



WSI

North Dakota Workforce
Safety & Insurance

Detailed Claims and Injury Characteristics Report

Fiscal Years
2019 – 2023



**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 2019 through 2023 (July 1, 2018 through June 30, 2023) 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 2023 the average cost of an indemnity claim in North Dakota was nearly \$64,328 in indemnity payments and medical expenses, while each medical only claim averages approximately \$1,372 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



North Dakota Workforce
Safety & Insurance

Table 1
Accepted/Denied
 Reflects the Initial Decision and Includes all Claims and Incidents Filed

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| MEDICAL ONLY CLAIMS & INCIDENTS | | | | | | | |
| Accepted | 12,867 | 11,777 | 10,052 | 10,384 | 10,803 | 55,883 | 71.2% |
| Denied | 4,626 | 4,452 | 4,217 | 4,497 | 4,839 | 22,631 | 28.8% |
| Total Medical Only | 17,493 | 16,229 | 14,269 | 14,881 | 15,642 | 78,514 | 85.1% |
| INDEMNITY CLAIMS & INCIDENTS | | | | | | | |
| Accepted | 2,012 | 2,065 | 2,241 | 1,805 | 1,956 | 10,079 | 73.6% |
| Denied | 411 | 532 | 1,346 | 797 | 530 | 3,616 | 26.4% |
| Total Indemnity | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 14.9% |
| TOTAL | | | | | | | |
| Accepted | 14,879 | 13,842 | 12,293 | 12,189 | 12,759 | 65,962 | 71.5% |
| Denied | 5,037 | 4,984 | 5,563 | 5,294 | 5,369 | 26,247 | 28.5% |
| Total All Claims & Incidents | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 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 88%.

*(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

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|----------------------------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| MEDICAL ONLY CLAIMS | | | | | | | |
| Head | 2,610 | 2,412 | 2,121 | 2,269 | 2,400 | 11,812 | 12.8% |
| Neck | 531 | 485 | 325 | 366 | 396 | 2,103 | 2.3% |
| Upper Extremities | 7,113 | 6,618 | 5,795 | 6,312 | 6,529 | 32,367 | 35.1% |
| Trunk | 3,273 | 3,077 | 2,964 | 2,597 | 2,587 | 14,498 | 15.7% |
| Lower Extremities | 3,603 | 3,326 | 2,788 | 3,020 | 3,347 | 16,084 | 17.4% |
| Other | 314 | 275 | 241 | 273 | 354 | 1,457 | 1.6% |
| Unknown | 49 | 36 | 35 | 44 | 29 | 193 | 0.2% |
| Total Medical Only Claims | 17,493 | 16,229 | 14,269 | 14,881 | 15,642 | 78,514 | 85.1% |
| INDEMNITY CLAIMS | | | | | | | |
| Head | 174 | 162 | 165 | 180 | 197 | 878 | 1.0% |
| Neck | 57 | 48 | 45 | 54 | 56 | 260 | 1.0% |
| Upper Extremities | 860 | 835 | 706 | 782 | 807 | 3,990 | 4.3% |
| Trunk | 520 | 791 | 1,971 | 823 | 574 | 4,679 | 5.1% |
| Lower Extremities | 754 | 714 | 649 | 717 | 800 | 3,634 | 3.9% |
| Other | 54 | 46 | 45 | 43 | 49 | 237 | 0.3% |
| Unknown | 4 | 1 | 6 | 3 | 3 | 17 | 0.0% |
| Total Indemnity Claims | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 14.9% |
| TOTAL CLAIMS | | | | | | | |
| Head | 2,784 | 2,574 | 2,286 | 2,449 | 2,597 | 12,690 | 13.8% |
| Neck | 588 | 533 | 370 | 420 | 452 | 2,363 | 2.6% |
| Upper Extremities | 7,973 | 7,453 | 6,501 | 7,094 | 7,336 | 36,357 | 39.4% |
| Trunk | 3,793 | 3,868 | 4,935 | 3,420 | 3,161 | 19,177 | 20.8% |
| Lower Extremities | 4,357 | 4,040 | 3,437 | 3,737 | 4,147 | 19,718 | 21.4% |
| Other | 368 | 321 | 286 | 316 | 403 | 1,694 | 1.8% |
| Unknown | 53 | 37 | 41 | 47 | 32 | 210 | 0.2% |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 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 39.4% of all claims.

Table 3
Distribution of Claims by Part of Body - Detail
All Claims

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------------------|-------|-------|-------|-------|-------|-----------------|--------------|
| HEAD | | | | | | | |
| Brain | 14 | 10 | 13 | 16 | 18 | 71 | 0.1% |
| Ear(s) | 84 | 64 | 60 | 66 | 74 | 348 | 0.4% |
| Eye(s) | 1,007 | 915 | 867 | 832 | 842 | 4,463 | 4.8% |
| Facial Bones | 38 | 36 | 41 | 52 | 47 | 214 | 0.2% |
| Facial Soft Tissue | 296 | 282 | 231 | 268 | 266 | 1,343 | 1.5% |
| Head Injury | 969 | 940 | 793 | 917 | 1,033 | 4,652 | 5.0% |
| Mouth | 86 | 85 | 54 | 63 | 75 | 363 | 0.4% |
| Nose | 98 | 87 | 93 | 83 | 79 | 440 | 0.5% |
| Scalp | 88 | 63 | 58 | 60 | 62 | 331 | 0.4% |
| Skull | 3 | 2 | 0 | 7 | 7 | 19 | 0.0% |
| Tooth | 101 | 90 | 76 | 85 | 94 | 446 | 0.5% |
| Sub Total | 2,784 | 2,574 | 2,286 | 2,449 | 2,597 | 12,690 | 13.8% |
| NECK | | | | | | | |
| Cervical (Neck) | 580 | 519 | 361 | 408 | 445 | 2,313 | 2.5% |
| Larynx | 3 | 10 | 2 | 7 | 2 | 24 | 0.0% |
| Neck - Soft Tissue | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Trachea | 5 | 4 | 7 | 5 | 5 | 26 | 0.0% |
| Sub Total | 588 | 533 | 370 | 420 | 452 | 2,363 | 2.6% |
| UPPER EXTREMITIES | | | | | | | |
| Elbow(s) | 557 | 520 | 395 | 462 | 446 | 2,380 | 2.6% |
| Finger(s) | 2,131 | 2,031 | 1,827 | 1,924 | 1,959 | 9,872 | 10.7% |
| Hand(s) | 1,236 | 1,224 | 1,060 | 1,190 | 1,220 | 5,930 | 6.4% |
| Lower Arm(s) | 516 | 440 | 430 | 436 | 452 | 2,274 | 2.5% |
| Shoulder(s) | 1,539 | 1,380 | 1,176 | 1,311 | 1,401 | 6,807 | 7.4% |
| Thumb(s) | 748 | 709 | 633 | 716 | 709 | 3,515 | 3.8% |
| Upper Arm(s) | 290 | 276 | 242 | 252 | 261 | 1,321 | 1.4% |
| Wrist(s) | 956 | 873 | 738 | 803 | 888 | 4,258 | 4.6% |
| Sub Total | 7,973 | 7,453 | 6,501 | 7,094 | 7,336 | 36,357 | 39.4% |
| TRUNK | | | | | | | |
| Abdomen/Stomach | 249 | 185 | 193 | 193 | 176 | 996 | 1.1% |
| Buttocks | 65 | 50 | 35 | 58 | 36 | 244 | 0.3% |
| Chest, Ribs, Sternum | 479 | 412 | 352 | 413 | 441 | 2,097 | 2.3% |
| Genitals | 11 | 11 | 11 | 11 | 9 | 53 | 0.1% |
| Groin | 121 | 87 | 78 | 85 | 73 | 444 | 0.5% |

Table 3
Distribution of Claims by Part of Body - Detail (cont.)
All Claims

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------------------|--------|--------|--------|--------|--------|-----------------|--------------|
| TRUNK (CONTINUED) | | | | | | | |
| Heart/Lung/Pulmonary | 179 | 576 | 2,131 | 546 | 191 | 3,623 | 3.9% |
| Hernia | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Internal Organs | 13 | 10 | 6 | 8 | 15 | 52 | 0.1% |
| Lumbar (Low Back) | 2,043 | 1,954 | 1,671 | 1,629 | 1,700 | 8,997 | 9.8% |
| Pelvis | 21 | 34 | 14 | 18 | 22 | 109 | 0.1% |
| Sacrum/Coccyx | 75 | 55 | 40 | 43 | 52 | 265 | 0.3% |
| Scapula/Clavicle | 25 | 21 | 19 | 16 | 37 | 118 | 0.1% |
| Spinal Cord | 2 | 1 | 2 | 5 | 6 | 16 | 0.0% |
| Thoracic (Middle Back) | 494 | 462 | 375 | 387 | 378 | 2,096 | 2.3% |
| Trunk | 16 | 10 | 8 | 8 | 25 | 67 | 0.1% |
| Sub Total | 3,793 | 3,868 | 4,935 | 3,420 | 3,161 | 19,177 | 20.8% |
| LOWER EXTREMITIES | | | | | | | |
| Ankle(s) | 894 | 820 | 736 | 804 | 855 | 4,109 | 4.5% |
| Foot | 669 | 605 | 509 | 570 | 575 | 2,928 | 3.2% |
| Heel(s) | 31 | 28 | 23 | 23 | 27 | 132 | 0.1% |
| Hip(s) | 277 | 222 | 198 | 228 | 278 | 1,203 | 1.3% |
| Knee(s) | 1,661 | 1,526 | 1,229 | 1,378 | 1,516 | 7,310 | 7.9% |
| Lower Leg(s) | 414 | 436 | 350 | 368 | 445 | 2,013 | 2.2% |
| Toe(s) | 201 | 191 | 177 | 191 | 212 | 972 | 1.1% |
| Upper Leg(s) | 210 | 212 | 215 | 175 | 239 | 1,051 | 1.1% |
| Sub Total | 4,357 | 4,040 | 3,437 | 3,737 | 4,147 | 19,718 | 21.4% |
| OTHER | | | | | | | |
| All Body | 204 | 195 | 160 | 199 | 262 | 1,020 | 1.1% |
| Death | 27 | 27 | 21 | 24 | 27 | 126 | 0.1% |
| Glasses | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| No Injury | 137 | 99 | 105 | 93 | 114 | 548 | 0.6% |
| Sub Total | 368 | 321 | 286 | 316 | 403 | 1,694 | 1.8% |
| UNKNOWN | | | | | | | |
| Unknown | 53 | 37 | 41 | 47 | 32 | 210 | 0.2% |
| Sub Total | 53 | 37 | 41 | 47 | 32 | 210 | 0.2% |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 100.0% |

*Column may not sum to 100% due to rounding

Table 4
Distribution of Claims by Part of Body - Detail
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------------------|-------|-------|-------|-------|-------|-----------------|--------------|
| HEAD | | | | | | | |
| Brain | 10 | 6 | 7 | 14 | 14 | 51 | 0.4% |
| Ear(s) | 3 | 3 | 1 | 2 | 0 | 9 | 0.1% |
| Eye(s) | 20 | 16 | 19 | 20 | 21 | 96 | 0.7% |
| Facial Bones | 7 | 6 | 7 | 8 | 9 | 37 | 0.3% |
| Facial Soft Tissue | 11 | 13 | 5 | 7 | 14 | 50 | 0.4% |
| Head | 107 | 102 | 118 | 112 | 124 | 563 | 4.1% |
| Mouth | 3 | 0 | 2 | 3 | 4 | 12 | 0.1% |
| Nose | 9 | 13 | 5 | 10 | 6 | 43 | 0.3% |
| Scalp | 3 | 1 | 1 | 2 | 3 | 10 | 0.1% |
| Skull | 1 | 1 | 0 | 0 | 0 | 2 | 0.0% |
| Tooth | 0 | 1 | 0 | 2 | 2 | 5 | 0.0% |
| Sub Total | 174 | 162 | 165 | 180 | 197 | 878 | 6.4% |
| NECK | | | | | | | |
| Cervical (Neck) | 57 | 46 | 45 | 53 | 56 | 257 | 1.9% |
| Larynx | 0 | 2 | 0 | 1 | 0 | 3 | 0.0% |
| Neck - Soft Tissue | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Trachea | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Sub Total | 57 | 48 | 45 | 54 | 56 | 260 | 1.9% |
| UPPER EXTREMITIES | | | | | | | |
| Elbow(s) | 60 | 65 | 53 | 64 | 55 | 297 | 2.2% |
| Finger(s) | 127 | 124 | 113 | 117 | 128 | 609 | 4.4% |
| Hands(s) | 48 | 83 | 58 | 62 | 65 | 316 | 2.3% |
| Lower Arm(s) | 34 | 38 | 24 | 45 | 37 | 178 | 1.3% |
| Shoulder(s) | 357 | 293 | 269 | 287 | 299 | 1,505 | 11.0% |
| Thumb(s) | 46 | 44 | 35 | 40 | 34 | 199 | 1.5% |
| Upper Arm(s) | 45 | 52 | 47 | 55 | 48 | 247 | 1.8% |
| Wrist(s) | 143 | 136 | 107 | 112 | 141 | 639 | 4.7% |
| Sub Total | 860 | 835 | 706 | 782 | 807 | 3,990 | 29.1% |
| TRUNK | | | | | | | |
| Abdomen/Stomach | 37 | 31 | 40 | 27 | 23 | 158 | 1.2% |
| Buttocks | 1 | 2 | 0 | 3 | 0 | 6 | 0.0% |
| Chest, Ribs, Sternum | 61 | 73 | 73 | 72 | 86 | 365 | 2.7% |
| Genitals | 3 | 1 | 4 | 1 | 0 | 9 | 0.1% |
| Groin | 35 | 24 | 19 | 18 | 19 | 115 | 0.8% |

Table 4
Distribution of Claims by Part of Body - Detail (cont.)
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|------------------------------|--------|--------|--------|--------|--------|-----------------|--------------|
| TRUNK (CONTINUED) | | | | | | | |
| Heart/Lung/Pulmonary | 21 | 312 | 1,507 | 358 | 49 | 2,247 | 16.4% |
| Hernia | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Internal Organs | 2 | 2 | 1 | 3 | 9 | 17 | 0.1% |
| Lumbar (Low Back) | 293 | 277 | 266 | 274 | 304 | 1,414 | 10.3% |
| Pelvis | 6 | 11 | 3 | 6 | 9 | 35 | 0.3% |
| Sacrum/Coccyx | 7 | 6 | 12 | 5 | 8 | 38 | 0.3% |
| Scapula/Clavicle | 7 | 9 | 4 | 6 | 12 | 38 | 0.3% |
| Spinal Cord | 0 | 0 | 0 | 2 | 4 | 6 | 0.0% |
| Thoracic Spine (Middle Back) | 47 | 40 | 42 | 46 | 49 | 224 | 1.6% |
| Trunk | 0 | 3 | 0 | 2 | 2 | 7 | 0.1% |
| Sub Total | 520 | 791 | 1,971 | 823 | 574 | 4,679 | 34.2% |
| LOWER EXTREMITIES | | | | | | | |
| Ankles(s) | 177 | 168 | 141 | 170 | 191 | 847 | 6.2% |
| Foot | 86 | 83 | 70 | 94 | 95 | 428 | 3.1% |
| Heel(s) | 9 | 10 | 4 | 2 | 7 | 32 | 0.2% |
| Hip(s) | 55 | 36 | 40 | 46 | 54 | 231 | 1.7% |
| Knee(s) | 303 | 296 | 266 | 283 | 303 | 1,451 | 10.6% |
| Lower Leg(s) | 69 | 61 | 60 | 68 | 88 | 346 | 2.5% |
| Toe(s) | 31 | 22 | 35 | 30 | 30 | 148 | 1.1% |
| Upper Leg(s) | 24 | 38 | 33 | 24 | 32 | 151 | 1.1% |
| Sub Total | 754 | 714 | 649 | 717 | 800 | 3,634 | 26.5% |
| OTHER | | | | | | | |
| All Body | 19 | 13 | 13 | 13 | 19 | 77 | 0.6% |
| Death | 27 | 27 | 21 | 24 | 27 | 126 | 0.9% |
| Glasses | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| No Injury | 8 | 6 | 11 | 6 | 3 | 34 | 0.2% |
| Sub Total | 54 | 46 | 45 | 43 | 49 | 237 | 1.7% |
| UNKNOWN | | | | | | | |
| Unknown | 4 | 1 | 6 | 3 | 3 | 17 | 0.1% |
| Sub Total | 4 | 1 | 6 | 3 | 3 | 17 | 0.1% |
| Total Indemnity Claims | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 100.0% |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 100.0% |

*Column may not sum to 100% due to rounding

Table 5
Distribution of Claims by Nature of Injury
All Claims Filed

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|-------|-------|-------|-------|-------|-----------------|--------------|
| Aids | 0 | 0 | 1 | 0 | 2 | 3 | 0.0% |
| All Other | 599 | 556 | 510 | 566 | 578 | 2,809 | 3.0% |
| All Other Cumulative Injuries | 142 | 109 | 96 | 85 | 104 | 536 | 0.6% |
| All Other Occupational Disease | 33 | 30 | 18 | 29 | 33 | 143 | 0.2% |
| Amputation | 57 | 48 | 53 | 48 | 56 | 262 | 0.3% |
| Angina Pectoris (Heart Disease) | 4 | 3 | 0 | 1 | 1 | 9 | 0.0% |
| Asbestos | 0 | 1 | 0 | 1 | 7 | 9 | 0.0% |
| Asphyxiation | 3 | 7 | 6 | 3 | 2 | 21 | 0.0% |
| Black Lung | 4 | 0 | 0 | 0 | 0 | 4 | 0.0% |
| Burn(s) | 468 | 466 | 395 | 374 | 439 | 2,142 | 2.3% |
| Byssinosis | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Cancer | 1 | 3 | 2 | 1 | 1 | 8 | 0.0% |
| Carpal Tunnel Syndrome | 123 | 100 | 104 | 75 | 86 | 488 | 0.5% |
| Concussion | 302 | 299 | 259 | 318 | 419 | 1,597 | 1.7% |
| Contagious Disease | 3 | 5 | 3 | 9 | 7 | 27 | 0.0% |
| Contusion | 3,045 | 2,904 | 2,268 | 2,609 | 2,777 | 13,603 | 14.8% |
| COVID-19 | 0 | 385 | 2,040 | 381 | 41 | 2,847 | 3.1% |
| Crushing | 418 | 396 | 371 | 437 | 396 | 2,018 | 2.2% |
| Dermatitis | 48 | 39 | 39 | 23 | 43 | 192 | 0.2% |
| Dislocation | 122 | 109 | 103 | 125 | 131 | 590 | 0.6% |
| Dust Disease (all other Pneumoconiosis) | 2 | 4 | 1 | 1 | 0 | 8 | 0.0% |
| Electric Shock | 30 | 21 | 11 | 34 | 28 | 124 | 0.1% |
| Enucleation (removal of eye) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Exposure to Bodily Fluid | 230 | 196 | 135 | 147 | 217 | 925 | 1.0% |
| Foreign Body | 706 | 637 | 617 | 601 | 579 | 3,140 | 3.4% |
| Fracture | 1,153 | 1,170 | 908 | 1,135 | 1,269 | 5,635 | 6.1% |
| Freezing | 34 | 30 | 13 | 25 | 37 | 139 | 0.2% |
| Hearing Loss (traumatic only) | 11 | 6 | 11 | 7 | 10 | 45 | 0.0% |
| Heart Attack | 12 | 17 | 13 | 21 | 22 | 85 | 0.1% |
| Heat Prostration | 31 | 41 | 42 | 35 | 37 | 186 | 0.2% |
| Hernia | 115 | 84 | 80 | 85 | 84 | 448 | 0.5% |
| Hypertension | 15 | 18 | 6 | 12 | 15 | 66 | 0.1% |
| Infection | 69 | 50 | 53 | 55 | 54 | 281 | 0.3% |
| Inflammation | 370 | 371 | 255 | 312 | 304 | 1,612 | 1.7% |
| Lacerations | 2,750 | 2,521 | 2,291 | 2,412 | 2,477 | 12,451 | 13.5% |
| Loss of Hearing (progressive) | 15 | 17 | 10 | 9 | 16 | 67 | 0.1% |
| Mental Disorder | 2 | 2 | 1 | 4 | 5 | 14 | 0.0% |
| Mental Stress | 10 | 9 | 9 | 14 | 9 | 51 | 0.1% |

Table 5
Distribution of Claims by Nature of Injury (cont.)
All Claims Filed

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| Multiple Physical Injuries Both Physical And Psychological | 3 | 6 | 13 | 10 | 10 | 42 | 0.0% |
| Multiple Physical Injuries Only | 79 | 72 | 70 | 95 | 95 | 411 | 0.4% |
| Needle Stick | 252 | 246 | 226 | 257 | 263 | 1,244 | 1.3% |
| No Physical Injury | 435 | 377 | 333 | 333 | 390 | 1,868 | 2.0% |
| Poisoning - Chemical | 28 | 33 | 13 | 28 | 39 | 141 | 0.2% |
| Poisoning - General (not OD or Cumulative) | 7 | 15 | 9 | 10 | 5 | 46 | 0.0% |
| Poisoning - Metal | 3 | 1 | 0 | 0 | 0 | 4 | 0.0% |
| Puncture | 491 | 483 | 467 | 492 | 428 | 2,361 | 2.6% |
| Radiation | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Respiratory Disorders (Gases, Fumes, Chemicals) | 120 | 101 | 60 | 89 | 102 | 472 | 0.5% |
| Rupture | 244 | 223 | 203 | 190 | 211 | 1,071 | 1.2% |
| Severance | 7 | 5 | 8 | 11 | 4 | 35 | 0.0% |
| Silicosis | 0 | 1 | 0 | 0 | 0 | 1 | 0.0% |
| Sprain/Strain | 7,106 | 6,444 | 5,583 | 5,838 | 6,156 | 31,127 | 33.8% |
| Syncope (fainting) | 64 | 40 | 60 | 57 | 52 | 273 | 0.3% |
| Tendonitis | 134 | 111 | 70 | 57 | 68 | 440 | 0.5% |
| Unknown | 4 | 3 | 0 | 7 | 2 | 16 | 0.0% |
| Vascular Loss | 0 | 2 | 3 | 1 | 3 | 9 | 0.0% |
| Vision Loss | 12 | 9 | 14 | 14 | 14 | 63 | 0.1% |
| VDT - Related Disease | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 100.0% |

*Column may not sum to 100% due to rounding

Sprains and strains are the most prevalent nature of injury. In FY 2023, sprains and strains accounted for approximately 33.8% of all claims filed.

Table 6
Distribution of Claims by The Top 10 Natures of Injury
All Claims Filed

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|--------------|
| Sprain/Strain | 7,106 | 6,444 | 5,583 | 5,838 | 6,156 | 31,127 | 33.8% |
| Contusion | 3,045 | 2,904 | 2,268 | 2,609 | 2,777 | 13,603 | 14.8% |
| Lacerations | 2,750 | 2,521 | 2,291 | 2,412 | 2,477 | 12,451 | 13.5% |
| Fracture | 1,153 | 1,170 | 908 | 1,135 | 1,269 | 5,635 | 6.1% |
| Foreign Body | 706 | 637 | 617 | 601 | 579 | 3,140 | 3.4% |
| COVID-19 | 0 | 385 | 2,040 | 381 | 41 | 2,847 | 3.1% |
| All Other | 599 | 556 | 510 | 566 | 578 | 2,809 | 3.0% |
| Puncture | 491 | 483 | 467 | 492 | 428 | 2,361 | 2.6% |
| Burn(s) | 468 | 466 | 395 | 374 | 439 | 2,142 | 2.3% |
| Crushing | 418 | 396 | 371 | 437 | 396 | 2,018 | 2.2% |
| Totals | 16,736 | 15,962 | 15,450 | 14,845 | 15,140 | 78,133 | 84.7% |

Figure 1
Distribution of Claims by the Top Ten Natures of Injury
All Claims Filed

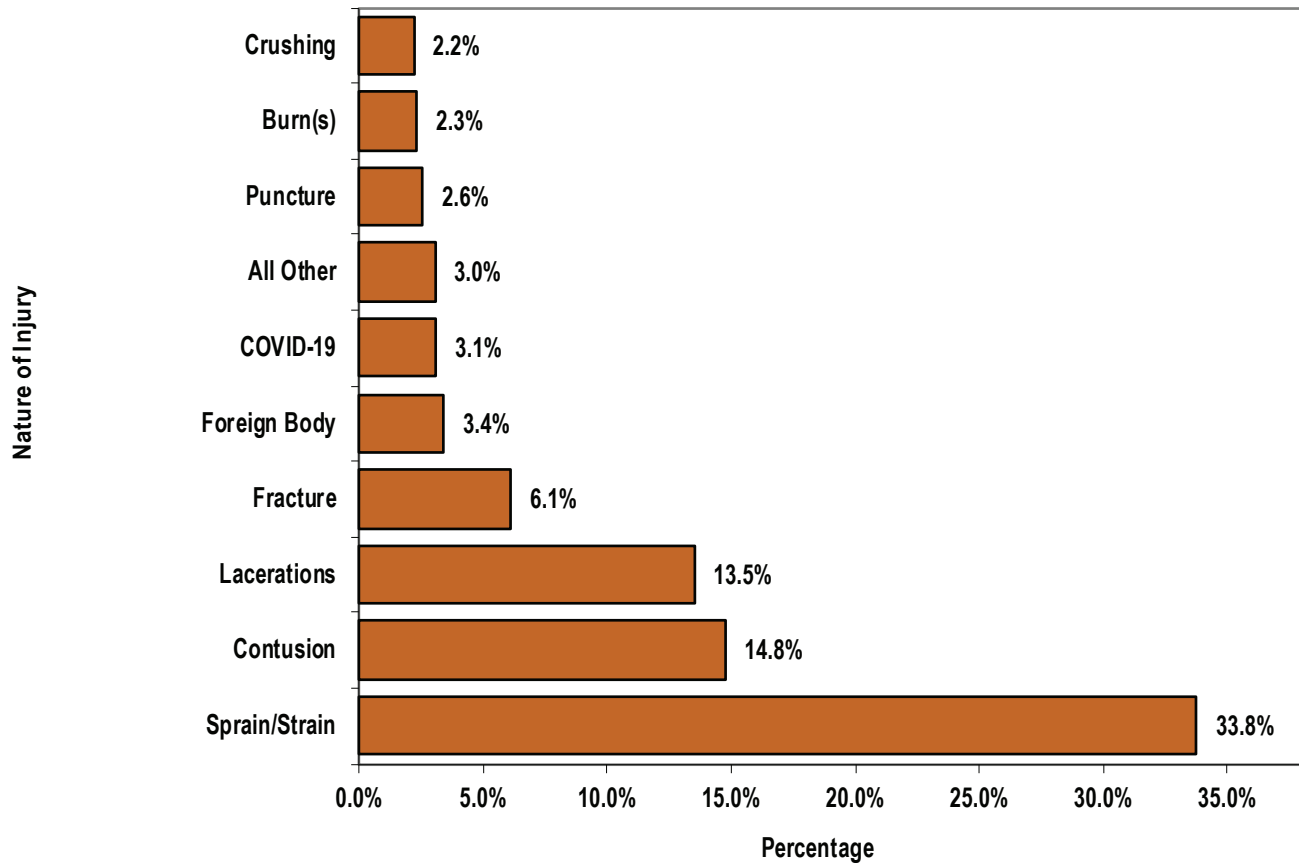


Table 7
Distribution of Claims by Nature of Injury
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|-------|-------|-------|-------|-------|-----------------|--------------|
| All Other | 65 | 57 | 64 | 73 | 77 | 336 | 2.5% |
| All Other Cumulative Injuries | 20 | 16 | 17 | 20 | 14 | 87 | 0.6% |
| All Other Occupational Disease | 3 | 6 | 2 | 2 | 4 | 17 | 0.1% |
| Amputation | 22 | 24 | 32 | 30 | 31 | 139 | 1.0% |
| Angina Pectoris (Heart Disease) | 0 | 0 | 0 | 1 | 1 | 2 | 0.0% |
| Asbestos | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Asphyxiation | 0 | 2 | 0 | 1 | 1 | 4 | 0.0% |
| Black Lung | 1 | 0 | 0 | 0 | 0 | 1 | 0.0% |
| Burn(s) | 27 | 55 | 26 | 29 | 38 | 175 | 1.3% |
| Cancer | 1 | 2 | 0 | 0 | 1 | 4 | 0.0% |
| Carpal Tunnel Syndrome | 26 | 28 | 31 | 18 | 18 | 121 | 0.9% |
| Concussion | 73 | 60 | 69 | 78 | 99 | 379 | 2.8% |
| Contagious Disease | 1 | 1 | 1 | 1 | 0 | 4 | 0.0% |
| Contusion | 159 | 140 | 147 | 164 | 178 | 788 | 5.8% |
| COVID-19 | 0 | 284 | 1,497 | 331 | 29 | 2,141 | 15.6% |
| Crushing | 49 | 44 | 47 | 39 | 49 | 228 | 1.7% |
| Dermatitis | 4 | 4 | 1 | 2 | 0 | 11 | 0.1% |
| Dislocation | 43 | 27 | 36 | 35 | 48 | 189 | 1.4% |
| Dust Disease (all other Pneumoconiosis) | 1 | 1 | 1 | 0 | 0 | 3 | 0.0% |
| Electric Shock | 5 | 0 | 1 | 4 | 4 | 14 | 0.1% |
| Enucleation (Removal of Eye) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Exposure to Bodily Fluid | 0 | 0 | 0 | 1 | 1 | 2 | 0.0% |
| Foreign Body | 7 | 1 | 9 | 6 | 5 | 28 | 0.2% |
| Fracture | 524 | 534 | 429 | 548 | 571 | 2,606 | 19.0% |
| Freezing | 3 | 8 | 3 | 0 | 9 | 23 | 0.2% |
| Heart Attack | 9 | 8 | 8 | 12 | 10 | 47 | 0.3% |
| Heat Prostration | 2 | 1 | 5 | 2 | 3 | 13 | 0.1% |
| Hernia | 48 | 40 | 38 | 29 | 27 | 182 | 1.3% |
| Hypertension | 0 | 2 | 2 | 1 | 4 | 9 | 0.1% |
| Infection | 17 | 13 | 14 | 22 | 20 | 86 | 0.6% |
| Inflammation | 35 | 38 | 28 | 31 | 26 | 158 | 1.2% |
| Lacerations | 84 | 109 | 89 | 76 | 85 | 443 | 3.2% |
| Loss of Hearing (progressive) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Mental Disorder | 2 | 0 | 1 | 3 | 1 | 7 | 0.1% |
| Mental Stress | 2 | 5 | 4 | 8 | 3 | 22 | 0.2% |
| Multiple Injuries Both Physical And Psy- chological | 2 | 2 | 3 | 6 | 6 | 19 | 0.1% |
| Multiple Physical Injuries Only | 17 | 16 | 19 | 9 | 20 | 81 | 0.6% |
| Needle Stick | 0 | 0 | 1 | 2 | 0 | 3 | 0.0% |
| No Physical Injury | 29 | 25 | 24 | 16 | 24 | 118 | 0.9% |

Table 7
Distribution of Claims by Nature of Injury (cont.)
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|---|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| Poisoning - Chemical | 3 | 4 | 2 | 0 | 2 | 11 | 0.1% |
| Poisoning - General (not OD or Cumulative) | 1 | 1 | 0 | 1 | 1 | 4 | 0.0% |
| Poisoning - Metal | 1 | 0 | 0 | 0 | 0 | 1 | 0.0% |
| Puncture | 12 | 13 | 10 | 11 | 15 | 61 | 0.4% |
| Respiratory Disorders (Gases, Fumes, Chemicals) | 2 | 3 | 1 | 11 | 4 | 21 | 0.2% |
| Rupture | 176 | 176 | 163 | 146 | 163 | 824 | 6.0% |
| Severance | 1 | 1 | 3 | 2 | 1 | 8 | 0.1% |
| Sprain/Strain | 917 | 822 | 748 | 818 | 873 | 4,178 | 30.5% |
| Syncope (fainting) | 12 | 5 | 7 | 3 | 7 | 34 | 0.2% |
| Tendonitis | 14 | 18 | 3 | 7 | 8 | 50 | 0.4% |
| Unknown | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Vascular Loss | 0 | 1 | 0 | 0 | 2 | 3 | 0.0% |
| VDT-Related Disease | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Vision Loss | 3 | 0 | 1 | 3 | 3 | 10 | 0.1% |
| Total Indemnity Claims | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 100.0% |
| | | | | | | | |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 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 49.5%.

Table 8
Distribution of Claims by the Top 10 Natures of Injury
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims |
|---------------|--------------|--------------|--------------|--------------|--------------|-----------------|--------------|
| Sprain/Strain | 917 | 822 | 748 | 818 | 873 | 4,178 | 30.5% |
| Fracture | 524 | 534 | 429 | 548 | 571 | 2,606 | 19.0% |
| COVID-19 | 0 | 284 | 1,497 | 331 | 29 | 2,141 | 15.6% |
| Rupture | 176 | 176 | 163 | 146 | 163 | 824 | 6.0% |
| Contusion | 159 | 140 | 147 | 164 | 178 | 788 | 5.8% |
| Lacerations | 84 | 109 | 89 | 76 | 85 | 443 | 3.2% |
| Concussion | 73 | 60 | 69 | 78 | 99 | 379 | 2.8% |
| All Other | 65 | 57 | 64 | 73 | 77 | 336 | 2.5% |
| Crushing | 49 | 44 | 47 | 39 | 49 | 228 | 1.7% |
| Dislocation | 43 | 27 | 36 | 35 | 48 | 189 | 1.4% |
| Totals | 2,090 | 2,253 | 3,289 | 2,308 | 2,172 | 12,112 | 88.4% |

Figure 2
Distribution of Claims by the Top Ten Natures of Injury
Indemnity Claims Only

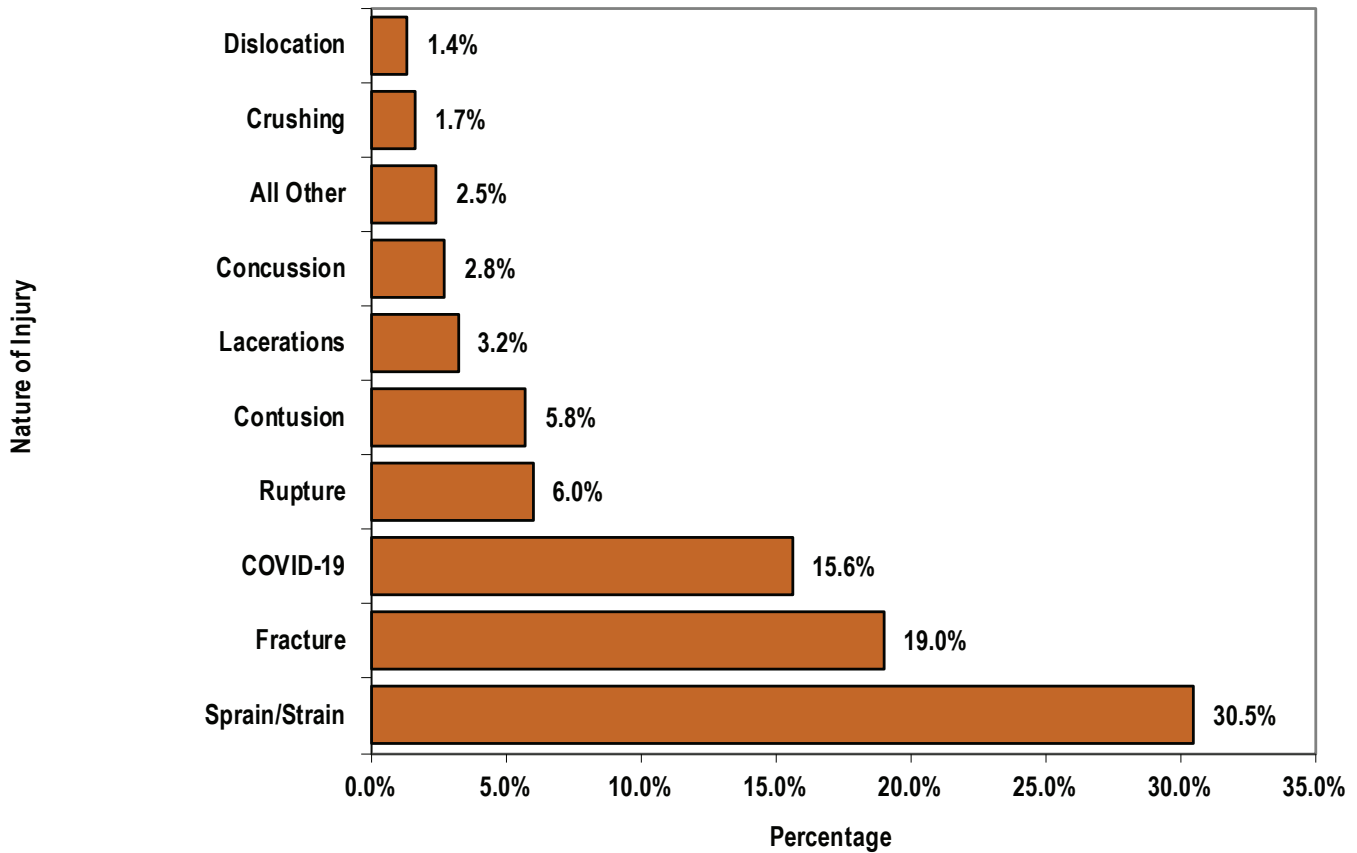


Table 9
Distribution of Claims by Cause of Injury - General
All Claims Filed

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|-------------------------------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| Strain or Injury By | 5,292 | 4,872 | 4,359 | 4,225 | 4,331 | 23,079 | 25.0% |
| Fall or Slip Injury | 4,396 | 4,208 | 3,060 | 3,827 | 4,503 | 19,994 | 21.7% |
| Struck or Injured By | 3,242 | 2,863 | 2,636 | 3,058 | 3,319 | 15,118 | 16.4% |
| Miscellaneous Causes | 2,002 | 2,192 | 3,609 | 2,091 | 1,784 | 11,678 | 12.7% |
| Cut, Puncture, Scrape Injured By | 2,347 | 2,374 | 2,160 | 2,147 | 1,977 | 11,005 | 11.9% |
| Striking Against or Stepping On | 898 | 736 | 694 | 731 | 785 | 3,844 | 4.2% |
| Caught In or Between | 683 | 602 | 526 | 576 | 503 | 2,890 | 3.1% |
| Burn or Scald-Heat or Cold Exposure | 520 | 534 | 440 | 434 | 508 | 2,436 | 2.6% |
| Motor Vehicle | 512 | 437 | 358 | 382 | 405 | 2,094 | 2.3% |
| Rubbed or Abraded By | 22 | 8 | 14 | 12 | 10 | 66 | 0.1% |
| Unknown | 2 | 0 | 0 | 0 | 3 | 5 | 0.0% |
| Totals | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 100.0% |

*Column may not sum to 100% due to rounding

Figure 3
Distribution of Claims by Cause of Injury - General
All Claims Filed

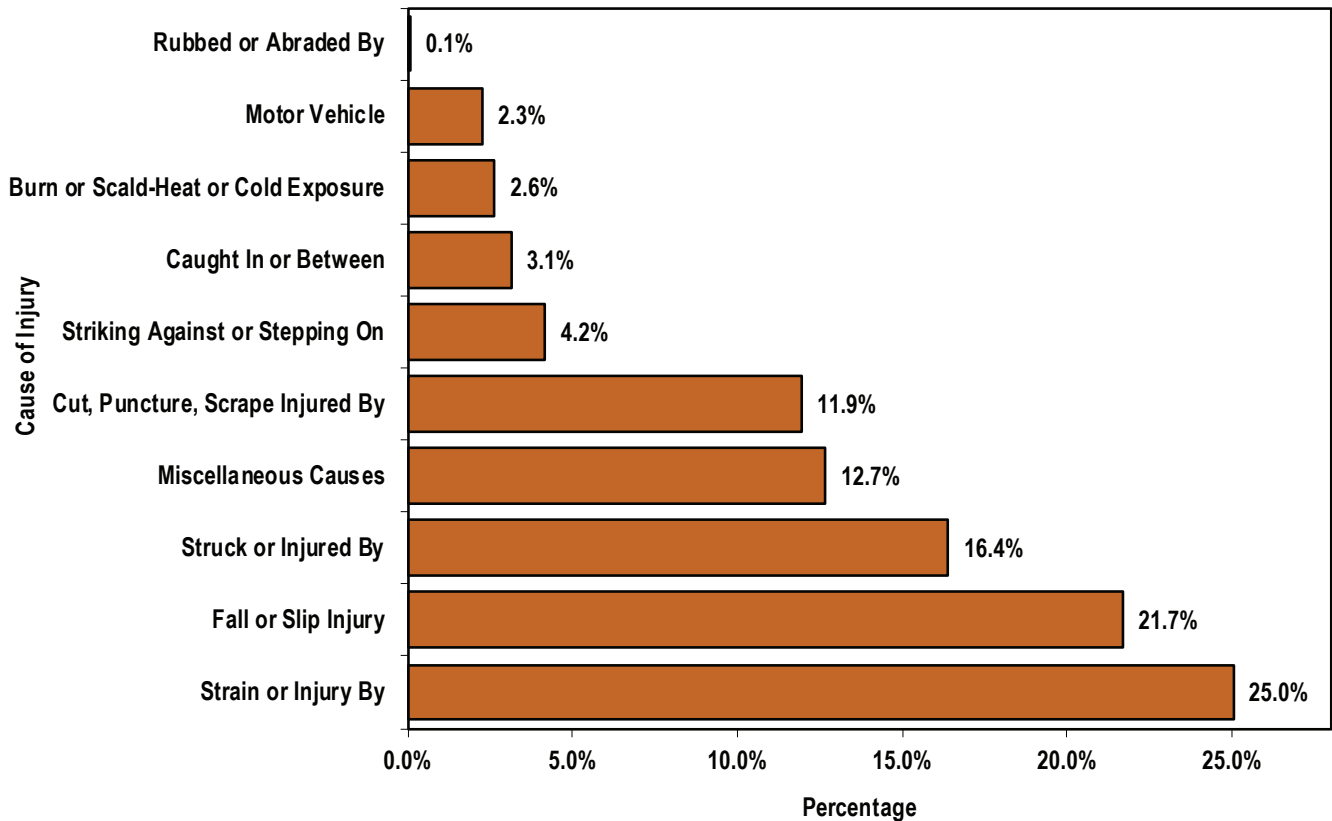


Table 10
Distribution of Claims by Cause of Injury - Detail
All Claims Filed

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|-------|-------|-------|-------|-------|-----------------|--------------|
| BURN, SCALD-HEAT OR COLD EXPOSURE | | | | | | | |
| Abnormal Air Pressure | 2 | 0 | 1 | 0 | 1 | 4 | 0.0% |
| Acid Chemicals | 58 | 72 | 53 | 45 | 62 | 290 | 0.3% |
| Cold Objects or Substances | 1 | 2 | 0 | 1 | 0 | 4 | 0.0% |
| Contact with Hot Object | 129 | 134 | 113 | 105 | 131 | 612 | 0.7% |
| Dust, Gasses, Fumes, or Vapors | 1 | 21 | 13 | 11 | 12 | 58 | 0.1% |
| Fire or Flame | 33 | 28 | 14 | 14 | 29 | 118 | 0.1% |
| Misc. Heat or Cold Exposure | 10 | 20 | 5 | 4 | 9 | 48 | 0.1% |
| Radiation | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Steam or Hot Fluids | 175 | 166 | 138 | 152 | 152 | 783 | 0.8% |
| Temperature Extremes | 79 | 60 | 55 | 66 | 76 | 336 | 0.4% |
| Welding Operations | 32 | 31 | 48 | 36 | 36 | 183 | 0.2% |
| Sub Total | 520 | 534 | 440 | 434 | 508 | 2,436 | 2.6% |
| CAUGHT IN OR BETWEEN | | | | | | | |
| Machine or Machinery | 160 | 153 | 133 | 160 | 105 | 711 | 0.8% |
| Misc. Caught in or Between | 158 | 129 | 127 | 96 | 76 | 586 | 0.6% |
| Object Handled | 365 | 320 | 266 | 320 | 322 | 1,593 | 1.7% |
| Sub Total | 683 | 602 | 526 | 576 | 503 | 2,890 | 3.1% |
| CUT, PUNCTURE, SCRAPE INJURED BY | | | | | | | |
| Broken Glass | 103 | 90 | 58 | 62 | 84 | 397 | 0.4% |
| Hand Tool, Utensil; not powered | 592 | 532 | 515 | 522 | 503 | 2,664 | 2.9% |
| Misc. Cut, Puncture or Scrape | 396 | 445 | 393 | 271 | 134 | 1,639 | 1.8% |
| Objects Being Lifted or Handled | 1,054 | 1,068 | 988 | 1,143 | 1,113 | 5,366 | 5.8% |
| Powered Hand Tool/Appliance | 202 | 239 | 206 | 149 | 143 | 939 | 1.0% |
| Sub Total | 2,347 | 2,374 | 2,160 | 2,147 | 1,977 | 11,005 | 11.9% |
| FALL OR SLIP INJURY | | | | | | | |
| From Different Level | 279 | 294 | 242 | 268 | 299 | 1,382 | 1.5% |
| From Ladder or Scaffolding | 196 | 214 | 189 | 203 | 196 | 998 | 1.1% |
| From Liquid or Grease Spills | 264 | 250 | 197 | 242 | 279 | 1,232 | 1.3% |
| Into Openings | 40 | 43 | 62 | 53 | 58 | 256 | 0.3% |
| Misc. Fall or Slip | 840 | 773 | 695 | 518 | 291 | 3,117 | 3.4% |
| On Ice or Snow | 1,542 | 1,261 | 615 | 1,177 | 1,679 | 6,274 | 6.8% |
| On Same Level | 924 | 1,025 | 784 | 1,126 | 1,405 | 5,264 | 5.7% |
| On Stairs | 246 | 307 | 237 | 193 | 226 | 1,209 | 1.3% |
| Slipped, Did Not Fall | 65 | 41 | 39 | 47 | 70 | 262 | 0.3% |
| Sub Total | 4,396 | 4,208 | 3,060 | 3,827 | 4,503 | 19,994 | 21.7% |

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|-------|-------|-------|-------|-------|-----------------|--------------|
| MOTOR VEHICLE | | | | | | | |
| Collision With Another Vehicle | 253 | 189 | 149 | 189 | 197 | 977 | 1.1% |
| Collision With a Fixed Object | 29 | 10 | 26 | 28 | 27 | 120 | 0.1% |
| Crash of Airplane | 6 | 0 | 0 | 0 | 1 | 7 | 0.0% |
| Crash of Rail Vehicle | 1 | 3 | 1 | 1 | 3 | 9 | 0.0% |
| Crash of Water Vehicle | 0 | 0 | 0 | 1 | 0 | 1 | 0.0% |
| Misc. Motor Vehicle | 111 | 137 | 97 | 90 | 73 | 508 | 0.6% |
| Vehicle Upset | 112 | 98 | 85 | 73 | 104 | 472 | 0.5% |
| Sub Total | 512 | 437 | 358 | 382 | 405 | 2,094 | 2.3% |
| RUBBED OR ABRADED BY | | | | | | | |
| Repetitive Motion (callous, blister) | 3 | 1 | 1 | 3 | 1 | 9 | 0.0% |
| Rubbed or Abraded by (all other) | 19 | 7 | 13 | 9 | 9 | 57 | 0.1% |
| Sub Total | 22 | 8 | 14 | 12 | 10 | 66 | 0.1% |
| STRAIN OR INJURY BY | | | | | | | |
| Continual Noise | 5 | 3 | 7 | 4 | 16 | 35 | 0.0% |
| Holding or Carrying | 149 | 106 | 93 | 89 | 91 | 528 | 0.6% |
| Jumping | 58 | 53 | 32 | 34 | 38 | 215 | 0.2% |
| Lifting | 1,407 | 1,189 | 1,041 | 998 | 1,067 | 5,702 | 6.2% |
| Misc. Strain | 1,796 | 1,863 | 1,908 | 1,686 | 1,566 | 8,819 | 9.6% |
| Pushing or Pulling | 563 | 514 | 452 | 445 | 504 | 2,478 | 2.7% |
| Reaching | 209 | 194 | 159 | 205 | 280 | 1,047 | 1.1% |
| Repetitive Motion (carpal tunnel syndrome) | 108 | 62 | 40 | 31 | 33 | 274 | 0.3% |
| Repetitive Motion (kneeling or crawling) | 64 | 34 | 31 | 33 | 46 | 208 | 0.2% |
| Twisting | 464 | 383 | 303 | 328 | 303 | 1,781 | 1.9% |
| Using Tool or Machine | 415 | 436 | 259 | 343 | 355 | 1,808 | 2.0% |
| Welding or Throwing | 54 | 35 | 34 | 29 | 32 | 184 | 0.2% |
| Sub Total | 5,292 | 4,872 | 4,359 | 4,225 | 4,331 | 23,079 | 25.0% |
| STRIKING AGAINST OR STEPPING ON | | | | | | | |
| Misc. Striking Against or Stepping on | 149 | 70 | 43 | 81 | 80 | 423 | 0.5% |
| Moving Parts of Machine | 17 | 10 | 8 | 6 | 15 | 56 | 0.1% |
| Object Being Lifted or Handled | 93 | 96 | 70 | 49 | 60 | 368 | 0.4% |

Table 10
Distribution of Claims by Cause of Injury - Detail (cont.)
All Claims Filed

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|---|--------|--------|--------|--------|--------|--------------------|-----------------|
| STRIKING AGAINST OR STEPPING ON (CONT) | | | | | | | |
| Sanding, Scraping, Cleaning Operations | 6 | 8 | 8 | 7 | 2 | 31 | 0.0% |
| Stationary Object | 577 | 505 | 518 | 546 | 592 | 2,738 | 3.0% |
| Stepping on Sharp Object | 56 | 47 | 47 | 42 | 36 | 228 | 0.2% |
| Sub Total | 898 | 736 | 694 | 731 | 785 | 3,844 | 4.2% |
| STRUCK OR INJURED BY | | | | | | | |
| Falling or Flying Object | 521 | 519 | 447 | 522 | 589 | 2,598 | 2.8% |
| Fellow Worker, Patient | 864 | 763 | 753 | 912 | 883 | 4,175 | 4.5% |
| Hand Tool or Machine in Use | 263 | 243 | 212 | 285 | 310 | 1,313 | 1.4% |
| Misc. Struck or Injured by | 231 | 202 | 159 | 152 | 126 | 870 | 0.9% |
| Motor Vehicle | 39 | 32 | 40 | 41 | 39 | 191 | 0.2% |
| Moving Parts of Machine | 192 | 176 | 181 | 169 | 251 | 969 | 1.1% |
| Object Being Lifted or Handled | 989 | 794 | 713 | 840 | 984 | 4,320 | 4.7% |
| Object Handled by Others | 143 | 134 | 131 | 137 | 137 | 682 | 0.7% |
| Sub Total | 3,242 | 2,863 | 2,636 | 3,058 | 3,319 | 15,118 | 16.4% |
| MISCELLANEOUS CAUSES | | | | | | | |
| Absorption, Ingestion or Inhalation | 459 | 450 | 256 | 291 | 391 | 1,847 | 2.0% |
| Animal or Insect | 279 | 337 | 315 | 378 | 374 | 1,683 | 1.8% |
| Contact With Electric Current | 35 | 26 | 14 | 38 | 28 | 141 | 0.2% |
| Cumulative (all other) | 76 | 48 | 30 | 41 | 41 | 236 | 0.3% |
| Explosion or Flare Back | 9 | 9 | 13 | 17 | 18 | 66 | 0.1% |
| Foreign Body in Eye | 718 | 618 | 594 | 613 | 577 | 3,120 | 3.4% |
| Mental Stress | 10 | 10 | 10 | 12 | 12 | 54 | 0.1% |
| No Cause | 30 | 23 | 14 | 15 | 24 | 106 | 0.1% |
| Other Miscellaneous Causes | 292 | 244 | 276 | 281 | 240 | 1,333 | 1.4% |
| Other Than Physical Injury | 92 | 35 | 34 | 23 | 33 | 217 | 0.2% |
| Pandemic | 0 | 386 | 2,049 | 379 | 41 | 2,855 | 3.1% |
| Robbery or Criminal Assault | 2 | 6 | 4 | 3 | 5 | 20 | 0.0% |
| Sub Total | 2,002 | 2,192 | 3,609 | 2,091 | 1,784 | 11,678 | 12.7% |
| UNKNOWN | | | | | | | |
| Unknown | 2 | 0 | 0 | 0 | 3 | 5 | 0.0% |
| Sub Total | 2 | 0 | 0 | 0 | 3 | 5 | 0.0% |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 100.0% |

*Column may not sum to 100% due to rounding

Table 11
Distribution of Claims by Cause of Injury - General
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------------|-----------------|
| Strain or Injury By | 845 | 760 | 739 | 725 | 759 | 3,828 | 28.0% |
| Fall or Slip Injury | 783 | 739 | 625 | 723 | 832 | 3,702 | 27.0% |
| Miscellaneous Causes | 130 | 401 | 1,606 | 460 | 147 | 2,744 | 20.0% |
| Struck or Injured By | 303 | 278 | 289 | 329 | 382 | 1,581 | 11.5% |
| Motor Vehicle | 98 | 108 | 99 | 114 | 119 | 538 | 3.9% |
| Cut, Puncture, Scrape Injured By | 71 | 103 | 75 | 64 | 65 | 378 | 2.8% |
| Caught In or Between | 81 | 78 | 58 | 81 | 56 | 354 | 2.6% |
| Striking Against or Stepping On | 76 | 66 | 65 | 70 | 75 | 352 | 2.6% |
| Burn or Scald-Heat or Cold Exposure | 32 | 63 | 30 | 34 | 49 | 208 | 1.5% |
| Rubbed or Abraded By | 4 | 1 | 1 | 2 | 2 | 10 | 0.1% |
| Unknown | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Totals | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 100.0% |

*Column may not sum to 100% due to rounding

Figure 4
Distribution of Claims by Cause of Injury - General
Indemnity Claims Only

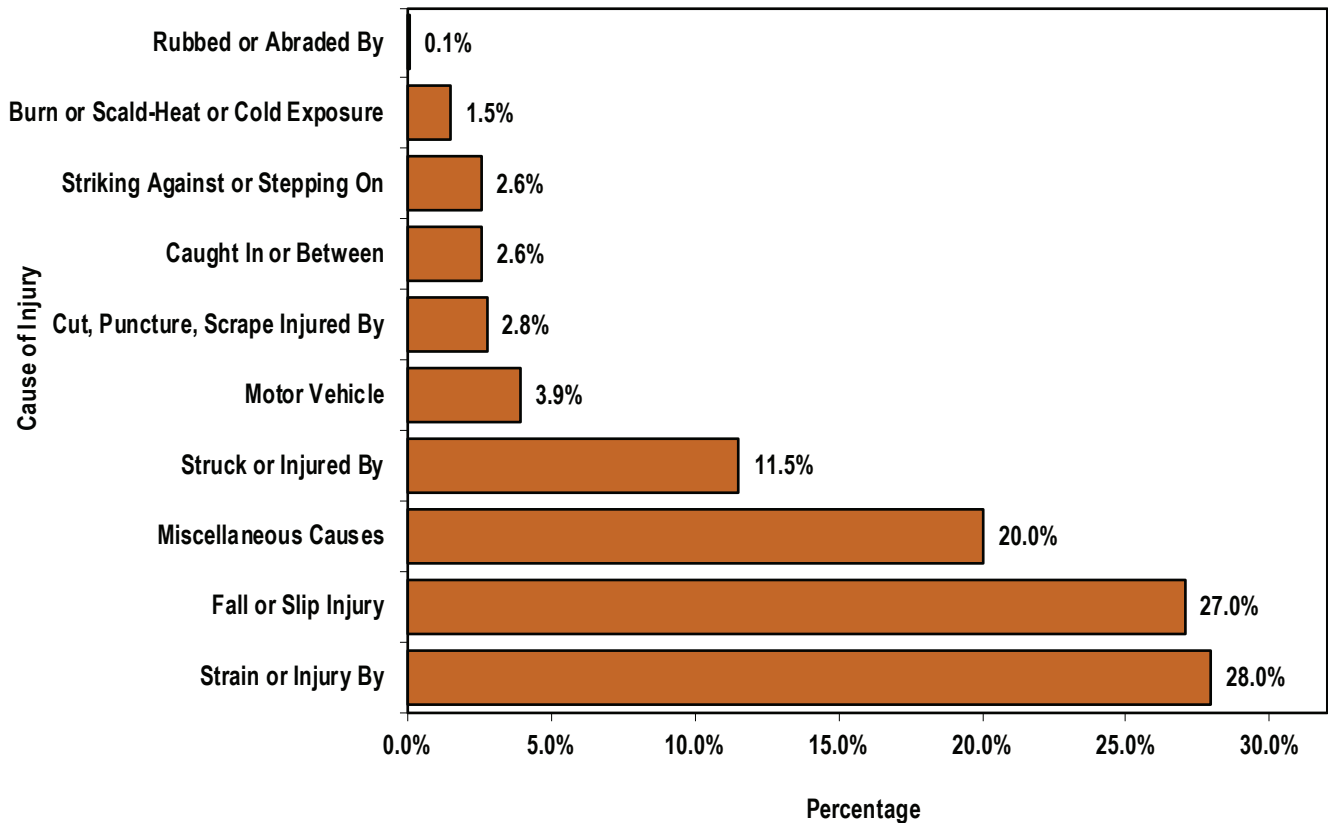


Table 12
Distribution of Claims by Cause of Injury - Detail
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|-------|-------|-------|-------|-------|-----------------|--------------|
| BURN, SCALD-HEAT OR COLD EXPOSURE | | | | | | | |
| Abnormal Air Pressure | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Acid Chemicals | 2 | 5 | 4 | 3 | 7 | 21 | 0.2% |
| Cold Objects or Substances | 0 | 1 | 0 | 0 | 0 | 1 | 0.0% |
| Contact with Hot Object | 2 | 10 | 5 | 8 | 2 | 27 | 0.2% |
| Dust, Gases, Fumes, or Vapors | 0 | 4 | 0 | 1 | 0 | 5 | 0.0% |
| Fire or Flame | 5 | 13 | 1 | 3 | 14 | 36 | 0.3% |
| Misc. Heat or Cold Exposure | 0 | 4 | 1 | 0 | 2 | 7 | 0.1% |
| Steam or Hot Fluids | 14 | 15 | 9 | 13 | 10 | 61 | 0.4% |
| Temperature Extremes | 8 | 9 | 7 | 4 | 11 | 39 | 0.3% |
| Welding Operations | 1 | 2 | 3 | 2 | 3 | 11 | 0.1% |
| Sub Total | 32 | 63 | 30 | 34 | 49 | 208 | 1.5% |
| CAUGHT IN OR BETWEEN | | | | | | | |
| Machine or Machinery | 37 | 30 | 28 | 37 | 21 | 153 | 1.1% |
| Misc. Caught in or Between | 12 | 17 | 10 | 19 | 10 | 68 | 0.5% |
| Object Handled | 32 | 31 | 20 | 25 | 25 | 133 | 1.0% |
| Sub Total | 81 | 78 | 58 | 81 | 56 | 354 | 2.6% |
| CUT, PUNCTURE, SCRAPE INJURED BY | | | | | | | |
| Broken Glass | 3 | 3 | 1 | 4 | 1 | 12 | 0.1% |
| Hand Tool,Utensil; Not Powered | 12 | 20 | 13 | 11 | 8 | 64 | 0.5% |
| Misc. Cut, Puncture or Scrape | 14 | 15 | 9 | 10 | 8 | 56 | 0.4% |
| Objects Being Lifted or Handled | 24 | 38 | 34 | 23 | 37 | 156 | 1.1% |
| Powered Hand Tool, Appliance | 18 | 27 | 18 | 16 | 11 | 90 | 0.7% |
| Sub Total | 71 | 103 | 75 | 64 | 65 | 378 | 2.8% |
| FALL OR SLIP INJURY | | | | | | | |
| From Different Level | 84 | 83 | 81 | 83 | 95 | 426 | 3.1% |
| From Ladder or Scaffolding | 62 | 68 | 60 | 74 | 58 | 322 | 2.4% |
| From Liquid or Grease Spills | 30 | 44 | 38 | 37 | 50 | 199 | 1.5% |
| Into Openings | 12 | 8 | 18 | 7 | 12 | 57 | 0.4% |
| Misc. Fall or Slip | 133 | 133 | 135 | 91 | 50 | 542 | 4.0% |
| On Ice or Snow | 256 | 204 | 97 | 189 | 280 | 1,026 | 7.5% |
| On Same Level | 156 | 146 | 137 | 214 | 237 | 890 | 6.5% |
| On Stairs | 37 | 48 | 51 | 25 | 36 | 197 | 1.4% |
| Slipped, Did Not Fall | 13 | 5 | 8 | 3 | 14 | 43 | 0.3% |
| Sub Total | 783 | 739 | 625 | 723 | 832 | 3,702 | 27.0% |

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|-------|-------|-------|-------|-------|-----------------|--------------|
| MOTOR VEHICLE | | | | | | | |
| Collision with Another Vehicle | 30 | 30 | 32 | 51 | 46 | 189 | 1.4% |
| Collision with a Fixed Object | 3 | 4 | 3 | 7 | 9 | 26 | 0.2% |
| Crash of Airplane | 4 | 0 | 0 | 0 | 0 | 4 | 0.0% |
| Crash of Rail Vehicle | 0 | 2 | 1 | 1 | 2 | 6 | 0.0% |
| Crash of Water Vehicle | 0 | 0 | 0 | 1 | 0 | 1 | 0.0% |
| Misc. Motor Vehicle | 31 | 41 | 27 | 30 | 31 | 160 | 1.2% |
| Vehicle Upset | 30 | 31 | 36 | 24 | 31 | 152 | 1.1% |
| Sub Total | 98 | 108 | 99 | 114 | 119 | 538 | 3.9% |
| RUBBED OR ABRADED BY | | | | | | | |
| Repetitive Motion (callous, blister) | 3 | 0 | 0 | 0 | 0 | 3 | 0.0% |
| Rubbed or Abraded by (all other) | 1 | 1 | 1 | 2 | 2 | 7 | 0.1% |
| Sub Total | 4 | 1 | 1 | 2 | 2 | 10 | 0.1% |
| STRAIN OR INJURY BY | | | | | | | |
| Continual Noise | 0 | 1 | 1 | 0 | 1 | 3 | 0.0% |
| Holding or Carrying | 27 | 18 | 19 | 14 | 16 | 94 | 0.7% |
| Jumping | 14 | 10 | 9 | 6 | 10 | 49 | 0.4% |
| Lifting | 221 | 181 | 187 | 163 | 177 | 929 | 6.8% |
| Misc. Strain | 262 | 288 | 287 | 293 | 263 | 1,393 | 10.2% |
| Pushing or Pulling | 106 | 80 | 94 | 69 | 115 | 464 | 3.4% |
| Reaching | 27 | 32 | 23 | 29 | 39 | 150 | 1.1% |
| Repetitive Motion (carpal tunnel syndrome) | 17 | 21 | 12 | 5 | 4 | 59 | 0.4% |
| Repetitive Motion (kneeling or crawling) | 8 | 6 | 7 | 6 | 2 | 29 | 0.2% |
| Twisting | 84 | 62 | 47 | 78 | 57 | 328 | 2.4% |
| Using Tool or Machine | 67 | 55 | 42 | 53 | 67 | 284 | 2.1% |
| Welding or Throwing | 12 | 6 | 11 | 9 | 8 | 46 | 0.3% |
| Sub Total | 845 | 760 | 739 | 725 | 759 | 3,828 | 28.0% |
| STRIKING AGAINST OR STEPPING ON | | | | | | | |
| Misc. Striking Against or Stepping On | 21 | 13 | 8 | 9 | 8 | 59 | 0.4% |
| Moving Parts of Machine | 1 | 2 | 2 | 2 | 4 | 11 | 0.1% |
| Object Being Lifted or Handled | 16 | 14 | 12 | 12 | 12 | 66 | 0.5% |
| Sanding, Scraping, Cleaning Operations | 1 | 0 | 1 | 0 | 0 | 2 | 0.0% |

Table 12
Distribution of Claims by Cause of Injury - Detail (cont.)
Indemnity Claims Only

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|---|-------|-------|-------|-------|-------|-----------------|--------------|
| STRIKING AGAINST OR STEPPING ON (CONT) | | | | | | | |
| Stationary Object | 36 | 37 | 40 | 47 | 49 | 209 | 1.5% |
| Stepping on Sharp Object | 1 | 0 | 2 | 0 | 2 | 5 | 0.0% |
| Sub Total | 76 | 66 | 65 | 70 | 75 | 352 | 2.6% |
| STRUCK OR INJURED BY | | | | | | | |
| Falling or Flying Object | 61 | 54 | 64 | 77 | 94 | 350 | 2.6% |
| Fellow Worker, Patient | 52 | 40 | 51 | 71 | 62 | 276 | 2.0% |
| Hand Tool or Machine in Use | 29 | 25 | 12 | 28 | 18 | 112 | 0.8% |
| Misc. Struck or Injured by | 19 | 25 | 20 | 20 | 20 | 104 | 0.8% |
| Motor Vehicle | 15 | 8 | 11 | 7 | 15 | 56 | 0.4% |
| Moving Parts of Machine | 34 | 37 | 41 | 37 | 54 | 203 | 1.5% |
| Object Being Lifted or Handled | 81 | 80 | 78 | 77 | 95 | 411 | 3.0% |
| Object Handled by Others | 12 | 9 | 12 | 12 | 24 | 69 | 0.5% |
| Sub Total | 303 | 278 | 289 | 329 | 382 | 1,581 | 11.5% |
| MISCELLANEOUS CAUSES | | | | | | | |
| Absorption, Ingestion or Inhalation | 24 | 28 | 12 | 19 | 17 | 100 | 0.7% |
| Animal or Insect | 7 | 15 | 12 | 13 | 17 | 64 | 0.5% |
| Contact With Electric Current | 7 | 2 | 1 | 4 | 5 | 19 | 0.1% |
| Cumulative (all other) | 12 | 11 | 8 | 8 | 10 | 49 | 0.4% |
| Explosion or Flare Back | 2 | 2 | 1 | 6 | 3 | 14 | 0.1% |
| Foreign Body in Eye | 11 | 1 | 8 | 10 | 8 | 38 | 0.3% |
| Mental Stress | 7 | 5 | 5 | 9 | 3 | 29 | 0.2% |
| No Cause | 4 | 3 | 4 | 2 | 3 | 16 | 0.1% |
| Other Miscellaneous Causes | 49 | 40 | 44 | 58 | 44 | 235 | 1.7% |
| Other Than Physical Injury | 7 | 8 | 3 | 3 | 8 | 29 | 0.2% |
| Pandemic | 0 | 285 | 1,504 | 328 | 29 | 2,146 | 15.7% |
| Robbery or Criminal Assault | 0 | 1 | 4 | 0 | 0 | 5 | 0.0% |
| Sub Total | 130 | 401 | 1,606 | 460 | 147 | 2,744 | 20.0% |
| UNKNOWN | | | | | | | |
| Unknown | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Total Indemnity Claims | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 100.0% |

*Column may not sum to 100% due to rounding

Table 13
Distribution of Claims by Age at Time of Injury

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|-------------------------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| INDEMNITY CLAIMS | | | | | | | |
| Under 18 | 6 | 15 | 19 | 22 | 10 | 72 | 0.5% |
| 18 to 29 | 486 | 551 | 910 | 566 | 484 | 2,997 | 21.9% |
| 30 to 39 | 495 | 568 | 817 | 582 | 557 | 3,019 | 22.0% |
| 40 to 49 | 452 | 469 | 664 | 517 | 463 | 2,565 | 18.7% |
| 50 to 59 | 608 | 595 | 668 | 468 | 531 | 2,870 | 21.0% |
| 60 to 65 | 259 | 272 | 359 | 281 | 290 | 1,461 | 10.7% |
| Over 65 | 117 | 127 | 150 | 166 | 151 | 711 | 5.2% |
| Total Indemnity Claims | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 100.0% |
| TOTAL CLAIMS | | | | | | | |
| Under 18 | 122 | 137 | 145 | 154 | 163 | 721 | 0.8% |
| 18 to 29 | 5,842 | 5,472 | 5,299 | 5,159 | 5,315 | 27,087 | 29.4% |
| 30 to 39 | 4,550 | 4,402 | 4,197 | 4,076 | 4,238 | 21,463 | 23.3% |
| 40 to 49 | 3,473 | 3,229 | 3,063 | 3,003 | 3,231 | 15,999 | 17.4% |
| 50 to 59 | 3,569 | 3,357 | 3,058 | 2,828 | 2,928 | 15,740 | 17.1% |
| 60 to 65 | 1,700 | 1,567 | 1,495 | 1,588 | 1,522 | 7,872 | 8.5% |
| Over 65 | 660 | 662 | 599 | 675 | 731 | 3,327 | 3.6% |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 100.0% |

*Column may not sum to 100% due to rounding

Figure 5
Distribution of Claims by Age at Time of Injury

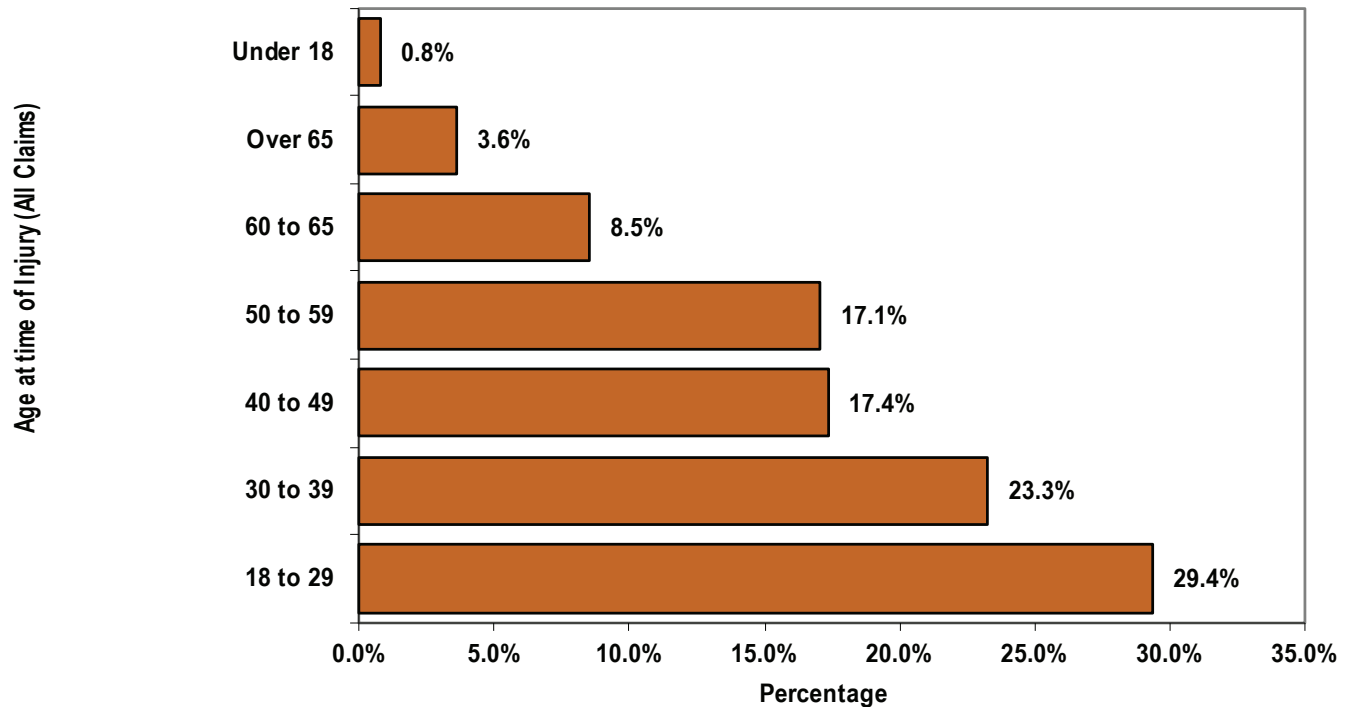


Table 14
Distribution of Claims by Day of Occurrence

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|-------------------------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| INDEMNITY CLAIMS | | | | | | | |
| Monday | 458 | 471 | 680 | 476 | 451 | 2,536 | 18.5% |
| Tuesday | 440 | 486 | 632 | 460 | 453 | 2,471 | 18.0% |
| Wednesday | 424 | 490 | 640 | 496 | 467 | 2,517 | 18.4% |
| Thursday | 398 | 422 | 602 | 457 | 423 | 2,302 | 16.8% |
| Friday | 372 | 372 | 488 | 360 | 371 | 1,963 | 14.3% |
| Saturday | 192 | 187 | 298 | 196 | 173 | 1,046 | 7.6% |
| Sunday | 139 | 169 | 247 | 157 | 148 | 860 | 6.3% |
| Total Indemnity Claims | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 100.0% |
| TOTAL CLAIMS | | | | | | | |
| Monday | 3,548 | 3,503 | 3,256 | 3,186 | 3,216 | 16,709 | 18.1% |
| Tuesday | 3,614 | 3,559 | 3,398 | 3,241 | 3,541 | 17,353 | 18.8% |
| Wednesday | 3,652 | 3,376 | 3,394 | 3,395 | 3,381 | 17,198 | 18.7% |
| Thursday | 3,526 | 3,264 | 3,084 | 3,112 | 3,197 | 16,183 | 17.6% |
| Friday | 3,080 | 2,740 | 2,529 | 2,500 | 2,714 | 13,563 | 14.7% |
| Saturday | 1,388 | 1,296 | 1,205 | 1,117 | 1,114 | 6,120 | 6.6% |
| Sunday | 1,108 | 1,088 | 990 | 932 | 965 | 5,083 | 5.5% |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 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

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|-------------------------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| INDEMNITY CLAIMS | | | | | | | |
| Males | 1,759 | 1,726 | 1,701 | 1,612 | 1,715 | 8,513 | 62.2% |
| Females | 630 | 828 | 1,642 | 833 | 711 | 4,644 | 33.9% |
| Unknown | 34 | 43 | 244 | 157 | 60 | 538 | 3.9% |
| Total Indemnity Claims | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 100.0% |
| TOTAL CLAIMS | | | | | | | |
| Males | 12,254 | 11,370 | 9,958 | 10,354 | 10,878 | 54,814 | 59.4% |
| Females | 6,915 | 6,797 | 7,105 | 6,387 | 6,529 | 33,733 | 36.6% |
| Unknown | 747 | 659 | 793 | 742 | 721 | 3,662 | 4.0% |
| Total All Claims | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 100.0% |

*Column may not sum to 100% due to rounding

Figure 6
Distribution of Claims by Gender at Time of Injury

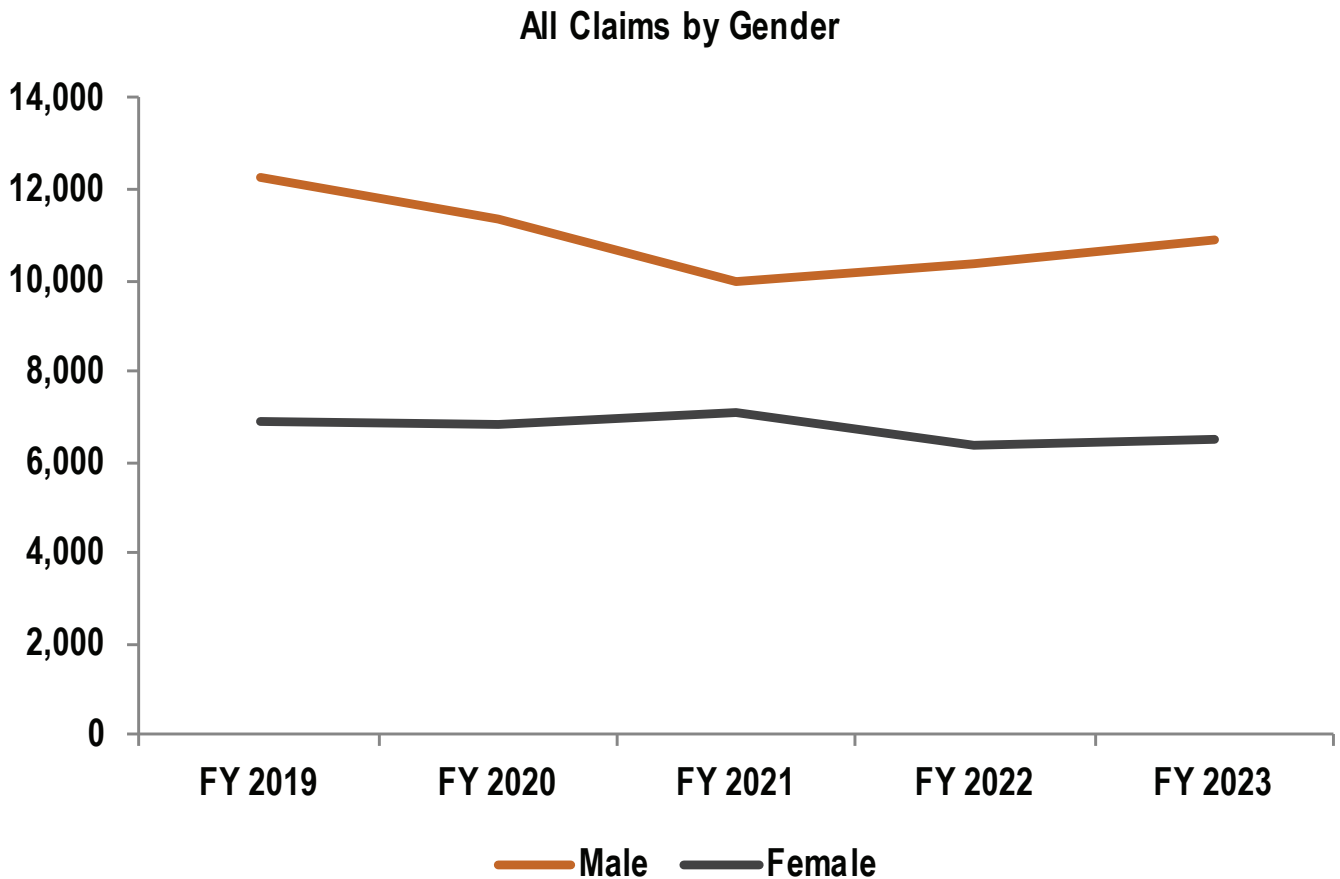


Table 16
Distribution of Claims by Rate Class
All Claims Filed

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------|---|-------|-------|-------|-------|-------|-----------------|--------------|
| 3505 | Ag. & Const Machinery Mfg. | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 7405 | Aircraft Flying Operations | 6 | 4 | 18 | 11 | 6 | 45 | 0.0% |
| 7403 | Aircraft Ground Crew Operations | 79 | 89 | 67 | 56 | 49 | 340 | 0.4% |
| 9182 | Amusement Parks/Park Boards | 118 | 123 | 111 | 125 | 147 | 624 | 0.7% |
| 0005 | Apiaries | 16 | 18 | 15 | 14 | 7 | 70 | 0.1% |
| 9090 | Athletic Clubs or Entertainment Facilities | 58 | 59 | 40 | 69 | 75 | 301 | 0.3% |
| 3630 | Auto Repair, Body Shops, Mechanics | 472 | 437 | 325 | 346 | 396 | 1,976 | 2.1% |
| 8380 | Automotive Dealers & Svc Stations | 984 | 886 | 843 | 882 | 979 | 4,574 | 5.0% |
| 2000 | Bakeries | 57 | 80 | 53 | 62 | 53 | 305 | 0.3% |
| 8808 | Banks, S & L Assn, Credit Unions | 86 | 83 | 54 | 79 | 80 | 382 | 0.4% |
| 9580 | Barbers & Beauticians | 29 | 27 | 17 | 13 | 17 | 103 | 0.1% |
| 2163 | Beverage Mfg. & Delivery | 20 | 20 | 19 | 18 | 14 | 91 | 0.1% |
| 5110 | Boiler & Elevator Installation/Svc. | 110 | 73 | 47 | 42 | 50 | 322 | 0.3% |
| 3620 | Boiler & Tank Mfg. | 19 | 13 | 12 | 14 | 21 | 79 | 0.1% |
| 4036 | Brick/Pipe/Concrete Products Mfg. | 30 | 27 | 25 | 20 | 24 | 126 | 0.1% |
| 1463 | Briquette & Clay Products Mfg. | 2 | 0 | 0 | 2 | 1 | 5 | 0.0% |
| 5410 | Building Construction | 641 | 614 | 553 | 600 | 554 | 2,962 | 3.2% |
| 9007 | Building Custodians/Janitorial Svc. | 561 | 555 | 455 | 457 | 444 | 2,472 | 2.7% |
| 6210 | Building Moving, Demolition, Salvage | 6 | 2 | 4 | 3 | 5 | 20 | 0.0% |
| 7603 | Cable Install, Svc. & Repair | 33 | 37 | 32 | 25 | 31 | 158 | 0.2% |
| 6253 | Caison Work | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 9078 | Camp Operations | 12 | 8 | 15 | 14 | 19 | 68 | 0.1% |
| 9180 | Carnival/Circus/Racetracks | 0 | 0 | 0 | 1 | 3 | 4 | 0.0% |
| 5502 | Carpet Laying &/or Linoleum Installation | 8 | 7 | 11 | 11 | 12 | 49 | 0.1% |
| 9220 | Cemetery Operations | 3 | 2 | 2 | 5 | 2 | 14 | 0.0% |
| 7380 | Chauffeurs, School Bus, Ambulance Drivers | 128 | 147 | 135 | 128 | 137 | 675 | 0.7% |
| 9830 | Civil Air Patrol - Volunteer | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 2583 | Cleaners & Laundries | 61 | 30 | 51 | 47 | 33 | 222 | 0.2% |
| 8805 | Clerical Office Employees | 310 | 275 | 169 | 169 | 184 | 1,107 | 1.2% |
| 1005 | Coal Mining | 29 | 19 | 23 | 13 | 23 | 107 | 0.1% |
| 8221 | Coal, Iron, Steel Merchants | 14 | 29 | 13 | 20 | 19 | 95 | 0.1% |
| 8291 | Cold Storage Warehouse | 10 | 5 | 3 | 6 | 6 | 30 | 0.0% |
| 0050 | Commercial Farm Mach Operations | 13 | 12 | 9 | 7 | 6 | 47 | 0.1% |
| 8022 | Commission & Produce Merch. | 94 | 103 | 82 | 82 | 78 | 439 | 0.5% |
| 9061 | Community Outreach Svcs. & Support Programs | 680 | 679 | 589 | 624 | 717 | 3,289 | 3.6% |

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------|---|-------|-------|-------|-------|-------|--------------------|-----------------|
| 3685 | Computer/Electronic Assembly | 59 | 50 | 47 | 33 | 36 | 225 | 0.2% |
| 5205 | Concrete Work | 116 | 118 | 112 | 144 | 126 | 616 | 0.7% |
| 5603 | Consulting Engineers | 78 | 80 | 71 | 66 | 103 | 398 | 0.4% |
| 2064 | Creameries & Dairy Products Mfg. | 33 | 21 | 28 | 31 | 20 | 133 | 0.1% |
| 4692 | Dental Laboratories | 4 | 3 | 3 | 0 | 0 | 10 | 0.0% |
| 9002 | Domestics | 17 | 19 | 28 | 19 | 27 | 110 | 0.1% |
| 6223 | Dredging | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 7531 | Electric Light & Power Companies | 87 | 85 | 70 | 79 | 72 | 393 | 0.4% |
| 7529 | Electric Light & Power Const-REA | 18 | 13 | 14 | 17 | 12 | 74 | 0.1% |
| 7534 | Electric Light/Power Const./Spec. Contractor | 17 | 23 | 19 | 13 | 20 | 92 | 0.1% |
| 7533 | Electric Light/Power Const./ Investor Owned | 6 | 11 | 4 | 7 | 5 | 33 | 0.0% |
| 5190 | Electrical Wiring, Service & Repair | 207 | 150 | 142 | 177 | 189 | 865 | 0.9% |
| 7535 | Electronic Equip Install & Repair | 9 | 12 | 7 | 9 | 13 | 50 | 0.1% |
| 7715 | Emergency Response Members & Volunteers | 1 | 0 | 0 | 0 | 0 | 1 | 0.0% |
| 6221 | Excavation & Digging | 25 | 25 | 32 | 21 | 28 | 131 | 0.1% |
| 7217 | Explosive-Ammunition Handlers | 0 | 0 | 2 | 0 | 0 | 2 | 0.0% |
| 0006 | Farming & Ranching | 234 | 288 | 209 | 221 | 274 | 1,226 | 1.3% |
| 6400 | Fence Construction | 16 | 18 | 12 | 18 | 15 | 79 | 0.1% |
| 4583 | Fertilizer & Chemical Dealers | 90 | 70 | 83 | 63 | 66 | 372 | 0.4% |
| 7700 | Fire Departments -Paid | 71 | 96 | 155 | 83 | 84 | 489 | 0.5% |
| 7710 | Fire Departments - Volunteer | 24 | 15 | 24 | 13 | 14 | 90 | 0.1% |
| 0003 | Florists/Nurseries/Gardening | 57 | 58 | 53 | 50 | 32 | 250 | 0.3% |
| 2041 | Food Preparation - Non Retail | 7 | 17 | 5 | 8 | 9 | 46 | 0.0% |
| 2014 | Food Processing | 199 | 176 | 180 | 187 | 156 | 898 | 1.0% |
| 8001 | Full-Line Department Stores | 362 | 311 | 332 | 335 | 349 | 1,689 | 1.8% |
| 9620 | Funeral Homes | 3 | 5 | 0 | 2 | 0 | 10 | 0.0% |
| 8015 | Furniture & Floor Covering Dealers | 66 | 75 | 64 | 70 | 59 | 334 | 0.4% |
| 7500 | Gas Works | 8 | 9 | 6 | 3 | 5 | 31 | 0.0% |
| 8292 | General Warehouse & Storage | 215 | 189 | 210 | 214 | 266 | 1,094 | 1.2% |
| 8605 | Geologists and Scouts | 10 | 6 | 4 | 6 | 9 | 35 | 0.0% |
| 4130 | Glass Merchants | 18 | 20 | 18 | 27 | 39 | 122 | 0.1% |
| 8304 | Grain Elevators | 125 | 106 | 72 | 97 | 116 | 516 | 0.6% |
| 0034 | Hatcheries and Egg Production | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 8100 | Hide and Leather Dealers/Tanners | 2 | 0 | 0 | 1 | 0 | 3 | 0.0% |
| 9040 | Hospitals | 1,137 | 1,288 | 1,659 | 1,165 | 1,091 | 6,340 | 6.9% |
| 9050 | Hotels & Motels | 356 | 360 | 473 | 276 | 281 | 1,746 | 1.9% |
| 7384 | Ice Handling | 1 | 2 | 0 | 0 | 0 | 3 | 0.0% |

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------|---|-------|-------|-------|-------|-------|--------------------|-----------------|
| 3504 | Implement &/or Equipment Mfg. | 1,164 | 1,107 | 1,091 | 1,157 | 1,212 | 5,731 | 6.2% |
| 5040 | Iron or Steel Construct/Erection | 62 | 77 | 65 | 41 | 57 | 302 | 0.3% |
| 0251 | Irrigation | 4 | 5 | 6 | 2 | 7 | 24 | 0.0% |
| 4150 | Jewelry &/or Optical Goods Mfg. | 1 | 3 | 1 | 1 | 0 | 6 | 0.0% |
| 6209 | Junk & Scrap Metal Dealers | 20 | 18 | 11 | 13 | 12 | 74 | 0.1% |
| 4601 | Laboratory Work & Medicine Mfg. | 49 | 38 | 39 | 63 | 70 | 259 | 0.3% |
| 7720 | Law Enforcement | 587 | 602 | 538 | 547 | 562 | 2,836 | 3.1% |
| 2681 | Leather & Canvas Goods Mfg. | 41 | 43 | 21 | 49 | 48 | 202 | 0.2% |
| 8284 | Livestock Dealers & Operations | 37 | 33 | 26 | 31 | 31 | 158 | 0.2% |
| 8207 | Lumber Yard Employees | 344 | 315 | 263 | 246 | 214 | 1,382 | 1.5% |
| 5025 | Masonry Work | 20 | 24 | 21 | 13 | 7 | 85 | 0.1% |
| 8003 | Meat Markets | 99 | 103 | 133 | 135 | 130 | 600 | 0.7% |
| 9042 | Med Clinics/Physicians/Dentists | 400 | 403 | 704 | 454 | 397 | 2,358 | 2.6% |
| 3124 | Mfg. of Light Metal & Non-Metal Goods | 186 | 161 | 161 | 161 | 152 | 821 | 0.9% |
| 9615 | Motion Picture & Video Production | 0 | 0 | 1 | 5 | 0 | 6 | 0.0% |
| 3866 | Motor Coach & Carriage Assembly | 35 | 21 | 36 | 16 | 11 | 119 | 0.1% |
| 9041 | Nursing Homes | 689 | 633 | 974 | 529 | 469 | 3,294 | 3.6% |
| 6203 | Oil & Gas Development/Drilling | 186 | 96 | 24 | 129 | 206 | 641 | 0.7% |
| 8350 | Oil & Gas Distrib/Bulk Dealers | 142 | 140 | 92 | 100 | 103 | 577 | 0.6% |
| 6208 | Oil & Gas Instrument Logging | 9 | 3 | 6 | 3 | 11 | 32 | 0.0% |
| 6204 | Oil & Gas Well Supply or Equipment Dealers | 95 | 74 | 43 | 51 | 61 | 324 | 0.4% |
| 1320 | Oil & Gas Operations | 125 | 100 | 62 | 76 | 78 | 441 | 0.5% |
| 4740 | Oil Refining - Synthetic Fuels Mfg. | 39 | 37 | 19 | 34 | 23 | 152 | 0.2% |
| 6206 | Oil Well Servicing | 608 | 398 | 199 | 297 | 449 | 1,951 | 2.1% |
| 6205 | Oil Well Trucking | 287 | 242 | 117 | 126 | 154 | 926 | 1.0% |
| 9999 | Old Bureau or Not Rated on MF | 0 | 0 | 0 | 0 | 3 | 3 | 0.0% |
| 5100 | Ornamental Work | 0 | 1 | 1 | 0 | 1 | 3 | 0.0% |
| 2094 | Packing Plants & Slaughter Houses | 7 | 11 | 24 | 22 | 13 | 77 | 0.1% |
| 5474 | Painting & Paper Hanging | 23 | 15 | 24 | 22 | 29 | 113 | 0.1% |
| 4365 | Photographers | 4 | 2 | 0 | 1 | 3 | 10 | 0.0% |
| 5345 | Plastering/Stucco/Drywall | 26 | 17 | 25 | 33 | 20 | 121 | 0.1% |
| 5183 | Plumbing/Heating/Sheet Metal | 270 | 273 | 256 | 289 | 262 | 1,350 | 1.5% |
| 0010 | Poisoning & Spraying | 10 | 14 | 5 | 8 | 13 | 50 | 0.1% |
| 4061 | Pottery & Ceramic Mfg. | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 9950 | Preferred Worker Program | 0 | 2 | 2 | 1 | 3 | 8 | 0.0% |
| 4310 | Printing & Publishing | 55 | 44 | 40 | 49 | 25 | 213 | 0.2% |
| 9181 | Professional Athletics | 58 | 8 | 22 | 45 | 8 | 141 | 0.2% |

Table 16
Distribution of Claims by Rate Class (cont.)
All Claims Filed

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|------------------|--------------------------------------|--------|--------|--------|--------|--------|-----------------|--------------|
| 7602 | Radio & Television | 33 | 22 | 8 | 10 | 7 | 80 | 0.1% |
| 9104 | Religious Orgs. & Churches | 23 | 13 | 12 | 11 | 12 | 71 | 0.1% |
| 9071 | Restaurants & Lounges | 1,216 | 1,105 | 967 | 1,022 | 1,058 | 5,368 | 5.8% |
| 5545 | Roofing | 3 | 3 | 0 | 3 | 2 | 11 | 0.0% |
| 0007 | Row Crop-Non-Machinery Farm Labor | 2 | 5 | 0 | 1 | 1 | 9 | 0.0% |
| 9403 | Sanitation Operations | 102 | 106 | 86 | 88 | 80 | 462 | 0.5% |
| 9062 | Schools/Libraries/Institutions | 957 | 840 | 711 | 910 | 919 | 4,337 | 4.7% |
| 6301 | Sewer/Water/Gas Pipe Line Const. | 129 | 122 | 73 | 64 | 88 | 476 | 0.5% |
| 2260 | Shoe Repair | 0 | 0 | 0 | 1 | 0 | 1 | 0.0% |
| 9544 | Sign Mfg. | 14 | 19 | 9 | 22 | 13 | 77 | 0.1% |
| 7420 | Specialized Aircraft Operations | 1 | 0 | 1 | 0 | 1 | 3 | 0.0% |
| 1802 | Stonecutters | 14 | 1 | 6 | 7 | 3 | 31 | 0.0% |
| 8010 | Stores - Hardware/Appliance/Auto | 303 | 265 | 253 | 257 | 312 | 1,390 | 1.5% |
| 8000 | Stores - Retail | 585 | 622 | 566 | 516 | 520 | 2,809 | 3.0% |
| 6042 | Street & Road Constr./Maint. | 503 | 467 | 401 | 389 | 477 | 2,237 | 2.4% |
| 2030 | Sugar Mfg. & Refining | 91 | 91 | 80 | 114 | 83 | 459 | 0.5% |
| 7605 | Switching & Switchboard Repair | 1 | 0 | 1 | 1 | 1 | 4 | 0.0% |
| 7600 | Telegraph & Telephone Operations | 15 | 16 | 18 | 14 | 13 | 76 | 0.1% |
| 7601 | Telephone & Cable Line Const. | 51 | 45 | 39 | 43 | 34 | 212 | 0.2% |
| 9757 | Townships - All Employees | 1 | 0 | 0 | 0 | 0 | 1 | 0.0% |
| 8747 | Traveling Representatives | 496 | 461 | 410 | 464 | 486 | 2,317 | 2.5% |
| 0004 | Tree Planting/Trimming/Harvesting | 26 | 41 | 21 | 23 | 17 | 128 | 0.1% |
| 7215 | Trucking & Hauling | 623 | 615 | 557 | 636 | 663 | 3,094 | 3.4% |
| 0000 | Unknown | 0 | 9 | 25 | 13 | 9 | 56 | 0.1% |
| 2860 | Upholstering | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 8831 | Veterinary Hospital/Surgeons Kennels | 161 | 168 | 203 | 201 | 221 | 954 | 1.0% |
| 9840 | Voc Training/Work Eval. Program | 10 | 15 | 9 | 7 | 7 | 48 | 0.1% |
| 9835 | Volunteer Programs | 8 | 11 | 7 | 14 | 18 | 58 | 0.1% |
| 6200 | Water Well Drilling Operations | 1 | 3 | 0 | 5 | 6 | 15 | 0.0% |
| 7520 | Water Works | 67 | 78 | 48 | 63 | 65 | 321 | 0.3% |
| 3360 | Welding & Blacksmithing | 72 | 78 | 53 | 58 | 65 | 326 | 0.4% |
| 8016 | Wholesale Warehouse | 168 | 161 | 121 | 176 | 215 | 841 | 0.9% |
| 2803 | Woodworking Mfg. | 191 | 199 | 189 | 181 | 180 | 940 | 1.0% |
| Total All Claims | | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 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

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------|--|-------|-------|-------|-------|-------|-----------------|--------------|
| 9040 | Hospitals | 1,137 | 1,288 | 1,659 | 1,165 | 1,091 | 6,340 | 6.9% |
| 9071 | Implement &/or Equipment Mfg | 1,164 | 1,107 | 1,091 | 1,157 | 1,212 | 5,731 | 6.2% |
| 9071 | Restaurants and Lounges | 1,216 | 1,105 | 967 | 1,022 | 1,058 | 5,368 | 5.8% |
| 8380 | Automotive Dealers & Service Stations | 984 | 886 | 843 | 882 | 979 | 4,574 | 5.0% |
| 9062 | School-Libraries-Institutions | 957 | 840 | 711 | 910 | 919 | 4,337 | 4.7% |
| 9041 | Nursing Homes | 689 | 633 | 974 | 529 | 469 | 3,294 | 3.6% |
| 9061 | Community Outreach Svcs & Support Prog | 680 | 679 | 589 | 624 | 717 | 3,289 | 3.6% |
| 7215 | Trucking & Hauling | 623 | 615 | 557 | 636 | 663 | 3,094 | 3.4% |
| 5410 | Building Construction | 641 | 614 | 553 | 600 | 554 | 2,962 | 3.2% |
| 7720 | Law Enforcement | 587 | 602 | 538 | 547 | 562 | 2,836 | 3.1% |
| Totals | | 8,676 | 8,389 | 8,510 | 8,041 | 8,224 | 41,825 | 45.4% |

Figure 7
Distribution of Claims by the Top Ten Rate Classes
All Claims Filed

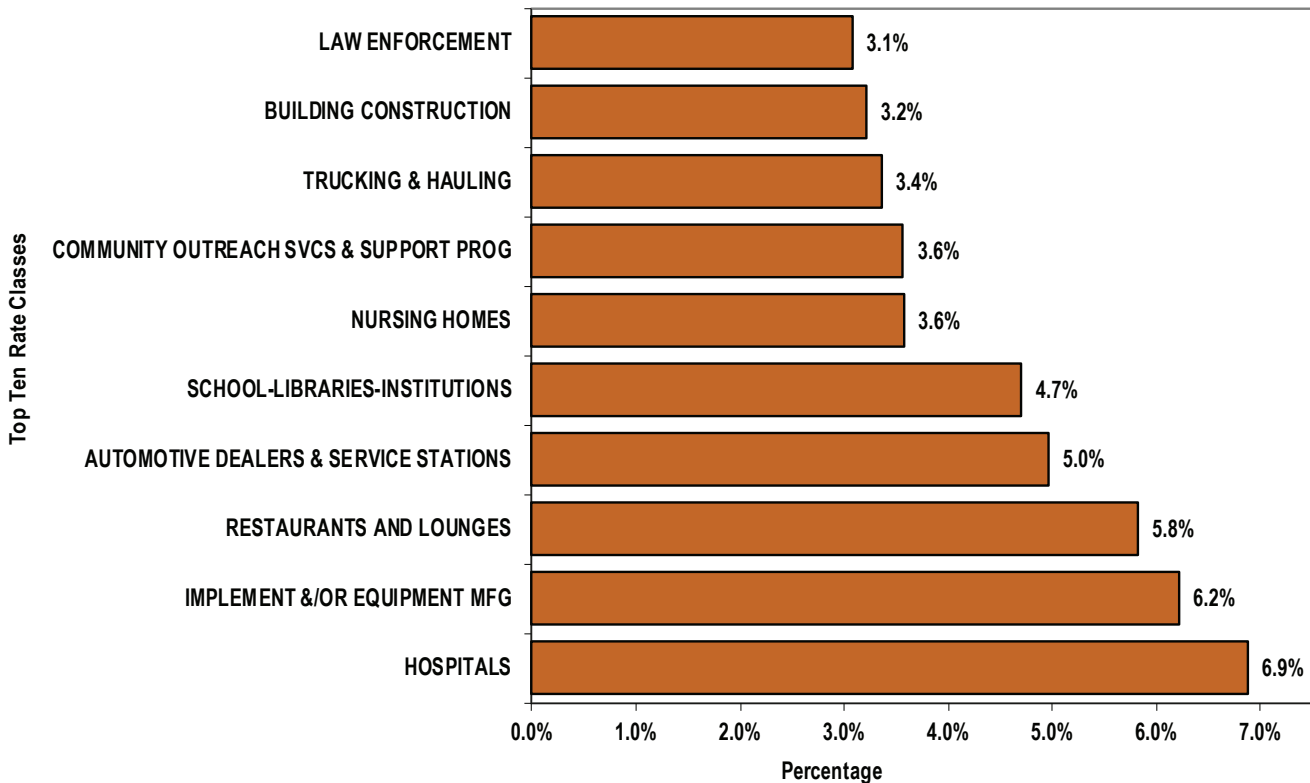


Table 18
Distribution of Claims by Rate Class
Indemnity Claims Only

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------|---|-------|-------|-------|-------|-------|-----------------|--------------|
| 7405 | Aircraft Flying Operations | 3 | 1 | 6 | 6 | 1 | 17 | 0.1% |
| 7403 | Aircraft Ground Crew Operations | 12 | 13 | 19 | 10 | 5 | 59 | 0.4% |
| 9182 | Amusement Parks/Park Boards | 15 | 9 | 5 | 8 | 11 | 48 | 0.4% |
| 0005 | Apiaries | 1 | 3 | 2 | 4 | 2 | 12 | 0.1% |
| 7720 | Armored Car Express Employees | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 9090 | Athletic Clubs or Entertainment Facilities | 4 | 5 | 2 | 11 | 4 | 26 | 0.2% |
| 3630 | Auto Repair, Body Shops, Mechanics | 58 | 61 | 48 | 52 | 59 | 278 | 2.0% |
| 8380 | Automotive Dealers & Svc. Stations | 122 | 97 | 99 | 100 | 127 | 545 | 4.0% |
| 2000 | Bakeries | 4 | 2 | 8 | 7 | 4 | 25 | 0.2% |
| 8808 | Banks, S & L Assn., Credit Unions | 9 | 8 | 5 | 5 | 3 | 30 | 0.2% |
| 9580 | Barbers & Beauticians | 2 | 2 | 2 | 1 | 4 | 11 | 0.1% |
| 2163 | Beverage Mfg. & Delivery | 0 | 2 | 4 | 2 | 3 | 11 | 0.1% |
| 5110 | Boiler & Elevator Installation/Svc. | 18 | 18 | 2 | 9 | 13 | 60 | 0.4% |
| 3620 | Boiler & Tank Mfg. | 3 | 0 | 0 | 2 | 0 | 5 | 0.0% |
| 4036 | Brick/Pipe/Concrete Products Mfg. | 3 | 2 | 1 | 2 | 4 | 12 | 0.1% |
| 1463 | Briquette & Clay Products Mfg. | 1 | 0 | 0 | 1 | 0 | 2 | 0.0% |
| 5410 | Building Construction | 121 | 116 | 95 | 129 | 133 | 594 | 4.3% |
| 9007 | Building Custodians/Janitorial Svc. | 63 | 88 | 69 | 56 | 70 | 346 | 2.5% |
| 6210 | Building Moving, Demolition, Salvage | 0 | 0 | 2 | 0 | 1 | 3 | 0.0% |
| 7603 | Cable Install, Svc. & Repair | 5 | 10 | 5 | 4 | 3 | 27 | 0.2% |
| 9180 | Carnival - Circus - Racetracks | 0 | 0 | 0 | 0 | 2 | 2 | 0.0% |
| 9078 | Camp Operations | 1 | 0 | 3 | 0 | 0 | 4 | 0.0% |
| 5502 | Carpet Laying &/or Linoleum Installation | 1 | 2 | 3 | 5 | 3 | 14 | 0.1% |
| 9220 | Cemetery Operations | 0 | 0 | 0 | 1 | 0 | 1 | 0.0% |
| 7380 | Chauffeurs, School Bus, Ambulance Drivers | 23 | 31 | 34 | 26 | 29 | 143 | 1.0% |
| 9830 | Civil Air Patrol - Volunteer | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 2583 | Cleaners & Laundries | 10 | 8 | 15 | 7 | 5 | 45 | 0.3% |
| 8805 | Clerical Office Employees | 35 | 20 | 27 | 16 | 14 | 112 | 0.8% |
| 1005 | Coal Mining | 8 | 7 | 5 | 1 | 6 | 27 | 0.2% |
| 8221 | Coal, Iron, Steel Merchants | 0 | 2 | 1 | 0 | 1 | 4 | 0.0% |
| 8291 | Cold Storage Warehouse | 2 | 0 | 1 | 0 | 1 | 4 | 0.0% |
| 0050 | Commercial Farm Mach. Operations | 4 | 4 | 4 | 3 | 1 | 16 | 0.1% |
| 8022 | Commission & Produce Merch. | 15 | 19 | 16 | 15 | 16 | 81 | 0.6% |
| 9061 | Community Outreach Svcs. & Support Programs | 52 | 85 | 74 | 67 | 68 | 346 | 2.5% |
| 3685 | Computer/Electronic Assembly | 6 | 6 | 5 | 3 | 3 | 23 | 0.2% |

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------|---|-------|-------|-------|-------|-------|-----------------|--------------|
| 5205 | Concrete Work | 23 | 20 | 29 | 33 | 18 | 123 | 0.9% |
| 5603 | Consulting Engineers | 4 | 8 | 6 | 7 | 11 | 36 | 0.3% |
| 9420 | Counties - All Employees | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 2064 | Creameries & Dairy Products Mfg. | 3 | 2 | 4 | 4 | 3 | 16 | 0.1% |
| 4692 | Dental Laboratories | 0 | 1 | 0 | 0 | 0 | 1 | 0.0% |
| 9002 | Domestics | 3 | 3 | 6 | 5 | 2 | 19 | 0.1% |
| 6223 | Dredging | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 7531 | Electric Light & Power Companies | 11 | 23 | 13 | 13 | 20 | 80 | 0.6% |
| 7529 | Electric Light & Power Const-REA | 3 | 3 | 3 | 6 | 1 | 16 | 0.1% |
| 7534 | Electric Light/Power Const./Spec Contractor | 2 | 2 | 5 | 3 | 3 | 15 | 0.1% |
| 7533 | Electric Light/Power Const/Investor Owned | 0 | 0 | 0 | 0 | 1 | 1 | 0.0% |
| 5190 | Electrical Wiring, Service & Repair | 33 | 17 | 18 | 17 | 34 | 119 | 0.9% |
| 7535 | Electronic Equip. Install & Repair | 1 | 2 | 2 | 3 | 0 | 8 | 0.1% |
| 7715 | Emergency Response Members & Volunteers | 1 | 0 | 0 | 0 | 0 | 1 | 0.0% |
| 6221 | Excavation & Digging | 2 | 3 | 6 | 5 | 6 | 22 | 0.2% |
| 0006 | Farming & Ranching | 41 | 48 | 42 | 35 | 47 | 213 | 1.6% |
| 6400 | Fence Construction | 2 | 2 | 4 | 1 | 2 | 11 | 0.1% |
| 4583 | Fertilizer & Chemical Dealers | 10 | 8 | 17 | 8 | 9 | 52 | 0.4% |
| 7700 | Fire Departments -Paid | 9 | 12 | 19 | 4 | 16 | 60 | 0.4% |
| 7710 | Fire Departments - Volunteer | 5 | 4 | 4 | 3 | 4 | 20 | 0.1% |
| 0003 | Florists/Nurseries/Gardening | 7 | 9 | 10 | 12 | 5 | 43 | 0.3% |
| 2041 | Food Preparation - Non Retail | 0 | 4 | 1 | 2 | 1 | 8 | 0.1% |
| 2014 | Food Processing | 24 | 25 | 31 | 19 | 31 | 130 | 0.9% |
| 8001 | Full-Line Department Stores | 35 | 46 | 45 | 50 | 45 | 221 | 1.6% |
| 9620 | Funeral Homes | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 8015 | Furniture & Floor Covering Dealers | 6 | 7 | 10 | 9 | 8 | 40 | 0.3% |
| 7500 | Gas Works | 0 | 0 | 0 | 0 | 1 | 1 | 0.0% |
| 8292 | General Warehouse & Storage | 30 | 27 | 39 | 39 | 36 | 171 | 1.2% |
| 8605 | Geologists & Scouts | 2 | 2 | 0 | 1 | 0 | 5 | 0.0% |
| 4130 | Glass Merchants | 4 | 5 | 2 | 1 | 2 | 14 | 0.1% |
| 8304 | Grain Elevators | 19 | 14 | 16 | 11 | 16 | 76 | 0.6% |
| 9040 | Hospitals | 68 | 225 | 683 | 252 | 100 | 1,328 | 9.7% |
| 9050 | Hotels & Motels | 30 | 64 | 228 | 52 | 36 | 410 | 3.0% |
| 7384 | Ice Handling | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 3504 | Implement &/or Equipment Mfg. | 150 | 147 | 138 | 163 | 169 | 767 | 5.6% |
| 5040 | Iron or Steel Constr./Erection | 7 | 13 | 15 | 9 | 9 | 53 | 0.4% |
| 0251 | Irrigation | 1 | 1 | 0 | 1 | 0 | 3 | 0.0% |

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------|--|-------|-------|-------|-------|-------|-----------------|--------------|
| 4150 | Jewelry &/or Optical Goods Mfg. | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 6209 | Junk & Scrap Metal Dealers | 0 | 2 | 1 | 2 | 4 | 9 | 0.1% |
| 4601 | Laboratory Work & Medicine Mfg. | 3 | 3 | 2 | 1 | 7 | 16 | 0.1% |
| 7720 | Law Enforcement | 35 | 62 | 61 | 47 | 36 | 241 | 1.8% |
| 2681 | Leather & Canvas Goods Mfg. | 1 | 5 | 3 | 7 | 6 | 22 | 0.2% |
| 8284 | Livestock Dealers & Operations | 6 | 4 | 3 | 8 | 3 | 24 | 0.2% |
| 8207 | Lumber Yard Employees | 12 | 18 | 21 | 24 | 29 | 104 | 0.8% |
| 5025 | Masonry Work | 4 | 7 | 5 | 5 | 1 | 22 | 0.2% |
| 8003 | Meat Markets | 6 | 9 | 10 | 10 | 10 | 45 | 0.3% |
| 9042 | Med Clinics/Physicians/Dentists | 27 | 40 | 286 | 90 | 24 | 467 | 3.4% |
| 3124 | Mfg. of Light Metal & Non-Metal Goods | 17 | 17 | 19 | 29 | 22 | 104 | 0.8% |
| 9615 | Motion Picture & Video Production | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 3866 | Motor Coach & Carriage Assembly | 6 | 6 | 9 | 1 | 5 | 27 | 0.2% |
| 9041 | Nursing Homes | 70 | 79 | 336 | 95 | 69 | 649 | 4.7% |
| 6203 | Oil & Gas Development/Drilling | 33 | 22 | 3 | 15 | 27 | 100 | 0.7% |
| 8350 | Oil & Gas Distrib/Bulk Dealers | 30 | 22 | 21 | 19 | 19 | 111 | 0.8% |
| 6208 | Oil & Gas Instrument Logging | 1 | 1 | 2 | 2 | 4 | 10 | 0.1% |
| 6204 | Oil & Gas Well Supply or Equipment Dealers | 11 | 10 | 3 | 6 | 5 | 35 | 0.3% |
| 1320 | Oil & Gas Operations | 33 | 29 | 11 | 10 | 20 | 103 | 0.8% |
| 4740 | Oil Refining - Synthetic Fuels Mfg. | 7 | 11 | 1 | 12 | 7 | 38 | 0.3% |
| 6206 | Oil Well Servicing | 129 | 85 | 40 | 72 | 106 | 432 | 3.2% |
| 6205 | Oil Well Trucking | 87 | 80 | 41 | 45 | 51 | 304 | 2.2% |
| 5100 | Ornamental Work | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 2094 | Packing Plants & Slaughter Houses | 1 | 2 | 2 | 2 | 2 | 9 | 0.1% |
| 5474 | Painting & Paper Hanging | 5 | 6 | 7 | 4 | 7 | 29 | 0.2% |
| 4365 | Photographers | 0 | 0 | 0 | 0 | 1 | 1 | 0.0% |
| 5345 | Plastering/Stucco/Drywall | 7 | 6 | 6 | 5 | 4 | 28 | 0.2% |
| 5183 | Plumbing/Heating/Sheet Metal | 32 | 25 | 33 | 33 | 34 | 157 | 1.1% |
| 0010 | Poisoning & Spraying | 2 | 0 | 0 | 3 | 1 | 6 | 0.0% |
| 9950 | Preferred Worker Program | 0 | 0 | 1 | 1 | 0 | 2 | 0.0% |
| 4310 | Printing & Publishing | 9 | 6 | 8 | 3 | 6 | 32 | 0.2% |
| 9850 | Prison Industries Program | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 9181 | Professional Athletics | 18 | 2 | 10 | 22 | 1 | 53 | 0.4% |
| 9180 | Race Track Operations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 7602 | Radio & Television | 1 | 1 | 1 | 0 | 0 | 3 | 0.0% |
| 9104 | Religious Orgs & Churches | 2 | 1 | 3 | 1 | 1 | 8 | 0.1% |
| 9071 | Restaurants & Lounges | 98 | 100 | 103 | 102 | 106 | 509 | 3.7% |
| 5545 | Roofing | 1 | 1 | 0 | 0 | 1 | 3 | 0.0% |

Table 18
Distribution of Claims by Rate Class (cont.)
Indemnity Claims Only

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|------------------------|--------------------------------------|--------|--------|--------|--------|--------|-----------------|--------------|
| 0007 | Row Crop-Non-Machinery Farm Labor | 0 | 1 | 0 | 0 | 0 | 1 | 0.0% |
| 9403 | Sanitation Operations | 21 | 17 | 9 | 25 | 16 | 88 | 0.6% |
| 9062 | Schools/Libraries/Institutions | 63 | 47 | 49 | 57 | 64 | 280 | 2.0% |
| 6301 | Sewer/Water/Gas Pipe Line Constr. | 29 | 20 | 15 | 8 | 23 | 95 | 0.7% |
| 2260 | Shoe Repair | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 9544 | Sign Mfg. | 3 | 4 | 1 | 1 | 0 | 9 | 0.1% |
| 7420 | Specialized Aircraft Operations | 1 | 0 | 0 | 0 | 0 | 1 | 0.0% |
| 1802 | Stonecutters | 2 | 0 | 2 | 2 | 1 | 7 | 0.1% |
| 8010 | Stores - Hardware/Appliance/Auto | 33 | 28 | 46 | 24 | 34 | 165 | 1.2% |
| 8000 | Stores - Retail | 59 | 58 | 70 | 77 | 60 | 324 | 2.4% |
| 6042 | Street & Road Constr./Maint. | 94 | 89 | 77 | 68 | 63 | 391 | 2.9% |
| 2030 | Sugar Mfg. & Refining | 10 | 12 | 14 | 17 | 7 | 60 | 0.4% |
| 7605 | Switching & Switchboard Repair | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 7600 | Telegraph & Telephone Operations | 1 | 1 | 1 | 3 | 0 | 6 | 0.0% |
| 7601 | Telephone & Cable Line Constr. | 6 | 6 | 7 | 7 | 2 | 28 | 0.2% |
| 9757 | Townships - All Employees | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 8747 | Traveling Representatives | 40 | 46 | 50 | 42 | 43 | 221 | 1.6% |
| 0004 | Tree Planting/Trimming/Harvesting | 3 | 8 | 1 | 5 | 3 | 20 | 0.1% |
| 7215 | Trucking & Hauling | 166 | 166 | 174 | 187 | 202 | 895 | 6.5% |
| 0000 | Unknown | 0 | 1 | 0 | 0 | 1 | 2 | 0.0% |
| 2860 | Upholstering | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 8831 | Veterinary Hospital/Surgeons Kennels | 7 | 7 | 6 | 12 | 9 | 41 | 0.3% |
| 9840 | Voc Training/Work Eval Program | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| 9835 | Volunteer Programs | 0 | 1 | 0 | 1 | 3 | 5 | 0.0% |
| 6200 | Water Well Drilling Operations | 0 | 0 | 0 | 1 | 1 | 2 | 0.0% |
| 7520 | Water Works | 14 | 8 | 7 | 8 | 14 | 51 | 0.4% |
| 3360 | Welding & Blacksmithing | 4 | 6 | 4 | 7 | 9 | 30 | 0.2% |
| 8016 | Wholesale Warehouse | 17 | 22 | 24 | 34 | 54 | 151 | 1.1% |
| 2803 | Woodworking Mfg. | 19 | 19 | 20 | 19 | 26 | 103 | 0.8% |
| Total Indemnity Claims | | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 100.0% |
| | | | | | | | | |
| Total All Claims | | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 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

| Fiscal Year: | | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--------------|-------------------------------------|-------|-------|-------|-------|-------|-----------------|--------------|
| 9040 | Hospitals | 68 | 225 | 683 | 252 | 100 | 1,328 | 9.7% |
| 7215 | Trucking & Hauling | 166 | 166 | 174 | 187 | 202 | 895 | 6.5% |
| 3504 | Implement &/or Equipment Mfg | 150 | 147 | 138 | 163 | 169 | 767 | 5.6% |
| 9041 | Nursing Homes | 70 | 79 | 336 | 95 | 69 | 649 | 4.7% |
| 5410 | Building Construction | 121 | 116 | 95 | 129 | 133 | 594 | 4.3% |
| 8380 | Automotive Dlrs. & Svc. Stations | 122 | 97 | 99 | 100 | 127 | 545 | 4.0% |
| 9071 | Restaurants and Lounges | 98 | 100 | 103 | 102 | 106 | 509 | 3.7% |
| 9042 | Med Clinics - Physicians - Dentists | 27 | 40 | 286 | 90 | 24 | 467 | 3.4% |
| 6206 | Oil Well Servicing | 129 | 85 | 40 | 72 | 106 | 432 | 3.2% |
| 9050 | Hotel and Motels - All Employees | 30 | 64 | 228 | 52 | 36 | 410 | 3.0% |
| Totals | | 1,045 | 1,144 | 2,031 | 1,258 | 1,072 | 6,596 | 48.2% |

Figure 8
Distribution of Claims by Top Ten Rate Classes
Indemnity Claims Only

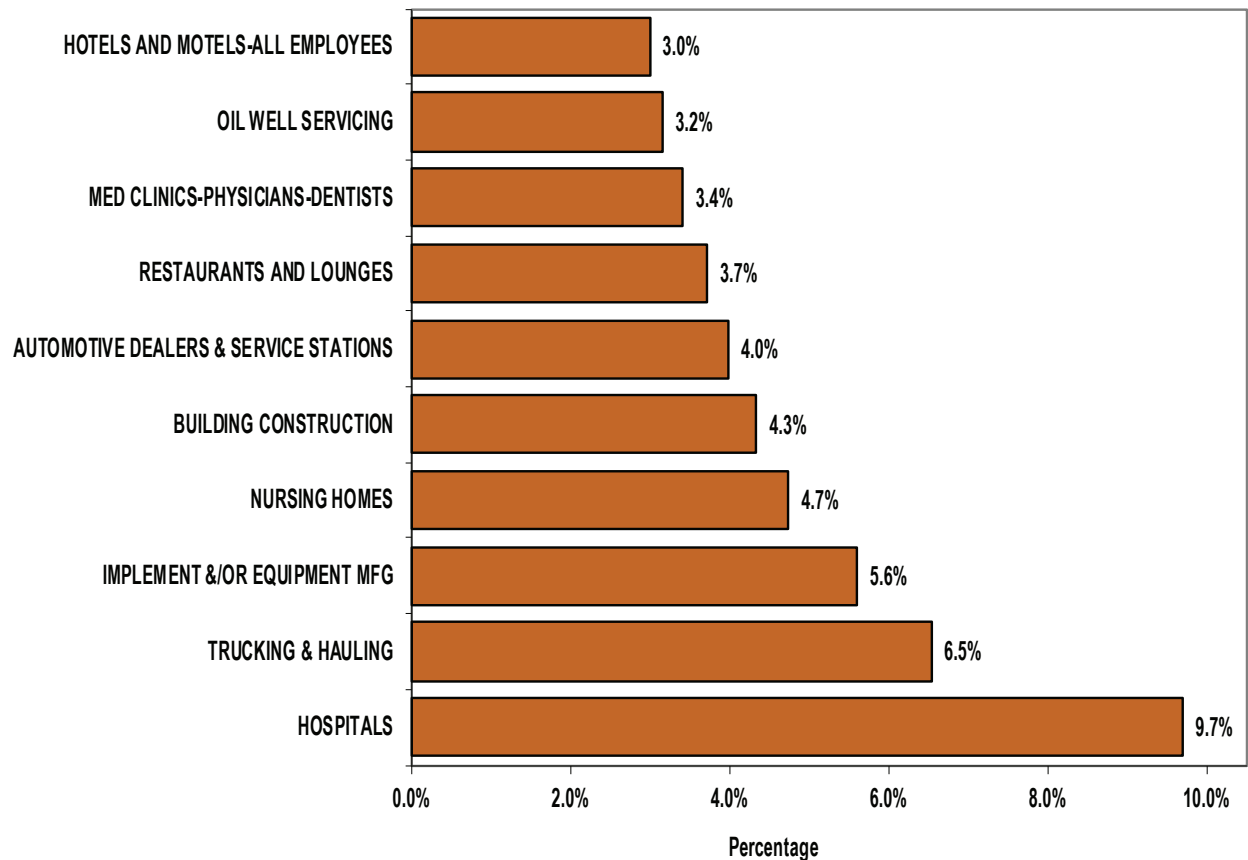


Table 20
Fatalities

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims* |
|--|-------|-------|-------|-------|-------|-----------------|--------------|
| Burn or Scald-Heat or Cold Exposure - Contact With - Fire or Flame | 0 | 0 | 0 | 0 | 1 | 1 | 0 |
| Caught In or Between - Machine or Machinery | 1 | 0 | 0 | 1 | 1 | 3 | 2.3% |
| Caught In or Between - Miscellaneous Caught in or Between | 1 | 0 | 0 | 0 | 0 | 1 | 0.8% |
| Fall or Slip Injury - From Ladder or Scaffolding | 0 | 0 | 1 | 0 | 0 | 1 | 0.8% |
| Fall or Slip Injury - Into Openings | 1 | 0 | 0 | 0 | 0 | 1 | 0.8% |
| Fall, Slip or Trip Injury - Fall, Slip or Trip, NOC | 0 | 0 | 2 | 1 | 2 | 5 | 3.9% |
| Fall, Slip or Trip Injury - From Different Level (Elevation) | 0 | 0 | 0 | 0 | 1 | 1 | 0.8% |
| Fall, Slip or Trip Injury - On Same Level | 1 | 0 | 1 | 0 | 1 | 3 | 2.3% |
| Miscellaneous Causes - Absorption Ingestion or Inhalation | 1 | 2 | 0 | 2 | 0 | 5 | 3.9% |
| Miscellaneous Causes - Contact with Electric Current | 1 | 0 | 0 | 1 | 0 | 2 | 1.6% |
| Miscellaneous Causes - Explosion or Flare Back | 0 | 0 | 0 | 1 | 0 | 1 | 0.8% |
| Miscellaneous Causes - Mold | 0 | 0 | 0 | 0 | 8 | 8 | 6.3% |
| Miscellaneous Causes - No Cause | 0 | 0 | 1 | 0 | 0 | 1 | 0.8% |
| Miscellaneous Causes - Other | 6 | 8 | 4 | 10 | 0 | 28 | 21.9% |
| Miscellaneous Causes - Other Than Physical Injury | 2 | 3 | 0 | 0 | 1 | 6 | 4.7% |
| Miscellaneous Causes - Pandemic | 0 | 0 | 5 | 0 | 0 | 5 | 3.9% |
| Miscellaneous Causes - Robbery or Criminal Assault | 0 | 1 | 2 | 0 | 0 | 3 | 2.3% |
| Motor Vehicle - Collision or Sideswipe With Another Vehicle | 3 | 2 | 0 | 2 | 4 | 11 | 8.6% |
| Motor Vehicle - Crash of Airplane | 3 | 0 | 0 | 0 | 0 | 3 | 2.3% |
| Motor Vehicle - Crash of Rail Vehicle | 0 | 1 | 1 | 0 | 0 | 2 | 1.6% |
| Motor Vehicle - Motor Vehicle, NOC | 0 | 2 | 1 | 3 | 1 | 7 | 5.5% |
| Motor Vehicle - Vehicle Upset | 2 | 4 | 3 | 0 | 2 | 11 | 8.6% |
| Strain or Injury By - Strain or Injury By, NOC | 0 | 0 | 0 | 0 | 1 | 1 | 0.8% |
| Strain or Injury By - Using Tool or Machine | 0 | 0 | 0 | 1 | 0 | 1 | 0.8% |
| Struck or Injured By - Falling or Flying Object | 1 | 1 | 0 | 1 | 2 | 5 | 3.9% |
| Struck or Injured By - Motor Vehicle | 4 | 1 | 0 | 1 | 3 | 9 | 7.0% |
| Struck or Injured By - Moving Parts of Machine | 0 | 2 | 0 | 0 | 0 | 2 | 1.6% |
| Struck or Injured By - Object Being Lifted or Handled | 0 | 0 | 1 | 0 | 0 | 1 | 0.8% |
| Struck or Injured By - Object Handled by Others | 0 | 0 | 0 | 1 | 0 | 1 | 0.8% |
| Totals | 27 | 27 | 22 | 25 | 28 | 128 | 100.0% |

*Column may not sum to 100% due to rounding

Table 21
Claim & Workforce Statistics

| Fiscal Year: | FY 19 | FY 20 | FY 21 | FY 22 | FY 23 | Five Year Total | % of Claims |
|--|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| CLAIMS FILED | | | | | | | |
| Indemnity Claims Filed | 2,423 | 2,597 | 3,587 | 2,602 | 2,486 | 13,695 | 14.9% |
| Medical Only Claims Filed | 17,493 | 16,229 | 14,269 | 14,881 | 15,642 | 78,514 | 85.1% |
| Total Claims Filed | 19,916 | 18,826 | 17,856 | 17,483 | 18,128 | 92,209 | 100.0% |
| COVERED WORKFORCE | | | | | | | |
| | 409,559 | 414,371 | 386,414 | 391,512 | 402,018 | | |
| INCIDENT RATES | | | | | | | |
| Indemnity Claims per 100 Covered Workers | 0.59 | 0.63 | 0.93 | 0.66 | 0.62 | | |
| Total Claims per 100 Covered Workers | 4.86 | 4.54 | 4.62 | 4.47 | 4.51 | | |

The total covered workforce in North Dakota increased by nearly 3% from FY 2022 to FY 2023

Figure 9
Claim Incident Rates

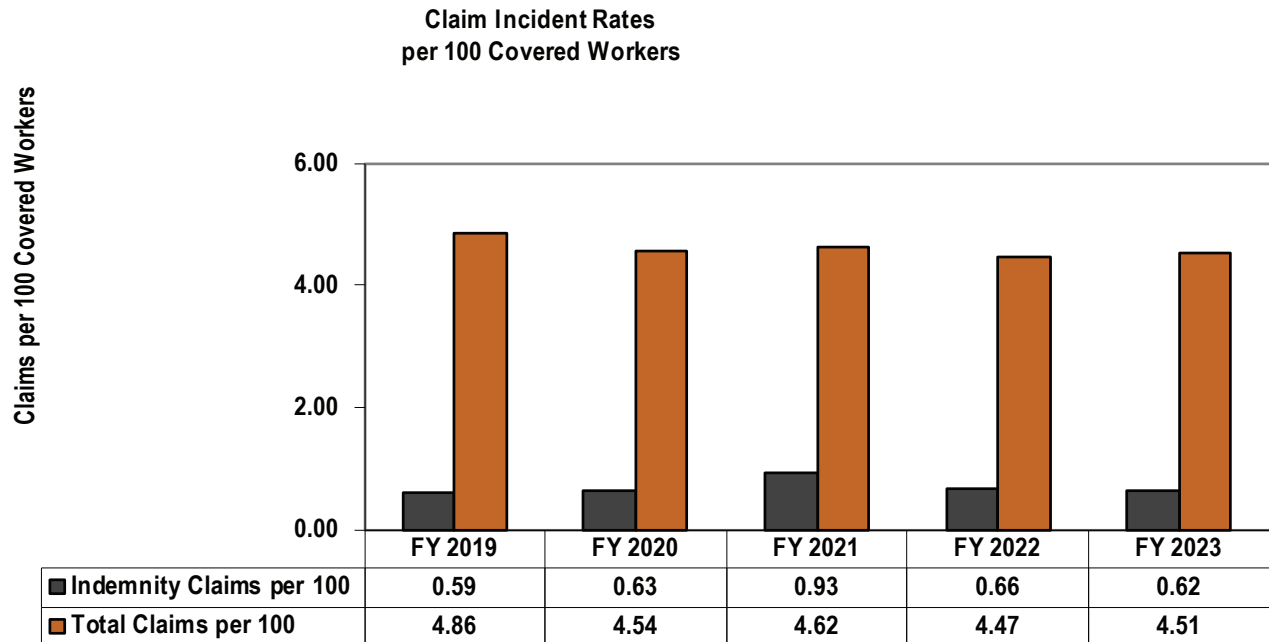
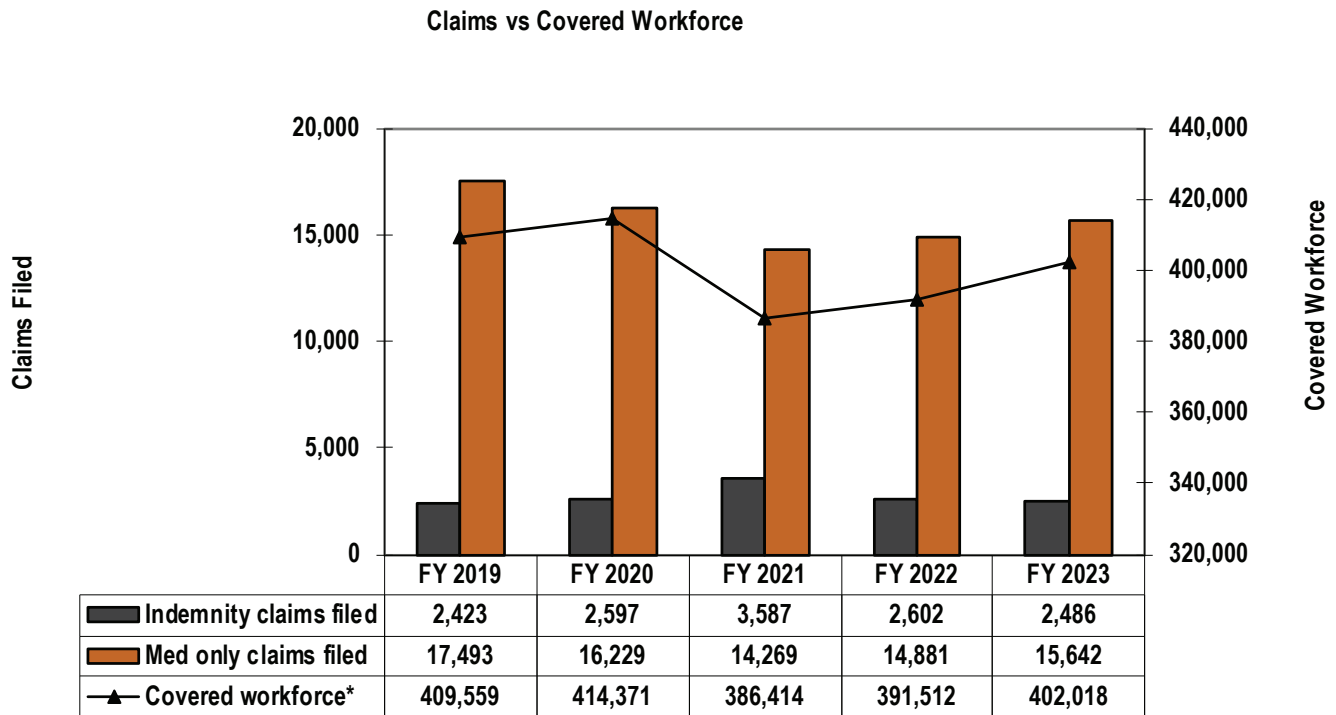


Figure 10
Claim & Covered Workforce Statistics



*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, dust.
 - Physical – walkways, temperature, noise, tools, motor vehicle accidents.
 - Biological – blood borne pathogens.
 - Ergonomic – poor job design increases the risk of musculoskeletal diseases.
- 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.
 - **Serve & Protect Reimbursement Program** - This program is designed to help offset the costs of routine medical exams for both paid, full-time firefighters and law enforcement officers.
 - **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 considering 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 if 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 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.

- Inspection of the accident site.
- Reasons why the incident happened.
- Interviewing all witnesses and others in the accident area to document their statements. Interviews should be conducted in a sensitive manner at a comfortable location.
- Securing evidence and taking photographs.
- The circumstances surrounding the incident.
- An outline of the necessary corrective action that will be taken to prevent the injury from happening again.

- 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:
 - General nature of operation
 - Types of work being done
 - Trade name, incorporation of business
 - Change in corporate officer status, subsidiaries or new locations, or mailing address
 - You cease having employees or are closing your business
 - If any of your workers will be working outside of North Dakota
 - Change of ownership

Detailed Claims and Injury Characteristics Report

**Fiscal Years
2019 – 2023**



**North Dakota Workforce
Safety & Insurance**

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

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