

**New York Compensation Insurance Rating Board  
Cause of Injury**

**January 1, 2008 - December 31, 2008 - Report 01  
All Carriers Combined**

(1) Cause Code	(2) No. of Claims	(3) Percent of Total Claims	All Claims							
			(4) Indemnity	(5) Incurred Losses		(6) (4) + (5) Total	(7) Percent of Total Losses	(8) (4) / (2) Indemnity	(9) (5) / (2) Average Claim Cost	(10) (6) / (2) Total
				Medical	Total					
56	10,751	8.3%	\$60,559,185	\$50,994,042	\$111,553,227	8.0%	\$5,633	\$4,743	\$10,376	
31	10,630	8.2%	\$97,452,692	\$69,972,769	\$167,425,461	12.1%	\$9,168	\$6,583	\$15,750	
79	8,033	6.2%	\$52,753,712	\$39,135,672	\$91,889,384	6.6%	\$6,567	\$4,872	\$11,439	
94	6,337	4.9%	\$40,063,874	\$31,286,673	\$71,350,547	5.1%	\$6,322	\$4,937	\$11,259	
60	5,631	4.3%	\$35,853,173	\$30,861,533	\$66,714,706	4.8%	\$6,367	\$5,481	\$11,848	
29	5,336	4.1%	\$33,297,257	\$29,196,667	\$62,493,924	4.5%	\$6,240	\$5,472	\$11,712	
99	5,334	4.1%	\$30,993,722	\$22,832,205	\$53,825,927	3.9%	\$5,811	\$4,281	\$10,091	
75	4,865	3.8%	\$19,023,262	\$26,232,729	\$45,255,991	3.3%	\$3,910	\$5,392	\$9,302	
80	4,451	3.4%	\$19,732,972	\$18,768,155	\$38,501,127	2.8%	\$4,433	\$4,217	\$8,650	
97	4,195	3.2%	\$24,793,946	\$17,415,683	\$42,209,629	3.0%	\$5,910	\$4,152	\$10,062	
57	4,118	3.2%	\$26,513,371	\$20,700,234	\$47,213,605	3.4%	\$6,438	\$5,027	\$11,465	
12	3,588	2.8%	\$8,590,330	\$9,246,788	\$17,837,118	1.3%	\$2,394	\$2,577	\$4,971	
32	3,196	2.5%	\$22,805,212	\$18,414,696	\$41,219,908	3.0%	\$7,136	\$5,762	\$12,897	
19	3,067	2.4%	\$2,998,667	\$4,186,507	\$7,185,174	.5%	\$978	\$1,365	\$2,343	
18	2,862	2.2%	\$9,092,209	\$8,828,610	\$17,920,819	1.3%	\$3,177	\$3,085	\$6,262	
77	2,862	2.2%	\$28,148,907	\$35,219,097	\$63,368,004	4.6%	\$9,835	\$12,306	\$22,141	
68	2,728	2.1%	\$6,083,151	\$6,377,493	\$12,460,644	.9%	\$2,230	\$2,338	\$4,568	
16	2,415	1.9%	\$1,156,358	\$2,143,042	\$3,299,400	.2%	\$479	\$887	\$1,366	
26	2,263	1.7%	\$37,548,867	\$34,342,279	\$71,891,146	5.2%	\$16,593	\$15,176	\$31,768	
25	2,078	1.6%	\$24,348,964	\$20,347,715	\$44,696,679	3.2%	\$11,717	\$9,792	\$21,509	
53	2,061	1.6%	\$11,908,966	\$9,751,390	\$21,660,356	1.6%	\$5,778	\$4,731	\$10,510	
81	1,908	1.5%	\$6,100,134	\$7,221,766	\$13,321,900	1.0%	\$3,197	\$3,785	\$6,982	
27	1,763	1.4%	\$9,930,171	\$9,399,596	\$19,329,767	1.4%	\$5,633	\$5,332	\$10,964	
13	1,617	1.2%	\$5,737,503	\$5,159,175	\$10,896,678	.8%	\$3,548	\$3,191	\$6,739	
87	1,602	1.2%	\$473,521	\$765,946	\$1,239,467	.1%	\$296	\$478	\$774	
17	1,554	1.2%	\$2,146,870	\$2,226,767	\$4,373,637	.3%	\$1,382	\$1,433	\$2,814	
33	1,512	1.2%	\$9,921,310	\$8,715,722	\$18,637,032	1.3%	\$6,562	\$5,764	\$12,326	
45	1,509	1.2%	\$13,216,948	\$14,029,211	\$27,246,159	2.0%	\$8,759	\$9,297	\$18,056	
55	1,347	1.0%	\$8,291,720	\$6,335,377	\$14,627,097	1.1%	\$6,156	\$4,703	\$10,859	
74	1,336	1.0%	\$3,825,872	\$4,091,204	\$7,917,076	.6%	\$2,864	\$3,062	\$5,926	

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			(4) Indemnity	(5) Incurred Losses		(6) (4) + (5) Total	(7) Percent of Total Losses	(8) (4) / (2) Indemnity	(9) (5) / (2) Average Claim Cost	
				Medical	Total					
70	1,170	.9%	\$4,336,409	\$3,991,344	\$8,327,753	.6%	\$3,706	\$3,411	\$7,118	
85	1,147	.9%	\$1,197,638	\$1,431,680	\$2,629,318	.2%	\$1,044	\$1,248	\$2,292	
50	1,098	.8%	\$9,546,850	\$12,730,717	\$22,277,567	1.6%	\$8,695	\$11,594	\$20,289	
10	1,066	.8%	\$5,443,688	\$6,120,737	\$11,564,425	.8%	\$5,107	\$5,742	\$10,848	
30	1,051	.8%	\$6,523,759	\$5,014,062	\$11,537,821	.8%	\$6,207	\$4,771	\$10,978	
59	1,041	.8%	\$7,904,059	\$6,221,275	\$14,125,334	1.0%	\$7,593	\$5,976	\$13,569	
58	1,031	.8%	\$6,371,519	\$4,731,044	\$11,102,563	.8%	\$6,180	\$4,589	\$10,769	
15	954	.7%	\$1,078,988	\$1,342,181	\$2,421,169	.2%	\$1,131	\$1,407	\$2,538	
98	851	.7%	\$6,707,525	\$4,292,455	\$10,999,980	.8%	\$7,882	\$5,044	\$12,926	
54	778	.6%	\$4,687,476	\$4,004,124	\$8,691,600	.6%	\$6,025	\$5,147	\$11,172	
02	716	.6%	\$896,412	\$2,347,447	\$3,243,859	.2%	\$1,252	\$3,279	\$4,531	
66	715	.6%	\$1,175,548	\$1,136,681	\$2,312,229	.2%	\$1,644	\$1,590	\$3,234	
09	653	.5%	\$2,201,587	\$2,512,852	\$4,714,439	.3%	\$3,371	\$3,848	\$7,220	
00	576	.4%	\$14,068	\$212,392	\$226,460	.0%	\$24	\$369	\$393	
06	564	.4%	\$1,374,125	\$1,708,841	\$3,082,966	.2%	\$2,436	\$3,030	\$5,466	
76	534	.4%	\$1,619,391	\$1,501,784	\$3,121,175	.2%	\$3,033	\$2,812	\$5,845	
69	473	.4%	\$552,854	\$664,904	\$1,217,758	.1%	\$1,169	\$1,406	\$2,575	
05	445	.3%	\$444,443	\$1,144,313	\$1,588,756	.1%	\$999	\$2,571	\$3,570	
90	417	.3%	\$2,881,242	\$1,879,623	\$4,760,865	.3%	\$6,909	\$4,507	\$11,417	
01	399	.3%	\$2,080,069	\$2,021,552	\$4,101,621	.3%	\$5,213	\$5,067	\$10,280	
82	348	.3%	\$778,368	\$642,262	\$1,420,630	.1%	\$2,237	\$1,846	\$4,082	
89	321	.2%	\$1,807,321	\$1,583,106	\$3,390,427	.2%	\$5,630	\$4,932	\$10,562	
28	291	.2%	\$2,367,251	\$2,050,919	\$4,418,170	.3%	\$8,135	\$7,048	\$15,183	
78	257	.2%	\$1,503,873	\$1,691,453	\$3,195,326	.2%	\$5,852	\$6,582	\$12,433	
65	249	.2%	\$653,579	\$937,136	\$1,590,715	.1%	\$2,625	\$3,764	\$6,388	
84	240	.2%	\$2,123,882	\$1,323,978	\$3,447,860	.2%	\$8,850	\$5,517	\$14,366	
46	206	.2%	\$1,264,564	\$1,114,524	\$2,379,088	.2%	\$6,139	\$5,410	\$11,549	
48	201	.2%	\$2,620,927	\$2,425,843	\$5,046,770	.4%	\$13,039	\$12,069	\$25,108	
04	188	.1%	\$1,115,745	\$2,131,435	\$3,247,180	.2%	\$5,935	\$11,337	\$17,272	
20	116	.1%	\$1,241,128	\$756,772	\$1,997,900	.1%	\$10,699	\$6,524	\$17,223	

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				Medical	Medical				Medical	Medical	
52	90	.1%	\$715,626	\$199,137	\$914,763	.1%	\$7,951	\$2,213	\$10,164		
95	81	.1%	\$36,105	\$75,848	\$111,953	.0%	\$446	\$936	\$1,382		
11	72	.1%	\$558,383	\$640,256	\$1,198,639	.1%	\$7,755	\$8,892	\$16,648		
03	70	.1%	\$163,057	\$255,594	\$418,651	.0%	\$2,329	\$3,651	\$5,981		
40	59	.0%	\$935,567	\$782,367	\$1,717,934	.1%	\$15,857	\$13,260	\$29,118		
61	56	.0%	\$396,989	\$333,974	\$730,963	.1%	\$7,089	\$5,964	\$13,053		
07	52	.0%	\$212,125	\$416,988	\$629,113	.0%	\$4,079	\$8,019	\$12,098		
67	39	.0%	\$39,941	\$37,558	\$77,499	.0%	\$1,024	\$963	\$1,987		
08	32	.0%	\$117,988	\$39,847	\$157,835	.0%	\$3,687	\$1,245	\$4,932		
86	31	.0%	\$187,585	\$661,638	\$849,223	.1%	\$6,051	\$21,343	\$27,394		
47	15	.0%	\$1,731,188	\$48,145	\$1,779,333	.1%	\$115,413	\$3,210	\$118,622		
14	6	.0%	\$0	\$1,477	\$1,477	.0%	\$0	\$246	\$246		
88	4	.0%	\$330,464	\$11,859	\$342,323	.0%	\$82,616	\$2,965	\$85,581		
91	3	.0%	\$4,620	\$2,771	\$7,391	.0%	\$1,540	\$924	\$2,464		
41	2	.0%	\$48,840	\$42,336	\$91,176	.0%	\$24,420	\$21,168	\$45,588		
96	2	.0%	\$4,800	\$10,054	\$14,854	.0%	\$2,400	\$5,027	\$7,427		
<b>Totals</b>	129,659	100.0%	\$741,360,412	\$647,426,028	\$1,388,786,440	100.0%	\$5,718	\$4,993	\$10,711		