

Managing Cumulative Trauma

BHHC Loss Control

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B.S in Occupational Health and Safety



Nearly a decade of experience in risk management



Started my career with a heavy civil GC

AGENDA

10/13/2026

1. Why CT claims deserve attention
2. What a CT claim actually is
3. Where the cost comes from
4. Building a prevention culture
5. Claims management that works
6. Your Safety Center Resource Hub

Why This Matters Now

Cumulative trauma is no longer a niche exposure — it's reshaping California workers' comp.

26.4%

of CA indemnity claims
claims in 2024

99%

of post-termination CT
claims are litigated

~127%

industry combined ratio
(historic high)

Up from 17.8% in 2022. CT's share of total claims has grown by more than 50% in three years, and rising rates across the industry are being driven in large part by this exposure.

The Cost Isn't Just Financial

Financial Impact

- Increased claim frequency
- Higher loss adjustment expenses
- Extended claim duration- often multiple years
- Rising premium costs

Operational Impact

- Employee productivity loss
- Workplace morale erosion
- Increased regulatory scrutiny
- Strain on supervisors and HR

What Is a Cumulative Trauma Claim?

A Cumulative Trauma (CT) injury results from repetitive, mentally or physically traumatic activities occurring over time, rather than from a single event.

Defined under California Labor Code §3208.1. CT can involve physical injury, psychiatric injury, or both.

The injury date is not the first or last day of work — it's the date the employee first had trouble performing their job and knew, or should have known, it was work-related.

Why That Definition Matters

- Date of injury is frequently disputed
- Burden of proof shifts based on documentation and employer response
- Often surfaces after a disciplinary action, performance issue, or job change
- Among the most litigated claim types in California

Who's Most at Risk

CT injuries can occur in almost any workplace, but exposure is far higher in certain sectors.

1

**Healthcare &
Social Services**

2

**Construction &
Skilled Trades**

3

**Manufacturing &
Production**

4

**Landscaping &
Manual Services**

5

**Clerical /
Computer-
Intensive**

Why CT Claims Cost So Much

1. Late symptom recognition and reporting
2. Weak supervisor response
3. Missing job and task documentation
4. Lack of modified-duty planning
5. Psych overlay and attorney involvement

Outcomes are shaped more by how a claim is managed than by how serious the injury is.

The Psych/CT Connection

1

Many psychiatric claims are alleged as CT-related

2

Poor handling of the initial complaint increased perceived work stress

3

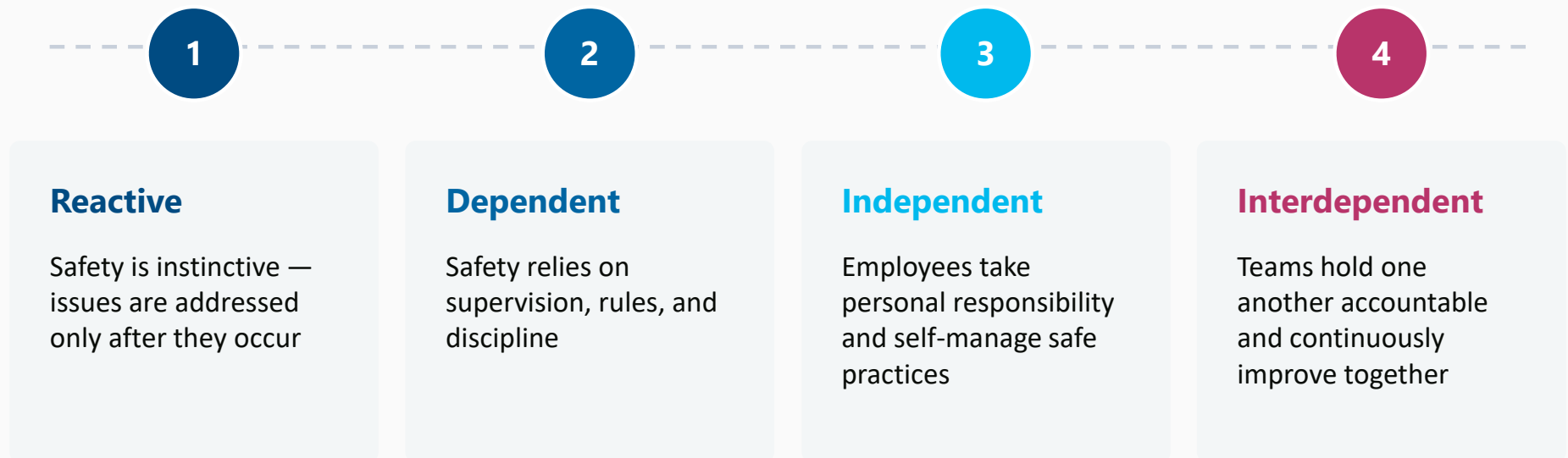
Supervisor tone and consistency are among the most effective controls available

Building a Prevention Culture

Safety culture, ergonomics, and early reporting are your strongest levers against CT claims

The Bradley Curve: Where Does Your Culture Sit?

Cultural risk and incident exposure decrease as an organization matures along the curve.



Practical Culture-Building Techniques

Culture-Building

- Culture-building toolkit for respect, communication, and engagement
- Sample safety policy templates emphasizing CT prevention
- Employee feedback surveys to measure engagement

Communication Best Practices

- Transparent injury reporting processes
- Regular safety updates
- Multilingual resources
- Accessible safety representatives
- Return-to-work support programs

Ergonomic Risk Assessment

Identifying High-Risk Areas

- Repetitive tasks
- Awkward postures
- Forceful exertions
- Prolonged static positions
- Vibration exposure

Assessment Tools Available

- Self-assessment checklist
- Digital ergonomic risk calculator
- Job Hazard Analysis (JHA) templates
- Caution Zone / Hazard Zone process guide

Ergonomics by Setting

Office Ergonomics

- Monitor height and distance
- Chair adjustment
- Keyboard and mouse positioning
- Lighting
- Remote work setups

Quick wins: low-cost, high-impact

Industrial & Healthcare

- Engineering controls (workstation / task redesign)
- Administrative controls (job rotation, scheduling)
- Manual handling and lift-assist equipment
- PPE fit and task-specific training

Specialized considerations apply

Claims Management That Works

When a claim does happen, early and consistent handling determines the outcome

Why Early Reporting Matters

Warning Signs Supervisors Overlook

- Recurring first-aid or unofficial complaints
- Declining productivity or attendance
- Employee frustration or disengagement
- Informal 'workarounds' to manage discomfort

What 'Good' Reporting Looks Like

- Report symptoms when first identified — not when unbearable
- Capture actual tasks performed, not generic job titles
- Document duration, frequency, and postures
- Maintain neutral, supportive communication

Claims Management Best Practices

1

Prompt Claim Filing

File as Soon as CT is suspected- don't wait for a diagnosis

2

Early Medical Direction

Use the MPN from day one

3

Functional Job Information

Share job demands and physical requirements with treating providers

4

Close Coordination

Stay closely connected with claims professional and the treating medical team

Modified Duty & Return to Work

Proactive Measures

- Onsite first aid and evaluation
- Modified duty programs
- Physical therapy access
- Ergonomic adjustment
- Regular check-ins with the injured worker

Why It Works

- Keeps injured employees connected to the workplace
- Reduces overall indemnity cost
- Improves job satisfaction and morale
- Strengthens the employer-employee relationship
- Supported by BHC's Return & Recover Program partners

Your Safety Center Toolkit

Everything in this webinar is backed by a downloadable resource- here is where to find it.

What's Available in the Resource Hub

Guides & Assessments

- A Practical Guide to Preventing CA CT Claims
- CT Cultural Risk Survey (Bradley Curve)
- Office Workstation Ergonomics Assessment

Job Hazard Tools

- Caution Zone Job Checklist
- Hazard Zone Checklist
- Caution Zone / Hazard Zone Process Guide

Claims & Program Resources

- 24-Hour Claim Reporting Options
- Medical Networks & Panels overview
- Search for an MPN Provider
- Return & Recover Program

Start Here: The Practical Guide & Risk Survey

A Practical Guide to Preventing CA CT Claims

- Plain-language walkthrough of what CT is and why the injury date matters
- Checklists of actions to take, section by section
- Points to the specific BHHC tool for each step

CT Cultural Risk Survey — Bradley Curve Edition

- Scores your organization's CT risk across weighted domains
- Maps results onto the four Bradley Curve culture stages
- Use it to baseline before, and re-measure after, your prevention rollout

Action Plan: What You Can Do Today

Immediate (Week 1)

- Download self-assessment checklists
- Schedule supervisor training
- Review your reporting procedures

Short Term (Month 1)

- Conduct ergonomic assessments
- Implement job rotation where applicable
- Launch an employee awareness campaign

Long Term (Months 2–6)

- Develop a comprehensive CT prevention program
- Track and measure results
- Build in continuous improvement reviews

Success Metrics: How to Measure Impact

CT claim
frequency
reduction`

Early reporting
rates

Modified duty
success rates

Employee
engagement
scores

Cost-per-claim
trends

We're Here to Help

Loss Control Partnership

- Loss Control consultations
- Onsite assessments
- Action planning support
- Ongoing guidance
- Industry best-practices sharing

Claims & Contacts

24-Hour Claim Reporting

(888) 495-8949 | NewClaim@bhhc.com

Customer Care Center

(800) 661-6029, 6am–6pm Pacific

Medical Access Assistant

(855) 924-4272 | MPN@bhhc.com



Questions?

Please email additional questions to losscontrol@bhhc.com