AGENDA ITEM 1 E
Consent Item

MEMORANDUM

DATE: **September 3, 2026**

TO: **El Dorado County Transit Authority**

FROM: **Steffi Ahart, Human Resources Manager**

SUBJECT: **Workers Compensation Trending Report**

REQUESTED ACTION:
BY MOTION,
Receive and file only

BACKGROUND

Through its membership in the Special District Risk Management Authority (SDRMA) Workers' Compensation Insurance Pool (Self-Insurance Program), El Dorado County Transit Authority (Transit) receives workers' compensation claims-management services through SDRMA and its authorized claims administrator, CorVel Enterprise Comp.

Since 2017, Transit has reviewed workers' compensation trends to support workplace-safety and risk-management strategies. For 2026, staff reviewed claim-level data for the five fiscal years from July 1, 2021 through June 30, 2026, together with CorVel's overall claims summary. All financial amounts are valued as of June 30, 2026.

DISCUSSION

During the five-year review period, Transit recorded 28 claims, of which 24 were closed as of the valuation date. These claims had total gross incurred costs of $120,410, including $70,262 paid and $50,148 reserved. Fiscal Year 2025/26 accounted for 19 claims, compared with six in Fiscal Year 2024/25. Of the 19 claims recorded in Fiscal Year 2025/26, ten were medical-only, six were report-only, and three were indemnity claims.

The increase in recorded incidents should not be interpreted as a decline in workplace safety. Transit has placed significant emphasis and effort on strengthening its safety program and reinforcing the expectation that employees promptly report all work-related incidents, including minor incidents that may not initially require medical treatment. The higher claim count may reflect, at least in part, by improved reporting. Historical underreporting cannot be quantified from the available claim data; however, more complete reporting provides Transit with better information to identify trends and determine whether additional training, procedural changes, equipment modifications, or other safety measures are needed.

Additionally, earlier in the year, staff understood from SDRMA training that a DWC-1 Workers' Compensation Claim Form must be completed with each employee injury report. After further consultation with SDRMA, staff clarified that the DWC-1 should be provided to the employee, who then determines whether to complete and submit the form. Staff recognizes that the prior practice contributed to the increase in recorded claims. Upon identifying the issue, staff immediately corrected the process and developed a written injury-reporting procedure establishing the appropriate documentation and proper handling of the DWC-1 form.

Across Transit's full claims history, 84 percent of claims were reported within three days of the incident. Six claims remained open as of June 30, 2026, with $87,722 in reserves. Staff will continue to reinforce timely incident reporting, monitor open and higher-cost claims, and focus prevention efforts on the leading reported causes, including cumulative injuries, strains, and fall, slip, or trip incidents. The annual trending review will continue to inform safety awareness, training, risk-reduction efforts, and slip, trip, and fall incidents.

FISCAL IMPACT

None

EL DORADO COUNTY TRANSIT AUTHORITY

Workers’ Compensation Trending Report

Five-Year Review: Fiscal Years 2021/22 – 2025/26

Claims Valued as of June 30, 2026

September 2026 Board Meeting

Five-year snapshot

During the five-year period, the Agency experienced 28 claims with total gross incurred costs of $120,410. Fiscal Year 2025/26 accounted for 19 claims and approximately 60% of the five-year incurred costs.

28	**86%**	**$120,410**	**$70,262**	**$50,148**
claims	closed (24 of 28)	gross incurred	paid to date	remaining reserve

FY 2025/26 accounts for 19 of the 28 claims and 60% of five-year incurred cost.

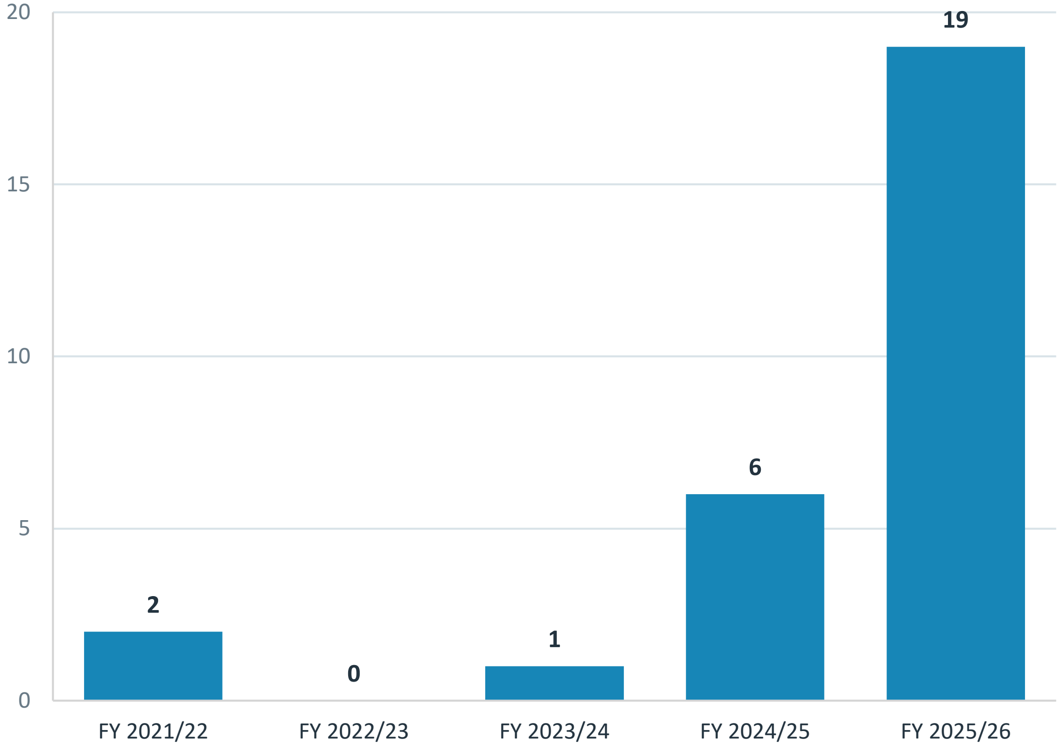
Five-year figures are calculated from claim-level data based on injury date. They are not the Agency's all-history claim totals.

Source: CorVel loss run and Overall Claims Summary, valued 6/30/2026

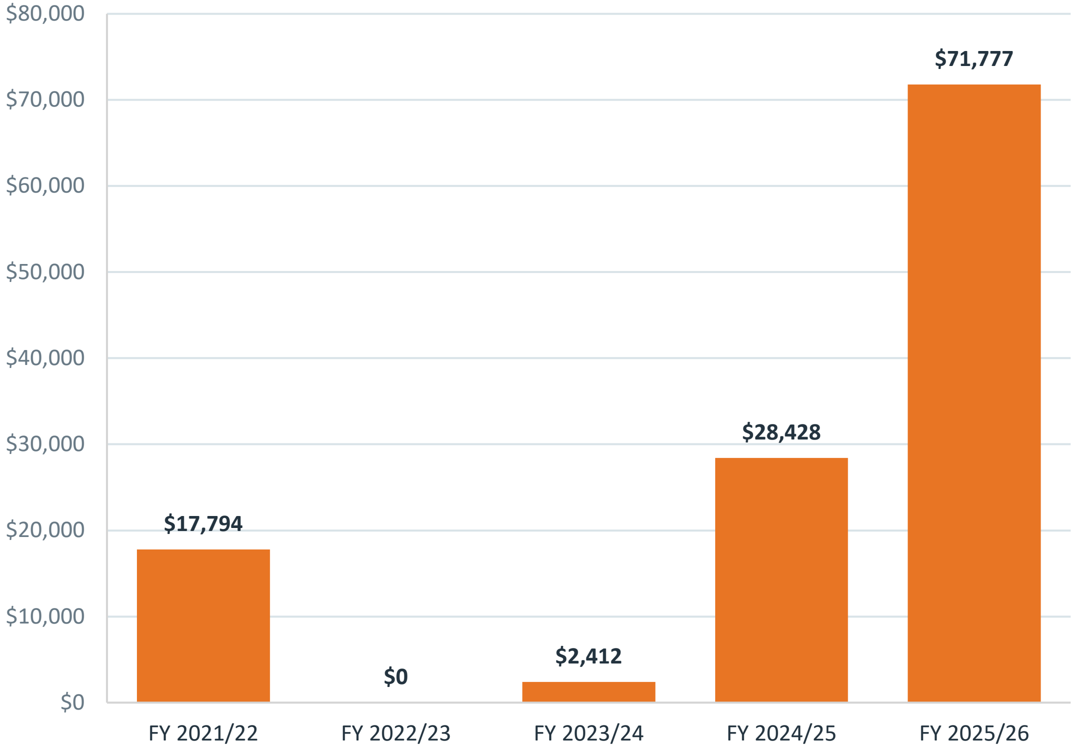
Claim activity increased in FY 2025/26

Claim count and gross incurred cost by fiscal year of injury, valued as of June 30, 2026

CLAIM COUNT



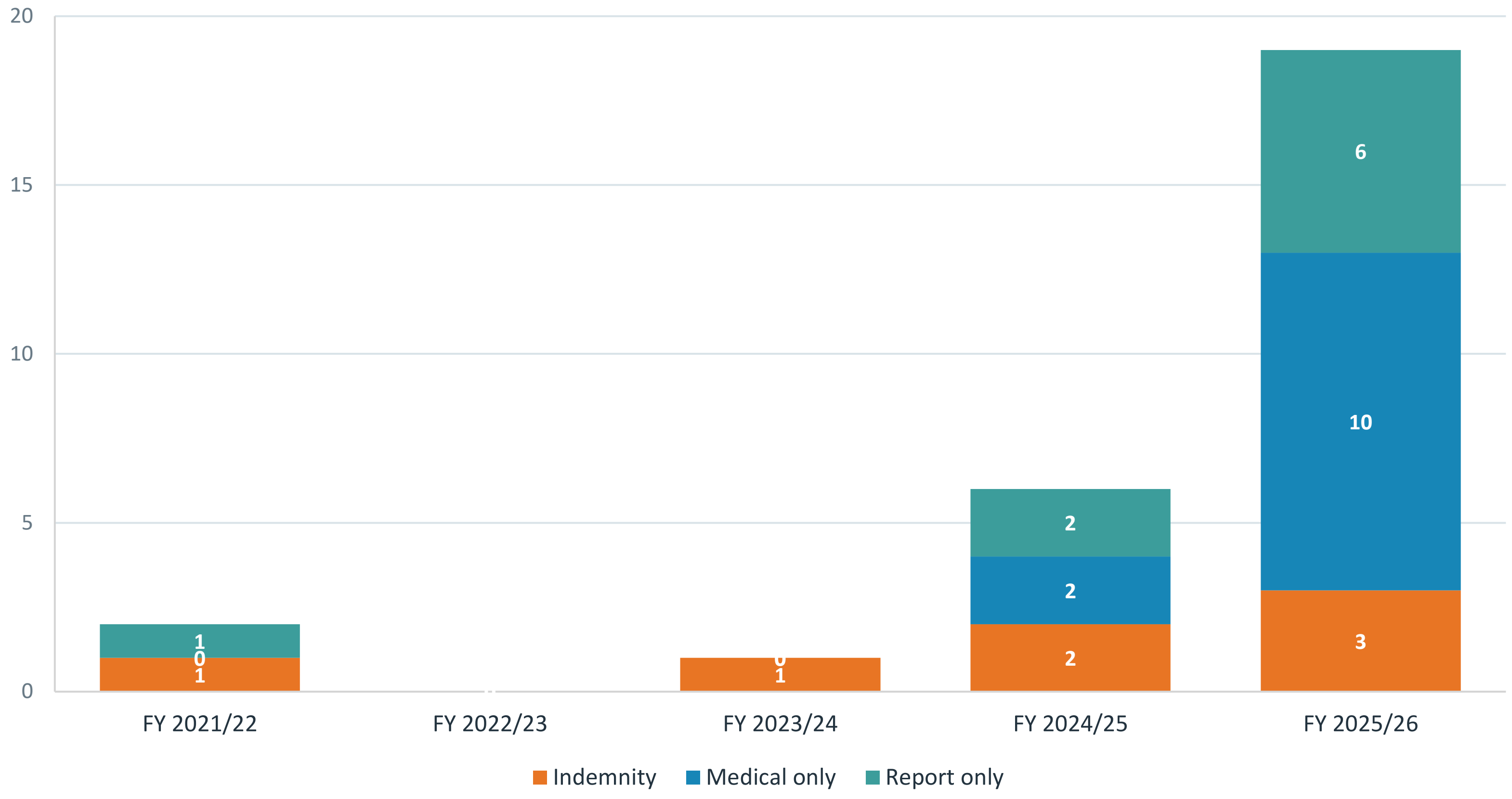
GROSS INCURRED



Source: CorVel loss run and Overall Claims Summary, valued 6/30/2026

Medical-Only and Report-Only Claims Represented Most FY 2025/26 Claims

Claim classification by fiscal year of injury



FY 2025/26 mix

10 medical only

6 report only

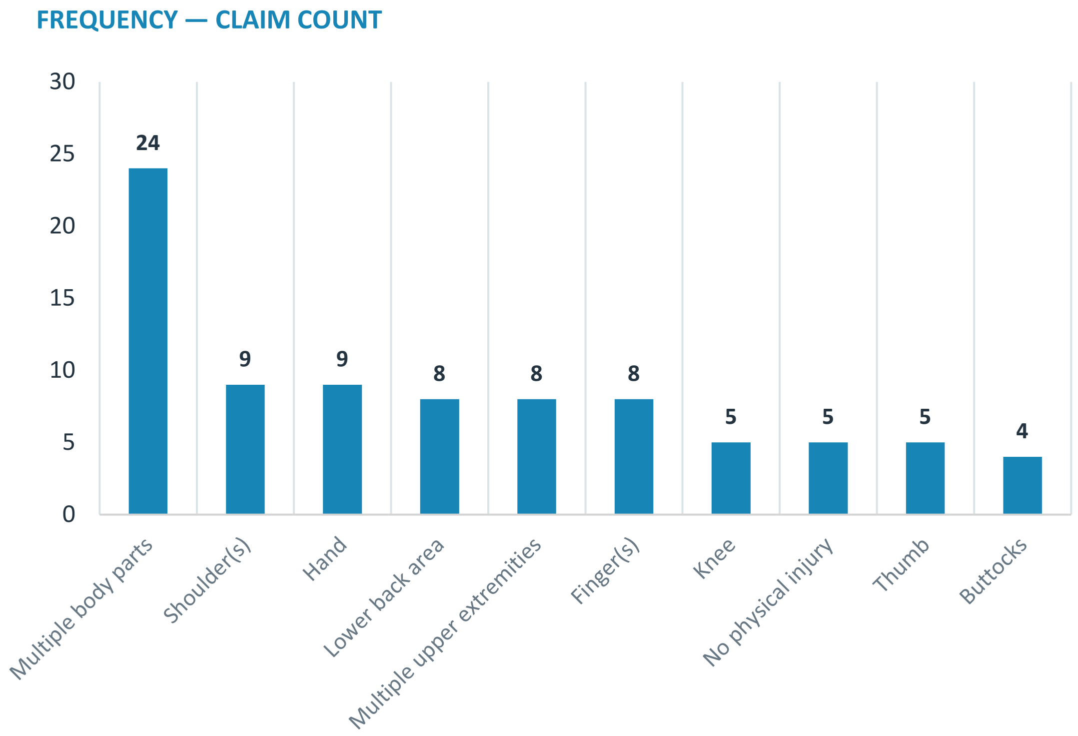
3 indemnity

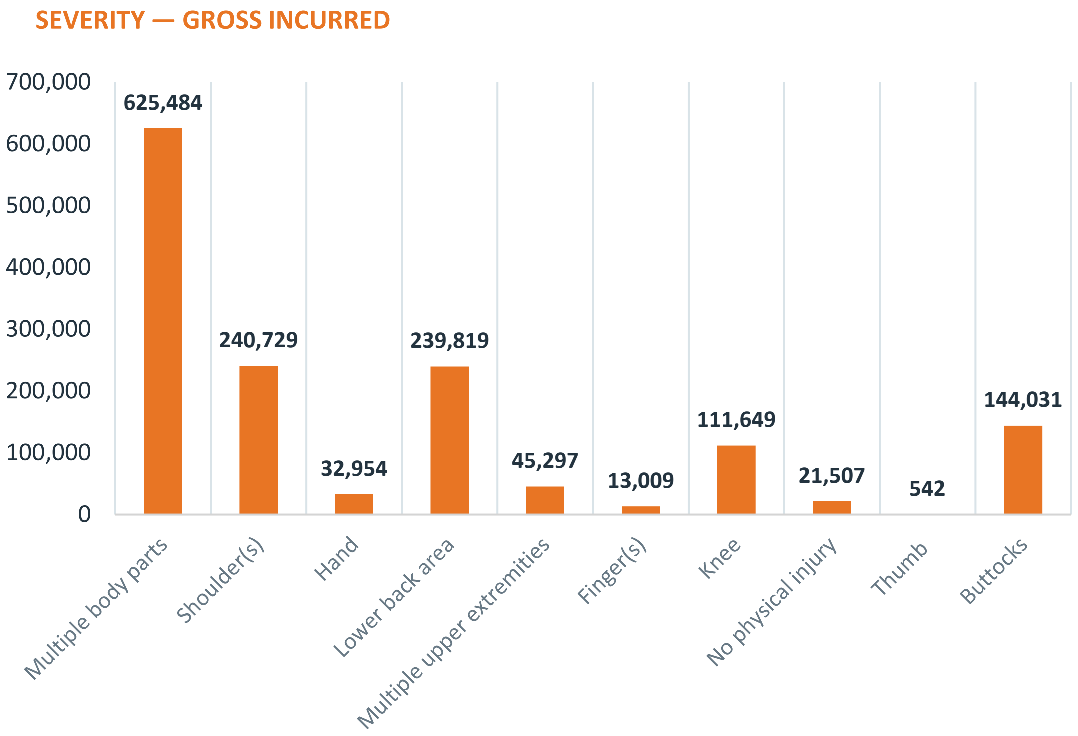
In FY 2025/26, 16 of the 19 claims – approximately 84% - were classified as medical only or report only. Three were indemnity claims.

Source: CorVel loss run and Overall Claims Summary, valued 6/30/2026

Multiple-Body-Part Claims Lead Both Frequency and Incurred Costs

Top body parts across the Agency's full claims history, valued as of June 30, 2026





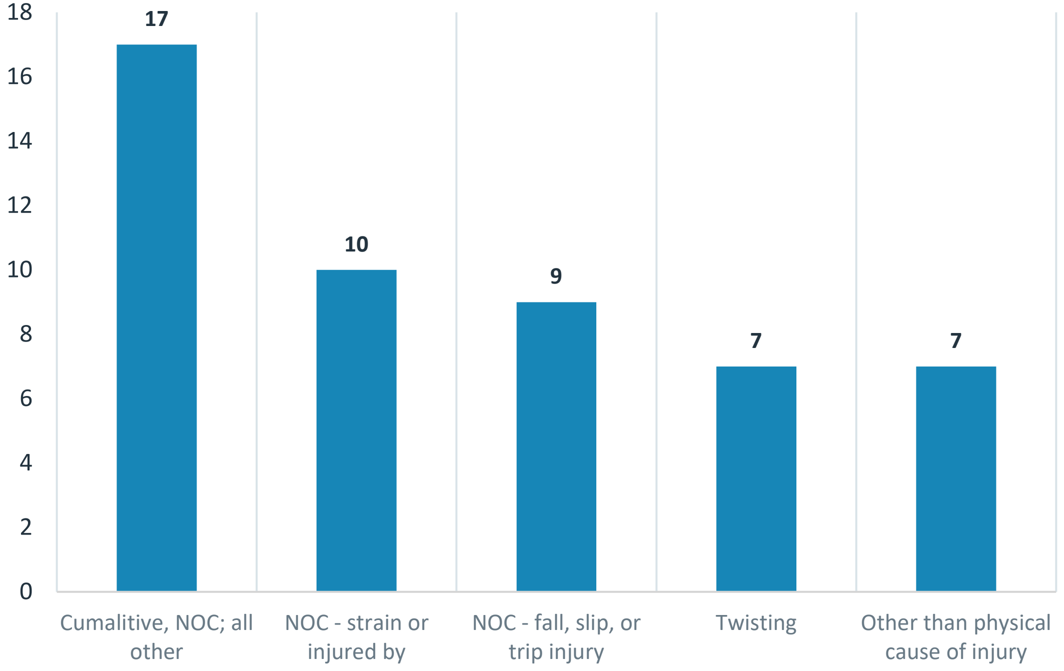
Multiple-body-part claims represent 24 claims and $625,484 in gross incurred costs, the highest amounts among the body-part categories shown in the report

Source: CorVel loss run and Overall Claims Summary, valued 6/30/2026

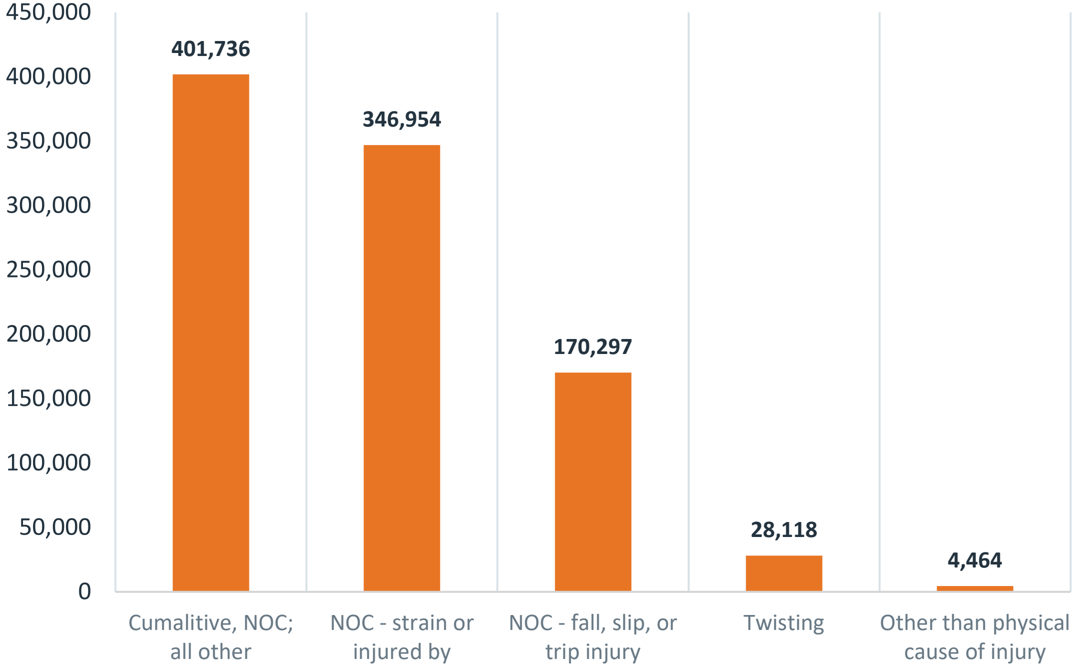
Cumulative and Strain-Related Injuries Carry the Highest Incurred Costs

Top injury causes across the Agency's full claims history.

FREQUENCY — CLAIM COUNT



SEVERITY — GROSS INCURRED

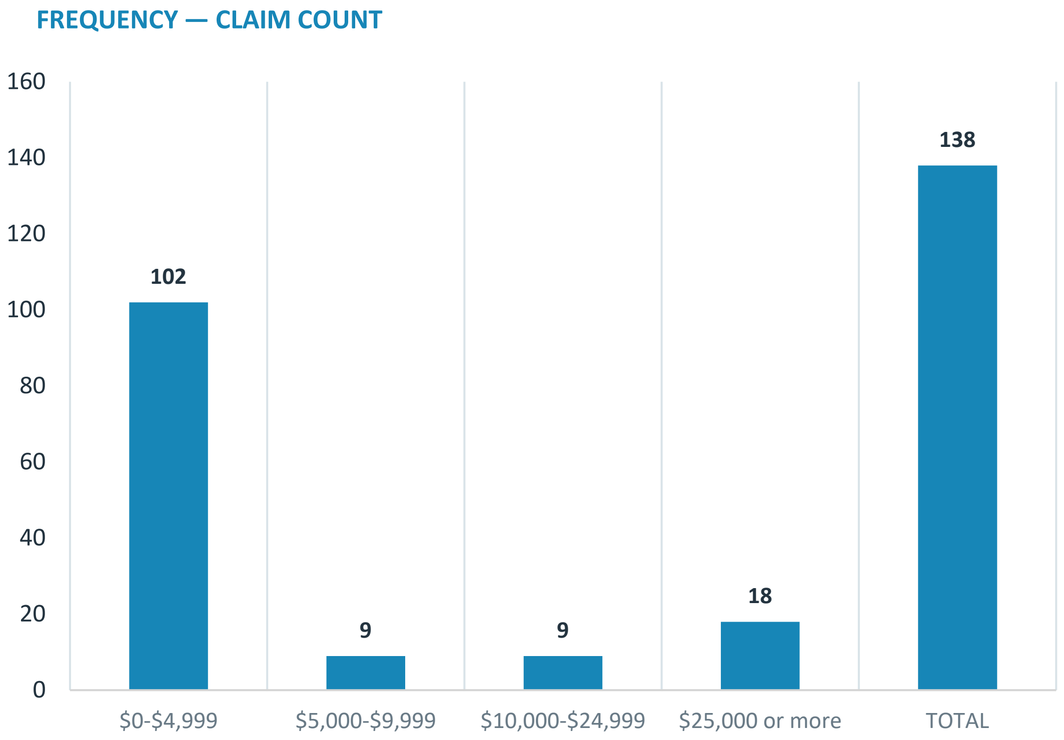


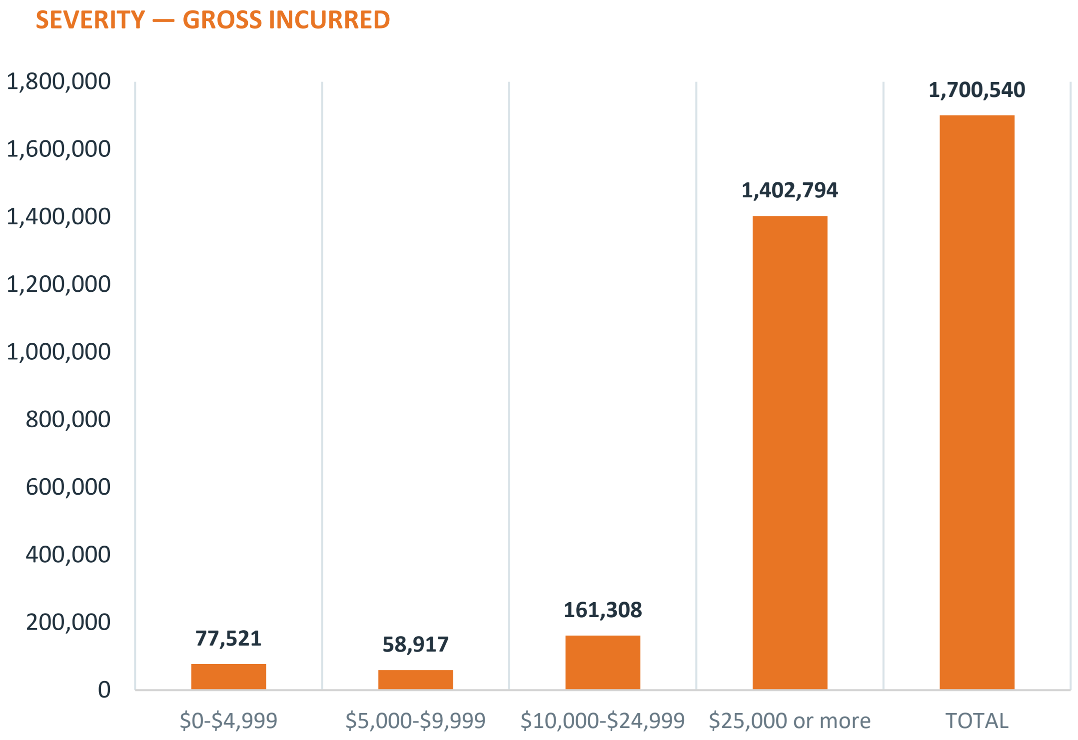
Cumulative injuries and strain-related injuries account for the highest gross incurred costs among the causes identified in the report

Source: CorVel loss run and Overall Claims Summary, valued 6/30/2026

A Small Number of Claims Account for Most Paid Costs

Distribution of claims and paid costs across the Agency's full claims history.



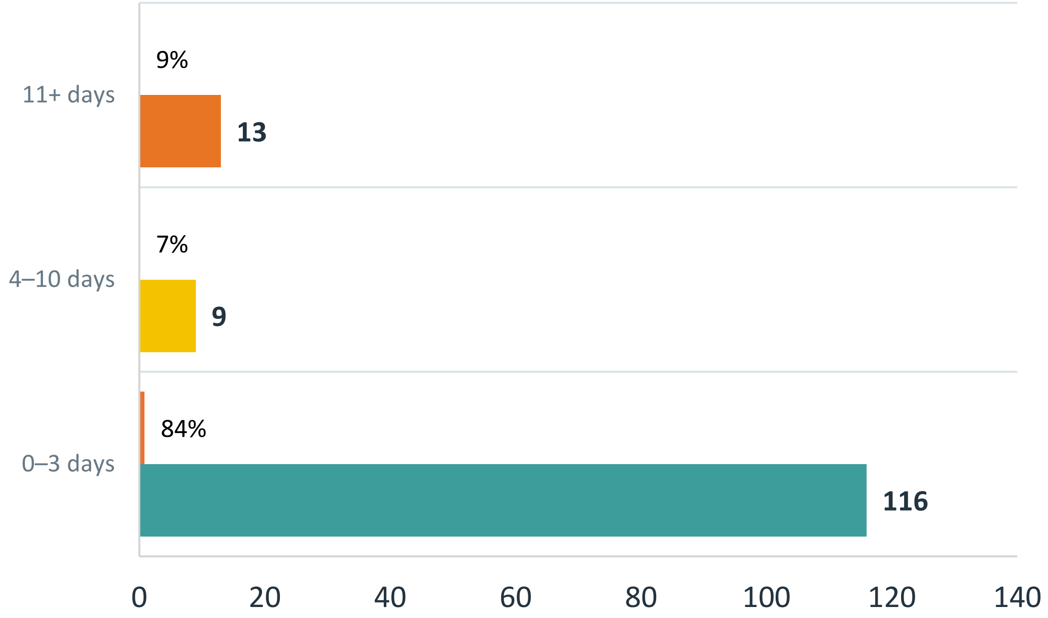


Claims with payments of $25,000 or more represent 18 of 138 claims – approximately 13% - but account for approximately 82% of all paid costs.

Source: CorVel loss run and Overall Claims Summary, valued 6/30/2026

Most Claims Were Reported Within Three Days

Reporting lag across the Agency's full claims history



84%

reported within 0–3 days

116 of 138 claims

Most claims were reported promptly; however, 13 claims had a reporting lag of 11 days or more.

Source: CorVel loss run and Overall Claims Summary, valued 6/30/2026

Workers' Compensation Focus Areas for FY 2026/27

Prevention and claims-management priorities based on current claim trends

01	**Target Leading Injury Causes**	Focus prevention efforts on cumulative injuries, strains, and fall, slip, or trip exposures – the leading causes identified in the Corvel Report.
02	**Reinforce Prompt Incident Reporting**	Maintain prompt internal reporting practices. Although 84% of the claims were reported within three days, 13 claims had reporting delays of 11 days or more.
03	**Monitor Open and Higher-Cost Claims**	Six claims remain open, with $290,068 paid and $87,722 reserved as of June 30, 2026. Continue monitoring claim development and opportunities for timely resolution.

Source: CorVel loss run and Overall Claims Summary, valued 6/30/2026