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## Injury and Claim Trends in the Ohio Workers' Compensation System

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Abstract: Ohio is among four remaining states with a monopolistic workers' compensation (WC) state fund. The majority of Ohio's private and public employers (close to 250,000 employers), employing about 70% of the workforce; have their WC coverage through the Ohio Bureau of Workers' Compensation (OBWC). The rest, considered very large employers (close to 2,000 employers) employing about 30% of Ohio's workforce are self-insured. BWC underwrites close to \$1.9 billion in premiums annually, which makes it the sixth largest underwriter of WC in the US. With over 1.8 million claims included in the analysis, this paper reports results related to general observed trends in the OBWC claim of injury data in terms of frequency and cost of various types of injuries for the years 2000 through 2010. The analysis showed that while there were considerable decreases in frequency of injury claims, there was an increasing average cost of claims during the past decade. Also, the analysis showed emerging trends for shoulder, back, and knee injuries during the study period. Further analysis of lost time injury claims in 2010 showed that 62% of those claims were caused by overexertion and slips, trips and falls. Further analysis of injury claims caused by overexertion revealed that 54% of these injury claims occurred during lifting or pushing and pulling.

Keywords: Occupational injuries, injury statistics, injury trends, workers' compensation data