



Detailed Claims
and Injury
Characteristics

REPORT

Fiscal Years 2012 - 2016



**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

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Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2012 through 2016 (July 1, 2011 through June 30, 2016) 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 \$91,341 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,608 in medical expenses.

Section I of this report contains statistical information on claims and injury characteristics. As an example, in fiscal year 2016, 91% of all claims filed with WSI were ultimately accepted. This calculation excludes those claims filed that did not seek medical treatment, no signed injured worker report was received, claim technical denials and claims withdrawn. The distribution of claims by body part shows that upper body claims are the most prevalent type of injury, making up approximately 40% of all claims filed. Claims were analyzed by; body part injured, nature and cause of injury, employee age at the time of injury, the day of week on which the injury was reported to have occurred, and the industry in which the injury occurred. Since indemnity claims are the more costly of the two types of claims this report places a strong emphasis on the indemnity claims filed with WSI.

Section II of this report contains tips to help employers reduce their workers' compensation costs. If employers would like more information on these cost-saving tips, WSI's Loss Control 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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
<u>MEDICAL ONLY CLAIMS & INCIDENTS</u>							
Accepted	16,718	16,944	17,129	15,746	12,923	79,460	74.1%
Denied	4,930	5,389	5,737	5,830	5,883	27,769	25.9%
Total Medical Only	21,648	22,333	22,866	21,576	18,806	107,229	87.2%
<u>INDEMNITY CLAIMS & INCIDENTS</u>							
Accepted	2,446	2,945	2,918	2,563	1,971	12,843	81.7%
Denied	553	557	612	659	500	2,881	18.3%
Total Indemnity	2,999	3,502	3,530	3,222	2,471	15,724	12.8%
<u>TOTAL</u>							
Accepted	19,164	19,889	20,047	18,309	14,894	92,303	75.1%
Denied	5,483	5,946	6,349	6,489	6,383	30,650	24.9%
Total All Claims & Incidents	24,647	25,835	26,396	24,798	21,277	122,953	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 75.1%.
 If you remove the incidents from the calculation the acceptance rate is 91%.
(Indemnity claims occur if the injury results in five or more consecutive days away from work.)

Table 2
Distribution of Claims by Part of Body - General
 Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
<u>MEDICAL ONLY CLAIMS</u>							
Head	3,458	3,521	3,566	3,311	2,918	16,774	13.6%
Neck	670	737	741	681	510	3,339	2.7%
Upper Extremities	8,894	9,075	9,310	8,809	7,710	43,798	35.6%
Trunk	4,194	4,439	4,512	4,205	3,646	20,996	17.1%
Lower Extremities	3,893	4,216	4,394	4,141	3,668	20,312	16.5%
Other	472	282	278	378	310	1,720	1.4%
Uncoded	67	63	65	51	44	290	0.2%
Total Medical Only Claims	21,648	22,333	22,866	21,576	18,806	107,229	87.2%
<u>INDEMNITY CLAIMS</u>							
Head	150	156	187	189	126	808	0.7%
Neck	98	113	125	109	80	525	0.7%
Upper Extremities	1,033	1,250	1,227	1,093	842	5,445	4.4%
Trunk	818	864	894	803	649	4,028	3.3%
Lower Extremities	833	1,046	1,025	965	719	4,588	3.7%
Other	64	70	68	60	54	316	0.3%
Uncoded	3	3	4	3	1	14	0.0%
Total Indemnity Claims	2,999	3,502	3,530	3,222	2,471	15,724	12.8%
<u>TOTAL CLAIMS</u>							
Head	3,608	3,677	3,753	3,500	3,044	17,582	14.3%
Neck	768	850	866	790	590	3,864	3.1%
Upper Extremities	9,927	10,325	10,537	9,902	8,552	49,243	40.1%
Trunk	5,012	5,303	5,406	5,008	4,295	25,024	20.4%
Lower Extremities	4,726	5,262	5,345	5,106	4,387	24,900	20.3%
Other	536	352	1,624	438	364	2,036	1.7%
Uncoded	70	66	69	54	45	304	0.2%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
HEAD							
Brain	6	7	9	10	11	43	0.0%
Ear(s)	100	100	106	84	98	488	0.4%
Eye(s)	1,705	1,639	1,582	1,564	1,294	7,784	6.3%
Facial Bones	56	43	49	64	49	261	0.2%
Facial Soft Tissue	373	403	449	394	347	1,966	1.6%
Head Injury	1,004	1,108	1,167	939	859	5,077	4.1%
Mouth	104	98	101	101	101	505	0.4%
Nose	111	122	107	109	89	538	0.4%
Scalp	0	0	1	90	70	161	0.1%
Skull	2	1	3	5	2	13	0.0%
Teeth	147	156	179	140	124	746	0.6%
Sub Total	3,608	3,677	3,753	3,500	3,044	17,582	14.3%
NECK							
Cervical Spine	752	839	848	778	576	3,793	3.1%
Larynx	9	5	6	6	5	31	0.0%
Neck - Soft Tissue	3	0	0	0	0	3	0.0%
Trachea	4	6	12	6	9	37	0.0%
Sub Total	768	850	866	790	590	3,864	3.1%
UPPER EXTREMITIES							
Elbow(s)	701	726	712	671	580	3,390	2.8%
Finger(s)	2,746	2,723	2,903	2,679	2,388	13,439	10.9%
Hand(s)	1,756	1,794	1,769	1,706	1,425	8,450	6.9%
Lower Arm(s)	571	617	622	637	531	2,978	2.4%
Shoulder(s)	1,691	1,878	1,999	1,767	1,506	8,841	7.2%
Thumb(s)	1,001	1,005	970	999	862	4,837	3.9%
Upper Arm(s)	267	282	306	284	273	1,412	1.1%
Wrist(s)	1,194	1,300	1,256	1,159	987	5,896	4.8%
Sub Total	9,927	10,325	10,537	9,902	8,552	49,243	40.1%
TRUNK							
Abdomen/Stomach	228	207	214	243	249	1,141	0.9%
Buttocks	40	55	48	41	46	230	0.2%
Chest, Ribs, Sternum	508	645	615	529	516	2,813	2.3%
Genitals	20	24	25	20	6	95	0.1%
Groin	164	153	150	227	164	858	0.7%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	186	242	287	209	198	1,122	0.9%
Hernia	113	142	148	0	0	403	0.3%
Internal Organs	15	12	14	11	22	74	0.1%
Lumbar (Low Back)	3,028	3,037	3,122	2,936	2,462	14,585	11.9%
Pelvis	26	22	29	18	20	115	0.1%
Sacrum/Coccyx	78	82	101	101	72	434	0.4%
Scapula/Clavicle	37	47	34	36	21	175	0.1%
Spinal Cord	9	11	8	5	6	39	0.0%
Thoracic (Middle Back)	530	592	583	605	500	2,810	2.3%
Trunk	30	32	28	27	13	130	0.1%
Sub Total	5,012	5,303	5,406	5,008	4,295	25,024	20.4%
LOWER EXTREMITIES							
Ankle(s)	959	1,082	1,145	1,105	914	5,205	4.2%
Foot	795	864	851	825	745	4,080	3.3%
Heel(s)	57	49	48	51	46	251	0.2%
Hip(s)	233	278	282	256	272	1,321	1.1%
Knee(s)	1,798	1,943	2,079	1,871	1,622	9,313	7.6%
Lower Leg(s)	432	552	544	544	414	2,486	2.0%
Toe(s)	208	232	225	228	190	1,083	0.9%
Upper Leg(s)	244	262	245	226	184	1,161	0.9%
Sub Total	4,726	5,262	5,419	5,106	4,387	24,900	20.3%
OTHER							
All Body	472	250	245	303	216	1,486	1.2%
Death	36	47	47	42	36	208	0.2%
Glasses	0	0	0	0	0	0	0.0%
No Injury	28	55	54	93	112	342	0.3%
Sub Total	536	352	346	438	364	2,036	1.7%
Uncoded							
Uncoded	70	66	69	54	45	304	0.2%
Sub Total	70	66	69	54	45	304	0.2%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
HEAD							
Brain	5	4	4	6	6	25	0.2%
Ear(s)	4	4	2	2	3	15	0.1%
Eye(s)	19	25	21	22	14	101	0.6%
Facial Bones	13	7	10	14	5	49	0.3%
Facial Soft Tissue	19	13	18	18	14	82	0.5%
Head	78	84	120	114	77	473	3.0%
Mouth	2	5	4	2	0	13	0.1%
Nose	6	12	6	8	3	35	0.2%
Skull	2	1	2	3	2	10	0.1%
Teeth	2	1	0	0	2	5	0.0%
Sub Total	150	156	187	189	126	808	5.1%
NECK							
Cervical Spine	97	112	125	107	80	521	3.3%
Larynx	1	0	0	0	0	1	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	0	1	0	2	0	3	0.0%
Sub Total	98	113	125	109	80	525	3.3%
UPPER EXTREMITIES							
Elbow(s)	81	95	95	97	66	434	2.8%
Finger(s)	146	160	172	152	138	768	4.9%
Hands(s)	110	123	114	107	60	514	3.3%
Lower Arm(s)	38	50	54	50	30	222	1.4%
Shoulder(s)	382	482	467	412	316	2,059	13.1%
Thumb(s)	59	69	67	58	40	293	1.9%
Upper Arm(s)	40	61	67	53	43	264	1.7%
Wrist(s)	177	210	191	164	149	891	5.7%
Sub Total	1,033	1,250	1,227	1,093	842	5,445	34.6%
TRUNK							
Abdomen/Stomach	39	36	25	58	66	224	1.4%
Buttocks	3	2	6	6	6	23	0.1%
Chest, Ribs, Sternum	73	79	70	75	72	369	2.3%
Genitals	2	3	3	1	2	11	0.1%
Groin	44	28	29	75	67	243	1.5%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	32	29	44	35	23	163	1.0%
Hernia	71	91	106	0	0	268	1.7%
Internal Organs	8	3	5	3	5	24	0.2%
Lumbar (Low Back)	453	500	495	452	333	2,233	14.2%
Pelvis	14	14	17	8	12	65	0.4%
Sacrum/Coccyx	12	5	17	19	10	63	0.4%
Scapula/Clavicle	15	20	11	11	9	66	0.4%
Spinal Cord	0	4	2	2	0	8	0.1%
Thoracic Spine (Middle Back)	48	49	63	56	42	258	1.6%
Trunk	4	1	1	2	2	10	0.1%
Sub Total	818	864	894	803	649	4,028	25.6%
LOWER EXTREMITIES							
Ankles(s)	148	214	224	219	163	968	6.2%
Foot	106	135	108	118	90	557	3.5%
Heel(s)	21	14	16	17	11	79	0.5%
Hip(s)	33	49	54	46	37	219	1.4%
Knee(s)	411	459	469	398	312	2,049	13.0%
Lower Leg(s)	56	106	99	90	59	410	2.6%
Toe(s)	31	36	26	34	18	145	0.9%
Upper Leg(s)	27	33	29	43	29	161	1.0%
Sub Total	833	1,046	1,025	965	719	4,588	29.2%
OTHER							
All Body	24	20	19	12	12	87	0.6%
Death	36	46	46	42	36	206	1.3%
Glasses	0	0	0	0	0	0	0.0%
No Injury	4	4	3	6	6	23	0.1%
Sub Total	64	70	68	60	54	316	2.0%
UNCODED							
Uncoded	3	3	4	3	1	14	0.1%
Sub Total	3	3	4	3	1	14	0.1%
Total Indemnity Claims	2,999	3,502	3,530	3,222	2,471	15,724	100.0%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
Aids	0	0	1	0	0	1	0.0%
All Other	1,054	783	569	573	574	3,553	2.9%
All Other Cumulative Injuries	254	263	217	220	177	1,131	0.9%
All Other Occupational Disease	38	39	54	47	50	228	0.2%
Amputation	64	74	85	84	69	376	0.3%
Angina Pectoris (Heart Disease)	1	3	7	4	1	16	0.0%
Asbestos	0	2	4	3	1	10	0.0%
Asphyxiation	4	3	5	9	4	25	0.0%
Black Lung	1	0	0	0	0	1	0.0%
Burn(s)	738	704	682	690	566	3,380	2.7%
Byssinosis	0	2	0	1	0	3	0.0%
Cancer	0	1	2	3	0	6	0.0%
Carpal Tunnel Syndrome	208	214	224	183	155	984	0.8%
Concussion	224	285	337	337	255	1,438	1.2%
Contagious Disease	247	37	14	18	16	332	0.3%
Contusion	3,144	3,429	3,733	3,357	2,917	16,580	13.5%
Crushing	530	473	515	516	449	2,483	2.0%
Dermatitis	78	70	77	73	54	352	0.3%
Dislocation	208	199	208	171	127	913	0.7%
Dust Disease (all other Pneumoconiosis)	3	5	7	6	2	23	0.0%
Electric Shock	30	38	45	27	39	179	0.1%
Enucleation (removal of eye)	0	0	1	1	1	3	0.0%
Exposure to Bodily Fluid	201	214	244	344	214	1,217	1.0%
Foreign Body	1,325	1,310	1,237	1,205	941	6,018	4.9%
Fracture	1,393	1,603	1,637	1,575	1,193	7,401	6.0%
Freezing	17	55	109	55	6	242	0.2%
Hearing Loss (traumatic only)	15	19	14	6	20	74	0.1%
Heart Attack	22	16	29	13	17	97	0.1%
Heat Prostration	58	62	44	44	49	257	0.2%
Hernia	182	214	205	194	161	956	0.8%
Hypertension	17	18	12	20	8	75	0.1%
Infection	143	127	121	87	79	557	0.5%
Inflammation	348	344	321	272	342	1,627	1.3%
Lacerations	3,615	3,769	3,692	3,659	3,074	17,809	14.5%
Loss of Hearing (progressive)	7	12	17	15	12	63	0.1%
Mental Disorder	2	2	3	0	2	9	0.0%
Mental Stress	3	11	9	7	19	49	0.0%
Multiple Physical Injuries Both Physical And Psychological	1	8	6	4	5	24	0.0%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
Multiple Physical Injuries Only	66	76	64	64	66	336	0.3%
Needle Stick	321	344	312	270	256	1,503	1.2%
No Physical Injury	170	271	342	321	359	1,463	1.2%
Poisoning - Chemical	32	30	35	40	21	158	0.1%
Poisoning - General (not OD or Cumulative)	7	20	20	12	19	78	0.1%
Poisoning - Metal	11	1	0	1	1	14	0.0%
Puncture	587	581	594	603	590	2,955	2.4%
Radiation	1	1	1	0	0	3	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	119	148	196	140	131	734	0.6%
Rupture	299	453	450	335	232	1,769	1.4%
Severance	11	14	19	10	5	59	0.0%
Silicosis	0	0	0	1	0	1	0.0%
Sprain/Strain	8,493	9,068	9,537	8,911	7,786	43,795	35.6%
Syncope (fainting)	51	81	68	49	64	313	0.3%
Tendonitis	255	269	244	209	132	1,109	0.9%
Uncoded	39	62	16	0	0	117	0.1%
Vascular Loss	1	2	1	2	1	7	0.0%
Vision Loss	9	6	10	7	14	46	0.0%
VTD - Related Disease	0	0	0	0	1	1	0.0%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	100.0%

Data as of September each year

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

Sprains and strains are the most prevalent nature of injury.
 In FY 2016, 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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims
Sprain/Strain	8,493	9,068	9,537	8,911	7,786	43,795	35.6%
Lacerations	3,615	3,769	3,692	3,659	3,074	17,809	14.5%
Contusion	3,144	3,429	3,733	3,357	2,917	16,580	13.5%
Fracture	1,393	1,603	1,637	1,575	1,193	7,401	6.0%
Foreign Body	1,325	1,310	1,237	1,205	941	6,018	4.9%
All Other	1,054	783	569	573	574	3,553	2.9%
Burn(s)	738	704	682	690	566	3,380	2.7%
Puncture	587	581	594	603	590	2,955	2.4%
Crushing	530	473	515	516	449	2,483	2.0%
Rupture	299	453	450	335	232	1,769	1.4%
Totals	21,178	22,173	22,646	21,424	18,322	105,743	86.0%

Data as of September each year

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

Date Reported - Fiscal Years 2012 - 2016

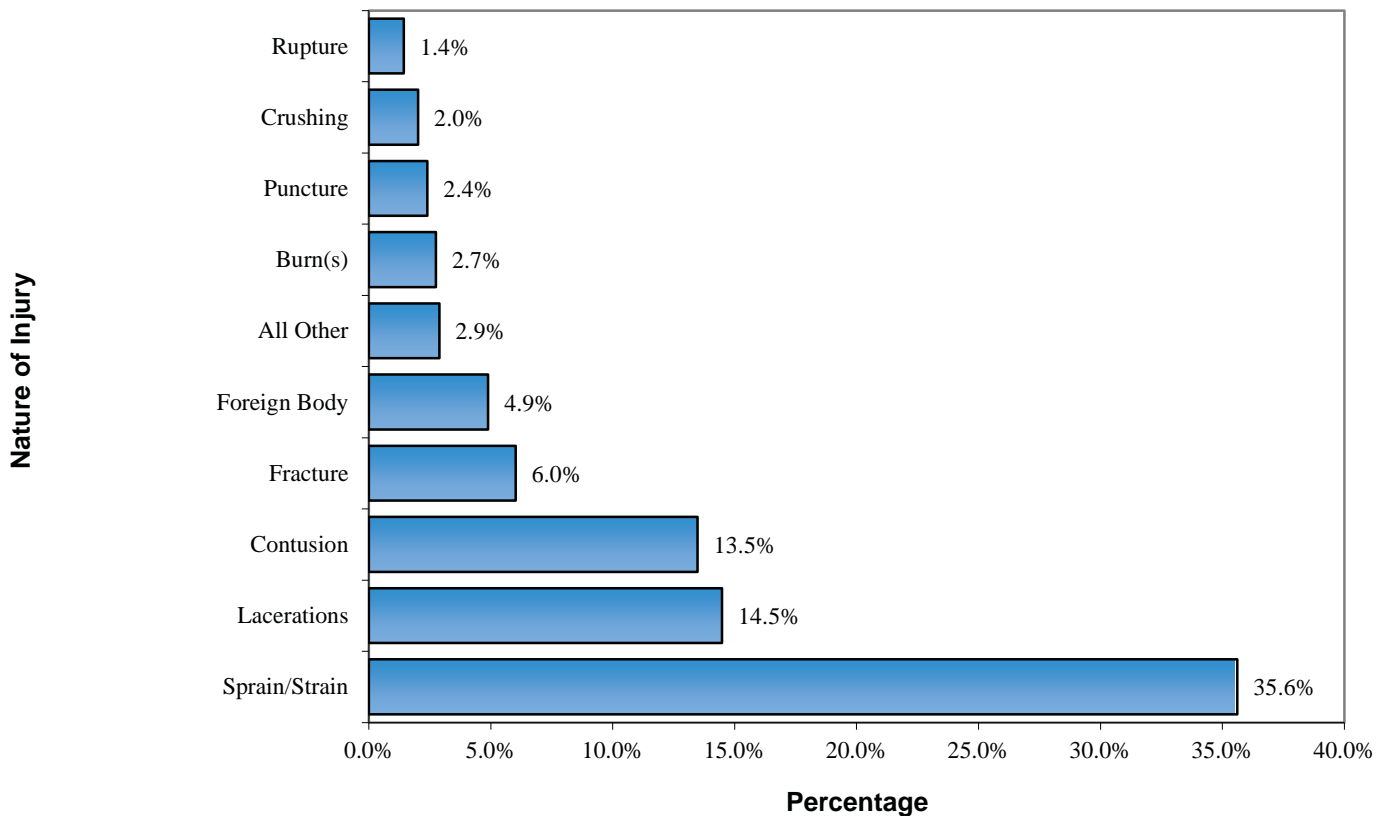


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
All Other	120	116	87	90	59	472	3.0%
All Other Cumulative Injuries	44	53	35	49	24	205	1.3%
All Other Occupational Disease	6	4	6	4	2	22	0.1%
Amputation	31	43	53	40	34	201	1.3%
Angina Pectoris (Heart Disease)	0	0	2	2	0	4	0.0%
Asbestos	0	1	1	0	0	2	0.0%
Asphyxiation	1	2	3	0	1	7	0.0%
Burn(s)	58	62	51	56	43	270	1.7%
Cancer	0	0	1	1	0	2	0.0%
Carpal Tunnel Syndrome	70	77	90	55	49	341	2.2%
Concussion	39	50	78	70	50	287	1.8%
Contagious Disease	0	2	1	1	1	5	0.0%
Contusion	168	182	172	172	145	839	5.3%
Crushing	67	66	65	64	48	309	2.0%
Dermatitis	4	1	4	2	0	11	0.1%
Dislocation	77	73	60	59	42	311	2.0%
Dust Disease (all other Pneumoconiosis)	1	1	1	0	1	4	0.0%
Electric Shock	2	6	3	0	1	12	0.1%
Enucleation (Removal of Eye)	0	0	1	1	0	2	0.0%
Exposure to Bodily Fluid	0	1	0	0	2	3	0.0%
Foreign Body	17	12	15	15	4	63	0.4%
Fracture	559	694	720	680	482	3,135	19.9%
Freezing	2	10	15	10	4	41	0.3%
Hearing Loss (traumatic only)	1	0	0	0	0	1	0.0%
Heart Attack	16	7	18	12	8	61	0.4%
Heat Prostration	5	5	0	1	1	12	0.1%
Hernia	108	131	130	106	107	582	3.7%
Hypertension	0	0	0	2	1	3	0.0%
Infection	32	19	26	23	17	117	0.7%
Inflammation	35	37	40	35	34	181	1.2%
Lacerations	116	137	104	117	94	568	3.6%
Loss of Hearing (progressive)	0	0	0	1	0	1	0.0%
Mental Disorder	2	1	1	0	2	6	0.0%
Mental Stress	1	3	5	5	4	18	0.1%
Multiple Injuries Both Physical And Psychological	0	5	3	4	5	17	0.1%
Multiple Physical Injuries Only	26	28	12	27	14	107	0.7%
Needle Stick	0	1	0	0	0	1	0.0%
No Physical Injury	9	20	28	29	17	103	0.7%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
Poisoning - Chemical	1	5	1	3	2	12	0.1%
Poisoning - General (not OD or Cumulative)	0	0	2	0	2	4	0.0%
Puncture	24	18	16	16	15	89	0.6%
Respiratory Disorders (Gases, Fumes, Chemicals)	11	9	11	11	7	49	0.3%
Rupture	226	349	338	248	166	1,327	8.4%
Severance	3	4	6	4	3	20	0.1%
Sprain/Strain	1,081	1,225	1,285	1,178	949	5,718	36.4%
Syncope (fainting)	6	3	5	1	2	17	0.1%
Tendonitis	29	36	33	24	26	148	0.9%
Uncoded	1	1	1	0	0	3	0.0%
Vascular Loss	0	2	0	2	1	5	0.0%
Vision Loss	0	0	2	2	2	6	0.0%
Total Indemnity Claims	2,999	3,502	3,530	3,222	2,471	15,724	100.0%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	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 56.3%.

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims
Sprain/Strain	1,081	1,225	1,285	1,178	949	5,718	36.4%
Fracture	559	694	720	680	482	3,135	19.9%
Rupture	226	349	338	248	166	1,327	8.4%
Contusion	168	182	172	172	145	839	5.3%
Hernia	108	131	130	106	107	582	3.7%
Lacerations	116	137	104	117	94	568	3.6%
All Other	120	116	87	90	59	472	3.0%
Carpal Tunnel Syndrome	70	77	90	55	49	341	2.2%
Dislocation	77	73	60	59	42	311	2.0%
Crushing	67	66	64	64	48	309	2.0%
Totals	2,592	3,050	3,050	2,769	2,141	13,602	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 2012 - 2016

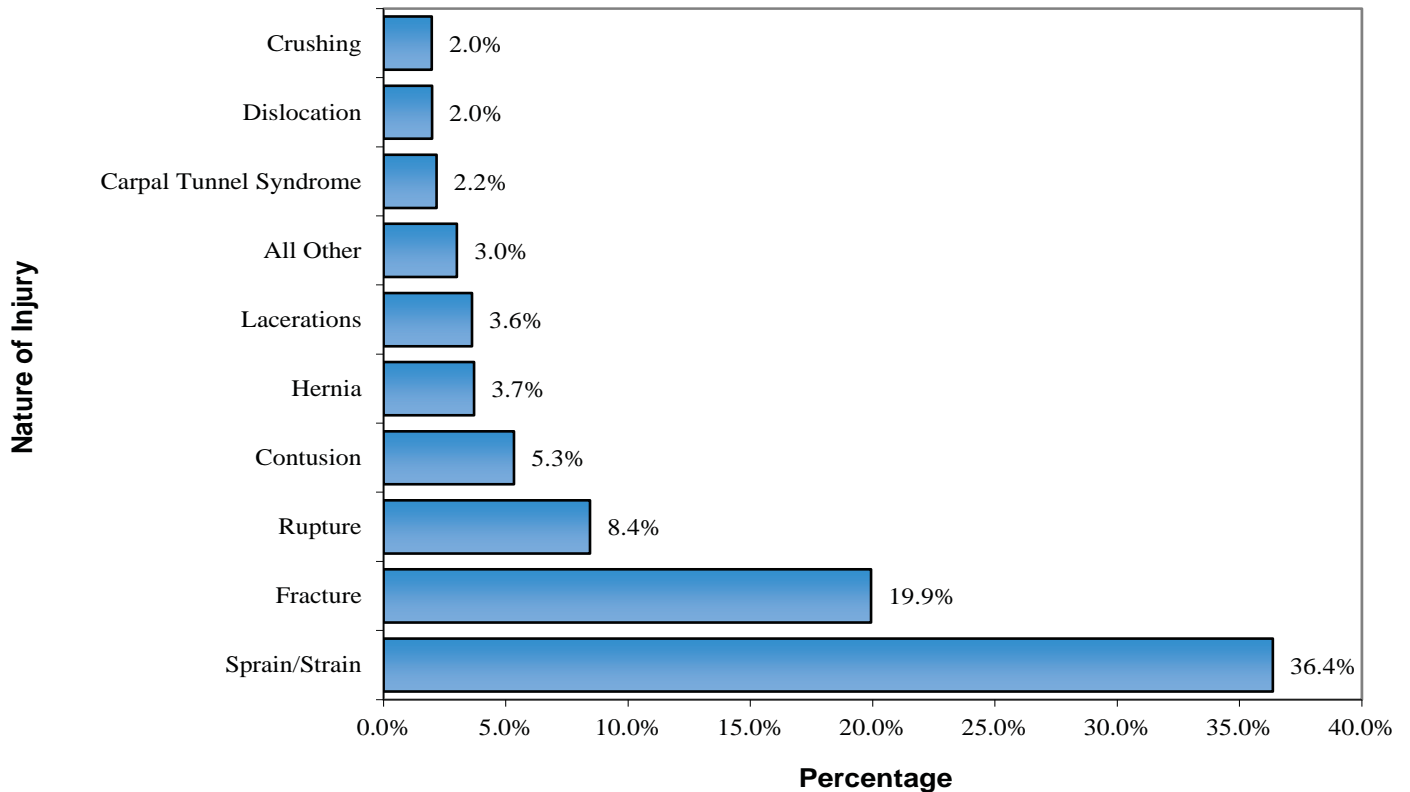


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
Strain or Injury By	6,847	7,052	7,231	6,917	5,931	33,978	27.6%
Fall or Slip Injury	4,351	5,315	5,549	4,716	4,126	24,057	19.6%
Struck or Injured By	3,702	3,712	3,832	3,853	3,152	18,251	14.8%
Cut, Puncture, Scrape Injured By	3,187	3,305	3,279	3,088	2,715	15,574	12.7%
Miscellaneous Causes	3,057	2,795	2,777	2,872	2,517	14,018	11.4%
Striking Against or Stepping On	1,015	1,013	1,058	1,032	881	4,999	4.1%
Caught In or Between	992	942	1,021	804	750	4,509	3.7%
Motor Vehicle	700	925	842	791	560	3,818	3.1%
Burn, Scald-Heat or Cold Exposure	760	745	781	717	605	3,608	2.9%
Rubbed or Abraded By	11	15	22	8	40	96	0.1%
Uncoded	25	16	4	0	0	45	0.0%
Totals	24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

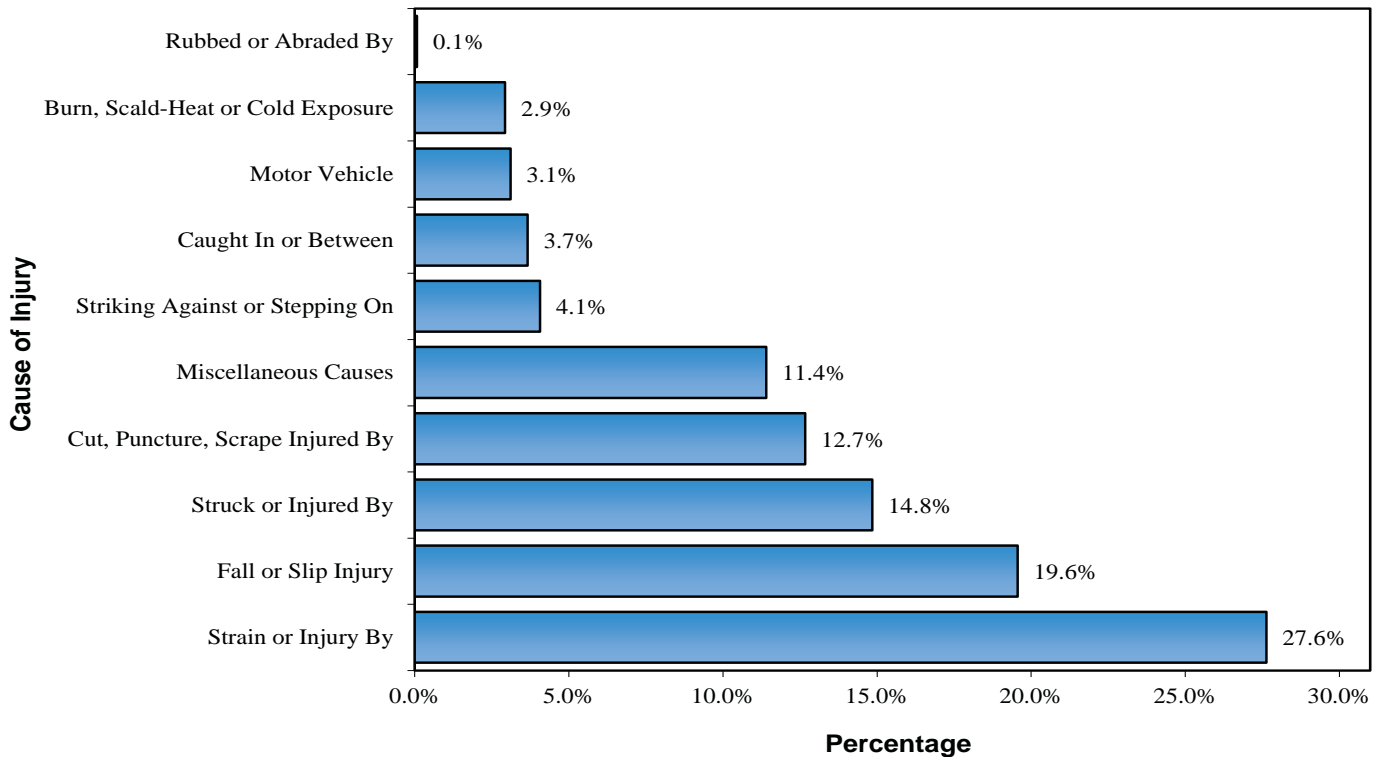


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	2	3	3	1	9	0.0%
Acid Chemicals	190	139	117	110	82	638	0.5%
Cold Objects or Substances	1	3	1	0	0	5	0.0%
Contact with Hot Object	148	186	159	142	135	770	0.6%
Dust, Gasses, Fumes, or Vapors	15	10	16	15	17	73	0.1%
Fire or Flame	52	37	44	47	28	208	0.2%
Misc. Heat or Cold Exposure	23	13	44	26	17	123	0.1%
Radiation	1	1	0	0	0	2	0.0%
Steam or Hot Fluids	193	184	176	215	225	993	0.8%
Temperature Extremes	27	57	131	75	49	339	0.3%
Welding Operations	110	113	90	84	51	448	0.4%
Sub Total	760	745	781	717	605	3,608	2.9%
CAUGHT IN OR BETWEEN							
Machine or Machinery	178	220	194	145	211	948	0.8%
Misc. Caught in or Between	133	159	178	477	143	1,090	0.9%
Object Handled	681	563	649	182	396	2,471	2.0%
Sub Total	992	942	1,021	804	750	4,509	3.7%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	126	93	106	118	107	550	0.4%
Hand Tool, Utensil; not powered	749	943	1,119	995	702	4,508	3.7%
Misc. Cut, Puncture or Scrape	333	311	388	378	433	1,843	1.5%
Objects Being Lifted or Handled	1,709	1,684	1,327	1,341	1,218	7,279	5.9%
Powered Hand Tool/Appliance	270	274	339	256	253	1,392	1.1%
Sub Total	3,187	3,305	3,279	3,088	2,713	15,572	12.7%
FALL OR SLIP INJURY							
From Different Level	472	439	599	512	365	2,387	1.9%
From Ladder or Scaffolding	347	366	310	308	256	1,587	1.3%
From Liquid or Grease Spills	333	305	329	288	303	1,558	1.3%
Into Openings	155	115	128	96	84	578	0.5%
Misc. Fall or Slip	857	850	603	497	866	3,673	3.0%
On Ice or Snow	736	1,727	1,792	1,174	968	6,397	5.2%
On Same Level	1,062	1,137	1,380	1,472	975	6,026	4.9%
On Stairs	325	319	313	311	250	1,518	1.2%
Slipped, Did Not Fall	64	57	95	58	59	333	0.3%
Sub Total	4,351	5,315	5,549	4,716	4,126	24,057	19.6%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With Another Vehicle	287	370	327	402	252	1,638	1.3%
Collision With a Fixed Object	19	17	22	28	19	105	0.1%
Crash of Airplane	0	1	1	0	0	2	0.0%
Crash of Rail Vehicle	2	1	3	2	1	9	0.0%
Crash of Water Vehicle	0	0	1	1	0	2	0.0%
Misc. Motor Vehicle	178	285	258	124	115	960	0.8%
Vehicle Upset	214	251	230	234	173	1,102	0.9%
Sub Total	700	925	842	791	560	3,818	3.1%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	0	2	5	2	4	13	0.0%
Rubbed or Abraded by (all other)	11	13	17	6	36	83	0.1%
Sub Total	11	15	22	8	40	96	0.1%
STRAIN OR INJURY BY							
Continual Noise	1	1	3	5	2	12	0.0%
Holding or Carrying	254	217	177	236	174	1,058	0.9%
Jumping	101	73	64	67	63	368	0.3%
Lifting	2,445	2,543	2,668	2,238	1,812	11,706	9.5%
Misc. Strain	1,510	1,895	1,817	1,951	1,978	9,151	7.4%
Pushing or Pulling	713	742	910	747	655	3,767	3.1%
Reaching	401	313	273	269	258	1,514	1.2%
Repetitive Motion (carpal tunnel syndrome)	177	173	190	143	124	807	0.7%
Repetitive Motion (kneeling or crawling)	0	0	1	64	53	118	0.1%
Twisting	533	405	519	608	424	2,489	2.0%
Using Tool or Machine	669	646	568	546	341	2,770	2.3%
Wielding or Throwing	43	44	41	43	47	218	0.2%
Sub Total	6,847	7,052	7,231	6,917	5,931	33,978	27.6%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping on	136	184	140	194	171	825	0.7%
Moving Parts of Machine	23	36	16	12	8	95	0.1%
Object Being Lifted or Handled	137	131	115	108	76	567	0.5%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Sanding, Scraping, Cleaning Operations	7	1	4	3	3	18	0.0%
Stationary Object	595	559	723	648	544	3,069	2.5%
Stepping on Sharp Object	117	102	60	67	81	427	0.3%
Sub Total	1,015	1,013	1,058	1,032	883	5,001	4.1%
STRUCK OR INJURED BY							
Falling or Flying Object	602	636	741	789	545	3,313	2.7%
Fellow Worker, Patient	568	567	501	632	690	2,958	2.4%
Hand Tool or Machine in Use	441	465	453	364	308	2,031	1.7%
Misc. Struck or Injured by	276	275	329	335	245	1,460	1.2%
Motor Vehicle	62	37	49	67	40	255	0.2%
Moving Parts of Machine	162	206	187	165	135	855	0.7%
Object Being Lifted or Handled	1,377	1,354	1,428	1,336	1,046	6,541	5.3%
Object Handled by Others	214	172	144	165	143	838	0.7%
Sub Total	3,702	3,712	3,832	3,853	3,152	18,251	14.8%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	423	469	574	629	395	2,490	2.0%
Animal or Insect	301	294	305	300	312	1,512	1.2%
Contact With Electric Current	35	42	39	19	40	175	0.1%
Cumulative (all other)	171	108	119	174	115	687	0.6%
Explosion or Flare Back	8	19	9	15	16	67	0.1%
Foreign Body in Eye	1,245	1,212	1,206	1,172	912	5,747	4.7%
Mental Stress	3	5	9	1	6	24	0.0%
No Cause	22	34	59	53	35	203	0.2%
Other Miscellaneous Causes	784	546	350	410	483	2,573	2.1%
Other Than Physical Injury	58	51	100	76	196	481	0.4%
Robbery or Criminal Assault	7	15	7	23	7	59	0.0%
Sub Total	3,057	2,795	2,777	2,872	2,517	14,018	11.4%
UNCODED							
Uncoded Claims	25	16	4	0	0	45	0.0%
Sub Total	25	16	4	0	0	45	0.0%
Total All Claims	24,647	28,835	26,396	24,798	21,277	122,953	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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
Strain or Injury By	1,159	1,295	1,290	1,150	917	5,811	37.0%
Fall or Slip Injury	786	1,040	1,112	940	748	4,626	29.4%
Struck or Injured By	383	409	405	418	285	1,900	12.1%
Motor Vehicle	164	201	219	223	136	943	6.0%
Miscellaneous Causes	170	156	133	164	135	758	4.8%
Cut, Puncture, Scrape Injured By	106	133	111	106	78	534	3.4%
Caught In or Between	101	117	120	88	73	499	3.2%
Striking Against or Stepping On	66	76	75	70	55	342	2.2%
Burn, Scald-Heat or Cold Exposure	61	72	62	61	41	297	1.9%
Rubbed or Abraded By	1	3	3	2	3	12	0.1%
Uncoded	2	0	0	0	0	2	0.0%
Totals	2,999	3,502	3,530	3,222	2,471	15,724	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 2012 - 2016

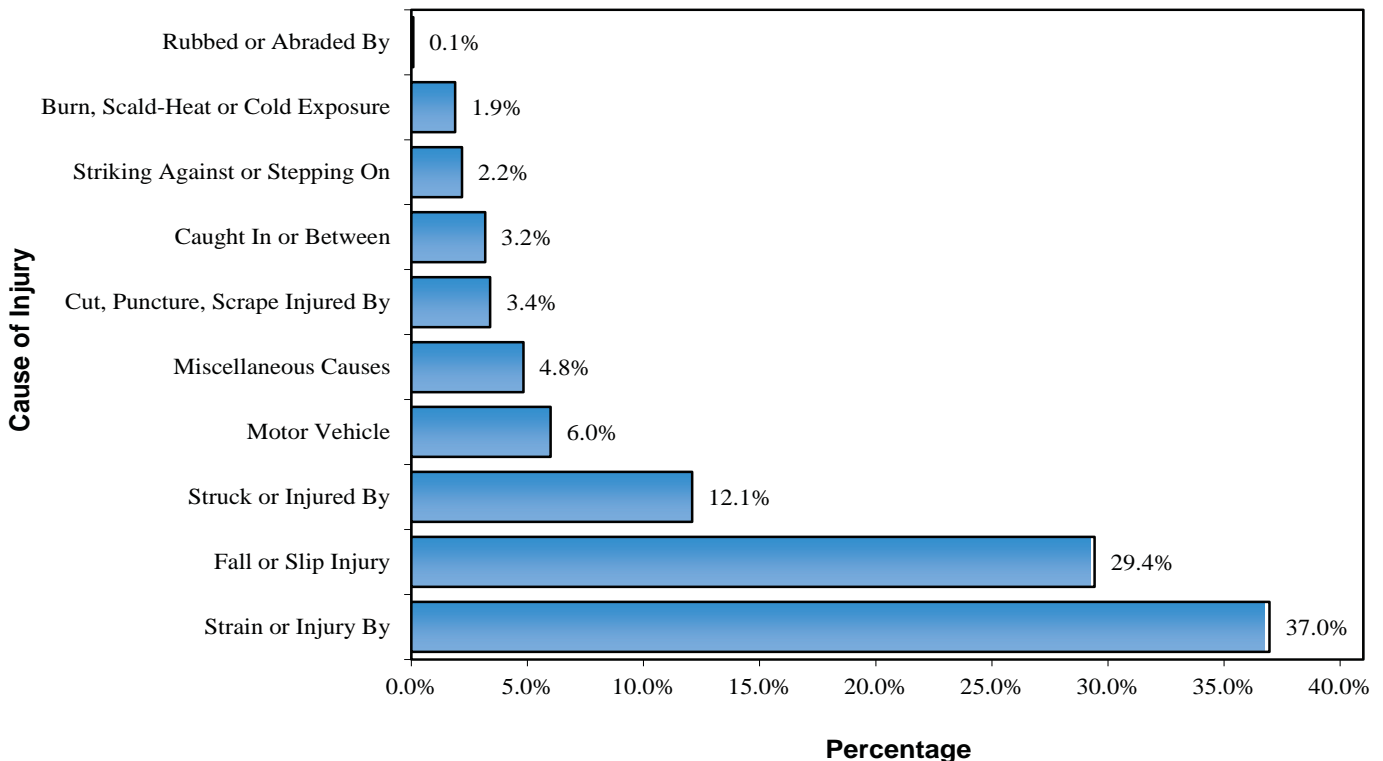


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	0	1	0	0	1	0.0%
Acid Chemicals	12	7	5	5	7	36	0.2%
Cold Objects or Substances	0	1	0	0	0	1	0.0%
Contact with Hot Object	4	12	8	4	6	34	0.2%
Dust, Gases, Fumes, or Vapors	2	1	3	0	1	7	0.0%
Fire or Flame	17	14	9	16	7	63	0.4%
Misc. Heat or Cold Exposure	6	3	2	3	5	19	0.1%
Steam or Hot Fluids	11	17	14	19	10	71	0.5%
Temperature Extremes	5	11	15	10	4	45	0.3%
Welding Operations	4	6	5	4	1	20	0.1%
Sub Total	61	72	62	61	41	297	1.9%
CAUGHT IN OR BETWEEN							
Machine or Machinery	27	40	38	22	37	164	1.0%
Misc. Caught in or Between	17	16	18	17	15	83	0.5%
Object Handled	57	61	64	49	21	252	1.6%
Sub Total	101	117	120	88	73	499	3.2%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	5	4	4	2	3	18	0.1%
Hand Tool,Utensil; Not Powered	14	24	22	17	13	90	0.6%
Misc. Cut, Puncture or Scrape	15	12	19	10	12	68	0.4%
Objects Being Lifted or Handled	51	55	36	47	29	218	1.4%
Powered Hand Tool, Appliance	21	38	30	30	21	140	0.9%
Sub Total	106	133	111	106	78	534	3.4%
FALL OR SLIP INJURY							
From Different Level	114	126	198	137	97	672	4.3%
From Ladder or Scaffolding	87	102	97	88	86	460	2.9%
From Liquid or Grease Spills	46	39	52	43	36	216	1.4%
Into Openings	28	29	29	28	12	126	0.8%
Misc. Fall or Slip	170	167	112	84	153	686	4.4%
On Ice or Snow	124	319	309	209	150	1,111	7.1%
On Same Level	164	200	221	285	168	1,038	6.6%
On Stairs	42	49	66	59	33	249	1.6%
Slipped, Did Not Fall	11	9	28	7	13	68	0.4%
Sub Total	786	1,040	1,112	940	748	4,626	29.4%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision with Another Vehicle	61	76	76	104	53	370	2.4%
Collision with a Fixed Object	5	4	3	10	2	24	0.2%
Crash of Airplane	0	0	1	0	0	1	0.0%
Crash of Rail Vehicle	2	1	2	2	1	8	0.1%
Crash of Water Vehicle	0	0	0	0	0	0	0.0%
Misc. Motor Vehicle	32	63	69	28	24	216	1.4%
Vehicle Upset	64	57	68	79	56	324	2.1%
Sub Total	164	201	219	223	136	943	6.0%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	0	1	2	1	1	5	0.0%
Rubbed or Abraded by (all other)	1	2	1	1	2	7	0.0%
Sub Total	1	3	3	2	3	12	0.1%
STRAIN OR INJURY BY							
Continual Noise	0	0	0	1	0	1	0.0%
Holding or Carrying	34	50	29	47	28	188	1.2%
Jumping	17	16	14	11	18	76	0.5%
Lifting	421	462	464	357	267	1,971	12.5%
Misc. Strain	245	337	325	310	286	1,503	9.6%
Pushing or Pulling	123	138	160	134	107	662	4.2%
Reaching	63	47	35	43	34	222	1.4%
Repetitive Motion (carpal tunnel syndrome)	45	46	58	30	31	210	1.3%
Repetitive Motion (kneeling or crawling)	0	0	1	17	14	32	0.2%
Twisting	95	64	99	103	72	433	2.8%
Using Tool or Machine	108	124	99	84	53	468	3.0%
Welding or Throwing	8	11	6	13	7	45	0.3%
Sub Total	1,159	1,295	1,290	1,150	917	5,811	37.0%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping On	12	20	19	20	12	83	0.5%
Moving Parts of Machine	2	9	1	2	1	15	0.1%
Object Being Lifted or Handled	19	21	9	14	12	75	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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Stationary Object	25	25	45	32	27	154	1.0%
Stepping on Sharp Object	8	1	1	2	3	15	0.1%
Sub Total	66	76	75	70	55	342	2.2%
STRUCK OR INJURED BY							
Falling or Flying Object	78	79	94	108	61	420	2.7%
Fellow Worker, Patient	47	38	29	37	30	181	1.2%
Hand Tool or Machine in Use	28	43	41	32	23	167	1.1%
Misc. Struck or Injured by	38	38	43	34	32	185	1.2%
Motor Vehicle	13	11	14	26	12	76	0.5%
Moving Parts of Machine	27	56	34	37	29	183	1.2%
Object Being Lifted or Handled	114	122	136	121	86	579	3.7%
Object Handled by Others	38	22	14	23	12	109	0.7%
Sub Total	383	409	405	418	285	1,900	12.1%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	33	21	32	34	22	142	0.9%
Animal or Insect	13	16	8	9	7	53	0.3%
Contact With Electric Current	3	7	2	0	1	13	0.1%
Cumulative (all other)	30	15	13	34	16	108	0.7%
Explosion or Flare Back	3	5	2	4	7	21	0.1%
Foreign Body in Eye	8	11	8	11	4	42	0.3%
Mental Stress	1	1	3	1	1	7	0.0%
No Cause	3	3	6	5	3	20	0.1%
Other Miscellaneous Causes	70	72	48	53	58	301	1.9%
Other Than Physical Injury	6	1	9	11	13	40	0.3%
Robbery or Criminal Assault	0	4	2	2	3	11	0.1%
Sub Total	170	156	133	164	135	758	4.8%
UNCODED							
Uncoded Claims	2	0	0	0	0	2	0.0%
Sub Total	2	0	0	0	0	2	0.0%
Total Indemnity Claims	2,999	3,502	3,530	3,222	2,471	15,724	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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Under 18	31	22	11	9	9	82	0.5%
18 to 29	674	726	741	662	480	3,283	20.9%
30 to 39	608	646	666	700	487	3,107	19.8%
40 to 49	708	781	774	646	521	3,430	21.8%
50 to 59	696	945	993	831	670	4,135	26.3%
60 to 65	196	267	245	289	223	1,220	7.8%
Over 65	86	115	100	85	81	467	3.0%
Uncoded	0	0	0	0	0	0	0.0%
Total Indemnity Claims	2,999	3,502	3,530	3,222	2,471	15,724	100.0%
TOTAL CLAIMS							
Under 18	582	384	231	173	197	1,567	1.3%
18 to 29	7,992	8,020	8,531	7,821	6,527	38,891	31.6%
30 to 39	5,128	5,411	5,733	5,471	4,587	26,330	21.4%
40 to 49	4,824	4,939	4,878	4,420	3,753	22,814	18.6%
50 to 59	4,545	5,088	5,159	4,867	4,309	23,968	19.5%
60 to 65	1,154	1,442	1,418	1,533	1,420	6,967	5.7%
Over 65	422	551	446	513	484	2,416	2.0%
Uncoded	0	0	0	0	0	0	0.0%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

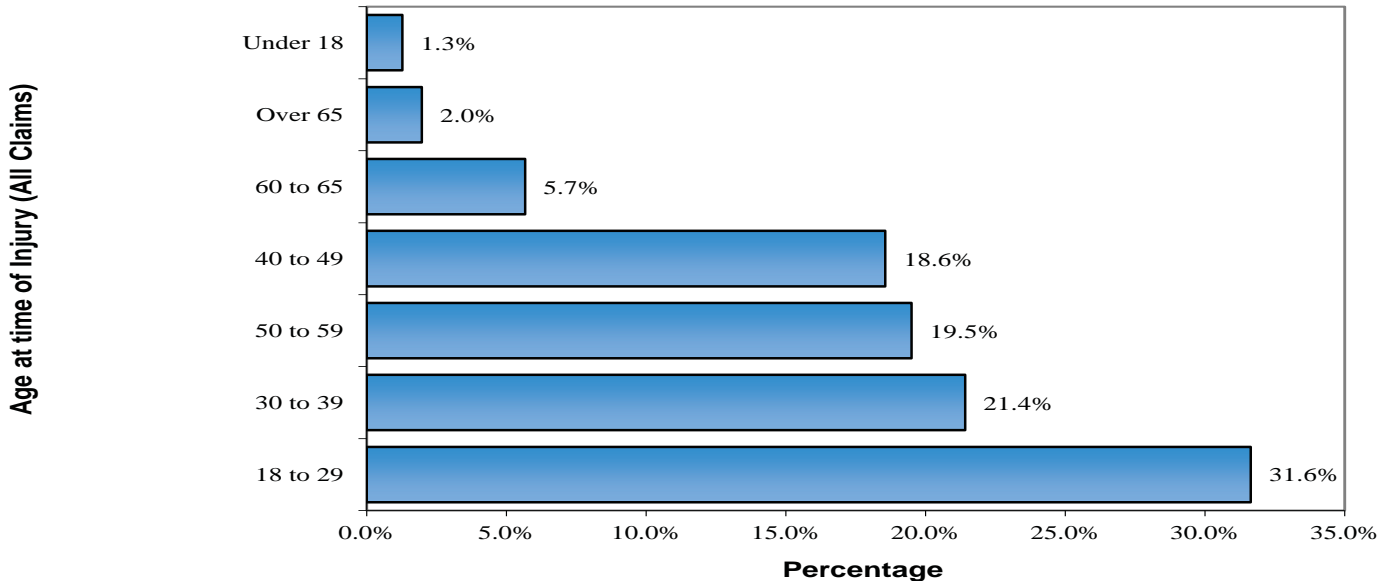


Table 14
Distribution of Claims by Day of Occurrence
 Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
<u>INDEMNITY CLAIMS</u>							
Monday	530	690	700	572	452	2,944	18.7%
Tuesday	552	631	597	593	484	2,857	18.2%
Wednesday	554	582	586	548	459	2,729	17.4%
Thursday	556	566	558	534	434	2,648	16.8%
Friday	406	519	552	487	353	2,317	14.7%
Saturday	224	291	322	283	162	1,282	8.2%
Sunday	177	223	215	205	127	947	6.0%
Total Indemnity Claims	2,999	3,502	3,530	3,222	2,471	15,724	100.0%
<u>TOTAL CLAIMS</u>							
Monday	4,392	4,783	4,926	4,530	3,960	22,591	18.4%
Tuesday	4,518	4,648	4,893	4,679	3,998	22,736	18.5%
Wednesday	4,443	4,586	4,544	4,468	3,959	22,000	17.9%
Thursday	4,504	4,369	4,518	4,237	3,715	21,343	17.4%
Friday	3,659	3,978	3,986	3,543	3,166	18,332	14.9%
Saturday	1,731	1,965	1,984	1,820	1,335	8,835	7.2%
Sunday	1,400	1,506	1,545	1,521	1,144	7,116	5.8%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Males	2,324	2,690	2,748	2,507	1,843	12,112	77.0%
Females	630	766	732	643	575	3,346	21.3%
Uncoded	45	46	50	72	53	266	1.7%
Total Indemnity Claims	2,999	3,502	3,530	3,222	2,471	15,724	100.0%
TOTAL CLAIMS							
Males	16,908	18,042	18,349	16,749	13,503	83,551	68.0%
Females	6,824	7,217	7,564	7,165	6,949	35,719	29.1%
Uncoded	915	576	483	884	825	3,683	3.0%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

All Claims by Gender

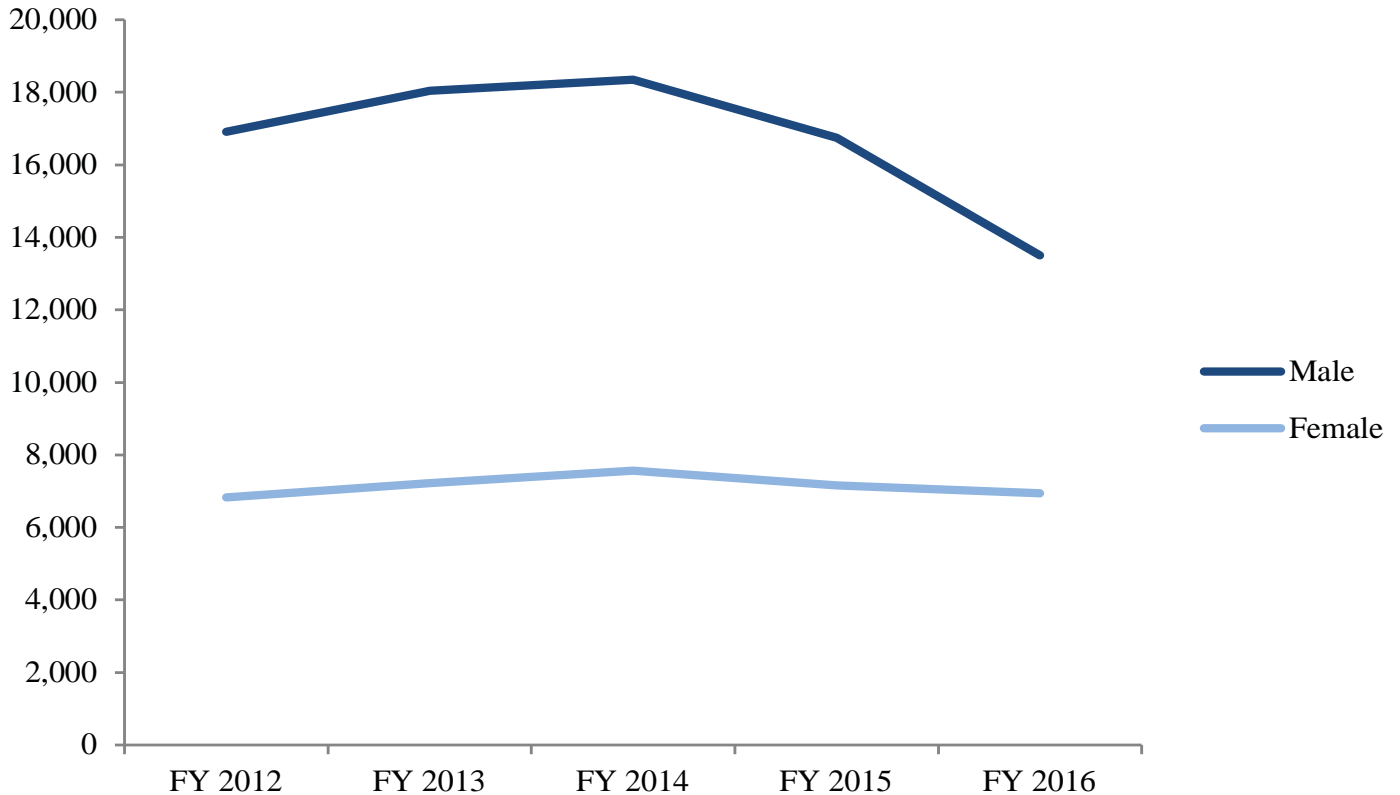


Table 16
Distribution of Claims by Rate Class
All Claims Filed

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
3505 Ag. & Const Machinery Mfg.	0	0	0	1	0	1	0.0%
7405 Aircraft Flying Operations	5	2	6	6	13	32	0.0%
7403 Aircraft Ground Crew Operations	51	54	80	69	53	307	0.2%
9182 Amusement Parks/Park Boards	103	114	112	116	143	588	0.5%
0005 Apiaries	19	17	18	13	19	86	0.1%
9090 Athletic Clubs or Entertainment Facilities	38	40	57	59	52	246	0.2%
3630 Auto Repair, Body Shops, Mechanics	632	703	697	613	509	3,154	2.6%
8380 Automotive Dealers & Svc Stations	1,363	1,442	1,388	1,366	1,099	6,658	5.4%
2000 Bakeries	78	64	57	63	61	323	0.3%
8808 Banks, S & L Assn, Credit Unions	90	99	82	82	75	428	0.3%
9580 Barbers & Beauticians	28	32	28	22	28	138	0.1%
2163 Beverage Mfg. & Delivery	22	24	40	30	38	154	0.1%
5110 Boiler & Elevator Installation/Svc.	103	128	99	93	107	530	0.4%
3620 Boiler & Tank Mfg.	18	28	53	34	25	158	0.1%
4036 Brick/Pipe/Concrete Products Mfg.	58	56	64	38	56	272	0.2%
1463 Briquette & Clay Products Mfg.	5	3	9	2	2	21	0.0%
5410 Building Construction	1,259	1,142	1,117	1,124	919	5,561	4.5%
9007 Building Custodians/Janitorial Svc.	436	473	489	476	560	2,434	2.0%
6210 Building Moving, Demolition, Salvage	34	13	21	11	4	83	0.1%
7603 Cable Install, Svc. & Repair	20	33	39	47	47	186	0.2%
6253 Caison Work	1	0	0	0	0	1	0.0%
9078 Camp Operations	6	12	13	22	10	63	0.1%
9180 Carnival/Circus/Racetracks	1	1	1	0	4	7	0.0%
5502 Carpet Laying &/or Linoleum Installation	15	18	19	12	14	78	0.1%
9220 Cemetery Operations	0	3	0	4	4	11	0.0%
7380 Chauffeurs, School Bus, Ambulance Drivers	94	120	149	124	123	610	0.5%
9830 Civil Air Patrol - Volunteer	0	0	1	0	0	1	0.0%
7715 Civil Defense Emergency Trainees	0	0	4	0	0	4	0.0%
2583 Cleaners & Laundries	71	83	75	88	60	377	0.3%
8805 Clerical Office Employees	300	370	353	370	312	1,705	1.4%
1005 Coal Mining	40	45	43	41	25	194	0.2%
8221 Coal, Iron, Steel Merchants	28	37	21	15	12	113	0.1%
8291 Cold Storage Warehouse	7	15	4	5	8	39	0.0%
0050 Commercial Farm Mach Operations	17	12	7	3	16	55	0.0%
8022 Commission & Produce Merch.	81	79	79	111	82	432	0.4%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
9061 Community Outreach Svcs. & Support Programs	742	572	644	667	642	3,267	2.7%
3685 Computer/Electronic Assembly	68	89	82	79	69	387	0.3%
5205 Concrete Work	221	252	297	280	238	1,288	1.0%
5603 Consulting Engineers	116	172	145	140	131	704	0.6%
2064 Creameries & Dairy Products Mfg.	33	32	33	27	34	159	0.1%
4692 Dental Laboratories	3	7	0	2	8	20	0.0%
9002 Domestics	36	41	21	36	32	166	0.1%
6223 Dredging	0	0	0	0	1	1	0.0%
7531 Electric Light & Power Companies	93	89	72	85	92	431	0.4%
7529 Electric Light & Power Const-REA	15	17	23	12	14	81	0.1%
7534 Electric Light/Power Const./Spec. Contractor	60	53	58	50	37	258	0.2%
7533 Electric Light/Power Const./Investor Owned	3	14	8	5	10	40	0.0%
5190 Electrical Wiring, Service & Repair	294	429	436	372	327	1,858	1.5%
7535 Electronic Equip Install & Repair	19	15	15	16	22	87	0.1%
6221 Excavation & Digging	54	58	66	76	35	289	0.2%
7217 Explosive-Ammunition Handlers	0	0	0	1	0	1	0.0%
0006 Farming & Ranching	169	203	208	205	255	1,040	0.8%
6400 Fence Construction	40	38	40	43	18	179	0.1%
4583 Fertilizer & Chemical Dealers	106	93	95	91	83	468	0.4%
7700 Fire Departments -Paid	54	65	62	66	93	340	0.3%
7710 Fire Departments - Volunteer	30	24	25	27	32	138	0.1%
0003 Florists/Nurseries/Gardening	60	61	61	73	48	303	0.2%
2041 Food Preparation - Non Retail	28	20	25	21	19	113	0.1%
2014 Food Processing	292	238	276	235	265	1,306	1.1%
8001 Full-Line Department Stores	334	394	386	404	383	1,901	1.5%
9620 Funeral Homes	3	3	2	4	3	15	0.0%
8015 Furniture & Floor Covering Dealers	100	89	79	82	78	428	0.3%
7500 Gas Works	13	7	5	8	5	38	0.0%
8292 General Warehouse & Storage	222	221	288	245	205	1,181	1.0%
8605 Geologists and Scouts	6	10	18	9	14	57	0.0%
4130 Glass Merchants	16	26	26	35	31	134	0.1%
8304 Grain Elevators	138	142	110	113	155	658	0.5%
0034 Hatcheries and Egg Production	0	0	0	0	0	0	0.0%
8100 Hide and Leather Dealers/Tanners	1	0	0	0	0	1	0.0%
9040 Hospitals	1,511	1,534	1,229	1,274	1,258	6,806	5.5%
9050 Hotels & Motels	420	508	569	437	319	2,253	1.8%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>		FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
7384	Ice Handling	3	0	2	2	0	7	0.0%
3504	Implement &/or Equipment Mfg.	1,247	1,107	1,034	1,108	890	5,386	4.4%
5040	Iron or Steel Contract/Erection	98	108	137	105	53	501	0.4%
0251	Irrigation	11	11	24	19	9	74	0.1%
4150	Jewelry &/or Optical Goods Mfg.	2	4	0	0	0	6	0.0%
6209	Junk & Scrap Metal Dealers	14	12	24	22	12	84	0.1%
4601	Laboratory Work & Medicine Mfg.	36	48	49	32	53	218	0.2%
7720	Law Enforcement	346	423	386	410	489	2,054	1.7%
2681	Leather & Canvas Goods Mfg.	62	77	74	31	31	275	0.2%
8284	Livestock Dealers & Operations	27	32	38	41	41	179	0.1%
8207	Lumber Yard Employees	463	413	471	472	435	2,254	1.8%
5025	Masonry Work	39	36	54	51	47	227	0.2%
8003	Meat Markets	77	56	63	83	110	389	0.3%
9042	Med Clinics/Physicians/Dentists	241	414	548	342	392	1,937	1.6%
3124	Mfg. of Light Metal & Non-Metal Goods	193	218	195	157	179	942	0.8%
9615	Motion Picture & Video Production	1	2	1	1	1	6	0.0%
3866	Motor Coach & Carriage Assembly	26	32	25	32	17	132	0.1%
9041	Nursing Homes	752	694	685	693	723	3,547	2.9%
6203	Oil & Gas Development/Drilling	605	427	499	337	108	1,976	1.6%
8350	Oil & Gas Distrib/Bulk Dealers	129	172	261	249	150	961	0.8%
6208	Oil & Gas Instrument Logging	48	122	67	34	24	295	0.2%
6204	Oil & Gas Well Supply or Equipment Dealers	221	223	236	235	97	1,012	0.8%
1320	Oil & Gas Operations	436	452	542	394	141	1,965	1.6%
4740	Oil Refining - Synthetic Fuels Mfg.	45	41	51	40	55	232	0.2%
6206	Oil Well Servicing	863	1,068	1,088	1,166	456	4,641	3.8%
6205	Oil Well Trucking	717	941	1,024	833	393	3,908	3.2%
9999	Old Bureau or Not Rated on MF	1	1	0	0	0	2	0.0%
5100	Ornamental Work	0	2	0	0	2	4	0.0%
2094	Packing Plants & Slaughter Houses	45	19	13	6	17	100	0.1%
5474	Painting & Paper Hanging	32	35	28	41	28	164	0.1%
4365	Photographers	6	4	6	3	8	27	0.0%
5345	Plastering/Stucco/Drywall	48	55	38	47	30	218	0.2%
5183	Plumbing/Heating/Sheet Metal	464	518	491	472	439	2,384	1.9%
0010	Poisoning & Spraying	14	22	19	19	19	93	0.1%
4061	Pottery & Ceramic Mfg.	0	1	3	0	0	4	0.0%
9950	Preferred Worker Program	0	7	8	4	1	20	0.0%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>		FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
4310	Printing & Publishing	93	80	81	94	89	437	0.4%
9181	Professional Athletics	30	9	11	19	17	86	0.1%
7602	Radio & Television	20	20	30	25	19	114	0.1%
9104	Religious Orgs. & Churches	18	13	17	13	11	72	0.1%
9071	Restaurants & Lounges	1,208	1,234	1,285	1,291	1,302	6,320	5.1%
5545	Roofing - Hot Tar & Sandblast	19	17	13	12	3	64	0.1%
0007	Row Crop-Non-Machinery Farm Labor	4	7	0	3	2	16	0.0%
9403	Sanitation Operations	139	145	140	118	104	646	0.5%
9062	Schools/Libraries/Institutions	782	712	747	737	748	3,726	3.0%
6301	Sewer/Water/Gas Pipe Line Const.	221	302	375	284	197	1,379	1.1%
2260	Shoe Repair	0	0	1	0	0	1	0.0%
9544	Sign Mfg.	21	34	43	39	32	169	0.1%
7420	Specialized Aircraft Operations	1	0	1	0	0	2	0.0%
1802	Stonecutters	13	41	62	21	11	148	0.1%
8010	Stores - Hardware/Appliance/Auto	362	358	388	339	317	1,764	1.4%
8000	Stores - Retail	692	796	885	762	712	3,847	3.1%
6042	Street & Road Constr./Maint.	975	871	940	844	769	4,399	3.6%
2030	Sugar Mfg. & Refining	105	106	97	116	93	517	0.4%
7605	Switching & Switchboard Repair	0	2	0	2	0	4	0.0%
7600	Telegraph & Telephone Operations	16	23	29	18	22	108	0.1%
7601	Telephone & Cable Line Const.	70	84	60	74	84	372	0.3%
9757	Townships - All Employees	0	1	0	0	0	1	0.0%
8747	Traveling Representatives	657	655	683	700	521	3,216	2.6%
0004	Tree Planting/Trimming/Harvesting	50	46	50	43	33	222	0.2%
7215	Trucking & Hauling	630	772	767	715	567	3,451	2.8%
0000	Unknown	0	0	0	0	32	32	0.0%
2860	Upholstering	2	1	1	0	1	5	0.0%
8831	Veterinary Hospital/Surgeons Kennels	103	107	123	131	169	633	0.5%
9840	Voc Training/Work Eval. Program	27	22	22	19	24	114	0.1%
9835	Volunteer Programs	21	26	18	22	17	104	0.1%
6200	Water Well Drilling Operations	17	12	17	8	5	59	0.0%
7520	Water Works	65	59	76	49	61	310	0.3%
3360	Welding & Blacksmithing	196	184	146	122	55	703	0.6%
8016	Wholesale Warehouse	171	202	205	178	129	885	0.7%
2803	Woodworking Mfg.	284	319	270	239	245	1,357	1.1%
Total All Claims		24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

<i>Fiscal Year:</i>		FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims
9040	Hospitals	1,511	1,534	1,229	1,274	1,258	6,806	5.5%
8380	Automotive Dealers & Service Stations	1,363	1,442	1,388	1,366	1,099	6,658	5.4%
9071	Restaurants & Lounges	1,208	1,234	1,285	1,291	1,302	6,320	5.1%
5410	Building Construction	1,259	1,142	1,117	1,124	919	5,561	4.5%
3504	Implement &/or Equipment Mfg.	1,247	1,107	1,034	1,108	890	5,386	4.4%
6206	Oil Well Servicing	863	1,068	1,088	1,166	456	4,641	3.8%
6042	Street & Road Construction/ Maintenance	975	871	940	844	769	4,399	3.6%
6205	Oil Well Trucking	717	941	1,024	833	393	3,908	3.2%
8000	Stores - Retail	692	796	885	762	712	3,847	3.1%
9062	Schools/Libraries/Institutions	782	712	747	737	748	3,726	3.0%
Totals		10,617	10,847	10,737	10,505	8,546	51,252	41.7%

Data as of September each year

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

Date Reported - Fiscal Years 2012 - 2016

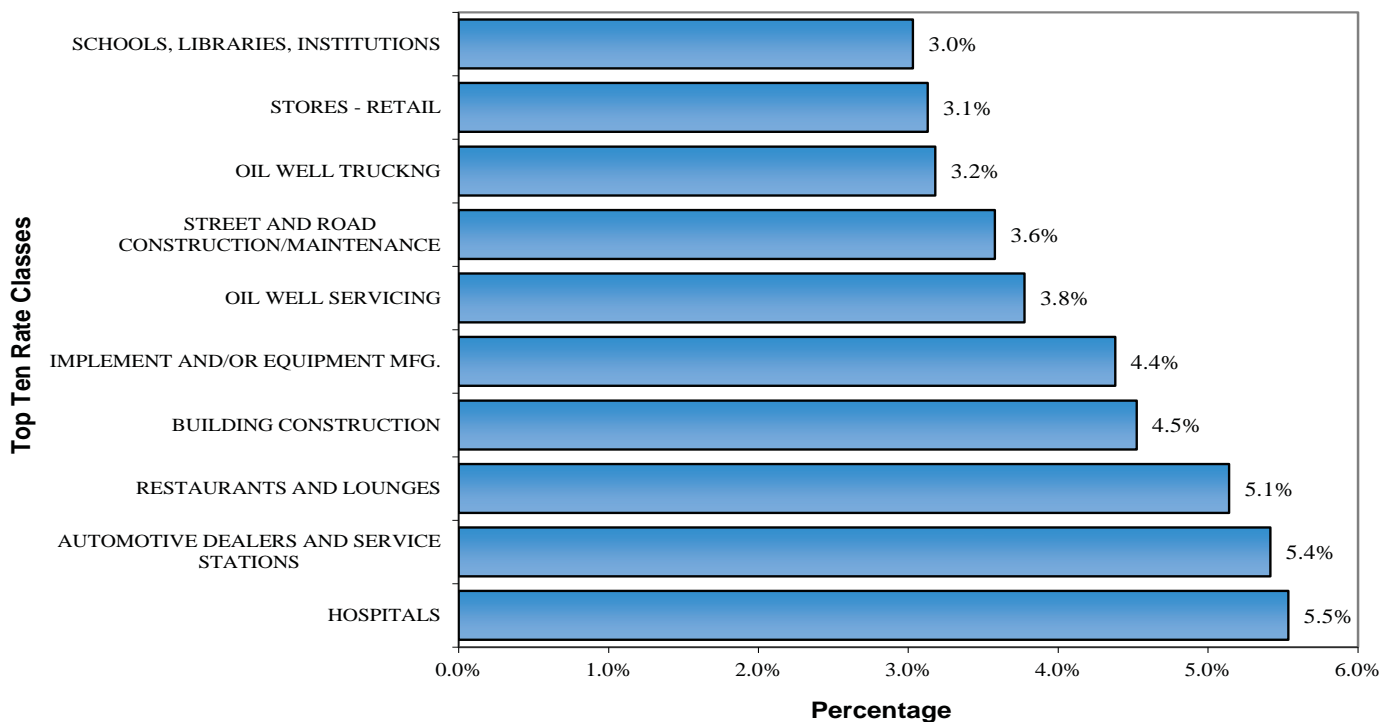


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only
Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
7405 Aircraft Flying Operations	1	0	2	1	2	6	0.0%
7403 Aircraft Ground Crew Operations	3	14	11	10	10	48	0.3%
9182 Amusement Parks/Park Boards	11	9	5	12	7	44	0.3%
0005 Apiaries	3	2	2	2	4	13	0.1%
7720 Armored Car Express Employees	1	0	0	0	0	1	0.0%
9090 Athletic Clubs or Entertainment Facilities	2	5	3	7	3	20	0.1%
3630 Auto Repair, Body Shops, Mechanics	85	95	96	76	50	402	2.6%
8380 Automotive Dealers & Svc. Stations	144	159	141	141	114	699	4.4%
2000 Bakeries	13	9	8	11	5	46	0.3%
8808 Banks, S & L Assn., Credit Unions	8	13	16	11	5	53	0.3%
9580 Barbers & Beauticians	3	3	5	4	3	18	0.1%
2163 Beverage Mfg. & Delivery	3	4	8	5	4	24	0.2%
5110 Boiler & Elevator Installation/Svc.	14	24	13	16	20	87	0.6%
3620 Boiler & Tank Mfg.	6	5	6	2	2	21	0.1%
4036 Brick/Pipe/Concrete Products Mfg.	1	5	6	13	9	34	0.2%
1463 Briquette & Clay Products Mfg.	0	1	2	0	2	5	0.0%
5410 Building Construction	228	199	208	208	155	998	6.3%
9007 Building Custodians/Janitorial Svc.	62	61	73	62	65	323	2.1%
6210 Building Moving, Demolition, Salvage	5	1	6	3	2	17	0.1%
7603 Cable Install, Svc. & Repair	3	1	13	14	12	43	0.3%
9078 Camp Operations	0	0	0	1	0	1	0.0%
5502 Carpet Laying &/or Linoleum Installation	2	5	5	2	1	15	0.1%
9220 Cemetery Operations	0	2	0	0	0	2	0.0%
7380 Chauffeurs, School Bus, Ambulance Drivers	17	25	22	20	19	103	0.7%
9830 Civil Air Patrol - Volunteer	0	0	1	0	0	1	0.0%
2583 Cleaners & Laundries	10	11	6	8	8	43	0.3%
8805 Clerical Office Employees	27	44	28	31	25	155	1.0%
1005 Coal Mining	6	10	13	5	2	36	0.2%
8221 Coal, Iron, Steel Merchants	3	1	2	3	0	9	0.1%
8291 Cold Storage Warehouse	1	1	0	1	0	3	0.0%
0050 Commercial Farm Mach. Operations	3	2	0	0	1	6	0.0%
8022 Commission & Produce Merch.	9	17	14	15	8	63	0.4%
9061 Community Outreach Svcs. & Support Programs	58	57	63	53	63	294	1.9%
3685 Computer/Electronic Assembly	6	5	6	7	5	29	0.2%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
5205 Concrete Work	31	34	60	46	28	199	1.3%
5603 Consulting Engineers	11	22	22	17	17	89	0.6%
9420 Counties - All Employees	0	0	0	0	0	0	0.0%
2064 Creameries & Dairy Products Mfg.	6	5	1	2	1	15	0.1%
4692 Dental Laboratories	1	1	0	0	0	2	0.0%
9002 Domestics	4	6	3	5	5	23	0.1%
6223 Dredging	0	0	0	0	1	1	0.0%
7531 Electric Light & Power Companies	11	13	6	11	11	52	0.3%
7529 Electric Light & Power Const-REA	3	2	3	1	3	12	0.1%
7534 Electric Light/Power Const./Spec Contractor	11	14	17	11	3	56	0.4%
7533 Electric Light/Power Const/Investor Owned	0	1	1	0	0	2	0.0%
3726 Electric/Gasification/Refinery Plant	0	0	0	0	0	0	0.0%
5190 Electrical Wiring, Service & Repair	48	61	57	44	44	254	1.6%
7535 Electronic Equip. Install & Repair	0	4	2	5	2	13	0.1%
6221 Excavation & Digging	13	11	14	9	6	53	0.3%
0006 Farming & Ranching	25	30	32	26	41	154	1.0%
6400 Fence Construction	5	2	8	6	6	27	0.2%
4583 Fertilizer & Chemical Dealers	12	16	14	8	12	62	0.4%
7700 Fire Departments -Paid	5	8	6	9	6	34	0.2%
7710 Fire Departments - Volunteer	2	2	4	3	4	15	0.1%
0003 Florists/Nurseries/Gardening	4	7	7	7	8	33	0.2%
2041 Food Preparation - Non Retail	2	2	4	4	2	14	0.1%
2014 Food Processing	39	32	35	23	29	158	1.0%
8001 Full-Line Department Stores	27	46	40	41	31	185	1.2%
9620 Funeral Homes	0	1	0	0	0	1	0.0%
8015 Furniture & Floor Covering Dealers	13	14	9	7	5	48	0.3%
7500 Gas Works	1	0	1	0	0	2	0.0%
8292 General Warehouse & Storage	31	43	39	50	27	190	1.2%
8605 Geologists & Scouts	0	1	0	0	0	1	0.0%
4130 Glass Merchants	3	1	2	1	5	12	0.1%
8304 Grain Elevators	21	15	13	20	16	85	0.5%
9040 Hospitals	110	112	96	86	80	484	3.1%
9050 Hotels & Motels	39	53	55	35	27	209	1.3%
7384 Ice Handling	1	0	1	0	0	2	0.0%
3504 Implement &/or Equipment Mfg.	112	115	119	122	127	595	3.8%
5040 Iron or Steel Constr./Erection	7	24	20	23	10	84	0.5%
0251 Irrigation	3	4	3	7	2	19	0.1%
4150 Jewelry &/or Optical Goods Mfg.	0	1	0	0	0	1	0.0%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>		FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
6209	Junk & Scrap Metal Dealers	0	5	0	3	2	10	0.1%
4601	Laboratory Work & Medicine Mfg.	3	2	5	1	2	13	0.1%
7720	Law Enforcement	25	28	36	16	21	126	0.8%
2681	Leather & Canvas Goods Mfg.	3	9	9	5	4	30	0.2%
8284	Livestock Dealers & Operations	1	5	7	6	3	22	0.1%
8207	Lumber Yard Employees	31	36	33	31	23	154	1.0%
5025	Masonry Work	10	5	14	13	13	55	0.3%
8003	Meat Markets	6	5	10	9	14	44	0.3%
9042	Med Clinics/Physicians/Dentists	16	29	37	17	25	124	0.8%
3124	Mfg. of Light Metal & Non-Metal Goods	18	20	16	22	22	98	0.6%
9615	Motion Picture & Video Production	0	2	0	1	0	3	0.0%
3866	Motor Coach & Carriage Assembly	5	9	4	7	1	26	0.2%
9041	Nursing Homes	55	86	68	57	69	335	2.1%
6203	Oil & Gas Development/Drilling	147	101	106	61	32	447	2.8%
8350	Oil & Gas Distrib/Bulk Dealers	23	37	62	44	29	195	1.2%
6208	Oil & Gas Instrument Logging	5	18	13	5	7	48	0.3%
6204	Oil & Gas Well Supply or Equipment Dealers	27	32	33	33	19	144	0.9%
1320	Oil & Gas Operations	73	66	95	71	28	333	2.1%
4740	Oil Refining - Synthetic Fuels Mfg.	3	6	7	8	12	36	0.2%
6206	Oil Well Servicing	137	203	199	246	90	875	5.6%
6205	Oil Well Trucking	183	265	312	260	124	1,144	7.3%
5100	Ornamental Work	0	1	0	0	0	1	0.0%
2094	Packing Plants & Slaughter Houses	7	3	0	0	2	12	0.1%
5474	Painting & Paper Hanging	6	7	4	7	7	31	0.2%
4365	Photographers	0	0	0	0	2	2	0.0%
5345	Plastering/Stucco/Drywall	9	20	12	12	11	64	0.4%
5183	Plumbing/Heating/Sheet Metal	51	63	53	59	51	277	1.8%
0010	Poisoning & Spraying	1	2	8	4	6	21	0.1%
9950	Preferred Worker Program	0	1	0	0	0	1	0.0%
4310	Printing & Publishing	12	12	7	7	6	44	0.3%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	2	2	1	6	1	12	0.1%
9180	Race Track Operations	0	0	1	0	0	1	0.0%
7602	Radio & Television	2	1	5	3	2	13	0.1%
9104	Religious Orgs & Churches	2	1	1	1	1	6	0.0%
9071	Restaurants & Lounges	99	100	98	106	76	479	3.0%
5545	Roofing - Hot Tar & Sandblast	4	1	0	3	0	8	0.1%
0007	Row Crop-Non-Machinery Farm Labor	0	1	0	1	0	2	0.0%

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

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
9403 Sanitation Operations	30	26	32	23	17	128	0.8%
9062 Schools/Libraries/Institutions	51	35	50	40	39	215	1.4%
6301 Sewer/Water/Gas Pipe Line Constr.	38	46	52	52	26	214	1.4%
2260 Shoe Repair	0	0	0	0	0	0	0.0%
9544 Sign Mfg.	3	6	4	6	2	21	0.1%
1802 Stonecutters	3	8	8	1	0	20	0.1%
8010 Stores - Hardware/Appliance/Auto	37	38	38	31	29	173	1.1%
8000 Stores - Retail	52	82	74	66	54	328	2.1%
6042 Street & Road Constr./Maint.	147	147	154	146	132	726	4.6%
2030 Sugar Mfg. & Refining	14	9	8	10	15	56	0.4%
7605 Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600 Telegraph & Telephone Operations	2	3	4	3	5	17	0.1%
7601 Telephone & Cable Line Constr.	8	7	6	15	6	42	0.3%
9757 Townships - All Employees	0	0	0	0	0	0	0.0%
8747 Traveling Representatives	70	74	79	64	40	327	2.1%
0004 Tree Planting/Trimming/Harvesting	7	5	6	3	3	24	0.2%
7215 Trucking & Hauling	141	211	192	186	175	905	5.8%
0000 Unknown	0	0	0	0	3	3	0.0%
2860 Upholstering	0	0	0	0	0	0	0.0%
8831 Veterinary Hospital/Surgeons Kennels	3	5	2	2	6	18	0.1%
9840 Voc Training/Work Eval Program	0	0	1	0	0	1	0.0%
9835 Volunteer Programs	2	1	1	3	0	7	0.0%
6200 Water Well Drilling Operations	5	4	2	2	1	14	0.1%
7520 Water Works	9	7	9	4	7	36	0.2%
3360 Welding & Blacksmithing	24	24	19	18	5	90	0.6%
8016 Wholesale Warehouse	12	35	28	24	13	112	0.7%
2803 Woodworking Mfg.	36	52	27	25	23	163	1.0%
Total Indemnity Claims	2,999	3,502	3,530	3,222	2,471	15,724	100.0%
Total All Claims	24,647	25,835	26,396	24,798	21,277	122,953	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 2012 - 2016

<i>Fiscal Year:</i>		FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims
6205	Oil Well Trucking	183	265	312	260	124	1,144	7.3%
5410	Building Construction	228	199	208	208	155	998	6.3%
7215	Trucking & Hauling	141	211	192	186	175	905	5.8%
6206	Oil Well Servicing	137	203	199	246	90	875	5.6%
6042	Street & Road Constr. & Maint.	147	147	154	146	132	726	4.6%
8380	Automotive Dlrs. & Svc. Stations	144	159	141	141	114	699	4.4%
3504	Implement &/or Equipment Mfg.	112	115	119	122	127	595	3.8%
9040	Hospitals	110	112	96	86	80	484	3.1%
9071	Restaurants and Lounges	99	100	98	106	76	479	3.0%
6203	Oil and Gas Development/Drilling	147	101	106	61	32	447	2.8%
Totals		1,448	1,612	1,625	1,562	1,105	7,352	43.9%

Data as of September each year

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

Date Reported - Fiscal Years 2012 - 2016

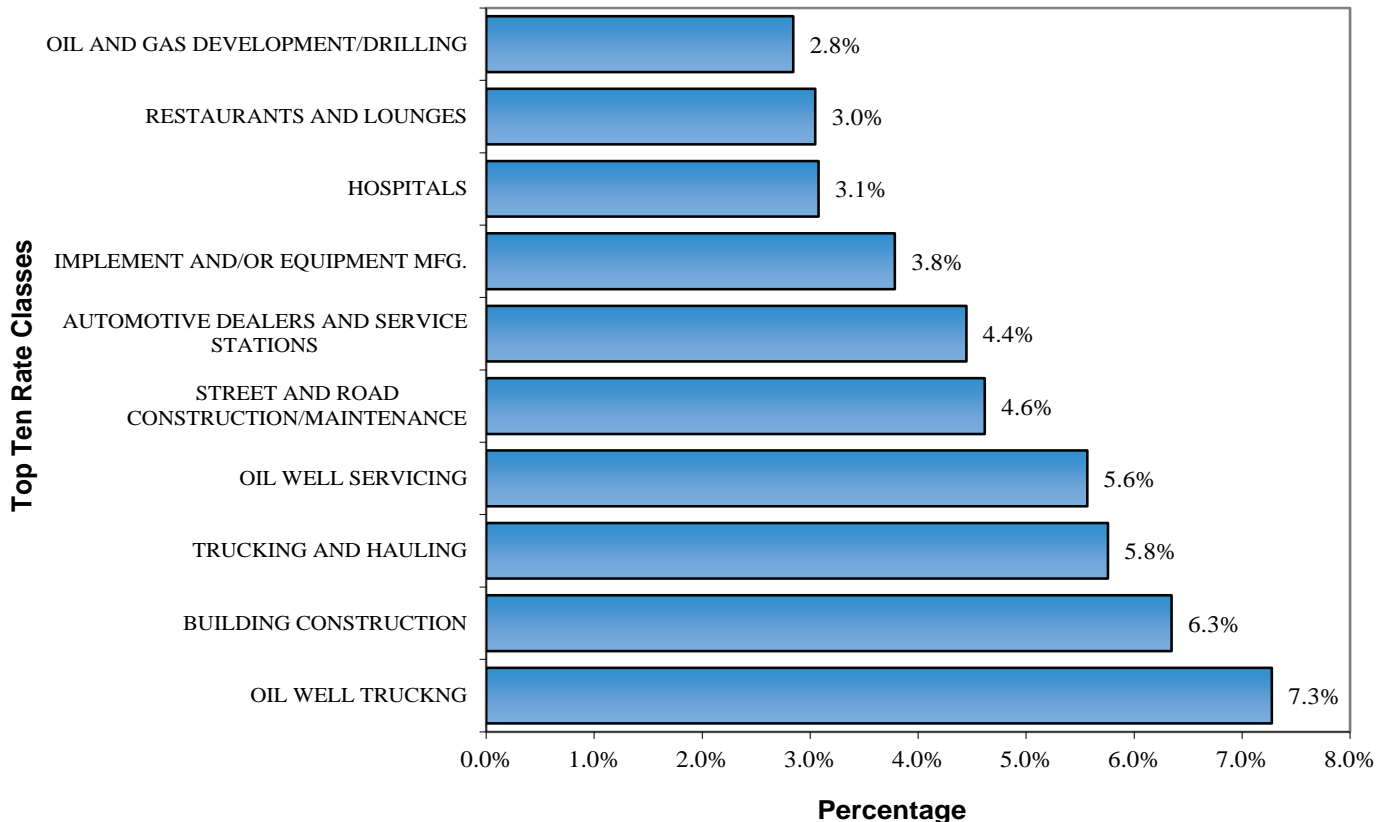


Table 20

Fatalities

Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims*
Burn or Scald-Heat or Cold Exposure - Contact with Hot Object	0	1	0	0	0	1	0.5%
Burn or Scald-Heat or Cold Exposure - Fire or Flame	1	1	0	1	0	3	1.4%
Burn or Scald-Heat or Cold Exposure - Miscellaneous Heat or Cold Exposure	1	0	0	0	0	1	0.5%
Caught In or Between - Machine or Machinery	0	1	1	1	0	3	1.4%
Caught In or Between - Miscellaneous Caught in or Between	0	1	1	1	0	3	1.4%
Fall or Slip Injury - From Different Level	4	3	4	1	2	14	6.6%
Fall or Slip Injury - From Ladder or Scaffolding	1	1	0	1	0	3	1.4%
Fall or Slip Injury - Into Openings	0	0	1	0	0	1	0.5%
Fall or Slip Injury - Miscellaneous Fall or Slip	0	0	0	1	0	1	0.5%
Fall or Slip Injury - On Same Level	0	0	0	2	0	2	0.9%
Miscellaneous Causes - Absorption, Ingestion, or Inhalation	0	1	5	3	0	9	4.3%
Miscellaneous Causes - Explosion or Flare Back	1	1	0	1	0	3	1.4%
Miscellaneous Causes - Other	7	7	5	1	7	27	12.8%
Miscellaneous Causes - Other Than Physical Injury	2	0	5	1	3	11	5.2%
Miscellaneous Causes - Robbery or Criminal Assault	0	0	0	0	1	1	0.5%
Motor Vehicle - Collision With A Fixed Object	1	1	0	1	0	3	1.4%
Motor Vehicle - Collision With Another Vehicle	10	11	12	5	6	44	20.9%
Motor Vehicle - Crash of Airplane	0	0	1	0	0	1	0.5%
Motor Vehicle - Crash of Rail Vehicle	1	0	0	2	0	3	1.4%
Motor Vehicle - Miscellaneous Motor Vehicle	0	2	2	1	4	9	4.3%
Motor Vehicle - Vehicle Upset	3	7	6	13	8	37	17.5%
Struck or Injured By - Falling or Flying Object	1	2	3	0	1	7	3.3%
Struck or Injured By - Fellow Worker, Patient	0	1	0	3	0	4	1.9%
Struck or Injured By - Miscellaneous Struck or Injured By	1	1	0	0	0	2	0.9%
Struck or Injured By - Motor Vehicle	0	3	0	1	1	5	2.4%
Struck or Injured By - Moving Parts of Machine	0	2	0	2	3	7	3.3%
Struck or Injured By - Object Being Lifted or Handled	1	0	1	0	2	4	1.9%
Struck or Injured By - Object Handled by Others	2	0	0	0	0	2	0.9%
Total Fatalities	37	47	47	42	38	211	100.0%

Data as of September each year

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

Table 21
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2012 - 2016

<i>Fiscal Year:</i>	FY 12	FY 13	FY 14	FY 15	FY 16	Five Year Total	% of Claims
<u>CLAIMS FILED</u>							
Indemnity Claims Filed	2,999	3,502	3,530	3,222	2,471	15,724	12.8%
Medical Only Claims Filed	21,648	22,333	22,866	21,576	18,806	107,229	87.2%
Total Claims Filed	24,647	25,835	26,396	24,798	21,277	122,953	100.0%
<u>COVERED WORKFORCE</u>							
	369,996	402,771	418,234	435,993	427,899		
<u>INCIDENT RATES</u>							
Indemnity Claims per 100 Covered Workers	0.81	0.84	0.83	0.73	0.58		
Total Claims per 100 Covered Workers	6.66	6.41	6.31	5.69	4.97		

Data as of September each year

Total claims per 100 covered workers has decreased by 25% from FY 2012 to FY 2016

Figure 9
Claim Incident Rates
 Date Reported - Fiscal Years 2012 - 2016

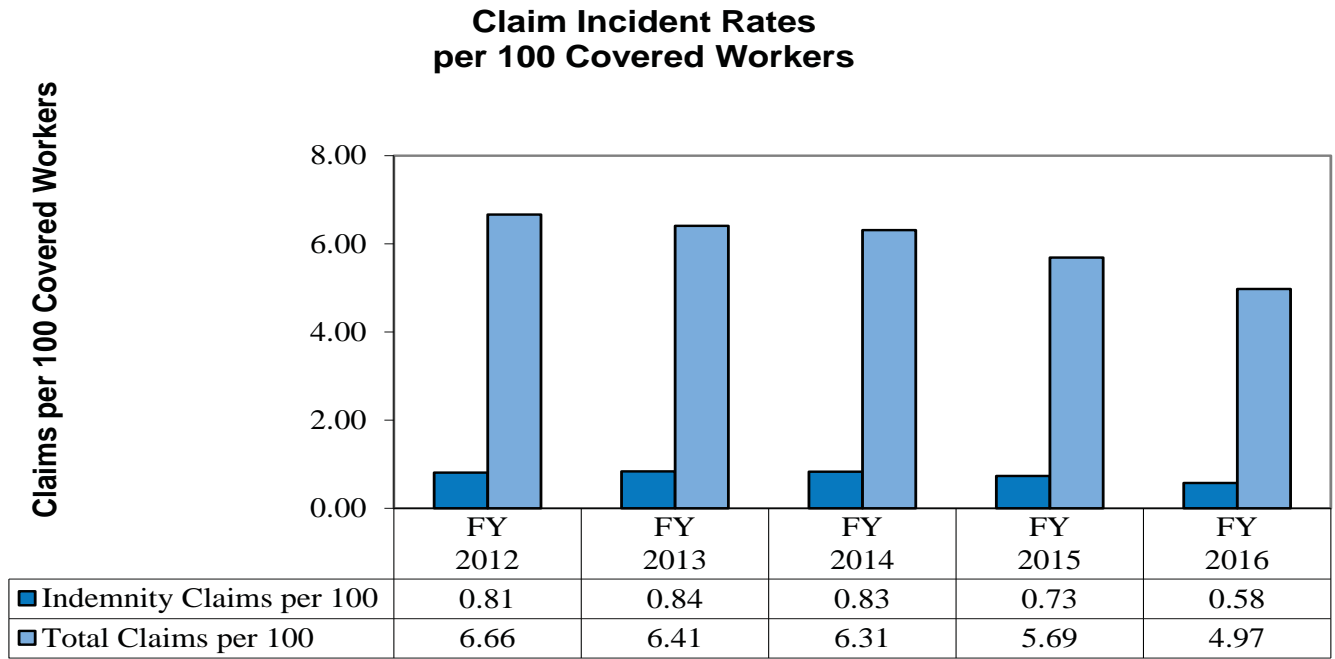
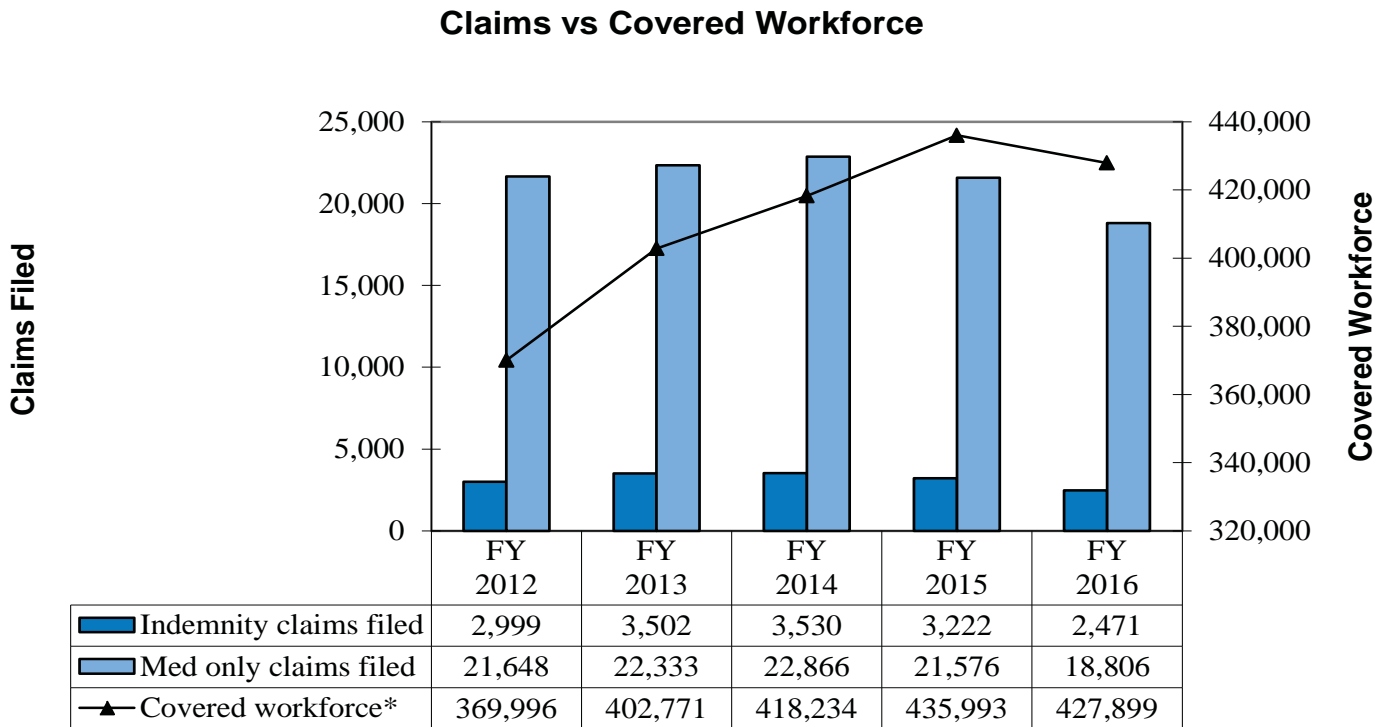


Figure 10
Claim & Covered Workforce Statistics
 Date Reported - Fiscal Years 2012 - 2016



*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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