



**NEW MEXICO  
WORKERS'  
COMPENSATION  
ADMINISTRATION  
2014 ANNUAL REPORT**

<http://www.workerscomp.state.nm.us/research/ar14.inc.php>

# REPORT HIGHLIGHTS

## PAID LOSSES AND INSURER DIRECT EARNED PREMIUMS INCREASED

- ✓ In 2014, an estimated \$317.8 million was paid in workers' compensation as total paid losses (carriers plus self-insurers), up 2.1 percent from 2013; total amount of claims decreased by 0.6 percent from 44,050 in 2013 to 43,806 in 2014.
- ✓ Insurers' direct earned premiums increased by 10.1 percent from \$260.7 million in 2013 to \$287.1 million in 2014; estimated payroll costs per \$100 of payroll increased by 13.3 percent from \$1.5 in 2013 to \$1.7 in 2014.
- ✓ The estimated paid losses per \$100 of payroll increased by about 0.9 percent from \$1.16 in 2013 to \$1.17 in 2014.

## SELF-INSURED COVERAGE INCREASED

- ✓ The New Mexico workers' compensation system had 41 self-insured individual employers and 11 self-insured groups and pools; the self-insured employers had 252,852 covered workers (up by about 4 percent from 2013), and made up about 33 percent of the total covered workforce in 2014.

## INJURY BENEFITS PAYMENTS AND INJURY CHARACTERISTICS FOLLOWED PAST TRENDS

- ✓ A total of 26,223 first reports of injury or illness (down by 6 percent from 2013), and 19,957 notices of payment (up by 7 percent from 2013) were submitted to the WCA; the agency also received and analyzed annual expenditure reports from 357 carriers and self-insurers, which included 17,892 claims from self-insurers involving \$101 million of paid losses (up by 6.4 percent from 2013) and 25,914 claims from carriers involving \$216.8 million of paid losses (up by 0.23 percent from 2013).
- ✓ Construction (13 percent), Educational Services (12 percent), Healthcare and Social Assistance (11 percent), Public Administration (10 percent) and Retail Trade (9 percent) were the top five industries by volume of indemnity claims reported.
- ✓ Transportation and Material Moving (17 percent), Construction and Extraction (16 percent), Office and Administrative Support (10 percent), Installation, Maintenance and Repair (7 percent) and Building and Grounds Cleaning and Maintenance (6 percent) had the top five indemnity claims among occupations.
- ✓ 70 percent of indemnity claims reported for male workers came from workers in the age group 25-54 years; 53 percent of indemnity claims reported for female workers came from the age group 45-64 years.
- ✓ Bernalillo (33 percent), Doña Ana (9 percent), Santa Fe (8 percent), San Juan (6 percent) and Eddy (6 percent) counties had the top five indemnity claims in 2014.

## **INSIDE THE WCA**

- ✓ 95.4 percent of all reported injuries were handled by the workers' compensation system with no formal intervention by the WCA; adjudication efficiency was at 105 percent, meaning more disputed cases were closed than were opened in the calendar year 2014.
- ✓ The Clerk of the Court processed 5,370 filings, 2,214 lump sum petitions and 1,850 regular complaints.
- ✓ WCA mediators achieved a 64.6 percent acceptance rate for recommended resolutions (RR); the median number of days to file the RR after a complaint was filed was 51 days.
- ✓ 6.1 percent of contested claims filed with the WCA went to formal trial for resolution.
- ✓ The Ombudsman program had 8,644 total contacts, received 2,639 potentially resolvable disputes, and resolved 474 disputes that did not have to go through mediation or adjudication.
- ✓ WCA Safety Consultants sent out 1,851 letters to businesses, had 3,813 consultations, conducted 1,929 inspections, made 13 presentations, and had 162 visits to businesses.
- ✓ The Medical Cost Containment Bureau reviewed 125 scheduled admissions, 96 emergency admissions and a total of 246 hospital admissions (down about 51 percent from 2013), which resulted in 871 hospital stay days.

## **UNINSURED EMPLOYERS' FUND (UEF) OUTCOMES**

- ✓ The UEF paid workers' compensation indemnity and medical benefits to entitled injured workers to the tune of \$395,300 (down by 9 percent from 2013); 41 claims were paid benefits for the year, the same as 2013.
- ✓ The UEF aggressively pursued reimbursement from delinquent employers in fiscal year 2014, collecting a total of \$114,393 during the year.

Figure 2.6 Clearance Rates 2008-2014

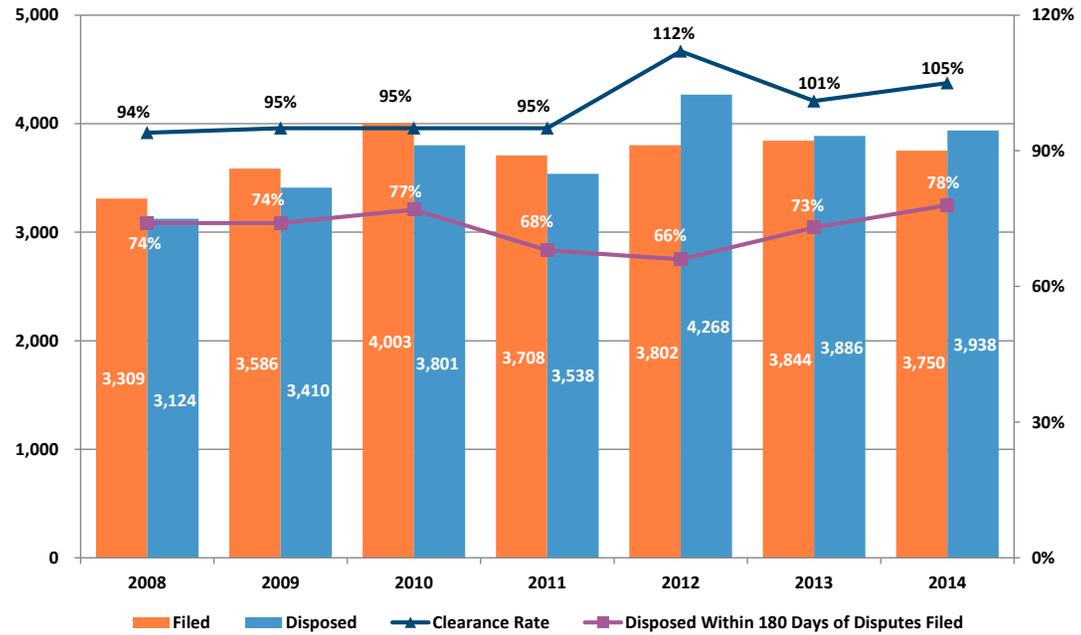
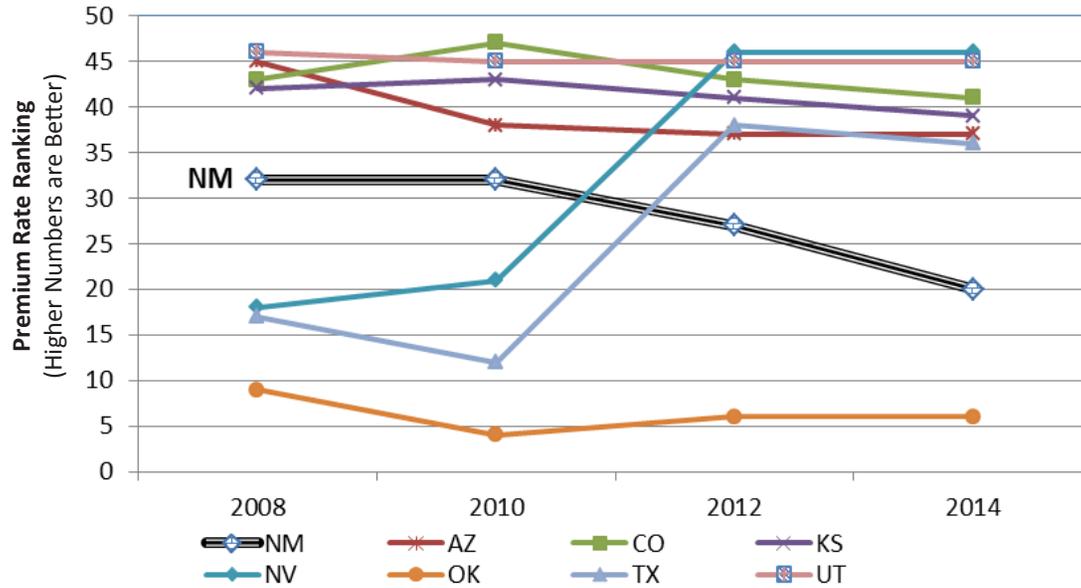


Figure 4.6 Southwest Sub-region, Oregon Premium Rates Ranking (2008-2014)



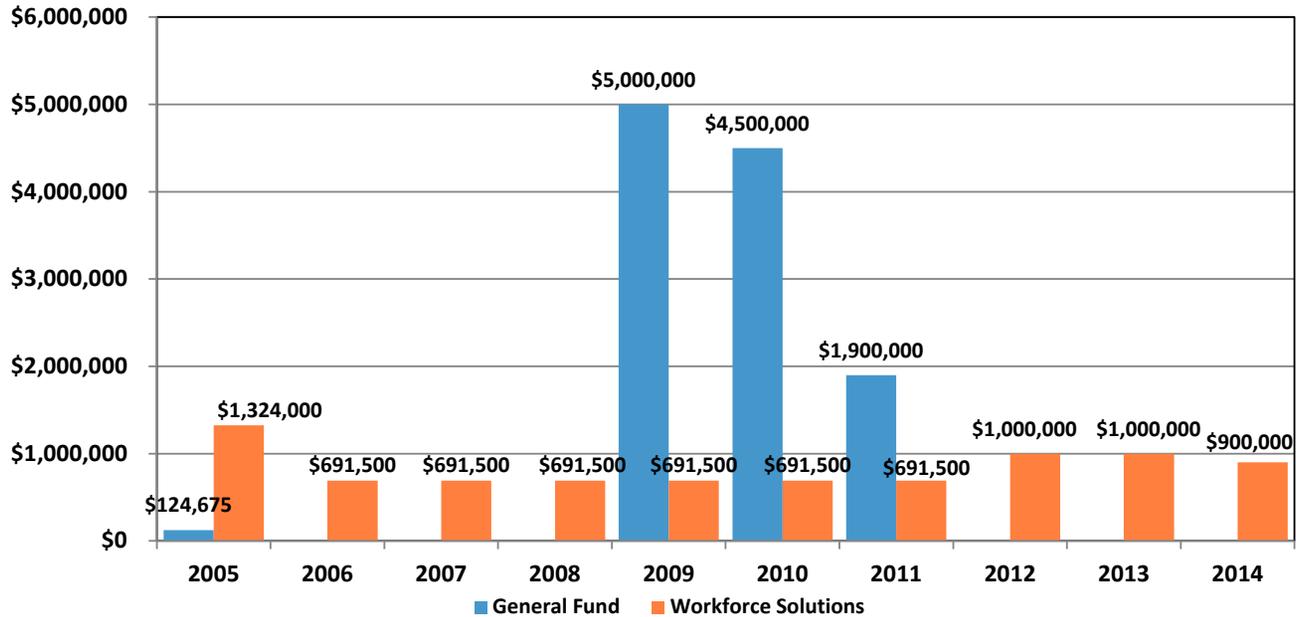
**Table 4.1 Carrier and Self-Insurer Paid Losses and Total Claims by Calendar Year**

Year	Total Paid Losses	Total Claims	Carrier Paid Losses	Self-Insured Paid Losses
2008 <sup>r</sup>	\$254,920,084	51,905	\$161,891,802	\$93,028,282
2009 <sup>r</sup>	\$256,549,981	46,402	\$165,674,823	\$90,875,158
2010	\$283,590,181	42,473	\$195,090,470	\$88,499,711
2011	\$286,790,072	44,556	\$191,166,613	\$95,623,459
2012	\$315,110,547	46,724	\$214,720,582	\$100,389,965
2013	\$311,260,984	44,050	\$216,329,626	\$94,931,358
2014	\$317,849,969	43,806	\$216,818,811	\$101,031,157

<sup>r</sup> Revised data

Source: New Mexico Workers' Compensation Administration, *Annual Expenditure Report, 2008-2014*.

**Figure 1.3 Funds Transferred from the WCA by Year, 2005-2014**



# New Mexico Workers' Compensation Administration

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### WCA Helpline-Hotline: (toll free in New Mexico)

1-866-WORKOMP 1-866-967-5667

### WCA Website:

[www.workerscomp.state.nm.us](http://www.workerscomp.state.nm.us)