



Workers'
Compensation
Board

WORLD TRADE CENTER & WORKERS' COMPENSATION

25 YEARS LATER





Twenty-five years after the September 11, 2001, attacks on the World Trade Center (WTC) in New York City, the tragedy remains a critical public health issue. Many workers involved in the rescue, recovery, and clean-up efforts continue to suffer adverse health effects, while for others, the health consequences are still developing.

From the start, the New York State Workers' Compensation Board (Board) has played an integral role in assisting WTC workers and their family members by providing access to critical benefits. The New York State workers' compensation system covers workers who were affected by the events of that day, as well as workers — and, in some cases, volunteers — who assisted in the rescue, recovery, and clean-up operations that followed.

While there is ordinarily a two-year deadline for filing a workers' compensation claim in New York State, the 2006 enactment of Article 8A amended the New York State Workers' Compensation Law (NYS WCL) to ensure that individuals who participated in the World Trade Center rescue, recovery, and clean-up operations — whether as employees or volunteers — could receive workers' compensation benefits for latent illnesses that would otherwise be barred by the two-year statute of limitations. This legislation also allowed these workers to preserve their right to benefits for latent illnesses that may develop in later years by filing the *Registration of Participation in World Trade Center Rescue, Recovery and/or Clean-up Operations: Sworn Statement Pursuant to WCL §162 (Form WTC-12)*. Filing this form extends the timeline for filing a claim. If a worker suffers a latent injury or illness as a result of their WTC-related work, they remain eligible to file for benefits.

To date, the tragic events of 9/11 have resulted in **2,203** death claims and more than **15,650** injury or exposure claims. Twenty-five years later, the Board continues to receive new claims from rescue, recovery, and clean-up workers, including more than **820** claims in the last five years alone.

As we pass the quarter-century mark, we have an opportunity to review WTC-related workers' compensation claims and activity over time. The following data is drawn from the Board's claims information system, as well as manual data-gathering efforts by the Board's Data, Management, and Analytics team and analysis by the Office of the Advocate for Injured Workers.

Who is covered by the state system?

Before reviewing the data, it is important to understand to whom it applies. While many WTC workers and responders are covered under the NYS workers' compensation system, large groups of WTC workers receive benefits through other systems. This report pertains only to those workers and volunteers who were part of the NYS system on September 11, 2001, and throughout the response period.

COVERED by the NYS workers' compensation system

- Employees who were covered under NYS WCL
- Employees and volunteers who performed rescue, recovery and clean-up duties from 9/11/2001 through 9/12/2002 at these locations:
 - South of Canal Street to the tip of Manhattan
 - At Fresh Kills Landfill on Staten Island
 - On the barges
 - On the piers
 - At the morgues

NOT COVERED by the NYS workers' compensation system

- Fire Department of the City of New York (FDNY) firefighters on active duty
- New York Police Department (NYPD) officers on active duty
- Uniformed NYC sanitation workers
- Federal employees
- The National Guard

Who pays benefits for WTC claims?

Under the New York State system, employers obtain insurance coverage from a private carrier, the New York State Insurance Fund (NYSIF), or by self-insuring. Insurance then pays benefits for compensable workers' compensation claims of covered employees.

Normally, unpaid volunteers are ineligible for workers' compensation benefits. However, in 2002, the **WTC Volunteer Fund** was established with federal funding to provide benefits to volunteers who lost wages and/or incurred health problems due to their volunteer work. The NYS WCL was amended in 2006 to codify the entitlement of volunteers injured as the result of WTC rescue, recovery, and clean-up activities to workers' compensation benefits and the Board managed the fund. Since federal funding ceased for the **WTC Volunteer Fund** in 2016, the Board now pays for these claims from the **Uninsured Employers Fund**.

Federal World Trade Center support

The federal government offers critical programs to support WTC victims; rescue, recovery, and clean-up workers; and others affected by the tragedy:

- **The September 11th Victim Compensation Fund** compensates individuals for physical harm or death caused by the terrorist attacks, or the debris removal efforts in the immediate aftermath
- **The World Trade Center Health Program** provides free medical monitoring and treatment for WTC-related conditions to those who were there during and after the September 11th attacks.



Preserving rights through the **WTC-12**

Filing a *Registration of Participation in World Trade Center Rescue, Recovery and/or Cleanup Operations: Sworn Statement Pursuant to WCL §162 (Form WTC-12)* preserves a worker's right to file a workers' compensation claim, should they become ill.

Since its introduction in 2006, the Board has conducted extensive outreach to encourage responders to file. A 2008 *Tell Us You Were There* campaign featuring New York Yankees legend Bernie Williams resulted in a 700% increase in **WTC-12** filings. Since that time, the Board has continued to raise awareness among WTC workers through advertising, educational webinars, presentations, advocacy events, and social media. In September 2026, **Governor Kathy Hochul** **extended the deadline** for responders to file a **WTC-12** form with the Board until September 11, 2030.

Who should file a **WTC-12**?

Employees and volunteers who were covered under the NYS WCL* who performed rescue, recovery, and clean-up at any of the following locations between 9/11/2001 and 9/12/2002, should file a **WTC-12** form.

- South of Canal Street to the tip of Manhattan
- At Fresh Kills Landfill on Staten Island
- On the barges
- On the piers
- At the morgues

**FDNY firefighters and NYPD officers on active duty, uniformed sanitation workers, federal employees, and members of the National Guard are not covered under the NYS WCL and should not file a WTC-12.*

WTC-12 filings

As of September 3, 2026, there are **49,588** unique **WTC-12** forms on file with the Board. When a responder submits a **WTC-12**, the Board stores it until that responder files a claim, at which point the Board moves the **WTC-12** into the responder's claim folder.

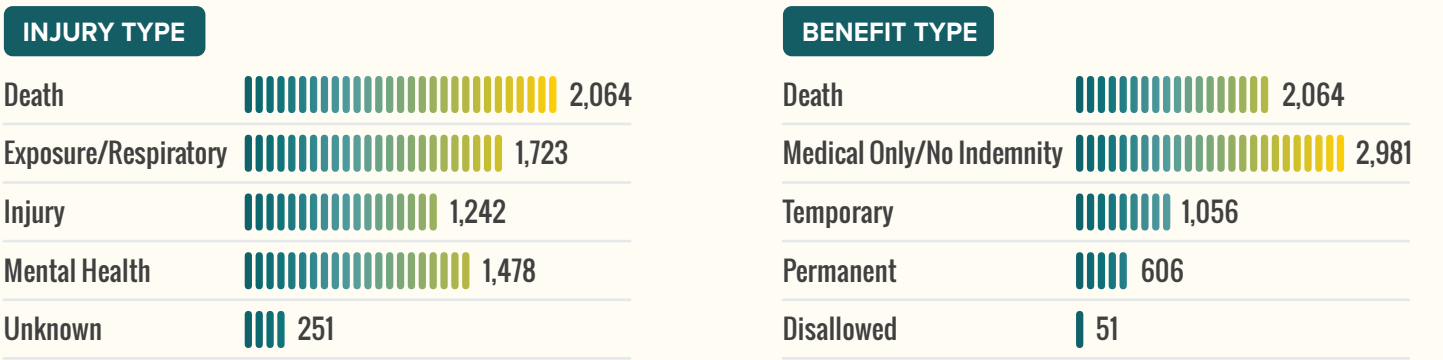
- **8,979** of the **WTC-12** forms on file are now in claims folders, meaning the responder has gone on to file a claim for workers' compensation benefits.
- The remaining **40,609 WTC-12** unique forms on file are from responders who have not filed a workers' compensation claim — at least yet. These responders have preserved their right to file a claim for benefits should they ever become ill as a result of their WTC-related service.

WTC claims data — victims of the attacks

The attack on the World Trade Center directly* resulted in **6,758** workers’ compensation claims. This includes **2,064** death claims, representing the largest single-day death claim count in the history of the NYS compensation system. For perspective, the Board receives approximately **200 to 250** death claims in total during a typical year.

Below is a breakdown of the workers’ compensation claims directly caused by the attacks, including the types of injuries involved in these claims and the resulting benefit types. “Temporary” refers to those individuals who received temporary disability benefits and “permanent” refers to those who were classified with a permanent disability. “Disallowed” means no benefits were paid.

A TOTAL OF 6,758 CLAIMS RESULTED FROM THE ATTACKS



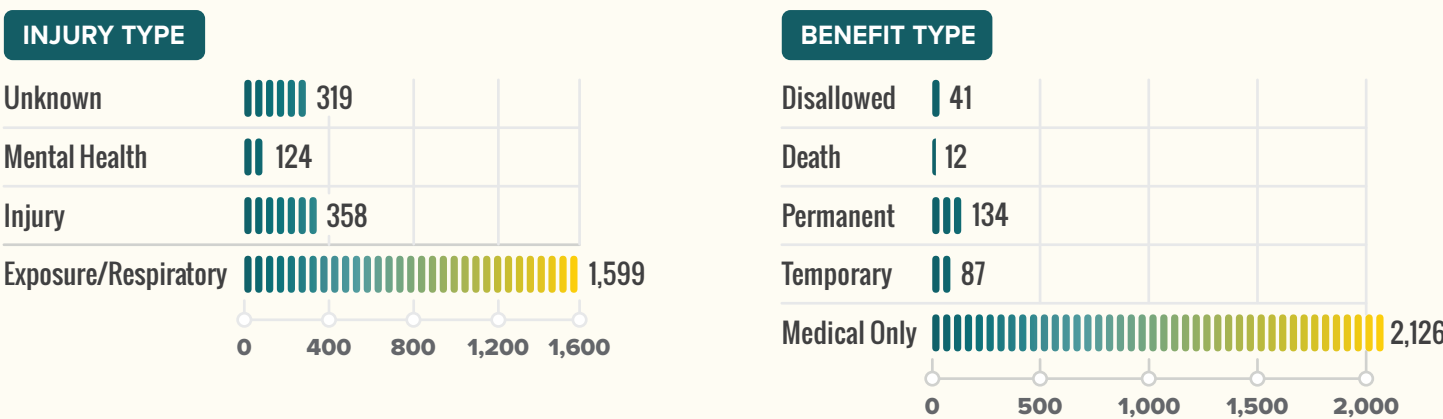
**These are claims resulting from the impact of the planes through to and including the dust cloud resulting from the collapse of the buildings. These are separate from the claims of rescue, recovery, and clean-up workers, which are in the next group reported.*

WTC claims data — rescue, recovery, and clean-up

Many workers and volunteers suffered injuries and illnesses due to the hazardous conditions during the post-attack rescue, recovery, and clean-up operations. In total, **11,704** such claims have been filed through September 3, 2026. Of these claims, **9,304** are from paid and/or insured workers and **2,400** are from volunteers covered by the WTC Volunteer Fund.

The large majority of these claims were filed for exposure/respiratory-related illnesses, and most are medical-only — meaning the injured worker received or is receiving medical treatment, but not lost wage benefits. As of September 3, 2026, there have been **139** death claims related to rescue, recovery, and clean-up work.

A TOTAL OF 2,400 CLAIMS HAVE BEEN FILED BY VOLUNTEERS

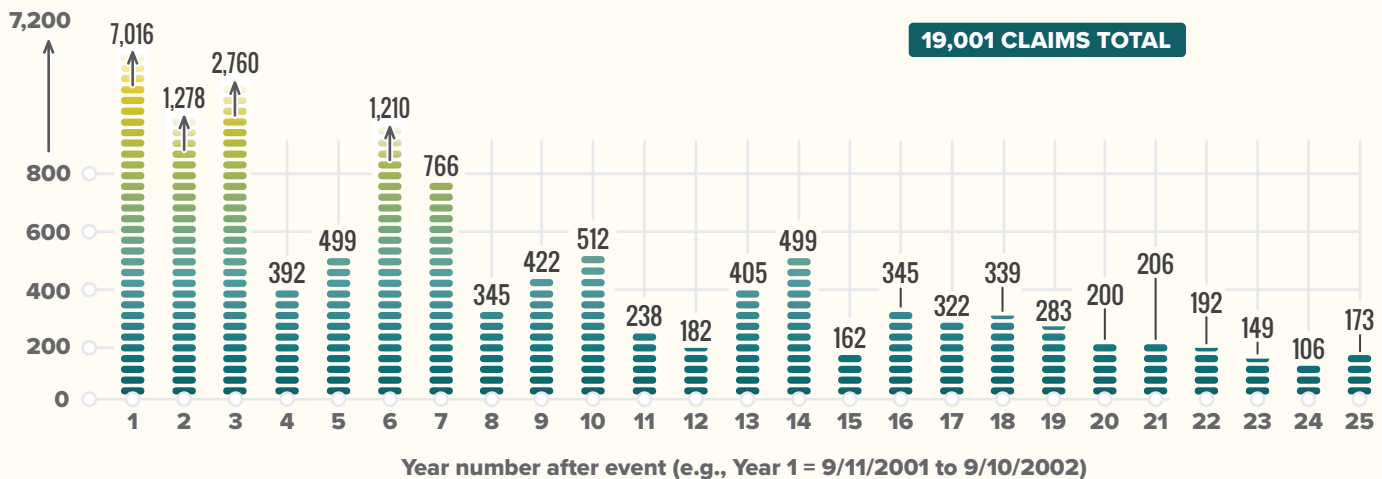


Assembly dates over time

In total, there have been **19,001*** WTC-related claims assembled by the Board through September 3, 2026. Assembled claims are those for which the Board has officially opened a case file — with the injured worker’s name, address, and the indication of a work-related injury or illness — and assigned it a WCB Case ID. More than half of these claims were assembled in the first three years following the tragedy. The highest volume of claims assembled occurred during the first year (September 11, 2001, to September 10, 2002), when **7,016** claims were assembled.

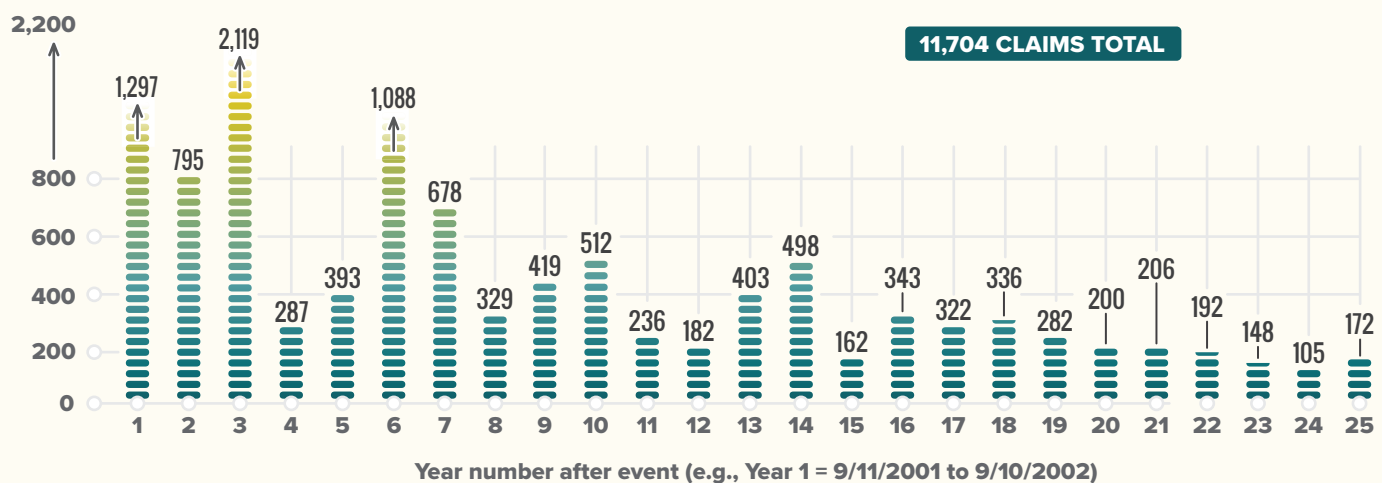
**There were 18,462 claims assembled as a result of the direct attacks and rescue, recovery, and clean-up efforts. An additional 539 claims were assembled that relate to an injured worker who was impacted by the events of 9/11. Due to a lack of reliable data, the Board is unable to determine if the injuries reported in these claims directly relate to the WTC.*

TOTAL WORLD TRADE CENTER CLAIMS ASSEMBLED BY YEAR



Focusing just on claims from rescue, recovery, and clean-up workers, there have been **11,704** claims assembled through September 3, 2026. Year three had the highest number of claims assembled with **2,119**. For the past five years, there has been an average of **164** claims assembled each year.

RESCUE, RECOVERY, AND CLEAN-UP CLAIMS ASSEMBLED BY YEAR



Controverted claims

A claim is “controverted” when the insurer or employer disputes its compensability. This can happen for a number of reasons. For example, the insurer or employer may not have evidence an individual was working at the time, or there is insufficient medical documentation. Over time, a large number of claims initially controverted are found to be compensable.

More than **42%** of all WTC claims were controverted by the insurer or the employer. The controversy rate is higher for rescue, recovery, and clean-up worker claims, with over **63%** of these claims controverted.

- **42.4%** of all WTC-related workers’ compensation claims have been controverted.
- **22.9%** of WTC claims resulting from the direct attacks have been controverted.
- **63.4%** of all WTC claims from rescue, recovery, and clean-up have been controverted. Of those controverted claims, **49.8%** were found to be compensable.
- Of the **825** rescue, recovery, and clean-up claims filed in the last five years, **46%** were controverted and **60.9%** were ultimately deemed compensable.

Total rescue, recovery, and clean-up workers on file

By combining active claims and preserved **WTC-12** registrations, the Board has a comprehensive record of the rescue, recovery, and clean-up workers who stepped up in the wake of the September 11th tragedy.

- Active claims from rescue, recovery, and clean-up workers: **11,704**
 - **WTC-12** forms filed with the Board from other rescue, recovery, and clean-up workers: **40,609**
- Total number of responders from which the Board has filings: 52,313**

This means at least **52,313** responders have told the Board they were there and may be eligible for workers’ compensation benefits related to their WTC service, either now or in the future.

As the health effects of September 11, 2001, continue to unfold decades later, the Board remains steadfast in its commitment to ensuring the proper delivery of benefits to WTC workers and responders who suffer an illness or injury as result of their service.

For more information on World Trade Center assistance programs, filing a **WTC-12** form, or filing a workers’ compensation claim, visit: wcb.ny.gov/WTC/wtc-assistance.





To learn more about the Board, visit wcb.ny.gov

Sign up for Board notifications at wcb.ny.gov/Notify

FOLLOW US!

-  facebook.com/NYSWCB
-  instagram.com/nysworkerscompboard
-  [@NYSWorkersComp](https://twitter.com/NYSWorkersComp)
-  youtube.com/@nyswcb
-  linkedin.com/company/new-york-state-workers-compensation-board

