

CHARACTERISTICS OF CLAIMS

This chapter reviews trends for workplace injuries and illnesses, and summarizes the characteristics of New Mexico's newly reported indemnity claims for calendar year 2010. (See Tables and Figures 1-16). The Characteristics of Claims chapter includes the following sets of statistics:

- ❖ Historical counts of Injury or Illness Reports, Indemnity & Medical-only claims, and Fatality claims
- ❖ Industrial, occupational, & geographic factors associated with 2010 claims,
- ❖ Nature, part of body, source, and event describing injuries and illnesses, and
- ❖ Workers' characteristics (such as gender and age) associated with 2010 claims.

2010 Statistical Year: Important Considerations

In 2010 one of the largest insurers in the New Mexico Workers' Compensation system re-wrote its electronic claims filing system for Notices of Benefit Payment, and caught up on many claims that had not been filed from previous years. The impact of this is that the number of claims filed in 2010 is larger than would be expected. This did not affect the number of First Reports of Injury. This has created an apparent disconnect, as First Reports have fallen, but Notices of Benefit Payment have risen

Table 6.1 First Reports of Injury or Illness by Year, 1995-2010

Year	Employment ¹	1st Reports	1st Reports per 100 workers	Indemnity Claims	Indemnity Claims per 100 Workers
1995	647,137	45,189	6.98	6,836	1.06
1996	650,966	43,605	6.70	6,580	1.01
1997	663,412	43,402	6.54	5,300	0.80
1998	676,261	40,728	6.02	5,919	0.88
1999	682,982	36,292	5.31	5,996	0.88
2000	697,362	40,279	5.78	6,108	0.88
2001	702,324	42,434	6.04	6,121	0.87
2002	719,014	41,055	5.71	5,771	0.80
2003	728,216	40,799	5.60	5,280	0.73
2004	744,278	40,921	5.50	5,765	0.77
2005	759,473	40,234	5.30	5,799	0.76
2006	777,408	37,007	4.76	5,189	0.67
2007	794,699	38,162	4.80	5,722	0.72
2008	800,734	36,151	4.51	5,147	0.64
2009	763,825	34,693	4.54	4,855	0.64
2010	752,216	33,727	4.48	5,579	0.74

¹Employment statistics represent employees covered by NM Unemployment Insurance (UI). UI employment source: NM Dept. of Workforce Solutions. Covered Employment and Wages, 2nd Quarter average. Federal employment excluded because federal employees are not covered by NM Workers' Compensation Act.

sharply. All of the claims statistics in this chapter must be considered with this in mind.

First Reports of Injury, Indemnity and Medical-Only Claims

The filing of a workers' compensation claim begins with the submittal of a First Report of Injury or Illness (FROI) to the WCA. In 2010 the number of FROIs fell by 2.7 percent to 33,727 from 34,693. The rate of first reports per 100 workers has dropped slightly to 4.48 from 4.54, even as the size of the covered workforce decreased for the second year in a row to 752,216 from 763,825, marking only the second time in recent memory that the workforce has decreased. (See Table 6.1) The national rate, according to the US Bureau of Labor Statistics (BLS) is 35 per 100 workers. (BLS, 2011).

Employment is given as the average number of workers covered by New Mexico unemployment insurance in the second quarter of a given year, described in NM Dept. of Workforce Solutions' Quarterly Census of Employment and Wages (NMDWS 2010). WCA reports this statistic as an estimate of the number of workers covered by workers' compensation insurance. Federal government employment is excluded because the New Mexico Workers' Compensation Act does not cover these employees. This employment statistical survey overestimates workers' compensation coverage for certain groups such as farm and ranch laborers, private domestic workers, real estate sales persons, and partners or self-employed persons (except in construction) who are exempt from mandatory coverage.

Newly reported indemnity claims increased sharply from 4,855 in 2009 to 5,579 in 2010, an increase of nearly 15 percent. Increasing claims frequency combined with a shrinking workforce did double duty to increase the rate of claims per 100 workers to their highest level

Table 6.2 Medical-Only & Indemnity Claims by Calendar Years 2001-2010.

Year	New Medical-Only Claims	Updated & Closed Medical Only & Indemnity Claims
2001	16,731	16,143
2002	15,678	15,127
2003	15,210	13,898
2004	17,111	16,679
2005	17,012	18,992
2006	16,622	15,854
2007	18,741	16,723
2008	16,223	10,052
2009	17,205	14,391
2010	17,840	13,574

Table 6.3 Reported and Compensable Fatalities, 1998-2010

Year	Reported Fatalities ¹	Reported Fatalities per 100,000 Workers	Employment ²	Compensable Fatalities	Compensable Fatalities per 100,000 Workers
1998	23	3.40	676,261	18	2.66
1999	34	4.98	682,982	28	4.10
2000	27	3.87	697,362	18	2.58
2001	43	6.12	702,324	27	3.84
2002	44	6.12	719,014	36	5.01
2003	32	4.39	728,216	23	3.16
2004	49	6.58	744,278	32	4.30
2005	31	4.08	759,473	23	3.03
2006	47	5.94	791,352	24	3.03
2007	37	4.66	794,699	20	2.52
2008	38	4.75	800,734	13	1.62
2009	34	4.45	763,825	20	2.62
2010	33	4.39	752,216	13	1.73

¹Fatalities based on date of death rather than date of injury.

²Employment statistics represent employees covered by NM Unemployment Insurance (UI). UI employment source: New Mexico Dept of Labor. Covered Employment and Wages, 4th Quarter, 2006, 2nd Quarter all other years: Quarterly average. Federal employment excluded because federal employees are not covered by NM Workers' Compensation Act.

since 2005, at .74 claims per 100 workers. (See Table 6.1) However, as noted above, this statistic is skewed, and no meaningful conclusions can be drawn from it. The BLS reports work-related injuries, illnesses, and fatalities by state, including workers in exempt occupations, in the Survey of Occupational Injuries and Illnesses, and the Census of Fatal Occupational Injuries. The most recent 10 years of results of these surveys are posted on the BLS Web site at www.bls.gov. See the Geographic heading categories for indexes and maps of the most current labor statistics by state.

There were 17,840 new medical-only claims reported to the WCA in 2010. (See Table 6.2)

New Mexico's private industry rate in 2008 for days away from work, as reported by the Bureau of Labor Statistics, was 1.2 cases per 100 workers (BLS, 2011a), a decrease from 1.5 cases per 100 workers in 2008. BLS reported that the national rates of days away from work per 100 workers was lower than New Mexico's, at 1.1 cases per 100 workers in 2008 (BLS, 2011).

NM Reported Fatality Rate Drops Slightly; Compensable Fatality Rate Also Decreases

Each year, New Mexico experiences a small, but tragic number of work-related deaths. The number of reported workplace fatalities declined to 33, and the rate per 100,000 workers fell to 4.39. Between 2009-2010, the rate fell by 1.44 percent. See Table 6.3 for New Mexico's workers' compensation fatalities history, 1998-2010.

Table 6.4 Industry Subsectors with 150 or More Newly Reported Indemnity Claims, 2010

NAICS/Industry Subsectors	Indemnity Claims	Percent of Indemnity Claims
MINING		
213 Support Activities for Mining	153	2.7%
CONSTRUCTION		
238 Specialty Trade Contractors	411	7.1%
RETAIL TRADE		
445 Food & Beverage Stores	207	3.6%
452 General Merchandise Stores	254	4.4%
ADMINISTRATIVE & SUPPORT & WASTE MANAGEMENT & REMEDIATION SERVICES		
561 Administrative & Support Services	277	4.8%
EDUCATIONAL SERVICES		
611 Education Services	353	6.1%
HEALTH CARE & SOCIAL ASSISTANCE		
621 Ambulatory Health Care Services	201	3.5%
622 Hospitals	285	5.0%
623 Nursing & Residential Care Facilities	151	2.6%
ACCOMMODATION & FOOD SERVICES		
722 Food Services & Drinking Places	243	4.2%
PUBLIC ADMINISTRATION		
921 Executive, Legislative, & Other General Government Support	540	9.4%

Some reported fatalities are not compensable due to the fact that the Workers' Compensation Act does not cover every on-the-job death. Deaths not covered include deaths of workers in exempt occupations under the Workers' Compensation Act, and those deaths caused by on-the-job heart attacks, alcohol- and drug-related deaths, and auto accidents in a company vehicle outside of work time. Workers in exempt occupations include domestic workers, farm and ranch laborers, real estate sales persons, and self-employed independent contractors or business owners (except in construction) who insure their employees but not themselves.

Of the 33 reported fatalities, 13 were compensated with workers' compensation indemnity benefits in 2010. New Mexico's compensable fatality rate (compensable deaths per 100,000 workers) decreased to 1.73 in 2010 from 2.62 in 2009. The Bureau of Labor statistics reported a rate of 3.3 fatalities per 100,000 workers nationwide for 2009. (BLS, 2011b).

Industrial, Occupational and Geographical Factors Associated with Newly Reported Indemnity Claims

The WCA provides the following statistics to employers, safety personnel and insurance carriers to assist with their safety education programs. The following tables and figures in this chapter provide condensed overviews of newly reported indemnity claim characteristics for calendar year 2010. For more detailed descriptions of statistics on workplace fatalities and new indemnity claims, see the WCA Annual Report 2010 Statistical

Table 6.5 Newly Reported Indemnity Claims & Claim Rates by Private Industry & Government Sectors, 2010

NAIC/Private Industry & Government	No. of Newly Reported Indemnity Claims	Percent of Indemnity Claims Reported	New Mexico Employment by Industry	Claims per 100 Workers
TRANSPORTATION & WAREHOUSING	276	4.9%	20,759	1.33
MINING	229	4.1%	18,229	1.26
CONSTRUCTION	579	10.4%	47,399	1.22
MANUFACTURING	335	6.0%	28,927	1.16
PUBLIC ADMINISTRATION	704	12.6%	66,732	1.05
WHOLESALE TRADE	209	3.7%	22,068	0.95
UTILITIES	53	0.9%	6,156	0.86
ARTS, ENTERTAINMENT, & RECREATION	141	2.5%	17,218	0.82
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	176	3.2%	21,641	0.81
RETAIL TRADE	731	13.1%	90,017	0.81
AGRICULTURE, FORESTRY, FISHING & HUNTING	78	1.4%	10,863	0.72
ADMINISTRATIVE & SUPPORT & WASTE MANAGEMENT & REMEDIATION SERVICES	299	5.4%	43,236	0.69
REAL ESTATE & RENTAL & LEASING	68	1.2%	9,936	0.68
HEALTH CARE & SOCIAL ASSISTANCE	786	14.1%	122,260	0.64
INFORMATION	68	1.2%	16,168	0.42
EDUCATIONAL SERVICES	353	6.3%	84,177	0.42
ACCOMMODATION & FOOD SERVICES	330	5.9%	81,138	0.41
PROFESSIONAL, SCIENTIFIC, & TECHNICAL SERVICES	118	2.1%	54,487	0.22
FINANCE & INSURANCE	46	0.8%	21,757	0.21
STATE GOVERNMENT	559	10.0%	50,435	1.11
LOCAL GOVERNMENT	507	9.1%	108,351	0.47
PRIVATE INDUSTRY	4,513	80.9%	593,430	0.76
TOTAL	5,579	100.0%	752,216	0.74

¹Statistics on claims in agriculture are estimates because workers' compensation coverage is voluntary for agricultural employers.

²Federal employment excluded because not covered by NM Workers' Compensation Act.

Categories may not sum to 100% due to rounding and nondisclosure.

Supplement Tables A through S (located on the WCA's website at <http://workerscomp.state.nm.us/research/index.php>).

As Table 6.4 shows, the Public Administration Executive, Legislative, & Other General Government Support reported the highest percentage of claims of any subsector at 9.4 percent. This was followed by Construction Specialty Trade Contractors at 7.1 percent.

State government workers experienced the highest injury rates, at 1.11 per 100 workers, followed by private industry at .76 and local government at .47. The three industry sectors with the highest claim rates per 100 workers were Transportation & Warehousing (1.33), Mining (1.26) and Construction (1.22). (See Table 6.5)

Air Transportation, a subsector of private industry, reported the highest claim rate at 6.31 claims per 100 workers. The next highest subsector was Executive, Legislative, & Other General Government Support, a state government subsector, with 5.06 claims per 100

workers. (See Table 6.6)

Health care and social assistance workers between 40 and 49 years of age reported 3.7 percent of all claims, and Retail Trade industry workers between 50 and 59 accounted for a total of 3.5 percent of all claims. (See Table 6.7)

Table 6.8 shows the 20 highest incidences of indemnity claims by occupation. Construction Trades Workers reported 566 claims: 544 by males and 22 by females, followed by Motor Vehicle Operators with 510 claims: 79 by females and 431 by males, Material Moving Workers with 332 claims: 267 by males and 55 by females, and Building Cleaning & Pest Control Workers with 295 claims: 181 by females and 114 by males.

In 2010, the three counties with the highest claim rates per 100 workers were De Baca (2.21), Mora (1.69), and Taos (1.43). Bernalillo, New Mexico's most populated county, accounted for 32.2 percent of all indemnity claims in 2010. Bernalillo's claim rate rose to 0.60 claims per

100 workers in 2010 from 0.56 claims per 100 workers in 2009. (See Table 6.9)

Injury Characteristics and Workers' Gender Associated with Newly Reported Indemnity Claims

Injury characteristics associated with indemnity claims include part of body affected and nature of injury or illness. In 2010, back injuries again accounted for the largest share of indemnity claims by part of body (17.4 percent). Back injuries to male injured workers accounted for 10 percent of all claims, while back injuries to female injured workers accounted for 7.4 percent of all claims. (See Figure 6.10)

Sprains, strains and tears was once again the leading nature of injury in 2010 (57.1 percent). Sprains, strains and tears reported by male injured workers accounted for 32.9 percent of all claims, and those reported by female workers accounted for 24.2 percent of all claims. (See Table 6.11)

Tables 6.12 and 6.13 show indemnity claims classified by event or exposure and source of injury or illness cross tabulated by gender. Together these tables describe the conditions that contributed to work-related injuries and illnesses. Event or exposure classifies the injury or illness by the event responsible or the manner in which an injury or illness was produced. Source of injury or illness categorizes the object that produced the injury or illness.

As Table 6.12 shows, the three event or exposure categories with the highest percentage of claims were, Fall on Same Level (21.7 percent), Over Exertion in Lifting (15.9 percent) and Bodily Reaction (14.4 percent). A comparison by gender revealed that a higher percentage of females reported injuries due to falls on the same level, whereas a higher percentage of males reported injuries in events related to overexertion and bodily reaction. Structures & Surfaces (30.3 percent), along with Persons, Plants, Animals & Minerals (28.3 percent), and Containers (10.3 percent) were the leading sources of injury in 2010.

Workers' Characteristics Associated with Newly Reported Indemnity Claims

In order to better understand the population of injured workers, the WCA also collects data describing the characteristics of injured workers, including gender, age and duration of employment. As Figure 6.14 shows, males filed 60.1 percent of indemnity claims in 2010, down 1.3 percent from 2009. Workers, age 40 to 49 years, reported the highest percentage of indemnity claims (26.2 percent) in 2010, with females in this age group filing 10.8 percent, and males in this age group filing 15.4 percent of all claims.

Table 6.6 Newly Reported Indemnity Claims, Top Ten Highest Claim Rates 2010

NAICS/PRIVATE INDUSTRY & GOVERNMENT SUBSECTORS	Claims per 100	
	Claims	Workers
LOCAL GOVERNMENT		
921 Executive, Legislative, & Other General Government Support	444	3.62
STATE GOVERNMENT		
921 Executive, Legislative, & Other General Government Support	93	5.06
928 National Security & International Affairs	5	4.13
PRIVATE SECTOR		
481 Air Transportation	78	6.31
312 Beverage & Tobacco Product Manufacturing	20	3.92
521 Monetary Authorities-Central Bank	8	3.21
333 Machinery Manufacturing	28	2.43
484 Truck Transportation	138	2.19
711 Performing Arts, Spectator Sports, & Related Industries	41	2.10
311 Food Manufacturing	90	1.84

Included are those subsectors that reported at least a hundred employees to the NM Dept. of Workforce Solutions in 2010.

Duration of employment indicates the length of time a worker performed a specific job for an employer at the time of injury or illness. In 2010, workers with more than four years at their current place of employment filed the largest share (34.7 percent) of indemnity claims. This is unusual in that it is usually workers in their first year of employment that file the most claims.

Hospital Inpatient Claims

The WCA also collects data on injuries that result in inpatient hospital care. In 2010, there were 659 inpatient claims filed with the WCA. Inpatient claims are categorized by diagnosis-related group (DRG) codes. A DRG is a classification of diagnoses in which patients demonstrate similar resource consumption and length of stay patterns. The most common DRG in 2010 claims was 460: Spinal fusion except cervical, without medical complications, with 69 claims filed and an average total paid amount of \$27,083.59, as compared to \$15,812.85, the average for all claims. (See table 6.15)

Also collected by the WCA are revenue codes describing the specific types of rooms in which claimants stayed. The most common room type was 120: Semi-private, two-bed room, general classification, at an average rate of \$1,121.06 per night. The average nightly room rate for all room types was \$1,344.03. (See table 6.16)

Table 6.7 Newly Reported Indemnity Claims by Age Group and Industry, 2010

INDUSTRY	Age Group & Claims Count							Industry	
	18 or Under	19-29	30-39	40-49	50-59	60-65	Over 65	Percent of Indemnity Claims, 2010	Industry - Indemnity Claims Subtotals
AGRICULTURE, FORESTRY, FISHING & HUNTING	4	14	14	16	23	6	1	1.4%	78
MINING	1	63	56	58	35	14	2	4.1%	229
UTILITIES	0	11	14	10	14	3	1	0.9%	53
CONSTRUCTION	5	130	144	158	101	31	10	10.4%	579
MANUFACTURING	5	52	82	88	80	24	4	6.0%	335
WHOLESALE TRADE	4	54	49	46	40	10	6	3.7%	209
RETAIL TRADE	12	135	125	179	199	48	33	13.1%	731
TRANSPORTATION & WAREHOUSING	0	28	51	107	71	14	5	4.9%	276
INFORMATION	0	10	21	14	17	6	0	1.2%	68
FINANCE & INSURANCE	0	3	16	10	7	6	4	0.8%	46
REAL ESTATE & RENTAL & LEASING	1	16	15	12	13	7	4	1.2%	68
PROFESSIONAL, SCIENTIFIC, & TECHNICAL	0	12	26	36	29	13	2	2.1%	118
ADMINISTRATIVE & SUPPORT & WASTE MANAGEMENT & REMEDIATION SERVICES	4	57	67	67	71	23	10	5.4%	299
EDUCATIONAL SERVICES	0	25	29	92	143	46	18	6.3%	353
HEALTH CARE & SOCIAL ASSISTANCE	0	121	148	211	211	67	28	14.1%	786
ARTS, ENTERTAINMENT, & RECREATION	4	21	23	40	32	12	9	2.5%	141
ACCOMMODATION & FOOD SERVICES	16	83	54	83	67	17	10	5.9%	330
OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)	2	40	37	44	37	13	3	3.2%	176
PUBLIC ADMINISTRATION	3	106	189	189	171	30	16	12.6%	704
Age Group Percent	1.1%	17.6%	20.8%	26.2%	24.4%	7.0%	3.0%		Grand Total Claims
Total	61	981	1,160	1,460	1,361	390	166		5,579

Table 6.8 Twenty Highest Newly Reported Occupation Claims, 2010

Occupation	Female		Male		TOTAL	
	Claims	Percent	Claims	Percent	Claims	Percent
	2,224	39.9%	3,355	60.1%	5,579	100.0%
Construction Trades Workers	22	0.4%	544	9.8%	566	10.1%
Motor Vehicle Operators	79	1.4%	431	7.7%	510	9.1%
Material Moving Workers	65	1.2%	267	4.8%	332	6.0%
Building Cleaning & Pest Control Workers	181	3.2%	114	2.0%	295	5.3%
Retail Sales Workers	178	3.2%	101	1.8%	279	5.0%
Other Installation, Maintenance, & Repair Occupations	20	0.4%	201	3.6%	221	4.0%
Nursing, Psychiatric, & Home Health Aides	181	3.2%	18	0.3%	199	3.6%
Law Enforcement Workers	42	0.8%	141	2.5%	183	3.3%
Cooks & Food Preparation Workers	106	1.9%	61	1.1%	167	3.0%
Extraction Workers	4	0.1%	156	2.8%	160	2.9%
Other Management Occupations	73	1.3%	77	1.4%	150	2.7%
Other Office & Administrative Support Workers	97	1.7%	39	0.7%	136	2.4%
Health Technologists & Technicians	95	1.7%	37	0.7%	132	2.4%
Material Recording, Scheduling, Dispatching, & Distributing Workers	45	0.8%	84	1.5%	129	2.3%
Other Personal Care & Service Workers	104	1.9%	23	0.4%	127	2.3%
Vehicle & Mobile Equipment Mechanics, Installers, & Repairers	3	0.1%	122	2.2%	125	2.2%
Health Diagnosing & Treating Practitioners	109	2.0%	15	0.3%	124	2.2%
Food & Beverage Serving Workers	87	1.6%	26	0.5%	113	2.0%
Other Food Preparation & Serving Related Workers	55	1.0%	45	0.8%	100	1.8%
Information & Records Clerks	68	1.2%	24	0.4%	92	1.6%

Table 6.9 Newly Reported Indemnity Claims & Claim Rates by County, 2010

County	Newly Reported Indemnity Claims Count	Percent of In-State Indemnity Claims Reported	Employment by County ¹	Claims Rate per 100 Workers
De Baca	11	0.2%	498	2.21
Mora	12	0.2%	712	1.69
Taos	140	2.5%	9,820	1.43
Luna	99	1.8%	6,947	1.43
Eddy	302	5.4%	22,740	1.33
Colfax	65	1.2%	4,933	1.32
San Miguel	94	1.7%	8,053	1.17
Grant	95	1.7%	8,854	1.07
Quay	29	0.5%	2,729	1.06
Sierra	30	0.5%	3,202	0.94
Chaves	192	3.4%	21,271	0.90
Curry	144	2.6%	16,010	0.90
Lincoln	58	1.0%	6,585	0.88
Lea	230	4.1%	26,476	0.87
Socorro	45	0.8%	5,224	0.86
Hidalgo	11	0.2%	1,302	0.84
Guadalupe	11	0.2%	1,313	0.84
Torrance	24	0.4%	3,093	0.78
Roosevelt	50	0.9%	6,503	0.77
Dona Ana	495	8.9%	65,563	0.75
Valencia	109	2.0%	14,574	0.75
Santa Fe	442	7.9%	59,475	0.74
Cibola	53	0.9%	7,371	0.72
Rio Arriba	71	1.3%	10,199	0.70
Otero	105	1.9%	15,182	0.69
San Juan	299	5.4%	46,662	0.64
McKinley	116	2.1%	18,916	0.61
Bernalillo	1798	32.2%	297,272	0.60
Sandoval	173	3.1%	28,815	0.60
Catron	3	0.1%	511	0.59
Union	7	0.1%	1,206	0.58
Los Alamos	47	0.8%	16,751	0.28
Harding	0	0.0%	160	0.00
In State	5360	96.1%	752,216	0.71
Out of State	219	3.9%		
Total Claims	5579			

¹ Employment Statistics represent employees covered by NM Unemployment Insurance (UI), 2008.

Table 6.10 Part of Body and Gender, 2010

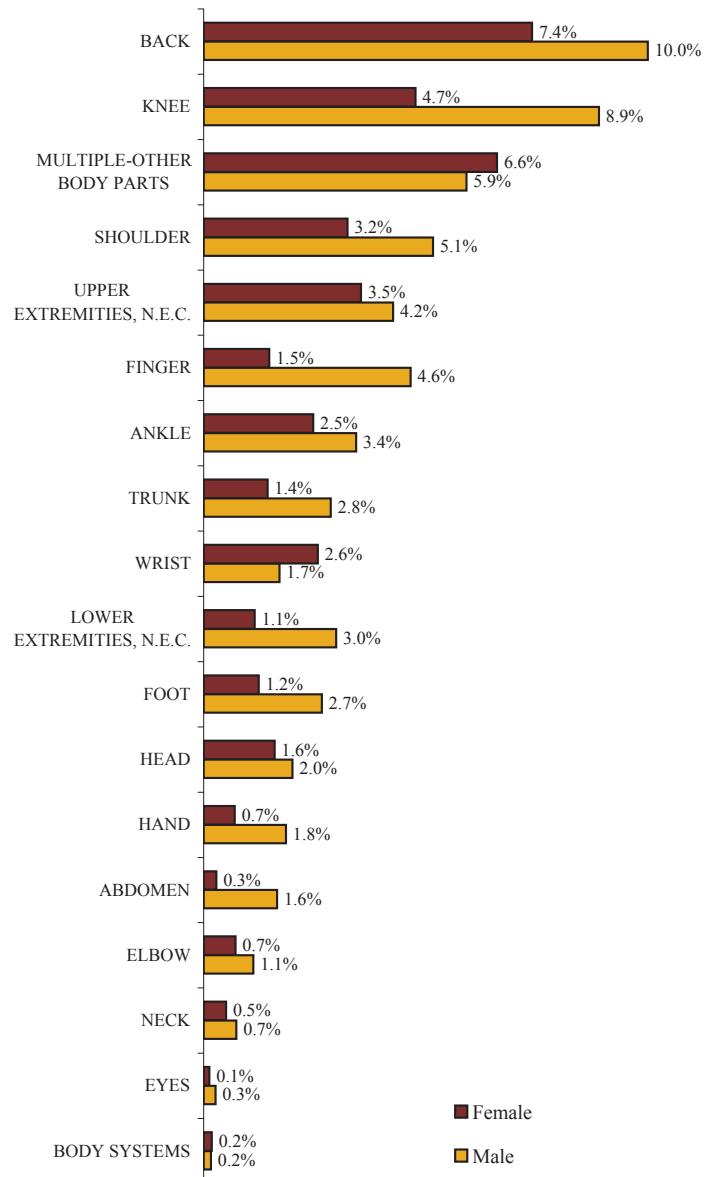


Table 6.11 Newly Reported Indemnity Claims by Nature of Injury or Illness & Gender, 2010

NATURE	FEMALE		MALE		TOTAL	
	Claims	Percent	Claims	Percent	Claims	Percent
	2,224	39.9%	3,355	60.1%	5,579	100%
Sprains, Strains, Tears	1352	24.2%	1835	32.9%	3,187	57.1%
Contusions	358	6.4%	404	7.2%	762	13.7%
Fractures	190	3.4%	332	6.0%	522	9.4%
Open Wounds	67	1.2%	241	4.3%	308	5.5%
Other Traumatic Injuries	71	1.3%	69	1.2%	140	2.5%
Pain, Shock, Or Poison	29	0.5%	111	2.0%	140	2.5%
Other Surface Wounds	40	0.7%	68	1.2%	108	1.9%
Hernia	9	0.2%	86	1.5%	95	1.7%
Burns	14	0.3%	62	1.1%	76	1.4%
Dislocations	16	0.3%	41	0.7%	57	1.0%
Intracranial Injuries	15	0.3%	27	0.5%	42	0.8%
Amputations	7	0.1%	32	0.6%	39	0.7%
All Other	11	0.2%	27	0.5%	38	0.7%
Carpal Tunnel Syndrome	24	0.4%	5	*	29	0.5%
Mental Disorders or Syndromes	9	0.2%	3	*	12	0.2%
Muscle, Skin & Tissue Disorders	3	*	5	*	8	0.1%
Nervous System Injuries	5	*	2	*	7	0.1%
Multiple Injuries	2	*	4	*	6	0.1%
Respiratory System Diseases	2	*	1	*	3	*

* Value is less than 0.1%

Table 6.12 Newly Reported Indemnity Claims by Event or Exposure & Gender, 2010

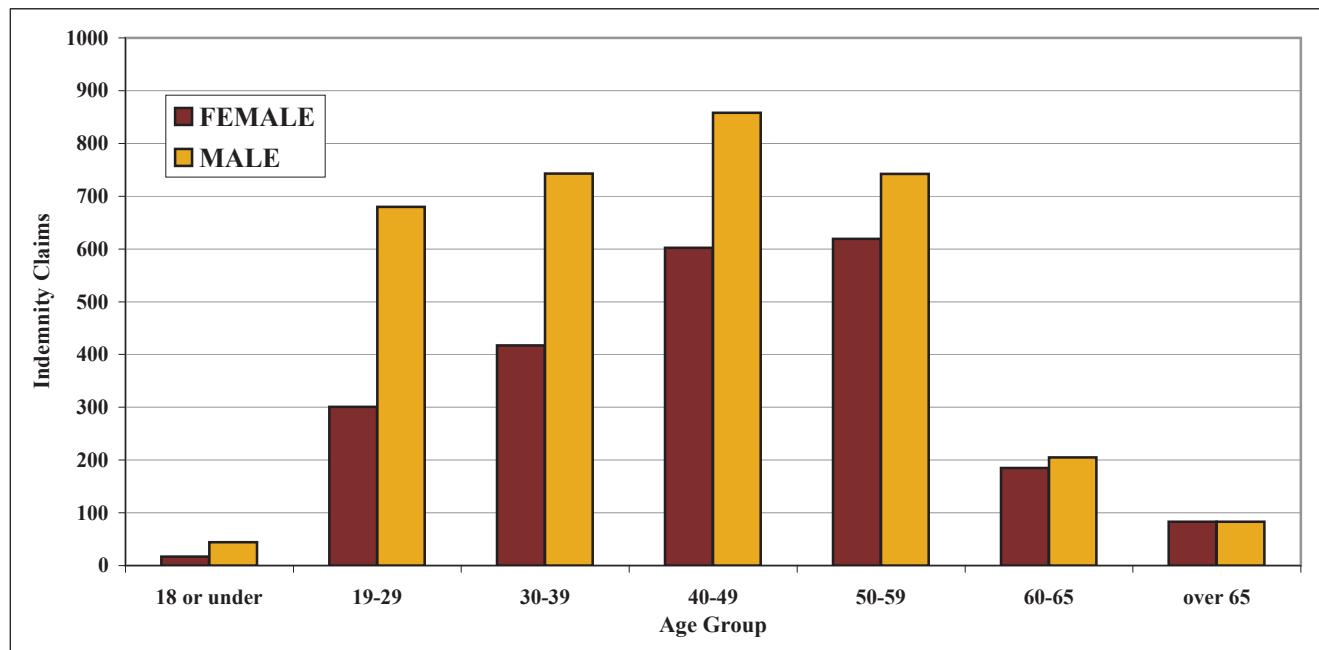
EVENT OR EXPOSURE	FEMALE		MALE		TOTAL	
	Claims	Percent	Claims	Percent	Claims	Percent
Total	2,224	39.9%	3,355	60.1%	5,579	100%
Fall On Same Level	670	12.0%	541	9.7%	1211	21.7%
Overexertion, Lifting	384	6.9%	502	9.0%	886	15.9%
Bodily Reaction	286	5.1%	520	9.3%	806	14.4%
Fall or Jump From Elevation	134	2.4%	322	5.8%	456	8.2%
Struck By Object	136	2.4%	287	5.1%	423	7.6%
Caught, Compressed, Crushed	92	1.6%	327	5.9%	419	7.5%
Overexertion, Pulling or Pushing	84	1.5%	168	3.0%	252	4.5%
Highway Accident	63	1.1%	151	2.7%	214	3.8%
Repetitive Motion	133	2.4%	60	1.1%	193	3.5%
Struck Against Object	62	1.1%	101	1.8%	163	2.9%
Overexertion, Welding	46	0.8%	112	2.0%	158	2.8%
Assaults by Person(s) or Animals	66	1.2%	79	1.4%	145	2.6%
NonHighway Vehicle Accident	15	0.3%	66	1.2%	81	1.5%
Exposure to Harmful Substances or Environments	27	0.5%	31	0.6%	58	1.0%
Contact With Temperature Extremes	11	0.2%	40	0.7%	51	0.9%
Contact With Electric Current	4	*	16	0.3%	20	0.4%
Rubbed, Abraded or Jarred	5	*	13	0.2%	18	0.3%
Other Overexertion	5	*	5	*	10	0.2%
Explosion	0	*	8	0.1%	8	0.1%
Pedestrian Struck By Vehicle	1	*	6	0.1%	7	0.1%

* Value is less than 0.1%

Table 6.13 Newly Reported Indemnity Claims by Source of Injury or Illness & Gender, 2010

INJURY SOURCE	FEMALE		MALE		TOTAL	
	Claims 2,224	Percent 39.9%	Claims 3,355	Percent 60.1%	Claims 5,579	Percent 100%
STRUCTURES & SURFACES	798	14.3%	891	16.0%	1689	30.3%
PERSONS, PLANTS, ANIMALS, & MINERALS	728	13.0%	851	15.3%	1579	28.3%
CONTAINERS	249	4.5%	326	5.8%	575	10.3%
VEHICLES	128	2.3%	338	6.1%	466	8.4%
PARTS & MATERIALS	52	0.9%	310	5.6%	362	6.5%
MACHINERY	77	1.4%	259	4.6%	336	6.0%
TOOLS, INSTRUMENTS, & EQUIPMENT	56	1.0%	172	3.1%	228	4.1%
OTHER SOURCES	62	1.1%	97	1.7%	159	2.8%
FURNITURE & FIXTURES	65	1.2%	75	1.3%	140	2.5%
CHEMICALS & CHEMICAL PRODUCTS	9	0.2%	36	0.6%	45	0.8%

Figure 6.14 Newly Reported Indemnity Claims by Age Group and Gender, 2010



Age Group	FEMALE		MALE		TOTAL	
	Claims 2,224	Percent 39.9%	Claims 3,355	Percent 60.1%	Claims 5,579	Percent 100%
18 or under	17	0.3%	44	0.8%	61	1.1%
19-29	301	5.4%	680	12.2%	981	17.6%
30-39	417	7.5%	743	13.3%	1,160	20.8%
40-49	602	10.8%	858	15.4%	1,460	26.2%
50-59	619	11.1%	742	13.3%	1,361	24.4%
60-65	185	3.3%	205	3.7%	390	7.0%
over 65	83	1.5%	83	1.5%	166	3.0%

Table 6.15 Top Ten Diagnoses Related Groups by Frequency, 2010

Diagnosis Related Groups	Frequency	Percent of Claims	Avg Length of Stay (Days)	Avg. Total Paid
Total	659		4.66	\$15,812.85
Spinal fusion except cervical w/o MCC	69	10.47%	3.12	\$27,083.59
Major joint replacement or reattachment of lower extremity w/o MCC	39	5.92%	4.36	\$16,212.87
Back & neck procedures except spinal fusion w/o CC/MCC	27	4.10%	1.78	\$8,805.78
Lower extrem & humer proc except hip,foot,femur w/o CC/MCC	26	3.95%	2.04	\$11,195.16
Rehabilitation w CC/MCC	22	3.34%	15.14	\$20,401.81
Medical back problems w/o MCC	17	2.58%	2.53	\$5,147.21
Hand procedures for injuries	17	2.58%	2.71	\$18,668.07
Cellulitis w/o MCC	15	2.28%	4.40	\$4,998.26
Cervical spinal fusion w/o CC/MCC	14	2.12%	1.64	\$12,637.57
Hip & femur procedures except major joint w/o CC/MCC	13	1.97%	4.15	\$13,024.44

Table 6.16 Top Ten Inpatient Room Types 2010

Room Type	Freq.	Avg. Rate
120: Semi-Private 2 Bed Room, General Classification	345	\$1,121.06
110: Private Room, General Classification	111	\$1,480.71
121: Semi-Private 2 Bed Room, Med/Surgical/Gyn	88	\$1,033.98
206: ICU, Intermediate	53	\$1,970.96
111: Private Room, Med/Surgical/Gyn	43	\$1,461.15
191: Sub-acute Care, Level I	35	\$1,030.93
128: Semi-Private 2 Bed Room, Rehabilitation	33	\$889.01
200: ICU, General Classification	28	\$2,420.12
201: ICU, Surgical	24	\$2,570.28
118: Private Room, Rehab	10	\$1,128.12
Total	813	\$1,344.03