

Report to the San Francisco Workers' Compensation Council

Julian Robinson

Workers' Compensation Director

November 4, 2024





Agenda

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

Accomplishments and Initiatives



Accomplishments & Initiatives

- **Catastrophic Illness Program Updates**
 - Proposed Updates to Admin Code pending BOS approval
 - Streamlining of Cat III application processes and procedures in process
- **Reporting & Data**
 - Continued reporting and tracking for Temporary Transitional Work Assignment (TTWA), including utilizing data to drive continued success to this program
 - Continued quarterly dashboards for departments to evaluate injury trends
- **Succession Planning and Process handling**
 - Continued recruitment to timely backfill vacant positions created by attrition
 - Continued implementation of operational and system processes to ensure continued program improvement



Accomplishments & Initiatives

- **ADR Programs with Police and Fire**
 - FY2022-23 Actuarial Reports drafted and reviewed with unions- pending approval
 - Improved communication between labor and claims staff
 - Continued access to medical care
- **Faster access to mental health care**
 - Solicited and partnered to expand mental health provider access to injured employees citywide by adding 10 additional mental health providers to CCSF MPN and ADR program
 - The provider adds support reduced timeframes for employee access to mental health care given Bay Area mental health provider shortage
 - Continued vetting of additional MPN and ADR providers to help address care for assault and mental health claims
- **Training & Development**
 - Deployed WC Essentials On-Demand training module for Department WC Coordinators and professionals new to WC – now available on MyLearning
 - Continued development of “Grow our Own,” training academy for internal WC staff and additional training opportunities for pathway to promotion
- **Contracting**
 - Completed new and amended contract agreements for critical operations including Claims System, ADR Director, Managed Care and US Bank
 - New contract amendment for Ombudsperson services in process
 - RFP for Investigative services targeted for Q3 FY25

Temporary Transitional Work Program Report



Return-to-Work Challenges

- Maximum statutory Temporary Disability (TD) Rate will rise 3.77% in January 2025, increasing urgency to better support RTW and to timely avoid excess costs
- Departments continue to struggle with timely providing modified duty, or accommodating certain restrictions
- Doctors take injured employees off work completely, prohibiting the City from exploring modified duty
- Departments do not know about temporary modified or alternate work available in other departments which could help further expand modified/alternate work usage



Current TTWA Efforts

- Met and educated existing MPN providers on program, with focus on those who consistently struggle with providing temporary restrictions
- As part of effort in vetting and adding providers to our MPN and ADR program, educate them on expectations and importance of timely providing temporary restrictions
- Continued tracking in claims system to drive outcomes and success into program

1547 Claims with Reported Work Status Tracking



93% Reported Eligible for Modified Duty

7% Claims Ineligible



74% Accommodated by Employer

26% Not Accommodated

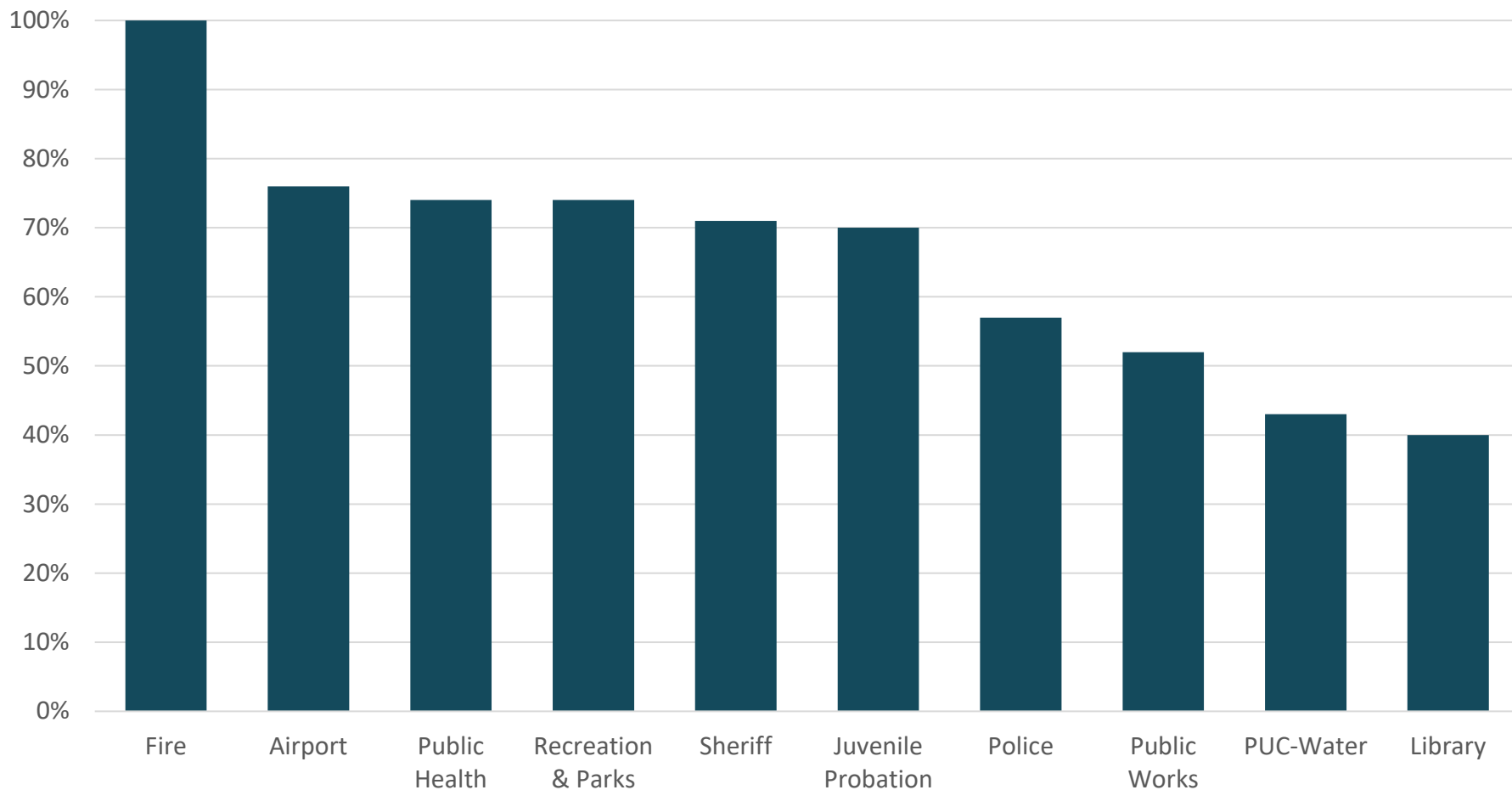
- 66 Lost Days per claim (average)
- 159 Lost Days per claim (average)

Key Findings:

- Average of 93 additional lost days/claim incurred where modified duty was not accommodated by the department
- Average of approximately \$31,329 per claim in additional lost time benefits paid when not accommodated



Percentage of TTWA Accommodation Provided by the Top 10 Departments



Notes:

Top 10 departments providing TTWA accommodation were based on claim count with TTWA event begin date on or after 7/1/2024.

Performance Quick Facts and Financials



FY25 Q1 Performance Quick Facts

Fiscal Health

Ratio of Actuals to Budget

FY25 Q1 77%

Benchmark: 93%

Claim Volume

Count of New Claims in Period

	Indemnity	Medical
FY25 Q1	587	195
Benchmark	564	168

Claim Cost

Average Cost of Claims Closed in Period

	Indemnity	Medical
FY25 Q1	\$18,183	\$540
Benchmark	\$11,953	\$721

Duration

Average Days Open of Claims Closed in Period

	Days
FY25 Q1	296
Benchmark	212

Notes: All benchmarks based on rolling four-year averages (FY21-24). 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.



Costs by Expenditure Category

	FY23 Actuals	FY24 Actuals	FY25 Projected Actuals	YOY Projected Change (%)
INDEMNITY				
Temporary Disability	18,411,461	18,939,538	18,880,818	-0.3%
Permanent Disability	16,977,197	19,921,515	20,189,848	1.3%
INDEMNITY SUBTOTAL	35,388,658	38,861,053	39,070,666	0.5%
4850 SALARY CONTINUATION	32,217,048	32,883,971	38,433,521	16.9%
VOCATIONAL REHABILITATION	230,930	244,655	241,185	-1.4%
MEDICAL	35,092,900	36,190,952	33,671,414	-7%
EXPENSE	3,293,207	3,552,680	3,613,419	1.7%
RECOVERY	(695,195)	(338,579)	(612,411)	80.9%
GRAND TOTAL	105,527,549	111,394,731	114,417,795	2.7%

Notes:

1. All figures exclude SFMTA



Benefit Expenditure Trends by Dept

Department	FY24 Actuals	FY25 Revised Budget	FY25 Projected Actuals	FY25 Projected Surplus / (Deficit)	FY25 Projected YOY Change
Police	26,874,068	26,791,497	21,954,881	4,836,616	(4,919,187)
Fire	15,292,576	20,470,562	11,910,330	8,560,231	(3,382,246)
Public Health	18,266,353	20,161,000	18,379,486	1,781,514	113,133
Sheriff	9,165,650	9,064,734	8,521,619	543,115	(644,031)
Public Works	4,519,355	5,258,000	4,165,157	1,092,843	(354,198)
Airport	4,823,141	5,486,000	4,538,949	947,051	(284,192)
PUC-Water	4,190,309	5,061,635	4,599,324	462,311	409,015
Recreation & Parks	3,352,389	4,151,000	2,964,023	1,186,977	(388,366)
Human Services	3,029,945	3,113,000	1,613,687	1,499,313	(1,416,258)
Human Resources	1,660,785	1,827,177	1,206,897	620,281	(453,888)
Total Top Ten Departments	91,174,571	101,384,605	79,854,353	21,530,252	(11,320,218)
Total of All City Departments	103,311,961	115,636,958.52	89,117,008	26,519,951	(14,194,953)

Notes:

1. Expenditures exclude LC4850 salary continuation benefits and SF Community College, and include program overhead
2. Departments sorted by FY25 Revised Budget

Claim Analytics and Trends



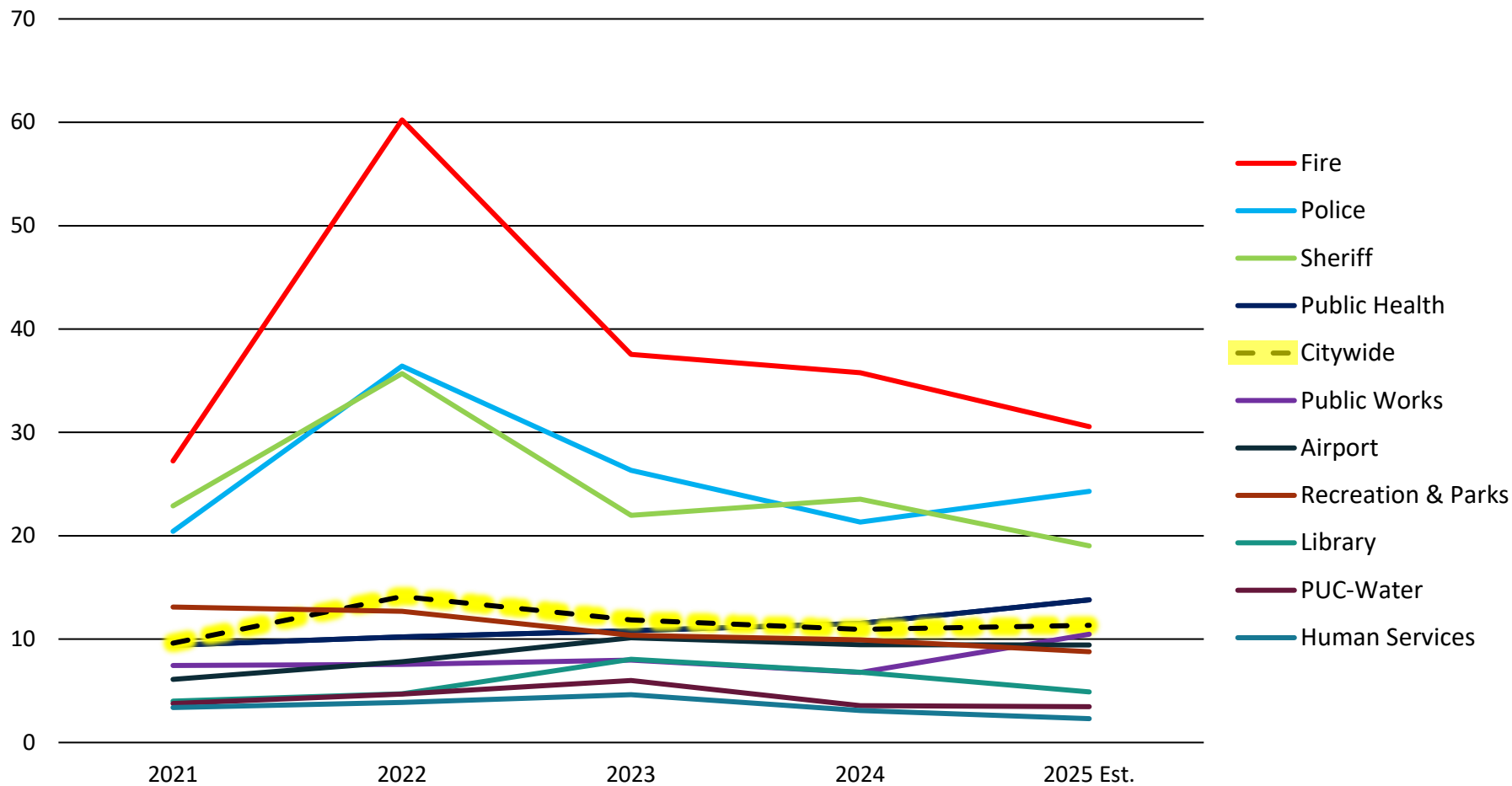
Claim Filing Frequency

	FY21-24			FY25 Q1			FY25 Q1 Increase / Decrease		
Department	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	80	95	175	152	93	245	72 or 90%	-2 or -2%	70 or 40%
Police	137	16	153	122	26	148	-15 or -11%	10 or 63%	-5 or -3%
Fire	148	11	159	132	9	141	-16 or -11%	-2 or -18%	-18 or -11%
Sheriff	54	4	58	35	5	40	-19 or -35%	1 or 27%	-18 or -31%
Public Works	16	7	23	28	10	38	12 or 77%	3 or 37%	15 or 64%
Airport	24	7	31	24	11	35	0 or 1%	4 or 52%	4 or 13%
Recreation & Parks	23	8	31	21	9	30	-2 or -8%	1 or 11%	-1 or -3%
PUC-Water	16	6	23	11	8	19	-5 or -32%	2 or 25%	-4 or -16%
Human Services	17	2	19	12	2	14	-5 or -31%	0 or -6%	-5 or -28%
Library	8	2	10	7	2	9	-1 or -7%	0 or -16%	-1 or -9%
Citywide	564	168	732	587	195	782	23 or 4%	27 or 16%	50 or 7%



Citywide Injury Trend

Claims Incurred Per 100 FTE



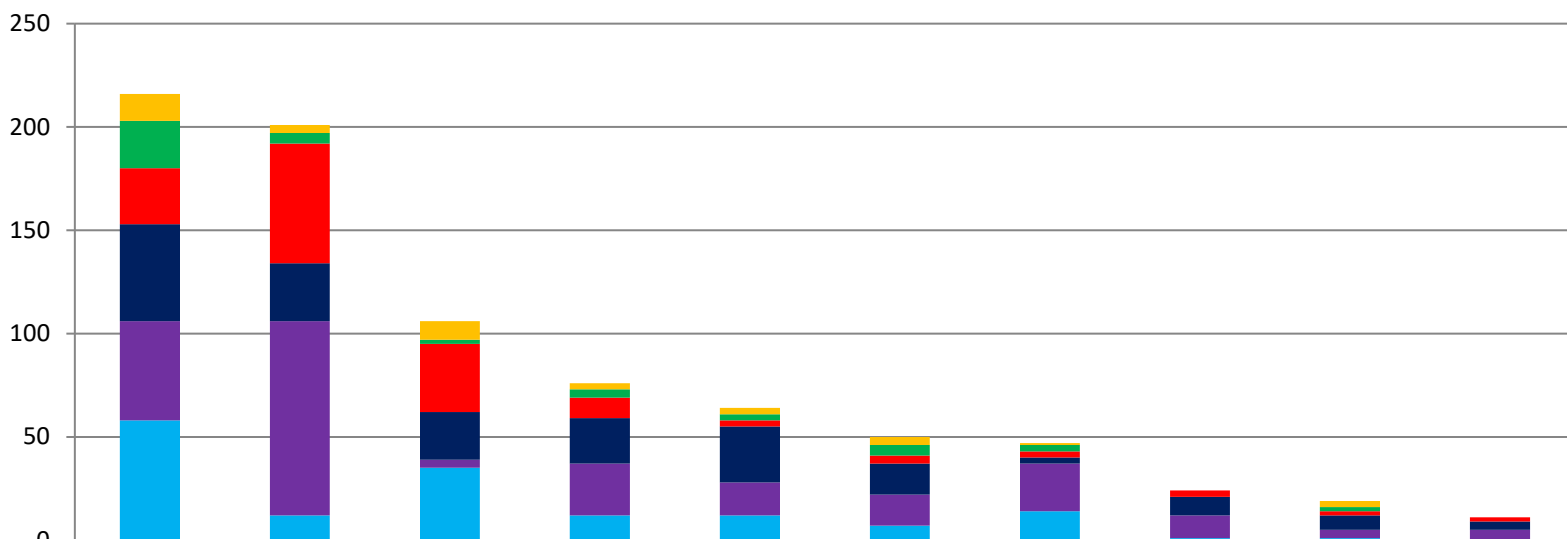
Notes:

- 1. Report only claims are excluded
- 2. Inclusive of COVID-19 claim experience



Claim Cause Distribution

Top 10 Claim Cause Groups by Frequency - New Claims in FY25 Q1



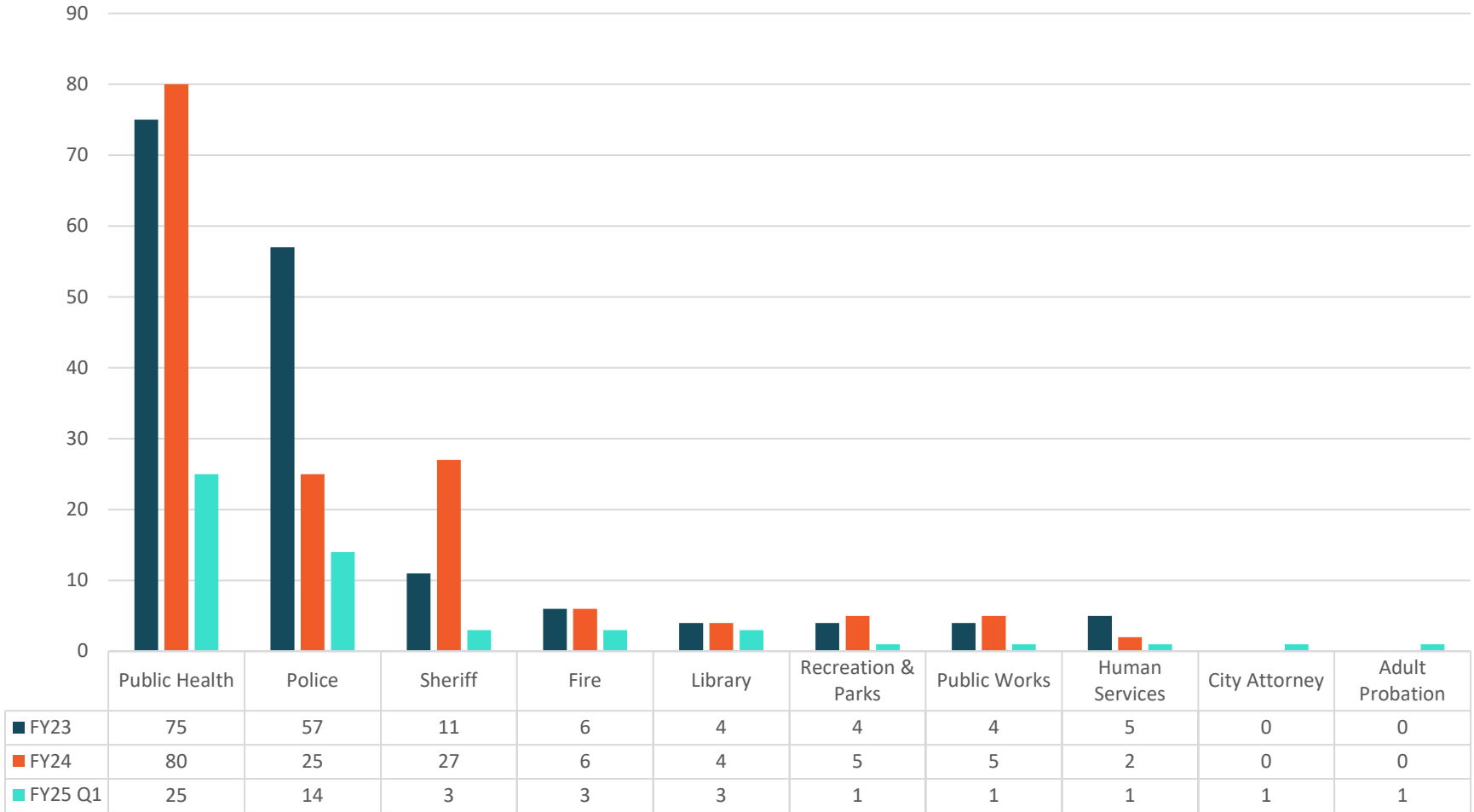
	Bodily Motion	Exposure	Misc	Fall, Slip or Trip	Cumulative Trauma	Struck By/Against	Physical Assault	Stress	Caught In, Under, Between	Personal Injury/Illness
Recreation & Parks	13	4	9	3	3	4	1	0	3	0
Sheriff	23	5	2	4	3	5	3	0	2	0
Fire	27	58	33	10	3	4	3	3	2	2
All Other Departments	47	28	23	22	27	15	3	9	7	4
Public Health	48	94	4	25	16	15	23	11	4	5
Police	58	12	35	12	12	7	14	1	1	0

Notes:

1. Claim cause group definitions are listed in Appendix 1



Top 10 Departments with the Most Assault Claims Added in FY25 Q1



Notes:

1. SFMTA claim data are excluded.
2. Top 10 Departments' assault claim count based on the latest reporting quarter.



Litigation Statistics

Department	Open Indemnity Claims Added from FY21-FY25Q1	Represented Claims	Represented %	Litigated Claims	Litigated %
Police	519	181	35%	28	5%
Fire	441	127	29%	16	4%
Public Health	413	111	27%	90	22%
Sheriff	269	111	41%	104	39%
Airport	146	37	25%	36	25%
Recreation & Parks	103	33	32%	28	27%
PUC-Water	102	46	45%	39	38%
Public Works	102	38	37%	36	35%
Human Services	65	34	52%	27	42%
Library	39	11	28%	9	23%
Citywide	2,438	821	34%	488	20%

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.



Appendix 1: Claim Cause Group Definitions, Cont.

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



Appendix 2: Claim Cause Definitions, Cont.

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



Appendix 2: Claim Cause Definitions, Cont.

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



Appendix 2: Claim Cause Definitions, Cont.

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



San Francisco Workers' Compensation Council Meeting

Conclusion of WCD Report





SFMTA

SFMTA

**Municipal
Transportation
Agency**

**Workers' Compensation Council
November 4, 2024**



SFMTA

Agenda

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

Accomplishments, Initiatives, & Challenges



Accomplishments & Initiatives

SFMTA

- **Claim Review:** The next Quarterly claim review with the Intercare team is 11/20/24, focusing on claims older than 24 months.
- **Monthly Round Table Discussion:** New Claims with 30 days TTD paid.
- **LightSpeed Initiative:** 139 onsite investigations completed from 7/1/24 through 9/30/24.
- **Telephonic Nurse Program:** This early intervention program received 134 new referrals for the period of 7/1/24 through 9/30/24.



Accomplishments & Initiatives

SFMTA

- **Streamlined Claims Management:** Continue efficient claims management processes to ensure timely processing of claims with LightSpeed program, education, reducing the overall lag time from Date of Knowledge to Date Reported to the TPA .

Average Lag Time (Days)			
FY Added	DOI → DOK	DOK → TPA	DOI → TPA
FY 2024, Q1	1.14 days	4.93 days	6.07 days
FY 2025, Q1	1.65 days	4.46 days	6.11 days

- **Ongoing Training:** SFMTA Divisions and new hire workers' compensation orientation.



Accomplishments & Initiatives

SFMTA

- **Pharmacy Costs**
 - Costs are down 15% in FY 2025, Q1 in comparison to the same quarter in the prior year, from \$70,429 in FY 2024, Q1 to \$59,798 in FY 2025, Q1.

- **Settlement Activity**
 - In FY 2025, Q1 there were 74 claims resolved, reducing long term and possibly unknown exposure. These settlements include:
 - 41 Stipulated Awards
 - 32 Compromise and Release Awards
 - 1 Dismissal

- **Total Recoveries**
 - \$141,143 in recoveries was received in FY 2025, Q1.



Transitional Work Program

SFMTA

- **Transitional Work Program (TWP)/ Return to Work (RTW) Program**
 - Ongoing training with all divisions
 - The TWP/RTW Program is averaging 35-50 employees per week for the 90 day modified duty program
- **New Partnerships** with Psyche and Pain Management Providers.
- **Faster Recovery:** Employees get better faster by staying active at work.
- **More Work Done:** Employees can help other departments even while they're healing and learn new skills.
- **Saving Money:** The program helps save money and keeps SFMTA strong.
- **Lower Workers' Comp Costs:** We cut TTD costs by 7% last fiscal year.
- **Great Teamwork with Doctors:** We work closely with doctors to support safe recovery plans.



SFMTA

Current Challenges

- **Increase in TD benefits effective January 2025**
 - Union wage increase
 - COLA 3.77%
- **Availability:** Limited available transitional work program (TWP) assignment locations.
- **Evaluation:** Ongoing review of assault and mental health claims.

Performance Quick Facts



FY 2025 Performance Quick Facts

SFMTA

Claim Volume

Count of New Claims in Period

	FY 2024, Q1	FY 2025, Q1
Indemnity	156	163
Medical Only	13	16

Claim Cost

Average Paid on Claims Closed in Period

	FY 2024, Q1	FY 2025, Q1
Indemnity	\$17,952 / Claim	\$28,296 / Claim
Medical Only	\$869 / Claim	\$482 / Claim

Fiscal Health

Actuals to Budget

	FY 2024, Q1	FY 2025, Q1
Total Spend in FYTD	31%	27%
Annual Budget	\$29,710,709	\$36,400,000

Closings

of Claims Closed in Period

	FY 2024, Q1	FY 2025, Q1
# of Claims Closed	180	181

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

SFMTA

	Indemnity Claims	Medical Claims	Total Indemnity + Medical Claims
# of New Claims Reported in FY 2024, Q1	156	13	169
# of New Claims Reported in FY 2025, Q1	163	16	179
Variance from FY2023 to FY 2024			
	Indemnity Claims	Medical Claims	Total Indemnity + Medical Claims
# of Claims	7	3	10
% of Change	4%	19%	6%

FY Q1 Comparison

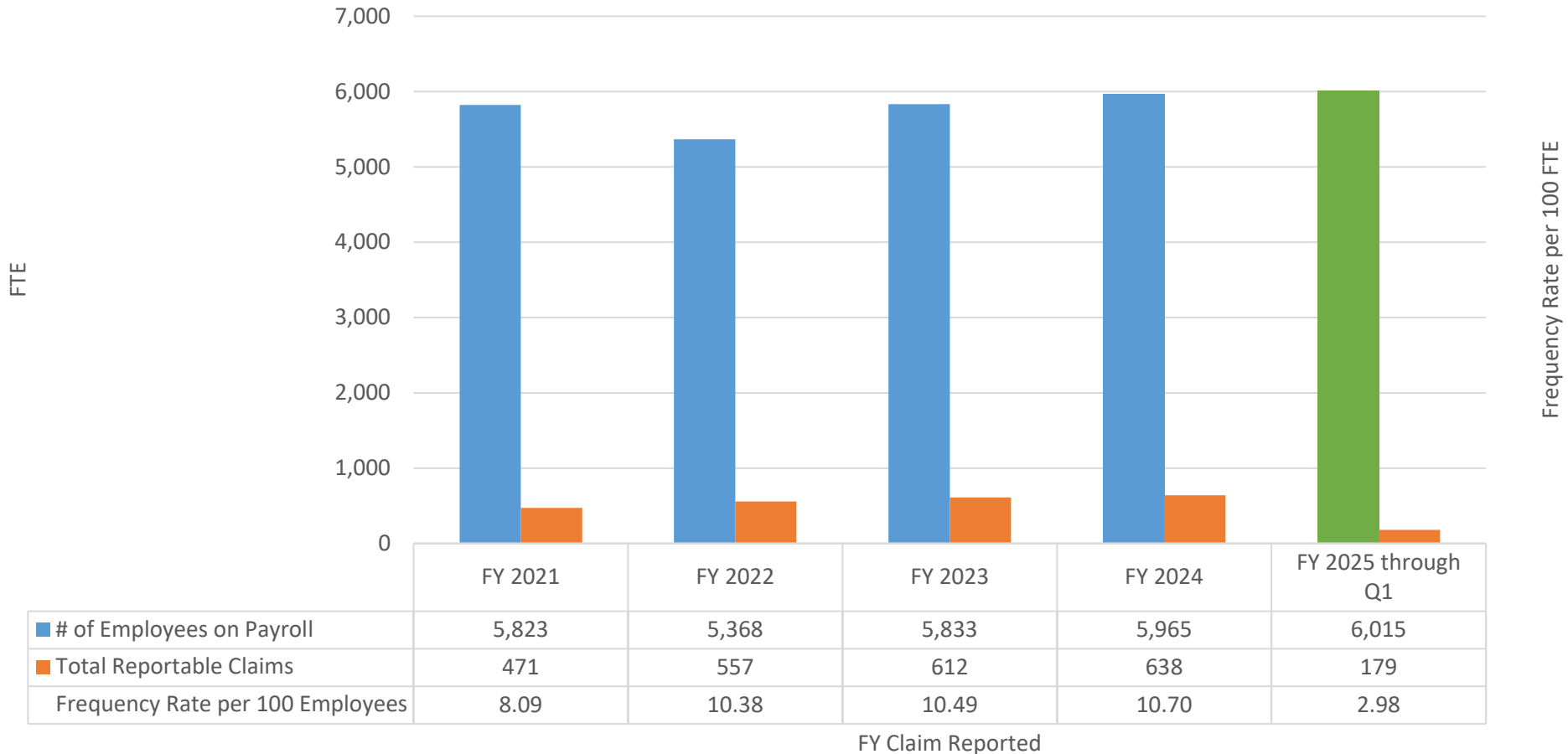


	FY 2024, Q1	FY 2025, Q1
Indemnity (Active IND +FM)	156	163
Medical Only	13	16
Grand Total	169	179



Claims Frequency Per 100 FTE

SFMTA

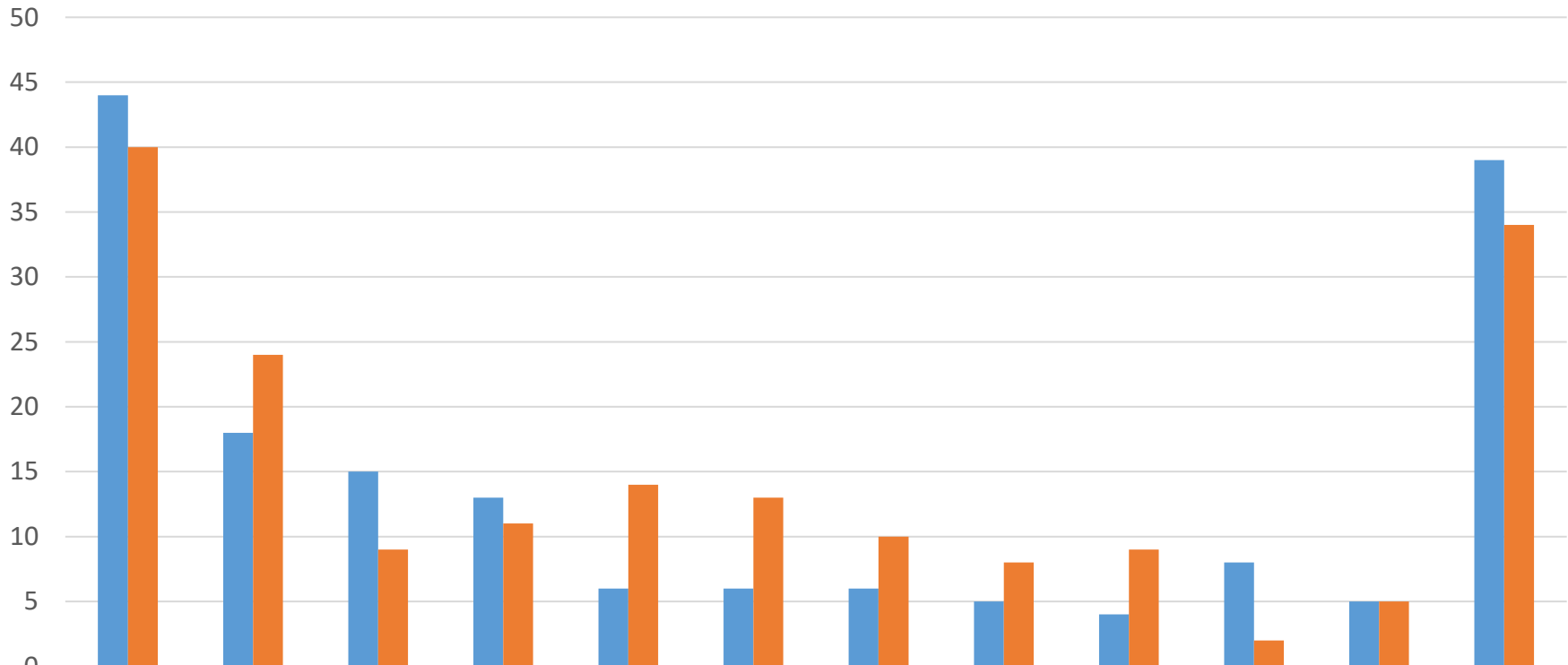




Claim Cause Distribution

SFMTA

FY Q1 - Top 10 Causes



■ 2023/2024	44	18	15	13	6	6	6	5	4	8	5	39
■ 2024/2025	40	24	9	11	14	13	10	8	9	2	5	34

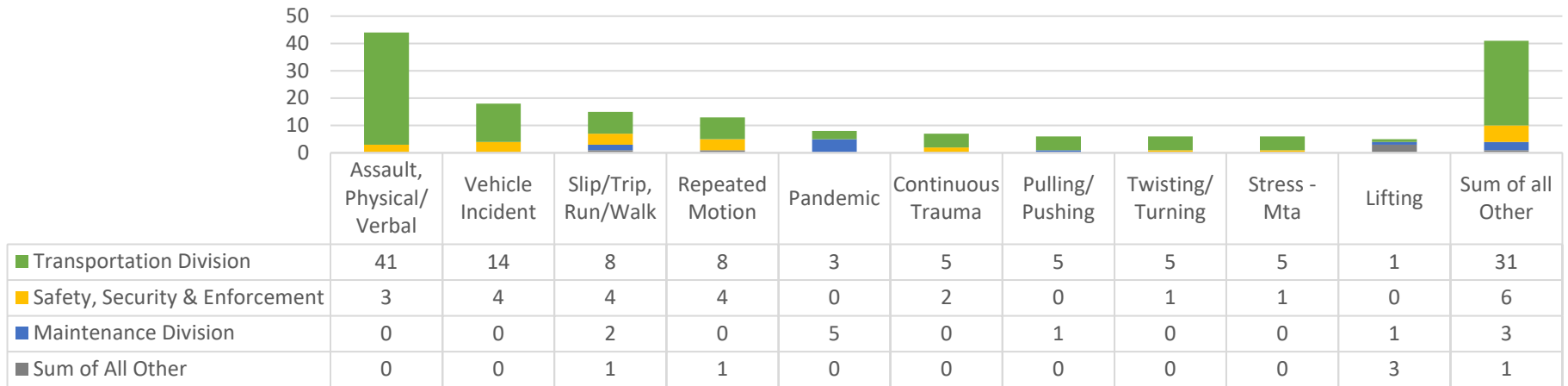
Notes: Claim cause group definitions are listed in Appendix 1



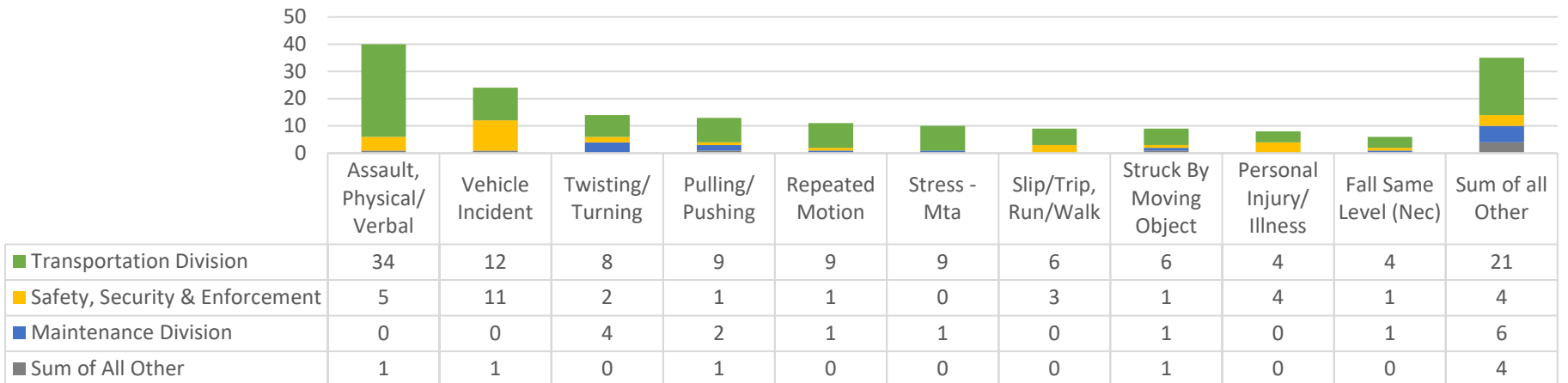
Claim Cause Distribution

SFMTA

Claims Added in FY 2024, Q1
Top 10 Cause of Injury by Dept



Claims Added in FY 2025, Q1
Top 10 Cause of Injury by Dept

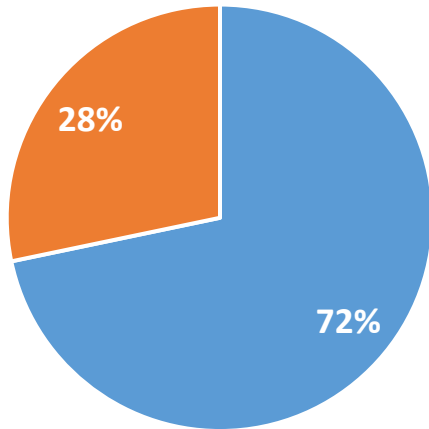




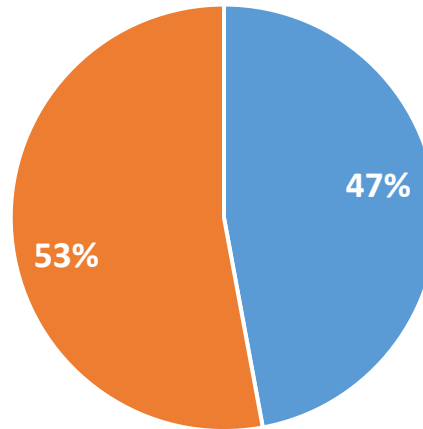
Open Active Indemnity vs. Future Medical

SFMTA

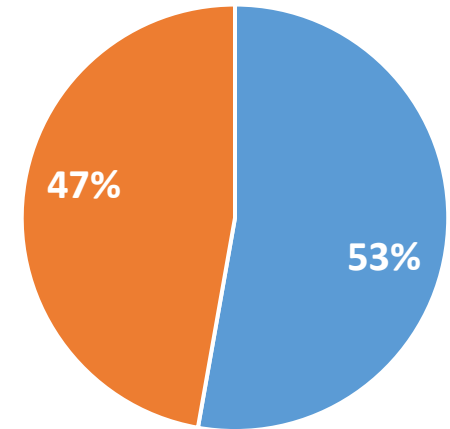
% of Open Claims



% of Total Paid



% of Total Incurred



■ Active Indemnity ■ Future Medical

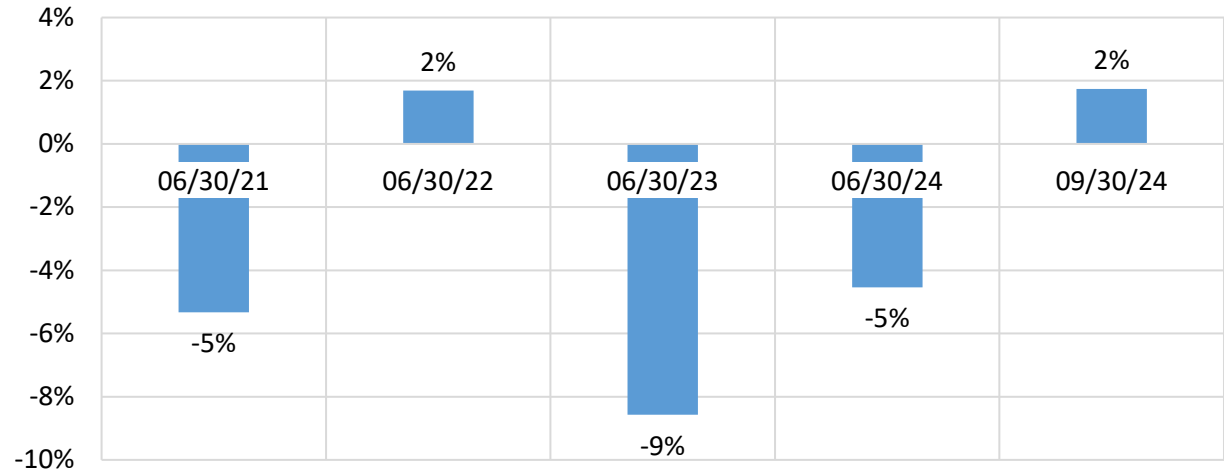
	# of Open Claims	Total Paid	Total Outstanding	Total Incurred
Active Indemnity	1078	\$82,165,125	\$58,922,202	\$141,087,328
Future Medical	425	\$92,332,849	\$33,866,572	\$126,199,421
Grand Total	1503	\$174,497,975	\$92,788,775	\$267,286,749



SFMTA

Litigation Trends

% of change in # of open active litigated claims from prior year



Valuation Date	06/30/21	06/30/22	06/30/23	06/30/24	09/30/24
Total Open Claims (MO and IND)	1526	1577	1549	1494	1509
Total # of Non Litigated Claims	420	454	523	501	490
Total # of Litigated Claims	1106	1123	1026	993	1019
# of Open Unsettled Litigated Claims	711	723	661	631	642
# of Open Settled Litigated Claims	395	400	365	362	377
% of change in # of open active litigated claims from prior year	-5%	2%	-9%	-5%	2%



SFMTA

Litigated vs Non-Litigated by FY Closed

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

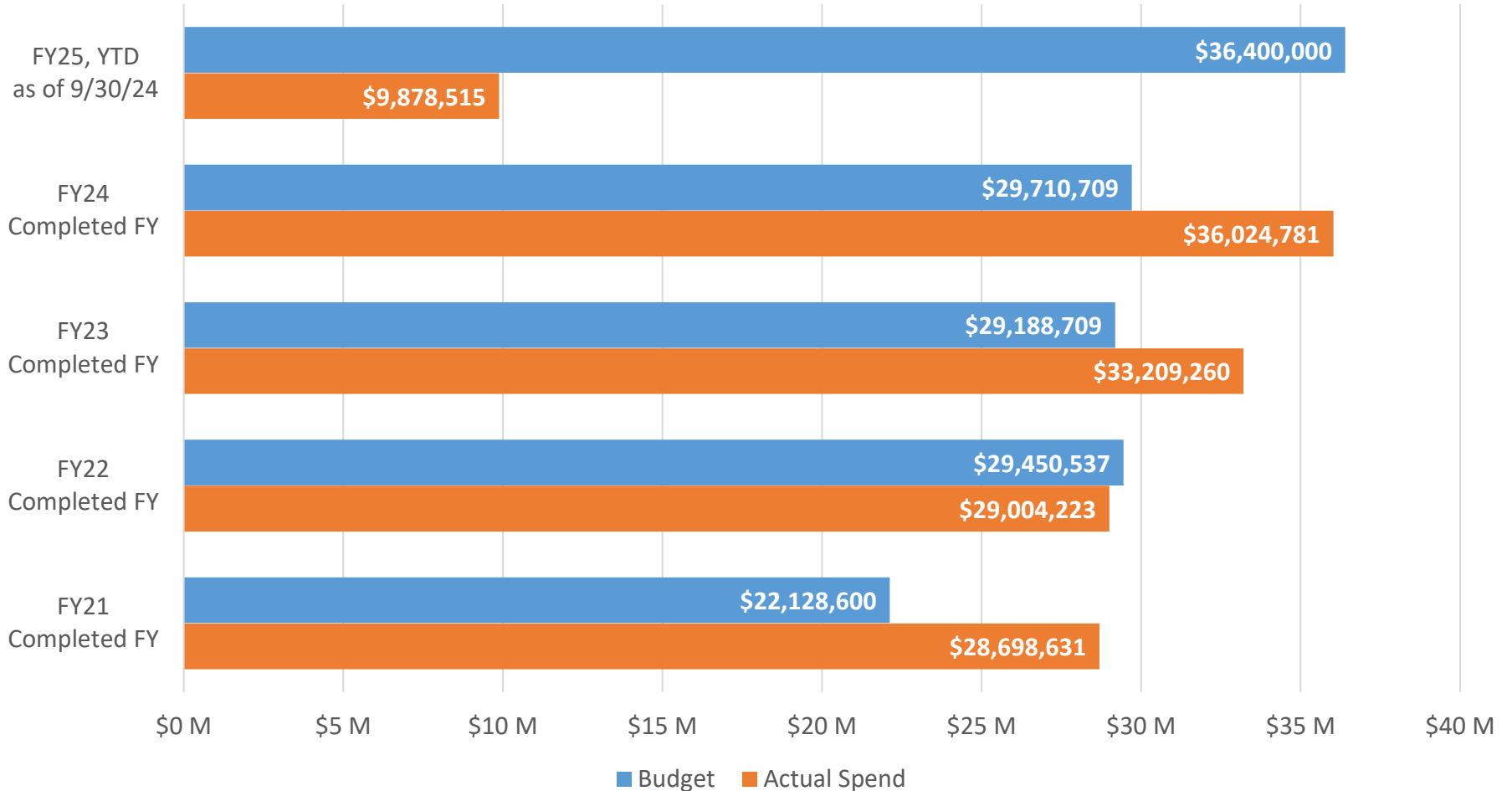


Financials



SFMTA Expenditure Trends

SFMTA

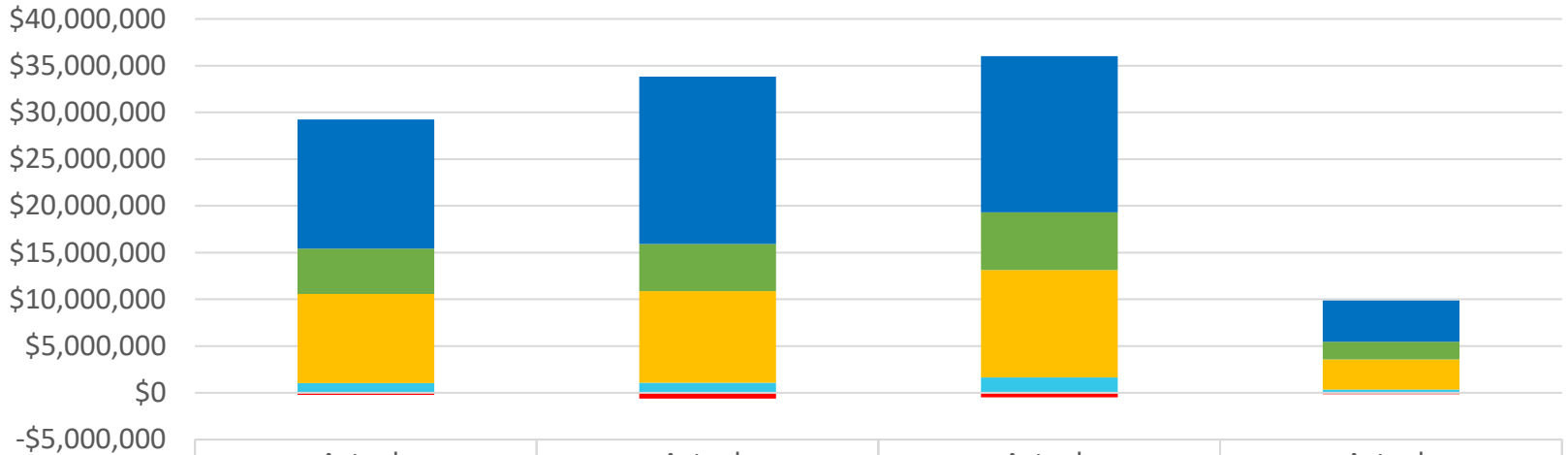




SFMTA

Payments by Fiscal Year

Payment Distribution by Fiscal Year



	Actuals FY 22	Actuals FY 23	Actuals FY 24	Actuals FY 25, ytd
Temporary Disability	\$13,790,485	\$17,905,666	\$16,711,981	\$4,407,323
Permanent Disability	\$4,872,991	\$5,035,139	\$6,204,156	\$1,897,277
MEDICAL	\$9,521,676	\$9,814,203	\$11,476,134	\$3,220,131
EXPENSE	\$989,692	\$982,304	\$1,548,672	\$339,005
VOCATIONAL REHAB	\$53,460	\$84,451	\$93,091	\$14,781
RECOVERY	-\$224,081	-\$612,503	-\$485,874	-\$141,143
GRAND TOTAL	\$29,004,223	\$33,209,260	\$36,024,781	\$9,878,515

Notes:

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



Report Definitions

SFMTA

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:
- 02. Hot Objects or Substances:
- 11. Cold Objects or Substances:

Includes Hydrochloric Acid, Sulfuric Acid, Battery Acid, Methanol, Antifreeze

- 03. Temperature Extremes:
- 04. Fire or Flame:
- 05. Steam or Hot Fluids:
- 06. Dusts, Gases, Fumes or Vapors:
- 07. Welding Operations:
- 08. Radiation:
Radiation Such as Sunburn
- 14. Abnormal Air Pressure:
- 84. Electrical Current:
- 09. Contact With, NOC:

Non-Impact Injuries Resulting in a Burn Due to Hot or Cold Temperature Extremes, includes Freezing or Frostbite

Includes Inhalation of Carbon Dioxide, Carbon Monoxide, Propane, Methane, Silica (Quartz), Asbestos Dust and Smoke
Includes Welder's Flash (Burns to Skin or Eyes as a Result of Exposure to Intense Light from Welding)
Includes Effects of Ionizing Radiation Found in X-Rays, Microwaves, Nuclear Reactor Waste, and Radiating Substances and Equipment. Includes Non-Ionizing

Includes Electric Shock, Electrocution and Lightning
Not Otherwise Classified in Any Other Code. Includes Cleaning Agents and Fertilizers

II. Caught In, Under or Between

- 10. Machine or Machinery:
- 12. Object Handled:
- 20. Collapsing Materials:
- 13. Caught In, Under or Between, NOC:

Running or Meshing Objects, a Moving and a Stationary Object, Two or More Moving Objects
Includes Medical Hospital Bed and Parts, Wheelchair, Clothespin Vise
Slides of Earth
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:
- 17. Object Being Lifted or Handled:
- 18. Powered Hand Tool, Appliance:
- 19. Cut, Puncture, Scrape, NOC:

Includes Needle, Pencil, Knife, Hammer, Saw, Axe, Screwdriver
Includes Being Cut, Punctured or Scraped by a Person or Object Being Lifted or Handled
Includes Drill, Grinder, Sander, Iron, Blender, Welding Tools, Nail Gun
Not Otherwise Classified in Any Other Code. Includes Power Actuated Tools

IV. Fall, Slip or Trip Injury

- 25. From Different Level (Elevation):
- 26. From Ladder or Scaffolding:
- 27. From Liquid or Grease Spills:
- 28. Into Openings:
- 29. On Same Level:
- 30. Slip, or Trip, Did Not Fall:
- 32. On Ice or Snow:
- 33. On Stairs:
- 31. Fall, Slip or Trip, NOC:

Includes Collapsing Chairs, Falling from Piled Materials, Off Wall, Catwalk, Bridge

Includes Mining Shafts, Excavations, Floor Openings, Elevator Shafts

Slip or Trip and Did Not Come in Contact with the Floor or Ground

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,:
- 46. Collision with a Fixed Object:
- 47. Crash of Airplane:
- 48. Vehicle Upset:
- 50. Motor Vehicle, NOC:
- Contents Being Thrown against

Vehicle Collision, Both Vehicles in Motion
Collision Occurring with Standing Vehicle or Stationary Object

Includes Overturned or Jackknifed
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



Claim Cause Definitions, Continued

VI. Strain or Injury by

52. Continual Noise:

53. Noise:

53. Twisting :
Motions Induced by Sudden Noise, Fright , loss of balance

54. Jumping or Leaping:

55. Holding or Carrying:

56. Lifting:

57. Pushing or Pulling:

58. Reaching:

59. Using Tool or Machinery:

61. Welding or Throwing:

97. Repetitive Motion:

60. Strain or Injury by, NOC:

Injury to Ears or Hearing Due to the Cumulative Effects of Constant or Repetitive Noise

Free Bodily Motion That Imposes Stress or Strain on Some Part of Body. Includes Assumption of Unnatural Position, Involuntary

Applies to Objects or People. Includes Restraining a Person

Includes Objects or People

Includes Objects or People

Physical Effort or Overexertion from Attempts to Resist a Force Applied by an Object Being Handled

Cumulative Injury or Condition Caused by Continual, Repeated Motions; Strain by Excessive Use, Carpel Tunnel

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:

77. Motor Vehicle:

78. Moving Parts of Machine:

79. Object Being Lifted or Handled:

80. Object Handled by Others:

85. Animal or Insect:

86. Explosion or Flare Back:

81. Struck or Injured, NOC:

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
Applies When a Person is Struck by a Motor Vehicle, Including Rail Vehicles, Water Vehicles, Airplanes

Includes Dropping Object on Body Part

Includes Another Person Dropping Object on Injured Person's Body Part

Includes Bite, Sting or Allergic Reaction

Rapid Expansion, Outbreak, Bursting, or Upheaval. Includes Explosion of Cars, Bottles, Aerosol Cans, or Buildings. "Flare back" Involves Superheated Air and Combustible Gases

Not Otherwise Classified in Any Other Code. Includes Kicked, Stabbed, Bitten

IX. Rubbed or Abraded by

94. Repetitive Motion:
and the Source of Injury.

95. Rubbed or Abraded, NOC:

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

Not Otherwise Classified in Any Other Code. Includes Foreign Body in Ears

X. Miscellaneous Causes

82. Absorption, Ingestion or Inhalation, NOC:

87. Foreign Matter (Body) in Eye(s):

88. Natural Disasters:

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

Injury to Eyes Resulting from Foreign Matter That is Not Otherwise Classified in Any Other Code

Injury Resulting from Natural Disaster. Includes Hurricane, Earthquake, Tornado, Flood, Forest Fire



San Francisco Workers' Compensation Council Meeting Conclusion of SFMTA Report





San Francisco Workers' Compensation Council

Our next meeting will be held on
February 3, 2025