

## Insurance Journal: Top 100

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## National News

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### Study: Young Have More Workplace Accidents But Lower Costs Per Claim

January 29, 2007

On average, younger workers have higher incidence rates of workplace injuries and illnesses than older workers while older workers have higher costs per claim, according to the industry's National Council on Compensation Insurance.

Differences in the types of injuries accounted for a modest portion – about 25 percent of the difference in medical severities between younger and older workers.

The key driver explaining about 70 percent of the difference in medical severities between younger and older workers is the markedly higher number and different mix of treatments within a diagnosis.

As baby boomers reach the milestone age of 60, the aging of the workforce has become a topic of interest in workers compensation. "Age as a Driver of Frequency and Severity" is a recently released NCCI study.

NCCI found that while age is an important factor in overall claim costs, the significance of age on frequency has diminished, suggesting that age may not play an important role in future frequency trends.

The relationship between age and claim severities has remained essentially unchanged, claimed NCCI, and a significant portion of the differences in claim severities between younger and older workers were accounted for by other factors correlated with age: average wages, claim durations, lump-sum payments, injury diagnoses, and number of medical treatments.

Differences in wages and claim durations accounted for a majority of the difference in indemnity severities between younger and older workers. The former explains about a third and the latter explains almost half of the difference in indemnity severities. Differences in lump-sum payments explain a small portion.

With respect to medical severities, older workers experience relatively higher-cost injuries, where the most notable differences in diagnoses involve injuries to the joints such as rotator cuff and knees more commonly experienced by workers aged 45-64, and sprains of the ankle, which were more commonly experienced by workers aged 20-34.

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The greater number and different mix of treatments also contribute to the longer duration of indemnity payments for older workers.

Carpal tunnel syndrome and injuries to the lower back are among the top 10 diagnoses for workers of all ages.

Source: National Council on Compensation Insurance

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