



Detailed Claims  
and Injury  
Characteristics

# REPORT

Fiscal Years 2015 - 2019



**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](http://www.workforcesafety.com)

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# Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2015 through 2019 (July 1, 2014 through June 30, 2019) 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 2019 the average cost of an indemnity claim in North Dakota was nearly \$78,946 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,514 in medical expenses.

**Section I** of this report contains statistical information on claims and injury characteristics. As an example, in fiscal year 2019, 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that did not seek medical treatment, no signed injured worker report was received, claim technical denials and claims withdrawn.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 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](http://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 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>MEDICAL ONLY CLAIMS &amp; INCIDENTS</b>							
Accepted	15,746	12,923	12,114	11,876	12,867	65,526	70.5%
Denied	5,830	5,883	5,548	5,563	4,626	27,450	29.5%
<b>Total Medical Only</b>	<b>21,576</b>	<b>18,806</b>	<b>17,662</b>	<b>17,439</b>	<b>17,493</b>	<b>92,976</b>	<b>87.8%</b>
<b>INDEMNITY CLAIMS &amp; INCIDENTS</b>							
Accepted	2,563	1,971	1,878	1,906	2,012	10,330	79.9%
Denied	659	500	505	523	411	2,598	20.1%
<b>Total Indemnity</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>12.2%</b>
<b>TOTAL</b>							
Accepted	18,309	14,894	13,992	13,782	14,879	75,856	71.6%
Denied	6,489	6,383	6,053	6,086	5,037	30,048	28.4%
<b>Total All Claims &amp; Incidents</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 71.6%.  
 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 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>MEDICAL ONLY CLAIMS</b>							
Head	3,311	2,918	2,647	2,586	2,610	14,072	13.3%
Neck	681	510	570	555	531	2,847	2.7%
Upper Extremities	8,809	7,710	7,265	7,191	7,113	38,088	36.0%
Trunk	4,205	3,646	3,385	3,305	3,273	17,814	16.8%
Lower Extremities	4,141	3,668	3,486	3,478	3,603	18,376	17.4%
Other	378	310	276	286	314	1,564	1.5%
Unknown	51	44	33	38	49	215	0.2%
<b>Total Medical Only Claims</b>	<b>21,576</b>	<b>18,806</b>	<b>17,662</b>	<b>17,439</b>	<b>17,493</b>	<b>92,976</b>	<b>87.8%</b>
<b>INDEMNITY CLAIMS</b>							
Head	189	126	127	152	174	768	0.7%
Neck	109	80	46	59	57	351	0.7%
Upper Extremities	1,093	842	889	858	860	4,542	4.3%
Trunk	803	649	566	549	520	3,087	2.9%
Lower Extremities	965	719	698	761	754	3,897	3.7%
Other	60	54	56	48	54	272	0.3%
Unknown	3	1	1	2	4	11	0.0%
<b>Total Indemnity Claims</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>12.2%</b>
<b>TOTAL CLAIMS</b>							
Head	3,500	3,044	2,774	2,738	2,784	14,840	14.0%
Neck	790	590	616	614	588	3,198	3.0%
Upper Extremities	9,902	8,552	8,154	8,049	7,973	42,630	40.3%
Trunk	5,008	4,295	3,951	3,854	3,793	20,901	19.7%
Lower Extremities	5,106	4,387	4,184	4,239	4,357	22,273	21.0%
Other	438	364	332	334	368	1,836	1.7%
Unknown	54	45	34	40	53	226	0.2%
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 40.3% of all claims.

Table 3  
**Distribution of Claims by Part of Body - Detail**  
**All Claims**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>HEAD</b>							
Brain	10	11	9	9	14	53	0.1%
Ear(s)	84	98	86	76	84	428	0.4%
Eye(s)	1,564	1,294	1,116	1,070	1,007	6,051	5.7%
Facial Bones	64	49	38	23	38	212	0.2%
Facial Soft Tissue	394	347	328	286	296	1,651	1.6%
Head Injury	939	859	813	884	969	4,464	4.2%
Mouth	101	101	94	88	86	470	0.4%
Nose	109	89	107	90	98	493	0.5%
Scalp	90	70	74	95	88	417	0.4%
Skull	5	2	6	5	3	21	0.0%
Tooth	140	124	103	112	101	580	0.5%
<b>Sub Total</b>	<b>3,500</b>	<b>3,044</b>	<b>2,774</b>	<b>2,738</b>	<b>2,784</b>	<b>14,840</b>	<b>14.0%</b>
<b>NECK</b>							
Cervical (Neck)	778	576	602	608	580	3,144	3.0%
Larynx	6	5	7	3	3	24	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	6	9	7	3	5	30	0.0%
<b>Sub Total</b>	<b>790</b>	<b>590</b>	<b>616</b>	<b>614</b>	<b>588</b>	<b>3,198</b>	<b>3.0%</b>
<b>UPPER EXTREMITIES</b>							
Elbow(s)	671	580	501	522	557	2,831	2.7%
Finger(s)	2,679	2,388	2,176	2,118	2,131	11,492	10.9%
Hand(s)	1,706	1,425	1,361	1,396	1,236	7,124	6.7%
Lower Arm(s)	637	531	512	493	516	2,689	2.5%
Shoulder(s)	1,767	1,506	1,524	1,523	1,539	7,859	7.4%
Thumb(s)	999	862	812	771	748	4,192	4.0%
Upper Arm(s)	284	273	276	258	290	1,381	1.3%
Wrist(s)	1,159	987	992	968	956	5,062	4.8%
<b>Sub Total</b>	<b>9,902</b>	<b>8,552</b>	<b>8,154</b>	<b>8,049</b>	<b>7,973</b>	<b>42,630</b>	<b>40.3%</b>
<b>TRUNK</b>							
Abdomen/Stomach	243	249	226	201	249	1,168	1.1%
Buttocks	41	46	54	57	65	263	0.2%
Chest, Ribs, Sternum	529	516	409	431	479	2,364	2.2%
Genitals	20	6	19	5	11	61	0.1%
Groin	227	164	154	150	121	816	0.8%



Table 3  
**Distribution of Claims by Part of Body - Detail (cont.)**  
**All Claims**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>TRUNK (CONTINUED)</b>							
Heart/Lung/Pulmonary	209	198	185	175	179	946	0.9%
Hernia	0	0	0	0	0	0	0.0%
Internal Organs	11	22	14	16	13	76	0.1%
Lumbar (Low Back)	2,936	2,462	2,315	2,248	2,043	12,004	11.3%
Pelvis	18	20	19	12	21	90	0.1%
Sacrum/Coccyx	101	72	63	61	75	372	0.4%
Scapula/Clavicle	36	21	35	27	25	144	0.1%
Spinal Cord	5	6	8	6	2	27	0.0%
Thoracic (Middle Back)	605	500	434	452	494	2,485	2.3%
Trunk	27	13	16	13	16	85	0.1%
<b>Sub Total</b>	<b>5,008</b>	<b>4,295</b>	<b>3,951</b>	<b>3,854</b>	<b>3,793</b>	<b>20,901</b>	<b>19.7%</b>
<b>LOWER EXTREMITIES</b>							
Ankle(s)	1,105	914	848	837	894	4,598	4.3%
Foot	825	745	689	635	669	3,563	3.4%
Heel(s)	51	46	33	44	31	205	0.2%
Hip(s)	256	272	254	237	277	1,296	1.2%
Knee(s)	1,871	1,622	1,562	1,620	1,661	8,336	7.9%
Lower Leg(s)	544	414	406	404	414	2,182	2.1%
Toe(s)	228	190	192	216	201	1,027	1.0%
Upper Leg(s)	226	184	200	246	210	1,066	1.0%
<b>Sub Total</b>	<b>5,106</b>	<b>4,387</b>	<b>4,184</b>	<b>4,239</b>	<b>4,357</b>	<b>22,273</b>	<b>21.0%</b>
<b>OTHER</b>							
All Body	303	216	203	201	204	1,127	1.1%
Death	42	36	26	29	27	160	0.2%
Glasses	0	0	0	0	0	0	0.0%
No Injury	93	112	103	104	137	549	0.5%
<b>Sub Total</b>	<b>438</b>	<b>364</b>	<b>332</b>	<b>334</b>	<b>368</b>	<b>1,836</b>	<b>1.7%</b>
<b>UNKNOWN</b>							
Unknown	54	45	34	40	53	226	0.2%
<b>Sub Total</b>	<b>54</b>	<b>45</b>	<b>34</b>	<b>40</b>	<b>53</b>	<b>226</b>	<b>0.2%</b>
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>HEAD</b>							
Brain	6	6	6	5	10	33	0.3%
Ear(s)	2	3	1	1	3	10	0.1%
Eye(s)	22	14	19	19	20	94	0.7%
Facial Bones	14	5	7	2	7	35	0.3%
Facial Soft Tissue	18	14	9	14	11	66	0.5%
Head	114	77	71	93	107	462	3.6%
Mouth	2	0	0	3	3	8	0.1%
Nose	8	3	10	7	9	37	0.3%
Scalp	0	0	0	3	3	6	0.0%
Skull	3	2	3	3	1	12	0.1%
Tooth	0	2	1	2	0	5	0.0%
<b>Sub Total</b>	<b>189</b>	<b>126</b>	<b>127</b>	<b>152</b>	<b>174</b>	<b>768</b>	<b>5.9%</b>
<b>NECK</b>							
Cervical (Neck)	107	80	46	58	57	348	2.7%
Larynx	0	0	0	0	0	0	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	2	0	0	1	0	3	0.0%
<b>Sub Total</b>	<b>109</b>	<b>80</b>	<b>46</b>	<b>59</b>	<b>57</b>	<b>351</b>	<b>2.7%</b>
<b>UPPER EXTREMITIES</b>							
Elbow(s)	97	66	65	65	60	353	2.7%
Finger(s)	152	138	122	119	127	658	5.1%
Hands(s)	107	60	103	81	48	399	3.1%
Lower Arm(s)	50	30	38	31	34	183	1.4%
Shoulder(s)	412	316	339	338	357	1,762	13.6%
Thumb(s)	58	40	46	40	46	230	1.8%
Upper Arm(s)	53	43	41	46	45	228	1.8%
Wrist(s)	164	149	135	138	143	729	5.6%
<b>Sub Total</b>	<b>1,093</b>	<b>842</b>	<b>889</b>	<b>858</b>	<b>860</b>	<b>4,542</b>	<b>35.1%</b>
<b>TRUNK</b>							
Abdomen/Stomach	58	66	46	38	37	245	1.9%
Buttocks	6	6	0	3	1	16	0.1%
Chest, Ribs, Sternum	75	72	55	57	61	320	2.5%
Genitals	1	2	2	2	3	10	0.1%
Groin	75	67	57	57	35	291	2.3%

Table 4  
**Distribution of Claims by Part of Body - Detail (cont.)**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>TRUNK (CONTINUED)</b>							
Heart/Lung/Pulmonary	35	23	24	18	21	121	0.9%
Hernia	0	0	0	0	0	0	0.0%
Internal Organs	3	5	7	5	2	22	0.2%
Lumbar (Low Back)	452	333	308	307	293	1,693	13.1%
Pelvis	8	12	8	4	6	38	0.3%
Sacrum/Coccyx	19	10	5	9	7	50	0.4%
Scapula/Clavicle	11	9	11	11	7	49	0.4%
Spinal Cord	2	0	2	0	0	4	0.0%
Thoracic Spine (Middle Back)	56	42	41	38	47	224	1.7%
Trunk	2	2	0	0	0	4	0.0%
<b>Sub Total</b>	<b>803</b>	<b>649</b>	<b>566</b>	<b>549</b>	<b>520</b>	<b>3,087</b>	<b>23.9%</b>
<b>LOWER EXTREMITIES</b>							
Ankles(s)	219	163	131	169	177	859	6.6%
Foot	118	90	87	89	86	470	3.6%
Heel(s)	17	11	12	17	9	66	0.5%
Hip(s)	46	37	35	39	55	212	1.6%
Knee(s)	398	312	296	299	303	1,608	12.4%
Lower Leg(s)	90	59	74	81	69	373	2.9%
Toe(s)	34	18	35	25	31	143	1.1%
Upper Leg(s)	43	29	28	42	24	166	1.3%
<b>Sub Total</b>	<b>965</b>	<b>719</b>	<b>698</b>	<b>761</b>	<b>754</b>	<b>3,897</b>	<b>30.1%</b>
<b>OTHER</b>							
All Body	12	12	18	12	19	73	0.6%
Death	42	36	26	29	27	160	1.2%
Glasses	0	0	0	0	0	0	0.0%
No Injury	6	6	12	7	8	39	0.3%
<b>Sub Total</b>	<b>60</b>	<b>54</b>	<b>56</b>	<b>48</b>	<b>54</b>	<b>272</b>	<b>2.1%</b>
<b>UNKNOWN</b>							
Unknown	3	1	1	2	4	11	0.1%
<b>Sub Total</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>11</b>	<b>0.1%</b>
<b>Total Indemnity Claims</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>100.0%</b>
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
Aids	0	0	0	0	0	0	0.0%
All Other	573	574	545	522	599	2,813	2.7%
All Other Cumulative Injuries	220	177	168	154	142	861	0.8%
All Other Occupational Disease	47	50	39	30	33	199	0.2%
Amputation	84	69	36	67	57	313	0.3%
Angina Pectoris (Heart Disease)	4	1	3	3	4	15	0.0%
Asbestos	3	1	1	4	0	9	0.0%
Asphyxiation	9	4	7	2	3	25	0.0%
Black Lung	0	0	0	0	4	4	0.0%
Burn(s)	690	566	480	469	468	2,673	2.5%
Byssinosis	1	0	0	0	0	1	0.0%
Cancer	3	0	1	0	1	5	0.0%
Carpal Tunnel Syndrome	183	155	135	148	123	744	0.7%
Concussion	337	255	232	258	302	1,384	1.3%
Contagious Disease	18	16	9	22	3	68	0.1%
Contusion	3,357	2,917	2,814	2,879	3,045	15,012	14.2%
Crushing	516	449	443	446	418	2,272	2.1%
Dermatitis	73	54	38	48	48	261	0.2%
Dislocation	171	127	131	138	122	689	0.7%
Dust Disease (all other Pneumoconiosis)	6	2	6	2	2	18	0.0%
Electric Shock	27	39	22	24	30	142	0.1%
Enucleation (removal of eye)	1	1	0	0	0	2	0.0%
Exposure to Bodily Fluid	344	214	209	243	230	1,240	1.2%
Foreign Body	1,205	941	781	751	706	4,384	4.1%
Fracture	1,575	1,193	1,181	1,144	1,153	6,246	5.9%
Freezing	55	6	50	34	34	179	0.2%
Hearing Loss (traumatic only)	6	20	7	7	11	51	0.0%
Heart Attack	13	17	16	11	12	69	0.1%
Heat Prostration	44	49	40	21	31	185	0.2%
Hernia	194	161	139	137	115	746	0.7%
Hypertension	20	8	18	12	15	73	0.1%
Infection	87	79	57	54	69	346	0.3%
Inflammation	272	342	367	378	370	1,729	1.6%
Lacerations	3,659	3,074	2,903	2,724	2,750	15,110	14.3%
Loss of Hearing (progressive)	15	12	23	16	15	81	0.1%
Mental Disorder	0	2	2	0	2	6	0.0%
Mental Stress	7	19	6	2	10	44	0.0%
Multiple Physical Injuries Both Physical And Psychological	4	5	7	12	3	31	0.0%

Table 5  
**Distribution of Claims by Nature of Injury (cont.)**  
**All Claims Filed**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
Multiple Physical Injuries Only	64	66	101	99	79	409	0.4%
Needle Stick	270	256	209	273	252	1,260	1.2%
No Physical Injury	321	359	435	474	435	2,024	1.9%
Poisoning - Chemical	40	21	21	22	28	132	0.1%
Poisoning - General (not OD or Cumulative)	12	19	5	16	7	59	0.1%
Poisoning - Metal	1	1	0	1	3	6	0.0%
Puncture	603	590	512	523	491	2,719	2.6%
Radiation	0	0	0	1	0	1	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	140	131	110	125	120	626	0.6%
Rupture	335	232	222	254	244	1,287	1.2%
Severance	10	5	2	4	7	28	0.0%
Silicosis	1	0	0	0	0	1	0.0%
Sprain/Strain	8,911	7,786	7,302	7,121	7,106	38,226	36.1%
Syncope (fainting)	49	64	56	57	64	290	0.3%
Tendonitis	209	132	140	124	134	739	0.7%
Unknown	0	0	0	2	4	6	0.0%
Vascular Loss	2	1	1	1	0	5	0.0%
Vision Loss	7	14	11	9	12	53	0.1%
VDT - Related Disease	0	1	2	0	0	3	0.0%
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

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

**Sprains and strains are the most prevalent nature of injury. In FY 2019, 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 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
Sprain/Strain	8,911	7,786	7,302	7,121	7,106	38,226	36.1%
Lacerations	3,659	3,074	2,903	2,724	2,750	15,110	14.3%
Contusion	3,357	2,917	2,814	2,879	3,045	15,012	14.2%
Fracture	1,575	1,193	1,181	1,144	1,153	6,246	5.9%
Foreign Body	1,205	941	781	751	706	4,384	4.1%
All Other	573	574	545	522	599	2,813	2.7%
Puncture	603	590	512	523	491	2,719	2.6%
Burn(s)	690	566	480	469	468	2,673	2.5%
Crushing	516	449	443	446	418	2,272	2.1%
No Physical Injury	321	359	435	474	435	2,024	1.9%
<b>Totals</b>	<b>21,410</b>	<b>18,449</b>	<b>17,396</b>	<b>17,053</b>	<b>17,171</b>	<b>91,479</b>	<b>86.4%</b>

Figure 1  
**Distribution of Claims by the Top Ten Natures of Injury**  
**All Claims Filed**  
 Date Reported - Fiscal Years 2015 - 2019

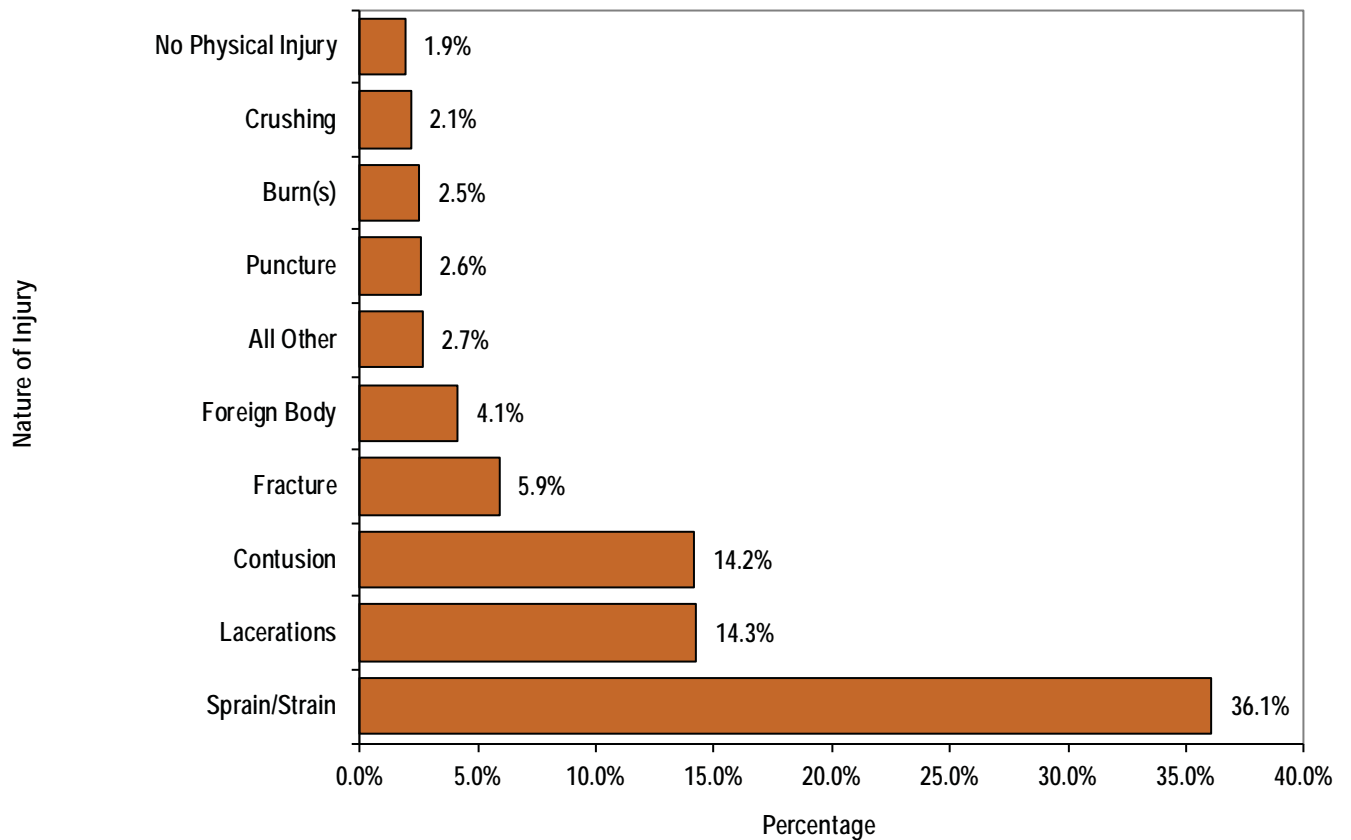


Table 7  
**Distribution of Claims by Nature of Injury**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
All Other	90	59	56	61	65	331	2.6%
All Other Cumulative Injuries	49	24	28	19	20	140	1.1%
All Other Occupational Disease	4	2	5	4	3	18	0.1%
Amputation	40	34	20	38	22	154	1.2%
Angina Pectoris (Heart Disease)	2	0	1	0	0	3	0.0%
Asbestos	0	0	0	0	0	0	0.0%
Asphyxiation	0	1	1	0	0	2	0.0%
Black Lung	0	0	0	0	1	1	0.0%
Burn(s)	56	43	47	30	27	203	1.6%
Cancer	1	0	0	0	1	2	0.0%
Carpal Tunnel Syndrome	55	49	47	49	26	226	1.7%
Concussion	70	50	50	59	73	302	2.3%
Contagious Disease	1	1	1	1	1	5	0.0%
Contusion	172	145	128	154	159	758	5.9%
Crushing	64	48	47	51	49	259	2.0%
Dermatitis	2	0	1	3	4	10	0.1%
Dislocation	59	42	43	40	43	227	1.8%
Dust Disease (all other Pneumoconiosis)	0	1	1	0	1	3	0.0%
Electric Shock	0	1	4	3	5	13	0.1%
Enucleation (Removal of Eye)	1	0	0	0	0	1	0.0%
Exposure to Bodily Fluid	0	2	0	3	0	5	0.0%
Foreign Body	15	4	6	5	7	37	0.3%
Fracture	680	482	518	505	524	2,709	21.0%
Freezing	10	4	7	6	3	30	0.2%
Heart Attack	12	8	9	6	9	44	0.3%
Heat Prostration	1	1	1	2	2	7	0.1%
Hernia	106	107	81	71	48	413	3.2%
Hypertension	2	1	4	1	0	8	0.1%
Infection	23	17	13	24	17	94	0.7%
Inflammation	35	34	35	34	35	173	1.3%
Lacerations	117	94	104	78	84	477	3.7%
Loss of Hearing (progressive)	1	0	0	0	0	1	0.0%
Mental Disorder	0	2	1	0	2	5	0.0%
Mental Stress	5	4	3	0	2	14	0.1%
Multiple Injuries Both Physical And Psychological	4	5	5	7	2	23	0.2%
Multiple Physical Injuries Only	27	14	28	20	17	106	0.8%
Needle Stick	0	0	0	0	0	0	0.0%
No Physical Injury	29	17	25	26	29	126	1.0%

Table 7  
**Distribution of Claims by Nature of Injury (cont.)**  
**Indemnity Claims Only**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
Poisoning - Chemical	3	2	3	2	3	13	0.1%
Poisoning - General (not OD or Cumulative)	0	2	1	1	1	5	0.0%
Poisoning - Metal	0	0	0	0	1	1	0.0%
Puncture	16	15	7	13	12	63	0.5%
Respiratory Disorders (Gases, Fumes, Chemicals)	11	7	7	14	2	41	0.3%
Rupture	248	166	163	182	176	935	7.2%
Severance	4	3	1	2	1	11	0.1%
Sprain/Strain	1,178	949	858	882	917	4,784	37.0%
Syncope (fainting)	1	2	3	3	12	21	0.2%
Tendonitis	24	26	16	25	14	105	0.8%
Unknown	0	0	0	0	0	0	0.0%
Vascular Loss	2	1	0	1	0	4	0.0%
VDT-Related Disease	0	0	1	0	0	1	0.0%
Vision Loss	2	2	3	4	3	14	0.1%
<b>Total Indemnity Claims</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>100.0%</b>
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 58%.



Table 8  
**Distribution of Claims by the Top 10 Natures of Injury**  
**Indemnity Claims Only**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims
Sprain/Strain	1,178	949	858	882	917	4,784	37.0%
Fracture	680	482	518	505	524	2,709	21.0%
Rupture	248	166	163	182	176	935	7.2%
Contusion	172	145	128	154	159	758	5.9%
Lacerations	117	94	104	78	84	477	3.7%
Hernia	106	107	81	71	48	413	3.2%
All Other	90	59	56	61	65	331	2.6%
Concussion	70	50	50	59	73	302	2.3%
Crushing	64	48	47	51	49	259	2.0%
Dislocation	59	42	43	40	43	227	1.8%
<b>Totals</b>	<b>2,784</b>	<b>2,142</b>	<b>2,048</b>	<b>2,083</b>	<b>2,138</b>	<b>11,195</b>	<b>86.6%</b>

Figure 2  
**Distribution of Claims by the Top Ten Natures of Injury**  
**Indemnity Claims Only**  
 Date Reported - Fiscal Years 2015 - 2019

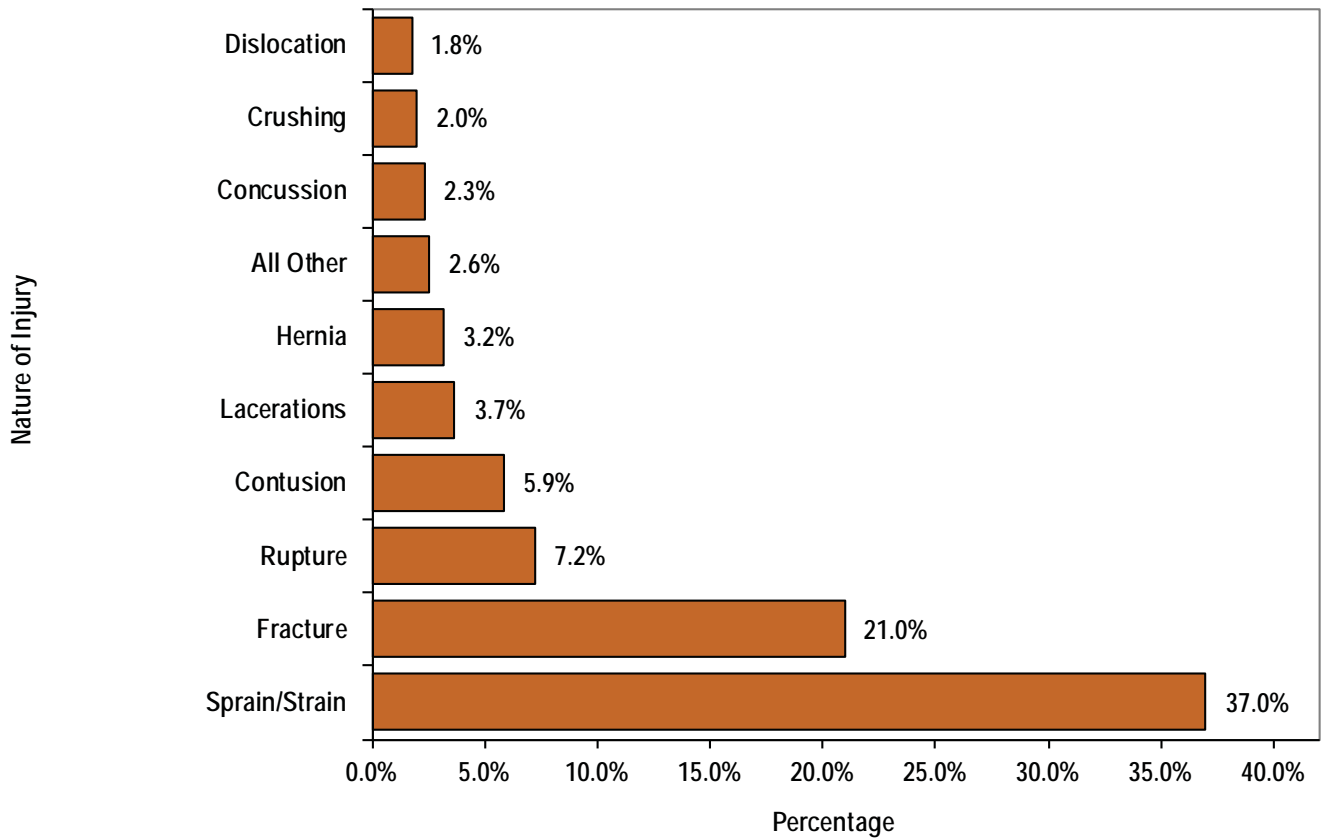


Table 9  
**Distribution of Claims by Cause of Injury - General**  
**All Claims Filed**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
Strain or Injury By	6,917	5,931	5,679	5,504	5,292	29,323	27.7%
Fall or Slip Injury	4,716	4,126	4,055	4,357	4,396	21,650	20.4%
Struck or Injured By	3,853	3,152	2,949	2,981	3,242	16,177	15.3%
Cut, Puncture, Scrape Injured By	3,088	2,715	2,418	2,433	2,347	13,001	12.3%
Miscellaneous Causes	2,872	2,517	2,154	2,079	2,002	11,624	11.0%
Striking Against or Stepping On	1,032	881	947	831	898	4,589	4.3%
Caught In or Between	804	750	714	663	683	3,614	3.4%
Burn or Scald-Heat or Cold Exposure	717	605	568	525	520	2,935	2.8%
Motor Vehicle	791	560	544	472	512	2,879	2.7%
Rubbed or Abraded By	8	40	17	23	22	110	0.1%
Unknown	0	0	0	0	2	2	0.0%
<b>Totals</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 2015 - 2019

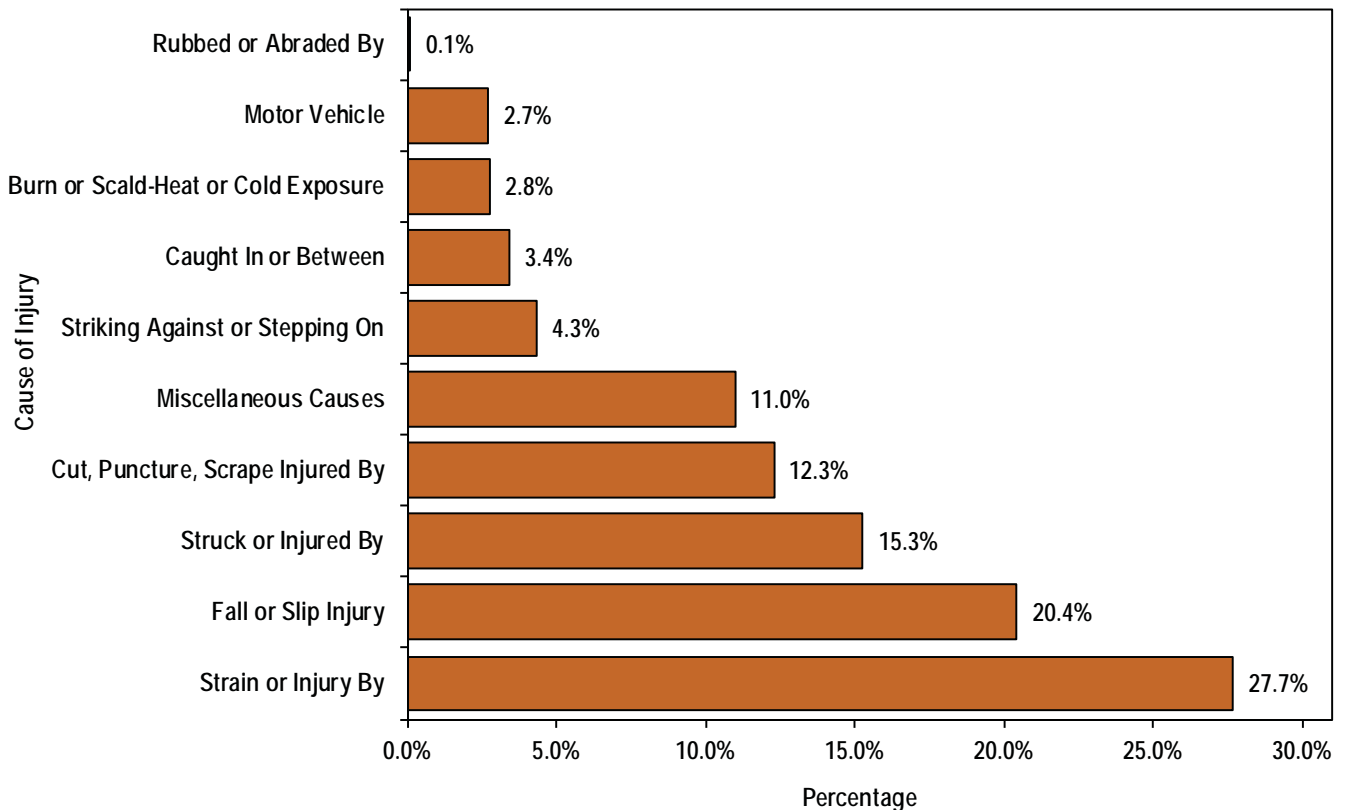


Table 10  
**Distribution of Claims by Cause of Injury - Detail**  
**All Claims Filed**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>BURN, SCALD-HEAT OR COLD EXPOSURE</b>							
Abnormal Air Pressure	3	1	1	0	2	7	0.0%
Acid Chemicals	110	82	81	77	58	408	0.4%
Cold Objects or Substances	0	0	0	3	1	4	0.0%
Contact with Hot Object	142	135	121	110	129	637	0.6%
Dust, Gasses, Fumes, or Vapors	15	17	13	19	1	65	0.1%
Fire or Flame	47	28	34	32	33	174	0.2%
Misc. Heat or Cold Exposure	26	17	34	43	10	130	0.1%
Radiation	0	0	0	0	0	0	0.0%
Steam or Hot Fluids	215	225	172	163	175	950	0.9%
Temperature Extremes	75	49	92	56	79	351	0.3%
Welding Operations	84	51	20	22	32	209	0.2%
<b>Sub Total</b>	<b>717</b>	<b>605</b>	<b>568</b>	<b>525</b>	<b>520</b>	<b>2,935</b>	<b>2.8%</b>
<b>CAUGHT IN OR BETWEEN</b>							
Machine or Machinery	145	211	178	144	160	838	0.8%
Misc. Caught in or Between	477	143	157	167	158	1,102	1.0%
Object Handled	182	396	379	352	365	1,674	1.6%
<b>Sub Total</b>	<b>804</b>	<b>750</b>	<b>714</b>	<b>663</b>	<b>683</b>	<b>3,614</b>	<b>3.4%</b>
<b>CUT, PUNCTURE, SCRAPE INJURED BY</b>							
Broken Glass	118	107	115	93	103	536	0.5%
Hand Tool, Utensil; not powered	995	702	654	620	592	3,563	3.4%
Misc. Cut, Puncture or Scrape	378	433	351	369	396	1,927	1.8%
Objects Being Lifted or Handled	1,341	1,218	1,029	1,115	1,054	5,757	5.4%
Powered Hand Tool/Appliance	256	253	269	236	202	1,216	1.1%
<b>Sub Total</b>	<b>3,088</b>	<b>2,713</b>	<b>2,418</b>	<b>2,433</b>	<b>2,347</b>	<b>12,999</b>	<b>12.3%</b>
<b>FALL OR SLIP INJURY</b>							
From Different Level	512	365	281	288	279	1,725	1.6%
From Ladder or Scaffolding	308	256	237	193	196	1,190	1.1%
From Liquid or Grease Spills	288	303	296	302	264	1,453	1.4%
Into Openings	96	84	53	74	40	347	0.3%
Misc. Fall or Slip	497	866	991	983	840	4,177	3.9%
On Ice or Snow	1,174	968	1,206	1,523	1,542	6,413	6.1%
On Same Level	1,472	975	704	727	924	4,802	4.5%
On Stairs	311	250	237	223	246	1,267	1.2%
Slipped, Did Not Fall	58	59	50	44	65	276	0.3%
<b>Sub Total</b>	<b>4,716</b>	<b>4,126</b>	<b>4,055</b>	<b>4,357</b>	<b>4,396</b>	<b>21,650</b>	<b>20.4%</b>

Table 10  
**Distribution of Claims by Cause of Injury - Detail (cont.)**  
**All Claims Filed**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>MOTOR VEHICLE</b>							
Collision With Another Vehicle	402	252	246	222	253	1,375	1.3%
Collision With a Fixed Object	28	19	13	8	29	97	0.1%
Crash of Airplane	0	0	2	1	6	9	0.0%
Crash of Rail Vehicle	2	1	0	1	1	5	0.0%
Crash of Water Vehicle	1	0	1	1	0	3	0.0%
Misc. Motor Vehicle	124	115	129	123	111	602	0.6%
Vehicle Upset	234	173	153	116	112	788	0.7%
<b>Sub Total</b>	<b>791</b>	<b>560</b>	<b>544</b>	<b>472</b>	<b>512</b>	<b>2,879</b>	<b>2.7%</b>
<b>RUBBED OR ABRADED BY</b>							
Repetitive Motion (callous, blister)	2	4	1	1	3	11	0.0%
Rubbed or Abraded by (all other)	6	36	16	22	19	99	0.1%
<b>Sub Total</b>	<b>8</b>	<b>40</b>	<b>17</b>	<b>23</b>	<b>22</b>	<b>110</b>	<b>0.1%</b>
<b>STRAIN OR INJURY BY</b>							
Continual Noise	5	2	2	2	5	16	0.0%
Holding or Carrying	236	174	159	159	149	877	0.8%
Jumping	67	63	53	56	58	297	0.3%
Lifting	2,238	1,812	1,677	1,613	1,407	8,747	8.3%
Misc. Strain	1,951	1,978	2,122	1,979	1,796	9,826	9.3%
Pushing or Pulling	747	655	653	651	563	3,269	3.1%
Reaching	269	258	181	212	209	1,129	1.1%
Repetitive Motion (carpal tunnel syndrome)	143	124	98	112	108	585	0.6%
Repetitive Motion (kneeling or crawling)	64	53	39	41	64	261	0.2%
Twisting	608	424	349	355	464	2,200	2.1%
Using Tool or Machine	546	341	304	270	415	1,876	1.8%
Wielding or Throwing	43	47	42	54	54	240	0.2%
<b>Sub Total</b>	<b>6,917</b>	<b>5,931</b>	<b>5,679</b>	<b>5,504</b>	<b>5,292</b>	<b>29,323</b>	<b>27.7%</b>
<b>STRIKING AGAINST OR STEPPING ON</b>							
Misc. Striking Against or Stepping on	194	171	121	101	149	736	0.7%
Moving Parts of Machine	12	8	13	2	17	52	0.0%
Object Being Lifted or Handled	108	76	89	83	93	449	0.4%

Table 10  
**Distribution of Claims by Cause of Injury - Detail (cont.)**  
**All Claims Filed**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>STRIKING AGAINST OR STEPPING ON (CONT)</b>							
Sanding, Scraping, Cleaning Operations	3	3	1	3	6	16	0.0%
Stationary Object	648	544	656	570	577	2,995	2.8%
Stepping on Sharp Object	67	81	67	72	56	343	0.3%
Sub Total	1,032	883	947	831	898	4,591	4.3%
<b>STRUCK OR INJURED BY</b>							
Falling or Flying Object	789	545	519	542	521	2,916	2.8%
Fellow Worker, Patient	632	690	700	732	864	3,618	3.4%
Hand Tool or Machine in Use	364	308	291	292	263	1,518	1.4%
Misc. Struck or Injured by	335	245	196	228	231	1,235	1.2%
Motor Vehicle	67	40	24	31	39	201	0.2%
Moving Parts of Machine	165	135	138	139	192	769	0.7%
Object Being Lifted or Handled	1,336	1,046	955	869	989	5,195	4.9%
Object Handled by Others	165	143	126	148	143	725	0.7%
Sub Total	3,853	3,152	2,949	2,981	3,242	16,177	15.3%
<b>MISCELLANEOUS CAUSES</b>							
Absorption, Ingestion or Inhalation	629	395	324	325	459	2,132	2.0%
Animal or Insect	300	312	367	315	279	1,573	1.5%
Contact With Electric Current	19	40	22	25	35	141	0.1%
Cumulative (all other)	174	115	63	65	76	493	0.5%
Explosion or Flare Back	15	16	2	10	9	52	0.0%
Foreign Body in Eye	1,172	912	800	762	718	4,364	4.1%
Mental Stress	1	6	6	1	10	24	0.0%
No Cause	53	35	23	18	30	159	0.2%
Other Miscellaneous Causes	410	483	257	197	292	1,639	1.5%
Other Than Physical Injury	76	196	289	360	92	1,013	1.0%
Robbery or Criminal Assault	23	7	1	1	2	34	0.0%
Sub Total	2,872	2,517	2,154	2,079	2,002	11,624	11.0%
<b>UNKNOWN</b>							
Unknown	0	0	0	0	2	2	0.0%
Sub Total	0	0	0	0	2	2	0.0%
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
Strain or Injury By	1,150	917	876	890	845	4,678	36.2%
Fall or Slip Injury	940	748	729	792	783	3,992	30.9%
Struck or Injured By	418	285	271	266	303	1,543	11.9%
Motor Vehicle	223	136	109	114	98	680	5.3%
Miscellaneous Causes	164	135	124	112	130	665	5.1%
Cut, Puncture, Scrape Injured By	106	78	77	66	71	398	3.1%
Caught In or Between	88	73	78	74	81	394	3.0%
Striking Against or Stepping On	70	55	61	74	76	336	2.6%
Burn or Scald-Heat or Cold Exposure	61	41	58	37	32	229	1.8%
Rubbed or Abraded By	2	3	0	4	4	13	0.1%
Unknown	0	0	0	0	0	0	0.0%
<b>Totals</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>100.0%</b>

\*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 2015 - 2019

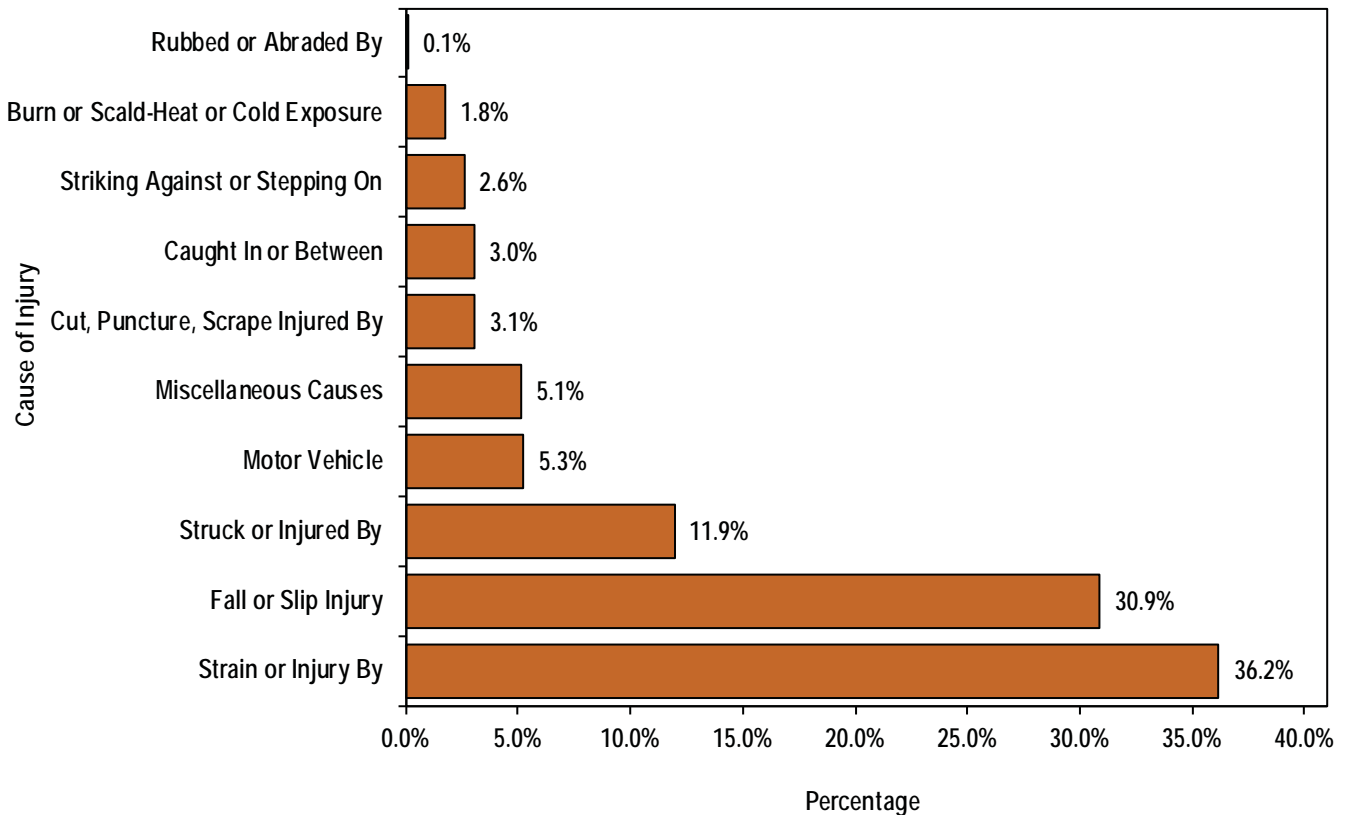


Table 12  
**Distribution of Claims by Cause of Injury - Detail**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>BURN, SCALD-HEAT OR COLD EXPOSURE</b>							
Abnormal Air Pressure	0	0	0	0	0	0	0.0%
Acid Chemicals	5	7	6	4	2	24	0.2%
Cold Objects or Substances	0	0	0	1	0	1	0.0%
Contact with Hot Object	4	6	11	2	2	25	0.2%
Dust, Gases, Fumes, or Vapors	0	1	0	2	0	3	0.0%
Fire or Flame	16	7	14	6	5	48	0.4%
Misc. Heat or Cold Exposure	3	5	4	5	0	17	0.1%
Steam or Hot Fluids	19	10	12	10	14	65	0.5%
Temperature Extremes	10	4	10	7	8	39	0.3%
Welding Operations	4	1	1	0	1	7	0.1%
<b>Sub Total</b>	<b>61</b>	<b>41</b>	<b>58</b>	<b>37</b>	<b>32</b>	<b>229</b>	<b>1.8%</b>
<b>CAUGHT IN OR BETWEEN</b>							
Machine or Machinery	22	37	24	33	37	153	1.2%
Misc. Caught in or Between	17	15	28	14	12	86	0.7%
Object Handled	49	21	26	27	32	155	1.2%
<b>Sub Total</b>	<b>88</b>	<b>73</b>	<b>78</b>	<b>74</b>	<b>81</b>	<b>394</b>	<b>3.0%</b>
<b>CUT, PUNCTURE, SCRAPE INJURED BY</b>							
Broken Glass	2	3	4	3	3	15	0.1%
Hand Tool,Utensil; Not Powered	17	13	12	7	12	61	0.5%
Misc. Cut, Puncture or Scrape	10	12	14	12	14	62	0.5%
Objects Being Lifted or Handled	47	29	26	24	24	150	1.2%
Powered Hand Tool, Appliance	30	21	21	20	18	110	0.9%
<b>Sub Total</b>	<b>106</b>	<b>78</b>	<b>77</b>	<b>66</b>	<b>71</b>	<b>398</b>	<b>3.1%</b>
<b>FALL OR SLIP INJURY</b>							
From Different Level	137	97	85	107	84	510	3.9%
From Ladder or Scaffolding	88	86	60	59	62	355	2.7%
From Liquid or Grease Spills	43	36	42	43	30	194	1.5%
Into Openings	28	12	10	14	12	76	0.6%
Misc. Fall or Slip	84	153	161	157	133	688	5.3%
On Ice or Snow	209	150	190	234	256	1,039	8.0%
On Same Level	285	168	128	118	156	855	6.6%
On Stairs	59	33	41	50	37	220	1.7%
Slipped, Did Not Fall	7	13	12	10	13	55	0.4%
<b>Sub Total</b>	<b>940</b>	<b>748</b>	<b>729</b>	<b>792</b>	<b>783</b>	<b>3,992</b>	<b>30.9%</b>

Table 12  
**Distribution of Claims by Cause of Injury - Detail (cont.)**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>MOTOR VEHICLE</b>							
Collision with Another Vehicle	104	53	39	39	30	265	2.0%
Collision with a Fixed Object	10	2	0	1	3	16	0.1%
Crash of Airplane	0	0	2	0	4	6	0.0%
Crash of Rail Vehicle	2	1	0	1	0	4	0.0%
Crash of Water Vehicle	0	0	1	0	0	1	0.0%
Misc. Motor Vehicle	28	24	34	38	31	155	1.2%
Vehicle Upset	79	56	33	35	30	233	1.8%
<b>Sub Total</b>	<b>223</b>	<b>136</b>	<b>109</b>	<b>114</b>	<b>98</b>	<b>680</b>	<b>5.3%</b>
<b>RUBBED OR ABRADED BY</b>							
Repetitive Motion (callous, blister)	1	1	0	0	3	5	0.0%
Rubbed or Abraded by (all other)	1	2	0	4	1	8	0.1%
<b>Sub Total</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>13</b>	<b>0.1%</b>
<b>STRAIN OR INJURY BY</b>							
Continual Noise	1	0	0	0	0	1	0.0%
Holding or Carrying	47	28	23	23	27	148	1.1%
Jumping	11	18	11	16	14	70	0.5%
Lifting	357	267	240	269	221	1,354	10.5%
Misc. Strain	310	286	323	282	262	1,463	11.3%
Pushing or Pulling	134	107	112	106	106	565	4.4%
Reaching	43	34	16	30	27	150	1.2%
Repetitive Motion (carpal tunnel syndrome)	30	31	25	37	17	140	1.1%
Repetitive Motion (kneeling or crawling)	17	14	6	5	8	50	0.4%
Twisting	103	72	66	62	84	387	3.0%
Using Tool or Machine	84	53	44	44	67	292	2.3%
Welding or Throwing	13	7	10	16	12	58	0.4%
<b>Sub Total</b>	<b>1,150</b>	<b>917</b>	<b>876</b>	<b>890</b>	<b>845</b>	<b>4,678</b>	<b>36.2%</b>
<b>STRIKING AGAINST OR STEPPING ON</b>							
Misc. Striking Against or Stepping On	20	12	12	13	21	78	0.6%
Moving Parts of Machine	2	1	3	0	1	7	0.1%
Object Being Lifted or Handled	14	12	13	15	16	70	0.5%
Sanding, Scraping, Cleaning Operations	0	0	0	0	1	1	0.0%



Table 12  
**Distribution of Claims by Cause of Injury - Detail (cont.)**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>STRIKING AGAINST OR STEPPING ON (CONT)</b>							
Stationary Object	32	27	32	40	36	167	1.3%
Stepping on Sharp Object	2	3	1	6	1	13	0.1%
Sub Total	70	55	61	74	76	336	2.6%
<b>STRUCK OR INJURED BY</b>							
Falling or Flying Object	108	61	64	59	61	353	2.7%
Fellow Worker, Patient	37	30	38	29	52	186	1.4%
Hand Tool or Machine in Use	32	23	21	21	29	126	1.0%
Misc. Struck or Injured by	34	32	25	32	19	142	1.1%
Motor Vehicle	26	12	5	12	15	70	0.5%
Moving Parts of Machine	37	29	25	28	34	153	1.2%
Object Being Lifted or Handled	121	86	90	73	81	451	3.5%
Object Handled by Others	23	12	3	12	12	62	0.5%
Sub Total	418	285	271	266	303	1,543	11.9%
<b>MISCELLANEOUS CAUSES</b>							
Absorption, Ingestion or Inhalation	34	22	20	25	24	125	1.0%
Animal or Insect	9	7	18	12	7	53	0.4%
Contact With Electric Current	0	1	3	3	7	14	0.1%
Cumulative (all other)	34	16	16	9	12	87	0.7%
Explosion or Flare Back	4	7	0	1	2	14	0.1%
Foreign Body in Eye	11	4	4	6	11	36	0.3%
Mental Stress	1	1	3	0	7	12	0.1%
No Cause	5	3	0	1	4	13	0.1%
Other Miscellaneous Causes	53	58	33	25	49	218	1.7%
Other Than Physical Injury	11	13	27	30	7	88	0.7%
Robbery or Criminal Assault	2	3	0	0	0	5	0.0%
Sub Total	164	135	124	112	130	665	5.1%
<b>UNKNOWN</b>							
Unknown	0	0	0	0	0	0	0.0%
Sub Total	0	0	0	0	0	0	0.0%
<b>Total Indemnity Claims</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>100.0%</b>

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

Table 13  
**Distribution of Claims by Age at Time of Injury**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>INDEMNITY CLAIMS</b>							
Under 18	9	9	6	1	6	31	0.2%
18 to 29	662	480	441	435	486	2,504	19.4%
30 to 39	700	487	476	461	495	2,619	20.3%
40 to 49	646	521	465	484	452	2,568	19.9%
50 to 59	831	670	638	601	608	3,348	25.9%
60 to 65	289	223	239	324	259	1,334	10.3%
Over 65	85	81	118	123	117	524	4.1%
<b>Total Indemnity Claims</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>100.0%</b>
<b>TOTAL CLAIMS</b>							
Under 18	173	197	107	105	122	704	0.7%
18 to 29	7,821	6,527	5,773	5,599	5,842	31,562	29.8%
30 to 39	5,471	4,587	4,609	4,463	4,550	23,680	22.4%
40 to 49	4,867	4,309	3,861	3,847	3,569	20,453	19.3%
50 to 59	4,420	3,753	3,562	3,543	3,473	18,751	17.7%
60 to 65	1,533	1,420	1,565	1,695	1,700	7,913	7.5%
Over 65	513	484	568	616	660	2,841	2.7%
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

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

Figure 5  
**Distribution of Claims by Age at Time of Injury**  
 Date Reported - Fiscal Years 2015 - 2019

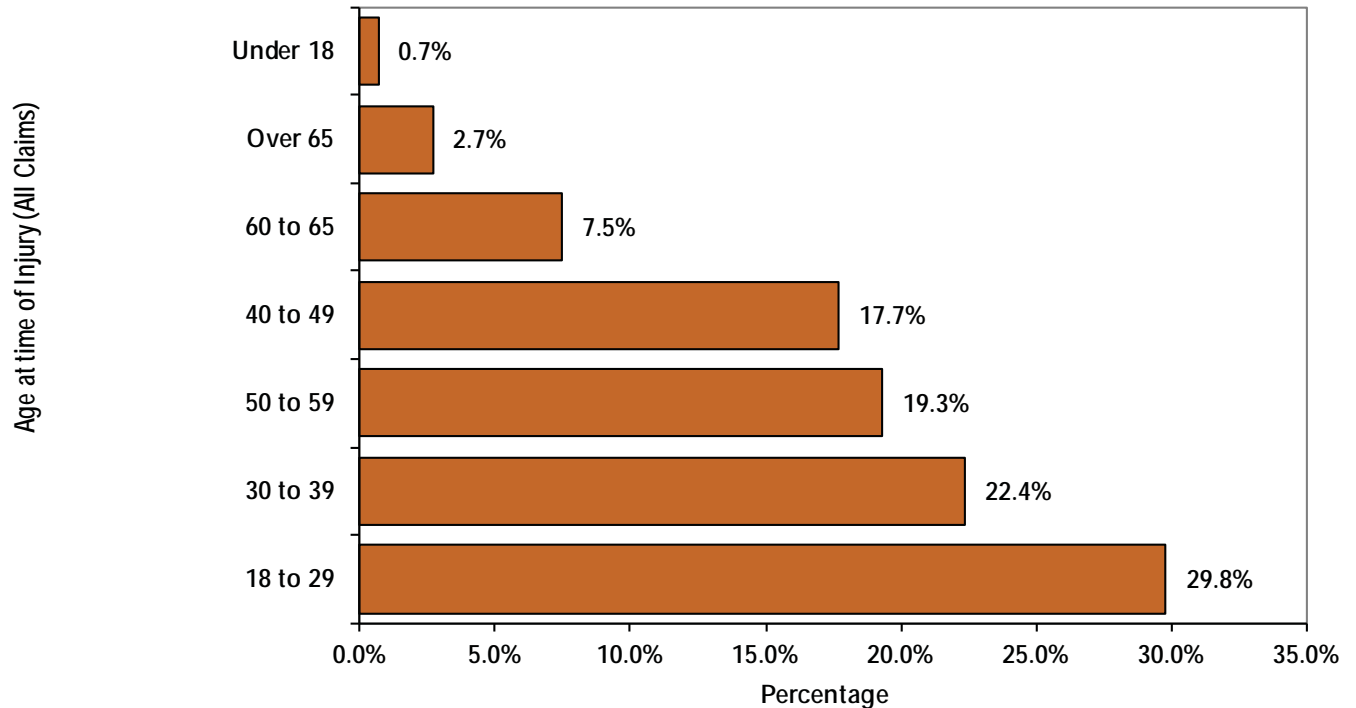


Table 14  
**Distribution of Claims by Day of Occurrence**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>INDEMNITY CLAIMS</b>							
Monday	572	452	466	485	458	2,433	18.8%
Tuesday	593	484	411	432	440	2,360	18.3%
Wednesday	548	459	402	431	424	2,264	17.5%
Thursday	534	434	453	383	398	2,202	17.0%
Friday	487	353	344	384	372	1,940	15.0%
Saturday	283	162	175	176	192	988	7.6%
Sunday	205	127	132	138	139	741	5.7%
<b>Total Indemnity Claims</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>100.0%</b>
<b>TOTAL CLAIMS</b>							
Monday	4,530	3,960	3,658	3,643	3,548	19,339	18.3%
Tuesday	4,679	3,998	3,718	3,691	3,614	19,700	18.6%
Wednesday	4,468	3,959	3,683	3,629	3,652	19,391	18.3%
Thursday	4,237	3,715	3,639	3,551	3,526	18,668	17.6%
Friday	3,543	3,166	2,876	2,914	3,080	15,579	14.7%
Saturday	1,820	1,335	1,371	1,343	1,388	7,257	6.9%
Sunday	1,521	1,144	1,100	1,097	1,108	5,970	5.6%
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

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

Approximately 19% of all indemnity claims occurred on Monday,  
 with 54.6% occurring Monday - Wednesday.

Table 15  
**Distribution of Claims by Gender**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
<b>INDEMNITY CLAIMS</b>							
Males	2,507	1,843	1,725	1,723	1,759	9,557	73.9%
Females	643	575	634	680	630	3,162	24.5%
Unknown	72	53	24	26	34	209	1.6%
<b>Total Indemnity Claims</b>	<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>100.0%</b>
<b>TOTAL CLAIMS</b>							
Males	16,749	13,503	12,652	12,158	12,254	67,316	63.6%
Females	7,165	6,949	6,646	6,973	6,915	34,648	32.7%
Unknown	884	825	747	737	747	3,940	3.7%
<b>Total All Claims</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

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

Figure 6  
**Distribution of Claims by Gender at Time of Injury**  
 Date Reported - Fiscal Years 2015 - 2019

**All Claims by Gender**

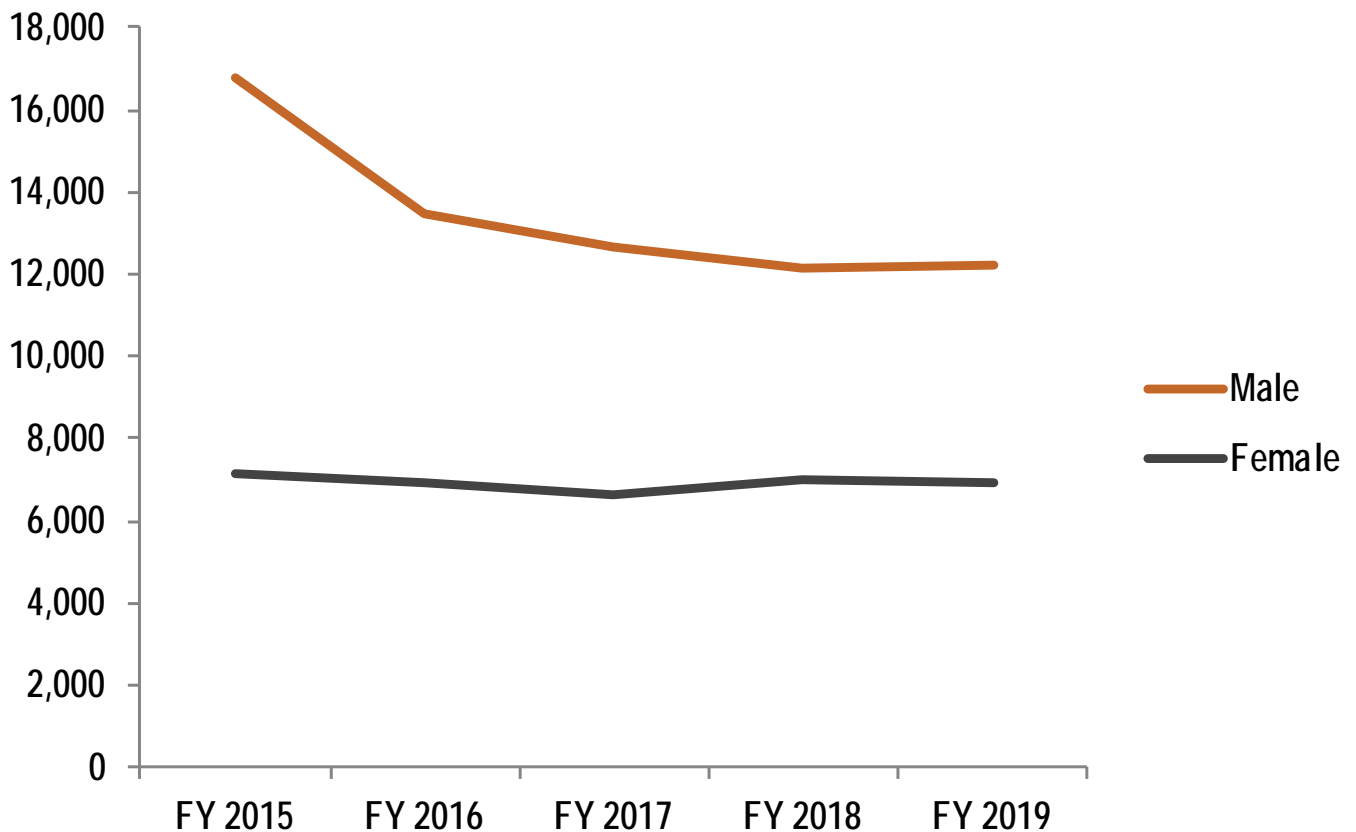


Table 16  
**Distribution of Claims by Rate Class**  
**All Claims Filed**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
3505	Ag. & Const Machinery Mfg.	1	0	0	0	0	1	0.0%
7405	Aircraft Flying Operations	6	13	7	4	6	36	0.0%
7403	Aircraft Ground Crew Operations	69	53	70	78	79	349	0.3%
9182	Amusement Parks/Park Boards	116	143	115	104	118	596	0.6%
0005	Apiaries	13	19	12	11	16	71	0.1%
9090	Athletic Clubs or Entertainment Facilities	59	52	63	48	58	280	0.3%
3630	Auto Repair, Body Shops, Mechanics	613	509	433	414	472	2,441	2.3%
8380	Automotive Dealers & Svc Stations	1,366	1,099	998	925	984	5,372	5.1%
2000	Bakeries	63	61	91	62	57	334	0.3%
8808	Banks, S & L Assn, Credit Unions	82	75	102	88	86	433	0.4%
9580	Barbers & Beauticians	22	28	27	23	29	129	0.1%
2163	Beverage Mfg. & Delivery	30	38	31	36	20	155	0.1%
5110	Boiler & Elevator Installation/Svc.	93	107	71	82	110	463	0.4%
3620	Boiler & Tank Mfg.	34	25	16	21	19	115	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	38	56	33	35	30	192	0.2%
1463	Briquette & Clay Products Mfg.	2	2	4	1	2	11	0.0%
5410	Building Construction	1,124	919	819	715	641	4,218	4.0%
9007	Building Custodians/Janitorial Svc.	476	560	539	508	561	2,644	2.5%
6210	Building Moving, Demolition, Salvage	11	4	3	8	6	32	0.0%
7603	Cable Install, Svc. & Repair	47	47	48	38	33	213	0.2%
6253	Caison Work	0	0	0	0	0	0	0.0%
9078	Camp Operations	22	10	13	23	12	80	0.1%
9180	Carnival/Circus/Racetracks	0	4	0	1	0	5	0.0%
5502	Carpet Laying &/or Linoleum Installation	12	14	12	20	8	66	0.1%
9220	Cemetery Operations	4	4	1	4	3	16	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	124	123	86	126	128	587	0.6%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	88	60	50	47	61	306	0.3%
8805	Clerical Office Employees	370	312	302	308	310	1,602	1.5%
1005	Coal Mining	41	25	13	24	29	132	0.1%
8221	Coal, Iron, Steel Merchants	15	12	15	20	14	76	0.1%
8291	Cold Storage Warehouse	5	8	10	5	10	38	0.0%
0050	Commercial Farm Mach Operations	3	16	15	9	13	56	0.1%
8022	Commission & Produce Merch.	111	82	110	103	94	500	0.5%
9061	Community Outreach Svcs. & Support Programs	667	642	660	719	680	3,368	3.2%

Table 16  
**Distribution of Claims by Rate Class (cont.)**  
**All Claims Filed**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
3685	Computer/Electronic Assembly	79	69	62	70	59	339	0.3%
5205	Concrete Work	280	238	250	160	116	1,044	1.0%
5603	Consulting Engineers	140	131	89	93	78	531	0.5%
2064	Creameries & Dairy Products Mfg.	27	34	32	15	33	141	0.1%
4692	Dental Laboratories	2	8	4	3	4	21	0.0%
9002	Domestics	36	32	20	33	17	138	0.1%
6223	Dredging	0	1	0	0	0	1	0.0%
7531	Electric Light & Power Companies	85	92	88	78	87	430	0.4%
7529	Electric Light & Power Const-REA	12	14	8	9	18	61	0.1%
7534	Electric Light/Power Const./Spec. Contractor	50	37	23	9	17	136	0.1%
7533	Electric Light/Power Const./ Investor Owned	5	10	15	10	6	46	0.0%
5190	Electrical Wiring, Service & Repair	372	327	260	173	207	1,339	1.3%
7535	Electronic Equip Install & Repair	16	22	18	18	9	83	0.1%
7715	Emergency Response Members & Volunteers	0	0	3	0	1	4	0.0%
6221	Excavation & Digging	76	35	37	28	25	201	0.2%
7217	Explosive-Ammunition Handlers	1	0	0	0	0	1	0.0%
0006	Farming & Ranching	205	255	213	237	234	1,144	1.1%
6400	Fence Construction	43	18	21	15	16	113	0.1%
4583	Fertilizer & Chemical Dealers	91	83	89	100	90	453	0.4%
7700	Fire Departments -Paid	66	93	94	77	71	401	0.4%
7710	Fire Departments - Volunteer	27	32	21	16	24	120	0.1%
0003	Florists/Nurseries/Gardening	73	48	53	51	57	282	0.3%
2041	Food Preparation - Non Retail	21	19	11	10	7	68	0.1%
2014	Food Processing	235	265	222	225	199	1,146	1.1%
8001	Full-Line Department Stores	404	383	421	376	362	1,946	1.8%
9620	Funeral Homes	4	3	2	4	3	16	0.0%
8015	Furniture & Floor Covering Dealers	82	78	67	59	66	352	0.3%
7500	Gas Works	8	5	6	12	8	39	0.0%
8292	General Warehouse & Storage	245	205	205	204	215	1,074	1.0%
8605	Geologists and Scouts	9	14	7	5	10	45	0.0%
4130	Glass Merchants	35	31	35	24	18	143	0.1%
8304	Grain Elevators	113	155	140	114	125	647	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	2	2	0.0%
9040	Hospitals	1,274	1,258	1,190	1,230	1,137	6,089	5.7%
9050	Hotels & Motels	437	319	328	352	356	1,792	1.7%
7384	Ice Handling	2	0	1	0	1	4	0.0%

Table 16  
**Distribution of Claims by Rate Class (cont.)**  
**All Claims Filed**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
3504	Implement &/or Equipment Mfg.	1,108	890	801	1,045	1,164	5,008	4.7%
5040	Iron or Steel Construct/Erection	105	53	71	48	62	339	0.3%
0251	Irrigation	19	9	11	2	4	45	0.0%
4150	Jewelry &/or Optical Goods Mfg.	0	0	0	5	1	6	0.0%
6209	Junk & Scrap Metal Dealers	22	12	13	21	20	88	0.1%
4601	Laboratory Work & Medicine Mfg.	32	53	36	45	49	215	0.2%
7720	Law Enforcement	410	489	515	516	587	2,517	2.4%
2681	Leather & Canvas Goods Mfg.	31	31	36	47	41	186	0.2%
8284	Livestock Dealers & Operations	41	41	44	31	37	194	0.2%
8207	Lumber Yard Employees	472	435	360	382	344	1,993	1.9%
5025	Masonry Work	51	47	30	25	20	173	0.2%
8003	Meat Markets	83	110	104	97	99	493	0.5%
9042	Med Clinics/Physicians/Dentists	342	392	384	500	400	2,018	1.9%
3124	Mfg. of Light Metal & Non-Metal Goods	157	179	154	190	186	866	0.8%
9615	Motion Picture & Video Production	1	1	0	2	0	4	0.0%
3866	Motor Coach & Carriage Assembly	32	17	16	18	35	118	0.1%
9041	Nursing Homes	693	723	778	717	689	3,600	3.4%
6203	Oil & Gas Development/Drilling	337	108	82	149	186	862	0.8%
8350	Oil & Gas Distrib/Bulk Dealers	249	150	163	160	142	864	0.8%
6208	Oil & Gas Instrument Logging	34	24	12	11	9	90	0.1%
6204	Oil & Gas Well Supply or Equipment Dealers	235	97	82	76	95	585	0.6%
1320	Oil & Gas Operations	394	141	150	138	125	948	0.9%
4740	Oil Refining - Synthetic Fuels Mfg.	40	55	45	39	39	218	0.2%
6206	Oil Well Servicing	1,166	456	522	599	608	3,351	3.2%
6205	Oil Well Trucking	833	393	289	288	287	2,090	2.0%
9999	Old Bureau or Not Rated on MF	0	0	1	0	0	1	0.0%
5100	Ornamental Work	0	2	0	0	0	2	0.0%
2094	Packing Plants & Slaughter Houses	6	17	7	11	7	48	0.0%
5474	Painting & Paper Hanging	41	28	28	32	23	152	0.1%
4365	Photographers	3	8	2	7	4	24	0.0%
5345	Plastering/Stucco/Drywall	47	30	24	21	26	148	0.1%
5183	Plumbing/Heating/Sheet Metal	472	439	341	287	270	1,809	1.7%
0010	Poisoning & Spraying	19	19	26	14	10	88	0.1%
4061	Pottery & Ceramic Mfg.	0	0	0	0	0	0	0.0%
9950	Preferred Worker Program	4	1	1	1	0	7	0.0%
4310	Printing & Publishing	94	89	56	44	55	338	0.3%
9181	Professional Athletics	19	17	32	12	58	138	0.1%

Table 16  
**Distribution of Claims by Rate Class (cont.)**  
**All Claims Filed**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
7602	Radio & Television	25	19	15	25	33	117	0.1%
9104	Religious Orgs. & Churches	13	11	8	10	23	65	0.1%
9071	Restaurants & Lounges	1,291	1,302	1,224	1,193	1,216	6,226	5.9%
5545	Roofing	12	3	3	4	3	25	0.0%
0007	Row Crop-Non-Machinery Farm Labor	3	2	4	3	2	14	0.0%
9403	Sanitation Operations	118	104	107	90	102	521	0.5%
9062	Schools/Libraries/Institutions	737	748	805	917	957	4,164	3.9%
6301	Sewer/Water/Gas Pipe Line Const.	284	197	165	136	129	911	0.9%
2260	Shoe Repair	0	0	0	1	0	1	0.0%
9544	Sign Mfg.	39	32	23	23	14	131	0.1%
7420	Specialized Aircraft Operations	0	0	2	0	1	3	0.0%
1802	Stonecutters	21	11	8	7	14	61	0.1%
8010	Stores - Hardware/Appliance/Auto	339	317	317	278	303	1,554	1.5%
8000	Stores - Retail	762	712	702	660	585	3,421	3.2%
6042	Street & Road Constr./Maint.	844	769	679	543	503	3,338	3.2%
2030	Sugar Mfg. & Refining	116	93	83	85	91	468	0.4%
7605	Switching & Switchboard Repair	2	0	0	1	1	4	0.0%
7600	Telegraph & Telephone Operations	18	22	18	13	15	86	0.1%
7601	Telephone & Cable Line Const.	74	84	51	40	51	300	0.3%
9757	Townships - All Employees	0	0	0	0	1	1	0.0%
8747	Traveling Representatives	700	521	536	504	496	2,757	2.6%
0004	Tree Planting/Trimming/Harvesting	43	33	34	32	26	168	0.2%
7215	Trucking & Hauling	715	567	560	600	623	3,065	2.9%
0000	Unknown	0	32	0	0	0	32	0.0%
2860	Upholstering	0	1	0	0	0	1	0.0%
8831	Veterinary Hospital/Surgeons Kennels	131	169	156	148	161	765	0.7%
9840	Voc Training/Work Eval. Program	19	24	12	20	10	85	0.1%
9835	Volunteer Programs	22	17	14	12	8	73	0.1%
6200	Water Well Drilling Operations	8	5	2	6	1	22	0.0%
7520	Water Works	49	61	57	65	67	299	0.3%
3360	Welding & Blacksmithing	122	55	68	66	72	383	0.4%
8016	Wholesale Warehouse	178	129	168	178	168	821	0.8%
2803	Woodworking Mfg.	239	245	204	208	191	1,087	1.0%
<b>Total All Claims</b>		<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
9071	Restaurants and Lounges	1,291	1,302	1,224	1,193	1,216	6,226	5.9%
9040	Hospitals	1,274	1,258	1,190	1,230	1,137	6,089	5.7%
8380	Automotive Dealers & Service Stations	1,366	1,099	998	925	984	5,372	5.1%
3504	Implement &/or Equipment Mfg	1,108	890	801	1,045	1,164	5,008	4.7%
5410	Building Construction	1,124	919	819	715	641	4,218	4.0%
9062	School-Libraries-Institutions	737	748	805	917	957	4,164	3.9%
9041	Nursing Homes	693	723	778	717	689	3,600	3.4%
8000	Stores - Retail	762	712	702	660	585	3,421	3.2%
9061	Community Outreach Svcs & Support Prog	667	642	660	719	680	3,368	3.2%
6206	Oil Well Servicing	1,166	456	522	599	608	3,351	3.2%
<b>Totals</b>		<b>10,188</b>	<b>8,749</b>	<b>8,499</b>	<b>8,720</b>	<b>8,661</b>	<b>44,817</b>	<b>39.2%</b>

Figure 7  
**Distribution of Claims by the Top Ten Rate Classes**  
**All Claims Filed**  
 Date Reported - Fiscal Years 2015 - 2019

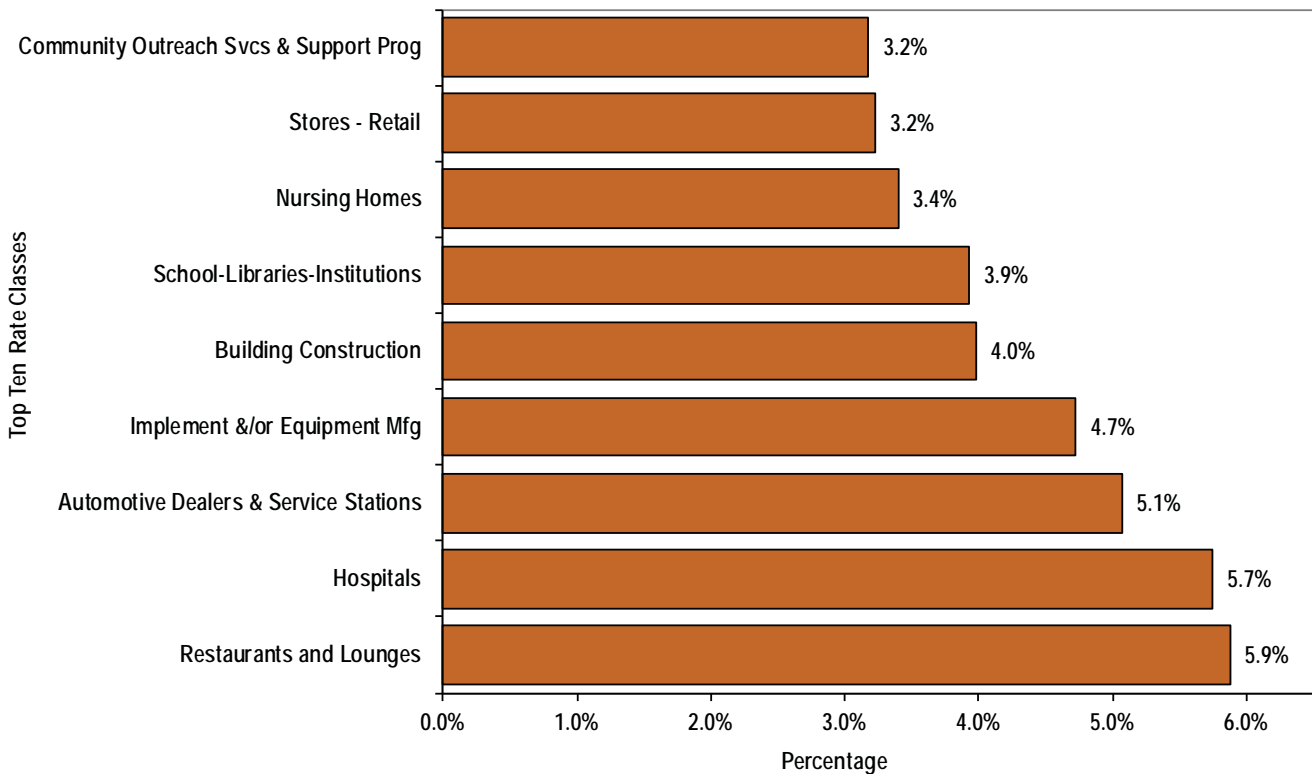


Table 18  
**Distribution of Claims by Rate Class**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
7405	Aircraft Flying Operations	1	2	3	1	3	10	0.1%
7403	Aircraft Ground Crew Operations	10	10	8	16	12	56	0.4%
9182	Amusement Parks/Park Boards	12	7	11	10	15	55	0.4%
0005	Apiaries	2	4	3	3	1	13	0.1%
7720	Armored Car Express Employees	0	0	0	0	0	0	0.0%
9090	Athletic Clubs or Entertainment Facilities	7	3	7	9	4	30	0.2%
3630	Auto Repair, Body Shops, Mechanics	76	50	47	43	58	274	2.1%
8380	Automotive Dealers & Svc. Stations	141	114	94	105	122	576	4.5%
2000	Bakeries	11	5	8	7	4	35	0.3%
8808	Banks, S & L Assn., Credit Unions	11	5	15	7	9	47	0.4%
9580	Barbers & Beauticians	4	3	7	8	2	24	0.2%
2163	Beverage Mfg. & Delivery	5	4	3	2	0	14	0.1%
5110	Boiler & Elevator Installation/Svc.	16	20	8	12	18	74	0.6%
3620	Boiler & Tank Mfg.	2	2	2	5	3	14	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	13	9	1	2	3	28	0.2%
1463	Briquette & Clay Products Mfg.	0	2	2	1	1	6	0.0%
5410	Building Construction	208	155	136	129	121	749	5.8%
9007	Building Custodians/Janitorial Svc.	62	65	75	68	63	333	2.6%
6210	Building Moving, Demolition, Salvage	3	2	0	4	0	9	0.1%
7603	Cable Install, Svc. & Repair	14	12	10	9	5	50	0.4%
9078	Camp Operations	1	0	0	0	1	2	0.0%
5502	Carpet Laying &/or Linoleum Installation	2	1	5	2	1	11	0.1%
9220	Cemetery Operations	0	0	0	0	0	0	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	20	19	18	20	23	100	0.8%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	8	8	8	9	10	43	0.3%
8805	Clerical Office Employees	31	25	30	21	35	142	1.1%
1005	Coal Mining	5	2	1	0	8	16	0.1%
8221	Coal, Iron, Steel Merchants	3	0	1	0	0	4	0.0%
8291	Cold Storage Warehouse	1	0	1	0	2	4	0.0%
0050	Commercial Farm Mach. Operations	0	1	2	4	4	11	0.1%
8022	Commission & Produce Merch.	15	8	10	15	15	63	0.5%
9061	Community Outreach Svcs. & Support Programs	53	63	57	74	52	299	2.3%
3685	Computer/Electronic Assembly	7	5	2	8	6	28	0.2%

Table 18  
**Distribution of Claims by Rate Class (cont.)**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
5205	Concrete Work	46	28	33	16	23	146	1.1%
5603	Consulting Engineers	17	17	12	8	4	58	0.4%
9420	Counties - All Employees	0	0	0	0	0	0	0.0%
2064	Creameries & Dairy Products Mfg.	2	1	3	1	3	10	0.1%
4692	Dental Laboratories	0	0	0	0	0	0	0.0%
9002	Domestics	5	5	3	5	3	21	0.2%
6223	Dredging	0	1	0	0	0	1	0.0%
7531	Electric Light & Power Companies	11	11	16	14	11	63	0.5%
7529	Electric Light & Power Const-REA	1	3	2	1	3	10	0.1%
7534	Electric Light/Power Const./Spec Contractor	11	3	3	0	2	19	0.1%
7533	Electric Light/Power Const/Investor Owned	0	0	0	0	0	0	0.0%
5190	Electrical Wiring, Service & Repair	44	44	36	20	33	177	1.4%
7535	Electronic Equip. Install & Repair	5	2	4	4	1	16	0.1%
7715	Emergency Response Members & Volunteers	0	0	1	0	1	2	0.0%
6221	Excavation & Digging	9	6	3	8	2	28	0.2%
0006	Farming & Ranching	26	41	28	45	41	181	1.4%
6400	Fence Construction	6	6	7	4	2	25	0.2%
4583	Fertilizer & Chemical Dealers	8	12	7	15	10	52	0.4%
7700	Fire Departments -Paid	9	6	15	8	9	47	0.4%
7710	Fire Departments - Volunteer	3	4	2	1	5	15	0.1%
0003	Florists/Nurseries/Gardening	7	8	6	5	7	33	0.3%
2041	Food Preparation - Non Retail	4	2	4	4	0	14	0.1%
2014	Food Processing	23	29	14	33	24	123	1.0%
8001	Full-Line Department Stores	41	31	34	43	35	184	1.4%
9620	Funeral Homes	0	0	0	0	0	0	0.0%
8015	Furniture & Floor Covering Dealers	7	5	7	3	6	28	0.2%
7500	Gas Works	0	0	0	0	0	0	0.0%
8292	General Warehouse & Storage	50	27	29	30	30	166	1.3%
8605	Geologists & Scouts	0	0	0	0	2	2	0.0%
4130	Glass Merchants	1	5	3	5	4	18	0.1%
8304	Grain Elevators	20	16	16	15	19	86	0.7%
9040	Hospitals	86	80	102	70	68	406	3.1%
9050	Hotels & Motels	35	27	35	29	30	156	1.2%
7384	Ice Handling	0	0	0	0	0	0	0.0%
3504	Implement &/or Equipment Mfg.	122	127	127	155	150	681	5.3%
5040	Iron or Steel Constr./Erection	23	10	12	8	7	60	0.5%
0251	Irrigation	7	2	0	1	1	11	0.1%

Table 18  
**Distribution of Claims by Rate Class (cont.)**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
4150	Jewelry &/or Optical Goods Mfg.	0	0	0	1	0	1	0.0%
6209	Junk & Scrap Metal Dealers	3	2	0	1	0	6	0.0%
4601	Laboratory Work & Medicine Mfg.	1	2	1	5	3	12	0.1%
7720	Law Enforcement	16	21	37	27	35	136	1.1%
2681	Leather & Canvas Goods Mfg.	5	4	1	7	1	18	0.1%
8284	Livestock Dealers & Operations	6	3	8	5	6	28	0.2%
8207	Lumber Yard Employees	31	23	24	27	12	117	0.9%
5025	Masonry Work	13	13	6	6	4	42	0.3%
8003	Meat Markets	9	14	12	9	6	50	0.4%
9042	Med Clinics/Physicians/Dentists	17	25	24	24	27	117	0.9%
3124	Mfg. of Light Metal & Non-Metal Goods	22	22	23	19	17	103	0.8%
9615	Motion Picture & Video Production	1	0	0	0	0	1	0.0%
3866	Motor Coach & Carriage Assembly	7	1	1	2	6	17	0.1%
9041	Nursing Homes	57	69	88	71	70	355	2.7%
6203	Oil & Gas Development/Drilling	61	32	18	33	33	177	1.4%
8350	Oil & Gas Distrib/Bulk Dealers	44	29	37	42	30	182	1.4%
6208	Oil & Gas Instrument Logging	5	7	4	3	1	20	0.2%
6204	Oil & Gas Well Supply or Equipment Dealers	33	19	8	11	11	82	0.6%
1320	Oil & Gas Operations	71	28	32	30	33	194	1.5%
4740	Oil Refining - Synthetic Fuels Mfg.	8	12	6	8	7	41	0.3%
6206	Oil Well Servicing	246	90	103	120	129	688	5.3%
6205	Oil Well Trucking	260	124	96	92	87	659	5.1%
5100	Ornamental Work	0	0	0	0	0	0	0.0%
2094	Packing Plants & Slaughter Houses	0	2	2	0	1	5	0.0%
5474	Painting & Paper Hanging	7	7	6	10	5	35	0.3%
4365	Photographers	0	2	0	0	0	2	0.0%
5345	Plastering/Stucco/Drywall	12	11	9	3	7	42	0.3%
5183	Plumbing/Heating/Sheet Metal	59	51	30	28	32	200	1.5%
0010	Poisoning & Spraying	4	6	3	1	2	16	0.1%
9950	Preferred Worker Program	0	0	0	0	0	0	0.0%
4310	Printing & Publishing	7	6	4	5	9	31	0.2%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	6	1	7	3	18	35	0.3%
9180	Race Track Operations	0	0	0	0	0	0	0.0%
7602	Radio & Television	3	2	1	3	1	10	0.1%
9104	Religious Orgs & Churches	1	1	1	1	2	6	0.0%
9071	Restaurants & Lounges	106	76	76	83	98	439	3.4%
5545	Roofing	3	0	0	0	1	4	0.0%

Table 18  
**Distribution of Claims by Rate Class (cont.)**  
**Indemnity Claims Only**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
0007	Row Crop-Non-Machinery Farm Labor	1	0	1	1	0	3	0.0%
9403	Sanitation Operations	23	17	15	19	21	95	0.7%
9062	Schools/Libraries/Institutions	40	39	53	60	63	255	2.0%
6301	Sewer/Water/Gas Pipe Line Constr.	52	26	24	20	29	151	1.2%
2260	Shoe Repair	0	0	0	0	0	0	0.0%
9544	Sign Mfg.	6	2	2	5	3	18	0.1%
7420	Specialized Aircraft Operations	0	0	2	0	1	3	0.0%
1802	Stonecutters	1	0	1	0	2	4	0.0%
8010	Stores - Hardware/Appliance/Auto	31	29	26	26	33	145	1.1%
8000	Stores - Retail	66	54	59	70	59	308	2.4%
6042	Street & Road Constr./Maint.	146	132	105	101	94	578	4.5%
2030	Sugar Mfg. & Refining	10	15	7	11	10	53	0.4%
7605	Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600	Telegraph & Telephone Operations	3	5	2	0	1	11	0.1%
7601	Telephone & Cable Line Constr.	15	6	11	5	6	43	0.3%
9757	Townships - All Employees	0	0	0	0	0	0	0.0%
8747	Traveling Representatives	64	40	53	48	40	245	1.9%
0004	Tree Planting/Trimming/Harvesting	3	3	3	2	3	14	0.1%
7215	Trucking & Hauling	186	175	149	170	166	846	6.5%
0000	Unknown	0	3	0	0	0	3	0.0%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary Hospital/Surgeons Kennels	2	6	7	5	7	27	0.2%
9840	Voc Training/Work Eval Program	0	0	0	0	0	0	0.0%
9835	Volunteer Programs	3	0	1	2	0	6	0.0%
6200	Water Well Drilling Operations	2	1	0	0	0	3	0.0%
7520	Water Works	4	7	7	9	14	41	0.3%
3360	Welding & Blacksmithing	18	5	3	5	4	35	0.3%
8016	Wholesale Warehouse	24	13	21	24	17	99	0.8%
2803	Woodworking Mfg.	25	23	24	21	19	112	0.9%
<b>Total Indemnity Claims</b>		<b>3,222</b>	<b>2,471</b>	<b>2,383</b>	<b>2,429</b>	<b>2,423</b>	<b>12,928</b>	<b>100.0%</b>
<b>Total All Claims</b>		<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>

*\*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 2015 - 2019

Fiscal Year:		FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
7215	Trucking & Hauling	186	175	149	170	166	846	6.5%
5410	Building Construction	208	155	136	129	121	749	5.8%
6206	Oil Well Servicing	246	90	103	120	129	688	5.3%
3504	Implement &/or Equipment Mfg	122	127	127	155	150	681	5.3%
6205	Oil Well Trucking	260	124	96	92	87	659	5.1%
6042	Street & Hwy Constr. & Maint.	146	132	105	101	94	578	4.5%
8380	Automotive Dirs. & Svc. Stations	141	114	94	105	122	576	4.5%
9071	Restaurants and Lounges	106	76	76	83	98	439	3.4%
9040	Hospitals	86	80	102	70	68	406	3.1%
9041	Nursing Homes	57	69	88	71	70	355	2.7%
<b>Totals</b>		<b>1,558</b>	<b>1,142</b>	<b>1,076</b>	<b>1,096</b>	<b>1,105</b>	<b>5,977</b>	<b>20.6%</b>

Figure 8  
**Distribution of Claims by Top Ten Rate Classes**  
**Indemnity Claims Only**  
 Date Reported - Fiscal Years 2015 - 2019

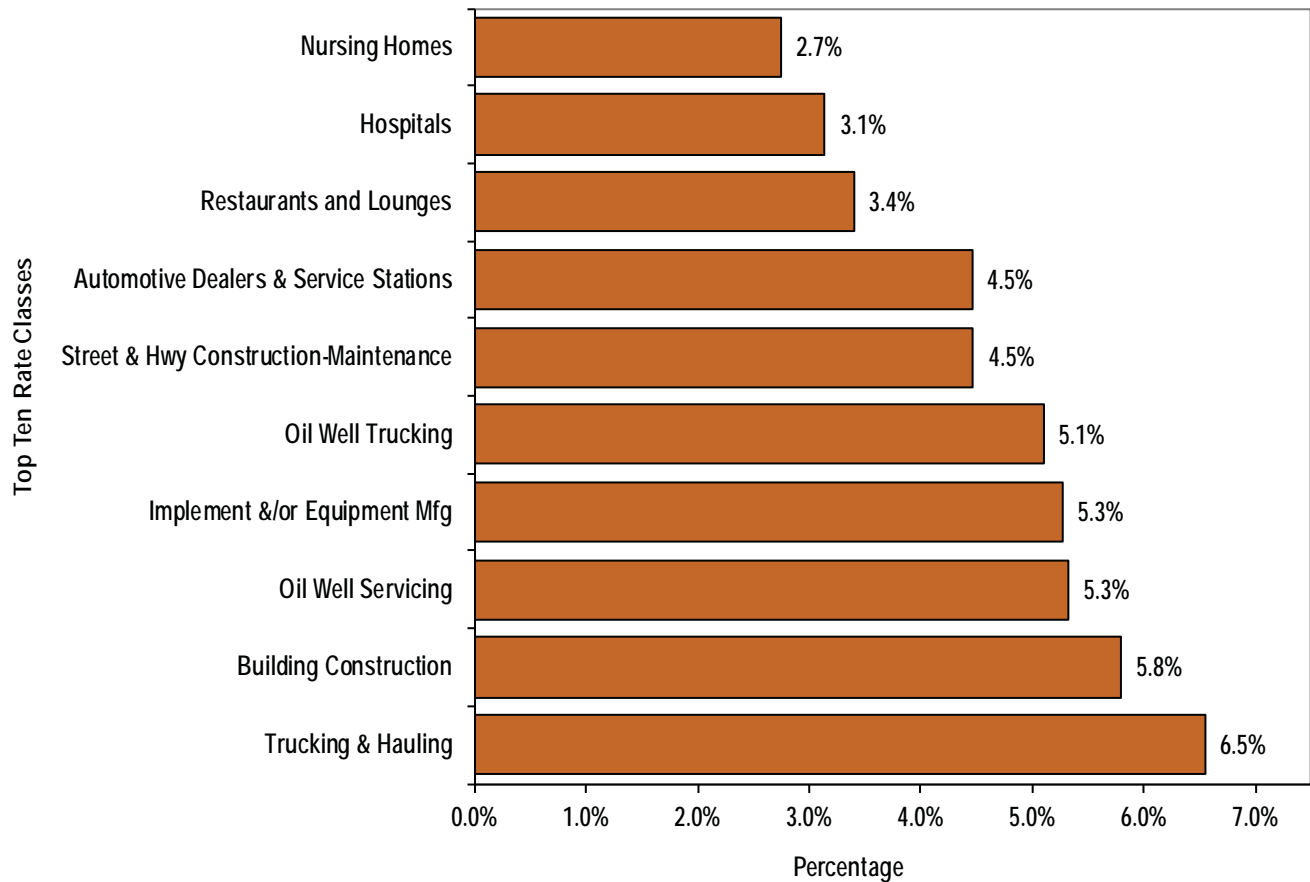


Table 20  
**Fatalities**  
Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims*
Burn or Scald-Heat or Cold Exposure - Fire or Flame	1	0	0	0	0	1	0.6%
Caught In or Between - Machine or Machinery	1	0	1	0	1	3	1.8%
Caught In or Between - Miscellaneous Caught in or Between	1	0	2	0	1	4	2.5%
Cut, Puncture, Scrape Injured By - Hand Tool, Utensil; Not Powered	0	0	1	0	0	1	0.6%
Fall or Slip Injury - From Different Level	1	2	1	1	0	5	3.1%
Fall or Slip Injury - From Ladder or Scaffolding	1	0	0	0	0	1	0.6%
Fall or Slip Injury - Into Openings	0	0	0	0	1	1	0.6%
Fall or Slip Injury - Miscellaneous Fall or Slip	1	0	0	0	0	1	0.6%
Fall or Slip Injury - On Same Level	2	0	0	1	1	4	2.5%
Miscellaneous Causes - Absorption, Ingestion, or Inhalation	3	0	0	0	1	4	2.5%
Miscellaneous Causes - Contact with Electric Current	0	0	1	0	1	2	1.2%
Miscellaneous Causes - Explosion or Flare Back	1	0	0	0	0	1	0.6%
Miscellaneous Causes - Other	1	7	2	4	6	20	12.3%
Miscellaneous Causes - Other Than Physical Injury	1	3	5	4	2	15	9.2%
Miscellaneous Causes - Robbery or Criminal Assault	0	1	0	0	0	1	0.6%
Motor Vehicle - Collision With A Fixed Object	1	0	0	0	0	1	0.6%
Motor Vehicle - Collision With Another Vehicle	5	6	3	6	3	23	14.1%
Motor Vehicle - Crash of Airplane	0	0	2	0	3	5	3.1%
Motor Vehicle - Crash of Rail Vehicle	2	0	0	0	0	2	1.2%
Motor Vehicle - Miscellaneous Motor Vehicle	1	4	1	3	0	9	5.5%
Motor Vehicle - Vehicle Upset	13	8	5	5	2	33	20.2%
Struck or Injured By - Falling or Flying Object	0	1	0	2	1	4	2.5%
Struck or Injured By - Fellow Worker, Patient	3	0	0	0	0	3	1.8%
Struck or Injured By - Miscellaneous Struck or Injured By	0	0	0	1	0	1	0.6%
Struck or Injured By - Motor Vehicle	1	1	0	2	4	8	4.9%
Struck or Injured By - Moving Parts of Machine	2	3	0	0	0	5	3.1%
Struck or Injured By - Object Being Lifted or Handled	0	2	1	0	0	3	1.8%
Struck or Injured By - Object Handled by Others	0	0	1	1	0	2	1.2%
<b>Total Fatalities</b>	<b>42</b>	<b>38</b>	<b>26</b>	<b>30</b>	<b>27</b>	<b>163</b>	<b>100.0%</b>

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

Table 21  
**Claim & Workforce Statistics**  
 Date Reported - Fiscal Years 2015 - 2019

Fiscal Year:	FY 15	FY 16	FY 17	FY 18	FY 19	Five Year Total	% of Claims
<b><u>CLAIMS FILED</u></b>							
Indemnity Claims Filed	3,222	2,471	2,383	2,429	2,423	12,928	12.2%
Medical Only Claims Filed	21,576	18,806	17,662	17,439	17,493	92,976	87.8%
<b>Total Claims Filed</b>	<b>24,798</b>	<b>21,277</b>	<b>20,045</b>	<b>19,868</b>	<b>19,916</b>	<b>105,904</b>	<b>100.0%</b>
<b><u>COVERED WORKFORCE</u></b>							
	435,993	427,899	408,107	405,367	409,559		
<b><u>INCIDENT RATES</u></b>							
Indemnity Claims per 100 Covered Workers	0.73	0.57	0.58	0.59	0.58		
Total Claims per 100 Covered Workers	5.69	4.97	4.91	4.90	4.86		

The total covered workforce in North Dakota has decreased by 6% from FY 2015 to FY 2019



Figure 9  
**Claim Incident Rates**  
 Date Reported - Fiscal Years 2015 - 2019

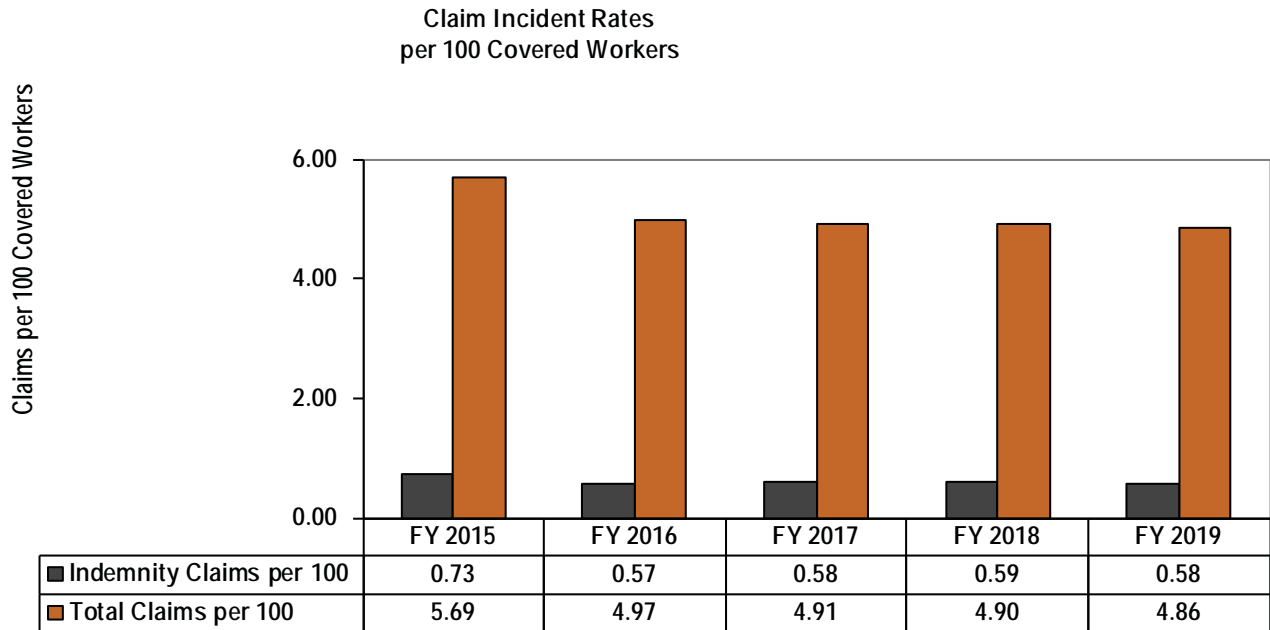
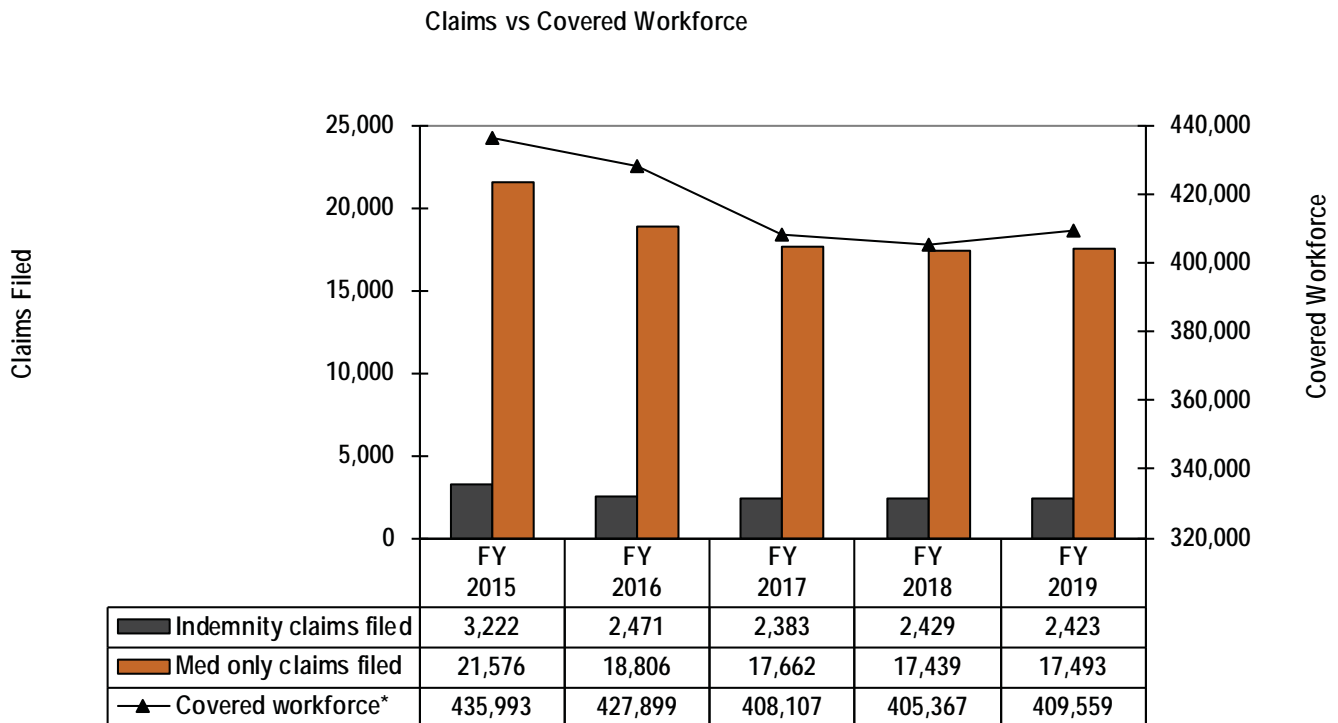


Figure 10  
**Claim & Covered Workforce Statistics**  
 Date Reported - Fiscal Years 2015 - 2019



\*Source: Job Service ND

# 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](http://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](mailto: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](http://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

## **North Dakota Workforce Safety & Insurance**

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