

# Claims Data Dashboard (CDD)

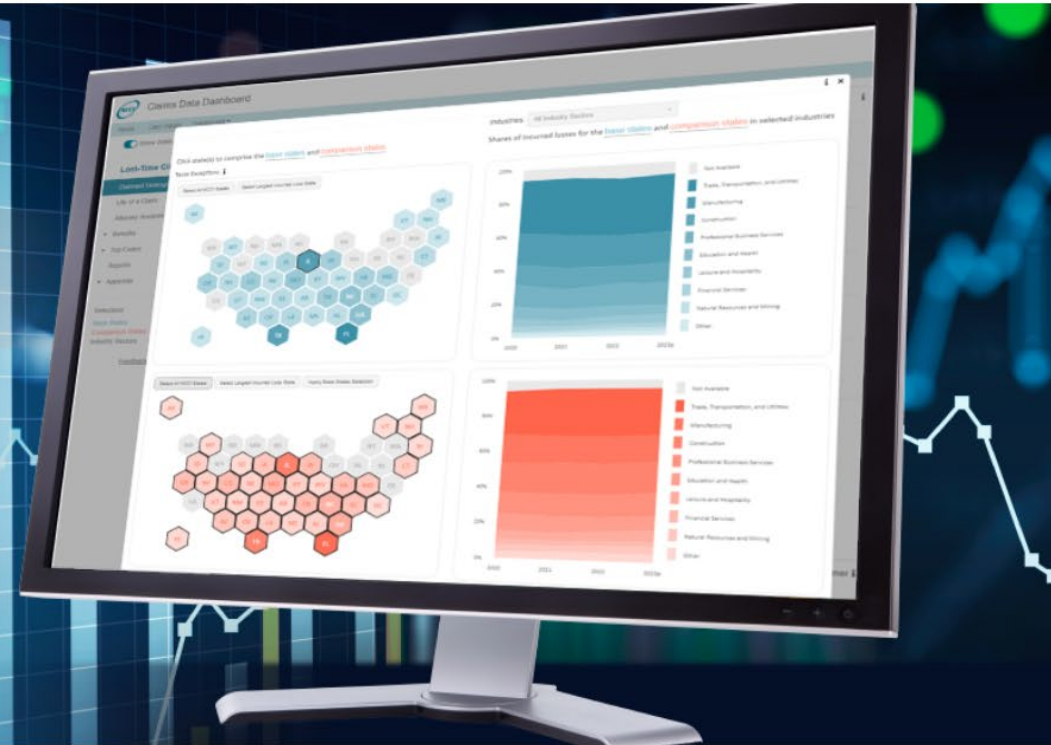
**Paul Hendrick, FCAS**

Director and Actuary, Actuarial & Economic Services  
NCCI





# Claims Data Dashboard



The **Claims Data Dashboard** delivers access to both medical and lost-time claim data. All medical and indemnity data are updated quarterly to provide fresh insights. The most recent update reflects payments and transactions through 1Q2023.

The Medical Data Dashboard offers medical benchmarking capabilities and delivers visualizations of medical data for a customizable selection of states and industry sectors. The medical overview provides a high-level glimpse of the major cost categories. Additional detail for physicians, facilities, and prescription drugs is also available.

The Lost-Time Claims Data Dashboard provides benchmarking capabilities on indemnity claims. Leveraging the same customizable selections, claims can be analyzed by demographics, characteristics on the life of the claim, attorney involvement, and benefit types. Top cost drivers can be identified by injury codes or diagnosis.

# Annual Insights Symposium 2024

May 13-15, 2024 | JW Marriott Orlando, Grande Lakes, Orlando, Florida

**SAVE THE DATE**



Gain State Insight →	View Legislative Activity →	View PEO Information →
Look Up a Class Code or Rate →	Access Circulars →	Access Manuals →

## TOOLS

- Aggregate Loss Factors on Demand
- Annual Statistical Bulletin
- Circulars
- Claims Data Dashboard
- Class Look-Up
- Excess Loss Factors
- Loss Development Exhibits
- Manuals Library

## RESOURCES

- State Advisory Resources
- Claims Analysis Resources
- Experience Rating Plan Methodology Update
- Ratemaking and Actuarial Resources

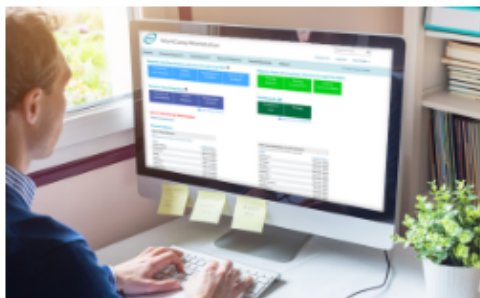
## PUBLICATIONS / REPORTS

## REGULATORY & LEGISLATIVE ACTIVITIES

- Legislative Activity
- 2023 COVID-19 Regulatory and Legislative Activity (PDF)
- 2023 Regulatory and Legislative Trends
- Terrorism Risk Insurance Act
- Federal Issues

[Complete Listing](#)

## WORKCOMP WORKSTATION



Provides benchmarking to the aggregated industry results with detailed drill-down capabilities from NCCI's pricing, premium, and loss databases.

**Carrier and Industry Aggregations:**  
Selected State(s), class(es), industry group(s), and more

**Frequency of Updates:**  
Dates available on Home page

**Data Elements:**  
Pricing, Premium, Loss

## CLAIMS DATA DASHBOARD



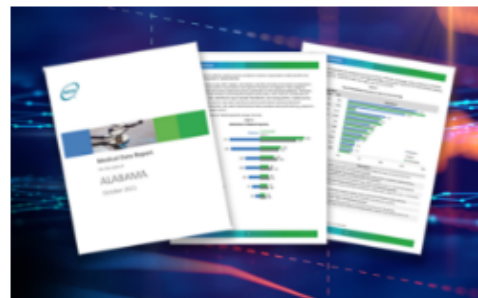
Delivers medical cost and lost-time claims data benchmarking and visualizations for a customizable selection of states and industry sectors.

**Carrier and Industry Aggregations:**  
Selected State(s) and industry sector(s) level

**Frequency of Updates:**  
Quarterly

**Data Elements:**  
All 5 Major Medical Categories  
Lost-Time Claim Characteristics

## MEDICAL DATA REPORTS



Explains the breakdown of the medical costs by state to help measure the impact of proposed state legislation, changes to medical fee schedules, and research.

**Industry Aggregation:**  
State, Region, and  
All State level

**Frequency of Updates:**  
Annually

**Data Elements:**  
All 5 Major Medical Categories

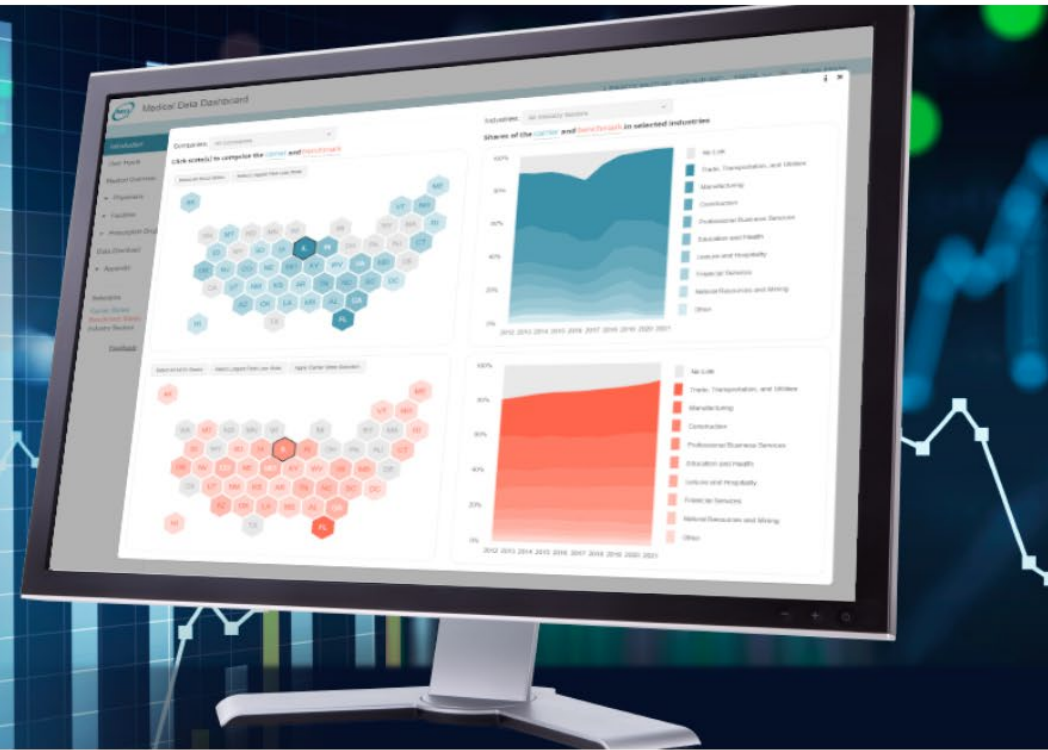
## ADDITIONAL RESOURCES

[Ratemaking and Actuarial Resources](#)

[State Insight](#)



# Claims Dashboard



The Claims Dashboard provides access to both medical and lost-time claim data. All medical and indemnity data are updated quarterly to provide fresh insights.

The Medical Data Dashboard offers medical benchmarking capabilities and delivers visualizations of medical data for a customizable selection of states and industry sectors. The medical overview provides a high-level glimpse of the major cost categories. Additional detail for physicians, facilities, and prescription drugs is also available.

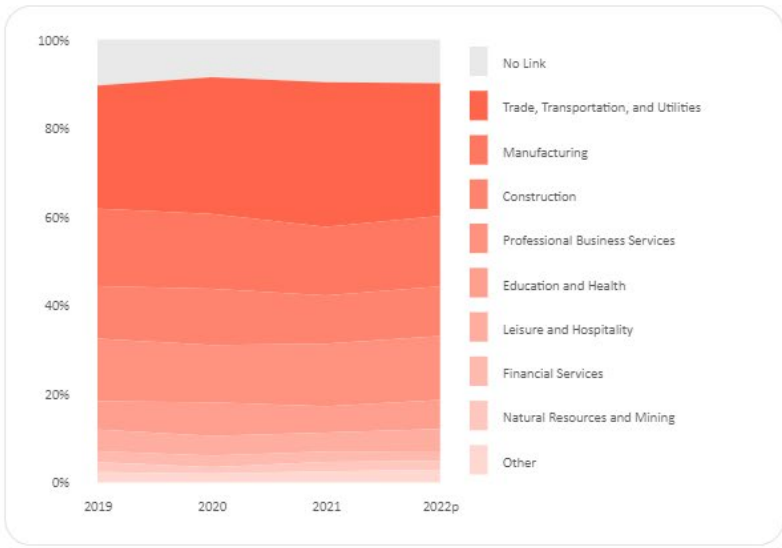
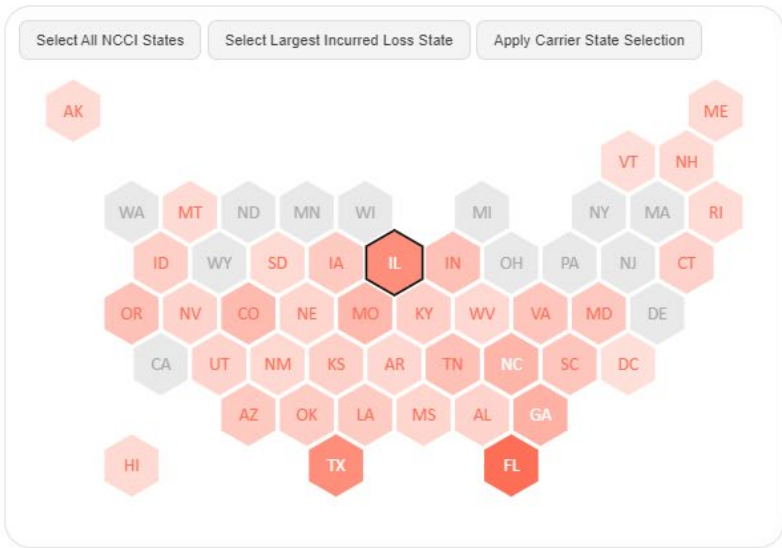
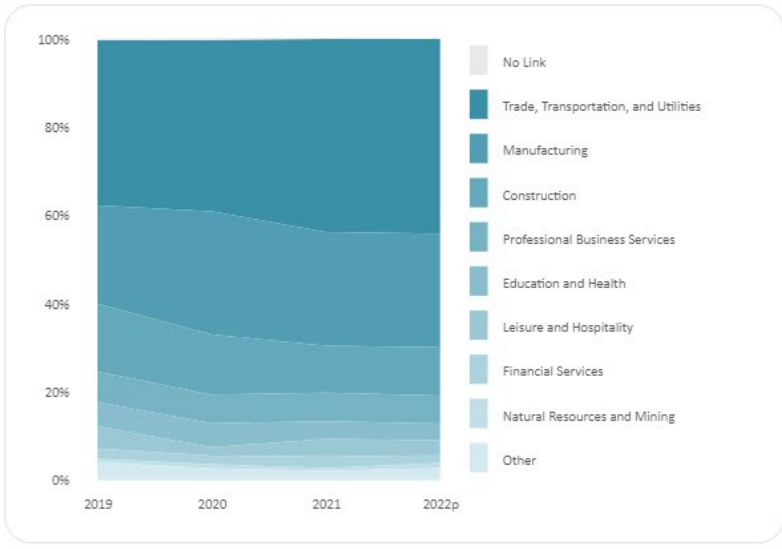
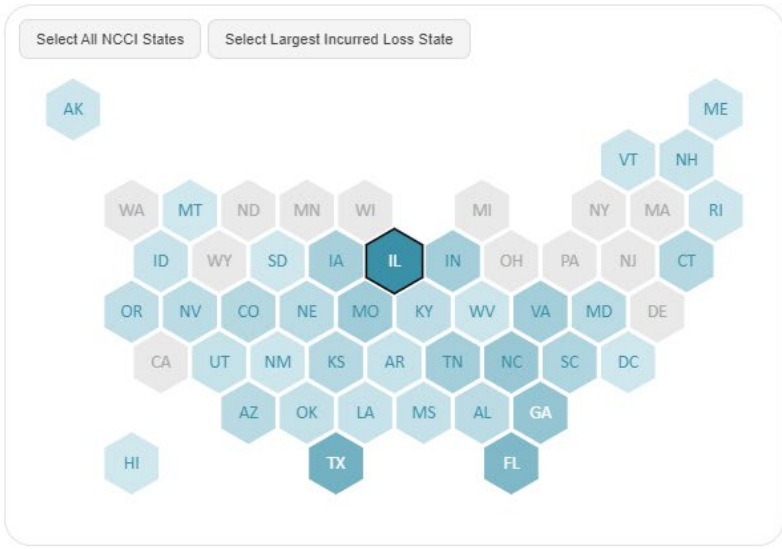
The Lost-Time Claims Data Dashboard provides benchmarking capabilities on indemnity claims. Leveraging the same customizable selections, claims can be analyzed by demographics, characteristics on the life of the claim, attorney involvement, and benefit types. Top cost drivers can be identified by injury codes or diagnosis.

Companies: All Companies

Industries: All Industry Sectors

Click state(s) to comprise the **carrier** and **benchmark**

Shares of the **carrier** and **benchmark** in selected industries



The Claims Dashboard provides access to...

The Medical Data Dashboard offers detail for physicians, facilities, and...

The Lost-Time Claims Data Dashboard... Top cost drivers can be identified by...

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Demo Mode

...the major cost categories. Additional...

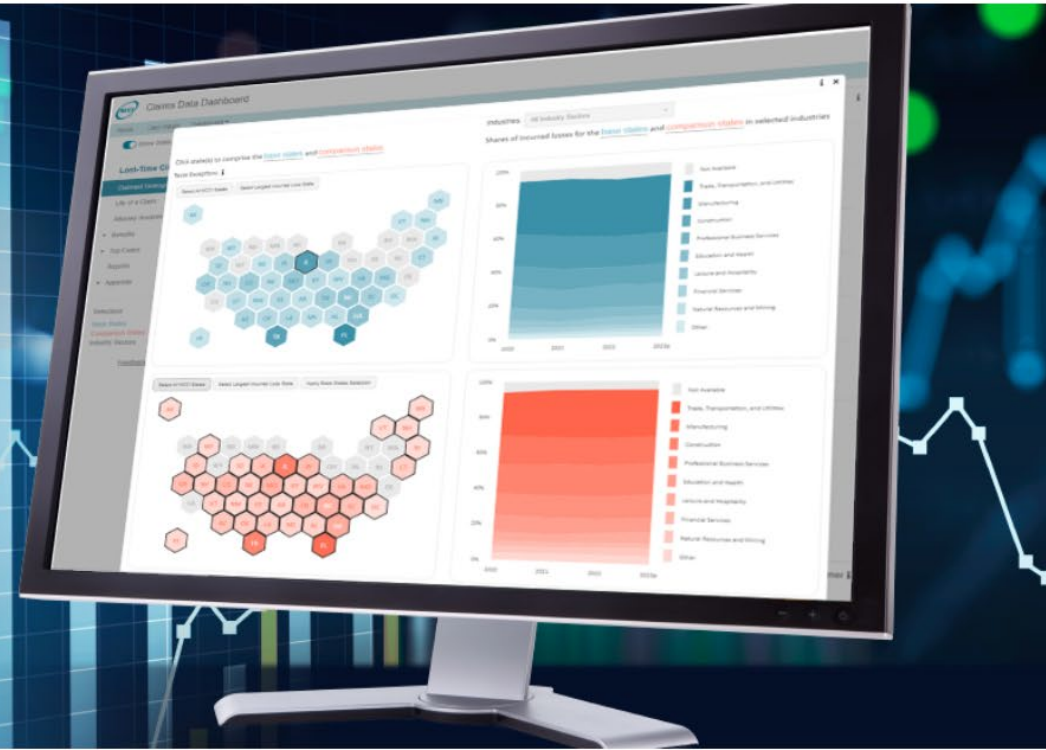
...key involvement, and benefit types.

Legal Disclaimer



- Medical Data
- Lost-Time Claim Data

# Claims Data Dashboard



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# Claims Dashboard – Product Structure

Existing  
Expansion

Section	Sub-Section	Options
Medical Data		
Physician	Claim Overview Price & Utilization Top Codes	Service Categories Service Categories Service Categories
Facilities	Claim Overview Price & Utilization Top Codes	ASC, HIP, HOP ASC, HIP, HOP – Major Surgery/Emergency/All Other ASC, HIP, HOP
Prescription Drugs	Claim Overview Price & Utilization Top Codes	Prescription Drugs, Opioids Brand, Nonpharmacy
Lost-Time Claims Data		
Claimant Demographics		Tenure, Other (Gender/Employment/Age at Injury)
Life of a Claim		Report Lag, Time to First Benefit, Time to MMI
Attorney Involvement		Claimant Employer
Benefits	Wages Benefit Overview Indemnity Paid by Benefit Type Total Incurred by Most Severe Benefit	Total Claims, Average Weekly Wage  Permanent Partial, Temporary Disability, Lump Sum, Claimant Legal, etc.
Top Codes	Injury Codes MDD diagnosis group	POB/COI/NOI/POB-COI/POB-NOI/NOI-COI





State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Data Download

Reports

Appendix

Selections

Carrier States

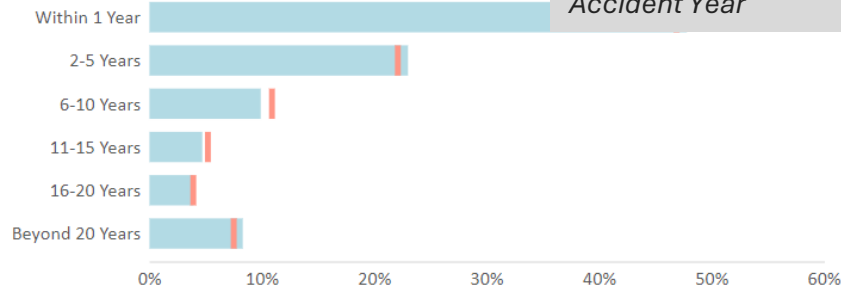
Benchmark States

Industry Sectors

Feedback

Share of Total Claims by Tenure Band

Carrier vs Benchmark for Fiscal-Accident Year 2022 Ending in 4Q

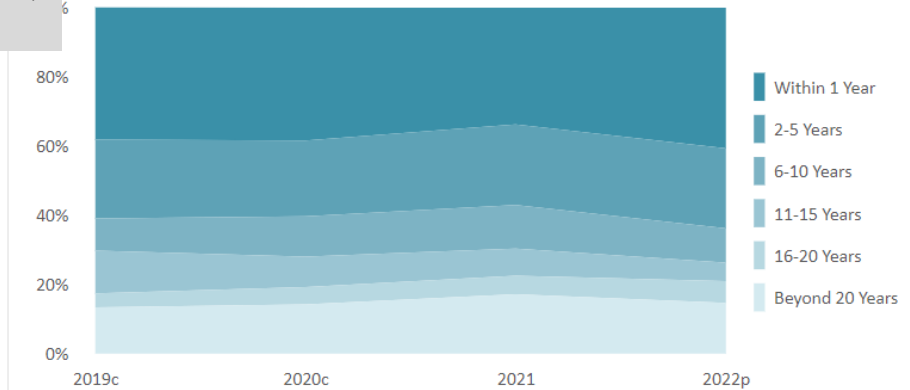


Options: Tenure, other: gender/employment status/age

Options: Fiscal-Accident Year, Accident Year

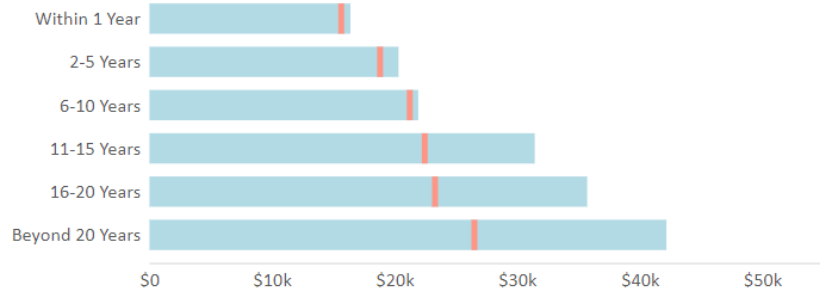
Share of Total Incurred Loss by Tenure Band

Fiscal-Accident Year Ending in 4Q



Total Incurred per Claim by Tenure Band

For Fiscal-Accident Year 2022 Ending in 4Q





State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Data Download

Reports

Appendix

Selections

Carrier States

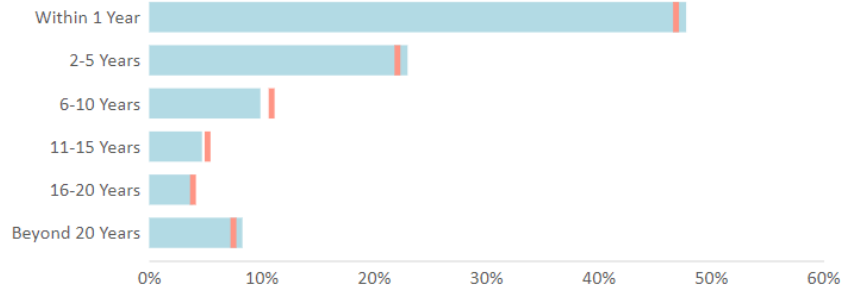
Benchmark States

Industry Sectors

Feedback

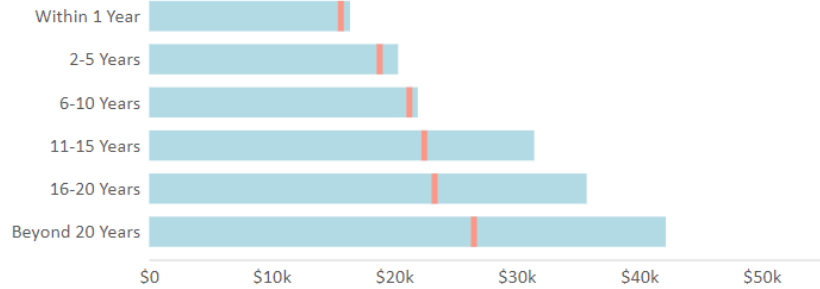
Share of Total Claims by Tenure Band

Carrier vs Benchmark for Accident Year 2022



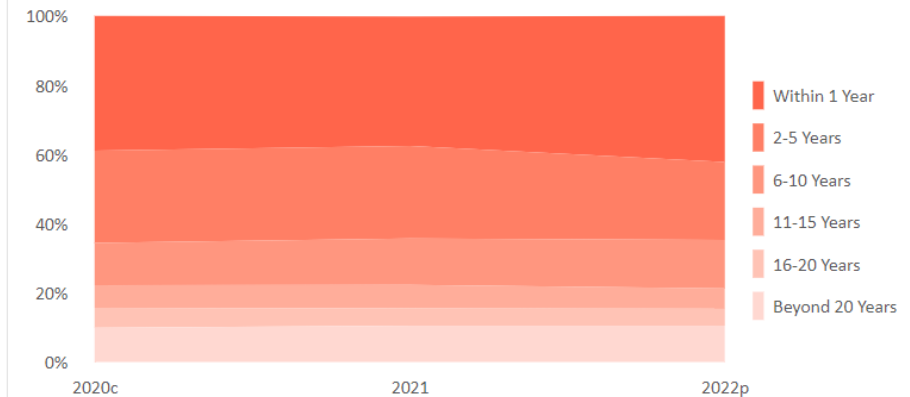
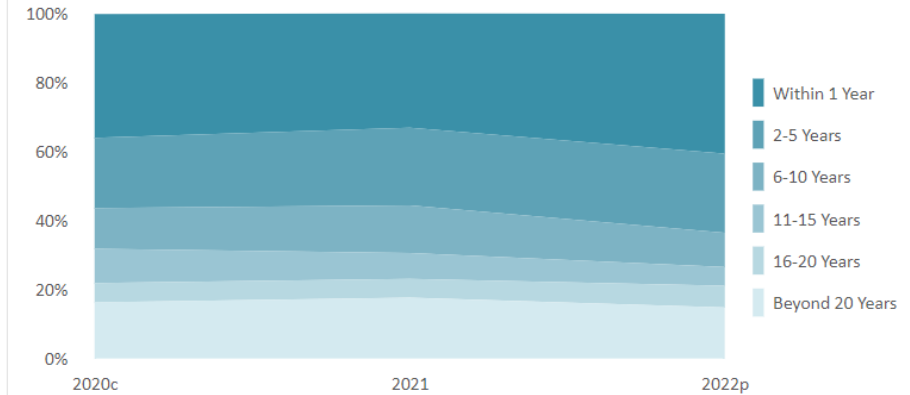
Total Incurred per Claim by Tenure Band

For Accident Year 2022



Share of Total Incurred Loss by Tenure Band at Claim Age 1

By Accident Year





State Mode

Lost-Time Claim Data

Claimant Demographics

- Life of a Claim
- Attorney Involvement
- Benefits
- Top Codes
- Data Download
- Reports
- Appendix

Selections

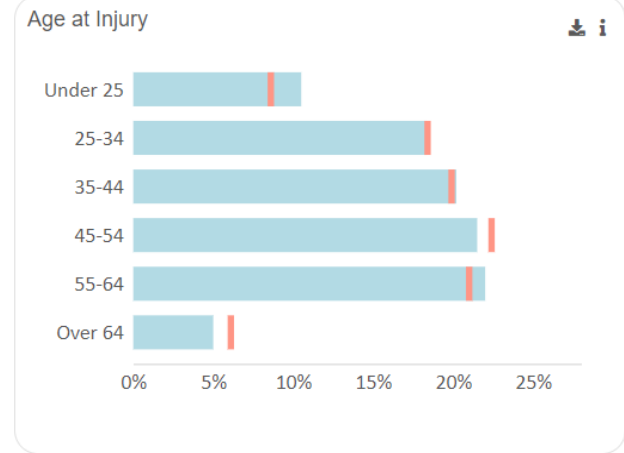
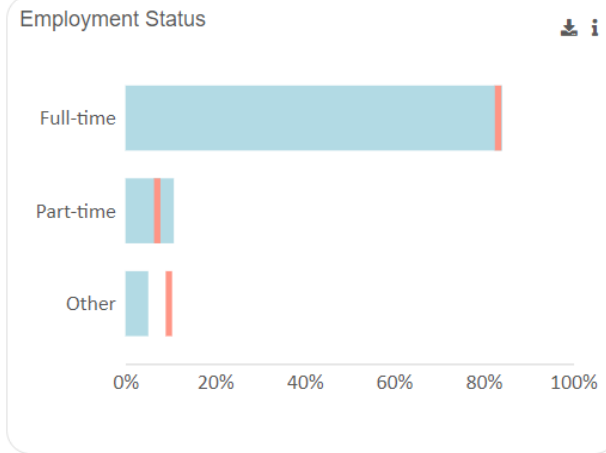
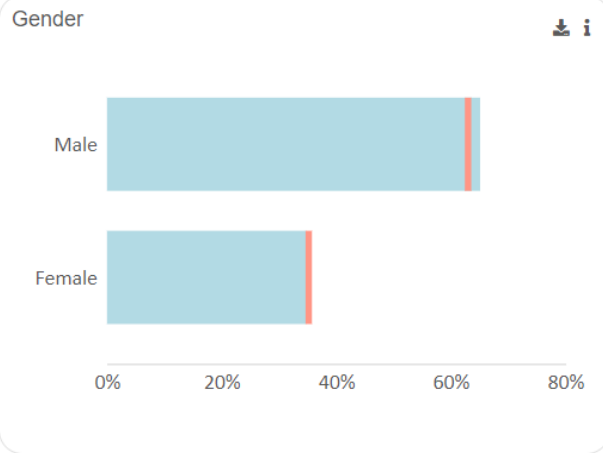
- Carrier States
- Benchmark States
- Industry Sectors

Feedback

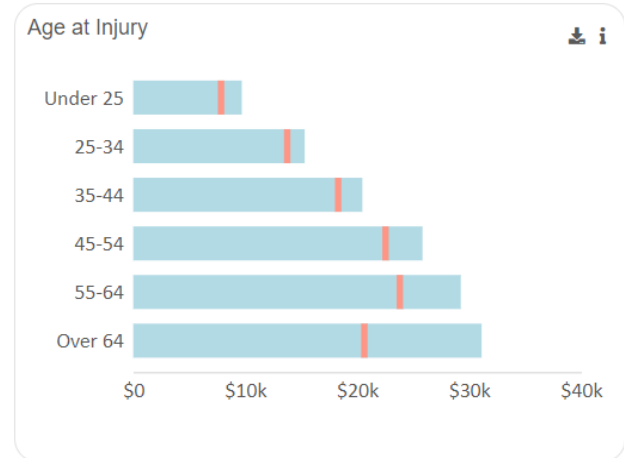
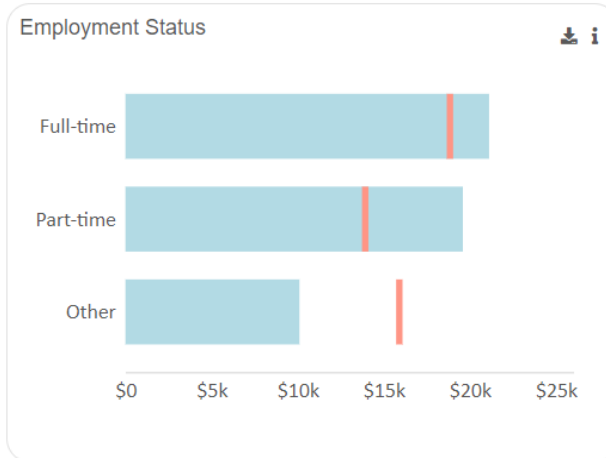
Share of Total Claims by Other Demographics

Carrier vs Benchmark for Fiscal-Accident Year 2022 Ending in 4Q

Options: Fiscal-Accident Year, Accident Year



Total Incurred per Claim by Other Demographics





State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Data Download

Reports

Appendix

Selections

Carrier States

Benchmark States

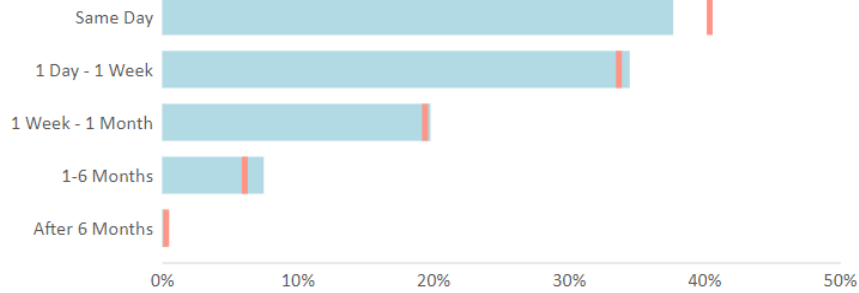
Industry Sectors

Feedback

Options: Report Lag, Time to First Benefit, MMI

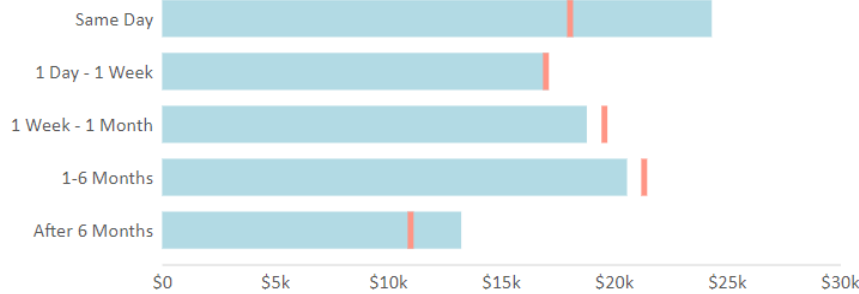
Share of Total Claims by Report Lag

Carrier vs Benchmark for Fiscal-Accident Year 2022 Ending in 4Q



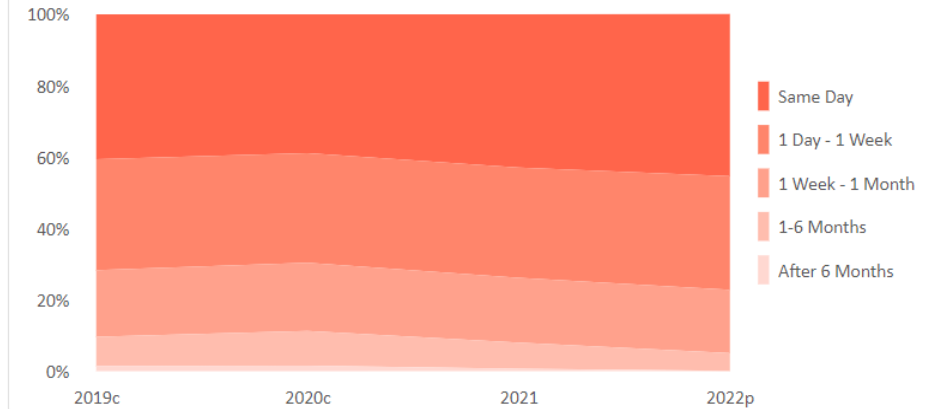
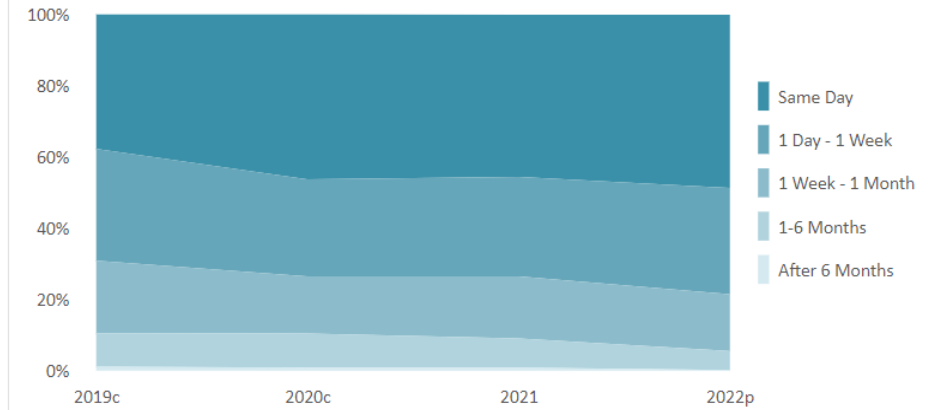
Total Incurred per Claim by Report Lag

For Fiscal-Accident Year 2022 Ending in 4Q



Share of Total Incurred Loss by Report Lag

By Fiscal-Accident Year Ending in 4Q





State Mode

### Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Data Download

Reports

Appendix

Selections

Carrier States **i**

Benchmark States **i**

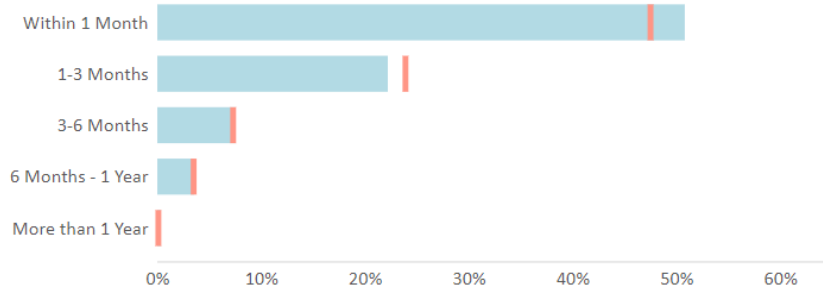
Industry Sectors **i**

[Feedback](#)

#### Share of Total Claims by Time to First Benefit



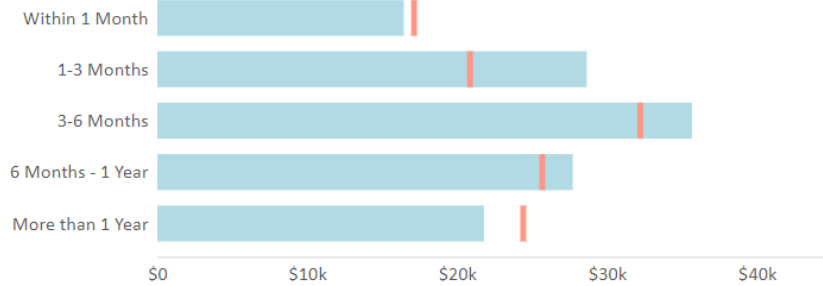
Carrier vs Benchmark for Accident Year 2022



#### Total Incurred per Claim by Time to First Benefit



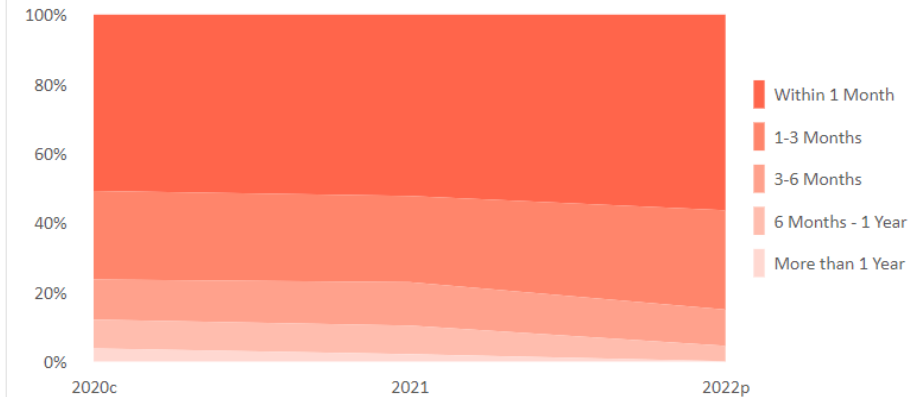
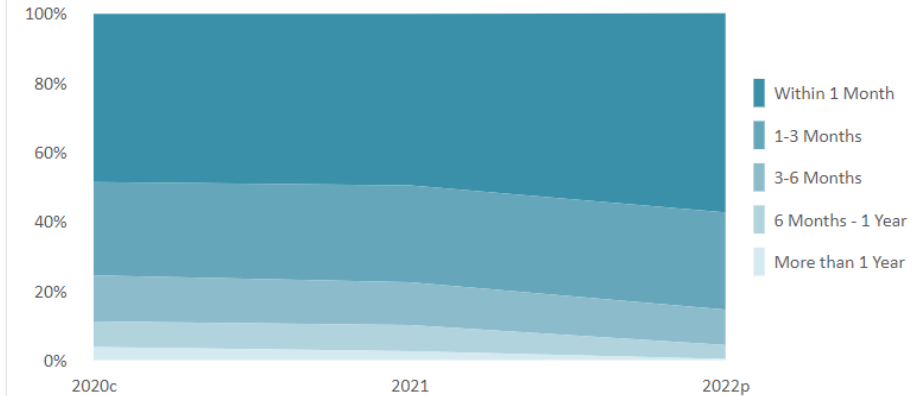
For Accident Year 2022



#### Share of Total Incurred Loss by Time to First Benefit at Claim Age 1



By Accident Year





State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Data Download

Reports

Appendix

Selections

Carrier States

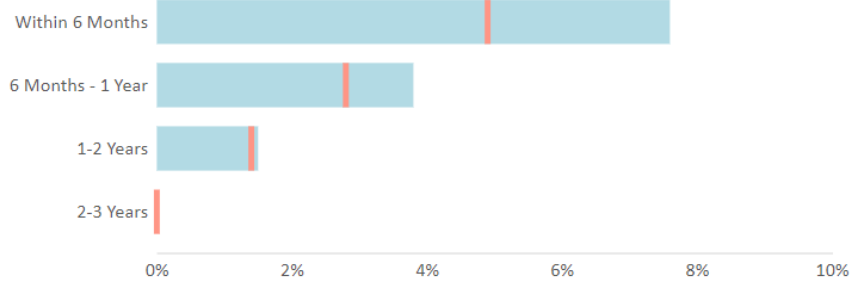
Benchmark States

Industry Sectors

Feedback

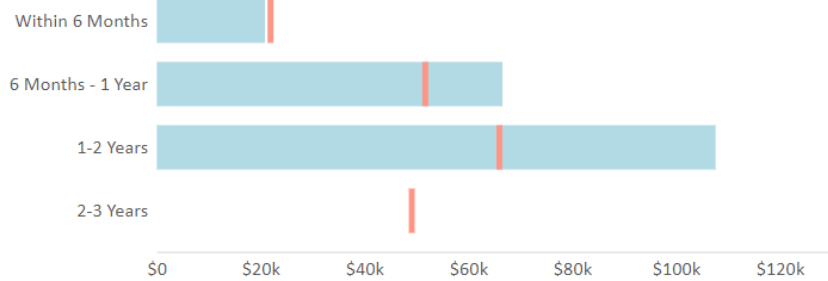
Share of Permanent Partial Claims by Days to MMI

Carrier vs Benchmark for Accident Year 2021



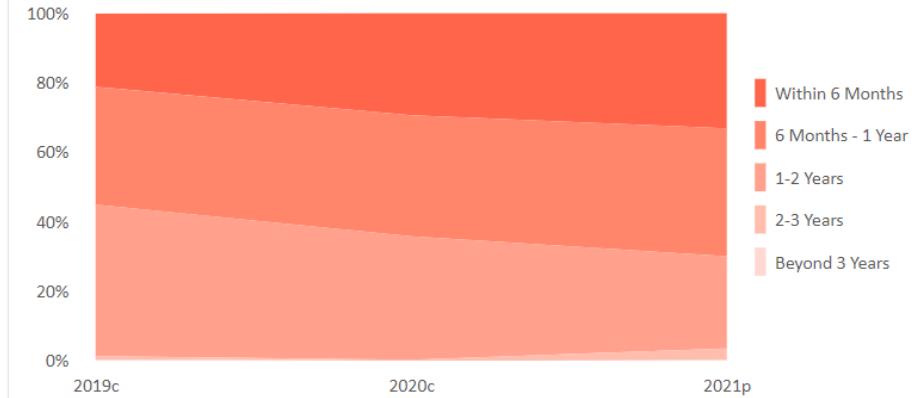
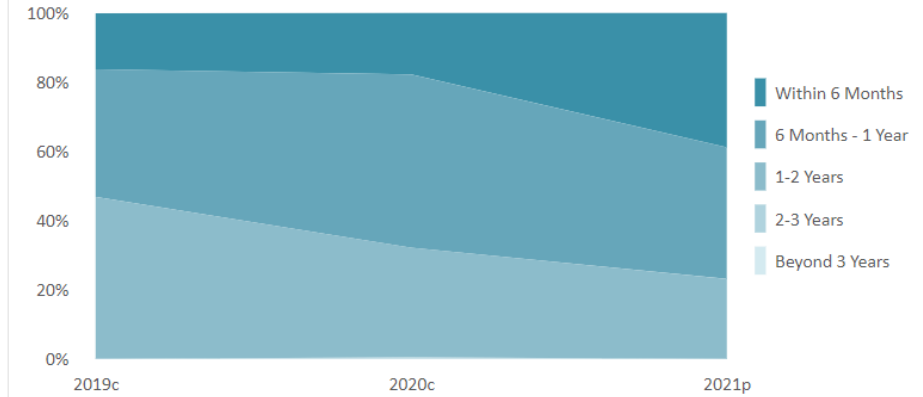
Total Incurred per Permanent Partial Claim by Days to MMI

For Accident Year 2021



Share of Total Incurred Loss by Days to MMI at Claim Age 2

By Accident Year - Permanent Partial Claims Only





State Mode

### Lost-Time Claim Data

Claimant Demographics

Life of a Claim

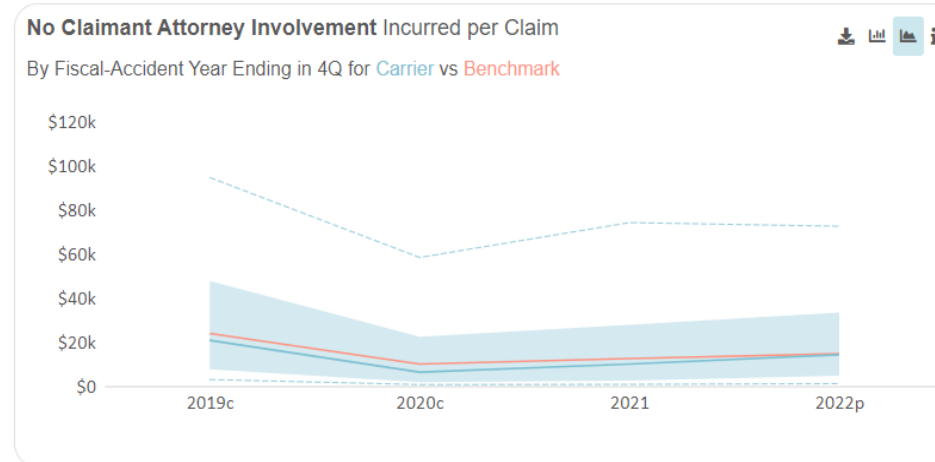
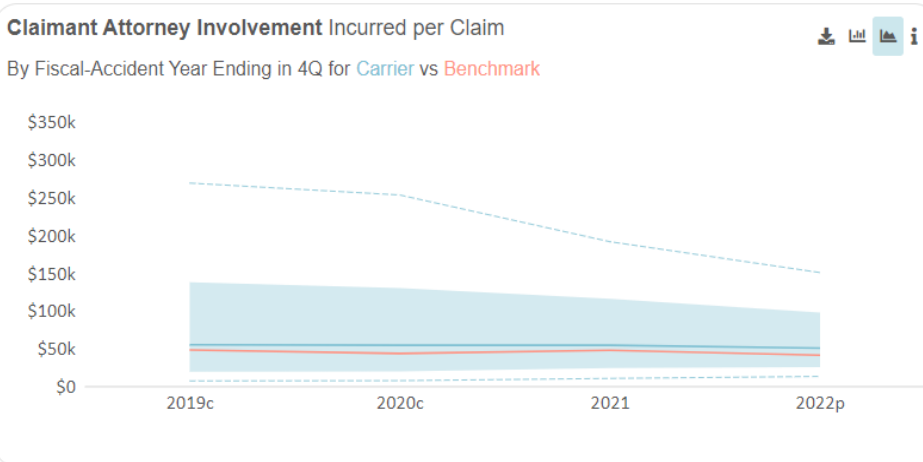
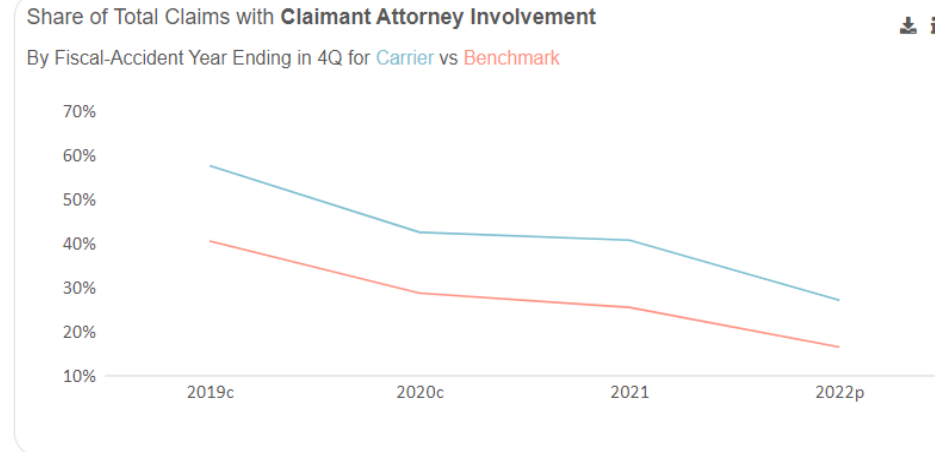
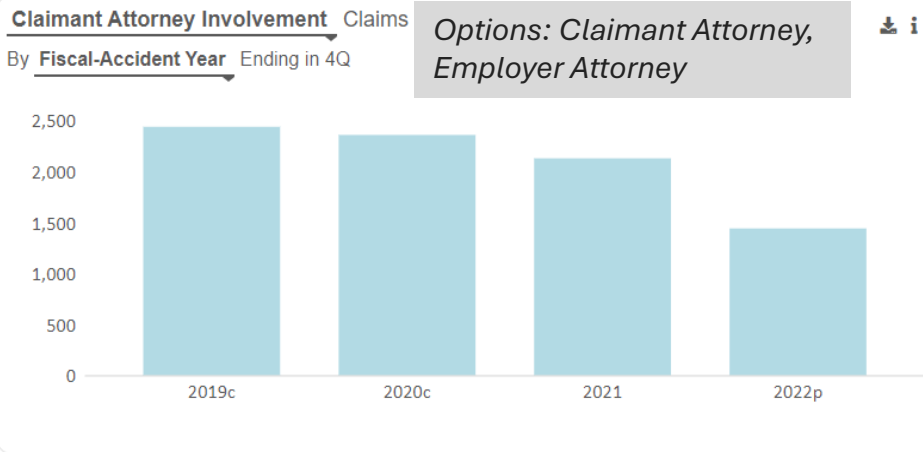
Attorney Involvement

- Benefits
- Top Codes
- Data Download
- Reports
- Appendix

#### Selections

- Carrier States **i**
- Benchmark States **i**
- Industry Sectors **i**

[Feedback](#)





State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Data Download

Reports

Appendix

Selections

Carrier States

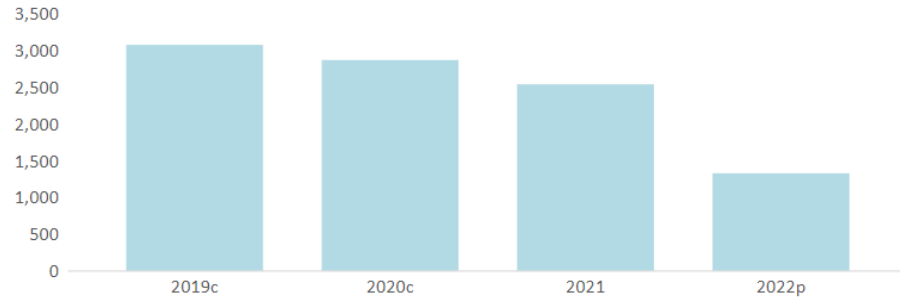
Benchmark States

Industry Sectors

Feedback

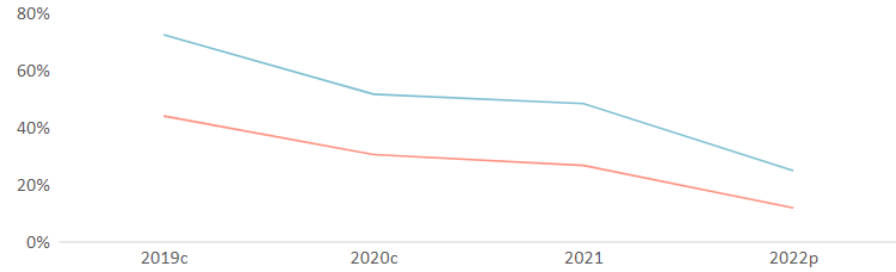
Employer Attorney Involvement Claims

By Fiscal-Accident Year Ending in 4Q



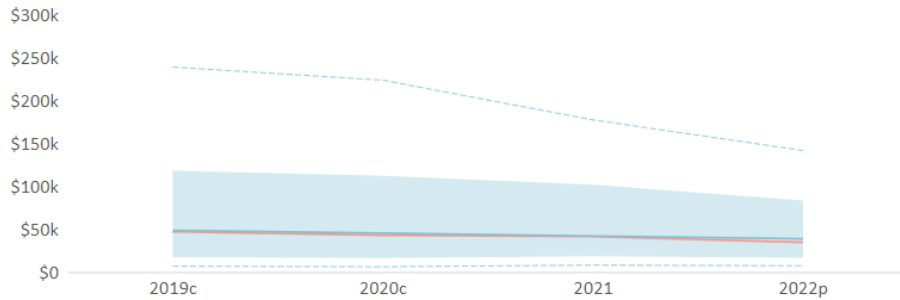
Share of Total Claims with Employer Attorney Involvement

By Fiscal-Accident Year Ending in 4Q for Carrier vs Benchmark



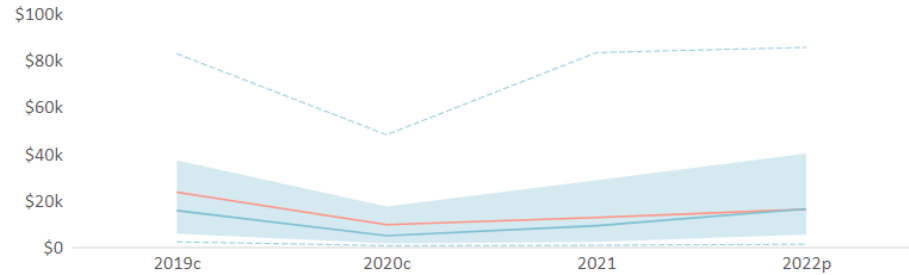
Employer Attorney Involvement Incurred per Claim

By Fiscal-Accident Year Ending in 4Q for Carrier vs Benchmark



No Employer Attorney Involvement Incurred per Claim

By Fiscal-Accident Year Ending in 4Q for Carrier vs Benchmark







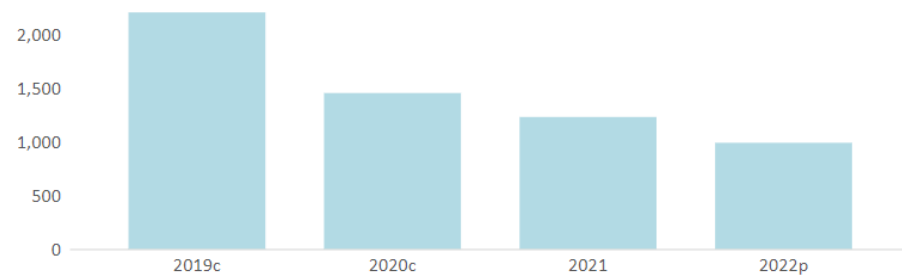
State Mode

Lost-Time Claim Data

- Claimant Demographics
- Life of a Claim
- Attorney Involvement
- Benefits**
  - Wages
  - Benefit Overview
  - Indemnity Benefits Paid
  - Most Severe Benefit

Claims Above QCEW Average Weekly Wage

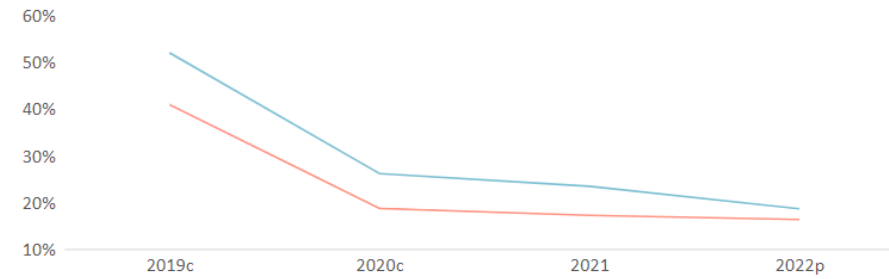
By Fiscal-Accident Year Ending in 4Q



Options: Total Claims, Average Weekly Wage

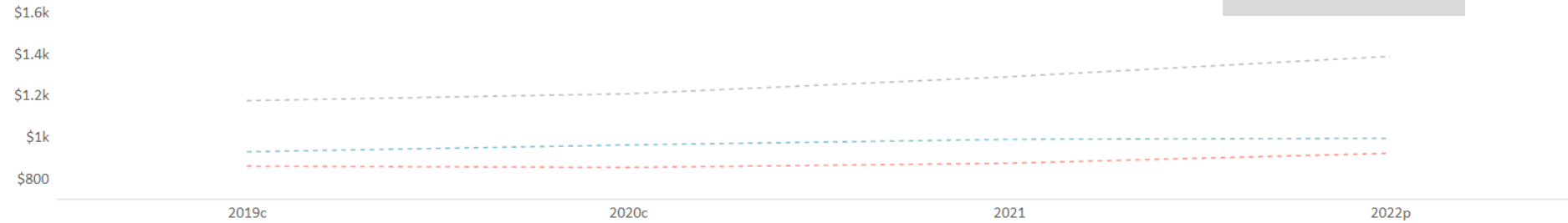
Share of Total Claims above QCEW Average Weekly Wage

By Fiscal-Accident Year Ending in 4Q for Carrier vs Benchmark



Average Weekly Wages

By Fiscal-Accident Year Ending in 4Q for Carrier vs Benchmark vs QCEW



Options: Averages, Table Data

- Carrier States
- Benchmark States
- Industry Sectors

Feedback





State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Wages

Benefit Overview

Indemnity Benefits Paid

Most Severe Benefit

Top Codes

Data Download

Reports

Appendix

Selections

Carrier States

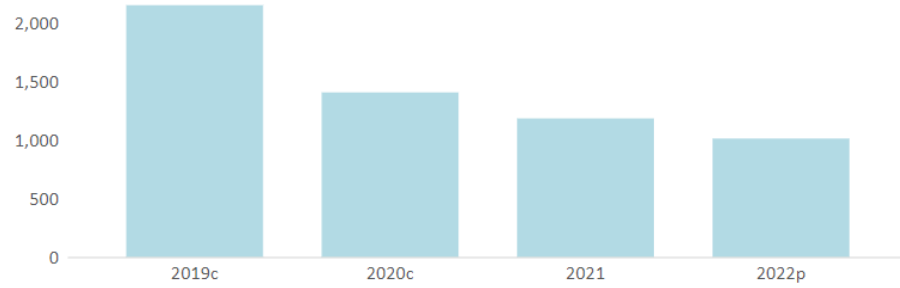
Benchmark States

Industry Sectors

Feedback

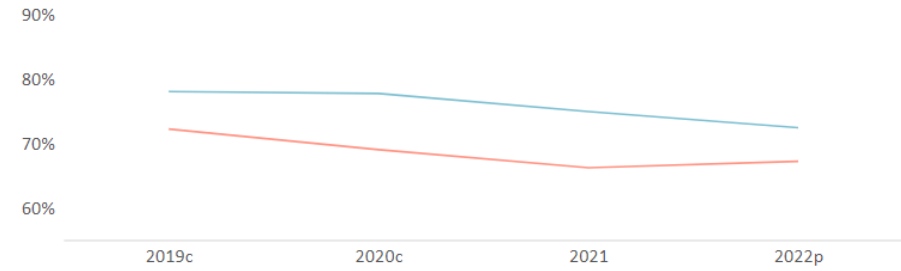
Claims Above QCEW Average Weekly Wage

By Accident Year



Ratio of Average Weekly Wages - Injured Worker to QCEW

By Accident Year for Carrier vs Benchmark



Average Weekly Wages

By Calendar- Accident Year for Carrier vs Benchmark vs QCEW

Calendar/ Accident Year	Carrier		Benchmark		QCEW	
	Average Injured Weekly Wage	% Change	Average Injured Weekly Wage	% Change	Average Weekly Wage	% Change
2019	\$927		\$858		\$1,188	
2020	\$960	4%	\$852	-1%	\$1,235	4%
2021	\$987	3%	\$872	2%	\$1,318	7%
2022	\$992	0%	\$920	6%	\$1,370	4%



State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Wages

Benefit Overview

Indemnity Benefits Paid

Most Severe Benefit

Top Codes

Data Download

Reports

Appendix

Selections

Carrier States

Benchmark States

Industry Sectors

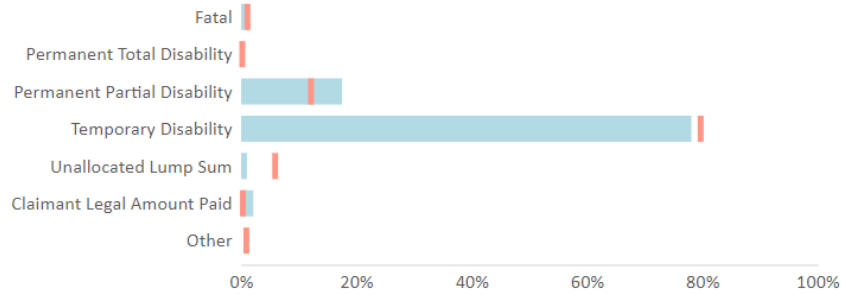
Feedback

Options:

1. Share of paid indemnity by benefit and claim maturity
2. Share of incur total losses by most severe and ay – select maturity

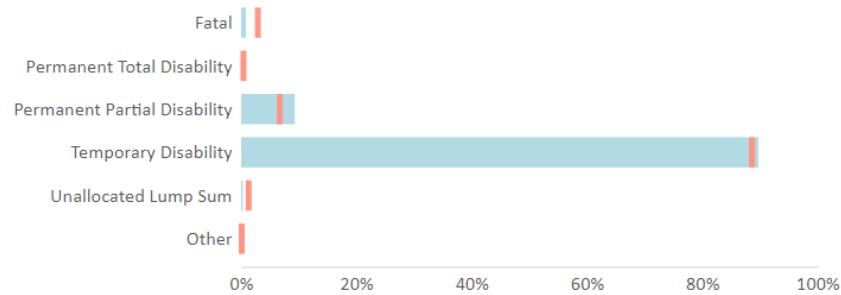
Share of Indemnity Paid Losses by Benefit Type

Carrier vs Benchmark at Claim Age 1



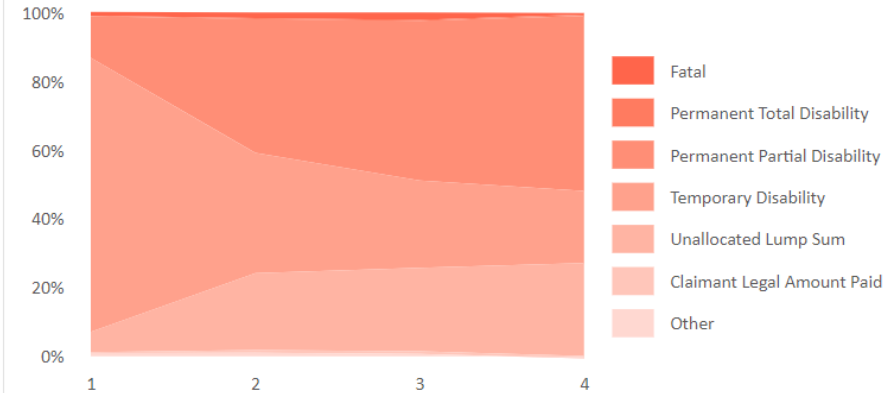
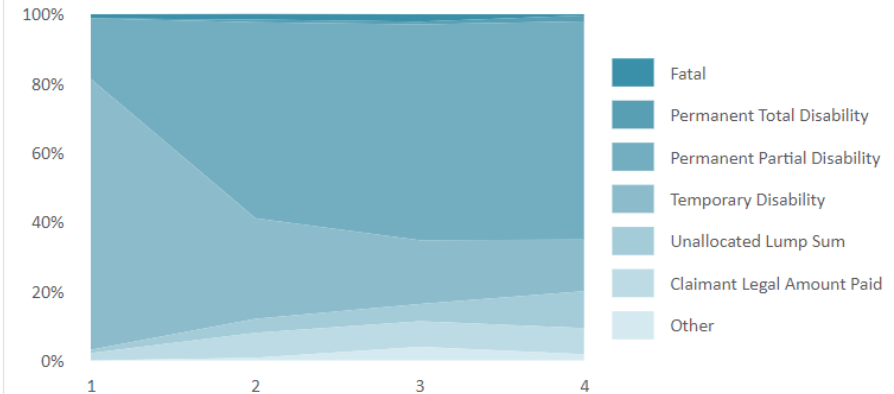
Share of Total Incurred Losses by Most Severe Benefit

For Accident Year 2022



Indemnity Paid Losses by Benefit Type

By Claim Maturity





State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Injury Codes

Diagnosis

Data Download

Reports

Appendix

Selections

Carrier States

Benchmark States

Industry Sectors

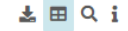
Feedback

Part of Body Top Codes by Total Incurred

Fiscal-Accident Year 2022 Ending in 4Q

Options: Total Incurred, Claims

Views: Severities, Add'l Drilldown



Carrier					Benchmark			
Code Description	Claims	Total Incurred per Claim	% of Total Incurred	% of Claims	Claims	Total Incurred per Claim	% of Total Incurred	% of Claims
Shoulder(s)	707	\$69,270	21.5%	13.3%	2,172	\$60,808	15.3%	10.2%
Low Back Area	686	\$34,583	10.4%	12.9%	2,460	\$29,594	8.4%	11.6%
Knee	544	\$42,981	10.2%	10.2%	2,127	\$40,024	9.9%	10.0%
Finger(s)	334	\$27,035	4.0%	6.3%	1,320	\$25,037	3.8%	6.2%
Ankle	297	\$29,401	3.8%	5.6%	1,164	\$30,237	4.1%	5.5%
Wrist	248	\$35,392	3.8%	4.7%	850	\$32,222	3.2%	4.0%
Multiple Head Injury	116	\$72,253	3.7%	2.2%	405	\$36,244	1.7%	1.9%
Foot	205	\$36,663	3.3%	3.8%	899	\$28,165	2.9%	4.2%
Lower Leg	110	\$60,306	2.9%	2.1%	504	\$57,237	3.3%	2.4%
Hand	238	\$26,402	2.8%	4.5%	964	\$30,061	3.4%	4.5%
Multiple Body Parts	149	\$38,903	2.5%	2.8%	1,460	\$69,984	11.8%	6.9%
Upper Arm	87	\$58,653	2.2%	1.6%	485	\$59,998	3.4%	2.3%
Spinal Cord	2	\$2,344,460	2.1%	0.0%	8	\$94,785	0.1%	0.0%
Abdomen Excluding Injury To Internal organs Including Groin	155	\$30,847	2.1%	2.9%	479	\$28,188	1.6%	2.3%
Lower Arm	100	\$45,061	2.0%	1.9%	516	\$40,489	2.4%	2.4%
Elbow	124	\$34,172	1.9%	2.3%	451	\$36,150	1.9%	2.1%
Hip	72	\$55,243	1.7%	1.4%	254	\$66,548	2.0%	1.2%
<b>Total</b>			<b>88.1%</b>	<b>82.6%</b>			<b>85.2%</b>	<b>83.2%</b>



State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Injury Codes

Diagnosis

Data Download

Reports

Appendix

Selections

Carrier States i

Benchmark States i

Industry Sectors i

Feedback

Part of Body Top Codes by Total Incurred

Fiscal-Accident Year 2022 Ending in 4Q



Carrier								Benchmark				
Code Description	Claims	Indemnity Share	Tenure at Injury	Report Lag	Days to MMI	% of Total Incurred	% of Claims	Claims	Indemnity Share	Tenure at Injury	Report Lag	Days to MMI
Shoulder(s)	689	52.0%	7	12	112	21.3%	13.2%	2,104	49.9%	7	11	113
Low Back Area	664	53.4%	5	11	92	10.3%	12.8%	2,393	50.6%	5	9	76
Knee	531	48.7%	7	10	104	10.2%	10.2%	2,060	46.6%	6	9	104
Finger(s)	329	41.1%	5	7	78	4.0%	6.3%	1,273	41.2%	4	5	81
Ankle	295	48.0%	4	7	82	3.9%	5.7%	1,130	42.5%	4	6	88
Wrist	243	46.5%	5	10	103	3.9%	4.7%	828	44.1%	5	9	94
Multiple Head Injury	114	47.4%	5	8	49	3.8%	2.2%	385	43.9%	4	6	62
Foot	203	46.5%	4	9	87	3.4%	3.9%	876	47.6%	5	7	73
Lower Leg	110	31.3%	6	7	37	3.0%	2.1%	485	39.7%	5	7	88
Hand	232	44.4%	5	11	65	2.7%	4.5%	922	45.6%	5	8	71
Multiple Body Parts	146	51.2%	4	17	99	2.6%	2.8%	1,374	47.2%	5	10	124
Upper Arm	84	53.5%	9	8	158	2.2%	1.6%	464	46.7%	6	10	123
Spinal Cord	2	4.4%	1	1		2.1%	0.0%	8	38.3%	8	9	273
Abdomen Excluding Injury To Internal organs Including Groin	151	41.3%	9	16	90	2.1%	2.9%	467	36.9%	7	13	84
Lower Arm	93	41.4%	5	5	52	1.9%	1.8%	505	45.5%	6	7	90
Elbow	123	49.8%	5	11	122	1.9%	2.4%	442	45.8%	5	10	90
Hip	69	44.4%	6	13	66	1.7%	1.3%	242	38.0%	7	9	105
Upper Leg	41	31.7%	9	5	61	1.7%	0.8%	128	41.3%	6	5	94
Upper Back Area	97	57.0%	4	14	125	1.5%	1.9%	516	54.5%	6	8	70
Spinal Cord	6	20.9%	5	2	147	1.5%	0.1%	27	48.7%	4	11	179
Multiple Upper Extremities	37	71.4%	3	20		1.4%	0.7%	181	45.0%	6	12	124
Insufficient Information To Properly Identify - Unclassified	30	35.2%	7	17	65	1.2%	0.6%	261	50.6%	4	17	52
<b>Total</b>						<b>88.3%</b>	<b>82.5%</b>					



State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Injury Codes

Diagnosis

Data Download

Reports

Appendix

Selections

Carrier States

Benchmark States

Industry Sectors

Feedback

Part of Body – Nature of Injury Top Codes by Claims

Fiscal-Accident Year 2022 Ending in 4Q



Carrier					Benchmark			
Code Description	Claims	Total Incurred per Claim	% of Total Incurred	% of Claims	Claims	Total Incurred per Claim	% of Total Incurred	% of Claims
Low Back Area – Strain	484	\$30,833	6.5%	9.1%	1,748	\$26,488	5.6%	8.5%
Shoulder(s) – Strain	356	\$56,642	8.8%	6.7%	1,177	\$53,063	7.5%	5.7%
Knee – Strain	169	\$38,273	2.8%	3.2%	686	\$38,282	3.2%	3.3%
Lung – Pandemic	159	\$1,357	0.1%	3.0%	181	\$2,085	0.0%	0.9%
Ankle – Sprain	109	\$24,975	1.2%	2.0%	457	\$19,840	1.1%	2.2%
Shoulder(s) – Dislocation	93	\$96,639	3.9%	1.7%	103	\$73,639	0.9%	0.5%
Finger(s) – Fracture	89	\$24,778	1.0%	1.7%	303	\$27,263	1.0%	1.5%
Abdomen Excluding Injury To Internal organs Including Groin – Hernia	85	\$33,004	1.2%	1.6%	243	\$28,981	0.8%	1.2%
Knee – Sprain	86	\$36,157	1.4%	1.6%	499	\$42,625	2.6%	2.4%
Knee – Contusion	82	\$27,264	1.0%	1.5%	391	\$25,009	1.2%	1.9%
Shoulder(s) – Inflammation	82	\$66,834	2.4%	1.5%	30	\$51,574	0.2%	0.1%
Finger(s) – Laceration	80	\$15,637	0.5%	1.5%	451	\$20,124	1.1%	2.2%
Knee – Inflammation	73	\$55,420	1.8%	1.4%	60	\$40,938	0.3%	0.3%
Foot – Fracture	76	\$51,629	1.7%	1.4%	265	\$37,877	1.2%	1.3%
Wrist – Strain	73	\$21,767	0.7%	1.4%	221	\$23,282	0.6%	1.1%
Knee – Fracture	65	\$61,647	1.8%	1.2%	96	\$61,263	0.7%	0.5%
Upper Back Area – Strain	63	\$29,306	0.8%	1.2%	286	\$24,797	0.9%	1.4%
<b>Total</b>			<b>43.8%</b>	<b>47.3%</b>			<b>35.2%</b>	<b>40.3%</b>



State Mode

Lost-Time Claim Data

Claimant Demographics

Life of a Claim

Attorney Involvement

Benefits

Top Codes

Injury Codes

Diagnosis

Data Download

Reports

Appendix

Selections

Carrier States

Benchmark States

Industry Sectors

Feedback

Diagnosis Top Codes by Total Incurred

Fiscal-Accident Year 2022 Ending in 4Q



Carrier					Benchmark			
Code Description	Claims	Total Incurred per Claim	% of Total Incurred	% of Claims	Claims	Total Incurred per Claim	% of Total Incurred	% of Claims
Rotator Cuff Tear	192	\$102,162	8.8%	3.7%	581	\$102,296	7.4%	2.9%
No Link Available	800	\$23,964	8.6%	15.4%	4,233	\$21,286	11.2%	20.9%
Minor Shoulder Injury	375	\$48,690	8.2%	7.2%	1,273	\$47,353	7.5%	6.3%
Low Back Pain	405	\$25,708	4.7%	7.8%	1,525	\$25,874	4.9%	7.5%
Minor Knee Injury	249	\$35,220	3.9%	4.8%	903	\$30,949	3.5%	4.5%
Minor Hand/Wrist Injuries	366	\$22,525	3.7%	7.0%	1,396	\$21,248	3.7%	6.9%
Knee Internal Derangement - Meniscus Injury	102	\$65,025	3.0%	2.0%	389	\$69,744	3.4%	1.9%
Lumbar Radiculopathy/Sciatica	119	\$50,846	2.7%	2.3%	370	\$40,561	1.9%	1.8%
Hand/Wrist Fracture	160	\$37,203	2.7%	3.1%	732	\$37,758	3.4%	3.6%
Minor Ankle/Foot Injuries	266	\$22,108	2.6%	5.1%	1,050	\$20,488	2.7%	5.2%
Neck Pain	149	\$37,427	2.5%	2.9%	590	\$35,183	2.6%	2.9%
SLAP Lesion	32	\$117,588	1.7%	0.6%	104	\$93,412	1.2%	0.5%
Lumbosacral Intervertebral Disc Disorders	67	\$57,733	1.7%	1.3%	202	\$68,919	1.7%	1.0%
Heel/Midfoot Fracture	63	\$52,847	1.5%	1.2%	209	\$55,570	1.4%	1.0%
Hip/Pelvis Fracture/Major Trauma	22	\$152,325	1.5%	0.4%	61	\$251,184	1.9%	0.3%
Shoulder Impingement Syndrome	33	\$102,867	1.5%	0.6%	90	\$78,903	0.9%	0.4%
Tibia Fibula Fracture	31	\$99,100	1.4%	0.6%	185	\$97,386	2.2%	0.9%
<b>Total</b>			<b>68.7%</b>	<b>71.1%</b>			<b>67.2%</b>	<b>72.5%</b>

# Additional Contact Information

For more information on this dashboard, or to schedule a personalized demonstration, please contact:

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- Regulators: Your State Relations Executive
- Affiliated Carriers: Your Affiliate Services Executive