

DETAILED CLAIMS AND
INJURY CHARACTERISTICS
REPORT

WSI
North Dakota Workforce
Safety & Insurance

Fiscal Years
2021–2025



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Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2021 through 2025 (July 1, 2020, through June 30, 2025) details workers' compensation claims 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 employee.

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, in 2025 the average cost of an indemnity claim in North Dakota was \$62,450 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,642 in medical expenses.

This report contains statistical information on claims and injury characteristics. 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.

For additional resources, tools, and information to help reduce workers' compensation costs and improve workplace safety, visit the Safety section of WSI's website at www.workforcesafety.com.

Table 1
Accepted/Denied
Reflects the Initial Decision and Includes all Claims and Incidents Filed

Claim Type	Decision	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Medical Only	Accepted	10,052	10,384	10,803	10,249	9,843	51,331	69.5%
Medical Only	Denied	4,217	4,497	4,839	4,469	4,513	22,535	30.5%
Medical Only	Total	14,269	14,881	15,642	14,718	14,356	73,866	84.9%
Indemnity	Accepted	2,241	1,805	1,956	1,813	1,666	9,481	71.9%
Indemnity	Denied	1,346	797	530	511	516	3,700	28.1%
Indemnity	Total	3,587	2,602	2,486	2,324	2,182	13,181	15.1%
All Claims	Accepted	12,293	12,189	12,759	12,062	11,509	60,812	69.9%
All Claims	Denied	5,563	5,294	5,369	4,980	5,029	26,235	30.1%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

Table 2
Distribution of Claims by Part of Body - General
All Claims

Claim Type	Body Group	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Medical Only	Head	2,121	2,269	2,400	2,372	2,377	11,539	13.3%
Medical Only	Neck	325	366	396	371	314	1,772	2.0%
Medical Only	Upper Extremities	5,795	6,312	6,529	6,193	5,943	30,772	35.4%
Medical Only	Trunk	2,964	2,597	2,587	2,413	2,299	12,860	14.8%
Medical Only	Lower Extremities	2,788	3,020	3,347	3,060	3,031	15,246	17.5%
Medical Only	Other	241	273	354	271	340	1,479	1.7%
Medical Only	Unknown	35	44	29	38	52	198	0.2%
Medical Only	Total	14,269	14,881	15,642	14,718	14,356	73,866	84.9%
Indemnity	Head	165	180	197	208	186	936	1.1%
Indemnity	Neck	45	54	56	45	37	237	1.1%
Indemnity	Upper Extremities	706	782	807	791	745	3,831	4.4%
Indemnity	Trunk	1,971	823	574	514	490	4,372	5.0%
Indemnity	Lower Extremities	649	717	800	707	692	3,565	4.1%
Indemnity	Other	45	43	49	50	31	218	0.3%
Indemnity	Unknown	6	3	3	9	1	22	0.0%
Indemnity	Total	3,587	2,602	2,486	2,324	2,182	13,181	15.1%
All Claims	Head	2,286	2,449	2,597	2,580	2,563	12,475	14.3%
All Claims	Neck	370	420	452	416	351	2,009	2.3%
All Claims	Upper Extremities	6,501	7,094	7,336	6,984	6,688	34,603	39.8%
All Claims	Trunk	4,935	3,420	3,161	2,927	2,789	17,232	19.8%
All Claims	Lower Extremities	3,437	3,737	4,147	3,767	3,723	18,811	21.6%
All Claims	Other	286	316	403	321	371	1,697	1.9%
All Claims	Unknown	41	47	32	47	53	220	0.3%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

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

Body Group	Part of Body	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Head	Brain	13	16	18	19	21	87	0.1%
Head	Ear	60	66	74	59	64	323	0.4%
Head	Eye	867	832	842	892	824	4,257	4.9%
Head	Facial Bones	41	52	47	55	50	245	0.3%
Head	Facial Soft Tissue	231	268	266	239	229	1,233	1.4%
Head	Head	793	917	1,033	1,014	1,068	4,825	5.5%
Head	Mouth	54	63	75	83	62	337	0.4%
Head	Nose	93	83	79	82	103	440	0.5%
Head	Scalp	58	60	62	48	50	278	0.3%
Head	Skull	0	7	7	5	3	22	0.0%
Head	Tooth	76	85	94	84	89	428	0.5%
Head	Total	2,286	2,449	2,597	2,580	2,563	12,475	14.3%
Neck	Cervical (Neck)	361	408	445	403	341	1,958	2.2%
Neck	Larynx	2	7	2	5	1	17	0.0%
Neck	Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Neck	Trachea	7	5	5	8	9	34	0.0%
Neck	Total	370	420	452	416	351	2,009	2.3%
Upper Extremities	Elbow	395	462	446	398	388	2,089	2.4%
Upper Extremities	Finger(s)	1,827	1,924	1,959	2,041	1,929	9,680	11.1%
Upper Extremities	Hand	1,060	1,190	1,220	1,140	1,096	5,706	6.6%
Upper Extremities	Lower Arm	430	436	452	439	450	2,207	2.5%
Upper Extremities	Shoulder	1,176	1,311	1,401	1,211	1,151	6,250	7.2%
Upper Extremities	Thumb	633	716	709	719	705	3,482	4.0%
Upper Extremities	Upper Arm	242	252	261	249	273	1,277	1.5%
Upper Extremities	Wrist	738	803	888	787	696	3,912	4.5%
Upper Extremities	Total	6,501	7,094	7,336	6,984	6,688	34,603	39.8%
Trunk	Abdomen/Stomach	193	193	176	184	172	918	1.1%
Trunk	Buttocks	35	58	36	50	40	219	0.3%
Trunk	Chest, Ribs, Sternum	352	413	441	425	375	2,006	2.3%
Trunk	Genitals	11	11	9	14	21	66	0.1%
Trunk	Groin	78	85	73	68	63	367	0.4%
Trunk	Heart/Lung/Pulmonary	2,131	546	191	186	165	3,219	3.7%
Trunk	Hernia	0	0	0	0	0	0	0.0%
Trunk	Internal Organs	6	8	15	9	6	44	0.1%
Trunk	Lumbar (Low Back)	1,671	1,629	1,700	1,530	1,490	8,020	9.2%
Trunk	Pelvis	14	18	22	16	18	88	0.1%
Trunk	Sacrum/Coccyx	40	43	52	45	45	225	0.3%
Trunk	Scapula/Clavicle	19	16	37	15	21	108	0.1%
Trunk	Spinal Cord	2	5	6	3	3	19	0.0%
Trunk	Thoracic (Middle Back)	375	387	378	371	356	1,867	2.1%
Trunk	Trunk	8	8	25	11	14	66	0.1%
Trunk	Total	4,935	3,420	3,161	2,927	2,789	17,232	19.8%
Lower Extremities	Ankle	736	804	855	913	842	4,150	4.8%

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

Body Group	Part of Body	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Lower Extremities	Foot	509	570	575	572	579	2,805	3.2%
Lower Extremities	Heel	23	23	27	22	21	116	0.1%
Lower Extremities	Hip	198	228	278	213	207	1,124	1.3%
Lower Extremities	Knee	1,229	1,378	1,516	1,327	1,271	6,721	7.7%
Lower Extremities	Lower Leg	350	368	445	387	423	1,973	2.3%
Lower Extremities	Toe(s)	177	191	212	171	191	942	1.1%
Lower Extremities	Upper Leg	215	175	239	162	189	980	1.1%
Lower Extremities	Total	3,437	3,737	4,147	3,767	3,723	18,811	21.6%
Other	All Body	160	199	262	199	258	1,078	1.2%
Other	Death	21	24	27	28	13	113	0.1%
Other	Glasses	0	0	0	0	0	0	0.0%
Other	No Injury	105	93	114	94	100	506	0.6%
Other	Total	286	316	403	321	371	1,697	1.9%
Unknown	Unknown	41	47	32	47	53	220	0.3%
Unknown	Total	41	47	32	47	53	220	0.3%
All Claims	Totals	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

Table 4
Distribution of Claims by Part of Body - Detail
Indemnity Claims Only

Body Group	Part of Body	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Head	Brain	7	14	14	13	10	58	0.4%
Head	Ear	1	2	0	1	2	6	0.0%
Head	Eye	19	20	21	23	22	105	0.8%
Head	Facial Bones	7	8	9	7	7	38	0.3%
Head	Facial Soft Tissue	5	7	14	5	11	42	0.3%
Head	Head	118	112	124	141	119	614	4.7%
Head	Mouth	2	3	4	4	1	14	0.1%
Head	Nose	5	10	6	8	7	36	0.3%
Head	Scalp	1	2	3	0	2	8	0.1%
Head	Skull	0	0	0	3	1	4	0.0%
Head	Tooth	0	2	2	3	4	11	0.1%
Head	Total	165	180	197	208	186	936	7.1%
Neck	Cervical (Neck)	45	53	56	45	37	236	1.8%
Neck	Larynx	0	1	0	0	0	1	0.0%
Neck	Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Neck	Trachea	0	0	0	0	0	0	0.0%
Neck	Total	45	54	56	45	37	237	1.8%
Upper Extremities	Elbow	53	64	55	59	60	291	2.2%
Upper Extremities	Finger(s)	113	117	128	137	126	621	4.7%
Upper Extremities	Hand	58	62	65	71	77	333	2.5%
Upper Extremities	Lower Arm	24	45	37	30	31	167	1.3%
Upper Extremities	Shoulder	269	287	299	277	248	1,380	10.5%
Upper Extremities	Thumb	35	40	34	41	43	193	1.5%
Upper Extremities	Upper Arm	47	55	48	64	52	266	2.0%
Upper Extremities	Wrist	107	112	141	112	108	580	4.4%
Upper Extremities	Total	706	782	807	791	745	3,831	29.1%
Trunk	Abdomen/Stomach	40	27	23	25	28	143	1.1%
Trunk	Buttocks	0	3	0	1	3	7	0.1%
Trunk	Chest, Ribs, Sternum	73	72	86	63	69	363	2.8%
Trunk	Genitals	4	1	0	6	4	15	0.1%
Trunk	Groin	19	18	19	16	8	80	0.6%
Trunk	Heart/Lung/Pulmonary	1,507	358	49	28	35	1,977	15.0%
Trunk	Hernia	0	0	0	0	0	0	0.0%
Trunk	Internal Organs	1	3	9	6	2	21	0.2%
Trunk	Lumbar (Low Back)	266	274	304	281	270	1,395	10.6%
Trunk	Pelvis	3	6	9	9	7	34	0.3%
Trunk	Sacrum/Coccyx	12	5	8	6	8	39	0.3%
Trunk	Scapula/Clavicle	4	6	12	6	7	35	0.3%
Trunk	Spinal Cord	0	2	4	1	1	8	0.1%
Trunk	Thoracic (Middle Back)	42	46	49	65	48	250	1.9%
Trunk	Trunk	0	2	2	1	0	5	0.0%
Trunk	Total	1,971	823	574	514	490	4,372	33.2%

Table 4
Distribution of Claims by Part of Body - Detail
Indemnity Claims Only

Body Group	Part of Body	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Lower Extremities	Ankle	141	170	191	185	169	856	6.5%
Lower Extremities	Foot	70	94	95	99	98	456	3.5%
Lower Extremities	Heel	4	2	7	8	8	29	0.2%
Lower Extremities	Hip	40	46	54	48	43	231	1.8%
Lower Extremities	Knee	266	283	303	242	224	1,318	10.0%
Lower Extremities	Lower Leg	60	68	88	68	81	365	2.8%
Lower Extremities	Toe(s)	35	30	30	23	31	149	1.1%
Lower Extremities	Upper Leg	33	24	32	34	38	161	1.2%
Lower Extremities	Total	649	717	800	707	692	3,565	27.0%
Other	All Body	13	13	19	12	15	72	0.5%
Other	Death	21	24	27	27	13	112	0.8%
Other	Glasses	0	0	0	0	0	0	0.0%
Other	No Injury	11	6	3	11	3	34	0.3%
Other	Total	45	43	49	50	31	218	1.7%
Unknown	Unknown	6	3	3	9	1	22	0.2%
Unknown	Total	6	3	3	9	1	22	0.2%
Indemnity Claims	Total	3,587	2,602	2,486	2,324	2,182	13,181	100.0%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

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

Nature of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Adverse Reaction to a Vaccination or Inoculation	0	0	0	3	2	5	0.0%
Aids	1	0	2	0	1	4	0.0%
All Other Cumulative Injuries, NOC	96	85	104	88	74	447	0.5%
All Other Occupational Disease Injury, NOC	18	29	33	42	26	148	0.2%
All Other Specific Injuries, NOC	510	566	578	447	268	2,369	2.7%
Amputation	53	48	56	53	50	260	0.3%
Angina Pectoris	0	1	1	3	0	5	0.0%
Asbestos	0	1	7	2	0	10	0.0%
Asphyxiation	6	3	2	7	6	24	0.0%
Black Lung	0	0	0	1	0	1	0.0%
Burn	395	374	439	416	421	2,045	2.3%
Cancer	2	1	1	4	6	14	0.0%
Carpal Tunnel Syndrome	104	75	86	61	71	397	0.5%
Concussion	259	318	419	418	392	1,806	2.1%
Contagious Disease	3	9	7	10	44	73	0.1%
Contusion	2,268	2,609	2,777	2,606	2,557	12,817	14.7%
COVID-19	2,040	381	41	18	6	2,486	2.9%
Crushing	371	437	396	421	445	2,070	2.4%
Dermatitis	39	23	43	36	27	168	0.2%
Dislocation	103	125	131	115	124	598	0.7%
Dust Disease, NOC	1	1	0	1	1	4	0.0%
Electric Shock	11	34	28	27	27	127	0.1%
Exposure to Bodily Fluid	135	147	217	201	216	916	1.1%
Foreign Body	617	601	579	586	528	2,911	3.3%
Fracture	908	1,135	1,269	1,194	1,089	5,595	6.4%
Freezing	13	25	37	27	30	132	0.2%
Hearing Loss or Impairment (Traumatic)	11	7	10	7	12	47	0.1%
Heat Prostration	42	35	37	23	30	167	0.2%
Hepatitis C	0	0	0	0	2	2	0.0%
Hernia	80	85	84	72	57	378	0.4%
Hypertension	6	12	15	0	0	33	0.0%
Infection	53	55	54	72	67	301	0.3%
Inflammation	255	312	304	302	296	1,469	1.7%
Lacerations	2,291	2,412	2,477	2,426	2,371	11,977	13.8%
Loss of Hearing (Progressive)	10	9	16	8	13	56	0.1%
Mental Disorder	1	4	5	4	4	18	0.0%
Mental Stress	9	14	9	14	10	56	0.1%
Multiple Injuries Including Both Physical and Psychological	13	10	10	17	19	69	0.1%
Multiple Physical Injuries Only	70	95	95	100	143	503	0.6%
Myocardial Infarction	13	21	22	13	12	81	0.1%
Needle Stick	226	257	263	204	205	1,155	1.3%
No Physical Injury	333	333	390	477	540	2,073	2.4%
Poisoning - Chemical, (Other Than Metals)	13	28	39	45	59	184	0.2%
Poisoning - General (Not OD or Cumulative Injury)	9	10	5	13	10	47	0.1%
Poisoning - Metal	0	0	0	2	0	2	0.0%
Puncture	467	492	428	504	537	2,428	2.8%
Radiation	0	0	0	0	3	3	0.0%
Respiratory Disorders	60	89	102	80	75	406	0.5%
Rupture	203	190	211	208	204	1,016	1.2%

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

Nature of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Severance	8	11	4	5	10	38	0.0%
Sillcosis	0	0	0	0	0	0	0.0%
Sprain/Strain	5,583	5,838	6,156	5,557	5,334	28,468	32.7%
Syncope (Fainting)	60	57	52	63	78	310	0.4%
Tendonitis	70	57	68	23	0	218	0.3%
Unknown	0	7	2	3	17	29	0.0%
Vascular	3	1	3	3	10	20	0.0%
VDT-Related Disease	0	0	0	0	0	0	0.0%
Vision Loss	14	14	14	10	9	61	0.1%
Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

Table 6
Distribution of Claims by the Top Ten Natures of Injury
All Claims Filed

Nature of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Sprain/Strain	5,583	5,838	6,156	5,557	5,334	28,468	32.7%
Contusion	2,268	2,609	2,777	2,606	2,557	12,817	14.7%
Lacerations	2,291	2,412	2,477	2,426	2,371	11,977	13.8%
Fracture	908	1,135	1,269	1,194	1,089	5,595	6.4%
Foreign Body	617	601	579	586	528	2,911	3.3%
COVID-19	2,040	381	41	18	6	2,486	2.9%
Puncture	467	492	428	504	537	2,428	2.8%
All Other Specific Injuries, NOC	510	566	578	447	268	2,369	2.7%
No Physical Injury	333	333	390	477	540	2,073	2.4%
Crushing	371	437	396	421	445	2,070	2.4%
Total	15,388	14,804	15,091	14,236	13,675	73,194	84.1%

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

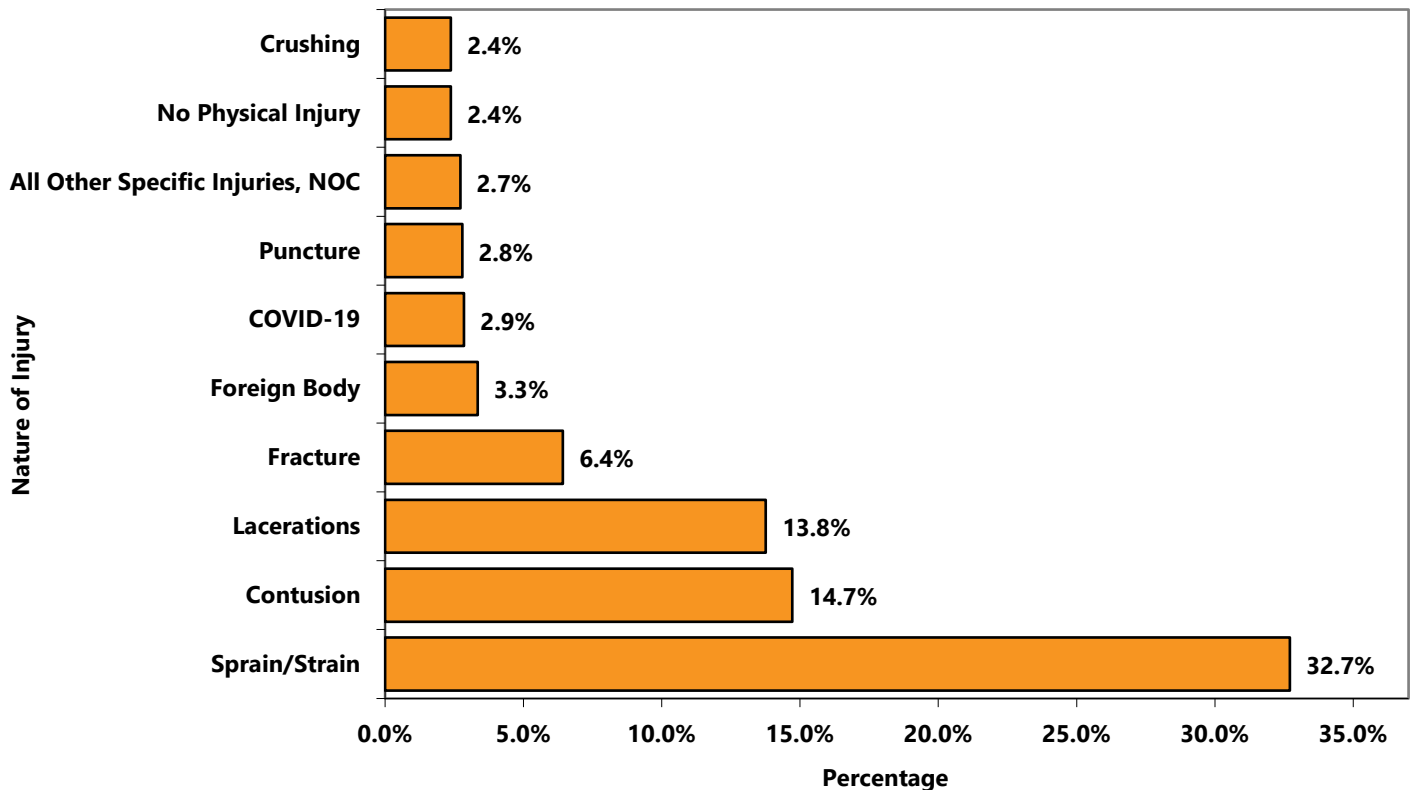


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only

Nature of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
All Other Specific Injuries, NOC	64	73	77	55	31	300	2.3%
All Other Cumulative Injuries, NOC	17	20	14	14	16	81	0.6%
All Other Occupational Disease Injury, NOC	2	2	4	3	3	14	0.1%
Amputation	32	30	31	38	31	162	1.2%
Angina Pectoris (Heart Disease)	0	1	1	0	0	2	0.0%
Asbestos	0	0	0	0	0	0	0.0%
Asphyxiation	0	1	1	0	1	3	0.0%
Black Lung	0	0	0	0	0	0	0.0%
Burn	26	29	38	34	42	169	1.3%
Cancer	0	0	1	3	4	8	0.1%
Carpal Tunnel Syndrome	31	18	18	14	16	97	0.7%
Concussion	69	78	99	101	73	420	3.2%
Contagious Disease	1	1	0	0	0	2	0.0%
Contusion	147	164	178	144	143	776	5.9%
COVID-19	1,497	331	29	11	3	1,871	14.2%
Crushing	47	39	49	46	57	238	1.8%
Dermatitis	1	2	0	0	1	4	0.0%
Dislocation	36	35	48	32	39	190	1.4%
Dust Disease (All Other Pneumoconiosis)	1	0	0	0	0	1	0.0%
Electric Shock	1	4	4	4	1	14	0.1%
Exposure to Bodily Fluid	0	1	1	0	0	2	0.0%
Foreign Body	9	6	5	8	9	37	0.3%
Fracture	429	548	571	540	486	2,574	19.5%
Freezing	3	0	9	1	7	20	0.2%
Myocardial Infarction	8	12	10	5	9	44	0.3%
Heat Prostration	5	2	3	2	1	13	0.1%
Hernia	38	29	27	24	14	132	1.0%
Hypertension	2	1	4	0	0	7	0.1%
Infection	14	22	20	17	18	91	0.7%
Inflammation	28	31	26	26	27	138	1.0%
Lacerations	89	76	85	91	105	446	3.4%
Loss of Hearing (Progressive)	0	0	0	1	0	1	0.0%
Mental Disorder	1	3	1	4	1	10	0.1%
Mental Stress	4	8	3	6	5	26	0.2%
Multiple Injuries Including Both Physical and Psychological	3	6	6	7	9	31	0.2%
Multiple Physical Injuries Only	19	9	20	19	32	99	0.8%
Needle Stick	1	2	0	1	0	4	0.0%
No Physical Injury	24	16	24	37	34	135	1.0%
Poisoning - Chemical, (Other Than Metals)	2	0	2	2	2	8	0.1%
Poisoning - General (Not OD or Cumulative Injury)	0	1	1	2	1	5	0.0%
Poisoning - Metal	0	0	0	0	0	0	0.0%
Puncture	10	11	15	19	10	65	0.5%
Respiratory Disorders	1	11	4	5	11	32	0.2%
Rupture	163	146	163	139	135	746	5.7%
Severance	3	2	1	3	2	11	0.1%
Sprain/Strain	748	818	873	847	784	4,070	30.9%
Syncope (Fainting)	7	3	7	10	11	38	0.3%
Tendonitis	3	7	8	3	0	21	0.2%
Unknown	0	0	0	1	1	2	0.0%

Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only

Nature of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Vascular	0	0	2	2	5	9	0.1%
VDT-Related Disease	0	0	0	0	0	0	0.0%
Vision Loss	1	3	3	3	2	12	0.1%
Total Indemnity Claims	3,587	2,602	2,486	2,324	2,182	13,181	100.0%
Total All Claims	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

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

Nature of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Sprain/Strain	748	818	873	847	784	4,070	30.9%
Fracture	429	548	571	540	486	2,574	19.5%
COVID-19	1,497	331	29	11	3	1,871	14.2%
Contusion	147	164	178	144	143	776	5.9%
Rupture	163	146	163	139	135	746	5.7%
Lacerations	89	76	85	91	105	446	3.4%
Concussion	69	78	99	101	73	420	3.2%
All Other Specific Injuries, NOC	64	73	77	55	31	300	2.3%
Crushing	47	39	49	46	57	238	1.8%
Dislocation	36	35	48	32	39	190	1.4%
Total	3,289	2,308	2,172	2,006	1,856	11,631	88.2%

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

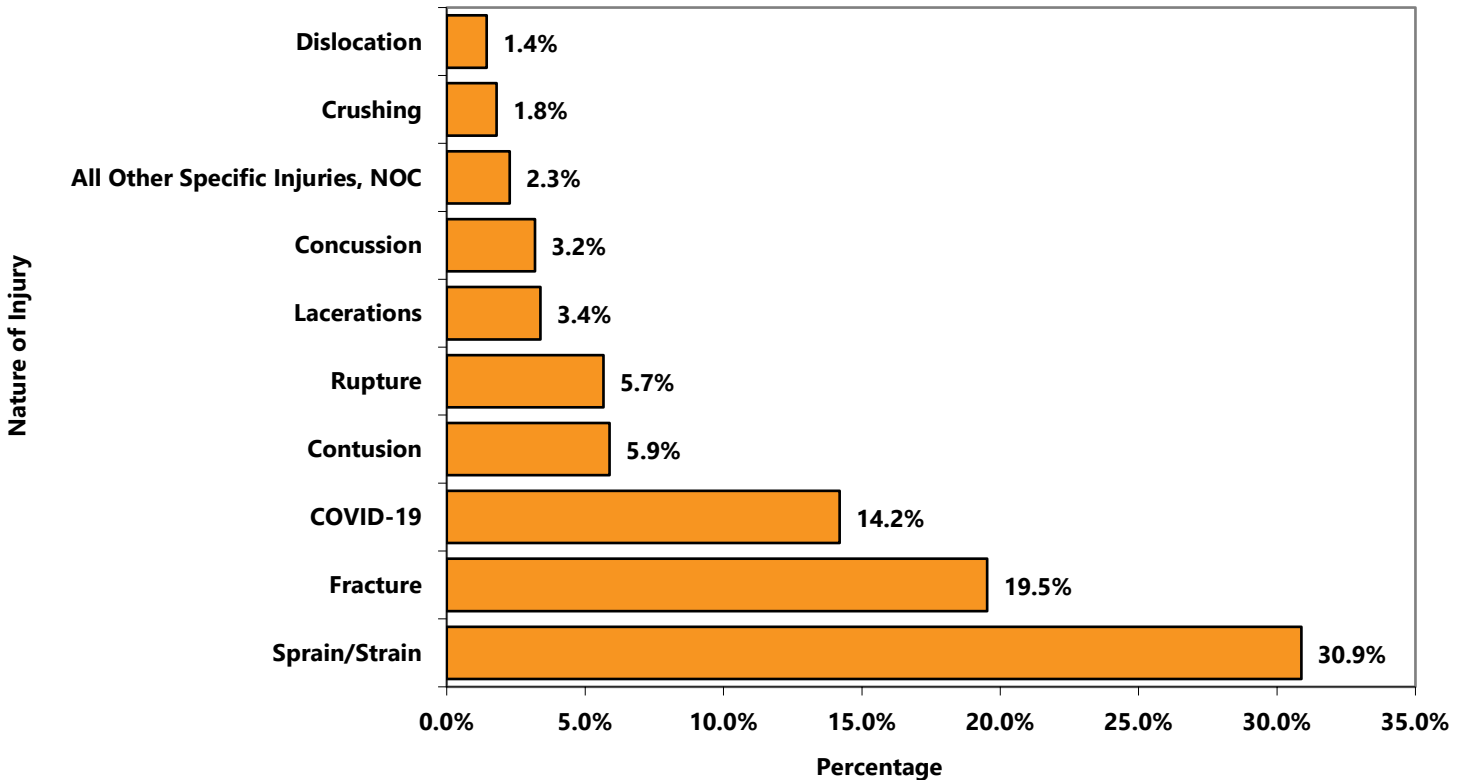


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed

Cause of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Strain or Injury By	4,359	4,225	4,331	4,002	3,907	20,824	23.9%
Fall, Slip or Trip Injury	3,060	3,827	4,503	3,682	3,547	18,619	21.4%
Struck or Injured By	2,636	3,058	3,319	3,911	3,272	16,196	18.6%
Miscellaneous Causes	3,609	2,091	1,784	1,341	1,404	10,229	11.8%
Cut, Puncture, Scrape Injured By	2,160	2,147	1,977	1,953	2,026	10,263	11.8%
Striking Against or Stepping On	694	731	785	770	531	3,511	4.0%
Caught In, Under or Between	526	576	503	520	902	3,027	3.5%
Burn or Scald-Heat or Cold Exposure - Contact With	440	434	508	492	525	2,399	2.8%
Motor Vehicle	358	382	405	357	411	1,913	2.2%
Rubbed or Abraded By	14	12	10	14	11	61	0.1%
Unknown	0	0	3	0	2	5	0.0%
Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

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

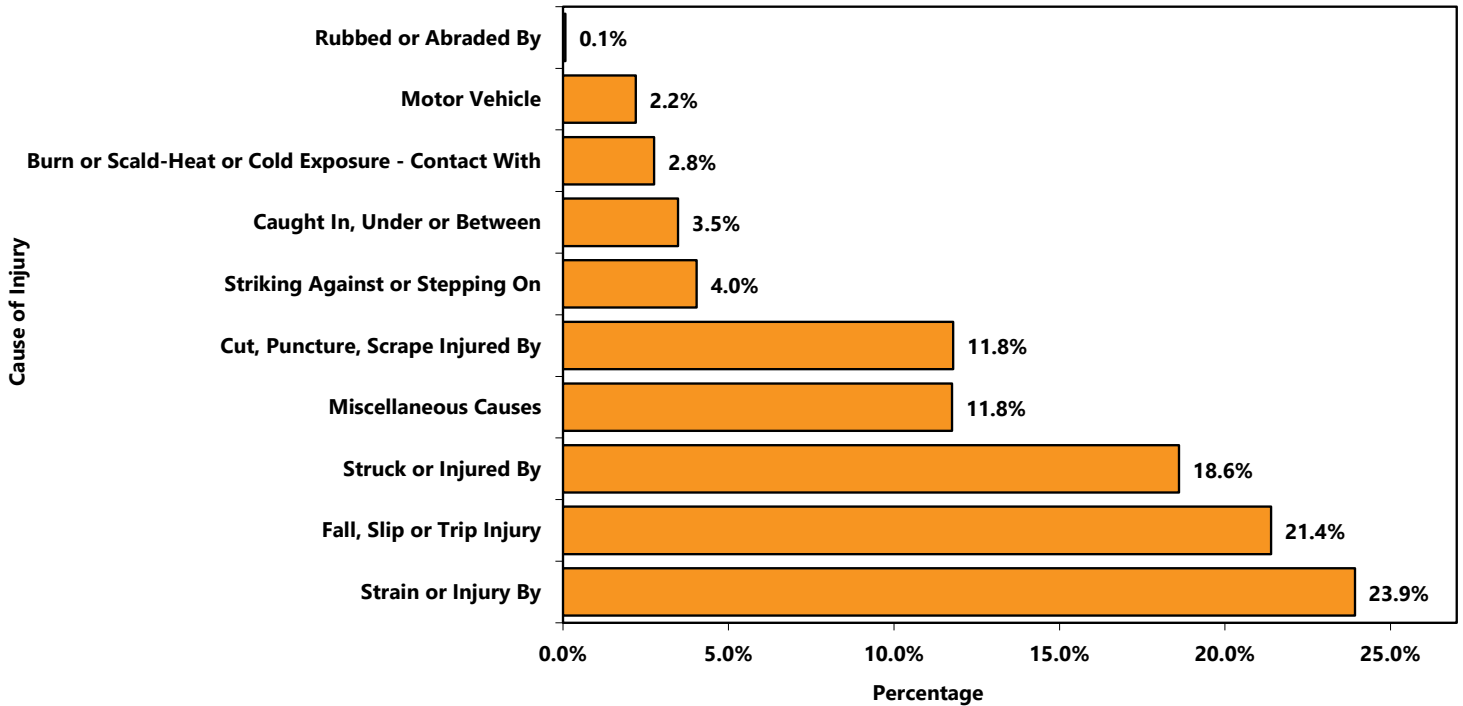


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed

Cause Category	Cause of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Burn Or Scald-Heat Or Cold Exposure - Contact With	Abnormal Air Pressure	1	0	1	0	0	2	0.0%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Chemicals	53	45	62	74	112	346	0.4%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Cold Objects or Substances	0	1	0	1	1	3	0.0%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Contact With, NOC	5	4	9	21	31	70	0.1%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Dust, Gases, Fumes or Vapors	13	11	12	14	2	52	0.1%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Fire or Flame	14	14	29	23	35	115	0.1%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Hot Object or Substances	113	105	131	122	128	599	0.7%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Radiation	0	0	0	0	0	0	0.0%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Steam or Hot Fluids	138	152	152	141	132	715	0.8%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Temperature Extremes	55	66	76	51	63	311	0.4%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Welding Operations	48	36	36	45	21	186	0.2%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Total	440	434	508	492	525	2,399	2.8%
Caught In, Under Or Between	Caught In, Under or Between, NOC	127	96	76	77	275	651	0.7%
Caught In, Under Or Between	Collapsing Materials (Slides of Earth)	0	0	0	1	5	6	0.0%
Caught In, Under Or Between	Machine or Machinery	133	160	105	165	165	728	0.8%
Caught In, Under Or Between	Object Handled	266	320	322	277	457	1,642	1.9%
Caught In, Under Or Between	Total	526	576	503	520	902	3,027	3.5%
Cut, Puncture, Scrape Injured By	Broken Glass	58	62	84	66	83	353	0.4%
Cut, Puncture, Scrape Injured By	Cut, Puncture, Scrape, NOC	393	271	134	198	467	1,463	1.7%
Cut, Puncture, Scrape Injured By	Hand Tool, Utensil; Not Powered	515	522	503	531	606	2,677	3.1%
Cut, Puncture, Scrape Injured By	Object Being Lifted or Handled	988	1,143	1,113	1,012	751	5,007	5.8%
Cut, Puncture, Scrape Injured By	Powered Hand Tool, Appliance	206	149	143	146	119	763	0.9%
Cut, Puncture, Scrape Injured By	Total	2,160	2,147	1,977	1,953	2,026	10,263	11.8%
Fall, Slip Or Trip Injury	Fall, Slip or Trip, NOC	695	518	291	483	1,383	3,370	3.9%
Fall, Slip Or Trip Injury	From Different Level (Elevation)	242	268	299	303	210	1,322	1.5%
Fall, Slip Or Trip Injury	From Ladder or Scaffolding	189	203	196	239	192	1,019	1.2%
Fall, Slip Or Trip Injury	From Liquid or Grease Spills	197	242	279	222	196	1,136	1.3%
Fall, Slip Or Trip Injury	Into Openings	62	53	58	48	85	306	0.4%
Fall, Slip Or Trip Injury	On Ice or Snow	615	1,177	1,679	979	842	5,292	6.1%
Fall, Slip Or Trip Injury	On Same Level	784	1,126	1,405	1,081	356	4,752	5.5%
Fall, Slip Or Trip Injury	On Stairs	237	193	226	271	244	1,171	1.3%
Fall, Slip Or Trip Injury	Slip or Trip, Did Not Fall	39	47	70	56	39	251	0.3%
Fall, Slip Or Trip Injury	Total	3,060	3,827	4,503	3,682	3,547	18,619	21.4%
Motor Vehicle	Collision or Sideswipe With Another Vehicle	149	189	197	134	163	832	1.0%
Motor Vehicle	Collision with a Fixed Object	26	28	27	21	19	121	0.1%
Motor Vehicle	Crash of Airplane	0	0	1	0	0	1	0.0%
Motor Vehicle	Crash of Rail Vehicle	1	1	3	3	0	8	0.0%
Motor Vehicle	Crash of Water Vehicle	0	1	0	0	0	1	0.0%
Motor Vehicle	Motor Vehicle, NOC	97	90	73	116	151	527	0.6%
Motor Vehicle	Vehicle Upset	85	73	104	83	78	423	0.5%
Motor Vehicle	Total	358	382	405	357	411	1,913	2.2%
Rubbed Or Abraded By	Repetitive Motion	1	3	1	8	3	16	0.0%
Rubbed Or Abraded By	Rubbed or Abraded, NOC	13	9	9	6	8	45	0.1%
Rubbed Or Abraded By	Total	14	12	10	14	11	61	0.1%
Strain Or Injury By	Continual Noise	7	4	16	0	10	37	0.0%
Strain Or Injury By	Holding or Carrying	93	89	91	91	132	496	0.6%
Strain Or Injury By	Jumping or Leaping	32	34	38	53	48	205	0.2%
Strain Or Injury By	Lifting	1,041	998	1,067	977	1,273	5,356	6.2%
Strain Or Injury By	Pushing or Pulling	452	445	504	414	393	2,208	2.5%
Strain Or Injury By	Reaching	159	205	280	207	164	1,015	1.2%
Strain Or Injury By	Repetitive Motion (Carpal Tunnel Syndrome)	40	31	33	38	124	266	0.3%
Strain Or Injury By	Repetitive Motion Kneeling or Crawling	31	33	46	13	0	123	0.1%
Strain Or Injury By	Strain or Injury By, NOC	1,908	1,686	1,566	1,626	1,378	8,164	9.4%
Strain Or Injury By	Twisting	303	328	303	288	265	1,487	1.7%
Strain Or Injury By	Using Tool or Machinery	259	343	355	256	103	1,316	1.5%
Strain Or Injury By	Welding or Throwing	34	29	32	39	17	151	0.2%
Strain Or Injury By	Total	4,359	4,225	4,331	4,002	3,907	20,824	23.9%
Striking Against Or Stepping On	Striking Against or Stepping On, NOC	43	81	80	80	53	337	0.4%
Striking Against Or Stepping On	Moving Parts of Machine	8	6	15	18	4	51	0.1%
Striking Against Or Stepping On	Object Being Lifted or Handled	70	49	60	80	36	295	0.3%
Striking Against Or Stepping On	Sanding, Scraping, Cleaning Operations	8	7	2	1	0	18	0.0%
Striking Against Or Stepping On	Stationary Object	518	546	592	546	390	2,592	3.0%
Striking Against Or Stepping On	Stepping on Sharp Object	47	42	36	45	48	218	0.3%

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

Cause Category	Cause of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Striking Against Or Stepping On	Total	694	731	785	770	531	3,511	4.0%
Struck Or Injured By	Animal or Insect	315	378	374	472	390	1,929	2.2%
Struck Or Injured By	Falling or Flying Object	447	522	589	526	550	2,634	3.0%
Struck Or Injured By	Fellow Worker, Patient or Other Person	753	912	883	1,064	939	4,551	5.2%
Struck Or Injured By	Hand Tool or Machine in Use	212	285	310	283	251	1,341	1.5%
Struck Or Injured By	Motor Vehicle	40	41	39	43	47	210	0.2%
Struck Or Injured By	Moving Parts of Machine	181	169	251	179	98	878	1.0%
Struck Or Injured By	Object Being Lifted or Handled	713	840	984	1,002	612	4,151	4.8%
Struck Or Injured By	Object Handled by Others	131	137	137	141	111	657	0.8%
Struck Or Injured By	Struck or Injured, NOC	159	152	126	201	274	912	1.0%
Struck Or Injured By	Total	2,951	3,436	3,693	3,911	3,272	17,263	19.8%
Miscellaneous Causes	Absorption, Ingestion or Inhalation, NOC	256	291	391	326	364	1,628	1.9%
Miscellaneous Causes	Electric Current	14	38	28	30	30	140	0.2%
Miscellaneous Causes	Cumulative, NOC	30	41	41	30	16	158	0.2%
Miscellaneous Causes	Explosion or Flare Back	13	17	18	18	7	73	0.1%
Miscellaneous Causes	Foreign Matter (Body) in Eye(s)	594	613	577	606	519	2,909	3.3%
Miscellaneous Causes	Gunshot	0	0	0	1	1	2	0.0%
Miscellaneous Causes	Mental Stress	10	12	12	11	0	45	0.1%
Miscellaneous Causes	Mold	0	0	0	109	0	109	0.1%
Miscellaneous Causes	Other - Miscellaneous, NOC	276	281	240	151	348	1,296	1.5%
Miscellaneous Causes	Other Than Physical Cause of Injury	48	38	57	43	113	299	0.3%
Miscellaneous Causes	Pandemic	2,049	379	41	13	4	2,486	2.9%
Miscellaneous Causes	Person in Act of a Crime	4	3	5	3	2	17	0.0%
Miscellaneous Causes	Total	3,294	1,713	1,410	1,341	1,404	9,162	10.5%
Unknown	Unknown	0	0	3	0	2	5	0.0%
Unknown	Total	0	0	3	0	2	5	0.0%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

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

Nature of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Fall, Slip or Trip Injury	625	723	832	766	701	3,647	27.7%
Strain or Injury By	739	725	759	703	664	3,590	27.2%
Miscellaneous Causes	1,606	460	147	110	102	2,425	18.4%
Struck or Injured By	289	329	382	378	317	1,695	12.9%
Motor Vehicle	99	114	119	105	99	536	4.1%
Cut, Puncture, Scrape Injured By	75	64	65	79	74	357	2.7%
Caught In, Under or Between	58	81	56	72	118	385	2.9%
Striking Against or Stepping On	65	70	75	69	48	327	2.5%
Burn or Scald-Heat or Cold Exposure - Contact With	30	34	49	37	53	203	1.5%
Rubbed or Abraded By	1	2	2	5	6	16	0.1%
Unknown	0	0	0	0	0	0	0.0%
Total	3,587	2,602	2,486	2,324	2,182	13,181	100.0%

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

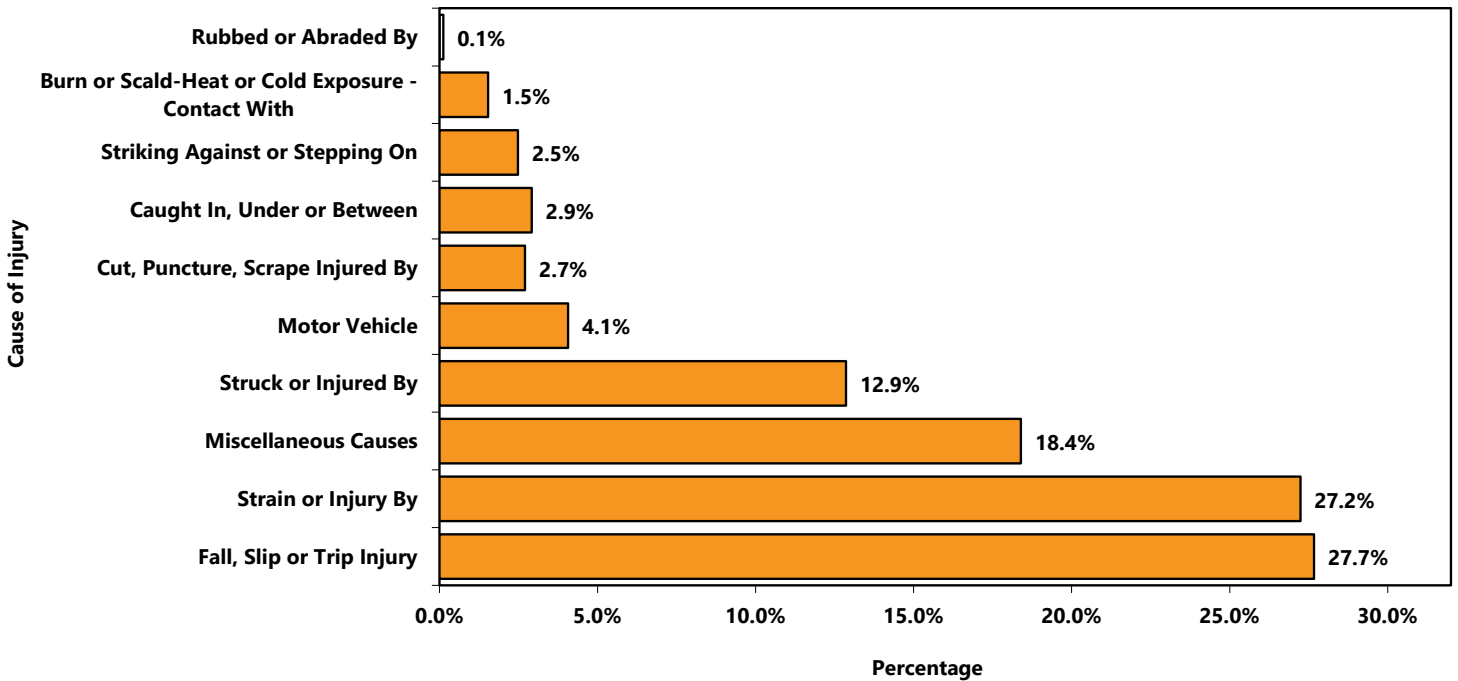


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only

Cause Category	Cause of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Burn Or Scald-Heat Or Cold Exposure - Contact With	Abnormal Air Pressure	0	0	0	0	0	0	0.0%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Chemicals	4	3	7	5	3	22	0.2%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Cold Objects or Substances	0	0	0	0	0	0	0.0%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Hot Object or Substances	5	8	2	4	8	27	0.2%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Dust, Gases, Fumes or Vapors	0	1	0	1	0	2	0.0%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Fire or Flame	1	3	14	7	13	38	0.3%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Contact With, NOC	1	0	2	1	1	5	0.0%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Steam or Hot Fluids	9	13	10	13	15	60	0.5%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Temperature Extremes	7	4	11	4	12	38	0.3%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Welding Operations	3	2	3	2	1	11	0.1%
Burn Or Scald-Heat Or Cold Exposure - Contact With	Total	30	34	49	37	53	203	1.5%
Caught In, Under Or Between	Caught In, Under or Between, NOC	10	19	10	7	33	79	0.6%
Caught In, Under Or Between	Collapsing Materials (Slides of Earth)	0	0	0	1	0	1	0.0%
Caught In, Under Or Between	Machine or Machinery	28	37	21	35	35	156	1.2%
Caught In, Under Or Between	Object Handled	20	25	25	29	50	149	1.1%
Caught In, Under Or Between	Total	58	81	56	72	118	385	2.9%
Cut, Puncture, Scrape Injured By	Broken Glass	1	4	1	4	2	12	0.1%
Cut, Puncture, Scrape Injured By	Cut, Puncture, Scrape, NOC	9	10	8	7	15	49	0.4%
Cut, Puncture, Scrape Injured By	Hand Tool, Utensil; Not Powered	13	11	8	9	18	59	0.4%
Cut, Puncture, Scrape Injured By	Object Being Lifted or Handled	34	23	37	42	24	160	1.2%
Cut, Puncture, Scrape Injured By	Powered Hand Tool, Appliance	18	16	11	17	15	77	0.6%
Cut, Puncture, Scrape Injured By	Total	75	64	65	79	74	357	2.7%
Fall, Slip Or Trip Injury	Fall, Slip or Trip, NOC	135	91	50	87	243	606	4.6%
Fall, Slip Or Trip Injury	From Different Level (Elevation)	81	83	95	105	73	437	3.3%
Fall, Slip Or Trip Injury	From Ladder or Scaffolding	60	74	58	72	68	332	2.5%
Fall, Slip Or Trip Injury	From Liquid or Grease Spills	38	37	50	30	32	187	1.4%
Fall, Slip Or Trip Injury	Into Openings	18	7	12	10	21	68	0.5%
Fall, Slip Or Trip Injury	On Ice or Snow	97	189	280	182	151	899	6.8%
Fall, Slip Or Trip Injury	On Same Level	137	214	237	200	66	854	6.5%
Fall, Slip Or Trip Injury	On Stairs	51	25	36	61	40	213	1.6%
Fall, Slip Or Trip Injury	Slip or Trip, Did Not Fall	8	3	14	19	7	51	0.4%
Fall, Slip Or Trip Injury	Total	625	723	832	766	701	3,647	27.7%
Motor Vehicle	Collision or Sideswipe with Another Vehicle	32	51	46	32	27	188	1.4%
Motor Vehicle	Collision with a Fixed Object	3	7	9	6	3	28	0.2%
Motor Vehicle	Crash of Airplane	0	0	0	0	0	0	0.0%
Motor Vehicle	Crash of Rail Vehicle	1	1	2	1	0	5	0.0%
Motor Vehicle	Crash of Water Vehicle	0	1	0	0	0	1	0.0%
Motor Vehicle	Motor Vehicle, NOC	27	30	31	36	37	161	1.2%
Motor Vehicle	Vehicle Upset	36	24	31	30	32	153	1.2%
Motor Vehicle	Total	99	114	119	105	99	536	4.1%
Rubbed Or Abraded By	Repetitive Motion	0	0	0	3	3	6	0.0%
Rubbed Or Abraded By	Rubbed or Abraded, NOC	1	2	2	2	3	10	0.1%
Rubbed Or Abraded By	Total	1	2	2	5	6	16	0.1%
Strain Or Injury By	Continual Noise	1	0	1	0	0	2	0.0%
Strain Or Injury By	Holding or Carrying	19	14	16	9	25	83	0.6%
Strain Or Injury By	Jumping or Leaping	9	6	10	16	15	56	0.4%
Strain Or Injury By	Lifting	187	163	177	178	215	920	7.0%
Strain Or Injury By	Pushing or Pulling	94	69	115	80	73	431	3.3%
Strain Or Injury By	Reaching	23	29	39	33	28	152	1.2%
Strain Or Injury By	Repetitive Motion (Carpal Tunnel Syndrome)	12	5	4	10	25	56	0.4%
Strain Or Injury By	Repetitive Motion Kneeling or Crawling	7	6	2	2	0	17	0.1%
Strain Or Injury By	Strain or Injury By, NOC	287	293	263	267	221	1,331	10.1%
Strain Or Injury By	Twisting	47	78	57	48	44	274	2.1%
Strain Or Injury By	Using Tool or Machinery	42	53	67	54	15	231	1.8%
Strain Or Injury By	Welding or Throwing	11	9	8	6	3	37	0.3%
Strain Or Injury By	Total	739	725	759	703	664	3,590	27.2%
Striking Against Or Stepping On	Moving Parts of Machine	2	2	4	3	0	11	0.1%
Striking Against Or Stepping On	Object Being Lifted or Handled	12	12	12	17	2	55	0.4%
Striking Against Or Stepping On	Sanding Scraping Cleaning Operations	1	0	0	0	0	1	0.0%
Striking Against Or Stepping On	Stationary Object	40	47	49	38	35	209	1.6%

Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only

Cause Category	Cause of Injury	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Striking Against Or Stepping On	Stepping on Sharp Object	2	0	2	2	1	7	0.1%
Striking Against Or Stepping On	Striking Against or Stepping On, NOC	8	9	8	9	10	44	0.3%
Striking Against Or Stepping On	Total	65	70	75	69	48	327	2.5%
Struck Or Injured By	Animal or Insect	12	13	17	25	14	81	0.6%
Struck Or Injured By	Falling or Flying Object	64	77	94	75	82	392	3.0%
Struck Or Injured By	Fellow Worker, Patient or Other Person	51	71	62	72	61	317	2.4%
Struck Or Injured By	Hand Tool or Machine in Use	12	28	18	24	17	99	0.8%
Struck Or Injured By	Motor Vehicle	11	7	15	14	17	64	0.5%
Struck Or Injured By	Moving Parts of Machine	41	37	54	32	18	182	1.4%
Struck Or Injured By	Object Being Lifted or Handled	78	77	95	91	64	405	3.1%
Struck Or Injured By	Object Handled by Others	12	12	24	16	13	77	0.6%
Struck Or Injured By	Struck or Injured, NOC	20	20	20	29	31	120	0.9%
Struck Or Injured By	Total	301	342	399	378	317	1,737	13.2%
Miscellaneous Causes	Absorption, Ingestion or Inhalation, NOC	12	19	17	18	17	83	0.6%
Miscellaneous Causes	Cumulative, NOC	8	8	10	5	2	33	0.3%
Miscellaneous Causes	Electric Current	1	4	5	4	2	16	0.1%
Miscellaneous Causes	Explosion or Flare Back	1	6	3	3	3	16	0.1%
Miscellaneous Causes	Foreign Matter (Body) in Eye(s)	8	10	8	8	7	41	0.3%
Miscellaneous Causes	Mental Stress	5	9	3	5	0	22	0.2%
Miscellaneous Causes	Mold	0	0	0	16	0	16	0.1%
Miscellaneous Causes	Other - Miscellaneous, NOC	48	60	47	29	51	235	1.8%
Miscellaneous Causes	Other Than Physical Cause of Injury	3	3	8	8	17	39	0.3%
Miscellaneous Causes	Pandemic	1,504	328	29	11	3	1,875	14.2%
Miscellaneous Causes	Person in Act of a Crime	4	0	0	3	0	7	0.1%
Miscellaneous Causes	Total	1,594	447	130	110	102	2,383	18.1%
Unknown	Unknown	0	0	0	0	0	0	0.0%
Unknown	Total	0	0	0	0	0	0	0.0%
Indemnity Claims	Total	3,587	2,602	2,486	2,324	2,182	13,181	100.0%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

Table 13
Distribution of Claims by Age at Time of Injury

Claim Type	Age Category	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Indemnity	Under 18	19	22	10	18	15	84	0.6%
Indemnity	18 to 29	910	566	484	490	457	2,907	22.1%
Indemnity	30 to 39	817	582	557	525	466	2,947	22.4%
Indemnity	40 to 49	664	517	463	437	448	2,529	19.2%
Indemnity	50 to 59	668	468	531	470	415	2,552	19.4%
Indemnity	60 to 65	359	281	290	239	236	1,405	10.7%
Indemnity	Over 65	150	166	151	145	145	757	5.7%
Indemnity	Total	3,587	2,602	2,486	2,324	2,182	13,181	99.4%
All Claims	Under 18	145	154	163	182	170	814	0.9%
All Claims	18 to 29	5,299	5,159	5,315	5,220	5,013	26,006	29.9%
All Claims	30 to 39	4,197	4,076	4,238	4,006	3,941	20,458	23.5%
All Claims	40 to 49	3,063	3,003	3,231	2,954	3,042	15,293	17.6%
All Claims	50 to 59	3,058	2,828	2,928	2,630	2,449	13,893	16.0%
All Claims	60 to 65	1,495	1,588	1,522	1,388	1,266	7,259	8.3%
All Claims	Over 65	599	675	731	662	657	3,324	3.8%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

Figure 5
Distribution of Claims by Age at Time of Injury

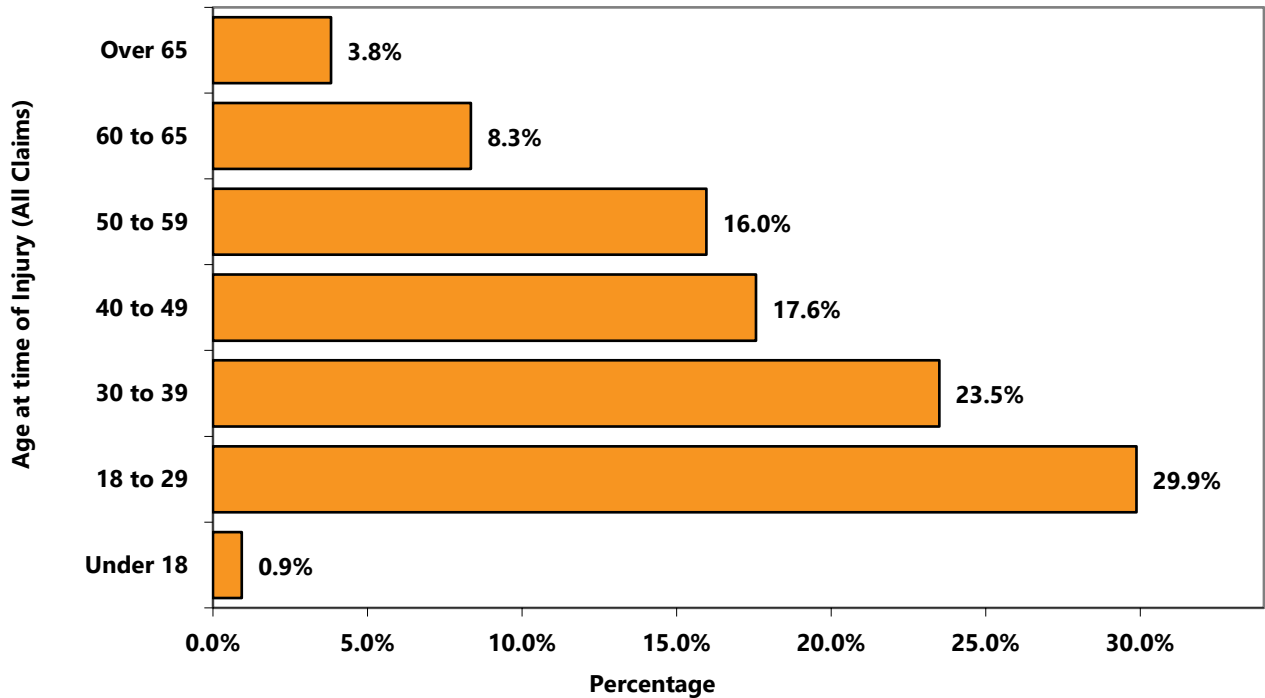


Table 14
Distribution of Claims by Day of Occurrence

Claim Type	Day of Week	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Indemnity	Monday	680	476	451	440	419	2,466	18.7%
Indemnity	Tuesday	632	460	453	439	416	2,400	18.2%
Indemnity	Wednesday	640	496	467	395	380	2,378	18.0%
Indemnity	Thursday	602	457	423	393	349	2,224	16.9%
Indemnity	Friday	488	360	371	372	308	1,899	14.4%
Indemnity	Saturday	298	196	173	174	175	1,016	7.7%
Indemnity	Sunday	247	157	148	111	135	798	6.1%
Indemnity	Total	3,587	2,602	2,486	2,324	2,182	13,181	100.0%
All Claims	Monday	3,256	3,186	3,216	3,065	3,053	15,776	18.1%
All Claims	Tuesday	3,398	3,241	3,541	3,199	3,153	16,532	19.0%
All Claims	Wednesday	3,394	3,395	3,381	3,195	3,010	16,375	18.8%
All Claims	Thursday	3,084	3,112	3,197	3,045	2,894	15,332	17.6%
All Claims	Friday	2,529	2,500	2,714	2,535	2,414	12,692	14.6%
All Claims	Saturday	1,205	1,117	1,114	1,117	1,113	5,666	6.5%
All Claims	Sunday	990	932	965	886	901	4,674	5.4%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

Table 15
Distribution of Claims by Gender

Claim Type	Gender	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Indemnity	Male	1,701	1,612	1,715	1,609	1,524	8,161	61.9%
Indemnity	Female	1,642	833	711	663	632	4,481	34.0%
Indemnity	Unknown	244	157	60	52	26	539	4.1%
Indemnity	Total	3,587	2,602	2,486	2,324	2,182	13,181	100.0%
All Claims	Male	9,958	10,354	10,878	10,241	9,919	51,350	59.0%
All Claims	Female	7,105	6,387	6,529	6,112	6,048	32,181	37.0%
All Claims	Unknown	793	742	721	689	571	3,516	4.0%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

Figure 6
Distribution of Claims by Gender at Time of Injury

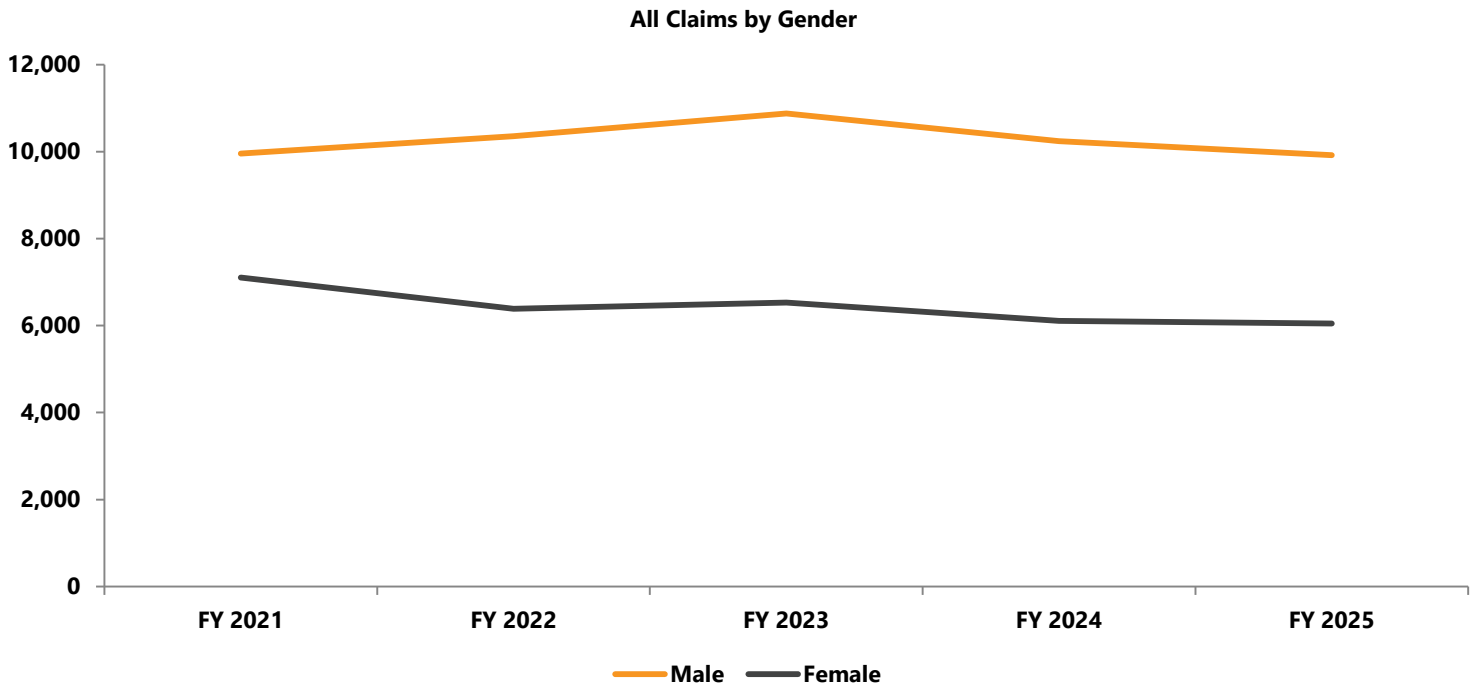


Table 16
Distribution of Claims by Rate Class
All Claims Filed

Rate Class	Rate Class Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
3505	Agricultural & Const Machinery Mfg	0	0	0	0	0	0	0.0%
7405	Aircraft Flying Operations	18	11	6	6	6	47	0.1%
7403	Aircraft Ground Crew Operations	67	56	49	36	61	269	0.3%
9182	Amusement Parks/Park Boards	111	125	147	151	113	647	0.7%
0005	Apiaries	15	14	7	8	11	55	0.1%
9090	Athletic Clubs Or Entertainment Facilit	40	69	75	71	64	319	0.4%
3630	Auto Repair-Body Shops-Mechanic	325	346	396	394	357	1,818	2.1%
8380	Automotive Dealers & Service Stations	843	882	979	956	893	4,553	5.2%
2000	Bakeries	53	62	53	43	58	269	0.3%
8808	Banks-S & L Assn-Cr Union	54	79	80	70	64	347	0.4%
9580	Barbers And Beauticians	17	13	17	8	15	70	0.1%
2163	Beverage Mfg	19	18	14	22	14	87	0.1%
5110	Boiler & Elevator-Install-Svc	47	42	50	53	58	250	0.3%
3620	Boiler & Tank Mfg	12	14	21	24	28	99	0.1%
4036	Brick-Pipe-Concrete-Products Mfg	25	20	24	32	12	113	0.1%
1463	Briquette & Clay Products Mfg	0	2	1	2	1	6	0.0%
5410	Building Construction	553	600	554	572	572	2,851	3.3%
9007	Building Custodians-Janitorial Service	455	457	444	452	436	2,244	2.6%
6210	Building Moving-Demolition-Salvage	4	3	5	1	2	15	0.0%
7603	Cable Installation-Svc & Repair	32	25	31	25	26	139	0.2%
6253	Caison Work	0	0	0	0	0	0	0.0%
9078	Camp Operations	15	14	19	22	11	81	0.1%
9180	Carnivals-Circus-Racetracks	0	1	3	2	0	6	0.0%
5502	Carpet & Linoleum Installation	11	11	12	7	8	49	0.1%
9220	Cemetery Operations	2	5	2	3	0	12	0.0%
7380	Chauffeurs-School Bus-Ambulance Dr	135	128	137	117	163	680	0.8%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	51	47	33	26	36	193	0.2%
8805	Clerical Office Employees	169	169	184	138	131	791	0.9%
1005	Coal Mining	23	13	23	23	26	108	0.1%
8221	Coal-Iron-Steel Merchants	13	20	19	24	13	89	0.1%
8291	Cold Storage Warehouse	3	6	6	2	1	18	0.0%
0050	Commercial Farm Mainery Operations	9	7	6	7	9	38	0.0%
8022	Commission & Produce Merchants	82	82	78	74	84	400	0.5%
9061	Community Outreach Svcs & Support Prog	589	624	717	711	756	3,397	3.9%
3685	Computer-Electronic-Assembling	47	33	36	26	13	155	0.2%
5205	Concrete Work	112	144	126	107	122	611	0.7%
5603	Consulting Engineers	71	66	103	82	107	429	0.5%
2064	Creameries & Dairy Products Mfg	28	31	20	9	9	97	0.1%
4692	Dental Laboratories	3	0	0	2	2	7	0.0%
9002	Domestics	28	19	27	26	17	117	0.1%
6223	Dredging	0	0	0	0	0	0	0.0%
7531	Electric Light & Power Companies	70	79	72	65	51	337	0.4%
7529	Electric Light & Powerline Const-Rea	14	17	12	21	31	95	0.1%
7534	Electric Light-Power Const-Spec Contr	19	13	20	13	22	87	0.1%
7533	Electric Light-Pwr Const-Investor Owned	4	7	5	5	4	25	0.0%
5190	Electrical-Wiring-Service & Repair	142	177	189	176	170	854	1.0%
7535	Electronic Equipment-Install & Repair	7	9	13	21	9	59	0.1%
7715	Emergency Response Members And Volunteers	0	0	0	0	0	0	0.0%
6221	Excavation And Digging	32	21	28	10	16	107	0.1%

Table 16
Distribution of Claims by Rate Class
All Claims Filed

Rate Class	Rate Class Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
7217	Explosive-Ammunition Handlers	2	0	0	0	2	4	0.0%
0006	Farming And Ranching	209	221	274	326	323	1,353	1.6%
6400	Fence Construction	12	18	15	17	14	76	0.1%
4583	Fertilizer & Chemical Dealers	83	63	66	69	91	372	0.4%
7700	Fire Departments-Paid Employees	155	83	84	91	106	519	0.6%
7710	Fire Departments-Volunteer	24	13	14	11	20	82	0.1%
0003	Florists-Nurseries-Gardening Operations	53	50	32	46	54	235	0.3%
2041	Food Preparation - Non Retail	5	8	9	5	6	33	0.0%
2014	Food Processing	180	187	156	155	151	829	1.0%
8001	Full-Line Department Stores	332	335	349	297	310	1,623	1.9%
9620	Funeral Homes	0	2	0	7	5	14	0.0%
8015	Furniture & Floor Covering Dealers	64	70	59	44	45	282	0.3%
7500	Gasworks	6	3	5	5	1	20	0.0%
8292	General Warehouse & Storage	210	214	266	226	228	1,144	1.3%
8605	Geologists & Scouts	4	6	9	3	10	32	0.0%
4130	Glass Merchants	18	27	39	34	23	141	0.2%
8304	Grain Elevators	72	97	116	89	105	479	0.6%
0034	Hatcheries And Egg Production	0	0	0	0	0	0	0.0%
8100	Hide And Leather Dealers-Tanners	0	1	0	0	0	1	0.0%
9040	Hospitals	1,659	1,165	1,091	943	974	5,832	6.7%
9050	Hotels And Motels-All Employees	473	276	281	258	237	1,525	1.8%
7384	Ice Handling	0	0	0	0	1	1	0.0%
3504	Implement &/Or Equipment Mfg	1,091	1,157	1,212	1,034	684	5,178	5.9%
5040	Iron & Steel Construction	65	41	57	68	47	278	0.3%
0251	Irrigation	6	2	7	6	6	27	0.0%
4150	Jewelry &/Or Optical Goods Mfg	1	1	0	1	0	3	0.0%
6209	Junk And Scrap Metal Dealers	11	13	12	15	15	66	0.1%
4601	Laboratory Work & Medicine Mfg	39	63	70	68	73	313	0.4%
7720	Law Enforcement	538	547	562	530	551	2,728	3.1%
2681	Leather & Canvas Goods Mfg	21	49	48	53	38	209	0.2%
8284	Livestock Dealer & Operations	26	31	31	20	16	124	0.1%
8207	Lumber Yard Employees	263	246	214	199	159	1,081	1.2%
5025	Masonry Work	21	13	7	15	13	69	0.1%
8003	Meat Markets	133	135	130	135	101	634	0.7%
9042	Med Clinics-Physicians-Dentists	704	454	397	343	355	2,253	2.6%
3124	Mfg Of Light Metal & Non-Metal Goods	161	161	152	151	127	752	0.9%
9615	Motion Picture & Video Production	1	5	0	6	3	15	0.0%
3866	Motor Coach & Carriage Assembly	36	16	11	10	3	76	0.1%
9041	Nursing Homes	974	529	469	410	481	2,863	3.3%
6203	Oil & Gas Development-Drilling	24	129	206	108	112	579	0.7%
8350	Oil & Gas Distributing	92	100	103	140	91	526	0.6%
6208	Oil And Gas Instrument Logging	6	3	11	10	3	33	0.0%
6204	Oil And Gas Well Supply Or Equip Dealers	43	51	61	51	61	267	0.3%
1320	Oil Or Gas Operations	62	76	78	71	97	384	0.4%
4740	Oil Refining-Synthetic Fuels Mfg	19	34	23	22	26	124	0.1%
6206	Oil Well Servicing	199	297	449	389	391	1,725	2.0%
6205	Oil Well Trucking	117	126	154	135	113	645	0.7%
9999	Old Bureau Rate Or Not Rated On Mf	0	0	3	0	0	3	0.0%
5100	Ornamental Work	1	0	1	0	0	2	0.0%
2094	Packing Plants & Slaughtering Houses	24	22	13	22	7	88	0.1%

Table 16
Distribution of Claims by Rate Class
All Claims Filed

Rate Class	Rate Class Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
5474	Painting And Paper Hanging	24	22	29	21	24	120	0.1%
4365	Photographers	0	1	3	0	0	4	0.0%
5345	Plastering-Stucco-Drywall	25	33	20	13	15	106	0.1%
5183	Plbg-Htg-Sheet Metal	256	289	262	293	267	1,367	1.6%
0010	Poisoning And Spraying	5	8	13	7	20	53	0.1%
4061	Pottery & Ceramic Mfg	0	0	0	0	0	0	0.0%
9950	Preferred Work Program	2	1	3	1	1	8	0.0%
4310	Printing & Publishing	40	49	25	22	27	163	0.2%
9181	Professional Athletics	22	45	8	8	9	92	0.1%
7602	Radio & Television	8	10	7	8	13	46	0.1%
9104	Religious Organization & Churches	12	11	12	12	9	56	0.1%
9071	Restaurants And Lounges	967	1,022	1,058	1,007	934	4,988	5.7%
5545	Roofing-Hot Tar Method & Sandblast	0	3	2	1	1	7	0.0%
0007	Row Crop-Non-Machinery Farm Labor	0	1	1	0	1	3	0.0%
9403	Sanitation Operations	86	88	80	100	101	455	0.5%
9062	School-Libraries-Institutions	711	910	919	939	950	4,429	5.1%
6301	Sewer-Water-Gas-Pipe Line Const	73	64	88	81	83	389	0.4%
2660	Shoe Repair	0	1	0	0	0	1	0.0%
9544	Sign Manufacturing	9	22	13	14	20	78	0.1%
7420	Specialized Aircraft Operations	1	0	1	0	0	2	0.0%
1802	Stonecutters	6	7	3	13	8	37	0.0%
8010	Store-Hardware & Appliance	253	257	312	274	272	1,368	1.6%
8000	Stores - Retail	566	516	520	496	548	2,646	3.0%
6042	Street & Hwy Construction-Maintenance	401	389	477	488	483	2,238	2.6%
2030	Sugar Mfg & Refining	80	114	83	66	84	427	0.5%
7605	Switching & Switchboard Repairing	1	1	1	1	1	5	0.0%
7600	Telegraph & Telephone Operations	18	14	13	14	12	71	0.1%
7601	Telephone & Cable Line Const	39	43	34	27	29	172	0.2%
9757	Townships - All Employees	0	0	0	1	0	1	0.0%
8747	Traveling Representatives	410	464	486	358	354	2,072	2.4%
0004	Tree Planting-Trimming-Harvesting	21	23	17	13	22	96	0.1%
7215	Trucking & Hauling	557	636	663	639	584	3,079	3.5%
0000	Unknown	25	13	9	79	81	207	0.2%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary-Surgeons & Hospital	203	201	221	241	202	1,068	1.2%
9840	Vocational Training-Work Eval Prgm	9	7	7	4	7	34	0.0%
9835	Volunteer Programs	7	14	18	19	7	65	0.1%
6200	Water Well Drilling Operations	0	5	6	3	4	18	0.0%
7520	Waterworks	48	63	65	53	48	277	0.3%
3360	Welding And Blacksmithing	53	58	65	49	50	275	0.3%
8016	Wholesale Warehouse	121	176	215	228	194	934	1.1%
2803	Woodworking Manufacturing	189	181	180	166	192	908	1.0%
All Claims	Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

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

Rate Class	Rate Class Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
9040	Hospitals	1,659	1,165	1,091	943	974	5,832	6.7%
3504	Implement &/Or Equipment Mfg	1,091	1,157	1,212	1,034	684	5,178	5.9%
9071	Restaurants And Lounges	967	1,022	1,058	1,007	934	4,988	5.7%
8380	Automotive Dealers & Service Stations	843	882	979	956	893	4,553	5.2%
9062	School-Libraries-Institutions	711	910	919	939	950	4,429	5.1%
9061	Community Outreach Svcs & Support Prog	589	624	717	711	756	3,397	3.9%
7215	Trucking & Hauling	557	636	663	639	584	3,079	3.5%
9041	Nursing Homes	974	529	469	410	481	2,863	3.3%
5410	Building Construction	553	600	554	572	572	2,851	3.3%
7720	Law Enforcement	538	547	562	530	551	2,728	3.1%
All Claims	Total	8,482	8,072	8,224	7,741	7,379	39,898	45.8%

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

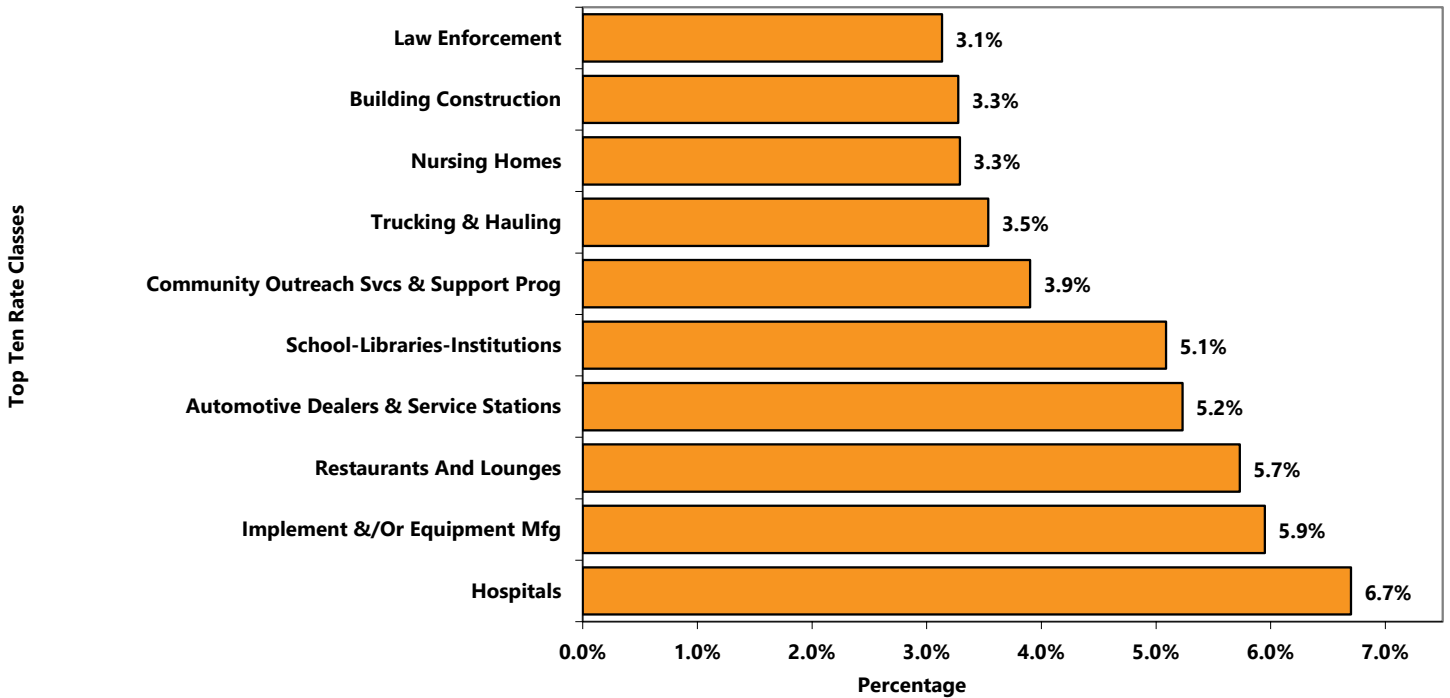


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only

Rate Class	Rate Class Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
7405	Aircraft Flying Operations	6	6	1	0	1	14	0.1%
7403	Aircraft Ground Crew Operations	19	10	5	7	3	44	0.3%
9182	Amusement Parks/Park Boards	5	8	11	15	15	54	0.4%
0005	Apiaries	2	4	2	1	4	13	0.1%
7720	Armored Car Express Employees	0	0	0	0	0	0	0.0%
9090	Athletic Clubs Or Entertainment Facilit	2	11	4	11	9	37	0.3%
3630	Auto Repair-Body Shops-Mechanic	48	52	59	47	46	252	1.9%
8380	Automotive Dealers & Service Stations	99	100	127	107	91	524	4.0%
2000	Bakeries	8	7	4	8	8	35	0.3%
8808	Banks-S & L Assn-Cr Union	5	5	3	6	2	21	0.2%
9580	Barbers And Beauticians	2	1	4	1	4	12	0.1%
2163	Beverage Mfg	4	2	3	4	5	18	0.1%
5110	Boiler & Elevator-Install-Svc	2	9	13	8	18	50	0.4%
3620	Boiler & Tank Mfg	0	2	0	0	2	4	0.0%
4036	Brick-Pipe-Concrete-Products Mfg	1	2	4	5	0	12	0.1%
1463	Briquette & Clay Products Mfg	0	1	0	0	0	1	0.0%
5410	Building Construction	95	129	133	113	97	567	4.3%
9007	Building Custodians-Janitorial Service	69	56	70	70	63	328	2.5%
6210	Building Moving-Demolition-Salvage	2	0	1	1	0	4	0.0%
7603	Cable Installation-Svc & Repair	5	4	3	5	5	22	0.2%
9180	Carnivals-Circus-Racetracks	0	0	2	0	0	2	0.0%
9078	Camp Operations	3	0	0	2	0	5	0.0%
5502	Carpet & Linoleum Installation	3	5	3	1	3	15	0.1%
9220	Cemetery Operations	0	1	0	1	0	2	0.0%
7380	Chauffeurs-School Bus-Ambulance Dr	34	26	29	21	27	137	1.0%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	15	7	5	2	7	36	0.3%
8805	Clerical Office Employees	27	16	14	8	10	75	0.6%
1005	Coal Mining	5	1	6	4	6	22	0.2%
8221	Coal-Iron-Steel Merchants	1	0	1	2	1	5	0.0%
8291	Cold Storage Warehouse	1	0	1	1	0	3	0.0%
0050	Commercial Farm Mainery Operations	4	3	1	0	2	10	0.1%
8022	Commission & Produce Merchants	16	15	16	7	10	64	0.5%
9061	Community Outreach Svcs & Support Prog	74	67	68	60	68	337	2.6%
3685	Computer-Electronic-Assembling	5	3	3	1	4	16	0.1%
5205	Concrete Work	29	33	18	24	21	125	0.9%
5603	Consulting Engineers	6	7	11	10	11	45	0.3%
9420	Counties - All Employees	0	0	0	0	0	0	0.0%
2064	Creameries & Dairy Products Mfg	4	4	3	2	1	14	0.1%
4692	Dental Laboratories	0	0	0	0	0	0	0.0%
9002	Domestics	6	5	2	3	3	19	0.1%
6223	Dredging	0	0	0	0	0	0	0.0%
7531	Electric Light & Power Companies	13	13	20	14	5	65	0.5%
7529	Electric Light & Powerline Const-Rea	3	6	1	6	6	22	0.2%
7534	Electric Light-Power Const-Spec Contr	5	3	3	4	3	18	0.1%
7533	Electric Light-Pwr Const-Investor Owned	0	0	1	0	0	1	0.0%
5190	Electrical-Wiring-Service & Repair	18	17	34	32	15	116	0.9%
7535	Electronic Equipment-Install & Repair	2	3	0	2	2	9	0.1%
7715	Emergency Response Members And Volunteers	0	0	0	0	0	0	0.0%
6221	Excavation And Digging	6	5	6	4	5	26	0.2%

Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only

Rate Class	Rate Class Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
7217	Explosive-Ammunition Handlers	0	0	0	0	1	1	0.0%
0006	Farming And Ranching	42	35	47	61	61	246	1.9%
6400	Fence Construction	4	1	2	2	2	11	0.1%
4583	Fertilizer & Chemical Dealers	17	8	9	5	10	49	0.4%
7700	Fire Departments-Paid Employees	19	4	16	8	16	63	0.5%
7710	Fire Departments-Volunteer	4	3	4	0	6	17	0.1%
0003	Florists-Nurseries-Gardening Operations	10	12	5	5	11	43	0.3%
2041	Food Preparation - Non Retail	1	2	1	1	2	7	0.1%
2014	Food Processing	31	19	31	23	20	124	0.9%
8001	Full-Line Department Stores	45	50	45	40	43	223	1.7%
9620	Funeral Homes	0	0	0	1	0	1	0.0%
8015	Furniture & Floor Covering Dealers	10	9	8	4	6	37	0.3%
7500	Gasworks	0	0	1	0	0	1	0.0%
8292	General Warehouse & Storage	39	39	36	37	33	184	1.4%
8605	Geologists & Scouts	0	1	0	0	1	2	0.0%
4130	Glass Merchants	2	1	2	4	2	11	0.1%
8304	Grain Elevators	16	11	16	16	17	76	0.6%
9040	Hospitals	683	252	100	99	87	1,221	9.3%
9050	Hotels And Motels-All Employees	228	52	36	29	20	365	2.8%
7384	Ice Handling	0	0	0	0	1	1	0.0%
3504	Implement &/Or Equipment Mfg	138	163	169	160	103	733	5.6%
5040	Iron & Steel Construction	15	9	9	10	8	51	0.4%
0251	Irrigation	0	1	0	1	1	3	0.0%
4150	Jewelry &/Or Optical Goods Mfg	0	0	0	0	0	0	0.0%
6209	Junk And Scrap Metal Dealers	1	2	4	2	3	12	0.1%
4601	Laboratory Work & Medicine Mfg	2	1	7	2	4	16	0.1%
7720	Law Enforcement	61	47	36	29	40	213	1.6%
2681	Leather & Canvas Goods Mfg	3	7	6	9	3	28	0.2%
8284	Livestock Dealer & Operations	3	8	3	3	1	18	0.1%
8207	Lumber Yard Employees	21	24	29	15	14	103	0.8%
5025	Masonry Work	5	5	1	4	5	20	0.2%
8003	Meat Markets	10	10	10	14	11	55	0.4%
9042	Med Clinics-Physicians-Dentists	286	90	24	21	17	438	3.3%
3124	Mfg Of Light Metal & Non-Metal Goods	19	29	22	23	23	116	0.9%
9615	Motion Picture & Video Production	0	0	0	1	0	1	0.0%
3866	Motor Coach & Carriage Assembly	9	1	5	1	2	18	0.1%
9041	Nursing Homes	336	95	69	68	72	640	4.9%
6203	Oil & Gas Development-Drilling	3	15	27	20	24	89	0.7%
8350	Oil & Gas Distributing	21	19	19	31	19	109	0.8%
6208	Oil And Gas Instrument Logging	2	2	4	1	0	9	0.1%
6204	Oil And Gas Well Supply Or Equip Dealers	3	6	5	9	9	32	0.2%
1320	Oil Or Gas Operations	11	10	20	16	18	75	0.6%
4740	Oil Refining-Synthetic Fuels Mfg	1	12	7	4	4	28	0.2%
6206	Oil Well Servicing	40	72	106	87	102	407	3.1%
6205	Oil Well Trucking	41	45	51	63	48	248	1.9%
5100	Ornamental Work	0	0	0	0	0	0	0.0%
2094	Packing Plants & Slaughtering Houses	2	2	2	4	2	12	0.1%
5474	Painting And Paper Hanging	7	4	7	3	1	22	0.2%
4365	Photographers	0	0	1	0	0	1	0.0%
5345	Plastering-Stucco-Drywall	6	5	4	4	4	23	0.2%

Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only

Rate Class	Rate Class Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
5183	Plbg-Htg-Sheet Metal	33	33	34	44	39	183	1.4%
0010	Poisoning And Spraying	0	3	1	2	4	10	0.1%
9950	Preferred Work Program	1	1	0	0	0	2	0.0%
4310	Printing & Publishing	8	3	6	2	2	21	0.2%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	10	22	1	1	1	35	0.3%
9180	Race Track Operations	0	0	0	0	0	0	0.0%
7602	Radio & Television	1	0	0	0	2	3	0.0%
9104	Religious Organization & Churches	3	1	1	0	4	9	0.1%
9071	Restaurants And Lounges	103	102	106	107	94	512	3.9%
5545	Roofing-Hot Tar Method & Sandblast	0	0	1	1	0	2	0.0%
0007	Row Crop-Non-Machinery Farm Labor	0	0	0	0	0	0	0.0%
9403	Sanitation Operations	9	25	16	21	18	89	0.7%
9062	School-Libraries-Institutions	49	57	64	57	57	284	2.2%
6301	Sewer-Water-Gas-Pipe Line Const	15	8	23	11	21	78	0.6%
2260	Shoe Repair	0	0	0	0	0	0	0.0%
9544	Sign Manufacturing	1	1	0	2	3	7	0.1%
7420	Specialized Aircraft Operations	0	0	0	0	0	0	0.0%
1802	Stonecutters	2	2	1	1	1	7	0.1%
8010	Store-Hardware & Appliance	46	24	34	27	32	163	1.2%
8000	Stores - Retail	70	77	60	62	60	329	2.5%
6042	Street & Hwy Construction-Maintenance	77	68	63	84	83	375	2.8%
2030	Sugar Mfg & Refining	14	17	7	10	11	59	0.4%
7605	Switching And Switchboard Repairing	0	0	0	0	0	0	0.0%
7600	Telegraph & Telephone Operations	1	3	0	1	2	7	0.1%
7601	Telephone & Cable Line Const	7	7	2	2	4	22	0.2%
9757	Townships - All Employees	0	0	0	1	0	1	0.0%
8747	Traveling Representatives	50	42	43	39	30	204	1.5%
0004	Tree Planting-Trimming-Harvesting	1	5	3	1	2	12	0.1%
7215	Trucking & Hauling	174	187	202	187	167	917	7.0%
0	Unknown	0	0	1	17	12	30	0.2%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary-Surgeons & Hospital	6	12	9	11	9	47	0.4%
9840	Vocational Training/Work Eval Prgm	0	0	0	0	0	0	0.0%
9835	Volunteer Programs	0	1	3	1	1	6	0.0%
6200	Water Well Drilling Operations	0	1	1	1	0	3	0.0%
7520	Waterworks	7	8	14	10	6	45	0.3%
3360	Welding And Blacksmithing	4	7	9	3	2	25	0.2%
8016	Wholesale Warehouse	24	34	54	45	36	193	1.5%
2803	Woodworking Manufacturing	20	19	26	13	19	97	0.7%
Indemnity Total		3,587	2,602	2,486	2,324	2,182	13,181	100.0%
All Claims Total		17,856	17,483	18,128	17,042	16,538	87,047	100.0%

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

Rate Class	Rate Class Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
9040	Hospitals	683	252	100	99	87	1,221	9.3%
7215	Trucking & Hauling	174	187	202	187	167	917	7.0%
3504	Implement &/Or Equipment Mfg	138	163	169	160	103	733	5.6%
9041	Nursing Homes	336	95	69	68	72	640	4.9%
5410	Building Construction	95	129	133	113	97	567	4.3%
8380	Automotive Dealers & Service Stations	99	100	127	107	91	524	4.0%
9071	Restaurants And Lounges	103	102	106	107	94	512	3.9%
9042	Med Clinics-Physicians-Dentists	286	90	24	21	17	438	3.3%
6206	Oil Well Servicing	40	72	106	87	102	407	3.1%
6042	Street & Hwy Construction-Maintenance	77	68	63	84	83	375	2.8%
Indemnity Total		2,031	1,258	1,099	1,033	913	6,334	48.1%

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

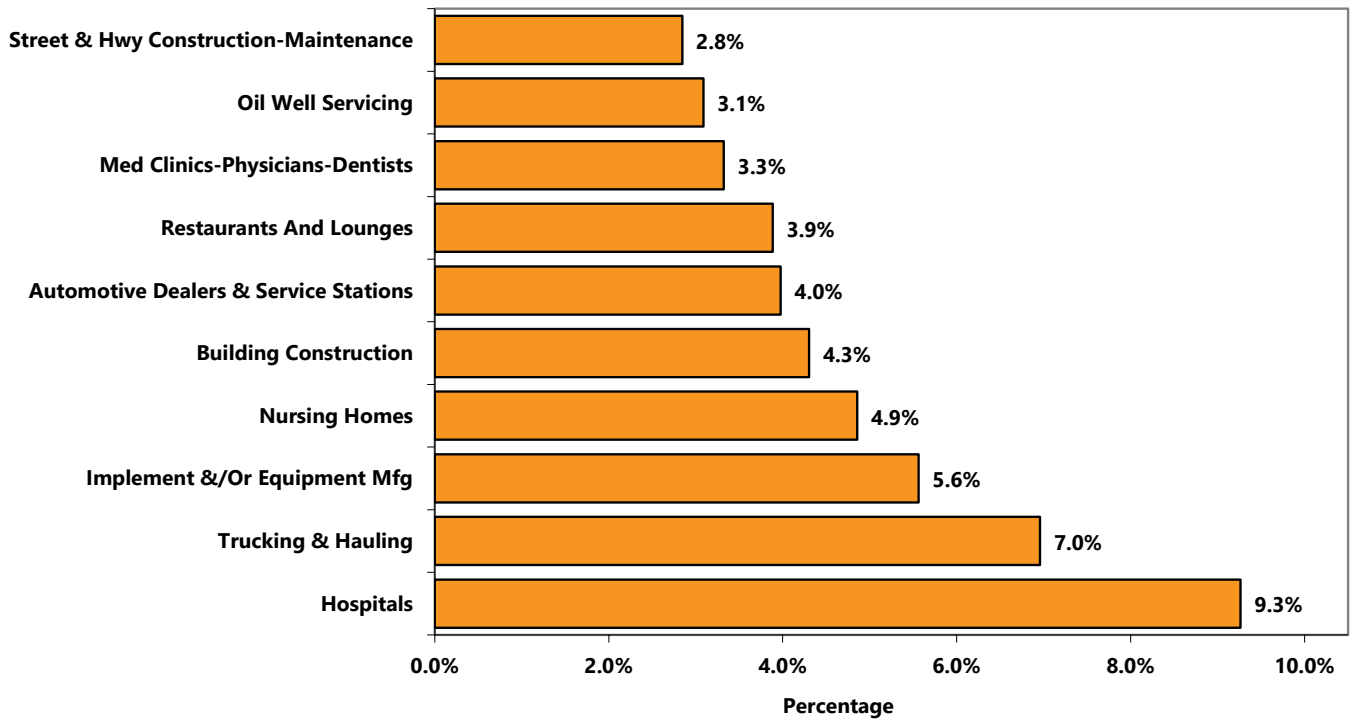


Table 20
Distribution of Fatality Claims by Cause of Injury

Cause of Injury Description	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Burn or Scald-Heat or Cold Exposure - Contact With - Fire or Flame	0	0	1	0	1	2	1.6%
Burn or Scald-Heat or Cold Exposure - Contact With - Temperature Extremes	0	0	0	0	1	1	0.8%
Caught In, Under or Between - Machine or Machinery	0	1	1	0	0	2	1.6%
Fall, Slip or Trip Injury - Fall, Slip or Trip, NOC	2	1	2	1	0	6	4.9%
Fall, Slip or Trip Injury - From Different Level (Elevation)	0	0	1	1	3	5	4.1%
Fall, Slip or Trip Injury - From Ladder or Scaffolding	1	0	0	0	0	1	0.8%
Fall, Slip or Trip Injury - On Ice or Snow	0	0	0	1	0	1	0.8%
Fall, Slip or Trip Injury - On Same Level	1	0	1	0	0	2	1.6%
Miscellaneous Causes - Absorption, Ingestion or Inhalation, NOC	0	2	0	2	0	4	3.3%
Miscellaneous Causes - Cumulative, NOC	0	0	0	0	1	1	0.8%
Miscellaneous Causes - Electric Current	0	1	0	0	0	1	0.8%
Miscellaneous Causes - Explosion or Flare Back	0	1	0	0	0	1	0.8%
Miscellaneous Causes - Other - Miscellaneous, NOC	5	10	8	10	1	34	27.9%
Miscellaneous Causes - Other Than Physical Cause of Injury	0	0	1	2	2	5	4.1%
Miscellaneous Causes - Pandemic	5	0	0	0	0	5	4.1%
Miscellaneous Causes - Person in Act of a Crime	2	0	0	1	0	3	2.5%
Motor Vehicle - Collision or Sideswipe With Another Vehicle	0	2	4	4	1	11	9.0%
Motor Vehicle - Crash of Rail Vehicle	1	0	0	0	0	1	0.8%
Motor Vehicle - Motor Vehicle, NOC	1	3	1	2	0	7	5.7%
Motor Vehicle - Vehicle Upset	3	0	2	1	4	10	8.2%
Strain or Injury By - Strain or Injury By, NOC	0	0	1	1	0	2	1.6%
Strain or Injury By - Using Tool or Machinery	0	1	0	0	0	1	0.8%
Struck or Injured By - Animal or Insect	0	0	0	1	0	1	0.8%
Struck or Injured By - Falling or Flying Object	0	1	2	1	1	5	4.1%
Struck or Injured By - Fellow Worker, Patient or Other Person	0	0	0	1	0	1	0.8%
Struck or Injured By - Motor Vehicle	0	1	3	1	0	5	4.1%
Struck or Injured By - Moving Parts of Machine	0	0	0	0	1	1	0.8%
Struck or Injured By - Object Being Lifted or Handled	1	0	0	1	0	2	1.6%
Struck or Injured By - Object Handled by Others	0	1	0	0	0	1	0.8%
Total	22	25	28	31	16	122	100.0%

Table 21
Claims Filed vs. Covered Workforce

Claims & Incident Rates	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	5 Year Total	Percent of Total Claims
Indemnity Claims per 100	0.91	0.66	0.62	0.56	0.52	-	-
Total Claims per 100	4.62	4.46	4.51	4.13	3.94	-	-
Covered workforce	386,414	391,512	402,018	412,536	419,644	-	-
Indemnity Claims Filed	3,587	2,602	2,486	2,324	2,182	13,181	15.1%
Medical Only Claims Filed	14,269	14,881	15,642	14,718	14,356	73,866	84.9%
Total	17,856	17,483	18,128	17,042	16,538	87,047	100.0%

Figure 9
Claim Incident Rates

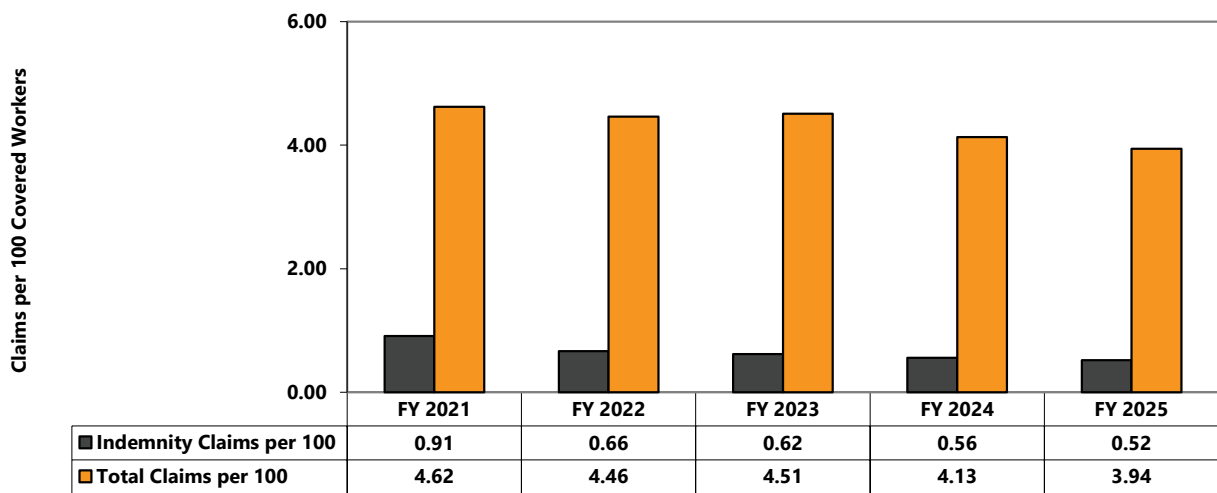
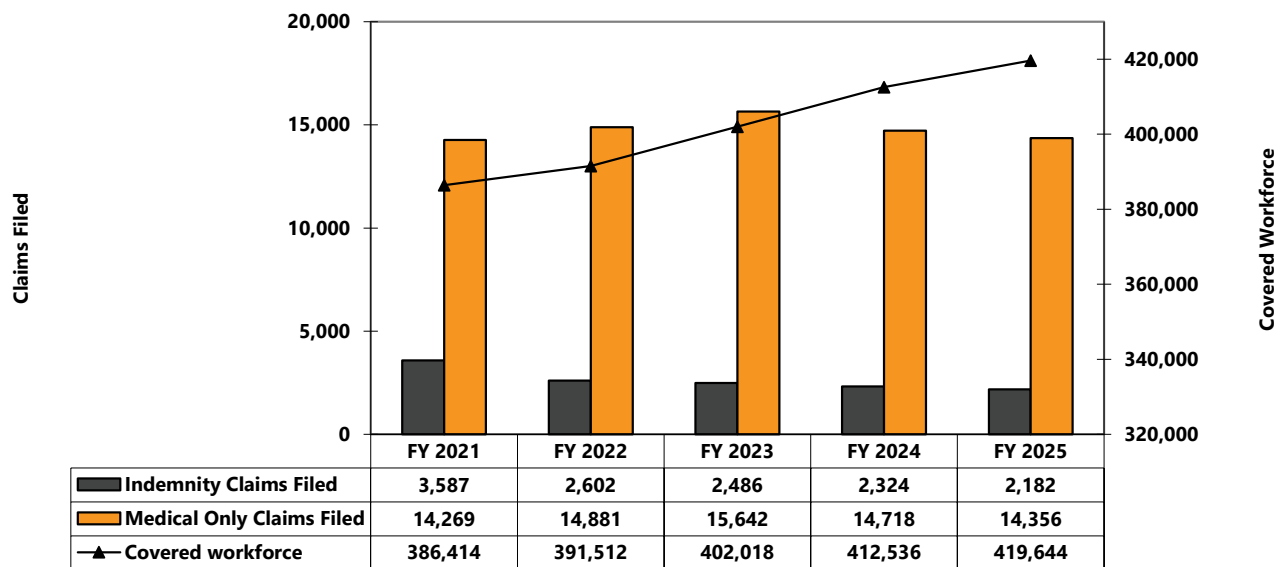


Figure 10
Claim and Covered Workforce Statistics



DETAILED CLAIMS AND INJURY CHARACTERISTICS REPORT

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2021–2025

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