



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

July 17, 2024

Mr. Bill Mudge  
President and CEO  
California Workers' Compensation Insurance Rating Bureau (WCIRB)  
1901 Harrison Street, 17<sup>th</sup> Floor  
Oakland, CA 94612

**RE: Request for Study and Data on Silicosis Claims**

Dear Mr. Mudge,

As California's Insurance Commissioner, protecting consumers is my number one priority. As you know, my Department oversees the workers' compensation insurance system primarily dealing with rating, underwriting, solvency, benefits coverage, and claims handling. Our state's worker protection laws have significantly protected millions of workers yet I believe more work needs to be done to ensure employees and employers alike have an understanding of our state's workers' compensation system so workers are fully protected and able to access their workers' compensation benefits, especially members of historically disadvantaged communities and regardless of their immigration status.

I am writing to you about an emerging issue that is of keen interest to me regarding California workers who are contracting silicosis, a severe and incurable lung disease. There is a growing concern that cases of this devastating illness are increasing, yet these workers may face challenges in obtaining the workers' compensation benefits to which they are entitled. I believe we need to understand the scope and impact of these cases further in order to ensure we are effectively safeguarding the interests of these hard-working individuals.

As you may know, silicosis is a progressive and potentially deadly form of lung disease caused by exposure to crystalline silica dust generated during the cutting and finishing of stone countertops, especially those made of engineered stone. Media reports indicate that this is becoming a growing occupational hazard in California that has been sickening and claiming the lives of workers – predominately young Latino men – at disturbing rates since 2015, when the first U.S. case due to engineered stone was reported. The physical and emotional toll associated with this disease on afflicted workers and the resulting consequences that this illness has on their families are devastating to witness and hear.

Mr. Bill Mudge  
RE: Request for Study and Data on Silicosis Claims  
Page 2 of 2  
July 17, 2024

I believe there is an urgent need to address this escalating health crisis and am, therefore, directing the WCIRB to study, track, and share the following data regarding silicosis claims with my Department namely:

- The number of silicosis cases filed in the last 10 years;
- The average age of the claimants;
- The percentage of claim acceptances and denials;
- The average medical, temporary disability, and permanent disability costs associated with these claims;
- The average allocated loss adjustment expenses on these claims;
- The average number of insurers associated with each claim; and,
- Any other pertinent information that the WCIRB believes is helpful on this matter.

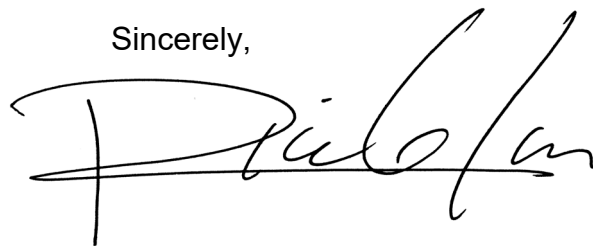
Please provide this information at your earliest opportunity and advise if any of these data elements are not captured by the WCIRB.

I have full confidence that the WCIRB will gather the best data and information possible to further assist my Department in better understanding the scope of this grave issue as decisions are further contemplated to help these workers affected by this disease.

If you have any follow-up questions, please contact Yvonne Hauscarriague at (415) 538-4417 and at [Yvonne.Hauscarriague@insurance.ca.gov](mailto:Yvonne.Hauscarriague@insurance.ca.gov).

I appreciate your continued partnership with my Department in protecting California consumers and helping ensure a fair and reliable workers' compensation insurance marketplace in California.

Sincerely,

A handwritten signature in black ink, appearing to read "Ricardo Lara". The signature is fluid and cursive, with a large initial "R" and a long horizontal stroke at the end.

**RICARDO LARA**  
Insurance Commissioner