

our purpose

To care for injured workers



our business

Providing workers' compensation and safety services



WSI

North Dakota Workforce
Safety & Insurance



Loyal
Caring
our core values
Forthright



our strategy

- ✓ Exceptional People
- ✓ Exceptional Service
- ✓ Financial Stability



Detailed Claims & Injury Characteristics

report

Fiscal Years 2009 - 2013



**North Dakota Workforce
Safety & Insurance**

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

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Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2009 through 2013 (July 1, 2008 through June 30, 2013) 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 and 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 \$88,488 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,536 in medical expenses.

Section I of this report contains statistical information on claims and injury characteristics. As an example, over the last five fiscal years an average of 92% 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 40% of all claims filed, while indemnity claims filed are evenly distributed between upper body, trunk and lower body. 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 contains statistical information on the rate classes within the oil industry. Detail, similar to that in Section I, is provided regarding the body parts most frequently injured as well as the cause and nature of those injuries.

Section III 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 and Loss Prevention Department are 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

Table 1
Accepted/Denied
Reflects the Initial Decision and Includes all Claims and Incidents Filed
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>MEDICAL ONLY CLAIMS & INCIDENTS</u>							
Accepted	14,706	13,600	15,040	16,718	16,944	77,008	78.4%
Denied	3,455	3,429	3,960	4,930	5,389	21,163	21.6%
Total Medical Only	18,161	17,029	19,000	21,648	22,333	98,171	87.6%
<u>INDEMNITY CLAIMS & INCIDENTS</u>							
Accepted	2,013	1,973	2,254	2,446	2,945	11,631	83.5%
Denied	369	386	439	553	557	2,304	16.5%
Total Indemnity	2,382	2,359	2,693	2,999	3,502	13,935	12.4%
<u>TOTAL</u>							
Accepted	16,719	15,573	17,294	19,164	19,889	88,639	79.1%
Denied	3,824	3,815	4,399	5,483	5,946	23,467	20.9%
Total All Claims & Incidents	20,543	19,388	21,693	24,647	25,835	112,106	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 79.1%.
 If you remove the incident reports from the calculation the acceptance rate is 92%.

*(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 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>MEDICAL ONLY CLAIMS</u>							
Head	2,760	2,583	2,927	3,458	3,521	15,249	13.6%
Neck	651	631	760	670	737	3,449	3.1%
Upper Extremities	7,493	7,037	7,860	8,894	9,075	40,359	36.0%
Trunk	3,790	3,522	3,840	4,194	4,439	19,785	17.6%
Lower Extremities	3,254	3,090	3,383	3,893	4,216	17,836	15.9%
Other	199	139	186	472	282	1,278	1.1%
Uncoded	14	27	44	67	63	215	0.2%
Total Medical Only Claims	18,161	17,029	19,000	21,648	22,333	98,171	87.6%
<u>INDEMNITY CLAIMS</u>							
Head	95	94	132	150	156	627	0.6%
Neck	78	76	81	98	113	446	0.6%
Upper Extremities	820	791	921	1,033	1,250	4,815	4.3%
Trunk	666	685	738	818	864	3,771	3.4%
Lower Extremities	686	687	778	833	1,046	4,030	3.6%
Other	35	26	39	64	70	234	0.2%
Uncoded	2	0	4	3	3	12	0.0%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	12.4%
<u>TOTAL CLAIMS</u>							
Head	2,855	2,677	3,059	3,608	3,677	15,876	14.2%
Neck	729	707	841	768	850	3,895	3.5%
Upper Extremities	8,313	7,828	8,781	9,927	10,325	45,174	40.3%
Trunk	4,456	4,207	4,578	5,012	5,303	23,556	21.0%
Lower Extremities	3,940	3,777	4,161	4,726	5,262	21,866	19.5%
Other	234	165	225	536	352	1,512	1.3%
Uncoded	16	27	48	70	66	227	0.2%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	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 40.3% of all claims.

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
HEAD							
Brain	6	6	11	6	7	36	0.0%
Ear(s)	72	97	93	100	100	462	0.4%
Eye(s)	1,387	1,352	1,420	1,705	1,639	7,503	6.7%
Facial Bones	57	35	46	56	43	237	0.2%
Facial Soft Tissue	295	259	391	373	403	1,621	1.4%
Head Injury	749	699	890	1,004	1,108	4,450	4.0%
Mouth	64	58	83	104	98	407	0.4%
Nose	101	77	91	111	122	502	0.4%
Skull	3	1	1	2	1	8	0.0%
Teeth	121	93	131	147	156	648	0.6%
Sub Total	2,855	2,677	3,057	3,608	3,677	15,874	14.2%
NECK							
Cervical Spine	699	692	820	752	839	3,802	3.4%
Larynx	2	5	6	9	5	27	0.0%
Neck Disc	0	0	0	0	0	0	0.0%
Neck - Soft Tissue	10	0	11	3	0	24	0.0%
Trachea	18	10	4	4	6	42	0.0%
Sub Total	729	707	841	768	850	3,895	3.5%
UPPER EXTREMITIES							
Elbow(s)	549	487	613	701	726	3,076	2.7%
Finger(s)	2,275	2,199	2,377	2,746	2,723	12,320	11.0%
Hand(s)	1,418	1,353	1,456	1,756	1,794	7,777	6.9%
Lower Arm(s)	534	471	542	571	617	2,735	2.4%
Shoulder(s)	1,430	1,376	1,584	1,691	1,878	7,959	7.1%
Thumb(s)	837	754	814	1,001	1,005	4,411	3.9%
Upper Arm(s)	195	186	233	267	282	1,163	1.0%
Wrist(s)	1,075	1,002	1,162	1,194	1,300	5,733	5.1%
Sub Total	8,313	7,828	8,781	9,927	10,325	45,174	40.3%
TRUNK							
Abdomen/Stomach	144	133	181	228	207	893	0.8%
Buttocks	57	47	46	40	55	245	0.2%
Chest, Ribs, Sternum	394	378	479	508	645	2,404	2.1%
Groin	155	166	113	184	177	795	0.7%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	175	177	176	186	242	956	0.9%
Hernia	98	110	109	113	142	572	0.5%
Internal Organs	5	9	12	15	12	53	0.0%
Lower Back - Lumbar Spine	2,722	2,514	2,796	3,028	3,037	14,097	12.6%
Multiple Trunk	33	26	25	30	32	146	0.1%
Pelvis	21	18	23	26	22	110	0.1%
Sacrum/Coccyx	90	102	92	78	82	444	0.4%
Scapula/Clavicle	32	18	34	37	47	168	0.1%
Spinal Cord	4	1	3	9	11	28	0.0%
Upper Back - Thoracic Spine	526	508	489	530	592	2,645	2.4%
Sub Total	4,456	4,207	4,578	5,012	5,303	23,556	21.0%
LOWER EXTREMITIES							
Ankle(s)	785	767	844	959	1,082	4,437	4.0%
Foot/Feet	639	627	646	795	864	3,571	3.2%
Heel(s)	40	55	20	57	49	221	0.2%
Hip(s)	198	186	212	233	278	1,107	1.0%
Knee(s)	1,559	1,418	1,643	1,798	1,943	8,361	7.5%
Lower Leg(s)	357	409	394	432	552	2,144	1.9%
Thigh(s)	164	161	209	244	262	1,040	0.9%
Toe(s)	198	154	193	208	232	985	0.9%
Sub Total	3,940	3,777	4,161	4,726	5,262	21,866	19.5%
OTHER							
All Body	176	127	159	472	250	1,184	1.1%
Glasses	2	1	2	0	0	5	0.0%
No Injury	42	24	42	28	55	191	0.2%
Death	14	13	24	36	47	134	0.1%
Sub Total	234	165	227	536	352	1,514	1.4%
Uncoded							
Uncoded	16	27	48	70	66	227	0.2%
Sub Total	16	27	48	70	66	227	0.2%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	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 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
HEAD							
Brain	6	6	8	5	4	29	0.2%
Ear(s)	3	1	2	4	4	14	0.1%
Eye(s)	14	20	16	19	25	94	0.7%
Facial Bones	6	5	12	13	7	43	0.3%
Facial Soft Tissue	7	15	14	19	13	68	0.5%
Head	51	39	74	78	84	326	2.3%
Mouth	0	2	2	2	5	11	0.1%
Nose	8	5	2	6	12	33	0.2%
Skull	0	0	0	2	1	3	0.0%
Teeth	0	1	2	2	1	6	0.0%
Sub Total	95	94	132	150	156	627	4.5%
NECK							
Cervical Spine	76	76	80	97	112	441	3.2%
Larynx	0	0	0	1	0	1	0.0%
Neck - Soft Tissue	0	0	1	0	0	1	0.0%
Trachea	2	0	0	0	1	3	0.0%
Sub Total	78	76	81	98	113	446	3.2%
UPPER EXTREMITIES							
Elbow(s)	55	58	68	81	95	357	2.6%
Finger(s)	116	135	129	146	160	686	4.9%
Hands(s)	76	86	78	110	123	473	3.4%
Lower Arm(s)	31	23	48	38	50	190	1.4%
Shoulder(s)	311	284	352	382	482	1,811	13.0%
Thumb(s)	41	36	50	59	69	255	1.8%
Upper Arm(s)	29	31	37	40	61	198	1.4%
Wrist(s)	161	138	159	177	210	845	6.1%
Sub Total	820	791	921	1,033	1,250	4,815	34.6%
TRUNK							
Abdomen/Stomach	22	31	25	39	36	153	1.1%
Buttocks	4	5	2	3	2	16	0.1%
Chest, Ribs, Sternum	45	50	61	73	79	308	2.2%
Groin	43	41	20	46	31	181	1.3%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	21	30	22	32	29	134	1.0%
Hernia	63	77	78	71	91	380	2.7%
Internal Organs	3	3	7	8	3	24	0.2%
Lower Back - Lumbar Spine	395	365	445	453	500	2,158	15.5%
Multiple Trunk	0	0	4	4	1	9	0.1%
Pelvis	7	8	10	14	14	53	0.4%
Sacrum/Coccyx	6	12	14	12	5	49	0.4%
Scapula/Clavicle	10	7	7	15	20	59	0.4%
Spinal Cord	2	0	1	0	4	7	0.1%
Upper Back - Thoracic Spine	45	56	42	48	49	240	1.7%
Sub Total	666	685	738	818	864	3,771	27.1%
LOWER EXTREMITIES							
Ankles(s)	150	141	131	148	214	784	5.6%
Foot/Feet	92	85	102	106	135	520	3.7%
Heel(s)	9	24	8	21	14	76	0.5%
Hip(s)	38	30	42	33	49	192	1.4%
Knee(s)	297	312	377	411	459	1,856	13.3%
Lower Leg(s)	47	57	55	56	106	321	2.3%
Thigh(s)	23	28	33	27	33	144	1.0%
Toe(s)	30	10	30	31	36	137	1.0%
Sub Total	686	687	778	833	1,046	4,030	28.9%
OTHER							
All Body	18	12	11	24	20	85	0.6%
No Injury	3	1	5	4	4	17	0.1%
Glasses	0	0	0	0	0	0	0.0%
Death	14	13	23	36	46	132	0.9%
Sub Total	35	26	39	64	70	234	1.7%
UNCODED							
Uncoded	2	0	4	3	3	12	0.1%
Sub Total	2	0	4	3	3	12	0.1%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	100.0%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	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 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
All Other	307	444	733	1,054	783	3,321	3.0%
All Other Cumulative Injuries	271	248	244	254	263	1,280	1.1%
All Other Occupational Disease	19	17	27	38	39	140	0.1%
Amputation	44	34	46	64	74	262	0.2%
Angina Pectoris (Heart Disease)	6	2	2	1	3	14	0.0%
Asbestos	0	35	1	0	2	38	0.0%
Asphyxiation	11	6	8	4	3	32	0.0%
Black Lung	0	0	0	1	0	1	0.0%
Burn(s)	573	511	643	738	704	3,169	2.8%
Byssinosis	0	0	0	0	2	2	0.0%
Cancer	3	0	2	0	1	6	0.0%
Carpal Tunnel Syndrome	177	183	189	208	214	971	0.9%
Concussion	123	115	188	224	285	935	0.8%
Contagious Disease	3	3	10	247	37	300	0.3%
Contusion	2,900	2,218	2,618	3,144	3,429	14,309	12.8%
Crushing	468	427	488	530	473	2,386	2.1%
Dermatitis	60	49	50	78	70	307	0.3%
Dislocation	188	145	193	208	199	933	0.8%
Dust Disease (all other Pneumoconiosis)	4	1	5	3	5	18	0.0%
Electric Shock	30	29	38	30	38	165	0.1%
Exposure to Bodily Fluid	115	146	178	201	214	854	0.8%
Foreign Body	1,079	1,082	1,089	1,325	1,310	5,585	5.2%
Fracture	1,035	945	1,188	1,393	1,603	6,164	5.5%
Freezing	31	23	52	17	55	178	0.2%
Hearing Loss (traumatic only)	7	12	13	15	19	66	0.1%
Heart Attack	14	16	19	22	16	87	0.1%
Heat Prostration	25	14	31	58	62	190	0.2%
Hernia	138	155	141	182	214	830	0.7%
Hypertension	8	8	9	17	18	60	0.1%
Infection	101	75	105	143	127	551	0.5%
Inflammation	277	249	282	348	344	1,500	1.3%
Lacerations	2,993	2,860	3,046	3,615	3,769	16,283	14.5%
Loss of Hearing (progressive)	12	17	12	7	12	60	0.1%
Mental Disorder	2	1	2	2	2	9	0.0%
Mental Stress	4	5	4	3	11	27	0.0%
Multiple Physical Injuries Both Physical And	5	2	8	1	8	24	0.0%
Multiple Physical Injuries Only	69	64	53	66	76	328	0.3%
Needle Stick	238	224	254	321	344	1,381	1.2%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
No Physical Injury	158	144	148	170	271	891	0.8%
Poisoning - Chemical	16	16	16	32	30	110	0.1%
Poisoning - General (not OD or Cumulative)	7	6	6	7	20	46	0.0%
Poisoning - Metal	2	0	2	11	1	16	0.0%
Puncture	520	469	477	587	581	2,634	2.3%
Radiation	1	0	1	1	1	4	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	142	110	117	119	148	636	0.6%
Rupture	281	212	305	299	453	1,550	1.4%
Severance	14	9	5	11	14	53	0.0%
Silicosis	0	0	0	0	0	0	0.0%
Sprain	2,125	1,774	2,080	2,857	3,590	12,426	11.1%
Strain	5,664	6,026	6,247	5,636	5,478	29,031	25.9%
Syncope (fainting)	37	35	51	51	81	255	0.2%
Tendonitis	246	213	254	255	269	1,237	1.1%
Uncoded	0	0	7	39	62	108	0.1%
Vascular Loss	1	2	0	1	2	6	0.0%
VTD - Related Disease	1	1	0	9	6	35	0.0%
Vision Loss	8	6	6	0	0	2	0.0%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	100.0%

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

Data as of September each year

Strains are the most prevalent nature of injury.
 In FY 2013, strains accounted for approximately 21% of all claims filed.
 This is a decrease of approximately 2% from the previous Fiscal Year.

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain	5,644	6,026	6,247	5,636	5,478	29,031	25.9%
Lacerations	2,993	2,860	3,046	3,615	3,769	16,283	14.5%
Contusion	2,900	2,218	2,618	3,144	3,429	14,309	12.8%
Sprain	2,125	1,774	2,080	2,857	3,590	12,426	11.1%
Fracture	1,035	945	1,188	1,393	1,603	6,164	5.5%
Foreign Body	1,079	1,082	1,089	1,325	1,310	5,885	5.2%
All Other Cumulative Injuries	307	444	733	1,054	783	3,321	3.0%
Burn(s)	573	511	643	738	704	3,169	2.8%
Puncture	520	469	477	587	581	2,634	2.3%
Crushing	468	427	488	530	473	2,386	2.1%
Totals	17,644	16,756	18,609	20,879	21,720	95,608	85.3%

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 2009 - 2013

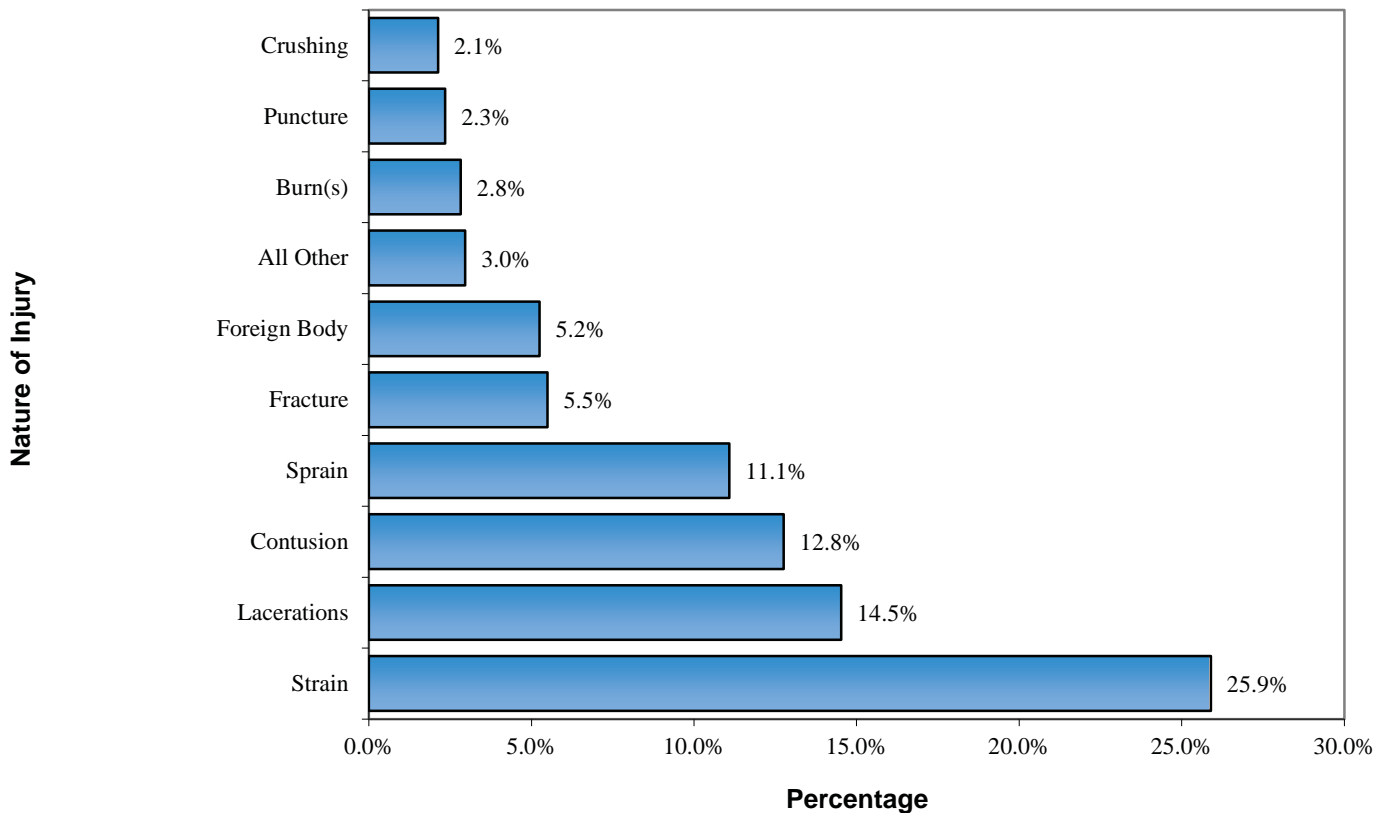


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
All Other	29	50	68	120	116	383	2.7%
All Other Cumulative Injuries	50	40	51	44	53	238	1.7%
All Other Occupational Disease	5	2	2	6	4	19	0.1%
Amputation	29	25	25	31	43	153	1.1%
Angina Pectoris (Heart Disease)	1	1	1	0	0	3	0.0%
Asbestos	0	0	0	0	1	1	0.0%
Asphyxiation	0	0	1	1	2	4	0.0%
Burn(s)	33	41	52	58	62	246	1.8%
Cancer	3	0	2	0	0	5	0.0%
Carpal Tunnel Syndrome	55	57	58	70	77	317	2.3%
Concussion	30	19	41	39	50	179	1.3%
Contagious Disease	0	0	0	0	2	2	0.0%
Contusion	140	97	135	168	182	722	5.2%
Crushing	52	44	69	67	66	298	2.1%
Dermatitis	3	1	2	4	1	11	0.1%
Dislocation	69	54	70	77	73	343	2.5%
Dust Disease (all other Pneumoconiosis)	0	3	0	1	1	5	0.0%
Electric Shock	4	3	7	2	6	22	0.2%
Exposure to Bodily Fluid	2	0	0	0	1	3	0.0%
Foreign Body	3	10	8	17	12	50	0.4%
Fracture	415	413	484	559	694	2,565	18.4%
Freezing	5	2	9	2	10	28	0.2%
Hearing Loss (traumatic only)	0	0	0	1	0	1	0.0%
Heart Attack	9	8	12	16	7	52	0.4%
Heat Prostration	0	0	1	5	5	11	0.1%
Hernia	80	105	92	108	131	516	3.7%
Hypertension	0	2	1	0	0	3	0.0%
Infection	16	16	22	32	19	105	0.8%
Inflammation	22	26	29	35	37	149	1.1%
Lacerations	82	94	90	116	137	519	3.7%
Loss of Hearing (progressive)	1	0	0	0	0	1	0.0%
Mental Disorder	1	0	1	2	1	5	0.0%
Mental Stress	3	2	1	1	3	10	0.1%
Multiple Injuries Both Physical And	4	0	5	0	5	14	0.1%
Multiple Physical Injuries Only	14	18	17	26	28	103	0.7%
Needle Stick	1	0	0	0	1	2	0.0%
No Physical Injury	8	9	15	9	20	61	0.4%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Poisoning - Chemical	0	1	0	1	5	7	0.1%
Poisoning - General (not OD or Cumulative)	0	1	0	0	0	1	0.0%
Puncture	17	13	12	24	18	84	0.6%
Respiratory Disorders (Gases, Fumes, Chemicals)	7	12	9	11	9	48	0.3%
Rupture	211	158	227	226	349	1,171	8.4%
Severance	4	5	4	3	4	20	0.1%
Sprain	262	219	281	357	482	1,601	11.5%
Strain	671	787	758	724	743	3,683	26.4%
Syncope (fainting)	3	1	1	6	3	14	0.1%
Tendonitis	34	21	26	29	36	146	1.0%
Uncoded	0	0	1	1	1	3	0.0%
Vascular Loss	0	1	0	0	2	3	0.0%
Vision Loss	1	1	3	0	0	5	0.0%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	100.0%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	100.0%

Data as of September each year

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

Strains and fractures have accounted for a majority of the indemnity claims with a five year combined total of 44.8%.

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain	671	787	758	724	743	3,683	26.4%
Fracture	415	413	484	559	694	2,565	18.4%
Sprain	262	219	281	357	482	1,601	11.5%
Rupture	211	158	227	226	349	1,171	8.4%
Contusion	140	97	135	168	182	722	5.2%
Lacerations	82	94	90	116	137	519	3.7%
Hernia	80	105	92	108	131	516	3.7%
All Other	29	50	68	120	116	383	2.7%
Dislocation	69	54	70	77	73	343	2.5%
Carpal Tunnel Syndrome	55	57	58	70	77	317	2.3%
Totals	2,014	2,034	2,263	2,525	2,984	11,820	84.8%

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 2009 - 2013

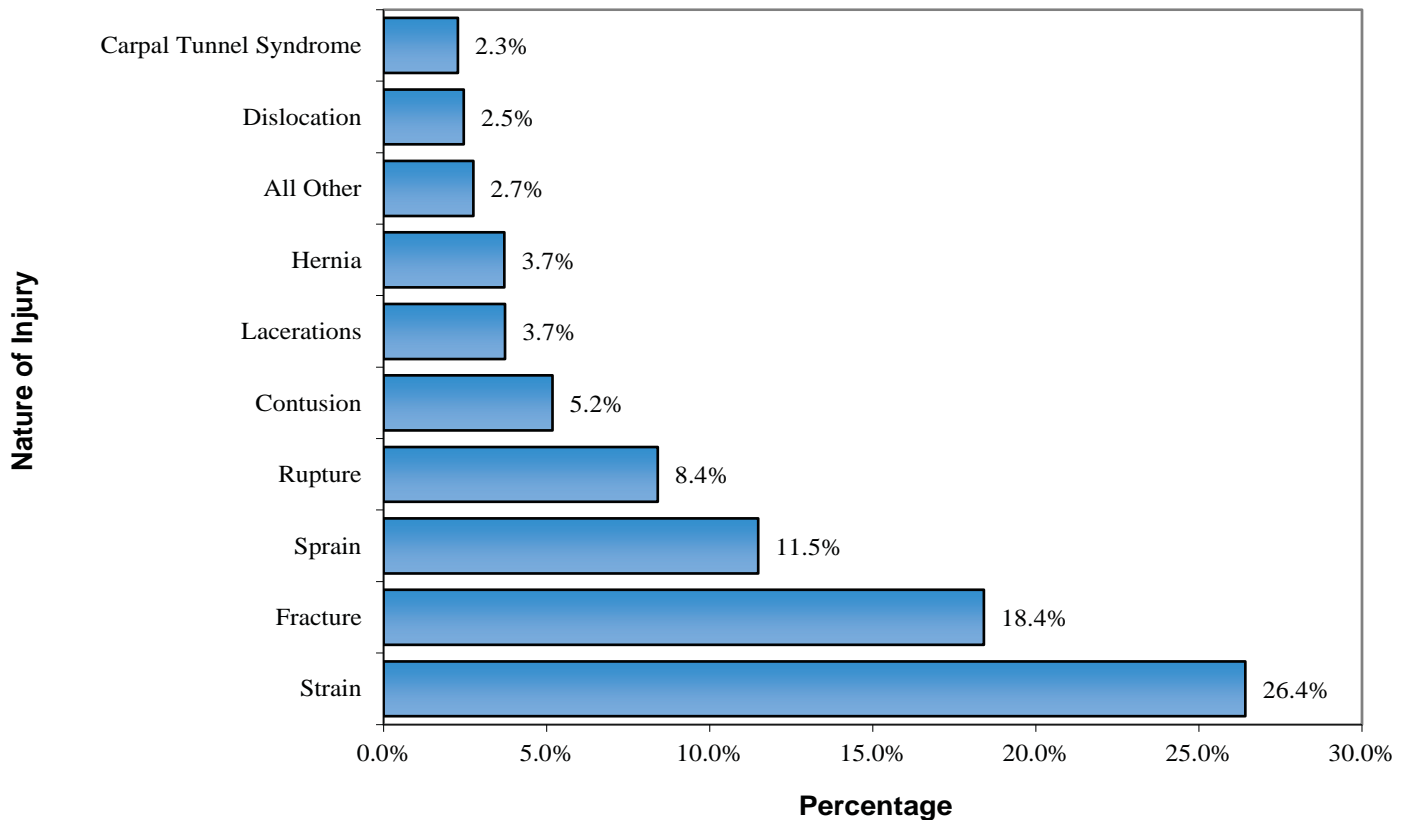


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Strain or Injury by	5,869	5,925	6,199	6,847	7,052	31,892	28.4%
Fall or Slip Injury	4,363	3,603	4,463	4,351	5,315	22,095	19.7%
Struck or Injured By	2,522	2,458	2,841	3,702	3,712	15,235	13.6%
Cut, Puncture, Scrape Injured by	2,692	2,413	2,597	3,187	3,305	14,194	12.7%
Miscellaneous Causes	2,092	2,302	2,375	3,057	2,795	12,621	11.3%
Caught In or Between	901	928	1,035	992	942	4,798	4.3%
Striking Against or Stepping on	989	839	913	1,015	1,013	4,769	4.3%
Burn, Scald-Heat or Cold Exposure	672	518	667	760	745	3,362	3.0%
Motor Vehicle	412	394	594	700	925	3,025	2.7%
Rubbed or Abraded by	31	8	8	11	15	73	0.1%
Uncoded	0	0	1	25	16	42	0.0%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	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 2009 - 2013

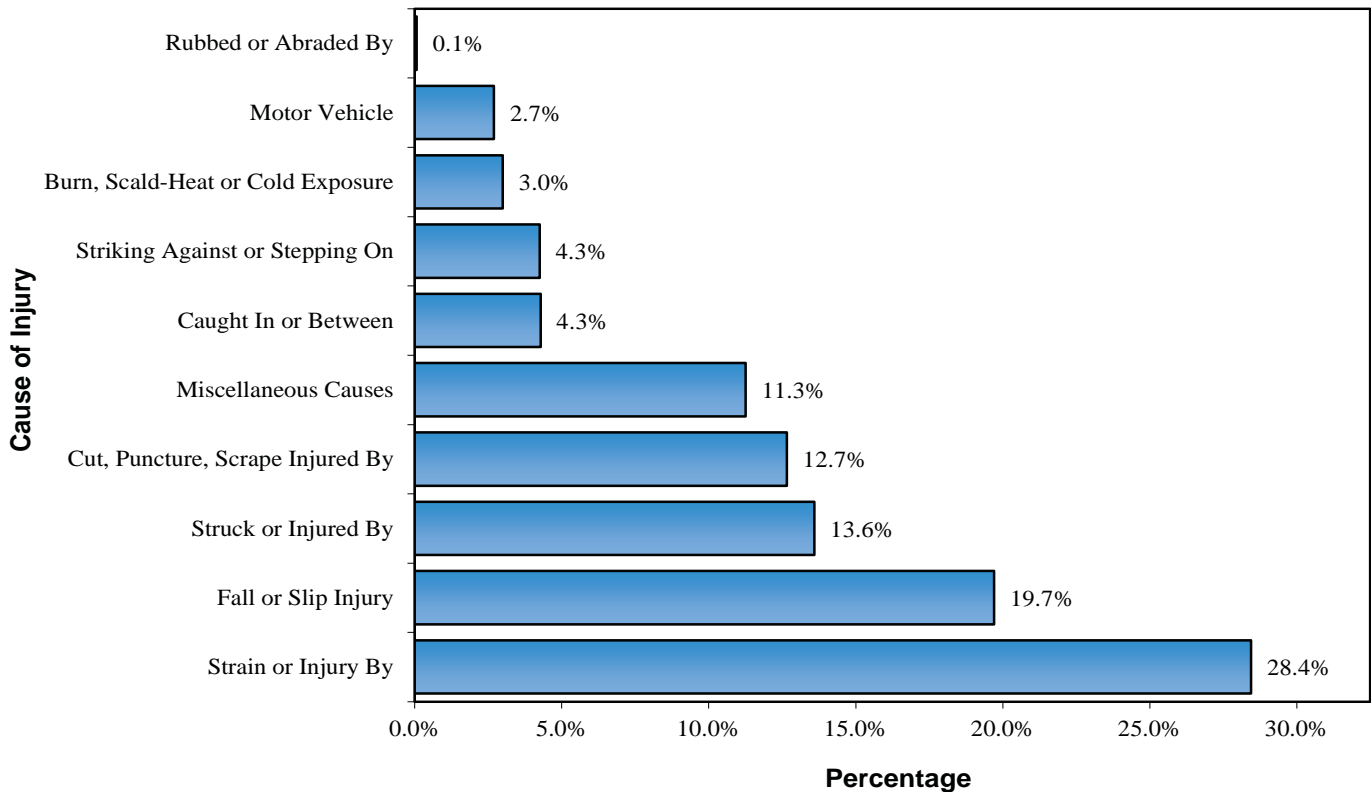


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	3	0	0	2	5	0.0%
Acid Chemicals	150	109	139	190	139	727	0.6%
Cold Objects or Substances	1	0	0	1	3	5	0.0%
Contact with Hot Object	130	120	156	148	186	740	0.7%
Dust, Gasses, Fumes, or Vapors	60	7	14	15	10	106	0.1%
Fire or Flame	31	26	37	52	37	183	0.2%
Radiation	1	1	0	1	1	4	0.0%
Steam or Hot Fluids	165	160	170	193	184	872	0.8%
Temperature Extremes	43	31	52	27	57	210	0.2%
Welding Operations	78	53	77	110	113	431	0.4%
Misc. Heat or Cold Exposure	13	8	22	23	13	79	0.1%
Sub Total	672	518	667	760	745	3,362	3.0%
CAUGHT IN OR BETWEEN							
Machine or Machinery	236	229	261	178	220	1,124	1.0%
Object Handled	472	597	682	681	563	2,995	2.7%
Misc. Caught in or Between	193	102	92	133	159	679	0.6%
Sub Total	901	928	1,035	992	942	4,798	4.3%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	64	77	116	126	93	476	0.4%
Hand Tool, Utensil; not powered	798	723	613	749	943	3,826	3.4%
Objects Being Lifted or Handled	1,204	1,064	1,361	1,709	1,684	7,022	6.3%
Powered Hand Tool/Appliance	388	300	250	270	274	1,482	1.3%
Misc. Cut, Puncture or Scrape	238	249	257	333	311	1,388	1.2%
Sub Total	2,692	2,413	2,597	3,187	3,305	14,194	12.7%
FALL OR SLIP INJURY							
From Different Level	442	427	413	472	439	2,193	2.0%
From Ladder or Scaffolding	339	277	238	347	366	1,567	1.4%
From Liquid or Grease Spills	357	349	347	333	305	1,691	1.5%
Into Openings	119	72	103	155	115	564	0.5%
On Ice or Snow	1,464	781	1,287	736	1,727	5,995	5.3%
On Same Level	381	632	1,087	1,062	1,137	4,299	3.8%
On Stairs	277	311	315	325	319	1,547	1.4%
Slipped, Did Not Fall	128	57	34	64	57	340	0.3%
Misc. Fall or Slip	856	697	639	857	850	3,899	3.5%
Sub Total	4,363	3,603	4,463	4,351	5,315	22,095	19.7%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With a Fixed Object	22	17	19	19	17	94	0.1%
Collision With Another Vehicle	189	194	242	287	370	1,282	1.1%
Crash of Airplane	1	0	0	0	1	2	0.0%
Crash of Rail Vehicle	1	1	0	2	1	5	0.0%
Crash of Water Vehicle	0	0	0	0	0	0	0.0%
Vehicle Upset	136	107	203	214	251	911	0.8%
Misc. Motor Vehicle	63	75	130	178	285	731	0.7%
Sub Total	412	394	594	700	925	3,025	2.7%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	5	2	1	0	2	10	0.0%
Rubbed or Abraded by (all other)	26	6	7	11	13	63	0.1%
Sub Total	31	8	8	11	15	73	0.1%
STRAIN OR INJURY BY							
Continual Noise	6	5	3	1	1	16	0.0%
Holding or Carrying	287	316	180	254	217	1,254	1.1%
Jumping	61	57	66	101	73	358	0.3%
Lifting	2,130	2,202	2,313	2,445	2,543	11,633	10.4%
Pushing or Pulling	661	740	602	713	742	3,458	3.1%
Reaching	288	377	358	401	313	1,737	1.5%
Repetitive Motion (carpal tunnel syndrome)	294	224	135	177	173	1,003	0.9%
Twisting	382	486	459	533	405	2,265	2.0%
Using Tool or Machine	565	616	727	669	646	3,223	2.9%
Welding or Throwing	49	36	39	43	44	211	0.2%
Misc. Strain	1,146	866	1,317	1,510	1,895	6,734	6.0%
Sub Total	5,869	5,925	6,199	6,847	7,052	31,892	28.4%
STRIKING AGAINST OR STEPPING ON							
Moving Parts of Machine	15	20	22	23	36	116	0.1%
Object Being Lifted or Handled	111	121	137	137	131	637	0.6%
Sanding, Scraping, Cleaning Operations	3	1	4	7	1	16	0.0%
Stationary Object	582	507	524	595	559	2,767	2.5%
Stepping on Sharp Object	60	75	84	117	102	438	0.4%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Misc. Striking Against or Stepping on	218	115	142	136	184	795	0.7%
Sub Total	989	839	913	1,015	1,013	4,769	4.3%
STRUCK OR INJURED BY							
Falling or Flying Object	859	596	534	602	636	3,227	2.9%
Fellow Worker, Patient	439	434	484	568	567	2,492	2.2%
Hand Tool or Machine in Use	250	222	333	441	465	1,711	1.5%
Motor Vehicle	57	32	33	62	37	221	0.2%
Moving Parts of Machine	102	84	169	162	206	723	0.6%
Object Being Lifted or Handled	594	869	969	1,377	1,354	5,163	4.6%
Object Handled by Others	105	109	168	214	172	768	0.7%
Misc. Struck or Injured by	116	112	151	276	275	930	0.8%
Sub Total	2,522	2,458	2,841	3,702	3,712	15,235	13.6%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	153	240	308	423	469	1,593	1.4%
Animal or Insect	224	274	229	301	294	1,322	1.2%
Contact With Electric Current	27	31	42	35	42	177	0.2%
Cumulative (all other)	184	128	120	171	108	711	0.6%
Explosion or Flare Back	6	4	17	8	19	54	0.0%
Foreign Body in Eye	950	1,021	1,058	1,245	1,212	5,486	4.9%
Mental Stress	7	5	1	3	5	21	0.0%
No Cause	18	13	12	22	34	99	0.1%
Other Miscellaneous Causes	433	541	527	784	546	2,831	2.5%
Other Than Physical Injury	72	40	56	58	51	277	0.2%
Robbery or Criminal Assault	18	5	5	7	15	20	0.0%
Sub Total	2,092	2,302	2,375	3,057	2,795	12,621	11.3%
UNCODED							
Uncoded Claims	0	0	1	25	16	42	0.0%
Sub Total	0	0	1	25	16	42	0.0%
Total All Claims	20,543	19,388	21,693	24,647	28,835	112,106	100.0%

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

Data as of September each year

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Strain or Injury by	908	982	1,037	1,159	1,295	5,381	38.6%
Fall or Slip Injury	755	643	774	786	1,040	3,998	28.7%
Struck or Injured by	245	230	279	383	409	1,546	11.1%
Miscellaneous Causes	133	137	146	170	156	742	5.3%
Motor Vehicle	72	79	112	164	201	628	4.5%
Caught in or Between	83	110	125	101	117	536	3.8%
Cut, Puncture, Scrape Injured by	80	82	97	106	133	498	3.6%
Striking Against or Stepping on	63	54	69	66	76	328	2.4%
Burn, Scald-Heat or Cold Exposure	38	40	53	61	72	264	1.9%
Rubbed or Abraded by	5	2	1	1	3	12	0.1%
Uncoded	0	0	0	2	0	2	0.0%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	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 2009 - 2013

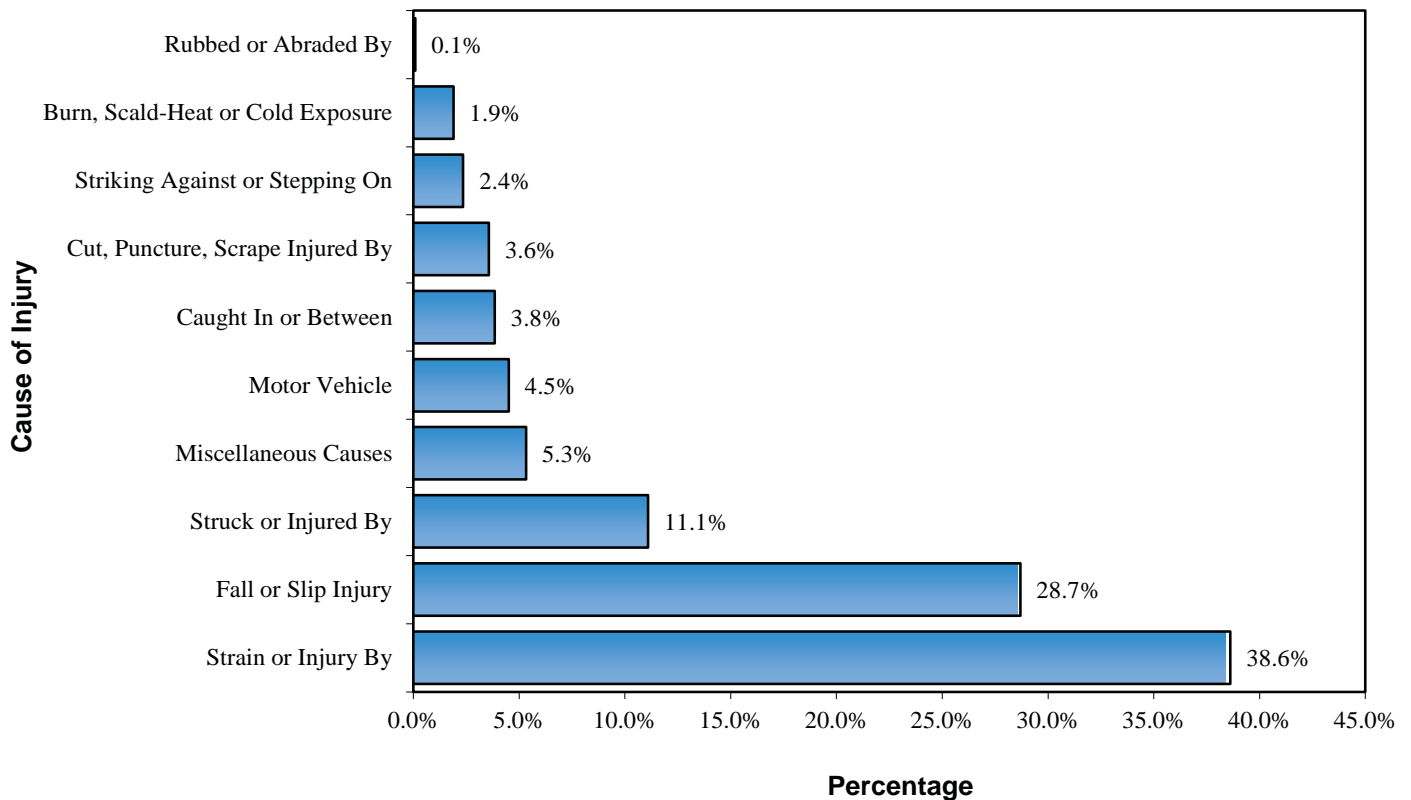


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	1	0	0	0	1	0.0%
Acid Chemicals	6	8	9	12	7	42	0.3%
Cold Objects or Substances	0	0	0	0	1	0	0.0%
Contact with Hot Object	5	4	3	4	12	28	0.2%
Dust, Gasses, Fumes, or Vapors	4	0	1	2	1	8	0.1%
Fire or Flame	4	8	13	17	14	56	0.4%
Steam or Hot Fluids	14	13	17	11	17	72	0.5%
Temperature Extremes	3	2	8	5	11	29	0.2%
Welding Operations	1	3	2	4	6	16	0.1%
Misc. Heat or Cold Exposure	1	1	0	6	3	11	0.1%
Sub Total	38	40	53	61	72	263	1.9%
CAUGHT IN OR BETWEEN							
Machine or Machinery	37	47	50	27	40	201	1.4%
Object Handled	28	49	57	57	61	252	1.8%
Misc. Caught in or Between	18	14	18	17	16	83	0.6%
Sub Total	83	110	125	101	117	536	3.8%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	1	0	3	5	4	13	0.1%
Hand Tool, Utensil; not powered	17	17	13	14	24	85	0.6%
Objects Being Lifted or Handled	31	35	39	51	55	211	1.5%
Powered Hand Tool/Appliance	26	25	27	21	38	137	1.0%
Misc. Cut, Puncture or Scrape	5	5	15	15	12	52	0.4%
Sub Total	80	82	97	106	133	498	3.6%
FALL OR SLIP INJURY							
From Different Level	114	114	102	114	126	570	4.1%
From Ladder or Scaffolding	90	76	68	87	102	423	3.0%
From Liquid or Grease Spills	38	51	42	46	39	216	1.6%
Into Openings	35	12	17	28	29	121	0.9%
On Ice or Snow	240	120	212	124	319	1,015	7.3%
On Same Level	65	95	167	164	200	691	5.0%
On Stairs	34	55	44	42	49	224	1.6%
Slipped, Did Not Fall	16	13	7	11	9	56	0.4%
Misc. Fall or Slip	123	107	115	170	167	682	4.9%
Sub Total	755	643	774	786	1,040	3,998	28.7%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With a Fixed Object	3	2	2	5	4	16	0.1%
Collision With Another Vehicle	29	35	34	61	76	235	1.7%
Crash of Airplane	0	0	0	0	0	0	0.0%
Crash of Rail Vehicle	0	0	0	2	1	3	0.0%
Crash of Water Vehicle	0	0	0	0	0	0	0.0%
Vehicle Upset	27	24	42	64	57	214	1.5%
Misc. Motor Vehicle	13	18	34	32	63	160	1.1%
Sub Total	72	79	112	164	201	628	4.5%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	2	1	0	0	1	4	0.0%
Rubbed or Abraded by (all other)	3	1	1	1	2	8	0.1%
Sub Total	5	2	1	1	3	12	0.1%
STRAIN OR INJURY BY							
Continual Noise	0	1	0	0	0	1	0.0%
Holding or Carrying	44	36	26	34	50	190	1.4%
Jumping	6	16	19	17	16	74	0.5%
Lifting	328	348	369	421	462	1,928	13.8%
Pushing or Pulling	116	118	96	123	138	591	4.2%
Reaching	54	70	63	63	47	297	2.1%
Repetitive Motion (carpal tunnel syndrome)	62	48	40	45	46	241	1.7%
Twisting	55	94	79	95	64	387	2.8%
Using Tool or Machine	75	97	97	108	124	501	3.6%
Welding or Throwing	8	10	9	8	11	46	0.3%
Misc. Strain	160	144	239	245	339	1,125	8.1%
Sub Total	908	982	1,037	1,159	1,295	5,381	38.6%
STRIKING AGAINST OR STEPPING ON							
Moving Parts of Machine	2	2	1	2	9	16	0.1%
Object Being Lifted or Handled	9	14	17	19	21	80	0.6%
Sanding, Scraping, Cleaning Operations	0	0	0	0	0	0	0.0%
Stationary Object	27	27	26	25	25	130	0.9%
Stepping on Sharp Object	2	1	3	8	1	15	0.1%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Misc. Striking Against or Stepping on	23	10	22	12	20	87	0.6%
Sub Total	63	54	69	66	76	328	2.4%
STRUCK OR INJURED BY							
Falling or Flying Object	82	62	62	78	79	363	2.6%
Fellow Worker, Patient	47	31	29	47	38	192	1.4%
Hand Tool or Machine in Use	21	10	23	28	43	125	0.9%
Motor Vehicle	16	9	9	13	11	58	0.4%
Moving Parts of Machine	19	15	31	27	56	148	1.1%
Object Being Lifted or Handled	40	68	84	114	122	428	3.1%
Object Handled by Others	12	15	25	38	22	112	0.8%
Misc. Struck or Injured by	8	20	16	38	38	120	0.9%
Sub Total	245	230	279	383	409	1,546	11.1%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	8	13	16	33	21	91	0.7%
Animal or Insect	12	17	10	13	16	68	0.5%
Contact With Electric Current	4	4	11	3	7	29	0.2%
Cumulative (all other)	36	26	19	30	15	126	0.9%
Explosion or Flare Back	1	1	0	3	5	10	0.1%
Foreign Body in Eye	3	9	6	8	11	37	0.3%
Mental Stress	6	2	0	1	1	10	0.1%
No Cause	1	4	3	3	3	14	0.1%
Other Miscellaneous Causes	52	60	75	70	72	329	2.4%
Other Than Physical Injury	10	1	6	6	1	24	0.2%
Robbery or Criminal Assault	0	0	0	0	4	4	0.0%
Sub Total	133	137	146	170	156	742	5.3%
UNCODED							
Uncoded Claims	0	0	0	2	0	2	0.0%
Sub Total	0	0	0	2	0	2	0.0%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	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 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Under 18	20	23	19	31	22	115	0.8%
18 to 29	488	464	531	674	726	2,883	20.7%
30 to 39	439	471	513	608	646	2,667	19.2%
40 to 49	595	539	653	708	781	3,276	23.5%
50 to 59	584	604	663	696	945	3,492	25.1%
60 to 65	182	176	218	196	267	1,039	7.5%
Over 65	74	82	96	86	115	453	3.3%
Uncoded	0	0	0	0	0	0	0.0%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	100.0%
TOTAL CLAIMS							
Under 18	359	314	346	582	384	1,985	1.8%
18 to 29	6,188	5,844	6,423	7,992	8,020	34,467	30.7%
30 to 39	4,102	4,087	4,544	5,128	5,411	23,272	20.8%
40 to 49	4,409	3,839	4,444	4,824	4,939	22,455	20.0%
50 to 59	3,945	3,911	4,272	4,545	5,088	21,761	19.4%
60 to 65	1,131	985	1,187	1,154	1,442	5,899	5.3%
Over 65	409	408	477	422	551	2,267	2.0%
Uncoded	0	0	0	0	384	0	0.0%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	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 2009 - 2013

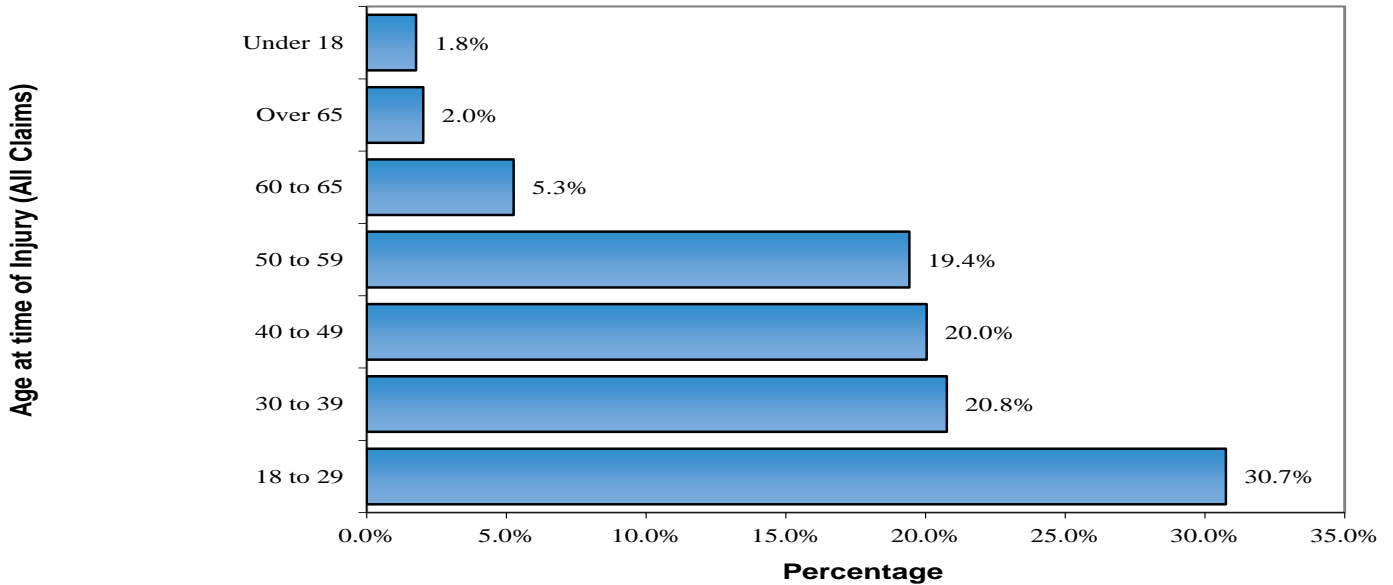


Table 14
Distribution of Claims by Day of Occurrence
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>INDEMNITY CLAIMS</u>							
Sunday	135	113	158	177	223	806	5.8%
Monday	448	463	490	530	690	2,621	18.8%
Tuesday	453	451	464	552	631	2,551	18.3%
Wednesday	401	436	480	554	582	2,453	17.6%
Thursday	419	374	454	556	566	2,369	17.0%
Friday	366	344	433	406	519	2,068	14.8%
Saturday	160	178	214	224	291	1,067	7.7%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	100.0%
<u>TOTAL CLAIMS</u>							
Sunday	1,070	999	1,240	1,400	1,506	6,215	5.5%
Monday	3,890	3,641	4,043	4,392	4,783	20,749	18.5%
Tuesday	3,828	3,732	3,850	4,518	4,648	20,576	18.4%
Wednesday	3,803	3,584	3,843	4,443	4,586	20,259	18.1%
Thursday	3,556	3,365	3,871	4,504	4,369	19,665	17.5%
Friday	3,013	2,820	3,275	3,659	3,978	16,745	14.9%
Saturday	1,383	1,247	1,571	1,731	1,965	7,897	7.0%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	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 55% occurring Monday - Wednesday.

Table 15
Distribution of Claims by Gender
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Males	1,697	1,703	1,982	2,324	2,690	10,396	74.6%
Females	685	655	711	630	766	3,447	24.7%
Uncoded	0	1	0	45	46	92	0.7%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	100.0%
TOTAL CLAIMS							
Males	13,596	12,866	14,873	16,908	18,042	76,195	68.0%
Females	6,946	6,506	6,910	6,824	7,217	34,403	30.7%
Uncoded	1	16	0	915	576	1,508	1.3%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	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 2009 - 2013

All Claims by Gender

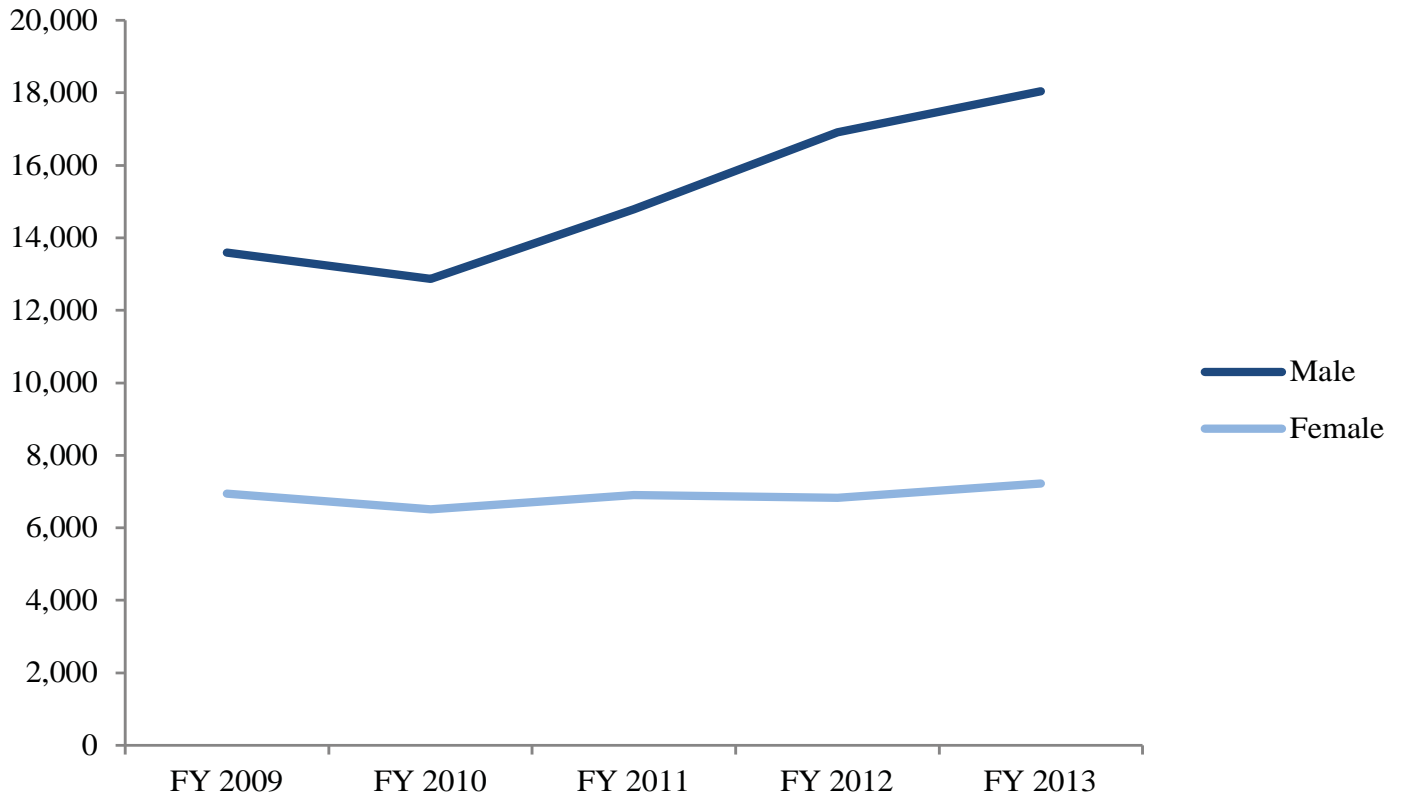


Table 16
Distribution of Claims by Rate Class
All Claims Filed

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
7405 Aircraft Flying Operations	10	5	4	5	2	26	0.0%
7403 Aircraft Ground Crew Operations	45	55	58	51	54	263	0.2%
9182 Amusement Parks/Park Boards	117	97	103	103	114	534	0.5%
0005 Apiaries	12	13	17	19	17	78	0.1%
7720 Armored Car Express Employees	0	0	0	3	0	3	0.0%
9090 Athletic Clubs or Entertainment Facilities	33	31	34	38	40	176	0.2%
3630 Auto Repair, Body Shops, Mechanics	468	496	538	632	703	2,837	2.5%
8380 Automotive Dealers & Svc Stations	1,183	1,137	1,204	1,363	1,442	6,329	5.6%
2000 Bakeries	87	54	76	78	64	359	0.3%
8808 Banks, S & L Assn, Credit Unions	97	93	100	90	99	479	0.4%
9580 Barbers & Beauticians	28	26	25	28	32	139	0.1%
2163 Beverage Mfg. & Delivery	32	13	17	22	24	108	0.1%
5110 Boiler & Elevator Installation/Svc.	122	130	117	103	126	598	0.5%
3620 Boiler & Tank Mfg.	12	14	18	18	28	90	0.1%
3726 Boiler Erection & Repair-Industrial	2	0	0	0	2	4	0.0%
4036 Brick/Pipe/Concrete Products Mfg.	32	46	40	58	56	232	0.2%
1463 Briquette & Clay Products Mfg.	1	1	3	5	3	13	0.0%
5410 Building Construction	1,073	989	910	1,259	1,142	5,373	4.8%
9007 Building Custodians/Janitorial Svc.	513	453	434	436	473	2,309	2.1%
6210 Building Moving, Demolition, Salvage	13	8	9	34	13	77	0.1%
7603 Cable Install, Svc. & Repair	32	25	24	20	33	134	0.1%
6253 Caison Work	0	0	0	1	0	1	0.0%
9078 Camp Operations	15	9	16	6	12	58	0.1%
9180 Carnival, Circus, Rodeo Employees	0	1	3	1	1	6	0.0%
5502 Carpet Laying &/or Linoleum Installation	16	19	13	15	18	81	0.1%
9220 Cemetery Operations	1	2	2	0	3	8	0.0%
7380 Chauffeurs, School Bus, Ambulance Drivers	102	106	116	94	120	538	0.5%
2064 Cheese Plants	0	0	0	0	0	0	0.0%
2583 Cleaners & Laundries	86	72	88	71	83	400	0.4%
8805 Clerical Office Employees	429	379	362	300	370	1,840	1.6%
4740 Coal Gasification-Plant Operations	1	0	0	0	0	1	0.0%
1005 Coal Mining	38	35	25	40	45	183	0.2%
8221 Coal, Iron, Steel Merchants	21	6	11	28	37	103	0.1%
8291 Cold Storage Warehouse	1	4	5	7	15	32	0.0%
0050 Commercial Farm Mach Operations	7	9	9	17	12	54	0.0%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>		FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
8022	Commission & Produce Merch.	84	123	109	81	79	476	0.4%
9061	Community Outreach Svcs. & Support Programs	567	559	575	742	572	3,015	2.7%
3685	Computer/Electronic Assembly	74	61	46	68	89	338	0.3%
5205	Concrete Work	197	180	147	221	252	997	0.9%
5603	Consulting Engineers	83	83	93	116	172	547	0.5%
2064	Creameries & Dairy Products Mfg.	51	41	45	33	32	202	0.2%
4692	Dental Laboratories	5	3	4	3	7	22	0.0%
9002	Domestics	29	21	40	36	41	167	0.1%
7531	Electric Light & Power Companies	103	95	109	93	89	489	0.4%
7529	Electric Light & Power Const-REA	9	28	20	15	17	89	0.1%
7534	Electric Light/Power Const./Spec. Contractor	20	46	30	60	53	209	0.2%
7533	Electric Light/Power Const./ Investor Owned	6	1	4	3	14	28	0.0%
3726	Electric/Gasification/Refinery Plant	0	0	0	0	0	0	0.0%
5190	Electrical Wiring, Service & Repair	251	265	227	294	429	1,466	1.3%
7535	Electronic Equip Install & Repair	13	21	13	19	15	81	0.1%
6221	Excavation & Digging	35	42	35	54	58	224	0.2%
0006	Farming & Ranching	158	194	148	169	203	872	0.8%
6400	Fence Construction	14	20	21	40	38	133	0.1%
4583	Fertilizer & Chemical Dealers	69	82	101	106	93	451	0.4%
7710	Fire Departments - Volunteer	20	19	58	54	65	282	0.3%
7700	Fire Departments - paid	48	57	16	30	24	109	0.1%
0003	Florists/Nurseries/Gardening	42	59	44	60	61	266	0.2%
2041	Food Preparation - Non Retail	20	22	22	28	20	112	0.1%
2014	Food Processing	273	248	261	292	238	1,312	1.2%
8001	Full-Line Department Stores	339	361	355	334	394	1,783	1.6%
9620	Funeral Homes	2	2	4	3	3	14	0.0%
8015	Furniture & Floor Covering Dealers	108	87	91	100	89	475	0.4%
7500	Gas Works	6	9	10	13	7	45	0.0%
8292	General Warehouse & Storage	185	179	211	222	221	1,018	0.9%
8605	Geologists and Scouts	2	7	6	6	10	31	0.0%
4130	Glass Merchants	29	16	11	16	26	98	0.1%
8304	Grain Elevators	145	143	132	138	142	700	0.6%
0034	Hatcheries and Egg Production	1	0	1	0	0	2	0.0%
8100	Hide and Leather Dealers/Tanners	1	0	3	1	0	5	0.0%
9040	Hospitals	1,251	1,306	1,432	1,247	1,534	7,034	6.3%
9050	Hotels & Motels - Incl. Basic Care Facilities (all employees)	351	356	435	420	508	2,070	1.8%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>		FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
7384	Ice Handling	2	1	0	3	0	6	0.0%
3504	Implement &/or Equipment Mfg.	1,068	899	1,198	1,247	1,107	5,519	4.9%
5040	Iron or Steel Contract/Erection	149	101	85	98	108	541	0.5%
0251	Irrigation	10	8	5	11	11	45	0.0%
4150	Jewelry &/or Optical Goods Mfg.	6	1	3	2	4	16	0.0%
6209	Junk & Scrap Metal Dealers	16	15	16	14	12	73	0.1%
4601	Laboratory Work & Medicine Mfg.	32	57	35	36	48	208	0.2%
7720	Law Enforcement	353	353	335	343	423	1,807	1.6%
2681	Leather & Canvas Goods Mfg.	65	45	53	62	77	302	0.3%
8284	Livestock Dealers & Operations	39	46	28	27	32	172	0.2%
2705	Logging & Sawmill Operations	1	0	0	0	0	1	0.0%
8207	Lumber Yard Employees	329	321	368	463	413	1,894	1.7%
5025	Masonry Work	60	50	30	39	36	215	0.2%
8003	Meat Markets	100	76	56	77	56	365	0.3%
9042	Med Clinics/Physicians/Dentists	351	264	258	241	414	1,528	1.4%
3124	Mfg. of Light Metal & Non-Metal Goods	226	194	159	193	218	990	0.9%
9615	Motion Picture & Video Production	0	1	1	1	2	5	0.0%
3866	Motor Coach & Carriage Assembly	39	28	33	26	32	158	0.1%
9041	Nursing Homes	798	749	826	752	694	3,819	3.4%
6203	Oil & Gas Development/Drilling	235	243	548	605	427	2,058	1.8%
8350	Oil & Gas Distrib/Bulk Dealers	94	93	89	129	172	577	0.5%
6208	Oil & Gas Instrument Logging	5	10	12	48	122	197	0.2%
6204	Oil & Gas Well Supply or Equipment Dealers	42	63	127	221	223	676	0.6%
1320	Oil & Gas Operations	140	97	251	436	452	1,376	1.2%
4740	Oil Refining - Synthetic Fuels Mfg.	28	38	41	45	41	193	0.2%
6206	Oil Well Servicing	145	185	515	863	1,068	2,776	2.5%
6205	Oil Well Trucking	123	149	445	717	941	2,375	2.1%
9999	Old Bureau or Not Rated on MF	4	0	1	1	1	7	0.0%
5100	Ornamental Work	0	2	2	0	2	6	0.0%
2094	Packing Plants & Slaughter Houses	49	54	60	45	19	227	0.2%
5474	Painting & Paper Hanging	39	28	22	32	35	156	0.1%
4365	Photographers	2	9	3	6	4	24	0.0%
5345	Plastering/Stucco/Drywall	42	28	36	48	55	209	0.2%
5183	Plumbing/Heating/Sheet Metal	442	421	388	464	518	2,233	2.0%
0010	Poisoning & Spraying	18	8	14	14	22	76	0.1%
4061	Pottery & Ceramic Mfg.	0	1	2	0	1	4	0.0%
9950	Preferred Worker Program	4	6	2	0	7	19	0.0%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
4310 Printing & Publishing	114	103	119	93	80	509	0.5%
9181 Professional Athletics	33	29	33	30	9	134	0.1%
7602 Radio & Television	17	17	24	20	20	98	0.1%
9104 Religious Orgs. & Churches	19	12	21	18	13	83	0.1%
9071 Restaurants & Lounges	1,193	1,144	1,159	1,208	1,234	5,938	5.3%
5545 Roofing - Hot Tar & Sandblast	22	12	20	19	17	90	0.1%
0007 Row Crop-Non-Machinery Farm Labor	2	0	3	4	7	16	0.0%
9403 Sanitation Operations	86	71	104	139	145	545	0.5%
9062 Schools/Libraries/Institutions	717	692	780	782	712	3,683	3.3%
6301 Sewer/Water/Gas Pipe Line Const.	119	113	153	221	302	908	0.8%
2260 Shoe Repair	0	1	2	0	0	3	0.0%
9544 Sign Mfg.	40	28	26	21	34	149	0.1%
7420 Specialized Aircraft Operations	2	0	1	1	0	4	0.0%
1802 Stonecutters	8	11	11	13	41	84	0.1%
8010 Stores - Hardware/Appliance/Auto	310	307	303	362	358	1,640	1.5%
8000 Stores - Retail	658	576	668	692	796	3,390	3.0%
6042 Street & Road Constr./Maint.	732	596	795	975	871	3,969	3.5%
2030 Sugar Mfg. & Refining	97	85	77	105	106	470	0.4%
7605 Switching & Switchboard Repair	1	2	1	0	2	6	0.0%
7600 Telegraph & Telephone Operations	13	16	15	16	23	83	0.1%
7601 Telephone & Cable Line Const.	46	45	46	70	84	291	0.3%
9757 Townships - All Employees	0	0	0	0	1	1	0.0%
8747 Traveling Representatives	576	518	572	657	655	2,978	2.7%
0004 Tree Planting/Trimming/Harvesting	51	42	38	50	46	227	0.2%
7215 Trucking & Hauling	669	559	673	630	772	3,303	2.9%
2860 Upholstering	1	0	0	2	1	4	0.0%
8831 Veterinary Hospital/Surgeons Kennels	85	106	110	103	107	511	0.5%
9840 Voc Training/Work Eval. Program	11	18	18	27	22	96	0.1%
9835 Volunteer Programs	27	20	15	21	26	109	0.1%
6200 Water Well Drilling Operations	33	10	11	17	12	83	0.1%
7520 Water Works	61	60	61	65	59	306	0.3%
3360 Welding & Blacksmithing	103	101	145	196	184	729	0.7%
8016 Wholesale Warehouse	118	103	121	171	202	715	0.6%
2803 Woodworking Mfg.	300	283	281	284	319	1,467	1.3%
9999 Uncoded	3	0	0	0	0	3	0.0%
Total All Claims	20,543	19,388	21,693	24,647	25,835	112,106	100.0%

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

Data as of September each year

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>		FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
9040	Hospitals	1,251	1,306	1,432	1,511	1,534	7,034	6.3%
9071	Automotive Dealers & Service Stations	1,183	1,137	1,204	1,363	1,442	6,329	5.6%
3504	Restaurants & Lounges	1,193	1,144	1,159	1,208	1,234	5,938	5.3%
8380	Implement &/or Equipment Mfg.	1,068	899	1,198	1,247	1,107	5,519	4.9%
5410	Building Construction	1,073	989	910	1,259	1,142	5,373	4.8%
6042	Street & Road Construction/ Maintenance	732	596	795	975	871	3,969	3.5%
9041	Nursing Homes	798	749	826	752	694	3,819	3.4%
9062	Schools/Libraries/Institutions	717	692	780	782	712	3,683	3.3%
8000	Stores - Retail	658	576	668	692	796	3,390	3.0%
7215	Trucking & Hauling	669	559	673	630	772	3,303	2.9%
Totals		9,342	8,647	9,645	10,419	10,304	48,357	31.2%

Data as of September each year

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

Date Reported - Fiscal Years 2009 - 2013

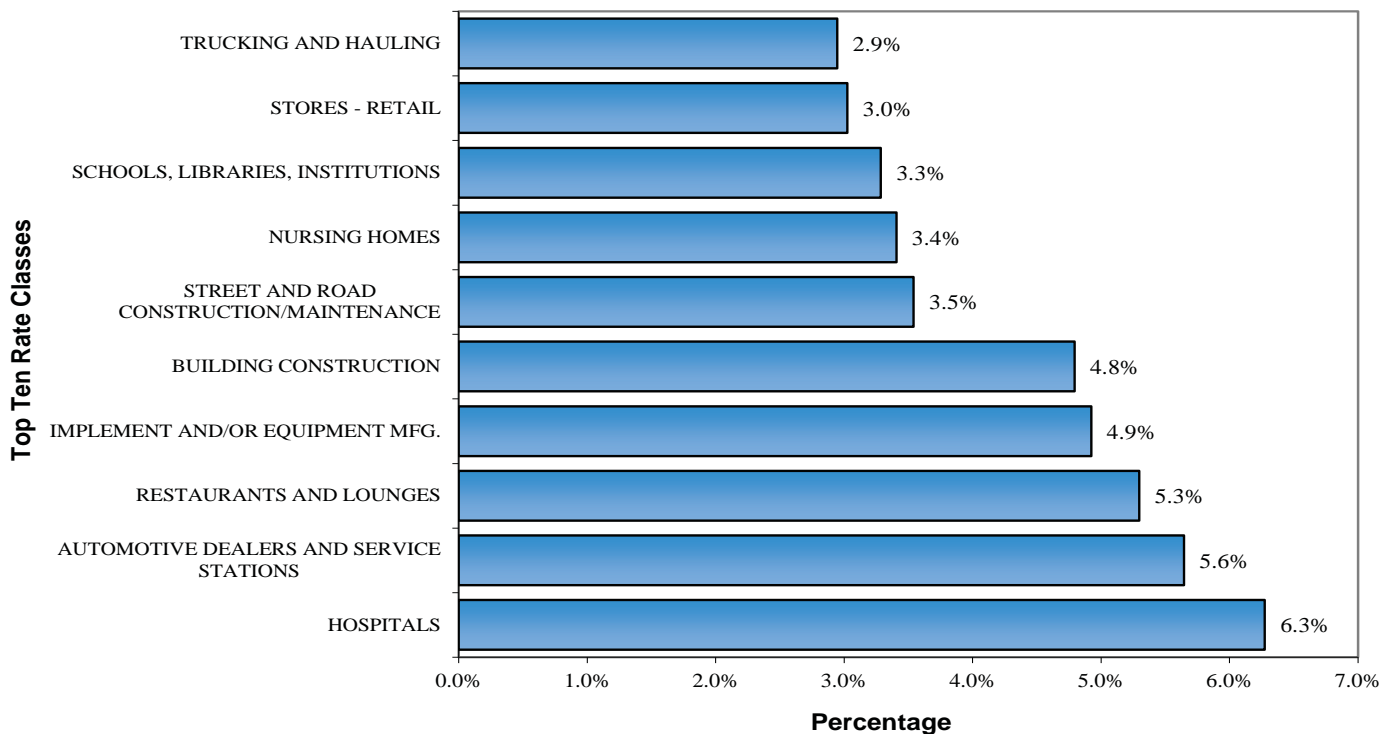


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only
Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>		FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
7405	Aircraft Flying Operations	1	0	1	1	0	3	0.0%
7403	Aircraft Ground Crew Operations	7	5	6	3	14	35	0.3%
9182	Amusement Parks/Park Boards	10	10	7	11	9	47	0.3%
0005	Apiaries	2	2	0	3	2	9	0.1%
7720	Armored Car Express Employees	0	0	0	1	0	1	0.0%
9090	Athletic Clubs or Entertainment Facilities	1	8	2	2	5	18	0.1%
3630	Auto Repair, Body Shops, Mechanics	59	72	71	85	95	382	2.7%
8380	Automotive Dealers & Svc. Stations	97	121	100	144	159	621	4.5%
2000	Bakeries	10	8	10	13	9	50	0.4%
8808	Banks, S & L Assn., Credit Unions	5	9	4	8	13	39	0.3%
9580	Barbers & Beauticians	4	5	5	3	3	20	0.1%
2163	Beverage Mfg. & Delivery	5	2	4	3	4	18	0.1%
5110	Boiler & Elevator Installation/Svc.	20	16	9	14	24	83	0.6%
3620	Boiler & Tank Mfg.	1	0	2	6	5	14	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	4	7	6	1	5	23	0.2%
1463	Briquette & Clay Products Mfg.	0	0	2	0	1	3	0.0%
5410	Building Construction	171	174	147	228	199	919	6.6%
9007	Building Custodians/Janitorial Svc.	60	53	72	62	61	308	2.2%
6210	Building Moving, Demolition, Salvage	1	1	3	5	1	11	0.1%
7603	Cable Install, Svc. & Repair	3	5	3	3	1	15	0.1%
9078	Camp Operations	1	1	3	0	0	5	0.0%
9180	Carnival, Circus, Rodeo Employees	0	0	0	0	0	0	0.0%
5502	Carpet Laying &/or Linoleum Installation	4	6	3	2	5	20	0.1%
9220	Cemetery Operations	0	0	1	0	2	3	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	16	18	22	17	25	98	0.7%
2064	Cheese Plants	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	6	9	15	10	11	51	0.4%
8805	Clerical Office Employees	54	37	33	27	44	195	1.4%
1005	Coal Mining	6	3	1	6	10	26	0.2%
8221	Coal, Iron, Steel Merchants	1	1	1	3	1	7	0.1%
8291	Cold Storage Warehouse	0	0	0	1	1	2	0.0%
0050	Commercial Farm Mach. Operations	1	1	0	3	2	7	0.1%
8022	Commission & Produce Merch.	10	18	12	9	17	66	0.5%
9061	Community Outreach Svcs. & Support Programs	56	58	56	58	57	285	2.0%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
3685 Computer/Electronic Assembly	4	7	6	6	5	28	0.2%
5205 Concrete Work	25	29	29	31	34	148	1.1%
5603 Consulting Engineers	8	9	9	11	22	59	0.4%
9420 Counties - All Employees	0	0	0	0	0	0	0.0%
2064 Creameries & Dairy Products Mfg.	6	7	7	6	5	31	0.2%
4692 Dental Laboratories	2	0	0	1	1	4	0.0%
9002 Domestics	4	3	7	4	6	24	0.2%
7531 Electric Light & Power Companies	12	13	12	11	13	61	0.4%
7529 Electric Light & Power Const-REA	1	6	1	3	2	13	0.1%
7534 Electric Light/Power Const./Spec Contractor	3	10	6	11	14	44	0.3%
7533 Electric Light/Power Const/Investor Owned	0	0	0	0	1	1	0.0%
3726 Electric/Gasification/Refinery Plant	0	0	0	0	0	0	0.0%
5190 Electrical Wiring, Service & Repair	36	38	30	48	61	213	1.5%
7535 Electronic Equip. Install & Repair	1	1	2	0	4	8	0.1%
6221 Excavation & Digging	6	6	8	13	11	44	0.3%
0006 Farming & Ranching	25	20	23	25	30	123	0.9%
6400 Fence Construction	1	3	1	5	2	12	0.1%
4583 Fertilizer & Chemical Dealers	10	10	13	12	16	61	0.4%
7710 Fire Departments - Volunteer	2	3	6	2	2	10	0.1%
7700 Fire Departments - paid	4	10	1	5	8	33	0.2%
0003 Florists/Nurseries/Gardening	3	7	5	4	7	26	0.2%
2041 Food Preparation - Non Retail	2	0	6	2	2	12	0.1%
2014 Food Processing	39	32	31	39	32	173	1.2%
8001 Full-Line Department Stores	53	50	40	27	46	216	1.6%
9620 Funeral Homes	0	0	1	0	1	2	0.0%
8015 Furniture & Floor Covering Dealers	10	12	10	13	14	59	0.4%
7500 Gas Works	1	3	0	1	0	5	0.0%
8292 General Warehouse & Storage	24	18	22	31	43	138	1.0%
8605 Geologists & Scouts	0	0	0	0	1	1	0.0%
4130 Glass Merchants	4	1	1	3	1	10	0.1%
8304 Grain Elevators	12	21	17	21	15	86	0.6%
8100 Hide and Leather Dealers/Tanners	0	0	0	0	0	0	0.0%
9040 Hospitals	99	107	97	110	112	525	3.8%
9050 Hotels & Motels - Incl. Basic Care Facilities (all employees)	31	36	51	39	53	210	1.5%
7384 Ice Handling	0	0	0	1	0	1	0.0%
3504 Implement &/or Equipment Mfg.	103	89	129	112	115	548	3.9%
5040 Iron or Steel Constr./Erection	17	13	10	7	24	71	0.5%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
0251 Irrigation	1	2	2	3	4	12	0.1%
4150 Jewelry &/or Optical Goods Mfg.	1	0	0	0	1	2	0.0%
6209 Junk & Scrap Metal Dealers	1	1	3	0	5	10	0.1%
4601 Laboratory Work & Medicine Mfg.	2	11	3	3	2	21	0.2%
7720 Law Enforcement	35	25	26	25	28	139	1.0%
2681 Leather & Canvas Goods Mfg.	5	2	6	3	9	25	0.2%
8284 Livestock Dealers & Operations	7	8	4	1	5	25	0.2%
2705 Logging and Sawmill Operations	0	0	0	0	0	0	0.0%
8207 Lumber Yard Employees	21	26	34	31	36	148	1.1%
5025 Masonry Work	15	8	8	10	5	46	0.3%
8003 Meat Markets	15	7	6	6	5	39	0.3%
9042 Med Clinics/Physicians/Dentists	26	15	13	16	29	99	0.7%
3124 Mfg. of Light Metal & Non-Metal Goods	17	17	15	18	20	87	0.6%
9615 Motion Picture & Video Production	0	0	1	0	2	3	0.0%
3866 Motor Coach & Carriage Assembly	5	8	5	5	9	32	0.2%
9041 Nursing Homes	86	72	80	55	86	379	2.7%
6203 Oil & Gas Development/Drilling	49	59	143	147	101	499	3.6%
8350 Oil & Gas Distrib/Bulk Dealers	25	21	17	23	37	123	0.9%
6208 Oil & Gas Instrument Logging	0	3	5	5	18	31	0.2%
6204 Oil & Gas Well Supply or Equipment Dealers	6	7	20	27	32	92	0.7%
1320 Oil & Gas Operations	26	14	41	73	66	220	1.6%
4740 Oil Refining - Synthetic Fuels Mfg.	1	4	7	3	6	21	0.2%
6206 Oil Well Servicing	33	40	85	137	203	498	3.6%
6205 Oil Well Trucking	36	36	128	183	265	648	4.7%
5100 Ornamental Work	0	1	0	0	1	2	0.0%
2094 Packing Plants & Slaughter Houses	2	6	6	7	3	24	0.2%
5474 Painting & Paper Hanging	9	5	1	6	7	28	0.2%
4365 Photographers	0	1	1	0	0	2	0.0%
5345 Plastering/Stucco/Drywall	5	4	7	9	20	45	0.3%
5183 Plumbing/Heating/Sheet Metal	70	40	50	51	63	274	2.0%
0010 Poisoning & Spraying	4	0	1	1	2	8	0.1%
4061 Pottery & Ceramic MFG	0	0	0	0	0	0	0.0%
9950 Preferred Worker Program	0	1	1	0	1	3	0.0%
4310 Printing & Publishing	9	7	12	12	12	52	0.4%
9850 Prison Industries Program	0	0	0	0	0	0	0.0%
9181 Professional Athletics	5	4	7	2	2	20	0.1%
7602 Radio & Television	1	3	1	2	1	8	0.1%

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

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
9104 Religious Orgs & Churches	0	1	3	2	1	7	0.1%
9071 Restaurants & Lounges	92	102	96	99	100	489	3.5%
5545 Roofing - Hot Tar & Sandblast	4	1	2	4	1	12	0.1%
0007 Row Crop-Non-Machinery Farm Labor	1	0	0	0	1	2	0.0%
9403 Sanitation Operations	11	11	22	30	26	100	0.7%
9062 Schools/Libraries/Institutions	48	54	67	51	35	255	1.8%
6301 Sewer/Water/Gas Pipe Line Constr.	18	18	28	38	46	148	1.1%
2260 Shoe Repair	0	1	0	0	0	1	0.0%
9544 Sign Mfg.	6	8	5	3	6	28	0.2%
7420 Specialized Aircraft Operations	1	0	0	0	0	1	0.0%
1802 Stonecutters	2	1	0	3	8	14	0.1%
8010 Stores - Hardware/Appliance/Auto	38	44	34	37	38	191	1.4%
8000 Stores - Retail	69	65	69	52	82	337	2.4%
6042 Street & Road Constr./Maint.	87	84	122	147	147	587	4.2%
2030 Sugar Mfg. & Refining	10	8	10	14	9	51	0.4%
7605 Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600 Telegraph & Telephone Operations	1	3	1	2	3	10	0.1%
7601 Telephone & Cable Line Constr.	4	4	5	8	7	28	0.2%
9757 Townships - All Employees	0	0	0	0	0	0	0.0%
8747 Traveling Representatives	63	54	56	70	74	317	2.3%
0004 Tree Planting/Trimming/Harvesting	4	7	9	7	5	32	0.2%
7215 Trucking & Hauling	165	150	179	141	211	846	6.1%
2860 Upholstering	1	0	0	0	0	1	0.0%
8831 Veterinary Hospital/Surgeons Kennels	2	5	4	3	5	19	0.1%
9840 Voc Training/Work Eval Program	1	1	0	0	0	2	0.0%
9835 Volunteer Programs	1	1	0	2	1	5	0.0%
6200 Water Well Drilling Operations	10	1	3	5	4	23	0.2%
7520 Water Works	8	8	7	9	7	39	0.3%
3360 Welding & Blacksmithing	15	12	10	24	24	85	0.6%
8016 Wholesale Warehouse	7	10	14	12	35	78	0.6%
2803 Woodworking Mfg.	30	33	26	36	52	177	1.3%
9999 Uncoded	1	0	0	0	0	1	0.0%
Total Indemnity Claims	2,382	2,359	2,693	2,999	3,502	13,935	100.0%
Total All Claims	20,543	19,388	21,693	24,647	28,835	112,106	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 2009 - 2013

<i>Fiscal Year:</i>		FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
5410	Building Construction	171	174	147	228	199	919	6.6%
7215	Trucking & Hauling	165	150	179	141	211	846	6.1%
6205	Oil Well Trucking	36	36	128	183	265	648	4.7%
8380	Automotive Dtrs. & Svc. Stations	97	121	100	144	159	621	4.5%
6042	Street & Road Constr. & Maint.	87	84	122	147	147	587	4.2%
3504	Implement &/or Equipment Mfg.	103	89	129	112	115	548	3.9%
9040	Hospitals	99	107	97	110	112	525	3.8%
6203	Oil and Gas Development/Drilling	49	59	143	147	101	499	3.6%
6206	Oil Well Servicing	33	40	85	137	203	498	3.6%
9071	Restaurants and Lounges	92	102	96	99	100	489	3.5%
Totals		1,029	1,017	1,091	1,366	1,612	6,180	44.3%

Data as of September each year

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

Date Reported - Fiscal Years 2009 - 2013

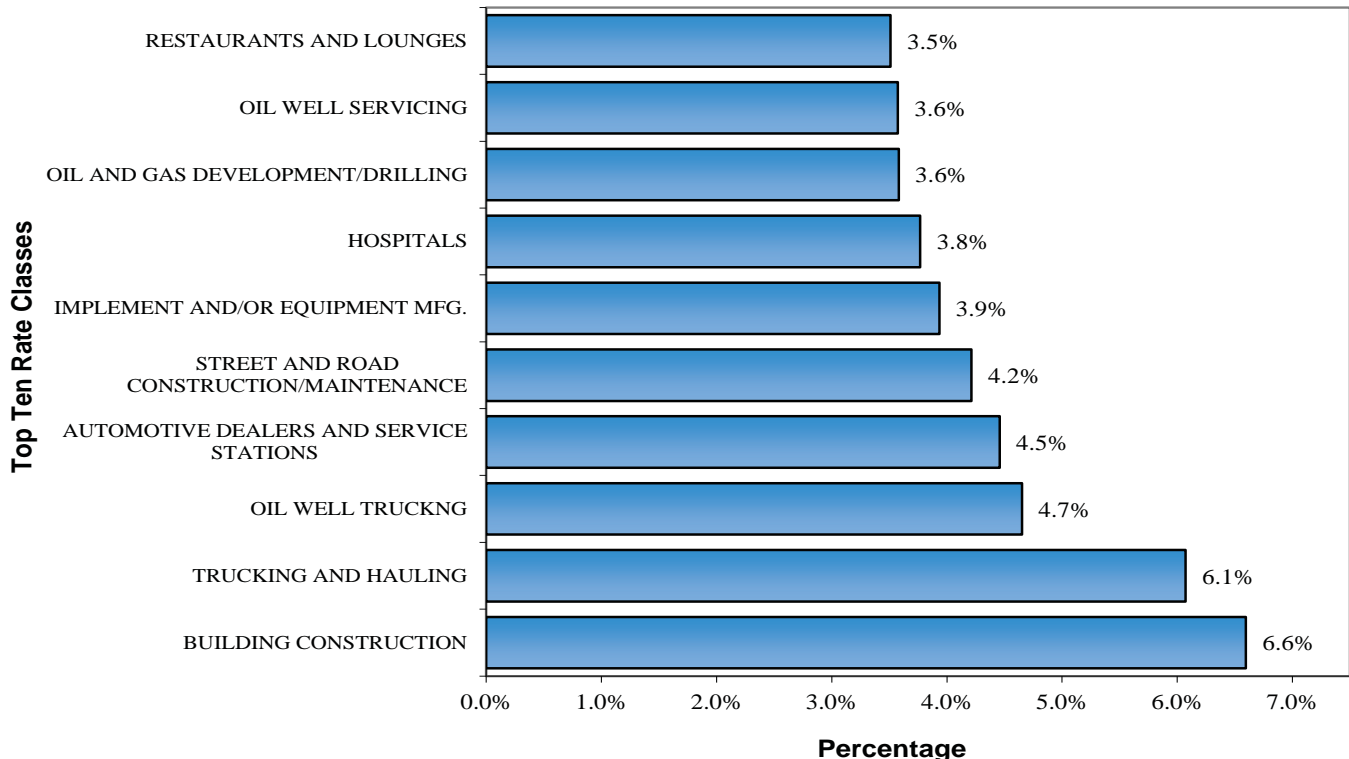


Table 20

Fatalities

Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Burn or Scald-Heat or Cold Exposure - Contact with Hot Object	0	0	0	2	1	3	2.2%
Burn or Scald-Heat or Cold Exposure - Fire or Flame	1	0	0	0	1	2	1.4%
Caught in or Between - Object being Handled	0	0	1	0	1	2	1.4%
Caught in or Between - Machine or Machinery	0	0	0	0	1	1	0.7%
Caught in or Between - Miscellaneous	0	2	0	0	0	2	1.4%
Cut, Puncture, Scrape - Injured By	0	0	1	0	0	1	0.7%
Fall or Slip - From Different Level	2	1	1	4	3	11	7.9%
Fall or Slip - From Ladder/Scaffolding	0	0	0	1	1	2	1.4%
Fall or Slip Injury - On Stairs	0	0	0	0	0	0	0.0%
Falling or Flying Object	0	1	0	1	0	2	1.4%
Miscellaneous Causes - Absorption, Ingestion, or Inhalation	0	0	0	0	1	1	0.7%
Miscellaneous Causes - Contact with Electrical Current	1	0	0	0	0	1	0.7%
Miscellaneous Causes - Explosion or Flare Back	0	1	0	1	1	3	2.2%
Miscellaneous Causes - Other than Physical Injury	0	0	0	2	0	2	1.4%
Miscellaneous Motor Vehicle	2	2	4	1	8	17	12.2%
Miscellaneous Other	3	4	5	7	7	26	18.7%
Miscellaneous Slip or Fall	0	0	1	0	0	1	0.7%
Miscellaneous Struck or Injured by	0	1	0	1	1	3	2.2%
Motor Vehicle - Collision with a Fixed Object	0	0	1	1	0	2	1.4%
Motor Vehicle - Collision with Another Vehicle	2	0	1	9	9	21	15.1%
Motor Vehicle - Crash of Airplane	0	0	0	0	0	0	0.0%
Motor Vehicle - Crash of Rail Vehicle	0	0	0	1	0	1	0.7%
Motor Vehicle - Vehicle Upset	2	1	5	3	4	15	10.8%
Moving Parts of a Machine	1	0	0	0	0	1	0.7%
Strain or Injury by	1	0	0	0	0	1	0.7%
Struck or Injured by - Falling or Flying Object	0	0	0	0	2	2	1.4%
Struck or Injured by - Fellow Worker, Patient	0	0	0	0	1	1	0.7%
Struck or Injured by - Hand Tool or Machine	0	0	1	0	0	1	0.7%
Struck or Injured by - Motor Vehicle	1	2	2	0	3	8	5.8%
Struck or Injured by - Moving Parts of Machine	0	0	0	0	2	2	1.4%
Struck or Injured by - Object Being Lifted or Handled	0	0	0	1	0	1	0.7%
Struck or Injured by - Object Handled by Others	0	0	1	2	0	3	2.2%
Total Fatalities	16	15	24	37	47	139	100.0%

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

Data as of September each year

Table 21
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
CLAIMS FILED							
Indemnity Claims Filed	2,382	2,359	2,693	2,999	3,502	13,935	12.4%
Medical Only Claims Filed	18,161	17,029	19,000	21,648	22,333	98,171	87.6%
Total Claims Filed	20,543	19,388	21,693	24,647	25,835	112,106	100.0%
Covered Workforce							
	340,915	340,117	348,743	369,996	402,771		
INCIDENT RATES							
Indemnity Claims per 100 Covered Workers	0.70	0.69	0.77	0.81	0.87		
Total Claims per 100 Covered Workers	6.03	5.70	6.22	6.66	6.41		

Data as of September each year

Total claims per 100 covered workers decreased by 4% from FY 2012 to FY 2013

Figure 9
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2009 - 2013

**Claim Incident Rates
 per 100 Covered Workers**

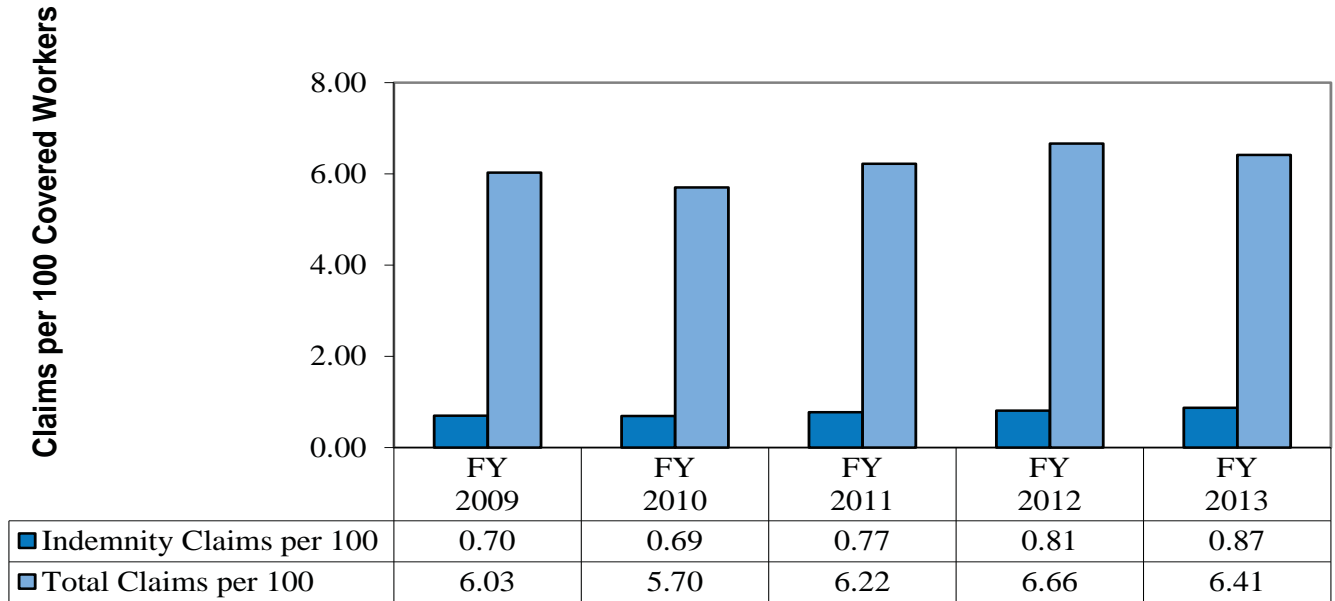
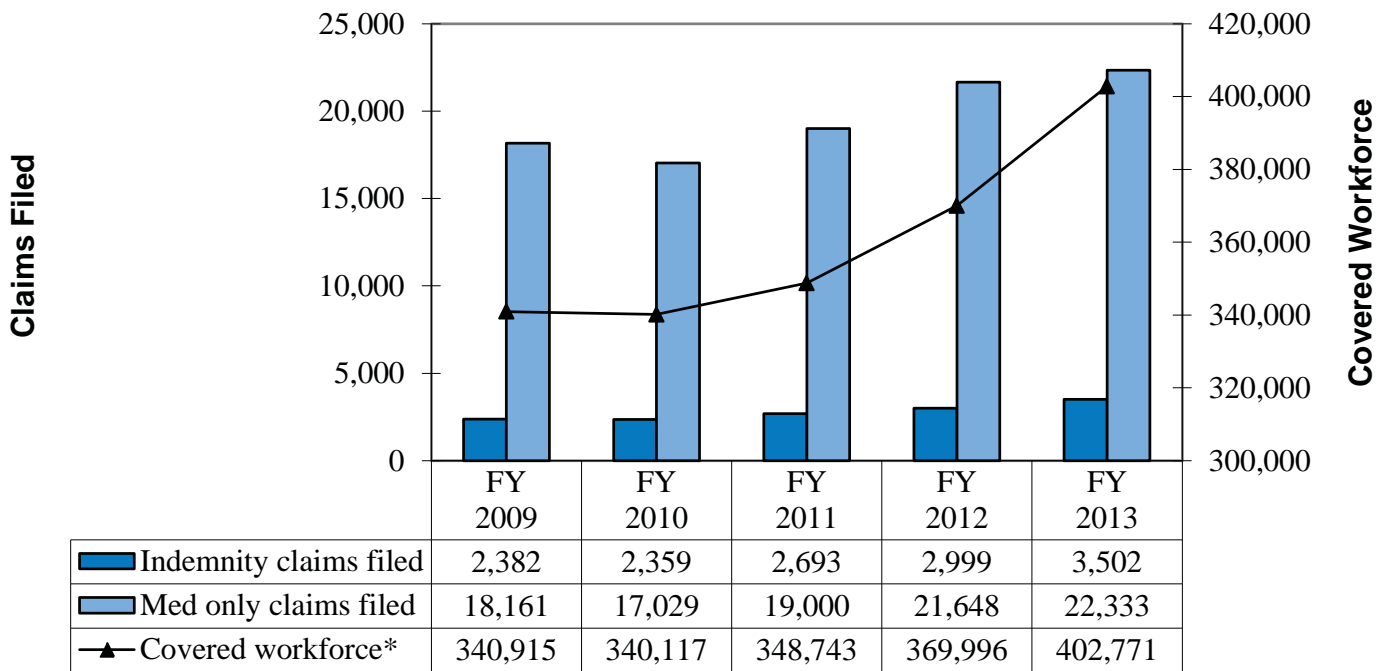


Figure 10
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2009 - 2013

Claims vs Covered Workforce



Section II

Oil Industry - Claims Statistics

1. Oil or Gas Operations - 1320
2. Oil and Gas Development - Drilling - 6203
3. Oil and Gas Well Suppliers or Equipment Dealers - 6204
4. Oil Well Trucking - 6205
5. Oil Well Servicing - 6206
6. Oil and Gas Instrument Logging - 6208

Table 22
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Claims by Body Group
Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>Medical Claims Only</u>							
Head	20	14	42	60	66	202	14.7%
Neck	2	2	8	11	9	32	2.3%
Upper Extremities	46	36	68	149	137	436	31.7%
Trunk	20	17	39	65	87	228	16.6%
Lower Extremities	23	14	50	71	82	240	17.4%
Other	2	0	3	6	4	15	1.1%
Uncoded	1	0	0	1	1	3	0.2%
Total Medical Only Claims	114	83	210	363	386	1,156	84.0%
<u>Indemnity Claims</u>							
Head	1	2	2	7	2	14	1.0%
Neck	1	2	2	2	4	11	0.8%
Upper Extremities	4	5	11	26	19	65	4.7%
Trunk	6	2	13	20	18	59	4.3%
Lower Extremities	13	3	13	16	18	63	4.6%
Other	1	0	0	2	5	8	0.6%
Uncoded	0	0	0	0	0	0	0.0%
Total Indemnity Claims	26	14	41	73	66	220	16.0%
<u>Total Claims</u>							
Head	21	16	44	67	68	216	15.7%
Neck	3	4	10	13	13	43	3.1%
Upper Extremities	50	41	79	175	156	501	36.4%
Trunk	26	19	52	85	105	287	20.9%
Lower Extremities	36	17	63	87	100	303	22.0%
Other	3	0	3	8	9	23	1.7%
Uncoded	1	0	0	1	1	3	0.2%
Total All Claims	140	97	251	436	452	1,376	100.0%

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

Data as of September each year

Table 22.1
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Lower Back - Lumbar Spine	16	12	30	42	56	156	11.3%
Finger(s)	14	11	23	51	43	142	10.3%
Knee(s)	19	5	26	34	39	123	8.9%
Hand(s)	7	8	15	32	36	98	7.1%
Shoulder(s)	12	8	8	37	26	91	6.6%
Ankle(s)	7	5	14	22	23	71	5.2%
Eye(s)	6	5	19	17	23	70	5.1%
Head Injury	4	2	8	22	16	52	3.8%
Facial Soft Tissue	5	6	10	13	15	49	3.6%
Wrist(s)	4	6	11	12	14	47	3.4%
Totals	94	68	164	282	291	899	65.3%

Data as of September each year

Figure 11
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

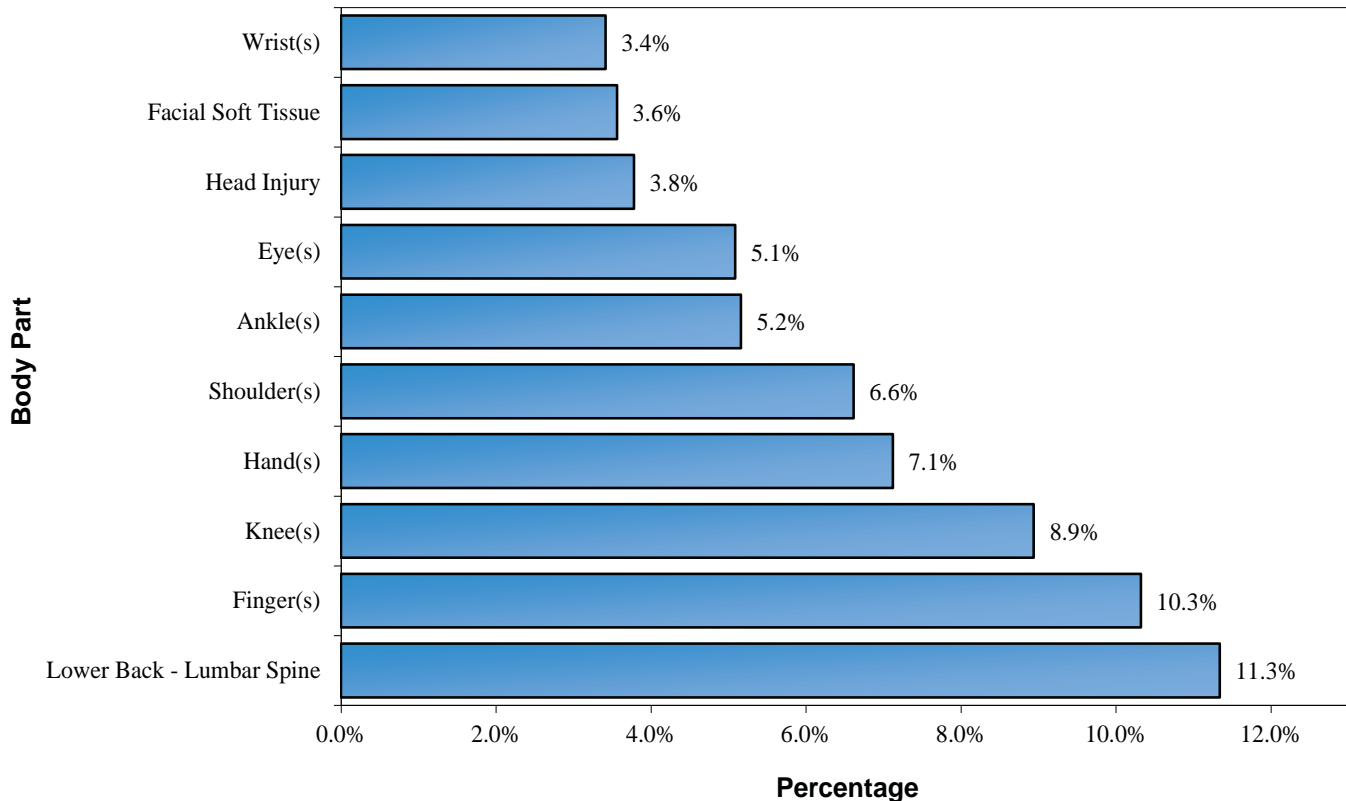


Table 22.2
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain	39	29	72	95	89	324	23.5%
Contusion	23	15	30	69	71	208	15.1%
Lacerations	12	13	24	58	58	165	12.0%
Sprain	8	7	19	51	57	142	10.3%
Fracture	16	12	21	41	48	138	10.0%
Burn(s)	6	1	14	16	20	57	4.1%
Foreign Body	3	4	12	15	18	52	3.8%
All Other	3	2	9	17	19	50	3.6%
Crushing	4	3	5	12	10	34	2.5%
Respiratory Disorders (Gas, Fumes, Chemicals)	1	2	7	8	9	27	2.0%
Totals	115	88	213	382	399	1,197	87.0%

Data as of September each year

Figure 12
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

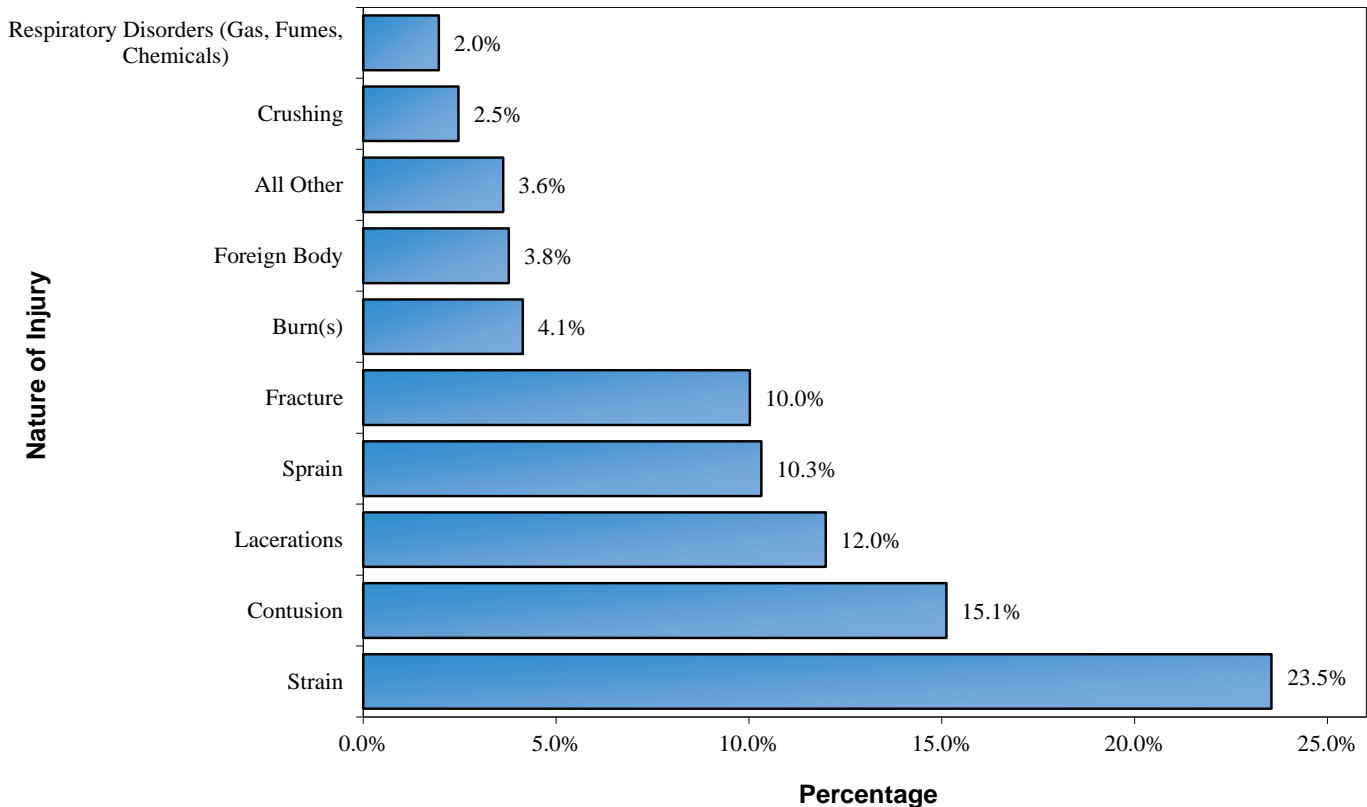


Table 22.3
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Strain or Injury By	35	23	61	107	102	328	23.8%
Fall or Slip Injury	34	22	45	76	90	267	19.4%
Struck or Injured By	18	14	34	83	84	233	16.9%
Miscellaneous Causes	9	9	33	49	50	150	10.9%
Motor Vehicle	10	7	23	33	31	104	7.6%
Caught In or Between	10	11	19	30	26	96	7.0%
Cut, Puncture, Scrape Injured By	8	6	14	27	33	88	6.4%
Burn or Scald-Heat or Cold Exposure	8	2	16	16	24	66	4.8%
Striking Against or Stepping On	7	3	6	15	11	42	3.1%
Rubbed or Abraded By	1	0	0	0	1	2	0.1%
Uncoded	0	0	0	0	0	0	0.0%
Totals	140	97	251	436	452	1,376	100.0%

Data as of September each year

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

Figure 13
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

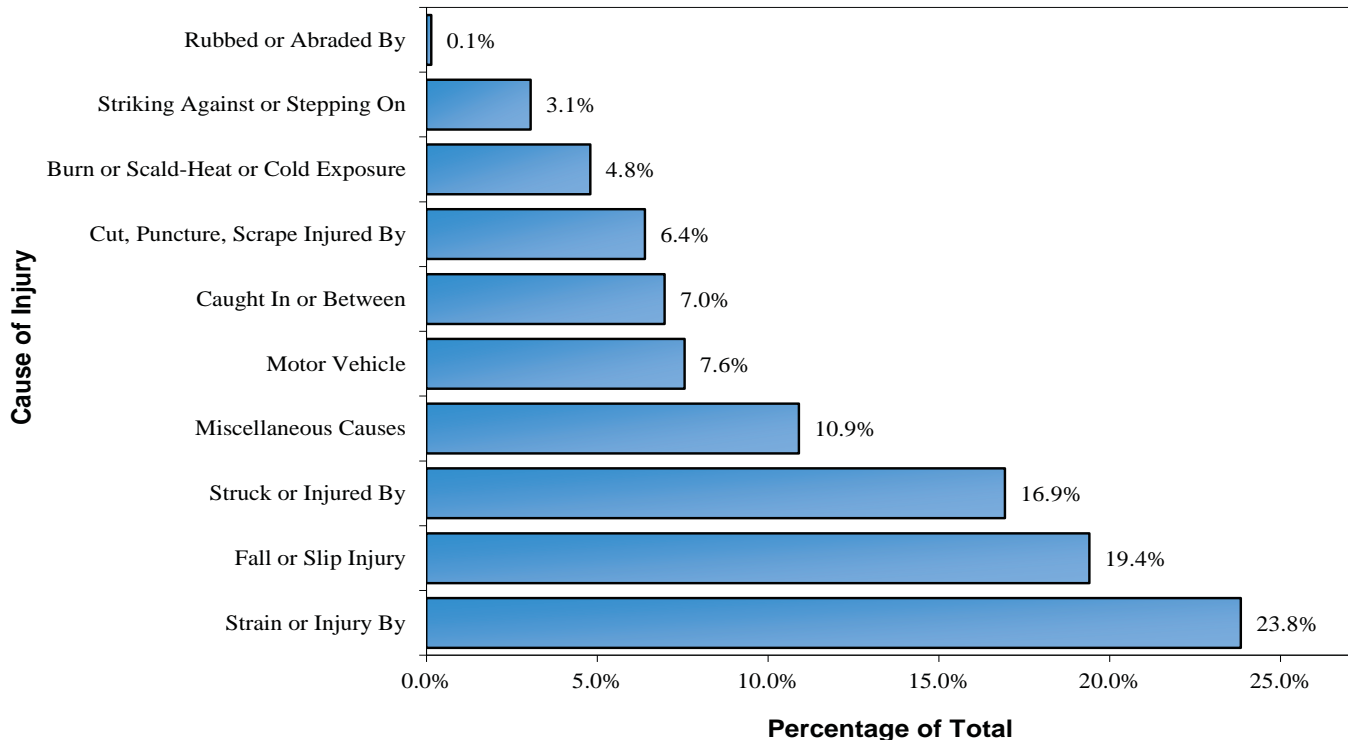


Table 22.4
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain or Injury By - Lifting	10	7	23	32	36	108	7.8%
Struck or Injured By - Object Being Lifted or Handled	5	5	13	35	34	92	6.7%
Miscellaneous Strain	7	3	15	29	29	83	6.0%
Fall or Slip Injury - On Ice or Snow	16	5	18	8	34	81	5.9%
Caught in or Between - Object Handled	6	6	11	18	17	58	4.2%
Cut, Puncture, Scrape By - Objects Being Lifted or Handled	6	5	10	16	19	56	4.1%
Fall or Slip Injury - On Same Level	6	1	6	20	19	52	3.8%
Struck or Injured By - Hand Tool or Machine in Use	2	5	6	15	20	48	3.5%
Fall or Slip Injury - Miscellaneous Fall or Slip	5	2	5	14	17	43	3.1%
Miscellaneous - Foreign Body in Eye	2	4	10	13	14	43	3.1%
Totals	65	43	117	200	239	664	48.3%

Data as of September each year

Figure 14
Distribution of Claims by Rate Class 1320
Oil or Gas Operations
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

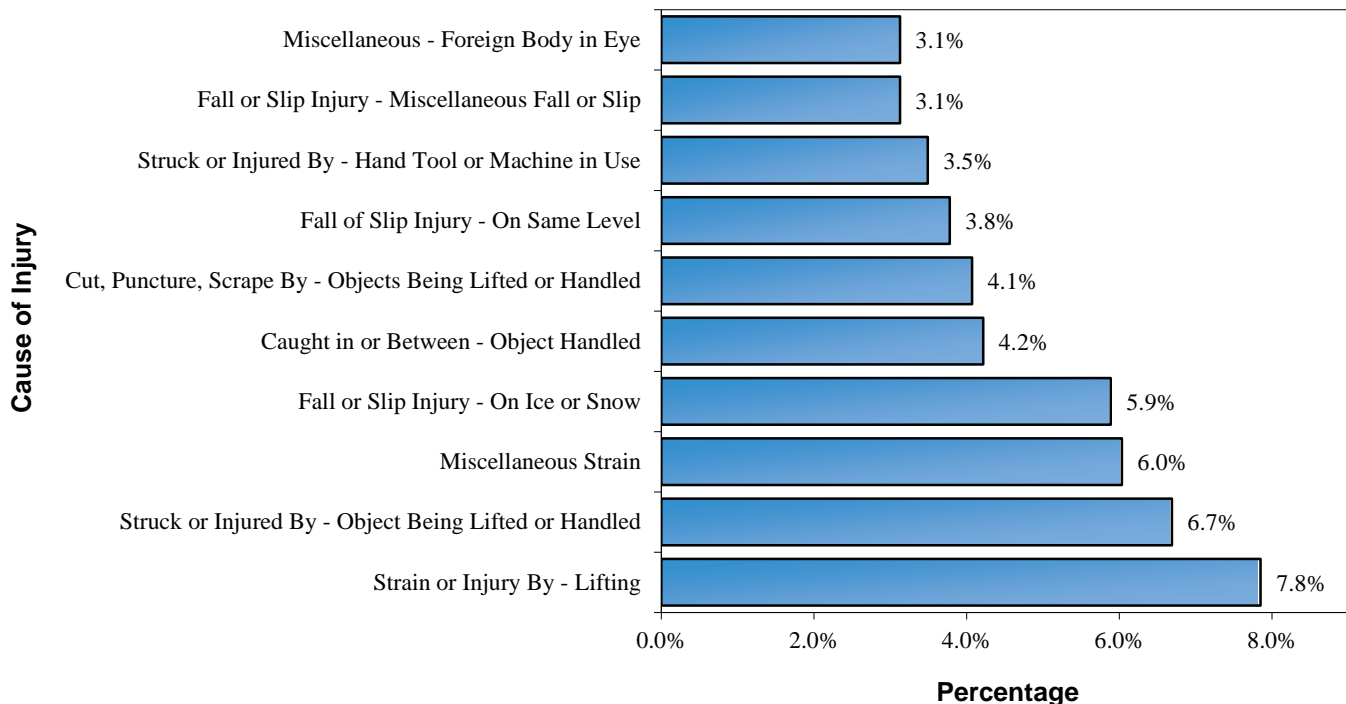


Table 23
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Claims by Body Group
Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>Medical Claims Only</u>							
Head	29	24	48	71	42	214	10.4%
Neck	5	4	9	10	7	35	1.7%
Upper Extremities	81	80	198	199	112	670	32.6%
Trunk	32	32	73	86	67	290	14.1%
Lower Extremities	38	40	71	89	91	329	16.0%
Other	1	3	6	3	6	19	0.9%
Uncoded	0	1	0	0	1	2	0.1%
Total Medical Only Claims	186	184	405	458	326	1,559	75.8%
<u>Indemnity Claims</u>							
Head	6	2	14	11	4	37	1.8%
Neck	2	3	4	2	1	12	0.6%
Upper Extremities	18	22	51	58	40	189	9.2%
Trunk	12	15	33	32	28	120	5.8%
Lower Extremities	9	15	37	38	23	122	5.9%
Other	2	2	4	6	4	18	0.9%
Uncoded	0	0	0	0	1	1	0.0%
Total Indemnity Claims	49	59	143	147	101	499	24.2%
<u>Total Claims</u>							
Head	35	26	62	82	46	251	12.2%
Neck	7	7	13	12	8	47	2.3%
Upper Extremities	99	102	249	257	152	859	41.7%
Trunk	44	47	106	118	95	410	19.9%
Lower Extremities	47	55	108	127	114	451	21.9%
Other	3	5	10	9	10	37	1.8%
Uncoded	0	1	0	0	2	3	0.1%
Total All Claims	235	243	548	605	427	2,058	100.0%

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

Data as of September each year

Table 23.1
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Finger(s)	29	39	85	76	47	276	13.4%
Lower Back - Lumbar Spine	24	17	48	53	44	186	9.0%
Shoulder(s)	27	18	55	42	38	180	8.7%
Knee(s)	13	22	48	52	39	174	8.5%
Hand(s)	20	18	34	33	19	124	6.0%
Ankle(s)	7	13	20	18	27	85	4.1%
Eye(s)	13	8	18	21	18	78	3.8%
Head Injury	9	7	17	33	8	74	3.6%
Foot/Feet	6	5	9	26	24	70	3.4%
Wrist(s)	5	3	18	30	13	69	3.4%
Totals	153	150	352	384	277	1,316	63.9%

Data as of September each year

Figure 15
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

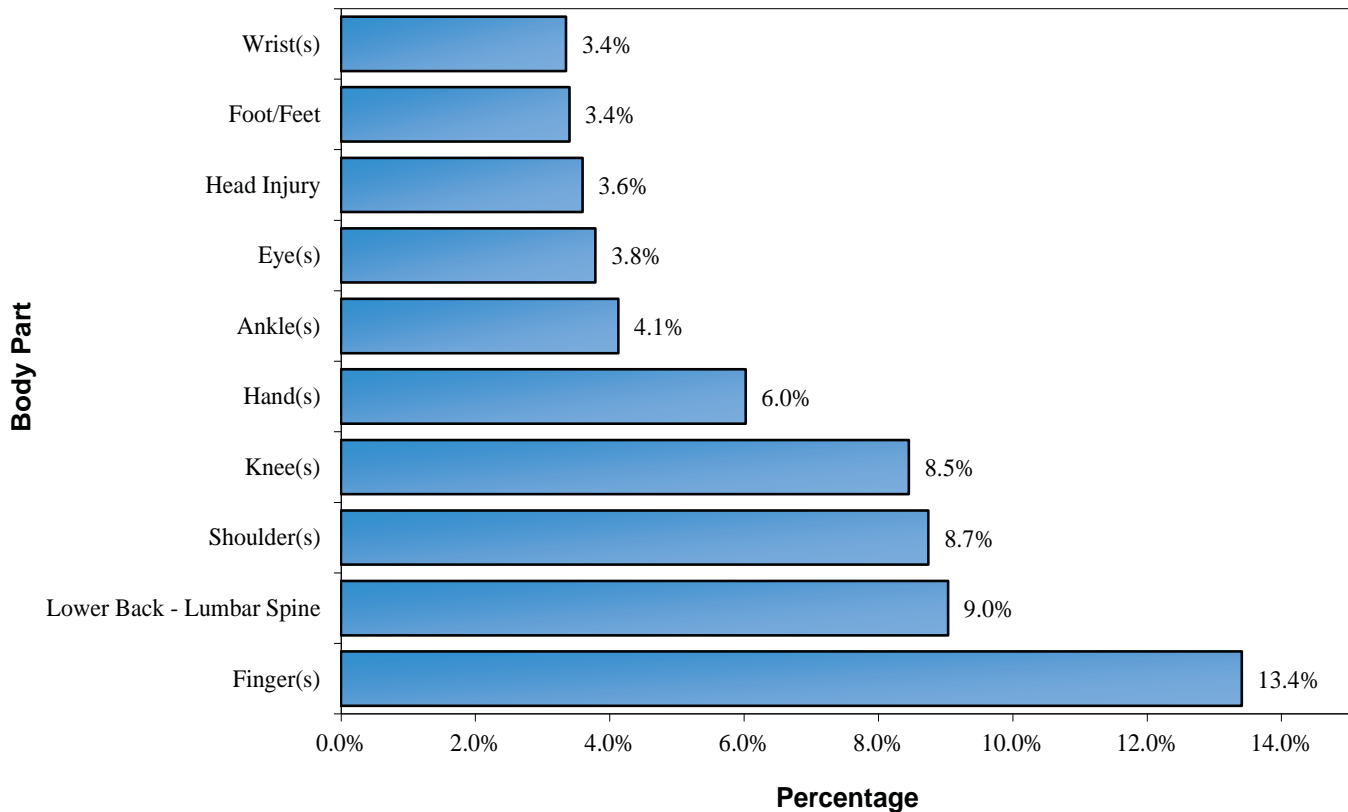


Table 23.2
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain	51	56	110	89	84	390	19.0%
Contusion	32	32	71	96	63	294	14.3%
Fracture	45	24	62	70	39	240	11.7%
Sprain	10	23	51	72	56	212	10.3%
Lacerations	21	29	59	63	39	211	10.3%
Crushing	10	24	43	29	23	129	6.3%
All Other	2	9	12	41	10	74	3.6%
Foreign Body	5	7	10	17	15	54	2.6%
Burn(s)	10	2	17	18	6	53	2.6%
Rupture	4	4	15	10	12	45	2.2%
Totals	190	210	450	505	347	1,702	82.7%

Data as of September each year

Figure 16
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

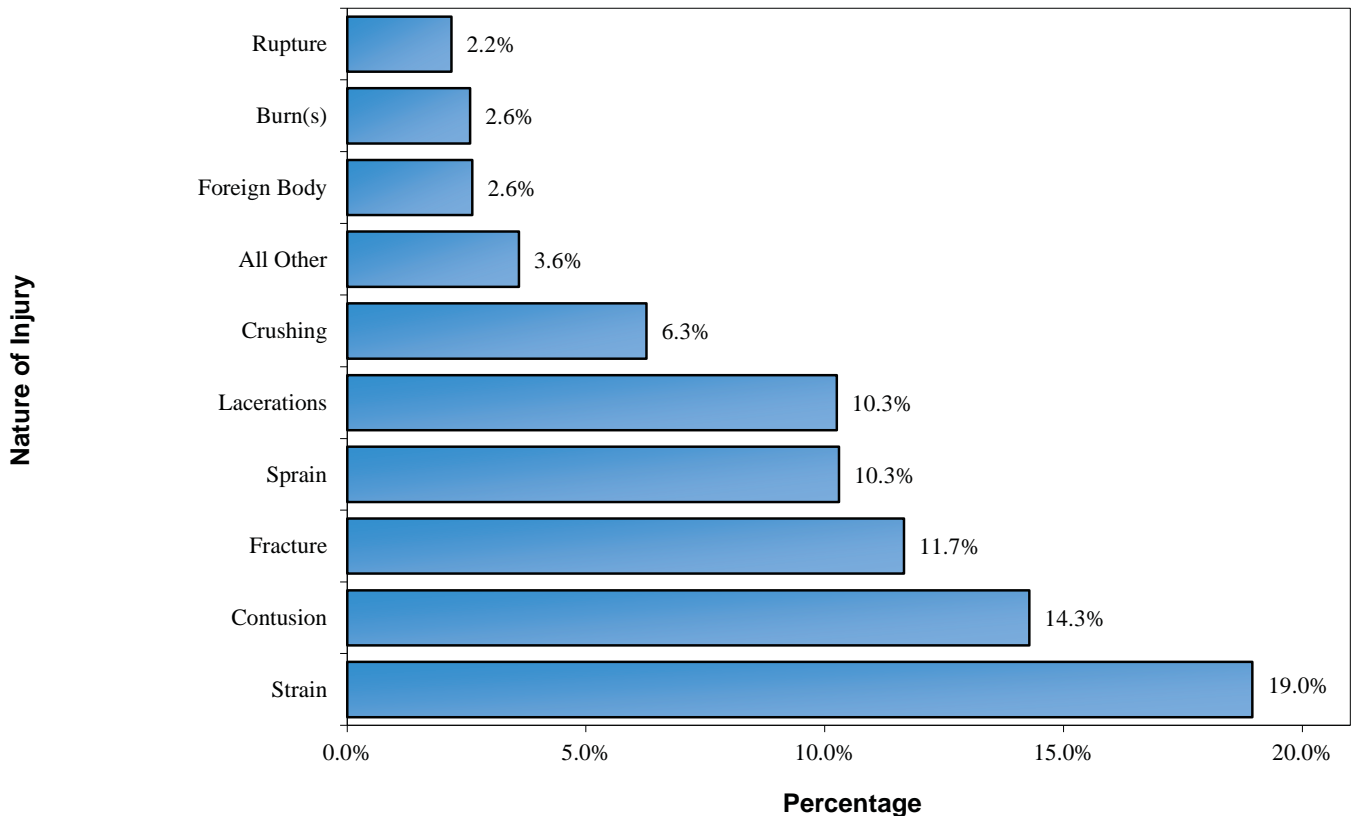


Table 23.3
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Strain or Injury By	50	62	126	148	124	510	24.8%
Struck or Injured By	48	48	118	142	97	453	22.0%
Fall or Slip Injury	42	35	89	86	66	318	15.5%
Caught In or Between	33	40	92	77	38	280	13.6%
Miscellaneous Causes	14	27	57	67	44	209	10.2%
Cut, Puncture, Scrape Injured By	14	10	19	34	17	94	4.6%
Burn or Scald-Heat or Cold Exposure	18	9	24	20	14	85	4.1%
Striking Against or Stepping On	9	8	7	20	15	59	2.9%
Motor Vehicle	6	4	14	10	11	45	2.2%
Rubbed or Abraded By	1	0	2	1	1	5	0.2%
Uncoded	0	0	0	0	0	0	0.0%
Totals	235	243	548	605	427	2,058	100.0%

Data as of September each year

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

Figure 17
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

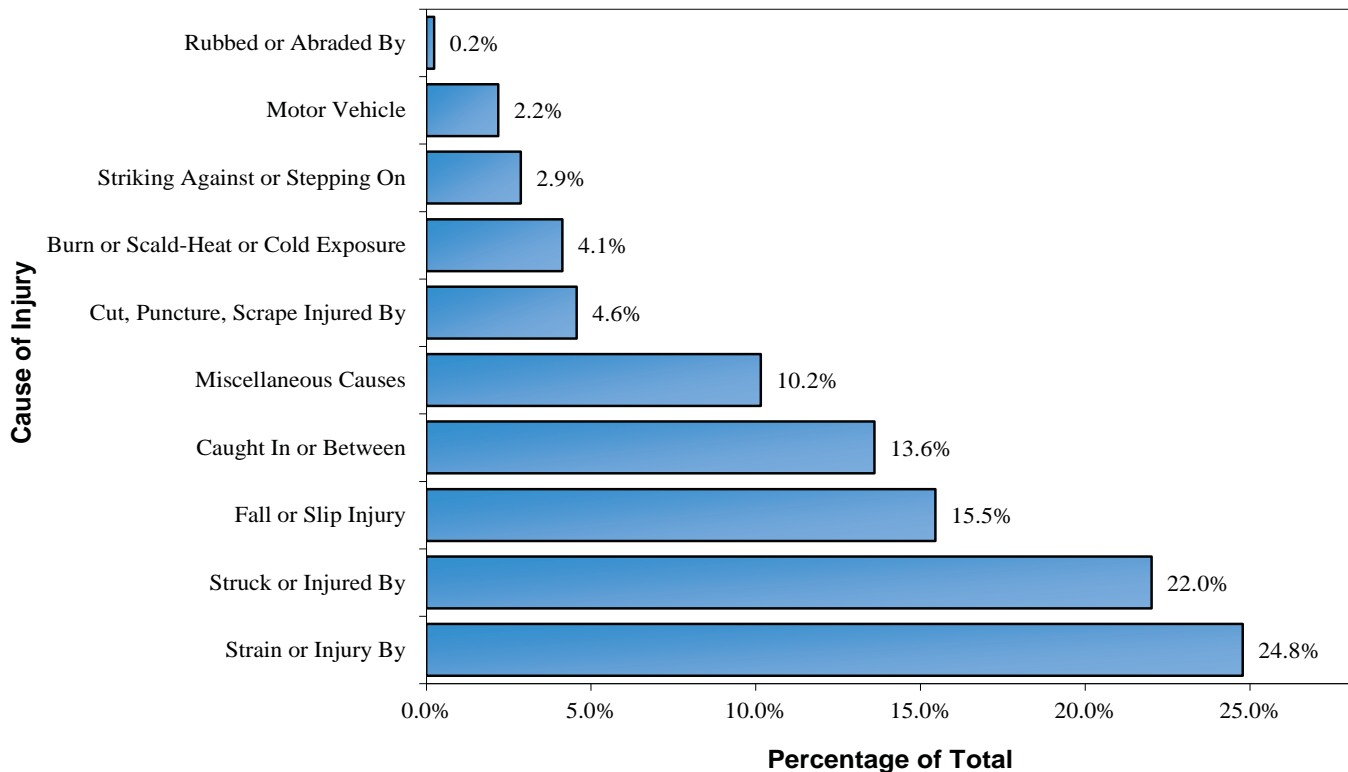


Table 23.4
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Caught In or Between - Object Handled	21	22	52	50	24	169	8.2%
Strain or Injury By - Miscellaneous Strain	8	14	31	41	41	135	6.6%
Struck or Injured By - Object Being Lifted or Handled	11	15	26	48	34	134	6.5%
Strain or Injury By - Lifting	13	15	27	33	34	122	5.9%
Striking Against or Stepping On - Moving Parts of Machine	6	6	46	34	23	115	5.6%
Strain or Injury By - Pushing or Pulling	14	16	19	33	21	103	5.0%
Caught In or Between - Machine or Machinery	11	16	35	15	9	86	4.2%
Miscellaneous Causes - Other Misc. Causes	3	9	26	29	19	86	4.2%
Struck or Injured By - Falling or Flying Object	21	11	16	25	12	85	4.1%
Fall or Slip Injury - On Same Level	2	6	26	20	21	75	3.6%
Totals	110	130	304	328	238	1,110	53.9%

Data as of September each year

Figure 18
Distribution of Claims by Rate Class 6203
Oil and Gas Development - Drilling
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

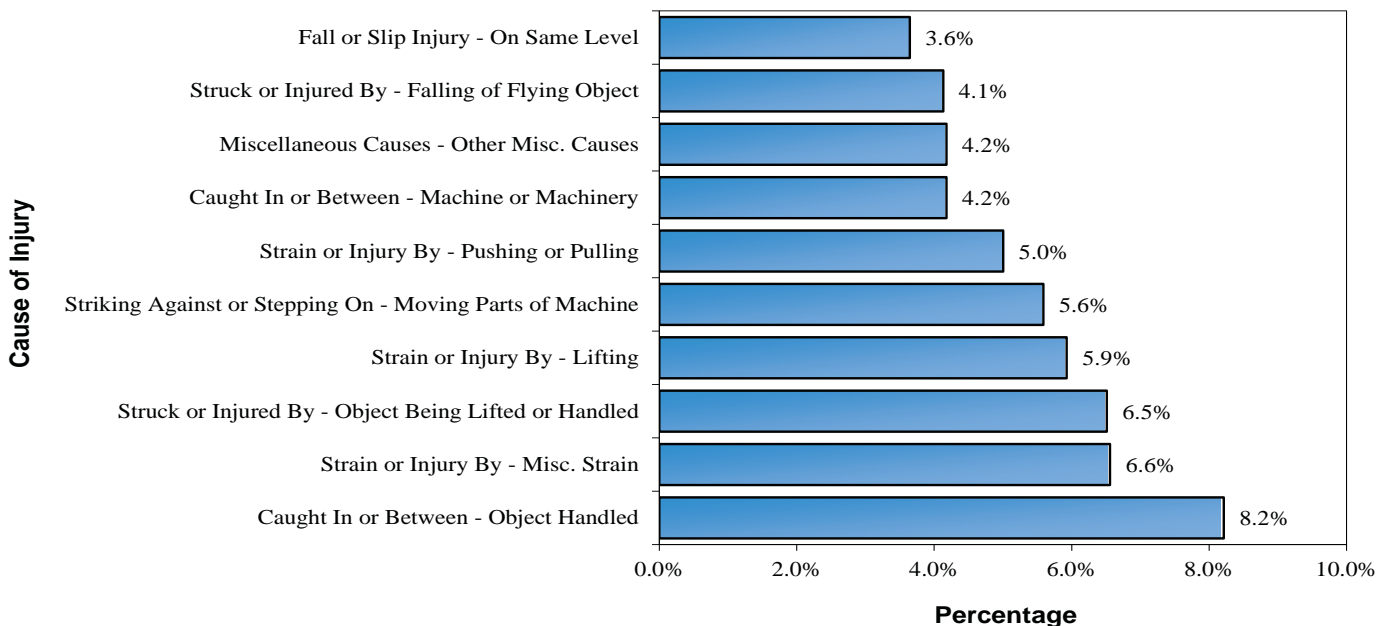


Table 24
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Claims by Body Group
Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>Medical Claims Only</u>							
Head	4	8	18	27	33	90	13.3%
Neck	3	0	5	6	4	18	2.7%
Upper Extremities	19	25	40	74	76	234	34.6%
Trunk	3	12	20	35	33	103	15.2%
Lower Extremities	7	11	22	47	42	129	19.1%
Other	0	0	2	5	2	9	1.3%
Uncoded	0	0	0	0	1	1	0.1%
Total Medical Only Claims	36	56	107	194	191	584	86.4%
<u>Indemnity Claims</u>							
Head	0	0	3	2	1	6	0.9%
Neck	0	1	1	1	0	3	0.4%
Upper Extremities	4	2	6	7	15	34	5.0%
Trunk	2	1	5	8	7	23	3.4%
Lower Extremities	0	3	5	7	7	22	3.3%
Other	0	0	0	2	2	4	0.6%
Uncoded	0	0	0	0	0	0	0.0%
Total Indemnity Claims	6	7	20	27	32	92	13.6%
<u>Total Claims</u>							
Head	4	8	21	29	34	96	14.2%
Neck	3	1	6	7	4	21	3.1%
Upper Extremities	23	27	46	81	91	268	39.6%
Trunk	5	13	25	43	40	126	18.6%
Lower Extremities	7	14	27	54	49	151	22.3%
Other	0	0	2	7	4	13	1.9%
Uncoded	0	0	0	0	1	1	0.1%
Total All Claims	42	63	127	221	223	676	100.0%

Data as of September each year

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

Table 24.1
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Finger(s)	8	13	18	23	25	87	12.9%
Lower Back - Lumbar Spine	3	5	15	23	20	66	9.8%
Hand(s)	2	6	5	13	27	53	7.8%
Eye(s)	2	5	9	11	15	42	6.2%
Knee(s)	3	1	5	19	14	42	6.2%
Shoulder(s)	4	1	5	18	12	40	5.9%
Ankle(s)	3	8	2	12	15	40	5.9%
Wrist(s)	2	3	12	10	5	32	4.7%
Foot/Feet	0	3	6	12	7	28	4.1%
Head Injury	0	1	9	8	10	28	4.1%
Totals	27	46	86	149	150	458	67.8%

Data as of September each year

Figure 19
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

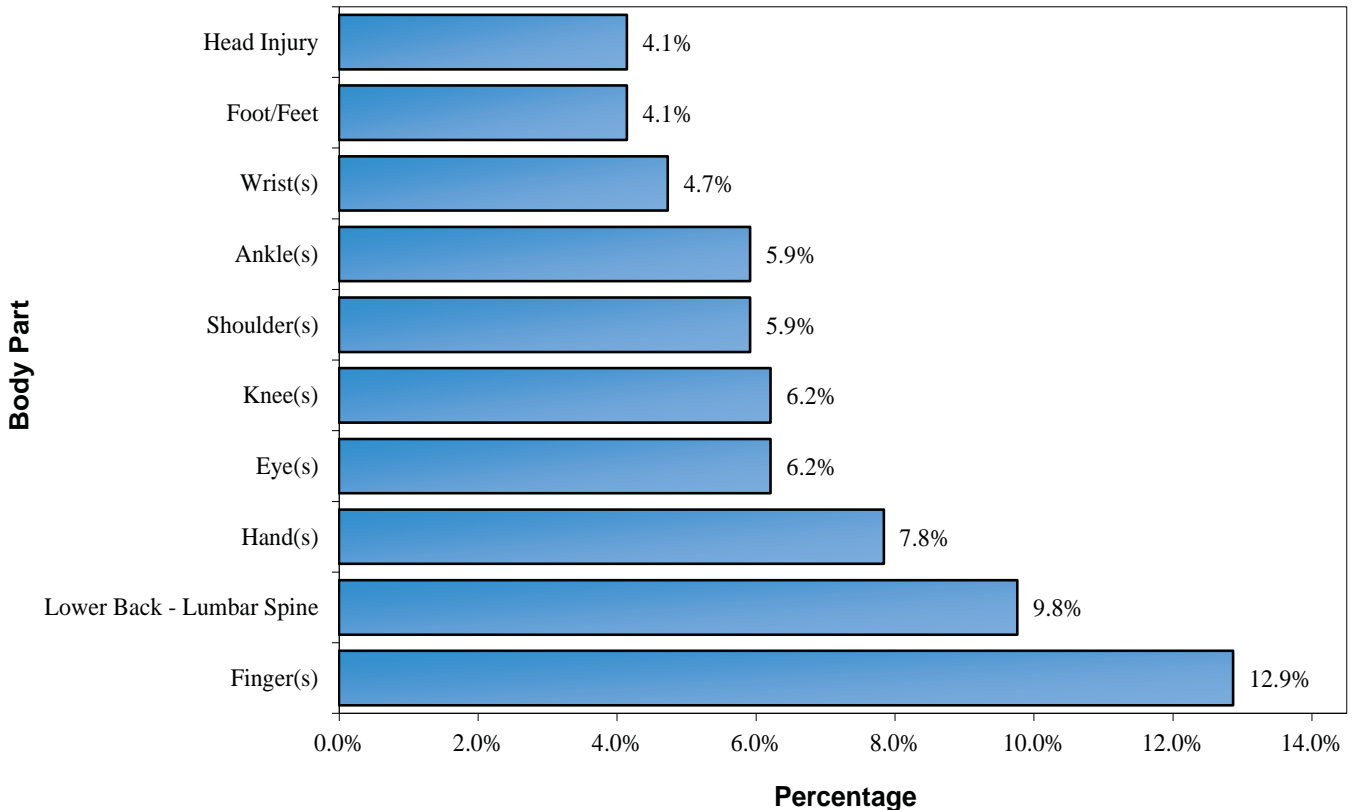


Table 24.2
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain	9	19	30	45	40	143	21.2%
Contusion	7	9	20	28	29	93	13.8%
Lacerations	3	9	15	23	31	81	12.0%
Fracture	7	6	11	13	26	63	9.3%
Sprain	6	6	9	25	15	61	9.0%
Foreign Body	1	4	6	10	15	36	5.3%
Burn(s)	3	3	8	6	9	29	4.3%
Crushing	1	2	5	13	7	28	4.1%
All Other	0	1	6	14	6	27	4.0%
Puncture	0	2	2	9	8	21	3.1%
Totals	37	61	112	186	186	582	86.1%

Data as of September each year

Figure 20
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

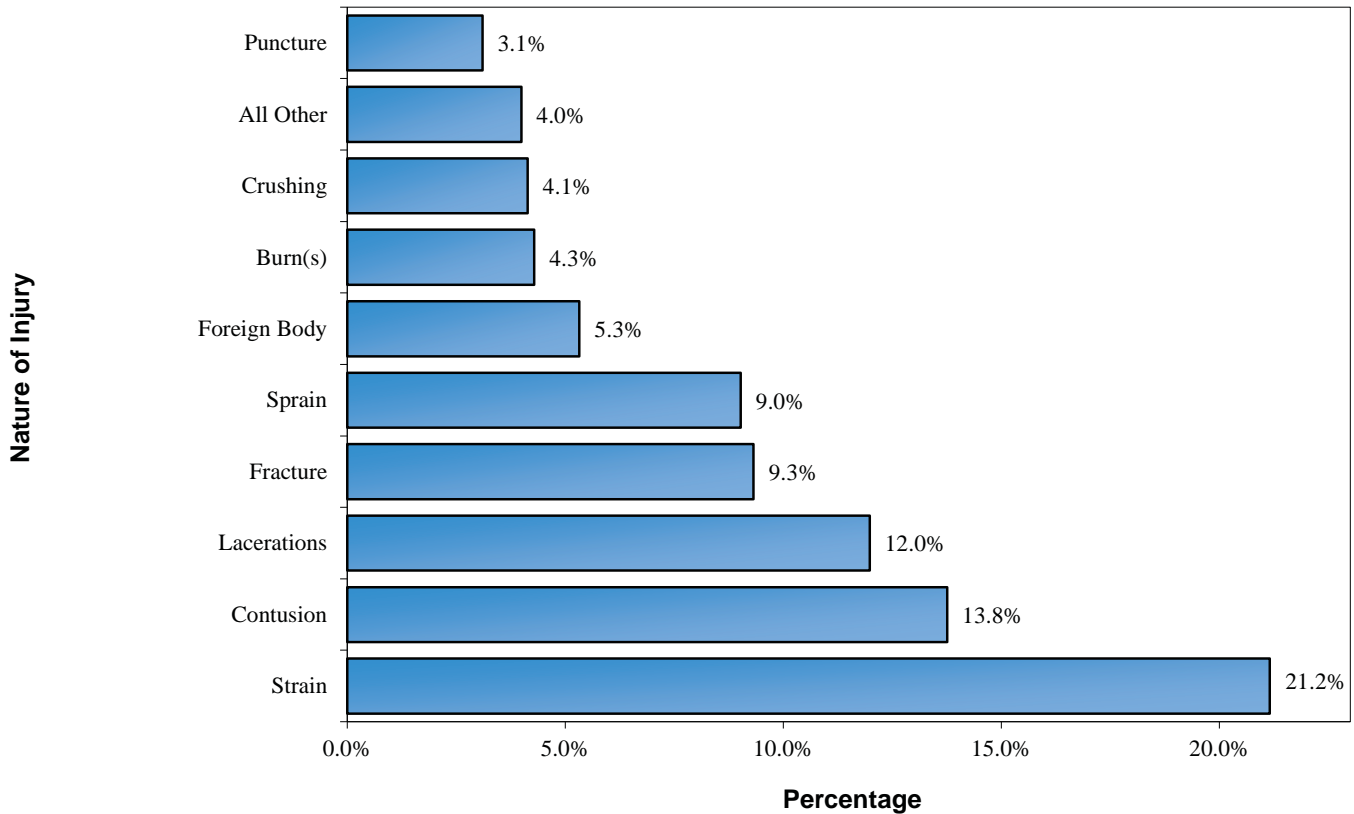


Table 24.3
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Strain or Injury By	13	13	28	55	42	151	22.3%
Struck or Injured By	4	9	21	52	33	119	17.6%
Fall or Slip Injury	4	9	24	24	46	107	15.8%
Miscellaneous Causes	2	5	11	23	28	69	10.2%
Motor Vehicle	4	3	12	20	21	60	8.9%
Cut, Puncture, Scrape Injured By	3	5	9	20	20	57	8.4%
Caught In or Between	7	10	12	13	14	56	8.3%
Burn or Scald-Heat or Cold Exposure	3	5	9	6	8	31	4.6%
Striking Against or Stepping On	2	4	1	8	11	26	3.8%
Rubbed or Abraded By	0	0	0	0	0	0	0.0%
Uncoded	0	0	0	0	0	0	0.0%
Totals	42	63	127	221	223	676	100.0%

Data as of September each year

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

Figure 21
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

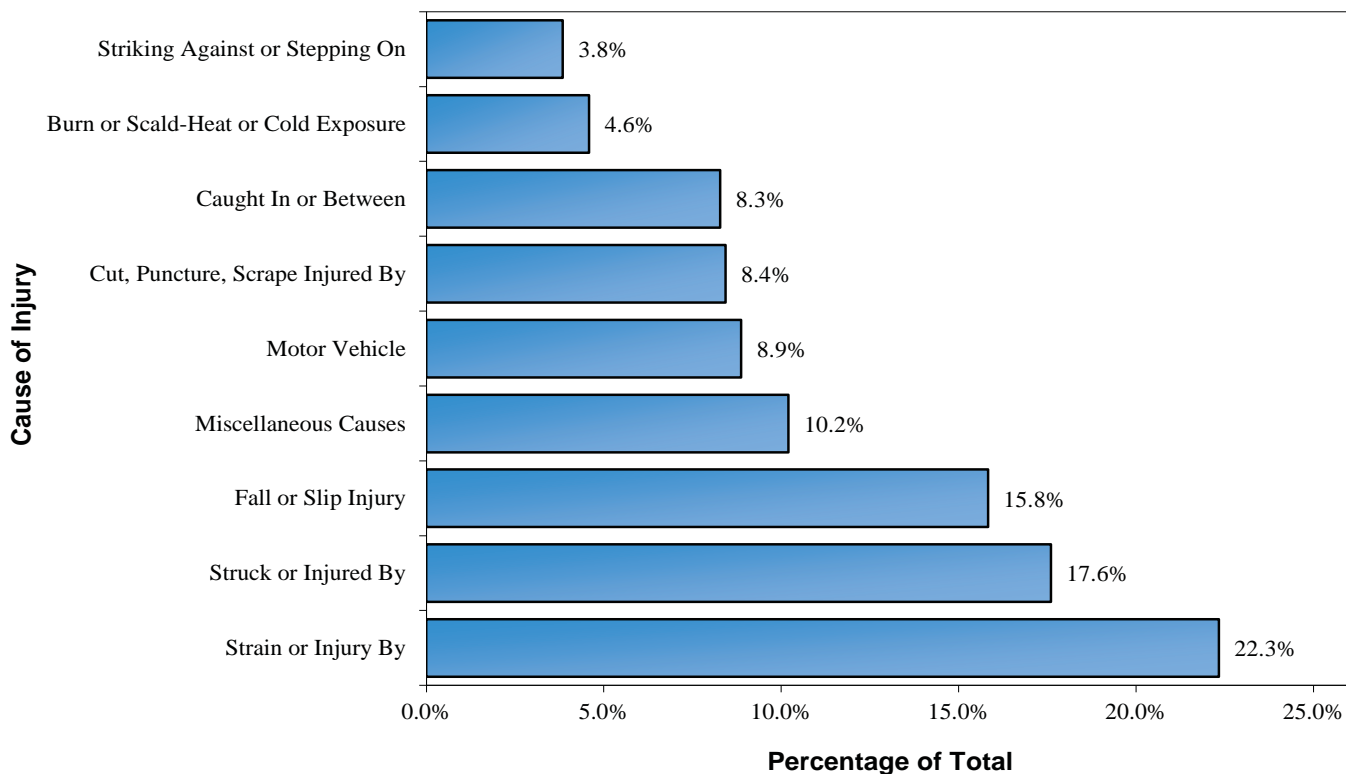


Table 24.4
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain or Injury By - Lifting	4	4	16	17	20	61	9.0%
Struck or Injured By - Object Being Lifted or Handled	1	5	6	22	13	47	7.0%
Caught In or Between - Object Handled	5	7	8	12	11	43	6.4%
Cut, Puncture, Scrape By - Objects Being Lifted or Handled	3	4	6	13	12	38	5.6%
Foreign Body in Eye	1	3	6	7	14	31	4.6%
Fall or Slip Injury - On Ice or Snow	0	0	10	4	15	29	4.3%
Strain or Injury By - Miscellaneous Strain	3	3	0	13	9	28	4.1%
Motor Vehicle - Collision with Another Vehicle	2	0	3	13	9	27	4.0%
Struck or Injured By - Hand Tool or Machine in Use	0	1	5	10	7	23	3.4%
Fall of Slip Injury - Miscellaneous Fall or Slip	1	1	4	4	12	22	3.3%
Totals	20	28	64	115	122	349	51.6%

Data as of September each year

Figure 22
Distribution of Claims by Rate Class 6204
Oil and Gas Well Suppliers or Equipment Dealers
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

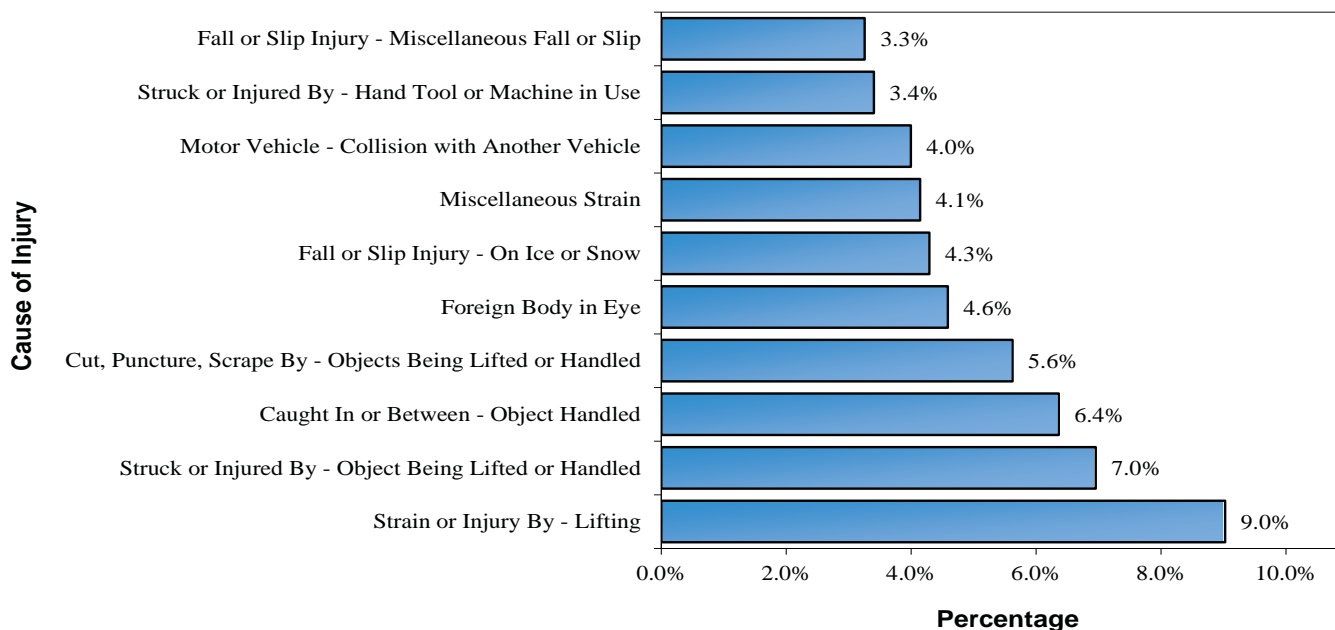


Table 25
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Claims by Body Group
Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>Medical Claims Only</u>							
Head	16	20	57	108	131	332	14.0%
Neck	6	4	15	30	34	89	3.7%
Upper Extremities	23	34	107	159	213	536	22.6%
Trunk	18	23	69	106	154	370	15.6%
Lower Extremities	22	27	66	112	125	352	14.8%
Other	2	3	2	15	16	38	1.6%
Uncoded	0	2	1	4	3	10	0.4%
Total Medical Only Claims	87	113	317	534	676	1,727	72.7%
<u>Indemnity Claims</u>							
Head	4	3	4	17	12	40	1.7%
Neck	2	1	9	9	18	39	1.6%
Upper Extremities	3	13	42	45	79	182	7.7%
Trunk	13	4	39	49	69	174	7.3%
Lower Extremities	13	14	33	55	82	197	8.3%
Other	1	1	1	7	5	15	0.6%
Uncoded	0	0	0	1	0	1	0.0%
Total Indemnity Claims	36	36	128	183	265	648	27.3%
<u>Total Claims</u>							
Head	20	23	61	125	143	372	15.7%
Neck	8	5	24	39	52	128	5.4%
Upper Extremities	26	47	149	204	292	718	30.2%
Trunk	31	27	108	155	223	544	22.9%
Lower Extremities	35	41	99	167	207	549	23.1%
Other	3	4	3	22	21	53	2.2%
Uncoded	0	2	1	5	3	11	0.5%
Total All Claims	123	149	445	717	941	2,375	100.0%

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

Data as of September each year

Table 25.1
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Lower Back - Lumbar Spine	21	15	66	73	115	290	12.2%
Shoulder(s)	9	13	49	54	103	228	9.6%
Knee(s)	18	15	43	62	75	213	9.0%
Ankle(s)	9	11	18	43	59	140	5.9%
Cervical Spine	7	5	24	39	52	127	5.3%
Finger(s)	4	13	27	43	40	127	5.3%
Eye(s)	7	6	18	39	52	122	5.1%
Head Injury	8	8	26	39	39	120	5.1%
Hand(s)	2	3	22	30	48	105	4.4%
Chest, Ribs, Sternum	2	3	10	29	44	88	3.7%
Totals	87	92	303	451	627	1,560	65.7%

Data as of September each year

Figure 23
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

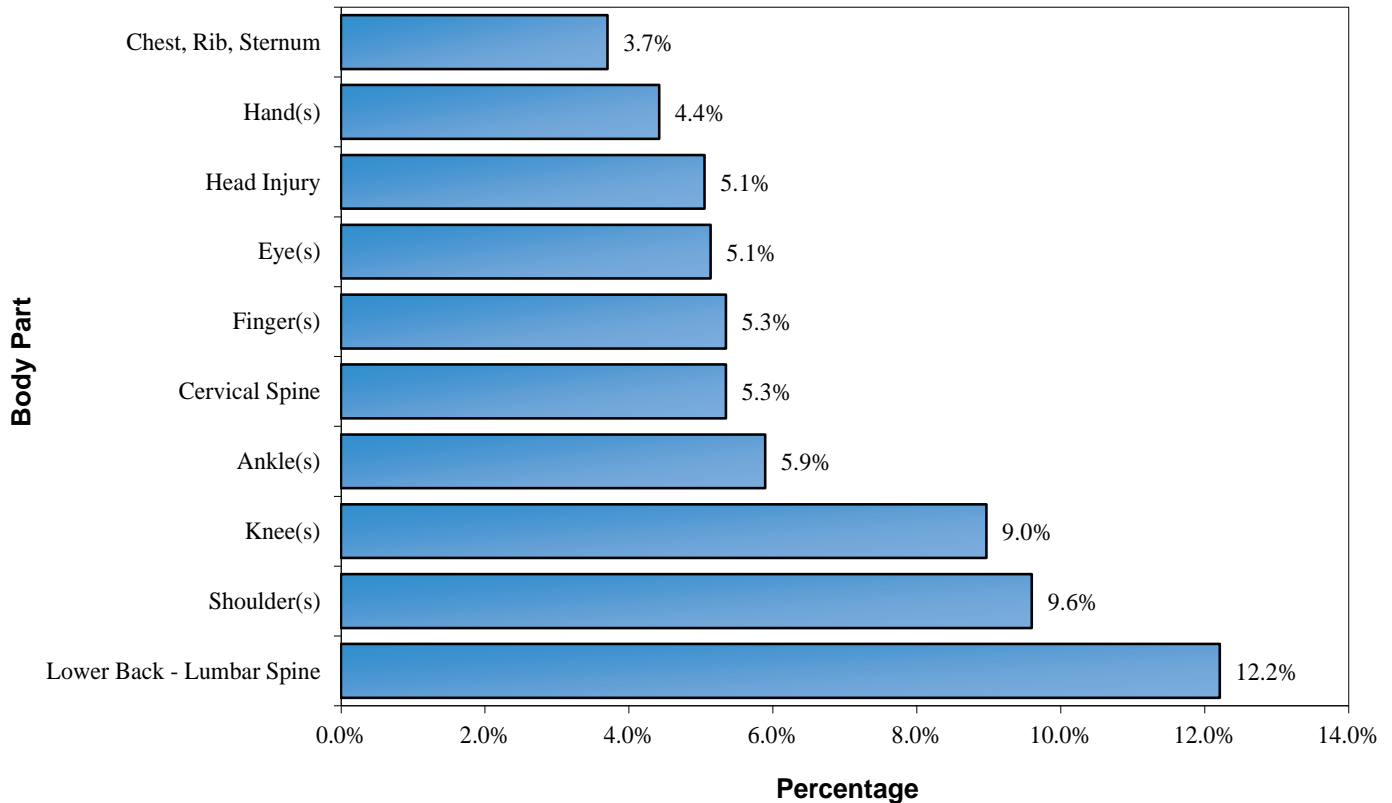


Table 25.2
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain	35	46	137	164	218	600	25.3%
Sprain	24	19	63	100	146	352	14.8%
Contusion	18	16	64	107	133	338	14.2%
Fracture	11	12	38	68	84	213	9.0%
Lacerations	9	17	28	61	77	192	8.1%
All Other	3	0	16	38	34	91	3.8%
Foreign Body	4	8	9	29	36	86	3.6%
Rupture	5	6	6	13	35	65	2.7%
Burn(s)	2	2	13	17	18	52	2.2%
Puncture	0	1	13	11	18	43	1.8%
Totals	111	127	387	608	799	2,032	85.6%

Data as of September each year

Figure 24
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

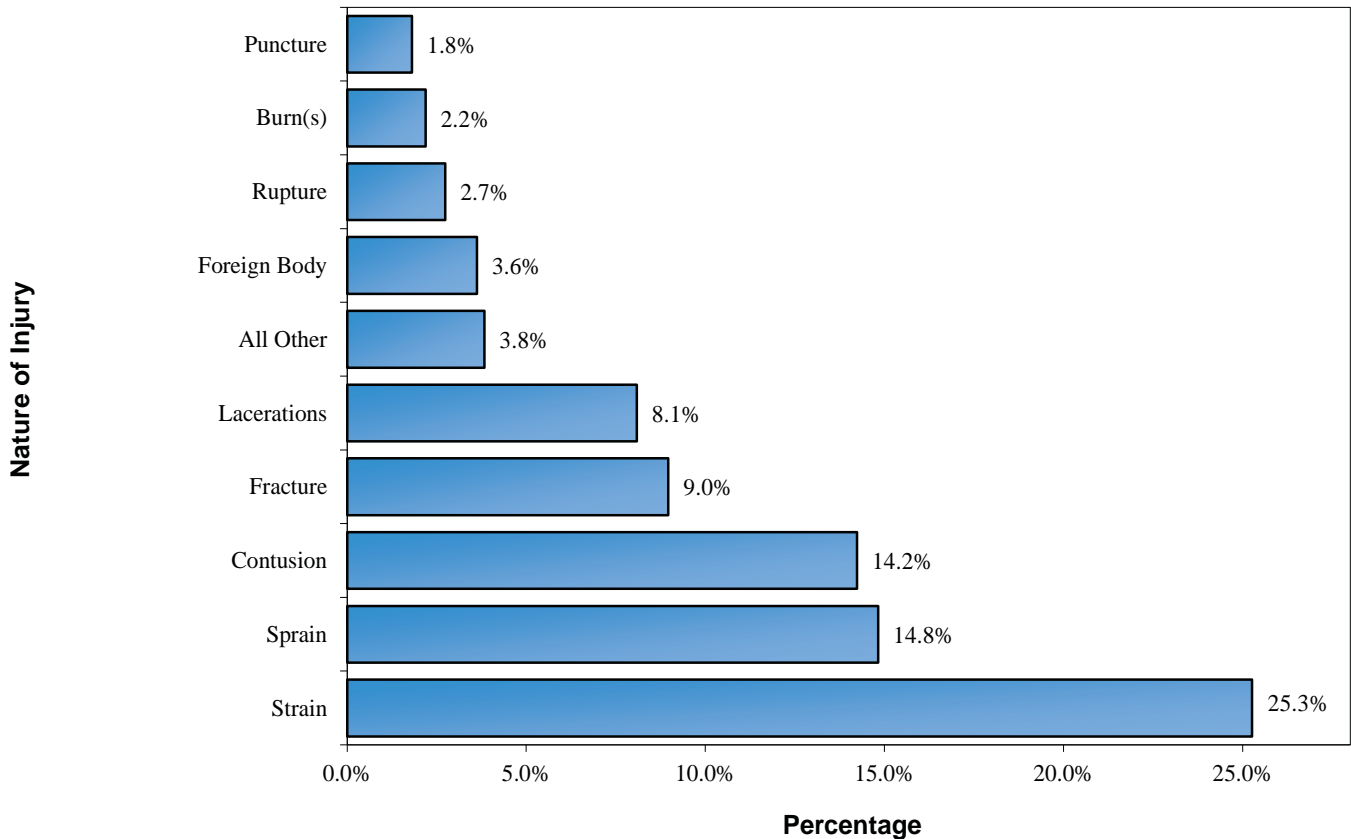


Table 25.3
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Fall or Slip Injury	39	35	139	149	254	616	25.9%
Strain or Injury By	32	39	94	169	232	566	23.8%
Motor Vehicle	8	18	55	102	140	323	13.6%
Struck or Injured By	15	10	54	107	102	288	12.1%
Miscellaneous Causes	11	17	27	89	99	243	10.2%
Cut, Puncture, Scrape Injured By	4	7	21	25	44	101	4.3%
Caught In or Between	4	12	26	28	20	90	3.8%
Striking Against or Stepping On	8	7	11	28	25	79	3.3%
Burn or Scald-Heat or Cold Exposure	2	4	18	19	24	67	2.8%
Rubbed or Abraded By	0	0	0	1	1	2	0.1%
Uncoded	0	0	0	0	0	0	0.0%
Totals	123	149	445	717	941	2,375	100.0%

Data as of September each year

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

Figure 25
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

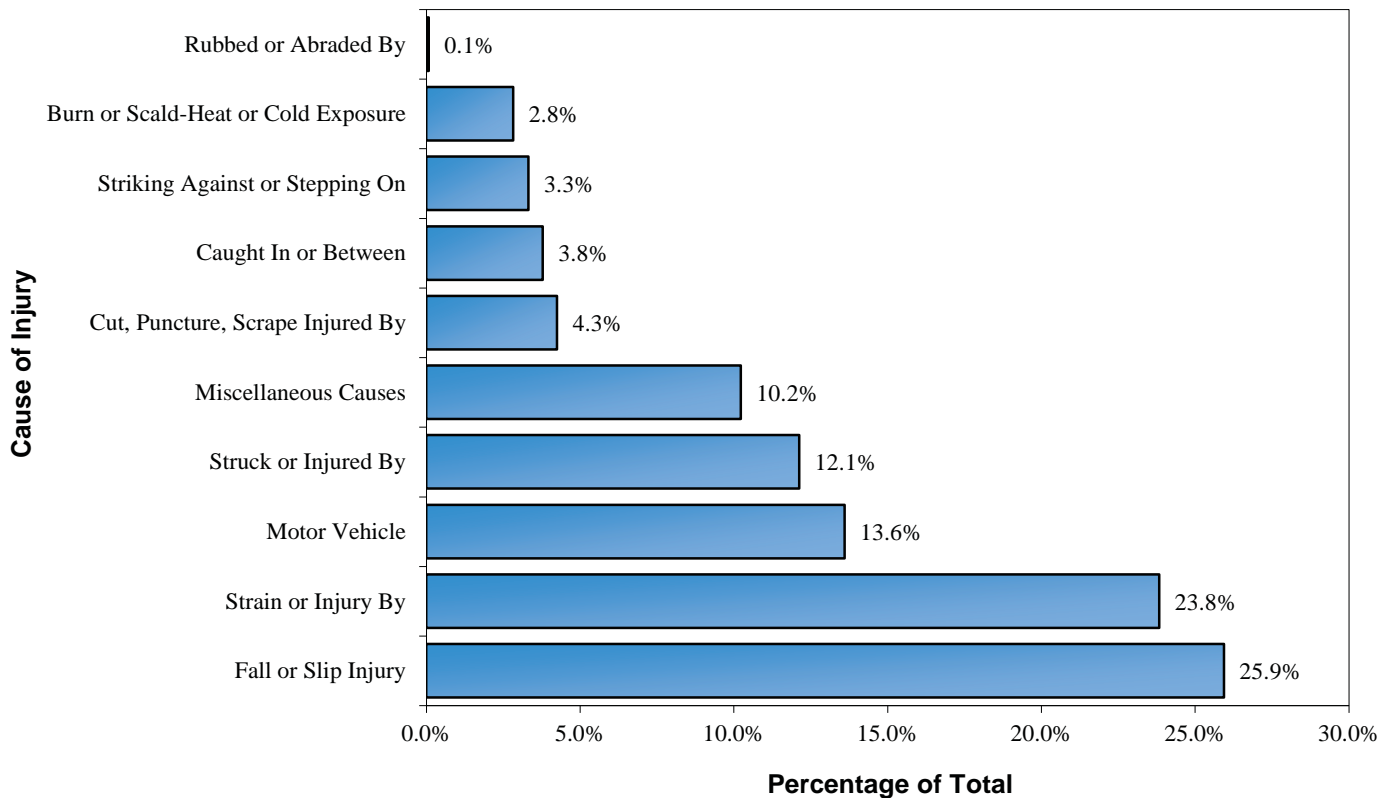


Table 25.4
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Fall or Slip Injury - On Ice or Snow	17	14	53	18	100	202	8.5%
Miscellaneous Strain	9	12	23	52	75	171	7.2%
Strain or Injury By - Lifting	7	9	30	37	49	132	5.6%
Struck or Injured By - Objects Being Lifted or Handled	5	2	27	50	47	131	5.5%
Motor Vehicle - Vehicle Upset	3	7	28	36	51	125	5.3%
Motor Vehicle - Collision with Another Vehicle	3	6	15	46	49	119	5.0%
Fall or Slip Injury - From Different Level	6	7	29	34	32	108	4.5%
Miscellaneous Fall or Slip	6	2	11	36	44	99	4.2%
Fall or Slip Injury - On Same Level	2	4	22	25	42	95	4.0%
Strain or Injuring By - Pushing or Pulling	9	7	19	25	33	93	3.9%
Totals	67	70	257	359	522	1,275	53.7%

Data as of September each year

Figure 26
Distribution of Claims by Rate Class 6205
Oil Well Trucking
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

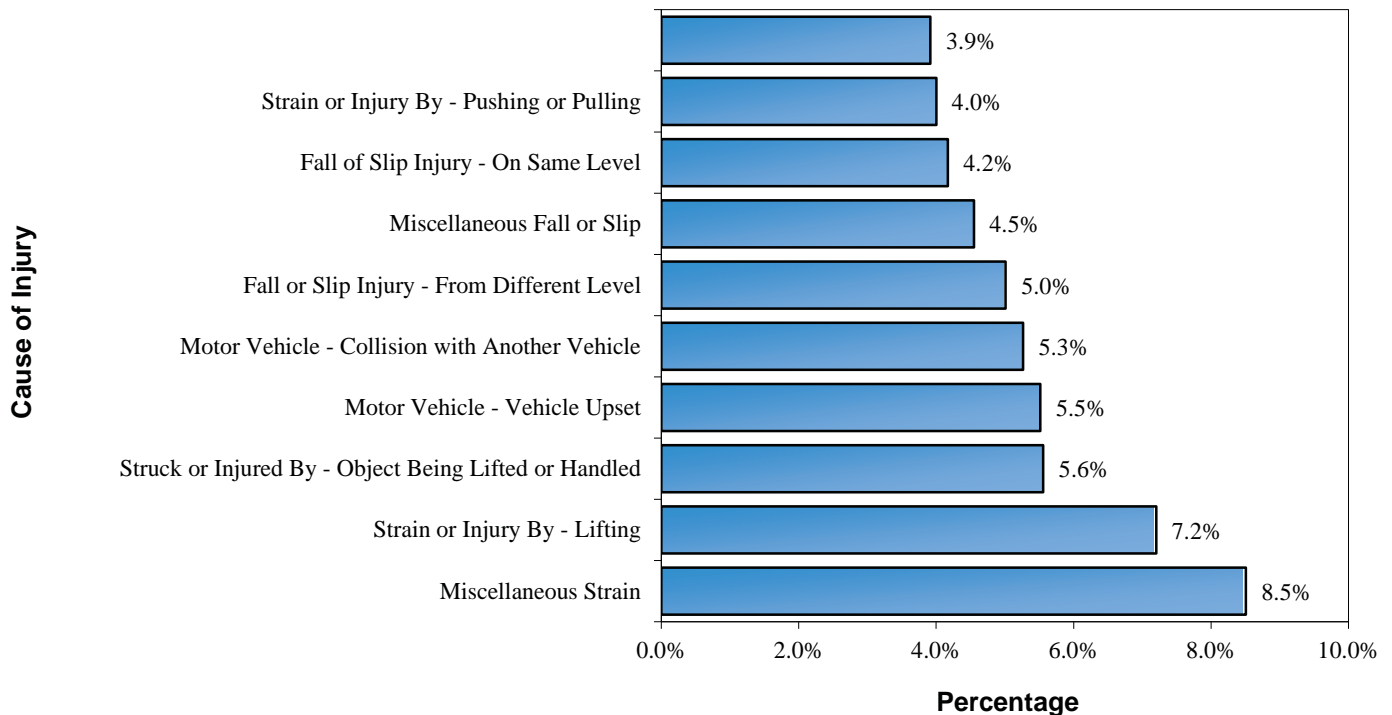


Table 26
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Claims by Body Group
Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>Medical Claims Only</u>							
Head	15	21	61	127	148	372	13.4%
Neck	1	5	17	17	38	78	2.8%
Upper Extremities	50	62	151	305	328	896	32.3%
Trunk	20	28	83	128	174	433	15.6%
Lower Extremities	24	24	106	143	160	457	16.5%
Other	2	4	9	5	16	36	1.3%
Uncoded	0	1	3	1	1	6	0.2%
Total Medical Only Claims	112	145	430	726	865	2,278	82.1%
<u>Indemnity Claims</u>							
Head	2	2	5	14	8	31	1.1%
Neck	3	0	0	6	0	12	0.4%
Upper Extremities	10	13	37	55	77	192	6.9%
Trunk	10	9	19	22	40	100	3.6%
Lower Extremities	7	14	22	35	66	144	5.2%
Other	1	2	2	5	9	19	0.7%
Uncoded	0	0	0	0	0	0	0.0%
Total Indemnity Claims	33	40	85	137	203	498	17.9%
<u>Total Claims</u>							
Head	17	23	66	141	156	403	14.5%
Neck	4	5	17	23	41	90	3.2%
Upper Extremities	60	75	188	360	405	1,088	39.2%
Trunk	30	37	102	150	214	533	19.2%
Lower Extremities	31	38	128	178	226	601	21.6%
Other	3	6	11	10	25	55	2.0%
Uncoded	0	1	3	1	1	6	0.2%
Total All Claims	145	185	515	863	1,068	2,776	100.0%

Data as of September each year

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

Table 26.1
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Finger(s)	19	29	66	131	122	367	13.2%
Lower Back - Lumbar Spine	12	16	41	81	104	254	9.1%
Knee(s)	6	12	48	58	81	205	7.4%
Shoulder(s)	4	16	41	63	75	199	7.2%
Hand(s)	12	6	23	54	91	186	6.7%
Ankle(s)	10	10	39	41	61	161	5.8%
Eye(s)	7	8	24	48	38	125	4.5%
Head Injury	5	7	18	41	50	121	4.4%
Wrist(s)	4	8	21	25	38	96	3.5%
Foot/Feet	6	8	19	37	24	94	3.4%
Totals	85	120	340	579	684	1,808	65.1%

Data as of September each year

Figure 27
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

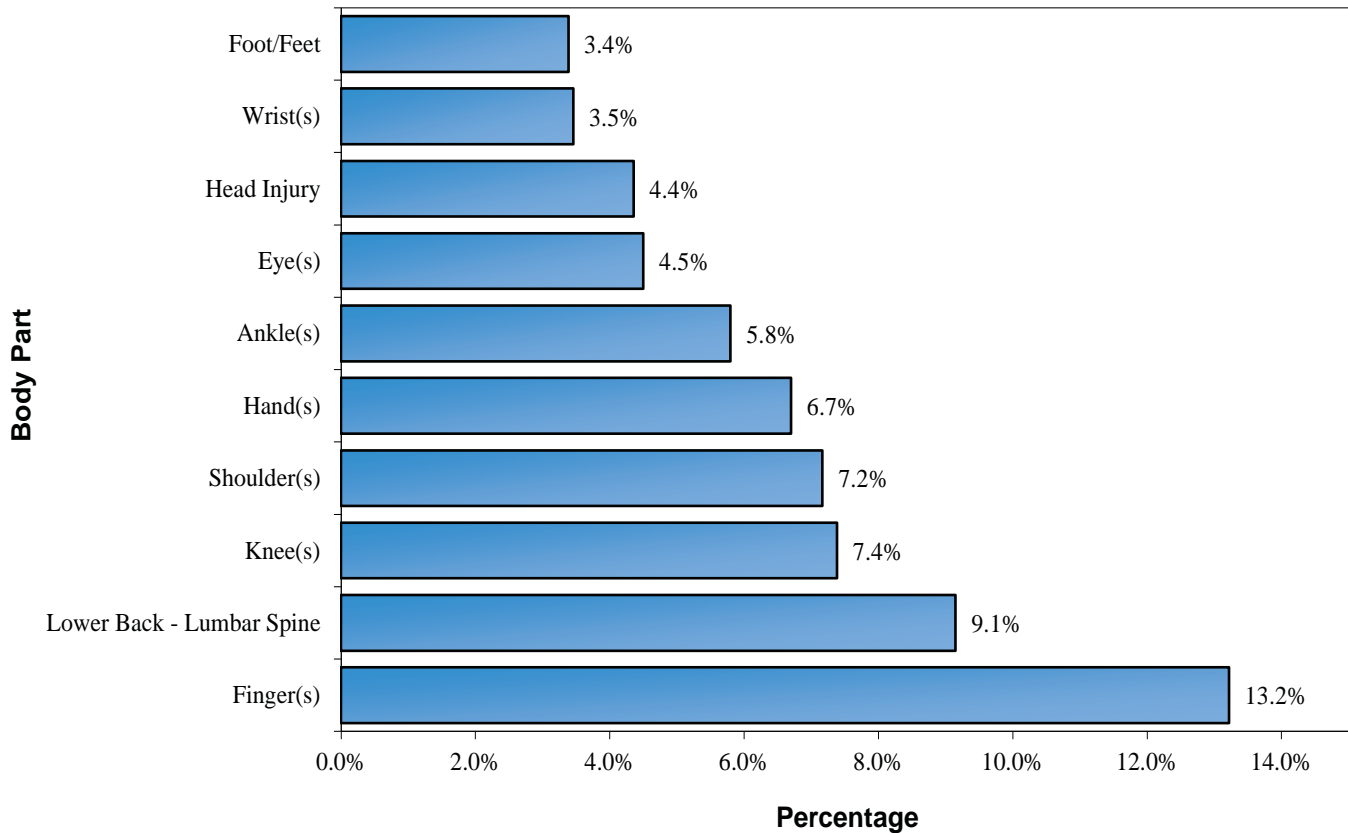


Table 26.2
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain	26	46	114	158	210	554	20.0%
Contusion	39	35	104	141	169	488	17.6%
Lacerations	11	14	58	126	121	330	11.9%
Fracture	18	22	36	88	129	293	10.6%
Sprain	7	14	39	103	114	277	10.0%
Crushing	11	6	24	45	34	120	4.3%
All Other	1	4	29	41	33	108	3.9%
Burn(s)	6	3	17	35	40	101	3.6%
Foreign Body	4	8	17	28	25	82	3.0%
Rupture	2	3	6	10	19	40	1.4%
Totals	125	155	444	775	894	2,393	86.2%

Data as of September each year

Figure 28
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

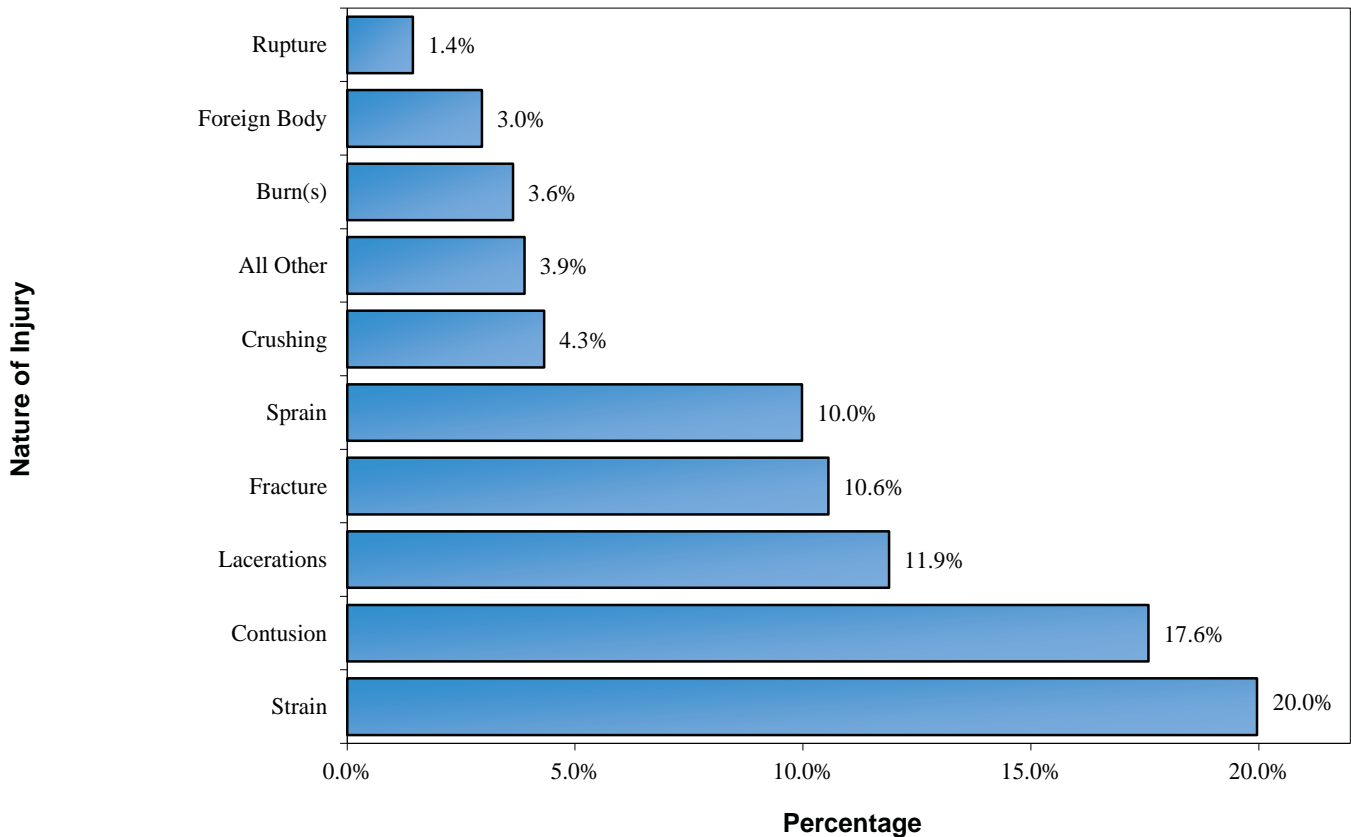


Table 26.3
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Strain or Injury By	31	34	103	201	243	612	22.0%
Struck or Injured By	36	42	104	185	209	576	20.7%
Fall or Slip Injury	20	30	108	138	197	493	17.8%
Caught In or Between	22	29	47	95	92	285	10.3%
Miscellaneous Causes	9	21	62	64	102	258	9.3%
Motor Vehicle	7	14	30	60	102	213	7.7%
Cut, Puncture, Scrape Injured By	6	3	25	64	50	148	5.3%
Burn or Scald-Heat or Cold Exposure	5	4	20	36	50	115	4.1%
Striking Against or Stepping On	8	8	16	19	23	74	2.7%
Rubbed or Abraded By	1	0	0	1	0	2	0.1%
Uncoded	0	0	0	0	0	0	0.0%
Totals	145	185	515	863	1,068	2,776	100.0%

Data as of September each year

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

Figure 29
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

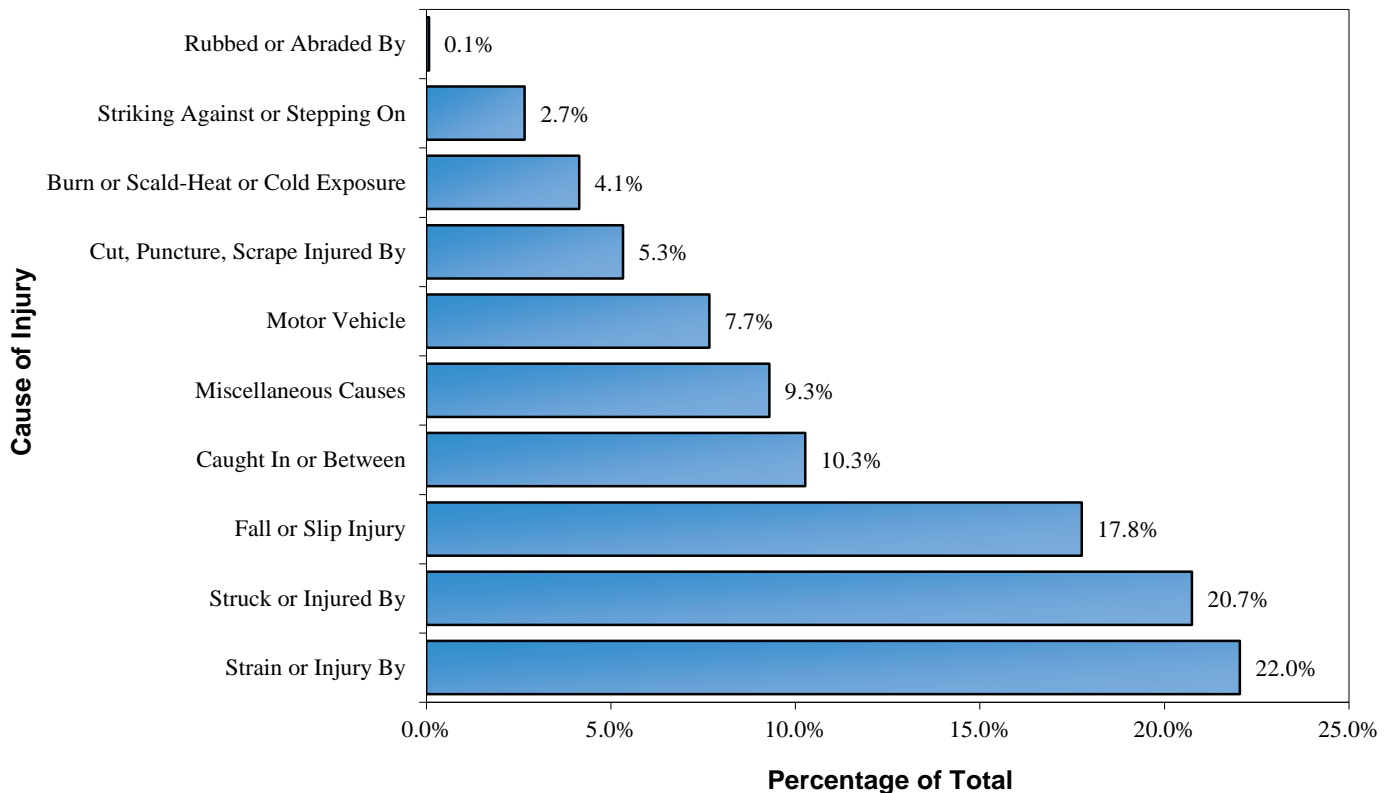


Table 26.4
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Struck or Injured By - Object Being Lifted or Handled	12	16	37	74	77	216	7.8%
Strain or Injury By - Lifting	7	15	38	66	69	195	7.0%
Caught In or Between - Object Handled	12	21	28	62	53	176	6.3%
Miscellaneous Strain	9	1	25	38	72	145	5.2%
Struck or Injured By - Falling or Flying Objects	8	13	21	30	36	108	3.9%
Fall or Slip Injury - Miscellaneous Fall or Slip	5	5	19	38	40	107	3.9%
Fall or Slip Injury - On Ice or Snow	5	5	26	14	56	106	3.8%
Fall or Slip Injury - On Same Level	1	6	26	31	28	92	3.3%
Cut, Puncture, Scrape By - Objects Being Lifted or Handled	3	1	15	38	29	86	3.1%
Fall or Slip Injury - From Different Level	4	4	21	20	35	84	3.0%
Totals	66	87	256	411	495	1,315	47.4%

Data as of September each year

Figure 30
Distribution of Claims by Rate Class 6206
Oil Well Servicing
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

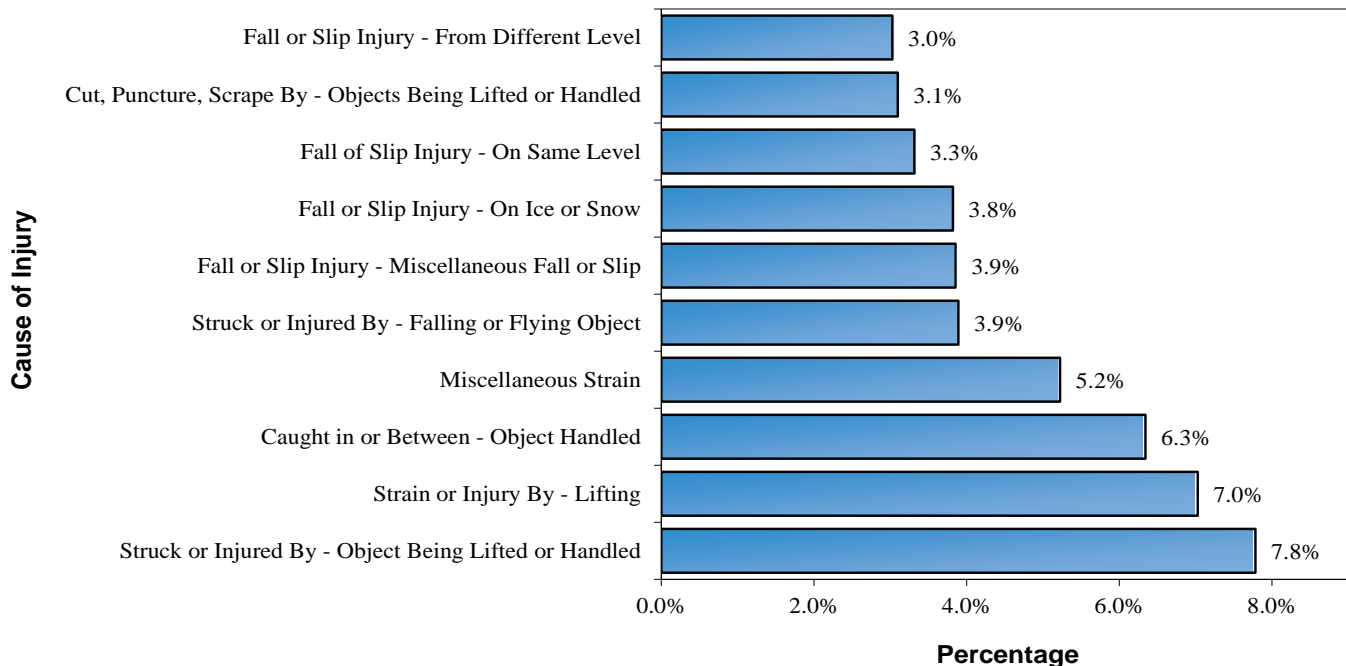


Table 27
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Claims by Body Group
Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
<u>Medical Claims Only</u>							
Head	1	0	1	6	15	23	11.7%
Neck	2	0	0	1	4	7	3.6%
Upper Extremities	0	4	3	18	29	54	27.4%
Trunk	2	2	2	7	35	48	24.4%
Lower Extremities	0	1	1	10	18	30	15.2%
Other	0	0	0	1	3	4	2.0%
Uncoded	0	0	0	0	0	0	0.0%
Total Medical Only Claims	5	7	7	43	104	166	84.3%
<u>Indemnity Claims</u>							
Head	0	0	0	0	1	1	0.5%
Neck	0	0	0	0	0	0	0.0%
Upper Extremities	0	2	2	2	3	9	4.6%
Trunk	0	0	1	1	8	10	5.1%
Lower Extremities	0	1	2	2	5	10	5.1%
Other	0	0	0	0	1	1	0.5%
Uncoded	0	0	0	0	0	0	0.0%
Total Indemnity Claims	0	3	5	5	18	31	15.7%
<u>Total Claims</u>							
Head	1	0	1	6	16	24	12.2%
Neck	2	0	0	1	4	7	3.6%
Upper Extremities	0	6	5	20	32	63	32.0%
Trunk	2	2	3	8	43	58	29.4%
Lower Extremities	0	2	3	12	23	40	20.3%
Other	0	0	0	1	4	5	2.5%
Uncoded	0	0	0	0	0	0	0.0%
Total All Claims	5	10	12	48	122	197	100.0%

Data as of September each year

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

Table 27.1
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Lower Back - Lumbar Spine	2	2	3	6	24	37	18.8%
Finger(s)	0	3	0	8	6	17	8.6%
Knee(s)	0	1	1	3	8	13	6.6%
Ankle(s)	0	0	1	4	7	12	6.1%
Shoulder(s)	0	2	0	5	3	10	5.1%
Eye(s)	1	0	0	4	4	9	4.6%
Hand(s)	0	1	0	1	7	9	4.6%
Neck - Cervical Spine	2	0	0	1	4	7	3.6%
Elbow(s)	0	0	2	0	5	7	3.6%
Thumb(s)	0	0	2	2	3	7	3.6%
Totals	5	9	9	34	71	128	65.0%

Data as of September each year

Figure 31
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Top Ten Body Parts Injured
 Date Reported - Fiscal Years 2009 - 2013

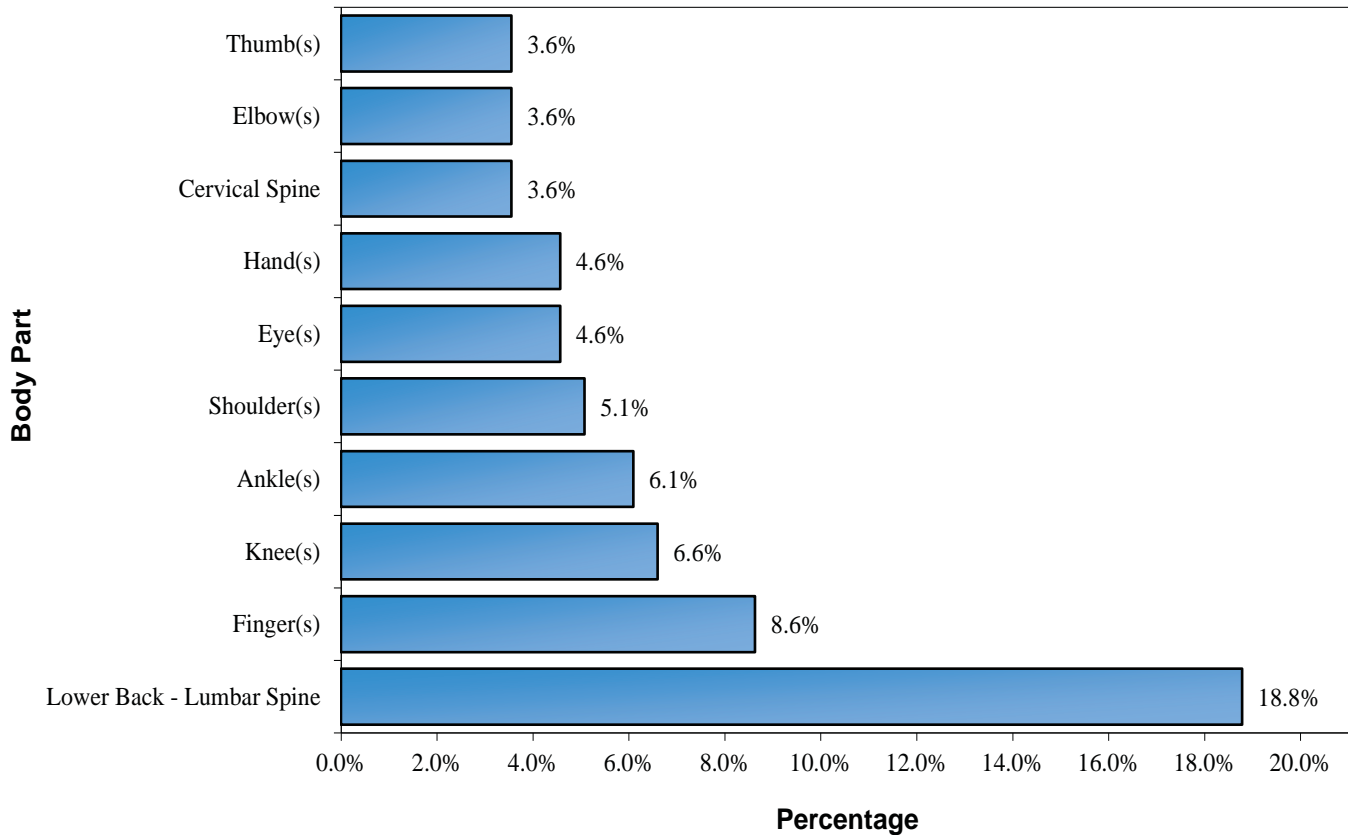


Table 27.2
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain	1	2	3	10	27	43	21.8%
Sprain	1	2	1	11	18	33	16.8%
Contusion	2	0	3	3	22	30	15.2%
Lacerations	0	1	1	8	8	18	9.1%
Fracture	0	3	0	3	9	15	7.6%
All Other	0	0	0	2	4	6	3.0%
Burn(s)	0	0	2	2	2	6	3.0%
Foreign Body	0	0	0	3	3	6	3.0%
Crushing	0	1	0	1	3	5	2.5%
Dislocation	0	0	1	3	1	5	2.5%
Totals	4	9	11	46	97	167	84.8%

Data as of September each year

Figure 32
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Top Ten Natures of Injury
 Date Reported - Fiscal Years 2009 - 2013

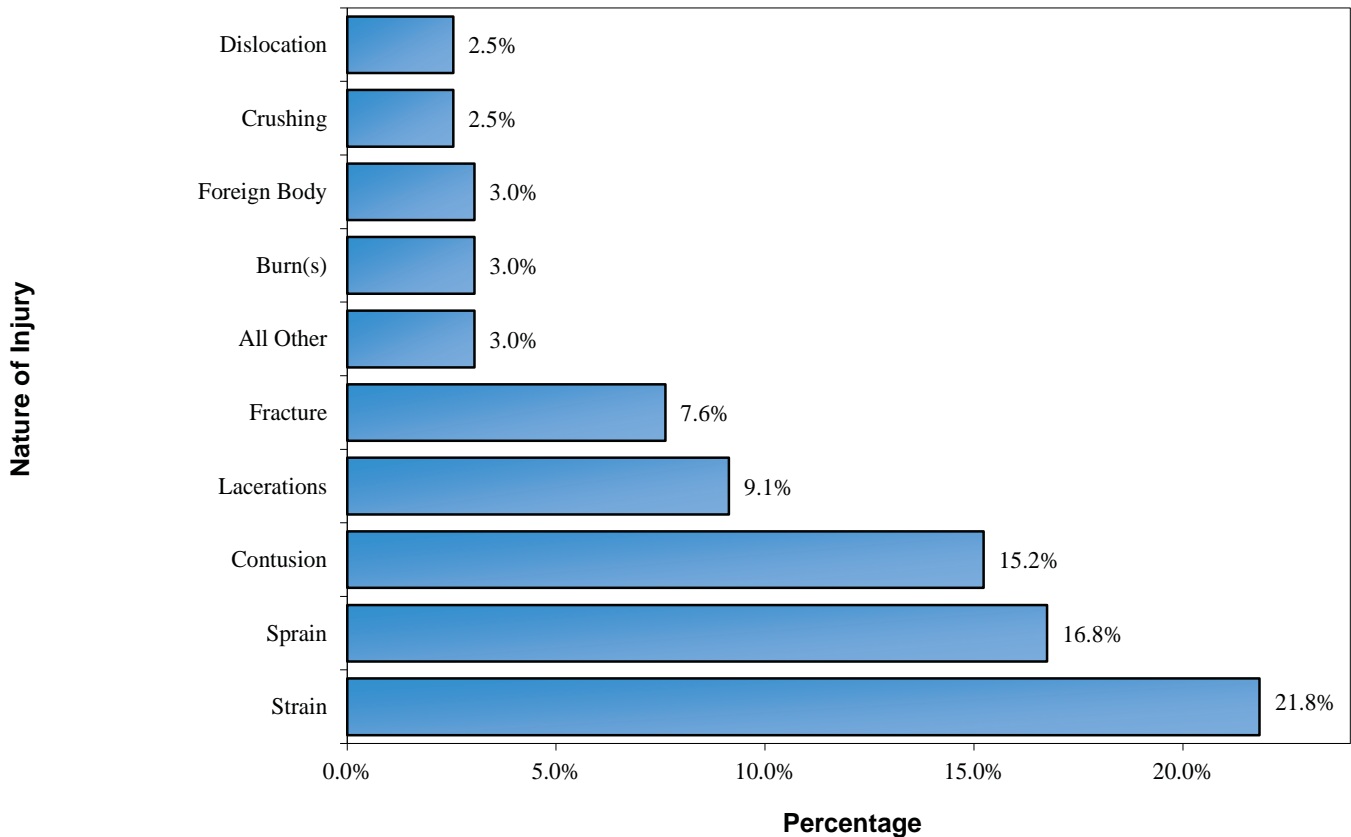


Table 27.3
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims*
Strain or Injury By	0	3	3	14	34	54	27.4%
Struck or Injured By	1	2	1	9	29	42	21.3%
Fall or Slip Injury	0	0	4	9	15	28	14.2%
Motor Vehicle	4	1	0	1	19	25	12.7%
Miscellaneous Causes	0	0	0	4	13	17	8.6%
Caught In or Between	0	4	1	5	4	14	7.1%
Burn or Scald-Heat or Cold Exposure	0	0	3	2	4	9	4.6%
Cut, Puncture, Scrape Injured By	0	0	0	2	2	4	2.0%
Striking Against or Stepping On	0	0	0	2	1	3	1.5%
Rubbed or Abraded By	0	0	0	0	1	1	0.5%
Uncoded	0	0	0	0	0	0	0.0%
Totals	5	10	12	48	122	197	100.0%

Data as of September each year

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

Figure 33
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Claims by Cause of Injury Category
 Date Reported - Fiscal Years 2009 - 2013

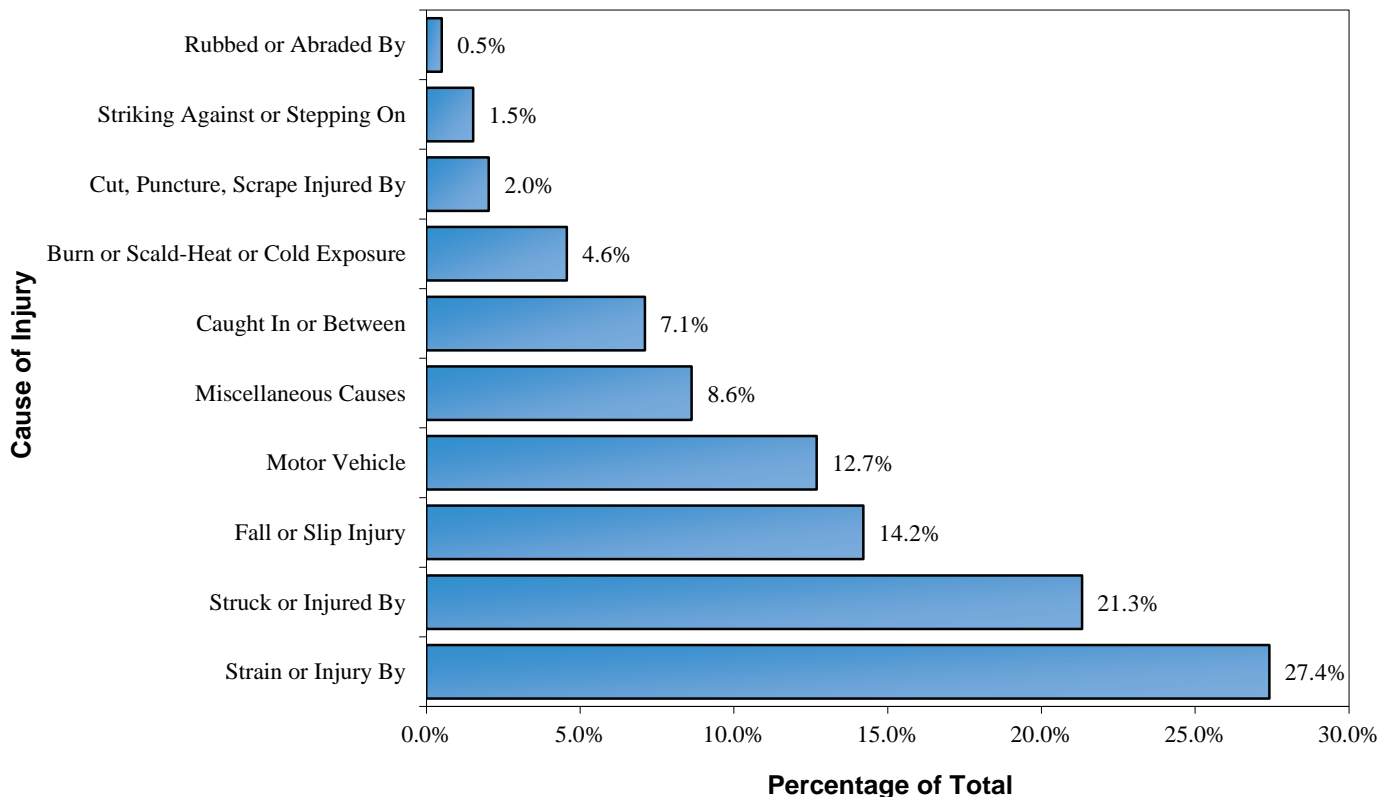
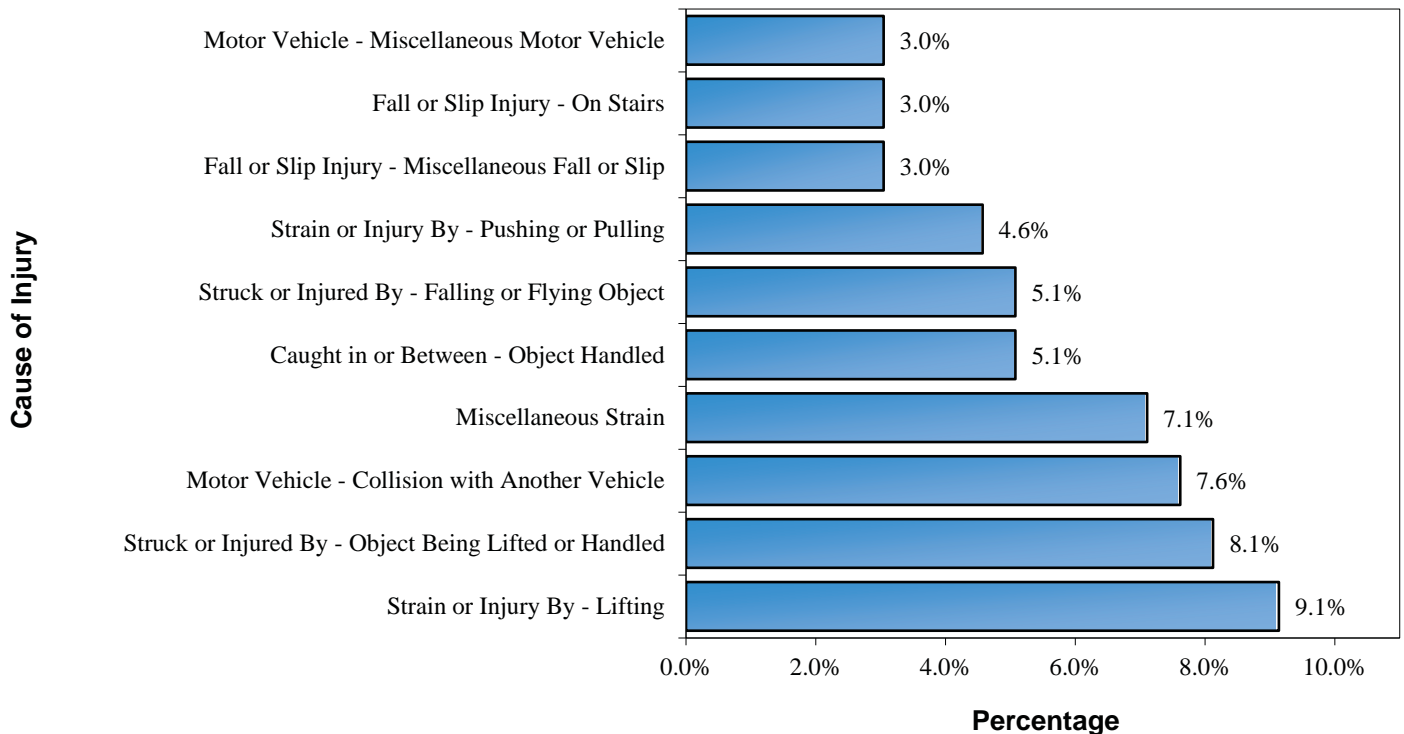


Table 27.4
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013

<i>Fiscal Year:</i>	FY 09	FY 10	FY 11	FY 12	FY 13	Five Year Total	% of Claims
Strain or Injury By - Lifting	0	1	1	8	8	18	9.1%
Struck or Injured By - Object Being Lifted or Handled	0	0	0	5	11	16	8.1%
Motor Vehicle - Collision with Another Vehicle	2	1	0	0	12	15	7.6%
Miscellaneous Strain	0	1	1	2	10	14	7.1%
Caught In or Between - Object Handled	0	4	1	4	1	10	5.1%
Struck or Injured By - Falling or Flying Object	1	1	0	0	8	10	5.1%
Strain or Injury By - Pushing or Pulling	0	1	0	1	7	9	4.6%
Fall or Slip Injury - Miscellaneous Fall or Slip	0	0	0	3	3	6	3.0%
Fall or Slip Injury - On Stairs	0	0	3	1	2	6	3.0%
Motor Vehicle - Miscellaneous Motor Vehicle	0	0	0	0	6	6	3.0%
Totals	3	9	6	24	68	110	55.8%

Data as of September each year

Figure 34
Distribution of Claims by Rate Class 6208
Oil and Gas Instrument Logging
Top Ten Causes of Injury
 Date Reported - Fiscal Years 2009 - 2013



Section III

Tips for Employers: Reducing Workers' Compensation Costs

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 three 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. If an employer chooses a DMP, they must have written documentation verifying that all workers have been notified of the DMP selection and also that workers have the option to add additional providers to the employer's selection. It is recommended that the employer display notice of the DMP in the workplace to further inform workers of the identity of the DMP.
- 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).



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