



Division of Workers' Compensation  
1511 Pontiac Avenue, Cranston, RI 02920  
401-462-8100

2016 Annual Report to  
The Governor's Workers' Compensation Advisory Council  
On The Workers' Compensation System

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Scott R. Jensen, Director

Matthew P. Carey III, Chief Administrator

Prepared by Laura V. Evans, Chief of Data Operations

## Introduction

The Division of Workers' Compensation collects a variety of information to gauge the health of the workers' compensation system in Rhode Island. 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 at 401-462-8100.

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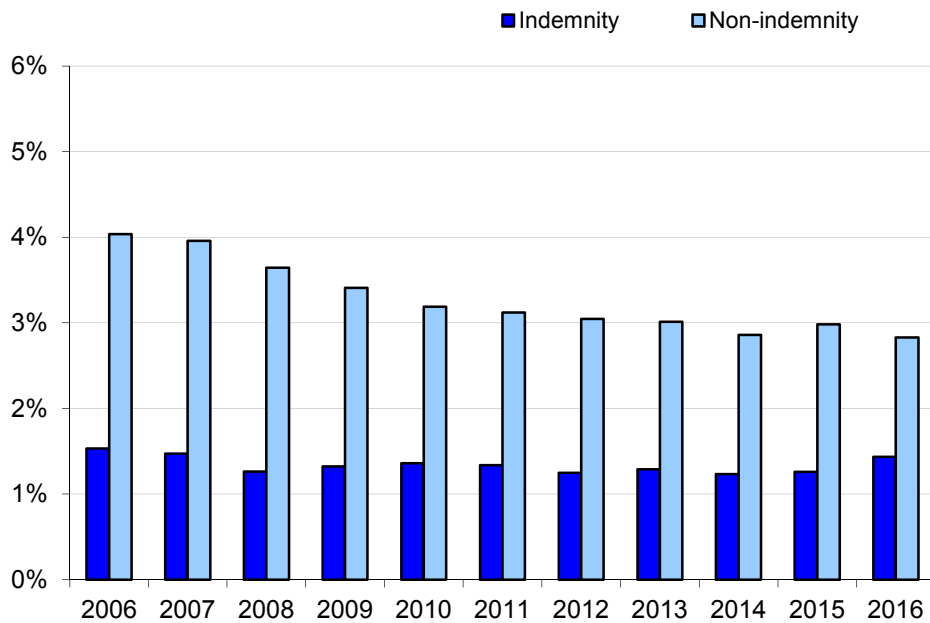
Dr. John E. Donley Rehabilitation Center

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### RI Workers' Compensation Injuries

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Indemnity Injuries	7,224	6,967	7,215	6,933	5,818	5,791	5,956	5,864	5,498	5,742	5,591	5,791	6,644
Non-Indemnity Injuries	20,816	20,471	18,994	18,611	16,765	14,932	13,963	13,675	13,437	13,442	12,958	13,709	13,105
Injuries	28,040	27,438	26,209	25,544	22,583	20,723	19,919	19,539	18,935	19,184	18,549	19,500	19,749
Covered Employment	466,403	467,811	470,632	470,374	460,046	438,213	438,213	438,309	441,112	445,996	453,165	459,542	463,000
Indemnity Rate	1.55%	1.49%	1.53%	1.47%	1.26%	1.32%	1.36%	1.34%	1.25%	1.29%	1.23%	1.26%	1.43%
Non-Indemnity Rate	4.46%	4.38%	4.04%	3.96%	3.64%	3.41%	3.19%	3.12%	3.05%	3.01%	2.86%	2.98%	2.83%
Injury Rate	6.01%	5.87%	5.57%	5.43%	4.91%	4.73%	4.55%	4.46%	4.29%	4.30%	4.09%	4.24%	4.27%

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 from 6.01% in 2004 to 4.27% in 2016. The rate of indemnity injuries per employment dropped from 1.55% in 2004 to 1.43% in 2016. Rates from 2008 to 2015 were lower than the 2016 rate.

The rate may be affected by increased employment and mandatory electronic reporting.

2015 injury figures are estimated.

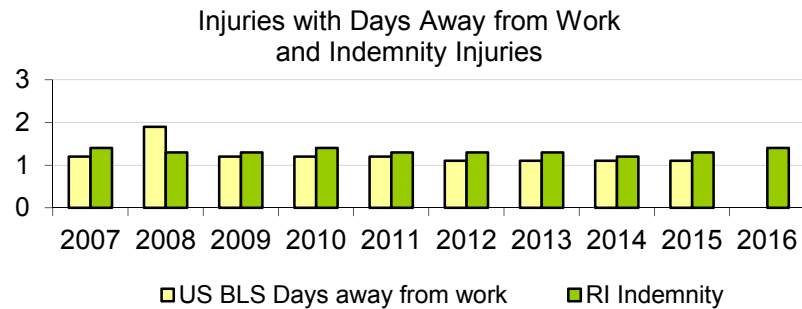
Employment information is provided by RI DLT LMI Unit. 2016 Average Covered Employment is estimated.

### US and RI Injury Rate Comparison

US Bureau of Labor Statistics: Rate of injury & illness, cases per 100 full time workers

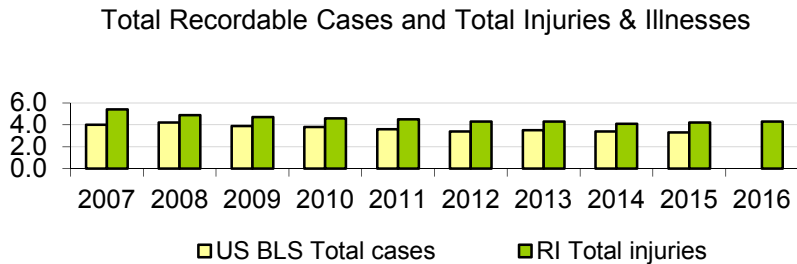
RI Division of Workers' Compensation: Rate of injury & illness, cases per 100 covered employees

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
US BLS: Cases involving days away from work	1.2	1.9	1.2	1.2	1.2	1.1	1.1	1.1	1.1	*
RI: Indemnity injuries & illnesses	1.4	1.3	1.3	1.4	1.3	1.3	1.3	1.2	1.3	1.4
US BLS: Total recordable cases	4.0	4.2	3.9	3.8	3.6	3.4	3.5	3.4	3.3	*
RI: Total injuries & illnesses	5.4	4.9	4.7	4.6	4.5	4.3	4.3	4.1	4.2	4.3



These figures compare rate of RI 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 declined from 1.2 in 2007 to 1.1 in 2015 with a rise to 1.9% in 2008. The rate of RI indemnity injuries has ranged between 1.4% and 1.2% from 2007 to 2016.



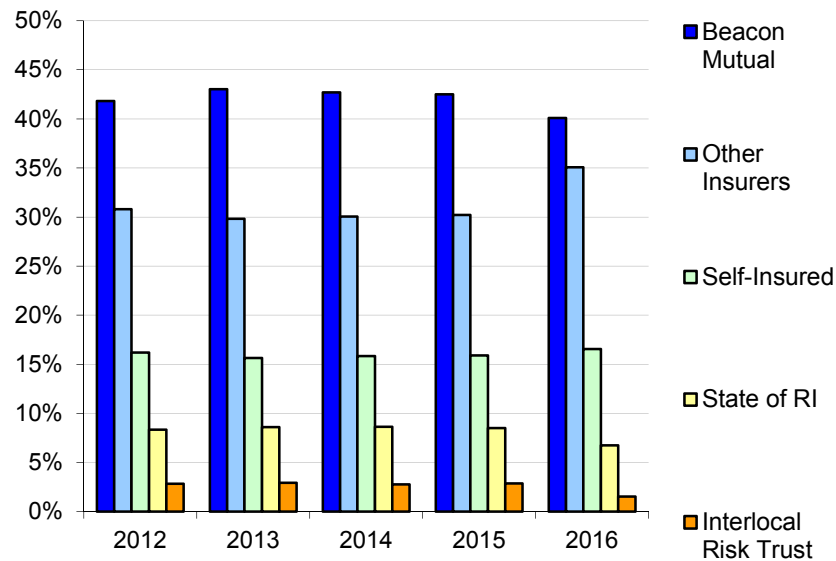
The US BLS total recordable cases declined from 4.2 in 2008 to 3.3 in 2015. The rate of RI injuries fell from 5.4% in 2007 to 4.3% in 2016.

\* US BLS data for 2016 was not available at the time of this report. RI 2015 injury figures are estimated.

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	
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
2011	2,508	39.0%	1,078	16.8%	462	7.2%	144	2.2%	2,235	34.8%	6,427
2012	2,300	41.8%	890	16.2%	458	8.3%	156	2.8%	1,694	30.8%	5,498
2013	2,469	43.0%	897	15.6%	494	8.6%	169	2.9%	1,711	29.8%	5,740
2014	2,387	42.7%	886	15.8%	482	8.6%	155	2.8%	1,681	30.1%	5,591
2015	2,462	42.5%	920	15.9%	493	8.5%	165	2.9%	1,751	30.2%	5,791
2016	2,664	40.1%	1,100	16.6%	449	6.8%	101	1.5%	2,330	35.1%	6,644
Average		42.2%		16.3%		7.7%		2.4%		31.4%	



The distribution of indemnity injuries among the different types of insurers shows Beacon Mutual Insurance Company was the insurer for an average of 42.2% of indemnity injuries from 2007 to 2016. Their share of indemnity injuries declined from a high of 48.4% in 2007 to 38.7% in 2010 and increased to 40.1% in 2016.

Self-insured employers including municipalities other than RI state employees covered an average of 16.3% of the indemnity injuries from 2007 to 2016, with a high of 17.6% in 2008.

The RI state employees' share of injuries averaged 7.7% for the last 10 years with a high of 8.6% in 2013 and 2014.

The Interlocal Risk Trust's percent of indemnity injuries average 2.4% from 2007 to 2016.

Other insurers' percent of injuries increased from 26.5% in 2007 to 35.1% in 2016.

2015 injury figures are estimated.

### Distribution of Indemnity Injuries by Employer Sector

Indemnity Injuries by Employer Type	2011	2012	2013	2014	2015	2016
Accommodation and Food Services	283	286	267	187	194	171
Administrative and Support Services	285	245	245	228	236	161
Agriculture, Forestry, Fishing and Hunting	1	12	8	11	11	7
Arts, Entertainment, and Recreation	56	56	60	55	57	67
Construction	182	259	170	193	200	182
Educational Services	112	199	197	161	167	216
Finance and Insurance	28	35	40	33	34	37
Health Care and Social Assistance	1,001	944	739	817	846	540
Information	46	58	47	47	49	29
Management of Companies and Enterprises	79	63	128	69	71	14
Manufacturing	451	419	399	379	393	215
Mining, Quarrying, and Oil and Gas Extraction	1	3	4	2	2	2
Other Services (except Public Administration)	88	1,676	92	78	81	78
Professional, Scientific, and Technical Services	62	95	61	53	55	41
Public Administration	57	79	216	182	189	141
Real Estate and Rental and Leasing	114	173	84	63	65	55
Retail Trade	381	81	405	376	389	311
Transportation and Warehousing	241	354	220	236	244	113
Utilities	54	270	33	45	47	33
Waste Management and Remediation Services	40	38	27	29	30	18
Wholesale Trade	108	24	135	115	119	68
Unknown	2,757	129	2,165	2,232	2,312	4,145
<b>Total</b>	<b>6,427</b>	<b>5,498</b>	<b>5,742</b>	<b>5,591</b>	<b>5,791</b>	<b>6,644</b>

The NAICS code system is used to identify the type of employer for injuries starting in 2011. Previously the SIC code system was used. There are many injuries where the employer's NAICS code was not reported. Those injuries show employer type as unknown. For 2012, fewer employer NAICS codes were unknown because DLT staff researched unreported codes.

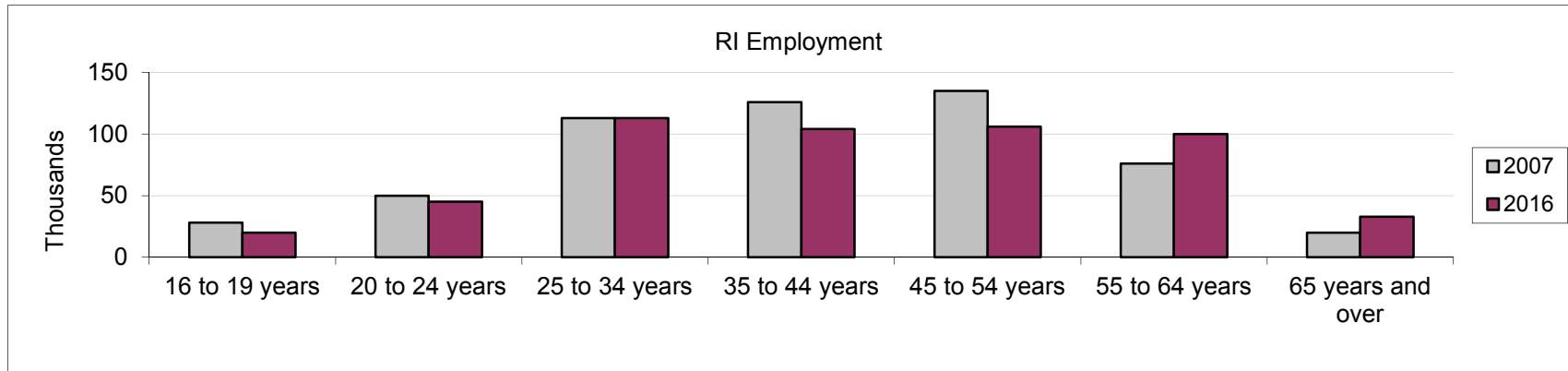
2015 injury figures are estimated.



### Rhode Island Non-Seasonally Adjusted Employment

RI Employment in Thousands*	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
16 to 19 years	28	24	22	22	19	20	18	19	19	20
20 to 24 years	50	47	45	52	46	53	48	52	55	45
25 to 34 years	113	102	97	97	99	89	96	99	108	113
35 to 44 years	126	118	113	109	108	108	108	103	107	104
45 to 54 years	135	126	119	115	118	117	114	113	112	106
55 to 64 years	76	79	81	88	83	84	87	93	98	100
65 years and over	20	23	24	25	24	28	32	33	30	33
Total	548	520	501	508	497	499	503	512	529	521

Employment in RI declined to 497 thousands in 2011, increased to a high of 529 thousands in 2015, and decreased to 521 thousands in 2016. Employment for age groups 16 to 19 years, 25 to 34 years, 55 to 64 years and 65 years and over increased from 2015 to 2016. Employment for workers aged 20 to 24 years, 35 to 44 years and 45 to 54 years decreased from 2015 to 2016.



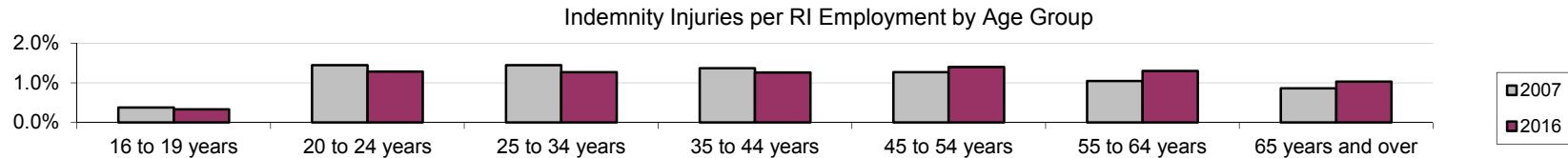
Source: US Bureau of Labor Statistics, Geographic Profile of Employment and Unemployment

### Indemnity Injuries by Age

RI Indemnity Injuries	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Under 19	92	75	67	47	32	34	27	34	33	66
19 to 24	799	619	602	587	491	431	473	454	467	577
25 to 34	1,434	1,165	1,162	1,229	1,322	1,160	1,170	1,146	1,196	1,431
35 to 44	1,650	1,402	1,371	1,356	1,472	1,141	1,186	1,126	1,188	1,312
45 to 54	1,731	1,439	1,442	1,560	1,618	1,424	1,467	1,387	1,472	1,482
55 to 64	881	821	823	846	1,091	960	1,065	1,054	1,059	1,297
65 and over	159	176	155	163	209	206	218	224	223	340
Total (includes age not reported)	6,933	5,853	5,791	5,956	6,427	5,498	5,742	5,591	5,791	6,644

RI Employment in Thousands*	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
16 to 19 years	28	24	22	22	19	20	18	19	19	20
20 to 24 years	50	47	45	52	46	53	48	52	55	45
25 to 34 years	113	102	97	97	99	89	96	99	108	113
35 to 44 years	126	118	113	109	108	108	108	103	107	104
45 to 54 years	135	126	119	115	118	117	114	113	112	106
55 to 64 years	76	79	81	88	83	84	87	93	98	100
65 years and over	20	23	24	25	24	28	32	33	30	33
Total	548	520	501	508	497	499	503	512	529	521

Indemnity Injuries per Employment in Thousands	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Under 19; 16 to 19 years	0.4%	0.5%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.3%
19 to 24; 20 to 24 years	1.4%	1.5%	1.6%	1.3%	1.3%	1.1%	1.1%	0.8%	1.0%	1.3%
25 to 34	1.4%	1.4%	1.3%	1.1%	1.2%	1.3%	1.3%	1.3%	1.2%	1.3%
35 to 44	1.4%	1.4%	1.3%	1.2%	1.2%	1.2%	1.4%	1.1%	1.1%	1.3%
45 to 54	1.3%	1.3%	1.3%	1.1%	1.2%	1.4%	1.4%	1.2%	1.3%	1.4%
55 to 64	1.0%	1.1%	1.2%	1.0%	1.0%	1.0%	1.3%	1.1%	1.2%	1.3%
65 and over	0.9%	0.9%	0.8%	0.8%	0.6%	0.7%	0.9%	0.7%	0.7%	1.0%
Total (includes age not reported)	1.3%	1.3%	1.3%	1.1%	1.2%	1.2%	1.3%	1.1%	1.1%	1.3%



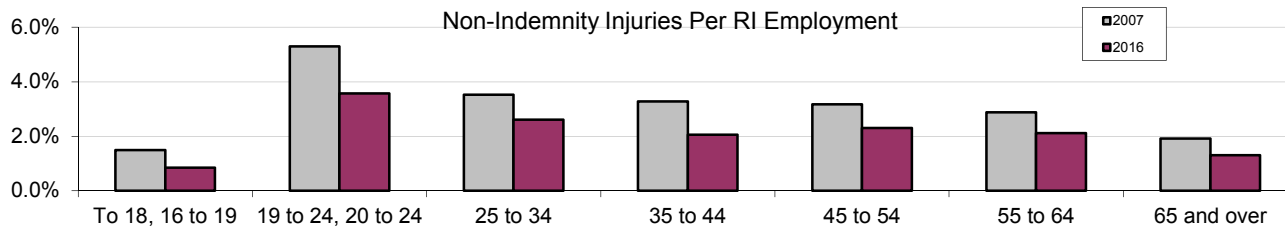
The rate of indemnity injuries per employment for all age groups ranged from a low of 1.1% to a high of 1.3%. The rate increased from 1.1% in 2014 and 2015 to 1.3% in 2016. 2015 injury figures are estimated.

### Non-Indemnity Injuries by Age

Non-Indemnity Injuries	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
To 18	420	351	257	241	123	154	127	129	141	169
19 to 24	2,648	2,303	1,942	1,885	1,721	1,740	1,688	1,597	1,729	1,608
25 to 34	3,978	3,703	3,181	3,083	3,099	3,009	2,957	3,013	3,090	2,945
35 to 44	4,132	3,519	3,039	2,774	2,591	2,541	2,607	2,362	2,584	2,140
45 to 54	4,286	3,909	3,625	3,301	3,140	3,111	3,013	2,808	3,074	2,440
55 to 64	2,186	2,143	2,084	1,918	2,159	2,139	2,263	2,287	2,302	2,116
65 and over	384	350	367	383	407	451	500	486	495	432
Not reported	577	472	437	378	326	292	287	276	294	1,255
Total	18,611	16,750	14,932	13,963	13,566	13,437	13,442	12,958	13,709	13,105

RI Employment in Thousands*	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
16 to 19 years	28	24	22	22	19	20	18	19	19	20
20 to 24 years	50	47	45	52	46	53	48	52	55	45
25 to 34 years	113	102	97	97	99	89	96	99	108	113
35 to 44 years	126	118	113	109	108	108	108	103	107	104
45 to 54 years	135	126	119	115	118	117	114	113	112	106
55 to 64 years	76	79	81	88	83	84	87	93	98	100
65 years and over	20	23	24	25	24	28	32	33	30	33
Total	548	520	501	508	497	499	503	512	529	521

Non-Indemnity Injuries per RI Employment in Thousands	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
To 18, 16 to 19	1.5%	1.5%	1.2%	1.1%	0.6%	0.8%	0.7%	0.7%	0.7%	0.8%
19 to 24, 20 to 24	5.3%	4.9%	4.3%	3.6%	3.7%	3.3%	3.5%	3.1%	3.1%	3.6%
25 to 34	3.5%	3.6%	3.3%	3.2%	3.1%	3.4%	3.1%	3.0%	2.9%	2.6%
35 to 44	3.3%	3.0%	2.7%	2.5%	2.4%	2.4%	2.4%	2.3%	2.4%	2.1%
45 to 54	3.2%	3.1%	3.0%	2.9%	2.7%	2.7%	2.6%	2.5%	2.7%	2.3%
55 to 64	2.9%	2.7%	2.6%	2.2%	2.6%	2.5%	2.6%	2.5%	2.3%	2.1%
65 and over	1.9%	1.5%	1.5%	1.5%	1.7%	1.6%	1.6%	1.5%	1.6%	1.3%
Total	3.4%	3.2%	3.0%	2.7%	2.7%	2.7%	2.7%	2.5%	2.6%	2.5%



Non-indemnity injuries per employment for the 19 to 24 age range increased from 3.1% in 2015 to 3.6% in 2016. Most other age groups saw a decline. 2015 injury figures are estimated.

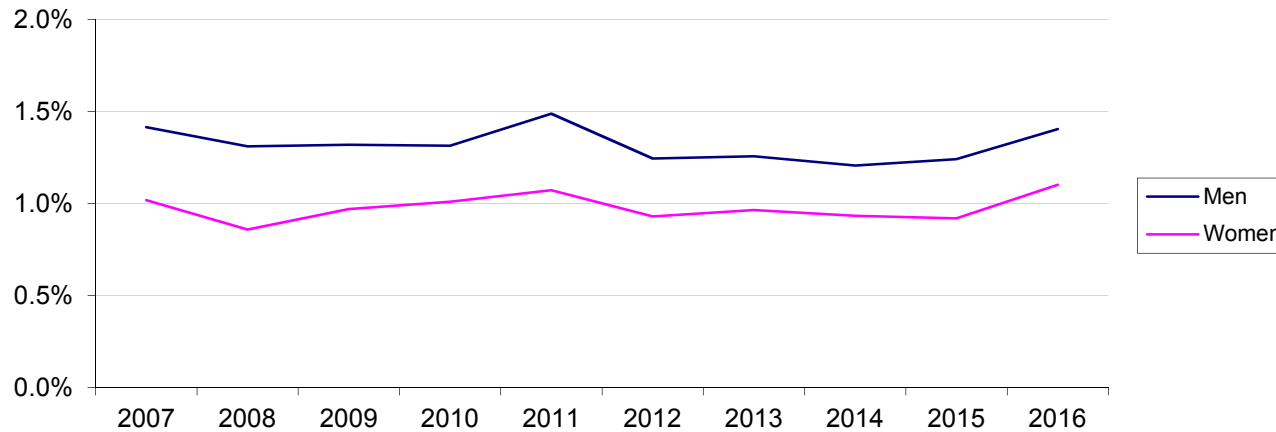
### Indemnity Injuries by Gender

RI Indemnity Injuries	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Men	4,032	3,498	3,366	3,363	3,733	3,150	3,257	3,150	3,288	3,693
Women	2,688	2,172	2,386	2,535	2,639	2,288	2,353	2,334	2,400	2,843
Not reported	212	183	39	58	55	60	132	107	103	108
Total	6,933	5,853	5,791	5,956	6,427	5,498	5,742	5,591	5,791	6,644

RI Employment by Gender in Thousands*	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Men	285	267	255	256	251	253	259	261	265	263
Women	264	253	246	251	246	246	244	250	261	258
Total	548	520	501	508	497	499	503	511	526	522

RI Indemnity Injuries per Employment by Gender	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Men	1.4%	1.3%	1.3%	1.3%	1.5%	1.2%	1.3%	1.2%	1.2%	1.4%
Women	1.0%	0.9%	1.0%	1.0%	1.1%	0.9%	1.0%	0.9%	0.9%	1.1%
Total	1.3%	1.1%	1.2%	1.2%	1.3%	1.1%	1.1%	1.1%	1.1%	1.3%

Indemnity Injuries Per RI Employment



Indemnity injuries per employment for men increased from 1.2% in 2015 to 1.4% in 2016.

For women, indemnity injuries per employment increased from 0.9% in 2015 to 1.1% in 2016.

Total injuries for both genders increased from 1.1% in 2015 to 1.3% in 2016.

2015 injury figures are estimated.

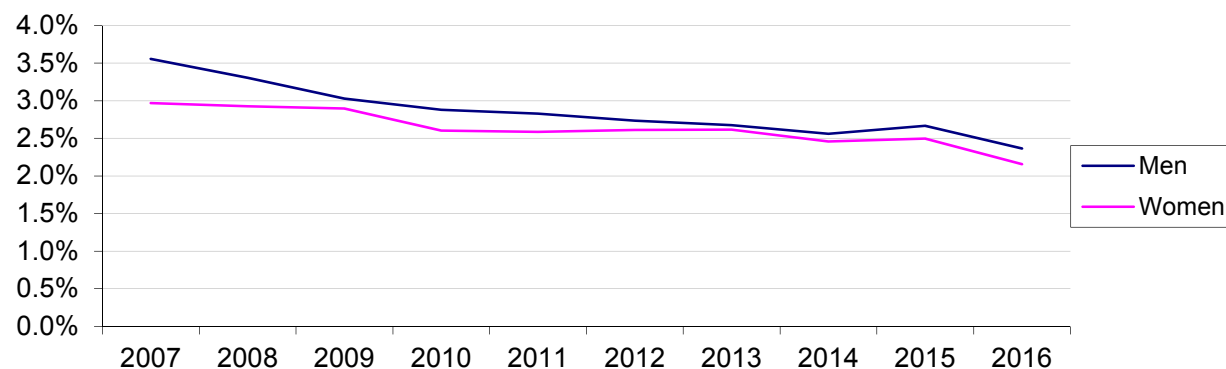
### Non-Indemnity Injuries by Gender

Non-Indemnity Injuries	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Male	10,139	8,819	7,724	7,367	7,104	6,917	6,926	6,682	7,063	6,222
Female	7,837	7,404	7,130	6,529	6,360	6,423	6,383	6,142	6,520	5,557
Gender not reported	635	527	78	67	102	97	133	134	125	1,326
Total	18,611	16,750	14,932	13,963	13,566	13,437	13,442	12,958	13,709	13,105

RI Employment by Gender in Thousands*	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Men	285	267	255	256	251	253	259	261	265	263
Women	264	253	246	251	246	246	244	250	261	258
Total	548	520	501	508	497	499	503	511	526	522

RI Indemnity Injuries per Employment in Thousands by Gender	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Men	3.6%	3.3%	3.0%	2.9%	2.8%	2.7%	2.7%	2.6%	2.7%	2.4%
Women	3.0%	2.9%	2.9%	2.6%	2.6%	2.6%	2.6%	2.5%	2.5%	2.2%
Total	3.4%	3.2%	3.0%	2.7%	2.7%	2.7%	2.7%	2.5%	2.6%	2.5%

Non-Indemnity Injuries per Employment by Gender



Total non-indemnity injuries per employment for men dropped from 3.6% in 2007 to 2.4% in 2016.

The rates of non-indemnity injuries for men and for women appear to have declined from 2015 to 2016, but appears to be due to the higher number of injuries where the worker's gender was not reported.

2015 injury figures are estimated.

### Workers' Compensation Fatalities

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Total
Compensable Fatalities	2	3	4	5	3	2	4	4	1	4	32
<b>Gender</b>											
Female	0	0	0	0	0	0	0	0	0	1	1
Male	2	3	4	5	3	2	4	4	1	3	31
<b>County</b>											
Kent	0	0	2	1	0	0	2	1	0	1	7
Newport	0	0	0	0	0	0	0	0	0	0	0
Providence	0	1	0	3	0	1	2	3	1	3	14
Washington	1	0	2	0	2	0	0	0	0	0	5
Out of State	1	2	0	1	1	1	0	0	0	0	6
<b>Accident Type</b>											
Assaulted or shot	0	0	0	1	0	0	0	0	0	0	1
Carbon monoxide poisoning	0	0	0	0	0	1	0	0	0	0	1
Caught in machinery	0	0	0	0	0	0	0	0	1	1	2
Crushed	0	0	0	1	0	0	1	0	0	0	2
Electrocuted	0	0	0	0	0	1	2	0	0	0	3
Fall	0	2	0	1	1	0	0	0	0	2	6
Industrial vehicle accident	1	0	0	1	0	0	1	1	0	0	4
Motor vehicle accident	1	1	1	1	0	0	0	1	0	1	6
Struck by falling or flying object	0	0	2	0	1	0	0	2	0	0	5
Type not reported	0	0	1	0	1	0	0	0	0	0	2
<b>Employer Type</b>											
Agriculture	0	0	0	0	0	0	0	0	0	1	1
Construction	1	0	0	0	1	1	1	2	0	0	6
Manufacturing	0	0	2	0	1	0	0	0	1	0	4
Transport & Public Utilities	0	1	0	1	1	0	1	0	0	0	4
Wholesale & Retail	0	1	0	0	0	0	0	1	0	0	2
Finance, Insurance, Real Estate	0	0	1	0	0	0	0	0	0	0	1
Services	1	1	1	2	0	1	2	1	0	3	12
Government	0	0	0	2	0	0	0	0	0	0	2

## Workers Compensation Administrative Fund

The Workers' Compensation Administrative 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 the Workers' Compensation Court, Medical Advisory Board, Workers' Compensation Advisory Council, and the Department of Labor & Training's Division of Workers' Compensation Units.

The Administrative Fund also reimburses contributors to the fund for claims under these sections of the Workers' Compensation Act:

Pre-1975 Injuries: RIGL § 28-37-9 reimburses compensation and medical payments for injuries before September, 1974 that were subject to a cap on benefits. The insurer is reimbursed for benefits after the cap 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. Claims accepted prior to repeal are still eligible for reimbursement, but no new claims are accepted.

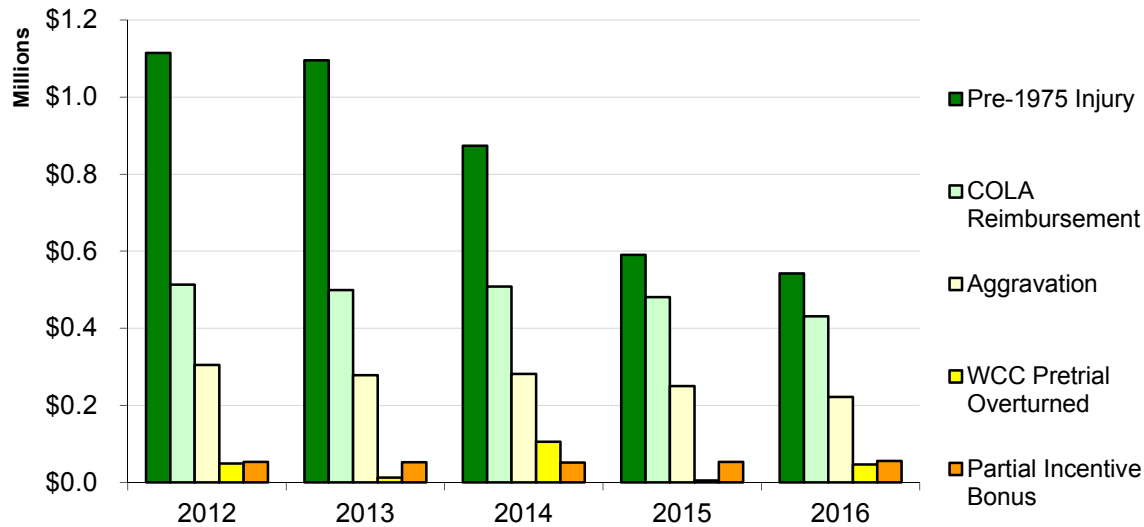
WCC Pretrial Overturned: RIGL § 28-35-20 (f) provides for reimbursement of payments made pursuant to an order of the Workers' Compensation Court that is later overturned or amended.

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 Claim Expenditures

Amount Paid	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Pre-1975 Injury	\$1,644,535	\$1,624,688	\$1,490,426	\$1,170,308	\$1,192,407	\$1,114,209	\$1,095,616	\$873,961	\$590,221	\$542,187
COLA Reimbursement	\$593,388	\$606,715	\$630,524	\$527,258	\$525,320	\$512,999	\$499,464	\$508,213	\$480,921	\$430,688
Aggravation	\$295,733	\$346,137	\$229,972	\$202,254	\$336,052	\$304,984	\$278,024	\$281,924	\$249,766	\$221,911
WCC Pretrial Overturned	\$54,151	\$44,047	\$133,565	\$0	\$107,844	\$49,211	\$12,308	\$105,526	\$5,111	\$46,888
Partial Incentive Bonus	\$30,017	\$51,586	\$45,013	\$52,645	\$51,382	\$52,978	\$52,386	\$51,511	\$53,408	\$55,963
<b>Total</b>	<b>\$2,617,824</b>	<b>\$2,673,172</b>	<b>\$2,529,501</b>	<b>\$1,952,465</b>	<b>\$2,213,004</b>	<b>\$2,034,380</b>	<b>\$1,937,799</b>	<b>\$1,821,135</b>	<b>\$1,379,427</b>	<b>\$1,297,637</b>

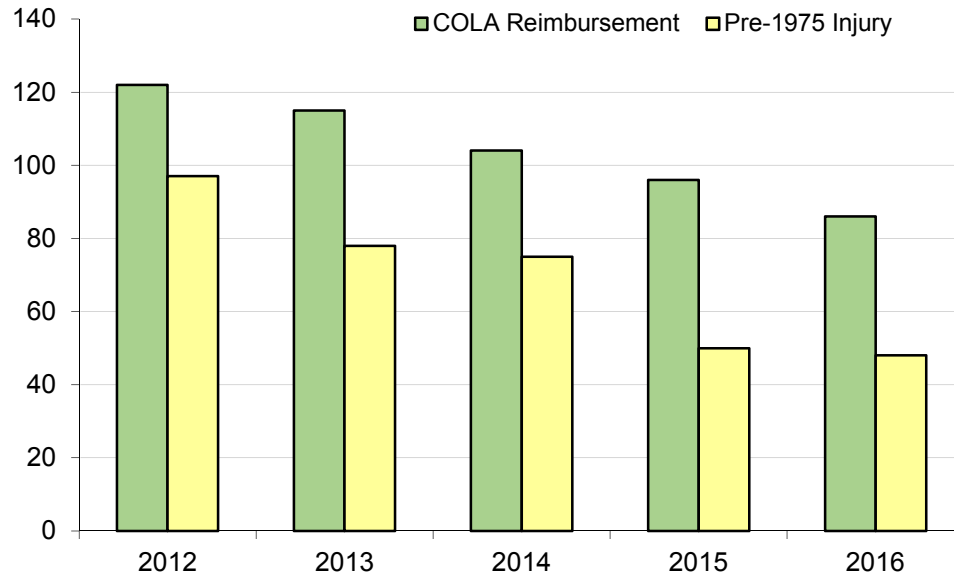


The largest component of the fund's claim expenditures is for pre-1975 injuries. Before 1975, there was a limit on the amount of compensation an injured worker could collect, even if the injured worker was permanently and totally disabled. Legislation allowed these disabled workers to continue receiving payment beyond the cap, and the costs are reimbursed from the Workers' Compensation Administrative 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	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
COLA Reimbursement	184	176	168	156	135	122	115	104	96	86
Pre-1975 Injury	148	131	120	111	101	97	78	75	50	48
Aggravation	18	15	12	11	13	11	12	11	11	11
WCC Pretrial Overturned	3	2	6	0	6	5	2	5	2	3
Partial Incentive Bonus	3	2	2	2	2	2	2	2	2	2
<b>Total</b>	<b>356</b>	<b>326</b>	<b>308</b>	<b>280</b>	<b>257</b>	<b>237</b>	<b>209</b>	<b>197</b>	<b>161</b>	<b>150</b>



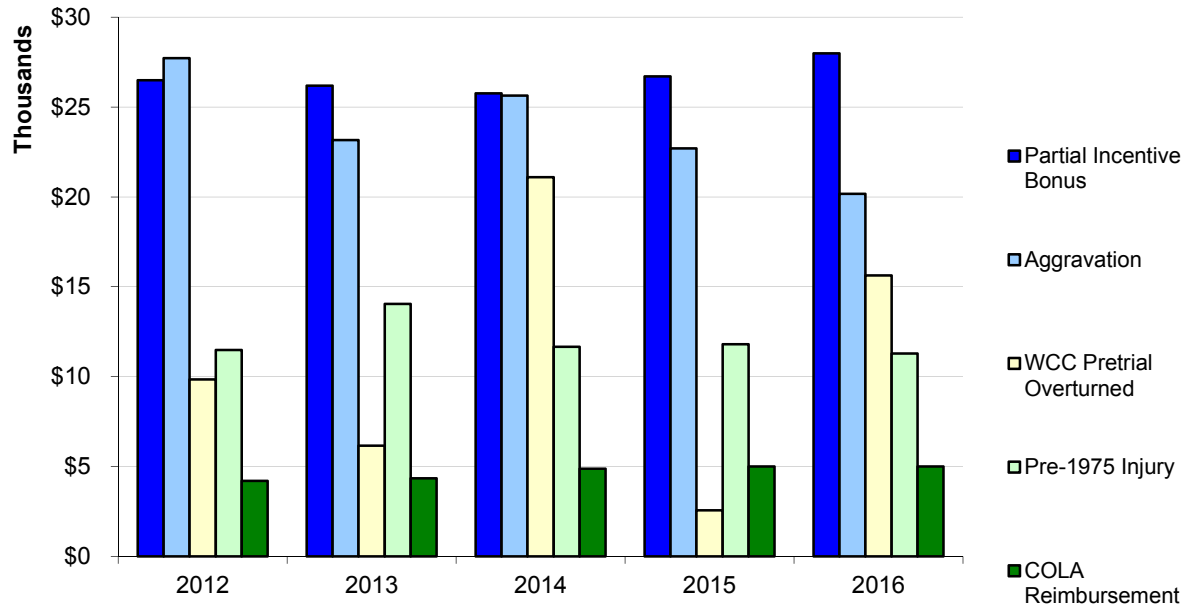
The COLA reimbursement claims and pre-1975 injuries account for the largest number of claims paid each year.

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

As the workers injured before 1975 age, the number of those claims paid is decreasing.

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

Average Paid per Claim	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Partial Incentive Bonus	\$10,006	\$25,793	\$22,507	\$26,323	\$25,691	\$26,489	\$26,193	\$25,755	\$26,704	\$27,981
Aggravation	\$16,430	\$23,076	\$19,164	\$18,387	\$25,850	\$27,726	\$23,169	\$25,629	\$22,706	\$20,174
WCC Pretrial Overturned	\$18,050	\$22,024	\$22,261	\$0	\$17,974	\$9,842	\$6,154	\$21,105	\$2,556	\$15,629
Pre-1975 Injury	\$11,112	\$12,402	\$12,420	\$10,543	\$11,806	\$11,487	\$14,046	\$11,653	\$11,804	\$11,296
COLA Reimbursement	\$3,225	\$3,447	\$3,753	\$3,380	\$3,891	\$4,205	\$4,343	\$4,887	\$5,010	\$5,008
<b>Total</b>	<b>\$7,353</b>	<b>\$8,200</b>	<b>\$8,213</b>	<b>\$6,973</b>	<b>\$8,611</b>	<b>\$8,584</b>	<b>\$9,272</b>	<b>\$9,244</b>	<b>\$8,568</b>	<b>\$9,318</b>

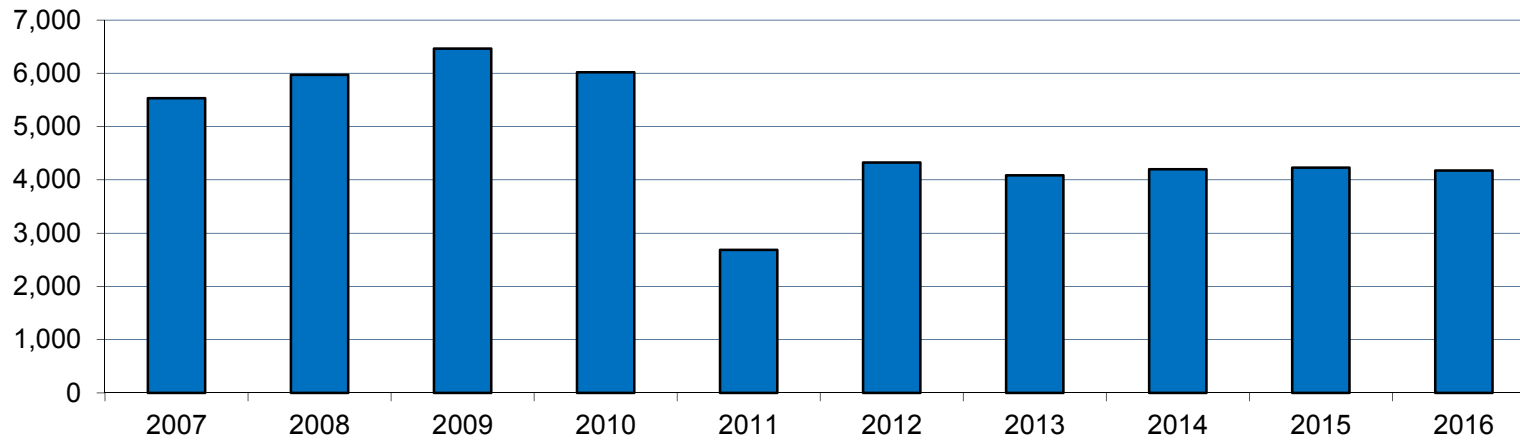


The average cost per claim gives a different perspective on the WCAF expenditures. While COLA and Pre-1975 Injuries make up a large part of the number of claims and total dollar expenditures, the average payment per COLA and Pre-1975 Injury claims are lower than the average cost for a Partial Incentive Bonus or Aggravation claim.

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

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Independent Contractor Forms Filed	7,055	6,551	6,963	6,075	6,339	6,175	5,782	5,766	5,464	5,535
Inquiries and Referrals	5,534	5,972	6,466	6,022	2,684	4,326	4,087	4,200	4,230	4,173
Fraud Referrals	36	31	29	29	29	34	19	26	37	30
Referred to AG	5	3	3	3	4	4	3	4	1	1
Waiver filing fees	\$12,075	\$11,325	\$9,985	\$9,005	\$8,600	\$8,940	\$9,325	\$9,635	\$8,910	\$9,130

Inquiries and Referrals

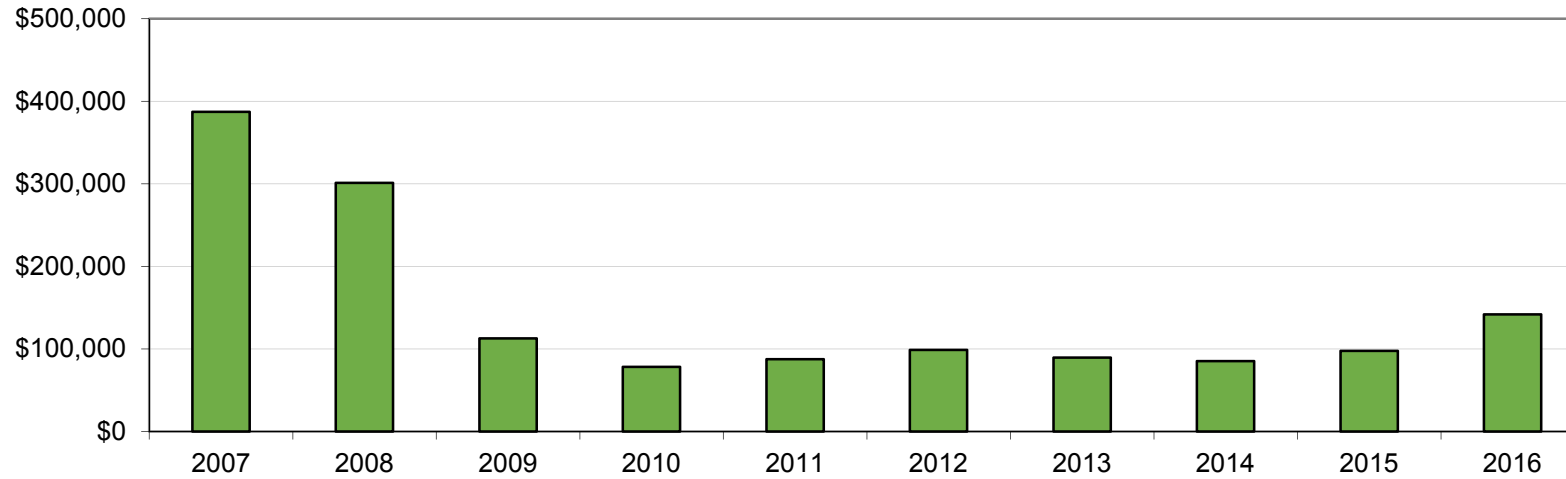


The majority of referrals result from transactions reported by insurance carriers that trigger an investigation.

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

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Lack of insurance investigations	5,395	5,874	6,315	5,790	2,641	4,249	4,058	4,165	4,187	4,128
Lack of insurance penalty deposits	\$387,316	\$301,126	\$112,777	\$78,160	\$87,475	\$98,654	\$89,426	\$85,017	\$97,561	\$141,647
Number of employers penalized	291	252	153	103	119	76	135	97	108	113
Stop Work Orders	37	45	59	73	84	63	43	77	57	145

Lack of Insurance Coverage Penalty

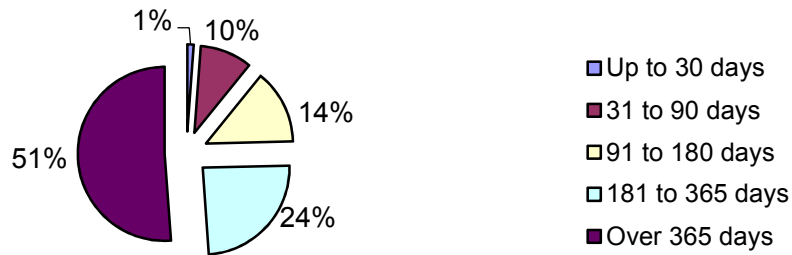


**The Dr. John E. Donley Rehabilitation Center  
Admissions by Length of Time from Injury**

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.

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Injury to Admission										
Up to 30 days	18	29	14	15	9	16	10	15	5	13
31 to 90 days	124	110	107	94	111	92	76	80	77	106
91 to 180 days	198	177	173	155	164	184	144	166	151	152
181 to 365 days	301	250	271	269	246	319	295	276	268	267
Over 365 days	483	383	440	517	455	574	526	559	504	563

Donley Center Admissions in 2016  
Date of Injury to Date of Admission



For 2015, 77% or more of cases admitted to the Donley Center have been injured for more than 6 months. 50% have been injured for over one year, making these the most costly and challenging cases.

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

Vocational Services at the Donley Center are particularly important for the injured workers with dates of injury over one year because 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 status "not returned to work" were evaluation only, not interested in services, or injured workers who were non-compliant with recommendations.

	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
Cases with DOI over 1 year	138	114	111	123	114	166	163	102	190	140
Percent of all Cases Admitted	67%	58%	58%	72%	75%	79%	97%	79%	77%	90%
<b>Outcome Discharged Cases</b>										
Returned to Work	48	45	21	28	19	16	21	25	31	43
Return to Work Skills Completed	55	80	57	52	43	25	38	50	75	82
Not Returned to Work	93	88	99	101	71	74	94	27	84	62

