

WSI

North Dakota Workforce
Safety & Insurance

Detailed Claims and Injury Characteristics

REPORT

Fiscal Years
2017 - 2021





**North Dakota Workforce
Safety & Insurance**

This report is the result of a combined effort between the Quality Assurance and the Loss Control departments at Workforce Safety & Insurance (WSI).

This publication and others can be viewed online at
www.workforcesafety.com

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Introduction

The Detailed Claims and Injury Characteristics Report for fiscal years 2017 through 2021 (July 1, 2016 through June 30, 2021) 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 2021 the average cost of an indemnity claim in North Dakota was nearly \$63,752 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,438 in medical expenses.

Section I of this report contains statistical information on claims and injury characteristics. As an example, in fiscal year 2021, 77% 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that did not seek medical treatment, no signed injured worker report was received, claim technical denials and claims withdrawn. By comparison, the ultimate acceptance rate in fiscal year 2020 was 90%. This reduction can be attributed to the aberrations caused by COVID-19. 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 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS & INCIDENTS							
Accepted	12,114	11,876	12,867	11,777	10,052	58,686	70.6%
Denied	5,548	5,563	4,626	4,452	4,217	24,406	29.4%
Total Medical Only	17,662	17,439	17,493	16,229	14,269	83,092	86.1%
INDEMNITY CLAIMS & INCIDENTS							
Accepted	1,878	1,906	2,012	2,065	2,241	10,102	75.3%
Denied	505	523	411	532	1,346	3,317	24.7%
Total Indemnity	2,383	2,429	2,423	2,597	3,587	13,419	13.9%
TOTAL							
Accepted	13,992	13,782	14,879	13,842	12,293	68,788	71.3%
Denied	6,053	6,086	5,037	4,984	5,563	27,723	28.7%
Total All Claims & Incidents	20,045	19,868	19,916	18,826	17,856	96,511	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 71.3%.
 If you remove the incidents from the calculation the acceptance rate is 82%.

*(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 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS							
Head	2,647	2,586	2,610	2,412	2,121	12,376	12.8%
Neck	570	555	531	485	325	2,466	2.6%
Upper Extremities	7,265	7,191	7,113	6,618	5,795	33,982	35.2%
Trunk	3,385	3,305	3,273	3,077	2,964	16,004	16.6%
Lower Extremities	3,486	3,478	3,603	3,326	2,788	16,681	17.3%
Other	276	286	314	275	241	1,392	1.4%
Unknown	33	38	49	36	35	191	0.2%
Total Medical Only Claims	17,662	17,439	17,493	16,229	14,269	83,092	86.1%
INDEMNITY CLAIMS							
Head	127	152	174	162	165	780	0.8%
Neck	46	59	57	48	45	255	0.8%
Upper Extremities	889	858	860	835	706	4,148	4.3%
Trunk	566	549	520	791	1,971	4,397	4.6%
Lower Extremities	698	761	754	714	649	3,576	3.7%
Other	56	48	54	46	45	249	0.3%
Unknown	1	2	4	1	6	14	0.0%
Total Indemnity Claims	2,383	2,429	2,423	2,597	3,587	13,419	13.9%
TOTAL CLAIMS							
Head	2,774	2,738	2,784	2,574	2,286	13,156	13.6%
Neck	616	614	588	533	370	2,721	2.8%
Upper Extremities	8,154	8,049	7,973	7,453	6,501	38,130	39.5%
Trunk	3,951	3,854	3,793	3,868	4,935	20,401	21.1%
Lower Extremities	4,184	4,239	4,357	4,040	3,437	20,257	21.0%
Other	332	334	368	321	286	1,641	1.7%
Unknown	34	40	53	37	41	205	0.2%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	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 39.5% of all claims.**

Table 3
Distribution of Claims by Part of Body - Detail
All Claims
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
HEAD							
Brain	9	9	14	10	13	55	0.1%
Ear(s)	86	76	84	64	60	370	0.4%
Eye(s)	1,116	1,070	1,007	915	867	4,975	5.2%
Facial Bones	38	23	38	36	41	176	0.2%
Facial Soft Tissue	328	286	296	282	231	1,423	1.5%
Head Injury	813	884	969	940	793	4,399	4.6%
Mouth	94	88	86	85	54	407	0.4%
Nose	107	90	98	87	93	475	0.5%
Scalp	74	95	88	63	58	378	0.4%
Skull	6	5	3	2	0	16	0.0%
Tooth	103	112	101	90	76	482	0.5%
Sub Total	2,774	2,738	2,784	2,574	2,286	13,156	13.6%
NECK							
Cervical (Neck)	602	608	580	519	361	2,670	2.8%
Larynx	7	3	3	10	2	25	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	7	3	5	4	7	26	0.0%
Sub Total	616	614	588	533	370	2,721	2.8%
UPPER EXTREMITIES							
Elbow(s)	501	522	557	520	395	2,495	2.6%
Finger(s)	2,176	2,118	2,131	2,031	1,827	10,283	10.7%
Hand(s)	1,361	1,396	1,236	1,224	1,060	6,277	6.5%
Lower Arm(s)	512	493	516	440	430	2,391	2.5%
Shoulder(s)	1,524	1,523	1,539	1,380	1,176	7,142	7.4%
Thumb(s)	812	771	748	709	633	3,673	3.8%
Upper Arm(s)	276	258	290	276	242	1,342	1.4%
Wrist(s)	992	968	956	873	738	4,527	4.7%
Sub Total	8,154	8,049	7,973	7,453	6,501	38,130	39.5%
TRUNK							
Abdomen/Stomach	226	201	249	185	193	1,054	1.1%
Buttocks	54	57	65	50	35	261	0.3%
Chest, Ribs, Sternum	409	431	479	412	352	2,083	2.2%
Genitals	19	5	11	11	11	57	0.1%
Groin	154	150	121	87	78	590	0.6%

Table 3
Distribution of Claims by Part of Body - Detail (cont.)
All Claims
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	185	175	179	576	2,131	3,246	3.4%
Hernia	0	0	0	0	0	0	0.0%
Internal Organs	14	16	13	10	6	59	0.1%
Lumbar (Low Back)	2,315	2,248	2,043	1,954	1,671	10,231	10.6%
Pelvis	19	12	21	34	14	100	0.1%
Sacrum/Coccyx	63	61	75	55	40	294	0.3%
Scapula/Clavicle	35	27	25	21	19	127	0.1%
Spinal Cord	8	6	2	1	2	19	0.0%
Thoracic (Middle Back)	434	452	494	462	375	2,217	2.3%
Trunk	16	13	16	10	8	63	0.1%
Sub Total	3,951	3,854	3,793	3,868	4,935	20,401	21.1%
LOWER EXTREMITIES							
Ankle(s)	848	837	894	820	736	4,135	4.3%
Foot	689	635	669	605	509	3,107	3.2%
Heel(s)	33	44	31	28	23	159	0.2%
Hip(s)	254	237	277	222	198	1,188	1.2%
Knee(s)	1,562	1,620	1,661	1,526	1,229	7,598	7.9%
Lower Leg(s)	406	404	414	436	350	2,010	2.1%
Toe(s)	192	216	201	191	177	977	1.0%
Upper Leg(s)	200	246	210	212	215	1,083	1.1%
Sub Total	4,184	4,239	4,357	4,040	3,437	20,257	21.0%
OTHER							
All Body	203	201	204	195	160	963	1.0%
Death	26	29	27	27	21	130	0.1%
Glasses	0	0	0	0	0	0	0.0%
No Injury	103	104	137	99	105	548	0.6%
Sub Total	332	334	368	321	286	1,641	1.7%
UNKNOWN							
Unknown	34	40	53	37	41	205	0.2%
Sub Total	34	40	53	37	41	205	0.2%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	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 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
HEAD							
Brain	6	5	10	6	7	34	0.3%
Ear(s)	1	1	3	3	1	9	0.1%
Eye(s)	19	19	20	16	19	93	0.7%
Facial Bones	7	2	7	6	7	29	0.2%
Facial Soft Tissue	9	14	11	13	5	52	0.4%
Head	71	93	107	102	118	491	3.7%
Mouth	0	3	3	0	2	8	0.1%
Nose	10	7	9	13	5	44	0.3%
Scalp	0	3	3	1	1	8	0.1%
Skull	3	3	1	1	0	8	0.1%
Tooth	1	2	0	1	0	4	0.0%
Sub Total	127	152	174	162	165	780	5.8%
NECK							
Cervical (Neck)	46	58	57	46	45	252	1.9%
Larynx	0	0	0	2	0	2	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	0	1	0	0	0	1	0.0%
Sub Total	46	59	57	48	45	255	1.9%
UPPER EXTREMITIES							
Elbow(s)	65	65	60	65	53	308	2.3%
Finger(s)	122	119	127	124	113	605	4.5%
Hands(s)	103	81	48	83	58	373	2.8%
Lower Arm(s)	38	31	34	38	24	165	1.2%
Shoulder(s)	339	338	357	293	269	1,596	11.9%
Thumb(s)	46	40	46	44	35	211	1.6%
Upper Arm(s)	41	46	45	52	47	231	1.7%
Wrist(s)	135	138	143	136	107	659	4.9%
Sub Total	889	858	860	835	706	4,148	30.9%
TRUNK							
Abdomen/Stomach	46	38	37	31	40	192	1.4%
Buttocks	0	3	1	2	0	6	0.0%
Chest, Ribs, Sternum	55	57	61	73	73	319	2.4%
Genitals	2	2	3	1	4	12	0.1%
Groin	57	57	35	24	19	192	1.4%

Table 4
Distribution of Claims by Part of Body - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	24	18	21	312	1,507	1,882	14.0%
Hernia	0	0	0	0	0	0	0.0%
Internal Organs	7	5	2	2	1	17	0.1%
Lumbar (Low Back)	308	307	293	277	266	1,451	10.8%
Pelvis	8	4	6	11	3	32	0.2%
Sacrum/Coccyx	5	9	7	6	12	39	0.3%
Scapula/Clavicle	11	11	7	9	4	42	0.3%
Spinal Cord	2	0	0	0	0	2	0.0%
Thoracic Spine (Middle Back)	41	38	47	40	42	208	1.6%
Trunk	0	0	0	3	0	3	0.0%
Sub Total	566	549	520	791	1,971	4,397	32.8%
LOWER EXTREMITIES							
Ankles(s)	131	169	177	168	141	786	5.9%
Foot	87	89	86	83	70	415	3.1%
Heel(s)	12	17	9	10	4	52	0.4%
Hip(s)	35	39	55	36	40	205	1.5%
Knee(s)	296	299	303	296	266	1,460	10.9%
Lower Leg(s)	74	81	69	61	60	345	2.6%
Toe(s)	35	25	31	22	35	148	1.1%
Upper Leg(s)	28	42	24	38	33	165	1.2%
Sub Total	698	761	754	714	649	3,576	26.6%
OTHER							
All Body	18	12	19	13	13	75	0.6%
Death	26	29	27	27	21	130	1.0%
Glasses	0	0	0	0	0	0	0.0%
No Injury	12	7	8	6	11	44	0.3%
Sub Total	56	48	54	46	45	249	1.9%
UNKNOWN							
Unknown	1	2	4	1	6	14	0.1%
Sub Total	1	2	4	1	6	14	0.1%
Total Indemnity Claims	2,383	2,429	2,423	2,597	3,587	13,419	100.0%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	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 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
Aids	0	0	0	0	1	1	0.0%
All Other	545	522	599	556	510	2,732	2.8%
All Other Cumulative Injuries	168	154	142	109	96	669	0.7%
All Other Occupational Disease	39	30	33	30	18	150	0.2%
Amputation	36	67	57	48	53	261	0.3%
Angina Pectoris (Heart Disease)	3	3	4	3	0	13	0.0%
Asbestos	1	4	0	1	0	6	0.0%
Asphyxiation	7	2	3	7	6	25	0.0%
Black Lung	0	0	4	0	0	4	0.0%
Burn(s)	480	469	468	466	395	2,278	2.4%
Byssinosis	0	0	0	0	0	0	0.0%
Cancer	1	0	1	3	2	7	0.0%
Carpal Tunnel Syndrome	135	148	123	100	104	610	0.6%
Concussion	232	258	302	299	259	1,350	1.4%
Contagious Disease	9	22	3	5	3	42	0.0%
Contusion	2,814	2,879	3,045	2,904	2,268	13,910	14.4%
COVID-19	0	0	0	385	2,040	2,425	2.5%
Crushing	443	446	418	396	371	2,074	2.1%
Dermatitis	38	48	48	39	39	212	0.2%
Dislocation	131	138	122	109	103	603	0.6%
Dust Disease (all other Pneumoconiosis)	6	2	2	4	1	15	0.0%
Electric Shock	22	24	30	21	11	108	0.1%
Enucleation (removal of eye)	0	0	0	0	0	0	0.0%
Exposure to Bodily Fluid	209	243	230	196	135	1,013	1.0%
Foreign Body	781	751	706	637	617	3,492	3.6%
Fracture	1,181	1,144	1,153	1,170	908	5,556	5.8%
Freezing	50	34	34	30	13	161	0.2%
Hearing Loss (traumatic only)	7	7	11	6	11	42	0.0%
Heart Attack	16	11	12	17	13	69	0.1%
Heat Prostration	40	21	31	41	42	175	0.2%
Hernia	139	137	115	84	80	555	0.6%
Hypertension	18	12	15	18	6	69	0.1%
Infection	57	54	69	50	53	283	0.3%
Inflammation	367	378	370	371	255	1,741	1.8%
Lacerations	2,903	2,724	2,750	2,521	2,291	13,189	13.7%
Loss of Hearing (progressive)	23	16	15	17	10	81	0.1%
Mental Disorder	2	0	2	2	1	7	0.0%
Mental Stress	6	2	10	9	9	36	0.0%

Table 5
Distribution of Claims by Nature of Injury (cont.)
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
Multiple Physical Injuries Both Physical And Psychological	7	12	3	6	13	41	0.0%
Multiple Physical Injuries Only	101	99	79	72	70	421	0.4%
Needle Stick	209	273	252	246	226	1,206	1.2%
No Physical Injury	435	474	435	377	333	2,054	2.1%
Poisoning - Chemical	21	22	28	33	13	117	0.1%
Poisoning - General (not OD or Cumulative)	5	16	7	15	9	52	0.1%
Poisoning - Metal	0	1	3	1	0	5	0.0%
Puncture	512	523	491	483	467	2,476	2.6%
Radiation	0	1	0	0	0	1	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	110	125	120	101	60	516	0.5%
Rupture	222	254	244	223	203	1,146	1.2%
Severance	2	4	7	5	8	26	0.0%
Silicosis	0	0	0	1	0	1	0.0%
Sprain/Strain	7,302	7,121	7,106	6,444	5,583	33,556	34.8%
Syncope (fainting)	56	57	64	40	60	277	0.3%
Tendonitis	140	124	134	111	70	579	0.6%
Unknown	0	2	4	3	0	9	0.0%
Vascular Loss	1	1	0	2	3	7	0.0%
Vision Loss	11	9	12	9	14	55	0.1%
VDT - Related Disease	2	0	0	0	0	2	0.0%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	100.0%

*Column may not sum to 100% due to rounding

Sprains and strains are the most prevalent nature of injury. In FY 2021, sprains and strains accounted for approximately 35% of all claims filed.

Table 6
Distribution of Claims by The Top 10 Natures of Injury
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
Sprain/Strain	7,302	7,121	7,106	6,444	5,583	33,556	34.8%
Contusion	2,814	2,879	3,045	2,904	2,268	13,910	14.4%
Lacerations	2,903	2,724	2,750	2,521	2,291	13,189	13.7%
Fracture	1,181	1,144	1,153	1,170	908	5,556	5.8%
Foreign Body	781	751	706	637	617	3,492	3.6%
All Other	545	522	599	556	510	2,732	2.8%
Puncture	512	523	491	483	467	2,476	2.6%
COVID-19	0	0	0	385	2,040	2,425	2.5%
Burn(s)	480	469	468	466	395	2,278	2.4%
Crushing	443	446	418	396	371	2,074	2.1%
Totals	16,961	16,579	16,736	15,962	15,450	81,688	84.6%

Figure 1
Distribution of Claims by the Top Ten Natures of Injury
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

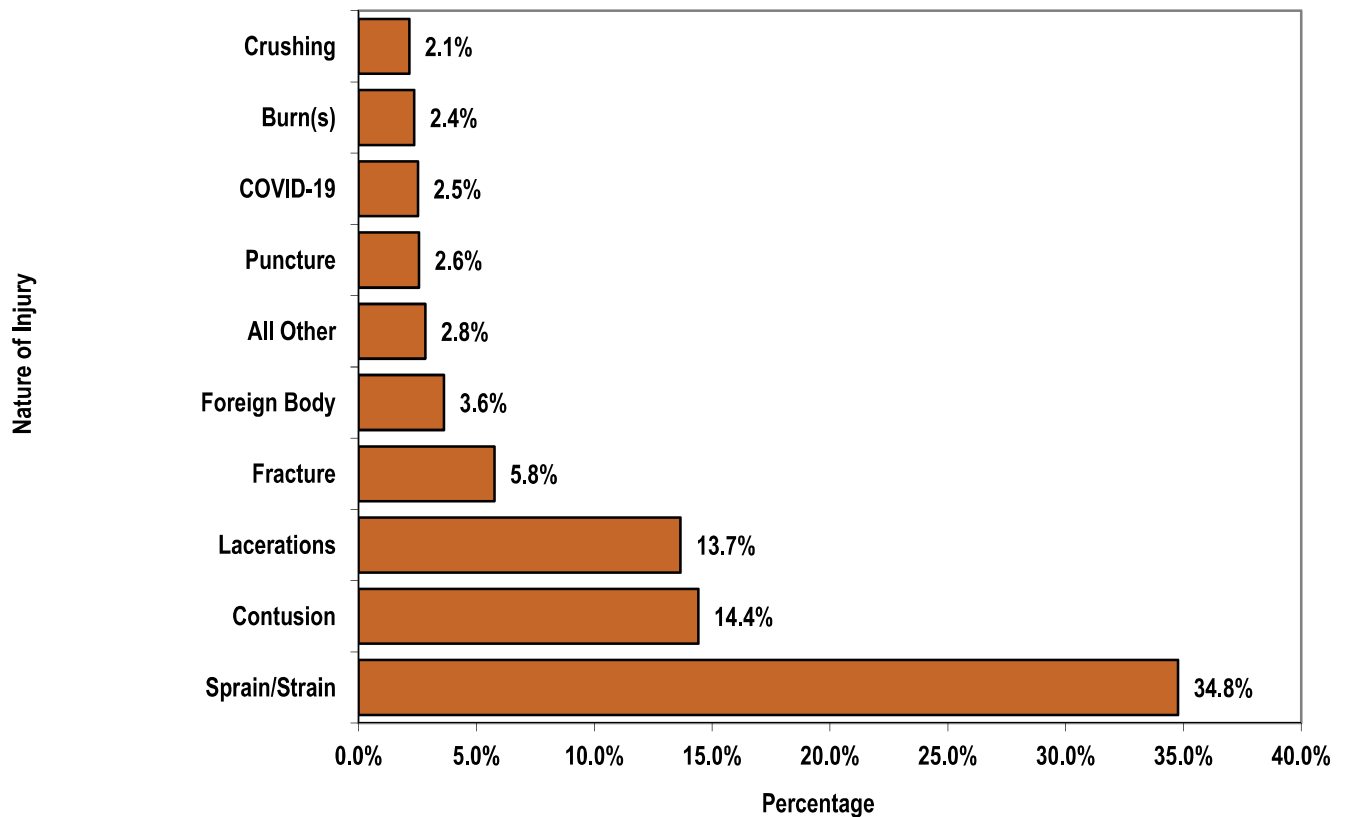


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
All Other	56	61	65	57	64	303	2.3%
All Other Cumulative Injuries	28	19	20	16	17	100	0.7%
All Other Occupational Disease	5	4	3	6	2	20	0.1%
Amputation	20	38	22	24	32	136	1.0%
Angina Pectoris (Heart Disease)	1	0	0	0	0	1	0.0%
Asbestos	0	0	0	0	0	0	0.0%
Asphyxiation	1	0	0	2	0	3	0.0%
Black Lung	0	0	1	0	0	1	0.0%
Burn(s)	47	30	27	55	26	185	1.4%
Cancer	0	0	1	2	0	3	0.0%
Carpal Tunnel Syndrome	47	49	26	28	31	181	1.3%
Concussion	50	59	73	60	69	311	2.3%
Contagious Disease	1	1	1	1	1	5	0.0%
Contusion	128	154	159	140	147	728	5.4%
COVID-19	0	0	0	284	1497	1,781	13.3%
Crushing	47	51	49	44	47	238	1.8%
Dermatitis	1	3	4	4	1	13	0.1%
Dislocation	43	40	43	27	36	189	1.4%
Dust Disease (all other Pneumoconiosis)	1	0	1	1	1	4	0.0%
Electric Shock	4	3	5	0	1	13	0.1%
Enucleation (Removal of Eye)	0	0	0	0	0	0	0.0%
Exposure to Bodily Fluid	0	3	0	0	0	3	0.0%
Foreign Body	6	5	7	1	9	28	0.2%
Fracture	518	505	524	534	429	2,510	18.7%
Freezing	7	6	3	8	3	27	0.2%
Heart Attack	9	6	9	8	8	40	0.3%
Heat Prostration	1	2	2	1	5	11	0.1%
Hernia	81	71	48	40	38	278	2.1%
Hypertension	4	1	0	2	2	9	0.1%
Infection	13	24	17	13	14	81	0.6%
Inflammation	35	34	35	38	28	170	1.3%
Lacerations	104	78	84	109	89	464	3.5%
Loss of Hearing (progressive)	0	0	0	0	0	0	0.0%
Mental Disorder	1	0	2	0	1	4	0.0%
Mental Stress	3	0	2	5	4	14	0.1%
Multiple Injuries Both Physical And Psy- chological	5	7	2	2	3	19	0.1%
Multiple Physical Injuries Only	28	20	17	16	19	100	0.7%
Needle Stick	0	0	0	0	1	1	0.0%
No Physical Injury	25	26	29	25	24	129	1.0%

Table 7
Distribution of Claims by Nature of Injury (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
Poisoning - Chemical	3	2	3	4	2	14	0.1%
Poisoning - General (not OD or Cumulative)	1	1	1	1	0	4	0.0%
Poisoning - Metal	0	0	1	0	0	1	0.0%
Puncture	7	13	12	13	10	55	0.4%
Respiratory Disorders (Gases, Fumes, Chemicals)	7	14	2	3	1	27	0.2%
Rupture	163	182	176	176	163	860	6.4%
Severance	1	2	1	1	3	8	0.1%
Sprain/Strain	858	882	917	822	748	4,227	31.5%
Syncope (fainting)	3	3	12	5	7	30	0.2%
Tendonitis	16	25	14	18	3	76	0.6%
Unknown	0	0	0	0	0	0	0.0%
Vascular Loss	0	1	0	1	0	2	0.0%
VDT-Related Disease	1	0	0	0	0	1	0.0%
Vision Loss	3	4	3	0	1	11	0.1%
Total Indemnity Claims	2,383	2,429	2,423	2,597	3,587	13,419	100.0%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	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 50%.

Table 8
Distribution of Claims by the Top 10 Natures of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims
Sprain/Strain	858	882	917	822	748	4,227	31.5%
Fracture	518	505	524	534	429	2,510	18.7%
COVID-19	0	0	0	284	1497	1,781	13.3%
Rupture	163	182	176	176	163	860	6.4%
Contusion	128	154	159	140	147	728	5.4%
Lacerations	104	78	84	109	89	464	3.5%
Concussion	50	59	73	60	69	311	2.3%
All Other	56	61	65	57	64	303	2.3%
Hernia	81	71	48	40	38	278	2.1%
Crushing	47	51	49	44	47	238	1.8%
Totals	2,005	2,043	2,095	2,266	3,291	11,700	87.2%

Figure 2
Distribution of Claims by the Top Ten Natures of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

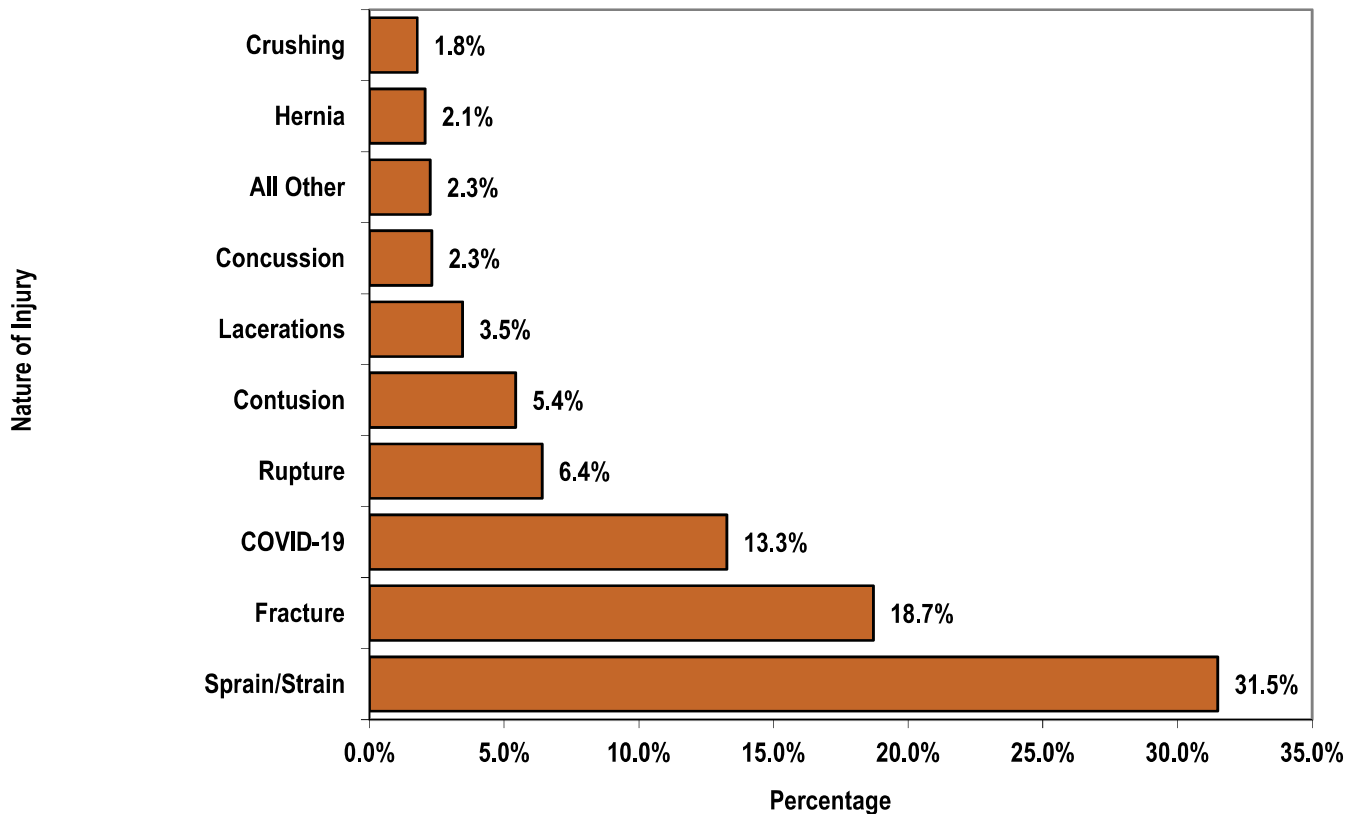


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
Strain or Injury By	5,679	5,504	5,292	4,872	4,359	25,706	26.6%
Fall or Slip Injury	4,055	4,357	4,396	4,208	3,060	20,076	20.8%
Struck or Injured By	2,949	2,981	3,242	2,863	2,636	14,671	15.2%
Miscellaneous Causes	2,154	2,079	2,002	2,192	3,609	12,036	12.5%
Cut, Puncture, Scrape Injured By	2,418	2,433	2,347	2,374	2,160	11,732	12.2%
Striking Against or Stepping On	947	831	898	736	694	4,106	4.3%
Caught In or Between	714	663	683	602	526	3,188	3.3%
Burn or Scald-Heat or Cold Exposure	568	525	520	534	440	2,587	2.7%
Motor Vehicle	544	472	512	437	358	2,323	2.4%
Rubbed or Abraded By	17	23	22	8	14	84	0.1%
Unknown	0	0	2	0	0	2	0.0%
Totals	20,045	19,868	19,916	18,826	17,856	96,511	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 2017 - 2021

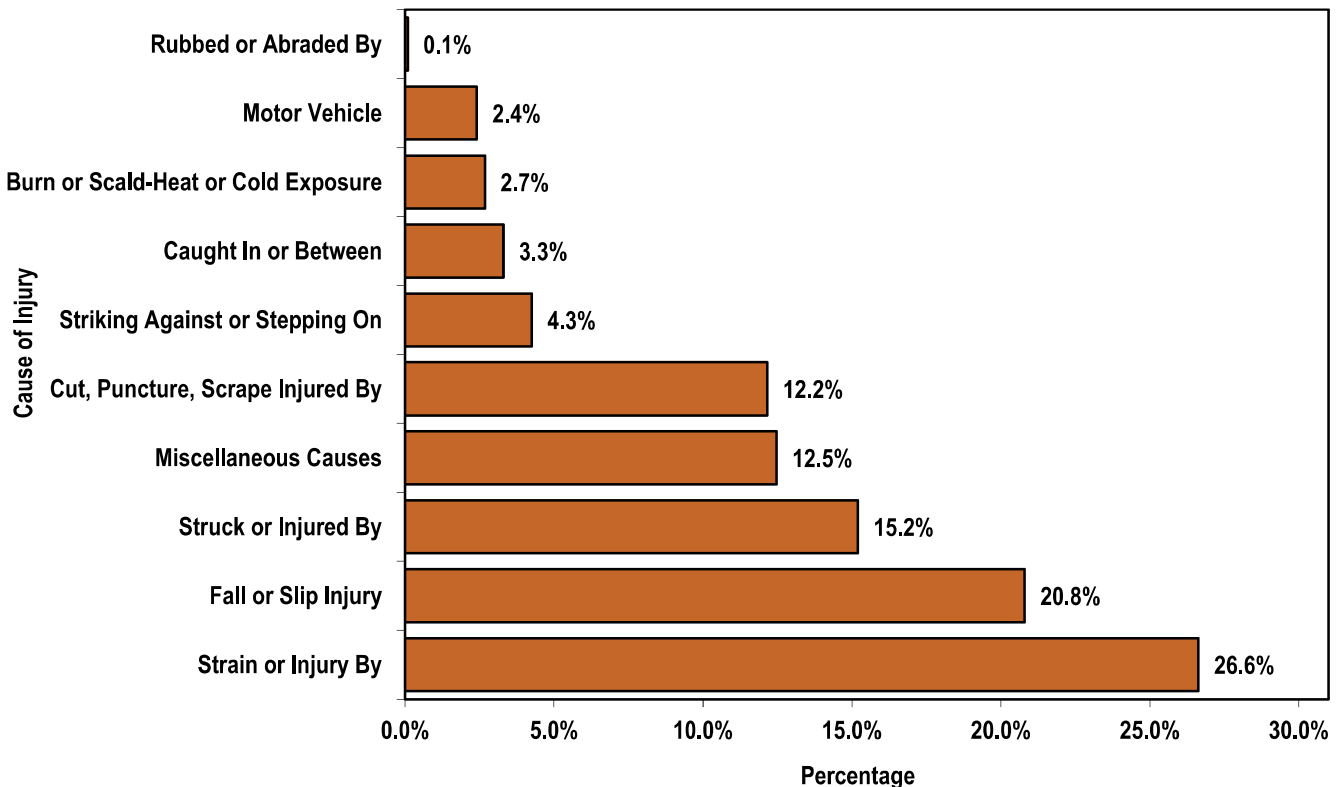


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	1	0	2	0	1	4	0.0%
Acid Chemicals	81	77	58	72	53	341	0.4%
Cold Objects or Substances	0	3	1	2	0	6	0.0%
Contact with Hot Object	121	110	129	134	113	607	0.6%
Dust, Gasses, Fumes, or Vapors	13	19	1	21	13	67	0.1%
Fire or Flame	34	32	33	28	14	141	0.1%
Misc. Heat or Cold Exposure	34	43	10	20	5	112	0.1%
Radiation	0	0	0	0	0	0	0.0%
Steam or Hot Fluids	172	163	175	166	138	814	0.8%
Temperature Extremes	92	56	79	60	55	342	0.4%
Welding Operations	20	22	32	31	48	153	0.2%
Sub Total	568	525	520	534	440	2,587	2.7%
CAUGHT IN OR BETWEEN							
Machine or Machinery	178	144	160	153	133	768	0.8%
Misc. Caught in or Between	157	167	158	129	127	738	0.8%
Object Handled	379	352	365	320	266	1,682	1.7%
Sub Total	714	663	683	602	526	3,188	3.3%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	115	93	103	90	58	459	0.5%
Hand Tool, Utensil; not powered	654	620	592	532	515	2,913	3.0%
Misc. Cut, Puncture or Scrape	351	369	396	445	393	1,954	2.0%
Objects Being Lifted or Handled	1,029	1,115	1,054	1,068	988	5,254	5.4%
Powered Hand Tool/Appliance	269	236	202	239	206	1,152	1.2%
Sub Total	2,418	2,433	2,347	2,374	2,160	11,732	12.2%
FALL OR SLIP INJURY							
From Different Level	281	288	279	294	242	1,384	1.4%
From Ladder or Scaffolding	237	193	196	214	189	1,029	1.1%
From Liquid or Grease Spills	296	302	264	250	197	1,309	1.4%
Into Openings	53	74	40	43	62	272	0.3%
Misc. Fall or Slip	991	983	840	773	695	4,282	4.4%
On Ice or Snow	1,206	1,523	1,542	1,261	615	6,147	6.4%
On Same Level	704	727	924	1,025	784	4,164	4.3%
On Stairs	237	223	246	307	237	1,250	1.3%
Slipped, Did Not Fall	50	44	65	41	39	239	0.2%
Sub Total	4,055	4,357	4,396	4,208	3,060	20,076	20.8%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With Another Vehicle	246	222	253	189	149	1,059	1.1%
Collision With a Fixed Object	13	8	29	10	26	86	0.1%
Crash of Airplane	2	1	6	0	0	9	0.0%
Crash of Rail Vehicle	0	1	1	3	1	6	0.0%
Crash of Water Vehicle	1	1	0	0	0	2	0.0%
Misc. Motor Vehicle	129	123	111	137	97	597	0.6%
Vehicle Upset	153	116	112	98	85	564	0.6%
Sub Total	544	472	512	437	358	2,323	2.4%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	1	1	3	1	1	7	0.0%
Rubbed or Abraded by (all other)	16	22	19	7	13	77	0.1%
Sub Total	17	23	22	8	14	84	0.1%
STRAIN OR INJURY BY							
Continual Noise	2	2	5	3	7	19	0.0%
Holding or Carrying	159	159	149	106	93	666	0.7%
Jumping	53	56	58	53	32	252	0.3%
Lifting	1,677	1,613	1,407	1,189	1,041	6,927	7.2%
Misc. Strain	2,122	1,979	1,796	1,863	1,908	9,668	10.0%
Pushing or Pulling	653	651	563	514	452	2,833	2.9%
Reaching	181	212	209	194	159	955	1.0%
Repetitive Motion (carpal tunnel syndrome)	98	112	108	62	40	420	0.4%
Repetitive Motion (kneeling or crawling)	39	41	64	34	31	209	0.2%
Twisting	349	355	464	383	303	1,854	1.9%
Using Tool or Machine	304	270	415	436	259	1,684	1.7%
Welding or Throwing	42	54	54	35	34	219	0.2%
Sub Total	5,679	5,504	5,292	4,872	4,359	25,706	26.6%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping on	121	101	149	70	43	484	0.5%
Moving Parts of Machine	13	2	17	10	8	50	0.1%
Object Being Lifted or Handled	89	83	93	96	70	431	0.4%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Sanding, Scraping, Cleaning Operations	1	3	6	8	8	26	0.0%
Stationary Object	656	570	577	505	518	2,826	2.9%
Stepping on Sharp Object	67	72	56	47	47	289	0.3%
Sub Total	947	831	898	736	694	4,106	4.3%
STRUCK OR INJURED BY							
Falling or Flying Object	519	542	521	519	447	2,548	2.6%
Fellow Worker, Patient	700	732	864	763	753	3,812	3.9%
Hand Tool or Machine in Use	291	292	263	243	212	1,301	1.3%
Misc. Struck or Injured by	196	228	231	202	159	1,016	1.1%
Motor Vehicle	24	31	39	32	40	166	0.2%
Moving Parts of Machine	138	139	192	176	181	826	0.9%
Object Being Lifted or Handled	955	869	989	794	713	4,320	4.5%
Object Handled by Others	126	148	143	134	131	682	0.7%
Sub Total	2,949	2,981	3,242	2,863	2,636	14,671	15.2%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	324	325	459	450	256	1,814	1.9%
Animal or Insect	367	315	279	337	315	1,613	1.7%
Contact With Electric Current	22	25	35	26	14	122	0.1%
Cumulative (all other)	63	65	76	48	30	282	0.3%
Explosion or Flare Back	2	10	9	9	13	43	0.0%
Foreign Body in Eye	800	762	718	618	594	3,492	3.6%
Mental Stress	6	1	10	10	10	37	0.0%
No Cause	23	18	30	23	14	108	0.1%
Other Miscellaneous Causes	257	197	292	244	276	1,266	1.3%
Other Than Physical Injury	289	360	92	35	34	810	0.8%
Pandemic	0	0	0	386	2,049	2,435	2.5%
Robbery or Criminal Assault	1	1	2	6	4	14	0.0%
Sub Total	2,154	2,079	2,002	2,192	3,609	12,036	12.5%
UNKNOWN							
Unknown	0	0	2	0	0	2	0.0%
Sub Total	0	0	2	0	0	2	0.0%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	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 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
Strain or Injury By	876	890	845	760	739	4,110	30.6%
Fall or Slip Injury	729	792	783	739	625	3,668	27.3%
Miscellaneous Causes	124	112	130	401	1,606	2,373	17.7%
Struck or Injured By	271	266	303	278	289	1,407	10.5%
Motor Vehicle	109	114	98	108	99	528	3.9%
Cut, Puncture, Scrape Injured By	77	66	71	103	75	392	2.9%
Caught In or Between	78	74	81	78	58	369	2.7%
Striking Against or Stepping On	61	74	76	66	65	342	2.5%
Burn or Scald-Heat or Cold Exposure	58	37	32	63	30	220	1.6%
Rubbed or Abraded By	0	4	4	1	1	10	0.1%
Unknown	0	0	0	0	0	0	0.0%
Totals	2,383	2,429	2,423	2,597	3,587	13,419	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 2017 - 2021

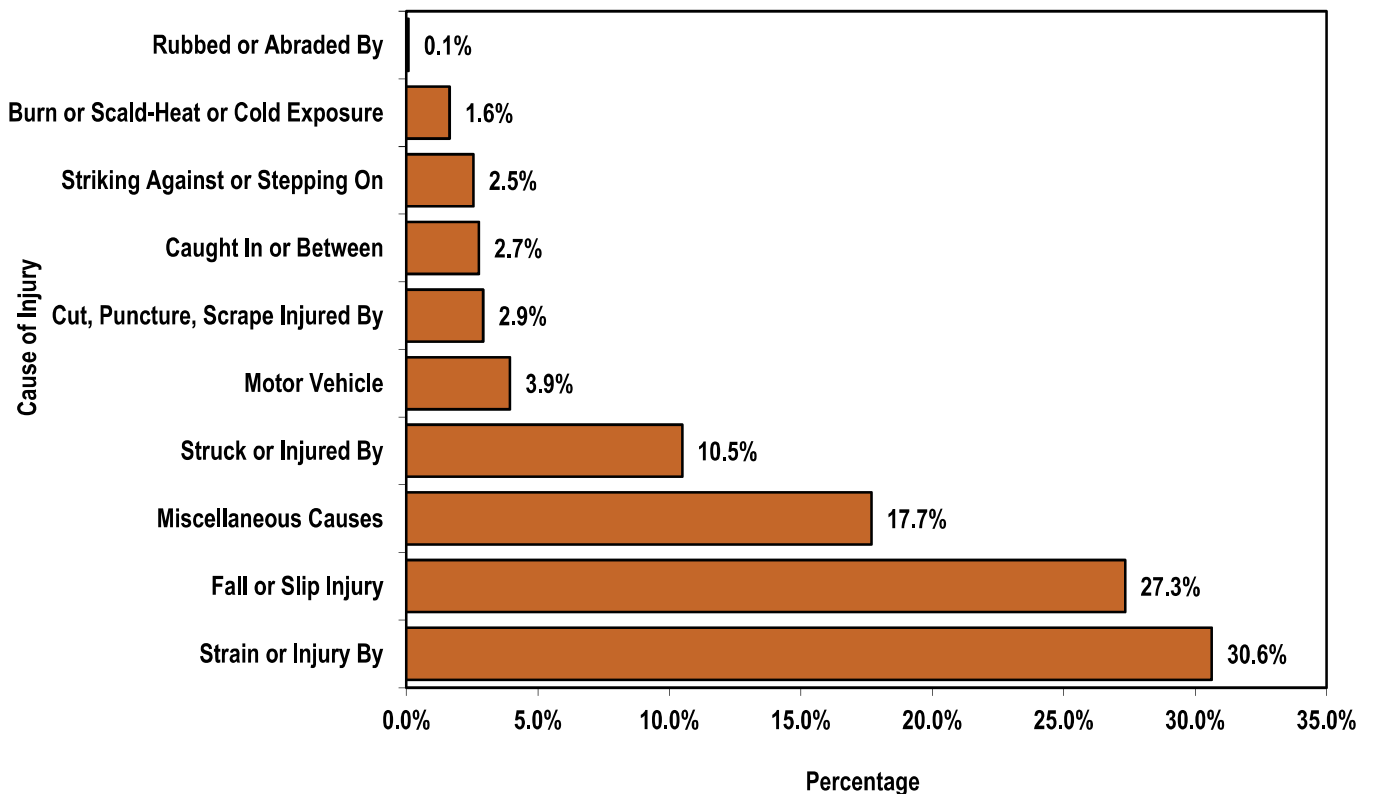


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	0	0	0	0	0	0.0%
Acid Chemicals	6	4	2	5	4	21	0.2%
Cold Objects or Substances	0	1	0	1	0	2	0.0%
Contact with Hot Object	11	2	2	10	5	30	0.2%
Dust, Gases, Fumes, or Vapors	0	2	0	4	0	6	0.0%
Fire or Flame	14	6	5	13	1	39	0.3%
Misc. Heat or Cold Exposure	4	5	0	4	1	14	0.1%
Steam or Hot Fluids	12	10	14	15	9	60	0.4%
Temperature Extremes	10	7	8	9	7	41	0.3%
Welding Operations	1	0	1	2	3	7	0.1%
Sub Total	58	37	32	63	30	220	1.6%
CAUGHT IN OR BETWEEN							
Machine or Machinery	24	33	37	30	28	152	1.1%
Misc. Caught in or Between	28	14	12	17	10	81	0.6%
Object Handled	26	27	32	31	20	136	1.0%
Sub Total	78	74	81	78	58	369	2.7%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	4	3	3	3	1	14	0.1%
Hand Tool,Utensil; Not Powered	12	7	12	20	13	64	0.5%
Misc. Cut, Puncture or Scrape	14	12	14	15	9	64	0.5%
Objects Being Lifted or Handled	26	24	24	38	34	146	1.1%
Powered Hand Tool, Appliance	21	20	18	27	18	104	0.8%
Sub Total	77	66	71	103	75	392	2.9%
FALL OR SLIP INJURY							
From Different Level	85	107	84	83	81	440	3.3%
From Ladder or Scaffolding	60	59	62	68	60	309	2.3%
From Liquid or Grease Spills	42	43	30	44	38	197	1.5%
Into Openings	10	14	12	8	18	62	0.5%
Misc. Fall or Slip	161	157	133	133	135	719	5.4%
On Ice or Snow	190	234	256	204	97	981	7.3%
On Same Level	128	118	156	146	137	685	5.1%
On Stairs	41	50	37	48	51	227	1.7%
Slipped, Did Not Fall	12	10	13	5	8	48	0.4%
Sub Total	729	792	783	739	625	3,668	27.3%

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision with Another Vehicle	39	39	30	30	32	170	1.3%
Collision with a Fixed Object	0	1	3	4	3	11	0.1%
Crash of Airplane	2	0	4	0	0	6	0.0%
Crash of Rail Vehicle	0	1	0	2	1	4	0.0%
Crash of Water Vehicle	1	0	0	0	0	1	0.0%
Misc. Motor Vehicle	34	38	31	41	27	171	1.3%
Vehicle Upset	33	35	30	31	36	165	1.2%
Sub Total	109	114	98	108	99	528	3.9%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	0	0	3	0	0	3	0.0%
Rubbed or Abraded by (all other)	0	4	1	1	1	7	0.1%
Sub Total	0	4	4	1	1	10	0.1%
STRAIN OR INJURY BY							
Continual Noise	0	0	0	1	1	2	0.0%
Holding or Carrying	23	23	27	18	19	110	0.8%
Jumping	11	16	14	10	9	60	0.4%
Lifting	240	269	221	181	187	1,098	8.2%
Misc. Strain	323	282	262	288	287	1,442	10.7%
Pushing or Pulling	112	106	106	80	94	498	3.7%
Reaching	16	30	27	32	23	128	1.0%
Repetitive Motion (carpal tunnel syndrome)	25	37	17	21	12	112	0.8%
Repetitive Motion (kneeling or crawling)	6	5	8	6	7	32	0.2%
Twisting	66	62	84	62	47	321	2.4%
Using Tool or Machine	44	44	67	55	42	252	1.9%
Welding or Throwing	10	16	12	6	11	55	0.4%
Sub Total	876	890	845	760	739	4,110	30.6%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping On	12	13	21	13	8	67	0.5%
Moving Parts of Machine	3	0	1	2	2	8	0.1%
Object Being Lifted or Handled	13	15	16	14	12	70	0.5%
Sanding, Scraping, Cleaning Operations	0	0	1	0	1	2	0.0%

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Stationary Object	32	40	36	37	40	185	1.4%
Stepping on Sharp Object	1	6	1	0	2	10	0.1%
Sub Total	61	74	76	66	65	342	2.5%
STRUCK OR INJURED BY							
Falling or Flying Object	64	59	61	54	64	302	2.3%
Fellow Worker, Patient	38	29	52	40	51	210	1.6%
Hand Tool or Machine in Use	21	21	29	25	12	108	0.8%
Misc. Struck or Injured by	25	32	19	25	20	121	0.9%
Motor Vehicle	5	12	15	8	11	51	0.4%
Moving Parts of Machine	25	28	34	37	41	165	1.2%
Object Being Lifted or Handled	90	73	81	80	78	402	3.0%
Object Handled by Others	3	12	12	9	12	48	0.4%
Sub Total	271	266	303	278	289	1,407	10.5%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	20	25	24	28	12	109	0.8%
Animal or Insect	18	12	7	15	12	64	0.5%
Contact With Electric Current	3	3	7	2	1	16	0.1%
Cumulative (all other)	16	9	12	11	8	56	0.4%
Explosion or Flare Back	0	1	2	2	1	6	0.0%
Foreign Body in Eye	4	6	11	1	8	30	0.2%
Mental Stress	3	0	7	5	5	20	0.1%
No Cause	0	1	4	3	4	12	0.1%
Other Miscellaneous Causes	33	25	49	40	44	191	1.4%
Other Than Physical Injury	27	30	7	8	3	75	0.6%
Pandemic	0	0	0	285	1,504	1,789	13.3%
Robbery or Criminal Assault	0	0	0	1	4	5	0.0%
Sub Total	124	112	130	401	1,606	2,373	17.7%
UNKNOWN							
Unknown	0	0	0	0	0	0	0.0%
Sub Total	0	0	0	0	0	0	0.0%
Total Indemnity Claims	2,383	2,429	2,423	2,597	3,587	13,419	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 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Under 18	6	1	6	15	19	47	0.4%
18 to 29	441	435	486	551	910	2,823	21.0%
30 to 39	476	461	495	568	817	2,817	21.0%
40 to 49	465	484	452	469	664	2,534	18.9%
50 to 59	638	601	608	595	668	3,110	23.2%
60 to 65	239	324	259	272	359	1,453	10.8%
Over 65	118	123	117	127	150	635	4.7%
Total Indemnity Claims	2,383	2,429	2,423	2,597	3,587	13,419	100.0%
TOTAL CLAIMS							
Under 18	107	105	122	137	145	616	0.6%
18 to 29	5,773	5,599	5,842	5,472	5,299	27,985	29.0%
30 to 39	4,609	4,463	4,550	4,402	4,197	22,221	23.0%
40 to 49	3,861	3,847	3,569	3,357	3,058	17,692	18.3%
50 to 59	3,562	3,543	3,473	3,229	3,063	16,870	17.5%
60 to 65	1,565	1,695	1,700	1,567	1,495	8,022	8.3%
Over 65	568	616	660	662	599	3,105	3.2%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	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 2017 - 2021

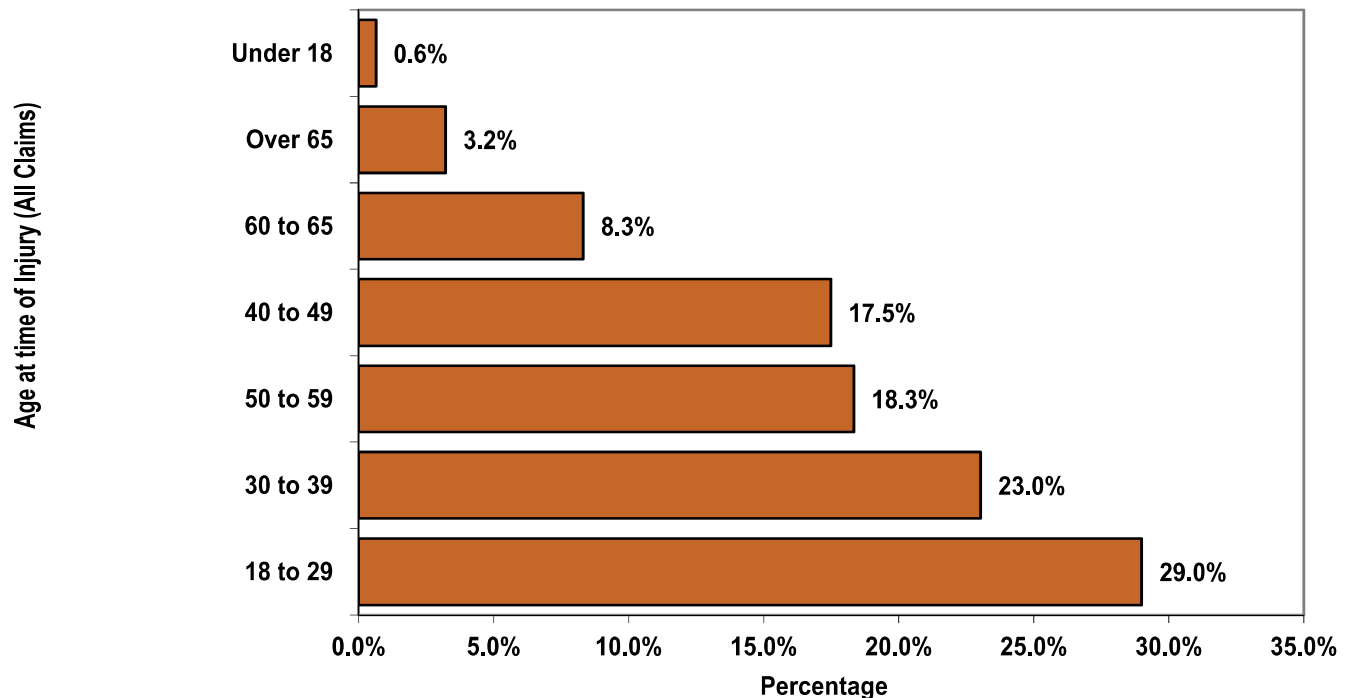


Table 14
Distribution of Claims by Day of Occurrence
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Monday	466	485	458	471	680	2,560	19.1%
Tuesday	411	432	440	486	632	2,401	17.9%
Wednesday	402	431	424	490	640	2,387	17.8%
Thursday	453	383	398	422	602	2,258	16.8%
Friday	344	384	372	372	488	1,960	14.6%
Saturday	175	176	192	187	298	1,028	7.7%
Sunday	132	138	139	169	247	825	6.1%
Total Indemnity Claims	2,383	2,429	2,423	2,597	3,587	13,419	100.0%
TOTAL CLAIMS							
Monday	3,658	3,643	3,548	3,503	3,256	17,608	18.2%
Tuesday	3,718	3,691	3,614	3,559	3,398	17,980	18.6%
Wednesday	3,683	3,629	3,652	3,376	3,394	17,734	18.4%
Thursday	3,639	3,551	3,526	3,264	3,084	17,064	17.7%
Friday	2,876	2,914	3,080	2,740	2,529	14,139	14.7%
Saturday	1,371	1,343	1,388	1,296	1,205	6,603	6.8%
Sunday	1,100	1,097	1,108	1,088	990	5,383	5.6%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	100.0%

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

**Approximately 19% of all indemnity claims occurred on Monday,
with 54.8% occurring Monday - Wednesday.**

Table 15
Distribution of Claims by Gender
 Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Males	1,725	1,723	1,759	1,726	1,701	8,634	64.3%
Females	634	680	630	828	1,642	4,414	32.9%
Unknown	24	26	34	43	244	371	2.8%
Total Indemnity Claims	2,383	2,429	2,423	2,597	3,587	13,419	100.0%
TOTAL CLAIMS							
Males	12,652	12,158	12,254	11,370	9,958	58,392	60.5%
Females	6,646	6,973	6,915	6,797	7,105	34,436	35.7%
Unknown	747	737	747	659	793	3,683	3.8%
Total All Claims	20,045	19,868	19,916	18,826	17,856	96,511	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 2017 - 2021
 Indemnity Claims by Gender

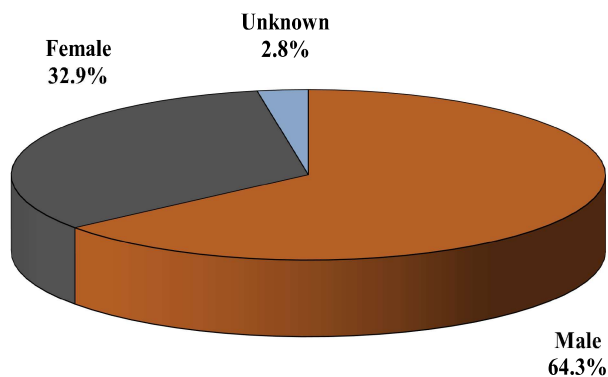


Table 16
Distribution of Claims by Rate Class
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
3505	Ag. & Const Machinery Mfg.	0	0	0	0	0	0	0.0%
7405	Aircraft Flying Operations	7	4	6	4	18	39	0.0%
7403	Aircraft Ground Crew Operations	70	78	79	89	67	383	0.4%
9182	Amusement Parks/Park Boards	115	104	118	123	111	571	0.6%
0005	Apiaries	12	11	16	18	15	72	0.1%
9090	Athletic Clubs or Entertainment Facilities	63	48	58	59	40	268	0.3%
3630	Auto Repair, Body Shops, Mechanics	433	414	472	437	325	2,081	2.2%
8380	Automotive Dealers & Svc Stations	998	925	984	886	843	4,636	4.8%
2000	Bakeries	91	62	57	80	53	343	0.4%
8808	Banks, S & L Assn, Credit Unions	102	88	86	83	54	413	0.4%
9580	Barbers & Beauticians	27	23	29	27	17	123	0.1%
2163	Beverage Mfg. & Delivery	31	36	20	20	19	126	0.1%
5110	Boiler & Elevator Installation/Svc.	71	82	110	73	47	383	0.4%
3620	Boiler & Tank Mfg.	16	21	19	13	12	81	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	33	35	30	27	25	150	0.2%
1463	Briquette & Clay Products Mfg.	4	1	2	0	0	7	0.0%
5410	Building Construction	819	715	641	614	553	3,342	3.5%
9007	Building Custodians/Janitorial Svc.	539	508	561	555	455	2,618	2.7%
6210	Building Moving, Demolition, Salvage	3	8	6	2	4	23	0.0%
7603	Cable Install, Svc. & Repair	48	38	33	37	32	188	0.2%
6253	Caison Work	0	0	0	0	0	0	0.0%
9078	Camp Operations	13	23	12	8	15	71	0.1%
9180	Carnival/Circus/Racetracks	0	1	0	0	0	1	0.0%
5502	Carpet Laying &/or Linoleum Installation	12	20	8	7	11	58	0.1%
9220	Cemetery Operations	1	4	3	2	2	12	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	86	126	128	147	135	622	0.6%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	50	47	61	30	51	239	0.2%
8805	Clerical Office Employees	302	308	310	275	169	1,364	1.4%
1005	Coal Mining	13	24	29	19	23	108	0.1%
8221	Coal, Iron, Steel Merchants	15	20	14	29	13	91	0.1%
8291	Cold Storage Warehouse	10	5	10	5	3	33	0.0%
0050	Commercial Farm Mach Operations	15	9	13	12	9	58	0.1%
8022	Commission & Produce Merch.	110	103	94	103	82	492	0.5%
9061	Community Outreach Svcs. & Support Programs	660	719	680	679	589	3,327	3.4%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
3685	Computer/Electronic Assembly	62	70	59	50	47	288	0.3%
5205	Concrete Work	250	160	116	118	112	756	0.8%
5603	Consulting Engineers	89	93	78	80	71	411	0.4%
2064	Creameries & Dairy Products Mfg.	32	15	33	21	28	129	0.1%
4692	Dental Laboratories	4	3	4	3	3	17	0.0%
9002	Domestics	20	33	17	19	28	117	0.1%
6223	Dredging	0	0	0	0	0	0	0.0%
7531	Electric Light & Power Companies	88	78	87	85	70	408	0.4%
7529	Electric Light & Power Const-REA	8	9	18	13	14	62	0.1%
7534	Electric Light/Power Const./Spec. Contractor	23	9	17	23	19	91	0.1%
7533	Electric Light/Power Const./Investor Owned	15	10	6	11	4	46	0.0%
5190	Electrical Wiring, Service & Repair	260	173	207	150	142	932	1.0%
7535	Electronic Equip Install & Repair	18	18	9	12	7	64	0.1%
7715	Emergency Response Members & Volunteers	3	0	1	0	0	4	0.0%
6221	Excavation & Digging	37	28	25	25	32	147	0.2%
7217	Explosive-Ammunition Handlers	0	0	0	0	2	2	0.0%
0006	Farming & Ranching	213	237	234	288	209	1,181	1.2%
6400	Fence Construction	21	15	16	18	12	82	0.1%
4583	Fertilizer & Chemical Dealers	89	100	90	70	83	432	0.4%
7700	Fire Departments -Paid	94	77	71	96	155	493	0.5%
7710	Fire Departments - Volunteer	21	16	24	15	24	100	0.1%
0003	Florists/Nurseries/Gardening	53	51	57	58	53	272	0.3%
2041	Food Preparation - Non Retail	11	10	7	17	5	50	0.1%
2014	Food Processing	222	225	199	176	180	1,002	1.0%
8001	Full-Line Department Stores	421	376	362	311	332	1,802	1.9%
9620	Funeral Homes	2	4	3	5	0	14	0.0%
8015	Furniture & Floor Covering Dealers	67	59	66	75	64	331	0.3%
7500	Gas Works	6	12	8	9	6	41	0.0%
8292	General Warehouse & Storage	205	204	215	189	210	1,023	1.1%
8605	Geologists and Scouts	7	5	10	6	4	32	0.0%
4130	Glass Merchants	35	24	18	20	18	115	0.1%
8304	Grain Elevators	140	114	125	106	72	557	0.6%
0034	Hatcheries and Egg Production	0	0	0	0	0	0	0.0%
8100	Hide and Leather Dealers/Tanners	0	0	2	0	0	2	0.0%
9040	Hospitals	1,190	1,230	1,137	1,288	1,659	6,504	6.7%
9050	Hotels & Motels	328	352	356	360	473	1,869	1.9%
7384	Ice Handling	1	0	1	2	0	4	0.0%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
3504	Implement &/or Equipment Mfg.	801	1,045	1,164	1,107	1,091	5,208	5.4%
5040	Iron or Steel Construct/Erection	71	48	62	77	65	323	0.3%
0251	Irrigation	11	2	4	5	6	28	0.0%
4150	Jewelry &/or Optical Goods Mfg.	0	5	1	3	1	10	0.0%
6209	Junk & Scrap Metal Dealers	13	21	20	18	11	83	0.1%
4601	Laboratory Work & Medicine Mfg.	36	45	49	38	39	207	0.2%
7720	Law Enforcement	515	516	587	602	538	2,758	2.9%
2681	Leather & Canvas Goods Mfg.	36	47	41	43	21	188	0.2%
8284	Livestock Dealers & Operations	44	31	37	33	26	171	0.2%
8207	Lumber Yard Employees	360	382	344	315	263	1,664	1.7%
5025	Masonry Work	30	25	20	24	21	120	0.1%
8003	Meat Markets	104	97	99	103	133	536	0.6%
9042	Med Clinics/Physicians/Dentists	384	500	400	403	704	2,391	2.5%
3124	Mfg. of Light Metal & Non-Metal Goods	154	190	186	161	161	852	0.9%
9615	Motion Picture & Video Production	0	2	0	0	1	3	0.0%
3866	Motor Coach & Carriage Assembly	16	18	35	21	36	126	0.1%
9041	Nursing Homes	778	717	689	633	974	3,791	3.9%
6203	Oil & Gas Development/Drilling	82	149	186	96	24	537	0.6%
8350	Oil & Gas Distrib/Bulk Dealers	163	160	142	140	92	697	0.7%
6208	Oil & Gas Instrument Logging	12	11	9	3	6	41	0.0%
6204	Oil & Gas Well Supply or Equipment Dealers	82	76	95	74	43	370	0.4%
1320	Oil & Gas Operations	150	138	125	100	62	575	0.6%
4740	Oil Refining - Synthetic Fuels Mfg.	45	39	39	37	19	179	0.2%
6206	Oil Well Servicing	522	599	608	398	199	2,326	2.4%
6205	Oil Well Trucking	289	288	287	242	117	1,223	1.3%
9999	Old Bureau or Not Rated on MF	1	0	0	0	0	1	0.0%
5100	Ornamental Work	0	0	0	1	1	2	0.0%
2094	Packing Plants & Slaughter Houses	7	11	7	11	24	60	0.1%
5474	Painting & Paper Hanging	28	32	23	15	24	122	0.1%
4365	Photographers	2	7	4	2	0	15	0.0%
5345	Plastering/Stucco/Drywall	24	21	26	17	25	113	0.1%
5183	Plumbing/Heating/Sheet Metal	341	287	270	273	256	1,427	1.5%
0010	Poisoning & Spraying	26	14	10	14	5	69	0.1%
4061	Pottery & Ceramic Mfg.	0	0	0	0	0	0	0.0%
9950	Preferred Worker Program	1	1	0	2	2	6	0.0%
4310	Printing & Publishing	56	44	55	44	40	239	0.2%
9181	Professional Athletics	32	12	58	8	22	132	0.1%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
7602	Radio & Television	15	25	33	22	8	103	0.1%
9104	Religious Orgs. & Churches	8	10	23	13	12	66	0.1%
9071	Restaurants & Lounges	1,224	1,193	1,216	1,105	967	5,705	5.9%
5545	Roofing	3	4	3	3	0	13	0.0%
0007	Row Crop-Non-Machinery Farm Labor	4	3	2	5	0	14	0.0%
9403	Sanitation Operations	107	90	102	106	86	491	0.5%
9062	Schools/Libraries/Institutions	805	917	957	840	711	4,230	4.4%
6301	Sewer/Water/Gas Pipe Line Const.	165	136	129	122	73	625	0.6%
2260	Shoe Repair	0	1	0	0	0	1	0.0%
9544	Sign Mfg.	23	23	14	19	9	88	0.1%
7420	Specialized Aircraft Operations	2	0	1	0	1	4	0.0%
1802	Stonecutters	8	7	14	1	6	36	0.0%
8010	Stores - Hardware/Appliance/Auto	317	278	303	265	253	1,416	1.5%
8000	Stores - Retail	702	660	585	622	566	3,135	3.2%
6042	Street & Road Constr./Maint.	679	543	503	467	401	2,593	2.7%
2030	Sugar Mfg. & Refining	83	85	91	91	80	430	0.4%
7605	Switching & Switchboard Repair	0	1	1	0	1	3	0.0%
7600	Telegraph & Telephone Operations	18	13	15	16	18	80	0.1%
7601	Telephone & Cable Line Const.	51	40	51	45	39	226	0.2%
9757	Townships - All Employees	0	0	1	0	0	1	0.0%
8747	Traveling Representatives	536	504	496	461	410	2,407	2.5%
0004	Tree Planting/Trimming/Harvesting	34	32	26	41	21	154	0.2%
7215	Trucking & Hauling	560	600	623	615	557	2,955	3.1%
0000	Unknown	0	0	0	9	25	34	0.0%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary Hospital/Surgeons Kennels	156	148	161	168	203	836	0.9%
9840	Voc Training/Work Eval. Program	12	20	10	15	9	66	0.1%
9835	Volunteer Programs	14	12	8	11	7	52	0.1%
6200	Water Well Drilling Operations	2	6	1	3	0	12	0.0%
7520	Water Works	57	65	67	78	48	315	0.3%
3360	Welding & Blacksmithing	68	66	72	78	53	337	0.3%
8016	Wholesale Warehouse	168	178	168	161	121	796	0.8%
2803	Woodworking Mfg.	204	208	191	199	189	991	1.0%
Total All Claims		20,045	19,868	19,916	18,826	17,856	96,511	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 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
9040	Hospitals	1,190	1,230	1,137	1,288	1,659	6,504	6.7%
9071	Restaurants and Lounges	1,224	1,193	1,216	1,105	967	5,705	5.9%
3504	Implement &/or Equipment Mfg	801	1,045	1,164	1,107	1,091	5,208	5.4%
8380	Automotive Dealers & Service Stations	998	925	984	886	843	4,636	4.8%
9062	School-Libraries-Institutions	805	917	957	840	711	4,230	4.4%
9041	Nursing Homes	778	717	689	633	974	3,791	3.9%
5410	Building Construction	819	715	641	614	553	3,342	3.5%
9061	Community Outreach Svcs & Support Prog	660	719	680	679	589	3,327	3.4%
8000	Stores - Retail	702	660	585	622	566	3,135	3.2%
7215	Trucking & Hauling	560	600	623	615	557	2,955	3.1%
Totals		8,537	8,721	8,676	8,389	8,510	42,833	44.4%

Figure 7
Distribution of Claims by the Top Ten Rate Classes
All Claims Filed
Date Reported - Fiscal Years 2017 - 2021

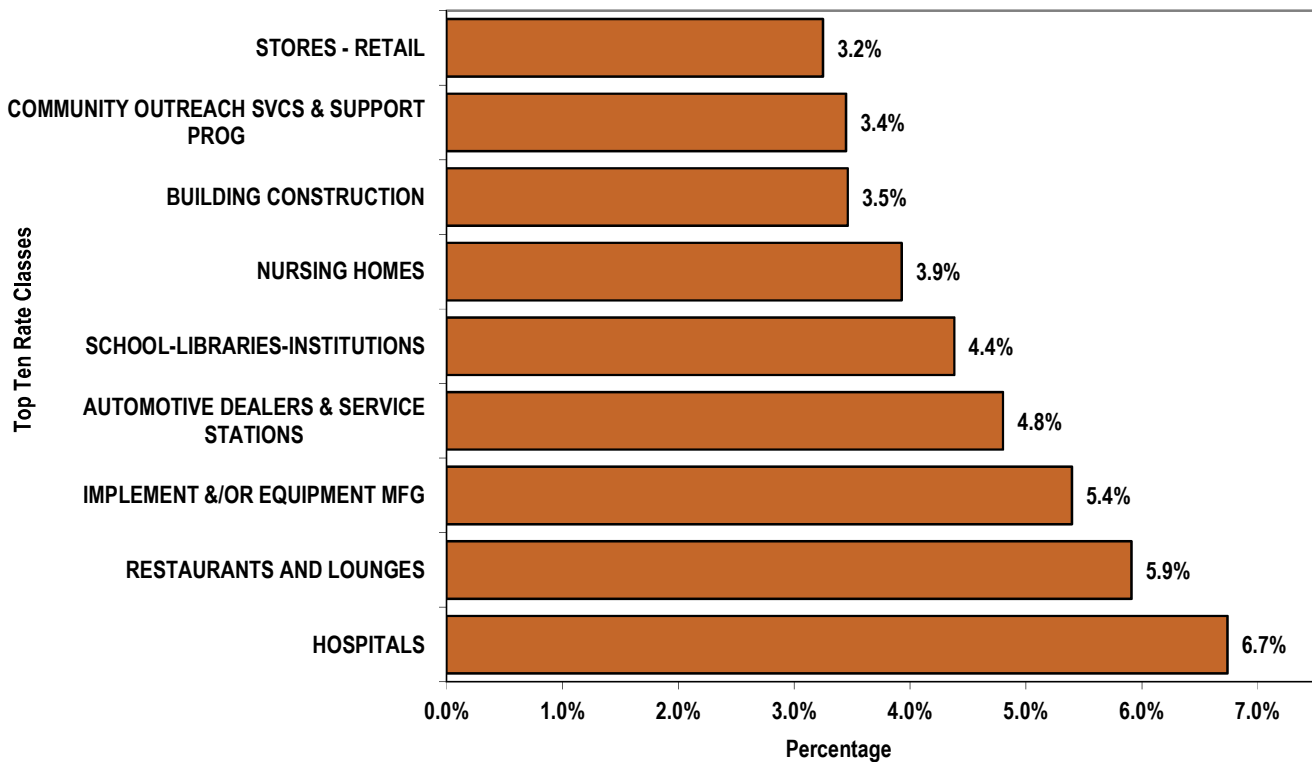


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
7405	Aircraft Flying Operations	3	1	3	1	6	14	0.1%
7403	Aircraft Ground Crew Operations	8	16	12	13	19	68	0.5%
9182	Amusement Parks/Park Boards	11	10	15	9	5	50	0.4%
0005	Apiaries	3	3	1	3	2	12	0.1%
7720	Armored Car Express Employees	0	0	0	0	0	0	0.0%
9090	Athletic Clubs or Entertainment Facilities	7	9	4	5	2	27	0.2%
3630	Auto Repair, Body Shops, Mechanics	47	43	58	61	48	257	1.9%
8380	Automotive Dealers & Svc. Stations	94	105	122	97	99	517	3.9%
2000	Bakeries	8	7	4	2	8	29	0.2%
8808	Banks, S & L Assn., Credit Unions	15	7	9	8	5	44	0.3%
9580	Barbers & Beauticians	7	8	2	2	2	21	0.2%
2163	Beverage Mfg. & Delivery	3	2	0	2	4	11	0.1%
5110	Boiler & Elevator Installation/Svc.	8	12	18	18	2	58	0.4%
3620	Boiler & Tank Mfg.	2	5	3	0	0	10	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	1	2	3	2	1	9	0.1%
1463	Briquette & Clay Products Mfg.	2	1	1	0	0	4	0.0%
5410	Building Construction	136	129	121	116	95	597	4.4%
9007	Building Custodians/Janitorial Svc.	75	68	63	88	69	363	2.7%
6210	Building Moving, Demolition, Salvage	0	4	0	0	2	6	0.0%
7603	Cable Install, Svc. & Repair	10	9	5	10	5	39	0.3%
9078	Camp Operations	0	0	1	0	3	4	0.0%
5502	Carpet Laying &/or Linoleum Installation	5	2	1	2	3	13	0.1%
9220	Cemetery Operations	0	0	0	0	0	0	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	18	20	23	31	34	126	0.9%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	8	9	10	8	15	50	0.4%
8805	Clerical Office Employees	30	21	35	20	27	133	1.0%
1005	Coal Mining	1	0	8	7	5	21	0.2%
8221	Coal, Iron, Steel Merchants	1	0	0	2	1	4	0.0%
8291	Cold Storage Warehouse	1	0	2	0	1	4	0.0%
0050	Commercial Farm Mach. Operations	2	4	4	4	4	18	0.1%
8022	Commission & Produce Merch.	10	15	15	19	16	75	0.6%
9061	Community Outreach Svcs. & Support Programs	57	74	52	85	74	342	2.5%
3685	Computer/Electronic Assembly	2	8	6	6	5	27	0.2%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
5205	Concrete Work	33	16	23	20	29	121	0.9%
5603	Consulting Engineers	12	8	4	8	6	38	0.3%
9420	Counties - All Employees	0	0	0	0	0	0	0.0%
2064	Creameries & Dairy Products Mfg.	3	1	3	2	4	13	0.1%
4692	Dental Laboratories	0	0	0	1	0	1	0.0%
9002	Domestics	3	5	3	3	6	20	0.1%
6223	Dredging	0	0	0	0	0	0	0.0%
7531	Electric Light & Power Companies	16	14	11	23	13	77	0.6%
7529	Electric Light & Power Const-REA	2	1	3	3	3	12	0.1%
7534	Electric Light/Power Const./Spec Contractor	3	0	2	2	5	12	0.1%
7533	Electric Light/Power Const/Investor Owned	0	0	0	0	0	0	0.0%
5190	Electrical Wiring, Service & Repair	36	20	33	17	18	124	0.9%
7535	Electronic Equip. Install & Repair	4	4	1	2	2	13	0.1%
7715	Emergency Response Members & Volunteers	1	0	1	0	0	2	0.0%
6221	Excavation & Digging	3	8	2	3	6	22	0.2%
0006	Farming & Ranching	28	45	41	48	42	204	1.5%
6400	Fence Construction	7	4	2	2	4	19	0.1%
4583	Fertilizer & Chemical Dealers	7	15	10	8	17	57	0.4%
7700	Fire Departments -Paid	15	8	9	12	19	63	0.5%
7710	Fire Departments - Volunteer	2	1	5	4	4	16	0.1%
0003	Florists/Nurseries/Gardening	6	5	7	9	10	37	0.3%
2041	Food Preparation - Non Retail	4	4	0	4	1	13	0.1%
2014	Food Processing	14	33	24	25	31	127	0.9%
8001	Full-Line Department Stores	34	43	35	46	45	203	1.5%
9620	Funeral Homes	0	0	0	0	0	0	0.0%
8015	Furniture & Floor Covering Dealers	7	3	6	7	10	33	0.2%
7500	Gas Works	0	0	0	0	0	0	0.0%
8292	General Warehouse & Storage	29	30	30	27	39	155	1.2%
8605	Geologists & Scouts	0	0	2	2	0	4	0.0%
4130	Glass Merchants	3	5	4	5	2	19	0.1%
8304	Grain Elevators	16	15	19	14	16	80	0.6%
9040	Hospitals	102	70	68	225	683	1,148	8.6%
9050	Hotels & Motels	35	29	30	64	228	386	2.9%
7384	Ice Handling	0	0	0	0	0	0	0.0%
3504	Implement &/or Equipment Mfg.	127	155	150	147	138	717	5.3%
5040	Iron or Steel Constr./Erection	12	8	7	13	15	55	0.4%
0251	Irrigation	0	1	1	1	0	3	0.0%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
4150	Jewelry &/or Optical Goods Mfg.	0	1	0	0	0	1	0.0%
6209	Junk & Scrap Metal Dealers	0	1	0	2	1	4	0.0%
4601	Laboratory Work & Medicine Mfg.	1	5	3	3	2	14	0.1%
7720	Law Enforcement	37	27	35	62	61	222	1.7%
2681	Leather & Canvas Goods Mfg.	1	7	1	5	3	17	0.1%
8284	Livestock Dealers & Operations	8	5	6	4	3	26	0.2%
8207	Lumber Yard Employees	24	27	12	18	21	102	0.8%
5025	Masonry Work	6	6	4	7	5	28	0.2%
8003	Meat Markets	12	9	6	9	10	46	0.3%
9042	Med Clinics/Physicians/Dentists	24	24	27	40	286	401	3.0%
3124	Mfg. of Light Metal & Non-Metal Goods	23	19	17	17	19	95	0.7%
9615	Motion Picture & Video Production	0	0	0	0	0	0	0.0%
3866	Motor Coach & Carriage Assembly	1	2	6	6	9	24	0.2%
9041	Nursing Homes	88	71	70	79	336	644	4.8%
6203	Oil & Gas Development/Drilling	18	33	33	22	3	109	0.8%
8350	Oil & Gas Distrib/Bulk Dealers	37	42	30	22	21	152	1.1%
6208	Oil & Gas Instrument Logging	4	3	1	1	2	11	0.1%
6204	Oil & Gas Well Supply or Equipment Dealers	8	11	11	10	3	43	0.3%
1320	Oil & Gas Operations	32	30	33	29	11	135	1.0%
4740	Oil Refining - Synthetic Fuels Mfg.	6	8	7	11	1	33	0.2%
6206	Oil Well Servicing	103	120	129	85	40	477	3.6%
6205	Oil Well Trucking	96	92	87	80	41	396	3.0%
5100	Ornamental Work	0	0	0	0	0	0	0.0%
2094	Packing Plants & Slaughter Houses	2	0	1	2	2	7	0.1%
5474	Painting & Paper Hanging	6	10	5	6	7	34	0.3%
4365	Photographers	0	0	0	0	0	0	0.0%
5345	Plastering/Stucco/Drywall	9	3	7	6	6	31	0.2%
5183	Plumbing/Heating/Sheet Metal	30	28	32	25	33	148	1.1%
0010	Poisoning & Spraying	3	1	2	0	0	6	0.0%
9950	Preferred Worker Program	0	0	0	0	1	1	0.0%
4310	Printing & Publishing	4	5	9	6	8	32	0.2%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	7	3	18	2	10	40	0.3%
9180	Race Track Operations	0	0	0	0	0	0	0.0%
7602	Radio & Television	1	3	1	1	1	7	0.1%
9104	Religious Orgs & Churches	1	1	2	1	3	8	0.1%
9071	Restaurants & Lounges	76	83	98	100	103	460	3.4%
5545	Roofing	0	0	1	1	0	2	0.0%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
0007	Row Crop-Non-Machinery Farm Labor	1	1	0	1	0	3	0.0%
9403	Sanitation Operations	15	19	21	17	9	81	0.6%
9062	Schools/Libraries/Institutions	53	60	63	47	49	272	2.0%
6301	Sewer/Water/Gas Pipe Line Constr.	24	20	29	20	15	108	0.8%
2260	Shoe Repair	0	0	0	0	0	0	0.0%
9544	Sign Mfg.	2	5	3	4	1	15	0.1%
7420	Specialized Aircraft Operations	2	0	1	0	0	3	0.0%
1802	Stonecutters	1	0	2	0	2	5	0.0%
8010	Stores - Hardware/Appliance/Auto	26	26	33	28	46	159	1.2%
8000	Stores - Retail	59	70	59	58	70	316	2.4%
6042	Street & Road Constr./Maint.	105	101	94	89	77	466	3.5%
2030	Sugar Mfg. & Refining	7	11	10	12	14	54	0.4%
7605	Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600	Telegraph & Telephone Operations	2	0	1	1	1	5	0.0%
7601	Telephone & Cable Line Constr.	11	5	6	6	7	35	0.3%
9757	Townships - All Employees	0	0	0	0	0	0	0.0%
8747	Traveling Representatives	53	48	40	46	50	237	1.8%
0004	Tree Planting/Trimming/Harvesting	3	2	3	8	1	17	0.1%
7215	Trucking & Hauling	149	170	166	166	174	825	6.1%
0000	Unknown	0	0	0	1	0	1	0.0%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary Hospital/Surgeons Kennels	7	5	7	7	6	32	0.2%
9840	Voc Training/Work Eval Program	0	0	0	0	0	0	0.0%
9835	Volunteer Programs	1	2	0	1	0	4	0.0%
6200	Water Well Drilling Operations	0	0	0	0	0	0	0.0%
7520	Water Works	7	9	14	8	7	45	0.3%
3360	Welding & Blacksmithing	3	5	4	6	4	22	0.2%
8016	Wholesale Warehouse	21	24	17	22	24	108	0.8%
2803	Woodworking Mfg.	24	21	19	19	20	103	0.8%
Total Indemnity Claims		2,383	2,429	2,423	2,597	3,587	13,419	100.0%
Total All Claims		20,045	19,868	19,916	18,826	17,856	96,511	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 2017 - 2021

Fiscal Year:		FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
9040	Hospitals	102	70	68	225	683	1,148	8.6%
7215	Trucking & Hauling	149	170	166	166	174	825	6.1%
3504	Implement &/or Equipment Mfg	127	155	150	147	138	717	5.3%
9041	Nursing Homes	88	71	70	79	336	644	4.8%
5410	Building Construction	136	129	121	116	95	597	4.4%
8380	Automotive Dlrs. & Svc. Stations	94	105	122	97	99	517	3.9%
6206	Oil Well Servicing	103	120	129	85	40	477	3.6%
6042	Street & Hwy Constr. & Maint.	105	101	94	89	77	466	3.5%
9071	Restaurants and Lounges	76	83	98	100	103	460	3.4%
9042	Med Clinics - Physicians - Dentists	24	24	27	40	286	401	3.0%
Totals		1,004	1,028	1,045	1,144	2,031	6,252	46.6%

Figure 8
Distribution of Claims by Top Ten Rate Classes
Indemnity Claims Only
Date Reported - Fiscal Years 2017 - 2021

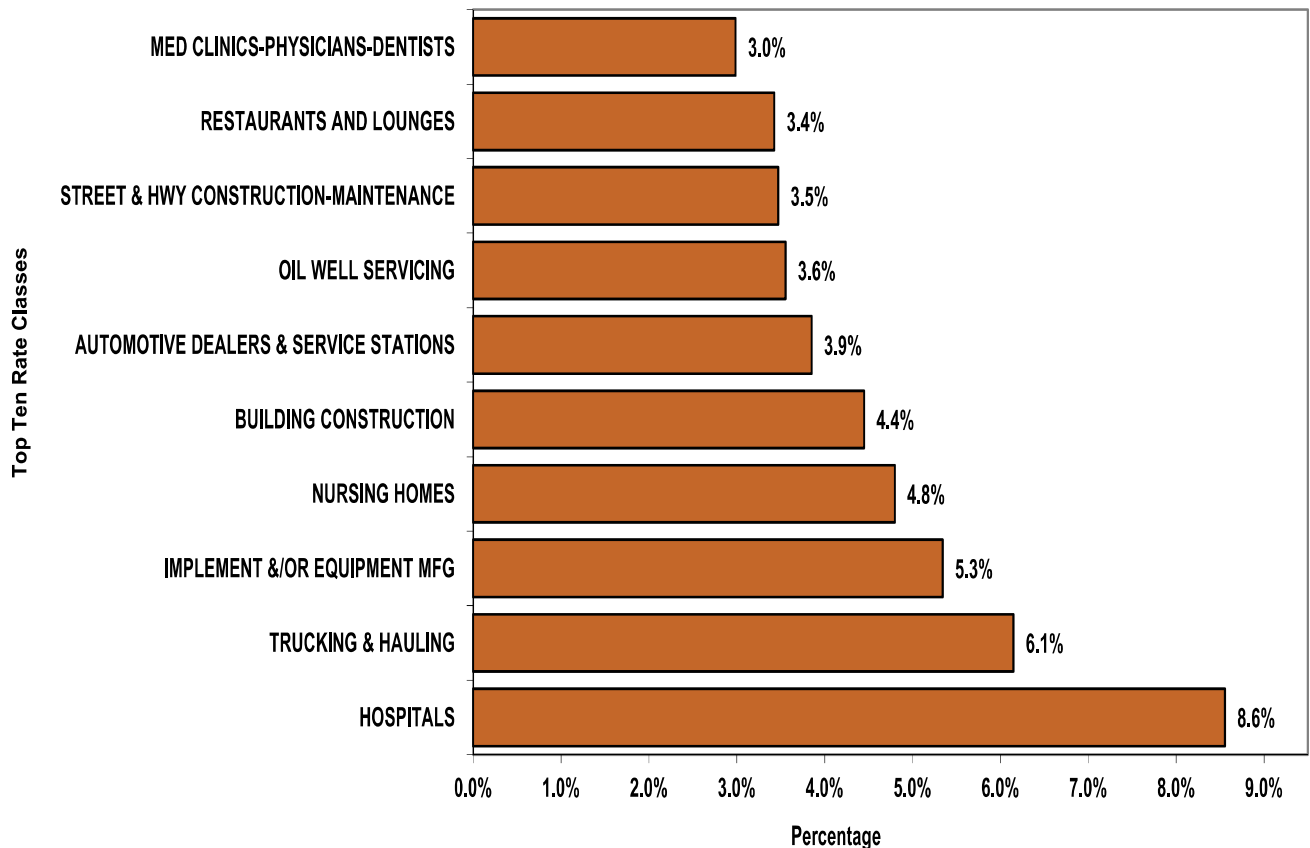


Table 20
Fatalities
Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims*
Burn or Scald-Heat or Cold Exposure - Fire or Flame	0	0	0	0	0	0	0.0%
Caught In or Between - Machine or Machinery	1	0	1	0	0	2	1.5%
Caught In or Between - Miscellaneous Caught in or Between	2	0	1	0	0	3	2.3%
Cut, Puncture, Scrape Injured By - Hand Tool, Utensil; Not Powered	1	0	0	0	0	1	0.8%
Fall or Slip Injury - From Different Level	1	1	0	0	0	2	1.5%
Fall or Slip Injury - From Ladder or Scaffolding	0	0	0	0	1	1	0.8%
Fall or Slip Injury - Into Openings	0	0	1	0	0	1	0.8%
Fall or Slip Injury - Miscellaneous Fall or Slip	0	0	0	0	2	2	1.5%
Fall or Slip Injury - On Same Level	0	1	1	0	1	3	2.3%
Miscellaneous Causes - Absorption, Ingestion, or Inhalation	0	0	1	2	0	3	2.3%
Miscellaneous Causes - Contact with Electric Current	1	0	1	0	0	2	1.5%
Miscellaneous Causes - Explosion or Flare Back	0	0	0	0	0	0	0.0%
Miscellaneous Causes - No Cause	0	0	0	0	1	1	0.8%
Miscellaneous Causes - Other	2	4	6	8	4	24	18.2%
Miscellaneous Causes - Other Than Physical Injury	5	4	2	3	0	14	10.6%
Miscellaneous Causes - Pandemic	0	0	0	0	5	5	3.8%
Miscellaneous Causes - Robbery or Criminal Assault	0	0	0	1	2	3	2.3%
Motor Vehicle - Collision With A Fixed Object	0	0	0	0	0	0	0.0%
Motor Vehicle - Collision With Another Vehicle	3	6	3	2	0	14	10.6%
Motor Vehicle - Crash of Airplane	2	0	3	0	0	5	3.8%
Motor Vehicle - Crash of Rail Vehicle	0	0	0	1	1	2	1.5%
Motor Vehicle - Miscellaneous Motor Vehicle	1	3	0	2	1	7	5.3%
Motor Vehicle - Vehicle Upset	5	5	2	4	3	19	14.4%
Struck or Injured By - Falling or Flying Object	0	2	1	1	0	4	3.0%
Struck or Injured By - Fellow Worker, Patient	0	0	0	0	0	0	0.0%
Struck or Injured By - Miscellaneous Struck or Injured By	0	1	0	0	0	1	0.8%
Struck or Injured By - Motor Vehicle	0	2	4	1	0	7	5.3%
Struck or Injured By - Moving Parts of Machine	0	0	0	2	0	2	1.5%
Struck or Injured By - Object Being Lifted or Handled	1	0	0	0	1	2	1.5%
Struck or Injured By - Object Handled by Others	1	1	0	0	0	2	1.5%
Total Fatalities	26	30	27	27	22	132	100.0%

*Column may not sum to 100% due to rounding

Table 21
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2017 - 2021

Fiscal Year:	FY 17	FY 18	FY 19	FY 20	FY 21	Five Year Total	% of Claims
<u>CLAIMS FILED</u>							
Indemnity Claims Filed	2,383	2,429	2,423	2,597	3,587	13,419	13.9%
Medical Only Claims Filed	17,662	17,439	17,493	16,229	14,269	83,092	86.1%
Total Claims Filed	20,045	19,868	19,916	18,826	17,856	96,511	100.0%
<u>COVERED WORKFORCE</u>							
	408,107	405,367	409,559	414,371	386,414		
<u>INCIDENT RATES</u>							
Indemnity Claims per 100 Covered Workers	0.58	0.60	0.59	0.63	0.93		
Total Claims per 100 Covered Workers	4.91	4.90	4.86	4.54	4.62		

The total covered workforce in North Dakota has decreased by 5%
 from FY 2017 to FY 2021

Figure 9
Claim Incident Rates
 Date Reported - Fiscal Years 2017 - 2021

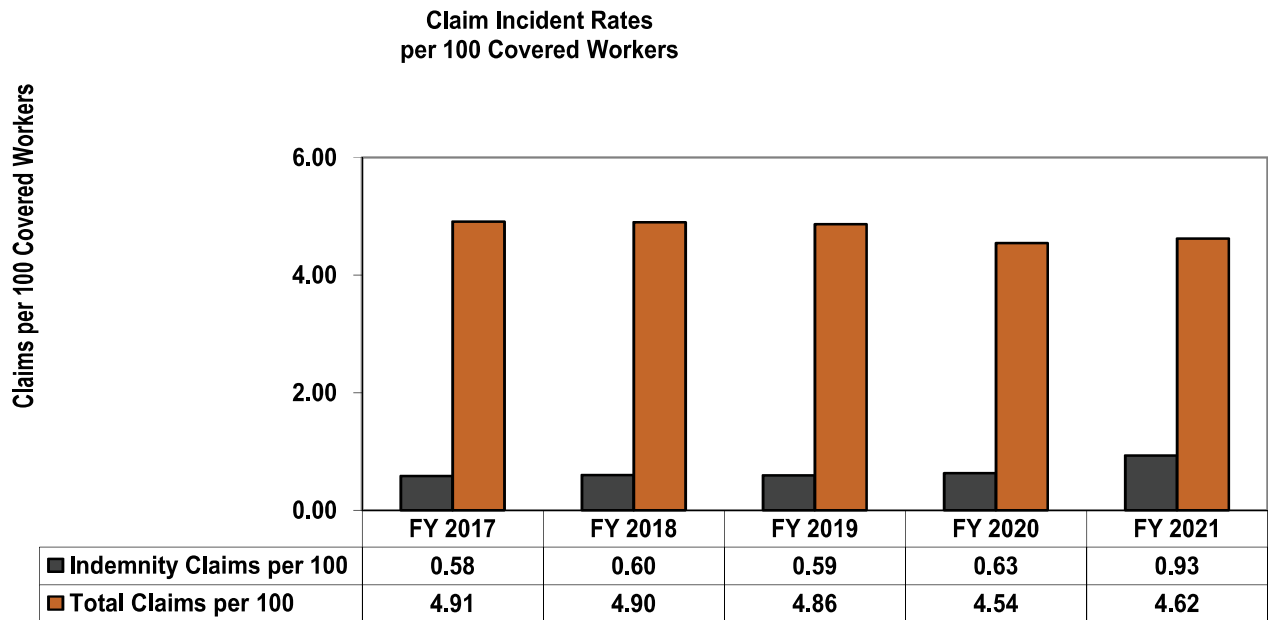
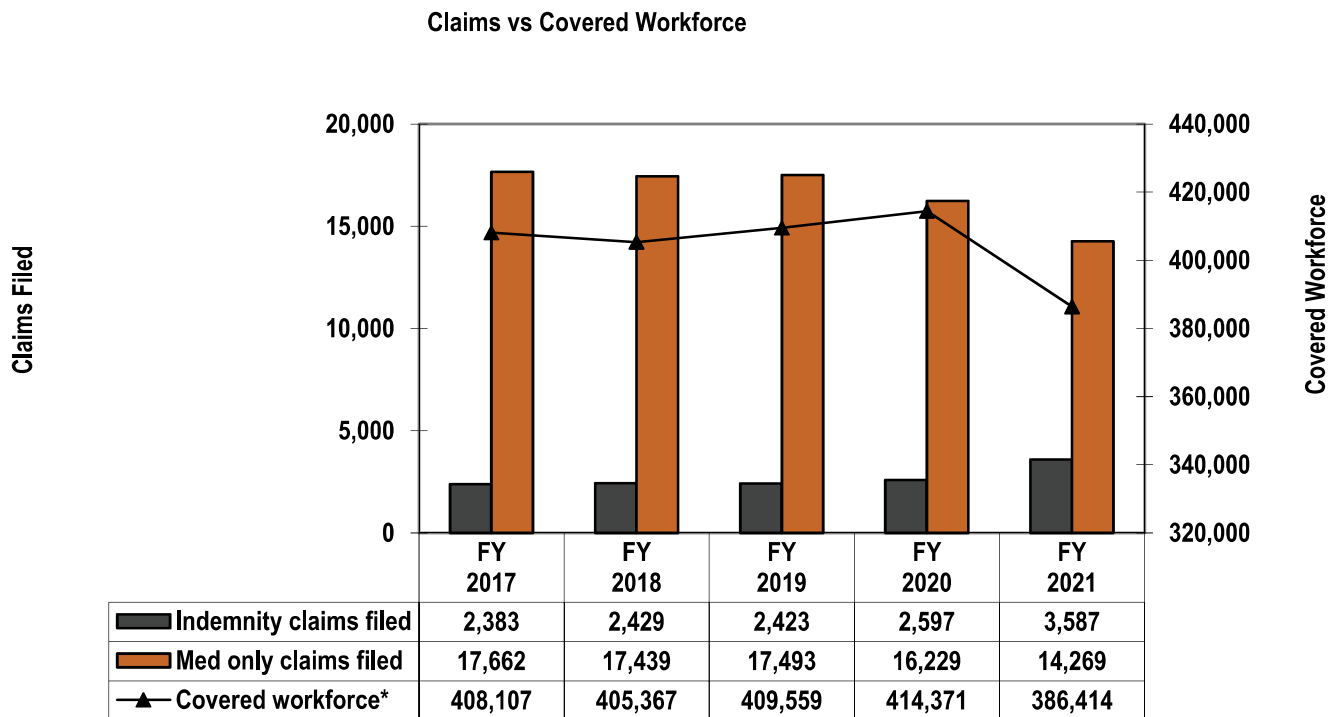


Figure 10
Claim & Covered Workforce Statistics
 Date Reported - Fiscal Years 2017 - 2021



*Source: Job Service ND

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).



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Safety & Insurance**

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