California Workers' Compensation Institute

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BULLETIN

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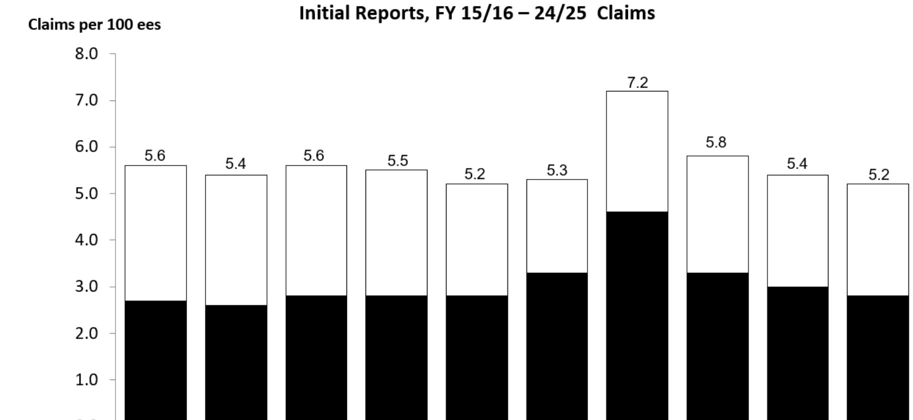
For the third year in a row, both the number and frequency of work injury claims reported by California's public self-insured employers fell last year, but despite those declines, public self-insured paid and incurred losses continued to climb according to a California Workers' Compensation Institute (CWCI) review of data compiled by the state Office of Self-Insurance Plans (OSIP).

The Office of Self-Insurance Plans' (OSIP) summary of public self-insured claims data released at the end of December provides preliminary data on job injury claims reported to the state by cities and counties; local fire, school, transit, utility and special districts; and joint powers authorities, for the 12 months ending June 30, 2025, as well as updated figures (2nd, 3rd, 4th and 5th valuations) on claims reported for each of the four prior years. Public self-insured entities included in the summary for fiscal year (FY) 2024/25 provided workers' comp coverage to nearly 2.26 million California workers, up from 2.18 million covered employees in the FY 2023/24 initial report, while wages and salaries of the employees included in the FY 24/25 summary totaled $189.2 billion, an 8.6 percent increase from the $174.2 billion noted in the first report from a year earlier.

Even though the public self-insured workforce grew by 3.3 percent, claim volume edged down slightly as the public self-insured employers reported 117,190 claims last year, 924 fewer than in the FY 2023/24 first reports (a 0.8 percent drop). There have been some notable fluctuations in the public self-insured claim counts within the past decade, as claim volume initially fell during the pandemic, then registered a record increase in FY 2021/22 as the state's economy gained steam coming out of the pandemic-driven recession. The number of claims then declined sharply in FY 2022/23 as the number of COVID-19 claims among public sector employees dwindled. To control for the effect of year-to-year fluctuations in the public self-insured workforce on the volume of claims noted in the initial reports, CWCI calculated a claim frequency rate (the number of public self-insured claims per 100 employees) for each of the past 10 years. The slight reduction in claim volume last year combined with the more significant growth in the covered workforce pushed the overall public self-insured claim frequency rate down to 5.2 claims (2.4 medical only + 2.8 indemnity) per 100 employees, marking the third consecutive year-to-year decline and tying the 10-year low from FY 2019/20, which included the first few months of the pandemic.

California Public Self-Insured Claim Frequency # of Claims per 100 Employees
Initial Reports, FY 15/16 – 24/25 Claims



	15/16	16/17	17/18	18/19	19/20	20/21	21/22	22/23	23/24	24/25
□ Med-Only Claims	2.9	2.8	2.8	2.7	2.4	2.0	2.6	2.5	2.4	2.4
■ Indemnity Claims	2.7	2.6	2.8	2.8	2.8	3.3	4.6	3.3	3.0	2.8

Source: OSIP 15/16 –24/25 Summaries of Public Self-Insured Claims Experience

Even with the slight drop in claim volume, and the ongoing decline in claim frequency, total paid losses at first report for FY 2024/25 public self-insured claims rose to $594.9 million, up $42.0 million (7.6 percent) from the comparable figure for FY 2023/24. That paid loss total was also $9.9 million, or 1.7 percent, more than the record $585.0 million noted in FY 2021/22 first reports, when COVID-19 claims and post-recession job growth drove public self-insured claim volume to an all-time high.

Dividing the initial paid loss total by the number of reported claims shows that the average amount paid for all FY 2024/25 claims (med-only and indemnity) at the end of the fiscal year was $5,076, up 8.4 percent from the $4,681 total noted in the first reports for the prior year, and 67.9 percent more than the 10-year low of $3,023 for FY 2015/16 claims. The following table summarizes California public self-insured paid losses at first report for claims from each of the past 10 years.

California Public Self-Insured Paid & Incurred Losses (FY 2015/16 – FY 2024/25 Claims at 1st Report)

		Total Paid ($ millions)			Avg Paid/Claim			Total Incurred ($ millions)			Avg Incurred/Claim		
Fiscal Year	# of Claims	Indem	Medical	Total	Indem	Medical	Total	Indem	Medical	Total	Indem	Medical	Total
2015/16	115,830	$181.3	$168.9	$350.2	$1,565	$1,458	$3,023	$501.4	$680.0	$1,181.4	$4,329	$5,871	$10,200
2016/17	116,251	$198.9	$173.2	$372.1	$1,711	$1,490	$3,201	$556.8	$710.8	$1,267.6	$4,790	$6,115	$10,905
2017/18	115,870	$216.1	$190.5	$406.6	$1,865	$1,644	$3,509	$588.2	$741.0	$1,329.2	$5,076	$6,396	$11,472
2018/19	115,517	$223.3	$189.4	$412.7	$1,934	$1,639	$3,573	$606.2	$762.6	$1,368.8	$5,248	$6,602	$11,850
2019/20	108,080	$244.3	$170.6	$414.9	$2,260	$1,578	$3,838	$629.6	$700.7	$1,330.3	$5,825	$6,484	$12,309
2020/21	107,161	$284.3	$160.7	$445.0	$2,653	$1,500	$4,152	$733.8	$673.8	$1,407.6	$6,847	$6,288	$13,135
2021/22	144,676	$384.1	$200.9	$585.0	$2,654	$1,389	$4,043	$869.9	$809.4	$1,679.3	$6,013	$5,595	$11,608
2022/23	120,328	$317.1	$193.2	$510.3	$2,636	$1,605	$4,241	$779.3	$757.6	$1,537.0	$6,477	$6,297	$12,774
2023/24	118,114	$327.9	$225.0	$552.9	$2,776	$1,905	$4,681	$837.3	$849.3	$1,686.6	$7,089	$7,190	$14,279
2024/25	117,190	$342.4	$252.5	$594.9	$2,922	$2,154	$5,076	$878.0	$906.2	$1,784.2	$7,492	$7,733	$15,225

Source: OSIP FY 2015/16 – 2024/25 Summaries of Public Self-Insured Claims Experience

The distribution of first report public self-insured payments on FY 2024/25 claims by benefit type shows that average medical payments increased to $2,154, up 13.1 percent from the FY 2023/24 first report level, while average indemnity payments at first report rose 5.3 percent to $2,922. Last year's increase in average paid medical was the third consecutive double-digit increase following four straight declines (FY 2018/19–FY 2021/22) and left the average at a 10-year high, while average indemnity payments rose for the second consecutive year, and for the ninth time in the last 10 years, and that average is also now at a historic level after climbing 86.7 percent over the past decade.

The table also shows public self-insured first report incurred results (paid amounts plus reserves for future payments), which follow a similar pattern to the paid data. First report incurred losses on FY 2024/25 claims totaled more than $1.78 billion, which was $97.7 million (5.8 percent) more than the first report total incurred from the prior year. Total incurred losses on FY 2024/25 claims at first report averaged $15,225, up 6.6 percent from $14,279 on FY 2023/24 claims, with the breakdown by benefit type showing the biggest increase was on the medical side, as the average incurred medical loss jumped 7.6 percent to $7,733, while the average incurred indemnity increased 5.7 percent to $7,492.

The public self-insured first report data provide an initial look at new claims reported within the most recent fiscal year, and are the most current, yet least developed, data on public self-insured claims experience for a given year. Growth patterns for public self-insureds' average paid and incurred losses can also be determined from more developed data on older claims. OSIP's FY 2024/25 public self-insured summary and as well as two dozen other summaries dating back to FY 2000/01 are posted on the Department of Industrial Relations' website here.

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