

IBI Health and Productivity Benchmarking

Integrated Benefits Institute
1901 Harrison Street, Suite 1100
Oakland, CA 94612
(415) 222-7280

Workers' Compensation Program

Calendar-Year Data: 2019

SIC: All employers

Based exclusively on claims active during the calendar year

Report Contents

Section I. Results

Glossary

Claim type

Loss year	% Medical Only	% Indemnity	# Medical Only Claims	# Indemnity Claims	# Total Claims
2014	77.9%	22.1%	478,383	135,821	614,204
2015	77.5%	22.5%	475,733	138,236	613,969
2016	77.3%	22.7%	481,769	141,740	623,509
2017	77.3%	22.7%	501,605	146,975	648,580
2018	77.7%	22.3%	558,757	160,519	719,276
2019	79.2%	20.8%	625,036	164,256	789,292

Results

SIC: All employers

Claim closures - Medical Only

	% Claims closed within 6 months	% Claims closed between 6 and 12 months	% Claims closed between 12 and 18 months	% Claims closed between 18 and 24 months	% Claims closed between 24 and 30 months	% Claims closed between 30 and 36 months	% Claims closed between 36 and 42 months	% Claims closed between 42 and 48 months	% Claims closed between 48 and 54 months	% Claims closed between 54 and 60 months
2014	79.11%	7.06%	2.59%	1.42%	0.83%	0.55%	0.40%	0.28%	0.22%	0.17%
2015	78.89%	7.05%	2.44%	1.34%	0.89%	0.58%	0.38%	0.28%	0.21%	0.12%
2016	79.60%	6.77%	2.47%	1.39%	0.87%	0.57%	0.41%	0.20%		
2017	79.19%	6.82%	2.58%	1.45%	0.92%	0.40%				
2018	78.77%	7.05%	2.66%	1.00%						
2019	80.27%	5.31%								

Claim closures - Indemnity

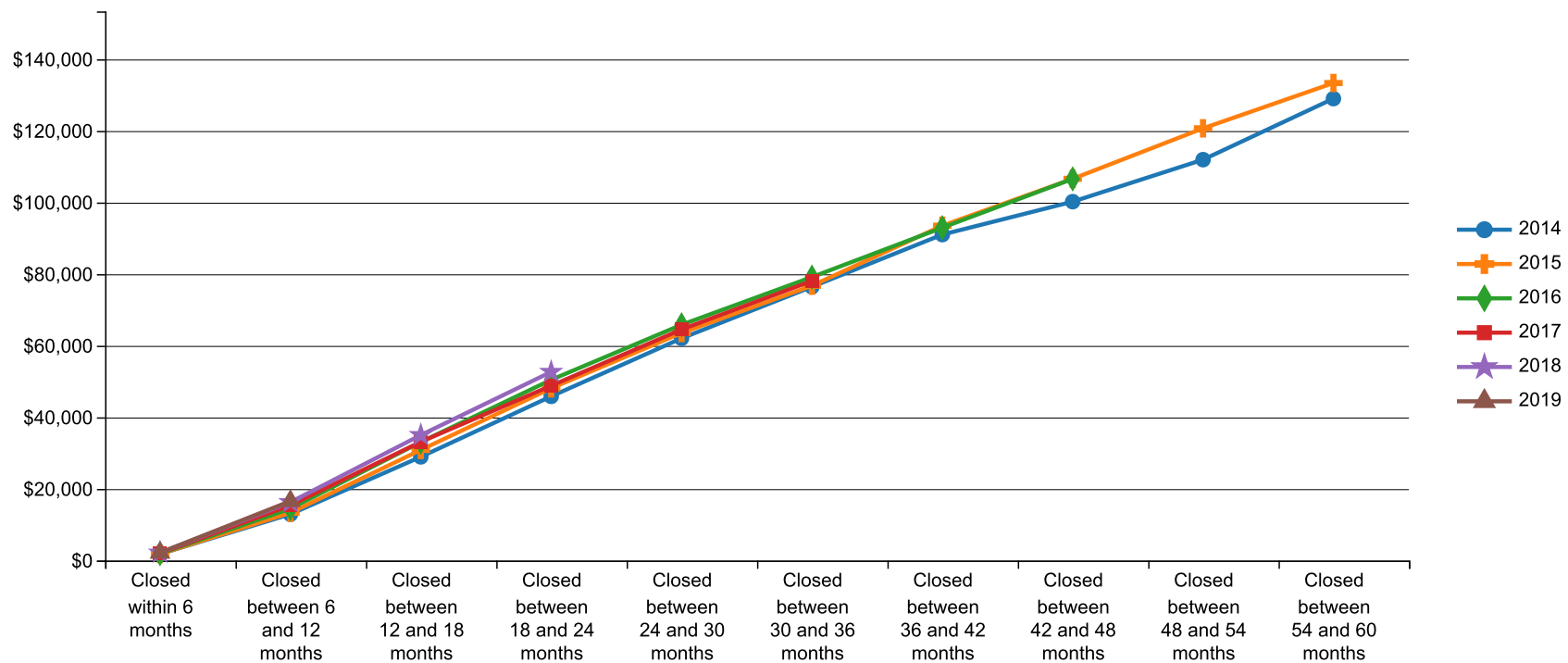
	% Claims closed within 6 months	% Claims closed between 6 and 12 months	% Claims closed between 12 and 18 months	% Claims closed between 18 and 24 months	% Claims closed between 24 and 30 months	% Claims closed between 30 and 36 months	% Claims closed between 36 and 42 months	% Claims closed between 42 and 48 months	% Claims closed between 48 and 54 months	% Claims closed between 54 and 60 months
2014	30.98%	18.55%	12.05%	8.66%	6.60%	5.00%	3.74%	2.98%	2.34%	1.94%
2015	31.09%	18.30%	12.25%	9.03%	6.71%	5.04%	4.00%	3.35%	2.49%	1.22%
2016	32.74%	18.78%	12.32%	9.15%	6.99%	5.37%	4.06%	1.79%		
2017	33.92%	19.18%	13.46%	10.25%	7.17%	3.14%				
2018	37.00%	21.54%	13.79%	6.02%						
2019	44.17%	15.62%								

Results

SIC: All employers

Average incurred per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$1,825	\$12,952	\$28,973	\$45,867	\$62,077	\$76,462	\$91,047	\$100,242	\$111,973	\$129,026
2015	\$1,825	\$13,357	\$30,900	\$48,112	\$63,579	\$76,770	\$93,525	\$106,624	\$120,728	\$133,375
2016	\$1,935	\$14,506	\$33,106	\$50,480	\$65,856	\$79,176	\$92,982	\$106,608		
2017	\$2,059	\$15,422	\$33,166	\$48,825	\$64,546	\$78,111				
2018	\$2,204	\$16,312	\$35,048	\$52,698						
2019	\$2,191	\$16,608								

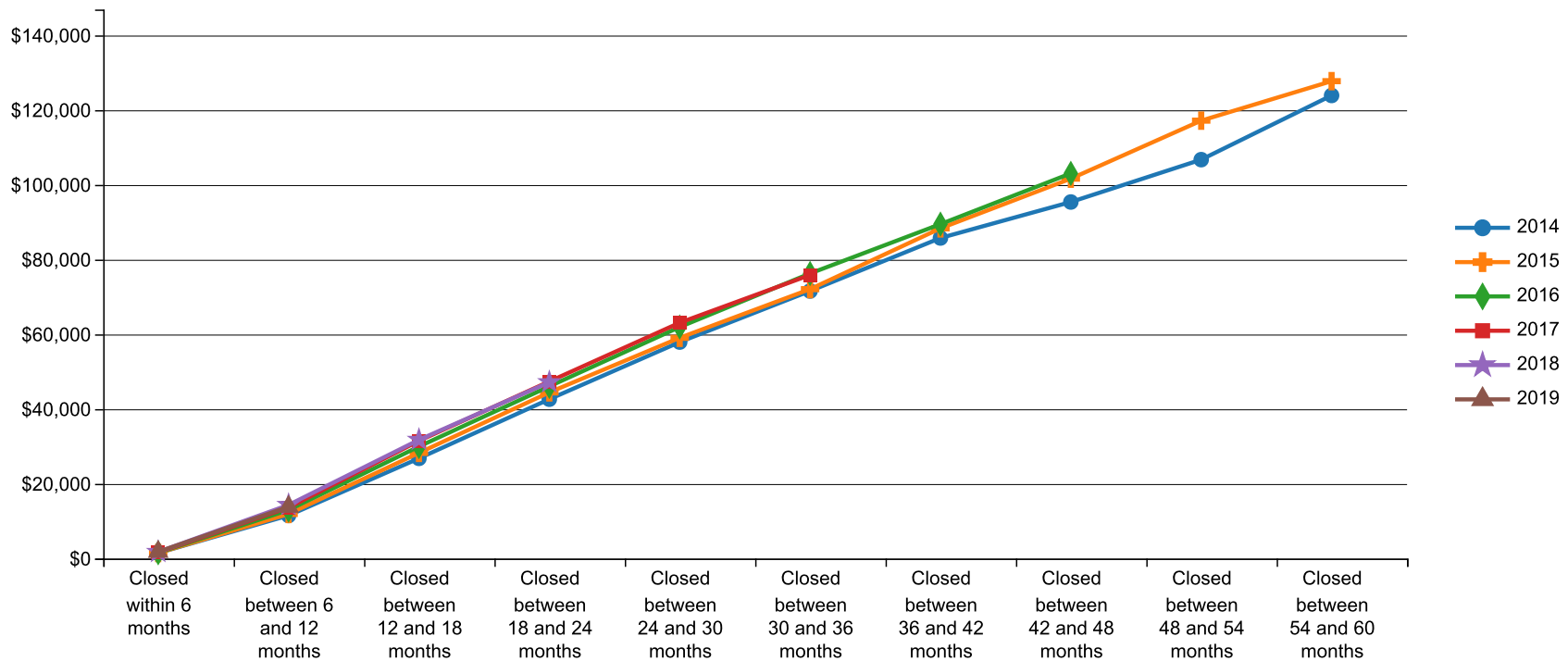


Results

SIC: All employers

Average paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$1,493	\$11,545	\$26,824	\$42,656	\$57,939	\$71,605	\$85,790	\$95,420	\$106,755	\$123,931
2015	\$1,496	\$11,943	\$28,287	\$44,472	\$59,082	\$72,101	\$88,369	\$101,667	\$117,194	\$127,757
2016	\$1,570	\$12,983	\$29,983	\$46,085	\$61,964	\$76,295	\$89,497	\$103,078		
2017	\$1,662	\$13,653	\$31,508	\$47,397	\$63,114	\$75,895				
2018	\$1,780	\$14,362	\$31,777	\$47,196						
2019	\$1,814	\$13,870								

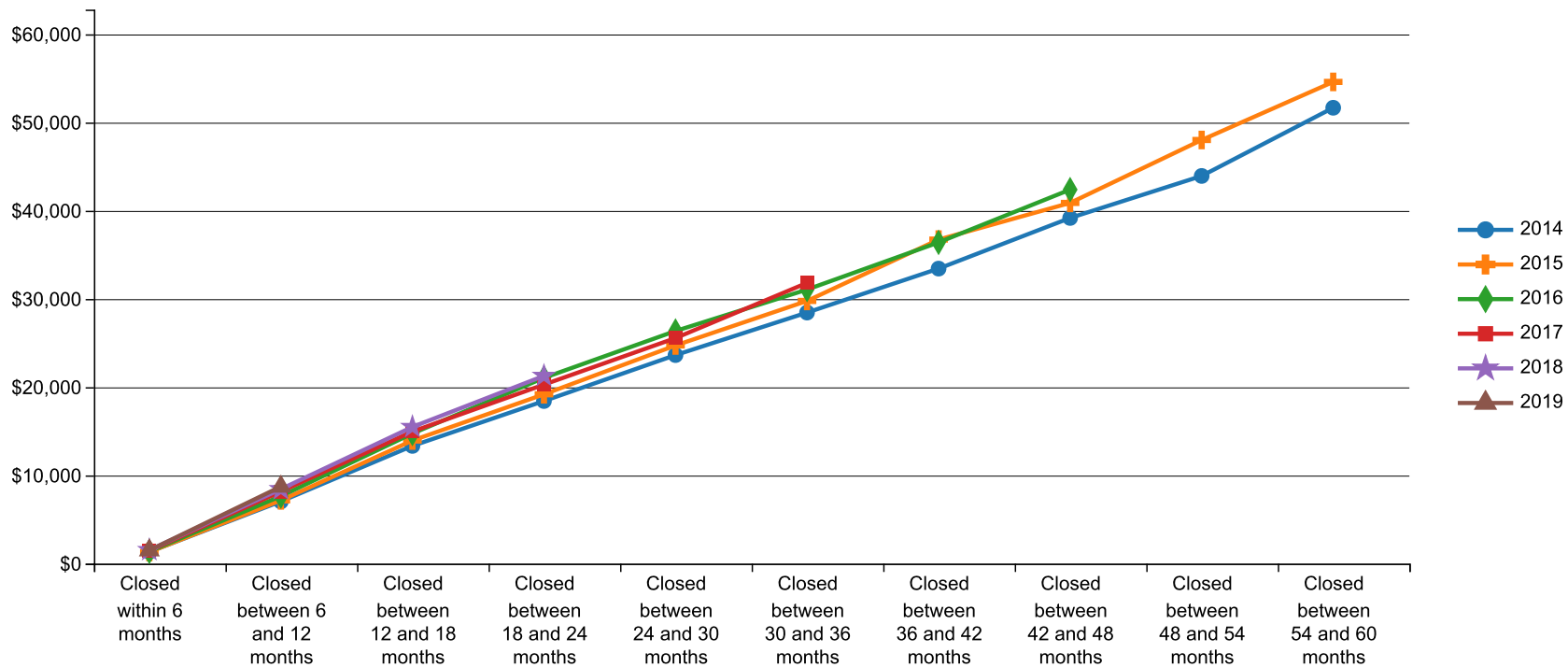


Results

SIC: All employers

Average medical incurred per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$1,331	\$7,054	\$13,349	\$18,436	\$23,643	\$28,462	\$33,445	\$39,187	\$43,948	\$51,677
2015	\$1,318	\$7,175	\$13,957	\$19,198	\$24,733	\$29,781	\$36,733	\$40,891	\$48,024	\$54,608
2016	\$1,380	\$7,654	\$14,756	\$21,061	\$26,373	\$31,070	\$36,414	\$42,398		
2017	\$1,462	\$8,182	\$14,978	\$20,297	\$25,571	\$31,825				
2018	\$1,541	\$8,450	\$15,496	\$21,288						
2019	\$1,513	\$8,738								

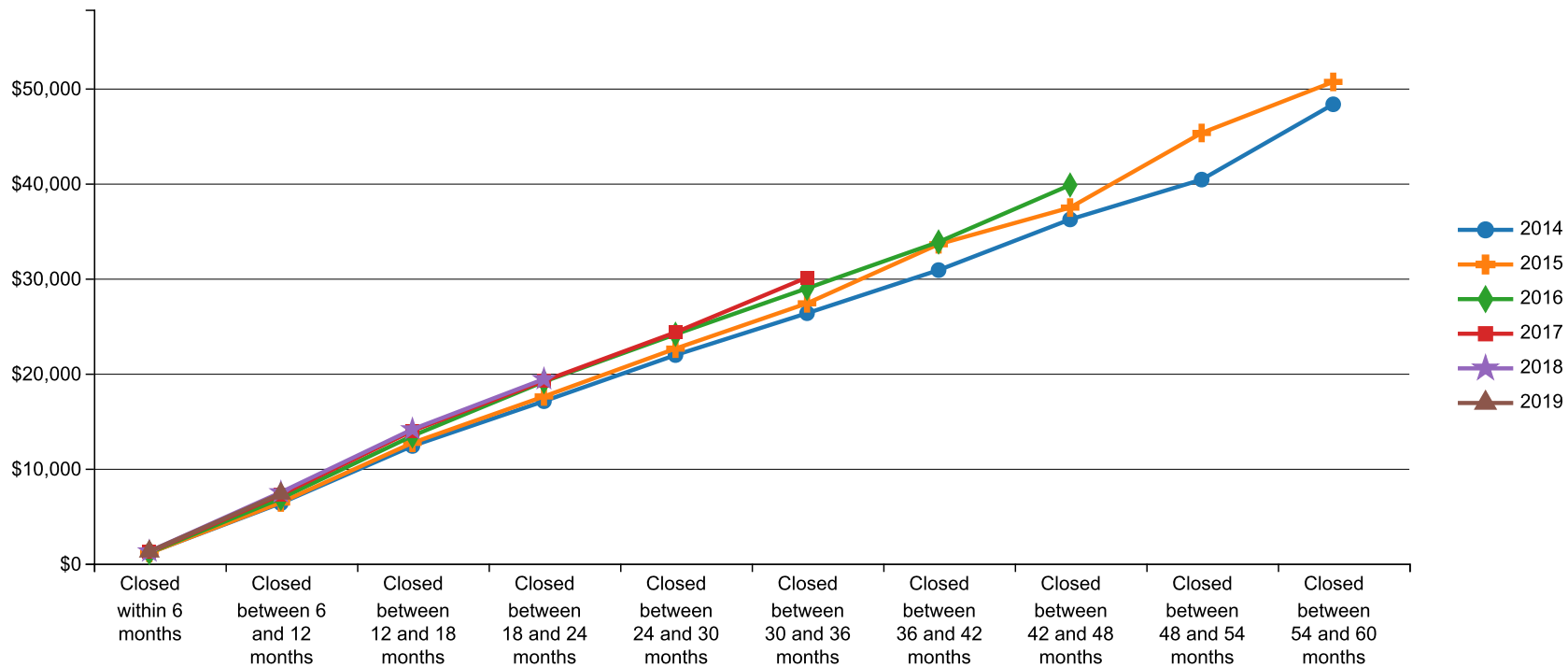


Results

SIC: All employers

Average medical paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$1,127	\$6,363	\$12,384	\$17,091	\$21,944	\$26,347	\$30,883	\$36,212	\$40,403	\$48,325
2015	\$1,113	\$6,434	\$12,712	\$17,590	\$22,623	\$27,387	\$33,602	\$37,459	\$45,309	\$50,681
2016	\$1,159	\$6,865	\$13,444	\$19,149	\$24,128	\$28,966	\$33,840	\$39,832		
2017	\$1,223	\$7,257	\$13,975	\$19,228	\$24,334	\$30,108				
2018	\$1,290	\$7,510	\$14,136	\$19,416						
2019	\$1,284	\$7,378								

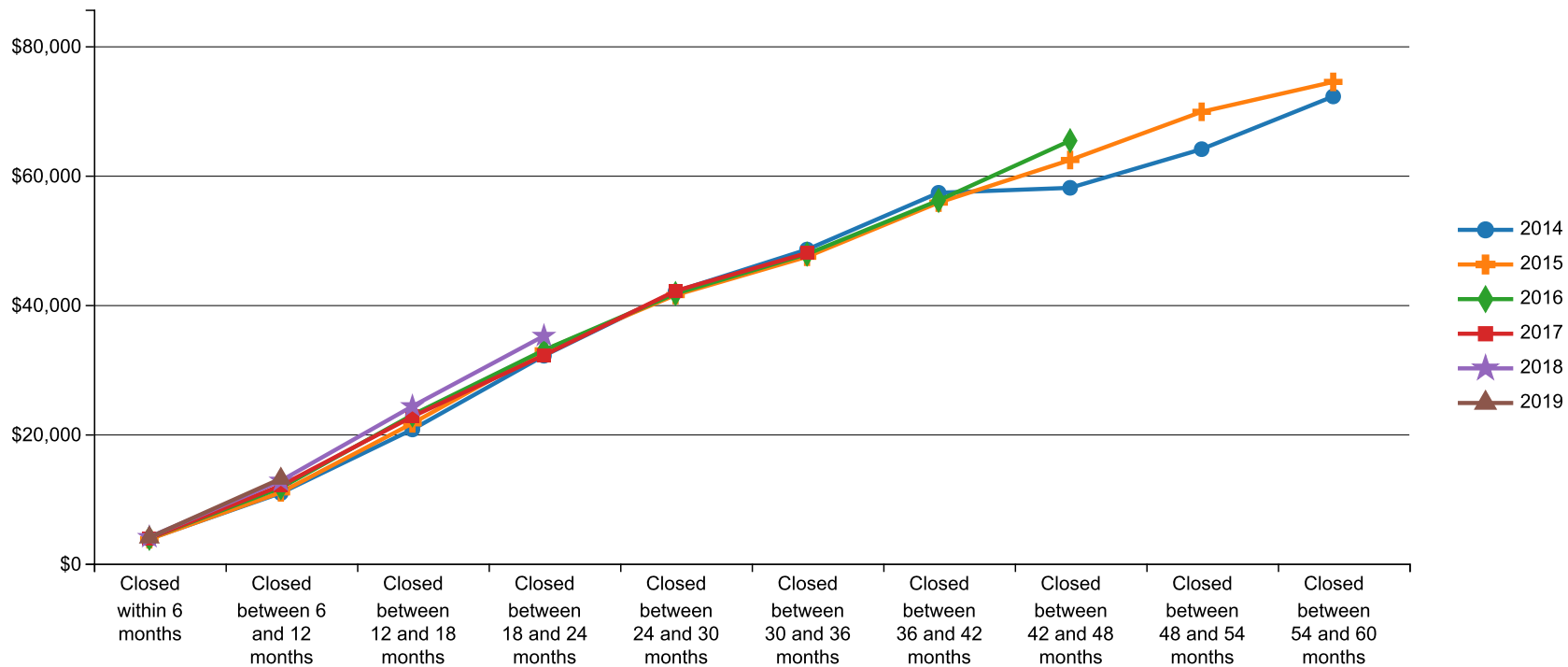


Results

SIC: All employers

Average indemnity incurred per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$3,831	\$10,914	\$20,744	\$32,143	\$42,066	\$48,557	\$57,332	\$58,094	\$64,072	\$72,223
2015	\$3,780	\$11,024	\$21,692	\$32,984	\$41,519	\$47,443	\$55,813	\$62,399	\$69,848	\$74,471
2016	\$3,932	\$11,734	\$22,991	\$33,013	\$41,744	\$47,852	\$56,148	\$65,384		
2017	\$3,937	\$12,070	\$22,737	\$32,223	\$42,166	\$48,012				
2018	\$4,109	\$12,818	\$24,332	\$35,208						
2019	\$4,057	\$13,144								

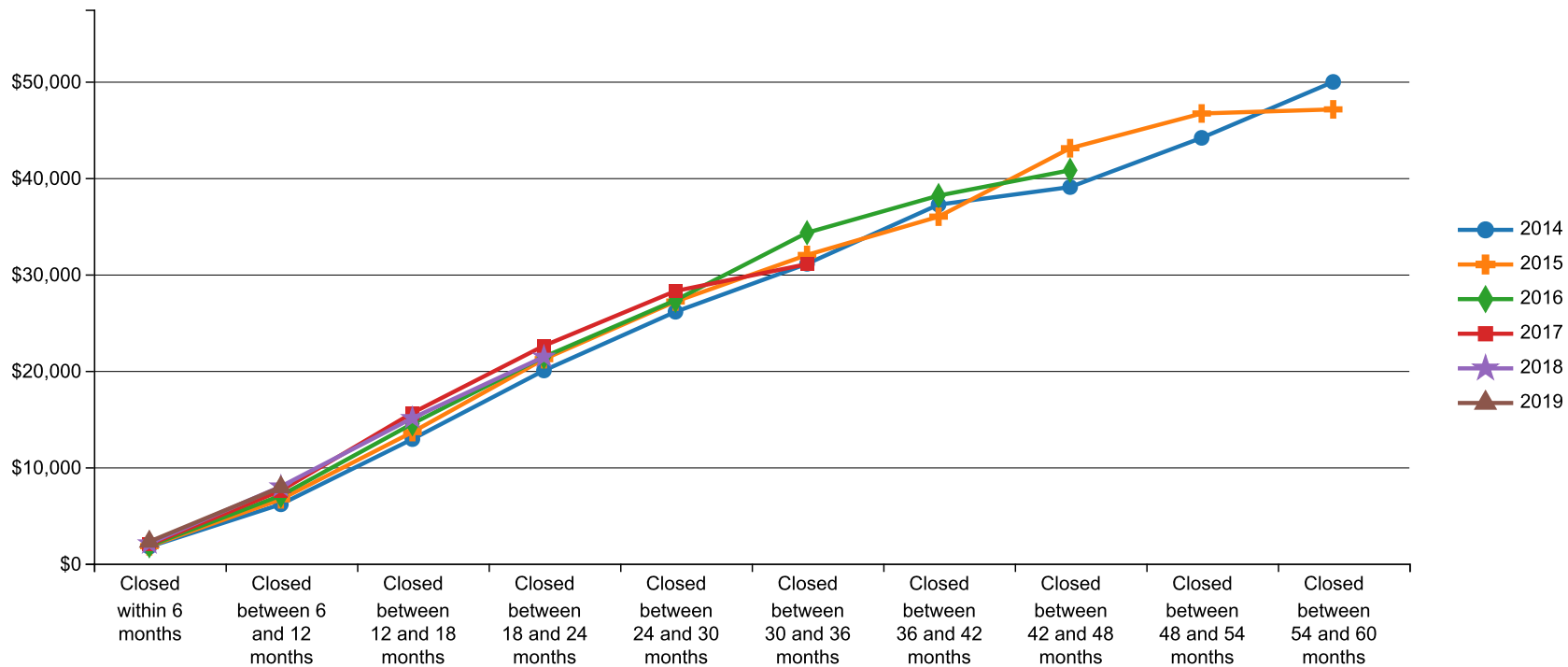


Results

SIC: All employers

Average indemnity paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$1,750	\$6,157	\$12,916	\$20,033	\$26,122	\$31,095	\$37,231	\$39,052	\$44,155	\$49,957
2015	\$1,808	\$6,672	\$13,644	\$21,209	\$27,180	\$32,011	\$35,986	\$43,081	\$46,683	\$47,109
2016	\$1,863	\$7,066	\$14,513	\$21,443	\$27,319	\$34,318	\$38,166	\$40,794		
2017	\$1,977	\$7,575	\$15,633	\$22,598	\$28,271	\$31,061				
2018	\$2,101	\$8,003	\$15,094	\$21,454						
2019	\$2,284	\$7,937								

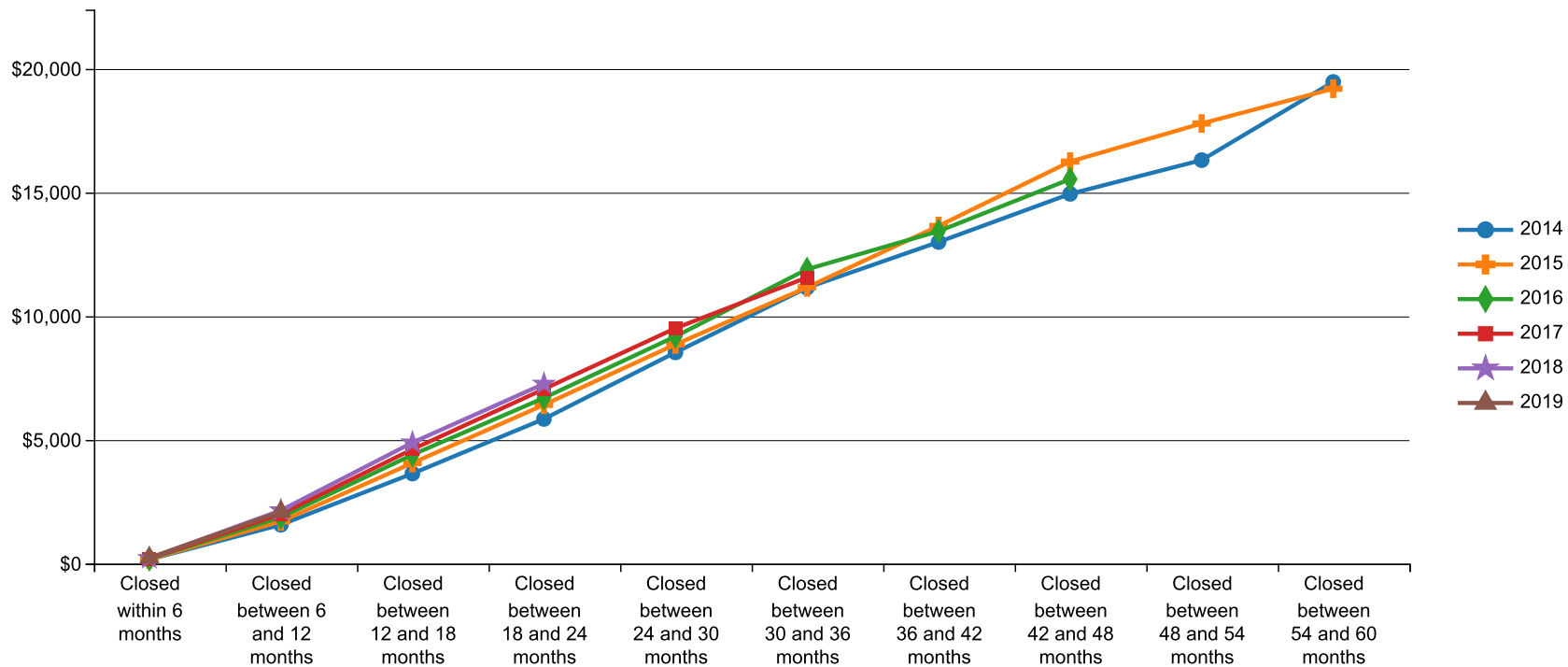


Results

SIC: All employers

Average expenses incurred per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$169	\$1,573	\$3,642	\$5,849	\$8,540	\$11,155	\$13,001	\$14,948	\$16,312	\$19,474
2015	\$177	\$1,708	\$4,067	\$6,421	\$8,863	\$11,169	\$13,651	\$16,253	\$17,793	\$19,199
2016	\$190	\$1,876	\$4,401	\$6,700	\$9,186	\$11,900	\$13,437	\$15,542		
2017	\$200	\$2,008	\$4,622	\$7,057	\$9,517	\$11,569				
2018	\$219	\$2,154	\$4,894	\$7,270						
2019	\$232	\$2,104								

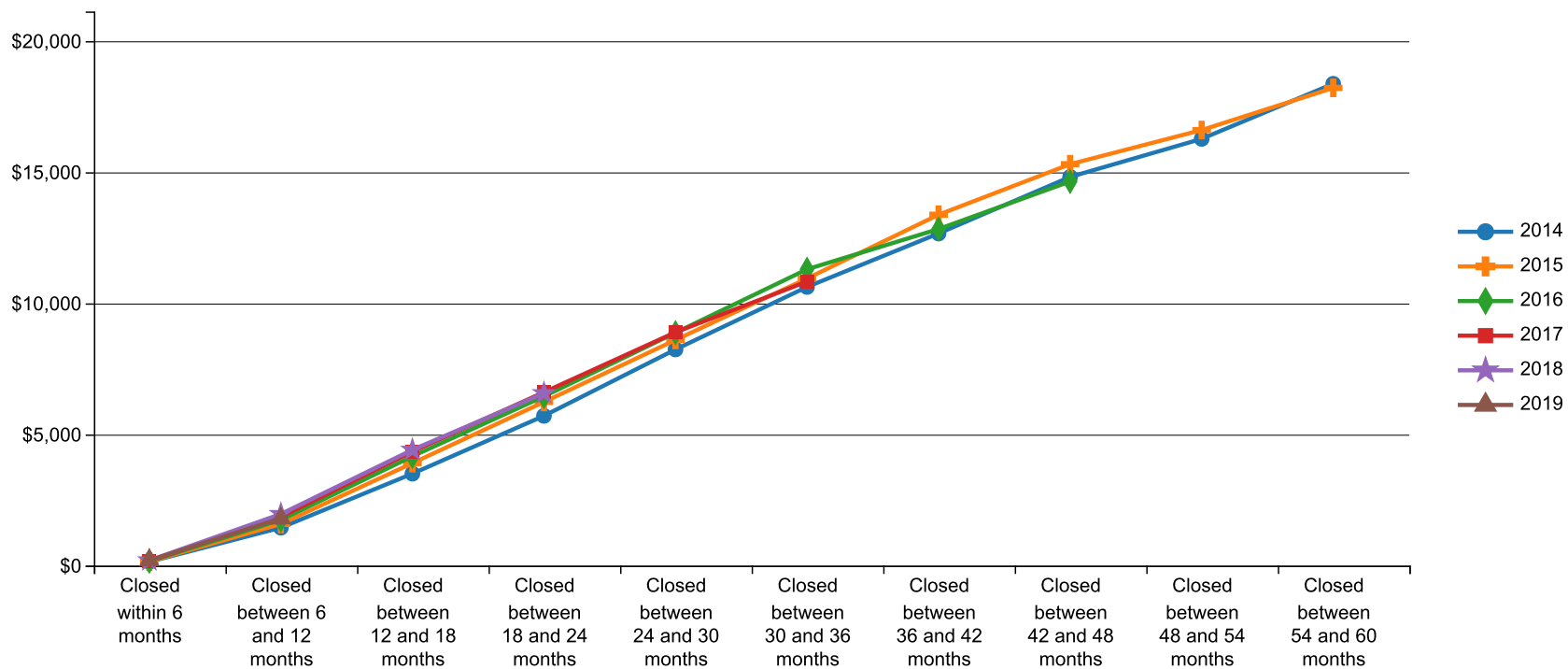


Results

SIC: All employers

Average expenses paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$146	\$1,448	\$3,507	\$5,713	\$8,244	\$10,627	\$12,666	\$14,822	\$16,274	\$18,374
2015	\$156	\$1,591	\$3,907	\$6,240	\$8,606	\$10,948	\$13,381	\$15,308	\$16,610	\$18,217
2016	\$167	\$1,745	\$4,169	\$6,455	\$8,882	\$11,301	\$12,835	\$14,649		
2017	\$179	\$1,862	\$4,348	\$6,613	\$8,898	\$10,836				
2018	\$200	\$1,967	\$4,416	\$6,573						
2019	\$203	\$1,802								

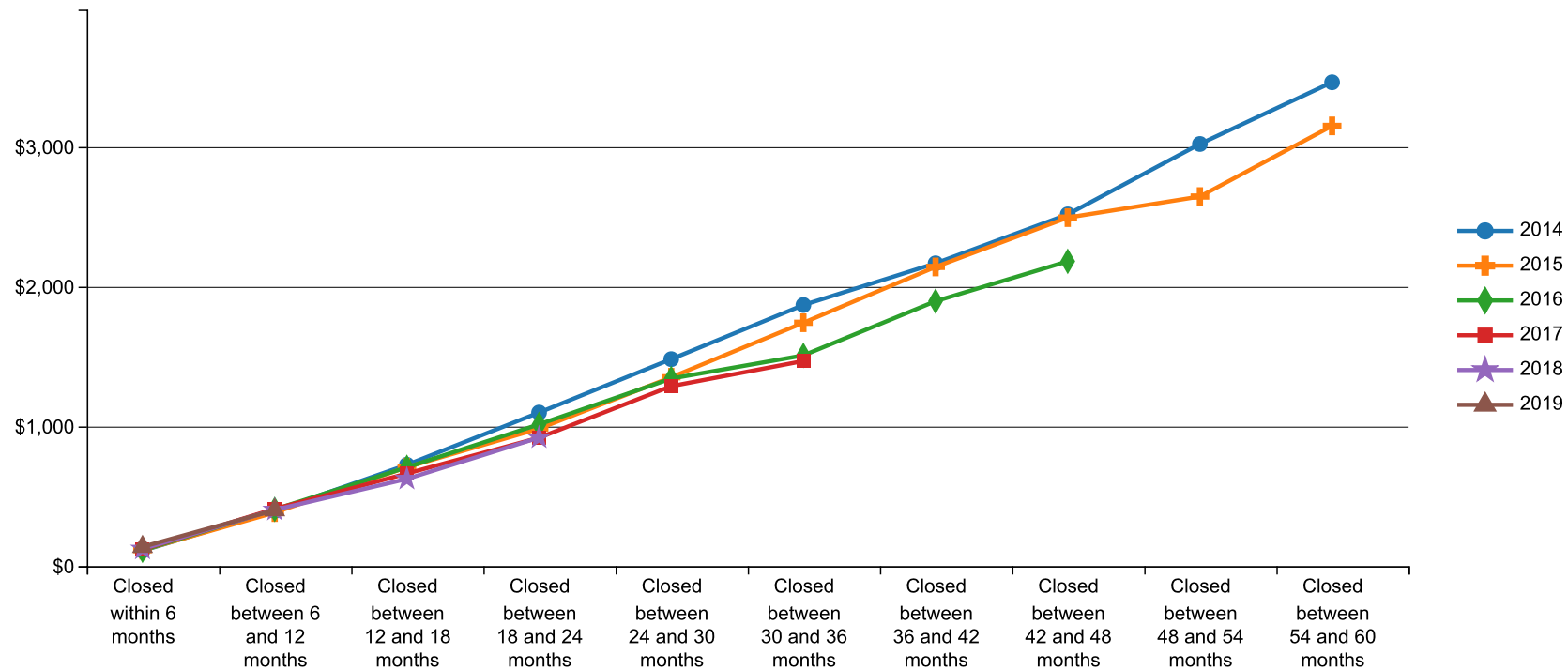


Results

SIC: All employers

Average prescription drug payments per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$111	\$395	\$725	\$1,099	\$1,482	\$1,869	\$2,167	\$2,517	\$3,022	\$3,463
2015	\$115	\$384	\$708	\$984	\$1,352	\$1,742	\$2,142	\$2,495	\$2,645	\$3,151
2016	\$114	\$406	\$707	\$1,015	\$1,343	\$1,509	\$1,896	\$2,182		
2017	\$120	\$410	\$663	\$919	\$1,288	\$1,468				
2018	\$124	\$403	\$625	\$920						
2019	\$139	\$401								

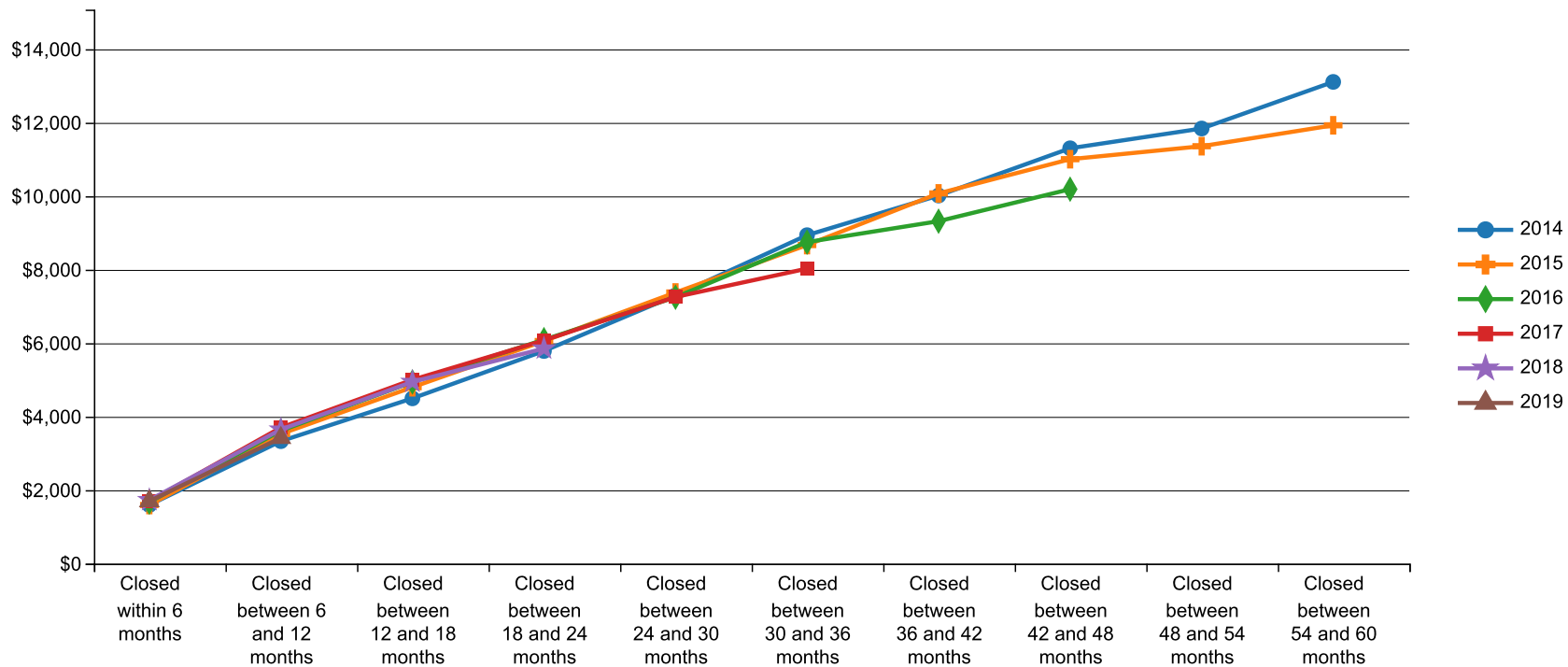


Results

SIC: All employers

Average legal fees paid per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$1,596	\$3,334	\$4,499	\$5,788	\$7,300	\$8,940	\$10,019	\$11,305	\$11,843	\$13,112
2015	\$1,596	\$3,530	\$4,802	\$6,059	\$7,380	\$8,671	\$10,077	\$11,008	\$11,361	\$11,930
2016	\$1,676	\$3,618	\$4,945	\$6,096	\$7,251	\$8,751	\$9,321	\$10,191		
2017	\$1,700	\$3,704	\$5,004	\$6,077	\$7,258	\$8,029				
2018	\$1,731	\$3,651	\$4,948	\$5,856						
2019	\$1,701	\$3,423								

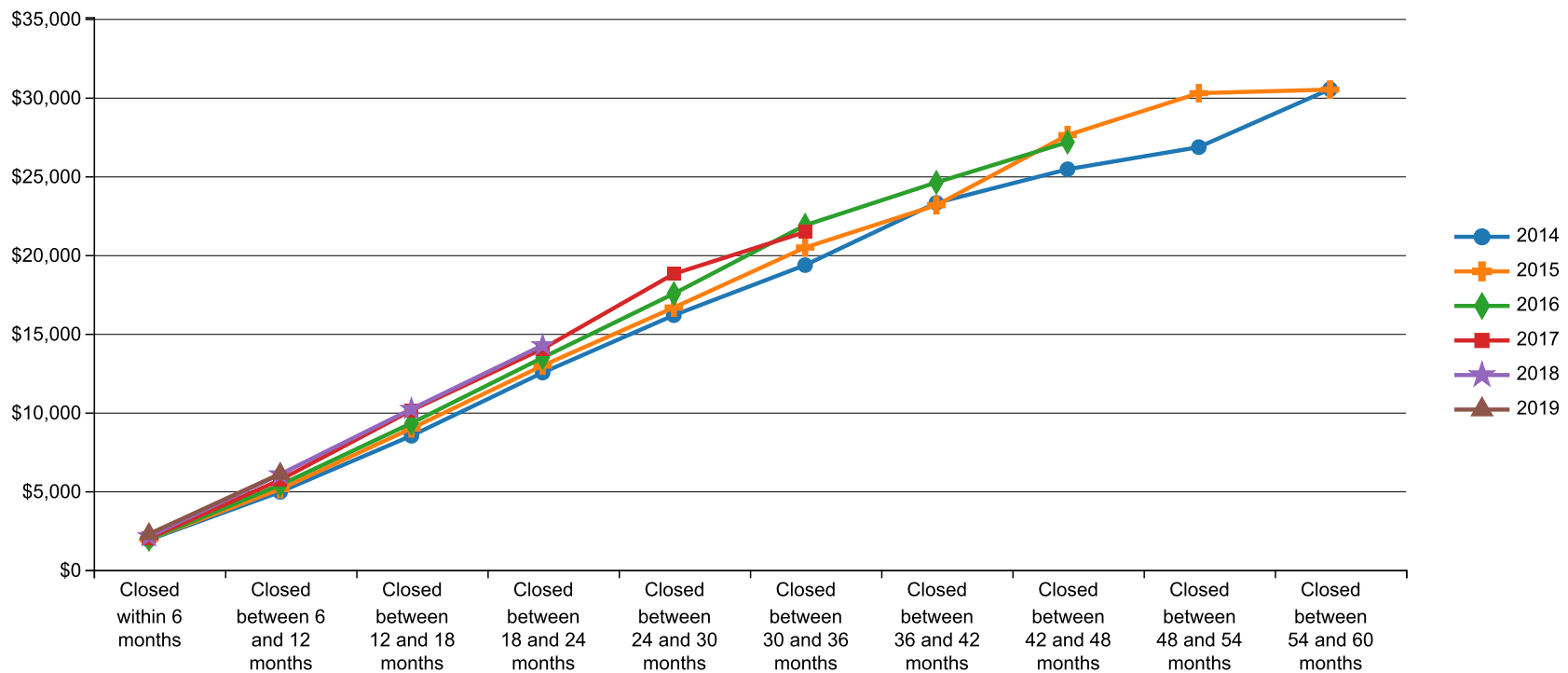


Results

SIC: All employers

Average TTD payments per claim

	Closed within 6 months	Closed between 6 and 12 months	Closed between 12 and 18 months	Closed between 18 and 24 months	Closed between 24 and 30 months	Closed between 30 and 36 months	Closed between 36 and 42 months	Closed between 42 and 48 months	Closed between 48 and 54 months	Closed between 54 and 60 months
2014	\$1,911	\$4,953	\$8,519	\$12,528	\$16,175	\$19,354	\$23,308	\$25,442	\$26,848	\$30,527
2015	\$1,953	\$5,129	\$8,985	\$12,972	\$16,659	\$20,473	\$23,159	\$27,611	\$30,273	\$30,502
2016	\$1,950	\$5,392	\$9,317	\$13,479	\$17,545	\$21,884	\$24,604	\$27,161		
2017	\$2,013	\$5,716	\$10,129	\$14,044	\$18,800	\$21,455				
2018	\$2,131	\$6,067	\$10,216	\$14,265						
2019	\$2,280	\$6,106								



Term	Definition
Timing of claim	
Loss year	Year in which a WC incident initially occurred
Closed claims	Claims with a closing date that occurred during the reporting timeframe
Claim type	
Medical only	Claims with only medical payments and no indemnity payments made over the life of the claim
Indemnity	Claims for which any indemnity payments (temporary and permanent disability pay, vocational rehab, and/or death benefits) were made over the life of the claim. Indemnity claims may also have associated medical payments.
TTD	Claims with any temporary total disability payments
Payments	
Incurred	Amounts paid to date and expected to be paid for the estimated life of the claim
Paid	Amounts paid to date
Medical	Costs for medical treatments such as hospitalization, physician fees, equipment, rehabilitation, etc. Also include all allocations made to medical losses from settlement payments. Excludes payments for prescription drugs.
Indemnity	Costs for temporary disability, permanent disability, death and vocational rehabilitation. Also includes all allocations made to indemnity losses from settlement payments.
Expenses	Cost for all other workers compensation claim expenses
Prescription drug	Costs for prescription drugs under workers' compensation
Legal fees	Costs of legal fees for indemnity claims with attorney representation
TTD	Wage replacements for lost workdays due to temporary total disability