



Division of Workers' Compensation  
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2009 Annual Report to  
The Governor's Workers' Compensation Advisory Council  
On The Workers' Compensation System

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## Introduction

The Division of Workers' Compensation is tasked with collection and analysis of information to gauge the health of the workers' compensation system in Rhode Island. The Division collects a variety of data in order to accomplish this task. A summary of the information collected is presented here. This information was selected to give a broad view of the workers' compensation system for the past ten years. Additional information is available in greater detail by contacting the Division directly. The Division's web site at <http://www.dlt.ri.gov/wc> also provides a variety of information. Detailed injury information is available by nature of injury, type of injury, injured body part, and the age and gender of worker on indemnity injuries from 1992 and for non-indemnity injuries from 1998.

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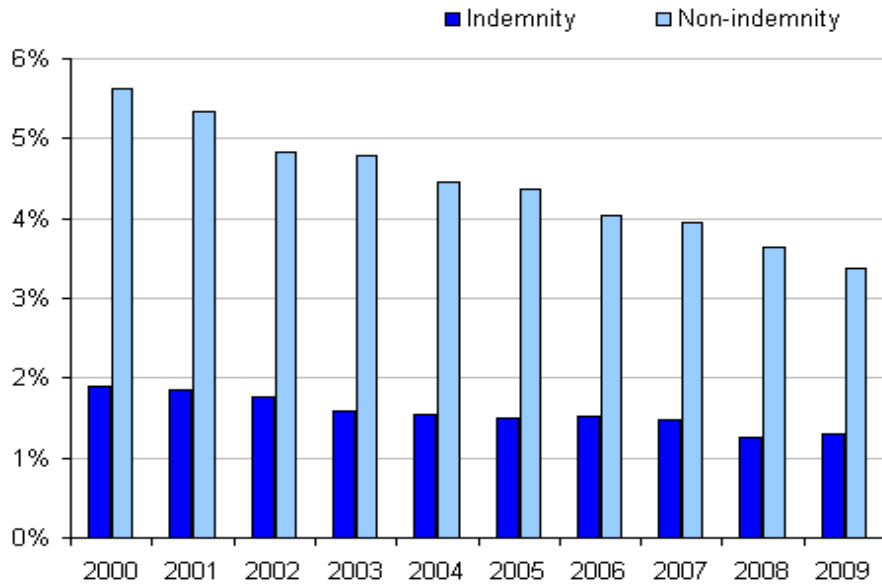
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### RI Workers' Compensation Injuries from 1997 to 2009

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Indemnity Injuries	8,189	8,334	8,886	8,691	8,443	8,115	7,379	7,224	6,967	7,215	6,933	5,818	5,791
Non-Indemnity Injuries	24,694	26,180	25,436	25,730	24,438	22,091	22,119	20,816	20,471	18,994	18,611	16,765	14,932
Injuries	32,883	34,514	34,322	34,421	32,881	30,206	29,498	28,040	27,438	26,209	25,544	22,583	20,723
Covered Employment	430,520	437,544	446,422	456,700	458,238	458,212	462,374	466,403	467,811	470,632	470,374	460,046	442,900
Indemnity Rate	1.90%	1.90%	1.99%	1.90%	1.84%	1.77%	1.60%	1.55%	1.49%	1.53%	1.47%	1.26%	1.31%
Non-Indemnity Rate	5.74%	5.98%	5.70%	5.63%	5.33%	4.82%	4.78%	4.46%	4.38%	4.04%	3.96%	3.64%	3.37%
Injury Rate	7.64%	7.89%	7.69%	7.54%	7.18%	6.59%	6.38%	6.01%	5.87%	5.57%	5.43%	4.91%	4.68%

Injury Rate Per Employment



RI worker's compensation is a no-fault system that requires employers to maintain insurance coverage to protect their employees from a work-related loss of earnings and medical expenses. An indemnity injury is a work-related injury or illness for which workers' compensation disability benefits are paid. For a non-indemnity injury, medical benefits may be paid, but workers' compensation disability benefits are not.

The overall rate of injuries to employment has dropped significantly from a high of 7.89% in 1998 to a low of 4.68% in 2009. The rate of indemnity injuries per employment remained close to 1.9% between 1997 and 2000. In 2001, the rate started to decline and dropped to 1.47% in 2007. It dropped to 1.26% in 2008 and rose slightly to 1.31% in 2009. The rate of non-indemnity injuries declined from a high of 5.98% in 1998 to 3.37% in 2009.

Employment information is provided by RI DLT LMI Unit.  
2009 Average Covered Employment is estimated.

### US and RI Injury Rate Comparison

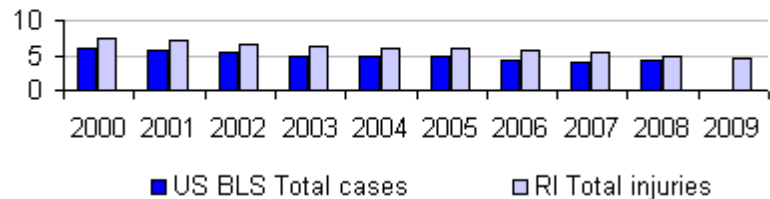
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
US BLS: Cases involving days away from work	1.8	1.7	1.6	1.5	1.4	1.4	1.3	1.2	1.9	*
RI: Indemnity injuries & illnesses	1.9	1.9	1.8	1.6	1.5	1.5	1.5	1.4	1.3	1.3
US BLS: Total recordable cases	6.1	5.7	5.3	5.0	4.8	4.8	4.4	4.0	4.2	*
RI: Total injuries & illnesses	7.5	7.2	6.6	6.4	6.0	5.9	5.6	5.4	4.9	4.7

Work Days Lost and Indemnity



These figures compare rate of workers' compensation injuries to the rate of injuries and illnesses reported to US Bureau of Labor Statistics. It is important to note that the criteria used in reporting and developing the rates for BLS are not the same as for RI injuries. In RI, injuries are not due indemnity until more than three days are lost from work.

Total Injuries



The rate of BLS cases involving days away from work and the rate of RI indemnity injuries both declined through 2007. In 2008, the BLS rate increased while the rate of RI indemnity injuries continued to decline slightly.

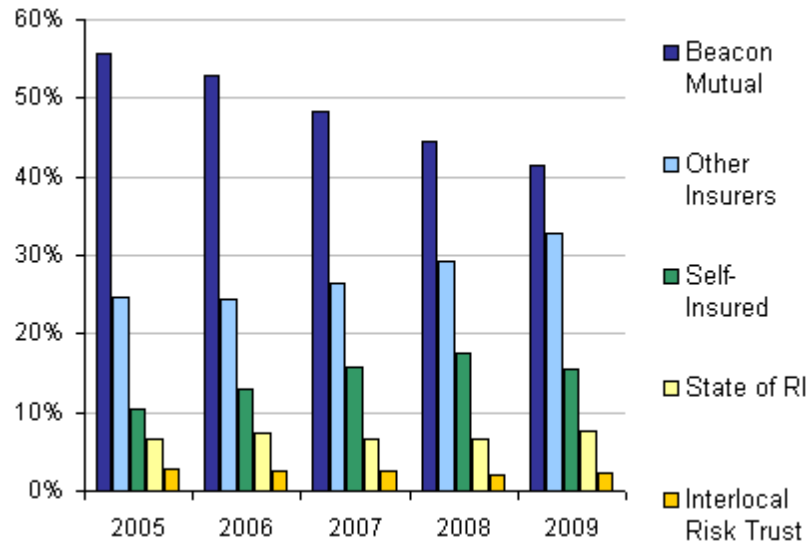
The total rate of injury for US BLS and RI also show a decline through 2007. BLS rate increased to 4.2 while the rate of RI injuries continued to decline in 2008 and 2009.

\* BLS figures for 2009 were not yet available at the time of this report.

US BLS data was obtained from the [www.bls.gov](http://www.bls.gov) web site.

### Indemnity Injuries by Insurer Type

Indemnity Injuries	Beacon Mutual		Self-Insured		State of RI		Interlocal Risk Trust		Other Insurers		Total
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage	
2000	3,805	43.2%	1,121	12.7%	563	6.4%	215	2.4%	3,101	35.2%	8,805
2001	4,255	49.5%	977	11.4%	581	6.8%	219	2.5%	2,567	29.9%	8,599
2002	4,054	53.7%	803	10.6%	540	7.1%	202	2.7%	1,955	25.9%	7,554
2003	4,096	55.5%	748	10.1%	539	7.3%	203	2.8%	1,793	24.3%	7,379
2004	4,098	56.7%	770	10.7%	488	6.8%	186	2.6%	1,682	23.3%	7,224
2005	3,880	55.7%	721	10.3%	464	6.7%	189	2.7%	1,713	24.6%	6,967
2006	3,812	52.8%	935	13.0%	540	7.5%	175	2.4%	1,753	24.3%	7,215
2007	3,355	48.4%	1,100	15.9%	465	6.7%	174	2.5%	1,839	26.5%	6,933
2008	2,603	44.5%	1,030	17.6%	393	6.7%	112	1.9%	1,715	29.3%	5,853
2009	2,406	41.5%	904	15.6%	447	7.7%	138	2.4%	1,896	32.7%	5,791
Average		50.2%		12.8%		7.0%		2.5%		27.6%	



The distribution of indemnity injuries among the different types of insurers shows Beacon Mutual Insurance Company insured an average of 50% of indemnity injuries from 2000 to 2009. Their share of indemnity injuries

Self-insured employers covered an average of 12.8% of the indemnity injuries from 2000 to 2009, with a high of 17.6% in 2008.

The RI state employees' share of injuries averaged 7.0% for the last 10 years, showing a high of 7.7% in 2009.

The Interlocal Risk Trust's percent of indemnity injuries averaged 2.5% from 2000 to 2009.

Other insurers' (mostly private insurers) percent of injuries increased to 32.7% in 2009, with an average of 27.6% for the last 10 years.



### Distribution of Indemnity Injuries by Employer Sector

Indemnity Injuries	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Agriculture, Fishing, Forestry	118	124	124	87	109	107	118	94	79	65
Mining	9	3	7	8	11	5	3	8	3	2
Construction	626	708	598	602	602	552	574	513	397	313
Manufacturing	1,932	1,665	1,324	1,222	1,173	1,117	1,045	958	812	629
Transportation & Public Utilities	703	712	642	652	598	607	596	575	472	475
Wholesale & Retail Trade	1,691	1,632	1,419	1,348	1,398	1,348	1,343	1,278	1,048	1,041
Finance, Insurance, Real Estate	201	196	182	170	149	162	143	168	138	127
Service Industry	2,635	2,643	2,437	2,432	2,550	2,394	2,625	2,588	2,196	2,273
Government, Other, Unknown	890	916	821	858	634	675	768	751	708	866
<b>Total</b>	<b>8,805</b>	<b>8,599</b>	<b>7,554</b>	<b>7,379</b>	<b>7,224</b>	<b>6,967</b>	<b>7,215</b>	<b>6,933</b>	<b>5,853</b>	<b>5,791</b>

Distribution by Sector	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Service Industry	29.9%	30.7%	32.3%	33.0%	35.3%	34.4%	36.4%	37.3%	37.5%	39.3%
Wholesale & Retail Trade	19.2%	19.0%	18.8%	18.3%	19.4%	19.3%	18.6%	18.4%	17.9%	18.0%
Manufacturing	21.9%	19.4%	17.5%	16.6%	16.2%	16.0%	14.5%	13.8%	13.9%	10.9%
Government, Other, Unknown	10.1%	10.7%	10.9%	11.6%	8.8%	9.7%	10.6%	10.8%	12.1%	15.0%
Transportation & Public Utilities	8.0%	8.3%	8.5%	8.8%	8.3%	8.7%	8.3%	8.3%	8.1%	8.2%
Construction	7.1%	8.2%	7.9%	8.2%	8.3%	7.9%	8.0%	7.4%	6.8%	5.4%
Finance, Insurance, Real Estate	2.3%	2.3%	2.4%	2.3%	2.1%	2.3%	2.0%	2.4%	2.4%	2.2%
Agriculture, Fishing, Forestry	1.3%	1.4%	1.6%	1.2%	1.5%	1.5%	1.6%	1.4%	1.3%	1.1%
Mining	0.1%	0.0%	0.1%	0.1%	0.2%	0.1%	0.0%	0.1%	0.1%	0.0%

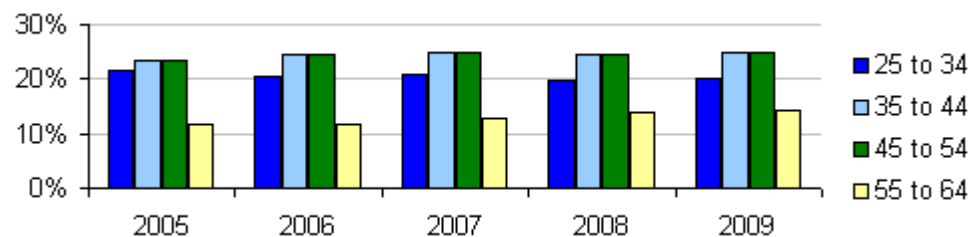


The percent of indemnity injuries occurring in the service sector has increased over the past 10 years from 29.9% in 2000 to 39.3% in 2009. The manufacturing sector shows a decrease in the percent of injuries from 21.9% in 2000 to 10.9% in 2009. The distribution of injuries reflects the loss of manufacturing jobs.

### Indemnity Injuries by Age

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Under 16	15	7	4	6	4	5	2	3	3	3
16 to 18	187	183	143	113	127	105	130	89	72	64
19 to 24	961	960	791	769	814	782	788	799	619	602
25 to 34	2,075	1,933	1,704	1,576	1,557	1,507	1,483	1,434	1,165	1,162
35 to 44	2,502	2,529	2,087	1,961	1,926	1,816	1,824	1,650	1,402	1,371
45 to 54	1,687	1,734	1,566	1,630	1,696	1,625	1,760	1,731	1,439	1,442
55 to 64	763	706	730	827	744	807	842	881	821	823
65 and over	124	148	114	124	154	147	183	159	176	155
Not reported	491	399	415	373	202	173	203	187	156	169
<b>Total</b>	<b>8,805</b>	<b>8,599</b>	<b>7,554</b>	<b>7,379</b>	<b>7,224</b>	<b>6,967</b>	<b>7,215</b>	<b>6,933</b>	<b>5,853</b>	<b>5,791</b>

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Under 16	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%
16 to 18	2.1%	2.1%	1.9%	1.5%	1.8%	1.5%	1.8%	1.3%	1.2%	1.1%
19 to 24	10.9%	11.2%	10.5%	10.4%	11.3%	11.2%	10.9%	11.5%	10.6%	10.4%
25 to 34	23.6%	22.5%	22.6%	21.4%	21.6%	21.6%	20.6%	20.7%	19.9%	20.1%
35 to 44	28.4%	29.4%	27.6%	26.6%	26.7%	26.1%	25.3%	23.8%	24.0%	23.7%
45 to 54	19.2%	20.2%	20.7%	22.1%	23.5%	23.3%	24.4%	25.0%	24.6%	24.9%
55 to 64	8.7%	8.2%	9.7%	11.2%	10.3%	11.6%	11.7%	12.7%	14.0%	14.2%
65 and over	1.4%	1.7%	1.5%	1.7%	2.1%	2.1%	2.5%	2.3%	3.0%	2.7%
Not reported	5.6%	4.6%	5.5%	5.1%	2.8%	2.5%	2.8%	2.7%	2.7%	2.9%

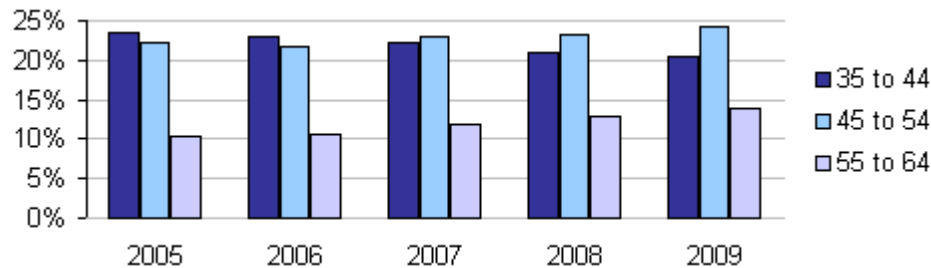


The frequency of indemnity injuries decreased from 23.6% for workers aged 25-34 in 2000 to 20.1% in 2009. Indemnity injuries for workers aged 45 to 54 increased from 19.2% in 2000 to 24.9% in 2009. In general, indemnity injuries have shifted from younger to older workers in most age ranges in the last 10 years. This trend is likely due to an aging of the RI workforce.

### Non-Indemnity Injuries by Age

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Under 16	48	49	46	33	19	22	17	18	12	7
16 to 18	888	751	593	579	537	550	517	402	339	250
19 to 24	3,635	3,429	3,038	3,133	2,984	3,049	2,908	2,648	2,303	1,942
25 to 34	6,084	5,507	5,042	4,919	4,577	4,405	4,079	3,978	3,703	3,181
35 to 44	6,720	6,316	5,736	5,332	5,041	4,810	4,377	4,132	3,519	3,039
45 to 54	4,707	4,723	4,406	4,664	4,526	4,555	4,148	4,286	3,909	3,625
55 to 64	2,004	2,021	1,977	2,272	2,212	2,136	2,031	2,186	2,143	2,084
65 and over	350	337	296	321	375	364	348	384	350	367
Not reported	1,158	1,056	936	866	545	580	569	577	472	437
<b>Total</b>	<b>25,594</b>	<b>24,189</b>	<b>22,070</b>	<b>22,119</b>	<b>20,816</b>	<b>20,471</b>	<b>18,994</b>	<b>18,611</b>	<b>16,750</b>	<b>14,932</b>

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Under 16	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
16 to 18	3.5%	3.1%	2.7%	2.6%	2.6%	2.7%	2.7%	2.2%	2.0%	1.7%
19 to 24	14.2%	14.2%	13.8%	14.2%	14.3%	14.9%	15.3%	14.2%	13.7%	13.0%
25 to 34	23.8%	22.8%	22.8%	22.2%	22.0%	21.5%	21.5%	21.4%	22.1%	21.3%
35 to 44	26.3%	26.1%	26.0%	24.1%	24.2%	23.5%	23.0%	22.2%	21.0%	20.4%
45 to 54	18.4%	19.5%	20.0%	21.1%	21.7%	22.3%	21.8%	23.0%	23.3%	24.3%
55 to 64	7.8%	8.4%	9.0%	10.3%	10.6%	10.4%	10.7%	11.7%	12.8%	14.0%
65 and over	1.4%	1.4%	1.3%	1.5%	1.8%	1.8%	1.8%	2.1%	2.1%	2.5%
Not reported	4.5%	4.4%	4.2%	3.9%	2.6%	2.8%	3.0%	3.1%	2.8%	2.9%



Non-indemnity injuries to workers under age 45 decreased from 2000 to 2009. Non-indemnity injuries to workers aged 45 and over increased in the same period.

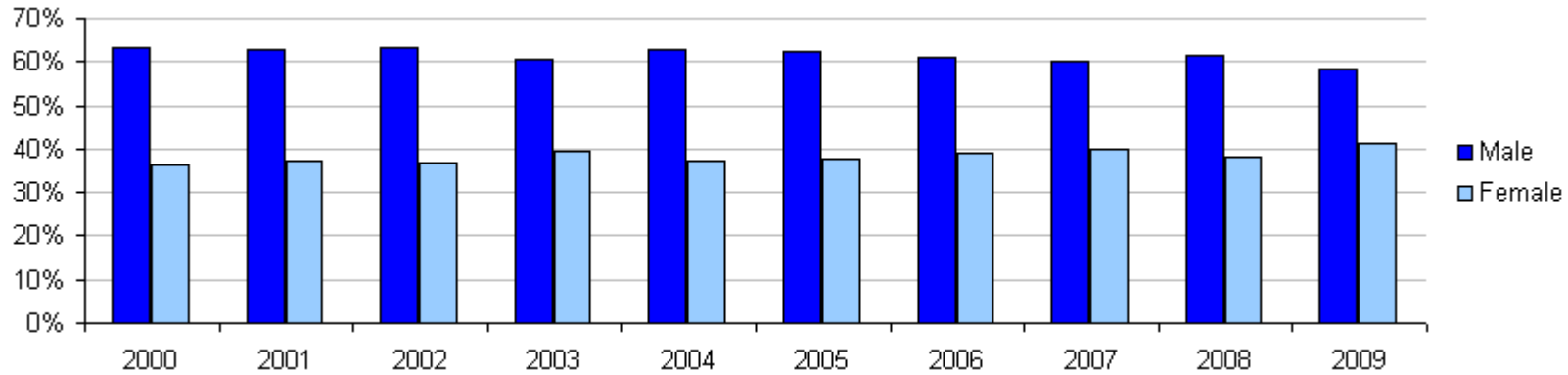
### Indemnity Injuries by Gender

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Male	5,336	5,318	4,691	4,242	4,389	4,214	4,244	4,032	3,498	3,366
Female	3,073	3,138	2,743	2,766	2,608	2,559	2,734	2,688	2,172	2,386
Not reported	396	143	120	371	227	194	237	212	183	39
<b>Total</b>	<b>8,805</b>	<b>8,599</b>	<b>7,554</b>	<b>7,379</b>	<b>7,224</b>	<b>6,967</b>	<b>7,215</b>	<b>6,933</b>	<b>5,853</b>	<b>5,791</b>

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Male (percent of reported)	63.5%	62.9%	63.1%	60.5%	62.7%	62.2%	60.8%	60.0%	61.7%	58.5%
Female (percent of reported)	36.5%	37.1%	36.9%	39.5%	37.3%	37.8%	39.2%	40.0%	38.3%	41.5%

	<u>2008</u>
US BLS Occupational Injuries & Illnesses with Days away from Work	Male 64.2%
	Female 35.8%



### Non-Indemnity Injuries by Gender

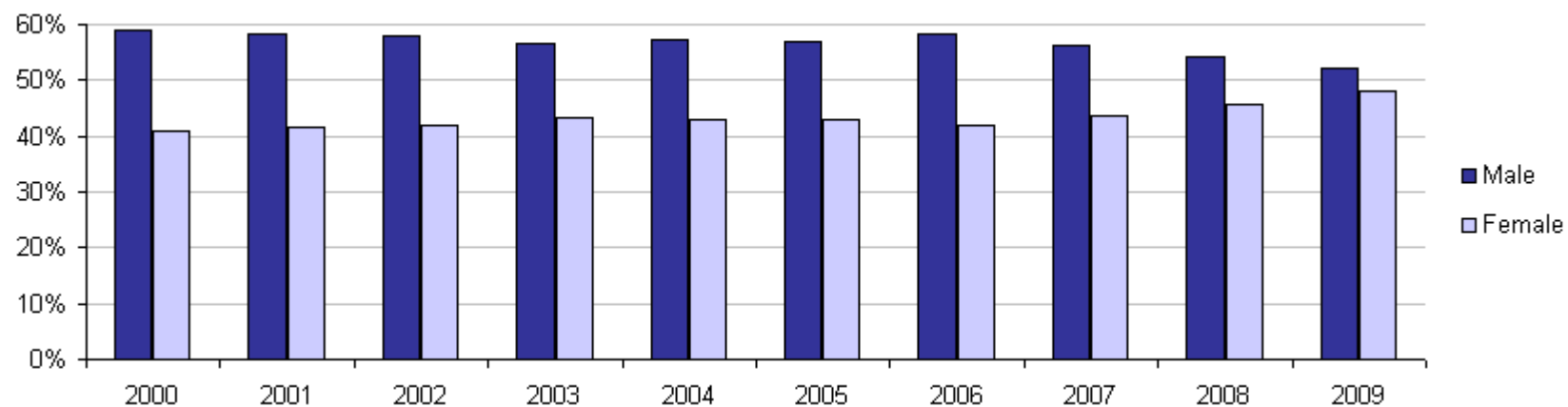
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Male	14,621	13,909	12,675	12,027	11,564	11,311	10,663	10,139	8,819	7,724
Female	10,116	9,897	9,201	9,222	8,671	8,520	7,679	7,837	7,404	7,130
Gender not reported	857	383	194	870	581	640	652	635	527	78
<b>Total</b>	<b>25,594</b>	<b>24,189</b>	<b>22,070</b>	<b>22,119</b>	<b>20,816</b>	<b>20,471</b>	<b>18,994</b>	<b>18,611</b>	<b>16,750</b>	<b>14,932</b>

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Male (percent of reported)	59.1%	58.4%	57.9%	56.6%	57.1%	57.0%	58.1%	56.4%	54.4%	52.0%
Female (percent of reported)	40.9%	41.6%	42.1%	43.4%	42.9%	43.0%	41.9%	43.6%	45.6%	48.0%

US Employment, age 16 years and over (BLS)

June 2010	
Male	52.7%
Female	47.3%



**Count of Indemnity Injuries by Nature of Injury**

	2000	2001	2002	2003	2004	2005	2007	2008	2009
Amputation, Enucleation	34	35	35	30	35	25	32	18	18
Asphyxiation, Smoke Inhalation	0	0	1	0	0	1	0	0	0
Burn from Heat	217	195	181	128	121	125	161	102	106
Burn from Chemical	36	37	30	14	22	16	16	10	19
Concussion	17	16	12	16	12	21	14	9	25
Infection, Parasite	1	0	0	0	4	5	1	2	2
Contusion, Crushing, Bruise	1,041	1,025	856	888	1,015	829	790	626	653
Cut, Laceration, Puncture	918	904	948	674	712	617	730	595	509
Skin Condition	31	26	18	15	15	23	23	11	14
Dislocation	35	35	33	42	41	22	29	23	17
Electrocution, Shock	10	15	18	5	10	9	6	6	2
Fracture	583	520	458	445	447	474	460	345	315
Hearing Impairment	3	2	0	0	2	0	3	2	0
Hernia, Rupture	104	82	70	62	55	45	55	37	37
Inflamed, Irritated Joints or Muscles	1,084	312	269	218	217	171	180	86	87
Reaction to Toxins	15	21	9	12	6	6	13	15	6
Lung, Respiratory Problem	6	3	6	5	11	9	4	0	1
Scratch, Abrasion	42	34	39	28	16	21	24	15	36
Sprain, Strain	3,303	3,579	3,190	3,132	3,154	3,084	3,030	2,432	2,389
Exposed to Germs	11	19	21	13	5	6	20	16	26
Multiple Injuries	248	455	494	455	355	344	370	306	326
Stroke, Circulatory System	0	0	0	0	1	0	0	0	0
High Blood Pressure	0	1	0	0	0	0	0	0	0
Stress, Anxiety	8	8	18	8	7	8	5	4	4
Heart Condition, Heart Attack	1	2	3	1	1	1	1	0	0
Eye Disease, Particles	30	31	31	29	31	44	46	30	20
Animal Bite, Insect Sting	14	21	20	12	10	16	17	17	20
Other, Not Specified, Not Reported	899	1,065	1,355	1,147	919	1,045	1,185	1,146	1,159
<b>Total</b>	<b>8,691</b>	<b>8,443</b>	<b>8,115</b>	<b>7,379</b>	<b>7,224</b>	<b>6,967</b>	<b>7,215</b>	<b>5,853</b>	<b>5,791</b>

### Percent of Indemnity Injuries by Nature of Injury

	2000	2001	2002	2003	2004	2005	2007	2008	2009	Average
Sprain, Strain	38.0%	42.4%	39.3%	42.4%	43.7%	44.3%	42.0%	41.6%	41.3%	41.7%
Contusion, Crushing, Bruise	12.0%	12.1%	10.5%	12.0%	14.1%	11.9%	10.9%	10.7%	11.3%	11.7%
Cut, Laceration, Puncture	10.6%	10.7%	11.7%	9.1%	9.9%	8.9%	10.1%	10.2%	8.8%	10.0%
Fracture	6.7%	6.2%	5.6%	6.0%	6.2%	6.8%	6.4%	5.9%	5.4%	6.1%
Multiple Injuries	2.9%	5.4%	6.1%	6.2%	4.9%	4.9%	5.1%	5.2%	5.6%	5.1%
Inflamed, Irritated Joints or Muscles	12.5%	3.7%	3.3%	3.0%	3.0%	2.5%	2.5%	1.5%	1.5%	3.7%
Burn from Heat	2.5%	2.3%	2.2%	1.7%	1.7%	1.8%	2.2%	1.7%	1.8%	2.0%
Hernia, Rupture	1.2%	1.0%	0.9%	0.8%	0.8%	0.6%	0.8%	0.6%	0.6%	0.8%
Eye Disease, Particles	0.3%	0.4%	0.4%	0.4%	0.4%	0.6%	0.6%	0.5%	0.3%	0.4%
Dislocation	0.4%	0.4%	0.4%	0.6%	0.6%	0.3%	0.4%	0.4%	0.3%	0.4%
Amputation, Enucleation	0.4%	0.4%	0.4%	0.4%	0.5%	0.4%	0.4%	0.3%	0.3%	0.4%
Scratch, Abrasion	0.5%	0.4%	0.5%	0.4%	0.2%	0.3%	0.3%	0.3%	0.6%	0.4%
Burn from Chemical	0.4%	0.4%	0.4%	0.2%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%
Skin Condition	0.4%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.3%
Animal Bite, Insect Sting	0.2%	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.3%	0.2%
Concussion	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.2%	0.2%	0.4%	0.2%
Exposed to Germs	0.1%	0.2%	0.3%	0.2%	0.1%	0.1%	0.3%	0.3%	0.4%	0.2%
Reaction to Toxins	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.2%	0.3%	0.1%	0.2%
Electrocution, Shock	0.1%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Stress, Anxiety	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Lung, Respiratory Problem	0.1%	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%
Infection, Parasite	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Hearing Impairment	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Heart Condition, Heart Attack	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asphyxiation, Smoke Inhalation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Stroke, Circulatory System	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
High Blood Pressure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other, Not Specified, Not Reported	10.3%	12.6%	16.7%	15.5%	12.7%	15.0%	16.4%	19.6%	20.0%	15.4%

**Count of Non-Indemnity Injuries by Nature of Injury**

	2001	2002	2003	2004	2005	2006	2007	2008	2009
Amputation, Enucleation	12	14	15	17	17	18	15	13	10
Asphyxiation, Smoke Inhalation	2	1	5	5	3	1	0	1	0
Burn from Heat	623	544	561	535	547	465	448	426	348
Burn from Chemical	256	207	155	154	88	72	78	66	58
Concussion	29	25	39	31	39	25	32	29	35
Infection, Parasite	13	9	11	9	16	2	0	6	7
Contusion, Crushing, Bruise	4,551	4,128	3,980	3,917	3,340	2,820	2,698	2,280	2,192
Cut, Laceration, Puncture	4,600	4,278	4,386	4,299	4,159	3,826	3,792	3,346	2,885
Skin Condition	239	225	213	213	257	237	190	177	128
Dislocation	31	33	49	53	33	23	43	30	32
Electrocution, Shock	49	66	31	33	34	40	32	31	25
Fracture	393	334	349	351	359	352	315	272	258
Hearing Impairment	24	18	19	19	21	21	19	21	11
Hernia, Rupture	38	42	38	38	31	35	30	34	26
Inflamed, Irritated Joints or Muscles	470	428	462	396	394	378	262	249	194
Reaction to Toxins	188	86	119	80	104	143	106	73	78
Lung, Respiratory Problem	102	92	86	79	69	17	19	27	6
Scratch, Abrasion	440	408	336	253	252	197	208	224	183
Sprain, Strain	7,274	5,885	5,844	5,645	5,365	4,979	4,768	4,163	3,734
Exposed to Germs	670	607	658	393	429	488	543	661	528
Multiple Injuries	766	760	926	772	685	698	815	704	645
Stroke, Circulatory System	2	2	10	0	6	2	3	1	0
High Blood Pressure	1	4	3	1	0	3	0	2	1
Stress, Anxiety	131	128	117	122	69	74	52	57	42
Heart Condition, Heart Attack	26	28	16	27	17	20	17	16	14
Eye Disease, Particles	1,042	899	789	795	889	978	786	699	504
Animal Bite, Insect Sting	389	311	259	255	292	298	340	300	306
Other, Not Specified, Not Reported	2,077	2,529	2,643	2,324	2,956	2,782	3,000	2,842	2,682
<b>Total</b>	<b>24,438</b>	<b>22,091</b>	<b>22,119</b>	<b>20,816</b>	<b>20,471</b>	<b>18,994</b>	<b>18,611</b>	<b>16,750</b>	<b>14,932</b>



**Percent of Non-Indemnity Injuries by Nature of Injury**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	Average
Sprain, Strain	29.8%	26.6%	26.4%	27.1%	26.2%	26.2%	25.6%	24.9%	25.0%	26.4%
Cut, Laceration, Puncture	18.8%	19.4%	19.8%	20.7%	20.3%	20.1%	20.4%	20.0%	19.3%	19.9%
Contusion, Crushing, Bruise	18.6%	18.7%	18.0%	18.8%	16.3%	14.8%	14.5%	13.6%	14.7%	16.5%
Other, Not Specified, Not Reported	8.5%	11.4%	11.9%	11.2%	14.4%	14.6%	16.1%	17.0%	18.0%	13.7%
Eye Disease, Particles	4.3%	4.1%	3.6%	3.8%	4.3%	5.1%	4.2%	4.2%	3.4%	4.1%
Multiple Injuries	3.1%	3.4%	4.2%	3.7%	3.3%	3.7%	4.4%	4.2%	4.3%	3.8%
Exposed to Germs	2.7%	2.7%	3.0%	1.9%	2.1%	2.6%	2.9%	3.9%	3.5%	2.8%
Burn from Heat	2.5%	2.5%	2.5%	2.6%	2.7%	2.4%	2.4%	2.5%	2.3%	2.5%
Inflamed, Irritated Joints or Muscles	1.9%	1.9%	2.1%	1.9%	1.9%	2.0%	1.4%	1.5%	1.3%	1.8%
Fracture	1.6%	1.5%	1.6%	1.7%	1.8%	1.9%	1.7%	1.6%	1.7%	1.7%
Animal Bite, Insect Sting	1.6%	1.4%	1.2%	1.2%	1.4%	1.6%	1.8%	1.8%	2.0%	1.6%
Scratch, Abrasion	1.8%	1.8%	1.5%	1.2%	1.2%	1.0%	1.1%	1.3%	1.2%	1.4%
Skin Condition	1.0%	1.0%	1.0%	1.0%	1.3%	1.2%	1.0%	1.1%	0.9%	1.0%
Burn from Chemical	1.0%	0.9%	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%
Reaction to Toxins	0.8%	0.4%	0.5%	0.4%	0.5%	0.8%	0.6%	0.4%	0.5%	0.5%
Stress, Anxiety	0.5%	0.6%	0.5%	0.6%	0.3%	0.4%	0.3%	0.3%	0.3%	0.4%
Lung, Respiratory Problem	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.2%	0.0%	0.3%
Electrocution, Shock	0.2%	0.3%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Dislocation	0.1%	0.1%	0.2%	0.3%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%
Hernia, Rupture	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Concussion	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%
Heart Condition, Heart Attack	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Hearing Impairment	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Amputation, Eucleation	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Infection, Parasite	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Stroke, Circulatory System	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Asphyxiation, Smoke Inhalation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
High Blood Pressure	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Count of Indemnity Injuries by Body Part

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Head	235	189	180	190	149	170	198	161	147	198
Eye	83	74	70	61	66	79	82	66	55	48
Ear	5	7	4	1	4	6	8	5	5	4
Nose	25	23	26	19	16	18	19	14	16	11
Mouth	14	14	11	14	11	8	11	13	13	4
Jaw	7	2	4	1	2	1	3	3	5	0
Neck	292	207	131	116	112	91	95	113	76	88
Upper Extremities	264	229	250	149	132	152	167	154	127	154
Elbow	155	150	127	91	109	130	126	114	98	96
Arm	276	268	238	211	265	225	251	210	177	175
Wrist	381	382	316	298	281	257	275	231	202	214
Hand & Finger(s)	1,320	1,286	1,257	978	1,027	973	1,077	982	823	731
Trunk	20	38	37	45	37	63	109	58	15	15
Abdomen	213	189	168	147	133	131	149	147	125	106
Back & Spine	2,041	1,847	1,829	1,699	1,649	1,581	1,558	1,534	1,364	1,211
Chest	108	126	88	97	114	114	98	86	72	76
Hips	56	58	39	46	62	45	43	65	32	34
Shoulders	484	494	432	447	482	447	465	424	407	431
Lower Extremities	9	24	68	36	44	59	53	47	43	42
Leg	275	254	207	213	219	192	208	195	143	158
Knee	560	534	534	503	494	548	532	523	421	461
Ankle	390	362	358	341	344	365	344	344	267	283
Foot & Toe(s)	322	345	327	299	316	268	330	277	274	219
Multiple Parts	649	1,085	1,185	1,179	996	861	851	960	761	818
Body Systems	17	16	17	14	7	6	14	15	10	12
Other, Not Reported	490	240	212	184	153	177	149	192	175	202
<b>Total</b>	<b>8,691</b>	<b>8,443</b>	<b>8,115</b>	<b>7,379</b>	<b>7,224</b>	<b>6,967</b>	<b>7,215</b>	<b>6,933</b>	<b>5,853</b>	<b>5,791</b>

**Percent of Indemnity Injuries by Body Part**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Head	2.7%	2.2%	2.2%	2.6%	2.1%	2.4%	2.7%	2.3%	2.5%	3.4%
Eye	1.0%	0.9%	0.9%	0.8%	0.9%	1.1%	1.1%	1.0%	0.9%	0.8%
Ear	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Nose	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.2%	0.3%	0.2%
Mouth	0.2%	0.2%	0.1%	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.1%
Jaw	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Neck	3.4%	2.5%	1.6%	1.6%	1.6%	1.3%	1.3%	1.6%	1.3%	1.5%
Upper Extremities	3.0%	2.7%	3.1%	2.0%	1.8%	2.2%	2.3%	2.2%	2.2%	2.7%
Elbow	1.8%	1.8%	1.6%	1.2%	1.5%	1.9%	1.7%	1.6%	1.7%	1.7%
Arm	3.2%	3.2%	2.9%	2.9%	3.7%	3.2%	3.5%	3.0%	3.0%	3.0%
Wrist	4.4%	4.5%	3.9%	4.0%	3.9%	3.7%	3.8%	3.3%	3.5%	3.7%
Hand & Finger(s)	15.2%	15.2%	15.5%	13.3%	14.2%	14.0%	14.9%	14.2%	14.1%	12.6%
Trunk	0.2%	0.5%	0.5%	0.6%	0.5%	0.9%	1.5%	0.8%	0.3%	0.3%
Abdomen	2.5%	2.2%	2.1%	2.0%	1.8%	1.9%	2.1%	2.1%	2.1%	1.8%
Back & Spine	23.5%	21.9%	22.5%	23.0%	22.8%	22.7%	21.6%	22.1%	23.3%	20.9%
Chest	1.2%	1.5%	1.1%	1.3%	1.6%	1.6%	1.4%	1.2%	1.2%	1.3%
Hips	0.6%	0.7%	0.5%	0.6%	0.9%	0.6%	0.6%	0.9%	0.5%	0.6%
Shoulders	5.6%	5.9%	5.3%	6.1%	6.7%	6.4%	6.4%	6.1%	7.0%	7.4%
Lower Extremities	0.1%	0.3%	0.8%	0.5%	0.6%	0.8%	0.7%	0.7%	0.7%	0.7%
Leg	3.2%	3.0%	2.6%	2.9%	3.0%	2.8%	2.9%	2.8%	2.4%	2.7%
Knee	6.4%	6.3%	6.6%	6.8%	6.8%	7.9%	7.4%	7.5%	7.2%	8.0%
Ankle	4.5%	4.3%	4.4%	4.6%	4.8%	5.2%	4.8%	5.0%	4.6%	4.9%
Foot & Toe(s)	3.7%	4.1%	4.0%	4.1%	4.4%	3.8%	4.6%	4.0%	4.7%	3.8%
Multiple Parts	7.5%	12.9%	14.6%	16.0%	13.8%	12.4%	11.8%	13.8%	13.0%	14.1%
Body Systems	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%
Other, Not Reported	5.6%	2.8%	2.6%	2.5%	2.1%	2.5%	2.1%	2.8%	3.0%	3.5%

### Count of Non-Indemnity Injuries by Body Part

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Head	1,201	1,103	1,079	1,127	1,089	1,147	970	959	858	895
Eye	1,772	1,713	1,560	1,358	1,335	1,313	1,357	1,148	1,011	780
Ear	71	66	66	58	65	71	49	43	51	49
Nose	99	91	116	96	107	106	60	84	64	63
Mouth	150	140	129	126	129	160	138	126	114	88
Jaw	22	26	20	21	11	21	15	27	29	21
Neck	659	483	344	311	261	250	208	218	214	181
Upper Extremities	822	728	533	481	397	399	427	437	368	372
Elbow	384	428	371	336	303	352	340	298	248	217
Arm	866	934	872	1,043	978	852	747	794	770	651
Wrist	859	851	773	767	700	681	659	548	549	494
Hand & Finger(s)	6,305	5,844	5,437	5,179	5,136	4,988	4,700	4,488	4,033	3,489
Trunk	55	79	88	138	106	129	169	110	62	34
Abdomen	387	322	305	279	239	270	279	251	241	208
Back & Spine	3,773	3,355	2,709	2,689	2,601	2,509	2,258	2,259	1,893	1,665
Chest	405	363	339	344	307	342	285	271	236	220
Hips	139	132	91	105	128	106	79	94	103	85
Shoulders	895	849	788	776	870	808	727	697	670	610
Lower Extremities	29	60	95	81	77	75	112	123	111	87
Leg	827	725	650	663	634	594	499	530	457	422
Knee	1,133	1,180	972	1,060	1,025	1,015	967	928	864	821
Ankle	754	761	682	710	676	669	614	608	528	452
Foot & Toe(s)	1,216	1,129	928	923	895	875	792	792	699	625
Multiple Parts	1,417	2,067	2,269	2,607	2,015	1,852	1,599	1,842	1,682	1,634
Body Systems	285	230	220	182	155	69	190	149	185	143
Other, Not Reported	1,205	779	655	659	577	818	754	787	710	626
<b>Total</b>	<b>25,730</b>	<b>24,438</b>	<b>22,091</b>	<b>22,119</b>	<b>20,816</b>	<b>20,471</b>	<b>18,994</b>	<b>18,611</b>	<b>16,750</b>	<b>14,932</b>

**Percent of Non-Indemnity Injuries by Body Part**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Head	4.7%	4.5%	4.9%	5.1%	5.2%	5.6%	5.1%	5.2%	5.1%	6.0%
Eye	6.9%	7.0%	7.1%	6.1%	6.4%	6.4%	7.1%	6.2%	6.0%	5.2%
Ear	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%
Nose	0.4%	0.4%	0.5%	0.4%	0.5%	0.5%	0.3%	0.5%	0.4%	0.4%
Mouth	0.6%	0.6%	0.6%	0.6%	0.6%	0.8%	0.7%	0.7%	0.7%	0.6%
Jaw	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%
Neck	2.6%	2.0%	1.6%	1.4%	1.3%	1.2%	1.1%	1.2%	1.3%	1.2%
Upper Extremities	3.2%	3.0%	2.4%	2.2%	1.9%	1.9%	2.2%	2.3%	2.2%	2.5%
Elbow	1.5%	1.8%	1.7%	1.5%	1.5%	1.7%	1.8%	1.6%	1.5%	1.5%
Arm	3.4%	3.8%	3.9%	4.7%	4.7%	4.2%	3.9%	4.3%	4.6%	4.4%
Wrist	3.3%	3.5%	3.5%	3.5%	3.4%	3.3%	3.5%	2.9%	3.3%	3.3%
Hand & Finger(s)	24.5%	23.9%	24.6%	23.4%	24.7%	24.4%	24.7%	24.1%	24.1%	23.4%
Trunk	0.2%	0.3%	0.4%	0.6%	0.5%	0.6%	0.9%	0.6%	0.4%	0.2%
Abdomen	1.5%	1.3%	1.4%	1.3%	1.1%	1.3%	1.5%	1.3%	1.4%	1.4%
Back & Spine	14.7%	13.7%	12.3%	12.2%	12.5%	12.3%	11.9%	12.1%	11.3%	11.2%
Chest	1.6%	1.5%	1.5%	1.6%	1.5%	1.7%	1.5%	1.5%	1.4%	1.5%
Hips	0.5%	0.5%	0.4%	0.5%	0.6%	0.5%	0.4%	0.5%	0.6%	0.6%
Shoulders	3.5%	3.5%	3.6%	3.5%	4.2%	3.9%	3.8%	3.7%	4.0%	4.1%
Lower Extremities	0.1%	0.2%	0.4%	0.4%	0.4%	0.4%	0.6%	0.7%	0.7%	0.6%
Leg	3.2%	3.0%	2.9%	3.0%	3.0%	2.9%	2.6%	2.8%	2.7%	2.8%
Knee	4.4%	4.8%	4.4%	4.8%	4.9%	5.0%	5.1%	5.0%	5.2%	5.5%
Ankle	2.9%	3.1%	3.1%	3.2%	3.2%	3.3%	3.2%	3.3%	3.2%	3.0%
Foot & Toe(s)	4.7%	4.6%	4.2%	4.2%	4.3%	4.3%	4.2%	4.3%	4.2%	4.2%
Multiple Parts	5.5%	8.5%	10.3%	11.8%	9.7%	9.0%	8.4%	9.9%	10.0%	10.9%
Body Systems	1.1%	0.9%	1.0%	0.8%	0.7%	0.3%	1.0%	0.8%	1.1%	1.0%
Other, Not Reported	4.7%	3.2%	3.0%	3.0%	2.8%	4.0%	4.0%	4.2%	4.2%	4.2%

### Count of Indemnity Injuries by Injury Type

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Struck Against	499	530	438	378	436	332	307	310	240	253
Struck By	942	1,001	928	740	770	720	807	666	615	526
Struck, Not Specified	224	165	233	204	189	185	213	195	188	232
Assault	39	51	115	219	122	69	160	166	142	152
Fall	1,965	2,014	1,796	1,717	1,640	1,685	1,625	1,648	1,257	1,461
Caught In, Under Between	484	433	425	301	307	302	332	294	226	185
Rubbed or Abraded	100	95	105	50	33	46	55	55	42	21
Particle in Eye	33	28	40	31	37	47	52	42	30	30
Repetitive Motion	0	0	0	0	1	0	0	0	0	0
Bodily Reaction	465	605	863	573	347	296	272	260	283	302
Overexertion	2,633	2,435	2,133	2,183	2,320	2,220	2,316	2,222	1,942	1,636
Contact with Electrical Current	16	16	10	3	2	9	4	5	6	3
Contact with Temperature Extremes	199	190	180	113	117	109	140	113	89	98
Welders Flash	1	1	3	1	0	3	2	2	3	0
Contact with Caustics	85	81	59	34	45	43	58	53	42	31
Animal or Insect Bite	17	28	23	16	20	21	19	21	19	24
Transportation Accident, not Motor Vehicle	0	4	1	0	1	1	2	1	0	0
Motor Vehicle Accident	273	304	287	263	224	254	207	253	199	243
Exposure to Noise	1	1	0	1	0	0	2	0	1	0
Explosion	8	7	7	6	4	3	8	2	2	2
Non-Highway Vehicle Accident	6	4	3	1	11	12	3	3	3	1
Exposed to Germs	14	17	19	15	8	8	24	23	19	24
Other, Not Reported	687	433	447	530	590	602	607	599	505	567
<b>Total</b>	<b>8,691</b>	<b>8,443</b>	<b>8,115</b>	<b>7,379</b>	<b>7,224</b>	<b>6,967</b>	<b>7,215</b>	<b>6,933</b>	<b>5,853</b>	<b>5,791</b>

**Percent of Indemnity Injuries by Injury Type**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Overexertion	30.3%	28.8%	26.3%	29.6%	32.1%	31.9%	32.1%	32.0%	33.2%	28.3%
Fall	22.6%	23.9%	22.1%	23.3%	22.7%	24.2%	22.5%	23.8%	21.5%	25.2%
Other, Not Reported	7.9%	5.1%	5.5%	7.2%	8.2%	8.6%	8.4%	8.6%	8.6%	9.8%
Struck By	10.8%	11.9%	11.4%	10.0%	10.7%	10.3%	11.2%	9.6%	10.5%	9.1%
Bodily Reaction	5.4%	7.2%	10.6%	7.8%	4.8%	4.2%	3.8%	3.8%	4.8%	5.2%
Struck Against	5.7%	6.3%	5.4%	5.1%	6.0%	4.8%	4.3%	4.5%	4.1%	4.4%
Motor Vehicle Accident	3.1%	3.6%	3.5%	3.6%	3.1%	3.6%	2.9%	3.6%	3.4%	4.2%
Struck, Not Specified	2.6%	2.0%	2.9%	2.8%	2.6%	2.7%	3.0%	2.8%	3.2%	4.0%
Caught In, Under Between	5.6%	5.1%	5.2%	4.1%	4.2%	4.3%	4.6%	4.2%	3.9%	3.2%
Assault	0.4%	0.6%	1.4%	3.0%	1.7%	1.0%	2.2%	2.4%	2.4%	2.6%
Contract with Temperature Extremes	2.3%	2.3%	2.2%	1.5%	1.6%	1.6%	1.9%	1.6%	1.5%	1.7%
Contact with Caustics	1.0%	1.0%	0.7%	0.5%	0.6%	0.6%	0.8%	0.8%	0.7%	0.5%
Particle in Eye	0.4%	0.3%	0.5%	0.4%	0.5%	0.7%	0.7%	0.6%	0.5%	0.5%
Animal or Insect Bite	0.2%	0.3%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%
Exposed to Germs	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%	0.3%	0.3%	0.4%
Rubbed or Abraded	1.2%	1.1%	1.3%	0.7%	0.5%	0.7%	0.8%	0.8%	0.7%	0.4%
Contact with Electrical Current	0.2%	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
Explosion	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%
Non-Highway Vehicle Accident	0.1%	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%	0.1%	0.0%
Repetitive Motion	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Welders Flash	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Transportation Accident, not Motor Vehicle	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Exposure to Noise	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

**Count of Non-Indemnity Injuries by Injury Type**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Struck Against	2,276	2,290	2,016	1,772	1,895	1,783	1,444	1,241	1,162	1,122
Struck By	4,204	3,886	3,323	3,318	3,384	3,199	2,937	2,622	2,235	1,869
Struck, Not Specified	1,142	1,110	1,125	990	799	866	774	879	850	745
Assault	49	60	668	1,075	693	520	756	967	908	814
Fall	4,298	4,210	3,465	3,813	3,242	3,343	2,848	3,208	2,661	2,677
Caught In, Under Between	1,582	1,286	1,116	919	931	797	760	710	575	532
Rubbed or Abraded	742	619	381	299	283	302	310	340	276	123
Particle in Eye	1,161	1,126	977	836	852	893	981	791	725	519
Repetitive Motion	0	0	0	1	0	1	1	0	0	1
Bodily Reaction	804	1,369	1,433	1,173	651	562	432	457	506	549
Overexertion	4,836	4,272	3,794	3,841	3,944	3,892	3,759	3,423	3,107	2,503
Contact with Electrical Current	46	42	37	23	25	41	40	32	33	30
Contact with Temperature Extremes	669	677	622	550	551	483	427	406	395	331
Welders Flash	33	32	25	12	12	22	20	18	15	9
Contact with Caustics	767	657	460	430	422	474	454	383	384	321
Animal or Insect Bite	325	411	344	380	343	320	303	371	312	329
Transportation Accident, not Motor Vehicle	1	1	1	0	0	2	1	0	2	0
Motor Vehicle Accident	396	415	374	405	330	348	303	338	266	269
Exposure to Noise	19	15	10	15	20	21	13	19	19	9
Explosion	8	5	15	11	6	16	15	8	6	1
Non-Highway Vehicle Accident	5	5	0	1	8	15	4	1	5	3
Exposed to Germs	680	648	647	697	473	588	685	633	750	553
Other, Not Reported	1,687	1,302	1,258	1,558	1,952	1,983	1,727	1,764	1,558	1,623
<b>Total</b>	<b>25,730</b>	<b>24,438</b>	<b>22,091</b>	<b>22,119</b>	<b>20,816</b>	<b>20,471</b>	<b>18,994</b>	<b>18,611</b>	<b>16,750</b>	<b>14,932</b>



**Percent of Non-Indemnity Injuries by Injury Type**

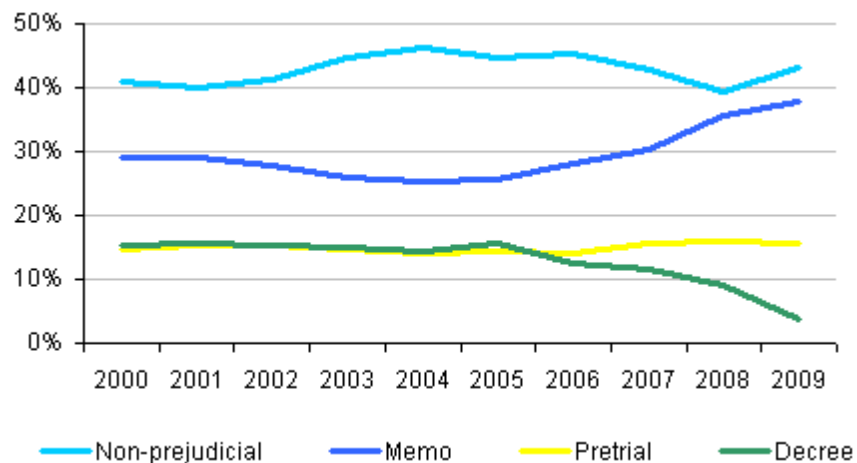
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Fall	16.7%	17.2%	15.7%	17.2%	15.6%	16.3%	15.0%	17.2%	15.9%	17.9%
Overexertion	18.8%	17.5%	17.2%	17.4%	18.9%	19.0%	19.8%	18.4%	18.5%	16.8%
Struck By	16.3%	15.9%	15.0%	15.0%	16.3%	15.6%	15.5%	14.1%	13.3%	12.5%
Other, Not Reported	6.6%	5.3%	5.7%	7.0%	9.4%	9.7%	9.1%	9.5%	9.3%	10.9%
Struck Against	8.8%	9.4%	9.1%	8.0%	9.1%	8.7%	7.6%	6.7%	6.9%	7.5%
Assault	0.2%	0.2%	3.0%	4.9%	3.3%	2.5%	4.0%	5.2%	5.4%	5.5%
Struck, Not Specified	4.4%	4.5%	5.1%	4.5%	3.8%	4.2%	4.1%	4.7%	5.1%	5.0%
Exposed to Germs	2.6%	2.7%	2.9%	3.2%	2.3%	2.9%	3.6%	3.4%	4.5%	3.7%
Bodily Reaction	3.1%	5.6%	6.5%	5.3%	3.1%	2.7%	2.3%	2.5%	3.0%	3.7%
Caught In, Under Between	6.1%	5.3%	5.1%	4.2%	4.5%	3.9%	4.0%	3.8%	3.4%	3.6%
Particle in Eye	4.5%	4.6%	4.4%	3.8%	4.1%	4.4%	5.2%	4.3%	4.3%	3.5%
Contract with Temperature Extremes	2.6%	2.8%	2.8%	2.5%	2.6%	2.4%	2.2%	2.2%	2.4%	2.2%
Animal or Insect Bite	1.3%	1.7%	1.6%	1.7%	1.6%	1.6%	1.6%	2.0%	1.9%	2.2%
Contact with Caustics	3.0%	2.7%	2.1%	1.9%	2.0%	2.3%	2.4%	2.1%	2.3%	2.1%
Motor Vehicle Accident	1.5%	1.7%	1.7%	1.8%	1.6%	1.7%	1.6%	1.8%	1.6%	1.8%
Rubbed or Abraded	2.9%	2.5%	1.7%	1.4%	1.4%	1.5%	1.6%	1.8%	1.6%	0.8%
Contact with Electrical Current	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%
Welders Flash	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Exposure to Noise	0.1%	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Non-Highway Vehicle Accident	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Repetitive Motion	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Explosion	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%
Transportation Accident, not Motor Vehicle	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

### Workers' Compensation Fatalities

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
Compensable Fatalities	3	6	5	12	2	4	6	2	3	3	46
<b>Gender</b>											
Female	0	1	2	2	0	0	0	0	0	0	5
Male	3	5	3	10	2	4	6	2	3	1	39
<b>County</b>											
Kent	0	3	0	6	1	0	3	0	0	2	15
Newport	1	0	0	0	0	0	0	0	0	0	1
Providence	0	2	3	4	1	3	3	0	1	0	17
Washington	0	0	0	0	0	1	0	1	0	2	4
Out of State	2	1	2	2	0	0	0	1	2	0	10
<b>Accident Type</b>											
Aircraft accident	0	1	0	0	0	0	0	0	0	0	1
Asbestosis	0	0	0	0	0	1	0	0	0	0	1
Assaulted or shot	0	1	1	0	0	0	0	0	0	0	2
Crushed	2	0	0	3	1	1	0	0	0	0	7
Electrocuted	0	1	0	0	0	0	1	0	0	0	2
Fell from elevation	0	0	0	1	0	0	0	0	2	0	3
Fire	0	0	0	6	0	0	0	0	0	0	6
Heart attack or stroke	0	0	0	0	0	0	1	0	0	0	1
Industrial vehicle accident	0	0	0	0	0	1	0	1	0	0	2
Motor vehicle accident	1	3	4	2	1	1	3	1	1	1	18
Struck by falling or flying object	0	0	0	0	0	0	1	0	0	2	3
Type not reported	0	0	0	0	0	0	0	0	0	1	1
<b>Employer Type</b>											
Construction	3	1	0	3	1	1	1	1	0	0	11
Manufacturing	0	2	1	1	0	0	0	0	0	2	6
Transport & Public Utilities	0	1	1	0	0	0	1	0	1	0	4
Wholesale & Retail	0	1	1	7	1	1	1	0	1	0	13
Finance, Insurance, Real Estate	0	0	0	0	0	0	0	0	0	1	1
Services	0	1	1	1	0	1	2	1	1	1	9
Government	0	0	1	0	0	1	1	0	0	0	3

### Files Opened by Highest Level of Agreement or Order to Compensate

Files Opened	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Number of injury files opened	34,032	33,460	30,837	30,409	28,647	28,499	27,353	26,118	23,548	20,259
With no agreement	25,367	24,700	22,554	22,059	20,666	20,659	19,425	18,487	16,948	14,409
Under nonprejudicial agreement	3,547	3,504	3,426	3,728	3,690	3,504	3,587	3,264	2,592	2,515
Under memorandum of agreement	2,513	2,549	2,311	2,163	2,024	1,999	2,241	2,306	2,354	2,215
Under pretrial order	1,286	1,333	1,268	1,216	1,114	1,120	1,111	1,181	1,060	906
Under decree	1,319	1,374	1,278	1,243	1,153	1,217	989	880	594	214
Under agreement or decree total	8,665	8,760	8,283	8,350	7,981	7,840	7,928	7,631	6,600	5,850
Non-prejudicial rate	40.9%	40.0%	41.4%	44.6%	46.2%	44.7%	45.2%	42.8%	39.3%	43.0%
Memorandum rate	29.0%	29.1%	27.9%	25.9%	25.4%	25.5%	28.3%	30.2%	35.7%	37.9%
Pretrial rate	14.8%	15.2%	15.3%	14.6%	14.0%	14.3%	14.0%	15.5%	16.1%	15.5%
Decree rate	15.2%	15.7%	15.4%	14.9%	14.4%	15.5%	12.5%	11.5%	9.0%	3.7%

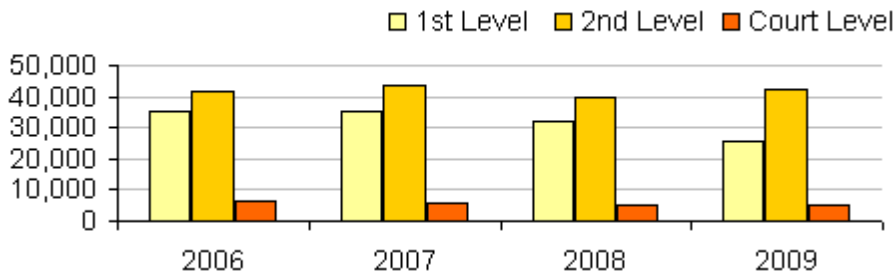


For files opened from 2000 to 2009, an average of 42.8% of all files with an agreement or decree was paid with a nonprejudicial agreement as the highest level of agreement or decree. Files under nonprejudicial agreement peaked at 46.2% for 2004 and declined to 39.3% in 2008. Use of the memorandum of agreement increased to 37.9% in 2009, up from 25.4% in 2004. Note the agreement level on files opened may change to show payment under a higher level of agreement or decree over time.

The rate of files under pretrial order averages 15.2% for files opened 2000 through 2005. The rate of files under decree on recent years' files is expected to rise as open litigation cases are resolved.

### Filings Received Per Calendar Year

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
First Report of Injury	32,639	32,891	30,714	30,370	29,245	29,290	28,600	27,812	24,508	22,832
Non-Payment of Indemnity	19,491	18,783	16,643	1,935	666	0	0	0	0	0
Non-Indemnity Itemized Statement				107	4,161	5,891	6,383	7,235	7,510	2,523
First Level Documents	52,130	51,674	47,357	32,412	34,072	35,181	34,983	35,047	32,018	25,355
Nonprejudicial Agreement	7,606	7,692	7,208	7,549	7,795	7,495	7,297	7,301	6,007	5,621
Wage Statement	7,758	8,422	7,913	7,874	7,849	7,375	7,234	7,217	6,360	6,463
Dependency	5,494	5,985	5,483	5,432	5,125	4,824	4,851	4,940	4,440	4,364
Termination of Benefits	5,212	5,295	4,986	5,243	5,666	5,260	4,820	4,546	3,708	4,364
Memorandum of Agreement	3,609	3,962	3,588	3,375	3,383	3,074	3,205	3,342	3,416	3,341
Mutual Agreement	2,653	2,906	3,128	1,904	715	698	705	736	834	885
Interim Payment Report	2,853	3,020	3,056	2,570	2,918	2,387	2,462	2,877	2,450	3,138
Specific Payment Report	1,865	2,115	2,250	2,155	2,361	2,546	2,423	2,454	2,475	2,414
Final Payment Report	4,226	4,810	4,902	3,973	3,662	3,316	2,908	3,036	3,078	3,442
Suspension Agreement	2,640	2,886	2,652	2,386	2,355	2,206	2,304	2,441	2,472	2,290
Wage Transcript	12	28	23	22	28	7	12	7	8	12
Itemized Statement for Indemnity	0	1	0	334	1,775	2,119	3,763	4,524	4,267	6,067
Second Level Documents	43,928	47,122	45,189	42,817	43,632	41,307	41,984	43,421	39,515	42,401
Pretrial Order	4,488	4,976	4,918	4,699	4,719	4,576	4,491	4,085	3,985	3,848
Decree	1,993	1,907	2,147	1,836	1,565	1,843	1,807	1,781	1,459	1,533
Court Level Documents	6,481	6,883	7,065	6,535	6,284	6,419	6,298	5,866	5,444	5,381



## Workers Compensation Administrative Fund

### Administrative Fund Information

The Workers' Compensation Administrative Fund, formerly the Second Injury Fund, collects income each year through assessments on insurance companies, self-insured employers, group self-insured employers and municipalities covered under the Workers' Compensation Act. The Fund supports these agencies:

Dr. John E. Donley Rehabilitation Center

Education Unit

Workers' Compensation Court System

Medical Advisory Board

Workers' Compensation Fraud and Compliance Unit

Department of Labor & Training's Workers' Compensation Unit

Workers' Compensation Advisory Council

The Administrative Fund is also responsible to reimburse contributors to the fund for claims that fall within these sections of the Workers' Compensation Act:

Pre-1975 Injuries: RIGL § 28-37-9 provides for the reimbursement of compensation and medical payments for claims with injury dates before September, 1974. These claims were subject to a cap on benefits. If a totally disabled employee reached the cap, the insurer would be reimbursed for compensation benefits until the end of total disability or death.

Aggravation: RIGL § 28-27-4 provided for reimbursement of benefits for injured employees with a pre-existing work-related disability. This section was repealed on July 3, 1998. Injuries accepted prior to repeal are still eligible for reimbursement, but no new claims are accepted.

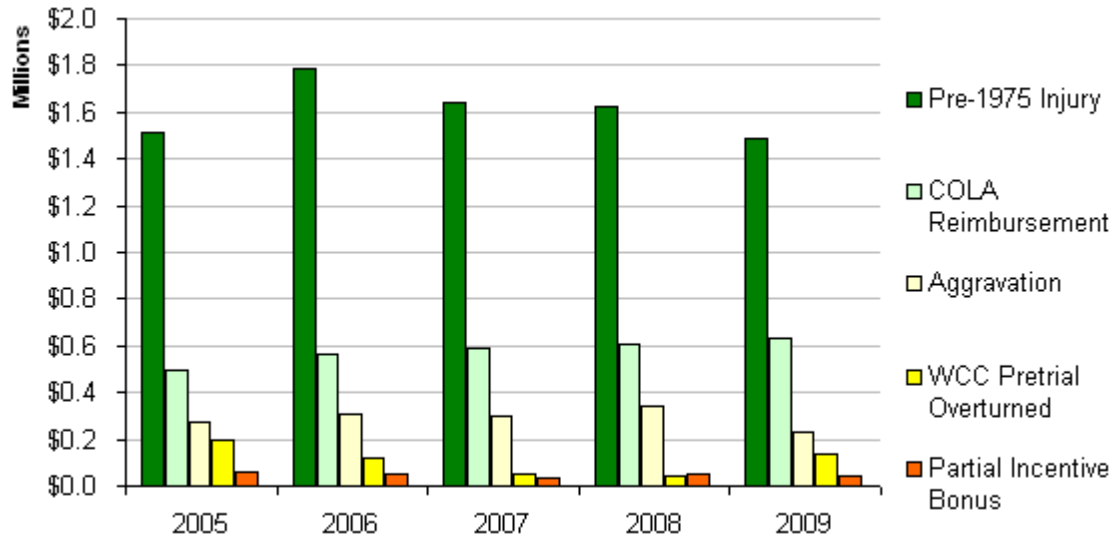
WCC Pretrial Overturned: RIGL § 28-35-20 (f) provides for reimbursement of payments made pursuant to an order of the Workers' Compensation Court that is later overturned or amended.

COLA Reimbursement: RIGL § 28-37-1 (b) (8) provides for reimbursement of insurer payment made for cost-of-living adjustments pursuant to RIGL § 28-33-17. The application period for this type of reimbursement has expired.

Partial Incentive Bonus: RIGL § 28-37-4 (i) provides for direct payment to injured workers who return to employment at wages less than those received before the work-related injury. Payment from the Fund makes up the difference between the pre-injury wages and the total of current wages plus compensation. This law was repealed in 1992, but by Supreme Court order the Fund is obligated to make payments to employees accepted prior to the repeal.

### Workers' Compensation Administrative Fund Total Expenditures

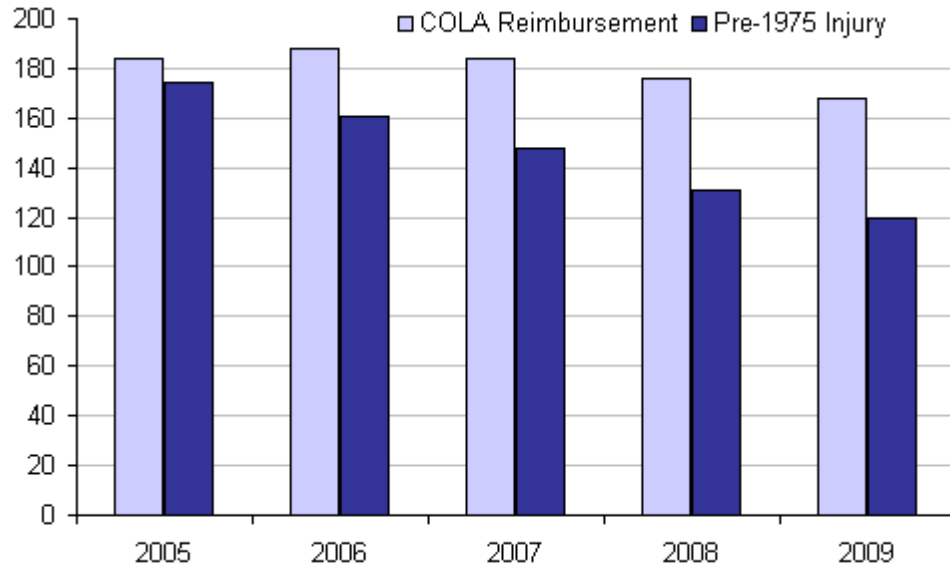
Amount Paid	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Pre-1975 Injury	\$1,631,669	\$1,640,010	\$1,841,880	\$1,529,564	\$1,686,002	\$1,513,879	\$1,789,737	\$1,644,535	\$1,624,688	\$1,490,426
COLA Reimbursement	\$452,229	\$493,602	\$458,963	\$513,839	\$502,285	\$496,496	\$562,029	\$593,388	\$606,715	\$630,524
Aggravation	\$415,393	\$250,501	\$296,247	\$254,262	\$318,951	\$277,615	\$310,117	\$295,733	\$346,137	\$229,972
WCC Pretrial Overturned	\$70,138	\$62,587	\$105,047	\$174,314	\$52,113	\$193,699	\$117,821	\$54,151	\$44,047	\$133,565
Partial Incentive Bonus	\$69,639	\$80,713	\$126,103	\$63,038	\$67,105	\$58,969	\$49,057	\$30,017	\$51,586	\$45,013
<b>Total</b>	<b>\$2,639,067</b>	<b>\$2,527,413</b>	<b>\$2,828,241</b>	<b>\$2,535,017</b>	<b>\$2,626,457</b>	<b>\$2,540,658</b>	<b>\$2,828,762</b>	<b>\$2,617,824</b>	<b>\$2,673,172</b>	<b>\$2,529,501</b>



The largest component of the fund expenditures is for pre-1975 injuries. Before 1975, there was a limit on the amount of compensation an injured worker could collect, even if permanently totally disabled. Legislation allowed these disabled workers to continue receiving payment beyond the cap, and the costs are reimbursed from the fund. Because no new injuries are eligible for this reimbursement, the amount of the expenditure on indemnity is expected to decrease as this population declines over time. The increasing medical care and costs offset the decrease in indemnity.

### Number of Workers' Compensation Administrative Fund Claims Paid

Number of Claims Paid	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
COLA Reimbursement	259	251	211	233	195	184	188	184	176	168
Pre-1975 Injury	223	207	200	193	182	174	161	148	131	120
Aggravation	34	18	18	17	18	19	20	18	15	12
WCC Pretrial Overturned	11	7	9	8	4	7	6	3	2	6
Partial Incentive Bonus	4	4	4	3	3	3	2	3	2	2
<b>Total</b>	<b>531</b>	<b>487</b>	<b>442</b>	<b>454</b>	<b>402</b>	<b>387</b>	<b>377</b>	<b>356</b>	<b>326</b>	<b>308</b>



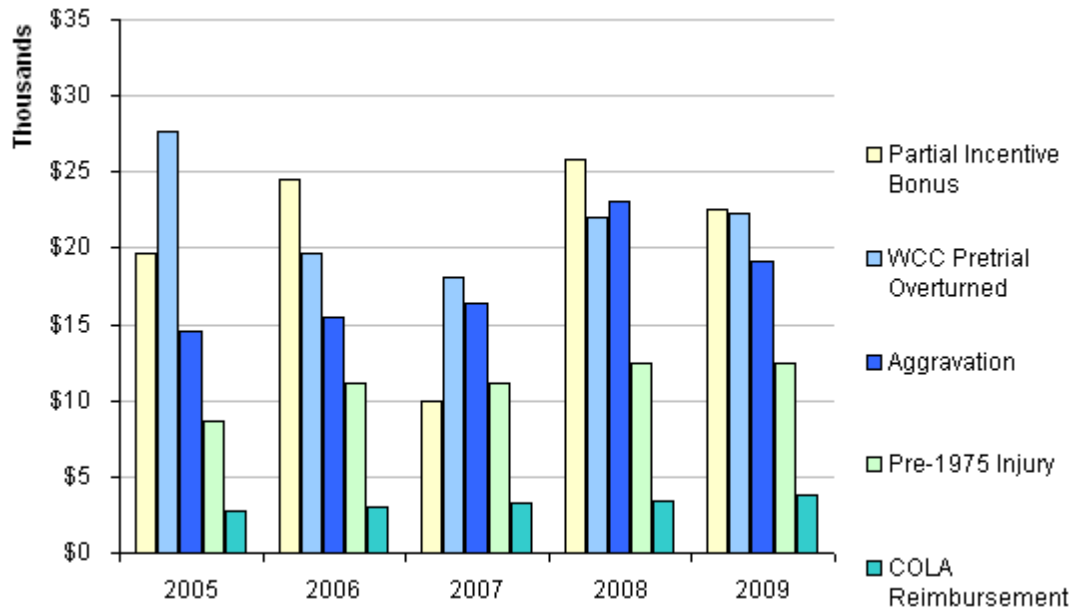
The pre-1975 injuries and claims for COLA Reimbursement account for the largest number of claims paid each year. As the pre-1975 injured workers age, the number of those claims paid is decreasing.

Cost of Living Adjustment (COLA) reimbursement is paid to workers injured before 1992. This population is expected to decline over time as well.



### Average Amount Paid per Workers' Compensation Administrative Fund Claim

Average Paid per Claim	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Partial Incentive Bonus	\$17,410	\$20,178	\$31,526	\$21,013	\$22,368	\$19,656	\$24,529	\$10,006	\$25,793	\$22,507
WCC Pretrial Overturned	\$6,376	\$8,941	\$11,672	\$21,789	\$13,028	\$27,671	\$19,637	\$18,050	\$22,024	\$22,261
Aggravation	\$12,217	\$13,917	\$16,458	\$14,957	\$17,720	\$14,611	\$15,506	\$16,430	\$23,076	\$19,164
Pre-1975 Injury	\$7,317	\$7,923	\$9,209	\$7,925	\$9,264	\$8,700	\$11,116	\$11,112	\$12,402	\$12,420
COLA Reimbursement	\$1,746	\$1,967	\$2,175	\$2,205	\$2,576	\$2,698	\$2,990	\$3,225	\$3,447	\$3,753
Total	\$4,970	\$5,190	\$6,399	\$5,584	\$6,533	\$6,656	\$7,503	\$7,353	\$8,200	\$8,213



The average cost per claim gives a different perspective on the WCAF expenditures. While COLA and Pre-1975 Injuries make up a large part of the number of claims and total dollar expenditures, the average payment per claim is lower than the average cost for Partial Incentive Bonus, WCC Pretrial Overturned and Aggravation. The average paid per claim for Partial Incentive Bonus in 2007 is low because one of the three claims was paid a small amount before claim closing. In 2008, the number of Partial Incentive Bonus claims was reduced from 3 to 2, and the average cost per claim rose.

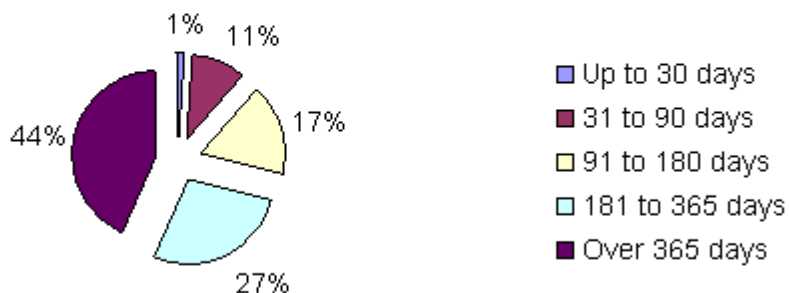
### The Dr. John E. Donley Rehabilitation Center Admissions by Length of Time from Injury

The Dr. John E. Donley Rehabilitation Center is established under Section 28-38-19 of the Rhode Island Workers' Compensation law. It is a state of the art, multidisciplinary, outpatient facility dedicated to serving the injured worker's rehabilitation needs, especially the needs of the more complex cases, the cases with delayed recovery due to chronic pain, and the cases where vocational services are necessary to restore the injured worker to gainful employment. A referral is necessary to participate in rehabilitation and historically 80% of our referrals have been from the physicians treating the injured workers. Approximately 14% of referrals come from the Workers' Compensation Court under the employers petition to review an injured workers progress toward rehabilitation. The remaining 6% of referrals are initiated by the injured worker themselves for vocational services.

The Dr. John E. Donley Rehabilitation Center Admissions By Duration of Injury

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Injury to Admission										
Up to 30 days	31	31	21	23	18	31	24	18	29	14
31 to 90 days	170	219	168	138	145	115	169	124	110	107
91 to 180 days	198	215	209	185	192	159	192	198	177	173
181 to 365 days	291	297	308	280	251	270	288	301	250	271
Over 365 days	467	496	518	452	432	475	485	483	383	440

Donley Center Admissions in 2009  
Date of Injury to Date of Admission



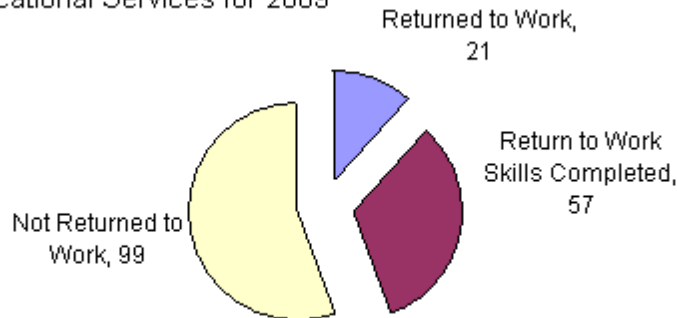
From 2000 through 2008, 67% or more of cases admitted to the Donley Center each year, on average, have been injured for more than 6 months and 42% or more of the cases have been injured for over one year, making these the most costly and challenging cases to the system. In 2009, these percentages increased with 70% of cases having a date of injury older than 6 months and 43% of cases having a date of injury older than 1 year.

**Dr. John E. Donley Rehabilitation Center Vocational Services**

Vocational Services at the Donley Center are particularly important for the injured worker with a date of injury over one year since their right to reinstatement (Section 28-33-47 of the Rhode Island Workers' Compensation law) has expired. Injured workers participating in vocational services have been released to work by their treating physician, have reached MMI, and have not achieved a functional level consistent with the demands of their pre-injury job. Many injured workers find work before being discharged, but the goal is to provide the injured worker the requisite skills in a timely fashion to be successful and independent in their job search. The majority of cases discharged with a not returned to work status were evaluation only, not interested in services, or injured workers who were non-compliant with recommendations.

	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Cases with DOI over 1 year	90	107	130	113	109	134	153	138	114	111
% of all cases admitted	62%	59%	61%	61%	63%	67%	65%	67%	58%	58%
<b>Outcome Discharged Cases</b>										
Returned to Work	41	44	56	64	41	40	58	48	45	21
Return to Work Skills Completed	0	25	41	38	30	61	83	55	80	57
Not Returned to Work	126	85	129	86	99	81	119	93	88	99

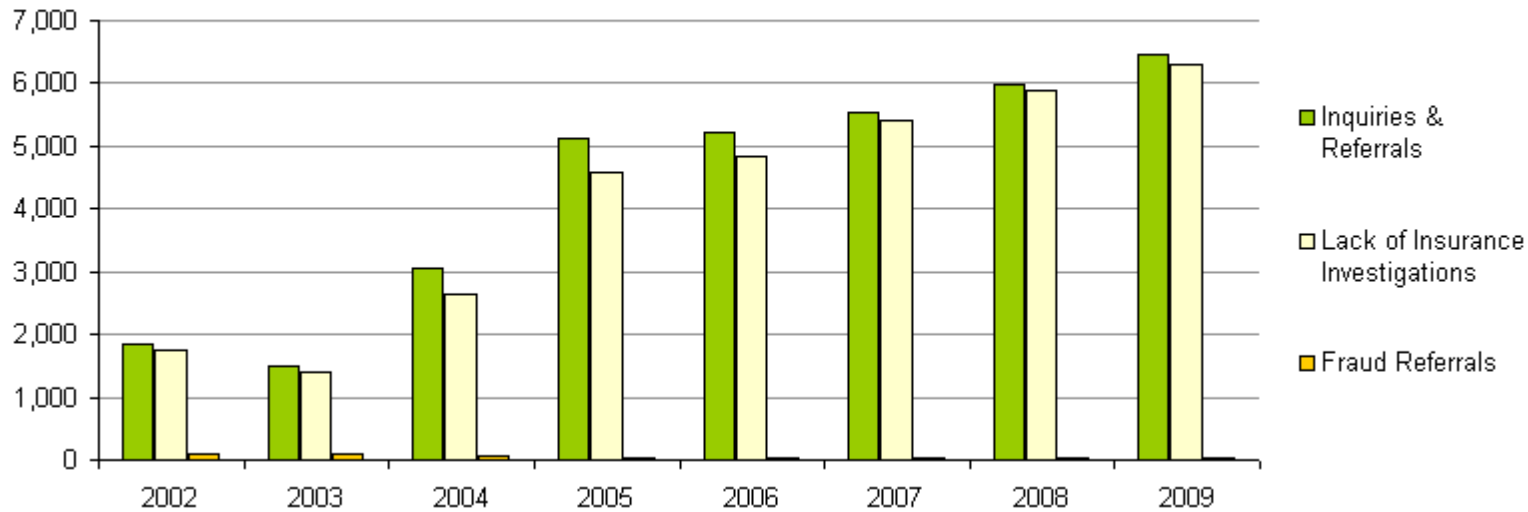
Outcome of Vocational Services for 2009



### Fraud & Compliance Unit Referrals, Inquiries and Filings

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Independent Contractor Forms Filed	NA	7,754	6,756	6,334	7,346	7,936	7,702	7,055	6,551	6,963
Inquiries/Referrals	505	737	1,858	1,483	3,062	5,121	5,219	5,534	5,972	6,466
Fraud Referrals	*	210	101	97	73	44	45	36	31	29
Opened for investigation	*	140	46	29	31	15	21	8	14	14
From Insurers	17	31	30	19	13	10	11	6	10	5
Referred to AG	7	8	12	9	12	5	4	5	3	3
Lack of Insurance Investigations	532	527	1,757	1,386	2,634	4,581	4,841	5,395	5,874	6,315

### Investigations and Referrals

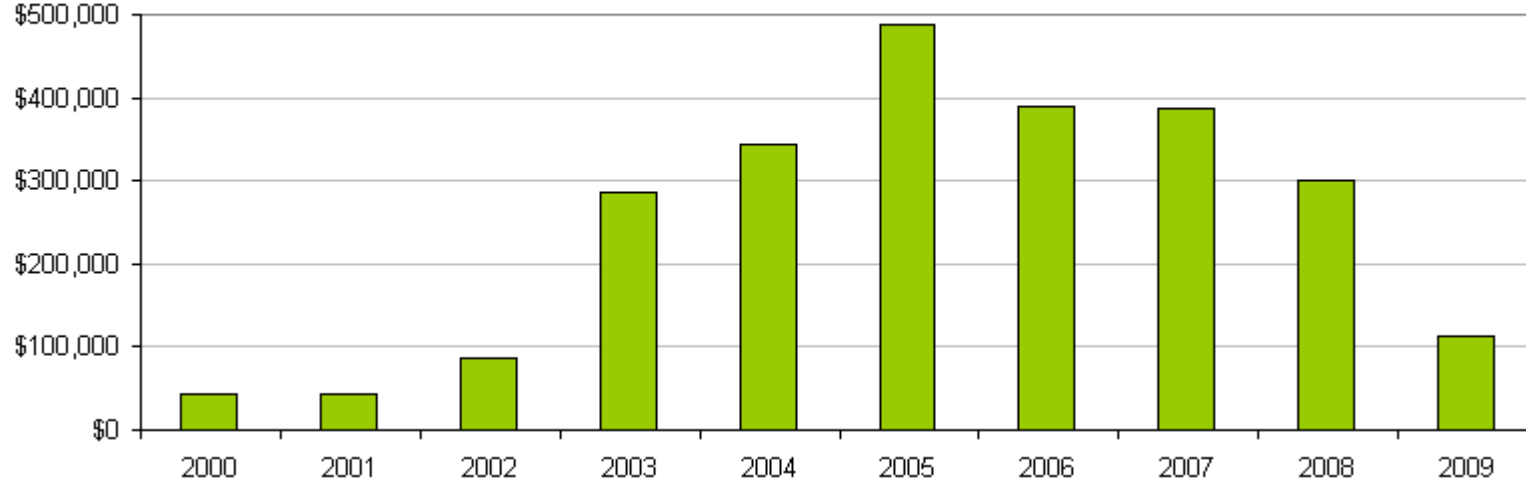


\* Fraud and Compliance were not separated in 2000.

### Fraud & Compliance Unit Lack of Insurance Coverage Penalties

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Lack of insurance penalty	\$44,439	\$43,955	\$87,514	\$286,872	\$342,884	\$488,246	\$389,033	\$387,316	\$301,126	\$112,777
Number of employers penalized	n/a	n/a	n/a	140	123	270	342	291	252	153
Average penalty	n/a	n/a	n/a	\$2,049	\$2,788	\$1,808	\$1,138	\$1,331	\$1,195	\$737

Lack of Insurance Coverage

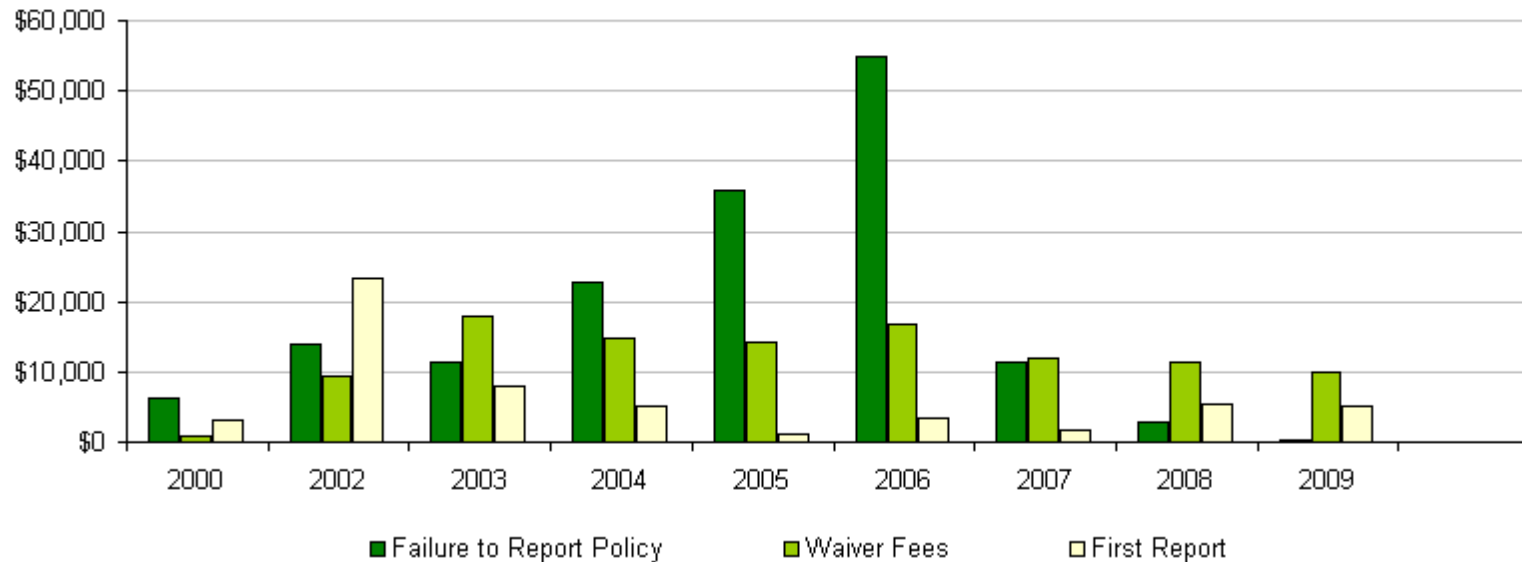


Penalties levied for lack of insurance coverage increased substantially from 2000 to 2005. The number of employers penalized for lack of insurance peaked in 2006 at 342 and has declined since. The average amount of each penalty has generally declined since 2004.

### Fraud & Compliance Unit Penalties and Fees

	2000	2002	2003	2004	2005	2006	2007	2008	2009
Failure to report policy information	\$6,250	\$13,800	\$11,250	\$22,750	\$35,750	\$54,750	\$11,250	\$2,750	\$250
Waiver filing fees	\$745	\$9,515	\$18,045	\$14,895	\$14,345	\$16,720	\$12,075	\$11,325	\$9,985
Failure to file first report of injury	\$3,000	\$23,250	\$8,000	\$5,000	\$1,250	\$3,500	\$1,750	\$5,500	\$5,000

Penalties and Fees



The reporting of policy information is a key to determining employer coverage and insuring all employers maintain workers' compensation insurance coverage. Penalties for failure to report policy information increased to a high of \$54,750 in 2006 and decreased to \$250 in 2009, reflecting the improved compliance with policy reporting.

Fines for failure to file first reports of injury peaked at \$23,250 in 2002 and decreased to \$5,000 in 2009.