



# WSI

North Dakota Workforce  
Safety & Insurance

For over 100 years, we've cared  
for injured employees and  
promoted safe workplaces.

## NORTH DAKOTA WORKFORCE SAFETY & INSURANCE

**260**

Full-Time Team  
Member Authority

**3**

Temporary  
Team Members

**15**

Average years  
of service

**49**

Average age

**8.2%**

Retirement-eligible

**7.8%**

Turnover rate

WSI is an exclusive, employer-financed, no-fault insurance state fund covering workplace injuries and deaths. **WSI is a special fund agency and receives no general fund dollars.**

<b>Core Purpose:</b>	To care for injured workers
<b>Business:</b>	We provide Workers' Compensation & Safety Services
<b>Vision:</b>	Safe, Secure, and Healthy North Dakota Workforce
<b>Core Values:</b>	Loyal, Caring, and Forthright
<b>Strategic Anchors:</b>	Exceptional People, Exceptional Service, and Financial Stability

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## WHO WE SERVE

### Employees



WSI's highest priority is the health and safety of our North Dakota workforce. In the event of an injury, our goal is to help injured employees regain their health and return to work.

### Employers



WSI provides workers' compensation coverage in North Dakota and administers safety programs and services to provide a safe and healthy workforce.

### Medical Providers



WSI partners with medical providers to help reduce and prevent long-term disability allowing injured employees to return to work quickly and safely.

**Covered Workforce: 412,536**

**Employer Accounts: 27,159**

**Claims Filed: 17,042**

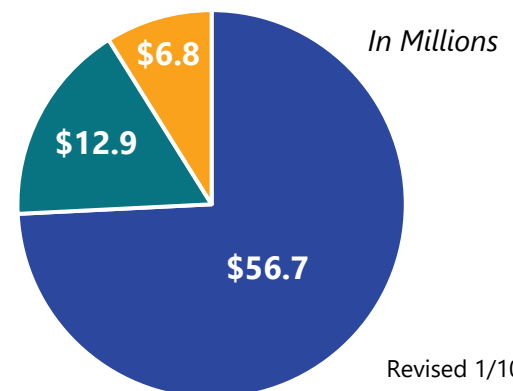
## 2023-2025 BIENNIAL BUDGET APPROPRIATION

### Budget Appropriation:

- **Base Level: \$76,455,030\***

\* Gross budget amount which includes the FTE funding pool \$3,701,233 and salary and benefits adjustments of \$730,075 included in OMB budget bill.

- **Salary**
- **Operating**
- **One-time Funding**



Revised 1/10/2025

# NORTH DAKOTA WORKFORCE SAFETY & INSURANCE

## WHAT WE DO

### Claims Management

Assists injured employees on their journey to recovery by adjudicating and managing claims. This includes managing medical, wage-loss, and rehabilitation benefits.

### Customer Service

Supports WSI's internal operations by receiving and answering customer calls and inquiries.

### Medical Services

Offers medical providers educational and administrative services to assist in injured employees' treatment. Services include prior authorization, billing and payment, and pharmacy services.

### Policyholder Services

Guides employers in obtaining North Dakota workers' compensation insurance, while also providing premium billing, auditing, and collection services.

### Return to Work Services

Assists injured employees in their medical recovery and return to work through nurse case management, vocational case management, and retraining programs.

### Safety Services

Offers employers loss control consultations, education and training, safety incentive programs, and safety grants to ensure a safe and healthy workplace.

## WHY WE ARE PROUD & HOW WE MEASURE SUCCESS

**Safety Focus** – Injury rates have fallen by 27% over the last decade, bringing them to a historic low of 4.13 claims filed per 100 covered employees. In fiscal year 2024, WSI issued \$23.9 million in safety premium discounts to employers for successful participation in safety programs.

**Few Disputes & Low Litigation** – North Dakota is one of the least litigious workers' compensation systems in the country. Only half of 1% of decisions issued proceed to an administrative court hearing.

**Financially Strong** – The WSI fund exceeds the statutory surplus requirements. WSI has issued \$1.8 billion in employer dividends in the past 19 out of 20 years.

**Enhance Technology** – Continuous improvements to WSI's core business system, CAPS, and self-service portal, myWSI, improve customer service, and enhance system maintainability for our internal and external customers.

**Strong Statutory Benefits** – From medical, wage-loss, and return to work services, WSI provides a favorable benefit package for injured employees as compared to other jurisdictions.

**Low Premiums** – Workers' compensation premiums were reduced for the ninth consecutive year with an average 0.6% reduction for the 2024-25 policy year. It is more than a 40% reduction in premiums over the last nine years allowing North Dakota to remain a business-friendly state and the lowest workers' compensation premium state in the nation.

**Good Payor** – Fair payment for medical and hospital services ensures injured employees have access to quality healthcare. WSI fee schedules range from 163% to 250% of what Medicare would pay.

**Customer Satisfaction** – WSI's customer satisfaction consistently ranks high on a 1 to 5-point scale: Employer – 4.41; Injured Employee – 4.24; Medical Provider – 3.94.

## WSI EMPLOYEE ENGAGEMENT & DEVELOPMENT

**Employee Engagement** – WSI's overall employee engagement results in the Oct. 2024 Team ND Engagement Survey were 4.40 (on a 5-point scale), compared to 4.41 in 2023. WSI had a response rate of 96%.

**Employee Development** – WSI developed and launched a new leadership program, **bildU**, in the fall of 2022 with the goal of educating and providing our emerging leaders with the necessary tools to be successful. To date, 32 WSI employees have graduated or are participating in the program.

**WSI earned the 2024 Top 10 Workplaces Award  
by the Bismarck-Mandan Young Professionals Network.**

