



Claims Administrative Services, Inc.

Our reputation for excellence is no accident.™

Scurry-Rosser ISD

Comparison

24-25 Plan Year		1/31/2025	1/31/2024	1/31/2023	1/31/2022	1/31/2021
Claim Count:	1	1	2	2	10	8
Total Incurred:	\$1,950.00	\$1,950.00	\$610.20	\$0.00	\$5,750.00	\$190.58
Paid to Date:	\$960.75		\$610.20		\$1,297.13	\$190.58
In Reserve:	\$989.25		\$0.00		\$4,452.87	\$0.00
Loss Fund (est):	\$97,205.00	\$97,205.00	\$101,449.00	\$97,205.00	\$96,431.00	\$85,407.00
Loss Ratio:	2.01 %	2.01 %	0.60 %	0.00 %	5.96 %	0.22 %

** Loss Fund (est) appears to be a static number so only one value is available for each contract year. The Current and Previous Month end Loss fund are the same and the Previous Month Last year is the Loss fund total from the prior year contract.

Claim Type	Total Claims	Total Paid	Total Incurred
Medical Only	1	\$960.75	\$1,950.00
Grand Total	1	\$960.75	\$1,950.00

Top 5 Claims	Injury Date	Claims Status	Total Paid	Total Incurred
Karen Bain	1/7/2025	Open	\$960.75	\$1,950.00

Occupation	Total Claims	Total Paid	Total Incurred
Custodial	1	\$960.75	\$1,950.00
Grand Total	1	\$960.75	\$1,950.00

Location	Total Claims	Total Paid	Total Incurred
Scurry Rosser Elem	1	\$960.75	\$1,950.00
Grand Total	1	\$960.75	\$1,950.00

Agency	Total Claims	Total Paid	Total Incurred
IV. Fall, Slip or Trip Injury	1	\$960.75	\$1,950.00
Grand Total	1	\$960.75	\$1,950.00

Lag Range	Total Claims	Total Paid	Total Incurred
Over 14 Days	1	\$960.75	\$1,950.00
Grand Total	1	\$960.75	\$1,950.00

Occupation	Nature Of Injury	Date Of Injury	Agency Of Accident	Body Part	Region	How Occured	Inc Total	Paid Total
CUSTODIAL								
CUSTODIAL	SPRAIN OR TEAR	1/7/2025	FALL, SLIP OR T	MULT BODY	SCURRY ROSSER ELEM	CLAIMANT TRIPPED OVER METAL PLATE WITH FOUR METAL HANDLES.	1,950.00	960.75
# of Claims: 1							1,950.00	960.75
Total # of Claims: 1							1,950.00	960.75

Even though COVID-19 has now become a normal part of our lives, we are still experiencing seasonal waves of it, much like the flu. You and your employees may continue to have questions about workers' compensation claims involving COVID-19. It is important to note that CAS will investigate and evaluate each claim individually before determining compensability. If you have questions about a potential or existing claim, please call or email us.

Q: Is COVID-19 or SARS-CoV-2 a covered workers' compensation claim?

A: Generally speaking, it is not. COVID-19 is considered an ordinary disease of life to which the general public is exposed outside of work, like the flu or the common cold. An employee would have to prove that they contracted the disease or illness because of their employment.

Q: Should we report all COVID-19 cases to CAS?

A: If an employee reports a positive COVID-19 test or diagnosis and claims to have contracted the illness at work, please report the claim to CAS as soon as possible, but no later than eight days after the employee reports it. We will set up a claim and investigate.

If an employee simply reports a positive COVID-19 test or diagnosis, you do not have to report it to CAS. If you report it, we will set up a claim and investigate.

Q: Should we report a claim to CAS if the employee reports exposure to COVID-19, but does not have a positive test or diagnosis?

A: Exposure alone is not "damage or harm to the physical structure of the body," and therefore does not meet the definition of "injury" under the Texas Workers' Compensation Act. Under most circumstances, we would probably deny an exposure claim without a positive COVID-19 test or diagnosis from a doctor. We do not recommend reporting exposure-only cases, but if you do, we will open a claim and investigate the incident.

We do recommend you report all claims where an employee specifically asserts exposure at work, even if you disagree with their claim.

Q: If an employee is required to quarantine following exposure to a co-worker or someone else at work who has COVID-19, will workers' compensation insurance pay lost wages during the recommended quarantine period?

A: A work-related injury requires damage or harm to the physical structure of the body. Exposure to a virus or illness is not a compensable injury, so workers' compensation insurance will not cover lost wages during quarantine.

If the employee tests positive during quarantine and asserts they contracted the virus at work, please report the claim to CAS. If we investigate and find the claim compensable, then benefits could be paid for the quarantine period. As noted above, most claims will not be compensable, but we will investigate and review them on a case-by-case basis.

Q: What if the employee is a first responder?

A: At this point, first responders are treated the same as any other employee with respect to a COVID-19 claim. There was a presumption of compensability in place for dates of injury 3/13/2020 through 9/1/2023 only. Governor Abbott did not renew the disaster declaration for all counties in Texas, so practically speaking, no presumption applied as of 6/15/2023 forward. Further, the statute that gave COVID-19 a presumption of compensability for first responders expired as of 9/1/2023.