



# IBI's Health and Productivity Benchmarking

Includes Nationally Standardized Metric Definitions

## WORKERS' COMPENSATION PROGRAM

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### PREPARED FOR

Employer: Sample Co.

SIC Division: S. Sample

Calendar-Year Data: 2008

Based exclusively on claims active during the calendar year

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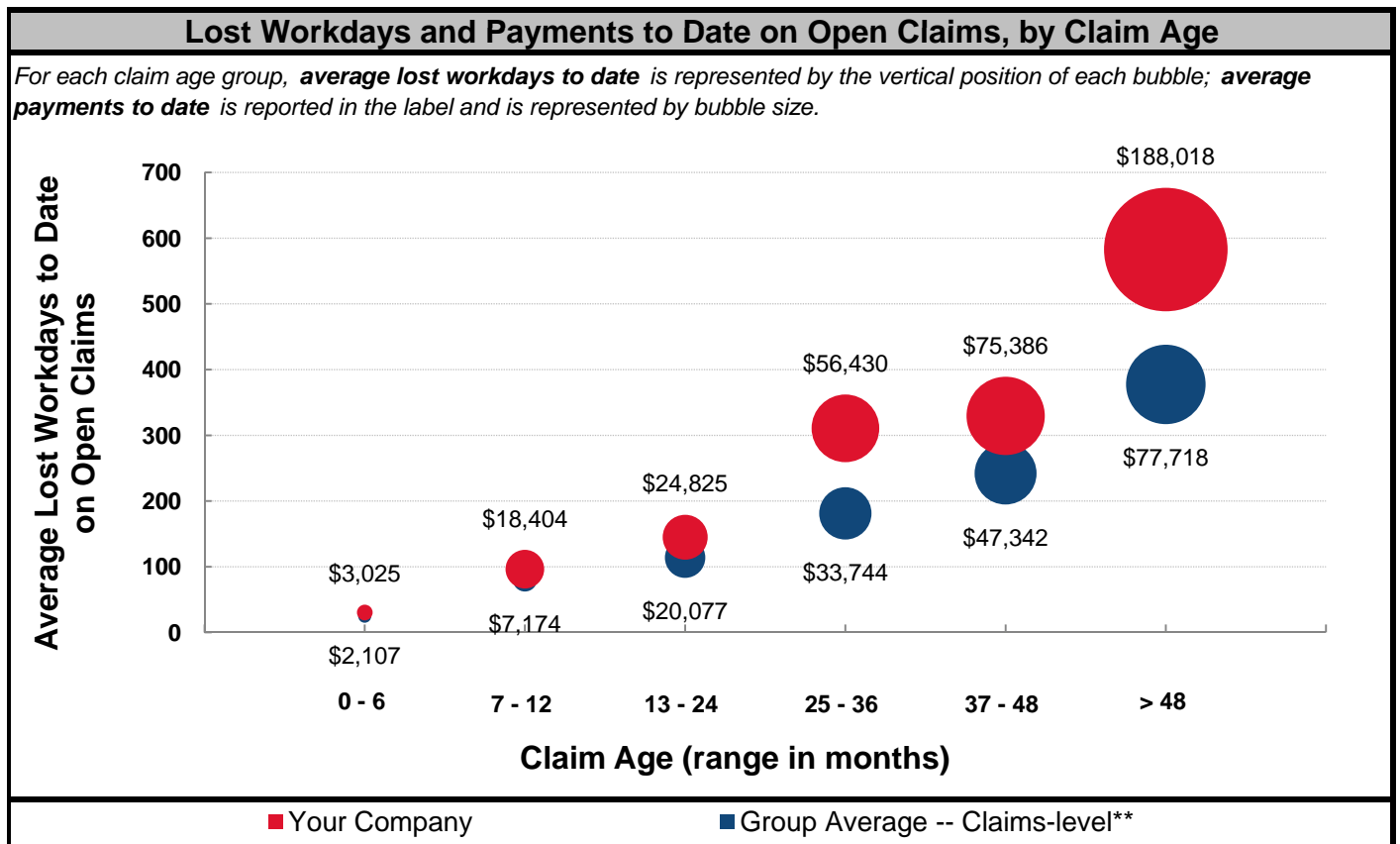
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## Employer Direct WC Report -- Dashboard Metrics Scorecard

Performance Area	Key Metrics and Results	
Claims Severity	Calendar year payments per active claim	
	Payments to date per closed claim	
Lost Workdays	Lost workdays to date per closed TTD claim	
	Average age of closed claims, in days	
Lost Productivity	Lost-productivity costs per indemnity claim closed during calendar year 2008	

■ Your Company   
 ■ Group Average -- Employer-level\*   
 ■ Group Average -- Claims-level\*\*



\* The metric's arithmetic mean and related statistics are determined using **individual employers** in your industry comparison group as the basis for calculation

\*\* The metric's arithmetic mean, determined using **all claims** in your industry comparison group as the basis for calculation



**WC Report, Section II: Sample Co.  
Results by Metric: Employer-level experience**

Calendar-year Data: 2008  
SIC Division: S. Sample

	Your Company	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*
<b>Claims Experience -- How well is the program working?</b>										
<b>How severe are active claims?</b>										
Calendar year total payments per active claim	\$12,158	\$7,813	\$3,040	\$173	\$781	\$7,778	\$17,187	177	117,237	\$4,073
Calendar year medical payments per active medical-only claim	\$231	\$1,107	\$837	\$78	\$372	\$1,114	\$1,871	127	74,321	\$871
Calendar year total payments per active indemnity claim	\$26,126	\$12,804	\$8,124	\$387	\$2,807	\$13,287	\$23,281	178	37,277	\$11,188
Calendar year medical payments per active indemnity claim	\$13,514	\$8,437	\$3,720	\$203	\$888	\$7,008	\$11,837	173	37,031	\$4,847
Calendar year indemnity payments per active indemnity claim	\$12,613	\$7,083	\$4,718	\$280	\$1,383	\$10,138	\$17,433	142	38,773	\$7,032
Indemnity claims as a percentage of active claims	46.1%	37.8%	30.2%	0.0%	24.2%	100.0%	100.0%	211	112,047	30.0%
Permanent disability claims as a percentage of active indemnity claims	4.5%	38.7%	100.0%	0.0%	10.4%	100.0%	100.0%	137	38,881	82.7%
<b>How severe are closed claims?</b>										
Total payments to date per closed claim	\$8,683	\$23,740	\$4,377	\$278	\$880	\$24,124	\$72,182	173	83,834	\$3,830
Medical payments to date per closed medical-only claim	\$433	\$1,377	\$803	\$203	\$484	\$1,230	\$3,400	123	82,483	\$773
Total payments to date per closed indemnity claim	\$107,689	\$40,800	\$21,823	\$2,838	\$7,443	\$47,420	\$78,887	138	17,881	\$21,730
Medical payments to date per closed indemnity claim	\$55,493	\$24,723	\$12,128	\$1,837	\$4,230	\$27,803	\$88,723	138	17,880	\$11,334
Indemnity payments to date per closed indemnity claim	\$52,195	\$13,882	\$7,487	\$374	\$1,873	\$14,808	\$41,428	138	17,881	\$7,032
Indemnity claims as a percentage of closed claims	7.7%	44.7%	27.1%	0.0%	8.8%	100.0%	100.0%	174	80,144	30.3%
Permanent disability claims as a percentage of closed indemnity claims	49.3%	37.8%	33.1%	0.0%	14.8%	100.0%	100.0%	114	17,448	80.0%
<b>How much lost work time does the program generate?</b>										
Calendar year lost workdays per active TTD claim		32.7	42.4	10.8	22.0	81.1	128.4	88	18,881	44.2
Lost workdays to date per closed TTD claim	129.4	143.7	83.8	10.0	23.7	130.4	374.3	124	14,333	37.8
<b>How often are attorneys involved in indemnity claims?</b>										
Claims with an attorney as a percentage of all active indemnity claims	40.0%	48.3%	38.7%	0.0%	0.0%	100.0%	100.0%	134	37,027	44.4%
<b>Claims Inventory Burden -- How is the claims inventory changing and what is the impact of claim age?</b>										
<b>How is the claim inventory changing?</b>										
New claims as a percentage of active claims	32.5%	34.4%	11.1%	0.0%	0.0%	84.2%	100.0%	211	117,373	31.7%
New claims per closed claim	0.6	0.8	0.8	0.0	0.0	0.7	1.1	178	120,734	0.8
Indemnity claims as a percentage of all new claims	30.2%	23.7%	14.3%	0.0%	0.0%	30.0%	100.0%	103	81,183	18.7%
Percentage of new claims still open at end of calendar year	26.0%	30.3%	23.0%	0.0%	0.0%	38.3%	100.0%	107	88,383	30.8%
<b>What is the impact of claim age?</b>										
<b>Claims payments to date for open claims by age:</b>										
Claims payments to date per open claim age 0 through 6 months	\$3,025	\$2,238	\$1,707	\$143	\$873	\$2,330	\$3,812	88	11,873	\$2,032
Claims payments to date per open claim age 7 through 12 months	\$18,404	\$8,037	\$7,382	\$1,823	\$3,373	\$10,187	\$13,810	82	3,180	\$7,084
Claims payments to date per open claim age 13 through 24 months	\$24,825	\$18,020	\$17,284	\$3,348	\$8,484	\$21,823	\$32,328	83	8,008	\$17,838
Claims payments to date per open claim age 25 through 36 months	\$56,430	\$41,837	\$33,487	\$8,738	\$23,218	\$44,733	\$78,334	34	3,374	\$34,181
Claims payments to date per open claim age 37 through 48 months	\$75,386	\$32,807	\$47,814	\$12,731	\$23,083	\$83,277	\$80,382	42	2,137	\$42,337
Claims payments to date per open claim age 49 months and longer	\$188,018	\$100,302	\$82,283	\$14,018	\$32,887	\$117,333	\$204,447	87	8,738	\$83,427

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

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



**WC Report, Section II: Sample Co.  
Results by Metric: Employer-level experience**

Calendar-year Data: 2008  
SIC Division: S. Sample

Your Company	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*	
<b>Lost workdays to date for open claims by age:</b>										
Lost workdays to date per open claim age 0 through 6 months	30.3	27.3	23.8	7.7	18.8	33.4	44.8	30	3,042	28.0
Lost workdays to date per open claim age 7 through 12 months	96.2	33.7	32.3	7.8	30.0	73.8	83.3	31	2,313	34.3
Lost workdays to date per open claim age 13 through 24 months	144.9	108.4	108.0	28.4	82.1	138.0	188.2	33	3,738	78.7
Lost workdays to date per open claim age 25 through 36 months	310.5	203.7	184.1	23.7	127.7	243.3	427.7	48	2,287	142.8
Lost workdays to date per open claim age 37 through 48 months	329.6	237.7	217.8	34.8	148.8	287.2	427.8	38	1,383	181.7
Lost workdays to date per open claim age 49 months and longer	582.7	272.1	234.7	37.4	108.0	387.2	333.8	73	3,378	287.0
<b>Closed claims by age as a percent of all closed claims:</b>										
Closed claims aged 0 through 6 months as a % of all closed claims	73.4%	42.7%	47.3%	0.0%	0.0%	82.7%	100.0%	173	83,834	33.1%
Closed claims aged 7 through 12 months as a % of all closed claims	8.9%	11.1%	0.0%	0.0%	0.0%	13.7%	31.4%	173	83,834	0.0%
Closed claims aged 13 through 24 months as a % of all closed claims	7.3%	7.3%	0.0%	0.0%	0.0%	8.2%	23.1%	173	83,834	0.0%
Closed claims aged 25 through 36 months as a % of all closed claims	3.2%	4.4%	0.0%	0.0%	0.0%	1.3%	8.7%	173	83,834	0.0%
Closed claims aged 37 through 48 months as a % of all closed claims	2.0%	3.7%	0.0%	0.0%	0.0%	0.0%	4.0%	173	83,834	0.0%
Closed claims aged 49 months and longer as a % of all closed claims	7.3%	30.4%	0.0%	0.0%	0.0%	100.0%	100.0%	173	83,834	0.4%
<b>Average age of claims:</b>										
Average age of active open claims, in days	4,640.8	1,407.7	777.8	100.1	272.3	2,308.0	4,188.3	132	33,781	772.0
Averaged age of inactive open claims, in days	7,124.0	1,733.3	1,413.0	880.7	1,037.7	2,113.0	3,427.0	37	1,387	1,337.0
Average age of closed claims, in days	349.9	1,074.1	333.8	72.7	141.0	1,773.0	3,313.3	173	83,834	333.8
<b>Payments per active new claim:</b>										
Calendar year medical payments per new medical-only claim	\$693	\$780	\$877	\$234	\$471	\$788	\$1,273	72	30,228	\$813
Calendar year indemnity payments per new indemnity claim	\$4,057	\$2,277	\$1,888	\$283	\$831	\$3,078	\$4,734	73	10,738	\$3,184
Calendar year medical and indemnity payments per new indemnity claim	\$7,738	\$8,744	\$8,177	\$1,083	\$3,028	\$8,133	\$12,778	73	10,737	\$8,483
<b>Payments per open new claim:</b>										
Medical payments per new medical-only claim still open at end of calendar year	\$1,227	\$1,412	\$1,328	\$411	\$878	\$1,887	\$2,370	83	8,370	\$1,348
Indemnity payments per new indemnity claim still open at end of calendar year	\$4,981	\$2,833	\$2,371	\$741	\$1,173	\$3,877	\$3,888	83	8,148	\$3,727
Total payments per new indemnity claim still open at end of calendar year	\$9,386	\$8,383	\$7,730	\$1,773	\$4,080	\$10,138	\$13,837	83	8,147	\$10,472
<b>Payments per closed new claim:</b>										
Medical payments per new medical-only claim closed by end of calendar year	\$571	\$830	\$388	\$207	\$437	\$788	\$1,080	87	41,838	\$843
Indemnity payments per new indemnity claim closed by end of calendar year	\$3,351	\$1,433	\$840	\$142	\$333	\$1,803	\$3,403	38	4,810	\$1,837
Total payments per new indemnity claim closed by end of calendar year	\$6,479	\$4,337	\$3,488	\$778	\$1,888	\$4,778	\$10,881	38	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



	Your Company	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*
<b>Claims Experience -- How well is the program working?</b>										
<b>How severe are active claims?</b>										
Calendar year total payments per active claim	\$12,158	\$4,304	\$424	\$0	\$178	\$2,077	\$10,714	177	117,247	\$487
Calendar year medical payments per active medical-only claim	\$231	\$741	\$400	\$77	\$188	\$711	\$2,003	127	74,421	\$407
Calendar year total payments per active indemnity claim	\$26,126	\$11,884	\$4,018	\$83	\$748	\$14,443	\$30,811	178	37,277	\$4,421
Calendar year medical payments per active indemnity claim	\$13,514	\$8,188	\$1,888	\$0	\$334	\$8,847	\$14,277	174	37,031	\$1,387
Calendar year indemnity payments per active indemnity claim	\$12,613	\$4,783	\$482	\$0	\$0	\$4,771	\$17,303	142	38,774	\$1,777
Indemnity claims as a percentage of active claims	46.1%	33.3%	0.0%	0.0%	0.0%	100.0%	100.0%	211	112,047	0.0%
Permanent disability claims as a percentage of active indemnity claims	4.5%	37.8%	0.0%	0.0%	0.0%	100.0%	100.0%	147	38,881	0.0%
<b>How severe are closed claims?</b>										
Total payments to date per closed claim	\$8,683	\$4,170	\$443	\$80	\$232	\$1,741	\$7,044	174	84,834	\$483
Medical payments to date per closed medical-only claim	\$433	\$1,044	\$448	\$131	\$237	\$777	\$2,104	124	82,483	\$484
Total payments to date per closed indemnity claim	\$107,689	\$21,308	\$7,077	\$448	\$1,843	\$22,838	\$44,478	138	17,881	\$8,407
Medical payments to date per closed indemnity claim	\$55,493	\$12,117	\$4,142	\$314	\$1,107	\$13,081	\$28,874	138	17,880	\$4,043
Indemnity payments to date per closed indemnity claim	\$52,195	\$7,203	\$1,818	\$28	\$312	\$8,432	\$24,782	138	17,881	\$3,001
Indemnity claims as a percentage of closed claims	7.7%	22.1%	0.0%	0.0%	0.0%	0.0%	100.0%	174	80,144	0.0%
Permanent disability claims as a percentage of closed indemnity claims	49.3%	32.7%	0.0%	0.0%	0.0%	100.0%	100.0%	114	17,448	0.0%
<b>How much lost work time does the program generate?</b>										
Calendar year lost workdays per active TTD claim		40.7	24.0	1.0	8.0	87.0	140.0	88	18,881	28.0
Lost workdays to date per closed TTD claim	129.4	78.4	21.0	1.0	4.0	71.0	217.0	124	14,334	28.0
<b>How often are attorneys involved in indemnity claims?</b>										
Claims with an attorney as a percentage of all active indemnity claims	40.0%	37.4%	0.0%	0.0%	0.0%	100.0%	100.0%	144	37,027	0.0%
<b>Claims Inventory Burden -- How is the claims inventory changing and what is the impact of claim age?</b>										
<b>How is the claim inventory changing?</b>										
New claims as a percentage of active claims	32.5%	47.3%	100.0%	0.0%	0.0%	100.0%	100.0%	211	117,374	100.0%
Indemnity claims as a percentage of all new claims	30.2%	17.7%	0.0%	0.0%	0.0%	0.0%	100.0%	103	81,184	0.0%
Percentage of new claims still open at end of calendar year	26.0%	24.2%	0.0%	0.0%	0.0%	0.0%	100.0%	107	88,384	0.0%
<b>What is the impact of claim age?</b>										
<b>Claims payments to date for open claims by age:</b>										
Claims payments to date per open claim age 0 through 6 months	\$3,025	\$2,107	\$820	\$0	\$140	\$2,134	\$4,324	88	11,873	\$477
Claims payments to date per open claim age 7 through 12 months	\$18,404	\$7,174	\$4,441	\$280	\$1,484	\$12,443	\$22,787	82	4,180	\$3,882
Claims payments to date per open claim age 13 through 24 months	\$24,825	\$20,077	\$12,440	\$1,308	\$4,388	\$27,113	\$44,201	83	8,008	\$12,777
Claims payments to date per open claim age 25 through 36 months	\$56,430	\$33,744	\$21,870	\$2,342	\$7,714	\$47,014	\$78,181	44	3,374	\$22,008
Claims payments to date per open claim age 37 through 48 months	\$75,386	\$47,342	\$32,841	\$3,421	\$12,488	\$84,127	\$108,871	42	2,147	\$27,477
Claims payments to date per open claim age 49 months and longer	\$188,018	\$77,718	\$47,714	\$4,334	\$18,148	\$104,477	\$177,744	87	8,738	\$28,438

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

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



**WC Report, Section III: Sample Co.  
Results by Metric: Claim-level experience**

Calendar-year Data: 2008  
SIC Division: S. Sample

**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

Your Company	Group Average	Group Median	10th Percentile	25th Percentile	75th Percentile	90th Percentile	N ERs	N Claims	All Group Median*
30.3	24.7	18.0	2.0	4.0	37.0	88.0	40	3,042	17.0
96.2	80.7	43.0	4.0	18.0	70.0	148.0	41	2,413	47.0
144.9	113.8	73.0	10.0	30.0	170.0	284.0	43	3,748	78.0
310.5	181.2	118.0	14.0	43.0	284.0	484.0	48	2,287	114.0
329.6	241.8	187.0	17.0	48.0	380.0	444.2	38	1,483	140.0
582.7	377.4	281.0	38.0	100.0	807.0	777.0	74	3,378	380.0
73.4%	71.4%	100.0%	0.0%	0.0%	100.0%	100.0%	174	84,834	100.0%
8.9%	11.0%	0.0%	0.0%	0.0%	0.0%	100.0%	174	84,834	0.0%
7.3%	8.0%	0.0%	0.0%	0.0%	0.0%	0.0%	174	84,834	0.0%
3.2%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%	174	84,834	0.0%
2.0%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	174	84,834	0.0%
7.3%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%	174	84,834	0.0%
4,640.8	787.2	382.0	44.0	122.4	1,084.0	2,471.8	142	33,781	441.0
7,124.0	1,738.4	1,337.0	878.0	718.0	2,043.0	3,287.0	47	1,487	1,447.0
349.9	273.7	74.0	32.0	43.0	237.0	724.0	174	84,834	112.0
\$693	\$784	\$417	\$117	\$217	\$877	\$1,784	72	40,228	\$420
\$4,057	\$2,134	\$784	\$0	\$147	\$2,434	\$4,823	74	10,748	\$1,442
\$7,738	\$8,401	\$2,708	\$272	\$723	\$8,044	\$17,042	74	10,747	\$3,774
\$1,227	\$1,377	\$844	\$100	\$242	\$1,744	\$3,417	83	8,470	\$884
\$4,981	\$3,074	\$1,437	\$101	\$474	\$3,877	\$8,080	84	8,148	\$2,483
\$9,386	\$7,073	\$4,188	\$448	\$1,882	\$12,070	\$21,840	84	8,147	\$8,221
\$571	\$881	\$374	\$122	\$214	\$770	\$1,442	87	41,848	\$387
\$3,351	\$730	\$274	\$0	\$34	\$772	\$2,484	48	4,810	\$487
\$6,479	\$3,213	\$1,488	\$134	\$433	\$3,470	\$8,044	48	4,810	\$1,781

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

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



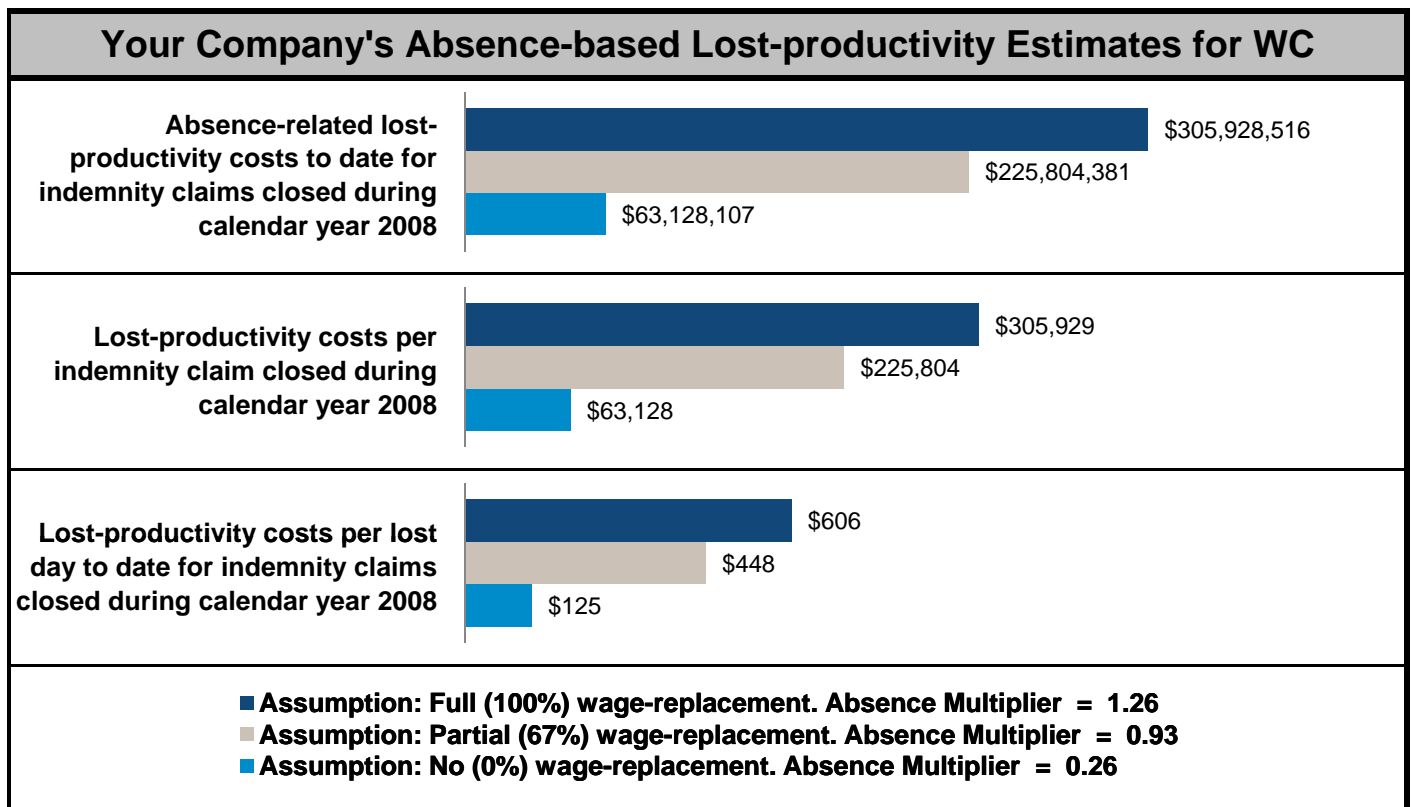
## Employer Direct WC Report -- Lost Productivity Estimates

Research shows that the real costs of absence are typically significantly greater than the wage-replacement payments made to absent workers. These costs can be considered lost-productivity costs because the organization is forgoing use of the resources in other productive endeavors. Based on peer reviewed research by Dr. Sean Nicholson and others published in Applied Health Economics & Health Policy\*, as well as methodology developed by IBI and Dr. Nicholson, IBI is able to calculate absence-related lost-productivity results for your company's 2008 WC experience using industry-specific multipliers.

Dr. Nicholson et al found that absence-related lost-productivity costs are a function of: a) the ability of an employer to replace absent workers with an equally productive substitute, b) the time value of employees' output so that market opportunities are not lost and c) the degree to which employees work in teams. The authors found a relationship between these factors and the cost of workers' absences beyond wages, which they use to estimate a series of lost-productivity "multipliers". An absence multiplier can be used to monetize the lost-productivity associated with lost work days as follows:

$$\text{Claimant lost-productivity} = \text{claimant lost work days} * \text{avg. daily salary and benefits} * \text{multiplier}$$

Lost-productivity cost estimates for Workers' Compensation lost time may differ depending on the organization's and state's disability policies. IBI models WC lost-productivity costs under three possible scenarios: full (100%) wage-replacement, partial (67%) wage-replacement and no (0%) wage-replacement across the claimant group. Each assumption produces a different multiplier, reported in the key of the exhibit below.



\* Nicholson, Sean; Pauly, Mark V; Polsky, Daniel; Baase, Catherine M; Billotti, Gary M; Ozminkowski, Ronald J; Berger, Marc L; Sharda, Claire E. *How to Present the Business Case for Healthcare Quality to Employers*. *Applied Health Economics & Health Policy*. 4(4):209-218, 2005.



TERM	DEFINITION
<b>Timing of claim</b>	
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).
<b>Claim type &amp; severity</b>	
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.
<b>Payments</b>	
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.
<b>Lost time</b>	
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
<b>Claims Experience -- How well is the program working?</b>		
<b>How severe are active claims?</b>		
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
<b>How severe are closed claims?</b>		
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
<b>How much lost work time does the program generate?</b>		
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
<b>How often are attorneys involved in indemnity claims?</b>		
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
<b>Claims Inventory Burden -- How is the claims inventory changing and what is the impact of claim age?</b>		
<b>How is the claim inventory changing?</b>		
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
<b>What is the impact of claim age?</b>		
<b>Claims payments to date for open claims by age:</b>		
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
<b>Lost workdays to date for open claims by age:</b>		
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
<b>Closed claims by age as a percent of all closed claims:</b>		
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
<b>Average age of claims:</b>		
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
<b>Payments per active new claim:</b>		
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
<b>Payments per open new claim:</b>		
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
<b>Payments per closed new claim:</b>		
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