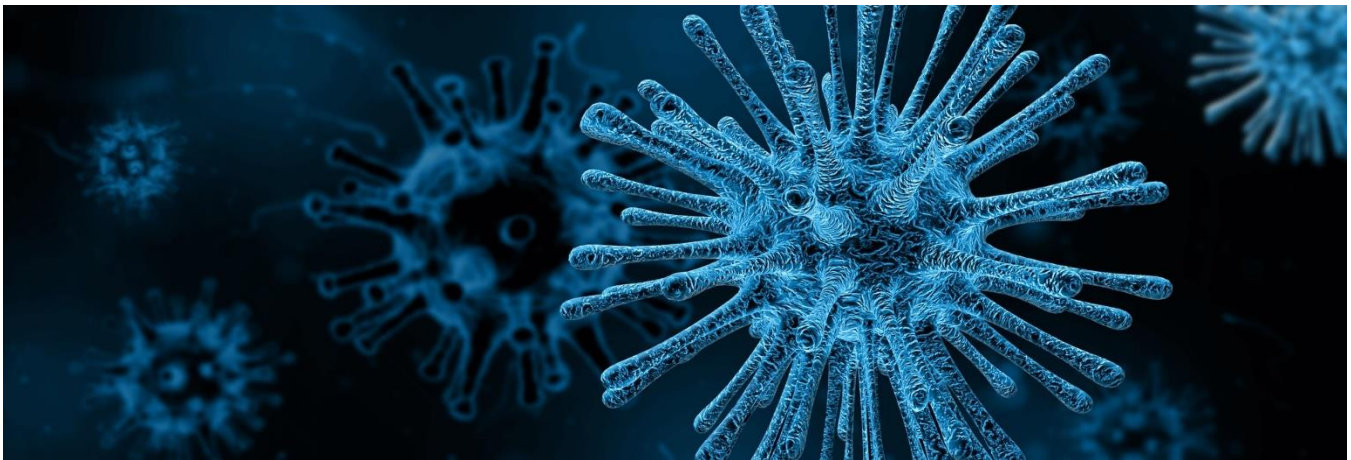




Florida Division of Workers' Compensation 2021 COVID-19 Report

Data Summary as of November 30, 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 December 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.

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 11/30/2021 and will change over time.
- Date range data are based on 1/1/2020 to 11/30/2021 for COVID-19 and when making comparison to past performance. The data is valued as of 12/1/2021.
- 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.

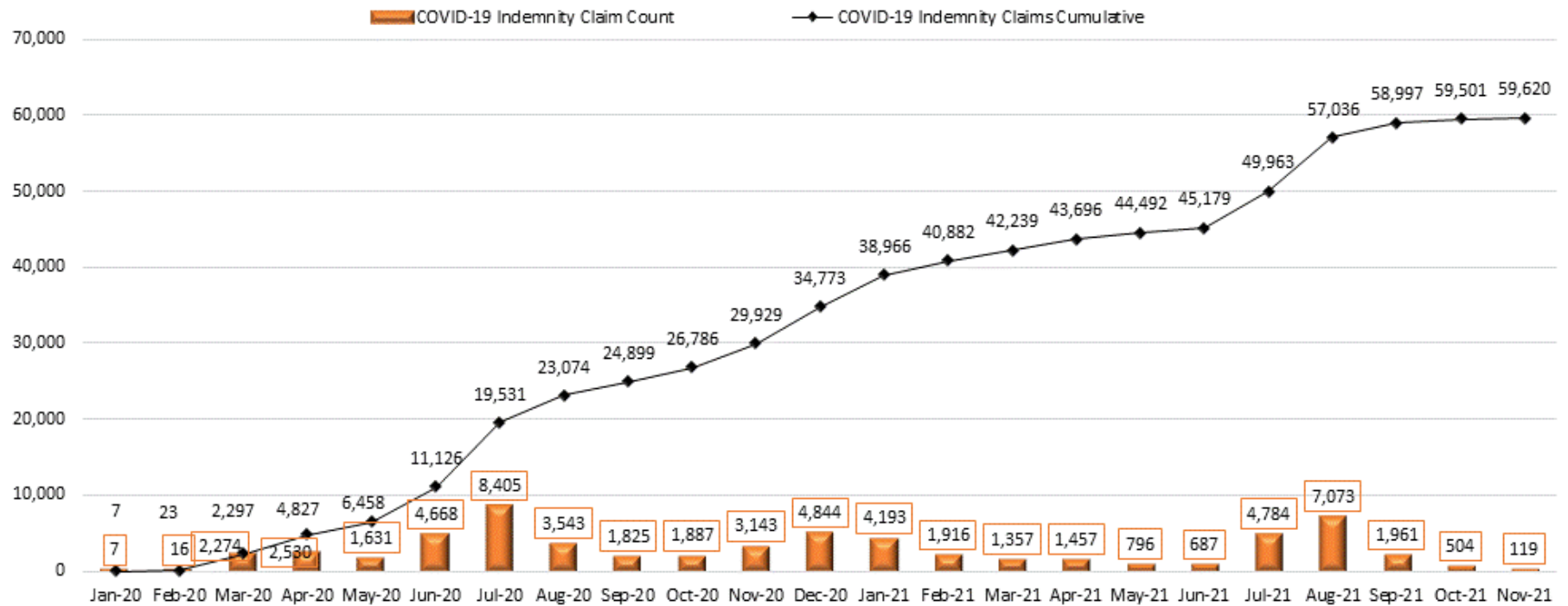
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1. Claim Frequency

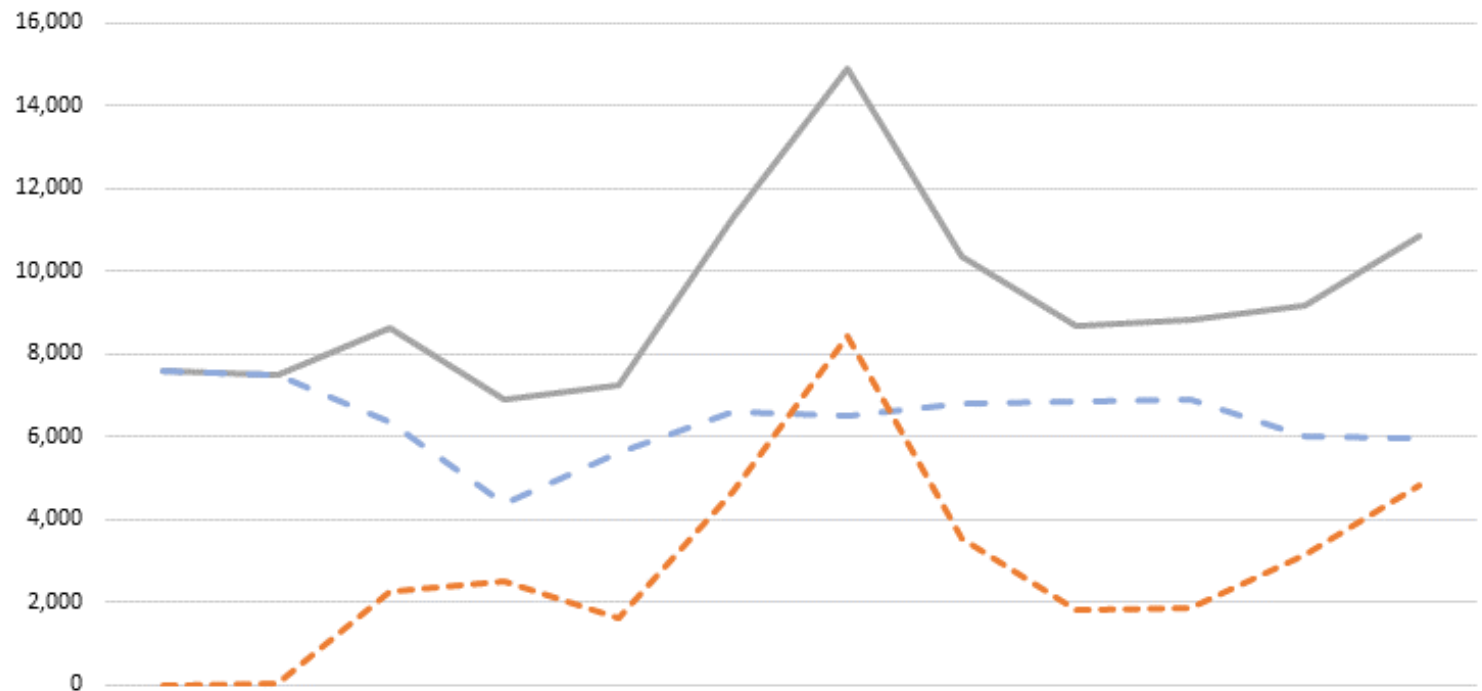
Number of COVID-19 Claims by DOA

COVID-19 Indemnity Claims by Month of Accident



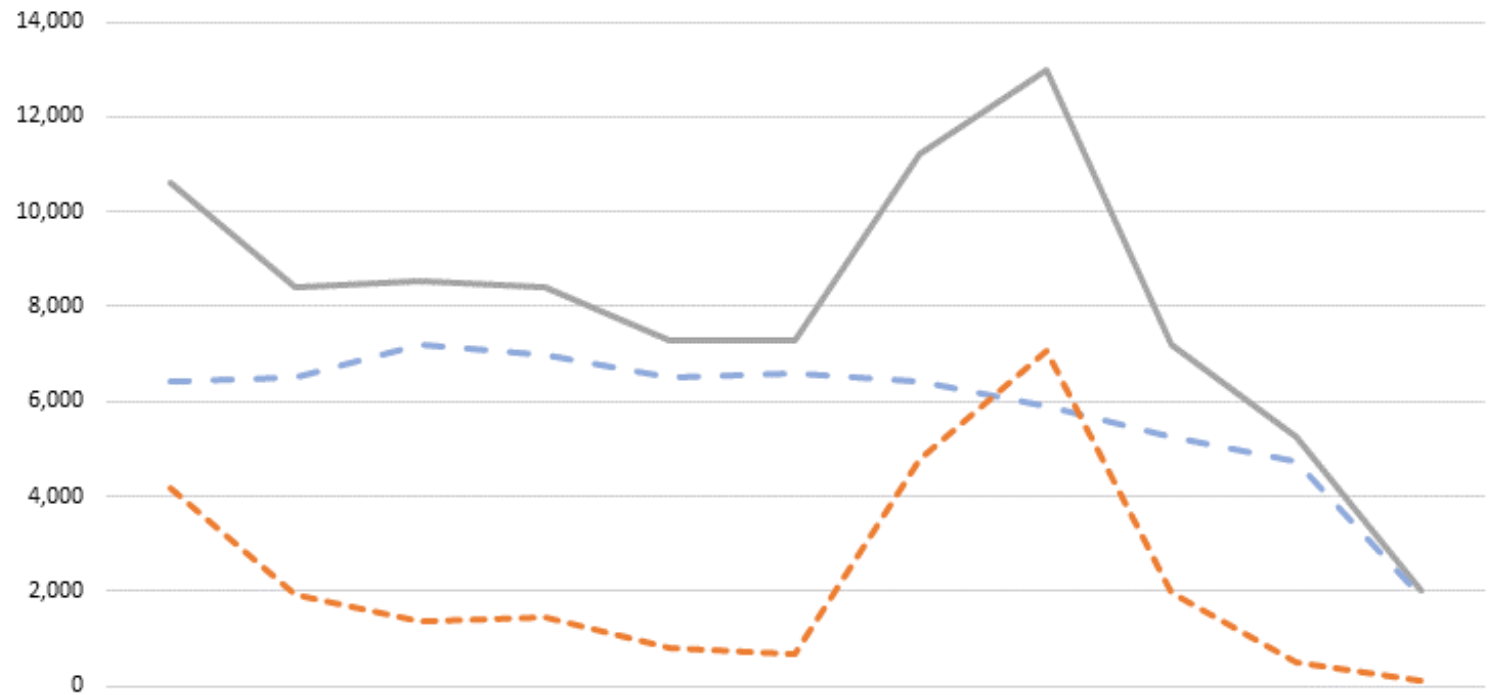
Number of COVID-19 Claims by DOA Compared as a Subset of All Claims

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	7,570	7,508	8,615	6,889	7,252	11,290	14,889	10,357	8,659	8,803	9,160	10,824
- - Indemnity Claims (Less COVID-19 Claims)	7,563	7,492	6,341	4,359	5,621	6,622	6,484	6,814	6,834	6,916	6,017	5,980
- - - COVID-19 Indemnity Claims	7	16	2,274	2,530	1,631	4,668	8,405	3,543	1,825	1,887	3,143	4,844

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
— Indemnity Claims	10,596	8,408	8,558	8,428	7,286	7,268	11,228	12,966	7,212	5,257	2,021
- - Indemnity Claims (Less COVID-19 Claims)	6,403	6,492	7,201	6,971	6,490	6,581	6,444	5,893	5,251	4,753	1,902
- - COVID-19 Indemnity Claims	4,193	1,916	1,357	1,457	796	687	4,784	7,073	1,961	504	119

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	71	\$2,583,223	2,203	\$4,310,755
Apr-20	148	\$2,734,565	2,382	\$5,555,069
May-20	175	\$2,119,242	1,456	\$1,964,605
Jun-20	562	\$7,308,363	4,106	\$7,659,041
Jul-20	1,623	\$19,197,786	6,782	\$13,747,175
Aug-20	980	\$7,007,163	2,563	\$4,582,913
Sep-20	634	\$2,298,589	1,191	\$2,142,488
Oct-20	422	\$1,946,191	1,465	\$1,716,658
Nov-20	627	\$5,506,915	2,516	\$4,253,226
Dec-20	1,098	\$6,055,543	3,746	\$5,868,191
Jan-21	1,033	\$5,396,322	3,160	\$3,291,999
Feb-21	463	\$3,607,424	1,453	\$1,697,055
Mar-21	322	\$2,634,787	1,035	\$1,323,788
Apr-21	345	\$1,906,779	1,112	\$1,614,158
May-21	223	\$1,973,542	573	\$708,084
Jun-21	226	\$1,100,385	461	\$823,844
Jul-21	802	\$8,098,195	3,982	\$3,277,217
Aug-21	1,166	\$4,310,523	5,907	\$2,941,521
Sep-21	291	\$658,508	1,670	\$572,175
Oct-21	86	\$84,815	418	\$59,156
Nov-21	36	\$37,123	83	\$8,177
Grand Total	11,335	\$86,657,688	48,285	\$68,120,216

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	4,349	\$110,960,724	\$25,514	4,349	\$110,960,724	\$25,514
Feb-20	0	\$0	\$0	4,125	\$100,172,896	\$24,284	4,125	\$100,172,896	\$24,284
Mar-20	1,005	\$4,179,999	\$4,159	3,480	\$81,226,558	\$23,341	4,485	\$85,406,557	\$19,043
Apr-20	1,048	\$5,336,887	\$5,092	2,520	\$59,913,343	\$23,775	3,568	\$65,250,230	\$18,288
May-20	490	\$1,931,851	\$3,943	3,178	\$68,595,600	\$21,585	3,668	\$70,527,451	\$19,228
Jun-20	2,072	\$7,589,210	\$3,663	3,510	\$73,578,013	\$20,962	5,582	\$81,167,223	\$14,541
Jul-20	3,773	\$13,551,337	\$3,592	3,497	\$77,668,489	\$22,210	7,270	\$91,219,826	\$12,547
Aug-20	1,317	\$4,575,111	\$3,474	3,493	\$68,561,673	\$19,628	4,810	\$73,136,784	\$15,205
Sep-20	502	\$2,129,020	\$4,241	3,368	\$65,436,195	\$19,429	3,870	\$67,565,215	\$17,459
Oct-20	677	\$1,700,500	\$2,512	3,428	\$63,022,970	\$18,385	4,105	\$64,723,470	\$15,767
Nov-20	1,283	\$4,243,476	\$3,307	2,863	\$49,573,995	\$17,315	4,146	\$53,817,471	\$12,981
Dec-20	1,806	\$5,838,933	\$3,233	2,590	\$41,116,217	\$15,875	4,396	\$46,955,150	\$10,681
Jan-21	1,436	\$3,265,454	\$2,274	2,556	\$37,023,850	\$14,485	3,992	\$40,289,304	\$10,093
Feb-21	618	\$1,685,271	\$2,727	2,450	\$35,125,655	\$14,337	3,068	\$36,810,926	\$11,998
Mar-21	454	\$1,317,184	\$2,901	2,503	\$30,924,078	\$12,355	2,957	\$32,241,262	\$10,903
Apr-21	531	\$1,607,444	\$3,027	2,223	\$24,736,346	\$11,127	2,754	\$26,343,790	\$9,566
May-21	275	\$703,812	\$2,559	1,765	\$16,646,614	\$9,432	2,040	\$17,350,426	\$8,505
Jun-21	191	\$816,209	\$4,273	1,262	\$11,183,067	\$8,861	1,453	\$11,999,276	\$8,258
Jul-21	1,301	\$3,255,029	\$2,502	1,103	\$7,219,273	\$6,545	2,404	\$10,474,302	\$4,357
Aug-21	1,633	\$2,910,021	\$1,782	708	\$3,409,068	\$4,815	2,341	\$6,319,089	\$2,699
Sep-21	399	\$570,389	\$1,430	375	\$1,046,879	\$2,792	774	\$1,617,268	\$2,089
Oct-21	63	\$58,748	\$933	177	\$257,185	\$1,453	240	\$315,933	\$1,316
Nov--21	9	\$8,177	\$909	18	\$9,174	\$510	27	\$17,351	\$643
Grand Total	20,883	\$67,274,062	\$3,221	55,541	\$1,027,407,861	\$18,498	76,424	\$1,094,681,923	\$14,324

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	34,773	31.1%	\$108,652,327	6.5%
All Indemnity Claims	111,816		\$1,666,248,285	

January 2021 to November 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	24,847	27.8%	\$46,125,577	6.8%
All Indemnity Claims	89,228		\$681,951,110	

Claim Count & Amount Paid by Paid Benefit Ranges

Benefit Payment Range	COVID-19 Claim Count	COVID-19 Total Paid
\$0 to \$4,999	56,148	\$38,953,784
\$5,000 to \$9,999	1,979	\$13,290,268
\$10,000 to \$19,999	689	\$9,501,946
\$20,000 to \$29,999	206	\$4,985,527
\$30,000 to \$39,999	116	\$3,993,420
\$40,000 to \$49,999	55	\$2,460,889
\$50,000 to \$99,999	221	\$15,811,237
\$100,000 to \$249,999	133	\$19,755,551
\$250,000 to \$499,999	45	\$15,673,403
\$500,000 +	28	\$30,351,879
Grand Total	59,620	\$154,777,904

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	18,615	\$27,476,240	\$1,476	19,596	\$44,888,002	\$2,291	38,211	\$72,364,242	\$1,894
\$5,000 to \$9,999	1,543	\$10,302,148	\$6,677	11,162	\$80,228,628	\$7,188	12,705	\$90,530,776	\$7,126
\$10,000 to \$19,999	409	\$5,580,027	\$13,643	10,729	\$152,169,324	\$14,183	11,138	\$157,749,351	\$14,163
\$20,000 to \$29,999	95	\$2,293,373	\$24,141	5,177	\$126,337,311	\$24,404	5,272	\$128,630,684	\$24,399
\$30,000 to \$39,999	39	\$1,336,787	\$34,277	2,755	\$95,044,937	\$34,499	2,794	\$96,381,724	\$34,496
\$40,000 to \$49,999	20	\$902,721	\$45,136	1,751	\$77,927,436	\$44,505	1,771	\$78,830,157	\$44,512
\$50,000 to \$99,999	105	\$7,460,526	\$71,053	3,125	\$211,341,307	\$67,629	3,230	\$218,801,833	\$67,741
\$100,000 to \$249,999	47	\$6,655,264	\$141,601	1,062	\$152,472,169	\$143,571	1,109	\$159,127,433	\$143,487
\$250,000 to \$499,999	7	\$2,528,916	\$361,274	140	\$45,643,483	\$326,025	147	\$48,172,399	\$327,703
\$500,000 +	3	\$2,738,060	\$912,687	44	\$41,355,262	\$939,892	47	\$44,093,322	\$938,156
Grand Total	20,883	\$67,274,062	\$3,221	55,541	\$1,027,407,861	\$18,498	76,424	\$1,094,681,923	\$14,324

COVID-19 Indemnity Claim Count by Insurer Type

Insurer Type	COVID-19 Indemnity Claim Count	COVID-19 Total Paid
Private	28,242	\$53,465,598
Self-Insurer Private	5,257	\$10,641,705
Self-Insurer Governmental	26,121	\$90,670,601
Grand Total	59,620	\$154,777,904

COVID-19 Partial & Total Denial Claim Counts

Insurer Type	COVID-19 Partial Denial	COVID-19 Total Denial	COVID-19 Total of All Denials
Private	97	18,335	18,432
Self-Insurer Private	28	2,019	2,047
Self-Insurer Governmental	23	6,900	6,923
Grand Total	148	27,254	27,402

COVID-19 Claims by County

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Alachua	894	\$1,352,731
Baker	282	\$254,392
Bay	539	\$906,241
Bradford	105	\$179,326
Brevard	1,038	\$1,200,980
Broward	4,480	\$15,452,422
Calhoun	98	\$172,673
Charlotte	471	\$2,650,814
Citrus	235	\$125,104
Clay	401	\$1,224,038
Collier	609	\$918,851
Columbia	363	\$611,366
Desoto	0	\$0
Dixie	156	\$113,965

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Duval	3,272	\$9,502,122
Escambia	693	\$757,315
Flagler	130	\$70,714
Franklin	88	\$106,287
Gadsden	560	\$962,877
Gilchrist	158	\$55,232
Glades	3	\$615
Gulf	96	\$164,599
Hamilton	148	\$266,089
Hardee	134	\$81,529
Hendry	22	\$1,734
Hernando	285	\$583,068
Highlands	331	\$583,165
Hillsborough	1,812	\$2,409,481
Holmes	124	\$58,574
Indian River	539	\$596,336
Jackson	581	\$1,071,275
Jefferson	79	\$139,726
Lafayette	105	\$117,402
Lake	978	\$2,192,376
Lee	1,748	\$2,940,829
Leon	605	\$2,035,751
Levy	38	\$132,537
Liberty	116	\$479,714
Madison	171	\$737,550
Manatee	324	\$637,731
Marion	1,005	\$2,482,762
Martin	401	\$342,728
Miami-Dade	13,236	\$48,239,922
Monroe	168	\$434,791

FL WC COVID-19 Report as of November 30, 2021

County	COVID-19 Claim Count	COVID-19 Benefits Paid
Nassau	242	\$586,347
Not Indicated	4,661	\$17,201,893
Okaloosa	470	\$1,357,637
Okeechobee	226	\$328,581
Orange	2,910	\$4,257,748
Osceola	555	\$937,085
Palm Beach	2,761	\$9,843,205
Pasco	491	\$1,260,521
Pinellas	1,785	\$2,064,016
Polk	1,790	\$2,257,918
Putnam	97	\$68,436
Santa Rosa	439	\$1,176,819
Sarasota	773	\$690,978
Seminole	679	\$716,395
St. Johns	576	\$1,023,626
St. Lucie	664	\$1,520,608
Sumter	241	\$1,940,852
Suwannee	270	\$280,686
Taylor	62	\$124,664
Union	579	\$1,256,401
Volusia	905	\$1,497,461
Wakulla	222	\$216,577
Walton	398	\$406,550
Washington	203	\$415,166
Grand Total	59,620	\$154,777,904

COVID-19 Injured Worker (IW) Claims

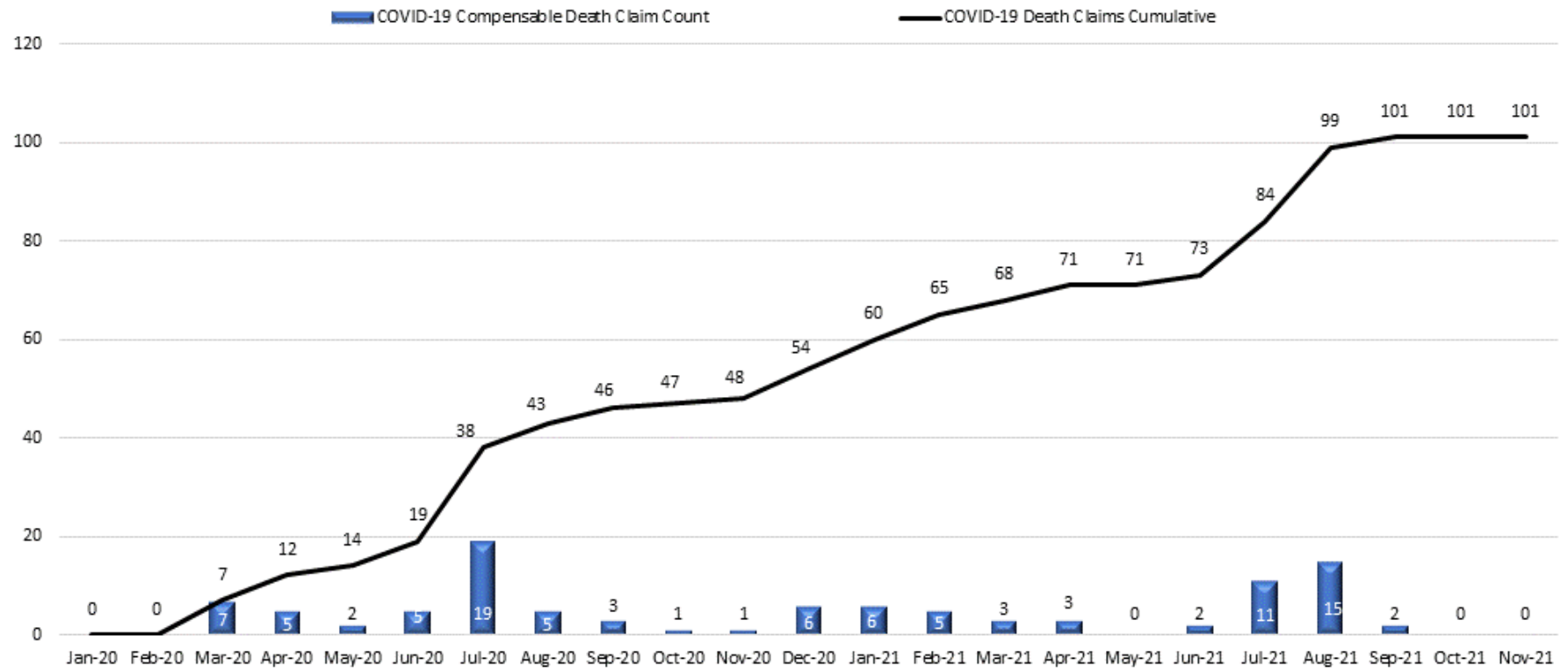
COVID-19 Claim Counts and Amount Paid | Consolidated by Industry of Employer

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	\$114,511	165	\$1,179	205	\$115,690	\$564	\$2,863	0.3%	0.1%
Education and Health Services	10,369	\$54,400,675	10,678	\$478,319	21,047	\$54,878,994	\$2,607	\$5,246	35.3%	35.5%
Financial Activities	36	\$100,190	1,307	\$13,193	1,343	\$113,383	\$84	\$2,783	2.3%	0.1%
Information	1	\$13,511	36	\$0	37	\$13,511	\$365	\$13,511	0.1%	0.0%
Leisure and Hospitality	5	\$58,764	1,302	\$40,247	1,307	\$99,011	\$76	\$11,753	2.2%	0.1%
Manufacturing	22	\$151,203	690	\$572	712	\$151,775	\$213	\$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	2,083	\$9,738,978	1,606	\$27,520	3,689	\$9,766,498	\$2,647	\$4,675	6.2%	6.3%
Public Administration*	19,558	\$88,863,233	7,450	\$250,916	27,008	\$89,114,149	\$3,300	\$4,544	45.3%	57.6%
Trade, Transportation, and Utilities	98	\$367,705	3,974	\$33,697	4,072	\$401,402	\$99	\$3,752	6.8%	0.3%
Unclassified/missing data	0	\$0	119	\$511	119	\$511	\$4	\$0	0.2%	0.0%
Grand Total	32,218	\$153,931,750	27,402	\$846,154	59,620	\$154,777,904	\$2,596	\$4,778		

*Public Administration figures includes most first responders.

Compensable Death Claims

COVID-19 Compensable Death Claims by Month of Accident



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

This table includes information for compensable and denied claims.

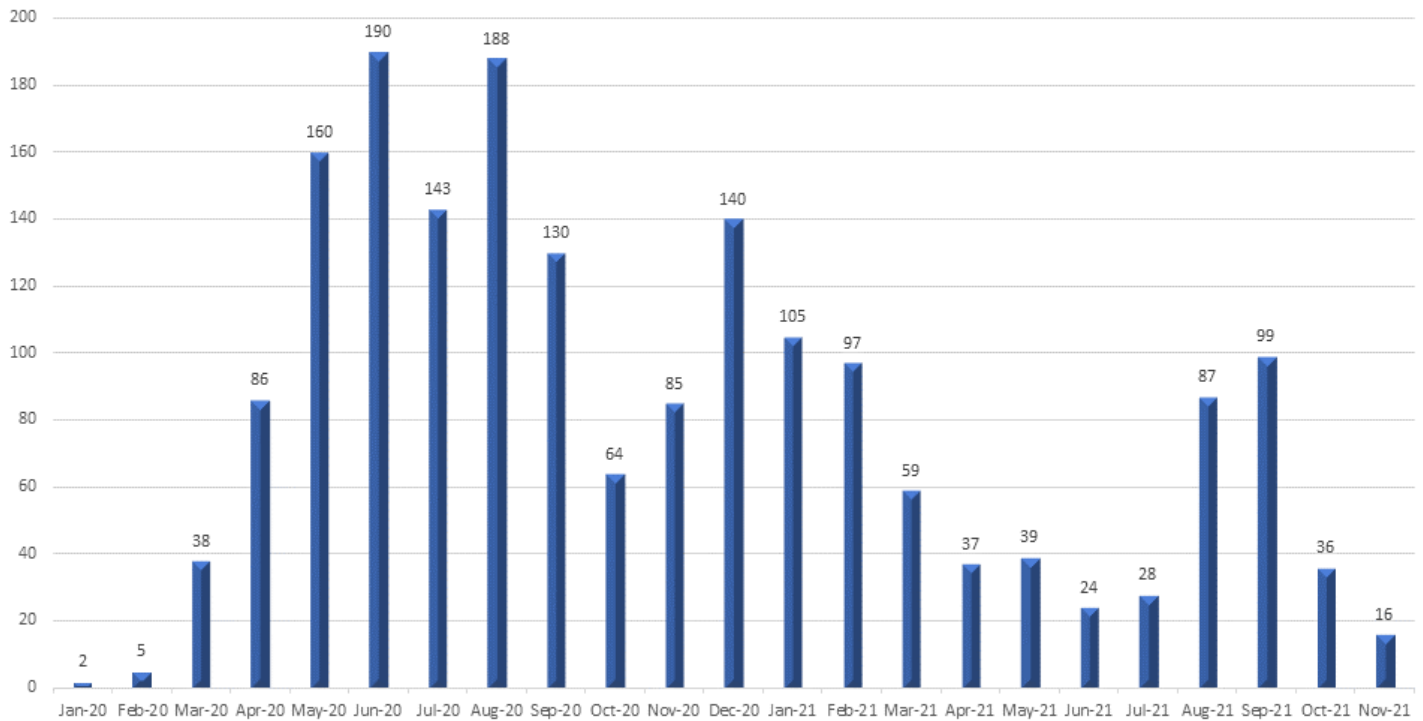
Gender & Age Range	Claim Count
Female	28,824
15 to 19	407
20 to 29	6,039
30 to 39	7,499
40 to 49	6,504
50 to 59	5,655
60 to 69	2,351
70 plus	317
no date of birth	52
Male	30,094
15 to 19	335
20 to 29	6,678
30 to 39	9,061
40 to 49	7,116
50 to 59	5,230
60 to 69	1,441
70 plus	198
no date of birth	35
Not Indicated	702
15 to 19	10
20 to 29	121
30 to 39	202
40 to 49	160
50 to 59	142
60 to 69	51
70 plus	12
no date of birth	4
Grand Total	59,620

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 1,858 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 272 claims:

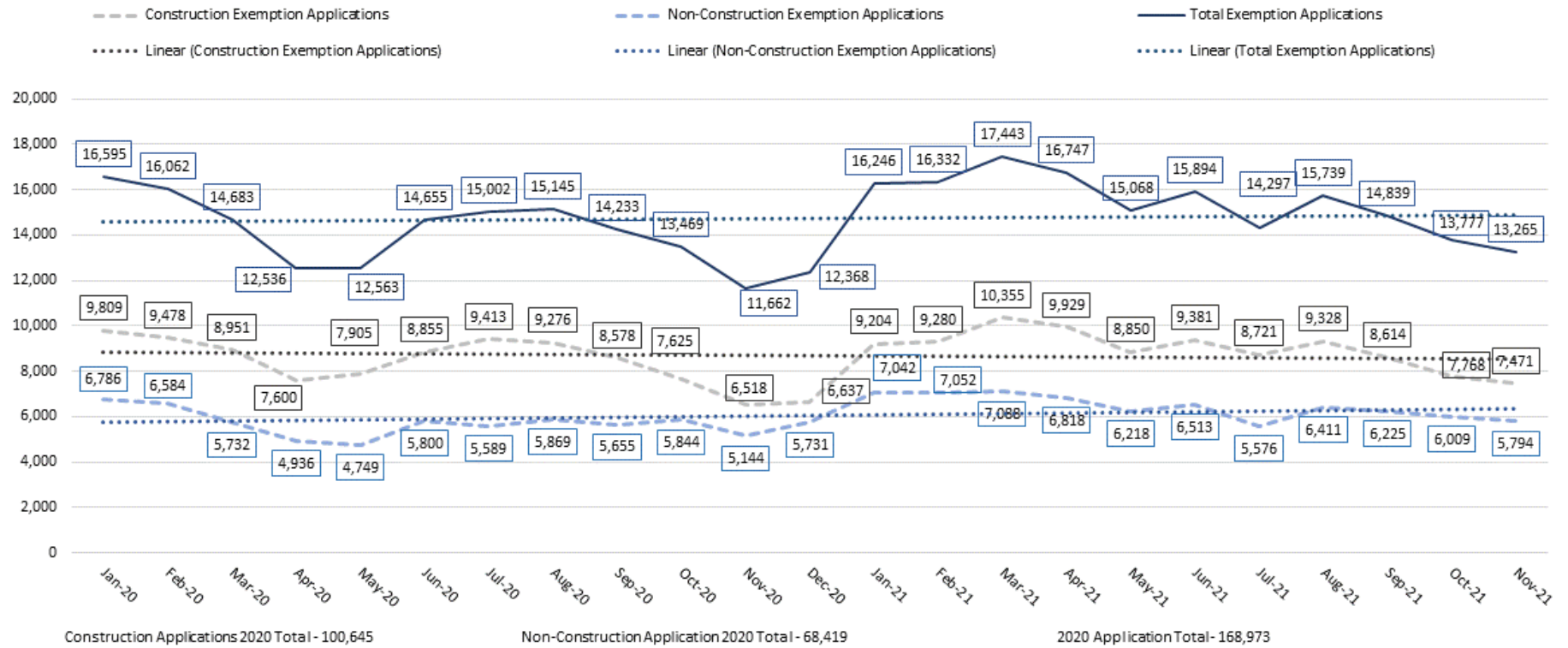
- Compensable claims – 180 | Denied claims – 92

The percentage of PFB filed for all COVID-19 claims is 0.46%.

3. Coverage Information

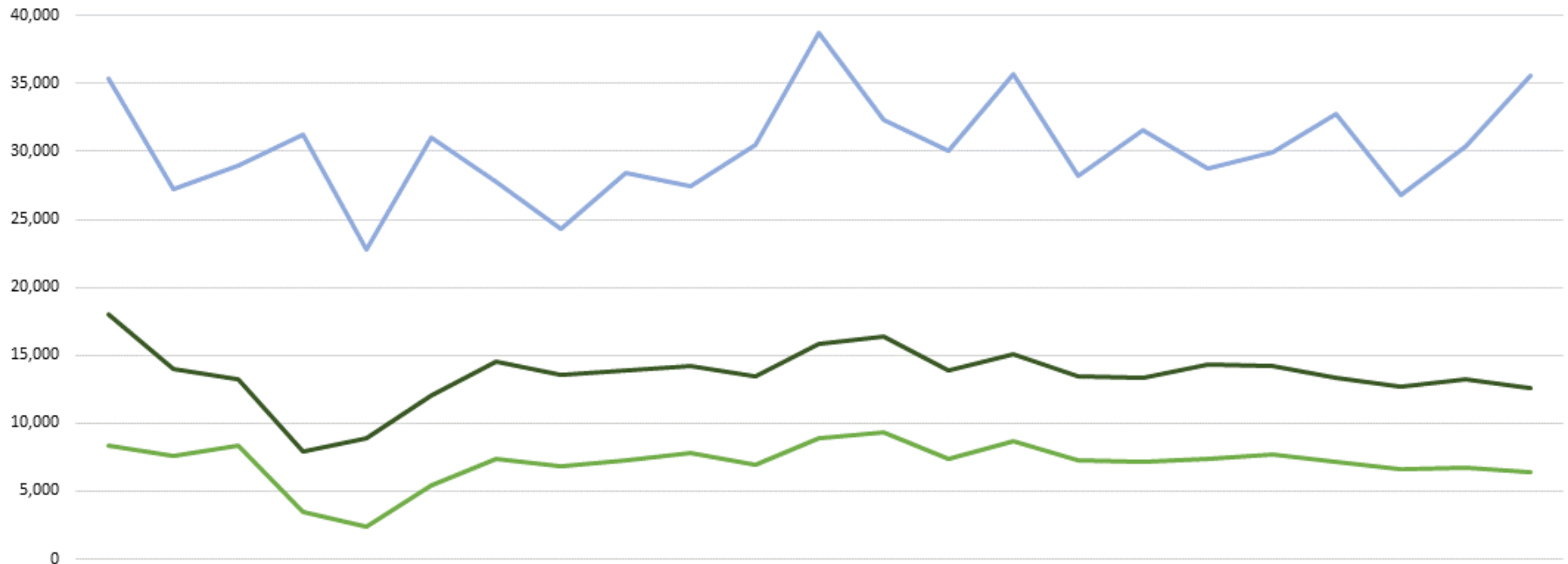
Exemption Applications Received

Exemption Applications Received 2020 & 2021



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

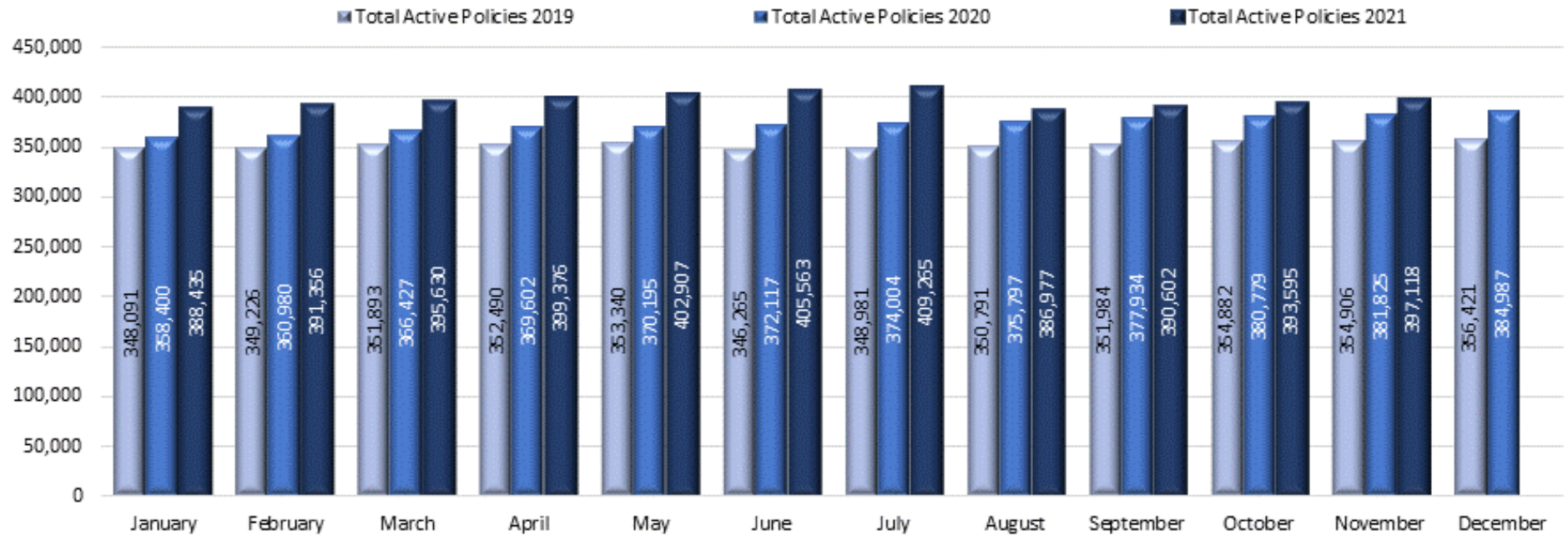
Policy Filings



	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	Nov-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	6,445
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	12,636
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	35,561

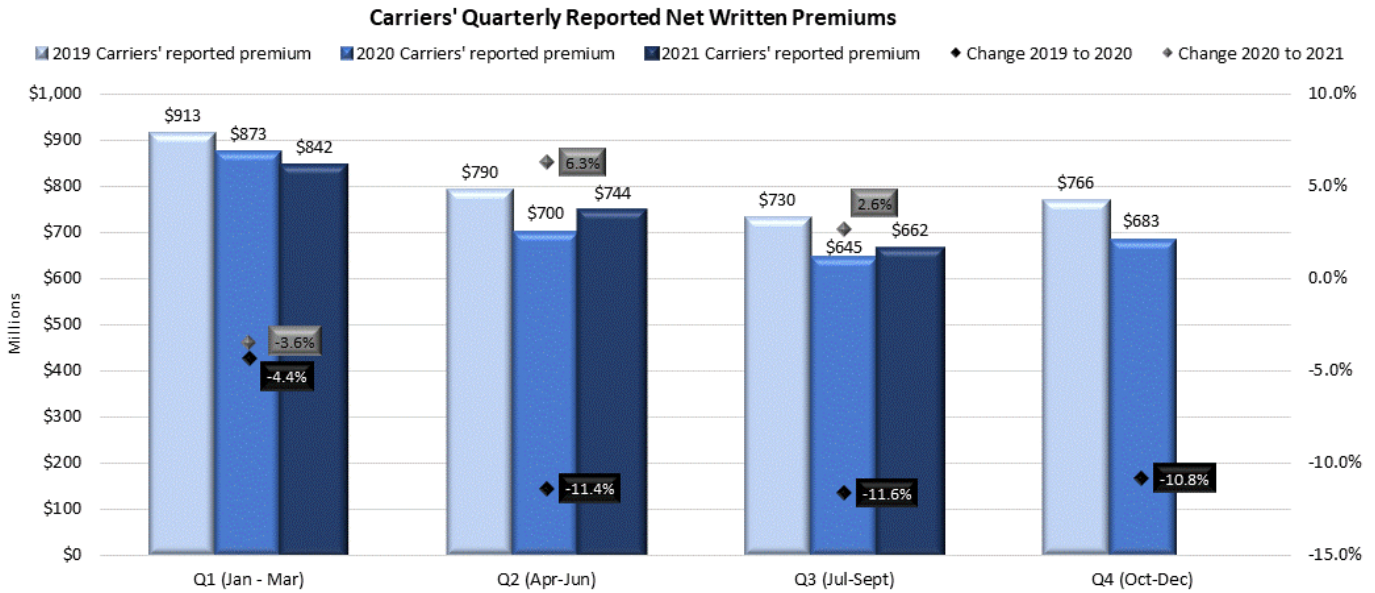
Proof of Coverage | Active Policies

Active Policies



Carriers' Premiums & Quarterly Comparisons

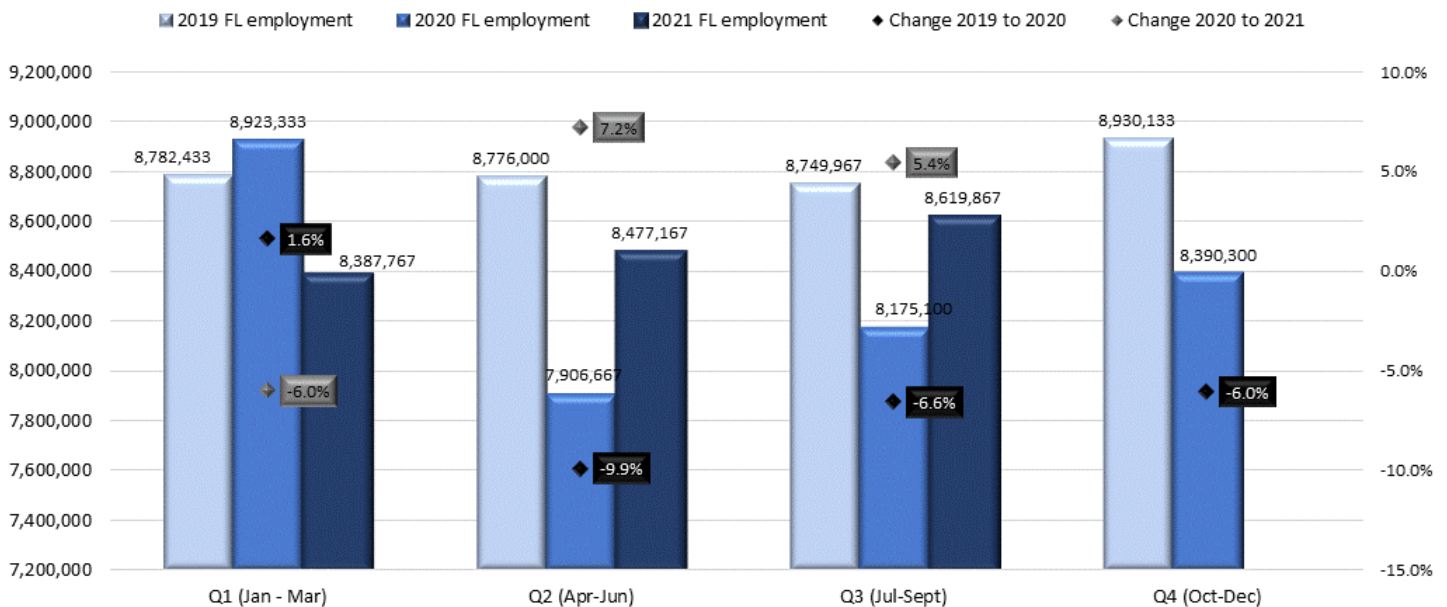
The overall workers' compensation rate decrease effective January 1, 2021 was -6.6%.



Florida Employment

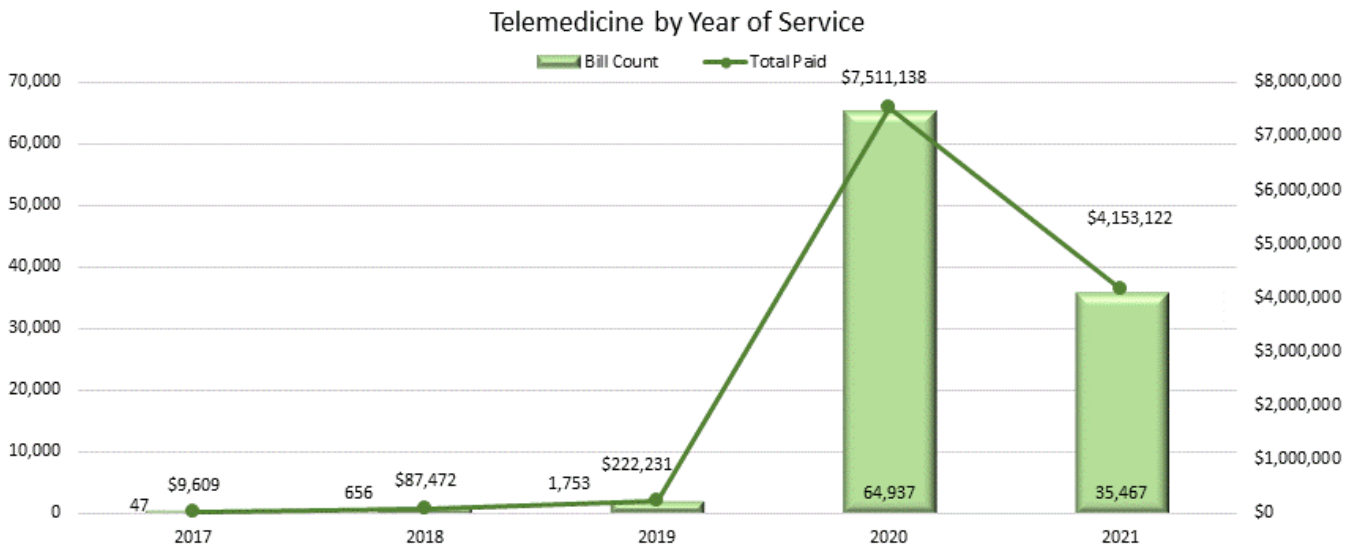
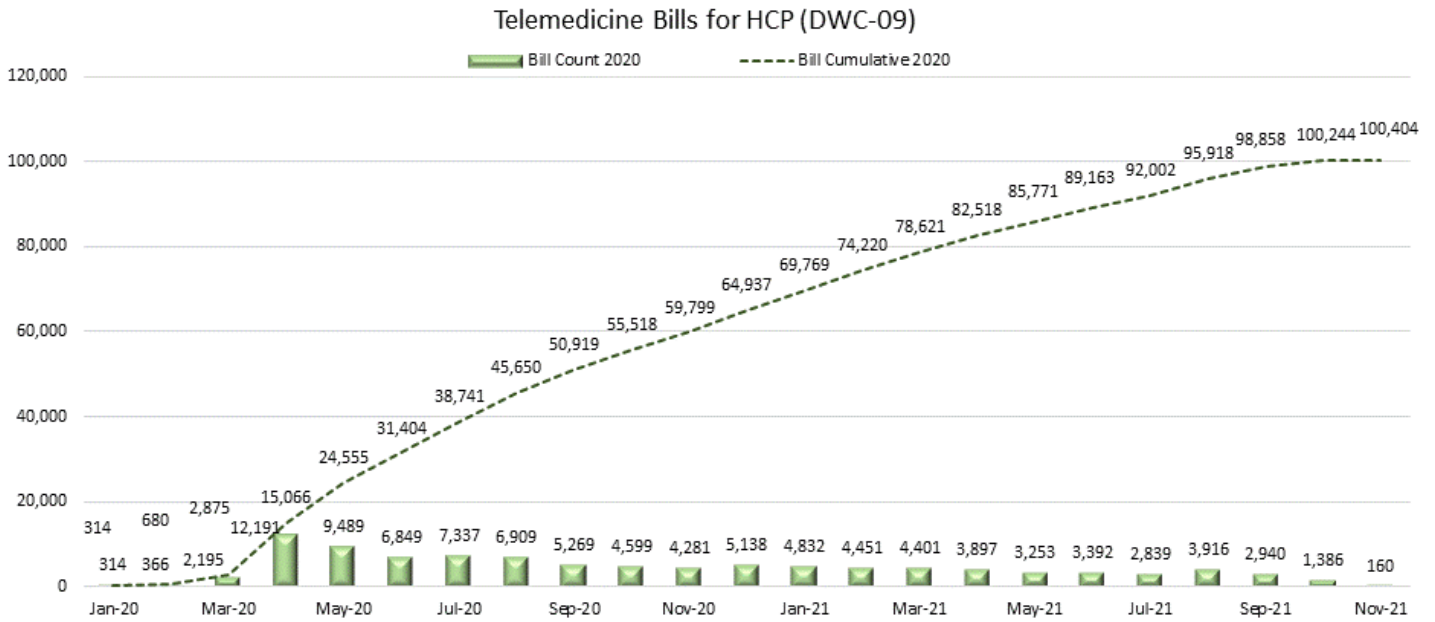
The employment shown here is the result of Florida statewide data, nonfarm employees (not seasonally adjusted), minus Florida statewide federal employees (not seasonally adjusted). Source: <https://data.bls.gov/>

Average Quarterly Florida Employment Numbers (excludes Federal employees)



4. Telemedicine

Telemedicine Bills



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

License Type	Bill Count	Total Paid
Medical Doctor	47,920	\$5,092,957
Physical Therapist	18,280	\$2,068,657
Osteopathic Physician	9,019	\$879,567
Out of State Health Care Provider	5,862	\$902,495
Psychologist	3,562	\$701,678
Advanced Practice Registered Nurse	3,535	\$334,010
Licensed Mental Health Counselor	3,320	\$653,267
Occupational Therapist	2,447	\$267,584
Medical Doctor Out-of-State Telehealth Provider	2,255	\$250,357
Physician Assistant	2,064	\$168,660
Podiatric Physician	868	\$122,154
Licensed Clinical Social Worker	708	\$137,634
Physical Therapist Out-of-State Telehealth	261	\$34,682
Others Less Than 100 Bills Each	303	\$30,558
Grand Total	100,404	\$11,644,260