	3,512	\$61,691,466	\$17,566
May-20	486	\$1,917,194	\$3,945	3,038	\$64,042,885	\$21,081	3,524	\$65,960,079	\$18,717
Jun-20	2,061	\$7,544,257	\$3,660	3,433	\$69,935,851	\$20,372	5,494	\$77,480,108	\$14,103
Jul-20	3,748	\$13,284,364	\$3,544	3,397	\$73,585,777	\$21,662	7,145	\$86,870,141	\$12,158
Aug-20	1,305	\$4,486,641	\$3,438	3,369	\$64,024,222	\$19,004	4,674	\$68,510,863	\$14,658
Sep-20	477	\$2,059,521	\$4,318	3,240	\$59,122,711	\$18,248	3,717	\$61,182,232	\$16,460
Oct-20	649	\$1,629,682	\$2,511	3,255	\$56,488,204	\$17,354	3,904	\$58,117,886	\$14,887
Nov-20	1,245	\$4,165,518	\$3,346	2,615	\$43,406,815	\$16,599	3,860	\$47,572,333	\$12,324
Dec-20	1,779	\$4,188,803	\$2,355	2,474	\$37,413,454	\$15,123	4,253	\$41,602,257	\$9,782
Jan-21	1,374	\$2,821,418	\$2,053	2,401	\$32,835,284	\$13,676	3,775	\$35,656,702	\$9,445
Feb-21	603	\$1,641,841	\$2,723	2,243	\$30,256,343	\$13,489	2,846	\$31,898,184	\$11,208
Mar-21	446	\$1,288,321	\$2,889	2,236	\$24,958,378	\$11,162	2,682	\$26,246,699	\$9,786
Apr-21	505	\$1,482,602	\$2,936	1,933	\$19,337,455	\$10,004	2,438	\$20,820,057	\$8,540
May-21	223	\$614,293	\$2,755	1,271	\$10,752,615	\$8,460	1,494	\$11,366,908	\$7,608
Jun-21	181	\$769,686	\$4,252	993	\$7,479,864	\$7,533	1,174	\$8,249,550	\$7,027
Jul-21	1,237	\$2,415,283	\$1,953	829	\$4,291,434	\$5,177	2,066	\$6,706,717	\$3,246
Aug-21	1,506	\$2,256,318	\$1,498	467	\$1,637,461	\$3,506	1,973	\$3,893,779	\$1,974
Sep-21	342	\$364,273	\$1,065	163	\$244,560	\$1,500	505	\$608,833	\$1,206
Oct-21	15	\$7,256	\$484	23	\$7,441	\$324	38	\$14,697	\$387
<b>Grand Total</b>	<b>20,223</b>	<b>\$60,620,607</b>	<b>\$2,998</b>	<b>51,621</b>	<b>\$937,758,968</b>	<b>\$18,166</b>	<b>71,844</b>	<b>\$998,379,575</b>	<b>\$13,896</b>

*Claim Count & Amount Paid*

January 2020 to December 2020	Indemnity Claim Count	COVID-19 as Percentage of All Indemnity Claims	Total Paid Benefits (Indemnity & Medical)	COVID-19 Total Paid Benefits as a Percentage of Total Paid
COVID-19 Indemnity Claims	34,763	31.2%	\$107,238,248	6.6%
All Indemnity Claims	111,485		\$1,618,338,328	

January 2021 to October 2021	Indemnity Claim Count	COVID-19 as Percentage of All Indemnity Claims	Total Paid Benefits (Indemnity & Medical)	COVID-19 Total Paid Benefits as a Percentage of Total Paid
COVID-19 Indemnity Claims	24,414	29.7%	\$40,442,975	7.0%
All Indemnity Claims	82,314		\$579,104,593	

*Claim Count & Amount Paid by Paid Benefit Ranges*

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	55,851	\$38,895,960
\$5,000 to \$9,999	1,945	\$13,050,033
\$10,000 to \$19,999	631	\$8,686,186
\$20,000 to \$29,999	204	\$4,933,415
\$30,000 to \$39,999	102	\$3,488,085
\$40,000 to \$49,999	51	\$2,295,331
\$50,000 to \$99,999	199	\$14,233,877
\$100,000 to \$249,999	126	\$18,320,485
\$250,000 to \$499,999	41	\$14,400,778
\$500,000 +	27	\$29,377,073
Grand Total	59,177	\$147,681,223

*Closed, Compensable Indemnity Claims by Benefits Paid ranges*

Benefit Paid Range	COVID-19 Closed Compensable Claims			All Compensable Closed Claims Less COVID-19 Closed Compensable Claims			All Compensable Closed Claims		
	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim	Claim Count	Benefits Paid	Average Paid Per Claim
\$0 to \$4,999	18,078	\$26,774,795	\$1,481	18,448	\$42,172,155	\$2,286	36,526	\$68,946,950	\$1,888
\$5,000 to \$9,999	1,490	\$9,931,803	\$6,666	10,408	\$74,752,918	\$7,182	11,898	\$84,684,721	\$7,118
\$10,000 to \$19,999	374	\$5,082,168	\$13,589	9,921	\$140,658,844	\$14,178	10,295	\$145,741,012	\$14,156
\$20,000 to \$29,999	90	\$2,167,928	\$24,088	4,757	\$116,129,751	\$24,412	4,847	\$118,297,679	\$24,406
\$30,000 to \$39,999	34	\$1,173,157	\$34,505	2,536	\$87,439,208	\$34,479	2,570	\$88,612,365	\$34,480
\$40,000 to \$49,999	18	\$811,195	\$45,066	1,607	\$71,589,979	\$44,549	1,625	\$72,401,174	\$44,555
\$50,000 to \$99,999	91	\$6,483,539	\$71,248	2,836	\$192,074,949	\$67,727	2,927	\$198,558,488	\$67,837
\$100,000 to \$249,999	43	\$6,005,887	\$139,672	948	\$136,386,080	\$143,867	991	\$142,391,967	\$143,685
\$250,000 to \$499,999	4	\$1,543,715	\$385,929	120	\$38,847,088	\$323,726	124	\$40,390,803	\$325,732
\$500,000 +	1	\$646,420	\$646,420	40	\$37,707,996	\$942,700	41	\$38,354,416	\$935,474
<b>Grand Total</b>	<b>20,223</b>	<b>\$60,620,607</b>	<b>\$2,998</b>	<b>51,621</b>	<b>\$937,758,968</b>	<b>\$18,166</b>	<b>71,844</b>	<b>\$998,379,575</b>	<b>\$13,896</b>

*COVID-19 Indemnity Claim Count by Insurer Type*

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	27,986	\$51,308,145
Self-Insurer Private	5,227	\$10,204,352
Self-Insurer Governmental	25,964	\$86,168,726
Grand Total	59,177	\$147,681,223

*COVID-19 Partial & Total Denial Claim Counts*

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	93	18,132	18,225
Self-Insurer Private	28	2,011	2,039
Self-Insurer Governmental	18	6,829	6,847
Grand Total	139	26,972	27,111

*COVID-19 Claims by County*

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	892	\$1,113,960
Baker	282	\$252,795
Bay	538	\$862,756
Bradford	105	\$178,093
Brevard	1,026	\$1,169,350
Broward	4,430	\$14,718,550
Calhoun	96	\$171,344
Charlotte	469	\$2,600,233
Citrus	231	\$120,626
Clay	397	\$1,222,245
Collier	609	\$895,011
Columbia	363	\$550,853
Desoto	0	\$0
Dixie	156	\$113,181

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	3,238	\$9,145,450
Escambia	689	\$743,456
Flagler	125	\$68,124
Franklin	88	\$105,976
Gadsden	558	\$951,041
Gilchrist	158	\$54,925
Glades	3	\$615
Gulf	96	\$164,323
Hamilton	147	\$265,489
Hardee	133	\$76,820
Hendry	22	\$1,734
Hernando	284	\$579,016
Highlands	329	\$579,177
Hillsborough	1,804	\$2,064,917
Holmes	124	\$58,574
Indian River	537	\$589,665
Jackson	580	\$1,034,529
Jefferson	79	\$127,222
Lafayette	105	\$89,840
Lake	976	\$1,901,464
Lee	1,731	\$2,856,369
Leon	589	\$1,887,608
Levy	38	\$107,789
Liberty	115	\$477,498
Madison	171	\$675,639
Manatee	322	\$631,124
Marion	1,001	\$2,473,440
Martin	398	\$338,342
Miami-Dade	13,171	\$46,045,555
Monroe	168	\$429,703

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Nassau	242	\$558,681
Not Indicated	4,612	\$16,336,281
Okaloosa	467	\$1,236,888
Okeechobee	225	\$327,422
Orange	2,859	\$3,809,850
Osceola	554	\$916,653
Palm Beach	2,749	\$9,701,654
Pasco	481	\$1,173,619
Pinellas	1,768	\$1,998,799
Polk	1,782	\$2,129,191
Putnam	97	\$67,772
Santa Rosa	440	\$1,151,922
Sarasota	772	\$674,138
Seminole	674	\$709,159
St. Johns	566	\$1,019,041
St. Lucie	660	\$1,507,734
Sumter	238	\$1,926,607
Suwannee	269	\$274,471
Taylor	62	\$124,176
Union	576	\$1,174,772
Volusia	889	\$1,363,904
Wakulla	221	\$215,397
Walton	398	\$401,647
Washington	203	\$387,024
<b>Grand Total</b>	<b>59,177</b>	<b>\$147,681,223</b>

COVID-19 Injured Worker (IW) Claims

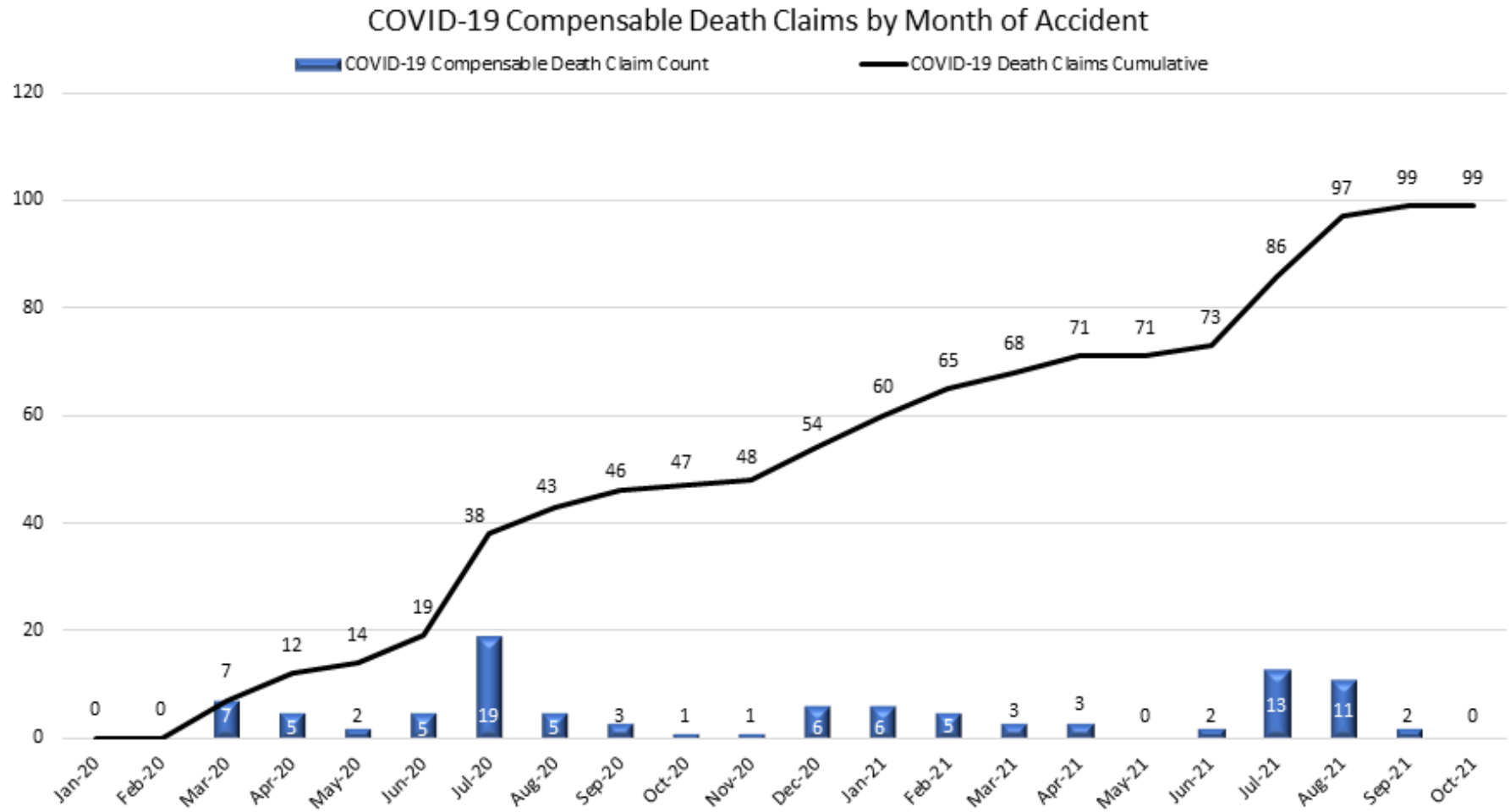
COVID-19 Claim Counts and Amount Paid | Consolidated by Industry of Employer

Industries Grouped by Business NAICS Code	COVID-19 Compensable Claim Count	COVID-19 Compensable Total Paid	COVID-19 Denials (Full/Partial) Claim Count	COVID-19 Denials (Full/Partial) Total Paid	COVID-19 Total Claim Count	COVID-19 Total Paid	COVID-19 Average Paid per Claim	COVID-19 Average Paid Compensable Claims	COVID-19 % of Claim Count	COVID-19 % of Total Paid
Construction	40	\$113,857	165	\$1,179	205	\$115,036	\$561	\$2,846	0.3%	0.1%
Education and Health Services	10,327	\$52,506,848	10,607	\$469,970	20,934	\$52,976,818	\$2,531	\$5,084	35.4%	35.9%
Financial Activities	36	\$100,190	1,291	\$13,193	1,327	\$113,383	\$85	\$2,783	2.2%	0.1%
Information	1	\$13,511	36	\$0	37	\$13,511	\$365	\$13,511	0.1%	0.0%
Leisure and Hospitality	5	\$58,445	1,284	\$39,767	1,289	\$98,212	\$76	\$11,689	2.2%	0.1%
Manufacturing	22	\$151,203	684	\$572	706	\$151,775	\$215	\$6,873	1.2%	0.1%
Natural Resources and Mining	6	\$122,980	75	\$0	81	\$122,980	\$1,518	\$20,497	0.1%	0.1%
Professional and Business Services	2,069	\$9,467,587	1,576	\$26,316	3,645	\$9,493,903	\$2,605	\$4,576	6.2%	6.4%
Public Administration*	19,463	\$83,976,814	7,373	\$241,501	26,836	\$84,218,315	\$3,138	\$4,315	45.3%	57.0%
Trade, Transportation, and Utilities	97	\$344,048	3,905	\$32,830	4,002	\$376,878	\$94	\$3,547	6.8%	0.3%
Unclassified/missing data	0	\$0	115	\$412	115	\$412	\$4	\$0	0.2%	0.0%
<b>Grand Total</b>	<b>32,066</b>	<b>\$146,855,483</b>	<b>27,111</b>	<b>\$825,740</b>	<b>59,177</b>	<b>\$147,681,223</b>	<b>\$2,496</b>	<b>\$4,580</b>		

\*Public Administration figures includes most first responders.



Compensable Death Claims



COVID-19 Claim Counts by Gender of IW | Tiered Ages of IW

This table includes information for compensable and denied claims.

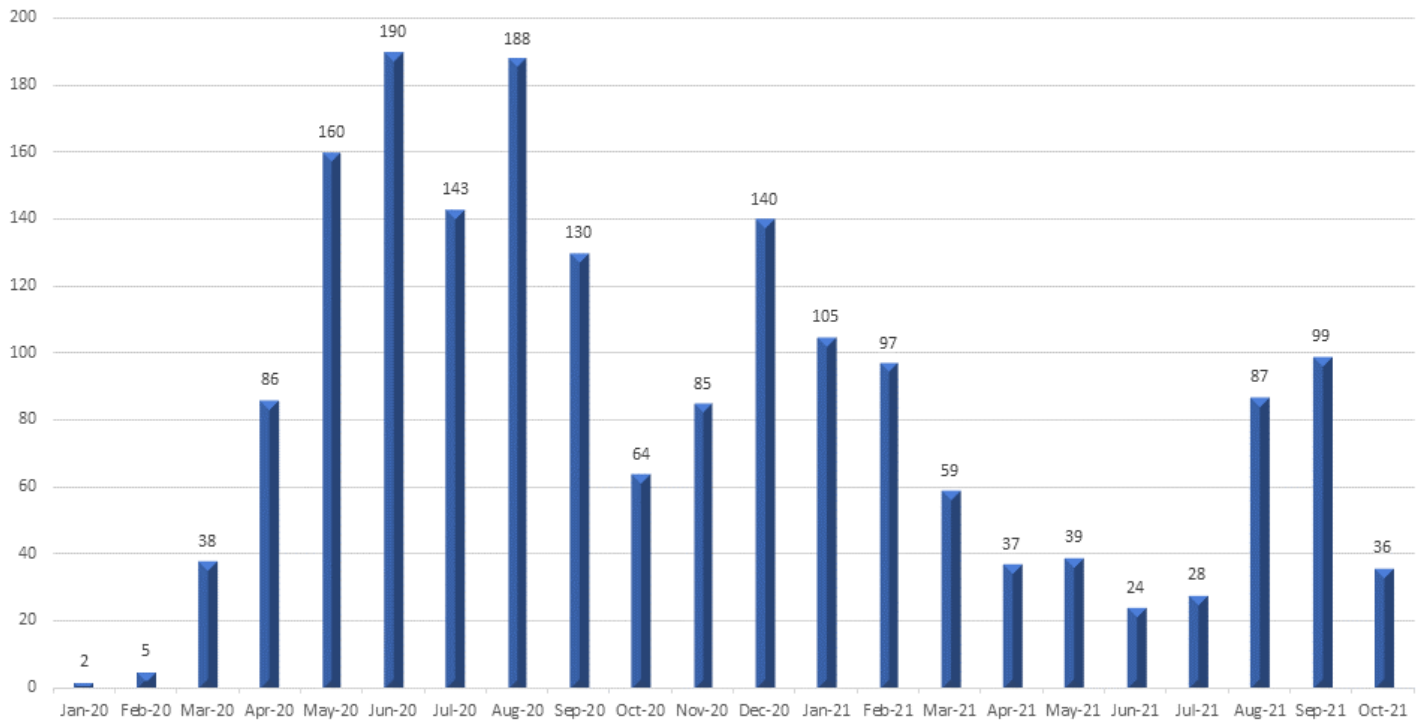
Gender & Age Range	Claim Count
<b>Female</b>	<b>28,644</b>
15 to 19	402
20 to 29	6,000
30 to 39	7,448
40 to 49	6,461
50 to 59	5,622
60 to 69	2,342
70 plus	317
no date of birth	52
<b>Male</b>	<b>29,855</b>
15 to 19	327
20 to 29	6,625
30 to 39	9,003
40 to 49	7,066
50 to 59	5,179
60 to 69	1,425
70 plus	195
no date of birth	35
<b>Not Indicated</b>	<b>678</b>
15 to 19	10
20 to 29	117
30 to 39	195
40 to 49	156
50 to 59	135
60 to 69	51
70 plus	12
no date of birth	2
<b>Grand Total</b>	<b>59,177</b>

**COVID-19 | Employee Assistance & Ombudsman Office Interactions**

The Bureau of Employee Assistance and Ombudsman Office (EAO) informs injured workers about the workers’ compensation law and assists them in informally resolving claim disputes. EAO teams conduct fact-finding reviews, analyze claim files, research case law, promote open communication between parties, and help parties to understand their statutory responsibilities.

EAO conducted 1,842 COVID-19 and telemedicine related interactions with Florida’s workers’ compensation system participants.

COVID-19 Injured Worker Helpline Interactions



**COVID-19 Petition for Benefits (PFB)**

EAO also assists stakeholders with guidance on the Petition for Benefits (PFB) process.

DWC has identified that PFBs have been filed on 257 claims:

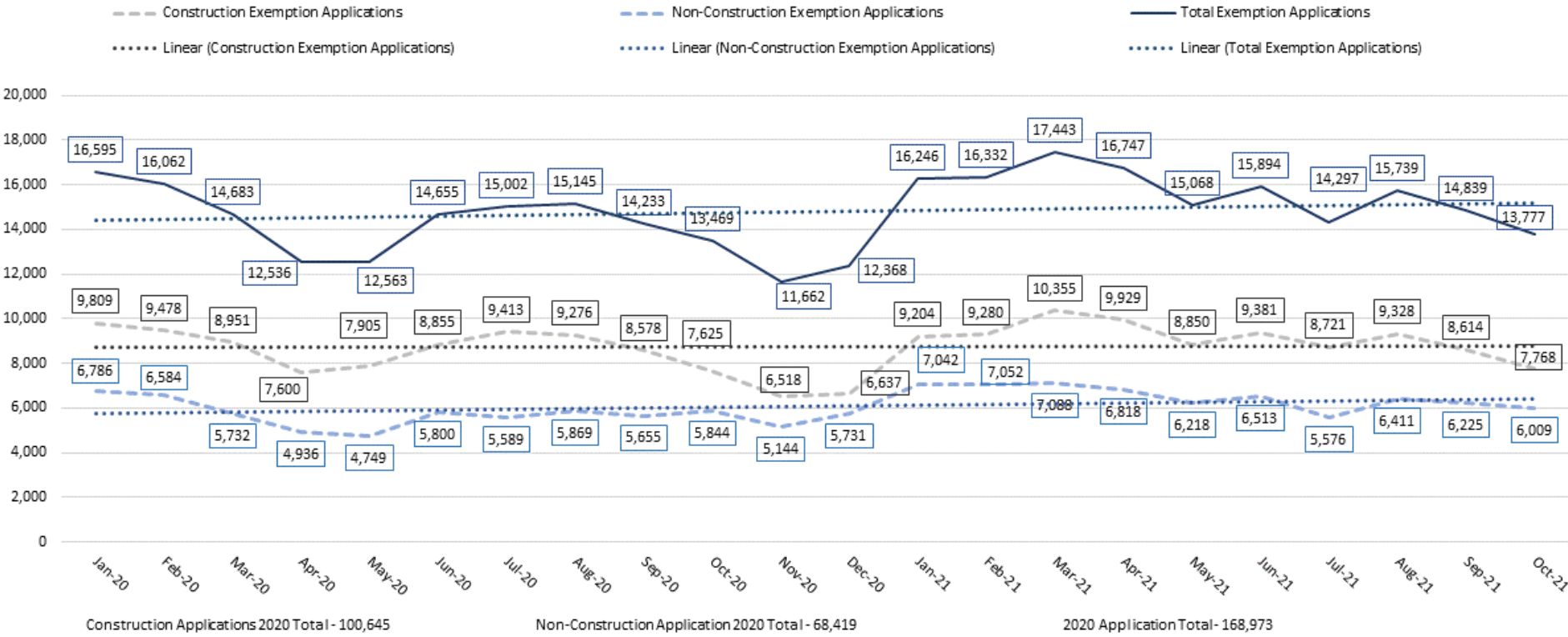
- Compensable claims – 169 | Denied claims – 88

The percentage of PFB filed for all COVID-19 claims is 0.43%.

3. Coverage Information

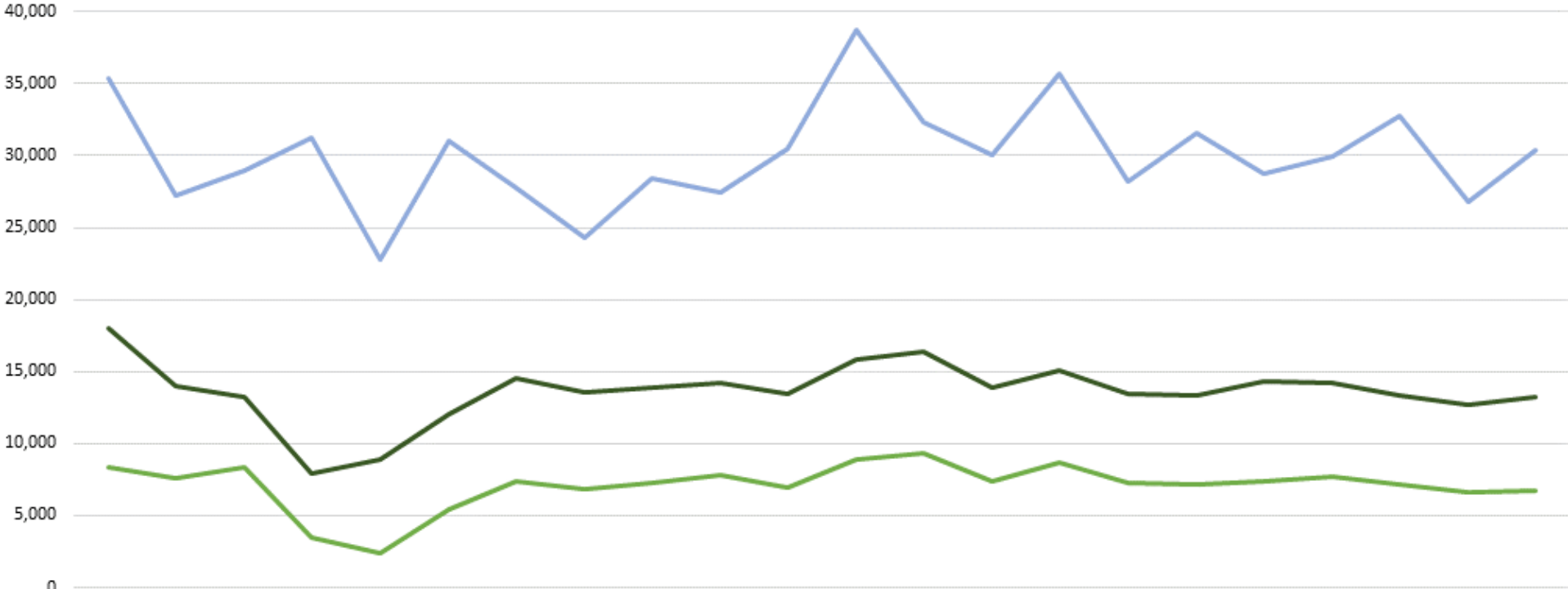
Exemption Applications Received

Exemption Applications Received 2020 & 2021



Proof of Coverage | Policy Filings, Reinstatements (Renewals), & Cancellations

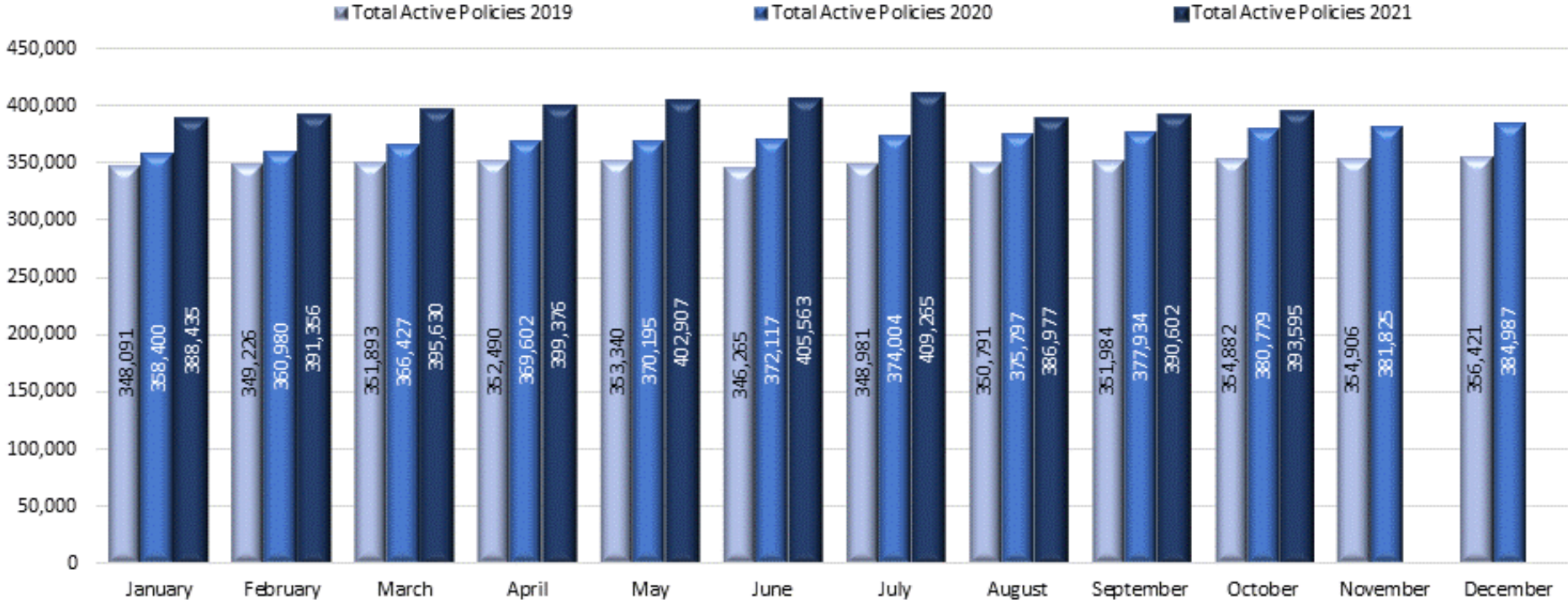
Policy Filings



	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21
Reinstatements Filed	8,347	7,601	8,407	3,518	2,351	5,458	7,345	6,810	7,242	7,794	6,954	8,870	9,333	7,339	8,723	7,279	7,130	7,405	7,724	7,188	6,612	6,770
Cancellations Filed	18,013	13,960	13,203	7,957	8,844	12,040	14,512	13,605	13,840	14,161	13,493	15,810	16,420	13,923	15,084	13,479	13,292	14,266	14,229	13,372	12,719	13,225
New Policies Filed	35,398	27,261	28,954	31,283	22,825	30,987	27,804	24,327	28,380	27,467	30,493	38,754	32,310	30,016	35,734	28,226	31,527	28,787	29,926	32,727	26,840	30,324

Proof of Coverage | Active Policies

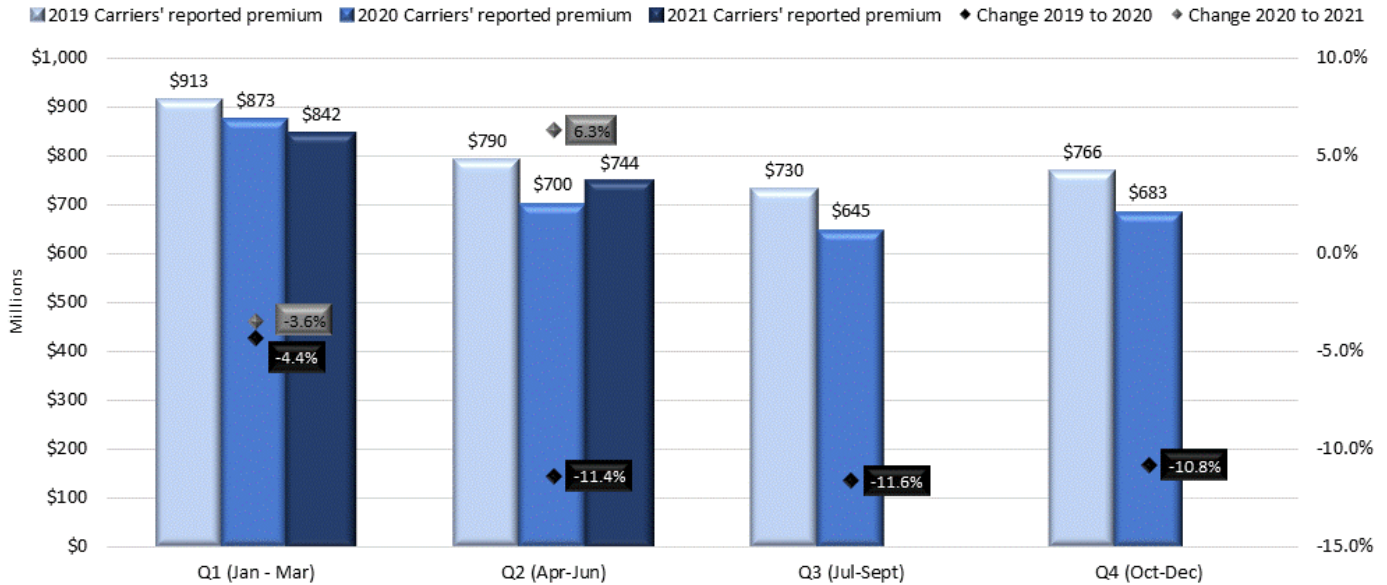
Active Policies



### Carriers' Premiums & Quarterly Comparisons

The overall workers' compensation rate decrease effective January 1, 2021 was -6.6%.

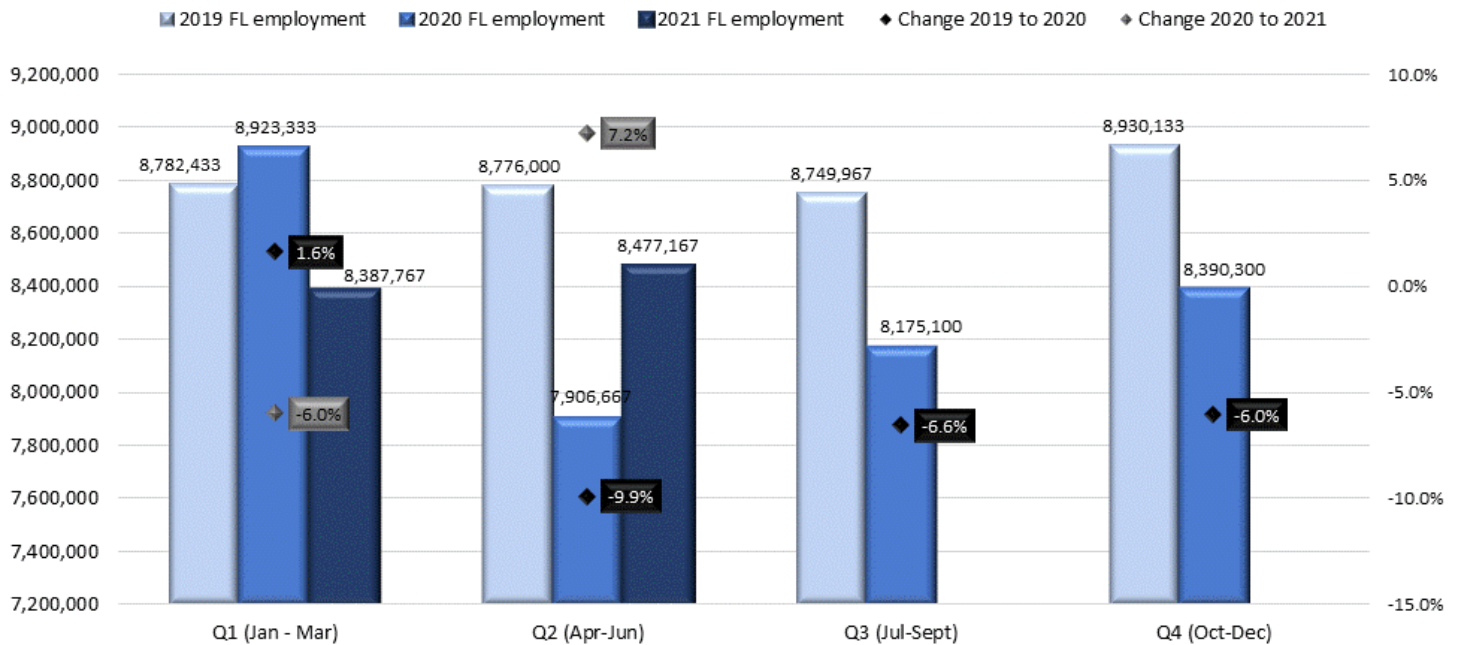
**Carriers' Quarterly Reported Net Written Premiums**



### Florida Employment

The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>

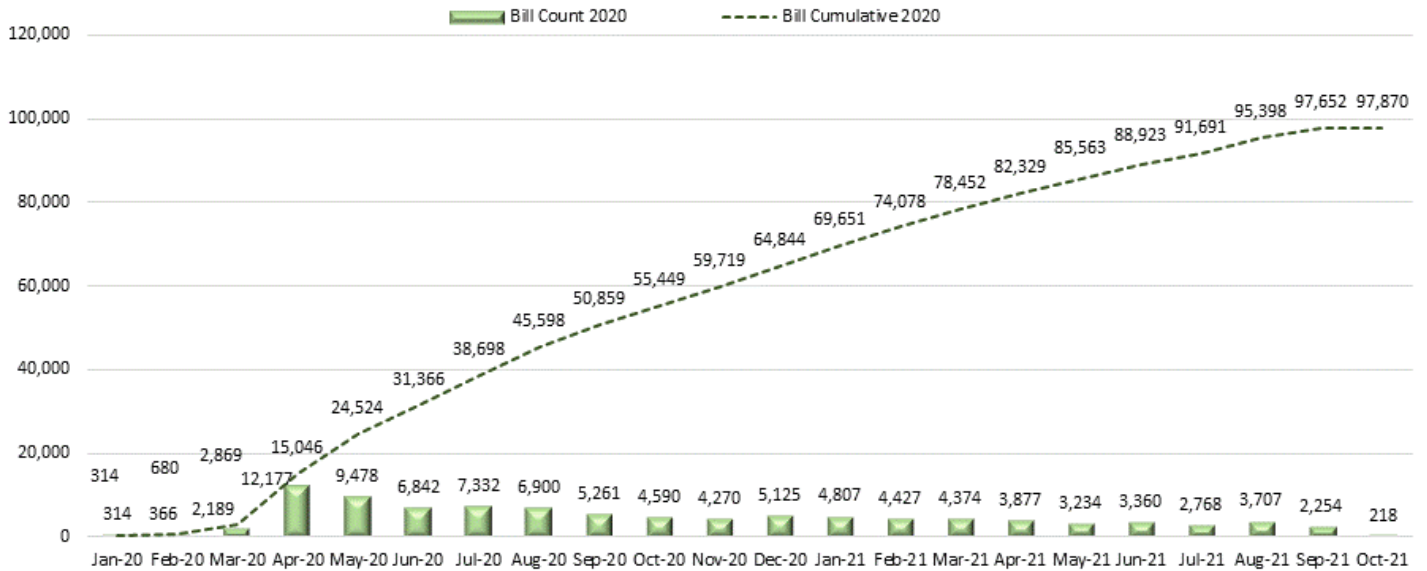
**Average Quarterly Florida Employment Numbers (excludes Federal employees)**



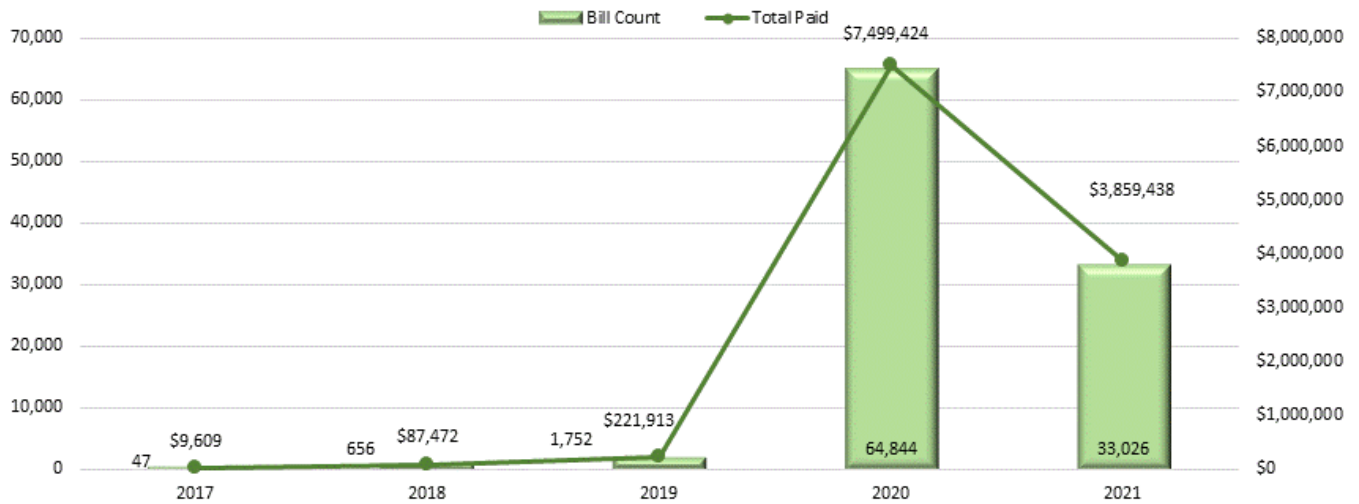
## 4. Telemedicine

### Telemedicine Bills

Telemedicine Bills for HCP (DWC-09)



Telemedicine by Year of Service





*Telemedicine Billing by HCP License Type with 2020 & 2021 Dates of Service*

License Type	Bill Count	Total Paid
Medical Doctor	46,821	\$4,965,227
Physical Therapist	18,015	\$2,041,075
Osteopathic Physician	8,726	\$851,086
Out of State Health Care Provider	5,709	\$877,500
Psychologist	3,436	\$681,562
Advanced Practice Registered Nurse	3,394	\$322,036
Licensed Mental Health Counselor	3,134	\$618,309
Occupational Therapist	2,295	\$252,142
Medical Doctor Out-of-State Telehealth Provider	2,247	\$249,582
Physician Assistant	2,009	\$164,081
Podiatric Physician	850	\$119,640
Licensed Clinical Social Worker	675	\$132,222
Physical Therapist Out-of-State Telehealth	261	\$34,681
Others Less Than 100 Bills Each	298	\$49,719
<b>Grand Total</b>	<b>97,870</b>	<b>\$11,358,862</b>