



Which Injuries Do Insurers Dispute Most in New York Workers' Comp Claims

Original analysis of 800,927 records from the New York State Workers' Compensation Board, 2022–2024. Published October 15, 2026. <https://settlementinsight.com/research/ny-workers-comp-injuries>

Insurers and self-insured employers controverted 46.8% of the 2,920 New York workers' compensation claims for hearing loss assembled from 2022 to 2024, against 3.9% of the 170,812 claims for contusions. The two hearing-loss codes, carpal tunnel syndrome and mental stress lead the 34 ranked injury types; across all 800,927 assembled claims, 6.6% were controverted. A controverted claim is disputed, not necessarily denied: the Board decides it.

47%

Hearing-loss claims assembled 2022–2024 that were disputed

4%

Contusion claims assembled 2022–2024 that were disputed

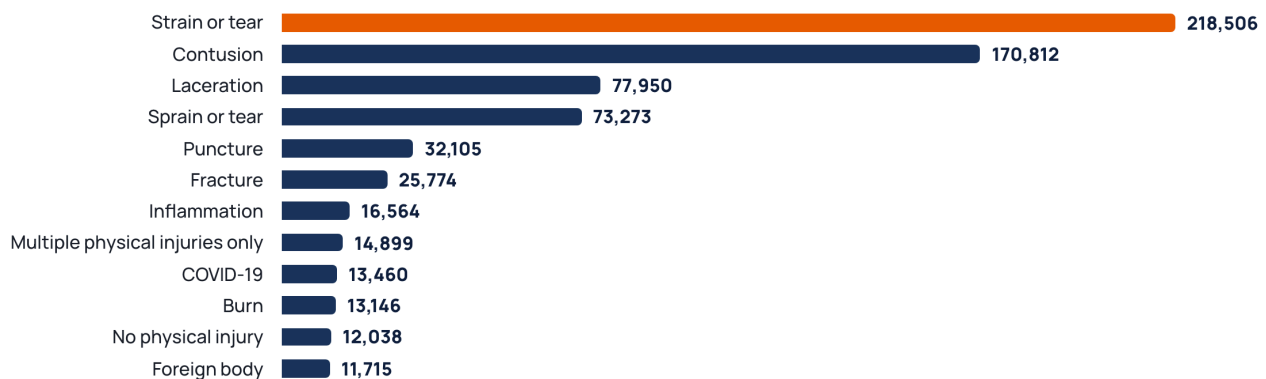
52.7K

Controverted claims assembled, 2022–2024



Share of New York workers' comp claims controverted, by nature of injury, claims assembled 2022–2024

Claims · Top 12 of 34



Source: Settlement Insight analysis of data from the New York State Workers' Compensation Board
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What the New York Claim Data Show

- 1. Hearing loss tops the ranking.** Claims coded "loss of hearing" were controverted in 57.4% of cases and claims coded "hearing loss or impairment" in 43.2%. Together, the 2,920 hearing-loss claims were disputed at 11.9× the rate of contusion claims.

2. **Carpal tunnel and mental stress follow.** Carpal tunnel syndrome claims were controverted in 39.5% of cases and mental stress claims in 23.7%, against 6.6% for all assembled claims.
3. **Cuts and bruises are rarely disputed.** Contusion claims were controverted in 3.9% of cases, lacerations in 1.4% and punctures in 0.8%.
4. **Strains make up the largest number of disputes.** Because they are so common, strains or tears account for 15,384 controverted claims, 29.2% of all disputes, although only 7.0% of strain claims were controverted.
5. **Noise, repetition and vehicle crashes by cause.** By cause of injury, claims attributed to continual noise were controverted in 48.4% of cases, repetitive-motion strains in 23.3% and collisions with another vehicle in 21.2%.
6. **Counts match the Board's annual report.** Our count of controverted claims assembled in 2024, 17,166, is within 0.02% of the 17,162 the Board published in its 2025 Annual Report.

How we measured

Data come from the New York State Workers' Compensation Board's open dataset "Assembled Workers' Compensation Claims: Beginning 2000" on data.ny.gov, in the version loaded into our database on September 22, 2026; dataset metadata and documentation were retrieved on October 15, 2026. Each row is one claim. We use workers' compensation claims (not volunteer firefighter, volunteer ambulance worker or Paid Family Leave claims) assembled in calendar years 2022, 2023 and 2024, and drop claims the Board marks as cancelled because they were assembled in error or are duplicates. That leaves 800,927 claims.

A claim counts as controverted if the Board recorded a controverted date, which it sets once both a notice of controversy from the carrier or self-insured employer and a qualifying medical report have arrived. We count controverted dates through September 30, 2026. Injury type and cause are the WCIO nature-of-injury and cause-of-injury codes in the Board's data. The rankings include every nature-of-injury or cause-of-injury code with at least 500 non-cancelled workers' compensation claims assembled in 2022–2024, counted per code across all three years. Blank codes and catch-all codes whose description contains "all other" or "NOC" (for example "all other cumulative injury, NOC" or "dust disease, NOC") are counted in the totals but not ranked; "no physical injury", "multiple physical injuries only" and "multiple injuries including both physical and psychological" are regular codes and are ranked. The Board uses two hearing codes, "hearing loss or impairment" and "loss of hearing"; each is ranked as its own injury type, and the combined hearing-loss figure adds them. At this threshold the smallest ranked injury types are heat prostration, multiple injuries including both physical and psychological, and mental disorder, while angina pectoris and vision loss fall just below it; the smallest ranked cause is contact with cold objects or substances.

The share for each category is controverted claims divided by all claims of that category assembled in the same years. To check the data, we compared controverted claims per assembly year with the Board's 2025 Annual Report table "Claims Assembled — Controverted vs. Not Controverted from 2020 to 2025": 17,166 against 17,162 for 2024 (0.02% apart), 17,989 against 18,008 for 2023 and 17,565 against 17,415 for 2022.

Checked against published figures

- Controverted New York workers' compensation claims assembled in calendar year 2022: published 17,415, our count 17,565 (0.86% apart). [New York State Workers' Compensation Board, 2025 Annual Report: Claims Assembled — Controverted vs. Not Controverted from 2020 to 2025](#)
- Controverted New York workers' compensation claims assembled in calendar year 2023: published 18,008, our count 17,989 (0.11% apart). [New York State Workers' Compensation Board, 2025 Annual Report: Claims Assembled — Controverted vs. Not Controverted from 2020 to 2025](#)
- Controverted New York workers' compensation claims assembled in calendar year 2024: published 17,162, our count 17,166 (0.02% apart). [New York State Workers' Compensation Board, 2025 Annual Report: Claims Assembled — Controverted vs. Not Controverted from 2020 to 2025](#)

Limitations

- The shares use all assembled claims as the base. The Board's annual report uses only complete claims, so its overall share is higher (10.4% for 2024, against 6.6% across 2022–2024 here). If incomplete claims are more common for some injury types than others, the ranking would shift somewhat.
- Controverted means disputed, not denied. The data used here do not show how the Board decided a dispute, whether benefits were later paid, or on what grounds the carrier objected.
- The Board does not assemble every reported injury: claims are assembled when a worker loses more than one week of work, has a serious injury, files a claim form or the claim is disputed. Minor injuries that never reach that point are not in the data.
- Controverted counts grow as claims mature, which is why claims assembled in 2025 and 2026 are left out; later updates of the dataset can add disputes for 2022–2024 claims as well. The rankings compare injury types without adjusting for industry, occupation, carrier or other differences between claims.
- Each claim carries one nature-of-injury and one cause-of-injury code as recorded in the Board's data; categories with fewer than 500 claims are not ranked, and their shares are less stable from year to year.

Data files

- [Controverted New York workers' comp claims by cause of injury, 2022–2024](#) (CSV, 55 rows)
- [Controverted New York workers' comp claims by nature of injury, 2022–2024](#) (CSV, 34 rows)
- [Controverted New York workers' comp claims by assembly year, 2022–2024](#) (CSV, 3 rows)

How to cite

Goldberg, L. (2026). Controverted New York Workers' Compensation Claims — by nature and cause of injury and by year (claims assembled 2022–2024) [Data set]. Settlement Insight.
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