



Division of Workers' Compensation  
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2010 Annual Report to

The Governor's Workers' Compensation Advisory Council

On The Workers' Compensation System

November 10, 2011

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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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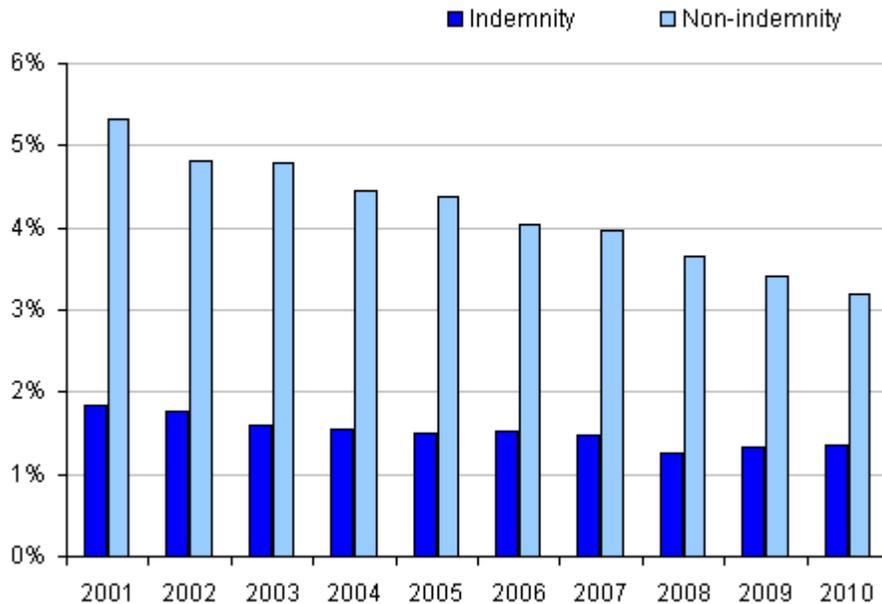
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### RI Workers' Compensation Injuries from 1998 to 2010

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Indemnity Injuries	8,334	8,886	8,691	8,443	8,115	7,379	7,224	6,967	7,215	6,933	5,818	5,791	5,956
Non-Indemnity Injuries	26,180	25,436	25,730	24,438	22,091	22,119	20,816	20,471	18,994	18,611	16,765	14,932	13,963
Injuries Covered	34,514	34,322	34,421	32,881	30,206	29,498	28,040	27,438	26,209	25,544	22,583	20,723	19,919
Employment	437,544	446,422	456,700	458,238	458,212	462,374	466,403	467,811	470,632	470,374	460,046	438,213	437,500
Indemnity Rate	1.90%	1.99%	1.90%	1.84%	1.77%	1.60%	1.55%	1.49%	1.53%	1.47%	1.26%	1.32%	1.36%
Non-Indemnity Rate	5.98%	5.70%	5.63%	5.33%	4.82%	4.78%	4.46%	4.38%	4.04%	3.96%	3.64%	3.41%	3.19%
Injury Rate	7.89%	7.69%	7.54%	7.18%	6.59%	6.38%	6.01%	5.87%	5.57%	5.43%	4.91%	4.73%	4.55%

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 4.55% in 2010. The rate of indemnity injuries per employment peaked at 1.99% in 1999 and dropped to a low of 1.26% in 2008. It rose to 1.36% in 2010. The rate of non-indemnity injuries declined from a high of 5.98% in 1998 to 3.19% in 2010.

Employment information is provided by RI DLT LMI Unit.  
2010 Average Covered Employment is estimated.

### US and RI Injury Rate Comparison

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
US BLS: Cases involving days away from work	1.7	1.6	1.5	1.4	1.4	1.3	1.2	1.9	1.2	1.2
RI: Indemnity injuries & illnesses	1.9	1.8	1.6	1.5	1.5	1.5	1.4	1.3	1.3	1.4
US BLS: Total recordable cases	5.7	5.3	5.0	4.8	4.8	4.4	4.0	4.2	3.9	3.8
RI: Total injuries & illnesses	7.2	6.6	6.4	6.0	5.9	5.6	5.4	4.9	4.7	4.6



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.

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 and declined in 2009. The rate of RI Indemnity injuries continued to decline through 2008 and increased slightly in 2010.

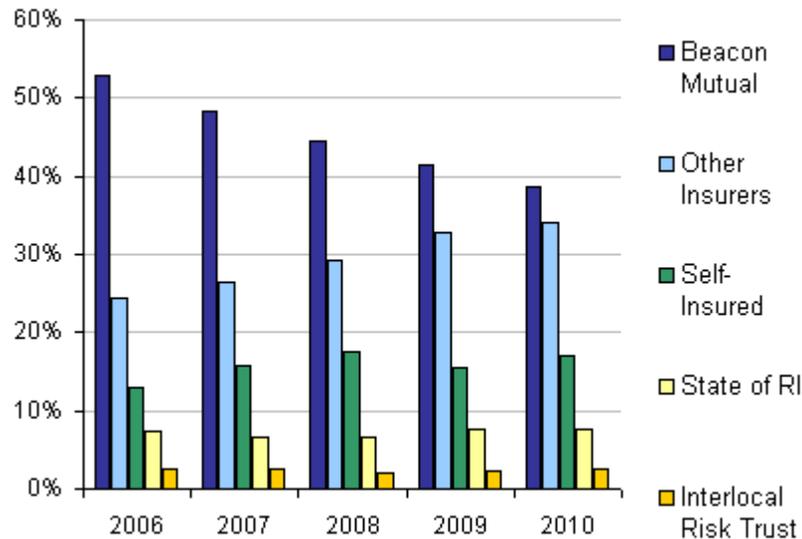
The total rate of injury for US BLS and RI also show a decline through 2007. BLS rate increased to 4.2 in 2008 and declined to 3.9 in 2009. The rate of RI injuries continued to decline through 2010.

\* BLS figures for 2010 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	
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
2010	2,304	38.7%	1,016	17.1%	450	7.6%	150	2.5%	2,036	34.2%	5,956
Average		49.7%		13.2%		7.1%		2.5%		27.5%	



The distribution of indemnity injuries among the different types of insurers shows Beacon Mutual Insurance Company insured an average of 49.7% of indemnity injuries from 2001 to 2010. Their share of indemnity injuries has declined from a high of 56.7% in 2004 to 38.7% in 2010.

Self-insured employers covered an average of 13.2% of the indemnity injuries from 2001 to 2010, rising to 17.1% in 2010.

The RI state employees' share of injuries averaged 7.0% for the last 10 years, showing a high of 7.7% in 2009 with 2010 close at 7.6%.

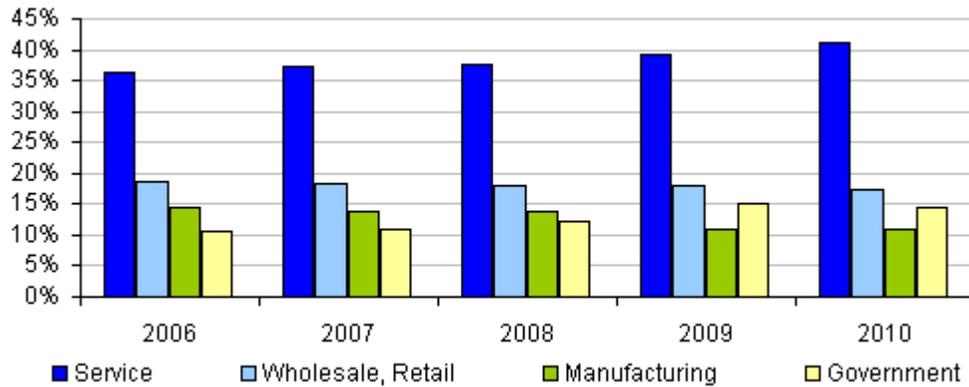
The Interlocal Risk Trust's percent of indemnity injuries averaged 2.5% from 2001 to 2010.

Other insurers' (mostly private insurers) percent of injuries increased to 34.2% in 2010, with an average of 27.5% for the last 10 years.

### Distribution of Indemnity Injuries by Employer Sector

Indemnity Injuries	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Agriculture, Fishing, Forestry	124	124	87	109	107	118	94	79	65	79
Mining	3	7	8	11	5	3	8	3	2	1
Construction	708	598	602	602	552	574	513	397	313	255
Manufacturing	1,665	1,324	1,222	1,173	1,117	1,045	958	812	629	642
Transportation & Public Utilities	712	642	652	598	607	596	575	472	475	498
Wholesale & Retail Trade	1,632	1,419	1,348	1,398	1,348	1,343	1,278	1,048	1,041	1,032
Finance, Insurance, Real Estate	196	182	170	149	162	143	168	138	127	130
Service Industry	2,643	2,437	2,432	2,550	2,394	2,625	2,588	2,196	2,273	2,459
Government, Other, Unknown	916	821	858	634	675	768	751	708	866	860
<b>Total</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>	<b>5,956</b>

Distribution by Sector	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Service Industry	30.7%	32.3%	33.0%	35.3%	34.4%	36.4%	37.3%	37.5%	39.3%	41.3%
Wholesale & Retail Trade	19.0%	18.8%	18.3%	19.4%	19.3%	18.6%	18.4%	17.9%	18.0%	17.3%
Manufacturing	19.4%	17.5%	16.6%	16.2%	16.0%	14.5%	13.8%	13.9%	10.9%	10.8%
Government, Other, Unknown	10.7%	10.9%	11.6%	8.8%	9.7%	10.6%	10.8%	12.1%	15.0%	14.4%
Transportation & Public Utilities	8.3%	8.5%	8.8%	8.3%	8.7%	8.3%	8.3%	8.1%	8.2%	8.4%
Construction	8.2%	7.9%	8.2%	8.3%	7.9%	8.0%	7.4%	6.8%	5.4%	4.3%
Finance, Insurance, Real Estate	2.3%	2.4%	2.3%	2.1%	2.3%	2.0%	2.4%	2.4%	2.2%	2.2%
Agriculture, Fishing, Forestry	1.4%	1.6%	1.2%	1.5%	1.5%	1.6%	1.4%	1.3%	1.1%	1.3%
Mining	0.0%	0.1%	0.1%	0.2%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%

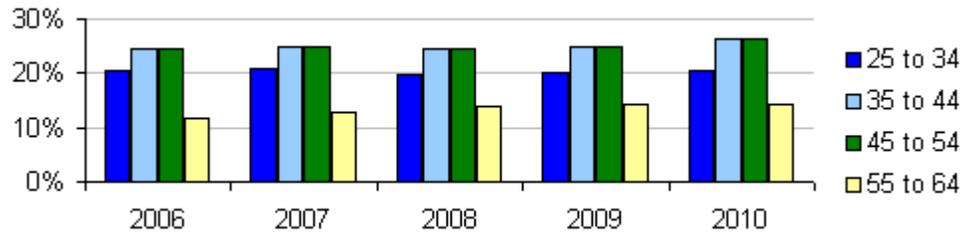


The percent of indemnity injuries occurring in the service sector has increased over the past 10 years from 30.7% in 2001 to 41.3% in 2010. The manufacturing sector shows a decrease in the percent of injuries from 19.4% in 2001 to 10.8% in 2010. The distribution of injuries reflects the change in employment by sector.

### Indemnity Injuries by Age

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Under 16	7	4	6	4	5	2	3	3	3	1
16 to 18	183	143	113	127	105	130	89	72	64	46
19 to 24	960	791	769	814	782	788	799	619	602	587
25 to 34	1,933	1,704	1,576	1,557	1,507	1,483	1,434	1,165	1,162	1,229
35 to 44	2,529	2,087	1,961	1,926	1,816	1,824	1,650	1,402	1,371	1,356
45 to 54	1,734	1,566	1,630	1,696	1,625	1,760	1,731	1,439	1,442	1,560
55 to 64	706	730	827	744	807	842	881	821	823	846
65 and over	148	114	124	154	147	183	159	176	155	163
Not reported	399	415	373	202	173	203	187	156	169	168
<b>Total</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>	<b>5,956</b>

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Under 16	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%
16 to 18	2.1%	1.9%	1.5%	1.8%	1.5%	1.8%	1.3%	1.2%	1.1%	0.8%
19 to 24	11.2%	10.5%	10.4%	11.3%	11.2%	10.9%	11.5%	10.6%	10.4%	9.9%
25 to 34	22.5%	22.6%	21.4%	21.6%	21.6%	20.6%	20.7%	19.9%	20.1%	20.6%
35 to 44	29.4%	27.6%	26.6%	26.7%	26.1%	25.3%	23.8%	24.0%	23.7%	22.8%
45 to 54	20.2%	20.7%	22.1%	23.5%	23.3%	24.4%	25.0%	24.6%	24.9%	26.2%
55 to 64	8.2%	9.7%	11.2%	10.3%	11.6%	11.7%	12.7%	14.0%	14.2%	14.2%
65 and over	1.7%	1.5%	1.7%	2.1%	2.1%	2.5%	2.3%	3.0%	2.7%	2.7%
Not reported	4.6%	5.5%	5.1%	2.8%	2.5%	2.8%	2.7%	2.7%	2.9%	2.8%

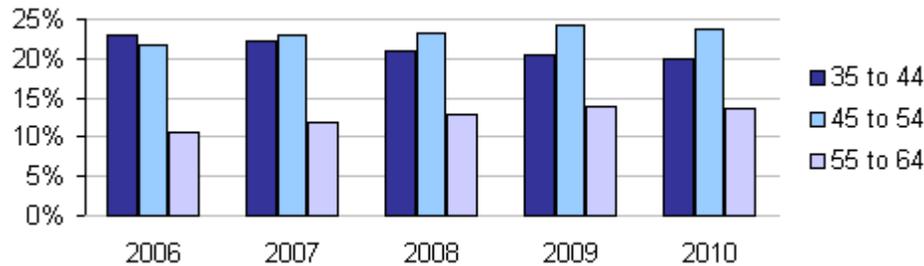


The frequency of indemnity injuries decreased from 23.6% for workers aged 25-34 in 2000 to 20.1% in 2009. Indemnity injuries for workers aged 45 to 54 increased from 19.2% in 2000 to 24.9% in 2009. In general, indemnity injuries have shifted from younger to older workers in most age ranges in the last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

### Non-Indemnity Injuries by Age

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Under 16	49	46	33	19	22	17	18	12	7	6
16 to 18	751	593	579	537	550	517	402	339	250	235
19 to 24	3,429	3,038	3,133	2,984	3,049	2,908	2,648	2,303	1,942	1,885
25 to 34	5,507	5,042	4,919	4,577	4,405	4,079	3,978	3,703	3,181	3,083
35 to 44	6,316	5,736	5,332	5,041	4,810	4,377	4,132	3,519	3,039	2,774
45 to 54	4,723	4,406	4,664	4,526	4,555	4,148	4,286	3,909	3,625	3,301
55 to 64	2,021	1,977	2,272	2,212	2,136	2,031	2,186	2,143	2,084	1,918
65 and over	337	296	321	375	364	348	384	350	367	383
Not reported	1,056	936	866	545	580	569	577	472	437	378
<b>Total</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>	<b>13,963</b>

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Under 16	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
16 to 18	3.1%	2.7%	2.6%	2.6%	2.7%	2.7%	2.2%	2.0%	1.7%	1.7%
19 to 24	14.2%	13.8%	14.2%	14.3%	14.9%	15.3%	14.2%	13.7%	13.0%	13.5%
25 to 34	22.8%	22.8%	22.2%	22.0%	21.5%	21.5%	21.4%	22.1%	21.3%	22.1%
35 to 44	26.1%	26.0%	24.1%	24.2%	23.5%	23.0%	22.2%	21.0%	20.4%	19.9%
45 to 54	19.5%	20.0%	21.1%	21.7%	22.3%	21.8%	23.0%	23.3%	24.3%	23.6%
55 to 64	8.4%	9.0%	10.3%	10.6%	10.4%	10.7%	11.7%	12.8%	14.0%	13.7%
65 and over	1.4%	1.3%	1.5%	1.8%	1.8%	1.8%	2.1%	2.1%	2.5%	2.7%
Not reported	4.4%	4.2%	3.9%	2.6%	2.8%	3.0%	3.1%	2.8%	2.9%	2.7%



The percent of non-indemnity injuries to workers age 16 to 44 decreased from 2001 to 2010 while injuries to workers 45 and over increased in the same period.

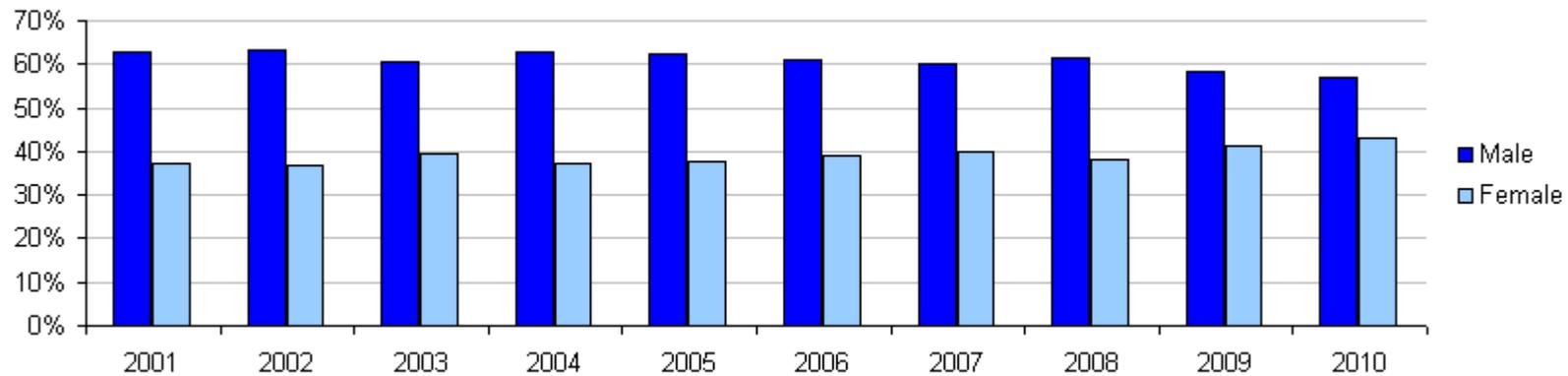
### Indemnity Injuries by Gender

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Male	5,318	4,691	4,242	4,389	4,214	4,244	4,032	3,498	3,366	3,363
Female	3,138	2,743	2,766	2,608	2,559	2,734	2,688	2,172	2,386	2,535
Not reported	143	120	371	227	194	237	212	183	39	58
Total	8,599	7,554	7,379	7,224	6,967	7,215	6,933	5,853	5,791	5,956

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Male (percent of reported)	62.9%	63.1%	60.5%	62.7%	62.2%	60.8%	60.0%	61.7%	58.5%	57.0%
Female (percent of reported)	37.1%	36.9%	39.5%	37.3%	37.8%	39.2%	40.0%	38.3%	41.5%	43.0%

	2009
US BLS Occupational Injuries & Illnesses with Days away from Work	Male 62.1%
	Female 37.9%



### Non-Indemnity Injuries by Gender

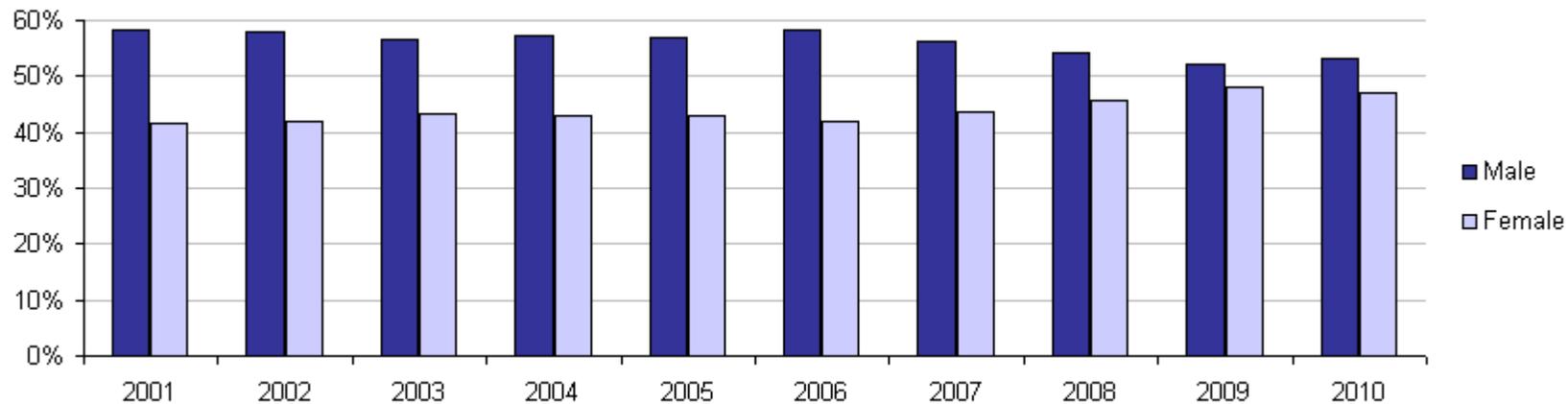
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Male	13,909	12,675	12,027	11,564	11,311	10,663	10,139	8,819	7,724	7,367
Female	9,897	9,201	9,222	8,671	8,520	7,679	7,837	7,404	7,130	6,529
Gender not reported	383	194	870	581	640	652	635	527	78	67
<b>Total</b>	<b>24,189</b>	<b>22,070</b>	<b>22,119</b>	<b>20,816</b>	<b>20,471</b>	<b>18,994</b>	<b>18,611</b>	<b>16,750</b>	<b>14,932</b>	<b>13,963</b>

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Male (percent of reported)	58.4%	57.9%	56.6%	57.1%	57.0%	58.1%	56.4%	54.4%	52.0%	53.0%
Female (percent of reported)	41.6%	42.1%	43.4%	42.9%	43.0%	41.9%	43.6%	45.6%	48.0%	47.0%

US Employment, age 16  
years and over (BLS)

	June 2010
Male	52.7%
Female	47.3%



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

	2001	2002	2003	2004	2005	2007	2008	2009	2010
Amputation, Enucleation	35	35	30	35	25	32	18	18	20
Asphyxiation, Smoke Inhalation	0	1	0	0	1	0	0	0	0
Burn from Heat	195	181	128	121	125	161	102	106	97
Burn from Chemical	37	30	14	22	16	16	10	19	16
Concussion	16	12	16	12	21	14	9	25	15
Infection, Parasite	0	0	0	4	5	1	2	2	2
Contusion, Crushing, Bruise	1,025	856	888	1,015	829	790	626	653	561
Cut, Laceration, Puncture	904	948	674	712	617	730	595	509	485
Skin Condition	26	18	15	15	23	23	11	14	14
Dislocation	35	33	42	41	22	29	23	17	23
Electrocution, Shock	15	18	5	10	9	6	6	2	8
Fracture	520	458	445	447	474	460	345	315	305
Hearing Impairment	2	0	0	2	0	3	2	0	0
Hernia, Rupture	82	70	62	55	45	55	37	37	38
Inflamed, Irritated Joints or Muscles	312	269	218	217	171	180	86	87	109
Reaction to Toxins	21	9	12	6	6	13	15	6	14
Lung, Respiratory Problem	3	6	5	11	9	4	0	1	5
Scratch, Abrasion	34	39	28	16	21	24	15	36	33
Sprain, Strain	3,579	3,190	3,132	3,154	3,084	3,030	2,432	2,389	2,433
Exposed to Germs	19	21	13	5	6	20	16	26	11
Multiple Injuries	455	494	455	355	344	370	306	326	300
Stroke, Circulatory System	0	0	0	1	0	0	0	0	1
High Blood Pressure	1	0	0	0	0	0	0	0	0
Stress, Anxiety	8	18	8	7	8	5	4	4	4
Heart Condition, Heart Attack	2	3	1	1	1	1	0	0	0
Eye Disease, Particles	31	31	29	31	44	46	30	20	19
Animal Bite, Insect Sting	21	20	12	10	16	17	17	20	15
Other, Not Specified, Not Reported	1,065	1,355	1,147	919	1,045	1,185	1,146	1,159	1,428
<b>Total</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>	<b>5,956</b>

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

	2001	2002	2003	2004	2005	2007	2008	2009	2010	Average
Amputation, Enucleation	0.4%	0.4%	0.4%	0.5%	0.4%	0.4%	0.3%	0.3%	0.3%	0.4%
Asphyxiation, Smoke Inhalation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Burn from Heat	2.3%	2.2%	1.7%	1.7%	1.8%	2.2%	1.7%	1.8%	1.6%	1.9%
Burn from Chemical	0.4%	0.4%	0.2%	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%
Concussion	0.2%	0.1%	0.2%	0.2%	0.3%	0.2%	0.2%	0.4%	0.3%	0.2%
Infection, Parasite	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%
Contusion, Crushing, Bruise	12.1%	10.5%	12.0%	14.1%	11.9%	10.9%	10.7%	11.3%	9.4%	11.4%
Cut, Laceration, Puncture	10.7%	11.7%	9.1%	9.9%	8.9%	10.1%	10.2%	8.8%	8.1%	9.7%
Skin Condition	0.3%	0.2%	0.2%	0.2%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%
Dislocation	0.4%	0.4%	0.6%	0.6%	0.3%	0.4%	0.4%	0.3%	0.4%	0.4%
Electrocution, Shock	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%
Fracture	6.2%	5.6%	6.0%	6.2%	6.8%	6.4%	5.9%	5.4%	5.1%	6.0%
Hearing Impairment	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Hernia, Rupture	1.0%	0.9%	0.8%	0.8%	0.6%	0.8%	0.6%	0.6%	0.6%	0.8%
Inflamed, Irritated Joints or Muscles	3.7%	3.3%	3.0%	3.0%	2.5%	2.5%	1.5%	1.5%	1.8%	2.5%
Reaction to Toxins	0.2%	0.1%	0.2%	0.1%	0.1%	0.2%	0.3%	0.1%	0.2%	0.2%
Lung, Respiratory Problem	0.0%	0.1%	0.1%	0.2%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%
Scratch, Abrasion	0.4%	0.5%	0.4%	0.2%	0.3%	0.3%	0.3%	0.6%	0.6%	0.4%
Sprain, Strain	42.4%	39.3%	42.4%	43.7%	44.3%	42.0%	41.6%	41.3%	40.8%	42.0%
Exposed to Germs	0.2%	0.3%	0.2%	0.1%	0.1%	0.3%	0.3%	0.4%	0.2%	0.2%
Multiple Injuries	5.4%	6.1%	6.2%	4.9%	4.9%	5.1%	5.2%	5.6%	5.0%	5.4%
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%
Stress, Anxiety	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Heart Condition, Heart Attack	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Eye Disease, Particles	0.4%	0.4%	0.4%	0.4%	0.6%	0.6%	0.5%	0.3%	0.3%	0.4%
Animal Bite, Insect Sting	0.2%	0.2%	0.2%	0.1%	0.2%	0.2%	0.3%	0.3%	0.3%	0.2%
Other, Not Specified, Not Reported	12.6%	16.7%	15.5%	12.7%	15.0%	16.4%	19.6%	20.0%	24.0%	17.0%

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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Amputation, Enucleation	12	14	15	17	17	18	15	13	10	5
Asphyxiation, Smoke Inhalation	2	1	5	5	3	1	0	1	0	2
Burn from Heat	623	544	561	535	547	465	448	426	348	354
Burn from Chemical	256	207	155	154	88	72	78	66	58	64
Concussion	29	25	39	31	39	25	32	29	35	36
Infection, Parasite	13	9	11	9	16	2	0	6	7	5
Contusion, Crushing, Bruise	4,551	4,128	3,980	3,917	3,340	2,820	2,698	2,280	2,192	1,998
Cut, Laceration, Puncture	4,600	4,278	4,386	4,299	4,159	3,826	3,792	3,346	2,885	2,779
Skin Condition	239	225	213	213	257	237	190	177	128	129
Dislocation	31	33	49	53	33	23	43	30	32	21
Electrocution, Shock	49	66	31	33	34	40	32	31	25	27
Fracture	393	334	349	351	359	352	315	272	258	254
Hearing Impairment	24	18	19	19	21	21	19	21	11	46
Hernia, Rupture	38	42	38	38	31	35	30	34	26	25
Inflamed, Irritated Joints or Muscles	470	428	462	396	394	378	262	249	194	182
Reaction to Toxins	188	86	119	80	104	143	106	73	78	91
Lung, Respiratory Problem	102	92	86	79	69	17	19	27	6	24
Scratch, Abrasion	440	408	336	253	252	197	208	224	183	169
Sprain, Strain	7,274	5,885	5,844	5,645	5,365	4,979	4,768	4,163	3,734	3,519
Exposed to Germs	670	607	658	393	429	488	543	661	528	530
Multiple Injuries	766	760	926	772	685	698	815	704	645	475
Stroke, Circulatory System	2	2	10	0	6	2	3	1	0	3
High Blood Pressure	1	4	3	1	0	3	0	2	1	4
Stress, Anxiety	131	128	117	122	69	74	52	57	42	60
Heart Condition, Heart Attack	26	28	16	27	17	20	17	16	14	14
Eye Disease, Particles	1,042	899	789	795	889	978	786	699	504	499
Animal Bite, Insect Sting	389	311	259	255	292	298	340	300	306	319
Other, Not Specified, Not Reported	2,077	2,529	2,643	2,324	2,956	2,782	3,000	2,842	2,682	2,329
<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>	<b>13,963</b>

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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Average
Amputation, Enucleation	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%
Asphyxiation, Smoke Inhalation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Burn from Heat	2.5%	2.5%	2.5%	2.6%	2.7%	2.4%	2.4%	2.5%	2.3%	2.5%	2.5%
Burn from Chemical	1.0%	0.9%	0.7%	0.7%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.6%
Concussion	0.1%	0.1%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%	0.3%	0.2%
Infection, Parasite	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contusion, Crushing, Bruise	18.6%	18.7%	18.0%	18.8%	16.3%	14.8%	14.5%	13.6%	14.7%	14.3%	16.5%
Cut, Laceration, Puncture	18.8%	19.4%	19.8%	20.7%	20.3%	20.1%	20.4%	20.0%	19.3%	19.9%	19.9%
Skin Condition	1.0%	1.0%	1.0%	1.0%	1.3%	1.2%	1.0%	1.1%	0.9%	0.9%	1.0%
Dislocation	0.1%	0.1%	0.2%	0.3%	0.2%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%
Electrocution, Shock	0.2%	0.3%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Fracture	1.6%	1.5%	1.6%	1.7%	1.8%	1.9%	1.7%	1.6%	1.7%	1.8%	1.7%
Hearing Impairment	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.1%
Hernia, Rupture	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Inflamed, Irritated Joints or Muscles	1.9%	1.9%	2.1%	1.9%	1.9%	2.0%	1.4%	1.5%	1.3%	1.3%	1.8%
Reaction to Toxins	0.8%	0.4%	0.5%	0.4%	0.5%	0.8%	0.6%	0.4%	0.5%	0.7%	0.5%
Lung, Respiratory Problem	0.4%	0.4%	0.4%	0.4%	0.3%	0.1%	0.1%	0.2%	0.0%	0.2%	0.3%
Scratch, Abrasion	1.8%	1.8%	1.5%	1.2%	1.2%	1.0%	1.1%	1.3%	1.2%	1.2%	1.4%
Sprain, Strain	29.8%	26.6%	26.4%	27.1%	26.2%	26.2%	25.6%	24.9%	25.0%	25.2%	26.4%
Exposed to Germs	2.7%	2.7%	3.0%	1.9%	2.1%	2.6%	2.9%	3.9%	3.5%	3.8%	2.8%
Multiple Injuries	3.1%	3.4%	4.2%	3.7%	3.3%	3.7%	4.4%	4.2%	4.3%	3.4%	3.8%
Stroke, Circulatory System	0.0%	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%	0.0%
Stress, Anxiety	0.5%	0.6%	0.5%	0.6%	0.3%	0.4%	0.3%	0.3%	0.3%	0.4%	0.4%
Heart Condition, Heart Attack	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Eye Disease, Particles	4.3%	4.1%	3.6%	3.8%	4.3%	5.1%	4.2%	4.2%	3.4%	3.6%	4.1%
Animal Bite, Insect Sting	1.6%	1.4%	1.2%	1.2%	1.4%	1.6%	1.8%	1.8%	2.0%	2.3%	1.6%
Other, Not Specified, Not Reported	8.5%	11.4%	11.9%	11.2%	14.4%	14.6%	16.1%	17.0%	18.0%	16.7%	13.7%

**Count of Indemnity Injuries by Body Part**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Head	189	180	190	149	170	198	161	147	198	171
Eye	74	70	61	66	79	82	66	55	48	53
Ear	7	4	1	4	6	8	5	5	4	4
Nose	23	26	19	16	18	19	14	16	11	6
Mouth	14	11	14	11	8	11	13	13	4	8
Jaw	2	4	1	2	1	3	3	5	0	3
Neck	207	131	116	112	91	95	113	76	88	105
Upper Extremities	229	250	149	132	152	167	154	127	154	119
Elbow	150	127	91	109	130	126	114	98	96	93
Arm	268	238	211	265	225	251	210	177	175	181
Wrist	382	316	298	281	257	275	231	202	214	194
Hand & Finger(s)	1,286	1,257	978	1,027	973	1,077	982	823	731	680
Trunk	38	37	45	37	63	109	58	15	15	17
Abdomen	189	168	147	133	131	149	147	125	106	128
Back & Spine	1,847	1,829	1,699	1,649	1,581	1,558	1,534	1,364	1,211	1,248
Chest	126	88	97	114	114	98	86	72	76	83
Hips	58	39	46	62	45	43	65	32	34	36
Shoulders	494	432	447	482	447	465	424	407	431	357
Lower Extremities	24	68	36	44	59	53	47	43	42	36
Leg	254	207	213	219	192	208	195	143	158	138
Knee	534	534	503	494	548	532	523	421	461	431
Ankle	362	358	341	344	365	344	344	267	283	268
Foot & Toe(s)	345	327	299	316	268	330	277	274	219	219
Multiple Parts	1,085	1,185	1,179	996	861	851	960	761	818	826
Body Systems	16	17	14	7	6	14	15	10	12	12
Other, Not Reported	240	212	184	153	177	149	192	175	202	540
<b>Total</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>	<b>5,956</b>

**Percent of Indemnity Injuries by Body Part**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Head	2.2%	2.2%	2.6%	2.1%	2.4%	2.7%	2.3%	2.5%	3.4%	3.2%
Eye	0.9%	0.9%	0.8%	0.9%	1.1%	1.1%	1.0%	0.9%	0.8%	1.0%
Ear	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Nose	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.2%	0.3%	0.2%	0.1%
Mouth	0.2%	0.1%	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	0.1%	0.1%
Jaw	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%
Neck	2.5%	1.6%	1.6%	1.6%	1.3%	1.3%	1.6%	1.3%	1.5%	1.9%
Upper Extremities	2.7%	3.1%	2.0%	1.8%	2.2%	2.3%	2.2%	2.2%	2.7%	2.2%
Elbow	1.8%	1.6%	1.2%	1.5%	1.9%	1.7%	1.6%	1.7%	1.7%	1.7%
Arm	3.2%	2.9%	2.9%	3.7%	3.2%	3.5%	3.0%	3.0%	3.0%	3.3%
Wrist	4.5%	3.9%	4.0%	3.9%	3.7%	3.8%	3.3%	3.5%	3.7%	3.6%
Hand & Finger(s)	15.2%	15.5%	13.3%	14.2%	14.0%	14.9%	14.2%	14.1%	12.6%	12.6%
Trunk	0.5%	0.5%	0.6%	0.5%	0.9%	1.5%	0.8%	0.3%	0.3%	0.3%
Abdomen	2.2%	2.1%	2.0%	1.8%	1.9%	2.1%	2.1%	2.1%	1.8%	2.4%
Back & Spine	21.9%	22.5%	23.0%	22.8%	22.7%	21.6%	22.1%	23.3%	20.9%	23.0%
Chest	1.5%	1.1%	1.3%	1.6%	1.6%	1.4%	1.2%	1.2%	1.3%	1.5%
Hips	0.7%	0.5%	0.6%	0.9%	0.6%	0.6%	0.9%	0.5%	0.6%	0.7%
Shoulders	5.9%	5.3%	6.1%	6.7%	6.4%	6.4%	6.1%	7.0%	7.4%	6.6%
Lower Extremities	0.3%	0.8%	0.5%	0.6%	0.8%	0.7%	0.7%	0.7%	0.7%	0.7%
Leg	3.0%	2.6%	2.9%	3.0%	2.8%	2.9%	2.8%	2.4%	2.7%	2.5%
Knee	6.3%	6.6%	6.8%	6.8%	7.9%	7.4%	7.5%	7.2%	8.0%	8.0%
Ankle	4.3%	4.4%	4.6%	4.8%	5.2%	4.8%	5.0%	4.6%	4.9%	4.9%
Foot & Toe(s)	4.1%	4.0%	4.1%	4.4%	3.8%	4.6%	4.0%	4.7%	3.8%	4.0%
Multiple Parts	12.9%	14.6%	16.0%	13.8%	12.4%	11.8%	13.8%	13.0%	14.1%	15.3%
Body Systems	0.2%	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%
Other, Not Reported	2.8%	2.6%	2.5%	2.1%	2.5%	2.1%	2.8%	3.0%	3.5%	9.1%

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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Head	1,103	1,079	1,127	1,089	1,147	970	959	858	895	832
Eye	1,713	1,560	1,358	1,335	1,313	1,357	1,148	1,011	780	781
Ear	66	66	58	65	71	49	43	51	49	76
Nose	91	116	96	107	106	60	84	64	63	71
Mouth	140	129	126	129	160	138	126	114	88	95
Jaw	26	20	21	11	21	15	27	29	21	12
Neck	483	344	311	261	250	208	218	214	181	166
Upper Extremities	728	533	481	397	399	427	437	368	372	327
Elbow	428	371	336	303	352	340	298	248	217	216
Arm	934	872	1,043	978	852	747	794	770	651	554
Wrist	851	773	767	700	681	659	548	549	494	432
Hand & Finger(s)	5,844	5,437	5,179	5,136	4,988	4,700	4,488	4,033	3,489	3,345
Trunk	79	88	138	106	129	169	110	62	34	41
Abdomen	322	305	279	239	270	279	251	241	208	194
Back & Spine	3,355	2,709	2,689	2,601	2,509	2,258	2,259	1,893	1,665	1,556
Chest	363	339	344	307	342	285	271	236	220	233
Hips	132	91	105	128	106	79	94	103	85	93
Shoulders	849	788	776	870	808	727	697	670	610	578
Lower Extremities	60	95	81	77	75	112	123	111	87	80
Leg	725	650	663	634	594	499	530	457	422	420
Knee	1,180	972	1,060	1,025	1,015	967	928	864	821	745
Ankle	761	682	710	676	669	614	608	528	452	430
Foot & Toe(s)	1,129	928	923	895	875	792	792	699	625	633
Multiple Parts	2,067	2,269	2,607	2,015	1,852	1,599	1,842	1,682	1,634	1,357
Body Systems	230	220	182	155	69	190	149	185	143	191
Other, Not Reported	779	655	659	577	818	754	787	710	626	505
<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>	<b>13,963</b>

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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Head	4.5%	4.9%	5.1%	5.2%	5.6%	5.1%	5.2%	5.1%	6.0%	6.3%
Eye	7.0%	7.1%	6.1%	6.4%	6.4%	7.1%	6.2%	6.0%	5.2%	5.9%
Ear	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.3%	0.3%	0.6%
Nose	0.4%	0.5%	0.4%	0.5%	0.5%	0.3%	0.5%	0.4%	0.4%	0.5%
Mouth	0.6%	0.6%	0.6%	0.6%	0.8%	0.7%	0.7%	0.7%	0.6%	0.7%
Jaw	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
Neck	2.0%	1.6%	1.4%	1.3%	1.2%	1.1%	1.2%	1.3%	1.2%	1.3%
Upper Extremities	3.0%	2.4%	2.2%	1.9%	1.9%	2.2%	2.3%	2.2%	2.5%	2.5%
Elbow	1.8%	1.7%	1.5%	1.5%	1.7%	1.8%	1.6%	1.5%	1.5%	1.6%
Arm	3.8%	3.9%	4.7%	4.7%	4.2%	3.9%	4.3%	4.6%	4.4%	4.2%
Wrist	3.5%	3.5%	3.5%	3.4%	3.3%	3.5%	2.9%	3.3%	3.3%	3.3%
Hand & Finger(s)	23.9%	24.6%	23.4%	24.7%	24.4%	24.7%	24.1%	24.1%	23.4%	25.2%
Trunk	0.3%	0.4%	0.6%	0.5%	0.6%	0.9%	0.6%	0.4%	0.2%	0.3%
Abdomen	1.3%	1.4%	1.3%	1.1%	1.3%	1.5%	1.3%	1.4%	1.4%	1.5%
Back & Spine	13.7%	12.3%	12.2%	12.5%	12.3%	11.9%	12.1%	11.3%	11.2%	11.7%
Chest	1.5%	1.5%	1.6%	1.5%	1.7%	1.5%	1.5%	1.4%	1.5%	1.8%
Hips	0.5%	0.4%	0.5%	0.6%	0.5%	0.4%	0.5%	0.6%	0.6%	0.7%
Shoulders	3.5%	3.6%	3.5%	4.2%	3.9%	3.8%	3.7%	4.0%	4.1%	4.4%
Lower Extremities	0.2%	0.4%	0.4%	0.4%	0.4%	0.6%	0.7%	0.7%	0.6%	0.6%
Leg	3.0%	2.9%	3.0%	3.0%	2.9%	2.6%	2.8%	2.7%	2.8%	3.2%
Knee	4.8%	4.4%	4.8%	4.9%	5.0%	5.1%	5.0%	5.2%	5.5%	5.6%
Ankle	3.1%	3.1%	3.2%	3.2%	3.3%	3.2%	3.3%	3.2%	3.0%	3.2%
Foot & Toe(s)	4.6%	4.2%	4.2%	4.3%	4.3%	4.2%	4.3%	4.2%	4.2%	4.8%
Multiple Parts	8.5%	10.3%	11.8%	9.7%	9.0%	8.4%	9.9%	10.0%	10.9%	10.2%
Body Systems	0.9%	1.0%	0.8%	0.7%	0.3%	1.0%	0.8%	1.1%	1.0%	1.4%
Other, Not Reported	3.2%	3.0%	3.0%	2.8%	4.0%	4.0%	4.2%	4.2%	4.2%	3.6%

### Count of Indemnity Injuries by Injury Type

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Struck Against	530	438	378	436	332	307	310	240	253	223
Struck By	1,001	928	740	770	720	807	666	615	526	459
Struck, Not Specified	165	233	204	189	185	213	195	188	232	195
Assault	51	115	219	122	69	160	166	142	152	137
Fall	2,014	1,796	1,717	1,640	1,685	1,625	1,648	1,257	1,461	1,254
Caught In, Under Between	433	425	301	307	302	332	294	226	185	210
Rubbed or Abraded	95	105	50	33	46	55	55	42	21	2
Particle in Eye	28	40	31	37	47	52	42	30	30	25
Repetitive Motion	0	0	0	1	0	0	0	0	0	0
Bodily Reaction	605	863	573	347	296	272	260	283	302	380
Overexertion	2,435	2,133	2,183	2,320	2,220	2,316	2,222	1,942	1,636	1,795
Contact with Electrical Current	16	10	3	2	9	4	5	6	3	6
Contract with Temperature Extremes	190	180	113	117	109	140	113	89	98	82
Welders Flash	1	3	1	0	3	2	2	3	0	1
Contact with Caustics	81	59	34	45	43	58	53	42	31	46
Animal or Insect Bite	28	23	16	20	21	19	21	19	24	13
Transportation Accident, not Motor Vehicle	4	1	0	1	1	2	1	0	0	1
Motor Vehicle Accident	304	287	263	224	254	207	253	199	243	212
Exposure to Noise	1	0	1	0	0	2	0	1	0	0
Explosion	7	7	6	4	3	8	2	2	2	1
Non-Highway Vehicle Accident	4	3	1	11	12	3	3	3	1	11
Exposed to Germs	17	19	15	8	8	24	23	19	24	7
Other, Not Reported	433	447	530	590	602	607	599	505	567	896
<b>Total</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>	<b>5,956</b>

**Percent of Indemnity Injuries by Injury Type**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Struck Against	6.3%	5.4%	5.1%	6.0%	4.8%	4.3%	4.5%	4.1%	4.4%	3.7%
Struck By	11.9%	11.4%	10.0%	10.7%	10.3%	11.2%	9.6%	10.5%	9.1%	7.7%
Struck, Not Specified	2.0%	2.9%	2.8%	2.6%	2.7%	3.0%	2.8%	3.2%	4.0%	3.3%
Assault	0.6%	1.4%	3.0%	1.7%	1.0%	2.2%	2.4%	2.4%	2.6%	2.3%
Fall	23.9%	22.1%	23.3%	22.7%	24.2%	22.5%	23.8%	21.5%	25.2%	21.1%
Caught In, Under Between	5.1%	5.2%	4.1%	4.2%	4.3%	4.6%	4.2%	3.9%	3.2%	3.5%
Rubbed or Abraded	1.1%	1.3%	0.7%	0.5%	0.7%	0.8%	0.8%	0.7%	0.4%	0.0%
Particle in Eye	0.3%	0.5%	0.4%	0.5%	0.7%	0.7%	0.6%	0.5%	0.5%	0.4%
Repetitive Motion	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bodily Reaction	7.2%	10.6%	7.8%	4.8%	4.2%	3.8%	3.8%	4.8%	5.2%	6.4%
Overexertion	28.8%	26.3%	29.6%	32.1%	31.9%	32.1%	32.0%	33.2%	28.3%	30.1%
Contact with Electrical Current	0.2%	0.1%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Contract with Temperature Extremes	2.3%	2.2%	1.5%	1.6%	1.6%	1.9%	1.6%	1.5%	1.7%	1.4%
Welders Flash	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Contact with Caustics	1.0%	0.7%	0.5%	0.6%	0.6%	0.8%	0.8%	0.7%	0.5%	0.8%
Animal or Insect Bite	0.3%	0.3%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.4%	0.2%
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%
Motor Vehicle Accident	3.6%	3.5%	3.6%	3.1%	3.6%	2.9%	3.6%	3.4%	4.2%	3.6%
Exposure to Noise	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Explosion	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Highway Vehicle Accident	0.0%	0.0%	0.0%	0.2%	0.2%	0.0%	0.0%	0.1%	0.0%	0.2%
Exposed to Germs	0.2%	0.2%	0.2%	0.1%	0.1%	0.3%	0.3%	0.3%	0.4%	0.1%
Other, Not Reported	5.1%	5.5%	7.2%	8.2%	8.6%	8.4%	8.6%	8.6%	9.8%	15.0%

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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Struck Against	2,290	2,016	1,772	1,895	1,783	1,444	1,241	1,162	1,122	1,042
Struck By	3,886	3,323	3,318	3,384	3,199	2,937	2,622	2,235	1,869	1,818
Struck, Not Specified	1,110	1,125	990	799	866	774	879	850	745	570
Assault	60	668	1,075	693	520	756	967	908	814	895
Fall	4,210	3,465	3,813	3,242	3,343	2,848	3,208	2,661	2,677	2,252
Caught In, Under Between	1,286	1,116	919	931	797	760	710	575	532	467
Rubbed or Abraded	619	381	299	283	302	310	340	276	123	43
Particle in Eye	1,126	977	836	852	893	981	791	725	519	558
Repetitive Motion	0	0	1	0	1	1	0	0	1	1
Bodily Reaction	1,369	1,433	1,173	651	562	432	457	506	549	562
Overexertion	4,272	3,794	3,841	3,944	3,892	3,759	3,423	3,107	2,503	2,444
Contact with Electrical Current	42	37	23	25	41	40	32	33	30	26
Contact with Temperature Extremes	677	622	550	551	483	427	406	395	331	320
Welders Flash	32	25	12	12	22	20	18	15	9	6
Contact with Caustics	657	460	430	422	474	454	383	384	321	348
Animal or Insect Bite	411	344	380	343	320	303	371	312	329	329
Transportation Accident, not Motor Vehicle	1	1	0	0	2	1	0	2	0	1
Motor Vehicle Accident	415	374	405	330	348	303	338	266	269	274
Exposure to Noise	15	10	15	20	21	13	19	19	9	36
Explosion	5	15	11	6	16	15	8	6	1	6
Non-Highway Vehicle Accident	5	0	1	8	15	4	1	5	3	15
Exposed to Germs	648	647	697	473	588	685	633	750	553	414
Other, Not Reported	1,302	1,258	1,558	1,952	1,983	1,727	1,764	1,558	1,623	1,536
<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>	<b>13,963</b>

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

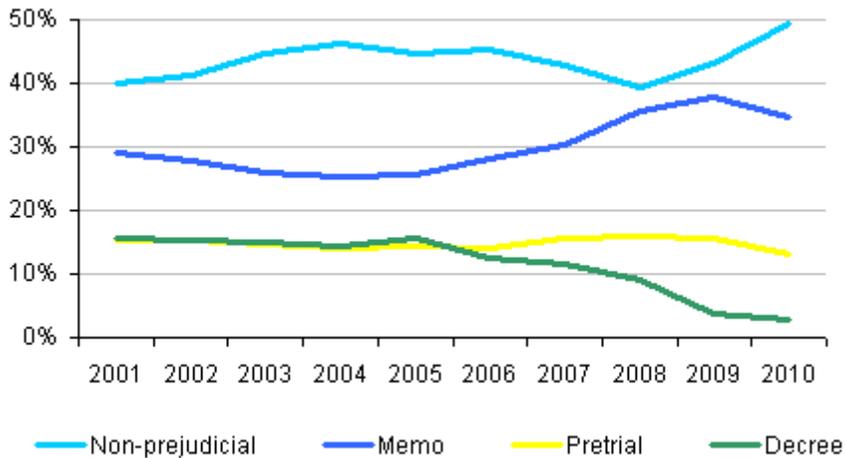
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Struck Against	9.4%	9.1%	8.0%	9.1%	8.7%	7.6%	6.7%	6.9%	7.5%	7.5%
Struck By	15.9%	15.0%	15.0%	16.3%	15.6%	15.5%	14.1%	13.3%	12.5%	13.0%
Struck, Not Specified	4.5%	5.1%	4.5%	3.8%	4.2%	4.1%	4.7%	5.1%	5.0%	4.1%
Assault	0.2%	3.0%	4.9%	3.3%	2.5%	4.0%	5.2%	5.4%	5.5%	6.4%
Fall	17.2%	15.7%	17.2%	15.6%	16.3%	15.0%	17.2%	15.9%	17.9%	16.1%
Caught In, Under Between	5.3%	5.1%	4.2%	4.5%	3.9%	4.0%	3.8%	3.4%	3.6%	3.3%
Rubbed or Abraded	2.5%	1.7%	1.4%	1.4%	1.5%	1.6%	1.8%	1.6%	0.8%	0.3%
Particle in Eye	4.6%	4.4%	3.8%	4.1%	4.4%	5.2%	4.3%	4.3%	3.5%	4.0%
Repetitive Motion	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bodily Reaction	5.6%	6.5%	5.3%	3.1%	2.7%	2.3%	2.5%	3.0%	3.7%	4.0%
Overexertion	17.5%	17.2%	17.4%	18.9%	19.0%	19.8%	18.4%	18.5%	16.8%	17.5%
Contact with Electrical Current	0.2%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Contract with Temperature Extremes	2.8%	2.8%	2.5%	2.6%	2.4%	2.2%	2.2%	2.4%	2.2%	2.3%
Welders Flash	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.0%
Contact with Caustics	2.7%	2.1%	1.9%	2.0%	2.3%	2.4%	2.1%	2.3%	2.1%	2.5%
Animal or Insect Bite	1.7%	1.6%	1.7%	1.6%	1.6%	1.6%	2.0%	1.9%	2.2%	2.4%
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%
Motor Vehicle Accident	1.7%	1.7%	1.8%	1.6%	1.7%	1.6%	1.8%	1.6%	1.8%	2.0%
Exposure to Noise	0.1%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%
Explosion	0.0%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%
Non-Highway Vehicle Accident	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
Exposed to Germs	2.7%	2.9%	3.2%	2.3%	2.9%	3.6%	3.4%	4.5%	3.7%	3.0%
Other, Not Reported	5.3%	5.7%	7.0%	9.4%	9.7%	9.1%	9.5%	9.3%	10.9%	11.0%

### Workers' Compensation Fatalities

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Total
Compensable Fatalities	6	5	12	2	4	6	2	3	3	5	48
<b>Gender</b>											
Female	1	2	2	0	0	0	0	0	0	0	5
Male	5	3	10	2	4	6	2	3	1	5	41
<b>County</b>											
Kent	3	0	6	1	0	3	0	0	2	1	16
Newport	0	0	0	0	0	0	0	0	0	0	0
Providence	2	3	4	1	3	3	0	1	0	3	20
Washington	0	0	0	0	1	0	1	0	2	0	4
Out of State	1	2	2	0	0	0	1	2	0	1	9
<b>Accident Type</b>											
Aircraft accident	1	0	0	0	0	0	0	0	0	0	1
Asbestosis	0	0	0	0	1	0	0	0	0	0	1
Assaulted or shot	1	1	0	0	0	0	0	0	0	1	3
Crushed	0	0	3	1	1	0	0	0	0	1	6
Electrocuted	1	0	0	0	0	1	0	0	0	0	2
Fell from elevation	0	0	1	0	0	0	0	2	0	1	4
Fire	0	0	6	0	0	0	0	0	0	0	6
Heart attack or stroke	0	0	0	0	0	1	0	0	0	0	1
Industrial vehicle accident	0	0	0	0	1	0	1	0	0	1	3
Motor vehicle accident	3	4	2	1	1	3	1	1	1	1	18
Struck by falling or flying object	0	0	0	0	0	1	0	0	2	0	3
Type not reported	0	0	0	0	0	0	0	0	1	0	1
<b>Employer Type</b>											
Construction	1	0	3	1	1	1	1	0	0	0	8
Manufacturing	2	1	1	0	0	0	0	0	2	0	6
Transport & Public Utilities	1	1	0	0	0	1	0	1	0	1	5
Wholesale & Retail	1	1	7	1	1	1	0	1	0	0	13
Finance, Insurance, Real Estate	0	0	0	0	0	0	0	0	1	0	1
Services	1	1	1	0	1	2	1	1	1	2	11
Government	0	1	0	0	1	1	0	0	0	2	5

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

Files Opened	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Number of injury files opened	33,460	30,837	30,409	28,647	28,499	27,353	26,118	23,548	20,259	21,559
With no agreement	24,700	22,554	22,059	20,666	20,659	19,425	18,487	16,948	14,409	15,091
Under nonprejudicial agreement	3,504	3,426	3,728	3,690	3,504	3,587	3,264	2,592	2,515	3,192
Under memorandum of agreement	2,549	2,311	2,163	2,024	1,999	2,241	2,306	2,354	2,215	2,245
Under pretrial order	1,333	1,268	1,216	1,114	1,120	1,111	1,181	1,060	906	843
Under decree	1,374	1,278	1,243	1,153	1,217	989	880	594	214	188
Under agreement or decree total	8,760	8,283	8,350	7,981	7,840	7,928	7,631	6,600	5,850	6,468
Non-prejudicial rate	40.0%	41.4%	44.6%	46.2%	44.7%	45.2%	42.8%	39.3%	43.0%	49.4%
Memorandum rate	29.1%	27.9%	25.9%	25.4%	25.5%	28.3%	30.2%	35.7%	37.9%	34.7%
Pretrial rate	15.2%	15.3%	14.6%	14.0%	14.3%	14.0%	15.5%	16.1%	15.5%	13.0%
Decree rate	15.7%	15.4%	14.9%	14.4%	15.5%	12.5%	11.5%	9.0%	3.7%	2.9%

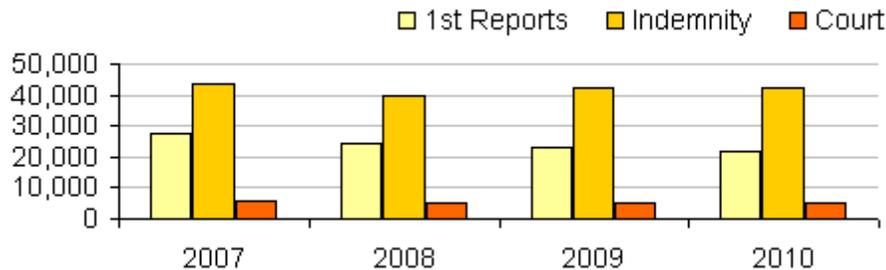


For files opened from 2001 to 2010, an average of 43.7% of all files with an agreement or decree were paid with a nonprejudicial agreement as the highest level of agreement or decree. Files under nonprejudicial agreement rose to 49.4% in 2010, the highest share in 10 years. Use of the memorandum of agreement dropped from a high of 37.9% in 2009 to 34.7% in 2010. 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 15.3% for files opened 2001 through 2005. The rate of files under decree on recent years' files is expected to rise as open litigation cases are resolved.

**Documents Received Per Calendar Year**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
First Reports of Injury	32,891	30,714	30,370	29,245	29,290	28,600	27,812	24,508	22,832	22,033
<b>Indemnity Documents</b>										
Nonprejudicial Agreement	7,692	7,208	7,549	7,795	7,495	7,297	7,301	6,007	5,621	6,159
Wage Statement	8,422	7,913	7,874	7,849	7,375	7,234	7,217	6,360	6,463	6,522
Dependency	5,985	5,483	5,432	5,125	4,824	4,851	4,940	4,440	4,364	4,217
Termination of Benefits	5,295	4,986	5,243	5,666	5,260	4,820	4,546	3,708	4,364	4,045
Memorandum of Agreement	3,962	3,588	3,375	3,383	3,074	3,205	3,342	3,416	3,341	3,100
Mutual Agreement	2,906	3,128	1,904	715	698	705	736	834	885	793
Interim Payment Report	3,020	3,056	2,570	2,918	2,387	2,462	2,877	2,450	3,138	3,324
Specific Payment Report	2,115	2,250	2,155	2,361	2,546	2,423	2,454	2,475	2,414	2,339
Final Payment Report	4,810	4,902	3,973	3,662	3,316	2,908	3,036	3,078	3,442	3,261
Suspension Agreement	2,886	2,652	2,386	2,355	2,206	2,304	2,441	2,472	2,290	2,043
Wage Transcript	28	23	22	28	7	12	7	8	12	17
Itemized Statement for Indemnity	1	0	334	1,775	2,119	3,763	4,524	4,267	6,067	6,652
Second Level Documents	47,122	45,189	42,817	43,632	41,307	41,984	43,421	39,515	42,401	42,472
<b>Court Documents</b>										
Pretrial Order	4,976	4,918	4,699	4,719	4,576	4,491	4,085	3,985	3,848	3,699
Decree	1,907	2,147	1,836	1,565	1,843	1,807	1,781	1,459	1,533	1,549
Court Level Documents	6,883	7,065	6,535	6,284	6,419	6,298	5,866	5,444	5,381	5,248



The number of First Reports continues to drop with declining number of injuries. The number of Nonprejudicial Agreements and Itemized Statements for Indemnity all increased in 2010 as adjusters increased compliance with document filing requirements.

# 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.

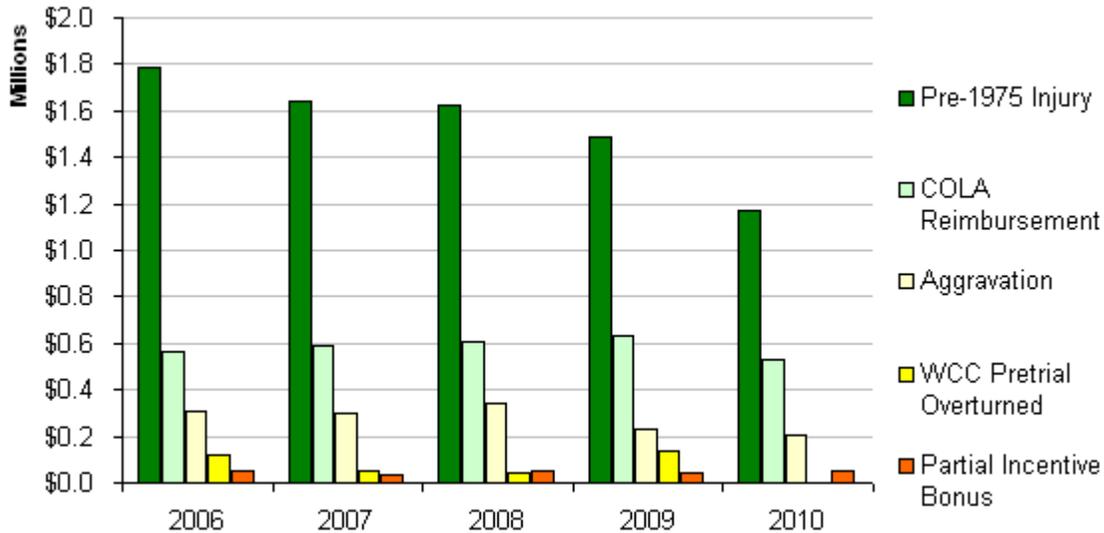
WCC Pretrial Overturned: RIGL § 28-35-20 (f) provides for reimbursement of payments made pursuant to an order of the Workers' Compensation Court that is later overturned or amended.

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

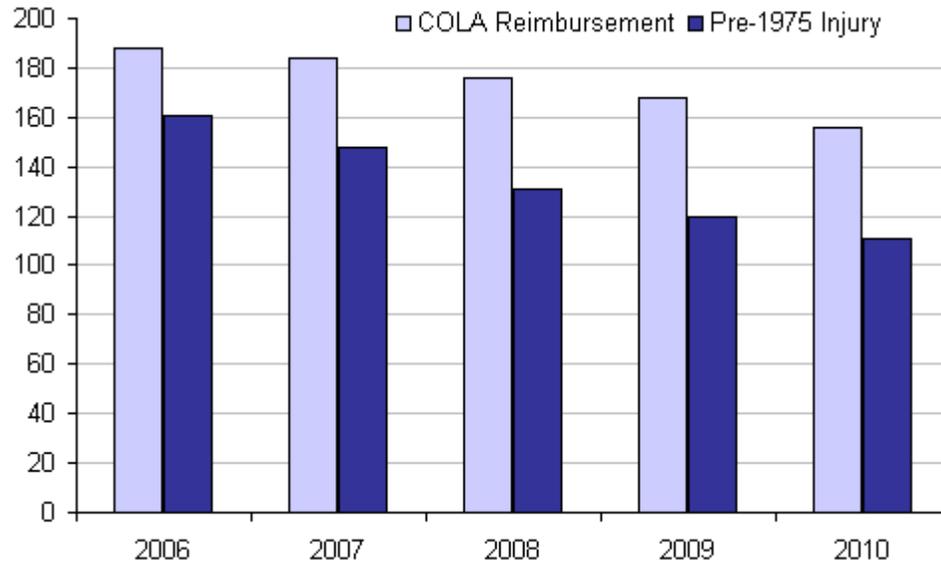
Amount Paid	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Pre-1975 Injury	\$1,640,010	\$1,841,880	\$1,529,564	\$1,686,002	\$1,513,879	\$1,789,737	\$1,644,535	\$1,624,688	\$1,490,426	\$1,170,308
COLA Reimbursement	\$493,602	\$458,963	\$513,839	\$502,285	\$496,496	\$562,029	\$593,388	\$606,715	\$630,524	\$527,258
Aggravation	\$250,501	\$296,247	\$254,262	\$318,951	\$277,615	\$310,117	\$295,733	\$346,137	\$229,972	\$202,254
WCC Pretrial Overturned	\$62,587	\$105,047	\$174,314	\$52,113	\$193,699	\$117,821	\$54,151	\$44,047	\$133,565	\$0
Partial Incentive Bonus	\$80,713	\$126,103	\$63,038	\$67,105	\$58,969	\$49,057	\$30,017	\$51,586	\$45,013	\$52,645
<b>Total</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>	<b>\$1,952,465</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. Medical care and costs increase on remaining open claims while total indemnity decreases as claims close.

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

Number of Claims Paid	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
COLA Reimbursement	251	211	233	195	184	188	184	176	168	156
Pre-1975 Injury	207	200	193	182	174	161	148	131	120	111
Aggravation	18	18	17	18	19	20	18	15	12	11
WCC Pretrial Overturned	7	9	8	4	7	6	3	2	6	0
Partial Incentive Bonus	4	4	3	3	3	2	3	2	2	2
<b>Total</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>	<b>280</b>

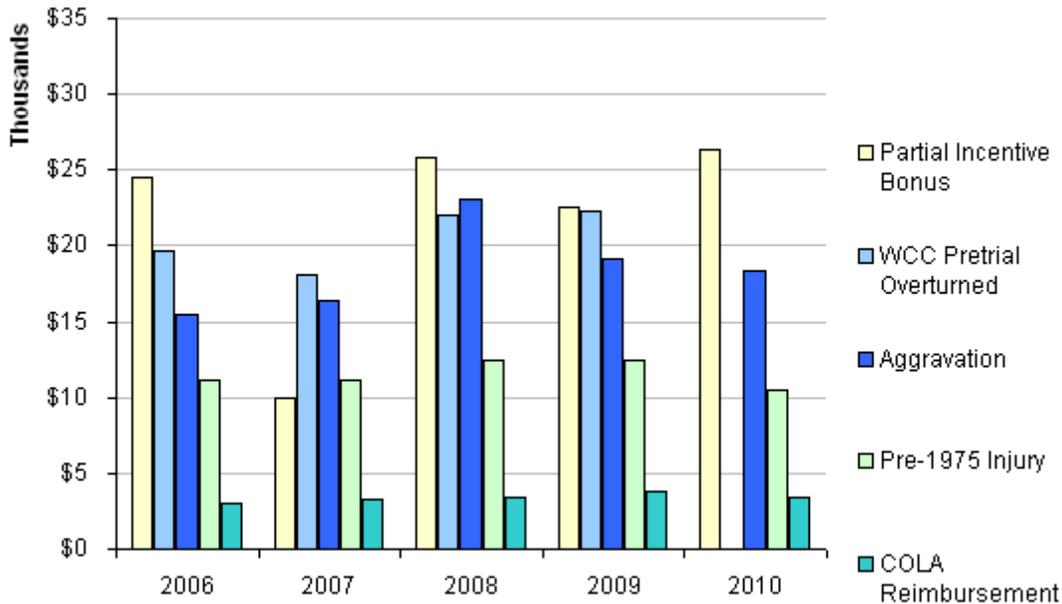


The pre-1975 injuries and claims for COLA Reimbursement account for the largest number of claims paid each year. As the pre-1975 injured workers age, the number of those claims paid is decreasing.

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

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

Average Paid per Claim	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Partial Incentive Bonus	\$20,178	\$31,526	\$21,013	\$22,368	\$19,656	\$24,529	\$10,006	\$25,793	\$22,507	\$26,323
WCC Pretrial Overturned	\$8,941	\$11,672	\$21,789	\$13,028	\$27,671	\$19,637	\$18,050	\$22,024	\$22,261	\$0
Aggravation	\$13,917	\$16,458	\$14,957	\$17,720	\$14,611	\$15,506	\$16,430	\$23,076	\$19,164	\$18,387
Pre-1975 Injury	\$7,923	\$9,209	\$7,925	\$9,264	\$8,700	\$11,116	\$11,112	\$12,402	\$12,420	\$10,543
COLA Reimbursement	\$1,967	\$2,175	\$2,205	\$2,576	\$2,698	\$2,990	\$3,225	\$3,447	\$3,753	\$3,380
Total	\$5,190	\$6,399	\$5,584	\$6,533	\$6,656	\$7,503	\$7,353	\$8,200	\$8,213	\$6,973



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 or 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.

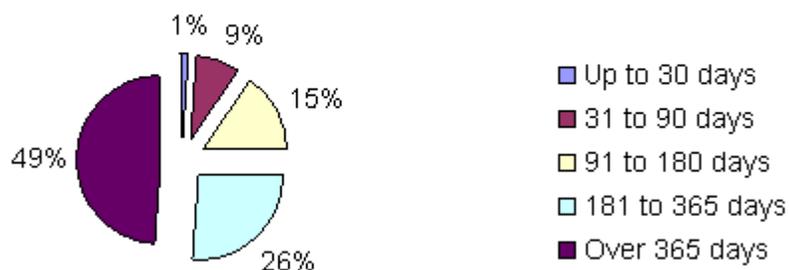
### The Dr. John E. Donley Rehabilitation Center Admissions by Length of Time from Injury

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

Injury to Admission	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Up to 30 days	31	21	23	18	31	24	18	29	14	15
31 to 90 days	219	168	138	145	115	169	124	110	107	94
91 to 180 days	215	209	185	192	159	192	198	177	173	155
181 to 365 days	297	308	280	251	270	288	301	250	271	269
Over 365 days	496	518	452	432	475	485	483	383	440	517

Donley Center Admissions in 2010  
Date of Injury to Date of Admission



From 2001 through 2010, 68% or more of cases admitted to the Donley Center each year, on average, have been injured for more than 6 months and 43% or more of the cases have been injured for over one year, making these the most costly and challenging cases to the system.

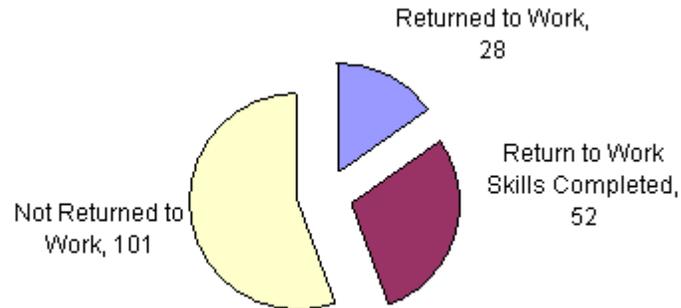
Prepared by Joanne Fowler, PhD, November 1, 2011

### 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 return to work status were evaluation only, not interested in services, or injured workers who were non-compliant with recommendations.

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Cases with DOI over 1 year	107	130	113	109	134	153	138	114	111	123
% of all cases admitted	59%	61%	61%	63%	67%	65%	67%	58%	58%	72%
<b>Outcome Discharged Cases</b>										
Returned to Work	44	56	64	41	40	58	48	45	21	28
Return to Work Skills Completed	25	41	38	30	61	83	55	80	57	52
Not Returned to Work	85	129	86	99	81	119	93	88	99	101

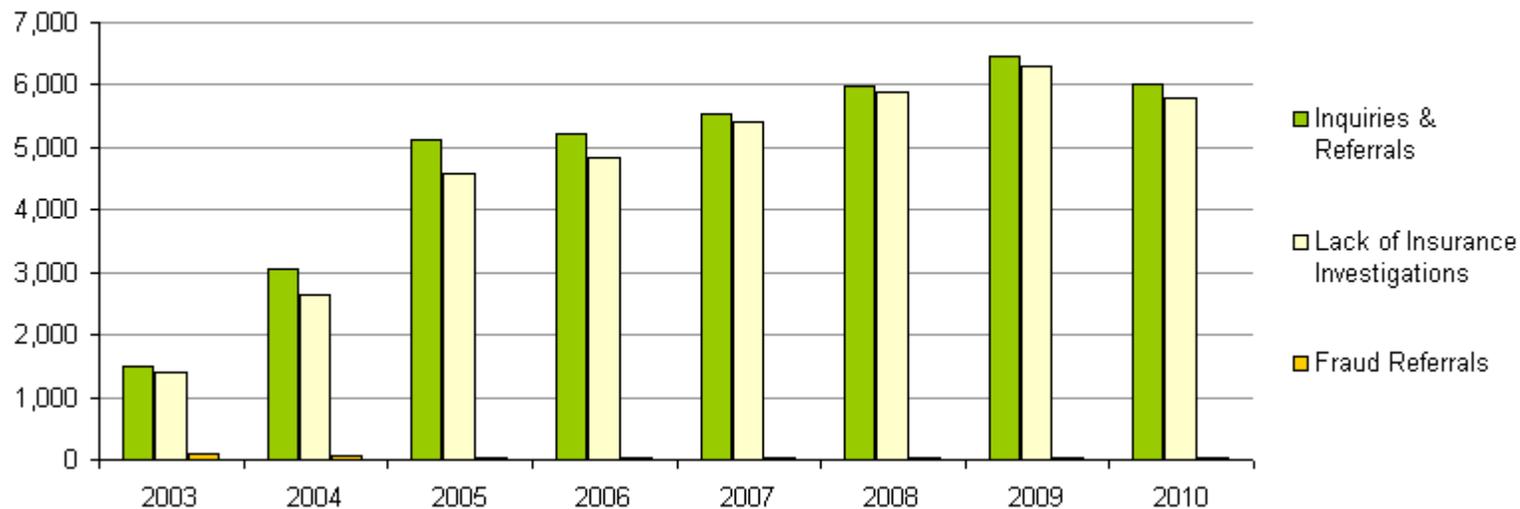
Outcome of Vocational Services for 2010



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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Independent Contractor Forms Filed	7,754	6,756	6,334	7,346	7,936	7,702	7,055	6,551	6,963	6,075
Inquiries/Referrals	737	1,858	1,483	3,062	5,121	5,219	5,534	5,972	6,466	6,022
Fraud Referrals	210	101	97	73	44	45	36	31	29	29
Opened for investigation	140	46	29	31	15	21	8	14	14	10
From Insurers	31	30	19	13	10	11	6	10	5	8
Referred to AG	8	12	9	12	5	4	5	3	3	3
Lack of Insurance Investigations	527	1,757	1,386	2,634	4,581	4,841	5,395	5,874	6,315	5,790

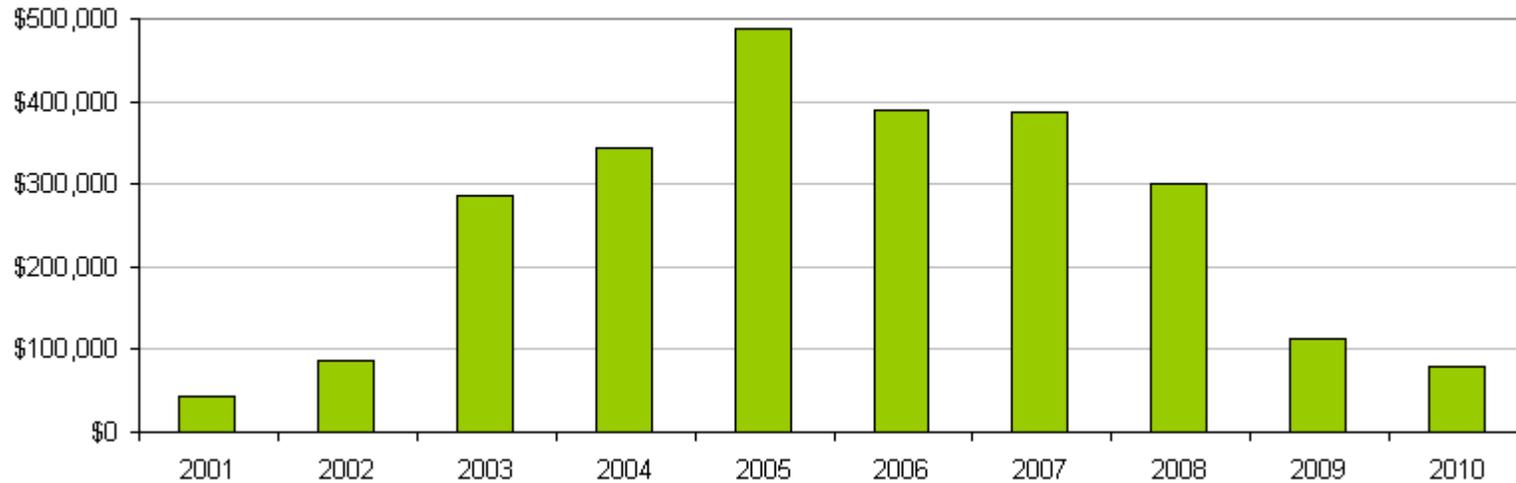
### Investigations and Referrals



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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Lack of insurance penalty	\$43,955	\$87,514	\$286,872	\$342,884	\$488,246	\$389,033	\$387,316	\$301,126	\$112,777	\$78,160
Number of employers penalized	n/a	n/a	140	123	270	342	291	252	153	103
Average penalty	n/a	n/a	\$2,049	\$2,788	\$1,808	\$1,138	\$1,331	\$1,195	\$737	\$759

Lack of Insurance Coverage

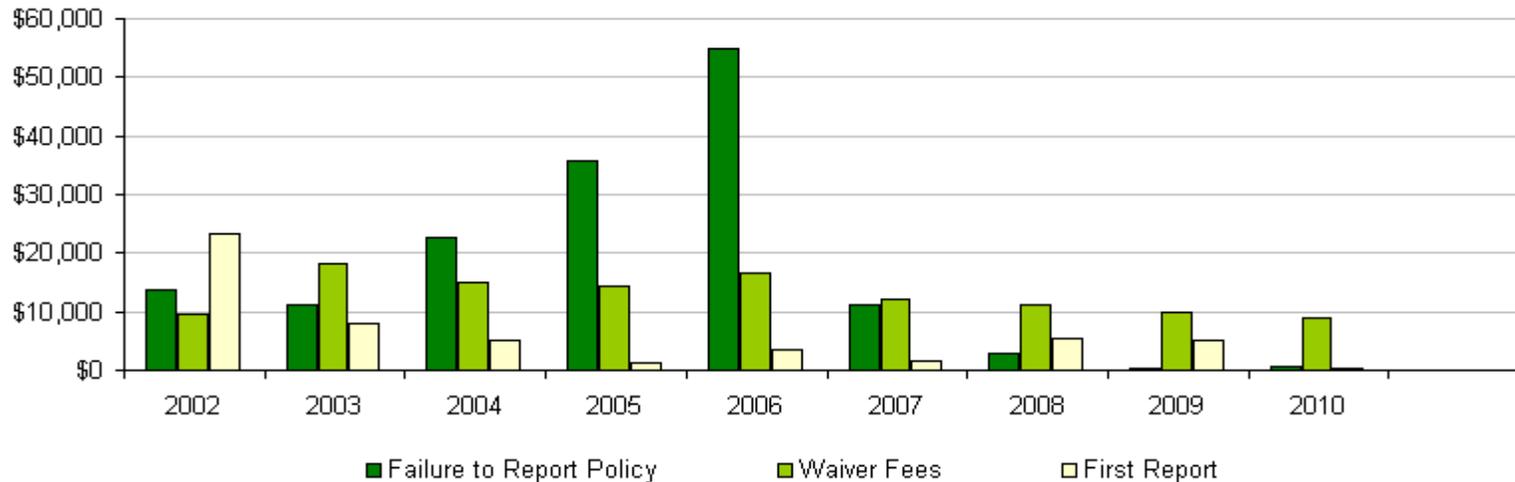


Penalties levied for lack of insurance coverage increased substantially from 2000 to 2005. The number of employers penalized for lack of insurance peaked in 2006 at 342 and has declined since. The average amount of each penalty has generally declined since 2004.

### Fraud & Compliance Unit Penalties and Fees

	2002	2003	2004	2005	2006	2007	2008	2009	2010
Failure to report policy information	\$13,800	\$11,250	\$22,750	\$35,750	\$54,750	\$11,250	\$2,750	\$250	\$750
Waiver filing fees	\$9,515	\$18,045	\$14,895	\$14,345	\$16,720	\$12,075	\$11,325	\$9,985	\$9,005
Failure to file first report of injury	\$23,250	\$8,000	\$5,000	\$1,250	\$3,500	\$1,750	\$5,500	\$5,000	\$250

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. The decrease resulted from two factors. The first was increased carrier compliance. Second, in 2010 the carrier reporting period was decreased from 30 days to 5 days to provide DLT with access to more current policy information and to increase compliance efforts. Carriers were given time to adjust to the new reporting period and penalties were generally waived.

Fines for failure to file first reports of injury peaked at \$23,250 in 2002 and decreased to \$5,000 in 2009. Compliance efforts on first reports were largely suspended in 2010. A severe reduction of claims personnel slowed processing of first reports so severely that enforcement of timeliness of first reports was not feasible.