

# MAINE STATE LEGISLATURE

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**L** *Maine Department of Labor*  
LEGISLATIVE  
REPORT

*Report of the Occupational Safety and Health Data  
Collection and Injury Prevention Work Group*

Submitted by the Department of Health and Human Services  
and the Maine Department of Labor

## **Background**

The Occupational Safety and Health Data Collection and Injury Prevention Work Group (P/DAG) was formed in response to 2003 PLc 471 "An Act To Improve Collection of Information about Work-related Injuries and To Enhance Injury Prevention Efforts." The law required the Department of Labor to form a work group to look at the various data collection and injury prevention efforts and to make recommendations to the Labor and Insurance Committees in 2005 and 2006.

The group members were appointed and held its first meeting in October 2003. The group held 14 meetings and heard 11 presentations from 17 presenters (see Appendix C). Thus far the focus has been on data collection and analysis activities. This review centered on the work that the Maine Occupational Research Agenda (MORA) steering committee had done in cataloging the various data sources that currently provide the basis for our understanding of the etiology of workplace injuries and illnesses in Maine (see Appendix D).

While there has been significant progress in Maine since the early 1970s when data collection began in earnest, improvements in occupational safety and health have been uneven and inconsistent. By some key measures developed in the Annual Survey of Occupational Injuries and Illness, Maine still has some of the highest injury and illness rates in the country. Moving the state forward is imperative. To do so requires moving beyond the general use of "best practices" that may have been developed elsewhere. We need to better understand what's happening in Maine workplaces in terms of both data collection and prevention efforts – looking at them with an eye towards improvement. Overarching this is the need to assure that these two activities are connected in real and significant ways. That is, researchers can inform practitioners and vice versa. The goal is continuous improvement on both fronts.

## **Workers' Compensation Data**

The Workers' Compensation Board (WCB) collects information that provides the basis of what is the most comprehensive database available at this time. Currently employers (or the insurer as the employer's representative) must file First Report of Injury or Disease (FROI) with the WCB only for cases where the worker misses at least one day of work. Receipt of the FROI begins the case as a record on the database. Eventually the information, garnered from as many as nine forms, will be entered into the electronic case file. All of the information goes through a primary quality review and the three most frequently used forms, the FROI, the Notice of Controversy (NOC), and the Memorandum of Payment (MOP), have a secondary review. Potentially incorrect or inconsistent information is either confirmed or corrected. Once the case is created, the Department of Labor, Bureau of Labor Standards reviews each FROI and codes eight additional elements to facilitate statistical analysis of the type and cause of the incidents. This creates the Census of Case Characteristics (CCC). The CCC contains detailed analysis of about 17, 000 incidents each year – about 600,000 in total as of April 2005. The WC-based data systems are the most comprehensive source of data but their use in research and prevention can and should be improved.

First and foremost, the data collection process does not capture all injury and illness cases entering the WC system. Prior to 1992, all cases were reported to the Board. However, the more than 80,000 cases a year, all received via hardcopy, overwhelmed the staff. To ease the burden on the system, the requirement was changed to have only cases with lost time regularly filed with the WCB. The advent of electronic data interface (EDI) opened up the possibility of a return to the requirement that all cases must be filed with the Board. 2003 PLc 425 required the Board to promulgate rules establishing EDI standards and to require the use of EDI by all insurers and self-insureds when the EDI system was tested and fully operational. This bill also allotted the WCB an additional \$40,000 to support the programming necessary. The resulting rules set January 1, 2005 as the date by which all FROIs are to be submitted via EDI and July 1, 2005 for

national IAIABC Release 3. The EDI system for the filing of First Reports is now fully implemented.

Pursuant to Title 39-A M.R.S.A. §303, once the EDI process is in place, the Board may revise its rules to require that medical-only (MO) First Reports be submitted in addition to lost-time First Reports. The Maine Employers Mutual Insurance Company (MEMIC), submissions, besides the required lost time cases, include medical-only (cases where a worker needs medical attention but had no lost time). The WCB staff estimates that about 95 percent of the required cases are being submitted electronically as well as some medical-only (MO) cases. There was some concern expressed that there is likely to be a learning curve for all parties involved. Therefore, there should be a testing period where response is monitored.

It was the position of a number of members of the PDAG committee, as well as the strongly expressed position of the MORA steering committee, that, in order to have the most accurate understanding of the types and causes of injuries occurring to Maine workers, it is important that the WCB collect information not only on lost time cases, but also on all medical only cases, and that the BLS code and analyze this information. Without this analysis, the state is missing information on about 80% of the work-related injuries occurring in Maine - information that could be useful in designing prevention programs.

MEMIC offered to assist the workgroup by using their database to assess the predictive value of medical-only cases, that is, are the MO cases indicative of serious safety or health problems in the workplace and are they precursors to significant costs to the system? For this study MEMIC and staff of the WCB looked at more than 17,000 indemnity cases over a five-year period. The results show that around 30 percent of the cases that entered the system as medical-only reports later became lost-time cases. For soft-tissue injuries that figure exceeded 40 percent. Another interesting finding was that the longer an MO case continued, the more costly the subsequent claim became. The study group concluded that MO injury reports could be used to identify potential lost-time claims and that data on MO cases would be significant in developing injury and illness prevention programs. These findings have broad application even beyond the scope of this study group. (The complete study appears in Appendix E.)

Another issue is the ability of the Bureau of Labor Standards to code the estimated 50,000 additional cases that would be received if the reporting requirement were expanded. As noted above, about 17,000 cases are received each year. The analysis and coding of these cases absorbs about one full-time equivalent. Even assuming some economies of scale, the Bureau will need two additional staff to effectively process the medical-only cases using current methods.

An additional problem is the quality of data on injuries and illnesses in the Workers' Compensation database. The data is based on the information in the "First Report of Injury", a form that is filled out by nonmedical individuals prior to the employee's medical evaluation. This limits, to some extent, the accuracy of the subsequent coding, particularly the coding of the nature of an injury, and to a greater extent, the accuracy of the coding of the nature of an illness.

### **Recommendations and Further Work Group Actions**

The Workers' Compensation Board should encourage all insurers and self-insureds that are using EDI to submit First Reports for medical-only cases in addition to the required lost-time cases.

The Board should consider rulemaking to require the submission of medical-only First Reports when the EDI system is in use by the majority of insurers and self-insureds, the system is fully tested, and the Department of Labor has developed and is prepared to implement methodologies for analyzing and coding the additional cases that will minimize any increase in cost. This work group will assist the Department in that effort.

Currently all workers whose lost-time cases are filed with the Board are sent materials explaining the workers' compensation system including their rights and how to access assistance. This activity should be expanded to include any medical-only cases received.

The work group should explore options for using information received later in the life of a case that could increase the accuracy of the coding.

### **Occupational Disease Reporting Program**

The Occupational Disease Reporting program has statutory authority under Title 22 M.R.S.A., Chapter 259-A Occupational Disease Reporting, originally effective on March 29, 1986 with amendments in 1989 and 1994. The law requires hospitals, physicians, physician extenders, and chiropractors to report certain occupational diseases to the Department of Health and Human Services, Bureau of Health. The program is intended to allow the Bureau of Health to obtain detailed information on individual cases of occupational disease. "The data collected shall be analyzed and interpreted in order to better identify risk factors associated with occupational diseases and strategies to prevent or reduce these risks." This program has the potential to fill an important niche because the reporting of occupational diseases through other sources is inconsistent at best. However, the program has not reached its potential due to inconsistent funding. With the exception of laboratory reporting of lead levels, the department receives few reports of occupational disease. National data sources would suggest that this is due to both under recognition and underreporting of the occupational diseases occurring in Maine workers. A sustained educational and outreach program for hospitals and providers would most likely increase reporting. In addition, health departments in some other states receive information from their workers' compensation and hospital data agencies that allow them to identify, and then request information on, individuals diagnosed with occupational diseases. At present, the program has inadequate staff to perform the outreach or agency coordination that would result in increased identification and reporting of occupational diseases. Nor is there adequate staff at present to investigate a substantially increased number of occupational disease reports.

### **Recommendations and Further Work Group Actions**

The Department of Health and Human Services should seek consistent and reliable funding of the Occupational Disease Program, sufficient for it to achieve its mandate.

### **Occupational Safety and Health Indicators**

The Indicators are not a data system but a series of surveillance measures that describe adverse work-related outcomes. The Bureau of Labor Standards, under a grant from the National Institute of Occupational Safety and Health (NIOSH), has been participating in this project for three years. Maine is one of 13 states in the program. The long-range goal is that the system will be an "early warning" system for developing workplace safety and health programs. The system was to be expanded this year from 13 data elements to 19 elements. However, continued NIOSH funding for the program is uncertain. The Department of Labor, in cooperation with the Department of Health and Human Services, has submitted an application to NIOSH for the upcoming grant year. Under this proposal MDOL, through the Bureau of Labor Standards, would supply 13 data elements and DHHS, through the Bureau of Health, would provide 6 elements. In addition, BLS is seeking money under this grant to fully fund a Fatality Assessment and Control Evaluation (FACE) program.

## **Recommendations and Further Work Group Actions**

DOL and DHHS, whether or not they are successful with the grant application, should continue to work together in participating in this program.

The work group will work with the agencies to ensure optimal use of the resulting data set in developing interventions and enhancing prevention activities.

### **Dirigo Health Insurance**

The work group had a presentation on Dirigo Health to determine if there is a possibility of the system generating data that would be useful in occupational safety and health research. While that doesn't seem likely at this time, the group did look at ways to insure that potential work-related health issues could be identified and addressed within the system especially through primary healthcare providers.

## **Recommendations and Further Work Group Actions**

The work group will continue its review of the Dirigo Health program.

### **Prevention Activities**

While this first year the group focused on data collection issues, there was also some discussion of prevention efforts. These activities can be divided into two general categories – enforcement and voluntary compliance.

**Enforcement:** Enforcement of safety and health regulations in the private sector in Maine is the jurisdiction of the U. S. Department of Labor, Occupational Safety and Health Administration (OSHA). OSHA has 11 inspectors who conduct about 600 inspections a year covering 43,000 employing establishments. The Maine Department of Labor, Bureau of Labor Standards enforces similar regulations in the public sector. The staff of two inspectors conducts around 700 inspections annually for a universe of around 2,400 establishments. The state enforcement activities are funded through a General Fund appropriation.

**Voluntary Compliance/Loss Prevention:** Under Title 24-A M.R.S.A. 2385-C, workers' compensation insurers must, upon request, provide safety and health consultation services to their insureds that have an experience rating of one or more. It is unclear to what extent these services are offered or utilized.

The Department of Labor also provides on-site consultation and training for all employers. The services are targeted towards small employers in high-hazard industries. These services are funded largely through the Safety Education and Training Fund (SETF). Two federal grants, one from OSHA and one from the Mine Safety and Health Administration, augment the SETF funding. In addition, federal OSHA has established an in-house voluntary compliance program to provide additional assistance to employers.

## **Recommendations and Further Work Group Actions**

The work group should form a subgroup that may include additional members not on the main group to review prevention efforts and activities in additional detail.

APPENDIX A

PUBLIC LAWS OF MAINE  
First Regular Session of the 121st

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CHAPTER 471  
S.P. 135 - L.D. 398

**An Act To Improve Collection of Information about Work-related  
Injuries and To Enhance Injury Prevention Efforts**

**Be it enacted by the People of the State of Maine as follows:**

**Sec. 1. 39-A MRSA §303**, as amended by PL 1999, c. 354, §5, is further amended to read:

**§303. Reports to board**

When any employee has reported to an employer under this Act any injury arising out of and in the course of the employee's employment that has caused the employee to lose a day's work, or when the employer has knowledge of any such injury, the employer shall report the injury to the board within 7 days after the employer receives notice or has knowledge of the injury. The employer shall also report the average weekly wages or earnings of the employee, as defined in section 102, subsection 4, together with any other information required by the board, within 30 days after the employer receives notice or has knowledge of a claim for compensation under section 212, 213 or 215, unless a wage statement has previously been filed with the board. A copy of the wage information must be mailed to the employee. The employer shall report when the injured employee resumes the employee's employment and the amount of the employee's wages or earnings at that time. The employer shall complete a first report of injury form for any injury that has required the services of a health care provider within 7 days after the employer receives notice or has knowledge of the injury. The employer shall provide a copy of the form to the injured employee and retain a copy for the employer's records but is not obligated to submit the form to the board unless the injury later causes the employee to lose a day's work. The employer is also required to submit the form to the board if the board has finally adopted a major substantive rule pursuant to Title 5, chapter 375, subchapter 2-A to require the form to be filed electronically.

**Sec. 2. 39-A MRSA §401, sub-§5-A** is enacted to read:

**5-A. Working group on data collection and injury prevention.** The Department of Labor, Bureau of Labor Standards shall convene a working group beginning not later than October 1, 2003 to evaluate data on work-related injuries and identify ways to reduce the incidence of such injuries. The bureau shall include in the group representatives of the board, labor, employers, occupational health practitioners, safety experts, insurers and others that the bureau considers useful and necessary to the group. The group shall review existing data collection efforts and the structure within State

## APPENDIX A

Government for evaluating and improving injury prevention efforts in the workplace. The group shall identify ways to improve data collection, analysis and injury prevention programs in the State. The bureau shall report the recommendations of the group by January 1, 2005 and January 1, 2006 to the Governor and to the joint standing committees of the Legislature having jurisdiction over labor matters and over insurance matters. Those committees are authorized to report out legislation in response to the recommendations to the First Regular Session of the 122nd Legislature and the Second Regular Session of the 122nd Legislature. The bureau may continue the group as long as it considers such a group useful in understanding the causes and promoting prevention of work-related injuries in the State.

Effective September 13, 2003, unless otherwise indicated.

## APPENDIX B

### Occupational Safety and Health Data Collection and Injury Prevention Work Group

#### List of Members

William A. Peabody, Chair	Maine Department of Labor
Gary Baxter	Maine Employers' Mutual Insurance Company
Bradford Brown	Maine Bureau of Insurance
Brian Doe	Hannaford
Peter Doran	Maine Occupational Research Agenda
Densie Dumont	U.S. Healthworks
Saskia Janes	Maine Public Health Association
Stefanie LaRose	Cannon Cochran Management Services, Inc.
Jeff Levesque	Maine Workers' Compensation Board
Kim Lim	Maine Department of Labor
Alfred May	Maine Center for Disease Control and Prevention
Steve Minkowsky	Maine Workers' Compensation Board
Louise Morang	Maine Association of Occupational Nurses
Patricia Philbrook	Maine State Nurses Association
John L. Rioux	Maine Department of Labor
Carol Tompkins	Cannon Cochran Management Services, Inc.
Ralph Tucker	McTeague, Higbee, & Case
David Wacker	Maine Department of Labor
Leslie Walleigh	Workplace Health/Maine Center for Disease Control and Prevention

**APPENDIX C**

**Occupational Safety and Health Data Collection  
and Injury Prevention Work Group**

**List of Presentations**

<b>Date</b>	<b>Title</b>	<b>Presenter</b>
September 29, 2003	MORA (Maine Occupational Research Agenda) Chart of Data Sources	John Rioux
October 22, 2003	MDOL (Maine Department of Labor) Enforcement and Voluntary Prevention Program  Insurance Companies – MEMIC (Maine Employers' Mutual Insurance Companies)	Dave Wacker  Dan Cote, MEMIC (Maine Employers' Mutual Insurance Company)
November 19, 2003	EDI (Electronic Data Interchange) Workers' Compensation Board  How a Case Becomes A Bit of Data  WCB (Workers' Compensation Board) – Data Use at BLS (Bureau of Labor Standards)	Paul Fortier, Maine WCB (Workers' Compensation Board)  Jeff Levesque  John Rioux
April 21, 2004	Overview of Dirigo Health	Ellen Schneiter Adam Thompson
June 16, 2004	Update on MEMIC's Tracking of EDI's	Matt Holbrook, MEMIC
July 21, 2004	Occupational Disease Reporting  Self-Employed's Study Update	Leslie Walleigh, Workplace Health  Kurtis Petersons, Maine Department of Labor Summer Intern
September 15, 2004	A Progress Report on the Development and Implementation of Occupational Safety and Health Indicators, Results of a Pilot Project – 2000 Data	Kim Lim
October 27, 2004	Workers' Compensation Annual Compliance Report	Jeff Levesque
October 27, 2004 November 17, 2004 December 15, 2004	Review of Identified Occupational Safety and Health Data Series Summary	William Peabody William Peabody John Rioux
December 15, 2004	BLS Coding of First Reports	Ann Beaulieu, Maine Department of Labor
January 19, 2005	Ad Hoc Presentation	Ruth Lawson-Stopps, Occupational Health Associates
April 20, 2005	Definition of Medical Only	Steve Minkowsky
May 18, 2005	Initial Findings of Medical-Only First Reports	Gary Baxter Matt Holbrook, MEMIC

**APPENDIX D**  
Identified Occupational Safety and Health Data Series and Summary

<b>Name / Owner</b>	<b>Description</b>	<b>Possible Use / Good Features</b>	<b>Problems</b>
SOII (Survey of Occupational Injuries and Illnesses)  Federal Bureau of Labor Statistics	Cooperative data collection program, run by Fed BLS. Administered by State Bureau of Labor Standards. Based on OSHA recordkeeping.	State rate benchmarked over time; taking hours worked and employment into account. Good for comparison between industries and size class.	Confidential. Sample-based with estimated error on the rates.
CFOI (Census of Fatal Occupational Injuries)  Federal Bureau of Labor Statistics	Cooperative Fed BLS-State BLS program. Summary of fatalities in state, comparable to other states.	Tracks deaths and how they happened (based on others' investigations.) Aggregation across states more likely to detect patterns and produce solutions.	Confidential. Sparse data in Maine. Excludes fatalities due to disease.
FACE (Fatality Assessment and Control Evaluation)  National Institute of Occupational Safety and Health	Using their standards and our funding we are participating in this program. Lists details and causes of certain fatalities. Outputs bulletins aimed at prevention.	Fatality prevention. Uses data from other states and local investigations. Results in bulletins distributed to high-risk workers to alert them to dangers and forestall like events.	Sparse data in Maine but better combined with other states. Includes only targeted deaths changed each year.
CCC (Census of Case Characteristics)  Maine Bureau of Labor Standards	Coding for each disabling WC case for nature of injury or illness, part of body, source, and type. Also employer Industry and worker's Occupation.	Most comprehensive and complete data source. Prioritization by number / cost / duration in categories. Assessment by nature, body part, source and type. Integrated with WCB data.	Cost data not integral to the claims data. Missing some duration data. Possibly misclassifying low-duration cases. Gaps in Fishing, Agriculture, alternatively employed.
WC Database  Maine Workers' Compensation Board, integrated with pieces from the Maine Bureau of Labor Standards	Administrative database including worker and incident characteristics, links to employer, dates, and verbal details of cases.	Provides details and timing of case events with largest group of individual cases, regardless of insurance type. Is the central repository of WC case data. Integrated with CCC data.	Employee identifiers confidential. Administrative data and processing--not easily adapted to statistical purposes. Likely some misclassification on low-duration cases. Multiple reporting processes. External alternatives not caught such as UI. Gaps in Fishing, Agriculture, alternatively employed.

**APPENDIX D**  
Identified Occupational Safety and Health Data Series and Summary

<b>Name / Owner</b>	<b>Description</b>	<b>Possible Use / Good Features</b>	<b>Problems</b>
ES-202 Maine Labor Market Information Services	Wages and employment for each employer by site.	Provides denominator data for wages and employment in the aggregates for Industry and size class. Identifies size class.	Confidential. Gaps in Fishing, Agriculture, and alternatively employed..
MeBLS "Gen II" Maine Bureau of Labor Standards	Private-sector safety consultation services provided by MeBLS. Minor work permits issued. Public sector inspections.	Includes services provided, exposures, best practices, and dates linked to DOL data.	Confidential unless aggregated. Lacks 21-D (Federal OSHA-funded) services and results.
MeBLS Data Warehouse Maine Bureau of Labor Standards	Database specifically for the collection of data in one database specifically for statistics. Includes portions of most of the databases above.	Potentially powerful tool. Greatly underdeveloped and underutilized. Would like to make aggregates public and/or incorporate Virtual Private Database security at insurer and employer levels.	Includes confidential data. Lacks programming to organize data around confidentiality. Lack of secure Employer logon system for VPDB.
Maine Toxics List Maine Department of Environmental Protection	400 facilities and their toxic releases, use, and waste.	Inventory of toxics and potential exposure sites.	
Maine Cancer Registry Maine Cancer Registry	Diagnosed cancers registered with patient name and address and type of cancer.	Collaborative studies. Universe of cancer patients..	Confidential. No variable for work-relatedness.
Occupational Poison Exposures Northern New England Poison Center	Demographic data and type of poisoning. Management site.	Collaborative studies. Poisonings reported including work-related.	Confidential.
Occupational Disease Reporting Program Maine Bureau of Public Health	Doctors' are required to report certain occupational illness diagnoses to the Bureau of Public Health.	Collaborative studies. One of few sources relying on specific diagnoses.	Confidential. Lacks work-relatedness indicator. Comparison to WC indicates an under-reporting problem.

**APPENDIX D**  
Identified Occupational Safety and Health Data Series and Summary

<b>Name / Owner</b>	<b>Description</b>	<b>Possible Use / Good Features</b>	<b>Problems</b>
MEMIC Aggregate Maine Employers Mutual Insurance Company	Proprietary data for those insured with MEMIC	Collaborative studies.	Proprietary. Data is collected only for those insured by MEMIC.
Maine Health Information Center (MHIC)	Specialized data collection projects for specific clients including MEMIC and the Maine Self-Insured Guarantee Authority	Collaborative studies.	Proprietary. Data is collected only for clients cases.
NCCI National Council of Compensation Insurers	Range of data and coding based on samples of certain classes of cases.	Collaborative studies.	Proprietary. Data is collected only for insured portion of the market. Sampled data (40-50%).
WCRI Workers Compensation Research Institute	Specified research projects with data from NCCI and supplemented from other sources as needed.	Collaborative studies.	Proprietary. Mostly large states data. Not a source for details but could do research if approved by committee.

Compiled by the Maine Occupational Research Agenda Steering Committee.

## APPENDIX D

### Identified Occupational Safety and Health Data Series and Summary

SOII: [www.maine.gov/labor/bls/publications/injuries/](http://www.maine.gov/labor/bls/publications/injuries/)  
CFOI: [www.maine.gov/labor/bls/publications/cfoi/](http://www.maine.gov/labor/bls/publications/cfoi/)  
FACE: [www.state.me.us/labor/bls/FACE/FACE.htm](http://www.state.me.us/labor/bls/FACE/FACE.htm)  
CCC: [www.maine.gov/labor/bls/publications/charwork/](http://www.maine.gov/labor/bls/publications/charwork/)  
WCB: [www.state.me.us/wcb/](http://www.state.me.us/wcb/)  
ES202: [www.state.me.us/labor/lmis/](http://www.state.me.us/labor/lmis/)  
Me BLS: [www.maine.gov/labor/bls/](http://www.maine.gov/labor/bls/)  
Maine Toxics List: [www.mainedep.com/](http://www.mainedep.com/)  
Maine Cancer Registry: [www.state.me.us/dhs/bohdcfh/mcr/index2.htm](http://www.state.me.us/dhs/bohdcfh/mcr/index2.htm)  
Maine Bureau of Public Health: [www.state.me.us/dhs/boh/](http://www.state.me.us/dhs/boh/)  
MEMIC: [www.memic.com/](http://www.memic.com/)  
Maine Health Information Center: [www.mhic.org/](http://www.mhic.org/)  
NCCI: [www.ncci.com/ncciweb/ncci.asp?lf=mynci/login.asp?resource=/ncciweb/index.asp&mf=ncci\\_main.asp](http://www.ncci.com/ncciweb/ncci.asp?lf=mynci/login.asp?resource=/ncciweb/index.asp&mf=ncci_main.asp)  
WCRI: [www.wcrinet.org/](http://www.wcrinet.org/)

## APPENDIX E

### INITIAL FINDINGS OF MEDICAL-ONLY FIRST REPORTS MEMIC DATES OF INJURY FROM 1998 THROUGH 2003

This preliminary report is based on the work produced by John Marr, Vice President of Claims, MEMIC, Gary Baxter, Senior Vice President & CIO, MEMIC, Matthew Holbrook, Project Manager, MEMIC, and Steve Minkowsky, Deputy Director, Maine Workers' Compensation Board. There are five spreadsheets attached to this report as follows:

1. All Indemnity Claims: This graph displays the percentage of all indemnity claims, losses and incurred amounts that were originally reported as Medical-only from 1998 through 2003.
2. Migration Time: This chart presents the number of days that it took a claim to migrate from a medical-only to indemnity.
3. SIC Group Totals: This spreadsheet shows how the migrated indemnity claims break down by SIC Group.
4. Governing Class Totals: This printout demonstrates how the migrated indemnity cases break down by Governing Class.
5. IW Class Codes: This matrix reveals how the migrated indemnity claims break down by claim NCCI Class Code.
6. Nature Of Injury Totals: This printout provides data on how the migration of indemnity cases break down by Nature of Injury Description.

### OBSERVATIONS

1. Out of over 17,000 indemnity cases, nearly 5,500 (over 30%) of these cases started out as medical-only dates of injury.
2. Over 40% of the injuries reflected soft tissue injuries such as muscle strain, soreness and back pain. Many of these injuries could be prevented through safety intervention programs and ergonomic engineering.
3. Employee classification codes with high medical-only injuries can be identified to monitor trends and patterns.
4. Timeline observations:

**APPENDIX E**  
**(continued)**

- a. The longer a medical-only injury continues, the more expensive an indemnity claim becomes.
- b. If a medical-only injury is proactively managed within 30 days, then the related costs to the claim decrease.
- c. If a medical-only injury is not proactively managed after 6 months, then the related costs to the claim increase. Medical-only injuries in this situation are more likely to become lost-time injuries.

**OPPORTUNITIES**

1. Medical-only injuries can be tracked to identify potential lost-time injuries.
2. Change focus from the exclusive case management of indemnity cases to include an increased focus on medical-only cases.
3. The collection of medical-only injuries is significant in developing safety and injury prevention programs.
4. MEMIC is already implementing the lessons learned from the collection of medical-only data to change their business practices.

**RECOMMENDATION**

Based on the observations and opportunities described above, further study of the collection of medical-only First Reports is merited in order to reduce the number of lost-time First Reports, to reduce the number of indemnity cases and to reduce the associated costs to the workers' compensation system.

APPENDIX E  
(continued)

Migrated Claims Compared to All Indemnity Claims

Year of Loss	Claim Count Percent	Losses Incurred Percent	Total Incurred Percent
1998	30.60%	36.67%	36.60%
1999	31.15%	32.81%	32.90%
2000	30.74%	37.89%	37.82%
2001	30.15%	37.13%	37.11%
2002	32.47%	41.53%	41.49%
2003	35.28%	32.50%	32.75%
Total	31.70%	36.45%	36.48%

Based on Accident 1998-2003 Indemnity Claims  
Percent of Claims and Incurred Reported Initially as Medical Only

APPENDIX E  
(continued)

Year	Migration Time	<30 Days	30 to 90 days	91 to 180 days	181 to 365 days	>365 days	MO -> IN Totals
1998	Count	63.98%	17.08%	9.21%	4.45%	5.28%	30,60%
	Losses	51.12%	18.30%	13.99%	7.82%	8.76%	36,67%
	Ratio of avg losses	0.80	1.07	1.52	1.76	1.66	1.20
1999	Count	57.32%	17.37%	11.08%	7.25%	6.98%	31,15%
	Losses	45.36%	19.50%	11.57%	11.73%	11.83%	32,81%
	Ratio of avg losses	0.79	1.12	1.04	1.62	1.70	1.05
2000	Count	55.87%	19.57%	10.76%	7.39%	6.41%	30,74%
	Losses	47.83%	20.97%	11.53%	10.74%	8.96%	37,89%
	Ratio of avg losses	0.86	1.07	1.07	1.45	1.40	1.23
2001	Count	55.19%	20.87%	11.04%	5.79%	7.10%	30,16%
	Losses	39.55%	22.77%	18.49%	10.04%	9.14%	37,13%
	Ratio of avg losses	0.72	1.09	1.68	1.73	1.29	1.23
2002	Count	56.69%	20.28%	9.87%	7.11%	6.05%	32,47%
	Losses	51.91%	22.15%	10.96%	8.05%	6.93%	41,53%
	Ratio of avg losses	0.92	1.09	1.11	1.13	1.15	1.28
2003	Count	61.16%	20.02%	9.31%	6.31%	3.20%	35,28%
	Losses	51.95%	30.90%	7.09%	7.00%	3.06%	32,50%
	Ratio of avg losses	0.85	1.54	0.76	1.11	0.96	0.92
1998 - 2003 Totals	Count	58.49%	19.26%	10.16%	6.34%	5.76%	31,70%
	Losses	48.06%	22.69%	12.20%	9.14%	7.91%	36,45%
	Ratio of avg losses	0.82	1.18	1.20	1.44	1.37	1.15

Legend	Migration Time
Count	The number of days that it took at claim to migrate from Medical Only to Indemnity
Losses	For each time band, the percentage of claims migrating in that timeframe.
Ratio	For the MO -> IN Totals, the percentage of all IN claims made up by migrated claims
	For each time band, the percentage of losses (Indemnity and Medical) migrating in that timeframe.
	For the MO -> IN Totals, the percentage of all IN losses made up by migrated losses
	The ratio of average losses on migrated claims versus average losses on all IN claims

APPENDIX E  
(continued)

SICGroupTotals

SICGroup	SICGroupDesc	Percent of Total
80	Health services	11.09%
17	Special trade contractors	7.25%
83	Social services	6.54%
73	Business services	5.65%
51	Wholesale trade--nondurable goods	4.73%
58	Eating and drinking places	3.45%
15	General building contractors	3.31%
79	Amusement and recreational services	3.03%
42	Motor freight transportation and warehousing	2.67%
70	Hotels, rooming houses, camps, and other lodging places	2.47%
20	Food and kindred products	2.36%
60	Depository institutions	2.32%
24	Lumber and wood products	2.25%
82	Educational services	2.03%
75	Automotive repair, services, and parking	1.97%
55	Automotive dealers and gasoline service stations	1.77%
54	Food stores	1.72%
59	Miscellaneous retail	1.59%
86	Membership organizations	1.50%
25	Furniture and fixtures	1.46%
35	Industrial machinery and equipment	1.46%
27	Printing and publishing	1.43%
07	Agricultural services	1.41%
52	Building materials, hardware, garden supply, & mobile home	1.39%
37	Transportation equipment	1.37%
26	Paper and allied products	1.24%
91	Executive, legislative, and general government	1.17%
16	Heavy construction contractors	1.10%
41	Local and interurban passenger transit	1.00%
65	Real estate	1.00%
36	Electrical and electronic equipment	0.97%
87	Engineering and management services	0.97%
53	General merchandise stores	0.93%
23	Apparel and other textile products	0.90%
57	Furniture, home furnishings and equipment stores	0.90%
50	Wholesale trade--durable goods	0.88%

APPENDIX E  
(continued)

SICGroupTotals

SICGroup	SICGroupDesc	Percent of Total
01	Agricultural production- crops	0.84%
67	Holding and other investment offices	0.84%
30	Rubber and miscellaneous plastics products	0.80%
49	Electric, gas, and sanitary services	0.79%
81	Legal services	0.75%
22	Textile mill products	0.71%
72	Personal services	0.71%
31	Leather and leather products	0.64%
34	Fabricated metal products	0.64%
44	Water transportation	0.57%
88	Private households	0.55%
32	Stone, clay, glass, and concrete products	0.53%
28	Chemicals and allied products	0.42%
45	Transportation by air	0.33%
76	Miscellaneous repair services	0.33%
09	Fishing, hunting, and trapping	0.31%
64	Insurance agents, brokers, and service	0.29%
92	Justice, public order, and safety	0.29%
14	Nonmetallic minerals, except fuels	0.27%
39	Miscellaneous manufacturing industries	0.27%
47	Transportation services	0.24%
48	Communications	0.20%
63	Insurance carriers	0.20%
02	Agricultural production- livestock	0.18%
33	Primary metal industries	0.15%
38	Instruments and related products	0.15%
95	Environmental quality and housing	0.15%
56	Apparel and accessory stores	0.13%
96	Administration of economic programs	0.09%
99	Miscellaneous	0.07%
62	Security, commodity brokers, and services	0.05%
94	Administration of human resources	0.05%
08	Forestry	0.04%
29	Petroleum and coal products	0.04%
61	Nondepository credit institutions	0.04%
84	Museums, art galleries, botanical & zoological gardens	0.04%

APPENDIX E  
(continued)

IWClassCode Totals

NCCI Class Code	Class Description	Percent of Total
8810	Clerical	9.34%
5645	Carpentry -Detached	3.69%
8832	Physican & Clerical	3.33%
8861	Charitable or Welfare	3.01%
8380	Automobile Service	2.87%
9079	Restaurant, NOC	2.41%
9110	Charitable or Welfare	2.19%
8829	Convalescent or Nurs	2.14%
8833	Hospital : Prof	1.96%
9052	Hotel: All Employees	1.90%
8835	Nursing - Home Health	1.83%
8824	Retirement Living	1.70%
8017	Store: Retail NOC	1.68%
9015	Buildings - Operation	1.44%
7380	Drivers	1.41%
8868	College: Prof	1.22%
8021	Store: Meat	1.21%
9040	Hospital: All Other	1.17%
9014	Buildings - Operation	1.11%
2883	Furniture Mfg	1.06%
5183	Plumbing NOC	1.02%
8232	Lumberyard New Mat	0.99%
9180	Amusement Devise	0.95%
8006	Gasoline Service	0.90%
6217	Excavation & Drivers	0.88%
7370	Taxicab Co	0.88%
3632	Machine Shop NOC	0.82%
9101	College: All other	0.80%
0042	Landscape Gardening	0.79%
2501	Clothing Mfg	0.79%
8024	Seafood Dealer(ME)	0.79%
2710	Sawmill	0.77%
7229	Trucking: Long Haul	0.77%
8008	Store: Clothing	0.77%
8033	Store: Meat	0.77%
8742	Salespersons	0.77%

APPENDIX E  
(continued)

IWClassCodeTotals

WCClassCode	Class Description	Percent of Total
3820	Attorney	0.77%
2660	Boot or Shoe Mfg	0.73%
3032	Store: Clothing	0.71%
3350	Gasoline Dealer	0.71%
3082	Restaurant NOC	0.68%
1239	Paper Mfg	0.66%
7228	Trucking: Local	0.66%
3681	Television, Radio	0.58%
4299	Printing	0.58%
3044	Store: Furniture	0.57%
3046	Store: Automobile Pa	0.53%
2111	Cannery NOC	0.51%
5834	State Act	0.49%
3629	Precision Machined	0.46%
5190	Electrical Wiring	0.46%
7720	Police	0.46%
5824	Boatbuilding	0.42%
3058	Hotel: Restaurant	0.42%
3063	YMCA, YWCA	0.42%
2709	Logging (ME)	0.40%
4304	Newspaper Publishing	0.40%
5403	Carpentry NOC	0.40%
5506	Street or Road Const	0.40%
8227	Construction or Erect	0.40%
8826	Retirement Living	0.40%
8831	Hospital - Veterin	0.40%
9060	Club -Country	0.40%
9403	Garbage, Ashes	0.40%
2812	Cabinet Works	0.38%
2841	Woodenware Mfg	0.38%
5022	Masonry NOC	0.38%
8018	Store: Wholesale	0.38%
8293	Storage Warehouse	0.38%
5445	Wallboard Installation	0.37%
5474	Painting, Paperhanging	0.35%
8292	Storage Warehouse	0.35%

APPENDIX E  
(continued)

SICGroupTotals

SICGroup	SICGroupDesc	Percent of Total
13	Oil and gas extraction	0.02%
89	Miscellaneous services	0.02%
Based on Accident 1998-2003 Indemnity Claims that migrated		
Of those claims reported initially as MO, the percent for each SIC group		

APPENDIX E  
(continued)

GoverningClassTotals

GoverningClass	GoverningClassDesc	Percent of Total
9110	Charitable or Welfare	5.15%
8810	Clerical	4.92%
8833	Hospital : Prof	4.02%
5645	Carpentry -Detached	3.75%
8832	Physican & Clerical	3.18%
8380	Automobile Service	2.87%
9079	Restaurant, NOC	2.41%
8829	Convalescent or Nurs	2.14%
8835	Nursing - Home Health	1.88%
8824	Retirement Living	1.75%
9052	Hotel: All Employees	1.75%
9180	Amusement Devise	1.68%
8017	Store: Retail NOC	1.66%
2660	Boot or Shoe Mfg	1.63%
8032	Store: Clothing	1.44%
8868	College: Prof	1.39%
5183	Plumbing NOC	1.35%
9015	Buildings - Operation	1.32%
8742	Salespersons	1.26%
8021	Store: Meat	1.21%
9014	Buildings - Operation	1.15%
7380	Drivers	1.11%
2883	Furniture Mfg	1.10%
8024	Seafood Dealer(ME)	1.06%
2710	Sawmill	0.99%
7370	Taxicab Co	0.99%
8006	Gasoline Service	0.93%
8861	Charitable or Welfare	0.91%
7229	Trucking: Long Haul	0.86%
6217	Excavation & Drivers	0.82%
7228	Trucking: Local	0.82%
8018	Store: Wholesale	0.80%
2501	Clothing Mfg	0.77%
8820	Attorney	0.77%
8033	Store: Meat	0.75%
3681	Television, Radio	0.69%

APPENDIX E  
(continued)

GoverningClassTotals

GoverningClass	GoverningClassDesc	Percent of Total
8232	Lumberyard New Mat	0.69%
4239	Paper Mfg	0.64%
9082	Restaurant NOC	0.64%
3629	Precision Machined	0.62%
3632	Machine Shop NOC	0.60%
7720	Police	0.60%
8046	Store: Automobile Pa	0.60%
2812	Cabinet Works	0.58%
4304	Newspaper Publishing	0.58%
8044	Store: Furniture	0.58%
0042	Landscape Gardening	0.57%
6834	State Act	0.57%
2111	Cannery NOC	0.55%
4279	Paper Goods Mfg	0.55%
4299	Printing	0.55%
9102	Park NOC: All Empl	0.55%
8350	Gasoline Dealer	0.48%
9063	YMCA, YWCA	0.44%
5474	Painting, Paperhanging	0.42%
8293	Storage Warehouse	0.42%
9060	Club -Country	0.42%
9403	Garbage, Ashes	0.42%
3724	Machinery or Equip	0.40%
5022	Masonry NOC	0.40%
8008	Store: Clothing	0.40%
5403	Carpentry NOC	0.38%
5445	Wallboard Installation	0.38%
2841	Woodenware Mfg	0.37%
5190	Electrical Wiring	0.37%
5221	Concrete or Cement	0.37%
6824	Boatbuilding	0.37%
8831	Hospital - Veterin	0.37%
2709	Logging (ME)	0.36%
4034	Concrete Products Mf	0.36%
7723	Detective or Patr(ME)	0.36%
9083	Restaurant: Fast Food	0.35%

APPENDIX E  
(continued)

GoverningClassTotals

GoverningClass	GoverningClassDesc	Percent of Total
9101	College: All other	0.35%
0913	Domestic Workers In	0.33%
7539	Electric Light or Power	0.33%
0113	Farm: Fish Hatchery and Drivers	0.31%
2003	Bakery & Drivers	0.31%
3113	Tool Mfg	0.31%
4420	Rubber Tire Mfg	0.31%
5506	Street or Road Const	0.31%
4000	Sand & Gravel	0.29%
4484	Plastic Mfg	0.29%
5215	Concrete Work	0.29%
6836	Marina and Drivers	0.29%
8106	Iron or Steel Merchant	0.29%
2735	Furniture Stock Mfg	0.27%
6843	Shipbuilding - Iron or Steel	0.27%
8292	Storage Warehouse	0.27%
8869	Child Day Care	0.27%
5222	Concrete Construction	0.26%
5473	Asbestos Contractor	0.26%
9586	Barbershop	0.26%
0005	Farm: Nursery Empl	0.24%
6504	Food Sundries Mfg	0.24%
8601	Architect or Engineer	0.24%
2802	Carpentry Shop Only	0.22%
9058	Hotel: Restaurant	0.22%
0106	Tree Pruning, Spraying	0.20%
2305	Textile Fiber Mfg	0.20%
2721	Logging (ME)	0.20%
5213	Concrete Construction	0.20%
7231	Trucking: Mail	0.20%
7360	State Act	0.20%
7704	Firefighters & Drivers	0.20%
8227	Construction or Erect	0.20%
0035	Farm: Florist & Drivers	0.18%
2589	Laundry or Dry Cleanin	0.18%
3824	Automobile, Bus	0.18%

APPENDIX E  
(continued)

GoverningClassTotals

GoverningClass	GoverningClassDesc	Percent of Total
5188	Automatic Sprinkler	0.18%
5551	Roofing	0.18%
7600	Telephone or Telegr	0.18%
8010	Store: Hardware	0.18%
8209	Vegetable Packing	0.18%
9016	Amusement Park	0.18%
2576	Awning Mfg	0.16%
3574	Computing, Recording	0.16%
3643	Electric Power	0.16%
5437	Carpentry, Install	0.16%
7423	Aircraft or Helicopter	0.16%
7520	Waterworks	0.16%
7590	Garbage Works	0.16%
8393	Automobile Body Rep	0.16%
9040	Hospital: All Other	0.16%
0079	Farm: Berry or Vineya	0.15%
3257	Wire Good Mfg	0.15%
4021	Brick of Clay Products	0.15%
4112	Incandescent Lamp	0.15%
4557	Ink Mfg	0.15%
5479	Insulation Work NOC	0.15%
6826	Marina and Drivers	0.15%
7350	Freight Handling NOC	0.15%
2362	Knit Goods Mfg	0.13%
5102	Door, Door Frame	0.13%
5191	Office Machine	0.13%
5538	Sheet Metal Work	0.13%
5651	Carpentry Dwelling	0.13%
8001	Store: Florist	0.13%
8800	Mailing And Address	0.13%
9061	Club NOC & Clerical	0.13%
9402	Street Cleaning & Dri	0.13%
9521	House Furnishing	0.13%
2286	Wool Spinning	0.11%
2585	Laundry nOC	0.11%
2731	Planing or Molding Mil	0.11%

APPENDIX E  
(continued)

GoverningClassTotals

GoverningClass	GoverningClassDesc	Percent of Total
3066	Sheet Metal Work	0.11%
3081	Foundry - Ferrous	0.11%
4511	Analytical Chemist	0.11%
5462	Glazier	0.11%
8500	Metal Scrap Dealer	0.11%
9519	Household Appliance	0.11%
0037	Farm: Field Crops & D	0.09%
2113	Cannery-Sardine(ME)	0.09%
2302	Silk Thread	0.09%
2688	Leather Goods Mfg	0.09%
3179	Electrical Apparatus Mfg	0.09%
4611	Drug, Medicine	0.09%
7382	Bus Co	0.09%
7605	Burglar Alarm Inst	0.09%
8748	Auto Salespersons	0.09%
8826	Retirement Living	0.09%
0034	Farm: Poultry or Egg	0.07%
0036	Farm: Dairy & Drivers	0.07%
2112	Fruit Evaporating	0.07%
3030	Iron or Steel: Fabric	0.07%
5223	Swimming Pool	0.07%
7403	Aircraft or Helicopter	0.07%
7405	Aircraft or Helicopter	0.07%
8058	Building Material Deal	0.07%
8215	Hay, Grain, or Feed	0.07%
9154	Theater NOC: All Othe	0.07%
9516	Radio, Television	0.07%
9522	Upholstering	0.07%
0909	Domestic Workers Out	0.05%
1701	Cement Mfg	0.05%
2114	Oystermen	0.05%
2157	Bottling - NOC	0.05%
2380	Webbing Mfg	0.05%
2402	Carpet or Rug Mfg	0.05%
2503	Dressmaking or Tailoring	0.05%
2651	Shoe Stock Mfg	0.05%

APPENDIX E  
(continued)

GoverningClassTotals

GoverningClass	GoverningClassDesc	Percent of Total
2683	Luggage Mfg	0.05%
2759	Pallet, Box, or Box	0.05%
3076	Fireproof Equipment	0.05%
3220	Can Mfg	0.05%
3400	Metal Goods Mfg	0.05%
4053	Pottery Mfg	0.05%
4431	Phonograph Record M	0.05%
4452	Plastics Mfg	0.05%
4635	Oxygen or Hydrogen	0.05%
5040	Iron or Steel: Erection - Fram Structures	0.05%
5192	Vending or Coin Oper	0.05%
5472	Asbestos Contractor	0.05%
5478	Carpet, Linoleum	0.05%
6229	Irrigation	0.05%
6319	Water Main Const	0.05%
7232	Trucking: Mail	0.05%
7580	Sewage Disposal	0.05%
8013	Store: Jewelry	0.05%
8107	Machinery Dealer	0.05%
8264	Bottle Dealer	0.05%
8803	Auditors	0.05%
9033	Housing Authority	0.05%
9501	Painting: Shop	0.05%
0170	Farm: Animal Raising	0.04%
0908	Domestic Workers In	0.04%
0912	Domestic Workers Out	0.04%
0917	Domestic Service Corp	0.04%
1463	Asphalt Works & Driv	0.04%
1803	Stone Cutting or Pol	0.04%
2014	Grain Milling	0.04%
2623	Tanning	0.04%
2702	Logging or Lumbering	0.04%
3180	Electric or Gas Light	0.04%
3365	Welding or Cutting	0.04%
3821	Automobile Dismantle	0.04%
3822	Automobile, Bus	0.04%

APPENDIX E  
(continued)

GoverningClassTotals

GoverningClass	GoverningClassDesc	Percent of Total
4150	Optical Goods Mfg	0.04%
4240	Box Mfg	0.04%
4243	Box Mfg	0.04%
4273	Bag Mfg	0.04%
4307	Bookbinding	0.04%
4828	Chemical Blending	0.04%
4902	Sporting Goods Mfg	0.04%
5057	Iron or Steel Erection	0.04%
5146	Furniture or Fixture	0.04%
5160	Elevator Erection	0.04%
5348	Stone, Mosaic	0.04%
5507	Street or Road Const	0.04%
5536	Heating, Air Conditio	0.04%
5606	Contractor, Exec Supv	0.04%
5610	Cleaning - Debris	0.04%
5951	Serum-Anti-Toxin	0.04%
6204	Drilling NOC	0.04%
6325	Conduit Construction	0.04%
6400	Fence Erection	0.04%
7016	Program I	0.04%
7612	Telephone or Cable	0.04%
8031	Store: Meat	0.04%
8050	Store: Five & Dime	0.04%
8061	Stores - Groceries and Provisions - Convenience - Retail	0.04%
8102	Seed Merchant	0.04%
8111	Plumber's Supplies	0.04%
8265	Iron or Steel Scrap D	0.04%
8279	Stable or Breeding	0.04%
9012	Building Operation	0.04%
9084	Bar, Discotheque	0.04%
9093	Bowling Lane	0.04%
9178	Athletic Team or Park	0.04%
9220	Cemetery Ops	0.04%
9534	Mobile Crane	0.04%
9620	Funeral Director & Dr	0.04%
0016	Farm: Orchard & Driv	0.02%

APPENDIX E  
(continued)

GoverningClassTotals

GoverningClass	GoverningClassDesc	Percent of Total
0083	Farm: Cattle or Livest	0.02%
1624	Quarry NOC & Drivers	0.02%
2089	Packing House	0.02%
2105	Fruit Packing	0.02%
2121	Brewery & Drivers	0.02%
2220	Yarn or Thread Mfg	0.02%
2388	Embroidery Mfg	0.02%
2570	Mattress or Box Spring Mfg.	0.02%
2586	Cleaning or Dyeing	0.02%
2722	Logging or Lumbering - Certified Mechanical Loggers	0.02%
2836	Brush or Broom NOC	0.02%
2881	Furniture Assembly	0.02%
3040	Iron or Steel: Fabric	0.02%
3041	Iron or Steel: Fabric	0.02%
3114	Tool Mfg	0.02%
3383	Jewelry Mfg	0.02%
3507	Construction or Agric	0.02%
3548	Printing or Bookbindin	0.02%
3634	Valve Mfg	0.02%
3685	Instrument Mfg	0.02%
4061	Pottery Mfg	0.02%
4130	Glass Merchant	0.02%
4206	Pulp Mfg	0.02%
4352	Engraving	0.02%
4361	Photographer	0.02%
4459	Plastics Mfg	0.02%
4558	Paint Mfg	0.02%
4583	Fertilizer Mfg	0.02%
4692	Dental Laboratory	0.02%
4720	Soap or Synthetic	0.02%
4777	Explosives Dist	0.02%
4825	Drug, Medicine	0.02%
5020	Ceiling Installation	0.02%
5059	Iron or Steel Erection	0.02%
5703	Building Raising	0.02%
6854	State Act	0.02%

APPENDIX E  
(continued)

Governing Class Totals

Governing Class	Governing Class Desc	Percent of Total
7230	Trucking: Parcel	0.02%
7394	Program I Diving	0.02%
7422	Aircraft or Helicopter	0.02%
7502	Gas Company	0.02%
7601	Telephone or Telegr	0.02%
8015	Quick Printing	0.02%
8072	Store: Book	0.02%
8235	Sash, Door or	0.02%
8263	Junk Dealer	0.02%
8288	Livestock Dealer	0.02%
8291	Storage Warehouse	0.02%
8385	Bus Co	0.02%
8392	Automobile Storage	0.02%
8606	Geophysical Explorat	0.02%
8825	Retirement Living	0.02%
8901	Telephone or Telegrap	0.02%
9186	Carnival, Circus	0.02%
9552	Sign Installation	0.02%
Based on Accident 1998-2003 Indemnity Claims that migrated		
Of those claims reported initially as MO, the percent for each governing class		

APPENDIX E  
(continued)

IWCClassCodeTotals

NCCIClassCode	Class Description	Percent of Total
8601	Architect or Engineer	0.35%
2003	Bakery & Drivers	0.33%
7723	Detective or Patr(ME)	0.33%
0913	Domestic Workers In	0.31%
4034	Concrete Products Mf	0.31%
4484	Plastic Mfg	0.31%
7539	Electric Light or Power	0.31%
9102	Park NOC: All Empl	0.31%
5215	Concrete Work	0.29%
5221	Concrete or Cement	0.29%
6836	Marina and Drivers	0.29%
9083	Restaurant: Fast Food	0.29%
0113	Farm: Fish Hatchery and Drivers	0.27%
5213	Concrete Construction	0.27%
6843	Shipbuilding - Iron or Steel	0.27%
8106	Iron or Steel Merchant	0.27%
9016	Amusement Park	0.27%
3113	Tool Mfg	0.26%
8869	Child Day Care	0.26%
9586	Barbershop	0.26%
0005	Farm: Nursery Empl	0.24%
2802	Carpentry Shop Only	0.24%
4420	Rubber Tire Mfg	0.24%
5606	Contractor, Exec Supv	0.24%
8010	Store: Hardware	0.24%
4112	Incandescent Lamp	0.22%
8209	Vegetable Packing	0.22%
0035	Farm: Florist & Drivers	0.20%
2721	Logging (ME)	0.20%
2735	Furniture Stock Mfg	0.20%
5222	Concrete Construction	0.20%
7520	Waterworks	0.20%
0106	Tree Pruning, Spraying	0.18%
2305	Textile Fiber Mfg	0.18%
4279	Paper Goods Mfg	0.18%
5473	Asbestos Contractor	0.18%

APPENDIX E  
(continued)

IWCclassCode Totals

NCC/ClassCode	Class Description	Percent of Total
7231	Trucking: Mail	0.18%
7360	State Act	0.18%
7590	Garbage Works	0.18%
8393	Automobile Body Rep	0.18%
8825	Retirement Living	0.18%
2589	Laundry or Dry Cleanin	0.16%
3574	Computing, Recording	0.16%
3643	Electric Power	0.16%
3824	Automobile, Bus	0.16%
5551	Roofing	0.16%
7423	Aircraft or Helicopter	0.16%
9410	Municipal, Township	0.16%
0079	Farm: Berry or Vineya	0.15%
2731	Planing or Molding Mill	0.15%
3257	Wire Good Mfg	0.15%
4000	Sand & Gravel	0.15%
4021	Brick or Clay Products	0.15%
4557	Ink Mfg	0.15%
4611	Drug, Medicine	0.15%
5479	Insulation Work NOC	0.15%
5651	Carpentry Dwelling	0.15%
6826	Marina and Drivers	0.15%
9061	Club NOC & Clerical	0.15%
2362	Knit Goods Mfg	0.13%
5191	Office Machine	0.13%
5437	Carpentry, Install	0.13%
5538	Sheet Metal Work	0.13%
6504	Food Sundries Mfg	0.13%
7403	Aircraft or Helicopter	0.13%
8748	Auto Salespersons	0.13%
8800	Mailing And Address	0.13%
2286	Wool Spinning	0.13%
2576	Awning Mfg	0.11%
2585	Laundry nOC	0.11%
3081	Foundry - Ferrous	0.11%
3179	Electrical Apparatus Mfg	0.11%

APPENDIX E  
(continued)

IWCClassCodeTotals

NCCI Class Code	Class Description	Percent of Total
3724	Machinery or Equip	0.11%
4207	Pulp Mfg	0.11%
4250	Paper Coating	0.11%
5102	Door, Door Frame	0.11%
5188	Automatic Sprinkler	0.11%
8235	Sash, Door or	0.11%
8500	Metal Scrap Dealer	0.11%
9012	Building Operation	0.11%
9519	Household Appliance	0.11%
9521	House Furnishing	0.11%
0037	Farm: Field Crops & D	0.09%
0909	Domestic Workers Out	0.09%
1463	Asphalt Works & Driv	0.09%
2113	Cannery-Sardine(ME)	0.09%
4130	Glass Merchant	0.09%
5472	Asbestos Contractor	0.09%
7605	Burglar Alarm Inst	0.09%
7704	Firefighters & Drivers	0.09%
8001	Store: Florist	0.09%
8901	Telephone or Telegrap	0.09%
9402	Street Cleaning & Dri	0.09%
0034	Farm: Poultry or Egg	0.07%
0908	Domestic Workers In	0.07%
2114	Oystermen	0.07%
2157	Bottling - NOC	0.07%
2302	Silk Thread	0.07%
2651	Shoe Stock Mfg	0.07%
3030	Iron or Steel: Fabric	0.07%
3365	Welding or Cutting	0.07%
3821	Automobile Dismantle	0.07%
4206	Pulp Mfg	0.07%
4273	Bag Mfg	0.07%
5478	Carpet, Linoleum	0.07%
6400	Fence Erection	0.07%
7382	Bus Co	0.07%
7600	Telephone or Telegr	0.07%

APPENDIX E  
(continued)

NCC/ClassCode	Class Description	Percent of Total
8264	Bottle Dealer	0.07%
8385	Bus Co	0.07%
8803	Auditors	0.07%
9154	Theater NOC: All Othe	0.07%
9501	Painting: Shop	0.07%
9516	Radio, Television	0.07%
0036	Farm: Dairy & Drivers	0.05%
2014	Grain Milling	0.05%
2380	Webbing Mfg	0.05%
2402	Carpet or Rug Mfg	0.05%
2683	Luggage Mfg	0.05%
2759	Pallet, Box, or Box	0.05%
3066	Sheet Metal Work	0.05%
3076	Fireproof Equipment	0.05%
3220	Can Mfg	0.05%
4053	Pottery Mfg	0.05%
4452	Plastics Mfg	0.05%
4511	Analytical Chemist	0.05%
4635	Oxygen or Hydrogen	0.05%
5057	Iron or Steel Erection	0.05%
5192	Vending or Coin Oper	0.05%
5223	Swimming Pool	0.05%
5462	Glazier	0.05%
5507	Street or Road Const	0.05%
6229	Irrigation	0.05%
6319	Water Main Const	0.05%
7016	Program I	0.05%
7232	Trucking: Mail	0.05%
7580	Sewage Disposal	0.05%
8031	Store: Meat	0.05%
8058	Building Material Deal	0.05%
8061	Stores - Groceries and Provisions - Convenience - Retail	0.05%
8107	Machinery Dealer	0.05%
8111	Plumber's Supplies	0.05%
8215	Hay, Grain, or Feed	0.05%
8392	Automobile Storage	0.05%

APPENDIX E  
(continued)

IWCClassCodeTotals

NCCIClassCode	Class Description	Percent of Total
8720	Inspection of Risk Ins	0.05%
9522	Upholstering	0.05%
0917	Domestic Service Corp	0.04%
1701	Cement Mfg	0.04%
1803	Stone Cutting or Pol	0.04%
2112	Fruit Evaporating	0.04%
2388	Embroidery Mfg	0.04%
2503	Dressmaking or Tailoring	0.04%
2623	Tanning	0.04%
2688	Leather Goods Mfg	0.04%
2702	Logging or Lumbering	0.04%
3114	Tool Mfg	0.04%
3180	Electric or Gas Light	0.04%
3383	Jewelry Mfg	0.04%
3400	Metal Goods Mfg	0.04%
3507	Construction or Agric	0.04%
3822	Automobile, Bus	0.04%
4150	Optical Goods Mfg	0.04%
4307	Bookbinding	0.04%
4431	Phonograph Record M	0.04%
4693	Pharmaceutical	0.04%
4828	Chemical Blending	0.04%
4902	Sporting Goods Mfg	0.04%
5040	Iron or Steel: Erection - Fram Structures	0.04%
5059	Iron or Steel Erection	0.04%
5146	Furniture or Fixture	0.04%
5160	Elevator Erection	0.04%
5348	Stone, Mosaic	0.04%
5951	Serum-Anti-Toxin	0.04%
6204	Drilling NOC	0.04%
6325	Conduit Construction	0.04%
7309	Stevedoring NOC	0.04%
7350	Freight Handling NOC	0.04%
7394	Program I Diving	0.04%
7610	Radio or Television	0.04%
8013	Store: Jewelry	0.04%

APPENDIX E  
(continued)

NCCI Class Code	Class Description	Percent of Total
8050	Store: Five & Dime	0.04%
8072	Store: Book	0.04%
8265	Iron or Steel Scrap D	0.04%
8279	Stable or Breeding	0.04%
9033	Housing Authority	0.04%
9059	Child Day Care	0.04%
9084	Bar, Discotheque	0.04%
9178	Athletic Team or Park	0.04%
9220	Cemetery Ops	0.04%
9534	Mobile Crane	0.04%
9620	Funeral Director & Dr	0.04%
No Class Given		
0008	Farm: Gardening	0.02%
0016	Farm: Orchard & Driv	0.02%
0050	Farm Machinery Ops	0.02%
0083	Farm: Cattle or Livesto	0.02%
0170	Farm: Animal Raising	0.02%
1624	Quarry NOC & Drivers	0.02%
1654	Quarry Cement Rock	0.02%
2065	Milk Products Mfg	0.02%
2070	Creamery or Dairy	0.02%
2089	Packing House	0.02%
2105	Fruit Packing	0.02%
2121	Brewery & Drivers	0.02%
2220	Yarn or Thread Mfg	0.02%
2570	Mattress or Box Spring Mfg.	0.02%
2836	Brush or Broom NOC	0.02%
2881	Furniture Assembly	0.02%
3041	Iron or Steel: Fabric	0.02%
3548	Printing or Bookbindin	0.02%
3634	Valve Mfg	0.02%
3685	Instrument Mfg	0.02%
4061	Pottery Mfg	0.02%
4352	Engraving	0.02%
4361	Photographer	0.02%
4417	Boot or Shoe Mfg	0.02%

APPENDIX E  
(continued)

IWCClassCode Totals

NCCI Class Code	Class Description	Percent of Total
4459	Plastics Mfg	0.02%
4558	Paint Mfg	0.02%
4583	Fertilizer Mfg	0.02%
4692	Dental Laboratory	0.02%
4720	Soap or Synthetic	0.02%
4740	Oil Refining	0.02%
4777	Explosives Dist	0.02%
4825	Drug, Medicine	0.02%
4829	Chemical Mfg	0.02%
5020	Ceiling Installation	0.02%
5536	Heating, Air Conditi	0.02%
6005	Jetty or Breakwater	0.02%
6854	State Act	0.02%
7230	Trucking: Parcel	0.02%
7398	Program II USLA	0.02%
7502	Gas Company	0.02%
7538	Electric Light or Power	0.02%
7601	Telephone or Telegr	0.02%
7612	Telephone or Cable	0.02%
8015	Quick Printing	0.02%
8102	Seed Merchant	0.02%
8288	Livestock Dealer	0.02%
8291	Storage Warehouse	0.02%
8606	Geophysical Explorat	0.02%
8709	Stevedoring: Tallies and Checking Clerks	0.02%
8808	Financial Service Organizations and Clerical	0.02%
9093	Bowling Lane	0.02%
9186	Carnival, Circus	0.02%
9552	Sign Installation	0.02%
Based on Accident 1998-2003 Indemnity Claims that migrated		
Of those claims reported initially as MO, the percent for each injured worker's NCCI class code		

APPENDIX E  
(continued)

NatureOfInjuryDesc	Percent of Total
Soreness, pain, hurt, except the back	38.97%
Sprains, strains, tears	14.07%
Back pain, hurt back	9.46%
Traumatic injuries and disorders, UNS	5.76%
Carpal tunnel syndrome	3.84%
Bruises, contusions	3.53%
Tendonitis	2.45%
Cuts, lacerations	2.41%
Fractures	2.30%
Injuries to muscles, tendons, ligaments, joints, etc.	1.55%
Hernia, UNS	1.53%
Nonspecified injuries and disorders, NEC	1.48%
Hernia, NEC	0.90%
Dislocations	0.69%
Anxiety, stress, neurotic disorders, UNS	0.60%
Traumatic injuries to muscl/tend/ligaments,joints,etc	0.60%
Punctures, except bites	0.57%
Sprains and bruises	0.57%
Other traumatic injuries and disorders, NEC	0.53%
Inguinal hernia	0.44%
Abrasions, scratches	0.42%
Traumatic injuries to bones, nerves, spinal cord, NEC	0.33%
Heat burns, scalds	0.29%
Fractures and other injuries	0.27%
Traumatic injuries to bones, nerves, spinal cord, UNS	0.26%
Amputations, fingertip	0.22%
Animal or insect bites	0.22%
Multiple nonspecified injuries and disorders	0.22%
Multiple traumatic injuries to bones, nerves, spinal	0.22%
Bursitis	0.18%
Traumatic injuries to nerves, except the spinal cord	0.18%
Burns, UNS	0.16%
Concussions	0.16%
Crushing injuries	0.16%
Cuts, abrasions, bruises	0.16%
Ganglion/cystic tumor	0.16%

APPENDIX E  
(continued)

NatureOfInjuryTotals

NatureOfInjuryDesc	Percent of Total
Multiple general symptoms	0.15%
Symptoms involving respiratory system and chest, UNS	0.15%
General symptoms, NEC	0.13%
Infections of the skin and subcutaneous tissue, UNS	0.13%
Abdominal pain, UNS	0.11%
Burns, NEC	0.11%
Headache, except migraine	0.09%
Surface wounds and bruises, NEC	0.09%
Allergic dermatitis	0.07%
Amputations, except fingertip	0.07%
Chemical burns	0.07%
Foreign bodies (superficial splinters, chips)	0.07%
Multiple anxiety, stress, neurotic disorders	0.07%
Non-specified allergic reaction	0.07%
Other combinations of traumatic injuries and disorder	0.07%
Other diseases, conditions, and disorders, NEC	0.07%
Surface wounds and bruises, UNS	0.07%
Symptoms, UNS	0.07%
Avulsions	0.05%
Chest pain	0.05%
Deafness, hearing loss or impairment	0.05%
Dermatitis, UNS	0.05%
Dizziness	0.05%
Effects of environmental conditions, UNS	0.05%
Heat fatigue	0.05%
Infections of the skin and subcutaneous tissue, NEC	0.05%
Loss of consciousness--not heat related	0.05%
Multiple diseases, conditions, and disorders	0.05%
Multiple surface wounds and bruises	0.05%
Other inflammatory conditions of the skin, UNS	0.05%
Other respiratory diseases, UNS	0.05%
Other respiratory system diseases, NEC	0.05%
Other symptoms, NEC	0.05%
Spasms or tremors, NEC	0.05%
Symptoms involving respiratory system and chest, NEC	0.05%
Symptoms involving skin & other integumentary tissue,	0.05%

APPENDIX E  
(continued)

NatureOfInjuryDesc	Percent of Total
Visual disturbances	0.05%
Blisters	0.04%
Contact dermatitis and other eczema	0.04%
Convulsions, seizures	0.04%
Disc disorders, except dislocation	0.04%
Electrical burns	0.04%
Fractures and burns	0.04%
Mental disorders or syndromes, NEC	0.04%
Multiple symptoms	0.04%
Musculoskeletal system and connective tissue diseases	0.04%
Open wounds, UNS	0.04%
Other contact dermatitis	0.04%
Other poisonings and toxic effects, NEC	0.04%
Sciatica	0.04%
Tenosynovitis	0.04%
Traumatic injuries to spinal cord	0.04%
Uteral hernia	0.04%
Allergic rhinitis	0.02%
Animal or insect bites, venomous	0.02%
Cerebral hemorrhages	0.02%
Circulatory system diseases, UNS	0.02%
Conjunctivitis--non-viral	0.02%
Connective and other soft tissue	0.02%
Cystitis	0.02%
Diseases of the veins, lymphatics, NEC	0.02%
Disorders of the ear, mastoid process, hearing, UNS	0.02%
Effects of environmental conditions, NEC	0.02%
Electrocutions, electric shocks	0.02%
Extrinsic allergic alveolitis/pneumonitis/bagassosis)	0.02%
Extrinsic asthma	0.02%
Frequency of urination and polyuria	0.02%
Frostbite	0.02%
General symptoms, UNS	0.02%
Inflammatory and toxic neuropathy, toxic polyneuropat	0.02%
Intracranial injuries, NEC	0.02%
Intracranial injuries, UNS	0.02%

