

# Report on 2013 California Workers' Compensation Losses and Expenses

Released: June 26, 2014

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## 2013 California Workers' Compensation Losses and Expenses

Pursuant to Section 11759.1 of the California Insurance Code, the Workers' Compensation Insurance Rating Bureau of California (WCIRB) has prepared this report containing estimated California workers' compensation costs for 2013 based on insured employer experience. The report also reflects payments made by the California Insurance Guarantee Association (CIGA) in the statewide loss payments for calendar years 2001 through 2013.

### Hospital, Physician and Medical-Legal Costs

In 2013, \$5.2 billion, or 61% of total loss payments, were for medical services. This figure includes an estimated proportion of loss payments made by CIGA for medical benefits during calendar year 2013. (In 2012, \$4.8 billion, or 60% of total loss payments, were for analogous medical services.)

Exhibits 1.1 through 1.4 contain summaries of amounts paid for medical services in 2013. These exhibits are based on the WCIRB's Aggregate Indemnity and Medical Costs Call and Call for California Workers' Compensation Calendar Year Experience. These medical payments are segregated into category based on the type of medical provider receiving payment and not necessarily the medical procedures performed; therefore, the resulting distribution of medical payments to these categories may differ from one that would be based on the type of medical services provided. (For example, a payment made to a hospital is categorized as a hospital payment – even if the payment was made for physical therapy or pharmaceutical services.) Also, note that the amounts shown for the cost of medical cost containment programs only reflect the amount of such costs included in medical loss and does not include the amount of medical cost containment program costs reported as allocated loss adjustment expense.

Table 1 summarizes the estimated total medical losses paid by category of recipient in calendar years 2012 and 2013:

**Table 1: Summary of Medical Losses Paid by Recipient/Payee**

Recipient/Payee	CY 2012	CY 2013
Physicians	\$1.7 billion	\$1.9 billion
Injured Workers	\$1.3 billion	\$1.5 billion
Hospitals	\$879 million	\$838 million
Pharmacies	\$418 million	\$472 million
Medical Cost Containment Programs (medical loss only)	\$245 million	\$217 million
Medical-Legal Evaluations	\$192 million	\$174 million
Payments Related to Medicare Set-Aside Accounts <sup>2</sup>	\$92 million	\$129 million
Reimbursements to Medicare	\$3 million	\$6 million
Other	\$5 million	\$16 million
<b>Total Medical Losses Paid</b>	<b>\$4.8 billion</b>	<b>\$5.2 billion</b>

<sup>1</sup> For calendar years 2001 through 2009, the total workers' compensation benefit payments made by CIGA have been apportioned to benefit categories by assuming that CIGA calendar year benefit payments were distributed in a manner identical to the average insurer distribution for that year. Since calendar year 2010, the workers' compensation benefit payment information from CIGA has been provided separately for its indemnity and medical components.

<sup>2</sup> Medical Payments Related to Medicare Set-Aside Accounts and Reimbursements to Medicare were first reported on the calendar year 2012 call. The estimated statewide costs shown for these components were estimated based on the information reported by insurers who were able to segregate these costs from other medical cost components.

Beginning with claims incurred on policies incepting on or after July 1, 2010, the cost of medical cost containment programs is required to be reported to the WCIRB as allocated loss adjustment expense rather than as medical loss.<sup>3</sup> The medical cost containment program costs shown in Table 1 only reflect those costs reported as medical loss. The total cost of medical cost containment programs, including that reported as allocated loss adjustment expense, is shown in Table 2.

**Table 2: Total Paid Cost of Medical Cost Containment Programs (in \$Millions)**

	CY2007	CY2008	CY2009	CY2010	CY2011	CY2012	CY2013
Reported as Medical Loss Paid	245	356	339	353	309	245	217
Reported as Allocated Loss Adjustment Expense Paid	N/A	N/A	N/A	4	74	169	229
<b>Total Medical Cost Containment Program Costs Paid</b>	<b>245</b>	<b>356</b>	<b>339</b>	<b>357</b>	<b>383</b>	<b>414</b>	<b>446</b>

Exhibits 1.1 through 1.4 also show distributions of medical payments to physicians by physician specialty.<sup>4</sup> The estimate of the statewide distribution of payments by physician specialty was based on reports of insurers who were able to provide a comprehensive breakdown of medical payments by each of the physician specialty categories requested. Table 3 summarizes the estimated distribution of medical payments by physician specialty in calendar years 2012 and 2013:

**Table 3: Distribution of Medical Losses Paid by Physician Specialty**

Physician Specialty	CY 2012	CY 2013
General and Family Practice	20.9%	21.6%
Physical Therapists	10.5%	11.0%
Clinics	13.6%	10.5%
Orthopedics	11.1%	9.7%
Radiology	7.0%	7.8%
Physical Medicine – MDs	7.1%	7.2%
Occupational Medicine	3.5%	5.5%
All Others	26.3%	26.7%
<b>Total Payments to Physicians</b>	<b>100.0%</b>	<b>100.0%</b>

<sup>3</sup> Medical cost containment program costs related to independent medical review (IMR) and independent bill review (IBR) from claims covered by policies incepting on or after July 1, 2010 are also reflected in allocated loss adjustment expenses.

<sup>4</sup> In accordance with Insurance Code Section 11759.1, the information provided in this report pertaining to payments by physician specialty represents the specialties of the physician to which these payments were made, and may not fully represent payments for all services that were provided under that same specialty.

Exhibits 2.1 through 2.3 contain summaries of medical-legal costs for 2013 based on the WCIRB's Permanent Disability Claim Surveys. The exhibits show that orthopedic evaluations accounted for about 55% of the cost of all medical-legal evaluations. The exhibits also show that the average cost of a medical-legal evaluation was \$2,016. Psychiatric evaluations were the most expensive, averaging \$3,690.

### **Indemnity Benefits**

In 2013, \$3.4 billion, or 39% of total loss payments, were for indemnity benefits (including vocational rehabilitation benefits). This figure includes an estimated proportion of loss payments made by CIGA for indemnity benefits during calendar year 2013. (In 2012, payment for analogous indemnity benefits totaled \$3.2 billion, or 40% of total loss payments.)

Exhibits 3.1 and 3.2 contain summaries of paid indemnity benefits by type of benefit for calendar year 2013. The data in Exhibit 3 is derived from the WCIRB's Aggregate Indemnity and Medical Costs Call, current unit statistical report data, and the WCIRB's Call for Calendar Year Experience. The exhibit shows that for 2013, temporary disability benefits (48%) and permanent partial disability benefits (43%) accounted for the vast majority of the indemnity payments.

Exhibits 4 through 15 contain summaries of indemnity and medical benefits by permanent disability rating interval for various types of injuries resulting in permanent disability. The exhibits are based on 2011 policy experience – the most current available data on permanent disability claims. (Note that these average claim values are based on claims evaluated as of 18 months from inception of each 2011 policy, and have not been adjusted to an ultimate value basis.) Exhibits 4 and 5 show a segregation of indemnity and medical benefits for back injury claims. Exhibits 6 and 7 show indemnity and medical benefits for slip and fall injuries. Exhibits 8 and 9 segregate indemnity and medical costs for psychiatric and mental stress injuries. Exhibits 10 and 11 show the indemnity and medical costs of carpal tunnel and repetitive motion injuries. Exhibits 12 and 13 show indemnity and medical costs for other cumulative injuries. Finally, Exhibits 14 and 15 show indemnity and medical costs for all injuries.

Exhibit 16.1 graphically shows the proportion of total loss dollars reported on permanent disability claims attributable to various types of injuries. Exhibit 16.2 shows the average cost per claim for these injuries. As shown on Exhibit 16.2, slip and fall injuries are the most costly of the injury categories summarized.

### **Vocational Rehabilitation Benefits**

Exhibit 17 summarizes the amounts estimated to be paid for vocational rehabilitation maintenance allowance, evaluation, education and training, vocational rehabilitation settlement, nontransferable education vouchers, as well as other vocational rehabilitation benefits (primarily voluntary vocational rehabilitation benefits).<sup>5</sup> The exhibit is based on data derived from the WCIRB's Aggregate Indemnity and Medical Costs Call, WCIRB Permanent Disability Claim Surveys, the WCIRB's 2008 study on the impact of the 2002 through 2004 reforms on loss development patterns,<sup>6</sup> as well as the WCIRB's Call for Calendar Year Experience. In total, insurers paid about \$37 million in vocational rehabilitation-related benefits in calendar year 2013. This was 1.1% of all indemnity payments or 0.4% of all benefit payments in 2013, of which 97% was for non-transferable education vouchers. (For comparison purposes, in 2012, vocational rehabilitation benefits paid was \$36 million or 1.1% of all indemnity payments, of which 95% was for non-transferable education vouchers.)

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<sup>5</sup> Vocational rehabilitation settlements were allowed on injuries occurring on or after January 1, 2003 pursuant to Assembly Bill No. 749. Effective on injuries occurring on or after January 1, 2004, mandatory vocational rehabilitation was repealed and a system of non-transferable education vouchers created with the passage of Assembly Bill No. 227 and Senate Bill No. 228.

<sup>6</sup> *Impact of Recent Reform Legislation on Loss Development Patterns—2008 Update*, WCIRB Bulletin No. 2008-04, released April 2, 2008.

### **Insurer Losses, Expenses and Profits**

Exhibits 18.1 and 18.2 summarize California workers' compensation underwriting experience for calendar year 2013.<sup>7</sup> Calendar year 2013 earned premium totaled \$14.4 billion (as compared to the \$12.1 billion of premium earned in 2012). Note that the premiums shown on this exhibit are on a direct basis (i.e., prior to reinsurance assumed or ceded), are prior to the application of deductible credits and retrospective rating plan adjustments, and do not reflect any non-standard California workers' compensation business, such as excess or USL&H insurance. In total, paid losses in 2013, including benefit payments made by CIGA, were \$8.6 billion, or 60% of insurer calendar year earned premium.

Total insurer paid losses (i.e., excluding payments made by CIGA) in 2013 were \$8.4 billion, or 58% of calendar year earned premium. Combining insurer paid losses with a \$1.9 billion increase in total insurer loss reserves resulted in total insurer incurred losses, excluding payments made by CIGA, of \$10.3 billion, or 72% of the premium earned in 2013. (For comparison purposes, in 2012, total insurer paid losses – excluding those made by CIGA – were 65% of earned premium and, with an increase in insurer loss reserves totaling 11% of earned premium, total insurer incurred losses, excluding payments made by CIGA, were 76% of total insurer earned premium.)<sup>8</sup>

The 72% of earned premium stated above pertains to total insurer losses incurred during the “calendar year” 2013. This includes all insurer losses paid and insurer loss reserve changes that occurred during 2013, regardless of when the accidents occurred or to which policies these losses belonged.

Incurred loss adjustment expenses (allocated and unallocated) in 2013 were \$2.6 billion, or 18% of earned premium. (This includes the full cost to insurers of administering, adjudicating and settling claims.) Incurred loss adjustment expenses include \$830 million in defense attorney expenses incurred in 2013.

In total, California insurers have incurred about \$5.3 billion in expenses in 2013, or 37% of 2013 earned premium. (For comparison purposes, in 2012, incurred loss adjustment expenses were 18% of earned premium, including \$773 million in defense expenses, resulting in total expenses incurred of 39% of earned premium.)

In total, incurred losses and expenses in calendar year 2013 were \$15.6 billion, or 108% of earned premium. Based on insurer statutory Annual Statement information, the WCIRB estimates policyholder dividends incurred in 2013 to be 0.4% of 2013 earned premium, resulting in an underwriting loss of \$1.3 billion, or 8.8% of premium. Note that the underwriting profits or losses shown on this exhibit represent only California workers' compensation insured policies and is prior to reinsurance assumed or ceded, the application of deductible credits or retrospective rating plan adjustments. Similarly, this summary reflects underwriting results only and not overall profitability as figures shown do not contemplate any measure of investment income or federal income taxes.<sup>9</sup> (For 2012, the underwriting loss was 16% of earned premium, or \$1.9 billion.)

### **Fees Paid to Applicant Attorneys**

Although generally part of incurred indemnity losses rather than expenses, the amount paid in 2013 to applicant attorneys was derived from the WCIRB's Annual Expense Call. In 2013, applicant attorneys were paid \$457 million. (In 2012, applicant attorneys were paid \$450 million.)

<sup>7</sup> Total statewide calendar year 2013 premiums, losses and expenses were estimated based on the experience of insurers that reported premium, loss and expense information to the WCIRB.

<sup>8</sup> Benefit payments made by CIGA during calendar years 2001 to 2013 are also shown as paid loss percentages to insurer earned premium for those calendar years.

<sup>9</sup> See the National Association of Insurance Commissioners' *Report on Profitability By Line By State*, which is published annually, for an estimate of the overall profitability of California workers' compensation.

**Workers' Compensation Costs by Type of Injury**

Exhibits 19 through 21 summarize loss experience by type of injury for the most current policy year available. Exhibit 19 shows the number and proportion of claims and incurred losses by cause of injury (e.g., fall, repetitive motion, etc.). Exhibit 20 shows the number and proportion of claims and incurred losses by the nature of the injury sustained (e.g., strain, fracture, etc.). Exhibit 21 shows the number and proportion of claims and incurred losses by the part of body injured. The information in Exhibits 19 through 21 is based on unit statistical reports submitted on policy year 2011 claims at first report level.

**Conditions and Limitations**

1. The information contained in this report is a summary of historical data provided to the WCIRB by over 130 insurer groups. While numerous detailed data quality checks are performed, the WCIRB can make no warranty with respect to the information provided by third parties.
2. This report is based on data reported to the WCIRB through June 24, 2014. Subsequent revisions to the data could impact the analysis reflected in this report.
3. Some of the cost distributions have been estimated based on less than 100% of the total market.
4. Premium information is prior to reinsurance assumed or ceded or credits for deductibles, and does not reflect retrospective rating plan adjustments or any premiums resulting from non-standard California workers' compensation coverage such as excess or USL&H insurance. Similarly, losses and expenses shown are prior to reinsurance and do not reflect any deductible recoveries or any losses from non-standard coverages.
5. The report has been based on the reported experience of insured employers. No self-insured data has been included.
6. The information contained in this report has been based on data submitted to date by insurers to the WCIRB. To the extent that insurers who are in rehabilitation or liquidation are no longer reporting data to the WCIRB, the information contained in this report will not reflect the experience of the entire California workers' compensation insurance market. However, loss payments made by CIGA during calendar years 2001 through 2013 have been included in this report.

## Paid Medical Costs for Calendar Year 2013

<u>Physician Specialty</u>	<u>Total Medical Paid(\$000)</u>	<u>% of Classified Physician Costs</u>	<u>% of All Physician Costs</u>	<u>% of Total Medical Paid</u>
1 General & Family Practice	347,479	21.6%	18.3%	6.7%
2 Physical Therapists	177,505	11.0%	9.3%	3.4%
3 Clinics	168,291	10.5%	8.9%	3.2%
4 Orthopedics	156,584	9.7%	8.2%	3.0%
5 Radiology	125,219	7.8%	6.6%	2.4%
6 Physical Medicine – MDs	115,779	7.2%	6.1%	2.2%
7 Occupational Medicine	88,507	5.5%	4.7%	1.7%
8 General Surgery	80,351	5.0%	4.2%	1.5%
9 Chiropractors	67,874	4.2%	3.6%	1.3%
10 Anesthesiology	48,611	3.0%	2.6%	0.9%
11 Psychiatry	28,944	1.8%	1.5%	0.6%
12 Osteopaths	28,210	1.8%	1.5%	0.5%
13 Psychologists	26,552	1.6%	1.4%	0.5%
14 Pathology	26,287	1.6%	1.4%	0.5%
15 Internal Medicine	21,310	1.3%	1.1%	0.4%
16 Dentists	19,947	1.2%	1.0%	0.4%
17 Neurology	19,649	1.2%	1.0%	0.4%
18 Acupuncturists	14,983	0.9%	0.8%	0.3%
19 Emergency	11,488	0.7%	0.6%	0.2%
20 Neurosurgery	6,380	0.4%	0.3%	0.1%
21 Hand Surgery	6,140	0.4%	0.3%	0.1%
22 Podiatrists	5,630	0.3%	0.3%	0.1%
23 Ophthalmology	4,424	0.3%	0.2%	0.1%
24 Plastic Surgery	4,314	0.3%	0.2%	0.1%
25 Infectious Diseases	2,581	0.2%	0.1%	0.0%
26 Pulmonary Diseases	1,842	0.1%	0.1%	0.0%
27 Clinical Social Workers	1,603	0.1%	0.1%	0.0%
28 Marriage, Family and Child Counselors	1,006	0.1%	0.1%	0.0%
29 Chest Diseases	995	0.1%	0.1%	0.0%
30 Optometrists	927	0.1%	0.0%	0.0%
31 Dermatology	497	0.0%	0.0%	0.0%
32 Unknown or Not Otherwise Classified	291,552	---	15.3%	5.6%
Total Payments to Physicians	1,901,461	100.0%	100.0%	36.4%
33 Payments Made Directly to Injured Workers	1,468,523			28.1%
34 Payments Made to Hospitals	837,850			16.0%
35 Payments Made to Pharmacies	471,782			9.0%
36 Medical Cost Containment Program Payments	217,044 <sup>[1]</sup>			4.2%
37 Medical-Legal Evaluation Payments	173,883			3.3%
38 Medical Payments Related to Medicare Set-Asides	128,848 <sup>[2]</sup>			2.5%
39 Capitated Medical Payments	16,047			0.3%
40 Reimbursements to Medicare	6,021 <sup>[2]</sup>			0.1%
Total Medical Payments	5,221,459			100.0%

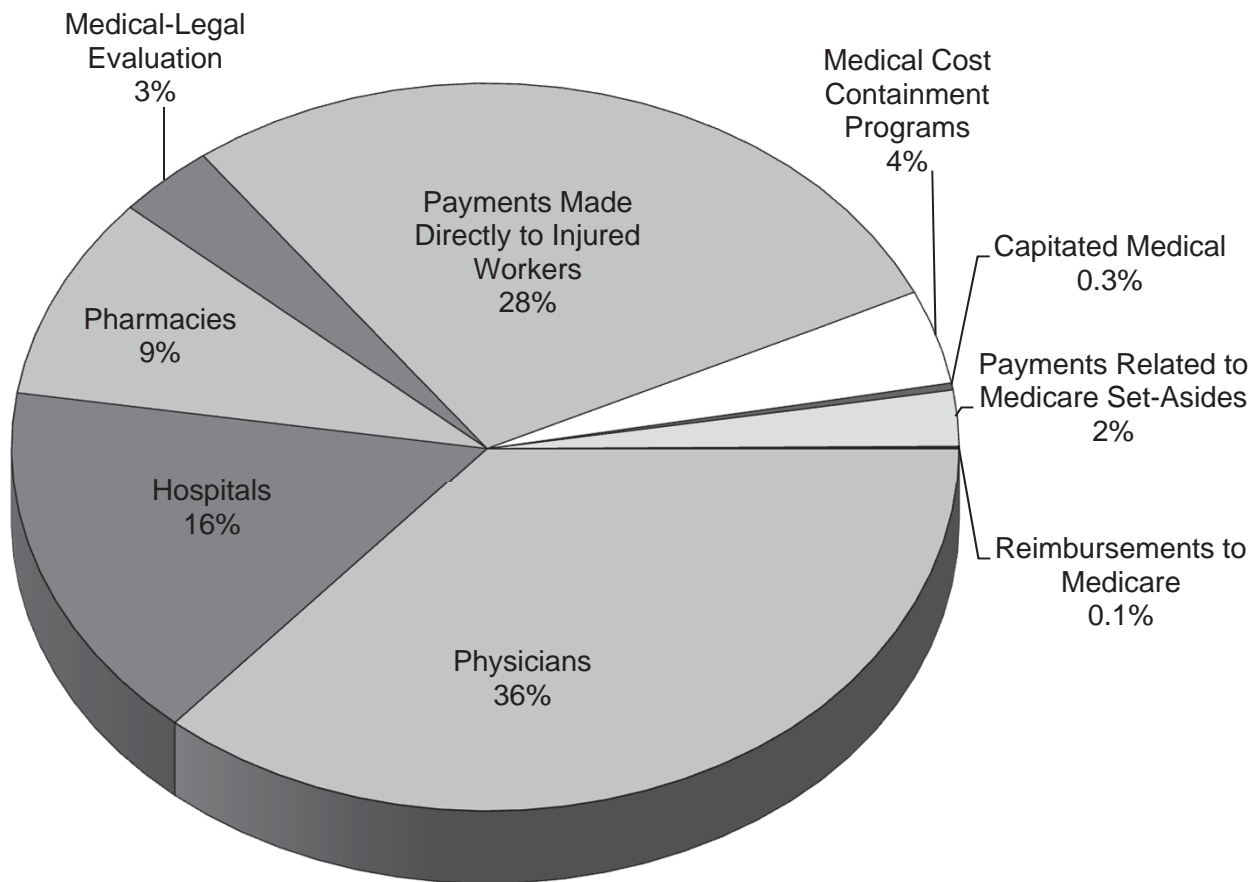
<sup>[1]</sup> Medical Cost Containment Program (MCCP) costs on claims covered by policies incepting prior to July 1, 2010 are considered medical loss; those on claims covered by policies incepting July 1, 2010 and beyond are considered allocated loss adjustment expenses. The amount of MCCP costs reported as allocated loss adjustment expenses for calendar year 2013 is \$229.1 million.

<sup>[2]</sup> Medical Payments Related to Medicare Set-Aside Accounts and Reimbursements to Medicare were first reported on the calendar year 2012 call.

Source: WCIRB aggregate indemnity and medical cost calls.

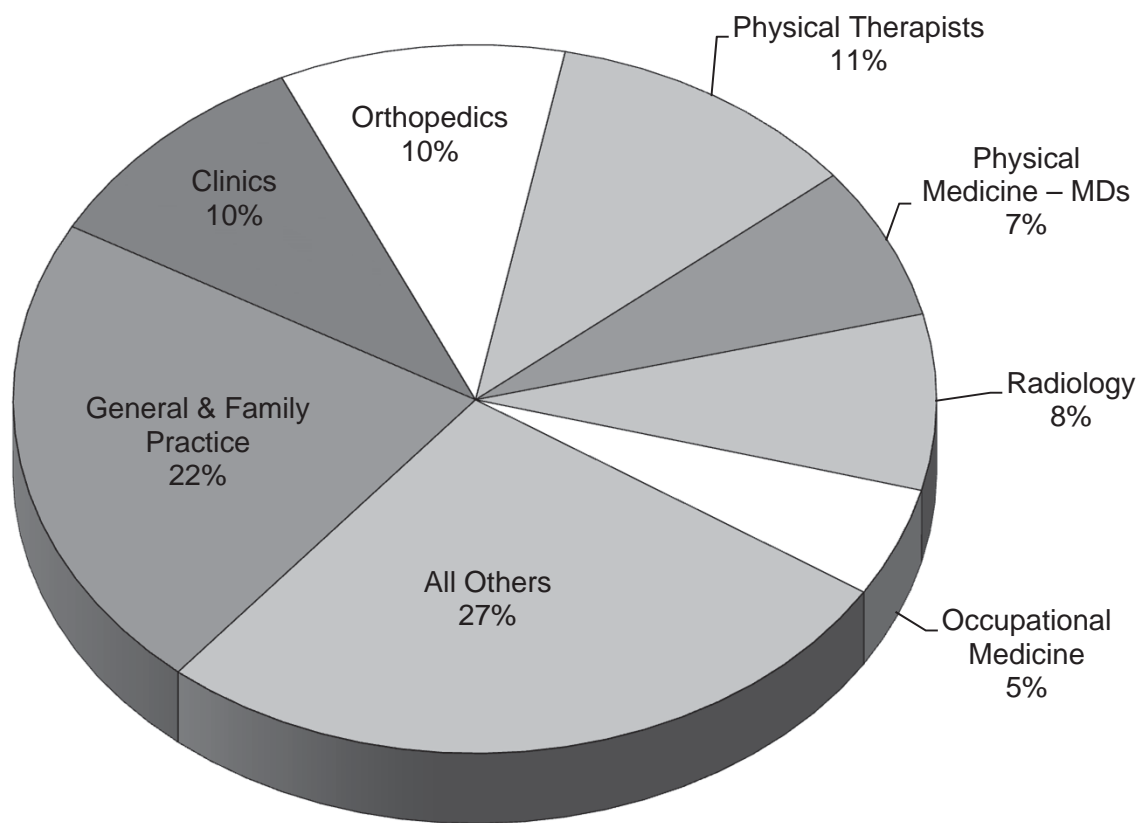


### Paid Medical Costs for Calendar Year 2013



Source: WCIRB aggregate indemnity and medical cost calls

### Paid Medical Costs by Physician Specialty for Calendar Year 2013



Source: WCIRB aggregate indemnity and medical cost calls

Distribution of Medical Costs Paid

	Calendar Year												
	2013	2012 <sup>[1]</sup>	2011 <sup>[1]</sup>	2010 <sup>[1]</sup>	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>By Provider Type:</b>													
1 Total Payments to Physicians	36.4%	35.7%	34.9%	35.2%	35.5%	35.7%	40.4%	41.7%	43.7%	51.3%	52.8%	50.2%	56.7%
2 Payments Made Directly to Injured Workers	28.1%	26.4%	25.2%	22.0%	22.4%	15.7%	14.7%	16.5%	12.2%	3.2%	3.7%	5.8%	7.3%
3 Payments Made to Hospitals	16.0%	18.2%	19.7%	21.5%	20.3%	26.2%	25.3%	21.4%	24.3%	27.1%	27.5%	27.5%	26.2%
4 Payments Made to Pharmacies	9.0%	8.6%	8.8%	9.0%	9.4%	8.8%	9.1%	10.0%	9.9%	10.3%	9.3%	7.2%	6.7%
5 Medical Cost Containment Program Payments <sup>[2]</sup>	4.2%	5.1%	7.0%	8.1%	8.1%	8.5%	6.4%	6.0%	5.0%	4.4%	3.9%	7.0%	0.0%
6 Medical-Legal Evaluation Payments	3.3%	4.0%	4.1%	4.1%	4.1%	4.8%	3.9%	4.2%	4.3%	3.5%	2.6%	2.2%	3.0%
7 Medical Payments Related to Medicare Set-Asides	2.5%	1.9%	---	---	---	---	---	---	---	---	---	---	---
8 Capitated Medical Payments	0.3%	0.1%	0.4%	0.1%	0.1%	0.3%	0.2%	0.2%	0.6%	0.2%	0.2%	0.2%	0.2%
9 Reimbursements to Medicare	0.1%	0.1%	---	---	---	---	---	---	---	---	---	---	---
<b>Total Medical Payments</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>By Physician Type:</b>													
1 General & Family Practice	21.6%	20.9%	22.8%	22.1%	21.7%	22.6%	22.9%	23.8%	21.2%	18.4%	13.5%	14.5%	10.7%
2 Physical Therapists	11.0%	10.5%	10.7%	9.9%	10.2%	8.5%	8.8%	8.7%	7.9%	8.8%	11.8%	12.5%	15.8%
3 Clinics	10.5%	13.6%	12.9%	13.7%	18.2%	16.4%	18.6%	17.2%	24.4%	24.1%	16.8%	14.4%	12.8%
4 Orthopedics	9.7%	11.1%	11.8%	11.4%	10.2%	10.8%	10.3%	11.2%	6.8%	4.4%	6.6%	6.7%	10.9%
5 Radiology	7.8%	7.0%	6.3%	5.7%	5.5%	4.5%	4.4%	4.5%	3.9%	3.3%	3.3%	3.6%	4.5%
6 Physical Medicine – MIDs	7.2%	7.1%	5.7%	8.5%	6.6%	7.0%	6.5%	6.8%	3.1%	1.7%	3.2%	3.9%	4.1%
7 Occupational Medicine	5.5%	3.5%	2.7%	2.3%	2.5%	2.5%	1.8%	1.6%	1.3%	0.8%	1.5%	1.8%	2.4%
8 General Surgery	5.0%	4.5%	3.1%	3.0%	3.2%	5.2%	4.7%	2.4%	5.6%	4.2%	4.9%	6.9%	2.6%
9 Chiropractors	4.2%	4.6%	5.5%	5.4%	5.2%	5.8%	6.3%	6.9%	10.9%	20.0%	21.6%	17.8%	17.0%
10 Anesthesiology	3.0%	3.0%	3.4%	3.4%	3.1%	2.8%	2.8%	3.2%	2.5%	1.8%	1.7%	2.1%	2.7%
11 Psychiatry	1.8%	1.9%	1.8%	2.0%	1.9%	1.9%	1.8%	1.5%	1.4%	1.1%	1.1%	1.2%	1.4%
12 Osteopaths	1.8%	1.0%	1.1%	1.7%	1.1%	1.6%	1.5%	1.4%	1.5%	1.3%	1.2%	0.7%	0.7%
13 Psychologists	1.6%	2.3%	2.1%	2.0%	1.9%	1.8%	1.8%	1.7%	1.8%	1.8%	1.6%	1.8%	1.8%
14 Pathology	1.6%	1.1%	1.0%	0.5%	0.3%	0.2%	0.2%	0.3%	0.2%	0.2%	0.3%	0.3%	0.4%
15 Internal Medicine	1.3%	1.6%	1.6%	1.6%	1.6%	1.1%	1.2%	1.1%	1.0%	2.4%	2.5%	2.9%	1.8%
16 Dentists	1.2%	1.1%	1.2%	1.0%	1.1%	1.1%	1.0%	0.8%	0.8%	0.7%	0.6%	0.7%	0.7%
17 Neurology	1.2%	1.3%	1.4%	1.3%	1.4%	1.6%	1.4%	1.4%	1.1%	0.9%	1.1%	1.3%	1.8%
18 Acupuncturists	0.9%	1.0%	1.3%	1.2%	1.0%	0.8%	0.6%	0.5%	1.0%	1.4%	1.4%	1.2%	1.1%
19 Emergency	0.7%	0.8%	1.0%	0.9%	0.8%	1.1%	0.9%	1.3%	0.9%	0.6%	2.0%	2.4%	2.6%
20 Neurosurgery	0.4%	0.5%	0.5%	0.6%	0.5%	0.5%	0.6%	0.6%	0.6%	0.4%	0.5%	0.5%	0.8%
21 Hand Surgery	0.4%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%	0.3%	0.3%	0.4%	0.6%
22 Podiatrists	0.3%	0.3%	0.4%	0.3%	0.3%	0.4%	0.4%	0.4%	0.4%	0.3%	0.8%	0.3%	0.3%
23 Ophthalmology	0.3%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.9%	0.2%	0.1%	0.2%	0.1%	0.2%
24 Plastic Surgery	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.4%	0.2%	0.2%	0.3%	0.4%	0.4%
25 Infectious Diseases	0.2%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.2%	0.2%	0.3%
26 Pulmonary Diseases	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.4%	0.2%	0.2%	0.2%	0.2%	0.3%
27 Clinical Social Workers	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.0%
28 Marriage, Family and Child Counselors	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
29 Chest Diseases	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.6%	0.8%
30 Optometrists	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
31 Dermatology	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%	0.3%	0.3%	0.3%
<b>Total Payments to Physicians</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<sup>[1]</sup> Figures for prior calendar years have been updated since the issuance of last year's report.

<sup>[2]</sup> Medical Cost Containment Program (MCCP) costs on claims covered by policies incepting prior to July 1, 2010 are considered medical loss; those on claims covered by policies incepting July 1, 2010 and beyond are considered allocated loss adjustment expenses. The amount of MCCP costs reported as allocated loss adjustment expenses for calendar year 2013 is \$229.1 million. The reporting of medical cost containment program data was voluntary for calendar year 2002 but mandatory beginning with calendar year 2003 payments.

Source: WCIRB aggregate indemnity and medical cost calls.

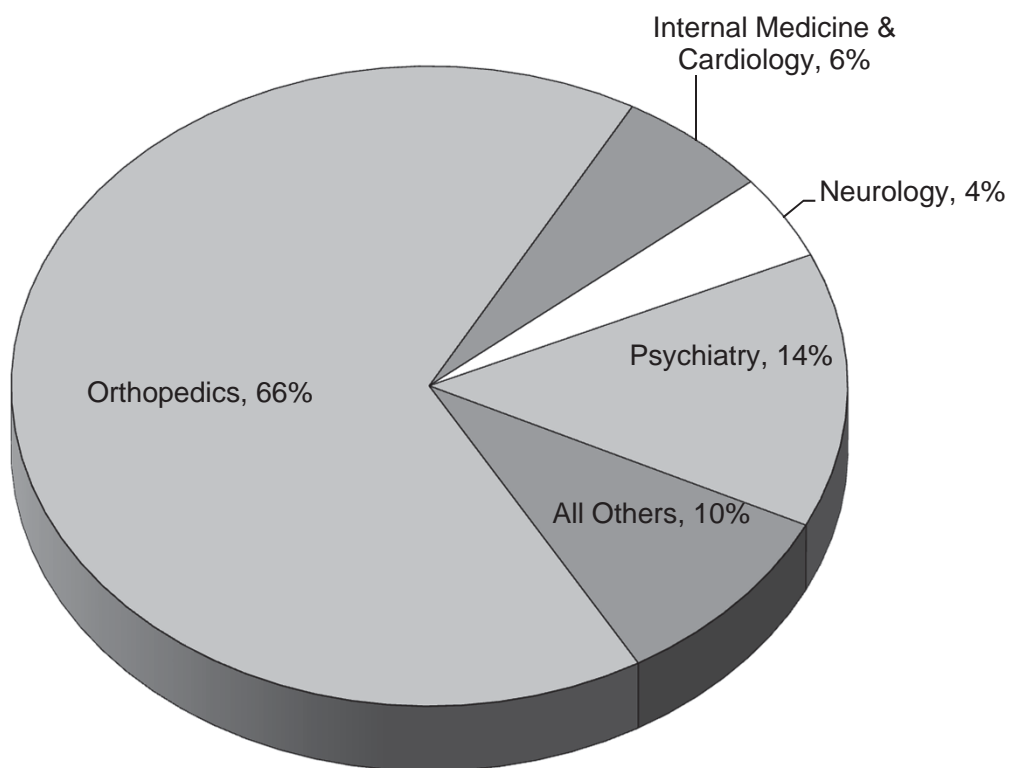
**Paid Medical-Legal Costs**

Physician Specialty	Year of Service = 2013			Year of Service = 2012			Year of Service = 2011			Year of Service = 2010		
	Number of Reports	Cost of Reports	Average Cost Per Report(\$)	Number of Reports	Cost of Reports	Average Cost Per Report(\$)	Number of Reports	Cost of Reports	Average Cost Per Report(\$)	Number of Reports	Cost of Reports	Average Cost Per Report(\$)
Orthopedics	66.5%	54.9%	1,664	66.6%	57.3%	1,701	68.9%	58.1%	1,471	67.8%	58.4%	1,481
Internal Medicine & Cardiology	5.9%	7.1%	2,438	4.5%	5.2%	2,255	4.4%	5.2%	2,092	4.3%	5.9%	2,342
Neurology	4.3%	5.1%	2,373	4.7%	4.9%	2,060	3.8%	3.7%	1,700	3.9%	4.1%	1,824
Psychiatry	13.9%	25.4%	3,690	12.3%	22.9%	3,688	11.6%	23.3%	3,488	10.4%	20.6%	3,394
All Others	9.5%	7.5%	1,606	11.9%	9.8%	1,630	11.4%	9.7%	1,480	13.6%	11.0%	1,388
Total/Average	100.0%	100.0%	2,016	100.0%	100.0%	1,979	100.0%	100.0%	1,742	100.0%	100.0%	1,718

Note: Figures for service years 2012, 2011 and 2010 have been updated from those in last year's report based on more complete information received subsequent to the publication of last year's report.

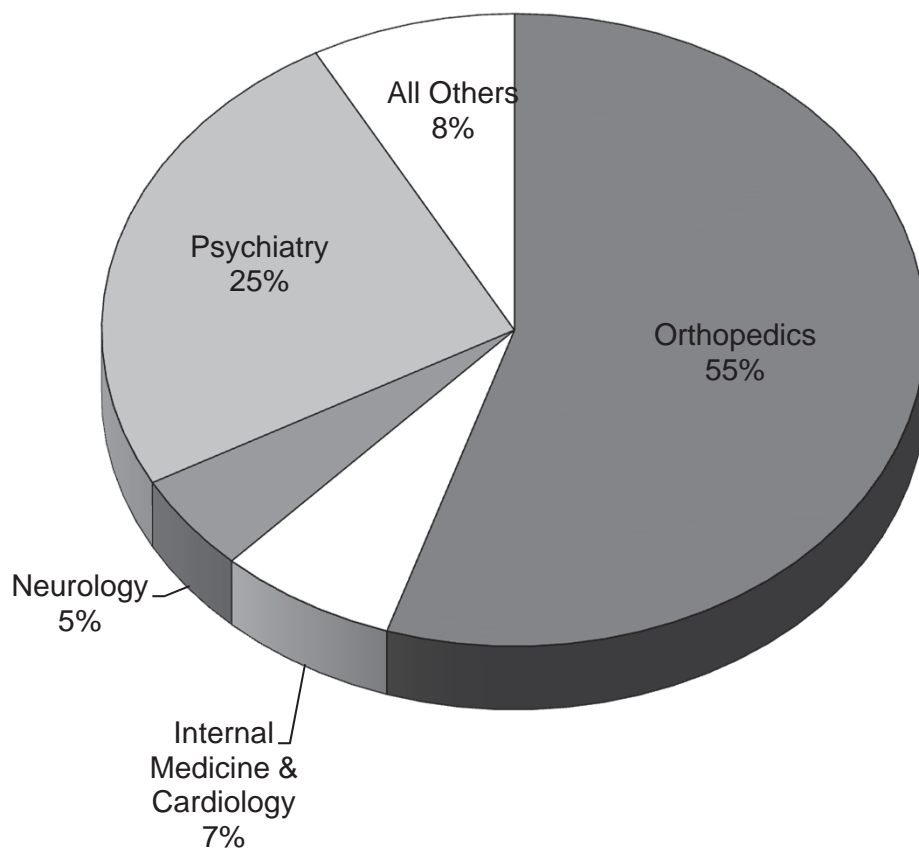
Source: Based on WCIRB Permanent Disability Claim Survey.

### Number of Medical-Legal Reports by Physician Specialty for Calendar Year 2013



Source: WCIRB Permanent Disability Claim Survey

### Paid Medical-Legal Costs by Physician Specialty for Calendar Year 2013



Source: WCIRB Permanent Disability Claim Survey

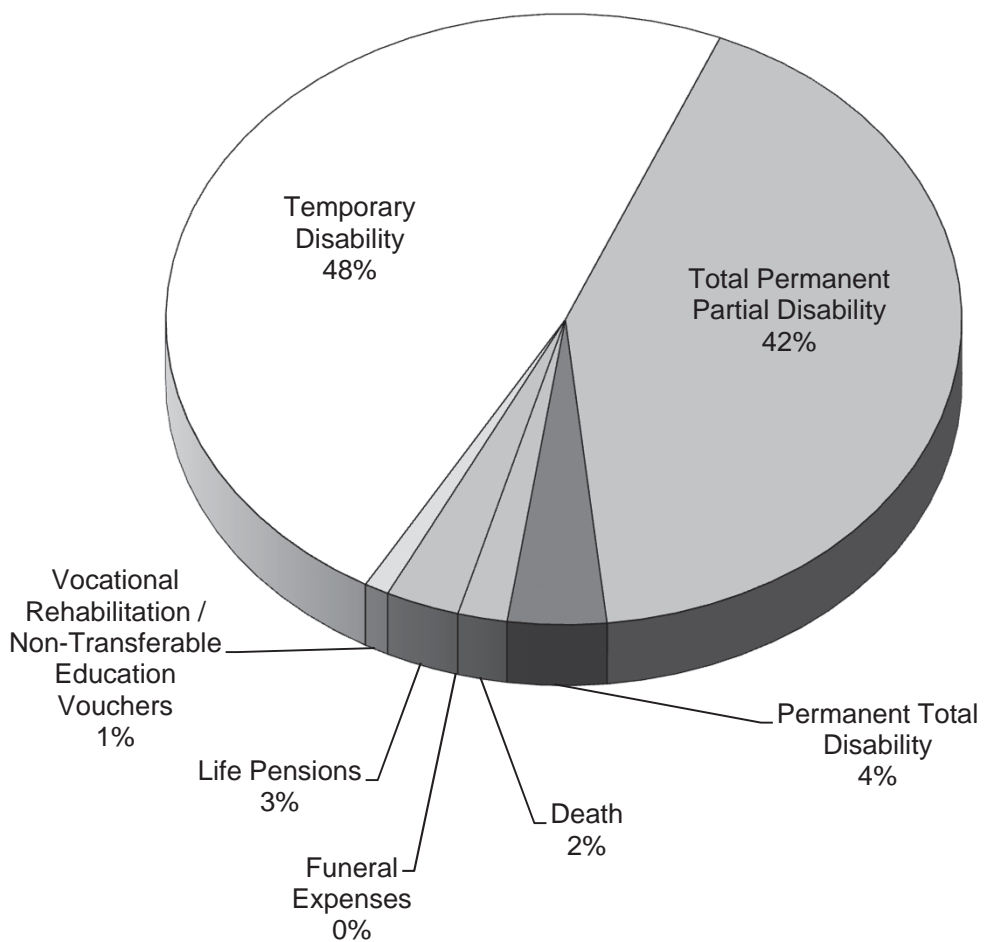
**Paid Indemnity Benefits for Calendar Year 2013**

Benefit Type	Indemnity Paid (\$ in Thousands)	Percentage of Total Indemnity Paid
Temporary Disability*	1,594,605	47.5%
Permanent Total Disability*	131,222	3.9%
Permanent Partial Disability*		
0.25% - 24.75%	525,199	15.6%
25.00% - 69.75%	766,830	22.8%
70.00% - 99.75%	132,750	4.0%
Total Permanent Partial	1,424,779	42.5%
Death*	72,789	2.2%
Funeral Expenses	2,280	0.1%
Life Pensions	93,164	2.8%
Vocational Rehabilitation/ Non-Transferable Education Vouchers*	37,226	1.1%
Total Indemnity Paid	3,356,065	100.0%

Note: Single Sum Settlement and Other Indemnity payments have been allocated to the benefit categories shown with an asterisk (\*).

Source: WCIRB calendar year calls for experience and unit statistical data

### Paid Indemnity Benefits for Calendar Year 2013



Source: WCIRB calendar year calls for experience and unit statistical data



**Policy Year 2011 Permanent Disability Summary**  
Back Injuries - Indemnity

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>
1 - 4	769	128,207	4,129,384	7,521,725
5 - 9	2,466	779,539	17,918,334	35,006,986
10 - 14	1,650	929,115	15,438,062	33,537,617
15 - 19	1,663	1,056,233	19,098,461	41,823,138
20 - 24	742	688,488	10,069,256	24,342,343
Unknown	83	17,000	580,987	1,396,914
<b>Minor Total</b>	<b>7,373</b>	<b>3,598,582</b>	<b>67,234,484</b>	<b>143,628,723</b>
25 - 29	367	520,570	6,044,351	15,902,412
30 - 34	272	385,531	5,075,271	12,420,350
35 - 39	151	196,851	2,862,254	7,933,383
40 - 44	101	188,195	2,009,050	6,435,800
45 - 49	67	108,500	1,644,978	4,402,500
50 - 54	41	51,969	1,196,811	3,356,441
55 - 59	19	27,020	492,623	1,382,157
60 - 64	20	52,850	527,495	1,499,433
65 - 69	15	36,000	601,165	1,761,009
70 - 74	8	0	316,814	1,042,938
75 - 79	6	10,000	169,085	865,964
80 - 84	5	22,000	230,943	950,902
85 - 89	1	0	48,504	137,645
90 - 94	0	0	0	0
95 - 99	2	0	121,725	626,590
Unknown	6	0	177,355	687,182
<b>Major Total</b>	<b>1,081</b>	<b>1,599,486</b>	<b>21,518,424</b>	<b>59,404,706</b>
<b>Permanent Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>	<b>8,454</b>	<b>5,198,068</b>	<b>88,752,908</b>	<b>203,033,429</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
Back Injuries - Medical

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	769	4,119,537	11,128,966
5 - 9	2,466	17,492,232	47,936,494
10 - 14	1,650	14,397,453	43,348,740
15 - 19	1,663	18,990,092	51,224,151
20 - 24	742	10,060,903	29,421,664
Unknown	83	829,640	1,697,315
<b>Minor Total</b>	<b>7,373</b>	<b>65,889,857</b>	<b>184,757,330</b>
25 - 29	367	6,187,168	18,588,589
30 - 34	272	5,308,639	15,213,158
35 - 39	151	2,765,169	9,294,658
40 - 44	101	2,260,204	6,863,189
45 - 49	67	1,774,912	5,346,127
50 - 54	41	1,253,177	3,630,429
55 - 59	19	869,529	2,037,523
60 - 64	20	919,894	2,331,957
65 - 69	15	1,523,295	3,786,533
70 - 74	8	820,190	1,506,590
75 - 79	6	1,348,181	3,279,465
80 - 84	5	735,758	2,861,806
85 - 89	1	8,088	184,021
90 - 94	0	0	0
95 - 99	2	679,836	1,852,100
Unknown	6	348,211	972,422
<b>Major Total</b>	<b>1,081</b>	<b>26,802,251</b>	<b>77,748,567</b>
<b>Permanent Total</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>	<b>8,454</b>	<b>92,692,108</b>	<b>262,505,897</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
Slip and Fall Injuries - Indemnity

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>
1 - 4	1,076	216,491	6,889,655	11,400,047
5 - 9	2,356	714,563	21,269,383	37,395,916
10 - 14	1,591	821,656	17,457,541	35,088,327
15 - 19	1,496	998,932	19,484,707	39,351,213
20 - 24	566	524,712	7,865,625	18,883,760
Unknown	60	17,343	628,024	1,441,566
<b>Minor Total</b>	<b>7,145</b>	<b>3,293,697</b>	<b>73,594,935</b>	<b>143,560,829</b>
25 - 29	323	504,866	6,182,733	15,095,675
30 - 34	275	343,241	5,416,549	13,224,632
35 - 39	118	175,001	2,753,721	7,121,814
40 - 44	99	135,957	2,356,169	6,234,531
45 - 49	59	108,000	1,548,785	4,235,092
50 - 54	43	126,000	1,235,595	3,240,063
55 - 59	30	54,520	752,562	2,227,147
60 - 64	31	40,850	1,039,385	2,522,344
65 - 69	29	46,000	839,375	3,005,747
70 - 74	11	0	290,769	1,231,200
75 - 79	16	10,000	482,965	2,071,596
80 - 84	4	0	137,314	229,669
85 - 89	1	10,000	26,116	249,713
90 - 94	1	0	40,417	190,978
95 - 99	6	0	182,693	2,829,840
Unknown	15	10,000	481,179	2,473,396
<b>Major Total</b>	<b>1,061</b>	<b>1,564,435</b>	<b>23,766,327</b>	<b>66,183,437</b>
<b>Permanent Total</b>	<b>16</b>	<b>58,000</b>	<b>806,652</b>	<b>20,388,464</b>
<b>Grand Total</b>	<b>8,222</b>	<b>4,916,132</b>	<b>98,167,914</b>	<b>230,132,730</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
Slip and Fall Injuries - Medical

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	1,076	8,936,024	20,667,102
5 - 9	2,356	24,017,259	56,262,866
10 - 14	1,591	20,761,044	50,910,211
15 - 19	1,496	25,835,139	55,992,830
20 - 24	566	9,300,834	24,154,953
Unknown	60	1,110,117	2,085,027
<b>Minor Total</b>	<b>7,145</b>	<b>89,960,417</b>	<b>210,072,989</b>
25 - 29	323	9,332,159	21,075,263
30 - 34	275	9,233,816	19,659,211
35 - 39	118	3,128,552	7,803,131
40 - 44	99	3,551,971	8,203,998
45 - 49	59	2,794,006	7,241,545
50 - 54	43	2,306,032	5,237,423
55 - 59	30	1,044,279	3,037,518
60 - 64	31	1,060,694	3,286,221
65 - 69	29	3,904,575	7,932,870
70 - 74	11	862,804	1,805,434
75 - 79	16	996,658	2,861,306
80 - 84	4	138,779	254,550
85 - 89	1	944,402	2,076,904
90 - 94	1	71,224	196,798
95 - 99	6	2,705,711	13,485,749
Unknown	15	3,152,490	7,703,723
<b>Major Total</b>	<b>1,061</b>	<b>45,228,152</b>	<b>111,861,644</b>
<b>Permanent Total</b>	<b>16</b>	<b>13,973,911</b>	<b>61,398,935</b>
<b>Grand Total</b>	<b>8,222</b>	<b>149,162,480</b>	<b>383,333,568</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
 Psychiatric and Mental Stress Injuries - Indemnity

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>
1 - 4	109	8,000	165,029	560,111
5 - 9	182	39,369	772,909	2,055,170
10 - 14	104	34,186	625,365	1,823,194
15 - 19	201	69,593	1,257,422	3,439,831
20 - 24	105	51,701	863,736	2,423,606
Unknown	9	0	33,748	57,603
<b>Minor Total</b>	<b>710</b>	<b>202,849</b>	<b>3,718,209</b>	<b>10,359,515</b>
25 - 29	34	37,000	434,111	1,137,555
30 - 34	22	10,000	461,704	1,060,484
35 - 39	11	36,000	181,506	524,931
40 - 44	12	4,000	210,126	629,002
45 - 49	6	8,000	170,019	362,537
50 - 54	4	4,000	81,687	226,308
55 - 59	2	5,000	71,636	174,803
60 - 64	1	0	58,540	58,540
65 - 69	0	0	0	0
70 - 74	0	0	0	0
75 - 79	2	0	24,038	253,318
80 - 84	1	0	59,673	92,590
85 - 89	2	0	126,588	209,844
90 - 94	0	0	0	0
95 - 99	1	0	2,615	433,964
Unknown	1	0	1,579	14,129
<b>Major Total</b>	<b>99</b>	<b>104,000</b>	<b>1,883,822</b>	<b>5,178,005</b>
<b>Permanent Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>	<b>809</b>	<b>306,849</b>	<b>5,602,031</b>	<b>15,537,520</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
 Psychiatric and Mental Stress Injuries - Medical

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	109	268,433	949,091
5 - 9	182	564,398	2,357,084
10 - 14	104	439,827	1,758,356
15 - 19	201	868,775	3,068,183
20 - 24	105	453,707	1,973,811
Unknown	9	27,491	95,658
<b>Minor Total</b>	<b>710</b>	<b>2,622,631</b>	<b>10,202,183</b>
25 - 29	34	150,592	694,836
30 - 34	22	240,094	633,583
35 - 39	11	64,925	228,107
40 - 44	12	68,900	268,452
45 - 49	6	50,747	147,072
50 - 54	4	5,281	34,887
55 - 59	2	12,492	26,906
60 - 64	1	3,414	3,414
65 - 69	0	0	0
70 - 74	0	0	0
75 - 79	2	11,175	159,476
80 - 84	1	112	76,113
85 - 89	2	11,899	45,526
90 - 94	0	0	0
95 - 99	1	15	10,000
Unknown	1	2,264	26,391
<b>Major Total</b>	<b>99</b>	<b>621,910</b>	<b>2,354,763</b>
<b>Permanent Total</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>	<b>809</b>	<b>3,244,541</b>	<b>12,556,946</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
 Carpal Tunnel / Repetitive Motion Injuries - Indemnity

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>
1 - 4	513	55,725	2,120,575	4,079,617
5 - 9	1,044	176,303	5,906,761	12,563,920
10 - 14	630	161,226	5,033,575	11,697,407
15 - 19	353	176,917	2,911,441	7,989,449
20 - 24	236	122,817	2,136,576	6,355,397
Unknown	23	6,000	126,723	246,618
<b>Minor Total</b>	<b>2,799</b>	<b>698,988</b>	<b>18,235,651</b>	<b>42,932,408</b>
25 - 29	103	79,500	1,335,274	3,908,801
30 - 34	71	53,000	1,214,288	2,971,906
35 - 39	33	32,750	532,145	1,634,026
40 - 44	27	8,000	503,774	1,339,361
45 - 49	16	0	413,161	722,266
50 - 54	21	24,000	577,380	1,456,920
55 - 59	8	0	184,453	443,765
60 - 64	4	0	68,779	253,183
65 - 69	5	0	154,469	425,003
70 - 74	1	0	28,992	64,606
75 - 79	3	0	63,835	196,168
80 - 84	2	0	115,810	187,700
85 - 89	1	0	2,849	84,361
90 - 94	0	0	0	0
95 - 99	1	0	17,012	111,480
Unknown	2	0	7,804	9,587
<b>Major Total</b>	<b>298</b>	<b>197,250</b>	<b>5,220,025</b>	<b>13,809,133</b>
<b>Permanent Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>	<b>3,097</b>	<b>896,238</b>	<b>23,455,676</b>	<b>56,741,541</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
 Carpal Tunnel / Repetitive Motion Injuries - Medical

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	513	2,466,412	6,987,403
5 - 9	1,044	6,669,704	19,071,725
10 - 14	630	5,181,314	15,685,266
15 - 19	353	2,871,313	9,476,325
20 - 24	236	1,945,649	6,814,496
Unknown	23	144,121	309,487
<b>Minor Total</b>	<b>2,799</b>	<b>19,278,513</b>	<b>58,344,702</b>
25 - 29	103	1,138,919	3,956,691
30 - 34	71	942,561	3,451,949
35 - 39	33	399,631	1,539,912
40 - 44	27	339,111	1,127,970
45 - 49	16	301,505	592,792
50 - 54	21	337,899	1,124,671
55 - 59	8	92,063	334,035
60 - 64	4	28,584	155,133
65 - 69	5	130,152	426,713
70 - 74	1	23,903	43,900
75 - 79	3	15,494	93,950
80 - 84	2	38,592	177,767
85 - 89	1	6,397	64,897
90 - 94	0	0	0
95 - 99	1	24,222	97,217
Unknown	2	7,719	26,715
<b>Major Total</b>	<b>298</b>	<b>3,826,752</b>	<b>13,214,312</b>
<b>Permanent Total</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>	<b>3,097</b>	<b>23,105,265</b>	<b>71,559,014</b>

Source: WCIRB unit statistical data at first report level



**Policy Year 2011 Permanent Disability Summary**  
Other Cumulative Injuries - Indemnity

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>
1 - 4	498	36,045	1,162,056	2,997,112
5 - 9	856	169,600	2,761,502	8,216,309
10 - 14	694	210,481	2,972,887	10,568,946
15 - 19	406	252,966	2,441,356	8,471,770
20 - 24	271	188,200	1,575,675	6,346,073
Unknown	26	4,000	76,036	228,319
<b>Minor Total</b>	<b>2,751</b>	<b>861,292</b>	<b>10,989,512</b>	<b>36,828,529</b>
25 - 29	129	146,050	1,096,995	4,378,207
30 - 34	87	105,500	718,850	3,046,835
35 - 39	38	44,000	359,235	1,657,356
40 - 44	23	46,000	379,250	1,422,488
45 - 49	12	22,000	155,987	646,035
50 - 54	7	20,000	89,702	455,395
55 - 59	10	48,800	189,411	790,038
60 - 64	10	12,500	256,995	807,475
65 - 69	4	10,000	116,295	358,034
70 - 74	0	0	0	0
75 - 79	2	6,000	93,802	629,298
80 - 84	0	0	0	0
85 - 89	1	10,000	26,116	249,713
90 - 94	0	0	0	0
95 - 99	1	0	7,723	181,710
Unknown	2	0	0	251,494
<b>Major Total</b>	<b>326</b>	<b>470,850</b>	<b>3,490,361</b>	<b>14,874,078</b>
<b>Permanent Total</b>	<b>1</b>	<b>0</b>	<b>60,122</b>	<b>443,649</b>
<b>Grand Total</b>	<b>3,078</b>	<b>1,332,142</b>	<b>14,539,995</b>	<b>52,146,256</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
Other Cumulative Injuries - Medical

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	498	1,511,327	5,880,764
5 - 9	856	3,225,417	13,141,682
10 - 14	694	2,961,187	13,861,278
15 - 19	406	2,120,631	9,388,481
20 - 24	271	1,206,467	6,294,301
Unknown	26	61,874	312,625
<b>Minor Total</b>	<b>2,751</b>	<b>11,086,903</b>	<b>48,879,131</b>
25 - 29	129	1,559,404	5,054,841
30 - 34	87	566,059	3,067,856
35 - 39	38	326,369	1,324,693
40 - 44	23	259,635	1,141,211
45 - 49	12	96,101	549,437
50 - 54	7	472,107	863,111
55 - 59	10	394,003	1,650,494
60 - 64	10	112,926	447,773
65 - 69	4	99,388	162,817
70 - 74	0	0	0
75 - 79	2	141,922	398,746
80 - 84	0	0	0
85 - 89	1	944,402	2,076,904
90 - 94	0	0	0
95 - 99	1	919	138,450
Unknown	2	44,082	83,456
<b>Major Total</b>	<b>326</b>	<b>5,017,317</b>	<b>16,959,789</b>
<b>Permanent Total</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>	<b>3,078</b>	<b>16,104,220</b>	<b>65,838,920</b>

Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
All Injuries - Indemnity

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>
1 - 4	6,274	1,034,753	31,507,793	54,449,675
5 - 9	12,944	3,199,788	96,099,539	180,939,366
10 - 14	7,861	3,572,220	75,648,372	160,281,500
15 - 19	6,895	3,822,137	76,110,560	164,730,958
20 - 24	2,947	2,247,052	36,128,703	91,315,936
Unknown	388	84,343	2,739,878	6,487,140
<b>Minor Total</b>	<b>37,309</b>	<b>13,960,293</b>	<b>318,234,845</b>	<b>658,204,575</b>
25 - 29	1,491	1,757,402	25,380,709	63,671,325
30 - 34	1,205	1,211,387	21,135,941	51,642,243
35 - 39	564	804,192	11,128,456	30,329,942
40 - 44	430	502,138	9,887,179	26,178,530
45 - 49	260	305,025	6,673,273	17,038,933
50 - 54	219	384,969	6,468,425	16,302,911
55 - 59	122	215,085	3,204,358	9,065,309
60 - 64	115	188,850	3,519,136	9,741,166
65 - 69	90	218,500	2,813,242	9,151,495
70 - 74	52	53,000	1,904,113	6,418,233
75 - 79	38	36,000	1,057,455	4,454,147
80 - 84	32	28,000	1,310,246	4,438,900
85 - 89	13	40,000	409,645	3,589,063
90 - 94	2	0	81,038	336,498
95 - 99	16	10,000	362,805	6,240,131
Unknown	44	20,000	1,136,067	7,505,256
<b>Major Total</b>	<b>4,693</b>	<b>5,774,548</b>	<b>96,472,088</b>	<b>266,104,082</b>
<b>Permanent Total</b>	<b>32</b>	<b>96,000</b>	<b>2,469,045</b>	<b>31,712,265</b>
<b>Grand Total</b>	<b>42,034</b>	<b>19,830,841</b>	<b>417,175,978</b>	<b>956,020,922</b>

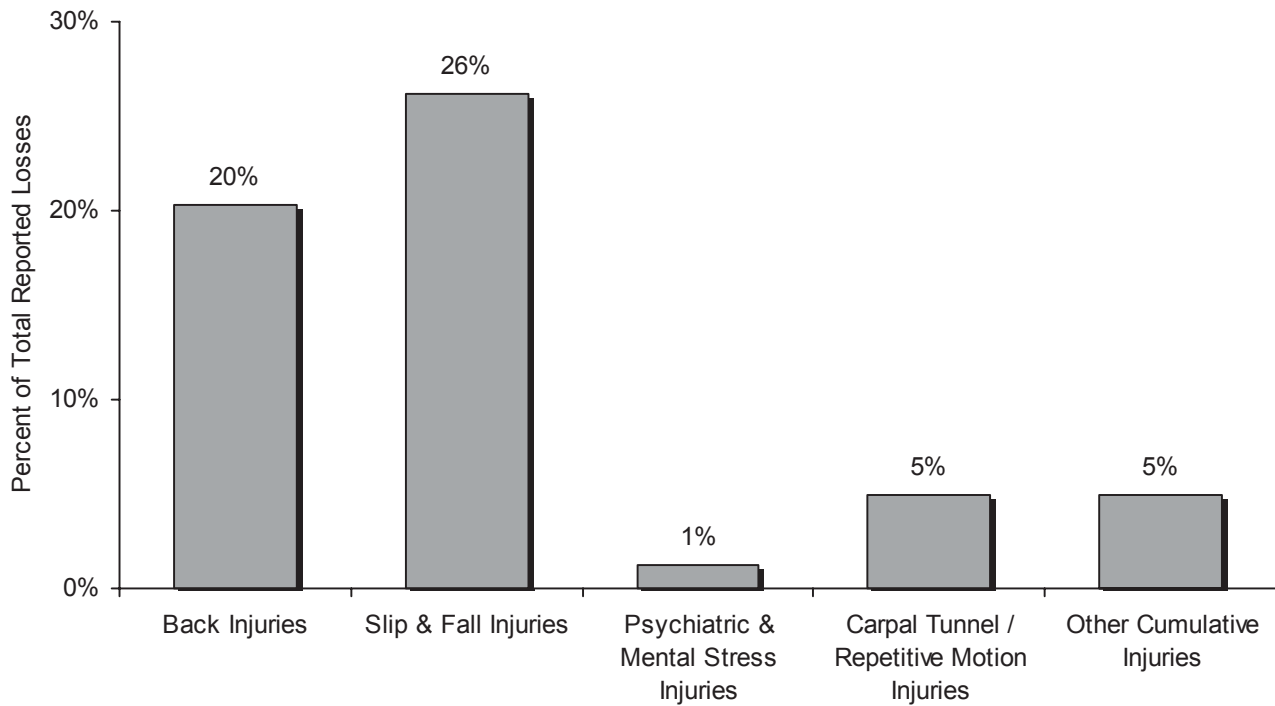
Source: WCIRB unit statistical data at first report level

**Policy Year 2011 Permanent Disability Summary**  
All Injuries - Medical

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	6,274	39,510,331	94,616,197
5 - 9	12,944	104,562,949	265,124,618
10 - 14	7,861	82,479,269	219,579,932
15 - 19	6,895	85,137,585	212,342,197
20 - 24	2,947	38,670,936	109,492,487
Unknown	388	4,386,929	9,332,123
<b>Minor Total</b>	<b>37,309</b>	<b>354,747,999</b>	<b>910,487,554</b>
25 - 29	1,491	29,656,146	77,634,189
30 - 34	1,205	27,502,788	68,665,760
35 - 39	564	11,453,795	34,081,289
40 - 44	430	12,416,422	31,613,204
45 - 49	260	9,029,443	23,901,613
50 - 54	219	9,480,339	22,462,497
55 - 59	122	4,181,212	12,047,217
60 - 64	115	6,340,788	16,218,304
65 - 69	90	10,217,613	22,284,720
70 - 74	52	3,186,802	10,928,975
75 - 79	38	3,128,217	10,393,481
80 - 84	32	2,651,744	9,320,003
85 - 89	13	3,438,158	9,987,386
90 - 94	2	105,796	499,396
95 - 99	16	3,544,262	21,399,876
Unknown	44	6,453,071	14,495,648
<b>Major Total</b>	<b>4,693</b>	<b>142,786,596</b>	<b>385,933,558</b>
<b>Permanent Total</b>	<b>32</b>	<b>19,469,690</b>	<b>90,605,627</b>
<b>Grand Total</b>	<b>42,034</b>	<b>517,004,285</b>	<b>1,387,026,739</b>

Source: WCIRB unit statistical data at first report level

### Total Reported Losses\* by Type of Injury\*\* for Policy Year 2011

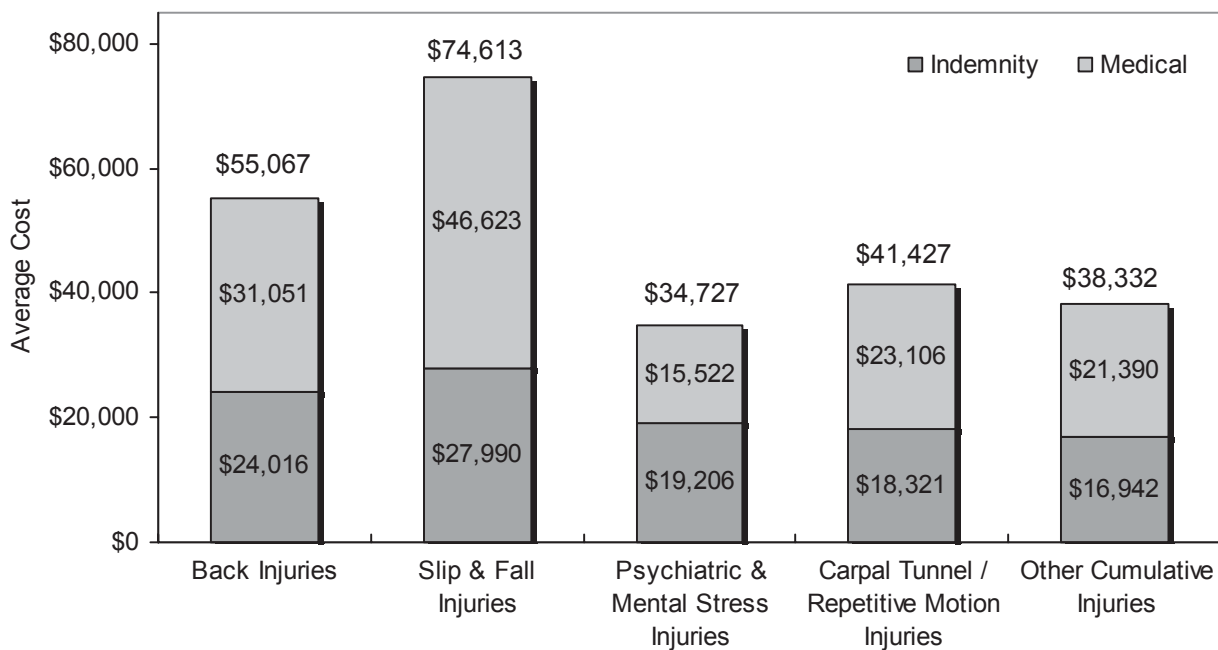


\* For permanent disability claims.

\*\* These categories are not mutually exclusive. For example, some back injuries result from slips and falls.

Source: WCIRB unit statistical data at first report level

### Average Cost (Undeveloped)\* Per Permanent Disability Claim by Type of Injury\*\* for Policy Year 2011



\* These costs are based on claim data evaluated as of 18 months from inception of each 2011 policy, and are not developed to an ultimate basis.

\*\* These categories are not mutually exclusive. For example, some back injuries result from slips and falls.

Source: WCIRB unit statistical data at first report level

Paid Vocational Rehabilitation by Calendar Year

Category	2013			2012			2011			2010			2009		
	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity	Voc. Rehab. Paid(\$000)	% of Total Voc. Rehab.	% of Total Paid Indemnity
Maintenance Allowance	0	0.0%	0.0%	0	0.0%	0.0%	371	1.1%	0.0%	1,594	5.0%	0.1%	6,526	13.5%	0.2%
Evaluation	0	0.0%	0.0%	0	0.0%	0.0%	159	0.5%	0.0%	683	2.1%	0.0%	2,814	5.8%	0.1%
Education & Training	0	0.0%	0.0%	0	0.0%	0.0%	248	0.8%	0.0%	1,064	3.3%	0.0%	4,367	9.0%	0.2%
VR Settlement	0	0.0%	0.0%	0	0.0%	0.0%	146	0.5%	0.0%	627	2.0%	0.0%	2,571	5.3%	0.1%
Education Vouchers	36,226	97.3%	1.1%	34,536	95.4%	1.0%	30,476	94.4%	1.0%	27,111	84.6%	1.0%	30,784	63.5%	1.1%
Other Voc. Rehab.	1,001	2.7%	0.0%	1,674	4.6%	0.0%	883	2.7%	0.0%	950	3.0%	0.0%	1,456	3.0%	0.1%
<b>Total Vocational Rehabilitation</b>	<b>37,226</b>	<b>100.0%</b>	<b>1.1%</b>	<b>36,210</b>	<b>100.0%</b>	<b>1.1%</b>	<b>32,282</b>	<b>100.0%</b>	<b>1.1%</b>	<b>32,030</b>	<b>100.0%</b>	<b>1.1%</b>	<b>48,517</b>	<b>100.0%</b>	<b>1.7%</b>

Sources: Based on WCIRB aggregate indemnity and medical cost call and permanent disability claim survey.

Insurer Underwriting Experience by Calendar Year

	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001
<b>Direct Earned Premium (\$ in Millions)</b>													
Gross of Deductible Credits	\$14,395	\$12,077	\$10,429	\$9,632	\$9,068	\$10,904	\$13,331	\$17,282	\$21,477	\$23,251	\$20,298	\$14,814	\$11,459
<b>Direct Losses &amp; Expenses (\$ in Millions)</b>													
<b>1 Paid Losses</b>													
a. Indemnity													
i. Insurer	\$3,312	23.0%	28.4%	28.8%	30.1%	26.6%	23.0%	19.7%	19.2%	19.2%	21.2%	27.0%	31.3%
ii. CIGA <sup>(2)</sup>	\$44	0.3%	0.5%	0.6%	0.8%	0.8%	0.7%	1.0%	1.0%	1.3%	1.8%	2.0%	2.2%
iii. Total Indemnity Paid	\$3,356	23.3%	28.8%	29.4%	30.9%	27.4%	23.8%	20.7%	20.2%	20.5%	23.0%	29.0%	33.4%
b. Medical													
i. Insurer	\$5,097	35.4%	41.8%	43.9%	44.7%	37.4%	27.7%	20.7%	17.2%	18.7%	22.6%	27.7%	28.3%
ii. CIGA <sup>(2)</sup>	\$124	0.9%	0.8%	1.0%	1.1%	1.1%	0.9%	1.0%	0.9%	1.3%	1.9%	2.1%	2.0%
iii. Total Medical Paid	\$5,221	36.3%	42.7%	44.9%	45.9%	38.5%	28.6%	21.7%	18.2%	20.0%	24.5%	29.8%	30.3%
c. Total Paid Losses													
i. Insurer	\$8,409	58.4%	70.2%	72.7%	74.8%	64.0%	50.8%	40.4%	36.4%	37.9%	43.8%	54.7%	59.6%
ii. CIGA <sup>(2)</sup>	\$169	1.2%	1.3%	1.6%	1.9%	1.9%	1.6%	2.0%	2.0%	2.5%	3.7%	4.1%	4.2%
iii. Total Losses Paid	\$8,578	59.6%	71.5%	74.2%	76.7%	65.9%	52.4%	42.4%	38.4%	40.5%	47.5%	58.9%	63.7%
2 Change in Insurer Reserves <sup>(3)</sup>	\$1,919	13.3%	3.9%	1.3%	-1.7%	-0.1%	2.1%	4.3%	17.9%	24.0%	36.1%	39.1%	34.4%
3 Insurer Losses Incurred [1.c.i. + 2]	\$10,328	71.7%	74.1%	73.9%	73.2%	63.9%	52.9%	44.7%	54.3%	61.9%	79.9%	93.8%	94.0%
<b>4 Insurer Loss Adjustment Expenses (LAE)</b>													
a. Allocated	\$1,723	12.0%	11.4%	9.9%	9.8%	7.6%	5.6%	5.6%	5.0%	5.1%	4.9%	5.6%	4.1%
b. Unallocated <sup>(3)</sup>	\$866	6.0%	6.2%	13.9%	10.2%	9.1%	8.1%	6.9%	5.8%	5.3%	6.0%	6.3%	7.6%
c. Total LAE	\$2,589	18.0%	18.2%	25.4%	20.1%	16.7%	13.7%	12.5%	10.8%	10.4%	10.9%	11.9%	11.7%
5 Commissions & Brokerage	\$1,063	7.4%	8.2%	7.6%	7.7%	7.4%	6.7%	6.0%	5.0%	5.9%	6.5%	7.1%	7.6%
6 Other Acquisition Expenses	\$517	3.6%	3.7%	4.9%	5.5%	4.7%	3.7%	3.3%	2.9%	2.6%	2.5%	2.8%	3.2%
7 General Expenses	\$781	5.4%	6.5%	7.6%	7.3%	7.2%	6.4%	4.2%	3.7%	3.1%	3.0%	3.9%	4.5%
8 Premium & Other Taxes	\$330	2.3%	2.4%	2.2%	2.4%	1.9%	2.5%	2.4%	2.5%	2.3%	2.5%	2.5%	2.3%
9 Insurer Total Expenses [4 + 5 + 6 + 7 + 8]	\$5,280	36.7%	38.6%	48.2%	42.8%	43.2%	37.1%	28.3%	24.8%	24.3%	25.4%	28.2%	29.3%
10 Insurer Total Losses & Expenses [3 + 9]	\$15,608	108.4%	115.0%	122.3%	116.8%	116.4%	84.8%	73.0%	79.1%	86.2%	105.3%	122.0%	123.3%
11 Insurer Policyholder Dividends	\$53	0.4%	0.9%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	1.1%	1.7%
12 Insurer Pre-Tax Underwriting Profit (Loss) <sup>(4)</sup>	(\$1,266)	-8.8%	-15.9%	-22.4%	-16.9%	-1.2%	15.1%	26.9%	20.8%	13.8%	-5.3%	-23.1%	-25.0%
[100% - 10 - 11] x Earned Premium (\$ in Millions)	(\$1,919)	(\$1,919)	(\$2,338)	(\$1,630)	(\$1,505)	(\$132)	\$2,010	\$4,644	\$4,468	\$3,199	(\$1,073)	(\$3,421)	(\$2,868)

Notes:

<sup>(1)</sup> Figures have been updated since the issuance of last year's report.

<sup>(2)</sup> CIGA loss payments are shown above for informational purposes only, and are not included in the Insurer Pre-Tax Underwriting Profit (Loss) (line 12).

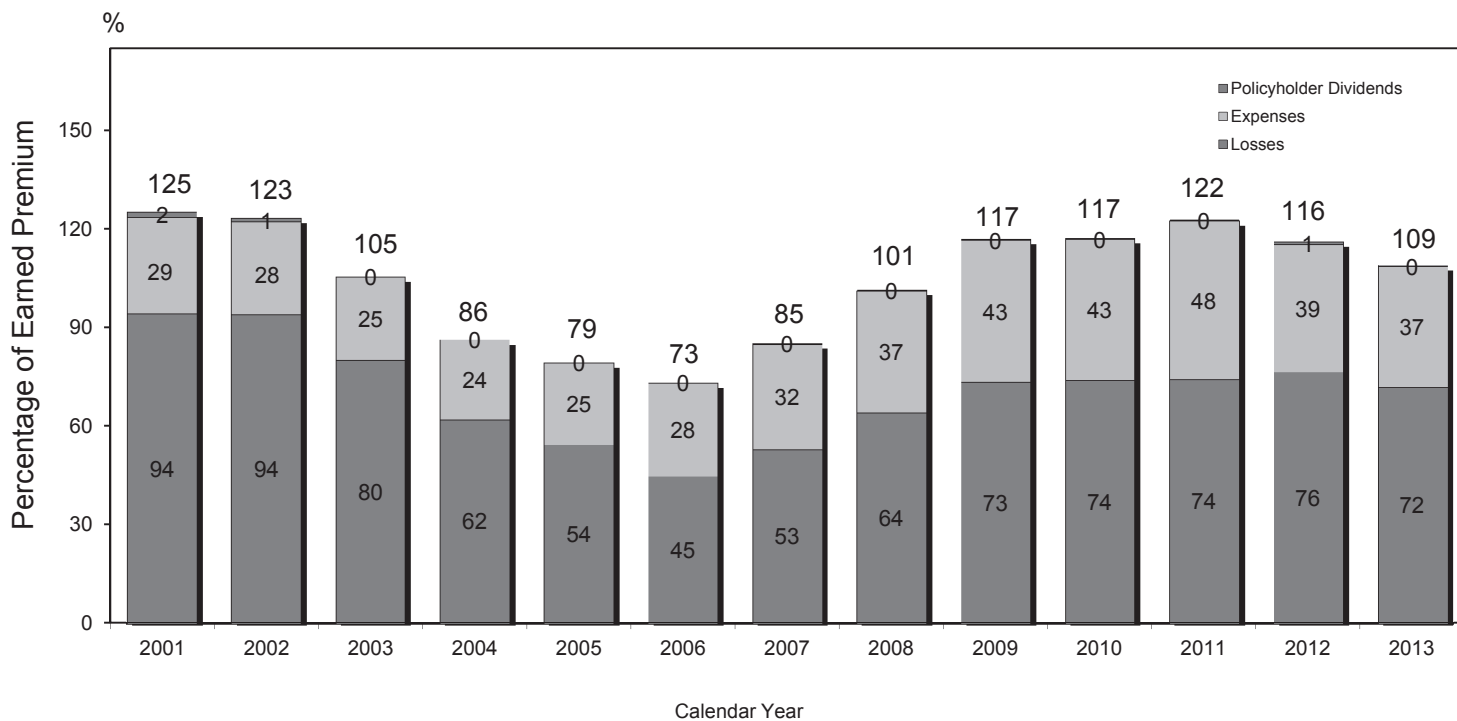
<sup>(3)</sup> 2011 figures include a reallocation made by the State Compensation Insurance Fund to move \$500 million of reserves from loss to ULAE.

<sup>(4)</sup> Insurer Pre-Tax Underwriting Profit (Loss) represents only the underwriting profit (loss) of California workers' compensation insured policies, and is prior to reinsurance assumed or ceded, prior to the application of deductible credits or retrospective rating plan adjustments, and does not include any provision for investment income or federal income taxes. (See NAIC's Report on Profitability By Line By State, which is published annually, for an estimate of the overall profitability of California workers' compensation.)

Source: WCIRB expense calls.



### Insurer Underwriting Experience



Source: WCIRB expense calls.

Summary of Claims by Cause of Injury - Policy Year 2011

Cause of Injury	Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses
56 Strain by - Lifting	38,011	10.9%	414,697,755	11.1%
99 Other - Miscellaneous, NOC	30,303	8.7%	313,073,618	8.4%
60 Strain or Injury By, NOC	25,247	7.3%	301,112,250	8.0%
31 Fall, Slip or Trip Injury, NOC	15,667	4.5%	236,901,055	6.3%
29 Fall - On Same Level	15,785	4.5%	207,125,044	5.5%
25 Fall - From Different Level (Elevation)	5,817	1.7%	205,011,526	5.5%
97 Strain by - Repetitive Motion	14,452	4.2%	197,220,133	5.3%
98 Cumulative, NOC	11,100	3.2%	182,535,125	4.9%
57 Strain by - Pushing or Pulling	13,850	4.0%	158,336,009	4.2%
26 Fall - From Ladder or Scaffolding	4,356	1.3%	140,204,742	3.7%
75 Struck or Injured By - Falling or Flying Object	13,224	3.8%	109,045,597	2.9%
50 Motor Vehicle, NOC	2,870	0.8%	87,080,955	2.3%
45 Motor Vehicle - Collision or Sideswipe with Another Vehicle	4,110	1.2%	82,146,911	2.2%
53 Strain by - Twisting	6,105	1.8%	73,800,599	2.0%
55 Strain by - Holding or Carrying	5,699	1.6%	67,343,304	1.8%
81 Struck or Injured By, NOC	7,803	2.2%	58,698,575	1.6%
27 Fall - From Liquid or Grease Spills	4,375	1.3%	53,569,819	1.4%
10 Caught in - Machine or Machinery	2,514	0.7%	50,783,387	1.4%
79 Struck or Injured By - Object Being Lifted or Handled	7,233	2.1%	48,022,866	1.3%
58 Strain by - Reaching	4,343	1.2%	46,455,629	1.2%
68 Struck or Stepped On - Stationary Object	7,867	2.3%	41,784,622	1.1%
13 Caught In, Under or Between, NOC	4,184	1.2%	41,019,776	1.1%
33 Fall - On Stairs	3,014	0.9%	39,168,368	1.0%
77 Struck or Injured By - Motor Vehicle	1,538	0.4%	36,089,552	1.0%
30 Slip or Trip But Did Not Fall	2,889	0.8%	35,102,778	0.9%
59 Strain by - Using Tool or Machinery	2,727	0.8%	34,048,001	0.9%
90 Other than Physical Cause of Injury	3,260	0.9%	32,792,137	0.9%
19 Cut, Puncture, Scrape or Injured By, NOC	11,608	3.3%	30,431,975	0.8%
12 Caught in - Object Handled	5,820	1.7%	27,246,473	0.7%
74 Struck or Injured By - Fellow Workers, Patient or Other Person	3,271	0.9%	27,170,825	0.7%
70 Striking Against or Stepping On, NOC	4,070	1.2%	25,714,017	0.7%
89 Person in Act of a Crime	1,329	0.4%	24,652,522	0.7%
18 Cut or Puncture by - Powered Hand Tool, Appliance	3,456	1.0%	24,393,392	0.7%
54 Strain by - Jumping or Leaping	1,477	0.4%	23,218,851	0.6%
17 Cut or Puncture by - Object Being Lifted or Handled	7,048	2.0%	21,105,445	0.6%
85 Struck or Injured By - Animal or Insect	6,544	1.9%	17,808,649	0.5%
28 Fall - Into Openings	1,097	0.3%	17,475,951	0.5%
94 Rubbed or Abraded By - Repetitive Motion	1,345	0.4%	17,210,021	0.5%
16 Cut or Puncture by - Hand Tool, Utensils; Not Powered	9,012	2.6%	17,070,003	0.5%
80 Struck or Injured By - Object Handled by Others	2,086	0.6%	16,870,989	0.5%
48 Motor Vehicle - Vehicle Upset	488	0.1%	16,215,027	0.4%
66 Struck or Stepped On - Object Being Lifted or Handled	2,284	0.7%	14,690,859	0.4%
76 Struck or Injured By - Hand Tool or Machine in Use	2,036	0.6%	14,298,033	0.4%
78 Struck or Injured By - Moving Parts of Machine	763	0.2%	9,520,116	0.3%
32 Fall - On Ice or Snow	621	0.2%	8,678,928	0.2%
04 Burn or Scald - Fire or Flame	298	0.1%	8,039,044	0.2%
46 Motor Vehicle - Collision with a Fixed Object	383	0.1%	7,994,838	0.2%
82 Absorption, Ingestion or Inhalation, NOC	2,249	0.6%	7,711,355	0.2%
02 Burn or Scald - Hot Objects or Substances	2,340	0.7%	7,638,390	0.2%
87 Foreign Matter (Body) in Eye(s)	7,483	2.1%	7,577,333	0.2%
09 Burn or Scald - Contact With, NOC	1,408	0.4%	7,299,845	0.2%
69 Struck or Stepped On - Stepping on Sharp Object	1,871	0.5%	6,659,363	0.2%
05 Burn or Scald - Steam or Hot Fluids	1,536	0.4%	6,011,437	0.2%
15 Cut or Puncture by - Broken Glass	2,305	0.7%	5,705,839	0.2%
65 Struck or Stepped On - Moving Part of Machine	647	0.2%	5,696,842	0.2%
84 Burn or Scald - Electrical Current	439	0.1%	4,914,094	0.1%
01 Burn or Scald - Chemicals	1,603	0.5%	3,542,740	0.1%
06 Burn or Scald - Dusts, Gases, Fumes or Vapors	744	0.2%	3,419,904	0.1%
20 Caught in - Collapsing Materials (Slides of Earth)	143	0.0%	3,405,609	0.1%
03 Burn or Scald - Temperature Extremes	490	0.1%	2,842,756	0.1%
86 Struck or Injured By - Explosion or Flare Back	86	0.0%	2,769,123	0.1%
61 Strain by - Welding or Throwing	204	0.1%	2,724,350	0.1%
95 Rubbed or Abraded By, NOC	462	0.1%	1,713,131	0.0%
47 Motor Vehicle - Crash of Airplane	11	0.0%	1,093,211	0.0%
07 Burn or Scald - Welding Operations	173	0.0%	1,037,645	0.0%
52 Strain by - Continual Noise	114	0.0%	908,019	0.0%
11 Burn or Scald - Cold Objects or Substances	154	0.0%	788,437	0.0%
67 Struck or Stepped On - Sanding, Scraping, Cleaning Operation	62	0.0%	540,223	0.0%
14 Burn or Scald - Abnormal Air Pressure	33	0.0%	502,857	0.0%
40 Motor Vehicle - Crash of Water Vehicle	22	0.0%	365,571	0.0%
88 Natural Disasters	31	0.0%	312,409	0.0%
41 Motor Vehicle - Crash of Rail Vehicle	18	0.0%	312,112	0.0%
08 Burn or Scald - Radiation	50	0.0%	305,620	0.0%
91 Mold	15	0.0%	240,343	0.0%
93 Gunshot	1	0.0%	68,500	0.0%
96 Terrorism	3	0.0%	2,064	0.0%
Total	348,076	100.0%	3,749,085,213	100.0%

Source: WCIRB unit statistical data at first report level

## Summary of Claims by Nature of Injury - Policy Year 2011

Nature of Injury		Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses
52	Strain or Tear	89,656	25.8%	1,055,410,286	28.1%
59	All Other Specific Injuries, NOC	48,155	13.8%	558,470,908	14.9%
49	Sprain or Tear	42,425	12.2%	451,799,106	12.0%
28	Fracture	11,234	3.2%	397,671,126	10.6%
10	Contusion	34,958	10.0%	224,768,826	6.0%
80	All Other Cumulative Injury, NOC	8,311	2.4%	174,050,304	4.6%
90	Multiple Physical Injuries Only	7,496	2.2%	139,204,535	3.7%
40	Laceration	41,485	11.9%	124,586,877	3.3%
37	Inflammation	9,415	2.7%	99,092,159	2.6%
16	Dislocation	1,690	0.5%	67,443,137	1.8%
78	Carpal Tunnel Syndrome	2,271	0.7%	48,251,699	1.3%
13	Crushing	3,063	0.9%	46,802,855	1.2%
77	Mental Stress	3,286	0.9%	41,178,367	1.1%
91	Multiple Injuries Including Both Physical and Psychological	1,263	0.4%	37,563,374	1.0%
02	Amputation	528	0.2%	36,414,809	1.0%
04	Burn	5,618	1.6%	34,027,892	0.9%
07	Concussion	1,141	0.3%	33,818,890	0.9%
34	Hernia	2,049	0.6%	29,478,607	0.8%
46	Rupture	658	0.2%	28,676,804	0.8%
43	Puncture	13,705	3.9%	23,906,984	0.6%
41	Myocardial Infarction	1,156	0.3%	14,731,716	0.4%
25	Foreign Body	8,372	2.4%	10,329,834	0.3%
19	Electric Shock	332	0.1%	8,614,129	0.2%
36	Infection	1,558	0.4%	8,498,028	0.2%
01	No Physical Injury	1,500	0.4%	7,806,820	0.2%
47	Severance	194	0.1%	7,009,270	0.2%
65	Respiratory Disorders	870	0.2%	6,389,733	0.2%
69	Mental Disorder	521	0.1%	5,985,557	0.2%
58	Vision Loss	134	0.0%	5,739,475	0.2%
71	All Other Occupational Disease Injury, NOC	619	0.2%	4,873,407	0.1%
53	Syncope	503	0.1%	3,659,595	0.1%
55	Vascular	105	0.0%	3,646,691	0.1%
68	Dermatitis	2,012	0.6%	2,511,291	0.1%
73	Contagious Disease	494	0.1%	1,343,961	0.0%
31	Hearing Loss or Impairment	149	0.0%	1,255,947	0.0%
72	Loss of Hearing	152	0.0%	970,648	0.0%
03	Angina Pectoris	93	0.0%	774,607	0.0%
32	Heat Prostration	343	0.1%	763,477	0.0%
66	Poisoning - Chemical	167	0.0%	709,960	0.0%
42	Poisoning - General	203	0.1%	470,650	0.0%
60	Dust Disease, NOC	60	0.0%	420,560	0.0%
74	Cancer	16	0.0%	287,584	0.0%
70	Radiation	9	0.0%	193,668	0.0%
30	Freezing	23	0.0%	139,002	0.0%
75	Psychiatric	8	0.0%	78,428	0.0%
76	VDT-Related Diseases	9	0.0%	70,803	0.0%
61	Asbestosis	21	0.0%	53,434	0.0%
54	Asphyxiation	24	0.0%	52,264	0.0%
22	Enucleation	11	0.0%	36,656	0.0%
64	Silicosis	4	0.0%	33,455	0.0%
67	Poisoning - Metal	8	0.0%	22,672	0.0%
63	Byssinosis	1	0.0%	7,462	0.0%
79	Hepatitis Losses	6	0.0%	2,834	0.0%
62	Black Lung	1	0.0%	390	0.0%
	Total	348,085	100.0%	3,750,101,553	100.0%

Source: WCIRB unit statistical data at first report level

## Summary of Claims by Part of Body - Policy Year 2011

Part of Body	Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses	
90	Multiple Body Parts - Multiple Body Parts	36,902	10.6%	596,494,361	15.9%
42	Trunk - Lower Back Area	45,235	13.0%	552,629,631	14.7%
53	Lower Extremities - Knee	20,703	6.0%	328,488,487	8.8%
38	Upper Extremities - Shoulder(s)	15,574	4.5%	286,374,040	7.6%
34	Upper Extremities - Wrist	20,767	6.0%	195,702,470	5.2%
36	Upper Extremities - Finger(s)	34,052	9.8%	124,257,832	3.3%
35	Upper Extremities - Hand	21,451	6.2%	122,461,548	3.3%
55	Lower Extremities - Ankle	11,849	3.4%	104,631,239	2.8%
31	Upper Extremities - Upper Arm	6,245	1.8%	89,523,526	2.4%
30	Upper Extremities - Multiple Upper Extremities	6,614	1.9%	85,475,228	2.3%
33	Upper Extremities - Lower Arm	10,494	3.0%	83,099,344	2.2%
54	Lower Extremities - Lower Leg	6,190	1.8%	77,611,863	2.1%
56	Lower Extremities - Foot	9,771	2.8%	76,206,390	2.0%
11	Head - Skull	2,350	0.7%	73,381,528	2.0%
65	Multiple Body Parts - Insufficient Info to Classify	3,267	0.9%	63,484,492	1.7%
32	Upper Extremities - Elbow	6,384	1.8%	60,338,871	1.6%
10	Head - Multiple Head Injury	6,493	1.9%	56,404,615	1.5%
41	Trunk - Upper Back Area	5,072	1.5%	53,326,240	1.4%
25	Neck - Soft Tissue	4,121	1.2%	52,029,816	1.4%
18	Head - Soft Tissue	5,999	1.7%	45,926,360	1.2%
12	Head - Brain	1,704	0.5%	43,735,169	1.2%
51	Lower Extremities - Hip	2,596	0.7%	43,572,078	1.2%
61	Trunk - Abdomen Including Groin	5,015	1.4%	41,980,732	1.1%
39	Upper Extremities - Wrist(s) & Hand(s)	3,103	0.9%	39,521,698	1.1%
50	Lower Extremities - Multiple Lower Extremities	2,373	0.7%	36,958,115	1.0%
37	Upper Extremities - Thumb	9,253	2.7%	34,947,476	0.9%
66	Multiple Body Parts - No Physical Injury	2,895	0.8%	31,470,385	0.8%
63	Trunk - Lumbar and /or Sacral Vertebrae	1,656	0.5%	31,385,131	0.8%
44	Trunk - Chest	4,405	1.3%	31,203,833	0.8%
91	Multiple Body Parts - Body Systems and Multiple Body	2,650	0.8%	31,087,606	0.8%
20	Neck - Multiple Neck Injury	1,727	0.5%	26,765,766	0.7%
14	Head - Eye(s)	12,973	3.7%	24,106,871	0.6%
52	Lower Extremities - Upper Leg	1,999	0.6%	23,879,678	0.6%
22	Neck - Disc	805	0.2%	21,709,988	0.6%
43	Trunk - Disc	681	0.2%	21,066,673	0.6%
40	Trunk - Multiple Trunk	1,617	0.5%	20,172,575	0.5%
48	Trunk - Internal Organs	1,517	0.4%	13,783,866	0.4%
23	Neck - Spinal Cord	109	0.0%	13,485,695	0.4%
21	Neck - Vertebrae	468	0.1%	11,141,219	0.3%
46	Trunk - Pelvis	493	0.1%	10,419,771	0.3%
57	Lower Extremities - Toe	2,162	0.6%	9,308,354	0.2%
60	Trunk - Lungs	1,172	0.3%	8,938,079	0.2%
47	Trunk - Spinal Cord	389	0.1%	8,006,727	0.2%
49	Trunk - Heart	299	0.1%	6,958,775	0.2%
19	Head - Facial Bones	772	0.2%	6,946,869	0.2%
13	Head - Ear(s)	1,050	0.3%	4,865,618	0.1%
62	Trunk - Buttocks	496	0.1%	4,472,295	0.1%
16	Head - Teeth	756	0.2%	4,396,945	0.1%
15	Head - Nose	996	0.3%	3,712,706	0.1%
58	Lower Extremities - Great Toe	877	0.3%	3,500,244	0.1%
17	Head - Mouth	957	0.3%	3,389,911	0.1%
45	Trunk - Sacrum and Coccyx	297	0.1%	2,140,675	0.1%
26	Neck - Trachea	63	0.0%	383,610	0.0%
24	Neck - Larynx	52	0.0%	211,995	0.0%
64	Multiple Body Parts - Artificial Appliance	10	0.0%	190,273	0.0%
	Total	347,920	100.0%	3,747,665,282	100.0%

Source: WCIRB unit statistical data at first report level



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