



WSI

North Dakota Workforce
Safety & Insurance

Detailed Claims and Injury Characteristics Report

Fiscal Years
2018 – 2022



**North Dakota Workforce
Safety & Insurance**

This report is the result of a combined effort between the Strategic Operations 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 2018 through 2022 (July 1, 2017 through June 30, 2022) 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 2022 the average cost of an indemnity claim in North Dakota was nearly \$55,977 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,339 in medical expenses.

Section I of this report contains statistical information on claims and injury characteristics. 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

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North Dakota Workforce
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Table 1
Accepted/Denied
Reflects the Initial Decision and Includes all Claims and Incidents Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS & INCIDENTS							
Accepted	11,876	12,867	11,777	10,052	10,384	56,956	70.9%
Denied	5,563	4,626	4,452	4,217	4,497	23,355	29.1%
Total Medical Only	17,439	17,493	16,229	14,269	14,881	80,311	85.5%
INDEMNITY CLAIMS & INCIDENTS							
Accepted	1,906	2,012	2,065	2,241	1,805	10,029	73.5%
Denied	523	411	532	1,346	797	3,609	26.5%
Total Indemnity	2,429	2,423	2,597	3,587	2,602	13,638	14.5%
TOTAL							
Accepted	13,782	14,879	13,842	12,293	12,189	66,985	71.3%
Denied	6,086	5,037	4,984	5,563	5,294	26,964	28.7%
Total All Claims & Incidents	19,868	19,916	18,826	17,856	17,483	93,949	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 87%.**

(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 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
MEDICAL ONLY CLAIMS							
Head	2,586	2,610	2,412	2,121	2,269	11,998	12.8%
Neck	555	531	485	325	366	2,262	2.4%
Upper Extremities	7,191	7,113	6,618	5,795	6,312	33,029	35.2%
Trunk	3,305	3,273	3,077	2,964	2,597	15,216	16.2%
Lower Extremities	3,478	3,603	3,326	2,788	3,020	16,215	17.3%
Other	286	314	275	241	273	1,389	1.5%
Unknown	38	49	36	35	44	202	0.2%
Total Medical Only Claims	17,439	17,493	16,229	14,269	14,881	80,311	85.5%
INDEMNITY CLAIMS							
Head	152	174	162	165	180	833	0.9%
Neck	59	57	48	45	54	263	0.9%
Upper Extremities	858	860	835	706	782	4,041	4.3%
Trunk	549	520	791	1,971	823	4,654	5.0%
Lower Extremities	761	754	714	649	717	3,595	3.8%
Other	48	54	46	45	43	236	0.3%
Unknown	2	4	1	6	3	16	0.0%
Total Indemnity Claims	2,429	2,423	2,597	3,587	2,602	13,638	14.5%
TOTAL CLAIMS							
Head	2,738	2,784	2,574	2,286	2,449	12,831	13.7%
Neck	614	588	533	370	420	2,525	2.7%
Upper Extremities	8,049	7,973	7,453	6,501	7,094	37,070	39.5%
Trunk	3,854	3,793	3,868	4,935	3,420	19,870	21.1%
Lower Extremities	4,239	4,357	4,040	3,437	3,737	19,810	21.1%
Other	334	368	321	286	316	1,625	1.7%
Unknown	40	53	37	41	47	218	0.2%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
HEAD							
Brain	9	14	10	13	16	62	0.1%
Ear(s)	76	84	64	60	66	350	0.4%
Eye(s)	1,070	1,007	915	867	832	4,691	5.0%
Facial Bones	23	38	36	41	52	190	0.2%
Facial Soft Tissue	286	296	282	231	268	1,363	1.5%
Head Injury	884	969	940	793	917	4,503	4.8%
Mouth	88	86	85	54	63	376	0.4%
Nose	90	98	87	93	83	451	0.5%
Scalp	95	88	63	58	60	364	0.4%
Skull	5	3	2	0	7	17	0.0%
Tooth	112	101	90	76	85	464	0.5%
Sub Total	2,738	2,784	2,574	2,286	2,449	12,831	13.7%
NECK							
Cervical (Neck)	608	580	519	361	408	2,476	2.6%
Larynx	3	3	10	2	7	25	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	3	5	4	7	5	24	0.0%
Sub Total	614	588	533	370	420	2,525	2.7%
UPPER EXTREMITIES							
Elbow(s)	522	557	520	395	462	2,456	2.6%
Finger(s)	2,118	2,131	2,031	1,827	1,924	10,031	10.7%
Hand(s)	1,396	1,236	1,224	1,060	1,190	6,106	6.5%
Lower Arm(s)	493	516	440	430	436	2,315	2.5%
Shoulder(s)	1,523	1,539	1,380	1,176	1,311	6,929	7.4%
Thumb(s)	771	748	709	633	716	3,577	3.8%
Upper Arm(s)	258	290	276	242	252	1,318	1.4%
Wrist(s)	968	956	873	738	803	4,338	4.6%
Sub Total	8,049	7,973	7,453	6,501	7,094	37,070	39.5%
TRUNK							
Abdomen/Stomach	201	249	185	193	193	1,021	1.1%
Buttocks	57	65	50	35	58	265	0.3%
Chest, Ribs, Sternum	431	479	412	352	413	2,087	2.2%
Genitals	5	11	11	11	11	49	0.1%
Groin	150	121	87	78	85	521	0.6%

Table 3
Distribution of Claims by Part of Body - Detail (cont.)
All Claims
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	175	179	576	2,131	546	3,607	3.8%
Hernia	0	0	0	0	0	0	0.0%
Internal Organs	16	13	10	6	8	53	0.1%
Lumbar (Low Back)	2,248	2,043	1,954	1,671	1,629	9,545	10.2%
Pelvis	12	21	34	14	18	99	0.1%
Sacrum/Coccyx	61	75	55	40	43	274	0.3%
Scapula/Clavicle	27	25	21	19	16	108	0.1%
Spinal Cord	6	2	1	2	5	16	0.0%
Thoracic (Middle Back)	452	494	462	375	387	2,170	2.3%
Trunk	13	16	10	8	8	55	0.1%
Sub Total	3,854	3,793	3,868	4,935	3,420	19,870	21.1%
LOWER EXTREMITIES							
Ankle(s)	837	894	820	736	804	4,091	4.4%
Foot	635	669	605	509	570	2,988	3.2%
Heel(s)	44	31	28	23	23	149	0.2%
Hip(s)	237	277	222	198	228	1,162	1.2%
Knee(s)	1,620	1,661	1,526	1,229	1,378	7,414	7.9%
Lower Leg(s)	404	414	436	350	368	1,972	2.1%
Toe(s)	216	201	191	177	191	976	1.0%
Upper Leg(s)	246	210	212	215	175	1,058	1.1%
Sub Total	4,239	4,357	4,040	3,437	3,737	19,810	21.1%
OTHER							
All Body	201	204	195	160	199	959	1.0%
Death	29	27	27	21	24	128	0.1%
Glasses	0	0	0	0	0	0	0.0%
No Injury	104	137	99	105	93	538	0.6%
Sub Total	334	368	321	286	316	1,625	1.7%
UNKNOWN							
Unknown	40	53	37	41	47	218	0.2%
Sub Total	40	53	37	41	47	218	0.2%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
HEAD							
Brain	5	10	6	7	14	42	0.3%
Ear(s)	1	3	3	1	2	10	0.1%
Eye(s)	19	20	16	19	20	94	0.7%
Facial Bones	2	7	6	7	8	30	0.2%
Facial Soft Tissue	14	11	13	5	7	50	0.4%
Head	93	107	102	118	112	532	3.9%
Mouth	3	3	0	2	3	11	0.1%
Nose	7	9	13	5	10	44	0.3%
Scalp	3	3	1	1	2	10	0.1%
Skull	3	1	1	0	0	5	0.0%
Tooth	2	0	1	0	2	5	0.0%
Sub Total	152	174	162	165	180	833	6.1%
NECK							
Cervical (Neck)	58	57	46	45	53	259	1.9%
Larynx	0	0	2	0	1	3	0.0%
Neck - Soft Tissue	0	0	0	0	0	0	0.0%
Trachea	1	0	0	0	0	1	0.0%
Sub Total	59	57	48	45	54	263	1.9%
UPPER EXTREMITIES							
Elbow(s)	65	60	65	53	64	307	2.3%
Finger(s)	119	127	124	113	117	600	4.4%
Hands(s)	81	48	83	58	62	332	2.4%
Lower Arm(s)	31	34	38	24	45	172	1.3%
Shoulder(s)	338	357	293	269	287	1,544	11.3%
Thumb(s)	40	46	44	35	40	205	1.5%
Upper Arm(s)	46	45	52	47	55	245	1.8%
Wrist(s)	138	143	136	107	112	636	4.7%
Sub Total	858	860	835	706	782	4,041	29.6%
TRUNK							
Abdomen/Stomach	38	37	31	40	27	173	1.3%
Buttocks	3	1	2	0	3	9	0.1%
Chest, Ribs, Sternum	57	61	73	73	72	336	2.5%
Genitals	2	3	1	4	1	11	0.1%
Groin	57	35	24	19	18	153	1.1%

Table 4
Distribution of Claims by Part of Body - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
TRUNK (CONTINUED)							
Heart/Lung/Pulmonary	18	21	312	1,507	358	2,216	16.2%
Hernia	0	0	0	0	0	0	0.0%
Internal Organs	5	2	2	1	3	13	0.1%
Lumbar (Low Back)	307	293	277	266	274	1,417	10.4%
Pelvis	4	6	11	3	6	30	0.2%
Sacrum/Coccyx	9	7	6	12	5	39	0.3%
Scapula/Clavicle	11	7	9	4	6	37	0.3%
Spinal Cord	0	0	0	0	2	2	0.0%
Thoracic Spine (Middle Back)	38	47	40	42	46	213	1.6%
Trunk	0	0	3	0	2	5	0.0%
Sub Total	549	520	791	1,971	823	4,654	34.1%
LOWER EXTREMITIES							
Ankles(s)	169	177	168	141	170	825	6.0%
Foot	89	86	83	70	94	422	3.1%
Heel(s)	17	9	10	4	2	42	0.3%
Hip(s)	39	55	36	40	46	216	1.6%
Knee(s)	299	303	296	266	283	1,447	10.6%
Lower Leg(s)	81	69	61	60	68	339	2.5%
Toe(s)	25	31	22	35	30	143	1.0%
Upper Leg(s)	42	24	38	33	24	161	1.2%
Sub Total	761	754	714	649	717	3,595	26.4%
OTHER							
All Body	12	19	13	13	13	70	0.5%
Death	29	27	27	21	24	128	0.9%
Glasses	0	0	0	0	0	0	0.0%
No Injury	7	8	6	11	6	38	0.3%
Sub Total	48	54	46	45	43	236	1.7%
UNKNOWN							
Unknown	2	4	1	6	3	16	0.1%
Sub Total	2	4	1	6	3	16	0.1%
Total Indemnity Claims	2,429	2,423	2,597	3,587	2,602	13,638	100.0%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
Aids	0	0	0	1	0	1	0.0%
All Other	522	599	556	510	566	2,753	2.9%
All Other Cumulative Injuries	154	142	109	96	85	586	0.6%
All Other Occupational Disease	30	33	30	18	29	140	0.1%
Amputation	67	57	48	53	48	273	0.3%
Angina Pectoris (Heart Disease)	3	4	3	0	1	11	0.0%
Asbestos	4	0	1	0	1	6	0.0%
Asphyxiation	2	3	7	6	3	21	0.0%
Black Lung	0	4	0	0	0	4	0.0%
Burn(s)	469	468	466	395	374	2,172	2.3%
Byssinosis	0	0	0	0	0	0	0.0%
Cancer	0	1	3	2	1	7	0.0%
Carpal Tunnel Syndrome	148	123	100	104	75	550	0.6%
Concussion	258	302	299	259	318	1,436	1.5%
Contagious Disease	22	3	5	3	9	42	0.0%
Contusion	2,879	3,045	2,904	2,268	2,609	13,705	14.6%
COVID-19	0	0	385	2,040	381	2,806	3.0%
Crushing	446	418	396	371	437	2,068	2.2%
Dermatitis	48	48	39	39	23	197	0.2%
Dislocation	138	122	109	103	125	597	0.6%
Dust Disease (all other Pneumoconiosis)	2	2	4	1	1	10	0.0%
Electric Shock	24	30	21	11	34	120	0.1%
Enucleation (removal of eye)	0	0	0	0	0	0	0.0%
Exposure to Bodily Fluid	243	230	196	135	147	951	1.0%
Foreign Body	751	706	637	617	601	3,312	3.5%
Fracture	1,144	1,153	1,170	908	1,135	5,510	5.9%
Freezing	34	34	30	13	25	136	0.1%
Hearing Loss (traumatic only)	7	11	6	11	7	42	0.0%
Heart Attack	11	12	17	13	21	74	0.1%
Heat Prostration	21	31	41	42	35	170	0.2%
Hernia	137	115	84	80	85	501	0.5%
Hypertension	12	15	18	6	12	63	0.1%
Infection	54	69	50	53	55	281	0.3%
Inflammation	378	370	371	255	312	1,686	1.8%
Lacerations	2,724	2,750	2,521	2,291	2,412	12,698	13.5%
Loss of Hearing (progressive)	16	15	17	10	9	67	0.1%
Mental Disorder	0	2	2	1	4	9	0.0%
Mental Stress	2	10	9	9	14	44	0.0%

Table 5
Distribution of Claims by Nature of Injury (cont.)
All Claims Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
Multiple Physical Injuries Both Physical And Psychological	12	3	6	13	10	44	0.0%
Multiple Physical Injuries Only	99	79	72	70	95	415	0.4%
Needle Stick	273	252	246	226	257	1,254	1.3%
No Physical Injury	474	435	377	333	333	1,952	2.1%
Poisoning - Chemical	22	28	33	13	28	124	0.1%
Poisoning - General (not OD or Cumulative)	16	7	15	9	10	57	0.1%
Poisoning - Metal	1	3	1	0	0	5	0.0%
Puncture	523	491	483	467	492	2,456	2.6%
Radiation	1	0	0	0	0	1	0.0%
Respiratory Disorders (Gases, Fumes, Chemicals)	125	120	101	60	89	495	0.5%
Rupture	254	244	223	203	190	1,114	1.2%
Severance	4	7	5	8	11	35	0.0%
Silicosis	0	0	1	0	0	1	0.0%
Sprain/Strain	7,121	7,106	6,444	5,583	5,838	32,092	34.2%
Syncope (fainting)	57	64	40	60	57	278	0.3%
Tendonitis	124	134	111	70	57	496	0.5%
Unknown	2	4	3	0	7	16	0.0%
Vascular Loss	1	0	2	3	1	7	0.0%
Vision Loss	9	12	9	14	14	58	0.1%
VDT - Related Disease	0	0	0	0	0	0	0.0%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	100.0%

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

Sprains and strains are the most prevalent nature of injury. In FY 2022, sprains and strains accounted for approximately 34.2% of all claims filed.

Table 6
Distribution of Claims by The Top 10 Natures of Injury
All Claims Filed
 Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
Sprain/Strain	7,121	7,106	6,444	5,583	5,838	32,092	34.2%
Contusion	2,879	3,045	2,904	2,268	2,609	13,705	14.6%
Lacerations	2,724	2,750	2,521	2,291	2,412	12,698	13.5%
Fracture	1,144	1,153	1,170	908	1,135	5,510	5.9%
Foreign Body	751	706	637	617	601	3,312	3.5%
COVID-19	0	0	385	2,040	381	2,806	3.0%
All Other	522	599	556	510	566	2,753	2.9%
Puncture	523	491	483	467	492	2,456	2.6%
Burn(s)	469	468	466	395	374	2,172	2.3%
Crushing	446	418	396	371	437	2,068	2.2%
Totals	16,579	16,736	15,962	15,450	14,845	79,572	84.7%

Figure 1
Distribution of Claims by the Top Ten Natures of Injury
All Claims Filed
 Date Reported - Fiscal Years 2018 - 2022

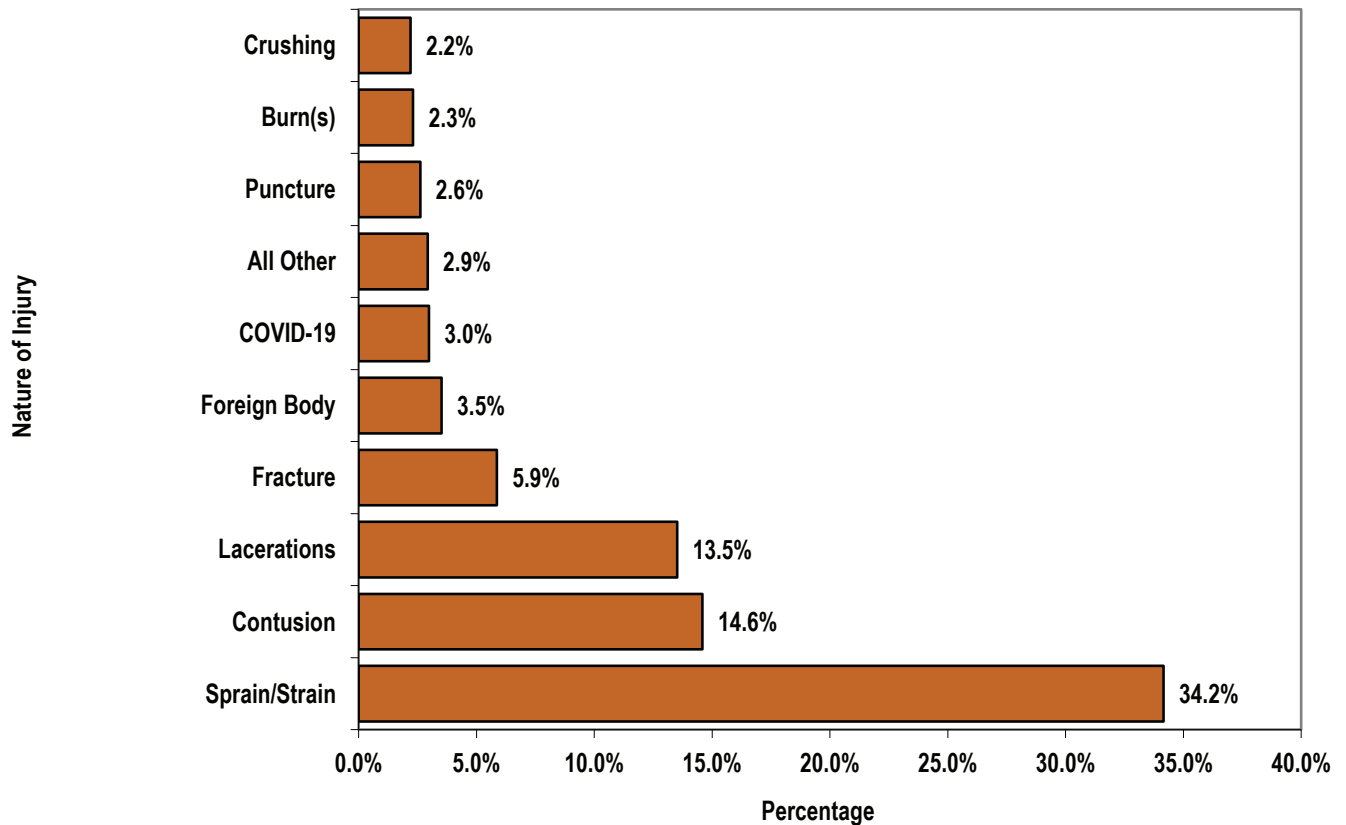


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
All Other	61	65	57	64	73	320	2.3%
All Other Cumulative Injuries	19	20	16	17	20	92	0.7%
All Other Occupational Disease	4	3	6	2	2	17	0.1%
Amputation	38	22	24	32	30	146	1.1%
Angina Pectoris (Heart Disease)	0	0	0	0	1	1	0.0%
Asbestos	0	0	0	0	0	0	0.0%
Asphyxiation	0	0	2	0	1	3	0.0%
Black Lung	0	1	0	0	0	1	0.0%
Burn(s)	30	27	55	26	29	167	1.2%
Cancer	0	1	2	0	0	3	0.0%
Carpal Tunnel Syndrome	49	26	28	31	18	152	1.1%
Concussion	59	73	60	69	78	339	2.5%
Contagious Disease	1	1	1	1	1	5	0.0%
Contusion	154	159	140	147	164	764	5.6%
COVID-19	0	0	284	1,497	331	2,112	15.5%
Crushing	51	49	44	47	39	230	1.7%
Dermatitis	3	4	4	1	2	14	0.1%
Dislocation	40	43	27	36	35	181	1.3%
Dust Disease (all other Pneumoconiosis)	0	1	1	1	0	3	0.0%
Electric Shock	3	5	0	1	4	13	0.1%
Enucleation (Removal of Eye)	0	0	0	0	0	0	0.0%
Exposure to Bodily Fluid	3	0	0	0	1	4	0.0%
Foreign Body	5	7	1	9	6	28	0.2%
Fracture	505	524	534	429	548	2,540	18.6%
Freezing	6	3	8	3	0	20	0.1%
Heart Attack	6	9	8	8	12	43	0.3%
Heat Prostration	2	2	1	5	2	12	0.1%
Hernia	71	48	40	38	29	226	1.7%
Hypertension	1	0	2	2	1	6	0.0%
Infection	24	17	13	14	22	90	0.7%
Inflammation	34	35	38	28	31	166	1.2%
Lacerations	78	84	109	89	76	436	3.2%
Loss of Hearing (progressive)	0	0	0	0	0	0	0.0%
Mental Disorder	0	2	0	1	3	6	0.0%
Mental Stress	0	2	5	4	8	19	0.1%
Multiple Injuries Both Physical And Psy- chological	7	2	2	3	6	20	0.1%
Multiple Physical Injuries Only	20	17	16	19	9	81	0.6%
Needle Stick	0	0	0	1	2	3	0.0%
No Physical Injury	26	29	25	24	16	120	0.9%

Table 7
Distribution of Claims by Nature of Injury (cont.)
Indemnity Claims Only
 Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
Poisoning - Chemical	2	3	4	2	0	11	0.1%
Poisoning - General (not OD or Cumulative)	1	1	1	0	1	4	0.0%
Poisoning - Metal	0	1	0	0	0	1	0.0%
Puncture	13	12	13	10	11	59	0.4%
Respiratory Disorders (Gases, Fumes, Chemicals)	14	2	3	1	11	31	0.2%
Rupture	182	176	176	163	146	843	6.2%
Severance	2	1	1	3	2	9	0.1%
Sprain/Strain	882	917	822	748	818	4,187	30.7%
Syncope (fainting)	3	12	5	7	3	30	0.2%
Tendonitis	25	14	18	3	7	67	0.5%
Unknown	0	0	0	0	0	0	0.0%
Vascular Loss	1	0	1	0	0	2	0.0%
VDT-Related Disease	0	0	0	0	0	0	0.0%
Vision Loss	4	3	0	1	3	11	0.1%
Total Indemnity Claims	2,429	2,423	2,597	3,587	2,602	13,638	100.0%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	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 49.3%.

Table 8
Distribution of Claims by the Top 10 Natures of Injury
Indemnity Claims Only
 Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims
Sprain/Strain	882	917	822	748	818	4,187	30.7%
Fracture	505	524	534	429	548	2,540	18.6%
COVID-19	0	0	284	1,497	331	2,112	15.5%
Rupture	182	176	176	163	146	843	6.2%
Contusion	154	159	140	147	164	764	5.6%
Lacerations	78	84	109	89	76	436	3.2%
Concussion	59	73	60	69	78	339	2.5%
All Other	61	65	57	64	73	320	2.3%
Crushing	51	49	44	47	39	230	1.7%
Hernia	71	48	40	38	29	226	1.7%
Totals	2,043	2,095	2,266	3,291	2,302	11,997	88.0%

Figure 2
Distribution of Claims by the Top Ten Natures of Injury
Indemnity Claims Only
 Date Reported - Fiscal Years 2018 - 2022

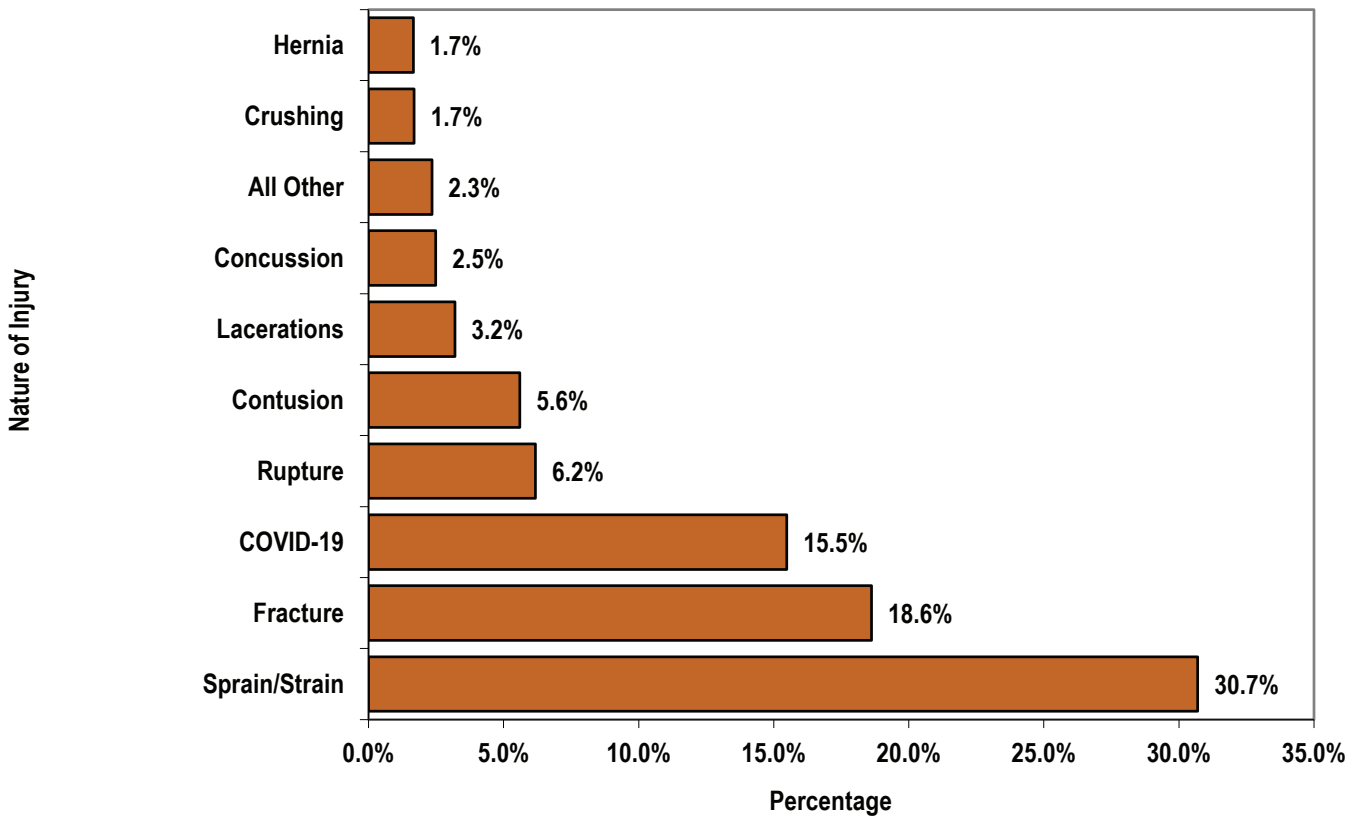


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed
 Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
Strain or Injury By	5,504	5,292	4,872	4,359	4,225	24,252	25.8%
Fall or Slip Injury	4,357	4,396	4,208	3,060	3,827	19,848	21.1%
Struck or Injured By	2,981	3,242	2,863	2,636	3,058	14,780	15.7%
Miscellaneous Causes	2,079	2,002	2,192	3,609	2,091	11,973	12.7%
Cut, Puncture, Scrape Injured By	2,433	2,347	2,374	2,160	2,147	11,461	12.2%
Striking Against or Stepping On	831	898	736	694	731	3,890	4.1%
Caught In or Between	663	683	602	526	576	3,050	3.2%
Burn or Scald-Heat or Cold Exposure	525	520	534	440	434	2,453	2.6%
Motor Vehicle	472	512	437	358	382	2,161	2.3%
Rubbed or Abraded By	23	22	8	14	12	79	0.1%
Unknown	0	2	0	0	0	2	0.0%
Totals	19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

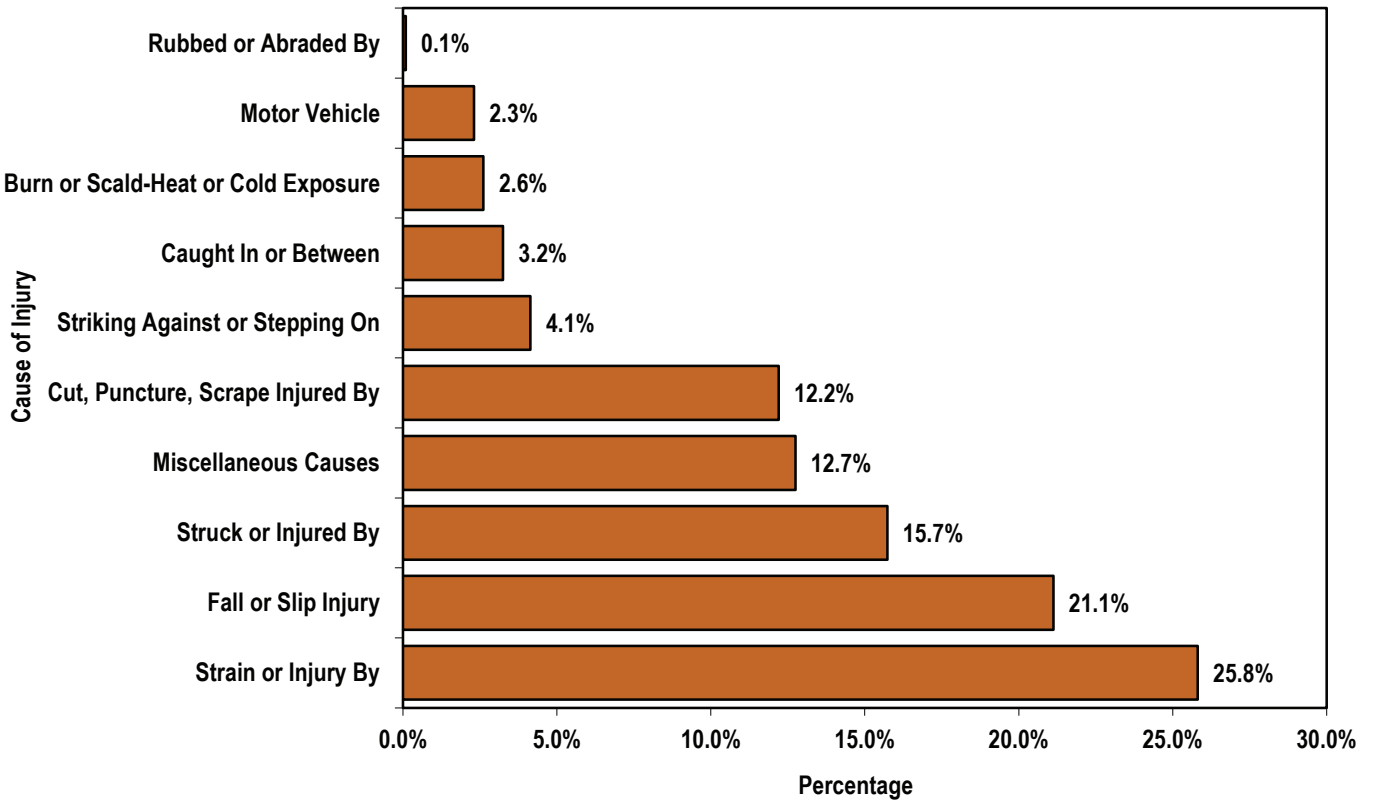


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	2	0	1	0	3	0.0%
Acid Chemicals	77	58	72	53	45	305	0.3%
Cold Objects or Substances	3	1	2	0	1	7	0.0%
Contact with Hot Object	110	129	134	113	105	591	0.6%
Dust, Gasses, Fumes, or Vapors	19	1	21	13	11	65	0.1%
Fire or Flame	32	33	28	14	14	121	0.1%
Misc. Heat or Cold Exposure	43	10	20	5	4	82	0.1%
Radiation	0	0	0	0	0	0	0.0%
Steam or Hot Fluids	163	175	166	138	152	794	0.8%
Temperature Extremes	56	79	60	55	66	316	0.3%
Welding Operations	22	32	31	48	36	169	0.2%
Sub Total	525	520	534	440	434	2,453	2.6%
CAUGHT IN OR BETWEEN							
Machine or Machinery	144	160	153	133	160	750	0.8%
Misc. Caught in or Between	167	158	129	127	96	677	0.7%
Object Handled	352	365	320	266	320	1,623	1.7%
Sub Total	663	683	602	526	576	3,050	3.2%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	93	103	90	58	62	406	0.4%
Hand Tool, Utensil; not powered	620	592	532	515	522	2,781	3.0%
Misc. Cut, Puncture or Scrape	369	396	445	393	271	1,874	2.0%
Objects Being Lifted or Handled	1,115	1,054	1,068	988	1,143	5,368	5.7%
Powered Hand Tool/Appliance	236	202	239	206	149	1,032	1.1%
Sub Total	2,433	2,347	2,374	2,160	2,147	11,461	12.2%
FALL OR SLIP INJURY							
From Different Level	288	279	294	242	268	1,371	1.5%
From Ladder or Scaffolding	193	196	214	189	203	995	1.1%
From Liquid or Grease Spills	302	264	250	197	242	1,255	1.3%
Into Openings	74	40	43	62	53	272	0.3%
Misc. Fall or Slip	983	840	773	695	518	3,809	4.1%
On Ice or Snow	1,523	1,542	1,261	615	1,177	6,118	6.5%
On Same Level	727	924	1,025	784	1,126	4,586	4.9%
On Stairs	223	246	307	237	193	1,206	1.3%
Slipped, Did Not Fall	44	65	41	39	47	236	0.3%
Sub Total	4,357	4,396	4,208	3,060	3,827	19,848	21.1%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision With Another Vehicle	222	253	189	149	189	1,002	1.1%
Collision With a Fixed Object	8	29	10	26	28	101	0.1%
Crash of Airplane	1	6	0	0	0	7	0.0%
Crash of Rail Vehicle	1	1	3	1	1	7	0.0%
Crash of Water Vehicle	1	0	0	0	1	2	0.0%
Misc. Motor Vehicle	123	111	137	97	90	558	0.6%
Vehicle Upset	116	112	98	85	73	484	0.5%
Sub Total	472	512	437	358	382	2,161	2.3%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	1	3	1	1	3	9	0.0%
Rubbed or Abraded by (all other)	22	19	7	13	9	70	0.1%
Sub Total	23	22	8	14	12	79	0.1%
STRAIN OR INJURY BY							
Continual Noise	2	5	3	7	4	21	0.0%
Holding or Carrying	159	149	106	93	89	596	0.6%
Jumping	56	58	53	32	34	233	0.2%
Lifting	1,613	1,407	1,189	1,041	998	6,248	6.7%
Misc. Strain	1,979	1,796	1,863	1,908	1,686	9,232	9.8%
Pushing or Pulling	651	563	514	452	445	2,625	2.8%
Reaching	212	209	194	159	205	979	1.0%
Repetitive Motion (carpal tunnel syndrome)	112	108	62	40	31	353	0.4%
Repetitive Motion (kneeling or crawling)	41	64	34	31	33	203	0.2%
Twisting	355	464	383	303	328	1,833	2.0%
Using Tool or Machine	270	415	436	259	343	1,723	1.8%
Welding or Throwing	54	54	35	34	29	206	0.2%
Sub Total	5,504	5,292	4,872	4,359	4,225	24,252	25.8%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping on	101	149	70	43	81	444	0.5%
Moving Parts of Machine	2	17	10	8	6	43	0.0%
Object Being Lifted or Handled	83	93	96	70	49	391	0.4%

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Sanding, Scraping, Cleaning Operations	3	6	8	8	7	32	0.0%
Stationary Object	570	577	505	518	546	2,716	2.9%
Stepping on Sharp Object	72	56	47	47	42	264	0.3%
Sub Total	831	898	736	694	731	3,890	4.1%
STRUCK OR INJURED BY							
Falling or Flying Object	542	521	519	447	522	2,551	2.7%
Fellow Worker, Patient	732	864	763	753	912	4,024	4.3%
Hand Tool or Machine in Use	292	263	243	212	285	1,295	1.4%
Misc. Struck or Injured by	228	231	202	159	152	972	1.0%
Motor Vehicle	31	39	32	40	41	183	0.2%
Moving Parts of Machine	139	192	176	181	169	857	0.9%
Object Being Lifted or Handled	869	989	794	713	840	4,205	4.5%
Object Handled by Others	148	143	134	131	137	693	0.7%
Sub Total	2,981	3,242	2,863	2,636	3,058	14,780	15.7%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	325	459	450	256	291	1,781	1.9%
Animal or Insect	315	279	337	315	378	1,624	1.7%
Contact With Electric Current	25	35	26	14	38	138	0.1%
Cumulative (all other)	65	76	48	30	41	260	0.3%
Explosion or Flare Back	10	9	9	13	17	58	0.1%
Foreign Body in Eye	762	718	618	594	613	3,305	3.5%
Mental Stress	1	10	10	10	12	43	0.0%
No Cause	18	30	23	14	15	100	0.1%
Other Miscellaneous Causes	197	292	244	276	281	1,290	1.4%
Other Than Physical Injury	360	92	35	34	23	544	0.6%
Pandemic	0	0	386	2,049	379	2,814	3.0%
Robbery or Criminal Assault	1	2	6	4	3	16	0.0%
Sub Total	2,079	2,002	2,192	3,609	2,091	11,973	12.7%
UNKNOWN							
Unknown	0	2	0	0	0	2	0.0%
Sub Total	0	2	0	0	0	2	0.0%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
Strain or Injury By	890	845	760	739	725	3,959	29.0%
Fall or Slip Injury	792	783	739	625	723	3,662	26.9%
Miscellaneous Causes	112	130	401	1,606	460	2,709	19.9%
Struck or Injured By	266	303	278	289	329	1,465	10.7%
Motor Vehicle	114	98	108	99	114	533	3.9%
Cut, Puncture, Scrape Injured By	66	71	103	75	64	379	2.8%
Caught In or Between	74	81	78	58	81	372	2.7%
Striking Against or Stepping On	74	76	66	65	70	351	2.6%
Burn or Scald-Heat or Cold Exposure	37	32	63	30	34	196	1.4%
Rubbed or Abraded By	4	4	1	1	2	12	0.1%
Unknown	0	0	0	0	0	0	0.0%
Totals	2,429	2,423	2,597	3,587	2,602	13,638	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 2018 - 2022

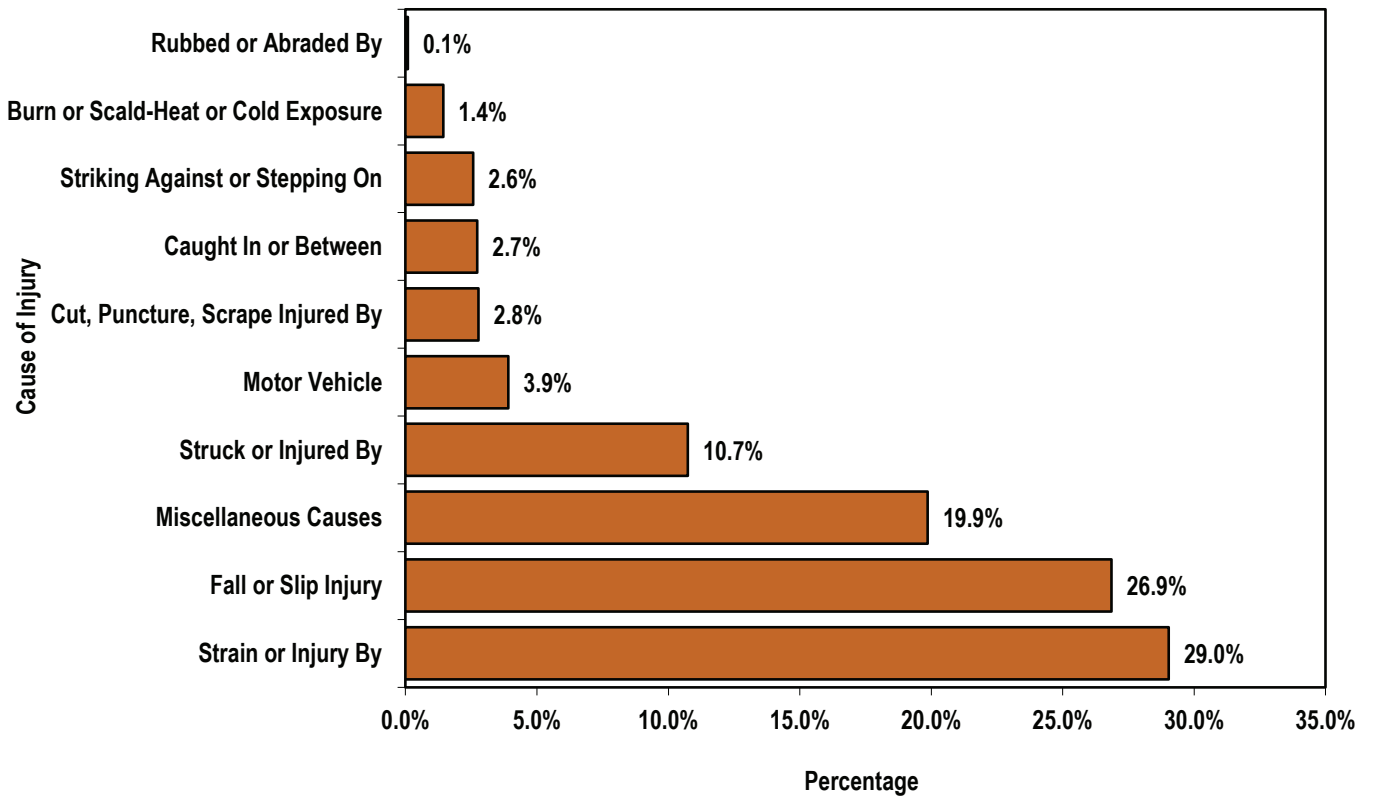


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
BURN, SCALD-HEAT OR COLD EXPOSURE							
Abnormal Air Pressure	0	0	0	0	0	0	0.0%
Acid Chemicals	4	2	5	4	3	18	0.1%
Cold Objects or Substances	1	0	1	0	0	2	0.0%
Contact with Hot Object	2	2	10	5	8	27	0.2%
Dust, Gases, Fumes, or Vapors	2	0	4	0	1	7	0.1%
Fire or Flame	6	5	13	1	3	28	0.2%
Misc. Heat or Cold Exposure	5	0	4	1	0	10	0.1%
Steam or Hot Fluids	10	14	15	9	13	61	0.4%
Temperature Extremes	7	8	9	7	4	35	0.3%
Welding Operations	0	1	2	3	2	8	0.1%
Sub Total	37	32	63	30	34	196	1.4%
CAUGHT IN OR BETWEEN							
Machine or Machinery	33	37	30	28	37	165	1.2%
Misc. Caught in or Between	14	12	17	10	19	72	0.5%
Object Handled	27	32	31	20	25	135	1.0%
Sub Total	74	81	78	58	81	372	2.7%
CUT, PUNCTURE, SCRAPE INJURED BY							
Broken Glass	3	3	3	1	4	14	0.1%
Hand Tool,Utensil; Not Powered	7	12	20	13	11	63	0.5%
Misc. Cut, Puncture or Scrape	12	14	15	9	10	60	0.4%
Objects Being Lifted or Handled	24	24	38	34	23	143	1.0%
Powered Hand Tool, Appliance	20	18	27	18	16	99	0.7%
Sub Total	66	71	103	75	64	379	2.8%
FALL OR SLIP INJURY							
From Different Level	107	84	83	81	83	438	3.2%
From Ladder or Scaffolding	59	62	68	60	74	323	2.4%
From Liquid or Grease Spills	43	30	44	38	37	192	1.4%
Into Openings	14	12	8	18	7	59	0.4%
Misc. Fall or Slip	157	133	133	135	91	649	4.8%
On Ice or Snow	234	256	204	97	189	980	7.2%
On Same Level	118	156	146	137	214	771	5.7%
On Stairs	50	37	48	51	25	211	1.5%
Slipped, Did Not Fall	10	13	5	8	3	39	0.3%
Sub Total	792	783	739	625	723	3,662	26.9%

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
MOTOR VEHICLE							
Collision with Another Vehicle	39	30	30	32	51	182	1.3%
Collision with a Fixed Object	1	3	4	3	7	18	0.1%
Crash of Airplane	0	4	0	0	0	4	0.0%
Crash of Rail Vehicle	1	0	2	1	1	5	0.0%
Crash of Water Vehicle	0	0	0	0	1	1	0.0%
Misc. Motor Vehicle	38	31	41	27	30	167	1.2%
Vehicle Upset	35	30	31	36	24	156	1.1%
Sub Total	114	98	108	99	114	533	3.9%
RUBBED OR ABRADED BY							
Repetitive Motion (callous, blister)	0	3	0	0	0	3	0.0%
Rubbed or Abraded by (all other)	4	1	1	1	2	9	0.1%
Sub Total	4	4	1	1	2	12	0.1%
STRAIN OR INJURY BY							
Continual Noise	0	0	1	1	0	2	0.0%
Holding or Carrying	23	27	18	19	14	101	0.7%
Jumping	16	14	10	9	6	55	0.4%
Lifting	269	221	181	187	163	1,021	7.5%
Misc. Strain	282	262	288	287	293	1,412	10.4%
Pushing or Pulling	106	106	80	94	69	455	3.3%
Reaching	30	27	32	23	29	141	1.0%
Repetitive Motion (carpal tunnel syndrome)	37	17	21	12	5	92	0.7%
Repetitive Motion (kneeling or crawling)	5	8	6	7	6	32	0.2%
Twisting	62	84	62	47	78	333	2.4%
Using Tool or Machine	44	67	55	42	53	261	1.9%
Welding or Throwing	16	12	6	11	9	54	0.4%
Sub Total	890	845	760	739	725	3,959	29.0%
STRIKING AGAINST OR STEPPING ON							
Misc. Striking Against or Stepping On	13	21	13	8	9	64	0.5%
Moving Parts of Machine	0	1	2	2	2	7	0.1%
Object Being Lifted or Handled	15	16	14	12	12	69	0.5%
Sanding, Scraping, Cleaning Operations	0	1	0	1	0	2	0.0%

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
STRIKING AGAINST OR STEPPING ON (CONT)							
Stationary Object	40	36	37	40	47	200	1.5%
Stepping on Sharp Object	6	1	0	2	0	9	0.1%
Sub Total	74	76	66	65	70	351	2.6%
STRUCK OR INJURED BY							
Falling or Flying Object	59	61	54	64	77	315	2.3%
Fellow Worker, Patient	29	52	40	51	71	243	1.8%
Hand Tool or Machine in Use	21	29	25	12	28	115	0.8%
Misc. Struck or Injured by	32	19	25	20	20	116	0.9%
Motor Vehicle	12	15	8	11	7	53	0.4%
Moving Parts of Machine	28	34	37	41	37	177	1.3%
Object Being Lifted or Handled	73	81	80	78	77	389	2.9%
Object Handled by Others	12	12	9	12	12	57	0.4%
Sub Total	266	303	278	289	329	1,465	10.7%
MISCELLANEOUS CAUSES							
Absorption, Ingestion or Inhalation	25	24	28	12	19	108	0.8%
Animal or Insect	12	7	15	12	13	59	0.4%
Contact With Electric Current	3	7	2	1	4	17	0.1%
Cumulative (all other)	9	12	11	8	8	48	0.4%
Explosion or Flare Back	1	2	2	1	6	12	0.1%
Foreign Body in Eye	6	11	1	8	10	36	0.3%
Mental Stress	0	7	5	5	9	26	0.2%
No Cause	1	4	3	4	2	14	0.1%
Other Miscellaneous Causes	25	49	40	44	58	216	1.6%
Other Than Physical Injury	30	7	8	3	3	51	0.4%
Pandemic	0	0	285	1,504	328	2,117	15.5%
Robbery or Criminal Assault	0	0	1	4	0	5	0.0%
Sub Total	112	130	401	1,606	460	2,709	19.9%
UNKNOWN							
Unknown	0	0	0	0	0	0	0.0%
Sub Total	0	0	0	0	0	0	0.0%
Total Indemnity Claims	2,429	2,423	2,597	3,587	2,602	13,638	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 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Under 18	1	6	15	19	22	63	0.5%
18 to 29	435	486	551	910	566	2,948	21.6%
30 to 39	461	495	568	817	582	2,923	21.4%
40 to 49	484	452	469	664	517	2,586	19.0%
50 to 59	601	608	595	668	468	2,940	21.6%
60 to 65	324	259	272	359	281	1,495	11.0%
Over 65	123	117	127	150	166	683	5.0%
Total Indemnity Claims	2,429	2,423	2,597	3,587	2,602	13,638	100.0%
TOTAL CLAIMS							
Under 18	105	122	137	145	154	663	0.7%
18 to 29	5,599	5,842	5,472	5,299	5,159	27,371	29.1%
30 to 39	4,463	4,550	4,402	4,197	4,076	21,688	23.1%
40 to 49	3,847	3,569	3,357	3,058	2,828	16,659	17.7%
50 to 59	3,543	3,473	3,229	3,063	3,003	16,311	17.4%
60 to 65	1,695	1,700	1,567	1,495	1,588	8,045	8.6%
Over 65	616	660	662	599	675	3,212	3.4%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

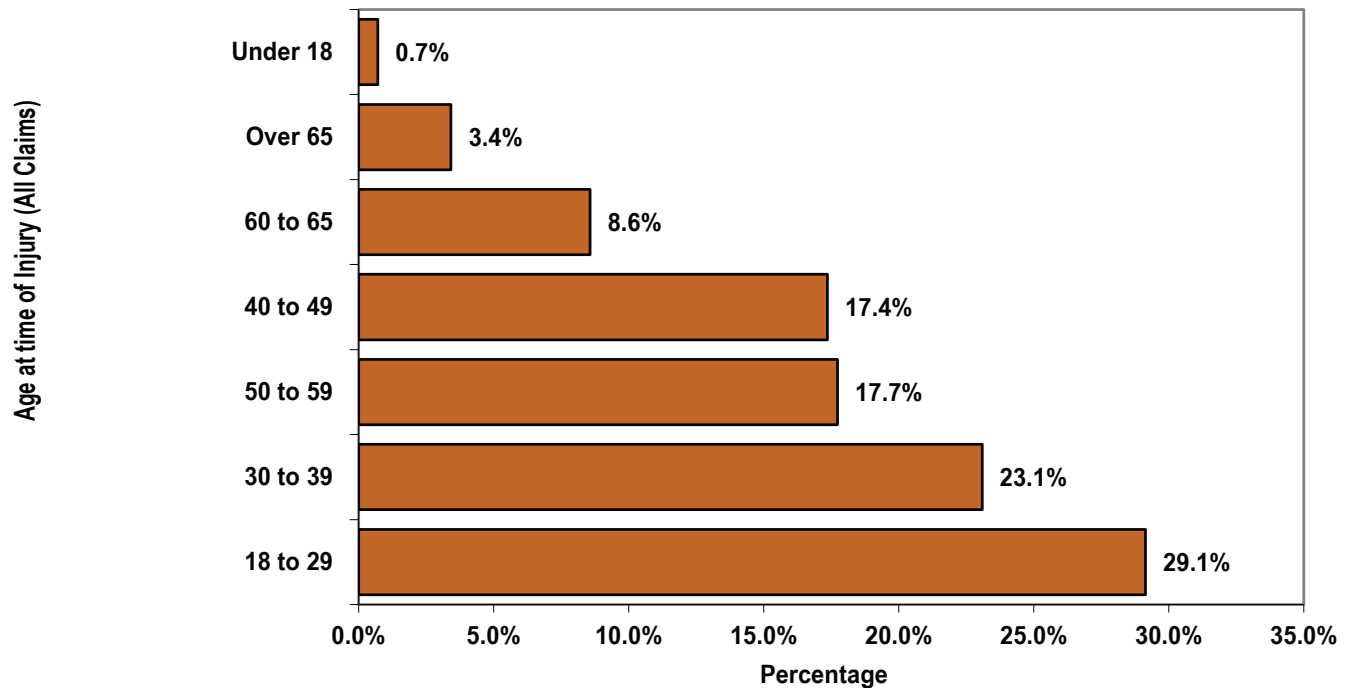


Table 14
Distribution of Claims by Day of Occurrence
 Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Monday	485	458	471	680	476	2,570	18.8%
Tuesday	432	440	486	632	460	2,450	18.0%
Wednesday	431	424	490	640	496	2,481	18.2%
Thursday	383	398	422	602	457	2,262	16.6%
Friday	384	372	372	488	360	1,976	14.5%
Saturday	176	192	187	298	196	1,049	7.7%
Sunday	138	139	169	247	157	850	6.2%
Total Indemnity Claims	2,429	2,423	2,597	3,587	2,602	13,638	100.0%
TOTAL CLAIMS							
Monday	3,643	3,548	3,503	3,256	3,186	17,136	18.2%
Tuesday	3,691	3,614	3,559	3,398	3,241	17,503	18.6%
Wednesday	3,629	3,652	3,376	3,394	3,395	17,446	18.6%
Thursday	3,551	3,526	3,264	3,084	3,112	16,537	17.6%
Friday	2,914	3,080	2,740	2,529	2,500	13,763	14.6%
Saturday	1,343	1,388	1,296	1,205	1,117	6,349	6.8%
Sunday	1,097	1,108	1,088	990	932	5,215	5.6%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	100.0%

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

**Approximately 19% of all indemnity claims occurred on Monday,
 with 55% occurring Monday - Wednesday.**

Table 15
Distribution of Claims by Gender
 Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
INDEMNITY CLAIMS							
Males	1,723	1,759	1,726	1,701	1,612	8,521	62.5%
Females	680	630	828	1,642	833	4,613	33.8%
Unknown	26	34	43	244	157	504	3.7%
Total Indemnity Claims	2,429	2,423	2,597	3,587	2,602	13,638	100.0%
TOTAL CLAIMS							
Males	12,158	12,254	11,370	9,958	10,354	56,094	59.7%
Females	6,973	6,915	6,797	7,105	6,387	34,177	36.4%
Unknown	737	747	659	793	742	3,678	3.9%
Total All Claims	19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

All Claims by Gender

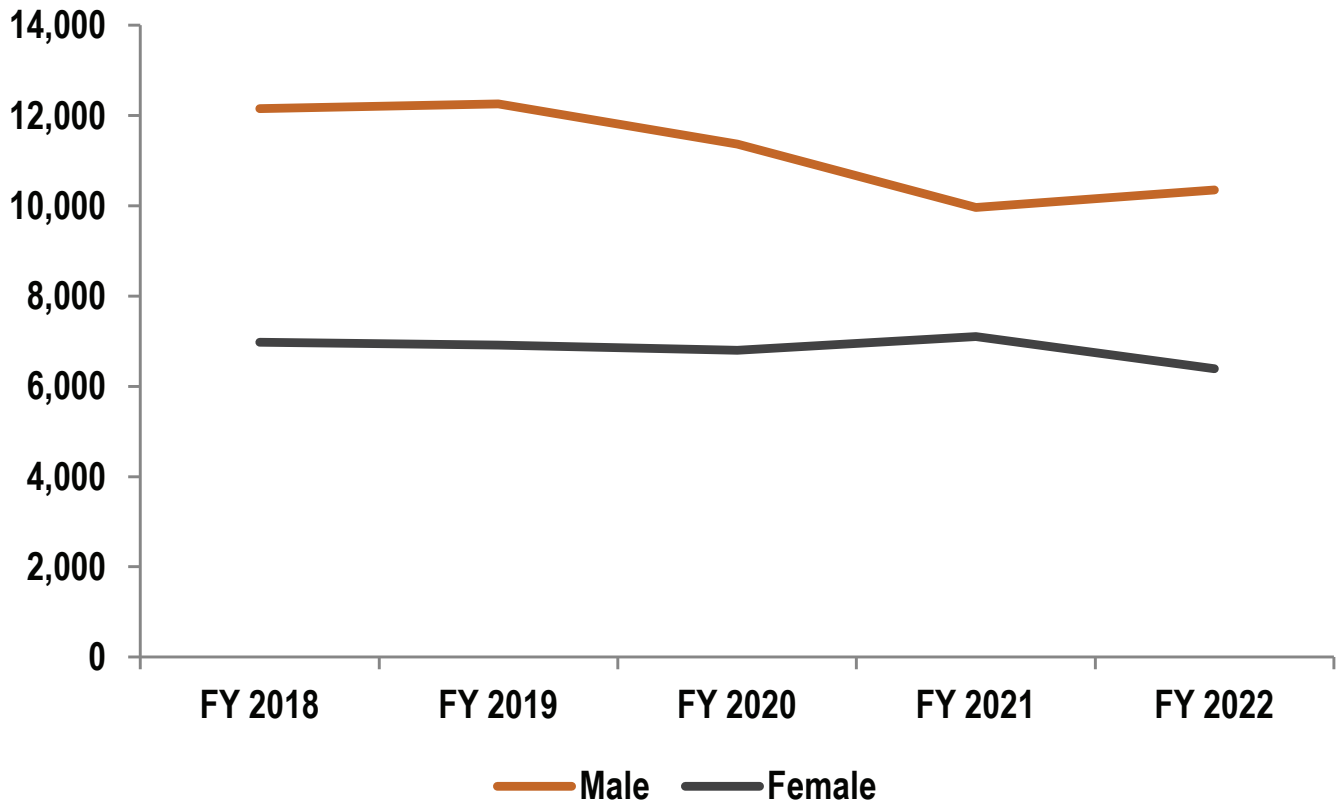


Table 16
Distribution of Claims by Rate Class
All Claims Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
3505	Ag. & Const Machinery Mfg.	0	0	0	0	0	0	0.0%
7405	Aircraft Flying Operations	4	6	4	18	11	43	0.0%
7403	Aircraft Ground Crew Operations	78	79	89	67	56	369	0.4%
9182	Amusement Parks/Park Boards	104	118	123	111	125	581	0.6%
0005	Apiaries	11	16	18	15	14	74	0.1%
9090	Athletic Clubs or Entertainment Facilities	48	58	59	40	69	274	0.3%
3630	Auto Repair, Body Shops, Mechanics	414	472	437	325	346	1,994	2.1%
8380	Automotive Dealers & Svc Stations	925	984	886	843	882	4,520	4.8%
2000	Bakeries	62	57	80	53	62	314	0.3%
8808	Banks, S & L Assn, Credit Unions	88	86	83	54	79	390	0.4%
9580	Barbers & Beauticians	23	29	27	17	13	109	0.1%
2163	Beverage Mfg. & Delivery	36	20	20	19	18	113	0.1%
5110	Boiler & Elevator Installation/Svc.	82	110	73	47	42	354	0.4%
3620	Boiler & Tank Mfg.	21	19	13	12	14	79	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	35	30	27	25	20	137	0.1%
1463	Briquette & Clay Products Mfg.	1	2	0	0	2	5	0.0%
5410	Building Construction	715	641	614	553	600	3,123	3.3%
9007	Building Custodians/Janitorial Svc.	508	561	555	455	457	2,536	2.7%
6210	Building Moving, Demolition, Salvage	8	6	2	4	3	23	0.0%
7603	Cable Install, Svc. & Repair	38	33	37	32	25	165	0.2%
6253	Caison Work	0	0	0	0	0	0	0.0%
9078	Camp Operations	23	12	8	15	14	72	0.1%
9180	Carnival/Circus/Racetracks	1	0	0	0	1	2	0.0%
5502	Carpet Laying &/or Linoleum Installation	20	8	7	11	11	57	0.1%
9220	Cemetery Operations	4	3	2	2	5	16	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	126	128	147	135	128	664	0.7%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	47	61	30	51	47	236	0.3%
8805	Clerical Office Employees	308	310	275	169	169	1,231	1.3%
1005	Coal Mining	24	29	19	23	13	108	0.1%
8221	Coal, Iron, Steel Merchants	20	14	29	13	20	96	0.1%
8291	Cold Storage Warehouse	5	10	5	3	6	29	0.0%
0050	Commercial Farm Mach Operations	9	13	12	9	7	50	0.1%
8022	Commission & Produce Merch.	103	94	103	82	82	464	0.5%
9061	Community Outreach Svcs. & Support Programs	719	680	679	589	624	3,291	3.5%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
3685	Computer/Electronic Assembly	70	59	50	47	33	259	0.3%
5205	Concrete Work	160	116	118	112	144	650	0.7%
5603	Consulting Engineers	93	78	80	71	66	388	0.4%
2064	Creameries & Dairy Products Mfg.	15	33	21	28	31	128	0.1%
4692	Dental Laboratories	3	4	3	3	0	13	0.0%
9002	Domestics	33	17	19	28	19	116	0.1%
6223	Dredging	0	0	0	0	0	0	0.0%
7531	Electric Light & Power Companies	78	87	85	70	79	399	0.4%
7529	Electric Light & Power Const-REA	9	18	13	14	17	71	0.1%
7534	Electric Light/Power Const./Spec. Contractor	9	17	23	19	13	81	0.1%
7533	Electric Light/Power Const./ Investor Owned	10	6	11	4	7	38	0.0%
5190	Electrical Wiring, Service & Repair	173	207	150	142	177	849	0.9%
7535	Electronic Equip Install & Repair	18	9	12	7	9	55	0.1%
7715	Emergency Response Members & Volunteers	0	1	0	0	0	1	0.0%
6221	Excavation & Digging	28	25	25	32	21	131	0.1%
7217	Explosive-Ammunition Handlers	0	0	0	2	0	2	0.0%
0006	Farming & Ranching	237	234	288	209	221	1,189	1.3%
6400	Fence Construction	15	16	18	12	18	79	0.1%
4583	Fertilizer & Chemical Dealers	100	90	70	83	63	406	0.4%
7700	Fire Departments -Paid	77	71	96	155	83	482	0.5%
7710	Fire Departments - Volunteer	16	24	15	24	13	92	0.1%
0003	Florists/Nurseries/Gardening	51	57	58	53	50	269	0.3%
2041	Food Preparation - Non Retail	10	7	17	5	8	47	0.1%
2014	Food Processing	225	199	176	180	187	967	1.0%
8001	Full-Line Department Stores	376	362	311	332	335	1,716	1.8%
9620	Funeral Homes	4	3	5	0	2	14	0.0%
8015	Furniture & Floor Covering Dealers	59	66	75	64	70	334	0.4%
7500	Gas Works	12	8	9	6	3	38	0.0%
8292	General Warehouse & Storage	204	215	189	210	214	1,032	1.1%
8605	Geologists and Scouts	5	10	6	4	6	31	0.0%
4130	Glass Merchants	24	18	20	18	27	107	0.1%
8304	Grain Elevators	114	125	106	72	97	514	0.5%
0034	Hatcheries and Egg Production	0	0	0	0	0	0	0.0%
8100	Hide and Leather Dealers/Tanners	0	2	0	0	1	3	0.0%
9040	Hospitals	1,230	1,137	1,288	1,659	1,165	6,479	6.9%
9050	Hotels & Motels	352	356	360	473	276	1,817	1.9%
7384	Ice Handling	0	1	2	0	0	3	0.0%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
3504	Implement &/or Equipment Mfg.	1,045	1,164	1,107	1,091	1,157	5,564	5.9%
5040	Iron or Steel Construct/Erection	48	62	77	65	41	293	0.3%
0251	Irrigation	2	4	5	6	2	19	0.0%
4150	Jewelry &/or Optical Goods Mfg.	5	1	3	1	1	11	0.0%
6209	Junk & Scrap Metal Dealers	21	20	18	11	13	83	0.1%
4601	Laboratory Work & Medicine Mfg.	45	49	38	39	63	234	0.2%
7720	Law Enforcement	516	587	602	538	547	2,790	3.0%
2681	Leather & Canvas Goods Mfg.	47	41	43	21	49	201	0.2%
8284	Livestock Dealers & Operations	31	37	33	26	31	158	0.2%
8207	Lumber Yard Employees	382	344	315	263	246	1,550	1.6%
5025	Masonry Work	25	20	24	21	13	103	0.1%
8003	Meat Markets	97	99	103	133	135	567	0.6%
9042	Med Clinics/Physicians/Dentists	500	400	403	704	454	2,461	2.6%
3124	Mfg. of Light Metal & Non-Metal Goods	190	186	161	161	161	859	0.9%
9615	Motion Picture & Video Production	2	0	0	1	5	8	0.0%
3866	Motor Coach & Carriage Assembly	18	35	21	36	16	126	0.1%
9041	Nursing Homes	717	689	633	974	529	3,542	3.8%
6203	Oil & Gas Development/Drilling	149	186	96	24	129	584	0.6%
8350	Oil & Gas Distrib/Bulk Dealers	160	142	140	92	100	634	0.7%
6208	Oil & Gas Instrument Logging	11	9	3	6	3	32	0.0%
6204	Oil & Gas Well Supply or Equipment Dealers	76	95	74	43	51	339	0.4%
1320	Oil & Gas Operations	138	125	100	62	76	501	0.5%
4740	Oil Refining - Synthetic Fuels Mfg.	39	39	37	19	34	168	0.2%
6206	Oil Well Servicing	599	608	398	199	297	2,101	2.2%
6205	Oil Well Trucking	288	287	242	117	126	1,060	1.1%
9999	Old Bureau or Not Rated on MF	0	0	0	0	0	0	0.0%
5100	Ornamental Work	0	0	1	1	0	2	0.0%
2094	Packing Plants & Slaughter Houses	11	7	11	24	22	75	0.1%
5474	Painting & Paper Hanging	32	23	15	24	22	116	0.1%
4365	Photographers	7	4	2	0	1	14	0.0%
5345	Plastering/Stucco/Drywall	21	26	17	25	33	122	0.1%
5183	Plumbing/Heating/Sheet Metal	287	270	273	256	289	1,375	1.5%
0010	Poisoning & Spraying	14	10	14	5	8	51	0.1%
4061	Pottery & Ceramic Mfg.	0	0	0	0	0	0	0.0%
9950	Preferred Worker Program	1	0	2	2	1	6	0.0%
4310	Printing & Publishing	44	55	44	40	49	232	0.2%
9181	Professional Athletics	12	58	8	22	45	145	0.2%

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
7602	Radio & Television	25	33	22	8	10	98	0.1%
9104	Religious Orgs. & Churches	10	23	13	12	11	69	0.1%
9071	Restaurants & Lounges	1,193	1,216	1,105	967	1,022	5,503	5.9%
5545	Roofing	4	3	3	0	3	13	0.0%
0007	Row Crop-Non-Machinery Farm Labor	3	2	5	0	1	11	0.0%
9403	Sanitation Operations	90	102	106	86	88	472	0.5%
9062	Schools/Libraries/Institutions	917	957	840	711	910	4,335	4.6%
6301	Sewer/Water/Gas Pipe Line Const.	136	129	122	73	64	524	0.6%
2260	Shoe Repair	1	0	0	0	1	2	0.0%
9544	Sign Mfg.	23	14	19	9	22	87	0.1%
7420	Specialized Aircraft Operations	0	1	0	1	0	2	0.0%
1802	Stonecutters	7	14	1	6	7	35	0.0%
8010	Stores - Hardware/Appliance/Auto	278	303	265	253	257	1,356	1.4%
8000	Stores - Retail	660	585	622	566	516	2,949	3.1%
6042	Street & Road Constr./Maint.	543	503	467	401	389	2,303	2.5%
2030	Sugar Mfg. & Refining	85	91	91	80	114	461	0.5%
7605	Switching & Switchboard Repair	1	1	0	1	1	4	0.0%
7600	Telegraph & Telephone Operations	13	15	16	18	14	76	0.1%
7601	Telephone & Cable Line Const.	40	51	45	39	43	218	0.2%
9757	Townships - All Employees	0	1	0	0	0	1	0.0%
8747	Traveling Representatives	504	496	461	410	464	2,335	2.5%
0004	Tree Planting/Trimming/Harvesting	32	26	41	21	23	143	0.2%
7215	Trucking & Hauling	600	623	615	557	636	3,031	3.2%
0000	Unknown	0	0	9	25	13	47	0.1%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary Hospital/Surgeons Kennels	148	161	168	203	201	881	0.9%
9840	Voc Training/Work Eval. Program	20	10	15	9	7	61	0.1%
9835	Volunteer Programs	12	8	11	7	14	52	0.1%
6200	Water Well Drilling Operations	6	1	3	0	5	15	0.0%
7520	Water Works	65	67	78	48	63	321	0.3%
3360	Welding & Blacksmithing	66	72	78	53	58	327	0.3%
8016	Wholesale Warehouse	178	168	161	121	176	804	0.9%
2803	Woodworking Mfg.	208	191	199	189	181	968	1.0%
Total All Claims		19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
9040	Hospitals	1,230	1,137	1,288	1,659	1,165	6,479	6.9%
9071	Implement &/or Equipment Mfg	1,045	1,164	1,107	1,091	1,157	5,564	5.9%
9071	Restaurants and Lounges	1,193	1,216	1,105	967	1,022	5,503	5.9%
8380	Automotive Dealers & Service Stations	925	984	886	843	882	4,520	4.8%
9062	School-Libraries-Institutions	917	957	840	711	910	4,335	4.6%
9041	Nursing Homes	717	689	633	974	529	3,542	3.8%
9061	Community Outreach Svcs & Support Prog	719	680	679	589	624	3,291	3.5%
5410	Building Construction	715	641	614	553	600	3,123	3.3%
9061	Trucking & Hauling	600	623	615	557	636	3,031	3.2%
8000	Stores - Retail	660	585	622	566	516	2,949	3.1%
Totals		8,721	8,676	8,389	8,510	8,041	42,337	45.1%

Figure 7
Distribution of Claims by the Top Ten Rate Classes
All Claims Filed
 Date Reported - Fiscal Years 2018 - 2022

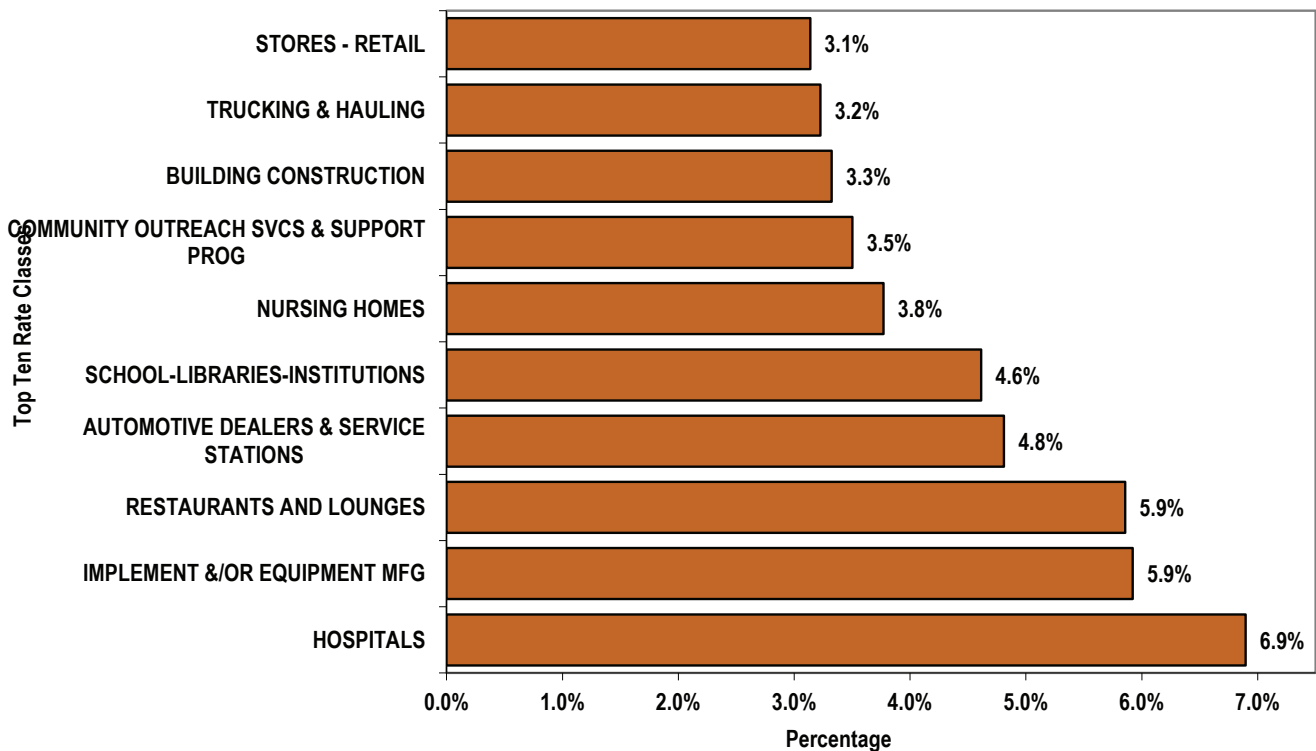


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
7405	Aircraft Flying Operations	1	3	1	6	6	17	0.1%
7403	Aircraft Ground Crew Operations	16	12	13	19	10	70	0.5%
9182	Amusement Parks/Park Boards	10	15	9	5	8	47	0.3%
0005	Apiaries	3	1	3	2	4	13	0.1%
7720	Armored Car Express Employees	0	0	0	0	0	0	0.0%
9090	Athletic Clubs or Entertainment Facilities	9	4	5	2	11	31	0.2%
3630	Auto Repair, Body Shops, Mechanics	43	58	61	48	52	262	1.9%
8380	Automotive Dealers & Svc. Stations	105	122	97	99	100	523	3.8%
2000	Bakeries	7	4	2	8	7	28	0.2%
8808	Banks, S & L Assn., Credit Unions	7	9	8	5	5	34	0.2%
9580	Barbers & Beauticians	8	2	2	2	1	15	0.1%
2163	Beverage Mfg. & Delivery	2	0	2	4	2	10	0.1%
5110	Boiler & Elevator Installation/Svc.	12	18	18	2	9	59	0.4%
3620	Boiler & Tank Mfg.	5	3	0	0	2	10	0.1%
4036	Brick/Pipe/Concrete Products Mfg.	2	3	2	1	2	10	0.1%
1463	Briquette & Clay Products Mfg.	1	1	0	0	1	3	0.0%
5410	Building Construction	129	121	116	95	129	590	4.3%
9007	Building Custodians/Janitorial Svc.	68	63	88	69	56	344	2.5%
6210	Building Moving, Demolition, Salvage	4	0	0	2	0	6	0.0%
7603	Cable Install, Svc. & Repair	9	5	10	5	4	33	0.2%
9078	Camp Operations	0	1	0	3	0	4	0.0%
5502	Carpet Laying &/or Linoleum Installation	2	1	2	3	5	13	0.1%
9220	Cemetery Operations	0	0	0	0	1	1	0.0%
7380	Chauffeurs, School Bus, Ambulance Drivers	20	23	31	34	26	134	1.0%
9830	Civil Air Patrol - Volunteer	0	0	0	0	0	0	0.0%
2583	Cleaners & Laundries	9	10	8	15	7	49	0.4%
8805	Clerical Office Employees	21	35	20	27	16	119	0.9%
1005	Coal Mining	0	8	7	5	1	21	0.2%
8221	Coal, Iron, Steel Merchants	0	0	2	1	0	3	0.0%
8291	Cold Storage Warehouse	0	2	0	1	0	3	0.0%
0050	Commercial Farm Mach. Operations	4	4	4	4	3	19	0.1%
8022	Commission & Produce Merch.	15	15	19	16	15	80	0.6%
9061	Community Outreach Svcs. & Support Programs	74	52	85	74	67	352	2.6%
3685	Computer/Electronic Assembly	8	6	6	5	3	28	0.2%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
5205	Concrete Work	16	23	20	29	33	121	0.9%
5603	Consulting Engineers	8	4	8	6	7	33	0.2%
9420	Counties - All Employees	0	0	0	0	0	0	0.0%
2064	Creameries & Dairy Products Mfg.	1	3	2	4	4	14	0.1%
4692	Dental Laboratories	0	0	1	0	0	1	0.0%
9002	Domestics	5	3	3	6	5	22	0.2%
6223	Dredging	0	0	0	0	0	0	0.0%
7531	Electric Light & Power Companies	14	11	23	13	13	74	0.5%
7529	Electric Light & Power Const-REA	1	3	3	3	6	16	0.1%
7534	Electric Light/Power Const./Spec Contractor	0	2	2	5	3	12	0.1%
7533	Electric Light/Power Const/Investor Owned	0	0	0	0	0	0	0.0%
5190	Electrical Wiring, Service & Repair	20	33	17	18	17	105	0.8%
7535	Electronic Equip. Install & Repair	4	1	2	2	3	12	0.1%
7715	Emergency Response Members & Volunteers	0	1	0	0	0	1	0.0%
6221	Excavation & Digging	8	2	3	6	5	24	0.2%
0006	Farming & Ranching	45	41	48	42	35	211	1.5%
6400	Fence Construction	4	2	2	4	1	13	0.1%
4583	Fertilizer & Chemical Dealers	15	10	8	17	8	58	0.4%
7700	Fire Departments -Paid	8	9	12	19	4	52	0.4%
7710	Fire Departments - Volunteer	1	5	4	4	3	17	0.1%
0003	Florists/Nurseries/Gardening	5	7	9	10	12	43	0.3%
2041	Food Preparation - Non Retail	4	0	4	1	2	11	0.1%
2014	Food Processing	33	24	25	31	19	132	1.0%
8001	Full-Line Department Stores	43	35	46	45	50	219	1.6%
9620	Funeral Homes	0	0	0	0	0	0	0.0%
8015	Furniture & Floor Covering Dealers	3	6	7	10	9	35	0.3%
7500	Gas Works	0	0	0	0	0	0	0.0%
8292	General Warehouse & Storage	30	30	27	39	39	165	1.2%
8605	Geologists & Scouts	0	2	2	0	1	5	0.0%
4130	Glass Merchants	5	4	5	2	1	17	0.1%
8304	Grain Elevators	15	19	14	16	11	75	0.5%
9040	Hospitals	70	68	225	683	252	1,298	9.5%
9050	Hotels & Motels	29	30	64	228	52	403	3.0%
7384	Ice Handling	0	0	0	0	0	0	0.0%
3504	Implement &/or Equipment Mfg.	155	150	147	138	163	753	5.5%
5040	Iron or Steel Constr./Erection	8	7	13	15	9	52	0.4%
0251	Irrigation	1	1	1	0	1	4	0.0%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
4150	Jewelry &/or Optical Goods Mfg.	1	0	0	0	0	1	0.0%
6209	Junk & Scrap Metal Dealers	1	0	2	1	2	6	0.0%
4601	Laboratory Work & Medicine Mfg.	5	3	3	2	1	14	0.1%
7720	Law Enforcement	27	35	62	61	47	232	1.7%
2681	Leather & Canvas Goods Mfg.	7	1	5	3	7	23	0.2%
8284	Livestock Dealers & Operations	5	6	4	3	8	26	0.2%
8207	Lumber Yard Employees	27	12	18	21	24	102	0.7%
5025	Masonry Work	6	4	7	5	5	27	0.2%
8003	Meat Markets	9	6	9	10	10	44	0.3%
9042	Med Clinics/Physicians/Dentists	24	27	40	286	90	467	3.4%
3124	Mfg. of Light Metal & Non-Metal Goods	19	17	17	19	29	101	0.7%
9615	Motion Picture & Video Production	0	0	0	0	0	0	0.0%
3866	Motor Coach & Carriage Assembly	2	6	6	9	1	24	0.2%
9041	Nursing Homes	71	70	79	336	95	651	4.8%
6203	Oil & Gas Development/Drilling	33	33	22	3	15	106	0.8%
8350	Oil & Gas Distrib/Bulk Dealers	42	30	22	21	19	134	1.0%
6208	Oil & Gas Instrument Logging	3	1	1	2	2	9	0.1%
6204	Oil & Gas Well Supply or Equipment Dealers	11	11	10	3	6	41	0.3%
1320	Oil & Gas Operations	30	33	29	11	10	113	0.8%
4740	Oil Refining - Synthetic Fuels Mfg.	8	7	11	1	12	39	0.3%
6206	Oil Well Servicing	120	129	85	40	72	446	3.3%
6205	Oil Well Trucking	92	87	80	41	45	345	2.5%
5100	Ornamental Work	0	0	0	0	0	0	0.0%
2094	Packing Plants & Slaughter Houses	0	1	2	2	2	7	0.1%
5474	Painting & Paper Hanging	10	5	6	7	4	32	0.2%
4365	Photographers	0	0	0	0	0	0	0.0%
5345	Plastering/Stucco/Drywall	3	7	6	6	5	27	0.2%
5183	Plumbing/Heating/Sheet Metal	28	32	25	33	33	151	1.1%
0010	Poisoning & Spraying	1	2	0	0	3	6	0.0%
9950	Preferred Worker Program	0	0	0	1	1	2	0.0%
4310	Printing & Publishing	5	9	6	8	3	31	0.2%
9850	Prison Industries Program	0	0	0	0	0	0	0.0%
9181	Professional Athletics	3	18	2	10	22	55	0.4%
9180	Race Track Operations	0	0	0	0	0	0	0.0%
7602	Radio & Television	3	1	1	1	0	6	0.0%
9104	Religious Orgs & Churches	1	2	1	3	1	8	0.1%
9071	Restaurants & Lounges	83	98	100	103	102	486	3.6%
5545	Roofing	0	1	1	0	0	2	0.0%

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
0007	Row Crop-Non-Machinery Farm Labor	1	0	1	0	0	2	0.0%
9403	Sanitation Operations	19	21	17	9	25	91	0.7%
9062	Schools/Libraries/Institutions	60	63	47	49	57	276	2.0%
6301	Sewer/Water/Gas Pipe Line Constr.	20	29	20	15	8	92	0.7%
2260	Shoe Repair	0	0	0	0	0	0	0.0%
9544	Sign Mfg.	5	3	4	1	1	14	0.1%
7420	Specialized Aircraft Operations	0	1	0	0	0	1	0.0%
1802	Stonecutters	0	2	0	2	2	6	0.0%
8010	Stores - Hardware/Appliance/Auto	26	33	28	46	24	157	1.2%
8000	Stores - Retail	70	59	58	70	77	334	2.4%
6042	Street & Road Constr./Maint.	101	94	89	77	68	429	3.1%
2030	Sugar Mfg. & Refining	11	10	12	14	17	64	0.5%
7605	Switching & Switchboard Repair	0	0	0	0	0	0	0.0%
7600	Telegraph & Telephone Operations	0	1	1	1	3	6	0.0%
7601	Telephone & Cable Line Constr.	5	6	6	7	7	31	0.2%
9757	Townships - All Employees	0	0	0	0	0	0	0.0%
8747	Traveling Representatives	48	40	46	50	42	226	1.7%
0004	Tree Planting/Trimming/Harvesting	2	3	8	1	5	19	0.1%
7215	Trucking & Hauling	170	166	166	174	187	863	6.3%
0000	Unknown	0	0	1	0	0	1	0.0%
2860	Upholstering	0	0	0	0	0	0	0.0%
8831	Veterinary Hospital/Surgeons Kennels	5	7	7	6	12	37	0.3%
9840	Voc Training/Work Eval Program	0	0	0	0	0	0	0.0%
9835	Volunteer Programs	2	0	1	0	1	4	0.0%
6200	Water Well Drilling Operations	0	0	0	0	1	1	0.0%
7520	Water Works	9	14	8	7	8	46	0.3%
3360	Welding & Blacksmithing	5	4	6	4	7	26	0.2%
8016	Wholesale Warehouse	24	17	22	24	34	121	0.9%
2803	Woodworking Mfg.	21	19	19	20	19	98	0.7%
Total Indemnity Claims		2,429	2,423	2,597	3,587	2,602	13,638	100.0%
Total All Claims		19,868	19,916	18,826	17,856	17,483	93,949	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 2018 - 2022

Fiscal Year:		FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
9040	Hospitals	70	68	225	683	252	1,298	9.5%
7215	Trucking & Hauling	170	166	166	174	187	863	6.3%
3504	Implement &/or Equipment Mfg	155	150	147	138	163	753	5.5%
9041	Nursing Homes	71	70	79	336	95	651	4.8%
5410	Building Construction	129	121	116	95	129	590	4.3%
8380	Automotive Dirs. & Svc. Stations	105	122	97	99	100	523	3.8%
9071	Restaurants and Lounges	83	98	100	103	102	486	3.6%
9042	Med Clinics - Physicians - Dentists	24	27	40	286	90	467	3.4%
6206	Oil Well Servicing	120	129	85	40	72	446	3.3%
6042	Street & Hwy Constr. & Maint.	101	94	89	77	68	429	3.1%
Totals		1,028	1,045	1,144	2,031	1,258	6,506	47.7%

Figure 8
Distribution of Claims by Top Ten Rate Classes
Indemnity Claims Only
 Date Reported - Fiscal Years 2018 - 2022

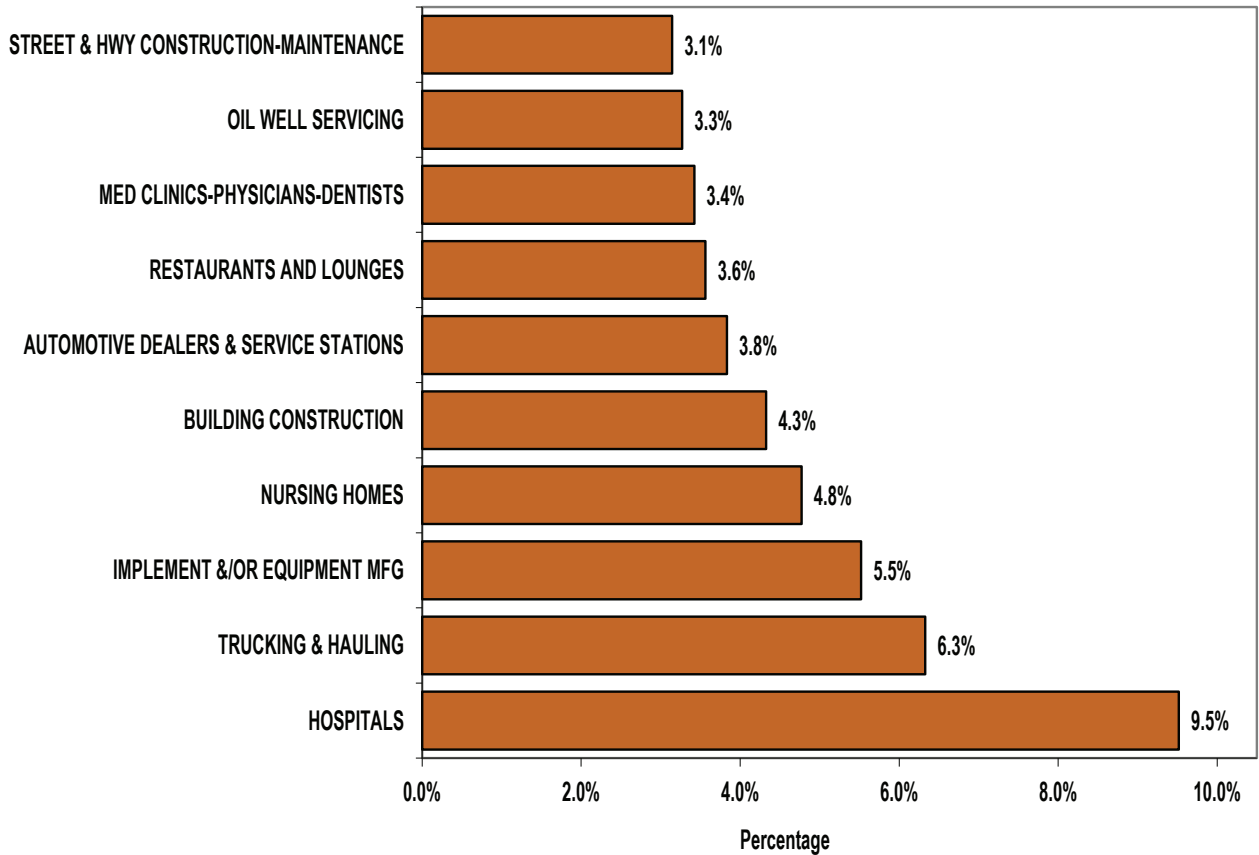


Table 20
Fatalities
Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims*
Caught In or Between - Machine or Machinery	0	1	0	0	1	2	1.5%
Caught In or Between - Miscellaneous Caught in or Between	0	1	0	0		1	0.8%
Fall or Slip Injury - From Different Level	1	0	0	0	0	1	0.8%
Fall or Slip Injury - From Ladder or Scaffolding	0	0	0	1	0	1	0.8%
Fall or Slip Injury - Into Openings	0	1	0	0	0	1	0.8%
Fall or Slip Injury - Miscellaneous Fall or Slip	0	0	0	2	1	3	2.3%
Fall or Slip Injury - On Same Level	1	1	0	1		3	2.3%
Miscellaneous Causes - Absorption Ingestion or Inhalation	0	1	2	0	2	5	3.8%
Miscellaneous Causes - Contact with Electric Current	0	1	0	0	1	2	1.5%
Miscellaneous Causes - Explosion or Flare Back	0	0	0	0	1	1	0.8%
Miscellaneous Causes - No Cause	0	0	0	1	0	1	0.8%
Miscellaneous Causes - Other	4	6	8	4	10	32	24.4%
Miscellaneous Causes - Other Than Physical Injury	5	2	3	0	0	10	7.6%
Miscellaneous Causes - Pandemic	0	0	0	5	0	5	3.8%
Miscellaneous Causes - Robbery or Criminal Assault	0	0	1	2	0	3	2.3%
Motor Vehicle - Collision With Another Vehicle	6	3	2	0	2	13	9.9%
Motor Vehicle - Crash of Airplane	0	3	0	0	0	3	2.3%
Motor Vehicle - Crash of Rail Vehicle	0	0	1	1	0	2	1.5%
Motor Vehicle - Miscellaneous Motor Vehicle	2	0	2	1	3	8	6.1%
Motor Vehicle - Vehicle Upset	5	2	4	3	0	14	10.7%
Strain or Injury By - Using Tool or Machine	0	0	0	0	1	1	0.8%
Struck or Injured By - Falling or Flying Object	2	1	1	0	1	5	3.8%
Struck or Injured By - Miscellaneous Struck or Injured By	1	0	0	0	0	1	0.8%
Struck or Injured By - Motor Vehicle	2	4	1	0	1	8	6.1%
Struck or Injured By - Moving Parts of Machine	0	0	2	0	0	2	1.5%
Struck or Injured By - Object Being Lifted or Handled	0	0	0	1	0	1	0.8%
Struck or Injured By - Object Handled by Others	1	0	0	0	1	2	1.5%
Total Fatalities	30	27	27	22	25	131	100.0%

*Column may not sum to 100% due to rounding

Table 21
Claim & Workforce Statistics
 Date Reported - Fiscal Years 2018 - 2022

Fiscal Year:	FY 18	FY 19	FY 20	FY 21	FY 22	Five Year Total	% of Claims
<u>CLAIMS FILED</u>							
Indemnity Claims Filed	2,429	2,423	2,597	3,587	2,602	13,638	14.5%
Medical Only Claims Filed	17,439	17,493	16,229	14,269	14,881	80,311	85.5%
Total Claims Filed	19,868	19,916	18,826	17,856	17,483	93,949	100.0%
<u>COVERED WORKFORCE</u>							
	405,367	409,559	414,371	386,414	402,018		
<u>INCIDENT RATES</u>							
Indemnity Claims per 100 Covered Workers	0.60	0.59	0.63	0.93	0.65		
Total Claims per 100 Covered Workers	4.90	4.86	4.54	4.62	4.35		

The total covered workforce in North Dakota increased by 4% from FY 2021 to FY 2022

Figure 9
Claim Incident Rates
 Date Reported - Fiscal Years 2018 - 2022

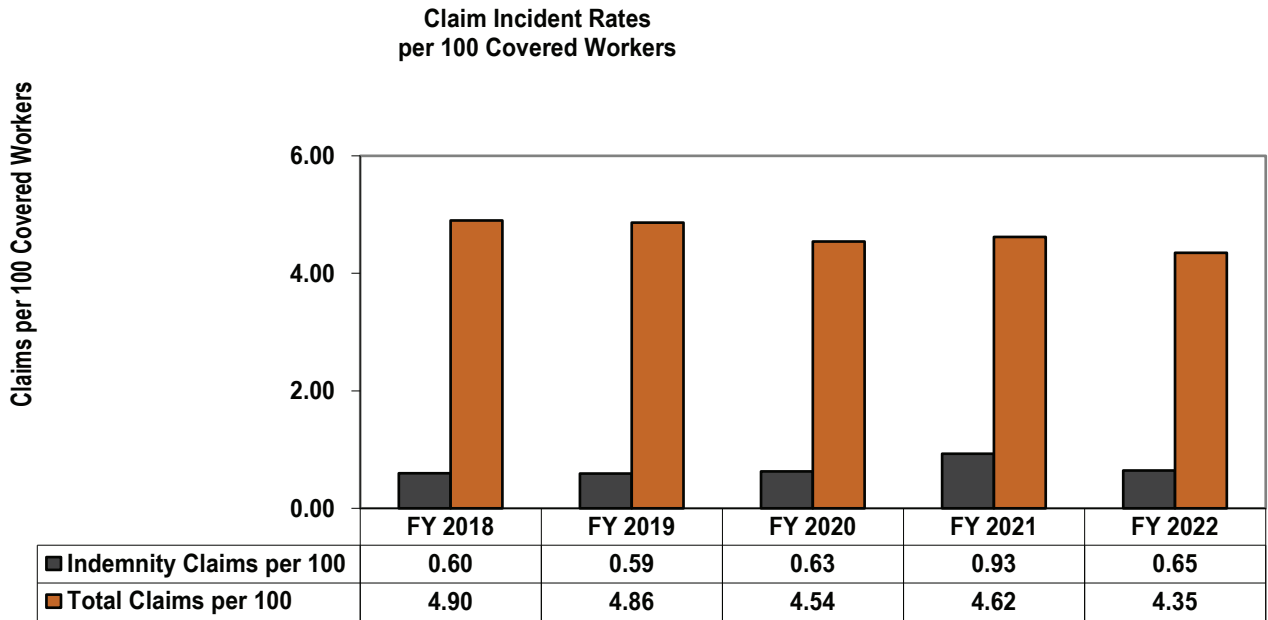
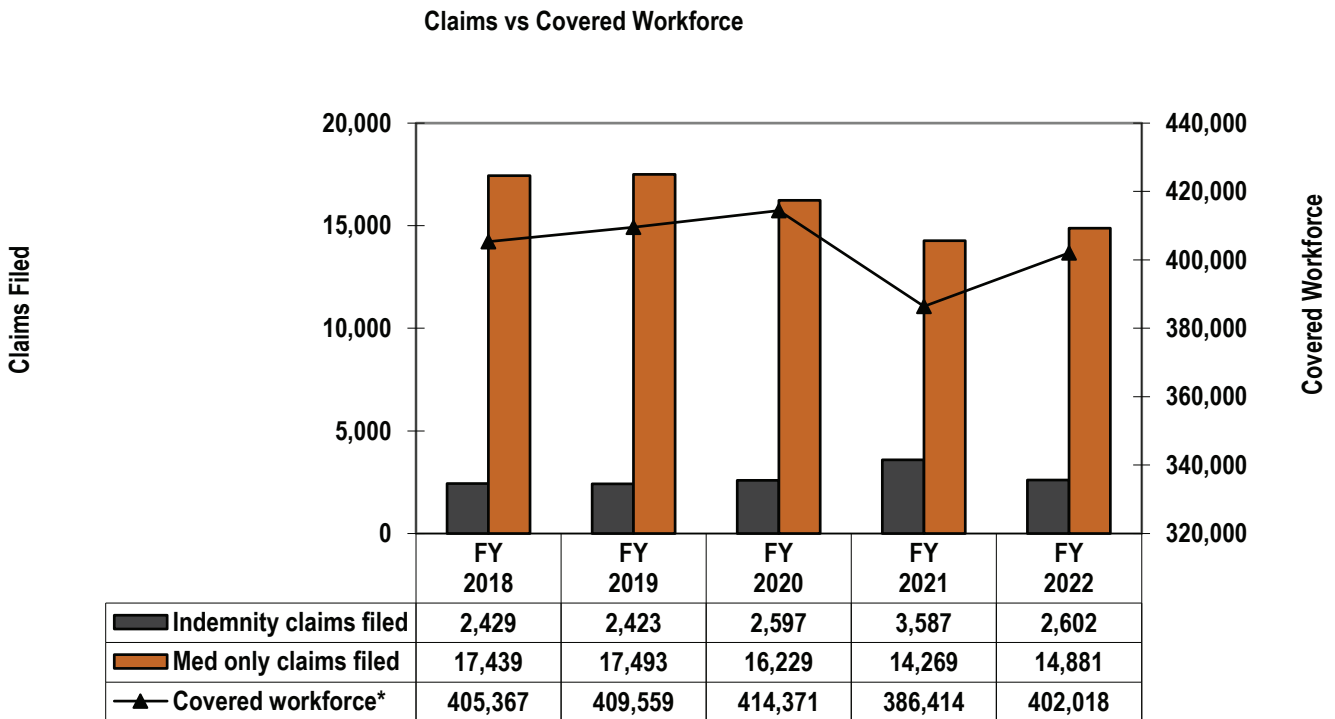


Figure 10
Claim & Covered Workforce Statistics
 Date Reported - Fiscal Years 2018 - 2022



*Source: Job Service ND

SECTION II

TIPS FOR EMPLOYERS:

**Reducing Workers'
Compensation Costs**

WSI

North Dakota Workforce
Safety & Insurance

Safety: A Key Feature of Your Business

Attention to Safety not only helps protect a business's most valuable resource, its people, it also helps prevent both personal and financial loss.

- 1. Make safety a part of the workplace.** As an employer, you are responsible for providing a safe and healthy work environment for your workers. You can control what happens before a work injury occurs. Identifying hazards that have the potential to cause injury may avoid a workers' compensation claim altogether. You can lower the chance of a work injury occurring if you make safety a part of your work culture, and many tools are available for you to help bring this about. Conduct regular walkthroughs to look at workplace conditions. Visit with 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 500 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).

Detailed Claims and Injury Characteristics Report

**Fiscal Years
2018 – 2022**



**North Dakota Workforce
Safety & Insurance**

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

workforcesafety.com | Toll-Free: 800-777-5033 | Fax: 888-786-8695
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Mailing Address: PO Box 5585, Bismarck, ND 58506-5585