

Facts & Statistics

Older Workers and Their Injuries

In 2006, of IWIF's 4,226 lost-time injury claimants, **931 or 22%**, were age 50-80. This percentage of IWIF claims has been consistent for the past 5 years.

Primary injury types:



Back	194
Knee	111
Shoulder	98
Finger(s)	64
Ankle	63

Primary causes of injury:

Fall/same level (Trip/Slip)	115
Lifting objects	67
Objects handled	61
Struck by an object	61
Motor vehicle accident	48
Struck against an object	41
Fall to lower level	39
From voluntary motions	35



The average cost of an IWIF claim based on age is:

Age 16-50	3,295 claims	Average cost: \$10,092.57
Age 50-80	931 claims	Average cost: \$14,762.06 (Almost 50% higher)

Reasons for the increase in costs of claims by older workers:

- Higher salaries than younger workers. Higher wages equal higher wage replacement.
- Injury duration – younger workers tend to heal faster and return to work faster than older workers.
- Higher number and duration of medical treatments for older workers.

In 2003 the U.S. median number of days out of work for all injured workers was:

8 days.

12 days, for ages 55-64

18 days for ages 65 and older

U.S. Bureau of Labor Statistics

Maryland's Workers' Compensation Commission statistics on claims filed by claimants age 50-79:

2005 **21.6%**

2006 **26.4%**

The average age of an IWIF lost-time claimant has stayed relatively the same for the past 7 years:

41 for women and

39 for men.

New IWIF Toolkits

IWIF's new **Employer's Information Kit** contains helpful information on safety for older workers. IWIF has also published a **Fraud-fighting Toolkit** for policyholders and agents.

To request free IWIF information toolkits, please e-mail publications@iwif.com, or call 410-494-2165.



Readers' Survey *Thank you*
to our *With* IWIF readers

who replied with comments and suggestions to improve our policyholder newsletter. The lucky policyholder chosen at random from the returned surveys was Pam Welsh, from R.L. Welsh Heating and Cooling Inc., Edgewood, MD. Pam is a winner of a roadside vehicle emergency kit. Congratulations!

With IWIF is published for the policyholders of the Injured Workers' Insurance Fund.

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