

# Report to the San Francisco Workers' Compensation Council

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Workers' Compensation Director

March 2, 2020





# Agenda

- Accomplishments, Initiatives & Challenges
- Performance Quick Facts
- Claim Analytics
- Financials

# Accomplishments & Initiatives



# Accomplishments

## **State Division of Workers' Compensation Audit Results:**

- ✓ Profile Audit Review Score = 0.88209 Passed, no penalties assessed. (Score had to be less than 1.36134 based on industry-driven performance metrics)
- ✓ Medical Treatment Authorization Compliance Audit = 100% compliance

## **Medicare Reporting:**

- ✓ Procedures and workflows finalized
- ✓ Training completed in January 2020 for both CCSF and TPA adjusting locations
- ✓ Reporting compliance included as part of internal performance audits at claim level

## **Finance/Technology:**

- ✓ Successfully closed Bank of America accounts, including the re-issue of replacement checks for outstanding, stale-dated checks under new US Bank Accounts



# Initiatives

- RFQ for Special Investigation Services underway with goal of awarding new contracts beginning 7/1/2020
- Ventiv Contract negotiations completed
- Banking Modernization Phase III for medical provider ACH payment will begin project development in Q4
- Pre-Planning for largest-ever claim system software update (12-18 months) to 5.X release of iVOS Claims Enterprise
  - Visual interface re-design
  - Complete overhaul of user security profiles and access
  - Reconfiguration for all existing interfaces (State of California, Medicare, Medical Bill Review, Optum Pharmacy Program, US Bank, Employee Portal/FSP, ISO Claim Research, and all local network interfaces for document imaging, faxes, etc.) and scheduler job activities
  - Development enhancements to improve workflows requiring the 5.0 release to be launched in tandem
- UR Cost Containment Program improvements
- Alternative Dispute Resolution Program running smoothly



# Challenges

- State Medical Legal Fee Schedule increases will be adopted in 2020
- SB 542, effective 1/1/2020 provides rebuttable presumption for peace officers and first responders with PTSD, sunsets 2025
  - Shortage of psychiatrists
- CMS Announced Proposed Rules for Civil Monetary Penalties for Section 111 Non-Compliance

# Performance Quick Facts



# FY20 Q2 Performance Quick Facts

## Fiscal Health

Ratio of Actuals to Budget

**FY20 Q2 98.1%**

Benchmark: 95%

## Claim Volume

Count of New Claims in Period

**439 Indemnity Claims**

**249 Medical Claims**

Benchmark: 397 Indemnity Claims/Quarter

280 Medical Claims/Quarter

## Claim Cost

Average Claim Cost in Period

	Indemnity	Benchmark	Medical	Benchmark
CCSF	\$13.254	\$15,202	\$736	\$686
SFMTA	\$12,809	\$9,523	\$155	\$467

## Duration

Average Days Open of Claims Closed in Period

**222 Days**

Benchmark: 276 Days

*Notes: All benchmarks based on rolling four-year averages (FY16-19.) Fiscal health metric includes overhead and claim expenditures and is based on revised budget, excluding any carryforward. Duration excludes disability retirement and future medical claims.*



# Claim Analytics



# Claim Filing Frequency

	FY16-19			FY20 Q2			FY20 Q2 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	81	115	196	59	113	172	-22 or -27%	-2 or -1%	-24 or -12%
Police	81	43	124	94	31	125	13 or 16%	-12 or -28%	1 or 1%
Fire	61	18	79	84	19	103	23 or 38%	1 or 8%	24 or 31%
Sheriff	37	9	45	38	5	43	1 or 4%	-4 or -42%	-2 or -5%
Recreation & Parks	17	20	37	37	6	43	20 or 118%	-14 or -69%	6 or 17%
Public Works	15	16	31	15	22	37	0 or -3%	6 or 40%	6 or 19%
Airport	18	13	32	22	13	35	4 or 21%	0 or -3%	3 or 11%
Human Services	23	11	34	19	5	24	-4 or -18%	-6 or -55%	-10 or -30%
Library	6	4	10	10	3	13	4 or 62%	-1 or -20%	3 or 31%
Juvenile Probation	4	1	6	9	3	12	5 or 106%	2 or 153%	6 or 116%
<b>Citywide</b>	<b>397</b>	<b>280</b>	<b>677</b>	<b>439</b>	<b>249</b>	<b>688</b>	<b>42 or 10%</b>	<b>-31 or -11%</b>	<b>11 or 2%</b>



# Claims Incurred Per 100 FTE

Department	2016	2017	2018	2019	2020 Est.
Fire	19	19	23	21	22
Police	23	23	21	20	19
Sheriff	23	20	20	22	18
Juvenile Probation	10	10	14	9	15
Public Health	12	11	13	12	11
Recreation & Parks	9	9	9	8	11
Public Works	11	9	10	11	11
Citywide	11	11	12	11	10
Airport	10	10	10	8	9
Library	5	6	10	9	8
Human Services	6	6	8	7	6

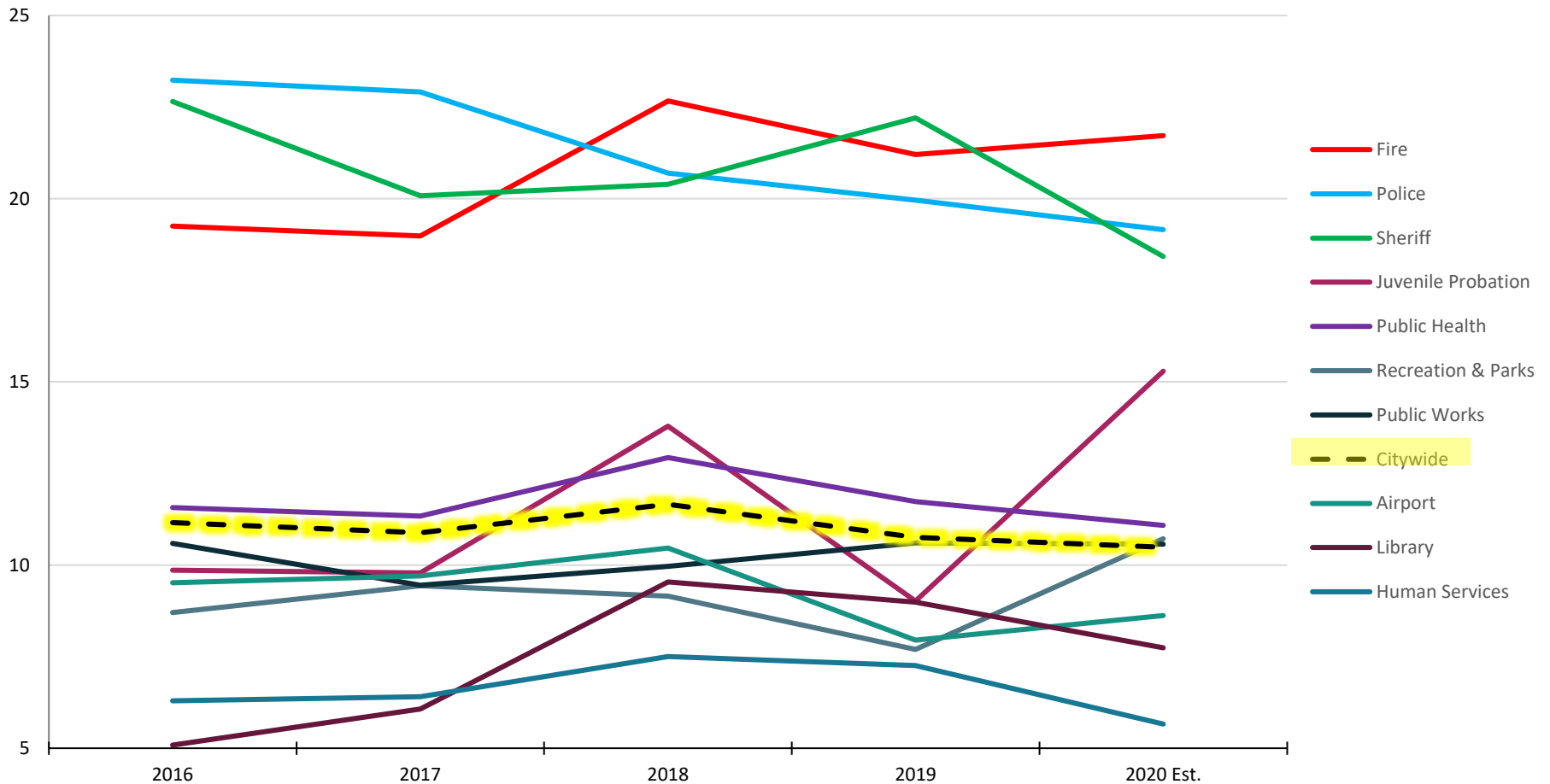
Notes:

1. 2020 Est. reflects a straight line of Q1 and Q2 claim volume for the whole fiscal year



# Claims Incurred Per 100 FTE

## Top 10 Departments



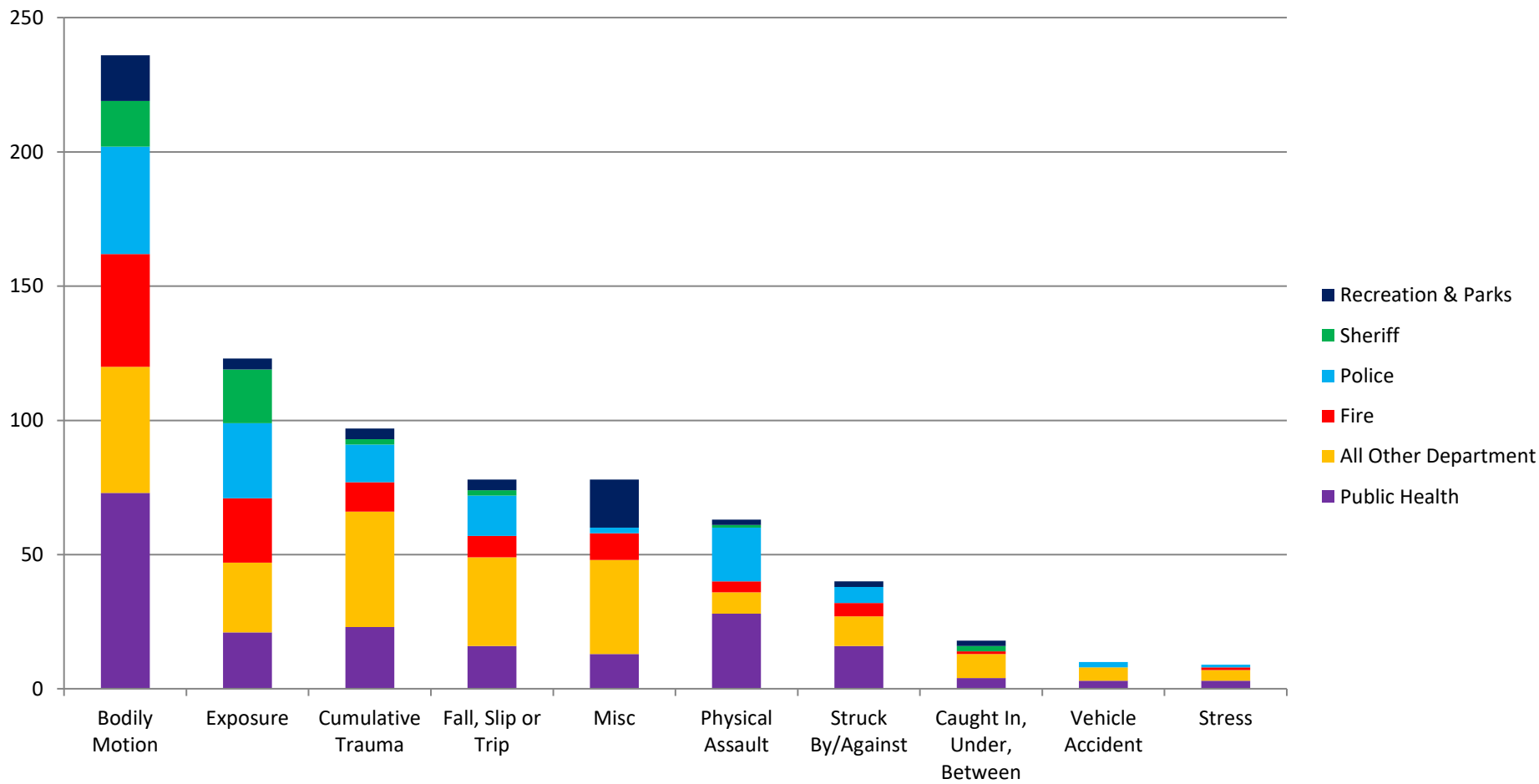
Notes:

1. 2020 Est. reflects a straight line of Q1 and Q2 claim volume for the whole fiscal year



# Claim Cause Distribution

## Top 10 Claim Cause Groups by Frequency - New Claims in FY2020 Q2

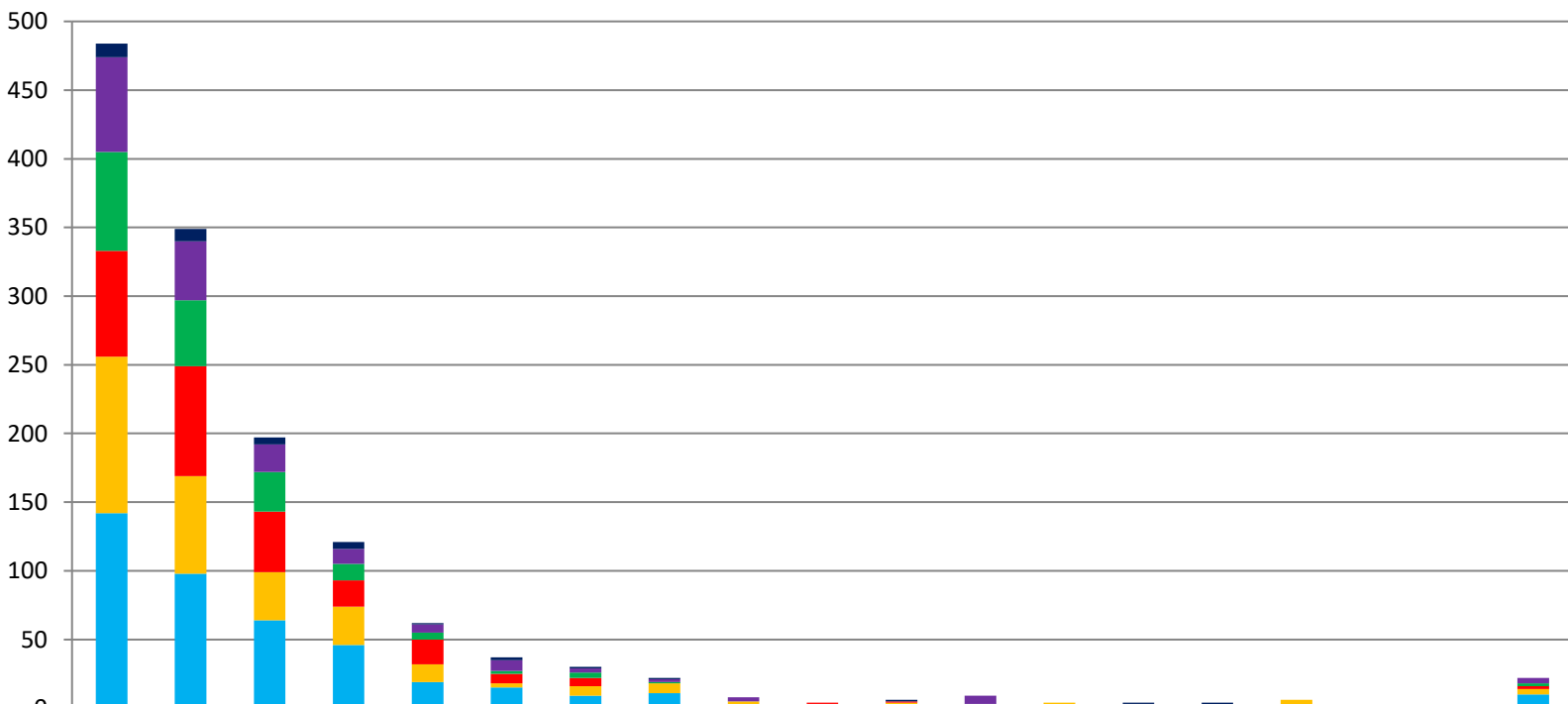


Notes:

1. Claim cause group definitions are listed in Appendix 1



# Open Claim Stratification



	100K-150K	150K-200K	200K-250K	250K-300K	300K-350K	350K-400K	400K-450K	450K-500K	500K-550K	550K-600K	600K-650K	650K-700K	700K-750K	750K-800K	800K-850K	850K-900K	900K-950K	950K-1M	Over 1M
Recreation & Parks	10	9	5	5	1	2	1	1			1			1	2				
Public Health	69	43	20	11	6	8	3	2	3			6		1	1				4
Sheriff	72	48	29	12	5	2	4	1				2							2
Fire	77	80	44	19	18	7	6			1	1						2		2
All Other Departments	114	71	35	28	13	3	7	7	4	2	2	0	3	0	0	4	0	1	4
Police	142	98	64	46	19	15	9	11	1	1	2	1	1	2	1	2			10

Notes:

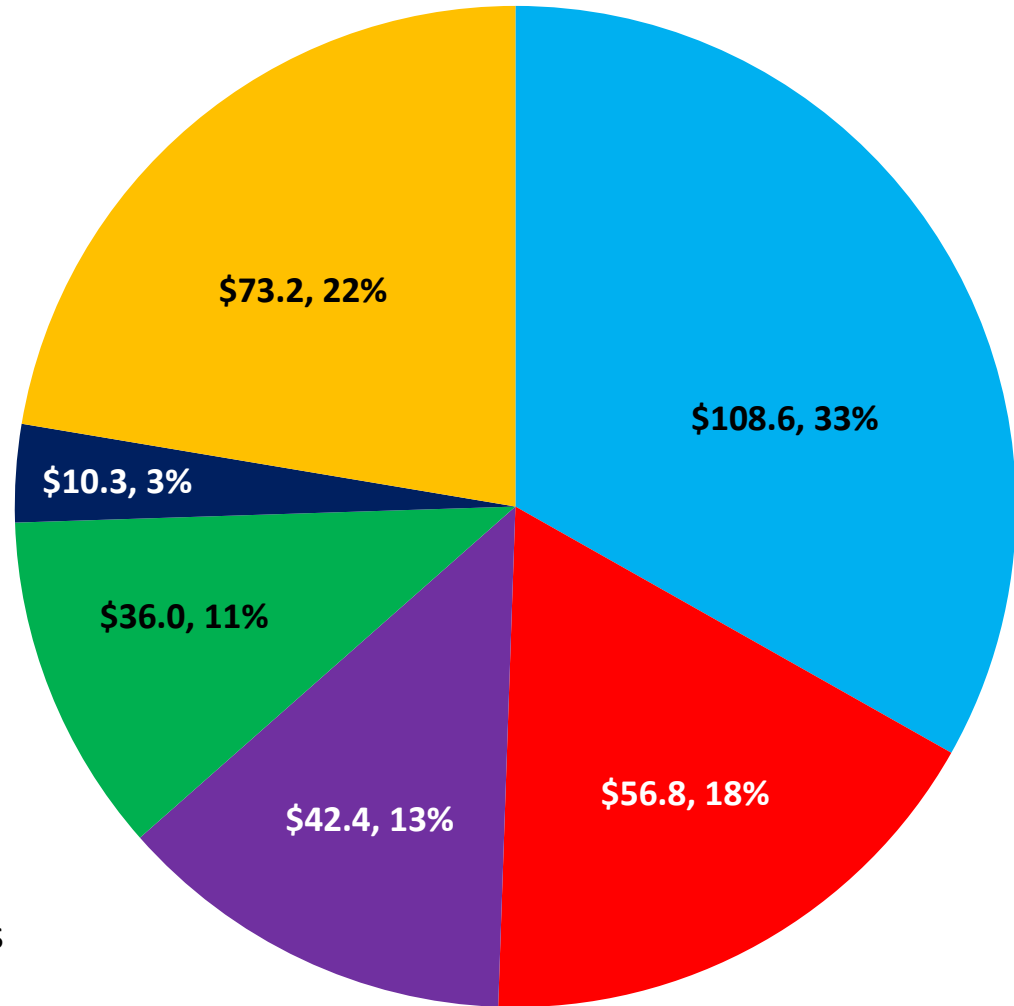
1. \$100K+ Total Incurred = \$327 Million
2. All policy years for which incurred costs >=\$100k/claim



# Open Claim Stratification

1,372 Claims  $\geq$  \$100k  
\$327 Million  
Data as of 2/19/2020

- Police
- Fire
- Public Health
- Sheriff
- Recreation & Parks
- All Other Departments



Note: Dollar figures in millions



# Litigation Statistics

Department	Open Indemnity Claims Added from FY16-FY20 Q2	Represented Claims	Represented %	Litigated Claims	Litigated %
Police	430	200	47%	168	39%
Fire	317	146	46%	119	38%
Public Health	278	95	34%	85	31%
Sheriff	190	94	49%	89	47%
Airport	107	26	24%	22	21%
Human Services	95	51	54%	41	43%
Public Works	90	35	39%	28	31%
Recreation & Parks	78	25	32%	23	29%
PUC-Water	38	13	34%	10	26%
Water Pollution Control	38	16	42%	16	42%
<b>Citywide</b>	<b>1910</b>	<b>802</b>	<b>42%</b>	<b>689</b>	<b>36%</b>





# Litigated vs Non-Litigated

## Average Total Payment / Closed Indemnity Claim

Department	Litigated?	2016	2017	2018	2019	2020 Q2
Fire	Y	\$49,468	\$71,897	\$42,102	\$63,682	\$25,603
	N	\$21,144	\$9,989	\$12,823	\$13,719	\$7,758
Police	Y	\$68,903	\$100,599	\$125,156	\$68,132	\$79,016
	N	\$19,413	\$12,119	\$15,281	\$8,548	\$19,578
Public Health	Y	\$37,790	\$60,070	\$112,039	\$87,869	\$70,794
	N	\$3,434	\$3,723	\$4,346	\$3,174	\$4,377
Sheriff	Y	\$55,511	\$36,834	\$34,037	\$28,295	\$200,993
	N	\$21,943	\$20,349	\$16,764	\$15,082	\$6,089
Recreation & Parks	Y	\$46,614	\$17,302	\$18,610	\$61,731	\$8,869
	N	\$3,768	\$10,044	\$7,638	\$8,471	\$2,041
Citywide	Y	\$70,967	\$68,877	\$77,330	\$56,271	\$58,533
	N	\$12,372	\$9,140	\$9,911	\$8,286	\$7,182



# ADR Litigation Statistics

Department	Fiscal Year	ADR Indemnity Claims Added and Still Open	Represented Claims	Represented %	Litigated Claims	Litigated %
Police	FY20 Q1-Q2	110	21	19%	15	14%
	FY16-19	5	1	20%	1	20%
	All	115	22	19%	16	14%
Fire	FY20 Q1-Q2	99	19	19%	4	4%
	FY16-19	4	3	75%	0	0%
	All	103	22	21%	4	4%

Note:

The ADR program for both Police and Fire departments commenced on 7/1/2019.

# Financials



# Department Expenditure Trends

Department	FY19 Orig. Budget	FY19 Actuals	FY20 Orig. Budget	FY20 Proj. Actuals	FY20 Surplus/ (Deficit)	YOY Decrease / (Increase)
Police	17,270,551	20,892,230	22,188,448	21,637,186	551,262	-744,956
Public Health	12,001,726	12,083,145	12,275,372	12,847,165	-571,793	-764,020
Fire	9,154,940	10,624,054	11,464,315	10,657,016	807,299	-32,962
Sheriff	5,630,186	5,425,734	5,746,567	6,901,980	-1,155,413	-1,476,246
Public Works	3,709,007	3,744,779	3,700,035	4,217,205	-517,170	-472,426
Airport	2,570,798	2,759,569	2,975,768	3,321,544	-345,776	-561,975
Recreation & Parks	3,569,246	3,216,084	3,269,246	3,028,376	240,870	187,708
Human Services	2,876,364	3,341,850	3,179,556	2,898,441	281,115	443,409
PUC-Water	2,580,723	2,236,215	2,406,452	2,215,963	190,489	20,252
PUC-Wastewater	1,547,720	1,813,882	1,767,076	1,810,100	-43,024	3,782
<b>Total Top Ten Departments</b>	60,911,261	66,137,542	68,972,835	69,534,975	-562,140	3,397,433
<b>Total of All City Departments</b>	71,188,844	74,848,476	78,248,879	77,210,588	1,038,291	2,362,112

Notes:

1. Expenditures exclude LC4850 salary continuation benefits and SF Community College, and include program admin/overhead
2. Values sorted by FY20 Projected Actuals



# Costs by Expenditure Category

	FY18-19 Actuals	FY19-20 Actuals YTD	FY20 Est. YE Actuals	YOY Change (%)
<b>INDEMNITY</b>				
Temporary Disability	8,687,912	4,879,805	9,759,610	<b>11.0%</b>
Permanent Disability	16,377,105	8,100,314	16,200,628	<b>-1.1%</b>
INDEMNITY SUBTOTAL	25,065,017	12,980,119	25,960,238	<b>3.4%</b>
<b>VOCATIONAL REHABILITATION</b>	157,416	113,717	227,435	<b>30.8%</b>
<b>MEDICAL EXPENSE</b>	30,218,761	15,022,098	30,044,197	<b>-0.6%</b>
<b>RECOVERY</b>	(433,706)	(413,621)	(827,242)	<b>47.6%</b>
<b>GRAND TOTAL</b>	<b>58,298,314</b>	<b>29,461,427</b>	<b>58,922,855</b>	<b>1.1%</b>

Notes:

1. Expenditures reflect benefit payments issued by WCD and do not include overhead or LC 4850 salary continuation benefits.

# 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 blood borne 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	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 floor. 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>



SFMTA

# SFMTA

Municipal  
Transportation  
Agency

Workers' Compensation Loss Summary

WCC

March 2020

# Claim Volumes

NEW CLAIMS BY TYPE														
<b>CLAIM TYPE FY 19-20</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>FY Total</b>	<b>Monthly Average</b>
INDEMNITY #	54	55	51	49	43	64	41						357	51
MEDICAL ONLY #	12	9	4	9	7	9	10						60	9
OTHER #	0	1	3	2	2	0	1						9	1
INDEMNITY %	81.81%	84.62%	87.93%	81.67%	82.69%	87.67%	78.85%						83.80%	83.61%
MEDICAL ONLY %	18.18%	13.85%	6.90%	15.00%	13.46%	12.33%	19.23%						14.08%	14.75%
OTHER %	0.01%	1.54%	5.17%	3.33%	3.85%	0.00%	1.92%						2.11%	1.64%
<b>CLAIM TYPE FY 18-19</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>FY Total</b>	<b>Monthly Average</b>
INDEMNITY #	39	38	46	62	44	54	50	39	42	40	45	49	548	46
MEDICAL ONLY #	4	7	6	9	4	4	1	6	13	15	9	6	84	7
OTHER #	1	4	2	8	11	2	5	2	5	10	3	1	54	5
INDEMNITY %	88.64%	77.55%	85.19%	78.48%	74.58%	90.00%	89.29%	82.98%	70.00%	61.54%	78.95%	87.50%	79.88%	80.70%
MEDICAL ONLY %	9.09%	14.29%	11.11%	11.39%	6.78%	6.67%	1.79%	12.77%	21.67%	23.08%	15.79%	10.71%	12.24%	12.28%
OTHER %	2.27%	8.16%	3.70%	10.13%	18.64%	3.33%	8.93%	4.26%	8.33%	15.39%	5.26%	1.79%	7.87%	7.02%
<b>CLAIM TYPE FY 17-18</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>FY Total</b>	<b>Monthly Average</b>
INDEMNITY #	51	54	40	45	57	32	44	52	40	44	45	41	545	45
MEDICAL ONLY #	3	6	5	11	13	7	12	10	6	13	9	2	97	8
OTHER #	2	1	3	3	3	3	2	1	5	3	7	2	35	3
INDEMNITY %	91.07%	88.52%	83.33%	76.27%	78.08%	76.19%	75.86%	82.53%	78.43%	73.33%	73.77%	91.11%	79.75%	80.70%
MEDICAL ONLY %	5.35%	9.83%	10.41%	18.64%	17.80%	16.66%	20.68%	15.87%	11.76%	21.66%	14.75%	4.44%	15.03%	15.79%
OTHER %	3.58%	1.65%	6.26%	5.09%	4.12%	7.15%	3.46%	1.60%	9.81%	5.01%	11.48%	4.45%	5.22%	3.51%
<b>CLAIM TYPE FY 16-17</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>FY Total</b>	<b>Monthly Average</b>
INDEMNITY #	46	41	38	46	36	41	40	36	47	53	60	63	547	46
MEDICAL ONLY #	6	9	8	4	5	4	4	8	13	9	5	6	81	7
OTHER #	0	5	5	1	1	0	0	1	0	1	5	3	22	2
INDEMNITY %	88.46%	74.54%	74.50%	90.19%	85.71%	91.11%	90.90%	80%	78%	84%	86%	87%	83%	85%
MEDICAL ONLY %	11.54%	16.36%	15.68%	7.84%	11.90%	8.89%	9.10%	17.77%	22%	14%	7%	8%	14%	13%
OTHER %	0.00%	9.10%	9.82%	1.97%	2.39%	0.00%	0.00%	2.33%	0%	2%	7%	5%	3%	2%
<b>CLAIM TYPE FY 15-16</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>	<b>FY Total</b>	<b>Monthly Average</b>
INDEMNITY #	40	51	44	56	32	58	45	52	59	50	39	39	565	47
MEDICAL ONLY #	6	9	3	7	8	7	2	12	6	9	7	8	84	7
OTHER #	3	0	0	2	0	1	2	1	2	1	2	3	17	1
INDEMNITY %	81.63%	85.00%	93.62%	86.15%	80%	87.87%	91.84%	80%	88%	83%	81%	78%	85%	84%
MEDICAL ONLY %	12.24%	15.00%	6.38%	10.77%	20%	10.60%	4.08%	18.46%	9%	15%	15%	16%	13%	12%
OTHER %	6.12%	0.00%	0.00%	3.08%	0.00%	1.53%	4.08%	1.54%	3%	2%	4%	6%	2%	4%

Data prior to March 2013 is drawn from Sedgwick data as reported in HR Monthly Reports  
 Other # = First Aid, Future Medical, Reported

# Claim Volumes

CLAIMS REOPENED														
FISCAL YEAR	July	August	September	October	November	December	January	February	March	April	May	June	FY Total	Monthly Average
FY 2019-2020	9	7	5	8	4	14	18						65	9
FY 2018-2019	2	12	6	11	6	3	5	3	6	4	10	10	78	7
FY 2017-2018	3	3	8	7	11	4	9	6	13	3	7	6	80	7
FY 2016-2017	11	12	8	3	6	7	2	8	4	9	13	9	92	8
FY 2015-2016	8	7	4	7	4	6	6	6	18	8	7	11	92	8
CLAIMS CLOSED														
FISCAL YEAR	July	August	September	October	November	December	January	February	March	April	May	June	FY Total	Monthly Average
FY 2019-2020	57	68	62	72	62	76	83						480	69
FY 2018-2019	45	60	56	71	34	68	74	50	67	58	78	91	752	63
FY 2017-2018	52	69	51	53	50	98	58	70	70	69	42	73	755	63
FY 2016-2017	48	67	59	61	68	75	47	60	67	70	62	73	757	63
FY 2015-2016	46	53	45	82	41	99	35	62	72	82	75	69	761	63
Workers' Compensation CLOSING RATIO														
FISCAL YEAR	July	August	September	October	November	December	January	February	March	April	May	June	FY Total	Monthly Average
FY 2019-2020	76%	94%	98%	106%	111%	86%	117%						98%	98%
FY 2018-2019	98%	98%	93%	79%	52%	108%	121%	100%	102%	84%	116%	138%	170%	99%
FY 2017-2018	88%	108%	91%	80%	60%	213%	87%	101%	109%	110%	62%	140%	166%	101%
FY 2016-2017	76%	100%	100%	113%	136%	144%	102%	113%	105%	97%	75%	90%	102%	104%
FY 2015-2016	80.70%	79.10%	88.24%	113.89%	93.18%	137.50%	63.63%	87.32%	84.70%	120.58%	136.36%	113.11%	100%	100%
CLAIMS PENDING EOM														
FISCAL YEAR	July	August	September	October	November	December	January	February	March	April	May	June	FY Total	Monthly Average
FY 2019-2020	1,645	1,649	1,650	1,646	1,639	1,651	1,639						1,639	1,646
FY 2018-2019	1,616	1,617	1,621	1,640	1,671	1,666	1,653	1,653	1,652	1,663	1,652	1,627	1,627	1,644
FY 2017-2018	1,620	1,615	1,620	1,633	1,667	1,615	1,624	1,623	1,617	1,611	1,637	1,615	1,615	1,625
FY 2016-2017	1,643	1,643	1,643	1,636	1,616	1,593	1,592	1,585	1,582	1,584	1,605	1,613	1,613	1,611
FY 2015-2016	1,642	1,656	1,662	1,652	1,655	1,628	1,648	1,657	1,670	1,656	1,636	1,628	n/a	1,649

Data prior to March 2013 is drawn from Sedgwick data as reported in HR Monthly Reports

Other # = First Aid, Future Medical, Reported

# Financials

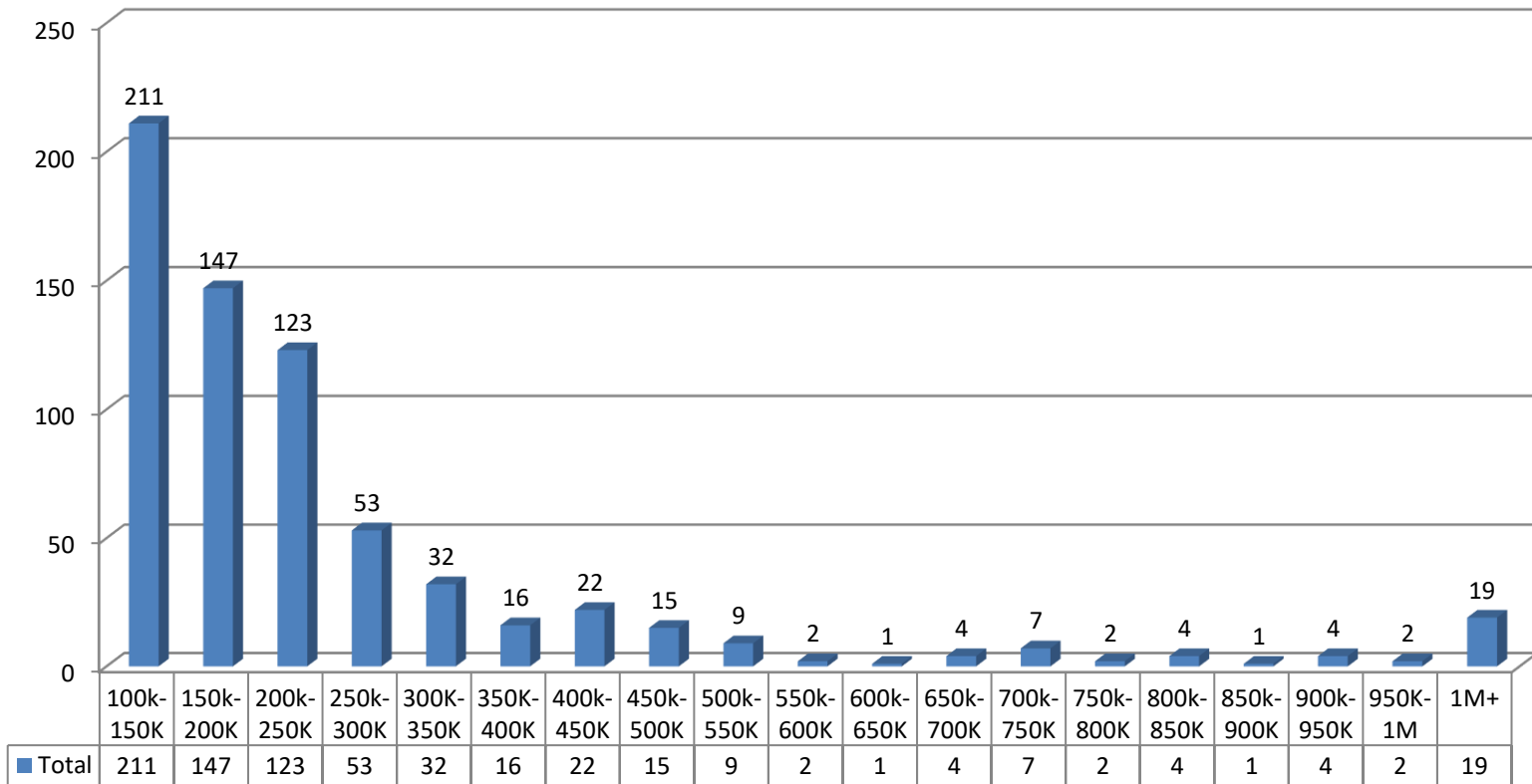
	<b>FY 2018/2019 Seven Month Expenditures</b>	<b>FY 2019/2020 Seven Month Expenditures</b>	<b>Increase/Decrease</b>	<b>% of Change</b>
<b>INDEMNITY</b>				
Temporary Disability	\$5,561,590	\$7,190,694	\$1,629,103	29.29%
Permanent Disability	\$2,616,942	\$3,436,661	\$819,719	31.32%
<b>Total Indemnity</b>	<b>\$8,178,533</b>	<b>\$10,627,355</b>	<b>\$2,448,822</b>	<b>29.94%</b>
<b>Vocational Rehabilitation</b>				
<b>Total Vocational Rehabilitation</b>	<b>\$52,544</b>	<b>\$20,288</b>	<b>(\$32,256)</b>	<b>-61.39%</b>
<b>MEDICAL</b>				
<b>Total Medical</b>	<b>\$5,404,574</b>	<b>\$5,874,950</b>	<b>\$470,376</b>	<b>8.70%</b>
<b>EXPENSE</b>				
<b>Total Expense</b>	<b>\$918,322</b>	<b>\$792,670</b>	<b>(\$125,652)</b>	<b>-13.68%</b>
<b>RECOVERY</b>				
<b>Total Recovery Processed</b>	<b>(\$518,642)</b>	<b>(\$115,059)</b>	<b>\$403,583</b>	<b>-77.82%</b>
<b>GRAND TOTAL</b>	<b>\$14,035,332</b>	<b>\$17,200,204</b>	<b>\$3,164,872</b>	<b>22.55%</b>



# Financials

**Open Claims Stratification:**  
 \$100K+ Total Incurred =  
 674

## Open Claims Stratification by Severity All Policy Years \$100K+ Incurred Claims



# Litigation Statistics

LITIGATION RATIO												
<b>FISCAL YEAR 2019-2020</b>												
	July	August	September	October	November	December	January	February	March	April	May	June
Open Litigated Claims*	430	428	432	426	418	417	420					
Open Indemnity Claims*	1,114	1,117	1,119	1,117	1,102	1,116	1,105					
Litigated Ratio	38.60%	38.32%	38.61%	38.14%	37.93%	37.37%	38.01%					
<b>FISCAL YEAR 2018-2019</b>												
	July	August	September	October	November	December	January	February	March	April	May	June
Open Litigated Claims*	412	418	411	410	417	415	421	421	412	423	427	431
Open Indemnity Claims*	1,075	1,076	1,076	1,098	1,120	1,119	1,128	1,138	1,115	1,106	1,111	1,103
Litigated Ratio	38.33%	38.85%	38.20%	37.34%	37.23%	37.09%	37.32%	36.99%	36.95%	38.25%	38.43%	39.08%
<b>FISCAL YEAR 2017-2018</b>												
	July	August	September	October	November	December	January	February	March	April	May	June
Open Litigated Claims*	399	409	429	429	428	418	423	423	429	428	433	417
Open Indemnity Claims*	1,077	1,085	1,081	1,094	1,117	1,082	1,079	1,084	1,073	1,079	1,098	1,075
Litigated Ratio	37.05%	37.70%	39.69%	39.21%	38.32%	38.63%	39.20%	39.02%	39.98%	39.67%	39.44%	38.79%
<b>FISCAL YEAR 2016-2017</b>												
	July	August	September	October	November	December	January	February	March	April	May	June
Open Litigated Claims*	358	393	383	387	388	386	385	389	391	377	389	391
Open Indemnity Claims*	1080	1129	1106	1096	1076	1058	1045	1042	1037	1038	1,052	1,065
Litigated Ratio	33.15%	34.81%	34.63%	35.31%	36.06%	36.48%	36.84%	37.33%	37.70%	36.32%	36.98%	36.71%
<b>FISCAL YEAR 2015-2016</b>												
	July	August	September	October	November	December	January	February	March	April	May	June
Open Litigated Claims*	412	406	403	397	384	385	384	378	371	366	377	364
Open Indemnity Claims*	1113	1121	1128	1129	1046	1098	1127	1130	1135	1114	1105	1076
Litigated Ratio	37.02%	36.22%	35.73%	35.16%	36.71%	35.06%	34.07%	33.45%	32.69%	32.85%	34.12%	33.83%

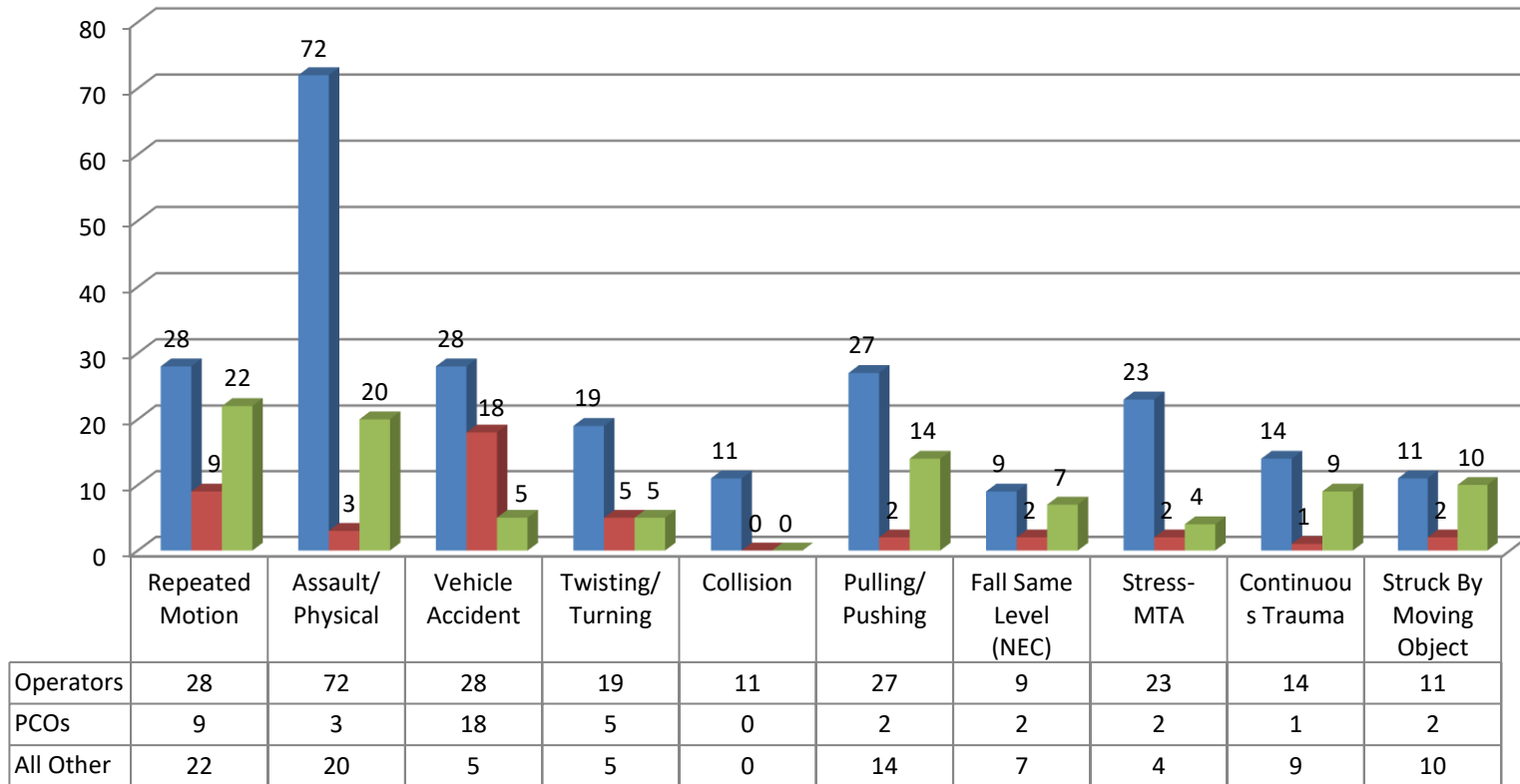
\*Does not include Future Medical Claims

Data prior to March 2013 is unreliable and is excluded

# Cause Analysis

CLAIM CAUSE ANALYSIS  
BY FREQUENCY

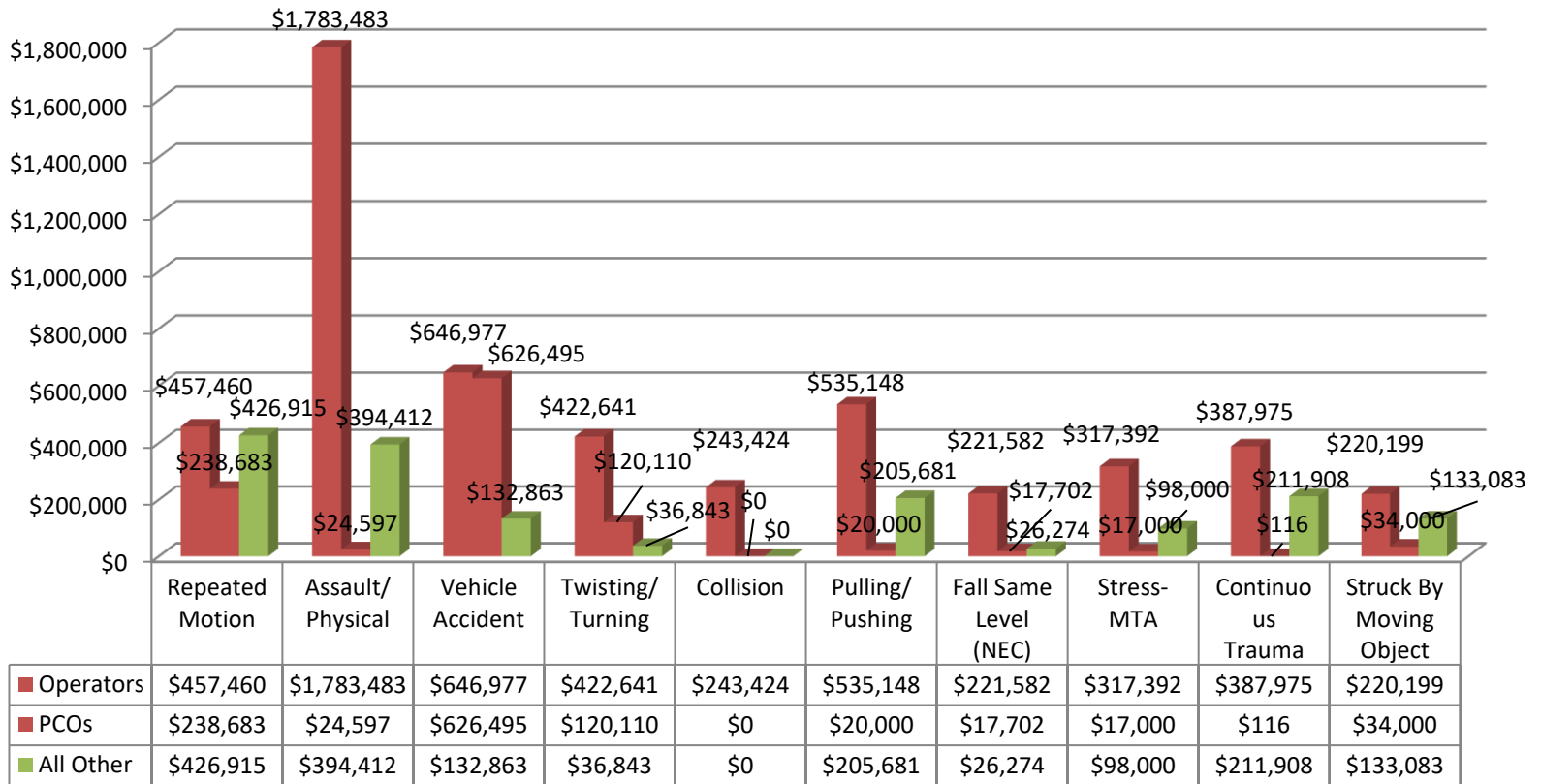
## Top 10 Claim Causes by Frequency Rolling 12 Reporting Months



# Cause Analysis

**CLAIM CAUSE ANALYSIS**  
BY SEVERITY

## Top 10 Claim Causes by Severity Rolling 12 Reporting Months

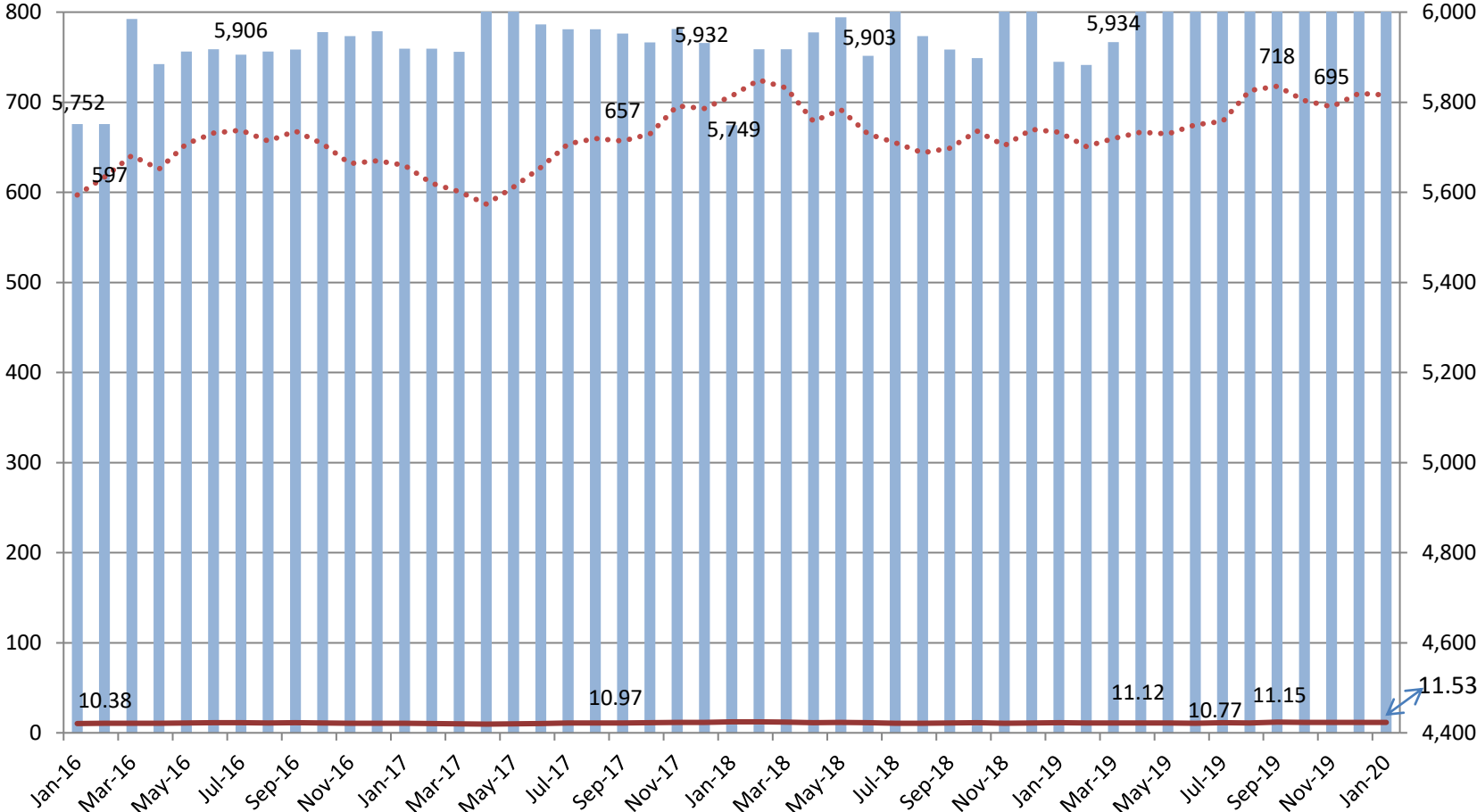


# Cost Analysis

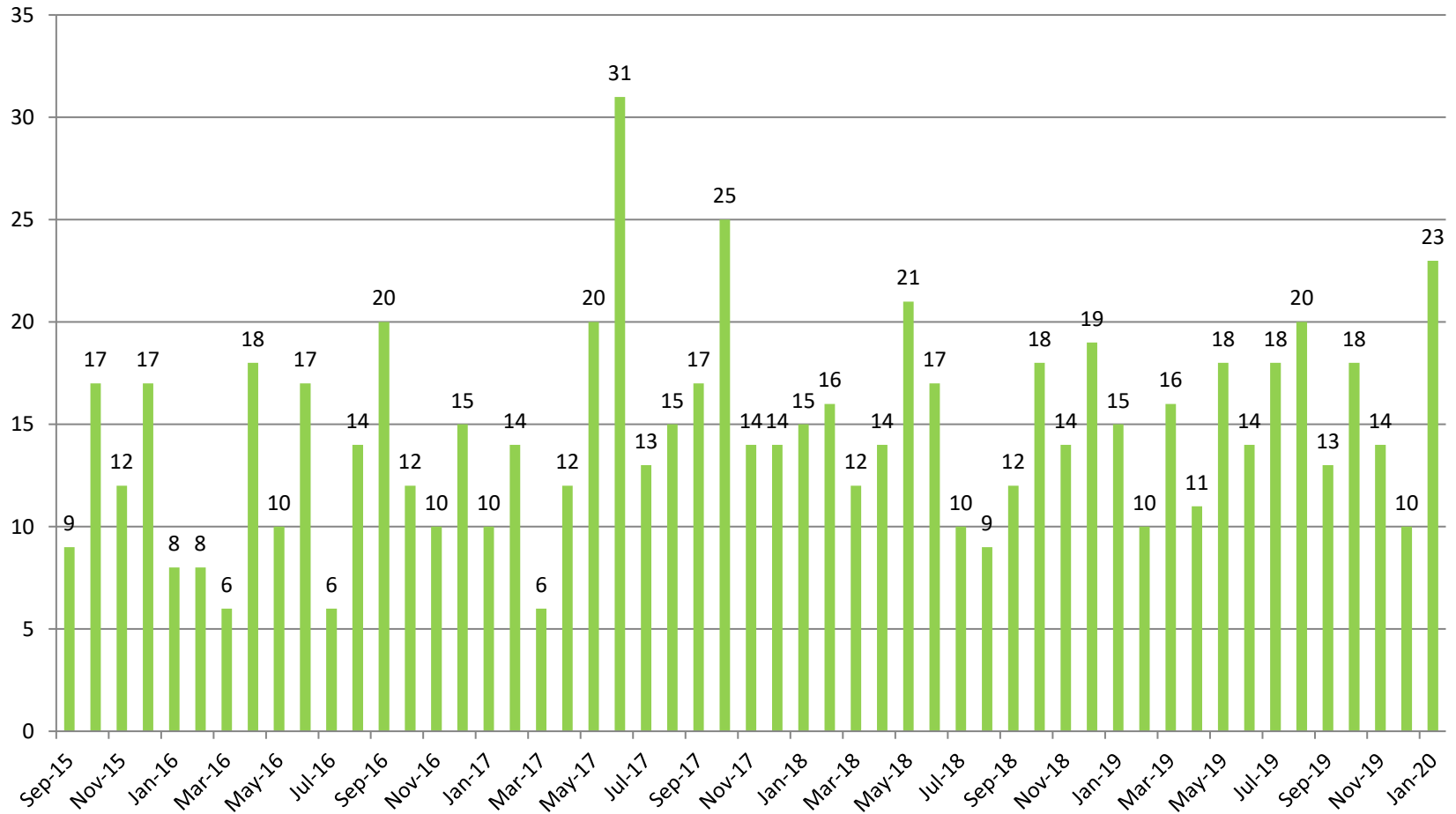
CLAIMS CLOSED - ROLLING 12 REPORTING MONTHS ENDING 1/31/2020											
CLAIM CAUSE DESCRIPTION	CLOSED CLAIMS	TOTAL COST OF CLOSED CLAIMS	AVERAGE TOTAL COST PER CLAIM	AVERAGE DURATION OF CLAIM (MONTHS)	AVERAGE COST PER CLAIM PER MONTH	CLAIM CAUSE DESCRIPTION	CLOSED CLAIMS	TOTAL COST OF CLOSED CLAIMS	AVERAGE TOTAL COST PER CLAIM	AVERAGE DURATION OF CLAIM (MONTHS)	AVERAGE COST PER CLAIM PER MONTH
Abraision/Rubbed	7	\$8,627	\$1,232	2.44	\$102.70	Faulty Roadway	1	\$0	\$0	1.52	\$0.00
Adverse Reaction	11	\$872,678	\$79,334	139.98	\$6,611.20	Foreign Substance	14	\$45,378	\$3,241	6.07	\$270.11
Assault, Mental Verbal	15	\$241,914	\$16,128	13.46	\$1,343.97	Ingestion	1	\$0	\$0	3.08	\$0.00
Assault, Physical	87	\$3,036,770	\$34,905	28.14	\$2,908.78	Inhalation	6	\$177,029	\$29,505	10.07	\$2,458.74
Bending, Stooping	6	\$287,903	\$47,984	58.69	\$3,998.65	Lifting	25	\$1,280,136	\$51,205	51.43	\$4,267.12
Bodily Reaction	20	\$675,587	\$33,779	62.97	\$2,814.95	Personal Injury/Illness	3	\$0	\$0	2.19	\$0.00
Caught In, Under, Between	29	\$339,142	\$11,695	15.67	\$974.55	Pulling/Pushing	61	\$4,038,283	\$66,201	59.87	\$5,516.78
Collision	15	\$216,794	\$14,453	19.14	\$1,204.41	Reaching	17	\$208,380	\$12,258	15.68	\$1,021.47
Contact Infectious Agent	1	\$655	\$655	4.95	\$54.58	Relational Conflict	1	\$1,447	\$1,447	6.29	\$120.58
Contact w/Temp Extremes	1	\$5,184	\$5,184	2.72	\$432.00	Repeated Motion	62	\$2,080,890	\$33,563	23.98	\$2,796.90
Contact with Chemicals	7	\$281,284	\$40,183	8.32	\$3,348.62	Running/Walking	31	\$143,564	\$4,631	6.39	\$385.92
Contact with Electricity	3	\$4,330	\$1,443	2.47	\$120.28	Slip/Trip	44	\$2,266,746	\$51,517	77.90	\$4,293.08
Continous Trauma	60	\$3,138,144	\$52,302	72.36	\$4,358.53	Splashed	0	\$0	\$0	0.00	\$0.00
Dermal	1	\$773	\$773	0.95	\$64.42	Stress	25	\$720,415	\$28,817	22.56	\$2,401.38
Event Type (NEC)	31	\$368,926	\$11,901	17.50	\$991.74	Struck By Falling Object	9	\$141,816	\$15,757	19.67	\$1,313.11
Explosion	0	\$0	\$0	0.00	\$0.00	Struck By Moving Object	27	\$954,950	\$35,369	35.82	\$2,947.38
Fall From Chair	6	\$63,825	\$10,638	17.56	\$886.46	Throwing/Wielding	3	\$139,905	\$46,635	76.67	\$3,886.25
Fall From Elevation	3	\$93,153	\$31,051	23.01	\$2,587.58	Twisting/Turning	24	\$361,448	\$15,060	15.13	\$1,255.03
Fall From Ladder	2	\$11,096	\$5,548	19.10	\$462.33	Unassigned	10	\$248,073	\$24,807	24.73	\$2,067.28
Fall From Stairs	7	\$182,688	\$26,098	21.41	\$2,174.86	Vehicle Accident	68	\$3,317,917	\$48,793	54.21	\$4,066.07
Fall Onto/Against Objects	5	\$109,253	\$21,851	10.67	\$1,820.88	Vehicle Off Roadway	0	\$0	\$0	0.00	\$0.00
Fall Same Level	24	\$817,592	\$34,066	23.56	\$2,838.86	Vehicle Overturned	2	\$45,901	\$22,951	9.56	\$1,912.54
Fall/Scaffold, Walkway	0	\$0	\$0	0.00	\$0.00	Vehicle Sudden Start/Stop	13	\$169,237	\$13,018	12.56	\$1,084.85
Fall From Vehicle	8	\$39,973	\$4,997	5.63	\$416.39	Vibration	2	\$1,778	\$889	8.76	\$74.08
Faulty Equipment	0	\$0	\$0	0.00	\$0.00	<b>TOTAL CLAIMS, TOTAL COST, AVERAGE COST</b>	<b>798</b>	<b>\$27,139,588</b>	<b>\$34,010</b>	<b>36.92</b>	<b>\$2,834.17</b>

# Agency Injury Rate Claims Incurred During Prior 12 Months per 100 Employees

- Active Employees
- Rolling 12 Month Aggregate
- Injury Rate per 100 Employees



# Claims Denied



# Division Statistics

ROLLING 12 REPORTING MONTHS - INJURIES BY DIVISION				
DIVISION NAME	CLAIM FREQUENCY	PERCENT OF ALL CLAIMS IN PERIOD	CLAIM SEVERITY	PERCENT OF TOTAL INCURRED FOR PERIOD
ADMIN., TAXIS & ACCESIBLE SERV.	3	0.42%	\$69,930	0.51%
ADMINISTRATION	8	1.12%	\$269,624	1.98%
ADMINISTRATION & FINANCE	1	4.35%	\$52,041	16.32%
CABLE CAR & RAIL SYSTEMS	9	1.26%	\$260,139	1.91%
CHIEF MECHANICAL OFFICER (BUS SECTION)	0	0.00%	\$0	0.00%
CHIEF MECHANICAL OFFICER (RAIL SECTION)	2	0.28%	\$46,937	0.34%
CITATION DIVISION	3	0.42%	\$47,561	0.35%
COMMUNICATIONS MAINTENANCE SECTION	1	0.14%	\$344	0.00%
DIESEL MAINTENANCE	6	0.84%	\$67,957	0.50%
DIRECTOR OF TRANSIT	2	8.70%	\$47,028	14.74%
DIVISION OF SUSTAINABLE STREETS	8	1.12%	\$109,793	0.81%
ELECTRICAL MAINTENANCE	15	2.11%	\$138,163	1.01%
ENFORCEMENT SERVICES	32	4.49%	\$645,962	4.74%
EXECUTIVE DIRECTOR/CEO	1	0.14%	\$3,000	0.02%
FINANCE, ADMIN., INFORMATION TECH.	3	0.42%	\$2,608	0.02%
ISLAIS CREEK	9	1.26%	\$154,575	1.14%
LEGISLATIVE AFFAIRS	0	0.00%	\$0	0.00%
MAINTENANCE / UNASSIGNED	1	0.14%	\$1,179	0.01%
MAINTENANCE DIVISION	15	2.11%	\$416,020	3.06%
MUNI METRO EAST	12	1.69%	\$108,942	0.80%
OPERATIONS / UNASSIGNED	1	0.14%	\$52,140	0.38%
PARKING AUTHORITY	7	0.98%	\$70,491	0.52%
SAFETY, SECURITY & ENFORCEMENT	48	6.74%	\$968,807	7.12%
STRUCTURE & WAYS	1	0.14%	\$845	0.01%
TAXI COMMISSION	0	0.00%	\$0	0.00%
TECHNICAL SERVICES	1	0.14%	\$445	0.00%
TRANSPORTATION DIVISION (TRAN)	498	69.94%	\$9,675,707	71.07%
TRANSPORTATION PLANNING & DEVELOPMENT	2	0.28%	\$85,044	0.62%
NOT YET ASSIGNED	23	3.23%	\$318,943	2.34%
<b>Grand Total</b>	<b>712</b>	<b>100.00%</b>	<b>\$13,614,224</b>	<b>100.00%</b>



# Division Statistics

ROLLING 12 REPORTING MONTHS - INJURIES BY LOCATION FOR TRANSPORTATION DIVISION				
TRANSPORTATION DIVISION - LOCATION NAME	CLAIM FREQUENCY	PERCENT OF ALL CLAIMS IN PERIOD	CLAIM SEVERITY	PERCENT OF TOTAL INCURRED FOR PERIOD
BUS TRANSPORTATION SECTION	71	14.26%	\$1,232,116	12.73%
CABLE CAR CABLE TRANSPORTATION UNIT	69	13.86%	\$1,632,595	16.87%
CENTRAL CONTROL	1	0.20%	\$3,000	0.00%
DATA COLLECTION UNIT	0	0.00%	\$0	0.00%
DISPATCH UNIT RAIL & BUS	1	0.20%	\$17,000	0.18%
DIVISION OPERATIONS	0	0.00%	\$0	0.00%
FLYNN MOTOR COACH TRANSPORTATION UNIT	39	7.83%	\$957,592	9.90%
GREEN METRO RAIL TRANSPORTATION UNIT	33	6.63%	\$550,207	5.69%
KIRKLAND MOTOR COACH TRANSPORTATION UNIT	25	5.02%	\$595,329	6.15%
METRO RAIL TRANSPORTATION UNIT	7	1.41%	\$35,649	0.37%
POTRERO ELECTRIC TROLLEY TRANSPORTATION	44	8.84%	\$745,126	7.70%
PRESIDIO	0	0.00%	\$0	0.00%
PRESIDIO ELECTRIC TROLLEY TRANSPORTATION	12	2.41%	\$124,049	1.28%
PRESIDIO TROLLEY COACH	19	3.82%	\$542,622	5.61%
RAIL TRANSPORTATION SECTION	0	0.00%	\$0	0.00%
SAFETY/TRAINING	1	0.20%	\$41,519	0.43%
SCHEDULES SECTION	0	0.00%	\$0	0.00%
STATION OPERATIONS	2	0.40%	\$111,334	1.15%
STREET SUPERVISION	15	3.01%	\$284,058	2.94%
TRANSPORTATION DIVISION II (TRAN)	89	17.87%	\$1,619,262	16.74%
WOODS MOTOR COACH TRANSPORTATION UNIT	61	12.25%	\$1,081,784	11.18%
NULL	9	1.81%	\$102,466	1.06%
<b>Grand Total</b>	<b>498</b>	<b>100.00%</b>	<b>\$9,675,707</b>	<b>100.00%</b>

# Updates

- SFMTA welcomes aboard new Director of Transportation Jeff Tumlin
- We continue to review the Workers' Compensation Program with Human Resources Director Kimberly Ackerman
- Investigative Services selection process in final phase