



Minnesota Department of Labor and Industry Workers' Compensation Division

Workers' Compensation Division Minnesota Department of Labor and Industry 443 Lafayette Road N St Paul MN 55155

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### Introduction

Work-related injuries resulting in disability that extends beyond three calendar-days (lost-time claims) must be reported to the Minnesota Department of Labor and Industry by the self-insured employer or the employer's insurance company. The department currently receives approximately 30,000 lost-time claims each year. The total number of work-related injuries is actually higher. However, by law, injuries with no lost time do not need to be reported to the department.

Reporting an injury is only the beginning of the insurer's (insurance company or self-insured employer) responsibilities. Minnesota Statutes § 176.221, Subdivision 1, states, "Within 14 days of notice to or knowledge by the employer of an injury compensable under this chapter the payment of temporary total compensation shall commence." This statute also gives insurers the same 14-day deadline to deny the claim and to communicate this decision to the injured worker and the department. Minnesota Rules Part 5220.2540, Subpart 1, further applies this 14-day deadline to the first payment or denial of temporary partial benefits. The workers' compensation statute sends a clear message that liability decisions must be made and communicated, and first payments begun, within a short period of time.

Promptness in reporting claims, deciding liability, and making first payments is critical to the outcome of a claim. Employers have a statutory deadline of 10 days to report lost-time claims to their insurance company<sup>1</sup>. The insurer must investigate the claim, determine liability, communicate its decision, and pay the injured worker by the 14th day. Penalties may be assessed against either party for reporting the claim late. Penalties may also be assessed against the insurer for failure to issue the first benefit check on time or for the untimely denial of the claim.

There is more at stake than the cost of penalties. Injured workers who do not know whether their claims have been accepted or who receive their first check late can be unaware of their rights. This can potentially lead to a loss of benefits for the employee or facilitate the need for litigation to resolve the matter.

The 1995 Minnesota Legislature recognized the importance of prompt first payments when it passed Minnesota Statutes § 176.223. This statute requires the department to publish an annual report providing data about the promptness of all insurers in making first payments on a lost-time claim. Because the insurer's responsibility for promptness lies also with the denial of a claim, the *Prompt First Action Report on Minnesota Workers' Compensation Claims* combines data related to the promptness of first payments and denials. This report focuses public attention on the performance of the insurer in the workers' compensation system, with the goal of improving the promptness of individual companies and the entire industry.

<sup>&</sup>lt;sup>1</sup> Minnesota Statutes § 176.231, Subdivision 1 states, "Where ... injury occurs which wholly or partly incapacitates the injured worker from performing labor or service for more than three calendar days, the employer shall report the injury to the insurer on a form prescribed by the commissioner within ten days from its occurrence. An insurer and self-insured employer shall report the injury to the commissioner no later than 14 days from its occurrence."

# Filing requirements of employers and insurers

The *First Report of Injury* form is the tool used to report work-related injuries and illnesses to the insurer and the department (see Appendix A). Employers are required to complete the form when they become aware that a lost-time claim has occurred. The employer must then forward the form to the insurer before its 10-day deadline expires.

After receipt of the *First Report of Injury* form, the insurer conducts an investigation to decide whether to accept liability for the claim. If the injury is a lost-time claim, the *First Report of Injury* form must be sent to the department. The insurer's liability decision must be reported to the injured worker and the department, and if appropriate the first payment must be made by the 14-day deadline.

The *Notice of Insurer's Primary Liability Determination* form, is used by the insurer to report the acceptance or denial of the claim and to communicate valuable information about the payment of benefits (see Appendix B). This form gives the insurer an opportunity to clarify or change information previously submitted on the *First Report of Injury* form. This form includes the date the injured worker was sent notice of the liability decision and the date of the first payment.

# Department actions upon receipt of the data

The department's computer system uses data submitted on the *First Report of Injury* and the *Notice of Insurer's Primary Liability Determination* forms to determine whether the first payment or denial of benefits was timely. When the data is inconclusive, a letter asking for the missing or incomplete data is sent to the insurer (see Appendix C). The database is updated when the response is received.

To create the report for fiscal year 2005 (July 1, 2004 through June 30, 2005), the department again reviewed the data submitted on the two forms by the insurer for each claim. The department also reviewed any additional data submitted by the insurer about the claim, regarding the promptness of the denial or first payment. A list of claims, where the first actions were believed to be untimely, was then sent to each insurer on a quarterly basis. A period of approximately 30 days was allowed for each insurer to submit information to refute the accuracy of the department's data.

After reviewing the responses to all quarterly lists, the department makes further corrections to the database and then computes the percentage of timely first actions for each insurer.

# **Explanation of Prompt First Action Report table**

This table includes all insurance companies and self-insured employers that filed lost-time claims during fiscal years 2001, 2002, 2003, 2004, and 2005. It reports the annual number of lost-time

claims for each company, and the number and percentage of those claims that were paid or denied within the statutory 14-day deadline.

Data used to determine the timeliness of first payments and denials includes the date the first payment was actually sent to an injured worker or the date the denial was served on an injured worker, whichever occurred first.

# Conclusion

In fiscal year 2005, 85.7 percent of the 29,177 lost-time claims submitted had a timely first action by the insurer. This is a slight decrease from fiscal year 2004 where 85.9 percent of the 29,771 lost-time claims submitted had a timely first action.

The promptness with which insurers make first payments and deny claims can depend on how promptly the employer files the *First Report of Injury* form with them. This report does not make a distinction between first actions that were untimely due to the actions of the employer versus the insurer. All untimely actions, regardless of responsible party, are subtracted from the overall number of claims to arrive at the number and percentage of timely first actions.

Some employers, particularly self-insured employers, have a policy that includes the continuation of an employee's full wages after a work injury has occurred. For those companies, the promptness with which first payments are made may be higher than for other self-insured employers and insurance companies that do not have full wage continuation plans. The method used to compute the promptness of first payments and denials for these companies is identical to the method used for all companies in this report.

Some claims from previous fiscal years were litigated about the promptness of the denial or first payment. Experience has shown that updating previously published data to reflect the outcome of litigation results in insignificant changes to the timeliness percentages. Therefore, no data from previous fiscal years has been updated as a result of litigation.

# **Prompt First Action Report table for fiscal year 2005**

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Insurance companies	2005	21,335	17,840	83.6%
	2004	21,812	18,357	84.2%
	2003	23,074	19,501	84.5%
	2002	25,063	21,005	83.8%
	2001	28,789	23,586	81.9%
Self-insured employers	2005	7,842	7,151	91.2%
	2004	7,959	7,221	90.7%
	2003	7,780	7,143	91.8%
	2002	8,282	7,420	89.6%
	2001	8,721	7,724	88.6%
All companies	2005	29,177	24,991	85.7%
	2004	29,771	25,578	85.9%
	2003	30,854	26,644	86.4%
	2002	33,345	28,425	85.2%
	2001	37,510	31,310	83.5%

Ins	urance	companies		
Acceptance Insurance Companies	2005	0	0	N/A
	2004	0	0	N/A
	2003	0	0	N/A
	2002	1	1	100.0%
	2001	0	0	N/A
Accident Fund Insurance Company of	2005	11	10	90.9%
America	2004	8	3	37.5%
	2003	9	8	88.9%
	2002	2	1	50.0%
	2001	N/A	N/A	N/A
Ace USA Group	2005	840	686	81.7%
_	2004	714	556	77.9%
	2003	579	490	84.6%
	2002	568	491	86.4%
	2001	578	469	81.1%
ACIG Insurance Company	2005	16	14	87.5%
(formerly American Risk Funding Insurance	2004	7	7	100.0%
Company - part of American Contractors	2003	13	11	84.6%
Insurance Group)	2002	11	11	100.0%
	2001	22	22	100.0%

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Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Acuity Group	2005	283	241	85.2%
(formerly Heritage Mutual Group)	2004	262	226	86.3%
	2003	197	152	77.2%
	2002	112	97	86.6%
	2001	60	56	93.3%
Alea Group	2005	90	71	78.9%
-	2004	40	39	97.5%
	2003	2	1	50.0%
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Allied Group	2005	9	4	44.4%
(part of Nationwide Group)	2004	23	19	82.6%
	2003	23	15	65.2%
	2002	12	7	58.3%
	2001	2	2	100.0%
American Alternative Insurance	2005	0	0	N/A
Corporation	2004	0	0	N/A
(part of American RE Corporation Group)	2003	1	0	0.0%
	2002	0	0	N/A
	2001	4	2	50.0%
American Compensation Insurance	2005	857	693	80.9%
Company	2004	767	681	88.8%
	2003	636	561	88.2%
	2002	883	759	86.0%
	2001	1,866	1,671	89.5%
American Family Insurance Group	2005	137	110	80.3%
<b>5</b> 1	2004	153	116	75.8%
	2003	150	102	68.0%
	2002	108	78	72.2%
	2001	121	83	68.6%
American Hardware Group	2005	3	3	100.0%
(part of Motorists Insurance Group)	2004	4	4	100.0%
	2003	2	2	100.0%
	2002	6	6	100.0%
	2001	9	7	77.8%
American International Group	2005	1,972	1,649	83.6%
Ĩ	2004	1,900	1,601	84.3%
	2003	1,701	1,443	84.8%
	2002	1,518	1,283	84.5%
	2001	1,612	1,334	82.8%
American Interstate Insurance Company	2005	153	130	85.0%
(part of Amerisafe Insurance Group)	2004	112	96	85.7%
	2003	120	86	71.7%
	2002	153	126	82.4%
	2001	310	234	75.5%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
American Safety Insurance Group	2005	0	0	N/A
	2004	1	1	100.0%
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Amerisure Companies	2005	2	2	100.0%
	2004	5	5	100.0%
	2003	3	3	100.0%
	2002	0	0	N/A
	2001	2	2	100.0%
AON Corporation Group	2005	115	96	83.5%
1 1	2004	322	272	84.5%
	2003	613	534	87.1%
	2002	831	729	87.7%
	2001	964	838	86.9%
APCapital Group	2005	38	29	76.3%
(formerly Mutual Insurance Corporation of	2004	258	195	75.6%
America)	2003	568	519	91.4%
	2002	741	639	86.2%
	2001	847	761	89.8%
Arch Insurance Company	2005	21	18	85.7%
(part of Arch Capital Group U S)	2004	41	28	68.3%
	2003	99	90	90.9%
	2002	40	36	90.0%
	2001	N/A	N/A	N/A
Argonaut Insurance Group	2005	61	42	68.9%
	2004	19	13	68.4%
	2003	32	19	59.4%
	2002	12	8	66.7%
	2001	68	48	70.6%
Atlantic Mutual Companies	2005	38	24	63.2%
r i i i i i i i i i i i i i i i i i i i	2004	68	50	73.5%
	2003	83	61	73.5%
	2002	90	73	81.1%
	2001	139	108	77.7%
Auto-Owners Insurance Group	2005	392	294	75.0%
······································	2004	357	240	67.2%
	2003	397	268	67.5%
	2002	391	288	73.7%
	2001	316	217	68.7%
Baldwin & Lyons Group	2005	9	7	77.8%
	2004	11	6	54.5%
	2003	7	5	71.4%
	2002	13	7	53.8%
	2001	8	7	87.5%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
BancInsure Incorporated	2005	3	2	66.7%
-	2004	2	1	50.0%
	2003	1	1	100.0%
	2002	4	2	50.0%
	2001	N/A	N/A	N/A
Benchmark Insurance Company	2005	93	82	88.2%
	2004	2	2	100.0%
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Berkshire Hathaway Insurance Group	2005	0	0	N/A
5 1	2004	0	0	N/A
	2003	3	2	66.7%
	2002	3	2	66.7%
	2001	2	1	50.0%
Bituminous Insurance Companies	2005	42	38	90.5%
(part of Old Republic General Group)	2004	19	17	89.5%
	2003	21	18	85.7%
	2002	13	11	84.6%
	2001	14	11	78.6%
Chubb Group of Insurance Companies	2005	339	268	79.1%
Chubb Group of insurance companies	2004	308	236	76.6%
	2003	281	207	73.7%
	2002	259	203	78.4%
	2001	219	164	74.9%
Church Mutual Insurance Company	2005	35	31	88.6%
Charlen Mataan Insurance Company	2004	36	25	69.4%
	2003	19	9	47.4%
	2002	33	22	66.7%
	2001	31	23	74.2%
Cincinnati Insurance Companies	2005	85	69	81.2%
(part of Cincinnati Financial Corporation)	2004	105	84	80.0%
	2003	117	96	82.1%
	2002	92	73	79.3%
	2001	83	66	79.5%
Clarendon Insurance Group	2005	0	0	N/A
(part of HDI U S Group)	2004	6	2	33.3%
-	2003	9	6	66.7%
	2002	11	6	54.5%
	2001	11	8	72.7%
CNA Insurance Companies	2001	539	463	85.9%
er ar mourance companies	2003	506	405	83.0%
	2004	636	536	84.3%
	2003	1,119	984	87.9%
	2002	1,487	1,275	85.7%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Continental Western Insurance Group	2005	104	87	83.7%
(part of W R Berkley Group)	2004	126	95	75.4%
	2003	118	93	78.8%
	2002	93	69	74.2%
	2001	172	131	76.2%
Credit General Insurance Company	2005	0	0	N/A
(declared insolvent as of 11/15/2000 - part of	2004	0	0	N/A
PRS Insurance Group Incorporated)	2003	2	1	50.0%
	2002	8	4	50.0%
	2001	192	143	74.5%
Crum & Forster Insurance Group	2005	44	41	93.2%
(part of Fairfax Financial USA Group)	2004	55	54	98.2%
	2003	89	80	89.9%
	2002	125	113	90.4%
	2001	109	95	87.2%
Cuna Mutual Group	2005	11	9	81.8%
	2004	8	8	100.0%
	2003	6	4	66.7%
	2002	3	2	66.7%
	2001	11	11	100.0%
DaimlerChrysler Group	2005	0	0	N/A
(formerly Chrysler Insurance Company)	2004	1	1	100.0%
	2003	1	1	100.0%
	2002	2	2	100.0%
	2001	0	0	N/A
Dakota Truck Underwriters	2005	230	197	85.7%
(part of Dakota Group)	2004	258	205	79.5%
	2003	177	149	84.2%
	2002	38	29	76.3%
	2001	14	14	100.0%
Dodson Group	2005	0	0	N/A
(declared insolvent as of 8/18/2004)	2004	7	3	42.9%
	2003	57	42	73.7%
	2002	113	101	89.4%
	2001	119	92	77.3%
Electric Insurance Group	2005	8	7	87.5%
	2004	10	8	80.0%
	2003	12	11	91.7%
	2002	9	8	88.9%
	2001	9	7	77.8%
EMC Insurance Companies	2001	124	98	79.0%
Lite insurance companies	2003	91	76	83.5%
	2004	108	96	88.9%
	2003	132	103	78.0%
	2002	132	112	80.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Employers Insurance Company of Wausau	2005	629	522	83.0%
(part of Liberty Mutual Insurance Companies)	2004	465	390	83.9%
	2003	432	351	81.3%
	2002	310	259	83.5%
	2001	249	186	74.7%
Everest Reinsurance Group	2005	33	30	90.9%
1	2004	2	2	100.0%
	2003	0	0	N/A
	2002	0	0	N/A
	2001	0	0	N/A
Farm Bureau Mutual Group	2005	186	156	83.9%
(formerly Farm Bureau Group of Iowa)	2004	440	370	84.1%
	2003	573	506	88.3%
	2002	418	363	86.8%
	2002	107	93	86.9%
Farmers Insurance Group	2001	148	125	84.5%
ranners insurance Group	2003	246	223	90.7%
	2001	234	199	85.0%
	2003	321	270	84.1%
	2002	371	300	80.9%
Formland Mutual Incurance Company	2001	57	51	89.5%
Farmland Mutual Insurance Company (part of Nationwide Group)	2003	54	47	87.0%
(put of rudonwide Group)	2004	45	37	82.2%
	2003	97	83	85.6%
	2002	99	85	89.9%
	2001	372	347	93.3%
Federated Mutual Group	2003	409	347	93.2%
	2004	505	481	95.2%
	2003	654	608	93.0%
	2002	685	632	92.3%
		14	12	
Federated Rural Electric Insurance	2005 2004	14		85.7%
Exchange			11	91.7%
	2003	24	19	79.2%
	2002	21	16	76.2%
	2001	18	14	77.8%
Fidelity & Deposit Company of Maryland	2005	N/A	N/A	N/A
(merged into Zurich North American in 2002 - part of Zurich Financial Services Group)	2004	N/A	N/A	N/A
part of Zurien Financial Services Group)	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	1	1	100.0%
Firemans Fund Insurance Companies	2005	72	59	81.9%
(part of Allianz of America Incorporated)	2004	39	35	89.7%
	2003	96	70	72.9%
	2002	193	166	86.0%
	2001	315	274	87.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
First Nonprofit Insurance Company	2005	0	0	N/A
	2004	0	0	N/A
	2003	1	1	100.0%
	2002	2	2	100.0%
	2001	N/A	N/A	N/A
Florists Mutual Group	2005	20	15	75.0%
	2004	31	25	80.6%
	2003	35	29	82.9%
	2002	27	21	77.8%
	2001	35	26	74.3%
Fremont Compensation Group	2005	0	0	N/A
(declared insolvent as of 7/2/2003 - part of	2004	0	0	N/A
Fremont General Group)	2003	2	1	50.0%
	2002	17	14	82.4%
	2001	194	133	68.6%
Frontier Insurance Group Incorporated	2005	0	0	N/A
(declared insolvent as of $10/15/2001$ )	2004	0	0	N/A
	2003	0	0	N/A
	2002	0	0	N/A
	2001	1	1	100.0%
GE Global Insurance Group	2005	107	85	79.4%
1	2004	144	103	71.5%
	2003	100	76	76.0%
	2002	27	24	88.9%
	2001	N/A	N/A	N/A
General Casualty Companies	2005	543	494	91.0%
(part of Winterthur U S Group)	2004	578	507	87.7%
	2003	580	519	89.5%
	2002	647	533	82.4%
	2001	753	590	78.4%
Great American Insurance Companies	2005	15	5	33.3%
(part of Great American P & C Insurance	2004	13	7	53.8%
Group)	2003	8	5	62.5%
	2002	8	4	50.0%
	2001	7	7	100.0%
Great West Casualty Company	2005	99	83	83.8%
(part of Old Republic General Group)	2004	131	121	92.4%
	2003	116	106	91.4%
	2002	63	51	81.0%
	2001	32	29	90.6%
Grinnell Mutual Group	2005	184	132	71.7%
*	2004	185	163	88.1%
	2003	202	179	88.6%
	2002	250	213	85.2%
	2001	179	158	88.3%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
GuideOne Insurance	2005	25	17	68.0%
	2004	27	20	74.1%
	2003	31	24	77.4%
	2002	31	25	80.6%
	2001	29	19	65.5%
Gulf Insurance Group	2005	3	3	100.0%
(part of St Paul Travelers Companies)	2004	7	6	85.7%
	2003	24	18	75.0%
	2002	9	4	44.4%
	2001	1	1	100.0%
Hanover Insurance Companies	2005	2	1	50.0%
(part of Allmerica Financial Property &	2004	7	7	100.0%
Casualty Companies)	2003	10	7	70.0%
	2002	1	0	0.0%
	2001	3	2	66.7%
Harleysville Insurance	2001	32	24	75.0%
(formerly Minnesota Fire & Casualty Group)	2003	40	34	85.0%
	2004	68	54	79.4%
	2003	60	51	85.0%
	2002	45	35	77.8%
Houtfound Incommon of Canona	2001	446	323	77.3%
Hartford Insurance Group	2003	305	228	72.4%
	2004	372	228	76.3%
	2003		284	78.3%
		344		
	2001	299	224	74.9%
Hawkeye-Security Insurance Company	2005	98	89	90.8%
(formerly Indiana Insurance Companies - part of Liberty Mutual Insurance Companies -	2004	75	66	88.0%
formerly part of OneBeacon Insurance Group	2003	58	48	82.8%
for 2001)	2002	93	85	91.4%
	2001	N/A	N/A	N/A
Health Care Insurance Reciprocal	2005	189	170	89.9%
	2004	281	256	91.1%
	2003	279	243	87.1%
	2002	124	114	91.9%
	2001	10	10	100.0%
Highlands Insurance Company	2005	0	0	N/A
	2004	2	2	100.0%
	2003	8	4	50.0%
	2002	87	70	80.5%
	2001	35	21	60.0%
ICW Group	2005	0	0	N/A
	2004	0	0	N/A
	2003	0	0	N/A
	2002	1	1	100.0%
	2001	N/A	N/A	N/A

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Indiana Insurance Companies	2005	N/A	N/A	N/A
(merged into Hawkeye-Security Insurance	2004	N/A	N/A	N/A
Company as of 2002 - part of Liberty Mutual	2003	N/A	N/A	N/A
Insurance Companies)	2002	N/A	N/A	N/A
	2001	97	85	87.6%
Indiana Lumbermens Mutual Insurance	2005	15	11	73.3%
Company	2004	24	21	87.5%
(part of ILM Group)	2003	41	34	82.9%
	2002	60	50	83.3%
	2001	75	60	80.0%
Integrity Mutual Insurance Company	2005	80	60	75.0%
(part of Grange Mutual Casualty Group)	2004	110	86	78.2%
	2003	103	76	73.8%
	2002	58	47	81.0%
	2001	36	30	83.3%
Kemper Insurance Companies	2005	16	15	93.8%
Kemper insurance companies	2004	113	89	78.8%
	2003	832	697	83.8%
	2002	1,370	1,155	84.3%
	2002	1,584	1,310	82.7%
Legion Insurance Group	2001	0	0	N/A
(declared insolvent as of 7/25/2003)	2003	0	0	N/A N/A
	2003	8	6	75.0%
	2003	65	54	83.1%
	2002	125	104	83.2%
Liberty Mutual Insurance	2001	1,373	1,154	84.0%
(part of Liberty Mutual Insurance Companies)	2003	1,475	1,337	90.6%
	2004	1,525	1,333	87.4%
	2003	1,640	1,379	84.1%
	2002	2,191	1,674	76.4%
Lumber Insurance Companies	2001	0	0	N/A
Lumber insurance Companies	2003	0	0	N/A
	2004	0	0	N/A N/A
	2003	1	1	100.0%
	2002	25	12	48.0%
Lumbarmana Underwriting Allianaa	2001	64	55	85.9%
Lumbermens Underwriting Alliance	2003	66	59	89.4%
	2004	111	102	91.9%
	2003	111	136	93.2%
	2002	272	241	88.6%
MADA Income on England	2001	0		88.0% N/A
MADA Insurance Exchange	2003	0	0	
				N/A
	2003	1 5	1 5	100.0%
	2002	_	_	100.0%
	2001	140	108	77.1%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Meadowbrook Insurance Group	2005	68	50	73.5%
	2004	40	27	67.5%
	2003	10	7	70.0%
	2002	46	30	65.2%
	2001	91	65	71.4%
Medical Assurance Group	2005	0	0	N/A
(part of ProAssurance Group)	2004	0	0	N/A
	2003	7	6	85.7%
	2002	77	65	84.4%
	2001	60	47	78.3%
Meridian Citizens Security Group	2005	N/A	N/A	N/A
(merged into State Auto Insurance Companies	2004	N/A	N/A	N/A
in 2003 - part of State Auto Insurance	2003	N/A	N/A	N/A
Companies)	2002	62	42	67.7%
	2001	125	88	70.4%
Michigan Millers Mutual Insurance	2005	19	9	47.4%
Company	2003	16	5	31.3%
Company	2003	8	4	50.0%
	2003	5	4	80.0%
	2002	5	4	80.0%
Millorg Eight Incurrence Companies	2001	0	0	N/A
Millers First Insurance Companies	2003	0	0	N/A N/A
	2004	0	0	N/A N/A
	2003	2	2	100.0%
	2002	16	10	62.5%
	2001	24		66.7%
Milwaukee Insurance Group (part of Unitrin Incorporated)	2003	12	16 9	75.0%
(part of Onitin incorporated)	2004	12	8	66.7%
	2003	44	28	
				63.6%
	2001	51	40	78.4%
Minnesota Assigned Risk Plan	2005	1,797	1,364	75.9%
	2004	1,921	1,493	77.7%
	2003	1,677	1,306	77.9%
	2002	1,193	792	66.4%
	2001	843	538	63.8%
Mitsui Sumitomo Insurance Group	2005	2	2	100.0%
(formerly Sumitomo Marine & Fire Insurance Company LTD)	2004	1	1	100.0%
Company LTD)	2003	1	1	100.0%
	2002	6	5	83.3%
	2001	0	0	N/A
Mutual Service Casualty Insurance	2005	0	0	N/A
Company	2004	0	0	N/A
(part of Country Insurance & Financial	2003	5	4	80.0%
Services)	2002	70	48	68.6%
	2001	103	84	81.6%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
National American Insurance Company	2005	0	0	N/A
	2004	1	1	100.0%
	2003	5	5	100.0%
	2002	8	5	62.5%
	2001	13	12	92.3%
National Farmers Union Casualty Group	2005	N/A	N/A	N/A
(merged into OneBeacon Insurance Group in	2004	N/A	N/A	N/A
2004 - part of White Mountains Insurance Group)	2003	42	40	95.2%
	2002	73	67	91.8%
	2001	78	60	76.9%
North American Specialty Insurance	2005	0	0	N/A
Company	2004	0	0	N/A
(part of Swiss Re Group)	2003	1	1	100.0%
	2002	32	29	90.6%
	2002	68	57	83.8%
Ohio Casualty Group	2001	21	17	81.0%
Onto Casualty Group	2003	22	10	45.5%
	2004	26	10	46.2%
	2003	20	12	62.5%
	2002	25	16	64.0%
	2001	742	652	87.9%
Old Republic Insurance Company (part of Old Republic General Group)	2003	742	645	89.5%
(part of Old Republic General Group)	2004	721	632	89.0%
	2003	507		89.0%
	-		453	
	2001	433	352	81.3%
OneBeacon Insurance Group (includes National Farmers Union Casualty Group as of 2004 - formerly CGU Midwest & Hawkeye-Security - part of White Mountains	2005	2	1	50.0%
	2004	17	13	76.5%
	2003	33	25	75.8%
Insurance Group)	2002	130	112	86.2%
•	2001	290	222	76.6%
Penn Millers Insurance Company	2005	7	5	71.4%
(part of Penn Millers Insurance Group)	2004	1	0	0.0%
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Pharmacists Mutual Insurance Company	2005	24	22	91.7%
	2004	24	17	70.8%
	2003	23	20	87.0%
	2002	23	20	87.0%
	2001	26	20	76.9%
Phico Group	2005	0	0	N/A
(declared insolvent as of 2/1/2002)	2004	0	0	N/A
	2003	0	0	N/A
	2002	7	1	14.3%
	2001	5	4	80.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
PMA Capital Insurance Group	2005	12	11	91.7%
	2004	26	20	76.9%
	2003	3	2	66.7%
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Preferred Professional Insurance Company	2005	9	6	66.7%
	2004	5	5	100.0%
	2003	13	9	69.2%
	2002	10	8	80.0%
	2001	10	7	70.0%
RAM Mutual Insurance Company	2005	95	82	86.3%
read and the second sec	2004	86	75	87.2%
	2003	84	70	83.3%
	2002	93	81	87.1%
	2001	95	74	77.9%
Reliance Insurance Group	2005	2	2	100.0%
(declared insolvent as of 10/3/2001)	2003	0	0	N/A
(,	2003	0	0	N/A
	2003	12	7	58.3%
	2002	208	157	75.5%
Royal & Sun Alliance Insurance Group	2001	45	31	68.9%
(includes EBI Companies as of 2000)	2003	412	316	76.7%
(includes EBF companies as of 2000)	2004	585	481	82.2%
	2003	576	481	81.6%
	2002	685	497	72.6%
Safeco Insurance Companies	2005	54	38	70.4%
	2004	57	45	78.9%
	2003	87	72	82.8%
	2002	308	265	86.0%
	2001	662	558	84.3%
Safety National Group	2005	8	5	62.5%
(formerly Safety National Casualty Corporation)	2004	6	4	66.7%
corporation)	2003	0	0	N/A
	2002	0	0	N/A
	2001	1	0	0.0%
St Paul Travelers	2005	1,489	1,252	84.1%
(formerly St Paul Companies)	2004	974	850	87.3%
	2003	1,146	977	85.3%
	2002	1,360	1,142	84.0%
	2001	1,121	918	81.9%
Secura Insurance Companies	2005	105	80	76.2%
	2004	119	109	91.6%
	2003	84	75	89.3%
	2002	101	78	77.2%
	2001	93	75	80.6%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Selective Insurance Group	2005	92	64	69.6%
	2004	67	47	70.1%
	2003	57	43	75.4%
	2002	37	16	43.2%
	2001	16	12	75.0%
Sentry Insurance Group	2005	702	636	90.6%
Sentry insurance Oroup	2004	552	505	91.5%
	2003	445	406	91.2%
	2002	532	460	86.5%
	2001	525	427	81.3%
Sompo Japan Insurance Company of	2005	2	1	50.0%
America	2004	0	0	N/A
(formerly Yasuda Fire & Marine Insurance	2003	3	2	66.7%
Company of America)	2002	1	1	100.0%
	2001	4	2	50.0%
State Auto Insurance Companies	2005	48	39	81.3%
(includes Meridian Citizens Security Group as	2004	44	30	68.2%
of 2003)	2003	70	41	58.6%
	2002	14	13	92.9%
	2001	17	15	88.2%
State Farm Group	2005	168	138	82.1%
1	2004	171	145	84.8%
	2003	168	149	88.7%
	2002	193	174	90.2%
	2001	176	159	90.3%
State Fund Mutual Companies	2005	2,036	1,889	92.8%
(formerly State Fund Mutual Insurance	2004	2,016	1,871	92.8%
Company of Minnesota)	2003	1,896	1,756	92.6%
	2002	2,099	1,947	92.8%
	2001	2,582	2,331	90.3%
Superior National Insurance Group	2005	0	0	N/A
1	2004	0	0	N/A
	2003	0	0	N/A
	2002	0	0	N/A
	2001	1	1	100.0%
TIG Insurance Group	2005	0	0	N/A
(part of Fairfax Financial USA Group)	2004	6	4	66.7%
	2003	22	10	45.5%
	2002	90	31	34.4%
	2001	110	72	65.5%
Tokio Marine & Nichido Fire USB Group	2005	1	1	100.0%
(formerly Tokio Marine & Fire Group)	2004	3	2	66.7%
-	2003	5	4	80.0%
	2002	3	2	66.7%
	2001	1	0	0.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Transguard Insurance Company of	2005	2	1	50.0%
America	2004	N/A	N/A	N/A
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Travelers Property Casualty	2005	N/A	N/A	N/A
(merged into St Paul Travelers in 2005)	2004	635	526	82.8%
	2003	631	528	83.7%
	2002	674	562	83.4%
	2001	905	756	83.5%
Underwriters Insurance Company	2005	0	0	N/A
(part of Swiss RE Group)	2004	0	0	N/A
	2003	0	0	N/A
	2002	0	0	N/A
	2001	6	3	50.0%
United Fire & Casualty Group	2005	42	40	95.2%
	2004	57	47	82.5%
	2003	46	34	73.9%
	2002	40	31	77.5%
	2001	59	50	84.7%
United Wisconsin Insurance Company	2005	13	10	76.9%
(d.b.a. United Heartland)	2004	7	6	85.7%
	2003	2	1	N/A
	2002	0	0	N/A
	2001	0	0	N/A
Universal Underwriters Insurance	2005	25	14	56.0%
Company	2004	30	17	56.7%
(part of Zurich Financial Services Group)	2003	26	18	69.2%
	2002	78	58	74.4%
	2001	17	8	47.1%
Utica National Insurance Group	2005	0	0	N/A
oneu Hunonui Insuranee Group	2004	0	0	N/A
	2003	2	1	50.0%
	2002	12	10	83.3%
	2001	26	17	65.4%
Vanliner Insurance Company	2005	28	11	39.3%
· annier insurance company	2003	18	9	50.0%
	2003	16	9	56.3%
	2003	17	10	58.8%
	2002	20	10	70.0%
West Bend Mutual Group	2001	196	180	91.8%
west bend mutual Group	2003	125	105	84.0%
	2004	1125	105	90.8%
	2003	42	38	90.5%
	2002	74	50	20.270

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Western National Insurance Group	2005	514	443	86.2%
	2004	444	367	82.7%
	2003	530	461	87.0%
	2002	732	634	86.6%
	2001	896	737	82.3%
Westfield Group	2005	112	90	80.4%
-	2004	100	72	72.0%
	2003	103	76	73.8%
	2002	110	80	72.7%
	2001	108	71	65.7%
XL Capital Group	2005	11	9	81.8%
	2004	2	1	50.0%
	2003	3	3	100.0%
	2002	5	4	80.0%
	2001	1	0	0.0%
Zenith National Insurance Group	2005	1	1	100.0%
	2004	7	5	71.4%
	2003	9	8	88.9%
	2002	20	17	85.0%
	2001	3	2	66.7%
Zurich North America	2005	1,291	1,075	83.3%
(formerly Zurich U S - part of Zurich Financial	2004	1,174	962	81.9%
Services Group)	2003	1,043	854	81.9%
	2002	896	696	77.7%
	2001	626	495	79.1%

Sel	f-insured	d employers		
A E Goetze Company	2005	0	0	N/A
(no longer self-insured as of 10/15/1996)	2004	2	2	100.0%
	2003	0	0	N/A
	2002	0	0	N/A
	2001	0	0	N/A
ABF Freight System Incorporated	2005	6	6	100.0%
	2004	11	9	81.8%
	2003	9	9	100.0%
	2002	13	13	100.0%
	2001	17	11	64.7%
Access Insurance Association	2005	46	45	97.8%
	2004	53	53	100.0%
	2003	42	41	97.6%
	2002	51	48	94.1%
	2001	49	44	89.8%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
ADC Telecommunications Incorporated	2005	2	2	100.0%
*	2004	5	5	100.0%
	2003	16	15	93.8%
	2002	18	16	88.9%
	2001	40	37	92.5%
AG Processing Incorporated	2005	3	3	100.0%
and incorporated	2004	1	1	100.0%
	2003	0	0	N/A
	2002	1	1	100.0%
	2001	3	3	100.0%
Allete	2005	23	23	100.0%
(legally incorporated as Minnesota Power	2004	16	16	100.0%
Incorporated)	2003	14	14	100.0%
	2002	23	23	100.0%
	2001	17	17	100.0%
Allina Health System	2005	310	294	94.8%
3	2004	307	289	94.1%
	2003	339	327	96.5%
	2002	426	402	94.4%
	2001	434	373	85.9%
American Crystal Sugar Company	2005	6	6	100.0%
	2004	8	6	75.0%
	2003	20	20	100.0%
	2002	17	14	82.4%
	2001	15	14	93.3%
Amherst H Wilder Foundation	2005	18	17	94.4%
	2004	8	8	100.0%
	2003	11	9	81.8%
	2002	16	16	100.0%
	2001	7	7	100.0%
Anderson Trucking Service Incorporated	2005	2	2	100.0%
(new self-insured as of 3/15/2005)	2004	N/A	N/A	N/A
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Anoka County	2005	12	12	100.0%
(new self-insured as of 1/1/2002)	2004	12	11	91.7%
	2003	10	10	100.0%
	2002	6	5	83.3%
	2001	0	0	N/A
Archdiocese of St Paul & Minneapolis	2005	32	29	90.6%
1	2004	27	23	85.2%
	2003	38	34	89.5%
	2002	28	21	75.0%
	2001	47	36	76.6%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Archer Daniels Midland Company	2005	3	1	33.3%
	2004	0	0	N/A
	2003	4	4	100.0%
	2002	2	2	100.0%
	2001	3	2	66.7%
Arctic Cat Incorporated	2005	31	31	100.0%
-	2004	24	23	95.8%
	2003	23	22	95.7%
	2002	21	20	95.2%
	2001	30	28	93.3%
AT & T Corporation	2005	3	3	100.0%
L L	2004	6	4	66.7%
	2003	6	6	100.0%
	2002	3	3	100.0%
	2001	11	10	90.9%
Bauerly Brothers Incorporated	2005	21	19	90.5%
(a subsidiary of Knife River Corporation)	2004	26	21	80.8%
	2003	21	20	95.2%
	2002	15	15	100.0%
	2001	15	12	80.0%
Benedictine Group Self-Insurance	2001	63	55	87.3%
Association	2003	41	37	90.2%
	2001	50	46	92.0%
	2003	39	33	84.6%
	2002	47	35	74.5%
Dama Incomponeted	2001	14	11	78.6%
Bermo Incorporated	2003	9	7	77.8%
	2004	6	6	100.0%
	2003	8	6	75.0%
	2002	19	16	84.2%
Dia dia Dana Canada	2001	12	10	91.7%
Blandin Paper Company	2003	12	11	100.0%
	2004	38	37	97.4%
	2003			100.0%
		31	31	
	2001	35	35	100.0%
Blue Cross Blue Shield of Minnesota	2005	38	35	92.1%
	2004	39	38	97.4%
	2003	41	40	97.6%
	2002	27	26	96.3%
	2001	20	20	100.0%
Brunswick Corporation	2005	2	2	100.0%
	2004	9	8	88.9%
	2003	10	9	90.0%
	2002	9	8	88.9%
	2001	7	7	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Builders & Contractors Workers	2005	59	55	93.2%
Compensation Fund	2004	87	77	88.5%
-	2003	87	74	85.1%
	2002	56	51	91.1%
	2001	68	63	92.6%
Bureau of Engraving Incorporated	2005	0	0	N/A
6 6 r	2004	1	1	100.0%
	2003	2	2	100.0%
	2002	2	2	100.0%
	2001	6	5	83.3%
Care Providers Workers Compensation	2005	9	9	100.0%
Fund	2004	N/A	N/A	N/A
(new self-insured as of 12/16/2004)	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2002	N/A	N/A	N/A
Cargill Incorporated	2005	16	15	93.8%
Cargin meorporated	2003	18	13	66.7%
	2003	18	18	100.0%
	2003	10	10	83.3%
	2002	12	10	100.0%
Carl Polandar & Song Company	2001	4	4	100.0%
Carl Bolander & Sons Company	2003	4	4	100.0%
	2004	5	4	80.0%
	2003	5	5	100.0%
	2002	8	8	100.0%
Cordston College	2001	8	8	100.0%
Carleton College	2003	14	11	78.6%
	2004	5	5	100.0%
	2003	10	8	80.0%
	2002	7	7	100.0%
Containtand Componetion	2001	0	0	N/A
Certainteed Corporation (no longer self-insured as of 10/1/2002)	2003	0	0	N/A N/A
(no longer sen insulea as of 10, 1/2002)	2004	5	5	100.0%
	2003	5	4	80.0%
	2002	4	3	75.0%
	2001	28	24	
Children's Hospital & Clinics of Minnesota (formerly Children's Health Care)	2003	37	35	85.7% 94.6%
(tormetry emidden s freatur eare)	2004	30	28	93.3%
		30 49		
	2002		46	93.9%
	2001	47	40	85.1%
CHS Incorporated	2005	29	23	79.3%
(formerly Cenex Harvest States Cooperatives)	2004	33	29	87.9%
	2003	22	19	86.4%
	2002	34	29	85.3%
	2001	41	36	87.8%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
City of Bloomington	2005	10	10	100.0%
	2004	13	13	100.0%
	2003	15	15	100.0%
	2002	17	17	100.0%
	2001	18	18	100.0%
City of Duluth	2005	15	14	93.3%
	2004	17	12	70.6%
	2003	12	10	83.3%
	2002	16	16	100.0%
	2001	30	26	86.7%
City of Eagan	2005	4	4	100.0%
	2004	2	2	100.0%
	2003	4	4	100.0%
	2002	4	4	100.0%
	2001	4	4	100.0%
City of Faribault	2005	3	3	100.0%
	2004	3	3	100.0%
	2003	3	3	100.0%
	2002	5	5	100.0%
	2001	5	4	80.0%
City of Minneapolis	2005	152	152	100.0%
	2004	151	149	98.7%
	2003	161	160	99.4%
	2002	157	157	100.0%
	2001	195	190	97.4%
City of Plymouth	2005	4	4	100.0%
City of Fightouti	2004	3	3	100.0%
	2003	11	11	100.0%
	2002	5	5	100.0%
	2001	9	8	88.9%
City of Richfield	2005	10	9	90.0%
	2004	6	4	66.7%
	2003	5	5	100.0%
	2002	11	10	90.9%
	2001	13	12	92.3%
City of Rochester	2005	24	24	100.0%
	2003	24	24	100.0%
	2003	28	28	100.0%
	2003	23	23	100.0%
	2002	31	30	96.8%
City of Roseville	2001	7	5	71.4%
	2003	6	6	100.0%
	2004	4	4	100.0%
	2003	2	2	100.0%
	2002	4	4	100.0%

# Minnesota Department of Labor and Industry

005           004           003           002           001           005           004           003           002           001           005           004           003           002           001           005           004           003           002           001           005           004           003           002           001           005           004           003           002           001           005           004           005           004	$\begin{array}{c} 0\\ 5\\ 9\\ 9\\ 111\\ 60\\ 64\\ 117\\ 129\\ 56\\ 73\\ 92\\ 70\\ 99\\ 6\\ 5\\ 3\\ 5\\ 3\\ 5\\ 13\\ 33\\ \end{array}$	$\begin{array}{c} 0 \\ 4 \\ 8 \\ 5 \\ 7 \\ 76 \\ 38 \\ 57 \\ 105 \\ 111 \\ 48 \\ 57 \\ 72 \\ 64 \\ 91 \\ 6 \\ 4 \\ 91 \\ 6 \\ 4 \\ 3 \\ 5 \\ 13 \\ 29 \end{array}$	N/A           80.0%           88.9%           100.0%           77.8%           68.5%           63.3%           89.1%           89.7%           86.0%           85.7%           78.1%           91.4%           91.9%           100.0%           80.0%           80.0%
003           002           001           005           004           003           002           001           005           004           003           001           005           004           003           001           005           004           003           001           005           004           003           004           003           002           001           002           001           002           001           005	9         5         9         111         60         64         117         129         56         73         92         70         99         6         5         3         5         13	8           5           7           76           38           57           105           111           48           57           72           64           91           6           4           3           5           13	88.9%           100.0%           77.8%           68.5%           63.3%           89.1%           89.7%           86.0%           85.7%           78.1%           78.3%           91.4%           91.9%           100.0%           80.0%           100.0%           100.0%           100.0%
002           001           005           004           003           002           001           005           004           005           004           005           004           005           004           003           002           001           005           004           003           004           003           004           003           004           003           004           003           004           003           002           001           005	$     \begin{array}{r}       5 \\       9 \\       111 \\       60 \\       64 \\       117 \\       129 \\       56 \\       73 \\       92 \\       70 \\       99 \\       6 \\       5 \\       3 \\       5 \\       13 \\     \end{array} $	5     7     76     38     57     105     111     48     57     72     64     91     6     4     3     5     13	100.0%           77.8%           68.5%           63.3%           89.1%           89.7%           86.0%           85.7%           78.1%           78.3%           91.4%           91.9%           100.0%           80.0%           100.0%           100.0%           100.0%
001           005           004           003           002           001           005           004           003           004           003           004           003           004           003           001           005           004           003           004           003           004           003           004           003           004           003           002           001           005	9         111         60         64         117         129         56         73         92         70         99         6         5         3         5         13	$     \begin{array}{r}       7 \\       76 \\       38 \\       57 \\       105 \\       111 \\       48 \\       57 \\       72 \\       64 \\       91 \\       6 \\       4 \\       3 \\       5 \\       13 \\       \end{array} $	77.8% 68.5% 63.3% 89.1% 89.7% 86.0% 85.7% 78.1% 78.3% 91.4% 91.9% 100.0% 80.0% 100.0% 100.0%
005           004           003           002           001           005           004           003           004           003           004           003           001           005           004           003           001           005           004           003           004           003           004           003           002           001           005	111         60         64         117         129         56         73         92         70         99         6         5         3         5         13	76         38         57         105         111         48         57         72         64         91         6         4         3         5         13	68.5%           63.3%           89.1%           89.7%           86.0%           85.7%           78.1%           78.3%           91.4%           91.9%           100.0%           80.0%           100.0%           100.0%           100.0%
004           003           002           001           005           004           003           004           003           002           001           005           004           003           005           004           005           004           003           004           003           004           003           002           001           005	60         64         117         129         56         73         92         70         99         6         5         3         5         13	38 57 105 111 48 57 72 64 91 6 4 3 5 13	63.3%         89.1%         89.7%         86.0%         85.7%         78.1%         78.3%         91.4%         91.9%         100.0%         80.0%         100.0%         100.0%         100.0%
003           002           001           005           004           003           002           001           005           004           003           002           001           005           004           005           004           003           004           003           004           003           002           001           005	64         117         129         56         73         92         70         99         6         5         3         5         13	57 105 111 48 57 72 64 91 6 4 3 5 13	89.1%           89.7%           86.0%           85.7%           78.1%           78.3%           91.4%           91.9%           100.0%           80.0%           100.0%           100.0%           100.0%
002           001           005           004           003           002           001           005           004           003           004           005           004           005           004           003           004           003           004           003           004           003           002           001           005	117 129 56 73 92 70 99 6 5 3 3 5 13	105 111 48 57 72 64 91 6 4 3 5 13	89.7%           86.0%           85.7%           78.1%           78.3%           91.4%           91.9%           100.0%           100.0%           100.0%           100.0%
001           005           004           003           002           001           005           004           003           004           005           004           003           004           003           004           003           004           003           001           005	129 56 73 92 70 99 6 5 3 5 13	111 48 57 72 64 91 6 4 3 5 13	86.0%           85.7%           78.1%           78.3%           91.4%           91.9%           100.0%           80.0%           100.0%           100.0%           100.0%
005           004           003           002           001           005           004           003           004           005           004           003           004           003           004           003           004           003           004           005           001           005	56 73 92 70 99 6 5 3 5 13	48 57 72 64 91 6 4 3 5 13	85.7%           78.1%           78.3%           91.4%           91.9%           100.0%           80.0%           100.0%           100.0%           100.0%
004           003           002           001           005           004           003           004           003           004           005           004           003           001           002           001           005	73 92 70 99 6 5 3 5 13	57 72 64 91 6 4 3 5 13	78.1%         78.3%         91.4%         91.9%         100.0%         80.0%         100.0%         100.0%         100.0%
003 002 001 005 004 003 002 001 005	92 70 99 6 5 3 5 13	72 64 91 6 4 3 5 13	78.3%         91.4%         91.9%         100.0%         80.0%         100.0%         100.0%         100.0%
002 001 005 004 003 002 001 005	70 99 6 5 3 5 13	64 91 6 4 3 5 13	91.4% 91.9% 100.0% 80.0% 100.0% 100.0%
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004 003 002 001 005	5 3 5 13	4 3 5 13	80.0% 100.0% 100.0% 100.0%
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002 001 005	5 13	5 13	100.0% 100.0%
001 005	13	13	100.0%
005			
	55		01.770
1111	40	31	77.5%
003	58	48	82.8%
002	112	82	73.2%
001	92	70	76.1%
005	11	11	100.0%
			94.1%
			89.5%
			87.5%
			90.5%
			N/A
			N/A
	_		N/A
			N/A
			100.0%
			85.7%
			100.0%
			84.6%
			92.3%
			33.3%
			77.8%
			100.0%
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			100.0%
	4	12	100.0%
	004           003           002           001           005           004           003           004           005           004           003           002           001           005           004           003           004           003           004           003           002           001           005           004           005           004           003	004         17           003         19           002         32           001         21           005         0           004         0           003         0           004         0           005         7           004         5           003         13           002         13           001         6           005         9           004         14	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Cummins Incorporated	2005	13	11	84.6%
(formerly Cummins Engine Company	2004	12	10	83.3%
Incorporated)	2003	11	9	81.8%
	2002	20	17	85.0%
	2001	24	24	100.0%
Dairy Farmers of America Incorporated	2005	7	4	57.1%
Dury Furners of America meorpolated	2004	5	5	100.0%
	2003	4	4	100.0%
	2002	8	6	75.0%
	2001	9	5	55.6%
Dakota County	2005	13	13	100.0%
	2004	12	12	100.0%
	2003	13	13	100.0%
	2002	6	6	100.0%
	2001	16	14	87.5%
Dana Corporation	2005	0	0	N/A
	2004	0	0	N/A
	2003	3	3	100.0%
	2002	29	28	96.6%
	2001	23	19	82.6%
Deltak LLC	2001	4	4	100.0%
(a subsidiary of Global Power Equipment	2003	4	4	100.0%
Group Incorporated)	2003	7	7	100.0%
	2002	12	12	100.0%
	2002	6	6	100.0%
Diageo Incorporated	2001	0	0	N/A
(no longer self-insured as of 3/1/2000)	2003	0	0	N/A
(	2004	0	0	N/A
	2003	1	1	100.0%
	2002	0	0	N/A
Diocese of Winona	2001	6	4	66.7%
Diocese of whicha	2003	4	4	100.0%
	2003	5	4	80.0%
	2003	2	2	100.0%
	2002	6	3	50.0%
Eaton Corporation	2001	0	0	N/A
(no longer self-insured as of $1/1/2002$ )	2003	0	0	N/A N/A
(	2004	0	0	N/A N/A
	2003	4	4	100.0%
	2002	18	13	72.2%
Econoton Sustance Income and 1	2001	8	7	
Ecowater Systems Incorporated (a subsidiary of Marmon Industrial LLC)	2005	<u>8</u> 9	8	87.5% 88.9%
(a substatiaty of marmon industrial LLC)	2004	16	8	
				75.0%
	2002	11	9	81.8%
	2001	13	9	69.2%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Ecumen Group Self-Insurance Association	2005	59	58	98.3%
(formerly Board of Social Ministry Group Self-	2004	60	57	95.0%
Insurance Association - new self-insured as of $1/1/2002$ )	2003	59	58	98.3%
1/1/2002)	2002	26	26	100.0%
	2001	N/A	N/A	N/A
EEP Workers Compensation Fund	2005	31	28	90.3%
LEF workers Compensation Fund	2004	33	31	93.9%
	2003	43	40	93.0%
	2002	45	33	73.3%
	2001	33	33	100.0%
Elim Care Incorporated	2005	36	34	94.4%
(new self-insured as of $1/1/2004$ )	2004	8	8	100.0%
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Fabcon Incorporated	2005	11	11	100.0%
L	2004	6	4	66.7%
	2003	4	4	100.0%
	2002	11	10	90.9%
	2001	12	12	100.0%
Fairmont Foods of Minnesota Incorporated	2005	9	9	100.0%
L	2004	6	6	100.0%
	2003	12	12	100.0%
	2002	6	6	100.0%
	2001	10	9	90.0%
Fairview Health Services	2005	195	178	91.3%
	2004	205	188	91.7%
	2003	162	152	93.8%
	2002	171	149	87.1%
	2001	252	227	90.1%
Fairview Red Wing Health Services	2005	18	16	88.9%
e	2004	18	17	94.4%
	2003	11	9	81.8%
	2002	14	11	78.6%
	2001	9	7	77.8%
Farmland Foods Incorporated	2005	0	0	N/A
(no longer self-insured as of $7/9/2002$ )	2004	0	0	N/A
	2003	0	0	N/A
	2002	4	3	75.0%
	2001	6	4	66.7%
Federated Department Stores Incorporated	2005	55	43	78.2%
(formerly The May Department Stores	2004	68	59	86.8%
Company - new self-insured as of 7/31/2004)	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
FedEx Corporation	2005	39	33	84.6%
-	2004	63	61	96.8%
	2003	68	62	91.2%
	2002	86	82	95.3%
	2001	91	77	84.6%
FedEx Freight East Incorporated	2005	2	2	100.0%
(new self-insured as of 6/1/2005)	2004	N/A	N/A	N/A
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Ford Motor Company	2005	43	35	81.4%
	2004	84	83	98.8%
	2003	95	79	83.2%
	2002	75	75	100.0%
	2001	137	132	96.4%
Forest Products Commercial Self-Insurance	2005	60	54	90.0%
Group	2004	30	29	96.7%
(new self-insured as of 1/1/2003)	2003	12	12	100.0%
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Georgia-Pacific Corporation	2005	2	2	100.0%
Scorgiu i ucine corporation	2004	5	5	100.0%
	2003	5	5	100.0%
	2002	7	7	100.0%
	2001	0	0	N/A
GFI America Incorporated	2005	7	7	100.0%
of Transfer meorpolated	2004	5	4	80.0%
	2003	7	7	100.0%
	2002	5	5	100.0%
	2001	6	6	100.0%
Gillette Children's Specialty Healthcare	2005	6	6	100.0%
Sincle Cinden Specially neutricate	2004	9	9	100.0%
	2003	6	5	83.3%
	2002	6	6	100.0%
	2001	8	8	100.0%
Gopher Resource Corporation	2005	1	1	100.0%
Copier Resource Corporation	2003	5	5	100.0%
	2003	4	4	100.0%
	2003	3	3	100.0%
	2002	4	4	100.0%
Graco Incorporated	2001	19	18	94.7%
Graco incorporateu	2003	19	17	94.7%
	2004	7	7	100.0%
	2003	9	8	88.9%
	2002	17	0	00.770

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Grand Itasca Clinic & Hospital	2005	5	4	80.0%
(a new self-insured as of $7/1/2004$ )	2004	N/A	N/A	N/A
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Grede - St Cloud Incorporated	2005	4	3	75.0%
(a subsidiary of Grede Foundries Incorporated)	2004	7	7	100.0%
	2003	4	3	75.0%
	2002	2	2	100.0%
	2001	4	4	100.0%
Hancock Concrete Products Company	2005	6	6	100.0%
Incorporated	2004	6	5	83.3%
	2003	2	2	100.0%
	2002	4	4	100.0%
	2001	5	5	100.0%
Health Care Group Self-Insurance	2005	0	0	N/A
Association of Minnesota	2004	1	1	100.0%
(no longer self-insured as of 1/1/2002)	2003	2	2	100.0%
	2002	96	77	80.2%
	2001	145	118	81.4%
Health Care Select Group Self-Insurance	2005	6	6	100.0%
Fund	2004	N/A	N/A	N/A
(new self-insured as of 9/1/2004)	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
HealthEast	2005	101	85	84.2%
HouthEast	2004	133	127	95.5%
	2003	138	124	89.9%
	2002	135	124	91.9%
	2001	133	120	90.2%
HealthPartners Incorporated	2005	28	24	85.7%
neartin artifers meorporated	2004	29	21	72.4%
	2003	19	13	68.4%
	2002	26	21	80.8%
	2002	41	29	70.7%
Hennepin County	2001	125	107	85.6%
Temephi County	2003	120	107	86.7%
	2004	123	118	95.9%
	2003	123	115	92.7%
	2002	135	131	97.0%
Honeywell International Incorporated	2001	46	42	91.3%
money wen miernauonai meorporateu	2003	53	42	90.6%
	2004	61	60	98.4%
	2003	80	77	96.3%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Hormel Foods Corporation	2005	104	90	86.5%
2	2004	130	112	86.2%
	2003	117	105	89.7%
	2002	107	85	79.4%
	2001	134	116	86.6%
HPI-Ramsey	2005	62	62	100.0%
(formerly Regions Hospital)	2004	72	68	94.4%
	2003	62	57	91.9%
	2002	47	45	95.7%
	2001	63	56	88.9%
Hutchinson Technology Incorporated	2005	7	6	85.7%
	2004	16	15	93.8%
	2003	15	9	60.0%
	2002	15	15	100.0%
	2001	25	22	88.0%
International Paper Company	2005	6	6	100.0%
	2004	7	6	85.7%
	2003	5	5	100.0%
	2002	4	4	100.0%
	2001	10	10	100.0%
Interstate Power & Light Company	2005	1	1	100.0%
(formerly Interstate Power Company - a	2004	1	1	100.0%
subsidiary of Alliant Energy Corporation)	2003	1	1	100.0%
	2002	1	1	100.0%
	2001	2	0	0.0%
ISD 11 - Anoka Hennepin	2005	16	16	100.0%
	2004	23	23	100.0%
	2003	25	25	100.0%
	2002	31	31	100.0%
	2001	42	33	78.6%
ISD 535 - Rochester	2005	16	16	100.0%
	2004	23	19	82.6%
	2003	16	16	100.0%
	2002	18	16	88.9%
	2001	24	20	83.3%
ISD 625 - St Paul	2005	77	64	83.1%
	2004	98	97	99.0%
	2003	89	82	92.1%
	2002	105	75	71.4%
	2001	78	62	79.5%
Ispat Inland Mining Company	2005	0	0	N/A
(an affiliate of Ispat Inland Incorporated - no	2004	9	8	88.9%
longer self-insured as of 6/1/2004)	2003	19	19	100.0%
	2002	19	19	100.0%
	2001	13	13	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Itasca County	2005	7	7	100.0%
	2004	7	7	100.0%
	2003	5	5	100.0%
	2002	8	8	100.0%
	2001	9	9	100.0%
Jacobs Trading LLC	2005	2	1	50.0%
(no longer self-insured as of 9/1/2004 - new	2004	1	1	100.0%
self-insured as of 3/9/2004)	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
JC Penney Company Incorporated	2005	0	0	N/A
(no longer self-insured as of 2/1/2001)	2004	0	0	N/A
	2003	0	0	N/A
	2002	1	1	100.0%
	2001	26	15	57.7%
Kmart Corporation	2005	0	0	N/A
(no longer self-insured as of $6/1/2002$ )	2004	0	0	N/A
	2003	5	5	100.0%
	2002	59	43	72.9%
	2001	79	64	81.0%
Labor Ready Midwest Incorporated	2005	27	26	96.3%
Lubbi Ready Mildwest meorpolated	2004	25	14	56.0%
	2003	27	25	92.6%
	2002	19	13	68.4%
	2001	1	1	100.0%
Land O' Lakes Incorporated	2005	7	6	85.7%
Land O Lands moorportated	2004	11	9	81.8%
	2003	19	16	84.2%
	2002	19	15	78.9%
	2001	18	17	94.4%
League of Minnesota Cities Insurance	2005	567	528	93.1%
Trust	2004	530	491	92.6%
	2003	525	488	93.0%
	2002	541	499	92.2%
	2001	526	477	90.7%
Limited Brands Incorporated	2005	4	4	100.0%
(formerly The Limited Incorporated)	2004	6	6	100.0%
	2003	3	3	100.0%
	2002	1	1	100.0%
	2001	1	1	100.0%
Louisiana-Pacific Corporation	2001	0	0	N/A
Leading a worker corporation	2003	4	2	50.0%
	2003	2	2	100.0%
	2003	2	2	100.0%
	2002	3	2	66.7%

Lunda Construction Company Lupient Group Self Insurance Fund (formerly Lupient Automotive Group)	2005 2004 2003 2002 2001 2005 2004	2 0 1 6 3	2 0 1 6	100.0% N/A 100.0%
	2003 2002 2001 2005	1 6	1	
	2002 2001 2005	6		100.0%
	2001 2005		6	100.070
	2005	3	0	100.0%
			3	100.0%
(formerly Lupient Automotive Group)	2004	11	8	72.7%
		12	12	100.0%
	2003	3	3	100.0%
	2002	8	8	100.0%
	2001	10	10	100.0%
Lutheran Social Service of Minnesota	2005	22	17	77.3%
	2004	20	14	70.0%
	2003	11	9	81.8%
	2002	23	21	91.3%
	2001	28	20	71.4%
Marvin Lumber & Cedar Company	2005	21	19	90.5%
	2004	20	19	95.0%
	2003	23	22	95.7%
	2002	30	29	96.7%
	2001	23	23	100.0%
Mayo Foundation	2005	406	406	100.0%
	2004	338	338	100.0%
	2003	371	371	100.0%
	2002	339	339	100.0%
	2001	421	421	100.0%
Medtronic Incorporated	2005	16	16	100.0%
	2004	18	17	94.4%
	2003	25	23	92.0%
	2002	20	15	75.0%
	2001	22	16	72.7%
Metal-Matic Incorporated	2005	9	9	100.0%
field meorporated	2004	13	11	84.6%
	2003	14	14	100.0%
	2002	14	11	78.6%
	2001	15	15	100.0%
Metropolitan Airports Commission	2001	13	13	92.9%
neuspontan raiports commission	2003	10	10	100.0%
	2003	10	10	83.3%
	2003	12	10	83.3%
	2002	6	6	100.0%
Metropolitan Council	2001	205	186	90.7%
neuopontan Council	2003	205	180	87.8%
	2004	188	165	87.8%
	2003	234	207	88.5%
	2002	256	207	85.5%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Midwest Safety Group Self-Insurance	2005	45	41	91.1%
Association	2004	48	47	97.9%
	2003	52	52	100.0%
	2002	37	33	89.2%
	2001	37	37	100.0%
Minneapolis Park & Recreation Board	2005	53	40	75.5%
•	2004	71	39	54.9%
	2003	57	53	93.0%
	2002	63	60	95.2%
	2001	55	50	90.9%
Minnesota Association of Townships	2005	7	7	100.0%
1	2004	7	5	71.4%
	2003	7	6	85.7%
	2002	6	5	83.3%
	2001	7	5	71.4%
Minnesota Counties Insurance Trust	2005	293	262	89.4%
	2004	293	257	87.7%
	2003	312	285	91.3%
	2002	364	311	85.4%
	2001	367	314	85.6%
Minnesota Health Care Association	2005	129	112	86.8%
	2004	137	118	86.1%
	2003	126	113	89.7%
	2002	134	116	86.6%
	2001	94	85	90.4%
Minnesota Manufacturers Group Self-	2005	15	14	93.3%
Insurance Association	2004	18	17	94.4%
	2003	22	22	100.0%
	2002	26	24	92.3%
	2001	35	32	91.4%
Minnesota Masonic Homes	2005	8	7	87.5%
	2004	5	5	100.0%
	2003	4	0	0.0%
	2002	13	11	84.6%
	2001	14	8	57.1%
Minnesota Nonprofit Employers Workers	2005	221	210	95.0%
Compensation Fund	2003	214	208	97.2%
	2003	244	215	88.1%
	2002	190	176	92.6%
	2001	173	148	85.5%
Minnesota Rural Electric Workers'	2005	35	35	100.0%
Compensation Trust	2003	46	46	100.0%
<b>A</b>	2003	23	23	100.0%
	2003	45	43	95.6%
	2002	27	25	92.6%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Minnesota School Boards Association	2005	709	658	92.8%
	2004	769	731	95.1%
	2003	744	693	93.1%
	2002	664	561	84.5%
	2001	448	374	83.5%
Minnesota Soft Drink Association	2005	41	40	97.6%
	2004	42	40	95.2%
	2003	52	47	90.4%
	2002	50	38	76.0%
	2001	35	30	85.7%
Nabisco Incorporated	2005	0	0	N/A
(no longer self-insured as of 5/1/2001)	2004	0	0	N/A
	2003	0	0	N/A
	2002	1	1	100.0%
	2001	11	11	100.0%
National Steel Pellet Company	2005	0	0	N/A
(self-insured as part of United States Steel	2004	1	1	100.0%
Corporation as of 6/14/2003)	2003	21	20	95.2%
	2002	43	43	100.0%
	2001	41	32	78.0%
Nordstrom Incorporated	2005	5	5	100.0%
	2004	7	4	57.1%
	2003	6	4	66.7%
	2002	9	6	66.7%
	2001	5	3	60.0%
North Central Group Self-Insurance	2005	38	37	97.4%
Association	2004	30	28	93.3%
	2003	28	23	82.1%
	2002	29	26	89.7%
	2001	33	30	90.9%
Northern Tool & Equipment Company	2005	7	7	100.0%
Incorporated	2004	4	4	100.0%
*	2003	6	6	100.0%
	2002	12	12	100.0%
	2001	20	17	85.0%
Northwest Medical Center	2005	10	8	80.0%
	2004	11	9	81.8%
	2003	12	11	91.7%
	2002	18	15	83.3%
	2001	8	5	62.5%
OfficeMax Incorporated	2005	14	14	100.0%
(formerly Boise Cascade Corporation)	2004	23	22	95.7%
	2003	9	9	100.0%
	2002	18	18	100.0%
	2001	20	20	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Olmsted County	2005	7	7	100.0%
-	2004	7	7	100.0%
	2003	9	6	66.7%
	2002	8	8	100.0%
	2001	5	4	80.0%
Otter Tail Corporation	2005	2	2	100.0%
(formerly Otter Tail Power Company)	2004	1	1	100.0%
	2003	1	1	100.0%
	2002	5	4	80.0%
	2001	0	0	N/A
Park Nicollet Health Services	2005	58	57	98.3%
	2004	63	61	96.8%
	2003	53	39	73.6%
	2002	36	31	86.1%
	2001	53	49	92.5%
Parker Hannifin Corporation	2005	4	3	75.0%
	2004	9	7	77.8%
	2003	19	11	57.9%
	2002	18	13	72.2%
	2001	24	22	91.7%
Plastech Corporation	2005	8	8	100.0%
	2004	5	5	100.0%
	2003	5	4	80.0%
	2002	1	1	100.0%
	2001	5	5	100.0%
Polaris Industries Incorporated	2005	32	32	100.0%
i olulis industries incorporated	2004	29	29	100.0%
	2003	27	26	96.3%
	2002	29	28	96.6%
	2001	34	32	94.1%
Potlatch Corporation	2005	9	9	100.0%
	2004	25	24	96.0%
	2003	28	27	96.4%
	2002	78	74	94.9%
	2001	85	84	98.8%
PPG Industries Incorporated	2005	0	0	N/A
TTO industries meorpolated	2004	0	0	N/A
	2003	0	0	N/A
	2003	0	0	N/A
	2002	1	0	0.0%
Presbyterian Homes & Services	2001	24	24	100.0%
resolution rionics & services	2003	27	24	88.9%
	2004	21	19	90.5%
	2003	30	29	96.7%
	2002	50	27	20.170

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Procter & Gamble Company	2005	0	0	N/A
	2004	1	0	0.0%
	2003	2	1	50.0%
	2002	5	4	80.0%
	2001	3	0	0.0%
Quadrangle Group Self-Insurance	2005	62	51	82.3%
Association	2004	73	68	93.2%
	2003	63	59	93.7%
	2002	70	59	84.3%
	2001	64	49	76.6%
R D Offutt Company	2005	14	12	85.7%
	2004	11	10	90.9%
	2003	1	1	100.0%
	2002	4	4	100.0%
	2001	3	3	100.0%
Ramsey County	2005	49	48	98.0%
5	2004	61	61	100.0%
	2003	48	48	100.0%
	2002	48	48	100.0%
	2001	66	63	95.5%
Range Regional Health Services	2005	14	14	100.0%
(new self-insured as of 1/1/2002)	2004	9	9	100.0%
	2003	15	14	93.3%
	2002	7	7	100.0%
	2001	N/A	N/A	N/A
RCI Minnesota	2005	24	22	91.7%
	2004	29	29	100.0%
	2003	35	33	94.3%
	2002	34	28	82.4%
	2001	45	43	95.6%
Red Wing Shoe Company Incorporated	2005	31	25	80.6%
	2004	26	19	73.1%
	2003	37	32	86.5%
	2002	33	31	93.9%
	2001	62	53	85.5%
Reliant Energy Resources Corporation	2005	0	0	N/A
(d.b.a. Minnegasco - no longer self-insured as	2004	0	0	N/A
of 1/1/1998)	2003	0	0	N/A
	2002	0	0	N/A
	2001	1	1	100.0%
Ridgeview Medical Center	2005	23	23	100.0%
(new privately owned self-insured as of	2004	28	24	85.7%
1/1/2000)	2003	12	12	100.0%
	2002	20	20	100.0%
	2001	22	20	90.9%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Ridgeview Medical Center	2005	0	0	N/A
(no longer self-insured as a public entity as of	2004	0	0	N/A
1/1/2000)	2003	0	0	N/A
	2002	0	0	N/A
	2001	1	1	100.0%
Riscomp Industries Incorporated	2005	0	0	N/A
(d.b.a. RJ Associates - no longer self-insured as	2004	0	0	N/A
of 4/1/2001)	2003	0	0	N/A
	2002	1	1	100.0%
	2001	66	58	87.9%
Riverview Healthcare Association	2005	15	12	80.0%
	2004	15	12	80.0%
	2003	6	6	100.0%
	2002	11	9	81.8%
	2001	5	5	100.0%
Rosemount Aerospace Incorporated	2005	0	0	N/A
(a subsidiary of Goodrich Corporation)	2004	1	1	100.0%
· · · · ·	2003	2	2	100.0%
	2002	2	2	100.0%
	2001	4	4	100.0%
Rosemount Incorporated	2005	6	6	100.0%
(a subsidiary of Emerson Electric Company)	2004	13	10	76.9%
	2003	7	7	100.0%
	2002	8	6	75.0%
	2001	9	6	66.7%
Ryder Truck Rental Incorporated	2005	7	4	57.1%
Ryder Track Rental Incorporated	2004	0	0	N/A
	2003	0	0	N/A
	2002	1	1	100.0%
	2001	0	0	N/A
St Louis County	2005	45	45	100.0%
St Louis County	2004	52	51	98.1%
	2003	53	53	100.0%
	2002	68	65	95.6%
	2002	67	65	97.0%
St Lukes Hospital of Duluth	2001	0	0	N/A
(no longer self-insured as of 1/1/1999)	2003	0	0	N/A
	2003	0	0	N/A
	2002	1	1	100.0%
	2002	0	0	N/A
St Mary's/Duluth Clinic Health System	2001	115	105	91.3%
Service y Deruch Chine Health System	2003	113	100	82.6%
	2004	110	96	87.3%
	2003	94	85	90.4%
	2002	86	65	75.6%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Scherer Brothers Lumber Company	2005	10	8	80.0%
(new self-insured as of 7/1/2002)	2004	10	9	90.0%
	2003	12	12	100.0%
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Scimed Life Systems Incorporated	2005	0	0	N/A
(no longer self-insured as of $2/1/1998$ )	2004	0	0	N/A
	2003	0	0	N/A
	2002	1	1	100.0%
	2001	0	0	N/A
Shafer Contracting Company Incorporated	2005	7	7	100.0%
(new self-insured as of $2/1/2002$ )	2004	3	3	100.0%
	2003	3	3	100.0%
	2002	3	3	100.0%
	2001	N/A	N/A	N/A
Sherwin Williams Company	2005	0	0	N/A
1 2	2004	3	1	33.3%
	2003	1	0	0.0%
	2002	2	1	50.0%
	2001	3	3	100.0%
Smead Manufacturing Company	2005	26	25	96.2%
8 - I - J	2004	40	39	97.5%
	2003	23	18	78.3%
	2002	13	11	84.6%
	2001	38	32	84.2%
Southern Minnesota Beet Sugar	2005	19	18	94.7%
Cooperative	2004	6	6	100.0%
	2003	16	16	100.0%
	2002	20	18	90.0%
	2001	15	15	100.0%
Special School District #1	2005	96	90	93.8%
I I I I I I I I I I I I I I I I I I I	2004	79	71	89.9%
	2003	97	92	94.8%
	2002	111	107	96.4%
	2001	118	96	81.4%
SSI Workers Compensation Fund	2005	10	9	90.0%
(new self-insured as of 1/1/2005)	2004	N/A	N/A	N/A
	2003	N/A	N/A	N/A
	2002	N/A	N/A	N/A
	2001	N/A	N/A	N/A
Stan Koch & Sons Trucking Incorporated	2005	16	14	87.5%
	2004	24	22	91.7%
	2003	31	30	96.8%
	2002	32	29	90.6%
	2001	48	47	97.9%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
State of Minnesota	2005	578	507	87.7%
State of Minnesota	2004	644	549	85.2%
	2003	594	525	88.4%
	2002	672	588	87.5%
	2001	642	563	87.7%
Suburban Hennepin Regional Park District	2005	5	4	80.0%
	2004	6	6	100.0%
	2003	9	8	88.9%
	2002	8	7	87.5%
	2001	7	6	85.7%
Supermarket Group Self-Insurance	2005	35	32	91.4%
Association	2004	37	33	89.2%
	2003	50	43	86.0%
	2002	59	49	83.1%
	2002	47	44	93.6%
Target Corporation	2001	177	141	79.7%
Target Corporation	2003	248	201	81.0%
	2003	267	229	85.8%
	2003	308	274	89.0%
	2002	279	238	85.3%
The Boldt Company	2001	3	3	100.0%
The Boldt Company (formerly Oscar J Boldt Construction	2003	4	4	100.0%
Company)	2004	4	4	100.0%
	2003	2	2	100.0%
	2002	3	3	100.0%
The Duildens Creans	2001	356	327	91.9%
The Builders Group	2003	185	172	93.0%
	2004	89	81	91.0%
	2003	52	41	78.8%
	2002	31	26	83.9%
The Dever Tree Friday Commence	2001	1	1	100.0%
The Davey Tree Expert Company	2003	0	0	N/A
	2004	0	0	N/A N/A
	2003	0	0	N/A N/A
	2002	1	1	100.0%
		_	-	
The Work Connection Incorporated (new self-insured as of 12/31/2004)	2005 2004	25 N/A	25 N/A	100.0% N/A
	2004	N/A N/A	N/A N/A	N/A N/A
	2002	N/A	N/A	N/A N/A
Thro Company (was no longer self-insured as of 6/1/1999 - became self-insured again as of 6/1/2003)	2001	N/A	N/A	N/A
	2005	11	10	90.9%
	2004	11	10	90.9%
	2003	0	0	N/A
	2002	0	0	N/A
	2001	1	1	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Toro Company	2005	21	21	100.0%
	2004	15	15	100.0%
	2003	23	23	100.0%
	2002	22	20	90.9%
	2001	34	34	100.0%
Trifac Workers' Compensation Fund	2005	177	159	89.8%
	2004	133	118	88.7%
	2003	79	72	91.1%
	2002	65	61	93.8%
	2001	92	81	88.0%
Tyson Foods Incorporated	2005	0	0	N/A
	2004	0	0	N/A
	2003	0	0	N/A
	2002	0	0	N/A
	2001	1	1	100.0%
U S West Communications Incorporated	2005	0	0	N/A
(n.k.a. Qwest Corporation - no longer self-	2004	0	0	N/A
insured as of 6/12/1998)	2003	2	2	100.0%
	2002	0	0	N/A
	2001	3	3	100.0%
UMI Company Incorporated	2005	4	3	75.0%
(formerly Upper Midwest Industries	2004	3	3	100.0%
Incorporated - no longer self-insured as of	2003	6	6	100.0%
1/1/2005)	2002	1	1	100.0%
	2001	6	6	100.0%
United States Steel Corporation	2005	13	13	100.0%
(formerly USX Corporation)	2004	16	16	100.0%
	2003	26	26	100.0%
	2002	22	22	100.0%
	2001	32	32	100.0%
University of Minnesota	2005	85	72	84.7%
	2004	130	117	90.0%
	2003	142	129	90.8%
	2002	128	112	87.5%
	2001	120	111	92.5%
University of St Thomas	2005	7	6	85.7%
	2004	8	5	62.5%
	2003	6	5	83.3%
	2002	3	3	100.0%
	2001	10	10	100.0%
Up North Plastics Incorporated	2001	2	2	100.0%
(an affiliate of Poly-America L P)	2003	3	3	100.0%
	2004	4	4	100.0%
	2003	6	6	100.0%
	2002	8	8	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Upper Lakes Foods Incorporated	2005	19	19	100.0%
II III III IIII	2004	19	18	94.7%
	2003	20	20	100.0%
	2002	8	7	87.5%
	2001	6	6	100.0%
USF Holland Incorporated	2005	26	22	84.6%
(a subsidiary of USFreightways Corporation)	2004	17	15	88.2%
	2003	17	14	82.4%
	2002	22	19	86.4%
	2001	29	29	100.0%
Virginia Regional Medical Center	2005	20	19	95.0%
	2004	27	26	96.3%
	2003	19	19	100.0%
	2002	24	20	83.3%
	2001	23	21	91.3%
Wayne Transports Incorporated	2005	11	11	100.0%
	2004	5	4	80.0%
	2003	5	4	80.0%
	2002	7	5	71.4%
	2001	11	11	100.0%
Wells Concrete Products Company	2005	12	12	100.0%
······································	2004	16	15	93.8%
	2003	12	11	91.7%
	2002	18	16	88.9%
	2001	17	16	94.1%
Weyerhaeuser Company	2005	7	5	71.4%
	2004	2	2	100.0%
	2003	9	6	66.7%
	2002	1	1	100.0%
	2001	1	1	100.0%
White Castle System Incorporated	2005	6	5	83.3%
white Castle System meorporated	2004	5	4	80.0%
	2003	6	4	66.7%
	2002	5	4	80.0%
	2001	6	4	66.7%
Willmar Poultry Company Incorporated	2005	5	5	100.0%
	2004	9	9	100.0%
	2003	5	5	100.0%
	2002	8	8	100.0%
	2001	9	9	100.0%
Winona Health	2005	13	10	76.9%
	2004	15	13	86.7%
	2003	17	16	94.1%
	2002	27	18	66.7%
	2001	14	11	78.6%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Xcel Energy Incorporated (formerly Northern States Power Company - no longer self-insured as of 8/1/2001)	2005	4	4	100.0%
	2004	6	6	100.0%
	2003	5	4	80.0%
	2002	23	20	87.0%
	2001	53	50	94.3%
Yellow Transportation Incorporated (formerly Yellow Freight System Incorporated)	2005	20	19	95.0%
	2004	25	25	100.0%
	2003	33	32	97.0%
	2002	31	30	96.8%
	2001	44	44	100.0%

\* The promptness with which insurers make first payments and deny claims can depend on how promptly the employer files the *First Report of Injury* form with them. This report does not make a distinction between first actions that were untimely due to the actions of the employer versus the insurer. All untimely actions, regardless of responsible party, are subtracted from the overall number of claims to arrive at the number and percentage of timely first actions.