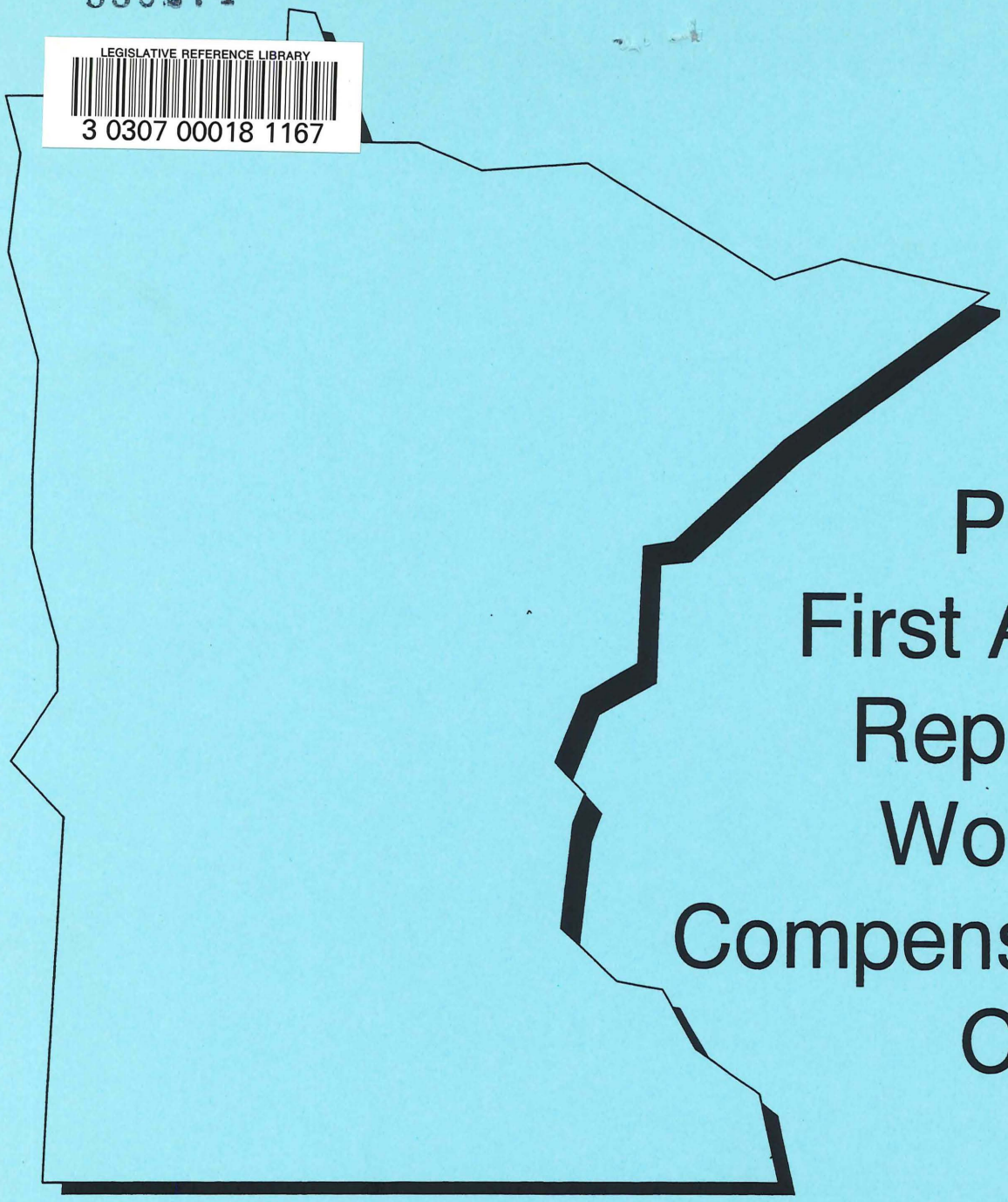

# Prompt First Action Report on Workers' Compensation Claims



L&I
Minnesota Department of Labor & Industry

Minnesota Department of Labor and Industry
Compliance Services
January 1999

Minn. Stat. 176.223

1995 Minn. Laws Chap. 231
Art. 2 Sec. 86

Compliance Services Unit
Minnesota Department of Labor and Industry
443 Lafayette Road North
St. Paul, Minnesota 55155

January 1999

Additional copies of this report are available by calling Compliance Services at (651) 297-4478 or toll-free (800) DIAL-DLI (342-5354).

Information in this report can be obtained in alternative formats by calling the department at (800) 342-5354 or (651) 297-4198/TTY.

Please visit our web site at:
**www.doli.state.mn.us**

MINNESOTA DEPARTMENT OF LABOR AND INDUSTRY

Calculation of Cost for the

**1998 Prompt First Action Report on Workers' Compensation Claims**

| Description | Quantity | Unit Cost | Total |
|---|---|---|---|
| | | | |
| Staff Time | | | |
| (a) Estimated Hours Gathering Data | 300 | $23.00 | $6,900 |
| (b) Estimated Hours Preparing Report | 120 | $24.00 | $2,838 |
| (c) Estimated Hours Reviewing Report | 70 | $25.00 | $1,766 |
| TOTAL STAFF HOURS (a+b+c) | 490 | | **$11,504** |
| | | | |
| Group Meeting(s) | | | |
| Estimated Meetings to Collect Data | 0 | 0 | 0 |
| | | | |
| Printing and Distribution | | | |
| Estimated Reports Printed | 500 | $1.24 | $620.00 |
| Mailing Cost | 337 | $1.21 | $407 |
| TOTAL PRINTING, MAILING COSTS | | | **$1,027** |
| | | | |
| Other Expenses | | | |
| None | 0 | 0 | 0 |
| | | | |
| GRAND TOTAL ESTIMATED COSTS | | | **$12,531** |

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## INTRODUCTION

Approximately 35,000 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 their own statutory deadline of ten days to report injuries to their insurance company. The insurance company must investigate the claim, determine liability, communicate its decision, and pay the injured worker by the fourteenth day. Penalties may be assessed against both parties 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 no later than 14 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 given to the claimant, 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 accept or deny 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. The data base is updated once the response is received.

To create this report for FY 1998, 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 database 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 lists all insurance companies and self-insured employers who filed lost-time workers' compensation claims during FY 1997 and FY 1998. 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.

Because some claims are litigated over the promptness of the denial or first payment, or have insufficient information to determine their timeliness, the department originally planned to update all data in this report annually. However, it was difficult to accurately update the data for FY 1997, and the resulting changes in the timeliness percentages were insignificant. This report thus contains the original FY 1997 data as reported in the January 1998 publication with one exception: minor changes in the data have been made to correctly identify insurers whose company names were not reported accurately for FY 1997. Anyone desiring the updated data for FY 1997 may obtain it by calling (651) 297-4478.

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 only the second year of publication, future *Prompt First Action Reports* will grow in length until the necessary five years of performance data have been obtained.

## 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 the insurer. 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 1998

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| **Insurance Companies** | **1998** | **27589** | **22850** | **82.8%** |
| | **1997** | **27715** | **21764** | **78.5%** |
| **Self-Insured Employers** | **1998** | **8719** | **7778** | **89.2%** |
| | **1997** | **9377** | **8185** | **87.3%** |
| **All Companies** | **1998** | **36308** | **30628** | **84.4%** |
| | **1997** | **37092** | **29949** | **80.7%** |

| INSURANCE COMPANIES | | | | |
|---|---|---|---|---|
| Acceptance Insurance Companies | 1998 | 6 | 6 | 100.0% |
| | 1997 | 53 | 39 | 73.6% |
| Allianz Insurance Group (part of Allianz of America) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 2 | 1 | 50.0% |
| Allied Group (part of Nationwide Group) | 1998 | 2 | 2 | 100.0% |
| | 1997 | 1 | 1 | 100.0% |
| Allstate Group | 1998 | 0 | 0 | 0.0% |
| | 1997 | 3 | 1 | 33.3% |
| American Compensation Insurance Company | 1998 | 2886 | 2567 | 88.9% |
| | 1997 | 2792 | 2307 | 82.6% |
| American Family Insurance Group | 1998 | 200 | 151 | 75.5% |
| | 1997 | 261 | 178 | 68.2% |
| American Hardware Group (part of Motorists Mutual-American Hardware Group) | 1998 | 15 | 13 | 86.7% |
| | 1997 | 26 | 20 | 76.9% |
| American Interstate Insurance Company (part of Amerisafe Insurance Group) | 1998 | 45 | 30 | 66.7% |
| | 1997 | 4 | 2 | 50.0% |
| American International Group | 1998 | 1774 | 1401 | 79.0% |
| | 1997 | 1783 | 1340 | 75.2% |
| American Risk Funding Insurance Company (part of American Contractors Insurance Group) | 1998 | 6 | 5 | 83.3% |
| | 1997 | 12 | 12 | 100.0% |
| American States Insurance Company (part of Safeco Corporation) | 1998 | 127 | 103 | 81.1% |
| | 1997 | 102 | 80 | 78.4% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Amerisure Companies | 1998 | 3 | 2 | 66.7% |
| | 1997 | 3 | 2 | 66.7% |
| AON Corporation Group | 1998 | 55 | 40 | 72.7% |
| | 1997 | 26 | 16 | 61.5% |
| Argonaut Group | 1998 | 88 | 69 | 78.4% |
| | 1997 | 83 | 54 | 65.1% |
| Atlantic Mutual Companies | 1998 | 175 | 139 | 79.4% |
| | 1997 | 222 | 175 | 78.8% |
| Auto-Owners Group | 1998 | 223 | 158 | 70.9% |
| | 1997 | 270 | 161 | 59.6% |
| Baldwin & Lyons Group | 1998 | 6 | 5 | 83.3% |
| | 1997 | 14 | 12 | 85.7% |
| Bituminous Group (part of Old Republic General Insurance Group) | 1998 | 2 | 2 | 100.0% |
| | 1997 | 3 | 3 | 100.0% |
| Business Insurance Company (part of Superior National Insurance Group) | 1998 | 2 | 2 | 100.0% |
| | 1997 | 0 | 0 | 0.0% |
| Carolina Casualty Insurance Company (part of W. R. Berkley Corp Group) | 1998 | 2 | 2 | 100.0% |
| | 1997 | 2 | 1 | 50.0% |
| Chrysler Insurance Company | 1998 | 1 | 1 | 100.0% |
| | 1997 | 1 | 0 | 0.0% |
| Chubb Group of Insurance Companies | 1998 | 235 | 181 | 77.0% |
| | 1997 | 194 | 114 | 58.8% |
| Church Mutual Insurance Companies | 1998 | 27 | 22 | 81.5% |
| | 1997 | 29 | 22 | 75.9% |
| CIGNA Group | 1998 | 457 | 366 | 80.1% |
| | 1997 | 594 | 469 | 79.0% |
| Cincinnati Financial Corporation | 1998 | 15 | 12 | 80.0% |
| | 1997 | 6 | 3 | 50.0% |
| Citizens Security Group (part of Meridian Mutual Insurance Group) | 1998 | 80 | 59 | 73.8% |
| | 1997 | 102 | 74 | 72.5% |
| Clarendon Insurance Group | 1998 | 18 | 7 | 38.9% |
| | 1997 | 5 | 3 | 60.0% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| CNA Insurance Group | 1998 | 1928 | 1587 | 82.3% |
| | 1997 | 1815 | 1484 | 81.8% |
| Commercial Union Insurance Companies (part of CGU Group) | 1998 | 19 | 15 | 78.9% |
| | 1997 | 13 | 6 | 46.2% |
| Continental Western Insurance Company (part of W. R. Berkley Corp Group) | 1998 | 24 | 20 | 83.3% |
| | 1997 | 3 | 0 | 0.0% |
| Coregis Group | 1998 | 0 | 0 | 0.0% |
| | 1997 | 1 | 1 | 100.0% |
| Credit General Insurance Company (part of PRS Insurance Group) | 1998 | 256 | 212 | 82.8% |
| | 1997 | 226 | 179 | 79.2% |
| Crum & Forster Insurance Group (part of Fairfax Financial Holdings) | 1998 | 165 | 147 | 89.1% |
| | 1997 | 151 | 129 | 85.4% |
| Cuna Mutual Group | 1998 | 2 | 2 | 100.0% |
| | 1997 | 9 | 4 | 44.4% |
| Dakota Truck Underwriters (part of Dakota Group) | 1998 | 1 | 1 | 100.0% |
| | 1997 | 0 | 0 | 0.0% |
| Dodson Insurance Group | 1998 | 82 | 69 | 84.1% |
| | 1997 | 110 | 90 | 81.8% |
| EBI Companies (part of Orion Capital Companies) | 1998 | 394 | 377 | 95.7% |
| | 1997 | 176 | 144 | 81.8% |
| Electric Insurance Company | 1998 | 15 | 13 | 86.7% |
| | 1997 | 6 | 3 | 50.0% |
| EMC Insurance Companies | 1998 | 139 | 121 | 87.1% |
| | 1997 | 155 | 117 | 75.5% |
| Employers Insurance of Wausau (part of Liberty Mutual Insurance Companies) | 1998 | 806 | 695 | 86.2% |
| | 1997 | 710 | 619 | 87.2% |
| Everest Reinsurance Group | 1998 | 12 | 12 | 100.0% |
| | 1997 | 34 | 27 | 79.4% |
| Farm Bureau Group of Iowa | 1998 | 125 | 92 | 73.6% |
| | 1997 | 187 | 125 | 66.8% |
| Farmers Insurance Group | 1998 | 283 | 225 | 79.5% |
| | 1997 | 324 | 233 | 71.9% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Farmland Mutual Insurance Company (part of Nationwide Group) | 1998 | 137 | 120 | 87.6% |
| | 1997 | 185 | 152 | 82.2% |
| Federated Mutual Group | 1998 | 689 | 639 | 92.7% |
| | 1997 | 814 | 725 | 89.1% |
| Federated Rural Electric Insurance Corporation | 1998 | 13 | 11 | 84.6% |
| | 1997 | 22 | 19 | 86.4% |
| Fidelity & Deposit Group (part of Zurich Insurance Group) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 5 | 2 | 40.0% |
| Firemans Fund Insurance Companies (part of Allianz of America) | 1998 | 430 | 360 | 83.7% |
| | 1997 | 337 | 263 | 78.0% |
| Florists Mutual Group | 1998 | 32 | 25 | 78.1% |
| | 1997 | 38 | 28 | 73.7% |
| GAN North America Group | 1998 | 38 | 33 | 86.8% |
| | 1997 | 32 | 25 | 78.1% |
| General Accident Insurance (part of CGU Group) | 1998 | 111 | 91 | 82.0% |
| | 1997 | 146 | 110 | 75.3% |
| General Casualty Companies (part of Winterthur Swiss Group) | 1998 | 591 | 497 | 84.1% |
| | 1997 | 578 | 400 | 69.2% |
| GRE Insurance Group | 1998 | 109 | 89 | 81.7% |
| | 1997 | 60 | 49 | 81.7% |
| Great American Insurance Company (part of American Financial Group) | 1998 | 48 | 29 | 60.4% |
| | 1997 | 19 | 7 | 36.8% |
| Great West Casualty Company (part of Old Republic General Insurance Group) | 1998 | 75 | 56 | 74.7% |
| | 1997 | 47 | 41 | 87.2% |
| Grinnell Mutual Group | 1998 | 267 | 201 | 75.3% |
| | 1997 | 318 | 191 | 60.1% |
| Grocers Insurance Company (part of Orion Capital Companies) | 1998 | 11 | 7 | 63.6% |
| | 1997 | 0 | 0 | 0.0% |
| Guidant Insurance Group (formerly Preferred Risk Group) | 1998 | 31 | 21 | 67.7% |
| | 1997 | 42 | 23 | 54.8% |
| Gulf Insurance Group (part of Travelers Property Casualty Group) | 1998 | 1 | 0 | 0.0% |
| | 1997 | 0 | 0 | 0.0% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Hanover Insurance Companies (part of Allmerica Property & Casualty Companies) | 1998 | 2 | 0 | 0.0% |
| | 1997 | 7 | 5 | 71.4% |
| Harleysville Mutual Insurance Company (part of The Harleysville Insurance Companies) | 1998 | 1 | 0 | 0.0% |
| | 1997 | 0 | 0 | 0.0% |
| Hartford Insurance Group | 1998 | 326 | 283 | 86.8% |
| | 1997 | 266 | 199 | 74.8% |
| Hawkeye Security Insurance Company (part of CGU Group) | 1998 | 36 | 24 | 66.7% |
| | 1997 | 25 | 12 | 48.0% |
| Heritage Mutual Group | 1998 | 16 | 14 | 87.5% |
| | 1997 | 15 | 11 | 73.3% |
| Highlands Insurance Group | 1998 | 8 | 5 | 62.5% |
| | 1997 | 13 | 8 | 61.5% |
| Houston General Insurance Company (part of CGU Group) | 1998 | 1 | 0 | 0.0% |
| | 1997 | 3 | 3 | 100.0% |
| Indiana Lumbermens Mutual Insurance Company | 1998 | 28 | 16 | 57.1% |
| | 1997 | 29 | 12 | 41.4% |
| Industrial Indemnity Group (part of Fremont General Group) | 1998 | 15 | 11 | 73.3% |
| | 1997 | 17 | 9 | 52.9% |
| John Deere Insurance Group | 1998 | 57 | 46 | 80.7% |
| | 1997 | 37 | 32 | 86.5% |
| Kemper Insurance Companies | 1998 | 963 | 839 | 87.1% |
| | 1997 | 905 | 779 | 86.1% |
| Laurier Indemnity Company | 1998 | 0 | 0 | 0.0% |
| | 1997 | 13 | 10 | 76.9% |
| Legion Insurance Group | 1998 | 24 | 20 | 83.3% |
| | 1997 | 50 | 39 | 78.0% |
| Liberty Mutual Insurance (part of Liberty Mutual Insurance Companies) | 1998 | 2043 | 1740 | 85.2% |
| | 1997 | 1976 | 1549 | 78.4% |
| Lumber Insurance Companies | 1998 | 122 | 99 | 81.1% |
| | 1997 | 107 | 88 | 82.2% |
| Lumbermens Underwriting Alliance | 1998 | 231 | 205 | 88.7% |
| | 1997 | 270 | 234 | 86.7% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| MADA Insurance Exchange | 1998 | 248 | 219 | 88.3% |
| | 1997 | 255 | 225 | 88.2% |
| Meadowbrook Insurance Group | 1998 | 34 | 19 | 55.9% |
| | 1997 | 24 | 10 | 41.7% |
| Milbank/State Auto Insurance Companies | 1998 | 9 | 8 | 88.9% |
| | 1997 | 6 | 4 | 66.7% |
| Millers First Insurance Companies | 1998 | 28 | 21 | 75.0% |
| | 1997 | 44 | 31 | 70.5% |
| Milwaukee Insurance Group (part of Unitrin Property & Casualty Insurance Group) | 1998 | 33 | 23 | 69.7% |
| | 1997 | 21 | 14 | 66.7% |
| Minnesota Assigned Risk Plan | 1998 | 1251 | 870 | 69.5% |
| | 1997 | 2027 | 1421 | 70.1% |
| Minnesota Fire & Casualty Group (part of Harleysville Insurance Companies) | 1998 | 45 | 42 | 93.3% |
| | 1997 | 34 | 28 | 82.4% |
| Mutual Insurance Corporation of America (formerly Michigan Physicians Mutual Group) | 1998 | 634 | 595 | 93.8% |
| | 1997 | 424 | 388 | 91.5% |
| Mutual Service Insurance Group | 1998 | 12 | 10 | 83.3% |
| | 1997 | 4 | 4 | 100.0% |
| National American Insurance Company | 1998 | 15 | 13 | 86.7% |
| | 1997 | 39 | 33 | 84.6% |
| National Farmers Union Casualty Group (part of CGU Group) | 1998 | 40 | 34 | 85.0% |
| | 1997 | 22 | 17 | 77.3% |
| Nationwide Mutual Insurance Company (part of Nationwide Group) | 1998 | 1 | 1 | 100.0% |
| | 1997 | 0 | 0 | 0.0% |
| Ohio Casualty Group | 1998 | 44 | 40 | 90.9% |
| | 1997 | 22 | 7 | 31.8% |
| Old Republic Insurance Company (part of Old Republic General Insurance Group) | 1998 | 258 | 227 | 88.0% |
| | 1997 | 265 | 197 | 74.3% |
| Pharmacists Mutual Insurance Company | 1998 | 16 | 9 | 56.3% |
| | 1997 | 26 | 19 | 73.1% |
| Phico Insurance Company | 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 |
|---|---|---|---|---|
| Reinsurance Association of Minnesota | 1998 | 108 | 82 | 75.9% |
| | 1997 | 129 | 72 | 55.8% |
| Reliance Insurance Group | 1998 | 694 | 553 | 79.7% |
| | 1997 | 676 | 551 | 81.5% |
| Republic Western Insurance Company | 1998 | 3 | 1 | 33.3% |
| | 1997 | 7 | 6 | 85.7% |
| Royal & SunAlliance USA | 1998 | 148 | 70 | 47.3% |
| | 1997 | 102 | 60 | 58.8% |
| Safeco Insurance Companies (part of Safeco Corporation) | 1998 | 450 | 377 | 83.8% |
| | 1997 | 414 | 342 | 82.6% |
| St. Paul Companies | 1998 | 808 | 663 | 82.1% |
| | 1997 | 958 | 749 | 78.2% |
| Secura Insurance Companies | 1998 | 26 | 21 | 80.8% |
| | 1997 | 64 | 42 | 65.6% |
| Sentry Insurance Group | 1998 | 345 | 293 | 84.9% |
| | 1997 | 421 | 337 | 80.0% |
| Signature Group | 1998 | 1 | 1 | 100.0% |
| | 1997 | 0 | 0 | 0.0% |
| State Farm Group | 1998 | 213 | 180 | 84.5% |
| | 1997 | 245 | 196 | 80.0% |
| State Fund Mutual Insurance Company | 1998 | 2177 | 1928 | 88.6% |
| | 1997 | 1998 | 1752 | 87.7% |
| Sumitomo Marine & Fire Insurance Company | 1998 | 5 | 4 | 80.0% |
| | 1997 | 5 | 3 | 60.0% |
| TIG Insurance Companies | 1998 | 36 | 17 | 47.2% |
| | 1997 | 32 | 16 | 50.0% |
| Tokio Marine & Fire Group | 1998 | 1 | 1 | 100.0% |
| | 1997 | 2 | 2 | 100.0% |
| Travelers Property Casualty (part of Travelers Property Casualty Group) | 1998 | 1164 | 864 | 74.2% |
| | 1997 | 1008 | 812 | 80.6% |
| Tri-State Insurance Company of Minnesota (part of W. R. Berkley Corp Group) | 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 (part of W. R. Berkley Corp Group) | 1998 | 49 | 38 | 77.6% |
| | 1997 | 23 | 19 | 82.6% |
| United Fire & Casualty Group | 1998 | 27 | 24 | 88.9% |
| | 1997 | 22 | 12 | 54.5% |
| United States Fidelity & Guaranty Group (part of St Paul Companies | 1998 | 132 | 112 | 84.8% |
| | 1997 | 66 | 58 | 87.9% |
| Universal Underwriters Group (part of Zurich Insurance Group) | 1998 | 9 | 9 | 100.0% |
| | 1997 | 5 | 4 | 80.0% |
| Utica National Insurance Group | 1998 | 19 | 16 | 84.2% |
| | 1997 | 30 | 25 | 83.3% |
| Vanliner Insurance Company | 1998 | 21 | 11 | 52.4% |
| | 1997 | 14 | 2 | 14.3% |
| Western National Mutual Group | 1998 | 596 | 495 | 83.1% |
| | 1997 | 558 | 435 | 78.0% |
| Westfield Companies | 1998 | 105 | 58 | 55.2% |
| | 1997 | 94 | 46 | 48.9% |
| Yasuda Fire & Marine Insurance Company | 1998 | 2 | 2 | 100.0% |
| | 1997 | 1 | 1 | 100.0% |
| Zurich American Insurance Group (part of Zurich Insurance Group) | 1998 | 314 | 248 | 79.0% |
| | 1997 | 371 | 295 | 79.5% |
| Zurich Commercial (formerly Maryland Casualty Company - part of Zurich Insurance Group) | 1998 | 97 | 71 | 73.2% |
| | 1997 | 121 | 63 | 52.1% |

| SELF-INSURED EMPLOYERS | | | | |
|---|---|---|---|---|
| A. E. Goetz Company (no longer self-insured as of 10/15/96) | 1998 | 2 | 2 | 100.0% |
| | 1997 | 8 | 7 | 87.5% |
| ABF Freight System Incorporated | 1998 | 14 | 11 | 78.6% |
| | 1997 | 9 | 4 | 44.4% |
| Access Insurance Association | 1998 | 17 | 11 | 64.7% |
| | 1997 | 37 | 33 | 89.2% |
| Acrometal Companies Incorporated (no longer self-insured as of 8/1/97) | 1998 | 7 | 7 | 100.0% |
| | 1997 | 24 | 23 | 95.8% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| ADC Telecommunications Incorporated | 1998 | 16 | 15 | 93.8% |
| | 1997 | 21 | 19 | 90.5% |
| Adolfson & Peterson Incorporated (no longer self-insured as of 3/1/97) | 1998 | 1 | 1 | 100.0% |
| | 1997 | 9 | 7 | 77.8% |
| AG Processing Incorporated | 1998 | 3 | 2 | 66.7% |
| | 1997 | 1 | 1 | 100.0% |
| Allina Health System | 1998 | 359 | 281 | 78.3% |
| | 1997 | 370 | 296 | 80.0% |
| Alumacraft Boat Company | 1998 | 2 | 2 | 100.0% |
| | 1997 | 5 | 5 | 100.0% |
| American Crystal Sugar Company | 1998 | 35 | 32 | 91.4% |
| | 1997 | 20 | 19 | 95.0% |
| Amherst H. Wilder Foundation | 1998 | 20 | 20 | 100.0% |
| | 1997 | 13 | 9 | 69.2% |
| Amoco Corporation | 1998 | 2 | 0 | 0.0% |
| | 1997 | 1 | 1 | 100.0% |
| Anoka County | 1998 | 17 | 17 | 100.0% |
| | 1997 | 17 | 17 | 100.0% |
| Archdiocese of St. Paul & Minneapolis | 1998 | 29 | 29 | 100.0% |
| | 1997 | 22 | 19 | 86.4% |
| Arctic Cat Incorporated (formerly Arctco Incorporated) | 1998 | 53 | 51 | 96.2% |
| | 1997 | 56 | 50 | 89.3% |
| AT & T Corporation | 1998 | 6 | 5 | 83.3% |
| | 1997 | 11 | 10 | 90.9% |
| Badger Construction Equipment Company (no longer self-insured as of 1/1/97) | 1998 | 2 | 2 | 100.0% |
| | 1997 | 5 | 4 | 80.0% |
| Bauerly Brothers Incorporated | 1998 | 15 | 12 | 80.0% |
| | 1997 | 15 | 11 | 73.3% |
| Benedictine Group Self-Insurance Association | 1998 | 45 | 41 | 91.1% |
| | 1997 | 91 | 84 | 92.3% |
| Bermo Incorporated | 1998 | 27 | 26 | 96.3% |
| | 1997 | 29 | 26 | 89.7% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Blandin Paper Company | 1998 | 31 | 31 | 100.0% |
| | 1997 | 43 | 43 | 100.0% |
| Blue Cross/Blue Shield of Minnesota (d.b.a. BCBSM Incorporated) | 1998 | 14 | 13 | 92.9% |
| | 1997 | 19 | 18 | 94.7% |
| Boise Cascade Corporation | 1998 | 9 | 9 | 100.0% |
| | 1997 | 6 | 6 | 100.0% |
| Borden Incorporated (no longer self-insured as of 7/1/97) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 6 | 6 | 100.0% |
| Browning-Ferris Industries Incorporated (no longer self-insured as of 5/1/97) | 1998 | 2 | 2 | 100.0% |
| | 1997 | 56 | 41 | 73.2% |
| Brunswick Corporation | 1998 | 12 | 12 | 100.0% |
| | 1997 | 20 | 18 | 90.0% |
| Builders & Contractors Workers Compensation Fund | 1998 | 32 | 29 | 90.6% |
| | 1997 | 20 | 19 | 95.0% |
| Bureau of Engraving Incorporated | 1998 | 6 | 5 | 83.3% |
| | 1997 | 8 | 6 | 75.0% |
| Byerlys Incorporated (no longer self-insured as of 4/1/98) | 1998 | 41 | 37 | 90.2% |
| | 1997 | 47 | 39 | 83.0% |
| Cargill Incorporated | 1998 | 19 | 15 | 78.9% |
| | 1997 | 21 | 19 | 90.5% |
| Carl Bolander & Sons Company | 1998 | 2 | 2 | 100.0% |
| | 1997 | 11 | 8 | 72.7% |
| Carleton College | 1998 | 9 | 5 | 55.6% |
| | 1997 | 6 | 3 | 50.0% |
| Cenex Harvest States Cooperatives (formerly Harvest States Cooperatives) | 1998 | 13 | 12 | 92.3% |
| | 1997 | 27 | 22 | 81.5% |
| Certainteed Corporation | 1998 | 1 | 1 | 100.0% |
| | 1997 | 5 | 5 | 100.0% |
| Certified Power Train Specialist Incorporated (no longer self-insured as of 1/1/97) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 2 | 2 | 100.0% |
| Champion Auto Stores Incorporated (no longer self-insured as of 6/15/97) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 16 | 12 | 75.0% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Champion International Corporation | 1998 | 13 | 12 | 92.3% |
| | 1997 | 6 | 4 | 66.7% |
| Children's Health Care | 1998 | 24 | 18 | 75.0% |
| | 1997 | 30 | 27 | 90.0% |
| City of Bloomington | 1998 | 20 | 20 | 100.0% |
| | 1997 | 10 | 10 | 100.0% |
| City of Duluth | 1998 | 25 | 20 | 80.0% |
| | 1997 | 19 | 16 | 84.2% |
| City of Eagan | 1998 | 6 | 5 | 83.3% |
| | 1997 | 5 | 5 | 100.0% |
| City of Faribault | 1998 | 5 | 4 | 80.0% |
| | 1997 | 2 | 2 | 100.0% |
| City of Minneapolis | 1998 | 199 | 197 | 99.0% |
| | 1997 | 231 | 218 | 94.4% |
| City of Plymouth | 1998 | 3 | 1 | 33.3% |
| | 1997 | 5 | 5 | 100.0% |
| City of Richfield | 1998 | 8 | 8 | 100.0% |
| | 1997 | 4 | 4 | 100.0% |
| City of Rochester | 1998 | 9 | 9 | 100.0% |
| | 1997 | 17 | 17 | 100.0% |
| City of Roseville | 1998 | 3 | 3 | 100.0% |
| | 1997 | 6 | 4 | 66.7% |
| City of St. Louis Park | 1998 | 9 | 8 | 88.9% |
| | 1997 | 9 | 6 | 66.7% |
| City of St. Paul | 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) | 1998 | 14 | 13 | 92.9% |
| | 1997 | 25 | 18 | 72.0% |
| Coca-Cola Enterprises Incorporated | 1998 | 106 | 97 | 91.5% |
| | 1997 | 70 | 61 | 87.1% |
| Cold Spring Granite Company | 1998 | 10 | 9 | 90.0% |
| | 1997 | 8 | 8 | 100.0% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Conagra Incorporated | 1998 | 103 | 90 | 87.4% |
| | 1997 | 151 | 112 | 74.2% |
| Condux Corporation (no longer self-insured as of 1/1/99) | 1998 | 22 | 18 | 81.8% |
| | 1997 | 19 | 17 | 89.5% |
| Consolidated Freightways Corporation (no longer self-insured as of 10/1/96) | 1998 | 2 | 0 | 0.0% |
| | 1997 | 24 | 17 | 70.8% |
| Construction Services Group Self-Insurance Association | 1998 | 19 | 18 | 94.7% |
| | 1997 | 13 | 13 | 100.0% |
| Conwed Corporation | 1998 | 1 | 1 | 100.0% |
| | 1997 | 1 | 1 | 100.0% |
| Covenant Retirement Communities | 1998 | 8 | 6 | 75.0% |
| | 1997 | 14 | 11 | 78.6% |
| Crystal Cabinet Works Incorporated | 1998 | 10 | 9 | 90.0% |
| | 1997 | 8 | 6 | 75.0% |
| Cummins Engine Company Incorporated | 1998 | 9 | 8 | 88.9% |
| | 1997 | 18 | 16 | 88.9% |
| Dairy Farmers of America Incorporated (formerly Mid-America Dairymen Incorporated) | 1998 | 15 | 7 | 46.7% |
| | 1997 | 18 | 16 | 88.9% |
| Dakota County | 1998 | 14 | 14 | 100.0% |
| | 1997 | 14 | 13 | 92.9% |
| Dana Corporation | 1998 | 40 | 37 | 92.5% |
| | 1997 | 30 | 28 | 93.3% |
| Dayton Hudson Corporation | 1998 | 219 | 174 | 79.5% |
| | 1997 | 250 | 213 | 85.2% |
| Dean Foods Company (no longer self-insured as of 9/24/98) | 1998 | 2 | 2 | 100.0% |
| | 1997 | 3 | 2 | 66.7% |
| Deltak LLC (a subsidiary of Global Energy Equipment Group LLC) | 1998 | 13 | 11 | 84.6% |
| | 1997 | 5 | 5 | 100.0% |
| Diageo Incorporated (formerly Grand Metropolitan Incorporated) | 1998 | 22 | 21 | 95.5% |
| | 1997 | 20 | 20 | 100.0% |
| Diocese of Winona | 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 |
|---|---|---|---|---|
| Doherty Employment Group Incorporated (no longer self-insured as of 1/1/97) | 1998 | 2 | 1 | 50.0% |
| | 1997 | 76 | 76 | 100.0% |
| E. I. Dupont De Nemours & Company | 1998 | 1 | 0 | 0.0% |
| | 1997 | 1 | 1 | 100.0% |
| Eastman Kodak Company | 1998 | 0 | 0 | 0.0% |
| | 1997 | 4 | 4 | 100.0% |
| Eaton Corporation | 1998 | 5 | 4 | 80.0% |
| | 1997 | 1 | 1 | 100.0% |
| Ecowater Systems Incorporated | 1998 | 15 | 12 | 80.0% |
| | 1997 | 3 | 2 | 66.7% |
| EEP Workers Compensation Fund | 1998 | 28 | 23 | 82.1% |
| | 1997 | 16 | 14 | 87.5% |
| Evangelical Lutheran Good Samaritan Society (no longer self-insured as of 1/1/98) | 1998 | 81 | 65 | 80.2% |
| | 1997 | 119 | 96 | 80.7% |
| Fabcon Incorporated | 1998 | 8 | 8 | 100.0% |
| | 1997 | 12 | 11 | 91.7% |
| Fairmont Foods of Minnesota Incorporated | 1998 | 8 | 8 | 100.0% |
| | 1997 | 8 | 8 | 100.0% |
| Fairview Hospital & Healthcare Services | 1998 | 283 | 239 | 84.5% |
| | 1997 | 214 | 183 | 85.5% |
| Fairview Red Wing Health Services (formerly River Region Health Services) | 1998 | 10 | 5 | 50.0% |
| | 1997 | 2 | 2 | 100.0% |
| Farmland Foods Incorporated | 1998 | 16 | 10 | 62.5% |
| | 1997 | 22 | 21 | 95.5% |
| FDX Corporation (formerly Federal Express Corporation) | 1998 | 86 | 74 | 86.0% |
| | 1997 | 103 | 93 | 90.3% |
| Ford Motor Company | 1998 | 123 | 121 | 98.4% |
| | 1997 | 128 | 123 | 96.1% |
| Georgia-Pacific Corporation | 1998 | 5 | 5 | 100.0% |
| | 1997 | 6 | 4 | 66.7% |
| GFI America Incorporated | 1998 | 3 | 3 | 100.0% |
| | 1997 | 8 | 7 | 87.5% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Gillette Children's Specialty Healthcare | 1998 | 2 | 2 | 100.0% |
| | 1997 | 5 | 5 | 100.0% |
| Gillette Company | 1998 | 2 | 2 | 100.0% |
| | 1997 | 1 | 1 | 100.0% |
| Gopher Resource Corporation | 1998 | 9 | 9 | 100.0% |
| | 1997 | 8 | 8 | 100.0% |
| Gopher State Self-Insurance Group (no longer self-insured as of 7/1/97) | 1998 | 1 | 1 | 100.0% |
| | 1997 | 16 | 14 | 87.5% |
| Graco Incorporated | 1998 | 21 | 16 | 76.2% |
| | 1997 | 19 | 17 | 89.5% |
| Grede - St. Cloud Incorporated (a subsidiary of Grede Foundries Incorporated) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 1 | 1 | 100.0% |
| Hancock Concrete Products Company Incorporated | 1998 | 3 | 2 | 66.7% |
| | 1997 | 1 | 1 | 100.0% |
| Health Care Group Self-Insurance Association of Minnesota | 1998 | 204 | 174 | 85.3% |
| | 1997 | 229 | 202 | 88.2% |
| Healtheast | 1998 | 108 | 102 | 94.4% |
| | 1997 | 124 | 110 | 88.7% |
| Healthpartners Incorporated | 1998 | 43 | 31 | 72.1% |
| | 1997 | 33 | 27 | 81.8% |
| Healthsystem Minnesota | 1998 | 62 | 56 | 90.3% |
| | 1997 | 69 | 66 | 95.7% |
| Hennepin County | 1998 | 143 | 130 | 90.9% |
| | 1997 | 139 | 120 | 86.3% |
| Honeywell Incorporated | 1998 | 115 | 112 | 97.4% |
| | 1997 | 122 | 120 | 98.4% |
| Hormel Foods Corporation | 1998 | 86 | 69 | 80.2% |
| | 1997 | 47 | 42 | 89.4% |
| Houston Industries Incorporated (d.b.a. Minnegasco - no longer self-insured as of 1/1/98) | 1998 | 14 | 12 | 85.7% |
| | 1997 | 35 | 25 | 71.4% |
| Hutchinson Area Health Care (no longer self-insured as of 8/1/98) | 1998 | 19 | 16 | 84.2% |
| | 1997 | 8 | 7 | 87.5% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Hutchinson Technology Incorporated | 1998 | 34 | 27 | 79.4% |
| | 1997 | 53 | 33 | 62.3% |
| IBOCO Incorporated (no longer self-insured as of 5/1/98) | 1998 | 7 | 5 | 71.4% |
| | 1997 | 9 | 9 | 100.0% |
| IBP Incorporated | 1998 | 9 | 8 | 88.9% |
| | 1997 | 4 | 3 | 75.0% |
| International Paper Company | 1998 | 2 | 1 | 50.0% |
| | 1997 | 0 | 0 | 0.0% |
| Interstate Power Company | 1998 | 5 | 4 | 80.0% |
| | 1997 | 2 | 2 | 100.0% |
| ISD 11 - Anoka Hennepin | 1998 | 26 | 26 | 100.0% |
| | 1997 | 21 | 21 | 100.0% |
| ISD 535 - Rochester | 1998 | 24 | 24 | 100.0% |
| | 1997 | 13 | 8 | 61.5% |
| ISD 625 - St Paul | 1998 | 89 | 69 | 77.5% |
| | 1997 | 96 | 74 | 77.1% |
| Ispat Inland Mining Company (formerly Inland Steel Mining Company) | 1998 | 12 | 12 | 100.0% |
| | 1997 | 10 | 10 | 100.0% |
| Itasca County | 1998 | 14 | 13 | 92.9% |
| | 1997 | 23 | 22 | 95.7% |
| JC Penney Company Incorporated | 1998 | 21 | 21 | 100.0% |
| | 1997 | 25 | 20 | 80.0% |
| Jerome Foods Incorporated | 1998 | 13 | 12 | 92.3% |
| | 1997 | 12 | 9 | 75.0% |
| Jostens Incorporated (no longer self-insured as of 10/1/97) | 1998 | 3 | 2 | 66.7% |
| | 1997 | 8 | 7 | 87.5% |
| Kmart Corporation | 1998 | 81 | 67 | 82.7% |
| | 1997 | 127 | 80 | 63.0% |
| Land O' Lakes Incorporated | 1998 | 36 | 34 | 94.4% |
| | 1997 | 37 | 29 | 78.4% |
| League of Minnesota Cities | 1998 | 498 | 455 | 91.4% |
| | 1997 | 541 | 476 | 88.0% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Louisiana-Pacific Corporation | 1998 | 2 | 0 | 0.0% |
| | 1997 | 1 | 1 | 100.0% |
| Lunda Construction Company | 1998 | 2 | 2 | 100.0% |
| | 1997 | 5 | 5 | 100.0% |
| Lupient Automotive Group | 1998 | 7 | 7 | 100.0% |
| | 1997 | 9 | 5 | 55.6% |
| Lutheran Social Service of Minnesota | 1998 | 15 | 13 | 86.7% |
| | 1997 | 29 | 25 | 86.2% |
| Malt-O-Meal Company (no longer self-insured as of 1/1/98) | 1998 | 12 | 8 | 66.7% |
| | 1997 | 16 | 11 | 68.8% |
| Marvin Lumber & Cedar Company | 1998 | 29 | 21 | 72.4% |
| | 1997 | 28 | 20 | 71.4% |
| Mayo Foundation | 1998 | 291 | 286 | 98.3% |
| | 1997 | 320 | 296 | 92.5% |
| McDonalds Corporation (no longer self-insured as of 1/1/99) | 1998 | 31 | 28 | 90.3% |
| | 1997 | 24 | 17 | 70.8% |
| McKesson Corporation (no longer self-insured as of 7/1/97) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 4 | 4 | 100.0% |
| McLean Midwest Corporation | 1998 | 0 | 0 | 0.0% |
| | 1997 | 1 | 1 | 100.0% |
| ME International Incorporated (no longer self-insured as of 9/1/96) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 4 | 4 | 100.0% |
| Medtronic Incorporated | 1998 | 15 | 14 | 93.3% |
| | 1997 | 14 | 13 | 92.9% |
| Metal-Matic Incorporated | 1998 | 14 | 14 | 100.0% |
| | 1997 | 9 | 9 | 100.0% |
| Metropolitan Airports Commission | 1998 | 15 | 15 | 100.0% |
| | 1997 | 11 | 9 | 81.8% |
| Metropolitan Council | 1998 | 218 | 210 | 96.3% |
| | 1997 | 258 | 234 | 90.7% |
| Midwest Safety Group Self-Insurance Association | 1998 | 67 | 62 | 92.5% |
| | 1997 | 51 | 46 | 90.2% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| Miller Dwan Medical Center (no longer self-insured as of 9/1/97) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 6 | 6 | 100.0% |
| Minneapolis Park & Rec Board | 1998 | 48 | 48 | 100.0% |
| | 1997 | 44 | 43 | 97.7% |
| Minnesota Association of Townships | 1998 | 3 | 1 | 33.3% |
| | 1997 | 7 | 3 | 42.9% |
| Minnesota Communications Group | 1998 | 14 | 7 | 50.0% |
| | 1997 | 11 | 3 | 27.3% |
| Minnesota Counties Insurance Trust | 1998 | 311 | 280 | 90.0% |
| | 1997 | 336 | 275 | 81.8% |
| Minnesota Health Care Association | 1998 | 87 | 74 | 85.1% |
| | 1997 | 93 | 74 | 79.6% |
| Minnesota Manufacturers Group Self-Insurance Association | 1998 | 42 | 39 | 92.9% |
| | 1997 | 40 | 37 | 92.5% |
| Minnesota Masonic Home | 1998 | 16 | 13 | 81.3% |
| | 1997 | 5 | 2 | 40.0% |
| Minnesota Nonprofit Employers Workers Compensation Fund | 1998 | 145 | 127 | 87.6% |
| | 1997 | 104 | 97 | 93.3% |
| Minnesota Power Incorporated (formerly Minnesota Power & Light Company) | 1998 | 14 | 14 | 100.0% |
| | 1997 | 16 | 16 | 100.0% |
| Minnesota Rural Electric Workers Compensation Trust | 1998 | 29 | 28 | 96.6% |
| | 1997 | 23 | 21 | 91.3% |
| Minnesota School Boards Association | 1998 | 461 | 417 | 90.5% |
| | 1997 | 556 | 495 | 89.0% |
| Minnesota Soft Drink Association | 1998 | 41 | 40 | 97.6% |
| | 1997 | 38 | 34 | 89.5% |
| Nabisco Incorporated (formerly RJR Nabisco Incorporated) | 1998 | 9 | 6 | 66.7% |
| | 1997 | 8 | 8 | 100.0% |
| National Steel Pellet Company | 1998 | 17 | 14 | 82.4% |
| | 1997 | 14 | 13 | 92.9% |
| Nordstrom Incorporated | 1998 | 4 | 2 | 50.0% |
| | 1997 | 8 | 8 | 100.0% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| North Central Group Self-Insurance Association | 1998 | 43 | 42 | 97.7% |
| | 1997 | 28 | 23 | 82.1% |
| North Memorial Health Care (no longer self-insured as of 1/1/98) | 1998 | 25 | 24 | 96.0% |
| | 1997 | 33 | 29 | 87.9% |
| Northern States Power Company | 1998 | 75 | 71 | 94.7% |
| | 1997 | 50 | 47 | 94.0% |
| Northern Tool & Equipment Incorporated (formerly Northern Hydraulics Incorporated) | 1998 | 16 | 13 | 81.3% |
| | 1997 | 9 | 8 | 88.9% |
| Northwest Medical Center | 1998 | 8 | 7 | 87.5% |
| | 1997 | 9 | 8 | 88.9% |
| Old Home Foods Incorporated | 1998 | 4 | 4 | 100.0% |
| | 1997 | 3 | 3 | 100.0% |
| Olmsted County | 1998 | 2 | 2 | 100.0% |
| | 1997 | 9 | 9 | 100.0% |
| Oscar J. Boldt Construction Company | 1998 | 8 | 6 | 75.0% |
| | 1997 | 4 | 3 | 75.0% |
| Otter Tail Power Company | 1998 | 3 | 3 | 100.0% |
| | 1997 | 1 | 1 | 100.0% |
| Parker Hannifin Corporation | 1998 | 5 | 5 | 100.0% |
| | 1997 | 4 | 3 | 75.0% |
| Phillips Petroleum Company | 1998 | 1 | 1 | 100.0% |
| | 1997 | 0 | 0 | 0.0% |
| Plastech Corporation | 1998 | 18 | 13 | 72.2% |
| | 1997 | 16 | 13 | 81.3% |
| Polaris Industries Incorporated | 1998 | 61 | 60 | 98.4% |
| | 1997 | 50 | 47 | 94.0% |
| Potlatch Corporation | 1998 | 54 | 50 | 92.6% |
| | 1997 | 53 | 48 | 90.6% |
| Presbyterian Homes of Minnesota Incorporated | 1998 | 31 | 30 | 96.8% |
| | 1997 | 25 | 24 | 96.0% |
| Quadrangle Group Self-Insurance Association | 1998 | 92 | 82 | 89.1% |
| | 1997 | 109 | 101 | 92.7% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| R. D. Offutt Company | 1998 | 6 | 4 | 66.7% |
| | 1997 | 8 | 7 | 87.5% |
| Ramsey County | 1998 | 52 | 45 | 86.5% |
| | 1997 | 66 | 62 | 93.9% |
| Raven Industries Incorporated | 1998 | 3 | 3 | 100.0% |
| | 1997 | 9 | 7 | 77.8% |
| RCI Minnesota | 1998 | 38 | 36 | 94.7% |
| | 1997 | 62 | 58 | 93.5% |
| Red Wing Shoe Company Incorporated | 1998 | 57 | 49 | 86.0% |
| | 1997 | 61 | 51 | 83.6% |
| Regions Hospital (formerly St Paul Ramsey Medical Center) | 1998 | 42 | 42 | 100.0% |
| | 1997 | 55 | 55 | 100.0% |
| REM Group Workers Compensation Association (no longer self-insured as of 1/1/98) | 1998 | 21 | 19 | 90.5% |
| | 1997 | 42 | 39 | 92.9% |
| Ridgeview Medical Center | 1998 | 16 | 16 | 100.0% |
| | 1997 | 24 | 24 | 100.0% |
| Riscomp Industries Incorporated (d.b.a. RJ Associates - formerly CBM Industries) | 1998 | 85 | 82 | 96.5% |
| | 1997 | 38 | 35 | 92.1% |
| Riverview Healthcare Association | 1998 | 10 | 8 | 80.0% |
| | 1997 | 9 | 8 | 88.9% |
| Roadway Express Incorporated (no longer self-insured as of 7/1/96) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 5 | 4 | 80.0% |
| Rosemount Aerospace Incorporated | 1998 | 3 | 3 | 100.0% |
| | 1997 | 6 | 6 | 100.0% |
| Rosemount Incorporated | 1998 | 6 | 6 | 100.0% |
| | 1997 | 11 | 11 | 100.0% |
| Royal Concrete Pipe Incorporated (no longer self-insured as of 8/1/97) | 1998 | 1 | 1 | 100.0% |
| | 1997 | 5 | 5 | 100.0% |
| Ryder Truck Rental Incorporated | 1998 | 39 | 30 | 76.9% |
| | 1997 | 48 | 36 | 75.0% |
| Ryt-Way Industries Incorporated (no longer self-insured as of 1/1/99) | 1998 | 3 | 3 | 100.0% |
| | 1997 | 10 | 8 | 80.0% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| St. Louis County | 1998 | 68 | 67 | 98.5% |
| | 1997 | 64 | 63 | 98.4% |
| St. Lukes Hospital of Duluth (no longer self-insured as of 1/1/99) | 1998 | 17 | 15 | 88.2% |
| | 1997 | 25 | 22 | 88.0% |
| St. Marys/Duluth Clinic Health System (new self-insured as of 7/1/97) | 1998 | 53 | 52 | 98.1% |
| | 1997 | 0 | 0 | 0.0% |
| Scimed Life Systems Incorporated (no longer self-insured as of 2/1/98) | 1998 | 18 | 16 | 88.9% |
| | 1997 | 15 | 13 | 86.7% |
| Sherwin Williams Company | 1998 | 3 | 3 | 100.0% |
| | 1997 | 3 | 2 | 66.7% |
| Smead Manufacturing Company | 1998 | 19 | 17 | 89.5% |
| | 1997 | 41 | 34 | 82.9% |
| Southern Minnesota Beet Sugar Cooperative | 1998 | 22 | 22 | 100.0% |
| | 1997 | 15 | 15 | 100.0% |
| Special School District #1 | 1998 | 124 | 110 | 88.7% |
| | 1997 | 126 | 99 | 78.6% |
| Stan Koch & Sons Trucking Incorporated | 1998 | 17 | 14 | 82.4% |
| | 1997 | 17 | 16 | 94.1% |
| State of Minnesota | 1998 | 695 | 630 | 90.6% |
| | 1997 | 681 | 621 | 91.2% |
| Stone Container Corporation (no longer self-insured as of 9/19/98) | 1998 | 6 | 4 | 66.7% |
| | 1997 | 5 | 5 | 100.0% |
| Suburban Hennepin Regional Parks | 1998 | 8 | 6 | 75.0% |
| | 1997 | 7 | 7 | 100.0% |
| Supermarket Group Self-Insurance Association | 1998 | 57 | 55 | 96.5% |
| | 1997 | 60 | 55 | 91.7% |
| TC/American Monorail (no longer self-insured as of 2/7/98) | 1998 | 5 | 3 | 60.0% |
| | 1997 | 1 | 1 | 100.0% |
| The Builders Group (new self-insured as of 5/12/97) | 1998 | 21 | 14 | 66.7% |
| | 1997 | 0 | 0 | 0.0% |
| The Davey Tree Expert Company | 1998 | 2 | 2 | 100.0% |
| | 1997 | 2 | 1 | 50.0% |

| Company Name | Fiscal Year | Number of Lost Time Claims | Number With Timely Action | Percentage With Timely Action |
|---|---|---|---|---|
| The Limited Incorporated | 1998 | 5 | 3 | 60.0% |
| | 1997 | 7 | 7 | 100.0% |
| Thro Company | 1998 | 19 | 17 | 89.5% |
| | 1997 | 11 | 9 | 81.8% |
| Toro Company | 1998 | 25 | 25 | 100.0% |
| | 1997 | 31 | 30 | 96.8% |
| Trifac Workers Compensation Fund | 1998 | 49 | 44 | 89.8% |
| | 1997 | 9 | 8 | 88.9% |
| Tyson Foods Incorporated (d.b.a. Louis Kemp Seafood Company) | 1998 | 8 | 6 | 75.0% |
| | 1997 | 26 | 16 | 61.5% |
| U S West Communications Incorporated (no longer self-insured as of 6/12/98) | 1998 | 63 | 60 | 95.2% |
| | 1997 | 76 | 70 | 92.1% |
| University of St Thomas | 1998 | 11 | 8 | 72.7% |
| | 1997 | 6 | 6 | 100.0% |
| University of Minnesota | 1998 | 108 | 99 | 91.7% |
| | 1997 | 137 | 108 | 78.8% |
| Up North Plastics Incorporated | 1998 | 2 | 2 | 100.0% |
| | 1997 | 5 | 2 | 40.0% |
| Upper Midwest Industries Incorporated | 1998 | 7 | 6 | 85.7% |
| | 1997 | 6 | 5 | 83.3% |
| USF Holland Incorporated (a subsidiary of US Freightways Corporation) | 1998 | 14 | 7 | 50.0% |
| | 1997 | 3 | 3 | 100.0% |
| USX Corporation | 1998 | 21 | 20 | 95.2% |
| | 1997 | 24 | 24 | 100.0% |
| Virginia Regional Medical Center | 1998 | 21 | 14 | 66.7% |
| | 1997 | 16 | 12 | 75.0% |
| Walker Methodist Health Center Incorporated (no longer self-insured as of 2/1/97) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 19 | 18 | 94.7% |
| Wayne Transports Incorporated | 1998 | 5 | 4 | 80.0% |
| | 1997 | 11 | 7 | 63.6% |
| Wells Concrete Products | 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) | 1998 | 1 | 1 | 100.0% |
| | 1997 | 3 | 1 | 33.3% |
| Weyerhaeuser Company | 1998 | 1 | 1 | 100.0% |
| | 1997 | 0 | 0 | 0.0% |
| White Castle System Incorporated | 1998 | 6 | 5 | 83.3% |
| | 1997 | 5 | 4 | 80.0% |
| Willmar Poultry Company Incorporated | 1998 | 27 | 23 | 85.2% |
| | 1997 | 51 | 45 | 88.2% |
| Winona Health Services Incorporated | 1998 | 15 | 14 | 93.3% |
| | 1997 | 9 | 6 | 66.7% |
| Winona Knitting Mills Incorporated (no longer self-insured as of 8/1/96) | 1998 | 0 | 0 | 0.0% |
| | 1997 | 1 | 1 | 100.0% |
| Yellow Freight System Incorporated | 1998 | 48 | 48 | 100.0% |
| | 1997 | 57 | 55 | 96.5% |
| Young America Corporation (no longer self-insured as of 8/1/98) | 1998 | 25 | 22 | 88.0% |
| | 1997 | 12 | 9 | 75.0% |

The only changes made to the FY 1997 data involve the transfer of approximately 70 claims between several insurers. This was usually caused by inaccurate reporting of the correct insurer by the claim administrator or due to changes in ownership of self-insured employers. Included in these are the following examples:

Eight (8) claims reported in the 1997 report under the Minnesota Assigned Risk Plan were actually claims under Hutchinson Area Health Care Self-Insured.

One (1) claim reported in the 1997 report under Northwestern National Insurance Company (part of Armco Insurance Group) was actually a claim under Highland Insurance Group.

Eight (8) claims reported in the 1997 report under Ebenezer Social Ministries Self-Insured (formerly Ebenezer Society) are now reported under Fairview Hospital & Healthcare Services Self-Insured due to Ebenezer being purchased by Fairview.

Nine (9) claims reported in the 1997 report under Health Care Group Self-Insurance Association of Minnesota are now reported under Mayo Foundation Self-Insured due to Naeve Health Care Association (formerly a part of Health Care Group) being purchased by Mayo.

Nine (9) claims reported in the 1997 report under Employers Insurance of Wausau were actually claims under Farmland Foods Incorporated Self-Insured.

# 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

**EMPLOYEE** 2. Name (last, first, middle)

3. EMPLOYEE SOCIAL SECURITY NO:

4. Home address (include county and zip)

5. DATE OF CLAIMED INJURY:

Do Not Use this Space

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)

On employer's premises? ☐ Yes ☐ No

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: ____/____/____

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.**

Minnesota Department of Labor and Industry
Workers' Compensation Division
443 Lafayette Road North
St Paul, MN 55155-4305

# NOTICE OF INSURER'S PRIMARY LIABILITY DETERMINATION

N L 0 1

| Employee Social Security Number | Date of Injury | Date of Death (if applicable) | DO NOT USE THIS SPACE |
|---|---|---|---|
| Employee | | Employer | |
| Insurer/Adjusting Company | | Claim Number | |

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

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

Type of disability:
☐ Temporary Total (TTD) ☐ Temporary Partial (TPD) ☐ Permanent Total (PTD) ☐ Dependency Benefits (DEP)

| Date of payment: | Amount of payment: | Period of time covered with first payment: | Compensation Rate: |
|---|---|---|---|
| | | | |

Ongoing payments will be made on _____ (day of week) at the following intervals _____ (weekly, biweekly, etc.), if applicable.

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

☐ TPD payment made according to the wage loss verification received by the insurer on _____.

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

☐ Fatality with dependents, payment made according to attached dependent information.

☐ Fatality with no dependents, payment made to the Special Compensation Fund under M.S. 176.129, subd. 2.

☐ 2. **ACCEPTED,** however, 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** | **Phone Number** ( ) | **Date Served** |
|---|---|---|
| | | |

**ADDITIONAL INFORMATION REQUIRED BY THE WORKERS' COMPENSATION DIVISION 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 employer notified of this lost time: _____

**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 weeks earnings: | Total days worked in last 26 weeks: | Total weeks worked in last 26 weeks: |

What is the 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 on the front side of this form). If you still have questions, contact the Division's Customer Assistance Unit at (651) 296-2432 or (800) 342-5354. For northern Minnesota please call our Duluth office at (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 from the date you learned that the cause of the disease might be work related and the disease first causes disability to begin legal proceedings.

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.

### Employment Assistance

Also, for injured employees, if you disagree with this denial, cannot return to your former employment and would like vocational rehabilitation assistance, contact the Division's Vocational Rehabilitation Unit at (651) 297-1114 for a list of their offices. Contact the office nearest to you and provide them with a copy of this form.

***This material can be made available in different forms, such as large print, Braille or on a tape, if you 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 KEEP A COPY OF THIS NOTICE FOR YOUR RECORDS.**

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

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


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

December 31, 1998



WHOEVER INSURANCE COMPANY
WHATEVER ADDRESS
SOME CITY MN ZIPCODE

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

On 12/1/97, we received a Notice of Insurer's Primary Liability Determination (NOPLD) 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,

A Name
Compliance Services Unit
State of Minnesota