

June 25, 2021

2020 California Workers' Compensation Losses and Expenses

Pursuant to Section 11759.1 of the California Insurance Code, the Workers' Compensation Insurance Rating Bureau of California (WCIRB) has prepared this report containing estimated California workers' compensation costs for 2020 based on insured employer experience. The report also reflects payments made by the California Insurance Guarantee Association (CIGA) in the statewide loss payments for calendar years 2008 through 2020.¹

Hospital, Physician and Medical-Legal Costs

In 2020, \$4.2 billion, or 53% of total loss payments, were for medical services.² This figure includes an estimated proportion of loss payments made by CIGA for medical benefits during calendar year 2020. (In 2019, \$4.6 billion, or 55% of total loss payments, were for analogous medical services.)

Exhibits 1.1 through 1.6 contain summaries of amounts paid for medical services in 2020. These exhibits are based on the WCIRB's Aggregate Indemnity and Medical Costs Call, Call for California Workers' Compensation Calendar Year Experience, and medical transaction data. Exhibits 1.1 through 1.4 show medical payments by category of payment. Note that the amounts shown on Exhibits 1.1 through 1.4 for the cost of medical cost containment programs only reflect the amount of such costs included in medical loss and does not include the amount of medical cost containment program costs reported as allocated loss adjustment expense.³

Table 1 summarizes the estimated total medical losses paid by category in calendar years 2019 and 2020:

¹ For calendar years 2008 and 2009, the total workers' compensation benefit payments made by CIGA have been apportioned to benefit categories by assuming that CIGA calendar year benefit payments were distributed in a manner identical to the average insurer distribution for that year. Since calendar year 2010, the workers' compensation benefit payment information from CIGA has been provided separately for its indemnity and medical components.

² This figure includes \$21 million in medical payments made in 2020 for COVID-19 claims.

³ California reporting requirements specify that the cost of medical cost containment programs paid on policies incepting on or after July 1, 2010 be reported as allocated loss adjustment expense, while the costs paid on policies incepting before July 1, 2010 be reported as medical loss.

Table 1: Summary of Medical Losses Paid by Medical Category

Category	CY 2019	CY 2020
Payments Made Directly to Injured Workers	\$1.47 billion	\$1.31 billion
Physician Services	\$1.22 billion	\$1.16 billion
Hospital (Inpatient and Outpatient)	\$0.58 billion	\$0.55 billion
Medicare-related Payments ⁴	\$0.32 billion	\$0.29 billion
Medical-Legal Evaluations	\$0.29 billion	\$0.27 billion
Medical Supplies and Equipment	\$0.24 billion	\$0.22 billion
Medical Cost Containment Programs (medical loss only) ⁵	\$0.14 billion	\$0.12 billion
Medical Liens	\$0.14 billion	\$0.10 billion
Pharmaceuticals	\$0.09 billion	\$0.08 billion
Other	\$0.12 billion	\$0.14 billion
Total Medical Losses Paid	\$4.6 billion	\$4.2 billion

Beginning with claims incurred on policies incepting on or after July 1, 2010, the cost of medical cost containment programs is required to be reported to the WCIRB as allocated loss adjustment expense rather than as medical loss. The medical cost containment program costs shown in Table 1 only reflect those costs reported as medical loss. The total cost of medical cost containment programs, including that reported as allocated loss adjustment expense, is shown in Table 2.

Table 2: Total Paid Cost of Medical Cost Containment Programs (in \$Millions)

Calendar Year	2015	2016	2017	2018	2019	2020
Reported as Medical Loss Paid	206	180	160	149	145	117
Reported as Allocated Loss Adjustment Expense Paid	307	272	299	307	305	283
Total Medical Cost Containment Program Costs Paid	513	452	459	456	450	400

Exhibits 1.1 through 1.6 also show detailed distributions of medical payments by specialty, which is summarized from individual medical transactions reported in WCIRB medical transaction data. Exhibit 1.5 shows distributions of payments for medical services by type of provider. Exhibit 1.6 shows distributions of payments for physician services by type of procedure. Tables 3 and 4 summarize the estimated distribution of medical payments by specialty in calendar years 2019 and 2020:

⁴ Includes Medical Payments Related to Medicare Set-Aside Accounts and Reimbursements to Medicare.

⁵ The majority of medical cost containment program costs are reported in allocated loss adjustment expense (see Table 2).

Table 3: Distribution of Medical Service Payments by Type of Provider

Provider Type	CY 2019	CY 2020
Hospital-based Provider	30.4%	32.5%
Physician Specialist	11.6%	11.3%
Physical Therapist	9.3%	9.1%
Surgeon	9.4%	8.9%
MD General Practitioner	9.0%	8.2%
Ambulatory Surgical Center	4.9%	5.0%
Pharmacist	3.2%	3.1%
Other	22.2%	21.9%
Total Medical Service Payments	100.0%	100.0%

Table 4: Distribution of Physician Service Payments

Physician Service by Type of Procedure	CY 2019	CY 2020
Evaluation & Management	37.3%	37.0%
Physical Medicine	26.3%	26.9%
Surgery	12.7%	13.0%
Radiology	7.5%	7.4%
Special Services & Reports	6.4%	5.9%
Medicine	5.1%	5.3%
Acupuncture	1.9%	1.9%
Anesthesia	1.3%	1.2%
Chiropractic	0.8%	0.8%
Pathology & Laboratory	0.6%	0.4%
Other	0.1%	0.2%
Total Physician Service Payments	100.0%	100.0%

Exhibits 2.1 through 2.3 contain summaries of medical-legal costs for 2020 based on the WCIRB's medical transaction data. The exhibits show that orthopedic evaluations accounted for about 51% of the cost of all medical-legal evaluations. The exhibits also show that the average cost of a medical-legal evaluation was \$1,539 in 2020. Psychiatric evaluations were the most expensive, averaging \$3,609.

Indemnity Benefits

In 2020, \$3.7 billion, or 47% of total loss payments, were for indemnity benefits (including vocational rehabilitation benefits).⁶ This figure includes an estimated proportion of loss payments made by CIGA for indemnity benefits during calendar year 2020. (In 2019, payment for analogous indemnity benefits totaled \$3.8 billion, or 45% of total loss payments.)

⁶ This figure includes \$26 million in indemnity payments made in 2020 for COVID-19 claims.

Exhibits 3.1 and 3.2 contain summaries of paid indemnity benefits by type of benefit for calendar year 2020. The data in Exhibit 3 is derived from the WCIRB's Aggregate Indemnity and Medical Costs Call, unit statistical report data, and Call for Calendar Year Experience. The exhibit shows that for 2020, temporary disability benefits (53%) and permanent partial disability benefits (36%) accounted for the vast majority of the indemnity payments.

Exhibits 4 through 9 contain summaries of indemnity and medical benefits by permanent disability rating interval for various types of injuries resulting in permanent disability. The exhibits are based on 2018 policy year experience—the most current available unit statistical data on permanent disability claims. (Note that these average claim values are based on claims evaluated as of 18 months from the inception of each 2018 policy and have not been adjusted to an ultimate value basis.) Exhibit 4 shows indemnity and medical benefits for back injury claims. Exhibit 5 shows indemnity and medical benefits for slip and fall injuries. Exhibit 6 shows indemnity and medical benefits for psychiatric and mental stress injuries. Exhibit 7 shows indemnity and medical benefits for carpal tunnel and repetitive motion injuries. Exhibit 8 shows indemnity and medical benefits for other cumulative injuries. Finally, Exhibit 9 shows indemnity and medical benefits for all injuries.

Exhibit 10.1 graphically shows the proportion of total loss dollars reported on permanent disability claims attributable to various types of injuries. Exhibit 10.2 shows the average cost per claim for these injuries. As shown on Exhibits 10.1 and 10.2, slip and fall injuries are both the most frequently occurring and most costly of the injury categories summarized.

Vocational Rehabilitation Benefits

Exhibit 11 summarizes the amounts estimated to be paid for vocational rehabilitation nontransferable education vouchers as well as other vocational rehabilitation benefits (primarily voluntary vocational rehabilitation benefits). The exhibit is based on data derived from the WCIRB's Aggregate Indemnity and Medical Costs Call, Permanent Disability Claim Surveys, and the Call for Calendar Year Experience. In total, about \$73 million in vocational rehabilitation-related benefits were paid in calendar year 2020. This was 2.0% of all indemnity payments in 2020, of which 97% was for non-transferable education vouchers. (For comparison purposes, in 2019, vocational rehabilitation benefits paid was \$73 million, or 1.9% of all indemnity payments, of which 97% was for non-transferable education vouchers.)

Insurer Losses, Expenses and Profits

Exhibits 12.1 and 12.2 summarize California workers' compensation underwriting experience for calendar year 2020.⁷ Calendar year 2020 earned premium totaled \$14.1 billion (as compared to the \$16.1 billion of premium earned in 2019). Note that the premiums shown on this exhibit are on a direct basis (i.e., prior to reinsurance assumed or ceded), are prior to the application of deductible credits and retrospective rating plan adjustments, and do not reflect any non-standard California workers' compensation business, such as excess or USL&H insurance. In total, paid losses in 2020, including benefit payments made by CIGA, were \$7.9 billion, or 56% of insurer calendar year earned premium.

Total insurer paid losses (i.e., excluding payments made by CIGA) in 2020 were \$7.8 billion, or 55% of calendar year earned premium. Combining insurer paid losses with a \$0.7 billion decrease in total insurer loss reserves resulted in total insurer incurred losses, excluding payments made by CIGA, of \$7.1 billion, or 51% of the premium earned in 2020.⁸ (For comparison purposes, in 2019, total insurer paid losses—excluding those made by CIGA—were 51% of earned premium and, with an increase in insurer loss reserves totaling 3% of earned premium, total insurer incurred losses, excluding payments made by CIGA, were 48% of total insurer earned premium.)⁹

⁷ Total statewide calendar year 2020 premiums, losses and expenses were estimated based on the experience of insurers that reported premium, loss and expense information to the WCIRB.

⁸ This figure includes \$196 million in 2020 incurred losses for COVID-19 claims.

⁹ Benefit payments made by CIGA during calendar years 2008 to 2020 are also shown as paid loss percentages to insurer earned premium for those calendar years.

The 51% of earned premium stated above pertains to total insurer losses incurred during the “calendar year” 2020. This includes all insurer losses paid and insurer loss reserve changes that occurred during 2020, regardless of when the accidents occurred.

Insurer incurred loss adjustment expenses (allocated and unallocated) in 2020 were \$1.7 billion, or 12% of earned premium. This includes the full cost to insurers of administering, adjudicating and settling claims. Incurred loss adjustment expenses include \$828 million in defense attorney expenses incurred in 2020. (For comparison purposes, in 2019, incurred loss adjustment expenses were 13% of earned premium, including \$903 million in defense attorney expenses.)

In total, California insurers incurred \$4.9 billion in expenses in 2020, or 34% of 2020 earned premium. (For comparison purposes, in 2019, total incurred expenses were also 34% of earned premium.)

In total, incurred losses and expenses in calendar year 2020 were \$12.0 billion, or 85% of earned premium. Based on insurer statutory Annual Statement information, the WCIRB estimates policyholder dividends incurred in 2020 to be 1% of 2020 earned premium, resulting in an underwriting profit of \$2.0 billion, or 14% of premium. Note that the underwriting profits or losses shown on Exhibit 12.1 represent only California workers’ compensation insured policies and is prior to reinsurance assumed or ceded and the application of deductible credits or advisory retrospective rating plan adjustments. Similarly, this summary reflects underwriting results only and not overall profitability as figures shown do not contemplate any measure of investment income or federal income taxes.¹⁰ (For 2019, the underwriting profit was 18% of earned premium, or \$2.9 billion.)

Fees Paid to Applicant Attorneys

Although generally part of incurred indemnity losses rather than expenses, the amount paid in 2020 to applicant attorneys was derived from the WCIRB’s Annual Expense Call. In 2020, applicant attorneys were paid \$402 million. (In 2019, applicant attorneys were paid \$446 million.¹¹)

Workers’ Compensation Costs by Injury Detail

Exhibits 13 through 15 summarize loss experience by injury detail for the most current unit statistical policy year available (i.e., policy year 2018 at first report level). Exhibit 13 shows the number and proportion of claims and incurred losses by cause of injury (e.g., fall, repetitive motion, etc.). Exhibit 14 shows the number and proportion of claims and incurred losses by the nature of the injury sustained (e.g., strain, fracture, etc.). Exhibit 15 shows the number and proportion of claims and incurred losses by the part of body injured.

Conditions and Limitations

1. The information contained in this report is a summary of historical data provided to the WCIRB by over 140 insurer groups. While numerous detailed data quality checks are performed, the WCIRB can make no warranty with respect to the information provided by third parties.
2. This report is based on data reported to the WCIRB through June 1, 2021. Subsequent revisions to the data could impact the analysis reflected in this report.
3. Some of the cost distributions have been estimated based on less than 100% of the total market.

¹⁰ See the National Association of Insurance Commissioners’ *Report on Profitability By Line By State*, which is published annually, for an estimate of the overall profitability of California workers’ compensation.

¹¹ The fees paid to applicant attorneys are based on reports of insurers who were able to provide a comprehensive breakdown of these fees on the WCIRB’s Annual Expense Call. These fees are often included as a part of the indemnity award or settlement and as such cannot be broken out separately.

4. Premium information is prior to reinsurance assumed or ceded or credits for deductibles and does not reflect retrospective rating plan adjustments or any premiums resulting from non-standard California workers' compensation coverage such as excess or USL&H insurance. Similarly, losses and expenses shown are prior to reinsurance and do not reflect any deductible recoveries or any losses from non-standard coverages.
5. The report has been based on the reported experience of insured employers. No self-insured data has been included.
6. The information contained in this report has been based on data submitted to date by insurers to the WCIRB. To the extent that insurers who are in rehabilitation or liquidation are no longer reporting data to the WCIRB, the information contained in this report will not reflect the experience of the entire California workers' compensation insurance market. However, loss payments made by CIGA during calendar years 2008 through 2020 have been included in this report.

Paid Medical Costs for Calendar Year 2020

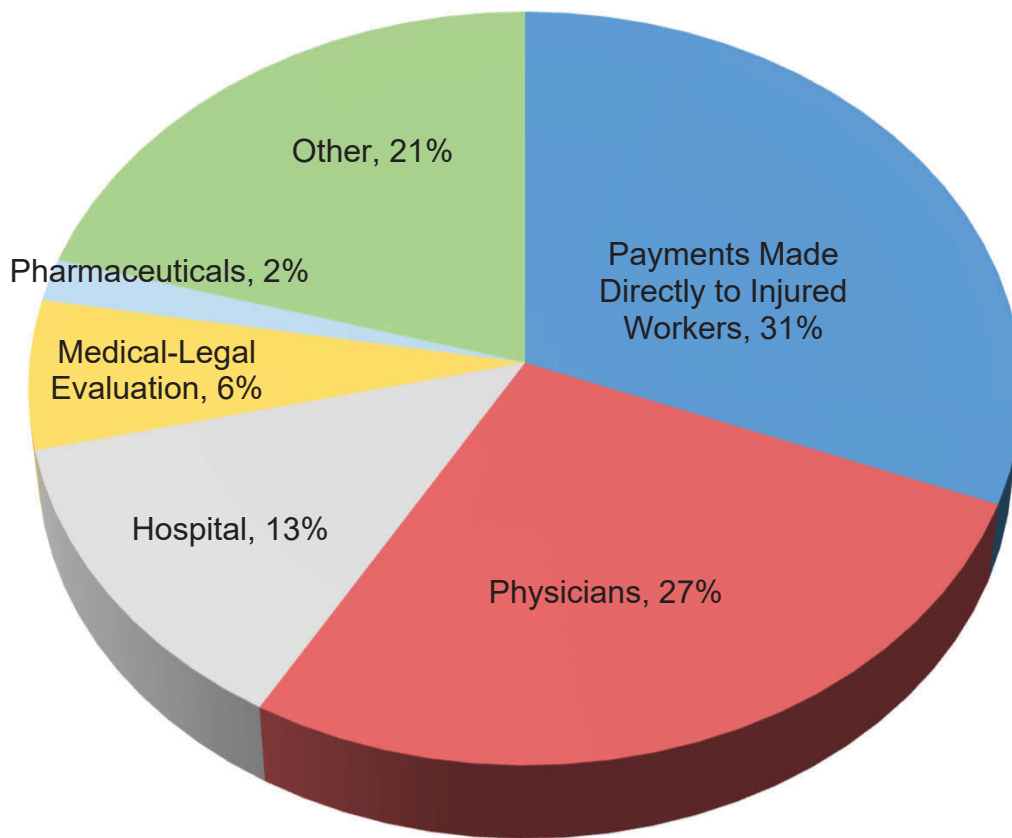
	Total Medical Paid (\$000)	% of Total Medical Services	% of Total Medical Paid
1 Evaluation & Management	427,674	17.9%	10.1%
2 Physical Medicine	311,137	13.0%	7.4%
3 Surgery	149,970	6.3%	3.6%
4 Radiology	85,034	3.6%	2.0%
5 Special Services & Reports	68,594	2.9%	1.6%
6 Medicine	61,199	2.6%	1.5%
7 Acupuncture	21,832	0.9%	0.5%
8 Anesthesia	14,032	0.6%	0.3%
9 Chiropractic	9,077	0.4%	0.2%
10 Pathology & Laboratory	5,079	0.2%	0.1%
11 Other	1,823	0.1%	0.0%
Physician Services (Subtotal)	1,155,449	48.4%	27.4%
12 Hospital - Outpatient	291,771	12.2%	6.9%
13 Medical-Legal Evaluation Payments	271,335	11.4%	6.4%
14 Hospital - Inpatient	254,695	10.7%	6.0%
15 Medical Supplies and Equipment	215,071	9.0%	5.1%
16 Medical Liens	101,138	4.2%	2.4%
17 Pharmaceuticals	76,777	3.2%	1.8%
18 Dental Services	21,599	0.9%	0.5%
Total Payments for Medical Services (Subtotal)	2,387,835	100.0%	56.6%
19 Medical Payments Made Directly to Injured Workers	1,305,729		31.0%
20 Medical Payments Related to Medicare Set-asides	282,753		6.7%
21 Medical Cost Containment Program Payments ¹	117,238		2.8%
22 Interpreter Services	50,440		1.2%
23 Capitated Medical Payments	34,904		0.8%
24 Copy Services	31,857		0.8%
25 Reimbursements to Medicare	5,639		0.1%
Total Calendar Year Medical Payments	4,216,394		100.0%

¹ Medical Cost Containment Program (MCCP) costs on claims covered by policies incepting prior to July 1, 2010 are considered medical loss; those on claims covered by policies incepting July 1, 2010 and beyond are considered allocated loss adjustment expenses. The amount of MCCP costs reported as allocated loss adjustment expenses for calendar year 2020 is \$283 million.

Sources:

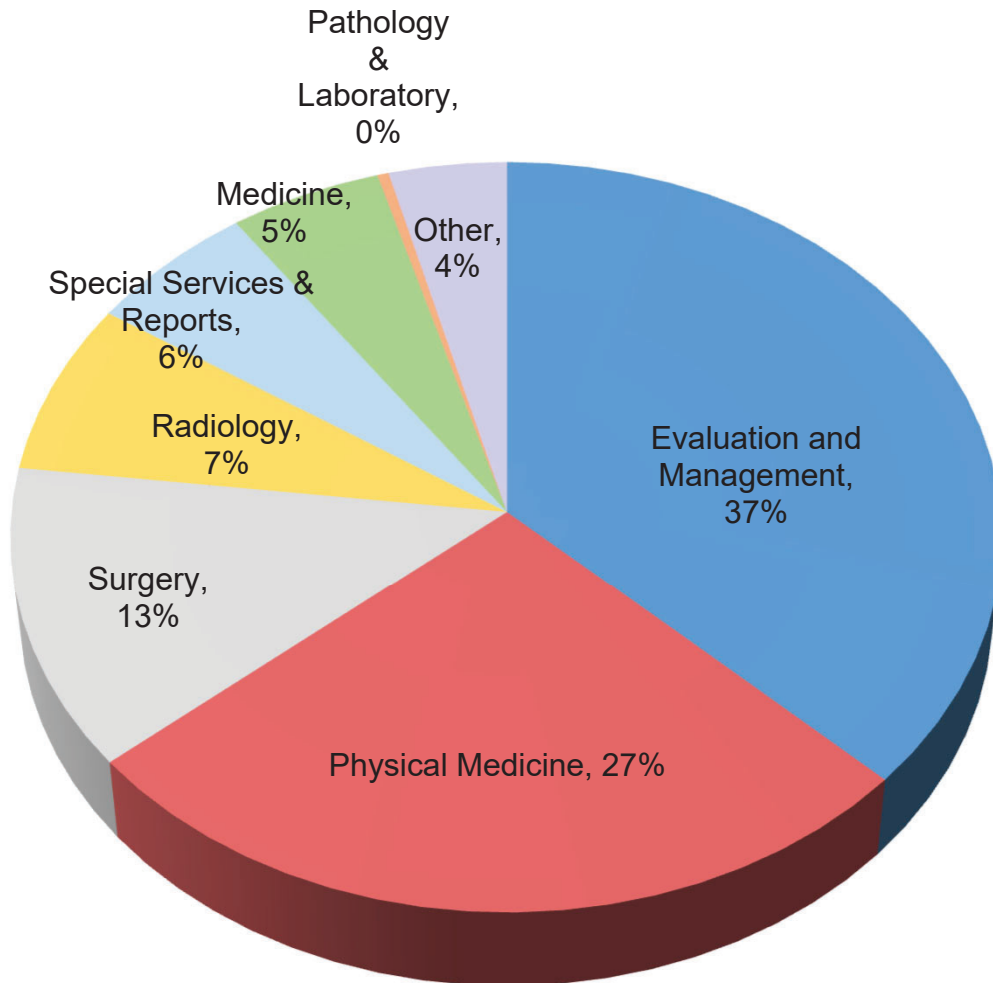
WCIRB aggregate indemnity and medical cost calls
WCIRB medical transaction data

Paid Medical Costs for Calendar Year 2020



Sources:
WCIRB Aggregate Indemnity and Medical Costs Call
WCIRB medical transaction data

Paid Medical Costs by Physician Specialty for Calendar Year 2020



Source: WCIRB medical transaction data

Distribution of Calendar Year Medical Costs Paid

Medical Payment Type	2020		2019 ^[1]	2018 ^[1]	2017 ^[1]	2016 ^[1]	2015 ^[1]
	Medical Payments (\$000)	As % of Total Medical Payments	As % of Total Medical Payments	As % of Total Medical Payments	As % of Total Medical Payments	As % of Total Medical Payments	As % of Total Medical Payments
1 Medical Payments Made Directly to Injured Workers	\$1,305,729	31.0%	31.9%	31.1%	28.3%	28.3%	26.8%
2 Physician Services	\$1,155,449	27.4%	26.4%	26.2%	26.9%	26.1%	26.4%
3 Hospital - Outpatient	\$291,771	6.9%	6.6%	7.0%	7.4%	7.1%	6.3%
4 Medical Payments Related to Medicare Set-asides	\$282,753	6.7%	6.7%	6.1%	5.3%	4.7%	3.6%
5 Medical-Legal Evaluation Payments	\$271,335	6.4%	6.3%	6.1%	6.7%	7.6%	6.9%
6 Hospital - Inpatient	\$254,695	6.0%	6.1%	6.3%	6.4%	5.9%	6.3%
7 Medical Supplies and Equipment	\$215,071	5.1%	5.2%	5.5%	5.6%	4.8%	4.9%
8 Medical Cost Containment Program Payments ^[2]	\$117,238	2.8%	3.2%	3.2%	3.4%	3.7%	4.2%
9 Medical Liens	\$101,138	2.4%	3.0%	3.6%	4.2%	5.3%	6.1%
10 Pharmaceuticals	\$76,777	1.8%	1.9%	2.3%	3.6%	4.6%	6.9%
11 Interpreter Services ^[3]	\$50,440	1.2%	1.0%	0.8%	0.7%	0.5%	0.6%
12 Capitated Medical Payments	\$34,904	0.8%	0.4%	0.5%	0.4%	0.2%	0.4%
13 Copy Services ^[3]	\$31,857	0.8%	0.7%	0.6%	0.6%	0.5%	0.1%
14 Dental Services	\$21,599	0.5%	0.5%	0.5%	0.5%	0.5%	0.4%
15 Reimbursements to Medicare	\$5,639	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Total Medical Payments	\$4,216,394	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

^[1] Figures have been updated since the issuance of last year's report.

^[2] Medical Cost Containment Program (MCCP) costs on claims covered by policies incepting prior to July 1, 2010 are considered medical loss; those on claims covered by policies incepting July 1, 2010 and beyond are considered allocated loss adjustment expenses. The amount of MCCP costs reported as allocated loss adjustment expenses for calendar year 2020 is \$283 million.

Sources: WCIRB aggregate indemnity and medical cost calls
WCIRB medical transaction data

Distribution of Medical Service Payments by Type of Provider

Provider Type	2020		2019 ^[1]	2018 ^[1]	2017 ^[1]	2016 ^[1]	2015 ^[1]
	Medical Service Payments (\$000)	As % of Total Medical Service Payments	As % of Total Medical Service Payments	As % of Total Medical Service Payments	As % of Total Medical Service Payments	As % of Total Medical Service Payments	As % of Total Medical Service Payments
1 Hospital-Based Provider	\$777,094	32.5%	30.4%	27.6%	26.3%	23.2%	22.6%
2 Physician Specialist	\$270,999	11.3%	11.6%	12.2%	11.7%	12.9%	12.8%
3 Physical Therapist	\$218,067	9.1%	9.3%	9.7%	8.8%	7.6%	6.9%
4 Surgeon	\$211,639	8.9%	9.4%	10.1%	10.2%	10.5%	9.7%
5 MD General Practitioner	\$194,791	8.2%	9.0%	9.2%	10.5%	10.5%	11.1%
6 Ambulatory Surgical Center (ASC) Provider	\$118,601	5.0%	4.9%	5.3%	5.5%	5.0%	4.5%
7 Durable Medical Equipment (DME) Supplier	\$104,434	4.4%	3.7%	3.2%	3.3%	3.4%	3.6%
8 Pharmacist	\$74,885	3.1%	3.2%	3.8%	4.9%	6.5%	9.1%
9 Rehabilitation Provider	\$70,208	2.9%	2.8%	2.7%	2.4%	2.5%	2.1%
10 Psychology, Psychiatry, & Neurology	\$52,469	2.2%	2.2%	2.3%	2.3%	2.6%	2.4%
11 Chiropractic	\$50,620	2.1%	2.0%	2.0%	2.0%	2.2%	2.0%
12 Occupational Health Provider	\$42,391	1.8%	2.1%	2.2%	2.1%	2.5%	2.9%
13 Home Health Provider	\$29,631	1.2%	1.5%	1.7%	1.7%	1.5%	1.4%
14 Dentist	\$24,054	1.0%	1.0%	1.0%	0.9%	0.9%	0.7%
15 Acupuncturist	\$19,795	0.8%	0.9%	0.9%	0.9%	0.7%	0.6%
16 Marriage, Family and Counselors	\$13,323	0.6%	0.5%	0.5%	0.4%	0.4%	0.1%
17 Lab Testing Provider	\$11,571	0.5%	0.7%	0.7%	1.0%	1.4%	1.9%
18 Podiatrist	\$9,040	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%
19 Optometrist	\$593	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
20 Social Workers	\$120	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21 Others	\$93,506	3.9%	4.5%	4.5%	4.8%	5.3%	5.3%
Total Medical Service Payments	\$2,387,835	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

^[1] As a result of WCIRB efforts to more accurately categorize medical transactions, figures shown for 2015 through 2019 have been updated since the issuance of last year's report.

Sources: WCIRB medical transaction data

Distribution of Physician Service Payments

Physician Service by Type of Procedure	2020		2019 ^[1]	2018 ^[1]	2017 ^[1]	2016 ^[1]	2015 ^[1]
	Physician Service Payments (\$000)	As % of Total Physician Service Payments	As % of Total Physician Service Payments	As % of Total Physician Service Payments	As % of Total Physician Service Payments	As % of Total Physician Service Payments	As % of Total Physician Service Payments
1 Evaluation & Management	\$427,674	37.0%	37.3%	37.6%	37.4%	35.4%	33.8%
2 Physical Medicine	\$311,137	26.9%	26.3%	24.2%	22.2%	21.5%	19.7%
3 Surgery	\$149,970	13.0%	12.7%	13.3%	14.0%	15.1%	17.6%
4 Radiology	\$85,034	7.4%	7.5%	7.6%	7.9%	8.6%	9.2%
5 Special Services & Reports	\$68,594	5.9%	6.4%	7.7%	8.2%	8.4%	7.9%
6 Medicine	\$61,199	5.3%	5.1%	4.9%	5.2%	5.3%	5.1%
7 Acupuncture	\$21,832	1.9%	1.9%	1.8%	1.7%	1.6%	1.4%
8 Anesthesia	\$14,032	1.2%	1.3%	1.4%	1.5%	1.8%	1.9%
9 Chiropractic	\$9,077	0.8%	0.8%	0.8%	0.8%	0.8%	0.7%
10 Pathology & Laboratory	\$5,079	0.4%	0.6%	0.7%	1.0%	1.5%	2.5%
11 Other	\$1,823	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
Total Physician Service Payments	\$1,155,449	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

^[1] Figures have been updated since the issuance of last year's report.

Sources: WCIRB medical transaction data

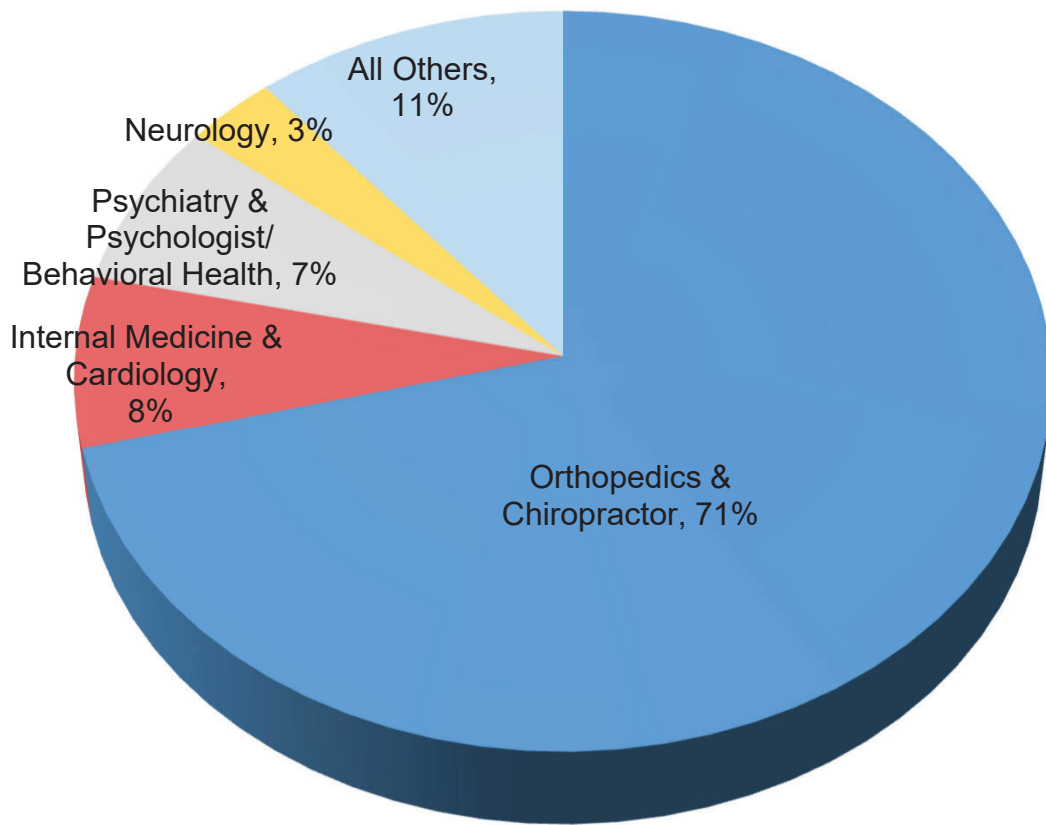
Paid Medical-Legal Costs

Physician Specialty	Service Year 2020			Service Year 2019 ^[1]			Service Year 2018 ^[1]			Service Year 2017 ^[1]		
	Number of Reports	Cost of Reports	Average Cost Per Report	Number of Reports	Cost of Reports	Average Cost Per Report	Number of Reports	Cost of Reports	Average Cost Per Report	Number of Reports	Cost of Reports	Average Cost Per Report
Orthopedic	61.8%	51.1%	\$1,272	64.1%	51.6%	\$1,206	65.8%	53.1%	\$1,187	65.3%	53.8%	\$1,235
Chiropractor	9.2%	8.7%	\$1,460	7.8%	7.4%	\$1,436	6.3%	6.0%	\$1,398	6.2%	6.0%	\$1,438
Internal Medicine & Cardiology	7.5%	9.0%	\$1,857	7.7%	9.6%	\$1,872	7.6%	9.9%	\$1,913	7.8%	9.6%	\$1,858
Psychiatry	3.8%	8.9%	\$3,609	4.1%	9.1%	\$3,292	3.9%	8.8%	\$3,277	4.7%	10.3%	\$3,318
Psychologist/Behavioral Health	3.4%	7.7%	\$3,463	3.2%	7.2%	\$3,369	3.2%	7.3%	\$3,331	3.9%	7.8%	\$3,034
Neurology	3.2%	3.3%	\$1,615	3.3%	4.8%	\$2,167	3.9%	5.7%	\$2,142	3.5%	4.1%	\$1,744
All Others	11.1%	11.2%	\$1,550	9.9%	10.3%	\$1,557	9.2%	9.2%	\$1,472	8.6%	8.4%	\$1,464
Total/Average	100.0%	100.0%	\$1,539	100.0%	100.0%	\$1,497	100.0%	100.0%	\$1,470	100.0%	100.0%	\$1,501

^[1] Figures have been updated from those in last year's report.

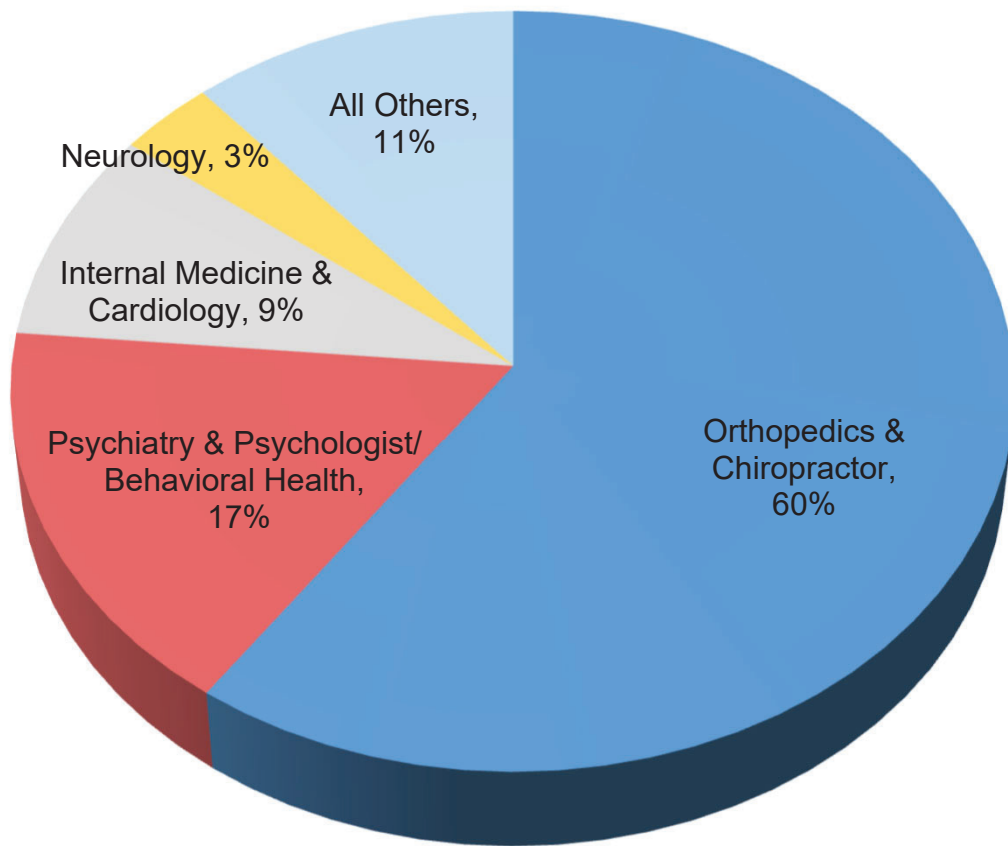
Sources: WCIRB medical transaction data. All figures are based on medical-legal transactions reported on all claim types from all accident years within the service year.

Number of Medical-Legal Reports by Physician Specialty for Calendar Year 2020



Source: WCIRB medical transaction data

Paid Medical-Legal Costs by Physician Specialty for Calendar Year 2020



Source: WCIRB medical transaction data

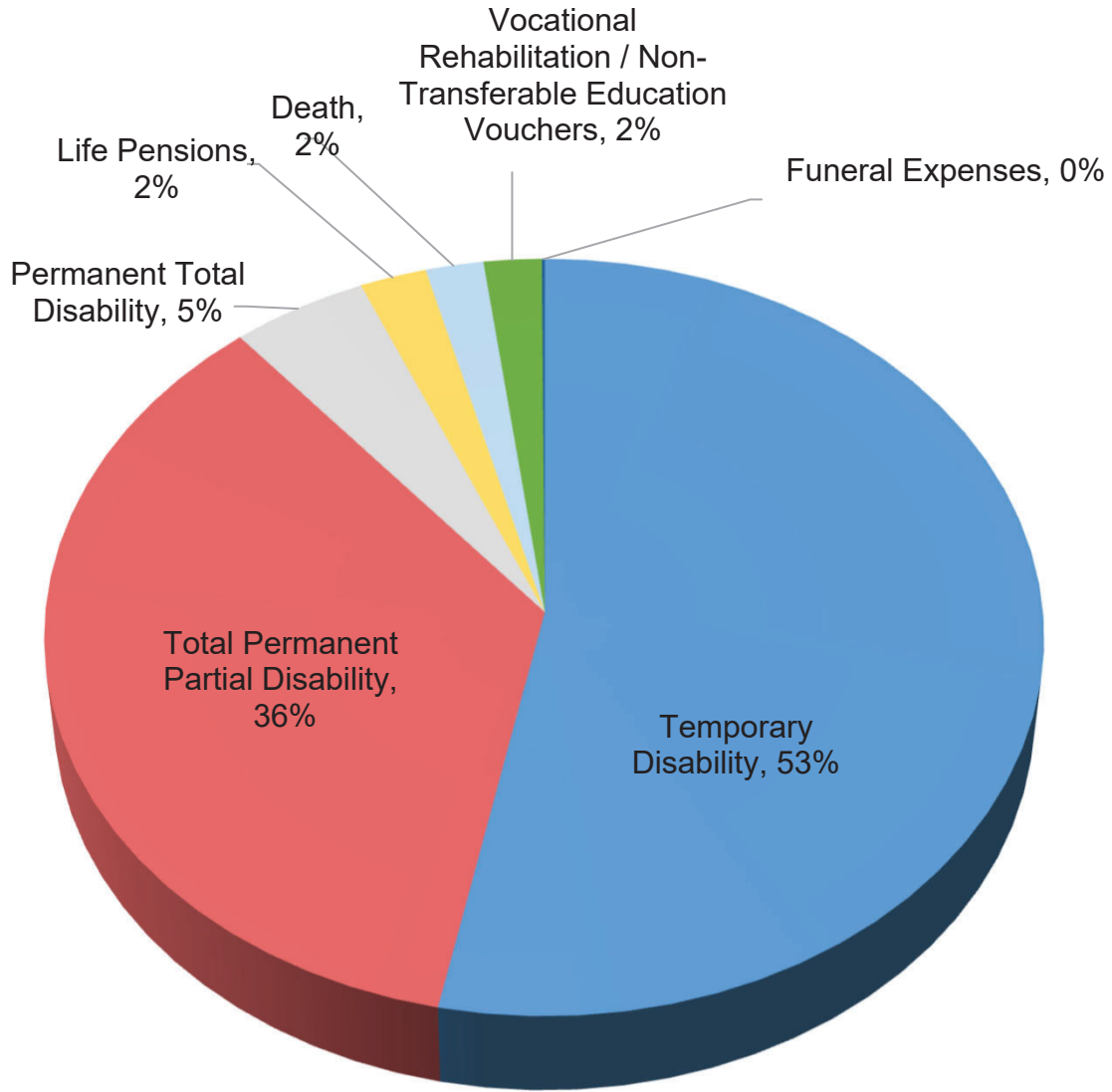
Paid Indemnity Benefits for Calendar Year 2020

Benefit Type	Indemnity Paid (\$ in Thousands)	Percentage of Total Indemnity Paid
Temporary Disability*	1,963,539	53.2%
Permanent Total Disability*	173,757	4.7%
Permanent Partial Disability*		
0.25% - 24.75%	618,166	16.8%
25.00% - 69.75%	616,872	16.7%
70.00% - 99.75%	81,789	2.2%
Total Permanent Partial	1,316,827	35.7%
Death*	75,220	2.0%
Funeral Expenses	2,190	0.1%
Life Pensions	84,316	2.3%
Vocational Rehabilitation/ Non-Transferable Education Vouchers*	73,014	2.0%
Total Indemnity Paid	3,688,864	100.0%

Note: Single Sum Settlement and Other Indemnity payments have been allocated to the benefit categories shown with an asterisk (*).

Source: WCIRB calendar year calls for experience and unit statistical data

Paid Indemnity Benefits for Calendar Year 2020



Source: Calendar year calls for experience and unit statistical data

Policy Year 2018 Permanent Disability Summary
Back Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	1,548	327,975	11,275,450	19,578,737	10,080,778	21,003,841
5 - 9	2,411	1,188,260	22,592,785	42,367,599	18,362,815	47,808,958
10 - 14	1,894	2,211,829	23,690,067	46,890,207	18,361,233	46,454,591
15 - 19	1,123	993,027	16,145,094	34,373,898	12,396,709	32,423,536
20 - 24	412	621,793	8,272,310	18,441,761	6,442,807	18,290,540
Unknown	221	18,750	2,323,674	4,736,468	2,194,902	4,575,141
Minor Total	7,609	5,361,634	84,299,380	166,388,670	67,839,244	170,556,607
25 - 29	222	405,398	5,110,387	12,398,307	4,731,192	12,734,456
30 - 34	150	175,750	4,054,940	9,170,537	3,693,216	9,095,954
35 - 39	55	83,550	1,280,177	4,147,594	1,211,398	3,589,570
40 - 44	40	59,900	1,143,057	3,045,097	1,950,311	3,809,323
45 - 49	16	20,625	584,941	1,412,330	493,717	1,259,857
50 - 54	15	27,800	393,919	1,522,550	632,624	2,210,448
55 - 59	7	18,000	101,392	659,112	228,551	615,085
60 - 64	11	30,000	413,187	1,322,511	688,458	1,643,910
65 - 69	5	6,000	250,777	542,388	234,810	709,142
70 - 74	13	24,000	558,896	2,504,883	829,248	3,712,892
75 - 79	3	6,000	223,483	559,289	157,640	446,638
80 - 84	4	0	252,042	429,364	41,882	138,965
85 - 89	2	6,000	76,184	523,707	306,903	1,817,307
90 - 94	2	0	115,427	245,276	99,806	183,230
95 - 99	1	0	68,976	139,493	6,946	31,400
Unknown	13	0	254,144	723,306	1,056,754	1,906,747
Major Total	559	863,023	14,881,929	39,345,744	16,363,456	43,904,924
Permanent Total	7	24,000	230,169	17,466,505	2,487,956	20,003,262
Grand Total	8,175	6,248,657	99,411,478	223,200,919	86,690,656	234,464,793

Source: WCIRB unit statistical data at first report level

Policy Year 2018 Permanent Disability Summary
Slip and Fall Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	1,662	447,968	15,039,705	24,271,260	15,398,348	31,040,936
5 - 9	2,593	1,357,362	29,301,708	52,577,045	28,498,684	65,252,214
10 - 14	1,987	2,483,730	28,892,123	55,542,871	29,905,130	67,163,473
15 - 19	1,121	1,070,077	19,571,975	41,164,378	19,778,461	45,424,089
20 - 24	468	680,449	10,077,394	22,813,935	11,176,238	25,586,471
Unknown	160	41,987	2,089,649	4,704,223	2,996,325	6,368,140
Minor Total	7,991	6,081,573	104,972,554	201,073,712	107,753,186	240,835,323
25 - 29	283	533,308	7,139,452	16,459,815	8,983,778	20,789,863
30 - 34	187	276,805	4,826,689	12,513,745	6,631,968	15,657,122
35 - 39	97	192,726	2,453,735	8,005,286	4,757,693	10,774,391
40 - 44	62	146,191	1,887,857	5,443,232	4,589,745	10,075,585
45 - 49	29	59,875	1,116,416	3,057,286	1,648,177	4,059,767
50 - 54	30	49,950	867,381	5,668,884	3,624,484	7,216,866
55 - 59	18	30,000	543,212	2,381,031	1,768,132	5,615,198
60 - 64	20	57,000	787,211	2,908,239	3,044,035	7,199,749
65 - 69	9	24,000	211,734	1,437,191	1,102,684	3,269,623
70 - 74	12	58,000	386,027	3,162,233	2,032,206	9,591,451
75 - 79	6	12,000	460,265	1,416,850	1,002,372	1,603,138
80 - 84	3	0	183,132	456,883	304,888	768,918
85 - 89	3	0	130,438	683,557	479,251	1,096,669
90 - 94	4	6,000	112,966	1,969,537	2,342,199	5,465,502
95 - 99	4	12,000	683,829	1,448,239	3,088,672	5,146,638
Unknown	20	31,000	476,875	4,672,548	4,143,288	14,160,325
Major Total	787	1,488,855	22,267,219	71,684,556	49,543,572	122,490,805
Permanent Total	23	36,000	3,017,203	34,983,773	11,676,351	56,850,568
Grand Total	8,801	7,606,428	130,256,976	307,742,041	168,973,109	420,176,696

Source: WCIRB unit statistical data at first report level

Policy Year 2018 Permanent Disability Summary
Psychiatric and Mental Stress Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	269	35,438	1,950,760	2,900,291	1,193,186	2,345,112
5 - 9	216	47,800	1,538,348	3,055,542	1,386,206	3,142,533
10 - 14	201	197,496	1,453,871	3,605,790	1,048,812	3,241,947
15 - 19	146	25,888	1,295,947	3,200,664	1,287,002	2,836,057
20 - 24	40	50,449	922,197	1,725,884	494,538	1,277,481
Unknown	45	0	185,878	297,829	403,862	514,820
Minor Total	917	357,071	7,347,001	14,786,000	5,813,606	13,357,950
25 - 29	20	28,000	386,681	932,017	188,109	657,887
30 - 34	16	14,750	402,291	1,075,179	146,148	846,186
35 - 39	6	12,000	177,842	381,182	52,595	322,085
40 - 44	5	12,000	143,029	516,227	23,489	262,657
45 - 49	2	0	204,886	204,886	10,840	10,840
50 - 54	2	6,000	28,466	264,341	6,486	176,901
55 - 59	0	0	0	0	0	0
60 - 64	1	0	900	178,279	3,584	52,059
65 - 69	3	0	201,604	201,604	3,618	3,618
70 - 74	0	0	0	0	0	0
75 - 79	0	0	0	0	0	0
80 - 84	0	0	0	0	0	0
85 - 89	0	0	0	0	0	0
90 - 94	0	0	0	0	0	0
95 - 99	0	0	0	0	0	0
Unknown	1	0	25,351	121,139	9,686	31,238
Major Total	56	72,750	1,571,050	3,874,854	444,555	2,363,471
Permanent Total	1	0	21,537	664,764	958,815	12,915,471
Grand Total	974	429,821	8,939,588	19,325,618	7,216,976	28,636,892

Source: WCIRB unit statistical data at first report level

Policy Year 2018 Permanent Disability Summary
 Carpel Tunnel / Repetitive Motion Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	863	226,906	5,458,580	9,604,357	4,669,551	11,068,140
5 - 9	955	372,866	7,400,964	15,574,512	6,815,645	18,851,345
10 - 14	721	738,609	7,535,756	17,005,450	5,852,071	16,327,984
15 - 19	305	208,537	3,627,967	9,247,152	2,632,151	8,395,958
20 - 24	121	178,655	1,975,973	4,737,606	1,422,587	4,091,594
Unknown	62	0	503,177	1,280,038	421,167	1,302,724
Minor Total	3,027	1,725,573	26,502,417	57,449,115	21,813,172	60,037,745
25 - 29	60	139,463	953,999	2,537,438	750,541	1,926,546
30 - 34	42	63,624	744,778	2,311,740	532,879	1,713,271
35 - 39	15	25,500	305,708	947,077	254,976	727,055
40 - 44	4	6,000	80,678	248,697	76,623	274,984
45 - 49	8	6,000	314,960	470,143	200,482	233,349
50 - 54	5	6,000	43,481	523,274	40,409	687,412
55 - 59	1	0	0	130,207	0	103,550
60 - 64	2	6,000	120,257	127,749	22,616	45,419
65 - 69	0	0	0	0	0	0
70 - 74	0	0	0	0	0	0
75 - 79	0	0	0	0	0	0
80 - 84	0	0	0	0	0	0
85 - 89	0	0	0	0	0	0
90 - 94	1	0	57,703	130,855	0	37,500
95 - 99	0	0	0	0	0	0
Unknown	0	0	0	0	0	0
Major Total	138	252,587	2,621,564	7,427,180	1,878,526	5,749,086
Permanent Total	1	6,000	2,660	53,583	3,341	17,547
Grand Total	3,166	1,984,160	29,126,641	64,929,878	23,695,039	65,804,378

Source: WCIRB unit statistical data at first report level

Policy Year 2018 Permanent Disability Summary
Other Cumulative Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	1,354	178,662	5,660,249	11,367,696	4,976,342	13,060,333
5 - 9	1,515	264,151	6,123,611	16,114,721	5,951,962	20,804,652
10 - 14	1,142	719,497	6,593,998	18,654,677	5,815,255	18,907,915
15 - 19	615	243,377	5,016,393	14,428,435	3,713,559	13,277,729
20 - 24	193	158,387	1,973,648	6,216,202	1,005,255	4,713,544
Unknown	57	2,602	431,483	840,657	619,289	1,002,682
Minor Total	4,876	1,566,676	25,799,382	67,622,388	22,081,662	71,766,855
25 - 29	116	210,025	1,738,253	4,593,547	1,014,550	3,745,045
30 - 34	63	71,399	869,609	3,159,379	640,265	2,364,874
35 - 39	35	39,000	819,046	2,421,708	395,443	1,451,857
40 - 44	23	21,000	606,765	1,595,930	303,590	1,016,334
45 - 49	6	6,000	110,270	605,722	100,894	473,303
50 - 54	11	6,000	213,681	922,390	115,986	720,895
55 - 59	5	12,000	157,344	481,503	20,559	182,901
60 - 64	3	0	21,512	310,045	19,589	200,747
65 - 69	3	6,000	115,493	163,115	63,614	85,777
70 - 74	2	0	0	223,847	790	711,061
75 - 79	0	0	0	0	0	0
80 - 84	0	0	0	0	0	0
85 - 89	0	0	0	0	0	0
90 - 94	0	0	0	0	0	0
95 - 99	0	0	0	0	0	0
Unknown	3	0	10,874	176,547	33,876	148,181
Major Total	270	371,424	4,662,847	14,653,733	2,709,156	11,100,975
Permanent Total	4	6,000	27,643	2,658,166	410,746	1,653,958
Grand Total	5,150	1,944,100	30,489,872	84,934,287	25,201,564	84,521,788

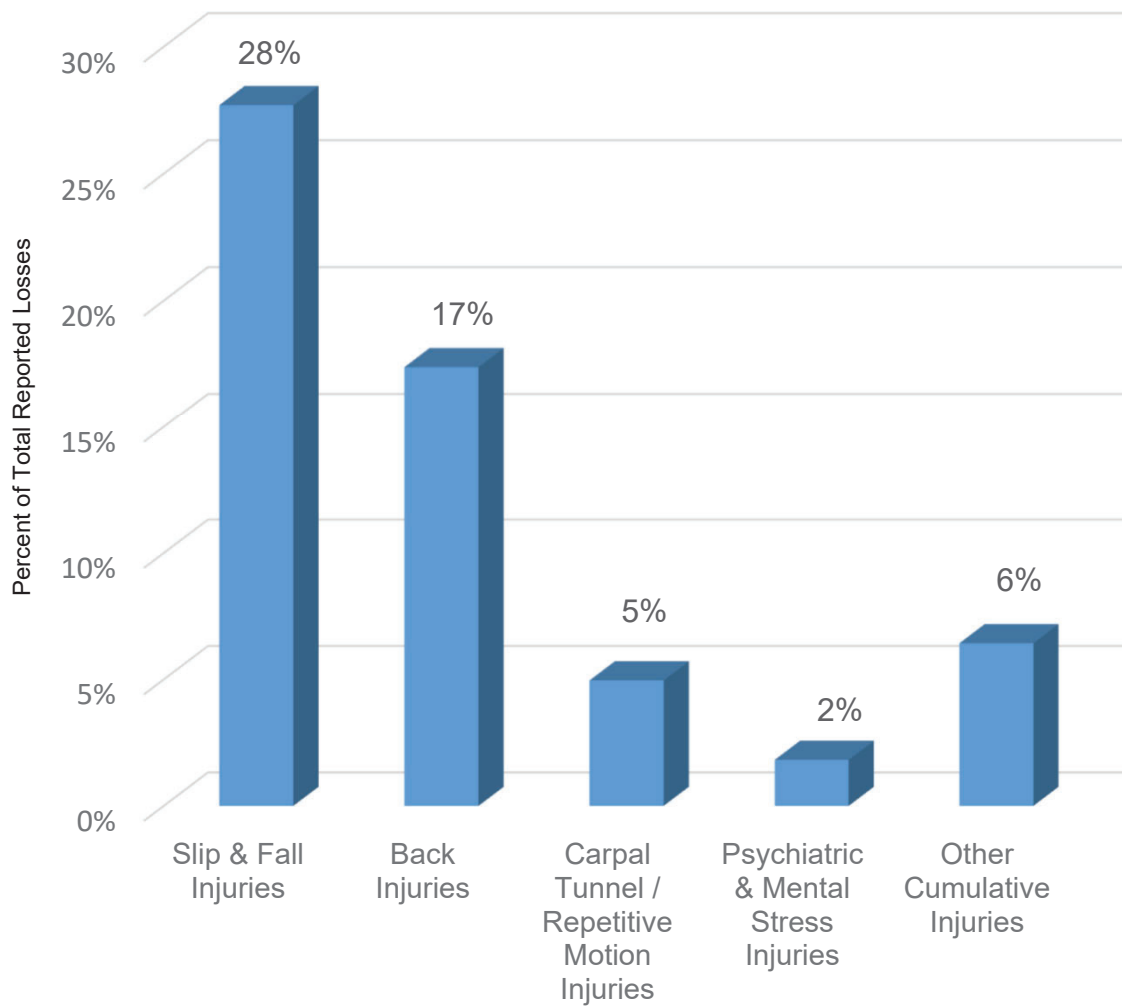
Source: WCIRB unit statistical data at first report level

Policy Year 2018 Permanent Disability Summary
All Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	11,013	2,185,875	78,371,243	129,760,961	76,247,714	159,852,357
5 - 9	13,502	5,351,825	126,945,501	237,741,938	119,599,480	290,914,275
10 - 14	9,425	10,297,975	116,435,543	237,289,756	105,327,596	257,381,962
15 - 19	5,120	3,883,886	76,266,260	164,680,211	69,334,345	168,506,950
20 - 24	1,886	2,547,398	37,439,092	84,011,435	34,637,589	84,402,309
Unknown	894	106,229	9,337,095	19,286,113	10,666,343	21,727,826
Minor Total	41,840	24,373,188	444,794,734	872,770,414	415,813,067	982,785,679
25 - 29	1,031	1,734,344	22,059,863	52,861,094	27,135,474	62,270,952
30 - 34	690	834,305	16,177,406	43,633,680	20,330,150	50,864,702
35 - 39	327	551,401	8,475,165	24,841,232	12,083,270	28,839,390
40 - 44	219	354,991	6,381,728	19,081,995	10,486,805	25,625,000
45 - 49	122	167,300	4,005,913	10,951,384	6,127,479	14,183,577
50 - 54	99	160,105	3,046,341	13,605,987	8,042,350	19,218,502
55 - 59	63	116,400	1,708,806	6,411,938	4,935,473	12,717,754
60 - 64	55	114,104	2,147,198	9,312,521	6,739,654	14,960,753
65 - 69	42	68,500	1,577,982	5,577,524	5,424,267	13,429,168
70 - 74	50	144,997	1,666,375	11,829,380	6,606,955	27,451,294
75 - 79	16	20,325	947,174	3,617,219	1,824,868	3,923,619
80 - 84	22	36,000	898,420	5,447,809	3,136,626	10,660,409
85 - 89	11	6,000	728,717	3,232,847	4,433,460	12,072,310
90 - 94	10	12,000	402,315	4,137,769	2,588,092	7,547,811
95 - 99	19	36,000	1,552,137	7,692,198	6,480,358	13,409,246
Unknown	86	47,500	3,206,238	14,635,348	7,957,915	20,599,667
Major Total	2,862	4,404,272	74,981,778	236,869,925	134,333,196	337,774,154
Permanent Total	52	66,000	8,134,019	76,037,657	30,611,706	126,233,026
Grand Total	44,754	28,843,460	527,910,531	1,185,677,996	580,757,969	1,446,792,859

Source: WCIRB unit statistical data at first report level

Total Reported Losses* on Permanent Disability Claims by Type of Injury
for Policy Year 2018**

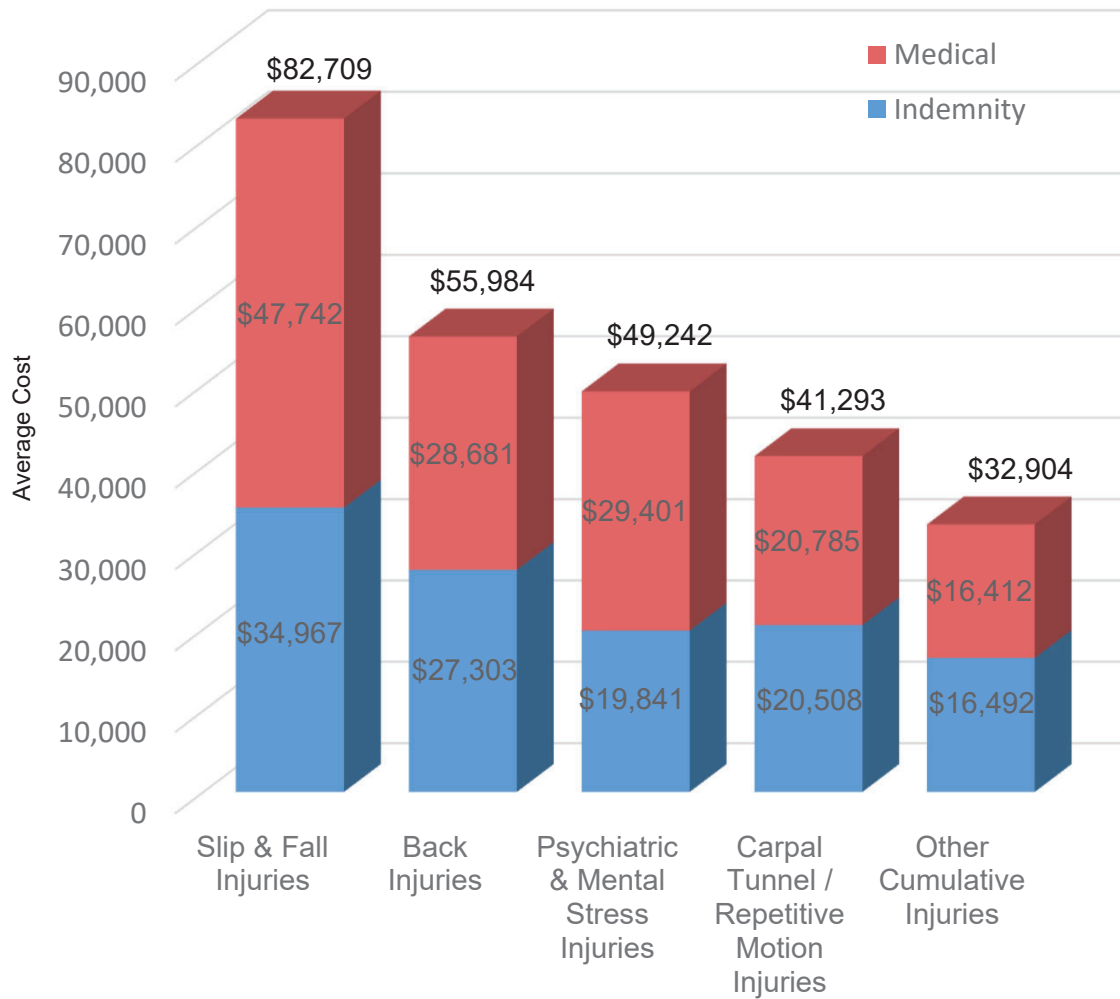


* These costs are based on claim data evaluated as of 18 months from inception of each 2018 policy and are not developed to an ultimate basis.

** These categories are not mutually exclusive. For example, some back injuries result from slips and falls.

Source: WCIRB unit statistical data at first report level

Average Cost (Undeveloped)* Per Permanent Disability Claim by Type of Injury** for Policy Year 2018



* These costs are based on claim data evaluated as of 18 months from inception of each 2018 policy and are not developed to an ultimate basis.

** These categories are not mutually exclusive. For example, some back injuries result from slips and falls.

Source: WCIRB unit statistical data at first report level

Paid Vocational Rehabilitation by Calendar Year

Category	2020			2019			2018			2017			2016		
	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity
Education Vouchers	70,622	96.7%	1.9%	70,595	96.6%	1.8%	84,280	96.6%	2.3%	79,409	96.8%	2.1%	61,681	95.5%	1.7%
Other Voc. Rehab.	2,393	3.3%	0.1%	2,484	3.4%	0.1%	2,968	3.4%	0.1%	2,619	3.2%	0.1%	2,876	4.5%	0.1%
Total Vocational Rehabilitation	73,014	100.0%	2.0%	73,079	100.0%	1.9%	87,248	100.0%	2.3%	82,028	100.0%	2.2%	64,557	100.0%	1.8%

Source: WCIRB calendar year calls for experience and Permanent Disability Claims Survey

Insurer Underwriting Experience by Calendar Year

	2020	2019 ^[1]	2018 ^[1]	2017 ^[1]	2016 ^[1]	2015	2014	2013	2012	2011	2010	2009	2008	
Direct Earned Premium (\$ in Millions)														
Gross of Deductible Credits	\$14,101	\$16,100	\$17,427	\$17,671	\$17,949	\$17,110	\$16,227	\$14,382	\$12,084	\$10,440	\$9,632	\$9,068	\$10,904	
Direct Losses & Expenses (\$ in Millions)	As Percentage of Earned Premium													
1 Paid Losses														
a. Indemnity														
i. Insurer	\$3,665	26.0%	23.5%	21.4%	20.8%	19.8%	20.0%	20.5%	23.1%	26.2%	28.3%	28.8%	30.1%	26.6%
ii. CIGA ^[2]	\$24	0.2%	0.2%	0.2%	0.3%	0.2%	0.3%	0.4%	0.3%	0.3%	0.5%	0.6%	0.8%	0.8%
iii. Total Indemnity Paid	\$3,689	26.2%	23.8%	21.7%	21.0%	20.0%	20.3%	20.9%	23.4%	26.5%	28.8%	29.4%	30.9%	27.4%
b. Medical														
i. Insurer	\$4,155	29.5%	28.0%	26.0%	26.1%	26.2%	27.7%	30.0%	35.4%	39.1%	41.8%	43.9%	44.7%	37.4%
ii. CIGA ^[2]	\$61	0.4%	0.6%	0.7%	0.8%	0.7%	0.9%	1.0%	0.9%	0.9%	0.8%	1.0%	1.1%	1.1%
iii. Total Medical Paid	\$4,216	29.9%	28.6%	26.6%	26.8%	26.9%	28.7%	31.0%	36.2%	40.1%	42.6%	44.9%	45.9%	38.5%
c. Total Paid Losses														
i. Insurer	\$7,820	55.5%	51.5%	47.4%	46.8%	46.0%	47.8%	50.5%	58.4%	65.3%	70.1%	72.7%	74.8%	64.0%
ii. CIGA ^[2]	\$85	0.6%	0.8%	0.9%	1.0%	0.9%	1.2%	1.4%	1.2%	1.3%	1.3%	1.6%	1.9%	1.9%
iii. Total Losses Paid	\$7,905	56.1%	52.4%	48.3%	47.9%	46.9%	49.0%	51.9%	59.6%	66.6%	71.4%	74.2%	76.7%	65.9%
2 Change in Insurer Reserves^[3]	(\$698)	-4.9%	-3.3%	-4.6%	6.8%	13.8%	14.4%	17.5%	13.3%	11.0%	3.9%	1.3%	-1.7%	-0.1%
3 Insurer Losses Incurred [1c.i. + 2]	\$7,123	50.5%	48.2%	42.8%	53.7%	59.8%	62.2%	68.0%	71.7%	76.3%	74.0%	73.9%	73.2%	63.9%
4 Insurer Loss Adjustment Expenses (LAE)														
a. Allocated	\$1,046	7.4%	7.2%	9.1%	9.4%	9.7%	11.8%	11.6%	12.0%	11.7%	11.4%	9.9%	9.8%	7.6%
b. Unallocated ^[3]	\$688	4.9%	5.6%	5.6%	9.4%	6.1%	6.2%	6.1%	6.3%	6.2%	13.9%	10.2%	11.0%	9.1%
c. Total LAE	\$1,734	12.3%	12.8%	14.7%	18.8%	15.8%	18.0%	17.8%	18.3%	18.0%	25.3%	20.1%	20.8%	16.7%
5 Commissions & Brokerage	\$1,207	8.6%	8.4%	7.7%	7.9%	7.8%	7.3%	7.3%	7.4%	7.8%	8.2%	7.6%	7.7%	7.4%
6 Other Acquisition Expenses	\$609	4.3%	4.2%	3.6%	3.8%	3.8%	3.5%	3.5%	3.6%	3.7%	4.9%	5.5%	5.6%	4.7%
7 General Expenses	\$963	6.8%	6.0%	5.5%	5.5%	4.8%	4.7%	5.0%	5.0%	6.5%	7.6%	7.3%	7.2%	6.4%
8 Premium & Other Taxes	\$340	2.4%	2.0%	2.1%	2.0%	2.1%	2.1%	1.8%	2.3%	2.4%	2.2%	2.4%	1.9%	1.9%
9 Insurer Total Expenses [4c + 5 + 6 + 7 + 8]	\$4,853	34.4%	33.5%	33.7%	38.0%	34.2%	35.7%	35.3%	36.6%	38.4%	48.2%	42.8%	43.2%	37.1%
10 Insurer Total Losses & Expenses [3 + 9]	\$11,976	84.9%	81.7%	76.5%	91.7%	94.0%	97.8%	103.3%	108.3%	114.7%	122.2%	116.7%	116.4%	101.0%
11 Insurer Policyholder Dividends	\$169	1.2%	0.2%	0.2%	0.2%	0.2%	0.4%	0.4%	0.4%	0.9%	0.1%	0.2%	0.2%	0.2%
12 Insurer Pre-Tax Underwriting Profit (Loss)^[4]	\$1,956	13.9%	18.1%	23.3%	8.1%	5.8%	1.8%	-3.8%	-8.7%	-15.6%	-22.3%	-16.9%	-16.6%	-1.2%
[100% - 10 - 11] x Earned Premium (\$ in Millions)		\$2,917	\$4,068	\$1,437	\$1,036	\$308	(\$615)	(\$1,245)	(\$1,886)	(\$2,326)	(\$1,629)	(\$1,505)	(\$132)	

Notes:

[1] Figures have been updated since the issuance of last year's report.

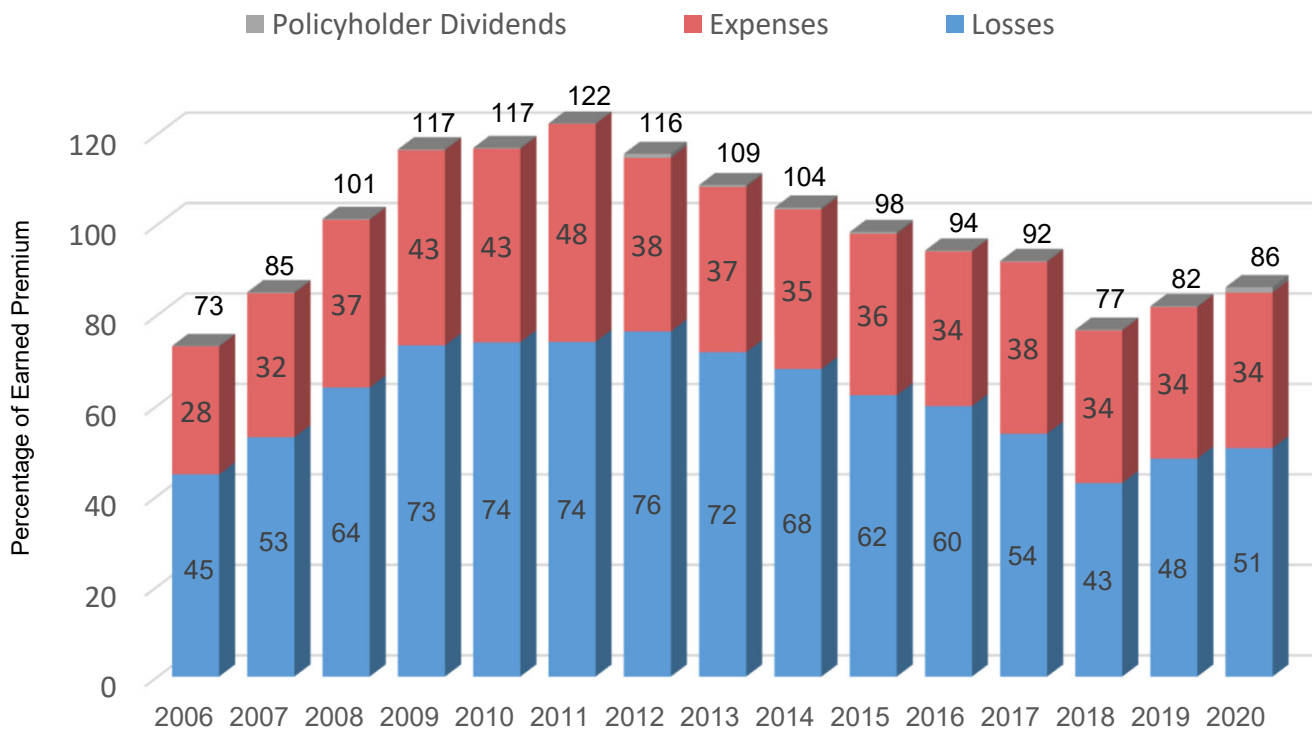
[2] CIGA loss payments are shown above for informational purposes only, and are not included in the Insurer Pre-Tax Underwriting Profit (Loss) (line 12).

[3] 2011 figures include a reallocation made by the State Compensation Insurance Fund to move \$500 million of reserves from loss to ULAE. 2017 figures include a reallocation made by the State Compensation Insurance Fund to move \$450 million of reserves from loss to ULAE.

[4] Insurer Pre-Tax Underwriting Profit (Loss) represents only the underwriting profit (loss) of California workers' compensation insured policies, and is prior to reinsurance assumed or ceded, prior to the application of deductible credits or retrospective rating plan adjustments, and does not include any provision for investment income or federal income taxes. (See NAIC's *Report on Profitability By Line By State*, which is published annually, for an estimate of the overall profitability of California workers' compensation.)

Source: WCIRB expense calls.

Insurer Underwriting Experience



Source: WCIRB expense calls.

Summary of Claims by Cause of Injury - Policy Year 2018

Cause of Injury	Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses
56 Strain by - Lifting	41,006	9.7%	453,621,720	9.4%
60 Strain or Injury By, NOC	29,460	7.0%	331,615,554	6.8%
31 Fall, Slip or Trip Injury, NOC	21,259	5.0%	315,378,181	6.5%
98 Cumulative, NOC	16,818	4.0%	314,469,377	6.5%
99 Other - Miscellaneous, NOC	29,209	6.9%	280,938,044	5.8%
29 Fall - On Same Level	19,087	4.5%	274,611,486	5.7%
25 Fall - From Different Level (Elevation)	6,667	1.6%	271,406,921	5.6%
97 Strain by - Repetitive Motion	18,032	4.3%	261,963,714	5.4%
26 Fall - From Ladder or Scaffolding	5,380	1.3%	215,137,976	4.4%
75 Struck or Injured By - Falling or Flying Object	15,636	3.7%	178,047,387	3.7%
57 Strain by - Pushing or Pulling	14,857	3.5%	177,862,101	3.7%
45 Motor Vehicle - Collision or Sideswipe with Another Vehicle	5,990	1.4%	133,843,062	2.8%
53 Strain by - Twisting	9,048	2.1%	105,868,075	2.2%
50 Motor Vehicle, NOC	3,407	0.8%	85,073,368	1.8%
81 Struck or Injured By, NOC	9,945	2.4%	75,616,203	1.6%
77 Struck or Injured By - Motor Vehicle	2,113	0.5%	72,753,815	1.5%
79 Struck or Injured By - Object Being Lifted or Handled	9,186	2.2%	69,627,153	1.4%
55 Strain by - Holding or Carrying	6,209	1.5%	68,939,651	1.4%
33 Fall - On Stairs	4,532	1.1%	63,852,267	1.3%
27 Fall - From Liquid or Grease Spills	5,060	1.2%	60,934,051	1.3%
10 Caught in - Machine or Machinery	2,912	0.7%	59,834,290	1.2%
68 Struck or Stepped On - Stationary Object	8,748	2.1%	58,481,821	1.2%
13 Caught In, Under or Between, NOC	5,551	1.3%	56,266,673	1.2%
58 Strain by - Reaching	4,280	1.0%	48,764,450	1.0%
90 Other than Physical Cause of Injury	4,513	1.1%	48,507,189	1.0%
30 Slip or Trip But Did Not Fall	3,540	0.8%	45,951,875	0.9%
74 Struck or Injured By - Fellow Workers, Patient or Other Person	6,248	1.5%	45,171,093	0.9%
70 Striking Against or Stepping On, NOC	6,669	1.6%	45,163,015	0.9%
19 Cut, Puncture, Scrape or Injured By, NOC	16,633	3.9%	44,521,186	0.9%
17 Cut or Puncture by - Object Being Lifted or Handled	10,210	2.4%	39,543,752	0.8%
94 Rubbed or Abraded By - Repetitive Motion	2,786	0.7%	39,171,263	0.8%
89 Person in Act of a Crime	1,597	0.4%	36,597,727	0.8%
18 Cut or Puncture by - Powered Hand Tool, Appliance	3,692	0.9%	36,268,457	0.7%
12 Caught in - Object Handled	5,383	1.3%	35,829,200	0.7%
59 Strain by - Using Tool or Machinery	2,512	0.6%	31,446,188	0.6%
28 Fall - Into Openings	1,359	0.3%	27,892,042	0.6%
78 Struck or Injured By - Moving Parts of Machine	1,122	0.3%	23,140,872	0.5%
76 Struck or Injured By - Hand Tool or Machine in Use	2,943	0.7%	22,988,779	0.5%
54 Strain by - Jumping or Leaping	1,561	0.4%	21,887,454	0.5%
85 Struck or Injured By - Animal or Insect	8,538	2.0%	21,702,967	0.4%
16 Cut or Puncture by - Hand Tool, Utensils; Not Powered	10,648	2.5%	20,887,947	0.4%
84 Burn or Scald - Electrical Current	470	0.1%	17,763,114	0.4%
80 Struck or Injured By - Object Handled by Others	2,118	0.5%	16,939,094	0.3%
48 Motor Vehicle - Vehicle Upset	402	0.1%	16,894,477	0.3%
66 Struck or Stepped On - Object Being Lifted or Handled	2,423	0.6%	14,239,682	0.3%
46 Motor Vehicle - Collision with a Fixed Object	542	0.1%	14,123,155	0.3%
05 Burn or Scald - Steam or Hot Fluids	2,291	0.5%	12,260,753	0.3%
32 Fall - On Ice or Snow	790	0.2%	12,162,377	0.3%
01 Burn or Scald - Chemicals	2,401	0.6%	11,009,504	0.2%
87 Foreign Matter (Body) in Eye(s)	8,780	2.1%	10,573,677	0.2%
82 Absorption, Ingestion or Inhalation, NOC	3,672	0.9%	10,458,875	0.2%
02 Burn or Scald - Hot Objects or Substances	2,764	0.7%	9,598,286	0.2%
09 Burn or Scald - Contact With, NOC	1,957	0.5%	9,592,054	0.2%
69 Struck or Stepped On - Stepping on Sharp Object	1,790	0.4%	9,411,861	0.2%
15 Cut or Puncture by - Broken Glass	2,593	0.6%	7,936,800	0.2%
04 Burn or Scald - Fire or Flame	303	0.1%	6,627,301	0.1%
20 Caught in - Collapsing Materials (Slides of Earth)	182	0.0%	6,236,707	0.1%
65 Struck or Stepped On - Moving Part of Machine	571	0.1%	6,012,740	0.1%
93 Gunshot	14	0.0%	4,591,912	0.1%
86 Struck or Injured By - Explosion or Flare Back	118	0.0%	3,884,082	0.1%
61 Strain by - Wielding or Throwing	314	0.1%	3,352,699	0.1%
03 Burn or Scald - Temperature Extremes	731	0.2%	3,182,555	0.1%
06 Burn or Scald - Dusts, Gases, Fumes or Vapors	992	0.2%	2,574,682	0.1%
11 Burn or Scald - Cold Objects or Substances	197	0.0%	2,388,652	0.0%
52 Strain by - Continual Noise	213	0.1%	1,911,689	0.0%
96 Terrorism	15	0.0%	1,726,992	0.0%
95 Rubbed or Abraded By, NOC	362	0.1%	1,286,597	0.0%
Total	421,893	100.0%	4,842,400,644	100.0%

Source: WCIRB unit statistical data at first report level

Summary of Claims by Nature of Injury - Policy Year 2018

Nature of Injury		Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses
52	Strain or Tear	120,519	28.6%	1,362,386,392	28.1%
28	Fracture	13,054	3.1%	560,081,656	11.6%
59	All Other Specific Injuries, NOC	39,934	9.5%	529,463,739	10.9%
49	Sprain or Tear	35,077	8.3%	419,351,401	8.7%
10	Contusion	51,075	12.1%	352,617,971	7.3%
80	All Other Cumulative Injury, NOC	14,653	3.5%	289,821,680	6.0%
90	Multiple Physical Injuries Only	12,703	3.0%	244,380,737	5.0%
40	Laceration	47,075	11.2%	169,293,936	3.5%
37	Inflammation	12,579	3.0%	153,155,094	3.2%
16	Dislocation	2,231	0.5%	97,805,674	2.0%
13	Crushing	5,012	1.2%	95,489,972	2.0%
07	Concussion	2,215	0.5%	76,606,014	1.6%
77	Mental Stress	3,989	0.9%	73,375,171	1.5%
04	Burn	8,070	1.9%	51,880,823	1.1%
02	Amputation	680	0.2%	47,817,123	1.0%
78	Carpal Tunnel Syndrome	1,932	0.5%	42,167,998	0.9%
43	Puncture	18,752	4.4%	39,759,867	0.8%
91	Multiple Injuries Including Both Physical and Psychological	1,336	0.3%	39,074,076	0.8%
34	Hernia	2,136	0.5%	33,238,743	0.7%
46	Rupture	697	0.2%	25,331,915	0.5%
41	Myocardial Infarction	1,854	0.4%	21,914,963	0.5%
01	No Physical Injury	4,345	1.0%	16,402,528	0.3%
71	All Other Occupational Disease Injury, NOC	2,102	0.5%	14,390,223	0.3%
25	Foreign Body	9,403	2.2%	14,017,070	0.3%
36	Infection	1,306	0.3%	11,869,298	0.2%
47	Severance	157	0.0%	9,789,367	0.2%
69	Mental Disorder	537	0.1%	8,975,112	0.2%
19	Electric Shock	461	0.1%	6,700,912	0.1%
65	Respiratory Disorders	1,063	0.3%	5,276,110	0.1%
55	Vascular	140	0.0%	4,526,289	0.1%
53	Syncope	777	0.2%	3,232,444	0.1%
68	Dermatitis	2,772	0.7%	3,200,737	0.1%
32	Heat Prostration	552	0.1%	2,608,494	0.1%
31	Hearing Loss or Impairment	267	0.1%	2,573,481	0.1%
73	Contagious Disease	904	0.2%	2,458,082	0.1%
58	Vision Loss	163	0.0%	2,219,480	0.0%
72	Loss of Hearing	189	0.0%	2,064,677	0.0%
30	Freezing	92	0.0%	1,284,869	0.0%
74	Cancer	24	0.0%	1,102,681	0.0%
42	Poisoning - General	326	0.1%	668,634	0.0%
03	Angina Pectoris	96	0.0%	625,109	0.0%
66	Poisoning - Chemical	277	0.1%	596,633	0.0%
60	Dust Disease, NOC	76	0.0%	483,986	0.0%
54	Asphyxiation	53	0.0%	460,491	0.0%
61	Asbestosis	88	0.0%	455,621	0.0%
70	Radiation	28	0.0%	420,476	0.0%
75	Psychiatric	34	0.0%	349,057	0.0%
76	VDT-Related Diseases	8	0.0%	276,736	0.0%
22	Enucleation	21	0.0%	181,199	0.0%
62	Black Lung	20	0.0%	114,057	0.0%
67	Poisoning - Metal	20	0.0%	78,787	0.0%
79	Hepatitis Losses	19	0.0%	24,604	0.0%
64	Silicosis	2	0.0%	8,229	0.0%
	Total	421,895	100.0%	4,842,450,418	100.0%

Source: WCIRB unit statistical data at first report level

Summary of Claims by Part of Body - Policy Year 2018

Part of Body	Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses	
90	Multiple Body Parts - Multiple Body Parts	40,123	9.5%	692,329,208	14.4%
42	Trunk - Lower Back Area	47,453	11.3%	557,261,022	11.6%
38	Upper Extremities - Shoulder(s)	25,190	6.0%	457,886,817	9.5%
53	Lower Extremities - Knee	27,273	6.5%	437,391,858	9.1%
34	Upper Extremities - Wrist	17,367	4.1%	189,338,769	3.9%
36	Upper Extremities - Finger(s)	39,866	9.5%	174,309,250	3.6%
55	Lower Extremities - Ankle	15,856	3.8%	165,326,630	3.4%
35	Upper Extremities - Hand	26,555	6.3%	159,339,564	3.3%
54	Lower Extremities - Lower Leg	8,509	2.0%	129,080,978	2.7%
56	Lower Extremities - Foot	14,003	3.3%	127,954,591	2.7%
12	Head - Brain	2,174	0.5%	104,516,775	2.2%
33	Upper Extremities - Lower Arm	12,160	2.9%	97,240,774	2.0%
10	Head - Multiple Head Injury	8,136	1.9%	93,598,818	1.9%
30	Upper Extremities - Multiple Upper Extremities	6,562	1.6%	90,807,149	1.9%
32	Upper Extremities - Elbow	7,784	1.9%	87,348,313	1.8%
31	Upper Extremities - Upper Arm	6,142	1.5%	85,531,383	1.8%
41	Trunk - Upper Back Area	7,842	1.9%	82,768,764	1.7%
44	Trunk - Chest	5,667	1.3%	67,382,367	1.4%
18	Head - Soft Tissue	8,219	2.0%	64,338,261	1.3%
51	Lower Extremities - Hip	3,036	0.7%	62,428,324	1.3%
25	Neck - Soft Tissue	4,351	1.0%	61,795,692	1.3%
66	Multiple Body Parts - No Physical Injury	4,308	1.0%	61,438,493	1.3%
61	Trunk - Abdomen Including Groin	6,162	1.5%	59,876,665	1.2%
91	Multiple Body Parts - Body Systems and Multiple Body	4,955	1.2%	56,971,753	1.2%
50	Lower Extremities - Multiple Lower Extremities	3,583	0.9%	52,201,411	1.1%
37	Upper Extremities - Thumb	11,800	2.8%	48,468,887	1.0%
39	Upper Extremities - Wrist(s) & Hand(s)	3,566	0.8%	47,111,902	1.0%
63	Trunk - Lumbar and /or Sacral Vertebrae	2,531	0.6%	45,238,722	0.9%
11	Head - Skull	2,623	0.6%	42,977,867	0.9%
40	Trunk - Multiple Trunk	3,187	0.8%	34,645,294	0.7%
65	Multiple Body Parts - Insufficient Info to Classify	3,768	0.9%	33,964,350	0.7%
14	Head - Eye(s)	15,733	3.7%	32,566,605	0.7%
43	Trunk - Disc	1,839	0.4%	31,780,401	0.7%
20	Neck - Multiple Neck Injury	2,326	0.6%	31,008,406	0.6%
46	Trunk - Pelvis	577	0.1%	28,102,474	0.6%
52	Lower Extremities - Upper Leg	2,747	0.7%	27,591,897	0.6%
21	Neck - Vertebrae	851	0.2%	25,889,122	0.5%
22	Neck - Disc	989	0.2%	24,761,626	0.5%
48	Trunk - Internal Organs	1,058	0.3%	19,157,363	0.4%
19	Head - Facial Bones	1,100	0.3%	17,826,062	0.4%
23	Neck - Spinal Cord	182	0.0%	16,598,947	0.3%
47	Trunk - Spinal Cord	319	0.1%	16,216,630	0.3%
60	Trunk - Lungs	1,377	0.3%	14,079,330	0.3%
57	Lower Extremities - Toe	2,534	0.6%	13,783,920	0.3%
16	Head - Teeth	854	0.2%	8,501,381	0.2%
49	Trunk - Heart	394	0.1%	8,228,309	0.2%
13	Head - Ear(s)	1,367	0.3%	7,820,106	0.2%
58	Lower Extremities - Great Toe	1,565	0.4%	6,217,533	0.1%
17	Head - Mouth	1,318	0.3%	5,939,419	0.1%
15	Head - Nose	1,299	0.3%	5,744,119	0.1%
62	Trunk - Buttocks	701	0.2%	5,724,920	0.1%
45	Trunk - Sacrum and Coccyx	262	0.1%	3,033,555	0.1%
24	Neck - Larynx	190	0.0%	1,553,159	0.0%
26	Neck - Trachea	60	0.0%	345,024	0.0%
64	Multiple Body Parts - Artificial Appliance	15	0.0%	129,355	0.0%
	Total	420,408	100.0%	4,823,470,314	100.0%

Source: WCIRB unit statistical data at first report level

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