



Welcome to the San Francisco Workers' Compensation Council Meeting

The meeting will begin at 9:00 AM Pacific.
Please mute your lines!

Report to the San Francisco Workers' Compensation Council

Peggy Sugarman

Workers' Compensation Director

December 6, 2021





Agenda

- Accomplishments, Initiatives & Challenges
- COVID-19 Report
- Performance Quick Facts
- Financials
- Claim Analytics

Accomplishments & Initiatives



Accomplishments/ Initiatives for FY21-22

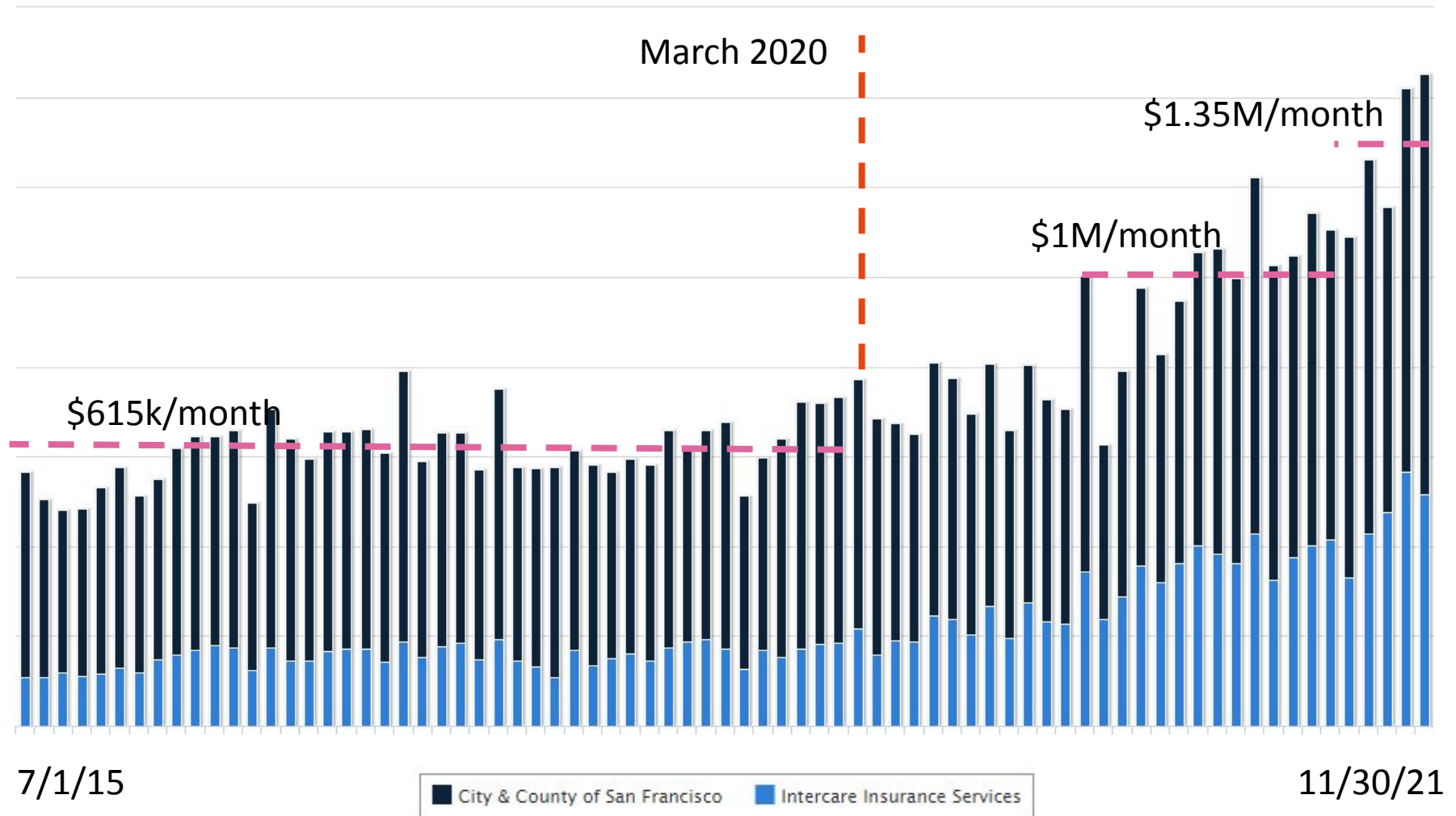
- Critical contracting activities underway include:
 - Managed Care Services Program contract is pending routing for final signature. Transition to Allied Managed Care scheduled for 2/1/2022.
 - Third Party Claims Administration RFP development underway in partnership with SFMTA
- Promotional Exams for succession planning in process
- Strategic Planning sessions in progress, with initial plans to heavily concentrate on reducing Total Temporary Disability duration, including using our recently-acquired ODG Guidelines and examining departmental efforts to provide temporary transitional work assignments
- Medical Provider Network committee met with two physicians in the network to discuss concerns
- Working with HSS to help support employees in mental health crisis by using EAP to bridge needed support until a WC psychologist appointment can be arranged
- Working with specified departments on projected budget shortfalls for F/Y 22
- Getting temporary staffing to help support increase in claim filings



Challenges for FY21-22

- Temporary Disability (TD) incidence and duration are forecasted to remain high throughout FY2021-2022.
- TD Rate Increases – 13.5% increase adopted for CY2022 injury year, will result in an aggregate \$1.85M benefit cost increase. Permanent Total Disability, Life Pension and Death Benefits are also all impacted by the increase in SAWW and in TD.
- Medical Legal Fee schedule enacted 4/1/2021 was projected to increase these costs by 30-35%. Newest industry information reports increases of up to 50%. Estimated annualized cost increase of \$325k.
- Copy Service Fee schedule to be enacted in early 2022 will increase base document retrieval fee from \$180 to \$225 (25% increase). Estimated annualized cost increase of \$148k.
- The current labor market has made it increasingly challenging to hire and retain claims staff. 24% of WCD staff will be eligible for retirement within the next five years. Challenges in coverage due to planned and unplanned absences, combined with increased claim volume and complexity. Working to add temporary positions to address workload challenges in the short term while we examine workload staffing models.

TD Expenditure Increases





Statewide Average Weekly Wage History

Statewide average weekly wage (SAWW)

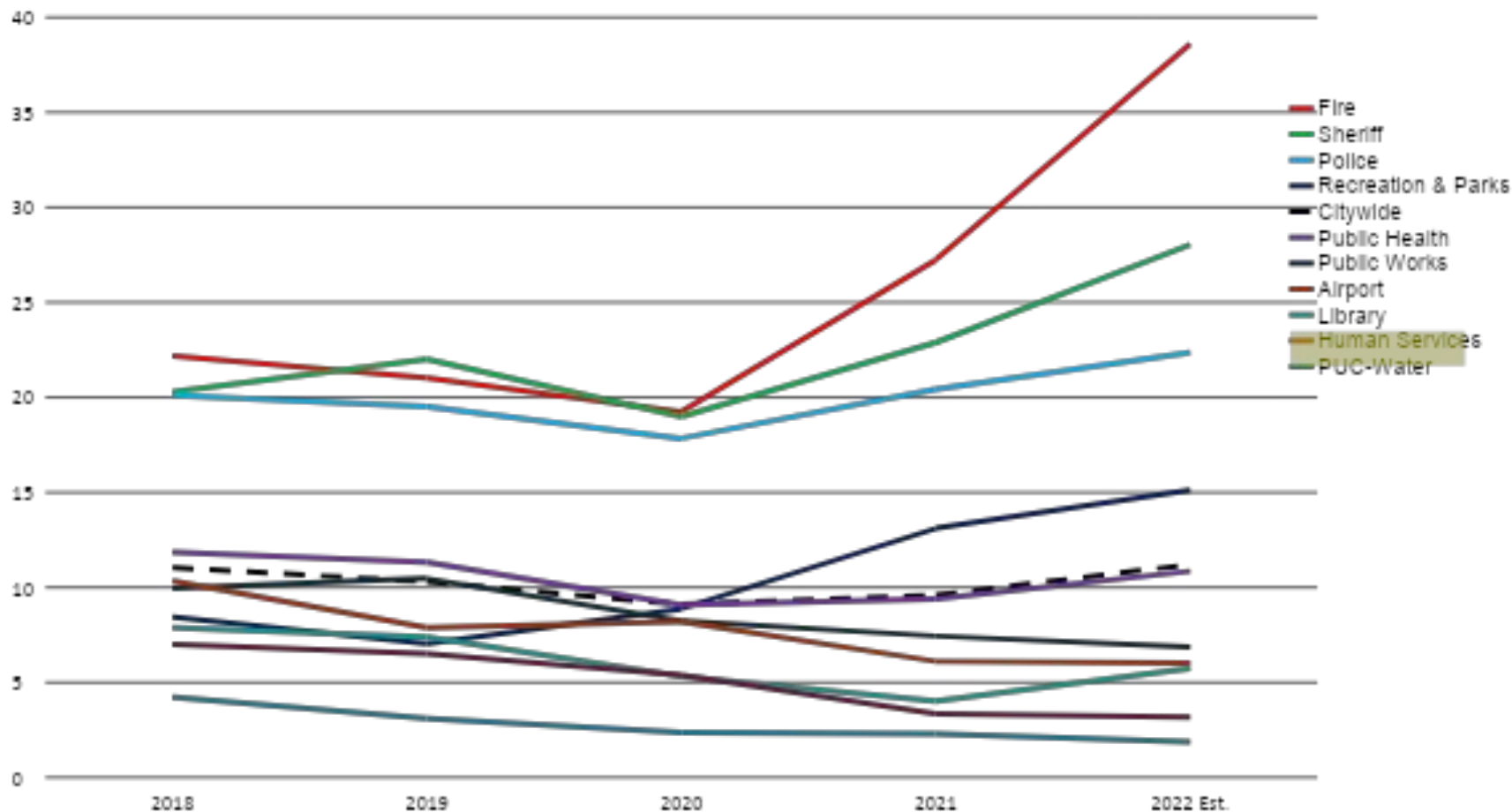
Permanent total disability benefits (based on permanent disability of 100%) are paid for life, at the temporary disability rate. For injuries that occur on or after January 1, 2003, the benefit rate will be adjusted each year based on any increase in the state average weekly wage (SAWW).

Year	SAWW	SAWW increase
2022	\$1,570.00	13.5213%
2021	\$1,383.00	4.377%
2020	\$1,325.00	3.84013%
2019	\$1,242.78	2.971%
2018	\$1206.92	3.642%
2017	\$1,164.51	3.9119%



Claims Incurred Per 100 FTE

Top 10 Departments



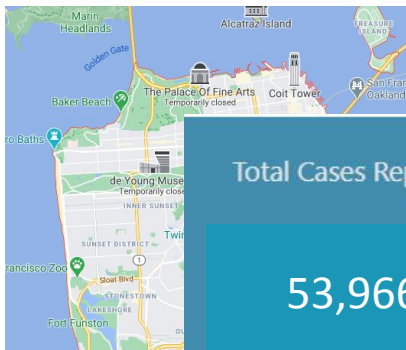
Notes:

1. Report only claims are excluded
2. 2022 Est. reflects a straight line of FY2022 YTD (data as of 12/1/2021) claim volume for the whole fiscal year

COVID-19 Report



Citywide COVID-19 Report



Total Cases Reported	Total Deaths	Average New Cases Confirmed Daily	Average Tests Collected Daily	Current COVID-19 Hospitalizations
53,966	670	57	4,849	21

Updates daily

Source: <https://data.sfgov.org/>, Data as of 11-29-2021

2,385 CCSF Employee COVID-19 Cases

Source: Service Now Contact Tracing & Reporting Tool, Data as of 11-29-2021

838 WC Claims (Medical/Indemnity)

Source: DHR, Data as of 11-29-2021

607 Accepted, 231 Denied

Source: DHR, Data as of 11-29-2021

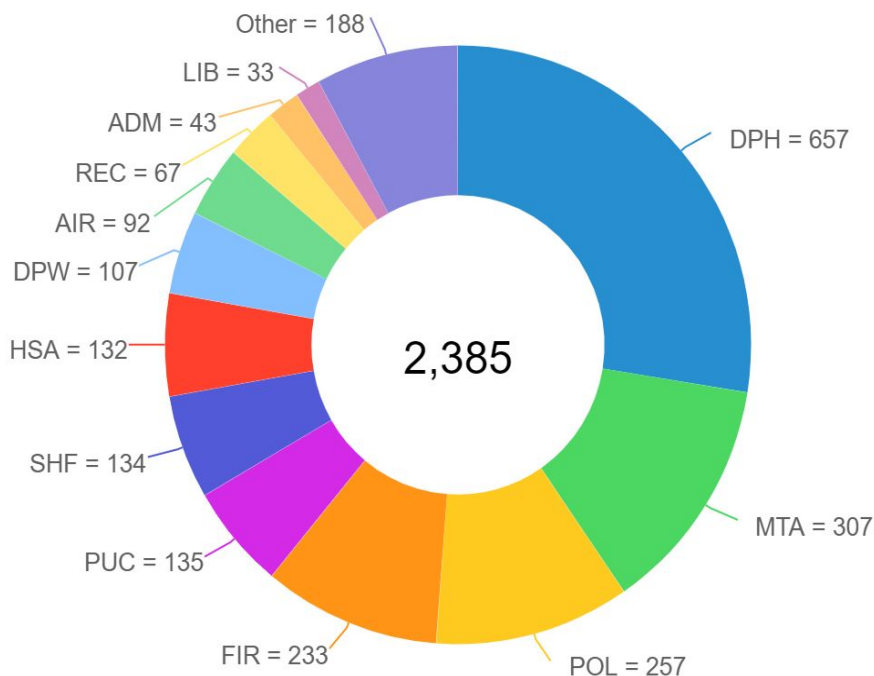
4850	Expense	Indemnity	Medical	Totals
\$ 3,815,593	\$148,634	\$698,807	\$770,267	\$5,433,302

Source: DHR, Data as of 11-29-2021



Citywide COVID-19 Report

Distribution of Employee Cases by Employer Department



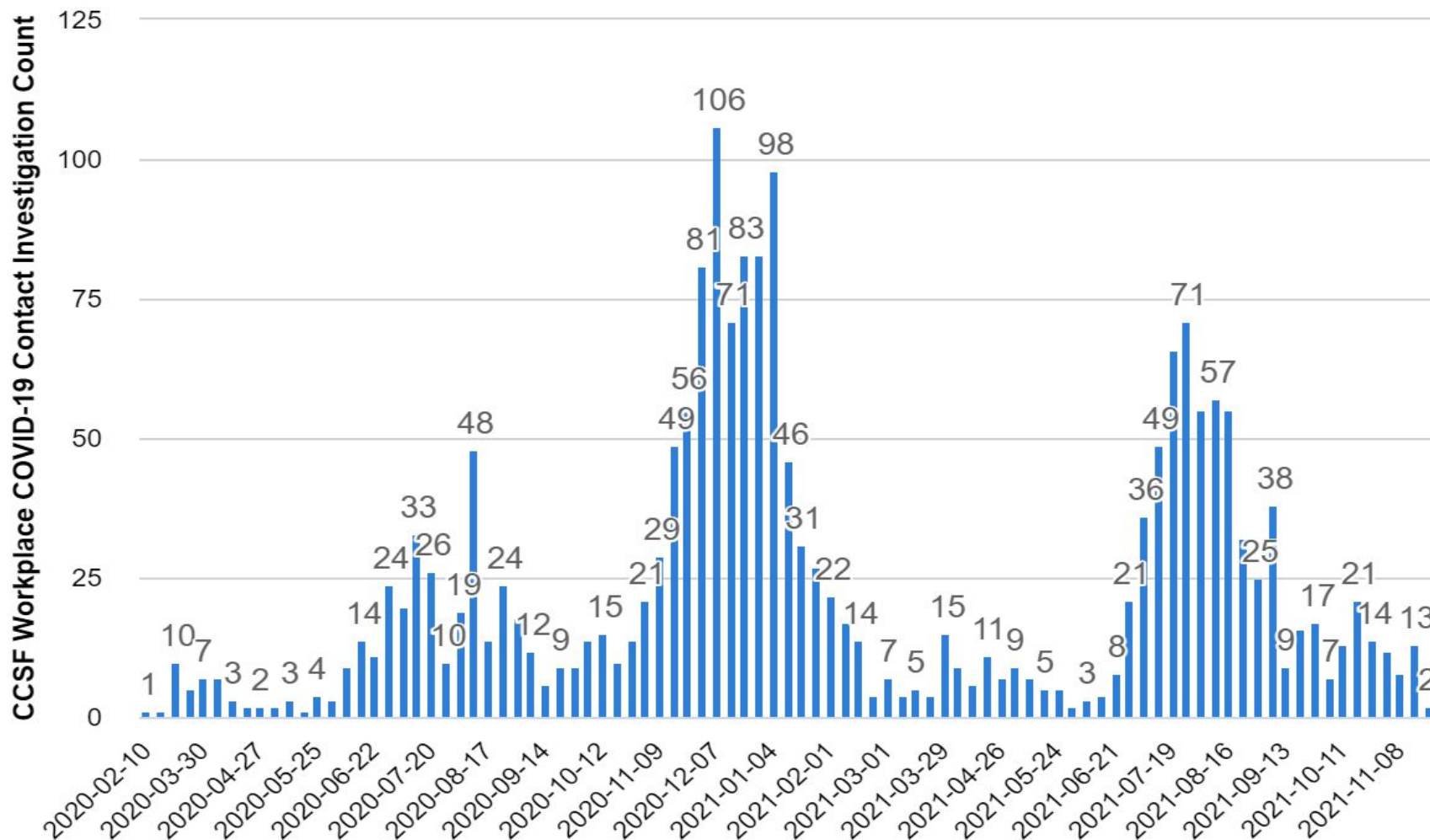
Distribution of Employee Cases by Job Classification

9163 - Transit Operator	132
2320 - Registered Nurse	124
H002 - Firefighter	110
2303 - Patient Care Assistant	74
Q002 - Police Officer	71
H003 - EMT/Paramedic/Firefighter	66
8304 - Deputy Sheriff	54
2708 - Custodian	52
Q004 - Police Officer 3	48
Q003 - Police Officer 2	47
8504 - Deputy Sheriff (SFERS)	46
Q052 - Sergeant 3	42

Source: Service Now Contact Tracing & Reporting Tool, Data as of 11-29-2021



Citywide COVID-19 Report



Source: Service Now Contact Tracing & Reporting Tool, Data as of 11-29-2021



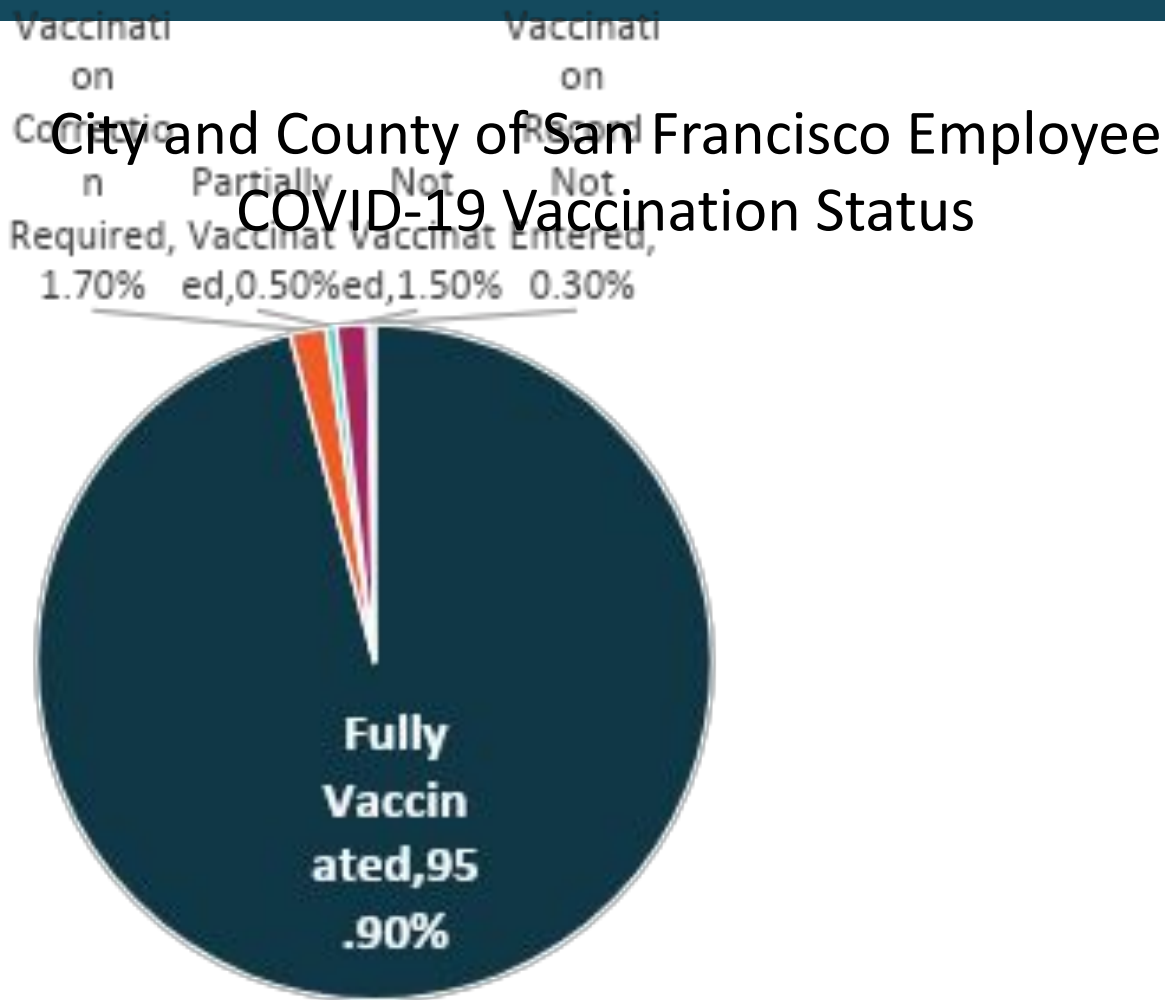
Workers' Comp COVID-19 Report

Total Paid on COVID-19 Claims (CCSF & SFMTA Programs)				
4850	Expense	Indemnity	Medical	Totals
\$ 3,815,593	\$148,634	\$698,807	\$770,267	\$5,433,302

- 838 COVID-19 Workers' Compensation Claims filed as of Nov 29
 - 11 claims - medical expense >\$10,000
 - 56 claims - medical expense >\$2,000
 - 23 claims - total expense >\$50,000, of which 69.5% of expenditures attributed to 4850 salary continuation benefits
 - Closed claims: Average per-claim expense was \$8,215 for accepted claims as of case closure. Average per-claim medical expense \$1,161. Figures include 4850 disability payment vouchers which are expenses incurred by departmental payroll, not DHR-WCD
 - 6 known deaths among active employees



Workers' Comp COVID-19 Report



Data as of 11/22/2021, Source: DHR

Performance Quick Facts



FY22 Q1 Performance Quick Facts

Fiscal Health

Ratio of Actuals to Budget

FY22 Q1 109.9%

Benchmark: 95%

Claim Volume

Count of New Claims in Period

622 Indemnity Claims

204 Medical Claims

Benchmark: 424 Indemnity Claims/Quarter
235 Medical Claims/Quarter

Claim Cost

Average Claim Cost in Period

	Indemnity		Medical	
	FY22Q1	Benchmark	FY22Q1	Benchmark
CCSF	\$12,915	\$14,096	\$736	\$716
SFMTA	\$11,872	\$10,770	\$620	\$470

Duration

Average Days Open of Claims Closed in Period

159 Days

Benchmark: 218 Days

Notes: All benchmarks based on rolling four-year averages (FY18-21). 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.

Financials



Costs by Expenditure Category

	FY20 Actuals	FY21 Actuals	FY22 Projected Actuals	YOY Change (%)
INDEMNITY				
Temporary Disability	9,832,786	13,504,622	16,928,886	20.2%
Permanent Disability	15,207,890	14,663,983	16,289,407	10.0%
INDEMNITY SUBTOTAL	25,040,676	28,168,605	33,218,292	15.2%
4850 SALARY CONTINUATION	22,682,962	32,206,988	34,007,540	5.3%
VOCATIONAL REHABILITATION	183,913	159,210	187,261	15.0%
MEDICAL	27,693,325	28,460,327	33,305,194	14.5%
EXPENSE	3,332,909	3,103,060	3,267,921	5.0%
RECOVERY	(721,335)	(768,520)	(843,225)	8.9%
GRAND TOTAL	78,212,449	91,329,670	103,142,983	11.5%

Notes:

1. Expenditures reflect benefit payments issued in Claims Enterprise, and do not include overhead or LC 4850 salary continuation benefits
2. All figures exclude SFMTA



Department Expenditure Trends

Department	FY21 Revised Budget	FY21 Actuals	FY22 Revised Budget	FY22 Proj. Actuals	FY22 Surplus/ (Deficit)	YOY Change
Police	22,698,370	19,790,516	20,588,101	20,374,366	213,735	583,850
Public Health	13,672,873	14,049,714	14,867,923	18,732,732	-3,864,808	4,683,018
Fire	12,086,813	13,513,107	12,238,482	14,722,303	-2,483,821	1,209,196
Sheriff	6,266,796	6,198,821	6,007,207	7,444,305	-1,437,099	1,245,484
Public Works	4,258,317	3,882,782	4,300,593	4,545,166	-244,573	662,384
Recreation & Parks	3,400,630	3,437,084	3,300,373	4,465,683	-1,165,310	1,028,599
Human Services	2,145,873	2,030,203	2,822,301	2,157,172	665,129	126,969
Airport	3,056,796	2,940,450	3,179,531	3,712,095	-532,565	771,645
PUC-Water	2,206,452	1,978,327	2,169,646	2,102,053	67,593	123,726
PUC-Wastewater	2,093,076	2,085,008	2,180,588	2,261,444	-80,856	176,436
Total Top Ten Departments	72,724,436	69,085,450	71,654,745	80,517,318	-8,862,573	11,431,868
Total of All City Departments	82,372,233	77,031,878	81,837,866	89,564,605	-7,726,739	12,532,727

Notes:

1. Expenditures exclude LC4850 salary continuation benefits and SF Community College, and include program overhead
2. Departments sorted by FY22 Revised Budget
3. FY22 Projections based on modified straight-line with 5 months of actuals

Claim Analytics



Claim Filing Frequency

	FY18-21			FY22 Q1			FY22 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	72	111	183	82	116	198	10 or 14%	5 or 5%	15 or 8%
Fire	72	16	88	184	8	192	112 or 156%	-8 or -49%	104 or 119%
Police	89	30	119	151	24	175	62 or 70%	-6 or -21%	56 or 47%
Sheriff	42	7	48	69	1	70	28 or 66%	-6 or -85%	22 or 45%
Recreation & Parks	24	12	36	24	11	35	0 or -2%	-1 or -8%	-1 or -4%
Airport	21	11	32	16	9	25	-5 or -22%	-2 or -19%	-7 or -21%
Public Works	16	14	30	11	11	22	-5 or -30%	-3 or -22%	-8 or -26%
Human Services	25	6	31	15	0	15	-10 or -39%	-6 or -100%	-16 or -51%
Library	7	3	9	6	6	12	-1 or -9%	3 or 109%	3 or 27%
PUC-Water	8	6	15	7	3	10	-1 or -16%	-3 or -52%	-5 or -32%
Citywide	424	235	659	622	204	826	198 or 47%	-31 or -13%	167 or 25%



Litigation Statistics

Department	Open Indemnity Claims Added from FY18-FY22Q1	Represented Claims	Represented %	Litigated Claims	Litigated %
Fire	450	140	31%	48	11%
SF Police Dept	406	169	42%	61	15%
Public Health	342	82	24%	42	12%
Sheriffs Office	254	92	36%	75	30%
SF International Airport	126	35	28%	28	22%
Recreation & Parks	116	27	23%	20	17%
Public Works Dept	95	51	54%	33	35%
Human Services Agency	94	51	54%	27	29%
PUC-Water Dept	46	12	26%	5	11%
Water Pollution Control	45	13	29%	8	18%
Citywide	2233	775	35%	428	19%



Litigated vs Non-Litigated

Average Total Payment / Closed Indemnity Claim

Department	Litigated?	2018	2019	2020	2021	2022 Q1
Fire	Y	\$42,108	\$63,820	\$30,740	\$51,344	\$10,505
	N	\$12,784	\$13,986	\$8,252	\$9,398	\$6,373
Public Health	Y	\$112,195	\$84,936	\$51,109	\$68,168	\$142,523
	N	\$4,358	\$3,338	\$4,862	\$5,243	\$8,390
Public Works	Y	\$50,518	\$47,839	\$28,318	\$85,782	\$96,091
	N	\$2,676	\$4,413	\$10,673	\$10,122	\$20,994
Police	Y	\$125,175	\$72,092	\$124,351	\$135,310	\$48,647
	N	\$15,231	\$7,952	\$18,493	\$10,774	\$12,473
Sheriff	Y	\$34,037	\$24,054	\$125,731	\$73,980	\$89,873
	N	\$16,892	\$13,810	\$8,709	\$14,178	\$13,975
Citywide	Y	\$77,355	\$56,450	\$62,187	\$74,485	\$66,853
	N	\$9,792	\$8,024	\$8,601	\$8,685	\$9,279

Note: Latest fiscal year includes data up to the current reporting quarter.



ADR Litigation Statistics

Department	Fiscal Year	ADR Indemnity Claims Added and Still Open	Represented Claims	Represented %	Litigated Claims	Litigated %
Fire	FY22 Q1	113	8	7%	1	1%
	FY18-21	266	91	34%	9	3%
	All	379	99	26%	10	3%
Police	FY22 Q1	81	16	20%	1	1%
	FY18-21	230	102	44%	23	10%
	All	311	118	38%	24	8%

Notes:

1. The ADR programs for Police and Fire departments commenced on 7/1/2019.
2. Latest fiscal year includes data up to the current reporting quarter.

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 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	<i>When Used</i>
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 Council

December 6, 2021



SFMTA

Agenda

- Accomplishments, Initiatives & Challenges
- COVID-19 Report
- Performance Quick Facts
- Claim Analytics
- Financials

Accomplishments, Initiatives, & Challenges



SFMTA

Accomplishments & Initiatives

- Virtually met with the Intercare SFMTA team for introductions and a get to know the program.
- Worked with Intercare to re-establish Service Instruction Guidelines to meet the current needs of the SFMTA program.
- Prepared and filed complex new annual public self-insurer reports to the Office of Self Insurance Plans on 9/30/21.
- Positive COVID tests for SFMTA Employees were updated in the Claims Enterprise System and completed by 11/15/21.



SFMTA

Current Challenges

- State Medical Legal Fee Schedule changes expected to be adopted in 2021 that are likely to have a significant effect on the cost of medical/legal evaluations.
- Vaccination Requirements may have an impact on claim filing to pursue workers' compensation benefits. Currently working on procedures for unvaccinated employees who are eligible for modified duty.
- Rise in Temporary Disability Benefit Maximum is effective 1/1/22 and expected to impact the overall indemnity costs for CY 2022.
- Ongoing Review of Assault Claims
- Re-Directing Injured Workers to MPN Clinics instead of emergency rooms (via ambulance)
- Current RTW Process updates for injured employees
- Update on WC Manager position for SFMTA

COVID-19 Report



SFMTA

COVID-19 Report

- 152 COVID-19 Workers' Compensation Claims filed as of 9/30/21.
 - 114 Reported claims only.
 - 37 Indemnity claims reported, of which two claims are litigated.
 - 16 Accepted claims.
 - 21 Denied claims: Negative test or not occupational in nature.
 - Average paid per indemnity claim = \$4,062.
 - Average Incurred per indemnity claim = \$12,091.
 - As of 9/30/21, only 11 claims remained open.
 - Claim counts will increase due to recording Service Now employee positive reports on a report-only claim basis in order to comply with CAL/OSHA reporting standards; will affect other aggregate claim count statistics for the year. This was completed as of 11/15/21.

Performance Quick Facts



SFMTA

FY22 Q1 Performance Quick Facts

Fiscal Health

Ratio of Actuals to Budget

FY22 Q1 17%

Benchmark: 25%

Claim Volume

Count of New Claims in Period

143 Indemnity Claims

6 Medical Claims

Benchmark: 138 Indemnity Claims/Quarter

16 Medical Claims/Quarter

Claim Cost

Average Claim Cost in Period

	Indemnity	Benchmark	Medical	Benchmark
SFMTA	\$11,848	\$11,139	\$617	\$465

Duration

Average Days Open of Claims Closed in Period

362 Days

Benchmark: 443 Days

Notes: All benchmarks based on rolling five-year averages (FY17-21). Fiscal health metric includes claim expenditures only and is based on the revised budget, excluding any carryforward and excludes TPA fees. Claim volume, cost and duration excludes first aid, disability retirement and future medical claims.

Claim Analytics

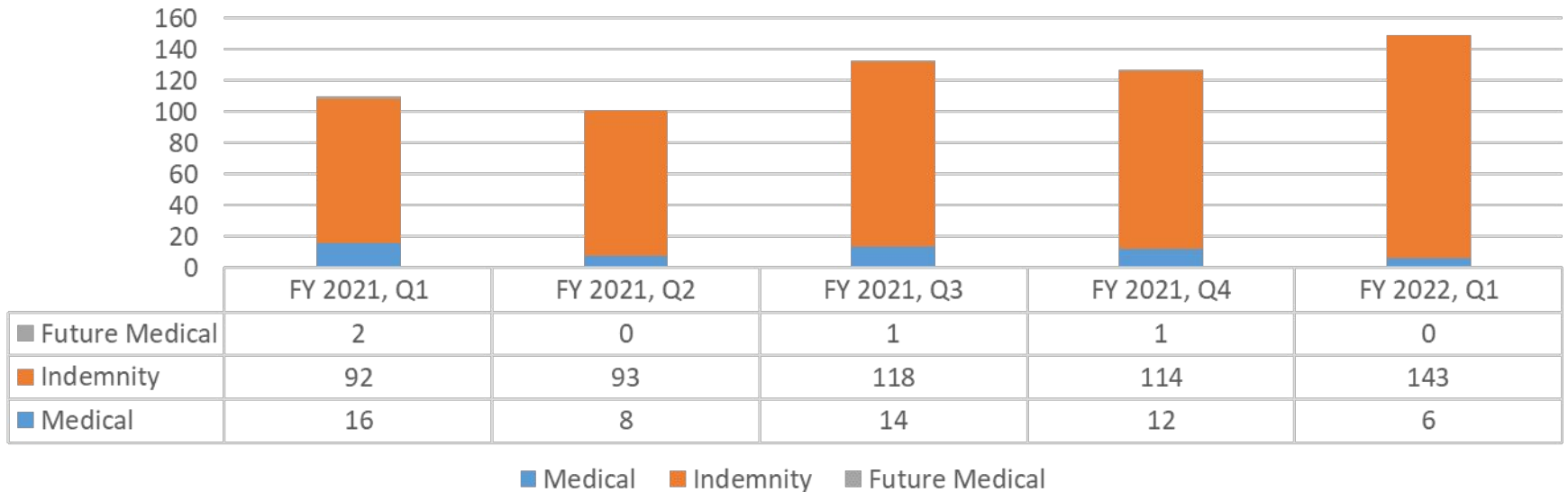


SFMTA

Claim Filing Frequency

	FY17-21			FY22 Q1			FY22 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
SFMTA	138	16	154	143	6	149	5 or 4%	-10 or -63%	-5 or -3%

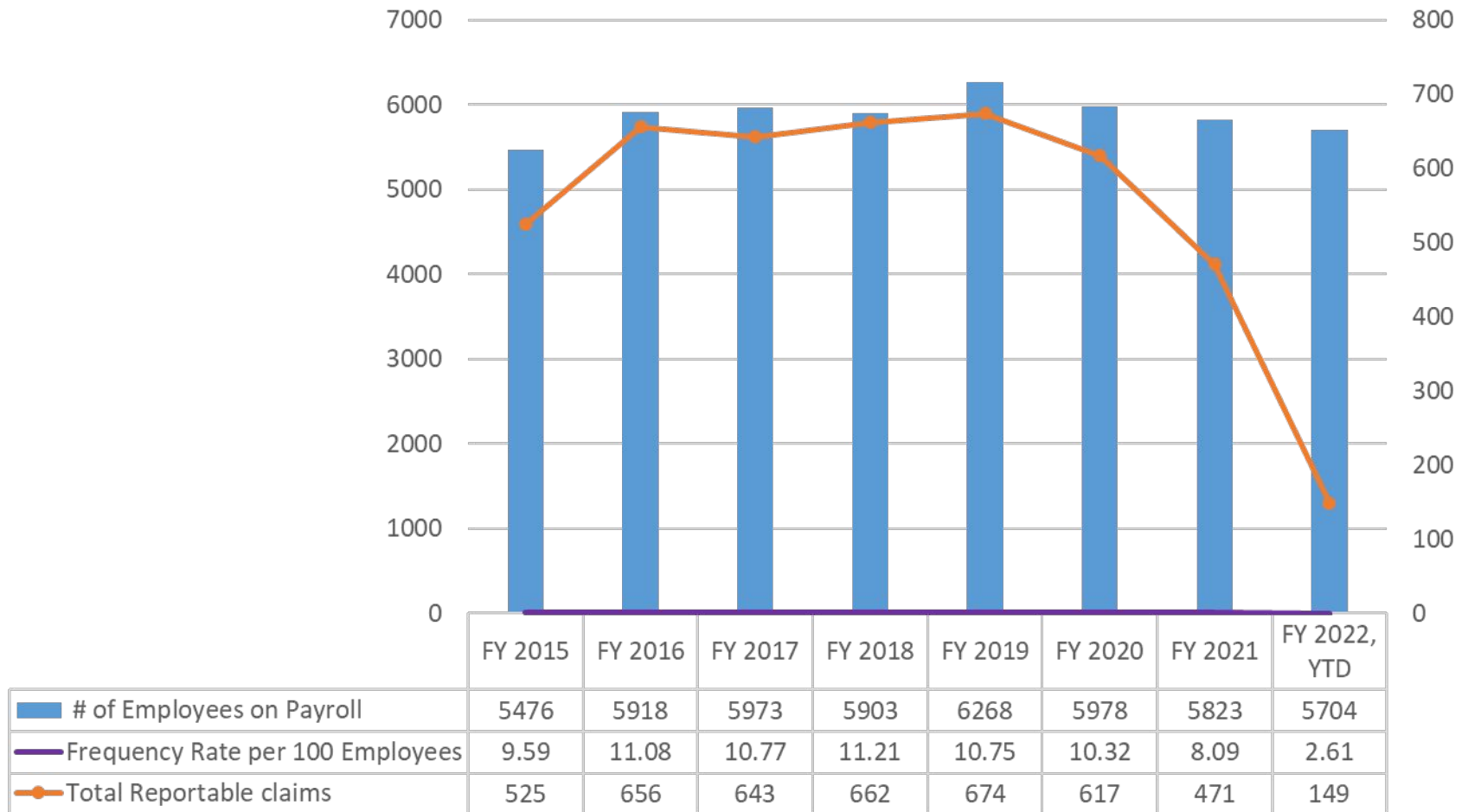
Claims Added Quarter Comparison





SFMTA

Claims Frequency Per 100 FTE

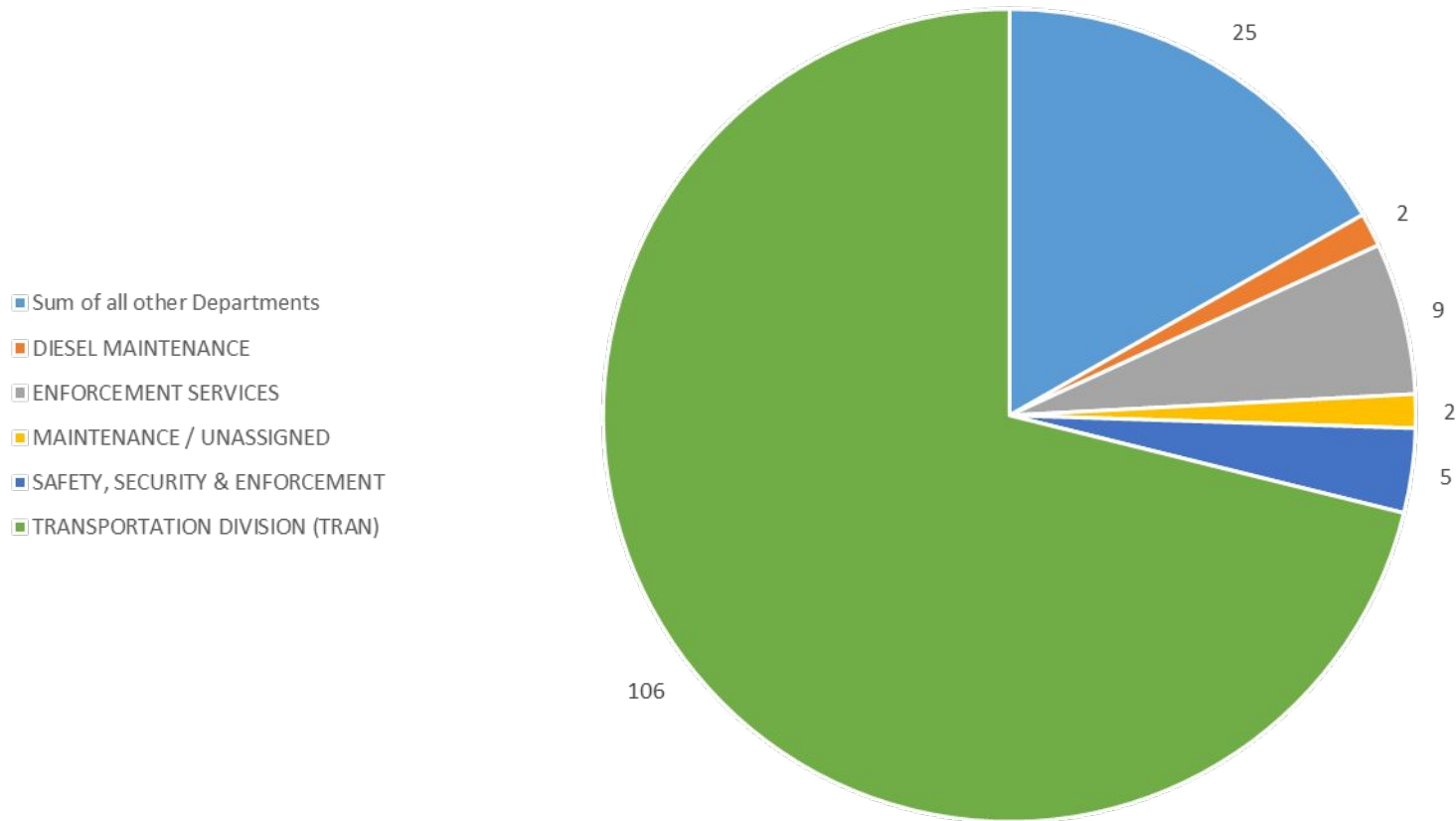




SFMTA

Claim Cause Distribution

Claims Reported FY 2022, Q1



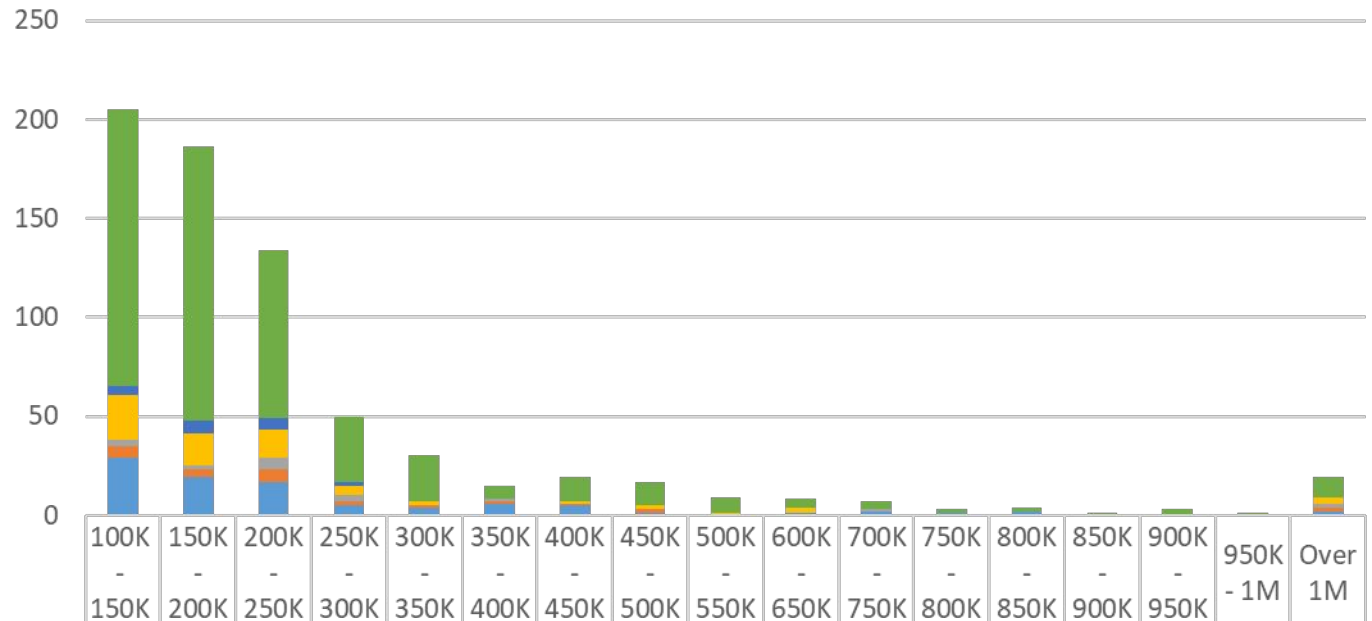
Notes:

1. Claim cause group definitions are listed in Appendix 1



SFMTA

Open Claim Stratification



Notes:

1. \$100K+ Total Incurred = \$191 Million
2. All policy years for which incurred costs >=\$100k/claim



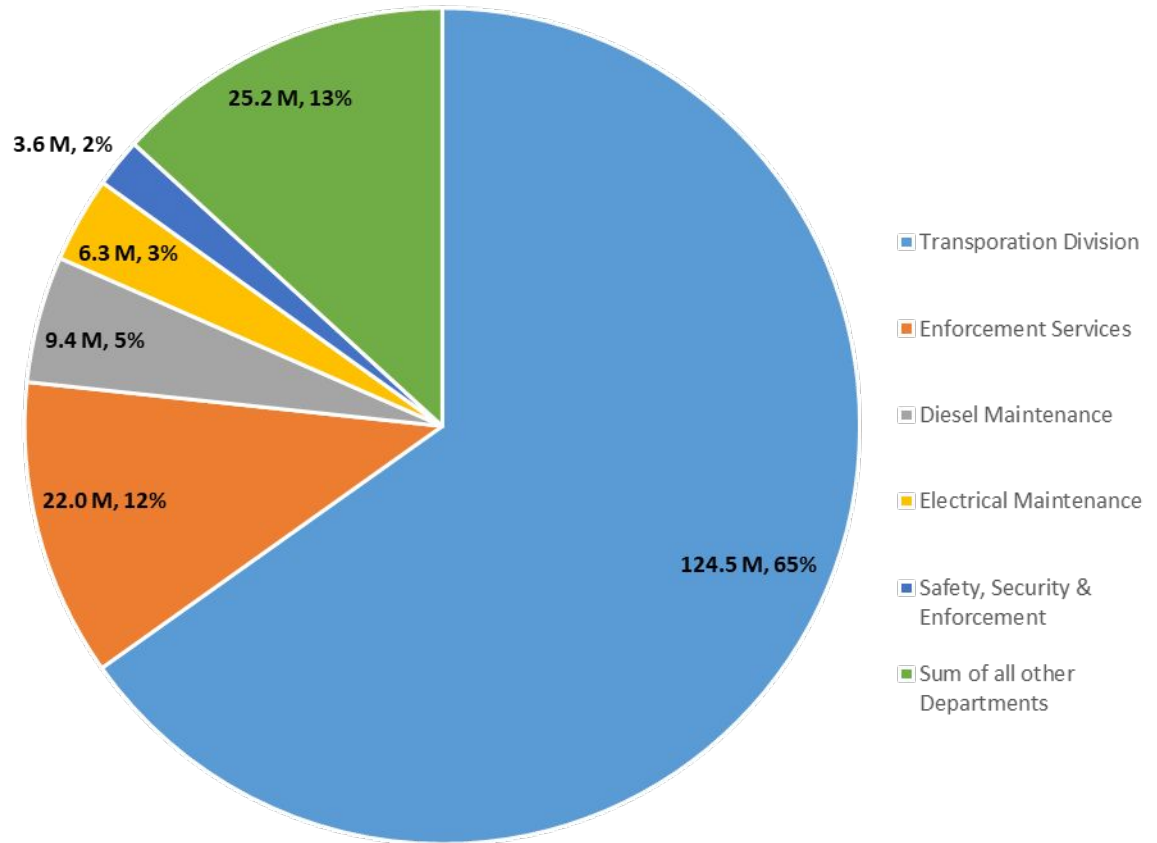
SFMTA

Open Claim Cost Stratification

711 Claims \geq \$100k

\$191 Million

Data as of 9/30/2021



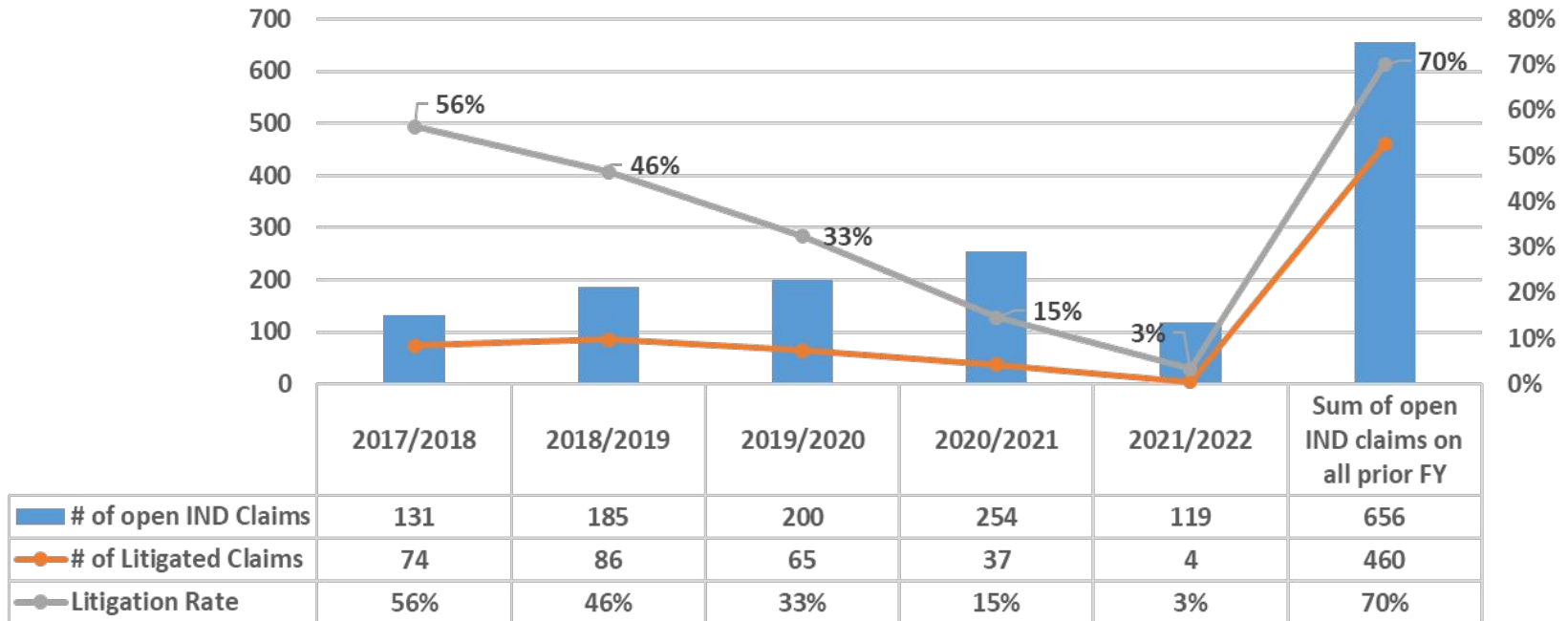
Note: Dollar figures in millions



SFMTA

Litigated vs Non-Litigated

**Litigation Rate of Open Indemnity & Future Medical Claims,
Sorted by Year Reported, valued 9/30/21**



Average Paid on Closed Indemnity Claims in the Period

	Litigated?	2017	2018	2019	2020	2021	2022 Q1
SFMTA	Y	\$41,560	\$32,164	\$68,881	\$33,979	\$33,343	\$34,393
	N	\$8,755	\$5,751	\$5,225	\$6,865	\$10,765	\$9,068

Note: Latest fiscal year includes data up to the current reporting quarter.

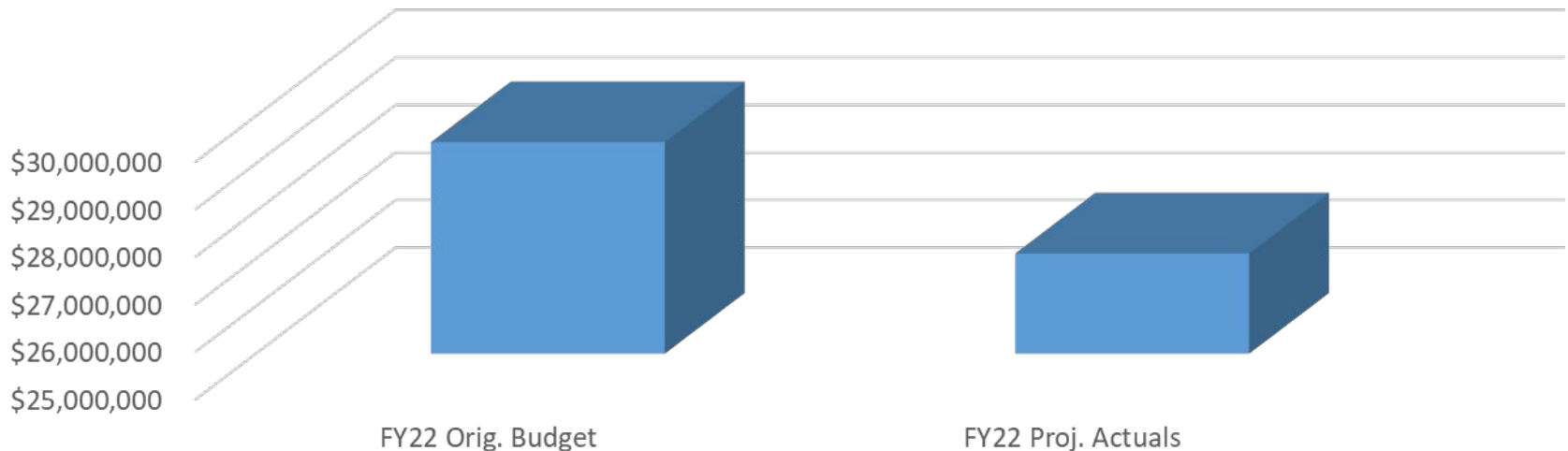
Financials



SFMTA

SFMTA Expenditure Trends

Department	FY21 Orig. Budget	FY21 Actuals	FY22 Orig. Budget	FY22 Proj. Actuals	FY22 Surplus/ (Deficit)	YOY Change
SFMTA	\$22,128,600	\$28,698,631	\$29,450,537	\$27,108,745	\$2,341,792	--\$1,589,886



**SFMTA**

Costs by Expenditure Category

	FY 19-20 Actuals	FY 20-21 Actuals	FY22 Est. YE Actuals	YOY Change (%)
INDEMNITY	\$18,401,620	\$19,147,352	\$17,840,978	-6.82%
Temporary Disability	\$13,132,765	\$13,834,255	\$13,020,470	-5.88%
Permanent Disability	\$5,268,855	\$5,313,097	\$4,820,508	-9.27%
VOCATIONAL REHABILITATION	\$1,243,584	\$33,585	\$35,948	7.03%
MEDICAL	\$8,724,619	\$8,945,689	\$8,713,156	-2.59%
EXPENSE	\$1,243,584	\$995,718	\$862,554	-13.37%
RECOVERY	<\$264,068>	<\$423,713>	<\$343,891>	18.83%
GRAND TOTAL	\$28,148,829	\$28,698,631	\$27,108,745	-5.53%

Notes:

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



San Francisco Workers' Compensation Council

**Our next meeting will be held on
March 7, 2022**