

Report to the San Francisco Workers' Compensation Council

Peggy Sugarman

Workers' Compensation Director

June 3, 2019





Agenda

- Accomplishments & Initiatives
 - Alternative Dispute Resolution (ADR) Program
 - Banking Modernization
- Performance Quick Facts
- Claim Analytics
- Financials

Accomplishments & Initiatives



Carveout / “Alternative Dispute Resolution”

- Joint Labor Management Committee has met monthly
- List of Independent Physician Evaluators growing
- Training of staff is ongoing
- Presentations made to SFPD and SFFD Management in preparation for launch
- Benefit notice letters revised
- Communications with Member Advocate/Ombudsperson solidified
- Received Request to Negotiate by Deputy Sheriff’s Association, approved by the State
- TO DO: Notify local attorneys of program



Accomplishments

- EK Health Amendment II drafted, approved by City Attorney's Office and distributed to contractor. The agreement extends duration/value, modifies some key terms, and extends service to SFMTA
- Medicare Section 111 Policy & Procedure Training conducted for CCSF on April 4 and Intercare on April 24
- Completed FY20 & FY21 Annual Budget Development & Negotiations with MBO, securing additional resources for Police/Fire while reducing departmental budgets for reallocation of savings
- Ergonomics Awareness ELM Program completed



Initiatives

- EK Health Managed Care Services for SFMTA – Tentative Implementation Date of 9/1
- Bank of America Bank Account closure and reconciliation (Fall 2019)
- Assessment of Pharmacy Benefit Program Cost/Benefit Analysis to shape program future
- Nurse Triage/Reporting Hotline update
- Banking Project update . . . See following slides

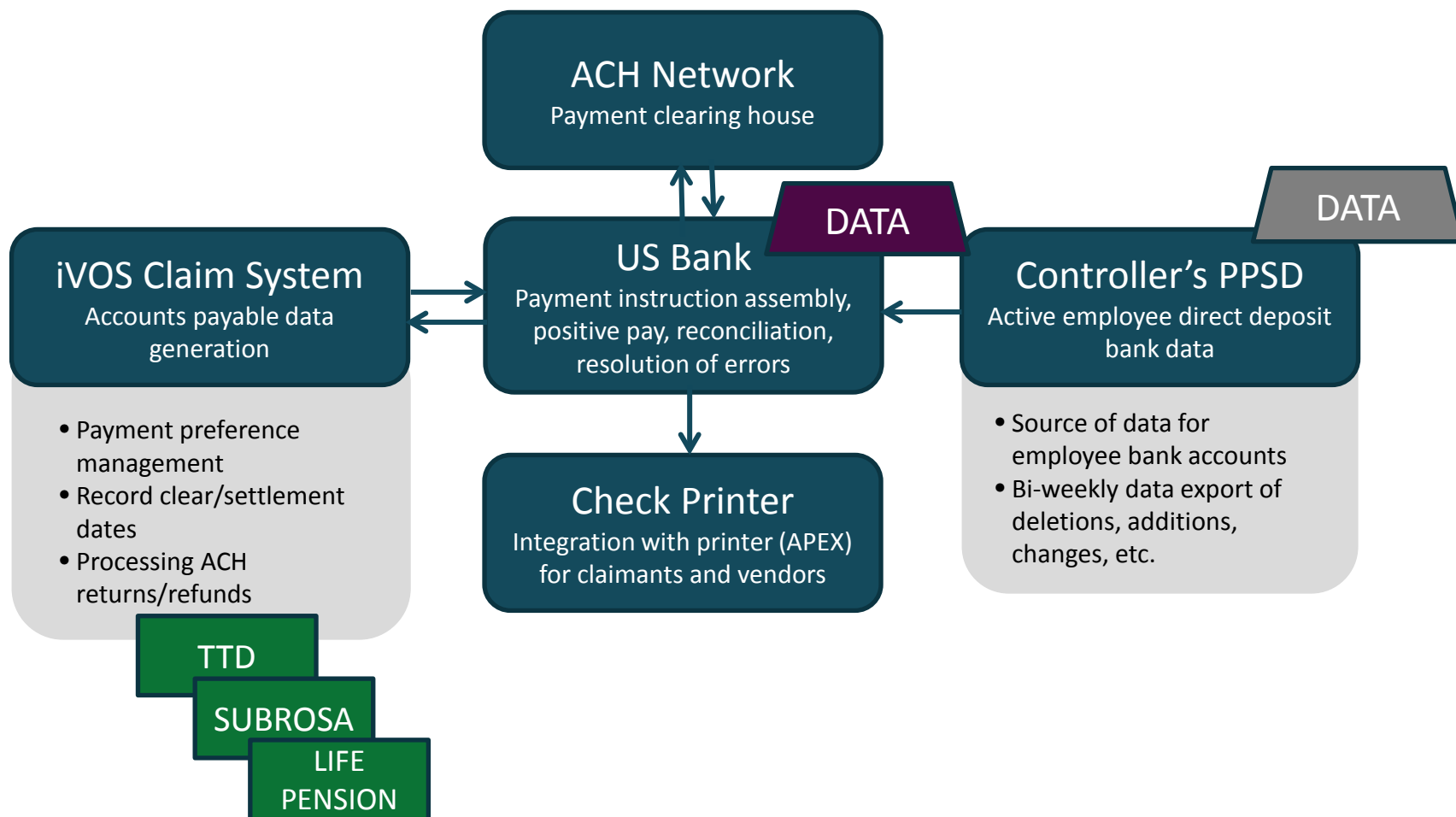


Banking Modernization Road Map

- Phase One: Account Migration to US Bank completed on July 1, 2018.
 - Automated Positive Pay; FSP integration for automated bank reconciliation; eliminated a complex manual process for daily funding of benefit payments; automated accounting entries for disbursed benefit payments
 - Positive Pay service was enhanced to include payee name, enhancing fraud controls
 - Transformed account structure to a Master Zero Balance Account and subsidiary disbursement accounts, reducing administrative risk of accounting errors that cause WC administrative penalties and bank fees; and maximizing City funds in higher yielding accounts for as long as possible prior to disbursement
- Phase Two will activate electronic payments for claimants and vendors.
 - Lower processing costs for the 295,000 payments and 80,000 checks issued annually by the Workers' Compensation Division.
 - Reduce the environmental impact of mailing checks and remittances.
 - Offer greater flexibility and convenience to all participants in the WC system.
 - Enhance the use of technology and automation in financial processing.
- Phase Three will activate electronic payments for medical providers (Early 2020 Launch – Estimated).
 - Consolidate all changes under one payment processing model.
 - Expand the impact of the Phase Two benefits by increasing the volume of electronic payments.



Banking Systems Overview





Phase Two Accomplishments

- **AP Export Specification**
 - Completed/Adopted 1/25
- **AP Reconciliation Import Specification**
 - Completed/Adopted 4/12
- **PPSD Employee Bank Account Data File**
 - Specification development completed, Second Test File Transmitted 5/29
- **Data Transmission**
 - Integration Testing Completed 3/14
- **Check & Remittance Statement Layout**
 - Completed/Adopted 5/2
- **End-to-End Testing**
 - 6/3 to 6/14
- **Claimant & Vendor Outreach Campaigns**
 - Targeted Vendor Enrollment 5/28, Claimant Opt-out 6/7 (Estimated); estimated initial enrollment of 100 Vendors and 1,100 eligible claimants
- **Training**
 - All Staff Training 5/22, refresher ~1 week before go-live
 - Finance Team Training on ACH Processing Tools at US Bank 4/29
- **Production Environment Upgrade**
 - Migrate all new code, business process updates, scheduler jobs and configuration changes; assign payment preferences
 - July 6-7 (estimated)
- **Implementation**
 - July 8, 2019



Performance Quick Facts



FY19 Q2 Performance Quick Facts

Fiscal Health

Ratio of Actuals to Budget

FY19 Q3: 104.3%

Benchmark: 95%

Claim Volume

Count of New Claims in Period

385 Indemnity Claims

310 Medical Claims

Benchmark: 396 Indemnity Claims/Quarter

275 Medical Claims/Quarter

Claim Cost

Average Cost of Claims Closed in Period

Indemnity: \$11,062

Medical: \$755

Benchmark: Indemnity: \$15,627

Medical: \$613

Duration

Average Days Open of Claims Closed in Period

217 Days

Benchmark: 324 Days

Notes: All benchmarks based on rolling four-year averages (FY15-18.) 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

	FY15-18			FY19 Q3			FY19 Q3 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	88	106	194	69	135	204	-19 or -21%	29 or 27%	10 or 5%
Police	77	44	121	88	47	135	11 or 14%	3 or 8%	14 or 12%
Fire	59	17	76	58	22	80	-1 or -2%	5 or 31%	4 or 5%
Sheriff	35	8	44	43	8	51	8 or 22%	0 or -4%	7 or 17%
Human Services	21	13	35	26	7	33	5 or 22%	-6 or -47%	-2 or -5%
Public Works	15	15	30	10	22	32	-5 or -33%	7 or 47%	2 or 7%
Recreation & Parks	17	21	39	11	17	28	-6 or -36%	-4 or -20%	-11 or -27%
Airport	19	14	33	12	15	27	-7 or -36%	1 or 8%	-6 or -17%
PUC-Water	8	7	15	8	6	14	0 or -1%	-1 or -16%	-1 or -8%
Library	6	4	10	6	4	10	0 or 3%	0 or 5%	0 or 4%
Citywide	395	275	670	386	308	694	-9 or -2%	34 or 12%	24 or 4%



Claims Incurred Per 100 FTE

Department	2015	2016	2017	2018	2019 Est.
Fire	21	19	19	23	21
Sheriff	21	23	20	20	21
Police	20	23	23	21	20
Public Health	12	12	11	13	12
Citywide	11	11	11	12	11
Public Works	10	11	9	10	10
Library	7	5	6	10	8
Airport	10	10	10	10	7
Recreation & Parks	9	9	9	9	7
Human Services	7	6	6	8	7
PUC-Water	3	3	3	4	3

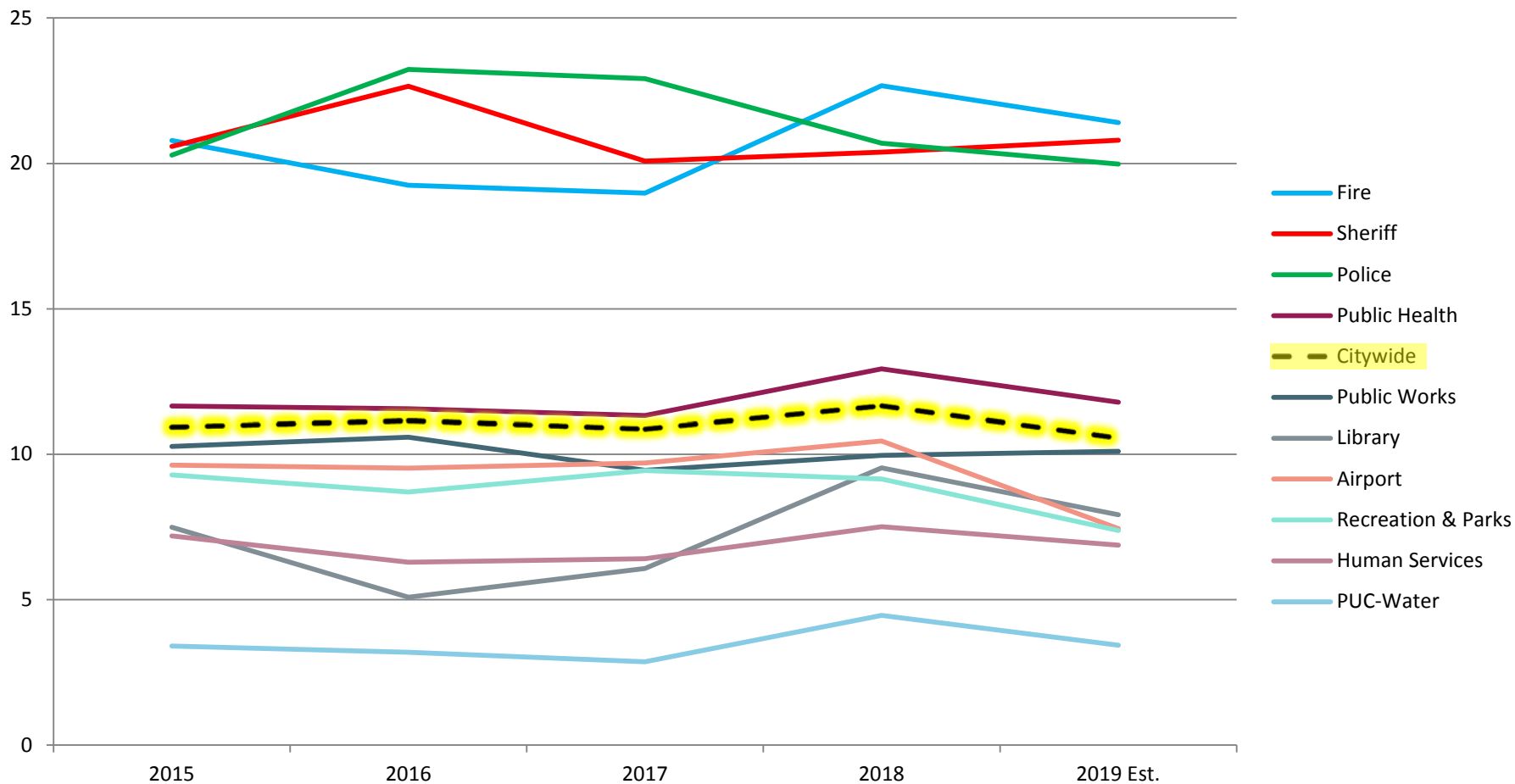
Notes:

1. 2019 Est. reflects a straight line of Q1 – Q3 claim volume for the whole fiscal year



Claims Incurred Per 100 FTE

Top 10 Departments



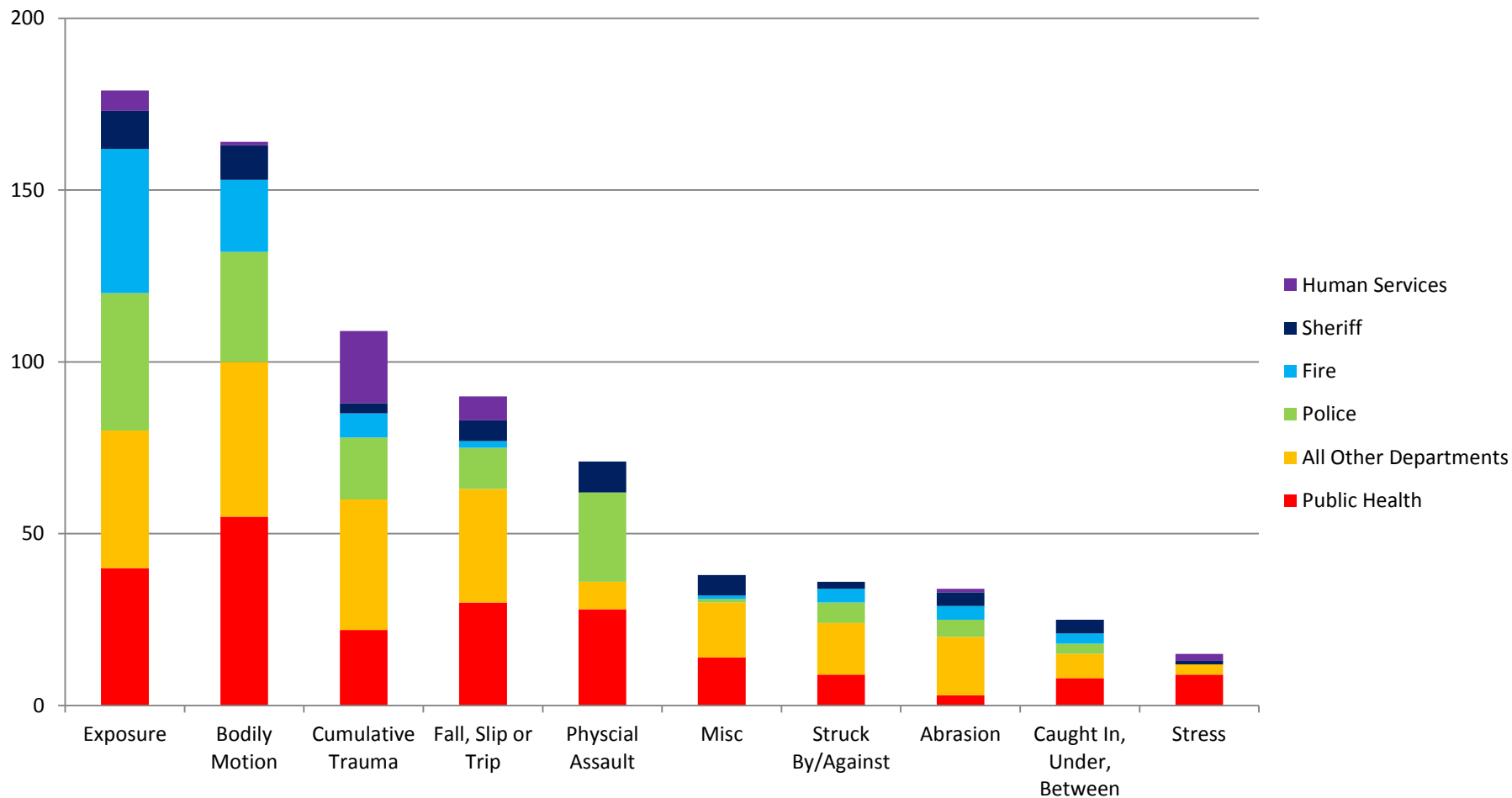
Notes:

1. 2019 Est. reflects a straight line of Q1 - Q3 claim volume for the whole fiscal year



Claim Cause Distribution

Top 10 Claim Cause Groups by Frequency - New Claims in FY2019 Q3

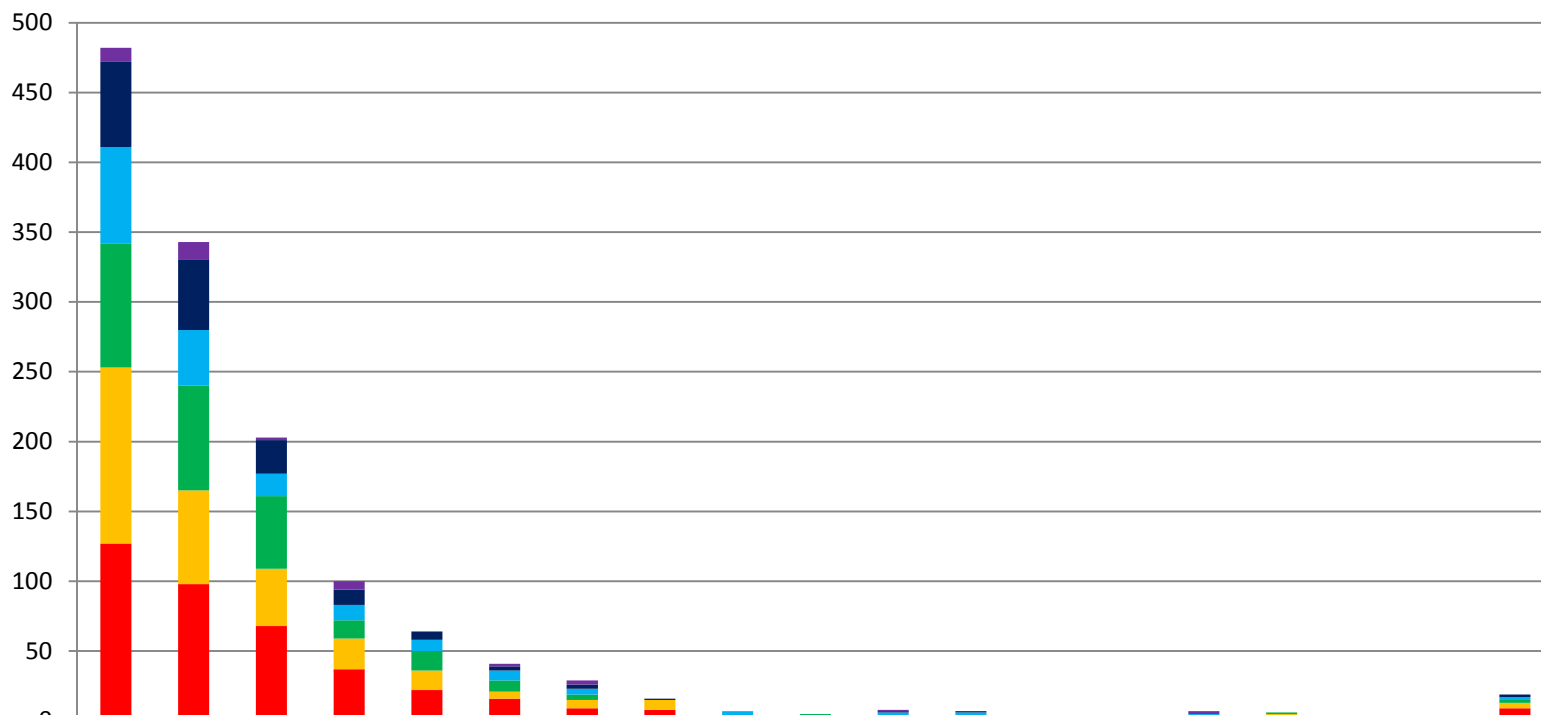


Notes:

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	13	2	6		2	3				1			1	2				
Sheriff	61	50	24	11	6	3	3	1			1	1							2
Public Health	69	40	16	11	8	7	4		3		2	4		1	1		1	1	2
Fire	89	75	52	13	14	8	4			1	1					1	1	1	2
All Other Departments	126	67	41	22	14	5	6	7	3	2	2	1	2	0	1	4	0	0	4
Police	127	98	68	37	22	16	9	8	1	2	1	1	1	2	3	1		1	9

Notes:

1. \$100K+ Total Incurred = \$318 Million
2. All policy years for which incurred costs >=\$100k/claim



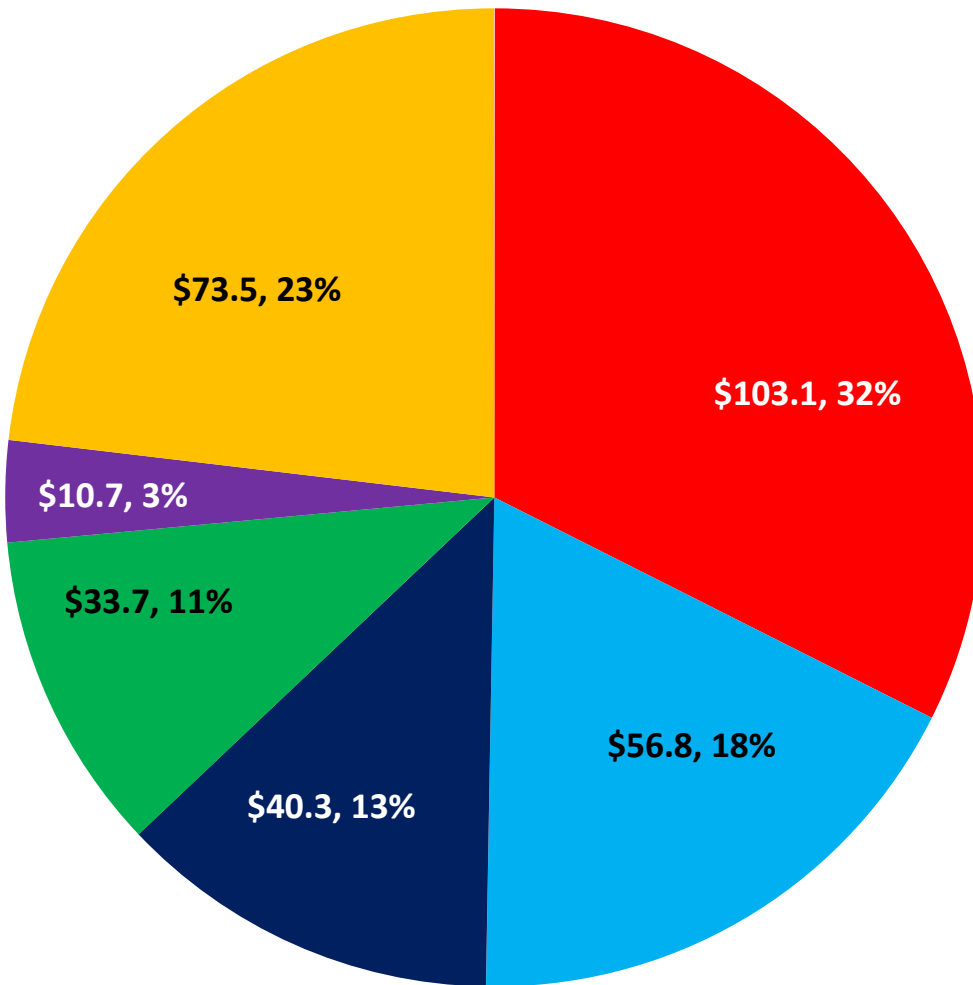
Open Claim Stratification

1,349 Claims \geq \$100k

\$318 Million

Data as of 5/28/2019

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



Note: Dollar figures in millions



Litigation Statistics

Department	Open Indemnity Claims Added from FY15-FY19Q3	Represented Claims	Represented %	Litigated Claims	Litigated %
Police	374	208	56%	186	50%
Public Health	270	104	39%	105	39%
Fire	258	133	52%	124	48%
Sheriff	211	98	46%	91	43%
Human Services	109	51	47%	47	43%
Airport	98	32	33%	26	27%
Public Works	82	41	50%	37	45%
Recreation & Parks	59	30	51%	26	44%
Water Pollution Control	35	21	60%	21	60%
PUC-Water	33	10	30%	8	24%
Citywide	1748	838	48%	768	44%

Financials



Department Expenditure Trends

Department	FY18 Budget	FY18 Actuals	FY19 Orig. Budget	FY19 Rev. Budget	FY19 Estimated YE Actuals	FY19 Surplus/ (Deficit)
Police	15,691,689	20,898,127	17,270,551	18,238,494	21,548,459	-3,309,964
Fire	9,354,940	8,817,237	9,154,940	9,623,463	11,133,646	-1,510,183
Public Health ³	12,026,726	10,831,216	6,062,228	6,605,761	6,639,879	-34,118
Sheriff	5,630,186	5,387,756	5,630,186	5,630,186	5,580,816	49,370
Recreation & Parks	3,569,246	2,637,724	3,569,246	4,920,001	3,516,612	1,403,389
Public Works	3,598,881	2,362,963	3,709,007	4,259,007	3,593,314	665,693
Human Services	2,901,364	2,629,920	2,876,364	2,876,364	3,087,847	-211,483
Airport	2,494,467	2,344,896	2,570,798	2,720,369	2,889,937	-169,568
PUC-Water	2,504,098	2,138,127	2,580,723	2,580,723	2,340,684	240,039
PUC-Wastewater	1,501,766	1,590,720	1,547,720	1,547,720	1,716,409	-168,689
Total Top Ten Departments	59,273,363	59,638,686	54,971,763	59,002,088	62,047,603	-3,045,515
Total of All City Departments	69,378,135	67,615,222	71,188,844	76,595,741	76,011,020	584,721

Notes:

1. Expenditures exclude LC4850 salary continuation benefits, and include program admin/overhead
2. Values sorted by FY 19 Original Budget
3. Public Health roll-up includes several department budgets with varying deficit/surplus positions



Costs by Expenditure Category

	FY17-18 Actuals	FY18-19 Actuals YTD	FY19 Est. YE Actuals	YOY Change (%)
INDEMNITY				
Temporary Disability	8,220,280	6,537,371	8,716,495	5.7%
Permanent Disability	15,776,104	12,520,310	16,693,747	5.5%
INDEMNITY SUBTOTAL	23,996,384	19,057,681	25,410,242	5.6%
VOCATIONAL REHABILITATION	226,139	121,674	162,232	-39.4%
MEDICAL	26,044,350	22,187,867	29,583,823	12.0%
EXPENSE	3,040,483	2,353,407	3,137,877	3.1%
RECOVERY	(692,535)	(337,174)	(449,565)	-54.0%
GRAND TOTAL	52,614,822	43,383,456	57,844,608	9.0%

Notes:

1. Expenditures reflect benefit payments issued through the iVOS Financial System, and do not include overhead or LC 4850 salary continuation benefits.



High-Exposure Claim Trends

- Top 10 Claims:
 - FY18: \$4.7M
 - FY19: \$5.3M (12.7%↑)
- Top 50 Claims:
 - \$9.5M
 - \$10.5M (10.5%↑)
- Top 344 claims (~5%) accounted for 50% of all FY19 expenditures to date out of 7,417 of claims with payments.

Notes:

1: Figures are actuals based on partial year data (7/1 to 5/23).

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

CCSF Workers' Compensation Council
Worker's Compensation Loss Summary
June 3 2019

Lag Time Report

ROLLING 12 REPORTING MONTHS - INJURIES BY DIVISION			
DIVISION NAME	CLAIM FREQUENCY	Days Between Employer Knowledge and Reported to TPA	Days Between DOI and Received by TPA
ADMIN., TAXIS & ACCESSIBLE SERV.	4	-0.50	1.25
ADMINISTRATION	4	78.75	78.75
Administration & Finance	1	8.00	8.00
CABLE CAR & RAIL SYSTEMS	6	133.50	134.17
CHIEF MECHANICAL OFFICER (BUS SECTION)	0	0.00	0.00
CHIEF MECHANICAL OFFICER (RAIL SECTION)	2	3.50	14.50
CITATION DIVISION	0	0.00	0.00
COMMUNICATIONS MAINTENANCE SECTION	1	0.00	2.00
DIESEL MAINTENANCE	3	5.67	5.67
DIRECTOR OF TRANSIT OPS	1	6.00	6.00
DIVISION OF SUSTAINABLE STREETS	15	67.07	69.20
ELECTRICAL MAINTENANCE	12	30.25	46.00
ENFORCEMENT SERVICES	36	23.81	29.25
EXECUTIVE DIRECTOR/CEO	1	13.00	13.00
FINANCE, ADMIN., INFORMATION TECH.	3	0.33	6.67
Islais Creek	4	3.00	3.75
LEGISLATIVE AFFAIRS	0	0.00	0.00
MAINTENANCE / UNASSIGNED	4	9.75	22.50
MAINTENANCE DIVISION	17	6.41	134.71
Muni Metro East	5	6.40	6.60
OPERATIONS / UNASSIGNED	30	53.30	75.50
Parking Authority	3	271.00	392.67
SAFETY, SECURITY & ENFORCEMENT	33	40.52	53.58
STRUCTURE & WAYS	2	17.50	18.50
TAXI COMMISSION	1	5.00	50.00
TECHNICAL SERVICES	0	0.00	0.00
TRANSPORTATION DIVISION (TRAN)	429	31.82	38.38
Not yet assigned	62	5.32	12.21
Grand Total	679	29.26	43.67

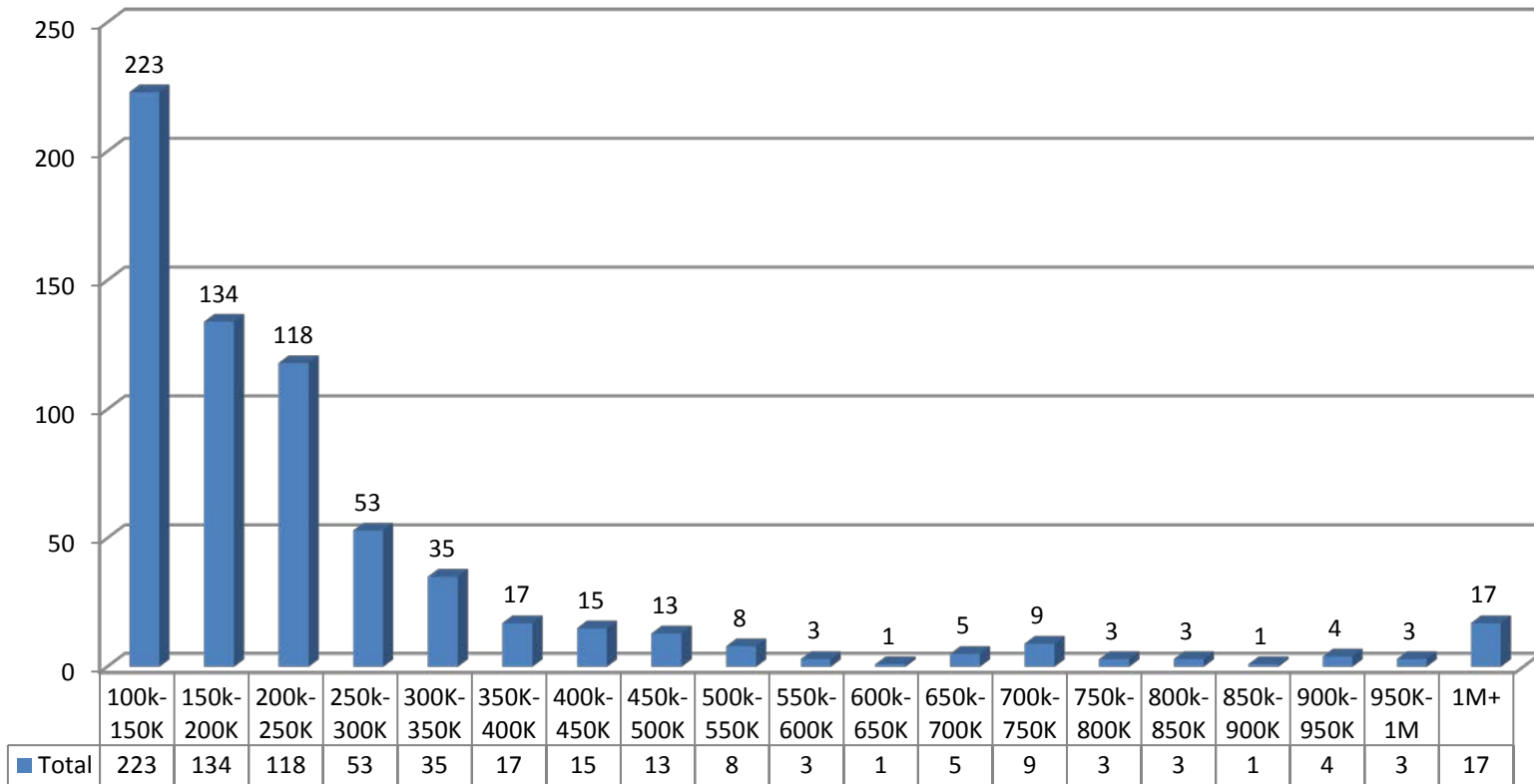
Financials

	FY 2017/2018 Ten Month Expenditures	FY 2018/2019 Ten Month Expenditures	Increase/Decrease	% of Change
INDEMNITY				
Temporary Disability	\$7,394,316	\$7,905,056	\$510,740	6.91%
Permanent Disability	\$4,987,950	\$3,856,114	(\$1,131,836)	-22.69%
Total Indemnity	\$12,382,266	\$11,761,171	(\$621,095)	-5.02%
Vocational Rehabilitation				
Total Vocational Rehabilitation	\$87,213	\$61,594	(\$25,619)	-29.37%
MEDICAL				
Total Medical	\$5,932,372	\$7,770,277	\$1,837,905	30.98%
EXPENSE				
Total Expense	\$1,135,716	\$1,222,222	\$86,505	7.62%
RECOVERY				
Total Recovery Processed	(\$114,913)	(\$639,990)	(\$525,077)	456.94%
GRAND TOTAL	\$19,422,655	\$20,175,274	\$752,619	3.87%

Financials

Open Claims Stratification:
 \$100K+ Total Incurred = 665

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



Litigation Statistics

LITIGATION RATIO												
FISCAL YEAR 2018-2019												
	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		
Open Indemnity Claims*	1,075	1,076	1,076	1,098	1,120	1,119	1,128	1,138	1,115	1,106		
Litigated Ratio	38.33%	38.85%	38.20%	37.34%	37.23%	37.09%	37.32%	36.99%	36.95%	38.25%	#DIV/0!	#DIV/0!
FISCAL YEAR 2017-2018												
	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%
FISCAL YEAR 2016-2017												
	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%
FISCAL YEAR 2015-2016												
	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%
FISCAL YEAR 2014-2015												
	July	August	September	October	November	December	January	February	March	April	May	June
Open Litigated Claims*	490	477	468	464	460	455	445	440	441	437	427	422
Open Indemnity Claims*	1116	1100	1112	1119	1127	1108	1119	1122	1113	1122	1106	1121
Litigated Ratio	43.91%	43.36%	42.09%	41.47%	40.82%	41.06%	39.77%	39.22%	39.62%	38.95%	38.61%	37.64%
FISCAL YEAR 2013-2014												
	July	August	September	October	November	December	January	February	March	April	May	June
Open Litigated Claims*	653	636	619	612	607	600	592	571	559	525	514	507
Open Indemnity Claims*	1250	1219	1194	1190	1209	1176	1162	1149	1138	1110	1108	1126
Litigated Ratio	52.24%	52.17%	51.84%	51.43%	50.21%	51.02%	50.95%	49.70%	49.12%	47.30%	46.39%	45.03%

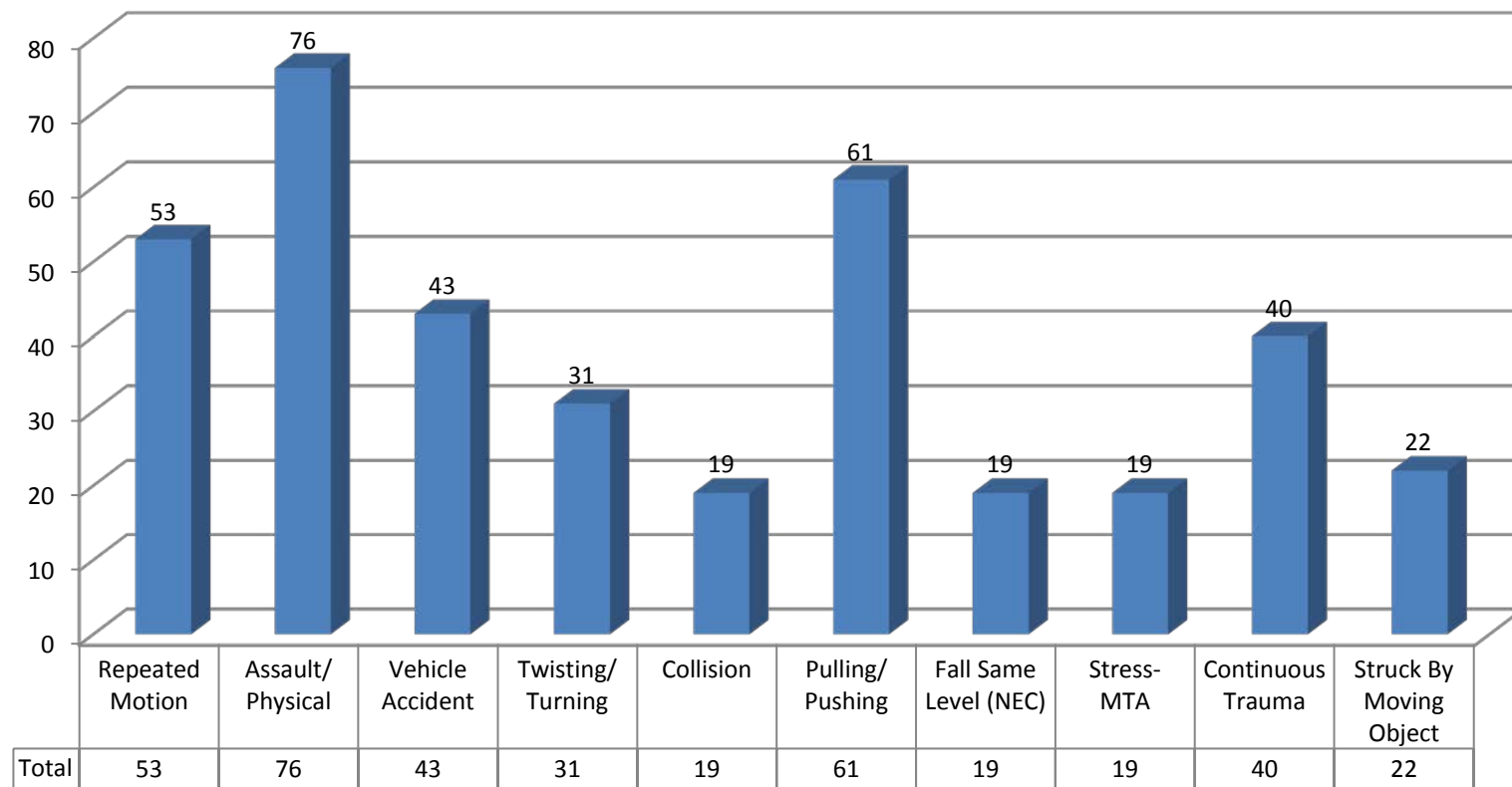
*Does not include Future Medical Claims

Data prior to March 2013 is unreliable and is excluded

Cause Analysis

CLAIM CAUSE ANALYSIS
BY FREQUENCY

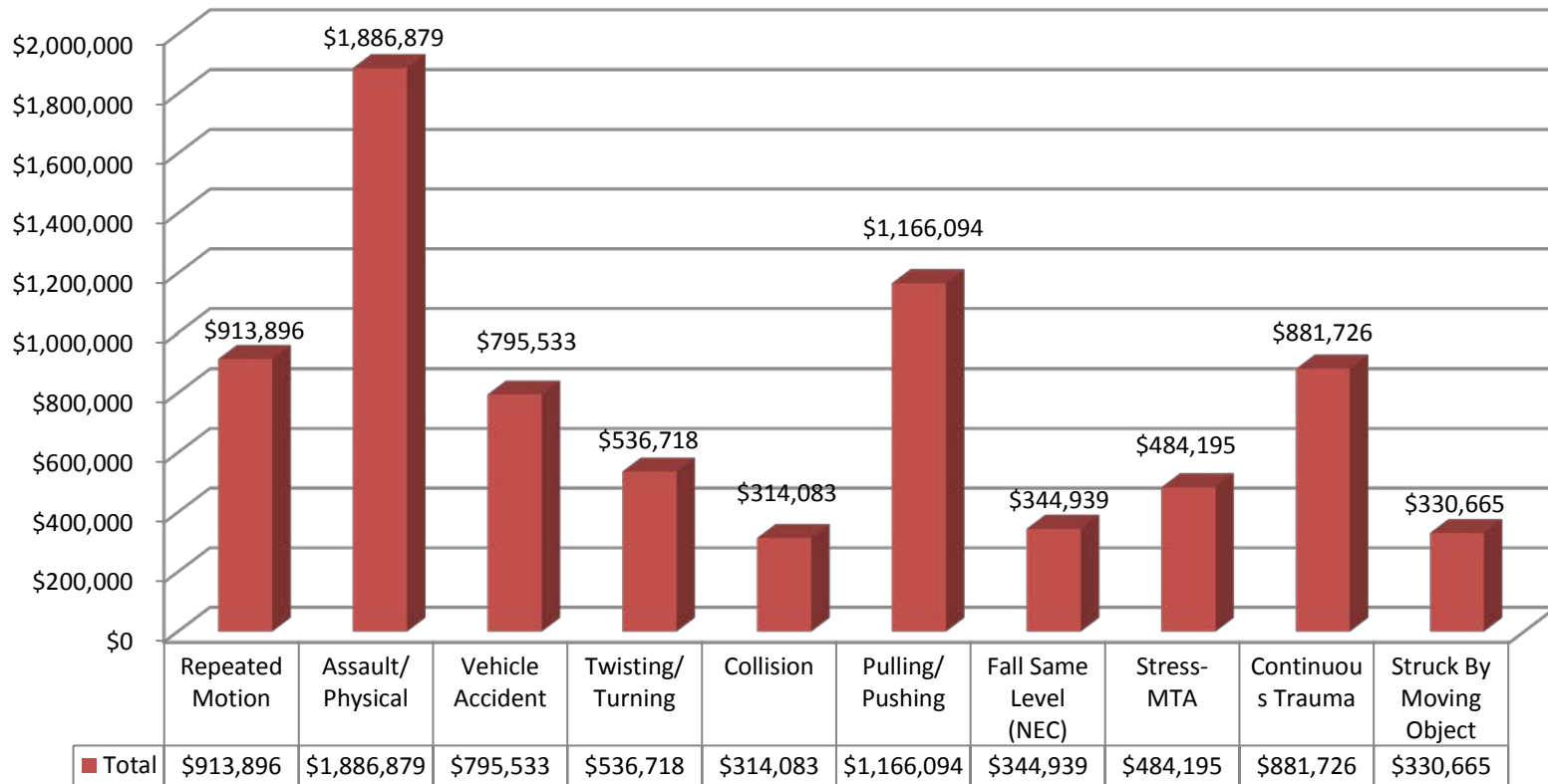
Top 10 Claim Causes by Frequency Rolling 12 Reporting Months



Cause Analysis

CLAIM CAUSE ANALYSIS
BY SEVERITY

Top 10 Claim Causes by Severity Rolling 12 Reporting Months

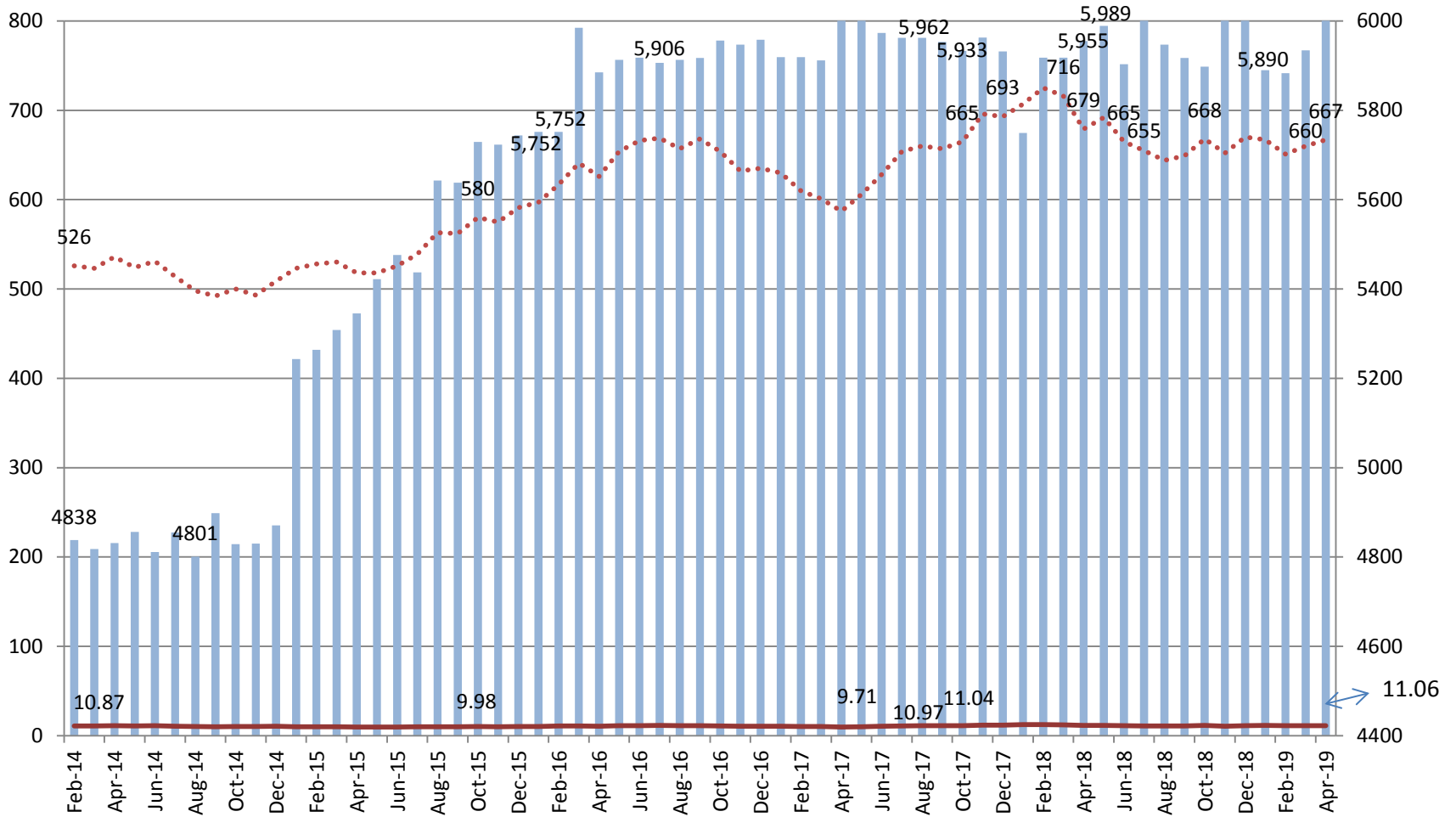


Cost Analysis

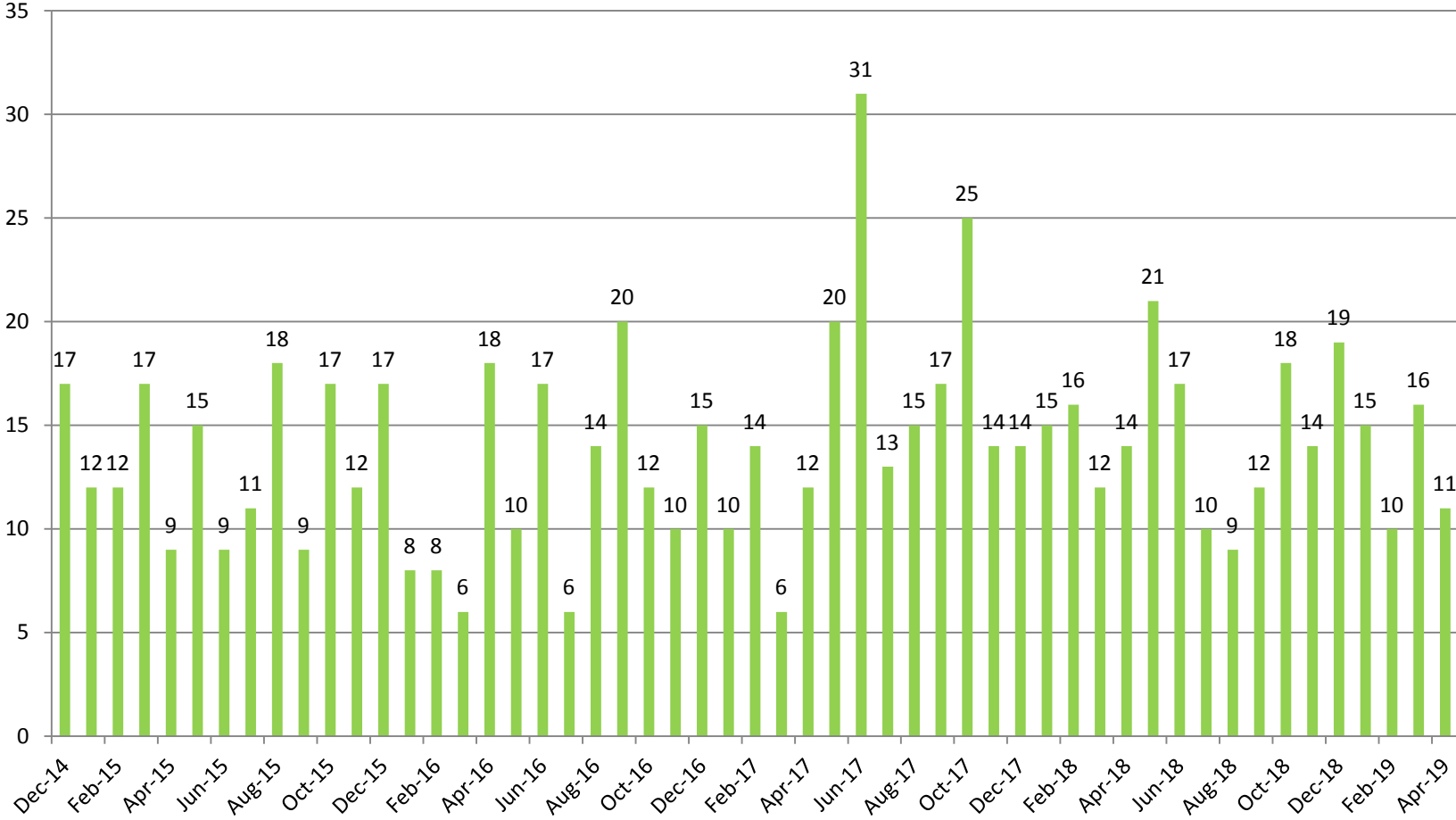
CLAIMS CLOSED - ROLLING 12 REPORTING MONTHS ENDING 4/30/2019												
CLAIM CAUSE DESCRIPTION	CLOSED CLAIMS	TOTAL COST OF CLOSED CLAIMS	AVERAGE TOTAL COST PER CLAIM	AVERAGE DURATION OF CLAIM (MONTHS)	AVERAGE COST PER CLAIM PER MONTH		CLAIM CAUSE DESCRIPTION	CLOSED CLAIMS	TOTAL COST OF CLOSED CLAIMS	AVERAGE TOTAL COST PER CLAIM	AVERAGE DURATION OF CLAIM (MONTHS)	AVERAGE COST PER CLAIM PER MONTH
ABRASION/RUBBED	5	\$10,186	\$2,037	2.23	\$169.77		FAULTY ROADWAY-MTA	1	\$0	\$0	1.52	\$0.00
ADVERSE REACTION	10	\$764,344	\$76,434	106.38	\$6,369.53		Foreign Substance	15	\$30,620	\$1,981	5.85	\$165.08
ASSAULT, MENTAL/VERBAL	22	\$232,272	\$10,558	8.54	\$879.82		INGESTION	0	\$0	\$0.00	0	\$0.00
ASSAULT, PHYSICAL	70	\$2,661,182	\$38,017	30.03	\$3,168.07		INHALATION	14	\$46,759	\$3,340	29.65	\$278.33
BENDING, STOOPING	7	\$109,481	\$15,640	21.13	\$1,303.35		LIFTING	18	\$475,655	\$26,425	32.59	\$2,202.11
BODILY REACTION	20	\$1,318,850	\$65,943	50.76	\$5,495.21		Personal Injury/Illness	7	\$387	\$55	2.41	\$4.61
CAUGHT IN, UNDER, BETWEEN	14	\$202,309	\$14,451	16.18	\$1,204.22		PULLING/PUSHING	72	\$4,279,239	\$59,434	44.07	\$4,952.82
COLLISION	18	\$880,085	\$48,894	9.50	\$4,074.47		REACHING	6	\$94,202	\$15,700	15.71	\$1,308.36
CONTACT INFECTIOUS AGENT	2	\$9,598	\$4,799	4.37	\$399.92		REPEATED MOTION	50	\$2,122,861	\$42,457	27.94	\$3,538.10
Contact W/temp Extremes	2	\$16,612	\$8,306	5.44	\$692.17		RUNNING/WALKING	16	\$102,188	\$6,387	7.75	\$532.23
CONTACT WITH CHEMICALS	4	\$288,878	\$72,220	14.28	\$6,018.29		SLIP/TRIP	28	\$1,912,121	\$68,290	76.53	\$5,690.84
Contact With Electricity	0	\$0	\$0	0.00	\$0.00		Splashed	1	\$0	\$0	1.68	\$0.00
CONTINUOUS TRAUMA	49	\$2,625,700	\$53,586	71.66	\$4,465.48		STRESS - MTA	10	\$157,008	\$15,701	14.10	\$1,308.40
Dermal	2	\$389	\$195	2.65	\$16.21		STRUCK BY FALLING OBJECT	11	\$100,779	\$9,162	7.80	\$763.48
EVENT TYPE (NEC)	13	\$267,168	\$20,551	21.34	\$1,712.62		STRUCK BY MOVING OBJECT	28	\$934,847	\$33,387	39.74	\$2,782.28
Explosion	1	\$3,879	\$3,879	4.52	\$323.25		Throwing/Wielding	0	\$0	\$0	0.00	\$0.00
FALL FROM CHAIR	3	\$11,492	\$3,831	17.29	\$319.22		TWISTING/TURNING	28	\$217,982	\$7,785	7.06	\$648.76
FALL FROM ELEVATION (NEC)	3	\$7,948	\$2,649	6.83	\$220.78		Unassigned	21	\$403,922	\$19,234	20.76	\$1,602.87
Fall From Ladder	0	\$0	\$0	0.00	\$0.00		Vehicle Accident	54	\$1,629,337	\$30,173	43.48	\$2,514.41
FALL FROM STAIRS	6	\$5,498	\$916	3.99	\$76.36		Vehicle Off Roadway	1	\$1,607	\$1,607	3.75	\$0.00
FALL ONTO AGAINST OBJECTS	1	\$108,668	\$108,668	46.22	\$9,055.67		Vehicle Overturned	1	\$41,753	\$41,753	14.06	\$3,479.42
FALL SAME LEVEL (NEC)	19	\$472,081	\$24,846	22.03	\$2,070.53		VEHICLE SUDDEN STOP/START	17	\$274,980	\$16,175	17.40	\$1,347.94
Fall/Scaffold,Walkway	0	\$0	\$0	0.00	\$0.00		VIBRATION	1	\$1,485	\$1,485	2.79	\$123.75
Fall From Vehicle	6	\$70,466	\$11,744	4.77	\$978.69		TOTAL CLAIMS, TOTAL COST, AVERAGE COST	677	\$22,894,818	\$33,818	32.6	\$2,818.17
FAULTY EQUIPMENT - MTA	0	\$0	\$0	0	\$0.00							

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 & ACCESSIBLE SERV.	4	0.59%	\$34,000	0.28%
ADMINISTRATION	4	0.59%	\$162,000	1.32%
ADMINISTRATION & FINANCE	1	1.61%	\$957	0.10%
CABLE CAR & RAIL SYSTEMS	6	0.88%	\$102,035	0.83%
CHIEF MECHANICAL OFFICER (BUS SECTION)	0	0.00%	\$0	0.00%
CHIEF MECHANICAL OFFICER (RAIL SECTION)	2	0.29%	\$2,721	0.02%
CITATION DIVISION	0	0.00%	\$0	0.00%
COMMUNICATIONS MAINTENANCE SECTION	1	0.15%	\$3,494	0.03%
DIESEL MAINTENANCE	3	0.44%	\$21,532	0.18%
Director of Transit	1	1.61%	\$0	0.00%
DIVISION OF SUSTAINABLE STREETS	15	2.21%	\$190,222	1.55%
ELECTRICAL MAINTENANCE	12	1.77%	\$163,793	1.34%
ENFORCEMENT SERVICES	36	5.30%	\$541,795	4.43%
EXECUTIVE DIRECTOR/CEO	1	0.15%	\$0	0.00%
FINANCE, ADMIN., INFORMATION TECH.	3	0.44%	\$1,629	0.01%
Islais Creek	4	0.59%	\$72,137	0.59%
LEGISLATIVE AFFAIRS	0	0.00%	\$0	0.00%
MAINTENANCE / UNASSIGNED	4	0.59%	\$18,375	0.15%
MAINTENANCE DIVISION	17	2.50%	\$581,076	4.75%
Muni Metro East	5	0.74%	\$38,172	0.31%
OPERATIONS / UNASSIGNED	30	4.42%	\$356,681	2.91%
Parking Authority	3	0.44%	\$738	0.01%
SAFETY, SECURITY & ENFORCEMENT	33	4.86%	\$525,098	4.29%
STRUCTURE & WAYS	2	0.29%	\$44,682	0.37%
TAXI COMMISSION	1	0.15%	\$17,000	0.14%
TECHNICAL SERVICES	0	0.00%	\$0	0.00%
TRANSPORTATION DIVISION (TRAN)	429	63.18%	\$8,392,570	68.58%
Not yet assigned	62	9.13%	\$966,627	7.90%
Grand Total	679	100.00%	\$12,237,335	100.00%

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	41	9.56%	\$672,810	8.02%
CABLE CAR CABLE TRANSPORTATION UNIT	41	9.56%	\$1,073,102	12.79%
CENTRAL CONTROL	0	0.00%	\$0	0.00%
DATA COLLECTION UNIT	1	0.23%	\$41,000	0.49%
DISPATCH UNIT RAIL & BUS	0	0.00%	\$0	0.00%
DIVISION OPERATIONS	0	0.00%	\$0	0.00%
FLYNN MOTOR COACH TRANSPORTATION UNIT	37	8.62%	\$850,615	10.14%
GREEN METRO RAIL TRANSPORTATION UNIT	31	7.23%	\$624,942	7.45%
KIRKLAND MOTOR COACH TRANSPORTATION UNIT	34	7.93%	\$789,495	9.41%
METRO RAIL TRANSPORTATION UNIT	7	1.63%	\$299,233	3.57%
POTRERO ELECTRIC TROLLEY TRANSPORTATION	58	13.52%	\$974,945	11.62%
PRESIDIO	0	0.00%	\$0	0.00%
PRESIDIO ELECTRIC TROLLEY TRANSPORTATION	10	2.33%	\$205,947	2.45%
PRESIDIO TROLLEY COACH	17	3.96%	\$336,186	4.01%
RAIL TRANSPORTATION SECTION	1	0.23%	\$353	0.00%
SAFETY/TRAINING	0	0.00%	\$0	0.00%
SCHEDULES SECTION	1	0.23%	\$83,462	0.99%
STATION OPERATIONS	4	0.93%	\$106,976	1.27%
STREET SUPERVISION	2	0.47%	\$32,600	0.39%
TRANSPORTATION DIVISION II (TRAN)	76	17.72%	\$1,221,368	14.55%
WOODS MOTOR COACH TRANSPORTATION UNIT	64	14.92%	\$1,070,452	12.75%
Null	4	0.93%	\$9,085	0.11%
Grand Total	429	100.00%	\$8,392,570	100.00%

24 Month Rolling – Claims > 2yrs

Fiscal Year 18-19													
Claims > 2 Years	July	August	September	October	November	December	January	February	March	April	May	June	Total FY Avg
# Total Open Claims > 2 Years Old	1,052	1,053	1,058	1,041	1,052	1,056	1,053	1,041	1060	1074			934
Total Incurred	\$192,089,416	\$4,191,677,120	\$193,629,918	\$191,084,355	\$192,620,178	\$192,816,124	\$191,189,365	\$191,188,751	\$193,753,114	\$195,599,026			\$615,143,914
Average Incurred	\$182,595	\$3,980,700	\$183,015	\$183,558	\$183,099	\$182,591	\$181,566	\$183,659	\$182,786	\$182,122			\$658,612
# Open Settled Claims > 2 Years	515	505	507	494	498	496	486	477	489	495			442
# Claims Receiving Temporary Disability Benefits During the Month	34	31	30	33	31	30	25	26	31	30			27
% Open Claims > 2 Years Receiving Temporary Disability Benefits During The Month	3.23%	2.94%	2.84%	3.17%	2.95%	2.84%	2.37%	2.50%	2.92%	2.79%			2.86%

Fiscal Year 17-18													
Claims > 2 Years	July	August	September	October	November	December	January	February	March	April	May	June	Total FY Avg
# Total Open Claims > 2 Years Old	1,040	1,032	1,034	1,036	1,049	1,031	1,043	1,047	1,052	1,048	1,052	1,051	1043
Total Incurred	\$183,771,028	\$184,447,922	\$186,092,979	\$188,093,255	\$190,123,384	\$187,101,337	\$190,164,771	\$191,543,273	\$192,681,596	\$191,350,230	\$192,346,898	\$192,109,966	\$189,152,220
Average Incurred	\$176,703	\$178,729	\$179,974	\$181,557	\$181,243	\$181,476	\$182,325	\$182,945	\$183,157	\$182,586	\$182,839	\$182,788	\$181,368
# Open Settled Claims > 2 Years	493	487	491	486	495	487	496	496	500	495	500	511	495
# Claims Receiving Temporary Disability Benefits	27	27	26	31	32	34	30	29	31	24	32	28	29
% Open Claims < 2 Years Receiving Temporary Disability Benefits	2.60%	2.62%	2.51%	2.99%	3.05%	3.30%	2.88%	2.77%	2.95%	2.29%	3.04%	2.66%	2.80%

Fiscal Year 16-17													
Claims > 2 Years	July	August	September	October	November	December	January	February	March	April	May	June	Total FY Avg
# Total Open Claims > 2 Years Old	1,085	1,079	1,086	1,081	1,072	1,063	1,065	1,057	1,050	1,032	1,048	1,041	1063
Total Incurred	\$182,011,414	\$181,834,052	\$182,842,753	\$183,867,017	\$183,556,561	\$183,388,079	\$184,444,798	\$184,427,499	\$183,177,307	\$181,586,254	\$185,255,199	\$183,854,388	\$183,353,777
Average Incurred	\$167,752	\$168,521	\$168,363	\$170,090	\$171,228	\$172,519	\$173,188	\$174,482	\$174,455	\$175,956	\$176,770	\$176,613	\$172,447
# Open Settled Claims > 2 Years	512	466	476	482	480	479	487	492	488	483	503	502	488
# Claims Receiving Temporary Disability Benefits	25	26	25	22	24	24	19	23	22	26	27	27	24
% Open Claims > 2 Years Receiving Temporary Disability Benefits	2.80%	2.41%	2.30%	2.04%	2.24%	2.26%	1.78%	2.18%	2.10%	2.52%	2.58%	2.59%	2.27%

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, Electrocutation 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	

Claim Cause Definitions, Con't

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 : Position, Involuntary Motions Induced by Sudden Noise, Fright , loss of balance	Free Bodily Motion That Imposes Stress or Strain on Some Part of Body. Includes Assumption of Unnatural
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:	
58. Reaching:	
59. Using Tool or Machinery:	
61. Welding 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: a Crime	Struck by Co-Worker, Either on Purpose or Accidentally. Includes Being Struck by a Patient While Lifting or Moving Them Not in Act of
77. Motor Vehicle:	Applies When a Person is Struck by a Motor Vehicle, Including Rail Vehicles, Water Vehicles, Airplanes
78. Moving Parts of Machine:	Includes Dropping Object on Body Part
79. Object Being Lifted or Handled:	Includes Another Person Dropping Object on Injured Person's Body Part
80. Object Handled by Others:	Includes Bite, Sting or Allergic Reaction
85. Animal or Insect:	Rapid Expansion, Outbreak, Bursting, or Upheaval. Includes Explosion of Cars, Bottles, Aerosol Cans, or Buildings. "Flare back"
86. Explosion or 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: Friction between the Person and the Source of Injury.	Caused by Repeated Rubbing or Abrading; Applies to Non-Impact Cases in Which the Injury Was Produced by Pressure, Vibration or
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: Ingestion of Harmful Substance	Not Otherwise Classified in Any Other Code. Applies Only to Non- Impact Cases in Which the Injury Resulted from Inhalation, Absorption (Skin Contact), or
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