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✓ Exceptional People  
✓ Exceptional Service  
✓ Financial Stability



Detailed Claims & Injury Characteristics

# report

Fiscal Years 2010 - 2014



**North Dakota Workforce  
Safety & Insurance**

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

This publication and others can be viewed online at [www.WorkforceSafety.com](http://www.WorkforceSafety.com)

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# Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2010 through 2014 (July 1, 2009 through June 30, 2014) details workers' compensation claims and incident filings for injuries in North Dakota. The information on the characteristics of the injury or illness is derived from the first report of injury (FROI) filed by the employer, medical provider, and injured worker.

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

Defining the types of work-related injuries and incidents is the first step toward finding solutions to rising workers' compensation costs. With that awareness, emphasis can be placed on safety training and proper ergonomics to help prevent these types of injuries. When employers develop benchmarks for improving their workplace safety, the emphasis should be placed on areas that will provide the greatest safety return for the time and resources invested. As an example, indemnity claims involve extended time off work (more than five consecutive days), and they generally represent more severe injuries than medical only claims. By cost comparison, each indemnity claim in North Dakota averages nearly \$97,378 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,582 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 approximately 40% of all claims filed. Claims were analyzed by; body part injured, nature and cause of injury, employee age at the time of injury, the day of week on which the injury was reported to have occurred, and the industry in which the injury occurred. Since indemnity claims are the more costly of the two types of claims this report places a strong emphasis on the indemnity claims filed with WSI.

**Section II** 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](http://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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b><u>MEDICAL ONLY CLAIMS &amp; INCIDENTS</u></b>							
Accepted	13,600	15,040	16,718	16,944	17,129	79,431	77.2%
Denied	3,429	3,960	4,930	5,389	5,737	23,445	22.8%
<b>Total Medical Only</b>	<b>17,029</b>	<b>19,000</b>	<b>21,648</b>	<b>22,333</b>	<b>22,866</b>	<b>102,876</b>	<b>87.2%</b>
<b><u>INDEMNITY CLAIMS &amp; INCIDENTS</u></b>							
Accepted	1,973	2,254	2,446	2,945	2,918	12,536	83.1%
Denied	386	439	553	557	612	2,547	16.9%
<b>Total Indemnity</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>12.8%</b>
<b><u>TOTAL</u></b>							
Accepted	15,573	17,294	19,164	19,889	20,047	91,967	78.0%
Denied	3,815	4,399	5,483	5,946	6,349	25,992	22.0%
<b>Total All Claims &amp; Incidents</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

*\*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 78.0%.  
 If you remove the incidents 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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b><u>MEDICAL ONLY CLAIMS</u></b>							
Head	2,583	2,927	3,458	3,521	3,566	16,055	13.6%
Neck	631	760	670	737	741	3,539	3.0%
Upper Extremities	7,037	7,860	8,894	9,075	9,310	42,176	35.8%
Trunk	3,522	3,840	4,194	4,439	4,512	20,507	17.4%
Lower Extremities	3,090	3,383	3,893	4,216	4,394	18,976	16.1%
Other	139	186	472	282	278	1,357	1.2%
Uncoded	27	44	67	63	65	266	0.2%
<b>Total Medical Only Claims</b>	<b>17,029</b>	<b>19,000</b>	<b>21,648</b>	<b>22,333</b>	<b>22,866</b>	<b>102,876</b>	<b>87.2%</b>
<b><u>INDEMNITY CLAIMS</u></b>							
Head	94	132	150	156	187	719	0.6%
Neck	76	81	98	113	125	493	0.6%
Upper Extremities	791	921	1,033	1,250	1,227	5,222	4.4%
Trunk	685	738	818	864	894	3,999	3.4%
Lower Extremities	687	778	833	1,046	1,025	4,369	3.7%
Other	26	39	64	70	68	267	0.2%
Uncoded	0	4	3	3	4	14	0.0%
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>12.8%</b>
<b><u>TOTAL CLAIMS</u></b>							
Head	2,677	3,059	3,608	3,677	3,753	16,774	14.2%
Neck	707	841	768	850	866	4,032	3.4%
Upper Extremities	7,828	8,781	9,927	10,325	10,537	47,398	40.2%
Trunk	4,207	4,578	5,012	5,303	5,406	24,506	20.8%
Lower Extremities	3,777	4,161	4,726	5,262	5,345	23,345	19.8%
Other	165	225	536	352	1,624	1,624	1.4%
Uncoded	27	48	70	66	69	280	0.2%
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

*\*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 40.2% of all claims.



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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>HEAD</b>							
Brain	6	11	6	7	9	39	0.0%
Ear(s)	97	93	100	100	106	496	0.4%
Eye(s)	1,352	1,420	1,705	1,639	1,582	7,698	6.5%
Facial Bones	35	46	56	43	49	229	0.2%
Facial Soft Tissue	259	391	373	403	449	1,775	1.5%
Head Injury	699	890	1,004	1,108	1,167	4,868	4.1%
Mouth	58	83	104	98	101	444	0.4%
Nose	77	91	111	122	107	508	0.4%
Scalp	0	0	0	0	1	1	0.0%
Skull	1	1	2	1	3	8	0.0%
Teeth	93	131	147	156	179	706	0.6%
<b>Sub Total</b>	<b>2,677</b>	<b>3,057</b>	<b>3,608</b>	<b>3,677</b>	<b>3,753</b>	<b>16,772</b>	<b>14.2%</b>
<b>NECK</b>							
Cervical Spine	692	820	752	839	848	3,951	3.3%
Larynx	5	6	9	5	6	31	0.0%
Neck Disc	0	0	0	0	0	0	0.0%
Neck - Soft Tissue	0	11	3	0	0	14	0.0%
Trachea	10	4	4	6	12	36	0.0%
<b>Sub Total</b>	<b>707</b>	<b>841</b>	<b>768</b>	<b>850</b>	<b>866</b>	<b>4,032</b>	<b>3.4%</b>
<b>UPPER EXTREMITIES</b>							
Elbow(s)	487	613	701	726	712	3,239	2.7%
Finger(s)	2,199	2,377	2,746	2,723	2,903	12,948	11.0%
Hand(s)	1,353	1,456	1,756	1,794	1,769	8,128	6.9%
Lower Arm(s)	471	542	571	617	622	2,823	2.4%
Shoulder(s)	1,376	1,584	1,691	1,878	1,999	8,528	7.2%
Thumb(s)	754	814	1,001	1,005	970	4,544	3.9%
Upper Arm(s)	186	233	267	282	306	1,274	1.1%
Wrist(s)	1,002	1,162	1,194	1,300	1,256	5,914	5.0%
<b>Sub Total</b>	<b>7,828</b>	<b>8,781</b>	<b>9,927</b>	<b>10,325</b>	<b>10,537</b>	<b>47,398</b>	<b>40.2%</b>
<b>TRUNK</b>							
Abdomen/Stomach	133	181	228	207	214	963	0.8%
Buttocks	47	46	40	55	48	236	0.2%
Chest, Ribs, Sternum	378	479	508	645	615	2,625	2.2%
Genitals	16	15	20	24	25	100	0.1%
Groin	150	98	164	153	150	715	0.6%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>TRUNK (CONTINUED)</b>							
Heart/Lung/Pulmonary	177	176	186	242	287	1,068	0.9%
Hernia	110	109	113	142	148	622	0.5%
Internal Organs	9	12	15	12	14	62	0.1%
Lower Back - Lumbar Spine	2,514	2,796	3,028	3,037	3,122	14,497	12.3%
Multiple Trunk	26	25	30	32	28	141	0.1%
Pelvis	18	23	26	22	29	118	0.1%
Sacrum/Coccyx	102	92	78	82	101	455	0.4%
Scapula/Clavicle	18	34	37	47	34	170	0.1%
Spinal Cord	1	3	9	11	8	32	0.0%
Upper Back - Thoracic Spine	508	489	530	592	583	2,702	2.3%
<b>Sub Total</b>	<b>4,207</b>	<b>4,578</b>	<b>5,012</b>	<b>5,303</b>	<b>5,406</b>	<b>24,506</b>	<b>20.8%</b>
<b>LOWER EXTREMITIES</b>							
Ankle(s)	767	844	959	1,082	1,145	4,797	4.1%
Foot/Feet	627	646	795	864	851	3,783	3.2%
Heel(s)	55	20	57	49	48	229	0.2%
Hip(s)	186	212	233	278	282	1,191	1.0%
Knee(s)	1,418	1,643	1,798	1,943	2,079	8,881	7.5%
Lower Leg(s)	409	394	432	552	544	2,331	2.0%
Toe(s)	154	193	208	232	225	1,012	0.9%
Upper Leg(s)	161	209	244	262	245	1,121	1.0%
<b>Sub Total</b>	<b>3,777</b>	<b>4,161</b>	<b>4,726</b>	<b>5,262</b>	<b>5,419</b>	<b>23,345</b>	<b>19.8%</b>
<b>OTHER</b>							
All Body	127	159	472	250	245	1,253	1.1%
Glasses	1	2	0	0	0	3	0.0%
No Injury	24	42	28	55	54	203	0.2%
Death	13	24	36	47	47	167	0.1%
<b>Sub Total</b>	<b>165</b>	<b>227</b>	<b>536</b>	<b>352</b>	<b>346</b>	<b>1,626</b>	<b>1.4%</b>
<b>Uncoded</b>							
Uncoded	27	48	70	66	69	280	0.2%
<b>Sub Total</b>	<b>27</b>	<b>48</b>	<b>70</b>	<b>66</b>	<b>69</b>	<b>280</b>	<b>0.2%</b>
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>HEAD</b>							
Brain	6	8	5	4	4	27	0.2%
Ear(s)	1	2	4	4	2	13	0.1%
Eye(s)	20	16	19	25	21	101	0.7%
Facial Bones	5	12	13	7	10	47	0.3%
Facial Soft Tissue	15	14	19	13	18	79	0.5%
Head	39	74	78	84	120	395	2.6%
Mouth	2	2	2	5	4	15	0.1%
Nose	5	2	6	12	6	31	0.2%
Skull	0	0	2	1	2	5	0.0%
Teeth	1	2	2	1	0	6	0.0%
<b>Sub Total</b>	<b>94</b>	<b>132</b>	<b>150</b>	<b>156</b>	<b>187</b>	<b>719</b>	<b>4.8%</b>
<b>NECK</b>							
Cervical Spine	76	80	97	112	125	490	3.2%
Larynx	0	0	1	0	0	1	0.0%
Neck - Soft Tissue	0	1	0	0	0	1	0.0%
Trachea	0	0	0	1	0	1	0.0%
<b>Sub Total</b>	<b>76</b>	<b>81</b>	<b>98</b>	<b>113</b>	<b>125</b>	<b>493</b>	<b>3.3%</b>
<b>UPPER EXTREMITIES</b>							
Elbow(s)	58	68	81	95	95	397	2.6%
Finger(s)	135	129	146	160	172	742	4.9%
Hands(s)	86	78	110	123	114	511	3.4%
Lower Arm(s)	23	48	38	50	54	213	1.4%
Shoulder(s)	284	352	382	482	467	1,967	13.0%
Thumb(s)	36	50	59	69	67	281	1.9%
Upper Arm(s)	31	37	40	61	67	236	1.6%
Wrist(s)	138	159	177	210	191	875	5.8%
<b>Sub Total</b>	<b>791</b>	<b>921</b>	<b>1,033</b>	<b>1,250</b>	<b>1,227</b>	<b>5,222</b>	<b>34.6%</b>
<b>TRUNK</b>							
Abdomen/Stomach	31	25	39	36	25	156	1.0%
Buttocks	5	2	3	2	6	18	0.1%
Chest, Ribs, Sternum	50	61	73	79	70	333	2.2%
Genitals	5	4	2	3	3	17	0.1%
Groin	36	16	44	28	29	153	1.0%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>TRUNK (CONTINUED)</b>							
Heart/Lung/Pulmonary	30	22	32	29	44	157	1.0%
Hernia	77	78	71	91	106	423	2.8%
Internal Organs	3	7	8	3	5	26	0.2%
Lower Back - Lumbar Spine	365	445	453	500	495	2,258	15.0%
Multiple Trunk	0	4	4	1	1	10	0.1%
Pelvis	8	10	14	14	17	63	0.4%
Sacrum/Coccyx	12	14	12	5	17	60	0.4%
Scapula/Clavicle	7	7	15	20	11	60	0.4%
Spinal Cord	0	1	0	4	2	7	0.0%
Upper Back - Thoracic Spine	56	42	48	49	63	258	1.7%
<b>Sub Total</b>	<b>685</b>	<b>738</b>	<b>818</b>	<b>864</b>	<b>894</b>	<b>3,999</b>	<b>26.5%</b>
<b>LOWER EXTREMITIES</b>							
Ankles(s)	141	131	148	214	224	858	4.1%
Foot/Feet	85	102	106	135	108	536	3.2%
Heel(s)	24	8	21	14	16	83	0.2%
Hip(s)	30	42	33	49	54	208	1.0%
Knee(s)	312	377	411	459	469	2,028	7.5%
Lower Leg(s)	57	55	56	106	99	373	2.0%
Toe(s)	10	30	31	36	26	133	0.9%
Upper Leg(s)	28	33	27	33	29	150	1.0%
<b>Sub Total</b>	<b>687</b>	<b>778</b>	<b>833</b>	<b>1,046</b>	<b>1,025</b>	<b>4,369</b>	<b>19.8%</b>
<b>OTHER</b>							
All Body	12	11	24	20	19	86	1.1%
No Injury	1	5	4	4	3	17	0.0%
Glasses	0	0	0	0	0	0	0.2%
Death	13	23	36	46	46	164	0.1%
<b>Sub Total</b>	<b>26</b>	<b>39</b>	<b>64</b>	<b>70</b>	<b>68</b>	<b>267</b>	<b>1.4%</b>
<b>UNCODED</b>							
Uncoded	0	4	3	3	4	14	0.2%
<b>Sub Total</b>	<b>0</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>14</b>	<b>0.2%</b>
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>100.0%</b>
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

*\*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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Aids	0	0	0	0	1	1	0.0%
All Other	444	733	1,054	783	569	3,583	3.0%
All Other Cumulative Injuries	248	244	254	263	217	1,226	1.0%
All Other Occupational Disease	17	27	38	39	54	175	0.1%
Amputation	34	46	64	74	85	303	0.3%
Angina Pectoris (Heart Disease)	2	2	1	3	7	15	0.0%
Asbestos	35	1	0	2	4	42	0.0%
Asphyxiation	6	8	4	3	5	26	0.0%
Black Lung	0	0	1	0	0	1	0.0%
Burn(s)	511	643	738	704	682	3,278	2.8%
Byssinosis	0	0	0	2	0	2	0.0%
Cancer	0	2	0	1	2	5	0.0%
Carpal Tunnel Syndrome	183	189	208	214	224	1,018	0.9%
Concussion	115	188	224	285	337	1,149	1.0%
Contagious Disease	3	10	247	37	14	311	0.3%
Contusion	2,218	2,618	3,144	3,429	3,733	15,142	12.8%
Crushing	427	488	530	473	515	2,433	2.1%
Dermatitis	49	50	78	70	77	324	0.3%
Dislocation	145	193	208	199	208	953	0.8%
Dust Disease (all other Pneumoconiosis)	1	5	3	5	7	21	0.0%
Electric Shock	29	38	30	38	45	180	0.2%
Enucleation (removal of eye)	0	0	0	0	1	1	0.0%
Exposure to Bodily Fluid	146	178	201	214	244	983	0.8%
Foreign Body	1,082	1,089	1,325	1,310	1,237	6,043	5.1%
Fracture	945	1,188	1,393	1,603	1,637	6,766	5.7%
Freezing	23	52	17	55	109	256	0.2%
Hearing Loss (traumatic only)	12	13	15	19	14	73	0.1%
Heart Attack	16	19	22	16	29	102	0.1%
Heat Prostration	14	31	58	62	44	209	0.2%
Hernia	155	141	182	214	205	897	0.8%
Hypertension	8	9	17	18	12	64	0.1%
Infection	75	105	143	127	121	571	0.5%
Inflammation	249	282	348	344	321	1,544	1.3%
Lacerations	2,860	3,046	3,615	3,769	3,692	16,982	14.4%
Loss of Hearing (progressive)	17	12	7	12	17	65	0.1%
Mental Disorder	1	2	2	2	3	10	0.0%
Mental Stress	5	4	3	11	9	32	0.0%
Multiple Physical Injuries Both Physical And	2	8	1	8	6	25	0.0%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Multiple Physical Injuries Only	64	53	66	76	64	323	0.3%
Needle Stick	224	254	321	344	312	1,455	1.2%
No Physical Injury	144	148	170	271	342	1,075	0.9%
Poisoning - Chemical	16	16	32	30	35	129	0.1%
Poisoning - General (not OD or Cumulative)	6	6	7	20	20	59	0.1%
Poisoning - Metal	0	2	11	1	0	14	0.0%
Puncture	469	477	587	581	594	2,708	2.3%
Radiation	0	1	1	1	1	4	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	110	117	119	148	196	690	0.6%
Rupture	212	305	299	453	450	1,719	1.5%
Severance	9	5	11	14	19	58	0.0%
Silicosis	0	0	0	0	0	0	0.0%
Sprain	1,774	2,080	2,857	3,590	3,540	13,841	11.7%
Strain	6,026	6,247	5,636	5,478	5,997	29,384	24.9%
Syncope (fainting)	35	51	51	81	68	286	0.2%
Tendonitis	213	254	255	269	244	1,235	1.0%
Uncoded	0	7	39	62	16	124	0.1%
Vascular Loss	2	0	1	2	1	6	0.0%
Vision Loss	6	6	0	0	10	37	0.0%
VTD - Related Disease	1	0	9	6	0	1	0.0%
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

*\*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 2014, strains accounted for approximately 25% of all claims filed.  
 This is a decrease of approximately 4% from the previous Fiscal Year.

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain	6,026	6,247	5,636	5,478	5,997	29,384	24.9%
Lacerations	2,860	3,046	3,615	3,769	3,692	16,982	14.4%
Contusion	2,218	2,618	3,144	3,429	3,733	15,142	12.8%
Sprain	1,774	2,080	2,857	3,590	3,540	13,841	11.7%
Fracture	945	1,188	1,393	1,603	1,637	6,766	5.7%
Foreign Body	1,082	1,089	1,325	1,310	1,237	6,043	5.1%
All Other Cumulative Injuries	444	733	1,054	783	569	3,583	3.0%
Burn(s)	511	643	738	704	682	3,278	2.8%
Puncture	469	477	587	581	594	2,708	2.3%
Crushing	427	488	530	473	515	2,433	2.1%
<b>Totals</b>	<b>16,756</b>	<b>18,609</b>	<b>20,879</b>	<b>21,720</b>	<b>22,196</b>	<b>100,160</b>	<b>84.9%</b>

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 2010 - 2014

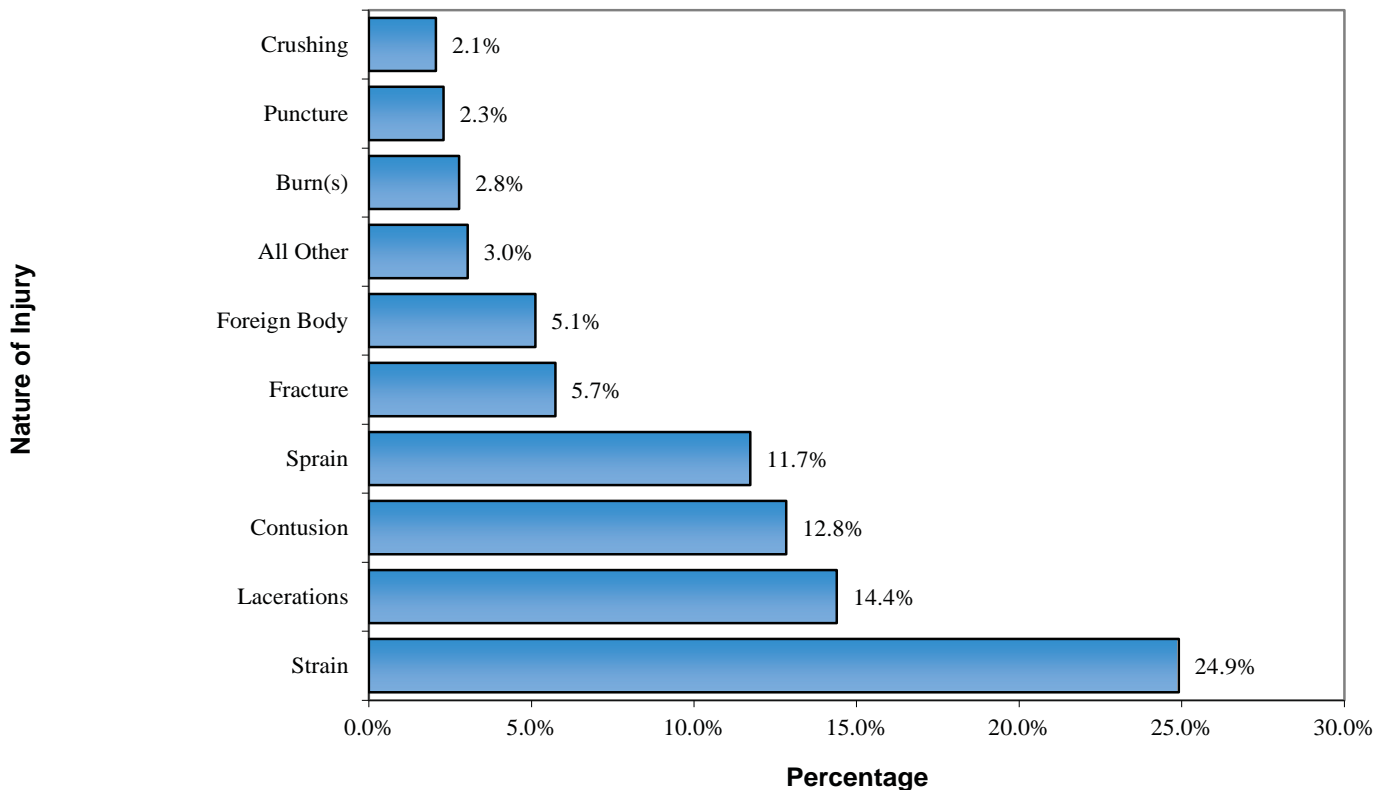




Table 7  
**Distribution of Claims by Nature of Injury**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
All Other	50	68	120	116	87	441	2.9%
All Other Cumulative Injuries	40	51	44	53	35	223	1.5%
All Other Occupational Disease	2	2	6	4	6	20	0.1%
Amputation	25	25	31	43	53	177	1.2%
Angina Pectoris (Heart Disease)	1	1	0	0	2	4	0.0%
Asbestos	0	0	0	1	1	2	0.0%
Asphyxiation	0	1	1	2	3	7	0.0%
Burn(s)	41	52	58	62	51	264	1.8%
Cancer	0	2	0	0	1	3	0.0%
Carpal Tunnel Syndrome	57	58	70	77	90	352	2.3%
Concussion	19	41	39	50	78	227	1.5%
Contagious Disease	0	0	0	2	1	3	0.0%
Contusion	97	135	168	182	172	754	5.0%
Crushing	44	69	67	66	65	310	2.1%
Dermatitis	1	2	4	1	4	12	0.1%
Dislocation	54	70	77	73	60	334	2.2%
Dust Disease (all other Pneumoconiosis)	3	0	1	1	1	3	0.0%
Electric Shock	3	7	2	6	3	21	0.1%
Enucleation (Removal of Eye)	0	0	0	0	1	1	0.0%
Exposure to Bodily Fluid	0	0	0	1	0	1	0.0%
Foreign Body	10	8	17	12	15	62	0.4%
Fracture	413	484	559	694	720	2,870	19.0%
Freezing	2	9	2	10	15	38	0.3%
Hearing Loss (traumatic only)	0	0	1	0	0	1	0.0%
Heart Attack	8	12	16	7	18	61	0.4%
Heat Prostration	0	1	5	5	0	11	0.1%
Hernia	105	92	108	131	130	566	3.8%
Hypertension	2	1	0	0	0	3	0.0%
Infection	16	22	32	19	26	115	0.8%
Inflammation	26	29	35	37	40	167	1.1%
Lacerations	94	90	116	137	104	541	3.6%
Loss of Hearing (progressive)	0	0	0	0	0	0	0.0%
Mental Disorder	0	1	2	1	1	5	0.0%
Mental Stress	2	1	1	3	5	12	0.1%
Multiple Injuries Both Physical And	0	5	0	5	3	13	0.1%
Multiple Physical Injuries Only	18	17	26	28	12	101	0.7%
Needle Stick	0	0	0	1	0	1	0.0%
No Physical Injury	9	15	9	20	28	81	0.5%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Poisoning - Chemical	1	0	1	5	1	8	0.1%
Poisoning - General (not OD or Cumulative)	1	0	0	0	2	3	0.0%
Puncture	13	12	24	18	16	83	0.6%
Respiratory Disorders (Gases, Fumes, Chemicals)	12	9	11	9	11	52	0.3%
Rupture	158	227	226	349	338	1,298	8.6%
Severance	5	4	3	4	6	22	0.1%
Sprain	219	281	357	482	510	1,849	12.3%
Strain	787	758	724	743	775	3,787	25.1%
Syncope (fainting)	1	1	6	3	5	16	0.1%
Tendonitis	21	26	29	36	33	145	1.0%
Uncoded	0	1	1	1	1	4	0.0%
Vascular Loss	0	0	0	2	0	3	0.0%
Vision Loss	1	3	0	0	2	6	0.0%
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>100.0%</b>
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

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 44.1%.

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain	787	758	724	743	775	3,787	25.1%
Fracture	413	484	559	694	720	2,870	19.0%
Sprain	219	281	357	482	510	1,849	12.3%
Rupture	158	227	226	349	338	1,298	8.6%
Contusion	97	135	168	182	172	754	5.0%
Hernia	105	92	108	131	130	566	3.8%
Lacerations	94	90	116	137	104	541	3.6%
All Other	50	68	120	116	87	441	2.9%
Carpal Tunnel Syndrome	57	58	70	77	90	352	2.3%
Dislocation	54	70	77	73	60	334	2.2%
<b>Totals</b>	<b>2,034</b>	<b>2,263</b>	<b>2,525</b>	<b>2,984</b>	<b>2,986</b>	<b>12,792</b>	<b>84.8%</b>

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 2010 - 2014

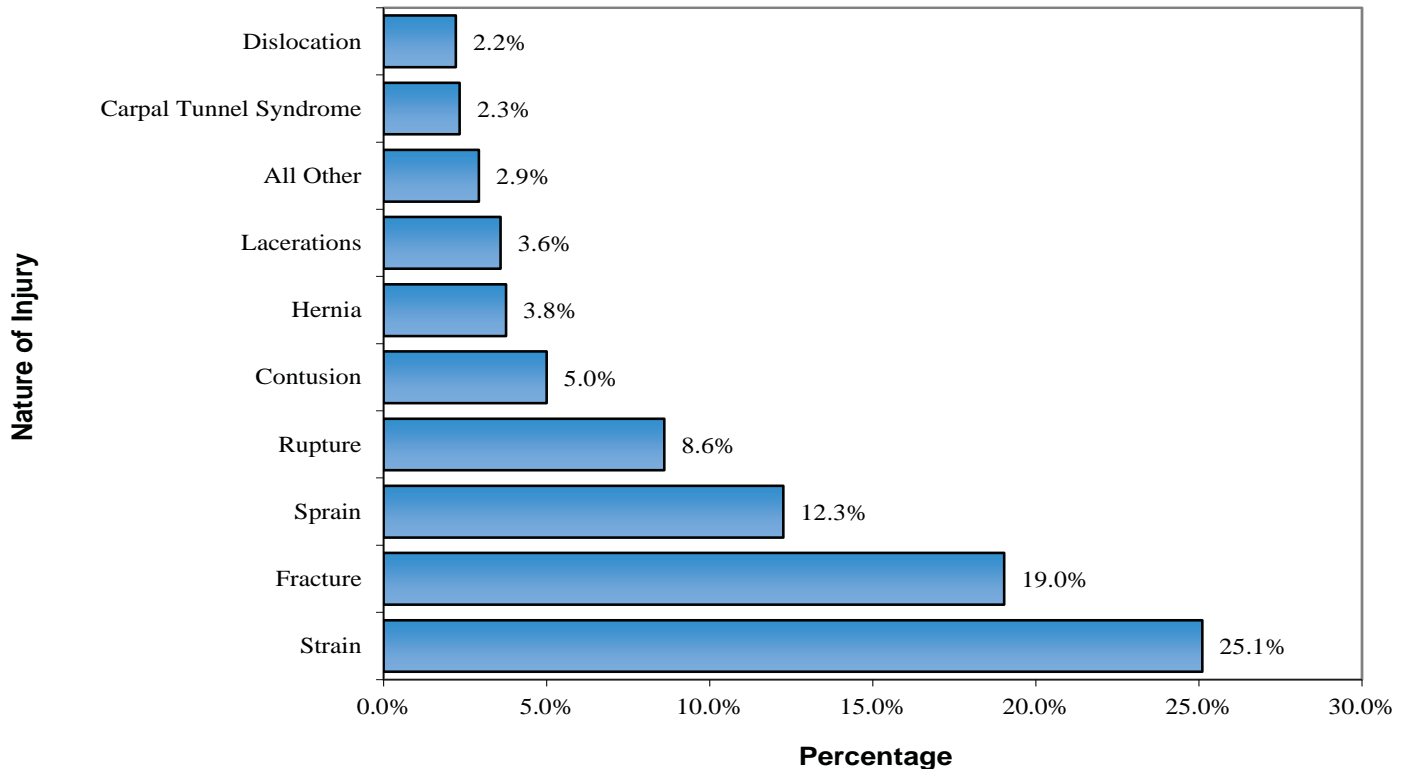


Table 9  
**Distribution of Claims by Cause of Injury - General**  
**All Claims Filed**

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	FY 10	FY 11	FY 12	FY 13	FY 14	Five Year Total	% of Claims*
Strain or Injury by	5,925	6,199	6,847	7,052	7,231	33,254	28.2%
Fall or Slip Injury	3,603	4,463	4,351	5,315	5,549	23,281	19.7%
Struck or Injured By	2,458	2,841	3,702	3,712	3,832	16,545	14.0%
Cut, Puncture, Scrape Injured by	2,413	2,597	3,187	3,305	3,279	14,781	12.5%
Miscellaneous Causes	2,302	2,375	3,057	2,795	2,777	13,306	11.3%
Caught In or Between	928	1,035	992	942	1,021	4,918	4.2%
Striking Against or Stepping on	839	913	1,015	1,013	1,058	4,838	4.1%
Burn, Scald-Heat or Cold Exposure	518	667	760	745	781	3,471	2.9%
Motor Vehicle	394	594	700	925	842	3,455	2.9%
Rubbed or Abraded by	8	8	11	15	22	64	0.1%
Uncoded	0	1	25	16	4	46	0.0%
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

\*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 2010 - 2014

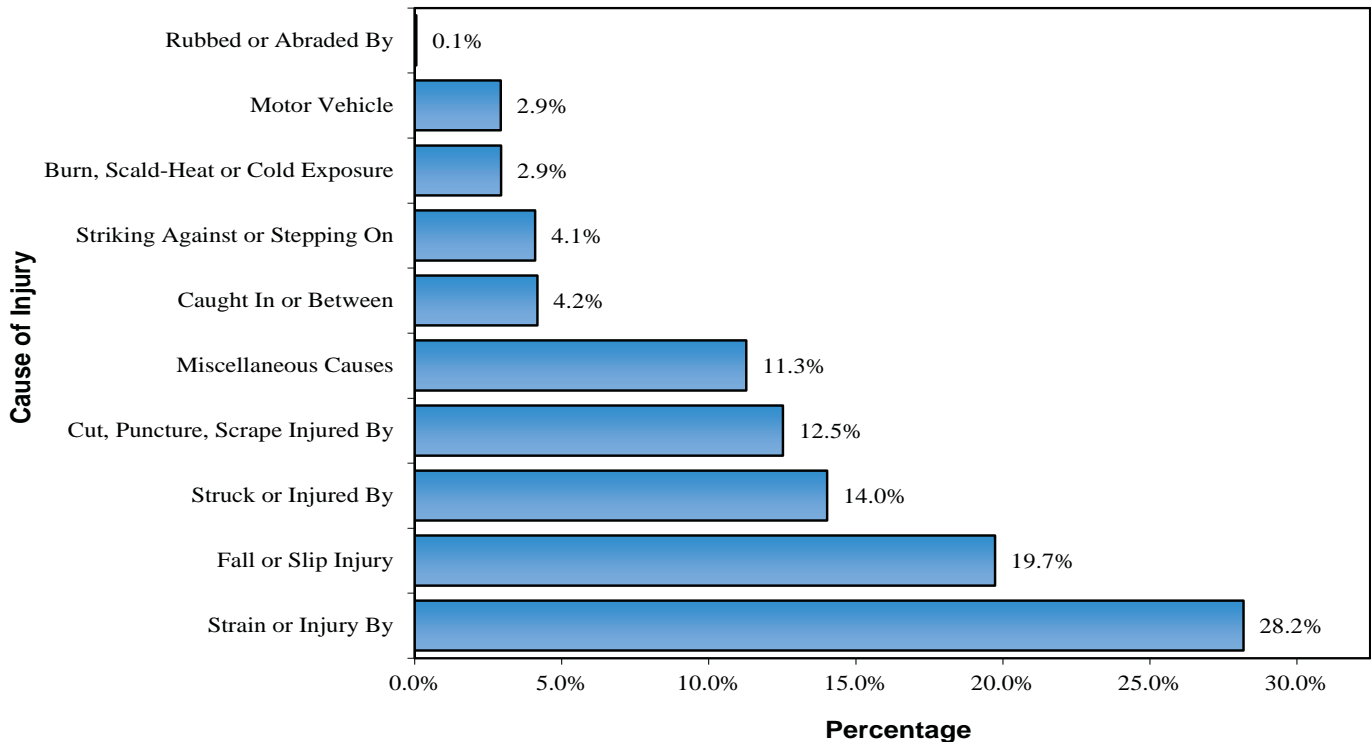


Table 10  
**Distribution of Claims by Cause of Injury - Detail**  
**All Claims Filed**

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>BURN, SCALD-HEAT OR COLD EXPOSURE</b>							
Abnormal Air Pressure	3	0	0	2	3	8	0.0%
Acid Chemicals	109	139	190	139	117	694	0.6%
Cold Objects or Substances	0	0	1	3	1	5	0.0%
Contact with Hot Object	120	156	148	186	159	769	0.7%
Dust, Gasses, Fumes, or Vapors	7	14	15	10	16	62	0.1%
Fire or Flame	26	37	52	37	44	196	0.2%
Radiation	1	0	1	1	0	3	0.0%
Steam or Hot Fluids	160	170	193	184	176	883	0.7%
Temperature Extremes	31	52	27	57	131	298	0.3%
Welding Operations	53	77	110	113	90	443	0.4%
Misc. Heat or Cold Exposure	8	22	23	13	44	110	0.1%
<b>Sub Total</b>	<b>518</b>	<b>667</b>	<b>760</b>	<b>745</b>	<b>781</b>	<b>3,471</b>	<b>2.9%</b>
<b>CAUGHT IN OR BETWEEN</b>							
Machine or Machinery	229	261	178	220	194	1,082	0.9%
Object Handled	597	682	681	563	649	3,172	2.7%
Misc. Caught in or Between	102	92	133	159	178	664	0.6%
<b>Sub Total</b>	<b>928</b>	<b>1,035</b>	<b>992</b>	<b>942</b>	<b>1,021</b>	<b>4,918</b>	<b>4.2%</b>
<b>CUT, PUNCTURE, SCRAPE INJURED BY</b>							
Broken Glass	77	116	126	93	106	518	0.4%
Hand Tool, Utensil; not powered	723	613	749	943	1,119	4,147	3.5%
Objects Being Lifted or Handled	1,064	1,361	1,709	1,684	1,327	7,145	6.1%
Powered Hand Tool/Appliance	300	250	270	274	339	1,433	1.2%
Misc. Cut, Puncture or Scrape	249	257	333	311	388	1,538	1.3%
<b>Sub Total</b>	<b>2,413</b>	<b>2,597</b>	<b>3,187</b>	<b>3,305</b>	<b>3,279</b>	<b>14,781</b>	<b>12.5%</b>
<b>FALL OR SLIP INJURY</b>							
From Different Level	427	413	472	439	599	2,350	2.0%
From Ladder or Scaffolding	277	238	347	366	310	1,538	1.3%
From Liquid or Grease Spills	349	347	333	305	329	1,663	1.4%
Into Openings	72	103	155	115	128	573	0.5%
On Ice or Snow	781	1,287	736	1,727	1,792	6,323	5.4%
On Same Level	632	1,087	1,062	1,137	1,380	5,298	4.5%
On Stairs	311	315	325	319	313	1,583	1.3%
Slipped, Did Not Fall	57	34	64	57	95	307	0.3%
Misc. Fall or Slip	697	639	857	850	603	3,646	3.1%
<b>Sub Total</b>	<b>3,603</b>	<b>4,463</b>	<b>4,351</b>	<b>5,315</b>	<b>5,549</b>	<b>23,281</b>	<b>19.7%</b>

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>MOTOR VEHICLE</b>							
Collision With a Fixed Object	17	19	19	17	22	94	0.1%
Collision With Another Vehicle	194	242	287	370	327	1,420	1.2%
Crash of Airplane	0	0	0	1	1	2	0.0%
Crash of Rail Vehicle	1	0	2	1	3	7	0.0%
Crash of Water Vehicle	0	0	0	0	1	1	0.0%
Vehicle Upset	107	203	214	251	230	1,005	0.9%
Misc. Motor Vehicle	75	130	178	285	258	926	0.8%
<b>Sub Total</b>	<b>394</b>	<b>594</b>	<b>700</b>	<b>925</b>	<b>842</b>	<b>3,455</b>	<b>2.9%</b>
<b>RUBBED OR ABRADED BY</b>							
Repetitive Motion (callous, blister)	2	1	0	2	5	10	0.0%
Rubbed or Abraded by (all other)	6	7	11	13	17	54	0.0%
<b>Sub Total</b>	<b>8</b>	<b>8</b>	<b>11</b>	<b>15</b>	<b>22</b>	<b>64</b>	<b>0.1%</b>
<b>STRAIN OR INJURY BY</b>							
Continual Noise	5	3	1	1	3	13	0.0%
Holding or Carrying	316	180	254	217	177	1,144	1.0%
Jumping	57	66	101	73	64	361	0.3%
Lifting	2,202	2,313	2,445	2,543	2,668	12,171	10.3%
Pushing or Pulling	740	602	713	742	910	3,707	3.1%
Reaching	377	358	401	313	273	1,722	1.5%
Repetitive Motion (carpal tunnel syndrome)	224	135	177	173	190	899	0.8%
Repetitive Motion (kneeling or crawling)	0	0	0	0	1	1	0.0%
Twisting	486	459	533	405	519	2,402	2.0%
Using Tool or Machine	616	727	669	646	568	3,226	2.7%
Welding or Throwing	36	39	43	44	41	203	0.2%
Misc. Strain	866	1,317	1,510	1,895	1,817	7,404	6.3%
<b>Sub Total</b>	<b>5,925</b>	<b>6,199</b>	<b>6,847</b>	<b>7,052</b>	<b>7,231</b>	<b>33,254</b>	<b>28.2%</b>
<b>STRIKING AGAINST OR STEPPING ON</b>							
Moving Parts of Machine	20	22	23	36	16	117	0.1%
Object Being Lifted or Handled	121	137	137	131	115	641	0.5%
Sanding, Scraping, Cleaning Operations	1	4	7	1	4	17	0.0%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>STRIKING AGAINST OR STEPPING ON (CONT)</b>							
Stationary Object	507	524	595	559	723	2,908	2.5%
Stepping on Sharp Object	75	84	117	102	60	438	0.4%
Misc. Striking Against or Stepping on	115	142	136	184	140	717	0.6%
<b>Sub Total</b>	<b>839</b>	<b>913</b>	<b>1,015</b>	<b>1,013</b>	<b>1,058</b>	<b>4,838</b>	<b>4.1%</b>
<b>STRUCK OR INJURED BY</b>							
Falling or Flying Object	596	534	602	636	741	3,109	2.6%
Fellow Worker, Patient	434	484	568	567	501	2,554	2.2%
Hand Tool or Machine in Use	222	333	441	465	453	1,914	1.6%
Motor Vehicle	32	33	62	37	49	213	0.2%
Moving Parts of Machine	84	169	162	206	187	808	0.7%
Object Being Lifted or Handled	869	969	1,377	1,354	1,428	5,997	5.1%
Object Handled by Others	109	168	214	172	144	807	0.7%
Misc. Struck or Injured by	112	151	276	275	329	1,143	1.0%
<b>Sub Total</b>	<b>2,458</b>	<b>2,841</b>	<b>3,702</b>	<b>3,712</b>	<b>3,832</b>	<b>16,545</b>	<b>14.0%</b>
<b>MISCELLANEOUS CAUSES</b>							
Absorption, Ingestion or Inhalation	240	308	423	469	574	2,014	1.7%
Animal or Insect	274	229	301	294	305	1,403	1.2%
Contact With Electric Current	31	42	35	42	39	189	0.2%
Cumulative (all other)	128	120	171	108	119	646	0.5%
Explosion or Flare Back	4	17	8	19	9	57	0.0%
Foreign Body in Eye	1,021	1,058	1,245	1,212	1,206	5,742	4.9%
Mental Stress	5	1	3	5	9	23	0.0%
No Cause	13	12	22	34	59	140	0.1%
Other Miscellaneous Causes	541	527	784	546	350	2,748	2.3%
Other Than Physical Injury	40	56	58	51	100	305	0.3%
Robbery or Criminal Assault	5	5	7	15	7	39	0.0%
<b>Sub Total</b>	<b>2,302</b>	<b>2,375</b>	<b>3,057</b>	<b>2,795</b>	<b>2,777</b>	<b>13,306</b>	<b>11.3%</b>
<b>UNCODED</b>							
Uncoded Claims	0	1	25	16	4	46	0.0%
<b>Sub Total</b>	<b>0</b>	<b>1</b>	<b>25</b>	<b>16</b>	<b>4</b>	<b>46</b>	<b>0.0%</b>
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>28,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

*\*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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Strain or Injury by	982	1,037	1,159	1,295	1,290	5,763	38.2%
Fall or Slip Injury	643	774	786	1,040	1,112	4,355	28.9%
Struck or Injured by	230	279	383	409	405	1,706	11.3%
Miscellaneous Causes	137	146	170	156	133	742	4.9%
Motor Vehicle	79	112	164	201	219	775	5.1%
Caught in or Between	110	125	101	117	120	573	3.8%
Cut, Puncture, Scrape Injured by	82	97	106	133	111	529	3.5%
Striking Against or Stepping on	54	69	66	76	75	340	2.3%
Burn, Scald-Heat or Cold Exposure	40	53	61	72	62	288	1.9%
Rubbed or Abraded by	2	1	1	3	3	10	0.1%
Uncoded	0	0	2	0	0	2	0.0%
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>100.0%</b>

*\*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 2010 - 2014

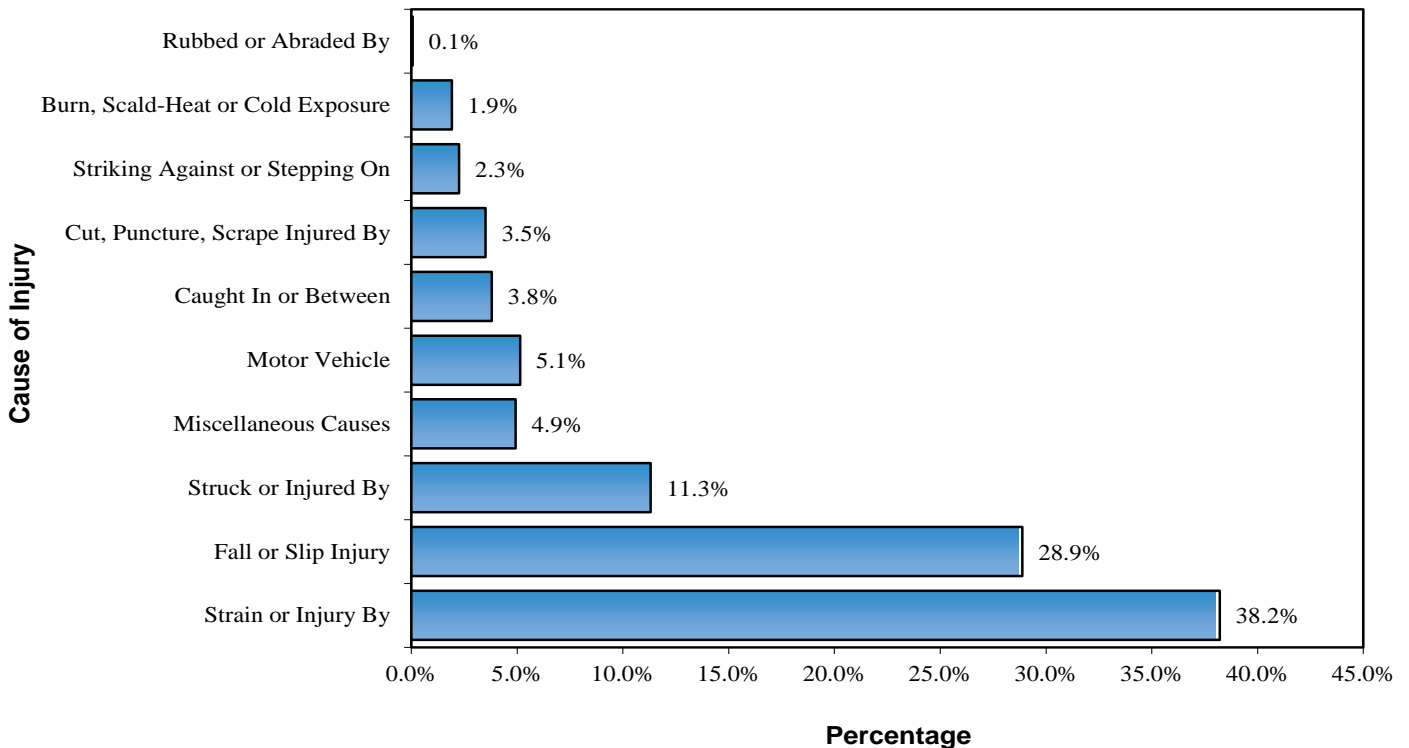


Table 12  
**Distribution of Claims by Cause of Injury - Detail**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>BURN, SCALD-HEAT OR COLD EXPOSURE</b>							
Abnormal Air Pressure	1	0	0	0	1	2	0.0%
Acid Chemicals	8	9	12	7	5	41	0.3%
Cold Objects or Substances	0	0	0	1	0	0	0.0%
Contact with Hot Object	4	3	4	12	8	31	0.2%
Dust, Gasses, Fumes, or Vapors	0	1	2	1	3	7	0.0%
Fire or Flame	8	13	17	14	9	61	0.4%
Steam or Hot Fluids	13	17	11	17	14	72	0.5%
Temperature Extremes	2	8	5	11	15	41	0.3%
Welding Operations	3	2	4	6	5	20	0.1%
Misc. Heat or Cold Exposure	1	0	6	3	2	12	0.1%
<b>Sub Total</b>	<b>40</b>	<b>53</b>	<b>61</b>	<b>72</b>	<b>62</b>	<b>288</b>	<b>1.9%</b>
<b>CAUGHT IN OR BETWEEN</b>							
Machine or Machinery	47	50	27	40	38	202	1.3%
Object Handled	49	57	57	61	18	242	1.6%
Misc. Caught in or Between	14	18	17	16	64	129	0.9%
<b>Sub Total</b>	<b>110</b>	<b>125</b>	<b>101</b>	<b>117</b>	<b>120</b>	<b>573</b>	<b>3.8%</b>
<b>CUT, PUNCTURE, SCRAPE INJURED BY</b>							
Broken Glass	0	3	5	4	4	16	0.1%
Hand Tool, Utensil; not powered	17	13	14	24	22	90	0.6%
Objects Being Lifted or Handled	35	39	51	55	36	216	1.4%
Powered Hand Tool/Appliance	25	27	21	38	30	141	0.9%
Misc. Cut, Puncture or Scrape	5	15	15	12	19	66	0.4%
<b>Sub Total</b>	<b>82</b>	<b>97</b>	<b>106</b>	<b>133</b>	<b>111</b>	<b>529</b>	<b>3.5%</b>
<b>FALL OR SLIP INJURY</b>							
From Different Level	114	102	114	126	198	654	4.3%
From Ladder or Scaffolding	76	68	87	102	97	430	2.9%
From Liquid or Grease Spills	51	42	46	39	52	230	1.5%
Into Openings	12	17	28	29	29	115	0.8%
On Ice or Snow	120	212	124	319	309	1,084	7.2%
On Same Level	95	167	164	200	221	847	5.6%
On Stairs	55	44	42	49	66	256	1.7%
Slipped, Did Not Fall	13	7	11	9	28	68	0.5%
Misc. Fall or Slip	107	115	170	167	112	671	4.4%
<b>Sub Total</b>	<b>643</b>	<b>774</b>	<b>786</b>	<b>1,040</b>	<b>1,112</b>	<b>4,355</b>	<b>28.9%</b>

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>MOTOR VEHICLE</b>							
Collision With a Fixed Object	2	2	5	4	3	16	0.1%
Collision With Another Vehicle	35	34	61	76	76	282	1.9%
Crash of Airplane	0	0	0	0	1	1	0.0%
Crash of Rail Vehicle	0	0	2	1	2	5	0.0%
Crash of Water Vehicle	0	0	0	0	0	0	0.0%
Vehicle Upset	24	42	64	57	68	255	1.7%
Misc. Motor Vehicle	18	34	32	63	69	216	1.4%
<b>Sub Total</b>	<b>79</b>	<b>112</b>	<b>164</b>	<b>201</b>	<b>219</b>	<b>775</b>	<b>5.1%</b>
<b>RUBBED OR ABRADED BY</b>							
Repetitive Motion (callous, blister)	1	0	0	1	2	4	0.0%
Rubbed or Abraded by (all other)	1	1	1	2	1	6	0.0%
<b>Sub Total</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>10</b>	<b>0.1%</b>
<b>STRAIN OR INJURY BY</b>							
Continual Noise	1	0	0	0	0	1	0.0%
Holding or Carrying	36	26	34	50	29	175	1.2%
Jumping	16	19	17	16	14	82	0.5%
Lifting	348	369	421	462	464	2,064	13.7%
Pushing or Pulling	118	96	123	138	160	635	4.2%
Reaching	70	63	63	47	35	278	1.8%
Repetitive Motion (carpal tunnel syndrome)	48	40	45	46	58	237	1.6%
Repetitive Motion (kneeling or crawling)	0	0	0	0	1	1	0.0%
Twisting	94	79	95	64	99	431	2.9%
Using Tool or Machine	97	97	108	124	99	525	3.5%
Welding or Throwing	10	9	8	11	6	44	0.3%
Misc. Strain	144	239	245	339	325	1,290	8.6%
<b>Sub Total</b>	<b>982</b>	<b>1,037</b>	<b>1,159</b>	<b>1,295</b>	<b>1,290</b>	<b>5,763</b>	<b>38.2%</b>
<b>STRIKING AGAINST OR STEPPING ON</b>							
Moving Parts of Machine	2	1	2	9	1	15	0.1%
Object Being Lifted or Handled	14	17	19	21	9	80	0.5%
Sanding, Scraping, Cleaning Operations	0	0	0	0	0	0	0.0%
Stationary Object	27	26	25	25	45	148	1.0%

Table 12  
**Distribution of Claims by Cause of Injury - Detail (cont.)**  
**Indemnity Claims Only**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b>STRIKING AGAINST OR STEPPING ON (CONT)</b>							
Misc. Striking Against or Stepping on	10	22	12	20	1	14	0.1%
Stepping on Sharp Object	1	3	8	1	19	83	0.6%
<b>Sub Total</b>	<b>54</b>	<b>69</b>	<b>66</b>	<b>76</b>	<b>75</b>	<b>340</b>	<b>2.3%</b>
<b>STRUCK OR INJURED BY</b>							
Falling or Flying Object	62	62	78	79	94	375	2.5%
Fellow Worker, Patient	31	29	47	38	29	174	1.2%
Hand Tool or Machine in Use	10	23	28	43	41	145	1.0%
Motor Vehicle	9	9	13	11	14	56	0.4%
Moving Parts of Machine	15	31	27	56	34	163	1.1%
Object Being Lifted or Handled	68	84	114	122	136	524	3.5%
Object Handled by Others	15	25	38	22	14	114	0.8%
Misc. Struck or Injured by	20	16	38	38	43	155	1.0%
<b>Sub Total</b>	<b>230</b>	<b>279</b>	<b>383</b>	<b>409</b>	<b>405</b>	<b>1,706</b>	<b>11.3%</b>
<b>MISCELLANEOUS CAUSES</b>							
Absorption, Ingestion or Inhalation	13	16	33	21	32	115	0.8%
Animal or Insect	17	10	13	16	8	64	0.4%
Contact With Electric Current	4	11	3	7	2	27	0.2%
Cumulative (all other)	26	19	30	15	13	103	0.7%
Explosion or Flare Back	1	0	3	5	2	11	0.1%
Foreign Body in Eye	9	6	8	11	8	42	0.3%
Mental Stress	2	0	1	1	3	7	0.0%
No Cause	4	3	3	3	6	19	0.1%
Other Miscellaneous Causes	60	75	70	72	48	325	2.2%
Other Than Physical Injury	1	6	6	1	9	23	0.2%
Robbery or Criminal Assault	0	0	0	4	2	6	0.0%
<b>Sub Total</b>	<b>137</b>	<b>146</b>	<b>170</b>	<b>156</b>	<b>133</b>	<b>742</b>	<b>4.9%</b>
<b>UNCODED</b>							
Uncoded Claims	0	0	2	0	0	2	0.0%
<b>Sub Total</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0.0%</b>
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>100.0%</b>

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

Data as of September each year

Table 13  
**Distribution of Claims by Age at Time of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	FY 10	FY 11	FY 12	FY 13	FY 14	Five Year Total	% of Claims*
<b>INDEMNITY CLAIMS</b>							
Under 18	23	19	31	22	11	106	0.7%
18 to 29	464	531	674	726	741	3,136	20.8%
30 to 39	471	513	608	646	666	2,904	19.3%
40 to 49	539	653	708	781	774	3,455	22.9%
50 to 59	604	663	696	945	993	3,901	25.9%
60 to 65	176	218	196	267	245	1,102	7.3%
Over 65	82	96	86	115	100	479	3.2%
Uncoded	0	0	0	0	0	0	0.0%
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>100.0%</b>
<b>TOTAL CLAIMS</b>							
Under 18	314	346	582	384	8,531	36,810	31.2%
18 to 29	5,844	6,423	7,992	8,020	5,733	24,903	21.1%
30 to 39	4,087	4,544	5,128	5,411	5,159	22,975	19.5%
40 to 49	3,839	4,444	4,824	4,939	4,878	22,924	19.4%
50 to 59	3,911	4,272	4,545	5,088	1,418	6,186	5.2%
60 to 65	985	1,187	1,154	1,442	446	2,304	2.0%
Over 65	408	477	422	551	231	1,857	1.6%
Uncoded	0	0	0	384	0	0	0.0%
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

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 2010 - 2014

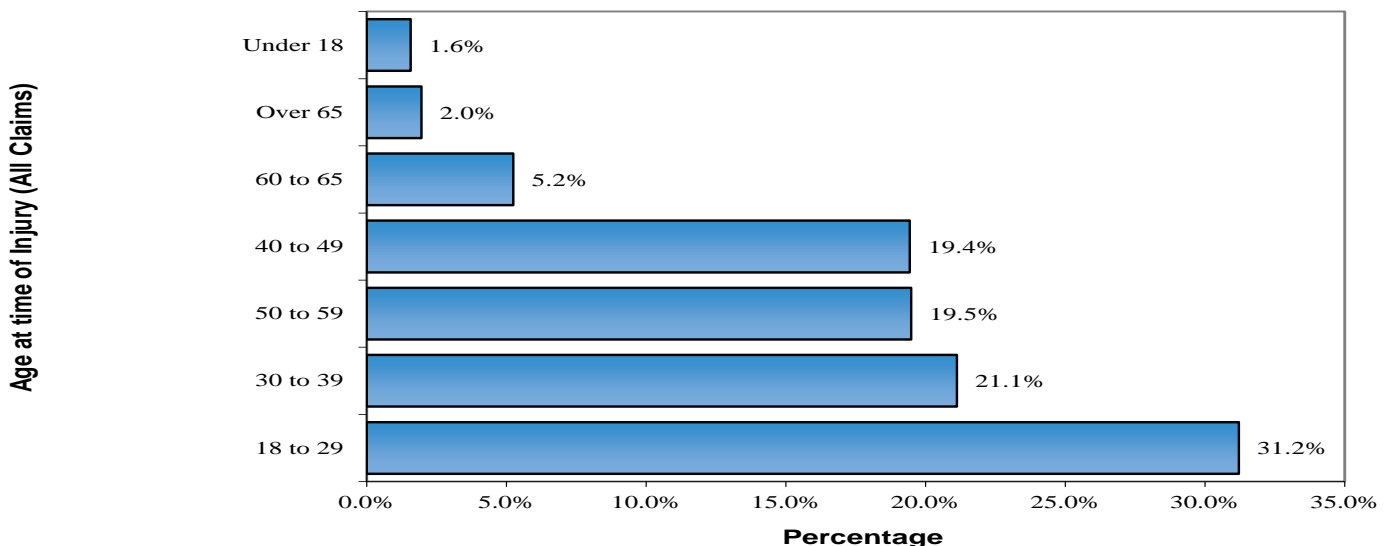


Table 14  
**Distribution of Claims by Day of Occurrence**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<b><u>INDEMNITY CLAIMS</u></b>							
Sunday	113	158	177	223	215	886	5.9%
Monday	463	490	530	690	700	2,873	19.0%
Tuesday	451	464	552	631	597	2,695	17.9%
Wednesday	436	480	554	582	586	2,638	17.5%
Thursday	374	454	556	566	558	2,508	16.6%
Friday	344	433	406	519	552	2,254	14.9%
Saturday	178	214	224	291	322	1,229	8.1%
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>100.0%</b>
<b><u>TOTAL CLAIMS</u></b>							
Sunday	999	1,240	1,400	1,506	1,545	6,690	5.7%
Monday	3,641	4,043	4,392	4,783	4,926	21,785	18.5%
Tuesday	3,732	3,850	4,518	4,648	4,893	21,641	18.3%
Wednesday	3,584	3,843	4,443	4,586	4,544	21,000	17.8%
Thursday	3,365	3,871	4,504	4,369	4,518	20,627	17.5%
Friday	2,820	3,275	3,659	3,978	1,984	17,718	15.0%
Saturday	1,247	1,571	1,731	1,965	1,545	8,498	7.2%
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

*\*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 2010 - 2014

<i>Fiscal Year:</i>	FY 10	FY 11	FY 12	FY 13	FY 14	Five Year Total	% of Claims*
<b>INDEMNITY CLAIMS</b>							
Males	1,703	1,982	2,324	2,690	2,748	11,447	75.9%
Females	655	711	630	766	732	3,494	23.2%
Uncoded	1	0	45	46	50	142	0.9%
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>100.0%</b>
<b>TOTAL CLAIMS</b>							
Males	12,866	14,873	16,908	18,042	18,349	80,948	68.6%
Females	6,506	6,910	6,824	7,217	7,564	35,021	29.7%
Uncoded	16	0	915	576	483	1,990	1.7%
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

\*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 2010 - 2014

**All Claims by Gender**

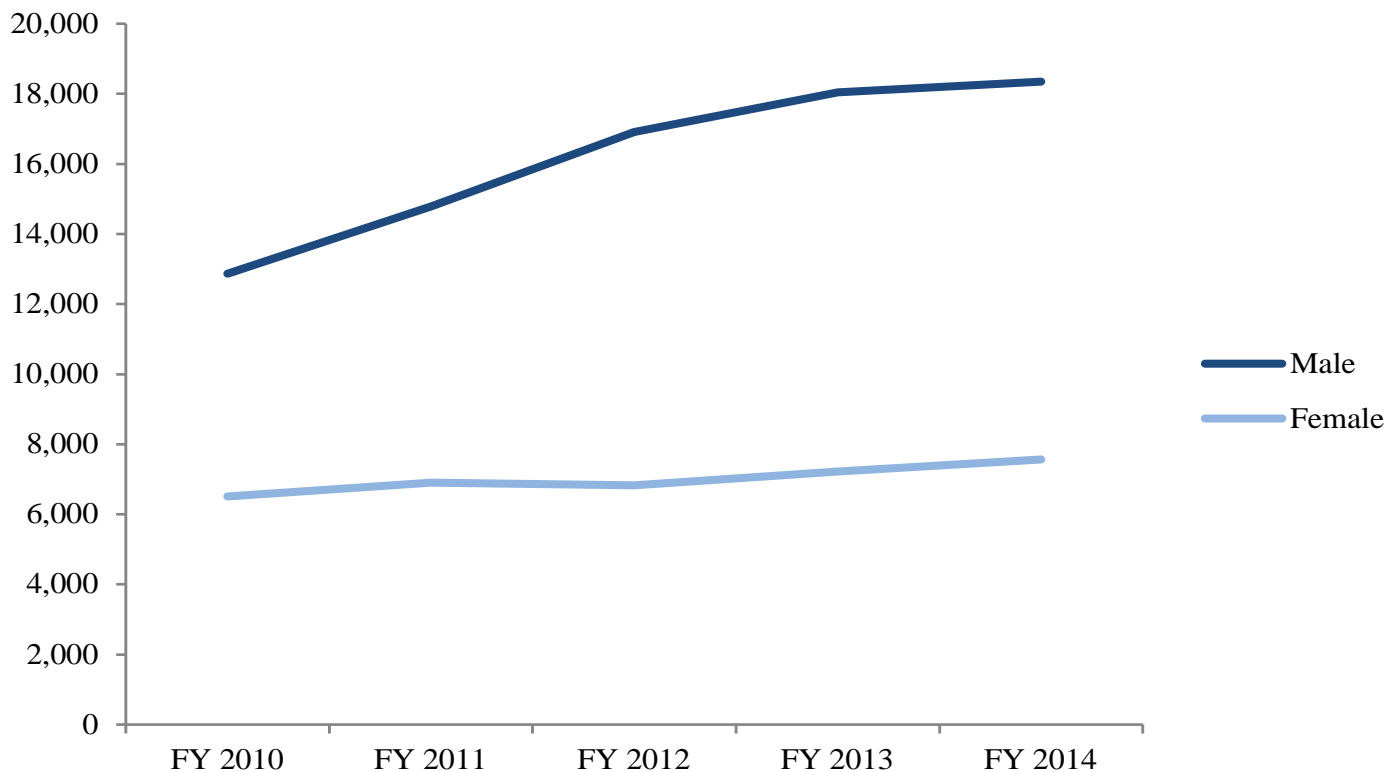




Table 16  
**Distribution of Claims by Rate Class**  
**All Claims Filed**

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>		<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
7405	Aircraft Flying Operations	5	4	5	2	6	22	0.0%
7403	Aircraft Ground Crew Operations	55	58	51	54	80	298	0.3%
9182	Amusement Parks/Park Boards	97	103	103	114	112	529	0.4%
0005	Apiaries	13	17	19	17	18	84	0.1%
7720	Armored Car Express Employees	0	0	3	0	0	3	0.0%
9090	Athletic Clubs or Entertainment Facilities	31	34	38	40	57	200	0.2%
3630	Auto Repair, Body Shops, Mechanics	496	538	632	703	697	3,066	2.6%
8380	Automotive Dealers & Svc Stations	1,137	1,204	1,363	1,442	1,388	6,534	5.5%
2000	Bakeries	54	76	78	64	57	329	0.3%
8808	Banks, S & L Assn, Credit Unions	93	100	90	99	82	464	0.4%
9580	Barbers & Beauticians	26	25	28	32	28	139	0.1%
2163	Beverage Mfg. & Delivery	13	17	22	24	40	116	0.1%
5110	Boiler & Elevator Installation/Svc.	130	117	103	126	99	575	0.5%
3620	Boiler & Tank Mfg.	14	18	18	28	53	131	0.1%
3726	Boiler Erection & Repair-Industrial	0	0	0	2	0	2	0.0%
4036	Brick/Pipe/Concrete Products Mfg.	46	40	58	56	64	264	0.2%
1463	Briquette & Clay Products Mfg.	1	3	5	3	9	21	0.0%
5410	Building Construction	989	910	1,259	1,142	1,117	5,417	4.6%
9007	Building Custodians/Janitorial Svc.	453	434	436	473	489	2,285	1.9%
6210	Building Moving, Demolition, Salvage	8	9	34	13	21	85	0.1%
7603	Cable Install, Svc. & Repair	25	24	20	33	39	141	0.1%
6253	Caison Work	0	0	1	0	0	1	0.0%
9078	Camp Operations	9	16	6	12	13	56	0.0%
9180	Carnival, Circus, Rodeo Employees	1	3	1	1	0	6	0.0%
5502	Carpet Laying &/or Linoleum Installation	19	13	15	18	19	84	0.1%
9220	Cemetery Operations	2	2	0	3	0	7	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	106	116	94	120	149	585	0.5%
2064	Cheese Plants	0	0	0	0	0	0	0.0%
9830	Civil Air Patrol - Volunteer	0	0	0	0	1	1	0.0%
7715	Civil Defense Emergency Trainees	0	0	0	0	4	4	0.0%
2583	Cleaners & Laundries	72	88	71	83	75	389	0.3%
8805	Clerical Office Employees	379	362	300	370	353	1,764	1.5%
4740	Coal Gasification-Plant Operations	0	0	0	0	0	0	0.0%
1005	Coal Mining	35	25	40	45	43	188	0.2%
8221	Coal, Iron, Steel Merchants	6	11	28	37	21	103	0.1%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>		<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
8291	Cold Storage Warehouse	4	5	7	15	4	35	0.0%
0050	Commercial Farm Mach Operations	9	9	17	12	7	54	0.0%
8022	Commission & Produce Merch.	123	109	81	79	79	471	0.4%
9061	Community Outreach Svcs. & Support Programs	559	575	742	572	644	3,092	2.6%
3685	Computer/Electronic Assembly	61	46	68	89	82	346	0.3%
5205	Concrete Work	180	147	221	252	297	1,097	0.9%
5603	Consulting Engineers	83	93	116	172	145	609	0.5%
2064	Creameries & Dairy Products Mfg.	41	45	33	32	33	184	0.2%
4692	Dental Laboratories	3	4	3	7	0	17	0.0%
9002	Domestics	21	40	36	41	21	159	0.1%
7531	Electric Light & Power Companies	95	109	93	89	72	458	0.4%
7529	Electric Light & Power Const-REA	28	20	15	17	23	103	0.1%
7534	Electric Light/Power Const./Spec. Contractor	46	30	60	53	58	247	0.2%
7533	Electric Light/Power Const./ Investor Owned	1	4	3	14	8	30	0.0%
3726	Electric/Gasification/Refinery Plant	0	0	0	0	0	0	0.0%
5190	Electrical Wiring, Service & Repair	265	227	294	429	436	1,651	1.4%
7535	Electronic Equip Install & Repair	21	13	19	15	15	83	0.1%
6221	Excavation & Digging	42	35	54	58	66	255	0.2%
0006	Farming & Ranching	194	148	169	203	208	922	0.8%
6400	Fence Construction	20	21	40	38	40	159	0.1%
4583	Fertilizer & Chemical Dealers	82	101	106	93	95	477	0.4%
7700	Fire Departments -Paid	57	58	54	65	62	296	0.3%
7710	Fire Departments - Volunteer	19	16	30	24	25	114	0.1%
0003	Florists/Nurseries/Gardening	59	44	60	61	61	285	0.2%
2041	Food Preparation - Non Retail	22	22	28	20	25	117	0.1%
2014	Food Processing	248	261	292	238	276	1,315	1.1%
8001	Full-Line Department Stores	361	355	334	394	386	1,830	1.6%
9620	Funeral Homes	2	4	3	3	2	14	0.0%
8015	Furniture & Floor Covering Dealers	87	91	100	89	79	446	0.4%
7500	Gas Works	9	10	13	7	5	44	0.0%
8292	General Warehouse & Storage	179	211	222	221	288	1,121	1.0%
8605	Geologists and Scouts	7	6	6	10	18	47	0.0%
4130	Glass Merchants	16	11	16	26	26	95	0.1%
8304	Grain Elevators	143	132	138	142	110	665	0.6%
0034	Hatcheries and Egg Production	0	1	0	0	0	1	0.0%
8100	Hide and Leather Dealers/Tanners	0	3	1	0	0	4	0.0%
9040	Hospitals	1,306	1,432	1,247	1,534	1,229	7,012	5.9%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>		<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
9050	Hotels & Motels - Incl. Basic Care Facilities (all employees)	356	435	420	508	569	2,288	1.9%
7384	Ice Handling	1	0	3	0	2	6	0.0%
3504	Implement &/or Equipment Mfg.	899	1,198	1,247	1,107	1,034	5,485	4.6%
5040	Iron or Steel Construct/Erection	101	85	98	108	137	529	0.4%
0251	Irrigation	8	5	11	11	24	59	0.1%
4150	Jewelry &/or Optical Goods Mfg.	1	3	2	4	0	10	0.0%
6209	Junk & Scrap Metal Dealers	15	16	14	12	24	81	0.1%
4601	Laboratory Work & Medicine Mfg.	57	35	36	48	49	225	0.2%
7720	Law Enforcement	353	335	343	423	386	1,840	1.6%
2681	Leather & Canvas Goods Mfg.	45	53	62	77	74	311	0.3%
8284	Livestock Dealers & Operations	46	28	27	32	38	171	0.1%
2705	Logging & Sawmill Operations	0	0	0	0	0	0	0.0%
8207	Lumber Yard Employees	321	368	463	413	471	2,036	1.7%
5025	Masonry Work	50	30	39	36	54	209	0.2%
8003	Meat Markets	76	56	77	56	63	328	0.3%
9042	Med Clinics/Physicians/Dentists	264	258	241	414	548	1,725	1.5%
3124	Mfg. of Light Metal & Non-Metal Goods	194	159	193	218	195	959	0.8%
9615	Motion Picture & Video Production	1	1	1	2	1	6	0.0%
3866	Motor Coach & Carriage Assembly	28	33	26	32	25	144	0.1%
9041	Nursing Homes	749	826	752	694	685	3,706	3.1%
6203	Oil & Gas Development/Drilling	243	548	605	427	499	2,322	2.0%
8350	Oil & Gas Distrib/Bulk Dealers	93	89	129	172	261	744	0.6%
6208	Oil & Gas Instrument Logging	10	12	48	122	67	259	0.2%
6204	Oil & Gas Well Supply or Equipment Dealers	63	127	221	223	236	870	0.7%
1320	Oil & Gas Operations	97	251	436	452	542	1,778	1.5%
4740	Oil Refining - Synthetic Fuels Mfg.	38	41	45	41	51	216	0.2%
6206	Oil Well Servicing	185	515	863	1,068	1,088	3,719	3.2%
6205	Oil Well Trucking	149	445	717	941	1,024	3,276	2.8%
9999	Old Bureau or Not Rated on MF	0	1	1	1	0	3	0.0%
5100	Ornamental Work	2	2	0	2	0	6	0.0%
2094	Packing Plants & Slaughter Houses	54	60	45	19	13	191	0.2%
5474	Painting & Paper Hanging	28	22	32	35	28	145	0.1%
4365	Photographers	9	3	6	4	6	28	0.0%
5345	Plastering/Stucco/Drywall	28	36	48	55	38	205	0.2%
5183	Plumbing/Heating/Sheet Metal	421	388	464	518	491	2,282	1.9%
0010	Poisoning & Spraying	8	14	14	22	19	77	0.1%
4061	Pottery & Ceramic Mfg.	1	2	0	1	3	7	0.0%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
9950 Preferred Worker Program	6	2	0	7	8	23	0.0%
4310 Printing & Publishing	103	119	93	80	81	476	0.4%
9181 Professional Athletics	29	33	30	9	11	112	0.1%
9180 Race Track Operations	0	0	0	0	1	1	0.0%
7602 Radio & Television	17	24	20	20	30	111	0.1%
9104 Religious Orgs. & Churches	12	21	18	13	17	81	0.1%
9071 Restaurants & Lounges	1,144	1,159	1,208	1,234	1,285	6,030	5.1%
5545 Roofing - Hot Tar & Sandblast	12	20	19	17	13	81	0.1%
0007 Row Crop-Non-Machinery Farm Labor	0	3	4	7	0	14	0.0%
9403 Sanitation Operations	71	104	139	145	140	599	0.5%
9062 Schools/Libraries/Institutions	692	780	782	712	747	3,713	3.1%
6301 Sewer/Water/Gas Pipe Line Const.	113	153	221	302	375	1,164	1.0%
2260 Shoe Repair	1	2	0	0	1	4	0.0%
9544 Sign Mfg.	28	26	21	34	43	152	0.1%
7420 Specialized Aircraft Operations	0	1	1	0	1	3	0.0%
1802 Stonecutters	11	11	13	41	62	138	0.1%
8010 Stores - Hardware/Appliance/Auto	307	303	362	358	388	1,718	1.5%
8000 Stores - Retail	576	668	692	796	885	3,617	3.1%
6042 Street & Road Constr./Maint.	596	795	975	871	940	4,177	3.5%
2030 Sugar Mfg. & Refining	85	77	105	106	97	470	0.4%
7605 Switching & Switchboard Repair	2	1	0	2	0	5	0.0%
7600 Telegraph & Telephone Operations	16	15	16	23	29	99	0.1%
7601 Telephone & Cable Line Const.	45	46	70	84	60	305	0.3%
9757 Townships - All Employees	0	0	0	1	0	1	0.0%
8747 Traveling Representatives	518	572	657	655	683	3,085	2.6%
0004 Tree Planting/Trimming/Harvesting	42	38	50	46	50	226	0.2%
7215 Trucking & Hauling	559	673	630	772	767	3,401	2.9%
2860 Upholstering	0	0	2	1	0	0	0.0%
8831 Veterinary Hospital/Surgeons Kennels	106	110	103	107	1	4	0.0%
9840 Voc Training/Work Eval. Program	18	18	27	22	22	107	0.1%
9835 Volunteer Programs	20	15	21	26	18	100	0.1%
6200 Water Well Drilling Operations	10	11	17	12	17	67	0.1%
7520 Water Works	60	61	65	59	76	321	0.3%
3360 Welding & Blacksmithing	101	145	196	184	146	772	0.7%
8016 Wholesale Warehouse	103	121	171	202	205	802	0.7%
2803 Woodworking Mfg.	283	281	284	319	270	1,437	1.2%
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

Data as of September each year

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

Table 17

**Distribution of Claims by the Top Ten Rate Classes  
All Claims Filed**

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>		FY 10	FY 11	FY 12	FY 13	FY 14	Five Year Total	% of Claims
9040	Hospitals	1,306	1,432	1,511	1,534	1,229	7,012	5.9%
8380	Automotive Dealers & Service Stations	1,137	1,204	1,363	1,442	1,388	6,534	5.5%
9071	Restaurants & Lounges	1,144	1,159	1,208	1,234	1,285	6,030	5.1%
3504	Implement &/or Equipment Mfg.	899	1,198	1,247	1,107	1,034	5,485	4.6%
5410	Building Construction	989	910	1,259	1,142	1,117	5,417	4.6%
6042	Street & Road Construction/ Maintenance	596	795	975	871	940	4,177	3.5%
6206	Oil Well Servicing	185	515	863	1,068	1,088	3,719	3.2%
9062	Schools/Libraries/Institutions	692	780	782	712	747	3,713	3.1%
9041	Nursing Homes	749	826	752	694	685	3,706	3.1%
8000	Stores - Retail	576	668	692	796	885	3,617	3.1%
<b>Totals</b>		<b>8,273</b>	<b>9,487</b>	<b>10,652</b>	<b>10,600</b>	<b>10,398</b>	<b>49,410</b>	<b>30.4%</b>

Data as of September each year

Figure 7

**Distribution of Claims by the Top Ten Rate Classes  
All Claims Filed**

Date Reported - Fiscal Years 2010 - 2014

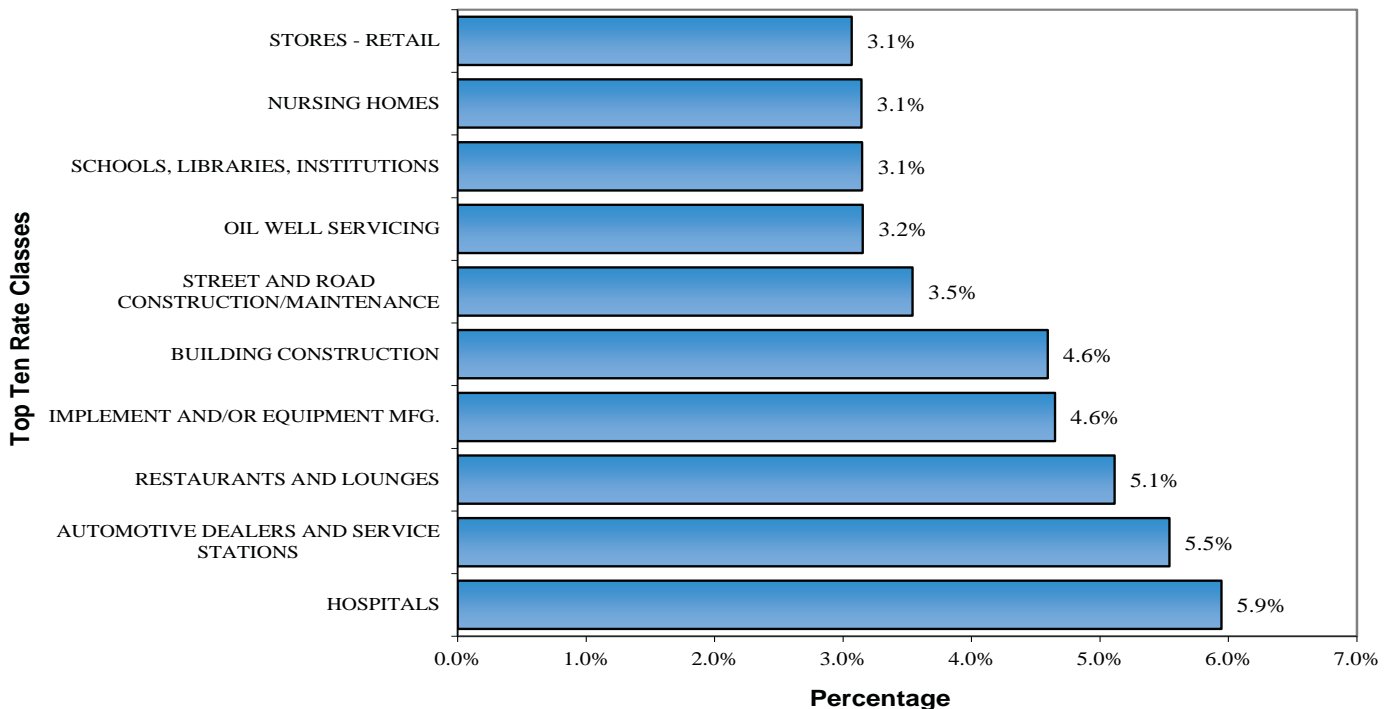


Table 18  
**Distribution of Claims by Rate Class**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>		<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
7405	Aircraft Flying Operations	0	1	1	0	2	4	0.0%
7403	Aircraft Ground Crew Operations	5	6	3	14	11	39	0.3%
9182	Amusement Parks/Park Boards	10	7	11	9	5	42	0.3%
0005	Apiaries	2	0	3	2	2	9	0.1%
7720	Armored Car Express Employees	0	0	1	0	0	1	0.0%
9090	Athletic Clubs or Entertainment Facilities	8	2	2	5	3	20	0.1%
3630	Auto Repair, Body Shops, Mechanics	72	71	85	95	96	419	2.8%
8380	Automotive Dealers & Svc. Stations	121	100	144	159	141	665	4.4%
2000	Bakeries	8	10	13	9	8	48	0.3%
8808	Banks, S & L Assn., Credit Unions	9	4	8	13	16	50	0.3%
9580	Barbers & Beauticians	5	5	3	3	5	21	0.1%
2163	Beverage Mfg. & Delivery	2	4	3	4	8	21	0.1%
5110	Boiler & Elevator Installation/Svc.	16	9	14	24	13	76	0.5%
3620	Boiler & Tank Mfg.	0	2	6	5	6	19	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	7	6	1	5	6	25	0.2%
1463	Briquette & Clay Products Mfg.	0	2	0	1	2	5	0.0%
5410	Building Construction	174	147	228	199	208	956	6.3%
9007	Building Custodians/Janitorial Svc.	53	72	62	61	73	321	2.1%
6210	Building Moving, Demolition, Salvage	1	3	5	1	6	16	0.1%
7603	Cable Install, Svc. & Repair	5	3	3	1	13	25	0.2%
9078	Camp Operations	1	3	0	0	0	4	0.0%
9180	Carnival, Circus, Rodeo Employees	0	0	0	0	0	0	0.0%
5502	Carpet Laying &/or Linoleum Installation	6	3	2	5	5	21	0.1%
9220	Cemetery Operations	0	1	0	2	0	3	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	18	22	17	25	22	104	0.7%
9830	Civil Air Patrol - Volunteer	0	0	0	0	1	1	0.0%
2583	Cleaners & Laundries	9	15	10	11	6	51	0.3%
8805	Clerical Office Employees	37	33	27	44	28	169	1.1%
1005	Coal Mining	3	1	6	10	13	33	0.2%
8221	Coal, Iron, Steel Merchants	1	1	3	1	2	8	0.1%
8291	Cold Storage Warehouse	0	0	1	1	0	2	0.0%
0050	Commercial Farm Mach. Operations	1	0	3	2	0	6	0.0%
8022	Commission & Produce Merch.	18	12	9	17	14	70	0.5%
9061	Community Outreach Svcs. & Support Programs	58	56	58	57	63	292	1.9%



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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>		<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
3685	Computer/Electronic Assembly	7	6	6	5	6	30	0.2%
5205	Concrete Work	29	29	31	34	60	183	1.2%
5603	Consulting Engineers	9	9	11	22	22	73	0.5%
9420	Counties - All Employees	0	0	0	0	0	0	0.0%
2064	Creameries & Dairy Products Mfg.	7	7	6	5	1	26	0.2%
4692	Dental Laboratories	0	0	1	1	0	2	0.0%
9002	Domestics	3	7	4	6	3	23	0.2%
7531	Electric Light & Power Companies	13	12	11	13	6	55	0.4%
7529	Electric Light & Power Const-REA	6	1	3	2	3	15	0.1%
7534	Electric Light/Power Const./Spec Contractor	10	6	11	14	17	58	0.4%
7533	Electric Light/Power Const/Investor Owned	0	0	0	1	1	2	0.0%
3726	Electric/Gasification/Refinery Plant	0	0	0	0	0	0	0.0%
5190	Electrical Wiring, Service & Repair	38	30	48	61	57	234	1.6%
7535	Electronic Equip. Install & Repair	1	2	0	4	2	9	0.1%
6221	Excavation & Digging	6	8	13	11	14	52	0.3%
0006	Farming & Ranching	20	23	25	30	32	130	0.9%
6400	Fence Construction	3	1	5	2	8	19	0.1%
4583	Fertilizer & Chemical Dealers	10	13	12	16	14	65	0.4%
7700	Fire Departments -Paid	10	6	5	8	6	35	0.2%
7710	Fire Departments - Volunteer	3	1	2	2	4	12	0.1%
0003	Florists/Nurseries/Gardening	7	5	4	7	7	30	0.2%
2041	Food Preparation - Non Retail	0	6	2	2	4	14	0.1%
2014	Food Processing	32	31	39	32	35	169	1.1%
8001	Full-Line Department Stores	50	40	27	46	40	203	1.3%
9620	Funeral Homes	0	1	0	1	0	2	0.0%
8015	Furniture & Floor Covering Dealers	12	10	13	14	9	58	0.4%
7500	Gas Works	3	0	1	0	1	5	0.0%
8292	General Warehouse & Storage	18	22	31	43	39	153	1.0%
8605	Geologists & Scouts	0	0	0	1	0	1	0.0%
4130	Glass Merchants	1	1	3	1	2	8	0.1%
8304	Grain Elevators	21	17	21	15	13	87	0.6%
8100	Hide and Leather Dealers/Tanners	0	0	0	0	0	0	0.0%
9040	Hospitals	107	97	110	112	96	522	3.5%
9050	Hotels & Motels - Incl. Basic Care Facilities (all employees)	36	51	39	53	55	234	1.6%
7384	Ice Handling	0	0	1	0	1	2	0.0%
3504	Implement &/or Equipment Mfg.	89	129	112	115	119	564	3.7%
5040	Iron or Steel Constr./Erection	13	10	7	24	20	74	0.5%



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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
0251 Irrigation	2	2	3	4	3	14	0.1%
4150 Jewelry &/or Optical Goods Mfg.	0	0	0	1	0	1	0.0%
6209 Junk & Scrap Metal Dealers	1	3	0	5	0	9	0.1%
4601 Laboratory Work & Medicine Mfg.	11	3	3	2	5	24	0.2%
7720 Law Enforcement	25	26	25	28	36	140	0.9%
2681 Leather & Canvas Goods Mfg.	2	6	3	9	9	29	0.2%
8284 Livestock Dealers & Operations	8	4	1	5	7	25	0.2%
2705 Logging and Sawmill Operations	0	0	0	0	0	0	0.0%
8207 Lumber Yard Employees	26	34	31	36	33	160	1.1%
5025 Masonry Work	8	8	10	5	14	45	0.3%
8003 Meat Markets	7	6	6	5	10	34	0.2%
9042 Med Clinics/Physicians/Dentists	15	13	16	29	37	110	0.7%
3124 Mfg. of Light Metal & Non-Metal Goods	17	15	18	20	16	86	0.6%
9615 Motion Picture & Video Production	0	1	0	2	0	3	0.0%
3866 Motor Coach & Carriage Assembly	8	5	5	9	4	31	0.2%
9041 Nursing Homes	72	80	55	86	68	361	2.4%
6203 Oil & Gas Development/Drilling	59	143	147	101	106	556	3.7%
8350 Oil & Gas Distrib/Bulk Dealers	21	17	23	37	62	160	1.1%
6208 Oil & Gas Instrument Logging	3	5	5	18	13	44	0.3%
6204 Oil & Gas Well Supply or Equipment Dealers	7	20	27	32	33	119	0.8%
1320 Oil & Gas Operations	14	41	73	66	95	289	1.9%
4740 Oil Refining - Synthetic Fuels Mfg.	4	7	3	6	7	27	0.2%
6206 Oil Well Servicing	40	85	137	203	199	664	4.4%
6205 Oil Well Trucking	36	128	183	265	312	924	6.1%
5100 Ornamental Work	1	0	0	1	0	2	0.0%
2094 Packing Plants & Slaughter Houses	6	6	7	3	0	22	0.1%
5474 Painting & Paper Hanging	5	1	6	7	4	23	0.2%
4365 Photographers	1	1	0	0	0	2	0.0%
5345 Plastering/Stucco/Drywall	4	7	9	20	12	52	0.3%
5183 Plumbing/Heating/Sheet Metal	40	50	51	63	53	257	1.7%
0010 Poisoning & Spraying	0	1	1	2	8	12	0.1%
9950 Preferred Worker Program	1	1	0	1	0	3	0.0%
4310 Printing & Publishing	7	12	12	12	7	50	0.3%
9850 Prison Industries Program	0	0	0	0	0	0	0.0%
9181 Professional Athletics	4	7	2	2	1	16	0.1%
9180 Race Track Operations	0	0	0	0	1	1	0.0%
7602 Radio & Television	3	1	2	1	5	12	0.1%

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

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
9104 Religious Orgs & Churches	1	3	2	1	1	8	0.1%
9071 Restaurants & Lounges	102	96	99	100	98	495	3.3%
5545 Roofing - Hot Tar & Sandblast	1	2	4	1	0	8	0.1%
0007 Row Crop-Non-Machinery Farm Labor	0	0	0	1	0	1	0.0%
9403 Sanitation Operations	11	22	30	26	32	121	0.8%
9062 Schools/Libraries/Institutions	54	67	51	35	50	257	1.7%
6301 Sewer/Water/Gas Pipe Line Constr.	18	28	38	46	52	182	1.2%
2260 Shoe Repair	1	0	0	0	0	1	0.0%
9544 Sign Mfg.	8	5	3	6	4	26	0.2%
7420 Specialized Aircraft Operations	0	0	0	0	0	0	0.0%
1802 Stonecutters	1	0	3	8	8	20	0.1%
8010 Stores - Hardware/Appliance/Auto	44	34	37	38	38	191	1.3%
8000 Stores - Retail	65	69	52	82	74	342	2.3%
6042 Street & Road Constr./Maint.	84	122	147	147	154	654	4.3%
2030 Sugar Mfg. & Refining	8	10	14	9	8	49	0.3%
7605 Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600 Telegraph & Telephone Operations	3	1	2	3	4	13	0.1%
7601 Telephone & Cable Line Constr.	4	5	8	7	6	30	0.2%
9757 Townships - All Employees	0	0	0	0	0	0	0.0%
8747 Traveling Representatives	54	56	70	74	79	333	2.2%
0004 Tree Planting/Trimming/Harvesting	7	9	7	5	6	34	0.2%
7215 Trucking & Hauling	150	179	141	211	192	873	5.8%
2860 Upholstering	0	0	0	0	0	0	0.0%
8831 Veterinary Hospital/Surgeons Kennels	5	4	3	5	2	19	0.1%
9840 Voc Training/Work Eval Program	1	0	0	0	1	2	0.0%
9835 Volunteer Programs	1	0	2	1	1	5	0.0%
6200 Water Well Drilling Operations	1	3	5	4	2	15	0.1%
7520 Water Works	8	7	9	7	9	40	0.3%
3360 Welding & Blacksmithing	12	10	24	24	19	89	0.6%
8016 Wholesale Warehouse	10	14	12	35	28	99	0.7%
2803 Woodworking Mfg.	33	26	36	52	27	174	1.2%
9999 Uncoded	0	0	0	0	0	0	0.0%
<b>Total Indemnity Claims</b>	<b>2,359</b>	<b>2,693</b>	<b>2,999</b>	<b>3,502</b>	<b>3,530</b>	<b>15,083</b>	<b>100.0%</b>
<b>Total All Claims</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>

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 2010 - 2014

<i>Fiscal Year:</i>		FY 10	FY 11	FY 12	FY 13	FY 14	Five Year Total	% of Claims
5410	Building Construction	174	147	228	199	208	956	6.3%
6205	Oil Well Trucking	36	128	183	265	312	924	6.1%
7215	Trucking & Hauling	150	179	141	211	192	873	5.8%
8380	Automotive Dirs. & Svc. Stations	121	100	144	159	141	665	4.4%
6206	Oil Well Servicing	40	85	137	203	199	664	4.4%
6042	Street & Road Constr. & Maint.	84	122	147	147	154	654	4.3%
3504	Implement &/or Equipment Mfg.	89	129	112	115	119	564	3.7%
6203	Oil and Gas Development/Drilling	59	143	147	101	106	556	3.7%
9040	Hospitals	107	97	110	112	96	522	3.5%
9071	Restaurants and Lounges	102	96	99	100	98	495	3.3%
<b>Totals</b>		<b>962</b>	<b>1,226</b>	<b>1,448</b>	<b>1,612</b>	<b>1,625</b>	<b>6,873</b>	<b>45.6%</b>

Data as of September each year

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

Date Reported - Fiscal Years 2010 - 2014

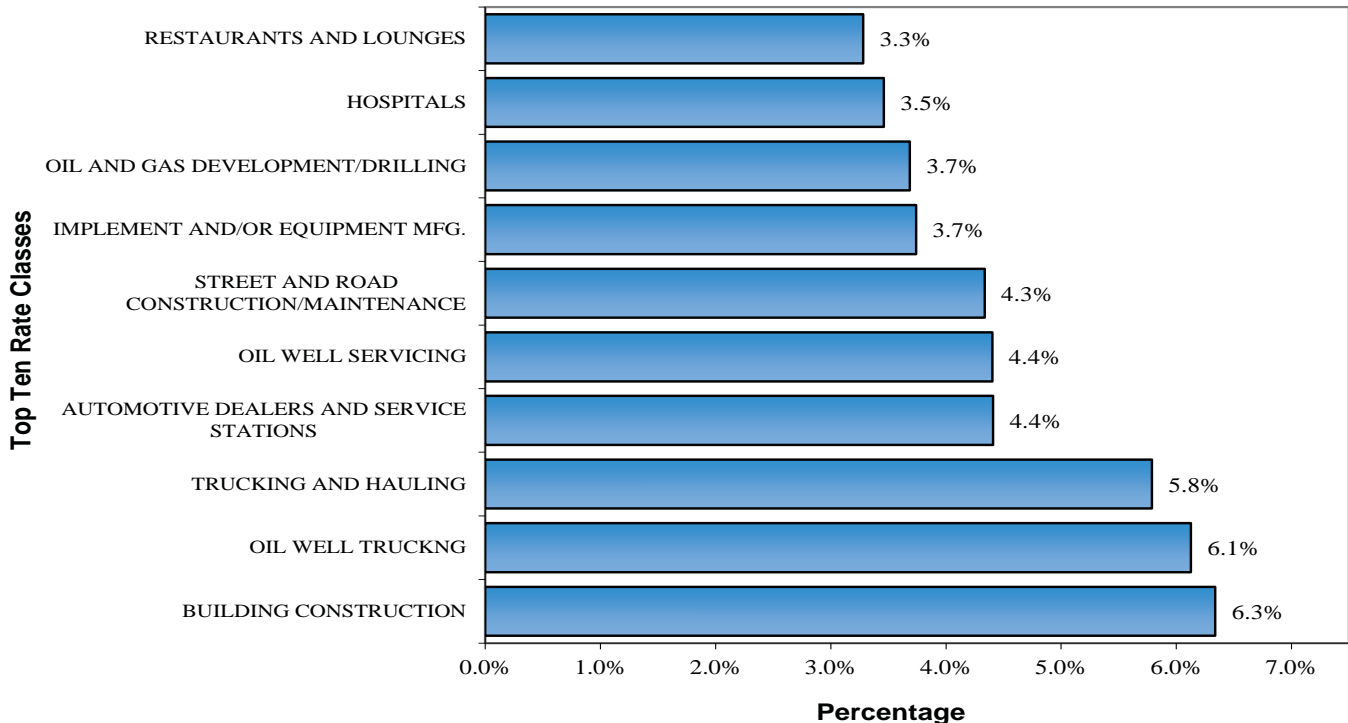


Table 20  
**Fatalities**

Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Burn or Scald-Heat or Cold Exposure - Contact with Hot Object	0	0	2	1	0	3	1.8%
Burn or Scald-Heat or Cold Exposure - Fire or Flame	0	0	0	1	0	1	0.6%
Caught in or Between - Machine or Machinery	0	1	0	1	1	3	1.8%
Caught in or Between - Miscellaneous	0	0	0	1	1	2	1.2%
Caught in or Between - Object being Handled	2	0	0	0	0	2	1.2%
Cut, Puncture, Scrape - Injured By	0	1	0	0	0	1	0.6%
Fall or Slip Injury - From Different Level	1	1	4	3	4	13	7.6%
Fall or Slip Injury - From Ladder/Scaffolding	0	0	1	1	0	2	1.2%
Fall or Slip Injury - Into Openings	0	0	0	0	1	1	0.6%
Fall or Slip Injury - On Stairs	0	0	0	0	0	0	0.0%
Falling or Flying Object	1	0	1	0	0	2	1.2%
Miscellaneous Causes - Absorption, Ingestion, or Inhalation	0	0	0	1	5	6	3.5%
Miscellaneous Causes - Contact with Electrical Current	0	0	0	0	0	0	0.0%
Miscellaneous Causes - Explosion or Flare Back	1	0	1	1	0	3	1.8%
Miscellaneous Causes - Other than Physical Injury	0	0	2	0	5	7	4.1%
Miscellaneous Motor Vehicle	2	4	1	8	2	17	10.0%
Miscellaneous Other	4	5	7	7	5	28	16.5%
Miscellaneous Slip or Fall	0	1	0	0	0	1	0.6%
Miscellaneous Struck or Injured by	1	0	1	1	0	3	1.8%
Motor Vehicle - Collision with a Fixed Object	0	1	1	0	0	2	1.2%
Motor Vehicle - Collision with Another Vehicle	0	1	9	9	12	31	18.2%
Motor Vehicle - Crash of Airplane	0	0	0	0	1	1	0.6%
Motor Vehicle - Crash of Rail Vehicle	0	0	1	0	0	1	0.6%
Motor Vehicle - Vehicle Upset	1	5	3	4	6	19	11.2%
Moving Parts of a Machine	0	0	0	0	0	0	0.0%
Struck or Injured by - Falling or Flying Object	0	0	0	2	3	5	2.9%
Struck or Injured by - Fellow Worker, Patient	0	0	0	1	0	1	0.6%
Struck or Injured by - Hand Tool or Machine	0	1	0	0	0	1	0.6%
Struck or Injured by - Motor Vehicle	2	2	0	3	0	7	4.1%
Struck or Injured by - Moving Parts of Machine	0	0	0	2	0	2	1.2%
Struck or Injured by - Object Being Lifted or Handled	0	0	1	0	1	2	1.2%
Struck or Injured by - Object Handled by Others	0	1	2	0	0	3	1.8%
<b>Total Fatalities</b>	<b>15</b>	<b>24</b>	<b>37</b>	<b>47</b>	<b>47</b>	<b>170</b>	<b>100.0%</b>

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

Data as of September each year

Table 21  
**Claim & Workforce Statistics**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
<b><u>CLAIMS FILED</u></b>							
Indemnity Claims Filed	2,359	2,693	2,999	3,502	3,530	15,083	12.8%
Medical Only Claims Filed	17,029	19,000	21,648	22,333	22,866	102,876	87.2%
<b>Total Claims Filed</b>	<b>19,388</b>	<b>21,693</b>	<b>24,647</b>	<b>25,835</b>	<b>26,396</b>	<b>117,959</b>	<b>100.0%</b>
<b><u>COVERED WORKFORCE</u></b>							
	<b>340,117</b>	<b>348,743</b>	<b>369,996</b>	<b>402,771</b>	<b>418,234</b>		
<b><u>INCIDENT RATES</u></b>							
Indemnity Claims per 100 Covered Workers	0.69	0.77	0.81	0.87	0.84		
Total Claims per 100 Covered Workers	5.70	6.22	6.66	6.41	6.31		

*Data as of September each year*

Total claims per 100 covered workers has decreased by 5% from FY 2012 to FY 2014

Figure 9  
**Claim & Workforce Statistics**  
 Date Reported - Fiscal Years 2010 - 2014

**Claim Incident Rates  
 per 100 Covered Workers**

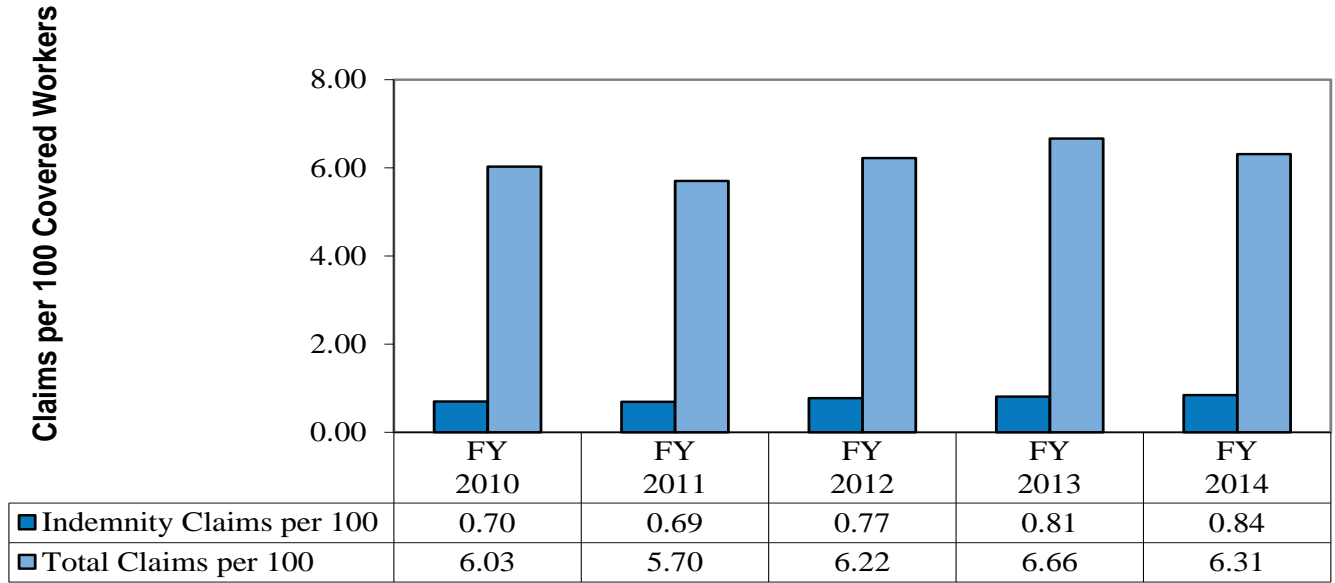
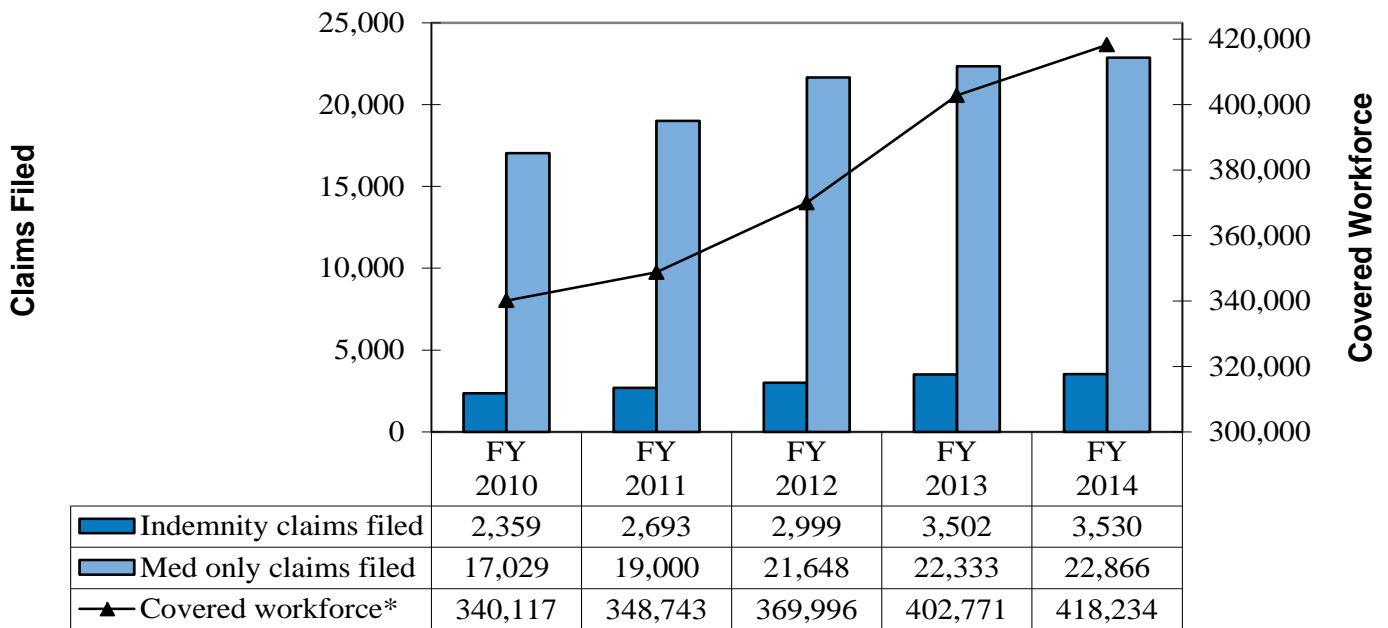


Figure 10  
**Claim & Workforce Statistics**  
 Date Reported - Fiscal Years 2010 - 2014

**Claims vs Covered Workforce**



\*Source: Job Service ND

# 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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<u>Medical Claims Only</u>							
Head	14	42	60	66	87	269	15.1%
Neck	2	8	11	9	15	45	2.5%
Upper Extremities	36	68	149	137	164	554	31.2%
Trunk	17	39	65	87	90	298	16.8%
Lower Extremities	14	50	71	82	82	299	16.8%
Other	0	3	6	4	7	20	1.1%
Uncoded	0	0	1	1	2	4	0.2%
<b>Total Medical Only Claims</b>	<b>83</b>	<b>210</b>	<b>363</b>	<b>386</b>	<b>447</b>	<b>1,489</b>	<b>83.7%</b>
<u>Indemnity Claims</u>							
Head	2	2	7	2	11	24	1.3%
Neck	2	2	2	4	3	13	0.7%
Upper Extremities	5	11	26	19	28	89	5.0%
Trunk	2	13	20	18	20	73	4.1%
Lower Extremities	3	13	16	18	28	78	4.4%
Other	0	0	2	5	5	12	0.7%
Uncoded	0	0	0	0	0	0	0.0%
<b>Total Indemnity Claims</b>	<b>14</b>	<b>41</b>	<b>73</b>	<b>66</b>	<b>95</b>	<b>289</b>	<b>16.3%</b>
<u>Total Claims</u>							
Head	16	44	67	68	98	293	16.5%
Neck	4	10	13	13	18	58	3.3%
Upper Extremities	41	79	175	156	192	643	36.2%
Trunk	19	52	85	105	110	371	20.9%
Lower Extremities	17	63	87	100	110	377	21.2%
Other	0	3	8	9	12	32	1.8%
Uncoded	0	0	1	1	2	4	0.2%
<b>Total All Claims</b>	<b>97</b>	<b>251</b>	<b>436</b>	<b>452</b>	<b>542</b>	<b>1,778</b>	<b>100.0%</b>

*\*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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Lower Back - Lumbar Spine	12	30	42	56	48	188	10.6%
Finger(s)	11	23	51	43	57	185	10.4%
Knee(s)	5	26	34	39	40	144	8.1%
Hand(s)	8	15	32	36	30	121	6.8%
Shoulder(s)	8	8	37	26	36	115	6.5%
Ankle(s)	5	14	22	23	39	103	5.8%
Eye(s)	5	19	17	23	30	94	5.3%
Head Injury	2	8	22	16	25	73	4.1%
Facial Soft Tissue	6	10	13	15	24	68	3.8%
Wrist(s)	6	11	12	14	19	62	3.5%
<b>Totals</b>	<b>68</b>	<b>164</b>	<b>282</b>	<b>291</b>	<b>348</b>	<b>1,153</b>	<b>64.8%</b>

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 2010 - 2014

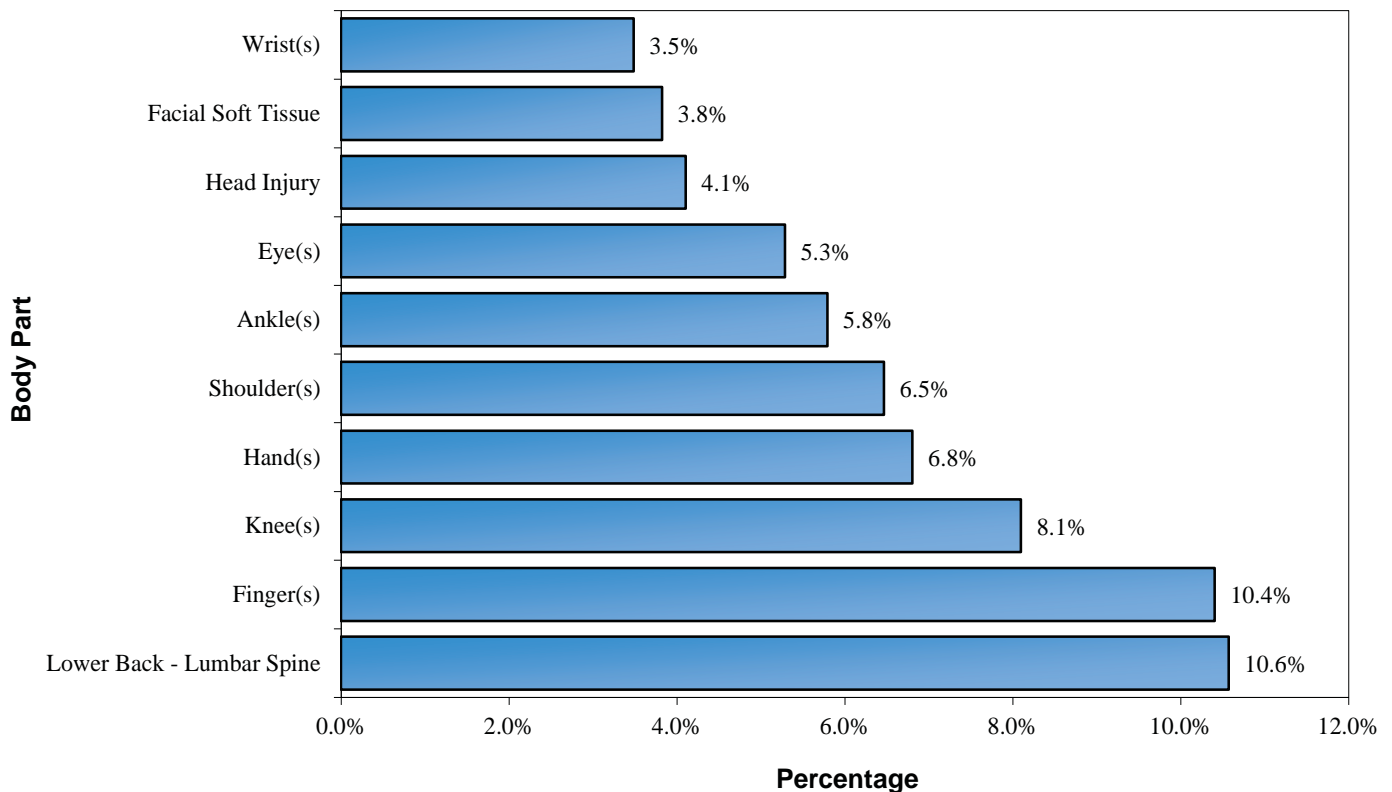


Table 22.2  
**Distribution of Claims by Rate Class 1320**  
**Oil or Gas Operations**  
**Top Ten Natures of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain	29	72	95	89	122	407	22.9%
Contusion	15	30	69	71	85	270	15.2%
Lacerations	13	24	58	58	49	202	11.4%
Sprain	7	19	51	57	63	197	11.1%
Fracture	12	21	41	48	53	175	9.8%
Burn(s)	1	14	16	20	35	86	4.8%
Foreign Body	4	12	15	18	20	69	3.9%
All Other	2	9	17	19	14	61	3.4%
Crushing	3	5	12	10	11	41	2.3%
Respiratory Disorders (Gas, Fumes, Chemicals)	2	7	8	9	8	34	1.9%
<b>Totals</b>	<b>88</b>	<b>213</b>	<b>382</b>	<b>399</b>	<b>460</b>	<b>1,542</b>	<b>86.7%</b>

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 2010 - 2014

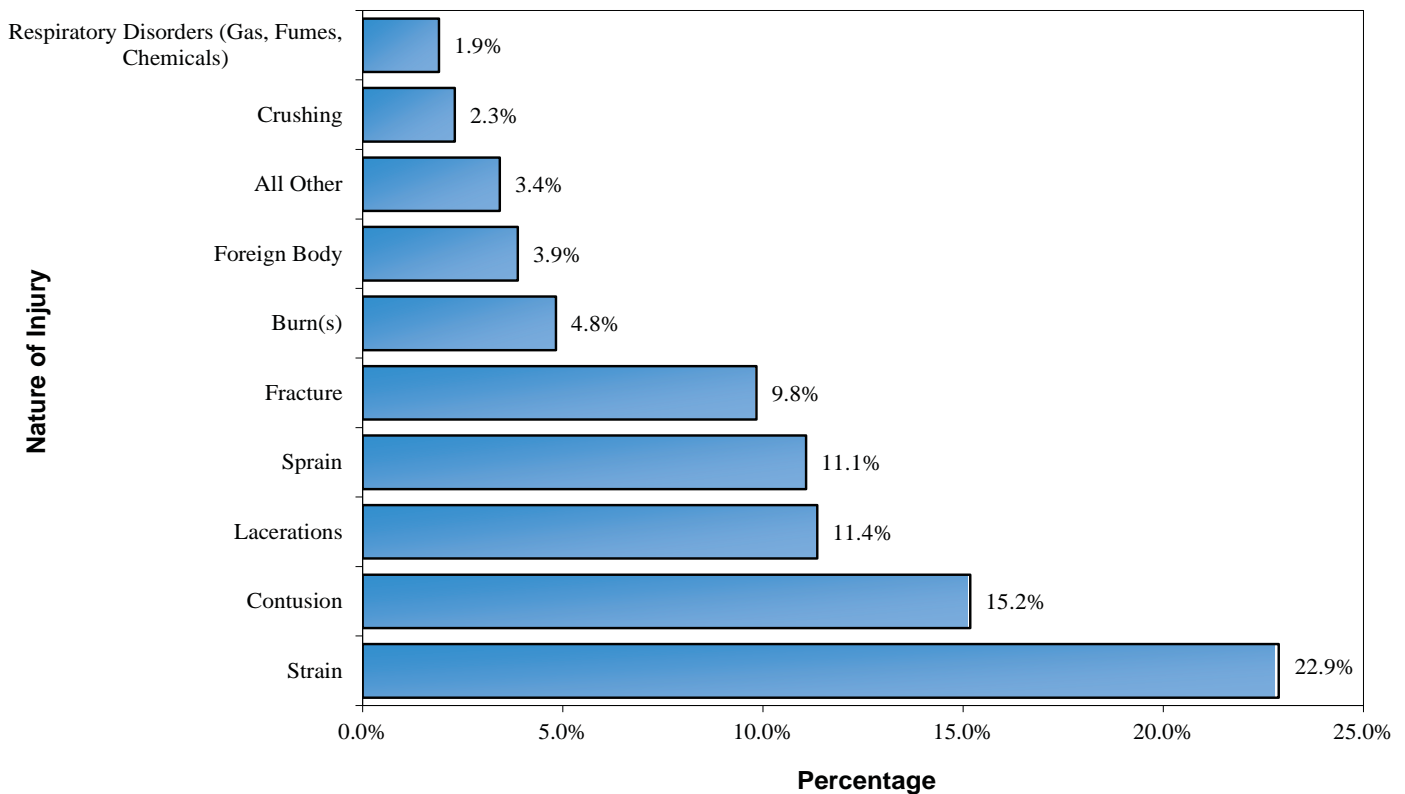


Table 22.3  
**Distribution of Claims by Rate Class 1320**  
**Oil or Gas Operations**  
**Claims by Cause of Injury Category**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Strain or Injury By	23	61	107	102	130	423	23.8%
Fall or Slip Injury	22	45	76	90	117	350	19.7%
Struck or Injured By	14	34	83	84	80	295	16.6%
Miscellaneous Causes	9	33	49	50	60	201	11.3%
Motor Vehicle	7	23	33	31	39	133	7.5%
Caught In or Between	11	19	30	26	33	119	6.7%
Cut, Puncture, Scrape Injured By	6	14	27	33	26	106	6.0%
Burn or Scald-Heat or Cold Exposure	2	16	16	24	42	100	5.6%
Striking Against or Stepping On	3	6	15	11	15	50	2.8%
Rubbed or Abraded By	0	0	0	1	0	1	0.1%
Uncoded	0	0	0	0	0	0	0.0%
<b>Totals</b>	<b>97</b>	<b>251</b>	<b>436</b>	<b>452</b>	<b>542</b>	<b>1,778</b>	<b>100.0%</b>

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

Data as of September each year

Figure 13  
**Distribution of Claims by Rate Class 1320**  
**Oil or Gas Operations**  
**Claims by Cause of Injury Category**  
 Date Reported - Fiscal Years 2010 - 2014

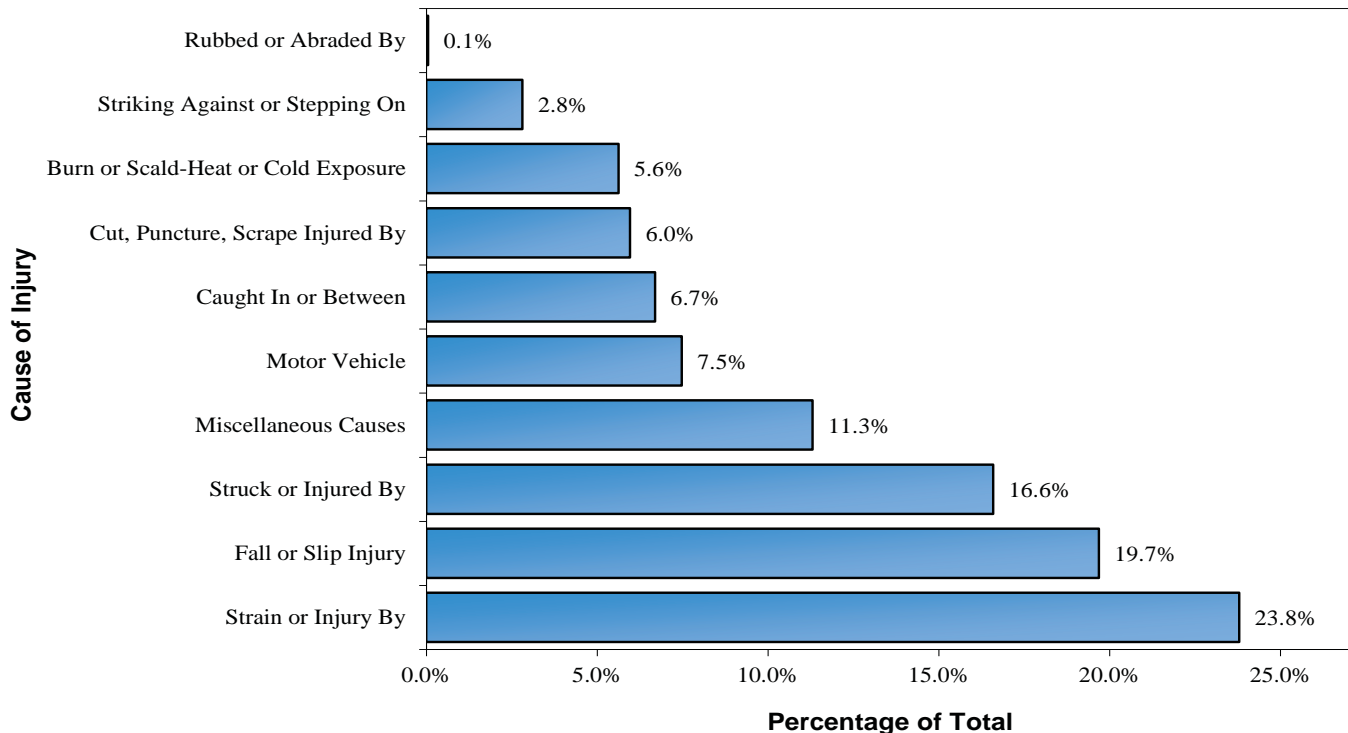


Table 22.4  
**Distribution of Claims by Rate Class 1320**  
**Oil or Gas Operations**  
**Top Ten Causes of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain or Injury By - Lifting	7	23	32	36	43	141	7.9%
Fall or Slip Injury - On Ice or Snow	5	18	8	34	55	120	6.7%
Struck or Injured By - Object Being Lifted or Handled	5	13	35	34	29	116	6.5%
Miscellaneous Strain	3	15	29	29	39	115	6.5%
Caught in or Between - Object Handled	6	11	18	17	26	78	4.4%
Fall or Slip Injury - On Same Level	1	6	20	19	21	67	3.8%
Cut, Puncture, Scrape By - Objects Being Lifted or Handled	5	10	16	19	16	66	3.7%
Struck or Injured By - Hand Tool or Machine in Use	5	6	15	20	16	62	3.5%
Miscellaneous - Absorption, Ingestion, Inhalation	2	10	13	13	22	60	3.4%
Miscellaneous - Foreign Body in Eye	4	10	13	14	18	59	3.3%
<b>Totals</b>	<b>43</b>	<b>122</b>	<b>199</b>	<b>235</b>	<b>285</b>	<b>884</b>	<b>49.7%</b>

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 2010 - 2014

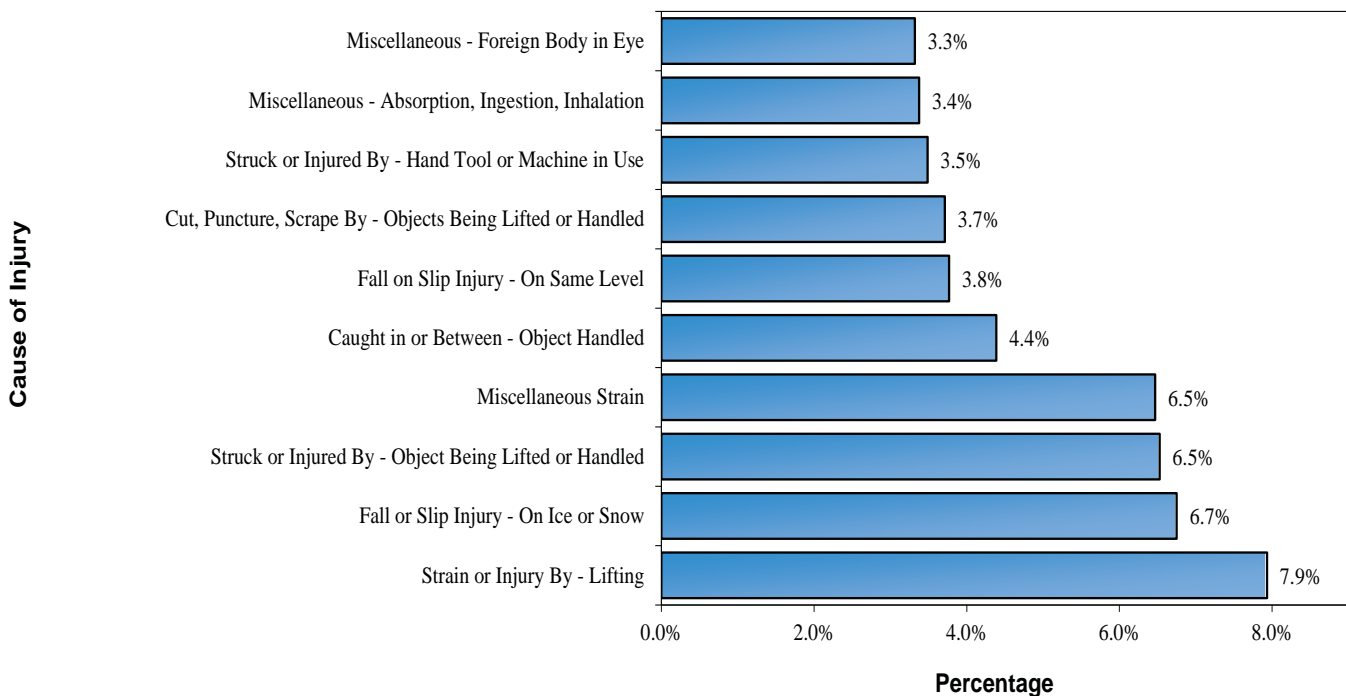


Table 23  
**Distribution of Claims by Rate Class 6203**  
**Oil and Gas Development - Drilling**  
**Claims by Body Group**  
Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<u>Medical Claims Only</u>							
Head	24	48	71	42	51	236	10.2%
Neck	4	9	10	7	9	39	1.7%
Upper Extremities	80	198	199	112	149	738	31.8%
Trunk	32	73	86	67	91	349	15.0%
Lower Extremities	40	71	89	91	85	376	16.2%
Other	3	6	3	6	4	22	0.9%
Uncoded	1	0	0	1	4	6	0.3%
<b>Total Medical Only Claims</b>	<b>184</b>	<b>405</b>	<b>458</b>	<b>326</b>	<b>393</b>	<b>1,766</b>	<b>76.1%</b>
<u>Indemnity Claims</u>							
Head	2	14	11	4	8	39	1.7%
Neck	3	4	2	1	4	14	0.6%
Upper Extremities	22	51	58	40	42	213	9.2%
Trunk	15	33	32	28	25	133	5.7%
Lower Extremities	15	37	38	23	22	135	5.8%
Other	2	4	6	4	5	21	0.9%
Uncoded	0	0	0	1	0	1	0.0%
<b>Total Indemnity Claims</b>	<b>59</b>	<b>143</b>	<b>147</b>	<b>101</b>	<b>106</b>	<b>556</b>	<b>23.9%</b>
<u>Total Claims</u>							
Head	26	62	82	46	59	275	11.8%
Neck	7	13	12	8	13	53	2.3%
Upper Extremities	102	249	257	152	191	951	41.0%
Trunk	47	106	118	95	116	482	20.8%
Lower Extremities	55	108	127	114	107	511	22.0%
Other	5	10	9	10	9	43	1.9%
Uncoded	1	0	0	2	4	7	0.3%
<b>Total All Claims</b>	<b>243</b>	<b>548</b>	<b>605</b>	<b>427</b>	<b>499</b>	<b>2,322</b>	<b>100.0%</b>

Data as of September each year

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

Table 23.1  
**Distribution of Claims by Rate Class 6203**  
**Oil and Gas Development - Drilling**  
**Top Ten Body Parts Injured**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Finger(s)	39	85	76	47	73	320	13.8%
Lower Back - Lumbar Spine	17	48	53	44	58	220	9.5%
Knee(s)	22	48	52	39	40	201	8.7%
Shoulder(s)	18	55	42	38	37	190	8.2%
Hand(s)	18	34	33	19	27	131	5.6%
Ankle(s)	13	20	18	27	14	92	4.0%
Head Injury	7	17	33	8	17	82	3.5%
Wrist(s)	3	18	30	13	18	82	3.5%
Foot/Feet	5	9	26	24	18	82	3.5%
Eye(s)	8	18	21	18	6	71	3.1%
<b>Totals</b>	<b>150</b>	<b>352</b>	<b>384</b>	<b>277</b>	<b>308</b>	<b>1,471</b>	<b>63.4%</b>

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 2010 - 2014

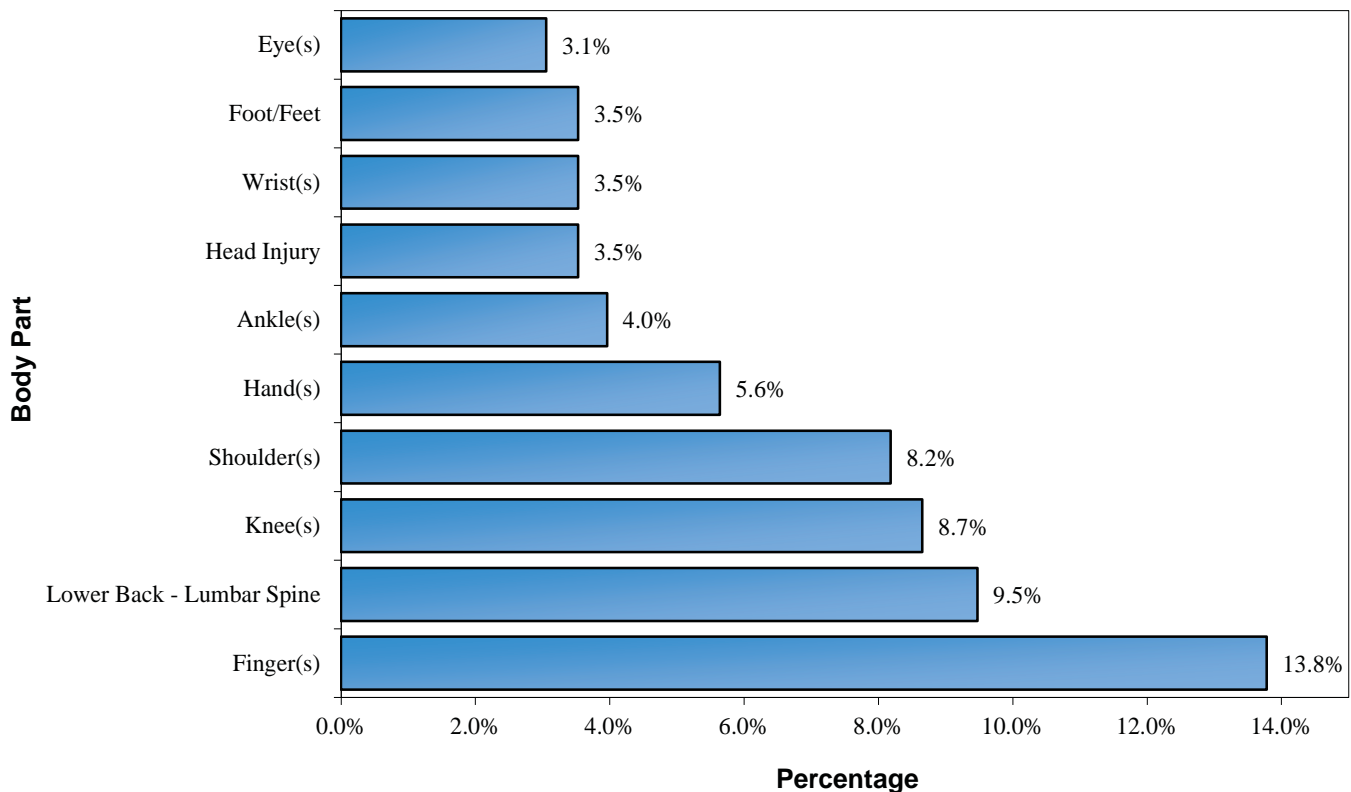


Table 23.2  
**Distribution of Claims by Rate Class 6203**  
**Oil and Gas Development - Drilling**  
**Top Ten Natures of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain	56	110	89	84	97	436	18.8%
Contusion	32	71	96	63	73	335	14.4%
Sprain	23	51	72	56	59	261	11.2%
Fracture	24	62	70	39	56	251	10.8%
Lacerations	29	59	63	39	52	242	10.4%
Crushing	24	43	29	23	22	141	6.1%
All Other	9	12	41	10	6	78	3.4%
Burn(s)	2	17	18	6	12	55	2.4%
Foreign Body	7	10	17	15	6	55	2.4%
Rupture	4	15	10	12	14	55	2.4%
<b>Totals</b>	<b>210</b>	<b>450</b>	<b>505</b>	<b>347</b>	<b>397</b>	<b>1,909</b>	<b>82.2%</b>

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 2010 - 2014

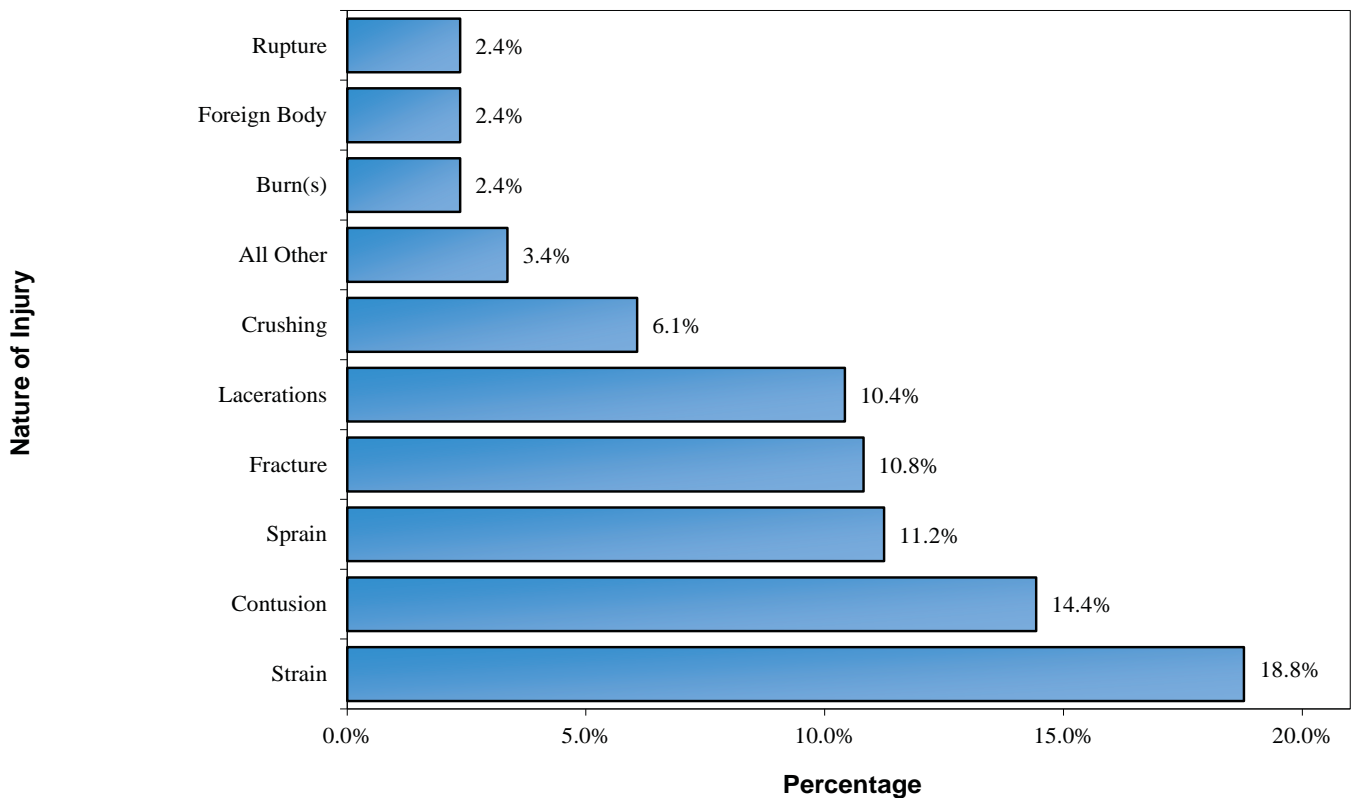


Table 23.3  
**Distribution of Claims by Rate Class 6203**  
**Oil and Gas Development - Drilling**  
**Claims by Cause of Injury Category**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Strain or Injury By	62	126	148	124	132	592	25.5%
Struck or Injured By	48	118	142	97	126	531	22.9%
Fall or Slip Injury	35	89	86	66	83	359	15.5%
Caught In or Between	40	92	77	38	51	298	12.8%
Miscellaneous Causes	27	57	67	44	29	224	9.6%
Cut, Puncture, Scrape Injured By	10	19	34	17	15	95	4.1%
Burn or Scald-Heat or Cold Exposure	9	24	20	14	22	89	3.8%
Striking Against or Stepping On	8	7	20	15	15	65	2.8%
Motor Vehicle	4	14	10	11	25	64	2.8%
Rubbed or Abraded By	0	2	1	1	1	5	0.2%
Uncoded	0	0	0	0	0	0	0.0%
<b>Totals</b>	<b>243</b>	<b>548</b>	<b>605</b>	<b>427</b>	<b>499</b>	<b>2,322</b>	<b>100.0%</b>

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 2010 - 2014

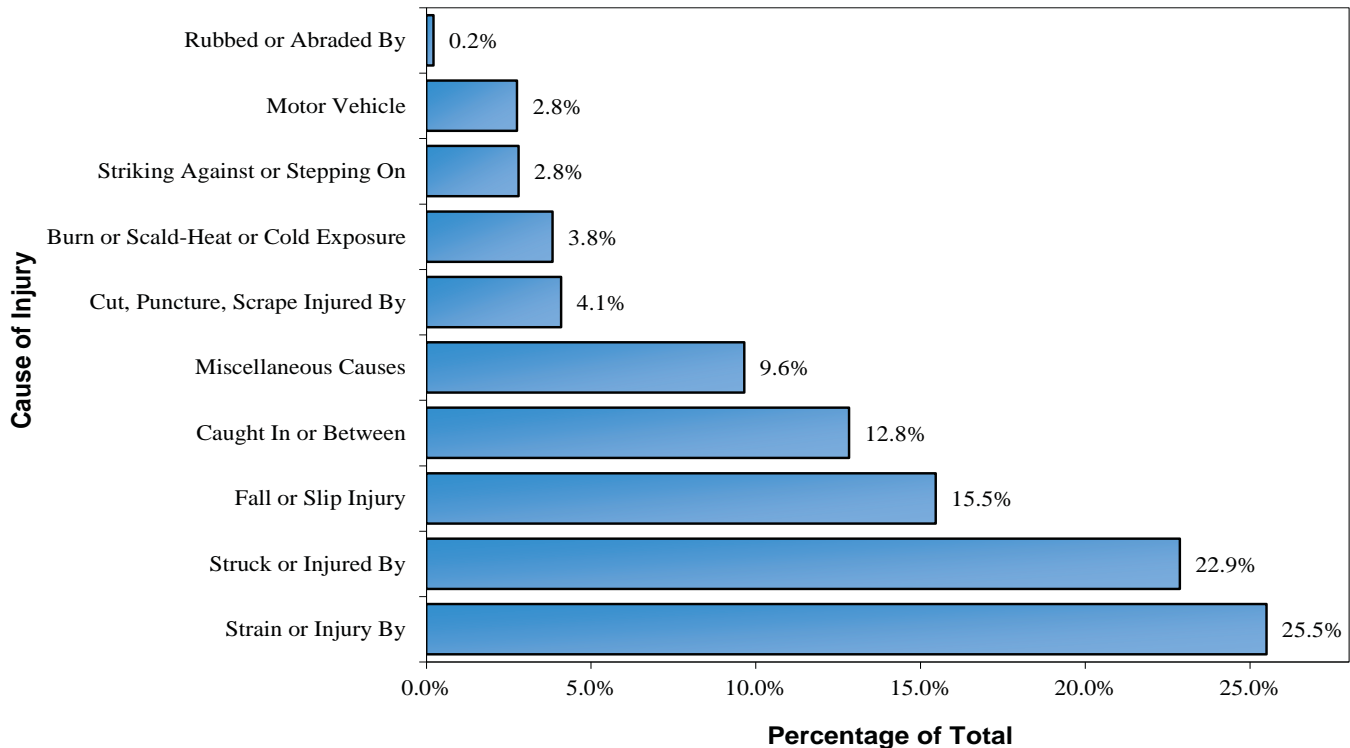




Table 23.4  
**Distribution of Claims by Rate Class 6203**  
**Oil and Gas Development - Drilling**  
**Top Ten Causes of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Caught In or Between - Object Handled	22	52	50	24	37	185	8.0%
Struck or Injured By - Object Being Lifted or Handled	15	26	48	34	48	171	7.4%
Strain or Injury By - Miscellaneous Strain	14	31	41	41	39	166	7.1%
Strain or Injury By - Lifting	15	27	33	34	34	143	6.2%
Striking Against or Stepping On - Moving Parts of Machine	6	46	34	23	19	128	5.5%
Strain or Injury By - Pushing or Pulling	16	19	33	21	35	124	5.3%
Miscellaneous Causes - Other Misc. Causes	9	26	29	19	7	90	3.9%
Fall or Slip Injury - On Same Level	6	26	20	21	16	89	3.8%
Caught In or Between - Machine or Machinery	16	35	15	9	11	86	3.7%
Struck or Injured By - Falling or Flying Object	11	16	25	12	22	86	3.7%
<b>Totals</b>	<b>130</b>	<b>304</b>	<b>328</b>	<b>238</b>	<b>268</b>	<b>1,268</b>	<b>54.6%</b>

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 2010 - 2014

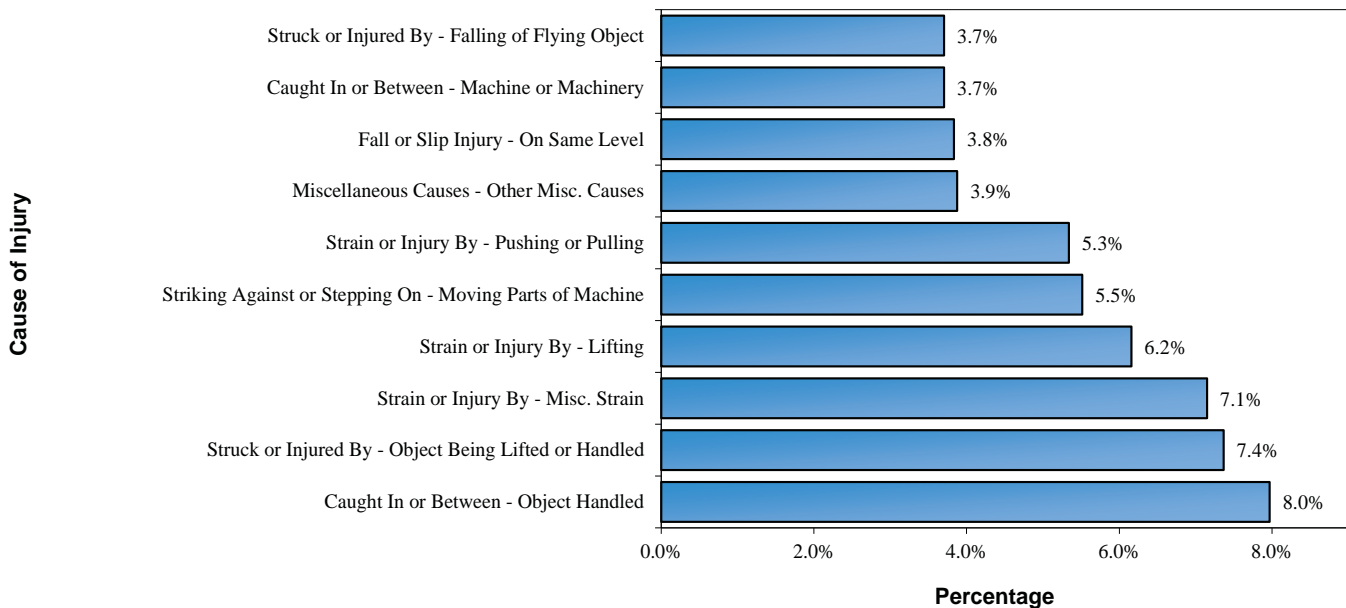


Table 24  
**Distribution of Claims by Rate Class 6204**  
**Oil and Gas Well Suppliers or Equipment Dealers**  
**Claims by Body Group**  
Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<u>Medical Claims Only</u>							
Head	8	18	27	33	24	110	12.6%
Neck	0	5	6	4	5	20	2.3%
Upper Extremities	25	40	74	76	87	302	34.7%
Trunk	12	20	35	33	42	142	16.3%
Lower Extremities	11	22	47	42	45	167	19.2%
Other	0	2	5	2	0	9	1.0%
Uncoded	0	0	0	1	0	1	0.1%
<b>Total Medical Only Claims</b>	<b>56</b>	<b>107</b>	<b>194</b>	<b>191</b>	<b>203</b>	<b>751</b>	<b>86.3%</b>
<u>Indemnity Claims</u>							
Head	0	3	2	1	2	8	0.9%
Neck	1	1	1	0	1	4	0.5%
Upper Extremities	2	6	7	15	9	39	4.5%
Trunk	1	5	8	7	11	32	3.7%
Lower Extremities	3	5	7	7	10	32	3.7%
Other	0	0	2	2	0	4	0.5%
Uncoded	0	0	0	0	0	0	0.0%
<b>Total Indemnity Claims</b>	<b>7</b>	<b>20</b>	<b>27</b>	<b>32</b>	<b>33</b>	<b>119</b>	<b>13.7%</b>
<u>Total Claims</u>							
Head	8	21	29	34	26	118	13.6%
Neck	1	6	7	4	6	24	2.8%
Upper Extremities	27	46	81	91	96	341	39.2%
Trunk	13	25	43	40	53	174	20.0%
Lower Extremities	14	27	54	49	55	199	22.9%
Other	0	2	7	4	0	13	1.5%
Uncoded	0	0	0	1	0	1	0.1%
<b>Total All Claims</b>	<b>63</b>	<b>127</b>	<b>221</b>	<b>223</b>	<b>236</b>	<b>870</b>	<b>100.0%</b>

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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Finger(s)	13	18	23	25	25	104	12.0%
Lower Back - Lumbar Spine	5	15	23	20	30	93	10.7%
Hand(s)	6	5	13	27	13	64	7.4%
Knee(s)	1	5	19	14	21	60	6.9%
Shoulder(s)	1	5	18	12	21	57	6.6%
Ankle(s)	8	2	12	15	14	51	5.9%
Eye(s)	5	9	11	15	10	50	5.7%
Wrist(s)	3	12	10	5	12	42	4.8%
Foot/Feet	3	6	12	7	9	37	4.3%
Head Injury	1	9	8	10	9	37	4.3%
<b>Totals</b>	<b>46</b>	<b>86</b>	<b>149</b>	<b>150</b>	<b>164</b>	<b>595</b>	<b>68.4%</b>

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 2010 - 2014

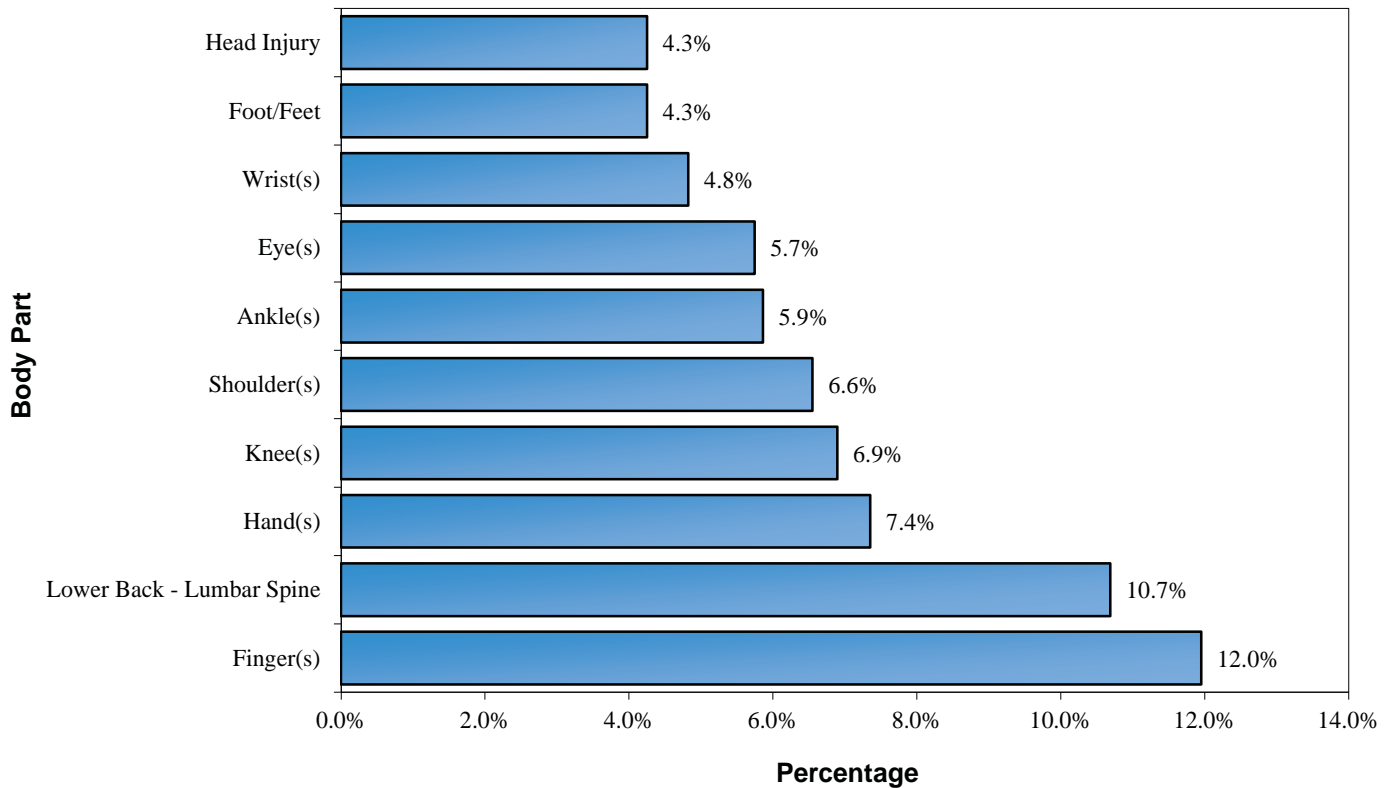


Table 24.2  
**Distribution of Claims by Rate Class 6204**  
**Oil and Gas Well Suppliers or Equipment Dealers**  
**Top Ten Natures of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain	19	30	45	40	57	191	22.0%
Contusion	9	20	28	29	45	131	15.1%
Lacerations	9	15	23	31	30	108	12.4%
Sprain	6	9	25	15	34	89	10.2%
Fracture	6	11	13	26	16	72	8.3%
Foreign Body	4	6	10	15	9	44	5.1%
Burn(s)	3	8	6	9	5	31	3.6%
Crushing	2	5	13	7	4	31	3.6%
All Other	1	6	14	6	2	29	3.3%
Puncture	2	2	9	8	4	25	2.9%
<b>Totals</b>	<b>61</b>	<b>112</b>	<b>186</b>	<b>186</b>	<b>206</b>	<b>751</b>	<b>86.3%</b>

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 2010 - 2014

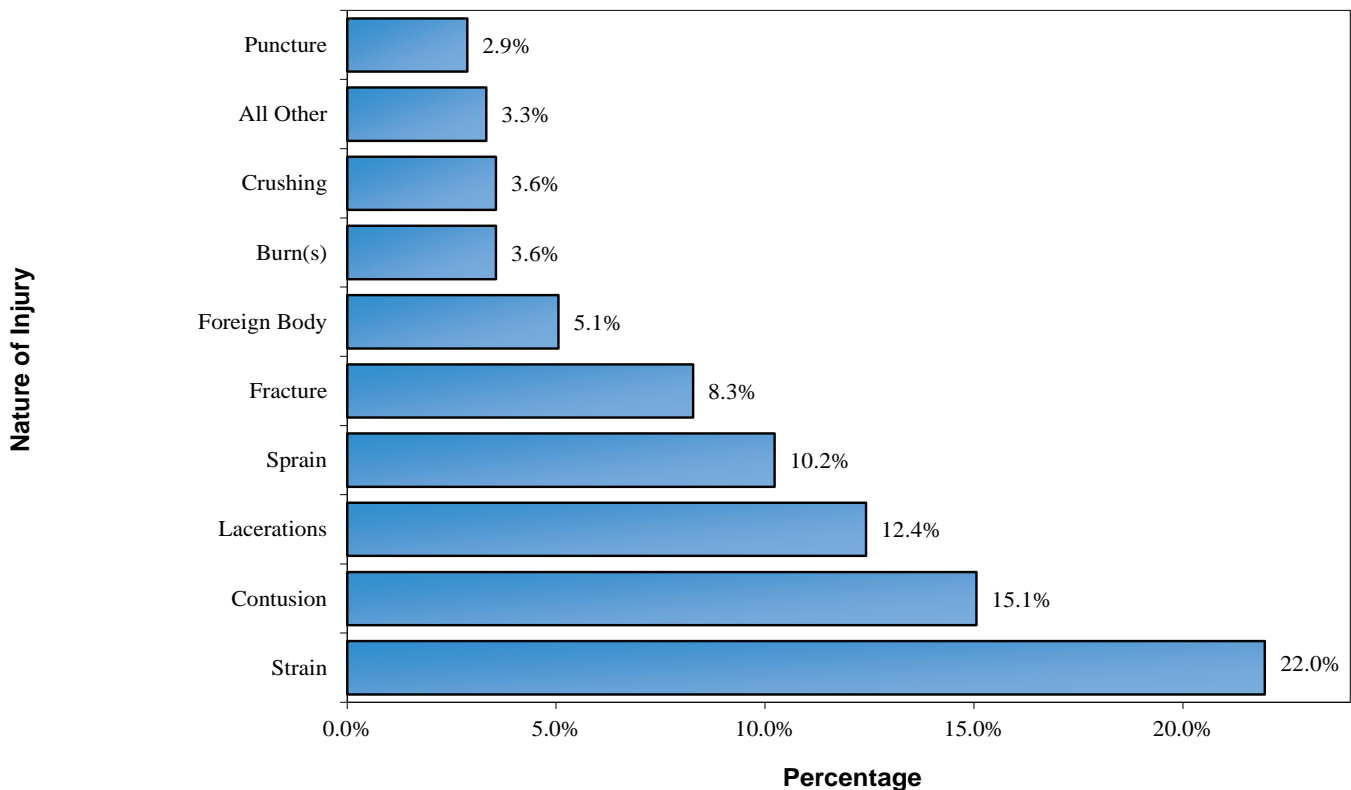


Table 24.3  
**Distribution of Claims by Rate Class 6204**  
**Oil and Gas Well Suppliers or Equipment Dealers**  
**Claims by Cause of Injury Category**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Strain or Injury By	13	28	55	42	66	204	23.4%
Fall or Slip Injury	9	24	24	46	50	153	17.6%
Struck or Injured By	9	21	52	33	30	145	16.7%
Miscellaneous Causes	5	11	23	28	19	86	9.9%
Cut, Puncture, Scrape, Injured By	5	9	20	20	22	76	8.7%
Caught In or Between	10	12	13	14	20	69	7.9%
Motor Vehicle	3	12	20	21	11	67	7.7%
Striking Against or Stepping On	4	1	8	11	12	36	4.1%
Burn or Scald-Heat or Cold Exposure	5	9	6	8	6	34	3.9%
Rubbed or Abraded By	0	0	0	0	0	0	0.0%
Uncoded	0	0	0	0	0	0	0.0%
<b>Totals</b>	<b>63</b>	<b>127</b>	<b>221</b>	<b>223</b>	<b>236</b>	<b>870</b>	<b>100.0%</b>

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 2010 - 2014

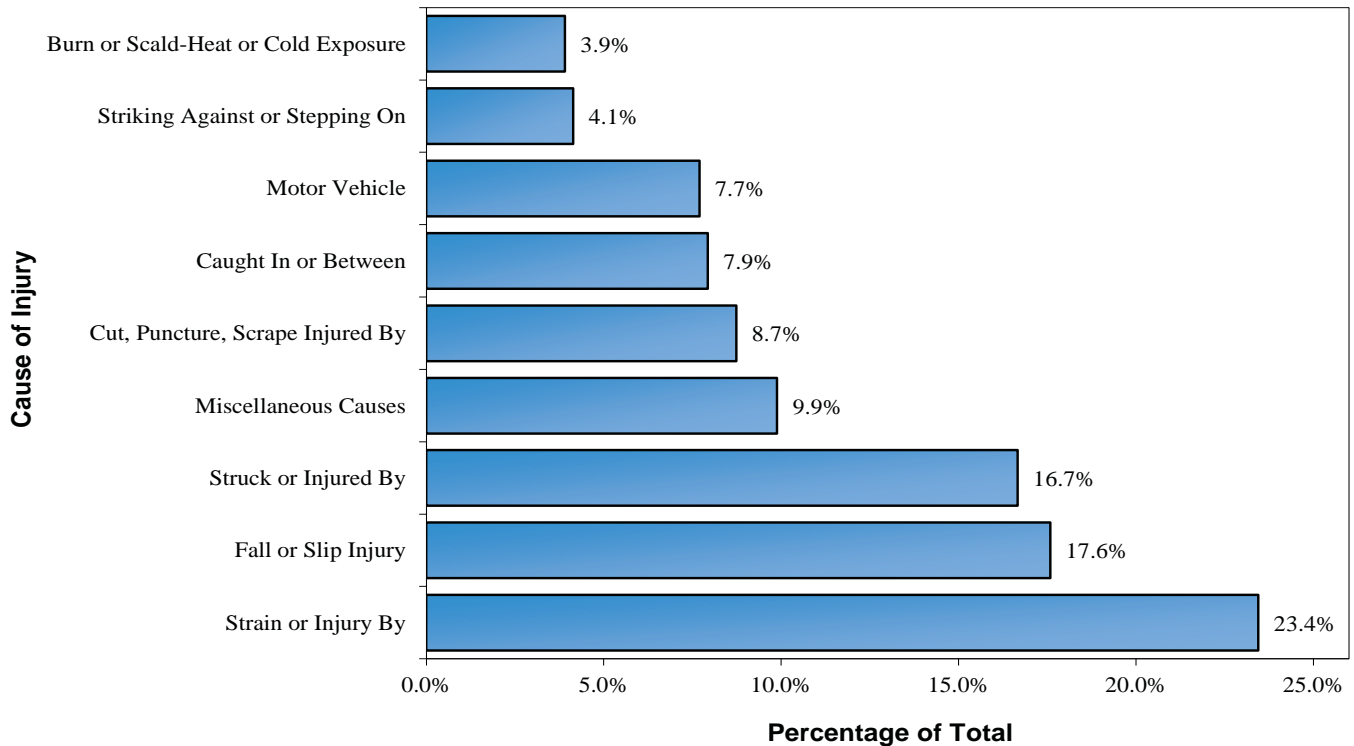


Table 24.4  
**Distribution of Claims by Rate Class 6204**  
**Oil and Gas Well Suppliers or Equipment Dealers**  
**Top Ten Causes of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain or Injury By - Lifting	4	16	17	20	24	81	9.3%
Struck or Injured By - Object Being Lifted or Handled	5	6	22	13	13	59	6.8%
Caught In or Between - Object Handled	7	8	12	11	11	49	5.6%
Fall or Slip Injury - On Ice or Snow	0	10	4	15	20	49	5.6%
Strain or Injury By - Miscellaneous Strain	3	0	13	9	18	43	4.9%
Cut, Puncture, Scrape By - Objects Being Lifted or Handled	4	6	13	12	6	41	4.7%
Foreign Body in Eye	3	6	7	14	9	39	4.5%
Motor Vehicle - Collision with Another Vehicle	0	3	13	9	9	34	3.9%
Fall or Slip Injury - On Same Level	0	4	8	6	12	30	3.4%
Fall of Slip Injury - Miscellaneous Fall or Slip	1	4	4	12	5	26	3.0%
<b>Totals</b>	<b>28</b>	<b>64</b>	<b>115</b>	<b>122</b>	<b>127</b>	<b>451</b>	<b>51.8%</b>

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 2010 - 2014

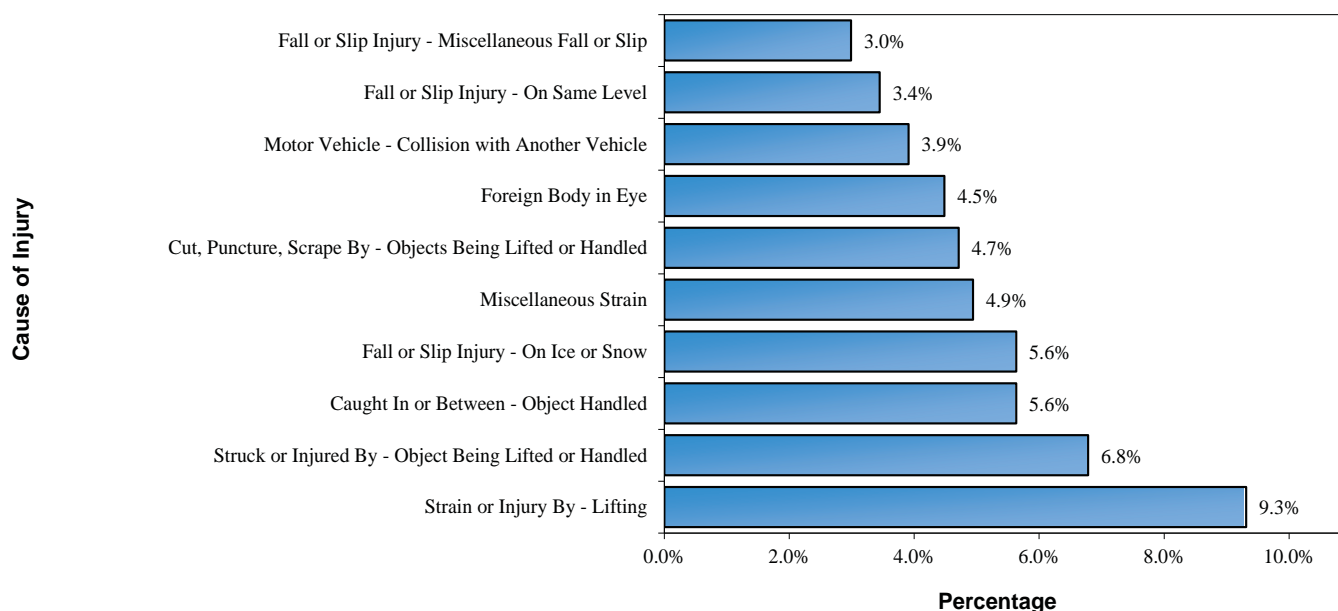


Table 25  
**Distribution of Claims by Rate Class 6205**  
**Oil Well Trucking**  
**Claims by Body Group**  
Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<u>Medical Claims Only</u>							
Head	20	57	108	131	99	415	12.7%
Neck	4	15	30	34	38	121	3.7%
Upper Extremities	34	107	159	213	225	738	22.5%
Trunk	23	69	106	154	173	525	16.0%
Lower Extremities	27	66	112	125	158	488	14.9%
Other	3	2	15	16	17	53	1.6%
Uncoded	2	1	4	3	2	12	0.4%
<b>Total Medical Only Claims</b>	<b>113</b>	<b>317</b>	<b>534</b>	<b>676</b>	<b>712</b>	<b>2,352</b>	<b>71.8%</b>
<u>Indemnity Claims</u>							
Head	3	4	17	12	11	47	1.4%
Neck	1	9	9	18	16	53	1.6%
Upper Extremities	13	42	45	79	104	283	8.6%
Trunk	4	39	49	69	88	249	7.6%
Lower Extremities	14	33	55	82	87	271	8.3%
Other	1	1	7	5	6	20	0.6%
Uncoded	0	0	1	0	0	1	0.0%
<b>Total Indemnity Claims</b>	<b>36</b>	<b>128</b>	<b>183</b>	<b>265</b>	<b>312</b>	<b>924</b>	<b>28.2%</b>
<u>Total Claims</u>							
Head	23	61	125	143	110	462	14.1%
Neck	5	24	39	52	54	174	5.3%
Upper Extremities	47	149	204	292	329	1,021	31.2%
Trunk	27	108	155	223	261	774	23.6%
Lower Extremities	41	99	167	207	245	759	23.2%
Other	4	3	22	21	23	73	2.2%
Uncoded	2	1	5	3	2	13	0.4%
<b>Total All Claims</b>	<b>149</b>	<b>445</b>	<b>717</b>	<b>941</b>	<b>1,024</b>	<b>3,276</b>	<b>100.0%</b>

*\*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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Lower Back - Lumbar Spine	15	66	73	115	143	412	12.6%
Shoulder(s)	13	49	54	103	126	345	10.5%
Knee(s)	15	43	62	75	107	302	9.2%
Finger(s)	13	27	43	40	64	187	5.7%
Ankle(s)	11	18	43	59	49	180	5.5%
Cervical Spine	5	24	39	52	48	168	5.1%
Head Injury	8	26	39	39	42	154	4.7%
Eye(s)	6	18	39	52	31	146	4.5%
Hand(s)	3	22	30	48	30	133	4.1%
Chest, Ribs, Sternum	3	10	29	44	34	120	3.7%
<b>Totals</b>	<b>92</b>	<b>303</b>	<b>451</b>	<b>627</b>	<b>674</b>	<b>2,147</b>	<b>65.5%</b>

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 2010 - 2014

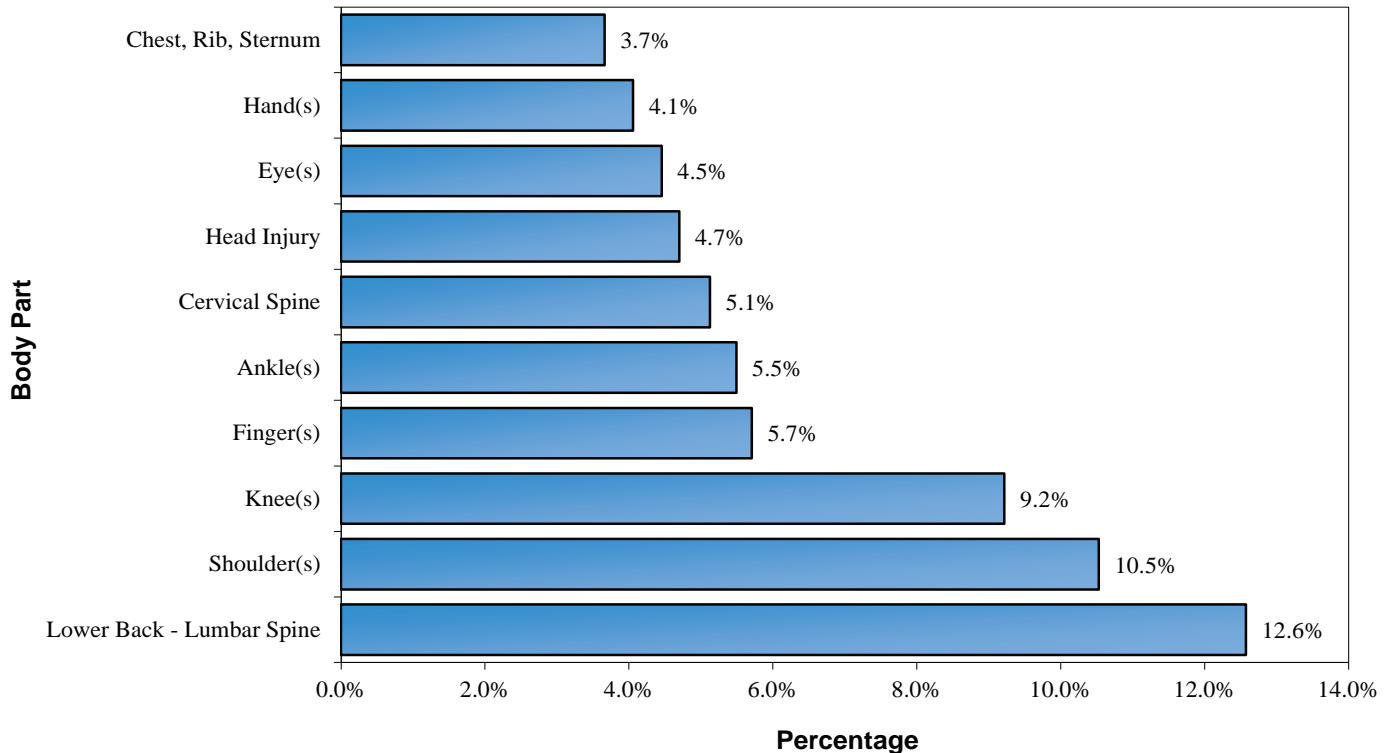




Table 25.2  
**Distribution of Claims by Rate Class 6205**  
**Oil Well Trucking**  
**Top Ten Natures of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain	46	137	164	218	298	863	26.3%
Sprain	19	63	100	146	145	473	14.4%
Contusion	16	64	107	133	133	453	13.8%
Fracture	12	38	68	84	98	300	9.2%
Lacerations	17	28	61	77	71	254	7.8%
All Other	0	16	38	34	29	117	3.6%
Foreign Body	8	9	29	36	22	104	3.2%
Rupture	6	6	13	35	40	100	3.1%
Burn(s)	2	13	17	18	17	67	2.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	1	3	17	15	24	60	1.8%
<b>Totals</b>	<b>127</b>	<b>387</b>	<b>608</b>	<b>799</b>	<b>877</b>	<b>2,791</b>	<b>85.2%</b>

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 2010 - 2014

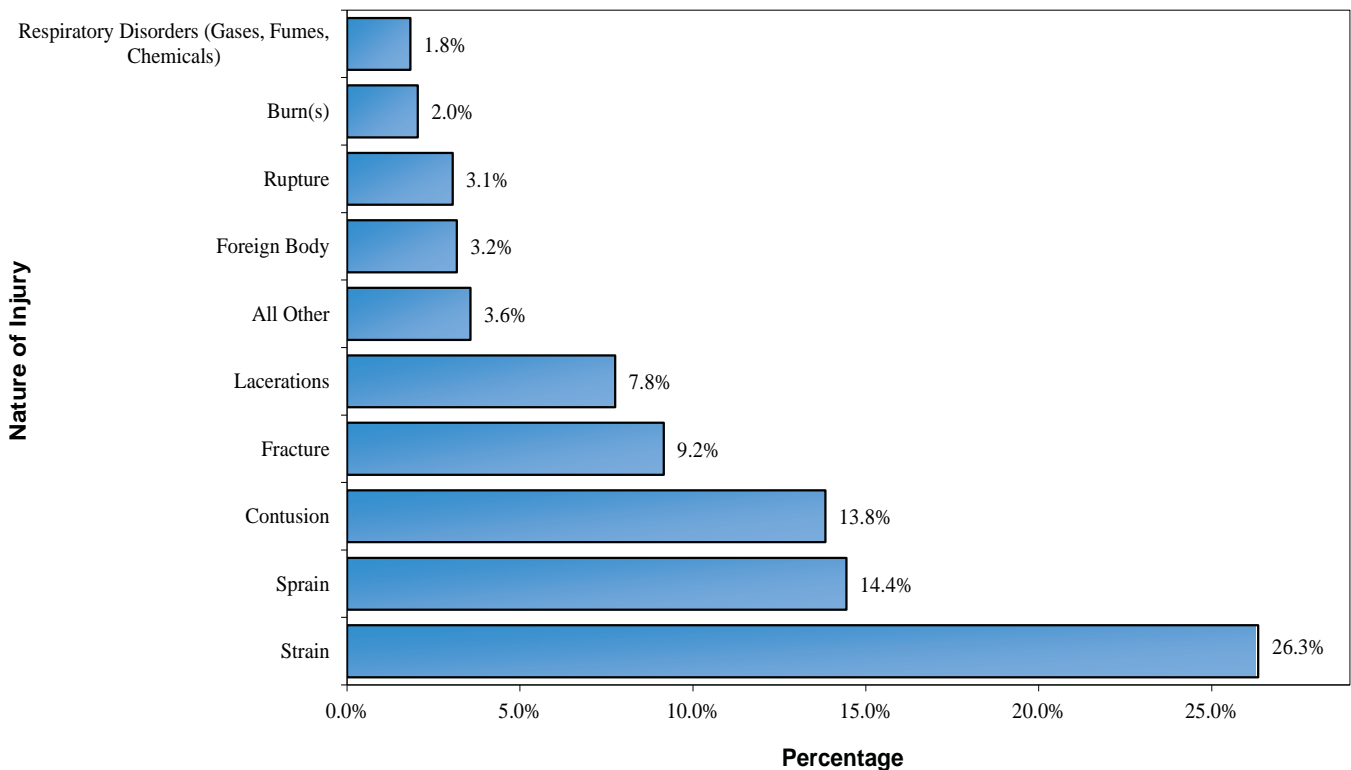


Table 25.3  
**Distribution of Claims by Rate Class 6205**  
**Oil Well Trucking**  
**Claims by Cause of Injury Category**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
Fall or Slip Injury	35	139	149	254	314	891	27.2%
Strain or Injury By	39	94	169	232	262	796	24.3%
Motor Vehicle	18	55	102	140	116	431	13.2%
Struck or Injured By	10	54	107	102	128	401	12.2%
Miscellaneous Causes	17	27	89	99	94	326	10.0%
Cut, Puncture, Scrape Injured By	7	21	25	44	39	136	4.2%
Caught In or Between	12	26	28	20	23	109	3.3%
Striking Against or Stepping On	7	11	28	25	21	92	2.8%
Burn or Scald-Heat or Cold Exposure	4	18	19	24	27	92	2.8%
Rubbed or Abraded By	0	0	1	1	0	2	0.1%
Uncoded	0	0	0	0	0	0	0.0%
<b>Totals</b>	<b>149</b>	<b>445</b>	<b>717</b>	<b>941</b>	<b>1,024</b>	<b>3,276</b>	<b>100.0%</b>

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 2010 - 2014

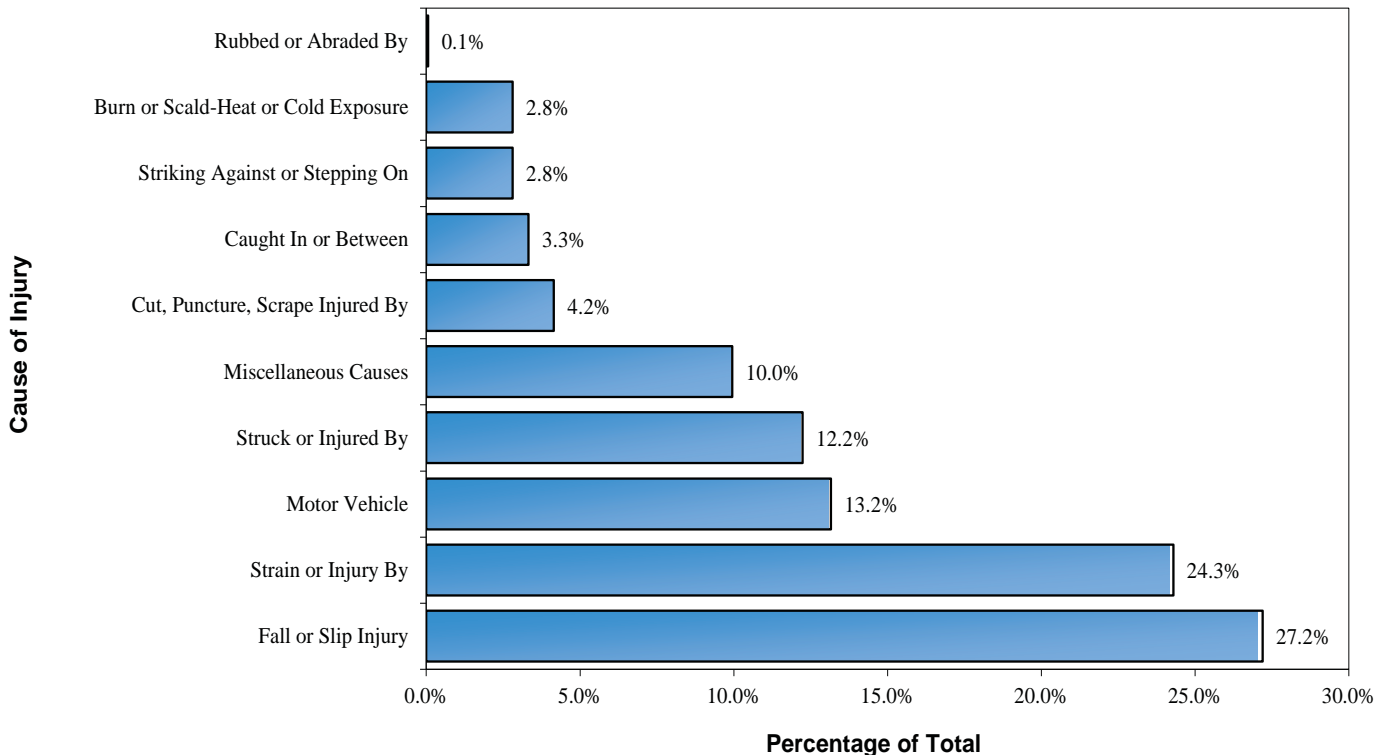


Table 25.4  
**Distribution of Claims by Rate Class 6205**  
**Oil Well Trucking**  
**Top Ten Causes of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Fall or Slip Injury - On Ice or Snow	14	53	18	100	116	301	9.2%
Miscellaneous Strain	12	23	52	75	95	257	7.8%
Strain or Injury By - Lifting	9	30	37	49	67	192	5.9%
Struck or Injured By - Object Being Lifted or Handled	2	27	50	47	64	190	5.8%
Fall or Slip Injury - From Different Level	7	29	34	32	61	163	5.0%
Motor Vehicle - Collision with Another Vehicle	6	15	46	49	47	163	5.0%
Motor Vehicle - Vehicle Upset	7	28	36	51	38	160	4.9%
Fall or Slip Injury - On Same Level	4	22	25	42	57	150	4.9%
Strain of Injury By - Pushing or Pulling	7	19	25	33	44	128	3.9%
Miscellaneous Fall or Slip	2	11	36	44	32	125	3.8%
<b>Totals</b>	<b>70</b>	<b>257</b>	<b>359</b>	<b>522</b>	<b>621</b>	<b>1,829</b>	<b>55.8%</b>

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 2010 - 2014

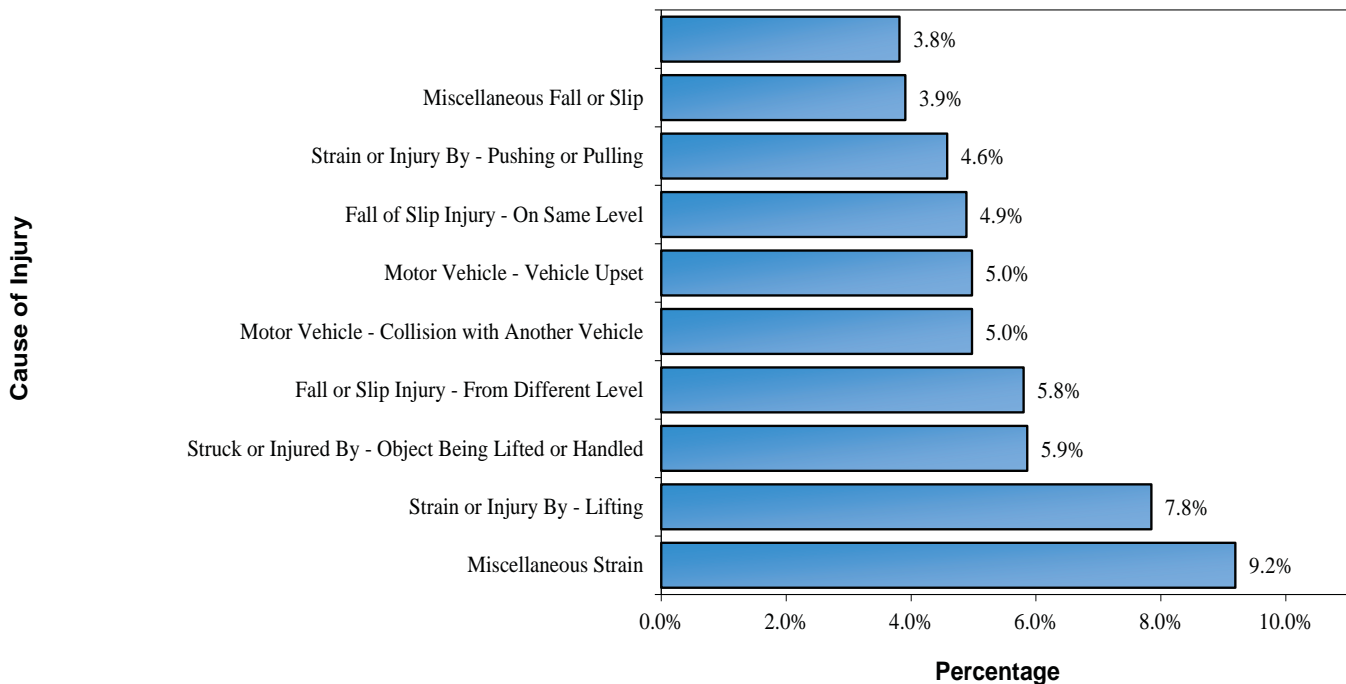


Table 26  
**Distribution of Claims by Rate Class 6206**  
**Oil Well Servicing**  
**Claims by Body Group**  
Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<u>Medical Claims Only</u>							
Head	21	61	127	148	137	494	13.3%
Neck	5	17	17	38	32	109	2.9%
Upper Extremities	62	151	305	328	347	1,193	32.1%
Trunk	28	83	128	174	179	592	15.9%
Lower Extremities	24	106	143	160	183	616	16.6%
Other	4	9	5	16	11	45	1.2%
Uncoded	1	3	1	1	0	6	0.2%
<b>Total Medical Only Claims</b>	<b>145</b>	<b>430</b>	<b>726</b>	<b>865</b>	<b>889</b>	<b>3,055</b>	<b>82.1%</b>
<u>Indemnity Claims</u>							
Head	2	5	14	8	9	38	1.0%
Neck	0	0	6	0	8	17	0.5%
Upper Extremities	13	37	55	77	69	251	6.7%
Trunk	9	19	22	40	53	143	3.8%
Lower Extremities	14	22	35	66	56	193	5.2%
Other	2	2	5	9	4	22	0.6%
Uncoded	0	0	0	0	0	0	0.0%
<b>Total Indemnity Claims</b>	<b>40</b>	<b>85</b>	<b>137</b>	<b>203</b>	<b>199</b>	<b>664</b>	<b>17.9%</b>
<u>Total Claims</u>							
Head	23	66	141	156	146	532	14.3%
Neck	5	17	23	41	40	126	3.4%
Upper Extremities	75	188	360	405	416	1,444	38.8%
Trunk	37	102	150	214	232	735	19.8%
Lower Extremities	38	128	178	226	239	809	21.8%
Other	6	11	10	25	15	67	1.8%
Uncoded	1	3	1	1	0	6	0.2%
<b>Total All Claims</b>	<b>185</b>	<b>515</b>	<b>863</b>	<b>1,068</b>	<b>1,088</b>	<b>3,719</b>	<b>100.0%</b>

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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Finger(s)	29	66	131	122	143	491	13.2%
Lower Back - Lumbar Spine	16	41	81	104	122	364	9.8%
Knee(s)	12	48	58	81	94	293	7.9%
Shoulder(s)	16	41	63	75	96	291	7.8%
Hand(s)	6	23	54	91	59	233	6.3%
Ankle(s)	10	39	41	61	47	198	5.3%
Head Injury	7	18	41	50	41	157	4.2%
Eye(s)	8	24	48	38	36	154	4.1%
Cervical Spine	5	17	23	41	39	125	3.4%
Wrist(s)	8	21	25	38	32	124	3.3%
<b>Totals</b>	<b>117</b>	<b>338</b>	<b>565</b>	<b>701</b>	<b>709</b>	<b>2,430</b>	<b>65.3%</b>

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 2010 - 2014

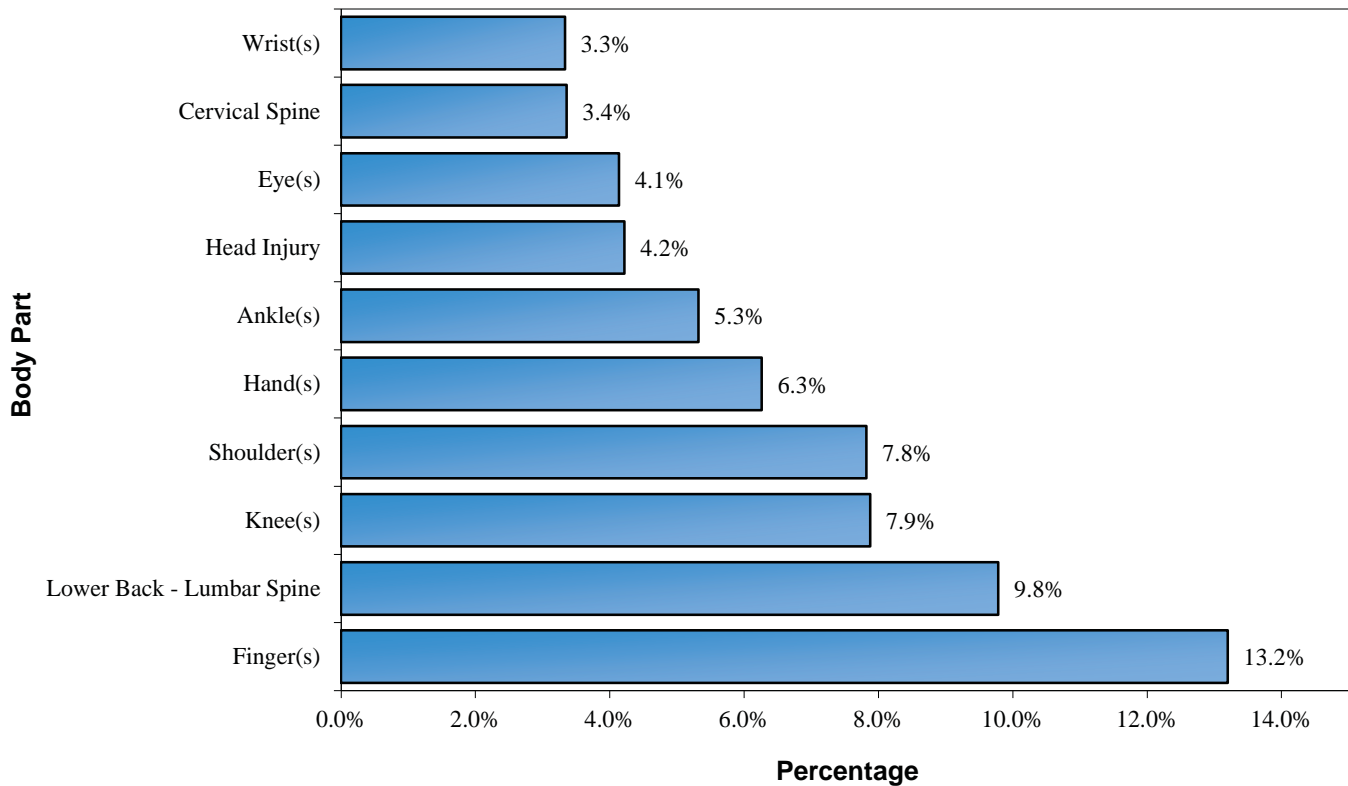


Table 26.2  
**Distribution of Claims by Rate Class 6206**  
**Oil Well Servicing**  
**Top Ten Natures of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain	46	114	158	210	237	765	20.6%
Contusion	35	104	141	169	176	625	16.8%
Lacerations	14	58	126	121	120	439	11.8%
Fracture	22	36	88	129	127	402	10.8%
Sprain	14	39	103	114	128	398	10.7%
Crushing	6	24	45	34	42	151	4.1%
Burn(s)	3	17	35	40	33	128	3.4%
All Other	4	29	41	33	14	121	3.3%
Foreign Body	8	17	28	25	26	104	2.8%
Rupture	3	6	10	19	18	56	1.5%
<b>Totals</b>	<b>155</b>	<b>444</b>	<b>775</b>	<b>894</b>	<b>921</b>	<b>3,189</b>	<b>85.7%</b>

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 2010 - 2014

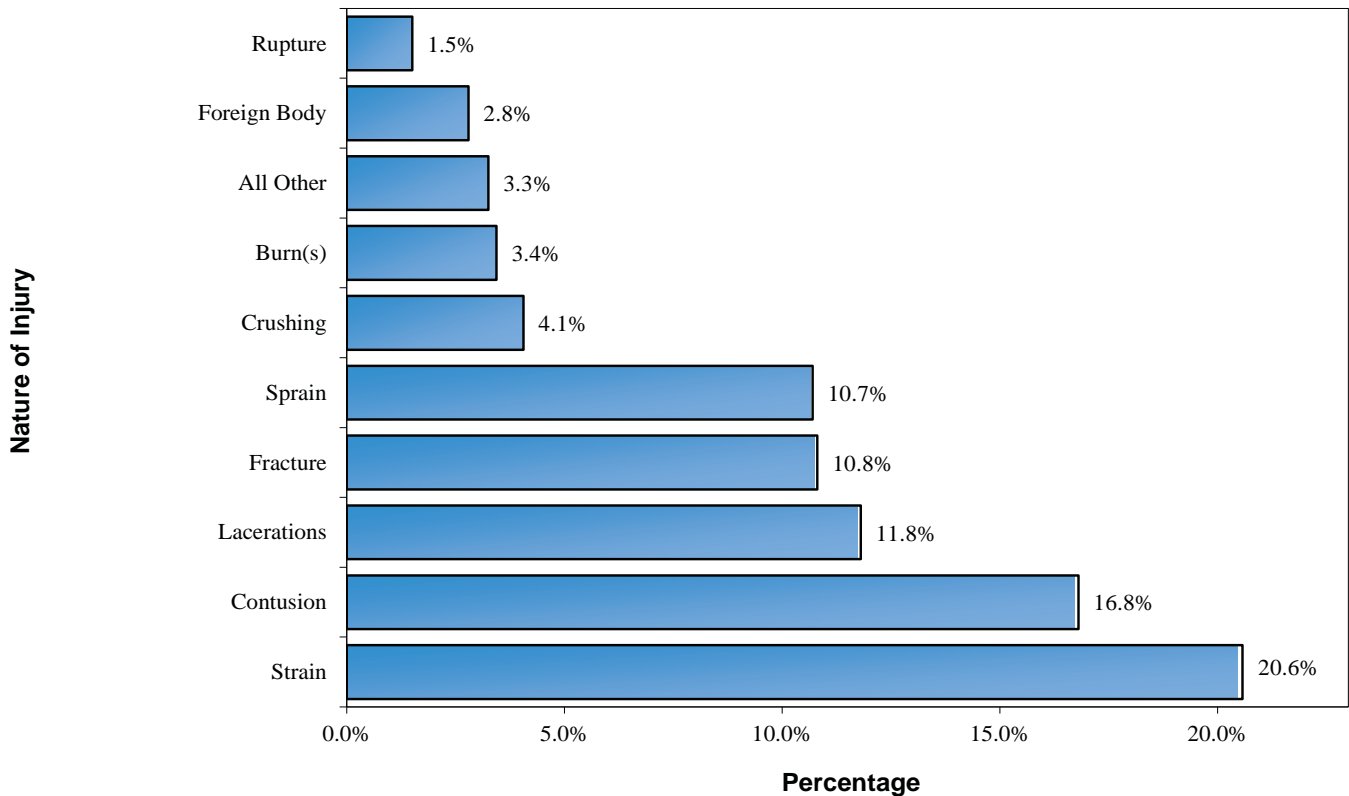


Table 26.3  
**Distribution of Claims by Rate Class 6206**  
**Oil Well Servicing**  
**Claims by Cause of Injury Category**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	FY 10	FY 11	FY 12	FY 13	FY 14	Five Year Total	% of Claims*
Strain or Injury By	34	103	201	243	241	822	22.1%
Struck or Injured By	42	104	185	209	234	774	20.8%
Fall or Slip Injury	30	108	138	197	200	673	18.1%
Caught In or Between	29	47	95	92	87	350	9.4%
Miscellaneous Causes	21	62	64	102	81	330	8.9%
Motor Vehicle	14	30	60	102	89	295	7.9%
Cut, Puncture, Scrape Injured By	3	25	64	50	67	209	5.6%
Burn or Scald-Heat or Cold Exposure	4	20	36	50	54	164	4.4%
Striking Against or Stepping On	8	16	19	23	33	99	2.7%
Rubbed or Abraded By	0	0	1	0	2	3	0.1%
Uncoded	0	0	0	0	0	0	0.0%
<b>Totals</b>	<b>185</b>	<b>515</b>	<b>863</b>	<b>1,068</b>	<b>1,088</b>	<b>3,719</b>	<b>100.0%</b>

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 2010 - 2014

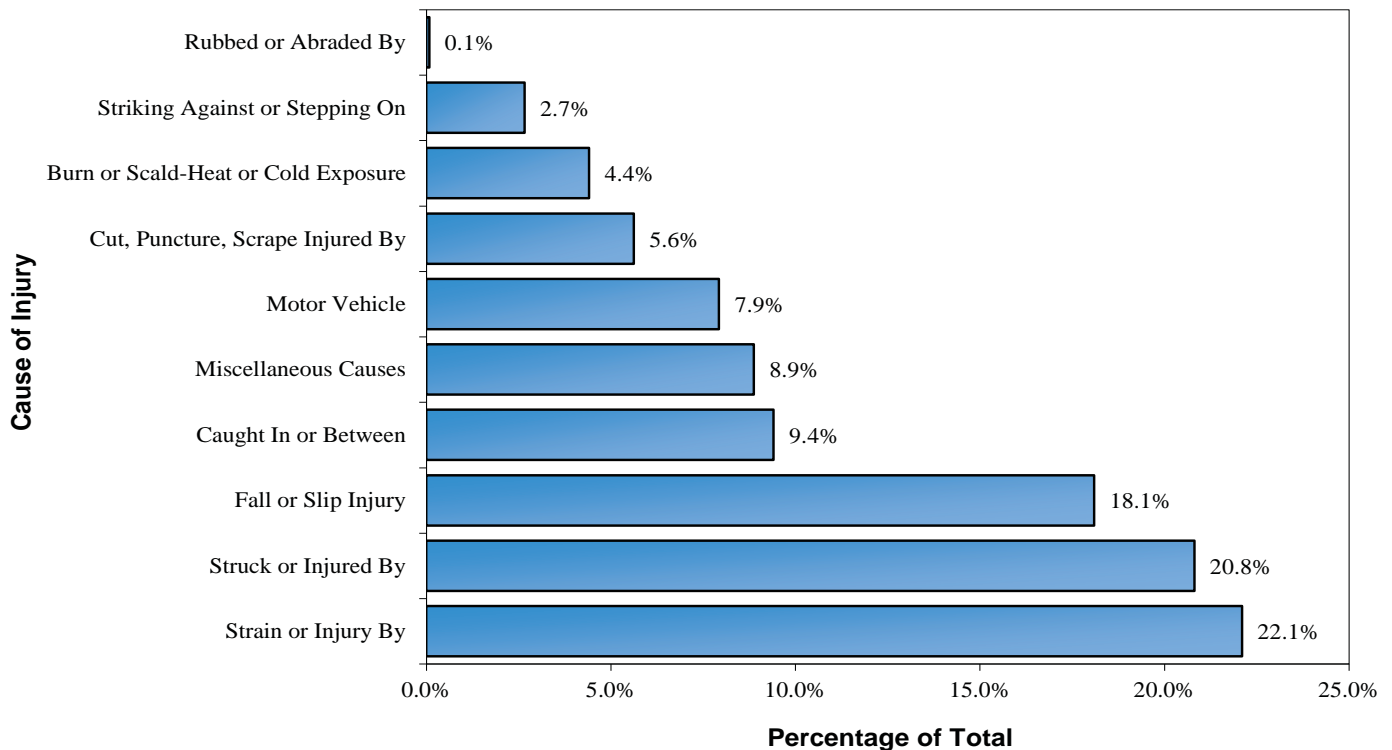


Table 26.4  
**Distribution of Claims by Rate Class 6206**  
**Oil Well Servicing**  
**Top Ten Causes of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Struck or Injured By - Object Being Lifted or Handled	16	37	74	77	93	297	8.0%
Strain or Injury By - Lifting	15	38	66	69	78	266	7.2%
Caught In or Between - Object Handled	21	28	62	53	59	223	6.0%
Miscellaneous Strain	1	25	38	72	54	190	5.1%
Fall or Slip Injury - On Ice or Snow	5	26	14	56	49	150	4.0%
Struck or Injured By - Falling or Flying Objects	13	21	30	36	44	144	3.9%
Fall or Slip Injury - On Same Level	6	26	31	28	48	139	3.7%
Fall or Slip Injury - Miscellaneous Fall or Slip	5	19	38	40	34	136	3.7%
Cut, Puncture, Scrape By - Objects Being Lifted or Handled	1	15	38	29	32	115	3.1%
Fall or Slip Injury - From Different Level	4	21	20	35	35	115	3.1%
<b>Totals</b>	<b>87</b>	<b>256</b>	<b>411</b>	<b>495</b>	<b>526</b>	<b>1,775</b>	<b>47.7%</b>

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 2010 - 2014

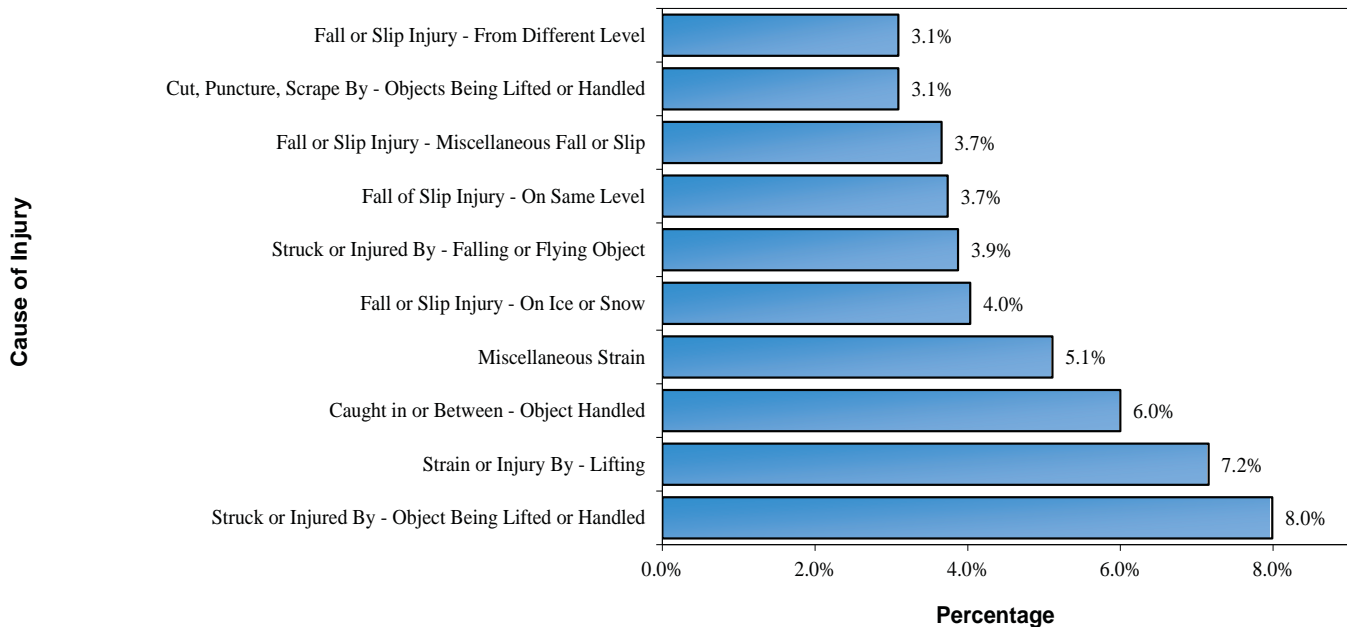




Table 27  
**Distribution of Claims by Rate Class 6208**  
**Oil and Gas Instrument Logging**  
**Claims by Body Group**  
Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims*</b>
<u>Medical Claims Only</u>							
Head	0	1	6	15	9	31	12.0%
Neck	0	0	1	4	4	9	3.5%
Upper Extremities	4	3	18	29	20	74	28.6%
Trunk	2	2	7	35	10	56	21.6%
Lower Extremities	1	1	10	18	10	40	15.4%
Other	0	0	1	3	0	4	1.5%
Uncoded	0	0	0	0	1	1	0.4%
<b>Total Medical Only Claims</b>	<b>7</b>	<b>7</b>	<b>43</b>	<b>104</b>	<b>54</b>	<b>215</b>	<b>83.0%</b>
<u>Indemnity Claims</u>							
Head	0	0	0	1	2	3	1.2%
Neck	0	0	0	0	1	1	0.4%
Upper Extremities	2	2	2	3	1	10	3.9%
Trunk	0	1	1	8	5	15	5.8%
Lower Extremities	1	2	2	5	4	14	5.4%
Other	0	0	0	1	0	1	0.4%
Uncoded	0	0	0	0	0	0	0.0%
<b>Total Indemnity Claims</b>	<b>3</b>	<b>5</b>	<b>5</b>	<b>18</b>	<b>13</b>	<b>44</b>	<b>17.0%</b>
<u>Total Claims</u>							
Head	0	1	6	16	11	34	13.1%
Neck	0	0	1	4	5	10	3.9%
Upper Extremities	6	5	20	32	21	84	32.4%
Trunk	2	3	8	43	15	71	27.4%
Lower Extremities	2	3	12	23	14	54	20.8%
Other	0	0	1	4	0	5	1.9%
Uncoded	0	0	0	0	1	1	0.4%
<b>Total All Claims</b>	<b>10</b>	<b>12</b>	<b>48</b>	<b>122</b>	<b>67</b>	<b>259</b>	<b>100.0%</b>

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 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Lower Back - Lumbar Spine	2	3	6	24	11	46	17.8%
Finger(s)	3	0	8	6	6	23	8.9%
Shoulder(s)	2	0	5	3	6	16	6.2%
Knee(s)	1	1	3	8	3	16	6.2%
Ankle(s)	0	1	4	7	3	15	5.8%
Hand(s)	1	0	1	7	3	12	4.6%
Eye(s)	0	0	4	4	2	10	3.9%
Neck - Cervical Spine	0	0	1	4	5	10	3.9%
Head	0	0	0	4	5	9	3.5%
Thumb(s)	0	2	2	3	2	9	3.5%
<b>Totals</b>	<b>9</b>	<b>7</b>	<b>34</b>	<b>70</b>	<b>46</b>	<b>166</b>	<b>64.1%</b>

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 2010 - 2014

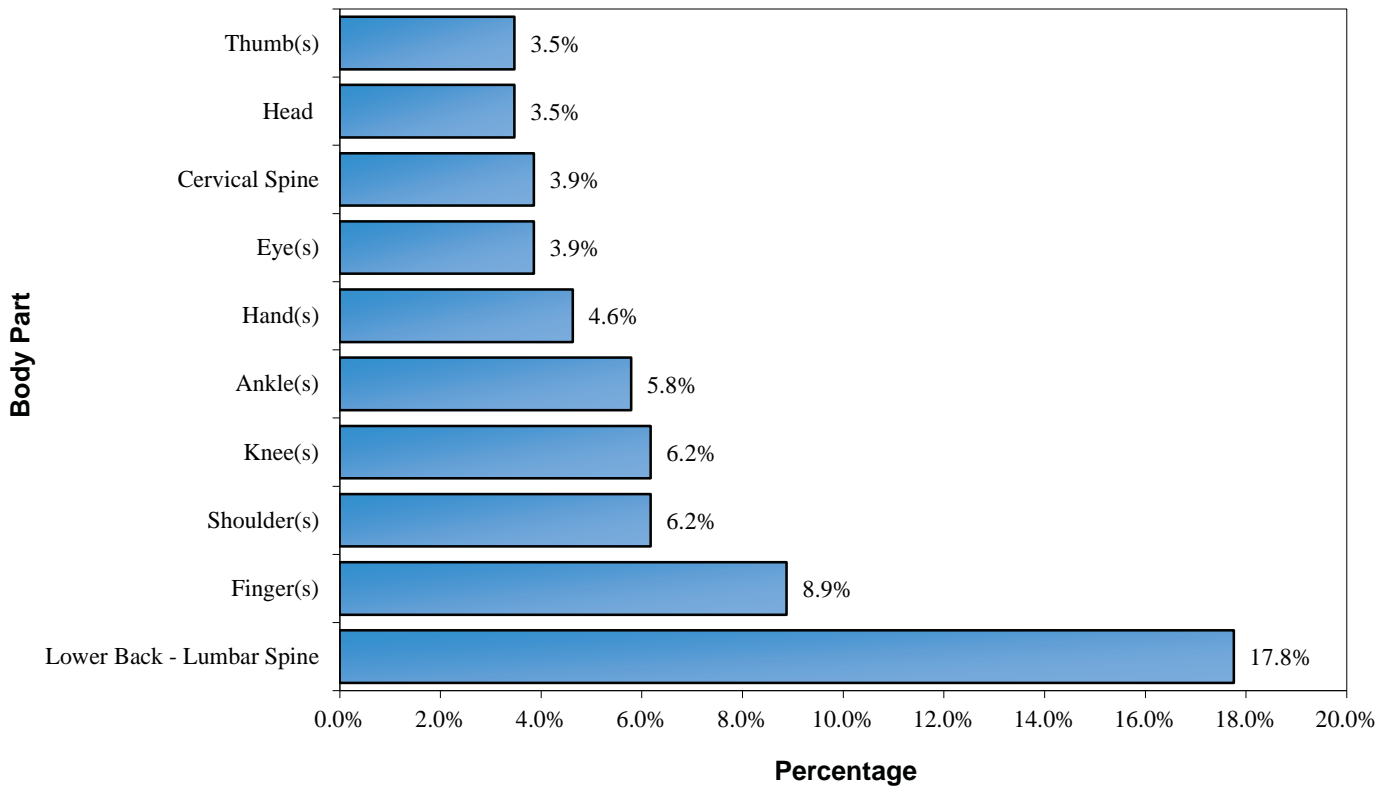


Table 27.2  
**Distribution of Claims by Rate Class 6208**  
**Oil and Gas Instrument Logging**  
**Top Ten Natures of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain	2	3	10	27	22	64	24.7%
Contusion	0	3	3	22	10	38	14.7%
Sprain	2	1	11	18	6	38	14.7%
Lacerations	1	1	8	8	7	25	9.7%
Fracture	3	0	3	9	7	22	8.5%
Foreign Body	0	0	3	3	3	9	3.5%
All Other	0	0	2	4	1	7	2.7%
Crushing	1	0	1	3	2	7	2.7%
Burn(s)	0	2	2	2	0	6	2.3%
Dislocation	0	1	3	1	1	6	2.3%
<b>Totals</b>	<b>9</b>	<b>11</b>	<b>46</b>	<b>97</b>	<b>59</b>	<b>222</b>	<b>85.7%</b>

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 2010 - 2014

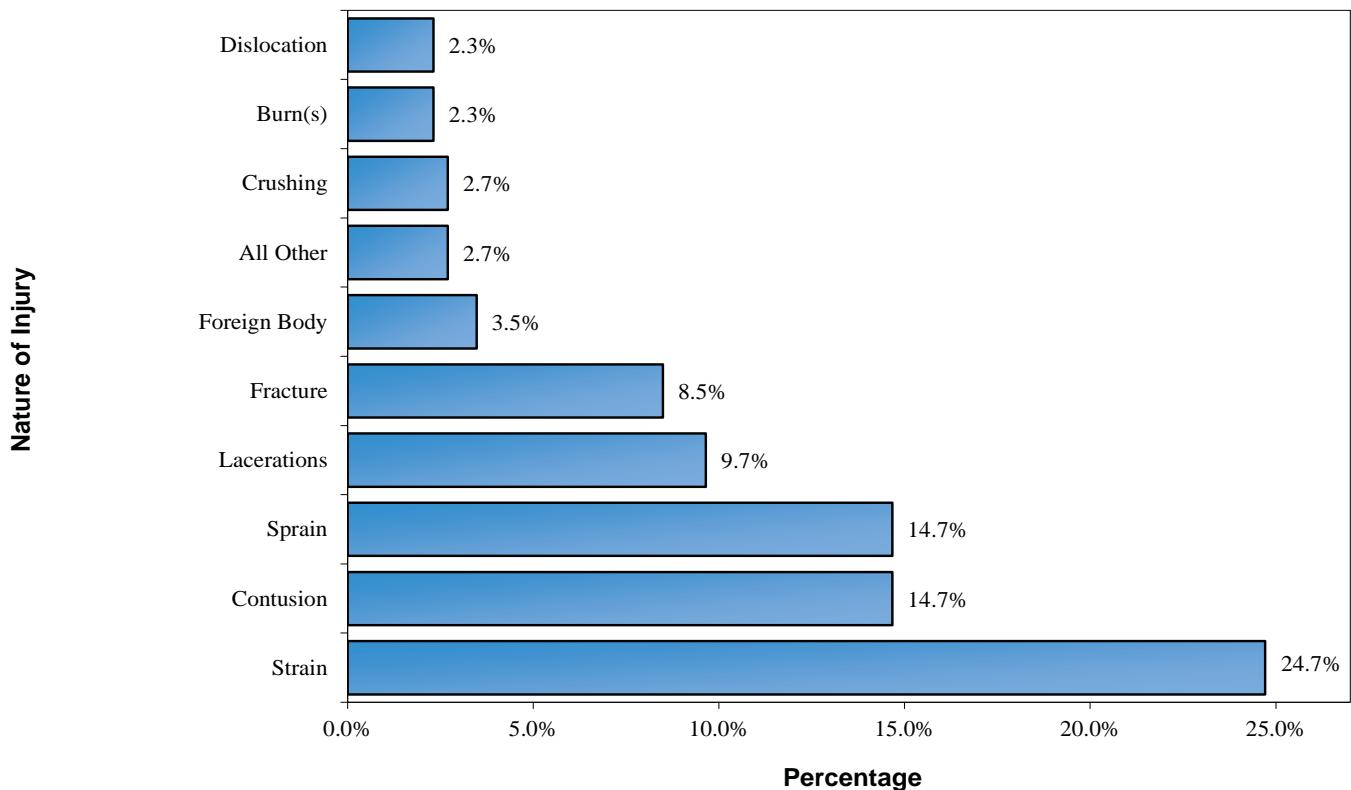


Table 27.3  
**Distribution of Claims by Rate Class 6208**  
**Oil and Gas Instrument Logging**  
**Claims by Cause of Injury Category**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	FY 10	FY 11	FY 12	FY 13	FY 14	Five Year Total	% of Claims*
Strain or Injury By	3	3	14	34	20	74	28.6%
Struck or Injured By	2	1	9	29	12	53	20.5%
Fall or Slip Injury	0	4	9	15	11	39	15.1%
Motor Vehicle	1	0	1	19	9	30	11.6%
Miscellaneous Causes	0	0	4	13	7	24	9.3%
Caught In or Between	4	1	5	4	3	17	6.6%
Burn or Scald-Heat or Cold Exposure	0	3	2	4	0	9	3.5%
Cut, Puncture, Scrape Injured By	0	0	2	2	4	8	3.1%
Striking Against or Stepping On	0	0	2	1	1	4	1.5%
Rubbed or Abraded By	0	0	0	1	0	1	0.4%
Uncoded	0	0	0	0	0	0	0.0%
<b>Totals</b>	<b>10</b>	<b>12</b>	<b>48</b>	<b>122</b>	<b>67</b>	<b>259</b>	<b>100.0%</b>

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 2010 - 2014

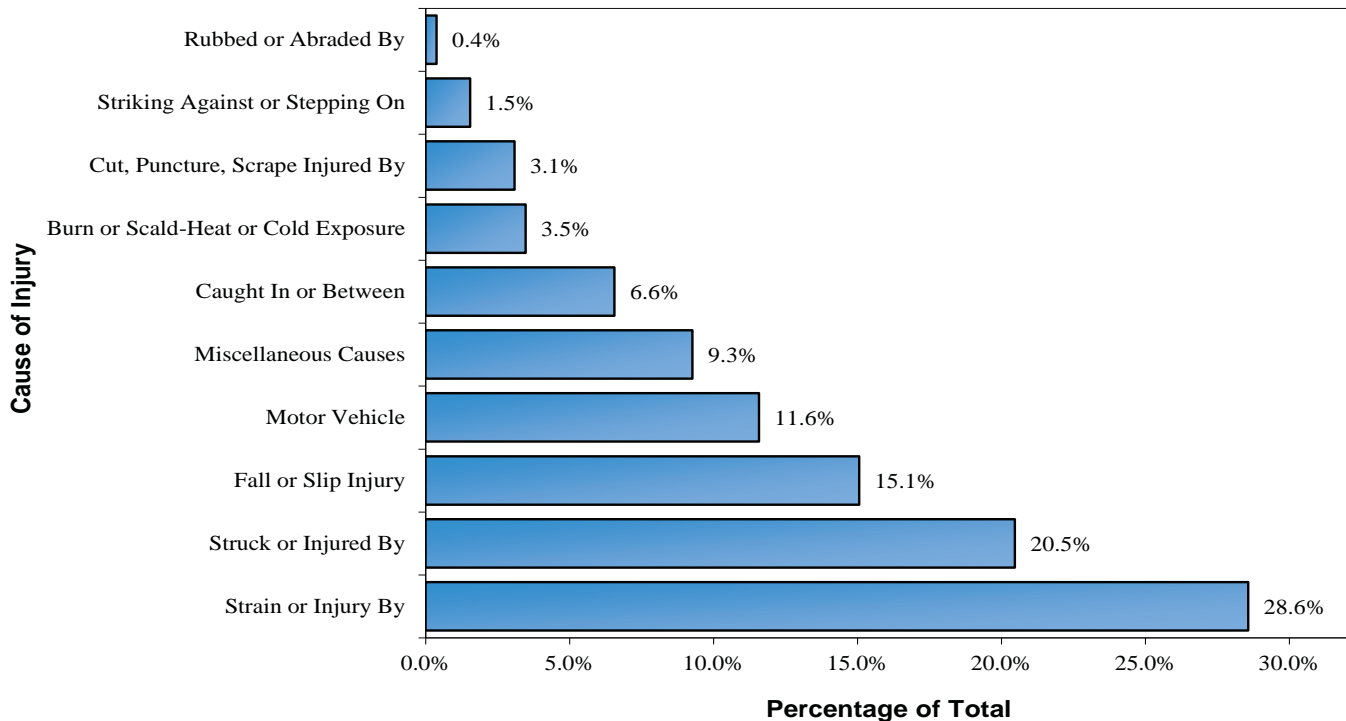
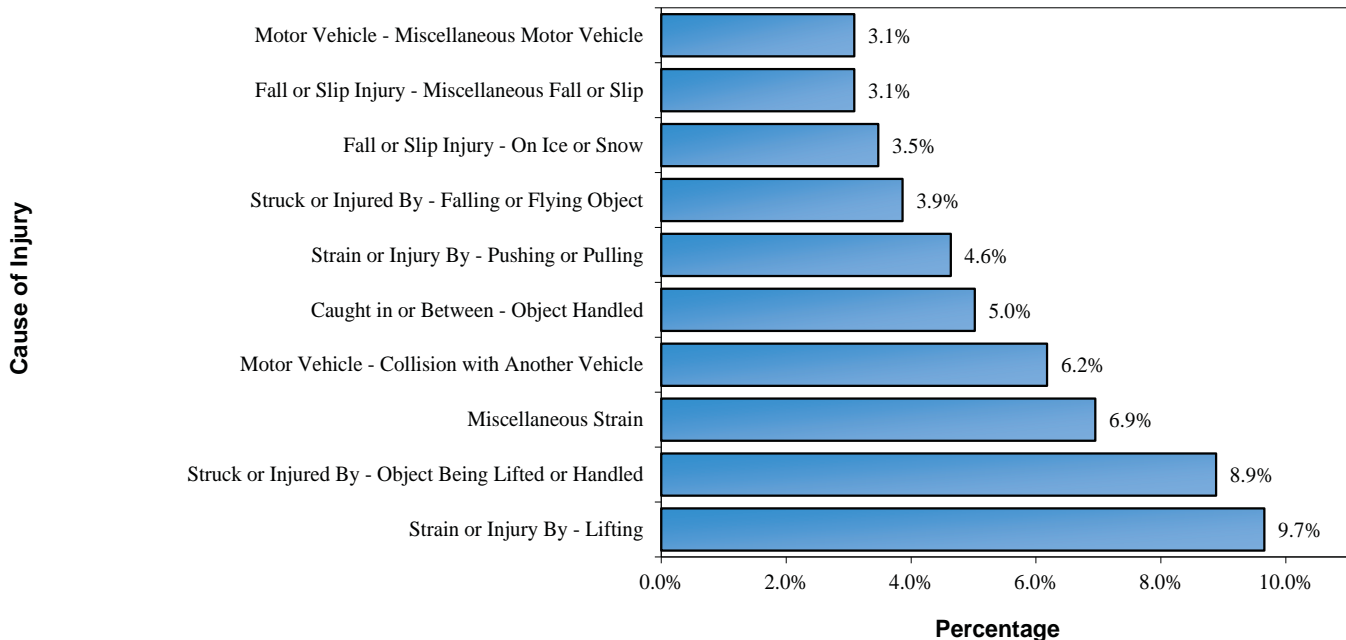


Table 27.4  
**Distribution of Claims by Rate Class 6208**  
**Oil and Gas Instrument Logging**  
**Top Ten Causes of Injury**  
 Date Reported - Fiscal Years 2010 - 2014

<i>Fiscal Year:</i>	<b>FY 10</b>	<b>FY 11</b>	<b>FY 12</b>	<b>FY 13</b>	<b>FY 14</b>	<b>Five Year Total</b>	<b>% of Claims</b>
Strain or Injury By - Lifting	1	1	8	8	7	25	9.7%
Struck or Injured By - Object Being Lifted or Handled	0	0	5	11	7	23	8.9%
Miscellaneous Strain	1	1	2	10	4	18	6.9%
Motor Vehicle - Collision with Another Vehicle	1	0	0	12	3	16	6.2%
Caught In or Between - Object Handled	4	1	4	1	3	13	5.0%
Strain or Injury By - Pushing or Pulling	1	0	1	7	3	12	4.6%
Struck or Injured By - Falling or Flying Object	1	0	0	8	1	10	3.9%
Fall or Slip Injury - On Ice or Snow	0	0	0	5	4	9	3.5%
Fall or Slip Injury - Miscellaneous Fall or Slip	0	0	3	3	2	8	3.1%
Motor Vehicle - Miscellaneous Motor Vehicle	0	0	0	6	2	8	3.1%
<b>Totals</b>	<b>9</b>	<b>3</b>	<b>23</b>	<b>71</b>	<b>36</b>	<b>142</b>	<b>54.8%</b>

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 2010 - 2014



## **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](http://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](mailto: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](http://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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