



Detailed Claims
and Injury
Characteristics

REPORT

Fiscal Years 2014 - 2018



**North Dakota Workforce
Safety & Insurance**

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 2014 through 2018 (July 1, 2013 through June 30, 2018) 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, in 2018 the average cost of an indemnity claim in North Dakota was nearly \$83,960 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,498 in medical expenses.

Section I of this report contains statistical information on claims and injury characteristics. As an example, in fiscal year 2018, 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that did not seek medical treatment, no signed injured worker report was received, claim technical denials and claims withdrawn.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 Department is 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

WSI

North Dakota Workforce
Safety & Insurance

Table 1
Accepted/Denied
 Reflects the Initial Decision and Includes all Claims and Incidents Filed
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS & INCIDENTS							
Accepted	17,129	15,746	12,923	12,114	11,876	69,788	71.0%
Denied	5,737	5,830	5,883	5,548	5,563	28,561	29.0%
Total Medical Only	22,866	21,576	18,806	17,662	17,439	98,349	87.5%
INDEMNITY CLAIMS & INCIDENTS							
Accepted	2,918	2,563	1,971	1,878	1,906	11,236	80.1%
Denied	612	659	500	505	523	2,799	19.9%
Total Indemnity	3,530	3,222	2,471	2,383	2,429	14,035	12.5%
TOTAL							
Accepted	20,047	18,309	14,894	13,992	13,782	81,024	72.1%
Denied	6,349	6,489	6,383	6,053	6,086	31,360	27.9%
Total All Claims & Incidents	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

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

Based on a five year average, the initial acceptance rate of claims and incidents filed is 72.1%.
 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 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS							
Head	3,566	3,311	2,918	2,647	2,586	15,028	13.4%
Neck	741	681	510	570	555	3,057	2.7%
Upper Extremities	9,310	8,809	7,710	7,265	7,191	40,285	35.8%
Trunk	4,512	4,205	3,646	3,385	3,305	19,053	17.0%
Lower Extremities	4,394	4,141	3,668	3,486	3,478	19,167	17.1%
Other	278	378	310	276	286	1,528	1.4%
Unknown	65	51	44	33	38	231	0.2%
Total Medical Only Claims	22,866	21,576	18,806	17,662	17,439	98,349	87.5%
INDEMNITY CLAIMS							
Head	187	189	126	127	152	781	0.7%
Neck	125	109	80	46	59	419	0.7%
Upper Extremities	1,227	1,093	842	889	858	4,909	4.4%
Trunk	894	803	649	566	549	3,461	3.1%
Lower Extremities	1,025	965	719	698	761	4,168	3.7%
Other	68	60	54	56	48	286	0.3%
Unknown	4	3	1	1	2	11	0.0%
Total Indemnity Claims	3,530	3,222	2,471	2,383	2,429	14,035	12.5%
TOTAL CLAIMS							
Head	3,753	3,500	3,044	2,774	2,738	15,809	14.1%
Neck	866	790	590	616	614	3,476	3.1%
Upper Extremities	10,537	9,902	8,552	8,154	8,049	45,194	40.2%
Trunk	5,406	5,008	4,295	3,951	3,854	22,514	20.0%
Lower Extremities	5,419	5,106	4,387	4,184	4,239	23,335	20.8%
Other	346	438	364	332	334	1,814	1.6%
Unknown	69	54	45	34	40	242	0.2%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

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

Injuries to the upper extremities are the most prevalent type of injury with a five year average of 40.2% of all claims.

Table 3
Distribution of Claims by Part of Body - Detail
All Claims
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
HEAD							
Brain	9	10	11	9	9	48	0.0%
Ear(s)	106	84	98	86	76	450	0.4%
Eye(s)	1,582	1,564	1,294	1,116	1,070	6,626	5.9%
Facial Bones	49	64	49	38	23	223	0.2%
Facial Soft Tissue	449	394	347	328	286	1,804	1.6%
Head Injury	1,167	939	859	813	884	4,662	4.1%
Mouth	101	101	101	94	88	485	0.4%
Nose	107	109	89	107	90	502	0.4%
Scalp	1	90	70	74	95	330	0.3%
Skull	3	5	2	6	5	21	0.0%
Tooth	179	140	124	103	112	658	0.6%
Sub Total	3,753	3,500	3,044	2,774	2,738	15,809	14.1%
NECK							
Cervical (Neck)	848	778	576	602	608	3,412	3.0%
Larynx	6	6	5	7	3	27	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	12	6	9	7	3	37	0.0%
Sub Total	866	790	590	616	614	3,476	3.1%
UPPER EXTREMITIES							
Elbow(s)	712	671	580	501	522	2,986	2.7%
Finger(s)	2,903	2,679	2,388	2,176	2,118	12,264	10.9%
Hand(s)	1,769	1,706	1,425	1,361	1,396	7,657	6.8%
Lower Arm(s)	622	637	531	512	493	2,795	2.5%
Shoulder(s)	1,999	1,767	1,506	1,524	1,523	8,319	7.4%
Thumb(s)	970	999	862	812	771	4,414	3.9%
Upper Arm(s)	306	284	273	276	258	1,397	1.2%
Wrist(s)	1,256	1,159	987	992	968	5,362	4.8%
Sub Total	10,537	9,902	8,552	8,154	8,049	45,194	40.2%
TRUNK							
Abdomen/Stomach	214	243	249	226	201	1,133	1.0%
Buttocks	48	41	46	54	57	246	0.2%
Chest, Ribs, Sternum	615	529	516	409	431	2,500	2.2%
Genitals	25	20	6	19	5	75	0.1%
Groin	150	227	164	154	150	845	0.8%

Table 3
Distribution of Claims by Part of Body - Detail (cont.)
All Claims
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	287	209	198	185	175	1,054	0.9%
Hernia	148	0	0	0	0	148	0.1%
Internal Organs	14	11	22	14	16	77	0.1%
Lumbar (Low Back)	3,122	2,936	2,462	2,315	2,248	13,083	11.6%
Pelvis	29	18	20	19	12	98	0.1%
Sacrum/Coccyx	101	101	72	63	61	398	0.4%
Scapula/Clavicle	34	36	21	35	27	153	0.1%
Spinal Cord	8	5	6	8	6	33	0.0%
Thoracic (Middle Back)	583	605	500	434	452	2,574	2.3%
Trunk	28	27	13	16	13	97	0.1%
Sub Total	5,406	5,008	4,295	3,951	3,854	22,514	20.0%
LOWER EXTREMITIES							
Ankle(s)	1,145	1,105	914	848	837	4,849	4.3%
Foot	851	825	745	689	635	3,745	3.3%
Heel(s)	48	51	46	33	44	222	0.2%
Hip(s)	282	256	272	254	237	1,301	1.2%
Knee(s)	2,079	1,871	1,622	1,562	1,620	8,754	7.8%
Lower Leg(s)	544	544	414	406	404	2,312	2.1%
Toe(s)	225	228	190	192	216	1,051	0.9%
Upper Leg(s)	245	226	184	200	246	1,101	1.0%
Sub Total	5,419	5,106	4,387	4,184	4,239	23,335	20.8%
OTHER							
All Body	245	303	216	203	201	1,168	1.0%
Death	47	42	36	26	29	180	0.2%
Glasses	0	0	0	0	0	0	0.0%
No Injury	54	93	112	103	104	466	0.4%
Sub Total	346	438	364	332	334	1,814	1.6%
UNKNOWN							
Unknown	69	54	45	34	40	242	0.2%
Sub Total	69	54	45	34	40	242	0.2%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

**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 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
HEAD							
Brain	4	6	6	6	5	27	0.2%
Ear(s)	2	2	3	1	1	9	0.1%
Eye(s)	21	22	14	19	19	95	0.7%
Facial Bones	10	14	5	7	2	38	0.3%
Facial Soft Tissue	18	18	14	9	14	73	0.5%
Head	120	114	77	71	93	475	3.4%
Mouth	4	2	0	0	3	9	0.1%
Nose	6	8	3	10	7	34	0.2%
Scalp	0	0	0	0	3	3	0.0%
Skull	2	3	2	3	3	13	0.1%
Tooth	0	0	2	1	2	5	0.0%
Sub Total	187	189	126	127	152	781	5.6%
NECK							
Cervical (Neck)	125	107	80	46	58	416	3.0%
Larynx	0	0	0	0	0	0	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	0	2	0	0	1	3	0.0%
Sub Total	125	109	80	46	59	419	3.0%
UPPER EXTREMITIES							
Elbow(s)	95	97	66	65	65	388	2.8%
Finger(s)	172	152	138	122	119	703	5.0%
Hands(s)	114	107	60	103	81	465	3.3%
Lower Arm(s)	54	50	30	38	31	203	1.4%
Shoulder(s)	467	412	316	339	338	1,872	13.3%
Thumb(s)	67	58	40	46	40	251	1.8%
Upper Arm(s)	67	53	43	41	46	250	1.8%
Wrist(s)	191	164	149	135	138	777	5.5%
Sub Total	1,227	1,093	842	889	858	4,909	35.0%
TRUNK							
Abdomen/Stomach	25	58	66	46	38	233	1.7%
Buttocks	6	6	6	0	3	21	0.1%
Chest, Ribs, Sternum	70	75	72	55	57	329	2.3%
Genitals	3	1	2	2	2	10	0.1%
Groin	29	75	67	57	57	285	2.0%

Table 4
Distribution of Claims by Part of Body - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	44	35	23	24	18	144	1.0%
Hernia	106	0	0	0	0	106	0.8%
Internal Organs	5	3	5	7	5	25	0.2%
Lumbar (Low Back)	495	452	333	308	307	1,895	13.5%
Pelvis	17	8	12	8	4	49	0.3%
Sacrum/Coccyx	17	19	10	5	9	60	0.4%
Scapula/Clavicle	11	11	9	11	11	53	0.4%
Spinal Cord	2	2	0	2	0	6	0.0%
Thoracic Spine (Middle Back)	63	56	42	41	38	240	1.7%
Trunk	1	2	2	0	0	5	0.0%
Sub Total	894	803	649	566	549	3,461	24.7%
LOWER EXTREMITIES							
Ankles(s)	224	219	163	131	169	906	6.5%
Foot	108	118	90	87	89	492	3.5%
Heel(s)	16	17	11	12	17	73	0.5%
Hip(s)	54	46	37	35	39	211	1.5%
Knee(s)	469	398	312	296	299	1,774	12.6%
Lower Leg(s)	99	90	59	74	81	403	2.9%
Toe(s)	26	34	18	35	25	138	1.0%
Upper Leg(s)	29	43	29	28	42	171	1.2%
Sub Total	1,025	965	719	698	761	4,168	29.7%
OTHER							
All Body	19	12	12	18	12	73	0.5%
Death	46	42	36	26	29	179	1.3%
Glasses	0	0	0	0	0	0	0.0%
No Injury	3	6	6	12	7	34	0.2%
Sub Total	68	60	54	56	48	286	2.0%
UNKNOWN							
Unknown	4	3	1	1	2	11	0.1%
Sub Total	4	3	1	1	2	11	0.1%
Total Indemnity Claims	3,530	3,222	2,471	2,383	2,429	14,035	100.0%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

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

Table 5
Distribution of Claims by Nature of Injury
All Claims Filed
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
Aids	1	0	0	0	0	1	0.0%
All Other	569	573	574	545	522	2,783	2.5%
All Other Cumulative Injuries	217	220	177	168	154	936	0.8%
All Other Occupational Disease	54	47	50	39	30	220	0.2%
Amputation	85	84	69	36	67	341	0.3%
Angina Pectoris (Heart Disease)	7	4	1	3	3	18	0.0%
Asbestos	4	3	1	1	4	13	0.0%
Asphyxiation	5	9	4	7	2	27	0.0%
Black Lung	0	0	0	0	0	0	0.0%
Burn(s)	682	690	566	480	469	2,887	2.6%
Byssinosis	0	1	0	0	0	1	0.0%
Cancer	2	3	0	1	0	6	0.0%
Carpal Tunnel Syndrome	224	183	155	135	148	845	0.8%
Concussion	337	337	255	232	258	1,419	1.3%
Contagious Disease	14	18	16	9	22	79	0.1%
Contusion	3,733	3,357	2,917	2,814	2,879	15,700	14.0%
Crushing	515	516	449	443	446	2,369	2.1%
Dermatitis	77	73	54	38	48	290	0.3%
Dislocation	208	171	127	131	138	775	0.7%
Dust Disease (all other Pneumoconiosis)	7	6	2	6	2	23	0.0%
Electric Shock	45	27	39	22	24	157	0.1%
Enucleation (removal of eye)	1	1	1	0	0	3	0.0%
Exposure to Bodily Fluid	244	344	214	209	243	1,254	1.1%
Foreign Body	1,237	1,205	941	781	751	4,915	4.4%
Fracture	1,637	1,575	1,193	1,181	1,144	6,730	6.0%
Freezing	109	55	6	50	34	254	0.2%
Hearing Loss (traumatic only)	14	6	20	7	7	54	0.0%
Heart Attack	29	13	17	16	11	86	0.1%
Heat Prostration	44	44	49	40	21	198	0.2%
Hernia	205	194	161	139	137	836	0.7%
Hypertension	12	20	8	18	12	70	0.1%
Infection	121	87	79	57	54	398	0.4%
Inflammation	321	272	342	367	378	1,680	1.5%
Lacerations	3,692	3,659	3,074	2,903	2,724	16,052	14.3%
Loss of Hearing (progressive)	17	15	12	23	16	83	0.1%
Mental Disorder	3	0	2	2	0	7	0.0%
Mental Stress	9	7	19	6	2	43	0.0%
Multiple Physical Injuries Both Physical And Psychological	6	4	5	7	12	34	0.0%

Table 5
Distribution of Claims by Nature of Injury (cont.)
All Claims Filed
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
Multiple Physical Injuries Only	64	64	66	101	99	394	0.4%
Needle Stick	312	270	256	209	273	1,320	1.2%
No Physical Injury	342	321	359	435	474	1,931	1.7%
Poisoning - Chemical	35	40	21	21	22	139	0.1%
Poisoning - General (not OD or Cumulative)	20	12	19	5	16	72	0.1%
Poisoning - Metal	0	1	1	0	1	3	0.0%
Puncture	594	603	590	512	523	2,822	2.5%
Radiation	1	0	0	0	1	2	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	196	140	131	110	125	702	0.6%
Rupture	450	335	232	222	254	1,493	1.3%
Severance	19	10	5	2	4	40	0.0%
Silicosis	0	1	0	0	0	1	0.0%
Sprain/Strain	9,537	8,911	7,786	7,302	7,121	40,657	36.2%
Syncope (fainting)	68	49	64	56	57	294	0.3%
Tendonitis	244	209	132	140	124	849	0.8%
Unknown	16	0	0	0	2	18	0.0%
Vascular Loss	1	2	1	1	1	6	0.0%
Vision Loss	10	7	14	11	9	51	0.0%
VDT - Related Disease	0	0	1	2	0	3	0.0%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

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

Sprains and strains are the most prevalent nature of injury. In FY 2018, 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 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
Sprain/Strain	9,537	8,911	7,786	7,302	7,121	40,657	36.2%
Lacerations	3,692	3,659	3,074	2,903	2,724	16,052	14.3%
Contusion	3,733	3,357	2,917	2,814	2,879	15,700	14.0%
Fracture	1,637	1,575	1,193	1,181	1,144	6,730	6.0%
Foreign Body	1,237	1,205	941	781	751	4,915	4.4%
Burn(s)	682	690	566	480	469	2,887	2.6%
Puncture	594	603	590	512	523	2,822	2.5%
All Other	569	573	574	545	522	2,783	2.5%
Crushing	515	516	449	443	446	2,369	2.1%
No Physical Injury	342	321	359	435	474	1,931	1.7%
Totals	22,538	21,410	18,449	17,396	17,053	96,846	86.2%

Figure 1
Distribution of Claims by the Top Ten Natures of Injury
All Claims Filed
 Date Reported - Fiscal Years 2014 - 2018

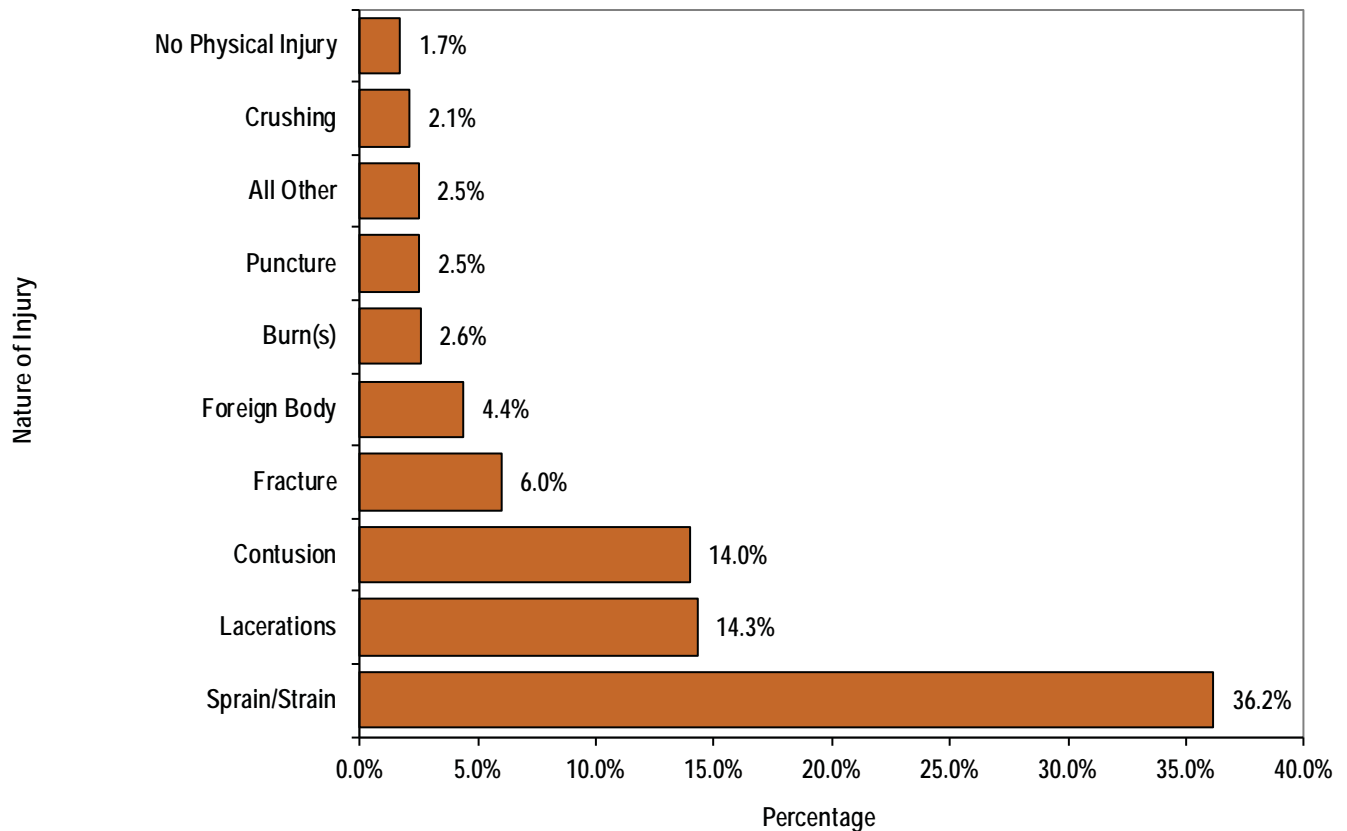


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
All Other	87	90	59	56	61	353	2.5%
All Other Cumulative Injuries	35	49	24	28	19	155	1.1%
All Other Occupational Disease	6	4	2	5	4	21	0.1%
Amputation	53	40	34	20	38	185	1.3%
Angina Pectoris (Heart Disease)	2	2	0	1	0	5	0.0%
Asbestos	1	0	0	0	0	1	0.0%
Asphyxiation	3	0	1	1	0	5	0.0%
Burn(s)	51	56	43	47	30	227	1.6%
Cancer	1	1	0	0	0	2	0.0%
Carpal Tunnel Syndrome	90	55	49	47	49	290	2.1%
Concussion	78	70	50	50	59	307	2.2%
Contagious Disease	1	1	1	1	1	5	0.0%
Contusion	172	172	145	128	154	771	5.5%
Crushing	64	64	48	47	51	274	2.0%
Dermatitis	4	2	0	1	3	10	0.1%
Dislocation	60	59	42	43	40	244	1.7%
Dust Disease (all other Pneumoconiosis)	1	0	1	1	0	3	0.0%
Electric Shock	3	0	1	4	3	11	0.1%
Enucleation (Removal of Eye)	1	1	0	0	0	2	0.0%
Exposure to Bodily Fluid	0	0	2	0	3	5	0.0%
Foreign Body	15	15	4	6	5	45	0.3%
Fracture	720	680	482	518	505	2,905	20.7%
Freezing	15	10	4	7	6	42	0.3%
Hearing Loss (traumatic only)	0	0	0	0	0	0	0.0%
Heart Attack	18	12	8	9	6	53	0.4%
Heat Prostration	0	1	1	1	2	5	0.0%
Hernia	130	106	107	81	71	495	3.5%
Hypertension	0	2	1	4	1	8	0.1%
Infection	26	23	17	13	24	103	0.7%
Inflammation	40	35	34	35	34	178	1.3%
Lacerations	104	117	94	104	78	497	3.5%
Loss of Hearing (progressive)	0	1	0	0	0	1	0.0%
Mental Disorder	1	0	2	1	0	4	0.0%
Mental Stress	5	5	4	3	0	17	0.1%
Multiple Injuries Both Physical And Psy- chological	3	4	5	5	7	24	0.2%
Multiple Physical Injuries Only	12	27	14	28	20	101	0.7%
Needle Stick	0	0	0	0	0	0	0.0%
No Physical Injury	28	29	17	25	26	125	0.9%

Table 7
Distribution of Claims by Nature of Injury (cont.)
Indemnity Claims Only
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
Poisoning - Chemical	1	3	2	3	2	11	0.1%
Poisoning - General (not OD or Cumulative)	2	0	2	1	1	6	0.0%
Puncture	16	16	15	7	13	67	0.5%
Respiratory Disorders (Gases, Fumes, Chemicals)	11	11	7	7	14	50	0.4%
Rupture	338	248	166	163	182	1,097	7.8%
Severance	6	4	3	1	2	16	0.1%
Sprain/Strain	1,285	1,178	949	858	882	5,152	36.7%
Syncope (fainting)	5	1	2	3	3	14	0.1%
Tendonitis	33	24	26	16	25	124	0.9%
Unknown	1	0	0	0	0	1	0.0%
Vascular Loss	0	2	1	0	1	4	0.0%
VDT-Related Disease	0	0	0	1	0	1	0.0%
Vision Loss	2	2	2	3	4	13	0.1%
Total Indemnity Claims	3,530	3,222	2,471	2,383	2,429	14,035	100.0%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

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

Sprains, strains and fractures have accounted for a majority of the indemnity claims with a five year combined total of 57.4%.

Table 8
Distribution of Claims by the Top 10 Natures of Injury
Indemnity Claims Only
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims
Sprain/Strain	1,285	1,178	949	858	882	5,152	36.7%
Fracture	720	680	482	518	505	2,905	20.7%
Rupture	338	248	166	163	182	1,097	7.8%
Contusion	172	172	145	128	154	771	5.5%
Lacerations	104	117	94	104	78	497	3.5%
Hernia	130	106	107	81	71	495	3.5%
All Other	87	90	59	56	61	353	2.5%
Concussion	78	70	50	50	59	307	2.2%
Carpal Tunnel Syndrome	90	55	49	47	49	290	2.1%
Crushing	64	64	48	47	51	274	2.0%
Totals	3,068	2,780	2,149	2,052	2,092	12,141	86.5%

Figure 2
Distribution of Claims by the Top Ten Natures of Injury
Indemnity Claims Only
 Date Reported - Fiscal Years 2014 - 2018

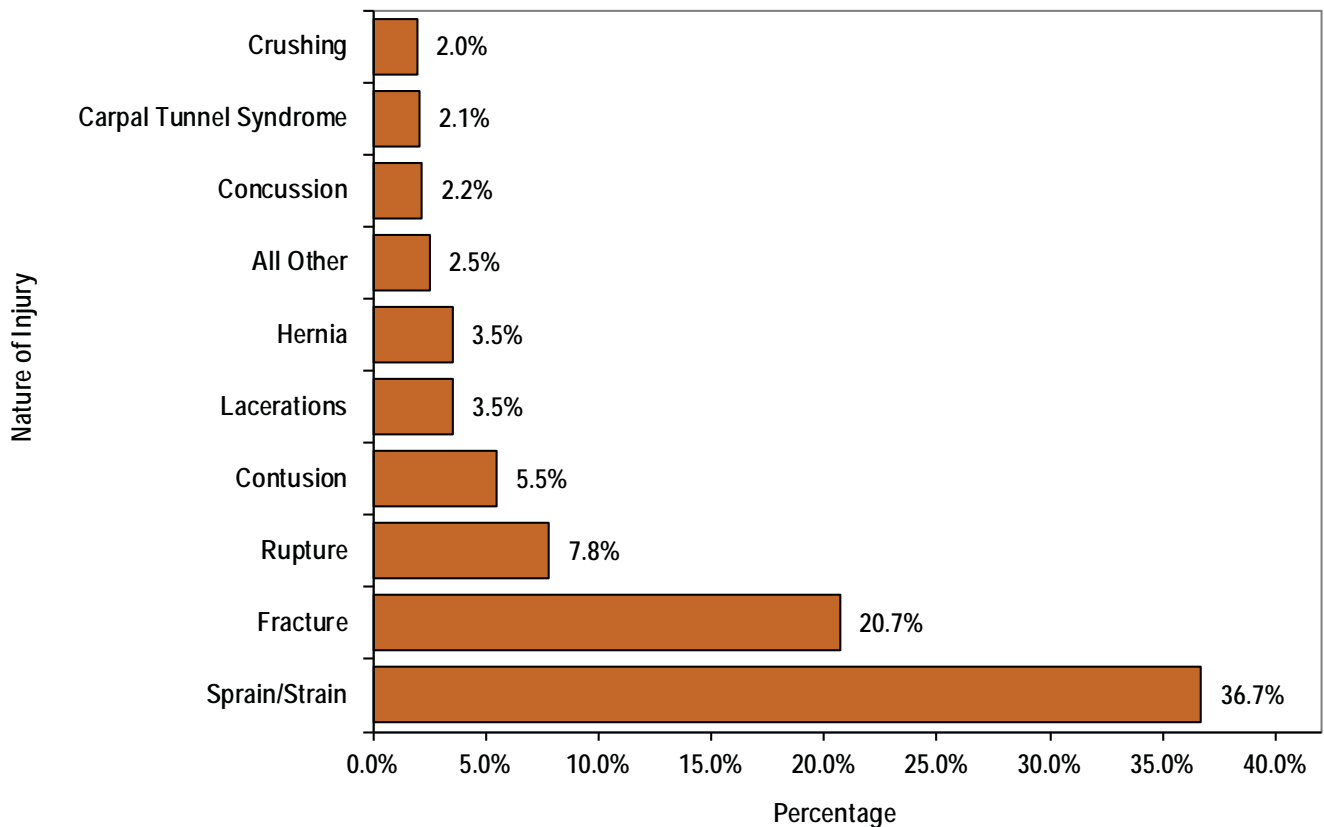


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
Strain or Injury By	7,231	6,917	5,931	5,679	5,504	31,262	27.8%
Fall or Slip Injury	5,549	4,716	4,126	4,055	4,357	22,803	20.3%
Struck or Injured By	3,832	3,853	3,152	2,949	2,981	16,767	14.9%
Cut, Puncture, Scrape Injured By	3,279	3,088	2,715	2,418	2,433	13,933	12.4%
Miscellaneous Causes	2,777	2,872	2,517	2,154	2,079	12,399	11.0%
Striking Against or Stepping On	1,058	1,032	881	947	831	4,749	4.2%
Caught In or Between	1,021	804	750	714	663	3,952	3.5%
Motor Vehicle	842	791	560	544	472	3,209	2.9%
Burn, Scald-Heat or Cold Exposure	781	717	605	568	525	3,196	2.8%
Rubbed or Abraded By	22	8	40	17	23	110	0.1%
Unknown	4	0	0	0	0	4	0.0%
Totals	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

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

Figure 3
Distribution of Claims by Cause of Injury - General
All Claims Filed
 Date Reported - Fiscal Years 2014 - 2018

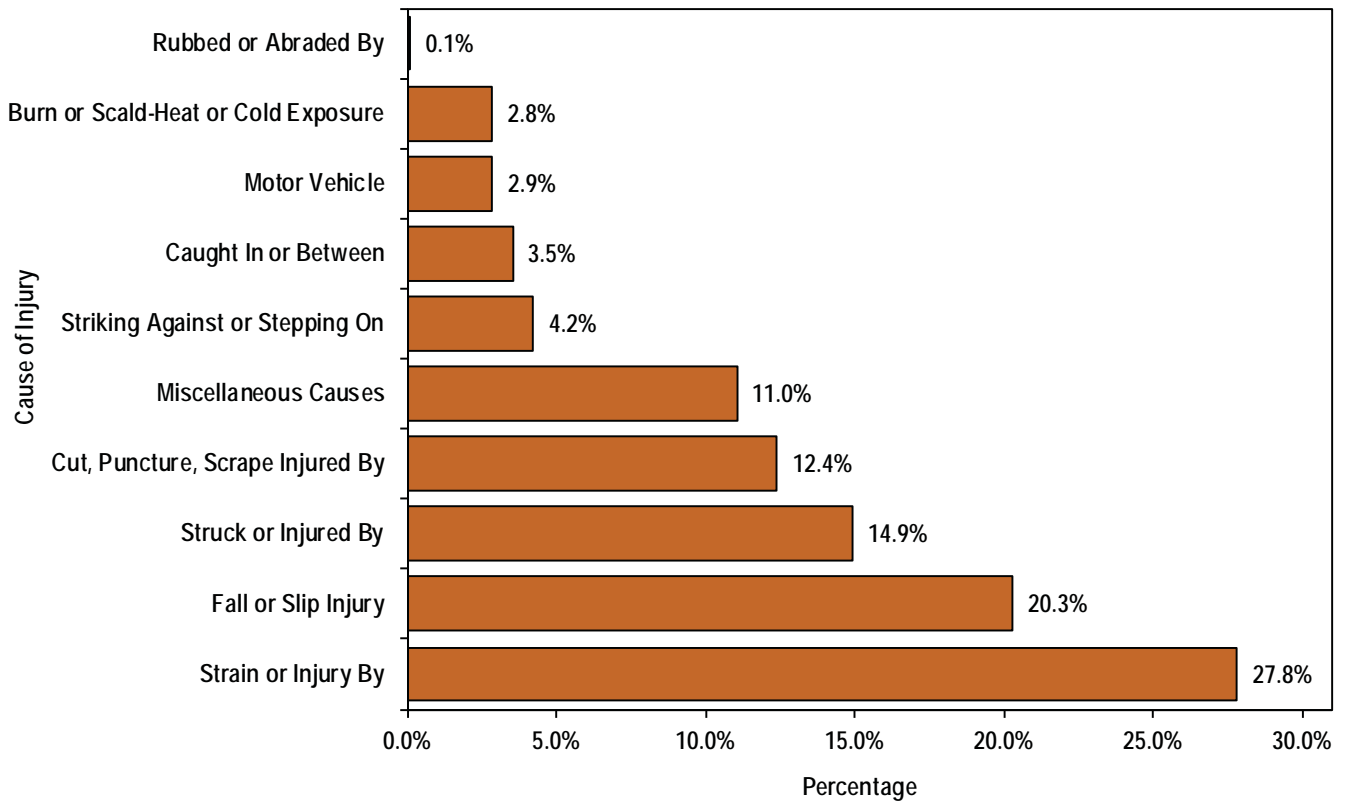


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	3	3	1	1	0	8	0.0%
Acid Chemicals	117	110	82	81	77	467	0.4%
Cold Objects or Substances	1	0	0	0	3	4	0.0%
Contact with Hot Object	159	142	135	121	110	667	0.6%
Dust, Gasses, Fumes, or Vapors	16	15	17	13	19	80	0.1%
Fire or Flame	44	47	28	34	32	185	0.2%
Misc. Heat or Cold Exposure	44	26	17	34	43	164	0.1%
Radiation	0	0	0	0	0	0	0.0%
Steam or Hot Fluids	176	215	225	172	163	951	0.8%
Temperature Extremes	131	75	49	92	56	403	0.4%
Welding Operations	90	84	51	20	22	267	0.2%
Sub Total	781	717	605	568	525	3,196	2.8%
CAUGHT IN OR BETWEEN							
Machine or Machinery	194	145	211	178	144	872	0.8%
Misc. Caught in or Between	178	477	143	157	167	1,122	1.0%
Object Handled	649	182	396	379	352	1,958	1.7%
Sub Total	1,021	804	750	714	663	3,952	3.5%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	106	118	107	115	93	539	0.5%
Hand Tool, Utensil; not powered	1,119	995	702	654	620	4,090	3.6%
Misc. Cut, Puncture or Scrape	388	378	433	351	369	1,919	1.7%
Objects Being Lifted or Handled	1,327	1,341	1,218	1,029	1,115	6,030	5.4%
Powered Hand Tool/Appliance	339	256	253	269	236	1,353	1.2%
Sub Total	3,279	3,088	2,713	2,418	2,433	13,931	12.4%
FALL OR SLIP INJURY							
From Different Level	599	512	365	281	288	2,045	1.8%
From Ladder or Scaffolding	310	308	256	237	193	1,304	1.2%
From Liquid or Grease Spills	329	288	303	296	302	1,518	1.4%
Into Openings	128	96	84	53	74	435	0.4%
Misc. Fall or Slip	603	497	866	991	983	3,940	3.5%
On Ice or Snow	1,792	1,174	968	1,206	1,523	6,663	5.9%
On Same Level	1,380	1,472	975	704	727	5,258	4.7%
On Stairs	313	311	250	237	223	1,334	1.2%
Slipped, Did Not Fall	95	58	59	50	44	306	0.3%
Sub Total	5,549	4,716	4,126	4,055	4,357	22,803	20.3%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With Another Vehicle	327	402	252	246	222	1,449	1.3%
Collision With a Fixed Object	22	28	19	13	8	90	0.1%
Crash of Airplane	1	0	0	2	1	4	0.0%
Crash of Rail Vehicle	3	2	1	0	1	7	0.0%
Crash of Water Vehicle	1	1	0	1	1	4	0.0%
Misc. Motor Vehicle	258	124	115	129	123	749	0.7%
Vehicle Upset	230	234	173	153	116	906	0.8%
Sub Total	842	791	560	544	472	3,209	2.9%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	5	2	4	1	1	13	0.0%
Rubbed or Abraded by (all other)	17	6	36	16	22	97	0.1%
Sub Total	22	8	40	17	23	110	0.1%
STRAIN OR INJURY BY							
Continual Noise	3	5	2	2	2	14	0.0%
Holding or Carrying	177	236	174	159	159	905	0.8%
Jumping	64	67	63	53	56	303	0.3%
Lifting	2,668	2,238	1,812	1,677	1,613	10,008	8.9%
Misc. Strain	1,817	1,951	1,978	2,122	1,979	9,847	8.8%
Pushing or Pulling	910	747	655	653	651	3,616	3.2%
Reaching	273	269	258	181	212	1,193	1.1%
Repetitive Motion (carpal tunnel syndrome)	190	143	124	98	112	667	0.6%
Repetitive Motion (kneeling or crawling)	1	64	53	39	41	198	0.2%
Twisting	519	608	424	349	355	2,255	2.0%
Using Tool or Machine	568	546	341	304	270	2,029	1.8%
Welding or Throwing	41	43	47	42	54	227	0.2%
Sub Total	7,231	6,917	5,931	5,679	5,504	31,262	27.8%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping on	140	194	171	121	101	727	0.6%
Moving Parts of Machine	16	12	8	13	2	51	0.0%
Object Being Lifted or Handled	115	108	76	89	83	471	0.4%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Sanding, Scraping, Cleaning Operations	4	3	3	1	3	14	0.0%
Stationary Object	723	648	544	656	570	3,141	2.8%
Stepping on Sharp Object	60	67	81	67	72	347	0.3%
Sub Total	1,058	1,032	883	947	831	4,751	4.2%
STRUCK OR INJURED BY							
Falling or Flying Object	741	789	545	519	542	3,136	2.8%
Fellow Worker, Patient	501	632	690	700	732	3,255	2.9%
Hand Tool or Machine in Use	453	364	308	291	292	1,708	1.5%
Misc. Struck or Injured by	329	335	245	196	228	1,333	1.2%
Motor Vehicle	49	67	40	24	31	211	0.2%
Moving Parts of Machine	187	165	135	138	139	764	0.7%
Object Being Lifted or Handled	1,428	1,336	1,046	955	869	5,634	5.0%
Object Handled by Others	144	165	143	126	148	726	0.6%
Sub Total	3,832	3,853	3,152	2,949	2,981	16,767	14.9%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	574	629	395	324	325	2,247	2.0%
Animal or Insect	305	300	312	367	315	1,599	1.4%
Contact With Electric Current	39	19	40	22	25	145	0.1%
Cumulative (all other)	119	174	115	63	65	536	0.5%
Explosion or Flare Back	9	15	16	2	10	52	0.0%
Foreign Body in Eye	1,206	1,172	912	800	762	4,852	4.3%
Mental Stress	9	1	6	6	1	23	0.0%
No Cause	59	53	35	23	18	188	0.2%
Other Miscellaneous Causes	350	410	483	257	197	1,697	1.5%
Other Than Physical Injury	100	76	196	289	360	1,021	0.9%
Robbery or Criminal Assault	7	23	7	1	1	39	0.0%
Sub Total	2,777	2,872	2,517	2,154	2,079	12,399	11.0%
UNKNOWN							
Unknown	4	0	0	0	0	4	0.0%
Sub Total	4	0	0	0	0	4	0.0%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

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

Table 11
**Distribution of Claims by Cause of Injury - General
 Indemnity Claims Only**
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
Strain or Injury By	1,290	1,150	917	876	890	5,123	36.5%
Fall or Slip Injury	1,112	940	748	729	792	4,321	30.8%
Struck or Injured By	405	418	285	271	266	1,645	11.7%
Motor Vehicle	219	223	136	109	114	801	5.7%
Miscellaneous Causes	133	164	135	124	112	668	4.8%
Cut, Puncture, Scrape Injured By	111	106	78	77	66	438	3.1%
Caught In or Between	120	88	73	78	74	433	3.1%
Striking Against or Stepping On	75	70	55	61	74	335	2.4%
Burn, Scald-Heat or Cold Exposure	62	61	41	58	37	259	1.8%
Rubbed or Abraded By	3	2	3	0	4	12	0.1%
Unknown	0	0	0	0	0	0	0.0%
Totals	3,530	3,222	2,471	2,383	2,429	14,035	100.0%

*Column may not sum to 100% due to rounding

Figure 4
**Distribution of Claims by Cause of Injury - General
 Indemnity Claims Only**
 Date Reported - Fiscal Years 2014 - 2018

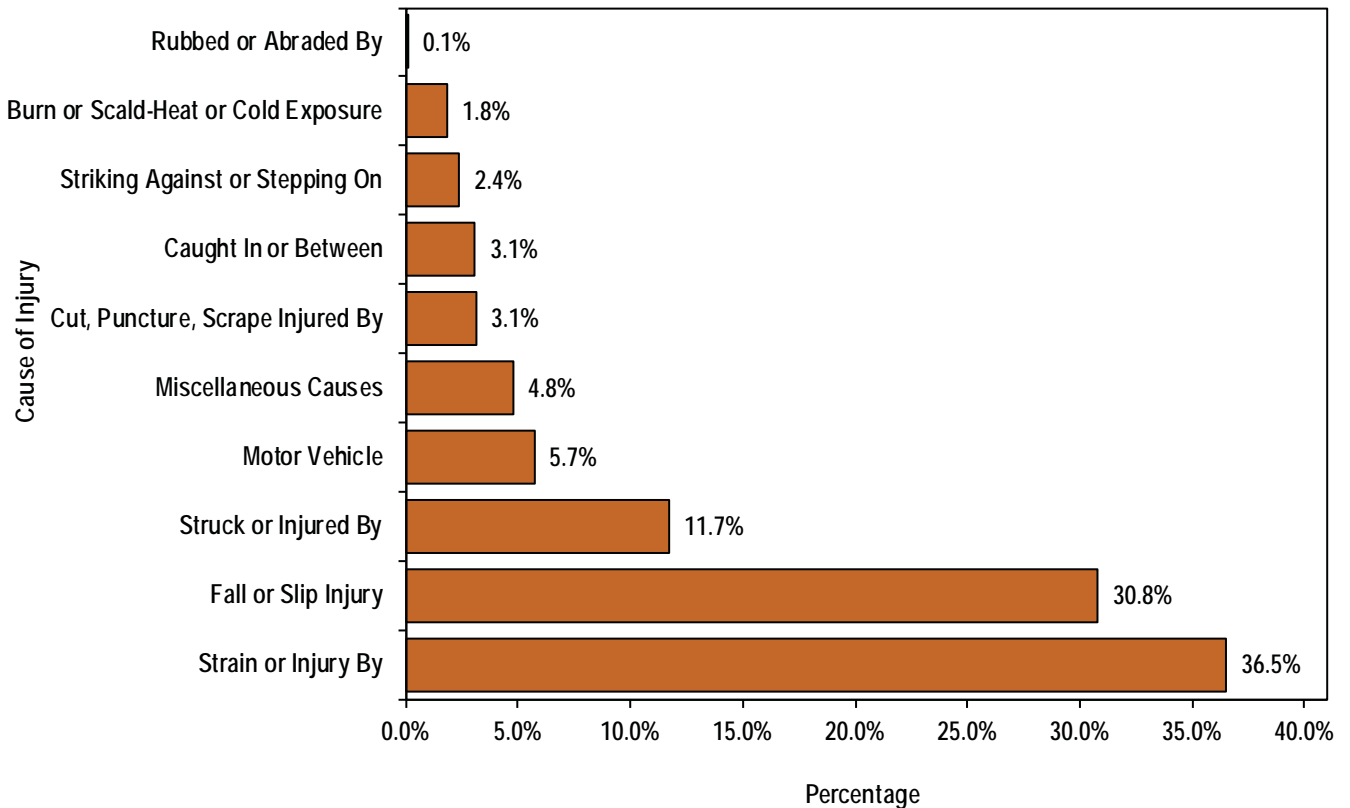


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	1	0	0	0	0	1	0.0%
Acid Chemicals	5	5	7	6	4	27	0.2%
Cold Objects or Substances	0	0	0	0	1	1	0.0%
Contact with Hot Object	8	4	6	11	2	31	0.2%
Dust, Gases, Fumes, or Vapors	3	0	1	0	2	6	0.0%
Fire or Flame	9	16	7	14	6	52	0.4%
Misc. Heat or Cold Exposure	2	3	5	4	5	19	0.1%
Steam or Hot Fluids	14	19	10	12	10	65	0.5%
Temperature Extremes	15	10	4	10	7	46	0.3%
Welding Operations	5	4	1	1	0	11	0.1%
Sub Total	62	61	41	58	37	259	1.8%
CAUGHT IN OR BETWEEN							
Machine or Machinery	38	22	37	24	33	154	1.1%
Misc. Caught in or Between	18	17	15	28	14	92	0.7%
Object Handled	64	49	21	26	27	187	1.3%
Sub Total	120	88	73	78	74	433	3.1%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	4	2	3	4	3	16	0.1%
Hand Tool,Utensil; Not Powered	22	17	13	12	7	71	0.5%
Misc. Cut, Puncture or Scrape	19	10	12	14	12	67	0.5%
Objects Being Lifted or Handled	36	47	29	26	24	162	1.2%
Powered Hand Tool, Appliance	30	30	21	21	20	122	0.9%
Sub Total	111	106	78	77	66	438	3.1%
FALL OR SLIP INJURY							
From Different Level	198	137	97	85	107	624	4.4%
From Ladder or Scaffolding	97	88	86	60	59	390	2.8%
From Liquid or Grease Spills	52	43	36	42	43	216	1.5%
Into Openings	29	28	12	10	14	93	0.7%
Misc. Fall or Slip	112	84	153	161	157	667	4.8%
On Ice or Snow	309	209	150	190	234	1,092	7.8%
On Same Level	221	285	168	128	118	920	6.6%
On Stairs	66	59	33	41	50	249	1.8%
Slipped, Did Not Fall	28	7	13	12	10	70	0.5%
Sub Total	1,112	940	748	729	792	4,321	30.8%

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision with Another Vehicle	76	104	53	39	39	311	2.2%
Collision with a Fixed Object	3	10	2	0	1	16	0.1%
Crash of Airplane	1	0	0	2	0	3	0.0%
Crash of Rail Vehicle	2	2	1	0	1	6	0.0%
Crash of Water Vehicle	0	0	0	1	0	1	0.0%
Misc. Motor Vehicle	69	28	24	34	38	193	1.4%
Vehicle Upset	68	79	56	33	35	271	1.9%
Sub Total	219	223	136	109	114	801	5.7%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	2	1	1	0	0	4	0.0%
Rubbed or Abraded by (all other)	1	1	2	0	4	8	0.1%
Sub Total	3	2	3	0	4	12	0.1%
STRAIN OR INJURY BY							
Continual Noise	0	1	0	0	0	1	0.0%
Holding or Carrying	29	47	28	23	23	150	1.1%
Jumping	14	11	18	11	16	70	0.5%
Lifting	464	357	267	240	269	1,597	11.4%
Misc. Strain	325	310	286	323	282	1,526	10.9%
Pushing or Pulling	160	134	107	112	106	619	4.4%
Reaching	35	43	34	16	30	158	1.1%
Repetitive Motion (carpal tunnel syndrome)	58	30	31	25	37	181	1.3%
Repetitive Motion (kneeling or crawling)	1	17	14	6	5	43	0.3%
Twisting	99	103	72	66	62	402	2.9%
Using Tool or Machine	99	84	53	44	44	324	2.3%
Welding or Throwing	6	13	7	10	16	52	0.4%
Sub Total	1,290	1,150	917	876	890	5,123	36.5%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping On	19	20	12	12	13	76	0.5%
Moving Parts of Machine	1	2	1	3	0	7	0.0%
Object Being Lifted or Handled	9	14	12	13	15	63	0.4%
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 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Stationary Object	45	32	27	32	40	176	1.3%
Stepping on Sharp Object	1	2	3	1	6	13	0.1%
Sub Total	75	70	55	61	74	335	2.4%
STRUCK OR INJURED BY							
Falling or Flying Object	94	108	61	64	59	386	2.8%
Fellow Worker, Patient	29	37	30	38	29	163	1.2%
Hand Tool or Machine in Use	41	32	23	21	21	138	1.0%
Misc. Struck or Injured by	43	34	32	25	32	166	1.2%
Motor Vehicle	14	26	12	5	12	69	0.5%
Moving Parts of Machine	34	37	29	25	28	153	1.1%
Object Being Lifted or Handled	136	121	86	90	73	506	3.6%
Object Handled by Others	14	23	12	3	12	64	0.5%
Sub Total	405	418	285	271	266	1,645	11.7%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	32	34	22	20	25	133	0.9%
Animal or Insect	8	9	7	18	12	54	0.4%
Contact With Electric Current	2	0	1	3	3	9	0.1%
Cumulative (all other)	13	34	16	16	9	88	0.6%
Explosion or Flare Back	2	4	7	0	1	14	0.1%
Foreign Body in Eye	8	11	4	4	6	33	0.2%
Mental Stress	3	1	1	3	0	8	0.1%
No Cause	6	5	3	0	1	15	0.1%
Other Miscellaneous Causes	48	53	58	33	25	217	1.5%
Other Than Physical Injury	9	11	13	27	30	90	0.6%
Robbery or Criminal Assault	2	2	3	0	0	7	0.0%
Sub Total	133	164	135	124	112	668	4.8%
UNKNOWN							
Unknown	0	0	0	0	0	0	0.0%
Sub Total	0	0	0	0	0	0	0.0%
Total Indemnity Claims	3,530	3,222	2,471	2,383	2,429	14,035	100.0%

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

Table 13
Distribution of Claims by Age at Time of Injury
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Under 18	11	9	9	6	1	36	0.3%
18 to 29	741	662	480	441	435	2,759	19.7%
30 to 39	666	700	487	476	461	2,790	19.9%
40 to 49	774	646	521	465	484	2,890	20.6%
50 to 59	993	831	670	638	601	3,733	26.6%
60 to 65	245	289	223	239	324	1,320	9.4%
Over 65	100	85	81	118	123	507	3.6%
Total Indemnity Claims	3,530	3,222	2,471	2,383	2,429	14,035	100.0%
TOTAL CLAIMS							
Under 18	231	173	197	107	105	813	0.7%
18 to 29	8,531	7,821	6,527	5,773	5,599	34,251	30.5%
30 to 39	5,733	5,471	4,587	4,609	4,463	24,863	22.1%
40 to 49	4,878	4,420	3,753	3,562	3,543	20,156	17.9%
50 to 59	5,159	4,867	4,309	3,861	3,847	22,043	19.6%
60 to 65	1,418	1,533	1,420	1,565	1,695	7,631	6.8%
Over 65	446	513	484	568	616	2,627	2.3%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

*Column may not sum to 100% due to rounding

Figure 5
Distribution of Claims by Age at Time of Injury
 Date Reported - Fiscal Years 2014 - 2018

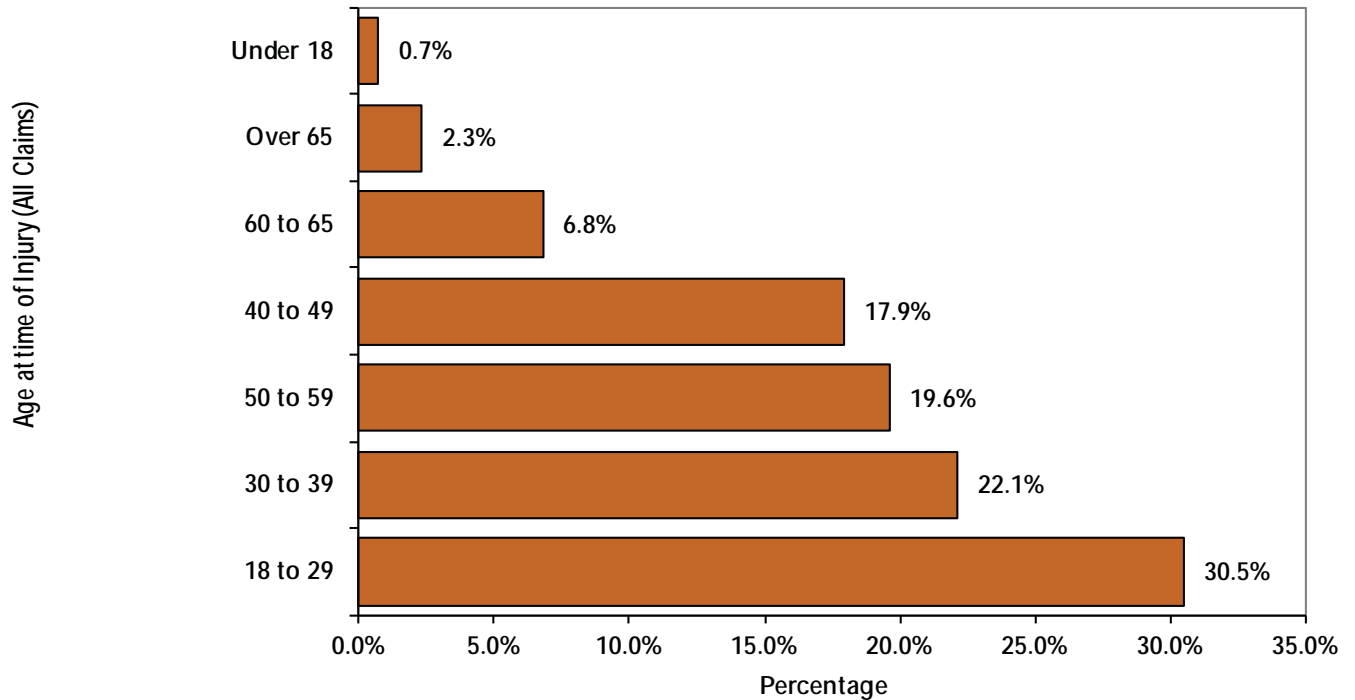


Table 14
Distribution of Claims by Day of Occurrence
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Monday	700	572	452	466	485	2,675	19.1%
Tuesday	597	593	484	411	432	2,517	17.9%
Wednesday	586	548	459	402	431	2,426	17.3%
Thursday	558	534	434	453	383	2,362	16.8%
Friday	552	487	353	344	384	2,120	15.1%
Saturday	322	283	162	175	176	1,118	8.0%
Sunday	215	205	127	132	138	817	5.8%
Total Indemnity Claims	3,530	3,222	2,471	2,383	2,429	14,035	100.0%
TOTAL CLAIMS							
Monday	4,926	4,530	3,960	3,658	3,643	20,717	18.4%
Tuesday	4,893	4,679	3,998	3,718	3,691	20,979	18.7%
Wednesday	4,544	4,468	3,959	3,683	3,629	20,283	18.0%
Thursday	4,518	4,237	3,715	3,639	3,551	19,660	17.5%
Friday	3,986	3,543	3,166	2,876	2,914	16,485	14.7%
Saturday	1,984	1,820	1,335	1,371	1,343	7,853	7.0%
Sunday	1,545	1,521	1,144	1,100	1,097	6,407	5.7%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

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

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 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Males	2,748	2,507	1,843	1,725	1,723	10,546	75.1%
Females	732	643	575	634	680	3,264	23.3%
Unknown	50	72	53	24	26	225	1.6%
Total Indemnity Claims	3,530	3,222	2,471	2,383	2,429	14,035	100.0%
TOTAL CLAIMS							
Males	18,349	16,749	13,503	12,652	12,158	73,411	65.3%
Females	7,564	7,165	6,949	6,646	6,973	35,297	31.4%
Unknown	483	884	825	747	737	3,676	3.3%
Total All Claims	26,396	24,798	21,277	20,045	19,868	112,384	100.0%

*Column may not sum to 100% due to rounding

Figure 6
Distribution of Claims by Gender at Time of Injury
 Date Reported - Fiscal Years 2014 - 2018

All Claims by Gender

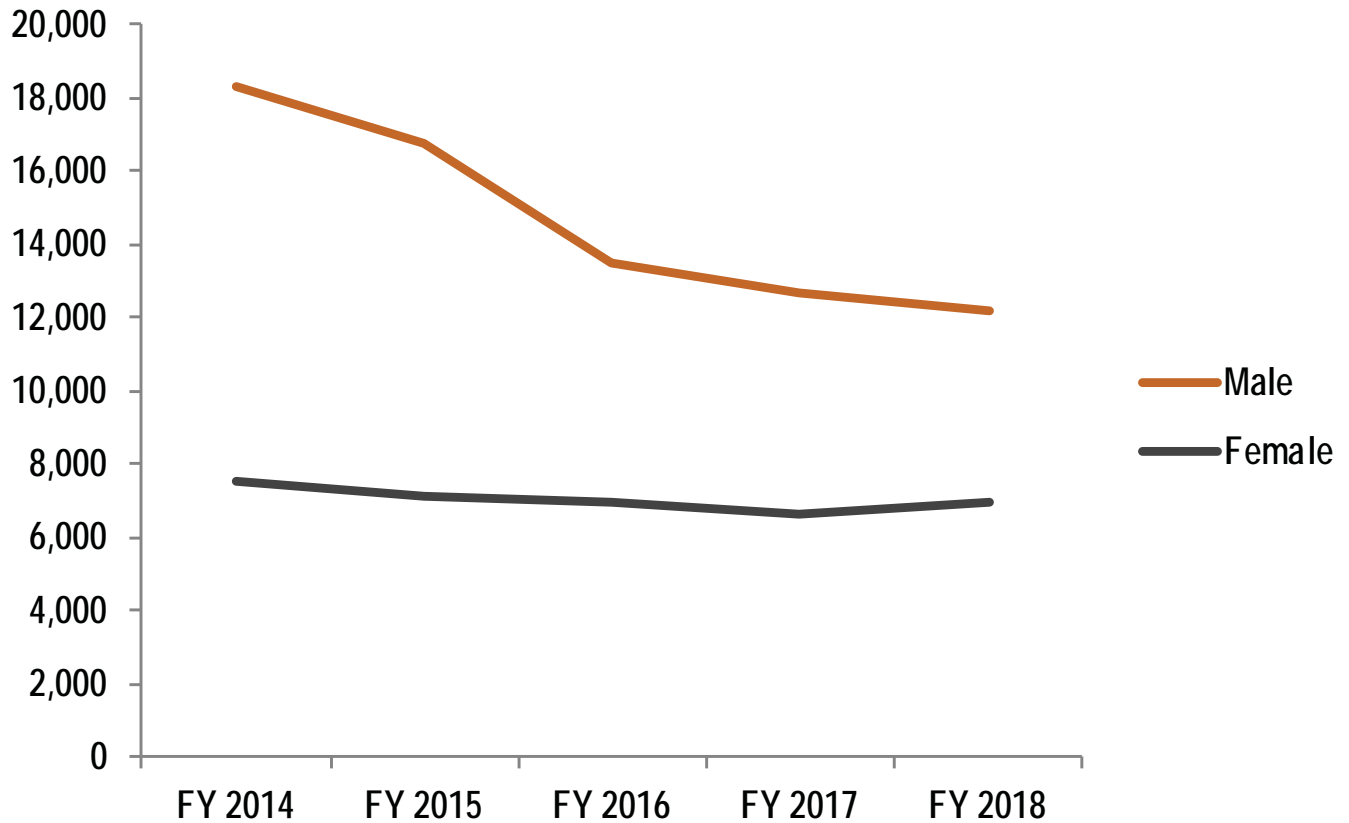


Table 16
Distribution of Claims by Rate Class
All Claims Filed
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
3505	Ag. & Const Machinery Mfg.	0	1	0	0	0	1	0.0%
7405	Aircraft Flying Operations	6	6	13	7	4	36	0.0%
7403	Aircraft Ground Crew Operations	80	69	53	70	78	350	0.3%
9182	Amusement Parks/Park Boards	112	116	143	115	104	590	0.5%
0005	Apiaries	18	13	19	12	11	73	0.1%
9090	Athletic Clubs or Entertainment Facilities	57	59	52	63	48	279	0.2%
3630	Auto Repair, Body Shops, Mechanics	697	613	509	433	414	2,666	2.4%
8380	Automotive Dealers & Svc Stations	1,388	1,366	1,099	998	925	5,776	5.1%
2000	Bakeries	57	63	61	91	62	334	0.3%
8808	Banks, S & L Assn, Credit Unions	82	82	75	102	88	429	0.4%
9580	Barbers & Beauticians	28	22	28	27	23	128	0.1%
2163	Beverage Mfg. & Delivery	40	30	38	31	36	175	0.2%
5110	Boiler & Elevator Installation/Svc.	99	93	107	71	82	452	0.4%
3620	Boiler & Tank Mfg.	53	34	25	16	21	149	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	64	38	56	33	35	226	0.2%
1463	Briquette & Clay Products Mfg.	9	2	2	4	1	18	0.0%
5410	Building Construction	1,117	1,124	919	819	715	4,694	4.2%
9007	Building Custodians/Janitorial Svc.	489	476	560	539	508	2,572	2.3%
6210	Building Moving, Demolition, Salvage	21	11	4	3	8	47	0.0%
7603	Cable Install, Svc. & Repair	39	47	47	48	38	219	0.2%
6253	Caison Work	0	0	0	0	0	0	0.0%
9078	Camp Operations	13	22	10	13	23	81	0.1%
9180	Carnival/Circus/Racetracks	1	0	4	0	1	6	0.0%
5502	Carpet Laying &/or Linoleum Installation	19	12	14	12	20	77	0.1%
9220	Cemetery Operations	0	4	4	1	4	13	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	149	124	123	86	126	608	0.5%
9830	Civil Air Patrol - Volunteer	1	0	0	0	0	1	0.0%
2583	Cleaners & Laundries	75	88	60	50	47	320	0.3%
8805	Clerical Office Employees	353	370	312	302	308	1,645	1.5%
1005	Coal Mining	43	41	25	13	24	146	0.1%
8221	Coal, Iron, Steel Merchants	21	15	12	15	20	83	0.1%
8291	Cold Storage Warehouse	4	5	8	10	5	32	0.0%
0050	Commercial Farm Mach Operations	7	3	16	15	9	50	0.0%
8022	Commission & Produce Merch.	79	111	82	110	103	485	0.4%
9061	Community Outreach Svcs. & Support Programs	644	667	642	660	719	3,332	3.0%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
3685	Computer/Electronic Assembly	82	79	69	62	70	362	0.3%
5205	Concrete Work	297	280	238	250	160	1,225	1.1%
5603	Consulting Engineers	145	140	131	89	93	598	0.5%
2064	Creameries & Dairy Products Mfg.	33	27	34	32	15	141	0.1%
4692	Dental Laboratories	0	2	8	4	3	17	0.0%
9002	Domestics	21	36	32	20	33	142	0.1%
6223	Dredging	0	0	1	0	0	1	0.0%
7531	Electric Light & Power Companies	72	85	92	88	78	415	0.4%
7529	Electric Light & Power Const-REA	23	12	14	8	9	66	0.1%
7534	Electric Light/Power Const./Spec. Contractor	58	50	37	23	9	177	0.2%
7533	Electric Light/Power Const./ Investor Owned	8	5	10	15	10	48	0.0%
5190	Electrical Wiring, Service & Repair	436	372	327	260	173	1,568	1.4%
7535	Electronic Equip Install & Repair	15	16	22	18	18	89	0.1%
7715	Emergency Response Members & Volunteers	4	0	0	3	0	7	0.0%
6221	Excavation & Digging	66	76	35	37	28	242	0.2%
7217	Explosive-Ammunition Handlers	0	1	0	0	0	1	0.0%
0006	Farming & Ranching	208	205	255	213	237	1,118	1.0%
6400	Fence Construction	40	43	18	21	15	137	0.1%
4583	Fertilizer & Chemical Dealers	95	91	83	89	100	458	0.4%
7700	Fire Departments -Paid	62	66	93	94	77	392	0.3%
7710	Fire Departments - Volunteer	25	27	32	21	16	121	0.1%
0003	Florists/Nurseries/Gardening	61	73	48	53	51	286	0.3%
2041	Food Preparation - Non Retail	25	21	19	11	10	86	0.1%
2014	Food Processing	276	235	265	222	225	1,223	1.1%
8001	Full-Line Department Stores	386	404	383	421	376	1,970	1.8%
9620	Funeral Homes	2	4	3	2	4	15	0.0%
8015	Furniture & Floor Covering Dealers	79	82	78	67	59	365	0.3%
7500	Gas Works	5	8	5	6	12	36	0.0%
8292	General Warehouse & Storage	288	245	205	205	204	1,147	1.0%
8605	Geologists and Scouts	18	9	14	7	5	53	0.0%
4130	Glass Merchants	26	35	31	35	24	151	0.1%
8304	Grain Elevators	110	113	155	140	114	632	0.6%
0034	Hatcheries and Egg Production	0	0	0	0	0	0	0.0%
8100	Hide and Leather Dealers/Tanners	0	0	0	0	0	0	0.0%
9040	Hospitals	1,229	1,274	1,258	1,190	1,230	6,181	5.5%
9050	Hotels & Motels	569	437	319	328	352	2,005	1.8%
7384	Ice Handling	2	2	0	1	0	5	0.0%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
3504	Implement &/or Equipment Mfg.	1,034	1,108	890	801	1,045	4,878	4.3%
5040	Iron or Steel Construct/Erection	137	105	53	71	48	414	0.4%
0251	Irrigation	24	19	9	11	2	65	0.1%
4150	Jewelry &/or Optical Goods Mfg.	0	0	0	0	5	5	0.0%
6209	Junk & Scrap Metal Dealers	24	22	12	13	21	92	0.1%
4601	Laboratory Work & Medicine Mfg.	49	32	53	36	45	215	0.2%
7720	Law Enforcement	386	410	489	515	516	2,316	2.1%
2681	Leather & Canvas Goods Mfg.	74	31	31	36	47	219	0.2%
8284	Livestock Dealers & Operations	38	41	41	44	31	195	0.2%
8207	Lumber Yard Employees	471	472	435	360	382	2,120	1.9%
5025	Masonry Work	54	51	47	30	25	207	0.2%
8003	Meat Markets	63	83	110	104	97	457	0.4%
9042	Med Clinics/Physicians/Dentists	548	342	392	384	500	2,166	1.9%
3124	Mfg. of Light Metal & Non-Metal Goods	195	157	179	154	190	875	0.8%
9615	Motion Picture & Video Production	1	1	1	0	2	5	0.0%
3866	Motor Coach & Carriage Assembly	25	32	17	16	18	108	0.1%
9041	Nursing Homes	685	693	723	778	717	3,596	3.2%
6203	Oil & Gas Development/Drilling	499	337	108	82	149	1,175	1.0%
8350	Oil & Gas Distrib/Bulk Dealers	261	249	150	163	160	983	0.9%
6208	Oil & Gas Instrument Logging	67	34	24	12	11	148	0.1%
6204	Oil & Gas Well Supply or Equipment Dealers	236	235	97	82	76	726	0.6%
1320	Oil & Gas Operations	542	394	141	150	138	1,365	1.2%
4740	Oil Refining - Synthetic Fuels Mfg.	51	40	55	45	39	230	0.2%
6206	Oil Well Servicing	1,088	1,166	456	522	599	3,831	3.4%
6205	Oil Well Trucking	1,024	833	393	289	288	2,827	2.5%
9999	Old Bureau or Not Rated on MF	0	0	0	1	0	1	0.0%
5100	Ornamental Work	0	0	2	0	0	2	0.0%
2094	Packing Plants & Slaughter Houses	13	6	17	7	11	54	0.0%
5474	Painting & Paper Hanging	28	41	28	28	32	157	0.1%
4365	Photographers	6	3	8	2	7	26	0.0%
5345	Plastering/Stucco/Drywall	38	47	30	24	21	160	0.1%
5183	Plumbing/Heating/Sheet Metal	491	472	439	341	287	2,030	1.8%
0010	Poisoning & Spraying	19	19	19	26	14	97	0.1%
4061	Pottery & Ceramic Mfg.	3	0	0	0	0	3	0.0%
9950	Preferred Worker Program	8	4	1	1	1	15	0.0%
4310	Printing & Publishing	81	94	89	56	44	364	0.3%
9181	Professional Athletics	11	19	17	32	12	91	0.1%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
7602	Radio & Television	30	25	19	15	25	114	0.1%
9104	Religious Orgs. & Churches	17	13	11	8	10	59	0.1%
9071	Restaurants & Lounges	1,285	1,291	1,302	1,224	1,193	6,295	5.6%
5545	Roofing - Hot Tar & Sandblast	13	12	3	3	4	35	0.0%
0007	Row Crop-Non-Machinery Farm Labor	0	3	2	4	3	12	0.0%
9403	Sanitation Operations	140	118	104	107	90	559	0.5%
9062	Schools/Libraries/Institutions	747	737	748	805	917	3,954	3.5%
6301	Sewer/Water/Gas Pipe Line Const.	375	284	197	165	136	1,157	1.0%
2260	Shoe Repair	1	0	0	0	1	2	0.0%
9544	Sign Mfg.	43	39	32	23	23	160	0.1%
7420	Specialized Aircraft Operations	1	0	0	2	0	3	0.0%
1802	Stonecutters	62	21	11	8	7	109	0.1%
8010	Stores - Hardware/Appliance/Auto	388	339	317	317	278	1,639	1.5%
8000	Stores - Retail	885	762	712	702	660	3,721	3.3%
6042	Street & Road Constr./Maint.	940	844	769	679	543	3,775	3.4%
2030	Sugar Mfg. & Refining	97	116	93	83	85	474	0.4%
7605	Switching & Switchboard Repair	0	2	0	0	1	3	0.0%
7600	Telegraph & Telephone Operations	29	18	22	18	13	100	0.1%
7601	Telephone & Cable Line Const.	60	74	84	51	40	309	0.3%
9757	Townships - All Employees	0	0	0	0	0	0	0.0%
8747	Traveling Representatives	683	700	521	536	504	2,944	2.6%
0004	Tree Planting/Trimming/Harvesting	50	43	33	34	32	192	0.2%
7215	Trucking & Hauling	767	715	567	560	600	3,209	2.9%
0000	Unknown	0	0	32	0	0	32	0.0%
2860	Upholstering	1	0	1	0	0	2	0.0%
8831	Veterinary Hospital/Surgeons Kennels	123	131	169	156	148	727	0.6%
9840	Voc Training/Work Eval. Program	22	19	24	12	20	97	0.1%
9835	Volunteer Programs	18	22	17	14	12	83	0.1%
6200	Water Well Drilling Operations	17	8	5	2	6	38	0.0%
7520	Water Works	76	49	61	57	65	308	0.3%
3360	Welding & Blacksmithing	146	122	55	68	66	457	0.4%
8016	Wholesale Warehouse	205	178	129	168	178	858	0.8%
2803	Woodworking Mfg.	270	239	245	204	208	1,166	1.0%
Total All Claims		26,396	24,798	21,277	20,045	19,868	112,384	100.0%

**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 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
9071	Restaurants & Lounges	1,285	1,291	1,302	1,224	1,193	6,295	5.6%
9040	Hospitals	1,229	1,274	1,258	1,190	1,230	6,181	5.5%
8380	Automotive Dealers & Service Stations	1,388	1,366	1,099	998	925	5,776	5.1%
3504	Implement &/or Equipment Mfg.	1,034	1,108	890	801	1,045	4,878	4.3%
5410	Building Construction	1,117	1,124	919	819	715	4,694	4.2%
9062	School-Libraries-Institutions	747	737	748	805	917	3,954	3.5%
6206	Oil Well Servicing	1,088	1,166	456	522	599	3,831	3.4%
6042	Street & Road Construction/Maintenance	940	844	769	679	543	3,775	3.4%
8000	Stores - Retail	885	762	712	702	660	3,721	3.3%
9041	Nursing Homes	685	693	723	778	717	3,596	3.2%
Totals		10,398	10,365	8,876	8,518	8,544	46,701	41.6%

Figure 7
Distribution of Claims by the Top Ten Rate Classes
All Claims Filed
 Date Reported - Fiscal Years 2014 - 2018

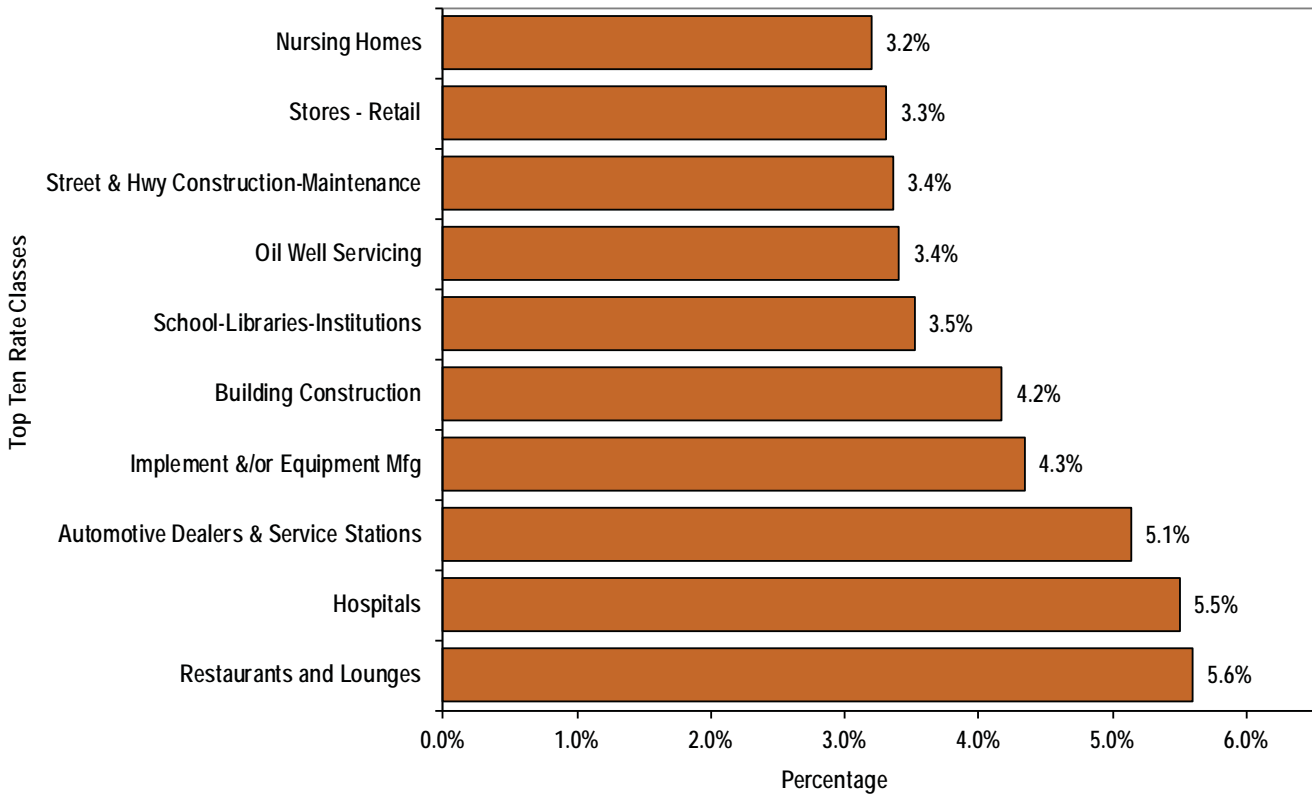


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
7405	Aircraft Flying Operations	2	1	2	3	1	9	0.1%
7403	Aircraft Ground Crew Operations	11	10	10	8	16	55	0.4%
9182	Amusement Parks/Park Boards	5	12	7	11	10	45	0.3%
0005	Apiaries	2	2	4	3	3	14	0.1%
7720	Armored Car Express Employees	0	0	0	0	0	0	0.0%
9090	Athletic Clubs or Entertainment Facilities	3	7	3	7	9	29	0.2%
3630	Auto Repair, Body Shops, Mechanics	96	76	50	47	43	312	2.2%
8380	Automotive Dealers & Svc. Stations	141	141	114	94	105	595	4.2%
2000	Bakeries	8	11	5	8	7	39	0.3%
8808	Banks, S & L Assn., Credit Unions	16	11	5	15	7	54	0.4%
9580	Barbers & Beauticians	5	4	3	7	8	27	0.2%
2163	Beverage Mfg. & Delivery	8	5	4	3	2	22	0.2%
5110	Boiler & Elevator Installation/Svc.	13	16	20	8	12	69	0.5%
3620	Boiler & Tank Mfg.	6	2	2	2	5	17	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	6	13	9	1	2	31	0.2%
1463	Briquette & Clay Products Mfg.	2	0	2	2	1	7	0.0%
5410	Building Construction	208	208	155	136	129	836	6.0%
9007	Building Custodians/Janitorial Svc.	73	62	65	75	68	343	2.4%
6210	Building Moving, Demolition, Salvage	6	3	2	0	4	15	0.1%
7603	Cable Install, Svc. & Repair	13	14	12	10	9	58	0.4%
9078	Camp Operations	0	1	0	0	0	1	0.0%
5502	Carpet Laying &/or Linoleum Installation	5	2	1	5	2	15	0.1%
9220	Cemetery Operations	0	0	0	0	0	0	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	22	20	19	18	20	99	0.7%
9830	Civil Air Patrol - Volunteer	1	0	0	0	0	1	0.0%
2583	Cleaners & Laundries	6	8	8	8	9	39	0.3%
8805	Clerical Office Employees	28	31	25	30	21	135	1.0%
1005	Coal Mining	13	5	2	1	0	21	0.1%
8221	Coal, Iron, Steel Merchants	2	3	0	1	0	6	0.0%
8291	Cold Storage Warehouse	0	1	0	1	0	2	0.0%
0050	Commercial Farm Mach. Operations	0	0	1	2	4	7	0.0%
8022	Commission & Produce Merch.	14	15	8	10	15	62	0.4%
9061	Community Outreach Svcs. & Support Programs	63	53	63	57	74	310	2.2%
3685	Computer/Electronic Assembly	6	7	5	2	8	28	0.2%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:							Five Year Total	% of Claims*
		FY 14	FY 15	FY 16	FY 17	FY 18		
5205	Concrete Work	60	46	28	33	16	183	1.3%
5603	Consulting Engineers	22	17	17	12	8	76	0.5%
9420	Counties - All Employees	0	0	0	0	0	0	0.0%
2064	Creameries & Dairy Products Mfg.	1	2	1	3	1	8	0.1%
4692	Dental Laboratories	0	0	0	0	0	0	0.0%
9002	Domestics	3	5	5	3	5	21	0.1%
6223	Dredging	0	0	1	0	0	1	0.0%
7531	Electric Light & Power Companies	6	11	11	16	14	58	0.4%
7529	Electric Light & Power Const-REA	3	1	3	2	1	10	0.1%
7534	Electric Light/Power Const./Spec Contractor	17	11	3	3	0	34	0.2%
7533	Electric Light/Power Const/Investor Owned	1	0	0	0	0	1	0.0%
5190	Electrical Wiring, Service & Repair	57	44	44	36	20	201	1.4%
7535	Electronic Equip. Install & Repair	2	5	2	4	4	17	0.1%
7715	Emergency Response Members & Volunteers	0	0	0	1	0	1	0.0%
6221	Excavation & Digging	14	9	6	3	8	40	0.3%
0006	Farming & Ranching	32	26	41	28	45	172	1.2%
6400	Fence Construction	8	6	6	7	4	31	0.2%
4583	Fertilizer & Chemical Dealers	14	8	12	7	15	56	0.4%
7700	Fire Departments -Paid	6	9	6	15	8	44	0.3%
7710	Fire Departments - Volunteer	4	3	4	2	1	14	0.1%
0003	Florists/Nurseries/Gardening	7	7	8	6	5	33	0.2%
2041	Food Preparation - Non Retail	4	4	2	4	4	18	0.1%
2014	Food Processing	35	23	29	14	33	134	1.0%
8001	Full-Line Department Stores	40	41	31	34	43	189	1.3%
9620	Funeral Homes	0	0	0	0	0	0	0.0%
8015	Furniture & Floor Covering Dealers	9	7	5	7	3	31	0.2%
7500	Gas Works	1	0	0	0	0	1	0.0%
8292	General Warehouse & Storage	39	50	27	29	30	175	1.2%
8605	Geologists & Scouts	0	0	0	0	0	0	0.0%
4130	Glass Merchants	2	1	5	3	5	16	0.1%
8304	Grain Elevators	13	20	16	16	15	80	0.6%
9040	Hospitals	96	86	80	102	70	434	3.1%
9050	Hotels & Motels	55	35	27	35	29	181	1.3%
7384	Ice Handling	1	0	0	0	0	1	0.0%
3504	Implement &/or Equipment Mfg.	119	122	127	127	155	650	4.6%
5040	Iron or Steel Constr./Erection	20	23	10	12	8	73	0.5%
0251	Irrigation	3	7	2	0	1	13	0.1%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
4150	Jewelry &/or Optical Goods Mfg.	0	0	0	0	1	1	0.0%
6209	Junk & Scrap Metal Dealers	0	3	2	0	1	6	0.0%
4601	Laboratory Work & Medicine Mfg.	5	1	2	1	5	14	0.1%
7720	Law Enforcement	36	16	21	37	27	137	1.0%
2681	Leather & Canvas Goods Mfg.	9	5	4	1	7	26	0.2%
8284	Livestock Dealers & Operations	7	6	3	8	5	29	0.2%
8207	Lumber Yard Employees	33	31	23	24	27	138	1.0%
5025	Masonry Work	14	13	13	6	6	52	0.4%
8003	Meat Markets	10	9	14	12	9	54	0.4%
9042	Med Clinics/Physicians/Dentists	37	17	25	24	24	127	0.9%
3124	Mfg. of Light Metal & Non-Metal Goods	16	22	22	23	19	102	0.7%
9615	Motion Picture & Video Production	0	1	0	0	0	1	0.0%
3866	Motor Coach & Carriage Assembly	4	7	1	1	2	15	0.1%
9041	Nursing Homes	68	57	69	88	71	353	2.5%
6203	Oil & Gas Development/Drilling	106	61	32	18	33	250	1.8%
8350	Oil & Gas Distrib/Bulk Dealers	62	44	29	37	42	214	1.5%
6208	Oil & Gas Instrument Logging	13	5	7	4	3	32	0.2%
6204	Oil & Gas Well Supply or Equipment Dealers	33	33	19	8	11	104	0.7%
1320	Oil & Gas Operations	95	71	28	32	30	256	1.8%
4740	Oil Refining - Synthetic Fuels Mfg.	7	8	12	6	8	41	0.3%
6206	Oil Well Servicing	199	246	90	103	120	758	5.4%
6205	Oil Well Trucking	312	260	124	96	92	884	6.3%
5100	Ornamental Work	0	0	0	0	0	0	0.0%
2094	Packing Plants & Slaughter Houses	0	0	2	2	0	4	0.0%
5474	Painting & Paper Hanging	4	7	7	6	10	34	0.2%
4365	Photographers	0	0	2	0	0	2	0.0%
5345	Plastering/Stucco/Drywall	12	12	11	9	3	47	0.3%
5183	Plumbing/Heating/Sheet Metal	53	59	51	30	28	221	1.6%
0010	Poisoning & Spraying	8	4	6	3	1	22	0.2%
9950	Preferred Worker Program	0	0	0	0	0	0	0.0%
4310	Printing & Publishing	7	7	6	4	5	29	0.2%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	1	6	1	7	3	18	0.1%
9180	Race Track Operations	1	0	0	0	0	1	0.0%
7602	Radio & Television	5	3	2	1	3	14	0.1%
9104	Religious Orgs & Churches	1	1	1	1	1	5	0.0%
9071	Restaurants & Lounges	98	106	76	76	83	439	3.1%
5545	Roofing - Hot Tar & Sandblast	0	3	0	0	0	3	0.0%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
0007	Row Crop-Non-Machinery Farm Labor	0	1	0	1	1	3	0.0%
9403	Sanitation Operations	32	23	17	15	19	106	0.8%
9062	Schools/Libraries/Institutions	50	40	39	53	60	242	1.7%
6301	Sewer/Water/Gas Pipe Line Constr.	52	52	26	24	20	174	1.2%
2260	Shoe Repair	0	0	0	0	0	0	0.0%
9544	Sign Mfg.	4	6	2	2	5	19	0.1%
7420	Specialized Aircraft Operations	0	0	0	2	0	2	0.0%
1802	Stonecutters	8	1	0	1	0	10	0.1%
8010	Stores - Hardware/Appliance/Auto	38	31	29	26	26	150	1.1%
8000	Stores - Retail	74	66	54	59	70	323	2.3%
6042	Street & Road Constr./Maint.	154	146	132	105	101	638	4.5%
2030	Sugar Mfg. & Refining	8	10	15	7	11	51	0.4%
7605	Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600	Telegraph & Telephone Operations	4	3	5	2	0	14	0.1%
7601	Telephone & Cable Line Constr.	6	15	6	11	5	43	0.3%
9757	Townships - All Employees	0	0	0	0	0	0	0.0%
8747	Traveling Representatives	79	64	40	53	48	284	2.0%
0004	Tree Planting/Trimming/Harvesting	6	3	3	3	2	17	0.1%
7215	Trucking & Hauling	192	186	175	149	170	872	6.2%
0000	Unknown	0	0	3	0	0	3	0.0%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary Hospital/Surgeons Kennels	2	2	6	7	5	22	0.2%
9840	Voc Training/Work Eval Program	1	0	0	0	0	1	0.0%
9835	Volunteer Programs	1	3	0	1	2	7	0.0%
6200	Water Well Drilling Operations	2	2	1	0	0	5	0.0%
7520	Water Works	9	4	7	7	9	36	0.3%
3360	Welding & Blacksmithing	19	18	5	3	5	50	0.4%
8016	Wholesale Warehouse	28	24	13	21	24	110	0.8%
2803	Woodworking Mfg.	27	25	23	24	21	120	0.9%
Total Indemnity Claims		3,530	3,222	2,471	2,383	2,429	14,035	100.0%
Total All Claims		26,396	24,798	21,277	20,045	19,868	112,384	100.0%

**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 2014 - 2018

Fiscal Year:		FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
6205	Oil Well Trucking	312	260	124	96	92	884	6.3%
7215	Trucking & Hauling	192	186	175	149	170	872	6.3%
5410	Building Construction	208	208	155	136	129	836	6.0%
6206	Oil Well Servicing	199	246	90	103	120	758	5.4%
3504	Implement &/or Equipment Mfg.	119	122	127	127	155	650	4.7%
6042	Street & Road Constr. & Maint.	154	146	132	105	101	638	4.6%
8380	Automotive Dirs. & Svc. Stations	141	141	114	94	105	595	4.3%
9071	Restaurants and Lounges	98	106	76	76	83	439	3.1%
9040	Hospitals	96	86	80	102	70	434	3.1%
9041	Nursing Homes	68	57	69	88	71	353	2.5%
Totals		1,587	1,558	1,142	1,076	1,096	6,459	43.8%

Figure 8
Distribution of Claims by Top Ten Rate Classes
Indemnity Claims Only
 Date Reported - Fiscal Years 2014 - 2018

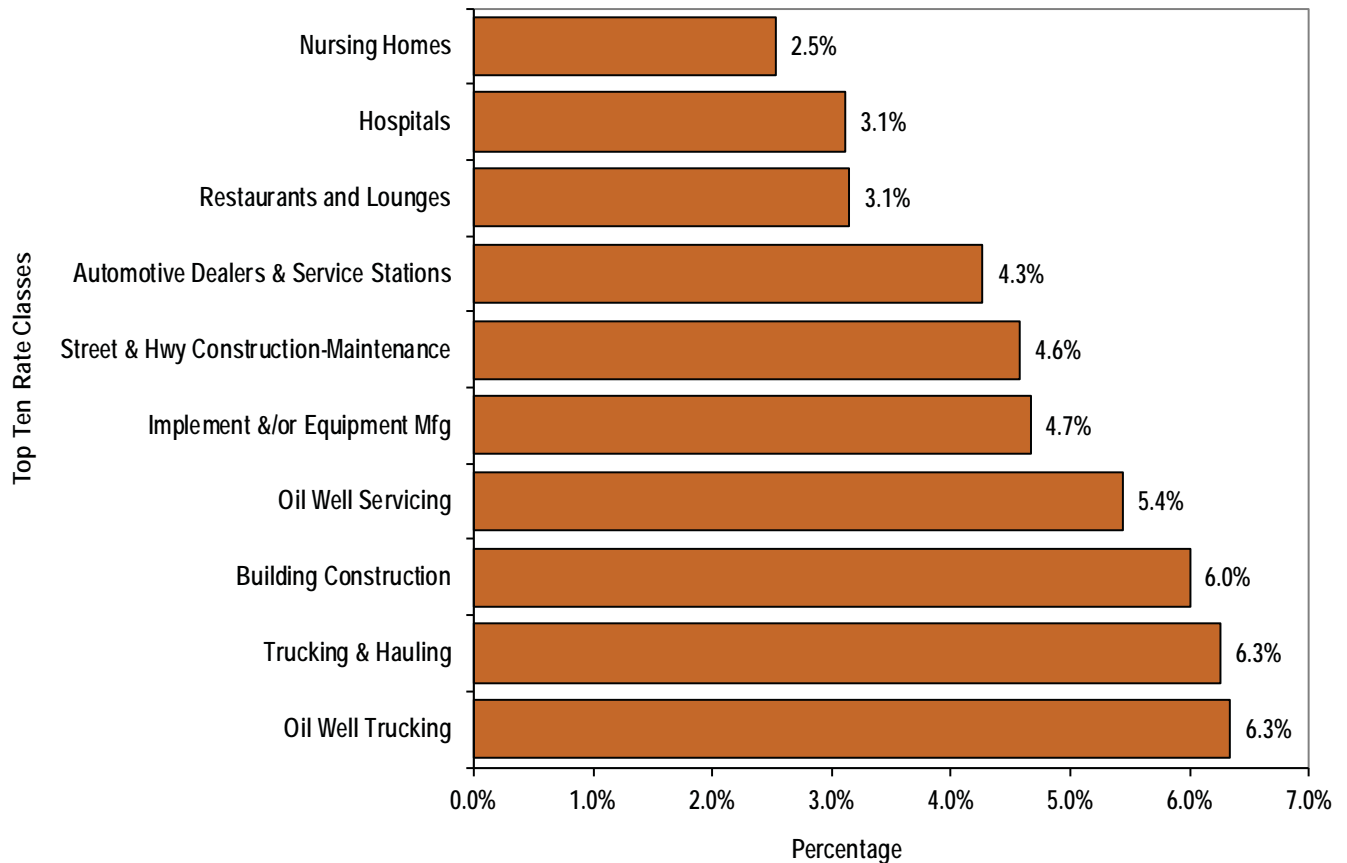


Table 20
Fatalities
Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims*
Burn or Scald-Heat or Cold Exposure - Fire or Flame	0	1	0	0	0	1	0.5%
Caught In or Between - Machine or Machinery	1	1	0	1	0	3	1.6%
Caught In or Between - Miscellaneous Caught in or Between	1	1	0	2	0	4	2.2%
Cut, Puncture, Scrape Injured By - Hand Tool, Utensil; Not Powered	0	0	0	1	0	1	0.5%
Fall or Slip Injury - From Different Level	4	1	2	1	1	9	4.9%
Fall or Slip Injury - From Ladder or Scaffolding	0	1	0	0	0	1	0.5%
Fall or Slip Injury - Into Openings	1	0	0	0	0	1	0.5%
Fall or Slip Injury - Miscellaneous Fall or Slip	0	1	0	0	0	1	0.5%
Fall or Slip Injury - On Same Level	0	2	0	0	1	3	1.6%
Miscellaneous Causes - Absorption, Ingestion, or Inhalation	5	3	0	0	0	8	4.4%
Miscellaneous Causes - Contact with Electric Current	0	0	0	1	0	1	0.5%
Miscellaneous Causes - Explosion or Flare Back	0	1	0	0	0	1	0.5%
Miscellaneous Causes - Other	5	1	7	2	4	19	10.4%
Miscellaneous Causes - Other Than Physical Injury	5	1	3	5	4	18	9.8%
Miscellaneous Causes - Robbery or Criminal Assault	0	0	1	0	0	1	0.5%
Motor Vehicle - Collision With A Fixed Object	0	1	0	0	0	1	0.5%
Motor Vehicle - Collision With Another Vehicle	12	5	6	3	6	32	17.5%
Motor Vehicle - Crash of Airplane	1	0	0	2	0	3	1.6%
Motor Vehicle - Crash of Rail Vehicle	0	2	0	0	0	2	1.1%
Motor Vehicle - Miscellaneous Motor Vehicle	2	1	4	1	3	11	6.0%
Motor Vehicle - Vehicle Upset	6	13	8	5	5	37	20.2%
Struck or Injured By - Falling or Flying Object	3	0	1	0	2	6	3.3%
Struck or Injured By - Fellow Worker, Patient	0	3	0	0	0	3	1.6%
Struck or Injured By - Miscellaneous Struck or Injured By	0	0	0	0	1	1	0.5%
Struck or Injured By - Motor Vehicle	0	1	1	0	2	4	2.2%
Struck or Injured By - Moving Parts of Machine	0	2	3	0	0	5	2.7%
Struck or Injured By - Object Being Lifted or Handled	1	0	2	1	0	4	2.2%
Struck or Injured By - Object Handled by Others	0	0	0	1	1	2	1.1%
Total Fatalities	47	42	38	26	30	183	100.0%

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

Table 21
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2014 - 2018

Fiscal Year:	FY 14	FY 15	FY 16	FY 17	FY 18	Five Year Total	% of Claims
<u>CLAIMS FILED</u>							
Indemnity Claims Filed	3,530	3,222	2,471	2,383	2,429	14,035	12.5%
Medical Only Claims Filed	22,866	21,576	18,806	17,662	17,439	98,349	87.5%
Total Claims Filed	26,396	24,798	21,277	20,045	19,868	112,384	100.0%
<u>COVERED WORKFORCE</u>							
	418,234	435,993	427,899	408,107	405,367		
<u>INCIDENT RATES</u>							
Indemnity Claims per 100 Covered Workers	0.77	0.57	0.56	0.58	0.60		
Total Claims per 100 Covered Workers	5.93	4.88	4.68	4.91	4.90		

The total covered workforce in North Dakota has decreased by 7% from FY 2015 to FY 2018

Figure 9
Claim Incident Rates
 Date Reported - Fiscal Years 2014 - 2018

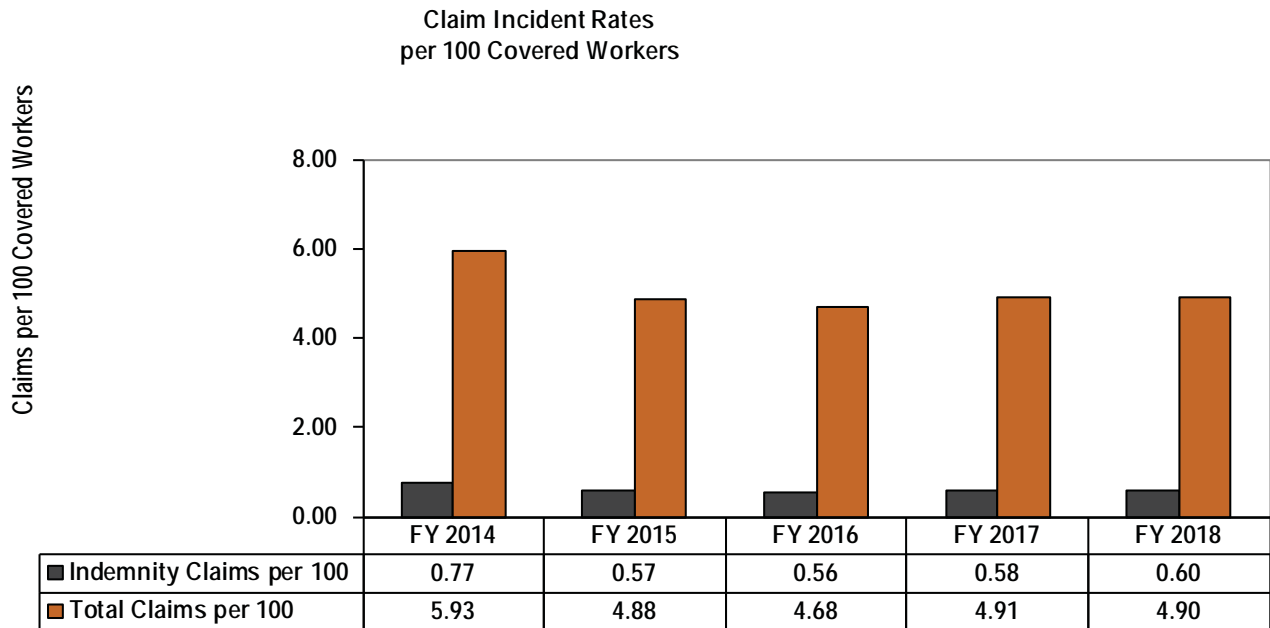
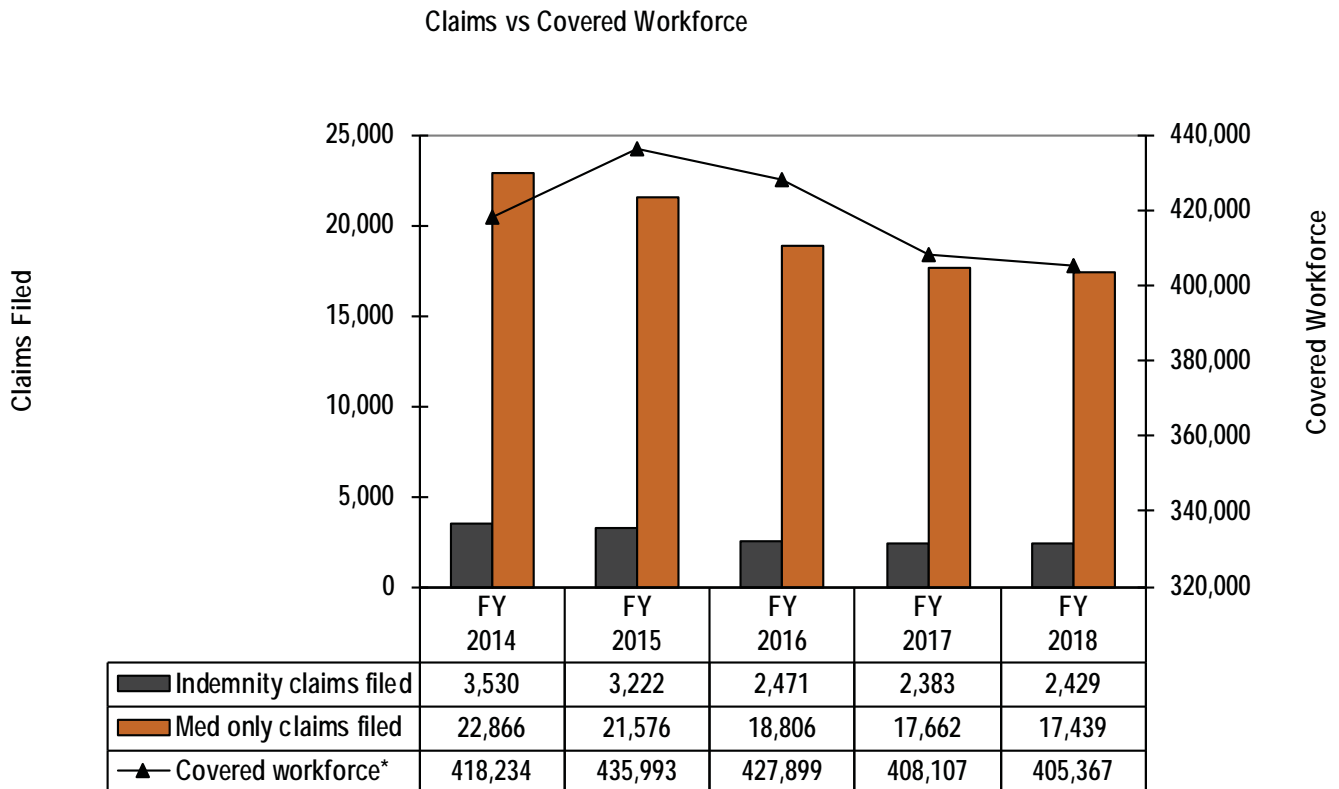


Figure 10
Claim & Covered Workforce Statistics
 Date Reported - Fiscal Years 2014 - 2018



SECTION II

TIPS FOR EMPLOYERS: Reducing Workers' Compensation Costs

WSI

North Dakota Workforce
Safety & Insurance

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.** WSI is committed to helping employers and employees recognize and correct safety hazards to prevent workplace injuries. WSI offers the following Safety Incentive Programs/resources to employers:
 - **Safety Management Program (SMP)** - The SMP is designed to assist employers in developing or improving current safety management systems. Employers who successfully participate in WSI's SMP can receive a premium discount of 10%.
 - **Safety Action Menu (SAM)** - The SAM program is designed to provide employers with options that allow them to choose and implement safety improvement programs that meet their business needs. Employers who successfully participate in WSI's SAM Program can receive up to a 15% premium discount.
 - **Ergonomics Initiative Grant Program** – Resources and financial assistance available to address ergonomic issues.
 - **Learning Management System** – Over 400 online safety training courses available for employers and their employees
 - **OSHA 10/30 Hour Online Training** - The OSHA 10/30-Hour online training program will provide safety training and education to help employers and employees identify and prevent workplace safety and health hazards. Each student who successfully completes the program will receive a completion card issued by the U.S. Department of Labor.
 - **Professional Services** - 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.
- 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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