



IBI's Health and Productivity Benchmarking

Includes Nationally Standardized Metric Definitions

WORKERS' COMPENSATION PROGRAM

Calendar-Year Data: 2008

SIC Division: Sample (SIC Code S)

REPORT CONTENTS

EMPLOYER-LEVEL EXPERIENCE AS BASIS FOR METRIC CALCULATION

Section I. Results by Metric

Glossary. Terminology and Metric Calculation

SAMPLE ONLY -- Not actual participant results

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	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*
Claims Experience -- How well is the program working?									
How severe are active claims?									
Calendar year total payments per active claim	\$6,813	\$3,040	\$164	\$681	\$6,668	\$17,187	177	117,347	\$4,074
Calendar year medical payments per active medical-only claim	\$1,107	\$647	\$76	\$373	\$1,114	\$1,861	136	64,431	\$861
Calendar year total payments per active indemnity claim	\$13,604	\$8,134	\$386	\$3,607	\$14,386	\$34,381	166	36,367	\$11,188
Calendar year medical payments per active indemnity claim	\$6,446	\$3,730	\$303	\$886	\$6,008	\$11,836	164	36,031	\$4,847
Calendar year indemnity payments per active indemnity claim	\$7,084	\$4,616	\$380	\$1,384	\$10,148	\$17,444	143	36,774	\$6,043
Indemnity claims as a percentage of active claims	46.6%	40.3%	0.0%	34.3%	100.0%	100.0%	311	113,047	40.0%
Permanent disability claims as a percentage of active indemnity claims	48.7%	100.0%	0.0%	10.4%	100.0%	100.0%	147	36,881	63.6%
How severe are closed claims?									
Total payments to date per closed claim	\$34,740	\$4,366	\$368	\$860	\$34,134	\$63,183	164	84,634	\$4,630
Medical payments to date per closed medical-only claim	\$1,477	\$803	\$304	\$464	\$1,340	\$3,400	134	63,463	\$763
Total payments to date per closed indemnity claim	\$40,800	\$31,833	\$3,838	\$6,443	\$46,430	\$78,867	138	16,681	\$31,640
Medical payments to date per closed indemnity claim	\$34,733	\$13,138	\$1,646	\$4,330	\$36,803	\$66,634	138	16,660	\$11,344
Indemnity payments to date per closed indemnity claim	\$14,883	\$6,466	\$474	\$1,874	\$14,808	\$41,438	138	16,681	\$7,033
Indemnity claims as a percentage of closed claims	44.7%	37.1%	0.0%	6.6%	100.0%	100.0%	164	80,144	30.4%
Permanent disability claims as a percentage of closed indemnity claims	46.8%	43.1%	0.0%	14.8%	100.0%	100.0%	114	16,448	60.0%
How much lost work time does the program generate?									
Calendar year lost workdays per active TTD claim	43.7	43.4	10.6	33.0	61.1	136.4	86	16,861	44.3
Lost workdays to date per closed TTD claim	144.6	64.8	10.0	33.7	140.4	364.4	134	14,334	47.6
How often are attorneys involved in indemnity claims?									
Claims with an attorney as a percentage of all active indemnity claims	46.4%	38.7%	0.0%	0.0%	100.0%	100.0%	144	36,036	44.4%
Claims Inventory Burden -- How is the claims inventory changing and what is the impact of claim age?									
How is the claim inventory changing?									
New claims as a percentage of active claims	34.4%	11.1%	0.0%	0.0%	64.3%	100.0%	311	117,374	31.6%
New claims per closed claim	0.6	0.8	0.0	0.0	0.7	1.1	178	130,734	0.8
Indemnity claims as a percentage of all new claims	33.6%	14.4%	0.0%	0.0%	30.0%	100.0%	103	61,184	16.6%
Percentage of new claims still open at end of calendar year	30.3%	34.0%	0.0%	0.0%	38.4%	100.0%	106	68,364	30.8%
What is the impact of claim age?									
Claims payments to date for open claims by age:									
Claims payments to date per open claim age 0 through 6 months	\$3,346	\$1,606	\$143	\$674	\$3,440	\$3,813	68	11,663	\$3,043
Claims payments to date per open claim age 7 through 12 months	\$8,046	\$6,363	\$1,634	\$3,373	\$10,167	\$14,610	63	4,180	\$7,084
Claims payments to date per open claim age 13 through 24 months	\$18,030	\$16,384	\$3,446	\$8,464	\$31,833	\$33,336	63	6,008	\$17,638
Claims payments to date per open claim age 25 through 36 months	\$41,637	\$33,467	\$8,736	\$33,318	\$44,733	\$66,444	44	3,364	\$34,181
Claims payments to date per open claim age 37 through 48 months	\$43,806	\$46,614	\$13,641	\$34,064	\$63,377	\$80,463	43	3,147	\$43,447
Claims payments to date per open claim age 49 months and longer	\$100,403	\$83,363	\$14,016	\$33,866	\$117,334	\$304,447	86	6,736	\$84,436

* The median for all employers, all SIC divisions in The IBI database

Note: metrics with few employers are less reliable and more variable



Lost workdays to date for open claims by age:

Lost workdays to date per open claim age 0 through 6 months

Lost workdays to date per open claim age 7 through 12 months

Lost workdays to date per open claim age 13 through 24 months

Lost workdays to date per open claim age 25 through 36 months

Lost workdays to date per open claim age 37 through 48 months

Lost workdays to date per open claim age 49 months and longer

Closed claims by age as a percent of all closed claims:

Closed claims aged 0 through 6 months as a % of all closed claims

Closed claims aged 7 through 12 months as a % of all closed claims

Closed claims aged 13 through 24 months as a % of all closed claims

Closed claims aged 25 through 36 months as a % of all closed claims

Closed claims aged 37 through 48 months as a % of all closed claims

Closed claims aged 49 months and longer as a % of all closed claims

Average age of claims:

Average age of active open claims, in days

Averaged age of inactive open claims, in days

Average age of closed claims, in days

Payments per active new claim:

Calendar year medical payments per new medical-only claim

Calendar year indemnity payments per new indemnity claim

Calendar year medical and indemnity payments per new indemnity claim

Payments per open new claim:

Medical payments per new medical-only claim still open at end of calendar year

Indemnity payments per new indemnity claim still open at end of calendar year

Total payments per new indemnity claim still open at end of calendar year

Payments per closed new claim:

Medical payments per new medical-only claim closed by end of calendar year

Indemnity payments per new indemnity claim closed by end of calendar year

Total payments per new indemnity claim closed by end of calendar year

	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*
Lost workdays to date per open claim age 0 through 6 months	36.3	34.8	6.6	18.6	33.4	44.8	40	3,043	36.0
Lost workdays to date per open claim age 7 through 12 months	43.6	43.4	6.6	30.0	63.6	84.4	41	3,413	44.3
Lost workdays to date per open claim age 13 through 24 months	106.4	106.0	38.4	63.1	138.0	168.3	43	3,646	78.6
Lost workdays to date per open claim age 25 through 36 months	304.6	184.1	34.7	136.7	344.3	437.7	46	3,386	143.8
Lost workdays to date per open claim age 37 through 48 months	336.6	316.8	44.8	148.6	387.3	436.8	36	1,463	181.7
Lost workdays to date per open claim age 49 months and longer	363.1	334.7	47.4	108.0	367.3	444.8	64	3,366	367.0
Closed claims by age as a percent of all closed claims:									
Closed claims aged 0 through 6 months as a % of all closed claims	43.7%	46.3%	0.0%	0.0%	83.7%	100.0%	164	84,634	43.1%
Closed claims aged 7 through 12 months as a % of all closed claims	11.1%	0.0%	0.0%	0.0%	13.7%	31.4%	164	84,634	0.0%
Closed claims aged 13 through 24 months as a % of all closed claims	6.4%	0.0%	0.0%	0.0%	8.3%	33.1%	164	84,634	0.0%
Closed claims aged 25 through 36 months as a % of all closed claims	4.4%	0.0%	0.0%	0.0%	1.3%	8.6%	164	84,634	0.0%
Closed claims aged 37 through 48 months as a % of all closed claims	3.6%	0.0%	0.0%	0.0%	0.0%	4.0%	164	84,634	0.0%
Closed claims aged 49 months and longer as a % of all closed claims	30.4%	0.0%	0.0%	0.0%	100.0%	100.0%	164	84,634	0.4%
Average age of claims:									
Average age of active open claims, in days	1,406.6	667.8	100.1	373.4	3,306.0	4,166.4	143	33,661	663.0
Averaged age of inactive open claims, in days	1,644.3	1,414.0	860.6	1,046.7	3,114.0	3,437.0	46	1,467	1,437.0
Average age of closed claims, in days	1,074.1	333.8	63.6	141.0	1,764.0	3,414.3	164	84,634	343.6
Payments per active new claim:									
Calendar year medical payments per new medical-only claim	\$680	\$677	\$344	\$461	\$788	\$1,373	73	40,336	\$813
Calendar year indemnity payments per new indemnity claim	\$3,377	\$1,888	\$384	\$841	\$3,076	\$4,734	64	10,748	\$3,184
Calendar year medical and indemnity payments per new indemnity claim	\$6,644	\$6,177	\$1,084	\$3,038	\$8,143	\$13,666	64	10,747	\$8,483
Payments per open new claim:									
Medical payments per new medical-only claim still open at end of calendar year	\$1,413	\$1,336	\$411	\$876	\$1,686	\$3,360	63	8,460	\$1,346
Indemnity payments per new indemnity claim still open at end of calendar year	\$3,844	\$3,461	\$641	\$1,173	\$3,667	\$4,668	64	6,148	\$3,736
Total payments per new indemnity claim still open at end of calendar year	\$8,464	\$6,630	\$1,673	\$4,060	\$10,138	\$14,647	64	6,147	\$10,473
Payments per closed new claim:									
Medical payments per new medical-only claim closed by end of calendar year	\$630	\$488	\$306	\$446	\$666	\$1,060	86	41,646	\$643
Indemnity payments per new indemnity claim closed by end of calendar year	\$1,433	\$840	\$143	\$344	\$1,804	\$3,404	48	4,810	\$1,637
Total payments per new indemnity claim closed by end of calendar year	\$4,437	\$3,468	\$668	\$1,688	\$4,678	\$10,681	48	4,810	\$4,447

* The median for all employers, all SIC divisions in The IBI database

Note: metrics with few employers are less reliable and more variable



TERM	DEFINITION
Timing of claim	
Active claims	Claims that were newly opened, were closed, or had any payments or lost work days during the calendar year. Claim that closed prior to the calendar year, or which remained opened but had no payment or lost time activity during the calendar year are excluded.
Closed claims	Claims with a closing date that occurred during the calendar year.
Open claims	Claims that had no closing date by the end of the calendar year.
New claims	Claim with a start date during the calendar year.
Claim age	Calendar days between the injury date and the closing date (or end of calendar year if no closing date is observed).
Claim type & severity	
Indemnity claims	Claims for which any indemnity payments (TD or PD pay, vocational rehab, and/or death benefits) were made over the life of the claim. Indemnity claims may also have associated medical payments.
Medical-only claims	Claims with only medical payments and no indemnity payments made over the life of the claim.
Permanent disability (PD)	Claims with any permanent partial (PPD) or permanent total (PTD) disability payments.
Temporary disability (TD)	Claims with any temporary (partial or total) disability payments.
Claims with attorney	Indemnity claims with attorney representation.
Payments	
Medical	Includes hospitalization, physician fees, equipment, prescription drugs, rehabilitation, etc. Also includes all allocations made to medical losses from settlement payments.
Indemnity	Payments under workers' compensation for temporary disability, permanent disability, death and vocational rehabilitation. Also includes all allocations made to indemnity losses from settlement payments.
All payments	Sum of medical and indemnity payments.
TTD payments	Payments for temporary total disability (TTD) claims.
Reserves	Calculations of future cost in a claim.
Lost time	
Calendar days	Elapsed days on a 365-day year basis.
Workdays	Observed lost workdays (not including elimination period).
CY lost workdays	Lost workdays claimed during the calendar year.
Lost workdays to date	Lost workdays claimed during the life of the claim.



METRIC	NUMERATOR	DENOMINATOR
Claims Experience -- How well is the program working?		
How severe are active claims?		
Calendar year total payments per active claim	CY medical and indemnity payments for active claims	Number of active claims
Calendar year medical payments per active medical-only claim	CY medical payments for active medical-only claims	Number of active medical-only claims
Calendar year total payments per active indemnity claim	Cy medical and indemnity payments for active indemnity claims	Number of active indemnity claims
Calendar year medical payments per active indemnity claim	CY medical payments for active indemnity claims	Number of active indemnity claims
Calendar year indemnity payments per active indemnity claim	CY indemnity payments for active indemnity claims	Number of active indemnity claims
Indemnity claims as a percentage of active claims	Number of active indemnity claims	Number of active claims
Permanent disability claims as a percentage of active indemnity claims	Number of active PD claims	Number of active indemnity claims
How severe are closed claims?		
Total payments to date per closed claim	Claims payments to date for closed claims	Number of closed claims
Medical payments to date per closed medical-only claim	Medical payments to date for closed medical-only claims	Number of closed medical-only claims
Total payments to date per closed indemnity claim	Claims payments to date for closed indemnity claims	Number of closed indemnity claims
Medical payments to date per closed indemnity claim	Medical payments to date for closed indemnity claims	Number of closed indemnity claims
Indemnity payments to date per closed indemnity claim	Indemnity payments to date for closed indemnity claims	Number of closed indemnity claims
Indemnity claims as a percentage of closed claims	Number of closed indemnity claims	Number of closed claims
Permanent disability claims as a percentage of closed indemnity claims	Number of closed PD claims	Number of closed claims
How much lost work time does the program generate?		
Calendar year lost workdays per active TTD claim	CY lost workdays due to TTD	Number of active TTD claims with at least one lost workday in the calendar year
Lost workdays to date per per closed TTD claim	Number of lost workdays to date for closed indemnity claims	Number of closed TTD claims with at least one lost workday
How often are attorneys involved in indemnity claims?		
Claims with an attorney as a percentage of all active indemnity claims	Number of active indemnity claims where legal counsel represented claimant	Number of active indemnity claims
Claims Inventory Burden -- How is the claims inventory changing and what is the impact of claim age?		
How is the claim inventory changing?		
New claims as a percentage of active claims	Number of new claims	Number of active claims
New claims per closed claim	Number of new claims	Number of closed claims
Indemnity claims as a percentage of all new claims	Number of new indemnity claims	Number of new claims
Percentage of new claims still open at end of calendar year	Number of new claims still open at end of calendar year	Number of new claims
What is the impact of claim age?		
Claims payments to date for open claims by age:		
Claims payments to date per open claim age 0 through 6 months	Claims payments to date for claims open 0 through 6 months	Number of claims open 0 through 6 months
Claims payments to date per open claim age 7 through 12 months	Claims payments to date for claims open 7 through 12 months	Number of claims open 7 through 12 months
Claims payments to date per open claim age 13 through 24 months	Claims payments to date for claims open 13 through 24 months	Number of claims open 13 through 24 months
Claims payments to date per open claim age 25 through 36 months	Claims payments to date for claims open 25 through 36 months	Number of claims open 25 through 36 months



METRIC	NUMERATOR	DENOMINATOR
Claims payments to date per open claim age 37 through 48 months	Claims payments to date for claims open 37 through 48 months	Number of claims open 37 through 48 months
Claims payments to date per open claim age 49 months and longer	Claims payments to date for claims open 49 months and longer	Number of claims open 49 months and longer
Lost workdays to date for open claims by age:		
Lost workdays to date per open claim age 0 through 6 months	Lost workdays to date for claims open 0 through 6 months	Number of claims open 0 through 6 months
Lost workdays to date per open claim age 7 through 12 months	Lost workdays to date for claims open 7 through 12 months	Number of claims open 7 through 12 months
Lost workdays to date per open claim age 13 through 24 months	Lost workdays to date for claims open 13 through 24 months	Number of claims open 13 through 24 months
Lost workdays to date per open claim age 25 through 36 months	Lost workdays to date for claims open 25 through 36 months	Number of claims open 25 through 36 months
Lost workdays to date per open claim age 37 through 48 months	Lost workdays to date for claims open 37 through 48 months	Number of claims open 37 through 48 months
Lost workdays to date per open claim age 49 months and longer	Lost workdays to date for claims open 49 months and longer	Number of claims open 49 months and longer
Closed claims by age as a percent of all closed claims:		
Closed claims aged 0 through 6 months as a % of all closed claims	Number of claims that resolved after 0 to 6 months	Number of closed claims
Closed claims aged 7 through 12 months as a % of all closed claims	Number of claims that resolved after 7 to 12 months	Number of closed claims
Closed claims aged 13 through 24 months as a % of all closed claims	Number of claims that resolved after 13 to 24 months	Number of closed claims
Closed claims aged 25 through 36 months as a % of all closed claims	Number of claims that resolved after 25 to 36 months	Number of closed claims
Closed claims aged 37 through 48 months as a % of all closed claims	Number of claims that resolved after 37 to 48 months	Number of closed claims
Closed claims aged 49 months and longer as a % of all closed claims	Number of claims that resolved after 49 months and longer	Number of closed claims
Average age of claims:		
Average age of active open claims, in days	Age of active open claims	Number of active open claims
Average age of inactive open claims, in days	Age of inactive open claims	Number of inactive open claims
Average age of closed claims, in days	Age of closed claims	Number of closed claims
Payments per active new claim:		
Calendar year payments per new medical-only claim	CY medical payments for new medical-only claims	Number of new medical-only claims
Calendar year indemnity payments per new indemnity claim	CY indemnity payments for new indemnity claims	Number of new indemnity claims
Calendar year medical and indemnity payments per new indemnity claim	CY medical and indemnity payments for new indemnity claims	Number of new indemnity claims
Payments per open new claim:		
Medical payments per new medical-only claim still open at end of calendar year	CY medical payments for new medical-only claims still open at end of calendar year	Number of new medical-only claims still open at end of calendar year
Indemnity payments per new indemnity claim still open at end of calendar year	CY indemnity payments for new indemnity claims still open at end of calendar year	Number of new indemnity claims still open at end of calendar year
Total payments per new indemnity claim still open at end of calendar year	CY medical and indemnity payments for new indemnity claims still open at end of calendar year	Number of new indemnity claims still open at end of calendar year
Payments per closed new claim:		
Medical payments per new medical-only claim closed by end of calendar year	Medical payments to date on new medical-only claims closed by end of calendar year	Number of new medical-only claims closed by end of calendar year
Indemnity payments per new indemnity claim closed by end of calendar year	Indemnity payments to date for new indemnity claims closed by end of calendar year	Number of new indemnity claims closed by end of calendar year
Total payments per new indemnity claim closed by end of calendar year	Medical and indemnity payments to date for new indemnity claims closed by end of calendar year	Number of new indemnity claims closed by end of calendar year