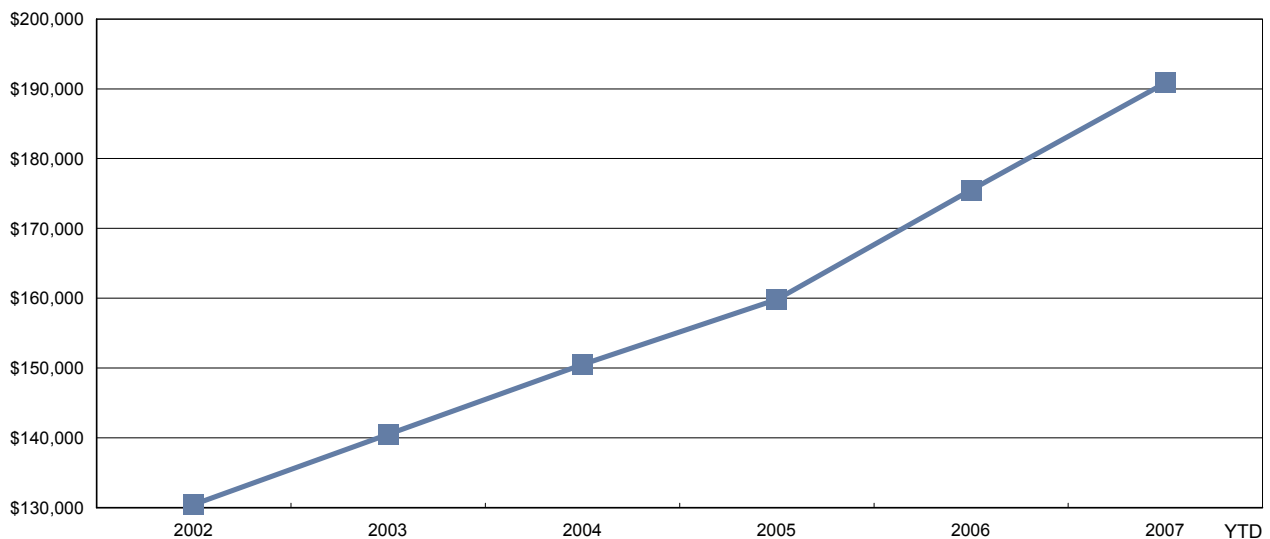


## Industry Synopsis

This report presents statistical information on claims and financial history for specific industries. Keep your company's overall performance on track by comparing it with industry averages.

Rate Year	Number of Employers with Insurable Earnings	Newly Opened Accounts	Total Insurable Earnings	Total Workers	Total Premium
2002	126	0	\$130,451,639	4,034	\$1,659,751
2003	129	3	\$140,489,618	4,229	\$1,955,435
2004	128	0	\$150,498,849	4,795	\$2,057,050
2005	129	1	\$159,846,081	4,424	\$2,042,032
2006	129	0	\$175,488,404	4,929	\$1,931,964
2007 YTD	129	0	\$190,837,853	4,856	\$2,228,387

### Total Insurable Earnings (\$Thousands)



### Distribution of Accounts By Insurable Earnings (\$Thousands\*)

Rate Year	<= \$500,000		> \$500,000 and <= \$1 Million		> \$1 Million and <= \$5 Million		> \$5 Million and <= \$20 Million		> \$20 Million	
	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*
2002	56	\$14,510	24	\$17,248	45	\$93,688				
2003	56	\$14,253	25	\$17,884	47	\$103,158				
2004	54	\$14,483	22	\$15,584	49	\$103,557	3	\$16,875		
2005	50	\$12,883	25	\$17,372	52	\$117,238				
2006	48	\$12,866	24	\$16,833	53	\$121,076	4	\$24,714		
2007 YTD	44	\$11,567	27	\$19,092	52	\$121,202	6	\$38,977		

Note: The current year insurable earnings is based on estimates

# Industry Synopsis



**Industry: 95101 TOWNS**

**Claim Costs – for Years: 2002 to 2007**

## Total Claims

Accident Year	Number of Claims	Claim Costs	Number of LTC Claims	Total LTC Claim Costs	TTD Days	Modified Work Claims	Medical Aid Claims	Disabling Injury Claims
2002	178	\$360,401	126	\$334,671	2,805	n/a	52	n/a
2003	187	\$412,181	116	\$384,347	2,363	n/a	71	n/a
2004	200	\$507,633	120	\$466,821	2,918	44	80	146
2005	194	\$610,132	107	\$558,081	2,266	56	87	133
2006	179	\$414,186	105	\$383,282	2,140	58	74	135
2007 YTD	71	\$121,717	47	\$114,095	733	16	24	54

## Duration Bands - Total LTC Claims

Accident Year	<= 5 Days	> 5 Days and <= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2002	65	13	23	7	18	126
2003	56	11	30	9	10	116
2004	58	10	24	16	12	120
2005	59	6	21	12	9	107
2006	59	7	23	6	10	105
2007 YTD	26	5	8	5	3	47

## Total Claims Costs

Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2002	\$228,204	\$131,148	\$1,049	\$0	\$360,401
2003	\$236,648	\$175,283	\$250	\$0	\$412,181
2004	\$258,880	\$240,536	\$8,218	\$0	\$507,633
2005	\$257,393	\$330,800	\$21,940	\$0	\$610,132
2006	\$204,468	\$208,018	\$1,700	\$0	\$414,186
2007 YTD	\$72,918	\$48,799	\$0	\$0	\$121,717

## Most Expensive Lost Time Claims Analysis

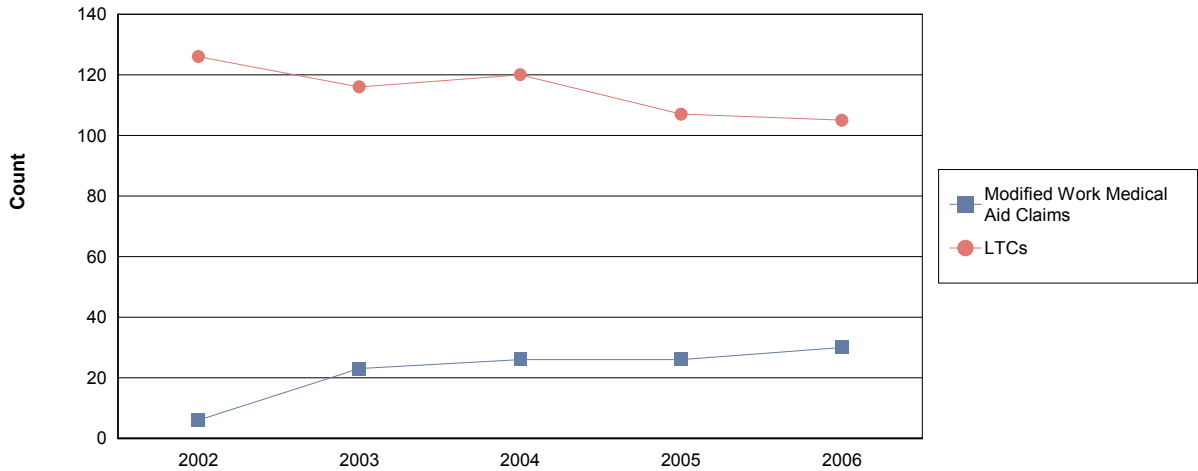
Accident Year	LTC's > \$25,000	Percentage > \$25,000	Total Cost of LTC's > \$25,000	Percentage of Total Costs
2002	1	0.8%	\$28,828	8.6%
2003	4	3.4%	\$124,262	32.3%
2004	3	2.5%	\$122,155	26.2%
2005	3	2.8%	\$281,686	50.5%
2006	2	1.9%	\$62,486	16.3%
2007 YTD	0	0.0%	\$0	0.0%

# Industry Synopsis

Industry: 95101 TOWNS

Claim Costs – for Years: 2002 to 2006

## Disabling Claims Components



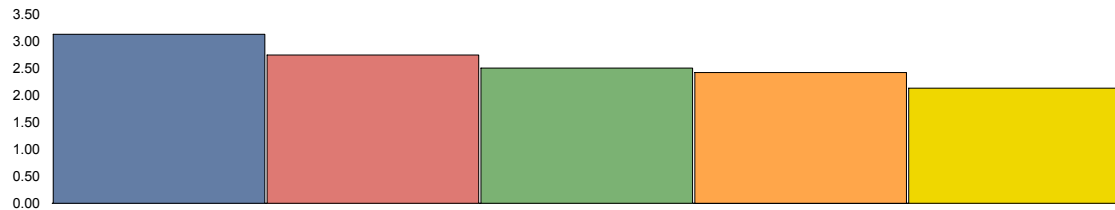
Disabling Claims include Lost Time Claims or Medical Aid Claims with Modified Work

# Industry Synopsis

**Industry: 95101 TOWNS**

**Claim Costs – for Years: 2002 to 2006**

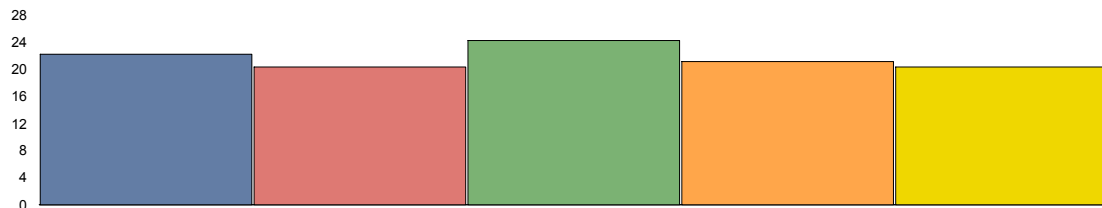
## Frequency Rates (Lost Time Claims per 100 workers)



	2002	2003	2004	2005	2006
Frequency Rate	<b>3.12</b>	<b>2.74</b>	<b>2.50</b>	<b>2.42</b>	<b>2.13</b>

Frequency Rate = (Total Lost Time Claims \* 100) / (Person Years)  
 Person Years = (Total Insurable Earnings) / (Avg Hourly Wage \* 2000 Hours)

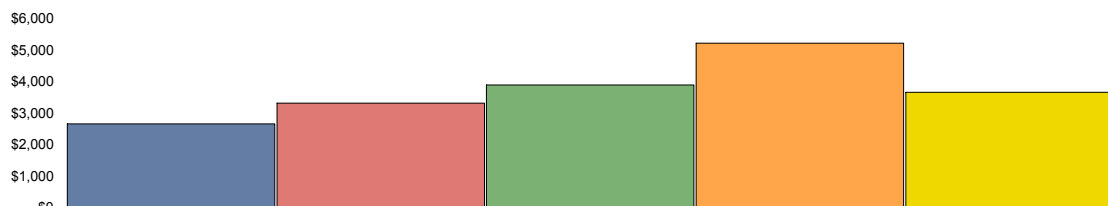
## Severity Rates (Temporary Total Disability Days per Lost Time Claim)



	2002	2003	2004	2005	2006
Severity Rate	<b>22.26</b>	<b>20.37</b>	<b>24.32</b>	<b>21.18</b>	<b>20.38</b>

Severity Rate = (Total TTD's) / (Total LTCs)

## Average Cost Per LTC



	2002	2003	2004	2005	2006
Avg Cost / Claim	<b>\$2,656.12</b>	<b>\$3,313.34</b>	<b>\$3,890.18</b>	<b>\$5,215.71</b>	<b>\$3,650.31</b>

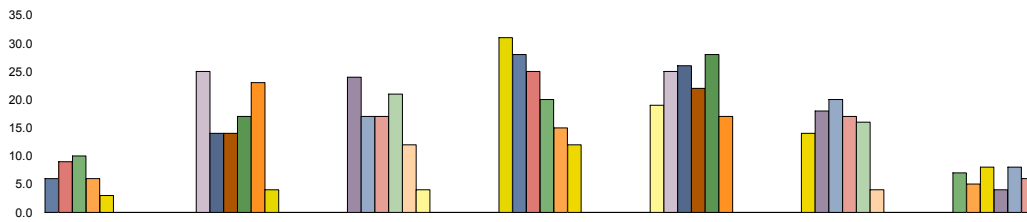
Average Cost Per LTC = (Total LTC Costs) / (Total LTCs)

# Industry Synopsis

**Industry: 95101 TOWNS**

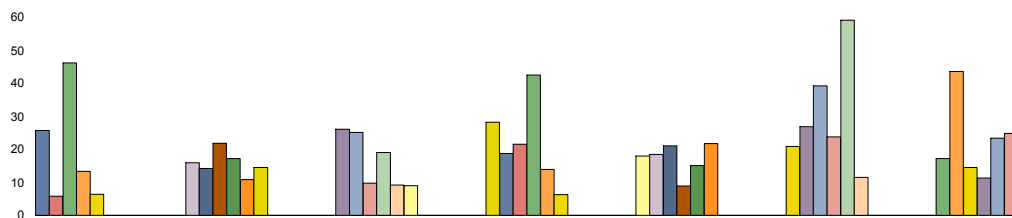
**Injured Worker's Age – for Years: 2002 to 2007**

## Number of LTC's (by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	over 58
<b>2002</b>	6	25	24	31	19	14	7
<b>2003</b>	9	14	17	28	25	18	5
<b>2004</b>	10	14	17	25	26	20	8
<b>2005</b>	6	17	21	20	22	17	4
<b>2006</b>	3	23	12	15	28	16	8
<b>2007 YTD</b>	0	4	4	12	17	4	6

## Average Severity of a Claim Temporary Total Disability Days per Lost Time Claim (by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	over 58
<b>2002</b>	25.67	15.92	26.08	28.19	17.95	20.86	17.14
<b>2003</b>	5.78	14.21	25.12	18.68	18.40	26.89	43.60
<b>2004</b>	46.20	21.86	9.76	21.48	21.04	39.20	14.50
<b>2005</b>	13.33	17.18	19.05	42.50	8.91	23.71	11.25
<b>2006</b>	6.33	10.78	9.17	13.87	15.07	59.13	23.38
<b>2007 YTD</b>	0.00	14.50	9.00	6.25	21.71	11.50	24.83

Note: LTC's with no birth date recorded are not included in band subtotals.

# Industry Synopsis



**Industry: 95101 TOWNS**

**Top 5 Comparison – for Years: 2002 to 2007**

## Type of Accident

### Top 5 by Total LTC's

Type of Accident	2002	2003	2004	2005	2006	2007 YTD	Totals
Overexertion	28	28	27	24	21	12	140
Falls	22	17	25	27	23	14	128
Bodily Reaction and Exertion	18	16	15	11	17	1	78
Struck by Object	12	11	11	11	12	3	60
Slip	7	5	11	7	8	4	42

Type of Accident	Total LTC's (2002 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	140	22.5%	17.9	2,503	\$2,970	\$415,734
Falls	128	20.6%	32.9	4,210	\$6,503	\$832,355
Bodily Reaction and Exertion	78	12.6%	20.0	1,560	\$3,283	\$256,090
Struck by Object	60	9.7%	10.9	651	\$1,484	\$89,029
Slip	42	6.8%	26.8	1,126	\$3,719	\$156,205
All Others	173	27.9%	18.4	3,175	\$2,843	\$491,884
<b>Totals:</b>	<b>621</b>	<b>100.0%</b>	<b>21.3</b>	<b>13,225</b>	<b>\$3,609</b>	<b>\$2,241,297</b>

## Part of Body

### Top 5 by Total LTC's

Part of Body	2002	2003	2004	2005	2006	2007 YTD	Totals
Back	42	29	31	29	20	14	165
Foot(Feet)/Ank(s)/Toe(s)	18	11	14	20	13	2	78
Knee(s)	9	14	12	7	14	6	62
Trunk	9	9	14	7	14	3	56
Multiple Parts	6	11	11	6	11	7	52

Part of Body	Total LTC's (2002 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	165	26.6%	21.3	3,515	\$4,420	\$729,379
Foot(Feet)/Ank(s)/Toe(s)	78	12.6%	23.1	1,800	\$3,018	\$235,423
Knee(s)	62	10.0%	30.2	1,875	\$5,262	\$326,239
Trunk	56	9.0%	28.6	1,599	\$4,303	\$240,959
Multiple Parts	52	8.4%	25.2	1,311	\$4,467	\$232,294
All Others	208	33.5%	15.0	3,125	\$2,293	\$477,003
<b>Totals:</b>	<b>621</b>	<b>100.0%</b>	<b>21.3</b>	<b>13,225</b>	<b>\$3,609</b>	<b>\$2,241,297</b>

# Industry Synopsis



**Industry: 95101 TOWNS**

**Top 5 Comparison – for Years: 2002 to 2007**

## Nature of Injury

### Top 5 by Total LTC's

Nature of Injury	2002	2003	2004	2005	2006	2007 YTD	Totals
Sprains/Strain	71	55	63	55	52	30	326
Superficial Wounds	10	10	17	9	13	6	65
Fracture/Dislocation/Nerve Damage	7	13	15	16	9	4	64
Open Wound	8	8	4	11	9	2	42
Oth Traumatic Injuries	7	10	2	2	3	1	25

Nature of injury	Total LTC's (2002 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	326	52.5%	20.6	6,731	\$3,117	\$1,016,277
Superficial Wounds	65	10.5%	8.0	523	\$1,268	\$82,436
Fracture/Dislocation/Nerve Damage	64	10.3%	41.0	2,624	\$6,624	\$423,932
Open Wound	42	6.8%	8.5	357	\$1,461	\$61,349
Oth Traumatic Injuries	25	4.0%	16.7	418	\$2,172	\$54,297
All Others	99	15.9%	26.0	2,572	\$6,091	\$603,006
<b>Totals:</b>	<b>621</b>	<b>100.0%</b>	<b>21.3</b>	<b>13,225</b>	<b>\$3,609</b>	<b>\$2,241,297</b>

## Industry Synopsis

Industry: 95101 TOWNS

### Appendix A

Type of Accident	Part of Body	Nature of Injury
Assaults/Violent Acts/Harassment	Abdomen	Abnormal Symptoms/Conditions
Bodily Reaction and Exertion	Arms	Burns
Contact with Objects and Equipment	Back	Cancers/Tumors
Exposure to Extreme Temperature	Body System(s)	Dermatitis
Exposure to Harmful Substances	Chest/Shoulder(s)	Ear/Hearing Condition
Exposure to Noise	Ear(s)	Environmental Condition
Falls	Eye(s)	Eye/Vision Conditions
Fires and Explosions	Fingers	Fracture/Dislocation/Nerve Damage
Highway/Non-Highway M.V. Accident	Foot(Feet)/Ank(s)/Toe(s)	Heart/Circulatory Diseases
NOT YET	Hand(s)/Wrist(s)	Infectious Diseases
Oth Events or Exposure	Head	Inflammations of Joints/Muscles
Oth Vehicle Accident	Hip/Pelvis	Intracranial Injuries
Overexertion	Knee(s)	Mental Diseases
RMI	Legs	Multiple Diseases/Disorders
Rubbed or Abraded	Multiple Parts	Multiple Trauma Injuries
Slip	Neck	Non-personal Damage
Struck against Object	Non-Personal Damage	NOT YET
Struck by Object	NOT YET	Open Wound
	Trunk	Oth Diseases/Conditions
	Unclassified	Oth System Diseases
		Oth Traumatic Injuries
		Peripheral Nerve Dmg/Carpal Tunnel
		Pneumoconiosis Including Asbestosis
		Sprains/Strain
		Superficial Wounds
		Unclassified

**NOTE:** Type NOT YET indicates that coding was not available