

**Workforce Safety & Insurance**  
**Quick Facts - Fiscal Years 2009 - 2016**

| Category  | FY2009         | FY2010         | FY2011         | FY2012         | FY2013         | FY2014         | FY2015         | FY2016         |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Employer accounts   | 19,946         | 20,316         | 21,552         | 23,812         | 24,793         | 25,359         | 25,615         | 24,685         |
| Earned premiums (\$millions) <sup>1</sup>   | \$160.7        | \$153.7        | \$191.8        | \$255.9        | \$316.5        | \$320.0        | \$336.9        | \$297.8        |
| Fund surplus ( <i>Net Position</i> ) (\$millions)                                   | \$265.6        | \$336.2        | \$393.1        | \$374.6        | \$354.8        | \$439.1        | \$454.8        | \$466.1        |
| Declared Premium Dividends (\$millions)   | \$0.0          | \$76.5         | \$102.0        | \$142.5        | \$155.0        | \$115.0        | \$100.0        | \$150.0        |
| Actual premium dividends <sup>2</sup>   | -\$3.3         | \$74.9         | \$108.0        | \$144.5        | \$147.6        | \$95.6         | \$97.9         | \$137.0        |
| Investments (\$millions)  | \$1,084        | \$1,213        | \$1,351        | \$1,435        | \$1,558        | \$1,704        | \$1,763        | \$1,832        |
| Investment returns  | -10.25%        | 11.94%         | 13.26%         | 6.14%          | 8.32%          | 11.71%         | 3.27%          | 3.58%          |
| Average annual premium rate adjustment <sup>3</sup>                                 | 2.5%           | -0.5%          | 3.3%           | 0.6%           | 1.1%           | -0.7%          | 1.3%           | 4.8%           |
| Covered workforce   | 340,915        | 340,117        | 348,743        | 369,996        | 402,771        | 418,234        | 435,993        | 427,899        |
| Medical-only claims filed   | 18,161         | 17,029         | 19,036         | 21,681         | 22,436         | 22,915         | 21,621         | 18,829         |
| Wage-loss claims filed  | 2,382          | 2,359          | 2,657          | 2,966          | 3,399          | 3,480          | 3,177          | 2,448          |
| <b>Total claims filed</b>   | <b>20,543</b>  | <b>19,388</b>  | <b>21,693</b>  | <b>24,647</b>  | <b>25,835</b>  | <b>26,395</b>  | <b>24,798</b>  | <b>21,277</b>  |
| Total claims filed per 100 Covered Workers  | 6.03           | 5.70           | 6.22           | 6.66           | 6.41           | 6.31           | 5.69           | 4.97           |
| Wage-loss claims filed per 100 Covered Workers                                      | 0.70           | 0.69           | 0.76           | 0.80           | 0.84           | 0.83           | 0.73           | 0.57           |
| General Administrative and ULAE Expenses (\$millions)                               | \$23.6         | \$25.9         | \$24.4         | \$28.4         | \$28.9         | \$33.1         | \$33.7         | \$36.1         |
| General Administrative Expense and ULAE Ratio                                       | 14.7%          | 16.9%          | 12.7%          | 11.1%          | 9.1%           | 10.3%          | 10.0%          | 12.1%          |
| Indemnity benefits paid (\$millions)  | \$42.5         | \$44.8         | \$47.6         | \$54.5         | \$65.1         | \$79.9         | \$82.5         | \$79.4         |
| Medical benefits paid (\$millions)  | \$69.0         | \$64.7         | \$72.7         | \$76.1         | \$104.6        | \$112.9        | \$108.8        | \$88.2         |
| Allocated Loss Adjustment Expense (ALAE) paid (\$millions)                          | \$3.3          | \$3.9          | \$4.0          | \$3.7          | \$3.8          | \$5.4          | \$6.9          | \$6.7          |
| <b>Total paid benefits (\$millions)</b>   | <b>\$114.8</b> | <b>\$113.5</b> | <b>\$124.3</b> | <b>\$134.3</b> | <b>\$173.5</b> | <b>\$198.2</b> | <b>\$198.2</b> | <b>\$174.3</b> |
| Maximum weekly wage-loss benefit  | \$689          | \$832          | \$853          | \$905          | \$995          | \$1,098        | \$1,143        | \$1,219        |
| Minimum weekly wage-loss benefit  | \$376          | \$399          | \$410          | \$435          | \$478          | \$527          | \$549          | \$585          |
| Claims adjudicated within 14 days   | 54%            | 52%            | 49%            | 47%            | 45%            | 41%            | 39%            | 39%            |
| Claims Reported within 14 days  | 85%            | 85%            | 86%            | 86%            | 87%            | 87%            | 87%            | 88%            |
| Litigation requests   | 153            | 184            | 200            | 190            | 235            | 265            | 304            | 357            |
| Injured Worker Independent Customer Satisfaction Survey (1 to 5 scale) <sup>4</sup> | 4.34           | 4.16           | 4.23           | 4.15           | 4.20           | 4.23           | 4.11           | 4.06           |
| Employer Independent Customer Satisfaction Survey (1 to 5 scale) <sup>5</sup>       | 4.13           | 4.11           | 4.22           | 3.67           | 3.57           | 4.22           | 4.27           | 4.31           |
| WSI employee turnover rate  | 4%             | 2%             | 5%             | 7%             | 8%             | 7%             | 9%             | 5%             |

<sup>1</sup> Reflects earned premiums after safety discounts and before reinsurance and dividends

<sup>2</sup> Current fiscal year amount is an estimate based on prior year's premium

<sup>3</sup> Calculated by Actuary - Rate Review

<sup>4</sup> Starting with FY07 the injured worker survey population includes claims 60-120 days post acceptance, closed claims, claims open > 1 year, and denied claims

<sup>5</sup> Starting with FY07 the employer survey questions were changed to address new programs in Employer Services