

2013 Annual Workers' Compensation Report

During calendar year 2013, 103 workers compensation claims were filed, an increase of 24% compared to 2012 totals, as illustrated in Figure 1. This is the second lowest in recent history, last year was the lowest. Total incurred costs (which includes reserves, the medical and wage loss expenses that have already been paid out to date) also increased totaling \$274,548, a 42% increase from the current value of last year's incurred cost total. Of the 103 claims filed, 6 were subsequently denied benefits by the Idaho State Insurance Fund. 61 of the claims filed were classified as significant injuries, meaning that associated injuries were serious enough they required medical treatment beyond \$500 and/or involved lost-time or restricted duty.

Figure 1
UI Workers' Compensation Claims & Costs
2009 through 2013

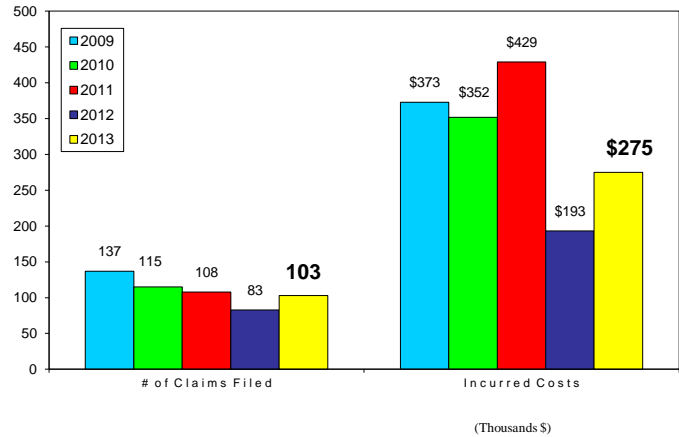
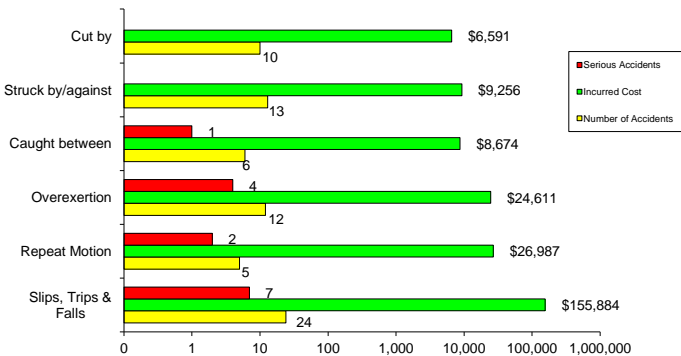


Figure 2
UI Incurred Cost by Accident Type
2013



Total # of Claims Filed:	103
# Claims Denied:	6
Total # of Serious Claims:	14
Total Cost of Claims:	\$274,548

Figure 2 is a breakdown of the accidents that occurred by type, total costs, and serious claims (single claims that involved incurred costs of over \$5,000).

One statistical finding that did not deviate from that which has been experienced in prior years is that a relatively small percentage of the claims (just over 14.4%) accounted for a major percentage (just over 71%) of the total cost of all claims filed; this trend is illustrated in more detail in Figure 3 on the following page. Also characteristically repetitive was the negative impact on claim costs associated with injuries caused by slips, trips and falls, which accounted for over 56% of total claim costs.

Figure 3
Total Claims Cost vs. Serious Claims Cost
Last 5 Years

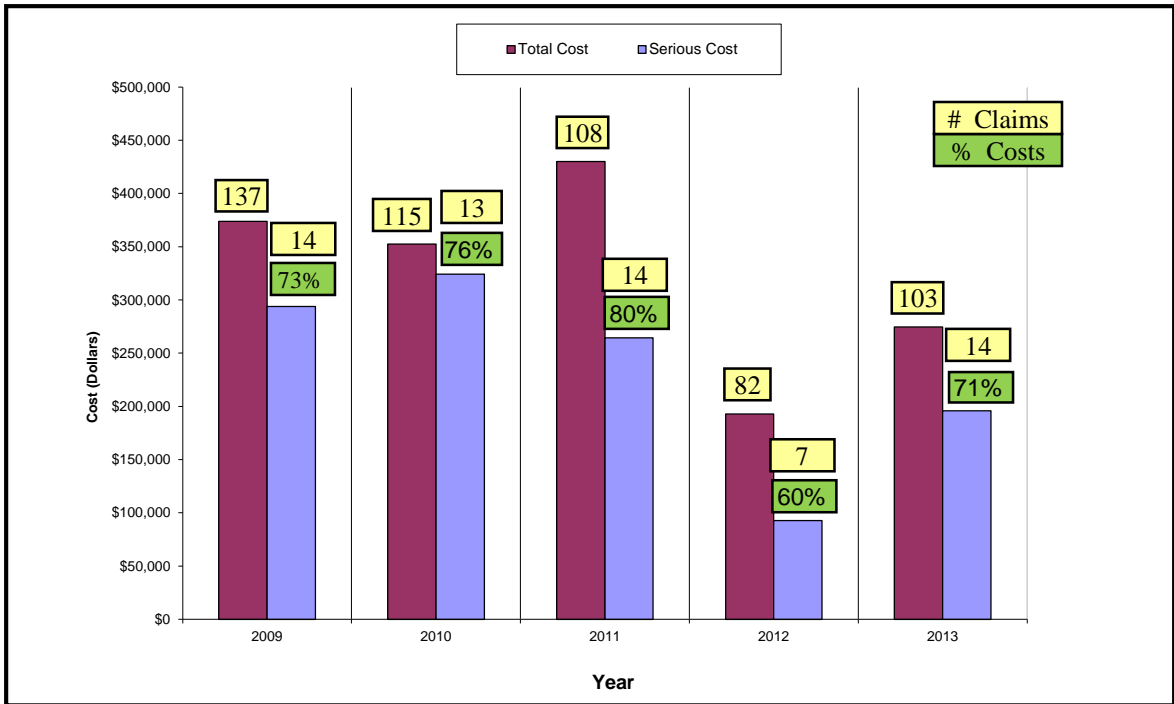
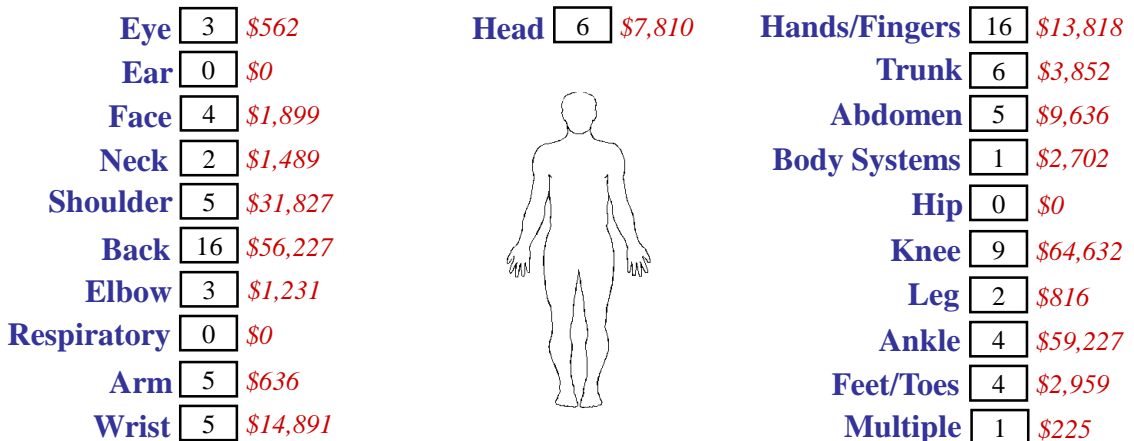


Figure 4
UI Injury Summary By Part Of Body
2012



Total Claims = 103 Total Cost = \$274,548

Figure 4 presents a breakdown of incurred costs by part of body injured. The increase in the cost of back and shoulder injuries reported were at a record low and was a major factor in the University's overall favorable claims experience.

Figure 5

Number of Claims 2013

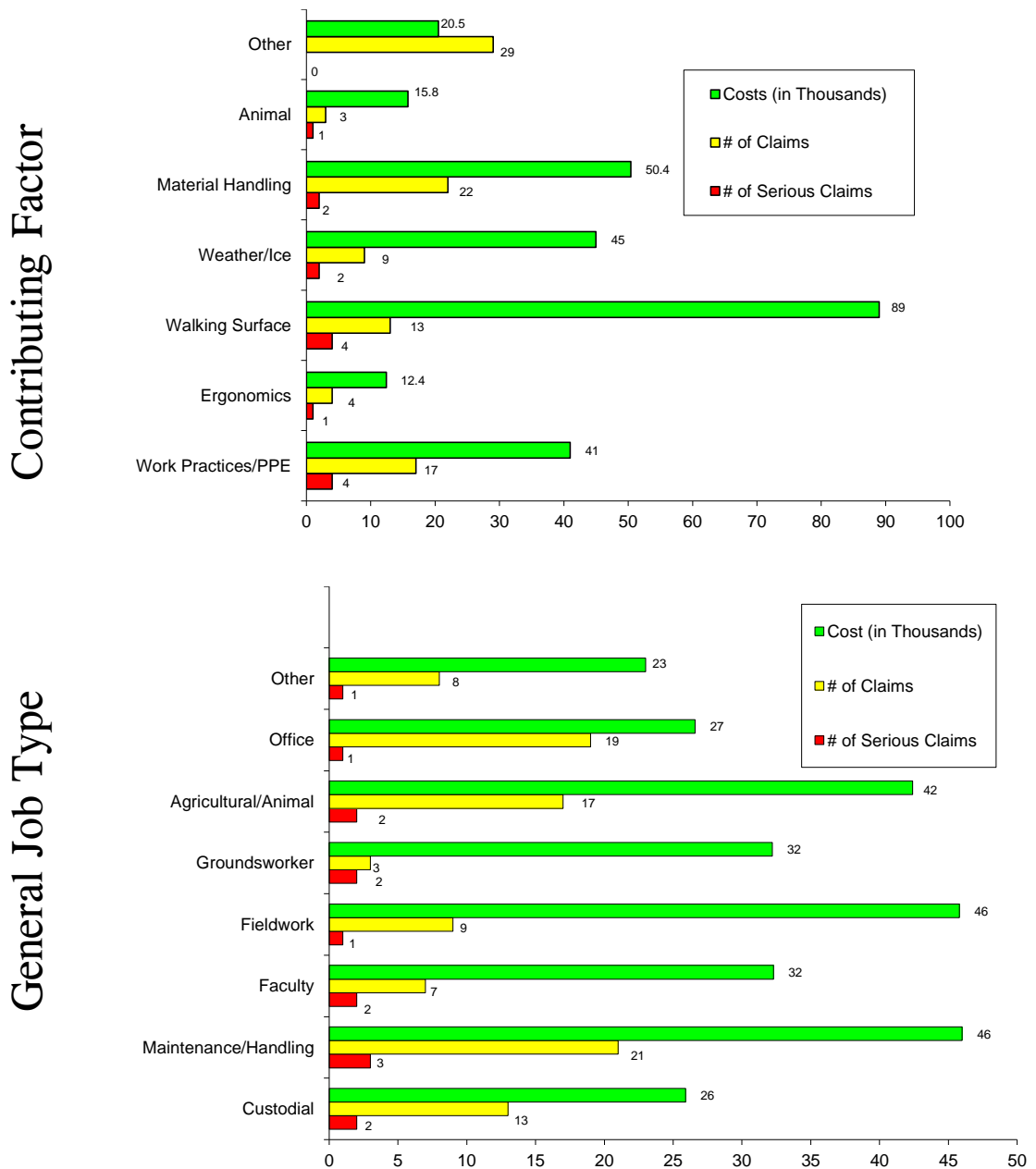


Figure 5 portrays the number of claims and claim costs associated with the major contributing factor attributed to each accident (upper graph) and the general job type of the employee injured (lower graph). Walking surfaces contributed to the highest number of claims, which did not include injuries determined to have occurred primarily due to icy surfaces, followed by the materials handling category. Detailed descriptions of more serious claims, represented by the red bars on these graphs, may be found on the following page.

The circumstances associated with the 14 accidents that resulted in individual incurred costs of more than \$5,000 are described below. The total costs associated with these claims amounted to just over \$195,885 which, as noted previously, was over 71% of the total cost of all claims filed.

Seven of the accidents ranked as serious (over \$5,000) were slip, trip or fall related accidents. Only two of the slips, trips and falls were due to icy surfaces at \$18,000 and \$15,800. In descending order of incurred cost the five other slips, trips and falls occurred when an employee stepped from a four-wheeler into a hole and damaged the tendons in his ankle resulting in \$31,500. Exiting a building, an employee tripped over the doormat and broke her ankle, \$25,300. While dragging a trunk up an inclined ramp an employee tripped, fell and injured her knee, \$16,200. Going over a two foot obstacle an employee stepped on uneven ground and twisted his knee, \$14,200. While on a business related trip an employee slipped on a wet floor, fell and broke her knee, \$7,600.

Four of the serious accidents were due to overexertion. The most costly happened when a worker injured her shoulder handling animals, \$14,000. Two back injuries resulted from moving heavy objects, \$8,300 and \$8,000. The fourth overexertion was a hernia caused by lifting and twisting, \$6,800.

Two serious accidents resulted from repetitive motions. An employee's job required them to lift materials over waist height to load and resulted in a \$12,400 shoulder injury. The second repetitive motion was custodial work that resulted in carpal tunnel at \$12,000.

The last serious accident happened when the electrical cord an employee was holding got caught in an elevator door and the cord tightened around her hand and wrist, \$5,400.

This year slips, trips and falls accounted for half of the serious accidents and 56.8% of the total workers compensation costs. The six most costly accidents were in this category and most of them could have been prevented by good housekeeping and watching our footing.

A list of the organizational units that were used to track the University of Idaho’s workers’ compensation claim experience during calendar year 2013 may be found in Appendix 1. The 8 organizational units that experienced over \$5,000 in total incurred costs are presented below in Figure 6.

Figure 6
Unit Breakdown
 (Units with > \$1,700 in total claim costs)
 Number of serious claims are highlighted in red

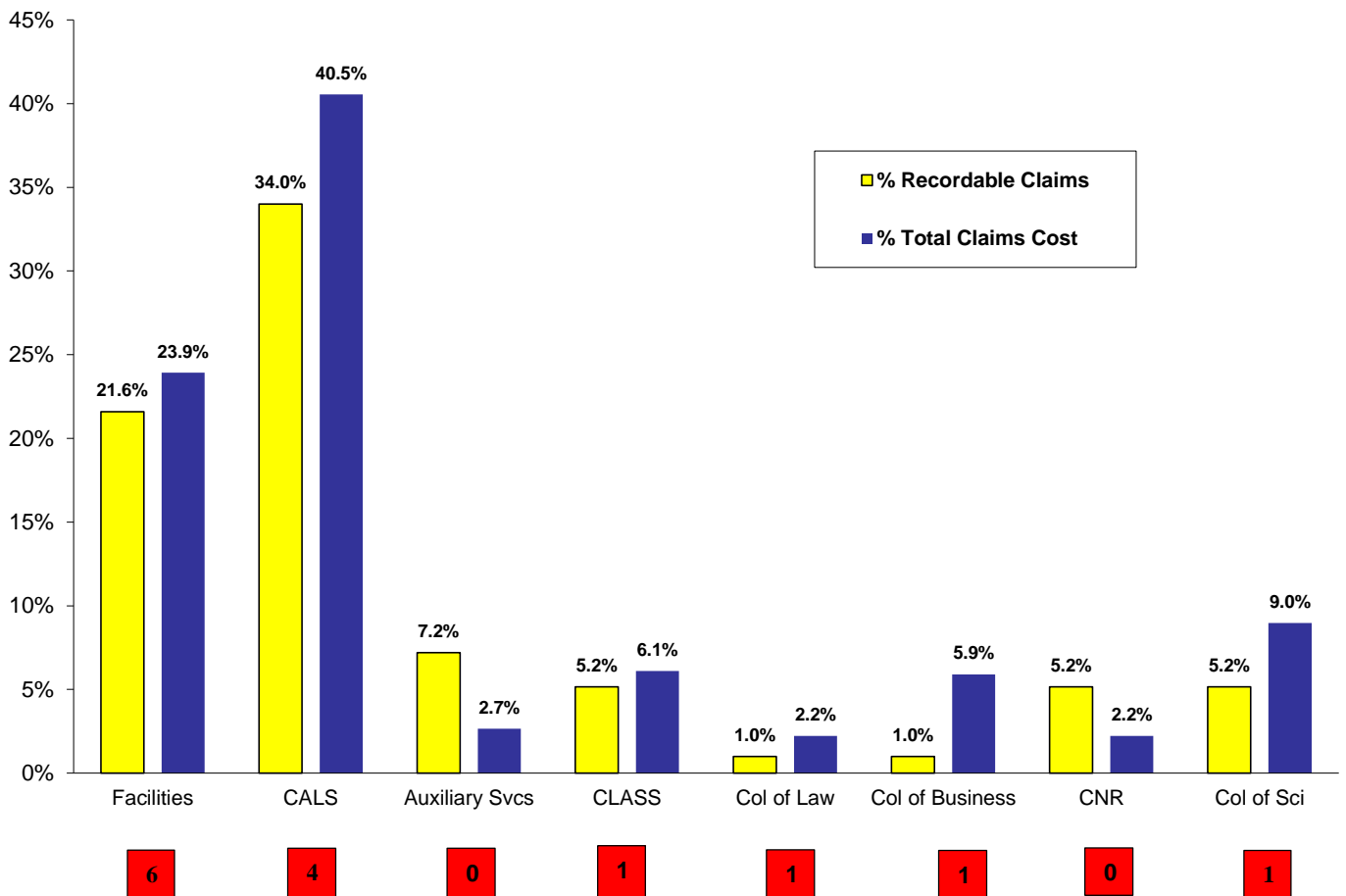


Figure 9

Premiums/ Loss Ratios/ Dividends Awarded

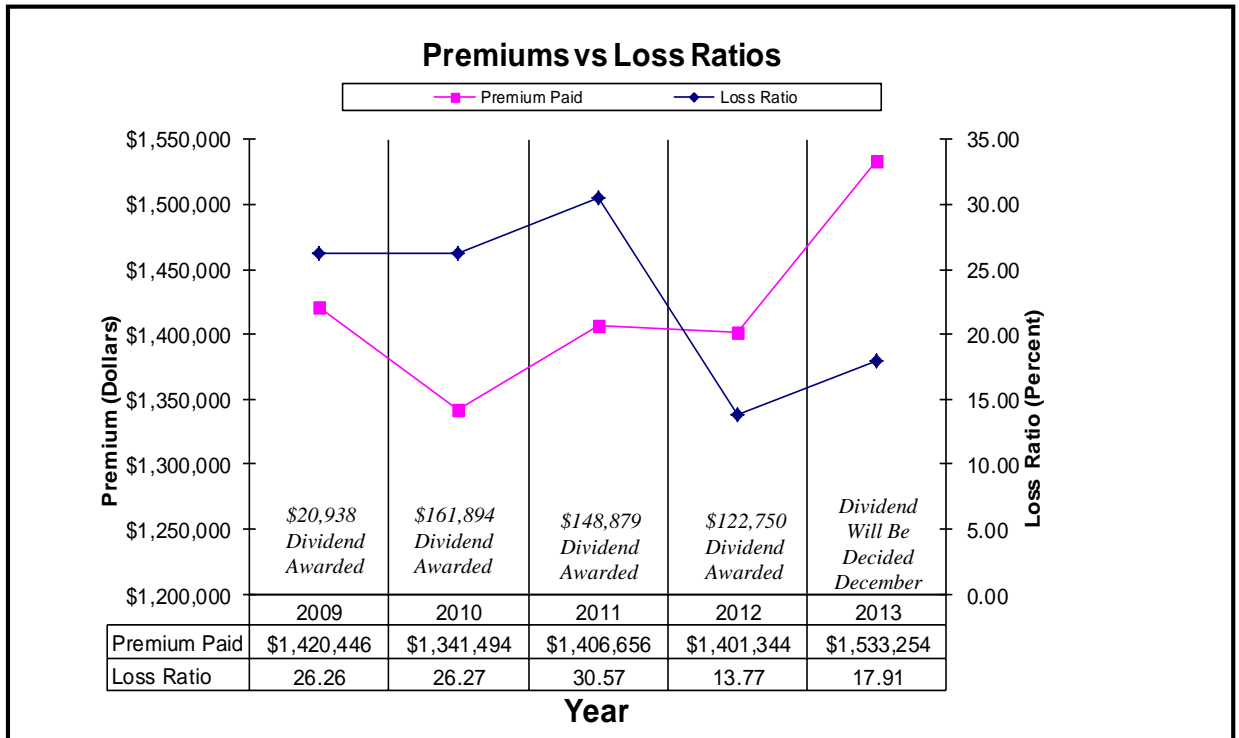


Figure 9 illustrates the level of premiums the University of Idaho had to pay for workers compensation insurance coverage, which significantly increased when compared to the prior year. It should also be noted that although the University’s overall performance has some influence on the premiums it is charged, each year’s premium is also dependent upon the claims experience of the other state agencies the University is grouped with for the purpose of calculating each agency’s individual premium level.

The second line on this graph illustrates the University’s loss ratio for each corresponding year, a figure derived by dividing the total cost of claims for the year by the associated premium paid. This figure *is* directly correlated to the University’s accident experience and is a primary factor used by the Idaho State Insurance Fund when determining dividend eligibility. The University’s loss ratio for calendar year 2013 was just under 18%, compared to a loss ratio of just under 14% in 2012. The effect this will have on the University’s dividend eligibility for this year will not be known until it is calculated and declared by the Idaho State Insurance Fund at the end of December 2014.