

## APPENDIX A: REFERENCES

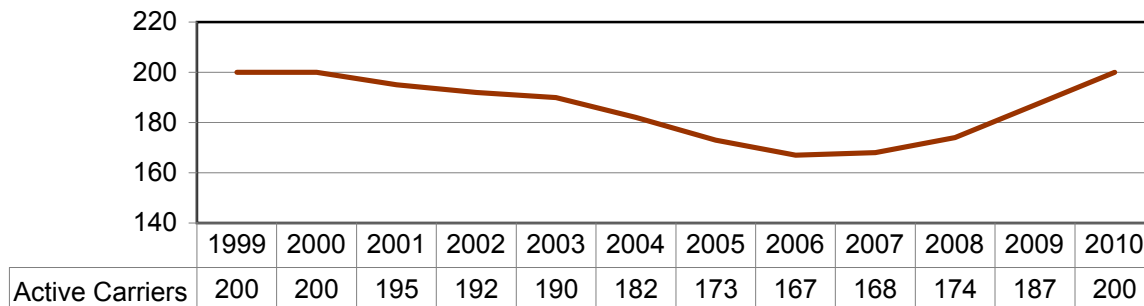
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APPENDIX B

**Market Share Summary of New Mexico Workers' Compensation Insurers**  
**Insurance Carriers Market Share**

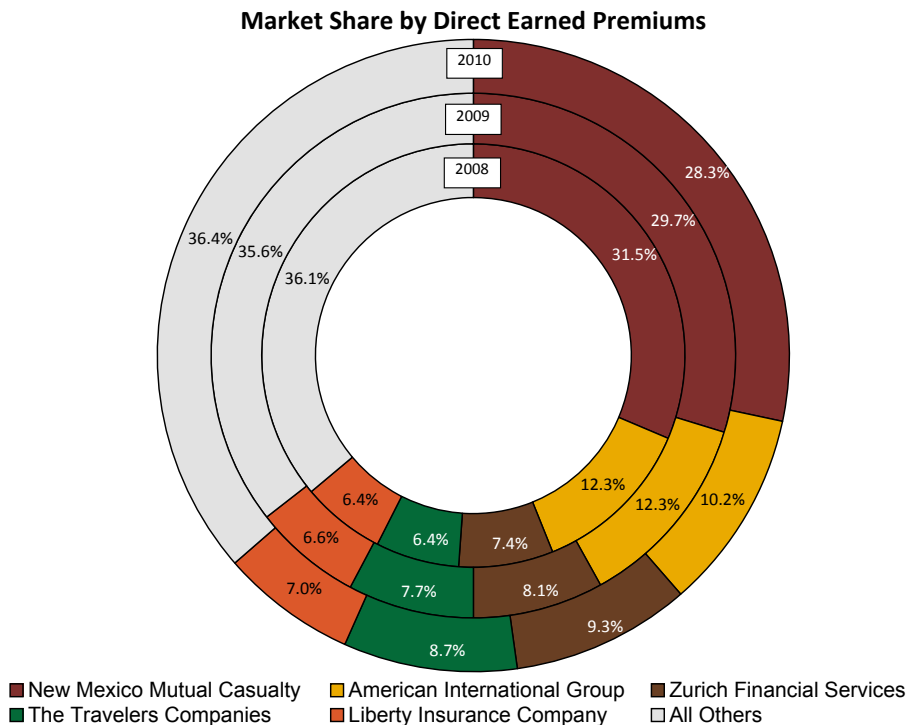
Figure B.1 shows that the number of insurance carriers actively writing policies in New Mexico workers' compensation has steadily grown over the past several years from a low in 2006.

Figure B.1 Insurance Carriers Actively Writing Insurance in New Mexico



The largest five carriers command 63.6 percent of the New Mexico workers' compensation market, as shown in Figure B.2.

Figure B.2 Market Share of Direct Earned Premiums, Top Five Carriers in New Mexico



### Assigned Risk Coverage Market Share

In 2010, the share of direct premiums written for New Mexico's assigned risk market was 2.6 percent, a decrease from 2.9 percent in 2009 (NCCI, 2011a). New Mexico's assigned risk market share has fallen steadily from a level of 13.5 percent in 2003. Nationally, the assigned risk market share was 5 percent. (NCCI, 2011b)

### Self-Insurer Market Share

Market share based on direct earned premiums cannot be calculated for self-insurers because they do not pay premiums per se. However, as a share of workers' compensation claims filed, self-insurers accounted for 32.8 percent of the market. See Figure B.3.

Table B.4 details the number of covered workers and employer policies by type of insurer.

Figure B.3

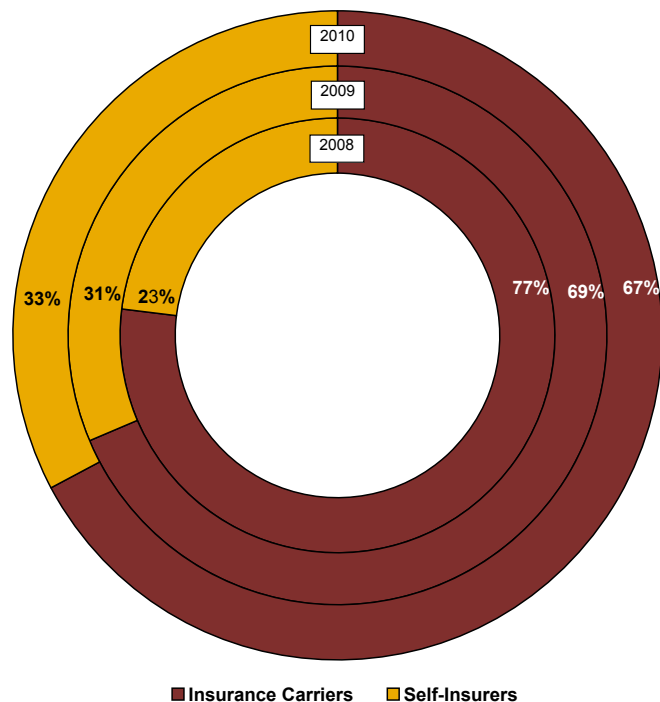


Table B.4 Estimated Covered Workforce and Employers by Type of Insurance, FY 1997-2010.

	Voluntary & Assigned-Risk Markets		Self-Insurance		Covered Workforce Total <sup>5</sup>
	Employer Policies <sup>1</sup>	Covered Workers <sup>2</sup>	Covered Employers <sup>3</sup>	Covered Workers <sup>4</sup>	
1997	24,358	335,311	2,569	249,474	584,785
1998	24,631	359,855	2,527	211,833	571,688
1999	25,539	380,440	2,452	213,412	593,852
2000	25,521	394,110	3,991	215,866	609,976
2001	25,529	388,858	4,780	224,847	613,705
2002	26,099	380,197	3,928	233,890	614,087
2003	25,224	369,197	3,939	233,915	603,112
2004	25,287	396,359	5,170	238,797	635,156
2005	25,237	395,251	4,441	256,413	651,664
2006	26,010	429,856	4,906	261,721	691,577
2007	27,082	421,678	4,979	255,786	701,501
2008	27,975	482,103	5,368	235,843	717,946
2009	35,188	469,000	3,919	229,284	698,284
2010	37,764	524,867	1,254	227,349	752,216

## APPENDIX C

Table C.1 Self-Insured Government Workers' Compensation Losses &amp; Claims 2010

Organization	Losses			Total	Number of Claims				
	Employees Covered	Medical-Only Claims	Indemnity Claims		Paid	Open	Close	Total	
Albuquerque Public Schools	13,500	\$655,498	\$2,625,572	\$3,281,070	Med-Only Indemnity	626 86	614 55	597 72	1,837 213
City of Albuquerque	8,005	\$734,535	\$4,995,599	\$5,730,134	Med-Only Indemnity	1,246 601	903 201	832 244	2,981 1,046
City of Carlsbad	352	\$82,525	\$446,906	\$529,431	Med-Only Indemnity	32 44	44 46	40 25	116 115
City of Farmington	949	\$66,087	\$422,690	\$488,777	Med-Only Indemnity	79 32	87 7	63 9	229 48
City of Las Cruces	1,574	\$381,233	\$391,075	\$772,308	Med-Only Indemnity	174 21	101 17	72 5	347 43
City of Santa Fe	1,579	\$255,559	\$903,810	\$1,159,369	Med-Only Indemnity	235 92	222 18	186 18	643 128
NM County Insurance Authority	9,003	\$825,401	\$3,759,137	\$4,584,538	Med-Only Indemnity	618 102	760 109	727 93	2,105 304
NM Public Schools Ins. Authority	42,250	\$2,087,172	\$9,152,353	\$11,239,525	Med-Only Indemnity	1,776 1,201	1,505 223	1,446 280	4,727 1,704
NM Self-Insurer's Fund (Municipal League)	7,866	\$389,018	\$4,538,873	\$4,927,891	Med-Only Indemnity	101 380	570 219	580 220	1,251 819
State of New Mexico	43,000	\$1,580,467	\$13,764,166	\$15,344,633	Med-Only Indemnity	1,780 389	2,021 309	2,251 381	6,052 1,079

Table C.1 Self-Insured Government Workers' Compensation Losses &amp; Claims 2009

Organization	Losses			Total	Number of Claims				
	Employees Covered	Medical-Only Claims	Indemnity Claims		Paid	Open	Close	Total	
Albuquerque Public Schools	14,000	\$572,514	\$2,872,847	\$3,445,361	Med-Only Indemnity	632 145	563 64	602 130	1,797 339
City of Albuquerque	8,005	\$547,906	\$6,223,397	\$6,771,303	Med-Only Indemnity	1,209 806	826 213	1,076 372	3,111 1,391
City of Carlsbad	352	\$22,055	\$247,697	\$269,752	Med-Only Indemnity	22 31	15 11	15 6	52 48
City of Farmington	913	\$60,799	\$454,409	\$515,208	Med-Only Indemnity	81 29	85 8	62 3	228 40
City of Las Cruces	1,500	\$790,218	\$864,959	\$1,655,177	Med-Only Indemnity	263 65	117 40	146 25	526 130
City of Santa Fe	1,602	\$243,071	\$730,868	\$973,939	Med-Only Indemnity	221 75	199 14	194 16	614 105
NM County Insurance Authority	8,827	\$781,850	\$3,761,929	\$4,543,779	Med-Only Indemnity	985 248	791 44	908 87	2,684 379
NM Public Schools Ins. Authority	42,250	\$1,945,842	\$9,777,085	\$11,722,927	Med-Only Indemnity	1,661 1,170	1,427 274	1,365 344	4,453 1,788
NM Self-Insurer's Fund (Municipal League)	7,985	\$467,293	\$3,907,643	\$4,374,936	Med-Only Indemnity	106 346	580 154	566 158	1,252 658
State of New Mexico	43,000	\$2,195,399	\$12,214,210	\$14,409,609	Med-Only Indemnity	1,645 907	2,057 293	2,025 310	5,727 1,510

## APPENDIX D

### Workers' Compensation Handbook List of Booklets

The booklets of the Workers' Compensation Handbook for New Mexico series was extensively updated in 2007, and have been republished in a new format, replacing the old "rainbow booklets," as the older booklets were known. The booklets are all available in print from all offices of the WCA and in downloadable format from the WCA website: [www.workerscomp.state.nm.us](http://www.workerscomp.state.nm.us). Also find a **Glossary of Terms** for this report on the website.

<b>Booklet A1(E)</b>	Workers' Compensation Quick Facts-English
<b>Booklet A1(S)</b>	Compensación A Los Trabajadores Infirmes Básicos (Spanish)
<b>Booklet A2</b>	Setting Up a Workers' Compensation Program
<b>Booklet A3</b>	The Workers' Compensation Coverage Guide for Employers and Insurance Agents
<b>Booklet A4</b>	Uninsured Employers' Fund
<b>Booklet 5</b>	Workers' Compensation Personnel Assessment Fee (WC-1)
<b>Booklet B1</b>	What to Do after an Accident
<b>Booklet B2</b>	Benefits for Workers While They Cannot Work
<b>Booklet B3</b>	Going Back to Work
<b>Booklet B4</b>	Medical Care in Workers' Compensation
	<i>(B5 and B6 are discontinued)</i>
<b>Booklet B7</b>	Información del sistema compensativo para los empleados (Spanish)
<b>Booklet B8</b>	Quick Facts for Health Care Providers
<b>Booklet C1</b>	When you need help with a workers' compensation claim
<b>Booklet C2</b>	What to Do In Response to "Bad Acts"
	<i>(C3 through 5 are discontinued)</i>
<b>Booklet D1</b>	Annual Safety Inspections
<b>Booklet D2</b>	How to Develop a Safety Program <i>(published by the Advisory Council on Workers' Compensation and Occupational Disease Disablement)</i>

### On the website, under "Employers"

- E3** Guide to Completing and Filing Paper Copy for Employers' First Report of Injury or Illness (Form E1.2) and Notice of Benefit Payment (Form E6.2)
- E4** EDI Guide to Completing the Employers' First Report of Injury or Illness (Form E1.2) and Notice of Benefit Payment (Form E6.2) — limited to certified electronic filers

### Other publications:

- ❖ Health Care Provider Guide to New Mexico Workers' Compensation Guidebook for Employers in New Mexico (*English and Spanish*)
- ❖ Workbook for Injured Workers (*English and Spanish*)
- ❖ The Stay at Work/Return to Work Program Guide

### Required Postings:

- ❖ Every employer covered by the Workers' Compensation Law is required to post the Workers' Compensation Act poster and a supply of Notice of Accident forms at the workplace where they are available to workers. These materials should be provided to the employer by the insurance carrier; they are also available from all offices of the Workers' Compensation Administration.
- ❖ The Workers' Compensation Act poster was revised in 2002-03 with major design changes. The new poster contains a blank area which the employer is to fill in with contact information for the employer's insurer or claims administrator. The poster is identified by a date in the lower right-hand corner; either 12/23/02 or 5/15/03.
- ❖ The Notice of Accident form is a two-part carbonless form to be used by a worker to report an accident to the employer or supervisor. A supply of these forms may be posted directly over the poster in the space provided. The use of the official poster and form are required by law. Employers should not use any substitutions unless approved in writing by the WCA director.
- ❖ State and federal required posters are available free of charge from New Mexico state agencies. The WCA cooperates with the Department of Workforce Solutions and New Mexico Occupational Health and Safety Bureau to provide accurate, up-to-date information on posting requirements.
- ❖ The WCA maintains an Internet website at <http://www.workerscomp.state.nm.us/>
- ❖ The Rules are available on the WCA website as downloadable files, in Adobe pdf format.
- ❖ The Booklets of the Workers' Compensation Handbook for New Mexico are available on the website as downloadable files.
- ❖ The New Mexico workers' compensation statutes are on the Internet at the website of the publisher. Find the link on the WCA website or from the New Mexico Supreme Court Law Library at <http://fscll.org>.
- ❖ To obtain copies of publications and Rules: see details on the WCA website, or contact Publications Services at (505) 841-6000. Single copies of booklets are free. Rules and some other publications are free but the requester must provide a self-addressed stamped envelope containing correct postage.