

2012 Annual Workers' Compensation Report

As illustrated in Figure 1, 82 workers compensation claims were filed during calendar year 2012, a decrease of 24% compared to last year's total and the lowest number of claims ever reported during a single year. Total incurred costs (which includes reserves as well as the medical and wage loss expenses that have already been paid out to date) also declined significantly, totaling just under \$ 157,315, a 52% decrease from the current value of last year's incurred cost total. Of the 82 claims filed, 4 were subsequently denied benefits by the Idaho State Insurance Fund. 67 of the claims filed were classified as recordable injuries, meaning that associated injuries were serious enough they required medical treatment beyond first-aid and/or involved lost-time or restricted duty.

Figure 1
UI Workers' Compensation Claims & Costs
2008 through 2012

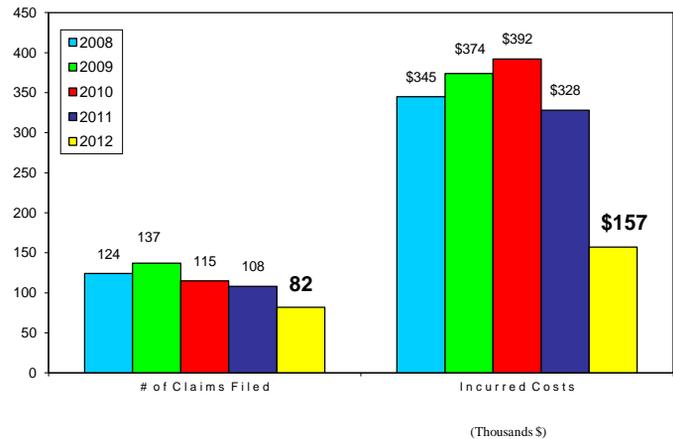
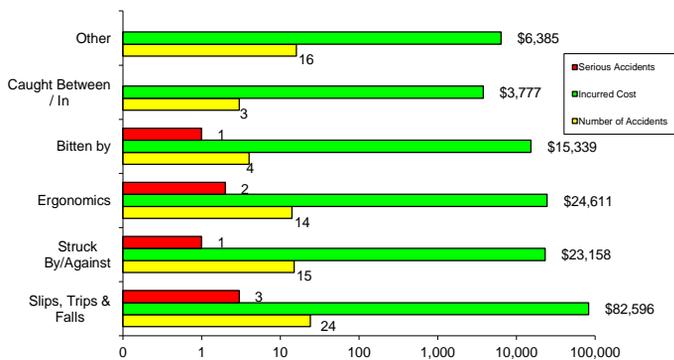


Figure 2
UI Incurred Cost by Accident Type
2012



Total # of Claims Filed:	82
# Claims Denied:	4
Total # of Serious Claims:	7
Total Cost of Claims:	\$157,315

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 8.5%) accounted for a major percentage (just over 60%) 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 52% of total claim costs.

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

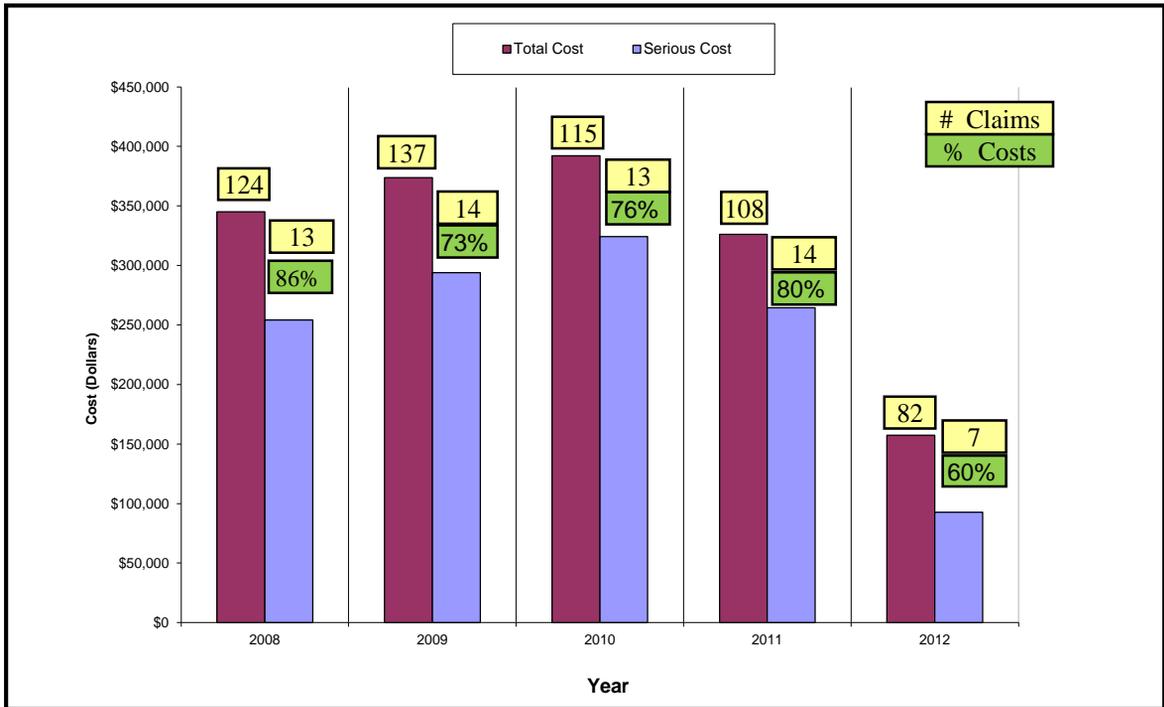
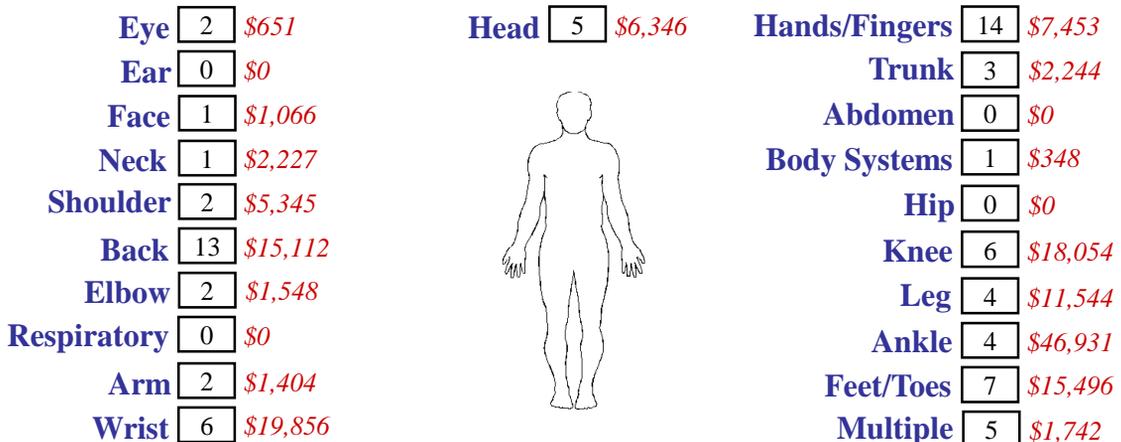


Figure 4
UI Injury Summary By Part Of Body
2012



Total Claims = 82 Total Cost = \$157,315

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 2012

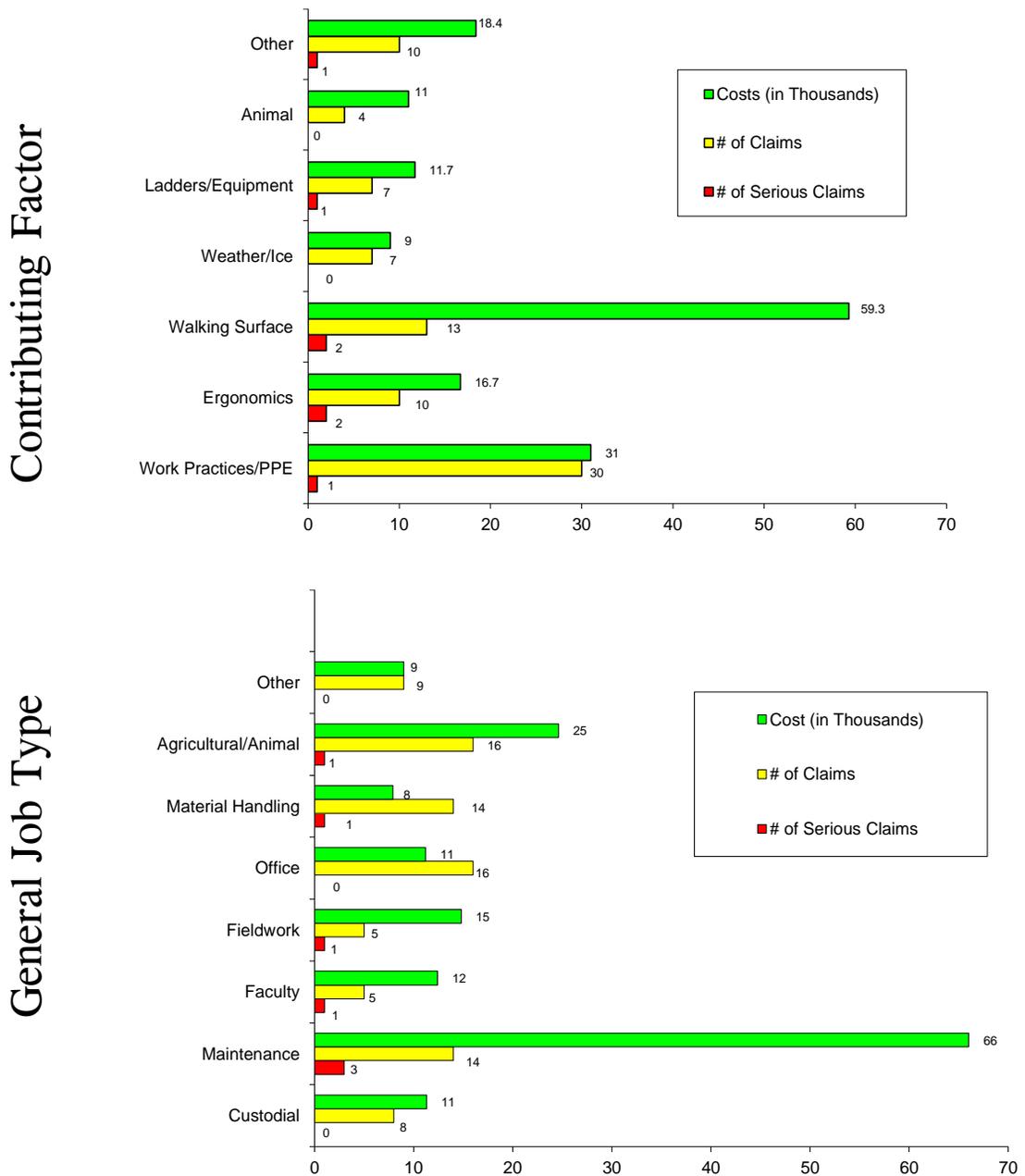


Figure 5 portrays the number of claims and claim costs associated with the major contributing factor attributed to each accident (upper graph) and the general job type of the employee injured (lower graph). Unsafe work practices contributed to the highest number of claims, followed by the walking surfaces category, which did not include injuries determined to have occurred primarily due to icy surfaces. 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 each of the 7 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 \$92,785 which, as noted previously, was 60% of the total cost of all claims filed.

Three of the accidents ranked as serious (over \$5,000) were slip, trip or fall related accidents. The highest cost accident for the 2012 year occurred when an employee stepped from an elevated work bench and stepped on the corner of an equipment cart. The cost for medical and lost time associated with the resultant ankle injury currently total \$45,940. A worker stepped from a ladder and twisted their ankle resulting in \$7,792 in time lost and medical expenses. The Third in this group was a faculty member who tripped on the stairs and injured their wrist in the landing, a cost of \$7,048.

Two injuries were attributed to ergonomics. The more severe of these injuries involved a worker who suffered from carpal tunnel syndrome, this case is still open (\$9,619). Another worker was injured while working on a piece of machinery above his head. The odd angle obtained to work on this machine caused shoulder strain (\$5,230).

The second most costly incident in 2012 was from an insect bite. The worker was bitten while he was in the field and had to be brought into town when they noticed the contact point was swelling. After being treated by a doctor the employee returned to the field. A concerned Administrative Assistant called out to the field to check on his status and was informed he was running a fever. The Administrative Assistant had the employee brought to town and transported him to the hospital herself, where it was discovered the poison had gotten to the organs and the employee was hospitalized until he recovered (\$10,188).

The final serious injury from 2012 happened when an employee was struck in the leg by falling debris. The employees leg developed a substantial bruise and swelling. Later that night the employee was in sever pain in their leg and the bruise size had increased. They went to the doctor and it was determined a vein had broken and they did minor surgery to fix it (\$6,965).

A list of the organizational units that were used to track the University of Idaho’s workers’ compensation claim experience during calendar year 2011 may be found in Appendix 1. The 10 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

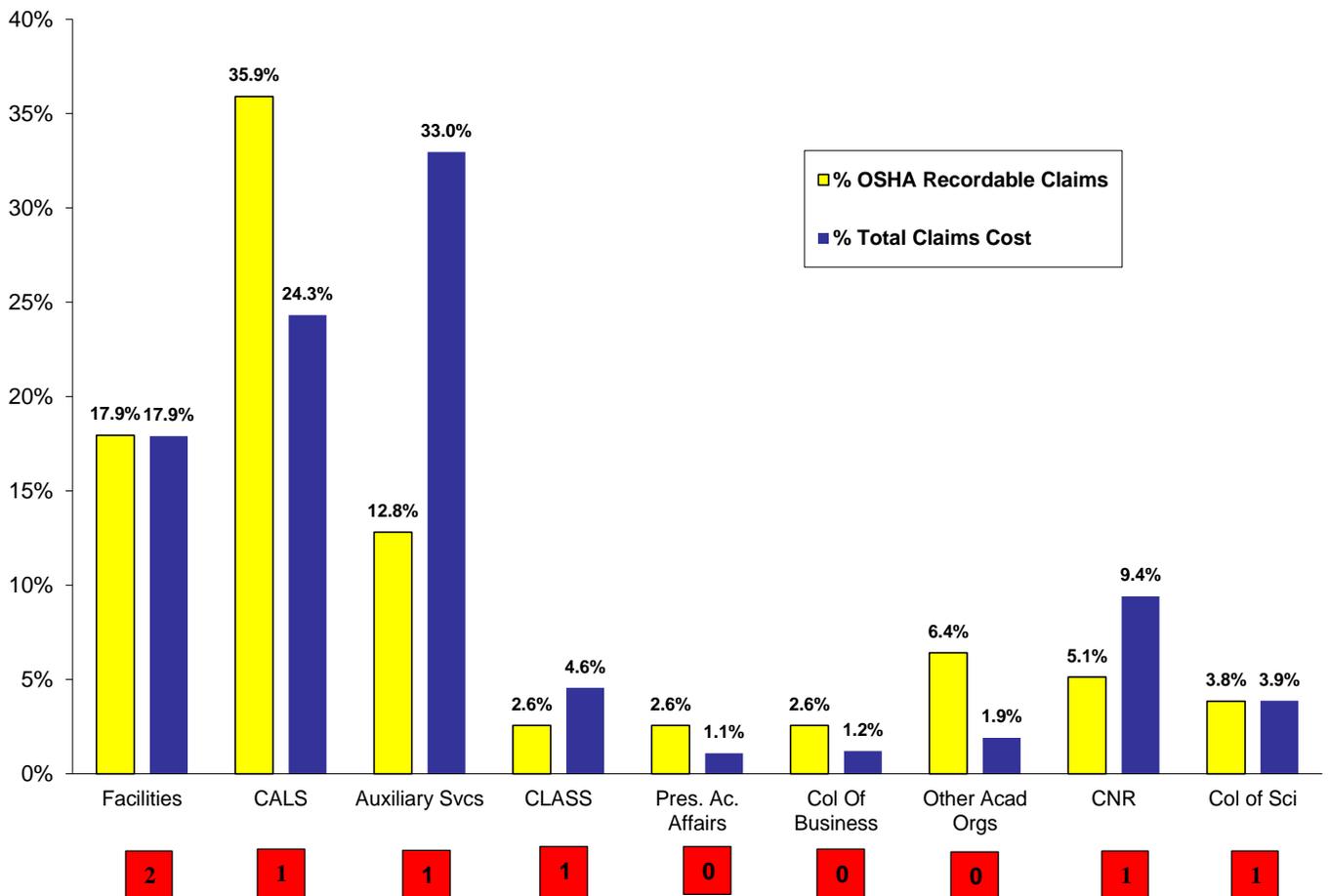


Figure 9

Premiums/ Loss Ratios/ Dividends Awarded

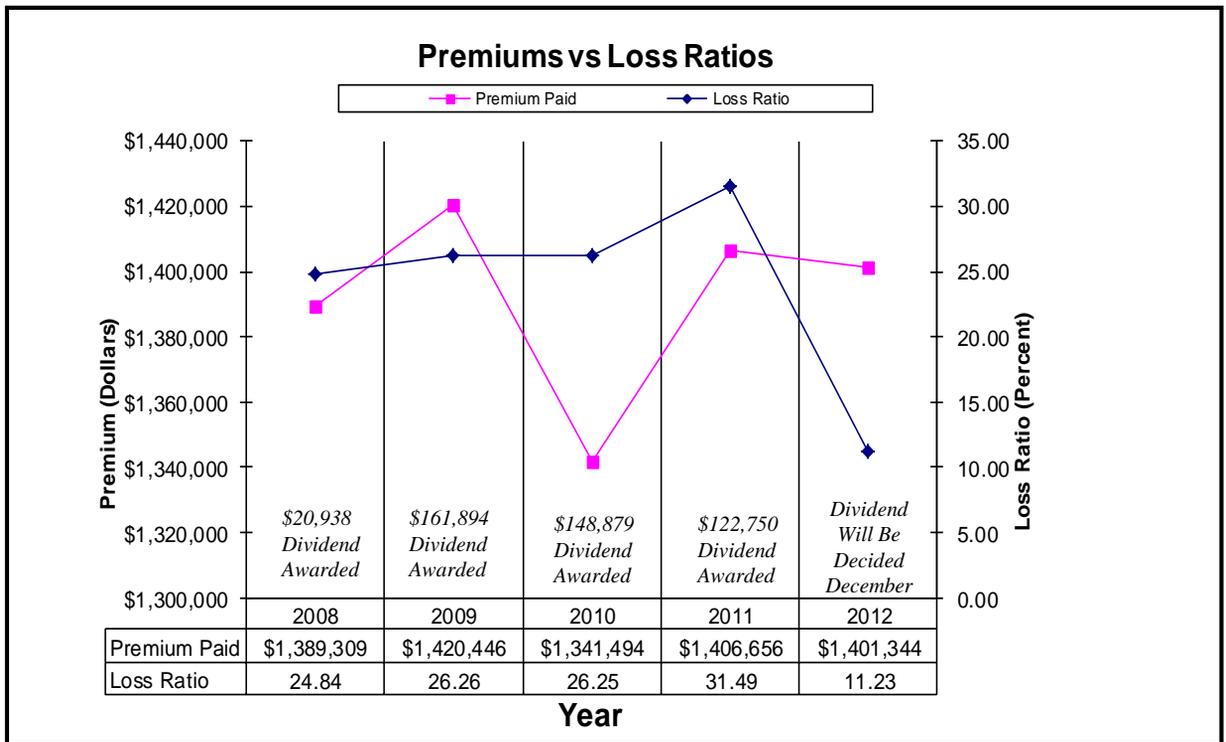


Figure 9 illustrates the level of premiums the University of Idaho had to pay for workers’ compensation insurance coverage, which increased when compared to the prior year. It should also be noted that although the University’s overall performance has some influence on the premiums it is charged, each 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 2012 was just over 11%, compared to a loss ratio of just over 31% in 2011. 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 2013.