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**FISCAL-YEAR 2013**

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**PROMPT FIRST ACTION REPORT ON  
WORKERS' COMPENSATION CLAIMS**

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**IN THE WORKERS' COMPENSATION SYSTEM**

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

December 2013

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Prompt First Action Report table

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## Introduction

The 1995 Minnesota Legislature passed Minnesota Statutes § 176.223 that states in part the Minnesota Department of Labor and Industry “... shall publish an annual report providing data on the promptness of all insurers and self-insurers in making first payments on a claim for injury. The report shall identify all insurers and self-insurers and state the percentage of first payments made within 14 days from the last date worked for each of the insurers and self-insurers. The report shall also list the total number of claims and the number of claims paid within the 14-day standard.” Because the insurer’s responsibility for promptness lies also with the denial of a claim, the *Prompt First Action Report on Workers’ Compensation Claims* combines data related to the promptness of first payments and denials.

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.”

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.

## Department actions upon receipt of the data

The Department of Labor and Industry evaluates 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 is timely. The *First Report of Injury* form is used to report claimed work-related injuries and illnesses to the department. 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 information about the payment of benefits. It is also used to clarify or change information previously submitted on the *First Report of Injury*.

If, during the evaluation, the data is inconclusive, a letter asking for the missing or incomplete data is sent to the insurer (see Appendix C). A list of claims where the first actions were believed to be untimely is sent to each insurer quarterly. A review period of approximately 30 days is allowed to refute the accuracy of the department’s data.

After the report is published each year, insurers that had any claims listed in the report for the current fiscal-year are notified of their performance in comparison to all insurance companies, self-insured employers and the system as a whole. For those insurers with a significant number of claims that have a performance level substantially above or below the average, the notices provide additional information (see Appendix D).

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

The Prompt First Action Report table identifies insurance companies and self-insured employers that filed lost-time claims for the previous five fiscal-years (July 1 through June 30) and the number and percentage of those claims that were paid or denied within the statutory 14-day deadline. This report includes claims received during each fiscal-year with claimed lost time beyond the three-calendar-day waiting period. These claims do not include asbestosis and other litigated claims in which the lost-time determination is inconclusive at the time this report is published.

## **Conclusion**

In fiscal-year 2013, 89.6 percent of the 23,093 lost-time claims had a timely first action. This percentage increased slightly from fiscal-year 2012, where 89.4 percent of the 22,777 lost-time claims had a timely first action.

The department's Workers' Compensation Division anticipates increased use of technology, electronic data exchange and early intervention will maintain or improve the overall first action timeliness percentage.

## Prompt First Action Report table for fiscal-year 2013

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Insurance companies	2013	16,842	14,788	87.8%
	2012	16,781	14,693	87.6%
	2011	16,837	14,938	88.7%
	2010	16,335	14,520	88.9%
	2009	17,316	15,191	87.7%
Self-insured employers	2013	6,251	5,910	94.5%
	2012	5,996	5,673	94.6%
	2011	6,347	5,984	94.3%
	2010	6,177	5,819	94.2%
	2009	6,642	6,203	93.4%
All companies	2013	23,093	20,698	89.6%
	2012	22,777	20,366	89.4%
	2011	23,184	20,922	90.2%
	2010	22,512	20,339	90.3%
	2009	23,958	21,394	89.3%

Insurance companies				
Accident Fund Group	2013	190	156	82.1%
	2012	217	195	89.9%
	2011	192	168	87.5%
	2010	219	143	65.3%
	2009	247	194	78.5%
Ace USA (part of ACE Group)	2013	1,229	1,064	86.6%
	2012	1,043	910	87.2%
	2011	1,111	979	88.1%
	2010	1,025	914	89.2%
	2009	957	872	91.1%
ACIG Insurance Company (part of American Contractors Insurance Group)	2013	5	5	100.0%
	2012	11	11	100.0%
	2011	5	5	100.0%
	2010	8	8	100.0%
	2009	3	3	100.0%
Acuity	2013	234	211	90.2%
	2012	197	178	90.4%
	2011	162	145	89.5%
	2010	147	136	92.5%
	2009	179	159	88.8%

<b>Company name</b>	<b>Fiscal year</b>	<b>Number of lost time claims</b>	<b>* Number with timely action</b>	<b>* Percentage with timely action</b>
Advantage Workers Compensation Insurance Company	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
	2010	N/A	N/A	N/A
	2009	N/A	N/A	N/A
AIX Group (part of Hanover Insurance Group)	2013	4	3	75.0%
	2012	4	4	100.0%
	2011	7	7	100.0%
	2010	3	3	100.0%
	2009	5	5	100.0%
Allied Group (part of Nationwide Group)	2013	15	13	86.7%
	2012	12	11	91.7%
	2011	11	11	100.0%
	2010	3	2	66.7%
	2009	8	5	62.5%
American Family Insurance Group	2013	93	87	93.5%
	2012	89	74	83.1%
	2011	62	54	87.1%
	2010	82	74	90.2%
	2009	103	94	91.3%
American International Group (formerly Chartis Insurance)	2013	1,475	1,340	90.8%
	2012	1,440	1,260	87.5%
	2011	1,615	1,467	90.8%
	2010	1,608	1,444	89.8%
	2009	1,798	1,623	90.3%
American Interstate Insurance Company (part of Amerisafe Insurance Group)	2013	106	94	88.7%
	2012	127	110	86.6%
	2011	144	120	83.3%
	2010	111	95	85.6%
	2009	117	93	79.5%
Amerisure Companies	2013	19	16	84.2%
	2012	16	15	93.8%
	2011	9	7	77.8%
	2010	4	3	75.0%
	2009	1	1	100.0%
AmTrust Group	2013	240	179	74.6%
	2012	209	137	65.6%
	2011	134	102	76.1%
	2010	93	75	80.6%
	2009	85	73	85.9%
Arch Insurance Group	2013	77	70	90.9%
	2012	86	83	96.5%
	2011	93	82	88.2%
	2010	83	77	92.8%
	2009	52	48	92.3%



Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Argo Group (formerly Argonaut Group)	2013	5	5	100.0%
	2012	6	2	33.3%
	2011	16	14	87.5%
	2010	18	13	72.2%
	2009	23	16	69.6%
Arrowpoint Capital Group	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	1	1	100.0%
Austin Mutual Insurance Company (part of Austin Mutual Group)	2013	9	5	55.6%
	2012	6	4	66.7%
	2011	5	4	80.0%
	2010	5	3	60.0%
	2009	3	1	33.3%
Auto-Owners Insurance Group	2013	409	330	80.7%
	2012	451	374	82.9%
	2011	379	284	74.9%
	2010	388	311	80.2%
	2009	393	318	80.9%
Baldwin & Lyons Group	2013	33	21	63.6%
	2012	25	16	64.0%
	2011	22	16	72.7%
	2010	16	12	75.0%
	2009	13	7	53.8%
BancInsure Incorporated	2013	12	9	75.0%
	2012	59	55	93.2%
	2011	64	55	85.9%
	2010	42	34	81.0%
	2009	3	3	100.0%
Benchmark Insurance Company	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	11	10	90.9%
Berkshire Hathaway Homestate Companies (part of Berkshire Hathaway Insurance Group)	2013	25	17	68.0%
	2012	6	4	66.7%
	2011	3	0	0.0%
	2010	N/A	N/A	N/A
	2009	N/A	N/A	N/A
Bituminous Insurance Companies (part of Old Republic Insurance Group)	2013	3	3	100.0%
	2012	9	9	100.0%
	2011	6	6	100.0%
	2010	2	2	100.0%
	2009	7	6	85.7%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Brotherhood Mutual Insurance Company	2013	1	1	100.0%
	2012	3	3	100.0%
	2011	1	0	0.0%
	2010	N/A	N/A	N/A
	2009	N/A	N/A	N/A
Capitol Insurance Companies (part of Alleghany Insurance Holdings)	2013	1	1	100.0%
	2012	1	0	0.0%
	2011	0	0	N/A
	2010	1	0	0.0%
	2009	N/A	N/A	N/A
Carolina Casualty Insurance Company (part of W R Berkley Group)	2013	13	12	92.3%
	2012	4	4	100.0%
	2011	0	0	N/A
	2010	0	0	N/A
	2009	0	0	N/A
Chubb Group of Insurance Companies	2013	265	221	83.4%
	2012	237	207	87.3%
	2011	255	202	79.2%
	2010	171	140	81.9%
	2009	239	202	84.5%
Church Mutual Insurance Company	2013	28	23	82.1%
	2012	18	12	66.7%
	2011	24	19	79.2%
	2010	26	25	96.2%
	2009	14	10	71.4%
Cincinnati Insurance Companies (part of Cincinnati Financial Corporation)	2013	85	66	77.6%
	2012	114	97	85.1%
	2011	97	85	87.6%
	2010	106	93	87.7%
	2009	101	85	84.2%
CNA Insurance Companies	2013	232	203	87.5%
	2012	262	237	90.5%
	2011	296	270	91.2%
	2010	255	234	91.8%
	2009	288	253	87.8%
Companion Property & Casualty Group	2013	7	7	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
	2010	0	0	N/A
	2009	0	0	N/A
Continental Indemnity Company (part of Berkshire Hathaway Insurance Group)	2013	22	18	81.8%
	2012	18	12	66.7%
	2011	22	20	90.9%
	2010	21	19	90.5%
	2009	35	32	91.4%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Continental Western Group (part of W R Berkley Group)	2013	33	30	90.9%
	2012	50	44	88.0%
	2011	55	48	87.3%
	2010	97	85	87.6%
	2009	124	102	82.3%
Cooperative Mutual Insurance Company (merged into Austin Mutual Insurance Company in 2011)	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
	2010	0	0	N/A
	2009	1	0	0.0%
Crum & Forster Insurance Group (part of Fairfax Financial Holding Ltd)	2013	24	21	87.5%
	2012	9	8	88.9%
	2011	19	19	100.0%
	2010	14	14	100.0%
	2009	22	22	100.0%
Cuna Mutual Group	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	1	1	100.0%
	2009	4	2	50.0%
Dakota Group	2013	417	384	92.1%
	2012	373	336	90.1%
	2011	284	246	86.6%
	2010	220	196	89.1%
	2009	257	230	89.5%
Dallas National Insurance Company	2013	10	7	70.0%
	2012	1	1	100.0%
	2011	15	7	46.7%
	2010	17	8	47.1%
	2009	1	0	0.0%
Diamond Insurance Company	2013	5	4	80.0%
	2012	5	5	100.0%
	2011	2	2	100.0%
	2010	7	6	85.7%
	2009	2	2	100.0%
Electric Insurance Group	2013	8	7	87.5%
	2012	6	5	83.3%
	2011	14	14	100.0%
	2010	10	10	100.0%
	2009	6	6	100.0%
EMC Insurance Companies	2013	194	184	94.8%
	2012	190	182	95.8%
	2011	157	143	91.1%
	2010	163	158	96.9%
	2009	144	139	96.5%

<b>Company name</b>	<b>Fiscal year</b>	<b>Number of lost time claims</b>	<b>* Number with timely action</b>	<b>* Percentage with timely action</b>
Employers Insurance Group (formerly AmComp Group)	2013	173	147	85.0%
	2012	139	118	84.9%
	2011	77	58	75.3%
	2010	45	39	86.7%
	2009	39	33	84.6%
Everest Reinsurance Group	2013	10	8	80.0%
	2012	2	1	50.0%
	2011	3	3	100.0%
	2010	1	1	100.0%
	2009	2	1	50.0%
Farm Bureau Property & Casualty Group (formerly Farm Bureau Mutual Group)	2013	47	36	76.6%
	2012	60	52	86.7%
	2011	69	62	89.9%
	2010	67	60	89.6%
	2009	101	88	87.1%
Farmers Insurance Group (part of Zurich Insurance Group)	2013	28	22	78.6%
	2012	32	27	84.4%
	2011	23	15	65.2%
	2010	27	22	81.5%
	2009	47	35	74.5%
Federated Mutual Group	2013	309	297	96.1%
	2012	303	292	96.4%
	2011	217	209	96.3%
	2010	211	205	97.2%
	2009	258	241	93.4%
Federated Rural Electric Insurance Exchange	2013	7	6	85.7%
	2012	9	8	88.9%
	2011	11	11	100.0%
	2010	8	7	87.5%
	2009	8	5	62.5%
Firemans Fund Insurance Companies (part of Allianz of America)	2013	19	13	68.4%
	2012	19	16	84.2%
	2011	34	20	58.8%
	2010	34	28	82.4%
	2009	27	23	85.2%
FirstComp Insurance Company (part of Markel Corporation Group)	2013	7	6	85.7%
	2012	13	10	76.9%
	2011	20	15	75.0%
	2010	14	12	85.7%
	2009	4	4	100.0%
Florists Mutual Group	2013	20	20	100.0%
	2012	10	9	90.0%
	2011	6	6	100.0%
	2010	10	10	100.0%
	2009	18	15	83.3%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Frankenmuth Insurance Group	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	1	1	100.0%
	2009	N/A	N/A	N/A
General Casualty Companies (part of QBE North America)	2013	N/A	N/A	N/A
	2012	243	209	86.0%
	2011	363	331	91.2%
	2010	341	312	91.5%
	2009	442	403	91.2%
Great American Insurance Companies (part of Great American Insurance Group)	2013	2	1	50.0%
	2012	11	4	36.4%
	2011	9	8	88.9%
	2010	13	13	100.0%
	2009	15	11	73.3%
Great Divide Insurance Company (part of W R Berkley Group)	2013	0	0	N/A
	2012	3	1	33.3%
	2011	1	0	0.0%
	2010	N/A	N/A	N/A
	2009	N/A	N/A	N/A
Great West Casualty Company (part of Old Republic Insurance Group)	2013	89	80	89.9%
	2012	62	58	93.5%
	2011	56	52	92.9%
	2010	45	42	93.3%
	2009	37	35	94.6%
Grinnell Mutual Group	2013	152	132	86.8%
	2012	147	130	88.4%
	2011	123	108	87.8%
	2010	130	118	90.8%
	2009	164	146	89.0%
GuideOne Insurance	2013	14	13	92.9%
	2012	7	7	100.0%
	2011	8	4	50.0%
	2010	13	8	61.5%
	2009	6	3	50.0%
Hanover Insurance Group	2013	81	61	75.3%
	2012	98	78	79.6%
	2011	78	59	75.6%
	2010	40	32	80.0%
	2009	35	33	94.3%
Harco National Insurance Company (part of IAT Insurance Group)	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	1	1	100.0%

<b>Company name</b>	<b>Fiscal year</b>	<b>Number of lost time claims</b>	<b>* Number with timely action</b>	<b>* Percentage with timely action</b>
Harleysville Insurance (part of Nationwide Group)	2013	19	18	94.7%
	2012	11	9	81.8%
	2011	21	21	100.0%
	2010	19	15	78.9%
	2009	17	15	88.2%
Hartford Insurance Group	2013	555	484	87.2%
	2012	614	527	85.8%
	2011	575	514	89.4%
	2010	609	533	87.5%
	2009	618	535	86.6%
Health Care Insurance Reciprocal	2013	102	93	91.2%
	2012	106	97	91.5%
	2011	115	109	94.8%
	2010	87	76	87.4%
	2009	91	82	90.1%
Illinois Casualty Company	2013	12	4	33.3%
	2012	17	14	82.4%
	2011	15	9	60.0%
	2010	8	3	37.5%
	2009	6	5	83.3%
Imperial Casualty & Indemnity Company (declared insolvent as of 5/12/2010 - formerly part of Providence Holdings Group)	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
	2010	9	7	77.8%
	2009	17	16	94.1%
Imperium Insurance Company (formerly Delos Insurance Company - part of Houston International Insurance Group)	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
	2010	27	19	70.4%
	2009	37	28	75.7%
Indiana Insurance (includes Safeco Insurance Companies as of 2009 - includes Ohio Casualty Group as of 2008 - formerly Hawkeye-Security Insurance - part of Liberty Mutual Insurance Companies)	2013	152	138	90.8%
	2012	397	364	91.7%
	2011	575	541	94.1%
	2010	585	536	91.6%
	2009	378	247	65.3%
Integrity Mutual Insurance Company (part of Grange Mutual Casualty Group)	2013	51	39	76.5%
	2012	35	32	91.4%
	2011	36	33	91.7%
	2010	41	35	85.4%
	2009	27	24	88.9%
Kemper Property & Casualty Group (formerly Unitrin Property & Casualty Insurance Group - formerly Unitrin Business Insurance)	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
	2010	1	0	0.0%
	2009	1	1	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Liberty Mutual Insurance (includes Employers Insurance Company of Wausau as of 2009 - part of Liberty Mutual Insurance Companies)	2013	825	732	88.7%
	2012	980	884	90.2%
	2011	1,126	980	87.0%
	2010	1,307	1,091	83.5%
	2009	1,530	1,305	85.3%
Lumbermens Underwriting Alliance	2013	66	65	98.5%
	2012	69	63	91.3%
	2011	43	39	90.7%
	2010	41	36	87.8%
	2009	55	48	87.3%
Markel Insurance Company (part of Markel Corporation Group)	2013	2	0	0.0%
	2012	0	0	N/A
	2011	0	0	N/A
	2010	N/A	N/A	N/A
	2009	N/A	N/A	N/A
Meadowbrook Insurance Group	2013	175	145	82.9%
	2012	53	33	62.3%
	2011	77	58	75.3%
	2010	55	38	69.1%
	2009	52	43	82.7%
MHA Insurance Company (part of Coverys Companies)	2013	110	103	93.6%
	2012	122	117	95.9%
	2011	87	80	92.0%
	2010	106	97	91.5%
	2009	87	78	89.7%
Michigan Millers Mutual Insurance Company	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	4	3	75.0%
	2009	13	12	92.3%
Midwest Employers Casualty Company (part of W R Berkley Group)	2013	19	19	100.0%
	2012	21	19	90.5%
	2011	30	29	96.7%
	2010	26	23	88.5%
	2009	22	22	100.0%
Midwest Family Mutual Insurance Company	2013	145	141	97.2%
	2012	115	107	93.0%
	2011	53	50	94.3%
	2010	37	37	100.0%
	2009	35	33	94.3%
Midwest Insurance Company	2013	75	52	69.3%
	2012	50	36	72.0%
	2011	51	31	60.8%
	2010	44	31	70.5%
	2009	40	30	75.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Minnesota Assigned Risk Plan	2013	677	567	83.8%
	2012	647	515	79.6%
	2011	391	317	81.1%
	2010	497	413	83.1%
	2009	600	489	81.5%
Mitsui Sumitomo Insurance Group	2013	4	4	100.0%
	2012	0	0	N/A
	2011	2	1	50.0%
	2010	1	0	0.0%
	2009	1	1	100.0%
Motorists Commercial Mutual Insurance Company (formerly American Hardware Group - part of Motorists Insurance Group)	2013	1	0	0.0%
	2012	3	3	100.0%
	2011	4	3	75.0%
	2010	1	1	100.0%
	2009	1	0	0.0%
Munich Re America Corporation Group (formerly American Alternative Insurance Corporation - part of Munich Reinsurance Company)	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
	2010	0	0	N/A
	2009	1	1	100.0%
National American Insurance Company	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	3	3	100.0%
National Interstate Insurance Company (part of Great American Insurance Group)	2013	1	1	100.0%
	2012	3	3	100.0%
	2011	3	2	66.7%
	2010	1	1	100.0%
	2009	0	0	N/A
Nationwide Agribusiness (part of Nationwide Group)	2013	56	43	76.8%
	2012	49	33	67.3%
	2011	62	51	82.3%
	2010	59	50	84.7%
	2009	74	57	77.0%
North American Specialty Insurance Company (part of Swiss Re Group)	2013	0	0	N/A
	2012	0	0	N/A
	2011	2	2	100.0%
	2010	7	7	100.0%
	2009	17	17	100.0%
Old Republic Insurance (part of Old Republic Insurance Group)	2013	403	363	90.1%
	2012	411	375	91.2%
	2011	464	440	94.8%
	2010	501	466	93.0%
	2009	497	432	86.9%



Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
OneBeacon Insurance Group (part of White Mountains Insurance Group)	2013	34	29	85.3%
	2012	25	20	80.0%
	2011	40	34	85.0%
	2010	37	33	89.2%
	2009	36	32	88.9%
Penn Millers Insurance Company (part of Ace Group)	2013	7	6	85.7%
	2012	5	5	100.0%
	2011	8	7	87.5%
	2010	7	7	100.0%
	2009	14	10	71.4%
Pharmacists Mutual Insurance Company	2013	5	5	100.0%
	2012	4	2	50.0%
	2011	2	1	50.0%
	2010	5	3	60.0%
	2009	12	5	41.7%
PMA Insurance Group (formerly PMA Capital Insurance Group - part of Old Republic Insurance Group)	2013	49	42	85.7%
	2012	36	30	83.3%
	2011	28	22	78.6%
	2010	32	26	81.3%
	2009	23	21	91.3%
Preferred Professional Insurance Company	2013	16	13	81.3%
	2012	8	6	75.0%
	2011	11	10	90.9%
	2010	4	4	100.0%
	2009	4	2	50.0%
QBE North America	2013	258	221	85.7%
	2012	40	36	90.0%
	2011	1	1	100.0%
	2010	0	0	N/A
	2009	1	0	0.0%
RAM Mutual Insurance Company	2013	99	90	90.9%
	2012	93	80	86.0%
	2011	83	77	92.8%
	2010	64	58	90.6%
	2009	54	52	96.3%
Republic Companies Group	2013	0	0	N/A
	2012	1	1	100.0%
	2011	3	2	66.7%
	2010	1	1	100.0%
	2009	N/A	N/A	N/A
Riverport Insurance Company (part of W R Berkley Group)	2013	43	39	90.7%
	2012	82	65	79.3%
	2011	90	86	95.6%
	2010	95	92	96.8%
	2009	22	18	81.8%

<b>Company name</b>	<b>Fiscal year</b>	<b>Number of lost time claims</b>	<b>* Number with timely action</b>	<b>* Percentage with timely action</b>
RTW Group (includes State Auto Insurance as of 2013 - part of State Auto Insurance Companies)	2013	307	270	87.9%
	2012	209	172	82.3%
	2011	202	163	80.7%
	2010	198	163	82.3%
	2009	361	321	88.9%
Safety National Group (part of Tokio Marine & Nichido Fire US Group)	2013	71	60	84.5%
	2012	43	37	86.0%
	2011	20	16	80.0%
	2010	2	1	50.0%
	2009	12	7	58.3%
SeaBright Insurance Company (part of Enstar Group Ltd)	2013	18	17	94.4%
	2012	7	7	100.0%
	2011	1	1	100.0%
	2010	9	9	100.0%
	2009	1	1	100.0%
Secura Insurance Companies	2013	184	176	95.7%
	2012	202	185	91.6%
	2011	167	156	93.4%
	2010	162	150	92.6%
	2009	182	173	95.1%
Selective Insurance Group	2013	43	37	86.0%
	2012	46	30	65.2%
	2011	33	25	75.8%
	2010	25	20	80.0%
	2009	40	30	75.0%
Sentry Insurance Group	2013	463	425	91.8%
	2012	425	387	91.1%
	2011	501	455	90.8%
	2010	508	468	92.1%
	2009	559	498	89.1%
SFM Mutual Insurance Companies	2013	1,822	1,709	93.8%
	2012	1,778	1,663	93.5%
	2011	1,888	1,787	94.7%
	2010	1,816	1,736	95.6%
	2009	1,864	1,764	94.6%
Sompo Japan Insurance Company of America (part of Sompo Japan US Group)	2013	5	5	100.0%
	2012	9	9	100.0%
	2011	9	9	100.0%
	2010	2	2	100.0%
	2009	2	1	50.0%
Sparta Insurance Company	2013	7	6	85.7%
	2012	12	11	91.7%
	2011	5	5	100.0%
	2010	9	9	100.0%
	2009	3	3	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
StarNet Insurance Company (part of W R Berkley Group)	2013	3	2	66.7%
	2012	3	3	100.0%
	2011	1	1	100.0%
	2010	2	2	100.0%
	2009	N/A	N/A	N/A
State Auto Insurance (merged into RTW Group as of 2013 - part of State Auto Insurance Companies)	2013	N/A	N/A	N/A
	2012	24	17	70.8%
	2011	7	4	57.1%
	2010	12	8	66.7%
	2009	11	7	63.6%
State Farm Group	2013	86	75	87.2%
	2012	112	84	75.0%
	2011	91	79	86.8%
	2010	100	82	82.0%
	2009	149	116	77.9%
Swiss Re America (part of Swiss Re Group)	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	13	11	84.6%
	2009	26	22	84.6%
Tokio Marine Fire Group (part of Tokio Marine & Nichido Fire US Group)	2013	2	1	50.0%
	2012	1	1	100.0%
	2011	1	1	100.0%
	2010	1	1	100.0%
	2009	0	0	N/A
Tower Group Companies	2013	9	7	77.8%
	2012	4	2	50.0%
	2011	2	2	100.0%
	2010	14	13	92.9%
	2009	23	17	73.9%
Transguard Insurance Company of America (part of IAT Insurance Group)	2013	1	1	100.0%
	2012	2	1	50.0%
	2011	0	0	N/A
	2010	1	0	0.0%
	2009	1	1	100.0%
Travelers Group	2013	1,385	1,168	84.3%
	2012	1,378	1,178	85.5%
	2011	1,292	1,119	86.6%
	2010	1,160	1,045	90.1%
	2009	1,174	1,048	89.3%
Ullico Casualty Group (declared insolvent as of 5/30/2013)	2013	13	6	46.2%
	2012	6	2	33.3%
	2011	9	2	22.2%
	2010	4	3	75.0%
	2009	N/A	N/A	N/A

<b>Company name</b>	<b>Fiscal year</b>	<b>Number of lost time claims</b>	<b>* Number with timely action</b>	<b>* Percentage with timely action</b>
United Fire & Casualty Group	2013	42	39	92.9%
	2012	42	38	90.5%
	2011	40	33	82.5%
	2010	45	42	93.3%
	2009	50	43	86.0%
United Wisconsin Insurance Company (d.b.a. United Heartland - part of Accident Fund Group)	2013	84	69	82.1%
	2012	148	131	88.5%
	2011	126	110	87.3%
	2010	116	103	88.8%
	2009	115	92	80.0%
Universal Underwriters Insurance Company (merged into Zurich North America as of 2012 - part of Zurich Insurance Group)	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	0	0	N/A
	2010	1	1	100.0%
	2009	2	2	100.0%
Utica National Insurance Group	2013	3	1	33.3%
	2012	1	1	100.0%
	2011	5	5	100.0%
	2010	5	5	100.0%
	2009	6	4	66.7%
Vanliner Insurance Company (part of Great American Insurance Group)	2013	11	11	100.0%
	2012	15	12	80.0%
	2011	11	10	90.9%
	2010	9	8	88.9%
	2009	16	12	75.0%
West Bend Mutual Insurance Company	2013	163	146	89.6%
	2012	183	168	91.8%
	2011	199	178	89.4%
	2010	189	166	87.8%
	2009	206	182	88.3%
Western National Insurance Group	2013	516	466	90.3%
	2012	569	525	92.3%
	2011	719	658	91.5%
	2010	588	534	90.8%
	2009	592	530	89.5%
Westfield Group	2013	163	146	89.6%
	2012	184	162	88.0%
	2011	132	122	92.4%
	2010	121	111	91.7%
	2009	121	107	88.4%
XL America Group (formerly XL Capital Group)	2013	118	105	89.0%
	2012	50	47	94.0%
	2011	37	34	91.9%
	2010	30	27	90.0%
	2009	43	38	88.4%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Zenith National Insurance Group (part of Fairfax Financial Holding Ltd)	2013	2	2	100.0%
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	2	1	50.0%
Zurich North America (includes Universal Underwriters Insurance Company as of 2012 - part of Zurich Insurance Group)	2013	874	723	82.7%
	2012	868	718	82.7%
	2011	958	847	88.4%
	2010	909	810	89.1%
	2009	918	813	88.6%

Self-insured employers				
ABF Freight System Incorporated	2013	3	3	100.0%
	2012	5	5	100.0%
	2011	14	14	100.0%
	2010	6	6	100.0%
	2009	9	9	100.0%
Access Insurance Association	2013	48	47	97.9%
	2012	60	57	95.0%
	2011	76	72	94.7%
	2010	64	62	96.9%
	2009	52	51	98.1%
AG Processing Incorporated	2013	0	0	N/A
	2012	0	0	N/A
	2011	2	2	100.0%
	2010	0	0	N/A
	2009	0	0	N/A
Allete (legally incorporated as Minnesota Power Incorporated)	2013	5	5	100.0%
	2012	6	6	100.0%
	2011	11	11	100.0%
	2010	4	4	100.0%
	2009	13	12	92.3%
Allina Health System	2013	341	323	94.7%
	2012	331	274	82.8%
	2011	362	290	80.1%
	2010	382	334	87.4%
	2009	333	293	88.0%
American Crystal Sugar Company	2013	17	16	94.1%
	2012	5	5	100.0%
	2011	4	4	100.0%
	2010	9	9	100.0%
	2009	16	14	87.5%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Amherst H Wilder Foundation	2013	1	1	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
	2010	2	2	100.0%
	2009	5	4	80.0%
Anderson Trucking Service Incorporated	2013	2	2	100.0%
	2012	6	5	83.3%
	2011	2	2	100.0%
	2010	5	5	100.0%
	2009	5	5	100.0%
Anoka County	2013	10	10	100.0%
	2012	12	12	100.0%
	2011	12	12	100.0%
	2010	9	9	100.0%
	2009	23	23	100.0%
Archdiocese of St Paul & Minneapolis	2013	21	21	100.0%
	2012	21	21	100.0%
	2011	28	27	96.4%
	2010	22	20	90.9%
	2009	34	31	91.2%
Archer Daniels Midland Company	2013	1	0	0.0%
	2012	0	0	N/A
	2011	1	1	100.0%
	2010	3	2	66.7%
	2009	4	3	75.0%
Arctic Cat Incorporated	2013	5	5	100.0%
	2012	5	5	100.0%
	2011	7	7	100.0%
	2010	9	9	100.0%
	2009	17	17	100.0%
Benedictine Group Self-Insurance Association	2013	62	59	95.2%
	2012	99	94	94.9%
	2011	70	69	98.6%
	2010	87	83	95.4%
	2009	73	65	89.0%
Bermo Incorporated	2013	6	6	100.0%
	2012	4	4	100.0%
	2011	6	6	100.0%
	2010	3	3	100.0%
	2009	5	5	100.0%
Blandin Paper Company	2013	5	5	100.0%
	2012	1	1	100.0%
	2011	6	6	100.0%
	2010	8	8	100.0%
	2009	9	8	88.9%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Blue Cross Blue Shield of Minnesota	2013	27	25	92.6%
	2012	11	11	100.0%
	2011	19	18	94.7%
	2010	23	23	100.0%
	2009	34	32	94.1%
Brunswick Corporation (no longer self-insured as of 12/1/2010)	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	4	2	50.0%
Builders & Contractors Workers Compensation Fund	2013	65	61	93.8%
	2012	75	68	90.7%
	2011	59	55	93.2%
	2010	51	45	88.2%
	2009	56	45	80.4%
Bureau of Engraving Incorporated (no longer self-insured as of 7/1/2010)	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	1	1	100.0%
	2009	1	1	100.0%
Care Providers Workers Compensation Fund	2013	37	29	78.4%
	2012	43	39	90.7%
	2011	37	34	91.9%
	2010	28	21	75.0%
	2009	23	17	73.9%
Cargill Incorporated (no longer self-insured as of 5/31/2007)	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	3	3	100.0%
Carl Bolander & Sons Company	2013	1	1	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
	2010	0	0	N/A
	2009	0	0	N/A
Carleton College	2013	1	1	100.0%
	2012	2	2	100.0%
	2011	6	6	100.0%
	2010	5	4	80.0%
	2009	11	9	81.8%
Children's Hospital & Clinics of Minnesota	2013	26	25	96.2%
	2012	20	18	90.0%
	2011	28	27	96.4%
	2010	22	20	90.9%
	2009	24	23	95.8%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
CHS Incorporated	2013	15	14	93.3%
	2012	15	12	80.0%
	2011	19	17	89.5%
	2010	27	26	96.3%
	2009	16	15	93.8%
City of Bloomington	2013	11	10	90.9%
	2012	10	10	100.0%
	2011	7	7	100.0%
	2010	17	15	88.2%
	2009	12	12	100.0%
City of Duluth	2013	19	19	100.0%
	2012	25	24	96.0%
	2011	22	20	90.9%
	2010	23	21	91.3%
	2009	21	19	90.5%
City of Eagan	2013	9	9	100.0%
	2012	6	6	100.0%
	2011	8	8	100.0%
	2010	5	4	80.0%
	2009	3	3	100.0%
City of Faribault (self-insured as part of the League of Minnesota Cities Insurance Trust as of 1/1/2013)	2013	0	0	N/A
	2012	2	1	50.0%
	2011	7	7	100.0%
	2010	3	3	100.0%
	2009	6	6	100.0%
City of Minneapolis	2013	184	180	97.8%
	2012	153	149	97.4%
	2011	143	141	98.6%
	2010	126	124	98.4%
	2009	120	114	95.0%
City of Plymouth	2013	5	5	100.0%
	2012	4	4	100.0%
	2011	8	7	87.5%
	2010	6	6	100.0%
	2009	5	5	100.0%
City of Richfield	2013	12	12	100.0%
	2012	2	2	100.0%
	2011	11	11	100.0%
	2010	10	10	100.0%
	2009	3	3	100.0%
City of Rochester	2013	24	24	100.0%
	2012	16	16	100.0%
	2011	24	24	100.0%
	2010	27	26	96.3%
	2009	15	14	93.3%



<b>Company name</b>	<b>Fiscal year</b>	<b>Number of lost time claims</b>	<b>* Number with timely action</b>	<b>* Percentage with timely action</b>
City of Roseville	2013	3	3	100.0%
	2012	3	3	100.0%
	2011	3	3	100.0%
	2010	5	5	100.0%
	2009	3	3	100.0%
City of St Paul	2013	101	101	100.0%
	2012	109	109	100.0%
	2011	107	107	100.0%
	2010	125	125	100.0%
	2009	88	88	100.0%
Coca-Cola Refreshments USA Incorporated (formerly Coca-Cola Enterprises Incorporated)	2013	22	21	95.5%
	2012	24	24	100.0%
	2011	25	23	92.0%
	2010	18	17	94.4%
	2009	23	21	91.3%
Cold Spring Granite Company	2013	5	5	100.0%
	2012	4	4	100.0%
	2011	8	8	100.0%
	2010	4	4	100.0%
	2009	6	5	83.3%
Collectively Bargained Contractors Workers Compensation Fund (merged into The Builders Group as of 1/1/2011)	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
	2010	8	8	100.0%
	2009	4	4	100.0%
Conagra Foods Incorporated	2013	5	4	80.0%
	2012	6	5	83.3%
	2011	9	8	88.9%
	2010	12	12	100.0%
	2009	10	8	80.0%
Construction Services Group Self-Insurance Association	2013	8	8	100.0%
	2012	3	3	100.0%
	2011	6	6	100.0%
	2010	4	4	100.0%
	2009	8	8	100.0%
Covenant Retirement Communities (no longer self-insured as of 1/1/2010 - an affiliate of Covenant Ministries of Benevolence)	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	6	5	83.3%
	2009	8	8	100.0%
Crystal Cabinet Works Incorporated	2013	4	4	100.0%
	2012	3	3	100.0%
	2011	4	4	100.0%
	2010	0	0	N/A
	2009	9	8	88.9%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Cummins Incorporated	2013	6	6	100.0%
	2012	2	2	100.0%
	2011	3	3	100.0%
	2010	2	1	50.0%
	2009	3	3	100.0%
Dairy Farmers of America Incorporated	2013	18	18	100.0%
	2012	1	1	100.0%
	2011	2	2	100.0%
	2010	0	0	N/A
	2009	2	2	100.0%
Dakota County	2013	9	9	100.0%
	2012	15	15	100.0%
	2011	10	10	100.0%
	2010	14	14	100.0%
	2009	16	15	93.8%
Deltak LLC (no longer self-insured as of 9/1/2011 - a subsidiary of Global Power Equipment Group Incorporated)	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
	2010	1	1	100.0%
	2009	3	3	100.0%
Diocese of Winona	2013	3	2	66.7%
	2012	5	5	100.0%
	2011	6	6	100.0%
	2010	4	4	100.0%
	2009	4	4	100.0%
Ecowater Systems Incorporated (a subsidiary of Marmon Industrial LLC)	2013	1	1	100.0%
	2012	3	2	66.7%
	2011	2	2	100.0%
	2010	4	4	100.0%
	2009	4	3	75.0%
EEP Workers Compensation Fund (includes Supermarket Group Self-Insurance Association as of 1/1/2009)	2013	24	18	75.0%
	2012	27	27	100.0%
	2011	23	23	100.0%
	2010	21	19	90.5%
	2009	29	29	100.0%
Elim Care Incorporated	2013	19	17	89.5%
	2012	29	26	89.7%
	2011	29	26	89.7%
	2010	14	13	92.9%
	2009	25	22	88.0%
Essentia Health (formerly St Mary's/Duluth Clinic Health System)	2013	81	81	100.0%
	2012	97	96	99.0%
	2011	86	84	97.7%
	2010	88	85	96.6%
	2009	81	73	90.1%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Fabcon Precast LLC & Fabcon Companies LLC (formerly Fabcon Incorporated)	2013	6	3	50.0%
	2012	9	9	100.0%
	2011	4	3	75.0%
	2010	2	2	100.0%
	2009	2	2	100.0%
Fairmont Foods of Minnesota Incorporated	2013	2	2	100.0%
	2012	3	3	100.0%
	2011	6	6	100.0%
	2010	4	4	100.0%
	2009	6	6	100.0%
Fairview Health Services	2013	173	173	100.0%
	2012	181	179	98.9%
	2011	196	196	100.0%
	2010	276	269	97.5%
	2009	210	205	97.6%
Fairview Red Wing Health Services (no longer self-insured as of 7/1/2012)	2013	0	0	N/A
	2012	7	6	85.7%
	2011	7	7	100.0%
	2010	1	1	100.0%
	2009	5	5	100.0%
Farmers Union Industries LLC	2013	6	6	100.0%
	2012	8	8	100.0%
	2011	5	5	100.0%
	2010	8	8	100.0%
	2009	9	9	100.0%
FedEx Corporation	2013	45	40	88.9%
	2012	37	35	94.6%
	2011	48	44	91.7%
	2010	34	33	97.1%
	2009	52	48	92.3%
FedEx Freight Incorporated	2013	41	40	97.6%
	2012	36	32	88.9%
	2011	42	42	100.0%
	2010	24	19	79.2%
	2009	32	32	100.0%
Ford Motor Company	2013	0	0	N/A
	2012	5	4	80.0%
	2011	10	9	90.0%
	2010	12	12	100.0%
	2009	20	19	95.0%
Forest Products Commercial Self-Insurance Group	2013	24	21	87.5%
	2012	19	15	78.9%
	2011	27	22	81.5%
	2010	36	33	91.7%
	2009	39	35	89.7%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Frandsen Corporation	2013	5	5	100.0%
	2012	10	10	100.0%
	2011	11	11	100.0%
	2010	9	9	100.0%
	2009	6	6	100.0%
Gillette Children's Specialty Healthcare	2013	2	2	100.0%
	2012	7	7	100.0%
	2011	6	6	100.0%
	2010	7	7	100.0%
	2009	10	10	100.0%
Gopher Resource LLC	2013	3	3	100.0%
	2012	5	4	80.0%
	2011	5	5	100.0%
	2010	2	2	100.0%
	2009	4	4	100.0%
Graco Incorporated	2013	9	9	100.0%
	2012	15	15	100.0%
	2011	5	5	100.0%
	2010	9	9	100.0%
	2009	13	13	100.0%
Grand Itasca Clinic & Hospital	2013	5	5	100.0%
	2012	5	3	60.0%
	2011	6	6	100.0%
	2010	5	5	100.0%
	2009	9	8	88.9%
Greater Minnesota Self-Insurance Fund	2013	20	17	85.0%
	2012	18	14	77.8%
	2011	19	17	89.5%
	2010	20	17	85.0%
	2009	16	16	100.0%
Grede LLC - St Cloud (a subsidiary of Grede Holdings LLC)	2013	3	3	100.0%
	2012	1	1	100.0%
	2011	5	5	100.0%
	2010	5	5	100.0%
	2009	3	3	100.0%
Hancock Concrete Products LLC (formerly Hancock Concrete Products Company Incorporated)	2013	7	7	100.0%
	2012	5	5	100.0%
	2011	3	3	100.0%
	2010	5	5	100.0%
	2009	4	4	100.0%
Health Care Select Group Self-Insurance Fund	2013	41	35	85.4%
	2012	49	45	91.8%
	2011	32	32	100.0%
	2010	44	40	90.9%
	2009	55	52	94.5%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
HealthEast	2013	93	88	94.6%
	2012	108	97	89.8%
	2011	62	49	79.0%
	2010	106	105	99.1%
	2009	108	100	92.6%
HealthPartners Incorporated	2013	20	19	95.0%
	2012	12	12	100.0%
	2011	13	13	100.0%
	2010	17	17	100.0%
	2009	19	19	100.0%
Hennepin County	2013	132	128	97.0%
	2012	121	114	94.2%
	2011	116	106	91.4%
	2010	96	90	93.8%
	2009	102	92	90.2%
Honeywell International Incorporated	2013	20	20	100.0%
	2012	14	14	100.0%
	2011	19	18	94.7%
	2010	24	23	95.8%
	2009	20	19	95.0%
Hormel Foods Corporation	2013	72	67	93.1%
	2012	69	68	98.6%
	2011	80	79	98.8%
	2010	73	70	95.9%
	2009	86	81	94.2%
HPI-Ramsey	2013	27	26	96.3%
	2012	41	39	95.1%
	2011	40	39	97.5%
	2010	36	36	100.0%
	2009	45	44	97.8%
Hutchinson Technology Incorporated	2013	2	2	100.0%
	2012	1	1	100.0%
	2011	4	4	100.0%
	2010	4	4	100.0%
	2009	12	11	91.7%
International Paper Company	2013	2	2	100.0%
	2012	3	3	100.0%
	2011	0	0	N/A
	2010	2	2	100.0%
	2009	1	1	100.0%
Interstate Power & Light Company (a subsidiary of Alliant Energy Corporation)	2013	0	0	N/A
	2012	2	2	100.0%
	2011	5	5	100.0%
	2010	0	0	N/A
	2009	1	1	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
ISD 11 - Anoka Hennepin	2013	41	41	100.0%
	2012	28	28	100.0%
	2011	23	23	100.0%
	2010	25	25	100.0%
	2009	24	23	95.8%
ISD 535 - Rochester	2013	17	17	100.0%
	2012	16	16	100.0%
	2011	22	22	100.0%
	2010	18	18	100.0%
	2009	24	24	100.0%
ISD 625 - St Paul	2013	76	76	100.0%
	2012	74	74	100.0%
	2011	67	67	100.0%
	2010	67	65	97.0%
	2009	77	76	98.7%
Itasca County	2013	3	3	100.0%
	2012	7	7	100.0%
	2011	4	4	100.0%
	2010	3	3	100.0%
	2009	6	6	100.0%
J & R Schugel Holdings Incorporated	2013	12	12	100.0%
	2012	12	12	100.0%
	2011	8	8	100.0%
	2010	6	6	100.0%
	2009	16	13	81.3%
Knife River Corporation - North Central (no longer self-insured as of 12/31/2008 - formerly Bauerly Brothers Incorporated)	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	5	5	100.0%
Knight Transportation Incorporated	2013	1	1	100.0%
	2012	3	3	100.0%
	2011	4	4	100.0%
	2010	3	3	100.0%
	2009	1	1	100.0%
Labor Ready Midwest Incorporated (a subsidiary of True Blue Incorporated)	2013	25	22	88.0%
	2012	14	13	92.9%
	2011	18	18	100.0%
	2010	15	15	100.0%
	2009	15	14	93.3%
Lamb Weston/RDO Frozen	2013	5	5	100.0%
	2012	7	5	71.4%
	2011	8	8	100.0%
	2010	6	6	100.0%
	2009	7	7	100.0%

<b>Company name</b>	<b>Fiscal year</b>	<b>Number of lost time claims</b>	<b>* Number with timely action</b>	<b>* Percentage with timely action</b>
Land O' Lakes Incorporated	2013	7	6	85.7%
	2012	2	2	100.0%
	2011	2	2	100.0%
	2010	4	4	100.0%
	2009	0	0	N/A
League of Minnesota Cities Insurance Trust	2013	544	521	95.8%
	2012	515	498	96.7%
	2011	540	506	93.7%
	2010	506	489	96.6%
	2009	548	519	94.7%
Life-Science Innovations LLC	2013	19	19	100.0%
	2012	14	14	100.0%
	2011	18	17	94.4%
	2010	8	8	100.0%
	2009	9	9	100.0%
Louisiana-Pacific Corporation	2013	1	1	100.0%
	2012	2	2	100.0%
	2011	0	0	N/A
	2010	0	0	N/A
	2009	1	1	100.0%
Lunda Construction Company (no longer self-insured as of 10/1/2011)	2013	0	0	N/A
	2012	0	0	N/A
	2011	6	6	100.0%
	2010	4	4	100.0%
	2009	2	2	100.0%
Lupient Group Self Insurance Fund	2013	3	3	100.0%
	2012	7	6	85.7%
	2011	15	14	93.3%
	2010	7	7	100.0%
	2009	9	9	100.0%
Lutheran Social Service of Minnesota	2013	12	12	100.0%
	2012	16	15	93.8%
	2011	9	9	100.0%
	2010	18	17	94.4%
	2009	17	17	100.0%
Macy's Incorporated	2013	15	15	100.0%
	2012	25	23	92.0%
	2011	35	28	80.0%
	2010	19	14	73.7%
	2009	37	32	86.5%
Marvin Lumber & Cedar Company	2013	18	18	100.0%
	2012	9	9	100.0%
	2011	21	21	100.0%
	2010	24	24	100.0%
	2009	18	18	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Mayo Clinic	2013	415	411	99.0%
	2012	385	385	100.0%
	2011	393	390	99.2%
	2010	392	390	99.5%
	2009	395	391	99.0%
Medtronic Incorporated	2013	26	22	84.6%
	2012	21	20	95.2%
	2011	20	19	95.0%
	2010	20	19	95.0%
	2009	26	25	96.2%
Metal-Matic Incorporated	2013	2	2	100.0%
	2012	8	8	100.0%
	2011	11	11	100.0%
	2010	13	13	100.0%
	2009	8	8	100.0%
Metropolitan Airports Commission	2013	12	11	91.7%
	2012	12	10	83.3%
	2011	7	7	100.0%
	2010	8	7	87.5%
	2009	6	5	83.3%
Metropolitan Council	2013	166	149	89.8%
	2012	153	148	96.7%
	2011	156	151	96.8%
	2010	176	169	96.0%
	2009	167	144	86.2%
Midwest Safety Group Self-Insurance Association	2013	68	67	98.5%
	2012	75	74	98.7%
	2011	74	72	97.3%
	2010	76	74	97.4%
	2009	70	67	95.7%
Miner's Incorporated	2013	29	28	96.6%
	2012	27	26	96.3%
	2011	20	20	100.0%
	2010	27	24	88.9%
	2009	32	30	93.8%
Minneapolis Park & Recreation Board	2013	39	35	89.7%
	2012	20	19	95.0%
	2011	27	25	92.6%
	2010	23	19	82.6%
	2009	27	24	88.9%
Minnesota Association of Townships	2013	4	4	100.0%
	2012	3	3	100.0%
	2011	7	6	85.7%
	2010	4	4	100.0%
	2009	12	12	100.0%



Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Minnesota Counties Intergovernmental Trust (formerly Minnesota Counties Insurance Trust)	2013	227	216	95.2%
	2012	217	209	96.3%
	2011	247	235	95.1%
	2010	273	256	93.8%
	2009	264	249	94.3%
Minnesota Energy Resources Corporation (new self-insured as of 4/21/2011)	2013	1	1	100.0%
	2012	2	2	100.0%
	2011	N/A	N/A	N/A
	2010	N/A	N/A	N/A
	2009	N/A	N/A	N/A
Minnesota Health Care Association	2013	70	68	97.1%
	2012	73	72	98.6%
	2011	78	78	100.0%
	2010	67	67	100.0%
	2009	72	70	97.2%
Minnesota Manufacturers Group Self-Insurance Association	2013	10	10	100.0%
	2012	7	6	85.7%
	2011	8	8	100.0%
	2010	12	11	91.7%
	2009	11	9	81.8%
Minnesota Masonic Homes	2013	3	3	100.0%
	2012	3	3	100.0%
	2011	9	8	88.9%
	2010	7	5	71.4%
	2009	2	2	100.0%
Minnesota Nonprofit Employers Workers Compensation Fund (no longer self-insured as of 8/1/2010)	2013	0	0	N/A
	2012	2	2	100.0%
	2011	21	18	85.7%
	2010	168	159	94.6%
	2009	156	146	93.6%
Minnesota Rural Electric Workers' Compensation Trust	2013	31	31	100.0%
	2012	43	42	97.7%
	2011	29	29	100.0%
	2010	26	26	100.0%
	2009	42	42	100.0%
Minnesota School Boards Association	2013	0	0	N/A
	2012	1	1	100.0%
	2011	4	4	100.0%
	2010	38	33	86.8%
	2009	196	186	94.9%
Minnesota Soft Drink Group Self-Insurance Association	2013	24	23	95.8%
	2012	25	25	100.0%
	2011	21	19	90.5%
	2010	17	17	100.0%
	2009	22	18	81.8%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Municipal Building Commission	2013	2	2	100.0%
	2012	0	0	N/A
	2011	2	2	100.0%
	2010	1	1	100.0%
	2009	0	0	N/A
Nonprofit Insurance Trust (new self-insured as of 8/1/2010)	2013	182	170	93.4%
	2012	137	128	93.4%
	2011	169	165	97.6%
	2010	N/A	N/A	N/A
	2009	N/A	N/A	N/A
Nordstrom Incorporated	2013	2	2	100.0%
	2012	1	1	100.0%
	2011	1	1	100.0%
	2010	3	3	100.0%
	2009	1	1	100.0%
North Central Group Self-Insurance Association (no longer self-insured as of 1/1/2012)	2013	0	0	N/A
	2012	28	26	92.9%
	2011	41	39	95.1%
	2010	31	27	87.1%
	2009	31	26	83.9%
Northern Tool & Equipment Company Incorporated	2013	11	11	100.0%
	2012	7	7	100.0%
	2011	7	7	100.0%
	2010	5	5	100.0%
	2009	14	14	100.0%
OfficeMax Incorporated	2013	4	4	100.0%
	2012	6	6	100.0%
	2011	5	5	100.0%
	2010	2	2	100.0%
	2009	5	3	60.0%
Olmsted County	2013	11	10	90.9%
	2012	7	6	85.7%
	2011	11	11	100.0%
	2010	11	11	100.0%
	2009	5	5	100.0%
Otter Tail Corporation	2013	2	1	50.0%
	2012	2	2	100.0%
	2011	3	3	100.0%
	2010	0	0	N/A
	2009	0	0	N/A
Park Nicollet Health Services	2013	27	27	100.0%
	2012	36	36	100.0%
	2011	25	24	96.0%
	2010	37	34	91.9%
	2009	35	35	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Parker Hannifin Corporation	2013	1	1	100.0%
	2012	2	1	50.0%
	2011	1	1	100.0%
	2010	0	0	N/A
	2009	0	0	N/A
Polaris Industries Incorporated	2013	23	21	91.3%
	2012	24	23	95.8%
	2011	13	13	100.0%
	2010	14	14	100.0%
	2009	22	22	100.0%
Presbyterian Homes & Services	2013	39	38	97.4%
	2012	33	33	100.0%
	2011	59	58	98.3%
	2010	42	40	95.2%
	2009	38	35	92.1%
Quadrangle Group Self-Insurance Association	2013	14	14	100.0%
	2012	17	16	94.1%
	2011	27	27	100.0%
	2010	16	15	93.8%
	2009	32	32	100.0%
R D Offutt Company	2013	10	9	90.0%
	2012	5	3	60.0%
	2011	8	6	75.0%
	2010	3	3	100.0%
	2009	10	10	100.0%
Ramsey County	2013	49	49	100.0%
	2012	39	39	100.0%
	2011	53	50	94.3%
	2010	55	54	98.2%
	2009	67	67	100.0%
Range Regional Health Services	2013	7	5	71.4%
	2012	11	11	100.0%
	2011	14	14	100.0%
	2010	12	12	100.0%
	2009	12	12	100.0%
RCI Minnesota	2013	27	25	92.6%
	2012	24	24	100.0%
	2011	17	15	88.2%
	2010	12	12	100.0%
	2009	31	30	96.8%
Red Wing Shoe Company Incorporated	2013	17	16	94.1%
	2012	14	14	100.0%
	2011	17	15	88.2%
	2010	12	12	100.0%
	2009	15	13	86.7%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Ridgeview Medical Center	2013	16	14	87.5%
	2012	14	13	92.9%
	2011	24	21	87.5%
	2010	17	17	100.0%
	2009	15	15	100.0%
Riverview Healthcare Association	2013	1	1	100.0%
	2012	4	4	100.0%
	2011	8	8	100.0%
	2010	3	3	100.0%
	2009	8	8	100.0%
Rosemount Aerospace Incorporated (no longer self-insured as of 4/1/2013 - a subsidiary of Goodrich Corporation)	2013	4	3	75.0%
	2012	7	6	85.7%
	2011	4	4	100.0%
	2010	5	4	80.0%
	2009	4	4	100.0%
Rosemount Incorporated (a subsidiary of Emerson Electric Company)	2013	7	7	100.0%
	2012	6	6	100.0%
	2011	5	5	100.0%
	2010	2	2	100.0%
	2009	7	7	100.0%
Ryder Truck Rental Incorporated (no longer self-insured as of 5/1/2008)	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	1	1	100.0%
St Louis County	2013	20	20	100.0%
	2012	22	22	100.0%
	2011	33	32	97.0%
	2010	31	31	100.0%
	2009	40	40	100.0%
Scherer Brothers Lumber Company (no longer self-insured as of 1/1/2011)	2013	0	0	N/A
	2012	1	1	100.0%
	2011	4	4	100.0%
	2010	10	10	100.0%
	2009	7	7	100.0%
Shafer Contracting Company Incorporated	2013	4	3	75.0%
	2012	6	6	100.0%
	2011	4	4	100.0%
	2010	5	5	100.0%
	2009	6	6	100.0%
Southern Minnesota Beet Sugar Cooperative	2013	11	11	100.0%
	2012	12	12	100.0%
	2011	18	18	100.0%
	2010	19	19	100.0%
	2009	13	12	92.3%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Special School District #1	2013	83	76	91.6%
	2012	67	63	94.0%
	2011	76	73	96.1%
	2010	78	73	93.6%
	2009	92	83	90.2%
Stan Koch & Sons Trucking Incorporated	2013	10	10	100.0%
	2012	15	9	60.0%
	2011	14	13	92.9%
	2010	10	8	80.0%
	2009	20	17	85.0%
State of Minnesota	2013	608	555	91.3%
	2012	611	565	92.5%
	2011	702	651	92.7%
	2010	656	592	90.2%
	2009	604	539	89.2%
Target Corporation	2013	152	140	92.1%
	2012	164	158	96.3%
	2011	142	131	92.3%
	2010	140	135	96.4%
	2009	190	187	98.4%
Taylor Corporation	2013	35	30	85.7%
	2012	30	26	86.7%
	2011	27	27	100.0%
	2010	25	24	96.0%
	2009	44	41	93.2%
The Boldt Company	2013	1	1	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
	2010	0	0	N/A
	2009	2	1	50.0%
The Builders Group (includes Collectively Bargained Contractors Workers Compensation Fund as of 1/1/2009)	2013	336	324	96.4%
	2012	299	288	96.3%
	2011	289	276	95.5%
	2010	245	216	88.2%
	2009	278	260	93.5%
The Davey Tree Expert Company	2013	1	1	100.0%
	2012	3	3	100.0%
	2011	2	2	100.0%
	2010	0	0	N/A
	2009	0	0	N/A
The Procter & Gamble Company	2013	1	1	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
	2010	0	0	N/A
	2009	0	0	N/A

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
The Sherwin Williams Company	2013	2	2	100.0%
	2012	5	5	100.0%
	2011	0	0	N/A
	2010	0	0	N/A
	2009	2	2	100.0%
The Smead Manufacturing Company	2013	7	7	100.0%
	2012	10	10	100.0%
	2011	4	4	100.0%
	2010	16	15	93.8%
	2009	15	15	100.0%
The Thro Company (new self-insured again as of 6/1/2011 - formerly not self-insured as of 5/31/2007)	2013	5	5	100.0%
	2012	10	10	100.0%
	2011	0	0	N/A
	2010	0	0	N/A
	2009	0	0	N/A
The Toro Company	2013	18	13	72.2%
	2012	11	11	100.0%
	2011	19	16	84.2%
	2010	15	15	100.0%
	2009	7	7	100.0%
The Work Connection Incorporated (no longer self-insured as of 10/1/2013)	2013	80	74	92.5%
	2012	72	71	98.6%
	2011	56	54	96.4%
	2010	44	43	97.7%
	2009	38	36	94.7%
Three Rivers Park District (formerly Suburban Hennepin Regional Park District)	2013	8	8	100.0%
	2012	14	14	100.0%
	2011	4	4	100.0%
	2010	11	11	100.0%
	2009	10	10	100.0%
Trifac Workers' Compensation Fund	2013	251	216	86.1%
	2012	173	140	80.9%
	2011	218	188	86.2%
	2010	158	133	84.2%
	2009	198	176	88.9%
Tyco Electronics (formerly ADC Telecommunications Incorporated - no longer self-insured as of 12/8/2010)	2013	0	0	N/A
	2012	0	0	N/A
	2011	7	7	100.0%
	2010	2	2	100.0%
	2009	4	4	100.0%
United States Steel Corporation	2013	7	6	85.7%
	2012	11	10	90.9%
	2011	9	9	100.0%
	2010	11	11	100.0%
	2009	12	12	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
University of Minnesota	2013	109	105	96.3%
	2012	84	79	94.0%
	2011	87	82	94.3%
	2010	86	80	93.0%
	2009	107	96	89.7%
University of St Thomas	2013	7	5	71.4%
	2012	4	4	100.0%
	2011	17	15	88.2%
	2010	10	10	100.0%
	2009	14	12	85.7%
Up North Plastics Incorporated (an affiliate of Poly-America L P)	2013	3	3	100.0%
	2012	5	5	100.0%
	2011	2	1	50.0%
	2010	5	4	80.0%
	2009	4	3	75.0%
Upper Lakes Foods Incorporated (no longer self-insured as of 1/1/2011)	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
	2010	4	3	75.0%
	2009	14	12	85.7%
USF Holland Incorporated (merged into YRC Worldwide Incorporated as of 12/17/2010)	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
	2010	8	7	87.5%
	2009	14	12	85.7%
Virginia Regional Medical Center (self-insured as part of the Essentia Health as of 1/1/2013)	2013	5	4	80.0%
	2012	5	5	100.0%
	2011	19	19	100.0%
	2010	6	6	100.0%
	2009	6	6	100.0%
Wayne Transports Incorporated	2013	17	15	88.2%
	2012	6	6	100.0%
	2011	7	7	100.0%
	2010	7	7	100.0%
	2009	12	10	83.3%
Wells Concrete Products Company	2013	16	16	100.0%
	2012	8	8	100.0%
	2011	9	9	100.0%
	2010	10	10	100.0%
	2009	9	9	100.0%
Weyerhaeuser Company	2013	0	0	N/A
	2012	0	0	N/A
	2011	0	0	N/A
	2010	0	0	N/A
	2009	1	1	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
White Castle System Incorporated	2013	0	0	N/A
	2012	0	0	N/A
	2011	2	2	100.0%
	2010	0	0	N/A
	2009	4	4	100.0%
Winona Health	2013	17	17	100.0%
	2012	13	13	100.0%
	2011	12	12	100.0%
	2010	12	12	100.0%
	2009	11	11	100.0%
Xcel Energy Incorporated (no longer self-insured as of 8/1/2001)	2013	0	0	N/A
	2012	0	0	N/A
	2011	2	2	100.0%
	2010	0	0	N/A
	2009	1	1	100.0%
YRC Worldwide Incorporated (includes USF Holland Incorporated as of 12/17/2010 - formerly YRC Incorporated)	2013	23	20	87.0%
	2012	18	17	94.4%
	2011	16	12	75.0%
	2010	12	12	100.0%
	2009	16	12	75.0%

\* 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.





## GENERAL INSTRUCTIONS TO THE EMPLOYER

**Employers, not employees,** are responsible for completing this form. The information is needed to determine liability and entitlement to benefits. You must file this form with your insurer, and give a copy to the employee and the employee's local union office. You are required to provide the employee with a copy of the Employee Information Sheet, which is available on the Department of Labor and Industry's web site at [www.dli.mn.gov](http://www.dli.mn.gov).

**Filing this form is not an admission of liability.** You must report a claim to your insurer whenever anyone believes that a work-related injury or illness that requires medical care or where lost time from work has occurred. If the claimed injury wholly or partially incapacitates the employee for more than **three** calendar days, the claim must be made on this form and reported to your insurer within **ten** days. Your insurer may require you to file it sooner. Failure to file within the **ten** days may result in penalties. It is important to file this form quickly to allow your insurer time to investigate the claim. **Your insurer will report the injury** to the Department of Labor and Industry (Department), when necessary. Self-insured employers have 14 days to report the injury to the Department, when necessary.

If the claim involves death or serious injury (including injuries that later result in death), you must notify the Department and your insurer within 48 hours of the occurrence. The claim can be reported initially to the Department by telephone (651-284-5041), fax (651-284-5731), or personal notice. The initial notice must be followed by the filing of this form with the Department within **seven** days of the occurrence.

### SEND THIS FORM TO YOUR INSURER IMMEDIATELY – DO NOT WAIT FOR THE DOCTOR'S REPORT

#### SPECIFIC INSTRUCTIONS TO THE EMPLOYER ON COMPLETING THIS FORM

- Item 2: OSHA case #. Fill in the case number from the OSHA 300 log. This form contains all items required by the OSHA form 301.
- Items 17-21: Fill in all the wage information. If the employee does not work a regularly scheduled work week, attach a 26 week wage statement so your insurer can calculate the appropriate average weekly wage. Attach a separate sheet giving the weekly value of any meals, lodging, or 2nd income paid to the employee.
- Item 20: Fill in the average number of days per week that the employee works. Also include their normal work schedule, Sunday - Saturday, by checking the appropriate boxes. If the employee's work schedule fluctuates from week-to-week, leave the boxes blank.
- Items 22-24: Be as specific as possible in describing: the events causing the injury; the nature of the injury (cut, sprain, burn, etc.), and the part(s) of body injured (back, arm, etc.); and the tools, equipment, machines, objects or substances involved.
- Item 26: Fill in the first day the employee lost any time from work (including time lost for medical treatment), even if you paid the employee for the lost time.
- Item 27: Check the appropriate box to indicate if there was lost time on the date of injury and whether you paid for that lost time.
- Item 28: Fill in the date you first became aware of the injury or illness.
- Item 29: Fill in the date you became aware that the lost time indicated in Item 26 was related to the claimed injury.
- Item 30: Leave the box blank if the employee has not returned to work by the time you file this form. If the employee has returned to work, fill in the date and answer the questions in Items 31 and 32. Notify your insurer if the employee misses time due to this injury after that date.
- Item 34: Check all the boxes that apply AT the time you file this form.
- Item 39: Fill in your Federal Employer Identification Number (FEIN). For information, see [www.usa.gov/Business/Business-Gateway.shtml](http://www.usa.gov/Business/Business-Gateway.shtml) and click on "Get an Employer ID Number".
- Items 40 and 44: Fill in your Unemployment ID number and North American Industry Classification System (NAICS) code, which are both assigned by the Minnesota Unemployment Insurance Program (651-296-6141).
- Items 46-54: Your insurer or claims administrator will complete this information if you do not have it available.

#### INSTRUCTIONS TO THE INSURER/CLAIMS ADMINISTRATOR

The following data elements must be completed on this form prior to filing with the Department of Labor and Industry: employee's name and social security number; date of injury; and the names of the employer and insurer. If any of this information is missing, the First Report will be rejected and returned to you (see Minn. Stat. § 176.275). Providing the name of the third party administrator does not meet the statutory requirement to provide the name of the insurer. NOTE: If the claim does not involve lost time beyond the waiting period or potential PPD, the form does **NOT** need to be filed with the Department.

- Item 46: Fill in the name of the insurance company. If the employer is self-insured, indicate the name of the licensed or public self-insured company or group.
- Items 47-48: Fill in the legal name and Federal Employer Identification Number (FEIN) of the employer who purchased the policy from the insurer (named in Item 46) and the policy number. If the employer is licensed to self-insure, fill in the certificate number.
- Item 49: Fill in the insurer's FEIN.
- Item 51: Fill in the name and address of the company administering the claim (either the insurer or third party administrator). Be sure to mark either the "Insurer" or "TPA" box.
- Item 53-54: Fill in the claims administrator's FEIN and claim number.
- Item 55: These items apply only to FROIs electronically submitted by the claim administrator.

***This material can be made available in different forms, such as large print, Braille or audio. To request, call (651) 284-5032 or 1-800-342-5354 Voice or TDD (651) 297-4198.***

**ANY PERSON WHO, WITH INTENT TO DEFRAUD, RECEIVES WORKERS' COMPENSATION BENEFITS TO WHICH THE PERSON IS NOT ENTITLED BY KNOWINGLY MISREPRESENTING, MISSTATING, OR FAILING TO DISCLOSE ANY MATERIAL FACT IS GUILTY OF THEFT AND SHALL BE SENTENCED PURSUANT TO SECTION 609.52, SUBDIVISION 3.**

# Notice of Insurer's Primary Liability Determination

See instructions on reverse side.  
PRINT IN INK or TYPE  
Enter dates in MM/DD/YYYY format.



DO NOT USE THIS SPACE

☐ **Amended**

WID or SSN	DATE OF INJURY	DATE OF DEATH (if applicable)
EMPLOYEE (last, first, mi)		
EMPLOYER		
INSURER/SELF-INSURER/TPA		
INSURER CLAIM NUMBER		

--

First date of lost time	Date employer notified of this lost time	Initial date of return to work	Average weekly wage at date of injury
If the initial return to work was followed by a new period of lost time, complete the following information: First date of new period of lost time: _____ Date employer notified of this lost time: _____			

☐ **1. Your claim is ACCEPTED and wage loss benefits will be paid.**

Benefit type: <input type="checkbox"/> Temporary Total (TTD) <input type="checkbox"/> Temporary Partial (TPD) <input type="checkbox"/> Permanent Total (PTD) <input type="checkbox"/> Dependency (DEP)			
Date of payment	Amount of payment	Time period covered with this payment Date from _____ Date through _____	Compensation rate
Any ongoing payments will be made on _____ (day of week) at _____ (weekly, biweekly, etc.) intervals.			

Check all that apply	<input type="checkbox"/> Full wage continuation by the employer under M.S. § 176.221, subd. 9.
	<input type="checkbox"/> TPD payment made according to the wage loss verification received by the insurer on _____ (date).
	<input type="checkbox"/> Fatality with dependents. Payment is being made according to dependent information, which must be <b>ATTACHED</b> .
	<input type="checkbox"/> Fatality with no dependents. Payment is being made to the estate or the Special Compensation Fund.

☐ **2. Your claim is ACCEPTED. However, wage loss benefits will not be paid at this time for the following reason:**

Check only one	<input type="checkbox"/> A. Injury did not cause lost time from work beyond the three calendar day waiting period. If employee's work schedule is not Monday through Friday, explain: _____
	<input type="checkbox"/> B. Verification of reduced wages for TPD has not been received from the employee or employer.
	<input type="checkbox"/> C. Other reason (include legal and factual basis): _____ _____

☐ **3. Primary liability is DENIED** for the claimed work related ☐ injury and/or ☐ death. (Check one or both)

Reason for denial (include legal and factual basis): _____ _____ _____
---

NAME OF THE PERSON MAKING THIS DETERMINATION (print)	PHONE NUMBER (area code)	EXTENSION	DATE SERVED (must be completed)

## INSTRUCTIONS TO EMPLOYEE/HEIRS AND DEPENDENTS

### PLEASE KEEP A COPY OF THIS NOTICE FOR YOUR RECORDS

#### General Information

This liability determination is the opinion of the insurer. If the claim has been denied, this opinion may not be final. If you have questions about any of the information on this form, you should first contact the person making this determination (see name and phone number on the front side of this form). If you still have questions, contact the Department of Labor and Industry (DLI), Workers' Compensation Division's Benefit Management and Resolution Unit at the office nearest you (listed below). For the hearing impaired, please call our Telecommunication Device for the Deaf (TDD) at (651) 297-4198. If there are problems with your claim, there are several options available to resolve them informally.

#### Minnesota Department of Labor and Industry

525 Lake Avenue South, Suite 330  
Duluth, MN 55802-2368  
Telephone: (218) 733-7810  
1-800-342-5354

443 Lafayette Road North  
St. Paul, MN 55155-4301  
Telephone: (651) 284-5030  
1-800-342-5354

Mailing Address  
Workers' Compensation Division  
PO Box 64221  
St. Paul, MN 55164-0221

#### Time Limitations

If the injury claim has been denied, you may lose your right to benefits if you do not commence legal proceedings within three years after your employer/insurer filed a written report of your claimed injury with DLI, not to exceed six years after the date of the claimed injury. If you have an occupational disease, you have three years to begin legal proceedings from the date you learned that the cause of the disease might be work related and the disease first caused disability.

If the death claim has been denied, you may lose your right to benefits if you do not commence legal proceedings within three years after the employer/insurer filed the written notice of death with DLI, except that:

- 1) For claims where the employer/insurer did not pay benefits for the injury, commencement of legal proceedings cannot exceed six years from the **date of injury** resulting in the death.
- 2) For claims where the employer/insurer did pay benefits for the injury, commencement of legal proceedings cannot exceed six years from the **date of death**.

In very rare circumstances, there may be exceptions to the time limits noted above.

#### Vocational Rehabilitation

If the insurer is denying primary liability for your claim and you disagree, cannot return to your former employment, and would like vocational rehabilitation assistance, contact DLI, Vocational Rehabilitation Unit at (651) 284-5038.

#### Instructions to Insurer/Claims Administrator

1. If the claim is a fatality with dependents and payment is being made, attach dependent information.
2. The reason for a denial must be clear and specific, and state a legal and factual basis in language which is easily understood. If the reason for a denial is based on medical information, attach medical reports or summary of any health care provider contacts that support your reason for denial.
3. This form may be filed more than once if your liability determination changes. (Examples: when you initially deny primary liability, but later accept liability; when you initially accept a claim and pay wage loss benefits, but later deny primary liability within 60 days pursuant to M.S. § 176.221, subd 1; when you accept liability, but are unable to pay TPD benefits until verification of wage loss is received, but later issue the first TPD check.)
4. If you file this form more than once, check the Amended box in the upper left-hand corner for each subsequent filing.
5. Do not use this form to reinstate benefits. Use the Notice of Benefit Reinstatement (NOBR) form.
6. If you indicate that the employer paid "full wage," you must also file a Notice of Intention to Discontinue (NOID) at the appropriate time showing the date of return to work or other reason for discontinuance and the payment data on the back of the form as required by M.S. § 176.221, subd. 9.
7. The date served must be completed each time you file this form.
8. The boxes (in the upper left-hand corner on the front of the form) containing claim identifying information must be fully completed each time you file the form. The boxes containing the dates of lost time, notice, and initial return to work, and the average weekly wage must also be completed, if applicable, each time you file the form, regardless of your liability determination.

***This material can be made available in different forms, such as large print, Braille or on a tape. To request, call (651) 284-5030 or 1-800-342-5354 (DIAL-DLI)/Voice or TDD (651) 297-4198.***

**ANY PERSON WHO, WITH INTENT TO DEFRAUD, RECEIVES WORKERS' COMPENSATION BENEFITS TO WHICH THE PERSON IS NOT ENTITLED BY KNOWINGLY MISREPRESENTING, MISSTATING, OR FAILING TO DISCLOSE ANY MATERIAL FACT IS GUILTY OF THEFT AND SHALL BE SENTENCED PURSUANT TO SECTION 609.52, SUBDIVISION 3.**



April 19, 2013



ATTN: WORKERS' COMP CLAIM MANAGER  
INSURER / TPA  
ADDRESS  
CITY STATE ZIPCODE

Re: Employee Name / Employer Name  
WID: 9999999999 D/I: 99/99/2012  
Your Claim #: Claim Number

On 4/16/2012, we received a Notice of Insurer's Primary Liability Determination (NOPLD) form regarding the above claim. We have reviewed the information provided on the NOPLD and First Report of Injury forms and have found that the following information is incomplete (as indicated by an "X"):

- ☒ The first day of lost time: \_\_\_\_\_
- ☒ The date the employer was notified of initial lost time: \_\_\_\_\_
- ☒ The date of return to work: \_\_\_\_\_
- ☒ The first day of the new period of lost time: \_\_\_\_\_
- ☒ The date the employer was notified of the new period of lost time: \_\_\_\_\_
- ☒ The average weekly wage: \_\_\_\_\_

This information is necessary in order for us to determine the timeliness of your initial action and/or whether the lost time exceeded the waiting period on the claim. Please complete the requested information in the space provided and return this letter to the following address as soon as possible.

Department of Labor & Industry  
Workers' Compensation Division  
PO Box 64221  
St Paul MN 55164-0221

Thank you for your anticipated cooperation.

Sincerely,

Workers' Compensation Division  
State of Minnesota



January 17, 2013

ATTN: WORKERS COMP CLAIM MANAGER  
INSURER  
ADDRESS  
CITY ST ZIP

Each year, the Minnesota Department of Labor and Industry (DLI) publishes its *Prompt First Action Report on Workers' Compensation Claims*. This report details the number and percentage of claims that were paid or denied within the statutory 14-day deadline for each workers' compensation insurance company and self-insured employer during the previous five fiscal years.

Please find below the statistics for your company for fiscal-year 2012, along with the overall statistics for insurance companies, self-insured employers, and the system as a whole. If you wish to review the complete report, you can find it on our website at [www.dli.mn.gov/WC/PromptFirstAction.asp](http://www.dli.mn.gov/WC/PromptFirstAction.asp).

	Number of claims	Number timely	Percent timely
<b>Insurer</b>	claims	timely	percent %
<b>Insurance Companies</b>	16,781	14,693	87.6 %
<b>Self-Insured Employers</b>	5,996	5,673	94.6 %
<b>All Companies</b>	22,777	20,366	89.4 %

I would like to thank your company for its notable performance in the recent *Prompt First Action Report*. The ability to pay or deny a high percentage of claims within the 14-day deadline indicates your company's strong claims management.

Thanks to the claims management efforts of companies like yours, Minnesota now leads the nation with the highest percentage of claims paid or denied within the statutory limits.

Our agency appreciates the dedication and performance of your company in 2012.

Sincerely,

Jim Vogel  
Workers' Compensation Division





January 17, 2013

ATTN: WORKERS COMP CLAIM MANAGER  
INSURER  
ADDRESS  
CITY ST ZIP

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<b>All Companies</b>	22,777	20,366	89.4 %

When compared to the average for all Insurance Companies, your company experienced a lower percentage of claims that were paid or denied within the statutory deadline. DLI seeks to improve the overall promptness of the entire industry and would like to help your company improve its performance. Our agency offers the following services:

- basic adjuster training at DLI;
- onsite training upon request; and
- an online basic adjusters training manual.

For information about these items, please visit our website at [www.dli.mn.gov/WC/TrainingIns.asp](http://www.dli.mn.gov/WC/TrainingIns.asp).

If you have any questions, please feel free to contact me at (651) 284-5265.

Sincerely,

Jim Vogel  
Workers' Compensation Division

