2000 Prompt First Action Report

on Workers' Compensation Claims

Minnesota Department of
Compliance Services

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INTRODUCTION

Approximately 35,000 - 40,000 lost-time workers' compensation injuries are reported each year to the Minnesota Department of Labor and Industry (DLI). Although the total number of injuries is actually higher, many employees lose no time from work. By law, those injuries do not need to be reported to the department. However, work-related injuries resulting in more than three days of lost time from work must be reported to DLI by the self-insured employer or the employer's insurance company.[1]

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

Promptness in reporting claims, deciding liability, and making first payments is critical to the outcome of a claim. Employers have a statutory deadline of ten days to report injuries to their insurance company[1]. The insurance company or self-insured employer must investigate the claim, determine liability, communicate its decision, and pay the injured worker by the fourteenth day. Penalties may be assessed against either party for reporting the claim late, adding costs to the overall system. Penalties may also be assessed for the insurance company's or self-insured employer's failure to deny the claim or pay the first benefit on time.

However, there is more at stake than the cost of penalties. Injured workers who do not know whether their claims have been accepted, or who receive their first check late, lose trust in their employer, the insurer, and the workers' compensation system. This mistrust can linger throughout the lifetime of the claim, making the substantial costs of litigation more likely.

The 1995 Minnesota Legislature recognized the importance of prompt first payments when it passed Minnesota Statutes §176.223. This statute requires DLI to publish an annual report providing data on the promptness of all insurance companies and self-insured employers in making first payments on a claim for injury. 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 denials and first payments. This report focuses public attention on the performance of the insurer in the workers' compensation system, with the goal of improving the promptness of individual companies and the entire industry.

[1] M.S. §176.231, Subdivision 1 states, "Where...injury occurs which wholly or partly incapacitates the employee from performing labor or service for more than three calendar days, the employer shall report the injury to the insurer on a form prescribed by the commissioner within ten days from its occurrence. An insurer and self-insured employer shall report the injury to the commissioner no later than 14 days from its occurrence."

FILING REQUIREMENTS OF EMPLOYERS AND INSURERS

The *First Report of Injury* form is the tool used to report work-related injuries and illnesses to the insurer and the department (see Appendix A). Employers complete the form when they become aware that a work-related illness or injury resulting in disability has occurred. The employer must then forward the form to the insurer before its ten-day deadline expires.

After it receives the *First Report of Injury*, the self-insured employer or insurance company conducts an investigation to decide whether to accept liability for the claim. If the injury must be reported, a copy of the *First Report of Injury* must be sent to DLI, a liability decision must be reported to the claimant and DLI, and a first payment must be made (if the claim is accepted) by the 14-day deadline.

A second form, the *Notice of Insurer's Primary Liability Determination*, is used by the self-insured employer or insurance company to report the acceptance or denial of the claim and to communicate valuable information about the payment of benefits (see Appendix B). This form also gives the insurer an opportunity to clarify or change information previously submitted on the *First Report of Injury*. Additional information on this form includes the date the injured worker was notified of the liability decision and the date of the first payment.

DEPARTMENT'S ACTIONS UPON RECEIPT OF DATA

DLI's computer system uses data submitted on the *First Report of Injury* and the *Notice of Insurer's Primary Liability Determination* form to determine whether the denial or first payment of benefits is timely. When the data is inconclusive, a letter asking for the missing or incomplete data is sent to the self-insured employer or insurance company (see Appendix C). The data base is updated once the response is received.

To create this report for FY 2000 (July 1, 1999 through June 30, 2000), DLI again reviewed the data submitted on the two forms by the self-insured employer or insurance company for each claim. The department also reviewed any additional data submitted by the insurer on the claim regarding the promptness of the denial or first payment. A list of claims whose first actions were believed to be untimely was then sent to each self-insured employer and insurance company on a quarterly basis. A period of approximately 30 days was allowed for each insurer to submit information to refute the accuracy of DLI's data.

After reviewing the responses to all quarterly lists, DLI made further corrections to the data base and then computed the percentage of timely first actions for each self-insured employer and insurance company.

EXPLANATION OF *PROMPT FIRST ACTION REPORT* TABLE

This table includes all insurance companies and self-insured employers who filed lost-time workers' compensation claims during FY 1997, FY 1998, FY 1999 and FY 2000. It reports the total number of annual lost-time claims for each company and the number and percentage of those claims that were paid or denied within the statutory 14-day deadline as directed by M.S. § 176.223.

Data used to determine the timeliness of denials and first payments include:

1. The date the denial was served on an injured worker; and
2. The date the first payment was actually made to an injured worker.

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

DLI publishes the *Prompt First Action Report* on an annual basis. Each report is required to include data from the most recent five fiscal years. As this is the fourth publication, only four years of performance data are included in this report.

OTHER INFORMATION:

- The promptness with which insurance companies and self-insured employers deny claims and make first payments depends a great deal on how promptly the employer files the *First Report of Injury* with them. This report cannot make a distinction between first actions that were untimely due to the actions of the employer versus the insurer. All untimely actions, regardless of responsible party, are subtracted from the overall number of claims to arrive at the number and percentage of timely first actions.

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

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Prompt First Action Report For Fiscal Year 2000

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Insurance Companies	**2000**	**28892**	**23957**	**82.9%**
	1999	**28316**	**23685**	**83.6%**
	1998	**27591**	**22852**	**82.8%**
	1997	**27715**	**21764**	**78.5%**
Self-Insured Employers	**2000**	**8530**	**7654**	**89.7%**
	1999	**8579**	**7666**	**89.4%**
	1998	**8717**	**7776**	**89.2%**
	1997	**9377**	**8185**	**87.3%**
All Companies	**2000**	**37422**	**31611**	**84.5%**
	1999	**36895**	**31351**	**85.0%**
	1998	**36308**	**30628**	**84.4%**
	1997	**37092**	**29949**	**80.7%**

INSURANCE COMPANIES				
Acceptance Insurance Companies	2000	0	0	N/A
	1999	1	1	100.0%
	1998	6	6	100.0%
	1997	53	39	73.6%
Ace USA Group (formerly CIGNA Group)	2000	531	421	79.3%
	1999	503	402	79.9%
	1998	464	372	80.2%
	1997	594	469	79.0%
Allianz Insurance Group (part of Allianz of America)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	2	1	50.0%
Allied Group (part of Nationwide Group)	2000	1	1	100.0%
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	1	1	100.0%
Allstate Insurance Group	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	3	1	33.3%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
American Compensation Insurance Company	2000	2315	2071	89.5%
	1999	2659	2373	89.2%
	1998	2887	2568	89.0%
	1997	2792	2307	82.6%
American Family Insurance Group	2000	116	85	73.3%
	1999	148	100	67.6%
	1998	200	151	75.5%
	1997	261	178	68.2%
American Hardware Group (part of Motorists Mutual-American Hardware Group)	2000	8	5	62.5%
	1999	13	12	92.3%
	1998	15	13	86.7%
	1997	26	20	76.9%
American Interstate Insurance Company (part of Amerisafe Insurance Group)	2000	349	232	66.5%
	1999	185	127	68.6%
	1998	45	30	66.7%
	1997	4	2	50.0%
American International Group	2000	1578	1275	80.8%
	1999	1515	1212	80.0%
	1998	1777	1404	79.0%
	1997	1783	1340	75.2%
American Risk Funding Insurance Company (part of American Contractors Insurance Group)	2000	16	16	100.0%
	1999	10	10	100.0%
	1998	6	5	83.3%
	1997	12	12	100.0%
American States Insurance Company (combined with Safeco Insurance Companies as of 1999 - part of Safeco Corporation)	2000	N/A	N/A	N/A
	1999	N/A	N/A	N/A
	1998	127	103	81.1%
	1997	102	80	78.4%
Amerisure Companies	2000	1	0	0.0%
	1999	3	3	100.0%
	1998	3	2	66.7%
	1997	3	2	66.7%
AON Corporation Group	2000	454	392	86.3%
	1999	204	165	80.9%
	1998	54	39	72.2%
	1997	26	16	61.5%
Argonaut Insurance Group	2000	48	37	77.1%
	1999	74	51	68.9%
	1998	88	69	78.4%
	1997	83	54	65.1%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Atlantic Mutual Companies	2000	186	128	68.8%
	1999	155	124	80.0%
	1998	175	139	79.4%
	1997	222	175	78.8%
Auto-Owners Group	2000	239	195	81.6%
	1999	191	141	73.8%
	1998	223	158	70.9%
	1997	270	161	59.6%
Baldwin & Lyons Group	2000	6	4	66.7%
	1999	12	12	100.0%
	1998	6	5	83.3%
	1997	14	12	85.7%
Berkley Regional Insurance Company (part of W R Berkley Corp Group)	2000	3	3	100.0%
	1999	2	1	50.0%
	1998	0	0	N/A
	1997	0	0	N/A
Bituminous Insurance Companies (part of Old Republic General Insurance Group)	2000	9	7	77.8%
	1999	14	12	85.7%
	1998	2	2	100.0%
	1997	3	3	100.0%
Carolina Casualty Insurance Company (part of W R Berkley Corp Group)	2000	0	0	N/A
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	2	1	50.0%
CGU Midwest (formerly Commercial Union, General Accident, & Hawkeye Security - part of CGU Group)	2000	181	113	62.4%
	1999	179	136	76.0%
	1998	N/A	N/A	N/A
	1997	N/A	N/A	N/A
Chrysler Insurance Company (part of DaimlerChrysler Group)	2000	0	0	N/A
	1999	1	1	100.0%
	1998	1	1	100.0%
	1997	1	0	0.0%
Chubb Group of Insurance Companies	2000	259	163	62.9%
	1999	261	202	77.4%
	1998	235	181	77.0%
	1997	194	114	58.8%
Church Mutual Insurance Company	2000	21	16	76.2%
	1999	33	25	75.8%
	1998	27	22	81.5%
	1997	29	22	75.9%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Cincinnati Insurance Companies (part of Cincinnati Financial Corporation)	2000	45	34	75.6%
	1999	37	29	78.4%
	1998	15	12	80.0%
	1997	6	3	50.0%
Clarendon Insurance Group (part of HDI U S Group)	2000	13	7	53.8%
	1999	22	17	77.3%
	1998	18	7	38.9%
	1997	5	3	60.0%
CNA Insurance Companies	2000	1768	1495	84.6%
	1999	1834	1515	82.6%
	1998	1926	1585	82.3%
	1997	1815	1484	81.8%
Commercial Union Insurance Companies (merged into CGU Midwest in 1999 - part of CGU Group)	2000	N/A	N/A	N/A
	1999	N/A	N/A	N/A
	1998	19	15	78.9%
	1997	13	6	46.2%
Continental Western Insurance Company (part of W R Berkley Corp Group)	2000	76	59	77.6%
	1999	89	72	80.9%
	1998	24	20	83.3%
	1997	3	0	0.0%
Coregis Group	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	1	1	100.0%
Credit General Insurance Company (part of PRS Insurance Group Incorporated)	2000	353	300	85.0%
	1999	336	284	84.5%
	1998	256	212	82.8%
	1997	226	179	79.2%
Crum & Forster Insurance Group (part of Fairfax Financial Group)	2000	113	88	77.9%
	1999	156	117	75.0%
	1998	164	147	89.6%
	1997	151	129	85.4%
Cuna Mutual Group	2000	4	3	75.0%
	1999	3	3	100.0%
	1998	2	2	100.0%
	1997	9	4	44.4%
Dakota Truck Underwriters (part of Dakota Group)	2000	3	3	100.0%
	1999	4	4	100.0%
	1998	1	1	100.0%
	1997	0	0	N/A

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Dodson Group	2000	136	103	75.7%
	1999	82	66	80.5%
	1998	82	69	84.1%
	1997	110	90	81.8%
EBI Companies (part of Royal & Sun Alliance USA)	2000	465	428	92.0%
	1999	602	552	91.7%
	1998	396	379	95.7%
	1997	176	144	81.8%
Electric Insurance Company	2000	5	5	100.0%
	1999	13	11	84.6%
	1998	15	13	86.7%
	1997	6	3	50.0%
EMC Insurance Companies	2000	112	89	79.5%
	1999	148	122	82.4%
	1998	139	121	87.1%
	1997	155	117	75.5%
Employers Insurance of Wausau (part of Liberty Mutual Insurance Companies)	2000	340	284	83.5%
	1999	829	719	86.7%
	1998	805	694	86.2%
	1997	710	619	87.2%
Everest Reinsurance Group	2000	0	0	N/A
	1999	2	2	100.0%
	1998	13	13	100.0%
	1997	34	27	79.4%
Farm Bureau Group of Iowa	2000	102	83	81.4%
	1999	102	80	78.4%
	1998	124	91	73.4%
	1997	187	125	66.8%
Farmers Insurance Group	2000	317	255	80.4%
	1999	312	240	76.9%
	1998	283	225	79.5%
	1997	324	233	71.9%
Farmland Mutual Insurance Company (part of Nationwide Group)	2000	111	94	84.7%
	1999	129	108	83.7%
	1998	137	120	87.6%
	1997	185	152	82.2%
Federated Mutual Group	2000	680	635	93.4%
	1999	699	651	93.1%
	1998	689	639	92.7%
	1997	814	725	89.1%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Federated Rural Electric Insurance Exchange	2000	29	27	93.1%
	1999	17	15	88.2%
	1998	13	11	84.6%
	1997	22	19	86.4%
Fidelity & Deposit Company of Maryland (part of Zurich Financial Services Group)	2000	1	1	100.0%
	1999	2	0	0.0%
	1998	0	0	N/A
	1997	5	2	40.0%
Firemans Fund Insurance Companies (part of Allianz of America)	2000	550	489	88.9%
	1999	592	513	86.7%
	1998	431	361	83.8%
	1997	337	263	78.0%
Florists Mutual Group	2000	28	24	85.7%
	1999	32	27	84.4%
	1998	32	25	78.1%
	1997	38	28	73.7%
Fremont Compensation Group (formerly Industrial Indemnity Group - part of Fremont General Group)	2000	118	80	67.8%
	1999	13	8	61.5%
	1998	15	11	73.3%
	1997	17	9	52.9%
Frontier Insurance Group Incorporated	2000	1	1	100.0%
	1999	1	0	0.0%
	1998	0	0	N/A
	1997	0	0	N/A
GAN North America Group (part of Sorema N A Group)	2000	1	0	0.0%
	1999	6	4	66.7%
	1998	37	32	86.5%
	1997	32	25	78.1%
General Accident Insurance (merged into CGU Midwest in 1999 - part of CGU Group)	2000	N/A	N/A	N/A
	1999	N/A	N/A	N/A
	1998	111	91	82.0%
	1997	146	110	75.3%
General Casualty Companies (part of Winterthur Swiss Group)	2000	712	568	79.8%
	1999	623	510	81.9%
	1998	591	497	84.1%
	1997	578	400	69.2%
Great American Insurance Companies (merged into Ohio Casualty Group in 2000 - part of Ohio Casualty Group)	2000	N/A	N/A	N/A
	1999	45	31	68.9%
	1998	48	29	60.4%
	1997	19	7	36.8%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Great West Casualty Company (part of Old Republic General Insurance Group)	2000	34	26	76.5%
	1999	48	37	77.1%
	1998	75	56	74.7%
	1997	47	41	87.2%
Grinnell Mutual Group	2000	189	166	87.8%
	1999	251	205	81.7%
	1998	267	201	75.3%
	1997	318	191	60.1%
Grocers Insurance Company (merged into Royal & Sun Alliance USA in 2000 - part of Royal & Sun Alliance USA)	2000	N/A	N/A	N/A
	1999	18	14	77.8%
	1998	11	7	63.6%
	1997	0	0	N/A
Guideone Insurance (formerly Guidant Insurance Group - formerly Preferred Risk Group)	2000	30	23	76.7%
	1999	37	24	64.9%
	1998	31	21	67.7%
	1997	42	23	54.8%
Gulf Insurance Group (part of Travelers Property Casualty Group)	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	0	0.0%
	1997	0	0	N/A
Hanover Insurance Companies (part of Allmerica Property & Casualty Companies Incorporated)	2000	5	4	80.0%
	1999	2	1	50.0%
	1998	2	0	0.0%
	1997	7	5	71.4%
Harleysville Mutual Insurance Company (part of The Harleysville Insurance Companies)	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	0	0.0%
	1997	0	0	N/A
Hartford Insurance Group	2000	276	204	73.9%
	1999	302	254	84.1%
	1998	325	281	86.5%
	1997	266	199	74.8%
Hawkeye Security Insurance Company (merged into CGU Midwest in 1999 - part of CGU Group)	2000	N/A	N/A	N/A
	1999	N/A	N/A	N/A
	1998	36	24	66.7%
	1997	25	12	48.0%
Heritage Mutual Group	2000	29	25	86.2%
	1999	22	21	95.5%
	1998	16	14	87.5%
	1997	15	11	73.3%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Highlands Insurance Group	2000	9	6	66.7%
	1999	1	1	100.0%
	1998	8	5	62.5%
	1997	13	8	61.5%
Houston General Insurance Company (part of CGU Group)	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	0	0.0%
	1997	3	3	100.0%
Indiana Insurance Companies (formerly GRE Insurance Group - part of Liberty Mutual Insurance Companies)	2000	66	54	81.8%
	1999	62	43	69.4%
	1998	109	89	81.7%
	1997	60	49	81.7%
Indiana Lumbermens Mutual Insurance Company	2000	66	47	71.2%
	1999	43	31	72.1%
	1998	28	16	57.1%
	1997	29	12	41.4%
Integrity Mutual Insurance Company	2000	17	14	82.4%
	1999	11	10	90.9%
	1998	0	0	N/A
	1997	0	0	N/A
Kemper Insurance Companies	2000	1133	1019	89.9%
	1999	931	814	87.4%
	1998	962	838	87.1%
	1997	905	779	86.1%
Laurier Indemnity Company	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	13	10	76.9%
Legion Insurance Group	2000	85	70	82.4%
	1999	73	52	71.2%
	1998	24	20	83.3%
	1997	50	39	78.0%
Liberty Mutual Insurance (part of Liberty Mutual Insurance Companies)	2000	2228	1759	79.0%
	1999	2255	1970	87.4%
	1998	2043	1740	85.2%
	1997	1976	1549	78.4%
Lumber Insurance Companies	2000	90	67	74.4%
	1999	93	73	78.5%
	1998	122	99	81.1%
	1997	107	88	82.2%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Lumbermens Underwriting Alliance	2000	329	303	92.1%
	1999	215	200	93.0%
	1998	231	205	88.7%
	1997	270	234	86.7%
MADA Insurance Exchange	2000	170	145	85.3%
	1999	260	237	91.2%
	1998	246	218	88.6%
	1997	255	225	88.2%
Meadowbrook Insurance Group	2000	36	20	55.6%
	1999	32	26	81.3%
	1998	34	19	55.9%
	1997	24	10	41.7%
Meridian Citizens Security Group (formerly Citizens Security Group - part of Meridian Mutual Insurance Group)	2000	131	93	71.0%
	1999	96	57	59.4%
	1998	80	59	73.8%
	1997	102	74	72.5%
Michigan Millers Mutual Insurance Company	2000	1	1	100.0%
	1999	N/A	N/A	N/A
	1998	N/A	N/A	N/A
	1997	N/A	N/A	N/A
Midwest Employers Casualty Company (part of W R Berkley Corp Group)	2000	5	2	40.0%
	1999	3	2	66.7%
	1998	0	0	N/A
	1997	0	0	N/A
Millers First Insurance Companies	2000	26	21	80.8%
	1999	27	19	70.4%
	1998	28	21	75.0%
	1997	44	31	70.5%
Milwaukee Insurance Group (part of Unitrin Incorporated)	2000	43	36	83.7%
	1999	31	24	77.4%
	1998	33	23	69.7%
	1997	21	14	66.7%
Minnesota Assigned Risk Plan	2000	732	500	68.3%
	1999	844	579	68.6%
	1998	1250	870	69.6%
	1997	2027	1421	70.1%
Minnesota Fire & Casualty Group (part of Harleysville Insurance Companies)	2000	65	60	92.3%
	1999	73	65	89.0%
	1998	45	42	93.3%
	1997	34	28	82.4%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Mutual Insurance Corporation of America (formerly Michigan Physicians Mutual Group - part of MICOA Group)	2000	829	741	89.4%
	1999	677	611	90.3%
	1998	634	595	93.8%
	1997	424	388	91.5%
Mutual Service Insurance Group	2000	5	5	100.0%
	1999	9	7	77.8%
	1998	12	10	83.3%
	1997	4	4	100.0%
National American Insurance Company	2000	12	6	50.0%
	1999	10	6	60.0%
	1998	15	13	86.7%
	1997	39	33	84.6%
National Farmers Union Casualty Group (part of CGU Group)	2000	58	49	84.5%
	1999	27	14	51.9%
	1998	40	34	85.0%
	1997	22	17	77.3%
Nationwide Group (part of Nationwide Group)	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	1	100.0%
	1997	0	0	N/A
North American Specialty Insurance Company (part of Swiss Re America Group)	2000	32	25	78.1%
	1999	11	7	63.6%
	1998	0	0	N/A
	1997	0	0	N/A
Ohio Casualty Group	2000	47	34	72.3%
	1999	39	30	76.9%
	1998	44	40	90.9%
	1997	22	7	31.8%
Old Republic Insurance Company (part of Old Republic General Insurance Group)	2000	229	162	70.7%
	1999	244	204	83.6%
	1998	258	227	88.0%
	1997	265	197	74.3%
Pharmacists Mutual Insurance Company	2000	25	17	68.0%
	1999	17	13	76.5%
	1998	16	9	56.3%
	1997	26	19	73.1%
Phico Group	2000	7	7	100.0%
	1999	2	2	100.0%
	1998	8	7	87.5%
	1997	19	18	94.7%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Preferred Professional Insurance Company	2000	26	21	80.8%
	1999	N/A	N/A	N/A
	1998	N/A	N/A	N/A
	1997	N/A	N/A	N/a
RAM Mutual Insurance Company (formerly Reinsurance Association of Minnesota)	2000	109	88	80.7%
	1999	88	74	84.1%
	1998	108	82	75.9%
	1997	129	72	55.8%
Reliance Insurance Group	2000	945	767	81.2%
	1999	850	667	78.5%
	1998	696	555	79.7%
	1997	676	551	81.5%
Republic Western Insurance Company (part of Amerco Group)	2000	0	0	N/A
	1999	0	0	N/A
	1998	3	1	33.3%
	1997	7	6	85.7%
Royal & SunAlliance USA	2000	281	218	77.6%
	1999	243	189	77.8%
	1998	148	70	47.3%
	1997	102	60	58.8%
Safeco Insurance Companies (includes American States Insurance Company as of 1999)	2000	891	766	86.0%
	1999	616	523	84.9%
	1998	450	377	83.8%
	1997	414	342	82.6%
St Paul Companies	2000	976	798	81.8%
	1999	770	649	84.3%
	1998	806	662	82.1%
	1997	958	749	78.2%
Secura Insurance Companies	2000	47	42	89.4%
	1999	32	27	84.4%
	1998	26	21	80.8%
	1997	64	42	65.6%
Selective Insurance Group	2000	8	6	75.0%
	1999	N/A	N/A	N/A
	1998	N/A	N/A	N/A
	1997	N/A	N/A	N/A
Sentry Insurance Group	2000	323	291	90.1%
	1999	259	237	91.5%
	1998	345	293	84.9%
	1997	421	337	80.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Sentry Select Insurance Company (formerly John Deere Insurance Group - part of Sentry Insurance Group)	2000	34	25	73.5%
	1999	38	32	84.2%
	1998	57	46	80.7%
	1997	37	32	86.5%
State Auto Insurance Companies (including Milbank Insurance Company)	2000	11	10	90.9%
	1999	6	6	100.0%
	1998	9	8	88.9%
	1997	6	4	66.7%
State Farm Group	2000	172	150	87.2%
	1999	207	179	86.5%
	1998	213	180	84.5%
	1997	245	196	80.0%
State Fund Mutual Insurance Company of Minnesota	2000	2637	2409	91.4%
	1999	2394	2145	89.6%
	1998	2179	1929	88.5%
	1997	1998	1752	87.7%
Sumitomo Marine & Fire Insurance Company LTD	2000	0	0	N/A
	1999	3	2	66.7%
	1998	5	4	80.0%
	1997	5	3	60.0%
Superior National Insurance Group (formerly Business Insurance Company)	2000	1	0	0.0%
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	0	0	N/A
TIG Insurance Group (part of Fairfax Financial Group)	2000	117	58	49.6%
	1999	84	25	29.8%
	1998	35	17	48.6%
	1997	32	16	50.0%
Tokio Marine & Fire Group	2000	3	3	100.0%
	1999	0	0	N/A
	1998	1	1	100.0%
	1997	2	2	100.0%
Travelers Property Casualty (part of Travelers Property Casualty Group)	2000	1249	987	79.0%
	1999	1419	1119	78.9%
	1998	1162	862	74.2%
	1997	1008	812	80.6%
Tri-State Insurance Company of Minnesota (includes Union Insurance Company as of 2000 - part of W R Berkley Corp Group)	2000	170	125	73.5%
	1999	159	125	78.6%
	1998	206	159	77.2%
	1997	228	172	75.4%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Union Insurance Company (merged into Tri-State Insurance Company of Minnesota in 2000 - part of W R Berkley Corp Group)	2000	N/A	N/A	N/A
	1999	40	31	77.5%
	1998	49	38	77.6%
	1997	23	19	82.6%
United Fire & Casualty Group	2000	37	32	86.5%
	1999	22	15	68.2%
	1998	27	24	88.9%
	1997	22	12	54.5%
United States Fidelity & Guaranty Group (merged into St Paul Companies in 2000 - part of St Paul Companies)	2000	N/A	N/A	N/A
	1999	137	127	92.7%
	1998	134	113	84.3%
	1997	66	58	87.9%
United Wisconsin Insurance Company (part of United Wisconsin Services Group)	2000	2	1	50.0%
	1999	0	0	N/A
	1998	1	1	100.0%
	1997	0	0	N/A
Universal Underwriters Group (part of Zurich Financial Services Group)	2000	27	22	81.5%
	1999	7	7	100.0%
	1998	9	9	100.0%
	1997	5	4	80.0%
Utica National Insurance Group	2000	34	29	85.3%
	1999	14	13	92.9%
	1998	19	16	84.2%
	1997	30	25	83.3%
Vanliner Insurance Company	2000	17	10	58.8%
	1999	32	20	62.5%
	1998	21	11	52.4%
	1997	14	2	14.3%
West Bend Mutual Group	2000	4	4	100.0%
	1999	1	1	100.0%
	1998	0	0	N/A
	1997	0	0	N/A
Western National Mutual Group	2000	708	608	85.9%
	1999	669	576	86.1%
	1998	596	494	82.9%
	1997	558	435	78.0%
Westfield Companies	2000	83	55	66.3%
	1999	87	57	65.5%
	1998	105	58	55.2%
	1997	94	46	48.9%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Yasuda Fire & Marine Insurance Company of America	2000	2	2	100.0%
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	1	1	100.0%
Zenith National Insurance Group	2000	2	2	100.0%
	1999	4	3	75.0%
	1998	0	0	N/A
	1997	0	0	N/A
Zurich U S (formerly Zurich American Insurance Group - part of Zurich Financial Services Group)	2000	533	398	74.7%
	1999	476	373	78.4%
	1998	312	246	78.8%
	1997	371	295	79.5%
Zurich Commercial (merged into Zurich U S in 1999 - formerly Maryland Casualty Company - part of Zurich Financial Services Group)	2000	N/A	N/A	N/A
	1999	N/A	N/A	N/A
	1998	97	71	73.2%
	1997	121	63	52.1%

SELF-INSURED EMPLOYERS				
A E Goetz Company (d.b.a. Federal Mogul Corporation - formerly A E Piston Company - no longer self-insured as of 10/15/96)	2000	0	0	N/A
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	8	7	87.5%
ABF Freight System Incorporated	2000	9	8	88.9%
	1999	5	3	60.0%
	1998	14	11	78.6%
	1997	9	4	44.4%
Access Insurance Association	2000	38	34	89.5%
	1999	32	30	93.8%
	1998	17	11	64.7%
	1997	37	33	89.2%
Acrometal Companies Incorporated (no longer self-insured as of 8/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	7	7	100.0%
	1997	24	23	95.8%
ADC Telecommunications Incorporated	2000	31	24	77.4%
	1999	17	17	100.0%
	1998	16	15	93.8%
	1997	21	19	90.5%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Adolfson & Peterson Incorporated (no longer self-insured as of 3/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	1	100.0%
	1997	9	7	77.8%
AG Processing Incorporated	2000	1	1	100.0%
	1999	4	3	75.0%
	1998	3	2	66.7%
	1997	1	1	100.0%
Allina Health System	2000	371	321	86.5%
	1999	419	342	81.6%
	1998	359	281	78.3%
	1997	370	296	80.0%
Alumacraft Boat Company (no longer self-insured as of 5/1/98)	2000	0	0	N/A
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	5	5	100.0%
American Crystal Sugar Company	2000	19	18	94.7%
	1999	23	22	95.7%
	1998	35	32	91.4%
	1997	20	19	95.0%
Amherst H Wilder Foundation	2000	4	4	100.0%
	1999	6	5	83.3%
	1998	20	20	100.0%
	1997	13	9	69.2%
Anoka County (no longer self-insured as of 1/1/99 - all claims 1/1/91 - 12/31/98 now insured by State Fund Mutl)	2000	0	0	N/A
	1999	12	12	100.0%
	1998	17	17	100.0%
	1997	17	17	100.0%
Archdiocese of St Paul & Minneapolis	2000	24	20	83.3%
	1999	27	26	96.3%
	1998	29	29	100.0%
	1997	22	19	86.4%
Archer Daniels Midland Company (new self-insured as of 7/1/99)	2000	4	4	100.0%
	1999	N/A	N/A	N/A
	1998	N/A	N/A	N/A
	1997	N/A	N/A	N/A
Arctic Cat Incorporated (formerly Arctco Incorporated)	2000	22	20	90.9%
	1999	31	29	93.5%
	1998	53	51	96.2%
	1997	56	50	89.3%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
AT & T Corporation	2000	12	10	83.3%
	1999	10	9	90.0%
	1998	6	5	83.3%
	1997	11	10	90.9%
Badger Construction Equipment Company (a.k.a. Badger Equipment Company - no longer self-insured as of 1/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	5	4	80.0%
Bauerly Brothers Incorporated	2000	11	9	81.8%
	1999	12	9	75.0%
	1998	15	12	80.0%
	1997	15	11	73.3%
Benedictine Group Self-Insurance Association	2000	28	25	89.3%
	1999	31	29	93.5%
	1998	35	32	91.4%
	1997	91	84	92.3%
Bermo Incorporated	2000	23	21	91.3%
	1999	32	30	93.8%
	1998	27	26	96.3%
	1997	29	26	89.7%
Blandin Paper Company	2000	39	38	97.4%
	1999	44	43	97.7%
	1998	31	31	100.0%
	1997	43	43	100.0%
Blue Cross/Blue Shield of Minnesota (d.b.a. BCBSM Incorporated)	2000	20	18	90.0%
	1999	17	14	82.4%
	1998	14	13	92.9%
	1997	19	18	94.7%
Boise Cascade Corporation	2000	14	13	92.9%
	1999	15	15	100.0%
	1998	9	9	100.0%
	1997	6	6	100.0%
Borden Incorporated (no longer self-insured as of 7/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	6	6	100.0%
BP Amoco Corporation (formerly Amoco Corporation - no longer self-insured as of 4/1/99)	2000	1	1	100.0%
	1999	4	2	50.0%
	1998	2	0	0.0%
	1997	1	1	100.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Browning-Ferris Industries Incorporated (no longer self-insured as of 5/1/97)	2000	1	1	100.0%
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	56	41	73.2%
Brunswick Corporation	2000	8	6	75.0%
	1999	14	12	85.7%
	1998	12	12	100.0%
	1997	20	18	90.0%
Builders & Contractors Workers Compensation Fund	2000	53	51	96.2%
	1999	41	40	97.6%
	1998	32	29	90.6%
	1997	20	19	95.0%
Bureau of Engraving Incorporated	2000	8	8	100.0%
	1999	9	8	88.9%
	1998	6	5	83.3%
	1997	8	6	75.0%
Byerlys Incorporated (no longer self-insured as of 4/1/98)	2000	1	1	100.0%
	1999	3	3	100.0%
	1998	41	37	90.2%
	1997	47	39	83.0%
Cargill Incorporated	2000	30	21	70.0%
	1999	25	20	80.0%
	1998	19	15	78.9%
	1997	21	19	90.5%
Carl Bolander & Sons Company	2000	11	11	100.0%
	1999	18	18	100.0%
	1998	2	2	100.0%
	1997	11	8	72.7%
Carleton College	2000	6	4	66.7%
	1999	4	3	75.0%
	1998	9	5	55.6%
	1997	6	3	50.0%
Cenex Harvest States Cooperatives (formerly Harvest States Cooperatives)	2000	16	12	75.0%
	1999	20	18	90.0%
	1998	13	12	92.3%
	1997	27	22	81.5%
Certainteed Corporation	2000	7	7	100.0%
	1999	1	1	100.0%
	1998	1	1	100.0%
	1997	5	5	100.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Certified Power Train Specialist Incorporated (no longer self-insured as of 1/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	2	2	100.0%
Champion Auto Stores Incorporated (no longer self-insured as of 6/15/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	16	12	75.0%
Champion International Corporation	2000	12	10	83.3%
	1999	6	6	100.0%
	1998	13	12	92.3%
	1997	6	4	66.7%
Children's Health Care (d.b.a. Children's Hospital & Clinics)	2000	43	36	83.7%
	1999	33	30	90.9%
	1998	24	18	75.0%
	1997	30	27	90.0%
City of Bloomington	2000	15	14	93.3%
	1999	12	12	100.0%
	1998	20	20	100.0%
	1997	10	10	100.0%
City of Duluth	2000	24	18	75.0%
	1999	24	16	66.7%
	1998	25	20	80.0%
	1997	19	16	84.2%
City of Eagan	2000	7	7	100.0%
	1999	4	3	75.0%
	1998	6	5	83.3%
	1997	5	5	100.0%
City of Faribault	2000	6	6	100.0%
	1999	8	7	87.5%
	1998	5	4	80.0%
	1997	2	2	100.0%
City of Minneapolis	2000	180	178	98.9%
	1999	203	193	95.1%
	1998	199	197	99.0%
	1997	231	218	94.4%
City of Plymouth	2000	6	5	83.3%
	1999	5	4	80.0%
	1998	3	1	33.3%
	1997	5	5	100.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
City of Richfield	2000	12	11	91.7%
	1999	19	19	100.0%
	1998	8	8	100.0%
	1997	4	4	100.0%
City of Rochester	2000	16	16	100.0%
	1999	28	27	96.4%
	1998	9	9	100.0%
	1997	17	17	100.0%
City of Roseville	2000	3	3	100.0%
	1999	4	3	75.0%
	1998	3	3	100.0%
	1997	6	4	66.7%
City of St Louis Park	2000	5	4	80.0%
	1999	7	7	100.0%
	1998	9	8	88.9%
	1997	9	6	66.7%
City of St Paul	2000	128	121	94.5%
	1999	125	112	89.6%
	1998	115	92	80.0%
	1997	152	135	88.8%
CML Group Incorporated (d.b.a. Nordictrack Incorporated - no longer self-insured as of 8/1/98)	2000	0	0	N/A
	1999	3	3	100.0%
	1998	14	13	92.9%
	1997	25	18	72.0%
Coca-Cola Enterprises Incorporated	2000	73	71	97.3%
	1999	99	95	96.0%
	1998	106	97	91.5%
	1997	70	61	87.1%
Cold Spring Granite Company	2000	7	7	100.0%
	1999	8	8	100.0%
	1998	10	9	90.0%
	1997	8	8	100.0%
Conagra Foods Incorporated (formerly Conagra Incorporated)	2000	93	84	90.3%
	1999	120	108	90.0%
	1998	103	90	87.4%
	1997	151	112	74.2%
Condux Corporation (no longer self-insured as of 1/1/99)	2000	4	4	100.0%
	1999	12	11	91.7%
	1998	22	18	81.8%
	1997	19	17	89.5%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Consolidated Freightways Corporation (no longer self-insured as of 10/1/96)	2000	0	0	N/A
	1999	1	1	100.0%
	1998	2	0	0.0%
	1997	24	17	70.8%
Construction Services Group Self-Insurance Association	2000	26	25	96.2%
	1999	23	20	87.0%
	1998	19	18	94.7%
	1997	13	13	100.0%
Conwed Corporation (no longer self-insured as of 9/11/86)	2000	1	1	100.0%
	1999	1	1	100.0%
	1998	1	1	100.0%
	1997	1	1	100.0%
Covenant Retirement Communities Incorporated (an affiliate of Covenant Ministries of Benevolence)	2000	5	4	80.0%
	1999	18	18	100.0%
	1998	8	6	75.0%
	1997	14	11	78.6%
Crystal Cabinet Works Incorporated	2000	7	7	100.0%
	1999	15	13	86.7%
	1998	10	9	90.0%
	1997	8	6	75.0%
Cummins Engine Company Incorporated	2000	29	26	89.7%
	1999	20	16	80.0%
	1998	9	8	88.9%
	1997	18	16	88.9%
Dairy Farmers of America Incorporated (formerly Mid-America Dairymen Incorporated)	2000	14	12	85.7%
	1999	16	13	81.3%
	1998	15	7	46.7%
	1997	18	16	88.9%
Dakota County	2000	23	20	87.0%
	1999	11	11	100.0%
	1998	14	14	100.0%
	1997	14	13	92.9%
Dana Corporation	2000	30	29	96.7%
	1999	40	39	97.5%
	1998	40	37	92.5%
	1997	30	28	93.3%
Dean Foods Company (no longer self-insured as of 9/24/98)	2000	0	0	N/A
	1999	1	0	0.0%
	1998	2	2	100.0%
	1997	3	2	66.7%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Deltak L L C (a subsidiary of Global Energy Equipment Group L L C)	2000	5	4	80.0%
	1999	12	11	91.7%
	1998	13	11	84.6%
	1997	5	5	100.0%
Diageo Incorporated (formerly Grand Metropolitan Incorporated - no longer self-insured as of 3/1/00)	2000	35	32	91.4%
	1999	23	22	95.7%
	1998	22	21	95.5%
	1997	20	20	100.0%
Diocese of Winona	2000	3	3	100.0%
	1999	8	8	100.0%
	1998	1	1	100.0%
	1997	5	5	100.0%
Doherty Employment Group Incorporated (no longer self-insured as of 1/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	2	1	50.0%
	1997	76	76	100.0%
E I Dupont De Nemours & Company	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	0	0.0%
	1997	1	1	100.0%
Eastman Kodak Company (no longer self-insured as of 5/1/99)	2000	0	0	N/A
	1999	1	1	100.0%
	1998	0	0	N/A
	1997	4	4	100.0%
Eaton Corporation	2000	6	5	83.3%
	1999	7	6	85.7%
	1998	5	4	80.0%
	1997	1	1	100.0%
Ecowater Systems Incorporated	2000	8	6	75.0%
	1999	21	16	76.2%
	1998	15	12	80.0%
	1997	3	2	66.7%
EEP Workers Compensation Fund	2000	63	57	90.5%
	1999	48	44	91.7%
	1998	28	23	82.1%
	1997	16	14	87.5%
Evangelical Lutheran Good Samaritan Society (no longer self-insured as of 1/1/98)	2000	0	0	N/A
	1999	4	3	75.0%
	1998	81	65	80.2%
	1997	119	96	80.7%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Fabcon Incorporated	2000	29	28	96.6%
	1999	15	13	86.7%
	1998	8	8	100.0%
	1997	12	11	91.7%
Fairmont Foods of Minnesota Incorporated	2000	4	4	100.0%
	1999	8	8	100.0%
	1998	8	8	100.0%
	1997	8	8	100.0%
Fairview Health Services (formerly Fairview Hospital & Healthcare Services)	2000	220	197	89.5%
	1999	258	230	89.1%
	1998	283	239	84.5%
	1997	214	183	85.5%
Fairview Red Wing Health Services (formerly River Region Health Services)	2000	9	2	22.2%
	1999	9	4	44.4%
	1998	10	5	50.0%
	1997	2	2	100.0%
Farmland Foods Incorporated	2000	13	11	84.6%
	1999	25	18	72.0%
	1998	16	10	62.5%
	1997	22	21	95.5%
FedEx Corporation (formerly FDX Corporation - formerly Federal Express Corporation)	2000	82	70	85.4%
	1999	98	87	88.8%
	1998	86	74	86.0%
	1997	103	93	90.3%
Ford Motor Company	2000	198	195	98.5%
	1999	197	195	99.0%
	1998	123	121	98.4%
	1997	128	123	96.1%
Georgia-Pacific Corporation	2000	6	6	100.0%
	1999	4	3	75.0%
	1998	5	5	100.0%
	1997	6	4	66.7%
GFI America Incorporated	2000	12	9	75.0%
	1999	12	11	91.7%
	1998	3	3	100.0%
	1997	8	7	87.5%
Gillette Children's Specialty Healthcare	2000	3	3	100.0%
	1999	2	2	100.0%
	1998	2	2	100.0%
	1997	5	5	100.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Gillette Company (no longer self-insured as of 4/4/00)	2000	7	5	71.4%
	1999	4	3	75.0%
	1998	2	2	100.0%
	1997	1	1	100.0%
Gopher Resource Corporation	2000	7	6	85.7%
	1999	4	4	100.0%
	1998	9	9	100.0%
	1997	8	8	100.0%
Gopher State Self-Insurance Group (no longer self-insured as of 7/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	1	100.0%
	1997	16	14	87.5%
Graco Incorporated	2000	12	10	83.3%
	1999	11	10	90.9%
	1998	21	16	76.2%
	1997	19	17	89.5%
Grede - St Cloud Incorporated (a subsidiary of Grede Foundries Incorporated)	2000	5	4	80.0%
	1999	4	4	100.0%
	1998	0	0	N/A
	1997	1	1	100.0%
Hancock Concrete Products Company Incorporated	2000	8	6	75.0%
	1999	2	0	0.0%
	1998	3	2	66.7%
	1997	1	1	100.0%
Health Care Group Self-Insurance Association of Minnesota	2000	146	125	85.6%
	1999	167	142	85.0%
	1998	204	174	85.3%
	1997	229	202	88.2%
Healtheast	2000	81	80	98.8%
	1999	76	75	98.7%
	1998	107	101	94.4%
	1997	124	110	88.7%
Healthpartners Incorporated	2000	37	30	81.1%
	1999	39	30	76.9%
	1998	43	31	72.1%
	1997	33	27	81.8%
Hennepin County	2000	171	156	91.2%
	1999	123	111	90.2%
	1998	143	130	90.9%
	1997	139	120	86.3%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Honeywell International Incorporated (formerly Honeywell Incorporated)	2000	107	98	91.6%
	1999	117	108	92.3%
	1998	115	112	97.4%
	1997	122	120	98.4%
Hormel Foods Corporation	2000	165	133	80.6%
	1999	134	118	88.1%
	1998	86	69	80.2%
	1997	47	42	89.4%
Hutchinson Area Health Care (no longer self-insured as of 8/1/98)	2000	1	1	100.0%
	1999	2	1	50.0%
	1998	19	16	84.2%
	1997	8	7	87.5%
Hutchinson Technology Incorporated	2000	22	15	68.2%
	1999	28	21	75.0%
	1998	34	27	79.4%
	1997	53	33	62.3%
IBOCO Incorporated (formerly Tyler Limited Partnership - no longer self-insured as of 5/1/98)	2000	0	0	N/A
	1999	1	0	0.0%
	1998	7	5	71.4%
	1997	9	9	100.0%
IBP Incorporated	2000	1	1	100.0%
	1999	1	1	100.0%
	1998	9	8	88.9%
	1997	4	3	75.0%
International Paper Company	2000	2	1	50.0%
	1999	1	1	100.0%
	1998	2	1	50.0%
	1997	0	0	N/A
Interstate Power Company (a subsidiary of Alliant Energy Corporation)	2000	3	2	66.7%
	1999	4	3	75.0%
	1998	5	4	80.0%
	1997	2	2	100.0%
ISD 11 - Anoka Hennepin	2000	30	30	100.0%
	1999	35	34	97.1%
	1998	26	26	100.0%
	1997	21	21	100.0%
ISD 535 - Rochester	2000	15	13	86.7%
	1999	26	26	100.0%
	1998	24	24	100.0%
	1997	13	8	61.5%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
ISD 625 - St Paul	2000	114	80	70.2%
	1999	90	66	73.3%
	1998	89	69	77.5%
	1997	96	74	77.1%
Ispat Inland Mining Company (formerly Inland Steel Mining Company - an affiliate of Ispat Inland Incorporated)	2000	22	22	100.0%
	1999	10	10	100.0%
	1998	12	12	100.0%
	1997	10	10	100.0%
Itasca County	2000	7	7	100.0%
	1999	6	6	100.0%
	1998	14	13	92.9%
	1997	23	22	95.7%
JC Penney Company Incorporated	2000	29	23	79.3%
	1999	34	31	91.2%
	1998	21	21	100.0%
	1997	25	20	80.0%
Jerome Foods Incorporated (d.b.a. The Turkey Store Company)	2000	13	12	92.3%
	1999	18	15	83.3%
	1998	13	12	92.3%
	1997	12	9	75.0%
Jostens Incorporated (no longer self-insured as of 10/1/97)	2000	0	0	N/A
	1999	1	1	100.0%
	1998	3	2	66.7%
	1997	8	7	87.5%
Kmart Corporation	2000	79	62	78.5%
	1999	85	61	71.8%
	1998	81	67	82.7%
	1997	127	80	63.0%
Land O' Lakes Incorporated	2000	42	36	85.7%
	1999	28	22	78.6%
	1998	36	34	94.4%
	1997	37	29	78.4%
League of Minnesota Cities Insurance Trust	2000	443	406	91.6%
	1999	505	447	88.5%
	1998	498	455	91.4%
	1997	541	476	88.0%
Louisiana-Pacific Corporation	2000	4	3	75.0%
	1999	3	3	100.0%
	1998	2	0	0.0%
	1997	1	1	100.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Lunda Construction Company	2000	2	2	100.0%
	1999	2	1	50.0%
	1998	2	2	100.0%
	1997	5	5	100.0%
Lupient Automotive Group	2000	10	8	80.0%
	1999	6	4	66.7%
	1998	7	7	100.0%
	1997	9	5	55.6%
Lutheran Social Service of Minnesota	2000	31	31	100.0%
	1999	19	16	84.2%
	1998	15	13	86.7%
	1997	29	25	86.2%
Malt-O-Meal Company (no longer self-insured as of 1/1/98)	2000	0	0	N/A
	1999	4	3	75.0%
	1998	12	8	66.7%
	1997	16	11	68.8%
Marvin Lumber & Cedar Company	2000	33	28	84.8%
	1999	34	29	85.3%
	1998	29	21	72.4%
	1997	28	20	71.4%
Mayo Foundation	2000	413	413	100.0%
	1999	318	318	100.0%
	1998	291	286	98.3%
	1997	320	296	92.5%
McDonalds Corporation (no longer self-insured as of 1/1/99)	2000	1	1	100.0%
	1999	14	10	71.4%
	1998	31	28	90.3%
	1997	24	17	70.8%
McKesson Corporation (no longer self-insured as of 7/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	4	4	100.0%
McLean Midwest Corporation (no longer self-insured as of 1/1/99)	2000	0	0	N/A
	1999	1	1	100.0%
	1998	0	0	N/A
	1997	1	1	100.0%
ME International Incorporated (no longer self-insured as of 9/1/96)	2000	0	0	N/A
	1999	1	1	100.0%
	1998	0	0	N/A
	1997	4	4	100.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Medtronic Incorporated	2000	18	16	88.9%
	1999	18	18	100.0%
	1998	15	14	93.3%
	1997	14	13	92.9%
Metal-Matic Incorporated	2000	12	12	100.0%
	1999	16	15	93.8%
	1998	14	14	100.0%
	1997	9	9	100.0%
Metropolitan Airports Commission	2000	7	7	100.0%
	1999	15	13	86.7%
	1998	15	15	100.0%
	1997	11	9	81.8%
Metropolitan Council	2000	236	195	82.6%
	1999	236	206	87.3%
	1998	218	210	96.3%
	1997	258	234	90.7%
Midwest Safety Group Self-Insurance Association	2000	49	47	95.9%
	1999	49	47	95.9%
	1998	67	62	92.5%
	1997	51	46	90.2%
Miller Dwan Medical Center (no longer self-insured as of 9/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	6	6	100.0%
Minneapolis Park & Rec Board	2000	73	72	98.6%
	1999	52	51	98.1%
	1998	48	48	100.0%
	1997	44	43	97.7%
Minnesota Association of Townships	2000	6	6	100.0%
	1999	5	3	60.0%
	1998	3	1	33.3%
	1997	7	3	42.9%
Minnesota Communications Group (no longer self-insured as of 5/6/99)	2000	0	0	N/A
	1999	3	3	100.0%
	1998	14	7	50.0%
	1997	11	3	27.3%
Minnesota Counties Insurance Trust	2000	317	275	86.8%
	1999	316	256	81.0%
	1998	311	280	90.0%
	1997	336	275	81.8%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Minnesota Health Care Association	2000	74	69	93.2%
	1999	83	76	91.6%
	1998	87	74	85.1%
	1997	93	74	79.6%
Minnesota Manufacturers Group Self-Insurance Association	2000	31	29	93.5%
	1999	33	31	93.9%
	1998	42	39	92.9%
	1997	40	37	92.5%
Minnesota Masonic Homes	2000	18	18	100.0%
	1999	9	9	100.0%
	1998	16	13	81.3%
	1997	5	2	40.0%
Minnesota Nonprofit Employers Workers Compensation Fund	2000	211	181	85.8%
	1999	173	151	87.3%
	1998	145	127	87.6%
	1997	104	97	93.3%
Minnesota Power Incorporated (formerly Minnesota Power & Light Company)	2000	17	17	100.0%
	1999	22	22	100.0%
	1998	14	14	100.0%
	1997	16	16	100.0%
Minnesota Rural Electric Workers Compensation Trust	2000	19	18	94.7%
	1999	28	26	92.9%
	1998	29	28	96.6%
	1997	23	21	91.3%
Minnesota School Boards Association	2000	397	345	86.9%
	1999	404	361	89.4%
	1998	461	417	90.5%
	1997	556	495	89.0%
Minnesota Soft Drink Association	2000	38	30	78.9%
	1999	36	36	100.0%
	1998	41	40	97.6%
	1997	38	34	89.5%
Nabisco Incorporated (formerly RJR Nabisco Incorporated)	2000	16	14	87.5%
	1999	8	6	75.0%
	1998	9	6	66.7%
	1997	8	8	100.0%
National Steel Pellet Company	2000	28	25	89.3%
	1999	18	17	94.4%
	1998	17	14	82.4%
	1997	14	13	92.9%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Nordstrom Incorporated	2000	7	6	85.7%
	1999	10	7	70.0%
	1998	4	2	50.0%
	1997	8	8	100.0%
North Central Group Self-Insurance Association	2000	45	44	97.8%
	1999	50	46	92.0%
	1998	43	42	97.7%
	1997	28	23	82.1%
North Memorial Health Care (no longer self-insured as of 1/1/98)	2000	2	2	100.0%
	1999	2	2	100.0%
	1998	25	24	96.0%
	1997	33	29	87.9%
Northern States Power Company	2000	59	56	94.9%
	1999	52	50	96.2%
	1998	75	71	94.7%
	1997	50	47	94.0%
Northern Tool & Equipment Company Incorporated (formerly Northern Hydraulics Incorporated)	2000	24	21	87.5%
	1999	7	5	71.4%
	1998	16	13	81.3%
	1997	9	8	88.9%
Northwest Medical Center	2000	14	13	92.9%
	1999	3	3	100.0%
	1998	8	7	87.5%
	1997	9	8	88.9%
Old Home Foods Incorporated (no longer self-insured as of 1/1/00)	2000	6	4	66.7%
	1999	8	8	100.0%
	1998	4	4	100.0%
	1997	3	3	100.0%
Olmsted County	2000	7	5	71.4%
	1999	9	8	88.9%
	1998	2	2	100.0%
	1997	9	9	100.0%
Oscar J Boldt Construction Company	2000	21	20	95.2%
	1999	5	4	80.0%
	1998	8	6	75.0%
	1997	4	3	75.0%
Otter Tail Power Company	2000	6	6	100.0%
	1999	3	2	66.7%
	1998	3	3	100.0%
	1997	1	1	100.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Park Nicollet Health Services (formerly Healthsystem Minnesota)	2000	54	51	94.4%
	1999	38	37	97.4%
	1998	62	56	90.3%
	1997	69	66	95.7%
Parker Hannifin Corporation	2000	7	7	100.0%
	1999	4	4	100.0%
	1998	5	5	100.0%
	1997	4	3	75.0%
Phillips Petroleum Company	2000	1	1	100.0%
	1999	0	0	N/A
	1998	1	1	100.0%
	1997	0	0	N/A
Plastech Corporation	2000	2	2	100.0%
	1999	4	4	100.0%
	1998	18	13	72.2%
	1997	16	13	81.3%
Polaris Industries Incorporated	2000	34	31	91.2%
	1999	39	36	92.3%
	1998	61	60	98.4%
	1997	50	47	94.0%
Potlatch Corporation	2000	80	77	96.3%
	1999	84	77	91.7%
	1998	54	50	92.6%
	1997	53	48	90.6%
Presbyterian Homes & Services (formerly Presbyterian Homes of Minnesota Incorporated)	2000	31	29	93.5%
	1999	29	28	96.6%
	1998	31	30	96.8%
	1997	25	24	96.0%
Procter & Gamble Company	2000	1	0	0.0%
	1999	0	0	N/A
	1998	0	0	N/A
	1997	0	0	N/A
Quadrangle Group Self-Insurance Association	2000	86	78	90.7%
	1999	82	74	90.2%
	1998	92	82	89.1%
	1997	109	101	92.7%
R D Offutt Company	2000	7	6	85.7%
	1999	7	7	100.0%
	1998	6	4	66.7%
	1997	8	7	87.5%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Ramsey County	2000	44	44	100.0%
	1999	63	62	98.4%
	1998	52	45	86.5%
	1997	66	62	93.9%
Raven Industries Incorporated (no longer self-insured as of 11/1/99)	2000	2	2	100.0%
	1999	4	4	100.0%
	1998	3	3	100.0%
	1997	9	7	77.8%
RCI Minnesota	2000	44	41	93.2%
	1999	59	56	94.9%
	1998	38	36	94.7%
	1997	62	58	93.5%
Red Wing Shoe Company Incorporated	2000	55	52	94.5%
	1999	38	36	94.7%
	1998	57	49	86.0%
	1997	61	51	83.6%
Regions Hospital (formerly St Paul Ramsey Medical Center)	2000	43	43	100.0%
	1999	49	49	100.0%
	1998	42	42	100.0%
	1997	55	55	100.0%
Reliant Energy Resources Corporation (formerly Houston Industries Incorporated - d.b.a. Minnegasco - no longer self-insured as of 1/1/98)	2000	0	0	N/A
	1999	2	2	100.0%
	1998	14	12	85.7%
	1997	35	25	71.4%
REM Group Workers Compensation Association (no longer self-insured as of 1/1/98)	2000	0	0	N/A
	1999	1	1	100.0%
	1998	21	19	90.5%
	1997	42	39	92.9%
Ridgeview Medical Center (new privatedly owned self-insured as of 1/1/00)	2000	9	9	100.0%
	1999	N/A	N/A	N/A
	1998	N/A	N/A	N/A
	1997	N/A	N/A	N/A
Ridgeview Medical Center (no longer self-insured as a public entity as of 1/1/00)	2000	9	9	100.0%
	1999	17	17	100.0%
	1998	16	16	100.0%
	1997	24	24	100.0%
Riscomp Industries Incorporated (d.b.a. RJ Associates - formerly CBM Industries)	2000	95	91	95.8%
	1999	111	105	94.6%
	1998	85	82	96.5%
	1997	38	35	92.1%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Riverview Healthcare Association	2000	11	9	81.8%
	1999	9	8	88.9%
	1998	10	8	80.0%
	1997	9	8	88.9%
Roadway Express Incorporated (no longer self-insured as of 7/1/96)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	5	4	80.0%
Rosemount Aerospace Incorporated	2000	6	5	83.3%
	1999	2	1	50.0%
	1998	3	3	100.0%
	1997	6	6	100.0%
Rosemount Incorporated	2000	9	9	100.0%
	1999	9	9	100.0%
	1998	6	6	100.0%
	1997	11	11	100.0%
Royal Concrete Pipe Incorporated (no longer self-insured as of 8/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	1	100.0%
	1997	5	5	100.0%
Ryder Truck Rental Incorporated	2000	7	4	57.1%
	1999	43	31	72.1%
	1998	39	30	76.9%
	1997	48	36	75.0%
Ryt-Way Industries Incorporated (formerly Ryt-Way Packaging Corporation - no longer self-insured as of 1/1/99)	2000	0	0	N/A
	1999	1	1	100.0%
	1998	3	3	100.0%
	1997	10	8	80.0%
St Louis County	2000	65	62	95.4%
	1999	58	54	93.1%
	1998	68	67	98.5%
	1997	64	63	98.4%
St Lukes Hospital of Duluth (no longer self-insured as of 1/1/99)	2000	2	1	50.0%
	1999	13	12	92.3%
	1998	17	15	88.2%
	1997	25	22	88.0%
St Marys/Duluth Clinic Health System (new self-insured as of 7/1/97)	2000	104	97	93.3%
	1999	67	67	100.0%
	1998	63	61	96.8%
	1997	0	0	N/A

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Scimed Life Systems Incorporated (no longer self-insured as of 2/1/98)	2000	2	2	100.0%
	1999	0	0	N/A
	1998	18	16	88.9%
	1997	15	13	86.7%
Sherwin Williams Company	2000	2	2	100.0%
	1999	2	1	50.0%
	1998	3	3	100.0%
	1997	3	2	66.7%
Smead Manufacturing Company	2000	21	16	76.2%
	1999	33	24	72.7%
	1998	19	17	89.5%
	1997	41	34	82.9%
Southern Minnesota Beet Sugar Cooperative	2000	21	19	90.5%
	1999	21	17	81.0%
	1998	22	22	100.0%
	1997	15	15	100.0%
Special School District #1	2000	117	102	87.2%
	1999	141	122	86.5%
	1998	124	110	88.7%
	1997	126	99	78.6%
Stan Koch & Sons Trucking Incorporated	2000	51	47	92.2%
	1999	29	24	82.8%
	1998	17	14	82.4%
	1997	17	16	94.1%
State of Minnesota	2000	605	538	88.9%
	1999	599	518	86.5%
	1998	695	630	90.6%
	1997	681	621	91.2%
Stone Container Corporation (no longer self-insured as of 9/19/98)	2000	3	2	66.7%
	1999	4	3	75.0%
	1998	6	4	66.7%
	1997	5	5	100.0%
Suburban Hennepin Regional Park District	2000	12	12	100.0%
	1999	5	5	100.0%
	1998	8	6	75.0%
	1997	7	7	100.0%
Supermarket Group Self-Insurance Association	2000	51	43	84.3%
	1999	66	60	90.9%
	1998	57	55	96.5%
	1997	60	55	91.7%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Target Corporation (formerly Dayton Hudson Corporation)	2000	305	257	84.3%
	1999	245	213	86.9%
	1998	219	174	79.5%
	1997	250	213	85.2%
TC/American Monorail Incorporated (formerly Lague Enterprises Incorporated - no longer self-insured as of 2/7/98)	2000	0	0	N/A
	1999	0	0	N/A
	1998	5	3	60.0%
	1997	1	1	100.0%
The Builders Group (new self-insured as of 5/12/97)	2000	36	35	97.2%
	1999	26	22	84.6%
	1998	21	14	66.7%
	1997	0	0	N/A
The Davey Tree Expert Company	2000	0	0	N/A
	1999	0	0	N/A
	1998	2	2	100.0%
	1997	2	1	50.0%
The Limited Incorporated	2000	5	3	60.0%
	1999	5	1	20.0%
	1998	5	3	60.0%
	1997	7	7	100.0%
The Thro Company (no longer self-insured as of 6/1/99)	2000	0	0	N/A
	1999	12	12	100.0%
	1998	19	17	89.5%
	1997	11	9	81.8%
Toro Company	2000	32	29	90.6%
	1999	25	25	100.0%
	1998	25	25	100.0%
	1997	31	30	96.8%
Trifac Workers Compensation Fund	2000	56	47	83.9%
	1999	63	55	87.3%
	1998	49	44	89.8%
	1997	9	8	88.9%
Tyson Foods Incorporated (d.b.a. Louis Kemp Seafood Company)	2000	6	4	66.7%
	1999	4	3	75.0%
	1998	8	6	75.0%
	1997	26	16	61.5%
U S West Communications Incorporated (no longer self-insured as of 6/12/98)	2000	5	5	100.0%
	1999	13	10	76.9%
	1998	62	59	95.2%
	1997	76	70	92.1%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
University of Minnesota	2000	106	96	90.6%
	1999	116	108	93.1%
	1998	108	99	91.7%
	1997	137	108	78.8%
University of St Thomas	2000	15	13	86.7%
	1999	14	13	92.9%
	1998	11	8	72.7%
	1997	6	6	100.0%
Up North Plastics Incorporated (an affiliate of Poly-America Incorporated)	2000	7	7	100.0%
	1999	4	4	100.0%
	1998	2	2	100.0%
	1997	5	2	40.0%
Upper Midwest Industries Incorporated	2000	4	4	100.0%
	1999	2	1	50.0%
	1998	7	6	85.7%
	1997	6	5	83.3%
USF Holland Incorporated (a subsidiary of US Freightways Corporation)	2000	29	27	93.1%
	1999	30	30	100.0%
	1998	14	7	50.0%
	1997	3	3	100.0%
USX Corporation	2000	13	13	100.0%
	1999	21	21	100.0%
	1998	21	20	95.2%
	1997	24	24	100.0%
Virginia Regional Medical Center	2000	16	13	81.3%
	1999	16	16	100.0%
	1998	21	14	66.7%
	1997	16	12	75.0%
Walker Methodist Health Center Incorporated (no longer self-insured as of 2/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	19	18	94.7%
Wayne Transports Incorporated	2000	0	0	N/A
	1999	7	6	85.7%
	1998	5	4	80.0%
	1997	11	7	63.6%
Wells Concrete Products	2000	9	9	100.0%
	1999	11	11	100.0%
	1998	4	4	100.0%
	1997	5	5	100.0%

Company Name	Fiscal Year	Number of Lost Time Claims	Number With Timely Action	Percentage With Timely Action
Westinghouse Electric Corporation (no longer self-insured as of 1/1/97)	2000	0	0	N/A
	1999	0	0	N/A
	1998	1	1	100.0%
	1997	3	1	33.3%
Weyerhaeuser Company	2000	2	1	50.0%
	1999	3	2	66.7%
	1998	1	1	100.0%
	1997	0	0	N/A
White Castle System Incorporated	2000	0	0	N/A
	1999	9	7	77.8%
	1998	6	5	83.3%
	1997	5	4	80.0%
Willmar Poultry Company Incorporated	2000	16	16	100.0%
	1999	12	12	100.0%
	1998	27	23	85.2%
	1997	51	45	88.2%
Winona Health (formerly Winona Health Services Incorporated)	2000	23	14	60.9%
	1999	31	28	90.3%
	1998	15	14	93.3%
	1997	9	6	66.7%
Winona Knitting Mills Incorporated (no longer self-insured as of 8/1/96)	2000	0	0	N/A
	1999	0	0	N/A
	1998	0	0	N/A
	1997	1	1	100.0%
Yellow Freight System Incorporated	2000	54	53	98.1%
	1999	50	49	98.0%
	1998	48	48	100.0%
	1997	57	55	96.5%
Young America Corporation (no longer self-insured as of 8/1/98)	2000	0	0	N/A
	1999	2	1	50.0%
	1998	25	22	88.0%
	1997	12	9	75.0%

APPENDICES

APPENDIX A: *First Report of Injury* form

APPENDIX B: *Notice of Insurer's Primary Liability Determination* form

APPENDIX C: Sample letter to insurer or self-insured employer

Minnesota Department of Labor and Industry
Workers' Compensation Division
443 Lafayette Road North
St. Paul, MN 55155-4305
(651) 296-2432

First Report of Injury

See Instructions on Reverse Side, Type or Print.
All dates must be entered in MM/DD/YYYY format

1. OSHA Case#

F R 0 1

Do Not Use this Space

EMPLOYEE

2. Name (last, first, middle)	3. EMPLOYEE SOCIAL SECURITY NO:	
4. Home address (include county and zip)	5. DATE OF CLAIMED INJURY:	
	6. Sex: ___Male ___Female	7. Marital Status: ___Married ___Unmarried
8. Occupation:	9. Date of Birth: ___/___/___	10. Date Hired: ___/___/___
11. Regular Dept:	12. Home Phone No. (A/C, No.)	13. Apprentice: ___No ___Yes

WAGE INFORMATION

14. Average wage/week	15. Rate per hour:	16. Hours per day:

17. Days per week:

18. What is the weekly value of MEALS: $________ LODGING: $________ 2nd INCOME: $________

19. Employment Status: __Full time __Part time __Seasonal __Volunteer (attach 26 week wage statement for part-time or irregularly scheduled employee.)

OCCURRENCE

20. PLACE (include dept & full address)	21. Date of first day of any lost time: ___/___/___	22. Date employer notified of injury: ___/___/___
	23. Return to work date: ___/___/___	24. Date employer notified of lost time: ___/___/___
On employer's premises? ☐ Yes ☐ No	25. Date of death: ___/___/___	26. Time of day of injury: ☐ AM ☐ PM

27. DESCRIBE NATURE OF INJURY OR ILLNESS IN DETAIL, BE SPECIFIC (include part(s) of body affected, e.g. amputation of right index finger at 2nd joint, fractured arm, lead poisoning)

28. DESCRIBE EMPLOYEE'S ACTIVITIES WHEN INJURY OCCURRED WITH DETAILS OF HOW EVENT OCCURRED (include name of other individuals involved, tools, machinery, objects, vapors, chemicals, radiations, unnatural motions of employee)

29. PHYSICIAN (full name, title, address and phone number)	30. HOSPITAL/CLINIC (name and address)
	31. Witness and phone number:

EMPLOYER

32. Legal name & mailing address incl. zip	33. Date form completed: ___/___/___	34. Unemploy ID No.:
	35. SIC code	
36. Print supervisor's name and phone number:	37. Employer's Representative, print full name, title and phone number:	

SEND REPORT IMMEDIATELY - DO NOT WAIT FOR DOCTOR'S REPORT CONTAINS ALL ITEMS REQUIRED BY OSHA FORM 101

EMPLOYER STOP HERE -- DO NOT USE THIS SPACE

N P S T OCC

INSURANCE

38. CARRIER (name, address & phone number)	39. Insurer ID No:	40. ADJUSTER Name & Address:
	41. Insurance Class Code:	
42. CARRIER CLAIM NUMBER	43. Date insurer received notice:	44. Adjuster ID No:

IMPORTANT NOTICE

The filing of this report is not an admission of liability. It should be filed with your insurance carrier whenever anyone believes a work-related injury or illness has occurred. The prompt filing of this report with your insurance carrier and the Department of Labor and Industry is required by law. Failure to report the claim within ten days may subject you to penalties. (If you are self-insured, your time limit is 14 days.) You should file this report immediately with your insurer. This will allow your insurer as much time as possible to investigate the claim. Even if the claim is questionable, it is important that you report it promptly. If you question the claim, attach any additional information to this report. Each case should also be recorded on your OSHA 200 log, if necessary.

GENERAL INSTRUCTIONS TO THE EMPLOYER

Death or serious injury arising from employment must be reported to the Department of Labor and Industry within 48 hours of the occurrence. You may initially report by telephone (651-297-1272), telegraph, facsimile (651-215-0170), or personal notice within 48 hours, but that notice must be followed by the filing of this report with your insurer within seven days of the occurrence. If a reported injury subsequently results in death, a report of the death must be made to the Department and your insurer within 48 hours of when you are notified of the death.

Whenever you become aware of any work-related injury or illness that requires medical care or lost time from work, you must report the injury to your insurer as soon as possible. If the employee cannot work for a period of more than three days, the workers' compensation claim must be made on this form and reported to your insurer within ten days. However, your insurer may require that you file it sooner. Your insurer will forward the form to the Department of Labor and Industry if necessary.

Please print or type. It is absolutely essential that you fill in all the information you can. Each piece of information is needed to determine liability and entitlement to benefits. Failure to complete the form may result in delayed processing and possibly penalties. Provide copies to your insurance carrier and your injured worker. If the claim results in the employee's inability to work for a period of more than three days, send a copy of this report to the employee's local union office.

SPECIFIC INSTRUCTIONS TO THE EMPLOYER ON FILLING OUT THE FIRST REPORT OF INJURY FORM

- Item 1: OSHA Case #. Fill in the case number from the OSHA 200 log.
- Items 14-19: Be sure to fill in all the wage information. If the claimant does not work a regular work week, attach a 26 week wage statement and your insurer will calculate the appropriate average weekly wage.
- Item 21: Fill in the first day the employee lost any time from work, even if you paid the employee for the full day.
- Item 22: Be sure to fill in the date you first became aware of the injury or illness. This is used to determine whether the form is filed late. You have ten days from the date you became aware of this injury to report this to your carrier.
- Item 23: If the employee has not returned to work by the time you are filing this form, leave the box blank. If the employee has returned to work and you indicate this on the form, be sure to notify your insurer immediately if the injured employee misses time later due to this injury.
- Item 27: Be as specific as possible in describing the injury. Indicate (1) the nature of the injury: cut, sprain, burn, etc. and (2) parts of body injured: back, arm, hand, etc.
- Item 28: Be as specific as possible in describing the event. Indicate (1) name of object or substance involved: machine, tool, chemical, etc. and (2) type of accident: fall, struck by, etc.
- Items 34 and 35: Unemployment ID number and SIC code. These numbers are assigned by the Department of Economic Security. Call them at 651-296-6141 if you don't have an SIC or unemployment insurance number.
- Do not fill in items 38-44. Your insurer will add this information.

This material can be made available in different forms, such as large print, Braille or on a tape. To request, call (651) 296-2432 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.

Please PRINT or TYPE your responses.
Enter dates in MM/DD/YYYY format.

Notice of Insurer's Primary Liability Determination

NL01

DO NOT USE THIS SPACE

SOCIAL SECURITY NUMBER	DATE OF INJURY	DATE OF DEATH (if applicable)

EMPLOYEE
EMPLOYER
INSURER/SELF-INSURER/TPA
INSURER CLAIM NUMBER

THIS IS TO NOTIFY YOU THAT LIABILITY FOR YOUR WORKERS' COMPENSATION CLAIM HAS BEEN:

☐ 1. **ACCEPTED.** Wage loss benefits will be paid.

Type of benefit:

☐ Temporary Total (TTD) ☐ Temporary Partial (TPD) ☐ Permanent Total (PTD) ☐ 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.

☐ Full wage continuation by the employer under M.S. § 176.221, subd. 9.

☐ TPD payment will be made according to the wage loss verification received by the insurer on ______ (date).

☐ TPD payment will be made following receipt of the wage loss verification from the employee or employer.

☐ Fatality with dependents. Payment will be made according to attached dependent information.

☐ Fatality with no dependents. Payment will be made to the estate or the Special Compensation Fund.

☐ 2. **ACCEPTED.** Wage loss benefits will not be paid at this time for the following reason:

☐ A. Injury did not cause lost time from work beyond the three calendar day waiting period.

☐ B. Other reason:

☐ 3. **DENIED.** Primary liability has been denied for the claimed work related: ☐ injury ☐ death

Reason for Denial:

NAME OF THE PERSON MAKING THIS DETERMINATION	AREA CODE	PHONE NUMBER	DATE SERVED

MN NL01 (8/00)

(OVER)

ADDITIONAL INFORMATION REQUIRED ON ALL DETERMINATIONS:

First date of lost time	Date employer notified of this lost time	Initial return to work date	Employee's average weekly wage

If the initial return to work was followed by a new period of lost time, please complete the following information:

First date of new period of lost time: ______ (date) Date employer notified of this lost time: ______ (date)

If making payment, please provide the following pre-injury wage information (if different from the First Report of Injury):

Apprentice: ☐ Yes ☐ No | Employment Status: ☐ Full time ☐ Part time ☐ Seasonal ☐ Volunteer

Straight time:	Rate per hour	Hours per day	Days per week	26 week earnings	Total days worked in last 26 weeks	Total weeks worked in last 26 weeks

Weekly value of:	Meals	Lodging	2nd income	If overtime is paid or if employee is irregularly scheduled, attach a 26 week wage statement.

INSTRUCTIONS TO EMPLOYEE/HEIRS AND DEPENDENTS

General Information

This liability determination is the opinion of the insurer. If you have questions, you should first contact the person making this determination (see name and phone number of the front side of this form). If you still have questions, contact the Division's Customer Assistance Unit at (651) 297-4377 or 1-800-342-5354. For northern Minnesota please call our Duluth office at 1-800-365-4584. For the hearing impaired, please call our Telecommunication Device for the Deaf at (651) 297-4198. If there are problems with your case, there are several options available to you for resolving them informally.

Time Limitations

If the injury claim has been denied, this opinion may not be final. However, you may lose your right to benefits if you do not commence legal proceedings within three years after your employer/insurer filed your claimed injury in writing with the Division, 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 causes disability.

If the death claim has been denied, this opinion may not be final. However, 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 the Division, 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

Also, for injured employees, 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 the Department of Labor and Industry, Vocational Rehabilitation Unit at (651) 297-1114.

This materical can be made available in different forms, such as large print, Braille or on a tape, if you call (651) 297-4377 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.

PLEASE KEEP A COPY OF THIS NOTICE FOR YOUR RECORDS

Distribution: Workers' Compensation Division, Employer, Insurer, and Employee/Heirs and Dependents

443 Lafayette Road North
St. Paul, Minnesota 55155
www.doli.state.mn.us

Minnesota Department of Labor and Industry

651-296-6107
TTY: 651-297-4198
1-800-DIAL-DLI

December 31, 1999

RE0031

INSURER
ADDRESS
CITY STATE ZIPCODE

Sample

Re: Employee Name / Employer Name
SSN: 555-55-5555 D/I: 99/99/99
Your Claim #: Claim Number

On 12/1/99, 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: ___________

Please complete the requested information in the space provided and return this letter as soon as possible. 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. Thank you for your anticipated cooperation.

Sincerely,

Compliance Services Unit
State of Minnesota