



WSI

North Dakota Workforce
Safety & Insurance

Detailed Claims and Injury Characteristics

REPORT

Fiscal Years
2016 - 2020



**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

**If you have any questions or comments
about this report, please contact:**

**Workforce Safety & Insurance
Quality Assurance Department
1600 East Century Avenue
PO Box 5585
Bismarck, ND 58506-5585
(701) 328-3800
1-800-777-5033
or e-mail: ndwsi@nd.gov**

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Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2016 through 2020 (July 1, 2015 through June 30, 2020) 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 2020 the average cost of an indemnity claim in North Dakota was nearly \$74,147 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,491 in medical expenses.

Section I of this report contains statistical information on claims and injury characteristics. As an example, in fiscal year 2020, 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 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



North Dakota Workforce
Safety & Insurance

Table 1
Accepted/Denied
 Reflects the Initial Decision and Includes all Claims and Incidents Filed
 Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS & INCIDENTS							
Accepted	12,923	12,114	11,876	12,867	11,777	61,557	70.2%
Denied	5,883	5,548	5,563	4,626	4,452	26,072	29.8%
Total Medical Only	18,806	17,662	17,439	17,493	16,229	87,629	87.7%
INDEMNITY CLAIMS & INCIDENTS							
Accepted	1,971	1,878	1,906	2,012	2,065	9,832	79.9%
Denied	500	505	523	411	532	2,471	20.1%
Total Indemnity	2,471	2,383	2,429	2,423	2,597	12,303	12.3%
TOTAL							
Accepted	14,894	13,992	13,782	14,879	13,842	71,389	71.4%
Denied	6,383	6,053	6,086	5,037	4,984	28,543	28.6%
Total All Claims & Incidents	21,277	20,045	19,868	19,916	18,826	99,932	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 71.4%.
 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 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS							
Head	2,918	2,647	2,586	2,610	2,412	13,173	13.2%
Neck	510	570	555	531	485	2,651	2.7%
Upper Extremities	7,710	7,265	7,191	7,113	6,618	35,897	35.9%
Trunk	3,646	3,385	3,305	3,273	3,077	16,686	16.7%
Lower Extremities	3,668	3,486	3,478	3,603	3,326	17,561	17.6%
Other	310	276	286	314	275	1,461	1.5%
Unknown	44	33	38	49	36	200	0.2%
Total Medical Only Claims	18,806	17,662	17,439	17,493	16,229	87,629	87.7%
INDEMNITY CLAIMS							
Head	126	127	152	174	162	741	0.7%
Neck	80	46	59	57	48	290	0.7%
Upper Extremities	842	889	858	860	835	4,284	4.3%
Trunk	649	566	549	520	791	3,075	3.1%
Lower Extremities	719	698	761	754	714	3,646	3.6%
Other	54	56	48	54	46	258	0.3%
Unknown	1	1	2	4	1	9	0.0%
Total Indemnity Claims	2,471	2,383	2,429	2,423	2,597	12,303	12.3%
TOTAL CLAIMS							
Head	3,044	2,774	2,738	2,784	2,574	13,914	13.9%
Neck	590	616	614	588	533	2,941	2.9%
Upper Extremities	8,552	8,154	8,049	7,973	7,453	40,181	40.2%
Trunk	4,295	3,951	3,854	3,793	3,868	19,761	19.8%
Lower Extremities	4,387	4,184	4,239	4,357	4,040	21,207	21.2%
Other	364	332	334	368	321	1,719	1.7%
Unknown	45	34	40	53	37	209	0.2%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
HEAD							
Brain	11	9	9	14	10	53	0.1%
Ear(s)	98	86	76	84	64	408	0.4%
Eye(s)	1,294	1,116	1,070	1,007	915	5,402	5.4%
Facial Bones	49	38	23	38	36	184	0.2%
Facial Soft Tissue	347	328	286	296	282	1,539	1.5%
Head Injury	859	813	884	969	940	4,465	4.5%
Mouth	101	94	88	86	85	454	0.5%
Nose	89	107	90	98	87	471	0.5%
Scalp	70	74	95	88	63	390	0.4%
Skull	2	6	5	3	2	18	0.0%
Tooth	124	103	112	101	90	530	0.5%
Sub Total	3,044	2,774	2,738	2,784	2,574	13,914	13.9%
NECK							
Cervical (Neck)	576	602	608	580	519	2,885	2.9%
Larynx	5	7	3	3	10	28	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	9	7	3	5	4	28	0.0%
Sub Total	590	616	614	588	533	2,941	2.9%
UPPER EXTREMITIES							
Elbow(s)	580	501	522	557	520	2,680	2.7%
Finger(s)	2,388	2,176	2,118	2,131	2,031	10,844	10.9%
Hand(s)	1,425	1,361	1,396	1,236	1,224	6,642	6.6%
Lower Arm(s)	531	512	493	516	440	2,492	2.5%
Shoulder(s)	1,506	1,524	1,523	1,539	1,380	7,472	7.5%
Thumb(s)	862	812	771	748	709	3,902	3.9%
Upper Arm(s)	273	276	258	290	276	1,373	1.4%
Wrist(s)	987	992	968	956	873	4,776	4.8%
Sub Total	8,552	8,154	8,049	7,973	7,453	40,181	40.2%
TRUNK							
Abdomen/Stomach	249	226	201	249	185	1,110	1.1%
Buttocks	46	54	57	65	50	272	0.3%
Chest, Ribs, Sternum	516	409	431	479	412	2,247	2.2%
Genitals	6	19	5	11	11	52	0.1%
Groin	164	154	150	121	87	676	0.7%

Table 3
Distribution of Claims by Part of Body - Detail (cont.)
All Claims
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	198	185	175	179	576	1,313	1.3%
Hernia	0	0	0	0	0	0	0.0%
Internal Organs	22	14	16	13	10	75	0.1%
Lumbar (Low Back)	2,462	2,315	2,248	2,043	1,954	11,022	11.0%
Pelvis	20	19	12	21	34	106	0.1%
Sacrum/Coccyx	72	63	61	75	55	326	0.3%
Scapula/Clavicle	21	35	27	25	21	129	0.1%
Spinal Cord	6	8	6	2	1	23	0.0%
Thoracic (Middle Back)	500	434	452	494	462	2,342	2.3%
Trunk	13	16	13	16	10	68	0.1%
Sub Total	4,295	3,951	3,854	3,793	3,868	19,761	19.8%
LOWER EXTREMITIES							
Ankle(s)	914	848	837	894	820	4,313	4.3%
Foot	745	689	635	669	605	3,343	3.3%
Heel(s)	46	33	44	31	28	182	0.2%
Hip(s)	272	254	237	277	222	1,262	1.3%
Knee(s)	1,622	1,562	1,620	1,661	1,526	7,991	8.0%
Lower Leg(s)	414	406	404	414	436	2,074	2.1%
Toe(s)	190	192	216	201	191	990	1.0%
Upper Leg(s)	184	200	246	210	212	1,052	1.1%
Sub Total	4,387	4,184	4,239	4,357	4,040	21,207	21.2%
OTHER							
All Body	216	203	201	204	195	1,019	1.0%
Death	36	26	29	27	27	145	0.1%
Glasses	0	0	0	0	0	0	0.0%
No Injury	112	103	104	137	99	555	0.6%
Sub Total	364	332	334	368	321	1,719	1.7%
UNKNOWN							
Unknown	45	34	40	53	37	209	0.2%
Sub Total	45	34	40	53	37	209	0.2%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
HEAD							
Brain	6	6	5	10	6	33	0.3%
Ear(s)	3	1	1	3	3	11	0.1%
Eye(s)	14	19	19	20	16	88	0.7%
Facial Bones	5	7	2	7	6	27	0.2%
Facial Soft Tissue	14	9	14	11	13	61	0.5%
Head	77	71	93	107	102	450	3.7%
Mouth	0	0	3	3	0	6	0.0%
Nose	3	10	7	9	13	42	0.3%
Scalp	0	0	3	3	1	7	0.1%
Skull	2	3	3	1	1	10	0.1%
Tooth	2	1	2	0	1	6	0.0%
Sub Total	126	127	152	174	162	741	6.0%
NECK							
Cervical (Neck)	80	46	58	57	46	287	2.3%
Larynx	0	0	0	0	2	2	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	0	0	1	0	0	1	0.0%
Sub Total	80	46	59	57	48	290	2.4%
UPPER EXTREMITIES							
Elbow(s)	66	65	65	60	65	321	2.6%
Finger(s)	138	122	119	127	124	630	5.1%
Hands(s)	60	103	81	48	83	375	3.0%
Lower Arm(s)	30	38	31	34	38	171	1.4%
Shoulder(s)	316	339	338	357	293	1,643	13.4%
Thumb(s)	40	46	40	46	44	216	1.8%
Upper Arm(s)	43	41	46	45	52	227	1.8%
Wrist(s)	149	135	138	143	136	701	5.7%
Sub Total	842	889	858	860	835	4,284	34.8%
TRUNK							
Abdomen/Stomach	66	46	38	37	31	218	1.8%
Buttocks	6	0	3	1	2	12	0.1%
Chest, Ribs, Sternum	72	55	57	61	73	318	2.6%
Genitals	2	2	2	3	1	10	0.1%
Groin	67	57	57	35	24	240	2.0%

Table 4
Distribution of Claims by Part of Body - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	23	24	18	21	312	398	3.2%
Hernia	0	0	0	0	0	0	0.0%
Internal Organs	5	7	5	2	2	21	0.2%
Lumbar (Low Back)	333	308	307	293	277	1,518	12.3%
Pelvis	12	8	4	6	11	41	0.3%
Sacrum/Coccyx	10	5	9	7	6	37	0.3%
Scapula/Clavicle	9	11	11	7	9	47	0.4%
Spinal Cord	0	2	0	0	0	2	0.0%
Thoracic Spine (Middle Back)	42	41	38	47	40	208	1.7%
Trunk	2	0	0	0	3	5	0.0%
Sub Total	649	566	549	520	791	3,075	25.0%
LOWER EXTREMITIES							
Ankles(s)	163	131	169	177	168	808	6.6%
Foot	90	87	89	86	83	435	3.5%
Heel(s)	11	12	17	9	10	59	0.5%
Hip(s)	37	35	39	55	36	202	1.6%
Knee(s)	312	296	299	303	296	1,506	12.2%
Lower Leg(s)	59	74	81	69	61	344	2.8%
Toe(s)	18	35	25	31	22	131	1.1%
Upper Leg(s)	29	28	42	24	38	161	1.3%
Sub Total	719	698	761	754	714	3,646	29.6%
OTHER							
All Body	12	18	12	19	13	74	0.6%
Death	36	26	29	27	27	145	1.2%
Glasses	0	0	0	0	0	0	0.0%
No Injury	6	12	7	8	6	39	0.3%
Sub Total	54	56	48	54	46	258	2.1%
UNKNOWN							
Unknown	1	1	2	4	1	9	0.1%
Sub Total	1	1	2	4	1	9	0.1%
Total Indemnity Claims	2,471	2,383	2,429	2,423	2,597	12,303	100.0%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
Aids	0	0	0	0	0	0	0.0%
All Other	574	545	522	599	556	2,796	2.8%
All Other Cumulative Injuries	177	168	154	142	109	750	0.8%
All Other Occupational Disease	50	39	30	33	30	182	0.2%
Amputation	69	36	67	57	48	277	0.3%
Angina Pectoris (Heart Disease)	1	3	3	4	3	14	0.0%
Asbestos	1	1	4	0	1	7	0.0%
Asphyxiation	4	7	2	3	7	23	0.0%
Black Lung	0	0	0	4	0	4	0.0%
Burn(s)	566	480	469	468	466	2,449	2.5%
Byssinosis	0	0	0	0	0	0	0.0%
Cancer	0	1	0	1	3	5	0.0%
Carpal Tunnel Syndrome	155	135	148	123	100	661	0.7%
Concussion	255	232	258	302	299	1,346	1.3%
Contagious Disease	16	9	22	3	5	55	0.1%
Contusion	2,917	2,814	2,879	3,045	2,904	14,559	14.6%
COVID-19	0	0	0	0	385	385	0.4%
Crushing	449	443	446	418	396	2,152	2.2%
Dermatitis	54	38	48	48	39	227	0.2%
Dislocation	127	131	138	122	109	627	0.6%
Dust Disease (all other Pneumoconiosis)	2	6	2	2	4	16	0.0%
Electric Shock	39	22	24	30	21	136	0.1%
Enucleation (removal of eye)	1	0	0	0	0	1	0.0%
Exposure to Bodily Fluid	214	209	243	230	196	1,092	1.1%
Foreign Body	941	781	751	706	637	3,816	3.8%
Fracture	1,193	1,181	1,144	1,153	1,170	5,841	5.8%
Freezing	6	50	34	34	30	154	0.2%
Hearing Loss (traumatic only)	20	7	7	11	6	51	0.1%
Heart Attack	17	16	11	12	17	73	0.1%
Heat Prostration	49	40	21	31	41	182	0.2%
Hernia	161	139	137	115	84	636	0.6%
Hypertension	8	18	12	15	18	71	0.1%
Infection	79	57	54	69	50	309	0.3%
Inflammation	342	367	378	370	371	1,828	1.8%
Lacerations	3,074	2,903	2,724	2,750	2,521	13,972	14.0%
Loss of Hearing (progressive)	12	23	16	15	17	83	0.1%
Mental Disorder	2	2	0	2	2	8	0.0%
Mental Stress	19	6	2	10	9	46	0.0%

Table 5
Distribution of Claims by Nature of Injury (cont.)
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
Multiple Physical Injuries Both Physical And Psychological	5	7	12	3	6	33	0.0%
Multiple Physical Injuries Only	66	101	99	79	72	417	0.4%
Needle Stick	256	209	273	252	246	1,236	1.2%
No Physical Injury	359	435	474	435	377	2,080	2.1%
Poisoning - Chemical	21	21	22	28	33	125	0.1%
Poisoning - General (not OD or Cumulative)	19	5	16	7	15	62	0.1%
Poisoning - Metal	1	0	1	3	1	6	0.0%
Puncture	590	512	523	491	483	2,599	2.6%
Radiation	0	0	1	0	0	1	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	131	110	125	120	101	587	0.6%
Rupture	232	222	254	244	223	1,175	1.2%
Severance	5	2	4	7	5	23	0.0%
Silicosis	0	0	0	0	1	1	0.0%
Sprain/Strain	7,786	7,302	7,121	7,106	6,444	35,759	35.8%
Syncope (fainting)	64	56	57	64	40	281	0.3%
Tendonitis	132	140	124	134	111	641	0.6%
Unknown	0	0	2	4	3	9	0.0%
Vascular Loss	1	1	1	0	2	5	0.0%
Vision Loss	14	11	9	12	9	55	0.1%
VDT - Related Disease	1	2	0	0	0	3	0.0%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	100.0%

*Column may not sum to 100% due to rounding

Sprains and strains are the most prevalent nature of injury. In FY 2020, 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 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
Sprain/Strain	7,786	7,302	7,121	7,106	6,444	35,759	35.8%
Contusion	2,917	2,814	2,879	3,045	2,904	14,559	14.6%
Lacerations	3,074	2,903	2,724	2,750	2,521	13,972	14.0%
Fracture	1,193	1,181	1,144	1,153	1,170	5,841	5.8%
Foreign Body	941	781	751	706	637	3,816	3.8%
All Other	574	545	522	599	556	2,796	2.8%
Puncture	590	512	523	491	483	2,599	2.6%
Burn(s)	566	480	469	468	466	2,449	2.5%
Crushing	449	443	446	418	396	2,152	2.2%
No Physical Injury	359	435	474	435	377	2,080	2.1%
Totals	18,449	17,396	17,053	17,171	15,954	86,023	86.1%

Figure 1
Distribution of Claims by the Top Ten Natures of Injury
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

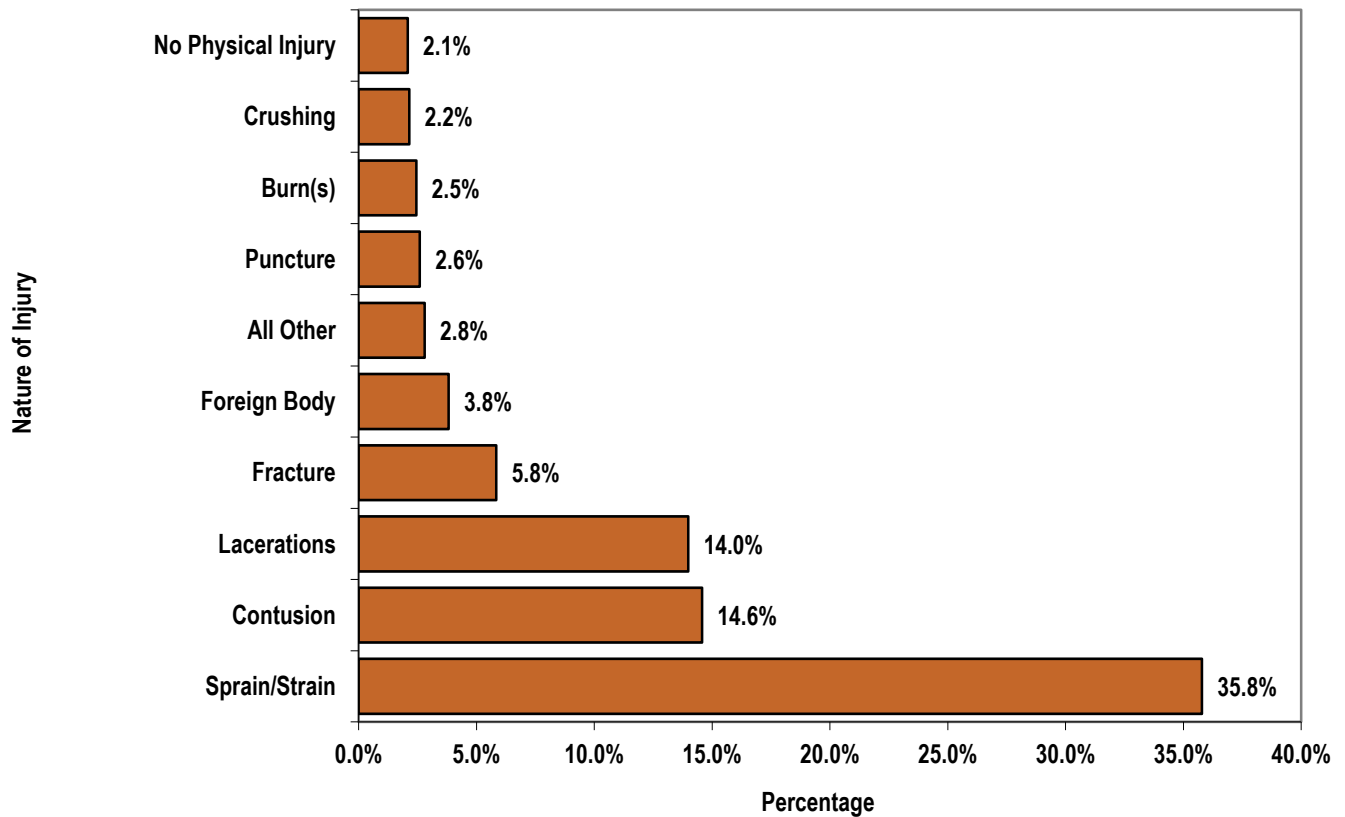


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
All Other	59	56	61	65	57	298	2.4%
All Other Cumulative Injuries	24	28	19	20	16	107	0.9%
All Other Occupational Disease	2	5	4	3	6	20	0.2%
Amputation	34	20	38	22	24	138	1.1%
Angina Pectoris (Heart Disease)	0	1	0	0	0	1	0.0%
Asbestos	0	0	0	0	0	0	0.0%
Asphyxiation	1	1	0	0	2	4	0.0%
Black Lung	0	0	0	1	0	1	0.0%
Burn(s)	43	47	30	27	55	202	1.6%
Cancer	0	0	0	1	2	3	0.0%
Carpal Tunnel Syndrome	49	47	49	26	28	199	1.6%
Concussion	50	50	59	73	60	292	2.4%
Contagious Disease	1	1	1	1	1	5	0.0%
Contusion	145	128	154	159	140	726	5.9%
COVID-19	0	0	0	0	284	284	2.3%
Crushing	48	47	51	49	44	239	1.9%
Dermatitis	0	1	3	4	4	12	0.1%
Dislocation	42	43	40	43	27	195	1.6%
Dust Disease (all other Pneumoconiosis)	1	1	0	1	1	4	0.0%
Electric Shock	1	4	3	5	0	13	0.1%
Enucleation (Removal of Eye)	0	0	0	0	0	0	0.0%
Exposure to Bodily Fluid	2	0	3	0	0	5	0.0%
Foreign Body	4	6	5	7	1	23	0.2%
Fracture	482	518	505	524	534	2,563	20.8%
Freezing	4	7	6	3	8	28	0.2%
Heart Attack	8	9	6	9	8	40	0.3%
Heat Prostration	1	1	2	2	1	7	0.1%
Hernia	107	81	71	48	40	347	2.8%
Hypertension	1	4	1	0	2	8	0.1%
Infection	17	13	24	17	13	84	0.7%
Inflammation	34	35	34	35	38	176	1.4%
Lacerations	94	104	78	84	109	469	3.8%
Loss of Hearing (progressive)	0	0	0	0	0	0	0.0%
Mental Disorder	2	1	0	2	0	5	0.0%
Mental Stress	4	3	0	2	5	14	0.1%
Multiple Injuries Both Physical And Psy- chological	5	5	7	2	2	21	0.2%
Multiple Physical Injuries Only	14	28	20	17	16	95	0.8%
Needle Stick	0	0	0	0	0	0	0.0%
No Physical Injury	17	25	26	29	25	122	1.0%

Table 7
Distribution of Claims by Nature of Injury (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
Poisoning - Chemical	2	3	2	3	4	14	0.1%
Poisoning - General (not OD or Cumulative)	2	1	1	1	1	6	0.0%
Poisoning - Metal	0	0	0	1	0	1	0.0%
Puncture	15	7	13	12	13	60	0.5%
Respiratory Disorders (Gases, Fumes, Chemicals)	7	7	14	2	3	33	0.3%
Rupture	166	163	182	176	176	863	7.0%
Severance	3	1	2	1	1	8	0.1%
Sprain/Strain	949	858	882	917	822	4,428	36.0%
Syncope (fainting)	2	3	3	12	5	25	0.2%
Tendonitis	26	16	25	14	18	99	0.8%
Unknown	0	0	0	0	0	0	0.0%
Vascular Loss	1	0	1	0	1	3	0.0%
VDT-Related Disease	0	1	0	0	0	1	0.0%
Vision Loss	2	3	4	3	0	12	0.1%
Total Indemnity Claims	2,471	2,383	2,429	2,423	2,597	12,303	100.0%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	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%.

Table 8
Distribution of Claims by the Top 10 Natures of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims
Sprain/Strain	949	858	882	917	822	4,428	36.0%
Fracture	482	518	505	524	534	2,563	20.8%
Rupture	166	163	182	176	176	863	7.0%
Contusion	145	128	154	159	140	726	5.9%
Lacerations	94	104	78	84	109	469	3.8%
Hernia	107	81	71	48	40	347	2.8%
All Other	59	56	61	65	57	298	2.4%
Concussion	50	50	59	73	60	292	2.4%
COVID-19	0	0	0	0	284	284	2.3%
Crushing	48	47	51	49	44	239	1.9%
Totals	2,142	2,048	2,083	2,138	2,266	10,677	86.8%

Figure 2
Distribution of Claims by the Top Ten Natures of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

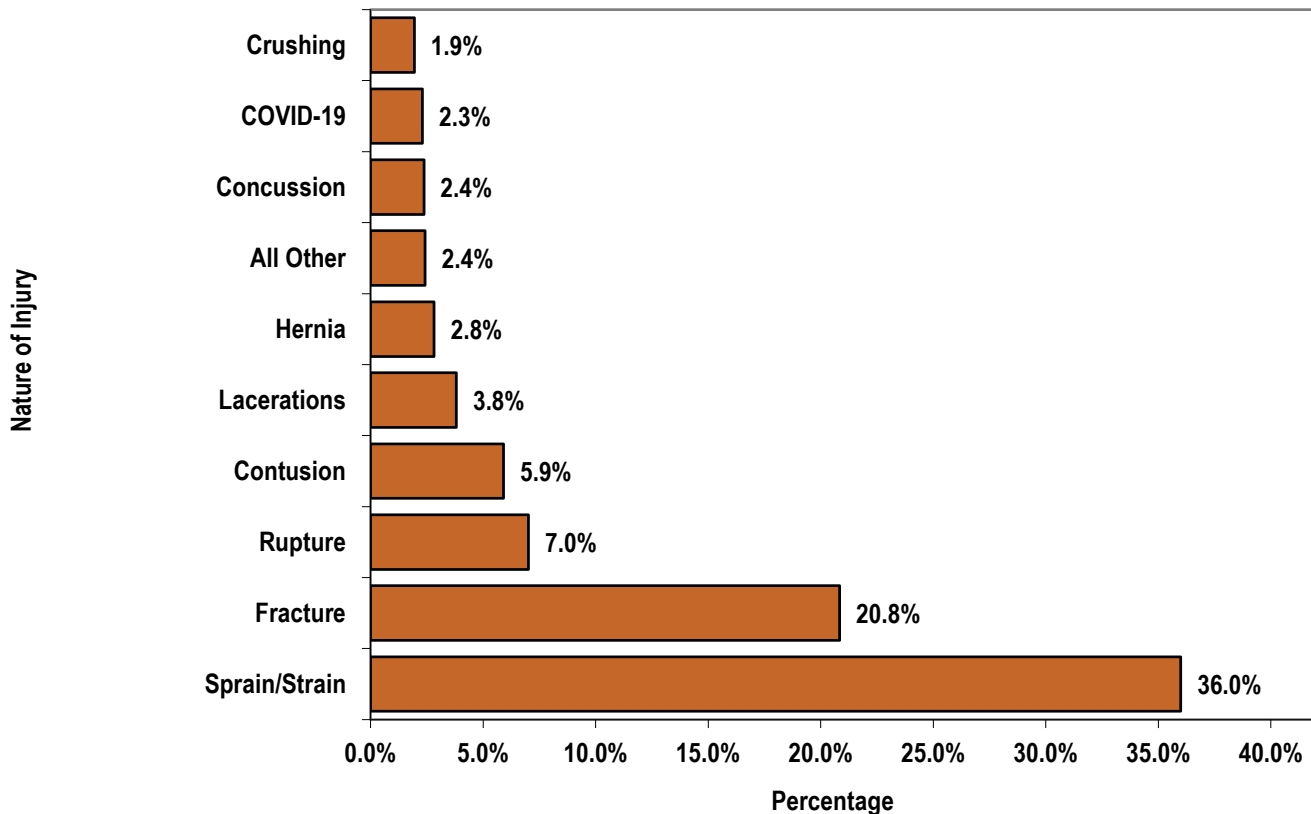


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
Strain or Injury By	5,931	5,679	5,504	5,292	4,872	27,278	27.3%
Fall or Slip Injury	4,126	4,055	4,357	4,396	4,208	21,142	21.2%
Struck or Injured By	3,152	2,949	2,981	3,242	2,863	15,187	15.2%
Cut, Puncture, Scrape Injured By	2,715	2,418	2,433	2,347	2,374	12,287	12.3%
Miscellaneous Causes	2,517	2,154	2,079	2,002	2,192	10,944	11.0%
Striking Against or Stepping On	881	947	831	898	736	4,293	4.3%
Caught In or Between	750	714	663	683	602	3,412	3.4%
Burn or Scald-Heat or Cold Exposure	605	568	525	520	534	2,752	2.8%
Motor Vehicle	560	544	472	512	437	2,525	2.5%
Rubbed or Abraded By	40	17	23	22	8	110	0.1%
Unknown	0	0	0	2	0	2	0.0%
Totals	21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

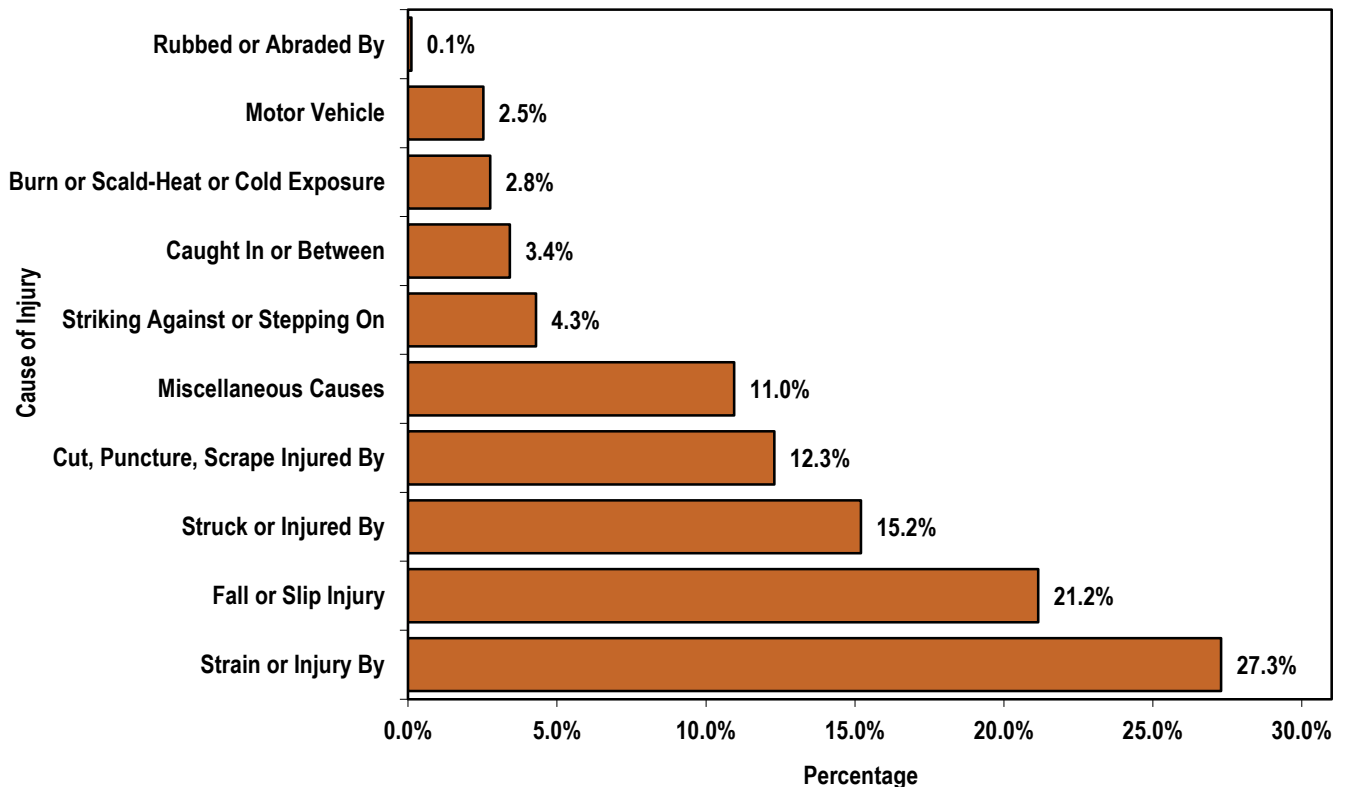


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	1	1	0	2	0	4	0.0%
Acid Chemicals	82	81	77	58	72	370	0.4%
Cold Objects or Substances	0	0	3	1	2	6	0.0%
Contact with Hot Object	135	121	110	129	134	629	0.6%
Dust, Gasses, Fumes, or Vapors	17	13	19	1	21	71	0.1%
Fire or Flame	28	34	32	33	28	155	0.2%
Misc. Heat or Cold Exposure	17	34	43	10	20	124	0.1%
Radiation	0	0	0	0	0	0	0.0%
Steam or Hot Fluids	225	172	163	175	166	901	0.9%
Temperature Extremes	49	92	56	79	60	336	0.3%
Welding Operations	51	20	22	32	31	156	0.2%
Sub Total	605	568	525	520	534	2,752	2.8%
CAUGHT IN OR BETWEEN							
Machine or Machinery	211	178	144	160	153	846	0.8%
Misc. Caught in or Between	143	157	167	158	129	754	0.8%
Object Handled	396	379	352	365	320	1,812	1.8%
Sub Total	750	714	663	683	602	3,412	3.4%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	107	115	93	103	90	508	0.5%
Hand Tool, Utensil; not powered	702	654	620	592	532	3,100	3.1%
Misc. Cut, Puncture or Scrape	433	351	369	396	445	1,994	2.0%
Objects Being Lifted or Handled	1,218	1,029	1,115	1,054	1,068	5,484	5.5%
Powered Hand Tool/Appliance	253	269	236	202	239	1,199	1.2%
Sub Total	2,713	2,418	2,433	2,347	2,374	12,285	12.3%
FALL OR SLIP INJURY							
From Different Level	365	281	288	279	294	1,507	1.5%
From Ladder or Scaffolding	256	237	193	196	214	1,096	1.1%
From Liquid or Grease Spills	303	296	302	264	250	1,415	1.4%
Into Openings	84	53	74	40	43	294	0.3%
Misc. Fall or Slip	866	991	983	840	773	4,453	4.5%
On Ice or Snow	968	1,206	1,523	1,542	1,261	6,500	6.5%
On Same Level	975	704	727	924	1,025	4,355	4.4%
On Stairs	250	237	223	246	307	1,263	1.3%
Slipped, Did Not Fall	59	50	44	65	41	259	0.3%
Sub Total	4,126	4,055	4,357	4,396	4,208	21,142	21.2%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With Another Vehicle	252	246	222	253	189	1,162	1.2%
Collision With a Fixed Object	19	13	8	29	10	79	0.1%
Crash of Airplane	0	2	1	6	0	9	0.0%
Crash of Rail Vehicle	1	0	1	1	3	6	0.0%
Crash of Water Vehicle	0	1	1	0	0	2	0.0%
Misc. Motor Vehicle	115	129	123	111	137	615	0.6%
Vehicle Upset	173	153	116	112	98	652	0.7%
Sub Total	560	544	472	512	437	2,525	2.5%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	4	1	1	3	1	10	0.0%
Rubbed or Abraded by (all other)	36	16	22	19	7	100	0.1%
Sub Total	40	17	23	22	8	110	0.1%
STRAIN OR INJURY BY							
Continual Noise	2	2	2	5	3	14	0.0%
Holding or Carrying	174	159	159	149	106	747	0.7%
Jumping	63	53	56	58	53	283	0.3%
Lifting	1,812	1,677	1,613	1,407	1,189	7,698	7.7%
Misc. Strain	1,978	2,122	1,979	1,796	1,863	9,738	9.7%
Pushing or Pulling	655	653	651	563	514	3,036	3.0%
Reaching	258	181	212	209	194	1,054	1.1%
Repetitive Motion (carpal tunnel syndrome)	124	98	112	108	62	504	0.5%
Repetitive Motion (kneeling or crawling)	53	39	41	64	34	231	0.2%
Twisting	424	349	355	464	383	1,975	2.0%
Using Tool or Machine	341	304	270	415	436	1,766	1.8%
Welding or Throwing	47	42	54	54	35	232	0.2%
Sub Total	5,931	5,679	5,504	5,292	4,872	27,278	27.3%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping on	171	121	101	149	70	612	0.6%
Moving Parts of Machine	8	13	2	17	10	50	0.1%
Object Being Lifted or Handled	76	89	83	93	96	437	0.4%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Sanding, Scraping, Cleaning Operations	3	1	3	6	8	21	0.0%
Stationary Object	544	656	570	577	505	2,852	2.9%
Stepping on Sharp Object	81	67	72	56	47	323	0.3%
Sub Total	883	947	831	898	736	4,295	4.3%
STRUCK OR INJURED BY							
Falling or Flying Object	545	519	542	521	519	2,646	2.6%
Fellow Worker, Patient	690	700	732	864	763	3,749	3.8%
Hand Tool or Machine in Use	308	291	292	263	243	1,397	1.4%
Misc. Struck or Injured by	245	196	228	231	202	1,102	1.1%
Motor Vehicle	40	24	31	39	32	166	0.2%
Moving Parts of Machine	135	138	139	192	176	780	0.8%
Object Being Lifted or Handled	1,046	955	869	989	794	4,653	4.7%
Object Handled by Others	143	126	148	143	134	694	0.7%
Sub Total	3,152	2,949	2,981	3,242	2,863	15,187	15.2%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	395	324	325	459	450	1,953	2.0%
Animal or Insect	312	367	315	279	337	1,610	1.6%
Contact With Electric Current	40	22	25	35	26	148	0.1%
Cumulative (all other)	115	63	65	76	48	367	0.4%
Explosion or Flare Back	16	2	10	9	9	46	0.0%
Foreign Body in Eye	912	800	762	718	618	3,810	3.8%
Mental Stress	6	6	1	10	10	33	0.0%
No Cause	35	23	18	30	23	129	0.1%
Other Miscellaneous Causes	483	257	197	292	244	1,473	1.5%
Other Than Physical Injury	196	289	360	92	35	972	1.0%
Pandemic	0	0	0	0	386	386	0.4%
Robbery or Criminal Assault	7	1	1	2	6	17	0.0%
Sub Total	2,517	2,154	2,079	2,002	2,192	10,944	11.0%
UNKNOWN							
Unknown	0	0	0	2	0	2	0.0%
Sub Total	0	0	0	2	0	2	0.0%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
Strain or Injury By	917	876	890	845	760	4,288	34.9%
Fall or Slip Injury	748	729	792	783	739	3,791	30.8%
Struck or Injured By	285	271	266	303	278	1,403	11.4%
Miscellaneous Causes	135	124	112	130	401	902	7.3%
Motor Vehicle	136	109	114	98	108	565	4.6%
Cut, Puncture, Scrape Injured By	78	77	66	71	103	395	3.2%
Caught In or Between	73	78	74	81	78	384	3.1%
Striking Against or Stepping On	55	61	74	76	66	332	2.7%
Burn or Scald-Heat or Cold Exposure	41	58	37	32	63	231	1.9%
Rubbed or Abraded By	3	0	4	4	1	12	0.1%
Unknown	0	0	0	0	0	0	0.0%
Totals	2,471	2,383	2,429	2,423	2,597	12,303	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 2016 - 2020

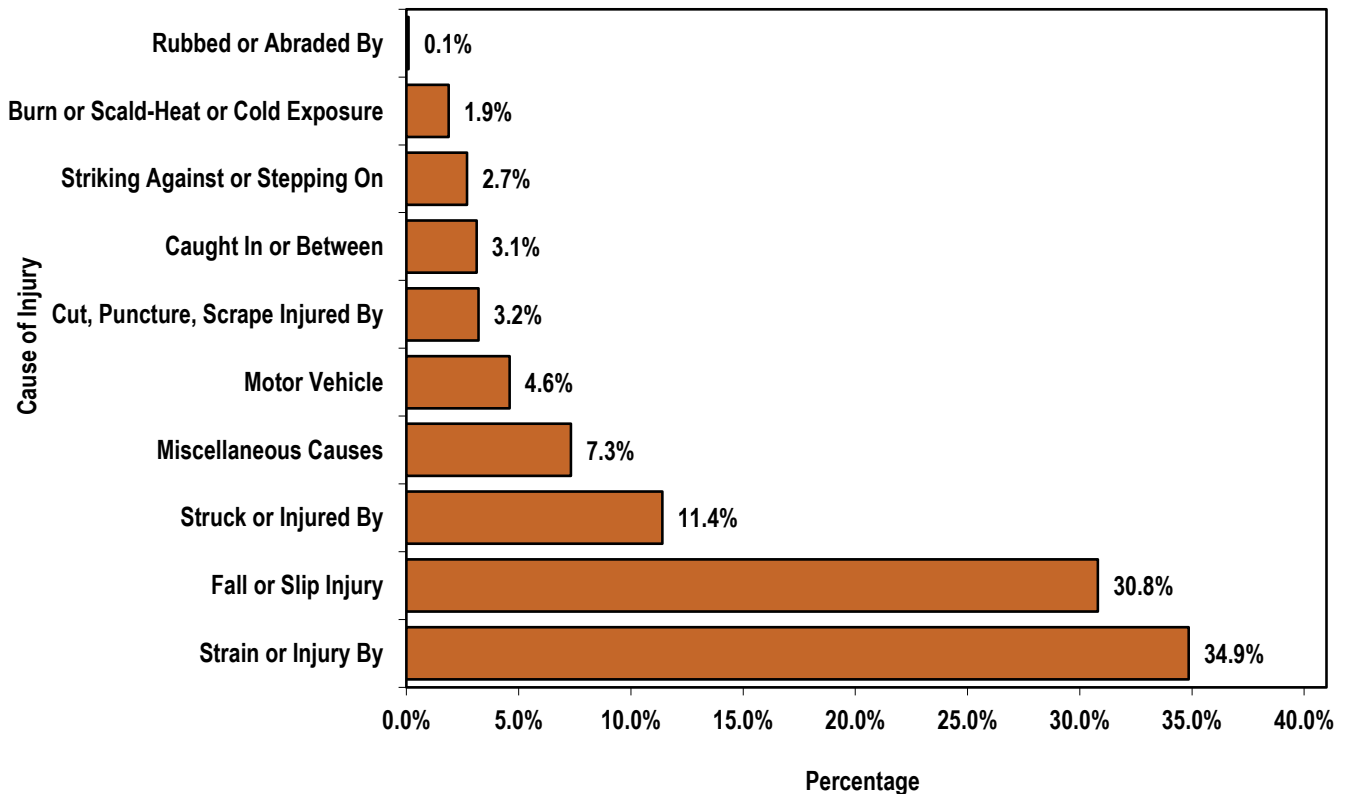


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	0	0	0	0	0	0.0%
Acid Chemicals	7	6	4	2	5	24	0.2%
Cold Objects or Substances	0	0	1	0	1	2	0.0%
Contact with Hot Object	6	11	2	2	10	31	0.3%
Dust, Gases, Fumes, or Vapors	1	0	2	0	4	7	0.1%
Fire or Flame	7	14	6	5	13	45	0.4%
Misc. Heat or Cold Exposure	5	4	5	0	4	18	0.1%
Steam or Hot Fluids	10	12	10	14	15	61	0.5%
Temperature Extremes	4	10	7	8	9	38	0.3%
Welding Operations	1	1	0	1	2	5	0.0%
Sub Total	41	58	37	32	63	231	1.9%
CAUGHT IN OR BETWEEN							
Machine or Machinery	37	24	33	37	30	161	1.3%
Misc. Caught in or Between	15	28	14	12	17	86	0.7%
Object Handled	21	26	27	32	31	137	1.1%
Sub Total	73	78	74	81	78	384	3.1%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	3	4	3	3	3	16	0.1%
Hand Tool,Utensil; Not Powered	13	12	7	12	20	64	0.5%
Misc. Cut, Puncture or Scrape	12	14	12	14	15	67	0.5%
Objects Being Lifted or Handled	29	26	24	24	38	141	1.1%
Powered Hand Tool, Appliance	21	21	20	18	27	107	0.9%
Sub Total	78	77	66	71	103	395	3.2%
FALL OR SLIP INJURY							
From Different Level	97	85	107	84	83	456	3.7%
From Ladder or Scaffolding	86	60	59	62	68	335	2.7%
From Liquid or Grease Spills	36	42	43	30	44	195	1.6%
Into Openings	12	10	14	12	8	56	0.5%
Misc. Fall or Slip	153	161	157	133	133	737	6.0%
On Ice or Snow	150	190	234	256	204	1,034	8.4%
On Same Level	168	128	118	156	146	716	5.8%
On Stairs	33	41	50	37	48	209	1.7%
Slipped, Did Not Fall	13	12	10	13	5	53	0.4%
Sub Total	748	729	792	783	739	3,791	30.8%

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision with Another Vehicle	53	39	39	30	30	191	1.6%
Collision with a Fixed Object	2	0	1	3	4	10	0.1%
Crash of Airplane	0	2	0	4	0	6	0.0%
Crash of Rail Vehicle	1	0	1	0	2	4	0.0%
Crash of Water Vehicle	0	1	0	0	0	1	0.0%
Misc. Motor Vehicle	24	34	38	31	41	168	1.4%
Vehicle Upset	56	33	35	30	31	185	1.5%
Sub Total	136	109	114	98	108	565	4.6%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	1	0	0	3	0	4	0.0%
Rubbed or Abraded by (all other)	2	0	4	1	1	8	0.1%
Sub Total	3	0	4	4	1	12	0.1%
STRAIN OR INJURY BY							
Continual Noise	0	0	0	0	1	1	0.0%
Holding or Carrying	28	23	23	27	18	119	1.0%
Jumping	18	11	16	14	10	69	0.6%
Lifting	267	240	269	221	181	1,178	9.6%
Misc. Strain	286	323	282	262	288	1,441	11.7%
Pushing or Pulling	107	112	106	106	80	511	4.2%
Reaching	34	16	30	27	32	139	1.1%
Repetitive Motion (carpal tunnel syndrome)	31	25	37	17	21	131	1.1%
Repetitive Motion (kneeling or crawling)	14	6	5	8	6	39	0.3%
Twisting	72	66	62	84	62	346	2.8%
Using Tool or Machine	53	44	44	67	55	263	2.1%
Welding or Throwing	7	10	16	12	6	51	0.4%
Sub Total	917	876	890	845	760	4,288	34.9%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping On	12	12	13	21	13	71	0.6%
Moving Parts of Machine	1	3	0	1	2	7	0.1%
Object Being Lifted or Handled	12	13	15	16	14	70	0.6%
Sanding, Scraping, Cleaning Operations	0	0	0	1	0	1	0.0%

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Stationary Object	27	32	40	36	37	172	1.4%
Stepping on Sharp Object	3	1	6	1	0	11	0.1%
Sub Total	55	61	74	76	66	332	2.7%
STRUCK OR INJURED BY							
Falling or Flying Object	61	64	59	61	54	299	2.4%
Fellow Worker, Patient	30	38	29	52	40	189	1.5%
Hand Tool or Machine in Use	23	21	21	29	25	119	1.0%
Misc. Struck or Injured by	32	25	32	19	25	133	1.1%
Motor Vehicle	12	5	12	15	8	52	0.4%
Moving Parts of Machine	29	25	28	34	37	153	1.2%
Object Being Lifted or Handled	86	90	73	81	80	410	3.3%
Object Handled by Others	12	3	12	12	9	48	0.4%
Sub Total	285	271	266	303	278	1,403	11.4%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	22	20	25	24	28	119	1.0%
Animal or Insect	7	18	12	7	15	59	0.5%
Contact With Electric Current	1	3	3	7	2	16	0.1%
Cumulative (all other)	16	16	9	12	11	64	0.5%
Explosion or Flare Back	7	0	1	2	2	12	0.1%
Foreign Body in Eye	4	4	6	11	1	26	0.2%
Mental Stress	1	3	0	7	5	16	0.1%
No Cause	3	0	1	4	3	11	0.1%
Other Miscellaneous Causes	58	33	25	49	40	205	1.7%
Other Than Physical Injury	13	27	30	7	8	85	0.7%
Pandemic	0	0	0	0	285	285	2.3%
Robbery or Criminal Assault	3	0	0	0	1	4	0.0%
Sub Total	135	124	112	130	401	902	7.3%
UNKNOWN							
Unknown	0	0	0	0	0	0	0.0%
Sub Total	0	0	0	0	0	0	0.0%
Total Indemnity Claims	2,471	2,383	2,429	2,423	2,597	12,303	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 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Under 18	9	6	1	6	15	37	0.3%
18 to 29	480	441	435	486	551	2,393	19.5%
30 to 39	487	476	461	495	568	2,487	20.2%
40 to 49	521	465	484	452	469	2,391	19.4%
50 to 59	670	638	601	608	595	3,112	25.3%
60 to 65	223	239	324	259	272	1,317	10.7%
Over 65	81	118	123	117	127	566	4.6%
Total Indemnity Claims	2,471	2,383	2,429	2,423	2,597	12,303	100.0%
TOTAL CLAIMS							
Under 18	197	107	105	122	137	668	0.7%
18 to 29	6,527	5,773	5,599	5,842	5,472	29,213	29.2%
30 to 39	4,587	4,609	4,463	4,550	4,402	22,611	22.6%
40 to 49	4,309	3,861	3,847	3,569	3,357	18,943	19.0%
50 to 59	3,753	3,562	3,543	3,473	3,229	17,560	17.6%
60 to 65	1,420	1,565	1,695	1,700	1,567	7,947	8.0%
Over 65	484	568	616	660	662	2,990	3.0%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

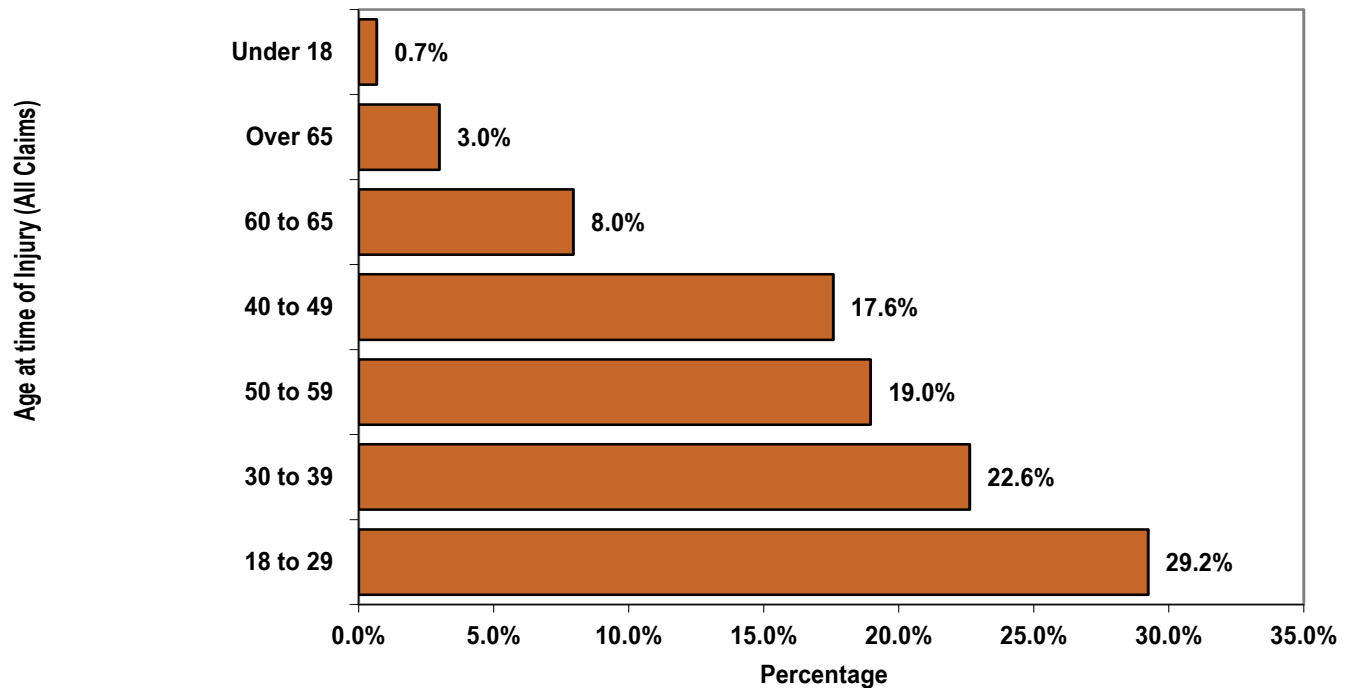


Table 14
Distribution of Claims by Day of Occurrence
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Monday	452	466	485	458	471	2,332	19.0%
Tuesday	484	411	432	440	486	2,253	18.3%
Wednesday	459	402	431	424	490	2,206	17.9%
Thursday	434	453	383	398	422	2,090	17.0%
Friday	353	344	384	372	372	1,825	14.8%
Saturday	162	175	176	192	187	892	7.3%
Sunday	127	132	138	139	169	705	5.7%
Total Indemnity Claims	2,471	2,383	2,429	2,423	2,597	12,303	100.0%
TOTAL CLAIMS							
Monday	3,960	3,658	3,643	3,548	3,503	18,312	18.3%
Tuesday	3,998	3,718	3,691	3,614	3,559	18,580	18.6%
Wednesday	3,959	3,683	3,629	3,652	3,376	18,299	18.3%
Thursday	3,715	3,639	3,551	3,526	3,264	17,695	17.7%
Friday	3,166	2,876	2,914	3,080	2,740	14,776	14.8%
Saturday	1,335	1,371	1,343	1,388	1,296	6,733	6.7%
Sunday	1,144	1,100	1,097	1,108	1,088	5,537	5.5%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	100.0%

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

**Approximately 19% of all indemnity claims occurred on Monday,
with 55.2% occurring Monday - Wednesday.**

Table 15
Distribution of Claims by Gender
 Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Males	1,843	1,725	1,723	1,759	1,726	8,776	71.3%
Females	575	634	680	630	828	3,347	27.2%
Unknown	53	24	26	34	43	180	1.5%
Total Indemnity Claims	2,471	2,383	2,429	2,423	2,597	12,303	100.0%
TOTAL CLAIMS							
Males	13,503	12,652	12,158	12,254	11,370	61,937	62.0%
Females	6,949	6,646	6,973	6,915	6,797	34,280	34.3%
Unknown	825	747	737	747	659	3,715	3.7%
Total All Claims	21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

Indemnity Claims by Gender

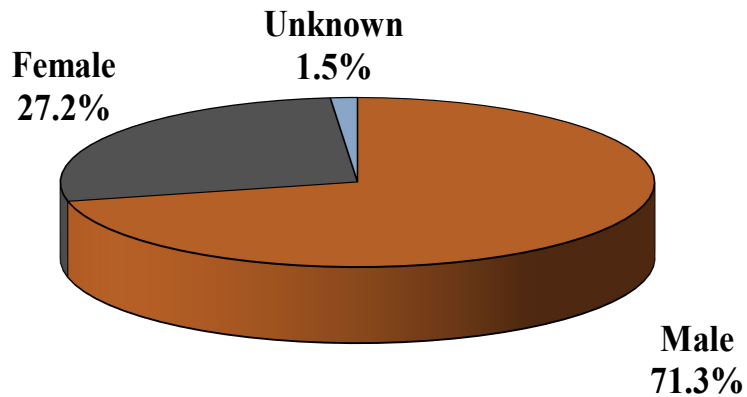


Table 16
Distribution of Claims by Rate Class
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
3505	Ag. & Const Machinery Mfg.	0	0	0	0	0	0	0.0%
7405	Aircraft Flying Operations	13	7	4	6	4	34	0.0%
7403	Aircraft Ground Crew Operations	53	70	78	79	89	369	0.4%
9182	Amusement Parks/Park Boards	143	115	104	118	123	603	0.6%
0005	Apiaries	19	12	11	16	18	76	0.1%
9090	Athletic Clubs or Entertainment Facilities	52	63	48	58	59	280	0.3%
3630	Auto Repair, Body Shops, Mechanics	509	433	414	472	437	2,265	2.3%
8380	Automotive Dealers & Svc Stations	1,099	998	925	984	886	4,892	4.9%
2000	Bakeries	61	91	62	57	80	351	0.4%
8808	Banks, S & L Assn, Credit Unions	75	102	88	86	83	434	0.4%
9580	Barbers & Beauticians	28	27	23	29	27	134	0.1%
2163	Beverage Mfg. & Delivery	38	31	36	20	20	145	0.1%
5110	Boiler & Elevator Installation/Svc.	107	71	82	110	73	443	0.4%
3620	Boiler & Tank Mfg.	25	16	21	19	13	94	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	56	33	35	30	27	181	0.2%
1463	Briquette & Clay Products Mfg.	2	4	1	2	0	9	0.0%
5410	Building Construction	919	819	715	641	614	3,708	3.7%
9007	Building Custodians/Janitorial Svc.	560	539	508	561	555	2,723	2.7%
6210	Building Moving, Demolition, Salvage	4	3	8	6	2	23	0.0%
7603	Cable Install, Svc. & Repair	47	48	38	33	37	203	0.2%
6253	Caison Work	0	0	0	0	0	0	0.0%
9078	Camp Operations	10	13	23	12	8	66	0.1%
9180	Carnival/Circus/Racetracks	4	0	1	0	0	5	0.0%
5502	Carpet Laying &/or Linoleum Installation	14	12	20	8	7	61	0.1%
9220	Cemetery Operations	4	1	4	3	2	14	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	123	86	126	128	147	610	0.6%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	60	50	47	61	30	248	0.2%
8805	Clerical Office Employees	312	302	308	310	275	1,507	1.5%
1005	Coal Mining	25	13	24	29	19	110	0.1%
8221	Coal, Iron, Steel Merchants	12	15	20	14	29	90	0.1%
8291	Cold Storage Warehouse	8	10	5	10	5	38	0.0%
0050	Commercial Farm Mach Operations	16	15	9	13	12	65	0.1%
8022	Commission & Produce Merch.	82	110	103	94	103	492	0.5%
9061	Community Outreach Svcs. & Support Programs	642	660	719	680	679	3,380	3.4%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
3685	Computer/Electronic Assembly	69	62	70	59	50	310	0.3%
5205	Concrete Work	238	250	160	116	118	882	0.9%
5603	Consulting Engineers	131	89	93	78	80	471	0.5%
2064	Creameries & Dairy Products Mfg.	34	32	15	33	21	135	0.1%
4692	Dental Laboratories	8	4	3	4	3	22	0.0%
9002	Domestics	32	20	33	17	19	121	0.1%
6223	Dredging	1	0	0	0	0	1	0.0%
7531	Electric Light & Power Companies	92	88	78	87	85	430	0.4%
7529	Electric Light & Power Const-REA	14	8	9	18	13	62	0.1%
7534	Electric Light/Power Const./Spec. Contractor	37	23	9	17	23	109	0.1%
7533	Electric Light/Power Const./Investor Owned	10	15	10	6	11	52	0.1%
5190	Electrical Wiring, Service & Repair	327	260	173	207	150	1,117	1.1%
7535	Electronic Equip Install & Repair	22	18	18	9	12	79	0.1%
7715	Emergency Response Members & Volunteers	0	3	0	1	0	4	0.0%
6221	Excavation & Digging	35	37	28	25	25	150	0.2%
7217	Explosive-Ammunition Handlers	0	0	0	0	0	0	0.0%
0006	Farming & Ranching	255	213	237	234	288	1,227	1.2%
6400	Fence Construction	18	21	15	16	18	88	0.1%
4583	Fertilizer & Chemical Dealers	83	89	100	90	70	432	0.4%
7700	Fire Departments -Paid	93	94	77	71	96	431	0.4%
7710	Fire Departments - Volunteer	32	21	16	24	15	108	0.1%
0003	Florists/Nurseries/Gardening	48	53	51	57	58	267	0.3%
2041	Food Preparation - Non Retail	19	11	10	7	17	64	0.1%
2014	Food Processing	265	222	225	199	176	1,087	1.1%
8001	Full-Line Department Stores	383	421	376	362	311	1,853	1.9%
9620	Funeral Homes	3	2	4	3	5	17	0.0%
8015	Furniture & Floor Covering Dealers	78	67	59	66	75	345	0.3%
7500	Gas Works	5	6	12	8	9	40	0.0%
8292	General Warehouse & Storage	205	205	204	215	189	1,018	1.0%
8605	Geologists and Scouts	14	7	5	10	6	42	0.0%
4130	Glass Merchants	31	35	24	18	20	128	0.1%
8304	Grain Elevators	155	140	114	125	106	640	0.6%
0034	Hatcheries and Egg Production	0	0	0	0	0	0	0.0%
8100	Hide and Leather Dealers/Tanners	0	0	0	2	0	2	0.0%
9040	Hospitals	1,258	1,190	1,230	1,137	1,288	6,103	6.1%
9050	Hotels & Motels	319	328	352	356	360	1,715	1.7%
7384	Ice Handling	0	1	0	1	2	4	0.0%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
3504	Implement &/or Equipment Mfg.	890	801	1,045	1,164	1,107	5,007	5.0%
5040	Iron or Steel Construct/Erection	53	71	48	62	77	311	0.3%
0251	Irrigation	9	11	2	4	5	31	0.0%
4150	Jewelry &/or Optical Goods Mfg.	0	0	5	1	3	9	0.0%
6209	Junk & Scrap Metal Dealers	12	13	21	20	18	84	0.1%
4601	Laboratory Work & Medicine Mfg.	53	36	45	49	38	221	0.2%
7720	Law Enforcement	489	515	516	587	602	2,709	2.7%
2681	Leather & Canvas Goods Mfg.	31	36	47	41	43	198	0.2%
8284	Livestock Dealers & Operations	41	44	31	37	33	186	0.2%
8207	Lumber Yard Employees	435	360	382	344	315	1,836	1.8%
5025	Masonry Work	47	30	25	20	24	146	0.1%
8003	Meat Markets	110	104	97	99	103	513	0.5%
9042	Med Clinics/Physicians/Dentists	392	384	500	400	403	2,079	2.1%
3124	Mfg. of Light Metal & Non-Metal Goods	179	154	190	186	161	870	0.9%
9615	Motion Picture & Video Production	1	0	2	0	0	3	0.0%
3866	Motor Coach & Carriage Assembly	17	16	18	35	21	107	0.1%
9041	Nursing Homes	723	778	717	689	633	3,540	3.5%
6203	Oil & Gas Development/Drilling	108	82	149	186	96	621	0.6%
8350	Oil & Gas Distrib/Bulk Dealers	150	163	160	142	140	755	0.8%
6208	Oil & Gas Instrument Logging	24	12	11	9	3	59	0.1%
6204	Oil & Gas Well Supply or Equipment Dealers	97	82	76	95	74	424	0.4%
1320	Oil & Gas Operations	141	150	138	125	100	654	0.7%
4740	Oil Refining - Synthetic Fuels Mfg.	55	45	39	39	37	215	0.2%
6206	Oil Well Servicing	456	522	599	608	398	2,583	2.6%
6205	Oil Well Trucking	393	289	288	287	242	1,499	1.5%
9999	Old Bureau or Not Rated on MF	0	1	0	0	0	1	0.0%
5100	Ornamental Work	2	0	0	0	1	3	0.0%
2094	Packing Plants & Slaughter Houses	17	7	11	7	11	53	0.1%
5474	Painting & Paper Hanging	28	28	32	23	15	126	0.1%
4365	Photographers	8	2	7	4	2	23	0.0%
5345	Plastering/Stucco/Drywall	30	24	21	26	17	118	0.1%
5183	Plumbing/Heating/Sheet Metal	439	341	287	270	273	1,610	1.6%
0010	Poisoning & Spraying	19	26	14	10	14	83	0.1%
4061	Pottery & Ceramic Mfg.	0	0	0	0	0	0	0.0%
9950	Preferred Worker Program	1	1	1	0	2	5	0.0%
4310	Printing & Publishing	89	56	44	55	44	288	0.3%
9181	Professional Athletics	17	32	12	58	8	127	0.1%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
7602	Radio & Television	19	15	25	33	22	114	0.1%
9104	Religious Orgs. & Churches	11	8	10	23	13	65	0.1%
9071	Restaurants & Lounges	1,302	1,224	1,193	1,216	1,105	6,040	6.0%
5545	Roofing	3	3	4	3	3	16	0.0%
0007	Row Crop-Non-Machinery Farm Labor	2	4	3	2	5	16	0.0%
9403	Sanitation Operations	104	107	90	102	106	509	0.5%
9062	Schools/Libraries/Institutions	748	805	917	957	840	4,267	4.3%
6301	Sewer/Water/Gas Pipe Line Const.	197	165	136	129	122	749	0.7%
2260	Shoe Repair	0	0	1	0	0	1	0.0%
9544	Sign Mfg.	32	23	23	14	19	111	0.1%
7420	Specialized Aircraft Operations	0	2	0	1	0	3	0.0%
1802	Stonecutters	11	8	7	14	1	41	0.0%
8010	Stores - Hardware/Appliance/Auto	317	317	278	303	265	1,480	1.5%
8000	Stores - Retail	712	702	660	585	622	3,281	3.3%
6042	Street & Road Constr./Maint.	769	679	543	503	467	2,961	3.0%
2030	Sugar Mfg. & Refining	93	83	85	91	91	443	0.4%
7605	Switching & Switchboard Repair	0	0	1	1	0	2	0.0%
7600	Telegraph & Telephone Operations	22	18	13	15	16	84	0.1%
7601	Telephone & Cable Line Const.	84	51	40	51	45	271	0.3%
9757	Townships - All Employees	0	0	0	1	0	1	0.0%
8747	Traveling Representatives	521	536	504	496	461	2,518	2.5%
0004	Tree Planting/Trimming/Harvesting	33	34	32	26	41	166	0.2%
7215	Trucking & Hauling	567	560	600	623	615	2,965	3.0%
0000	Unknown	32	0	0	0	9	41	0.0%
2860	Upholstering	1	0	0	0	0	1	0.0%
8831	Veterinary Hospital/Surgeons Kennels	169	156	148	161	168	802	0.8%
9840	Voc Training/Work Eval. Program	24	12	20	10	15	81	0.1%
9835	Volunteer Programs	17	14	12	8	11	62	0.1%
6200	Water Well Drilling Operations	5	2	6	1	3	17	0.0%
7520	Water Works	61	57	65	67	78	328	0.3%
3360	Welding & Blacksmithing	55	68	66	72	78	339	0.3%
8016	Wholesale Warehouse	129	168	178	168	161	804	0.8%
2803	Woodworking Mfg.	245	204	208	191	199	1,047	1.0%
Total All Claims		21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
9040	Hospitals	1,258	1,190	1,230	1,137	1,288	6,103	6.1%
9071	Restaurants and Lounges	1,302	1,224	1,193	1,216	1,105	6,040	6.0%
3504	Implement &/or Equipment Mfg	890	801	1,045	1,164	1,107	5,007	5.0%
8380	Automotive Dealers & Service Stations	1,099	998	925	984	886	4,892	4.9%
9062	School-Libraries-Institutions	748	805	917	957	840	4,267	4.3%
5410	Building Construction	919	819	715	641	614	3,708	3.7%
9041	Nursing Homes	723	778	717	689	633	3,540	3.5%
9061	Community Outreach Svcs & Support Prog	642	660	719	680	679	3,380	3.4%
8000	Stores - Retail	712	702	660	585	622	3,281	3.3%
7215	Trucking & Hauling	567	560	600	623	615	2,965	3.0%
Totals		8,860	8,537	8,721	8,676	8,389	43,183	40.2%

Figure 7
Distribution of Claims by the Top Ten Rate Classes
All Claims Filed
Date Reported - Fiscal Years 2016 - 2020

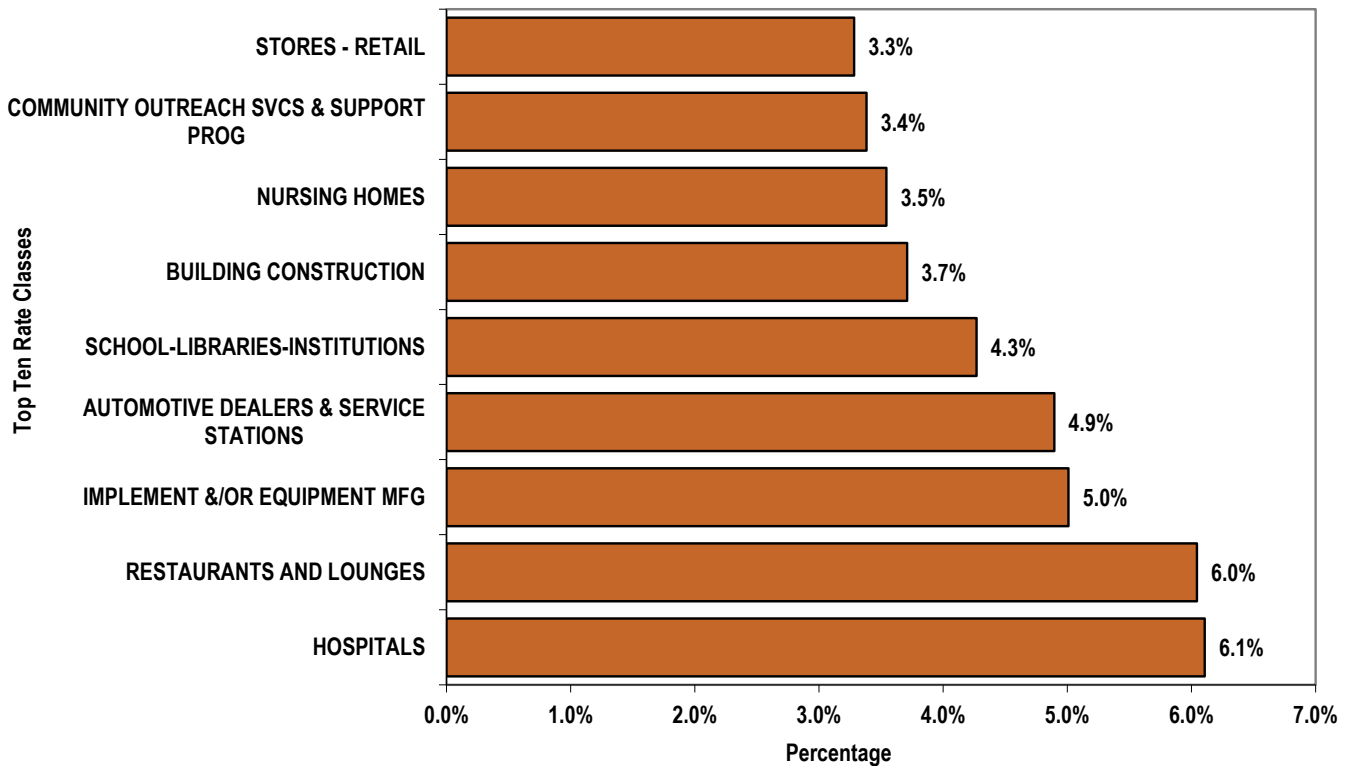


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
7405	Aircraft Flying Operations	2	3	1	3	1	10	0.1%
7403	Aircraft Ground Crew Operations	10	8	16	12	13	59	0.5%
9182	Amusement Parks/Park Boards	7	11	10	15	9	52	0.4%
0005	Apiaries	4	3	3	1	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	9	4	5	28	0.2%
3630	Auto Repair, Body Shops, Mechanics	50	47	43	58	61	259	2.1%
8380	Automotive Dealers & Svc. Stations	114	94	105	122	97	532	4.3%
2000	Bakeries	5	8	7	4	2	26	0.2%
8808	Banks, S & L Assn., Credit Unions	5	15	7	9	8	44	0.4%
9580	Barbers & Beauticians	3	7	8	2	2	22	0.2%
2163	Beverage Mfg. & Delivery	4	3	2	0	2	11	0.1%
5110	Boiler & Elevator Installation/Svc.	20	8	12	18	18	76	0.6%
3620	Boiler & Tank Mfg.	2	2	5	3	0	12	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	9	1	2	3	2	17	0.1%
1463	Briquette & Clay Products Mfg.	2	2	1	1	0	6	0.0%
5410	Building Construction	155	136	129	121	116	657	5.3%
9007	Building Custodians/Janitorial Svc.	65	75	68	63	88	359	2.9%
6210	Building Moving, Demolition, Salvage	2	0	4	0	0	6	0.0%
7603	Cable Install, Svc. & Repair	12	10	9	5	10	46	0.4%
9078	Camp Operations	0	0	0	1	0	1	0.0%
5502	Carpet Laying &/or Linoleum Installation	1	5	2	1	2	11	0.1%
9220	Cemetery Operations	0	0	0	0	0	0	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	19	18	20	23	31	111	0.9%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	8	8	9	10	8	43	0.3%
8805	Clerical Office Employees	25	30	21	35	20	131	1.1%
1005	Coal Mining	2	1	0	8	7	18	0.1%
8221	Coal, Iron, Steel Merchants	0	1	0	0	2	3	0.0%
8291	Cold Storage Warehouse	0	1	0	2	0	3	0.0%
0050	Commercial Farm Mach. Operations	1	2	4	4	4	15	0.1%
8022	Commission & Produce Merch.	8	10	15	15	19	67	0.5%
9061	Community Outreach Svcs. & Support Programs	63	57	74	52	85	331	2.7%
3685	Computer/Electronic Assembly	5	2	8	6	6	27	0.2%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
5205	Concrete Work	28	33	16	23	20	120	1.0%
5603	Consulting Engineers	17	12	8	4	8	49	0.4%
9420	Counties - All Employees	0	0	0	0	0	0	0.0%
2064	Creameries & Dairy Products Mfg.	1	3	1	3	2	10	0.1%
4692	Dental Laboratories	0	0	0	0	1	1	0.0%
9002	Domestics	5	3	5	3	3	19	0.2%
6223	Dredging	1	0	0	0	0	1	0.0%
7531	Electric Light & Power Companies	11	16	14	11	23	75	0.6%
7529	Electric Light & Power Const-REA	3	2	1	3	3	12	0.1%
7534	Electric Light/Power Const./Spec Contractor	3	3	0	2	2	10	0.1%
7533	Electric Light/Power Const/Investor Owned	0	0	0	0	0	0	0.0%
5190	Electrical Wiring, Service & Repair	44	36	20	33	17	150	1.2%
7535	Electronic Equip. Install & Repair	2	4	4	1	2	13	0.1%
7715	Emergency Response Members & Volunteers	0	1	0	1	0	2	0.0%
6221	Excavation & Digging	6	3	8	2	3	22	0.2%
0006	Farming & Ranching	41	28	45	41	48	203	1.7%
6400	Fence Construction	6	7	4	2	2	21	0.2%
4583	Fertilizer & Chemical Dealers	12	7	15	10	8	52	0.4%
7700	Fire Departments -Paid	6	15	8	9	12	50	0.4%
7710	Fire Departments - Volunteer	4	2	1	5	4	16	0.1%
0003	Florists/Nurseries/Gardening	8	6	5	7	9	35	0.3%
2041	Food Preparation - Non Retail	2	4	4	0	4	14	0.1%
2014	Food Processing	29	14	33	24	25	125	1.0%
8001	Full-Line Department Stores	31	34	43	35	46	189	1.5%
9620	Funeral Homes	0	0	0	0	0	0	0.0%
8015	Furniture & Floor Covering Dealers	5	7	3	6	7	28	0.2%
7500	Gas Works	0	0	0	0	0	0	0.0%
8292	General Warehouse & Storage	27	29	30	30	27	143	1.2%
8605	Geologists & Scouts	0	0	0	2	2	4	0.0%
4130	Glass Merchants	5	3	5	4	5	22	0.2%
8304	Grain Elevators	16	16	15	19	14	80	0.7%
9040	Hospitals	80	102	70	68	225	545	4.4%
9050	Hotels & Motels	27	35	29	30	64	185	1.5%
7384	Ice Handling	0	0	0	0	0	0	0.0%
3504	Implement &/or Equipment Mfg.	127	127	155	150	147	706	5.7%
5040	Iron or Steel Constr./Erection	10	12	8	7	13	50	0.4%
0251	Irrigation	2	0	1	1	1	5	0.0%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
4150	Jewelry &/or Optical Goods Mfg.	0	0	1	0	0	1	0.0%
6209	Junk & Scrap Metal Dealers	2	0	1	0	2	5	0.0%
4601	Laboratory Work & Medicine Mfg.	2	1	5	3	3	14	0.1%
7720	Law Enforcement	21	37	27	35	62	182	1.5%
2681	Leather & Canvas Goods Mfg.	4	1	7	1	5	18	0.1%
8284	Livestock Dealers & Operations	3	8	5	6	4	26	0.2%
8207	Lumber Yard Employees	23	24	27	12	18	104	0.8%
5025	Masonry Work	13	6	6	4	7	36	0.3%
8003	Meat Markets	14	12	9	6	9	50	0.4%
9042	Med Clinics/Physicians/Dentists	25	24	24	27	40	140	1.1%
3124	Mfg. of Light Metal & Non-Metal Goods	22	23	19	17	17	98	0.8%
9615	Motion Picture & Video Production	0	0	0	0	0	0	0.0%
3866	Motor Coach & Carriage Assembly	1	1	2	6	6	16	0.1%
9041	Nursing Homes	69	88	71	70	79	377	3.1%
6203	Oil & Gas Development/Drilling	32	18	33	33	22	138	1.1%
8350	Oil & Gas Distrib/Bulk Dealers	29	37	42	30	22	160	1.3%
6208	Oil & Gas Instrument Logging	7	4	3	1	1	16	0.1%
6204	Oil & Gas Well Supply or Equipment Dealers	19	8	11	11	10	59	0.5%
1320	Oil & Gas Operations	28	32	30	33	29	152	1.2%
4740	Oil Refining - Synthetic Fuels Mfg.	12	6	8	7	11	44	0.4%
6206	Oil Well Servicing	90	103	120	129	85	527	4.3%
6205	Oil Well Trucking	124	96	92	87	80	479	3.9%
5100	Ornamental Work	0	0	0	0	0	0	0.0%
2094	Packing Plants & Slaughter Houses	2	2	0	1	2	7	0.1%
5474	Painting & Paper Hanging	7	6	10	5	6	34	0.3%
4365	Photographers	2	0	0	0	0	2	0.0%
5345	Plastering/Stucco/Drywall	11	9	3	7	6	36	0.3%
5183	Plumbing/Heating/Sheet Metal	51	30	28	32	25	166	1.3%
0010	Poisoning & Spraying	6	3	1	2	0	12	0.1%
9950	Preferred Worker Program	0	0	0	0	0	0	0.0%
4310	Printing & Publishing	6	4	5	9	6	30	0.2%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	1	7	3	18	2	31	0.3%
9180	Race Track Operations	0	0	0	0	0	0	0.0%
7602	Radio & Television	2	1	3	1	1	8	0.1%
9104	Religious Orgs & Churches	1	1	1	2	1	6	0.0%
9071	Restaurants & Lounges	76	76	83	98	100	433	3.5%
5545	Roofing	0	0	0	1	1	2	0.0%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
0007	Row Crop-Non-Machinery Farm Labor	0	1	1	0	1	3	0.0%
9403	Sanitation Operations	17	15	19	21	17	89	0.7%
9062	Schools/Libraries/Institutions	39	53	60	63	47	262	2.1%
6301	Sewer/Water/Gas Pipe Line Constr.	26	24	20	29	20	119	1.0%
2260	Shoe Repair	0	0	0	0	0	0	0.0%
9544	Sign Mfg.	2	2	5	3	4	16	0.1%
7420	Specialized Aircraft Operations	0	2	0	1	0	3	0.0%
1802	Stonecutters	0	1	0	2	0	3	0.0%
8010	Stores - Hardware/Appliance/Auto	29	26	26	33	28	142	1.2%
8000	Stores - Retail	54	59	70	59	58	300	2.4%
6042	Street & Road Constr./Maint.	132	105	101	94	89	521	4.2%
2030	Sugar Mfg. & Refining	15	7	11	10	12	55	0.4%
7605	Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600	Telegraph & Telephone Operations	5	2	0	1	1	9	0.1%
7601	Telephone & Cable Line Constr.	6	11	5	6	6	34	0.3%
9757	Townships - All Employees	0	0	0	0	0	0	0.0%
8747	Traveling Representatives	40	53	48	40	46	227	1.8%
0004	Tree Planting/Trimming/Harvesting	3	3	2	3	8	19	0.2%
7215	Trucking & Hauling	175	149	170	166	166	826	6.7%
0000	Unknown	3	0	0	0	1	4	0.0%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary Hospital/Surgeons Kennels	6	7	5	7	7	32	0.3%
9840	Voc Training/Work Eval Program	0	0	0	0	0	0	0.0%
9835	Volunteer Programs	0	1	2	0	1	4	0.0%
6200	Water Well Drilling Operations	1	0	0	0	0	1	0.0%
7520	Water Works	7	7	9	14	8	45	0.4%
3360	Welding & Blacksmithing	5	3	5	4	6	23	0.2%
8016	Wholesale Warehouse	13	21	24	17	22	97	0.8%
2803	Woodworking Mfg.	23	24	21	19	19	106	0.9%
Total Indemnity Claims		2,471	2,383	2,429	2,423	2,597	12,303	100.0%
Total All Claims		21,277	20,045	19,868	19,916	18,826	99,932	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 2016 - 2020

Fiscal Year:		FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims*
7215	Trucking & Hauling	175	149	170	166	166	826	6.7%
3504	Implement &/or Equipment Mfg	127	127	155	150	147	706	5.7%
5410	Building Construction	155	136	129	121	116	657	5.3%
9040	Hospitals	80	102	70	68	225	545	4.4%
8380	Automotive Dlr. & Svc. Stations	114	94	105	122	97	532	4.3%
6206	Oil Well Servicing	90	103	120	129	85	527	4.3%
6042	Street & Hwy Constr. & Maint.	132	105	101	94	89	521	4.2%
6205	Oil Well Trucking	124	96	92	87	80	479	3.9%
9071	Restaurants and Lounges	76	76	83	98	100	433	3.5%
9041	Nursing Homes	69	88	71	70	79	377	3.1%
Totals		1,142	1,076	1,096	1,105	1,184	5,603	20.3%

Figure 8
Distribution of Claims by Top Ten Rate Classes
Indemnity Claims Only
Date Reported - Fiscal Years 2016 - 2020

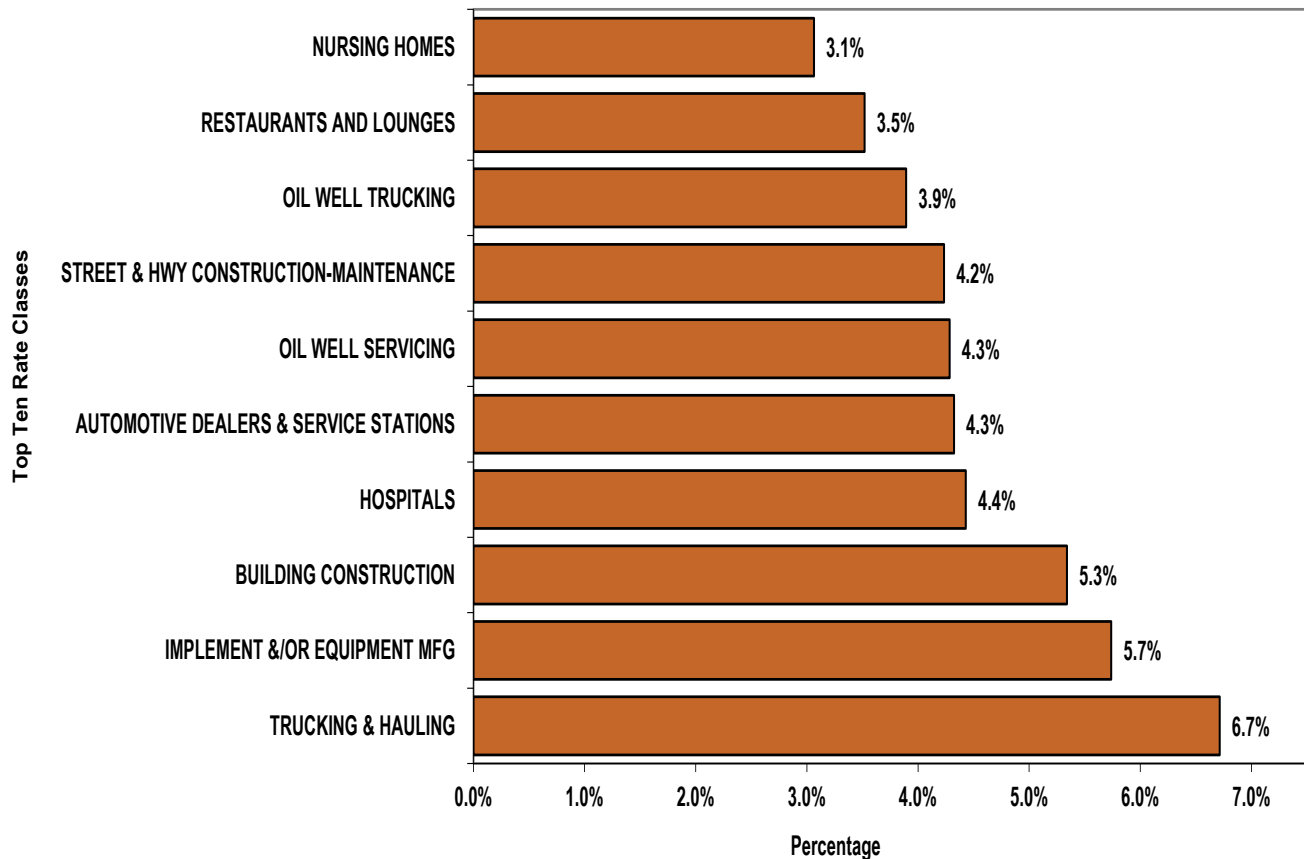


Table 20
Fatalities
Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	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%
Total Fatalities	42	38	26	30	27	163	100.0%

*Column may not sum to 100% due to rounding

Table 21
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2016 - 2020

Fiscal Year:	FY 16	FY 17	FY 18	FY 19	FY 20	Five Year Total	% of Claims
<u>CLAIMS FILED</u>							
Indemnity Claims Filed	2,471	2,383	2,429	2,423	2,597	12,303	12.3%
Medical Only Claims Filed	18,806	17,662	17,439	17,493	16,229	87,629	87.7%
Total Claims Filed	21,277	20,045	19,868	19,916	18,826	99,932	100.0%
<u>COVERED WORKFORCE</u>							
	427,899	408,107	405,367	409,559	414,371		
<u>INCIDENT RATES</u>							
Indemnity Claims per 100 Covered Workers	0.58	0.58	0.60	0.59	0.63		
Total Claims per 100 Covered Workers	4.97	4.91	4.90	4.86	4.54		

The total covered workforce in North Dakota has decreased by 3%
 from FY 2016 to FY 2020

Figure 9
Claim Incident Rates
 Date Reported - Fiscal Years 2016 - 2020

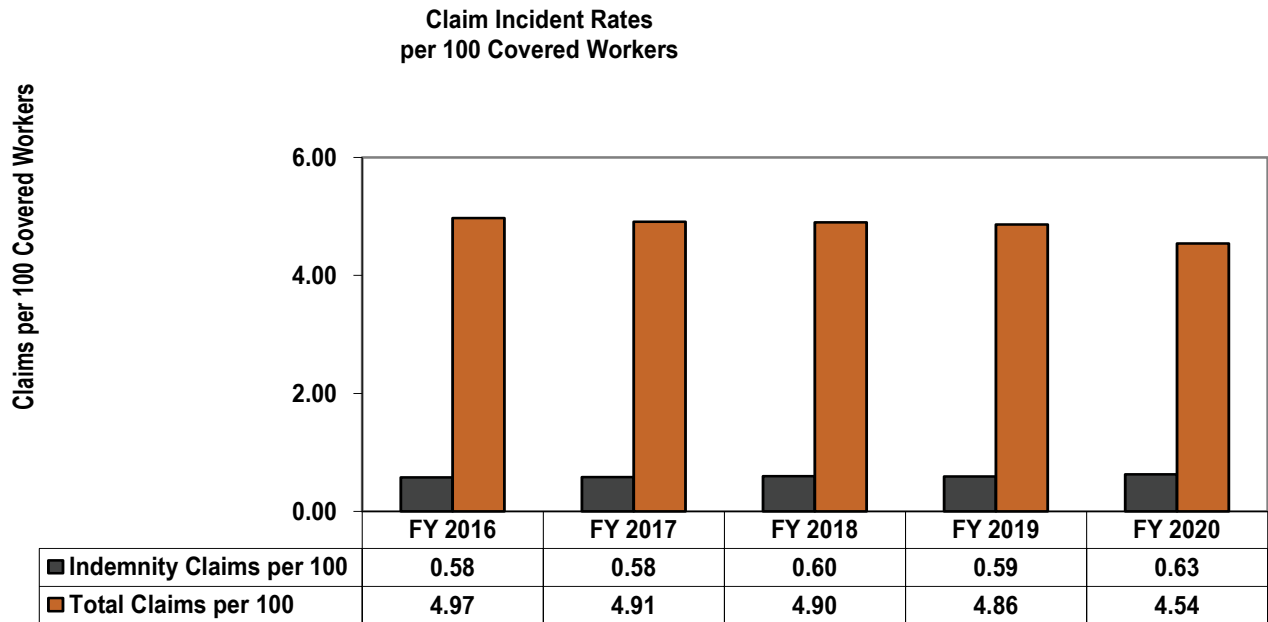
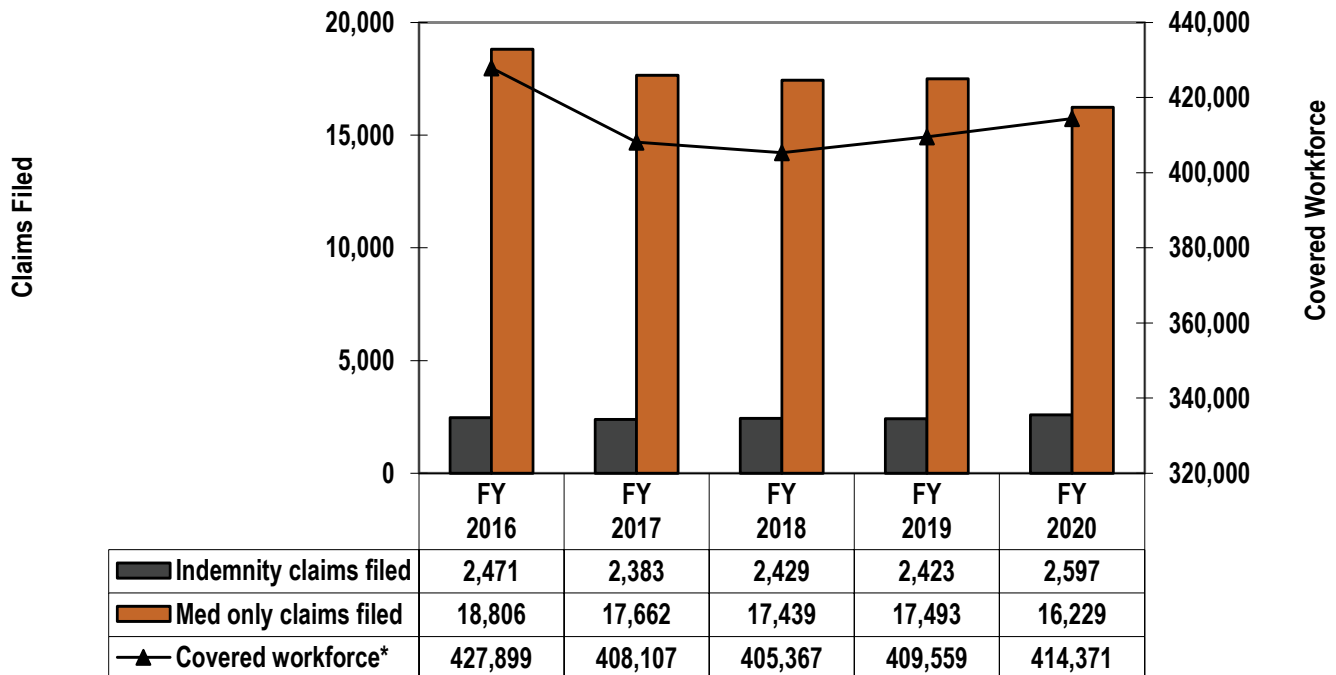


Figure 10
Claim & Covered Workforce Statistics
 Date Reported - Fiscal Years 2016 - 2020

Claims vs Covered Workforce



SECTION II

TIPS FOR EMPLOYERS:

**Reducing Workers'
Compensation Costs**



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 employees 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 employees.** Make sure new employees are thoroughly oriented to the workplace and shown how to do their jobs safely. This includes seasonal or temporary employees 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 employees*** 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 employees on a regular basis. Inform your employees 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 an employee 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 employees the right to file a claim with WSI.

Employers and employees 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 employee when they seek medical care. While you do not necessarily have the right to be present in the examining room during the injured employee'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 employee.

Explain workers' compensation procedures to the injured employee and assist in relieving any anxieties the injured employee may have relating to the injury and their position.

Time Frames for Reporting an Injury:

WSI encourages injured employees 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 employee 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 employee, 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 employees on a regular basis. The policy should emphasize ongoing communication between the injured employee, 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 employee who cannot return to their regular (pre injury) job. This plan allows injured employees 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 employee to remain safely on the job, but in a modified or alternate position to allow the injured employee 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 employee'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 employee'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 employee is strongly encouraged as this promotes a safe and early return to work for your employee. 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 employee 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 employees 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 employees 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 employees have been notified of the DMP selection and that employees 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 employees 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 employee’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 employee’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 employees.
- 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 employees or are closing your business, if any of your workers will be working outside of North Dakota, and change of ownership).



**North Dakota Workforce
Safety & Insurance**

1600 East Century Avenue
PO Box 5585
Bismarck, ND 58506-5585
(701) 328-3800
1-800-777-5033

www.workforcesafety.com

