

**DOER** Department  
*of* Employee  
Relations 

Workers' Compensation  
Program

# Annual Report



State Fiscal Year  
2005

Workers' Compensation  
Program  
**Annual Report**

State Fiscal Year  
**2005**

**Title:** 2005 Annual Report for State of Minnesota Workers' Compensation Program

**Author:** Minnesota Department of Employee Relations, Employee Insurance Division

**Publisher:** Minnesota Department of Employee Relations

**Date of Publication:** January 10, 2006

**Place of Publication:** St. Paul, Minnesota

**For additional copies contact:**

Minnesota Department of Employee Relations

Employee Insurance Division

200 Centennial Office Building

658 Cedar St.

St. Paul, MN 55155

Phone: 651/259-3800

Fax: 651/297-5471

E-mail: [workers.comp.doer@state.mn.us](mailto:workers.comp.doer@state.mn.us)

Internet: [www.doer.state.mn.us/deptwide/wkr-comp.htm](http://www.doer.state.mn.us/deptwide/wkr-comp.htm)

*This information can be made available in alternative formats, such as Braille or large print, upon request. Please call 651/259-3800 (voice); or 711 for Minnesota Relay Service.*

## Table of Contents

	<u>Page</u>
Introduction .....	1
Executive Summary .....	2
How the Program Works .....	3
Findings	
• Claims Reported/Claims Closed .....	4-6
• Total Program Costs .....	7-8
• Benefit Costs .....	9-11
1. Indemnity Costs.....	12-13
2. Medical Costs .....	14-15
• Recoveries.....	16-17
• Payments Made for Calendar Year Injuries .....	18-19
• Claims/Benefits Activity by Agency .....	20-21
• Benefit Costs for Eight Agencies.....	22-23
• Claim Characteristics .....	24
1. Distribution of Reported Claims by Body Part.....	25
2. Distribution of Reported Claims by Injury Cause .....	26
3. Distribution of Reported Claims by Nature of Injury .....	27
• Incident Rates .....	28-29
• Incident Rate Comparison .....	30
• Benchmarks .....	31
1. Paid Claims Per 100 FTE .....	31
2. Cost Per \$100 of Payroll.....	32
3. Average Cost of Indemnity Claims .....	33
Appendix A: Reported Claims by Agency.....	34
Appendix B: Benefit Costs by Agency .....	35
Appendix C: Incident Rates by Agency .....	36

## Introduction

The State of Minnesota's self-insured workers' compensation program is administered by the Minnesota Department of Employee Relations' (DOER) Employee Insurance Division. The program consists of four distinct units: claims management, disability management, legal, and safety/ industrial hygiene. It covers over 56,000 employees in the executive, legislative, judicial branches of state government and quasi-state agencies, such as the Minnesota Historical Society and the Minnesota State Fair.

The state's workers' compensation program receives on average 3,000 new claims annually and is funded by an administrative fee charged to each agency it serves. During state fiscal year 2005 (FY 2005), the program's total costs experienced an increase of 5.8% (\$1,295,896), from \$22.4 million to \$23.7 million. The increase was primarily due to an increase in benefit costs.

We present the following report on the program's activities during FY 2005. This report will present the costs of indemnity and medical benefits provided to injured state employees, summarize pertinent information regarding claims for work-related injuries, and note other significant data compiled by the program during the past fiscal year, including a section of this report that benchmarks the program's findings against Minnesota industry standards. This information is provided to state agencies, legislators, labor unions, insurance industry professionals, and others interested in the general operation of the program.

The Workers' Compensation Program welcomes comments about this report. Please direct comments to:

Minnesota Department of Employee Relations  
Employee Insurance Division  
200 Centennial Office Building  
658 Cedar Street  
St. Paul, MN 55155  
Phone: 651/259-3800  
Fax: 651/297-5471  
E-mail: [workers.comp.doer@state.mn.us](mailto:workers.comp.doer@state.mn.us)  
Internet:  
[www.doer.state.mn.us/deptwide/wkr-comp.htm](http://www.doer.state.mn.us/deptwide/wkr-comp.htm)

**All comparisons made in this report are of FY 2005 figures to FY 2004, unless otherwise noted, and are actual costs. The cost data has not been adjusted for inflation, except for the Benchmarks section (p. 31 - 33).**

## **Executive Summary**

The following is a summary of program activity for state fiscal year 2005:

### **Claim Numbers**

- ◆ Agencies reported fewer claims in FY 2005 (p. 4), with a 12.2% reduction in the number of claims involving lost time from work.

### **Claim Costs**

- ◆ Total program costs increased 5.8% - from \$22,440,273 to \$23,736,169 (p. 7-8).
- ◆ Expenditures for all benefits increased 7.0% from \$16,952,210 to \$18,144,402 (p. 9-10).
- ◆ Expenditures for indemnity benefits remained unchanged (p. 12-13).
- ◆ Expenditures for medical benefits increased 18.8% from \$7,236,324 to \$8,596,151 (p. 14-15).

### **Recoveries**

- ◆ Recoveries – funds the program received from supplementary benefits, second injury fund and subrogation – decreased 18.0% in FY 2005 (p. 16-17).

### **Agency Activity**

- ◆ Eight agencies (MnSCU, Human Services, Transportation, Corrections, Natural Resources, Veterans' Homes, Public Safety, and Administration) accounted for 84% of the program's payment activity (p. 20-21).
- ◆ Benefit costs for these eight largest agencies increased 6.3% (p. 22-23).
- ◆ The workers' compensation incidence rate decreased from 4.8 in FY 2004 to 4.6 in FY 2005 (p. 26-28) for all agencies. The incident rate for individual agencies is located in Appendix C (p. 32).

### **Cost Per \$100 of Payroll**

- ◆ Costs per \$100 of payroll remains steady and are less than the Department of Labor & Industry's estimated average for employers in Minnesota (p. 30).

### **Other Findings**

- ◆ Claims that occurred prior to 2000 accounted for 35% of the program's benefit costs paid out during FY 2005 (p. 18-19).
- ◆ Most common injury continues to be to the upper extremities (p. 24-25).

## **How the Program Works**

### **Mission and Enabling Legislation**

The Workers' Compensation Program's mission is to work in partnership with state and quasi-state agencies to manage workers' compensation risk throughout state government. The program works primarily through each individual state agency's human resource and safety personnel.

The enabling legislation for the Program is found in Minnesota Statutes 176.541 through 176.611.

### **The Four Distinct Units**

The Workers' Compensation Program delivers its workers' compensation services to state agencies and their employees through four distinct work units: claims management, disability management, legal, and safety/industrial hygiene. Below is a brief description of what each work unit does.

#### **Claims Management Unit**

The Claims Management Unit determines liability for workers' compensation claims filed against the state and quasi-state agencies by state employees. It then contests or pays these claims in accordance with the requirements of Minnesota Statutes 176. While carrying out this work, the unit represents the interests of the state and quasi-state agencies.

In addition to its responsibility for the administration of workers' compensation benefits, the unit also is responsible for directing the efforts to return injured employees back to the job, recovering costs from negligent third parties, and seeking final resolutions for all claims.

#### **Disability Management**

The Disability Management Unit provides rehabilitation services for state agencies and for injured state employees. The primary purpose of the unit is to work with employees and state agencies to help injured employees stay on the job or return to work as soon as possible. The unit provides services such as vocational screenings/assessments, on-site job analyses, job placement, statutory rehabilitation and return-to-work plans.

#### **Legal Services**

The Legal Services Unit provides legal representation to state agencies in workers' compensation disputes. Its purpose is to conduct all aspects of defense litigation and provide legal counsel to state agencies and staff members of the Workers' Compensation Program. Its objective is to protect the legal interests of state agencies in disputed cases and, to defend or resolve these cases in the best interest of the state.

#### **Safety & Industrial Hygiene**

The Safety and Industrial Hygiene Unit provides safety and industrial hygiene consulting resources to all state agencies. Its purpose is to help state agencies identify and correct workplace safety hazards-both environmental and behavioral-that place employees at risk for work related injury or illness. The unit provides safety-related services to agencies such as worker exposure assessments, indoor air quality surveys, employee training and safety program development.

## **Findings**

### **The program received fewer claims (Chart 1 and Appendix A)**

#### ***Number of claims decreased (Chart 1)***

The program had a 3.1% (87) decrease in the number of claims reported from FY 2004 to FY 2005. This continues a five year trend of claim reduction. Appendix A contains an agency-by-agency breakdown of the number of claims reported for FY 2004 and FY 2005.

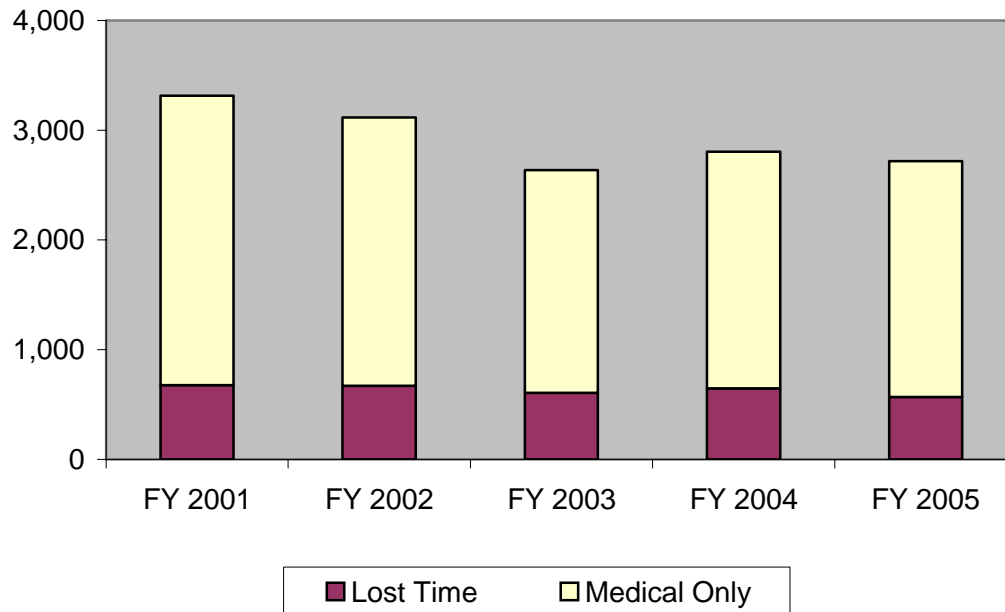
#### ***Decrease in lost time claims (Chart 1)***

*Lost time claims*, those in which the employee is disabled beyond a three calendar-day waiting period, decreased 12.2% (79) in FY 2005. *Medical only claims* decreased less than 1% from FY 2004 to FY 2005.

#### ***More claims were closed (Chart 2)***

The program closed 242 more claims in FY 2005 than in FY 2004. The program closed more claims than received during FY 2005 (2,718 received vs. 2,982 closed).

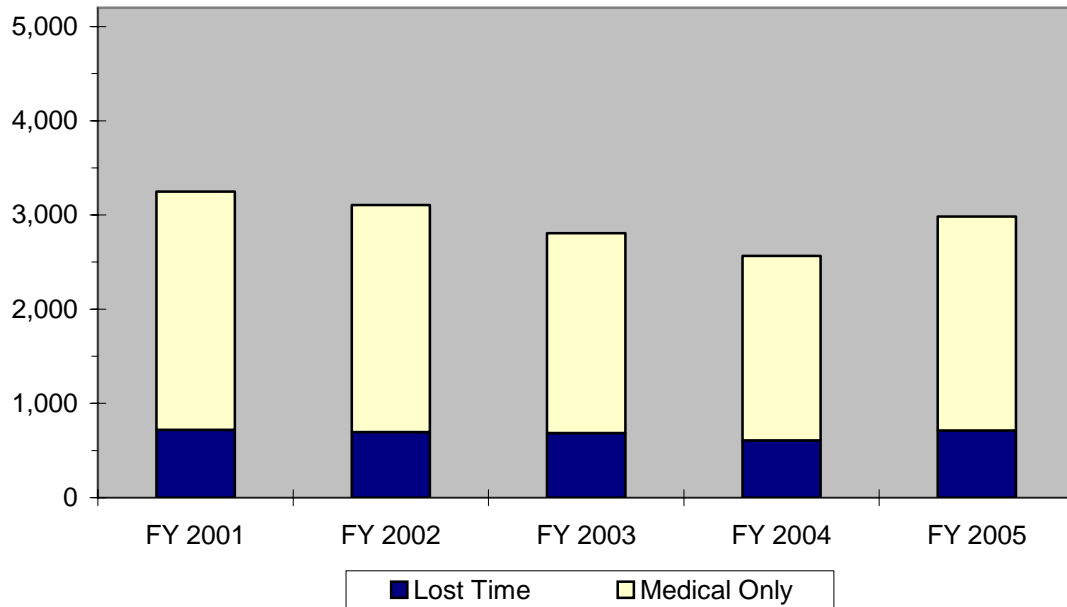
Chart 1/Number of Claims Reported/FYs 2001-2005



	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 01-05	FY 04-05
	<b>Claims Reported</b>					<b>% Change</b>	
<i>Lost Time</i>	675	672	607	647	568	-15.9%	-12.2%
<i>Medical Only</i>	2,640	2,446	2,029	2,158	2,150	-18.6%	-0.4%
<b>Totals</b>	<b>3,315</b>	<b>3,118</b>	<b>2,636</b>	<b>2,805</b>	<b>2,718</b>	<b>-18.0%</b>	<b>-3.1%</b>



Chart 2/Number of Claims Closed/FYs 2001-2005



	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 01-05	FY 04-05
	<b>Claims Closed</b>					<b>% Change</b>	
<i>Lost Time</i>	720	697	685	606	712	-1.1%	17.5%
<i>Medical Only</i>	2,530	2,409	2,122	1,959	2,270	-10.3%	15.9%
<b>Totals</b>	<b>3,250</b>	<b>3,106</b>	<b>2,807</b>	<b>2,565</b>	<b>2,982</b>	<b>-8.2%</b>	<b>16.3%</b>

## **The program experienced an increase in total costs (*Chart 3*)**

The program's total costs increased 5.8% (\$1,295,896) in FY 2005 compared to FY 2004. From FY 2001 to FY 2005, total program costs have increased 13.6% (\$2,847,021). These costs include all benefits, program administrative fees, indirect costs, special assessments, reinsurance, and managed care administrative fees.

### **Benefits**

*Benefit costs* include all benefits paid under Minnesota Statutes, Chapter 176. In FY 2005, these costs increased 7.0% (\$1,192,192) compared to FY 2004. From FY 2001 to FY 2005, benefit costs increased 16.9% (\$2,620,227).

### **Administration**

In FY 2005, the program provided claims administration, safety and industrial hygiene consultations, and disability management/rehabilitation services with an administrative operating budget of \$2,496,000 which is the same as FY 2004.

### **Special Assessments**

The program's expenditure for *special assessments* decreased 3.2% (\$45,403) compared to FY 2004. Special assessments are levied by the Department of Labor and Industry (DLI) for payment of uninsured employer claims, reimbursement of supplementary benefits, and reimbursement of Second Injury Fund claims. This assessment is charged to all insurers and self-insured employers doing business in Minnesota based upon indemnity benefits paid. The decrease is due to a decrease in the special assessment rate from 27% to 25%.

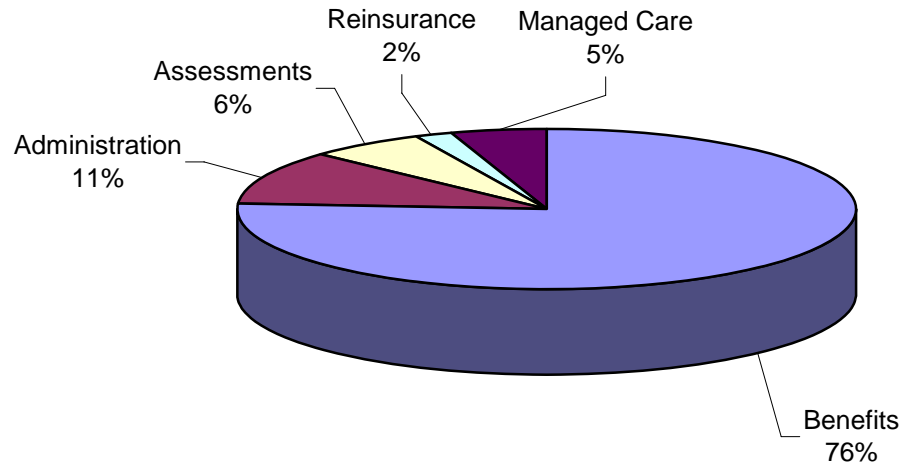
### **Reinsurance**

The program's expenditure for *reinsurance* increased 35.9% in FY 2005 compared to FY 2004. The Workers' Compensation Reinsurance Association (WCRA) provides coverage to the state on claims exceeding our deductible or retention level. The increase in premiums in FY 2005 is associated with the overall loss experience of WCRA members and the addition of terrorism coverage to its policy of coverage.

### **Managed Care**

The program's payment for *managed care* services increased 4.4% (\$47,176) from FY 2004 to FY 2005. The increase is due to the capitation rate increasing from \$1.77 per employee per month to \$1.88 effective 1/1/05.

Chart 3/Total Program Costs/FYs 2001-2005



	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 01-05	FY 04-05
<b>Benefits</b>	\$15,524,175	\$15,674,302	\$16,328,631	\$16,952,210	\$18,144,402	16.9%	7.0%
<b>Administration</b>	\$2,731,295	\$2,935,971	\$2,936,763	\$2,620,493	\$2,592,269	-5.1%	-1.1%
<b>Assessments</b>	\$1,284,252	\$1,110,971	\$2,221,019	\$1,426,962	\$1,381,559	7.6%	-3.2%
<b>Reinsurance</b>	\$242,048	\$338,101	\$318,800	\$362,473	\$492,628	103.5%	35.9%
<b>Managed Care</b>	\$1,107,378	\$1,187,015	\$1,145,848	\$1,078,135	\$1,125,311	1.6%	4.4%
<b>Totals</b>	<b>\$20,889,148</b>	<b>\$21,246,360</b>	<b>\$22,951,061</b>	<b>\$22,440,273</b>	<b>\$23,736,169</b>	<b>13.6%</b>	<b>5.8%</b>

\*Assessments Overstated in FY 2003

Due to changes in the timing of payments to the Special Compensation Fund, three assessment payments were made in FY 2003. The additional payment amount was \$705,964.

## **The program's expenditures for benefits increased (*Chart 4*)**

In FY 2005, total benefit expenditures increased a total of 7.0% (\$1,192,192) compared to FY 2004. From FY 2001 to FY 2005, benefit costs have increased 16.9% (\$2,620,227).

### ***No change to Indemnity costs***

Despite the overall cost increase in benefits, payments to compensate employees for lost wages or for permanent loss of body function remained unchanged in FY 2005 compared to FY 2004. Since FY 2001, indemnity costs have increased 0.3% (\$25,436).

### ***Medical costs increased***

Payments for office and hospital visits, prescriptions, supplies, and reimbursements for travel and time off to see the doctor increased by 18.8% (\$1,359,827) in FY 2005 compared to the previous year. The program managed one catastrophic claim received in FY 2005 for which the medical costs were \$538,700.

### ***Expense costs decreased***

Expenditures for investigations, independent medical examinations, medical records, court reporters, deposition fees, and legal defense costs decreased 14.1% (\$89,702) in FY 2005. From FY 2001 to FY 2005, expenses decreased 12.0% (\$74,605).

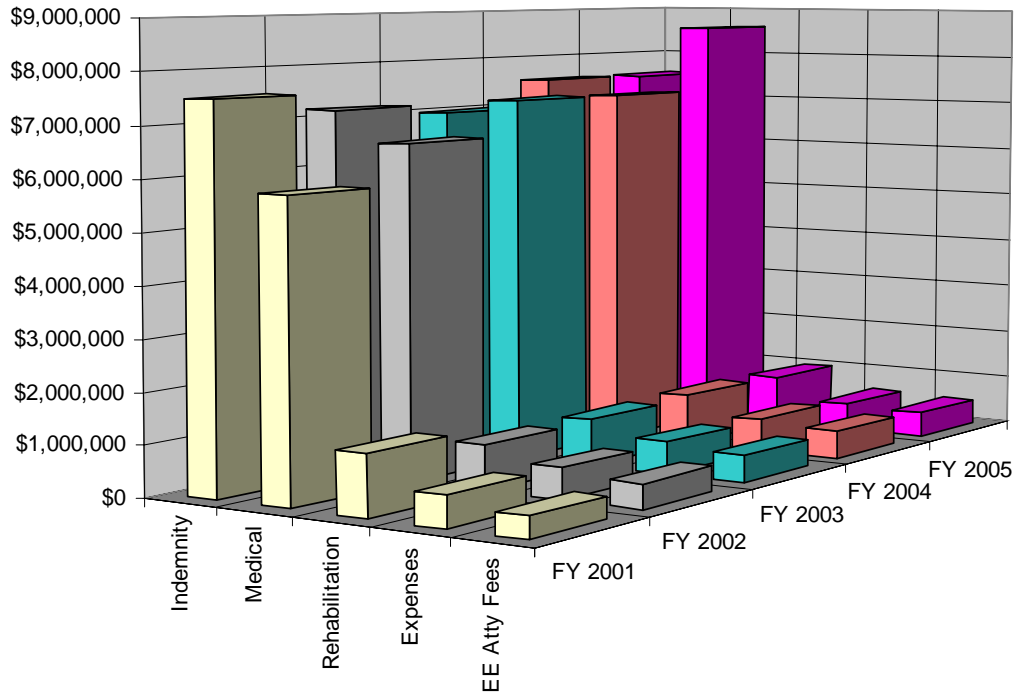
### ***Rehabilitation costs decreased***

Expenditures for medical and vocational rehabilitation services that aid in returning injured employees to work decreased 1.9% (\$19,480) from FY 2004 to FY 2005. Rehabilitation expenses decreased 17.4% (\$208,395) from FY 2001 to FY 2005. The expenditure for rehabilitation benefits is a claims management cost that can help reduce indemnity benefits by returning employees to work as soon as they are able.

### ***Employee attorney costs decreased***

Fees paid to attorneys representing injured employees in FY 2005 decreased 10.6% (\$58,918) compared to FY 2004.

Chart 4/Benefit Costs/FYs 2001-2005

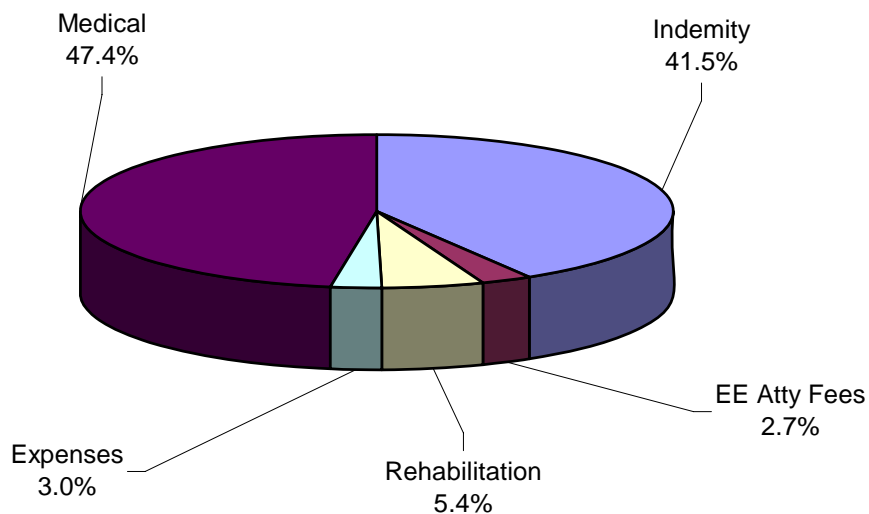


	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 01-05	FY 04-05
	<b>Benefit Costs</b>					<b>Change</b>	
<b>Indemnity</b>	\$7,496,571	\$7,149,300	\$6,966,626	\$7,521,542	\$7,522,007	0.3%	0.0%
<b>Medical</b>	\$5,785,149	\$6,557,075	\$7,261,858	\$7,236,324	\$8,596,151	48.6%	18.8%
<b>Rehabilitation</b>	\$1,194,332	\$881,068	\$934,692	\$1,005,417	\$985,937	-17.4%	-1.9%
<b>Expenses</b>	\$619,766	\$606,727	\$638,105	\$634,863	\$545,161	-12.0%	-14.1%
<b>EE Atty Fees</b>	\$428,357	\$480,132	\$527,350	\$554,064	\$495,146	15.6%	-10.6%
<b>Totals</b>	<b>\$15,524,175</b>	<b>\$15,674,302</b>	<b>\$16,328,631</b>	<b>\$16,952,210</b>	<b>\$18,144,402</b>	<b>16.9%</b>	<b>7.0%</b>

**The majority of benefits were for medical payments (Chart 5)**

In FY 2005, 47.4% (\$8,596,151) of the total benefits paid went to cover medical costs. 41.5% (\$7,522,007) of the total benefits paid went directly to employees in the form of indemnity payments to compensate for lost wages or for permanent loss of body function. The percentage of total benefits going directly to employees is lower by 2.9% compared to the previous year (FY 2004) of 44.4%.

**Chart 5/Composition of Benefit Costs/FY 2005**



**The program's expenditure for indemnity benefits remained the same.  
(Chart 6)**

The program's second largest expenditure, indemnity benefits, remained unchanged from FY 2004 to FY 2005. Since FY 2001, indemnity benefits have decreased 0.3% (\$25,436).

***Types of Indemnity Benefits***

Indemnity benefits are usually paid on a biweekly basis to compensate employees for lost wages and permanent loss of body function due to a work-related injury. Indemnity benefits fall into one of the following categories:

***Temporary Total Disability (TTD) benefits***

are paid to employees who are unable to work, but who may be able to return to some type of work in the future. In FY 2005, TTD payments decreased 8.9% (\$174,685) compared to FY 2004.

***Temporary Partial Disability (TPD)***

***benefits*** are paid to employees who are able to work at either a reduced wage or a reduced number of hours. In FY 2005, TPD payments increased 10.2% (\$55,691).

***Permanent Partial Disability (PPD)***

***benefits*** are paid to employees who have a permanent loss of body function. In FY 2005, PPD payments decreased 22.3% (\$179,883) compared to FY 2004.

***Permanent Total Disability (PTD) benefits***

are paid to employees who will never be able to work again. In FY 2005, PTD payments decreased 0.8% (\$8,148) compared to FY 2004.

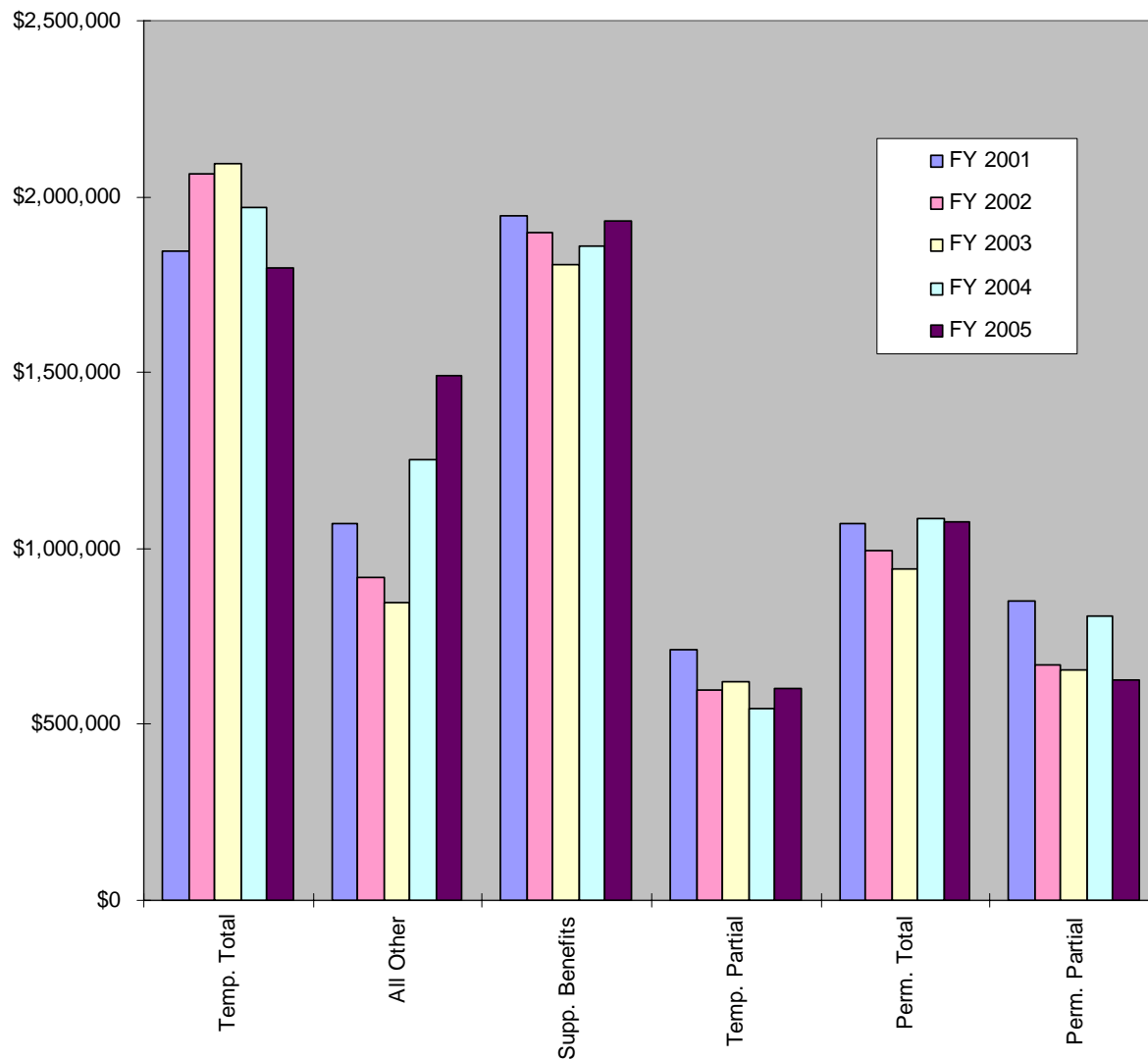
***Supplementary Benefits (SBs)***

are paid in conjunction with PTD, or to bring payments up to a percentage of the statewide average weekly wage. The majority of employees who receive SBs also receive Social Security Disability benefits. The program does not invoice agencies for these benefit payments, but rather receives full reimbursement from the Department of Labor and Industry. In FY 2005, SB payments increased 3.7% (\$68,248) compared to FY 2004. The legislature has eliminated the requirement to pay Supplementary Benefits for injuries occurring on or after October 1, 1995.

***Other Benefits***

include lump sums to settle claims, death benefits to dependents, and retraining benefits. In FY 2005, these payments increased 19.1% (\$239,242) compared to FY 2004. This increase is attributable to an increase in lump sum settlements and death benefits paid in FY 2005.

Chart 6/Indemnity Benefit Costs/FYs 2001-2005



	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 01-05	FY 04-05
	<b>Indemnity Benefit Costs</b>					<b>Change</b>	
<b>Temp. Total</b>	\$1,846,704	\$2,066,676	\$2,093,790	\$1,971,786	\$1,797,101	-2.7%	-8.9%
<b>All Other</b>	\$1,072,757	\$917,588	\$847,079	\$1,250,637	\$1,489,879	38.9%	19.1%
<b>Supp. Benefits</b>	\$1,943,905	\$1,897,937	\$1,806,284	\$1,860,745	\$1,928,993	-0.8%	3.7%
<b>Temp. Partial</b>	\$711,799	\$599,180	\$621,049	\$546,393	\$602,084	-15.4%	10.2%
<b>Perm. Total</b>	\$1,070,317	\$996,342	\$941,409	\$1,084,930	\$1,076,782	0.6%	-0.8%
<b>Perm. Partial</b>	\$851,089	\$671,577	\$657,015	\$807,051	\$627,168	-26.3%	-22.3%
<b>Totals</b>	<b>\$7,496,571</b>	<b>\$7,149,300</b>	<b>\$6,966,626</b>	<b>\$7,521,542</b>	<b>\$7,522,007</b>	<b>0.3%</b>	<b>0.0%</b>



## **The program's expenditure for medical benefits increased 18.8% (Chart 7)**

In FY 2005, the program paid \$8,596,151 to various medical care providers and for medical reimbursements to the employee. This was an increase of 18.8% (\$1,359,827) compared to FY 2004.

The largest dollar increase was in hospital costs. As noted earlier in this report, the program experienced one catastrophic claim in 2005 that had total medical costs of \$538,700. The majority of these expenses were hospital costs.

**Medical office visits** include all non-chiropractic care that is not provided in a hospital. From FY 2004 to FY 2005, these payments decreased slightly by 0.4% (\$11,694).

**Hospital** payments include all inpatient and outpatient treatment that is provided in a hospital. In FY 2005, these payments increased 36.8% (\$1,132,756) compared to FY 2004.

**Chiropractic care** payments increased 5.1% (\$9,903) in FY 2005 compared to FY 2004.

**Miscellaneous medical** includes payments to intervenors and diet and/or fitness centers. In FY 2005, these payments decreased 24.9% (\$34,558) compared to FY 2004.

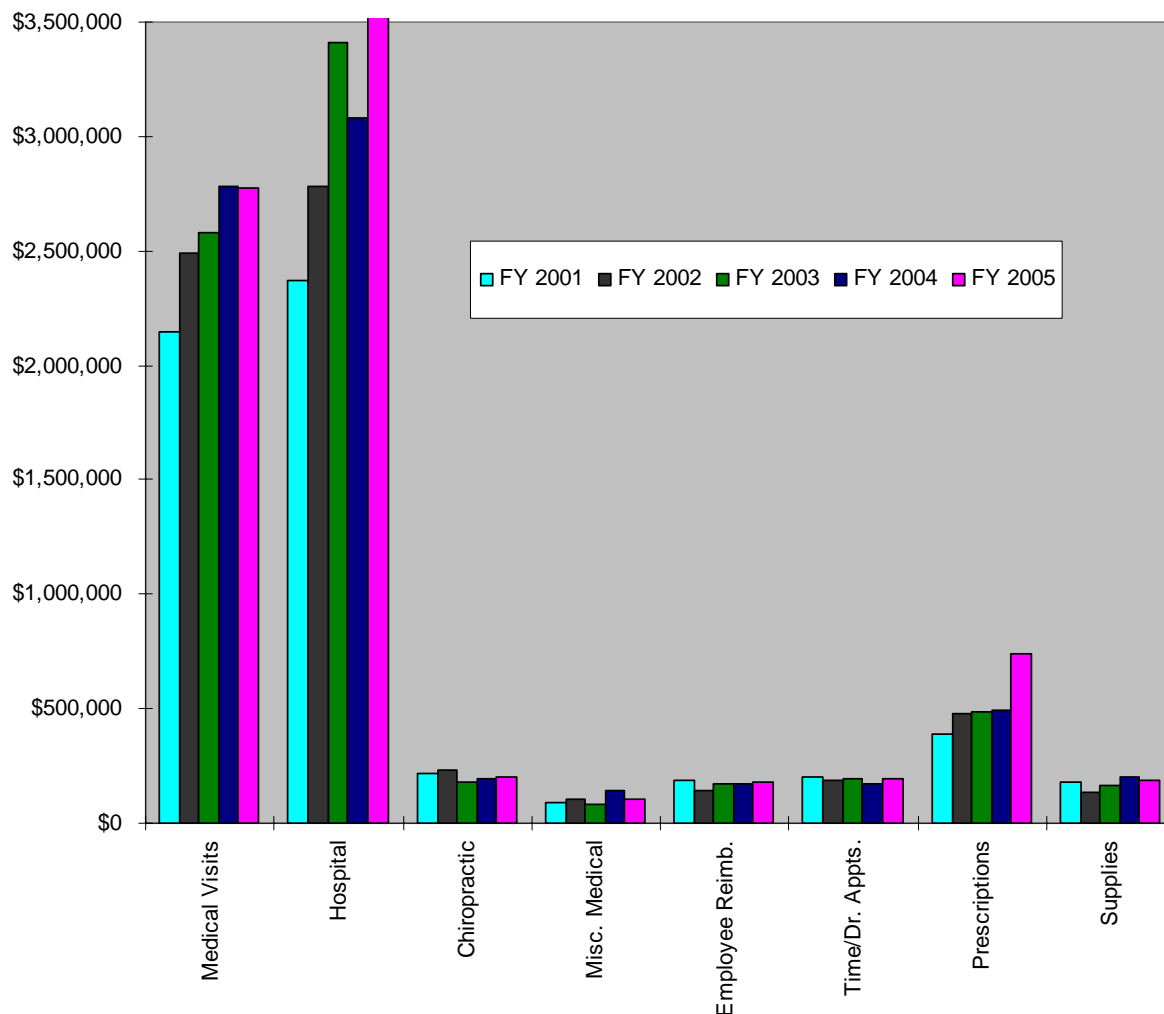
**Employee reimbursements** include mileage, parking, and meals. These payments increased 6.5% (\$10,983) from FY 2004 to FY 2005.

**Employee time for doctor** is reimbursement of wages lost for time spent attending medical appointments. It does not include wages lost because of inability to work. These payments increased 15.7% (\$26,598) compared to FY 2004.

**Prescription** costs increased 49.2% (\$243,847) from FY 2004 to FY 2005.

**Supplies** include medical equipment and supplies. These payments decreased 8.9% (\$18,008) in FY 2005 compared to FY 2004.

Chart 7/Medical Benefit Costs/FYs 2001-2005



	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 01-05	FY 04-05
<b>Medical Benefit Costs</b>						<b>Change</b>	
<b>Medical Visits</b>	\$2,145,644	\$2,490,131	\$2,579,629	\$2,784,613	\$2,772,919	29.2%	-0.4%
<b>Hospital</b>	\$2,370,609	\$2,785,688	\$3,408,647	\$3,080,918	\$4,213,674	77.7%	36.8%
<b>Chiropractic</b>	\$218,578	\$228,413	\$176,124	\$194,734	\$204,637	-6.4%	5.1%
<b>Misc. Medical</b>	\$90,008	\$106,664	\$81,512	\$138,730	\$104,172	15.7%	-24.9%
<b>Employee Reimb.</b>	\$187,582	\$143,007	\$173,779	\$169,671	\$180,654	-3.7%	6.5%
<b>Time/Dr. Appts.</b>	\$204,208	\$186,922	\$194,805	\$169,640	\$196,238	-3.9%	15.7%
<b>Prescriptions</b>	\$392,166	\$481,719	\$486,097	\$495,916	\$739,763	88.6%	49.2%
<b>Supplies</b>	\$176,354	\$134,531	\$161,265	\$202,102	\$184,094	4.4%	-8.9%
<b>Totals</b>	<b>\$ 5,785,149</b>	<b>\$ 6,557,075</b>	<b>\$ 7,261,858</b>	<b>\$ 7,236,324</b>	<b>\$ 8,596,151</b>	<b>48.6%</b>	<b>18.8%</b>

## **Recoveries decreased 18.0% — \$427,924 (Chart 8)**

Recoveries are funds the program receives from three main sources: supplementary benefits, Second Injury Fund, and subrogation. Total recoveries in FY 2005 decreased 18.0% (\$427,924) compared to FY 2004.

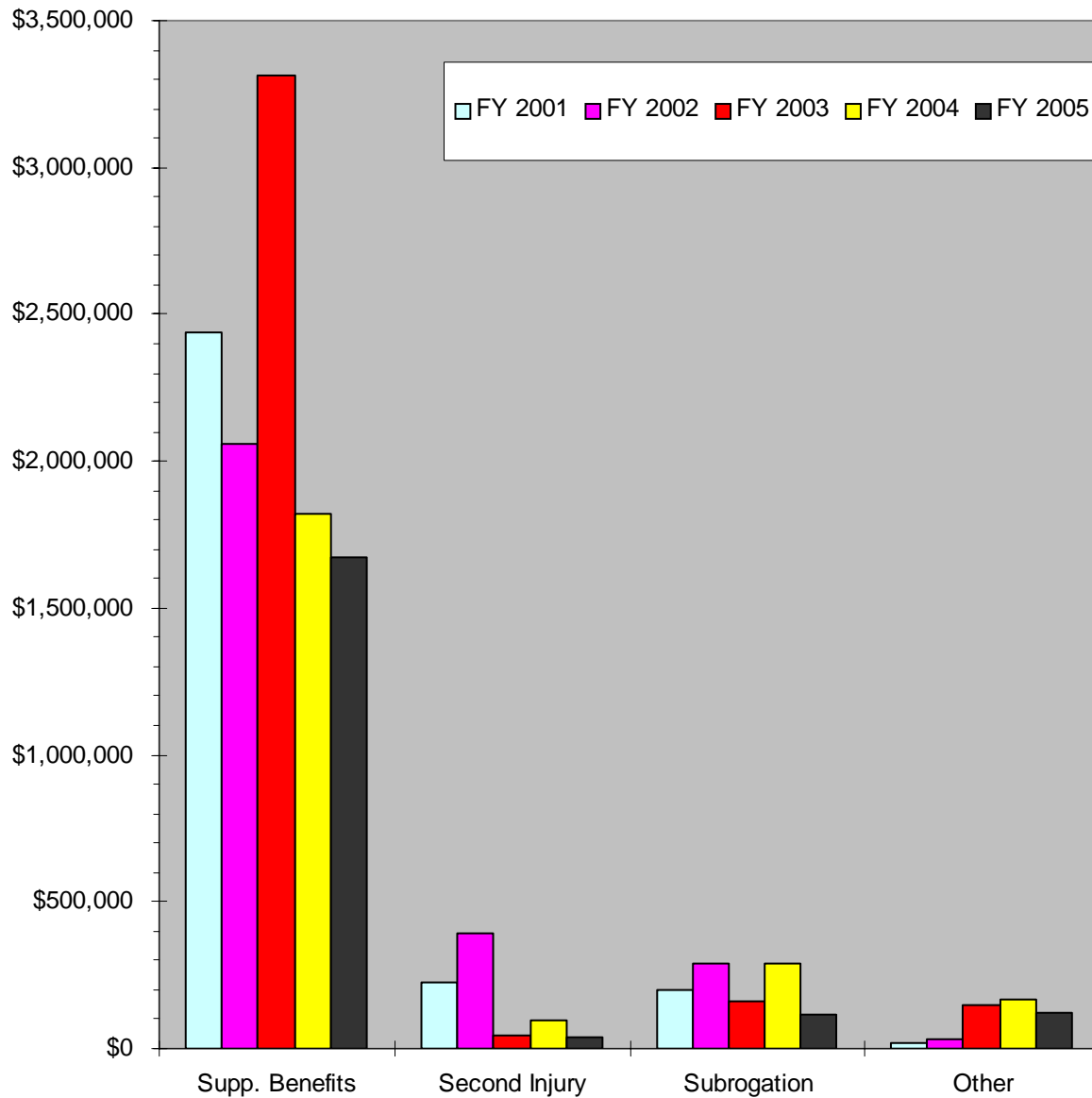
**Supplementary Benefit Recoveries** are reimbursed by the Department of Labor and Industry. In FY 2005, the recovery of these funds decreased 8.3% (\$151,643) compared to FY 2004.

**Second Injury Fund Recoveries** are reimbursed by the Department of Labor and Industry for benefits paid on claims in which the employee had certain pre-existing conditions. In 1992, legislation eliminated the Second Injury Fund for claims occurring on or after July 1, 1992. In FY 2005, the recovery of these funds decreased 62.6% (\$60,306) compared to FY 2004.

**Subrogation Recoveries** are funds paid by third parties who are found responsible for employees' injuries and illnesses. From FY 2004 to FY 2005, the recovery of these funds decreased 58.6%, (\$168,204).

**Other Recoveries** include funds obtained through contribution and reinsurance. In FY 2005, the recovery of these funds decreased 28.2% (\$47,771) compared to FY 2004.

Chart 8/Recoveries/FYs 2001-2005



	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 01-05	FY 04-05
	<b>Recoveries</b>					<b>Change</b>	
<b>Supp. Benefits</b>	\$2,440,629	\$2,061,839	\$3,314,650	\$1,823,416	\$1,671,773	-31.5%	-8.3%
<b>Second Injury</b>	\$225,837	\$389,449	\$42,985	\$96,399	\$36,093	-84.0%	-62.6%
<b>Subrogation</b>	\$197,524	\$287,260	\$162,042	\$286,901	\$118,697	-39.9%	-58.6%
<b>Other</b>	\$20,144	\$30,845	\$147,531	\$169,114	\$121,343	502.4%	-28.2%
<b>Totals</b>	<b>\$2,884,134</b>	<b>\$2,769,393</b>	<b>\$3,667,208</b>	<b>\$2,375,830</b>	<b>\$1,947,906</b>	<b>-32.5%</b>	<b>-18.0%</b>

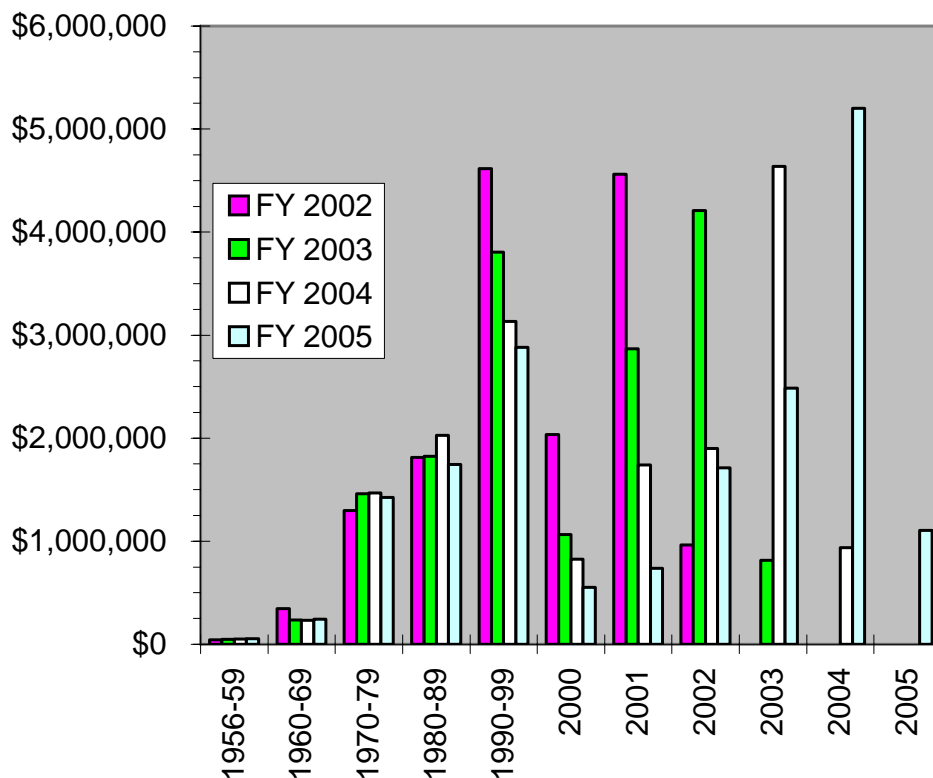
**Claims that occurred prior to 2000 accounted for 35% of the program's FY 2005 benefit costs (*Chart 10*)**

In FY 2005, the oldest claim the program managed was from 1956. Chart 10 shows a breakdown of total benefits paid from FY 2002 to FY 2005 for injuries occurring in calendar years 1956 through June 30, 2005. In FY 2005, 35% (\$6,350,101) of all benefits went to employees who were injured prior to 2000 which is a 8.1% decrease of what was paid out in FY 2004 (\$6,909,313).

***Claims follow predictable pattern***

In terms of cost, claims tend to undergo a "maturing" process. Claim costs tend to rise in the year following the injury as further benefits are paid. Then, in subsequent years, claim costs tend to decrease. Chart 10 shows claims payments made in FY 2005 which demonstrate this pattern.

**Chart 10/Payments Made for Calendar Year Injuries/FYs 2002-2005**



Calendar Years	FY 2002	FY 2003	FY 2004	FY 2005
1956-59	\$45,267	\$47,106	\$50,159	\$55,317
1960-69	\$346,345	\$237,488	\$231,210	\$244,405
1970-79	\$1,297,156	\$1,459,990	\$1,466,754	\$1,423,754
1980-89	\$1,812,336	\$1,824,081	\$2,028,928	\$1,746,038
1990-99	\$4,614,603	\$3,805,265	\$3,132,262	\$2,880,587
2000	\$2,035,444	\$1,063,972	\$825,163	\$553,377
2001	\$4,559,779	\$2,867,510	\$1,739,945	\$738,662
2002	\$963,372	\$4,209,178	\$1,901,366	\$1,710,179
2003	N/A	\$814,041	\$4,637,530	\$2,485,307
2004	N/A	N/A	\$938,893	\$5,202,283
2005	N/A	N/A	N/A	\$1,104,493
<b>TOTALS</b>	<b>\$15,674,302</b>	<b>\$16,328,631</b>	<b>\$16,952,210</b>	<b>\$18,144,402</b>

**Eight agencies accounted for the majority of the program's activity  
(Charts 11, 12, and Appendices A, B)**

Reported claims distribution among state agencies is consistent with agency size and the nature of work being performed by employees. A majority, 82% (2,232) of all claims and paid 84% (\$15,301,472) of all benefits in FY 2005. The eight agencies are: Human Services, MnSCU, Transportation, Corrections, Natural Resources, Public Safety, Veterans' Homes, and Administration. This compares with 83% (reported) and 85% (paid) in FY 2004.

Charts 11 and 12 contain information on these eight agencies, while Appendices A (Reported) and B (Benefit Costs) contain agency-by-agency comparison of the number of claims reported and the amount of benefits paid in FY 2004 and FY 2005.

Chart 11/Composition of Reported Claims by Agency/FY 2005

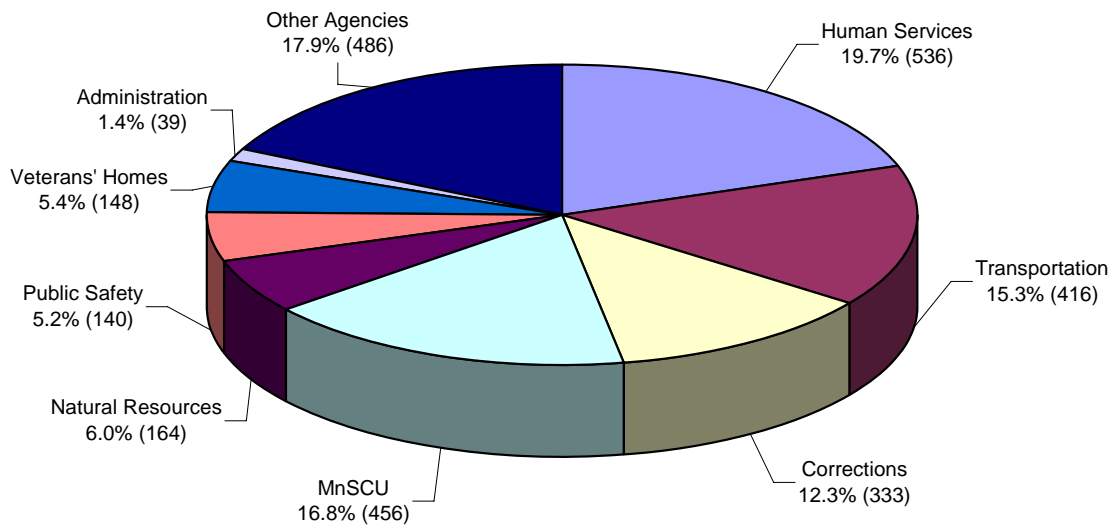
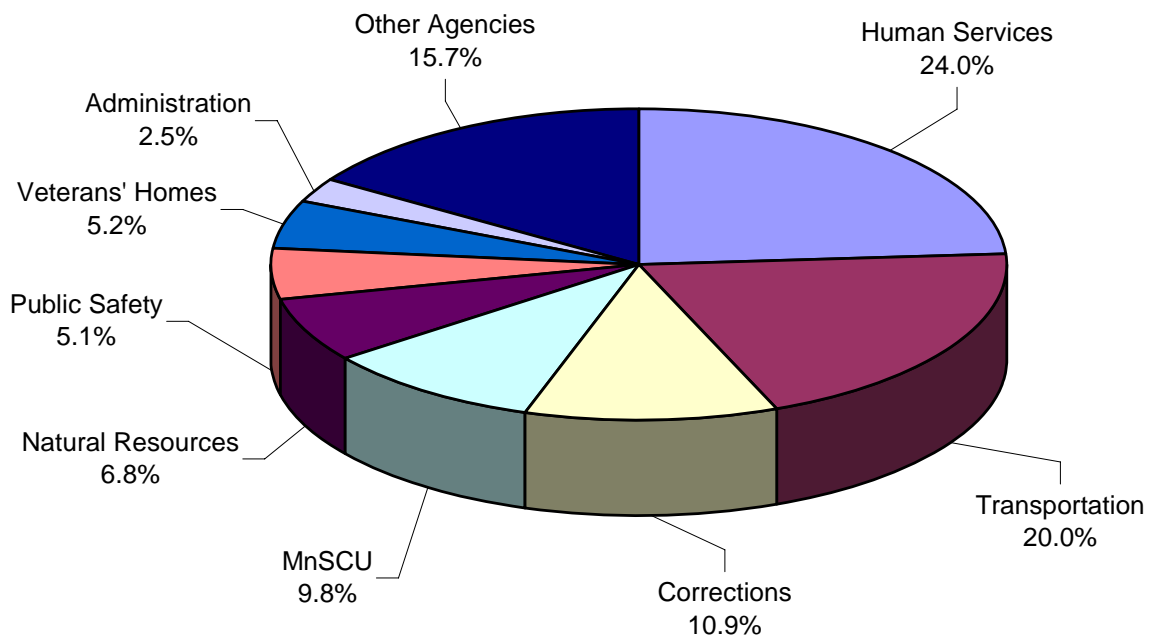


Chart 12/Composition of Benefits Paid by Agency/FY 2005





**Benefit costs for these eight agencies increased 6.3%  
(Chart 13 and Appendix B)**

Combined benefit costs for the eight large agencies increased a total of 6.3% (\$901,230) from FY 2004 to FY 2005. Chart 13 shows data for these eight agencies. Cost data for the remaining agencies is contained in Appendix B (p. 31).

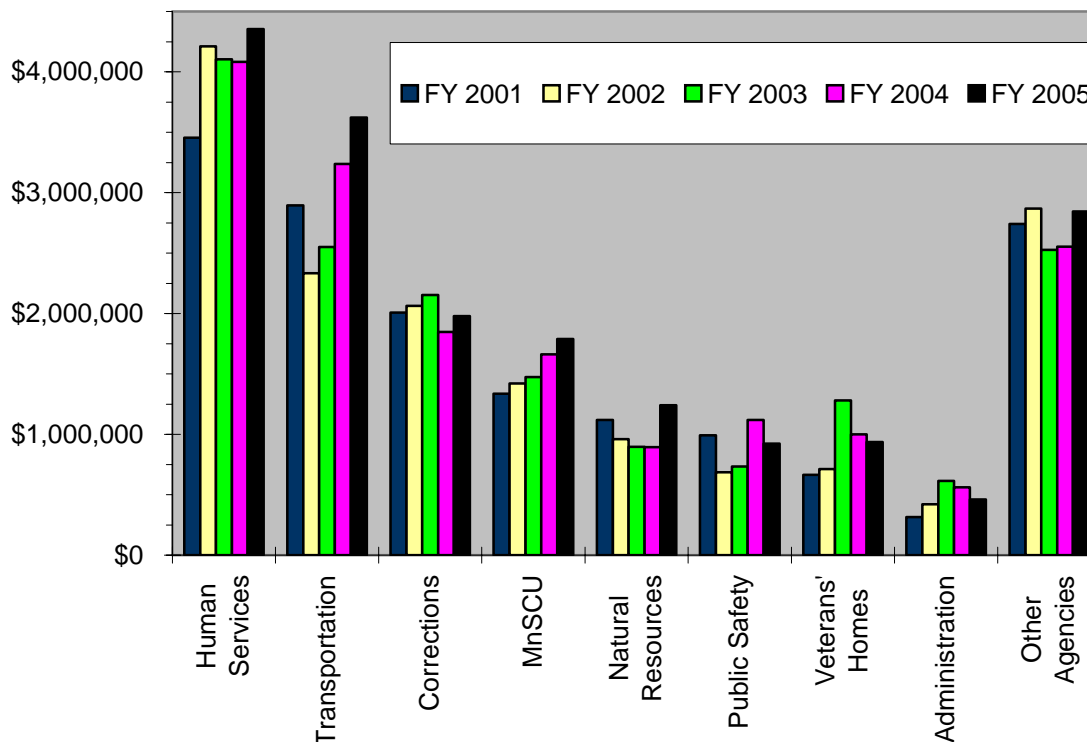
***Caution urged when comparing agencies***

It must be noted that comparisons of agencies' workers' compensation costs may be misleading and must be kept in perspective. One must consider many factors when comparing costs among agencies: the number and age of employees, the type of work done, the salaries paid, the number of hours worked, and the type and severity of injuries.

***Declines in Costs for Three of the Largest Eight Agencies***

The Department of Public Safety's benefit costs in FY 2005 declined \$196,847 (17.6%), the Department of Administration's benefit costs declined \$101,469 (18.1%), and the Veterans Homes Board's benefit costs declined \$63,149 (6.3%). The remaining five agencies experienced a range of increases from 6.7% to as much as 38.8%. The combined total of all other agencies experienced an increase in benefit costs of 11.4% (\$290,962) from FY 2004 to FY 2005.

Chart 13/Benefit Costs for Eight Agencies/FYs 2001-2005



	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 01-05	FY 04-05
	<b>Benefit Costs</b>					<b>Change</b>	
<b>Human Services</b>	\$3,453,933	\$4,212,445	\$4,103,952	\$4,082,300	\$4,354,401	26.1%	6.7%
<b>Transportation</b>	\$2,894,599	\$2,332,345	\$2,549,547	\$3,238,122	\$3,621,474	25.1%	11.8%
<b>Corrections</b>	\$2,007,067	\$2,064,536	\$2,152,379	\$1,845,647	\$1,979,826	-1.4%	7.3%
<b>MnSCU</b>	\$1,336,432	\$1,419,566	\$1,472,436	\$1,660,488	\$1,787,108	33.7%	7.6%
<b>Natural Resources</b>	\$1,119,645	\$961,395	\$896,443	\$893,452	\$1,239,895	10.7%	38.8%
<b>Public Safety</b>	\$992,676	\$685,345	\$732,581	\$1,120,193	\$923,346	-7.0%	-17.6%
<b>Veterans' Homes</b>	\$664,555	\$712,880	\$1,280,657	\$999,380	\$936,231	40.9%	-6.3%
<b>Administration</b>	\$314,186	\$419,342	\$613,478	\$560,660	\$459,191	46.2%	-18.1%
<b>Totals 8 Agencies</b>	\$12,783,093	\$12,807,854	\$13,801,473	\$14,400,242	\$15,301,472	19.7%	6.3%
<b>Other Agencies</b>	\$2,741,082	\$2,866,448	\$2,527,158	\$2,551,968	\$2,842,930	3.7%	11.4%
<b>Totals Overall</b>	\$15,524,175	\$15,674,302	\$16,328,631	\$16,952,210	\$18,144,402	16.9%	7.0%

## **Claim Characteristics (*Charts 14, 15 and 16*)**

Claims are defined in the Workers' Compensation Program by four different characteristics:

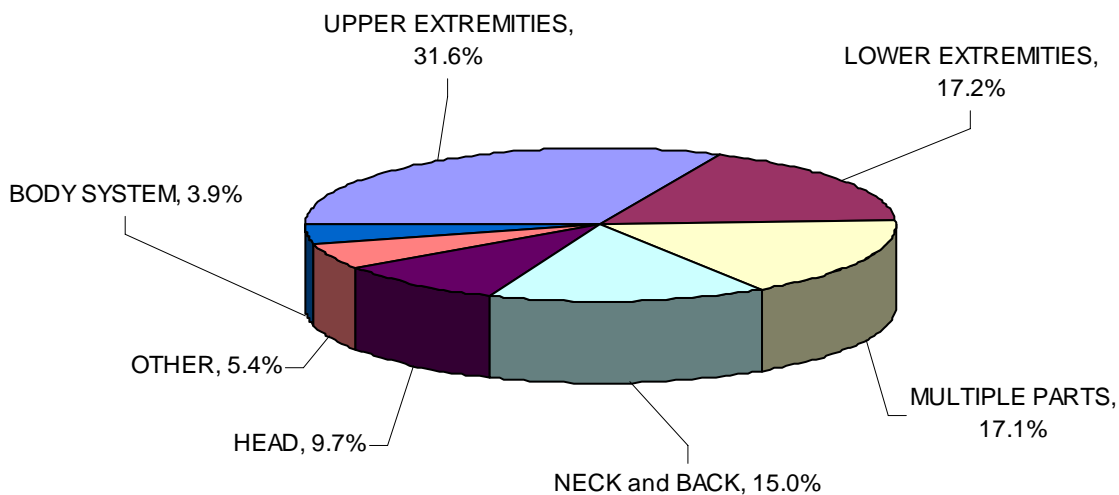
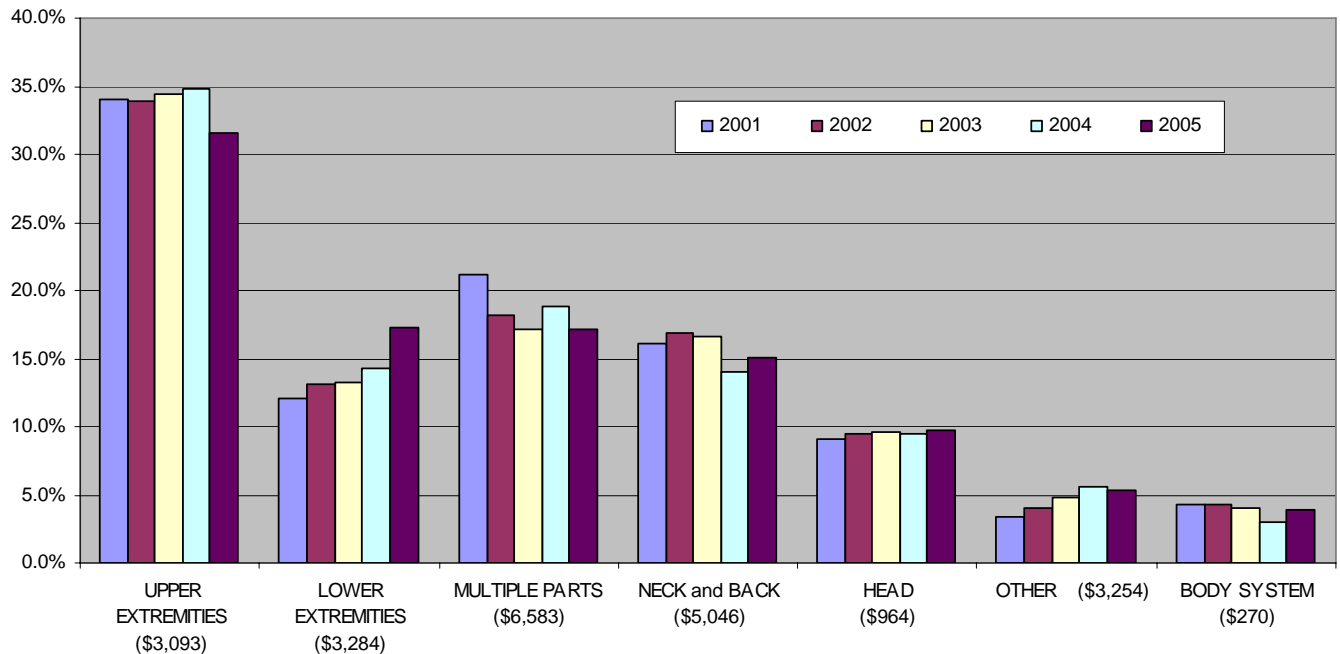
- body part
- cause
- nature
- source

We present charts 14, 15 and 16 describing the distribution and average claim cost of injuries by body part, cause, and nature. Source is excluded from analysis due to the large number of possible source codes.

Average claim costs are based on a five year claim maturity and therefore represent the costs to date of claims reported in FY 2001. More information about injury characteristic coding can be found at <http://www.doer.state.mn.us/ei-wc/manuals.htm>.

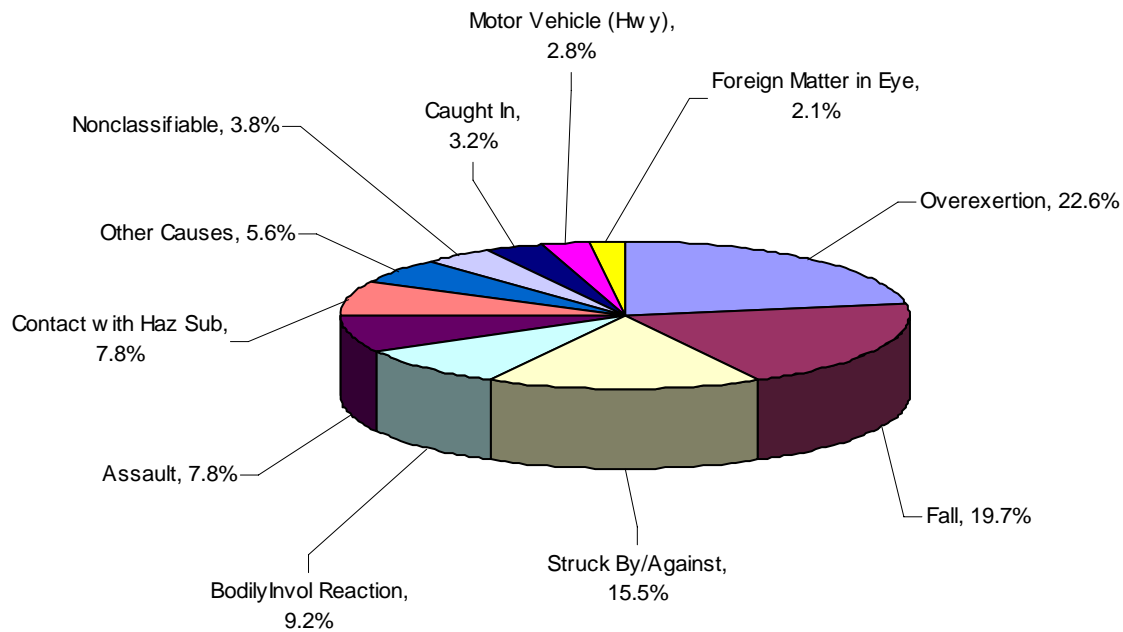
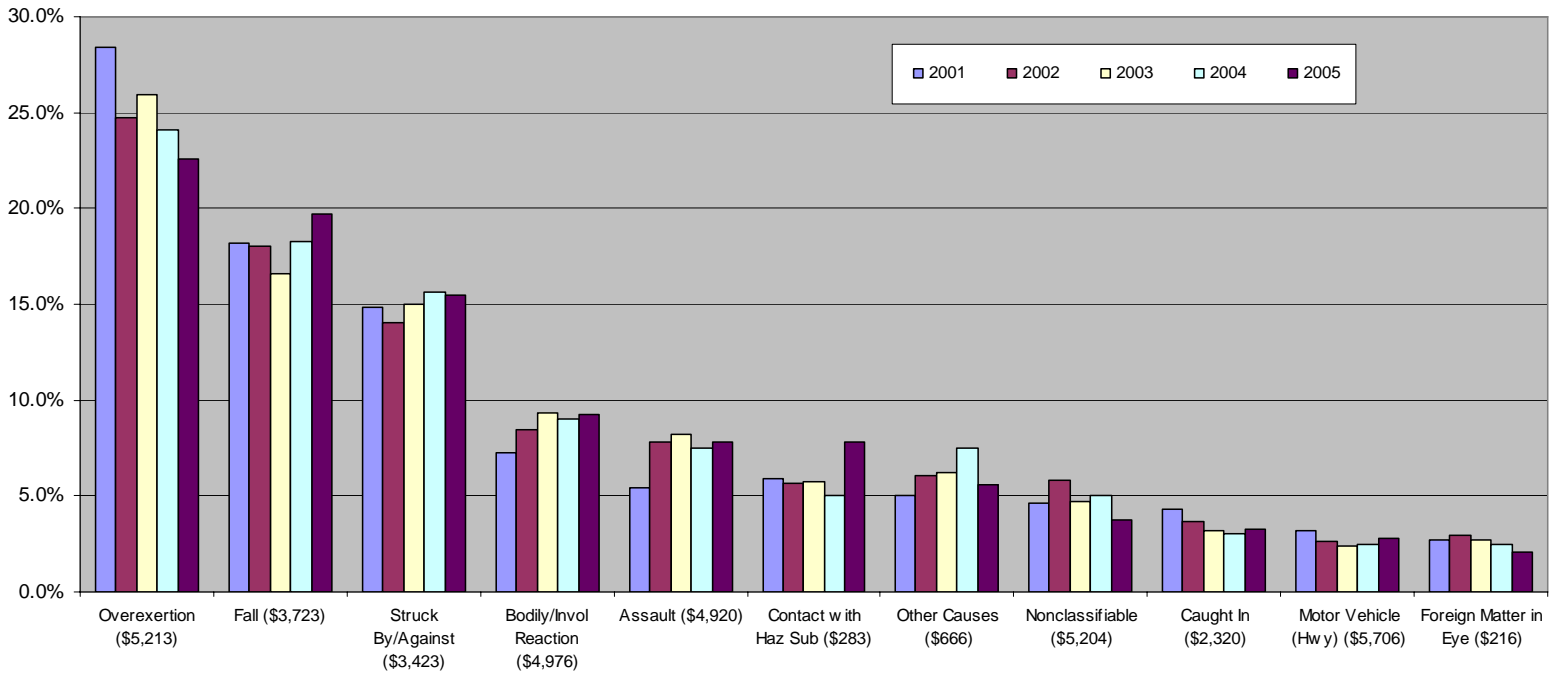
### Chart 14/Distribution (%) of reported claims by body part injured/ FYs 2001-2005

In FY 2005, upper extremities (arm, shoulder, elbow, wrist) continued to be the most frequently reported injured body part (31.6%), occurring almost twice as often as the next most frequently reported injured body part, lower extremities (17.2%). Injuries involving multiple body parts (\$6,583/claim) and injuries to the back and neck (\$5,046/claim) have the highest average cost per claim.



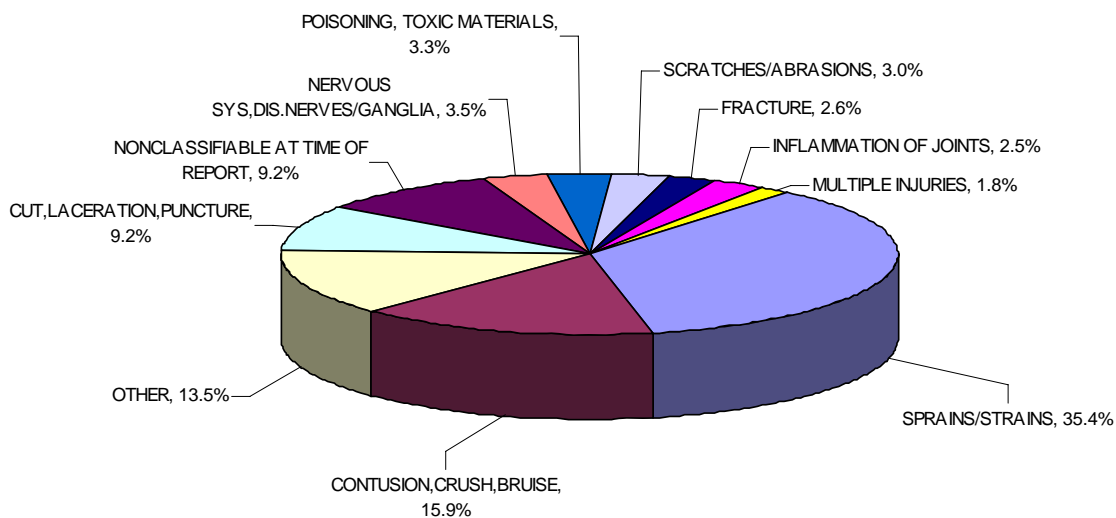
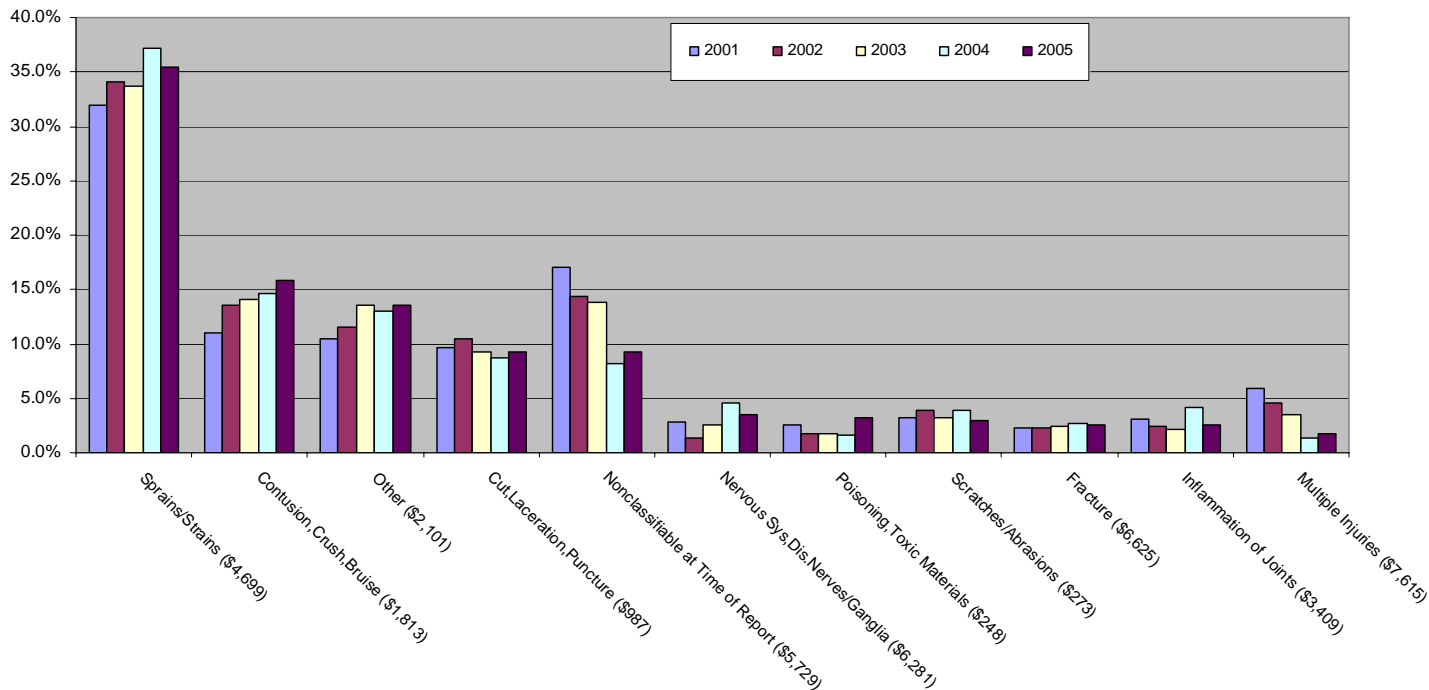
### Chart 15/Distribution (%) of reported claims by injury cause (type)/ FYs 2001-2005

The injury "cause" or "type" identifies the event which directly caused the injury. In FY 2005, overexertion, defined as excessive physical effort (22.6%) and falls (19.7%) continue to be the most prevalent cause of injuries. Overexertion (\$5,213/claim) also represents one of the most expensive types of injuries, second only to motor vehicle claims (\$5,706/claim).



**Chart 16/Distribution (%) of reported claims by nature of injury/  
FYs 2001-2005**

The "nature" of an injury identifies the injury or illness in terms of its principal physical characteristics such as: a cut, broken bone, or pain. In FY 2005, sprains/strains continued to be the most frequently reported nature of injury (35.4%), occurring more than twice as often as the next most frequently reported nature, contusion/crush/bruise (15.9%). While occurring infrequently, multiple injuries (\$7,615/claim) and fractures (\$6,625/claim) represent the most expensive reported claims.



**The average workers' compensation claim incident rate for these eight agencies and for all other agencies increased in FY 2005 (*Chart 17*)**

The workers' compensation claim *incident rate* is an indicator of an agency's claims experience. It is an approximation of the number of reportable claims paid per year, per 100 full-time employees and is calculated as follows:

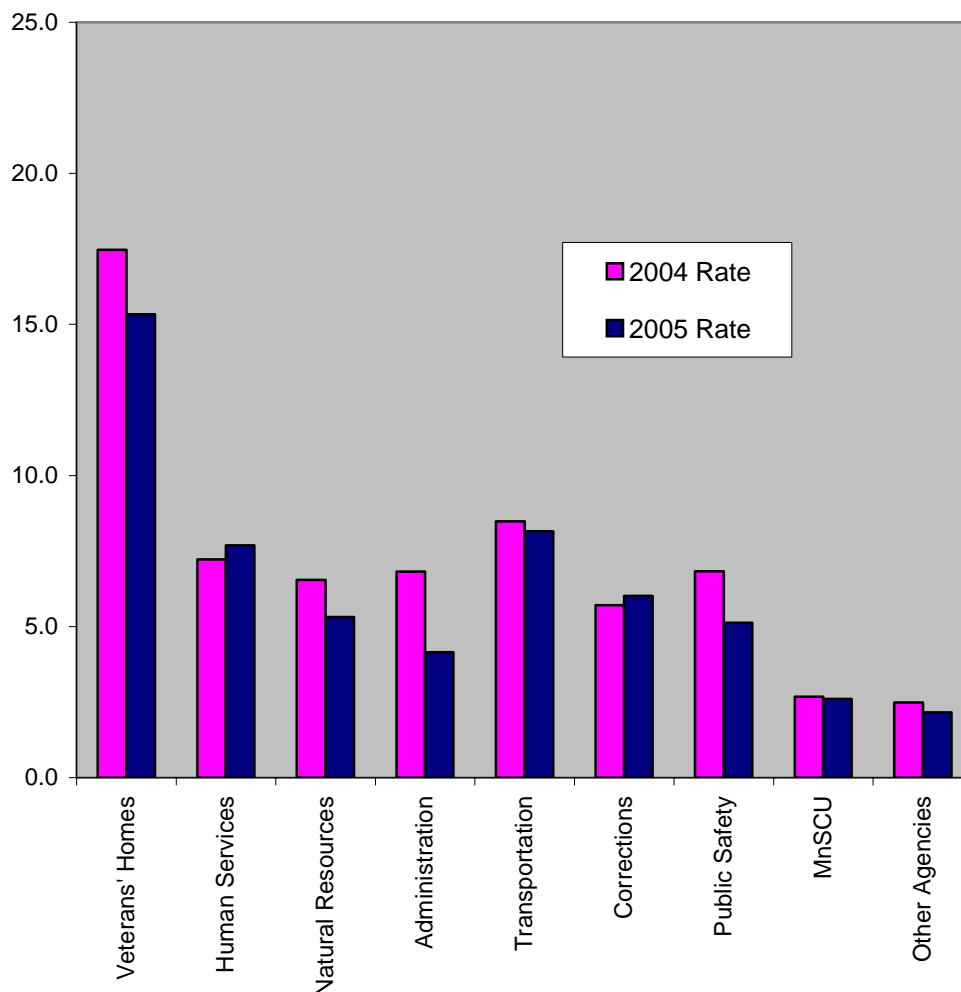
$$\text{Incident Rate} = \frac{\text{Number of Reportable Claims Paid} \times 200,000}{\text{Total Employee Hours Worked}}$$

A *reportable* claim is one in which an employee seeks medical treatment, we accept liability, and expenses are paid.

Overall, the incident rate decreased from 5.4 in FY 2001 to 4.6 in FY 2005. See Chart 17 for five year rate comparison.

The average incident rate decreased from 5.6 (claims per 100 FTE's) in FY 2004 to 5.4 in FY 2005 for the eight large agencies who account for the majority of the program's claims reported and benefits paid. The rate for all other agencies decreased in FY 2005, compared to FY 2004 by 0.3. This equates to fewer reportable injuries occurring for every 100 full-time employees. See Appendix C for individual agency incident rates for FY 2005.

Chart 18/Incident Rates/FYs 2004-2005

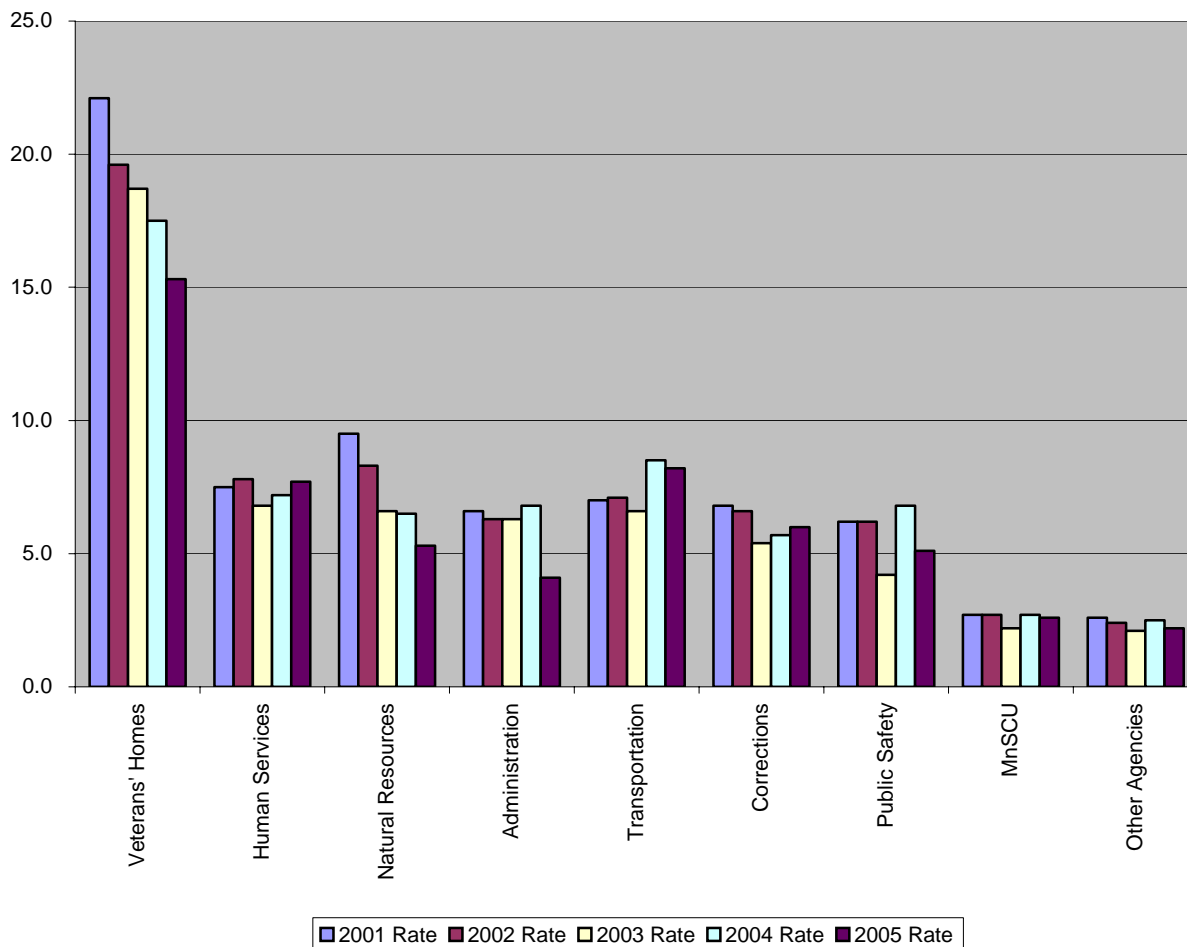


Agency	FY 2004		FY 2004 2004 Rate	FY 2005		FY 2005 2005 Rate	FY 04-05 Rate Change
	Reportable Claims	Hours Worked		Reportable Claims	Hours Worked		
<b>Veterans' Homes</b>	139	1,591,012	17.5	124	1,617,376	15.3	-2.2
<b>Human Services</b>	385	10,657,194	7.2	420	10,926,833	7.7	0.5
<b>Natural Resources</b>	151	4,616,081	6.5	123	4,631,152	5.3	-1.2
<b>Administration</b>	50	1,465,878	6.8	30	1,446,902	4.1	-2.7
<b>Transportation</b>	349	8,232,444	8.5	342	8,391,187	8.2	-0.3
<b>Corrections</b>	184	6,452,326	5.7	198	6,578,814	6.0	0.3
<b>Public Safety</b>	117	3,427,138	6.8	87	3,392,352	5.1	-1.7
<b>MnSCU</b>	323	24,100,811	2.7	299	22,943,850	2.6	-0.1
<b>Other Agencies</b>	264	21,215,893	2.5	233	21,537,076	2.2	-0.3
<b>All Agencies</b>	<b>1,962</b>	<b>81,758,777</b>	<b>4.8</b>	<b>1,856</b>	<b>81,465,542</b>	<b>4.6</b>	<b>-0.2</b>

\*Source of Hours Worked is SEMA4.



Chart 19/Incident Rate Comparison/FYs 2001-2005

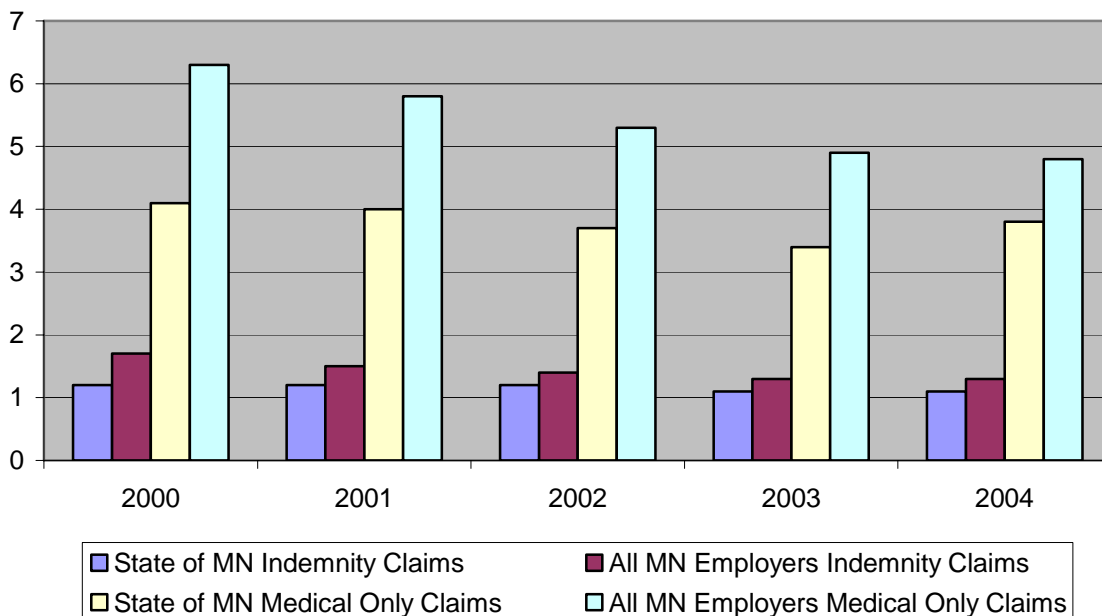


	2001 Rate	2002 Rate	2003 Rate	2004 Rate	2005 Rate	01-05 Rate Change
<b>Veterans' Homes</b>	22.1	19.6	18.7	17.5	15.3	-6.8
<b>Human Services</b>	7.5	7.8	6.8	7.2	7.7	+0.2
<b>Natural Resources</b>	9.5	8.3	6.6	6.5	5.3	-4.2
<b>Administration</b>	6.6	6.3	6.3	6.8	4.1	-2.5
<b>Transportation</b>	7.0	7.1	6.6	8.5	8.2	+1.2
<b>Corrections</b>	6.8	6.6	5.4	5.7	6.0	-0.8
<b>Public Safety</b>	6.2	6.2	4.2	6.8	5.1	-1.1
<b>MnSCU</b>	2.7	2.7	2.2	2.7	2.6	-0.1
<b>Other Agencies</b>	2.6	2.4	2.1	2.5	2.2	-0.4
<b>All Agencies</b>	5.4	5.1	4.2	4.8	4.6	-0.8

Claim rate increased slightly in FY 2005 but has declined during the last seven years (Chart 20).

**Chart 20/Paid Claims Per 100 FTE's**

Comparison of the State of Minnesota paid claims per 100 full-time equivalent employees to all Minnesota employers.

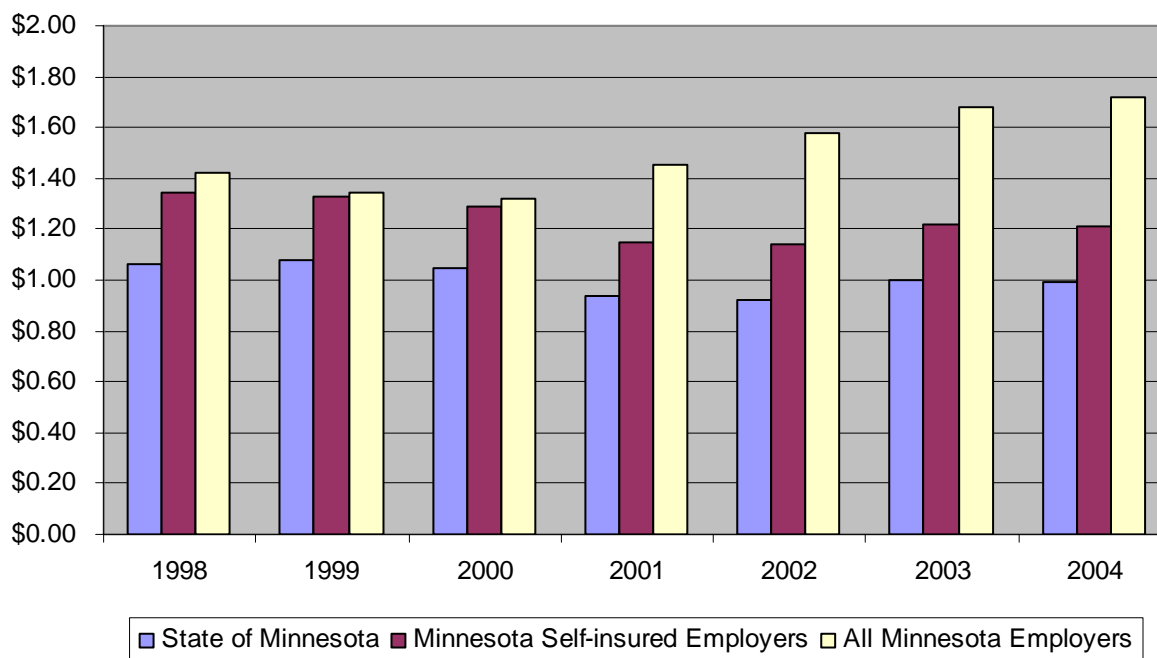


State of Minnesota Paid Claims Per 100 FTE CY DOI/FTE by FY			
Injury Calendar Year	Indemnity Claims	Medical Only Claims	Total Claims
1998	1.2	4.4	5.6
1999	1.2	4.3	5.5
2000	1.2	4.1	5.3
2001	1.2	4.0	5.2
2002	1.2	3.7	4.9
2003	1.1	3.4	4.5
2004	1.1	3.8	4.9

All Minnesota Employers Paid Claims Per 100 FTE CY DOI/FTE by FY			
Injury Calendar Year	Indemnity Claims	Medical Only Claims	Total Claims
1998	1.6	6.8	8.4
1999	1.7	6.5	8.2
2000	1.7	6.3	8.0
2001	1.5	5.8	7.3
2002	1.4	5.3	6.7
2003	1.3	4.9	6.2
2004	1.3	4.8	6.1

The total cost of the state's workers' compensation program has been stable during the last seven years when compared to payroll costs and to other Minnesota employers (Charts 21, 22).

Chart 21/Estimated Cost Per \$100 of Payroll

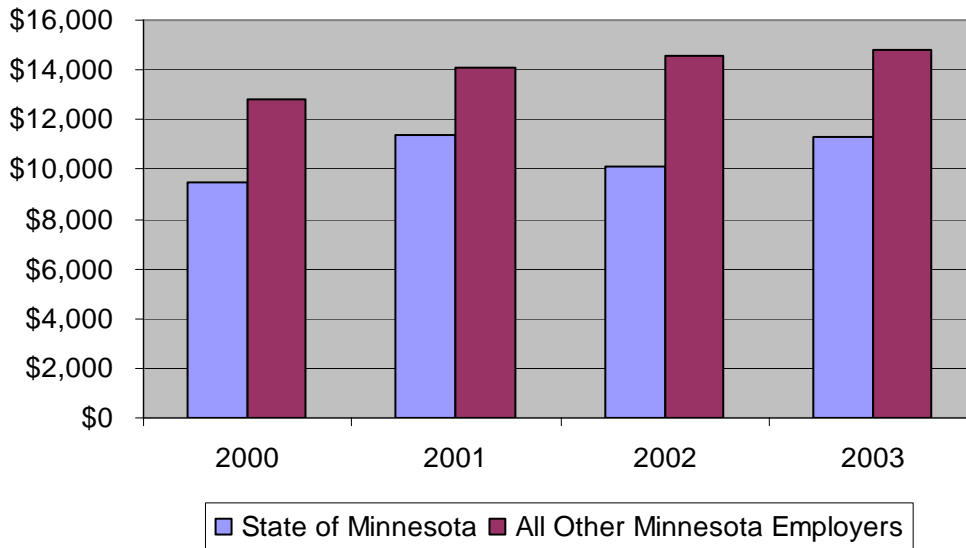


Comparison of the State of Minnesota Cost Per \$100 Payroll to Insurers and Self-Insured Employers				
Year	All Minnesota Employers	*	Minnesota Self-insured Employers	State of Minnesota
1998	\$1.42		\$1.34	\$1.06
1999	\$1.34		\$1.33	\$1.08
2000	\$1.32	*	\$1.29	\$1.05
2001	\$1.45	*	\$1.15	\$0.94
2002	\$1.58	*	\$1.14	\$0.92
2003	\$1.68	*	\$1.22	\$1.00
2004	\$1.72		\$1.21	\$0.99

\*from DOLI System Report, 2003 preliminary figures have been updated

### Chart 23/Average Cost of Indemnity Claims

Comparison of the State of Minnesota average indemnity benefits per indemnity claim to Minnesota employers (figures adjusted for wage growth).



Year	State of Minnesota	All Other Minnesota Employers
1998	\$9,500	N/A
1999	\$9,200	N/A
2000	\$9,500	\$12,800
2001	\$11,400	\$14,100
2002	\$10,100	\$14,600
2003	\$11,300	\$14,000

**FY 2005 Annual Report - Workers' Compensation Program**

**Appendix A: Reported Claims/FY 2004 – 2005 by Agency**

<b>Agency</b>	<b>FY 2004</b>	<b>FY 2005</b>	<b>% of Change</b>
Administration	70	39	-44.29%
Agriculture	21	16	-23.81%
Animal Health Board	0	4	100.00%
Attorney General	9	6	-33.33%
Boards & Commissions	8	9	12.50%
Perpich Center for Arts Educ	2	1	-50.00%
Commerce & Commerce Weights & Measures	15	9	-40.00%
Corrections	284	333	17.25%
Court of Appeals	1	1	No Change
Education	12	8	-33.33%
Explore MN Tourism	0	1	100.00%
Employment & Economic Development	39	53	35.90%
Employee Relations	1	3	200.00%
Examining Boards	7	4	-42.86%
Faribault Academies	21	13	-38.10%
Finance	3	3	No Change
Friends of MN Conservation Corp	21	60	185.71%
Gambling Control	0	0	No Change
Governor's Office	0	2	100.00%
Health	29	21	-27.59%
Higher Educ Services Office	4	2	-50.00%
Historical Society	10	9	-10.00%
House of Representatives	7	9	28.57%
Housing Finance	2	4	100.00%
Human Rights	0	1	100.00%
Human Services	484	536	10.74%
Indian Affairs Council	0	2	100.00%
Investment Board	0	0	No Change
IRRRB	4	5	25.00%
Judicial	13	5	-61.54%
Judicial Standards Board	0	0	No Change
Labor & Industry	11	12	9.09%
Legislative Auditor	0	0	No Change
Legislative Coord Committee	0	0	No Change
Lottery	5	9	80.00%
Mediation Services	0	1	100.00%
Military Affairs	27	24	-11.11%
Minnesota Planning	0	0	No Change
MN State Retirement	0	0	No Change
MNSCU	478	456	-4.60%
Natural Resources	199	164	-17.59%
Office of Environmental(Waste Mgt)	0	0	No Change
Ombudsman-Corrections	1	0	-100.00%
Ombudsperson for Families	0	0	No Change
Pollution Control Agency	30	16	-46.67%
Public Defense Board	4	8	100.00%
Public Employee Retirement Assoc.	8	3	-62.50%
Public Safety	187	140	-25.13%
Public Utilities Commission	0	0	No Change
Racing Commission	0	0	No Change
Revenue	23	19	-17.39%
Revisor of Statutes	0	0	No Change
Secretary of State	2	0	-100.00%
State Arts Board	0	0	No Change
State Auditor	3	0	-100.00%
State Fair	28	31	10.71%
State Senate	4	8	100.00%
Tax Court	0	0	No Change
Teachers Retirement Assoc.	3	2	-33.33%
Transportation	452	416	-7.96%
Trial Courts	85	80	-5.88%
Veterans Affairs	1	5	400.00%
Veterans Home Board	168	148	-11.90%
Work Comp Court of Appeals	1	0	-100.00%
Zoo	18	17	-5.56%
<b>TOTAL</b>	<b>2805</b>	<b>2718</b>	<b>-3.10%</b>

**FY 2005 Annual Report - Workers' Compensation Program**

**Appendix B: Benefit Costs/FY 2004 – 2005 by Agency**

<b>Agency</b>	<b>FY 2004</b>	<b>FY 2005</b>	<b>% of Change</b>
Administration	\$560,660	\$459,191	-18.10%
Agriculture	\$125,399	\$143,477	14.42%
Animal Health Board	\$0	\$191	100.00%
Attorney General	\$46,051	\$25,640	-44.32%
Boards & Commissions	\$144,515	\$58,651	-59.42%
Perpich Center for Arts Education	\$7,020	\$4,277	-39.07%
Commerce & Commerce Weights & Measures	\$168,698	\$58,933	-65.07%
Corrections	\$1,845,647	\$1,979,826	7.27%
Court of Appeals	\$22,917	\$759	-96.69%
Education	\$60,586	\$48,671	-19.67%
Explore MN Tourism	\$0	\$1,344	100.00%
Employment & Econ Development	\$320,757	\$258,585	-19.38%
Employee Relations	\$21,042	\$2,392	-88.63%
Examining Boards	\$9,796	\$48,303	393.08%
Faribault Academies	\$94,686	\$97,322	2.78%
Finance	\$1,162	\$749	-35.54%
Friends of MN Conservation Corp	\$4,894	\$13,936	184.76%
Gambling Control	\$8,243	\$626	-92.41%
Governor's Office	\$122	\$707	479.51%
Health	\$116,474	\$91,228	-21.68%
Higher Educ Services Office	\$2,846	\$3,748	31.69%
Historical Society	\$6,040	\$14,727	143.82%
House of Representatives	\$5,409	\$34,472	537.31%
Housing Finance	\$22,172	\$1,808	-91.85%
Human Rights	\$20,702	\$18,441	-10.92%
Human Services	\$4,082,300	\$4,354,401	6.67%
Indian Affairs Council	\$0	\$15	100.00%
Investment Board	\$0	\$0	No Change
IRRRB	\$101,344	\$241,775	138.57%
Judicial	\$85,436	\$5,873	-93.13%
Judicial Standards Board	\$0	\$0	No Change
Labor & Industry	\$43,572	\$43,385	-0.43%
Legislative Auditor	\$130	\$0	-100.00%
Legislative Coordinating Committee	\$0	\$0	No Change
Legislative Reference Library	\$0	\$0	No Change
Lottery	\$55,473	\$16,416	-70.41%
Mediation Services	\$25,090	\$30,493	21.53%
Military Affairs	\$154,663	\$236,340	52.81%
Minnesota Planning	\$5,319	\$13,175	147.70%
MN State Retirement	\$0	\$0	No Change
MNSCU	\$1,660,488	\$1,787,108	7.63%
Natural Resources	\$893,452	\$1,239,895	38.78%
Office of Environmental(Waste Mgt)	\$497	\$0	-100.00%
Ombudsman-Crime Victims (AGY abolished)	\$1,003	\$0	-100.00%
Ombudsperson for Families	\$0	\$0	No Change
Pollution Control Agency	\$30,116	\$43,726	45.19%
Public Defense Board	\$22,701	\$11,231	-50.53%
Public Employee Retirement Assoc.	\$55,116	\$19,015	-65.50%
Public Safety	\$1,120,193	\$923,346	-17.57%
Public Utilities Commission	\$0	\$0	No Change
Racing Commission	\$0	\$0	No Change
Revenue	\$123,056	\$86,395	-29.79%
Revisor of Statutes	\$0	\$0	No Change
Secretary of State	\$2,133	\$18,572	770.70%
State Arts Board	\$0	\$0	No Change
State Auditor	\$29,798	\$16,876	-43.37%
State Fair	\$45,500	\$56,900	25.05%
State Senate	\$468	\$16,627	3452.78%
Tax Court	\$0	\$0	No Change
Teachers Retirement	\$1,335	\$218	-83.67%
Transportation	\$3,238,122	\$3,621,474	11.84%
Trial Courts	\$258,078	\$841,674	226.13%
Veterans Affairs	\$840	\$1,948	131.90%
Veterans Home Board	\$999,380	\$936,231	-6.32%
Work Comp Court of Appeals	\$36,103	\$2,100	-94.18%
Zoo	\$264,666	\$211,189	-20.21%
<b>TOTAL</b>	<b>\$16,952,210</b>	<b>\$18,144,402</b>	<b>7.03%</b>

**FY 2005 Annual Report - Workers' Compensation Program**

**Appendix C: Agency Incident Rates/FY 2005**

<b>Agency</b>	<b># of Hours Worked</b>	<b>Reportable Claims</b>	<b>Incident Rate</b>
Administration	1,446,902	30	4.15
Agriculture	723,916	13	3.59
Animal Health Board	62,578	1	3.20
Attorney General	619,528	5	1.61
Boards & Commissions	352,130	8	4.54
Perpich Center for Arts Education	131,836	1	1.52
Commerce & Commerce Weights & Measures	553,311	7	2.53
Corrections	6,578,814	198	6.02
Court of Appeals	148,827	1	1.34
Education	724,277	5	1.38
Explore Minnesota Tourism	76,677	0	0.00
Employment & Economic Development	2,922,856	34	2.33
Employee Relations	250,131	1	0.80
Examining Boards	317,638	4	2.52
Faribault Academies	306,910	11	7.17
Finance	263,399	0	0.00
Friends of MN Conservation Corp	Not Available	* 30	Not Available
Gambling Control	50,931	0	0.00
Governor's Office	81,695	2	4.90
Health	2,349,740	16	1.36
Higher Educ Services Office	120,863	2	3.31
Historical Society	Not Available	* 9	Not Available
House of Representatives	Not Available	* 4	Not Available
Housing Finance	316,544	1	0.63
Human Rights	76,742	1	2.61
Human Services	10,926,833	420	7.69
Indian Affairs Council	9,358	1	21.37
Investment Board	34,164	0	0.00
IRRRB	159,824	5	6.26
Judicial-Supreme Court	487,902	4	1.64
Judicial Standards Board	3,472	0	0.00
Labor & Industry	583,854	5	1.71
Legislative Auditor	105,336	0	0.00
Legislative Coord Committee/Revisor of Statutes	166,302	0	0.00
Lottery	251,851	7	5.56
Mediation Services	26,992	0	0.00
Military Affairs	443,464	16	7.22
MN State Retirement	136,980	0	0.00
MNSCU	22,943,850	299	2.61
MNSCU-Student Workers	Not Available	* 29	Not Available
Natural Resources	4,631,152	123	5.31
Office of Environmental Assistance	102,723	0	0.00
Ombudsperson for Families	6,082	0	0.00
Pollution Control Agency	1,314,829	14	2.13
Public Defense Board	855,632	4	0.93
Public Employee Retirement Assoc.	151,959	1	1.32
Public Safety	3,392,352	87	5.13
Public Utilities Commission	71,636	0	0.00
Racing Commission	14,097	0	0.00
Revenue	2,049,753	13	1.27
Secretary of State	154,728	0	0.00
State Arts Board	17,534	0	0.00
State Auditor	203,160	0	0.00
State Fair	Not Available	* 17	Not Available
State Senate	Not Available	* 3	Not Available
Tax Court	10,135	0	0.00
Teachers Retirement	149,479	1	1.34
Transportation	8,391,187	342	8.15
Trial Courts	3,153,806	33	2.09
Veterans Affairs	62,688	2	6.38
Veterans Home Board	1,617,376	124	15.33
Work Comp Court of Appeals	24,007	0	0.00
Zoo	334,800	14	8.36
<b>TOTAL</b>	<b>81,465,542</b>	<b>1,856</b>	<b>4.56</b>

\* Reportable Claim #'s are not included in the **1,856** TOTAL