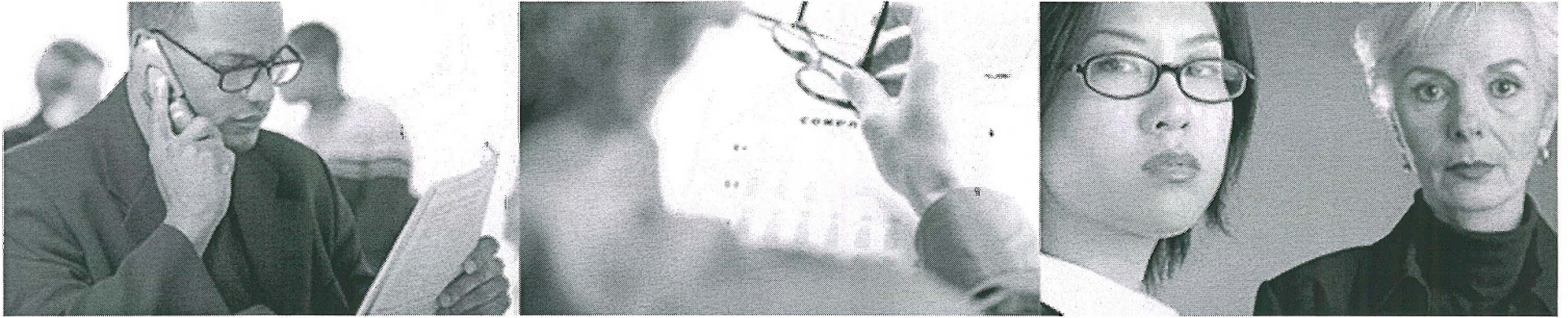
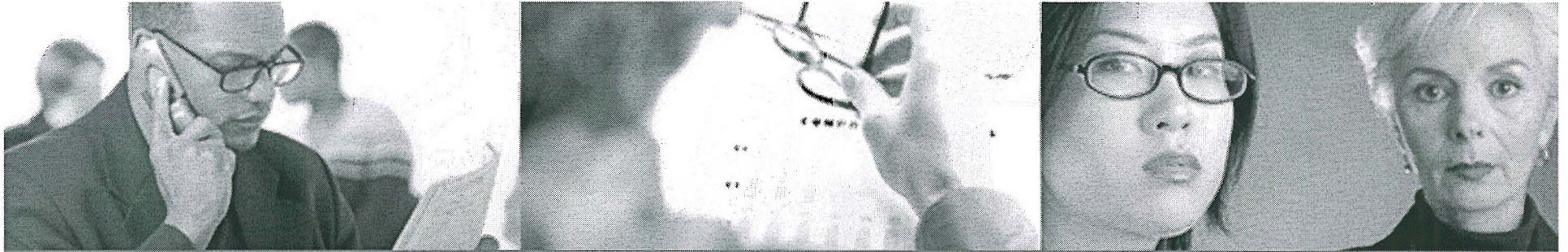




WSI Hearings & Appeals

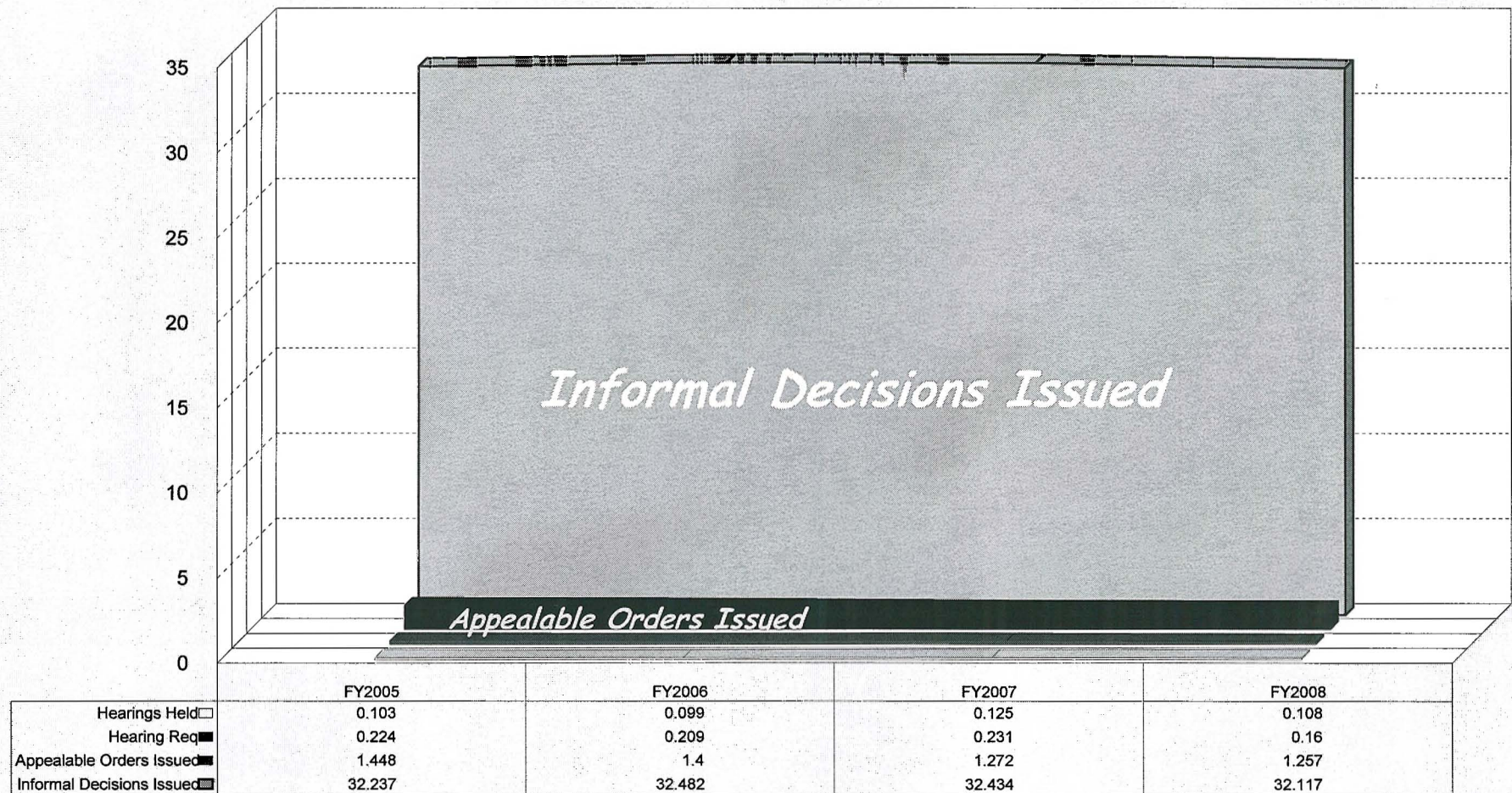
**Jodi Bjornson,
General Counsel**



Benefit Acceptance, Denial or Reduction

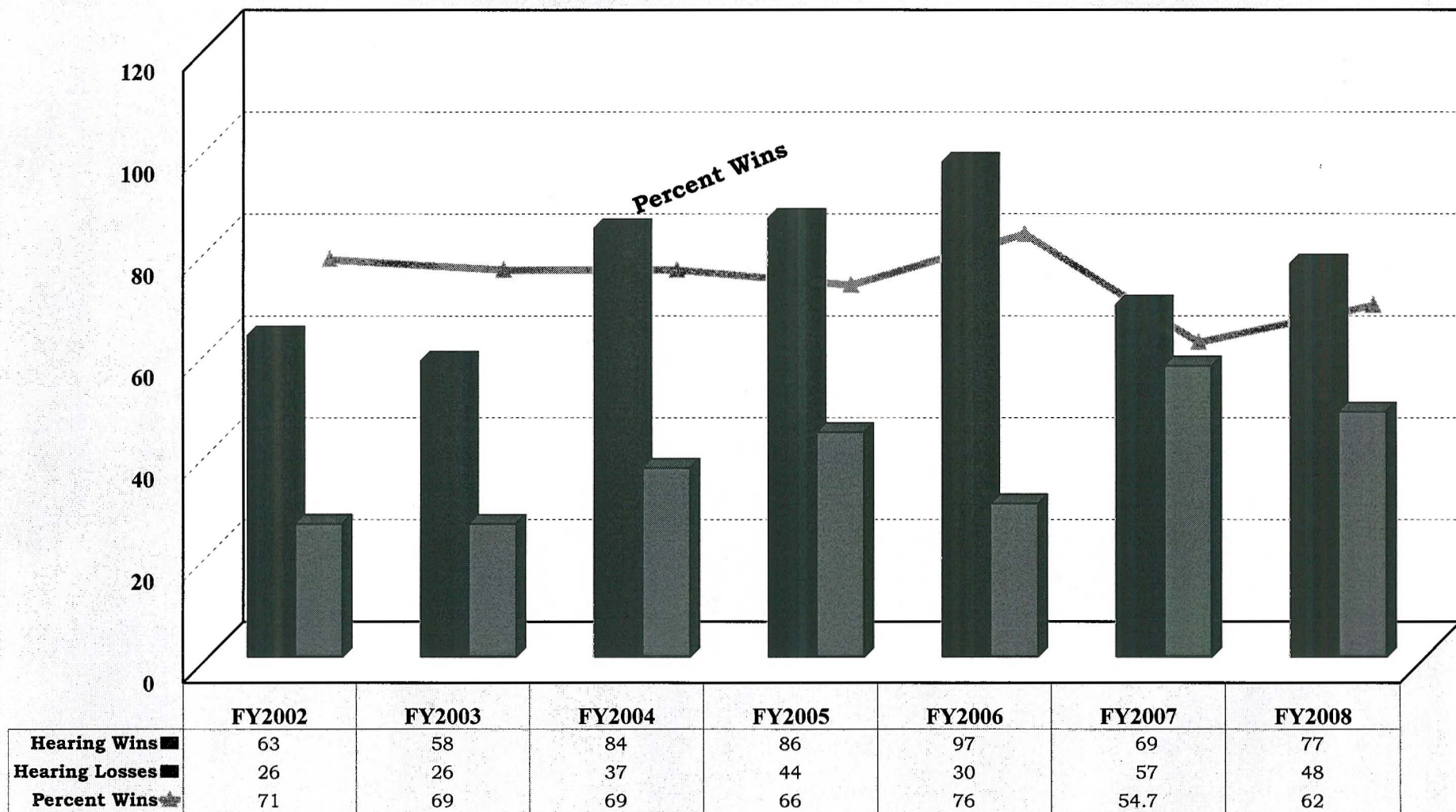
- **Orders**
- **Office of Independent Review**
- **Appeal Process N.D.C.C. 65-01-16**
 - **Hearing**
 - **Recommended decision**
 - **Final decision**
 - **District court**
 - **Supreme court**

Comparison – orders issued, hearings requested, hearings held & informal decisions issued



* As of June 2008

Hearing Wins & Losses



* As of June 2008