

X . Claims Closed in 2000

■ *Number and nature of closed claims:* The definition of a closed claim is a lost-time workplace injury or illness for which all benefits were settled or for which an insurance carrier reports closure. Over 32% (26,210) of the 81,369 cases closed for accident years 1991-2000 were 1999 injuries. Over all years of injury (1991-2000), over 41% of cases closed in 2000 were settled. Injuries to the upper extremities, multiple body parts, lower extremities and back comprised over 80% of cases closed in 2000.

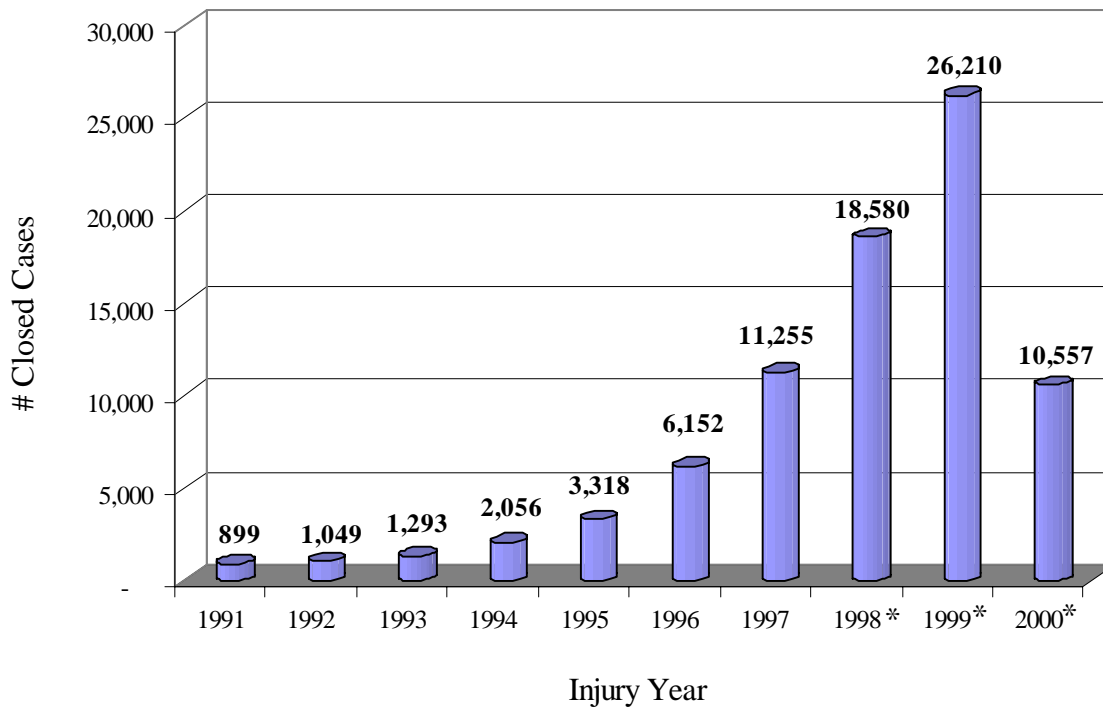
■ *Age of injured workers whose cases were closed in 2000:* For mature injury years, the average age for injuries closed in 2000 varies in the narrow range of 40.6 years to 41.1 years, while the median ranges from 39 to 41 years. Both the average and median ages decline steadily for closed 1998, 1999 and 2000 injuries. Since the median age of injured workers increased over this time period, the decline in average age for closed claims may indicate that cases for injuries to younger workers close sooner than those for older workers.

■ *Disability types for closed cases:* Although most disability types followed the pattern of the composite of all closed cases in that 1999 represented the largest number of closed cases, the largest number of Permanent Total Disability cases closed in 2000 occurred in 1997 (270) cases with 1996 and 1995 injuries running close behind with 267 and 259 cases closed.

■ *Characteristics of closed cases:* Over the ten year period from 1991 through 2000, time from injury to case closure varied. There were very few (33) Lost Time, No Indemnity Reported cases closed in 2000 but these cases, on average, closed most quickly (336.9 days). Temporary Partial and Temporary Total cases did not take much longer to close, 417.3 days and 641.4 days respectively. Pre-reform permanent partial disability types had the longest average closure times, from 2,375.6 days for Permanent Impairment Only cases to 2,588.6 days for Wage Loss Only cases. Post-reform permanent partial cases close in much shorter timeframes, which could be due purely to lack of case maturity. It is too early to assess the impact of statutory limits on the duration of permanent partial disability cases.

Figure 10.1

Total Claims Closed in 2000 by Year of Injury**



*Preliminary data

**A case is considered closed if both indemnity and medical benefits are settled, or a carrier notifies the division that the case is closed. In some instances both conditions apply; hence, total closed cases is not a sum of settled and carrier-closed cases.

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.1

Total Lost-Time and Lost-Time Cases Closed in 2000 by Injury Year (1991 - 2000)

Injury Year	Total Lost-Time Cases		Cases Settled in 2000		Closed by Carrier in 2000		Total Cases Closed in 2000**	
	#	%	#	%	#	%	#	%
1991	87,875	10.3%	302	0.9%	676	1.2%	899	1.1%
1992	86,486	10.1%	439	1.3%	724	1.2%	1,049	1.3%
1993	85,754	10.0%	632	1.9%	820	1.4%	1,293	1.6%
1994	84,678	9.9%	834	2.5%	1,450	2.5%	2,056	2.5%
1995	82,937	9.7%	1,398	4.2%	2,334	4.0%	3,318	4.1%
1996	84,773	9.9%	2,651	7.9%	4,313	7.4%	6,152	7.6%
1997	87,282	10.2%	5,130	15.3%	7,746	13.3%	11,255	13.8%
1998*	87,488	10.2%	9,733	29.0%	12,072	20.8%	18,580	22.8%
1999*	86,898	10.2%	11,110	33.0%	18,494	31.9%	26,210	32.2%
2000*	79,866	9.4%	1,390	4.1%	9,394	16.2%	10,557	13.0%
Total	854,037	100.0%	33,619	100.0%	58,023	100.0%	81,369	100.0%

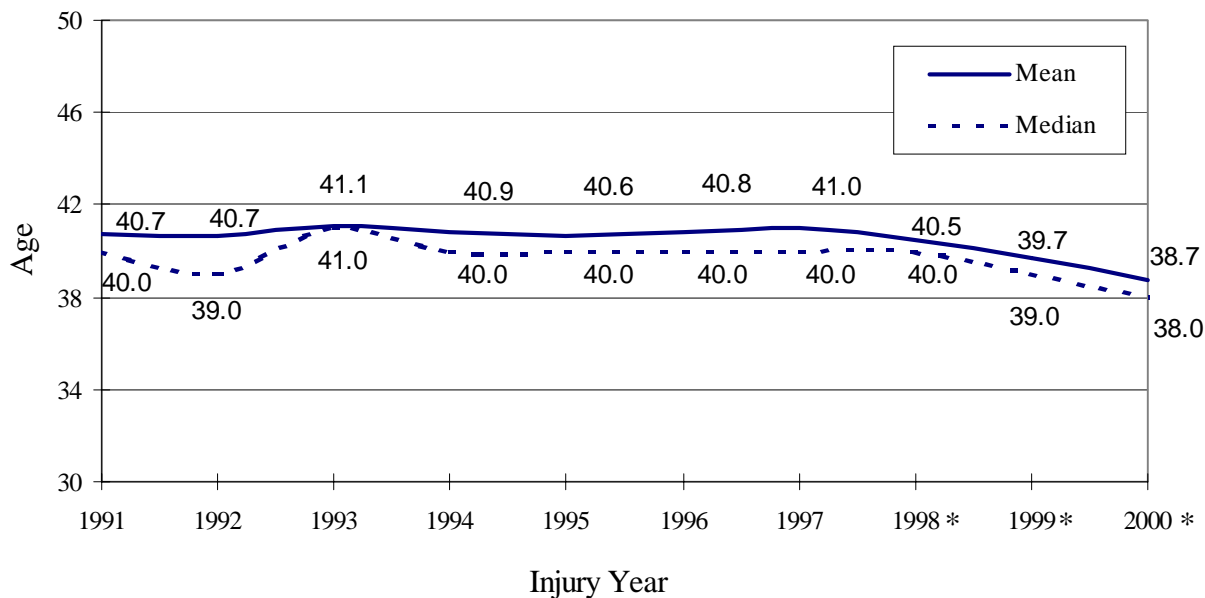
*Preliminary data

**A case is considered closed if both indemnity and medical benefits are settled, or a carrier notifies the division that the case is closed. In some instances both conditions apply; hence, total closed cases is not a sum of settled and carrier-closed cases.

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Figure 10.2

Median and Average Age of Injured Workers with a Claim Closed in 2000 (Injury Years 1991-2000)



* preliminary data

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.2

Top 50 Risk Classifications for Cases Closed in 2000*

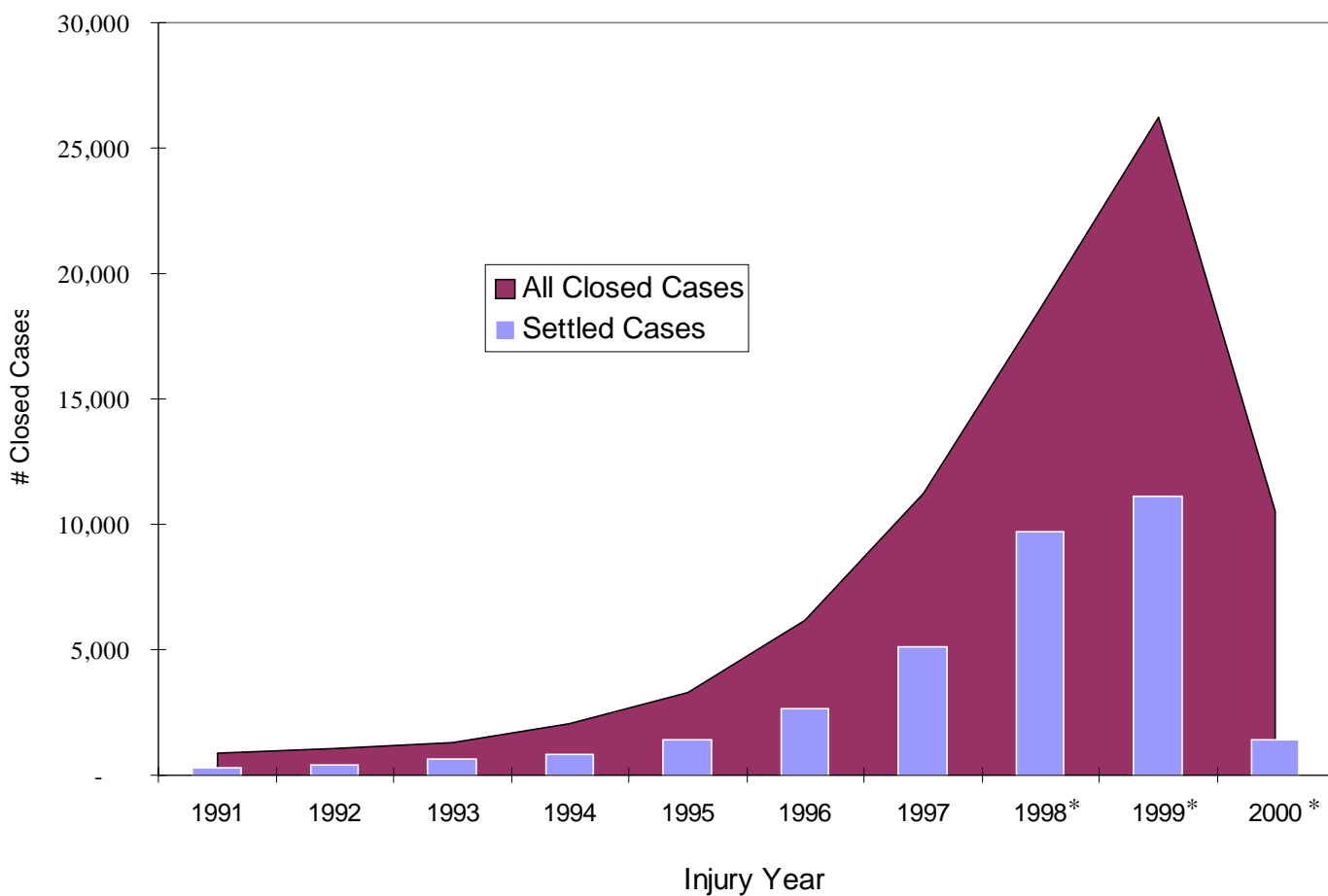
Code	Risk Classification	# Cases	% of Cases with Reported Risk Class	% of All Closed Cases
8810	Clerical Office Employees NOC**	3,521	6.22%	4.33%
9082	Restaurant NOC	1,867	3.30%	2.29%
8033	Meat Combined Grocery/Provision Stores	1,823	3.22%	2.24%
7720	Policemen	1,646	2.91%	2.02%
9101	Colleges/Schools All Other Employees	1,448	2.56%	1.78%
9052	Hotels	1,388	2.45%	1.71%
8017	Store Risks Retail NOC	1,301	2.30%	1.60%
8833	Hospitals Professional Employees	1,225	2.17%	1.51%
7380	Chauffeurs, Drivers & Their Helpers NOC	1,160	2.05%	1.43%
9015	Building NOC Operation by Owner/Lessee	1,156	2.04%	1.42%
8868	Colleges/Schools Professional Employees	1,113	1.97%	1.37%
9079	Obsolete Class - Restaurants	1,110	1.96%	1.36%
5190	Electrical Wiring in Buildings	1,073	1.90%	1.32%
8742	Salesmen Collectors/Messengers Outside	863	1.53%	1.06%
9040	Hospitals All Other Employees	817	1.44%	1.00%
9083	Restaurant - Fast Food	761	1.34%	0.94%
8380	Automobile Service/Repair Center/Drivers	724	1.28%	0.89%
8835	Public Health Nursing Assoc - All Employees	714	1.26%	0.88%
5645	Carpentry Construction of Detached Residences	664	1.17%	0.82%
8841	Nursing Homes/Professional Employee/Clerical	649	1.15%	0.80%
5183	Plumbing NOC	633	1.12%	0.78%
5022	Masonry NOC	597	1.06%	0.73%
5221	Concrete Work Floors Driveways Sidewalks	567	1.00%	0.70%
5403	Carpentry NOC	565	1.00%	0.69%
9102	Parks NOC All Employees	546	0.96%	0.67%
9060	Clubs Country Golf Fishing Yachting	542	0.96%	0.67%
8832	Physicians Offices, including Clerical	520	0.92%	0.64%
8018	Store Risks Wholesale or Combined NOC	513	0.91%	0.63%
5551	Roofing All Kinds	497	0.88%	0.61%
9403	Garbage Ashes Refuse Collecting	494	0.87%	0.61%
3724	Millwright Work NOC	455	0.80%	0.56%
7704	Firemen	450	0.80%	0.55%
8232	Lumber Yards No Second Hand All Employees	420	0.74%	0.52%
6217	Excavation NOC	414	0.73%	0.51%
9410	Municipal Township County State Employment NOC	406	0.72%	0.50%
7382	Bus Company All Other Employees & Drivers	400	0.71%	0.49%
8044	Furniture Stores	391	0.69%	0.48%
9058	Hotels - Restaurant Employees	388	0.69%	0.48%
7219	Truckmen NOC	354	0.63%	0.44%
9014	Buildings Operation by Contractors	351	0.62%	0.43%
9016	Amusement Parks/Exhibitions Care Maintenance	348	0.62%	0.43%
4034	Concrete Products Manufacturing	345	0.61%	0.42%
5213	Concrete Construction NOC	345	0.61%	0.42%
5474	Painting or Paper Hanging NOC	329	0.58%	0.40%
2802	Carpentry Shop Only	326	0.58%	0.40%
0016	Orchards and Vineyards No Inservants	314	0.55%	0.39%
8008	Clothing or Dry Goods Stores Retail	308	0.54%	0.38%
5538	Sheet Metal Work Erection NOC	307	0.54%	0.38%
5437	Carpentry Installation of Cabinet Work/Trim	284	0.50%	0.35%
8292	Storage Warehouses General Merchandise NOC	282	0.50%	0.35%
	Total for Top 50 Risk Classes	37,714	66.65%	46.35%
	All Other Risk Classifications	18,867	33.35%	23.19%
	Risk Classification Not Reported	24,788	43.81%	30.46%
	Total Reported Risk Classifications	56,581	100.00%	69.54%
	Total Closed Cases	81,369		100.00%

*Injury Years 1991 - 2000 **NOC is an acronym for "not otherwise classified."

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Figure 10.3

Settled, Closed Cases as a Portion of All Closed Cases in Calendar Year 2000**



*Preliminary data

**A case is considered closed if both indemnity and medical benefits are settled, or a carrier notifies the division that the case is closed. In some instances both conditions apply; hence, total closed cases is not a sum of settled and carrier-closed cases.

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.3

**Lost-Time Cases Closed in 2000 by Nature of Injury
and Injury Year (1991-2000)**

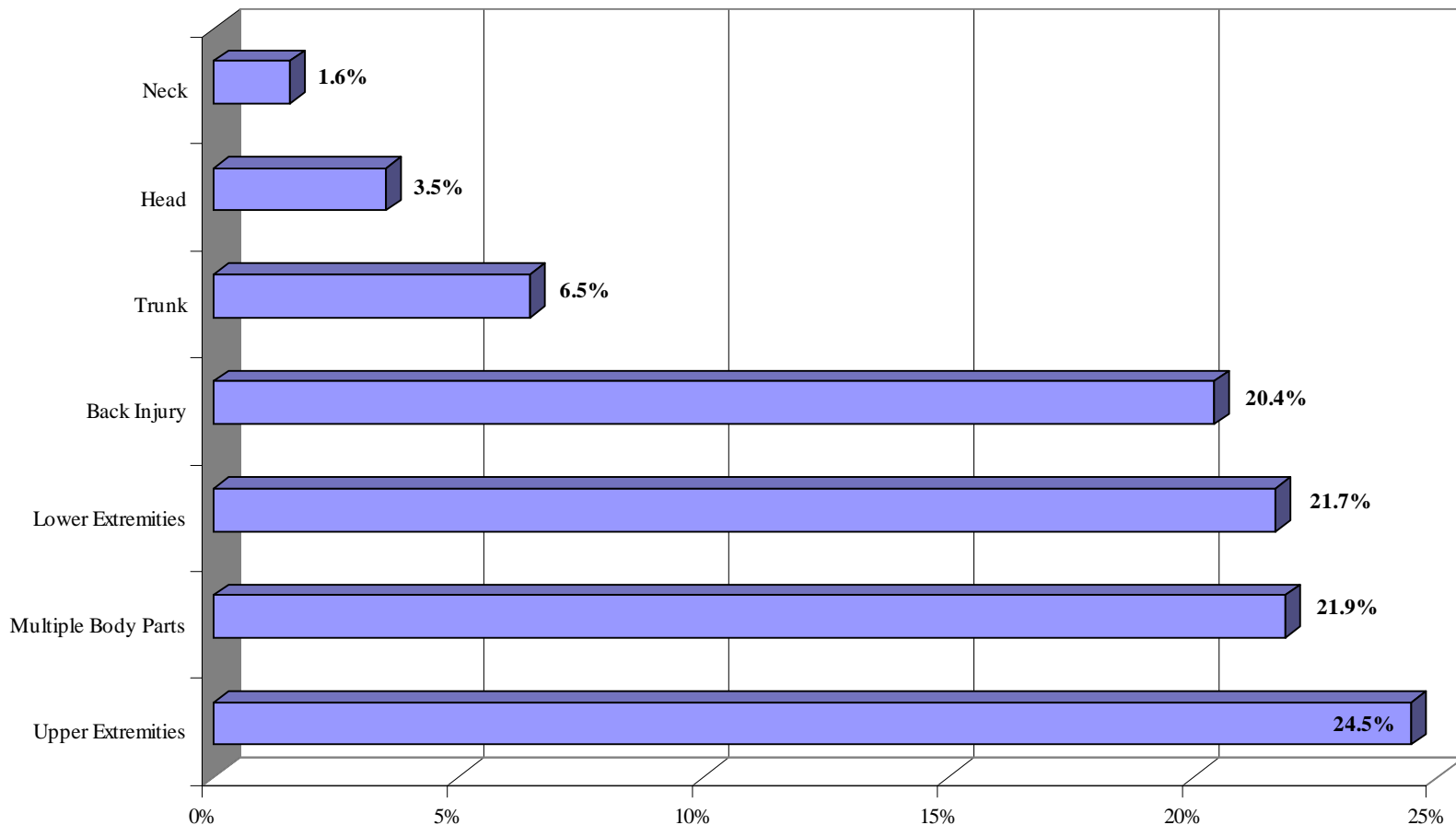
Nature of Injury	1991		1992		1993		1994		1995		1996	
	# of Cases	% of Total	# of Cases	% of Total	# of Cases	% of Total	# of Cases	% of Total	# of Cases	% of Total	# of Cases	% of Total
Amputation	2	0.23%	0	0	0	0	4	0.20%	13	0.40%	26	0.43%
Burn	3	0.34%	8	0.78%	5	0.40%	13	0.65%	26	0.80%	52	0.87%
Concussion	5	0.57%	6	0.59%	7	0.56%	7	0.35%	6	0.19%	13	0.22%
Contusion	62	7.03%	89	8.71%	169	13.42%	234	11.65%	337	10.42%	708	11.80%
Crushing	4	0.45%	4	0.39%	3	0.24%	9	0.45%	21	0.65%	39	0.65%
Dislocation	11	1.25%	9	0.88%	7	0.56%	10	0.50%	17	0.53%	38	0.63%
Electric Shock	5	0.57%	1	0.10%	6	0.48%	6	0.30%	11	0.34%	21	0.35%
Fracture	49	5.56%	56	5.48%	85	6.75%	133	6.62%	230	7.11%	445	7.42%
Hearing Loss, Traumatic	1	0.11%	0	0	2	0.16%	2	0.10%	1	0.03%	4	0.07%
Heat Prostration	0	0	1	0.10%	0	0	0	0	2	0.06%	1	0.02%
Hernia	5	0.57%	3	0.29%	6	0.48%	12	0.60%	26	0.80%	46	0.77%
Infection	2	0.23%	2	0.20%	0	0	2	0.10%	4	0.12%	8	0.13%
Laceration	19	2.15%	28	2.74%	30	2.38%	78	3.88%	87	2.69%	242	4.03%
Myocardial Infarction	0	0	4	0.39%	3	0.24%	3	0.15%	7	0.22%	8	0.13%
Puncture	5	0.57%	12	1.17%	8	0.64%	15	0.75%	24	0.74%	44	0.73%
Sprain/Strain	299	33.90%	441	43.15%	634	50.36%	947	47.16%	1,559	48.22%	2,738	45.63%
Vision Loss	0	0	0	0	0	0	0	0	2	0.06%	0	0
Other Leading Injuries	390	44.22%	332	32.49%	240	19.06%	458	22.81%	736	22.77%	1,391	23.18%
Occupational Diseases	15	1.70%	21	2.05%	37	2.94%	62	3.09%	106	3.28%	156	2.60%
All Other Injuries	4	0.45%	3	0.29%	10	0.79%	12	0.60%	7	0.22%	7	0.12%
Multiple Injuries	1	0.11%	2	0.20%	7	0.56%	1	0.05%	11	0.34%	14	0.23%
Subtotal	882	100.00%	1,022	100.00%	1,259	100.00%	2,008	100.00%	3,233	100.00%	6,001	100.00%
Missing Data	17		27		34		48		85		151	
TOTAL	899		1,049		1,293		2,056		3,318		6,152	

Nature of Injury	1997		1998 *		1999 *		2000 *		1991-2000	
	# of Cases	% of Total	# of Cases	% of Total	# of Cases	% of Total	# of Cases	% of Total	# of Cases	% of Total
Amputation	41	0.37%	68	0.38%	122	0.51%	43	0.49%	319	0.42%
Burn	101	0.92%	173	0.97%	341	1.42%	198	2.24%	920	1.21%
Concussion	21	0.19%	34	0.19%	45	0.19%	22	0.25%	166	0.22%
Contusion	1,382	12.62%	2,041	11.46%	2,448	10.16%	918	10.36%	8,388	11.02%
Crushing	83	0.76%	135	0.76%	192	0.80%	86	0.97%	576	0.76%
Dislocation	57	0.52%	126	0.71%	126	0.52%	43	0.49%	444	0.58%
Electric Shock	28	0.26%	42	0.24%	42	0.17%	7	0.08%	169	0.22%
Fracture	684	6.25%	1,142	6.41%	1,654	6.86%	617	6.97%	5,095	6.69%
Hearing Loss, Traumatic	4	0.04%	11	0.06%	15	0.06%	4	0.05%	44	0.06%
Heat Prostration	2	0.02%	8	0.04%	11	0.05%	3	0.03%	28	0.04%
Hernia	88	0.80%	178	1.00%	341	1.42%	233	2.63%	938	1.23%
Infection	12	0.11%	29	0.16%	71	0.29%	30	0.34%	160	0.21%
Laceration	525	4.80%	912	5.12%	1,584	6.57%	756	8.53%	4,261	5.60%
Myocardial Infarction	8	0.07%	18	0.10%	17	0.07%	2	0.02%	70	0.09%
Puncture	110	1.00%	165	0.93%	288	1.20%	111	1.25%	782	1.03%
Sprain/Strain	4,723	43.14%	7,385	41.47%	9,685	40.19%	3,693	41.69%	32,104	42.18%
Vision Loss	3	0.03%	5	0.03%	2	0.01%	1	0.01%	13	0.02%
Other Leading Injuries	2,693	24.60%	4,648	26.10%	6,194	25.71%	1,806	20.39%	18,888	24.82%
Occupational Diseases	297	2.71%	389	2.18%	421	1.75%	124	1.40%	1,628	2.14%
All Other Injuries	37	0.34%	62	0.35%	64	0.27%	13	0.15%	219	0.29%
Multiple Injuries	49	0.45%	236	1.33%	433	1.80%	148	1.67%	902	1.19%
Subtotal	10,948	100.00%	17,807	100.00%	24,096	100.00%	8,858	100.00%	76,114	100.00%
Missing Data	307		773		2,114		1,699		5,255	
TOTAL	11,255		18,580		26,210		10,557		81,369	

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Figure 10.4

***Body Part of Injury Among Injured Workers
with a Claim Closed in 2000***



*Injury Years (1991 - 2000)

Source: Division of Workers' Compensation Integrated Database as of June 30, 2001

Table 10.4

**Distribution of Cases Closed in 2000 by Disability Type
and Injury Year (1991-2000)**

Disability Type	1991	1992	1993	1994	1995	1996	1997	1998*	1999*	2000*	Total
Temporary Partial											
Number of Cases	17	15	27	40	76	243	659	1,368	3,576	2,666	8,687
Percent of Total	1.89%	1.43%	2.09%	1.95%	2.29%	3.95%	5.86%	7.36%	13.64%	25.25%	10.68%
Temporary Total											
Number of Cases	291	372	503	432	649	1,574	3,504	6,402	10,997	5,868	30,592
Percent of Total	32.37%	35.46%	38.90%	21.01%	19.56%	25.59%	31.13%	34.46%	41.96%	55.58%	37.60%
Subtotal: Temporary Disabilities											
Number of Cases	308	387	530	472	725	1,817	4,163	7,770	14,573	8,534	39,279
Percent of Total	34.26%	36.89%	40.99%	22.96%	21.85%	29.54%	36.99%	41.82%	55.60%	80.84%	48.27%
Permanent Impairment Only											
Number of Cases	7	8	13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	28
Percent of Total	0.78%	0.76%	1.01%								0.03%
Wage Loss Only											
Number of Cases	341	333	361	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1,035
Percent of Total	37.93%	31.74%	27.92%								1.27%
Wage Loss & Perm. Impairment											
Number of Cases	3	10	12	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25
Percent of Total	0.33%	0.95%	0.93%								0.03%
Impairment Income											
Number of Cases	N/A	N/A	N/A	1,061	1,778	3,004	4,776	6,497	6,703	1,295	25,114
Percent of Total				51.61%	53.59%	48.83%	42.43%	34.97%	25.57%	12.27%	30.86%
Supplemental Income											
Number of Cases	N/A	N/A	N/A	15	18	15	20	13	28	3	112
Percent of Total				0.73%	0.54%	0.24%	0.18%	0.07%	0.11%	0.03%	0.14%
Subtotal: Permanent Partial Disabilities											
Number of Cases	351	351	386	1,076	1,796	3,019	4,796	6,510	6,731	1,298	26,314
Percent of Total	39.0%	33.5%	29.9%	52.3%	54.1%	49.1%	42.6%	35.0%	25.7%	12.3%	32.3%
Permanent Total											
Number of Cases	136	141	146	210	259	267	270	164	53	1	1,647
Percent of Total	15.13%	13.44%	11.29%	10.21%	7.81%	4.34%	2.40%	0.88%	0.20%	0.01%	2.02%
Death											
Number of Cases	5	11	17	27	27	31	45	61	57	14	295
Percent of Total	0.56%	1.05%	1.31%	1.31%	0.81%	0.50%	0.40%	0.33%	0.22%	0.13%	0.36%
Settled, No Indemnity Recorded											
Number of Cases	99	159	214	271	511	1,018	1,980	4,071	4,787	691	13,801
Percent of Total	11.01%	15.16%	16.55%	13.18%	15.40%	16.55%	17.59%	21.91%	18.26%	6.55%	16.96%
Lost Time, No Indemnity Recorded											
Number of Cases	0	0	0	0	0	0	1	4	9	19	33
Percent of Total							0.01%	0.02%	0.03%	0.18%	0.04%
Total Number of Cases	899	1,049	1,293	2,056	3,318	6,152	11,255	18,580	26,210	10,557	81,369
Total Percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.5

***Average and Median Days to Case Closure by Disability Type
for Cases Closed in 2000***

Disability Type	Average	Median
Temporary Partial	417.3	246.0
Temporary Total	641.4	437.0
Permanent Impairment Only	2,375.6	2,560.0
Wage Loss Only	2,588.6	2,684.0
Wage Loss & Permanent Impairment	2,516.2	2,578.0
Impairment Income	883.0	737.0
Supplemental Income	1,193.4	1,099.0
Permanent Total	1,844.6	1,826.0
Death	1,198.5	1,057.0
Settled, No Indemnity Recorded	792.8	643.0
Lost Time, No Indemnity Recorded	336.9	252.0
Total	770.7	622.0

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.6

Total, Average, and Median Indemnity Benefits by Disability Type for Cases Closed in 2000

Disability Type	Total Payments	Average	Median
Temporary Partial	\$13,844,654	\$1,605	\$666
Temporary Total	\$113,287,725	\$3,761	\$1,469
Permanent Impairment Only	\$674,625	\$24,094	\$16,388
Wage Loss Only	\$26,909,606	\$26,075	\$17,188
Wage Loss & Permanent Impairment	\$1,197,209	\$47,888	\$38,631
Impairment Income	\$236,671,955	\$9,444	\$5,787
Supplemental Income	\$2,707,762	\$24,176	\$17,286
Permanent Total	\$90,009,897	\$54,651	\$45,898
Death	\$8,567,317	\$32,330	\$16,685
All Cases	\$493,870,750	\$7,381	\$2,618

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.7

***Permanent Impairment Ratings for Injured Workers
with a Claim Closed in 2000***

Impairment Rating	Total Cases	
	#	%
No Rating	54,026	66.4%
1-5	14,856	18.3%
6-10	8,895	10.9%
11-15	2,255	2.8%
16-20	742	0.9%
21-25	295	0.4%
26-30	119	0.1%
31-35	65	0.1%
36-40	35	0.0%
41-45	12	0.0%
46-50	17	0.0%
51+	52	0.1%
Total	81,369	100.0%
Average Rating*		6.4
Median Rating*		5

*Includes only cases with a non-zero Impairment Rating

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001.

Table 10.8

***Total, Average, and Median Medical Benefits
by Disability Type for Cases Closed in 2000***

Disability Type	Total Payments	Average	Median
Temporary Partial	\$16,800,598	\$1,998	\$963
Temporary Total	\$212,345,275	\$7,113	\$2,690
Permanent Impairment Only	\$1,124,274	\$40,153	\$35,591
Wage Loss Only	\$41,142,572	\$39,828	\$28,210
Wage Loss & Permanent Impairment	\$1,916,648	\$76,666	\$45,820
Impairment Income	\$377,013,184	\$15,075	\$8,927
Supplemental Income	\$3,919,189	\$35,308	\$19,932
Permanent Total	\$145,278,298	\$88,315	\$50,950
Death	\$8,150,495	\$36,880	\$6,527
Settled, No Indemnity Reported	\$12,837,705	\$2,860	\$1,300
Lost-Time, No Indemnity Reported	\$74,426	\$2,255	\$1,300
All Cases	\$820,602,663	\$11,581	\$4,025

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.9

***Total, Average and Median Settlement Amounts
by Disability Type for Cases Closed in 2000***

Disability Type	Total Payments	Average	Median
Temporary Partial	\$26,963,756	\$14,095	\$7,500
Temporary Total	\$274,032,250	\$25,685	\$12,203
Permanent Impairment Only	\$933,361	\$46,668	\$49,250
Wage Loss Only	\$48,991,580	\$52,063	\$35,000
Wage Loss & Permanent Impairment	\$1,991,792	\$90,536	\$88,885
Impairment Income	\$450,988,309	\$29,843	\$17,250
Supplemental Income	\$5,965,434	\$67,027	\$48,900
Permanent Total	\$215,546,225	\$135,393	\$111,225
Death	\$7,558,583	\$40,638	\$30,000
Settled, No Indemnity Reported	\$216,784,064	\$17,372	\$8,350
All Cases	\$1,249,755,353	\$29,049	\$12,900

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.10

***Total, Average, and Median Amounts of All Benefits Paid
by Disability Type for Cases Closed in 2000***

Disability Type	Total Payments	Average	Median
Temporary Partial	\$57,609,008	\$6,632	\$2,082
Temporary Total	\$599,665,250	\$19,607	\$6,168
Permanent Impairment Only	\$2,732,260	\$97,581	\$71,543
Wage Loss Only	\$117,043,758	\$113,086	\$82,470
Wage Loss & Permanent Impairment	\$5,105,648	\$204,226	\$181,601
Impairment Income	\$1,064,673,447	\$42,395	\$24,753
Supplemental Income	\$12,592,385	\$112,432	\$66,134
Permanent Total	\$450,834,419	\$273,731	\$217,884
Death	\$24,276,396	\$82,855	\$57,164
Settled, No Indemnity Reported	\$229,621,768	\$18,382	\$9,309
Lost-Time, No Indemnity Reported	\$74,426	\$2,255	\$1,300
All Cases	\$2,564,228,766	\$32,033	\$10,798

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 10.11

Vocational Services Provided by the Division of Workers' Compensation to Injured Workers with Claims Closed in 2000

Level of Service	Injured Workers	
	#	%
Full	753	0.9%
Limited	1,556	1.9%
None	79,060	97.2%
Total	81,369	100.0%

Source: Bureau of Rehabilitation and Medical Services, Division of Workers' Compensation