



Detailed Claims
and Injury
Characteristics

REPORT

Fiscal Years 2013 - 2017

WSI

North Dakota Workforce Safety & Insurance

This report is the result of a combined effort between the Quality Assurance and the Loss Control departments at Workforce Safety & Insurance (WSI).

This publication and others can be viewed online at
www.workforcesafety.com

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Table of Contents

INTRODUCTION	1
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SECTION I: CLAIMS AND INJURY CHARACTERISTICS

Table 1	Claims Accepted/Denied (Initial Acceptance).....	3
Table 2	Distribution of Claims by Part of Body - General.....	4
Table 3	Distribution of All Claims by Part of Body - Detail	5
Table 4	Distribution of Indemnity Claims by Part of Body - Detail.....	7
Table 5	Distribution of All Claims by Nature of Injury	9
Table 6	Top Ten Distribution of All Claims by Nature of Injury	11
Table 7	Distribution of Indemnity Claims by Nature of Injury	12
Table 8	Top Ten Distribution of Indemnity Claims by Nature of Injury.....	14
Table 9	Distribution of All Claims by Cause of Injury - General	15
Table 10	Distribution of All Claims by Cause of Injury - Detail	16
Table 11	Distribution of Indemnity Claims by Cause of Injury - General.....	19
Table 12	Distribution of Indemnity Claims by Cause of Injury - Detail	20
Table 13	Claims by Age at Time of Injury.....	23
Table 14	Number of Claims by Day of Occurrence.....	24
Table 15	Distribution of Claims by Gender	25
Table 16	Distribution of All Claims by Rate Class	26
Table 17	Top Ten Distribution of All Claims by Rate Class	30
Table 18	Distribution of Indemnity Claims by Rate Class	31
Table 19	Top Ten Distribution of Indemnity Claims by Rate Class.....	35
Table 20	Fatalities.....	36
Table 21	Claim & Workforce Statistics.....	37

SECTION II: TIPS FOR EMPLOYERS: REDUCING WORKERS' COMPENSATION COSTS

Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2013 through 2017 (July 1, 2012 through June 30, 2017) details workers' compensation claims and incident filings for injuries in North Dakota. The information on the characteristics of the injury or illness is derived from the first report of injury (FROI) filed by the employer, medical provider, and injured worker.

This report contains statistical data that serves to educate everyone involved with the workers' compensation system in North Dakota. Employers, in particular, can use this report as a tool to help identify problem areas, take the necessary steps to improve safety, and reduce workplace injuries and their associated costs.

Defining the types of work-related injuries and incidents is the first step toward finding solutions to rising workers' compensation costs. With that awareness, emphasis can be placed on safety training and proper ergonomics to help prevent these types of injuries. When employers develop benchmarks for improving their workplace safety, the emphasis should be placed on areas that will provide the greatest safety return for the time and resources invested. As an example, indemnity claims involve extended time off work (more than five consecutive days), and they generally represent more severe injuries than medical only claims. By cost comparison, each indemnity claim in North Dakota averages nearly \$87,956 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,524 in medical expenses.

Section I of this report contains statistical information on claims and injury characteristics. As an example, in fiscal year 2017, 91% of all claims filed with WSI were ultimately accepted. This calculation excludes those claims filed that did not seek medical treatment, no signed injured worker report was received, claim technical denials and claims withdrawn. The distribution of claims by body part shows that upper body claims are the most prevalent type of injury, making up approximately 40% of all claims filed. Claims were analyzed by; body part injured, nature and cause of injury, employee age at the time of injury, the day of week on which the injury was reported to have occurred, and the industry in which the injury occurred. Since indemnity claims are the more costly of the two types of claims this report places a strong emphasis on the indemnity claims filed with WSI.

Section II of this report contains tips to help employers reduce their workers' compensation costs. If employers would like more information on these cost-saving tips, WSI's Loss Control Department is available to provide assistance free of charge. You may also check out the "Safety" section on WSI's web site, www.workforcesafety.com for more information.

While no report can cover every possible statistic available on workers' compensation injuries, this report provides a broad, general cross section of relevant statistics which we believe will help answer some of the most frequently asked questions about work-related injuries.

SECTION I

Claims & Injury Characteristics

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North Dakota Workforce
Safety & Insurance

Table 1
Accepted/Denied
Reflects the Initial Decision and Includes all Claims and Incidents Filed
 Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS & INCIDENTS							
Accepted	16,944	17,129	15,746	12,923	12,114	74,856	72.5%
Denied	5,389	5,737	5,830	5,883	5,548	28,387	27.5%
Total Medical Only	22,333	22,866	21,576	18,806	17,662	103,243	87.2%
INDEMNITY CLAIMS & INCIDENTS							
Accepted	2,945	2,918	2,563	1,971	1,878	12,275	81.2%
Denied	557	612	659	500	505	2,833	18.8%
Total Indemnity	3,502	3,530	3,222	2,471	2,383	15,108	12.8%
TOTAL							
Accepted	19,889	20,047	18,309	14,894	13,992	87,131	73.6%
Denied	5,946	6,349	6,489	6,383	6,053	31,220	26.4%
Total All Claims & Incidents	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

**Column may not sum to 100% due to rounding.*

Data as of September each year

Based on a five year average, the initial acceptance
 rate of claims and incidents filed is **73.6%**.
 If you remove the incidents from the calculation the acceptance rate is **91%**.

***(Indemnity claims occur if the injury results in five or more
 consecutive days away from work.)***

Table 2
Distribution of Claims by Part of Body - General
 Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS							
Head	3,521	3,566	3,311	2,918	2,647	15,963	13.5%
Neck	737	741	681	510	570	3,239	2.7%
Upper Extremities	9,075	9,310	8,809	7,710	7,265	42,169	35.6%
Trunk	4,439	4,512	4,205	3,646	3,385	20,187	17.1%
Lower Extremities	4,216	4,394	4,141	3,668	3,486	19,905	16.8%
Other	282	278	378	310	276	1,524	1.3%
Uncoded	63	65	51	44	33	256	0.2%
Total Medical Only Claims	22,333	22,866	21,576	18,806	17,662	103,243	87.2%
INDEMNITY CLAIMS							
Head	156	187	189	126	127	785	0.7%
Neck	113	125	109	80	46	473	0.7%
Upper Extremities	1,250	1,227	1,093	842	889	5,301	4.5%
Trunk	864	894	803	649	566	3,776	3.2%
Lower Extremities	1,046	1,025	965	719	698	4,453	3.8%
Other	70	68	60	54	56	308	0.3%
Uncoded	3	4	3	1	1	12	0.0%
Total Indemnity Claims	3,502	3,530	3,222	2,471	2,383	15,108	12.8%
TOTAL CLAIMS							
Head	3,677	3,753	3,500	3,044	2,774	16,748	14.2%
Neck	850	866	790	590	616	3,712	3.1%
Upper Extremities	10,325	10,537	9,902	8,552	8,154	47,470	40.1%
Trunk	5,303	5,406	5,008	4,295	3,951	23,963	20.2%
Lower Extremities	5,262	5,419	5,106	4,387	4,184	24,358	20.6%
Other	352	346	438	364	332	1,832	1.5%
Uncoded	66	69	54	45	34	268	0.2%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

*Column may not sum to 100% due to rounding.

Data as of September each year

Injuries to the upper extremities are the most prevalent type of injury with a five year average of **40.1%** of all claims.

Table 3
Distribution of Claims by Part of Body - Detail
All Claims

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
HEAD							
Brain	7	9	10	11	9	46	0.0%
Ear(s)	100	106	84	98	86	474	0.4%
Eye(s)	1,639	1,582	1,564	1,294	1,116	7,195	6.1%
Facial Bones	43	49	64	49	38	243	0.2%
Facial Soft Tissue	403	449	394	347	328	1,921	1.6%
Head Injury	1,108	1,167	939	859	813	4,886	4.1%
Mouth	98	101	101	101	94	495	0.4%
Nose	122	107	109	89	107	534	0.5%
Scalp	0	1	90	70	74	235	0.2%
Skull	1	3	5	2	6	17	0.0%
Tooth	156	179	140	124	103	702	0.6%
Sub Total	3,677	3,753	3,500	3,044	2,774	16,748	14.2%

NECK							
Cervical Spine	839	848	778	576	602	3,643	3.1%
Larynx	5	6	6	5	7	29	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	6	12	6	9	7	40	0.0%
Sub Total	850	866	790	590	616	3,712	3.1%

UPPER EXTREMITIES							
Elbow(s)	726	712	671	580	501	3,190	2.7%
Finger(s)	2,723	2,903	2,679	2,388	2,176	12,869	10.9%
Hand(s)	1,794	1,769	1,706	1,425	1,361	8,055	6.8%
Lower Arm(s)	617	622	637	531	512	2,919	2.5%
Shoulder(s)	1,878	1,999	1,767	1,506	1,524	8,674	7.3%
Thumb(s)	1,005	970	999	862	812	4,648	3.9%
Upper Arm(s)	282	306	284	273	276	1,421	1.2%
Wrist(s)	1,300	1,256	1,159	987	992	5,694	4.8%
Sub Total	10,325	10,537	9,902	8,552	8,154	47,470	40.1%

TRUNK							
Abdomen/Stomach	207	214	243	249	226	1,139	1.0%
Buttocks	55	48	41	46	54	244	0.2%
Chest, Ribs, Sternum	645	615	529	516	409	2,714	2.3%
Genitals	24	25	20	6	19	94	0.1%
Groin	153	150	227	164	154	848	0.7%

Table 3
Distribution of Claims by Part of Body - Detail (cont.)
All Claims

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	242	287	209	198	185	1,121	0.9%
Hernia	142	148	0	0	0	290	0.2%
Internal Organs	12	14	11	22	14	73	0.1%
Lumbar (Low Back)	3,037	3,122	2,936	2,462	2,315	13,872	11.7%
Pelvis	22	29	18	20	19	108	0.1%
Sacrum/Coccyx	82	101	101	72	63	419	0.4%
Scapula/Clavicle	47	34	36	21	35	173	0.1%
Spinal Cord	11	8	5	6	8	38	0.0%
Thoracic (Middle Back)	592	583	605	500	434	2,714	2.3%
Trunk	32	28	27	13	16	116	0.1%
Sub Total	5,303	5,406	5,008	4,295	3,951	23,963	20.2%
LOWER EXTREMITIES							
Ankle(s)	1,082	1,145	1,105	914	848	5,094	4.3%
Foot	864	851	825	745	689	3,974	3.4%
Heel(s)	49	48	51	46	33	227	0.2%
Hip(s)	278	282	256	272	254	1,342	1.1%
Knee(s)	1,943	2,079	1,871	1,622	1,562	9,077	7.7%
Lower Leg(s)	552	544	544	414	406	2,460	2.1%
Toe(s)	232	225	228	190	192	1,067	0.9%
Upper Leg(s)	262	245	226	184	200	1,117	0.9%
Sub Total	5,262	5,419	5,106	4,387	4,184	24,358	20.6%
OTHER							
All Body	250	245	303	216	203	1,217	1.0%
Death	47	47	42	36	26	198	0.2%
Glasses	0	0	0	0	0	0	0.0%
No Injury	55	54	93	112	103	417	0.4%
Sub Total	352	346	438	364	332	1,832	1.5%
UNCODED							
Uncoded	66	69	54	45	34	268	0.2%
Sub Total	66	69	54	45	34	268	0.2%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

Data as of September each year

*Column may not sum to 100% due to rounding.

Table 4
Distribution of Claims by Part of Body - Detail
Indemnity Claims Only
Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
HEAD							
Brain	4	4	6	6	6	26	0.2%
Ear(s)	4	2	2	3	1	12	0.1%
Eye(s)	25	21	22	14	19	101	0.7%
Facial Bones	7	10	14	5	7	43	0.3%
Facial Soft Tissue	13	18	18	14	9	72	0.5%
Head	84	120	114	77	71	466	3.1%
Mouth	5	4	2	0	0	11	0.1%
Nose	12	6	8	3	10	39	0.3%
Skull	1	2	3	2	3	11	0.1%
Teeth	1	0	0	2	1	4	0.0%
Sub Total	156	187	189	126	127	785	5.2%
NECK							
Cervical Spine	112	125	107	80	46	470	3.1%
Larynx	0	0	0	0	0	0	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	1	0	2	0	0	3	0.0%
Sub Total	113	125	109	80	46	473	3.1%
UPPER EXTREMITIES							
Elbow(s)	95	95	97	66	65	418	2.8%
Finger(s)	160	172	152	138	122	744	4.9%
Hands(s)	123	114	107	60	103	507	3.4%
Lower Arm(s)	50	54	50	30	38	222	1.5%
Shoulder(s)	482	467	412	316	339	2,016	13.3%
Thumb(s)	69	67	58	40	46	280	1.9%
Upper Arm(s)	61	67	53	43	41	265	1.8%
Wrist(s)	210	191	164	149	135	849	5.6%
Sub Total	1,250	1,227	1,093	842	889	5,301	35.1%
TRUNK							
Abdomen/Stomach	36	25	58	66	46	231	1.5%
Buttocks	2	6	6	6	0	20	0.1%
Chest, Ribs, Sternum	79	70	75	72	55	351	2.3%
Genitals	3	3	1	2	2	11	0.1%
Groin	28	29	75	67	57	256	1.7%

Table 4
Distribution of Claims by Part of Body - Detail (cont.)
Indemnity Claims Only

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	29	44	35	23	24	155	1.0%
Hernia	91	106	0	0	0	197	1.3%
Internal Organs	3	5	3	5	7	23	0.2%
Lumbar (Low Back)	500	495	452	333	308	2,088	13.8%
Pelvis	14	17	8	12	8	59	0.4%
Sacrum/Coccyx	5	17	19	10	5	56	0.4%
Scapula/Clavicle	20	11	11	9	11	62	0.4%
Spinal Cord	4	2	2	0	2	10	0.1%
Thoracic Spine (Middle Back)	49	63	56	42	41	251	1.7%
Trunk	1	1	2	2	0	6	0.0%
Sub Total	864	894	803	649	566	3,776	25.0%
LOWER EXTREMITIES							
Ankles(s)	214	224	219	163	131	951	6.3%
Foot	135	108	118	90	87	538	3.6%
Heel(s)	14	16	17	11	12	70	0.5%
Hip(s)	49	54	46	37	35	221	1.5%
Knee(s)	459	469	398	312	296	1,934	12.8%
Lower Leg(s)	106	99	90	59	74	428	2.8%
Toe(s)	36	26	34	18	35	149	1.0%
Upper Leg(s)	33	29	43	29	28	162	1.1%
Sub Total	1,046	1,025	965	719	698	4,453	29.5%
OTHER							
All Body	20	19	12	12	18	81	0.5%
Death	46	46	42	36	26	196	1.3%
Glasses	0	0	0	0	0	0	0.0%
No Injury	4	3	6	6	12	31	0.2%
Sub Total	70	68	60	54	56	308	2.0%
UNCODED							
Uncoded	3	4	3	1	1	12	0.1%
Sub Total	3	4	3	1	1	12	0.1%
Total Indemnity Claims	3,502	3,530	3,222	2,471	2,383	15,108	100.0%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

**Column may not sum to 100% due to rounding.*

Data as of September each year

Table 5
Distribution of Claims by Nature of Injury
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
Aids	0	1	0	0	0	1	0.0%
All Other	783	569	573	574	545	3,044	2.6%
All Other Cumulative Injuries	263	217	220	177	168	1,045	0.9%
All Other Occupational Disease	39	54	47	50	39	229	0.2%
Amputation	74	85	84	69	36	348	0.3%
Angina Pectoris (Heart Disease)	3	7	4	1	3	18	0.0%
Asbestos	2	4	3	1	1	11	0.0%
Asphyxiation	3	5	9	4	7	28	0.0%
Black Lung	0	0	0	0	0	0	0.0%
Burn(s)	704	682	690	566	480	3,122	2.6%
Byssinosis	2	0	1	0	0	3	0.0%
Cancer	1	2	3	0	1	7	0.0%
Carpal Tunnel Syndrome	214	224	183	155	135	911	0.8%
Concussion	285	337	337	255	232	1,446	1.2%
Contagious Disease	37	14	18	16	9	94	0.1%
Contusion	3,429	3,733	3,357	2,917	2,814	16,250	13.7%
Crushing	473	515	516	449	443	2,396	2.0%
Dermatitis	70	77	73	54	38	312	0.3%
Dislocation	199	208	171	127	131	836	0.7%
Dust Disease (all other Pneumoconiosis)	5	7	6	2	6	26	0.0%
Electric Shock	38	45	27	39	22	171	0.1%
Enucleation (removal of eye)	0	1	1	1	0	3	0.0%
Exposure to Bodily Fluid	214	244	344	214	209	1,225	1.0%
Foreign Body	1,310	1,237	1,205	941	781	5,474	4.6%
Fracture	1,603	1,637	1,575	1,193	1,181	7,189	6.1%
Freezing	55	109	55	6	50	275	0.2%
Hearing Loss (traumatic only)	19	14	6	20	7	66	0.1%
Heart Attack	16	29	13	17	16	91	0.1%
Heat Prostration	62	44	44	49	40	239	0.2%
Hernia	214	205	194	161	139	913	0.8%
Hypertension	18	12	20	8	18	76	0.1%
Infection	127	121	87	79	57	471	0.4%
Inflammation	344	321	272	342	367	1,646	1.4%
Lacerations	3,769	3,692	3,659	3,074	2,903	17,097	14.4%
Loss of Hearing (progressive)	12	17	15	12	23	79	0.1%
Mental Disorder	2	3	0	2	2	9	0.0%
Mental Stress	11	9	7	19	6	52	0.0%
Multiple Physical Injuries Both Physical And Psychological	8	6	4	5	7	30	0.0%

Table 5
Distribution of Claims by Nature of Injury (cont.)
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
Multiple Physical Injuries Only	76	64	64	66	101	371	0.3%
Needle Stick	344	312	270	256	209	1,391	1.2%
No Physical Injury	271	342	321	359	435	1,728	1.5%
Poisoning - Chemical	30	35	40	21	21	147	0.1%
Poisoning - General (not OD or lative) Cumulative	20	20	12	19	5	76	0.1%
Poisoning - Metal	1	0	1	1	0	3	0.0%
Puncture	581	594	603	590	512	2,880	2.4%
Radiation	1	1	0	0	0	2	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	148	196	140	131	110	725	0.6%
Rupture	453	450	335	232	222	1,692	1.4%
Severance	14	19	10	5	2	50	0.0%
Silicosis	0	0	1	0	0	1	0.0%
Sprain/Strain	9,068	9,537	8,911	7,786	7,302	42,604	36.0%
Syncope (fainting)	81	68	49	64	56	318	0.3%
Tendonitis	269	244	209	132	140	994	0.8%
Uncoded	62	16	0	0	0	78	0.1%
Vascular Loss	2	1	2	1	1	7	0.0%
Vision Loss	6	10	7	14	11	48	0.0%
VDT - Related Disease	0	0	0	1	2	3	0.0%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

Data as of September each year

*Column may not sum to 100% due to rounding.

Sprains and strains are the most prevalent nature of injury.
 In FY 2017, sprains and strains accounted for approximately **36%** of all claims filed.

Table 6
Distribution of Claims by The Top 10 Natures of Injury
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims
Sprain/Strain	9,068	9,537	8,911	7,786	7,302	42,604	36.0%
Lacerations	3,769	3,692	3,659	3,074	2,903	17,097	14.4%
Contusion	3,429	3,733	3,357	2,917	2,814	16,250	13.7%
Fracture	1,603	1,637	1,575	1,193	1,181	7,189	6.1%
Foreign Body	1,310	1,237	1,205	941	781	5,474	4.6%
Burn(s)	704	682	690	566	480	3,122	2.6%
All Other	783	569	573	574	545	3,044	2.6%
Puncture	581	594	603	590	512	2,880	2.4%
Crushing	473	515	516	449	443	2,396	2.0%
No Physical Injury	271	342	321	359	435	1,728	1.5%
Totals	21,991	22,538	21,410	18,449	17,396	101,784	86.0%

Data as of September each year

Figure 1
Distribution of Claims by the Top Ten Natures of Injury
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

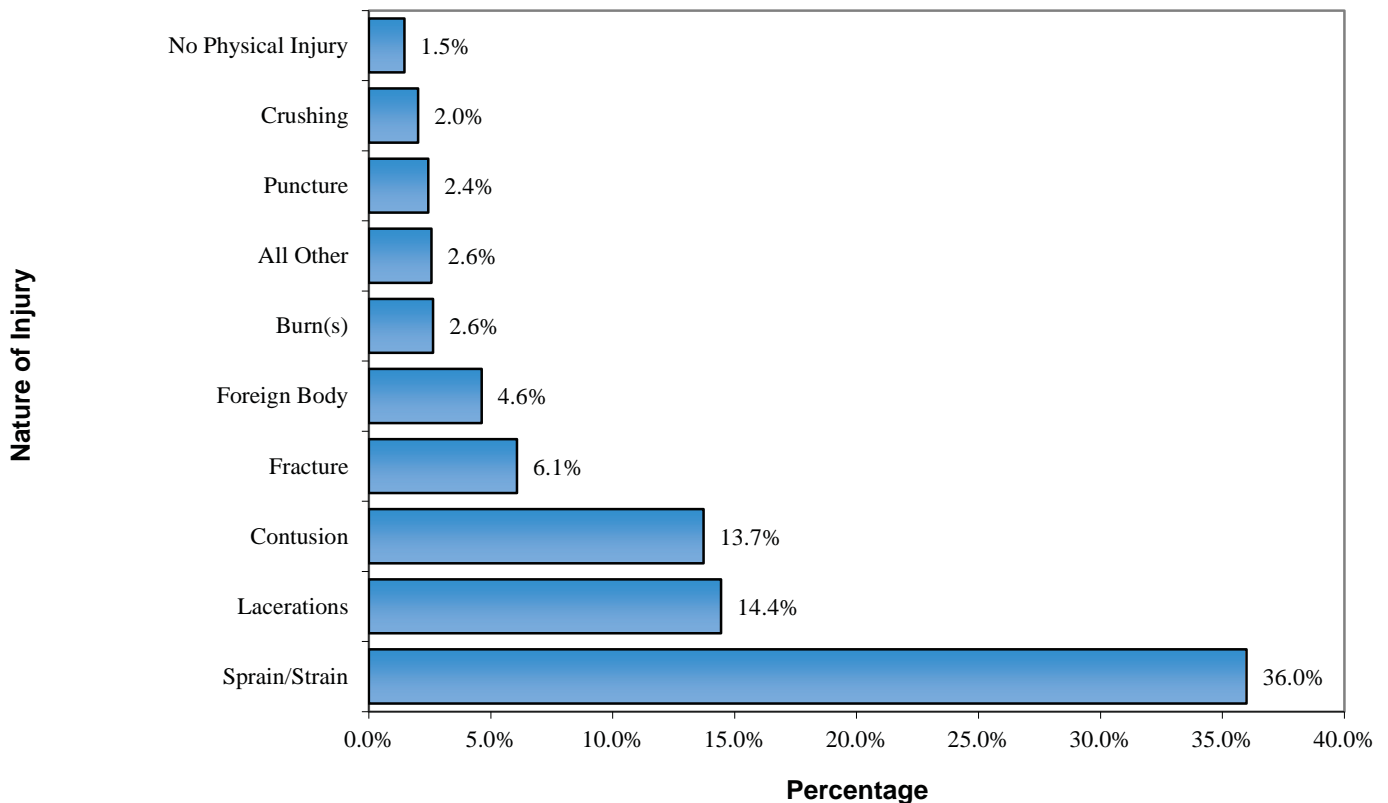


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
All Other	116	87	90	59	56	408	2.7%
All Other Cumulative Injuries	53	35	49	24	28	189	1.3%
All Other Occupational Disease	4	6	4	2	5	21	0.1%
Amputation	43	53	40	34	20	190	1.3%
Angina Pectoris (Heart Disease)	0	2	2	0	1	5	0.0%
Asbestos	1	1	0	0	0	2	0.0%
Asphyxiation	2	3	0	1	1	7	0.0%
Burn(s)	62	51	56	43	47	259	1.7%
Cancer	0	1	1	0	0	2	0.0%
Carpal Tunnel Syndrome	77	90	55	49	47	318	2.1%
Concussion	50	78	70	50	50	298	2.0%
Contagious Disease	2	1	1	1	1	6	0.0%
Contusion	182	172	172	145	128	799	5.3%
Crushing	66	64	64	48	47	289	1.9%
Dermatitis	1	4	2	0	1	8	0.1%
Dislocation	73	60	59	42	43	277	1.8%
Dust Disease (all other Pneumoconiosis)	1	1	0	1	1	4	0.0%
Electric Shock	6	3	0	1	4	14	0.1%
Enucleation (Removal of Eye)	0	1	1	0	0	2	0.0%
Exposure to Bodily Fluid	1	0	0	2	0	3	0.0%
Foreign Body	12	15	15	4	6	52	0.3%
Fracture	694	720	680	482	518	3,094	20.5%
Freezing	10	15	10	4	7	46	0.3%
Hearing Loss (traumatic only)	0	0	0	0	0	0	0.0%
Heart Attack	7	18	12	8	9	54	0.4%
Heat Prostration	5	0	1	1	1	8	0.1%
Hernia	131	130	106	107	81	555	3.7%
Hypertension	0	0	2	1	4	7	0.0%
Infection	19	26	23	17	13	98	0.6%
Inflammation	37	40	35	34	35	181	1.2%
Lacerations	137	104	117	94	104	556	3.7%
Loss of Hearing (progressive)	0	0	1	0	0	1	0.0%
Mental Disorder	1	1	0	2	1	5	0.0%
Mental Stress	3	5	5	4	3	20	0.1%
Multiple Injuries Both Physical And Psycho- logical	5	3	4	5	5	22	0.1%
Multiple Physical Injuries Only	28	12	27	14	28	109	0.7%
Needle Stick	1	0	0	0	0	1	0.0%
No Physical Injury	20	28	29	17	25	119	0.8%

Table 7
Distribution of Claims by Nature of Injury (cont.)
Indemnity Claims Only

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
Poisoning - Chemical	5	1	3	2	3	14	0.1%
Poisoning - General (not OD or Cumulative)	0	2	0	2	1	5	0.0%
Puncture	18	16	16	15	7	72	0.5%
Respiratory Disorders (Gases, Fumes, Chemicals)	9	11	11	7	7	45	0.3%
Rupture	349	338	248	166	163	1,264	8.4%
Severance	4	6	4	3	1	18	0.1%
Sprain/Strain	1,225	1,285	1,178	949	858	5,495	36.4%
Syncope (fainting)	3	5	1	2	3	14	0.1%
Tendonitis	36	33	24	26	16	135	0.9%
Uncoded	1	1	0	0	0	2	0.0%
Vascular Loss	2	0	2	1	0	5	0.0%
VDT-Related Disease	0	0	0	0	1	1	0.0%
Vision Loss	0	2	2	2	3	9	0.1%
Total Indemnity Claims	3,502	3,530	3,222	2,471	2,383	15,108	100.0%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

*Column may not sum to 100% due to rounding.

Data as of September each year

Sprains, strains and fractures have accounted for a majority of the indemnity claims with a five year combined total of **56.9%**.

Table 8
**Distribution of Claims by the Top 10 Natures of Injury
 Indemnity Claims Only**

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims
Sprain/Strain	1,225	1,285	1,178	949	858	5,495	36.4%
Fracture	694	720	680	482	518	3,094	20.5%
Rupture	349	338	248	166	163	1,264	8.4%
Contusion	182	172	172	145	128	799	5.3%
Lacerations	137	104	117	94	104	556	3.7%
Hernia	131	130	106	107	81	555	3.7%
All Other	116	87	90	59	56	408	2.7%
Carpal Tunnel Syndrome	77	90	55	49	47	318	2.1%
Concussion	50	78	70	50	50	298	2.0%
Crushing	66	64	64	48	47	289	1.9%
Totals	3,027	3,068	2,780	2,149	2,052	13,076	86.6%

Data as of September each year

Figure 2
**Distribution of Claims by the Top Ten Natures of Injury
 Indemnity Claims Only**

Date Reported - Fiscal Years 2013 - 2017

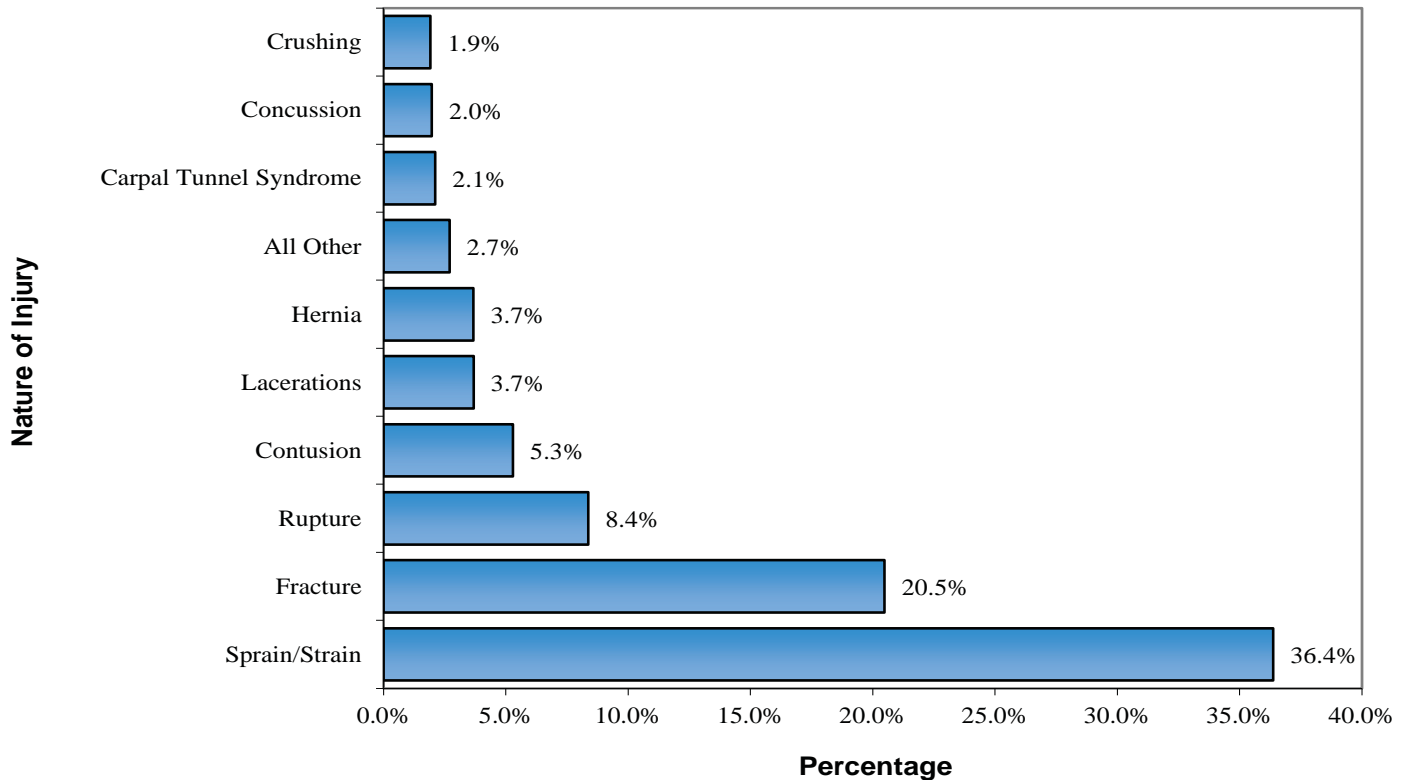


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
Strain or Injury By	7,052	7,231	6,917	5,931	5,679	32,810	27.7%
Fall or Slip Injury	5,315	5,549	4,716	4,126	4,055	23,761	20.1%
Struck or Injured By	3,712	3,832	3,853	3,152	2,949	17,498	14.8%
Cut, Puncture, Scrape Injured By	3,305	3,279	3,088	2,715	2,418	14,805	12.5%
Miscellaneous Causes	2,795	2,777	2,872	2,517	2,154	13,115	11.1%
Striking Against or Stepping On	1,013	1,058	1,032	881	947	4,931	4.2%
Caught In or Between	942	1,021	804	750	714	4,231	3.6%
Motor Vehicle	925	842	791	560	544	3,662	3.1%
Burn, Scald-Heat or Cold Exposure	745	781	717	605	568	3,416	2.9%
Rubbed or Abraded By	15	22	8	40	17	102	0.1%
Uncoded	16	4	0	0	0	20	0.0%
Totals	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

*Column may not sum to 100% due to rounding.

Data as of September each year

Figure 3
Distribution of Claims by Cause of Injury - General
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

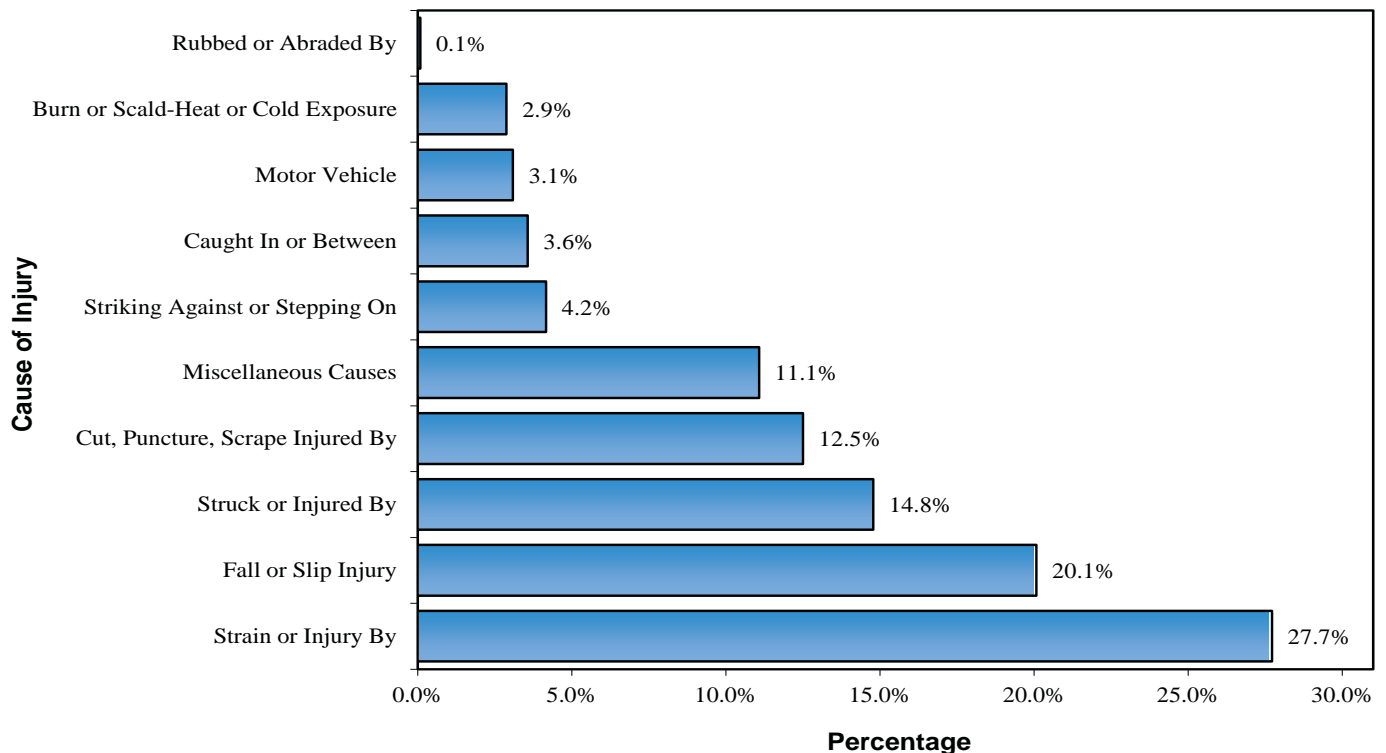


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	2	3	3	1	1	10	0.0%
Acid Chemicals	139	117	110	82	81	529	0.4%
Cold Objects or Substances	3	1	0	0	0	4	0.0%
Contact with Hot Object	186	159	142	135	121	743	0.6%
Dust, Gasses, Fumes, or Vapors	10	16	15	17	13	71	0.1%
Fire or Flame	37	44	47	28	34	190	0.2%
Misc. Heat or Cold Exposure	13	44	26	17	34	134	0.1%
Radiation	1	0	0	0	0	1	0.0%
Steam or Hot Fluids	184	176	215	225	172	972	0.8%
Temperature Extremes	57	131	75	49	92	404	0.3%
Welding Operations	113	90	84	51	20	358	0.3%
Sub Total	745	781	717	605	568	3,416	2.9%
CAUGHT IN OR BETWEEN							
Machine or Machinery	220	194	145	211	178	948	0.8%
Misc. Caught in or Between	159	178	477	143	157	1,114	0.9%
Object Handled	563	649	182	396	379	2,169	1.8%
Sub Total	942	1,021	804	750	714	4,231	3.6%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	93	106	118	107	115	539	0.5%
Hand Tool, Utensil; not powered	943	1,119	995	702	654	4,413	3.7%
Misc. Cut, Puncture or Scrape	311	388	378	433	351	1,861	1.6%
Objects Being Lifted or Handled	1,684	1,327	1,341	1,218	1,029	6,599	5.6%
Powered Hand Tool/Appliance	274	339	256	253	269	1,391	1.2%
Sub Total	3,305	3,279	3,088	2,713	2,418	14,803	12.5%
FALL OR SLIP INJURY							
From Different Level	439	599	512	365	281	2,196	1.9%
From Ladder or Scaffolding	366	310	308	256	237	1,477	1.2%
From Liquid or Grease Spills	305	329	288	303	296	1,521	1.3%
Into Openings	115	128	96	84	53	476	0.4%
Misc. Fall or Slip	850	603	497	866	991	3,807	3.2%
On Ice or Snow	1,727	1,792	1,174	968	1,206	6,867	5.8%
On Same Level	1,137	1,380	1,472	975	704	5,668	4.8%
On Stairs	319	313	311	250	237	1,430	1.2%
Slipped, Did Not Fall	57	95	58	59	50	319	0.3%
Sub Total	5,315	5,549	4,716	4,126	4,055	23,761	20.1%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With Another Vehicle	370	327	402	252	246	1,597	1.3%
Collision With a Fixed Object	17	22	28	19	13	99	0.1%
Crash of Airplane	1	1	0	0	2	4	0.0%
Crash of Rail Vehicle	1	3	2	1	0	7	0.0%
Crash of Water Vehicle	0	1	1	0	1	3	0.0%
Misc. Motor Vehicle	285	258	124	115	129	911	0.8%
Vehicle Upset	251	230	234	173	153	1,041	0.9%
Sub Total	925	842	791	560	544	3,662	3.1%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	2	5	2	4	1	14	0.0%
Rubbed or Abraded by (all other)	13	17	6	36	16	88	0.1%
Sub Total	15	22	8	40	17	102	0.1%
STRAIN OR INJURY BY							
Continual Noise	1	3	5	2	2	13	0.0%
Holding or Carrying	217	177	236	174	159	963	0.8%
Jumping	73	64	67	63	53	320	0.3%
Lifting	2,543	2,668	2,238	1,812	1,677	10,938	9.2%
Misc. Strain	1,895	1,817	1,951	1,978	2,122	9,763	8.2%
Pushing or Pulling	742	910	747	655	653	3,707	3.1%
Reaching	313	273	269	258	181	1,294	1.1%
Repetitive Motion (carpal tunnel syndrome)	173	190	143	124	98	728	0.6%
Repetitive Motion (kneeling or crawling)	0	1	64	53	39	157	0.1%
Twisting	405	519	608	424	349	2,305	1.9%
Using Tool or Machine	646	568	546	341	304	2,405	2.0%
Wielding or Throwing	44	41	43	47	42	217	0.2%
Sub Total	7,052	7,231	6,917	5,931	5,679	32,810	27.7%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping on	184	140	194	171	121	810	0.7%
Moving Parts of Machine	36	16	12	8	13	85	0.1%
Object Being Lifted or Handled	131	115	108	76	89	519	0.4%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Sanding, Scraping, Cleaning Operations	1	4	3	3	1	12	0.0%
Stationary Object	559	723	648	544	656	3,130	2.6%
Stepping on Sharp Object	102	60	67	81	67	377	0.3%
Sub Total	1,013	1,058	1,032	883	947	4,933	4.2%
STRUCK OR INJURED BY							
Falling or Flying Object	636	741	789	545	519	3,230	2.7%
Fellow Worker, Patient	567	501	632	690	700	3,090	2.6%
Hand Tool or Machine in Use	465	453	364	308	291	1,881	1.6%
Misc. Struck or Injured by	275	329	335	245	196	1,380	1.2%
Motor Vehicle	37	49	67	40	24	217	0.2%
Moving Parts of Machine	206	187	165	135	138	831	0.7%
Object Being Lifted or Handled	1,354	1,428	1,336	1,046	955	6,119	5.2%
Object Handled by Others	172	144	165	143	126	750	0.6%
Sub Total	3,712	3,832	3,853	3,152	2,949	17,498	14.8%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	469	574	629	395	324	2,391	2.0%
Animal or Insect	294	305	300	312	367	1,578	1.3%
Contact With Electric Current	42	39	19	40	22	162	0.1%
Cumulative (all other)	108	119	174	115	63	579	0.5%
Explosion or Flare Back	19	9	15	16	2	61	0.1%
Foreign Body in Eye	1,212	1,206	1,172	912	800	5,302	4.5%
Mental Stress	5	9	1	6	6	27	0.0%
No Cause	34	59	53	35	23	204	0.2%
Other Miscellaneous Causes	546	350	410	483	257	2,046	1.7%
Other Than Physical Injury	51	100	76	196	289	712	0.6%
Robbery or Criminal Assault	15	7	23	7	1	53	0.0%
Sub Total	2,795	2,777	2,872	2,517	2,154	13,115	11.1%
UNCODED							
Uncoded	16	4	0	0	0	20	0.0%
Sub Total	16	4	0	0	0	20	0.0%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

Data as of September each year

*Column may not sum to 100% due to rounding.

Table 11
**Distribution of Claims by Cause of Injury - General
 Indemnity Claims Only**

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
Strain or Injury By	1,295	1,290	1,150	917	876	5,528	36.6%
Fall or Slip Injury	1,040	1,112	940	748	729	4,569	30.2%
Struck or Injured By	409	405	418	285	271	1,788	11.8%
Motor Vehicle	201	219	223	136	109	888	5.9%
Miscellaneous Causes	156	133	164	135	124	712	4.7%
Cut, Puncture, Scrape Injured By	133	111	106	78	77	505	3.3%
Caught In or Between	117	120	88	73	78	476	3.2%
Striking Against or Stepping On	76	75	70	55	61	337	2.2%
Burn, Scald-Heat or Cold Exposure	72	62	61	41	58	294	1.9%
Rubbed or Abraded By	3	3	2	3	0	11	0.1%
Uncoded	0	0	0	0	0	0	0.0%
Totals	3,502	3,530	3,222	2,471	2,383	15,108	100.0%

**Column may not sum to 100% due to rounding.*

Data as of September each year

Figure 4
**Distribution of Claims by Cause of Injury - General
 Indemnity Claims Only**

Date Reported - Fiscal Years 2013 - 2017

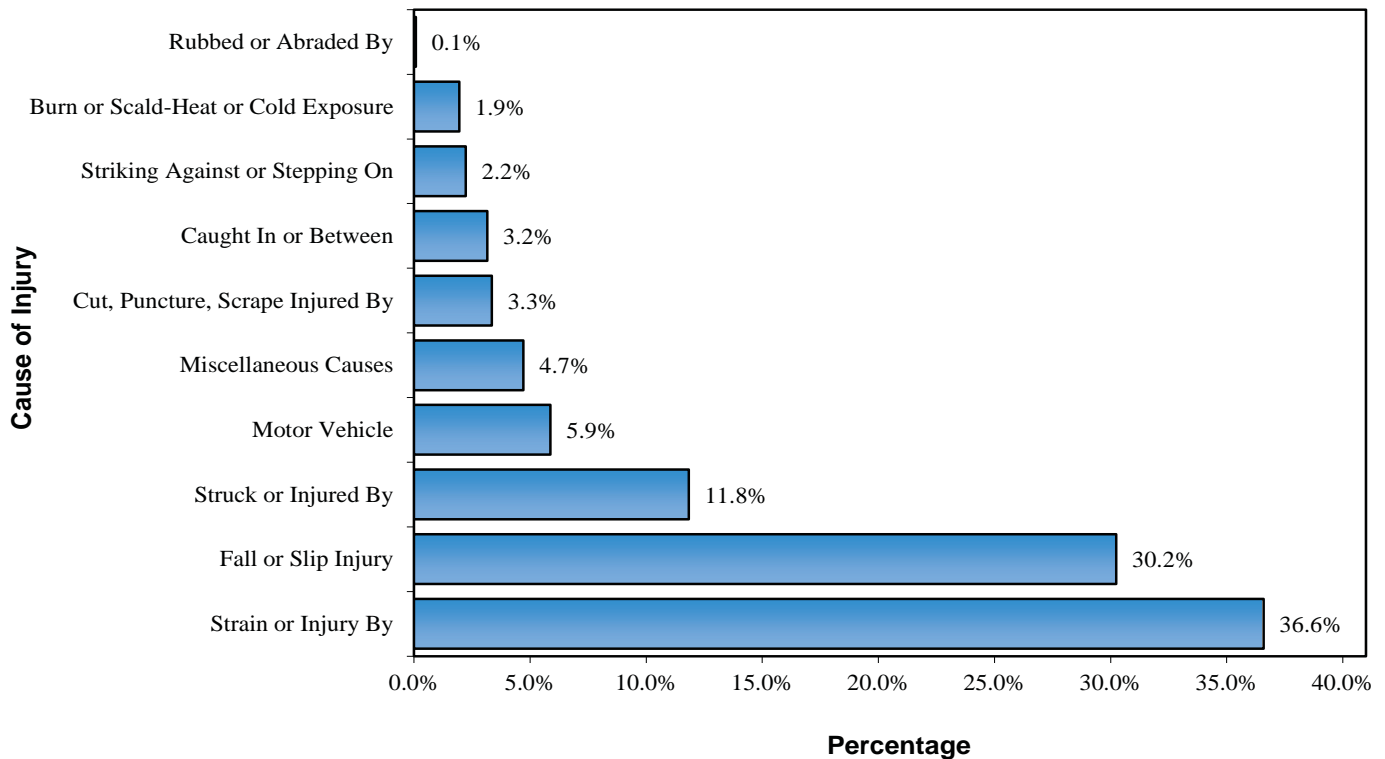


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only
 Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	1	0	0	0	1	0.0%
Acid Chemicals	7	5	5	7	6	30	0.2%
Cold Objects or Substances	1	0	0	0	0	1	0.0%
Contact with Hot Object	12	8	4	6	11	41	0.3%
Dust, Gases, Fumes, or Vapors	1	3	0	1	0	5	0.0%
Fire or Flame	14	9	16	7	14	60	0.4%
Misc. Heat or Cold Exposure	3	2	3	5	4	17	0.1%
Steam or Hot Fluids	17	14	19	10	12	72	0.5%
Temperature Extremes	11	15	10	4	10	50	0.3%
Welding Operations	6	5	4	1	1	17	0.1%
Sub Total	72	62	61	41	58	294	1.9%
CAUGHT IN OR BETWEEN							
Machine or Machinery	40	38	22	37	24	161	1.1%
Misc. Caught in or Between	16	18	17	15	28	94	0.6%
Object Handled	61	64	49	21	26	221	1.5%
Sub Total	117	120	88	73	78	476	3.2%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	4	4	2	3	4	17	0.1%
Hand Tool,Utensil; Not Powered	24	22	17	13	12	88	0.6%
Misc. Cut, Puncture or Scrape	12	19	10	12	14	67	0.4%
Objects Being Lifted or Handled	55	36	47	29	26	193	1.3%
Powered Hand Tool, Appliance	38	30	30	21	21	140	0.9%
Sub Total	133	111	106	78	77	505	3.3%
FALL OR SLIP INJURY							
From Different Level	126	198	137	97	85	643	4.3%
From Ladder or Scaffolding	102	97	88	86	60	433	2.9%
From Liquid or Grease Spills	39	52	43	36	42	212	1.4%
Into Openings	29	29	28	12	10	108	0.7%
Misc. Fall or Slip	167	112	84	153	161	677	4.5%
On Ice or Snow	319	309	209	150	190	1,177	7.8%
On Same Level	200	221	285	168	128	1,002	6.6%
On Stairs	49	66	59	33	41	248	1.6%
Slipped, Did Not Fall	9	28	7	13	12	69	0.5%
Sub Total	1,040	1,112	940	748	729	4,569	30.2%

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Stationary Object	25	45	32	27	32	161	1.1%
Stepping on Sharp Object	1	1	2	3	1	8	0.1%
Sub Total	76	75	70	55	61	337	2.2%
STRUCK OR INJURED BY							
Falling or Flying Object	79	94	108	61	64	406	2.7%
Fellow Worker, Patient	38	29	37	30	38	172	1.1%
Hand Tool or Machine in Use	43	41	32	23	21	160	1.1%
Misc. Struck or Injured by	38	43	34	32	25	172	1.1%
Motor Vehicle	11	14	26	12	5	68	0.5%
Moving Parts of Machine	56	34	37	29	25	181	1.2%
Object Being Lifted or Handled	122	136	121	86	90	555	3.7%
Object Handled by Others	22	14	23	12	3	74	0.5%
Sub Total	409	405	418	285	271	1,788	11.8%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	21	32	34	22	20	129	0.9%
Animal or Insect	16	8	9	7	18	58	0.4%
Contact With Electric Current	7	2	0	1	3	13	0.1%
Cumulative (all other)	15	13	34	16	16	94	0.6%
Explosion or Flare Back	5	2	4	7	0	18	0.1%
Foreign Body in Eye	11	8	11	4	4	38	0.3%
Mental Stress	1	3	1	1	3	9	0.1%
No Cause	3	6	5	3	0	17	0.1%
Other Miscellaneous Causes	72	48	53	58	33	264	1.7%
Other Than Physical Injury	1	9	11	13	27	61	0.4%
Robbery or Criminal Assault	4	2	2	3	0	11	0.1%
Sub Total	156	133	164	135	124	712	4.7%
UNCODED							
Uncoded	0	0	0	0	0	0	0.0%
Sub Total	0	0	0	0	0	0	0.0%
Total Indemnity Claims	3,502	3,530	3,222	2,471	2,383	15,108	100.0%

Data as of September each year

*Column may not sum to 100% due to rounding.

Table 13
Distribution of Claims by Age at Time of Injury
 Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Under 18	22	11	9	9	6	57	0.4%
18 to 29	726	741	662	480	441	3,050	20.2%
30 to 39	646	666	700	487	476	2,975	19.7%
40 to 49	781	774	646	521	465	3,187	21.1%
50 to 59	945	993	831	670	638	4,077	27.0%
60 to 65	267	245	289	223	239	1,263	8.4%
Over 65	115	100	85	81	118	499	3.3%
Uncoded	0	0	0	0	0	0	0.0%
Total Indemnity Claims	3,502	3,530	3,222	2,471	2,383	15,108	100.0%

TOTAL CLAIMS							
Under 18	384	231	173	197	107	1,092	0.9%
18 to 29	8,020	8,531	7,821	6,527	5,773	36,672	31.0%
30 to 39	5,411	5,733	5,471	4,587	4,609	25,811	21.8%
40 to 49	5,088	5,159	4,867	4,309	3,861	23,284	19.7%
50 to 59	4,939	4,878	4,420	3,753	3,562	21,552	18.2%
60 to 65	1,442	1,418	1,533	1,420	1,565	7,378	6.2%
Over 65	551	446	513	484	568	2,562	2.2%
Uncoded	0	0	0	0	0	0	0.0%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

Data as of September each year

*Column may not sum to 100% due to rounding.

Figure 5
Distribution of Claims by Age at Time of Injury
 Date Reported - Fiscal Years 2013 - 2017

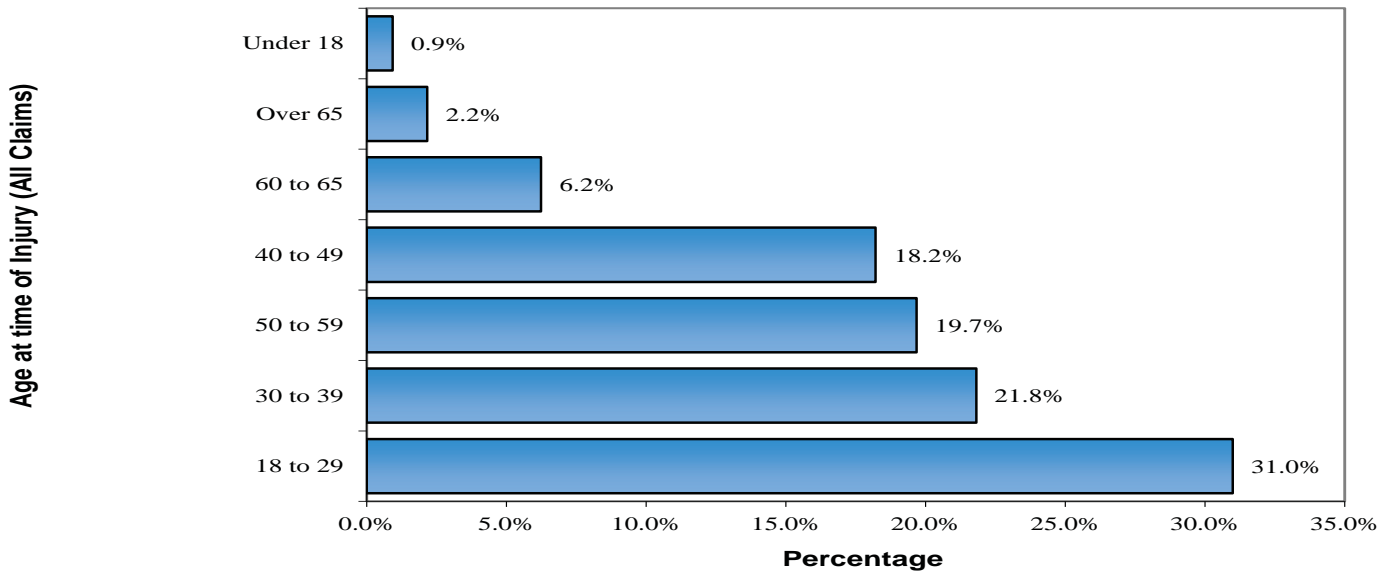


Table 14
Distribution of Claims by Day of Occurrence
 Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Monday	690	700	572	452	466	2,880	19.1%
Tuesday	631	597	593	484	411	2,716	18.0%
Wednesday	582	586	548	459	402	2,577	17.1%
Thursday	566	558	534	434	453	2,545	16.8%
Friday	519	552	487	353	344	2,255	14.9%
Saturday	291	322	283	162	175	1,233	8.2%
Sunday	223	215	205	127	132	902	6.0%
Total Indemnity Claims	3,502	3,530	3,222	2,471	2,383	15,108	100.0%
TOTAL CLAIMS							
Monday	4,783	4,926	4,530	3,960	3,658	21,857	18.5%
Tuesday	4,648	4,893	4,679	3,998	3,718	21,936	18.5%
Wednesday	4,586	4,544	4,468	3,959	3,683	21,240	17.9%
Thursday	4,369	4,518	4,237	3,715	3,639	20,478	17.3%
Friday	3,978	3,986	3,543	3,166	2,876	17,549	14.8%
Saturday	1,965	1,984	1,820	1,335	1,371	8,475	7.2%
Sunday	1,506	1,545	1,521	1,144	1,100	6,816	5.8%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

**Column may not sum to 100% due to rounding.*

Data as of September each year

Approximately **19%** of all indemnity claims occurred on Monday,
 with **54%** occurring Monday - Wednesday.

Table 15
Distribution of Claims by Gender
 Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Males	2,690	2,748	2,507	1,843	1,725	11,513	76.2%
Females	766	732	643	575	634	3,350	22.2%
Uncoded	46	50	72	53	24	245	1.6%
Total Indemnity Claims	3,502	3,530	3,222	2,471	2,383	15,108	100.0%
TOTAL CLAIMS							
Males	18,042	18,349	16,749	13,503	12,652	79,295	67.0%
Females	7,217	7,564	7,165	6,949	6,646	35,541	30.0%
Uncoded	576	483	884	825	747	3,515	3.0%
Total All Claims	25,835	26,396	24,798	21,277	20,045	118,351	100.0%

*Column may not sum to 100% due to rounding.

Data as of September each year

Figure 6
Distribution of Claims by Gender at Time of Injury
 Date Reported - Fiscal Years 2013 - 2017

All Claims by Gender

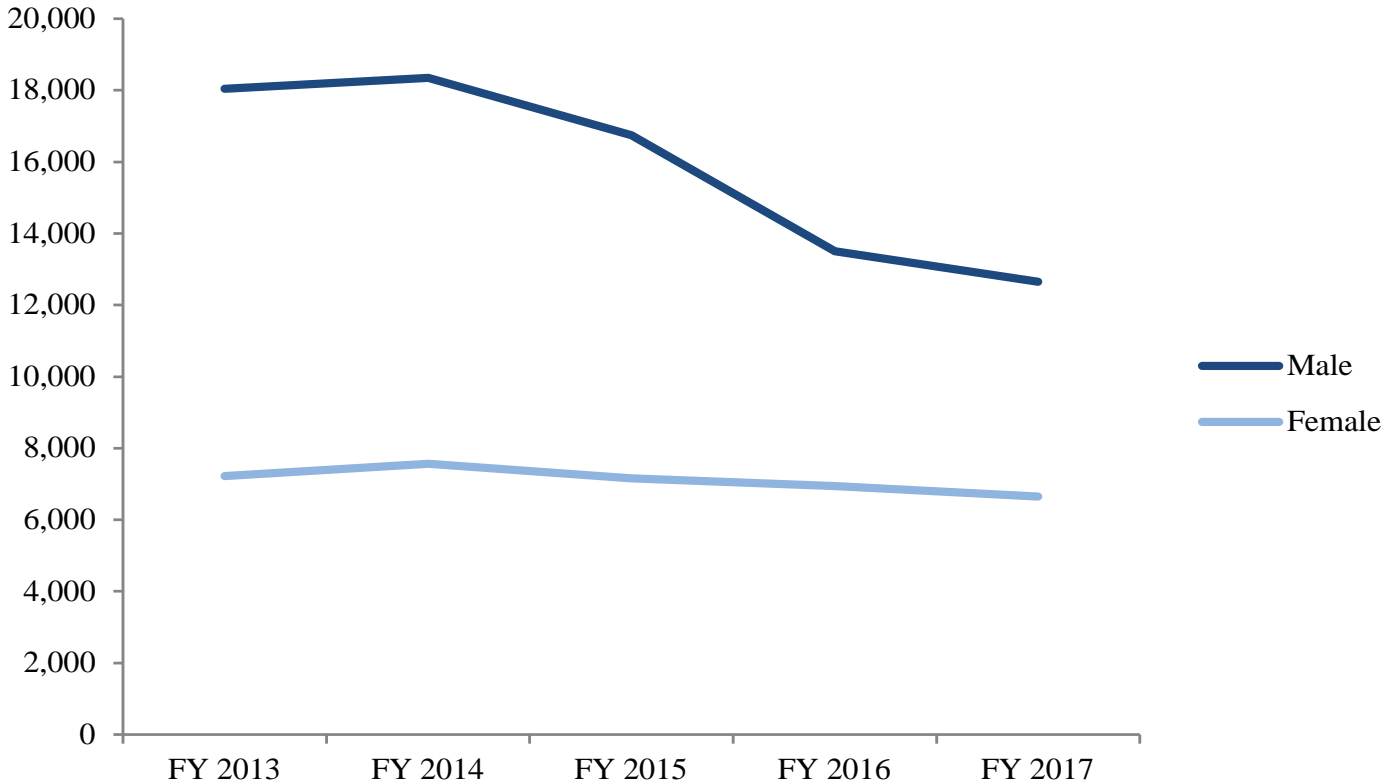


Table 16
Distribution of Claims by Rate Class
All Claims Filed
Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
3505	Ag. & Const Machinery Mfg.	0	0	1	0	0	1	0.0%
7405	Aircraft Flying Operations	2	6	6	13	7	34	0.0%
7403	Aircraft Ground Crew Operations	54	80	69	53	70	326	0.3%
9182	Amusement Parks/Park Boards	114	112	116	143	115	600	0.5%
0005	Apiaries	17	18	13	19	12	79	0.1%
9090	Athletic Clubs or Entertainment Facilities	40	57	59	52	63	271	0.2%
3630	Auto Repair, Body Shops, Mechanics	703	697	613	509	433	2,955	2.5%
8380	Automotive Dealers & Svc Stations	1,442	1,388	1,366	1,099	998	6,293	5.3%
2000	Bakeries	64	57	63	61	91	336	0.3%
8808	Banks, S & L Assn, Credit Unions	99	82	82	75	102	440	0.4%
9580	Barbers & Beauticians	32	28	22	28	27	137	0.1%
2163	Beverage Mfg. & Delivery	24	40	30	38	31	163	0.1%
5110	Boiler & Elevator Installation/Svc.	128	99	93	107	71	498	0.4%
3620	Boiler & Tank Mfg.	28	53	34	25	16	156	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	56	64	38	56	33	247	0.2%
1463	Brique & Clay Products Mfg.	3	9	2	2	4	20	0.0%
5410	Building Construction	1,142	1,117	1,124	919	819	5,121	4.3%
9007	Building Custodians/Janitorial Svc.	473	489	476	560	539	2,537	2.1%
6210	Building Moving, Demolition, Salvage	13	21	11	4	3	52	0.0%
7603	Cable Install, Svc. & Repair	33	39	47	47	48	214	0.2%
6253	Caison Work	0	0	0	0	0	0	0.0%
9078	Camp Operations	12	13	22	10	13	70	0.1%
9180	Carnival/Circus/Racetracks	1	1	0	4	0	6	0.0%
5502	Carpet Laying &/or Linoleum Installation	18	19	12	14	12	75	0.1%
9220	Cemetery Operations	3	0	4	4	1	12	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	120	149	124	123	86	602	0.5%
9830	Civil Air Patrol - Volunteer	0	1	0	0	0	1	0.0%
2583	Cleaners & Laundries	83	75	88	60	50	356	0.3%
8805	Clerical Office Employees	370	353	370	312	302	1,707	1.4%
1005	Coal Mining	45	43	41	25	13	167	0.1%
8221	Coal, Iron, Steel Merchants	37	21	15	12	15	100	0.1%
8291	Cold Storage Warehouse	15	4	5	8	10	42	0.0%
0050	Commercial Farm Mach Operations	12	7	3	16	15	53	0.0%
8022	Commission & Produce Merch.	79	79	111	82	110	461	0.4%
9061	Community Outreach Svcs. & Support Programs	572	644	667	642	660	3,185	2.7%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
3685	Computer/Electronic Assembly	89	82	79	69	62	381	0.3%
5205	Concrete Work	252	297	280	238	250	1,317	1.1%
5603	Consulting Engineers	172	145	140	131	89	677	0.6%
2064	Creameries & Dairy Products Mfg.	32	33	27	34	32	158	0.1%
4692	Dental Laboratories	7	0	2	8	4	21	0.0%
9002	Domestics	41	21	36	32	20	150	0.1%
6223	Dredging	0	0	0	1	0	1	0.0%
7531	Electric Light & Power Companies	89	72	85	92	88	426	0.4%
7529	Electric Light & Power Const-REA	17	23	12	14	8	74	0.1%
7534	Electric Light/Power Const./Spec. Contractor	53	58	50	37	23	221	0.2%
7533	Electric Light/Power Const./Investor Owned	14	8	5	10	15	52	0.0%
5190	Electrical Wiring, Service & Repair	429	436	372	327	260	1,824	1.5%
7535	Electronic Equip Install & Repair	15	15	16	22	18	86	0.1%
7715	Emergency Response Members & Volunteers	0	4	0	0	3	7	0.0%
6221	Excavation & Digging	58	66	76	35	37	272	0.2%
7217	Explosive-Ammunition Handlers	0	0	1	0	0	1	0.0%
0006	Farming & Ranching	203	208	205	255	213	1,084	0.9%
6400	Fence Construction	38	40	43	18	21	160	0.1%
4583	Fertilizer & Chemical Dealers	93	95	91	83	89	451	0.4%
7700	Fire Departments -Paid	65	62	66	93	94	380	0.3%
7710	Fire Departments - Volunteer	24	25	27	32	21	129	0.1%
0003	Florists/Nurseries/Gardening	61	61	73	48	53	296	0.3%
2041	Food Preparation - Non Retail	20	25	21	19	11	96	0.1%
2014	Food Processing	238	276	235	265	222	1,236	1.0%
8001	Full-Line Department Stores	394	386	404	383	421	1,988	1.7%
9620	Funeral Homes	3	2	4	3	2	14	0.0%
8015	Furniture & Floor Covering Dealers	89	79	82	78	67	395	0.3%
7500	Gas Works	7	5	8	5	6	31	0.0%
8292	General Warehouse & Storage	221	288	245	205	205	1,164	1.0%
8605	Geologists and Scouts	10	18	9	14	7	58	0.0%
4130	Glass Merchants	26	26	35	31	35	153	0.1%
8304	Grain Elevators	142	110	113	155	140	660	0.6%
0034	Hatcheries and Egg Production	0	0	0	0	0	0	0.0%
8100	Hide and Leather Dealers/Tanners	0	0	0	0	0	0	0.0%
9040	Hospitals	1,534	1,229	1,274	1,258	1,190	6,485	5.5%
9050	Hotels & Motels	508	569	437	319	328	2,161	1.8%
7384	Ice Handling	0	2	2	0	1	5	0.0%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
3504	Implement &/or Equipment Mfg.	1,107	1,034	1,108	890	801	4,940	4.2%
5040	Iron or Steel Construct/Erection	108	137	105	53	71	474	0.4%
0251	Irrigation	11	24	19	9	11	74	0.1%
4150	Jewelry &/or Optical Goods Mfg.	4	0	0	0	0	4	0.0%
6209	Junk & Scrap Metal Dealers	12	24	22	12	13	83	0.1%
4601	Laboratory Work & Medicine Mfg.	48	49	32	53	36	218	0.2%
7720	Law Enforcement	423	386	410	489	515	2,223	1.9%
2681	Leather & Canvas Goods Mfg.	77	74	31	31	36	249	0.2%
8284	Livestock Dealers & Operations	32	38	41	41	44	196	0.2%
8207	Lumber Yard Employees	413	471	472	435	360	2,151	1.8%
5025	Masonry Work	36	54	51	47	30	218	0.2%
8003	Meat Markets	56	63	83	110	104	416	0.4%
9042	Med Clinics/Physicians/Dentists	414	548	342	392	384	2,080	1.8%
3124	Mfg. of Light Metal & Non-Metal Goods	218	195	157	179	154	903	0.8%
9615	Motion Picture & Video Production	2	1	1	1	0	5	0.0%
3866	Motor Coach & Carriage Assembly	32	25	32	17	16	122	0.1%
9041	Nursing Homes	694	685	693	723	778	3,573	3.0%
6203	Oil & Gas Development/Drilling	427	499	337	108	82	1,453	1.2%
8350	Oil & Gas Distrib/Bulk Dealers	172	261	249	150	163	995	0.8%
6208	Oil & Gas Instrument Logging	122	67	34	24	12	259	0.2%
6204	Oil & Gas Well Supply or Equipment Dealers	223	236	235	97	82	873	0.7%
1320	Oil & Gas Operations	452	542	394	141	150	1,679	1.4%
4740	Oil Refining - Synthetic Fuels Mfg.	41	51	40	55	45	232	0.2%
6206	Oil Well Servicing	1,068	1,088	1,166	456	522	4,300	3.6%
6205	Oil Well Trucking	941	1,024	833	393	289	3,480	2.9%
9999	Old Bureau or Not Rated on MF	1	0	0	0	1	2	0.0%
5100	Ornamental Work	2	0	0	2	0	4	0.0%
2094	Packing Plants & Slaughter Houses	19	13	6	17	7	62	0.1%
5474	Painting & Paper Hanging	35	28	41	28	28	160	0.1%
4365	Photographers	4	6	3	8	2	23	0.0%
5345	Plastering/Stucco/Drywall	55	38	47	30	24	194	0.2%
5183	Plumbing/Heating/Sheet Metal	518	491	472	439	341	2,261	1.9%
0010	Poisoning & Spraying	22	19	19	19	26	105	0.1%
4061	Pottery & Ceramic Mfg.	1	3	0	0	0	4	0.0%
9950	Preferred Worker Program	7	8	4	1	1	21	0.0%
4310	Printing & Publishing	80	81	94	89	56	400	0.3%
9181	Professional Athletics	9	11	19	17	32	88	0.1%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
7602	Radio & Television	20	30	25	19	15	109	0.1%
9104	Religious Orgs. & Churches	13	17	13	11	8	62	0.1%
9071	Restaurants & Lounges	1,234	1,285	1,291	1,302	1,224	6,336	5.4%
5545	Roofing - Hot Tar & Sandblast	17	13	12	3	3	48	0.0%
0007	Row Crop-Non-Machinery Farm Labor	7	0	3	2	4	16	0.0%
9403	Sanitation Operations	145	140	118	104	107	614	0.5%
9062	Schools/Libraries/Institutions	712	747	737	748	805	3,749	3.2%
6301	Sewer/Water/Gas Pipe Line Const.	302	375	284	197	165	1,323	1.1%
2260	Shoe Repair	0	1	0	0	0	1	0.0%
9544	Sign Mfg.	34	43	39	32	23	171	0.1%
7420	Specialized Aircraft Operations	0	1	0	0	2	3	0.0%
1802	Stonecutters	41	62	21	11	8	143	0.1%
8010	Stores - Hardware/Appliance/Auto	358	388	339	317	317	1,719	1.5%
8000	Stores - Retail	796	885	762	712	702	3,857	3.3%
6042	Street & Road Constr./Maint.	871	940	844	769	679	4,103	3.5%
2030	Sugar Mfg. & Refining	106	97	116	93	83	495	0.4%
7605	Switching & Switchboard Repair	2	0	2	0	0	4	0.0%
7600	Telegraph & Telephone Operations	23	29	18	22	18	110	0.1%
7601	Telephone & Cable Line Const.	84	60	74	84	51	353	0.3%
9757	Townships - All Employees	1	0	0	0	0	1	0.0%
8747	Traveling Representatives	655	683	700	521	536	3,095	2.6%
0004	Tree Planting/Trimming/Harvesting	46	50	43	33	34	206	0.2%
7215	Trucking & Hauling	772	767	715	567	560	3,381	2.9%
0000	Unknown	0	0	0	32	0	32	0.0%
2860	Upholstering	1	1	0	1	0	3	0.0%
8831	Veterinary Hospital/Surgeons Kennels	107	123	131	169	156	686	0.6%
9840	Voc Training/Work Eval. Program	22	22	19	24	12	99	0.1%
9835	Volunteer Programs	26	18	22	17	14	97	0.1%
6200	Water Well Drilling Operations	12	17	8	5	2	44	0.0%
7520	Water Works	59	76	49	61	57	302	0.3%
3360	Welding & Blacksmithing	184	146	122	55	68	575	0.5%
8016	Wholesale Warehouse	202	205	178	129	168	882	0.7%
2803	Woodworking Mfg.	319	270	239	245	204	1,277	1.1%
Total All Claims		25,835	26,396	24,798	21,277	20,045	118,351	100.0%

Data as of September each year

*Column may not sum to 100% due to rounding.

Table 17
Distribution of Claims by the Top Ten Rate Classes
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
9040	Hospitals	1,534	1,229	1,274	1,258	1,190	6,485	5.5%
9071	Restaurants & Lounges	1,234	1,285	1,291	1,302	1,224	6,336	5.4%
8380	Automotive Dealers & Service Stations	1,442	1,388	1,366	1,099	998	6,293	5.3%
5410	Building Construction	1,142	1,117	1,124	919	819	5,121	4.3%
3504	Implement &/or Equipment Mfg.	1,107	1,034	1,108	890	801	4,940	4.2%
6206	Oil Well Servicing	1,068	1,088	1,166	456	522	4,300	3.6%
6042	Street & Road Construction/ Maintenance	871	940	844	769	679	4,103	3.5%
8000	Stores - Retail	796	885	762	712	702	3,857	3.3%
9062	Schools/Libraries/Institutions	712	747	737	748	805	3,749	3.2%
9041	Nursing Homes	694	685	693	723	778	3,573	3.0%
Totals		10,600	10,398	10,365	8,876	8,518	48,757	41.2%

Data as of September each year

Figure 7
Distribution of Claims by the Top Ten Rate Classes
All Claims Filed

Date Reported - Fiscal Years 2013 - 2017

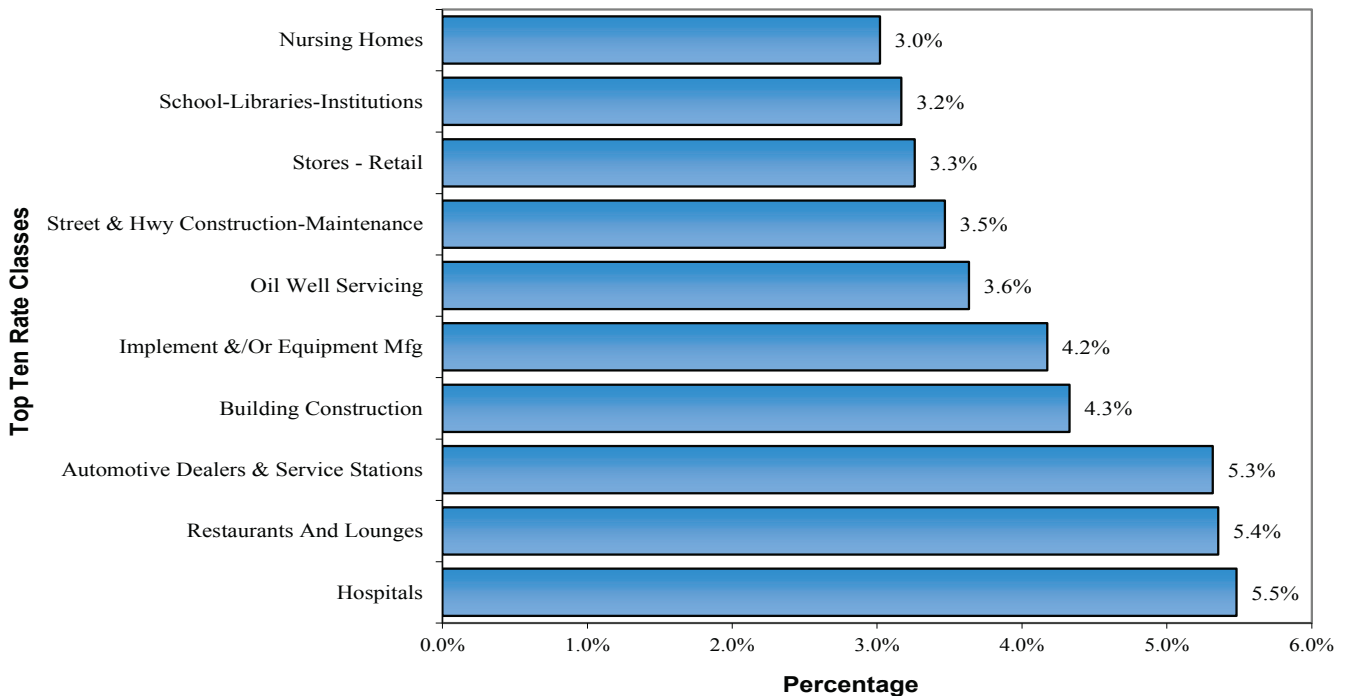


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only
Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
7405	Aircraft Flying Operations	0	2	1	2	3	8	0.1%
7403	Aircraft Ground Crew Operations	14	11	10	10	8	53	0.4%
9182	Amusement Parks/Park Boards	9	5	12	7	11	44	0.3%
0005	Apiaries	2	2	2	4	3	13	0.1%
7720	Armored Car Express Employees	0	0	0	0	0	0	0.0%
9090	Athletic Clubs or Entertainment Facilities	5	3	7	3	7	25	0.2%
3630	Auto Repair, Body Shops, Mechanics	95	96	76	50	47	364	2.4%
8380	Automotive Dealers & Svc. Stations	159	141	141	114	94	649	4.3%
2000	Bakeries	9	8	11	5	8	41	0.3%
8808	Banks, S & L Assn., Credit Unions	13	16	11	5	15	60	0.4%
9580	Barbers & Beauticians	3	5	4	3	7	22	0.1%
2163	Beverage Mfg. & Delivery	4	8	5	4	3	24	0.2%
5110	Boiler & Elevator Installation/Svc.	24	13	16	20	8	81	0.5%
3620	Boiler & Tank Mfg.	5	6	2	2	2	17	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	5	6	13	9	1	34	0.2%
1463	Briquette & Clay Products Mfg.	1	2	0	2	2	7	0.0%
5410	Building Construction	199	208	208	155	136	906	6.0%
9007	Building Custodians/Janitorial Svc.	61	73	62	65	75	336	2.2%
6210	Building Moving, Demolition, Salvage	1	6	3	2	0	12	0.1%
7603	Cable Install, Svc. & Repair	1	13	14	12	10	50	0.3%
9078	Camp Operations	0	0	1	0	0	1	0.0%
5502	Carpet Laying &/or Linoleum Installation	5	5	2	1	5	18	0.1%
9220	Cemetery Operations	2	0	0	0	0	2	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	25	22	20	19	18	104	0.7%
9830	Civil Air Patrol - Volunteer	0	1	0	0	0	1	0.0%
2583	Cleaners & Laundries	11	6	8	8	8	41	0.3%
8805	Clerical Office Employees	44	28	31	25	30	158	1.0%
1005	Coal Mining	10	13	5	2	1	31	0.2%
8221	Coal, Iron, Steel Merchants	1	2	3	0	1	7	0.0%
8291	Cold Storage Warehouse	1	0	1	0	1	3	0.0%
0050	Commercial Farm Mach. Operations	2	0	0	1	2	5	0.0%
8022	Commission & Produce Merch.	17	14	15	8	10	64	0.4%
9061	Community Outreach Svcs. & Support Programs	57	63	53	63	57	293	1.9%
3685	Computer/Electronic Assembly	5	6	7	5	2	25	0.2%

Table 18

Distribution of Claims by Rate Class (cont.)**Indemnity Claims Only**

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
5205	Concrete Work	34	60	46	28	33	201	1.3%
5603	Consulting Engineers	22	22	17	17	12	90	0.6%
9420	Counties - All Employees	0	0	0	0	0	0	0.0%
2064	Creameries & Dairy Products Mfg.	5	1	2	1	3	12	0.1%
4692	Dental Laboratories	1	0	0	0	0	1	0.0%
9002	Domestics	6	3	5	5	3	22	0.1%
6223	Dredging	0	0	0	1	0	1	0.0%
7531	Electric Light & Power Companies	13	6	11	11	16	57	0.4%
7529	Electric Light & Power Const-REA	2	3	1	3	2	11	0.1%
7534	Electric Light/Power Const./Spec Contractor	14	17	11	3	3	48	0.3%
7533	Electric Light/Power Const/Investor Owned	1	1	0	0	0	2	0.0%
5190	Electrical Wiring, Service & Repair	61	57	44	44	36	242	1.6%
7535	Electronic Equip. Install & Repair	4	2	5	2	4	17	0.1%
7715	Emergency Response Members & Volunteers	0	0	0	0	1	1	0.0%
6221	Excavation & Digging	11	14	9	6	3	43	0.3%
0006	Farming & Ranching	30	32	26	41	28	157	1.0%
6400	Fence Construction	2	8	6	6	7	29	0.2%
4583	Fertilizer & Chemical Dealers	16	14	8	12	7	57	0.4%
7700	Fire Departments -Paid	8	6	9	6	15	44	0.3%
7710	Fire Departments - Volunteer	2	4	3	4	2	15	0.1%
0003	Florists/Nurseries/Gardening	7	7	7	8	6	35	0.2%
2041	Food Preparation - Non Retail	2	4	4	2	4	16	0.1%
2014	Food Processing	32	35	23	29	14	133	0.9%
8001	Full-Line Department Stores	46	40	41	31	34	192	1.3%
9620	Funeral Homes	1	0	0	0	0	1	0.0%
8015	Furniture & Floor Covering Dealers	14	9	7	5	7	42	0.3%
7500	Gas Works	0	1	0	0	0	1	0.0%
8292	General Warehouse & Storage	43	39	50	27	29	188	1.2%
8605	Geologists & Scouts	1	0	0	0	0	1	0.0%
4130	Glass Merchants	1	2	1	5	3	12	0.1%
8304	Grain Elevators	15	13	20	16	16	80	0.5%
9040	Hospitals	112	96	86	80	102	476	3.2%
9050	Hotels & Motels	53	55	35	27	35	205	1.4%
7384	Ice Handling	0	1	0	0	0	1	0.0%
3504	Implement &/or Equipment Mfg.	115	119	122	127	127	610	4.0%
5040	Iron or Steel Constr./Erection	24	20	23	10	12	89	0.6%
0251	Irrigation	4	3	7	2	0	16	0.1%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
4150	Jewelry &/or Optical Goods Mfg.	1	0	0	0	0	1	0.0%
6209	Junk & Scrap Metal Dealers	5	0	3	2	0	10	0.1%
4601	Laboratory Work & Medicine Mfg.	2	5	1	2	1	11	0.1%
7720	Law Enforcement	28	36	16	21	37	138	0.9%
2681	Leather & Canvas Goods Mfg.	9	9	5	4	1	28	0.2%
8284	Livestock Dealers & Operations	5	7	6	3	8	29	0.2%
8207	Lumber Yard Employees	36	33	31	23	24	147	1.0%
5025	Masonry Work	5	14	13	13	6	51	0.3%
8003	Meat Markets	5	10	9	14	12	50	0.3%
9042	Med Clinics/Physicians/Dentists	29	37	17	25	24	132	0.9%
3124	Mfg. of Light Metal & Non-Metal Goods	20	16	22	22	23	103	0.7%
9615	Motion Picture & Video Production	2	0	1	0	0	3	0.0%
3866	Motor Coach & Carriage Assembly	9	4	7	1	1	22	0.1%
9041	Nursing Homes	86	68	57	69	88	368	2.4%
6203	Oil & Gas Development/Drilling	101	106	61	32	18	318	2.1%
8350	Oil & Gas Distrib/Bulk Dealers	37	62	44	29	37	209	1.4%
6208	Oil & Gas Instrument Logging	18	13	5	7	4	47	0.3%
6204	Oil & Gas Well Supply or Equipment Dealers	32	33	33	19	8	125	0.8%
1320	Oil & Gas Operations	66	95	71	28	32	292	1.9%
4740	Oil Refining - Synthetic Fuels Mfg.	6	7	8	12	6	39	0.3%
6206	Oil Well Servicing	203	199	246	90	103	841	5.6%
6205	Oil Well Trucking	265	312	260	124	96	1,057	7.0%
5100	Ornamental Work	1	0	0	0	0	1	0.0%
2094	Packing Plants & Slaughter Houses	3	0	0	2	2	7	0.0%
5474	Painting & Paper Hanging	7	4	7	7	6	31	0.2%
4365	Photographers	0	0	0	2	0	2	0.0%
5345	Plastering/Stucco/Drywall	20	12	12	11	9	64	0.4%
5183	Plumbing/Heating/Sheet Metal	63	53	59	51	30	256	1.7%
0010	Poisoning & Spraying	2	8	4	6	3	23	0.2%
9950	Preferred Worker Program	1	0	0	0	0	1	0.0%
4310	Printing & Publishing	12	7	7	6	4	36	0.2%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	2	1	6	1	7	17	0.1%
9180	Race Track Operations	0	1	0	0	0	1	0.0%
7602	Radio & Television	1	5	3	2	1	12	0.1%
9104	Religious Orgs & Churches	1	1	1	1	1	5	0.0%
9071	Restaurants & Lounges	100	98	106	76	76	456	3.0%
5545	Roofing - Hot Tar & Sandblast	1	0	3	0	0	4	0.0%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
0007	Row Crop-Non-Machinery Farm Labor	1	0	1	0	1	3	0.0%
9403	Sanitation Operations	26	32	23	17	15	113	0.7%
9062	Schools/Libraries/Institutions	35	50	40	39	53	217	1.4%
6301	Sewer/Water/Gas Pipe Line Constr.	46	52	52	26	24	200	1.3%
2260	Shoe Repair	0	0	0	0	0	0	0.0%
9544	Sign Mfg.	6	4	6	2	2	20	0.1%
7420	Specialized Aircraft Operations	0	0	0	0	2	2	0.0%
1802	Stonecutters	8	8	1	0	1	18	0.1%
8010	Stores - Hardware/Appliance/Auto	38	38	31	29	26	162	1.1%
8000	Stores - Retail	82	74	66	54	59	335	2.2%
6042	Street & Road Constr./Maint.	147	154	146	132	105	684	4.5%
2030	Sugar Mfg. & Refining	9	8	10	15	7	49	0.3%
7605	Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600	Telegraph & Telephone Operations	3	4	3	5	2	17	0.1%
7601	Telephone & Cable Line Constr.	7	6	15	6	11	45	0.3%
9757	Townships - All Employees	0	0	0	0	0	0	0.0%
8747	Traveling Representatives	74	79	64	40	53	310	2.1%
0004	Tree Planting/Trimming/Harvesting	5	6	3	3	3	20	0.1%
7215	Trucking & Hauling	211	192	186	175	149	913	6.0%
0000	Unknown	0	0	0	3	0	3	0.0%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary Hospital/Surgeons Kennels	5	2	2	6	7	22	0.1%
9840	Voc Training/Work Eval Program	0	1	0	0	0	1	0.0%
9835	Volunteer Programs	1	1	3	0	1	6	0.0%
6200	Water Well Drilling Operations	4	2	2	1	0	9	0.1%
7520	Water Works	7	9	4	7	7	34	0.2%
3360	Welding & Blacksmithing	24	19	18	5	3	69	0.5%
8016	Wholesale Warehouse	35	28	24	13	21	121	0.8%
2803	Woodworking Mfg.	52	27	25	23	24	151	1.0%
Total Indemnity Claims		3,502	3,530	3,222	2,471	2,383	15,108	100.0%
Total All Claims		25,835	26,396	24,798	21,277	20,045	118,351	100.0%

Data as of September each year

*Column may not sum to 100% due to rounding.

Table 19
Distribution of Claims by the Top Ten Rate Classes
Indemnity Claims Only

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:		FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
6205	Oil Well Trucking	265	312	260	124	96	1,057	7.0%
7215	Trucking & Hauling	211	192	186	175	149	913	6.0%
5410	Building Construction	199	208	208	155	136	906	6.0%
6206	Oil Well Servicing	203	199	246	90	103	841	5.6%
6042	Street & Road Constr. & Maint.	147	154	146	132	105	684	4.5%
8380	Automotive Dtrs. & Svc. Stations	159	141	141	114	94	649	4.3%
3504	Implement &/or Equipment Mfg.	115	119	122	127	127	610	4.0%
9040	Hospitals	112	96	86	80	102	476	3.2%
9071	Restaurants and Lounges	100	98	106	76	76	456	3.0%
9041	Nursing Homes	86	68	57	69	88	368	2.4%
Totals		1,597	1,587	1,558	1,142	1,076	6,960	43.6%

Data as of September each year

Figure 8
Distribution of Claims by Top Ten Rate Classes
Indemnity Claims Only

Date Reported - Fiscal Years 2013 - 2017

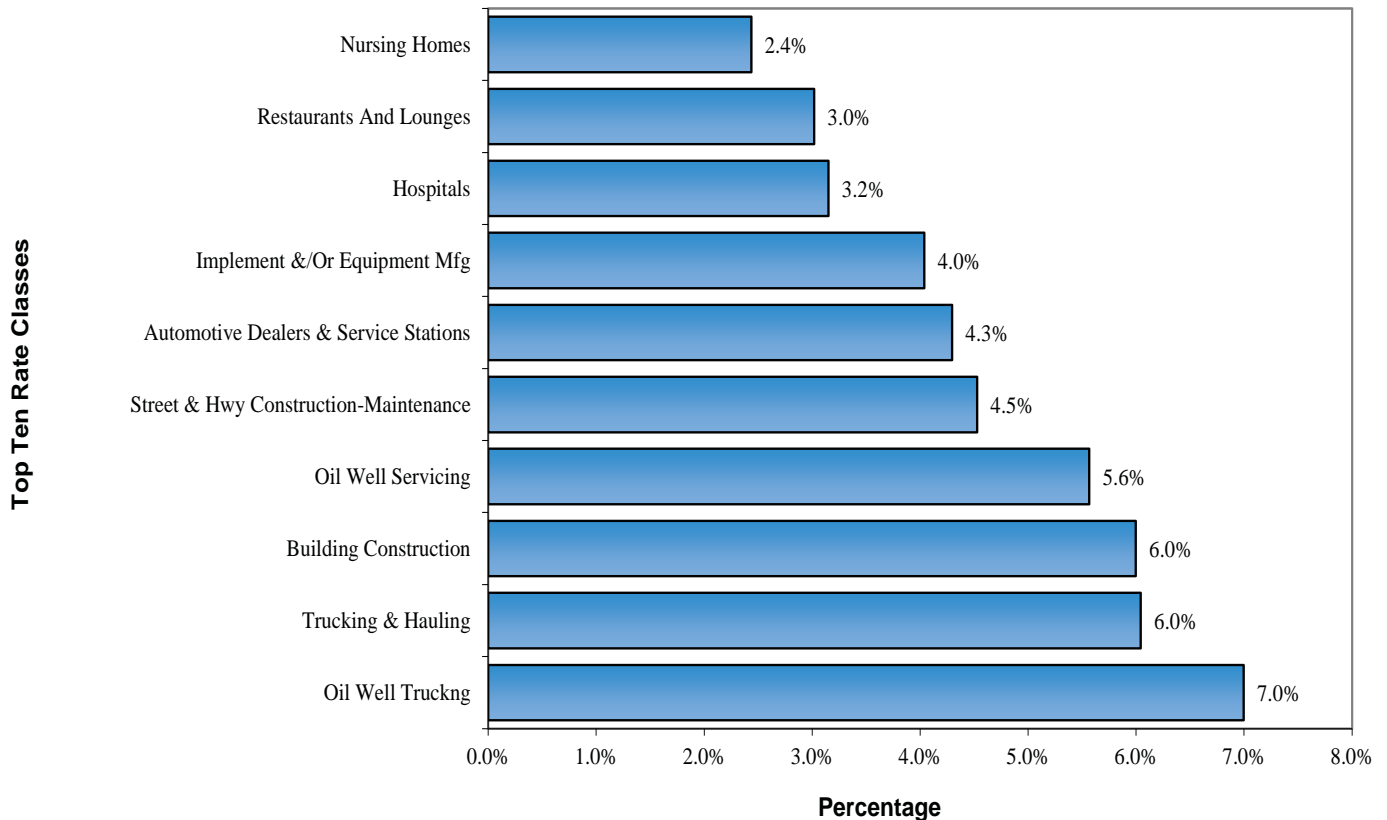


Table 20

Fatalities

Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims*
Burn or Scald-Heat or Cold Exposure - Contact with Hot Object	1	0	0	0	0	1	0.5%
Burn or Scald-Heat or Cold Exposure - Fire or Flame	1	0	1	0	0	2	1.0%
Caught In or Between - Machine or Machinery	1	1	1	0	1	4	2.0%
Caught In or Between - Miscellaneous Caught in or Between	1	1	1	0	2	5	2.5%
Cut, Puncture, Scrape Injured By - Hand Tool, Utensil; Not Powered	0	0	0	0	1	1	0.5%
Fall or Slip Injury - From Different Level	3	4	1	2	1	11	5.5%
Fall or Slip Injury - From Ladder or Scaffolding	1	0	1	0	0	2	1.0%
Fall or Slip Injury - Into Openings	0	1	0	0	0	1	0.5%
Fall or Slip Injury - Miscellaneous Fall or Slip	0	0	1	0	0	1	0.5%
Fall or Slip Injury - On Same Level	0	0	2	0	0	2	1.0%
Miscellaneous Causes - Absorption, Ingestion, or Inhalation	1	5	3	0	0	9	4.5%
Miscellaneous Causes - Contact With Electric Current	0	0	0	0	1	1	0.5%
Miscellaneous Causes - Explosion or Flare Back	1	0	1	0	0	2	1.0%
Miscellaneous Causes - Other	7	5	1	7	2	22	11.0%
Miscellaneous Causes - Other Than Physical Injury	0	5	1	3	5	14	7.0%
Miscellaneous Causes - Robbery or Criminal Assault	0	0	0	1	0	1	0.5%
Motor Vehicle - Collision With A Fixed Object	1	0	1	0	0	2	1.0%
Motor Vehicle - Collision With Another Vehicle	11	12	5	6	3	37	18.5%
Motor Vehicle - Crash of Airplane	0	1	0	0	2	3	1.5%
Motor Vehicle - Crash of Rail Vehicle	0	0	2	0	0	2	1.0%
Motor Vehicle - Miscellaneous Motor Vehicle	2	2	1	4	1	10	5.0%
Motor Vehicle - Vehicle Upset	7	6	13	8	5	39	19.5%
Struck or Injured By - Falling or Flying Object	2	3	0	1	0	6	3.0%
Struck or Injured By - Fellow Worker, Patient	1	0	3	0	0	4	2.0%
Struck or Injured By - Miscellaneous Struck or Injured By	1	0	0	0	0	1	0.5%
Struck or Injured By - Motor Vehicle	3	0	1	1	0	5	2.5%
Struck or Injured By - Moving Parts of Machine	2	0	2	3	0	7	3.5%
Struck or Injured By - Object Being Lifted or Handled	0	1	0	2	1	4	2.0%
Struck or Injured By - Object Handled by Others	0	0	0	0	1	1	0.5%
Total Fatalities	47	47	42	38	26	200	100.0%

Data as of September each year

*Column may not sum to 100% due to rounding.

Table 21
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2013 - 2017

Fiscal Year:	FY 13	FY 14	FY 15	FY 16	FY 17	Five Year Total	% of Claims
<u>CLAIMS FILED</u>							
Indemnity Claims Filed	3,502	3,530	3,222	2,471	2,383	15,108	12.8%
Medical Only Claims Filed	22,333	22,866	21,576	18,806	17,662	103,243	87.2%
Total Claims Filed	25,835	26,396	24,798	21,277	20,045	118,351	100.0%
<u>COVERED WORKFORCE</u>							
	402,771	418,234	435,993	427,899	408,107		
<u>INCIDENT RATES</u>							
Indemnity Claims per 100 Covered Workers	0.87	0.84	0.74	0.58	0.58		
Total Claims per 100 Covered Workers	6.41	6.31	5.69	4.97	4.91		

Data as of September each year

Total claims per 100 covered workers has decreased by **23%**
 from FY 2013 to FY 2017

Figure 9

Claim Incident Rates

Date Reported - Fiscal Years 2013 - 2017

**Claim Incident Rates
per 100 Covered Workers**

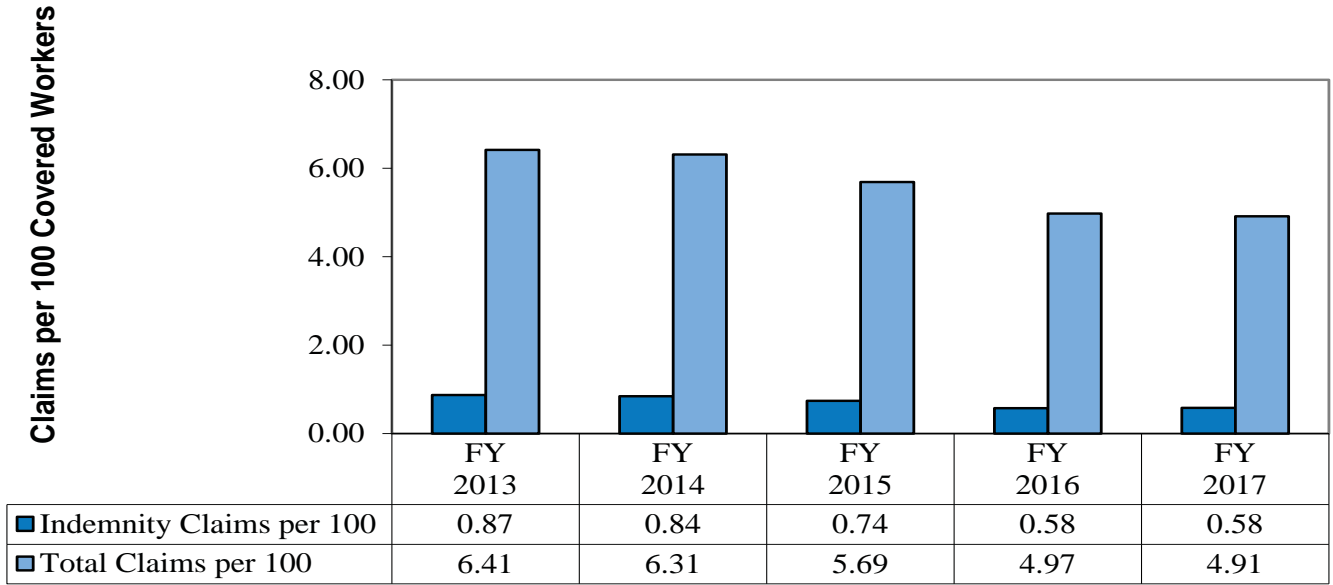
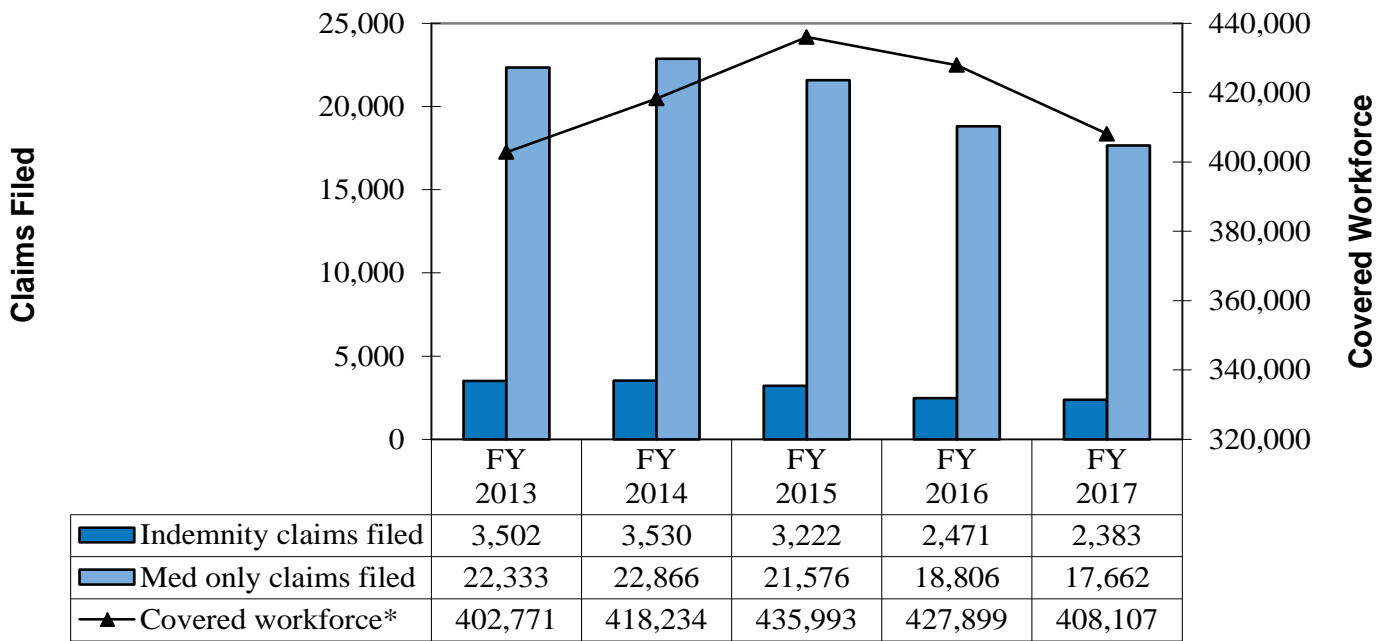


Figure 10

Claim & Covered Workforce Statistics

Date Reported - Fiscal Years 2013 - 2017

Claims vs Covered Workforce



*Source: Job Service ND

SECTION II

TIPS FOR EMPLOYERS: Reducing Workers' Compensation Costs

WSI

North Dakota Workforce
Safety & Insurance

Safety: A Key Feature of Your Business

Attention to Safety not only helps protect a business's most valuable resource, its people, it also helps prevent both personal and financial loss.

- 1. Make safety a part of the workplace.** As an employer, you are responsible for providing a safe and healthy work environment for your workers. You can control what happens before a work injury occurs. Identifying hazards that have the potential to cause injury may avoid a workers' compensation claim altogether. You can lower the chance of a work injury occurring if you make safety a part of your work culture, and many tools are available for you to help bring this about. Conduct regular walkthroughs to look at workplace conditions. Visit with workers for their ideas on how to make the job safer. Look out for potential hazards at your workplace. Some examples of hazards are:
 - Toxic substances - solvents, metals, dusts.
 - Physical - walkways, temperature, noise, tools, motor vehicle accidents.
 - Ergonomic - poor job design increases the risk of musculoskeletal diseases.
 - Biological - blood borne pathogens.
- 2. Communicate safety to your workers.** Make sure new workers are thoroughly oriented to the workplace and shown how to do their jobs safely. This includes seasonal or temporary workers or those leased from an employment agency. Be sure to train your managers and supervisors on recognizing and controlling hazards and monitoring safety procedures and work habits. Review safety procedures **with all workers** at least annually.
- 3. Contact us about safety.** Participate in one of our safety incentive programs and earn a premium discount. Our Loss Control Department employees are available to assist you with safety education and training. We have Safety Consultants located across North Dakota who can provide free assistance to help you provide the safest workplace possible for your workers. They can also inform you about our safety incentive programs that help employers provide a safe workplace and earn a premium discount.
- 4. Develop a policy for injury reporting and make sure injuries are reported.** We recommend that all employers develop a policy for injury reporting and review it with all workers on a regular basis. Inform your workers what to report, who to report it to, when to report it, how to report it, and the importance of prompt reporting. As an employer, you should not make it difficult for a worker to report an injury to you. Make sure injuries are reported within your company and then file a claim promptly with WSI. By law, you cannot deny your workers the right to file a claim with WSI.

Employers and workers should file a claim with WSI immediately after a work-related injury occurs (within 24 hours of occurrence) using one of the following methods:

- Online - visit our web site at www.WorkforceSafety.com for instructions.
- By hand - Complete / sign / date the First Report of Injury form with the worker, if possible, and mail or fax (701-328-3820) the form to WSI.

Whichever claim filing method is used, complete the claim form with your injured worker, if possible.

WSI encourages you to go with your injured worker when they seek medical care. While you do not necessarily have the right to be present in the examining room during the injured worker's exam, you benefit by going along because you will better understand any work restrictions recommended by the doctor - which enables you to provide a safe return to work for your worker.

Explain workers' compensation procedures to the injured worker and assist in relieving any anxieties the injured worker may have relating to the injury and their position.

Time Frames for Reporting an Injury:

WSI encourages injured workers and employers to immediately (within 24 hours of occurrence) file a claim with WSI after a work-related injury occurs. Immediate notification allows for more effective management of the claim.

The law requires that your worker notify you within 7 days after an accident or when the general nature of the injury becomes apparent. Within 7 days of receiving notice of an injury from your worker, you are required to file a First Report of Injury form with WSI. If you do not, WSI may consider that to be an admission that the alleged injury may be compensable.

- 5. Develop a policy for monitoring your company's workers' compensation claims.** We recommend that all employers develop a policy for monitoring workers' compensation claims and review it with all workers on a regular basis. The policy should emphasize ongoing communication between the injured worker, employer, medical provider, and WSI through the entire claim process. The policy should also include developing a transitional work (return-to-work) plan. Having a transitional work plan in place is important in case you have an injured worker who cannot return to their regular (pre injury) job. This plan allows injured workers who are temporarily or partially disabled to remain in the workplace in a transitional (modified or alternate) work capacity until they have recovered sufficiently to return to their regular job. Transitional work is work that allows the injured worker to remain safely on the job, but in a modified or alternate position to allow the injured worker to "transition" into the work environment after sustaining a work-related injury. The transitional work plan encourages a safe and early return to work taking into account the injured worker's work abilities and their injury. When developing a transitional work plan, a detailed review of each job description should be done to determine the essential and nonessential job functions and the physical requirements associated with performing each function. It is beneficial to provide the doctor with a job description outlining the injured worker's job duties to assist the doctor in making decisions on return-to-work issues. Your active involvement in the medical care given to your injured worker is strongly encouraged as this promotes a safe and early return to work for your worker. By having a transitional work plan in place **before** an injury occurs, you will be better prepared in the event that you need to place an injured worker in tasks consistent with any medical restrictions imposed by the doctor **after** an injury has occurred.
- 6. Post notices, giving medical care instructions.** Employers should post - in a conspicuous place - the "Important Notice to Employees" poster from WSI giving workers information on what to do if they are injured on the job and the types of benefits available. Also, employers have the option of selecting a designated medical provider(s) (DMP) to care for workers if they become injured on the job. Employers may select a DMP regardless of whether or not they choose to participate in the Safety Action Menu (SAM) Program. If an employer chooses a DMP, they must have written documentation verifying that all workers have been notified of the DMP selection and that workers have the option to add providers in addition to the employer's selection(s). It is recommended that the employer display notice of the DMP in the workplace to further inform workers of the identity of the DMP. Employers enrolled in the DMP program are now required to submit their DMP selections to WSI on an annual basis during their premium renewal period. This will allow WSI to maintain current and accurate information on all DMP selections.
- 7. Develop guidelines for investigating workplace injuries.** A person who is in a responsible position in your company should be in charge of investigating the incident that led to your worker's injury. Use each injury case as an opportunity to take a closer look at your workplace. Conduct an investigation immediately while the information is fresh in people's minds - then take the necessary corrective action to prevent the injury from happening again.

Your written accident investigation report should include the following elements:

- *Inspection of the accident site.*
- *Reasons why the incident happened.*
- *The circumstances surrounding the incident.*
- *Securing evidence / take photographs*
- *Interviewing all witnesses and others in the accident area and writing down their statements. Interviews should be conducted in a sensitive manner at a comfortable location.*
- *An outline of the necessary corrective action that will be taken to prevent the injury from happening again.*

If the investigation suggests that your worker's injury is not your responsibility or seems questionable in nature, write your comments in the employer section of the First Report of Injury (FROI) marked **"if you question this claim, state reason or attach additional information"**. You may also use a separate sheet, if necessary. If the FROI has already been submitted to WSI, please call us with your concerns.

- 8. Review your company's past injuries.** You may request a loss run report from us, free of charge, that lists all claims and medical costs paid on your account. Analyzing your company's work injuries helps you identify those areas that may be in need of improvement - and that can help you avoid future losses. To request a loss run report, email ndwsi@nd.gov.
- 9. Report any type of suspected fraudulent behavior.** Anyone may leave a confidential and anonymous tip by calling WSI at (701) 328-3800 or 1-800-777-5033 or by visiting our web site at www.WorkforceSafety.com (Online Services section).

Other helpful tips

- Per WSI, post your Certificate of Premium Payment at your place of business. Failure to do so may result in a \$250 fine.
- Post the "Important Notice to Employees" poster from WSI which outlines important information for your workers.
- Maintain and submit annual payroll reports when required.
- Pay your premium and medical expense assessments by the due date.
- Contact our Policyholder Services Department when changes occur to your business (i.e. general nature of operation, types of work being done, trade name, incorporation of business or change in corporate officer status, subsidiaries or new locations, mailing address, you cease having workers or are closing your business, if any of your workers will be working outside of North Dakota, and change of ownership).

WSI

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