



**Rhode Island Department of
Labor and Training**

*Providing workforce protection and development services
with courtesy, responsiveness and effectiveness*



Division of Workers' Compensation
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2005 Annual Report to
The Governor's Workers' Compensation Advisory Council
On The Workers' Compensation System

May 10, 2006

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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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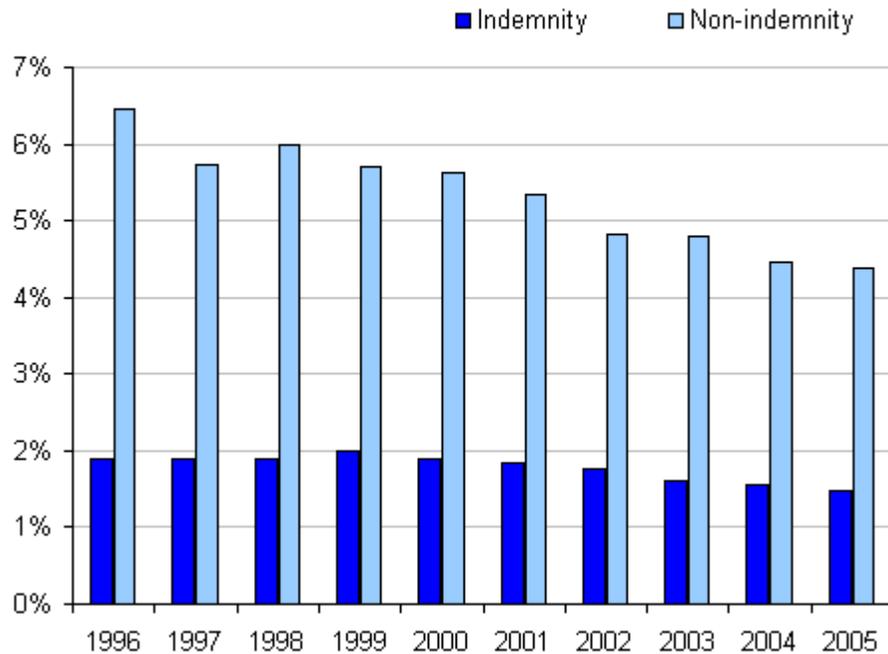
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Injuries from 1993 to 2005

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Indemnity Injuries	8,644	8,335	7,990	8,025	8,189	8,334	8,886	8,691	8,443	8,115	7,379	7,224	6,967
Non-Indemnity Injuries	26,640	26,664	26,525	27,363	24,694	26,180	25,436	25,730	24,438	22,091	22,119	20,816	20,471
Injuries	35,284	34,999	34,515	35,388	32,883	34,514	34,322	34,421	32,881	30,206	29,498	28,040	27,438
Covered Employment	414,046	417,175	422,701	423,693	430,520	437,544	446,422	456,700	458,238	458,212	462,374	466,403	468,000
Indemnity Rate	2.09%	2.00%	1.89%	1.89%	1.90%	1.90%	1.99%	1.90%	1.84%	1.77%	1.60%	1.55%	1.49%
Non-Indemnity Rate	6.43%	6.39%	6.28%	6.46%	5.74%	5.98%	5.70%	5.63%	5.33%	4.82%	4.78%	4.46%	4.37%
Injury Rate	8.52%	8.39%	8.17%	8.35%	7.64%	7.89%	7.69%	7.54%	7.18%	6.59%	6.38%	6.01%	5.86%

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 rate of indemnity injuries per employment remained close to 2% between 1994 through 2000. In 2001, the rate started to decline, and in 2005 the injury rate dropped to 1.48%. While the 2005 rate is likely to increase slightly with late reporting, it appears that there was a steady decline in the rate of indemnity injuries in the last 5 years. The rate of non-indemnity injuries has also declined since 1998.

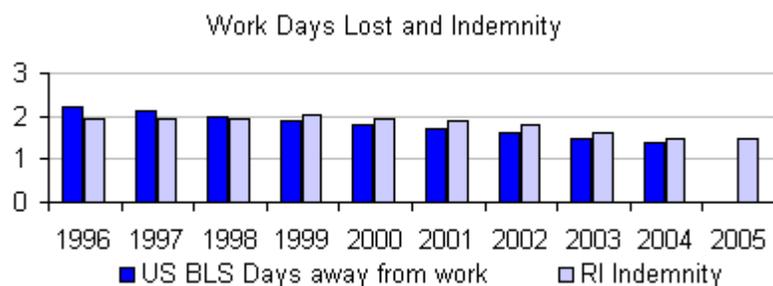
Employers with one or more employee have been required to carry workers' compensation insurance since 1999. Before 1999, insurance was only required of employers with 4 or more employees. The rate of injuries per employment before 1999 is slightly understated because the population covered by workers' compensation for those years was smaller than the employment figures used here.

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

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
US BLS: Cases involving days away from work	2.2	2.1	2	1.9	1.8	1.7	1.6	1.5	1.4	*
RI: Indemnity injuries & illnesses	1.9	1.9	1.9	2.0	1.9	1.9	1.8	1.6	1.5	1.5
US BLS: Total recordable cases	7.4	7.1	6.7	6.3	6.1	5.7	5.3	5.0	4.8	*
RI: Total injuries & illnesses	8.4	7.6	7.9	7.7	7.5	7.2	6.6	6.4	6.0	5.9



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.

There is a similar trend in the rates of BLS cases involving days away from work and the rate of RI indemnity injuries. Overall, both rates have declined since 1996. The BLS rate has declined more sharply than the RI indemnity injury rate.

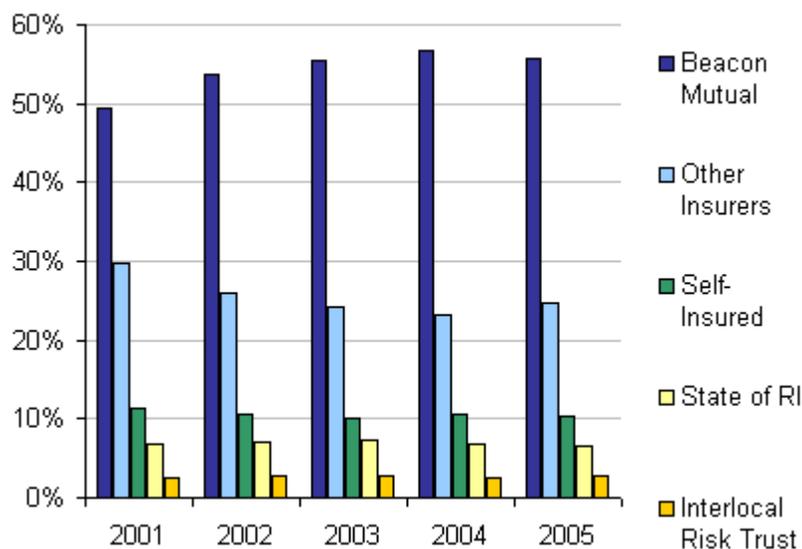


The total rate of injury for US BL and RI also show an overall decline from 1995 to 2004. Again, the decline in BLS injuries is steeper.

* BLS figures for 2005 were not yet available at the time of this report.

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	
1996	2,808	34.38%	1,967	24.08%	500	6.12%	136	1.67%	2,757	33.75%	8,168
1997	2,491	29.85%	1,735	20.79%	484	5.80%	155	1.86%	3,481	41.71%	8,346
1998	2,675	31.53%	1,439	16.96%	499	5.88%	221	2.60%	3,651	43.03%	8,485
1999	3,342	37.01%	1,355	15.01%	509	5.64%	212	2.35%	3,611	39.99%	9,029
2000	3,805	43.21%	1,121	12.73%	563	6.39%	215	2.44%	3,101	35.22%	8,805
2001	4,255	49.48%	977	11.36%	581	6.76%	219	2.55%	2,567	29.85%	8,599
2002	4,054	53.67%	803	10.63%	540	7.15%	202	2.67%	1,955	25.88%	7,554
2003	4,096	55.51%	748	10.14%	539	7.30%	203	2.75%	1,793	24.30%	7,379
2004	4,098	56.73%	770	10.66%	488	6.76%	186	2.57%	1,682	23.28%	7,224
2005	3,880	55.69%	721	10.35%	464	6.66%	189	2.71%	1,713	24.59%	6,967



The distribution of indemnity injuries among the different types of insurers has changed dramatically since 1996. Beacon Mutual Insurance Company has increased its share of indemnity injuries from 31.5% in 1998 to 55.7% in 2005.

The percent of injuries to self-insured employers has been dropping steadily from a high of 32% in 1992, leveling at about 10% since 2002.

The RI state employees' share of injuries averaged 6.45% for the past 10 years.

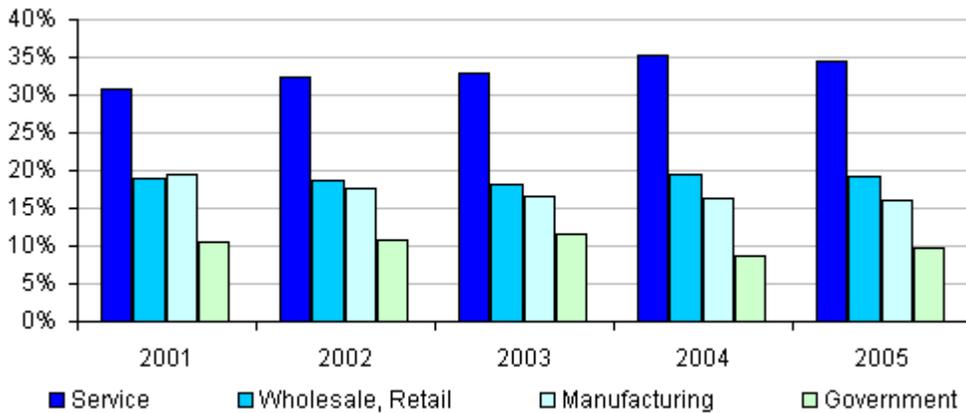
The Interlocal Risk Trust has seen an increase in the percent of injuries insured, climbing to 2.7% in 2005.

Other insurers' (mostly private insurers) percent of injuries averages 32.2% since 1995, with 24.6% in 2005.

Distribution of Indemnity Injuries by Employer Sector

Indemnity Injuries	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Agriculture, Fishing, Forestry	72	64	69	85	118	124	124	87	109	107
Mining	13	7	12	11	9	3	7	8	11	5
Construction	408	456	505	709	626	708	598	602	602	552
Manufacturing	2,003	2,031	2,210	2,071	1,932	1,665	1,324	1,222	1,173	1,117
Transportation & Public Utilities	614	674	564	662	703	712	642	652	598	607
Wholesale & Retail Trade	1,598	1,543	1,538	1,733	1,691	1,632	1,419	1,348	1,398	1,348
Finance, Insurance, Real Estate	184	211	189	198	201	196	182	170	149	162
Service Industry	2,562	2,636	2,608	2,748	2,635	2,643	2,437	2,432	2,550	2,394
Government & Other	714	724	790	812	890	916	821	858	634	675
Total	8,168	8,346	8,485	9,029	8,805	8,599	7,554	7,379	7,224	6,967

Distribution by Sector	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Service Industry	31.4%	31.6%	30.7%	30.4%	29.9%	30.7%	32.3%	33.0%	35.3%	34.4%
Wholesale & Retail Trade	19.6%	18.5%	18.1%	19.2%	19.2%	19.0%	18.8%	18.3%	19.4%	19.3%
Manufacturing	24.5%	24.3%	26.0%	22.9%	21.9%	19.4%	17.5%	16.6%	16.2%	16.0%
Government & Other	8.7%	8.7%	9.3%	9.0%	10.1%	10.7%	10.9%	11.6%	8.8%	9.7%
Construction	5.0%	5.5%	6.0%	7.9%	7.1%	8.2%	7.9%	8.2%	8.3%	7.9%
Transportation & Public Utilities	7.5%	8.1%	6.6%	7.3%	8.0%	8.3%	8.5%	8.8%	8.3%	8.7%
Finance, Insurance, Real Estate	2.3%	2.5%	2.2%	2.2%	2.3%	2.3%	2.4%	2.3%	2.1%	2.3%
Agriculture, Fishing, Forestry	0.9%	0.8%	0.8%	0.9%	1.3%	1.4%	1.6%	1.2%	1.5%	1.5%
Mining	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.1%	0.1%	0.2%	0.1%

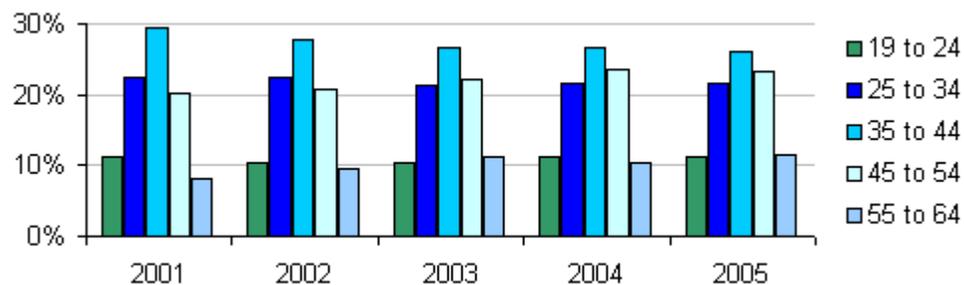


An average of 32.0% of indemnity injuries occurred in the service sector for the past 10 years. While 26.3% of indemnity injuries occurred in the manufacturing sector in 1995, that percent has declined to 16.0% in 2005, following the drop in manufacturing employment. Indemnity injuries in the wholesale & retail sector have remained stable. Transportation, communication and public utilities sector shows a fluctuating percent of injuries, with a low of 6.6 % in 1998 and a high of 8.8% in 2003. The construction sector shows a steady increase in the percent of indemnity from 5% in 1996 to 8.3% in 2004, with a slight decline in 2005.

Indemnity Injuries by Age

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Under 16	4	9	9	19	15	7	4	6	4	5
16 to 18	148	172	176	219	187	183	143	113	127	105
19 to 24	927	905	959	968	961	960	791	769	814	782
25 to 34	2,093	2,126	2,083	2,160	2,075	1,933	1,704	1,576	1,557	1,507
35 to 44	2,039	2,247	2,407	2,598	2,502	2,529	2,087	1,961	1,926	1,816
45 to 54	1,395	1,454	1,555	1,652	1,687	1,734	1,566	1,630	1,696	1,625
55 to 64	620	654	650	747	763	706	730	827	744	807
65 and over	118	142	121	131	124	148	114	124	154	147
Not reported	824	637	525	535	491	399	415	373	202	173
Total	8,168	8,346	8,485	9,029	8,805	8,599	7,554	7,379	7,224	6,967

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Under 16	0.05%	0.11%	0.11%	0.21%	0.17%	0.08%	0.05%	0.08%	0.06%	0.07%
16 to 18	1.81%	2.06%	2.07%	2.43%	2.12%	2.13%	1.89%	1.53%	1.76%	1.51%
19 to 24	11.35%	10.84%	11.30%	10.72%	10.91%	11.16%	10.47%	10.42%	11.27%	11.22%
25 to 34	25.62%	25.47%	24.55%	23.92%	23.57%	22.48%	22.56%	21.36%	21.55%	21.63%
35 to 44	24.96%	26.92%	28.37%	28.77%	28.42%	29.41%	27.63%	26.58%	26.66%	26.07%
45 to 54	17.08%	17.42%	18.33%	18.30%	19.16%	20.17%	20.73%	22.09%	23.48%	23.32%
55 to 64	7.59%	7.84%	7.66%	8.27%	8.67%	8.21%	9.66%	11.21%	10.30%	11.58%
65 and over	1.44%	1.70%	1.43%	1.45%	1.41%	1.72%	1.51%	1.68%	2.13%	2.11%
Not reported	10.09%	7.63%	6.19%	5.93%	5.58%	4.64%	5.49%	5.05%	2.80%	2.48%

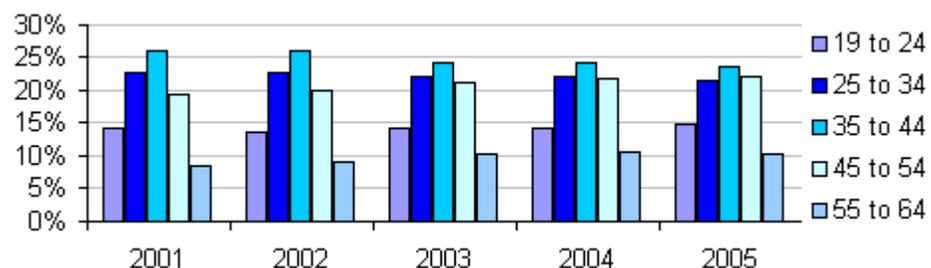


Indemnity injuries occur to workers in the 35 to 44 year old age category most often, possibly because of the age distribution of the work force. Injuries to workers in the 45 to 54 year old age category are the next most frequent, and they increased steadily from 17% in 1995 to 23% in 2004 and 2005. Injuries to workers 55 to 64 show an increase from 7.6% in 1996 to 11.6% in 2005.

Non-Indemnity Injuries by Age

	1998	1999	2000	2001	2002	2003	2004	2005
Under 16	46	64	48	49	46	33	19	22
16 to 18	907	863	888	751	593	579	537	550
19 to 24	3,640	3,510	3,635	3,429	3,038	3,133	2,984	3,049
25 to 34	6,778	6,424	6,084	5,507	5,042	4,919	4,577	4,405
35 to 44	6,852	6,558	6,720	6,316	5,736	5,332	5,041	4,810
45 to 54	4,358	4,499	4,707	4,723	4,406	4,664	4,526	4,555
55 to 64	1,872	1,886	2,004	2,021	1,977	2,272	2,212	2,136
65 and over	266	301	350	337	296	321	375	364
Not reported	1,309	1,180	1,158	1,056	936	866	545	580
Total	26,028	25,285	25,594	24,189	22,070	22,119	20,816	20,471

	1998	1999	2000	2001	2002	2003	2004	2005
Under 16	0.18%	0.25%	0.19%	0.20%	0.21%	0.15%	0.09%	0.11%
16 to 18	3.48%	3.41%	3.47%	3.10%	2.69%	2.62%	2.58%	2.69%
19 to 24	13.98%	13.88%	14.20%	14.18%	13.77%	14.16%	14.34%	14.89%
25 to 34	26.04%	25.41%	23.77%	22.77%	22.85%	22.24%	21.99%	21.52%
35 to 44	26.33%	25.94%	26.26%	26.11%	25.99%	24.11%	24.22%	23.50%
45 to 54	16.74%	17.79%	18.39%	19.53%	19.96%	21.09%	21.74%	22.25%
55 to 64	7.19%	7.46%	7.83%	8.36%	8.96%	10.27%	10.63%	10.43%
65 and over	1.02%	1.19%	1.37%	1.39%	1.34%	1.45%	1.80%	1.78%
Not reported	5.03%	4.67%	4.52%	4.37%	4.24%	3.92%	2.62%	2.83%



Non-indemnity injuries occur to workers in the 35 to 44 year old age category most often, possibly because of the age distribution of the work force. Injuries to workers in both the 25 to 34 year old and 45 to 54 year old age categories are almost as frequent. Injuries to workers age 25 to 34 are decreasing, while injuries to workers age 45 to 54 are increasing.

Indemnity Injuries by Gender

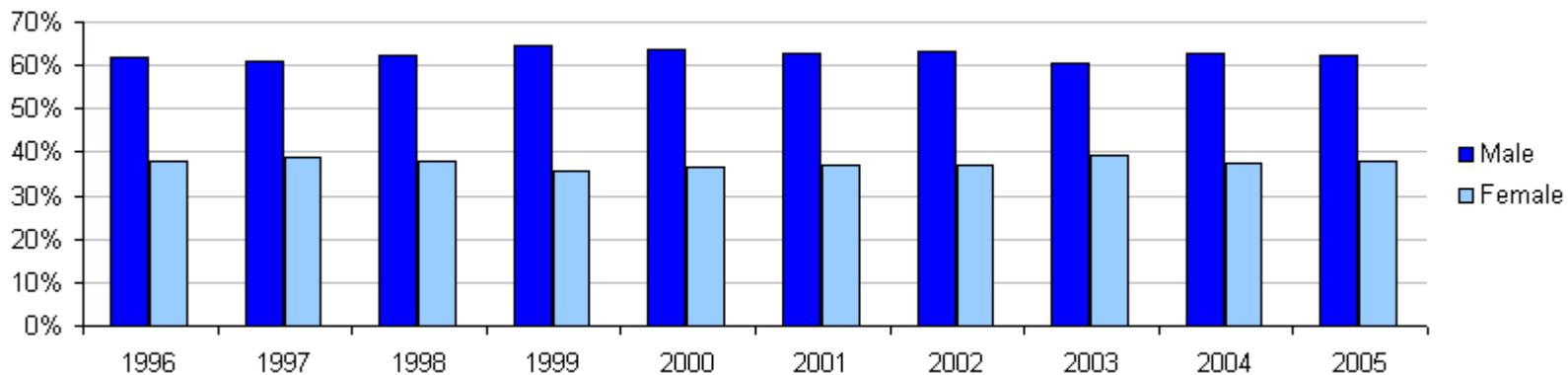
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Male	4,456	4,444	4,876	5,413	5,336	5,318	4,691	4,242	4,389	4,214
Female	2,743	2,826	2,976	2,996	3,073	3,138	2,743	2,766	2,608	2,559
Not reported	969	1,076	633	620	396	143	120	371	227	194
Total	8,168	8,346	8,485	9,029	8,805	8,599	7,554	7,379	7,224	6,967

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Male (percent of reported)	61.90%	61.13%	62.10%	64.37%	63.46%	62.89%	63.10%	60.53%	62.73%	62.22%
Female (percent of reported)	38.10%	38.87%	37.90%	35.63%	36.54%	37.11%	36.90%	39.47%	37.27%	37.78%

From 1996 to 2005, an average of 62.4% of indemnity injuries occurred to males and an average of 37.6% of indemnity injuries occurred to females where gender was reported. Distribution of injuries by gender has remained fairly stable, with a peak of injuries to males of 64.4% in 1999. Injuries to males dropped to a low of 60.5% in 2003.

BLS Occupational Injuries & Illnesses with Days away from Work

	2004
Male	65.85%
Female	33.79%



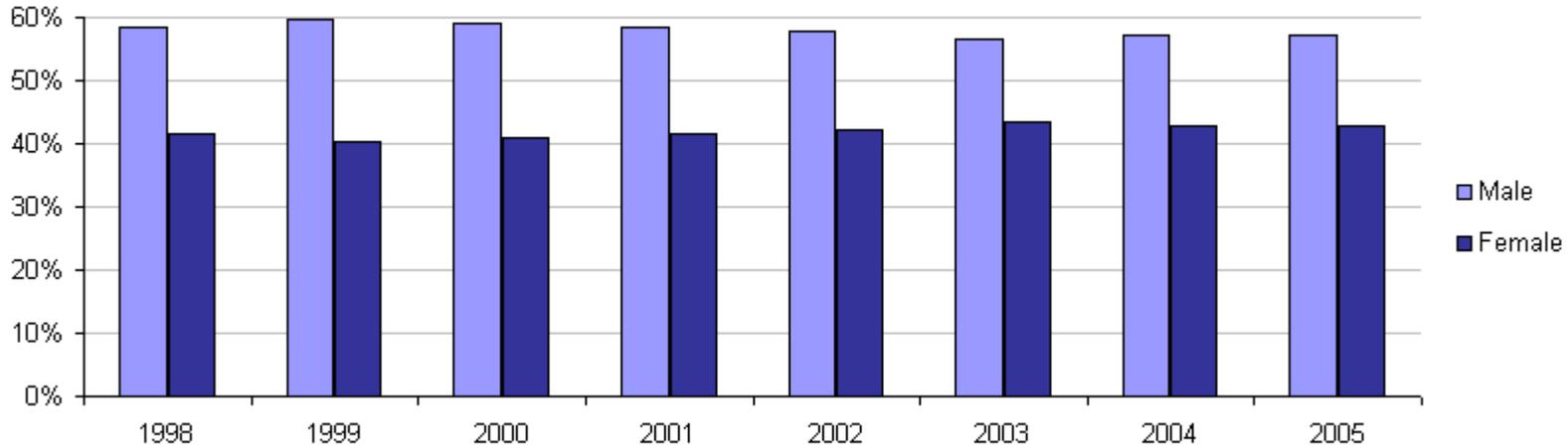
Non-Indemnity Injuries by Gender

Gender not reported	1,620	1,310	857	383	194	870	581	640
Total	26,028	25,285	25,594	24,189	22,070	22,119	20,816	20,471
	1998	1999	2000	2001	2002	2003	2004	2005
Male (percent of reported)	58.47%	59.78%	59.11%	58.43%	57.94%	56.60%	57.15%	57.04%
Female (percent of reported)	41.53%	40.22%	40.89%	41.57%	42.06%	43.40%	42.85%	42.96%

2005 Employment, age 16 years and over (BLS)

	US
Male	53.60%
Female	46.40%

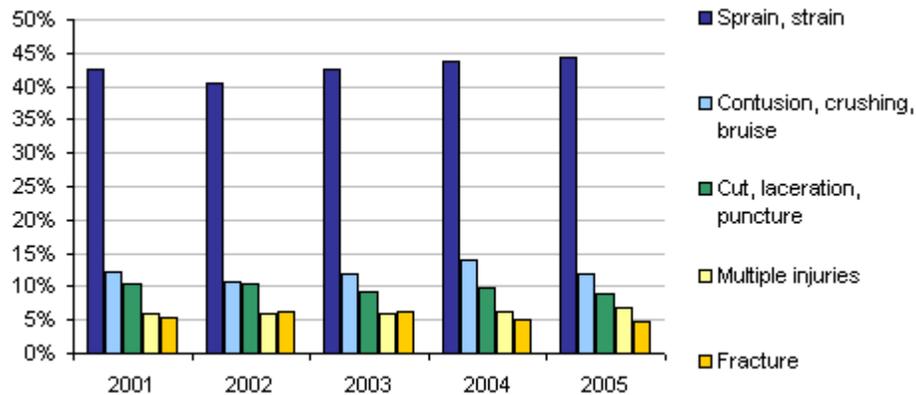
Over an 8 year span from 1998 to 2005, an average of 58.06% of non-indemnity injuries occurred to males. An average of 41.94% of non-indemnity injured occurred to females. The proportion of injuries to males was highest in 2000 with a distribution of 59.11% to males and 40.89% to females. The distribution for 2005 shows 42.96% of injuries to females and 57.04% to males. This differs somewhat from the 2005 distribution of employed persons over 16 years for the US according to BLS figures.



Indemnity Injuries by Nature of Injury

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Sprain, strain	2,992	2,977	3,543	3,376	3,364	3,663	3,056	3,132	3,154	3,084
Contusion, crushing, bruise	851	849	999	936	1,056	1,061	802	888	1,015	829
Cut, laceration, puncture	738	768	862	946	926	898	786	674	712	617
Fracture	458	479	500	512	582	522	444	445	447	474
Multiple injuries	372	388	365	344	247	458	475	455	355	344
Inflammation, irritation	1,015	923	618	652	1,093	304	212	218	217	171
Burn from heat	138	136	213	214	217	199	154	128	121	125
Other	1,604	1,826	1,385	2,049	1,320	1,494	1,625	1,439	1,203	1,323
Total	8,168	8,346	8,485	9,029	8,805	8,599	7,554	7,379	7,224	6,967

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Sprain, strain	36.6%	35.7%	41.8%	37.4%	38.2%	42.6%	40.5%	42.4%	43.7%	44.3%
Contusion, crushing, bruise	10.4%	10.2%	11.8%	10.4%	12.0%	12.3%	10.6%	12.0%	14.1%	11.9%
Cut, laceration, puncture	9.0%	9.2%	10.2%	10.5%	10.5%	10.4%	10.4%	9.1%	9.9%	8.9%
Multiple injuries	5.6%	5.7%	5.9%	5.7%	6.6%	6.1%	5.9%	6.0%	6.2%	6.8%
Fracture	4.6%	4.6%	4.3%	3.8%	2.8%	5.3%	6.3%	6.2%	4.9%	4.9%
Inflammation, irritation	12.4%	11.1%	7.3%	7.2%	12.4%	3.5%	2.8%	3.0%	3.0%	2.5%
Burn from heat	1.7%	1.6%	2.5%	2.4%	2.5%	2.3%	2.0%	1.7%	1.7%	1.8%
Other	19.6%	21.9%	16.3%	22.7%	15.0%	17.4%	21.5%	19.5%	16.7%	19.0%

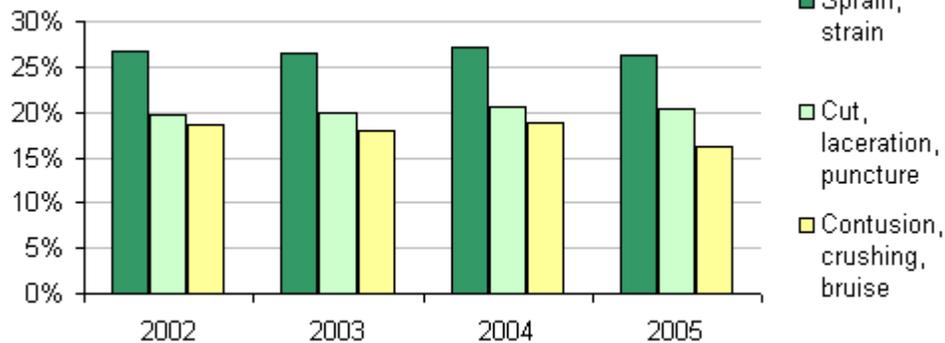


Sprains and strains are by far the most frequently occurring nature of injury for indemnity injuries. The percent of injuries with sprain or strain averages 42.7% for the last 5 years. The next most frequently occurring indemnity injuries are contusion, crushing and bruise injuries, with an average of 12.2% over the last 5 years. Cut, laceration and puncture injuries are the next most frequent with an average of 9.7%. Fractures averaged 5.5%, dropping to 4.9% for 2004 and 2005. Multiple nature of injuries averaged 6.2%. Inflammation of irritation of joints and muscles has a fluctuating frequency. This variation may be attributable to the way these are

Non-Indemnity Injuries by Nature of Injury

Nature of Injury	1998	1999	2000	2001	2002	2003	2004	2005
Sprain, strain	6,750	6,590	6,628	7,169	5,883	5,844	5,645	5,365
Cut, laceration, puncture	4,923	4,668	4,761	4,586	4,355	4,386	4,299	4,159
Contusion, crushing, bruise	4,678	4,416	4,812	4,507	4,121	3,980	3,917	3,340
Eye: disease, particle	1,132	1,082	1,037	1,028	881	789	795	889
Multiple injuries	606	500	451	760	764	926	772	685
Burn from heat	708	642	674	616	551	561	535	547
Exposed to germs	532	602	652	659	589	658	393	429
Other	6,699	6,785	6,579	4,864	4,926	4,975	4,460	5,057
Total	26,028	25,285	25,594	24,189	22,070	22,119	20,816	20,471

	1998	1999	2000	2001	2002	2003	2004	2005
Sprain, strain	25.9%	26.1%	25.9%	29.6%	26.7%	26.4%	27.1%	26.2%
Cut, laceration, puncture	18.9%	18.5%	18.6%	19.0%	19.7%	19.8%	20.7%	20.3%
Contusion, crushing, bruise	18.0%	17.5%	18.8%	18.6%	18.7%	18.0%	18.8%	16.3%
Eye: disease, particle	4.3%	4.3%	4.1%	4.2%	4.0%	3.6%	3.8%	4.3%
Multiple injuries	2.3%	2.0%	1.8%	3.1%	3.5%	4.2%	3.7%	3.3%
Burn from heat	2.7%	2.5%	2.6%	2.5%	2.5%	2.5%	2.6%	2.7%
Exposed to germs	2.0%	2.4%	2.5%	2.7%	2.7%	3.0%	1.9%	2.1%
Other	25.7%	26.8%	25.7%	20.1%	22.3%	22.5%	21.4%	24.7%

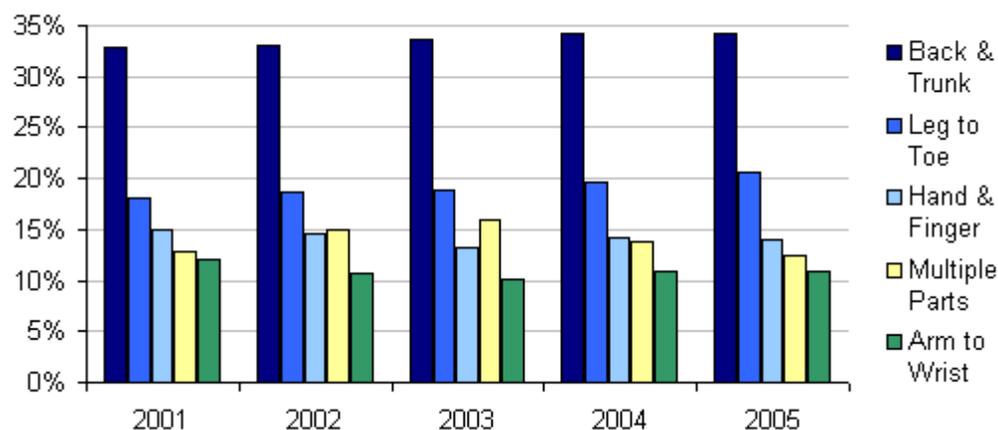


Sprains and strains are the most frequently occurring non-indemnity injury. An average of 26.7% of non-indemnity injuries from 1998 to 2005 are sprains or strains. The next most frequent non-indemnity injuries are cut, laceration and puncture injuries, followed very closely by contusion, crushing, and bruise injuries. An average of 19.4% of non-indemnity injuries between 1998 and 2005 were cut, laceration or puncture. Contusion, crushing and bruise injuries averaged just over 18% for the same period.

Indemnity Injuries by Body Part

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Back & Trunk	2,585	2,608	2,892	2,981	2,977	2,818	2,496	2,481	2,477	2,381
Leg to Toe	1,180	1,280	1,335	1,471	1,579	1,549	1,406	1,392	1,417	1,432
Hand & Finger	1,164	1,176	1,278	1,389	1,334	1,295	1,102	978	1,027	973
Multiple Parts	948	839	826	912	652	1,100	1,124	1,179	996	861
Arm to Wrist	833	868	972	979	1,080	1,032	802	749	787	764
Head, all parts	232	250	297	318	374	324	259	286	248	282
Neck	128	139	178	227	296	218	126	116	112	91
Other	1,098	1,186	707	752	513	263	239	198	160	183
Total	8,168	8,346	8,485	9,029	8,805	8,599	7,554	7,379	7,224	6,967

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Back & Trunk	31.6%	31.2%	34.1%	33.0%	33.8%	32.8%	33.0%	33.6%	34.3%	34.2%
Leg to Toe	14.4%	15.3%	15.7%	16.3%	17.9%	18.0%	18.6%	18.9%	19.6%	20.6%
Hand & Finger	14.3%	14.1%	15.1%	15.4%	15.2%	15.1%	14.6%	13.3%	14.2%	14.0%
Multiple Parts	11.6%	10.1%	9.7%	10.1%	7.4%	12.8%	14.9%	16.0%	13.8%	12.4%
Arm to Wrist	10.2%	10.4%	11.5%	10.8%	12.3%	12.0%	10.6%	10.2%	10.9%	11.0%
Head, all parts	2.8%	3.0%	3.5%	3.5%	4.2%	3.8%	3.4%	3.9%	3.4%	4.0%
Neck	1.6%	1.7%	2.1%	2.5%	3.4%	2.5%	1.7%	1.6%	1.6%	1.3%
Other	13.4%	14.2%	8.3%	8.3%	5.8%	3.1%	3.2%	2.7%	2.2%	2.6%

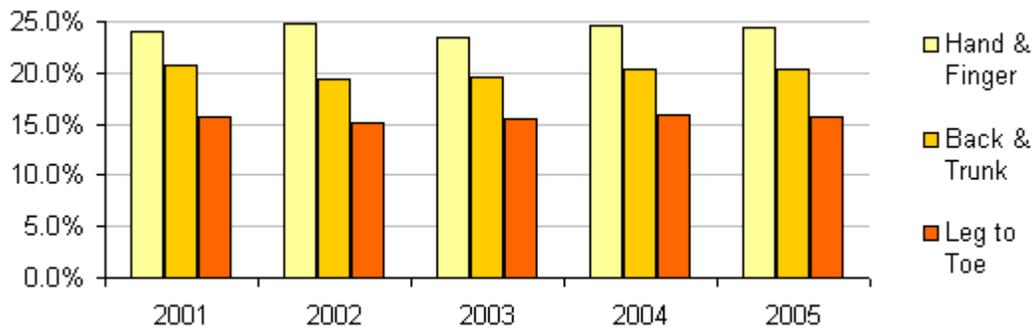


In the past 10 years, an average of 33% of indemnity injuries occurred to the back and trunk. Other body parts have a much lower frequency of injury. Injuries to the leg, including the foot and toes made up an average of 17.5% of indemnity injuries for the same time frame. Injuries to hand & fingers averaged 14.5%. For the same time period, injuries to multiple body parts were about 12% of injuries, and from arm to wrist made up an average of 11% of indemnity injuries.

Non-Indemnity Injuries by Body Part

	1998	1999	2000	2001	2002	2003	2004	2005
Hand & Finger	6,593	6,220	6,285	5,806	5,482	5,179	5,136	4,988
Back & Trunk	5,203	5,282	5,596	5,014	4,291	4,331	4,251	4,164
Leg to Toe	3,667	3,782	3,937	3,809	3,334	3,437	3,307	3,228
Head, all parts	3,242	3,241	3,309	3,112	2,945	2,786	2,736	2,818
Arm to Wrist	2,828	2,811	2,923	2,923	2,591	2,627	2,378	2,284
Multiple Parts	1,829	1,459	1,412	2,040	2,272	2,607	2,015	1,852
Neck	449	517	655	471	343	311	261	250
Other	2,217	1,973	1,477	1,014	812	841	732	887
Total	26,028	25,285	25,594	24,189	22,070	22,119	20,816	20,471

	1998	1999	2000	2001	2002	2003	2004	2005
Hand & Finger	25.3%	24.6%	24.6%	24.0%	24.8%	23.4%	24.7%	24.4%
Back & Trunk	20.0%	20.9%	21.9%	20.7%	19.4%	19.6%	20.4%	20.3%
Leg to Toe	14.1%	15.0%	15.4%	15.7%	15.1%	15.5%	15.9%	15.8%
Head, all parts	12.5%	12.8%	12.9%	12.9%	13.3%	12.6%	13.1%	13.8%
Arm to Wrist	10.9%	11.1%	11.4%	12.1%	11.7%	11.9%	11.4%	11.2%
Multiple Parts	7.0%	5.8%	5.5%	8.4%	10.3%	11.8%	9.7%	9.0%
Neck	1.7%	2.0%	2.6%	1.9%	1.6%	1.4%	1.3%	1.2%
Other	8.5%	7.8%	5.8%	4.2%	3.7%	3.8%	3.5%	4.3%

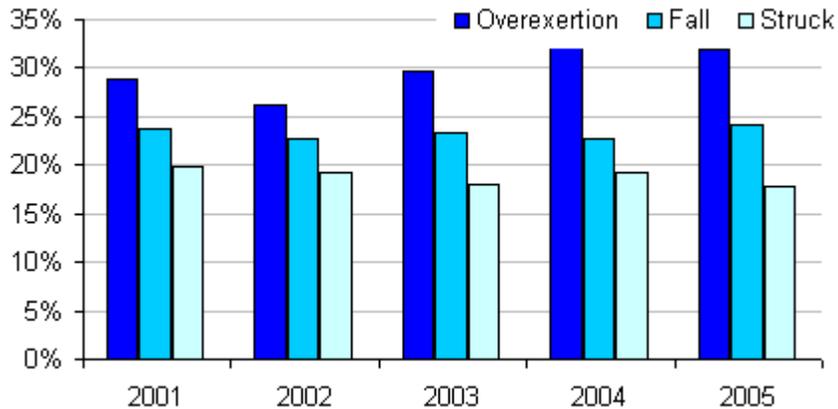


Injuries to the hand and fingers occur most frequently, accounting for an average of 24.5% of non-indemnity injuries from 1998 to 2005. Injuries to the back and trunk area are the next most frequent, averaging 20.4% of non-indemnity injuries for that period. Injuries from leg to toe averaged 15.3% of non-indemnity injuries.

Indemnity Injuries by Injury Type

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Overexertion	2,390	2,474	2,536	2,749	2,666	2,486	1,982	2,183	2,320	2,220
Fall	1,488	1,487	1,609	1,812	1,998	2,049	1,716	1,717	1,640	1,685
Struck	1,369	1,405	1,535	1,739	1,681	1,708	1,446	1,322	1,395	1,237
Bodily reaction	509	411	580	488	470	619	829	573	347	296
Caught in, under, between	532	546	556	511	488	433	393	301	307	302
Motor vehicle accident	227	241	273	278	279	315	268	263	224	254
Other	1,653	1,782	1,396	1,452	1,223	989	920	1,020	991	973
Total	8,168	8,346	8,485	9,029	8,805	8,599	7,554	7,379	7,224	6,967

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Overexertion	29.3%	29.6%	29.9%	30.4%	30.3%	28.9%	26.2%	29.6%	32.1%	31.9%
Fall	18.2%	17.8%	19.0%	20.1%	22.7%	23.8%	22.7%	23.3%	22.7%	24.2%
Struck	16.8%	16.8%	18.1%	19.3%	19.1%	19.9%	19.1%	17.9%	19.3%	17.8%
Bodily reaction	6.2%	4.9%	6.8%	5.4%	5.3%	7.2%	11.0%	7.8%	4.8%	4.2%
Caught in, under, between	6.5%	6.5%	6.6%	5.7%	5.5%	5.0%	5.2%	4.1%	4.2%	4.3%
Motor vehicle accident	2.8%	2.9%	3.2%	3.1%	3.2%	3.7%	3.5%	3.6%	3.1%	3.6%
Other	20.2%	21.4%	16.5%	16.1%	13.9%	11.5%	12.2%	13.8%	13.7%	14.0%



Overexertion is the most frequently occurring type of injury. From 1996 to 2005, overexertion accounted for an average of 29.8% of indemnity injuries.

The second most frequent indemnity injury type is a fall. Falls average 21.4% of indemnity injuries for the last 10 years.

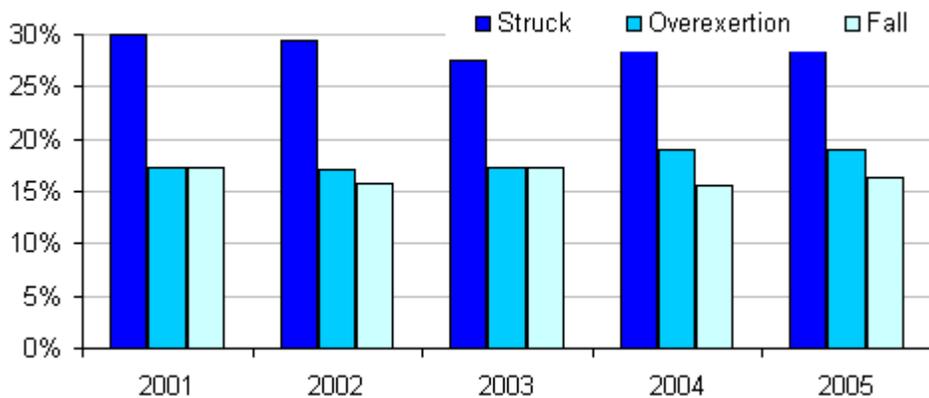
Injuries where the worker was struck against or by an object are the next most frequent, averaging 18.4% from 1996 to 2005.

The frequency of bodily reaction injuries increased sharply in 2002. This may be due to inconsistent coding. In 2005, the percent of bodily reaction injuries dropped to 4.2%.

Non-Indemnity Injuries by Injury Type

	1998	1999	2000	2001	2002	2003	2004	2005
Struck	8,003	7,669	7,606	7,254	6,495	6,080	6,078	5,848
Overexertion	4,508	4,600	4,797	4,195	3,785	3,841	3,944	3,892
Fall	3,571	3,738	4,263	4,164	3,473	3,813	3,242	3,343
Particle in eye	1,093	1,113	1,159	1,113	959	836	852	893
Caught in, under, between	1,670	1,565	1,578	1,282	1,132	919	931	797
Bodily reaction	1,055	1,000	799	1,355	1,436	1,173	651	562
Other	6,128	5,600	5,392	4,826	4,790	5,457	5,118	5,136
Total	26,028	25,285	25,594	24,189	22,070	22,119	20,816	20,471

	1998	1999	2000	2001	2002	2003	2004	2005
Struck	30.75%	30.33%	29.72%	29.99%	29.43%	27.49%	29.20%	28.57%
Overexertion	17.32%	18.19%	18.74%	17.34%	17.15%	17.37%	18.95%	19.01%
Fall	13.72%	14.78%	16.66%	17.21%	15.74%	17.24%	15.57%	16.33%
Particle in eye	6.42%	6.19%	6.17%	5.30%	5.13%	4.15%	4.47%	3.89%
Caught in, under, between	4.20%	4.40%	4.53%	4.60%	4.35%	3.78%	4.09%	4.36%
Bodily reaction	4.05%	3.95%	3.12%	5.60%	6.51%	5.30%	3.13%	2.75%
Other	23.54%	22.15%	21.07%	19.95%	21.70%	24.67%	24.59%	25.09%



Injuries where the worker was struck against or by an object are the most frequent, averaging 29.4% from 1998 to 2005.

Overexertion is the next most frequently occurring type of injury. In 2005, 19% of non-indemnity injuries were classified as overexertion.

Falls are the third most frequent type of non-indemnity injury. Since 1998, an average of 15.9% of non-indemnity injuries was caused by falls.

Fatalities

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	Total
Compensable Fatalities	7	5	7	7	3	6	5	12	2	4	58

Gender

Female	1	0	2	0	0	1	2	2	0	0	8
Male	6	5	5	7	3	5	3	10	2	4	50

County

Kent	0	1	0	0	0	3	0	6	1	0	11
Newport	1	0	0	0	1	0	0	0	0	0	2
Providence	1	3	4	4	0	2	3	4	1	3	25
Washington	3	1	2	2	0	0	0	0	0	1	9
Out of State	2	0	1	1	2	1	2	2	0	0	11

Accident Type

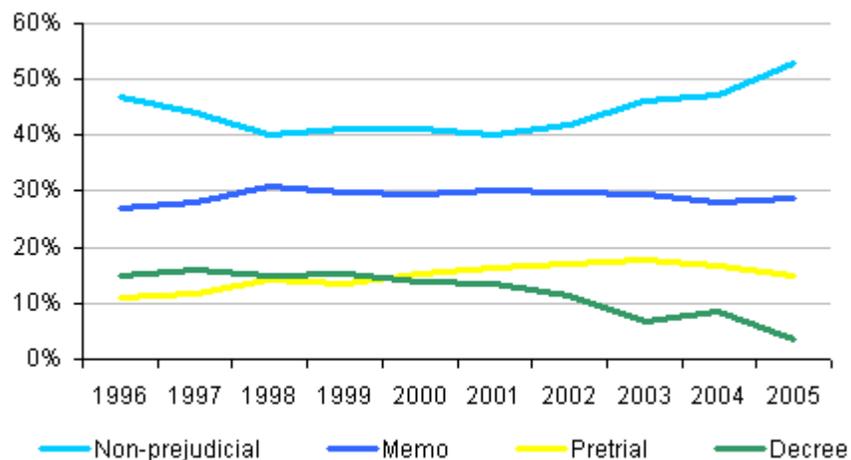
Aircraft accident	0	0	0	1	0	1	0	0	0	0	2
Asbestosis	0	0	0	0	0	0	0	0	0	1	1
Assaulted or shot	0	0	1	0	0	1	1	0	0	0	3
Crushed	0	0	1	0	2	0	0	3	1	1	8
Drowned or asphyxiated	1	0	0	0	0	0	0	0	0	0	1
Electrocuted	0	0	0	2	0	1	0	0	0	0	3
Fell from elevation	0	0	0	1	0	0	0	1	0	0	2
Fire	0	0	0	0	0	0	0	6	0	0	6
Heart attack or stroke	2	0	1	0	0	0	0	0	0	0	3
Industrial vehicle accident	0	2	0	0	0	0	0	0	0	1	3
Motor vehicle accident	3	0	4	2	1	3	4	2	1	1	21
Struck by falling/flying object	1	2	0	0	0	0	0	0	0	0	3
Type not reported	0	1	0	1	0	0	0	0	0	0	2

Employer Type

Construction	3	1	0	2	3	1	0	3	1	1	15
Manufacturing	0	2	1	3	0	2	1	1	0	0	10
Transport & Public Utilities	1	0	0	2	0	1	1	0	0	0	5
Wholesale & Retail	0	1	3	0	0	1	1	7	1	1	15
Finance, Insurance, Real Estate	0	0	1	0	0	0	0	0	0	0	1
Services	3	1	2	0	0	1	1	1	0	1	10
Government	0	0	0	0	0	0	1	0	0	1	2

Files Opened by Level of Agreement or Order to Compensate

Files Opened	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Number of injury files opened	11,312	12,120	33,914	34,468	31,543	33,463	30,843	30,411	28,656	28,515
With no agreement	3,046	3,679	25,123	25,551	23,503	24,705	22,567	22,074	20,734	21,067
Under nonprejudicial agreement	3,872	3,712	3,530	3,667	3,303	3,514	3,440	3,749	3,738	3,939
Under memorandum of agreement	2,227	2,377	2,703	2,653	2,357	2,582	2,371	2,268	2,214	2,147
Under pretrial order	916	1,003	1,231	1,189	1,219	1,373	1,353	1,391	1,309	1,105
Under decree	1,251	1,349	1,327	1,408	1,161	1,289	1,112	929	661	257
Under agreement or decree total	8,266	8,441	8,791	8,917	8,040	8,758	8,276	8,337	7,922	7,448
Non-prejudicial rate	46.8%	44.0%	40.3%	41.2%	41.1%	40.2%	41.8%	46.1%	47.2%	52.9%
Memorandum rate	27.0%	28.2%	30.8%	29.9%	29.6%	30.1%	29.7%	29.4%	27.9%	28.8%
Pretrial rate	11.1%	11.9%	14.1%	13.5%	15.4%	16.2%	17.2%	17.7%	16.5%	14.8%
Decree rate	15.0%	15.9%	14.9%	15.4%	13.9%	13.5%	11.3%	6.9%	8.3%	3.5%



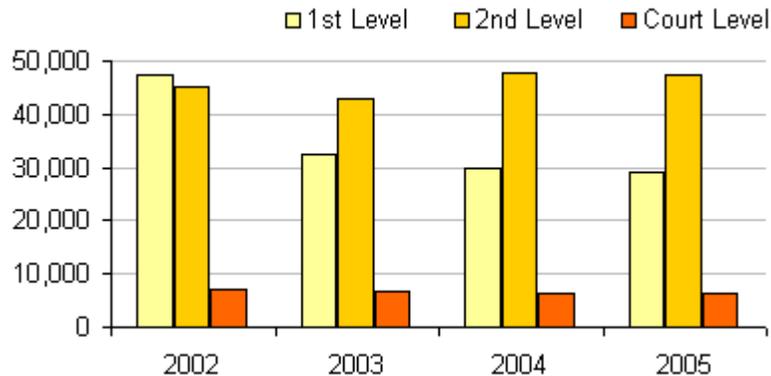
In 1998, The Division of Workers' Compensation began recording all injuries electronically, including non-indemnity. The dramatic increase in the number of files opened and files opened with no agreement between 1997 and 1998 reflects this change in policy.

In 1996, 46.8% of all files with an agreement or decree were paid under a nonprejudicial agreement. Usage decreased to about 40% between 1998 and 2002, with an increase to 52.9% in 2005. The memorandum is the next most frequently used with a 10 year average rate of 29.1%.

The rate of files under pretrial order increased steadily until 2003. The rate of files under a decree dropped to 6.9% in 2003. The rate of files under decree could increase over time as litigation on files opened in recent years is resolved.

Filings Received Per Calendar Year

	1996	1997	1998	1999	2000	2001	2002	2003	2004
First Report of Injury	10,142	10,695	31,377	32,787	32,639	32,891	30,714	30,370	29,245
Non-Payment of Indemnity	3,010	2,922	18,094	19,529	19,491	18,783	16,643	1,935	666
First Level Filings	13,152	13,617	49,471	52,316	52,130	51,674	47,357	32,305	29,911
Nonprejudicial Agreement	8,096	8,144	7,676	7,983	7,606	7,692	7,208	7,549	7,795
Wage Statement	7,890	7,682	7,871	8,180	7,758	8,422	7,913	7,874	7,849
Dependency	5,626	5,354	5,573	5,948	5,494	5,985	5,483	5,432	5,125
Termination of Benefits	5,682	5,639	5,058	5,526	5,212	5,295	4,986	5,243	5,666
Memorandum of Agreement	3,274	3,503	3,915	3,780	3,609	3,962	3,588	3,375	3,383
Mutual Agreement	2,701	2,756	2,998	2,823	2,653	2,906	3,128	1,904	715
Interim Payment Report	3,034	2,435	2,322	3,333	2,853	3,020	3,056	2,570	2,918
Specific Payment Report	2,038	1,915	2,021	1,996	1,865	2,115	2,250	2,155	2,361
Final Payment Report	4,573	4,547	4,708	4,441	4,226	4,810	4,902	3,973	3,662
Suspension Agreement	2,452	2,624	2,964	2,811	2,640	2,886	2,652	2,386	2,355
Wage Transcript	69	43	19	16	12	28	23	22	28
Summary of Indemnity	0	0	0	0	0	1	0	441	5,938
Second Level Filings	45,435	44,642	45,125	46,837	43,928	47,122	45,189	42,924	47,795
Pretrial Order	3,818	4,029	3,889	4,014	4,488	4,976	4,918	4,699	4,719
Decree	2,117	2,156	2,222	1,810	1,993	1,907	2,147	1,836	1,565
Court Level Filings	5,935	6,185	6,111	5,824	6,481	6,883	7,065	6,535	6,284



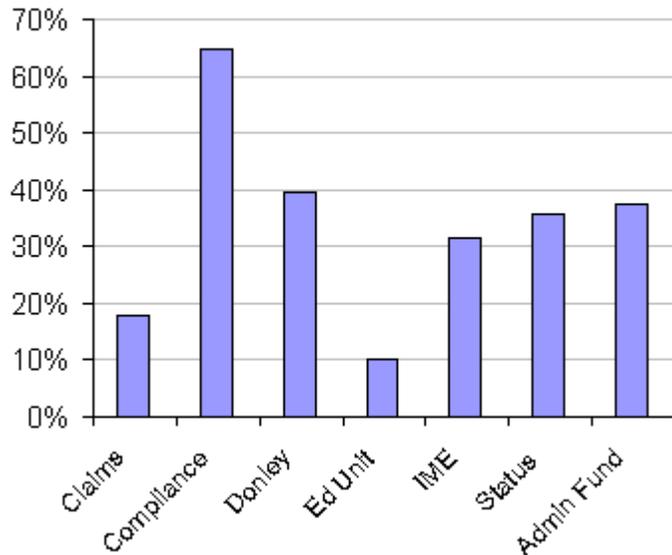
First Reports and Reports of Non-Payment of Indemnity Benefits are first level reports. Before 1998, non-indemnity first reports were recorded manually and are not included in these figures. In the second half of 2002, the Report of Non-Payment of Indemnity form was discontinued.

Second level reports include agreements to compensate, documents to end compensation, and reports of payments. The average number of second level filings between 1996 and 2006 is 45,620. Filings in 2005 were somewhat higher than this 10 year average.

Summary of Notices

Notices Generated	2000	2001	2002	2003	2004	2005	Average 2000 to 2002	Average 2003 to 2005	Reduction in 3 year Average
Claims Analysis	17,426	18,471	16,836	15,914	16,880	10,489	17,578	14,428	17.92%
First Report Compliance	5,472	6,128	4,461	1,649	2,039	1,972	5,354	1,887	64.76%
Donley Center	18,249	19,988	19,020	11,954	11,272	11,322	19,086	11,516	39.66%
Education Unit	33,971	33,267	30,635	30,686	28,923	28,316	32,624	29,308	10.16%
IME & Annual Review	10,927	12,457	11,826	7,968	8,181	8,030	11,737	8,060	31.33%
Status Request	8,435	9,738	9,528	6,018	5,944	5,888	9,234	5,950	35.56%
Administrative Fund	1,798	1,833	1,326	1,076	1,031	995	1,652	1,034	37.42%
Total	96,278	101,882	93,632	75,265	74,270	67,012	97,264	72,182	25.79%

Reduction in 3 Year Average



Overall, the average number of notices sent in 2003 to 2005 is 26% less than the average number of notices sent from 2000 to 2002. The number of notices generated decreased in the last three years for a number of reasons.

Claims analysis notices decreased 38% from 2004 to 2005. A process to streamline correspondence was implemented in 2004. In 2005, the business process was modified to shift notice to claims administrators of claim problems from individual claims to an aggregate basis. The claims notices are expected to drop again for 2006.

First Report Compliance notices dropped to a low of 1,649 in 2003 after successful implementation of a stricter compliance program. In 2004, additional notices were generated identifying sub-standard reports.

Notices on open indemnity claims were reduced starting in 2003 due to a change in policy to reduce misclassification of non-indemnity claims. The number of notices for open indemnity claims, including Donley Center, IME & Annual Review, and Status Requests, all show a decline.

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.

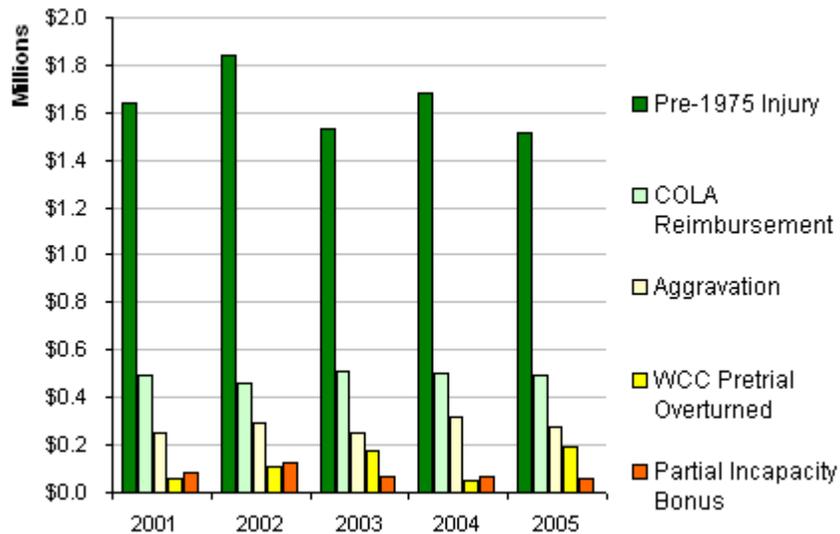
DWC Hearing Overturned. RIGL § 28-33-1.1 (i) (1) (B) provides for the reimbursement of payments made pursuant to a preliminary determination issued by the Workers' Compensation Hearing unit that was later overturned or amended. This section was repealed.

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 Incapacity 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	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Pre-1975 Injury	\$1,994,084	\$2,269,566	\$2,080,103	\$1,629,944	\$1,631,669	\$1,640,010	\$1,841,880	\$1,529,564	\$1,686,002	\$1,513,879
COLA Reimbursement	\$2,110,936	\$674,244	\$296,584	\$319,364	\$452,229	\$493,602	\$458,963	\$513,839	\$502,285	\$496,496
Aggravation	\$799,983	\$1,046,448	\$784,945	\$538,650	\$415,393	\$250,501	\$296,247	\$254,262	\$318,951	\$277,615
WCC Pretrial Overturned	\$246,230	\$82,828	\$284,415	\$207,297	\$70,138	\$62,587	\$105,047	\$174,314	\$52,113	\$193,699
Partial Incapacity Bonus	\$353,075	\$180,801	\$116,964	\$89,924	\$69,639	\$80,713	\$126,103	\$63,038	\$67,105	\$58,969
DWC Hearing Overturned	\$106,845	\$89,992	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$5,611,152	\$4,343,878	\$3,563,011	\$2,785,179	\$2,639,067	\$2,527,413	\$2,828,241	\$2,535,017	\$2,626,457	\$2,540,658

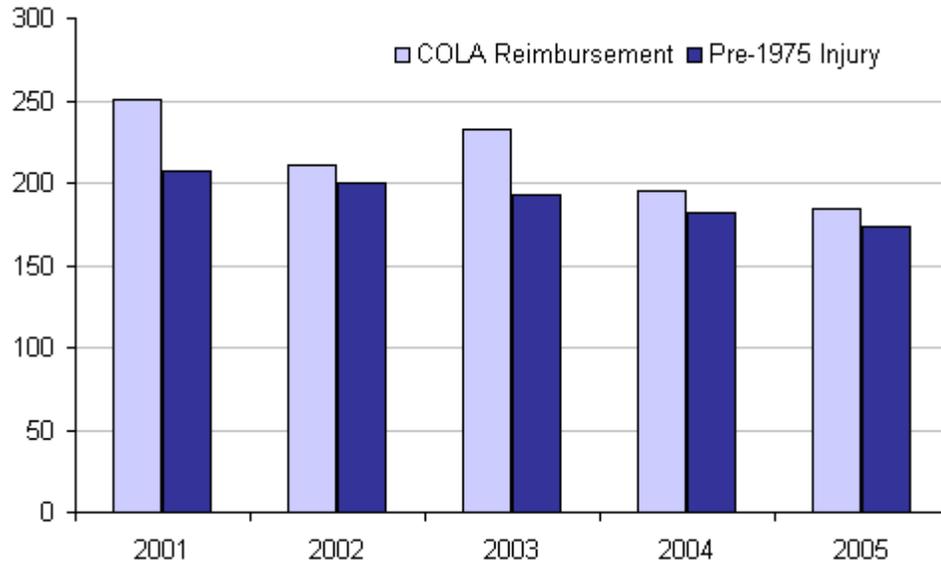


1996 stands out as the year with highest combined expenditures due to COLA reimbursement. Legal reform in September, 1990 granted COLA increases starting May 10, 1991 for all total incapacity injuries, regardless of injury date. Because the cost of COLA had not been anticipated in the premiums for older claims, insurers were allowed reimbursement of the COLA costs effective late in 1995. The high cost for COLA in 1996 is the combined cost of COLA from 1991 through 1996.

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 is expected to decrease as this population declines over time.

Number of Workers' Compensation Administrative Fund Claims Paid

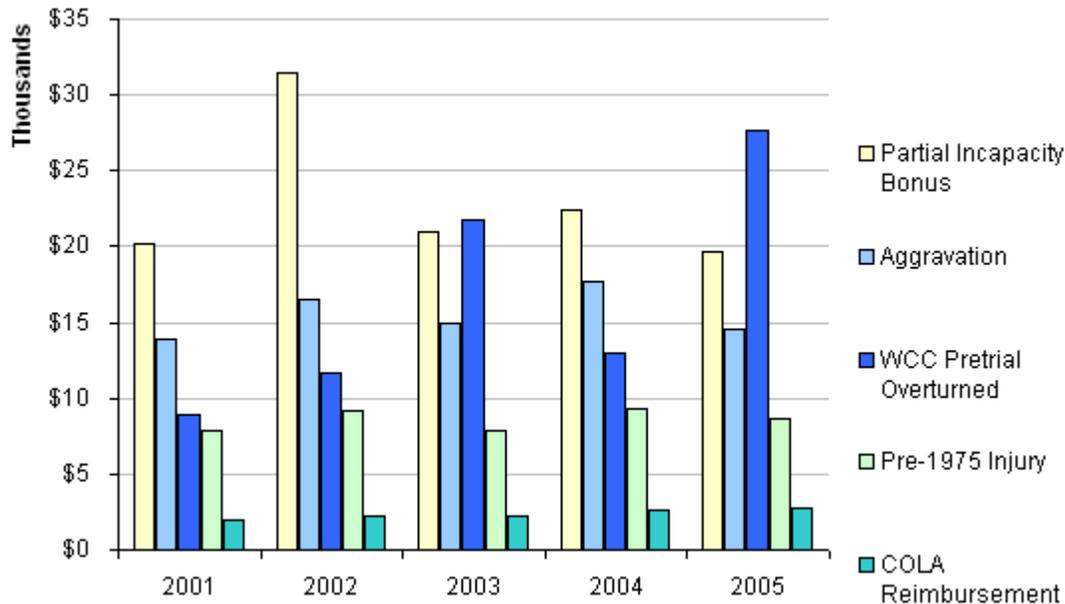
Number of Claims Paid	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
COLA Reimbursement	996	319	169	234	259	251	211	233	195	184
Pre-1975 Injury	285	291	271	241	223	207	200	193	182	174
Aggravation	36	40	38	29	34	18	18	17	18	19
WCC Pretrial Overturned	24	10	26	15	11	7	9	8	4	7
Partial Incapacity Bonus	11	9	7	4	4	4	4	3	3	3
DWC Hearing Overturned	5	2	0	0	0	0	0	0	0	0
Total	1357	671	511	523	531	487	442	454	402	387



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 and die, the number of those claims paid is decreasing.

Average Amount Paid per Workers' Compensation Administrative Fund Claim

Average Paid per Claim	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Partial Incapacity Bonus	\$32,098	\$20,089	\$16,709	\$22,481	\$17,410	\$20,178	\$31,526	\$21,013	\$22,368	\$19,656
Aggravation	\$22,222	\$26,161	\$20,656	\$18,574	\$12,217	\$13,917	\$16,458	\$14,957	\$17,720	\$14,611
WCC Pretrial Overturned	\$10,260	\$8,283	\$10,939	\$13,820	\$6,376	\$8,941	\$11,672	\$21,789	\$13,028	\$27,671
Pre-1975 Injury	\$6,997	\$7,799	\$7,676	\$6,763	\$7,317	\$7,923	\$9,209	\$7,925	\$9,264	\$8,700
COLA Reimbursement	\$2,119	\$2,114	\$1,755	\$1,365	\$1,746	\$1,967	\$2,175	\$2,205	\$2,576	\$2,698
DWC Hearing Overturned	\$21,369	\$44,996	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$4,135	\$6,474	\$6,973	\$5,325	\$4,970	\$5,190	\$6,399	\$5,584	\$6,533	\$6,656



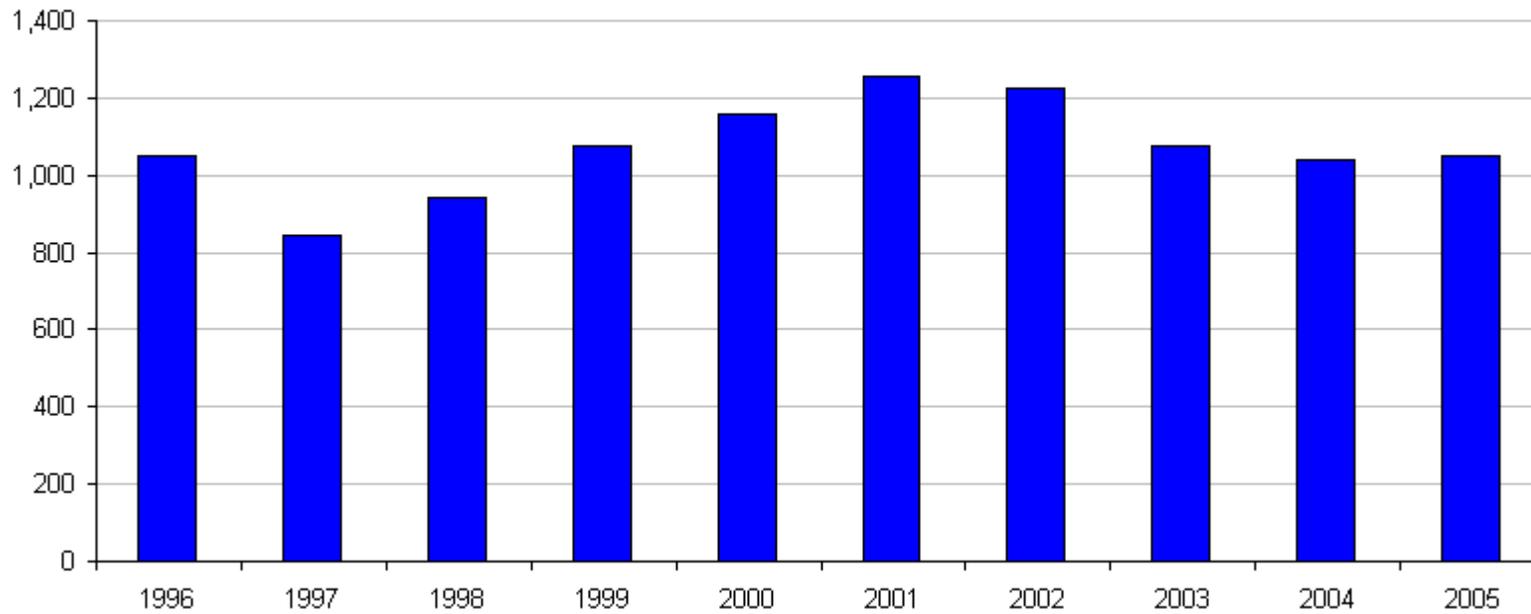
The average cost per claim gives a different perspective on the WCAF expenditures. While Pre-1975 Injuries makes up a large part of the number of claims and total dollar expenditures, the average payment per claim is relatively low in comparison. Similarly, the average payment per COLA injury is low.

There are a low number of claims with Aggravation, Workers' Compensation Court Pretrial Orders Overturned or Partial Incapacity Bonus, but the average payment per claim is high. The average amount paid per claim for Partial Incapacity Bonus fell to \$19,656 in 2005. The average for WCC Pretrial Orders Overturned rose to \$27,671 in 2005.

Dr. John E. Donley Rehabilitation Center Admissions

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Number of Admissions	1,051	843	941	1,077	1,157	1,258	1,224	1,078	1,038	1,048

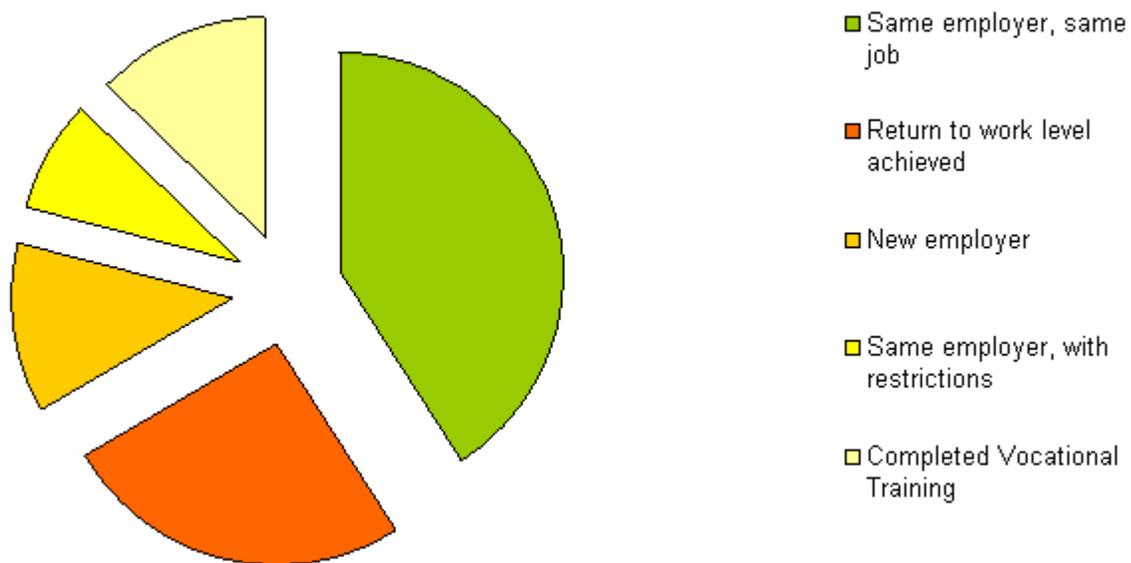
Number of Admissions



Dr. John E. Donley Rehabilitation Center Discharges Returned to Work

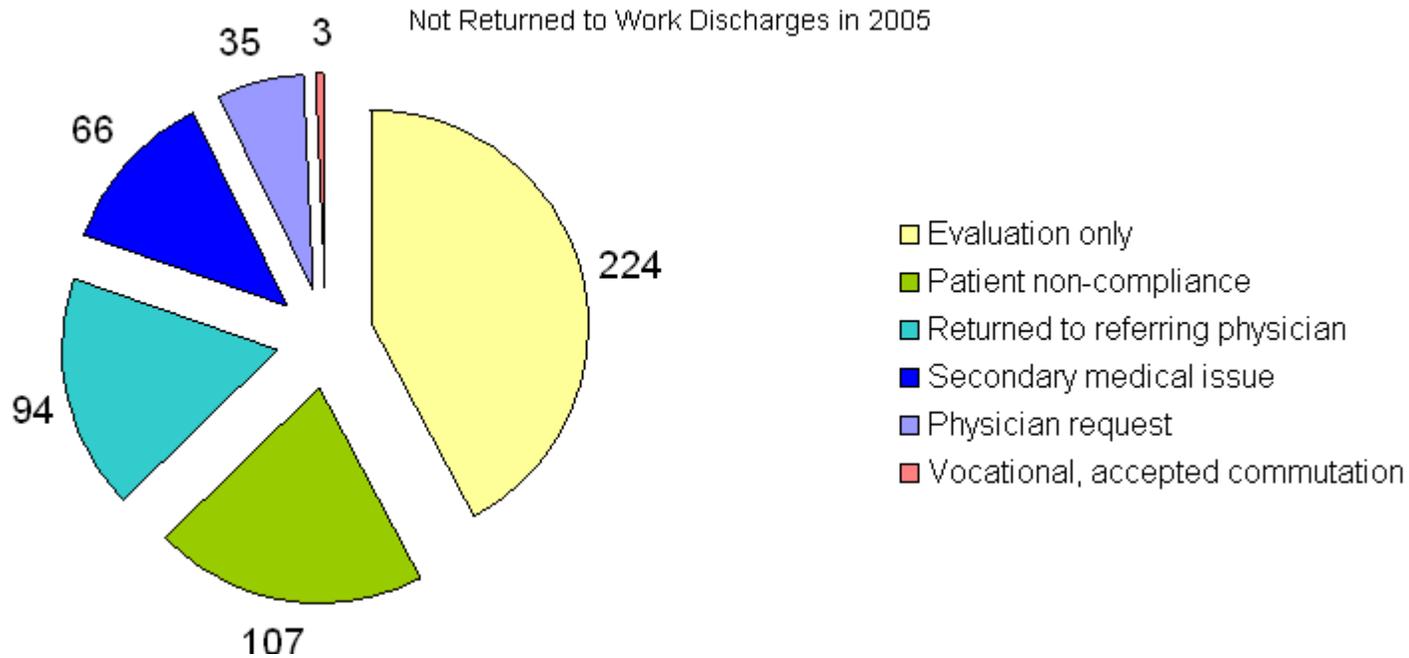
	1998	1999	2000	2001	2002	2003	2004	2005
Return to work level was achieved	310	375	397	514	483	527	441	469
Same employer, same job	171	218	215	271	236	257	213	191
Return to work level achieved	72	76	84	131	148	119	109	121
New employer	40	47	55	66	61	65	43	58
Same employer, with restrictions	27	34	43	46	38	46	41	39
Completed Vocational Training						40	35	60

Return to Work Discharges in 2005



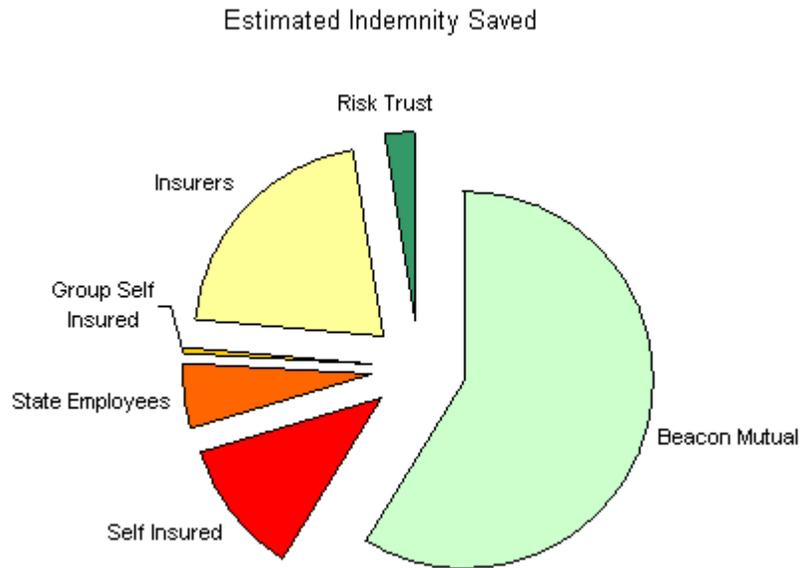
Dr. John E. Donley Rehabilitation Center Discharges Not Returned to Work

	1998	1999	2000	2001	2002	2003	2004	2005
Not Returned to Work	580	657	734	771	771	556	593	534
Evaluation only	255	294	251	281	337	236	250	224
Patient non-compliance	110	115	133	188	131	131	129	107
Returned to referring physician	81	74	121	141	112	77	105	94
Secondary medical issue	36	49	65	70	57	46	51	66
Physician request	27	27	51	46	45	45	52	35
Vocational, accepted commutation	0	0	0	9	15	12	5	3
Other	71	98	113	36	74	9	1	5



Dr. John E. Donley Rehabilitation Center Estimated Indemnity Savings Report

Type of Insurer	Number of Injured Workers Returned to Work	Estimated Weeks of Indemnity Saved	Estimated Amount of Indemnity Saved
Beacon Mutual	128	32,089	\$13,072,832
Self Insured	28	6,354	\$2,588,723
State Employees	13	3,008	\$1,225,396
Group Self Insured	1	226	\$92,188
Insurers	49	11,587	\$4,720,523
Risk Trust	5	1,387	\$565,119
Total	224	54,651	\$22,264,781

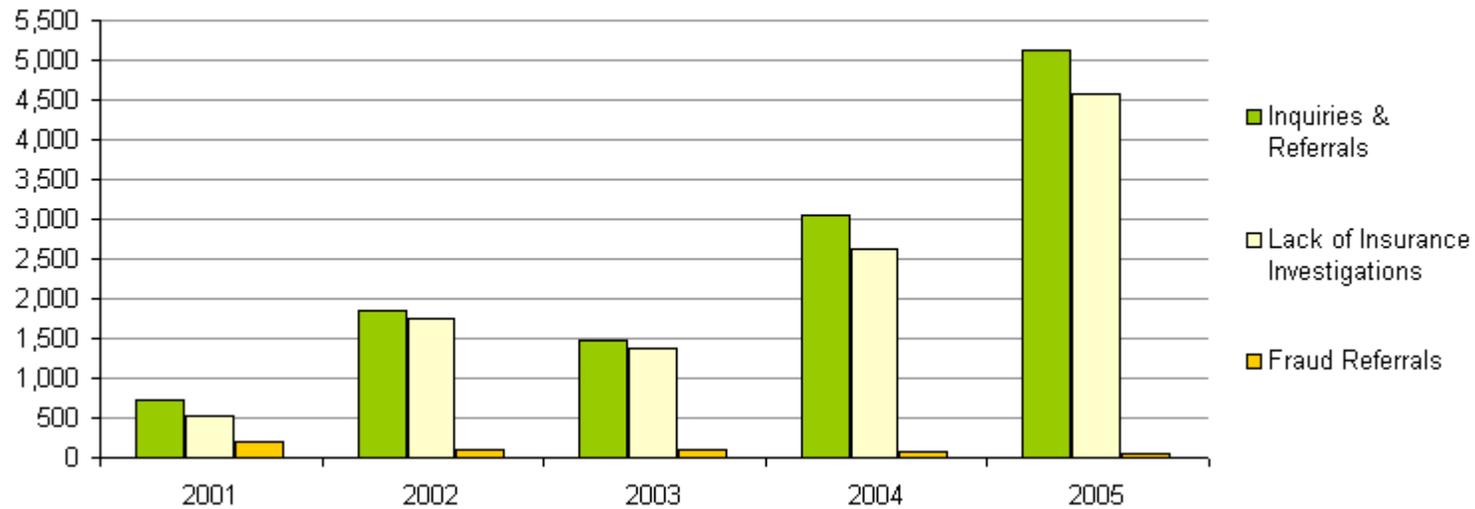


Indemnity savings is estimated for patients discharged to return to work from Donley Center in 2005 where the time between the injury and date of admission is over 3 months. The length of time between the date of discharge and the anticipated date of the 312 week gate is the estimated weeks of indemnity saved. The dollar amount of indemnity is calculated using a compensation rate of 75% of the spendable base wage from the average weekly wage for employers covered by unemployment insurance in calendar year 2004.

Fraud & Compliance Unit Referrals, Inquiries and Filings

	2000	2001	2002	2003	2004	2005
Independent Contractor Forms Filed	NA	7,754	6,756	6,334	7,346	7,936
Inquiries/Referrals	505	737	1,858	1,483	3,062	5,121
Fraud Referrals	*	210	101	97	73	44
Opened for investigation	*	140	46	29	31	15
From Insurers	17	31	30	19	13	10
Referred to AG	7	8	12	9	12	5
Lack of Insurance Investigations	532	527	1,757	1,386	2,634	4,581

Investigations and Referrals



* Fraud and Compliance were not separated in 2000.

Fraud & Compliance Unit Penalties and Fees

	2000	2001	2002	2003	2004	2005
Lack of WC insurance coverage	\$44,439	\$43,955	\$87,514	\$286,872	\$342,884	\$488,246
Failure to report policy information	\$6,250	\$3,250	\$13,800	\$11,250	\$22,750	\$35,750
Waiver Filing Fees	\$745	\$4,205	\$9,515	\$18,045	\$14,895	\$14,345
Failure to file first report of injury	\$3,000	\$13,000	\$23,270	\$8,000	\$5,000	\$1,250

Penalties levied for lack of insurance coverage increased substantially every year since 2000. Penalties for failure to report policy information have increased steadily since 2001. Penalties for failure to file a first report of injury have declined as education and enforcement efforts succeed.

Penalties and Fees

