

Inside the Rise in Cumulative Trauma Claims in California

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Agenda



Background and Trends



Drivers and Demographics



Summary of Key Findings



Q&A

Background and Trends

Who Is the WCIRB?

The Workers' Compensation Insurance Rating Bureau of California (WCIRB) is California's **trusted**, **objective** provider of actuarially based information and research, advisory pure premium rates and educational services **integral** to a healthy workers' compensation system.



One of the WCIRB's primary roles is to conduct research into the major cost drivers in the California system that may impact pure premium rates.

What Are Cumulative Trauma (CT) Claims in California Workers' Compensation?



Most Workers'
Comp Injuries

- Result from a single incident or exposure
- Claim typically filed quickly after accident date
- Treatment patterns differ by type of injury



CT Claims

- Result from repetitive physical or mental activities that cause injury
- California Labor Code § 5412: Injury date is when the employee first suffered disability **and** knew or should have known it was caused by present or prior employment
- Claim often filed much later after the last date of exposure
- Diagnosis, attribution to an industrial cause and treatment patterns are more challenging to determine

Prior WCIRB Research on CT Claims



The World of Cumulative Trauma Claims (2018)



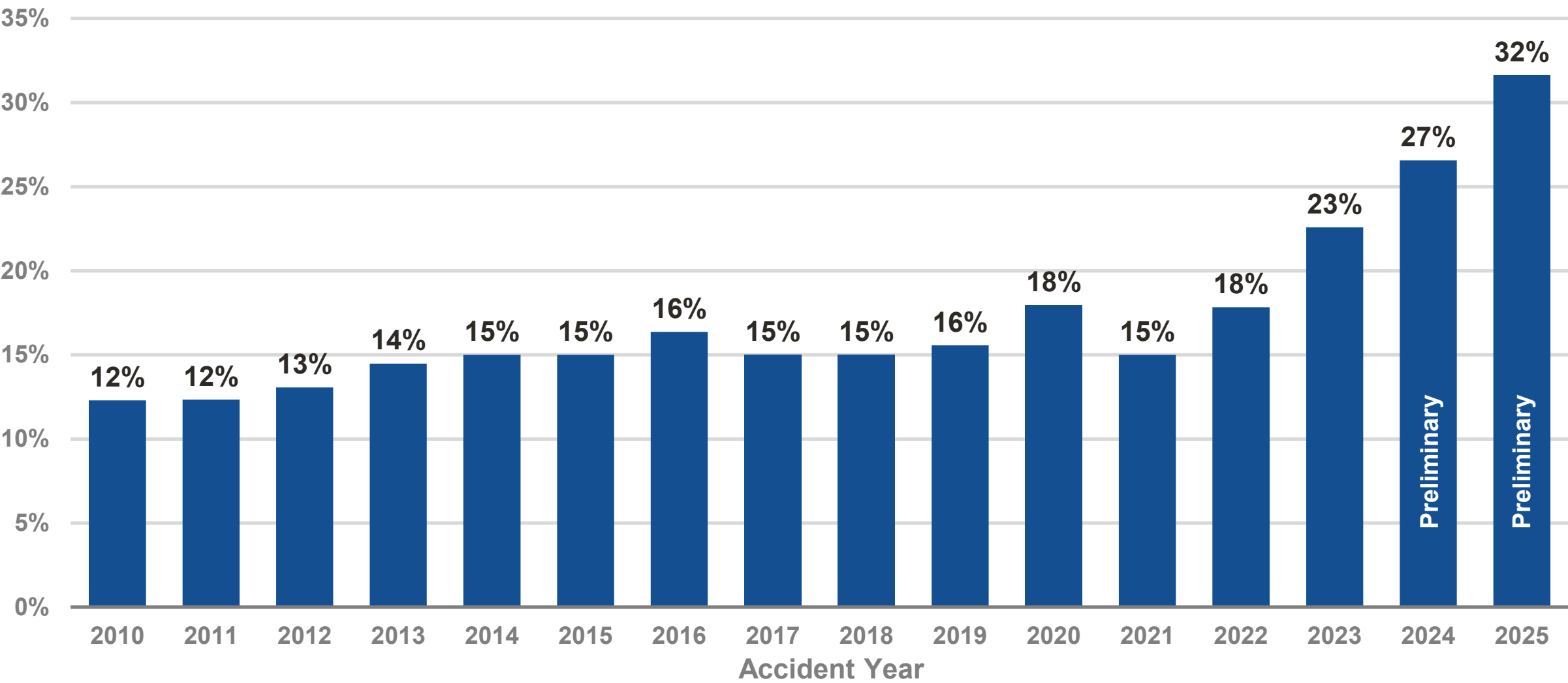
Medical Characteristics of Cumulative Trauma Claims (2022)

- CT claim reporting is significantly slower than for non-CT claims
- Many CT claims are filed post-termination, and most are litigated
- The Los Angeles (LA) and San Diego regions generate the vast majority of CT claims
- CT loss payouts are much slower than for non-CT claims
- CT claims are more likely to involve soft tissue injuries and psychiatric conditions

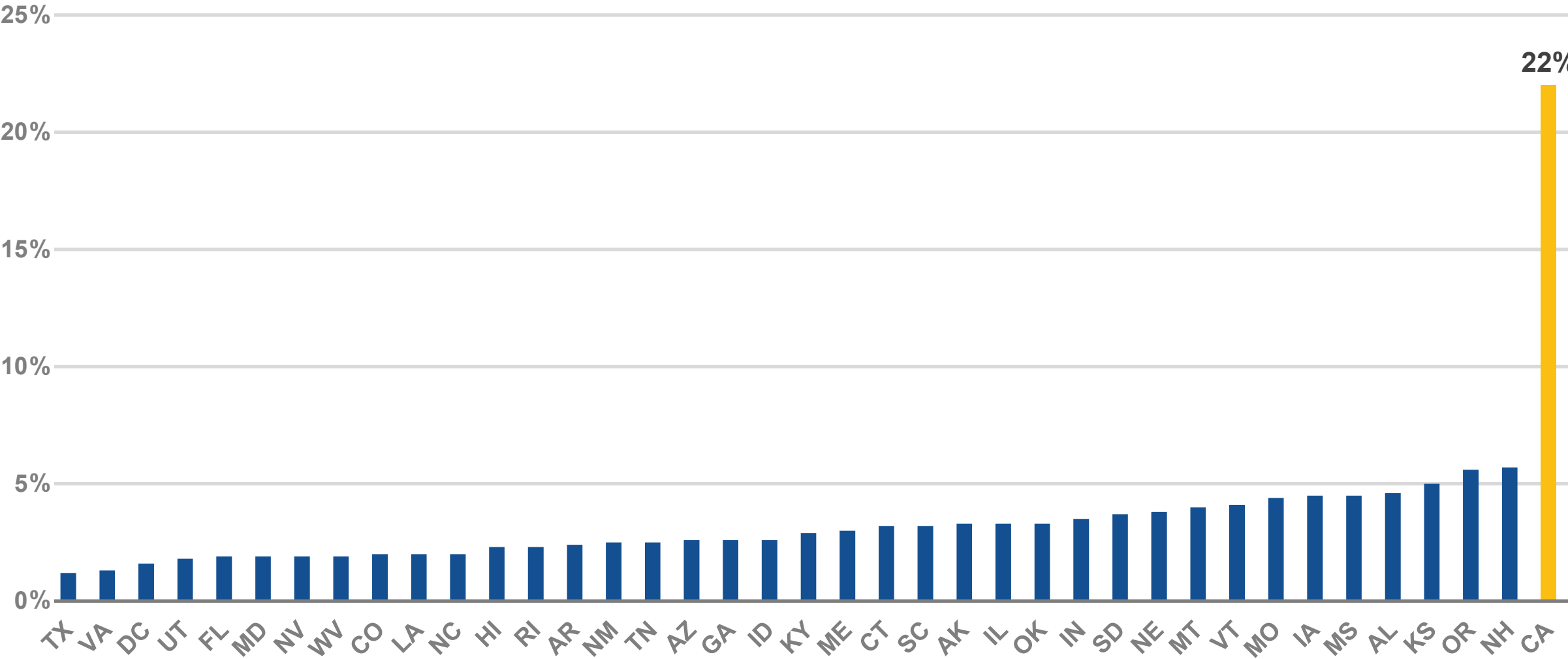


Most recent report: *Emerging Patterns of Cumulative Trauma Claims (2026)*

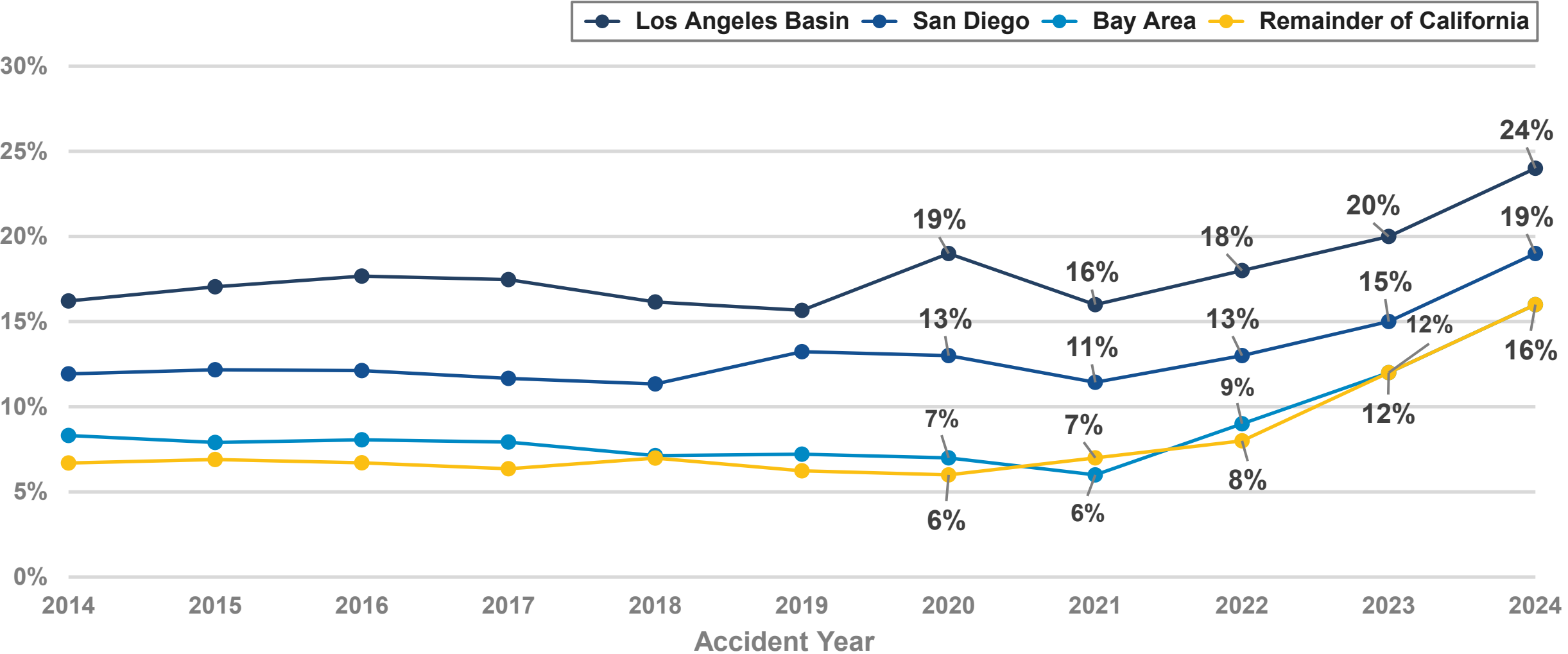
Share of Indemnity Claims Involving CT Has Increased in Recent Years



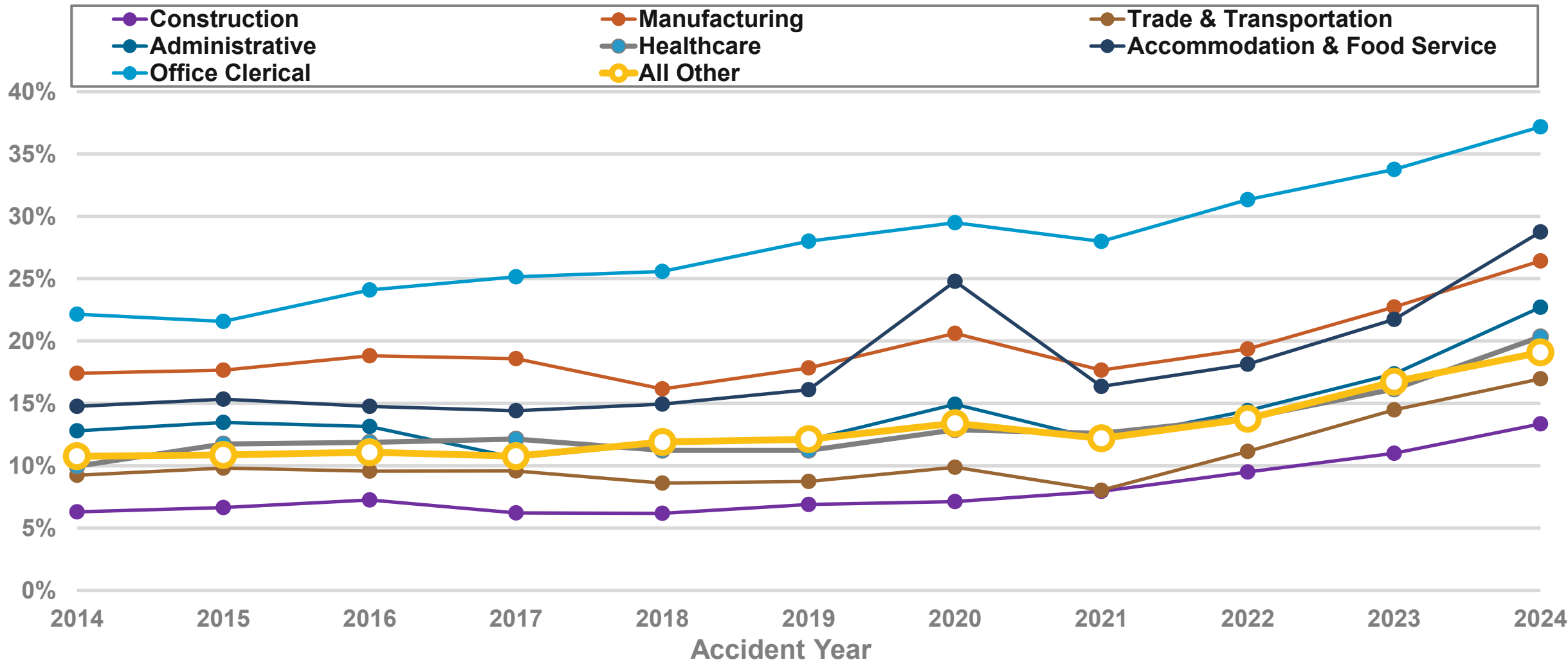
California's CT Share Is Almost Four Times That of Any Other State



Share of CT Claims Increased Across Regions

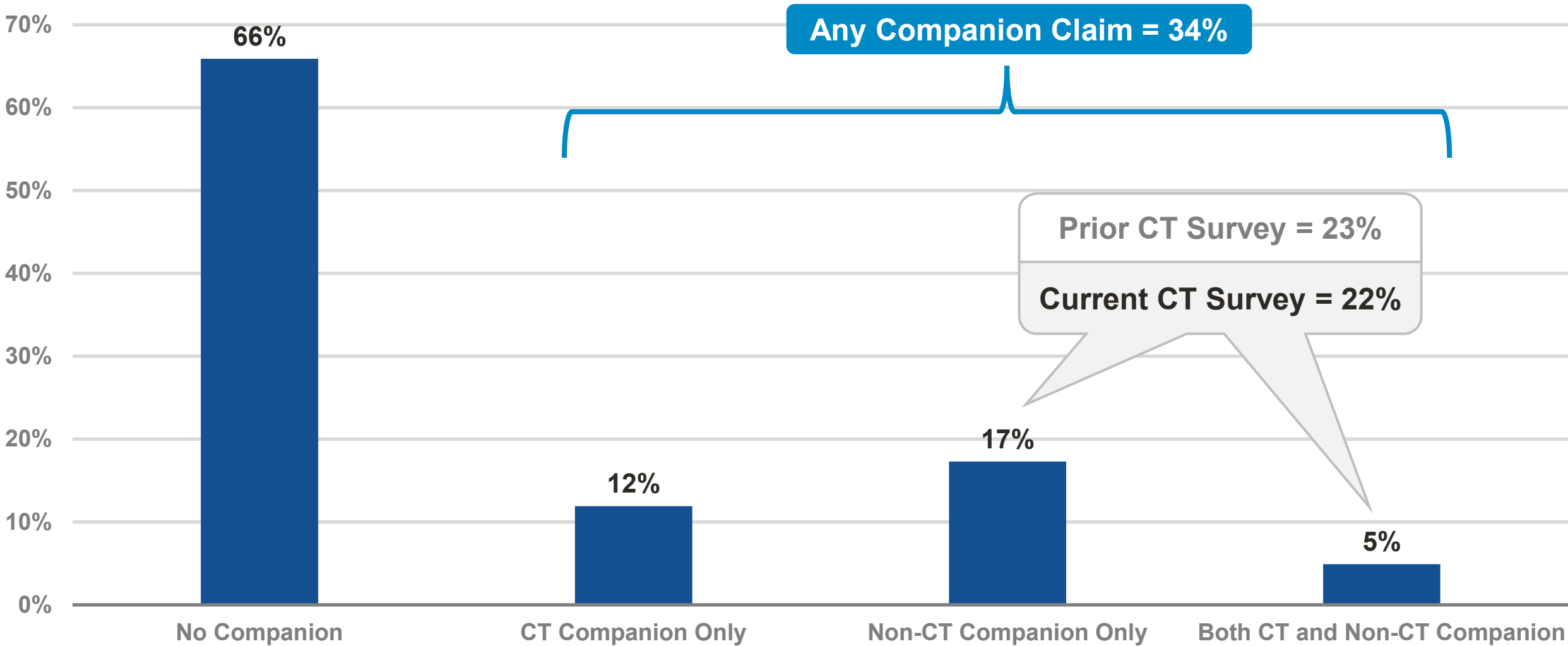


Share of CT Claims Increased in All Industries

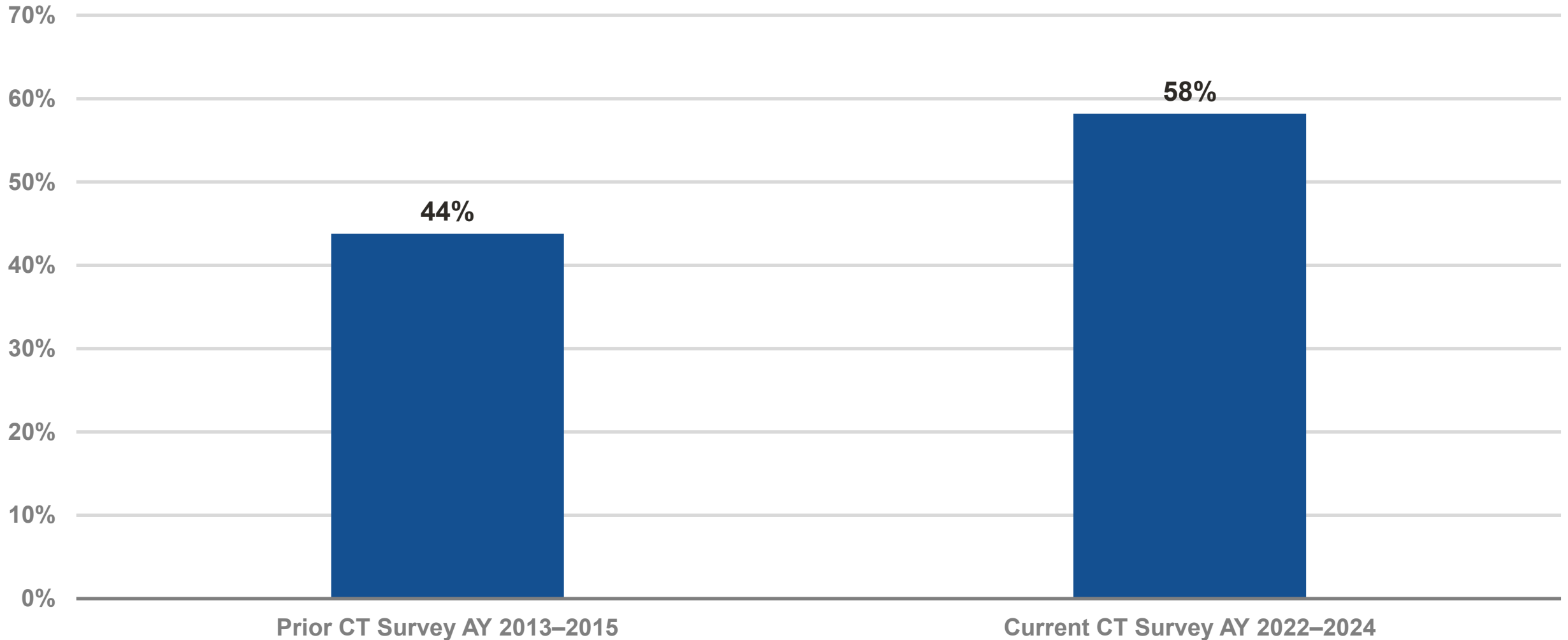


Drivers and Demographics

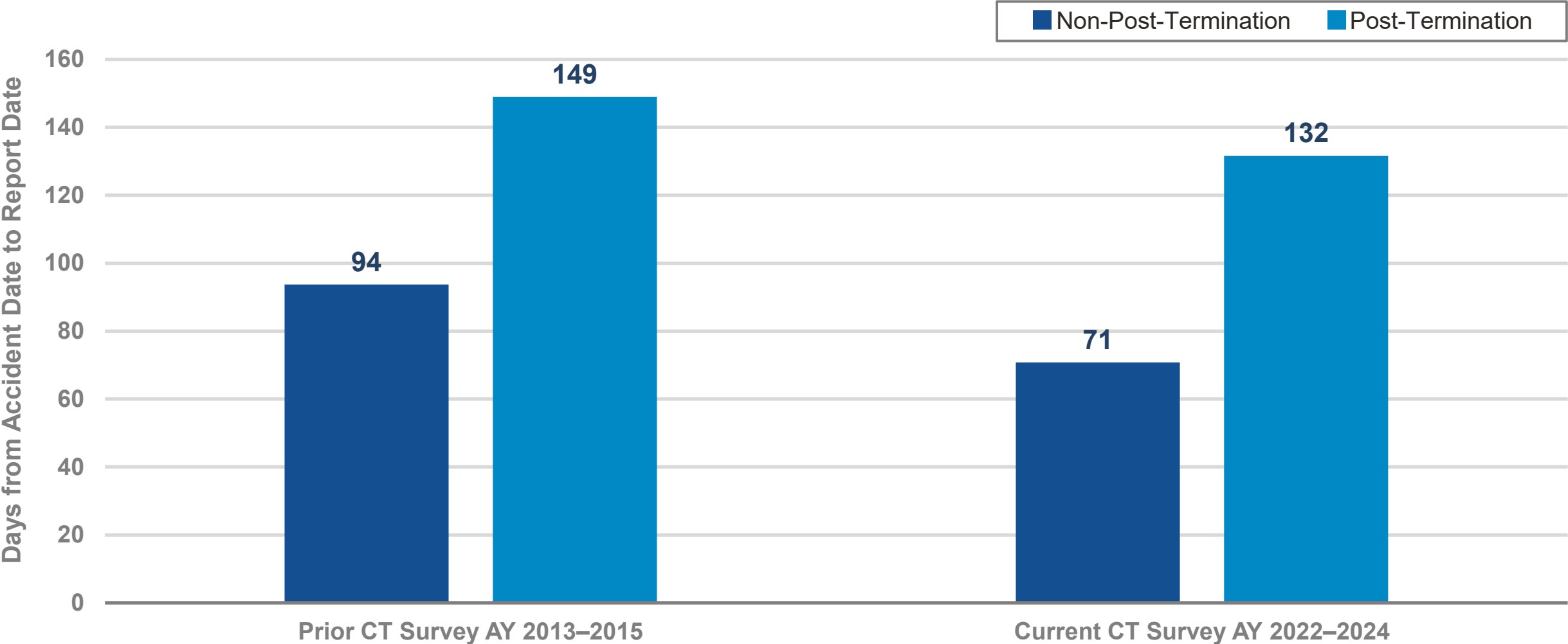
One Third of All CT Claims Have at Least 1 Companion Claim



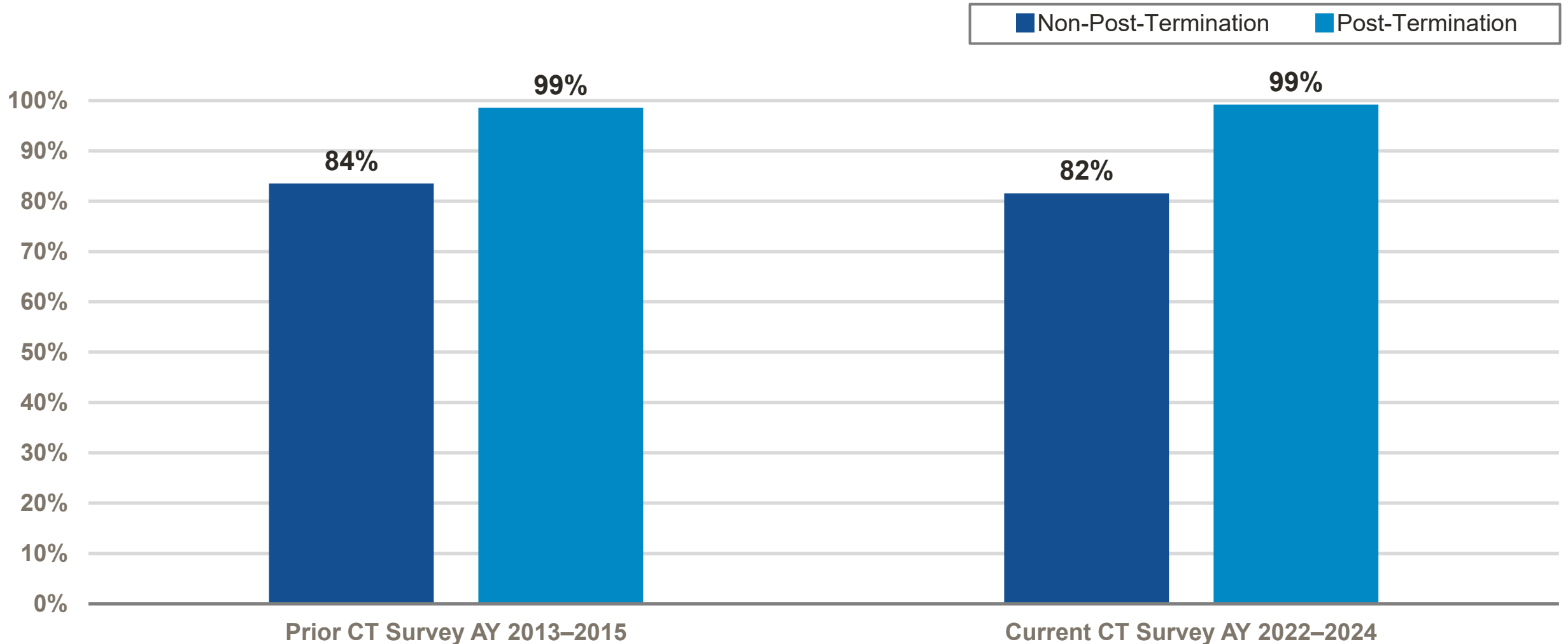
Share of CT Claims That Were Filed Post-Termination Increased Significantly



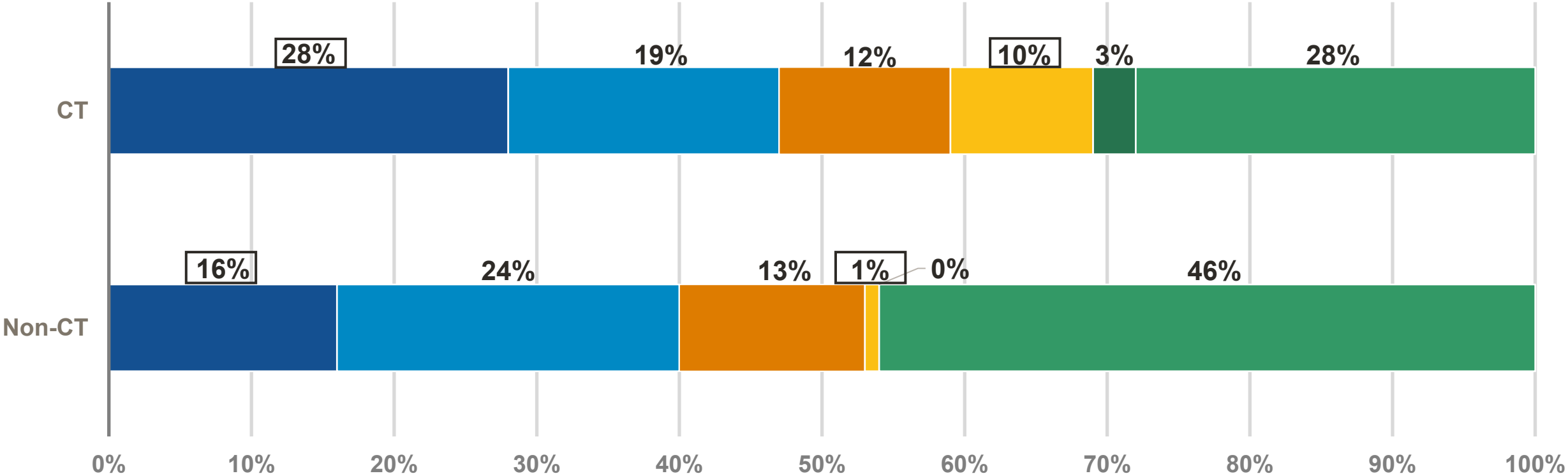
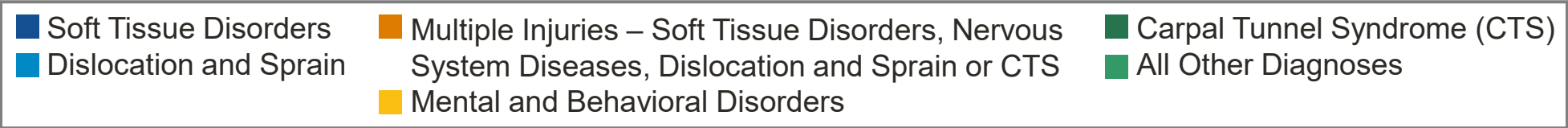
Claims Filed Post-Termination Have a Longer Average Time to Report



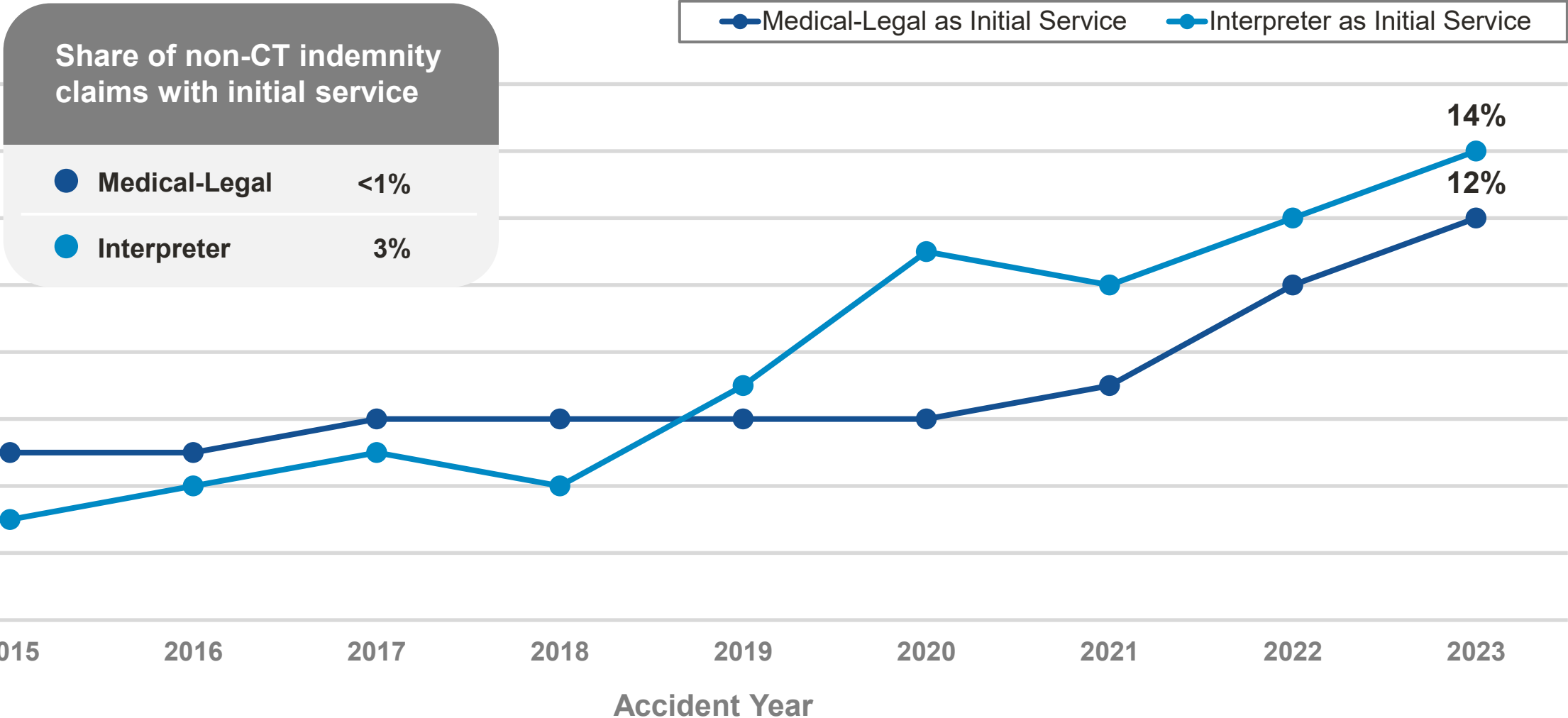
Most CT Claims Are Litigated, Especially Those Filed Post-Termination



CT Claims Are More Likely to Have a Diagnosis Involving Soft Tissue Disorders or Mental and Behavioral Disorders



CT Claims Are More Likely to Begin with a Medical-Legal or Interpreter Service

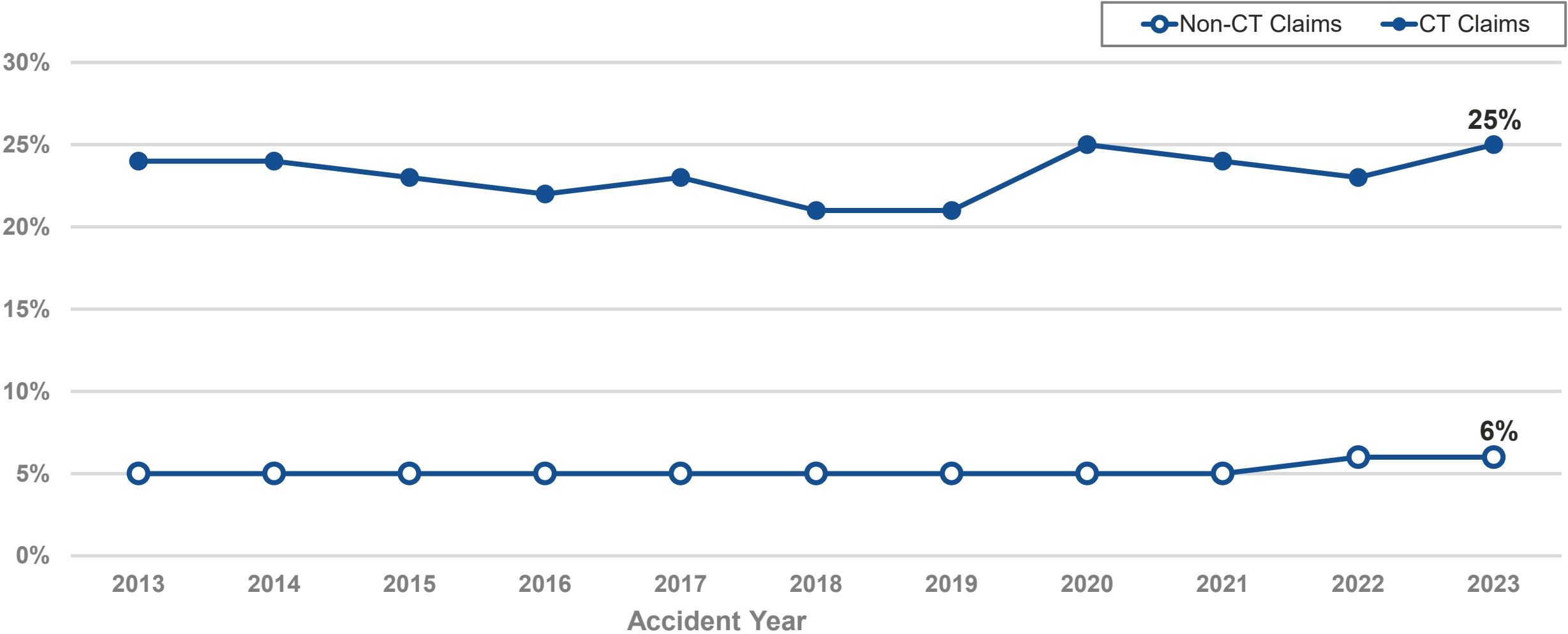


CT Claims Are Likely to Be Litigated in LA Area Regardless of Where Injury Occurred

- Law Firm Is Not in LA and Surrounding Area or Same Region
- Law Firm and Injury Are in Same Region
- Law Firm Is in LA and Surrounding Area

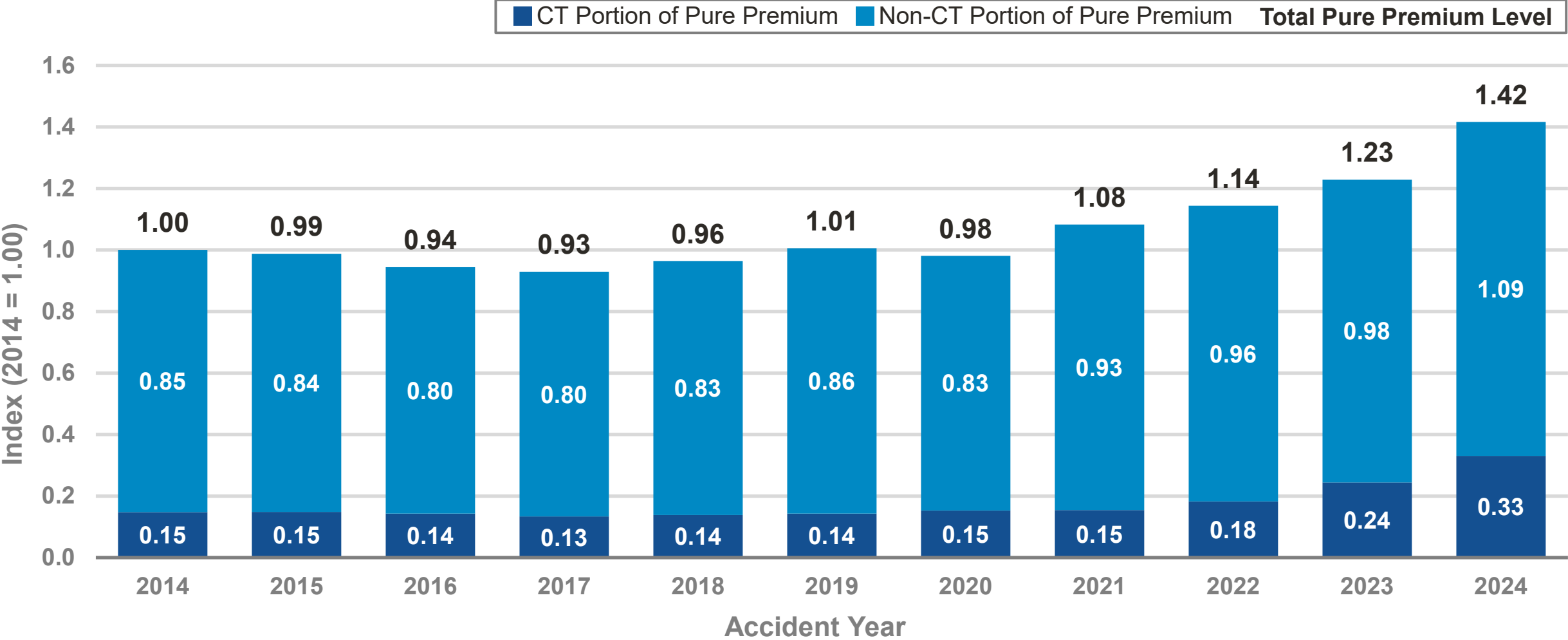
Injury Region	Law Firm Region					Regional Share of Injuries	
	Bay Area	Central	LA and Surrounding	Northern	San Diego		
	Bay Area	21%	0%	77%	3%	0%	10%
	Central	3%	29%	69%	0%	0%	10%
	LA and Surrounding	0%	0%	99%	0%	1%	71%
	Northern	0%	0%	80%	20%	0%	3%
	San Diego	0%	0%	73%	0%	27%	6%

CT Claims Are More Likely to Have No Medical Paid at 18 Months



Summary of Key Findings

Pure Premium Levels Have Increased for Both CT and Non-CT Claims



Summary of Key Findings



Share of indemnity claims that are CT increased from 15% in 2021 to 32% in 2025



About 60% of recent CT claims are filed post-termination compared with 40% previously; almost all are litigated



CT claims are twice as likely to involve soft tissue disorders or mental and behavioral disorders



Majority of CT claims are represented by an LA-based attorney regardless of where injury occurred



25% of CT claims have no medical paid at 18 months; 26% have first medical service as a medical-legal report or interpreter



Questions?

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