

Appendix Three

WCB Annual Report--2007-2008

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World Trade Center Cases

As of May 1, 2008

Index Date by Injured Worker Classification

(Number of cases)

Index Date	All Claims	Victims	Rescue, Recovery, Cleanup	Other and Unclassifiable
Prior to 9/11/02	6,059	5,187	716	154
9/11/02 to 9/11/03	1,007	401	542	63
9/11/03 to 9/11/04	2,226	560	1,549	114
9/11/04 to 9/11/05	288	90	185	13
9/11/05 to 9/11/06	397	91	286	19
9/11/06 to 9/11/07	853	136	697	20
9/11/07 to 5/01/08	394	53	322	17
Total	11,224	6,518	4,297	400

Including the 879 alternative dispute resolution and 131 volunteer claims yields a total of 12,234 World Trade Center cases.

World Trade Center Cases as of May 1, 2008 Nature of Injury by Injured Worker Classification

(Number of cases)

Nature of Injury	All Claims	Victims	Rescue, Recovery, Cleanup	Other and Unclassifiable
Respiratory system diseases	5,337	1,352	3,782	201
Nonclassifiable	2,446	2,285	135	25
Mental disorders or syndromes	2,385	2,192	97	96
Traumatic injuries to bones, nerves, spinal cord	263	172	69	22
Traumatic injuries to muscles, tendons, ligaments, joints, etc.	261	170	71	19
Multiple traumatic injuries and disorders	121	99	17	5
Surface wounds and bruises	94	70	18	5
Other traumatic injuries and disorders	93	61	25	7
Open wounds	48	27	16	3
Nervous system and sense organs diseases	32	10	17	4
Burns	28	21	7	0
Traumatic injuries and disorders, unspecified	25	17	6	2
Circulatory system diseases	18	6	9	2
Intracranial injuries	16	13	1	2
Malignant neoplasms and tumors (cancers, carcinomas, sarcomas)	13	2	10	1
Multiple diseases, conditions, and disorders	10	8	1	1
Digestive system diseases and disorders	8	3	4	1
Other	26	10	12	4
Total	11,224	6,518	4,297	400

Including the 879 alternative dispute resolution and 131 volunteer claims yields a total of 12,234 World Trade Center cases

World Trade Center Cases as of May 1, 2008
Case Type by Injured Worker Classification

Case Type	All Claims		Victims		Rescue, Recovery, Cleanup		Other and Unclassifiable	
	Cases	Percent	Cases	Percent	Cases	Percent	Cases	Percent
Claims Not Accepted	5,698	51%	2,259	35%	3,133	73%	301	75%
Pending Claims	525	4.7%	57	0.9%	448	10.4%	18	4.5%
NFA'd - Denied	607	5.4%	241	3.7%	332	7.7%	32	8.0%
NFA'd - Not Pursued	4,566	40.7%	1,961	30.1%	2,353	54.8%	251	62.8%
Accepted Claims	5,526	49%	4,259	65%	1,164	27%	99	25%
Medical Only	1,322	11.8%	644	9.9%	649	15.1%	27	6.8%
Temporary Disability	1,423	12.7%	1,045	16.0%	321	7.5%	56	14.0%
PPD Schedule Loss	221	2.0%	159	2.4%	55	1.3%	6	1.5%
PPD Non-Schedule	473	4.2%	331	5.1%	132	3.1%	10	2.5%
Permanent Total Disability	31	0.3%	25	0.4%	6	0.1%	0	0.0%
Death	2,056	18.3%	2,055	31.5%	1	0.0%	0	0.0%
Total	11,224	100%	6,518	100%	4,297	100%	400	100%

Accepted claims are claims for which ANCR has been established.

Percents may not add to totals due to rounding.

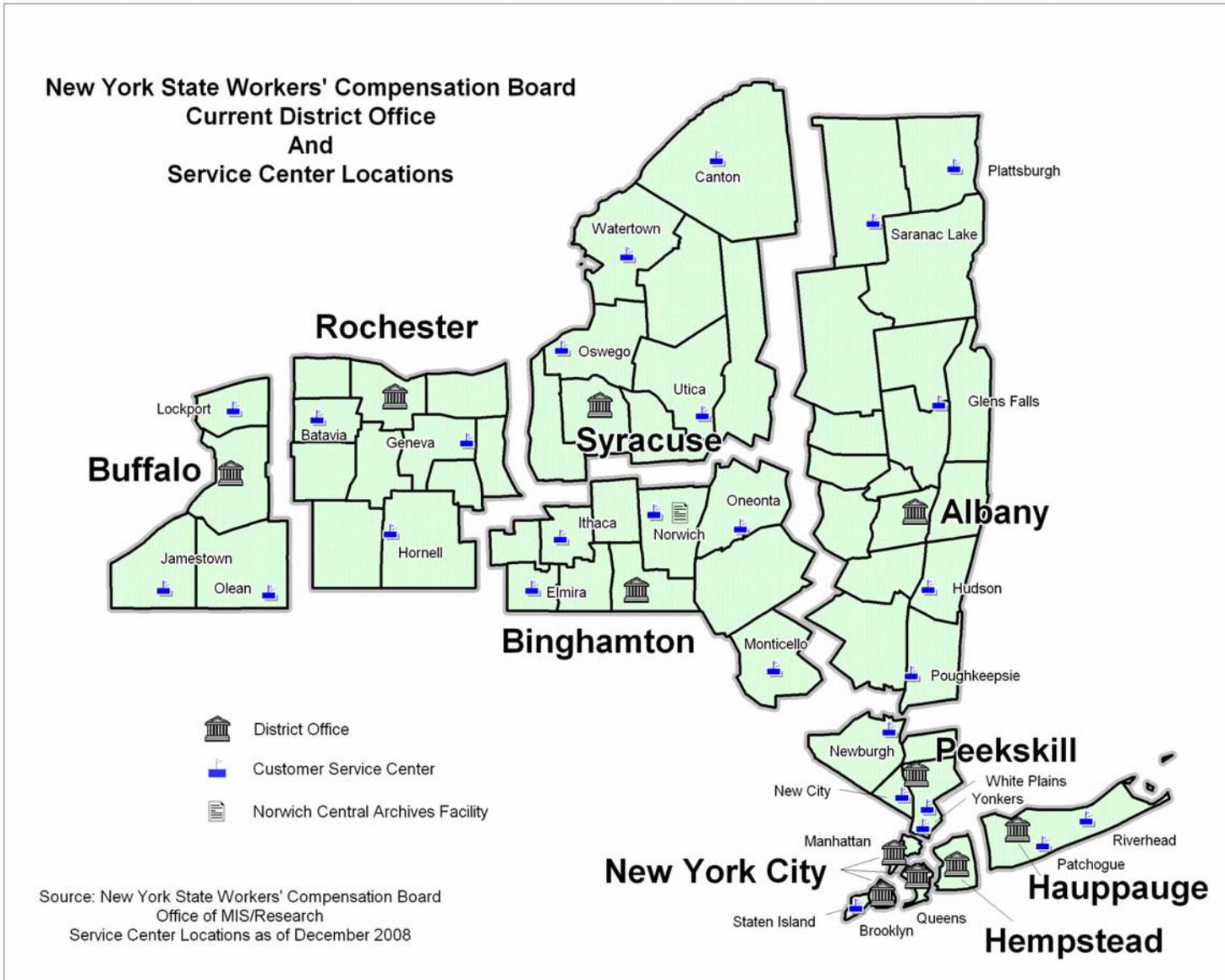
Including the 879 alternative dispute resolution and 131 volunteer claims yields a total of 12,234 World Trade Center cases.

Workers' Compensation Board

Time Period

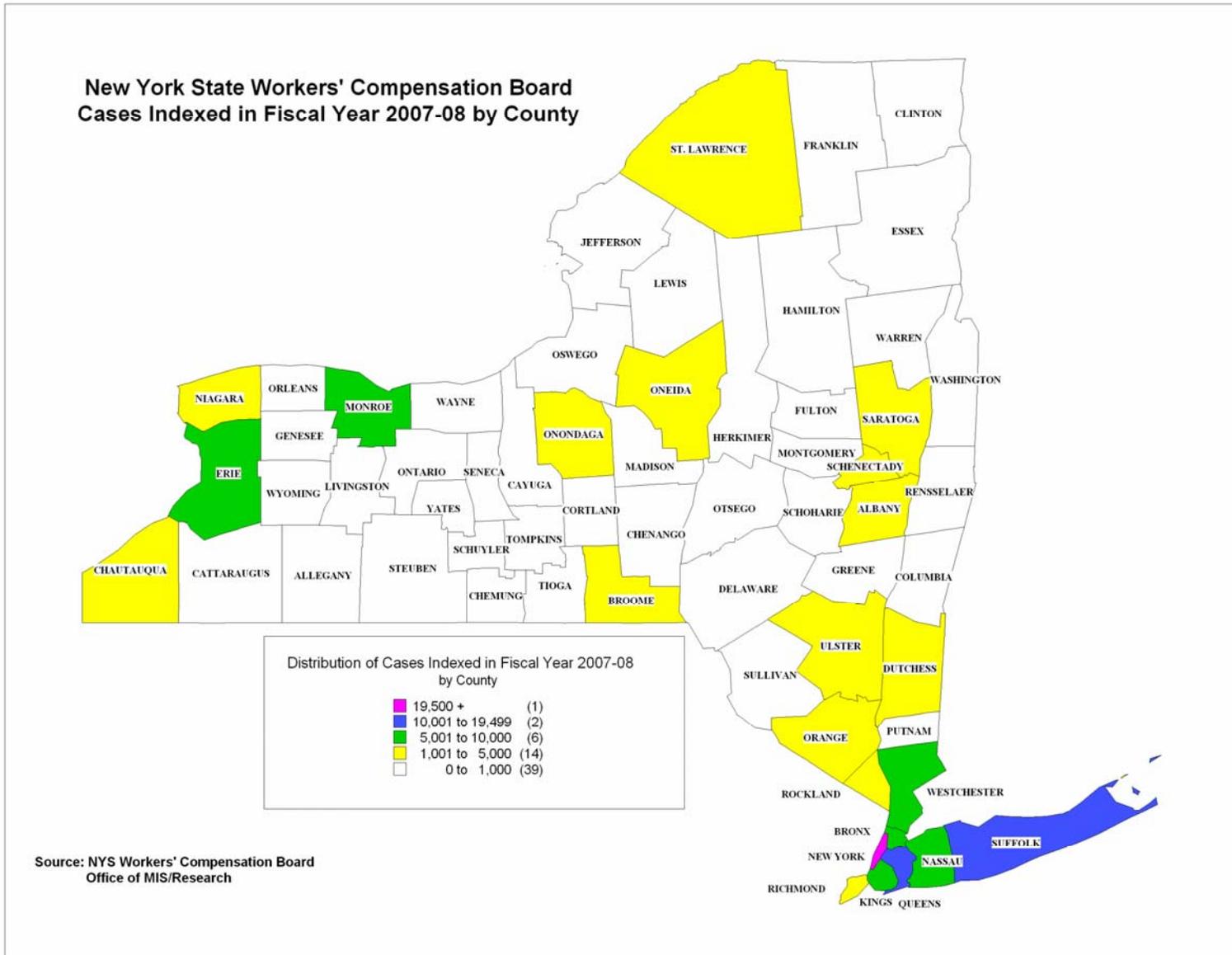
The data in the following tables are based on the time period October 1, 2007 to September 30, 2008. Using this time period enables the WCB to provide the most current available data. Calendar year reporting will continue to be available with a one year lag.

District Office and Service Locations



Source: NYS Workers' Compensation Board
Office of MIS/Research

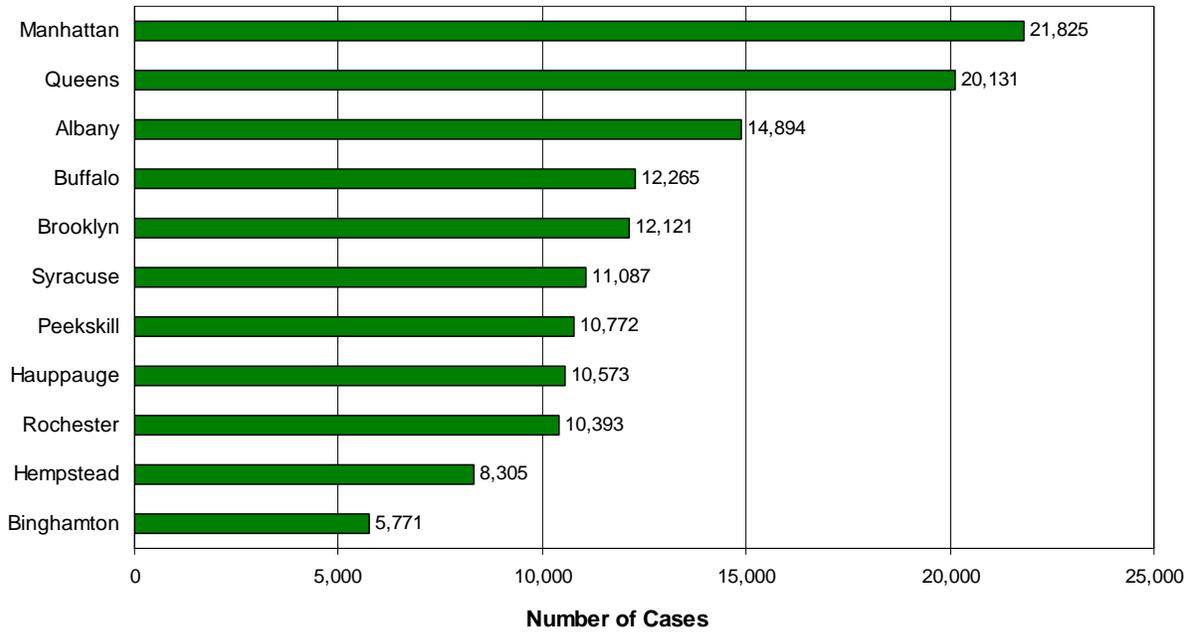
Cases Indexed By County



Source: NYS Workers' Compensation Board
Office of MIS/Research

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**Cases Indexed in Fiscal Year 2007-08
By District Office**

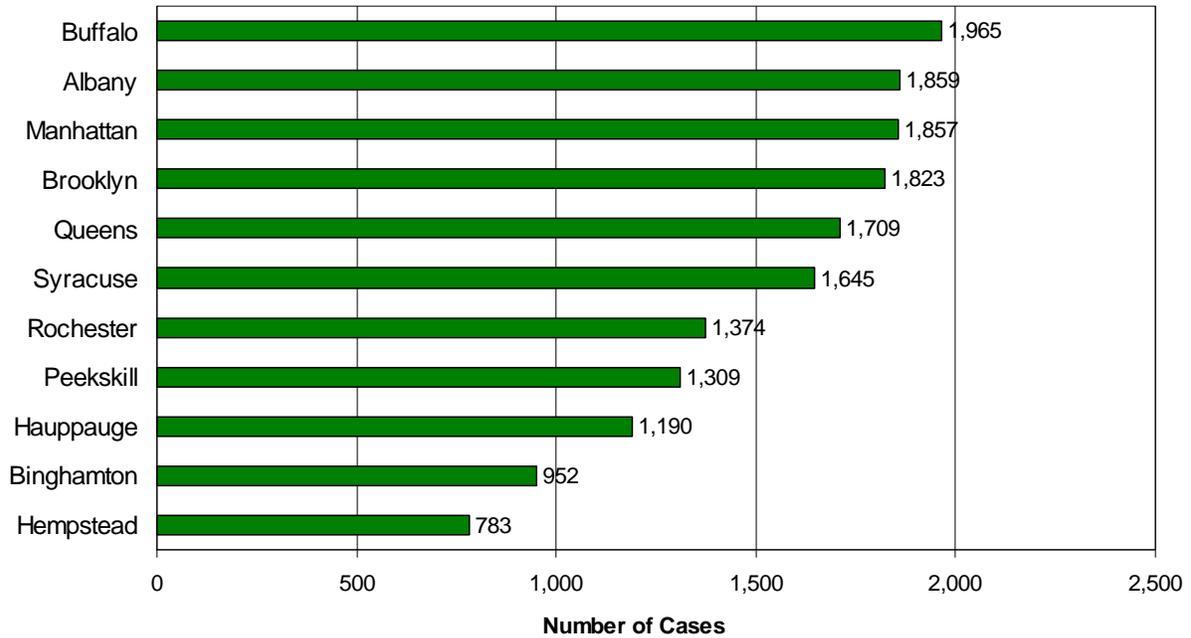


**Cases Indexed and Cases Reopened in Fiscal Year 2007-08
By District Office**

District Office	Cases Indexed	Cases Reopened
Manhattan	21,825	20,173
Queens	20,131	21,155
Albany	14,894	17,896
Buffalo	12,265	22,381
Brooklyn	12,121	13,030
Syracuse	11,087	19,351
Peekskill	10,772	17,086
Hauppauge	10,573	16,450
Rochester	10,393	16,289
Hempstead	8,305	15,665
Binghamton	5,771	9,125
Total	138,137	188,601

Source: NYS Workers' Compensation Board
Office of MIS/Research

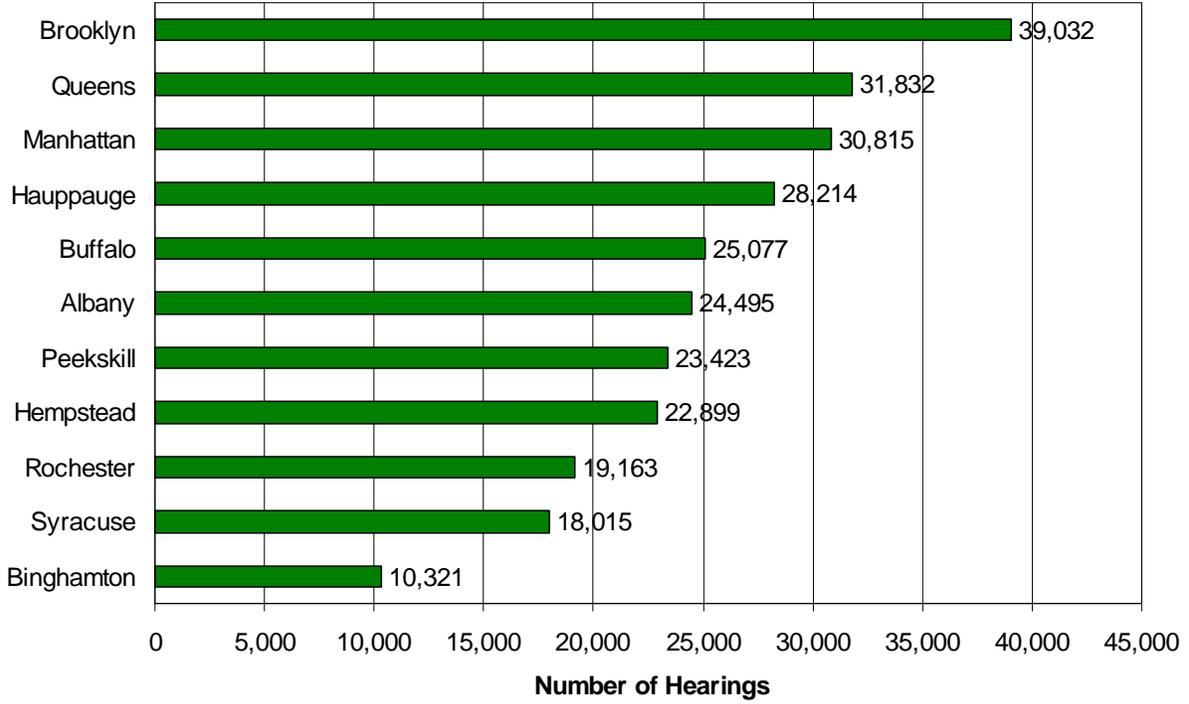
Cases Controverted in Fiscal Year 2007-08 by District Office By District Office



District Office	Number of Cases Controverted
Buffalo	1,965
Albany	1,859
Manhattan	1,857
Brooklyn	1,823
Queens	1,709
Syracuse	1,645
Rochester	1,374
Peekskill	1,309
Hauppauge	1,190
Binghamton	952
Hempstead	783
Total	16,466

Source: NYS Workers' Compensation Board
Office of MIS/Research

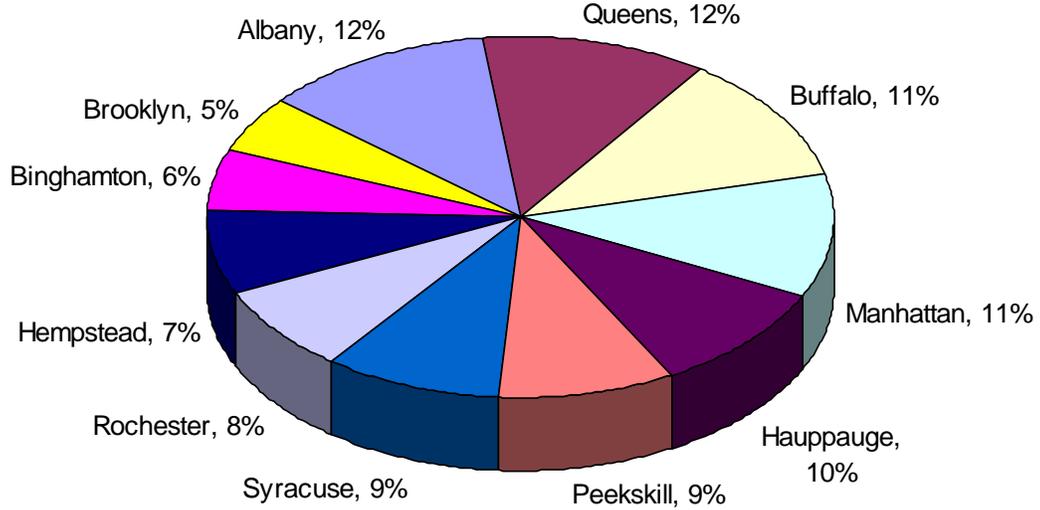
**Hearings Held in Fiscal Year 2007-08
By District Office**



District Office	Number of Hearings
Brooklyn	39,032
Queens	31,832
Manhattan	30,815
Hauppauge	28,214
Buffalo	25,077
Albany	24,495
Peekskill	23,423
Hempstead	22,899
Rochester	19,163
Syracuse	18,015
Binghamton	10,321
Total	273,286

Source: NYS Workers' Compensation Board
Office of MIS/Research

**Percentage of All Claims Accepted in Fiscal Year 2007-08
By District Office**



**Claims Accepted in Fiscal Year 2007-08
By District Office**

District Office	Claims Accepted
Albany	12,778
Queens	12,583
Buffalo	12,093
Manhattan	11,998
Hauppauge	10,610
Peekskill	9,857
Syracuse	9,670
Rochester	8,546
Hempstead	7,870
Binghamton	5,992
Brooklyn	5,427
Total	107,424

Source: NYS Workers' Compensation Board
Office of MIS/Research

Claims Accepted in Fiscal Year 2007-08 By Claim Type and Month

Month Accepted	Total Claims Accepted	WCL Claims (a)	VFBL Claims (b)	VAWBL Claims (c)
October-07	9,183	9,122	56	5
November-07	8,358	8,290	62	6
December-07	8,151	8,095	46	10
January-08	9,872	9,792	74	6
February-08	8,499	8,435	55	9
March-08	9,054	8,993	51	10
April-08	9,619	9,553	60	6
May-08	9,293	9,214	69	10
June-08	8,910	8,858	50	2
July-08	9,045	8,973	69	3
August-08	8,374	8,294	77	3
September-08	9,066	9,006	56	4
Total	107,424	106,625	725	74

- (a) Claims under the Workers' Compensation Law
 (b) Claims under the Volunteer Firefighters' Benefit Law
 (c) Claims under the Volunteer Ambulance Workers' Benefit Law

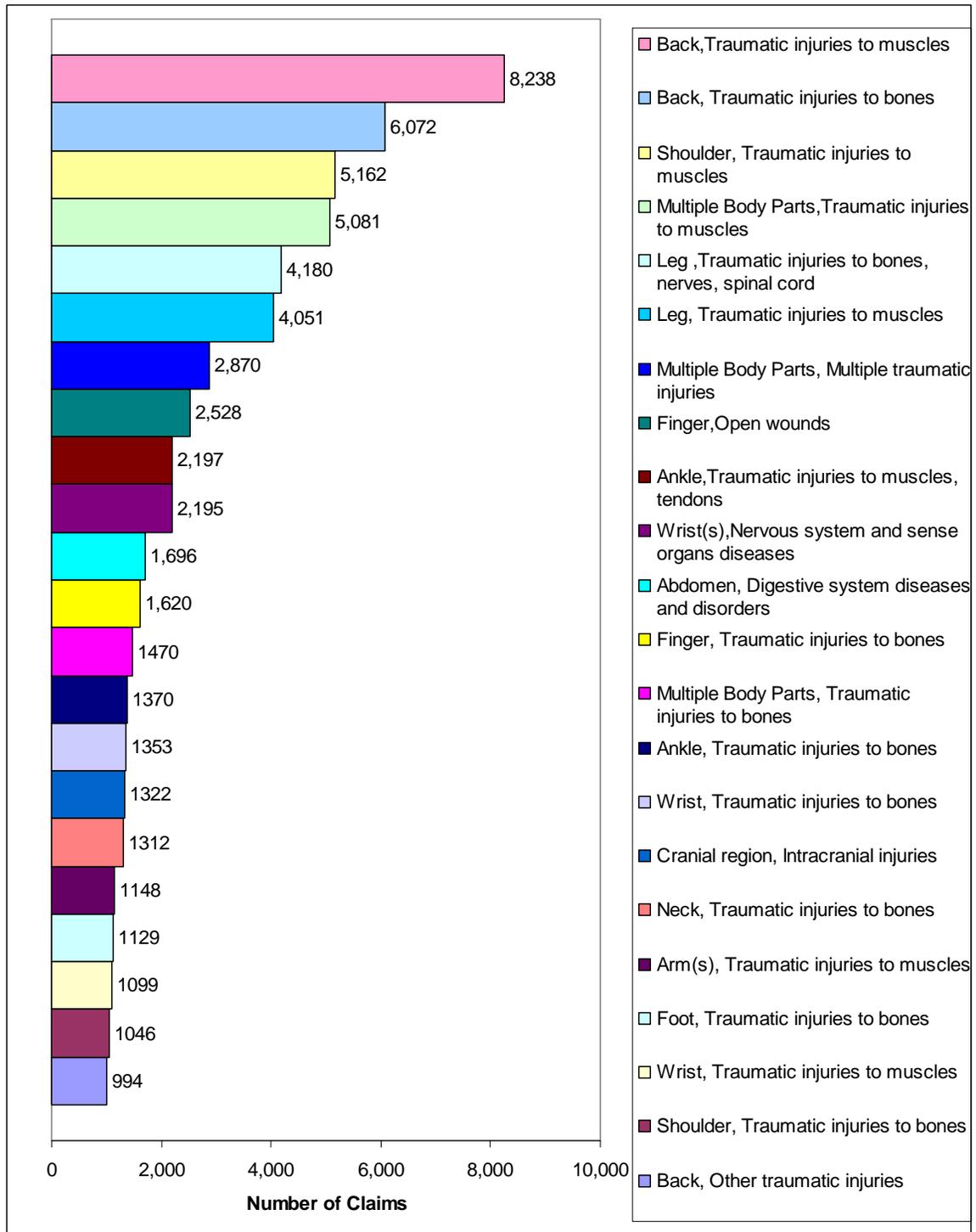
Claims Accepted in 2007-08: Claims for which there was a finding made by the Board during the fiscal year 2007-08 that (1) the claimant sustained an injury arising out of and in the course of employment; (2) timely notice thereof was given to the employer; and (3) there is a causal relationship between the work injury and a consequent disability.

(The claims accepted data for 2007-08 includes some previously established claims for which a Board finding during fiscal year 2007-08 amended or reaffirmed the claim's status; it is estimated that these affirmations account for less than 5% of the total).

Source: NYS Workers' Compensation Board
Office of MIS/Research

Source: NYS Workers' Compensation Board
Office of MIS/Research

Most Frequently Occurring Injury Types For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08



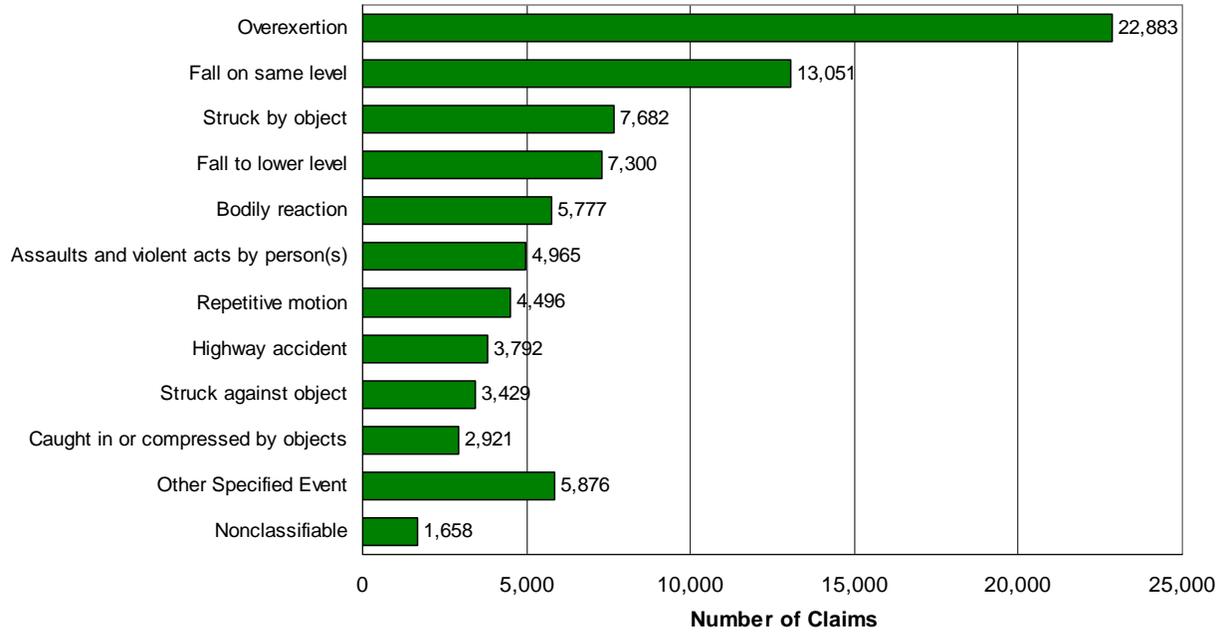
Source: NYS Workers' Compensation Board
Office of MIS/Research

**Part of Body Injured Summary For Accepted Claims with First Indemnity Benefits
Paid in Fiscal Year 2007-08**

PART OF BODY AREA Body Sub-Area	All Claims	Male Workers	Female Workers	Sex Not Indicated
HEAD	3,752	2,669	1,001	82
NECK	2,359	1,214	1,080	65
UPPER EXTREMITIES	17,777	10,972	6,384	421
Finger	5,681	4,170	1,353	158
Wrist	5,345	2,481	2,769	95
Hand	1,857	1,346	463	48
Arm	2,977	1,967	943	67
Multiple Upper Ex.	1,903	1,002	848	53
All Other	14	6	8	0
TRUNK	28,444	18,224	9,535	685
Back	15,826	9,572	5,840	414
Shoulder	7,248	4,684	2,414	150
Abdomen	1,857	1,663	162	32
Chest	1,535	1,188	316	31
Pelvic Region	828	492	307	29
Multiple Trunk Locations	1,119	609	481	29
All Other	31	16	15	0
LOWER EXTREMITIES	18,532	11,729	6,302	501
Leg	10,648	6,991	3,413	244
Ankle	3,859	2,249	1,470	140
Foot	2,107	1,319	725	63
Toe	697	488	187	22
Multiple Lower Ex.	1,212	674	506	32
All Other	9	8	1	0
BODY SYSTEMS	574	318	246	10
MULTIPLE BODY AREAS	11,591	6,084	5,155	352
OTHER OR UNSPECIFIED	801	503	275	23
Total	83,830	51,713	29,978	2,139

Source: NYS Workers' Compensation Board
Office of MIS/Research

Event or Exposure For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08



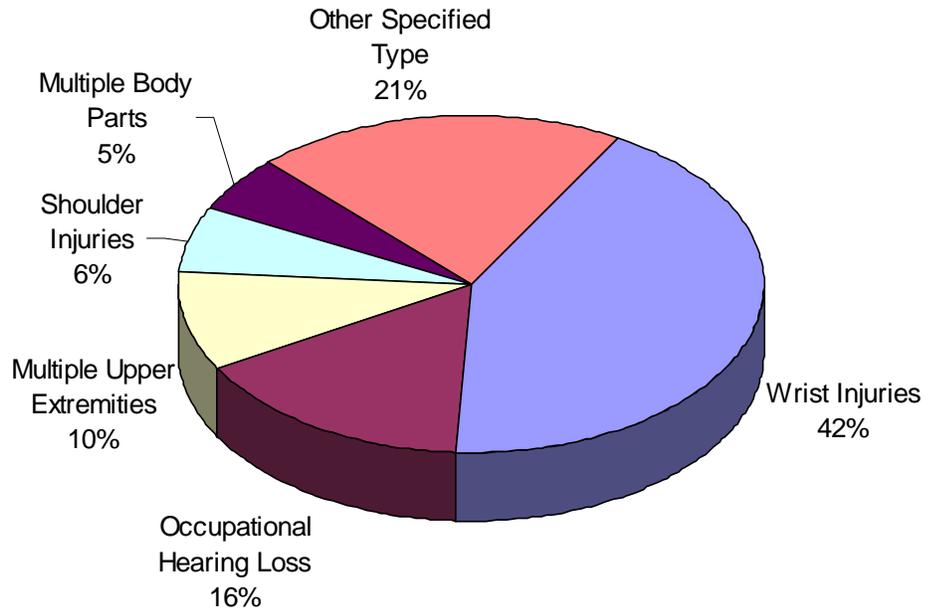
Source: NYS Workers' Compensation Board
Office of MIS/Research

**Sex of Worker and Event or Exposure
For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08**

Event or Exposure	All Claims	Male Workers	Female Workers	Sex Not Indicated
Overexertion	22,883	14,529	7,813	541
Fall on same level	13,051	5,638	7,083	330
Struck by object	7,682	5,421	2,032	229
Fall to lower level	7,300	5,226	1,866	208
Bodily reaction	5,777	3,818	1,831	128
Assaults and violent acts by person(s)	4,965	2,512	2,331	122
Repetitive motion	4,496	1,801	2,639	56
Highway accident	3,792	2,666	995	131
Struck against object	3,429	2,341	980	108
Caught in or compressed by objects	2,921	2,268	583	70
Other Specified Event	5,876	4,400	1,329	147
Nonclassifiable		1,093	496	69
TOTAL	83,830	51,713	29,978	2,139

Source: NYS Workers' Compensation Board
Office of MIS/Research

**Types of Occupational Disease or Exposure Injuries
For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08**

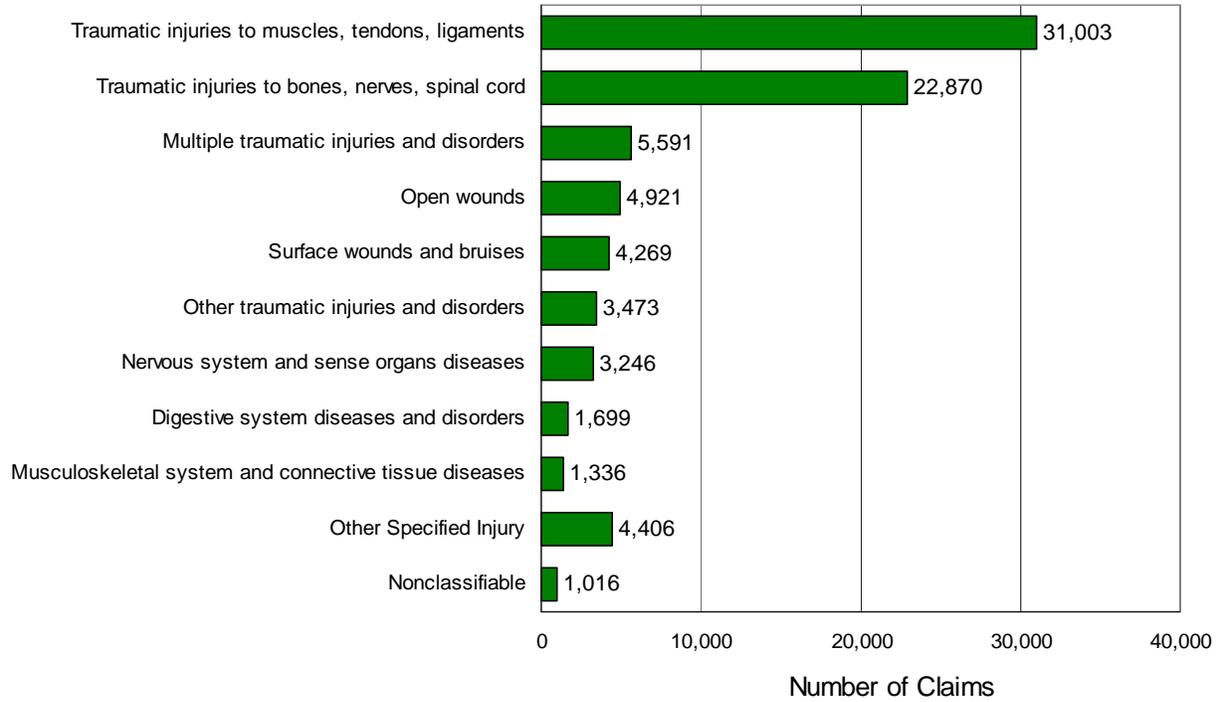


**Sex of Worker and Occupational Disease or Exposure
For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08**

Type of Occupational Disease or Exposure	Accepted Claims	Male Workers	Female Workers	Sex Not Indicated
Wrist Injuries	1,913	721	1,177	15
Occupational Hearing Loss	720	691	24	5
Multiple Upper Extremities	430	158	268	4
Shoulder Injuries	283	139	142	2
Multiple Body Parts	238	84	147	7
Other Specified Type	929	520	403	6
Total	4,513	2,313	2,161	39

Source: NYS Workers' Compensation Board
Office of MIS/Research

Nature of Injury
For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08



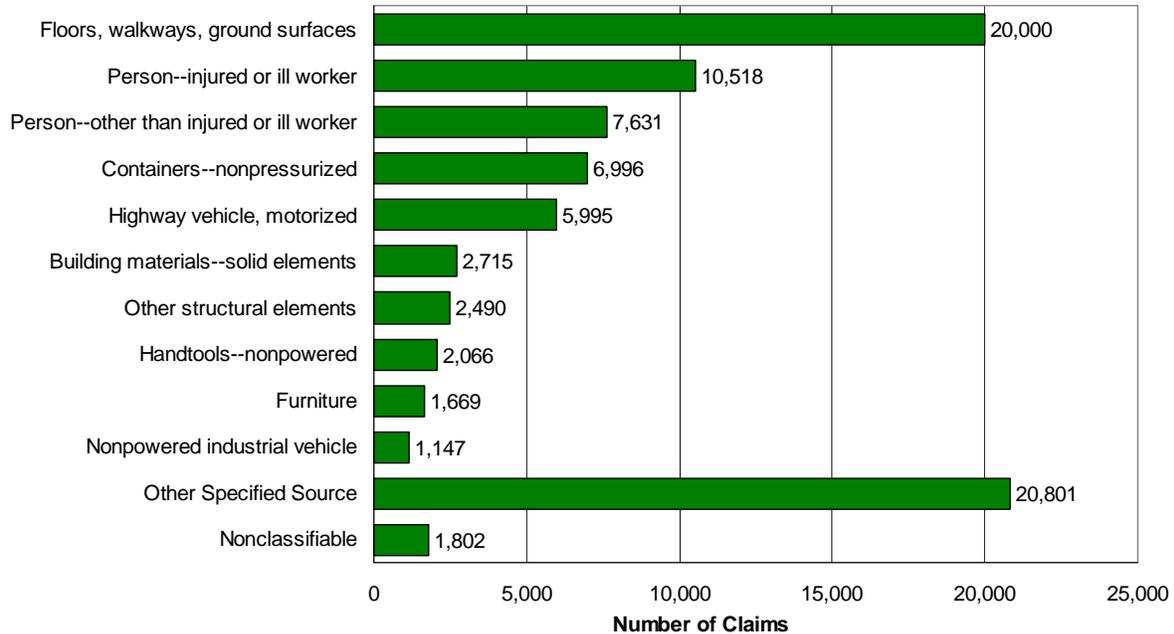
Source: NYS Workers' Compensation Board
 Office of MIS/Research

**Sex of Worker and Nature of Injury
For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08**

Nature of Injury	All Claims	Male Workers	Female Workers	Sex Not Indicated
Traumatic injuries to muscles, tendons, ligaments	31,003	18,238	11,979	786
Traumatic injuries to bones, nerves, spinal cord	22,870	14,673	7,571	626
Multiple traumatic injuries and disorders	5,591	3,335	2,107	149
Open wounds	4,921	3,897	871	153
Surface wounds and bruises	4,269	2,274	1,873	122
Other traumatic injuries and disorders	3,473	2,075	1,328	70
Nervous system and sense organs diseases	3,246	1,757	1,457	32
Digestive system diseases and disorders	1,699	1,565	106	28
Musculoskeletal system and connective tissue diseases	1,336	571	751	14
Other Specified Injury	4,406	2,682	1,600	124
Nonclassifiable	1,016	646	335	35
Total	83,830	51,713	29,978	2,139

Source: NYS Workers' Compensation Board
Office of MIS/Research

**Source Producing Injury For Accepted Claims
with First Indemnity Benefits Paid in Fiscal Year 2007-08**



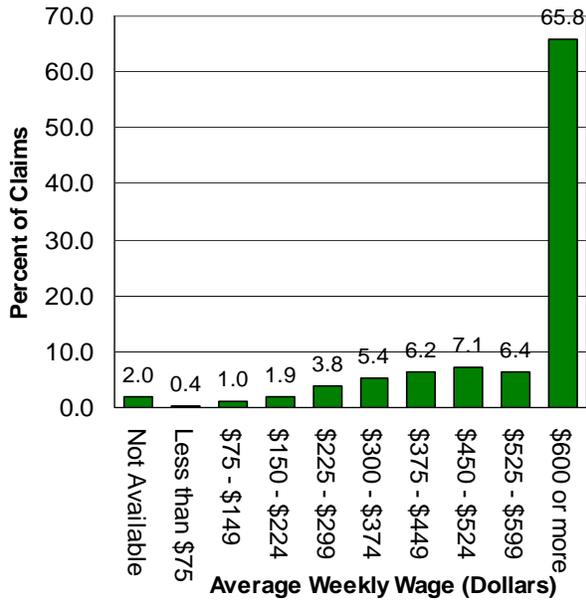
**Sex of Worker and Source Producing Injury
For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08**

Source of Injury	All Claims	Male Workers	Female Workers	Sex Not Indicated
Floors, walkways, ground surfaces	20,000	10,732	8,757	511
Person--injured or ill worker	10,518	5,786	4,541	191
Person--other than injured or ill worker	7,631	2,478	4,970	183
Containers--nonpressurized	6,996	4,502	2,308	186
Highway vehicle, motorized	5,995	4,355	1,454	186
Building materials--solid elements	2,715	2,415	221	79
Other structural elements	2,490	1,480	935	75
Handtools--nonpowered	2,066	1,652	360	54
Furniture	1,669	848	782	39
Nonpowered industrial vehicle	1,147	750	357	40
Other Specified Source	20,801	15,512	4,768	521
Nonclassifiable	1,802	1,203	525	74
Total	83,830	51,713	29,978	2,139

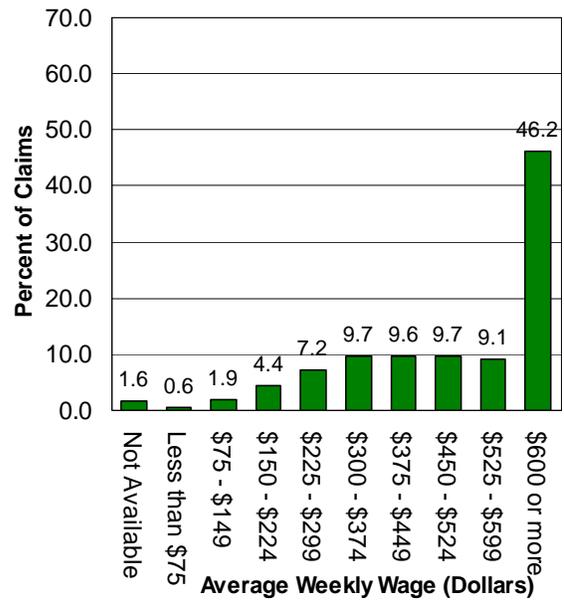
Source: NYS Workers' Compensation Board
Office of MIS/Research

**Sex of Worker and Average Weekly Wage
For Accepted Claims with First Indemnity Benefits Paid in Fiscal Year 2007-08**

Male Workers



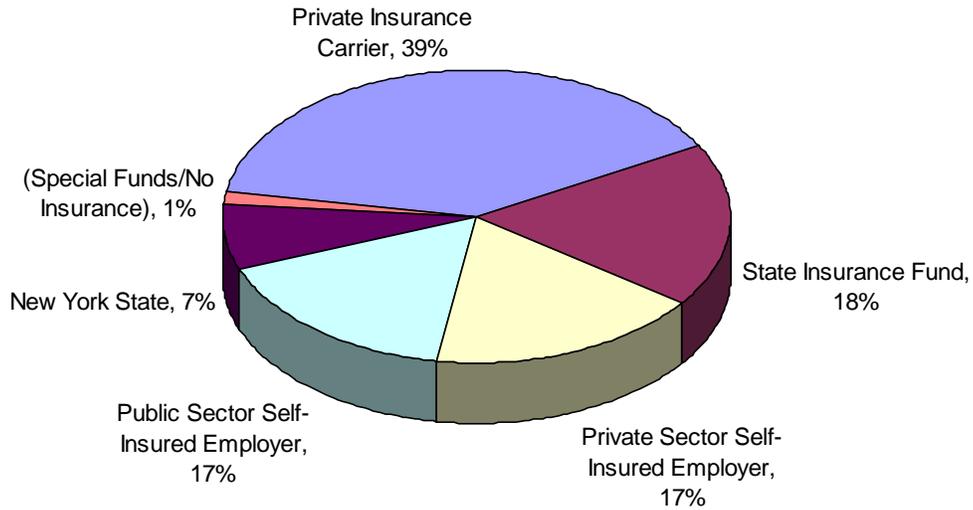
Female Workers



Average Weekly Wage	All Claimants	Male Workers	Female Workers	Sex Not Indicated
Not Available	1579	1056	493	30
Less than \$75	392	210	176	6
\$75 - \$149	1127	531	577	19
\$150 - \$224	2333	979	1310	44
\$225 - \$299	4221	1971	2154	96
\$300 - \$374	5823	2773	2906	144
\$375 - \$449	6243	3229	2881	133
\$450 - \$524	6729	3658	2921	150
\$525 - \$599	6155	3284	2719	152
\$600 or more	49228	34022	13841	1365
Total	83,830	51,713	29,978	2,139

Source: NYS Workers' Compensation Board
Office of MIS/Research

**Claim Liability
For Claims Accepted in Fiscal Year 2007-08**



Type of Liability Coverage	Number of Claims
Private Insurance Carrier	41,990
State Insurance Fund	19,509
Private Sector Self-Insured Employer	18,784
Public Sector Self-Insured Employer	17,902
New York State	7,876
(Special Funds/No Insurance)	1,363
Total	107,424

Source: NYS Workers' Compensation Board
Office of MIS/Research

Industry Coding in the Fiscal Year 2007-08

In the fiscal year 2007-08, the Board continued to acquire data on the industrial classification of the employers for all accepted claims having indemnity benefits first paid to the injured worker in the fiscal year 2007-08. The method used to determine the industrial classification leverages new data systems in place at the Board. When employer records from claims can be matched with employer records for insurance compliance, the North American Industrial Classification System (NAICS) code can be identified or translated from an available Standard Industrial Classification (SIC) code. Once coded, multiple claims by workers from the same enterprise can be coded automatically. This provides the Board with an ability to identify the industrial classification code of the enterprise with a highly standardized process producing consistent results.

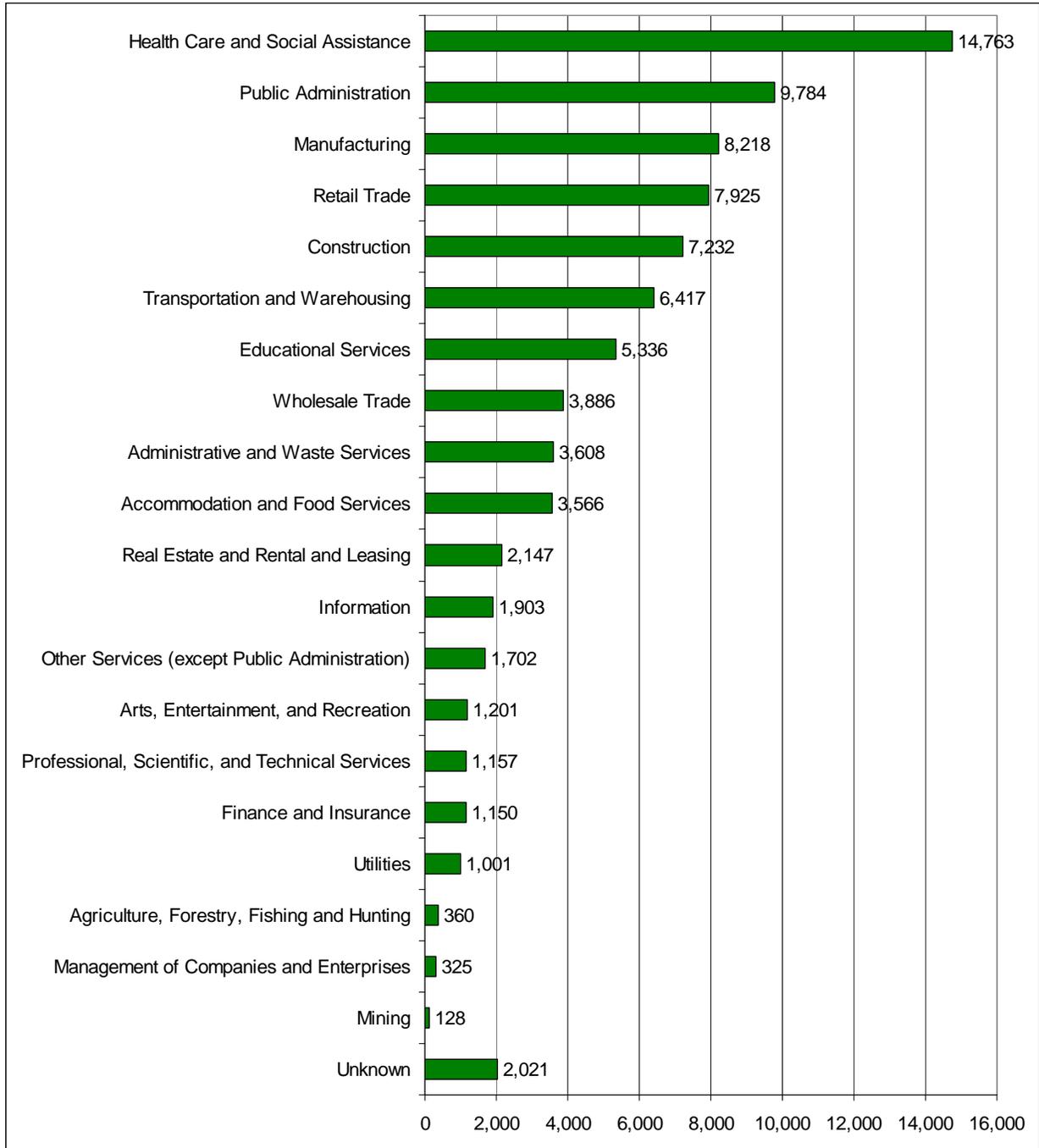
The North American Industrial Classification System (NAICS), like the Standard Industrial Classification (SIC) system before it, is based on the assignment of classification codes to establishments, which are described as generally being a single physical location where business is conducted or services provided. The concept of establishment stands in contrast to the enterprise. A single enterprise might control multiple establishments of differing industries. Enterprises that are comprised of multiple disparate establishments are common. For example, a retail furniture store chain might have a trucking division or a large warehousing operation. Coding at the enterprise level, all workers would be classified in the Retail Trade Sector (NAICS Code 44) even if they are employed in the trucking division (NAICS Code 48). While not providing the same grain of detail as coding at the establishment level, identifying the industrial classification at the enterprise level is based on the data used to determine the employer's compliance with providing workers' compensation coverage.

**Industry Sector and Percentage
For Accepted Claims with First Indemnity Benefits Paid
In Fiscal Year 2007-08**

Industry Sector	Claims	Percent
Health Care and Social Assistance	14,763	17.6
Public Administration	9,784	11.7
Manufacturing	8,218	9.8
Retail Trade	7,925	9.5
Construction	7,232	8.6
Transportation and Warehousing	6,417	7.7
Educational Services	5,336	6.4
Wholesale Trade	3,886	4.6
Administrative and Waste Services	3,608	4.3
Accommodation and Food Services	3,566	4.3
Real Estate and Rental and Leasing	2,147	2.6
Information	1,903	2.3
Other Services (except Public Administration)	1,702	2.0
Arts, Entertainment, and Recreation	1,201	1.4
Professional, Scientific, and Technical Services	1,157	1.4
Finance and Insurance	1,150	1.4
Utilities	1,001	1.2
Agriculture, Forestry, Fishing and Hunting	360	0.4
Management of Companies and Enterprises	325	0.4
Mining	128	0.2
Unknown	2,021	2.4
Total	83,830	100

Source: NYS Workers' Compensation Board
Office of MIS/Research

**Industry Sector
For Accepted Claims with First Indemnity Benefits Paid
In Fiscal Year 2007-08**



Source: NYS Workers' Compensation Board
Office of MIS/Research