

Workers' Compensation Agency

Funds Administration Overview

June 2009



Working to Create Michigan's Future Today

Jennifer M. Granholm, Governor
State of Michigan

Stanley “Skip” Pruss, Director
Department of Energy, Labor & Economic Growth

Richard F. Zapala, Chair
Jack A. Nolish
Susan Azar
Board of Trustees

Dennis S. Morrill, Funds Administrator
Funds Administration

Second Injury Fund
Silicosis, Dust Disease &
Logging Industry Compensation Fund
Self-Insurers’ Security Fund

7201 W. Saginaw Highway, Suite 110
Lansing, Michigan 48917

(517) 241-8999/Telephone, (517) 241-8921/Fax
e-mail: funds@michigan.gov

www.michigan.gov/wca

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Executive Summary

The Funds Administration consists of the Second Injury Fund, the Silicosis, Dust Disease and Logging Industry Compensation Fund, and the Self-Insurers' Security Fund. The Funds Administration is managed by a board of three trustees. Two of the trustees are appointed by the governor with the advice and consent of the senate. Susan Azar, Manager of Workers' Compensation for General Motors Corporation represents employers authorized to act as self-insurers in Michigan, and Richard F. Zapala, Assistant General Counsel for Accident Fund Company of America represents the insurance industry. The third trustee is the Director of the Workers' Compensation Agency, Jack A. Nolish.

Legal advice, as well as individual case representation, is secured from the Workers' Compensation Unit within the Labor Division of the Department of the Attorney General. In addition to the Assistant Attorney General in Charge of the Labor Division and the Workers' Compensation Unit Section Head, there are five Assistant Attorneys General and 24 Special Assistant Attorneys General who handle the trial and appellate work for the Funds Administration.

The Funds Administration is funded 100% by insurers who write workers' compensation policies in the State of Michigan, and employers who self-insure their workers' compensation liability. These assessments cover all benefits paid by the Funds Administration, and all administrative and litigation costs. Each of the three funds makes a separate assessment. The Second Injury Fund and Silicosis, Dust Disease and Logging Industry Compensation Fund assessments are paid by insurance companies and self-insured employers. The Self-Insurers' Security Fund assessments are made only against private self-insured employers.

The Medical Benefit Reimbursement Provision [MCL 418.862(2)] is also administered by the Funds Administration. Funds for this provision, however, come through the State of Michigan General Fund.

The Funds Administration staff also works in conjunction with the Compliance and Employer Records Division to collect fines from employer's that have allowed their workers' compensation insurance coverage to lapse [MCL 418.645(4)]. As with the Medical Benefit Reimbursement Provision, the Funds Administration is reimbursed by the Workers' Compensation Agency for the staff time spent working on these files.

I hope you find this overview informative, and if you have any questions please call the Funds Administration office directly at (517) 241-8999.

Dennis S. Morrill

Funds Administration Staff

Dennis S. Morrill **Funds Administrator** **(517) 241-8929**

Elodia Luna Executive Secretary (517) 241-8930

Allison Kelly Program Analyst (517) 241-8928

Valerie Hart Assessment Coordinator (517) 241-8926

Sharon D. Baisden **Assistant Funds Administrator** **(517) 241-8950**

Ellen Feldpausch Program Specialist (517) 241-8945

Ray Dwyer Program Specialist (517) 241-8947

Handles:

- ❖ Total and Permanent Disability Provision of the Second Injury Fund - Sections 351, 361 (3), 521
- ❖ Two Years of Continuous Disability Provision of the Second Injury Fund - Section 356(1)
- ❖ 70% Reimbursement Provision of the Second Injury Fund - Section 862(1)
- ❖ Vocationally Handicapped Provision of the Second Injury Fund - Chapter 9
- ❖ Medical Benefit Reimbursement - Section 862(2)

Janice Remer **Assistant Funds Administrator** **(517) 241-8940**

Brian Banfield Program Specialist (517) 241-8942

Robert Mills Program Specialist (517) 241-8944

Cheryl Moyer Program Specialist (517) 241-8935

Handles:

- ❖ Dual Employment Provision of the Second Injury Fund - Section 372
- ❖ Silicosis and Dust Disease Provision of the SDD & LICF - Chapter 5
- ❖ Logging Industry Compensation Fund Provision of the SDD & LICF - Chapter 5
- ❖ PBB Provision of the SDD & LICF - Chapter 5

Richard W. Smith **Assistant Funds Administrator** **(517) 241-8920**

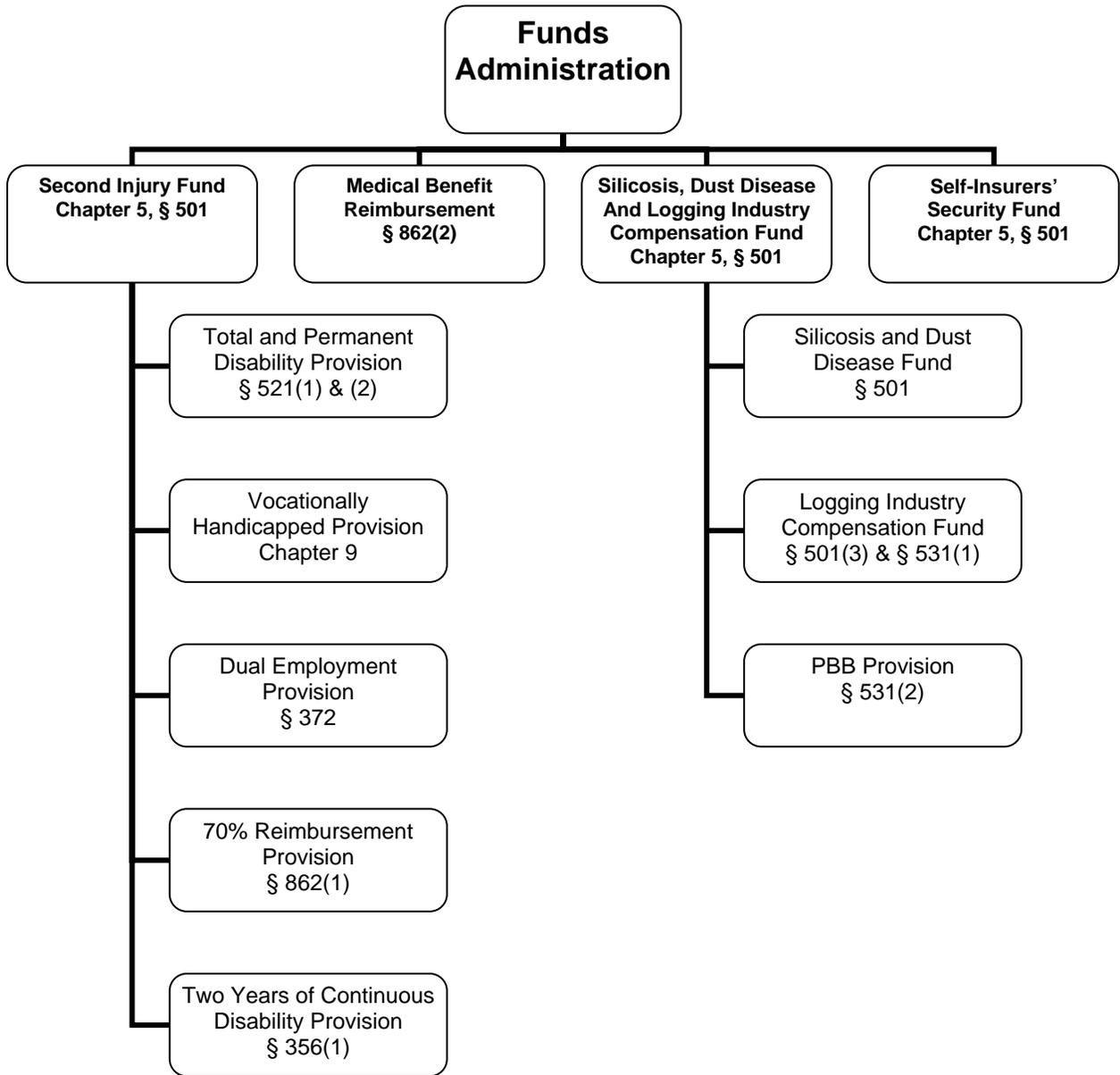
George Chipman Program Specialist (517) 241-8931

James Messenger Program Specialist (517) 241-8948

Handles:

- ❖ Self-Insurers' Security Fund - Chapter 5
- ❖ Fiscal Management
- ❖ Information Technology

State Funds Handled by the Funds Administration



Second Injury Fund

The Second Injury Fund has five distinct responsibilities under the Workers' Disability Compensation Act:

- ❖ Total and Permanent Disability Provision
- ❖ Vocationally Handicapped Provision
- ❖ Dual Employment Provision
- ❖ Seventy Percent Reimbursement Provision
- ❖ Two Years of Continuous Disability Provision

Total and Permanent Disability Provision

Total and permanent disability benefits are provided to individuals who meet the definition of total and permanent disability under the terms of the Workers' Disability Compensation Act. Under section 361(3), total and permanent disability, compensation for which is provided in section 351 means:

- a) Total and permanent loss of sight of both eyes.
- b) Loss of both legs or both feet at or above the ankle.
- c) Loss of both arms or both hands at or above the wrist.
- d) Loss of any two of the members or faculties in the subdivisions (a), (b), or (c).
- e) Permanent and complete paralysis of both legs or both arms or of one leg and one arm.
- f) Incurable insanity or imbecility.
- g) Permanent and total loss of industrial use of both legs or both hands or both arms or one leg and one arm; for the purpose of this subdivision such permanency shall be determined not less than 30 days before the expiration of 500 weeks from the date of injury.

Sequential losses (also called 8A cases) - 521(1) - If there is a prior loss of a hand, arm, foot, leg or eye, followed by the compensable loss of one or more of the above, the fund assumes payment of the basic weekly benefit after the carrier has paid for the second specific loss.

Differential benefits - 521(2) - Benefits paid by the Second Injury Fund to a totally and permanently disabled employee. The differential benefit is the difference between the statutory weekly rate payable by the employer or insurance carrier for the date of injury and the weekly benefit rate now provided by the statute.

Statutory Benefit Levels:

- ❖ Eighty percent (80%) of employee's after-tax weekly wage - Section 351(1)
- ❖ Two-thirds (2/3) of the employee's average weekly wage - Section 351(3) (note: cannot exceed the 1981 maximum benefit level)
- ❖ Maximum - 90% of the state's average weekly wage - Section 355(1)
- ❖ Minimum - 25% of the state's average weekly wage - Section 356(3)
- ❖ Fifty percent (50%) of the state's average weekly wage - applicable in cases with dates of injury before 7/1/68 - Section 351(2)
- ❖ Two-thirds (2/3) of the state's average weekly wage, inclusive of the value of discontinued fringe benefits, applicable in cases with dates of injury after 12/31/81 - Section 371(2)

Factors used to determine the Second Injury Fund total and permanent disability benefit rate and accrued compensation:

- ❖ Date of injury
- ❖ Average weekly wage
- ❖ Value of discontinued fringe benefits
- ❖ Dependents
- ❖ Income tax filing status
- ❖ Date of birth of employee and dependents
- ❖ Carrier's weekly benefit rates for the period of fund payment
- ❖ Date of total and permanent disability
- ❖ Date of first notice (for application of the two-year back rule in cases with dates of injury after 6/30/68)
- ❖ Supplemental benefit rate, period and amount paid in cases with dates of injury from 9/1/65 through 12/31/79

Total and permanent differential benefits may be paid directly to the employee by the fund if the carrier is either unable to pay, has no separate obligation to pay, or has redeemed liability. This provision of the fund pays and/or reimburses weekly differential benefits only. Reimbursements are made to the carrier every six months. Redemption by an employer or insurance carrier before an admission or adjudication of liability for permanent and total disability extinguishes an employee's claim for benefits from the Second Injury Fund. When an employee and the employer or insurance carrier redeem the employer's liability after all parties concede permanent and total disability or there is an adjudication of permanent and total disability, the employee's claim for benefits from the Second Injury Fund can continue. Once it is agreed or determined by final decision that an employee is permanently and totally disabled, redemption by the employer or insurance carrier will not affect the responsibility of the Second Injury Fund to pay benefits to the claimant. The fund will pay weekly benefits to the employee for as long as the employee is permanently and totally disabled as defined in the workers' compensation statute. The Second Injury Fund will consider redemption after all parties have conceded or there has been an adjudication regarding permanent and total disability. The fund may redeem in conjunction with, or separate from, the employer or insurance carrier.

Vocationally Handicapped Provision

This program encourages Michigan employers to hire individuals with medically identifiable impairments of the back or heart, or who are subject to epilepsy or diabetes when these impairments cause a substantial obstacle to employment. The Department of Labor & Economic Growth, Michigan Rehabilitation Services and the Second Injury Fund jointly administer this program.

In the event of a work-related injury, the Second Injury Fund will either reimburse or pay direct workers' compensation benefit obligations beyond 52 weeks after the date of injury when all provisions of Chapter 9 have been met. The Second Injury Fund is also responsible for vocational rehabilitation costs from the date of injury.

An employer or carrier must complete the certification process in order to receive the protection of Chapter 9. Employer certification is invalid if the person was employed with the same employer within 52 weeks of issuance of the certificate. A certification is invalid if the employer certification is not filed with the Michigan Rehabilitation Services within 60 days after the first day of employment, or before an injury for which benefits are payable under the Act.

A carrier shall place the Second Injury Fund on notice not less than 90 nor more than 150 days before the expiration of 52 weeks from the date of injury when it is likely that compensation may be payable beyond a period of 52 weeks after the date of injury.

Dual Employment Provision

Section 371(2) provides that an injured employee engaged in more than one employment at the time of injury is entitled to weekly benefits based on all wages earned in **employments covered** by the Michigan Workers' Disability Compensation Act. Section 372 provides for proportionate reimbursement from the Second Injury Fund. This provision applies to dates of injury on or after January 1, 1982.

Examples of dual employment situations **not** covered:

- ❖ Federal employment (excluding military members of the Michigan National Guard).
- ❖ Sole proprietorships, self-employment, and independent contractors.
- ❖ Partnerships or corporations where the owner/employee or other family members have excluded themselves from workers' compensation coverage.
- ❖ Domestic workers (there are exceptions).
- ❖ Real Estate salespeople/brokers (there are exceptions).

The dual employment provision does not have reimbursement liability in the following situations:

- ❖ There is no wage loss from the non-injury employer.
- ❖ The injured worker is not disabled from performing the non-injury job.
- ❖ Both employers are agricultural.
- ❖ Earnings from the non-injury employer were not reported to the Internal Revenue Service.
- ❖ Both jobs caused the disability.
- ❖ The non-injury employment is not covered under the act.

In calculating the employee's benefit rate, the average weekly wage for each employer is calculated separately, in accordance with Section 371, and then combined. If the employment which caused the personal injury or death provides 80% or less of the employee's total average weekly wage, the fund will reimburse its apportionment share of the weekly rate based on the ratio of the employee's average weekly wage at the non-injury employer to the total average weekly wage. If the place of injury or death provided more than 80% of the total average wage, there will be no reimbursement from the fund. However, the employer is responsible for compensation based on the total average weekly wage.

This provision reimburses the carrier for weekly benefits. This provision does not reimburse uninsured employers and has no statutory authority to pay disabled employees directly. Reimbursement should be requested quarterly on the Form 112, Application for Reimbursement.

70% Reimbursement Provision

Defendants who appeal an open award by a workers' disability compensation magistrate must pay 70% of the awarded weekly compensation benefits while the case is on appeal. If the award of benefits is later rescinded or reduced by final determination, excess weekly benefit payments are reimbursable by the Second Injury Fund.

Seventy percent (70%) benefits are payable from the mailed date of the magistrate's decision. Weekly benefits should be paid in accordance with the act (i.e., apply age reductions, coordination, dependency changes, partial, etc.). When there is a final award, credit should be taken for 70% benefits paid against what is due by final order. If more money has been paid than owed, the excess is reimbursed by the fund. If less has been paid than owed, the balance is due with interest. Weekly benefits paid by one carrier must be taken as a credit if another carrier is responsible.

Two Years of Continuous Disability Provision

The statute provides that if a person is injured on or after January 1, 1982 and, at the time of personal injury, is entitled to a compensation rate less than 50% of the state average weekly wage, after two years of continuous disability, the employee may petition for an increase in the rate of compensation. The employee may present evidence, that by virtue of the employee's age, education, training, experience or other documented evidence, the employee's earnings would have been expected to increase. Factors which affect all employees in a similar manner, such as inflation, should not be considered when determining whether a disabled employee qualifies for a rate increase. A magistrate may order an adjustment of the compensation rate up to 50% of the state's average weekly wage for the year in which the employee's injury occurred. The amount of the adjustment to the compensation rate is reimbursable by the Second Injury Fund. Only one adjustment is made for an employee and the adjustment is made from the date the petition was filed. This provision does not apply to partially disabled workers.

Redemption by a carrier before an admission of or an adjudication regarding the employer's liability extinguishes both the employee's right to seek a rate increase under the two years of continuous disability provision and the employer's right to seek reimbursement from the fund. Once it is agreed or determined by final decision that an employee is entitled to a rate increase after two years of continuous disability, the carrier can redeem its liability independent of the Second Injury Fund, however, the carrier must continue to pay the two years of continuous disability benefit to the employee and seek reimbursement from the fund.

Silicosis, Dust Disease and Logging Industry Compensation Fund

The Silicosis, Dust Disease and Logging Industry Compensation Fund has three separate types of responsibilities:

- ❖ Silicosis and Dust Disease Fund
- ❖ Logging Industry Compensation Fund
- ❖ PBB Provision

For claims with dates of injury from May 1, 1966 through June 30, 1985, reimbursement occurs after the employee has been paid more than \$12,500 in weekly benefits. Claims with dates of injury on or after July 1, 1985, carriers will pay \$25,000 or 104 weeks of benefits, whichever is greater, before reimbursement is due. The fund does not reimburse medical, burial expense, rehabilitation costs, penalty or interest payments. It is the employer that adds the Silicosis, Dust Disease and Logging Industry Compensation Fund to a litigated case. The employee cannot add the fund.

The fund has the right to reimbursement and credit from third party recoveries pursuant to MCLA 428.827. Carriers who obtain third party reimbursement, must repay those monies before reimbursement resumes from the fund. The carrier is expected to avail itself of its right to reimbursement and where it has failed to do so will be held accountable for monies it was entitled to recoup [Nelligan v Gibson Insulation 193 Mich App 274; 483 NW2d 460 (1992)].

Silicosis and Dust Disease Fund

The Dust Fund provides reimbursement to the carrier for the payment of weekly benefits to an employee disabled from silicosis, pneumoconiosis, phthisis and asbestosis. The Dust Fund also reimburses for silica related lung conditions from the foundry industry. If the disability or death is caused by cancer or "other dust disease" the employer must prove threat to the industry to qualify for reimbursement.

Logging Industry Compensation Fund

The Logging Fund reimburses carriers for the payment of weekly workers' compensation benefits to individuals who sustained personal injury or death out of the course of employment in the logging industry, specifically employment described in the workers' compensation and employer's liability insurance manual entitled, "logging or lumbering and driver's code no. 2702," in effect in 1980. The classification 2702 includes all aspects of the logging operation with the exception of clerical employees and outside sales. Sawmill operations are separately rated.

PBB Provision

The PBB provision provides reimbursement to carriers for weekly benefits paid as a result of disability or death caused by, contributed to, or aggravated by exposure to polybrominated biphenyl (PBB) if exposure occurred before July 24, 1979, by an employer located in Michigan engaged in the manufacture of PBB. The fund has yet to reimburse a claim.

Self-Insurers' Security Fund

The Self-Insurers' Security Fund provides workers' compensation benefits to employees of bankrupt self-insured employers who become insolvent after November 15, 1971. If a private self-insured employer becomes insolvent, payments are made from the Self-Insurers' Security Fund when three conditions are met:

- ❖ The private self-insured employer is insolvent.
- ❖ Employee requests payment of benefits from the Funds Administrator or files a petition with the Workers' Compensation Agency.
- ❖ The insolvent private self-insured employer is unable to continue payments.

The fund pays from the date all three conditions are met. No payments for benefits owed before that date are paid by the fund. The fund does not pay if the employer is uninsured. Public employers are not covered. In the event of a bankruptcy, the employee should also file a claim in bankruptcy court for any workers' compensation benefits the fund cannot pay.

The Self-Insurers' Security Fund, when triggered, may utilize financial guarantees posted with the agency to pay claims (Rule 408.43q). In addition, both specific and aggregate excess liability insurance policies continue to have responsibility for payments when retention levels have been met (Rule 408.43k).

Medical Benefit Reimbursement

Reimbursement of medical benefits is a program administered within the Funds Administration. The objective of this program is to administer and provide reimbursement to the carrier for medical benefits paid to the claimant between the date of the magistrate's award and the date of the final determination of the appeal. If the final determination of the appeal has reversed the medical benefit awarded in the magistrate's decision, then reimbursement for payments would be processed and administered by the agency and paid from the general fund of the state. Once the final appeal process has been completed, the agency is required to provide a thorough review of any application for reimbursement submitted by the carrier. The staff must examine copies of the original medical bills and all final decisions (magistrate or appellate orders) to determine that reimbursement for medical costs is appropriate. After ensuring specific criteria and provisions of Section 862(2) and Rule 408.32a are met, then the reimbursement application is processed by the program staff and the department's finance division.

Compliance Collections

The Funds Administration staff works in conjunction with the Compliance and Employer Records Division of the Workers' Compensation Agency to impose civil fines on employer's that have allowed their workers' compensation insurance coverage to lapse.

The professional staff reviews information related to the employer's business situation, and contacts the employer about the lapse in workers' compensation insurance coverage. If it is determined that the employer was subject to the Workers' Compensation Act, a fine is imposed for the lapse period in accordance with Section 645(4) of the Workers' Disability Compensation Act.

This program was instituted in 1999, and our total collections to-date equal just over \$2.9 million dollars. All monies collected are deposited into the Workers' Compensation Agency's administrative revolving fund per Section 645(5).

2009 ASSESSMENTS

SECOND INJURY FUND:

Beginning Fund Balance: 1-1- 2008:		\$14,423,010.99
Revenues:		
Assessments:	\$16,198,226.61	
Third Party Recovery:	\$20,892.80	
Interest Earnings:	\$456,302.98	
Miscellaneous:	\$13,590.68	
Total Revenues:		<u>\$16,689,013.07</u>
Available Funds:		<u>\$31,112,024.06</u>
Disbursements:	\$15,850,793.62	
Multiplier:	<u> x1.75</u>	\$27,738,888.84
Ending Fund Balance: 12-31-2008:	\$15,261,230.44	
	<u>-\$200,000.00</u>	<u>-\$15,061,230.44</u>
2009 SIF ASSESSMENT:		<u>\$12,677,658.40</u>

SILICOSIS & DUST DISEASE FUND:

Beginning Fund Balance: 1-1- 2008:		\$1,758,409.65
Revenues:		
Assessments:	\$2,753,591.34	
Third Party Recovery:	\$69,449.92	
Interest Earnings:	\$55,714.11	
Miscellaneous:	\$4,481.57	
Total Revenues:		<u>\$2,883,236.94</u>
Available Funds:		<u>\$4,641,646.59</u>
Disbursements:	\$2,063,969.08	
Multiplier:	<u> x 1.75</u>	\$3,611,945.89
Ending Fund Balance: 12-31-2008:	\$2,577,677.51	
	<u>-\$200,000.00</u>	<u>-\$2,377,677.51</u>
2009 SDDF ASSESSMENT:		<u>\$1,234,268.38</u>

2009 SIF AND SDDF ASSESSMENT PERCENTAGES

SELF-INSURED EMPLOYERS:	Public Losses:	Private Losses:	Total Losses:
Individual Reports:	\$82,179,125.06	\$284,952,541.66	\$367,131,666.72
Estimated CY2008 Payments:	<u>\$2,052,953.31</u>	<u>\$5,757,624.87</u>	<u>\$7,810,578.18</u>
Total:	<u>\$84,232,078.37</u>	<u>\$290,710,166.53</u>	<u>\$374,942,244.90</u>

INSURANCE COMPANIES:	Ins. Comp. Losses:	Direct Premiums Written:
Individual Reports:	\$483,630,419.85	\$1,228,773,997
Estimated CY2008 Payments:	\$23,005,033.60	
MPCGA Payments	<u>\$2,069,239.99</u>	
Total:	<u>\$508,704,693.44</u>	

TOTAL PAYMENTS DURING CY2008:	Amount:	Percent:
Self-Insured Employers:	\$374,942,244.90	0.42431
Insurance Companies:	<u>\$508,704,693.44</u>	0.57569
Total:	<u>\$883,646,938.34</u>	

2009 ASSESSMENT RATES FOR SELF-INSURED EMPLOYERS:

SILICOSIS AND DUST DISEASE FUND:

$$(\$1,234,268.38 * 0.42431) / \$374,942,244.90 = \$523,712.42 / \$374,942,244.90 = .0014$$

Assessment Rate: **.0014**

SECOND INJURY FUND:

$$(\$12,677,658.40 * 0.42431) / \$374,942,244.90 = \$5,379,257.24 / \$374,942,244.90 = .01435$$

Assessment Rate: **.01435**

2009 ASSESSMENT RATES FOR INSURANCE COMPANIES:

SILICOSIS AND DUST DISEASE FUND:

$$(\$1,234,268.38 * 0.57569) / \$1,228,773,997 = \$710,555.96 / \$1,228,773,997 = .00058$$

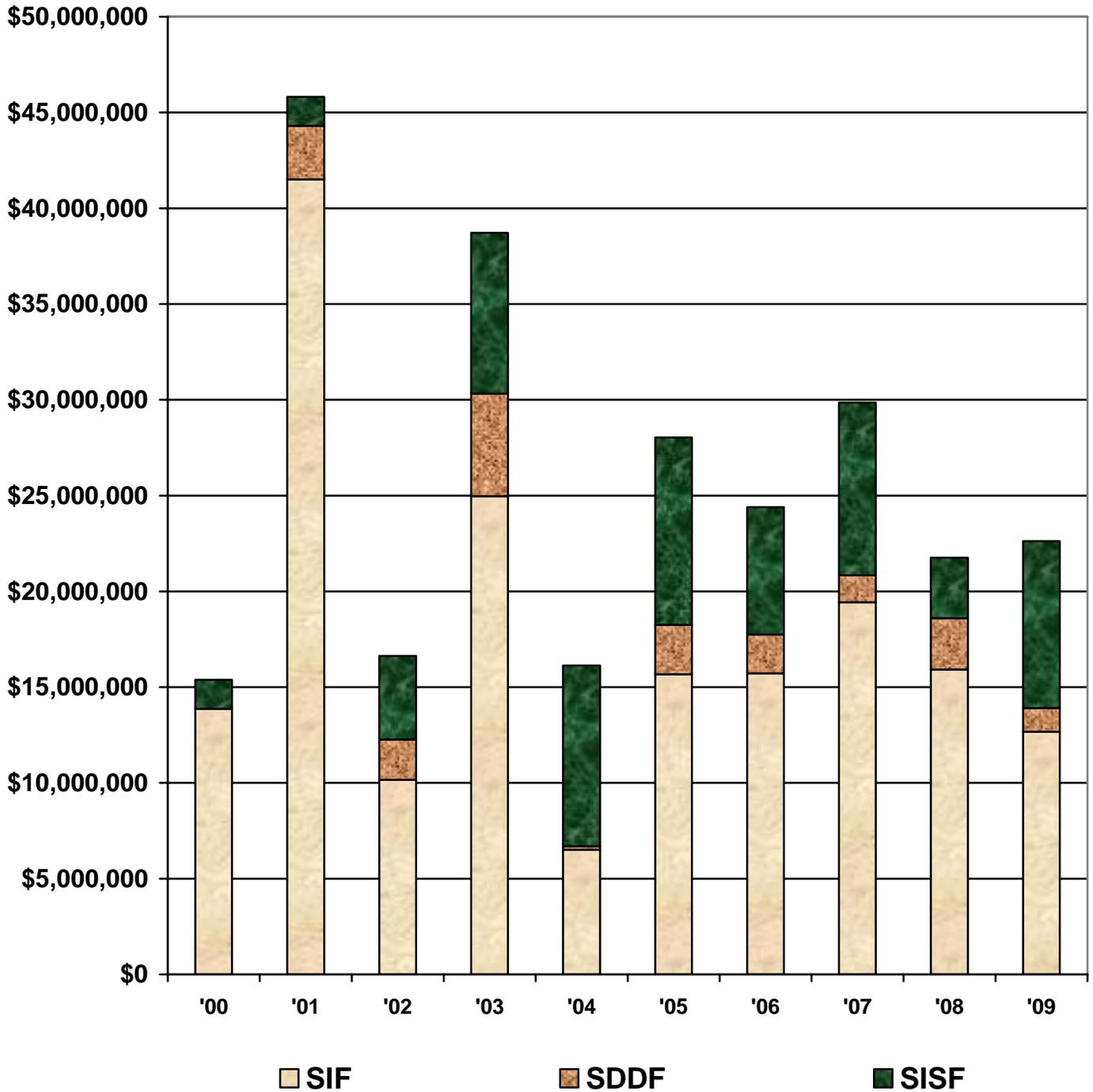
Assessment Rate: **.00058**

SECOND INJURY FUND:

$$(\$12,677,658.40 * 0.57569) / \$1,228,773,997 = \$7,298,401.16 / \$1,228,773,997 = .00594$$

Assessment Rate: **.00594**

Assessment Collections



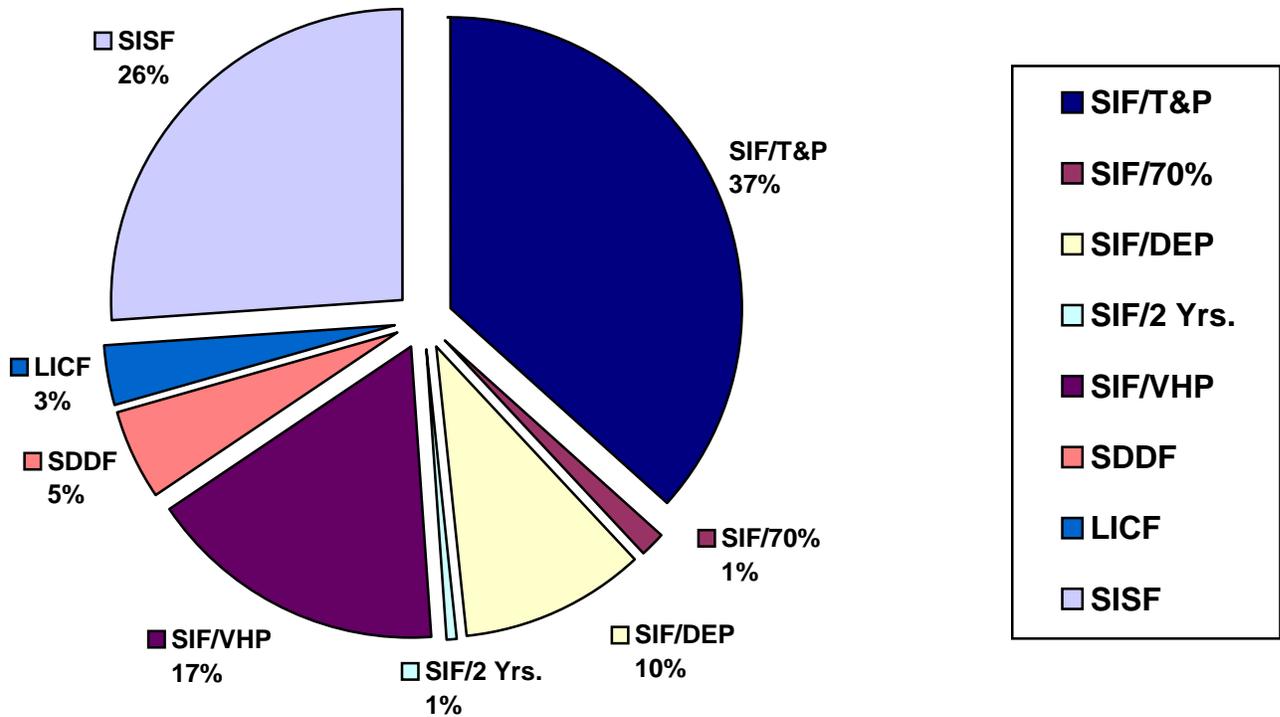
2009 SIF Assessment Approximately.....\$12,677,658
2009 SDD and LICF Assessment Approximately.....\$1,234,268
2009 SISF Assessment Approximately\$8,717,292

2008 Calendar Year Total Expenditures

(Total expenditures include costs of litigation & administration)

Second Injury Fund ❖ Total & Permanent Disability Provision ❖ Vocationally Handicapped Provision ❖ Dual Employment Provision ❖ 70% Reimbursement Provision ❖ Two Years of Continuous Disability Provision	\$8,905,619.65 \$4,007,728.38 \$2,456,889.07 \$316,071.17 \$164,485.35	\$15,850,793.62
Silicosis, Dust Disease and Logging Industry Compensation Fund ❖ Silicosis and Dust Disease Fund ❖ Logging Industry Compensation Fund ❖ PBB	\$1,263,648.11 \$800,320.97 \$0	\$2,063,969.08
Self-Insurers' Security Fund		\$6,299,602.15
Total of All Fund Payments		\$24,214,364.85

2008 Fund Provision Percentage of Expenditures

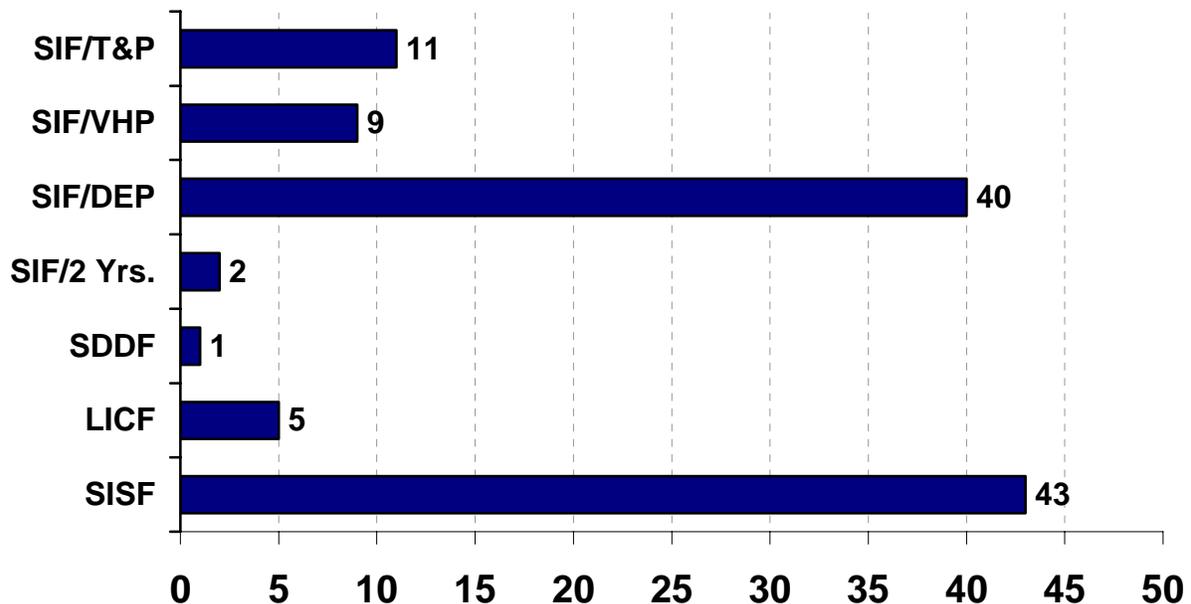


2008 Redemption Payments

(These payments are included in the calendar year payment summary)

Fund	Claims Redeemed	Total Payments
<i>Second Injury Fund:</i>		
❖ Total & Permanent Disability Provision	11	\$98,788.56
❖ Vocationally Handicapped Provision	9	\$640,616.06
❖ Dual Employment Provision	40	\$627,483.66
❖ 70% Reimbursement Provision	0	\$0
❖ Two Years Continuous Disability Provision	2	\$43,084.00
Second Injury Fund Total:	62	\$1,409,972.28
<i>Silicosis, Dust Disease and Logging Industry Compensation Fund:</i>		
❖ Silicosis and Dust Disease Fund	1	\$825.00
❖ Logging Industry Compensation Fund	5	\$170,500.00
SDDF/LICF Total:	6	\$171,325.00
Self-Insurers' Security Fund Total:	43	\$1,716,743.91
All Fund Totals:	111	\$3,298,041.19

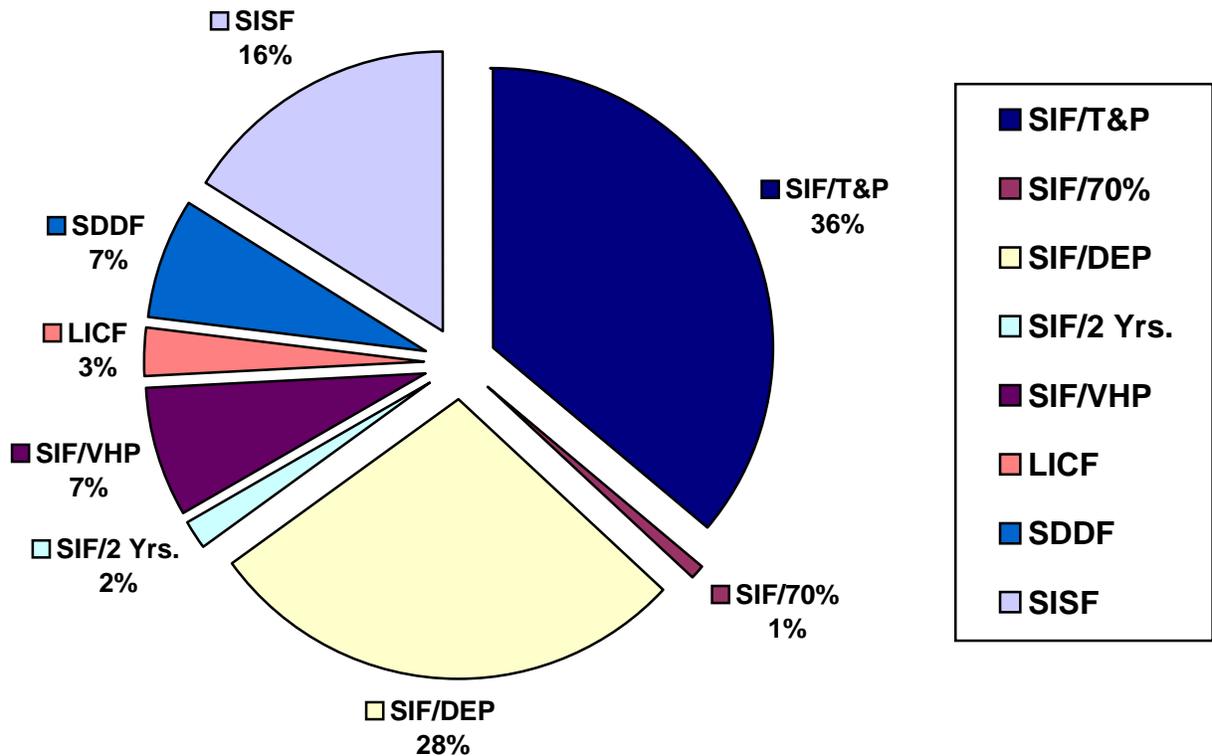
2008 Redemptions by Fund Provision



2008 Case Activity Total

Fund/Provision	Payment/ Reimbursement	Non- Litigation	Litigation	Total
Second Injury Fund	1,347	296	736	2,379
❖ Total & Permanent Disability Provision	955	32	175	1,162
❖ Dual Employment Provision	187	228	478	893
❖ Two Years of Continuous Disability Provision	26	0	30	56
❖ Vocationally Handicapped Provision	168	22	50	240
❖ 70% Reimbursement Provision	11	14	3	28
Silicosis & Dust Disease Fund	149	13	60	222
Logging Industry Compensation Fund	31	24	34	89
Self-Insurers' Security Fund	351	55	113	519
Totals:	1,878	388	943	3,209

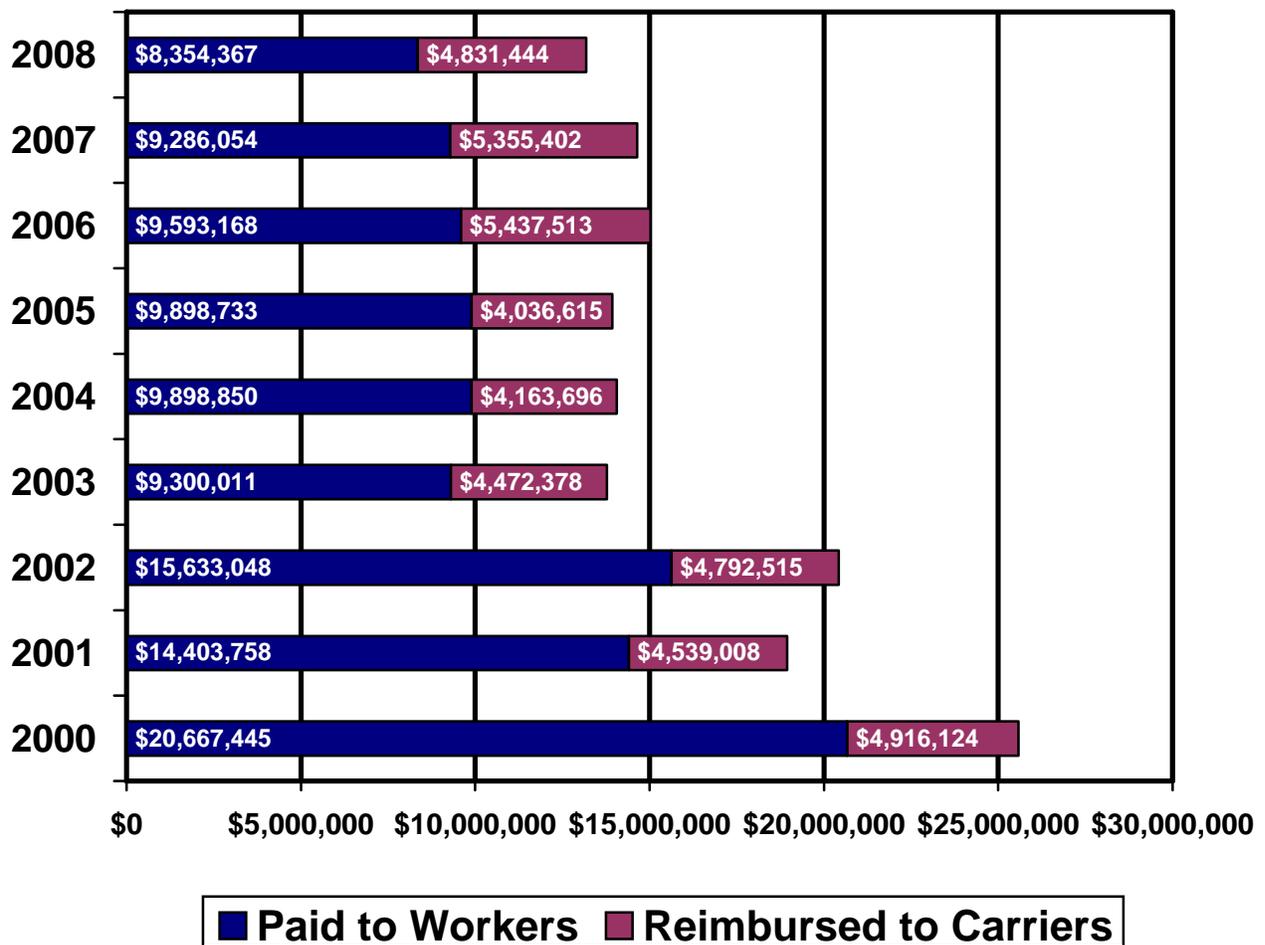
2008 Fund Provision Percentage of Total Cases



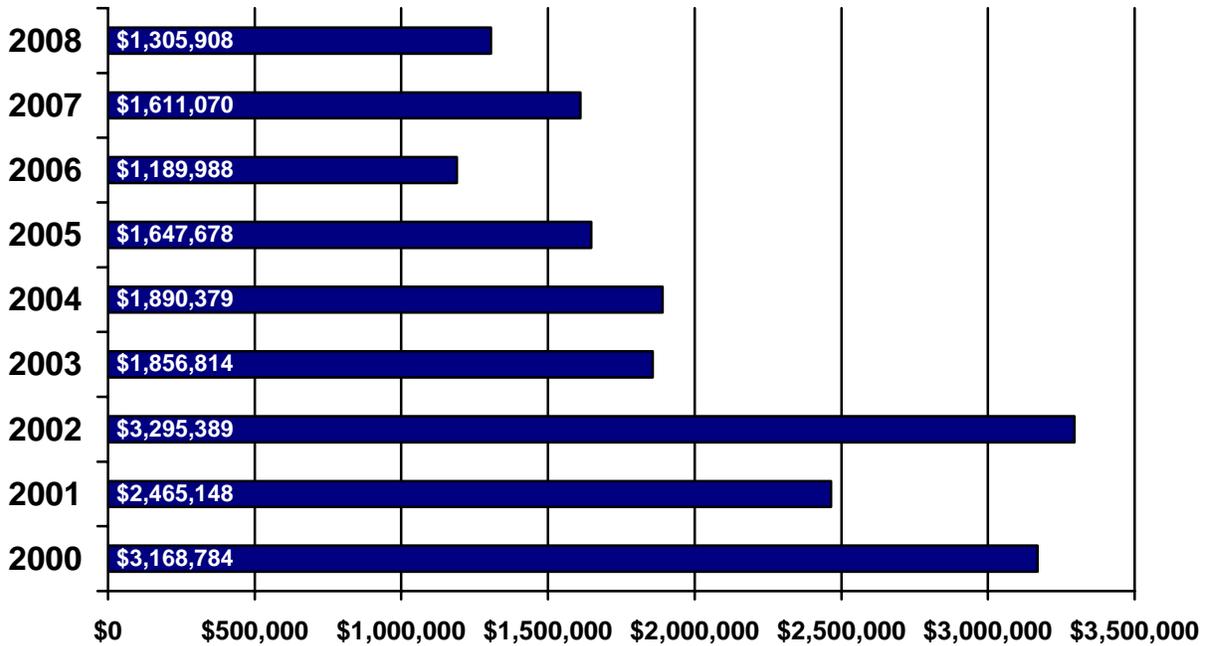
Vocationally Handicapped Provision of the Second Injury Fund 2008 Employer Certification

Total Employer Certificates Issued Through 12/31/08	87,355
❖ Back	63,868
❖ Diabetes	7,349
❖ Epilepsy	8,917
❖ Heart	7,221

Benefits Paid Out by the Second Injury Fund



Benefits Reimbursed by the Silicosis, Dust Disease and Logging Industry Compensation Fund



Benefits Paid to Workers' by the Self-Insurers' Security Fund

