



WSI

North Dakota Workforce
Safety & Insurance

Detailed Claims and Injury Characteristics

REPORT

Fiscal Years 2011 - 2015



**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

Published: May 2016

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Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2011 through 2015 (July 1, 2010 through June 30, 2015) 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 \$99,982 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,623 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that did not seek medical treatment, no signed injured worker report was received, claim technical denials and claims withdrawn.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 of this report contains tips to help employers reduce their workers' compensation costs. If employers would like more information on these cost-saving tips, WSI's Loss Control and Loss Prevention Department are available to provide assistance free of charge. You may also check out the "Safety" section on WSI's web site, www.WorkforceSafety.com for more information.

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

Section I

Claims & Injury Characteristics

Table 1
Accepted/Denied
Reflects the Initial Decision and Includes all Claims and Incidents Filed
 Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
<u>MEDICAL ONLY CLAIMS & INCIDENTS</u>							
Accepted	15,040	16,718	16,944	17,129	15,746	81,577	75.9%
Denied	3,960	4,930	5,389	5,737	5,830	25,846	24.1%
Total Medical Only	19,000	21,648	22,333	22,866	21,576	107,423	87.1%
<u>INDEMNITY CLAIMS & INCIDENTS</u>							
Accepted	2,254	2,446	2,945	2,918	2,563	13,126	82.3%
Denied	439	553	557	612	659	2,820	17.7%
Total Indemnity	2,693	2,999	3,502	3,530	3,222	15,946	12.9%
<u>TOTAL</u>							
Accepted	17,294	19,164	19,889	20,047	18,309	94,703	76.8%
Denied	4,399	5,483	5,946	6,349	6,489	28,666	23.2%
Total All Claims & Incidents	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

Based on a five year average, the initial acceptance rate of claims and incidents filed is 76.8%.
 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 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
<u>MEDICAL ONLY CLAIMS</u>							
Head	2,927	3,458	3,521	3,566	3,311	16,783	13.6%
Neck	760	670	737	741	681	3,589	2.9%
Upper Extremities	7,860	8,894	9,075	9,310	8,809	43,948	35.6%
Trunk	3,840	4,194	4,439	4,512	4,205	21,190	17.2%
Lower Extremities	3,383	3,893	4,216	4,394	4,141	20,027	16.2%
Other	186	472	282	278	378	1,596	1.3%
Uncoded	44	67	63	65	51	290	0.2%
Total Medical Only Claims	19,000	21,648	22,333	22,866	21,576	107,423	87.1%
<u>INDEMNITY CLAIMS</u>							
Head	132	150	156	187	189	814	0.7%
Neck	81	98	113	125	109	526	0.7%
Upper Extremities	921	1,033	1,250	1,227	1,093	5,524	4.5%
Trunk	738	818	864	894	803	4,117	3.3%
Lower Extremities	778	833	1,046	1,025	965	4,647	3.8%
Other	39	64	70	68	60	301	0.2%
Uncoded	4	3	3	4	3	17	0.0%
Total Indemnity Claims	2,693	2,999	3,502	3,530	3,222	15,946	12.9%
<u>TOTAL CLAIMS</u>							
Head	3,059	3,608	3,677	3,753	3,500	17,597	14.3%
Neck	841	768	850	866	790	4,115	3.3%
Upper Extremities	8,781	9,927	10,325	10,537	9,902	49,472	40.1%
Trunk	4,578	5,012	5,303	5,406	5,008	25,307	20.5%
Lower Extremities	4,161	4,726	5,262	5,345	5,106	24,674	20.0%
Other	225	536	352	1,624	438	1,897	1.5%
Uncoded	48	70	66	69	54	307	0.2%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

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

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
HEAD							
Brain	11	6	7	9	10	43	0.0%
Ear(s)	93	100	100	106	84	483	0.4%
Eye(s)	1,420	1,705	1,639	1,582	1,564	7,910	6.4%
Facial Bones	46	56	43	49	64	258	0.2%
Facial Soft Tissue	391	373	403	449	394	1,910	1.5%
Head Injury	890	1,004	1,108	1,167	939	5,108	4.1%
Mouth	83	104	98	101	101	487	0.4%
Nose	91	111	122	107	109	540	0.4%
Scalp	0	0	0	1	90	91	0.1%
Skull	1	2	1	3	5	12	0.0%
Teeth	131	147	156	179	140	753	0.6%
Sub Total	3,057	3,608	3,677	3,753	3,500	17,595	14.3%
NECK							
Cervical Spine	820	752	839	848	778	4,037	3.3%
Larynx	6	9	5	6	6	32	0.0%
Neck - Soft Tissue	11	3	0	0	0	14	0.0%
Trachea	4	4	6	12	6	32	0.0%
Sub Total	841	768	850	866	790	4,115	3.3%
UPPER EXTREMITIES							
Elbow(s)	613	701	726	712	671	3,423	2.8%
Finger(s)	2,377	2,746	2,723	2,903	2,679	13,428	10.9%
Hand(s)	1,456	1,756	1,794	1,769	1,706	8,481	6.9%
Lower Arm(s)	542	571	617	622	637	2,989	2.4%
Shoulder(s)	1,584	1,691	1,878	1,999	1,767	8,919	7.2%
Thumb(s)	814	1,001	1,005	970	999	4,789	3.9%
Upper Arm(s)	233	267	282	306	284	1,372	1.1%
Wrist(s)	1,162	1,194	1,300	1,256	1,159	6,071	4.9%
Sub Total	8,781	9,927	10,325	10,537	9,902	49,472	40.1%
TRUNK							
Abdomen/Stomach	181	228	207	214	243	1,073	0.9%
Buttocks	46	40	55	48	41	230	0.2%
Chest, Ribs, Sternum	479	508	645	615	529	2,776	2.3%
Genitals	15	20	24	25	20	104	0.1%
Groin	98	164	153	150	227	792	0.6%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	176	186	242	287	209	1,100	0.9%
Hernia	109	113	142	148	0	512	0.4%
Internal Organs	12	15	12	14	11	64	0.1%
Lumbar (Low Back)	2,796	3,028	3,037	3,122	2,936	14,919	12.1%
Pelvis	23	26	22	29	18	118	0.1%
Sacrum/Coccyx	92	78	82	101	101	454	0.4%
Scapula/Clavicle	34	37	47	34	36	188	0.2%
Spinal Cord	3	9	11	8	5	36	0.0%
Thoracic (Middle Back)	489	530	592	583	605	2,799	2.3%
Trunk	25	30	32	28	27	142	0.1%
Sub Total	4,578	5,012	5,303	5,406	5,008	25,307	20.5%
LOWER EXTREMITIES							
Ankle(s)	844	959	1,082	1,145	1,105	5,135	4.2%
Foot	646	795	864	851	825	3,981	3.2%
Heel(s)	20	57	49	48	51	225	0.2%
Hip(s)	212	233	278	282	256	1,261	1.0%
Knee(s)	1,643	1,798	1,943	2,079	1,871	9,334	7.6%
Lower Leg(s)	394	432	552	544	544	2,466	2.0%
Toe(s)	193	208	232	225	228	1,086	0.9%
Upper Leg(s)	209	244	262	245	226	1,186	1.0%
Sub Total	4,161	4,726	5,262	5,419	5,106	24,674	20.0%
OTHER							
All Body	159	472	250	245	303	1,429	1.2%
Death	24	36	47	47	42	196	0.2%
Glasses	2	0	0	0	0	2	0.0%
No Injury	42	28	55	54	93	272	0.2%
Sub Total	227	536	352	346	438	1,899	1.5%
Uncoded							
Uncoded	48	70	66	69	54	307	0.2%
Sub Total	48	70	66	69	54	307	0.2%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

Data as of September each year

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

Table 4
Distribution of Claims by Part of Body - Detail
Indemnity Claims Only
Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
HEAD							
Brain	8	5	4	4	6	27	0.2%
Ear(s)	2	4	4	2	2	14	0.1%
Eye(s)	16	19	25	21	22	103	0.6%
Facial Bones	12	13	7	10	14	56	0.4%
Facial Soft Tissue	14	19	13	18	18	82	0.5%
Head	74	78	84	120	114	470	2.9%
Mouth	2	2	5	4	2	15	0.1%
Nose	2	6	12	6	8	34	0.2%
Skull	0	2	1	2	3	8	0.1%
Teeth	2	2	1	0	0	5	0.0%
Sub Total	132	150	156	187	189	814	5.1%
NECK							
Cervical Spine	80	97	112	125	107	521	3.3%
Larynx	0	1	0	0	0	1	0.0%
Neck - Soft Tissue	1	0	0	0	0	1	0.0%
Trachea	0	0	1	0	2	3	0.0%
Sub Total	81	98	113	125	109	526	3.3%
UPPER EXTREMITIES							
Elbow(s)	68	81	95	95	97	436	2.7%
Finger(s)	129	146	160	172	152	759	4.8%
Hands(s)	78	110	123	114	107	532	3.3%
Lower Arm(s)	48	38	50	54	50	240	1.5%
Shoulder(s)	352	382	482	467	412	2,095	13.1%
Thumb(s)	50	59	69	67	58	303	1.9%
Upper Arm(s)	37	40	61	67	53	258	1.6%
Wrist(s)	159	177	210	191	164	901	5.7%
Sub Total	921	1,033	1,250	1,227	1,093	5,524	34.6%
TRUNK							
Abdomen/Stomach	25	39	36	25	58	183	1.1%
Buttocks	2	3	2	6	6	19	0.1%
Chest, Ribs, Sternum	61	73	79	70	75	358	2.2%
Genitals	4	2	3	3	1	13	0.1%
Groin	16	44	28	29	75	192	1.2%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	22	32	29	44	35	162	1.0%
Hernia	78	71	91	106	0	346	2.2%
Internal Organs	7	8	3	5	3	26	0.2%
Lumbar (Low Back)	445	453	500	495	452	2,345	14.7%
Pelvis	10	14	14	17	8	63	0.4%
Sacrum/Coccyx	14	12	5	17	19	67	0.4%
Scapula/Clavicle	7	15	20	11	11	64	0.4%
Spinal Cord	1	0	4	2	2	9	0.1%
Thoracic Spine (Middle Back)	42	48	49	63	56	258	1.6%
Trunk	4	4	1	1	2	12	0.1%
Sub Total	738	818	864	894	803	4,117	25.8%
LOWER EXTREMITIES							
Ankles(s)	131	148	214	224	219	936	5.9%
Foot	102	106	135	108	118	569	3.6%
Heel(s)	8	21	14	16	17	76	0.5%
Hip(s)	42	33	49	54	46	224	1.4%
Knee(s)	377	411	459	469	398	2,114	13.3%
Lower Leg(s)	55	56	106	99	90	406	2.5%
Toe(s)	30	31	36	26	34	157	1.0%
Upper Leg(s)	33	27	33	29	43	165	1.0%
Sub Total	778	833	1,046	1,025	965	4,647	29.1%
OTHER							
All Body	11	24	20	19	12	86	0.5%
Death	23	36	46	46	42	193	1.2%
Glasses	0	0	0	0	0	0	0.0%
No Injury	5	4	4	3	6	22	0.1%
Sub Total	39	64	70	68	60	301	1.9%
UNCODED							
Uncoded	4	3	3	4	3	17	0.1%
Sub Total	4	3	3	4	3	17	0.1%
Total Indemnity Claims	2,693	2,999	3,502	3,530	3,222	15,946	100.0%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
Aids	0	0	0	1	0	1	0.0%
All Other	733	1,054	783	569	573	3,712	3.0%
All Other Cumulative Injuries	244	254	263	217	220	1,198	1.0%
All Other Occupational Disease	27	38	39	54	47	205	0.2%
Amputation	46	64	74	85	84	353	0.3%
Angina Pectoris (Heart Disease)	2	1	3	7	4	17	0.0%
Asbestos	1	0	2	4	3	10	0.0%
Asphyxiation	8	4	3	5	9	29	0.0%
Black Lung	0	1	0	0	0	1	0.0%
Burn(s)	643	738	704	682	690	3,457	2.8%
Byssinosis	0	0	2	0	1	3	0.0%
Cancer	2	0	1	2	3	8	0.0%
Carpal Tunnel Syndrome	189	208	214	224	183	1,018	0.8%
Concussion	188	224	285	337	337	1,371	1.1%
Contagious Disease	10	247	37	14	18	326	0.3%
Contusion	2,618	3,144	3,429	3,733	3,357	16,281	13.2%
Crushing	488	530	473	515	516	2,522	2.0%
Dermatitis	50	78	70	77	73	348	0.3%
Dislocation	193	208	199	208	171	979	0.8%
Dust Disease (all other Pneumoconiosis)	5	3	5	7	6	26	0.0%
Electric Shock	38	30	38	45	27	178	0.1%
Enucleation (removal of eye)	0	0	0	1	1	2	0.0%
Exposure to Bodily Fluid	178	201	214	244	344	1,181	1.0%
Foreign Body	1,089	1,325	1,310	1,237	1,205	6,166	5.0%
Fracture	1,188	1,393	1,603	1,637	1,575	7,396	6.0%
Freezing	52	17	55	109	55	288	0.2%
Hearing Loss (traumatic only)	13	15	19	14	6	67	0.1%
Heart Attack	19	22	16	29	13	99	0.1%
Heat Prostration	31	58	62	44	44	239	0.2%
Hernia	141	182	214	205	194	936	0.8%
Hypertension	9	17	18	12	20	76	0.1%
Infection	105	143	127	121	87	583	0.5%
Inflammation	282	348	344	321	272	1,567	1.3%
Lacerations	3,046	3,615	3,769	3,692	3,659	17,781	14.4%
Loss of Hearing (progressive)	12	7	12	17	15	63	0.1%
Mental Disorder	2	2	2	3	0	9	0.0%
Mental Stress	4	3	11	9	7	34	0.0%
Multiple Physical Injuries Both Physical And Psychological	8	1	8	6	4	27	0.0%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
Multiple Physical Injuries Only	53	66	76	64	64	323	0.3%
Needle Stick	254	321	344	312	270	1,501	1.2%
No Physical Injury	148	170	271	342	321	1,252	1.0%
Poisoning - Chemical	16	32	30	35	40	153	0.1%
Poisoning - General (not OD or Cumulative)	6	7	20	20	12	65	0.1%
Poisoning - Metal	2	11	1	0	1	15	0.0%
Puncture	477	587	581	594	603	2,842	2.3%
Radiation	1	1	1	1	0	4	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	117	119	148	196	140	720	0.6%
Rupture	305	299	453	450	335	1,842	1.5%
Severance	5	11	14	19	10	59	0.0%
Silicosis	0	0	0	0	1	1	0.0%
Sprain/Strain	8,327	8,493	9,068	9,537	8,911	44,336	35.9%
Syncope (fainting)	51	51	81	68	49	300	0.2%
Tendonitis	254	255	269	244	209	1,231	1.0%
Uncoded	7	39	62	16	0	124	0.1%
Vascular Loss	0	1	2	1	2	6	0.0%
Vision Loss	6	9	6	10	7	38	0.0%
VTD - Related Disease	0	0	0	0	0	0	0.0%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

Sprains and strains are the most prevalent nature of injury.
 In FY 2015, sprains and strains accounted for approximately 36% of all claims filed.

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims
Sprain/Strain	8,327	8,493	9,068	9,537	8,911	44,336	35.9%
Lacerations	3,046	3,615	3,769	3,692	3,659	17,781	14.4%
Contusion	2,618	3,144	3,429	3,733	3,357	16,281	13.2%
Fracture	1,188	1,393	1,603	1,637	1,575	7,396	6.0%
Foreign Body	1,089	1,325	1,310	1,237	1,205	6,166	5.0%
All Other	733	1,054	783	569	573	3,712	3.0%
Burn(s)	643	738	704	682	690	3,457	2.8%
Puncture	477	587	581	594	603	2,842	2.3%
Crushing	488	530	473	515	516	2,522	2.0%
Rupture	305	299	453	450	335	1,842	1.5%
Totals	18,914	21,178	22,173	22,646	21,424	106,335	86.2%

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 2011 - 2015

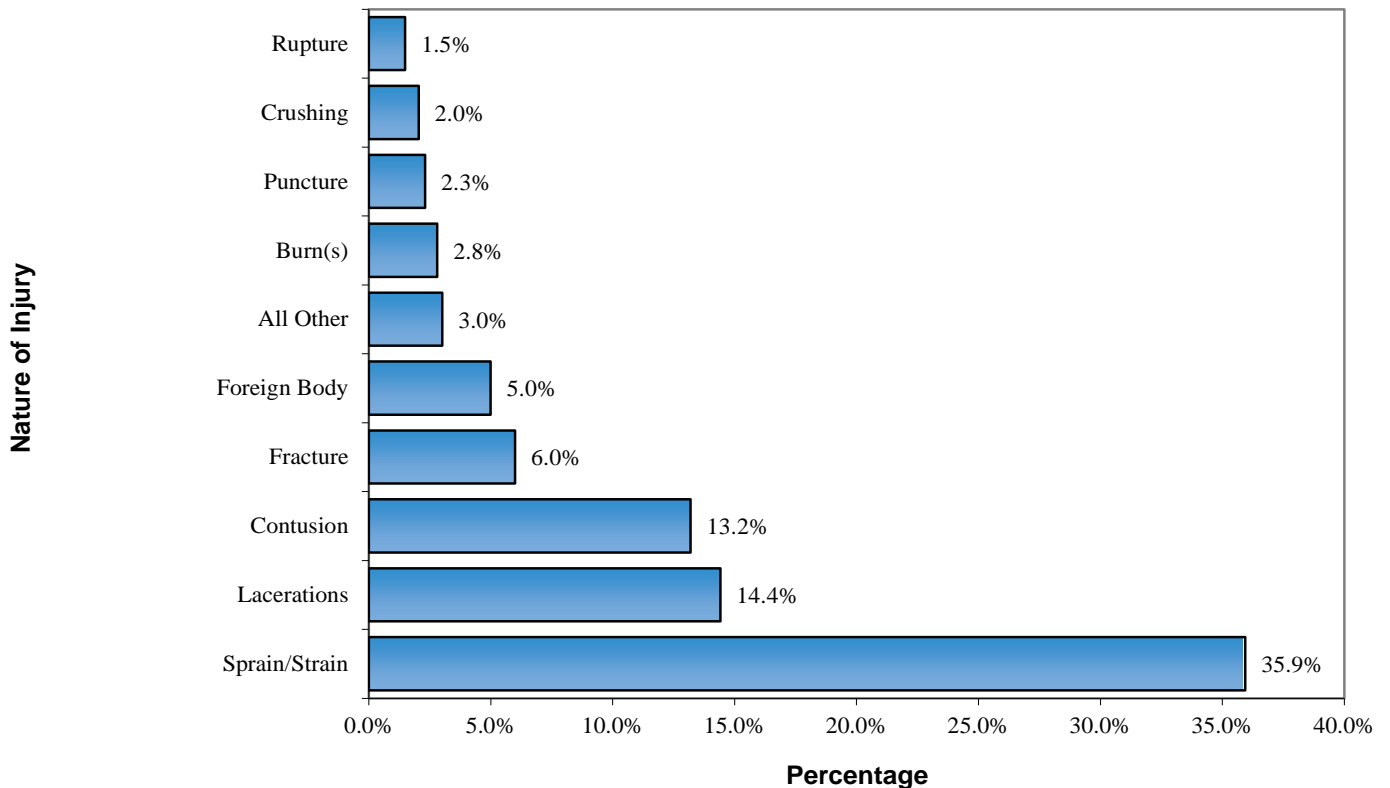


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
All Other	68	120	116	87	90	481	3.0%
All Other Cumulative Injuries	51	44	53	35	49	232	1.5%
All Other Occupational Disease	2	6	4	6	4	22	0.1%
Amputation	25	31	43	53	40	192	1.2%
Angina Pectoris (Heart Disease)	1	0	0	2	2	5	0.0%
Asbestos	0	0	1	1	0	2	0.0%
Asphyxiation	1	1	2	3	0	7	0.0%
Burn(s)	52	58	62	51	56	279	1.7%
Cancer	2	0	0	1	1	4	0.0%
Carpal Tunnel Syndrome	58	70	77	90	55	350	2.2%
Concussion	41	39	50	78	70	278	1.7%
Contagious Disease	0	0	2	1	1	4	0.0%
Contusion	135	168	182	172	172	829	5.2%
Crushing	69	67	66	65	64	330	2.1%
Dermatitis	2	4	1	4	2	13	0.1%
Dislocation	70	77	73	60	59	339	2.1%
Dust Disease (all other Pneumoconiosis)	0	1	1	1	0	3	0.0%
Electric Shock	7	2	6	3	0	18	0.1%
Enucleation (Removal of Eye)	0	0	0	1	1	2	0.0%
Exposure to Bodily Fluid	0	0	1	0	0	1	0.0%
Foreign Body	8	17	12	15	15	67	0.4%
Fracture	484	559	694	720	680	3,137	19.7%
Freezing	9	2	10	15	10	46	0.3%
Hearing Loss (traumatic only)	0	1	0	0	0	1	0.0%
Heart Attack	12	16	7	18	12	65	0.4%
Heat Prostration	1	5	5	0	1	12	0.1%
Hernia	92	108	131	130	106	567	3.6%
Hypertension	1	0	0	0	2	3	0.0%
Infection	22	32	19	26	23	122	0.8%
Inflammation	29	35	37	40	35	176	1.1%
Lacerations	90	116	137	104	117	564	3.5%
Loss of Hearing (progressive)	0	0	0	0	1	1	0.0%
Mental Disorder	1	2	1	1	0	5	0.0%
Mental Stress	1	1	3	5	5	15	0.1%
Multiple Injuries Both Physical And Psychological	5	0	5	3	4	17	0.1%
Multiple Physical Injuries Only	17	26	28	12	27	110	0.7%
Needle Stick	0	0	1	0	0	1	0.0%
No Physical Injury	15	9	20	28	29	101	0.6%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
Poisoning - Chemical	0	1	5	1	3	10	0.1%
Poisoning - General (not OD or Cumulative)	0	0	0	2	0	2	0.0%
Puncture	12	24	18	16	16	86	0.5%
Respiratory Disorders (Gases, Fumes, Chemicals)	9	11	9	11	11	51	0.3%
Rupture	227	226	349	338	248	1,388	8.7%
Severance	4	3	4	6	4	21	0.1%
Sprain/Strain	281	357	482	510	1,178	5,808	36.4%
Syncope (fainting)	1	6	3	5	1	16	0.1%
Tendonitis	26	29	36	33	24	148	0.9%
Uncoded	1	1	1	1	0	4	0.0%
Vascular Loss	0	0	2	0	2	4	0.0%
Vision Loss	3	0	0	2	2	7	0.0%
Total Indemnity Claims	2,693	2,999	3,502	3,530	3,222	15,946	100.0%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

Sprains, strains and fractures have accounted for a majority of the indemnity claims with a five year combined total of 56.1%.

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims
Sprain/Strain	1,039	1,081	1,225	1,285	1,178	5,808	36.4%
Fracture	484	559	694	720	680	3,137	19.7%
Rupture	227	226	349	338	248	1,388	8.7%
Contusion	135	168	182	172	172	829	5.2%
Hernia	92	108	131	130	106	567	3.6%
Lacerations	90	116	137	104	117	564	3.5%
All Other	68	120	116	87	90	481	3.0%
Carpal Tunnel Syndrome	58	70	77	90	55	350	2.2%
Dislocation	70	77	73	60	59	339	2.1%
Crushing	69	67	66	64	64	330	2.1%
Totals	2,332	2,592	3,050	3,050	2,769	13,793	86.5%

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 2011 - 2015

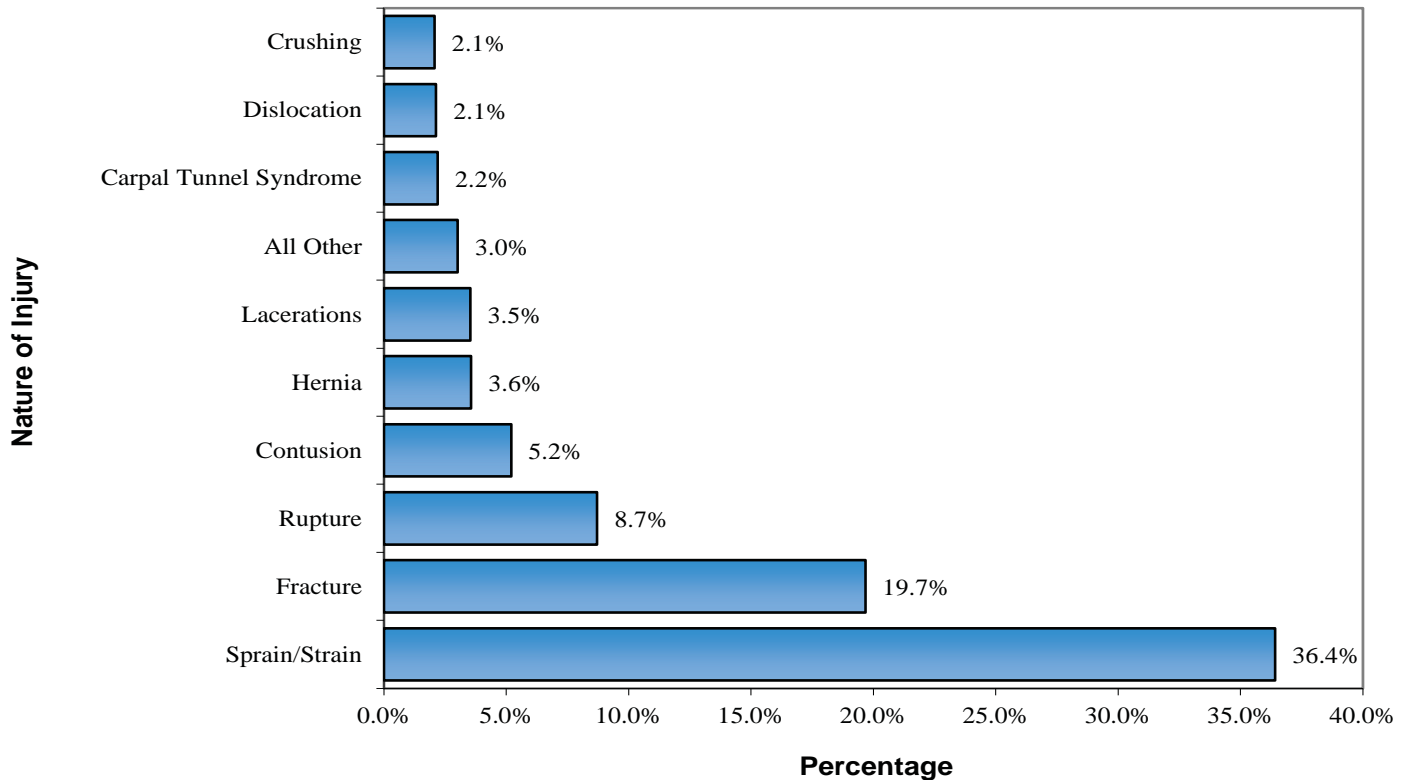


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
Strain or Injury By	6,199	6,847	7,052	7,231	6,917	34,246	27.8%
Fall or Slip Injury	4,463	4,351	5,315	5,549	4,716	24,394	19.8%
Struck or Injured By	2,841	3,702	3,712	3,832	3,853	17,940	14.5%
Cut, Puncture, Scrape Injured By	2,597	3,187	3,305	3,279	3,088	15,456	12.5%
Miscellaneous Causes	2,375	3,057	2,795	2,777	2,872	13,876	11.2%
Striking Against or Stepping On	913	1,015	1,013	1,058	1,032	5,031	4.1%
Caught In or Between	1,035	992	942	1,021	804	4,794	3.9%
Burn, Scald-Heat or Cold Exposure	667	760	745	781	717	3,670	3.0%
Motor Vehicle	594	700	925	842	791	3,852	3.1%
Rubbed or Abraded By	8	11	15	22	8	64	0.1%
Uncoded	1	25	16	4	0	46	0.0%
Totals	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

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

Date Reported - Fiscal Years 2011 - 2015

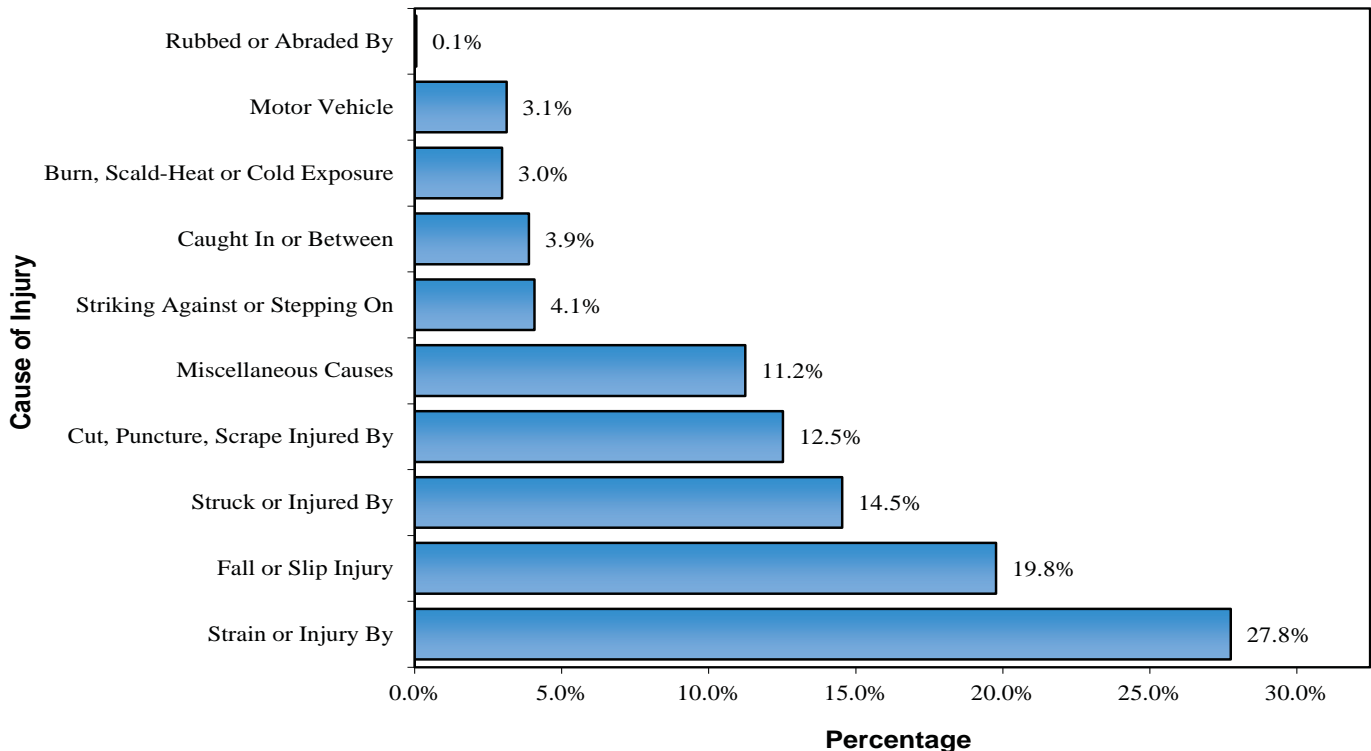


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	0	2	3	3	8	0.0%
Acid Chemicals	139	190	139	117	110	695	0.6%
Cold Objects or Substances	0	1	3	1	0	5	0.0%
Contact with Hot Object	156	148	186	159	142	791	0.6%
Dust, Gasses, Fumes, or Vapors	14	15	10	16	15	70	0.1%
Fire or Flame	37	52	37	44	47	217	0.2%
Misc. Heat or Cold Exposure	22	23	13	44	26	128	0.1%
Radiation	0	1	1	0	0	2	0.0%
Steam or Hot Fluids	170	193	184	176	215	938	0.8%
Temperature Extremes	52	27	57	131	75	342	0.3%
Welding Operations	77	110	113	90	84	474	0.4%
Sub Total	667	760	745	781	717	3,670	3.0%
CAUGHT IN OR BETWEEN							
Machine or Machinery	261	178	220	194	145	998	0.8%
Misc. Caught in or Between	92	133	159	178	477	1,039	0.8%
Object Handled	682	681	563	649	182	2,757	2.2%
Sub Total	1,035	992	942	1,021	804	4,794	3.9%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	116	126	93	106	118	559	0.5%
Hand Tool, Utensil; not powered	613	749	943	1,119	995	4,419	3.6%
Misc. Cut, Puncture or Scrape	257	333	311	388	378	1,667	1.4%
Objects Being Lifted or Handled	1,361	1,709	1,684	1,327	1,341	7,422	6.0%
Powered Hand Tool/Appliance	250	270	274	339	256	1,389	1.1%
Sub Total	2,597	3,187	3,305	3,279	3,088	15,456	12.5%
FALL OR SLIP INJURY							
From Different Level	413	472	439	599	512	2,435	2.0%
From Ladder or Scaffolding	238	347	366	310	308	1,569	1.3%
From Liquid or Grease Spills	347	333	305	329	288	1,602	1.3%
Into Openings	103	155	115	128	96	597	0.5%
Misc. Fall or Slip	639	857	850	603	497	3,446	2.8%
On Ice or Snow	1,287	736	1,727	1,792	1,174	6,716	5.4%
On Same Level	1,087	1,062	1,137	1,380	1,472	6,138	5.0%
On Stairs	315	325	319	313	311	1,583	1.3%
Slipped, Did Not Fall	34	64	57	95	58	308	0.2%
Sub Total	4,463	4,351	5,315	5,549	4,716	24,394	19.8%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With Another Vehicle	242	287	370	327	402	1,628	1.3%
Collision With a Fixed Object	19	19	17	22	28	105	0.1%
Crash of Airplane	0	0	1	1	0	2	0.0%
Crash of Rail Vehicle	0	2	1	3	2	8	0.0%
Crash of Water Vehicle	0	0	0	1	1	2	0.0%
Misc. Motor Vehicle	130	178	285	258	124	975	0.8%
Vehicle Upset	203	214	251	230	234	1,132	0.9%
Sub Total	594	700	925	842	791	3,852	3.1%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	1	0	2	5	2	10	0.0%
Rubbed or Abraded by (all other)	7	11	13	17	6	54	0.0%
Sub Total	8	11	15	22	8	64	0.1%
STRAIN OR INJURY BY							
Continual Noise	3	1	1	3	5	13	0.0%
Holding or Carrying	180	254	217	177	236	1,064	0.9%
Jumping	66	101	73	64	67	371	0.3%
Lifting	2,313	2,445	2,543	2,668	2,238	12,207	9.9%
Misc. Strain	1,317	1,510	1,895	1,817	1,951	8,490	6.9%
Pushing or Pulling	602	713	742	910	747	3,714	3.0%
Reaching	358	401	313	273	269	1,614	1.3%
Repetitive Motion (carpal tunnel syndrome)	135	177	173	190	143	818	0.7%
Repetitive Motion (kneeling or crawling)	0	0	0	1	64	65	0.1%
Twisting	459	533	405	519	608	2,524	2.0%
Using Tool or Machine	727	669	646	568	546	3,156	2.6%
Wielding or Throwing	39	43	44	41	43	210	0.2%
Sub Total	6,199	6,847	7,052	7,231	6,917	34,246	27.8%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping on	142	136	184	140	194	796	0.6%
Moving Parts of Machine	22	23	36	16	12	109	0.1%
Object Being Lifted or Handled	137	137	131	115	108	628	0.5%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Sanding, Scraping, Cleaning Operations	4	7	1	4	3	19	0.0%
Stationary Object	524	595	559	723	648	3,049	2.5%
Stepping on Sharp Object	84	117	102	60	67	430	0.3%
Sub Total	913	1,015	1,013	1,058	1,032	5,031	4.1%
STRUCK OR INJURED BY							
Falling or Flying Object	534	602	636	741	789	3,302	2.7%
Fellow Worker, Patient	484	568	567	501	632	2,752	2.2%
Hand Tool or Machine in Use	333	441	465	453	364	2,056	1.7%
Misc. Struck or Injured by	151	276	275	329	335	1,366	1.1%
Motor Vehicle	33	62	37	49	67	248	0.2%
Moving Parts of Machine	169	162	206	187	165	889	0.7%
Object Being Lifted or Handled	969	1,377	1,354	1,428	1,336	6,464	5.2%
Object Handled by Others	168	214	172	144	165	863	0.7%
Sub Total	2,841	3,702	3,712	3,832	3,853	17,940	14.5%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	308	423	469	574	629	2,403	1.9%
Animal or Insect	229	301	294	305	300	1,429	1.2%
Contact With Electric Current	42	35	42	39	19	177	0.1%
Cumulative (all other)	120	171	108	119	174	692	0.6%
Explosion or Flare Back	17	8	19	9	15	68	0.1%
Foreign Body in Eye	1,058	1,245	1,212	1,206	1,172	5,893	4.8%
Mental Stress	1	3	5	9	1	19	0.0%
No Cause	12	22	34	59	53	180	0.1%
Other Miscellaneous Causes	527	784	546	350	410	2,617	2.1%
Other Than Physical Injury	56	58	51	100	76	341	0.3%
Robbery or Criminal Assault	5	7	15	7	23	57	0.0%
Sub Total	2,375	3,057	2,795	2,777	2,872	13,876	11.2%
UNCODED							
Uncoded Claims	1	25	16	4	0	46	0.0%
Sub Total	1	25	16	4	0	46	0.0%
Total All Claims	21,693	24,647	28,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
Strain or Injury By	1,037	1,159	1,295	1,290	1,150	5,931	37.2%
Fall or Slip Injury	774	786	1,040	1,112	940	4,652	29.2%
Struck or Injured By	279	383	409	405	418	1,894	11.9%
Motor Vehicle	112	164	201	219	223	919	5.8%
Miscellaneous Causes	146	170	156	133	164	769	4.8%
Cut, Puncture, Scrape Injured By	97	106	133	111	106	553	3.5%
Caught In or Between	125	101	117	120	88	551	3.5%
Striking Against or Stepping On	69	66	76	75	70	356	2.2%
Burn, Scald-Heat or Cold Exposure	53	61	72	62	61	309	1.9%
Rubbed or Abraded By	1	1	3	3	2	10	0.1%
Uncoded	0	2	0	0	0	2	0.0%
Totals	2,693	2,999	3,502	3,530	3,222	15,946	100.0%

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

Data as of September each year

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

Date Reported - Fiscal Years 2011 - 2015

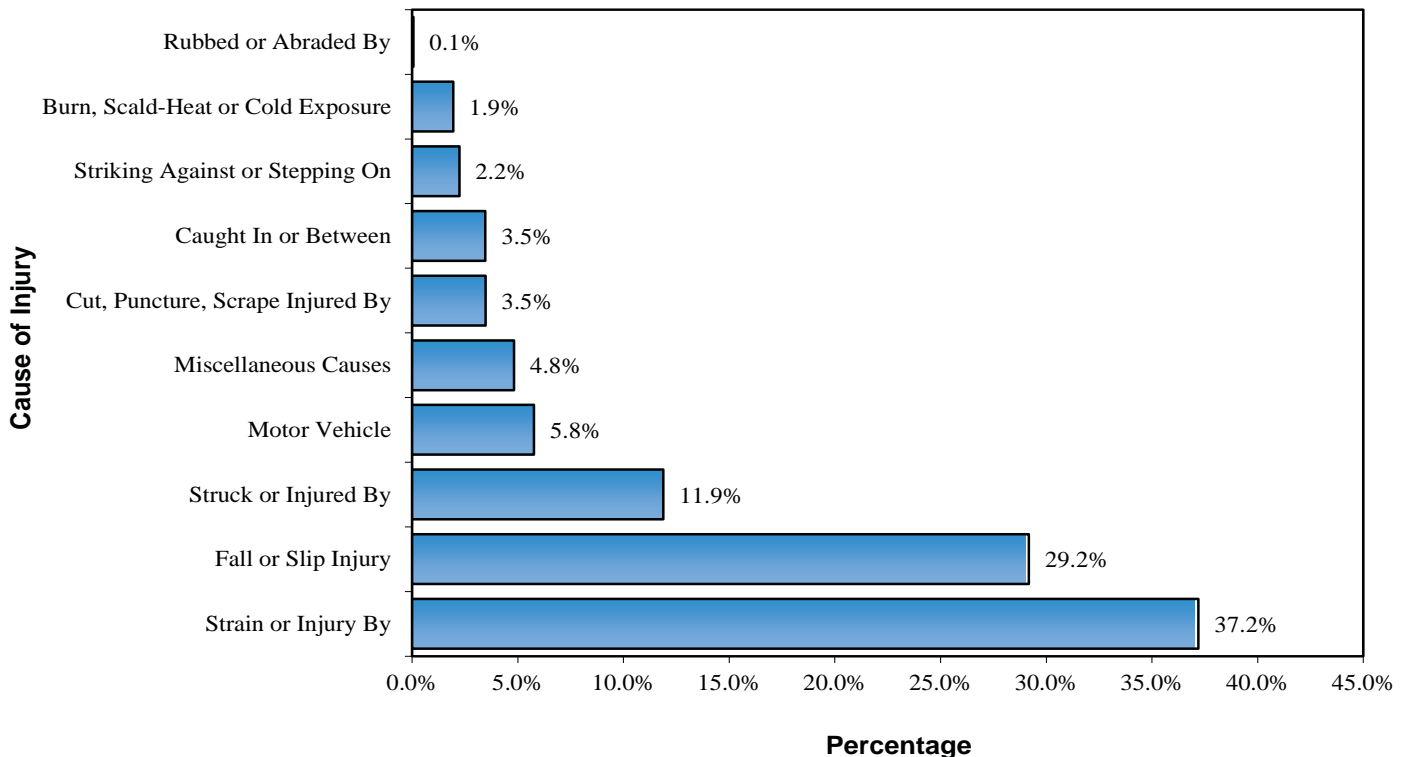


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	0	0	1	0	1	0.0%
Acid Chemicals	9	12	7	5	5	38	0.2%
Cold Objects or Substances	0	0	1	0	0	1	0.0%
Contact with Hot Object	3	4	12	8	4	31	0.2%
Dust, Gases, Fumes, or Vapors	1	2	1	3	0	7	0.0%
Fire or Flame	13	17	14	9	16	69	0.4%
Misc. Heat or Cold Exposure	0	6	3	2	3	14	0.1%
Steam or Hot Fluids	17	11	17	14	19	78	0.5%
Temperature Extremes	8	5	11	15	10	49	0.3%
Welding Operations	2	4	6	5	4	21	0.1%
Sub Total	53	61	72	62	61	309	1.9%
CAUGHT IN OR BETWEEN							
Machine or Machinery	50	27	40	38	22	177	1.1%
Misc. Caught in or Between	18	17	16	18	17	86	0.5%
Object Handled	57	57	61	64	49	288	1.8%
Sub Total	125	101	117	120	88	551	3.5%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	3	5	4	4	2	18	0.1%
Hand Tool,Utensil; Not Powered	13	14	24	22	17	90	0.6%
Misc. Cut, Puncture or Scrape	15	15	12	19	10	71	0.4%
Objects Being Lifted or Handled	39	51	55	36	47	228	1.4%
Powered Hand Tool, Appliance	27	21	38	30	30	146	0.9%
Sub Total	97	106	133	111	106	553	3.5%
FALL OR SLIP INJURY							
From Different Level	102	114	126	198	137	677	4.2%
From Ladder or Scaffolding	68	87	102	97	88	442	2.8%
From Liquid or Grease Spills	42	46	39	52	43	222	1.4%
Into Openings	17	28	29	29	28	131	0.8%
Misc. Fall or Slip	115	170	167	112	84	648	4.1%
On Ice or Snow	212	124	319	309	209	1,173	7.4%
On Same Level	167	164	200	221	285	1,037	6.5%
On Stairs	44	42	49	66	59	260	1.6%
Slipped, Did Not Fall	7	11	9	28	7	62	0.4%
Sub Total	774	786	1,040	1,112	940	4,652	29.2%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision with Another Vehicle	34	61	76	76	104	351	2.2%
Collision with a Fixed Object	2	5	4	3	10	24	0.2%
Crash of Airplane	0	0	0	1	0	1	0.0%
Crash of Rail Vehicle	0	2	1	2	2	7	0.0%
Crash of Water Vehicle	0	0	0	0	0	0	0.0%
Misc. Motor Vehicle	34	32	63	69	28	226	1.4%
Vehicle Upset	42	64	57	68	79	310	1.9%
Sub Total	112	164	201	219	223	919	5.8%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	0	0	1	2	1	4	0.0%
Rubbed or Abraded by (all other)	1	1	2	1	1	6	0.0%
Sub Total	1	1	3	3	2	10	0.1%
STRAIN OR INJURY BY							
Continual Noise	0	0	0	0	1	1	0.0%
Holding or Carrying	26	34	50	29	47	186	1.2%
Jumping	19	17	16	14	11	77	0.5%
Lifting	369	421	462	464	357	2,073	13.0%
Misc. Strain	239	245	337	325	310	1,456	9.1%
Pushing or Pulling	96	123	138	160	134	651	4.1%
Reaching	63	63	47	35	43	251	1.6%
Repetitive Motion (carpal tunnel syndrome)	40	45	46	58	30	219	1.4%
Repetitive Motion (kneeling or crawling)	0	0	0	1	17	18	0.1%
Twisting	79	95	64	99	103	440	2.8%
Using Tool or Machine	97	108	124	99	84	512	3.2%
Welding or Throwing	9	8	11	6	13	47	0.3%
Sub Total	1,037	1,159	1,295	1,290	1,150	5,931	37.2%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping On	22	12	20	19	20	93	0.6%
Moving Parts of Machine	1	2	9	1	2	15	0.1%
Object Being Lifted or Handled	17	19	21	9	14	80	0.5%
Sanding, Scraping, Cleaning Operations	0	0	0	0	0	0	0.0%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Stationary Object	26	25	25	45	32	153	1.0%
Stepping on Sharp Object	3	8	1	1	2	15	0.1%
Sub Total	69	66	76	75	70	356	2.2%
STRUCK OR INJURED BY							
Falling or Flying Object	62	78	79	94	108	421	2.6%
Fellow Worker, Patient	29	47	38	29	37	180	1.1%
Hand Tool or Machine in Use	23	28	43	41	32	167	1.0%
Misc. Struck or Injured by	16	38	38	43	34	169	1.1%
Motor Vehicle	9	13	11	14	26	73	0.5%
Moving Parts of Machine	31	27	56	34	37	185	1.2%
Object Being Lifted or Handled	84	114	122	136	121	577	3.6%
Object Handled by Others	25	38	22	14	23	122	0.8%
Sub Total	279	383	409	405	418	1,894	11.9%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	16	33	21	32	34	136	0.9%
Animal or Insect	10	13	16	8	9	56	0.4%
Contact With Electric Current	11	3	7	2	0	23	0.1%
Cumulative (all other)	19	30	15	13	34	111	0.7%
Explosion or Flare Back	0	3	5	2	4	14	0.1%
Foreign Body in Eye	6	8	11	8	11	44	0.3%
Mental Stress	0	1	1	3	1	6	0.0%
No Cause	3	3	3	6	5	20	0.1%
Other Miscellaneous Causes	75	70	72	48	53	318	2.0%
Other Than Physical Injury	6	6	1	9	11	33	0.2%
Robbery or Criminal Assault	0	0	4	2	2	8	0.1%
Sub Total	146	170	156	133	164	769	4.8%
UNCODED							
Uncoded Claims	0	2	0	0	0	2	0.0%
Sub Total	0	2	0	0	0	2	0.0%
Total Indemnity Claims	2,693	2,999	3,502	3,530	3,222	15,946	100.0%

**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 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Under 18	19	31	22	11	9	92	0.6%
18 to 29	531	674	726	741	662	3,334	20.9%
30 to 39	513	608	646	666	700	3,133	19.6%
40 to 49	653	708	781	774	646	3,562	22.3%
50 to 59	663	696	945	993	831	4,128	25.9%
60 to 65	218	196	267	245	289	1,215	7.6%
Over 65	96	86	115	100	85	482	3.0%
Uncoded	0	0	0	0	0	0	0.0%
Total Indemnity Claims	2,693	2,999	3,502	3,530	3,222	15,946	100.0%
TOTAL CLAIMS							
Under 18	346	582	384	231	173	1,716	1.4%
18 to 29	6,423	7,992	8,020	8,531	7,821	38,787	31.4%
30 to 39	4,544	5,128	5,411	5,733	5,471	26,287	21.3%
40 to 49	4,444	4,824	4,939	4,878	4,420	23,505	19.1%
50 to 59	4,272	4,545	5,088	5,159	4,867	23,931	19.4%
60 to 65	1,187	1,154	1,442	1,418	1,533	6,734	5.5%
Over 65	477	422	551	446	513	2,409	2.0%
Uncoded	0	0	0	0	0	0	0.0%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

Data as of September each year

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

Figure 5
Distribution of Claims by Age at Time of Injury
 Date Reported - Fiscal Years 2011 - 2015

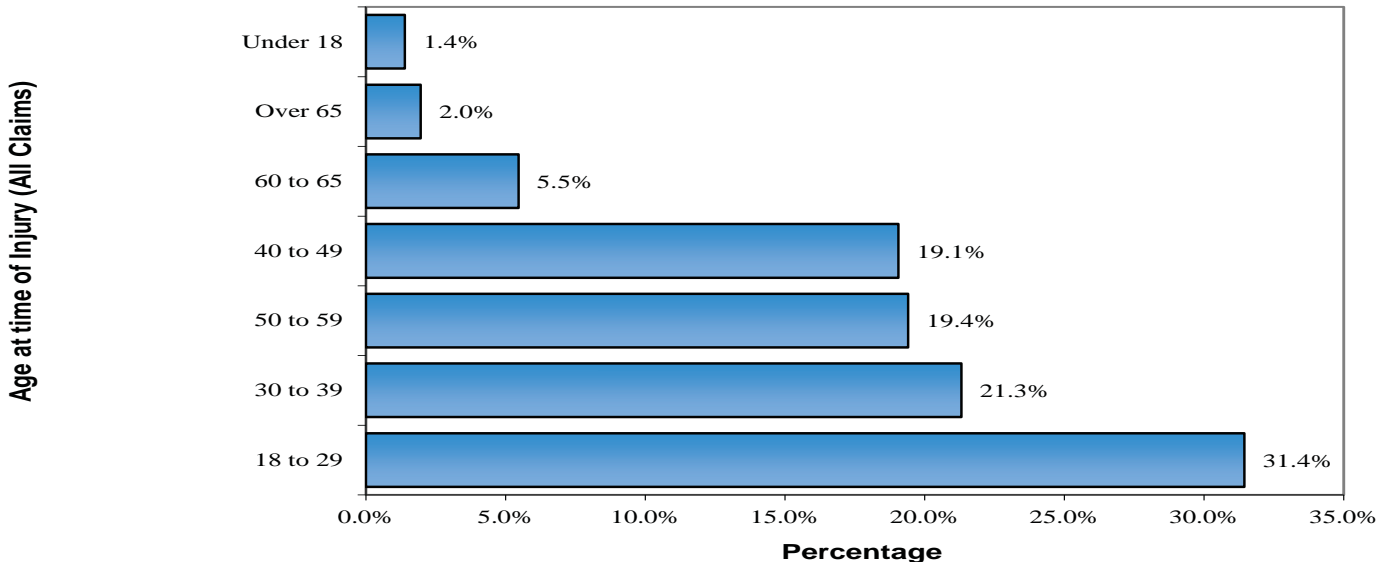


Table 14
Distribution of Claims by Day of Occurrence
 Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
<u>INDEMNITY CLAIMS</u>							
Monday	490	530	690	700	572	2,982	18.7%
Tuesday	464	552	631	597	593	2,837	17.8%
Wednesday	480	554	582	586	548	2,750	17.2%
Thursday	454	556	566	558	534	2,668	16.7%
Friday	433	406	519	552	487	2,397	15.0%
Saturday	214	224	291	322	283	1,334	8.4%
Sunday	158	177	223	215	205	978	6.1%
Total Indemnity Claims	2,693	2,999	3,502	3,530	3,222	15,946	100.0%
<u>TOTAL CLAIMS</u>							
Monday	4,043	4,392	4,783	4,926	4,530	22,674	18.4%
Tuesday	3,850	4,518	4,648	4,893	4,679	22,588	18.3%
Wednesday	3,843	4,443	4,586	4,544	4,468	21,884	17.7%
Thursday	3,871	4,504	4,369	4,518	4,237	21,499	17.4%
Friday	3,275	3,659	3,978	3,986	3,543	18,441	14.9%
Saturday	1,571	1,731	1,965	1,984	1,820	9,071	7.4%
Sunday	1,240	1,400	1,506	1,545	1,521	7,212	5.8%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

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

Table 15
Distribution of Claims by Gender
 Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Males	1,982	2,324	2,690	2,748	2,507	12,251	76.8%
Females	711	630	766	732	643	3,482	21.8%
Uncoded	0	45	46	50	72	213	1.3%
Total Indemnity Claims	2,693	2,999	3,502	3,530	3,222	15,946	100.0%
TOTAL CLAIMS							
Males	14,783	16,908	18,042	18,349	16,749	84,831	68.8%
Females	6,910	6,824	7,217	7,564	7,165	35,680	28.9%
Uncoded	0	915	576	483	884	2,858	2.3%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

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

Data as of September each year

Figure 6
Distribution of Claims by Gender at Time of Injury
 Date Reported - Fiscal Years 2011 - 2015

All Claims by Gender

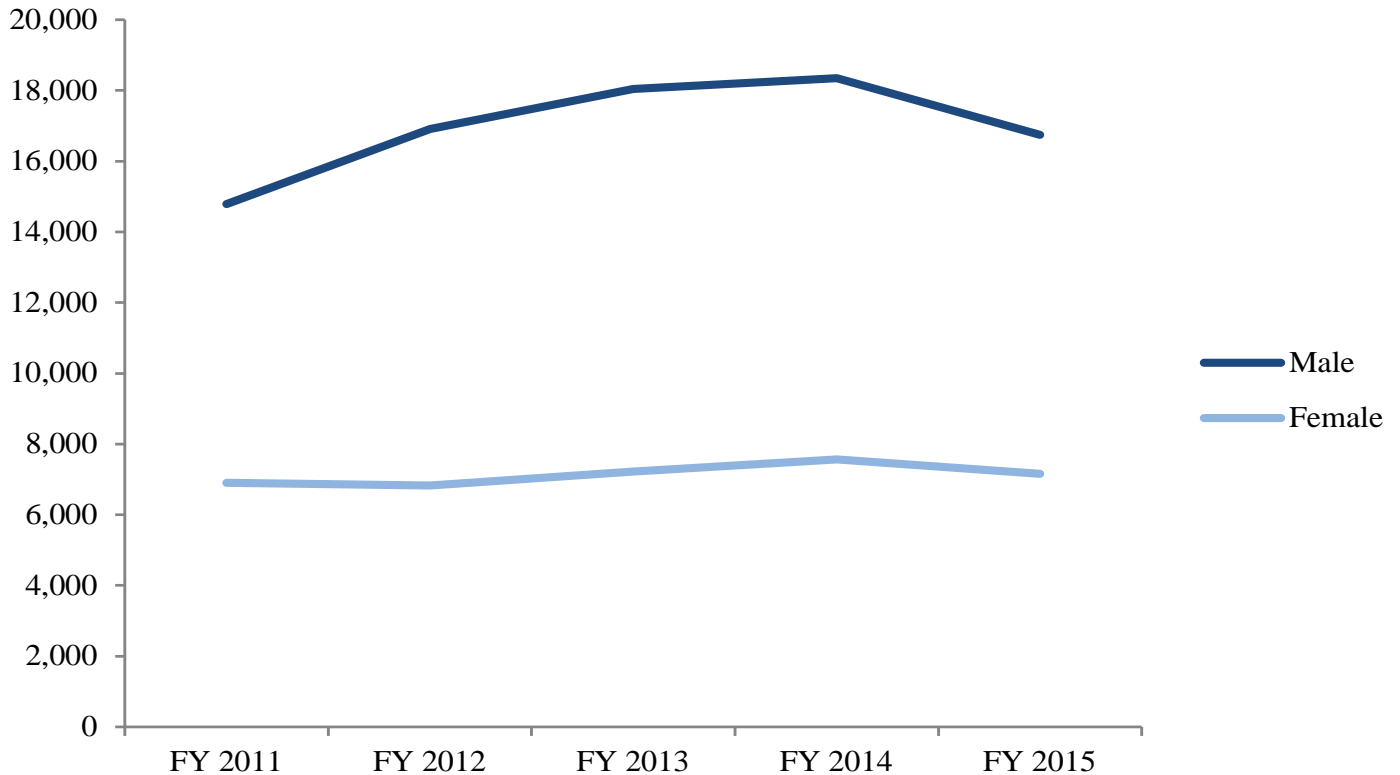


Table 16
Distribution of Claims by Rate Class
All Claims Filed
Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>		FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
3505	Ag. & Const Machinery Mfg.	0	0	0	0	1	1	0.0%
7405	Aircraft Flying Operations	4	5	2	6	6	23	0.0%
7403	Aircraft Ground Crew Operations	58	51	54	80	69	312	0.3%
9182	Amusement Parks/Park Boards	103	103	114	112	116	548	0.4%
0005	Apiaries	17	19	17	18	13	84	0.1%
9090	Athletic Clubs or Entertainment Facilities	34	38	40	57	59	228	0.2%
3630	Auto Repair, Body Shops, Mechanics	538	632	703	697	613	3,183	2.6%
8380	Automotive Dealers & Svc Stations	1,204	1,363	1,442	1,388	1,366	6,763	5.5%
2000	Bakeries	76	78	64	57	63	338	0.3%
8808	Banks, S & L Assn, Credit Unions	100	90	99	82	82	453	0.4%
9580	Barbers & Beauticians	25	28	32	28	22	135	0.1%
2163	Beverage Mfg. & Delivery	17	22	24	40	30	133	0.1%
5110	Boiler & Elevator Installation/Svc.	117	103	128	99	93	540	0.4%
3620	Boiler & Tank Mfg.	18	18	28	53	34	151	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	40	58	56	64	38	256	0.2%
1463	Briquette & Clay Products Mfg.	3	5	3	9	2	22	0.0%
5410	Building Construction	910	1,259	1,142	1,117	1,124	5,552	4.5%
9007	Building Custodians/Janitorial Svc.	434	436	473	489	476	2,308	1.9%
6210	Building Moving, Demolition, Salvage	9	34	13	21	11	88	0.1%
7603	Cable Install, Svc. & Repair	24	20	33	39	47	163	0.1%
6253	Caison Work	0	1	0	0	0	1	0.0%
9078	Camp Operations	16	6	12	13	22	69	0.1%
9180	Carnival/Circus/Racetracks	3	1	1	1	0	6	0.0%
5502	Carpet Laying &/or Linoleum Installation	13	15	18	19	12	77	0.1%
9220	Cemetery Operations	2	0	3	0	4	9	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	116	94	120	149	124	603	0.5%
9830	Civil Air Patrol - Volunteer	0	0	0	1	0	1	0.0%
7715	Civil Defense Emergency Trainees	0	0	0	4	0	4	0.0%
2583	Cleaners & Laundries	88	71	83	75	88	405	0.3%
8805	Clerical Office Employees	362	300	370	353	370	1,755	1.4%
1005	Coal Mining	25	40	45	43	41	194	0.2%
8221	Coal, Iron, Steel Merchants	11	28	37	21	15	112	0.1%
8291	Cold Storage Warehouse	5	7	15	4	5	36	0.0%
0050	Commercial Farm Mach Operations	9	17	12	7	3	48	0.0%
8022	Commission & Produce Merch.	109	81	79	79	111	459	0.4%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>		FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
9061	Community Outreach Svcs. & Support Programs	575	742	572	644	667	3,200	2.6%
3685	Computer/Electronic Assembly	46	68	89	82	79	364	0.3%
5205	Concrete Work	147	221	252	297	280	1,197	1.0%
5603	Consulting Engineers	93	116	172	145	140	666	0.5%
2064	Creameries & Dairy Products Mfg.	45	33	32	33	27	170	0.1%
4692	Dental Laboratories	4	3	7	0	2	16	0.0%
9002	Domestics	40	36	41	21	36	174	0.1%
7531	Electric Light & Power Companies	109	93	89	72	85	448	0.4%
7529	Electric Light & Power Const-REA	20	15	17	23	12	87	0.1%
7534	Electric Light/Power Const./Spec. Contractor	30	60	53	58	50	251	0.2%
7533	Electric Light/Power Const./Investor Owned	4	3	14	8	5	34	0.0%
5190	Electrical Wiring, Service & Repair	227	294	429	436	372	1,758	1.4%
7535	Electronic Equip Install & Repair	13	19	15	15	16	78	0.1%
6221	Excavation & Digging	35	54	58	66	76	289	0.2%
7217	Explosive-Ammunition Handlers	0	0	0	0	1	1	0.0%
0006	Farming & Ranching	148	169	203	208	205	933	0.8%
6400	Fence Construction	21	40	38	40	43	182	0.1%
4583	Fertilizer & Chemical Dealers	101	106	93	95	91	486	0.4%
7700	Fire Departments -Paid	58	54	65	62	66	305	0.2%
7710	Fire Departments - Volunteer	16	30	24	25	27	122	0.1%
0003	Florists/Nurseries/Gardening	44	60	61	61	73	299	0.2%
2041	Food Preparation - Non Retail	22	28	20	25	21	116	0.1%
2014	Food Processing	261	292	238	276	235	1,302	1.1%
8001	Full-Line Department Stores	355	334	394	386	404	1,873	1.5%
9620	Funeral Homes	4	3	3	2	4	16	0.0%
8015	Furniture & Floor Covering Dealers	91	100	89	79	82	441	0.4%
7500	Gas Works	10	13	7	5	8	43	0.0%
8292	General Warehouse & Storage	211	222	221	288	245	1,187	1.0%
8605	Geologists and Scouts	6	6	10	18	9	49	0.0%
4130	Glass Merchants	11	16	26	26	35	114	0.1%
8304	Grain Elevators	132	138	142	110	113	635	0.5%
0034	Hatcheries and Egg Production	1	0	0	0	0	1	0.0%
8100	Hide and Leather Dealers/Tanners	3	1	0	0	0	4	0.0%
9040	Hospitals	1,432	1,511	1,534	1,229	1,274	6,980	5.7%
9050	Hotels & Motels	435	420	508	569	437	2,369	1.9%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>		FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
7384	Ice Handling	0	3	0	2	2	7	0.0%
3504	Implement &/or Equipment Mfg.	1,198	1,247	1,107	1,034	1,108	5,694	4.6%
5040	Iron or Steel Construct/Erection	85	98	108	137	105	533	0.4%
0251	Irrigation	5	11	11	24	19	70	0.1%
4150	Jewelry &/or Optical Goods Mfg.	3	2	4	0	0	9	0.0%
6209	Junk & Scrap Metal Dealers	16	14	12	24	22	88	0.1%
4601	Laboratory Work & Medicine Mfg.	35	36	48	49	32	200	0.2%
7720	Law Enforcement	335	346	423	386	410	1,900	1.5%
2681	Leather & Canvas Goods Mfg.	53	62	77	74	31	297	0.2%
8284	Livestock Dealers & Operations	28	27	32	38	41	166	0.1%
8207	Lumber Yard Employees	368	463	413	471	472	2,187	1.8%
5025	Masonry Work	30	39	36	54	51	210	0.2%
8003	Meat Markets	56	77	56	63	83	335	0.3%
9042	Med Clinics/Physicians/Dentists	258	241	414	548	342	1,803	1.5%
3124	Mfg. of Light Metal & Non-Metal Goods	159	193	218	195	157	922	0.7%
9615	Motion Picture & Video Production	1	1	2	1	1	6	0.0%
3866	Motor Coach & Carriage Assembly	33	26	32	25	32	148	0.1%
9041	Nursing Homes	826	752	694	685	693	3,650	3.0%
6203	Oil & Gas Development/Drilling	548	605	427	499	337	2,416	2.0%
8350	Oil & Gas Distrib/Bulk Dealers	89	129	172	261	249	900	0.7%
6208	Oil & Gas Instrument Logging	12	48	122	67	34	283	0.2%
6204	Oil & Gas Well Supply or Equipment Dealers	127	221	223	236	235	1,042	0.8%
1320	Oil & Gas Operations	251	436	452	542	394	2,075	1.7%
4740	Oil Refining - Synthetic Fuels Mfg.	41	45	41	51	40	218	0.2%
6206	Oil Well Servicing	515	863	1,068	1,088	1,166	4,700	3.8%
6205	Oil Well Trucking	445	717	941	1,024	833	3,960	3.2%
9999	Old Bureau or Not Rated on MF	1	1	1	0	0	3	0.0%
5100	Ornamental Work	2	0	2	0	0	4	0.0%
2094	Packing Plants & Slaughter Houses	60	45	19	13	6	143	0.1%
5474	Painting & Paper Hanging	22	32	35	28	41	158	0.1%
4365	Photographers	3	6	4	6	3	22	0.0%
5345	Plastering/Stucco/Drywall	36	48	55	38	47	224	0.2%
5183	Plumbing/Heating/Sheet Metal	388	464	518	491	472	2,333	1.9%
0010	Poisoning & Spraying	14	14	22	19	19	88	0.1%
4061	Pottery & Ceramic Mfg.	2	0	1	3	0	6	0.0%
9950	Preferred Worker Program	2	0	7	8	4	21	0.0%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>		FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
4310	Printing & Publishing	119	93	80	81	94	467	0.4%
9181	Professional Athletics	33	30	9	11	19	102	0.1%
7602	Radio & Television	24	20	20	30	25	119	0.1%
9104	Religious Orgs. & Churches	21	18	13	17	13	82	0.1%
9071	Restaurants & Lounges	1,159	1,208	1,234	1,285	1,291	6,177	5.0%
5545	Roofing - Hot Tar & Sandblast	20	19	17	13	12	81	0.1%
0007	Row Crop-Non-Machinery Farm Labor	3	4	7	0	3	17	0.0%
9403	Sanitation Operations	104	139	145	140	118	646	0.5%
9062	Schools/Libraries/Institutions	780	782	712	747	737	3,758	3.0%
6301	Sewer/Water/Gas Pipe Line Const.	153	221	302	375	284	1,335	1.1%
2260	Shoe Repair	2	0	0	1	0	3	0.0%
9544	Sign Mfg.	26	21	34	43	39	163	0.1%
7420	Specialized Aircraft Operations	1	1	0	1	0	3	0.0%
1802	Stonecutters	11	13	41	62	21	148	0.1%
8010	Stores - Hardware/Appliance/Auto	303	362	358	388	339	1,750	1.4%
8000	Stores - Retail	668	692	796	885	762	3,803	3.1%
6042	Street & Road Constr./Maint.	795	975	871	940	844	4,425	3.6%
2030	Sugar Mfg. & Refining	77	105	106	97	116	501	0.4%
7605	Switching & Switchboard Repair	1	0	2	0	2	5	0.0%
7600	Telegraph & Telephone Operations	15	16	23	29	18	101	0.1%
7601	Telephone & Cable Line Const.	46	70	84	60	74	334	0.3%
9757	Townships - All Employees	0	0	1	0	0	1	0.0%
8747	Traveling Representatives	572	657	655	683	700	3,267	2.6%
0004	Tree Planting/Trimming/Harvesting	38	50	46	50	43	227	0.2%
7215	Trucking & Hauling	673	630	772	767	715	3,557	2.9%
2860	Upholstering	0	2	1	1	0	4	0.0%
8831	Veterinary Hospital/Surgeons Kennels	110	103	107	123	131	574	0.5%
9840	Voc Training/Work Eval. Program	18	27	22	22	19	108	0.1%
9835	Volunteer Programs	15	21	26	18	22	102	0.1%
6200	Water Well Drilling Operations	11	17	12	17	8	65	0.1%
7520	Water Works	61	65	59	76	49	310	0.3%
3360	Welding & Blacksmithing	145	196	184	146	122	793	0.6%
8016	Wholesale Warehouse	121	171	202	205	178	877	0.7%
2803	Woodworking Mfg.	281	284	319	270	239	1,393	1.1%
Total All Claims		21,693	24,647	25,835	26,396	24,798	123,369	100.0%

Data as of September each year

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

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>		FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims
9040	Hospitals	1,432	1,511	1,534	1,229	1,274	6,980	5.7%
8380	Automotive Dealers & Service Stations	1,204	1,363	1,442	1,388	1,366	6,763	5.5%
9071	Restaurants & Lounges	1,159	1,208	1,234	1,285	1,291	6,177	5.0%
3504	Implement &/or Equipment Mfg.	1,198	1,247	1,107	1,034	1,108	5,694	4.6%
5410	Building Construction	910	1,259	1,142	1,117	1,124	5,552	4.5%
6206	Oil Well Servicing	515	863	1,068	1,088	1,166	4,700	3.8%
6042	Street & Road Construction/ Maintenance	795	975	871	940	844	4,425	3.6%
6205	Oil Well Trucking	445	717	941	1,024	833	3,960	3.2%
8000	Stores - Retail	668	692	796	885	762	3,803	3.1%
9062	Schools/Libraries/Institutions	780	782	712	747	737	3,758	3.0%
Totals		9,106	10,617	10,847	10,737	10,505	51,812	42.0%

Data as of September each year

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

Date Reported - Fiscal Years 2011 - 2015

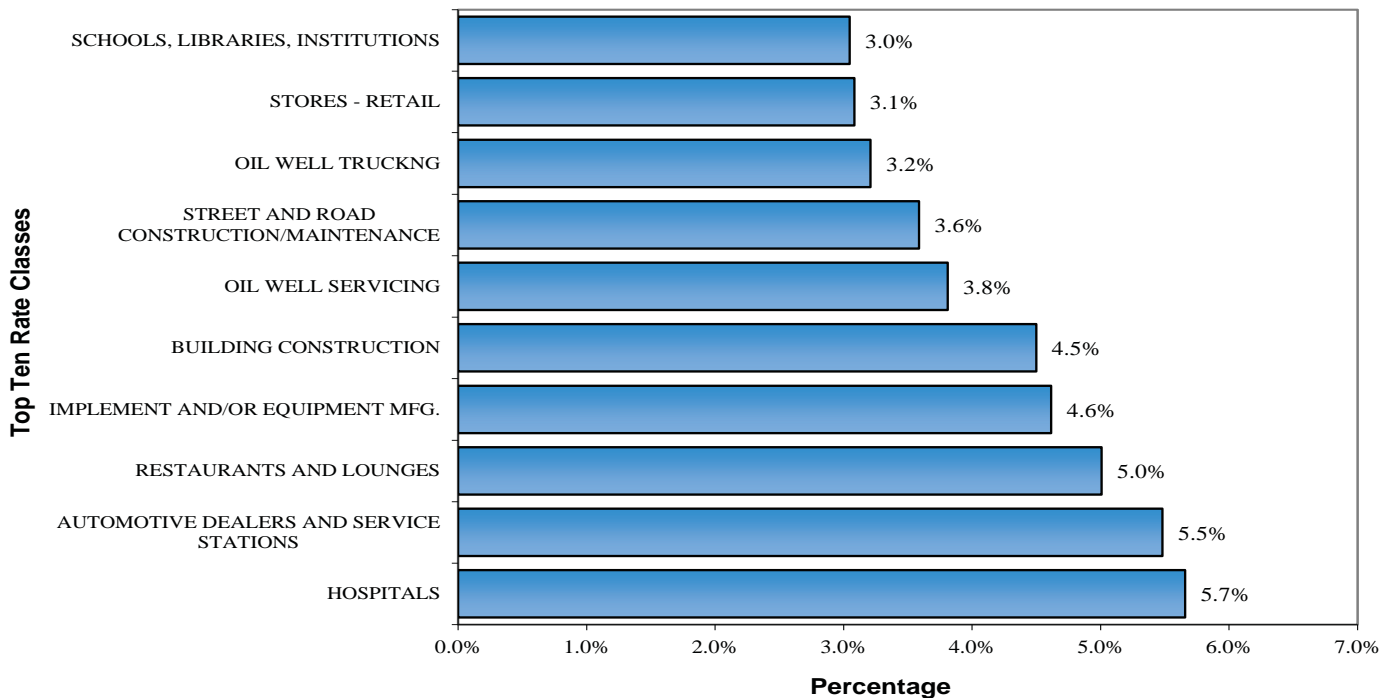


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only
Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>		FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
7405	Aircraft Flying Operations	1	1	0	2	1	5	0.0%
7403	Aircraft Ground Crew Operations	6	3	14	11	10	44	0.3%
9182	Amusement Parks/Park Boards	7	11	9	5	12	44	0.3%
0005	Apiaries	0	3	2	2	2	9	0.1%
7720	Armored Car Express Employees	0	1	0	0	0	1	0.0%
9090	Athletic Clubs or Entertainment Facilities	2	2	5	3	7	19	0.1%
3630	Auto Repair, Body Shops, Mechanics	71	85	95	96	76	423	2.7%
8380	Automotive Dealers & Svc. Stations	100	144	159	141	141	685	4.3%
2000	Bakeries	10	13	9	8	11	51	0.3%
8808	Banks, S & L Assn., Credit Unions	4	8	13	16	11	52	0.3%
9580	Barbers & Beauticians	5	3	3	5	4	20	0.1%
2163	Beverage Mfg. & Delivery	4	3	4	8	5	24	0.2%
5110	Boiler & Elevator Installation/Svc.	9	14	24	13	16	76	0.5%
3620	Boiler & Tank Mfg.	2	6	5	6	2	21	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	6	1	5	6	13	31	0.2%
1463	Briquette & Clay Products Mfg.	2	0	1	2	0	5	0.0%
5410	Building Construction	147	228	199	208	208	990	6.2%
9007	Building Custodians/Janitorial Svc.	72	62	61	73	62	330	2.1%
6210	Building Moving, Demolition, Salvage	3	5	1	6	3	18	0.1%
7603	Cable Install, Svc. & Repair	3	3	1	13	14	34	0.2%
9078	Camp Operations	3	0	0	0	1	4	0.0%
5502	Carpet Laying &/or Linoleum Installation	3	2	5	5	2	17	0.1%
9220	Cemetery Operations	1	0	2	0	0	3	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	22	17	25	22	20	106	0.7%
9830	Civil Air Patrol - Volunteer	0	0	0	1	0	1	0.0%
2583	Cleaners & Laundries	15	10	11	6	8	50	0.3%
8805	Clerical Office Employees	33	27	44	28	31	163	1.0%
1005	Coal Mining	1	6	10	13	5	35	0.2%
8221	Coal, Iron, Steel Merchants	1	3	1	2	3	10	0.1%
8291	Cold Storage Warehouse	0	1	1	0	1	3	0.0%
0050	Commercial Farm Mach. Operations	0	3	2	0	0	5	0.0%
8022	Commission & Produce Merch.	12	9	17	14	15	67	0.4%
9061	Community Outreach Svcs. & Support Programs	56	58	57	63	53	287	1.8%
3685	Computer/Electronic Assembly	6	6	5	6	7	30	0.2%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
5205 Concrete Work	29	31	34	60	46	200	1.3%
5603 Consulting Engineers	9	11	22	22	17	81	0.5%
9420 Counties - All Employees	0	0	0	0	0	0	0.0%
2064 Creameries & Dairy Products Mfg.	7	6	5	1	2	21	0.1%
4692 Dental Laboratories	0	1	1	0	0	2	0.0%
9002 Domestics	7	4	6	3	5	25	0.2%
7531 Electric Light & Power Companies	12	11	13	6	11	53	0.3%
7529 Electric Light & Power Const-REA	1	3	2	3	1	10	0.1%
7534 Electric Light/Power Const./Spec Contractor	6	11	14	17	11	59	0.4%
7533 Electric Light/Power Const/Investor Owned	0	0	1	1	0	2	0.0%
3726 Electric/Gasification/Refinery Plant	0	0	0	0	0	0	0.0%
5190 Electrical Wiring, Service & Repair	30	48	61	57	44	240	1.5%
7535 Electronic Equip. Install & Repair	2	0	4	2	5	13	0.1%
6221 Excavation & Digging	8	13	11	14	9	55	0.3%
0006 Farming & Ranching	23	25	30	32	26	136	0.9%
6400 Fence Construction	1	5	2	8	6	22	0.1%
4583 Fertilizer & Chemical Dealers	13	12	16	14	8	63	0.4%
7700 Fire Departments -Paid	6	5	8	6	9	34	0.2%
7710 Fire Departments - Volunteer	1	2	2	4	3	12	0.1%
0003 Florists/Nurseries/Gardening	5	4	7	7	7	30	0.2%
2041 Food Preparation - Non Retail	6	2	2	4	4	18	0.1%
2014 Food Processing	31	39	32	35	23	160	1.0%
8001 Full-Line Department Stores	40	27	46	40	41	194	1.2%
9620 Funeral Homes	1	0	1	0	0	2	0.0%
8015 Furniture & Floor Covering Dealers	10	13	14	9	7	53	0.3%
7500 Gas Works	0	1	0	1	0	2	0.0%
8292 General Warehouse & Storage	22	31	43	39	50	185	1.2%
8605 Geologists & Scouts	0	0	1	0	0	1	0.0%
4130 Glass Merchants	1	3	1	2	1	8	0.1%
8304 Grain Elevators	17	21	15	13	20	86	0.5%
9040 Hospitals	97	110	112	96	86	501	3.1%
9050 Hotels & Motels	51	39	53	55	35	233	1.5%
7384 Ice Handling	0	1	0	1	0	2	0.0%
3504 Implement &/or Equipment Mfg.	129	112	115	119	122	597	3.7%
5040 Iron or Steel Constr./Erection	10	7	24	20	23	84	0.5%
0251 Irrigation	2	3	4	3	7	19	0.1%
4150 Jewelry &/or Optical Goods Mfg.	0	0	1	0	0	1	0.0%
6209 Junk & Scrap Metal Dealers	3	0	5	0	3	11	0.1%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>		FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
4601	Laboratory Work & Medicine Mfg.	3	3	2	5	1	14	0.1%
7720	Law Enforcement	26	25	28	36	16	131	0.8%
2681	Leather & Canvas Goods Mfg.	6	3	9	9	5	32	0.2%
8284	Livestock Dealers & Operations	4	1	5	7	6	23	0.1%
8207	Lumber Yard Employees	34	31	36	33	31	165	1.0%
5025	Masonry Work	8	10	5	14	13	50	0.3%
8003	Meat Markets	6	6	5	10	9	36	0.2%
9042	Med Clinics/Physicians/Dentists	13	16	29	37	17	112	0.7%
3124	Mfg. of Light Metal & Non-Metal Goods	15	18	20	16	22	91	0.6%
9615	Motion Picture & Video Production	1	0	2	0	1	4	0.0%
3866	Motor Coach & Carriage Assembly	5	5	9	4	7	30	0.2%
9041	Nursing Homes	80	55	86	68	57	346	2.2%
6203	Oil & Gas Development/Drilling	143	147	101	106	61	558	3.5%
8350	Oil & Gas Distrib/Bulk Dealers	17	23	37	62	44	183	1.1%
6208	Oil & Gas Instrument Logging	5	5	18	13	5	46	0.3%
6204	Oil & Gas Well Supply or Equipment Dealers	20	27	32	33	33	145	0.9%
1320	Oil & Gas Operations	41	73	66	95	71	346	2.2%
4740	Oil Refining - Synthetic Fuels Mfg.	7	3	6	7	8	31	0.2%
6206	Oil Well Servicing	85	137	203	199	246	870	5.5%
6205	Oil Well Trucking	128	183	265	312	260	1,148	7.2%
5100	Ornamental Work	0	0	1	0	0	1	0.0%
2094	Packing Plants & Slaughter Houses	6	7	3	0	0	16	0.1%
5474	Painting & Paper Hanging	1	6	7	4	7	25	0.2%
4365	Photographers	1	0	0	0	0	1	0.0%
5345	Plastering/Stucco/Drywall	7	9	20	12	12	60	0.4%
5183	Plumbing/Heating/Sheet Metal	50	51	63	53	59	276	1.7%
0010	Poisoning & Spraying	1	1	2	8	4	16	0.1%
9950	Preferred Worker Program	1	0	1	0	0	2	0.0%
4310	Printing & Publishing	12	12	12	7	7	50	0.3%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	7	2	2	1	6	18	0.1%
9180	Race Track Operations	0	0	0	1	0	1	0.0%
7602	Radio & Television	1	2	1	5	3	12	0.1%
9104	Religious Orgs & Churches	3	2	1	1	1	8	0.1%
9071	Restaurants & Lounges	96	99	100	98	106	499	3.1%
5545	Roofing - Hot Tar & Sandblast	2	4	1	0	3	10	0.1%
0007	Row Crop-Non-Machinery Farm Labor	0	0	1	0	1	2	0.0%

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
9403 Sanitation Operations	22	30	26	32	23	133	0.8%
9062 Schools/Libraries/Institutions	67	51	35	50	40	243	1.5%
6301 Sewer/Water/Gas Pipe Line Constr.	28	38	46	52	52	216	1.4%
2260 Shoe Repair	0	0	0	0	0	0	0.0%
9544 Sign Mfg.	5	3	6	4	6	24	0.2%
1802 Stonecutters	0	3	8	8	1	20	0.1%
8010 Stores - Hardware/Appliance/Auto	34	37	38	38	31	178	1.1%
8000 Stores - Retail	69	52	82	74	66	343	2.2%
6042 Street & Road Constr./Maint.	122	147	147	154	146	716	4.5%
2030 Sugar Mfg. & Refining	10	14	9	8	10	51	0.3%
7605 Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600 Telegraph & Telephone Operations	1	2	3	4	3	13	0.1%
7601 Telephone & Cable Line Constr.	5	8	7	6	15	41	0.3%
9757 Townships - All Employees	0	0	0	0	0	0	0.0%
8747 Traveling Representatives	56	70	74	79	64	343	2.2%
0004 Tree Planting/Trimming/Harvesting	9	7	5	6	3	30	0.2%
7215 Trucking & Hauling	179	141	211	192	186	909	5.7%
2860 Upholstering	0	0	0	0	0	0	0.0%
8831 Veterinary Hospital/Surgeons Kennels	4	3	5	2	2	16	0.1%
9840 Voc Training/Work Eval Program	0	0	0	1	0	1	0.0%
9835 Volunteer Programs	0	2	1	1	3	7	0.0%
6200 Water Well Drilling Operations	3	5	4	2	2	16	0.1%
7520 Water Works	7	9	7	9	4	36	0.2%
3360 Welding & Blacksmithing	10	24	24	19	18	95	0.6%
8016 Wholesale Warehouse	14	12	35	28	24	113	0.7%
2803 Woodworking Mfg.	26	36	52	27	25	166	1.0%
Total Indemnity Claims	2,693	2,999	3,502	3,530	3,222	15,946	100.0%
Total All Claims	21,693	24,647	25,835	26,396	24,798	123,369	100.0%

Data as of September each year

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

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

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>		FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims
6205	Oil Well Trucking	128	183	265	312	260	1,148	7.2%
5410	Building Construction	147	228	199	208	208	990	6.2%
7215	Trucking & Hauling	179	141	211	192	186	909	5.7%
6206	Oil Well Servicing	85	137	203	199	246	870	5.5%
6042	Street & Road Constr. & Maint.	122	147	147	154	146	716	4.5%
8380	Automotive Dlrs. & Svc. Stations	100	144	159	141	141	685	4.3%
3504	Implement &/or Equipment Mfg.	129	112	115	119	122	597	3.7%
6203	Oil and Gas Development/Drilling	143	147	101	106	61	558	3.5%
9040	Hospitals	97	110	112	96	86	501	3.1%
9071	Restaurants and Lounges	96	99	100	98	106	499	3.1%
Totals		1,226	1,448	1,612	1,625	1,562	7,473	46.9%

Data as of September each year

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

Date Reported - Fiscal Years 2011 - 2015

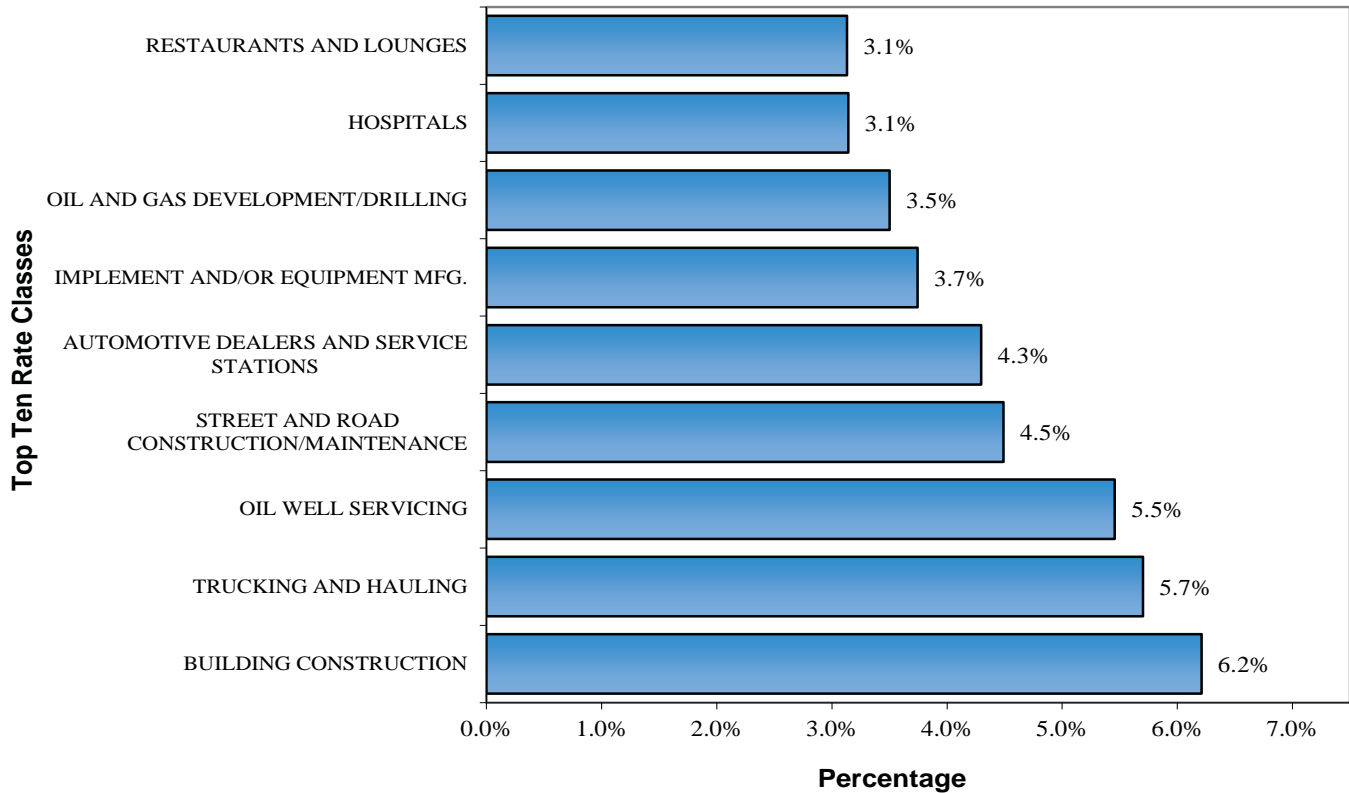


Table 20
Fatalities

Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims*
Burn or Scald-Heat or Cold Exposure - Contact with Hot Object	0	2	1	0	0	3	1.5%
Burn or Scald-Heat or Cold Exposure - Fire or Flame	0	0	1	0	1	2	1.0%
Caught in or Between - Machine or Machinery	1	0	1	1	1	4	2.0%
Caught in or Between - Miscellaneous	0	0	1	1	1	3	1.5%
Caught in or Between - Object being Handled	0	0	0	0	0	0	0.0%
Cut, Puncture, Scrape - Injured By	1	0	0	0	0	1	0.5%
Fall or Slip Injury - From Different Level	1	4	3	4	1	13	6.6%
Fall or Slip Injury - From Ladder/Scaffolding	0	1	1	0	1	3	1.5%
Fall or Slip Injury - Into Openings	0	0	0	1	0	1	0.5%
Fall or Slip Injury - On Same Level	0	0	0	0	2	2	1.0%
Falling or Flying Object	0	1	0	0	0	1	0.5%
Miscellaneous Causes - Absorption, Ingestion, or Inhalation	0	0	1	5	3	9	4.6%
Miscellaneous Causes - Contact with Electrical Current	0	0	0	0	0	0	0.0%
Miscellaneous Causes - Explosion or Flare Back	0	1	1	0	1	3	1.5%
Miscellaneous Causes - Other than Physical Injury	0	2	0	5	1	8	4.1%
Miscellaneous Motor Vehicle	4	1	8	2	1	16	8.1%
Miscellaneous Other	5	7	7	5	1	25	12.7%
Miscellaneous Slip or Fall	1	0	0	0	1	2	1.0%
Miscellaneous Struck or Injured by	0	1	1	0	0	2	1.0%
Motor Vehicle - Collision with a Fixed Object	1	1	0	0	1	3	1.5%
Motor Vehicle - Collision with Another Vehicle	1	9	9	12	5	36	18.3%
Motor Vehicle - Crash of Airplane	0	0	0	1	0	1	0.5%
Motor Vehicle - Crash of Rail Vehicle	0	1	0	0	2	3	1.5%
Motor Vehicle - Vehicle Upset	5	3	4	6	13	31	15.7%
Moving Parts of a Machine	0	0	0	0	0	0	0.0%
Struck or Injured by - Falling or Flying Object	0	0	2	3	0	5	2.5%
Struck or Injured by - Fellow Worker, Patient	0	0	1	0	3	4	2.0%
Struck or Injured by - Hand Tool or Machine	1	0	0	0	0	1	0.5%
Struck or Injured by - Motor Vehicle	2	0	3	0	1	6	3.0%
Struck or Injured by - Moving Parts of Machine	0	0	2	0	2	4	2.0%
Struck or Injured by - Object Being Lifted or Handled	0	1	0	1	0	2	1.0%
Struck or Injured by - Object Handled by Others	1	2	0	0	0	3	1.5%
Total Fatalities	24	37	47	47	42	197	100.0%

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

Data as of September each year

Table 21
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2011 - 2015

<i>Fiscal Year:</i>	FY 11	FY 12	FY 13	FY 14	FY 15	Five Year Total	% of Claims
<u>CLAIMS FILED</u>							
Indemnity Claims Filed	2,693	2,999	3,502	3,530	3,222	15,946	12.9%
Medical Only Claims Filed	19,000	21,648	22,333	22,866	21,576	107,423	87.1%
Total Claims Filed	21,693	24,647	25,835	26,396	24,798	123,369	100.0%
<u>COVERED WORKFORCE</u>							
	348,743	369,996	402,771	418,234	435,993		
<u>INCIDENT RATES</u>							
Indemnity Claims per 100 Covered Workers	0.77	0.81	0.84	0.83	0.73		
Total Claims per 100 Covered Workers	6.22	6.66	6.41	6.31	5.69		

Data as of September each year

Total claims per 100 covered workers has decreased by 15% from FY 2012 to FY 2015

Figure 9
Claim Incident Rates
 Date Reported - Fiscal Years 2011 - 2015

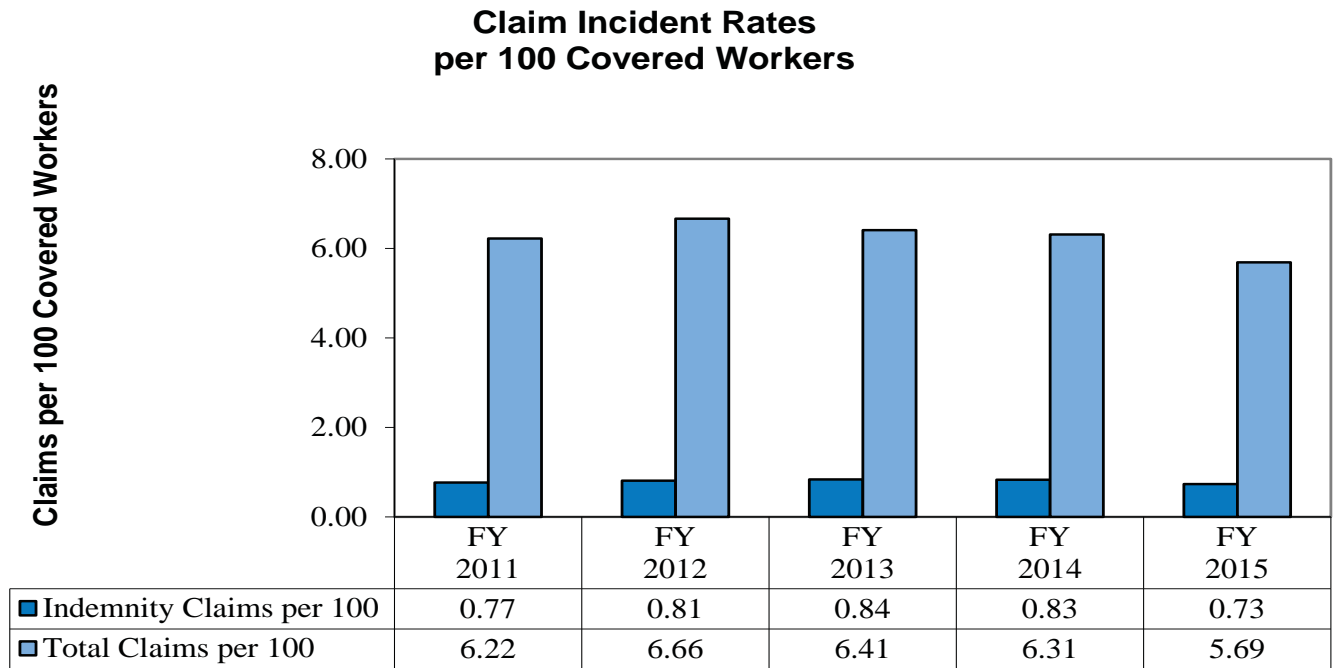
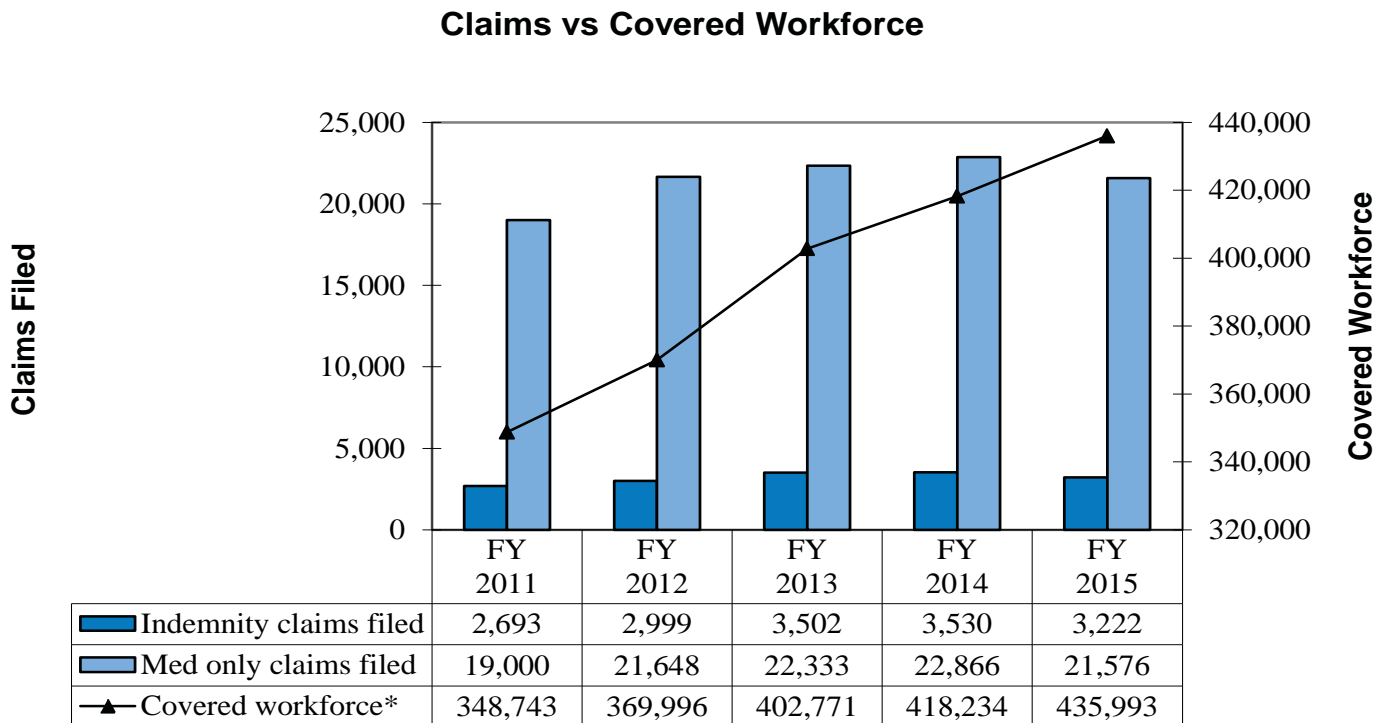


Figure 10
Claim & Covered Workforce Statistics
 Date Reported - Fiscal Years 2011 - 2015



*Source: Job Service ND

Section II

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 following methods:

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

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

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

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

Time Frames for Reporting an Injury:

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

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

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

Your written accident investigation report should include the following elements:

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

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

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

Other helpful tips

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

WSI

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