Report to the San Francisco Workers' Compensation Council

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Workers' Compensation Director

May 6, 2024

Agenda

- Accomplishments & Initiatives
- Temporary Transitional Work Program Report
- Performance Quick Facts
- Financials
- Claim Analytics

Accomplishments & Initiatives

Accomplishments

- Completed Medicare Reporting Compliance Review and updated Policy and Workflows to ensure adequate compliance in response to CMS 111 Penalty regs enacted Oct. 2023

- Reduced annual Self-Insured assessment due to the state by $680,972.34 from the prior year, of which the TTWA program contributed

- Deployed Affiliate Network program 2/1/24 with Optum Pharmacy Benefit Management program to capture largest out-of-network prescription prescriber Kaiser Permanente, creating bill review fee savings

- Launched new Department Spotlight dashboard 12/5/23, summarizing key claim and financial trends across departments

- Negotiated new agreement with ISO Claim Search Service through Intercare to preserve critical tool for claim investigation purposes

- Completed Ombudsperson Contract Extension/add to value to bring contract current

- **Contracts**
  - Pursuing contract amendments for Managed Care Services, Claim System, US Bank, Ombudsperson and ADR Director to add time/value to current agreements
  - RFP for investigation services in planning stages

- **Training & Development**
  - Planning underway for "Grow our Own," training academy for internal WC staff
  - WC Essentials On-Demand training module in development with Workforce Development

- **Staffing & Succession Planning**
  - WCD has 11 confirmed or anticipated staff retirements over the next 15 months, making the ability to backfill positions and succession planning a critical objective to successfully maintain efficient and effective operations

- **Reporting & Data**
  - Continued reporting and tracking for Temporary Transitional Work Assignment (TTWA), including utilizing data to drive continued success to this program

Temporary Transitional Work Program Report

Current TTWA Efforts

- Ongoing engagement with departments to address questions and challenges on providing temporary transitional work assignments

- Claims teams continue to centrally track modified duty in claims system for reporting purposes, using certain data fields for consistency

- Continued education, collaboration and communication with MPN providers to better support the TTWA program

- Completed Claims Enterprise system modifications to auto-report work status tracking updates to support staff to improve reporting compliance

TTWA Early Findings

1102 Claims with Reported Work Status Tracking

⬇

92% Reported Eligible for Modified Duty | 8% Claims Ineligible

⬇

73% Accommodated by Employer | 27% Not Accommodated

- 62 Lost Days per claim (average)
- 149 Lost Days per claim (average)

Key Findings:

- Average of 87 additional lost days/claim incurred where modified duty was not accommodated by the department
- Average of approximately $30,158 per claim in additional lost time benefits paid when not accommodated

Performance Quick Facts

FY24 Q3 Performance Quick Facts

Fiscal Health

Ratio of Actuals to Budget

FY24 Q3 103%

Benchmark: 95%

Claim Volume

Count of New Claims in Period

	Indemnity	Medical
FY24 Q3	588	172
Benchmark	529	178

Claim Cost

Average Cost of Claims Closed in Period

	Indemnity	Medical
FY24 Q3	$15,629	$720
Benchmark	$11,746	$710

Duration

Average Days Open of Claims Closed in Period

	Days
FY24 Q3	319
Benchmark	199

Notes: All benchmarks based on rolling four-year averages (FY20-23). Fiscal health metric includes overhead and claim expenditures and is based on original budget, excluding any carryforward. Duration excludes disability retirement and future medical claims.

Financials

Costs by Expenditure Category

	FY22 Actuals	FY23 Actuals	FY24 Projected Actuals	YOY Projected Change (%)
INDEMNITY				
Temporary Disability	17,293,455	18,411,461	18,674,136	1.4%
Permanent Disability	17,720,503	16,977,197	19,185,771	13.0%
INDEMNITY SUBTOTAL	35,013,959	35,388,658	37,859,907	7.0%
4850 SALARY CONTINUATION	35,921,457	32,217,048	32,074,142	-0.4%
VOCATIONAL REHABILITATION	175,685	230,930	234,501	1.5%
MEDICAL	34,780,846	35,089,645	37,782,759	7.7%
EXPENSE	3,515,462	3,296,462	3,451,692	4.7%
RECOVERY	(688,841)	(695,195)	(278,992)	-59.9%
GRAND TOTAL	108,718,568	105,527,549	111,124,010	5.3%

Notes:
1. All figures exclude SFMTA

Benefit Expenditure Trends by Dept

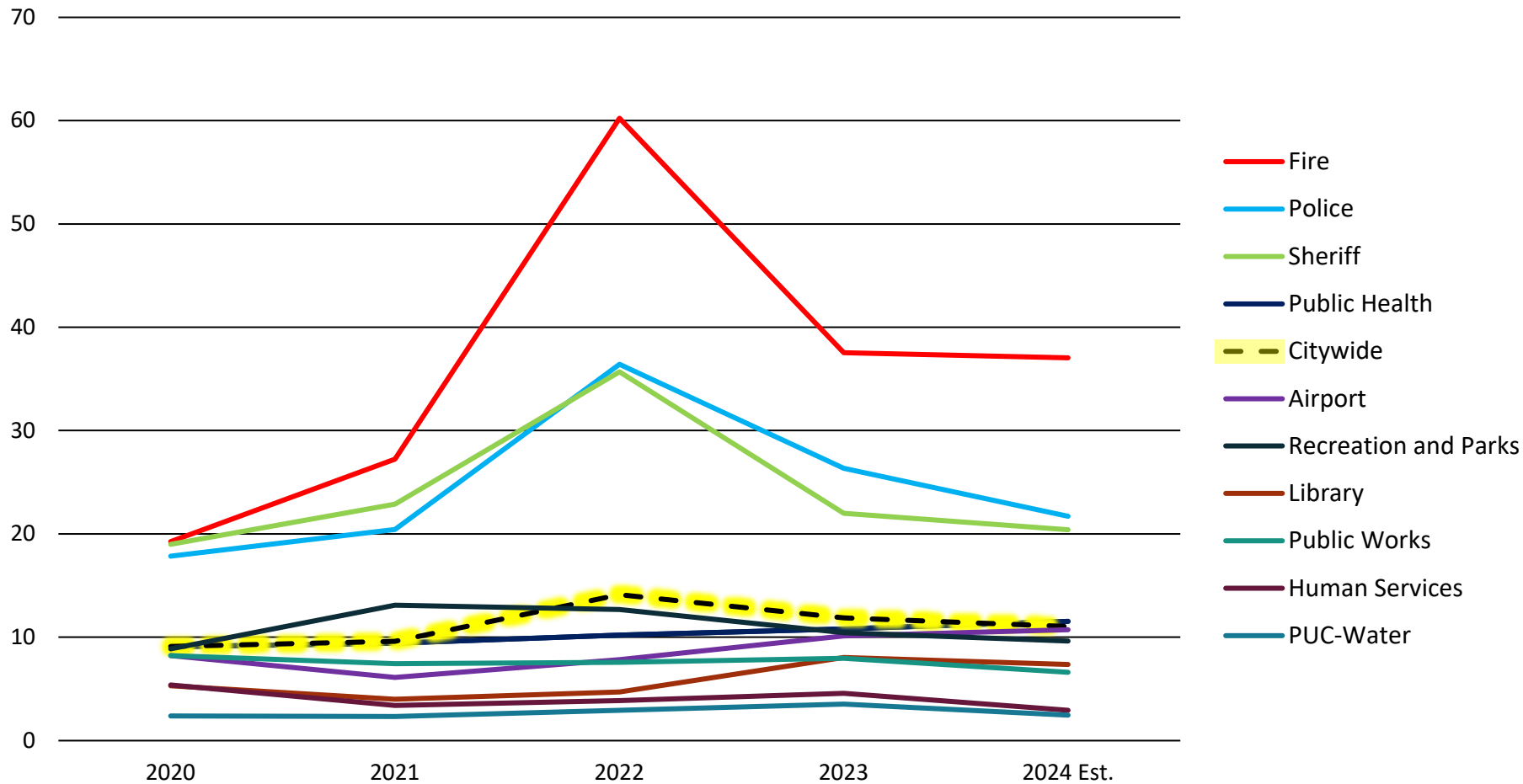| Department	FY23 Actuals	FY24 Revised Budget	FY24 Projected Actuals	FY24 Projected Surplus / (Deficit)	FY24 Projected YOY Change
Police	21,219,758	23,518,565	28,247,307	(4,728,742)	7,027,549
Fire	15,434,996	19,745,818	17,352,088	2,393,730	1,917,092
Public Health	17,621,380	19,529,775	19,120,044	409,731	1,498,664
Sheriff	8,732,773	9,194,384	8,827,405	366,979	94,632
Public Works	5,232,696	5,582,304	4,805,599	776,704	(427,097)
Airport	5,430,115	5,460,365	4,865,539	594,826	(564,576)
Recreation & Parks	4,177,684	5,190,316	3,445,702	1,744,614	(731,982)
Human Services	3,160,362	2,944,000	2,899,680	44,320	(260,682)
PUC-Wastewater	2,524,332	2,709,668	1,971,399	738,268	(552,933)
PUC-Water	2,565,732	2,632,268	2,342,912	289,356	(222,820)
Total Top Ten Departments	**86,099,827**	**96,507,464**	**93,877,677**	**2,629,787**	**7,777,850**
Total of All City Departments	**97,283,839**	**109,591,433**	**105,875,121**	**3,716,311**	**8,591,282**

Notes:

1. Expenditures exclude LC4850 salary continuation benefits and SF Community College, and include program overhead

2. Departments sorted by FY24 Revised Budget

Claim Analytics

Citywide Injury Trend
Claims Incurred Per 100 FTE

Legend:
- Fire
- Police
- Sheriff
- Public Health
- Citywide
- Airport
- Recreation and Parks
- Library
- Public Works
- Human Services
- PUC-Water

Notes:

1. Report only claims are excluded

2. Inclusive of COVID-19 claim experience

Claim Filing Frequency

Department	FY20-23			FY24 Q3			FY24 Q3 Increase / Decrease		
	Average Indemnity Claims Per Quarter	Average Medical Claims Per Quarter	Average Indemnity + Medical Claims Per Quarter	Total Indemnity Claims	Total Medical Claims	Total Indemnity + Medical Claims	Indemnity	Medical	Indemnity + Medical
Public Health	70	99	169	124	95	219	54 or 76%	-4 or -4%	50 or 30%
Fire	125	11	136	153	8	161	28 or 22%	-3 or -30%	25 or 18%
Police	129	19	148	139	17	156	10 or 8%	-2 or -9%	8 or 5%
Sheriff	54	4	58	39	4	43	-15 or -27%	0 or -7%	-15 or -26%
Recreation & Parks	26	7	33	29	11	40	3 or 11%	5 or 69%	7 or 22%
Airport	23	8	31	25	9	34	2 or 8%	1 or 8%	3 or 8%
Public Works	16	9	25	13	7	20	-3 or -16%	-2 or -24%	-5 or -19%
Human Services	20	3	23	13	3	16	-7 or -35%	0 or 17%	-7 or -29%
PUC-Water	9	5	14	7	5	12	-2 or -22%	0 or -1%	-2 or -15%
Library	7	2	9	9	1	10	2 or 32%	-1 or -50%	1 or 13%
Citywide	529	178	707	588	172	760	59 or 11%	-6 or -3%	53 or 7%

Open Claim Inventory
7/1/2019 – 3/31/2024
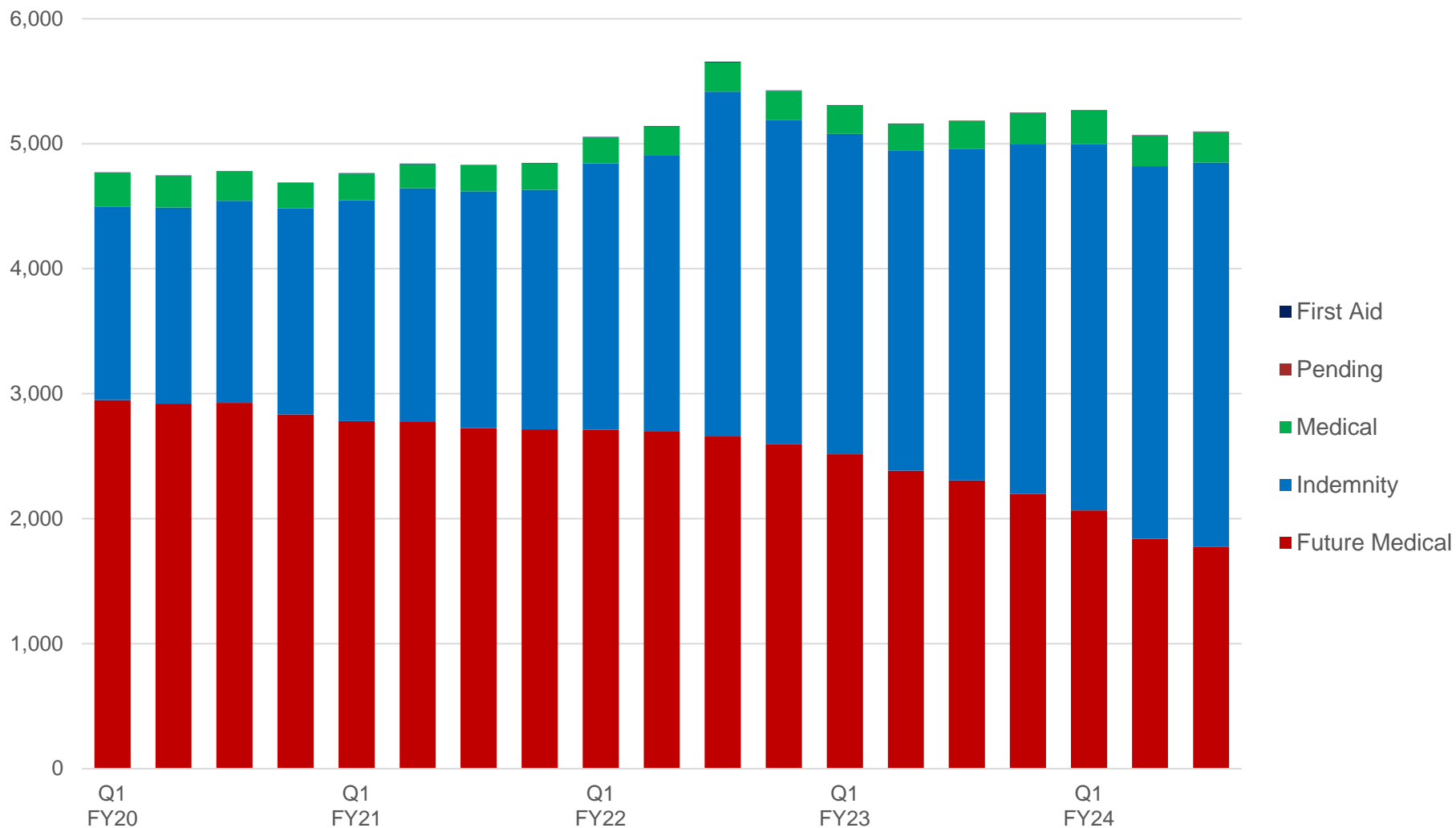
Litigation Statistics

Department	Open Indemnity Claims Added from FY20-FY24Q3	Represented Claims	Represented %	Litigated Claims	Litigated %
Police	484	189	39%	36	7%
Fire	418	127	30%	18	4%
Public Health	416	128	31%	99	24%
Sheriff	283	135	48%	136	48%
Airport	150	43	29%	42	28%
Recreation & Parks	120	39	33%	39	33%
Public Works	90	45	50%	44	49%
Human Services	85	39	46%	39	46%
PUC-Water	69	29	42%	31	45%
Water Pollution Control	49	18	37%	19	39%
Citywide	2,456	909	37%	603	25%

Appendix

Appendix 1: Claim Cause Group Definitions

Claim Cause Group	Definition	Type(s) of Injury
Abrasion	Injuries sustained as a result of rubbing against a rough surface/wall	Skin
Bodily Motion	Injuries sustained due to physical motion, such as bending, lifting, reaching, pulling/pulling, twisting/turning, etc.	Primarily orthopedic injuries.
Caught In, Under, Between	Injuries that have occurred due to being pinned by, under or between objects, furniture, or equipment. This includes injuries occurring as a result of a cave-in.	Orthopedic injuries, lacerations, crush injuries.
Cumulative Trauma	Use for repetitive stress injuries due to repeated exposure over time.	Single or multiple body parts used in repeated exposure over a period of time – e.g. Carpal Tunnel, prolonged standing, psyche stress.
Explosion	Used for injuries sustained as a result of an explosion.	Orthopedic, burns, internal, catastrophic injuries, etc.
Exposure	Used for various internal injuries, such as repeated exposure to carcinogens, stressful work situation, or hard physical work leading to a negative bodily reaction. This can also include reactions to poisonous or toxic substances.	Cancer, heart trouble, internal injuries or exposure to poison oak, MRSA, or heat stroke. Also may include foreign substance into eyes or body, or bloodborne pathogen exposure.
Fall, Slip or Trip	Injuries sustained from a slip and fall, or trips and slips. This includes falls from elevation, from stairs, ladders, onto walkways, etc.	Single or multiple body parts, resulting in sprains, strains, contusions, lacerations, fractures, etc.
Ingestion	Injury sustained due to ingesting harmful substance.	Internal/exposure.

Claim Cause Group	Definition	Type(s) of Injury
Misc	Miscellaneous injury not covered in other areas or rarely filed	Misc
Personal Injury/Illness	Injury that is non-occupational in nature, but aggravated or exacerbated by work.	Personal injury of a orthopedic or internal nature.
Physical Assault	Injuries sustained due to physical altercations (being struck or striking person or people).	Single or multiple body parts involved. Results in lacerations, sprains, strains, fractures, abrasions, even internal injuries.
Stress	Injuries sustained due to work related stress.	Primarily psychological/psychiatric injuries, including any resulting physical symptoms.
Struck By/Against	Injuries when objects are thrown at employees, when an employee is hit by a random moving machine part or object; or collides with an object such as a door or piece of furniture.	Orthopedic or head injuries
Suffocated	Injuries sustained due to suffocation, such as during a fire.	Respiratory injuries, smoke inhalation. May overlap with Exposure.
Vehicle Accident	Injuries sustained due to a vehicle, including vehicle/pedestrian accident or incident. This may be car or truck, motorcycle, bicycle, scooter, etc.	Orthopedic, single or multiple body parts, head, internal
Vibration	Injuries sustained due to vibration or seismic event, such as an earthquake.	Orthopedic, internal, head, etc.

Appendix 2: Claim Cause Definitions

Claim Cause Group	Claim Cause	When Used
Abrasion	ABRASION/RUBBED	*Injuries sustained as a result of rubbing against a rough surface/wall*
Bodily Motion	BENDING/STOOPING	*Bending down to tie shoes, etc.*
Bodily Motion	LIFTING	*Injuries from lifting weights, desks, tables, equipment, etc.*
Bodily Motion	PUSHING/PULLING	*Pushing or pulling of furniture, equipment or patients.*
Bodily Motion	REACHING	*Reaching for equipment resulting in hyperextension of extremities, etc.*
Bodily Motion	RUNNING/WALKING	*Injuries while running (during exercise or running after suspects), stepping off a curb the wrong way, injuries while walking.*
Bodily Motion	THROWING/WIELDING	*Injury sustained during baton-use exercise or other use of equipment in a throwing or maneuvering type motion.*
Bodily Motion	TWISTING/TURNING	*Injuries resulting from exiting vehicle, maneuvering in small spaces, etc.*
Caught In, Under, Between	CAUGHT IN, UNDER, BETWEEN	*Injuries as a result of being pinned under, or between objects, furniture, or equipment.*
Caught In, Under, Between	CAVE IN	*Injuries sustained due to being crushed by collapsing debris, such as in a tunnel or collapsing building in a fire.*
Cumulative Trauma	CONTINUOUS TRAUMA	*For repetitive stress injury due to repeated exposure over time.*
Cumulative Trauma	REPEATED MOTION	*Repetitive stress injury due to continued motion (typing, etc.). May be used interchangeably with CONTINUOUS TRAUMA*
Cumulative Trauma	REPEATED TRAUMA	*same as CONTINUOUS TRAUMA*
Explosion	EXPLOSION	*Injuries when bombs are set off during demonstrations and protest or fireworks during celebrations. Also may be a gas/fire explosion.*

Claim Cause Group	Claim Cause	When Used
Exposure	ADVERSE REACTION	Dizziness/Fatigue/Headaches due to heat exposure, intense exercise, dehydration, etc. Also could be an allergic reaction or exposure to poisonous substance.
Exposure	BODILY REACTION	The body's reaction to repeated exposures to carcinogens, stressful work situations, hard physical work. This could also be an allergic reaction to a poisonous substance or toxic substance.
Exposure	CONTACT INFECTIOUS AGENT	Needle Sticks, Exposure to blood borne pathogens (blood, saliva, urine, etc.)
Exposure	CONTACT WITH CHEMICALS	Exposure to Toxin, chemicals
Exposure	CONTACT WITH ELECTRICITY	Electrocution
Exposure	CONTACT WITH EXTREME TEMPERATURE	Injuries sustained during firefighting or working in extreme heat.
Exposure	Contact with Radiation	
Exposure	DERMAL	Dermatitis due to contact with poison oak, poison ivy, etc.
Exposure	FOREIGN SUBSTANCE	Object/s getting into the eyes
Exposure	INHALATION	Injuries from smoke inhalation during firefighting, or inhaling chemical vapors.
Exposure	PANDEMIC	COVID-19
Exposure	SPLASHED	Refers to when liquid splashes onto eyes or body. Overlaps with CONTACT INFECTIOUS AGENT.
Fall, Slip or Trip	FALL FROM CHAIR	Sitting and falling off chair. Chair might have slid from underneath claimant.
Fall, Slip or Trip	FALL FROM ELEVATION	Fall from a height, such as from a roof.
Fall, Slip or Trip	FALL FROM LADDER	Injuries while falling off ladder.

Claim Cause Group	Claim Cause	When Used
Fall, Slip or Trip	FALL FROM STAIRS	*Injuries resulting from falling down stairs or steps.*
Fall, Slip or Trip	FALL FROM VEHICLE	*Injuries due to an officer falling off a police motorcycle or bicycle.*
Fall, Slip or Trip	FALL ONTO AGAINST OBJECTS	*Filed if someone fell onto a certain object or machine, or against an object or machine such as gurneys and side tables*
Fall, Slip or Trip	FALL SAME LEVEL	*Slip and Fall due to wet floor,slippery floo. Also used for an employee falling onto the ground (similar to Slip/Trip)*
Fall, Slip or Trip	FALL SCAFFOLD/WALKWAY	*Fall from scaffolding/walkway*
Fall, Slip or Trip	SLIP / TRIP	*Slipping on wet surface or tripping over object on the floor.*
Ingestion	INGESTION	*Sustained due to drinking/eating harmful substance such as chemicals*
Misc	EVENT TYPE (NEC)	
Misc	FAULTY EQUIPMENT	*Injuries from defective chairs, tables and other equipment*
Misc	FAULTY ROADWAY MTA	*Injury sustained due to road/street defect such as sinkhole or large pothole. Track/Track issues*
Misc	UNASSIGNED	
Personal Injury/Illness	PERSONAL INJURY/ILLNESS	*Injury or illness of a nonindustrial nature but filed as EE was at work (or aggravated by work).*
Physical Assault	ASSAULT, PHYSICAL	*Used for physical assaults by the public, by patients/detainees, or between employees in a Workplace Violence setting*
Stress	ASSAULT, MENTAL/VERBAL	*Altercation between co-workers, with the public, patients, etc. Overlaps with STRESS, RELATIONAL CONFLICT*

Claim Cause Group	Claim Cause	*When Used*
Stress	RELATIONAL CONFLICT	*Stress as a result of interpersonal conflicts at work (with Supervisor and/or co-workers)*
Stress	STRESS MTA	*MTA uses this for all stress claims*
Struck By/Against	COLLISION	*Running into another person at the office, striking a body part (e.g., nose) against another object, Hallway and door collisions*
Struck By/Against	STRUCK BY FALLING OBJECT	*Injuries resulting from fighting fires or being hit by an object.*
Struck By/Against	STRUCK BY MOVING OBJECT	*Injuries when objects are thrown at employees. May overlap with PHYSICAL ASSAULT. Also if EE is hit by a random moving machine part or object.*
Suffocated	SUFFOCATED	*Fighting fires*
Vehicle Accident	VEHICLE ACCIDENT	*Motor Vehicle Accidents (City Vehicles, motorcycles), rear-enders, collision with other vehicles*
Vehicle Accident	VEHICLE OVERTURNED	*Use VEHICLE ACCIDENT*
Vehicle Accident	VEHICLE RAN OFF ROADWAY	*Use VEHICLE ACCIDENT*
Vehicle Accident	VEHICLE SUDDEN START/STOP	*Use VEHICLE ACCIDENT*
Vibration	VIBRATION	*Earthquake*

SFMTA

Municipal Transportation Agency

Workers' Compensation Council
May 6, 2024

Agenda

SFMTA

- Accomplishments & Initiatives

- Challenges

- Performance Quick Facts

- Claim Analytics

- Financials

Accomplishments, Initiatives, & Challenges

Accomplishments & Initiatives

- LightSpeed Initiative – 7/1/23 through 3/31/24, 243 onsite investigations have been completed.

- Early intervention program – 695 files reviewed 7/1/23 through 3/31/24

- The next Quarterly claim review with SFMTA and the team is 5/15/24, focusing on claims older than 24 months.

- Monthly Round Table Discussion – New Claims with 30 days TTD paid.

- Transitional Work Program (TWP)/ Return to Work (RTW) Program
  - Monthly training with all divisions
  - The TWP/RTW Program is averaging 35-50 employees per week for the 90 day modified duty program

Accomplishments & Initiatives

- Initiative – Project Ongoing – Updating job analysis/job descriptions.

- Streamlined Claims Management: Continue to efficient claims management processes to ensure timely processing of claims with LightSpeed program, education, reducing the lag time of new claims and improving employee satisfaction.

Average Lag Time (Days)			
FY Added	DOI → DOK	DOK → TPA	DOI → TPA
FY 2023, Q1-Q3	7.36 days	4.53 days	11.89 days
FY 2024, Q1-Q3	4.18 days	3.70 days	7.78 days

- Ongoing training for SFMTA Divisions and new hire workers' compensation orientation.

- Transparent Communication: Establishing clear communication between management, employees, and Intercare regarding workers' compensation procedures, and expectations to promote transparency and trust.

Current Challenges

- General rise in claim costs/expense

- Available transitional work program (TWP) assignment locations

- Assault claims / Mental Health

Performance Quick Facts

FY 2024 Performance Quick Facts

Claim Volume

Count of New Claims in Period		
	FY 2024, Q3	**FY 2023, Q3**
Indemnity	143	141
Medical Only	13	8

Claim Cost

Average Paid on Claims Closed in Period		
	FY 2024, Q3	**FY 2023, Q3**
Indemnity	$22,152 / claim	$24,499 / claim
Medical Only	$459 / claim	$363 / claim

Fiscal Health

Actuals to Budget		
	FY 2024, Q3	**FY 2023, Q3**
Total YTD Spend	$26,542,793	$24,988,006
Annual Budget	$29,710,709	$29,188,709

Closings

# of Claims Closed in Period		
	FY 2024, Q3	**FY 2023, Q3**
# of Claims Closed	156	138

Notes: Benchmarks look at activity in the same period of the prior fiscal year. Fiscal health metric includes claim expenditures only and is based on the revised budget, excluding any carry forward and excludes TPA fees. Claim volume, cost and duration excludes first aid, disability retirement and future medical claims.
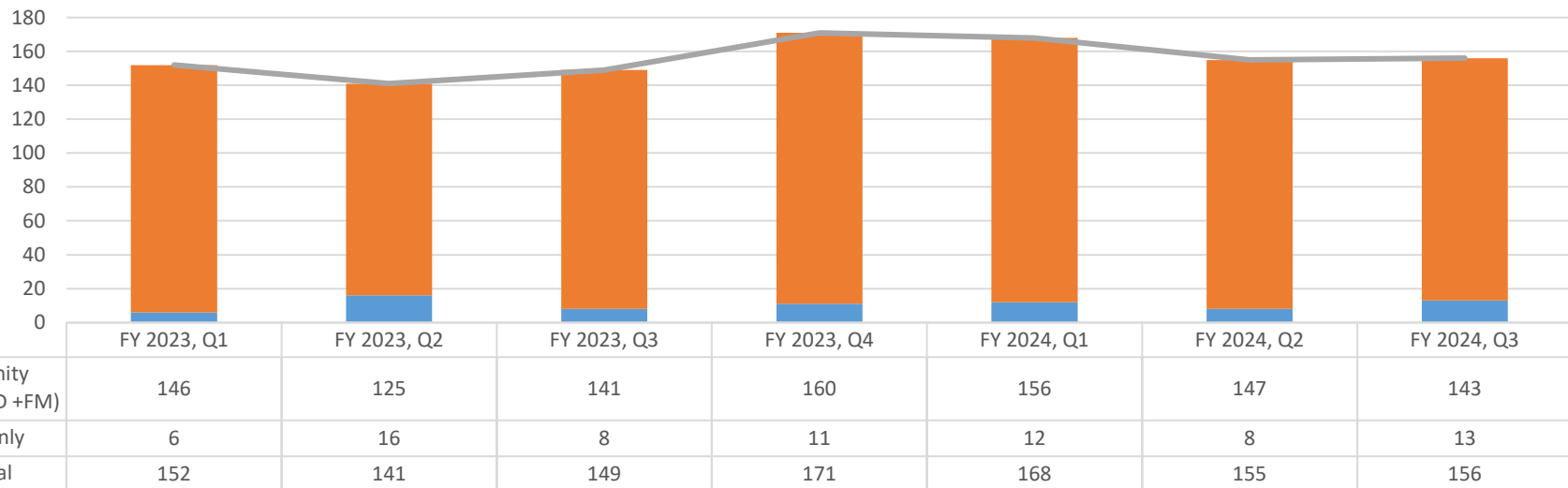
Claim Analytics

Claim Filing Frequency

	Indemnity Claims	Medical Claims	Total Indemnity + Medical Claims
# of New Claims Reported in FY 2024, Q3	143	13	156
# of New Claims Reported in FY 2023, Q3	141	8	149

Variance from FY2023, Q3 to FY 2024, Q3	Indemnity Claims	Medical Claims	Total Indemnity + Medical Claims
# of Claims	2	5	7
% of Change	1%	63%	5%

Claims Added 7/1/22 through 3/31/24, valued 3/31/24

	FY 2023, Q1	FY 2023, Q2	FY 2023, Q3	FY 2023, Q4	FY 2024, Q1	FY 2024, Q2	FY 2024, Q3
Indemnity (Active IND +FM)	146	125	141	160	156	147	143
Medical Only	6	16	8	11	12	8	13
Grand Total	152	141	149	171	168	155	156

Claims Frequency Per 100 FTE

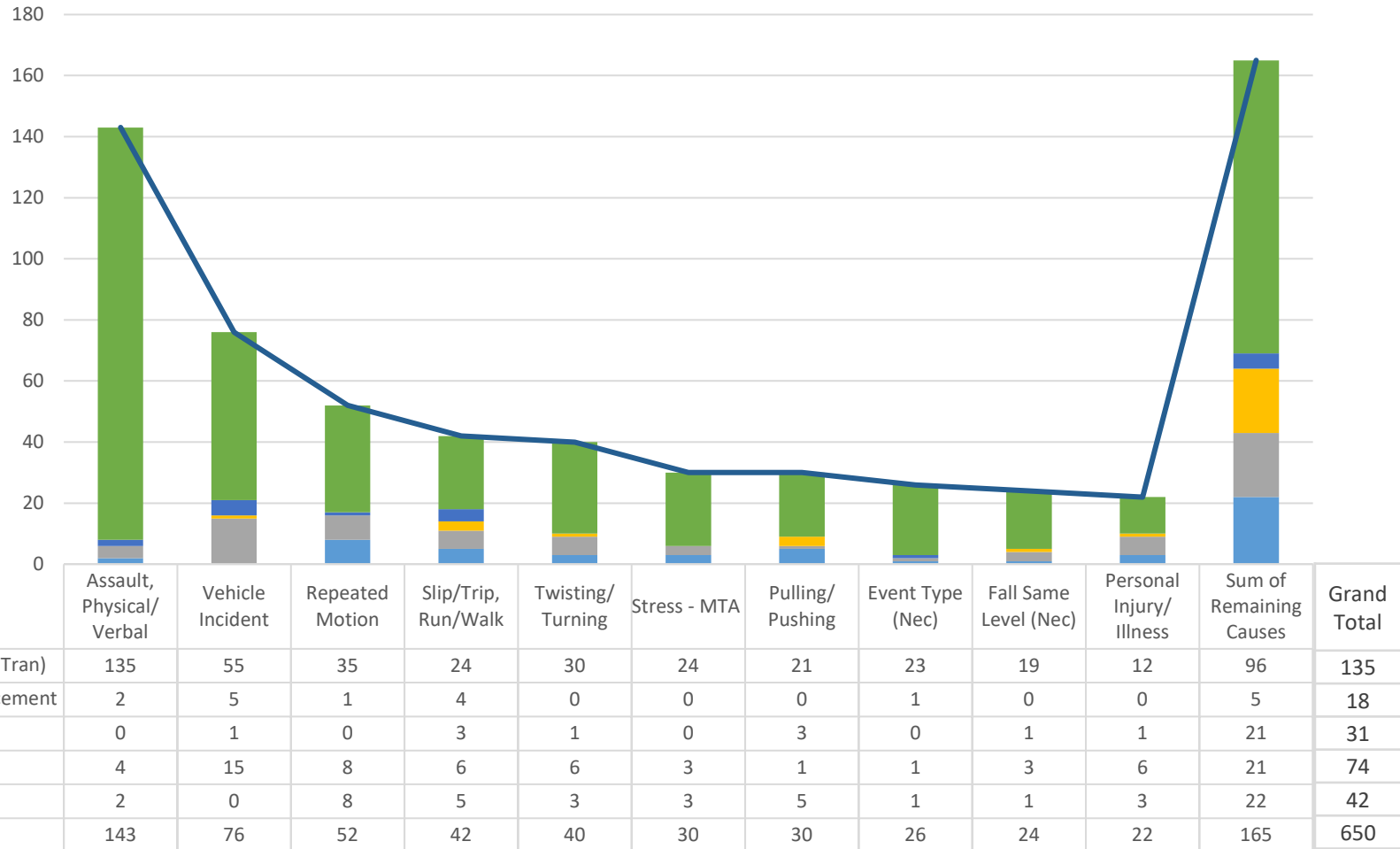| FY Claim Reported	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024 through Q3
# of Employees on Payroll	5,476	5,918	5,973	5,903	6,268	5,978	5,823	5,368	5,833	6,011
Total Reportable Claims	525	656	643	662	674	617	471	557	612	479
Frequency Rate per 100 Employees	9.59	11.08	10.77	11.21	10.75	10.32	8.09	10.38	10.49	7.97
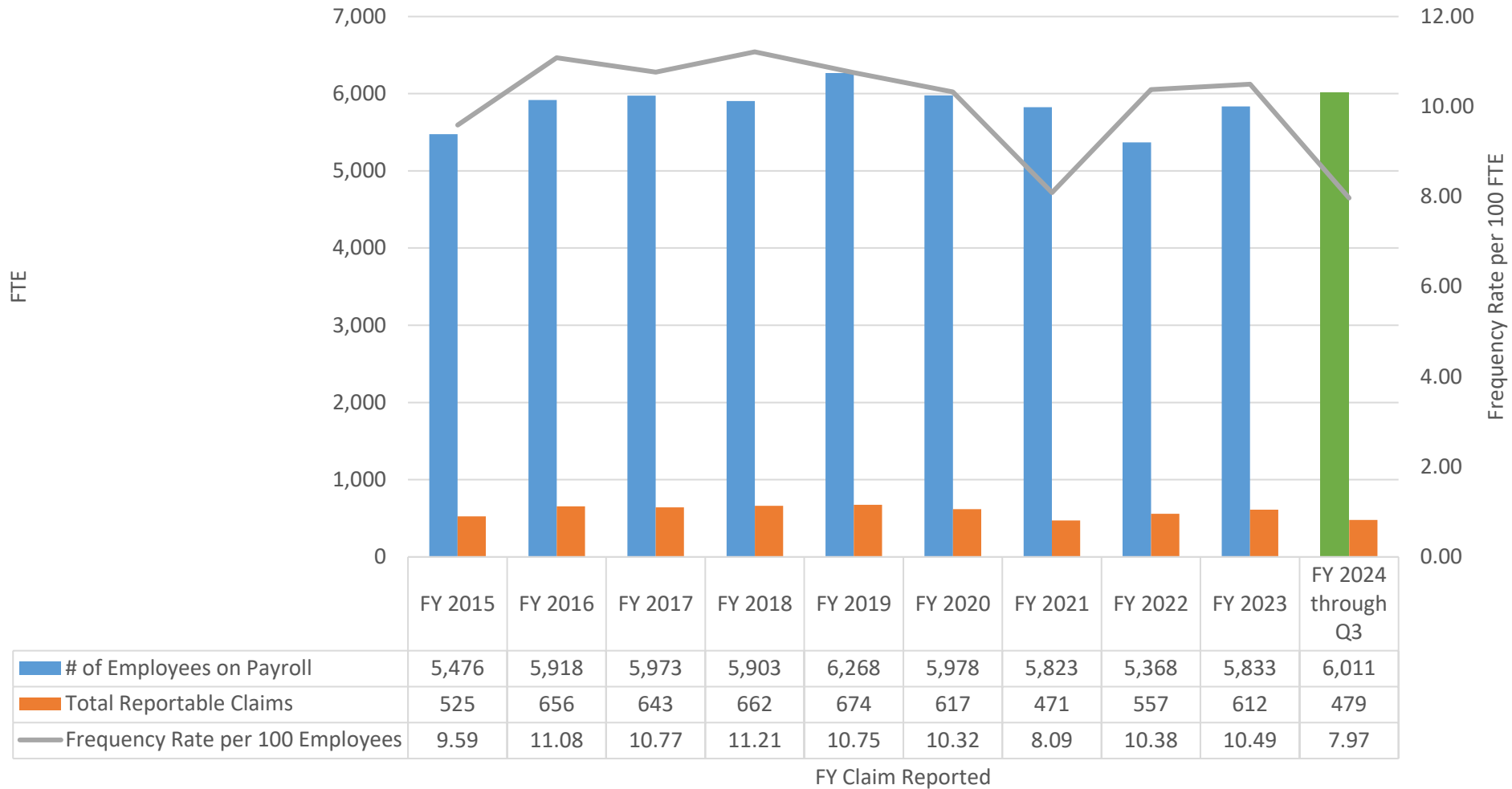
Claim Cause Distribution

Top 10 Cause of Injury Descriptions Reported for the Top 5 Departments
Rolling 12 Months: 4/1/23 to 3/31/24

	Assault, Physical/ Verbal	Vehicle Incident	Repeated Motion	Slip/Trip, Run/Walk	Twisting/ Turning	Stress - MTA	Pulling/ Pushing	Event Type (Nec)	Fall Same Level (Nec)	Personal Injury/ Illness	Sum of Remaining Causes	Grand Total
Transportation Division (Tran)	135	55	35	24	30	24	21	23	19	12	96	135
Safety, Security & Enforcement	2	5	1	4	0	0	0	1	0	0	5	18
Maintenance Division	0	1	0	3	1	0	3	0	1	1	21	31
Enforcement Services	4	15	8	6	6	3	1	1	3	6	21	74
Sum of Remaining Depts	2	0	8	5	3	3	5	1	1	3	22	42
Grand Total	143	76	52	42	40	30	30	26	24	22	165	650

Notes: Claim cause group definitions are listed in Appendix 1

Open Claim Stratification

# of Open Claims

	Less than $100K	$100K - $250K	$250K - $500K	$500K - $1M	over $1M	Grand Total
Transportation Division (Tran)	473	426	154	26	6	1,085
Safety, Security & Enforcement	19	20	6	0	0	45
Maintenance Division	13	14	4	1	0	32
Enforcement Services	57	58	22	3	4	144
Sum of Remaining Depts	80	74	36	10	6	206
Grand Total	642	592	222	40	16	1,512

There are a total of **1,512** open claims. Data as of 3/31/2024

Open Claim Stratification by Cost
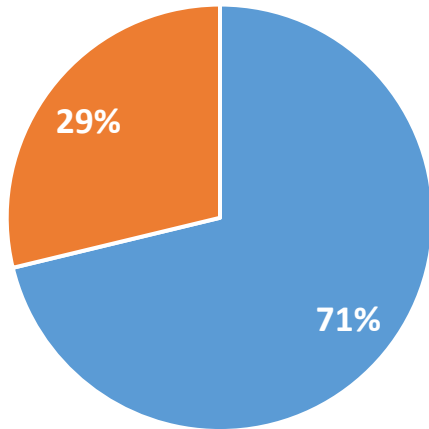
of Claims with Total Incurred Greater than $100K

	Transportation Division (Tran)	Maintenance Division	Enforcement Services	Safety, Security & Enforcement	Sum of Remaining Depts
# of claims w/ TI > $100K	612	19	87	26	126
% of Claims with TI > $100K	70%	2%	10%	3%	14%

	Transportation Division (Tran)	Maintenance Division	Enforcement Services	Safety, Security & Enforcement	Sum of Remaining Depts
Total Incurred	$153.3 M	$4.6 M	$28.3 M	$6.0 M	$39.6 M
% of Total Incurred	66.1%	2.0%	12.2%	2.6%	17.1%

870 Open claims have a total incurred >=$100k. The total incurred on this set of open claims equals **$231.9 Million**. Data as of 3/31/24

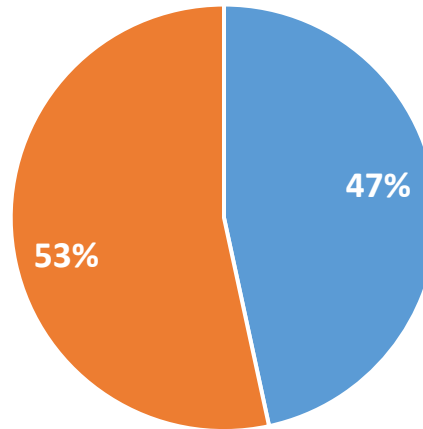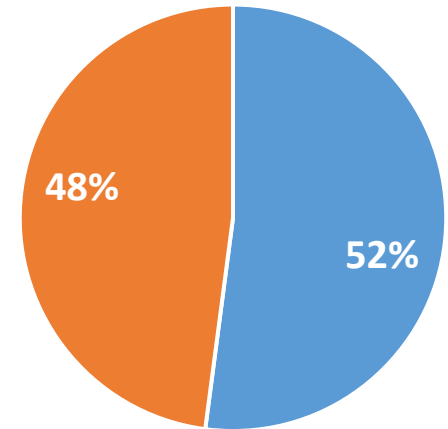# Open Active Indemnity vs. Future Medical

% of Open Claims

- Future Medical: 29%
- Active Indemnity: 71%

% of Total Paid

- Active Indemnity: 47%
- Future Medical: 53%

% of Total Incurred

- Future Medical: 48%
- Active Indemnity: 52%

■ Active Indemnity ■ Future Medical

|	# of Open Claims	Total Paid	Total Outstanding	Total Incurred
Active Indemnity	1,072	$80,782,096	$57,477,116	$138,259,212
Future Medical	433	$92,544,093	$34,662,996	$127,207,089
Grand Total	**1,505**	**$173,326,189**	**$92,140,112**	**$265,466,301**

Litigated vs Non-Litigated

Total Litigation Status by Fiscal Year Reported,
valued 3/31/24
Claims reported FY 20 through FY 24 ytd only
Includes MO, FM and Active Indemnity
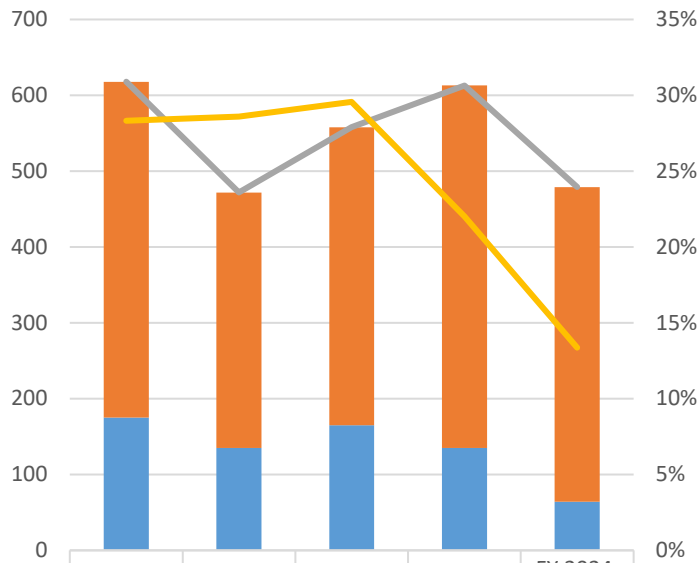
	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024, ytd
# Not Litigated	443	337	393	478	415
# Litigated	175	135	165	135	64
Total Claims	618	472	558	613	479
Litigation Rate	28%	29%	30%	22%	13%

Current OPEN Litigation Status by Fiscal Year Reported,
valued 3/31/24
Claims reported FY 20 through FY 24 ytd only
Includes Open Active Reportable Only
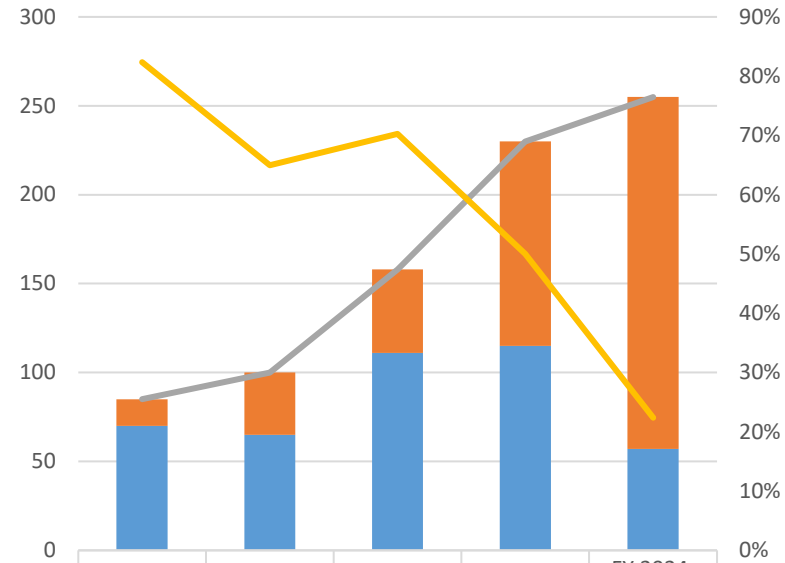
	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024, ytd
# Not Litigated	15	35	47	115	198
# Litigated	70	65	111	115	57
Total Open Claims	85	100	158	230	255
Litigation Rate	82%	65%	70%	50%	22%

The chart above summarizes total reportable claims received, open and closed, sorted by fiscal year reported. Litigation status is valued as of 3/31/24.
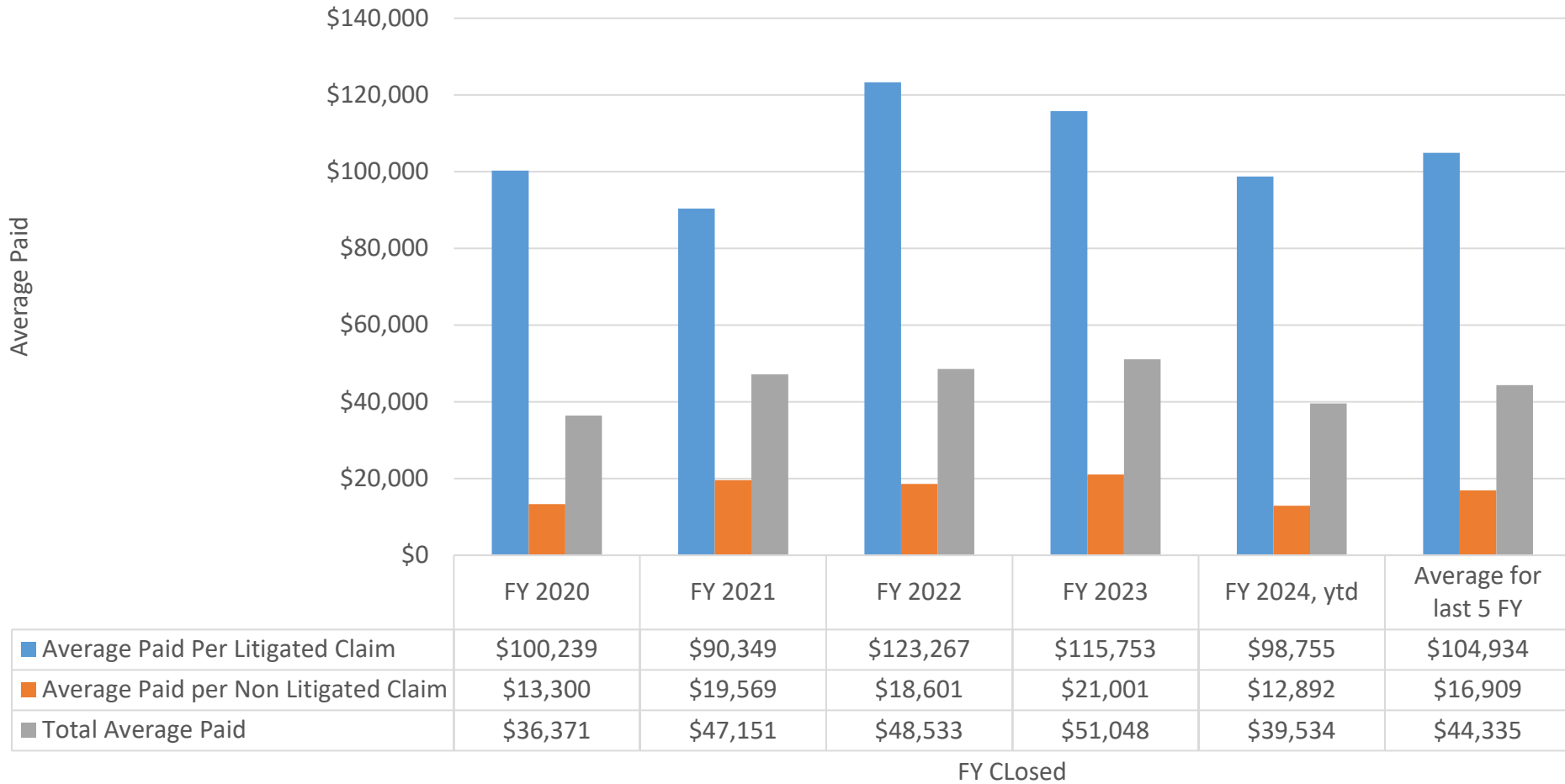
The chart above summarizes the current open litigation stats for unresolved active medical only and indemnity claims only, sorted by fiscal year reported. Litigation status is valued as of 3/31/24.

Litigated vs Non-Litigated by FY Closed

Average Paid by Litigation Status
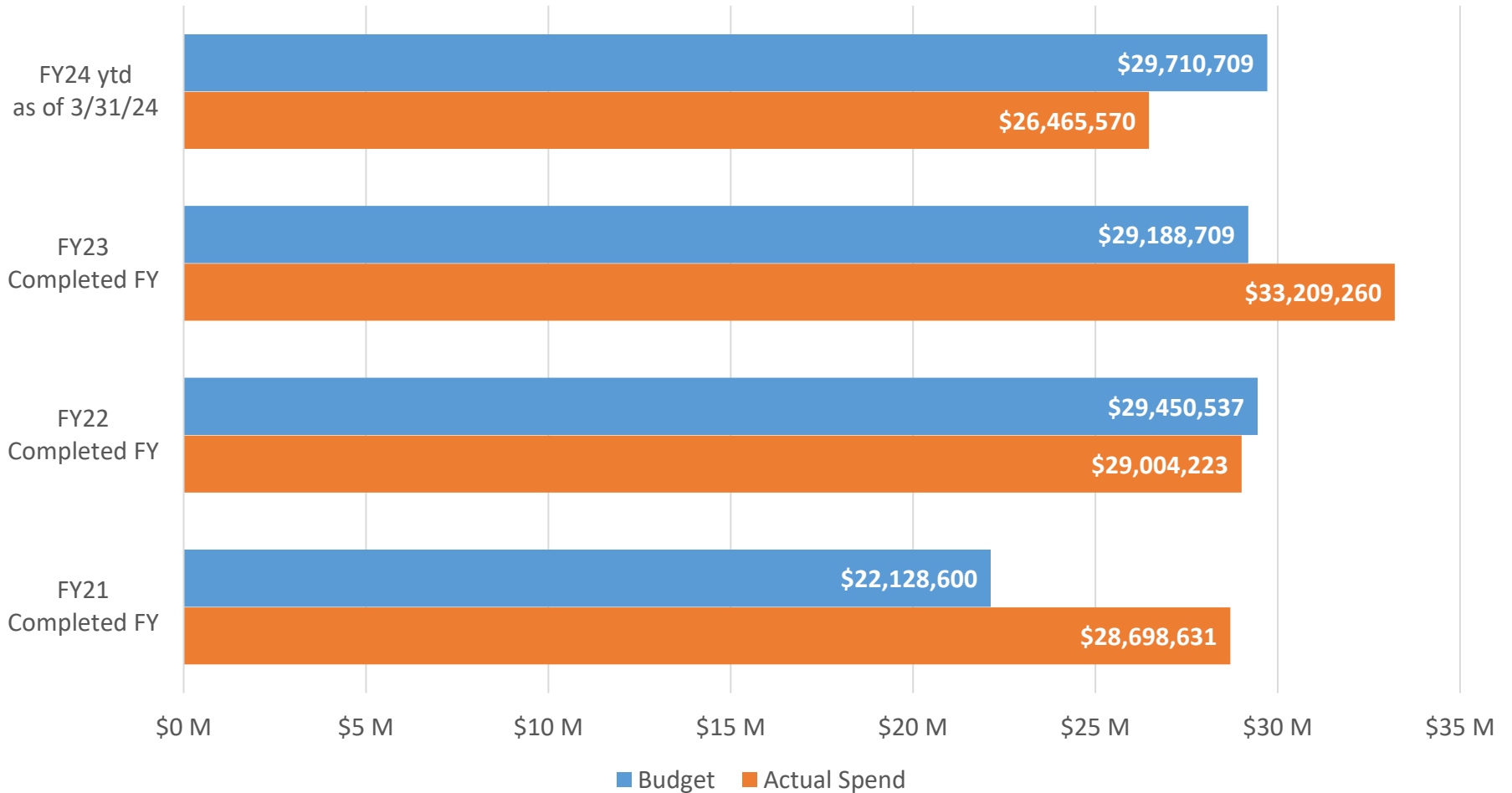### for Claims CLOSED in the Referenced Fiscal Year

	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024, ytd	Average for last 5 FY
■ Average Paid Per Litigated Claim	$100,239	$90,349	$123,267	$115,753	$98,755	$104,934
■ Average Paid per Non Litigated Claim	$13,300	$19,569	$18,601	$21,001	$12,892	$16,909
■ Total Average Paid	$36,371	$47,151	$48,533	$51,048	$39,534	$44,335

FY CLosed

Financials

Payments by Fiscal Year

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24, ytd Actuals	FY 24 Projected Actuals	FY 23 Actual to FY 24 Projected Actual YOY Change (%)
INDEMNITY	**$19,147,352**	**$18,663,476**	**$22,940,805**	**$17,099,814**	**$22,799,752**	**-1%**
Temporary Disability	$13,834,255	$13,790,485	$17,905,666	$11,703,452	$15,604,602	**-13%**
Permanent Disability	$5,313,097	$4,872,991	$5,035,139	$5,396,362	$7,195,149	**43%**
VOCATIONAL REHAB	**$33,585**	**$53,460**	**$84,451**	**$65,253**	**$87,004**	**3%**
MEDICAL	**$8,945,689**	**$9,521,676**	**$9,814,203**	**$8,244,703**	**$10,992,937**	**12%**
EXPENSE	**$995,718**	**$989,692**	**$982,304**	**$1,133,024**	**$1,510,699**	**54%**
RECOVERY	**($423,713)**	**($224,081)**	**($612,503)**	**($77,223)**	**($102,964)**	**-83%**
GRAND TOTAL	**$28,698,631**	**$29,004,223**	**$33,209,260**	**$26,542,793**	**$35,390,391**	**7%**

Notes:

1. Expenditures reflect benefit payments issued through the Claims Financial System, and do not include overhead or salary continuation benefits.

Report Definitions

CLAIM VOLUMES		
Category	**Method**	**Notes**
Claims Opened	iVOS - Claim_Log (Main)	Add Date (claim) = each month; Format = PDF; data prior to March 2013 is unreliable in iVOS, and is drawn from Sedgwick data as reported in HR Monthly Report
New Claims by Type	iVOS - Claim_Log (Main)	Add Date (claim) = each month; Format = PDF
Claims Re-Opened	iVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by each month; Format = PDF; data prior to March 2013 is unreliable in iVOS, and is drawn from Sedgwick data as reported in HR Monthly Report
Claims Closed	iVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by each month; Format = PDF; data prior to March 2013 is unreliable in iVOS, and is drawn from Sedgwick data as reported in HR Monthly Report
Closing Ratio	Calculation	% "Claims Closed"/("Claims Opened" + "Claims Reopened")
Claims Pending EOM	iVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by month; Format = PDF; data prior to March 2013 is based on formula calculated backwards from March 2013
FINANCIALS		
Category	**Method**	**Notes**
Payments Issued	iVOS - LossRunMTA (Main)	Reporting History Period by each month; Format = PDF; Reporting History Period = FY2013-2014; Reporting History Period = FY2012-2013
Open Claims Financials	iVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Period Claimant Status = Open; Format = PDF; Data from Paid, Outstanding and Incurred columns
Open Claims Stratification	iVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Format = Excel Data Only; Pivot table filtered for "Open" and grouped by $50K
LITIGATION STATISTICS		
Category	**Method**	**Notes**
Open Litigated	iVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by each month; Litigated (claimant) = checked; Format = PDF; Data from Ending Open column (Indemnity row); data prior to March 2013 is unreliable in iVOS and is excluded
Open Indemnity	iVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by each month; Format = PDF; Data from Ending Open column (Indemnity row); data prior to March 2013 is unreliable in iVOS and is excluded
CAUSE ANALYSIS		
Category	**Method**	**Notes**
Cause by Frequency	iVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Add Date (Claim) = last 12-month period; Format = Excel Data Only; Pivot Table filtered for top-10 Causes by count of Claim Numbers
Cause by Severity	iVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Add Date (Claim) = last 12-month period; Format = Excel Data Only; Pivot Table filtered for top-10 Causes by sum Payment Amounts
Closed Claims	iVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Closed Date (claimant) = last 12-month period; Period Claimant Type (claimant_reporting_history) = First Aid, Medical, Indemnity, Future Medical, Disability Retirement (excludes Reported, Pending); Format = Excel Data Only, calculate Duration (Months), calculate Average Monthly Cost; Pivot Table with Totals and Averages, calculate Average Cost per Claim per Month
Cause Determination	Department and Adjuster Verification	Cause codes are provided utilizing the NCCI mandated codes for State reporting purposes. The cause is determined by the department reporting the claim within SFMTA, our new set-up staff importing the claim to the system and the final review by the claims adjuster when managing the claim.
DIVISION STATISTICS		
Category	**Method**	**Notes**
Injuries by Division	iVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Incident Date = last 12-month period; Format = Excel Data Only; Pivot Table filtered for top-10 Divisions by count of Claim Numbers and sum of Payment Amounts
INJURY RATE		
Category	**Method**	**Notes**
Injury Rate Per Month	iVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Incident Date = last 12-month period; Format = PDF No Detail/ FTE # from SFMTA
LAG TIME REPORT		
Category	**Method**	**Notes**
Lag Time Information	iVOS- LagTime Report	Reporting History Period = Last Month; Add Date =last 12-month period; Sort by Division, Format = PDF No Detail

Claim Cause Definitions

I. Burn or Scald — Heat or Cold Exposures — Contact With

01. Chemicals: Includes Hydrochloric Acid, Sulfuric Acid, Battery Acid, Methanol, Antifreeze
02. Hot Objects or Substances:
11. Cold Objects or Substances:
03. Temperature Extremes: Non-Impact Injuries Resulting in a Burn Due to Hot or Cold Temperature Extremes, includes Freezing or Frostbite
04. Fire or Flame:
05. Steam or Hot Fluids:
06. Dusts, Gases, Fumes or Vapors: Includes Inhalation of Carbon Dioxide, Carbon Monoxide, Propane, Methane, Silica (Quartz), Asbestos Dust and Smoke
07. Welding Operations: Includes Welder's Flash (Burns to Skin or Eyes as a Result of Exposure to Intense Light from Welding
08. Radiation: Includes Effects of Ionizing Radiation Found in X-Rays, Microwaves, Nuclear Reactor Waste, and Radiating Substances and Equipment. Includes Non-Ionizing Radiation Such as Sunburn
14. Abnormal Air Pressure:
84. Electrical Current: Includes Electric Shock, Electrocution and Lightning
09. Contact With, NOC: Not Otherwise Classified in Any Other Code. Includes Cleaning Agents and Fertilizers

II. Caught In, Under or Between

10. Machine or Machinery: Running or Meshing Objects, a Moving and a Stationary Object, Two or More Moving Objects
12. Object Handled: Includes Medical Hospital Bed and Parts, Wheelchair, Clothespin Vise
20. Collapsing Materials: Slides of Earth
13. Caught In, Under or Between, NOC: Either Man-Made or Natural, Not Otherwise Classified in Any Other Code

III. Cut, Puncture, Scrape Injured by

15. Broken Glass:
16. Hand Tool, Utensils; Not Powered: Includes Needle, Pencil, Knife, Hammer, Saw, Axe, Screwdriver
17. Object Being Lifted or Handled: Includes Being Cut, Punctured or Scraped by a Person or Object Being Lifted or Handled
18. Powered Hand Tool, Appliance: Includes Drill, Grinder, Sander, Iron, Blender, Welding Tools, Nail Gun
19. Cut, Puncture, Scrape, NOC: Not Otherwise Classified in Any Other Code. Includes Power Actuated Tools

IV. Fall, Slip or Trip Injury

25. From Different Level (Elevation):   Includes Collapsing Chairs, Falling from Piled Materials, Off Wall, Catwalk, Bridge
26. From Ladder or Scaffolding:
27. From Liquid or Grease Spills:
28. Into Openings: Includes Mining Shafts, Excavations, Floor Openings, Elevator Shafts
29. On Same Level:
30. Slip, or Trip, Did Not Fall: Slip or Trip and Did Not Come in Contact with the Floor or Ground
32. On Ice or Snow:
33. On Stairs:
31. Fall, Slip or Trip, NOC: Not Otherwise Classified in Any Other Code. Includes Tripping Over Object, Slipping or Organic Materials

V. Motor Vehicle

40. Crash of Water Vehicle:
41. Crash of Rail Vehicle:
45. Collision or Sideswipe with Another Vehicle,:   Vehicle Collision, Both Vehicles in Motion
46. Collision with a Fixed Object::   Collision Occurring with Standing Vehicle or Stationary Object
47. Crash of Airplane:
48. Vehicle Upset: Includes Overturned or Jackknifed
50. Motor Vehicle, NOC: Not Otherwise Classified in Any Other Code. Includes Injuries Due to Sudden Stop or Start, Being Thrown against Interior Parts of the Vehicle and Vehicle Contents Being Thrown against

SEMTA

VI. Strain or Injury by

52.	Continual Noise:	Injury to Ears or Hearing Due to the Cumulative Effects of Constant or Repetitive Noise
53.	Noise:	
53.	Twisting :	Free Bodily Motion That Imposes Stress or Strain on Some Part of Body. Includes Assumption of Unnatural Position, Involuntary Motions Induced by Sudden Noise, Fright , loss of balance
54.	Jumping or Leaping:	
55.	Holding or Carrying:	Applies to Objects or People. Includes Restraining a Person
56.	Lifting:	Includes Objects or People
57.	Pushing or Pulling:	Includes Objects or People
58.	Reaching:	
59.	Using Tool or Machinery:	
61.	Wielding or Throwing:	Physical Effort or Overexertion from Attempts to Resist a Force Applied by an Object Being Handled
97.	Repetitive Motion:	Cumulative Injury or Condition Caused by Continual, Repeated Motions; Strain by Excessive Use, Carpel Tunnel
60.	Strain or Injury by, NOC:	Not Otherwise Classified in Any Other Code

VII. Striking Against or Stepping on

NOTE: Applies to Cases in Which the Injury Was Produced by the Impact Created by the Person, Rather than by the Source

65.	Moving Part of Machine:	
66.	Object Being Lifted or Handled:	
67.	Sanding, Scraping, Cleaning Operation:	
68.	Stationary Object:	
69.	Stepping on Sharp Object:	
70.	Striking Against or Stepping on, NOC:	Includes Scratches or Abrasions Caused by Sanding, Scraping, Cleaning Operations, Not Otherwise Classified in Any Other Code

VIII. Struck or Injured by

NOTE: Applies to Cases in Which the Injury Was Produced by the Impact Created by the Source of Injury, Rather than by the Injured Person

74.	Fellow Workers, Patient or Other Person:	
75.	Falling or Flying Object:	
76.	Hand Tool or Machine in Use:	Struck by Co-Worker, Either on Purpose or Accidentally. Includes Being Struck by a Patient While Lifting or Moving Them Not in Act of a Crime
77.	Motor Vehicle:	Applies When a Person is Struck by a Motor Vehicle, Including Rail Vehicles, Water Vehicles, Airplanes
78.	Moving Parts of Machine:	
79.	Object Being Lifted or Handled:	Includes Dropping Object on Body Part
80.	Object Handled by Others:	Includes Another Person Dropping Object on Injured Person's Body Part
85.	Animal or Insect:	Includes Bite, Sting or Allergic Reaction
86.	Explosion or Flare Back:	Rapid Expansion, Outbreak, Bursting, or Upheaval. Includes Explosion of Cars, Bottles, Aerosol Cans, or Buildings. "Flare back" Involves Superheated Air and Combustible Gases
81.	Struck or Injured, NOC:	Not Otherwise Classified in Any Other Code. Includes Kicked, Stabbed, Bitten

IX. Rubbed or Abraded by

94.	Repetitive Motion:	Caused by Repeated Rubbing or Abrading; Applies to Non-Impact Cases in Which the Injury Was Produced by Pressure, Vibration or Friction between the Person and the Source of Injury.
95.	Rubbed or Abraded, NOC:	Not Otherwise Classified in Any Other Code. Includes Foreign Body in Ears

X. Miscellaneous Causes

82.	Absorption, Ingestion or Inhalation, NOC:	Not Otherwise Classified in Any Other Code. Applies Only to Non- Impact Cases in Which the Injury Resulted from Inhalation, Absorption (Skin Contact), or Ingestion of Harmful Substance
87.	Foreign Matter (Body) in Eye(s):	Injury to Eyes Resulting from Foreign Matter That is Not Otherwise Classified in Any Other Code
88.	Natural Disasters:	Injury Resulting from Natural Disaster. Includes Hurricane, Earthquake, Tornado, Flood, Forest Fire

San Francisco Workers' Compensation Council

Our next meeting will be held on
August 5, 2024