

**ALTERNATIVE DISPUTE RESOLUTION/CARVE-OUT
PROGRAM**

Labor Code sections 3201.5, 3201.7 and 3201.9

REPORT ON ACTIVITIES 2004-2011



Department of Industrial Relations

**Division of Workers' Compensation
Rosa Moran, Administrative Director**

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ALTERNATIVE DISPUTE RESOLUTION/CARVE-OUT PROGRAM

Labor Code sections 3201.5, 3201.7 and 3201.9

REPORT ON ACTIVITIES FOR THE CALENDAR YEARS 2004-2011

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Executive Summary

Labor Code section 3201.9 requires the Administrative Director of the Division of Workers' Compensation (DWC) to report to the Legislature, the Department of Insurance (DOI), the designated rating organization, and the programs and insurers participating in this study, on Labor Code sections 3201.5 and 3201.7 alternative dispute resolution (ADR)/carve-out program activities.

In 2011, 25 ADR/carve-out programs were operating in California. These programs were required to report 2011 activities by March 31, 2012. At the close of the data collection process, 24 programs reported correctly; one program failed to report.

Overall, 2011 reported activities for carve-outs included:

- 24 carve-out programs
 - 20 construction programs, Labor Code section 3201.5
 - 4 non-construction programs, Labor Code section 3201.7
- 1,586 employers¹
 - \$2.4 billion in payroll
 - 38,968 full-time equivalent (FTE)² employees
- 3,100 claims
 - 1,600 medical-only claims
 - 1,500 indemnity claims
- \$16,773,093 in paid costs
- \$20,817,081 in incurred costs

¹ Only 22 programs (18 construction and 4 non-construction programs) reported employer, payroll, and person-hours information.

² One full-time employee is equivalent to 2,000 person hours worked.

I. Brief Overview of ADR/Carve-out Programs

With Senate Bill (SB) 983 (Chapter 117, Statutes of 1993), the California Legislature established the “Construction Carve-Out Program” under Labor Code section 3201.5. In doing so, it permitted employers, groups of employers, and employee organizations involved in the construction industry to use collective bargaining as a way to create alternatives to the traditional workers’ compensation dispute resolution process. The passage of SB 228 (Chapter 639, Statutes of 2003) amended Labor Code section 3201.7 to allow non-construction employers, groups of employers, and employee organizations to participate in carve-out programs.

II. Reporting Requirements of Labor Code sections 3201.5, 3201.7 and 3201.9 and California Code of Regulations, title 8, section 10203.

Requirements of the DWC report to the Legislature under Labor Code sections 3201.5 and 3201.7

Labor Code section 3201.5 requires the Administrative Director of DWC to prepare a report to the Legislature by June 30 of each year based upon aggregate data that shall include the following:

- (1) Person-hours worked and payroll covered by agreements filed.
- (2) The number of claims filed.
- (3) The average cost per claim reported by cost components whenever practical.
- (4) The number of litigated claims, including the number of claims submitted to mediation, the Workers’ Compensation Appeals Board (WCAB), or the Court of Appeal.
- (5) The number of contested claims resolved prior to arbitration.
- (6) The projected incurred and actual costs of claims.
- (7) Safety history.
- (8) The number of workers participating in vocational rehabilitation programs.
- (9) The number of workers participating in light-duty programs.

Labor Code section 3201.7 requires that the report on non-construction ADR programs also include a measure of overall worker satisfaction.

DWC and DOI reporting requirements under Labor Code section 3201.9

Prior to the passage of SB 899 (Chapter 34, Statutes of 2004), the scope of the DWC’s reporting to the Legislature on ADR/carve-out system activity was limited to ADR/carve-out activity from the prior year, as required by Labor Code sections 3201.5 and 3201.7. With SB 899, Labor Code section 3201.9 expanded the scope of data collection to require a report that gives an historical and comparative perspective on all program activity from 2003 forward, using information from both DWC and DOI.

Labor Code section 3201.9 requires that the DWC biannually expand its reporting under Labor Code sections 3201.5 and 3201.7 by providing updated loss experience data for all employers and groups of employers participating in a program established under those sections. According to Labor Code section 3201.9, the report should also include updated data on each item set forth in subdivision (i) of section 3201.5 and subdivision (h) of section 3201.7 for the previous year for injuries in 2003 and beyond.³ In addition, Labor Code section 3201.9 requires that the Insurance Commissioner or Commissioner’s

³ Data on Labor Code sections 3201.5 (i) and 3201.7 (h) were not kept by DWC until 2004. Therefore, this report is based on calendar data from 2004-2011.

designee prepare for inclusion in the report both a review of the adequacy of rates charged for these programs and a comparative analysis of ADR/carve-out program rates to other programs not subject to Labor Code section 3201.5 or 3201.7. DOI's reporting and data analysis were performed by the Workers' Compensation Insurance Rating Bureau (WCIRB) of California.

Requirements of ADR program reports to DWC under 8 C.C.R. section 10203

The ADR data reporting requirements, initially adopted by DWC in 1996, can be found in California Code of Regulations, title 8, section 10203. Section 10203 requires that every employer subject to either Labor Code section 3201.5 or 3201.7 shall provide the DWC with the required information for the previous calendar year on or before March 31 of each year. For each claim with a date of injury on or after January 1, 2004, the information shall be updated annually for the previous four calendar years, thereby allowing longer-term claims trajectories and costs to be determined. In order to fulfill the reporting requirement, groups of employers must, on behalf of their members, either submit data directly to the DWC, or "(a)(2)(B) provide the Administrative Director with written authorization to collect the information from the appropriate claims administrator. [However], [i]f the Administrative Director is unable to obtain the information with the written authorization, the employer shall remain responsible for obtaining and submitting the information." Employers are required to submit data using the Aggregate Employer Annual Report (DWC Form GV-1) (8 C.C.R. section 10103.1) and the Individual Employer Annual Report (DWC Form GV-2) (8 C.C.R. section 10103.2).

The required elements for data reporting under section 10203 are:

- The name of the individual employer and the union.
- The principal business of the employer.
- The dates that the 3201.5 or 3201.7 provision were in effect during the previous calendar year.
- The name of all insurers, if any, and the insurance policy number of all policies. If self-insured, the name and certificate number of the self-insured employer.
- The name, address and telephone number of any administrator, ombudsperson, mediator or arbitrator employed in an alternative dispute resolution system.
- Payroll reported in accordance with the rules of the Workers' Compensation Insurance Rating Bureau (WCIRB), reported by WCIRB class code.
- Hours worked by covered employees, reported by WCIRB class code.
- The number of claims filed in the previous calendar year pursuant to Labor Code section 5401. The claims shall be reported in the following categories:
 - The number of claims that were medical only, and the total amounts of paid and incurred costs on those claims.
 - The number of claims that included indemnity payments, and the total amounts of paid and incurred costs in each of the following categories: temporary disability, permanent disability, life pension, death benefits, vocational rehabilitation, medical services, and medical-legal expenses.
- The number of claims filed pursuant to Labor Code section 5401 in the previous calendar year that were resolved and the number that remained unresolved on December 31 of the previous calendar year. These numbers together should equal the total number reported in subdivision (b)(8). For the purpose of this section, "resolved" means a claim in which ultimate liability has been determined, even though payments may continue beyond the reporting period.
- Of the claims filed and/or resolved in the previous calendar year, the number resolved with a denial of compensability.

- Of the claims filed and/or resolved in the previous calendar year, the number resolved at each of the following stages: before mediation, at or after mediation, at or after arbitration, at or after the Workers' Compensation Appeals Board (WCAB), or at or after the Court of Appeal. If the 3201.5 or 3201.7 provision contains another dispute resolution procedure, whether instead of or in addition to arbitration or mediation, the report must identify the type of procedure, its stage in the overall alternate dispute resolution process, and the same information regarding the resolution of claims.
- The title and case number of every application filed with the WCAB in the previous calendar year concerning a claim alleged by any party to fall within the 3201.5 or 3201.7 provisions, regardless of whether the employee had the right to file such an application.
- The title and court number of every civil action, including petitions for writs and injunctions in any court, state or federal, filed in the previous calendar year that concerned a claim alleged by any party to fall within the 3201.5 or 3201.7 provisions.
- The number of injuries and illnesses reported on the United States Department of Labor OSHA form no. 300 for those employees covered by the 3201.5 or 3201.7 provision.
- The number of employees covered by the 3201.5 or 3201.7 provision who participated in vocational rehabilitation programs.
- If the 3201.5 or 3201.7 provision established a light-duty or return-to-work program, the number of employees who participated in that program.
- For employers covered by a 3201.7 provision, the results of an employee survey that measures worker satisfaction with the 3201.7 alternative dispute resolution procedures. The survey shall be designed and administered by agreement between the employer and the union.
- In addition to the data above, the employer may include in its report any explanatory material, narrative account, or comment that the employer considers necessary to understand the data.

III. Data Collection and Presentation

The DWC's data collection for Labor Code sections 3201.5 and 3201.7 began January 23, 2012, with an initial mailing to all participating 3201.5 and 3201.7 programs. This mailing included a letter highlighting the March 31, 2012 reporting deadline, a 2012 Regulation 10203 Excel spreadsheet version of the reporting forms GV-1 and GV-2, and a guide for using the Regulation 10203 Excel spreadsheet.

As of the March 31, 2012 reporting deadline, 11 out of the 25 programs (44 percent) required to report on activities performed in 2011 had done so accurately and on time.

After the reporting deadline, the DWC worked individually with the 14 non-reporting ADR programs and their insurance carriers to obtain the data required by 8 C.C.R. section 10203. This effort resulted in obtaining data on 13 of the 14 non-reporting programs. One program failed to report. Efforts to collect the data from the one non-reporting program continued until May 1, 2012, when the program cited a failure to report based upon its inability to collect data from one of their insurance carriers. The resulting dataset for the 2011 ADR report contains data from 24 out of the 25 ADR programs (96 percent).

As the California Code of Regulations, title 8, section 10203 requires carve-out programs to annually report new and updated claims data totals for the previous four calendar years, the maturity of data collected and presented by DWC varies by calendar year. In this report; calendar year 2011 data are based on 1st year data; calendar year 2010 data are based on 2nd year data; calendar year 2009 data are based on 3rd year data; and, calendar year data from 2004 to 2008 are based on 4th year data.

Table III indicates the number of programs reported per calendar year and reporting cycle.

Table III. Number of Carve-out Programs Reporting Data 2004-2011

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
Reporting Programs (Total)	13	15	18	19	20	22	23	24
3201.5 Construction	13	15	18	19	19	19	20	20
3201.7 Non- Construction					1	3	3	4

The aggregate data collected and compiled for all programs that are part of Labor Code sections 3201.5 and 3201.7 are presented in section IV of this report, and data collected from WCIRB for Labor Code section 3201.9 are presented in section V. Tables breaking down section IV parts 1-6 by program type are presented in Appendix A. Data collected as part of Labor Code section 3201.5, 3201.7 and 3201.9 on individual construction and non-construction carve-out programs are compiled in Appendix B.

DOI/WCIRB

For Labor Code section 3201.9, the WCIRB compiled two databases for its comparative analysis: (1) a database of all claims and (2) a carve-out program/employer claims database for the latest available report level, Unit Statistical Reporting data for policy years 2007, 2008 and 2009.⁴

In order to help facilitate the creation of the carve-out program/employer claims database, the DWC provided the WCIRB with the 4,258 carve-out employer records collected during the 2011 reporting process. To identify carve-out program/claims within the WCIRB's Unit Statistical Reporting data, the WCIRB used a combination of DWC-provided employer name, Federal Employer Identification Number (FEIN), and policy number to match DWC employer data to WCIRB Bureau Numbers (BNs).⁵ The WCIRB matched more than 99 percent of carve-out employers to a BN. Some self-insured employers could not be matched. After removing duplicate employer records and instances where more than one employer mapped to a single BN, 1,827 unique BNs were used to represent carve-out employers.

Next, since all claims for a carve-out employer might not be covered under the carve-out program (e.g. clerical workers would not be covered as part of a construction carve-out), the WCIRB used class code information on each claim provided by DWC to filter out some uncovered claims. Two programs (29 and 33) provided incomplete class code detail.

⁴ Policy year 2007 experience is evaluated as of third report level (42 months from policy inception), policy year 2008 experience is evaluated as of second report level (30 months from policy inception) and policy year 2009 experience is evaluated as of first report level (18 months from policy inception).

⁵ WCIRB Bureau Numbers (BN) is a unique file number assigned by the WCIRB to each California insured risk.

The WCIRB used the list of classes by program to assign classes to employers. Every BN within a program was assigned the program's classes to which it belonged. If a BN was in multiple programs, it was assigned the classes from every program it was in.

Data for the WCIRB carve-out database consists of all data from the classes assigned to these BNs for the subject policy years. The control database consists of all other employers in the workers' compensation system for the subject policy years. The subject policy years were policy year 2007 at third report, policy year 2008 at second report, and policy year 2009 at first report. The data items provided are detailed below.

IV. Data Findings Section 3201.5 and Section 3201.7

(1) Person-hours worked and payroll covered by agreements filed

California Code of Regulations, title 8, sections 10203(b)(6) and 10203(b)(7) require ADR/carve-outs to report employees' hours worked and payroll in accordance with WCIRB class codes (Table 1.1). Unlike all of the other reporting requirements, person-hours worked and payroll are only reported once and on an annual basis. Therefore, all of the data for person-hours worked and payroll are for only one year of maturity and do not receive three additional years of updated information.

In 2011, 22 of the 25 reporting ADR/carve-out programs submitted person-hours worked and payroll data. In total, ADR/carve-out programs reported 77.9 million person-hours worked and \$2.4 billion in payroll.⁶ Using a scale of 2,000 person-hours worked to one full-time equivalent employee (FTE), the person-hours worked equaled 38,968 FTE, with an estimated hourly wage of \$31. Eighteen of 20 construction programs reported person-hours worked and payroll data for 2011. Construction programs covered an estimated 46.7 million person-hours worked and \$1.8 billion in payroll, the equivalent of approximately 23,373 FTEs earning an hourly wage of \$38 per hour. All four non-construction programs submitted person-hours worked and payroll data. For 2011, non-construction programs covered 31.2 million person-hours worked and \$662 million in payroll, which equaled 15,595 FTEs earning an hourly wage of \$21 (See Appendix A: Table 1.1).

Table IV.1.1: Estimated Person-hours Worked and Payroll 2006-2011

Calendar Year (Reporting Year)	2006 (1st)	2007 (1st)	2008 (1st)	2009 (1st)	2010 (1st)	2011 (1st)
3201.5 and 3201.7 Total Programs						
Reporting Programs (Total)	19	16	19	21	19	22
Payroll	\$1,377,706,764	\$1,776,793,988	\$2,781,916,213	\$3,394,028,659	\$1,976,647,518	\$2,418,089,554
Person-Hours	55,569,530	56,055,122	92,504,843	99,236,012	67,249,009	77,936,131
FTE (estimated)	27,785	28,028	46,252	49,618	33,625	38,968
Hourly Wage	\$25	\$32	\$30	\$34	\$29	\$31

(2) Number of Claims Filed

California Code of Regulations, title 8, section 10203(b)(8) requires that ADR/carve-out programs report the number of medical-only claims and indemnity claims filed in the previous calendar year (Table 2.1).⁷

In 2011, a total of 3,100 claims were reported filed, of which 1,600 (52 percent) were medical-only and 1,500 (48 percent) were indemnity. In 2011 construction programs reported filing 1,060 claims (34 percent) and non-construction programs filed 2,040 (66 percent) (See Appendix A: Table 2.1).

Table IV.2.1: Number of Claims Filed 2004-2011

Calendar Year (Reporting	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 and 3201.7 Total Programs								
Reporting Programs (Total)	13	15	18	19	20	22	23	24
Medical-Only Claims	480	1,114	1,110	1,485	2,114	2,071	1,473	1,600
Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
Total 3201.5 & 3201.7 Claims	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

(3) Average Paid and Incurred Cost per Claim by Cost Component

California Code of Regulations, title 8, section 10203(b)(8)(B) requires that ADR/carve-out programs report the total amounts of paid and incurred costs for claims filed in each of the following categories (Tables 3.1 and 3.2).⁸

- Medical Services
- Temporary Disability
- Permanent Disability
- Life Pensions
- Death Benefits
- Vocational Rehabilitation
- Medical-Legal Expenses

⁷ The number of claims filed is counted by calendar year, based upon the date of claim administrator knowledge.

⁸ Average paid and incurred costs per program in this section are calculated using the total number of claims filed (medical only + indemnity).

Table IV.3.1: Average Paid Cost per Total Claim by Cost Component 2004-2011

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 and 3201.7 Total Programs								
Paid Cost (Total)	\$12,219	\$10,105	\$14,120	\$11,885	\$15,434	\$12,693	\$11,081	\$5,411
Medical Services	\$5,191	\$5,139	\$6,572	\$4,873	\$6,692	\$5,061	\$4,589	\$2,555
Temporary Disability	\$4,775	\$3,831	\$5,474	\$4,949	\$5,508	\$5,454	\$5,296	\$2,547
Permanent Disability	\$1,595	\$646	\$1,688	\$1,626	\$2,511	\$1,711	\$913	\$132
Life Pensions	\$421	\$127	\$0	\$3	\$0	\$0	\$0	\$0
Death Benefits	\$0	\$217	\$187	\$107	\$279	\$32	\$0	\$96
Vocational Rehab	\$41	\$23	\$17	\$37	\$58	\$27	\$43	\$27
Medical-Legal	\$196	\$123	\$181	\$289	\$385	\$408	\$239	\$54
Reporting Programs (#)	13	15	18	19	20	23	24	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

In 2011, carve-out programs average paid cost per claim was \$5,411. Construction programs on average paid \$7,638 and non-construction programs paid \$4,253 (See Appendix A: Table 3.1). The average paid per claim was \$2,555 for medical services, \$2,547 for temporary disability, \$132 for permanent disability, \$0 for life pensions, \$96 for death benefits, \$27 for vocational rehabilitation and \$54 for medical-legal expenses.

In 2011, carve-out programs average incurred cost per claim was \$6,715. Construction programs on average incurred \$12,521 and non-construction programs incurred \$3,698 (See Appendix A: Table 3.2). The average incurred cost per claim for was \$1,950 medical services, \$3,689 for temporary disability, \$646 for permanent disability, \$0 for life pensions, \$282 for death benefits, \$52 for vocational rehabilitation and \$95 for medical-legal expenses.

Table IV.3.2: Average Incurred Cost per Claim by Cost Component 2004-2011

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 and 3201.7 Total Programs								
Incurred Cost (Total)	\$17,203	\$14,039	\$17,738	\$15,444	\$21,736	\$15,755	\$16,589	\$6,715
Medical Services	\$5,154	\$5,101	\$6,564	\$4,840	\$6,587	\$4,837	\$4,301	\$1,950
Temporary Disability	\$7,577	\$5,675	\$7,173	\$6,779	\$8,908	\$7,634	\$7,934	\$3,689
Permanent Disability	\$3,542	\$2,335	\$2,930	\$3,061	\$4,693	\$2,686	\$3,803	\$646
Life Pensions	\$394	\$127	\$0	\$94	\$0	\$0	\$113	\$0
Death Benefits	\$0	\$359	\$710	\$227	\$688	\$58	\$0	\$282
Vocational Rehab	\$325	\$275	\$114	\$113	\$88	\$44	\$124	\$52
Medical-Legal	\$211	\$168	\$246	\$331	\$772	\$496	\$314	\$95
Reporting Programs (#)	13	15	18	19	20	22	23	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

(4) Number of Litigated Claims

California Code of Regulations, title 8, section 10203(b)(11) requires carve-outs to submit data on the number of claims resolved before mediation, at or after mediation, at or after arbitration, at or after the Workers' Compensation Appeals Board, and at or after the Court of Appeal (Table 4.1). A resolved claim for the purpose of this report is defined in section 10203(b)(9) as one in which ultimate liability has been determined, even though payments may be made beyond the reporting period.

In 2011, carve-out programs reported resolving 19 claims using litigation. Fourteen claims were resolved at mediation, one at arbitration, four at the WCAB, and none at the Court of Appeals. Of the litigated claims, non-construction programs litigated only four claims at mediation; the rest were litigated by construction carve-outs (See Appendix A: Table 4.1).

Table IV.4.1: Number of Claims Resolved by Type 2004-2011

Calendar Year (Reporting Year)	2004* (4th)	2005* (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
Reporting Programs (Total) (#)	13	15	18	19	20	23	24	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100
Resolved (#)	866	1,984	2,161	2,673	3,472	3,527	2,634	2,750
Resolved (%)	72%	85%	89%	93%	91%	93%	91%	89%
Before Mediation (#)	510	934	1,953	2,488	3,351	3,419	2,588	2,731
Total Litigated (Disputed) (#)	32	42	103	185	121	108	46	19
Total Litigated (Disputed) (%)	2.7%	1.8%	4.2%	6.5%	3.2%	2.8%	1.6%	0.6%
At Mediation (#)	20	29	70	152	83	80	39	14
At Arbitration (#)	7	6	26	18	23	14	1	1
At WCAB (#)	5	5	7	15	14	14	6	4
At Court of Appeal (#)	0	2	0	0	1	0	0	0

*The number of claim resolved and the number of claims resolved with litigation were underreported for 2004-2005.

(5) The number of claims resolved prior to arbitration

8 C.C.R. section 10203(b)(11) requires ADR programs to report the number of claims resolved prior to arbitration (Table 5.1). For the purposes of this report, two stages of litigated claims are considered resolved prior to arbitration: (1) the number of claims resolved before mediation, and (2) those resolved at mediation. In 2011, ADR programs resolved 2,745 claims prior to arbitration, which was 89 percent of all claims filed. Prior to arbitration, construction programs resolved 774 claims (99.4 percent) and non-construction programs resolved 1,971 claims (100 percent) (See Appendix A: Table 5.1).

Table IV.5.1: Number and Percentage of Claims Resolved Prior to Arbitration 2004-2011

Calendar Year (Reporting Year)	2004* (4th)	2005* (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 and 3201.7 Total Programs								
Reporting Programs (Total) (#)	13	15	18	19	20	23	24	24
Total Claims (#)	935	2,254	2,421	2,861	3,831	3,799	2,898	3,100
Resolved (#)	866	1,984	2,161	2,673	3,472	3,527	2,634	2,750
with Denial (#)	32	75	127	201	214	277	195	321
Unresolved (#)	69	270	260	188	359	272	264	350
Percent Total Claims Resolved (%)	92.6%	88.0%	89.3%	93.4%	90.6%	92.8%	90.9%	88.7%
Resolved Prior to Arbitration (#)	530	963	2,023	2,640	3,434	3,502	2,627	2,745
Percent Resolved Claim Resolved Prior to Arbitration (%)	61.2%	48.5%	93.6%	98.8%	98.9%	99.3%	99.7%	99.8%

*The number of claim resolved and the number of claims resolved with litigation were underreported for 2004-2005.

(6) Projected incurred and actual costs⁹ of claims

California Code of Regulations, title 8, section 10203(b)(8)B requires that carve-out programs report the total amount of paid costs and incurred costs for claims filed in each of the following categories (Tables 6.1 and 6.2):

- Medical Services
- Temporary Disability
- Permanent Disability
- Life Pensions
- Death Benefits
- Vocational Rehabilitation
- Medical-Legal Expenses

In 2011, carve-out programs paid \$16.8 million in claim costs, of which \$8.1 million (48 percent) were construction programs and \$8.7 million (45 percent) non-construction programs (See Appendix A: Table 6.1). Carve-outs paid \$7.9 million in medical services, \$7.9 million in temporary disability, \$409,000 in permanent disability, \$0 in life pensions, \$297,000 in death benefits, \$83,000 in vocational rehabilitation, and \$167,000 in medical-legal expenses.

⁹ Actual costs are reported under California Code of Regulations, title 8, section 10203 as paid costs.

Table IV.6.1: Paid Cost by Cost Component 2004-2011 (Thousands of Dollars)

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 and 3201.7 Total Programs								
Paid Cost (Total) (\$000)	\$14,699	\$23,585	\$34,367	\$34,003	\$59,142	\$48,221	\$32,112	\$16,773
Medical Services (\$000)	\$6,245	\$11,994	\$15,996	\$13,943	\$25,644	\$19,226	\$13,300	\$7,920
Temporary Disability (\$000)	\$5,744	\$8,941	\$13,323	\$14,158	\$21,108	\$20,720	\$15,349	\$7,897
Permanent Disability (\$000)	\$1,919	\$1,507	\$4,110	\$4,651	\$9,623	\$6,502	\$2,645	\$409
Life Pensions (\$000)	\$506	\$295	\$0	\$9	\$0	\$0	\$0	\$0
Death Benefits (\$000)	\$0	\$507	\$456	\$307	\$1,069	\$121	\$0	\$297
Vocational Rehab (\$000)	\$49	\$54	\$41	\$106	\$223	\$102	\$125	\$83
Medical-Legal (\$000)	\$235	\$287	\$442	\$828	\$1,476	\$1,551	\$694	\$167
Reporting Programs (#)	13	15	18	19	20	23	24	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

In 2011, carve-out programs incurred \$20.8 million in claim costs, of which \$13.3 million (64 percent) were construction programs and \$7.5 million (36 percent) were non-construction programs (See Appendix A: Table 6.2). Carve-outs incurred \$6.0 million in medical services, \$11.4 million in temporary disability, \$2.0 million in permanent disability, \$0 in life pensions, \$874,000 in death benefits, \$162,000 in vocational rehabilitation, and \$295,000 in medical-legal expenses.

Table IV.6.2: Incurred Cost by Cost Component 2004-2011 (Thousands of Dollars)

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 and 3201.7 Total Programs								
Incurred Cost (Total) (\$000)	\$20,696	\$32,767	\$43,174	\$44,186	\$83,293	\$59,853	\$48,076	\$20,817
Medical Services (\$000)	\$6,200	\$11,905	\$15,978	\$13,847	\$25,240	\$18,376	\$12,464	\$6,046
Temporary Disability (\$000)	\$9,115	\$13,246	\$17,458	\$19,394	\$34,135	\$29,002	\$22,993	\$11,435
Permanent Disability (\$000)	\$4,261	\$5,450	\$7,133	\$8,758	\$17,985	\$10,204	\$11,021	\$2,003
Life Pensions (\$000)	\$473	\$295	\$0	\$270	\$0	\$0	\$327	\$0
Death Benefits (\$000)	\$0	\$837	\$1,728	\$648	\$2,635	\$221	\$0	\$874
Vocational Rehab (\$000)	\$391	\$641	\$278	\$323	\$338	\$167	\$360	\$162
Medical-Legal (\$000)	\$254	\$392	\$600	\$946	\$2,960	\$1,883	\$910	\$295
Reporting Programs (#)	13	15	18	19	20	22	23	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

(7) Safety History

To determine safety history, 8 C.C.R. section 10203(b)(14) requires that ADR programs report safety ratings (incidence rates) based on the number of injuries and illnesses per 100 full-time employees. To calculate an incidence rate, multiply the number of injuries and illnesses reported on the United States Department of Labor Occupational Safety and Health Administration (OSHA) form no. 300 by 200,000,¹⁰ then divide by the number of person-hours worked reported under California Code of Regulations, title 8, section 10203(b)(6). In 2010, the U.S. Bureau of Labor Statistics (BLS) injury and illness incidence rate for all California workers was 4.2; construction workers had an incidence rate of 4.0.¹¹

OSHA requires employers to log an injury and/or illness report using form 300 if a work-related incident results in death, loss of consciousness, days away from work, restricted work activity, and/or medical care beyond first aid. In 2010, ADR programs reported 2,287 injuries and illnesses on the OSHA form 300. This accounts for 74 percent of the 3,100 claims filed, indicating an under-reporting of injury data on OSHA logs by ADR programs (Table 7.1).

Due to the discrepancy between the number of OSHA injuries and illness reported and the number of claims reported, two safety ratings are calculated below: one based on the number of incidents reported on the OSHA form 300 and a second based on the total number of reported claims. In calculating the two safety ratings, additional adjustments were made to compensate for the four construction carve-outs that did not report person-hours worked. The number of incidents reported and the number of total claims are adjusted below to reflect the 18 construction programs and the four non-construction programs that reported person-hours (Table 7.2).

¹⁰ The 200,000 hours in the formula represents the equivalent of 100 employees working 40 hours per week, 50 weeks per year, and provides the standard base for the incidence rates. Bureau of Labor Statistics, U.S. Department of Labor, Survey of Occupational Injuries and Illnesses, 2010, "How To Compute a Firm's Incidence Rate for Safety Management," <http://www.bls.gov/iif/osheval.htm>.

¹¹ Bureau of Labor Statistics, U.S. Department of Labor, "Table 6. Incidence rates of nonfatal occupational injuries and illnesses by industry and case types, 2010," <http://www.bls.gov/iif/oshwc/osh/os/pr106ca.pdf>

Table IV.7.1: Safety History, 2010 and 2011

Calendar Year (Reporting Year)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs		
Reporting Programs (3201.5) (#)	20	20
OSHA Incidents Reported (#)	393	427
Total Claims (#)	1,218	1,060
Percentage of OSHA Incidents to Claims Filed	32%	40%
3201.7 Non-Construction Programs		
Reporting Programs (3201.7) (#)	3	4
OSHA Incidents Reported (#)	1,599	1,860
Total Claims (#)	1,670	2,040
Percentage of OSHA Incidents to Claims Filed	96%	91%
3201.5 and 3201.7 Total Programs		
Reporting Programs (Total) (#)	23	24
OSHA Incidents Reported (#)	1,992	2,287
Total Claims (#)	2,898	3,100
Percentage of OSHA Incidents to Claims Filed	69%	74%

In 2011, the adjusted incidence rate for all ADR programs reporting person-hours worked was 5.9 based on reported OSHA incidents and 7.9 based on total claims reported. Adjusted incidence rates calculated for construction programs were 1.8 for OSHA incidents and 4.5 for total claims; for non-construction programs, 11.9 for OSHA incidents and 13.1 for total claims.

Table IV.7.2: Adjusted Safety History and Rating 2010 and 2011

Calendar Year (Reporting Year)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs		
Reporting Programs (#)	16	18
Person-Hours Worked	50,210,844 ¹²	46,745,175
OSHA Incidents Reported	366	427
Total Claims	937	1,049
Percentage of OSHA Incidents to Claims Filed	39%	41%
Incidence Rate Based on OSHA Incidents	1.5	1.8
Incidence Rate Based on Total Claims	3.7	4.5
3201.7 Non-Construction Programs		
Reporting Programs (#)	3	4
Person-Hours Worked	17,038,165 ¹²	31,190,956
OSHA Incidents Reported	1,599	1,860
Total Claims	1682	2,040
Percentage of OSHA Incidents to Claims Filed	91%	91%
Incidence Rate Based on OSHA Incidents	18.8	11.9
Incidence Rate Based on Total Claims	19.7	13.1
3201.5 and 3201.7 Total Programs		
Reporting Programs (#)	19	22
Person-Hours Worked	67,249,009 ¹²	77,936,131
OSHA Incidents Reported	1,965	2,287
Total Claims	2,619	3,089
Percentage of OSHA Incidents to Claims Filed	75.0%	74%
Incidence Rate Based on OSHA Incidents	5.8	5.9
Incidence Rate Based on Total Claims	7.8	7.9

(8) The number of workers participating in vocational rehabilitation programs

Despite the 2009 discontinuation of vocational rehabilitation programs in the California workers' compensation system, California Code of Regulations, title 8, section 10203(b)(15) continues to require carve-outs to report the number of workers participating in vocational rehabilitation programs . In 2011, there were 16 construction workers participated in vocational rehabilitation (Table 8.1).

¹² Prior year person-hours worked data are not updated on an annual basis, therefore the data in this table for Person-Hours Worked are 1st year data collected as part of the 2010 report.

Table IV. 8.1: Worker Participation in Vocational Rehabilitation 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Reporting Programs (3201.5) (#)	13	15	18	19	19	19	20	20
Vocational Rehab Participants(#)	5	6	10	23	51	38	37	16
3201.7 Non-Construction Programs								
Reporting Programs (3201.7) (#)					1	4	4	4
Vocational Rehab Participants(#)					0	0	0	0
3201.5 and 3201.7 Total Programs								
Reporting Programs (Total) (#)	13	15	18	19	20	23	24	24
Vocational Rehab Participants(#)	5	6	10	23	51	38	37	16

(9) The number of workers participating in light-duty or modified return-to-work programs

California Code of Regulations, title 8, section 10203(b)(16) requires carve-outs to report the number of workers participating in light-duty or modified return-to-work programs. In 2011, 839 workers participated in light-duty or modified work programs, including 158 construction program workers and 681 non-construction program workers. The overall ratio of claims filed per each light-duty or modified work participant was 3.7 to one: 6.7 to one for construction programs and 3 to one for non-construction programs (Table 9.1).

Table IV.9.1: Worker Participation in Light-Duty or Modified Return-to-Work 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Reporting Programs (3201.5) (#)	13	15	18	19	19	19	20	20
Total Claims Filed	1,203	2,334	2,434	2,861	2,769	1,824	1,218	1,060
Light-Duty and Modified Work Participants	2	61	264	174	396	316	207	158
Ratio Claims Filed to Light-Duty or Modified Work Participant	601.5	38.3	9.2	16.4	7.0	5.8	5.9	6.7
3201.7 Non-Construction Programs								
Reporting Programs (3201.7) (#)					1	4	4	4
Total Claims Filed					1,063	1,975	1,670	2,040
Light-Duty and Modified Work Participants					569	709	605	681
Ratio Claims Filed to Light-Duty or Modified Work Participant					1.9	2.8	2.8	3.0
3201.5 and 3201.7 Total Programs								
Reporting Programs (Total) (#)	13	15	18	19	20	23	24	24
Total Claims Filed	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100
Light-Duty and Modified Work Participants	2	61	264	174	965	1,025	812	839
Ratio Claims Filed to Light-Duty or Modified Work Participant	601.5	38.3	9.2	16.4	4.0	3.7	3.6	3.7

(10) Overall Worker Satisfaction (3201.7 Programs only)

In order to fulfill the reporting requirements of section 10203, non-construction carve-out programs are required to submit the results of a self-administered worker-satisfaction survey. There is currently no standard survey that is required to be implemented by all non-construction programs.

For 2011, of the four reporting 3201.7 programs, one program submitted results. This program found that 42 percent of injured workers surveyed were satisfied or very satisfied with their ADR/carve-out program. One 3201.7 program failed to report the results of a workers satisfaction survey due to staffing shortages. A second program failed to report results because they have not yet developed and implemented a worker satisfaction survey. A third program failed to report results as survey requests sent out to employees were not returned.

For 2010, of the four reporting 3201.7 programs, only two programs submitted survey results. One 3201.7 programs failed to report the results of a workers satisfaction survey due to staffing shortages. A second program failed to report results because they had not developed and implemented a worker satisfaction survey. One of the ADR programs that reported results for 2010 found that 43 percent of its respondents rated their ADR program as good or excellent, 20 percent rated it fair and 37 percent rated it

poor. The other ADR program reporting results found that 49 percent of its respondents were satisfied or very satisfied with the services provided by their ADR program, 16 percent were dissatisfied or very dissatisfied and 35 percent were neutral about the services their ADR program provided.

For 2009, of the four reporting 3201.7 programs, only one submitted results. This program found that 34 percent of injured workers surveyed were satisfied or very satisfied with their ADR/carve-out program. Two 3201.7 programs failed to respond to repeated requests for results during the follow-up phase of the reporting process. One replied that because of staffing cuts, it did not have time to submit results for the previous year.

In 2008, one ADR/carve-out program reported that 78 percent of injured workers surveyed were satisfied with the way their workers' compensation claims were handled by their ADR/carve-out program.

V: Data Findings under Labor Code section 3201.9

The WCIRB compared the average pricing level relative to pure premium rate level and average loss ratios of ADR/carve-out programs versus those of all other employers for the policy years 2007 through 2009. Columns A and B of Table V.1 display the average ratio of premium at insurer rates¹³ to premium at pure premium rates (modified by experience). Columns C and D display the average ratio of reported incurred losses to premium. Using the North American Industrial Classification (NAICS), the information is shown separately for experience reported within classifications mapped to the construction sector, the manufacturing sector, and other sectors combined. For comparison purposes, the information is also shown for the statewide experience of employers in all sectors.

As shown in Table V.1, the average pricing level for carve-out employers relative to the approved pure premium rates is generally less than that of non-carve-out employers. The average reported loss ratio for policy years 2007 through 2009 is slightly less than that of non-carve-out employers, except in the "Other NAICS Sectors."

¹³ After all rating plan adjustments including schedule rating premium credits and debits; excludes the impact of deductible credits or retrospective rating premium adjustments.

Table V.1: Comparison of Carve-Out Employers Ratio of Premium to Modified Pure Premium and Reported (Undeveloped, Incurred) Losses to Premium with All Other Employers for Policy Years 2005 through 2007

NAICS Industrial Sector Classifications	Ratio of Premium to Modified Pure Premium		Ratio of Reported (Incurred) Losses to Premium	
	Carve-Out Employers (A)	All Other Employers (B)	Carve-Out Employers (C)	All Other Employers (D)
Construction (NAICS 23)	1.463	1.629	0.436	0.469
Manufacturing (NAICS 31-33)	1.475	1.563	0.380	0.447
Other Sectors	1.452	1.506	0.424	0.423
Total ALL Sectors	1.461	1.602	0.432	0.466

In summary, the 2007 through 2009 unit statistical data reported for carve-out employers suggests the rates charged on these policies after application of schedule rating credits and debits appear to be of comparable adequacy to those charged on other policies. The rates charged and loss experience incurred on these policies are generally comparable to other policies.

Appendix A: Section IV Data by Program Type (Construction and Non-Construction)

(1) Person-hours worked and payroll covered by agreements filed

Table A.1.1: Estimated Person-hours Worked and Payroll 2006-2011

Calendar Year (Reporting Year)	2006 (1st)	2007 (1st)	2008 (1st)	2009 (1st)	2010 (1st)	2011 (1st)
3201.5 Construction Programs						
Reporting Programs (3201.5)				18	16	18
Payroll				\$3,235,146,092	\$1,712,426,718	\$1,755,971,444
Person-Hours				91,658,588	50,210,844	46,745,175
FTE (estimated)				45,829	25,105	23,373
Hourly Wage				\$35	\$34	\$38
3201.7 Non-Construction Programs						
Reporting Programs (3201.7)				3	3	4
Payroll				\$158,882,567	\$264,220,800	\$662,118,110
Person-Hours				7,577,424	17,038,165	31,190,956
FTE (estimated)				3,789	8,519	15,595
Hourly Wage				\$21	\$16	\$21
3201.5 and 3201.7 Total Programs						
Reporting Programs (Total)	19	16	19	21	19	22
Payroll	\$1,377,706,764	\$1,776,793,988	\$2,781,916,213	\$3,394,028,659	\$1,976,647,518	\$2,418,089,554
Person-Hours	55,569,530	56,055,122	92,504,843	99,236,012	67,249,009	77,936,131
FTE (estimated)	27,785	28,028	46,252	49,618	33,625	38,968
Hourly Wage	\$25	\$32	\$30	\$34	\$29	\$31

(2) Number of Claims Filed**Table A.2.1: Number of Claims Filed 2004-2011**

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Reporting Programs (3201.5)	13	15	18	19	19	19	20	20
Medical-Only Claims	480	1,114	1,110	1,485	1,458	917	576	504
Indemnity Claims	723	1,220	1,324	1,376	1,311	907	642	556
Total 3201.5 Claims	1,203	2,334	2,434	2,861	2,769	1,824	1,218	1,060
Average Claims Per 3201.5 Program	93	156	135	151	146	96	61	53
3201.7 Non-Construction Programs								
Reporting Programs (3201.7)					1	3	3	4
Medical-Only Claims					656	1,154	897	1,096
Indemnity Claims					407	821	783	944
Total 3201.7 Claims					1,063	1,975	1,680	2,040
Average Claims Per 3201.7 Program					1,063	658	561	511
3201.5 and 3201.7 Total Programs								
Reporting Programs (Total)	13	15	18	19	20	22	23	24
Medical-Only Claims	480	1,114	1,110	1,485	2,114	2,071	1,473	1,600
Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
Total 3201.5 & 3201.7 Claims	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100
Average Claims Per Program	93	156	135	151	192	173	126	129

(3) Average Paid and Incurred cost per claim by cost component**Table A.3.1: Average Paid Cost per Total Claim by Cost Component 2004-2011**

	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Paid Cost (3201.5)	\$12,218	\$10,105	\$14,120	\$11,885	\$17,850	\$16,584	\$13,484	\$7,638
Medical Services	\$5,191	\$5,139	\$6,572	\$4,873	\$7,878	\$6,488	\$5,391	\$3,247
Temporary Disability	\$4,775	\$3,831	\$5,474	\$4,949	\$6,226	\$7,056	\$6,237	\$3,753
Permanent Disability	\$1,595	\$646	\$1,688	\$1,626	\$2,920	\$2,402	\$1,407	\$225
Life Pensions	\$421	\$127	\$0	\$3	\$0	\$0	\$0	\$0
Death Benefits	\$0	\$217	\$187	\$107	\$386	\$66	\$0	\$280
Vocational Rehab	\$41	\$23	\$17	\$37	\$81	\$56	\$102	\$78
Medical-Legal	\$196	\$123	\$181	\$289	\$359	\$517	\$346	\$56
Reporting Programs (#)	13	15	18	19	19	19	20	20
Total Claims (#)	1,203	2,334	2,434	2,861	2,769	1,824	1,218	1,060
3201.7 Non-Construction Programs								
Paid Cost (3201.7)					\$9,139	\$9,100	\$9,339	\$4,253
Medical Services					\$3,603	\$3,743	\$4,008	\$2,196
Temporary Disability					\$3,638	\$3,975	\$4,615	\$1,921
Permanent Disability					\$1,446	\$1,074	\$554	\$84
Life Pensions					\$0	\$0	\$0	\$0
Death Benefits					\$0	\$0	\$0	\$0
Vocational Rehab					\$0	\$0	\$0	\$0
Medical-Legal					\$452	\$308	\$162	\$53
Reporting Programs (#)					1	4	4	4
Total Claims (#)					1,063	1,975	1,680	2,040
3201.5 and 3201.7 Total Programs								
Paid Cost (Total)	\$12,218	\$10,105	\$14,120	\$11,885	\$15,434	\$12,693	\$11,081	\$5,411
Medical Services	\$5,191	\$5,139	\$6,572	\$4,873	\$6,692	\$5,061	\$4,589	\$2,555
Temporary Disability	\$4,775	\$3,831	\$5,474	\$4,949	\$5,508	\$5,454	\$5,296	\$2,547
Permanent Disability	\$1,595	\$646	\$1,688	\$1,626	\$2,511	\$1,711	\$913	\$132
Life Pensions	\$421	\$127	\$0	\$3	\$0	\$0	\$0	\$0
Death Benefits	\$0	\$217	\$187	\$107	\$279	\$32	\$0	\$96
Vocational Rehab	\$41	\$23	\$17	\$37	\$58	\$27	\$43	\$27
Medical-Legal	\$196	\$123	\$181	\$289	\$385	\$408	\$239	\$54
Reporting Programs (#)	13	15	18	19	20	23	24	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

Table A.3.2: Average Incurred Cost per Claim by Cost Component 2004-2011

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Incurred Cost (3210.5)	\$17,203	\$14,039	\$17,738	\$15,444	\$25,096	\$21,871	\$25,534	\$12,521
Medical Services	\$5,154	\$5,101	\$6,564	\$4,840	\$7,860	\$6,485	\$5,372	\$3,189
Temporary Disability	\$7,577	\$5,675	\$7,173	\$6,779	\$10,144	\$10,309	\$11,019	\$6,712
Permanent Disability	\$3,542	\$2,335	\$2,930	\$3,061	\$5,602	\$4,170	\$8,058	\$1,530
Life Pensions	\$394	\$127	\$0	\$94	\$0	\$0	\$269	\$0
Death Benefits	\$0	\$359	\$710	\$227	\$951	\$121	\$0	\$825
Vocational Rehab	\$325	\$275	\$114	\$113	\$122	\$92	\$296	\$153
Medical-Legal	\$211	\$168	\$246	\$331	\$415	\$695	\$520	\$112
Reporting Programs (#)	13	15	18	19	19	19	20	20
Total Claims (#)	1,203	2,334	2,434	2,861	2,769	1,824	1,218	1,060
3201.7 Non-Construction Programs								
Incurred Cost (3201.7)					\$12,985	\$10,106	\$10,105	\$3,698
Medical Services					\$3,269	\$3,315	\$3,524	\$1,307
Temporary Disability					\$5,688	\$5,163	\$5,698	\$2,118
Permanent Disability					\$2,325	\$1,315	\$718	\$187
Life Pensions					\$0	\$0	\$0	\$0
Death Benefits					\$0	\$0	\$0	\$0
Vocational Rehab					\$0	\$0	\$0	\$0
Medical-Legal					\$1,703	\$312	\$165	\$86
Reporting Programs (#)					1	3	3	4
Total Claims (#)					1,063	1,975	1,680	2,040
3201.5 and 3201.7 Total Programs								
Incurred Cost (Total)	\$17,203	\$14,039	\$17,738	\$15,444	\$21,736	\$15,755	\$16,589	\$6,715
Medical Services	\$5,154	\$5,101	\$6,564	\$4,840	\$6,587	\$4,837	\$4,301	\$1,950
Temporary Disability	\$7,577	\$5,675	\$7,173	\$6,779	\$8,908	\$7,634	\$7,934	\$3,689
Permanent Disability	\$3,542	\$2,335	\$2,930	\$3,061	\$4,693	\$2,686	\$3,803	\$646
Life Pensions	\$394	\$127	\$0	\$94	\$0	\$0	\$113	\$0
Death Benefits	\$0	\$359	\$710	\$227	\$688	\$58	\$0	\$282
Vocational Rehab	\$325	\$275	\$114	\$113	\$88	\$44	\$124	\$52
Medical-Legal	\$211	\$168	\$246	\$331	\$772	\$496	\$314	\$95
Reporting Programs (#)	13	15	18	19	20	22	23	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

(4) Number of Litigated Claims.**Table A.4.1: Number of Claims Resolved by Type 2004-2011¹⁴**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Reporting Programs (3201.5) (#)	13	15	18	19	19	19	20	20
Total Claims (#)	1,203	2,334	2,434	2,861	2,769	1,824	1,218	1,060
Resolved (#)	866	1,984	2,161	2,673	2,417	1,575	986	779
Resolved (%)	72%	85%	89%	93%	87%	86%	81%	73%
Before Mediation (#)	510	934	1953	2488	2301	1503	962	764
Total Litigated (Disputed) (#)	32	42	103	185	116	72	24	15
Total Litigated (Disputed) (%)	2.7%	1.8%	4.2%	6.5%	4.2%	3.9%	2.0%	1.4%
At Mediation (#)	20	29	70	152	78	44	18	10
At Arbitration (#)	7	6	26	18	23	14	1	1
At WCAB (#)	5	5	7	15	14	14	5	4
At Court of Appeal (#)	0	2	0	0	1	0	0	0
3201.7 Non-Construction Programs								
Reporting Programs (3201.7) (#)					1	4	4	4
Total Claims (#)					1,063	1,975	1,680	2,040
Resolved (#)					1,055	1,952	1,648	1,971
Resolved (%)					99%	99%	98%	97%
Before Mediation (#)					1,050	1,916	1,626	1,967
Total Litigated (Disputed) (#)					5	36	22	4
Total Litigated (Disputed) (%)					0.5%	1.8%	1.3%	0.2%
At Mediation (#)					5	36	21	4
At Arbitration (#)					0	0	0	0
At WCAB (#)					0	0	1	0
At Court of Appeal (#)					0	0	0	0

¹⁴ The number of claim resolved and the number of claims resolved with litigation was underreported for 2004-2005.

Table A.4.1: Number of Claims Resolved by Type 2004-2011¹⁵ (Continued)

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 and 3201.7 Total Programs								
Reporting Programs (Total) (#)	13	15	18	19	20	23	24	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100
Resolved (#)	866	1,984	2,161	2,673	3,472	3,527	2,634	2,750
Resolved (%)	72%	85%	89%	93%	91%	93%	91%	89%
Before Mediation (#)	510	934	1,953	2,488	3,351	3,419	2,588	2,731
Total Litigated (Disputed) (#)	32	42	103	185	121	108	46	19
Total Litigated (Disputed) (%)	2.7%	1.8%	4.2%	6.5%	3.2%	2.8%	1.6%	0.6%
At Mediation (#)	20	29	70	152	83	80	39	14
At Arbitration (#)	7	6	26	18	23	14	1	1
At WCAB (#)	5	5	7	15	14	14	6	4
At Court of Appeal (#)	0	2	0	0	1	0	0	0

¹⁵ The number of claim resolved and the number of claims resolved with litigation was underreported for 2004-2005.

(5) The number of claims resolved¹⁶ prior to arbitration**Table A.5.1: Number and Percentage of Claims Resolved Prior to Arbitration 2004-2011¹⁷**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Reporting Programs (3201.5) (#)	13	15	18	19	19	19	20	20
Total Claims (#)	935	2,254	2,421	2,861	2,768	1,824	1,218	1,060
Resolved (#)	866	1,984	2,161	2,673	2,417	1,575	986	779
with Denial (#)	32	75	127	201	161	142	79	80
Unresolved (#)	69	270	260	188	351	249	232	281
Percent Total Claims Resolved (%)	92.6%	88.0%	89.3%	93.4%	87.3%	86.3%	81.0%	73.5%
Resolved Prior to Arbitration (#)	530	963	2,023	2,640	2,379	1,550	980	774
Percent Resolved Claim Resolved Prior to Arbitration (%)	61.2%	48.5%	93.6%	98.8%	98.4%	98.4%	99.4%	99.4%
3201.7 Non-Construction Programs								
Reporting Programs (3201.7) (#)					1	4	4	4
Total Claims (#)					1,063	1,975	1,680	2,040
Resolved (#)					1,055	1,952	1,648	1,971
with Denial (#)					53	135	116	241
Unresolved (#)					8	23	32	69
Percent Total Claims Resolved (%)					99.2%	98.8%	98.1%	96.6%
Resolved Prior to Arbitration (#)					1,055	1,952	1,647	1,971
Percent Resolved Claim Resolved Prior to Arbitration (%)					100.0%	100.0%	99.9%	100.0%
3201.5 and 3201.7 Total Programs								
Reporting Programs (Total) (#)	13	15	18	19	20	23	24	24
Total Claims (#)	935	2,254	2,421	2,861	3,831	3,799	2,898	3,100
Resolved (#)	866	1,984	2,161	2,673	3,472	3,527	2,634	2,750
with Denial (#)	32	75	127	201	214	277	195	321
Unresolved (#)	69	270	260	188	359	272	264	350
Percent Total Claims Resolved (%)	92.6%	88.0%	89.3%	93.4%	90.6%	92.8%	90.9%	88.7%
Resolved Prior to Arbitration (#)	530	963	2,023	2,640	3,434	3,502	2,627	2,745
Percent Resolved Claim Resolved Prior to Arbitration (%)	61.2%	48.5%	93.6%	98.8%	98.9%	99.3%	99.7%	99.8%

¹⁶ A resolved claim for the purpose of this report is defined in section 10203(b)(9) as one in which ultimate liability has been determined, even though payments may be made beyond the reporting period.

¹⁷ The number of claim resolved and the number of claims resolved with litigation was underreported for years 2004 and 2005.

(6) Projected incurred and actual costs¹⁸ of claims**Table A.6.1: Paid Cost by Cost Component 2004-2011 (Thousands of Dollars)**

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Paid Cost (3201.5) (\$000)	\$14,699	\$23,585	\$34,367	\$34,003	\$49,427	\$30,249	\$16,423	\$8,097
Medical Services (\$000)	\$6,245	\$11,994	\$15,996	\$13,943	\$21,814	\$11,834	\$6,567	\$3,441
Temporary Disability (\$000)	\$5,744	\$8,941	\$13,323	\$14,158	\$17,241	\$12,869	\$7,596	\$3,978
Permanent Disability (\$000)	\$1,919	\$1,507	\$4,110	\$4,651	\$8,085	\$4,381	\$1,714	\$238
Life Pensions (\$000)	\$506	\$295	\$0	\$9	\$0	\$0	\$0	\$0
Death Benefits (\$000)	\$0	\$507	\$456	\$307	\$1,069	\$121	\$0	\$297
Vocational Rehab (\$000)	\$49	\$54	\$41	\$106	\$223	\$102	\$125	\$83
Medical-Legal (\$000)	\$235	\$287	\$442	\$828	\$995	\$943	\$422	\$59
Reporting Programs (#)	13	15	18	19	19	19	20	20
Total Claims (#)	1,203	2,334	2,434	2,861	2,769	1,824	1,218	1,060
3201.7 Non-Construction Programs								
Paid Cost (3201.7) (\$000)					\$9,715	\$17,972	\$15,689	\$8,677
Medical Services (\$000)					\$3,830	\$7,392	\$6,733	\$4,479
Temporary Disability (\$000)					\$3,867	\$7,851	\$7,753	\$3,919
Permanent Disability (\$000)					\$1,537	\$2,121	\$931	\$171
Life Pensions (\$000)					\$0	\$0	\$0	\$0
Death Benefits (\$000)					\$0	\$0	\$0	\$0
Vocational Rehab (\$000)					\$0	\$0	\$0	\$0
Medical-Legal (\$000)					\$481	\$608	\$272	\$108
Reporting Programs (#)					1	4	4	4
Total Claims (#)					1,063	1,975	1,680	2,040
3201.5 and 3201.7 Total Programs								
Paid Cost (Total) (\$000)	\$14,699	\$23,585	\$34,367	\$34,003	\$59,142	\$48,221	\$32,112	\$16,773
Medical Services (\$000)	\$6,245	\$11,994	\$15,996	\$13,943	\$25,644	\$19,226	\$13,300	\$7,920
Temporary Disability (\$000)	\$5,744	\$8,941	\$13,323	\$14,158	\$21,108	\$20,720	\$15,349	\$7,897
Permanent Disability (\$000)	\$1,919	\$1,507	\$4,110	\$4,651	\$9,623	\$6,502	\$2,645	\$409
Life Pensions (\$000)	\$506	\$295	\$0	\$9	\$0	\$0	\$0	\$0
Death Benefits (\$000)	\$0	\$507	\$456	\$307	\$1,069	\$121	\$0	\$297
Vocational Rehab (\$000)	\$49	\$54	\$41	\$106	\$223	\$102	\$125	\$83
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

¹⁸ Actual cost is reported under California Code of Regulations, title 8, section 10203 as paid cost.

Table A.6.2: Incurred Cost by Cost Component 2004-2011 (Thousands of Dollars)

Calendar Year (Reporting Cycle)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
3201.5 Construction Programs								
Incurred Cost (3201.5) (\$000)	\$20,696	\$32,767	\$43,174	\$44,186	\$69,490	\$39,893	\$31,100	\$13,272
Medical Services (\$000)	\$6,200	\$11,905	\$15,978	\$13,847	\$21,765	\$11,828	\$6,544	\$3,380
Temporary Disability (\$000)	\$9,115	\$13,246	\$17,458	\$19,394	\$28,089	\$18,804	\$13,421	\$7,115
Permanent Disability (\$000)	\$4,261	\$5,450	\$7,133	\$8,758	\$15,513	\$7,606	\$9,815	\$1,622
Life Pensions (\$000)	\$473	\$295	\$0	\$270	\$0	\$0	\$327	\$0
Death Benefits (\$000)	\$0	\$837	\$1,728	\$648	\$2,635	\$221	\$0	\$874
Vocational Rehab (\$000)	\$391	\$641	\$278	\$323	\$338	\$167	\$360	\$162
Medical-Legal (\$000)	\$254	\$392	\$600	\$946	\$1,150	\$1,267	\$633	\$119
Reporting Programs (#)	13	15	18	19	19	19	20	20
Total Claims (#)	1,203	2,334	2,434	2,861	2,769	1,824	1,218	1,060
3201.7 Non-Construction Programs								
Incurred Cost (3201.7) (\$000)					\$13,803	\$19,960	\$16,976	\$7,545
Medical Services (\$000)					\$3,475	\$6,548	\$5,921	\$2,666
Temporary Disability (\$000)					\$6,046	\$10,198	\$9,572	\$4,320
Permanent Disability (\$000)					\$2,471	\$2,598	\$1,206	\$382
Life Pensions (\$000)					\$0	\$0	\$0	\$0
Death Benefits (\$000)					\$0	\$0	\$0	\$0
Vocational Rehab (\$000)					\$0	\$0	\$0	\$0
Medical-Legal (\$000)					\$1,811	\$616	\$277	\$176
Reporting Programs (#)					1	3	3	4
Total Claims (#)					1,063	1,975	1,680	2,040
3201.5 and 3201.7 Total Programs								
Incurred Cost (Total) (\$000)	\$20,696	\$32,767	\$43,174	\$44,186	\$83,293	\$59,853	\$48,076	\$20,817
Medical Services (\$000)	\$6,200	\$11,905	\$15,978	\$13,847	\$25,240	\$18,376	\$12,464	\$6,046
Temporary Disability (\$000)	\$9,115	\$13,246	\$17,458	\$19,394	\$34,135	\$29,002	\$22,993	\$11,435
Permanent Disability (\$000)	\$4,261	\$5,450	\$7,133	\$8,758	\$17,985	\$10,204	\$11,021	\$2,003
Life Pensions (\$000)	\$473	\$295	\$0	\$270	\$0	\$0	\$327	\$0
Death Benefits (\$000)	\$0	\$837	\$1,728	\$648	\$2,635	\$221	\$0	\$874
Vocational Rehab (\$000)	\$391	\$641	\$278	\$323	\$338	\$167	\$360	\$162
Medical-Legal (\$000)	\$254	\$392	\$600	\$946	\$2,960	\$1,883	\$910	\$295
Reporting Programs (#)	13	15	18	19	20	22	23	24
Total Claims (#)	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100

Appendix B: Individual Program Data

(2) Number of Claims Filed

Table B.2..1a: Number of Total Claims Filed 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	1	1	0	0	0
2	19	17	11	36	8	7	9	11
3	4	18	19	14	5	6	0	11
4	1	3	30	20	14	13	16	5
5	0	51	53	68	42	41	37	28
6	21	226	19	132	87	91	63	60
7					847	1,773	1,559	1,705
8								263
9							5	7
10					51	56	63	42
11			19	47	73	87	68	48
12	122	75	122	184	144	120	75	51
13	109	262	233	419	360	269	153	140
14	13	35	37	48	32	30	20	14
15	23	47	102	64	52	41	32	34
16	158	248	330	364	484	114	100	55
17		5	16	11	15	10	3	0
18					165	146	58	30
19	121	476	237	251	383	246	149	170
20			547	522	507	373	227	195
21				16	12	5	5	8
22	490	643	463	542	414	253	174	158
23	6	18	8	8	8	4	4	4
24	116	210	188	114	128	114	78	61
# Claims Filed	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.2.1.b: Number of Medical-Only Claims Filed 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	1	0	0	0
2	7	12	7	30	4	4	1	5
3	1	13	8	8	4	2	0	7
4	0	2	24	16	8	7	8	3
5		36	25	39	21	17	13	5
6	10	141	8	88	61	53	43	36
7					548	1,060	842	940
8								133
9							2	6
10					19	28	21	22
11			7	16	28	34	18	16
12	60	31	46	109	88	68	43	27
13	56	109	107	229	200	131	72	76
14	6	13	13	36	19	19	13	10
15	2	19	41	23	24	12	12	9
16	42	65	123	144	206	52	48	18
17		2	14	10	13	5	1	0
18					89	66	34	1
19	69	312	152	160	226	123	72	80
20			248	232	237	195	119	93
21				12	4	0	0	2
22	188	265	206	279	240	135	71	79
23	1	8	5	4	3	0	0	4
24	38	86	76	50	71	60	40	28
Total Medical Only Claims Filed	480	1,114	1,110	1,485	2,114	2,071	1,473	1,600
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.2.1.c: Number of Indemnity Claims Filed 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	1	0	0	0	0
2	12	5	4	6	4	3	8	6
3	3	5	11	6	1	4	0	4
4	1	1	6	4	6	6	8	2
5		15	28	29	21	24	24	23
6	11	85	11	44	26	38	20	24
7					299	713	717	765
8								130
9							3	1
10					32	28	42	20
11			12	31	45	53	50	32
12	62	44	76	75	56	52	32	24
13	53	153	126	190	160	138	81	64
14	7	22	24	12	13	11	7	4
15	21	28	61	41	28	29	20	25
16	116	183	207	220	278	62	52	37
17		3	2	1	2	5	2	0
18					76	80	24	29
19	52	164	85	91	157	123	77	90
20			299	290	270	178	108	102
21				4	8	5	5	6
22	302	378	257	263	174	118	103	79
23	5	10	3	4	5	4	4	0
24	78	124	112	64	57	54	38	33
Total Indemnity Claims Filed	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

(3) Average Paid and Incurred Cost per Claim¹⁹ by Cost Component**Table B.3.1.a: Average Paid Costs per Claim, for All Claims 2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$8	\$0	\$0	\$0	\$0
2	\$132	\$199	\$42	\$101	\$144	\$5	\$161	\$13
3	\$52	\$43	\$168	\$71	\$13	\$135	\$0	\$14
4	\$79	\$34	\$216	\$174	\$57	\$158	\$140	\$29
5		\$44	\$273	\$117	\$186	\$89	\$126	\$45
6	\$58	\$330	\$168	\$322	\$266	\$289	\$306	\$150
7					\$1,559	\$3,558	\$4,810	\$2,554
8								\$96
9							\$2	\$5
10					\$337	\$418	\$304	\$135
11			\$132	\$262	\$331	\$339	\$615	\$254
12	\$422	\$590	\$242	\$574	\$353	\$392	\$248	\$104
13	\$724	\$1,489	\$1,823	\$2,018	\$1,978	\$1,132	\$615	\$233
14	\$50	\$32	\$207	\$32	\$767	\$56	\$91	\$133
15	\$27	\$87	\$788	\$179	\$536	\$201	\$152	\$112
16	\$1,716	\$1,422	\$1,870	\$887	\$1,338	\$674	\$438	\$152
17		\$0	\$4	\$2	\$15	\$75	\$38	\$0
18					\$639	\$755	\$296	\$12
19	\$908	\$1,339	\$455	\$492	\$975	\$823	\$605	\$390
20			\$3,950	\$3,738	\$3,375	\$1,795	\$1,058	\$468
21				\$37	\$88	\$75	\$12	\$13
22	\$6,367	\$2,971	\$2,356	\$2,176	\$1,309	\$1,071	\$770	\$320
23	\$9	\$20	\$54	\$8	\$4	\$11	\$27	\$1
24	\$1,674	\$1,506	\$1,371	\$686	\$1,162	\$643	\$260	\$174
Average Paid	\$12,218	\$10,105	\$14,120	\$11,885	\$15,434	\$12,693	\$11,081	\$5,411
# Total Claims	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100
# Reporting Programs	13	15	18	19	22	22	23	24

¹⁹ Average cost per claim calculated using total claims filed per section 10203(b)(3).

Table B.3.1.b: Average Paid Medical Services Costs per Claim, for All Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$3	\$0	\$0	\$0	\$0
2	\$26	\$146	\$19	\$38	\$72	\$4	\$69	\$6
3	\$13	\$16	\$95	\$37	\$6	\$75	\$0	\$5
4	\$42	\$12	\$131	\$109	\$32	\$73	\$66	\$16
5		\$20	\$155	\$50	\$93	\$45	\$68	\$21
6	\$38	\$120	\$95	\$120	\$136	\$145	\$123	\$83
7					\$647	\$1,530	\$1,882	\$1,277
8								\$62
9							\$0	\$5
10					\$119	\$173	\$174	\$101
11			\$77	\$190	\$183	\$161	\$236	\$42
12	\$233	\$414	\$166	\$226	\$192	\$131	\$85	\$50
13	\$402	\$875	\$577	\$692	\$786	\$415	\$199	\$88
14	\$5	\$13	\$154	\$18	\$630	\$38	\$54	\$19
15	\$14	\$34	\$414	\$68	\$114	\$68	\$63	\$60
16	\$556	\$713	\$1,213	\$606	\$573	\$252	\$169	\$71
17		\$0	\$3	\$2	\$6	\$39	\$18	\$0
18					\$233	\$243	\$265	\$5
19	\$571	\$591	\$238	\$295	\$413	\$320	\$272	\$167
20			\$1,652	\$1,316	\$1,283	\$646	\$378	\$238
21				\$18	\$54	\$42	\$6	\$3
22	\$2,537	\$1,538	\$965	\$848	\$552	\$423	\$347	\$149
23	\$6	\$16	\$27	\$8	\$4	\$3	\$6	\$1
24	\$750	\$629	\$591	\$228	\$563	\$238	\$103	\$85
Average Paid	\$5,191	\$5,139	\$6,572	\$4,873	\$6,692	\$5,061	\$4,589	\$2,555
# Total Claims	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.2.a: Average Incurred Medical Services Costs per Claim, for All Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$3	\$0	\$0	\$0	\$0
2	\$26	\$146	\$19	\$38	\$72	\$4	\$69	\$6
3	\$13	\$16	\$95	\$37	\$6	\$75	\$0	\$5
4	\$42	\$12	\$131	\$103	\$32	\$73	\$66	\$16
5		\$20	\$155	\$50	\$93	\$45	\$68	\$21
6	\$38	\$113	\$95	\$120	\$136	\$145	\$123	\$83
7					\$561	\$1,343	\$1,655	\$770
8								\$49
9							\$0	\$5
10					\$116	\$137	\$121	\$36
11			\$77	\$190	\$183	\$161	\$236	\$42
12	\$222	\$406	\$166	\$226	\$192	\$131	\$84	\$50
13	\$398	\$875	\$577	\$692	\$786	\$415	\$194	\$85
14	\$2	\$13	\$153	\$16	\$630	\$38	\$54	\$19
15	\$12	\$34	\$413	\$68	\$112	\$67	\$63	\$60
16	\$555	\$706	\$1,208	\$581	\$564	\$251	\$169	\$71
17		\$0	\$3	\$2	\$6	\$39	\$18	\$0
18					\$230	\$243	\$265	\$5
19	\$568	\$591	\$238	\$295	\$413	\$320	\$272	\$160
20			\$1,652	\$1,316	\$1,283	\$646	\$378	\$236
21				\$18	\$53	\$42	\$6	\$2
22	\$2,522	\$1,523	\$965	\$848	\$552	\$423	\$347	\$149
23	\$6	\$16	\$27	\$8	\$4	\$3	\$6	\$1
24	\$749	\$627	\$591	\$228	\$563	\$238	\$103	\$78
Average Incurred	\$5,154	\$5,101	\$6,564	\$4,840	\$6,587	\$4,837	\$4,298	\$1,949
# Total Claims	1,203	2,334	2,434	2,861	3,832	3,799	2,898	3,100
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.1.c: Average Paid Costs per Claim, Medical-Only Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$3	\$3	\$7	\$2	\$1	\$1	\$0	\$1
3	\$0	\$6	\$3	\$4	\$1	\$0	\$0	\$2
4	\$0	\$0	\$32	\$14	\$1	\$2	\$12	\$0
5		\$9	\$13	\$11	\$4	\$3	\$7	\$1
6	\$8	\$34	\$3	\$38	\$15	\$16	\$12	\$30
7					\$153	\$311	\$369	\$323
8								\$32
9							\$0	\$1
10					\$31	\$81	\$59	\$18
11			\$5	\$18	\$14	\$17	\$7	\$6
12	\$46	\$13	\$19	\$43	\$20	\$22	\$19	\$29
13	\$65	\$52	\$56	\$112	\$82	\$56	\$42	\$33
14	\$4	\$10	\$15	\$7	\$3	\$11	\$2	\$5
15	\$0	\$6	\$21	\$9	\$4	\$2	\$6	\$3
16	\$44	\$33	\$68	\$51	\$57	\$20	\$19	\$14
17		\$1	\$3	\$3	\$2	\$1	\$0	\$0
18					\$22	\$22	\$4	\$0
19	\$84	\$122	\$84	\$90	\$67	\$44	\$31	\$42
20			\$94	\$74	\$74	\$58	\$59	\$36
21				\$5	\$1	\$0	\$0	\$1
22	\$217	\$118	\$132	\$118	\$69	\$47	\$30	\$35
23	\$1	\$4	\$3	\$1	\$2	\$0	\$0	\$1
24	\$28	\$33	\$40	\$21	\$33	\$22	\$18	\$19
Average Paid	\$500	\$446	\$597	\$621	\$657	\$737	\$696	\$634
# Med Only Claims	480	1,114	1,110	1,485	2,114	2,071	1,473	1,600
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.2.b: Average Incurred Costs per Claim, Medical-Only Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$3	\$3	\$7	\$2	\$1	\$1	\$0	\$1
3	\$1	\$5	\$3	\$4	\$1	\$0	\$0	\$2
4	\$0	\$0	\$32	\$25	\$1	\$2	\$12	\$0
5		\$9	\$13	\$11	\$4	\$3	\$7	\$2
6	\$8	\$49	\$3	\$38	\$15	\$16	\$12	\$31
7					\$308	\$653	\$814	\$1,305
8								\$56
9							\$0	\$1
10					\$37	\$146	\$164	\$145
11			\$5	\$18	\$14	\$17	\$7	\$6
12	\$71	\$29	\$19	\$43	\$21	\$22	\$22	\$29
13	\$73	\$52	\$56	\$112	\$82	\$56	\$50	\$39
14	\$12	\$10	\$17	\$12	\$3	\$11	\$2	\$5
15	\$3	\$6	\$24	\$9	\$8	\$4	\$6	\$3
16	\$47	\$47	\$79	\$99	\$75	\$21	\$21	\$14
17		\$1	\$3	\$3	\$2	\$1	\$0	\$0
18					\$29	\$22	\$4	\$0
19	\$91	\$122	\$84	\$90	\$67	\$44	\$32	\$54
20			\$94	\$74	\$74	\$58	\$60	\$40
21				\$5	\$2	\$0	\$0	\$2
22	\$254	\$149	\$132	\$118	\$69	\$47	\$30	\$35
23	\$1	\$4	\$3	\$1	\$2	\$0	\$0	\$1
24	\$30	\$38	\$40	\$21	\$33	\$22	\$18	\$32
Average Incurred	\$593	\$526	\$613	\$686	\$848	\$1,147	\$1,262	\$1,803
# Med Only Claims	480	1,114	1,110	1,485	2,114	2,071	1,473	1,600
# Reporting Programs	13	15	18	19	22	22	23	24

**Table B.3.1.d: Average Paid Medical Services Costs per Claim, for Indemnity Claims
2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$6	\$0	\$0	\$0	\$0
2	\$41	\$277	\$29	\$77	\$160	\$7	\$140	\$11
3	\$21	\$26	\$171	\$73	\$13	\$164	\$0	\$9
4	\$69	\$23	\$215	\$200	\$69	\$157	\$121	\$32
5		\$31	\$275	\$93	\$203	\$95	\$131	\$41
6	\$58	\$185	\$171	\$209	\$286	\$300	\$238	\$139
7					\$1,064	\$2,580	\$2,987	\$1,247
8								\$68
9							\$1	\$10
10					\$220	\$205	\$185	\$54
11			\$138	\$375	\$392	\$334	\$473	\$80
12	\$339	\$765	\$290	\$424	\$403	\$261	\$151	\$72
13	\$620	\$1,626	\$1,015	\$1,317	\$1,653	\$845	\$353	\$141
14	\$0	\$15	\$268	\$25	\$1,401	\$69	\$109	\$34
15	\$20	\$60	\$741	\$132	\$244	\$146	\$122	\$121
16	\$894	\$1,321	\$2,165	\$1,153	\$1,187	\$529	\$323	\$133
17		\$0	\$3	\$1	\$11	\$83	\$38	\$0
18					\$485	\$508	\$536	\$9
19	\$890	\$1,019	\$367	\$516	\$838	\$649	\$521	\$287
20			\$2,958	\$2,655	\$2,771	\$1,351	\$708	\$449
21				\$32	\$117	\$92	\$12	\$4
22	\$4,053	\$2,806	\$1,663	\$1,636	\$1,146	\$873	\$675	\$271
23	\$10	\$28	\$47	\$16	\$6	\$6	\$13	\$0
24	\$1,229	\$1,169	\$1,052	\$452	\$1,216	\$498	\$191	\$142
Average Paid	\$8,244	\$9,351	\$11,567	\$9,393	\$13,883	\$9,751	\$8,027	\$3,354
# Med Only Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.2.c: Average Incurred Medical Services Costs per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$6	\$0	\$0	\$0	\$0
2	\$41	\$277	\$29	\$77	\$160	\$7	\$140	\$11
3	\$21	\$26	\$171	\$73	\$13	\$164	\$0	\$9
4	\$69	\$23	\$215	\$200	\$69	\$157	\$121	\$32
5		\$31	\$275	\$93	\$203	\$95	\$131	\$41
6	\$58	\$185	\$171	\$209	\$286	\$300	\$238	\$139
7					\$1,064	\$2,580	\$2,987	\$1,247
8								\$68
9							\$1	\$10
10					\$220	\$205	\$185	\$54
11			\$138	\$375	\$392	\$334	\$473	\$80
12	\$339	\$765	\$290	\$424	\$403	\$261	\$151	\$72
13	\$620	\$1,626	\$1,015	\$1,317	\$1,653	\$845	\$353	\$141
14	\$0	\$15	\$268	\$25	\$1,401	\$69	\$109	\$34
15	\$20	\$60	\$741	\$132	\$244	\$146	\$122	\$121
16	\$894	\$1,321	\$2,165	\$1,153	\$1,187	\$529	\$323	\$133
17		\$0	\$3	\$1	\$11	\$83	\$38	\$0
18					\$485	\$508	\$536	\$9
19	\$890	\$1,019	\$367	\$516	\$838	\$649	\$521	\$287
20			\$2,958	\$2,655	\$2,771	\$1,351	\$708	\$449
21				\$32	\$117	\$92	\$12	\$4
22	\$4,053	\$2,806	\$1,663	\$1,636	\$1,146	\$873	\$675	\$271
23	\$10	\$28	\$47	\$16	\$6	\$6	\$13	\$0
24	\$1,229	\$1,169	\$1,052	\$452	\$1,216	\$498	\$191	\$142
Average Incurred	\$8,244	\$9,351	\$11,567	\$9,393	\$13,883	\$9,751	\$8,027	\$3,354
# Med Only Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.1.e: Average Paid TD Costs per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$8	\$0	\$0	\$0	\$0
2	\$70	\$94	\$27	\$79	\$126	\$3	\$174	\$14
3	\$34	\$46	\$123	\$53	\$10	\$101	\$0	\$18
4	\$23	\$33	\$110	\$99	\$32	\$143	\$129	\$27
5		\$43	\$140	\$68	\$125	\$69	\$100	\$51
6	\$32	\$242	\$123	\$337	\$183	\$234	\$209	\$109
7					\$1,668	\$3,699	\$5,242	\$2,475
8								\$70
9							\$3	\$0
10					\$342	\$357	\$158	\$60
11			\$73	\$85	\$193	\$301	\$574	\$357
12	\$111	\$301	\$37	\$506	\$235	\$403	\$272	\$108
13	\$412	\$992	\$1,469	\$1,849	\$1,575	\$1,134	\$725	\$280
14	\$67	\$36	\$29	\$28	\$114	\$29	\$61	\$36
15	\$0	\$100	\$513	\$224	\$889	\$215	\$151	\$98
16	\$1,459	\$1,012	\$1,036	\$426	\$1,023	\$595	\$419	\$156
17		\$0	\$2	\$0	\$0	\$0	\$2	\$0
18					\$241	\$487	\$40	\$8
19	\$400	\$1,164	\$271	\$256	\$853	\$884	\$566	\$431
20			\$3,099	\$3,387	\$2,986	\$1,694	\$1,020	\$447
21				\$37	\$67	\$69	\$12	\$21
22	\$4,096	\$2,227	\$1,917	\$2,122	\$965	\$960	\$650	\$330
23	\$4	\$8	\$29	\$0	\$0	\$14	\$25	\$0
24	\$1,236	\$1,031	\$1,067	\$725	\$659	\$598	\$239	\$170
Average Paid	\$7,945	\$7,329	\$10,063	\$10,289	\$12,286	\$11,991	\$10,771	\$5,265
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.1.f: Average Paid PD Costs per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$2	\$0	\$0	\$0	\$0
2	\$20	\$6	\$10	\$41	\$34	\$0	\$12	\$0
3	\$9	\$5	\$12	\$16	\$4	\$19	\$0	\$0
4	\$40	\$8	\$45	\$36	\$21	\$42	\$20	\$0
5		\$2	\$77	\$65	\$80	\$22	\$17	\$0
6	\$0	\$63	\$12	\$71	\$98	\$72	\$155	\$27
7					\$293	\$594	\$537	\$100
8								\$0
9							\$0	\$0
10					\$144	\$181	\$106	\$11
11			\$28	\$15	\$40	\$34	\$87	\$29
12	\$137	\$33	\$98	\$177	\$119	\$159	\$57	\$3
13	\$92	\$149	\$553	\$687	\$777	\$368	\$89	\$15
14	\$4	\$0	\$70	\$0	\$191	\$11	\$10	\$0
15	\$19	\$0	\$154	\$4	\$53	\$73	\$26	\$10
16	\$442	\$269	\$133	\$134	\$506	\$206	\$93	\$8
17		\$0	\$0	\$0	\$19	\$80	\$37	\$0
18					\$459	\$453	\$10	\$3
19	\$110	\$233	\$118	\$102	\$371	\$201	\$79	\$20
20			\$992	\$1,317	\$1,330	\$625	\$292	\$17
21				\$0	\$9	\$4	\$0	\$0
22	\$1,555	\$257	\$455	\$520	\$515	\$391	\$145	\$19
23	\$0	\$0	\$21	\$0	\$2	\$2	\$14	\$0
24	\$226	\$210	\$327	\$193	\$538	\$226	\$69	\$11
Average Paid	\$2,654	\$1,235	\$3,104	\$3,380	\$5,601	\$3,763	\$1,856	\$273
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.1.g: Average Paid Life Benefit Costs per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$45	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$19	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	\$0	\$76	\$0	\$0	\$0	\$0	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$0	\$0	\$0	\$0	\$0
12	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$0	\$0	\$6	\$0	\$0	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
20			\$0	\$0	\$0	\$0	\$0	\$0
21				\$1	\$0	\$0	\$0	\$0
22	\$546	\$166	\$0	\$0	\$0	\$0	\$0	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	\$56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Average Paid	\$700	\$242	\$0	\$7	\$0	\$0	\$0	\$0
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.1.h: Average Paid Death Benefit Costs per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$0	\$0	\$0	\$0	\$0
12	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	\$0	\$0	\$205	\$113	\$175	\$0	\$0	\$0
14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$198
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$42	\$23	\$0	\$94	\$0	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$0	\$0	\$0	\$0	\$0	\$2	\$0	\$0
20			\$0	\$110	\$186	\$68	\$0	\$0
21				\$0	\$0	\$0	\$0	\$0
22	\$0	\$12	\$115	\$0	\$114	\$0	\$0	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	\$0	\$362	\$0	\$0	\$54	\$0	\$0	\$0
Average Paid	\$0	\$416	\$344	\$223	\$622	\$70	\$0	\$198
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.1.i: Average Paid Vocational Rehabilitation Expenses per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$2	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$4	\$0	\$0	\$1	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	\$0	\$19	\$0	\$0	\$1	\$3	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$22	\$88	\$45	\$82	\$54
12	\$27	\$0	\$0	\$5	\$0	\$0	\$0	\$0
13	\$0	\$3	\$5	\$5	\$8	\$0	\$0	\$0
14	\$5	\$0	\$0	\$0	\$0	\$0	\$0	\$0
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$11	\$0	\$0	\$10	\$3	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$11	\$3	\$1	\$0	\$2	\$0	\$1	\$0
20			\$3	\$35	\$6	\$0	\$0	\$1
21				\$0	\$0	\$0	\$0	\$0
22	\$17	\$4	\$17	\$9	\$11	\$3	\$2	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$0
24	\$2	\$4	\$5	\$0	\$3	\$5	\$0	\$0
Average Paid	\$68	\$44	\$31	\$77	\$130	\$59	\$88	\$55
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

**Table B.3.1.d: Average Paid Medical Legal Expenses per Claim, for Indemnity Claims
2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$39	\$0	\$6	\$10	\$0	\$0	\$0	\$0
3	\$0	\$0	\$0	\$1	\$0	\$12	\$0	\$0
4	\$0	\$0	\$0	\$0	\$3	\$4	\$2	\$0
5		\$0	\$0	\$6	\$3	\$5	\$1	\$0
6	\$1	\$1	\$0	\$11	\$9	\$7	\$8	\$2
7					\$74	\$166	\$180	\$68
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$1	\$29	\$9	\$11	\$29	\$1
12	\$39	\$2	\$5	\$35	\$5	\$14	\$1	\$2
13	\$33	\$33	\$57	\$103	\$124	\$74	\$32	\$3
14	\$0	\$0	\$0	\$0	\$1	\$0	\$4	\$2
15	\$3	\$0	\$20	\$4	\$0	\$4	\$3	\$0
16	\$29	\$21	\$14	\$17	\$73	\$125	\$35	\$3
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$206	\$186	\$11	\$4
19	\$5	\$31	\$9	\$52	\$29	\$20	\$31	\$9
20			\$132	\$187	\$158	\$137	\$72	\$11
21				\$3	\$0	\$0	\$0	\$0
22	\$160	\$75	\$53	\$109	\$84	\$71	\$64	\$5
23	\$0	\$0	\$1	\$0	\$0	\$2	\$2	\$0
24	\$17	\$72	\$35	\$35	\$81	\$60	\$12	\$2
Average Paid	\$325	\$235	\$334	\$602	\$859	\$898	\$487	\$111
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.2.e: Average Incurred Costs per Claim, All Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$8	\$0	\$0	\$0	\$0
2	\$105	\$199	\$42	\$116	\$159	\$5	\$192	\$13
3	\$52	\$43	\$169	\$71	\$13	\$142	\$0	\$20
4	\$82	\$41	\$228	\$187	\$57	\$162	\$161	\$39
5		\$45	\$278	\$121	\$202	\$97	\$138	\$54
6	\$137	\$363	\$169	\$390	\$268	\$296	\$383	\$209
7					\$1,651	\$3,676	\$5,033	\$2,090
8								\$202
9							\$2	\$5
10					\$404	\$505	\$392	\$124
11			\$234	\$262	\$331	\$339	\$615	\$254
12	\$643	\$739	\$421	\$628	\$383	\$465	\$379	\$132
13	\$997	\$2,489	\$2,339	\$2,398	\$3,177	\$1,685	\$1,300	\$595
14	\$47	\$32	\$207	\$30	\$846	\$65	\$94	\$137
15	\$138	\$87	\$857	\$251	\$588	\$205	\$170	\$132
16	\$2,506	\$2,128	\$2,582	\$1,453	\$1,698	\$786	\$548	\$217
17		\$3	\$4	\$2	\$17	\$76	\$69	\$0
18					\$1,548	\$1,073	\$429	\$16
19	\$940	\$1,439	\$555	\$550	\$1,202	\$1,073	\$772	\$801
20			\$4,813	\$5,098	\$5,184	\$2,601	\$1,658	\$744
21				\$94	\$101	\$87	\$17	\$15
22	\$8,976	\$4,527	\$3,214	\$2,932	\$2,286	\$1,603	\$3,840	\$652
23	\$10	\$30	\$64	\$8	\$7	\$14	\$33	\$1
24	\$2,571	\$1,875	\$1,562	\$844	\$1,615	\$801	\$353	\$259
Average Incurred	\$17,203	\$14,039	\$17,738	\$15,444	\$21,736	\$15,755	\$16,578	\$6,711
# Total Claims	1,203	2,334	2,434	2,861	3,832	3,799	2,900	3,102
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.2.f: Average Incurred TD Costs per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$8	\$0	\$0	\$0	\$0
2	\$70	\$94	\$27	\$79	\$139	\$3	\$224	\$14
3	\$34	\$46	\$125	\$53	\$10	\$114	\$0	\$31
4	\$23	\$33	\$110	\$99	\$32	\$143	\$139	\$48
5		\$43	\$140	\$71	\$125	\$85	\$115	\$68
6	\$68	\$292	\$125	\$413	\$183	\$240	\$283	\$201
7					\$2,063	\$4,371	\$6,157	\$2,563
8								\$192
9							\$3	\$0
10					\$476	\$396	\$286	\$113
11			\$166	\$85	\$193	\$301	\$574	\$357
12	\$355	\$322	\$330	\$514	\$261	\$428	\$357	\$163
13	\$524	\$1,913	\$1,903	\$2,143	\$2,943	\$1,969	\$1,625	\$781
14	\$67	\$36	\$29	\$28	\$180	\$49	\$66	\$38
15	\$185	\$100	\$552	\$348	\$1,008	\$224	\$187	\$135
16	\$2,042	\$1,647	\$1,454	\$1,144	\$1,140	\$760	\$546	\$242
17		\$1	\$2	\$0	\$0	\$0	\$2	\$0
18					\$980	\$1,135	\$274	\$12
19	\$400	\$1,275	\$356	\$346	\$1,266	\$1,229	\$791	\$799
20			\$4,042	\$4,662	\$5,143	\$2,747	\$1,871	\$805
21				\$44	\$71	\$69	\$20	\$25
22	\$6,837	\$3,593	\$2,640	\$3,127	\$2,498	\$1,678	\$2,234	\$765
23	\$7	\$13	\$29	\$0	\$0	\$19	\$32	\$0
24	\$1,995	\$1,452	\$1,158	\$929	\$1,159	\$826	\$350	\$273
Average Paid	\$12,607	\$10,858	\$13,186	\$14,094	\$19,869	\$16,784	\$16,135	\$7,624
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.2.g: Average Incurred PD Costs per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$3	\$0	\$0	\$0	\$0
2	\$20	\$6	\$10	\$68	\$51	\$0	\$24	\$0
3	\$9	\$5	\$12	\$16	\$4	\$21	\$0	\$0
4	\$42	\$21	\$67	\$74	\$21	\$49	\$53	\$0
5		\$4	\$87	\$66	\$114	\$24	\$27	\$0
6	\$97	\$85	\$12	\$119	\$101	\$81	\$226	\$57
7					\$293	\$594	\$537	\$100
8								\$80
9							\$0	\$0
10					\$166	\$412	\$266	\$70
11			\$121	\$15	\$40	\$34	\$87	\$29
12	\$275	\$264	\$127	\$271	\$147	\$193	\$192	\$4
13	\$379	\$965	\$903	\$1,051	\$1,803	\$752	\$538	\$265
14	\$4	\$0	\$72	\$2	\$300	\$11	\$10	\$0
15	\$21	\$0	\$244	\$26	\$53	\$73	\$28	\$14
16	\$1,071	\$635	\$519	\$644	\$903	\$282	\$187	\$54
17		\$4	\$0	\$0	\$25	\$82	\$101	\$0
18					\$980	\$498	\$43	\$5
19	\$111	\$285	\$201	\$104	\$459	\$295	\$143	\$116
20			\$1,525	\$2,497	\$2,993	\$1,311	\$626	\$220
21				\$83	\$37	\$31	\$2	\$1
22	\$3,022	\$1,723	\$916	\$1,026	\$934	\$822	\$4,490	\$238
23	\$0	\$14	\$39	\$0	\$8	\$4	\$17	\$0
24	\$843	\$458	\$534	\$300	\$1,035	\$338	\$138	\$84
Average Paid	\$5,894	\$4,467	\$5,387	\$6,365	\$10,468	\$5,905	\$7,734	\$1,336
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

**Table B.3.2.g: Average Incurred Life Benefit Costs per Claim, for Indemnity Claims
2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$19	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	\$0	\$76	\$0	\$0	\$0	\$0	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$0	\$0	\$0	\$0	\$0
12	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$0	\$0	\$7	\$0	\$0	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$34	\$0	\$0	\$0	\$0	\$0	\$0	\$0
20			\$0	\$164	\$0	\$0	\$0	\$0
21				\$26	\$0	\$0	\$0	\$0
22	\$546	\$166	\$0	\$0	\$0	\$0	\$230	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	\$56	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Average Paid	\$655	\$242	\$0	\$196	\$0	\$0	\$230	\$0
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

**Table B.3.2.h: Average Incurred Death Benefit Costs per Claim, for Indemnity Claims
2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$0	\$0	\$0	\$0	\$0
12	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	\$0	\$0	\$336	\$176	\$428	\$0	\$0	\$0
14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$205
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$312	\$518	\$0	\$399	\$0	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$0	\$0	\$0	\$0	\$0	\$60	\$0	\$378
20			\$0	\$296	\$371	\$68	\$0	\$0
21				\$0	\$0	\$0	\$0	\$0
22	\$0	\$12	\$451	\$0	\$282	\$0	\$0	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	\$0	\$362	\$0	\$0	\$54	\$0	\$0	\$0
Average Paid	\$0	\$686	\$1,305	\$471	\$1,533	\$128	\$0	\$583
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.2.i: Average Incurred Vocational Rehabilitation Expenses per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$2	\$0	\$0	\$4	\$5	\$0	\$3	\$0
3	\$4	\$0	\$0	\$1	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$3	\$0	\$0	\$0	\$0
6	\$0	\$19	\$0	\$19	\$1	\$3	\$8	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$22	\$88	\$45	\$82	\$54
12	\$30	\$49	\$6	\$13	\$0	\$0	\$0	\$0
13	\$56	\$164	\$28	\$57	\$19	\$11	\$31	\$3
14	\$5	\$0	\$0	\$0	\$0	\$0	\$0	\$0
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$104	\$100	\$0	\$0	\$14	\$4	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$67	\$11	\$16	\$4	\$7	\$1	\$18	\$8
20			\$91	\$40	\$14	\$8	\$18	\$4
21				\$0	\$0	\$0	\$0	\$0
22	\$169	\$153	\$45	\$56	\$37	\$19	\$82	\$26
23	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$0
24	\$104	\$30	\$24	\$16	\$11	\$6	\$9	\$14
Average Paid	\$541	\$526	\$210	\$235	\$197	\$97	\$253	\$108
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.3.2.j: Average Incurred Medical Legal Expenses per Claim, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$39	\$0	\$6	\$10	\$0	\$0	\$0	\$0
3	\$0	\$1	\$0	\$1	\$0	\$13	\$0	\$0
4	\$1	\$2	\$0	\$0	\$3	\$4	\$2	\$0
5		\$1	\$0	\$6	\$3	\$5	\$2	\$0
6	\$0	\$5	\$0	\$11	\$9	\$7	\$9	\$3
7					\$74	\$166	\$180	\$68
8								\$43
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$1	\$29	\$9	\$11	\$29	\$1
12	\$39	\$2	\$7	\$38	\$19	\$114	\$51	\$2
13	\$38	\$46	\$68	\$121	\$140	\$61	\$57	\$6
14	\$0	\$0	\$0	\$0	\$2	\$0	\$4	\$2
15	\$3	\$0	\$20	\$5	\$0	\$5	\$3	\$1
16	\$30	\$25	\$35	\$17	\$74	\$131	\$39	\$6
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$980	\$191	\$15	\$7
19	\$5	\$53	\$10	\$76	\$29	\$73	\$67	\$23
20			\$154	\$207	\$179	\$162	\$91	\$22
21				\$6	\$0	\$0	\$0	\$0
22	\$164	\$100	\$82	\$124	\$116	\$77	\$74	\$11
23	\$0	\$0	\$1	\$0	\$0	\$2	\$2	\$0
24	\$32	\$86	\$69	\$36	\$86	\$69	\$13	\$2
Average Paid	\$352	\$321	\$453	\$688	\$1,723	\$1,090	\$639	\$197
# Indemnity Claims	723	1,220	1,324	1,376	1,718	1,728	1,425	1,500
# Reporting Programs	13	15	18	19	22	22	23	24

(4) Number of Litigated Claims, Including the Number of Claims Submitted to Mediation, to Arbitration, to the Workers' Compensation Appeals Board (WCAB), or to the Court of Appeal

Table B.4.1.a: Number of Litigated Claims Resolved:²⁰ Before Mediation (without Litigation) 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	1	0	0	0
2	0	0	8	34	7	7	9	11
3	1	0	19	14	5	5	0	10
4	0	2	22	14	12	10	11	3
5		30	50	65	39	38	37	28
6	20	47	19	127	85	90	63	50
7					841	1,761	1,545	1,691
8								220
9							5	5
10					51	56	63	39
11			2	35	50	58	27	14
12	110	48	90	174	118	104	71	48
13	54	148	111	273	276	206	113	95
14	0	0	30	46	21	25	18	11
15	1	3	96	59	50	32	23	22
16	106	166	295	333	441	87	85	40
17		0	16	11	15	10	3	0
18					158	99	18	17
19	39	91	218	226	371	234	132	152
20			497	498	288	264	158	99
21				4	5	1	4	6
22	116	253	317	481	391	226	128	127
23	6	18	7	7	8	4	4	4
24	57	128	156	87	118	102	71	39
# Resolved Before Mediation	510	934	1,953	2,488	3,351	3,419	2,588	2,731
# Reporting Programs	13	15	18	19	22	22	23	24

²⁰ Resolved claim is defined in section 10203(b)(9) as a report for which ultimate liability has been determined.

Table B.4.1.b: Number of Litigated Claims Resolved:²¹ at or after Mediation 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	0	0	0	0
2	0	0	0	0	1	0	0	0
3	0	0	0	0	0	1	0	0
4	0	0	1	2	2	0	0	0
5		0	0	0	3	3	0	0
6	0	4	0	1	1	1	0	0
7					0	0	1	2
8								0
9							0	0
10					0	0	0	0
11			0	0	0	0	6	1
12	0	0	0	2	14	8	0	0
13	0	4	5	97	7	5	1	0
14	0	0	2	1	10	2	2	0
15	2	1	4	3	2	5	0	3
16	0	6	12	22	30	17	4	4
17		0	0	0	0	0	0	0
18					5	36	20	2
19	0	2	0	0	0	0	1	0
20			1	2	1	1	2	0
21				0	2	0	1	0
22	14	11	41	13	5	1	1	1
23	0	0	0	0	0	0	0	0
24	4	1	4	9	0	0	0	1
# of Resolved at Mediation	20	29	70	152	83	80	39	14
# Reporting Programs	13	15	18	19	22	22	23	24

²¹ Resolved claim is defined in section 10203(b)(9) as a report for which ultimate liability has been determined.

Table B.4.1.c: Number of Litigated Claims Resolved:²² at or after Arbitration 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	0	0	0	0
2	0	0	0	1	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	3	1	0	0	0	0
5		0	0	0	0	0	0	0
6	0	0	0	1	1	0	0	0
7					0	0	0	0
8								0
9							0	0
10					0	0	0	0
11			0	1	2	3	0	1
12	0	0	0	1	0	0	1	0
13	0	0	1	2	0	0	0	0
14	0	0	0	0	1	2	0	0
15	0	0	0	0	0	1	0	
16	0	1	8	4	9	5	0	0
17		0	0	0	0	0	0	0
18					0	0	0	0
19	0	3	2	1	2	0	0	0
20			2	1	6	2	0	0
21				0	1	0	0	0
22	5	1	6	5	1	1	0	0
23	0	0	0	0				
24	2	1	4	0	0	0	0	0
# of Resolved at Arbitration	7	6	26	18	23	14	1	1
# Reporting Programs	13	15	18	19	21	21	22	22

²² Resolved claim is defined in section 10203(b)(9) as a report for which ultimate liability has been determined.

Table B.4.1.d: Number of Litigated Claims Resolved:²³ at or after WCAB 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	1	0	0	0	0	0	0	0
5		0	0	2	0	0	0	0
6	0	0	0	0	0	0	0	0
7					0	0	1	0
8								0
9							0	0
10					0	0	0	0
11			0	0	0	0	0	2
12	0	0	0	0	0	0	0	0
13	2	5	0	7	4	2	0	1
14	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0
17			0	0	0	0	0	0
18					0	0	0	0
19	0	0	0	0	0	0	0	0
20			0	5	3	4	4	0
21				0	0	1	0	0
22	2	0	7	1	0	0	0	0
23	0	0	0	0				
24	0	0	0	0	7	7	1	1
# of Resolved at WCAB	5	5	7	15	14	14	6	4
# Reporting Programs	13	14	18	19	21	21	22	23

²³ Resolved claim is defined in section 10203(b)(9) as a report for which ultimate liability has been determined.

Table B.4.1.e: Number of Litigated Claims Resolved²⁴: at or after Court of Appeal 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	2	0	0	0	0	0	0
5		0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
7					0	0	0	0
8								0
9							0	0
10					0	0	0	0
11			0	0	0	0	0	0
12	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0
15			0	0	0	0	0	0
16	0	0	0	0	0	0	0	0
17			0		0	0	0	0
18					0	0	0	0
19					0	0	0	0
20			0	0	0	0	0	0
21				0	0	0	0	0
22	0	0	0	0	1	0	0	0
23	0	0	0	0				
24	0	0		0	0	0	0	0
# of Resolved at Court of Appeal	0	2	0	0	1	0	0	0
# Reporting Programs	11	12	16	17	21	21	22	23

²⁴ Resolved claim is defined in section 10203(b)(9) as a report for which ultimate liability has been determined.

(5) The number of claims resolved prior to arbitration**Table B.5.1.a: Number of Litigated Claims Resolved²⁵ 2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	1	0	0	0
2	19	15	11	35	8	7	9	11
3	1	40	19	14	5	6	0	10
4	0	2	29	17	14	10	11	3
5		30	50	67	42	41	37	28
6	20	201	19	129	87	91	63	50
7					841	1761	1547	1693
8								220
9							5	5
10					51	56	63	39
11			3	36	52	61	33	18
12	116	61	90	177	132	112	72	48
13	89	203	168	379	287	213	114	96
14	5	3	35	47	32	29	20	11
15	14	9	100	62	52	38	23	25
16	129	189	324	359	480	109	89	44
17		0	16	11	15	10	3	0
18					163	135	38	19
19	118	459	220	227	373	234	133	152
20			535	506	298	271	164	99
21				4	8	2	5	6
22	267	601	371	500	398	228	129	128
23	6	18	7	7	8	4	4	4
24	82	153	164	96	125	109	72	41
# of Resolved	866	1,984	2,161	2,673	3,472	3,527	2,634	2,750
# Reporting Programs	13	15	18	19	22	22	23	24

²⁵ Resolved claim is defined in section 10203(b)(9) as a report for which ultimate liability has been determined.

Table B.5.1.b: Number of Litigated Claims Resolved with Denial²⁶ 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	0	0	0	0
2	0	1	3	1	0	0	2	2
3	0	0	1	0	1	1	0	0
4	0	0	3	3	1	1	2	0
5		0	3	1	5	1	0	0
6	1	4	1	9	6	6	1	10
7					33	123	101	213
8								15
9							0	1
10					15	8	15	11
11			0	4	2	2	5	2
12	0	0	8	9	11	8	4	2
13	4	6	33	41	21	28	5	7
14	1	6	3	4	0	1	1	0
15	0	4	0	0	0	0	0	5
16	8	12	9	19	25	3	3	1
17		0	0	0	1	2	1	0
18					5	4	0	2
19	2	21	12	12	27	24	11	22
20			16	31	27	24	11	9
21				0	2	1	1	1
22	11	15	21	57	22	29	22	17
23	0	2	1	2	3	1	1	0
24	5	4	13	8	7	10	9	1
# of Resolved with Denial	32	75	127	201	214	277	195	321
# Reporting Programs	13	15	18	19	22	22	23	24

²⁶ Resolved claim is defined in section 10203(b)(9) as a report for which ultimate liability has been determined.

Table B.5.1.c: Number of Litigated Claims Unresolved²⁷ 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	1	0	0	0	0
2	0	2	0	1	0	0	0	0
3	0	49	0	0	0	0	0	1
4	1	1	1	3	0	3	5	2
5		21	3	1				0
6	0	24	0	3	0	0	0	10
7					6	12	12	12
8								43
9							0	2
10					0	0	0	3
11			3	11	20	26	35	30
12	6	13	32	7	12	8	3	3
13	5	28	65	40	73	56	39	44
14	4	22	2	1	0	1	0	3
15	8	19	2	2	0	3	9	9
16	9	16	6	5	4	5	11	11
17		5	0	0	0	0	0	0
18					2	11	20	11
19	0	21	17	24	10	12	16	18
20			12	16	209	102	63	96
21				12	4	3	0	2
22	27	33	92	42	16	25	45	30
23	0	0	1	1	0	0	0	0
24	9	16	24	18	3	5	6	20
# of Unresolved	69	270	260	188	359	272	264	350
# Reporting Programs	13	15	18	19	21	21	22	24

²⁷ Resolved claim is defined in section 10203(b)(9) as a report for which ultimate liability has been determined.

Table B.5.1.d: Number of Litigated Claims Resolved Prior to Arbitration²⁸ 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	1	0	0	0
2	0	0	8	34	8	7	9	11
3	1	0	19	14	5	6	0	10
4		2	23	16	14	10	11	3
5	0	30	50	65	42	41	37	28
6	20	51	19	128	86	91	63	50
7					841	1,761	1,550	1,697
8								220
9							5	5
10					51	56	63	39
11	0	0	2	35	50	58	33	15
12	110	48	90	176	132	112	71	48
13	54	152	116	370	283	211	114	95
14	0	0	32	47	31	27	20	11
15	3	4	100	62	52	37	23	25
16	106	172	307	355	471	104	89	44
17		0	16	11	15	10	3	0
18					163	135	38	19
19	39	93	218	226	371	234	133	152
20			498	500	289	265	160	99
21				4	7	1	5	6
22	130	264	358	494	396	227	129	128
23	6	18	7	7	8	4	4	4
24	61	129	160	96	118	102	71	40
# Resolved prior to Arbitration	530	963	2,023	2,640	3,434	3,499	2,631	2,749
# Reporting Programs	13	14	18	19	22	22	23	24

²⁸ The number of litigated claims resolved prior to arbitration equals the sum of the number of claims resolved before mediation and at mediation. See Table A4.1.

(6) Projected incurred and actual costs²⁹ of claims**Table B.6.1.a: Total Paid Costs All Claims 2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$21,985	\$333	\$0	\$0	\$0
2	\$158,538	\$463,395	\$101,835	\$288,900	\$552,238	\$18,326	\$465,552	\$40,087
3	\$62,683	\$100,364	\$409,008	\$204,149	\$48,974	\$512,160	\$0	\$42,753
4	\$95,447	\$78,202	\$524,878	\$498,904	\$217,484	\$601,181	\$407,090	\$88,672
5		\$102,833	\$665,162	\$334,803	\$713,741	\$336,935	\$364,530	\$139,845
6	\$69,880	\$769,185	\$409,008	\$921,625	\$1,021,218	\$1,098,230	\$886,679	\$466,002
7					\$5,973,774	\$13,515,140	\$13,949,172	\$7,923,859
8								\$296,339
9							\$5,902	\$16,843
10					\$1,291,352	\$1,587,221	\$882,893	\$419,404
11			\$321,917	\$750,858	\$1,269,050	\$1,286,410	\$1,782,677	\$789,001
12	\$507,258	\$1,376,131	\$589,451	\$1,641,339	\$1,354,031	\$1,490,662	\$718,538	\$323,546
13	\$871,407	\$3,476,261	\$4,436,517	\$5,774,001	\$7,578,331	\$4,301,426	\$1,782,096	\$721,810
14	\$60,137	\$75,207	\$504,966	\$90,660	\$2,938,970	\$211,776	\$263,877	\$413,288
15	\$32,357	\$201,951	\$1,917,866	\$513,269	\$2,055,569	\$764,359	\$440,395	\$348,244
16	\$2,064,238	\$3,318,185	\$4,551,122	\$2,536,438	\$5,128,548	\$2,562,014	\$1,270,969	\$471,959
17		\$850	\$9,585	\$6,124	\$56,161	\$285,748	\$108,903	\$0
18					\$2,450,146	\$2,869,429	\$857,033	\$36,908
19	\$1,092,471	\$3,125,330	\$1,107,202	\$1,407,027	\$3,736,863	\$3,126,630	\$1,755,837	\$1,208,431
20			\$9,615,470	\$10,693,599	\$12,931,869	\$6,817,943	\$3,068,090	\$1,450,688
21				\$106,170	\$337,502	\$284,110	\$35,568	\$41,115
22	\$7,660,041	\$6,934,003	\$5,734,632	\$6,225,063	\$5,017,763	\$4,069,040	\$2,233,336	\$993,193
23	\$10,313	\$47,561	\$131,785	\$24,089	\$16,964	\$39,999	\$78,782	\$2,135
24	\$2,013,887	\$3,515,934	\$3,337,054	\$1,963,977	\$4,451,376	\$2,442,017	\$754,323	\$538,970
Total Paid	\$14,698,657	\$23,585,392	\$34,367,459	\$34,002,981	\$59,142,257	\$48,220,756	\$32,112,241	\$16,773,093
# Reporting Programs	13	15	18	19	22	22	23	24

²⁹ Actual cost is reported under California Code of Regulations, title 8, section 10203 as paid cost.

Table B.6.1.b: Total Paid Costs, Medical-Only Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$179	\$0	\$0	\$0
2	\$1,336	\$3,287	\$7,831	\$2,813	\$1,732	\$1,463	\$0	\$1,870
3	\$249	\$5,982	\$3,204	\$6,268	\$2,736	\$692	\$0	\$2,950
4	\$0	\$354	\$35,028	\$37,421	\$2,594	\$4,553	\$18,350	\$782
5		\$10,426	\$14,240	\$16,130	\$9,196	\$5,480	\$9,766	\$2,419
6	\$3,789	\$54,678	\$3,204	\$56,257	\$31,596	\$32,535	\$18,136	\$49,910
7					\$650,852	\$1,353,205	\$1,200,676	\$2,089,939
8								\$89,087
9							\$313	\$1,534
10					\$79,159	\$302,473	\$241,963	\$231,569
11			\$5,163	\$27,045	\$29,914	\$34,799	\$10,631	\$9,344
12	\$34,296	\$32,040	\$20,897	\$63,684	\$43,857	\$45,882	\$31,779	\$46,086
13	\$34,974	\$57,475	\$61,983	\$166,603	\$172,923	\$116,656	\$73,806	\$62,279
14	\$5,775	\$11,402	\$19,380	\$18,128	\$7,217	\$22,866	\$3,301	\$8,741
15	\$1,547	\$7,207	\$26,587	\$13,200	\$16,593	\$7,574	\$9,078	\$5,210
16	\$22,382	\$52,776	\$87,363	\$146,895	\$157,952	\$43,083	\$30,483	\$22,350
17		\$845	\$3,437	\$4,149	\$3,494	\$2,177	\$0	\$0
18					\$61,149	\$46,355	\$6,476	\$731
19	\$43,678	\$136,335	\$92,795	\$134,358	\$141,234	\$91,705	\$47,808	\$87,095
20			\$104,410	\$110,011	\$155,661	\$120,492	\$87,847	\$64,122
21				\$7,264	\$4,378	\$0	\$0	\$2,517
22	\$121,919	\$166,448	\$146,037	\$175,481	\$146,891	\$97,962	\$44,955	\$56,785
23	\$295	\$4,466	\$3,781	\$1,539	\$3,509	\$0	\$0	\$2,135
24	\$14,266	\$42,262	\$44,877	\$31,156	\$69,650	\$45,426	\$26,115	\$51,425
Total Paid	\$284,507	\$585,983	\$680,218	\$1,018,402	\$1,792,466	\$2,375,379	\$1,861,482	\$2,888,880
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.1.c: Total Paid Costs, Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$21,985	\$155	\$0	\$0	\$0
2	\$157,201	\$460,108	\$94,004	\$286,087	\$550,506	\$16,863	\$465,552	\$38,217
3	\$62,434	\$94,382	\$405,804	\$197,881	\$46,239	\$511,468	\$0	\$39,803
4	\$95,447	\$77,848	\$489,850	\$461,483	\$214,890	\$596,628	\$388,740	\$87,890
5		\$92,407	\$650,922	\$318,673	\$704,545	\$331,455	\$354,764	\$137,426
6	\$66,091	\$714,507	\$405,804	\$865,368	\$989,622	\$1,065,695	\$868,543	\$416,092
7					\$5,322,922	\$12,161,934	\$12,748,496	\$5,833,921
8								\$207,252
9							\$5,589	\$15,309
10					\$1,212,193	\$1,284,748	\$640,930	\$187,835
11			\$316,754	\$723,813	\$1,239,136	\$1,251,611	\$1,772,046	\$779,657
12	\$472,962	\$1,344,091	\$568,554	\$1,577,655	\$1,310,174	\$1,444,780	\$686,759	\$277,460
13	\$836,433	\$3,418,786	\$4,374,534	\$5,607,398	\$7,405,408	\$4,184,770	\$1,708,290	\$659,531
14	\$54,362	\$63,805	\$485,586	\$72,532	\$2,931,753	\$188,910	\$260,576	\$404,547
15	\$30,810	\$194,744	\$1,891,279	\$500,069	\$2,038,976	\$756,785	\$431,317	\$343,034
16	\$2,041,856	\$3,265,409	\$4,463,759	\$2,389,543	\$4,970,596	\$2,518,931	\$1,240,486	\$449,609
17		\$5	\$6,148	\$1,975	\$52,667	\$283,571	\$108,903	\$0
18					\$2,388,997	\$2,823,074	\$850,557	\$36,177
19	\$1,048,793	\$2,988,995	\$1,014,407	\$1,272,669	\$3,595,629	\$3,034,925	\$1,708,029	\$1,121,336
20			\$9,511,060	\$10,583,588	\$12,776,207	\$6,697,451	\$2,980,244	\$1,386,567
21				\$98,906	\$333,124	\$284,110	\$35,568	\$38,598
22	\$7,538,122	\$6,767,555	\$5,588,595	\$6,049,582	\$4,870,872	\$3,971,078	\$2,188,381	\$936,408
23	\$10,019	\$43,095	\$128,004	\$22,550	\$13,455	\$39,999	\$78,782	\$0
24	\$1,999,621	\$3,473,673	\$3,292,177	\$1,932,821	\$4,381,726	\$2,396,591	\$728,208	\$487,545
Total Paid	\$14,414,151	\$22,999,409	\$33,687,241	\$32,984,579	\$57,349,791	\$45,845,377	\$30,250,759	\$13,884,213
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.1.d: Paid Medical Service Costs, for All Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$7,706	\$333	\$0	\$0	\$0
2	\$31,268	\$341,755	\$46,134	\$109,317	\$276,806	\$13,352	\$200,002	\$19,009
3	\$15,413	\$37,993	\$230,238	\$106,221	\$24,586	\$284,750	\$0	\$16,282
4	\$50,065	\$27,988	\$319,786	\$312,621	\$121,313	\$275,790	\$190,894	\$48,227
5		\$47,764	\$377,830	\$144,345	\$357,287	\$169,966	\$195,931	\$64,039
6	\$45,369	\$280,800	\$230,238	\$344,522	\$522,089	\$551,135	\$357,513	\$258,879
7					\$2,478,064	\$5,810,790	\$5,457,578	\$3,960,845
8								\$191,030
9							\$1,391	\$16,843
10					\$457,794	\$656,583	\$505,687	\$312,750
11			\$187,478	\$543,413	\$703,103	\$612,236	\$684,126	\$128,959
12	\$279,721	\$965,896	\$404,285	\$646,979	\$736,379	\$496,099	\$247,350	\$154,680
13	\$483,079	\$2,041,431	\$1,405,296	\$1,979,423	\$3,012,148	\$1,576,589	\$576,279	\$274,407
14	\$5,775	\$30,299	\$374,050	\$52,184	\$2,413,456	\$142,901	\$157,974	\$59,457
15	\$16,326	\$80,156	\$1,008,237	\$194,572	\$435,902	\$259,679	\$183,339	\$186,153
16	\$668,965	\$1,664,567	\$2,953,179	\$1,733,542	\$2,197,151	\$956,332	\$491,094	\$221,346
17		\$845	\$7,503	\$6,124	\$22,835	\$146,292	\$53,609	\$0
18					\$893,878	\$924,449	\$769,906	\$14,237
19	\$687,128	\$1,379,265	\$578,682	\$844,228	\$1,581,018	\$1,213,846	\$789,768	\$517,323
20			\$4,020,732	\$3,763,923	\$4,916,768	\$2,455,796	\$1,096,683	\$737,819
21				\$50,651	\$205,717	\$158,154	\$17,810	\$9,074
22	\$3,052,164	\$3,589,234	\$2,348,395	\$2,426,505	\$2,115,297	\$1,605,645	\$1,006,752	\$462,623
23	\$7,193	\$38,127	\$65,600	\$23,769	\$14,032	\$10,016	\$18,138	\$2,135
24	\$902,487	\$1,468,351	\$1,437,876	\$652,643	\$2,158,227	\$905,147	\$297,897	\$264,183
Total Paid	\$6,244,953	\$11,994,471	\$15,995,540	\$13,942,687	\$25,644,182	\$19,225,547	\$13,299,721	\$7,920,301
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.1.e: Paid Medical Services Costs, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$7,706	\$155	\$0	\$0	\$0
2	\$29,932	\$338,468	\$38,303	\$106,504	\$275,074	\$11,889	\$200,002	\$17,139
3	\$15,164	\$32,011	\$227,034	\$99,953	\$21,850	\$284,057	\$0	\$13,332
4	\$50,065	\$27,634	\$284,758	\$275,201	\$118,720	\$271,237	\$172,545	\$47,446
5		\$37,338	\$363,590	\$128,215	\$348,091	\$164,486	\$186,165	\$61,620
6	\$41,580	\$226,122	\$227,034	\$288,265	\$490,493	\$518,600	\$339,377	\$208,969
7					\$1,827,212	\$4,457,585	\$4,256,902	\$1,870,906
8								\$101,943
9							\$1,078	\$15,309
10					\$378,635	\$354,110	\$263,724	\$81,181
11			\$182,315	\$516,368	\$673,189	\$577,437	\$673,495	\$119,616
12	\$245,425	\$933,856	\$383,388	\$583,295	\$692,522	\$450,217	\$215,571	\$108,594
13	\$448,105	\$1,983,956	\$1,343,313	\$1,812,820	\$2,839,225	\$1,459,933	\$502,473	\$212,128
14	\$0	\$18,897	\$354,670	\$34,056	\$2,406,239	\$120,035	\$154,673	\$50,716
15	\$14,779	\$72,949	\$981,650	\$181,372	\$419,309	\$252,105	\$174,261	\$180,943
16	\$646,583	\$1,611,791	\$2,865,816	\$1,586,647	\$2,039,199	\$913,249	\$460,611	\$198,996
17		\$0	\$4,066	\$1,975	\$19,341	\$144,115	\$53,609	\$0
18					\$832,729	\$878,094	\$763,430	\$13,506
19	\$643,450	\$1,242,930	\$485,887	\$709,870	\$1,439,784	\$1,122,141	\$741,960	\$430,228
20			\$3,916,323	\$3,653,912	\$4,761,107	\$2,335,305	\$1,008,836	\$673,697
21				\$43,387	\$201,339	\$158,154	\$17,810	\$6,557
22	\$2,930,245	\$3,422,786	\$2,202,358	\$2,251,024	\$1,968,406	\$1,507,683	\$961,797	\$405,838
23	\$6,899	\$33,661	\$61,818	\$22,230	\$10,522	\$10,016	\$18,138	\$0
24	\$888,221	\$1,426,090	\$1,392,999	\$621,486	\$2,088,577	\$859,721	\$271,782	\$212,758
Total Paid	\$5,960,447	\$11,408,488	\$15,315,322	\$12,924,286	\$23,851,716	\$16,850,168	\$11,438,239	\$5,031,422
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.1.f: Paid Temporary Disability Costs 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$11,067	\$0	\$0	\$0	\$0
2	\$50,525	\$114,380	\$35,286	\$109,212	\$216,960	\$4,974	\$247,735	\$21,078
3	\$24,700	\$55,630	\$163,227	\$73,460	\$17,388	\$174,002	\$0	\$26,471
4	\$16,468	\$39,874	\$145,709	\$136,522	\$55,206	\$246,516	\$184,527	\$40,444
5		\$52,280	\$184,737	\$93,091	\$213,980	\$120,013	\$142,408	\$75,806
6	\$23,442	\$295,439	\$163,227	\$464,220	\$313,746	\$405,195	\$297,958	\$163,759
7					\$2,865,989	\$6,392,635	\$7,469,905	\$3,711,951
8								\$104,619
9							\$4,511	\$0
10					\$586,788	\$617,026	\$225,844	\$90,353
11			\$96,945	\$116,639	\$331,564	\$520,486	\$817,621	\$535,248
12	\$80,480	\$367,721	\$49,087	\$695,753	\$404,443	\$695,859	\$388,128	\$162,357
13	\$297,961	\$1,210,248	\$1,944,801	\$2,544,165	\$2,705,214	\$1,960,265	\$1,033,542	\$420,582
14	\$48,228	\$44,290	\$37,827	\$37,986	\$195,749	\$50,030	\$86,437	\$54,326
15	\$0	\$121,795	\$679,003	\$308,234	\$1,527,859	\$371,828	\$214,993	\$146,503
16	\$1,054,510	\$1,235,024	\$1,371,271	\$586,159	\$1,758,368	\$1,028,397	\$597,537	\$233,355
17		\$0	\$2,082	\$0	\$0	\$792	\$2,460	\$0
18					\$414,430	\$840,887	\$56,908	\$11,971
19	\$289,489	\$1,420,554	\$358,673	\$351,666	\$1,464,978	\$1,528,288	\$806,437	\$647,024
20			\$4,103,027	\$4,661,177	\$5,129,194	\$2,927,106	\$1,453,287	\$670,042
21				\$51,266	\$115,502	\$118,580	\$17,758	\$32,041
22	\$2,961,518	\$2,716,584	\$2,537,859	\$2,919,629	\$1,658,140	\$1,659,252	\$926,227	\$494,634
23	\$3,120	\$9,434	\$37,739	\$320	\$0	\$24,257	\$35,004	\$0
24	\$893,874	\$1,257,740	\$1,413,000	\$997,472	\$1,132,317	\$1,033,651	\$339,911	\$254,498
Total Paid	\$5,744,315	\$8,940,993	\$13,323,500	\$14,158,038	\$21,107,816	\$20,720,038	\$15,349,138	\$7,897,062
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.1.g: Paid Permanent Disability Costs 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$3,213	\$0	\$0	\$0	\$0
2	\$14,400	\$7,260	\$12,675	\$56,201	\$58,472	\$0	\$16,857	\$0
3	\$6,286	\$6,160	\$15,543	\$21,850	\$7,000	\$32,650	\$0	\$0
4	\$28,914	\$10,340	\$59,384	\$49,761	\$35,914	\$72,438	\$28,666	\$0
5		\$2,789	\$102,595	\$89,011	\$136,921	\$38,265	\$24,879	\$0
6	\$0	\$76,370	\$15,543	\$97,873	\$168,936	\$124,921	\$220,428	\$40,202
7					\$502,574	\$1,025,677	\$765,497	\$149,323
8								\$690
9							\$0	\$0
10					\$246,770	\$313,612	\$151,362	\$16,301
11			\$36,667	\$20,930	\$68,870	\$58,326	\$123,530	\$43,120
12	\$99,100	\$40,614	\$129,319	\$243,865	\$204,153	\$274,956	\$81,633	\$4,198
13	\$66,728	\$181,710	\$732,235	\$944,849	\$1,335,311	\$636,272	\$127,151	\$22,324
14	\$2,801	\$0	\$92,574	\$0	\$327,300	\$18,545	\$14,440	\$0
15	\$13,890	\$0	\$203,874	\$5,630	\$90,688	\$126,040	\$37,433	\$15,588
16	\$319,689	\$327,823	\$176,743	\$184,610	\$868,679	\$355,633	\$133,127	\$12,277
17		\$0	\$0	\$0	\$33,326	\$137,922	\$52,834	\$0
18					\$788,011	\$781,973	\$14,322	\$4,800
19	\$79,650	\$283,909	\$156,743	\$139,735	\$637,434	\$347,259	\$112,746	\$29,980
20			\$1,313,095	\$1,812,687	\$2,284,792	\$1,080,656	\$415,490	\$25,591
21				\$12	\$16,283	\$7,376	\$0	\$0
22	\$1,124,127	\$313,603	\$602,252	\$715,691	\$884,078	\$676,066	\$206,165	\$28,430
23	\$0	\$0	\$27,486	\$0	\$2,933	\$3,026	\$19,530	\$0
24	\$163,048	\$256,060	\$432,904	\$265,477	\$924,370	\$390,175	\$98,743	\$16,429
Total Paid	\$1,918,633	\$1,506,638	\$4,109,632	\$4,651,394	\$9,622,815	\$6,501,788	\$2,644,833	\$409,253
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.1.h: Paid Life Benefit Costs 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$32,756	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$13,658	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	\$0	\$93,145	\$0	\$0	\$0	\$0	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$0	\$0	\$0	\$0	\$0
12	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$0	\$0	\$8,752	\$0	\$0	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$24,680	\$0	\$0	\$0	\$0	\$0	\$0	\$0
20			\$0	\$0	\$0	\$0	\$0	\$0
21				\$722	\$0	\$0	\$0	\$0
22	\$394,535	\$202,215	\$0	\$0	\$0	\$0	\$0	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	\$40,664	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Paid	\$506,293	\$295,360	\$0	\$9,474	\$0	\$0	\$0	\$0
# Reporting Programs	0	0	0	0	0	0	0	0

Table B.6.1.i: Paid Death Benefit Costs 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0		\$0	\$0	\$0	\$0
6	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$0	\$0	\$0	\$0	\$0
12	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	\$0	\$0	\$271,992	\$156,085	\$300,284	\$0	\$0	\$0
14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$297,198
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$50,814	\$30,844	\$0	\$161,475	\$0	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$0	\$0	\$0	\$0	\$0	\$2,995	\$0	\$0
20			\$0	\$151,085	\$318,760	\$117,641	\$0	\$0
21				\$0	\$0	\$0	\$0	\$0
22	\$0	\$15,000	\$152,816	\$0	\$195,940	\$0	\$0	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	\$0	\$441,199	\$0	\$0	\$92,202	\$0	\$0	\$0
Total Paid	\$0	\$507,013	\$455,652	\$307,170	\$1,068,661	\$120,636	\$0	\$297,198
# Reporting Programs	13	15	18	18	22	22	23	24

Table B.6.1.j: Paid Vocational Rehabilitation Expenses 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$1,649	\$0	\$0	\$0	\$0	\$0	\$500	\$0
3	\$2,626	\$0	\$0	\$910	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$435	\$725	\$0	\$0	\$0
6	\$0	\$22,801	\$0	\$0	\$1,000	\$5,050	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$30,255	\$150,677	\$77,176	\$116,677	\$80,310
12	\$19,647	\$0	\$0	\$6,400	\$0	\$0	\$0	\$0
13	\$131	\$3,057	\$6,500	\$7,525	\$12,928	\$280	\$0	\$0
14	\$3,333	\$124	\$0	\$0	\$0	\$0	\$0	\$0
15	\$0	\$0	\$0	\$0	\$470	\$0	\$0	\$0
16	\$276	\$13,948	\$0	\$0	\$18,000	\$5,280	\$0	\$560
17		\$0	\$0	\$0		\$0		\$0
18					\$0	\$0	\$0	\$0
19	\$8,000	\$4,150	\$1,326	\$0	\$3,988	\$0	\$2,000	\$0
20			\$4,261	\$47,535	\$10,749	\$280	\$0	\$800
21				\$0	\$0	\$0	\$0	\$0
22	\$12,159	\$5,378	\$22,749	\$12,930	\$19,138	\$4,912	\$2,280	\$280
23	\$0	\$0	\$0	\$0	\$0	\$0	\$3,000	\$0
24	\$1,443	\$4,731	\$6,634	\$0	\$5,540	\$8,880	\$280	\$580
Total Paid	\$49,264	\$54,189	\$41,470	\$105,990	\$223,215	\$101,858	\$124,737	\$82,530
# Reporting Programs	13	15	18	19	21	22	22	24

Table B.6.1.k: Paid Medical-Legal Expenses 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$27,940	\$0	\$7,740	\$14,170	\$0	\$0	\$458	\$0
3	\$0	\$581	\$0	\$1,708	\$0	\$20,759	\$0	\$0
4	\$0	\$0	\$0	\$0	\$5,050	\$6,438	\$3,003	\$0
5		\$0	\$0	\$7,921	\$4,828	\$8,691	\$1,312	\$0
6	\$1,069	\$630	\$0	\$15,010	\$15,447	\$11,929	\$10,780	\$3,162
7					\$127,148	\$286,037	\$256,193	\$101,741
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$827	\$39,621	\$14,836	\$18,185	\$40,722	\$1,364
12	\$28,310	\$1,900	\$6,760	\$48,342	\$9,056	\$23,748	\$1,427	\$2,311
13	\$23,508	\$39,815	\$75,693	\$141,954	\$212,446	\$128,020	\$45,124	\$4,497
14	\$0	\$494	\$515	\$490	\$2,465	\$300	\$5,026	\$2,307
15	\$2,141	\$0	\$26,752	\$4,833	\$650	\$6,812	\$4,630	\$0
16	\$20,798	\$26,009	\$19,085	\$23,375	\$124,875	\$216,372	\$49,211	\$4,421
17		\$5	\$0	\$0	\$0	\$743	\$0	\$0
18					\$353,827	\$322,120	\$15,897	\$5,900
19	\$3,524	\$37,452	\$11,778	\$71,398	\$49,445	\$34,242	\$44,886	\$14,104
20			\$174,354	\$257,192	\$271,605	\$236,464	\$102,630	\$16,437
21				\$3,519	\$0	\$0	\$0	\$0
22	\$115,538	\$91,989	\$70,561	\$150,308	\$145,170	\$123,165	\$91,912	\$7,226
23	\$0	\$0	\$960	\$0	\$0	\$2,700	\$3,109	\$0
24	\$12,371	\$87,853	\$46,640	\$48,386	\$138,720	\$104,164	\$17,492	\$3,280
Total Paid	\$235,199	\$286,728	\$441,665	\$828,227	\$1,475,568	\$1,550,889	\$693,812	\$166,749
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.a: Total Incurred Costs, for Total Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$22,222	\$333	\$0	\$0	\$0
2	\$125,765	\$463,395	\$101,835	\$331,826	\$610,979	\$18,295	\$557,110	\$40,087
3	\$62,661	\$100,849	\$410,900	\$204,149	\$48,974	\$540,341	\$0	\$62,487
4	\$98,152	\$96,048	\$554,664	\$533,810	\$217,484	\$613,774	\$467,423	\$120,778
5		\$105,519	\$677,552	\$344,752	\$773,636	\$368,099	\$400,772	\$166,161
6	\$164,338	\$846,364	\$410,900	\$1,116,687	\$1,025,687	\$1,124,272	\$1,109,362	\$647,821
7					\$6,325,238	\$13,966,971	\$14,596,618	\$6,484,408
8								\$626,326
9							\$5,902	\$16,843
10					\$1,546,919	\$1,917,071	\$1,136,706	\$384,526
11			\$568,536	\$750,858	\$1,269,050	\$1,286,410	\$1,782,677	\$789,001
12	\$773,506	\$1,724,789	\$1,025,545	\$1,797,974	\$1,468,187	\$1,765,597	\$1,098,690	\$409,311
13	\$1,199,770	\$5,808,951	\$5,692,956	\$6,861,188	\$12,175,414	\$6,400,315	\$3,771,448	\$1,846,550
14	\$56,255	\$75,107	\$504,884	\$86,102	\$3,242,014	\$246,936	\$272,090	\$425,954
15	\$165,764	\$201,949	\$2,085,788	\$716,709	\$2,251,584	\$778,214	\$494,389	\$409,949
16	\$3,015,085	\$4,965,675	\$6,285,393	\$4,157,153	\$6,505,082	\$2,987,458	\$1,588,828	\$673,205
17		\$6,818	\$9,585	\$6,124	\$66,111	\$289,168	\$199,429	\$0
18					\$5,930,940	\$4,075,814	\$1,242,904	\$49,437
19	\$1,130,665	\$3,359,645	\$1,350,483	\$1,574,160	\$4,607,065	\$4,076,658	\$2,239,169	\$2,483,466
20			\$11,715,725	\$14,586,482	\$19,863,385	\$9,879,849	\$4,808,158	\$2,307,218
21				\$268,929	\$388,845	\$330,263	\$49,245	\$47,789
22	\$10,798,107	\$10,565,169	\$7,821,945	\$8,387,470	\$8,760,174	\$6,089,933	\$11,136,939	\$2,021,024
23	\$12,393	\$71,090	\$155,799	\$24,089	\$27,964	\$52,525	\$94,490	\$2,135
24	\$3,093,072	\$4,375,824	\$3,801,204	\$2,415,632	\$6,187,605	\$3,044,569	\$1,023,880	\$802,604
Total Incurred	\$20,695,533	\$32,767,192	\$43,173,695	\$44,186,316	\$83,292,670	\$59,852,532	\$48,076,228	\$20,817,081
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.b: Incurred Costs, for Medical-Only Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$179	\$0	\$0	\$0
2	\$1,319	\$3,287	\$7,831	\$2,813	\$1,732	\$1,432	\$0	\$1,870
3	\$227	\$6,374	\$3,204	\$6,268	\$2,736	\$692	\$0	\$2,950
4	\$0	\$354	\$35,028	\$20,290	\$2,594	\$4,553	\$18,350	\$782
5		\$10,426	\$14,240	\$16,130	\$9,196	\$5,480	\$9,766	\$2,149
6	\$3,789	\$37,909	\$3,204	\$56,257	\$31,596	\$32,535	\$18,136	\$48,411
7					\$324,300	\$644,966	\$543,649	\$517,648
8								\$51,100
9							\$313	\$1,534
10					\$64,873	\$166,851	\$86,384	\$29,291
11			\$5,163	\$27,045	\$29,914	\$34,799	\$10,631	\$9,344
12	\$22,128	\$14,767	\$20,897	\$63,684	\$42,857	\$45,882	\$27,549	\$46,086
13	\$31,274	\$58,192	\$61,983	\$166,603	\$172,923	\$115,914	\$61,274	\$52,069
14	\$1,893	\$11,302	\$16,614	\$10,614	\$7,217	\$22,866	\$3,301	\$8,741
15	\$202	\$7,205	\$23,349	\$13,200	\$8,716	\$4,261	\$9,078	\$5,210
16	\$21,144	\$36,206	\$75,622	\$75,699	\$120,295	\$41,918	\$28,159	\$22,053
17		\$845	\$3,437	\$4,149	\$3,494	\$2,177	\$0	\$0
18					\$47,546	\$46,355	\$6,476	\$731
19	\$40,304	\$136,335	\$92,795	\$134,357	\$141,234	\$91,705	\$45,468	\$67,482
20			\$104,410	\$110,011	\$155,661	\$120,492	\$87,238	\$57,600
21				\$7,264	\$1,112	\$0	\$0	\$1,017
22	\$104,199	\$131,762	\$146,037	\$175,481	\$146,891	\$97,962	\$44,009	\$56,785
23	\$295	\$4,466	\$3,781	\$1,539	\$3,509	\$0	\$0	\$2,135
24	\$13,246	\$37,259	\$44,871	\$31,156	\$69,650	\$45,426	\$26,115	\$30,020
Total Incurred	\$240,020	\$496,689	\$662,467	\$922,560	\$1,388,225	\$1,526,266	\$1,025,894	\$1,015,008
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.c: Total Incurred Costs, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$22,222	\$155	\$0	\$0	\$0
2	\$124,446	\$460,108	\$94,004	\$329,013	\$609,247	\$16,863	\$557,110	\$38,217
3	\$62,434	\$94,475	\$407,696	\$197,881	\$46,239	\$539,648	\$0	\$59,537
4	\$98,152	\$95,694	\$519,636	\$513,520	\$214,890	\$609,221	\$449,074	\$119,997
5		\$95,092	\$663,312	\$328,622	\$764,440	\$362,619	\$391,006	\$164,012
6	\$160,549	\$808,455	\$407,696	\$1,060,430	\$994,091	\$1,091,737	\$1,091,226	\$599,410
7					\$6,000,937	\$13,322,006	\$14,052,969	\$5,966,759
8								\$575,226
9							\$5,589	\$15,309
10					\$1,482,046	\$1,750,220	\$1,050,322	\$355,235
11			\$563,373	\$723,813	\$1,239,136	\$1,251,611	\$1,772,046	\$779,657
12	\$751,378	\$1,710,022	\$1,004,648	\$1,734,290	\$1,425,330	\$1,719,715	\$1,071,141	\$363,225
13	\$1,168,496	\$5,750,759	\$5,630,973	\$6,694,585	\$12,002,491	\$6,284,401	\$3,710,174	\$1,794,481
14	\$54,362	\$63,805	\$488,270	\$75,488	\$3,234,797	\$224,070	\$268,789	\$417,213
15	\$165,562	\$194,744	\$2,062,439	\$703,509	\$2,242,868	\$773,953	\$485,311	\$404,739
16	\$2,993,941	\$4,929,469	\$6,209,771	\$4,081,454	\$6,384,787	\$2,945,540	\$1,560,669	\$651,152
17		\$5,973	\$6,148	\$1,975	\$62,617	\$286,991	\$199,429	\$0
18					\$5,883,394	\$4,029,459	\$1,236,428	\$48,706
19	\$1,090,361	\$3,223,310	\$1,257,688	\$1,439,803	\$4,465,831	\$3,984,953	\$2,193,701	\$2,415,984
20			\$11,611,316	\$14,476,471	\$19,707,724	\$9,759,357	\$4,720,920	\$2,249,618
21				\$261,665	\$387,733	\$330,263	\$49,245	\$46,772
22	\$10,693,908	\$10,433,407	\$7,675,908	\$8,211,989	\$8,613,283	\$5,991,971	\$11,092,930	\$1,964,239
23	\$12,099	\$66,624	\$152,018	\$22,550	\$24,455	\$52,525	\$94,490	\$0
24	\$3,079,826	\$4,338,566	\$3,756,333	\$2,384,476	\$6,117,955	\$2,999,143	\$997,766	\$772,584
Total Incurred	\$20,455,513	\$32,270,503	\$42,511,228	\$43,263,756	\$81,904,445	\$58,326,266	\$47,050,333	\$19,802,074
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.d: Total Incurred Medical Service Costs, for All Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$7,706	\$333	\$0	\$0	\$0
2	\$31,251	\$341,755	\$46,134	\$109,317	\$276,806	\$13,321	\$200,002	\$19,009
3	\$15,391	\$38,385	\$230,238	\$106,221	\$24,586	\$284,750	\$0	\$16,282
4	\$50,065	\$27,988	\$319,786	\$295,491	\$121,313	\$275,790	\$190,894	\$48,227
5		\$47,764	\$377,830	\$144,345	\$357,287	\$169,966	\$195,931	\$63,769
6	\$45,369	\$264,031	\$230,238	\$344,522	\$522,089	\$551,135	\$357,513	\$257,380
7					\$2,151,512	\$5,102,551	\$4,800,550	\$2,388,554
8								\$153,043
9							\$1,391	\$16,843
10					\$443,508	\$520,961	\$350,108	\$110,472
11			\$187,478	\$543,413	\$703,103	\$612,236	\$684,126	\$128,959
12	\$267,553	\$948,623	\$404,285	\$646,979	\$735,379	\$496,099	\$243,120	\$154,680
13	\$479,379	\$2,042,148	\$1,405,296	\$1,979,423	\$3,012,148	\$1,575,847	\$563,747	\$264,197
14	\$1,893	\$30,199	\$371,284	\$44,670	\$2,413,456	\$142,901	\$157,974	\$59,457
15	\$14,981	\$80,154	\$1,004,999	\$194,572	\$428,025	\$256,366	\$183,339	\$186,153
16	\$667,727	\$1,647,997	\$2,941,438	\$1,662,346	\$2,159,494	\$955,167	\$488,770	\$221,049
17		\$845	\$7,503	\$6,124	\$22,835	\$146,292	\$53,609	\$0
18					\$880,275	\$924,449	\$769,906	\$14,237
19	\$683,754	\$1,379,265	\$578,682	\$844,227	\$1,581,018	\$1,213,846	\$787,428	\$497,710
20			\$4,020,732	\$3,763,923	\$4,916,768	\$2,455,796	\$1,096,074	\$731,297
21				\$50,651	\$202,451	\$158,154	\$17,810	\$7,574
22	\$3,034,444	\$3,554,548	\$2,348,395	\$2,426,505	\$2,115,297	\$1,605,645	\$1,005,806	\$462,623
23	\$7,193	\$38,127	\$65,600	\$23,769	\$14,032	\$10,016	\$18,138	\$2,135
24	\$901,467	\$1,463,349	\$1,437,870	\$652,643	\$2,158,227	\$905,147	\$297,897	\$242,777
Total Incurred	\$6,200,467	\$11,905,177	\$15,977,789	\$13,846,846	\$25,239,942	\$18,376,434	\$12,464,134	\$6,046,429
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.e: Incurred Medical Service Costs, for Indemnity Claims 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$7,706	\$155	\$0	\$0	\$0
2	\$29,932	\$338,468	\$38,303	\$106,504	\$275,074	\$11,889	\$200,002	\$17,139
3	\$15,164	\$32,011	\$227,034	\$99,953	\$21,850	\$284,057	\$0	\$13,332
4	\$50,065	\$27,634	\$284,758	\$275,201	\$118,720	\$271,237	\$172,545	\$47,446
5		\$37,338	\$363,590	\$128,215	\$348,091	\$164,486	\$186,165	\$61,620
6	\$41,580	\$226,122	\$227,034	\$288,265	\$490,493	\$518,600	\$339,377	\$208,969
7					\$1,827,212	\$4,457,585	\$4,256,902	\$1,870,906
8								\$101,943
9							\$1,078	\$15,309
10					\$378,635	\$354,110	\$263,724	\$81,181
11			\$182,315	\$516,368	\$673,189	\$577,437	\$673,495	\$119,616
12	\$245,425	\$933,856	\$383,388	\$583,295	\$692,522	\$450,217	\$215,571	\$108,594
13	\$448,105	\$1,983,956	\$1,343,313	\$1,812,820	\$2,839,225	\$1,459,933	\$502,473	\$212,128
14	\$0	\$18,897	\$354,670	\$34,056	\$2,406,239	\$120,035	\$154,673	\$50,716
15	\$14,779	\$72,949	\$981,650	\$181,372	\$419,309	\$252,105	\$174,261	\$180,943
16	\$646,583	\$1,611,791	\$2,865,816	\$1,586,647	\$2,039,199	\$913,249	\$460,611	\$198,996
17		\$0	\$4,066	\$1,975	\$19,341	\$144,115	\$53,609	\$0
18					\$832,729	\$878,094	\$763,430	\$13,506
19	\$643,450	\$1,242,930	\$485,887	\$709,870	\$1,439,784	\$1,122,141	\$741,960	\$430,228
20			\$3,916,323	\$3,653,912	\$4,761,107	\$2,335,305	\$1,008,836	\$673,697
21				\$43,387	\$201,339	\$158,154	\$17,810	\$6,557
22	\$2,930,245	\$3,422,786	\$2,202,358	\$2,251,024	\$1,968,406	\$1,507,683	\$961,797	\$405,838
23	\$6,899	\$33,661	\$61,818	\$22,230	\$10,522	\$10,016	\$18,138	
24	\$888,221	\$1,426,090	\$1,392,999	\$621,486	\$2,088,577	\$859,721	\$271,782	\$212,758
Total Incurred	\$5,960,447	\$11,408,488	\$15,315,322	\$12,924,286	\$23,851,716	\$16,850,168	\$11,438,239	\$5,031,422
# Reporting Programs	13	15	18	19	22	22	23	23

Table B.6.2.f: Incurred Temporary Disability Costs 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$11,067	\$0	\$0	\$0	\$0
2	\$50,525	\$114,380	\$35,286	\$109,212	\$238,941	\$4,974	\$318,956	\$21,078
3	\$24,700	\$55,630	\$165,119	\$73,460	\$17,388	\$197,013	\$0	\$46,205
4	\$16,468	\$39,880	\$145,717	\$136,522	\$55,206	\$246,550	\$198,523	\$72,551
5		\$52,280	\$184,737	\$97,921	\$214,635	\$147,261	\$163,490	\$102,392
6	\$48,919	\$356,717	\$165,119	\$567,835	\$314,236	\$414,766	\$403,749	\$301,366
7					\$3,544,004	\$7,552,706	\$8,774,378	\$3,844,790
8								\$287,929
9							\$4,511	\$0
10					\$818,256	\$683,902	\$407,247	\$169,706
11			\$220,156	\$116,639	\$331,564	\$520,486	\$817,621	\$535,248
12	\$256,487	\$392,276	\$436,785	\$707,945	\$448,727	\$738,983	\$508,386	\$244,841
13	\$378,925	\$2,333,251	\$2,519,606	\$2,949,347	\$5,055,455	\$3,401,609	\$2,315,010	\$1,171,737
14	\$48,228	\$44,290	\$38,000	\$38,000	\$308,753	\$85,190	\$94,650	\$56,253
15	\$133,582	\$121,795	\$731,284	\$478,399	\$1,731,570	\$386,742	\$265,841	\$201,988
16	\$1,476,287	\$2,009,376	\$1,924,871	\$1,574,745	\$1,957,891	\$1,312,953	\$778,253	\$362,447
17		\$1,573	\$2,082	\$0	\$0	\$792	\$2,460	\$0
18					\$1,683,655	\$1,961,250	\$390,752	\$17,929
19	\$289,489	\$1,554,896	\$470,981	\$476,133	\$2,175,114	\$2,123,191	\$1,127,217	\$1,198,093
20			\$5,352,002	\$6,414,832	\$8,835,543	\$4,745,971	\$2,665,911	\$1,206,778
21				\$60,800	\$122,466	\$118,593	\$27,985	\$38,145
22	\$4,943,462	\$4,383,616	\$3,495,157	\$4,302,314	\$4,291,232	\$2,898,864	\$3,184,051	\$1,146,776
23	\$5,200	\$15,463	\$37,739	\$320	\$0	\$33,333	\$45,596	\$0
24	\$1,442,500	\$1,770,837	\$1,533,247	\$1,278,147	\$1,990,726	\$1,426,804	\$498,448	\$409,092
Total Incurred	\$9,114,772	\$13,246,260	\$17,457,887	\$19,393,637	\$34,135,362	\$29,001,934	\$22,993,035	\$11,435,343
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.g: Incurred Permanent Disability Costs 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$3,450	\$0	\$0	\$0	\$0
2	\$14,400	\$7,260	\$12,675	\$93,127	\$87,232	\$0	\$33,676	\$0
3	\$6,286	\$6,160	\$15,543	\$21,850	\$7,000	\$36,968	\$0	\$0
4	\$30,578	\$25,190	\$89,161	\$101,797	\$35,914	\$84,996	\$75,003	\$0
5		\$4,500	\$114,985	\$90,951	\$196,161	\$42,181	\$38,351	\$0
6	\$70,050	\$103,270	\$15,543	\$163,320	\$172,915	\$140,730	\$322,564	\$85,135
7					\$502,574	\$1,025,677	\$765,497	\$149,323
8								\$120,734
9							\$0	\$0
10					\$285,155	\$712,208	\$379,351	\$104,348
11			\$160,075	\$20,930	\$68,870	\$58,326	\$123,530	\$43,120
12	\$199,156	\$321,990	\$167,665	\$372,961	\$251,991	\$332,891	\$273,837	\$6,296
13	\$273,769	\$1,177,157	\$1,196,098	\$1,446,779	\$3,098,343	\$1,298,887	\$766,396	\$397,162
14	\$2,801	\$0	\$95,000	\$2,932	\$516,247	\$18,545	\$14,440	\$0
15	\$15,060	\$0	\$322,614	\$36,403	\$90,853	\$126,040	\$40,261	\$20,608
16	\$774,088	\$774,366	\$687,290	\$886,062	\$1,551,243	\$486,638	\$266,205	\$80,475
17		\$4,400	\$0	\$0	\$43,276	\$141,342	\$143,360	\$0
18					\$1,683,655	\$860,115	\$61,544	\$7,209
19	\$80,505	\$347,382	\$266,089	\$143,115	\$788,858	\$509,135	\$203,296	\$174,228
20			\$2,018,565	\$3,435,950	\$5,142,151	\$2,266,035	\$891,835	\$330,265
21				\$114,159	\$63,928	\$53,516	\$3,450	\$2,070
22	\$2,184,920	\$2,101,499	\$1,212,783	\$1,411,379	\$1,605,397	\$1,419,614	\$6,397,693	\$356,259
23	\$0	\$17,500	\$51,500	\$0	\$13,933	\$6,476	\$24,648	\$0
24	\$609,765	\$559,349	\$707,204	\$412,656	\$1,778,952	\$583,427	\$195,979	\$126,051
Total Incurred	\$4,261,378	\$5,450,023	\$7,132,790	\$8,757,821	\$17,984,647	\$10,203,748	\$11,020,915	\$2,003,284
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.h: Incurred Life Benefit Costs 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$13,658	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	\$0	\$93,145	\$0	\$0	\$0	\$0	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$0	\$0	\$0	\$0	\$0
12	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$0	\$0	\$10,000	\$0	\$0	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$24,680	\$0	\$0	\$0	\$0	\$0	\$0	\$0
20			\$0	\$224,995	\$0	\$0	\$0	\$0
21				\$35,109	\$0	\$0	\$0	\$0
22	\$394,434	\$202,258	\$0	\$0	\$0	\$0	\$327,477	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	\$40,664	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Incurred	\$473,436	\$295,403	\$0	\$270,104	\$0	\$0	\$327,477	\$0
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.i: Incurred Death Benefit Costs 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
3	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0		\$0	\$0	\$0	\$0
6	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$0	\$0	\$0	\$0	\$0
12	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
13	\$0	\$0	\$445,391	\$241,807	\$735,245	\$0	\$0	\$0
14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$307,740
15	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
16	\$0	\$381,000	\$685,854	\$0	\$685,654	\$0	\$0	\$0
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$0	\$0	\$0	\$0	\$0	\$102,996	\$0	\$566,720
20			\$0	\$406,673	\$637,520	\$117,641	\$0	\$0
21				\$0	\$0	\$0	\$0	\$0
22	\$0	\$15,000	\$596,670	\$0	\$483,881	\$0	\$0	\$0
23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
24	\$0	\$441,199	\$0	\$0	\$92,202	\$0	\$0	\$0
Total Incurred	\$0	\$837,199	\$1,727,915	\$648,480	\$2,634,502	\$220,637	\$0	\$874,460
# Reporting Programs	13	15	18	18	22	22	23	24

Table B.6.2.j: Incurred Vocational Rehabilitation Expenses 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$1,649	\$0	\$0	\$6,000	\$8,000	\$0	\$4,000	\$0
3	\$2,626	\$0	\$0	\$910	\$0	\$0	\$0	\$0
4	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
5		\$0	\$0	\$3,564	\$725	\$0	\$0	\$0
6	\$0	\$22,801	\$0	\$26,000	\$1,000	\$5,205	\$12,000	\$0
7					\$0	\$0	\$0	\$0
8								\$0
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$0	\$30,255	\$150,677	\$77,176	\$116,677	\$80,310
12	\$22,000	\$60,000	\$8,000	\$18,477	\$0	\$0	\$0	\$0
13	\$40,131	\$200,057	\$36,500	\$77,865	\$33,428	\$18,280	\$44,450	\$4,200
14	\$3,333	\$124	\$0	\$0	\$0	\$0	\$0	\$0
15	\$0	\$0	\$0	\$0	\$470	\$0	\$0	\$0
16	\$75,000	\$122,000	\$0	\$0	\$24,000	\$7,050	\$0	\$734
17		\$0	\$0	\$0	\$0	\$0	\$0	\$0
18					\$0	\$0	\$0	\$0
19	\$48,713	\$14,000	\$20,910	\$6,000	\$12,198	\$1,600	\$26,000	\$12,000
20			\$120,261	\$55,306	\$23,749	\$14,000	\$25,000	\$5,500
21				\$0	\$0	\$0	\$0	\$0
22	\$122,163	\$186,147	\$60,000	\$77,015	\$64,248	\$32,912	\$116,876	\$38,280
23	\$0	\$0	\$0	\$0	\$0	\$0	\$3,000	\$0
24	\$75,520	\$36,000	\$31,853	\$22,000	\$19,540	\$10,724	\$12,393	\$21,231
Total Incurred	\$391,135	\$641,129	\$277,524	\$323,392	\$338,035	\$166,947	\$360,396	\$162,255
# Reporting Programs	13	15	18	19	22	22	23	24

Table B.6.2.k: Incurred Medical Legal Expenses 2004-2011

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			\$0	\$0	\$0	\$0	\$0	\$0
2	\$27,940	\$0	\$7,740	\$14,170	\$0	\$0	\$476	\$0
3	\$0	\$674	\$0	\$1,708	\$0	\$21,610	\$0	\$0
4	\$1,040	\$2,990	\$0	\$0	\$5,050	\$6,438	\$3,003	\$0
5		\$975	\$0	\$7,971	\$4,828	\$8,691	\$3,000	\$0
6	\$0	\$6,400	\$0	\$15,010	\$15,447	\$12,436	\$13,536	\$3,940
7					\$127,148	\$286,037	\$256,193	\$101,741
8								\$64,620
9							\$0	\$0
10					\$0	\$0	\$0	\$0
11			\$827	\$39,621	\$14,836	\$18,185	\$40,722	\$1,364
12	\$28,310	\$1,900	\$8,810	\$51,612	\$32,090	\$197,624	\$73,347	\$3,494
13	\$27,566	\$56,338	\$90,065	\$165,967	\$240,795	\$105,692	\$81,845	\$9,254
14	\$0	\$494	\$600	\$500	\$3,558	\$300	\$5,026	\$2,504
15	\$2,141	\$0	\$26,891	\$7,335	\$666	\$9,066	\$4,948	\$1,200
16	\$21,983	\$30,936	\$45,940	\$24,000	\$126,800	\$225,650	\$55,600	\$8,500
17		\$0	\$0	\$0	\$0	\$743	\$0	\$0
18					\$1,683,355	\$330,000	\$20,702	\$10,062
19	\$3,524	\$64,102	\$13,821	\$104,685	\$49,877	\$125,890	\$95,228	\$34,715
20			\$204,166	\$284,803	\$307,655	\$280,405	\$129,337	\$33,378
21				\$8,210	\$0	\$0	\$0	\$0
22	\$118,684	\$122,101	\$108,940	\$170,257	\$200,119	\$132,898	\$105,036	\$17,086
23	\$0	\$0	\$960	\$0	\$0	\$2,700	\$3,108	\$0
24	\$23,156	\$105,091	\$91,031	\$50,187	\$147,959	\$118,467	\$19,164	\$3,453
Total Incurred	\$254,344	\$392,001	\$599,791	\$946,036	\$2,960,181	\$1,882,832	\$910,270	\$295,310
# Reporting Programs	13	15	18	19	22	22	23	24

(7) Safety History**Table B.7.1: Number of Incidents and Illnesses Reported on OSHA Form 300 2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	1	0	0	0
2	0		7	0	0	0	0	0
3	0	0	8	0	0	0	0	0
4		3	20	0	9	9	12	4
5		0	0	0	0	0	0	0
6	0	0	8	0	0	0	0	0
7					847	1,773	1,561	1,707
8								134
9							0	0
10					26	45	38	19
11			0					
12	0	0	0	0	0	0	0	0
13	0	0	80	113	76	38	18	23
14	0	0	24	12		13	11	13
15	0	0	16	12	14	15	16	0
16	0	0	0	0	0	0	0	0
17		0	14	0	0	0	3	0
18					0	0	0	0
19	0	0	0	0	0	0	0	0
20			0	0	225	42	46	116
21				17	7	7	12	8
22	0	0	642	636	542	291	269	249
23			5	0	0	0	0	0
24	0	0	0	17	12	7	6	14
Total Reported on OSHA Form 300	0	3	824	807	1,759	2,240	1,992	2,287
# Reporting Programs	11	13	18	18	20	21	22	23

(8) The number of workers participating in vocational rehabilitation programs**Table B.8.1: Worker Participation in Vocational Rehabilitation 2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5		0	0	1	0	0	0	0
6	0	0	0	0	1	0	0	0
7					0	0	0	0
8								0
9							0	0
10					0	0	0	0
11			0	13	22	24	24	14
12	0	0	0	1	0	1	0	0
13	0	0	2	2	2	0	0	0
14	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0
16	2	2	0	0	0	0	0	0
17			0	0	0	1	0	0
18					0	0	0	0
19	0	3	1	0	14	8	7	1
20			0	4	5	1	0	0
21				0	0	0	0	1
22	2	1	5	2	5	2	5	0
23			0	0	0	0	1	
24	1	0	2	0	2	1	0	0
# of Workers	5	6	10	23	51	38	37	16
# Reporting Programs	12	13	18	19	22	22	23	23

(9) The number of workers participating in light-duty or modified return-to-work programs**Table B.9.1: Worker Participation in Light-Duty or Modified Return-to-Work 2004-2011**

Calendar Year (Reporting Year)	2004 (4th)	2005 (4th)	2006 (4th)	2007 (4th)	2008 (4th)	2009 (3rd)	2010 (2nd)	2011 (1st)
1			0	0	0	0	0	0
2	0	0	0	1	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	20	0	6	3	5	3
5		33	17	25	9	15	16	13
6	0	2	0	3	5	12	4	1
7					549	674	589	596
8								72
9							0	1
10					10	17	10	8
11			0	14	0	0	0	1
12	0	0	2	3	2	36	19	9
13	0	8	30	51	84	58	19	34
14	0	0	2	0	2	3	2	2
15	0	0	6	0	4	0	4	3
16	1	0	17	11	2	4	5	4
17			5	0	0	0	0	0
18					10	18	6	5
19	0	1	5	1	52	22	19	7
20			74	45	44	64	61	30
21				0	3	0	0	1
22	1	3	82	7	132	88	40	38
23		0	0	0	3	0	0	0
24	0	14	4	13	48	11	13	11
# of Workers	2	61	264	174	965	1,025	812	839
# Reporting Programs	12	14	18	19	22	22	23	24