



**FISCAL YEAR 2015**

**PROMPT FIRST ACTION REPORT ON  
WORKERS' COMPENSATION CLAIMS  
IN THE WORKERS' COMPENSATION SYSTEM**

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

**December 2015**

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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 date the employer was notified of claimed lost time beyond the waiting period 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* form.

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 2015, 89.8 percent of the 23,559 lost-time claims had a timely first action. This percentage is slightly higher than fiscal-year 2014, where 89.6 percent of the 24,116 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 2015

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Insurance companies	2015	17,232	15,147	87.9%
	2014	17,690	15,541	87.9%
	2013	16,842	14,788	87.8%
	2012	16,781	14,693	87.6%
	2011	16,837	14,938	88.7%
Self-insured employers	2015	6,327	6,018	95.1%
	2014	6,426	6,062	94.3%
	2013	6,251	5,910	94.5%
	2012	5,996	5,673	94.6%
	2011	6,347	5,984	94.3%
All companies	2015	23,559	21,165	89.8%
	2014	24,116	21,603	89.6%
	2013	23,093	20,698	89.6%
	2012	22,777	20,366	89.4%
	2011	23,184	20,922	90.2%

Insurance companies				
Accident Fund Group	2015	196	170	86.7%
	2014	216	166	76.9%
	2013	190	156	82.1%
	2012	217	195	89.9%
	2011	192	168	87.5%
Ace USA (part of ACE Group)	2015	1,336	1,192	89.2%
	2014	1,284	1,141	88.9%
	2013	1,229	1,064	86.6%
	2012	1,043	910	87.2%
	2011	1,111	979	88.1%
ACIG Insurance Company (part of American Contractors Insurance Group)	2015	6	5	83.3%
	2014	5	5	100.0%
	2013	5	5	100.0%
	2012	11	11	100.0%
	2011	5	5	100.0%
Acuity	2015	252	236	93.7%
	2014	276	235	85.1%
	2013	234	211	90.2%
	2012	197	178	90.4%
	2011	162	145	89.5%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Advantage Workers Compensation Insurance Company	2015	1	1	100.0%
	2014	1	1	100.0%
	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
AIX Group (part of Hanover Insurance Group)	2015	1	0	0.0%
	2014	1	1	100.0%
	2013	4	3	75.0%
	2012	4	4	100.0%
	2011	7	7	100.0%
Allied Group (part of Nationwide Group)	2015	32	30	93.8%
	2014	21	18	85.7%
	2013	15	13	86.7%
	2012	12	11	91.7%
	2011	11	11	100.0%
American Family Insurance Group	2015	71	63	88.7%
	2014	115	105	91.3%
	2013	93	87	93.5%
	2012	89	74	83.1%
	2011	62	54	87.1%
American International Group (formerly Chartis Insurance)	2015	1,464	1,309	89.4%
	2014	1,452	1,328	91.5%
	2013	1,475	1,340	90.8%
	2012	1,440	1,260	87.5%
	2011	1,615	1,467	90.8%
American Interstate Insurance Company (part of Amerisafe Insurance Group)	2015	121	102	84.3%
	2014	117	106	90.6%
	2013	106	94	88.7%
	2012	127	110	86.6%
	2011	144	120	83.3%
American Mining Insurance Company (part of W R Berkley Group)	2015	1	1	100.0%
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Amerisure Companies	2015	101	91	90.1%
	2014	63	60	95.2%
	2013	19	16	84.2%
	2012	16	15	93.8%
	2011	9	7	77.8%
AmTrust Group	2015	527	396	75.1%
	2014	343	260	75.8%
	2013	240	179	74.6%
	2012	209	137	65.6%
	2011	134	102	76.1%



Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Arch Insurance Group	2015	145	132	91.0%
	2014	116	106	91.4%
	2013	77	70	90.9%
	2012	86	83	96.5%
	2011	93	82	88.2%
Argo Group (formerly Argonaut Group)	2015	2	1	50.0%
	2014	2	1	50.0%
	2013	5	5	100.0%
	2012	6	2	33.3%
	2011	16	14	87.5%
Armour Insurance Group (formerly reported under OneBeacon Insurance Group)	2015	1	0	0.0%
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Atlantic Specialty Companies (formerly reported under OneBeacon Insurance Group - part of White Mountains Insurance Group)	2015	38	36	94.7%
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Austin Mutual Insurance Company (part of Austin Mutual Group)	2015	0	0	N/A
	2014	1	1	100.0%
	2013	9	5	55.6%
	2012	6	4	66.7%
	2011	5	4	80.0%
Auto-Owners Insurance Group	2015	465	408	87.7%
	2014	481	413	85.9%
	2013	409	330	80.7%
	2012	451	374	82.9%
	2011	379	284	74.9%
Baldwin & Lyons Group	2015	16	12	75.0%
	2014	36	25	69.4%
	2013	33	21	63.6%
	2012	25	16	64.0%
	2011	22	16	72.7%
Berkshire Hathaway Guard Insurance Companies (part of Berkshire Hathaway Insurance Group)	2015	9	8	88.9%
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Berkshire Hathaway Homestate Companies (part of Berkshire Hathaway Insurance Group)	2015	38	24	63.2%
	2014	49	28	57.1%
	2013	25	17	68.0%
	2012	6	4	66.7%
	2011	3	0	0.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Bitco Insurance Companies (formerly Bituminous Insurance Companies - part of Old Republic Insurance Group)	2015	24	21	87.5%
	2014	10	9	90.0%
	2013	3	3	100.0%
	2012	9	9	100.0%
	2011	6	6	100.0%
Brotherhood Mutual Insurance Company	2015	5	4	80.0%
	2014	6	6	100.0%
	2013	1	1	100.0%
	2012	3	3	100.0%
	2011	1	0	0.0%
Capitol Insurance Companies (part of Alleghany Insurance Holdings)	2015	1	1	100.0%
	2014	1	1	100.0%
	2013	1	1	100.0%
	2012	1	0	0.0%
	2011	0	0	N/A
Carolina Casualty Insurance Company (part of W R Berkley Group)	2015	15	10	66.7%
	2014	18	16	88.9%
	2013	13	12	92.3%
	2012	4	4	100.0%
	2011	0	0	N/A
Cherokee Insurance Company	2015	4	2	50.0%
	2014	2	1	50.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Chubb Group of Insurance Companies	2015	205	143	69.8%
	2014	239	183	76.6%
	2013	265	221	83.4%
	2012	237	207	87.3%
	2011	255	202	79.2%
Church Mutual Insurance Company	2015	14	14	100.0%
	2014	24	16	66.7%
	2013	28	23	82.1%
	2012	18	12	66.7%
	2011	24	19	79.2%
Cincinnati Insurance Companies (part of Cincinnati Financial Corporation)	2015	98	82	83.7%
	2014	106	96	90.6%
	2013	85	66	77.6%
	2012	114	97	85.1%
	2011	97	85	87.6%
CNA Insurance Companies	2015	176	168	95.5%
	2014	193	174	90.2%
	2013	232	203	87.5%
	2012	262	237	90.5%
	2011	296	270	91.2%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Companion Property & Casualty Group (part of Enstar Group Ltd)	2015	0	0	N/A
	2014	0	0	N/A
	2013	7	7	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
Continental Indemnity Company (part of Berkshire Hathaway Insurance Group)	2015	23	18	78.3%
	2014	29	19	65.5%
	2013	22	18	81.8%
	2012	18	12	66.7%
	2011	22	20	90.9%
Continental Western Group (part of W R Berkley Group)	2015	41	35	85.4%
	2014	45	36	80.0%
	2013	33	30	90.9%
	2012	50	44	88.0%
	2011	55	48	87.3%
Crum & Forster Insurance Group (part of Fairfax Financial Holding Ltd)	2015	33	31	93.9%
	2014	22	17	77.3%
	2013	24	21	87.5%
	2012	9	8	88.9%
	2011	19	19	100.0%
Dakota Group	2015	380	336	88.4%
	2014	382	331	86.6%
	2013	417	384	92.1%
	2012	373	336	90.1%
	2011	284	246	86.6%
Diamond Insurance Company	2015	10	4	40.0%
	2014	4	3	75.0%
	2013	5	4	80.0%
	2012	5	5	100.0%
	2011	2	2	100.0%
Electric Insurance Group	2015	12	12	100.0%
	2014	9	9	100.0%
	2013	8	7	87.5%
	2012	6	5	83.3%
	2011	14	14	100.0%
EMC Insurance Companies	2015	307	297	96.7%
	2014	293	275	93.9%
	2013	194	184	94.8%
	2012	190	182	95.8%
	2011	157	143	91.1%
Employers Insurance Group	2015	162	141	87.0%
	2014	176	149	84.7%
	2013	173	147	85.0%
	2012	139	118	84.9%
	2011	77	58	75.3%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Everest Reinsurance Group	2015	11	8	72.7%
	2014	6	6	100.0%
	2013	10	8	80.0%
	2012	2	1	50.0%
	2011	3	3	100.0%
Farm Bureau Property & Casualty Group (formerly Farm Bureau Mutual Group)	2015	61	49	80.3%
	2014	78	62	79.5%
	2013	47	36	76.6%
	2012	60	52	86.7%
	2011	69	62	89.9%
Farmers Insurance Group (part of Zurich Insurance Group)	2015	17	11	64.7%
	2014	17	12	70.6%
	2013	28	22	78.6%
	2012	32	27	84.4%
	2011	23	15	65.2%
Federated Mutual Group	2015	323	309	95.7%
	2014	294	281	95.6%
	2013	309	297	96.1%
	2012	303	292	96.4%
	2011	217	209	96.3%
Federated Rural Electric Insurance Exchange	2015	9	9	100.0%
	2014	8	8	100.0%
	2013	7	6	85.7%
	2012	9	8	88.9%
	2011	11	11	100.0%
Firemans Fund Insurance Companies (part of Allianz of America)	2015	25	18	72.0%
	2014	17	14	82.4%
	2013	19	13	68.4%
	2012	19	16	84.2%
	2011	34	20	58.8%
FirstComp Insurance Company (part of Markel Corporation Group)	2015	2	0	0.0%
	2014	4	4	100.0%
	2013	7	6	85.7%
	2012	13	10	76.9%
	2011	20	15	75.0%
Florists Mutual Group	2015	14	12	85.7%
	2014	15	15	100.0%
	2013	20	20	100.0%
	2012	10	9	90.0%
	2011	6	6	100.0%
Freestone Insurance Company (formerly Dallas National Insurance Company - declared insolvent as of 8/15/2014)	2015	1	1	100.0%
	2014	17	15	88.2%
	2013	10	7	70.0%
	2012	1	1	100.0%
	2011	15	7	46.7%

<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>
General Casualty Companies (part of QBE North America)	2015	N/A	N/A	N/A
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	243	209	86.0%
	2011	363	331	91.2%
Great American Insurance Companies (part of Great American Insurance Group)	2015	19	19	100.0%
	2014	12	7	58.3%
	2013	2	1	50.0%
	2012	11	4	36.4%
	2011	9	8	88.9%
Great Divide Insurance Company (part of W R Berkley Group)	2015	6	4	66.7%
	2014	3	3	100.0%
	2013	0	0	N/A
	2012	3	1	33.3%
	2011	1	0	0.0%
Great West Casualty Company (part of Old Republic Insurance Group)	2015	79	69	87.3%
	2014	86	74	86.0%
	2013	89	80	89.9%
	2012	62	58	93.5%
	2011	56	52	92.9%
Grinnell Mutual Group	2015	121	105	86.8%
	2014	161	145	90.1%
	2013	152	132	86.8%
	2012	147	130	88.4%
	2011	123	108	87.8%
GuideOne Insurance	2015	14	11	78.6%
	2014	8	5	62.5%
	2013	14	13	92.9%
	2012	7	7	100.0%
	2011	8	4	50.0%
Hanover Insurance Group	2015	98	77	78.6%
	2014	93	75	80.6%
	2013	81	61	75.3%
	2012	98	78	79.6%
	2011	78	59	75.6%
Harleysville Insurance (part of Nationwide Group)	2015	17	16	94.1%
	2014	26	22	84.6%
	2013	19	18	94.7%
	2012	11	9	81.8%
	2011	21	21	100.0%
Hartford Insurance Group	2015	522	448	85.8%
	2014	572	492	86.0%
	2013	555	484	87.2%
	2012	614	527	85.8%
	2011	575	514	89.4%

<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>
HDI Gerling America Insurance Company	2015	2	2	100.0%
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Health Care Insurance Reciprocal	2015	124	113	91.1%
	2014	131	122	93.1%
	2013	102	93	91.2%
	2012	106	97	91.5%
	2011	115	109	94.8%
ICW Group	2015	0	0	N/A
	2014	2	2	100.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Illinois Casualty Company	2015	20	17	85.0%
	2014	15	10	66.7%
	2013	12	4	33.3%
	2012	17	14	82.4%
	2011	15	9	60.0%
Imperium Insurance Company (part of Houston International Insurance Group)	2015	0	0	N/A
	2014	3	3	100.0%
	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
Indiana Insurance (part of Liberty Mutual Insurance Companies)	2015	73	58	79.5%
	2014	128	100	78.1%
	2013	152	138	90.8%
	2012	397	364	91.7%
	2011	575	541	94.1%
Integrity Mutual Insurance Company (part of Grange Mutual Casualty Group)	2015	54	52	96.3%
	2014	50	48	96.0%
	2013	51	39	76.5%
	2012	35	32	91.4%
	2011	36	33	91.7%
Kemper Property & Casualty Group (formerly Unitrin Property & Casualty Insurance Group - formerly Unitrin Business Insurance)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
Liberty Mutual Insurance (part of Liberty Mutual Insurance Companies)	2015	524	447	85.3%
	2014	725	626	86.3%
	2013	825	732	88.7%
	2012	980	884	90.2%
	2011	1,126	980	87.0%

<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>
Lumbermens Underwriting Alliance	2015	52	48	92.3%
	2014	66	60	90.9%
	2013	66	65	98.5%
	2012	69	63	91.3%
	2011	43	39	90.7%
Markel Insurance Company (part of Markel Corporation Group)	2015	0	0	N/A
	2014	1	1	100.0%
	2013	2	0	0.0%
	2012	0	0	N/A
	2011	0	0	N/A
Meadowbrook Insurance Group	2015	144	126	87.5%
	2014	206	170	82.5%
	2013	175	145	82.9%
	2012	53	33	62.3%
	2011	77	58	75.3%
MHA Insurance Company (part of Coverys Companies)	2015	88	81	92.0%
	2014	101	96	95.0%
	2013	110	103	93.6%
	2012	122	117	95.9%
	2011	87	80	92.0%
Midwest Employers Casualty Company (part of W R Berkley Group)	2015	1	0	0.0%
	2014	7	6	85.7%
	2013	19	19	100.0%
	2012	21	19	90.5%
	2011	30	29	96.7%
Midwest Family Mutual Insurance Company	2015	116	104	89.7%
	2014	154	136	88.3%
	2013	145	141	97.2%
	2012	115	107	93.0%
	2011	53	50	94.3%
Midwest Insurance Company	2015	47	41	87.2%
	2014	51	43	84.3%
	2013	75	52	69.3%
	2012	50	36	72.0%
	2011	51	31	60.8%
Minnesota Assigned Risk Plan	2015	728	588	80.8%
	2014	740	633	85.5%
	2013	677	567	83.8%
	2012	647	515	79.6%
	2011	391	317	81.1%
Mitsui Sumitomo Insurance Group	2015	6	4	66.7%
	2014	5	3	60.0%
	2013	4	4	100.0%
	2012	0	0	N/A
	2011	2	1	50.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Motorists Commercial Mutual Insurance Company (part of Motorists Insurance Group)	2015	2	1	50.0%
	2014	2	1	50.0%
	2013	1	0	0.0%
	2012	3	3	100.0%
	2011	4	3	75.0%
Munich Re America Corporation Group (formerly American Alternative Insurance Corporation - part of Munich Reinsurance Company)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
National Interstate Insurance Company (part of Great American Insurance Group)	2015	8	3	37.5%
	2014	6	4	66.7%
	2013	1	1	100.0%
	2012	3	3	100.0%
	2011	3	2	66.7%
Nationwide Agribusiness (part of Nationwide Group)	2015	99	84	84.8%
	2014	74	56	75.7%
	2013	56	43	76.8%
	2012	49	33	67.3%
	2011	62	51	82.3%
North American Specialty Insurance Company (part of Swiss Re Group)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	0	0	N/A
	2011	2	2	100.0%
Old Republic Insurance (part of Old Republic Insurance Group)	2015	448	422	94.2%
	2014	452	406	89.8%
	2013	403	363	90.1%
	2012	411	375	91.2%
	2011	464	440	94.8%
OneBeacon Insurance Group (reported under Armour Insurance Group and Atlantic Specialty Companies as of 2015)	2015	N/A	N/A	N/A
	2014	36	26	72.2%
	2013	34	29	85.3%
	2012	25	20	80.0%
	2011	40	34	85.0%
Penn Millers Insurance Company (part of Ace Group)	2015	1	1	100.0%
	2014	4	3	75.0%
	2013	7	6	85.7%
	2012	5	5	100.0%
	2011	8	7	87.5%
Pharmacists Mutual Insurance Company	2015	10	8	80.0%
	2014	6	6	100.0%
	2013	5	5	100.0%
	2012	4	2	50.0%
	2011	2	1	50.0%



Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
PMA Insurance Group (part of Old Republic Insurance Group)	2015	62	52	83.9%
	2014	44	32	72.7%
	2013	49	42	85.7%
	2012	36	30	83.3%
	2011	28	22	78.6%
Preferred Professional Insurance Company	2015	6	5	83.3%
	2014	7	3	42.9%
	2013	16	13	81.3%
	2012	8	6	75.0%
	2011	11	10	90.9%
Prosight Specialty Group (part of Prosight Global Incorporated)	2015	5	4	80.0%
	2014	5	2	40.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
QBE North America	2015	163	137	84.0%
	2014	222	177	79.7%
	2013	258	221	85.7%
	2012	40	36	90.0%
	2011	1	1	100.0%
RAM Mutual Insurance Company	2015	120	104	86.7%
	2014	158	144	91.1%
	2013	99	90	90.9%
	2012	93	80	86.0%
	2011	83	77	92.8%
Red Rock Insurance Company (formerly BancInsure Incorporated - declared insolvent as of 8/21/2014)	2015	0	0	N/A
	2014	0	0	N/A
	2013	12	9	75.0%
	2012	59	55	93.2%
	2011	64	55	85.9%
Republic Companies Group	2015	3	3	100.0%
	2014	1	1	100.0%
	2013	0	0	N/A
	2012	1	1	100.0%
	2011	3	2	66.7%
Riverport Insurance Company (part of W R Berkley Group)	2015	22	20	90.9%
	2014	32	29	90.6%
	2013	43	39	90.7%
	2012	82	65	79.3%
	2011	90	86	95.6%
RLI Group	2015	0	0	N/A
	2014	1	1	100.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
RTW Group (includes State Auto Insurance as of 2013 - part of State Auto Insurance Companies)	2015	255	223	87.5%
	2014	328	297	90.5%
	2013	307	270	87.9%
	2012	209	172	82.3%
	2011	202	163	80.7%
Safety National Group (part of Tokio Marine North America)	2015	101	77	76.2%
	2014	70	57	81.4%
	2013	71	60	84.5%
	2012	43	37	86.0%
	2011	20	16	80.0%
Scottsdale Insurance Group (part of Nationwide Group)	2015	7	5	71.4%
	2014	6	3	50.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
SeaBright Insurance Company (part of Enstar Group Ltd)	2015	0	0	N/A
	2014	13	13	100.0%
	2013	18	17	94.4%
	2012	7	7	100.0%
	2011	1	1	100.0%
Secura Insurance Companies	2015	240	217	90.4%
	2014	266	250	94.0%
	2013	184	176	95.7%
	2012	202	185	91.6%
	2011	167	156	93.4%
Selective Insurance Group	2015	48	36	75.0%
	2014	67	59	88.1%
	2013	43	37	86.0%
	2012	46	30	65.2%
	2011	33	25	75.8%
Sentry Insurance Group	2015	537	496	92.4%
	2014	476	452	95.0%
	2013	463	425	91.8%
	2012	425	387	91.1%
	2011	501	455	90.8%
SFM Mutual Insurance Companies	2015	1,626	1,503	92.4%
	2014	1,822	1,691	92.8%
	2013	1,822	1,709	93.8%
	2012	1,778	1,663	93.5%
	2011	1,888	1,787	94.7%
Sompo Japan Insurance Company of America (part of Sompo Japan US Group)	2015	10	10	100.0%
	2014	6	6	100.0%
	2013	5	5	100.0%
	2012	9	9	100.0%
	2011	9	9	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Sparta Insurance Company	2015	2	2	100.0%
	2014	6	4	66.7%
	2013	7	6	85.7%
	2012	12	11	91.7%
	2011	5	5	100.0%
Spring Valley Mutual Insurance Company	2015	4	4	100.0%
	2014	3	2	66.7%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
StarNet Insurance Company (part of W R Berkley Group)	2015	5	1	20.0%
	2014	6	6	100.0%
	2013	3	2	66.7%
	2012	3	3	100.0%
	2011	1	1	100.0%
Starr Indemnity & Liability Company (part of Starr Companies)	2015	33	31	93.9%
	2014	4	4	100.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
State Auto Insurance (merged into RTW Group as of 2013 - part of State Auto Insurance Companies)	2015	N/A	N/A	N/A
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	24	17	70.8%
	2011	7	4	57.1%
State Farm Group	2015	88	71	80.7%
	2014	71	58	81.7%
	2013	86	75	87.2%
	2012	112	84	75.0%
	2011	91	79	86.8%
Tokio Marine Management Incorporated (part of Tokio Marine North America)	2015	2	2	100.0%
	2014	4	3	75.0%
	2013	2	1	50.0%
	2012	1	1	100.0%
	2011	1	1	100.0%
Tower Group Companies	2015	2	1	50.0%
	2014	10	7	70.0%
	2013	9	7	77.8%
	2012	4	2	50.0%
	2011	2	2	100.0%
Transguard Insurance Company of America (part of IAT Insurance Group)	2015	0	0	N/A
	2014	0	0	N/A
	2013	1	1	100.0%
	2012	2	1	50.0%
	2011	0	0	N/A

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Travelers Group	2015	1,544	1,384	89.6%
	2014	1,564	1,370	87.6%
	2013	1,385	1,168	84.3%
	2012	1,378	1,178	85.5%
	2011	1,292	1,119	86.6%
Triangle Insurance Company	2015	3	3	100.0%
	2014	2	2	100.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Ullico Casualty Group (declared insolvent as of 5/30/2013)	2015	N/A	N/A	N/A
	2014	N/A	N/A	N/A
	2013	13	6	46.2%
	2012	6	2	33.3%
	2011	9	2	22.2%
United Fire & Casualty Group	2015	69	59	85.5%
	2014	52	44	84.6%
	2013	42	39	92.9%
	2012	42	38	90.5%
	2011	40	33	82.5%
United Wisconsin Insurance Company (d.b.a. United Heartland - part of Accident Fund Group)	2015	107	91	85.0%
	2014	87	71	81.6%
	2013	84	69	82.1%
	2012	148	131	88.5%
	2011	126	110	87.3%
Universal Underwriters Insurance Company (merged into Zurich North America as of 2012 - part of Zurich Insurance Group)	2015	N/A	N/A	N/A
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	0	0	N/A
Utica National Insurance Group	2015	0	0	N/A
	2014	0	0	N/A
	2013	3	1	33.3%
	2012	1	1	100.0%
	2011	5	5	100.0%
Vanliner Insurance Company (part of Great American Insurance Group)	2015	30	28	93.3%
	2014	28	22	78.6%
	2013	11	11	100.0%
	2012	15	12	80.0%
	2011	11	10	90.9%
West Bend Mutual Insurance Company	2015	188	166	88.3%
	2014	195	181	92.8%
	2013	163	146	89.6%
	2012	183	168	91.8%
	2011	199	178	89.4%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Western National Insurance Group	2015	464	433	93.3%
	2014	493	458	92.9%
	2013	516	466	90.3%
	2012	569	525	92.3%
	2011	719	658	91.5%
Westfield Group	2015	131	109	83.2%
	2014	147	131	89.1%
	2013	163	146	89.6%
	2012	184	162	88.0%
	2011	132	122	92.4%
Work First Casualty Company	2015	20	16	80.0%
	2014	6	6	100.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
XL America Group	2015	227	189	83.3%
	2014	174	149	85.6%
	2013	118	105	89.0%
	2012	50	47	94.0%
	2011	37	34	91.9%
Zenith National Insurance Group (part of Fairfax Financial Holdings Ltd)	2015	3	3	100.0%
	2014	3	3	100.0%
	2013	2	2	100.0%
	2012	0	0	N/A
	2011	0	0	N/A
Zurich North America (includes Universal Underwriters Insurance Company as of 2012 - part of Zurich Insurance Group)	2015	886	760	85.8%
	2014	791	661	83.6%
	2013	874	723	82.7%
	2012	868	718	82.7%
	2011	958	847	88.4%

## Self-insured employers

ABF Freight System Incorporated	2015	10	10	100.0%
	2014	12	12	100.0%
	2013	3	3	100.0%
	2012	5	5	100.0%
	2011	14	14	100.0%
Access Insurance Association	2015	65	62	95.4%
	2014	56	53	94.6%
	2013	48	47	97.9%
	2012	60	57	95.0%
	2011	76	72	94.7%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
AG Processing Incorporated	2015	1	1	100.0%
	2014	3	3	100.0%
	2013	0	0	N/A
	2012	0	0	N/A
	2011	2	2	100.0%
Allete (legally incorporated as Minnesota Power Incorporated)	2015	4	4	100.0%
	2014	4	4	100.0%
	2013	5	5	100.0%
	2012	6	6	100.0%
	2011	11	11	100.0%
Allina Health System	2015	368	347	94.3%
	2014	359	345	96.1%
	2013	341	323	94.7%
	2012	331	274	82.8%
	2011	362	290	80.1%
American Crystal Sugar Company	2015	15	14	93.3%
	2014	7	7	100.0%
	2013	17	16	94.1%
	2012	5	5	100.0%
	2011	4	4	100.0%
Amherst H Wilder Foundation	2015	1	1	100.0%
	2014	3	3	100.0%
	2013	1	1	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
Anderson Trucking Service Incorporated	2015	2	2	100.0%
	2014	4	4	100.0%
	2013	2	2	100.0%
	2012	6	5	83.3%
	2011	2	2	100.0%
Anoka County	2015	9	9	100.0%
	2014	7	6	85.7%
	2013	10	10	100.0%
	2012	12	12	100.0%
	2011	12	12	100.0%
Archdiocese of St Paul & Minneapolis	2015	26	26	100.0%
	2014	17	17	100.0%
	2013	21	21	100.0%
	2012	21	21	100.0%
	2011	28	27	96.4%
Archer Daniels Midland Company	2015	1	1	100.0%
	2014	3	3	100.0%
	2013	1	0	0.0%
	2012	0	0	N/A
	2011	1	1	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Arctic Cat Incorporated	2015	8	8	100.0%
	2014	12	11	91.7%
	2013	5	5	100.0%
	2012	5	5	100.0%
	2011	7	7	100.0%
Atlas Staffing Incorporated (new self-insured as of 1/12/2015)	2015	25	24	96.0%
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Benedictine Group Self-Insurance Association	2015	40	37	92.5%
	2014	56	55	98.2%
	2013	62	59	95.2%
	2012	99	94	94.9%
	2011	70	69	98.6%
Bermo Incorporated	2015	7	6	85.7%
	2014	4	4	100.0%
	2013	6	6	100.0%
	2012	4	4	100.0%
	2011	6	6	100.0%
Blandin Paper Company	2015	2	2	100.0%
	2014	3	3	100.0%
	2013	5	5	100.0%
	2012	1	1	100.0%
	2011	6	6	100.0%
Blue Cross Blue Shield of Minnesota	2015	13	13	100.0%
	2014	23	22	95.7%
	2013	27	25	92.6%
	2012	11	11	100.0%
	2011	19	18	94.7%
Builders & Contractors Workers Compensation Fund	2015	109	102	93.6%
	2014	97	85	87.6%
	2013	65	61	93.8%
	2012	75	68	90.7%
	2011	59	55	93.2%
Care Providers Workers Compensation Fund	2015	34	27	79.4%
	2014	41	35	85.4%
	2013	37	29	78.4%
	2012	43	39	90.7%
	2011	37	34	91.9%
Carl Bolander & Sons Company	2015	0	0	N/A
	2014	1	1	100.0%
	2013	1	1	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Carleton College	2015	3	3	100.0%
	2014	6	6	100.0%
	2013	1	1	100.0%
	2012	2	2	100.0%
	2011	6	6	100.0%
Children's Hospital & Clinics of Minnesota	2015	33	30	90.9%
	2014	27	27	100.0%
	2013	26	25	96.2%
	2012	20	18	90.0%
	2011	28	27	96.4%
CHS Incorporated	2015	13	11	84.6%
	2014	25	24	96.0%
	2013	15	14	93.3%
	2012	15	12	80.0%
	2011	19	17	89.5%
City of Bloomington	2015	18	18	100.0%
	2014	13	13	100.0%
	2013	11	10	90.9%
	2012	10	10	100.0%
	2011	7	7	100.0%
City of Duluth	2015	14	14	100.0%
	2014	22	17	77.3%
	2013	19	19	100.0%
	2012	25	24	96.0%
	2011	22	20	90.9%
City of Eagan	2015	10	10	100.0%
	2014	7	6	85.7%
	2013	9	9	100.0%
	2012	6	6	100.0%
	2011	8	8	100.0%
City of Faribault (self-insured as part of the League of Minnesota Cities Insurance Trust as of 1/1/2013)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	2	1	50.0%
	2011	7	7	100.0%
City of Minneapolis	2015	154	153	99.4%
	2014	150	148	98.7%
	2013	184	180	97.8%
	2012	153	149	97.4%
	2011	143	141	98.6%
City of Plymouth	2015	7	7	100.0%
	2014	7	7	100.0%
	2013	5	5	100.0%
	2012	4	4	100.0%
	2011	8	7	87.5%



<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>
City of Richfield	2015	4	4	100.0%
	2014	1	1	100.0%
	2013	12	12	100.0%
	2012	2	2	100.0%
	2011	11	11	100.0%
City of Rochester	2015	19	19	100.0%
	2014	24	24	100.0%
	2013	24	24	100.0%
	2012	16	16	100.0%
	2011	24	24	100.0%
City of Roseville	2015	6	6	100.0%
	2014	2	2	100.0%
	2013	3	3	100.0%
	2012	3	3	100.0%
	2011	3	3	100.0%
City of St Paul	2015	119	117	98.3%
	2014	99	98	99.0%
	2013	101	101	100.0%
	2012	109	109	100.0%
	2011	107	107	100.0%
Coca-Cola Refreshments USA Incorporated	2015	22	20	90.9%
	2014	31	31	100.0%
	2013	22	21	95.5%
	2012	24	24	100.0%
	2011	25	23	92.0%
Cold Spring Granite Company	2015	5	5	100.0%
	2014	6	6	100.0%
	2013	5	5	100.0%
	2012	4	4	100.0%
	2011	8	8	100.0%
Conagra Foods Incorporated	2015	6	5	83.3%
	2014	6	6	100.0%
	2013	5	4	80.0%
	2012	6	5	83.3%
	2011	9	8	88.9%
Construction Services Group Self-Insurance Association	2015	7	7	100.0%
	2014	2	2	100.0%
	2013	8	8	100.0%
	2012	3	3	100.0%
	2011	6	6	100.0%
Crystal Cabinet Works Incorporated	2015	10	10	100.0%
	2014	5	5	100.0%
	2013	4	4	100.0%
	2012	3	3	100.0%
	2011	4	4	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Cummins Incorporated	2015	6	5	83.3%
	2014	10	8	80.0%
	2013	6	6	100.0%
	2012	2	2	100.0%
	2011	3	3	100.0%
Dairy Farmers of America Incorporated	2015	27	25	92.6%
	2014	18	16	88.9%
	2013	18	18	100.0%
	2012	1	1	100.0%
	2011	2	2	100.0%
Dakota County	2015	6	6	100.0%
	2014	8	7	87.5%
	2013	9	9	100.0%
	2012	15	15	100.0%
	2011	10	10	100.0%
Deltak LLC (no longer self-insured as of 9/1/2011 - a subsidiary of Global Power Equipment Group Incorporated)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
Diocese of Winona	2015	5	5	100.0%
	2014	3	3	100.0%
	2013	3	2	66.7%
	2012	5	5	100.0%
	2011	6	6	100.0%
Ecowater Systems Incorporated (no longer self-insured as of 11/15/2013 - a subsidiary of Marmon Industrial LLC)	2015	0	0	N/A
	2014	2	1	50.0%
	2013	1	1	100.0%
	2012	3	2	66.7%
	2011	2	2	100.0%
EEP Workers Compensation Fund	2015	20	19	95.0%
	2014	27	26	96.3%
	2013	24	18	75.0%
	2012	27	27	100.0%
	2011	23	23	100.0%
Elim Care Incorporated	2015	22	20	90.9%
	2014	29	28	96.6%
	2013	19	17	89.5%
	2012	29	26	89.7%
	2011	29	26	89.7%
Essentia Health	2015	93	91	97.8%
	2014	91	90	98.9%
	2013	81	81	100.0%
	2012	97	96	99.0%
	2011	86	84	97.7%

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)	2015	1	1	100.0%
	2014	2	1	50.0%
	2013	6	3	50.0%
	2012	9	9	100.0%
	2011	4	3	75.0%
Fairmont Foods of Minnesota Incorporated	2015	9	9	100.0%
	2014	4	4	100.0%
	2013	2	2	100.0%
	2012	3	3	100.0%
	2011	6	6	100.0%
Fairview Health Services	2015	194	191	98.5%
	2014	183	182	99.5%
	2013	173	173	100.0%
	2012	181	179	98.9%
	2011	196	196	100.0%
Fairview Red Wing Health Services (merged into Mayo Clinic as of 7/1/2012)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	7	6	85.7%
	2011	7	7	100.0%
Farmers Union Industries LLC	2015	5	5	100.0%
	2014	5	5	100.0%
	2013	6	6	100.0%
	2012	8	8	100.0%
	2011	5	5	100.0%
FedEx Corporation	2015	61	54	88.5%
	2014	60	59	98.3%
	2013	45	40	88.9%
	2012	37	35	94.6%
	2011	48	44	91.7%
FedEx Freight Incorporated	2015	42	42	100.0%
	2014	37	36	97.3%
	2013	41	40	97.6%
	2012	36	32	88.9%
	2011	42	42	100.0%
Ford Motor Company	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	5	4	80.0%
	2011	10	9	90.0%
Forest Products Commercial Self-Insurance Group	2015	36	34	94.4%
	2014	37	32	86.5%
	2013	24	21	87.5%
	2012	19	15	78.9%
	2011	27	22	81.5%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Frandsen Corporation	2015	12	12	100.0%
	2014	12	11	91.7%
	2013	5	5	100.0%
	2012	10	10	100.0%
	2011	11	11	100.0%
Gillette Children's Specialty Healthcare	2015	6	5	83.3%
	2014	13	13	100.0%
	2013	2	2	100.0%
	2012	7	7	100.0%
	2011	6	6	100.0%
Gopher Resource LLC	2015	1	1	100.0%
	2014	9	8	88.9%
	2013	3	3	100.0%
	2012	5	4	80.0%
	2011	5	5	100.0%
Graco Incorporated	2015	7	7	100.0%
	2014	10	10	100.0%
	2013	9	9	100.0%
	2012	15	15	100.0%
	2011	5	5	100.0%
Grand Itasca Clinic & Hospital	2015	10	10	100.0%
	2014	4	4	100.0%
	2013	5	5	100.0%
	2012	5	3	60.0%
	2011	6	6	100.0%
Greater Minnesota Self-Insurance Fund	2015	25	25	100.0%
	2014	28	26	92.9%
	2013	20	17	85.0%
	2012	18	14	77.8%
	2011	19	17	89.5%
Grede LLC - St Cloud (a subsidiary of Grede Holdings LLC)	2015	2	2	100.0%
	2014	0	0	N/A
	2013	3	3	100.0%
	2012	1	1	100.0%
	2011	5	5	100.0%
Hancock Concrete Products LLC	2015	2	2	100.0%
	2014	5	5	100.0%
	2013	7	7	100.0%
	2012	5	5	100.0%
	2011	3	3	100.0%
Health Care Select Group Self-Insurance Fund	2015	45	44	97.8%
	2014	41	37	90.2%
	2013	41	35	85.4%
	2012	49	45	91.8%
	2011	32	32	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
HealthEast	2015	111	106	95.5%
	2014	88	83	94.3%
	2013	93	88	94.6%
	2012	108	97	89.8%
	2011	62	49	79.0%
HealthPartners Incorporated	2015	26	25	96.2%
	2014	22	20	90.9%
	2013	20	19	95.0%
	2012	12	12	100.0%
	2011	13	13	100.0%
Hennepin County	2015	119	114	95.8%
	2014	121	117	96.7%
	2013	132	128	97.0%
	2012	121	114	94.2%
	2011	116	106	91.4%
Honeywell International Incorporated	2015	13	13	100.0%
	2014	20	17	85.0%
	2013	20	20	100.0%
	2012	14	14	100.0%
	2011	19	18	94.7%
Hormel Foods Corporation	2015	88	87	98.9%
	2014	84	84	100.0%
	2013	72	67	93.1%
	2012	69	68	98.6%
	2011	80	79	98.8%
HPI-Ramsey	2015	35	33	94.3%
	2014	36	36	100.0%
	2013	27	26	96.3%
	2012	41	39	95.1%
	2011	40	39	97.5%
Hutchinson Technology Incorporated	2015	3	3	100.0%
	2014	0	0	N/A
	2013	2	2	100.0%
	2012	1	1	100.0%
	2011	4	4	100.0%
International Paper Company	2015	3	3	100.0%
	2014	6	5	83.3%
	2013	2	2	100.0%
	2012	3	3	100.0%
	2011	0	0	N/A
Interstate Power & Light Company (a subsidiary of Alliant Energy Corporation)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	2	2	100.0%
	2011	5	5	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
ISD 11 - Anoka Hennepin	2015	31	30	96.8%
	2014	30	30	100.0%
	2013	41	41	100.0%
	2012	28	28	100.0%
	2011	23	23	100.0%
ISD 535 - Rochester	2015	22	21	95.5%
	2014	18	18	100.0%
	2013	17	17	100.0%
	2012	16	16	100.0%
	2011	22	22	100.0%
ISD 625 - St Paul	2015	81	81	100.0%
	2014	87	85	97.7%
	2013	76	76	100.0%
	2012	74	74	100.0%
	2011	67	67	100.0%
Itasca County	2015	1	1	100.0%
	2014	4	4	100.0%
	2013	3	3	100.0%
	2012	7	7	100.0%
	2011	4	4	100.0%
J & R Schugel Holdings Incorporated	2015	15	15	100.0%
	2014	20	17	85.0%
	2013	12	12	100.0%
	2012	12	12	100.0%
	2011	8	8	100.0%
Knight Transportation Incorporated	2015	0	0	N/A
	2014	0	0	N/A
	2013	1	1	100.0%
	2012	3	3	100.0%
	2011	4	4	100.0%
Labor Ready Midwest Incorporated (a subsidiary of True Blue Incorporated)	2015	9	8	88.9%
	2014	15	15	100.0%
	2013	25	22	88.0%
	2012	14	13	92.9%
	2011	18	18	100.0%
Lamb Weston/RDO Frozen	2015	11	11	100.0%
	2014	4	4	100.0%
	2013	5	5	100.0%
	2012	7	5	71.4%
	2011	8	8	100.0%
Land O' Lakes Incorporated	2015	4	4	100.0%
	2014	5	4	80.0%
	2013	7	6	85.7%
	2012	2	2	100.0%
	2011	2	2	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
League of Minnesota Cities Insurance Trust	2015	493	461	93.5%
	2014	550	506	92.0%
	2013	544	521	95.8%
	2012	515	498	96.7%
	2011	540	506	93.7%
Life-Science Innovations LLC	2015	16	15	93.8%
	2014	16	15	93.8%
	2013	19	19	100.0%
	2012	14	14	100.0%
	2011	18	17	94.4%
Louisiana-Pacific Corporation	2015	1	1	100.0%
	2014	1	1	100.0%
	2013	1	1	100.0%
	2012	2	2	100.0%
	2011	0	0	N/A
Lunda Construction Company (no longer self-insured as of 10/1/2011)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	0	0	N/A
	2011	6	6	100.0%
Lupient Group Self Insurance Fund	2015	4	4	100.0%
	2014	7	7	100.0%
	2013	3	3	100.0%
	2012	7	6	85.7%
	2011	15	14	93.3%
Lutheran Social Service of Minnesota	2015	16	16	100.0%
	2014	19	18	94.7%
	2013	12	12	100.0%
	2012	16	15	93.8%
	2011	9	9	100.0%
Macy's Incorporated	2015	14	10	71.4%
	2014	25	23	92.0%
	2013	15	15	100.0%
	2012	25	23	92.0%
	2011	35	28	80.0%
Marvin Lumber & Cedar Company	2015	16	11	68.8%
	2014	18	16	88.9%
	2013	18	18	100.0%
	2012	9	9	100.0%
	2011	21	21	100.0%
Mayo Clinic	2015	379	377	99.5%
	2014	373	373	100.0%
	2013	415	411	99.0%
	2012	385	385	100.0%
	2011	393	390	99.2%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Medtronic Incorporated	2015	7	7	100.0%
	2014	8	8	100.0%
	2013	26	22	84.6%
	2012	21	20	95.2%
	2011	20	19	95.0%
Metal-Matic Incorporated	2015	7	7	100.0%
	2014	6	6	100.0%
	2013	2	2	100.0%
	2012	8	8	100.0%
	2011	11	11	100.0%
Metropolitan Airports Commission	2015	11	10	90.9%
	2014	10	10	100.0%
	2013	12	11	91.7%
	2012	12	10	83.3%
	2011	7	7	100.0%
Metropolitan Council	2015	170	159	93.5%
	2014	179	165	92.2%
	2013	166	149	89.8%
	2012	153	148	96.7%
	2011	156	151	96.8%
Midwest Safety Group Self-Insurance Association	2015	74	72	97.3%
	2014	81	79	97.5%
	2013	68	67	98.5%
	2012	75	74	98.7%
	2011	74	72	97.3%
Miner's Incorporated	2015	29	25	86.2%
	2014	29	27	93.1%
	2013	29	28	96.6%
	2012	27	26	96.3%
	2011	20	20	100.0%
Minneapolis Park & Recreation Board	2015	25	25	100.0%
	2014	32	30	93.8%
	2013	39	35	89.7%
	2012	20	19	95.0%
	2011	27	25	92.6%
Minnesota Association of Townships	2015	2	2	100.0%
	2014	8	8	100.0%
	2013	4	4	100.0%
	2012	3	3	100.0%
	2011	7	6	85.7%
Minnesota Counties Intergovernmental Trust	2015	198	188	94.9%
	2014	218	203	93.1%
	2013	227	216	95.2%
	2012	217	209	96.3%
	2011	247	235	95.1%



Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Minnesota Energy Resources Corporation (new self-insured as of 4/21/2011)	2015	0	0	N/A
	2014	3	2	66.7%
	2013	1	1	100.0%
	2012	2	2	100.0%
	2011	N/A	N/A	N/A
Minnesota Health Care Association	2015	80	80	100.0%
	2014	75	69	92.0%
	2013	70	68	97.1%
	2012	73	72	98.6%
	2011	78	78	100.0%
Minnesota Manufacturers Group Self-Insurance Association	2015	11	10	90.9%
	2014	10	7	70.0%
	2013	10	10	100.0%
	2012	7	6	85.7%
	2011	8	8	100.0%
Minnesota Masonic Homes	2015	6	6	100.0%
	2014	6	6	100.0%
	2013	3	3	100.0%
	2012	3	3	100.0%
	2011	9	8	88.9%
Minnesota Nonprofit Employers Workers Compensation Fund (no longer self-insured as of 8/1/2010)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	2	2	100.0%
	2011	21	18	85.7%
Minnesota Rural Electric Workers' Compensation Trust	2015	15	13	86.7%
	2014	35	34	97.1%
	2013	31	31	100.0%
	2012	43	42	97.7%
	2011	29	29	100.0%
Minnesota School Boards Association	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	1	1	100.0%
	2011	4	4	100.0%
Minnesota Soft Drink Group Self-Insurance Association	2015	20	20	100.0%
	2014	24	23	95.8%
	2013	24	23	95.8%
	2012	25	25	100.0%
	2011	21	19	90.5%
Municipal Building Commission	2015	0	0	N/A
	2014	1	1	100.0%
	2013	2	2	100.0%
	2012	0	0	N/A
	2011	2	2	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Nonprofit Insurance Trust (new self-insured as of 8/1/2010)	2015	178	165	92.7%
	2014	176	162	92.0%
	2013	182	170	93.4%
	2012	137	128	93.4%
	2011	169	165	97.6%
Nordstrom Incorporated	2015	8	7	87.5%
	2014	2	2	100.0%
	2013	2	2	100.0%
	2012	1	1	100.0%
	2011	1	1	100.0%
North Central Group Self-Insurance Association (no longer self-insured as of 1/1/2012)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	28	26	92.9%
	2011	41	39	95.1%
Northern Tool & Equipment Company Incorporated	2015	14	14	100.0%
	2014	23	21	91.3%
	2013	11	11	100.0%
	2012	7	7	100.0%
	2011	7	7	100.0%
OfficeMax Incorporated (no longer self-insured as of 5/1/2014)	2015	0	0	N/A
	2014	3	3	100.0%
	2013	4	4	100.0%
	2012	6	6	100.0%
	2011	5	5	100.0%
Olmsted County	2015	7	7	100.0%
	2014	6	6	100.0%
	2013	11	10	90.9%
	2012	7	6	85.7%
	2011	11	11	100.0%
Otter Tail Corporation	2015	1	1	100.0%
	2014	2	2	100.0%
	2013	2	1	50.0%
	2012	2	2	100.0%
	2011	3	3	100.0%
Park Nicollet Health Services	2015	39	37	94.9%
	2014	29	29	100.0%
	2013	27	27	100.0%
	2012	36	36	100.0%
	2011	25	24	96.0%
Parker Hannifin Corporation	2015	5	3	60.0%
	2014	1	1	100.0%
	2013	1	1	100.0%
	2012	2	1	50.0%
	2011	1	1	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Polaris Industries Incorporated	2015	17	17	100.0%
	2014	14	13	92.9%
	2013	23	21	91.3%
	2012	24	23	95.8%
	2011	13	13	100.0%
Presbyterian Homes & Services	2015	29	28	96.6%
	2014	39	39	100.0%
	2013	39	38	97.4%
	2012	33	33	100.0%
	2011	59	58	98.3%
Quadrangle Group Self-Insurance Association	2015	22	22	100.0%
	2014	25	25	100.0%
	2013	14	14	100.0%
	2012	17	16	94.1%
	2011	27	27	100.0%
R D Offutt Company	2015	7	7	100.0%
	2014	3	2	66.7%
	2013	10	9	90.0%
	2012	5	3	60.0%
	2011	8	6	75.0%
Ramsey County	2015	51	51	100.0%
	2014	56	56	100.0%
	2013	49	49	100.0%
	2012	39	39	100.0%
	2011	53	50	94.3%
Range Regional Health Services	2015	11	10	90.9%
	2014	13	13	100.0%
	2013	7	5	71.4%
	2012	11	11	100.0%
	2011	14	14	100.0%
RCI Minnesota	2015	27	24	88.9%
	2014	26	25	96.2%
	2013	27	25	92.6%
	2012	24	24	100.0%
	2011	17	15	88.2%
Red Wing Shoe Company Incorporated	2015	18	16	88.9%
	2014	11	10	90.9%
	2013	17	16	94.1%
	2012	14	14	100.0%
	2011	17	15	88.2%
Ridgeview Medical Center	2015	17	17	100.0%
	2014	16	16	100.0%
	2013	16	14	87.5%
	2012	14	13	92.9%
	2011	24	21	87.5%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Riverview Healthcare Association	2015	2	2	100.0%
	2014	3	3	100.0%
	2013	1	1	100.0%
	2012	4	4	100.0%
	2011	8	8	100.0%
Rosemount Aerospace Incorporated (no longer self-insured as of 4/1/2013 - a subsidiary of Goodrich Corporation)	2015	1	0	0.0%
	2014	2	2	100.0%
	2013	4	3	75.0%
	2012	7	6	85.7%
	2011	4	4	100.0%
Rosemount Incorporated (a subsidiary of Emerson Electric Company)	2015	4	4	100.0%
	2014	3	2	66.7%
	2013	7	7	100.0%
	2012	6	6	100.0%
	2011	5	5	100.0%
Ryder System Incorporated (new self-insured as of 12/1/2014)	2015	1	1	100.0%
	2014	N/A	N/A	N/A
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
St Louis County	2015	29	29	100.0%
	2014	32	31	96.9%
	2013	20	20	100.0%
	2012	22	22	100.0%
	2011	33	32	97.0%
Scherer Brothers Lumber Company (no longer self-insured as of 1/1/2011)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	1	1	100.0%
	2011	4	4	100.0%
Shafer Contracting Company Incorporated	2015	5	4	80.0%
	2014	6	6	100.0%
	2013	4	3	75.0%
	2012	6	6	100.0%
	2011	4	4	100.0%
Southern Minnesota Beet Sugar Cooperative	2015	10	10	100.0%
	2014	9	9	100.0%
	2013	11	11	100.0%
	2012	12	12	100.0%
	2011	18	18	100.0%
Special School District #1	2015	78	77	98.7%
	2014	70	59	84.3%
	2013	83	76	91.6%
	2012	67	63	94.0%
	2011	76	73	96.1%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Stan Koch & Sons Trucking Incorporated	2015	11	11	100.0%
	2014	15	14	93.3%
	2013	10	10	100.0%
	2012	15	9	60.0%
	2011	14	13	92.9%
State of Minnesota	2015	624	584	93.6%
	2014	628	580	92.4%
	2013	608	555	91.3%
	2012	611	565	92.5%
	2011	702	651	92.7%
Target Corporation	2015	168	148	88.1%
	2014	181	167	92.3%
	2013	152	140	92.1%
	2012	164	158	96.3%
	2011	142	131	92.3%
Taylor Corporation	2015	43	43	100.0%
	2014	31	29	93.5%
	2013	35	30	85.7%
	2012	30	26	86.7%
	2011	27	27	100.0%
The Boldt Company	2015	1	1	100.0%
	2014	0	0	N/A
	2013	1	1	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
The Builders Group	2015	474	458	96.6%
	2014	387	368	95.1%
	2013	336	324	96.4%
	2012	299	288	96.3%
	2011	289	276	95.5%
The Davey Tree Expert Company	2015	4	4	100.0%
	2014	2	2	100.0%
	2013	1	1	100.0%
	2012	3	3	100.0%
	2011	2	2	100.0%
The Procter & Gamble Company	2015	0	0	N/A
	2014	0	0	N/A
	2013	1	1	100.0%
	2012	1	1	100.0%
	2011	0	0	N/A
The Sherwin Williams Company	2015	1	1	100.0%
	2014	1	1	100.0%
	2013	2	2	100.0%
	2012	5	5	100.0%
	2011	0	0	N/A

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
The Smead Manufacturing Company	2015	9	9	100.0%
	2014	13	12	92.3%
	2013	7	7	100.0%
	2012	10	10	100.0%
	2011	4	4	100.0%
The Thro Company (new self-insured again as of 6/1/2011 - formerly not self-insured as of 5/31/2007)	2015	10	10	100.0%
	2014	7	7	100.0%
	2013	5	5	100.0%
	2012	10	10	100.0%
	2011	0	0	N/A
The Toro Company	2015	25	25	100.0%
	2014	15	15	100.0%
	2013	18	13	72.2%
	2012	11	11	100.0%
	2011	19	16	84.2%
The Work Connection Incorporated (no longer self-insured as of 10/1/2013)	2015	0	0	N/A
	2014	38	36	94.7%
	2013	80	74	92.5%
	2012	72	71	98.6%
	2011	56	54	96.4%
Three Rivers Park District	2015	6	6	100.0%
	2014	8	8	100.0%
	2013	8	8	100.0%
	2012	14	14	100.0%
	2011	4	4	100.0%
Trifac Workers' Compensation Fund	2015	188	167	88.8%
	2014	246	209	85.0%
	2013	251	216	86.1%
	2012	173	140	80.9%
	2011	218	188	86.2%
Tyco Electronics (no longer self-insured as of 12/8/2010)	2015	0	0	N/A
	2014	1	1	100.0%
	2013	0	0	N/A
	2012	0	0	N/A
	2011	7	7	100.0%
United States Steel Corporation	2015	12	12	100.0%
	2014	15	14	93.3%
	2013	7	6	85.7%
	2012	11	10	90.9%
	2011	9	9	100.0%
University of Minnesota	2015	101	89	88.1%
	2014	117	108	92.3%
	2013	109	105	96.3%
	2012	84	79	94.0%
	2011	87	82	94.3%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
University of St Thomas	2015	11	10	90.9%
	2014	8	7	87.5%
	2013	7	5	71.4%
	2012	4	4	100.0%
	2011	17	15	88.2%
Up North Plastics Incorporated (an affiliate of Poly-America L P)	2015	6	6	100.0%
	2014	4	3	75.0%
	2013	3	3	100.0%
	2012	5	5	100.0%
	2011	2	1	50.0%
Upper Lakes Foods Incorporated (no longer self-insured as of 1/1/2011)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	0	0	N/A
	2011	1	1	100.0%
Virginia Regional Medical Center (self-insured as part of the Essentia Health as of 1/1/2013)	2015	0	0	N/A
	2014	0	0	N/A
	2013	5	4	80.0%
	2012	5	5	100.0%
	2011	19	19	100.0%
VR US Holdings Incorporated (new self-insured as of 12/18/2012)	2015	3	3	100.0%
	2014	4	2	50.0%
	2013	N/A	N/A	N/A
	2012	N/A	N/A	N/A
	2011	N/A	N/A	N/A
Wayne Transports Incorporated	2015	12	12	100.0%
	2014	10	10	100.0%
	2013	17	15	88.2%
	2012	6	6	100.0%
	2011	7	7	100.0%
Wells Concrete Products Company	2015	8	8	100.0%
	2014	12	12	100.0%
	2013	16	16	100.0%
	2012	8	8	100.0%
	2011	9	9	100.0%
White Castle System Incorporated	2015	3	3	100.0%
	2014	1	1	100.0%
	2013	0	0	N/A
	2012	0	0	N/A
	2011	2	2	100.0%
Winona Health	2015	14	14	100.0%
	2014	12	12	100.0%
	2013	17	17	100.0%
	2012	13	13	100.0%
	2011	12	12	100.0%

Company name	Fiscal year	Number of lost time claims	* Number with timely action	* Percentage with timely action
Xcel Energy Incorporated (no longer self-insured as of 8/1/2001)	2015	0	0	N/A
	2014	0	0	N/A
	2013	0	0	N/A
	2012	0	0	N/A
	2011	2	2	100.0%
YRC Worldwide Incorporated (formerly YRC Incorporated)	2015	19	17	89.5%
	2014	23	23	100.0%
	2013	23	20	87.0%
	2012	18	17	94.4%
	2011	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.



# First Report of Injury

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FR01

DO NOT USE THIS SPACE

1. EMPLOYEE SOCIAL SECURITY #		2. OSHA case #		3. Time employee began work on date of injury <input type="checkbox"/> am <input type="checkbox"/> pm	
4. DATE OF CLAIMED INJURY		5. Time of injury <input type="checkbox"/> am <input type="checkbox"/> pm		6. Date of death # of dependents (if death is related to injury)	
7. EMPLOYEE Name (last, suffix, first, middle)				8. Gender <input type="checkbox"/> M <input type="checkbox"/> F	
				9. Marital status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	
10. Home address				11. Home phone #	
12. Date of birth				13. Date hired	
City		State		Zip Code	
14. Occupation		15. Regular department		16. Apprentice <input type="checkbox"/> Yes <input type="checkbox"/> No	
17. Average weekly wage		18. Rate per hour		19. Hours per day	
20. Days per week		Normal work schedule Sun - Sat <input type="checkbox"/> S <input type="checkbox"/> M <input type="checkbox"/> T <input type="checkbox"/> W <input type="checkbox"/> T <input type="checkbox"/> F <input type="checkbox"/> S		21. Employment status (check all that apply) <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Seasonal <input type="checkbox"/> Volunteer	
22. Tell us how the injury/illness occurred, what the employee was doing before the incident (give details), and what the injury/illness was. Examples: "Worker was driving lift truck with a pallet of boxes when the truck tipped, pinning worker's left leg under drive shaft." "Worker developed soreness in left wrist over time from daily computer key entry."					
23. What was the injury or illness (include the part(s) of body)? Examples: chemical burn left hand, broken left leg, carpal tunnel syndrome in left wrist.				24. What tools, equipment, machines, objects, or substances were involved? Examples: chlorine, hand sprayer, pallet lift truck, computer keyboard.	
25. Did injury occur on employer's premises? <input type="checkbox"/> Yes <input type="checkbox"/> No Name and address of the place of the occurrence		26. Date of first day of any lost time		27. Employer paid for lost time on day of injury (DOI) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> No lost time on DOI	
		28. Date employer notified of injury		29. Date employer notified of lost time	
		30. Return to work date		31. RTW same employer <input type="checkbox"/> Yes <input type="checkbox"/> No	
				32. RTW with restrictions <input type="checkbox"/> Yes <input type="checkbox"/> No	
33. Treating physician (name)		34. Extent of medical treatment (check all that apply) <input type="checkbox"/> None <input type="checkbox"/> Minor on-site by employer's medical staff <input type="checkbox"/> Minor clinic/hospital <input type="checkbox"/> Emergency room <input type="checkbox"/> Hospitalization more than 24 hours <input type="checkbox"/> Future major medical anticipated			
35. Certified Managed Care Organization (if any)					
36. EMPLOYER Legal name				37. EMPLOYER DBA name (if different)	
38. Mailing address				39. Employer FEIN	
City				40. Unemployment ID #	
State					
Zip Code				41. Employer's contact name and phone #	
42. Physical address (if different)				43. Witness (name and phone) - if more than 1 attach a separate sheet	
City				44. NAICS code	
State				45. Date form completed	
Zip Code					
46. INSURER name				51. CLAIMS ADMIN COMPANY (CA) name (check one) <input type="checkbox"/> Insurer <input type="checkbox"/> TPA	
47. Insured legal name and FEIN				52. CA address	
48. Policy # (including effective dates) or self-insured certificate #				City	
				State	
				Zip Code	
49. Insurer FEIN		50. Date insurer received notice		53. CA FEIN	
				54. CA claim #	
55. To be completed by the CA:		Claim type code:		Type of loss code:	
				Late reason code:	
				Salary paid in lieu of comp?	
				Death result of injury?	

## 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 (For first reports of injury filed on or after Jan. 1, 2014)

Pursuant to Minnesota Statutes, section 176.231, and Minnesota Rules, part 5220.2530, insurers and self-insured employers must file with the Department's Workers' Compensation Division an electronic first report of injury, according to the requirements set out in sections 2 to 4 of the Minnesota implementation guide, in all cases where a first report of injury is required to be filed under Minnesota Statutes, chapter 176. The Minnesota implementation guide can be found on the Department's website at [www.dli.mn.gov/WC/Edi.asp](http://www.dli.mn.gov/WC/Edi.asp).

A first report of injury submitted by the insurer or self-insured employer in any other manner or format is not considered filed with the division, except for a written first report of injury on a paper form filed by a self-insured employer within seven days of death or serious injury.

If the claim does not involve lost time beyond the waiting period or potential permanent partial disability (PPD), or has not been requested to be filed by the Department, a first report of injury does **not** need to be filed.

***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 17, 2015



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

Re: Employee Name / Employer Name  
WID: 9999999999 D/I: 99/99/2015  
Your Claim #: Claim Number

On 4/16/2015, 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"):

- X The first day of lost time: \_\_\_\_\_
- X The date the employer was notified of initial lost time: \_\_\_\_\_
- X The date of return to work: \_\_\_\_\_
- X The first day of the new period of lost time: \_\_\_\_\_
- X The date the employer was notified of the new period of lost time: \_\_\_\_\_
- X 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 29, 2015

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 2014, 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>	17,690	15,541	87.9 %
<b>Self-Insured Employers</b>	6,426	6,062	94.3 %
<b>All Companies</b>	24,116	21,603	89.6 %

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 2014.

Sincerely,

Lisa Smith  
Workers' Compensation Division





January 29, 2015

ATTN: WORKERS COMP CLAIM MANAGER  
INSURER  
ADDRESS  
CITY ST ZIP

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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) 284-5273.

Sincerely,

Lisa Smith  
Workers' Compensation Division

