

**STATE OF OKLAHOMA**  
**WORKERS' COMPENSATION COMMISSION**  
**2014 ANNUAL REPORT**



Submitted June, 2015



**STATE OF OKLAHOMA  
WORKERS' COMPENSATION COMMISSION**

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June 30, 2015**

Current Members of the Commission:

Bob Gilliland  
Chairman

LeRoy Young  
Vice-Chairman

Mark Liotta  
Member

Former 2014 Members of the Commission:

Troy Wilson  
Chairman

Denise Engle  
Vice-Chairman

Governor of Oklahoma  
Mary Fallin

Cabinet Secretary  
Chris Bengé  
Secretary of State

Former 2014 Cabinet Secretary  
Larry Parman  
Secretary of State  
Secretary of Commerce

Interim Executive Director  
Kim Bailey

Former 2014 Executive Director  
Rick Farmer

Prepared in accordance with Title 85A O.S. §§25 and 101.

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# Introduction

Oklahoma's workers' compensation system was reformed by SB 1062 in 2013, establishing the Administrative Workers' Compensation Act. The Act created the Workers' Compensation Commission (WCC) which became fully operational effective February 1, 2014. This report reviews the effort and results of the WCC in calendar year 2014. It demonstrates significant success for the first 11 months of the Commission.

The statistics reported here do not reflect a full year of activity. In fact, many of them include only a few months of actual activity. For example, the Commission has jurisdiction over injuries that occurred after January 31, 2014. The statute of limitations for these claims is 12 months. As a result the claims reported in Table 1 do not reflect all injuries occurring during the months in the table. It contains only the claims for that month reported in the partial year ending December 31, 2014. Additional claims for each of these months were eligible to be filed and were filed in 2015. Similarly, orders generally occur several weeks into a claim. As a result, order writing activity did not start occurring in a significant way until April and the orders listed in Table 4 are for a partial year. The same can be said for all of the tables in this report. In future annual reports, when the Commission's processes are in full operation for an entire year the statistics will be a more accurate reflection of the overall workers' compensation system. These current tables demonstrate the work of the Commission in its start-up phase only.

The mission of the Workers' Compensation Commission is to effectively and efficiently serve the public by responding fairly and timely to the needs of the injured worker. It provides for medical treatment, rehabilitation and compensation for lost wages resulting from a work related injury. Injuries may result from a single incident, cumulative trauma or occupational illness. The Commission exists to assist the injured worker in his or her ability to return to work with the most limited interruption to work and family life as possible. The goals of the reform were to provide for injured workers, while reducing costs in the overall system thereby encouraging job growth on Oklahoma.

The total number of claims filed with the Commission in 2014 was 3541, as seen in Table 1. Table 3 indicates that 5311 hearings and pre-hearing conferences related to these 3541 cases. Table 5 shows 1742 orders were written ordering various types of payment in the amount of \$4,741,829. Regrettably, Table 8 shows that 46 death claims were filed during 2014. Again, these numbers are limited by the partial year and are best seen as initial data from the start-up phase of the Commission.

More injuries occurred on Tuesdays and Wednesdays than other days of the week according to Table 2. Table 6 shows more injuries were caused by slip and falls than by any other cause. About 1/3 of claims were filed by women as seen in Table 11.

In an effort to serve these claimants and reduce the need for litigation the WCC's Counselor Division took a proactive approach, primarily calling seriously injured workers based on the Employer's First Report of Injury (Form 2) before a disputed claim was filed (Form 3). The Counselor Division handled over 15,000 phone calls in 2014.

To assure that Oklahoma employers have the required workers' compensation insurance for their employees the WCC's Compliance Division conducted 82 investigations resulting in 36 judgments. The total penalties assessed was \$1,894,850.00.

Under the authority of the WCC, the Insurance Services Department currently regulates 180 self-insured Own Risk employers comprised of 143 of the largest private corporations and 37 of the largest public entities in the State of Oklahoma. The department receives inquiries monthly from employers regarding potential applications for new Own Risk participants. The department issues new permits and renewal permits. In addition, the department regulates six self-insured group associations, covering some 560 employers. It also regulates 42 Third Party Administrators and three marketing organizations.

As required by law, two assessments were issued by the Commission to pay claims for injured workers. In May, 2014, a 6% assessment was issued on behalf of the Multiple Injury Trust Fund. This assessment brought in \$62,029,380. A Self-Insurance Guaranty Fund assessment collected \$1,071,840.

Even with these assessments the overall cost of the workers' compensation system was greatly reduced.

The National Council on Compensation Insurance recommended a 22% reduction in Oklahoma's workers' compensation insurance rates as a result of the new Act and its implementation. Table 19 indicates that employers paid \$910,772,585 in workers' compensation insurance premiums for 2014. In addition, the own-risk estimated premium was \$172,040,108 for a total insurance market of \$1,082,812,693. If the NCCI recommendation is fully implemented by insurance carriers, Oklahoma employers will realize a savings of more than \$220,000,000 each year. Those cost reductions should assist in making Oklahoma a better place to do business and encourage economic expansion and job growth in our state. Oklahoma state government spends \$44,000,000 on workers' compensation insurance. The savings to the state budget should exceed \$9,000,000.

In order to fulfill its mission, the Commission conducts a multitude of necessary functions. It receives notices and filings, certifies documents, prepares and transmits records on appeal, and provides public access to Commission files and records, as authorized by law. The Commission processes requests and notices for claims, settlements, hearings and trials, dockets and orders. It maintains Worker's Compensation insurance proof of coverage records for employers, and regulates and monitors self-insured employers, self-insured group employers and third-party administrators.

The Commission notifies employers of non-compliance due to lack of proper coverage for their employees and collects fees for violation. It provides information and resources to the public regarding the claims process. The Commission provides training for medical providers, insurance carriers, attorneys, government officials, human resources personnel, and those in other related fields. Table 20 indicates that the WCC was \$114,981 under budget for FY-14.

The Commission is required by Title 85A Oklahoma Statutes, Sections 25 and 101, to prepare this report. It contains injury statistics, information related to payment and award of benefits, and workload data of the Administrative Law Judges.

Injury characteristics are derived from information reported by the claimant on the Employee's First Notice of Injury (CC-Form-3), and are not necessarily based on a medical diagnosis.

Dollar values for benefits paid are based upon data provided by employers, insurance carriers, and third-party administrators on the Report of Compensation Paid/Suspension of Payments (CC-Form-4).

Multiple submissions for a single injury or illness via CC-Form-4 were consolidated into single cases, for which cumulative dollar amounts were reported.

# **Section 1— Overview**

**Table 1**

**Filings by Month of Accident or Illness\***

<b>Month of Injury</b>	<b>Total Claims</b>	<b>Percent of Total</b>
January	1 <sup>a</sup>	0.03
February	460	12.99
March	431	12.17
April	443	12.51
May	434	12.26
June	380	10.73
July	398	11.24
August	343	9.69
September	276	7.79
October	224	6.33
November	112	3.16
December	39	1.10
Total	3541	100%

\*Data derived from CC-Form-3 filings

<sup>a</sup> Based on the February 1, 2014 effective date of WCC jurisdiction, this January injury filing was clearly in error.

**Table 2**

**Filings by Day of the Week of Accident or Illness\***

<b>Day of the Week of Accident or Illness</b>	<b>Total Claims</b>	<b>Percent</b>
Total	3541	100
Sunday	244	6.9
Monday	593	16.7
Tuesday	619	17.5
Wednesday	600	16.9
Thursday	573	16.2
Friday	571	16.1
Saturday	341	9.6

\*Data derived from CC-Form-3 filings

## **Section II— Activity of Administrative Law Judges**

**Table 3**

**Dockets of Administrative Law Judges**

<b>Administrative Law Judge</b>	<b>Hearings</b>	<b>PHC</b>	<b>TOTAL</b>
Curtin	208	1229	1437
Egan	207	1066	1273
Inhofe	210	993	1203
Sommer	213	1185	1398
Totals	<b>838</b>	<b>4473</b>	<b>5311</b>

**Table 4****Select Orders Written by Administrative Law Judges\***

<b>Order Type</b>	<b>Curtin</b>	<b>Egan</b>	<b>Inhofe</b>	<b>Sommer</b>	<b>Totals</b>
Abeyance	3	3	-	4	10
Attorney Fees	-	-	-	1	1
Compensability	14	11	14	14	53
Consolidation	-	-	5	1	6
Change of Physician	168	148	130	150	596
Death Benefits	6	4	4	1	15
Claim Denied	8	11	8	7	34
Dismiss Claim	-	-	1	-	1
Dismiss w/Prejudice	10	10	6	4	30
Dismiss w/o Prejudice	8	5	3	3	19
Ins. Compliance Penal	1	5	-	-	6
Joint Petition*	67	88	78	39	272
Med. Case Mgmt. Appr.	1	2	2	6	11
IME Req. by Agreement	11	13	5	9	38
IME Req. by Claimant	9	9	5	10	33
IME Req. by Commission	1	2	1	-	4
IME Req. by Resp.	9	10	4	8	31
Medical Treatment	4	3	1	2	10
IME Req. by Unknown	23	20	18	18	79
Order for Mediation	15	3	10	15	43
Miscellaneous	39	37	31	30	137
Party Dismiss	12	9	7	16	44
PPD Compensability	-	-	-	1	1
Nunc Pro Tunc IME	-	1	-	-	1
Nunc Pro Tunc	-	4	-	3	7
Supplemental Order	-	2	1	-	3
TTD	11	11	10	4	36
TTD Compensability	8	4	5	9	26
TTD Denial	-	1	1	-	2
TTD Terminate	-	2	2	2	6
TTD Extension	-	3	-	-	3
Venue Change Appr.	3	9	4	3	19
Vacate	-	2	-	-	2
Vacate IME/VRE	-	1	1	-	2
Withdrawal Atty.	63	59	24	15	161
<b>Total Orders</b>	<b>494</b>	<b>492</b>	<b>381</b>	<b>375</b>	<b>1742</b>

\*Joint Petition orders may be signed by any of the Administrative Law Judges regardless of original judicial assignment.

**Table 5**  
**Total Orders and Settlements**

Order Type	Total	Amount
Abeyance .....	10	
Attorney Fees .....	1	\$1,122
Compensability .....	53	
Consolidation .....	6	
Change of Physician .....	596	
Death Benefits .....	15	\$1,799,351
Claim Denied .....	34	
Dismiss Claim .....	1	
Dismiss w/Prejudice .....	30	
Dismiss w/o Prejudice .....	19	
Ins. Compliance Penal .....	6	\$17,500
Joint Petition .....	272	\$2,907,556
Med. Case Mgmt. Appr. ....	11	
IME Req. by Agreement .....	38	
IME Req. by Claimant .....	33	
IME Req. by Commission .....	4	
IME Req. by Resp. ....	31	
Medical Treatment .....	10	
IME Req. by Unknown .....	79	
Order for Mediation .....	43	
Miscellaneous .....	137	
Party Dismiss .....	44	
Permanent Partial Disability Compensability .....	1	\$10,174*
Nunc Pro Tunc IME .....	1	
Nunc Pro Tunc .....	7	
Supplemental Order .....	3	
Temporary Total Disability .....	36	
Temporary Total Disability Compensability .....	26	
Temporary Total Disability Denial .....	2	
Temporary Total Disability Terminate .....	6	
Temporary Total Disability Extension .....	3	
Venue Change Approval .....	19	
Vacate .....	2	
Vacate IME/VRE .....	2	
Withdrawal Attorney .....	161	
<b>Total Orders</b> .....	<b>1,742</b>	<b>\$4,741,829</b>

\*Many attorneys are awaiting rulings from the Oklahoma Supreme Court regarding constitutional issues before pursuing PPD claims.

## **Section III— Filings by Cause of Injury**

**Table 6**  
**Total Filings by Cause of Injury\***

Injury Cause	All Filings		Gender			
	Number	Percent	Male		Female	
			Number	Percent	Number	Percent
<b>Totals</b>	<b>3,541<sup>a</sup></b>	<b>100%</b>	<b>2,325</b>	<b>100%</b>	<b>1,215</b>	<b>100%</b>
<b>Caught In, Under or Between</b>						
Machinery	16	0.45	14	0.60	2	0.16
Object Handled	21	0.59	14	0.60	7	0.58
Collapsing Materials	3	0.08	2	0.09	1	0.08
Caught In/Between NOC	149	4.21	124	5.33	25	2.06
<b>Cut, Puncture, Scrape</b>						
Hand Tool, Not Powered	26	0.73	23	0.99	3	0.25
Object Being Lifted or Handled	318	8.98	206	8.86	112	9.22
Powered Hand Tool	6	0.17	6	0.26	-	-
Cut/Puncture/Scrape NOC	19	0.54	16	0.69	3	0.25
<b>Fall, Slip or Trip Injury</b>						
Fall/Slip - Different Level	164	4.63	137	5.89	27	2.22
Fall/Slip - From Ladder, Scaffold	80	2.26	69	2.97	11	0.91
Fall/Slip - From Liquid Grease Spills	108	3.05	35	1.51	73	6.01
Fall/Slip - Into Opening	44	1.24	31	1.33	13	1.07
Fall/Slip - On Same Level	38	1.07	18	0.77	20	1.65
Slipped, Did not Fall	3	0.08	1	0.04	2	0.16
Fall/Slip - On Ice or Snow	86	2.43	45	1.94	41	3.37
Fall/Slip - On Stairs	39	1.10	24	1.03	15	1.23
Fall/Slip/Trip NOC	393	11.10	187	8.04	206	16.95
<b>Motor Vehicle</b>						
Crash of Water Vehicle	-	-	-	-	-	-
Crash of Rail Vehicle	-	-	-	-	-	-
Motor Vehicle/Collision	242	6.83	187	8.04	55	4.53
Fixed Object/Collision	1	0.03	1	0.04	-	-
Airplane Crash	-	-	-	-	-	-
Vehicle Upset	12	0.34	12	0.52	-	-
Motor Vehicle NOC	5	0.14	4	0.17	1	0.08

**Table 6**

**Total Filings by Cause of Injury, Continued...**

Injury Cause	All Filings		Gender			
	Number	Percent	Male		Female	
			Number	Percent	Number	Percent
<b>Strain or Injury By</b>						
Continual Noise	6	0.17	6	0.26	-	-
Twisting	49	1.38	32	1.38	17	1.40
Jumping	10	0.28	8	0.34	2	0.16
Holding or Carrying	8	0.23	6	0.26	2	0.16
Lifting	24	0.68	10	0.43	14	1.15
Pushing or Pulling	165	4.66	120	5.16	45	3.70
Reaching	16	0.45	6	0.26	10	0.82
Using Tool or Machine	29	0.82	28	1.20	1	0.08
Welding/Throwing	-	-	-	-	-	-
Repetitive Motion	172	4.86	79	3.40	92	7.57
Strain/Injury, NOC	3	0.08	3	0.13	-	-
<b>Striking Against or Stepping On</b>						
Striking/Stepping on Moving Parts	3	0.08	2	0.09	1	0.08
Lifted/Handled Object	133	3.76	82	3.53	51	4.20
Sand, Scrape or Cleaning Operations	1	0.03	-	-	1	0.08
Stationary Object	-	-	-	-	-	-
Step on Sharp Object	3	0.08	3	0.13	-	-
Strike Against/Step on, NOC	42	1.19	30	1.29	12	0.99
<b>Struck or Injured By</b>						
Person (Not in the Act of a Crime)	53	1.50	14	0.60	39	3.21
Struck/Injured by Falling Object	158	4.46	118	5.08	40	3.29
Hand Tool/Machine in Use	17	0.48	15	0.65	2	0.16
Motor Vehicle	38	1.07	29	1.25	9	0.74
Machine Moving Parts	51	1.44	41	1.76	10	0.82
Lifted or Handled Object	174	4.91	103	4.43	71	5.84
Object Handled by Others	5	0.14	1	0.04	4	0.33
Animal or Insect	16	0.45	11	0.47	5	0.41
Explosion/Flare Back	13	0.37	12	0.52	1	0.08
Struck/Injured by, NOC	141	3.98	98	4.22	43	3.54

**Table 6**

**Total Filings by Cause of Injury, Continued...**

Injury Cause	All Filings		Gender			
	Number	Percent	Male Number	Male Percent	Female Number	Female Percent
<b>Miscellaneous Causes</b>						
Absorption/Ingestion/Inhalation, NOC	20	0.56	14	0.60	6	0.49
Foreign Body in Eye	12	0.34	12	0.52	-	-
Person (Criminal Act)	77	2.17	41	1.76	36	2.96
Other than Physical	-	-	-	-	-	-
Cumulative (All Others)	2	0.06	2	0.09	-	-
Other Misc. Causes	241	6.81	180	7.74	61	5.02
<b>Burn or scale - Heat or Cold</b>						
Chemicals	17	0.48	11	0.47	6	0.49
Contact, Hot Object or Substances	18	0.51	10	0.43	8	0.66
Cold Objects or Substances	-	-	-	-	-	-
Temperature Extremes	11	0.31	10	0.43	1	0.08
Fire or Flame	3	0.08	3	0.13	-	-
Steam or Hot Fluids	1	0.03	1	0.04	-	-
Dust, gases, Fumes	2	0.06	1	0.04	1	0.08
Welding Operations	-	-	-	-	-	-
Radiation	-	-	-	-	-	-
Abnormal Air Pressure	3	0.08	3	0.13	-	-
Electrical Current	8	0.23	6	0.26	2	0.16
Contact with NOC	23	0.65	18	0.77	5	0.41

<sup>A</sup> One filing did not specify gender.

\*Data derived from CC-Form 3 filings.

**Table 7**  
**Awards Made by Cause of Injury\***

<b>Injury Cause</b>	<b>Awards</b>	<b>Percent</b>
Fall, Slip or Trip	77	22.85%
Struck or Injured By	59	17.51%
Strain or Injury By	46	13.65%
Cut, Puncture, Scrape	44	13.06%
Caught In, Under or Between	36	10.68%
Miscellaneous, Not Otherwise Classified	31	9.20%
Motor Vehicle	27	8.01%
Striking Against or Stepping On	10	2.97%
Burn or Scald - Heat or Cold Exposures	7	2.08%
<b>Total</b>	<b>337</b>	

\*Includes Joint Petition Settlements

## **Section IV— Death Filings**

**Table 8**  
**Percent Distribution of Death Filings by Gender and by NAICS**  
**Sectors\***

NAICS Sectors	Total Death Filings		Gender			
	Count	Percent	Male		Female	
			Count	Percent	Count	Percent
Agriculture, Forestry, Fishing & Hunting	-	-	-	-	-	-
Mining	12	26.09	11	25.00	1	50.00
Utilities	-	-	-	-	-	-
Construction	6	13.04	6	13.64	-	-
Manufacturing	5	10.87	4	9.09	1	50.00
Wholesale Trade	-	-	-	-	-	-
Retail Trade	3	6.52	3	6.82	-	-
Transportation & Warehousing	5	10.87	5	11.36	-	-
Information	1	2.17	1	2.27	-	-
Finance & Insurance	-	-	-	-	-	-
Real Estate, Rental & Leasing	-	-	-	-	-	-
Professional, Scientific & Technical Services	2	4.35	2	4.55	-	-
Management of Companies & Enterprises	-	-	-	-	-	-
Administrative, Support, waste Management & Remediation Services	2	4.35	2	4.55	-	-
Educational Services	-	-	-	-	-	-
Health Care & Social Assistance	-	-	-	-	-	-
Arts, Entertainment & Recreation	-	-	-	-	-	-
Accommodation & Food Services	2	4.35	2	4.55	-	-
Other Services (except Public Administration)	-	-	-	-	-	-
Public Administration	-	-	-	-	-	-
Nonclassifiable and invalid codes	5	10.87	5	11.36	-	-
Total Public Sectors	3	6.52	3	6.82	-	-
Totals	46	100%	44	100%	2	100%

\*Data derived from CC-Form 3A filings

**Table 9**

**Percent Distribution of Death Filings by Gender and Age\***

Age of Injured or Ill Workers	Total Death Filings		Gender			
	Count	Percent*	Male		Female	
			Count	Percent*	Count	Percent*
15 years or less	-	-	-	-	-	-
16-17 years	-	-	-	-	-	-
18-19 years	-	-	-	-	-	-
20-24 years	3	6.52	2	4.35	1	2.17
25-34 years	7	15.22	7	15.22	-	-
35-44 years	12	26.09	12	26.09	-	-
45-54 years	11	23.91	10	21.74	1	2.17
55-64 years	11	23.91	11	23.91	-	-
65 years or more	2	4.35	2	4.35	-	-
Unknown	-	-	-	-	-	-
<b>Total</b>	<b>46</b>	<b>100%</b>	<b>44</b>	<b>95.65%</b>	<b>2</b>	<b>4.35%</b>

\*Data derived from CC-Form 3A filings. Percentages under gender columns are out of total filings of claims, including but not limited to CC-Form 3, 3A, 3B, and 3F.

## **Section V— Filings by Part of Body Injured**

**Table 10**  
**Number and Percent Distribution of Cases By Part of Body**  
**Affected\***

Part of Body Affected	All Filings		Gender of Injured or Ill Worker			
	Number	Percent	Male		Female	
			Number	Percent	Number	Percent
Abdomen	23	0.65	20	0.86	3	0.25
Ankle Left	24	0.68	15	0.65	9	0.74
Ankle Right	31	0.88	19	0.82	12	0.99
Ankle UNS	3	0.08	1	0.04	2	0.16
Ankle Both	3	0.08	1	0.04	2	0.16
Arm Left	56	1.58	41	1.76	15	1.23
Arm Right	68	1.92	39	1.68	29	2.39
Arm UNS	2	0.06	1	0.04	1	0.08
Arm Upper Left	0	-	0	-	0	-
Arm Upper Right	2	0.06	1	0.04	1	0.08
Arm Upper UNS	0	-	0	-	0	-
Arms Both	14	0.40	9	0.39	5	0.41
Arms Upper Both	0	-	0	-	0	-
Back Lower	241	6.81	163	7.01	78	6.42
Back Middle	27	0.76	16	0.69	11	0.91
Back UNS	539	15.22	338	14.54	201	16.54
Back Upper	17	0.48	12	0.52	5	0.41
Body Parts UNS	17	0.48	11	0.47	6	0.49
Body System	6	0.17	4	0.17	2	0.16
Brain	7	0.20	5	0.22	2	0.16
Chest	34	0.96	24	1.03	10	0.82
Circulatory System	10	0.28	9	0.39	1	0.08
Digestive System	2	0.06	2	0.09	0	-
Ear Inside Left	2	0.06	1	0.04	1	0.08
Ear Inside Right	0	-	0	-	0	-
Ear Inside UNS	0	-	0	-	0	-
Ear Outside Left	0	-	0	-	0	-
Ear Outside Right	0	-	0	-	0	-
Ears Inside Both	6	0.17	6	0.26	0	-
Ears Outside Both	0	-	0	-	0	-
Ears Outside UNS	0	-	0	-	0	-
Ears UNS	0	-	0	-	0	-
Elbow Left	15	0.42	10	0.43	5	0.41

**Table 10**  
**Number and Percent Distribution of Cases By Part of Body**  
**Affected Continued...**

Elbow Right	16	0.45	9	0.39	7	0.58
Elbow UNS	1	0.03	1	0.04	0	-
Elbows Both	3	0.08	2	0.09	1	0.08
Excretory System	3	0.08	3	0.13	0	-
Eye Left	10	0.28	8	0.34	2	0.16
Eye Right	7	0.20	7	0.30	0	-
Eye UNS	2	0.06	1	0.04	1	0.08
Eyes Both	5	0.14	4	0.17	1	0.08
Face UNS	23	0.65	15	0.65	8	0.66
Feet	23	0.65	19	0.82	4	0.33
Fingers	8	0.23	8	0.34	0	-
Fingers Left Hand	40	1.13	37	1.59	3	0.25
Fingers Right Hand	38	1.07	32	1.38	6	0.49
Foot Left	70	1.98	48	2.06	22	1.81
Foot Right	78	2.20	52	2.24	26	2.14
Foot UNS	2	0.06	1	0.04	1	0.08
Forearm Left	1	0.03	0	-	1	0.08
Forearm Right	1	0.03	1	0.04	0	-
Forearm UNS	0	-	0	-	0	-
Forearms Both	1	0.03	0	-	1	0.08
Hand Left	117	3.30	84	3.61	33	2.72
Hand Right	126	3.56	78	3.35	48	3.95
Hand UNS	4	0.11	2	0.09	2	0.16
Hands Both	67	1.89	29	1.25	38	3.13
Head	203	5.73	128	5.51	75	6.17
Hip UNS	15	0.42	8	0.34	7	0.58
Hip Left	23	0.65	10	0.43	13	1.07
Hip Right	22	0.62	11	0.47	11	0.91
Hips Both	11	0.31	6	0.26	5	0.41
Jaw	1	0.03	0	-	1	0.08
Knee Left	126	3.56	77	3.31	49	4.03
Knee Right	147	4.15	93	4.00	54	4.44
Knee UNS	4	0.11	4	0.17	0	-
Knees Both	38	1.07	12	0.52	26	2.14
Leg Left	63	1.78	51	2.19	12	0.99
Leg Lower Left	2	0.06	2	0.09	0	-
Leg Lower Right	5	0.14	2	0.09	3	0.25

**Table 10**

**Number and Percent Distribution of Cases By Part of Body Affected**

**Continued...**

Leg Lower UNS	0	-	0	-	0	-
Leg Right	67	1.89	41	1.76	26	2.14
Leg UNS	1	0.03	1	0.04	0	-
Legs Both	21	0.59	16	0.69	5	0.41
Legs Lower Both	1	0.03	1	0.04	0	-
Lower Body UNS	0	-	0	-	0	-
Lower Extremities UNS	0	-	0	-	0	-
Mouth	6	0.17	3	0.13	3	0.25
Multiple Parts	30	0.85	29	1.25	1	0.08
Musculoskeletal	3	0.08	1	0.04	2	0.16
Neck	288	8.13	175	7.53	113	9.30
Nervous system	7	0.20	3	0.13	4	0.33
Nonclassifiable	12	0.34	12	0.52	0	-
Nose	5	0.14%	2	0.09	3	0.25
Other Systems	0	-	0	-	0	-
Respiratory System	53	1.50	47	2.02	6	0.49
Scalp	0	-	0	-	0	-
Shoulder Left	205	5.79	142	6.11	63	5.19
Shoulder Right <sup>a</sup>	256	7.23	187	8.04	68	5.60
shoulder UNS	8	0.23	5	0.22	3	0.25
Shoulders Both	39	1.10	23	0.99	16	1.32
Side Left	2	0.06	1	0.04	1	0.08
Side Right	2	0.06	1	0.04	1	0.08
Side UNS	0	-	0	-	0	-
Skull	0	-	0	-	0	-
Thigh Left	1	0.03	1	0.04	0	-
Thigh Right	0	-	0	-	0	-
Thigh Uns	0	-	0	-	0	-
Thighs Both	1	0.03	1	0.04	0	-
Toes Left Foot	1	0.03	1	0.04	0	-
Toes Right Foot	1	0.03	0	-	1	0.08
Toes UNS	0	-	0	-	0	-
Trunk UNS	5	0.14	4	0.17	1	0.08
Upper Extremes UNS	0	-	0	-	0	-
Wrist Left	27	0.76	15	0.65	12	0.99
Wrist Right	35	0.99	17	0.73	18	1.48
Wrist UNS	0	-	0	-	0	-
Wrists Both	9	0.25	3	0.13	6	0.49
Totals	3541	100%	2325	100%	1215	100%

<sup>a</sup> One filing did not include gender.

## **Section VI— Filings by Gender**

**Table 11**  
**Total Claims Filed by Gender**

Month of Filing	Total Claims	Percent*	Gender of Injured or Ill Workers			
			Male		Female	
			Number	Percent**	Number	Percent**
January	1	0.03	1	100	-	-
February	460	12.99	316	68.70	144	31.30
March	431	12.17	278	64.50	153	35.50
April <sup>a</sup>	443	12.51	300	67.72	142	32.05
May	434	12.26	284	65.44	150	34.56
June	380	10.73	248	65.26	132	34.74
July	398	11.24	272	68.34	126	31.66
August	343	9.69	223	65.01	120	34.99
September	276	7.79	167	60.51	109	39.49
October	224	6.33	144	64.29	80	35.71
November	112	3.16	66	58.93	46	41.07
December	39	1.10	26	66.67	13	33.33
<b>Total</b>	<b>3,541</b>	<b>100%</b>	<b>2,325</b>	<b>65.66%</b>	<b>1,215</b>	<b>34.31%</b>

<sup>a</sup> One filing did not indicate gender.

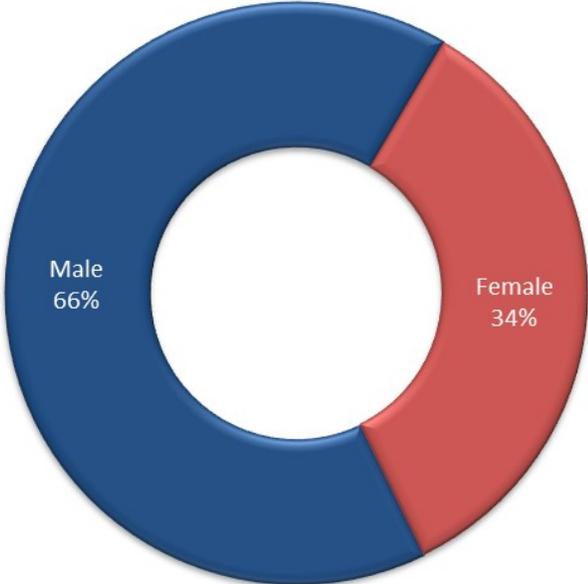
\*Percentage of total filings

\*\*Percentage for each gender in the respective month

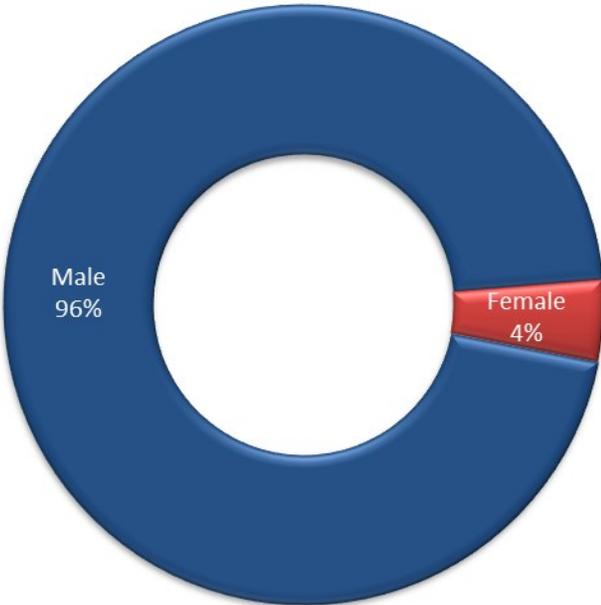
**Figure 1**

**Percent Distribution of Filings by Gender**

**All Filings**



**Death Filings**



## **Section VII— Type of Coverage**

**Table 12**

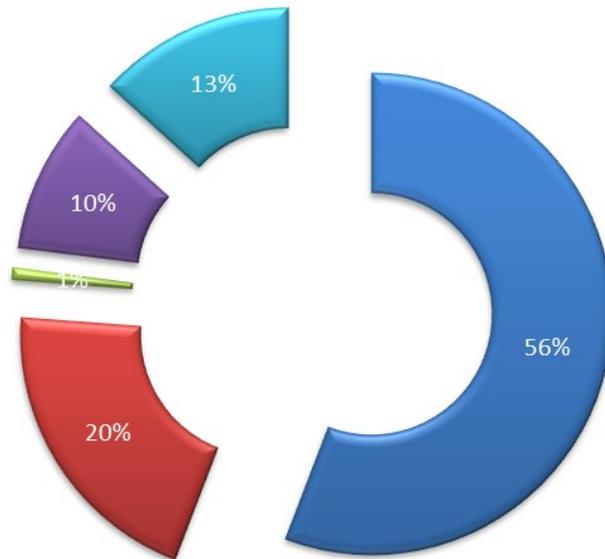
**Distribution of Filings by Type of Coverage**

Type of Coverage	Count	Percent
Private Insurance Carriers	1977	55.83
CompSource	720	20.33
Group Self-Insurance	29	8.82
Individual Own-Risk	346	9.77
Uninsured/Unknown	469	13.24
<b>Total</b>	<b>3541</b>	<b>100%</b>

**Figure 2**

**Distribution of Filings by Type of Coverage**

■ Private Insurance Carriers ■ CompSource ■ Group Self-Insurance  
■ Individual Own-Risk ■ Uninsured/Unknown



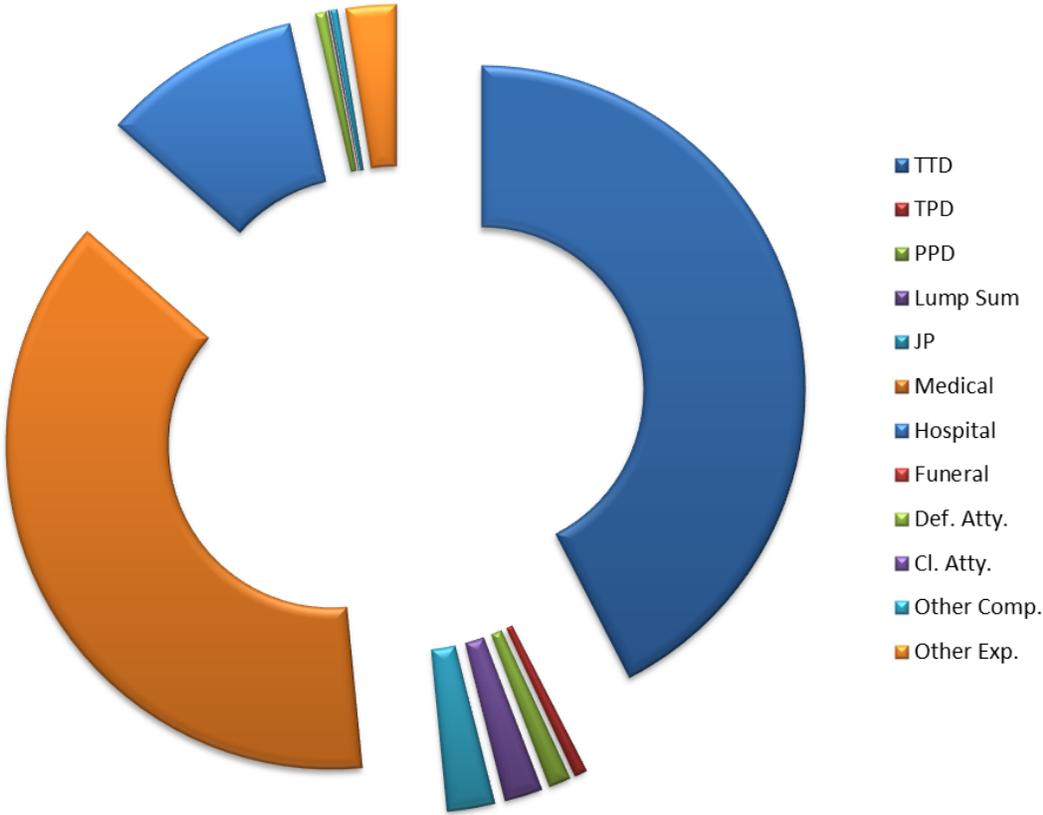
## **Section VIII— Benefit Payment Data**

**Table 13**  
**Benefits Reported Paid 2014**

Type of Benefit	Total \$ Amount Reported*
Temporary Total Disability	5,973,674.81
Temporary Partial Disability	91,788.76
Permanent Partial Disability	156,314.01
Lump Sum Payment	266,107.07
Joint Petition Settlement	331,541.50
Medical Expenses	5,350,233.68
Hospital Expenses	1,397,721.54
Funeral Expenses	2,905.76
Defense Attorney Fees	80,878.87
Claimant Attorney Fees	11,863.89
Vocational Rehabilitation	140,958.35
Other Compensation	50,455.35
Other Expenses	355,264.52
<b>TOTAL</b>	<b>\$14,346,838.08</b>

\*Dollar amounts are reported to the Commission by employers, insurance carriers, and third-party administrators on the CC-Form-4 as a closing report, report of payment suspension, or amended report.

**Figure 3**  
**Benefits Reported Paid**



**Section IX— North American Industry  
Classification Systems (NAICS)**

**Table 14****Percent Distribution of Filings by NAICS Sectors**

NAICS Sectors	All Filings		Gender			
	Count	Percent	Male		Female	
			Count	Percent	Count	Percent
Agriculture, Forestry, Fishing & Hunting	72	2.03	38	1.07	34	0.96
Mining, Quarrying, and Oil & Gas Extraction	238	6.72	225	6.35	13	0.37
Utilities	12	0.34	10	0.28	2	0.06
Construction	383	10.82	372	10.51	11	0.31
Manufacturing <sup>a</sup>	443	12.51	362	10.22	80	2.26
Wholesale Trade	143	4.04	104	2.94	39	1.10
Retail Trade	415	11.72	209	5.90	206	5.82
Transportation and Warehousing	178	5.03	144	4.07	34	0.96
Information	22	0.62	12	0.34	10	0.28
Finance & Insurance	29	0.82	10	0.28	19	0.54
Real Estate, Rental, and Leasing	63	1.78	38	1.07	25	0.71
Professional, Scientific and Technical Services	63	1.78	41	1.16	22	0.62
Management of Companies and Enterprises	5	0.14	4	0.11	1	0.03
Administrative Support, Waste Management and Remediation Services	249	7.03	186	5.25	63	1.78
Educational Services	16	0.45	5	0.14	11	0.31
Health Care & Social Assistance	327	9.23	59	1.67	268	7.57

## Percent Distribution of Filings by NAICS Sectors

### Continued...

Arts, Entertainment and Recreation	19	0.54	11	0.31	8	0.23
Accommodation and Food Services	233	6.58	81	2.29	152	4.29
Other Services (Except Public Administration)	75	2.12	53	1.50	22	0.62
Nonclassifiable	222	6.27	159	4.49	63	1.78
Public Administration	334	9.43	202	5.70	132	3.73
	3541	100%	2325	65.66%	1215	34.34%

<sup>a</sup> One filing did not indicate gender.

**Table 15**

**Percent Distribution of Filings by NAICS Subsectors**

<b>Agriculture, Forestry, Fishing, Hunting</b>	<b>Count</b>	<b>Percent</b>
Crop Production	11	0.31
Animal Production and Aquaculture	8	0.23
Forestry & Logging	3	0.08
Fishing, Hunting, Trapping	48	1.36
Support Activities for Agriculture & Forestry	2	0.06
<b>Subtotal</b>	<b>72</b>	
<b>Mining</b>		
Oil & gas Extraction	42	1.19
Mining (except Oil & gas)	9	0.25
Support Activities for Mining	187	5.28
<b>Subtotal</b>	<b>238</b>	
<b>Utilities</b>		
Utilities	12	0.34
<b>Subtotal</b>	<b>12</b>	
<b>Manufacturing</b>		
Food Manufacturing	56	1.58
Beverage & Tobacco Product	26	0.73
Textile Mills	2	0.06
Textile Product Mills	1	0.03
Apparel Manufacturing	2	0.06
Leather & Allied Product Manufacturing	1	0.03
Wood Product Manufacturing	3	0.08
Paper Manufacturing	5	0.14
Printing & Related Support Activities	6	0.17
Petroleum & Coal Products Manufacturing	6	0.17
Chemical Manufacturing	11	0.31
Plastics & Rubber Products Manufacturing	41	1.16
Nonmetallic Mineral Product Manufacturing	29	0.82
Primary Metal Manufacturing	26	0.73
Fabricated Metal Product Manufacturing	87	2.46
Machinery Manufacturing	70	1.98
Computer & Electronic Product Manufacturing	5	0.14
Electrical Equipment, Appliance & Component Manufacturing	7	0.20
Transportation Equipment Manufacturing	44	1.24
Furniture & Related Product Manufacturing	5	0.14
Miscellaneous Manufacturing	10	0.28
<b>Subtotal</b>	<b>443</b>	

## Percent Distribution of Filings by NAICS Subsectors

Continued...

<b>Wholesale Trade</b>		
Merchant Wholesalers, Durable Goods	67	1.89
Merchant Wholesalers, Nondurable Goods	72	2.03
Wholesale Electronic Markets, Agents & Brokers	4	0.11
<b>Subtotal</b>	<b>143</b>	
<b>Retail Trade</b>		
Motor Vehicle & Parts Dealers	40	1.13
Furniture & Home Appliance Stores	12	0.34
Electronics & Appliance Stores	1	0.03
Building Material, Garden Equipment & Supplies Dealers	54	1.52
Food & Beverage Stores	77	2.17
Health & Personal Care Stores	9	0.25
Gasoline Stations	12	0.34
Clothing & Clothing Accessories Stores	4	0.11
Sporting Goods, Hobby, Book & Music Stores	32	0.90
General Merchandise Stores	151	4.26
Miscellaneous Store Retailers	17	0.48
Non-store Retailers	6	0.17
<b>Subtotal</b>	<b>415</b>	
<b>Construction</b>		
Construction of Buildings	74	2.09
Heavy & Civil Engineering Construction	73	2.06
Specialty Trade Contractors	236	6.66
<b>Subtotal</b>	<b>383</b>	
<b>Transportation &amp; Warehousing</b>		
Air Transportation	10	0.28
Rail Transportation	0	-
Water Transportation	0	-
Truck Transportation	107	3.02
Transit & Ground Passenger Transportation	9	0.25
Pipeline Transportation	0	-
Scenic & Sightseeing Transportation	0	-
Support Activities for Transportation	13	0.37
Postal Service	0	-
Couriers & Messengers	29	0.82
Warehousing & Storage	10	0.28
<b>Subtotal</b>	<b>178</b>	

## Percent Distribution of Filings by NAICS Subsectors

Continued...

<b>Information</b>		
Publishing Industries (except internet)	6	0.17
Motion Picture & Sound Recording Industries	1	0.03
Broadcasting (except internet)	4	0.11
Telecommunications	11	0.31
Data Processing, Hosting and Related Services	0	-
Other Information Services	0	-
<b>Subtotal</b>	<b>22</b>	
<b>Finance &amp; Insurance</b>		
Monetary Authorities-Central Bank	2	0.06
Credit Intermediation & Related Activities	11	0.31
Securities, Commodity Contracts, Other Financial Investments & Related Activities	4	0.11
Insurance Carriers & Related Activities	13	0.37
Funds, Trusts & Other Financial Vehicles	1	0.03
<b>Subtotal</b>	<b>31</b>	
<b>Real Estate, Rental &amp; Leasing</b>		
Real Estate	44	1.24
Rental & Leasing Services	19	0.54
Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	0	-
<b>Subtotal</b>	<b>63</b>	
<b>Professional, Scientific &amp; Technical Services</b>		
Professional, Scientific & Technical Services	63	1.78
<b>Subtotal</b>	<b>63</b>	
<b>Management of Companies &amp; Enterprises</b>		
Management of Companies & Enterprises	5	0.14
<b>Subtotal</b>	<b>5</b>	
<b>Administrative Support, Waste Management &amp; Remediation Services</b>		
Administrative & Support Services	232	6.55
Waste Management & Remediation Services	17	0.48
<b>Subtotal</b>	<b>249</b>	
<b>Educational Services</b>		
Educational Services	99	2.80
<b>Subtotal</b>	<b>99</b>	
<b>Health Care &amp; Social Assistance</b>		
Ambulatory health Care Services	100	2.82
Hospitals	57	1.61
Nursing & Residential Care Facilities	139	3.93
Social Assistance	49	1.38
<b>Subtotal</b>	<b>345</b>	

## Percent Distribution of Filings by NAICS Subsectors

Continued...

<b>Arts, Entertainment &amp; Recreation</b>		
Performing Arts, Spectator Sports & Related Industries	3	0.08
Museums, Historical Sites & Similar Institutions	2	0.06
Amusement, Gambling & Recreation Industries	16	0.45
<b>Subtotal</b>	<b>21</b>	
<b>Accommodation &amp; Food Services</b>		
Accommodation	36	1.02
Food Services & Drinking Places	197	5.56
<b>Subtotal</b>	<b>233</b>	
<b>Other services (Except Public Administration)</b>		
Repair & Maintenance	46	1.30
Personal & Laundry Services	19	0.54
Religious, Grantmaking, Civic, Professional & Similar Organizations	10	0.28
Private Households	0	-
Public Administration	0	-
Executive, Legislative & Other General Government Support	158	4.46
Justice, Public Order & Safety Activities	48	1.36
Administration of Human Resource Programs	14	0.40
Administration of Environmental Quality Programs	2	0.06
Administration of Housing Programs, Urban Planning & Community	2	0.06
Administration of Economic Programs	3	0.08
Space Research & Technology	0	-
National Security & International Affairs	2	0.06
<b>Subtotal</b>	<b>229</b>	
<b>Nonclassifiable</b>		
Nonclassifiable and invalid codes	222	6.27
<b>Subtotal</b>	<b>222</b>	
<b>TOTALS</b>	<b>3541</b>	<b>100%</b>

## **Section X— Age**

**Table 16**

**Percent Distribution of Filings by Age and Gender**

Age of Injured or Ill Workers	All Filings		Male		Female	
	Count	Percent*	Count	Percent**	Count	Percent*
Total	3541		2325		1215	
15 years or less	1	0.03	0	-	1	100
16-17 years	9	0.25	5	55.56	4	44.44
18-19 years	48	1.36	30	62.50	18	37.50
20-24 years	252	7.12	166	65.87	86	34.13
25-34 years <sup>a</sup>	757	21.38	525	69.35	231	30.52
35-44 years	862	24.34	571	66.24	291	33.76
45-54 years	978	27.62	621	63.50	357	36.50
55-64 years	502	14.18	325	64.74	177	35.26
65 years or more	110	3.11	61	55.45	49	44.55
unknown	22	0.62	21	95.45	1	4.55
	3541		2325		1215	

<sup>a</sup> One filing did not indicate gender.

\*Percent for each age group of total filings

\*\*Number of filings for each gender divided by total filings for each age group

**Table 17**  
**Age of Injured Worker by NAICS Sector**

NAICS Sectors	Age of										Total
	15 or	16-	18-	20-24	25-34	35-44	45-54	55-64	65 +	Unk.	
Agriculture, Forestry,	0	0	2	8	20	15	19	7	1	0	72
Mining, Quarrying, and	0	0	2	22	72	61	54	24	2	1	238
Utilities	0	0	1	2	0	4	4	0	1	0	12
Construction	0	1	5	28	95	98	105	46	4	1	383
Manufacturing	0	0	5	27	103	130	122	46	7	3	443
Wholesale Trade	0	0	3	6	22	40	46	24	1	1	143
Retail Trade	0	2	8	39	72	106	98	66	22	2	415
Transportation and	0	1	2	6	29	40	56	32	11	1	178
Information	0	0	0	1	2	6	9	2	2	0	22
Finance & Insurance	0	0	1	3	8	2	8	4	3	0	29
Real Estate, Rental, and	0	0	1	2	16	14	20	9	1	0	63
Professional, Scientific	1	0	0	3	22	17	8	10	2	0	63
Management of Companies and	0	0	0	0	2	1	2	0	0	0	5
Administrative Support,	0	0	5	20	59	61	69	28	5	2	249
Waste Management and	0	0	0	1	2	8	3	1	1	0	16
Educational Services	0	0	3	31	63	67	87	63	13	0	327
Health Care & Social	0	1	0	1	6	1	5	4	1	0	19
Arts, Entertainment and	0	4	6	20	53	54	64	23	7	2	233
Accommodation and	0	0	0	9	20	15	18	10	3	0	75
Other Services (Except	0	0	4	13	44	55	65	28	4	9	222
Nonclassifiable	0	0	0	10	47	67	116	75	19	0	334
Public Administration											

**Section XI— Maximum Weekly  
Compensation Rates**

## Table 18

### Maximum Weekly Compensation Rates

Date of Injury/Illness/Death	TTD <sup>1</sup>	PPD <sup>2</sup>	PTD <sup>3</sup>	Death <sup>4</sup>
11/01/14 - 10/31/15	\$571.55	\$323	\$816.50	See footnote 4
02/01/14 - 10/31/14	\$561	\$323	\$801	See footnote 4

- 1 For injuries occurring on or after 2/1/14, TTD is 70% of the employee's average weekly wage, not to exceed 70% of the state's average weekly wage.
- 2 PPD is 70% of the employee's average weekly wage, not to exceed \$323.
- 3 For injuries occurring on or after 2/1/14, PTD is 70% of the employee's average weekly wage, not to exceed 100% of the state's average weekly wage.
- 4 For deaths with accident dates on or after 2/1/14, the maximum aggregate weekly benefit cannot exceed 100% of the deceased employee's average weekly wage or 100% of the state's average weekly wage, whichever is less.

## **Section XII— Insurance Premiums**

**Table 19**  
**Distribution of Insurance Premiums by Carrier**

<b>Company Name</b>	<b>City</b>	<b>State</b>	<b>Premiums</b>	<b>Prcnt</b>
National Amer Ins Co	Chandler	OK	\$32,914,667	3.61
Zurich Amer Ins Co	Schaumburg	IL	\$27,042,420	2.97
Stonetrust Commercial Ins Co	Baton Rouge	LA	\$21,320,549	2.34
American Zurich Ins Co	Schaumburg	IL	\$17,762,023	1.95
American Interstate Ins Co	Deridder	LA	\$16,265,070	1.79
Commerce & Industry Ins Co	New York	NY	\$15,355,427	1.69
BITCO Gen Ins Corp	Rock Island	IL	\$14,454,941	1.59
Travelers Ind Co Of Amer	Hartford	CT	\$13,680,239	1.50
Liberty Mut Fire Ins Co	Boston	MA	\$13,264,144	1.46
Berkshire Hathaway Homestate Ins Co	Omaha	NE	\$12,980,586	1.43
Travelers Ind Co Of CT	Hartford	CT	\$11,508,832	1.26
Travelers Prop Cas Co Of Amer	Hartford	CT	\$11,356,394	1.25
Twin City Fire Ins Co Co	Hartford	CT	\$11,217,672	1.23
Liberty Ins Corp	Boston	MA	\$10,827,294	1.19
Federal Ins Co	Warren	NJ	\$10,681,640	1.17
New Hampshire Ins Co	New York	NY	\$10,423,454	1.14
Great Amer Alliance Ins Co	Cincinnati	OH	\$9,580,653	1.05
Granite State Ins Co	New York	NY	\$9,465,534	1.04
Guarantee Ins Co	Fort Lauderdale	FL	\$9,026,709	0.99
Travelers Cas Ins Co Of Amer	Hartford	CT	\$8,592,841	0.94
Insurance Co Of The State Of PA	New York	NY	\$8,590,503	0.94
Charter Oak Fire Ins Co	Hartford	CT	\$7,984,770	0.88
Technology Ins Co Inc	New York	NY	\$7,364,551	0.81
Argonaut Ins Co	San Antonio	TX	\$7,209,971	0.79
Ace Amer Ins Co	Philadelphia	PA	\$6,767,389	0.74
National Fire Ins Co Of Hartford	Chicago	IL	\$6,604,990	0.73
Continental Cas Co	Chicago	IL	\$6,491,045	0.71
Security Natl Ins Co	Dallas	TX	\$6,447,264	0.71
Phoenix Ins Co	Hartford	CT	\$6,362,561	0.70
Hartford Underwriters Ins Co	Hartford	CT	\$6,272,875	0.69
Hartford Accident & Ind Co	Hartford	CT	\$6,213,108	0.68
Old Republic Ins Co	Greensburg	PA	\$5,552,681	0.61
Hartford Fire In Co	Hartford	CT	\$5,415,443	0.59
Federated Mut Ins Co	Owatonna	MI	\$5,335,217	0.59
Standard Fire Ins Co	Hartford	CT	\$5,334,503	0.59
Travelers Ind Co	Hartford	CT	\$5,044,162	0.55
Transportation Ins Co	Chicago	IL	\$4,927,565	0.54
Old Glory Ins Co	Tyler	TX	\$4,886,304	0.54
Indemnity Ins Co Of North Amer	Philadelphia	PA	\$4,839,930	0.53
Imperium Ins Co	Houston	TX	\$4,564,857	0.50
Ohio Security Ins Co	Boston	MA	\$4,550,103	0.50

**Table 19**  
**Distribution of Insurance Premiums by Carrier Continued...**

<b>Company Name</b>	<b>City</b>	<b>State</b>	<b>Premiums</b>	<b>Prcnt</b>
National Union Fire Ins Co Of Pitts	New York	NY	4,492,577	0.49
Continental Ind Co	Omaha	NE	4,443,420	0.49
AIG Prop Cas Co	New York	NY	4,353,578	0.48
BITCO Natl Ins Co	Rock Island	IL	4,303,445	0.47
AmTrust Ins Co of KS Inc	Dallas	TX	4,273,961	0.47
Hartford Ins Co Of The Midwest	Hartford	CT	4,264,343	0.47
Amerisure Mut Ins Co	Farmington Hills	MI	4,215,669	0.46
State Farm Fire & Cas Co	Bloomington	IL	4,085,527	0.45
Chubb Ind Ins Co	Warren	NJ	4,024,490	0.44
Netherlands Ins Co The	Boston	MA	3,830,702	0.42
Arch Ins Co	Jersey City	NJ	3,791,010	0.42
Zenith Ins Co	Woodland Hills	CA	3,690,061	0.41
Valley Forge Ins Co	Chicago	IL	3,567,165	0.39
TRUCK INS EXCH	Woodland Hills	CA	3,447,182	0.38
Sentinel Ins Co Ltd	Hartford	CT	3,380,895	0.37
Peerless Ins Co	Boston	MA	3,280,379	0.36
Employers Mut Cas Co	Des Moines	IA	3,151,117	0.35
Hartford Cas Ins Co	Hartford	CT	3,147,942	0.35
Old Republic Gen Ins Corp	Chicago	IL	2,953,041	0.32
Employers Ins of Wausau	Boston	MA	2,872,206	0.32
Accident Insurance Company Inc	Columbia	SC	2,843,783	0.31
Wesco Ins Co	New York	NY	2,736,435	0.30
Accident Fund Ins Co of Amer	Lansing	MI	2,700,599	0.30
Starr Ind & Liab Co	New York	NY	2,686,264	0.29
Star Ins Co	Southfield	MI	2,627,458	0.29
Employers Preferred Insurance Company	Reno	NV	2,617,879	0.29
XL Specialty Ins Co	Stamford	CT	2,514,299	0.28
First Liberty Ins Corp	Boston	MA	2,334,247	0.26
Berkley Regional Ins Co	Des Moines	IA	2,208,510	0.24
Sentry Ins A Mut Co	Stevens Point	WI	2,196,105	0.24
Zurich Amer Ins Co Of IL	Schaumburg	IL	2,160,188	0.24
Brotherhood Mut Ins Co	Fort Wayne	IN	2,104,457	0.23
Union Ins Co	Des Moines	IA	2,098,903	0.23
Farmington Cas Co	Hartford	CT	2,070,354	0.23
Church Mut Ins Co	Merrill	WI	2,021,658	0.22
Acadia Ins Co	Westbrook	ME	2,011,993	0.22
Triangle Ins Co Inc	Enid	OK	2,008,409	0.22
Midwest Employers Cas Co	Chesterfield	MO	1,992,066	0.22
QBE Ins Corp	Sun Prairie	WI	1,989,291	0.22
Argonaut Midwest Ins Co	San Antonio	TX	1,970,116	0.22

**Table 19**  
**Distribution of Insurance Premiums by Carrier Continued...**

<b>Company Name</b>	<b>City</b>	<b>State</b>	<b>Premiums</b>	<b>Prcnt</b>
America First Ins Co	Boston	MA	1,774,657	0.19
Employers Assur Co	Reno	NV	1,756,177	0.19
Great West Cas Co	South Sioux City	NE	1,741,757	0.19
American Cas Co Of Reading PA	Chicago	IL	1,718,400	0.19
Amerisure Insurance Company	Farmington Hills	MI	1,647,371	0.18
Firstcomp Ins Co	Deerfield	IL	1,635,843	0.18
FARMERS INS EXCH	Woodland Hills	CA	1,633,967	0.18
Nationwide Agribusiness Ins Co	Columbus	OH	1,588,881	0.17
Praetorian Ins Co	Sun Prairie	WI	1,588,445	0.17
Federated Serv Ins Co	Owatonna	MN	1,536,548	0.17
LM Ins Corp	Boston	MA	1,523,463	0.17
Mid Century Ins Co	Woodland Hills	CA	1,481,256	0.16
Milwaukee Casualty Insurance Co	Cleveland	OK	1,421,371	0.16
Emcasco Ins Co	Des Moines	IA	1,405,471	0.15
Protective Ins Co	Carmel	IN	1,313,700	0.14
Pharmacists Mut Ins Co	Algona	IA	1,238,190	0.14
American Fire & Cas Co	Boston	MA	1,222,219	0.13
West Amer Ins Co	Boston	MA	1,190,273	0.13
Sunz Ins Co	Sarasota	FL	1,180,951	0.13
Atlantic Specialty Ins Co	Minnetonka	MN	1,172,013	0.13
Grain Dealers Mut Ins Co	Keene	NH	1,150,990	0.13
American Home Assur Co	New York	NY	1,088,626	0.12
Tri-State Insurance of Minnesota	Des Moines	IA	1,067,247	0.12
Foremost Ins Co Grand Rapids MI	Grand Rapids	MI	1,062,889	0.12
National Interstate Ins Co	Richfield	OH	1,054,439	0.12
Accident Fund Gen Ins Co	Lansing	MI	1,000,058	0.11
Great Divide Ins Co	Des Moines	IA	966,604	0.11
Republic Underwriters Ins Co	Dallas	TX	961,730	0.11
Carolina Cas Ins Co	Des Moines	IA	933,216	0.10
HDI Gerling Amer Ins Co	Chicago	IL	928,153	0.10
Travelers Cas & Surety Co	Hartford	CT	918,216	0.10
Farmland Mut Ins Co	Columbus	OH	847,554	0.09
Guideone Mut Ins Co	West Des Moines	IA	828,038	0.09
Midwest Ins Co	Springfield	IL	819,619	0.09
Pacific Ind Co	Warren	NJ	817,004	0.09
Columbia Natl Ins Co	Columbia	MO	791,217	0.09
Starnet Ins Co	Des Moines	IA	741,649	0.08
Companion Prop & Cas Ins Co	Columbia	SC	715,384	0.08
Falls Lake Natl Ins Co	Raleigh	NC	635,319	0.07
Sentry Cas Co	Stevens Point	WI	625,447	0.07

**Table 19**  
**Distribution of Insurance Premiums by Carrier Continued...**

<b>Company Name</b>	<b>City</b>	<b>State</b>	<b>Premiums</b>	<b>Prcnt</b>
Lumbermens Underwriting Alliance	Boca Raton	FL	618,627	0.07
Ohio Cas Ins Co	Boston	MA	615,294	0.07
Great Amer Ins Co of NY	Cincinnati	OH	614,707	0.07
Allmerica Fin Benefit Ins Co	Worcester	MA	606,020	0.07
American Guar & Liab Ins	Schaumburg	IL	595,494	0.07
Sentry Select Ins Co	Stevens Point	WI	560,941	0.06
New York Marine & Gen Ins Co	Morristown	NJ	544,398	0.06
Pennsylvania Manufacturers Assoc Ins	Blue Bell	PA	537,850	0.06
Midwest Builders Casualty Mutual Company	Kansas City	MO	537,378	0.06
Crum & Forster Ind Co	Morristown	NJ	528,997	0.06
National Cas Co	Columbus	OH	522,552	0.06
Massachusetts Bay Ins Co	Worcester	MA	521,397	0.06
Republic Fire & Cas Ins Co	Dallas	TX	479,586	0.05
Pennsylvania Manufacturers Ind Co	Blue Bell	PA	478,004	0.05
United States Fire Ins Co	Morristown	NJ	456,089	0.05
Continental Western Ins Co	Des Moines	IA	448,870	0.05
Wausau Business Ins Co	Boston	MA	446,842	0.05
Electric Ins Co	Beverly	MA	436,420	0.05
Sompo Japan Ins Co of Amer	Charlotte	NC	433,223	0.05
Great Northern Ins Co	Warren	NJ	432,242	0.05
Rockwood Casualty Insurance Company	Rockwood	PA	413,793	0.05
American Alt Ins Corp	Princeton	NJ	396,390	0.04
Vanliner Ins Co	St. Louis	MO	387,674	0.04
Central Mut Ins Co	Van Wert	OH	383,199	0.04
Safety Natl Cas Corp	St. Louis	MO	374,662	0.04
Markel Ins Co	Glen Allen	VA	373,697	0.04
Manufacturers Alliance Ins Co	Blue Bell	PA	372,621	0.04
Everest Natl Ins Co	Liberty Corner	NJ	364,615	0.04
XL Ins Amer Inc	Stamford	CT	349,728	0.04
Cincinnati Cas Co	Cincinnati	OH	341,801	0.04
Peerless Ind Ins Co	Boston	MA	337,183	0.04
American Mining Insurance Company	Birmingham	AL	315,187	0.03
Frank Winston Crum Insurance Company	Clearwater	FL	306,000	0.03
State Auto Prop & Cas Ins Co	Columbus	OH	298,958	0.03
Great Midwest Ins Co	Houston	TX	298,268	0.03
Continental Ins Co	Chicago	IL	294,925	0.03
Middlesex Ins Co	Stevens Point	WI	288,169	0.03
Nova Cas Co	Windsor	CT	282,237	0.03
State Automobile Mut Ins Co	Columbus	OH	254,612	0.03
T H E Ins Co	Treasure Island	FL	236,819	0.03

**Table 19**  
**Distribution of Insurance Premiums by Carrier Continued...**

<b>Company Name</b>	<b>City</b>	<b>State</b>	<b>Premiums</b>	<b>Prcnt</b>
Hanover Ins Co	Worcester	MA	232,917	0.03
Berkley Natl Ins Co	Des Moines	IA	223,741	0.02
Fidelity & Guar Ins Co	St. Paul	MN	220,326	0.02
Foremost Prop & Cas Ins Co	Grand Rapids	MI	220,288	0.02
Memic Ind Co	Manchester	NH	218,506	0.02
American Economy Ins Co	Boston	MA	218,281	0.02
Tokio Marine America Insurance Company	New York	NY	214,642	0.02
The Cincinnati Ind Co	Cincinnati	OH	211,235	0.02
North Pointe Ins Co	Sun Prairie	WI	210,981	0.02
Great Amer Assur Co	Cincinnati	OH	201,724	0.02
Vigilant Ins Co	Warren	NJ	188,827	0.02
Regent Ins Co	Sun Prairie	WI	186,011	0.02
Florists Mut Ins Co	Edwardsville	IL	177,069	0.02
Accident Fund Natl Ins Co	Lansing	MI	173,045	0.02
Hanover Amer Ins Co	Worcester	MA	168,856	0.02
General Cas Co Of WI	Sun Prairie	WI	151,728	0.02
Southern Underwriters Ins Co	Dallas	TX	150,599	0.02
State Natl Ins Co Inc	Bedford	TX	150,114	0.02
QBI National Insurance Company	Canton	MA	146,366	0.02
Westfield Ins Co	Westfield Center	OH	142,630	0.02
Federated Rural Electric Ins Exch	Lenexa	KS	140,426	0.02
Insurance Co Of The West	San Diego	CA	136,713	0.02
Southern Ins Co	Dallas	TX	125,653	0.01
Foremost Signature Insurance Company	Grand Rapids	MI	122,472	0.01
Mitsui Sumitomo Ins Co of Amer	Warren	NJ	119,808	0.01
Firemans Fund Ins Co	Novato	CA	118,986	0.01
Cherokee Ins Co	Sterling Heights	MI	109,725	0.01
Utica Mut Ins Co	Utica	NY	105,560	0.01
United WI Ins Co	Milwaukee	WI	104,057	0.01
American States Ins Co	Boston	MA	99,693	0.01
National Surety Corp	Novato	CA	92,038	0.01
Work First Cas Co	Wilmington	DE	85,107	0.01
Cincinnati Ins Co	Cincinnati	OH	82,335	0.01
Advantage Workers Comp Ins Co	Salt Lake City	UT	81,163	0.01
North River Ins Co	Morristown	NJ	80,875	0.01
Meridian Security Ins Co	Columbus	OH	77,464	0.01
Chubb Natl Ins Co	Warren	NJ	73,351	0.01
Ace Prop & Cas Ins Co	Philadelphia	PA	71,960	0.01
Associated Insurance Company	Atlanta	GA	66,324	0.01
Pacific Employers Ins Co	Philadelphia	PA	66,282	0.01

**Table 19**  
**Distribution of Insurance Premiums by Carrier Continued...**

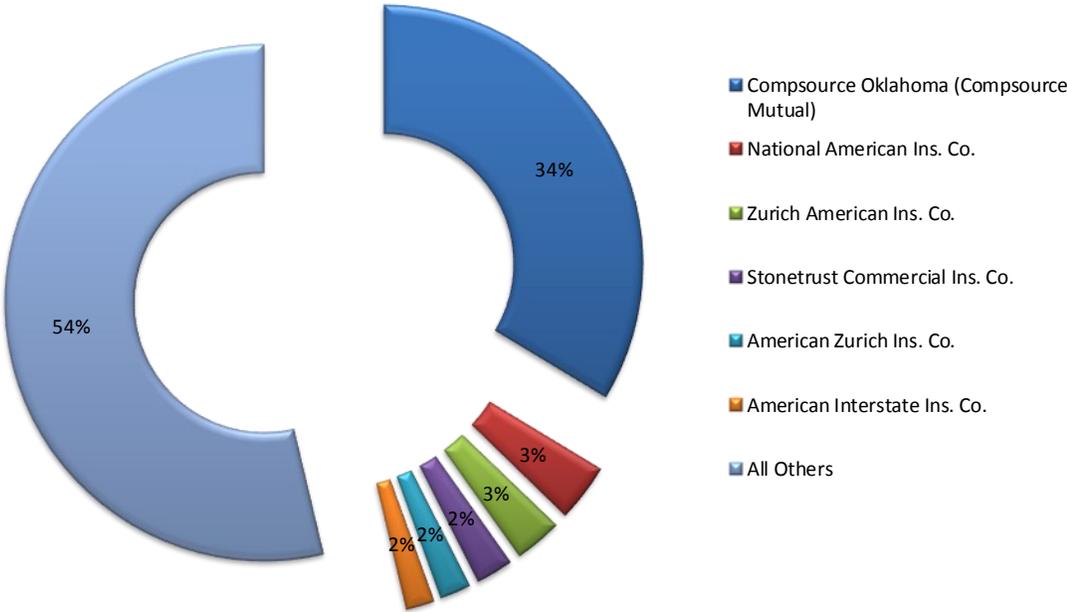
<b>Company Name</b>	<b>City</b>	<b>State</b>	<b>Premiums</b>	<b>Prcnt</b>
Amerisure Partners Insurance Partners	Farmington Hills	MI	53,770	0.01
American Family Home Ins Co	Cincinnati	OH	51,675	0.01
Lion Ins Co	Holiday	FL	49,433	0.01
Sparta Ins Co	Hartford	CT	43,224	-
Petroleum Cas Co	Houston	TX	41,566	-
Torus Natl Ins Co	Jersey City	NJ	41,258	-
American Modern Home Ins Co	Cincinnati	OH	36,595	-
Companion Commercial Ins Co	Columbia	SC	36,339	-
American Compensation Ins Co	Columbus	OH	34,073	-
Stonington Ins Co	Sun Prairie	WI	33,203	-
Great Amer Ins Co	Cincinnati	OH	32,120	-
OneBeacon Amer Ins Co	Philadelphia	PA	31,588	-
Mitsui Sumitomo Ins USA Inc	Warren	NJ	31,436	-
Transguard Ins Co Of Amer Inc	Raleigh	NC	30,633	-
Discover Prop & Cas Ins Co	Hartford	CT	29,295	-
Amguard Ins Co	Wilkes Barre	PA	28,671	-
RLI Ins Co	Peoria	IL	27,667	-
Alaska Natl Ins Co	Anchorage	AK	22,226	-
Maryland Cas Co	Schaumburg	IL	20,160	-
TNUS Ins Co	New York	NY	19,453	-
Norguard Ins Co	Wilkes Barre	PA	18,428	-
General Ins Co Of Amer	Boston	MA	18,307	-
Trans Pacific Ins Co	New York	NY	16,711	-
American Ins Co	Novato	CA	16,600	-
Ace Fire Underwriters Ins Co	Philadelphia	PA	14,827	-
Safety First Ins Co	St. Louis	MO	12,401	-
American Automobile Ins Co	Novato	CA	12,246	-
Samsung Fire& Marine Insurance Co, LTD	Ridgefield Park	NJ	9,134	-
Diamond State Ins Co	Bala Cynwyd	PA	9,028	-
Northern Ins Co Of NY	Schaumburg	IL	6,809	-
SFM Mutual Insurance Company	Minneapolis	MN	4,911	-
AIG Assur Co	New York	NY	4,502	-
Guideone Elite Ins Co	West Des Moines	IA	3,550	-
Bankers Standard Ins Co	Philadelphia	PA	3,056	-
Vinings Insurance Company	Atlanta	GA	2,590	-
Fidelity & Guar Ins Underwriters Inc	St. Paul	MN	2,544	-
Argonaut Great Central Ins Co	San Antonio	TX	2,056	-
Associated Ind Corp	Novato	CA	1,499	-
Firemen's Insurance Co of Washington D C	Richmond	VA	1,110	-
Dakota Truck Underwriters	Sioux Falls	SD	1,096	-

**Table 19**  
**Distribution of Insurance Premiums by Carrier Continued...**

<b>Company Name</b>	<b>City</b>	<b>State</b>	<b>Premiums</b>	<b>Prcnt</b>
Beraing Midwest Casualty Company	Kansas City	MO	1,001	
Citizens Insurance Company of America	Howell	MI	534	-
Sequoia Ins Co	Monterey	CA	311	-
Preferred Professional Ins Co	Omaha	NE	215	-
Riverport Insurance Company	Des Moines	IA	175	-
Subtotal			607,378,330	66.69
Compsource Oklahoma (Compsource Mutual)	Oklahoma City	OK	306,439,497	33.65
Lexington Ins Co	Boston	MA	-35	-
Property & Cas Ins Co Of Hartford	Hartford	CT	-125	-
St Paul Fire & Marine Ins Co	Hartford	CT	-885	-
Employers Fire Ins Co	Philadelphia	PA	-1,093	-
Assurance Co Of Amer	Schaumburg	IL	-3,438	-
Nationwide Mut Ins Co	Columbus	OH	-8,997	-
OneBeacon Ins Co	Philadelphia	PA	-14,871	-
First Natl Ins Co Of Amer	Boston	MA	-15,553	-
United States Fidelity & Guar Co	Hartford	CT	-40,777	-
ACIG Ins Co	Richardson	TX	-55,019	-0.01
Tower Ins Co Of NY	New York	NY	-56,841	-0.01
Greenwich Ins Co	Stamford	CT	-85,664	-0.01
Tower Natl Ins Co	New York	NY	-106,378	-0.01
Wausau Underwriters Ins Co	Boston	MA	-118,300	-0.01
SeaBright Ins Co	Seattle	WA	-265,835	-0.03
Castlepoint Natl Ins Co	New York	NY	-308,016	-0.03
Liberty Mut Ins Co	Boston	MA	-808,396	-0.09
Illinois Natl Ins Co	New York	NY	-1,155,019	-0.13
Subtotal			-3,045,242	-0.33
Total			910,772,585	100%

Figure 4

Distribution of Insurance Premiums by Carrier



**Section XIII— Commission Budget,  
Expenses and Encumbrances**

**Table 20**  
**FY 2014 Operating Budget Comparison by Department and Account**

	Budget	Expenses	Encumb	Total Exp, Enc., Pre-Enc.	Annual Variance
<b>SALARY EXPENSE</b>					
Salary Expense	1,154,116	-	-	-	-
Salary - Regular Pay	-	1,172,398	-	1,172,398	-
Salary - Non-Regular Pay	-	7,107	-	7,107	-
Longevity Pay	-	23,503	-	23,503	-
Terminal Leave	-	24,959	-	24,959	-
Excess Benefit Allowance	-	21,837	-	21,837	-
Salary Expense Subtotals	1,154,116	1,249,803	-	1,249,804	-95,688
<b>INSURANCE PREMIUM</b>					
Insurance Premium- Health, Life, Insurance Premium- Health Life State Plan	301,614	-	-	-	-
Unemployment Compensation	-	215,218	-	215,218	-
Insurance Premium - Workers' Compensation	-	8,174	-	8,174	-
Salary, Benefits, Payroll Subtotals	-	27,882	-	27,882	-
	301,614	251,274	-	251,274	50,339
<b>TAX &amp; RETIREMENT CONTRIBUTIONS</b>					
FICA Retirement Contributions	278,720	-	-	-	-
State Share - FICA	-	67,030	-	67,030	-
State Share - MQFE/FICA	-	15,676	-	15,676	-
State Share OPERS	-	178,471	-	178,471	-
St. Match - Ad Fee- State Annuity	-	3,432	-	3,432	-
Tax & Retirement Contributions Subtotal	278,720	264,608	-	264,608	14,111
<b>PROFESSIONAL SERVICES</b>					
Professional Services	75,000	-	-	-	-
Offices of Lawyers	-	279	21	300	-
Accounting, Tax, Books, Payroll Services	-	9,036	6,456	15,493	-
Computer Systems Design Services	-	2,100	8,400	10,500	-
Other Computer Related Services	-	920	1,380	2,300	-
Admin Mgmt. - Gen. Mgmt Consulting	-	41,127	10,282	51,409	-
Other Professional & Technical Services	-	505	2,000	2,505	-

**Table 20**  
**FY 2014 Operating Budget Comparison by Department and**  
**Account Continued...**

<b>PROFESSIONAL SERVICES CONTINUED...</b>					
Employment Placement Services	-	5,332	799	6,131	-
Business Support Services	-	352	-	352	-
Business Service Centers	-	1,548	4,275	5,823	-
Investigation - Security Services	-	105	1,875	1,980	-
Professional Services Subtotals	75,000	61,304	35,489	96,793	-21,793
<b>TRAVEL REIMBURSEMENTS</b>					
Travel Reimbursements	60,000	-	-	-	-
In-State Mileage- Motor Vehicle	-	1,902	-	1,902	-
In-State Misc. Charges	-	220	-	220	-
Out of State Mileage - Private Vehicle	-	18	-	18	-
Out-of-State Trans. Charges	-	787	-	787	-
Out-of-State Meals - Subsistence	-	314	-	314	-
Out-of-State Local Trans.	-	122	-	122	-
Out-of-State Misc. Charges	-	57	-	57	-
Out-of-State Lodging	-	1,193	-	1,193	-
Travel Reimbursement - Non-State Employees	-	929	-	929	-
Out-of-State Pur. Trans. Cost Agency Dir.	-	57	443	500	-
Travel Reimbursements Subtotals	60,000	5,598	443	6,041	53,959
<b>INTER/INTRA AGENCY PMT - PERS. SERVICES</b>					
Inter/Intra Agency Pmt - Pers. Services	1,500	-	-	-	-
Flexible Benefits - Administration	-	616	856	1,472	-
Inter/Intra Agency PMT - Pers. Services Subtotal	1,500	616	856	1,472	28
<b>MISCELLANEOUS ADMINISTRATIVE EXPENSES</b>					
Miscellaneous Administrative Expenses	90,000	-	-	-	-
Freight Expenses	-	12,328	2,372	14,700	-
Postage	-	42,000	36,000	78,000	-
Telecommunication Services	-	14,133	31,456	45,591	-
Printing & Binding Contrs	-	4,245	5,755	10,000	-
Informational Service	-	3,495	4,046	7,542	-
Bank Service Charges	-	458	-	458	-
ERP System Services	-	1,429	953	2,382	-
Licenses, Permits, etc.	-	78	-	78	-
Membership in Organizations	-	2,500	-	2,500	-
Prem-Property or Liab. Insur.	-	-	2,557	2,557	-
Miscellaneous Administrative Expenses					
Subtotals	90,000	80,666	83,141	163,807	-73,807

**Table 20**  
**FY 2014 Operating Budget Comparison by Department and**  
**Account Continued...**

<b>RENT EXPENSE</b>					
Rent Expense	100,000	-	-	-	-
Rent of Office Space	-	66,088	17,279	\$83,367	-
Rent of Other Building Space	-	8,034	8,014	\$16,048	-
Rent - Equipment and Machinery	-	3,683	6,158	\$9,841	-
Rent - Electric Data Processing Equipment	-	5,435	14,638	\$20,078	-
Rent Expense Subtotals	100,000	83,240	46,089	\$129,329	-29,329
<b>MAINTENANCE &amp; REPAIR EXPENSE</b>					
Maintenance & Repair Expense	50,000	-	-	-	-
Maintenance & Repair - Buildings & Grounds - Outside Vendor	-	1,296	564	1,860	-
Maintenance and Repair - Equipment & Machinery - Outside Vendor	-	700	-	700	-
Maintenance & repair Expense Subtotals	50,000	1,996	564	2,560	47,440
<b>SPECIALIZED SUPPLIES &amp; MATERIALS EXPENSES</b>					
Specialized Supplies & Materials Expenses	6000	88	-	88	5912
Specialized Supplies & Materials Expenses Subtotals	6000	88	-	88	5912
			-		
<b>GENERAL OPERATING EXPENSES</b>					
General Operating Expenses	25,000	-	-	-	-
Office Supplies Non-Expendable	-	3,919	3,740	7,659	-
Office Supplies Expendable	-	17,347	5,271	22,618	-
Data Processing Supplies	-	29	-	29	-
General Operating Expenses Subtotals	25,000	21,295	9,011	30,306	-5,306
<b>OFFICE FURNITURE &amp; EQUIPMENT</b>					
Office Furniture & Equipment	200,000	-	-	-	-
Office Furniture & Equipment More than \$500	-	29,681	80	29,761	-
Portal Software	-	839	-	839	-
Equipment & Furniture	-	-	1,050	1,050	-
Office Furniture & Equipment Subtotals	200,000	30,520	1,130	31,650	168,350

**Table 20**  
**FY 2014 Operating Budget Comparison by Department and Account Continued...**

<b>LIBRARY EQUIPMENT &amp;</b>					
Library Equipment & Resources	4,400	-	-	-	-
Library Resources- Textbooks	-	298	100	398	-
Library Equipment & Resources	4,400	298	100	398	-
AFP Encumbrances	-	-	3,239	3,239	-
<b>TOTALS</b>	<b>2,346,350</b>	<b>2,051,309</b>	<b>180,060</b>	<b>2,231,369</b>	<b>114,981</b>
	Budget	Expenses	Encumb	Total Exp., Enc., Pre-	Annual Variance

**Figure 5**  
**FY 2014 Operating Budget Comparison by Department and Account**

