

June 28, 2017

Report on 2016 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 2016 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 2004 through 2016.¹

Hospital, Physician and Medical-Legal Costs

In 2016, \$4.8 billion, or 57% 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 2016. (In 2015, \$4.9 billion, or 59% of total loss payments, were for analogous medical services.)

Exhibits 1.1 through 1.6 contain summaries of amounts paid for medical services in 2016. These exhibits are based on the WCIRB's Aggregate Indemnity and Medical Costs Call, Call for California Workers' Compensation Calendar Year Experience, and Medical Data Call (MDC). Exhibits 1.1 through 1.4 show medical payments by category of payment. Note that the amounts shown on Exhibits 1.1 through 1.4 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.²

Table 1 summarizes the estimated total medical losses paid by category in calendar years 2015 and 2016:

¹ For calendar years 2004 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.

² California reporting requirements specify that the cost of medical cost containment programs paid on policies incepting on or after July 1, 2010 be reported as allocated loss adjustment expense, while the costs paid on policies incepting before July 1, 2010 be reported as medical loss.

Table 1: Summary of Medical Losses Paid by Medical Category

Category	CY 2015	CY 2016
Payments Made Directly to Injured Workers	\$1.3 billion	\$1.3 billion
Physician Services	\$1.3 billion	\$1.2 billion
Hospital (Inpatient and Outpatient)	\$0.6 billion	\$0.6 billion
Medical-Legal Evaluations	\$0.3 billion	\$0.3 billion
Pharmaceuticals	\$0.3 billion	\$0.3 billion
Medical Liens	\$0.3 billion	\$0.3 billion
Medical Supplies and Equipment	\$0.2 billion	\$0.2 billion
Medical Cost Containment Programs (medical loss only)	\$0.2 billion	\$0.2 billion
Medicare-related Payments ³	\$0.2 billion	\$0.2 billion
Other	\$0.1 billion	\$0.1 billion
Total Medical Losses Paid	\$4.9 billion	\$4.8 billion

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. 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)

	CY2009	CY2010	CY2011	CY2012	CY2013	CY2014	CY2015	CY2016
Reported as Medical Loss Paid	339	351	309	243	217	208	203	177
Reported as Allocated Loss Adjustment Expense Paid	N/A	4	74	169	230	263	307	291
Total Medical Cost Containment Program Costs Paid	339	355	383	412	447	471	510	468

Exhibits 1.1 through 1.6 also show detailed distributions of medical payments by specialty, which is summarized from individual medical transactions reported in WCIRB MDC data. Exhibit 1.5 shows distributions of payments for medical services by type of provider.⁴ Exhibit 1.6 shows distributions of payments for physician services by type of procedure. Tables 3 and 4 summarize the estimated distribution of medical payments by specialty in calendar years 2015 and 2016:

³ Includes Medical Payments Related to Medicare Set-Aside Accounts and Reimbursements to Medicare.

⁴ As a result of WCIRB efforts to more accurately categorize medical transactions, the distributions of medical payments by type of provider for older calendar years have been updated from those included in prior reports.

Table 3: Distribution of Medical Service Payments by Type of Provider

Provider Type	CY 2015	CY 2016
Hospital-based Provider	23.4%	24.0%
Physician Specialist	13.3%	13.4%
Surgeon	10.1%	10.8%
MD General	11.5%	10.8%
Physical Therapist	7.1%	7.8%
Pharmacist	9.4%	6.7%
Ambulatory Surgical Center	4.7%	5.2%
Other	20.5%	21.3%
Total Medical Service Payments	100.0%	100.0%

Table 4: Distribution of Physician Service Payments

Physician Service by Type of Procedure	CY 2015	CY 2016
Evaluation & Management	33.9%	34.6%
Physical Medicine	19.7%	20.4%
Surgery	17.7%	16.9%
Radiology	9.2%	9.0%
Special Services & Reports	7.5%	7.3%
Medicine	5.2%	5.3%
Pathology & Laboratory	2.6%	2.1%
Anesthesia	1.9%	1.9%
Acupuncture	1.4%	1.5%
Chiropractic	0.7%	0.8%
Other	0.2%	0.2%
Total Physician Service Payments	100.0%	100.0%

Exhibits 2.1 through 2.3 contain summaries of medical-legal costs for 2016 based on the WCIRB's MDC data. The exhibits show that orthopedic evaluations accounted for about 54% of the cost of all medical-legal evaluations. The exhibits also show that the average cost of a medical-legal evaluation was \$1,663. Psychiatric evaluations were the most expensive, averaging \$3,420.

Indemnity Benefits

In 2016, \$3.6 billion, or 43% 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 2016. (In 2015, payment for analogous indemnity benefits totaled \$3.5 billion, or 41% of total loss payments.)

Exhibits 3.1 and 3.2 contain summaries of paid indemnity benefits by type of benefit for calendar year 2016. 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 2016, temporary disability benefits (50%) and permanent partial disability benefits (41%) accounted for the vast majority of the indemnity payments.

Exhibits 4 through 9 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 2014 policy year 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 2014 policy, and have not been adjusted to an ultimate value basis.) Exhibit 4 shows indemnity and medical benefits for back injury claims. Exhibit 5 shows indemnity and medical benefits for slip and fall injuries. Exhibit 6 shows indemnity and medical benefits for psychiatric and mental stress injuries. Exhibit 7 shows indemnity and medical benefits for carpal tunnel and repetitive motion injuries. Exhibit 8 shows indemnity and medical benefits for other cumulative injuries. Finally, Exhibit 9 shows indemnity and medical benefits for all injuries.

Exhibit 10.1 graphically shows the proportion of total loss dollars reported on permanent disability claims attributable to various types of injuries. Exhibit 10.2 shows the average cost per claim for these injuries. As shown on Exhibits 10.1 and 10.2, slip and fall injuries are both the most frequently occurring and most costly of the injury categories summarized.

Vocational Rehabilitation Benefits

Exhibit 11 summarizes the amounts estimated to be paid for vocational rehabilitation nontransferable education vouchers as well as other vocational rehabilitation benefits (primarily voluntary vocational rehabilitation benefits). The exhibit is based on data derived from the WCIRB's Aggregate Indemnity and Medical Costs Call, WCIRB Permanent Disability Claim Surveys, and the WCIRB's Call for Calendar Year Experience. In total, insurers paid about \$65 million in vocational rehabilitation-related benefits in calendar year 2016. This was 1.8% of all indemnity payments in 2016, of which 95% was for non-transferable education vouchers. (For comparison purposes, in 2015, vocational rehabilitation benefits paid was \$46 million or 1.4% of all indemnity payments, of which 97% was for non-transferable education vouchers.)

Insurer Losses, Expenses and Profits

Exhibits 12.1 and 12.2 summarize California workers' compensation underwriting experience for calendar year 2016.⁵ Calendar year 2016 earned premium totaled \$17.9 billion (as compared to the \$17.1 billion of premium earned in 2015). 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 2016, including benefit payments made by CIGA, were \$8.4 billion, or 47% of insurer calendar year earned premium.

Total insurer paid losses (i.e., excluding payments made by CIGA) in 2016 were \$8.3 billion, or 46% of calendar year earned premium. Combining insurer paid losses with a \$2.5 billion increase in total insurer loss reserves resulted in total insurer incurred losses, excluding payments made by CIGA, of \$10.7 billion, or 60% of the premium earned in 2016. (For comparison purposes, in 2015, total insurer paid losses—excluding those made by CIGA—were 48% of earned premium and, with an increase in insurer loss reserves totaling 15% of earned premium, total insurer incurred losses, excluding payments made by CIGA, were 62% of total insurer earned premium.)⁶

The 60% of earned premium stated above pertains to total insurer losses incurred during the "calendar year" 2016. This includes all insurer losses paid and insurer loss reserve changes that occurred during 2016, regardless of when the accidents occurred.

⁵ Total statewide calendar year 2016 premiums, losses and expenses were estimated based on the experience of insurers that reported premium, loss and expense information to the WCIRB.

⁶ Benefit payments made by CIGA during calendar years 2004 to 2016 are also shown as paid loss percentages to insurer earned premium for those calendar years.

Incurred loss adjustment expenses (allocated and unallocated) in 2016 were \$2.8 billion, or 16% of earned premium. (This includes the full cost to insurers of administering, adjudicating and settling claims.) Incurred loss adjustment expenses include \$826 million in defense attorney expenses incurred in 2016. (For comparison purposes, in 2015, incurred loss adjustment expenses were 18% of earned premium, including \$831 million in defense expenses.)

In total, California insurers have incurred about \$6.1 billion in expenses in 2016, or 34% of 2016 earned premium. (For comparison purposes, in 2015, total incurred expenses were 36% of earned premium.)

In total, incurred losses and expenses in calendar year 2016 were \$16.9 billion, or 94% of earned premium. Based on insurer statutory Annual Statement information, the WCIRB estimates policyholder dividends incurred in 2016 to be 0.3% of 2016 earned premium, resulting in an underwriting profit of \$1.0 billion, or 5.7% 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 and the application of deductible credits or advisory 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.⁷ (For 2015, the underwriting profit was 1.4% of earned premium, or \$0.2 billion.)

Fees Paid to Applicant Attorneys

Although generally part of incurred indemnity losses rather than expenses, the amount paid in 2016 to applicant attorneys was derived from the WCIRB's Annual Expense Call. In 2016, applicant attorneys were paid \$408 million. (In 2015, applicant attorneys were paid \$384 million.)⁸

Workers' Compensation Costs by Injury Detail

Exhibits 13 through 15 summarize loss experience by injury detail for the most current policy year available (i.e., policy year 2014 at first report level). Exhibit 13 shows the number and proportion of claims and incurred losses by cause of injury (e.g., fall, repetitive motion, etc.). Exhibit 14 shows the number and proportion of claims and incurred losses by the nature of the injury sustained (e.g., strain, fracture, etc.). Exhibit 15 shows the number and proportion of claims and incurred losses by the part of body injured.

Conditions and Limitations

1. The information contained in this report is a summary of historical data provided to the WCIRB by over 140 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 13, 2017. 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.

⁷ 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.

⁸ The fees paid to applicant attorneys are based on reports of insurers who were able to provide a comprehensive breakdown of these fees on the WCIRB's Annual Expense Call. These fees are often included as a part of the indemnity award or settlement and as such cannot be broken out separately.

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 2004 through 2016 have been included in this report.

Paid Medical Costs for Calendar Year 2016

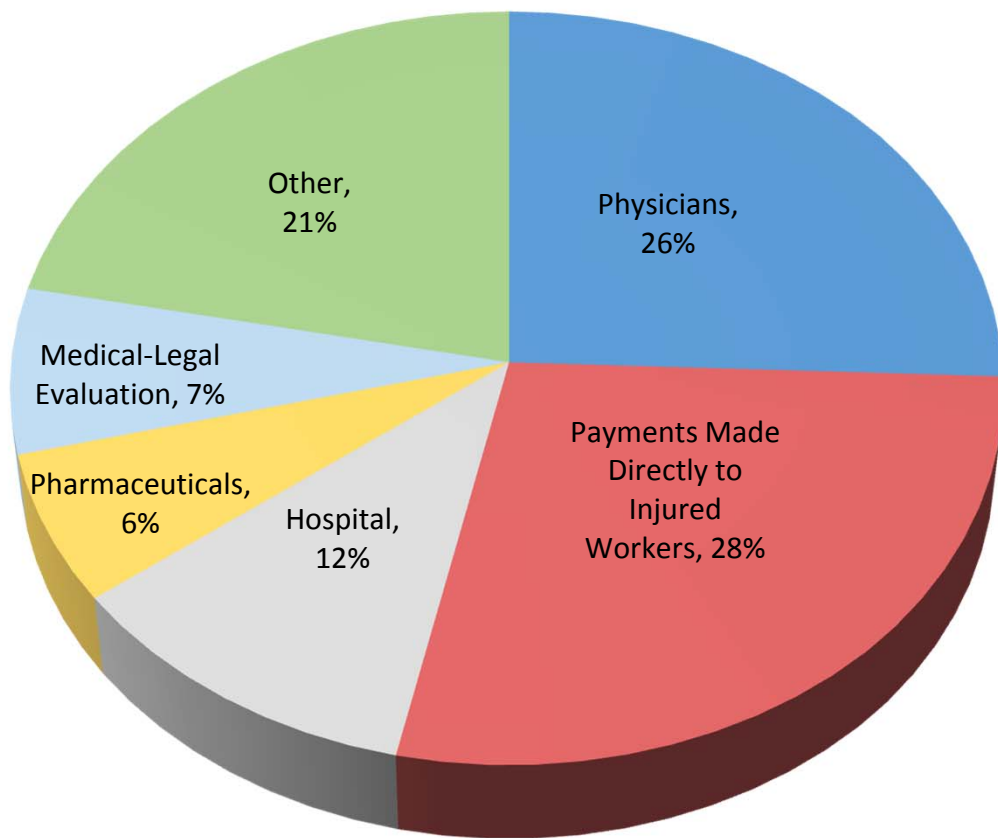
	<u>Total Medical Paid (\$000)</u>	<u>% of Total Medical Services</u>	<u>% of Total Medical Paid</u>
1 Evaluation & Management	428,622	14.2%	8.9%
2 Physical Medicine	252,529	8.4%	5.2%
3 Surgery	209,539	7.0%	4.3%
4 Radiology	111,340	3.7%	2.3%
5 Special Services & Reports	90,082	3.0%	1.9%
6 Medicine	65,203	2.2%	1.4%
7 Pathology & Laboratory	26,337	0.9%	0.5%
8 Anesthesia	23,702	0.8%	0.5%
9 Acupuncture	18,430	0.6%	0.4%
10 Chiropractic	9,348	0.3%	0.2%
11 Other	2,030	0.1%	0.0%
Physician Services (Subtotal)	1,237,162	41.0%	25.6%
12 Medical-Legal Evaluation Payments	340,422	11.3%	7.1%
13 Pharmaceuticals	310,301	10.3%	6.4%
14 Hospital - Outpatient	303,825	10.1%	6.3%
15 Medical Liens	287,816	9.5%	6.0%
16 Hospital - Inpatient	283,603	9.4%	5.9%
17 Medical Supplies and Equipment	232,147	7.7%	4.8%
18 Dental Services	19,473	0.6%	0.4%
Total Payments for Medical Services (Subtotal)	3,014,749	100.0%	62.4%
19 Medical Payments Made Directly to Injured Workers	1,344,481		27.8%
20 Medical Payments Related to Medicare Set-asides	228,781		4.7%
21 Medical Cost Containment Program Payments ^[1]	176,890		3.7%
22 Interpreter Services	26,146		0.5%
23 Copy Services	23,002		0.5%
24 Capitated Medical Payments	11,317		0.2%
25 Reimbursements to Medicare	2,561		0.1%
Total Calendar Year Medical Payments	4,827,928		100.0%

^[1] 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 2016 is \$291 million.

Sources:

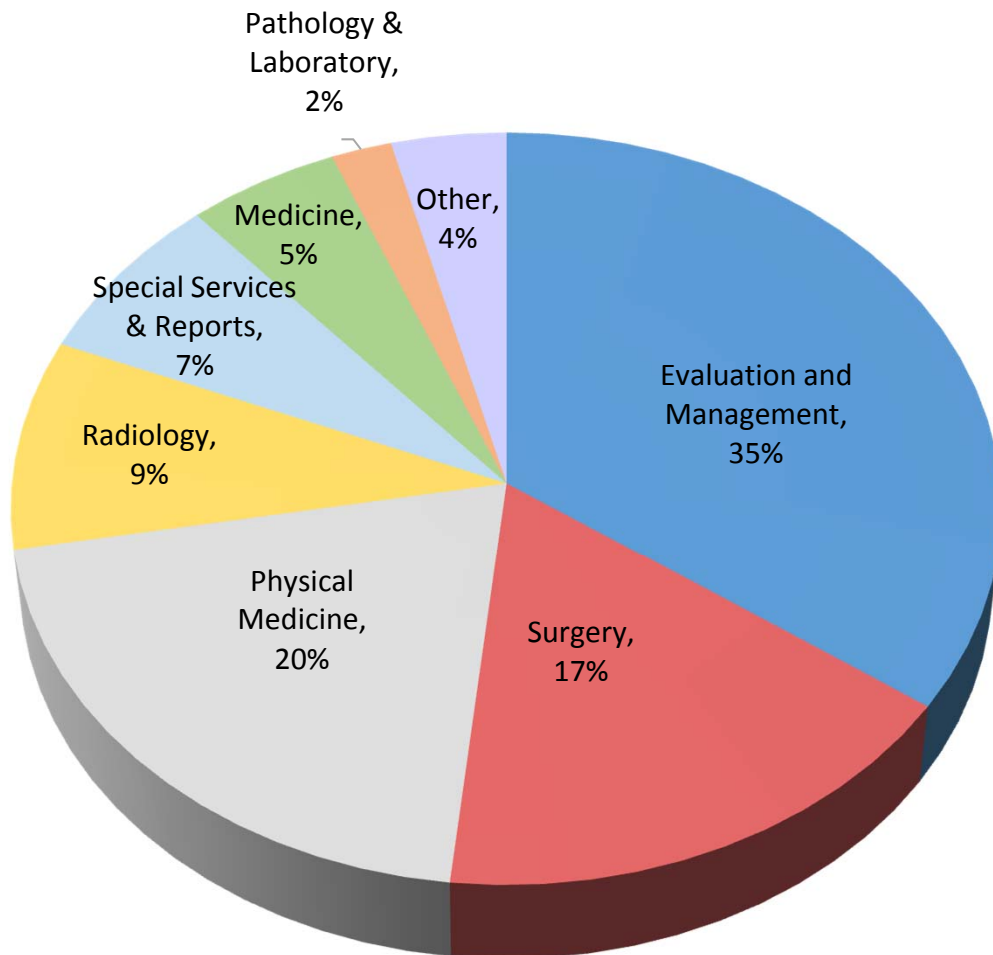
WCIRB aggregate indemnity and medical cost calls
WCIRB's Medical Data Call (MDC)

Paid Medical Costs for Calendar Year 2016



Sources:
WCIRB Aggregate Indemnity and Medical Costs Call
WCIRB's Medical Data Call (MDC)

**Paid Medical Costs by Physician Specialty
for Calendar Year 2016**



Source: WCIRB's Medical Data Call

Distribution of Calendar Year Medical Costs Paid

Medical Payment Type	2016		2015 ^[1]	2014 ^[1]	2013 ^[1]
	Medical Payments (\$000)	As % of Total Medical Payments	As % of Total Medical Payments	As % of Total Medical Payments	As % of Total Medical Payments
1 Medical Payments Made Directly to Injured Workers	\$1,344,481	27.8%	26.5%	24.1%	24.2%
2 Physician Services	\$1,237,162	25.6%	26.3%	27.0%	27.7%
3 Medical-Legal Evaluation Payments	\$340,422	7.1%	7.0%	6.6%	5.7%
4 Pharmaceuticals	\$310,301	6.4%	7.0%	8.8%	9.5%
5 Hospital - Outpatient	\$303,825	6.3%	6.3%	5.6%	5.9%
6 Medical Liens	\$287,816	6.0%	6.0%	6.0%	4.2%
7 Hospital - Inpatient	\$283,603	5.9%	6.4%	6.5%	7.8%
8 Medical Supplies and Equipment	\$232,147	4.8%	4.9%	4.8%	5.0%
9 Medical Payments Related to Medicare Set-asides	\$228,781	4.7%	3.6%	2.9%	2.5%
10 Medical Cost Containment Program Payments ^[2]	\$176,890	3.7%	4.1%	4.1%	4.2%
11 Interpreter Services ^[3]	\$26,146	0.5%	0.6%	1.9%	1.6%
12 Copy Services ^[3]	\$23,002	0.5%	0.3%	0.9%	1.1%
13 Dental Services	\$19,473	0.4%	0.4%	0.4%	0.3%
14 Capitated Medical Payments	\$11,317	0.2%	0.4%	0.2%	0.3%
15 Reimbursements to Medicare	\$2,561	0.1%	0.0%	0.1%	0.1%
Total Medical Payments	\$4,827,928	100.0%	100.0%	100.0%	100.0%

^[1] Figures have been updated since the issuance of last year's report.

^[2] 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 2016 is \$291 million.

^[3] 2013 and 2014 numbers are based on WCIRB surveys of insurer medical payments.

Sources: WCIRB aggregate indemnity and medical cost calls
WCIRB's Medical Data Call (MDC)

Distribution of Medical Service Payments by Type of Provider

Provider Type	2016		2015 ^[1]	2014 ^[1]	2013 ^[1]
	Medical Service Payments (\$000)	As % of Total Medical Service Payments	As % of Total Medical Service Payments	As % of Total Medical Service Payments	As % of Total Medical Service Payments
1 Hospital-Based Provider	\$723,573	24.0%	23.4%	21.0%	23.5%
2 Physician Specialist	\$403,744	13.4%	13.3%	11.7%	11.2%
3 Surgeon	\$326,965	10.8%	10.1%	9.2%	9.5%
4 MD General Practitioner	\$324,368	10.8%	11.5%	16.9%	13.5%
5 Physical Therapist	\$236,117	7.8%	7.1%	6.8%	7.3%
6 Pharmacist	\$201,706	6.7%	9.4%	11.0%	11.3%
7 Ambulatory Surgical Center (ASC) Provider	\$156,789	5.2%	4.7%	4.3%	5.0%
8 Durable Medical Equipment (DME) Supplier	\$105,740	3.5%	3.7%	3.3%	3.5%
9 Psychology, Psychiatry, & Neurology	\$81,851	2.7%	2.6%	2.5%	2.7%
10 Occupational Health Provider	\$78,500	2.6%	2.9%	3.0%	2.5%
11 Rehabilitation Provider	\$76,112	2.5%	2.1%	1.7%	1.6%
12 Chiropractic	\$67,144	2.2%	2.1%	2.0%	2.0%
13 Home Health Provider	\$47,441	1.6%	1.4%	1.5%	1.4%
14 Lab Testing Provider	\$44,098	1.5%	2.0%	2.2%	2.2%
15 Dentist	\$28,678	1.0%	0.7%	0.7%	0.6%
16 Acupuncturist	\$22,772	0.8%	0.7%	0.5%	0.5%
17 Marriage, Family and Counselors	\$11,619	0.4%	0.1%	0.0%	0.3%
18 Podiatrist	\$9,892	0.3%	0.3%	0.2%	0.2%
19 Optometrist	\$1,083	0.0%	0.0%	0.0%	0.0%
20 Social Workers	\$157	0.0%	0.0%	0.0%	0.0%
21 Others	\$66,402	2.2%	1.8%	1.3%	1.2%
Total Medical Service Payments	\$3,014,749	100.0%	100.0%	100.0%	100.0%

^[1] As a result of WCIRB efforts to more accurately categorize medical transactions, figures shown for 2013 through 2015 have been updated since the issuance of last year's report.

Source: WCIRB's Medical Data Call (MDC)

Distribution of Physician Service Payments

Physician Service by Type of Procedure	2016		2015 ^[1]	2014 ^[1]	2013 ^[1]
	Physician Service Payments (\$000)	As % of Total Physician Service Payments	As % of Total Physician Service Payments	As % of Total Physician Service Payments	As % of Total Physician Service Payments
1 Evaluation & Management	\$428,622	34.6%	33.9%	29.9%	25.6%
2 Physical Medicine	\$252,529	20.4%	19.7%	17.3%	14.1%
3 Surgery	\$209,539	16.9%	17.7%	18.3%	19.6%
4 Radiology	\$111,340	9.0%	9.2%	9.9%	10.3%
5 Special Services & Reports	\$90,082	7.3%	7.5%	9.3%	12.1%
6 Medicine	\$65,203	5.3%	5.2%	5.9%	8.8%
7 Pathology & Laboratory	\$26,337	2.1%	2.6%	5.4%	5.7%
8 Anesthesia	\$23,702	1.9%	1.9%	2.0%	2.1%
9 Acupuncture	\$18,430	1.5%	1.4%	1.2%	1.1%
10 Chiropractic	\$9,348	0.8%	0.7%	0.7%	0.7%
11 Other	\$2,030	0.2%	0.2%	0.1%	0.0%
Total Physician Service Payments	\$1,237,162	100.0%	100.0%	100.0%	100.0%

^[1] Figures have been updated since the issuance of last year's report.

Source: WCIRB's Medical Data Call (MDC)

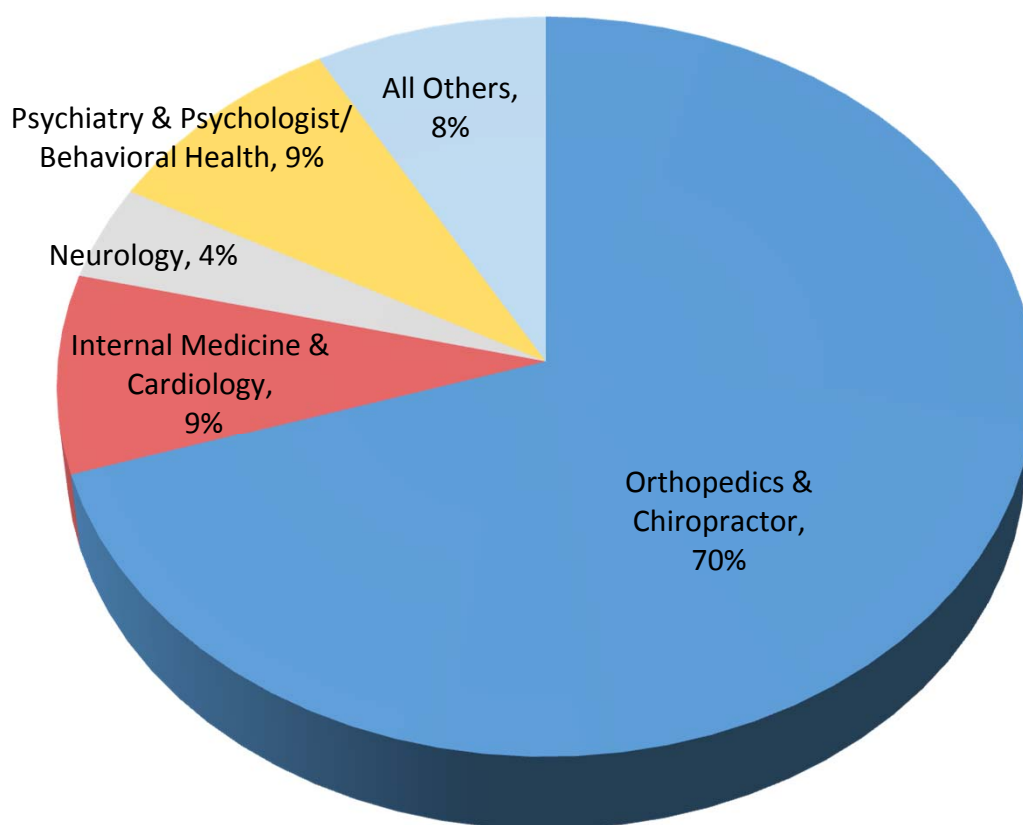
Paid Medical-Legal Costs

<u>Physician Specialty</u>	Service Year 2016				Service Year 2015 ^[1]				Service Year 2014 ^[1]				Service Year 2013 ^[1]			
	<u>Number of Reports</u>	<u>Cost of Reports</u>	<u>Average Cost Per Report</u>		<u>Number of Reports</u>	<u>Cost of Reports</u>	<u>Average Cost Per Report</u>		<u>Number of Reports</u>	<u>Cost of Reports</u>	<u>Average Cost Per Report</u>		<u>Number of Reports</u>	<u>Cost of Reports</u>	<u>Average Cost Per Report</u>	
Orthopedic	64.1%	54.4%	\$1,412		62.0%	53.1%	\$1,427		61.1%	52.4%	\$1,424		59.0%	50.6%	\$1,316	
Internal Medicine & Cardiology	8.7%	9.7%	\$1,848		9.6%	9.6%	\$1,677		9.6%	10.1%	\$1,752		11.9%	12.0%	\$1,539	
Chiropractor	6.0%	6.1%	\$1,686		5.8%	5.5%	\$1,573		6.1%	5.1%	\$1,398		5.5%	4.1%	\$1,157	
Psychologist/Behavioral Health	4.4%	7.9%	\$2,958		5.5%	9.2%	\$2,786		5.7%	10.1%	\$2,961		6.0%	10.3%	\$2,620	
Psychiatry	4.5%	9.2%	\$3,420		5.3%	10.6%	\$3,363		5.7%	10.8%	\$3,114		6.0%	11.5%	\$2,932	
Neurology	4.1%	5.2%	\$2,117		4.1%	5.1%	\$2,085		4.5%	5.3%	\$1,964		4.7%	5.4%	\$1,769	
All Others	8.2%	7.5%	\$1,530		7.7%	6.8%	\$1,453		7.3%	6.2%	\$1,419		6.9%	6.1%	\$1,350	
Total/Average	100.0%	100.0%	\$1,663		100.0%	100.0%	\$1,665		100.0%	100.0%	\$1,662		100.0%	100.0%	\$1,533	

^[1] Figures have been updated from those in last year's report.

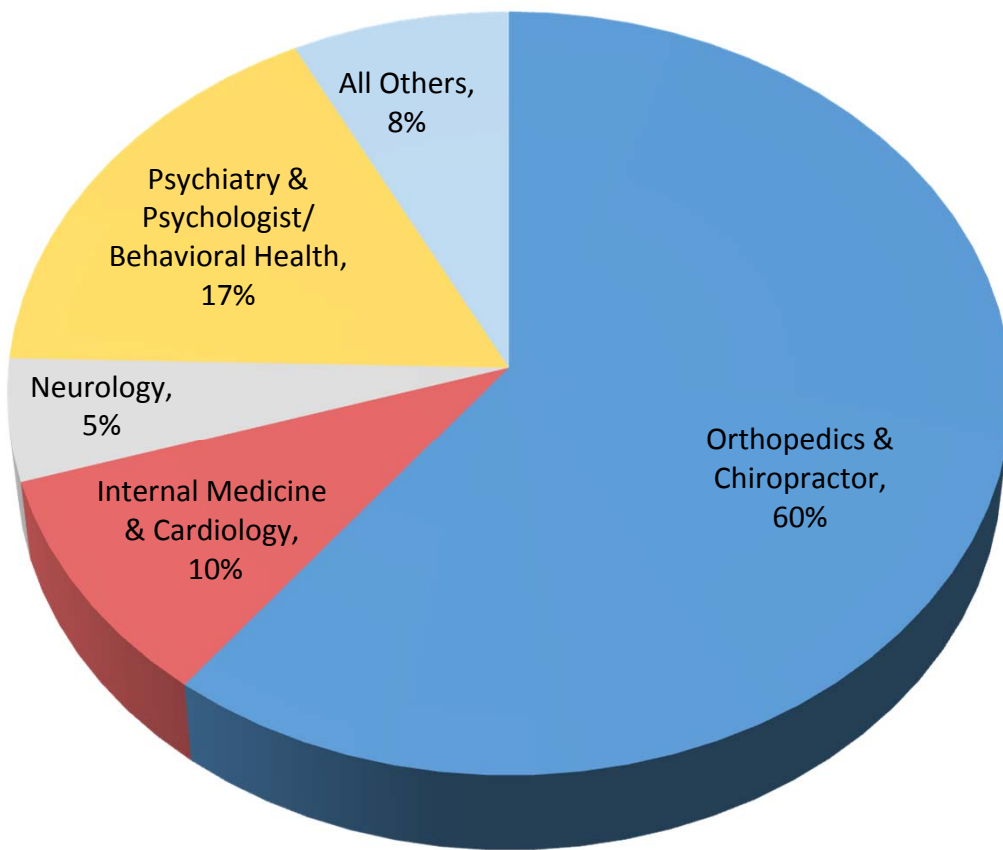
Sources: WCIRB's Medical Data Call (MDC). All figures are based on medical-legal transactions reported on all claim types from all accident years within the service year.

**Number of Medical-Legal Reports by Physician Specialty
for Calendar Year 2016**



Source: WCIRB's Medical Data Call

**Paid Medical-Legal Costs by Physician Specialty
for Calendar Year 2016**



Source: WCIRB Medical Data Call

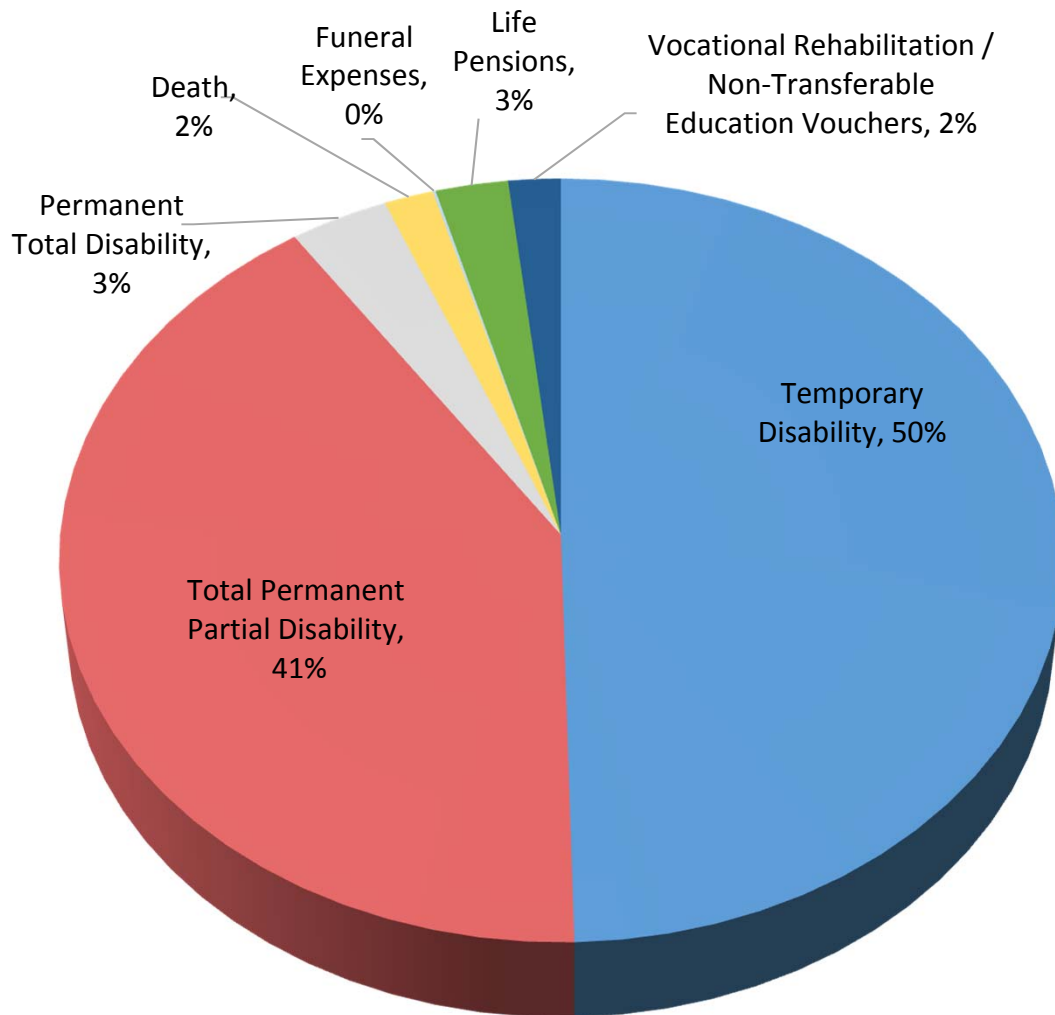
Paid Indemnity Benefits for Calendar Year 2016

Benefit Type	Indemnity Paid (\$ in Thousands)	Percentage of Total Indemnity Paid
Temporary Disability*	1,783,620	49.6%
Permanent Total Disability*	121,935	3.4%
Permanent Partial Disability*		
0.25% - 24.75%	732,313	20.4%
25.00% - 69.75%	646,611	18.0%
70.00% - 99.75%	91,202	2.5%
Total Permanent Partial	1,470,126	40.9%
Death*	61,677	1.7%
Funeral Expenses	2,110	0.1%
Life Pensions	90,594	2.5%
Vocational Rehabilitation/ Non-Transferable Education Vouchers*	64,557	1.8%
Total Indemnity Paid	3,594,618	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 2016



Source: Calendar year calls for experience and unit statistical data

Policy Year 2014 Permanent Disability Summary
Back Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	1,530	256,928	8,825,569	15,908,397	8,678,095	21,709,558
5 - 9	3,036	1,131,827	21,272,729	45,292,765	20,566,717	58,292,568
10 - 14	2,083	1,698,502	22,165,188	47,226,189	17,547,991	52,653,133
15 - 19	1,581	1,168,273	20,011,663	44,233,111	16,771,822	47,220,563
20 - 24	665	775,648	11,161,659	26,055,891	9,201,572	26,827,285
Unknown	99	16,626	1,694,752	3,015,703	1,075,629	2,843,306
Minor Total	8,994	5,047,804	85,131,560	181,732,056	73,841,826	209,546,413
25 - 29	326	435,446	5,959,282	15,428,130	5,108,497	15,218,925
30 - 34	194	286,512	3,877,285	10,306,760	3,891,017	10,412,279
35 - 39	104	188,232	2,165,369	6,512,440	2,942,601	7,411,823
40 - 44	49	91,976	1,120,286	3,289,557	1,708,159	4,110,847
45 - 49	34	91,000	866,614	3,022,943	950,043	3,100,288
50 - 54	35	70,418	1,045,110	3,323,547	1,366,004	3,826,820
55 - 59	13	18,000	302,820	1,214,505	492,476	1,575,909
60 - 64	9	24,000	201,192	760,853	372,856	1,018,516
65 - 69	16	34,500	454,974	2,074,619	2,409,307	4,945,864
70 - 74	3	0	41,471	980,262	1,695,286	3,062,381
75 - 79	1	0	72	87,352	10,008	39,265
80 - 84	3	6,000	131,725	928,154	309,190	1,123,649
85 - 89	2	6,000	74,515	135,684	263,466	265,500
90 - 94	2	6,000	38,572	511,101	114,915	373,142
95 - 99	1	6,000	32,903	749,624	389,337	2,406,643
Unknown	7	6,000	145,453	590,962	264,377	831,011
Major Total	799	1,270,084	16,457,643	49,916,493	22,287,539	59,722,862
Permanent Total	3	0	129,088	1,481,057	3,387,730	5,837,637
Grand Total	9,796	6,317,888	101,718,291	233,129,606	99,517,095	275,106,912

Source: WCIRB unit statistical data at first report level

Policy Year 2014 Permanent Disability Summary
Slip and Fall Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	1,362	291,057	9,831,427	16,199,223	11,743,912	25,524,230
5 - 9	2,497	1,095,355	22,825,236	44,199,281	25,217,062	60,852,298
10 - 14	1,684	1,424,263	20,105,223	41,675,436	20,820,051	52,093,003
15 - 19	1,281	941,729	17,945,771	38,128,966	18,077,820	43,630,567
20 - 24	529	521,458	9,088,958	20,963,766	9,796,835	24,584,960
Unknown	77	16,000	1,316,835	2,392,513	1,725,001	3,556,085
Minor Total	7,430	4,289,862	81,113,450	163,559,185	87,380,681	210,241,143
25 - 29	269	440,250	5,688,224	14,327,617	6,292,360	16,151,347
30 - 34	181	203,215	4,497,301	10,980,109	5,544,916	13,507,500
35 - 39	88	140,500	2,412,784	6,272,022	3,216,007	7,301,580
40 - 44	64	136,500	1,625,619	5,504,282	3,256,561	6,985,987
45 - 49	41	100,250	1,068,391	3,665,542	1,775,484	4,909,327
50 - 54	30	28,462	737,484	3,119,591	2,345,087	4,641,445
55 - 59	24	54,000	598,933	2,823,575	3,224,782	6,628,626
60 - 64	13	36,000	402,943	2,370,292	1,342,949	3,426,447
65 - 69	20	29,080	636,966	3,021,580	4,432,246	8,367,997
70 - 74	8	18,000	411,881	2,228,518	3,800,882	6,161,079
75 - 79	5	6,000	153,427	940,461	2,026,747	5,213,418
80 - 84	2	12,000	100,875	1,107,503	1,689,427	3,556,654
85 - 89	9	25,500	262,312	1,720,883	2,640,264	5,977,932
90 - 94	1	6,000	19,847	417,584	559,962	1,004,060
95 - 99	4	6,000	108,439	1,995,767	2,956,248	7,664,935
Unknown	6	0	87,231	412,049	172,731	485,861
Major Total	765	1,241,757	18,812,657	60,907,375	45,276,653	101,984,195
Permanent Total	13	18,000	587,966	10,935,038	13,885,122	50,267,655
Grand Total	8,208	5,549,619	100,514,073	235,401,598	146,542,456	362,492,993

Source: WCIRB unit statistical data at first report level

Policy Year 2014 Permanent Disability Summary
Psychiatric and Mental Stress Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	154	8,948	792,712	1,416,500	598,628	1,531,844
5 - 9	156	35,235	721,680	1,852,446	768,863	2,093,783
10 - 14	98	53,400	700,301	1,914,805	512,216	1,484,386
15 - 19	142	33,500	862,434	2,268,588	835,434	2,360,914
20 - 24	48	18,000	713,855	1,450,780	436,491	1,006,254
Unknown	24	0	256,889	474,550	170,785	374,092
Minor Total	622	149,083	4,047,871	9,377,669	3,322,417	8,851,273
25 - 29	19	21,500	309,694	830,744	142,886	489,190
30 - 34	14	3,500	196,394	511,693	140,596	311,881
35 - 39	5	6,000	42,335	177,345	21,462	75,890
40 - 44	11	20,500	139,334	701,858	75,603	273,420
45 - 49	1	6,000	25,177	73,865	15,346	39,738
50 - 54	2	0	57,012	120,015	28,398	48,392
55 - 59	1	0	24,563	56,469	22,351	38,755
60 - 64	2	0	8,433	246,305	17,249	136,757
65 - 69	0	0	0	0	0	0
70 - 74	0	0	0	0	0	0
75 - 79	0	0	0	0	0	0
80 - 84	1	0	87,675	183,003	12,198	42,306
85 - 89	0	0	0	0	0	0
90 - 94	0	0	0	0	0	0
95 - 99	0	0	0	0	0	0
Unknown	2	0	48,914	125,862	16,518	62,094
Major Total	58	57,500	939,531	3,027,159	492,607	1,518,423
Permanent Total	0	0	0	0	0	0
Grand Total	680	206,583	4,987,402	12,404,828	3,815,024	10,369,696

Source: WCIRB unit statistical data at first report level

Policy Year 2014 Permanent Disability Summary
 Carpel Tunnel / Repetitive Motion Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	885	115,972	3,925,858	7,708,751	3,999,807	11,106,468
5 - 9	1,222	366,922	7,666,034	17,155,043	6,692,256	21,339,575
10 - 14	740	361,225	6,931,023	16,333,811	5,476,212	17,471,215
15 - 19	368	227,840	3,628,264	9,880,925	2,898,995	10,185,270
20 - 24	176	95,031	2,276,264	6,365,720	1,624,385	5,668,881
Unknown	42	6,884	548,852	1,275,514	344,241	1,067,486
Minor Total	3,433	1,173,874	24,976,295	58,719,764	21,035,896	66,838,895
25 - 29	79	33,197	1,451,133	3,237,463	851,462	2,698,395
30 - 34	41	27,000	589,920	1,754,781	440,832	1,487,611
35 - 39	29	36,000	471,375	1,419,969	394,291	1,272,150
40 - 44	20	12,500	443,427	1,137,473	459,754	1,071,227
45 - 49	8	1,500	175,145	616,108	124,247	502,302
50 - 54	8	24,000	228,621	582,494	131,130	500,686
55 - 59	2	0	99,432	204,030	64,514	209,735
60 - 64	4	0	144,325	493,788	132,916	345,404
65 - 69	6	0	151,195	545,914	101,064	367,108
70 - 74	0	0	0	0	0	0
75 - 79	1	0	50,444	104,375	8,527	26,900
80 - 84	0	0	0	0	0	0
85 - 89	0	0	0	0	0	0
90 - 94	0	0	0	0	0	0
95 - 99	0	0	0	0	0	0
Unknown	0	0	0	0	0	0
Major Total	198	134,197	3,805,017	10,096,395	2,708,737	8,481,518
Permanent Total	1	0	54,443	130,540	51,027	142,533
Grand Total	3,632	1,308,071	28,835,755	68,946,699	23,795,660	75,462,946

Source: WCIRB unit statistical data at first report level

Policy Year 2014 Permanent Disability Summary
Other Cumulative Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	1,158	141,198	2,736,382	6,930,256	3,352,147	12,577,913
5 - 9	1,833	504,900	6,021,231	17,933,946	6,473,077	25,350,931
10 - 14	1,196	581,156	5,223,204	18,065,018	4,866,536	22,631,528
15 - 19	606	442,387	3,666,918	12,812,239	3,089,602	13,525,491
20 - 24	356	256,750	2,187,648	8,504,024	1,772,147	7,656,307
Unknown	38	6,000	264,429	611,418	343,968	841,105
Minor Total	5,187	1,932,391	20,099,812	64,856,901	19,897,477	82,583,275
25 - 29	161	173,196	1,441,528	5,387,156	1,094,177	4,659,618
30 - 34	100	133,250	1,100,234	3,986,821	952,719	3,350,885
35 - 39	58	122,200	660,630	2,879,447	418,113	2,057,578
40 - 44	32	54,000	296,452	1,934,807	257,291	1,363,319
45 - 49	10	12,000	44,884	425,282	110,434	402,866
50 - 54	14	18,000	200,410	1,073,306	152,777	751,042
55 - 59	7	12,000	130,277	620,599	67,656	340,559
60 - 64	7	6,000	133,883	705,429	527,563	1,587,550
65 - 69	9	36,000	55,604	693,167	46,510	551,309
70 - 74	3	12,000	86,945	245,367	11,026	75,941
75 - 79	4	12,000	43,023	503,039	1,706,587	4,530,896
80 - 84	2	6,000	29,089	353,817	11,331	78,275
85 - 89	3	10,000	12,637	247,557	23,953	170,884
90 - 94	2	6,000	19,847	472,034	559,962	1,079,060
95 - 99	1	0	0	46,610	0	500
Unknown	6	6,000	28,977	320,765	51,238	310,197
Major Total	419	618,646	4,284,420	19,895,203	5,991,337	21,310,479
Permanent Total	3	0	40,953	3,198,020	1,936,711	12,536,885
Grand Total	5,609	2,551,037	24,425,185	87,950,124	27,825,525	116,430,639

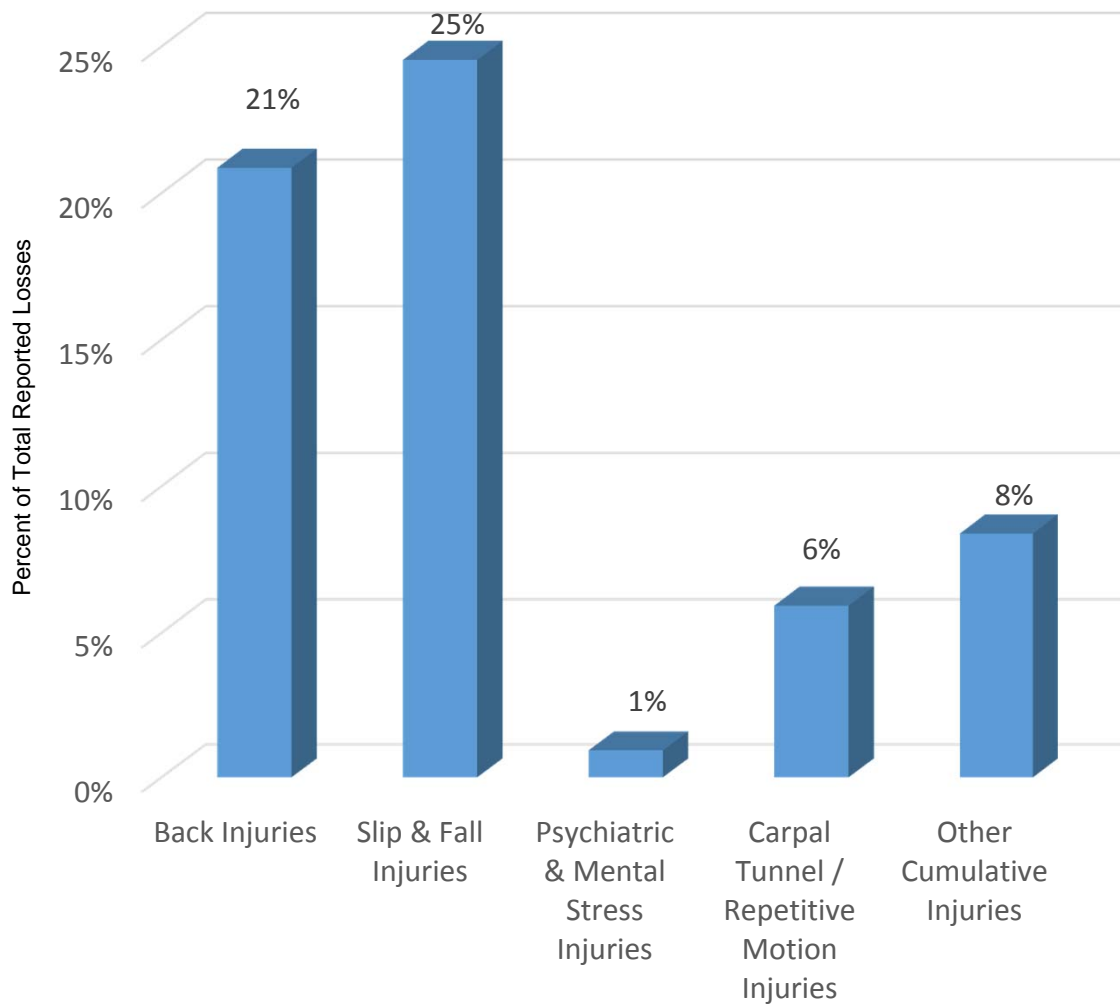
Source: WCIRB unit statistical data at first report level

Policy Year 2014 Permanent Disability Summary
All Injuries

<u>Percent Disability</u>	<u>Number of Claims</u>	<u>Incurred Ed. Voucher/ Voc. Rehab.(\$)</u>	<u>Paid Indemnity(\$)</u>	<u>Incurred Indemnity(\$)</u>	<u>Paid Medical(\$)</u>	<u>Incurred Medical(\$)</u>
1 - 4	9,580	1,461,976	52,736,986	92,343,694	59,183,119	139,824,867
5 - 9	14,577	5,278,674	109,565,726	221,690,297	111,707,391	295,577,517
10 - 14	8,826	5,845,547	92,474,841	200,226,403	86,295,028	233,787,713
15 - 19	6,276	4,153,199	74,987,774	168,730,383	69,728,109	184,202,774
20 - 24	2,477	2,418,206	37,636,706	92,548,419	35,821,381	97,756,470
Unknown	494	63,511	6,948,202	13,168,192	5,896,023	14,102,821
Minor Total	42,230	19,221,113	374,350,235	788,707,388	368,631,051	965,252,162
25 - 29	1,174	1,460,553	20,573,484	55,388,503	22,786,850	62,845,158
30 - 34	748	898,320	14,694,012	39,924,211	17,956,073	45,229,901
35 - 39	420	628,447	8,910,738	27,139,837	12,648,739	31,237,225
40 - 44	250	452,924	5,756,090	18,722,797	10,199,437	24,819,543
45 - 49	140	249,305	3,808,164	11,549,227	6,048,578	15,655,884
50 - 54	141	220,410	3,978,044	13,407,779	7,732,924	19,911,170
55 - 59	70	120,000	1,698,105	7,260,902	5,238,872	12,314,877
60 - 64	60	98,000	1,770,702	7,106,630	4,230,798	10,105,774
65 - 69	68	128,080	1,769,548	9,035,149	12,026,166	25,450,107
70 - 74	26	48,500	681,020	4,788,590	7,217,184	12,418,979
75 - 79	26	22,540	630,507	4,645,901	5,318,239	13,863,100
80 - 84	18	48,500	736,918	5,522,462	4,753,103	11,589,305
85 - 89	17	47,500	640,812	3,825,700	3,598,998	9,962,346
90 - 94	7	12,000	235,596	1,291,794	1,196,765	2,116,955
95 - 99	8	16,000	204,704	2,970,559	3,607,944	12,918,251
Unknown	46	12,000	852,986	5,946,580	5,284,714	11,914,433
Major Total	3,219	4,463,079	66,941,430	218,526,621	129,845,384	322,353,008
Permanent Total	39	30,000	2,392,525	27,207,503	33,377,069	114,252,481
Grand Total	45,488	23,714,192	443,684,190	1,034,441,512	531,853,504	1,401,857,651

Source: WCIRB unit statistical data at first report level

Total Reported Losses* on Permanent Disability Claims by Type of Injury
for Policy Year 2014**

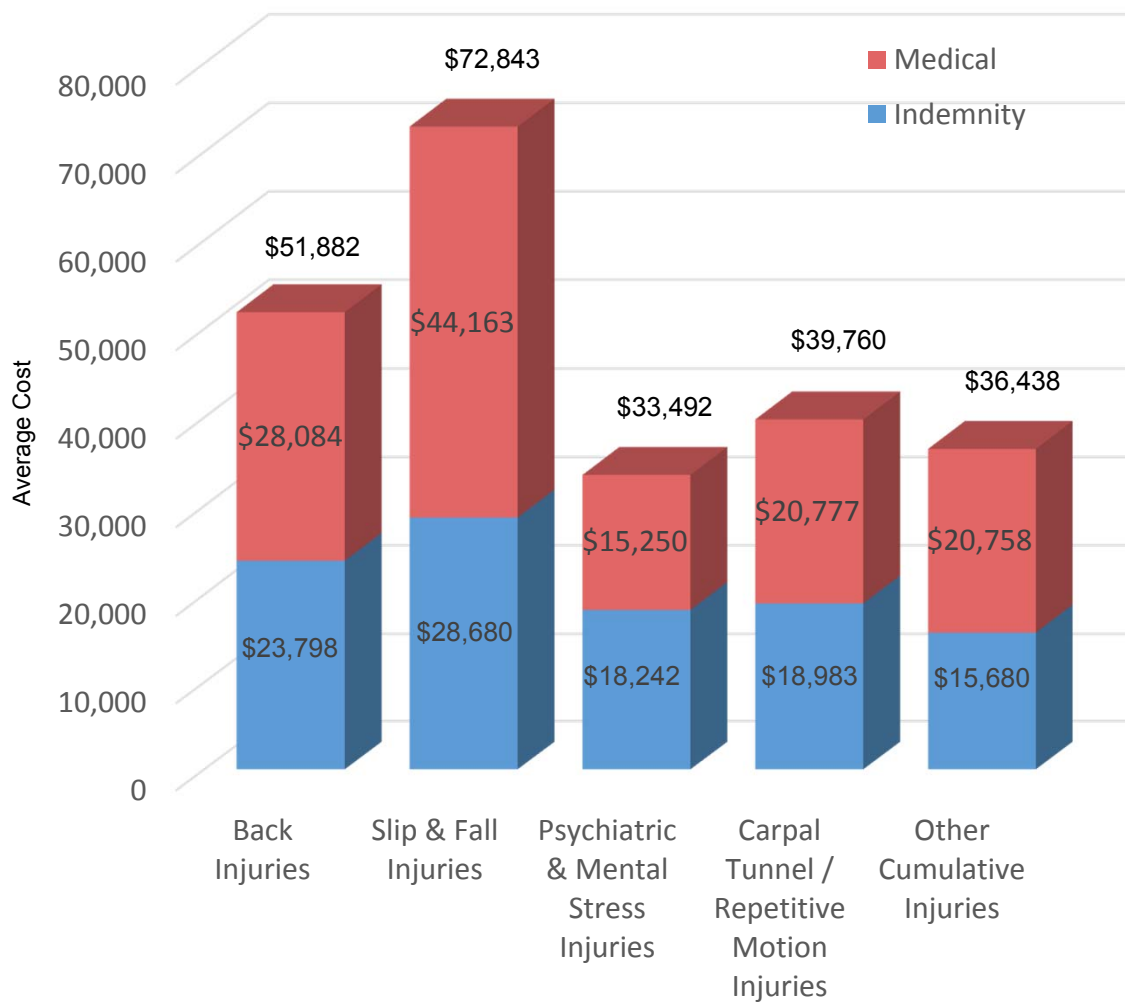


* These costs are based on claim data evaluated as of 18 months from inception of each 2014 policy, and are not developed to an ultimate basis.

** 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

**Average Cost (Undeveloped)* Per Permanent Disability Claim
by Type of Injury**
for Policy Year 2014**



* These costs are based on claim data evaluated as of 18 months from inception of each 2014 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	2016				2015				2014				2013				2012			
	Voc. Rehab. Paid(\$000)	% of Total Voc.	% of Total Paid Indemnity		Voc. Rehab. Paid(\$000)	% of Total Voc.	% of Total Paid Indemnity		Voc. Rehab. Paid(\$000)	% of Total Voc.	% of Total Paid Indemnity		Voc. Rehab. Paid(\$000)	% of Total Voc.	% of Total Paid Indemnity		Voc. Rehab. Paid(\$000)	% of Total Voc.	% of Total Paid Indemnity	
Education Vouchers	61,165	94.7%	1.7%		44,421	96.9%	1.3%		29,137	97.0%	0.9%		36,226	97.3%	1.1%		34,536	95.4%	1.0%	
Other Voc. Rehab.	3,392	5.3%	0.1%		1,408	3.1%	0.0%		911	3.0%	0.0%		1,001	2.7%	0.0%		1,674	4.6%	0.0%	
Total Vocational Rehabilitation	64,557	100.0%	1.8%		45,829	100.0%	1.4%		30,047	100.0%	0.9%		37,226	100.0%	1.1%		36,210	100.0%	1.1%	

Source: WCIRB calendar year calls for experience and Permanent Disability Claims Survey

Insurer Underwriting Experience by Calendar Year

	2016	2015 ^[1]	2014 ^[1]	2013 ^[1]	2012	2011	2010	2009	2008	2007	2006	2005	2004
Direct Earned Premium (\$ in Millions)	\$17,942	\$17,106	\$16,227	\$14,382	\$12,084	\$10,440	\$9,632	\$9,068	\$10,904	\$13,331	\$17,282	\$21,477	\$23,251
Gross of Deductible Credits													
Direct Losses & Expenses (\$ in Millions)													
1 Paid Losses													
a. Indemnity													
i. Insurer	\$3,559	19.8%	20.1%	20.5%	23.1%	26.2%	28.3%	28.8%	30.1%	26.6%	23.0%	19.7%	19.2%
ii. CIGA ^[2]	\$36	0.2%	0.3%	0.4%	0.3%	0.3%	0.5%	0.6%	0.8%	0.8%	0.7%	1.0%	1.3%
iii. Total Indemnity Paid	\$3,595	20.0%	20.4%	20.9%	23.4%	26.5%	28.8%	29.4%	30.9%	27.4%	23.8%	20.7%	20.5%
b. Medical													
i. Insurer	\$4,700	26.2%	27.9%	30.0%	35.4%	39.1%	41.8%	43.9%	44.7%	37.4%	27.7%	20.7%	18.7%
ii. CIGA ^[2]	\$128	0.7%	0.9%	1.0%	0.9%	0.9%	0.8%	1.0%	1.1%	1.1%	0.9%	0.9%	1.3%
iii. Total Medical Paid	\$4,828	26.9%	28.8%	31.0%	36.2%	40.1%	42.6%	44.9%	45.9%	38.5%	28.6%	21.7%	20.0%
c. Total Paid Losses													
i. Insurer	\$8,258	46.0%	48.0%	50.5%	58.4%	65.3%	70.1%	72.7%	74.8%	64.0%	50.8%	40.4%	37.9%
ii. CIGA ^[2]	\$164	0.9%	1.2%	1.4%	1.2%	1.3%	1.3%	1.6%	1.9%	1.9%	1.6%	2.0%	2.5%
iii. Total Losses Paid	\$8,423	46.9%	49.2%	51.9%	59.6%	66.6%	71.4%	74.2%	76.7%	65.9%	52.4%	42.4%	40.5%
2 Change in Insurer Reserves ^[3]	\$2,479	13.8%	14.5%	17.5%	13.3%	11.0%	3.9%	1.3%	-1.7%	-0.1%	2.1%	4.3%	24.0%
3 Insurer Losses Incurred [1c.i. + 2]	\$10,738	59.8%	62.4%	68.0%	71.7%	76.3%	74.0%	73.9%	73.2%	63.9%	52.9%	44.7%	61.9%
4 Insurer Loss Adjustment Expenses (LAE)													
a. Allocated	\$1,736	9.7%	11.8%	11.6%	12.0%	11.7%	11.4%	9.9%	9.8%	7.6%	5.6%	5.0%	5.1%
b. Unallocated ^[3]	\$1,094	6.1%	6.2%	6.1%	6.3%	6.2%	13.9%	10.2%	11.0%	9.1%	8.1%	5.8%	5.3%
c. Total LAE	\$2,831	15.8%	18.0%	17.8%	18.3%	18.0%	25.3%	20.1%	20.8%	16.7%	13.7%	10.8%	10.4%
5 Commissions & Brokerage	\$1,390	7.7%	7.3%	7.3%	7.4%	7.8%	8.2%	7.6%	7.7%	7.4%	6.7%	5.0%	5.9%
6 Other Acquisition Expenses	\$676	3.8%	3.5%	3.5%	3.6%	3.7%	4.9%	5.5%	5.6%	4.7%	3.7%	3.3%	2.6%
7 General Expenses	\$854	4.8%	4.7%	5.0%	5.0%	6.5%	7.6%	7.3%	7.2%	6.4%	5.4%	4.2%	3.1%
8 Premium & Other Taxes	\$381	2.1%	2.1%	1.8%	2.3%	2.4%	2.2%	2.4%	1.9%	1.9%	2.5%	2.4%	2.3%
9 Insurer Total Expenses [4 + 5 + 6 + 7 + 8]	\$6,132	34.2%	35.7%	35.3%	36.6%	38.4%	48.2%	42.8%	43.2%	37.1%	31.9%	24.8%	24.3%
10 Insurer Total Losses & Expenses [3 + 9]	\$16,870	94.0%	98.2%	103.3%	108.3%	114.7%	122.2%	116.7%	116.4%	101.0%	84.8%	79.1%	86.2%
11 Insurer Policyholder Dividends	\$49	0.3%	0.4%	0.4%	0.4%	0.9%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%	0.0%
12 Insurer Pre-Tax Underwriting Profit (Loss) ^[4]	\$1,023	5.7%	1.4%	-3.8%	-8.7%	-15.6%	-22.3%	-16.9%	-16.6%	-1.2%	15.1%	26.9%	13.8%
[100% - 10 - 11] x Earned Premium (\$ in Millions)	\$247		(\$614)	(\$1,245)	(\$1,886)	(\$1,629)	(\$2,326)	(\$1,505)	(\$132)	\$2,010	\$4,644	\$4,468	\$3,199

Notes:

^[1] Figures have been updated since the issuance of last year's report.

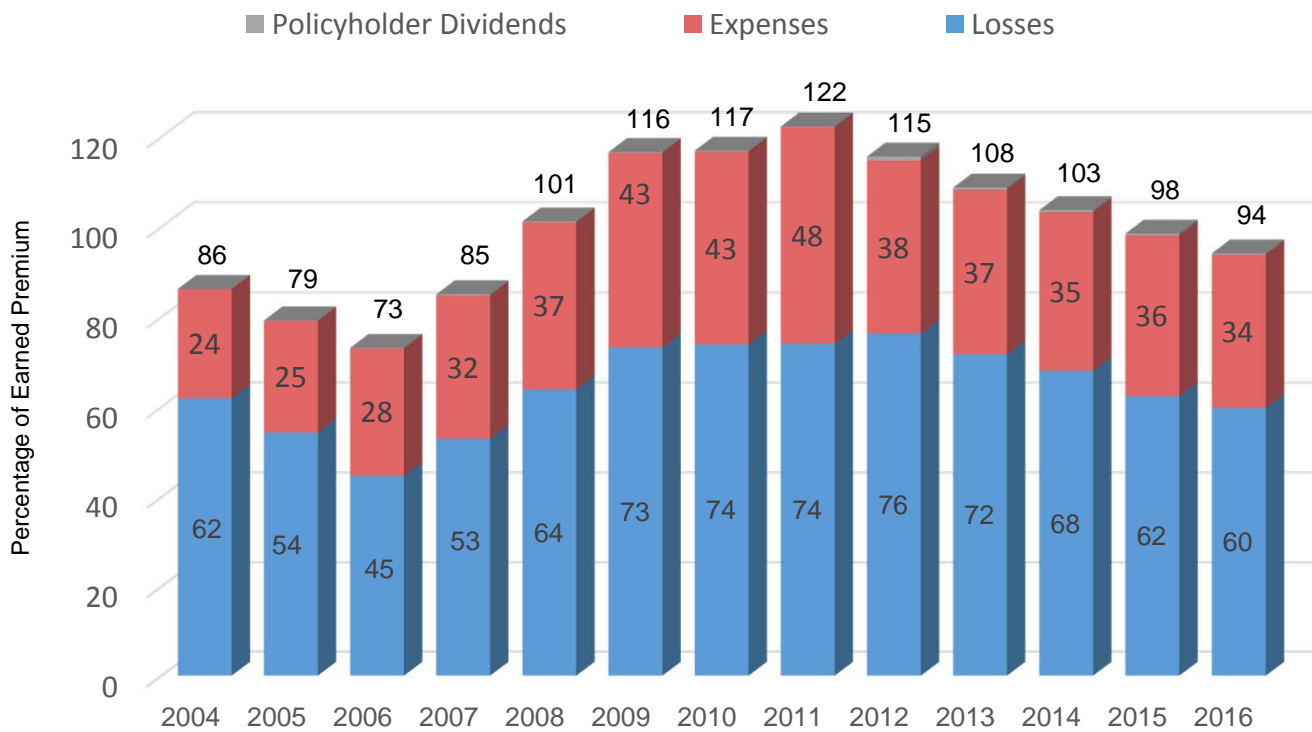
^[2] CIGA loss payments are shown above for informational purposes only, and are not included in the Insurer Pre-Tax Underwriting Profit (Loss) (line 12).

^[3] 2011 figures include a reallocation made by the State Compensation Insurance Fund to move \$500 million of reserves from loss to ULAE.

^[4] 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 2014

Cause of Injury		Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses
56	Strain by - Lifting	39,238	10.7%	448,236,847	10.5%
99	Other - Miscellaneous, NOC	36,388	9.9%	400,330,066	9.4%
60	Strain or Injury By, NOC	25,929	7.1%	333,153,657	7.8%
31	Fall, Slip or Trip Injury, NOC	15,871	4.3%	267,215,357	6.3%
97	Strain by - Repetitive Motion	17,576	4.8%	264,190,365	6.2%
98	Cumulative, NOC	14,165	3.9%	261,424,196	6.1%
29	Fall - On Same Level	15,558	4.2%	211,238,999	5.0%
25	Fall - From Different Level (Elevation)	6,125	1.7%	190,936,631	4.5%
57	Strain by - Pushing or Pulling	14,037	3.8%	175,979,882	4.1%
26	Fall - From Ladder or Scaffolding	4,484	1.2%	155,183,796	3.6%
75	Struck or Injured By - Falling or Flying Object	13,091	3.6%	135,374,591	3.2%
53	Strain by - Twisting	7,843	2.1%	95,521,956	2.2%
45	Motor Vehicle - Collision or Sideswipe with Another Vehicle	4,325	1.2%	92,266,590	2.2%
50	Motor Vehicle, NOC	2,765	0.8%	81,727,515	1.9%
55	Strain by - Holding or Carrying	5,139	1.4%	62,522,030	1.5%
81	Struck or Injured By, NOC	6,764	1.8%	55,865,972	1.3%
79	Struck or Injured By - Object Being Lifted or Handled	7,889	2.2%	54,508,399	1.3%
27	Fall - From Liquid or Grease Spills	3,937	1.1%	54,075,301	1.3%
77	Struck or Injured By - Motor Vehicle	1,488	0.4%	53,666,042	1.3%
10	Caught in - Machine or Machinery	2,706	0.7%	52,604,738	1.2%
58	Strain by - Reaching	4,071	1.1%	48,483,448	1.1%
33	Fall - On Stairs	3,672	1.0%	46,263,478	1.1%
30	Slip or Trip But Did Not Fall	3,182	0.9%	45,979,691	1.1%
68	Struck or Stepped On - Stationary Object	7,773	2.1%	44,800,924	1.1%
13	Caught In, Under or Between, NOC	4,210	1.1%	40,450,120	1.0%
19	Cut, Puncture, Scrape or Injured By, NOC	12,911	3.5%	33,720,818	0.8%
59	Strain by - Using Tool or Machinery	2,426	0.7%	30,547,607	0.7%
74	Struck or Injured By - Fellow Workers, Patient or Other Person	4,104	1.1%	29,640,560	0.7%
90	Other than Physical Cause of Injury	2,906	0.8%	29,218,848	0.7%
12	Caught in - Object Handled	5,251	1.4%	28,407,898	0.7%
28	Fall - Into Openings	1,166	0.3%	27,840,764	0.7%
17	Cut or Puncture by - Object Being Lifted or Handled	8,199	2.2%	27,509,221	0.6%
18	Cut or Puncture by - Powered Hand Tool, Appliance	3,666	1.0%	26,653,141	0.6%
94	Rubbed or Abraded By - Repetitive Motion	1,864	0.5%	26,646,396	0.6%
76	Struck or Injured By - Hand Tool or Machine in Use	2,551	0.7%	26,112,678	0.6%
70	Striking Against or Stepping On, NOC	4,086	1.1%	25,486,046	0.6%
89	Person in Act of a Crime	1,066	0.3%	20,472,540	0.5%
16	Cut or Puncture by - Hand Tool, Utensils; Not Powered	9,775	2.7%	17,310,662	0.4%
46	Motor Vehicle - Collision with a Fixed Object	432	0.1%	16,849,217	0.4%
66	Struck or Stepped On - Object Being Lifted or Handled	1,996	0.5%	16,608,712	0.4%
48	Motor Vehicle - Vehicle Upset	353	0.1%	15,790,163	0.4%
78	Struck or Injured By - Moving Parts of Machine	981	0.3%	15,633,204	0.4%
85	Struck or Injured By - Animal or Insect	6,429	1.8%	15,531,687	0.4%
54	Strain by - Jumping or Leaping	1,098	0.3%	15,496,945	0.4%
80	Struck or Injured By - Object Handled by Others	1,678	0.5%	15,470,359	0.4%
84	Burn or Scald - Electrical Current	420	0.1%	13,425,528	0.3%
04	Burn or Scald - Fire or Flame	258	0.1%	12,773,613	0.3%
82	Absorption, Ingestion or Inhalation, NOC	2,702	0.7%	8,904,066	0.2%
05	Burn or Scald - Steam or Hot Fluids	1,691	0.5%	8,817,500	0.2%
02	Burn or Scald - Hot Objects or Substances	2,275	0.6%	8,160,625	0.2%
87	Foreign Matter (Body) in Eye(s)	7,159	2.0%	7,911,763	0.2%
15	Cut or Puncture by - Broken Glass	2,226	0.6%	6,573,273	0.2%
69	Struck or Stepped On - Stepping on Sharp Object	1,593	0.4%	6,347,319	0.1%
32	Fall - On Ice or Snow	519	0.1%	6,291,444	0.1%
09	Burn or Scald - Contact With, NOC	1,276	0.3%	5,788,519	0.1%
01	Burn or Scald - Chemicals	1,709	0.5%	5,242,376	0.1%
65	Struck or Stepped On - Moving Part of Machine	529	0.1%	3,775,442	0.1%
61	Strain by - Welding or Throwing	338	0.1%	3,749,456	0.1%
20	Caught in - Collapsing Materials (Slides of Earth)	179	0.0%	3,234,753	0.1%
47	Motor Vehicle - Crash of Airplane	13	0.0%	3,224,436	0.1%
96	Terrorism	200	0.1%	2,689,573	0.1%
06	Burn or Scald - Dusts, Gases, Fumes or Vapors	666	0.2%	2,613,520	0.1%
95	Rubbed or Abraded By, NOC	380	0.1%	1,781,296	0.0%
11	Burn or Scald - Cold Objects or Substances	153	0.0%	1,665,950	0.0%
52	Strain by - Continual Noise	146	0.0%	1,423,935	0.0%
86	Struck or Injured By - Explosion or Flare Back	67	0.0%	1,399,108	0.0%
03	Burn or Scald - Temperature Extremes	423	0.1%	1,374,251	0.0%
41	Motor Vehicle - Crash of Rail Vehicle	95	0.0%	1,148,415	0.0%
67	Struck or Stepped On - Sanding, Scraping, Cleaning Operation	90	0.0%	827,929	0.0%
14	Burn or Scald - Abnormal Air Pressure	64	0.0%	784,304	0.0%
07	Burn or Scald - Welding Operations	159	0.0%	352,394	0.0%
40	Motor Vehicle - Crash of Water Vehicle	8	0.0%	320,407	0.0%
91	Mold	27	0.0%	277,819	0.0%
93	Gunshot	5	0.0%	99,688	0.0%
08	Burn or Scald - Radiation	76	0.0%	77,224	0.0%
88	Natural Disasters	1	0.0%	290	0.0%
Total		366,611	100.0%	4,254,004,273	100.0%

Source: WCIRB unit statistical data at first report level

Summary of Claims by Nature of Injury - Policy Year 2014

Nature of Injury		Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses
52	Strain or Tear	108,677	29.6%	1,342,566,526	31.6%
49	Sprain or Tear	37,466	10.2%	441,471,543	10.4%
28	Fracture	12,092	3.3%	409,063,366	9.6%
59	All Other Specific Injuries, NOC	34,301	9.4%	393,751,172	9.3%
80	All Other Cumulative Injury, NOC	13,142	3.6%	289,028,112	6.8%
10	Contusion	38,740	10.6%	285,016,280	6.7%
90	Multiple Physical Injuries Only	10,810	2.9%	193,712,067	4.6%
40	Laceration	42,774	11.7%	142,127,087	3.3%
37	Inflammation	9,284	2.5%	107,853,993	2.5%
16	Dislocation	2,094	0.6%	87,085,175	2.0%
07	Concussion	1,542	0.4%	74,407,358	1.7%
13	Crushing	3,702	1.0%	65,991,243	1.6%
02	Amputation	635	0.2%	48,273,975	1.1%
78	Carpal Tunnel Syndrome	2,125	0.6%	47,550,135	1.1%
04	Burn	6,310	1.7%	46,874,591	1.1%
77	Mental Stress	2,951	0.8%	39,307,890	0.9%
34	Hernia	2,195	0.6%	32,184,219	0.8%
91	Multiple Injuries Including Both Physical and Psychological	1,529	0.4%	29,922,780	0.7%
46	Rupture	752	0.2%	29,316,457	0.7%
43	Puncture	14,748	4.0%	27,703,842	0.7%
41	Myocardial Infarction	1,652	0.5%	25,129,269	0.6%
55	Vascular	93	0.0%	17,809,421	0.4%
25	Foreign Body	8,215	2.2%	15,485,075	0.4%
01	No Physical Injury	1,837	0.5%	12,011,059	0.3%
69	Mental Disorder	457	0.1%	6,871,931	0.2%
71	All Other Occupational Disease Injury, NOC	772	0.2%	6,045,638	0.1%
65	Respiratory Disorders	843	0.2%	5,675,943	0.1%
36	Infection	1,311	0.4%	5,574,320	0.1%
19	Electric Shock	333	0.1%	5,341,198	0.1%
47	Severance	187	0.1%	4,893,773	0.1%
53	Syncope	498	0.1%	3,311,594	0.1%
68	Dermatitis	2,316	0.6%	3,146,301	0.1%
31	Hearing Loss or Impairment	192	0.1%	1,842,252	0.0%
32	Heat Prostration	348	0.1%	1,352,665	0.0%
58	Vision Loss	94	0.0%	894,189	0.0%
42	Poisoning - General	276	0.1%	880,961	0.0%
72	Loss of Hearing	150	0.0%	777,679	0.0%
66	Poisoning - Chemical	156	0.0%	652,650	0.0%
73	Contagious Disease	693	0.2%	632,086	0.0%
60	Dust Disease, NOC	70	0.0%	552,021	0.0%
74	Cancer	21	0.0%	501,578	0.0%
03	Angina Pectoris	62	0.0%	399,795	0.0%
22	Enucleation	24	0.0%	196,375	0.0%
30	Freezing	29	0.0%	179,879	0.0%
67	Poisoning - Metal	13	0.0%	111,439	0.0%
70	Radiation	17	0.0%	97,963	0.0%
54	Asphyxiation	26	0.0%	78,425	0.0%
61	Asbestosis	14	0.0%	73,258	0.0%
79	Hepatitis Losses	8	0.0%	54,974	0.0%
75	Psychiatric	14	0.0%	48,296	0.0%
62	Black Lung	1	0.0%	37,280	0.0%
76	VDT-Related Diseases	9	0.0%	31,487	0.0%
64	Silicosis	1	0.0%	17,139	0.0%
63	Byssinosis	1	0.0%	10,951	0.0%
Total		366,602	100.0%	4,253,926,675	100.0%

Source: WCIRB unit statistical data at first report level

Summary of Claims by Part of Body - Policy Year 2014

Part of Body		Number of Claims	Percentage of Claims	Incurred Losses(\$)	Percentage of Total Losses
42	Trunk - Lower Back Area	48,172	13.2%	614,154,479	14.5%
90	Multiple Body Parts - Multiple Body Parts	33,405	9.1%	552,840,651	13.0%
38	Upper Extremities - Shoulder(s)	21,821	6.0%	408,231,329	9.6%
53	Lower Extremities - Knee	23,542	6.4%	395,291,643	9.3%
34	Upper Extremities - Wrist	15,838	4.3%	161,063,984	3.8%
36	Upper Extremities - Finger(s)	35,421	9.7%	142,249,761	3.3%
35	Upper Extremities - Hand	23,240	6.3%	140,991,343	3.3%
55	Lower Extremities - Ankle	13,314	3.6%	131,443,192	3.1%
10	Head - Multiple Head Injury	5,767	1.6%	110,095,124	2.6%
54	Lower Extremities - Lower Leg	6,840	1.9%	104,196,308	2.5%
33	Upper Extremities - Lower Arm	10,796	2.9%	90,785,122	2.1%
56	Lower Extremities - Foot	11,085	3.0%	89,498,695	2.1%
32	Upper Extremities - Elbow	7,282	2.0%	82,813,843	2.0%
30	Upper Extremities - Multiple Upper Extremities	5,910	1.6%	77,832,375	1.8%
12	Head - Brain	1,411	0.4%	75,815,577	1.8%
31	Upper Extremities - Upper Arm	4,910	1.3%	73,759,001	1.7%
41	Trunk - Upper Back Area	6,855	1.9%	73,398,015	1.7%
25	Neck - Soft Tissue	4,164	1.1%	61,483,297	1.4%
61	Trunk - Abdomen Including Groin	5,957	1.6%	59,066,222	1.4%
18	Head - Soft Tissue	6,538	1.8%	58,995,892	1.4%
63	Trunk - Lumbar and /or Sacral Vertebrae	3,575	1.0%	55,342,492	1.3%
39	Upper Extremities - Wrist(s) & Hand(s)	3,447	0.9%	51,318,871	1.2%
91	Multiple Body Parts - Body Systems and Multiple Body	3,766	1.0%	44,445,383	1.0%
44	Trunk - Chest	4,663	1.3%	43,985,701	1.0%
51	Lower Extremities - Hip	2,455	0.7%	43,222,471	1.0%
37	Upper Extremities - Thumb	10,312	2.8%	40,994,244	1.0%
50	Lower Extremities - Multiple Lower Extremities	2,298	0.6%	40,209,665	0.9%
11	Head - Skull	2,460	0.7%	38,041,981	0.9%
65	Multiple Body Parts - Insufficient Info to Classify	3,437	0.9%	35,121,189	0.8%
22	Neck - Disc	1,207	0.3%	34,605,878	0.8%
66	Multiple Body Parts - No Physical Injury	3,261	0.9%	32,222,508	0.8%
43	Trunk - Disc	1,024	0.3%	28,435,373	0.7%
20	Neck - Multiple Neck Injury	1,823	0.5%	26,665,226	0.6%
14	Head - Eye(s)	13,115	3.6%	24,516,137	0.6%
40	Trunk - Multiple Trunk	1,563	0.4%	24,380,705	0.6%
52	Lower Extremities - Upper Leg	2,151	0.6%	22,211,537	0.5%
46	Trunk - Pelvis	548	0.1%	19,999,453	0.5%
21	Neck - Vertebrae	805	0.2%	19,986,049	0.5%
49	Trunk - Heart	252	0.1%	15,720,134	0.4%
48	Trunk - Internal Organs	942	0.3%	14,066,438	0.3%
47	Trunk - Spinal Cord	250	0.1%	12,518,434	0.3%
57	Lower Extremities - Toe	2,292	0.6%	12,091,806	0.3%
19	Head - Facial Bones	877	0.2%	11,884,852	0.3%
60	Trunk - Lungs	1,153	0.3%	9,126,666	0.2%
23	Neck - Spinal Cord	199	0.1%	6,916,285	0.2%
62	Trunk - Buttocks	637	0.2%	5,747,061	0.1%
13	Head - Ear(s)	1,045	0.3%	5,499,566	0.1%
16	Head - Teeth	751	0.2%	5,325,676	0.1%
58	Lower Extremities - Great Toe	1,287	0.4%	4,489,195	0.1%
17	Head - Mouth	1,061	0.3%	4,409,970	0.1%
15	Head - Nose	970	0.3%	4,287,979	0.1%
45	Trunk - Sacrum and Coccyx	282	0.1%	4,002,506	0.1%
26	Neck - Trachea	46	0.0%	344,836	0.0%
24	Neck - Larynx	46	0.0%	171,978	0.0%
64	Multiple Body Parts - Artificial Appliance	5	0.0%	86,948	0.0%
Total		366,273	100.0%	4,246,401,046	100.0%

Source: WCIRB unit statistical data at first report level

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