

Certifying Partner Synopsis

Combined claims and financial history for employers associated with a Certifying Partner.

Insurable Earnings and Premiums - for Years: 2008 to 2013

| Rate Year | Number of Employers with Insurable Earnings | Newly Opened Account | Total Insurable Earnings | Estimated Total Workers* | Net Premium** |
|-----------|---|----------------------|--------------------------|--------------------------|---------------|
| 2008 | 1,269 | 22 | \$1,233,762,329 | 33,814 | \$33,677,533 |
| 2009 | 1,331 | 20 | \$1,206,578,187 | 32,247 | \$32,595,523 |
| 2010 | 1,423 | 15 | \$1,294,162,494 | 32,510 | \$36,532,830 |
| 2011 | 1,487 | 21 | \$1,561,722,777 | 36,263 | \$43,788,129 |
| 2012 | 1,510 | 18 | \$1,733,452,651 | 39,867 | \$51,425,135 |
| 2013 YTD | 1,480 | 2 | \$1,865,699,136 | 46,703 | \$52,155,692 |

* Estimated number of full time equivalent workers based on average industry wage

** Net premium is premium paid by employers after pricing adjustments for experience rating plus Poor Performance Surcharge and PIR, where applicable.

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 | Total Ins Earn* | Accts | Total Ins Earn* | Accts | Total Ins Earn* | Accts | Total Ins Earn* | Accts | Total Ins Earn* |
| 2008 | 928 | \$86,145 | 106 | \$76,776 | 179 | \$379,304 | 47 | \$442,133 | 9 | \$249,405 |
| 2009 | 1,001 | \$84,733 | 100 | \$73,186 | 179 | \$389,912 | 44 | \$456,239 | 7 | \$202,508 |
| 2010 | 1,064 | \$97,378 | 104 | \$77,590 | 199 | \$426,205 | 47 | \$421,917 | 9 | \$271,073 |
| 2011 | 1,090 | \$100,606 | 109 | \$78,154 | 227 | \$491,535 | 49 | \$441,657 | 12 | \$449,772 |
| 2012 | 1,075 | \$100,520 | 133 | \$96,298 | 235 | \$530,636 | 52 | \$447,412 | 15 | \$558,586 |
| 2013 YTD | 1,038 | \$102,855 | 129 | \$93,329 | 239 | \$536,813 | 59 | \$532,756 | 15 | \$599,946 |

Note: The current year insurable earnings are based on estimates.

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Claim Costs - for Years: 2008 to 2013

| Total Claims | | | | | | | | |
|---------------|------------------|--------------|----------------|-----------------|----------|-------------------------------------|--------------------|-------------------------|
| Accident Year | Number of Claims | Claim Costs | Number of LTCs | Total LTC Costs | TTD Days | Modified Work Ever Performed Claims | Medical Aid Claims | Disabling Injury Claims |
| 2008 | 2,416 | \$11,539,963 | 1,277 | \$10,807,575 | 30,216 | 1,786 | 1,139 | 2,047 |
| 2009 | 2,025 | \$8,480,543 | 1,027 | \$7,697,368 | 24,478 | 1,245 | 998 | 1,653 |
| 2010 | 2,019 | \$8,262,486 | 987 | \$7,436,137 | 24,825 | 1,325 | 1,032 | 1,707 |
| 2011 | 2,365 | \$11,680,568 | 995 | \$10,328,896 | 24,964 | 1,547 | 1,370 | 1,944 |
| 2012 | 2,699 | \$10,289,842 | 965 | \$8,760,517 | 23,132 | 1,631 | 1,734 | 1,970 |
| 2013 YTD | 991 | \$1,742,747 | 307 | \$1,329,474 | 4,833 | 593 | 684 | 706 |

| Duration Bands - Total LTCs | | | | | |
|-----------------------------|-----------|-------------------------|--------------------------|-----------|------------------------|
| Accident Year | <= 8 Days | > 8 Days and <= 30 Days | > 30 Days and <= 60 Days | > 60 Days | Total Lost Time Claims |
| 2008 | 717 | 284 | 124 | 152 | 1,277 |
| 2009 | 553 | 261 | 101 | 114 | 1,029 |
| 2010 | 540 | 225 | 103 | 122 | 990 |
| 2011 | 502 | 262 | 110 | 122 | 996 |
| 2012 | 500 | 239 | 124 | 102 | 965 |
| 2013 YTD | 174 | 84 | 32 | 17 | 307 |

| Total Claims Costs | | | | | |
|--------------------|--------------|-------------|----------------|---------------|--------------|
| Accident Year | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total |
| 2008 | \$4,289,618 | \$5,006,524 | \$203,380 | \$2,040,442 | \$11,539,963 |
| 2009 | \$3,671,505 | \$4,215,976 | \$157,422 | \$435,640 | \$8,480,543 |
| 2010 | \$3,643,776 | \$4,294,046 | \$135,599 | \$189,065 | \$8,262,486 |
| 2011 | \$4,119,982 | \$5,726,840 | \$226,328 | \$1,607,418 | \$11,680,568 |
| 2012 | \$4,028,936 | \$5,505,410 | \$188,181 | \$567,316 | \$10,289,842 |
| 2013 YTD | \$777,647 | \$963,650 | \$1,450 | \$0 | \$1,742,747 |

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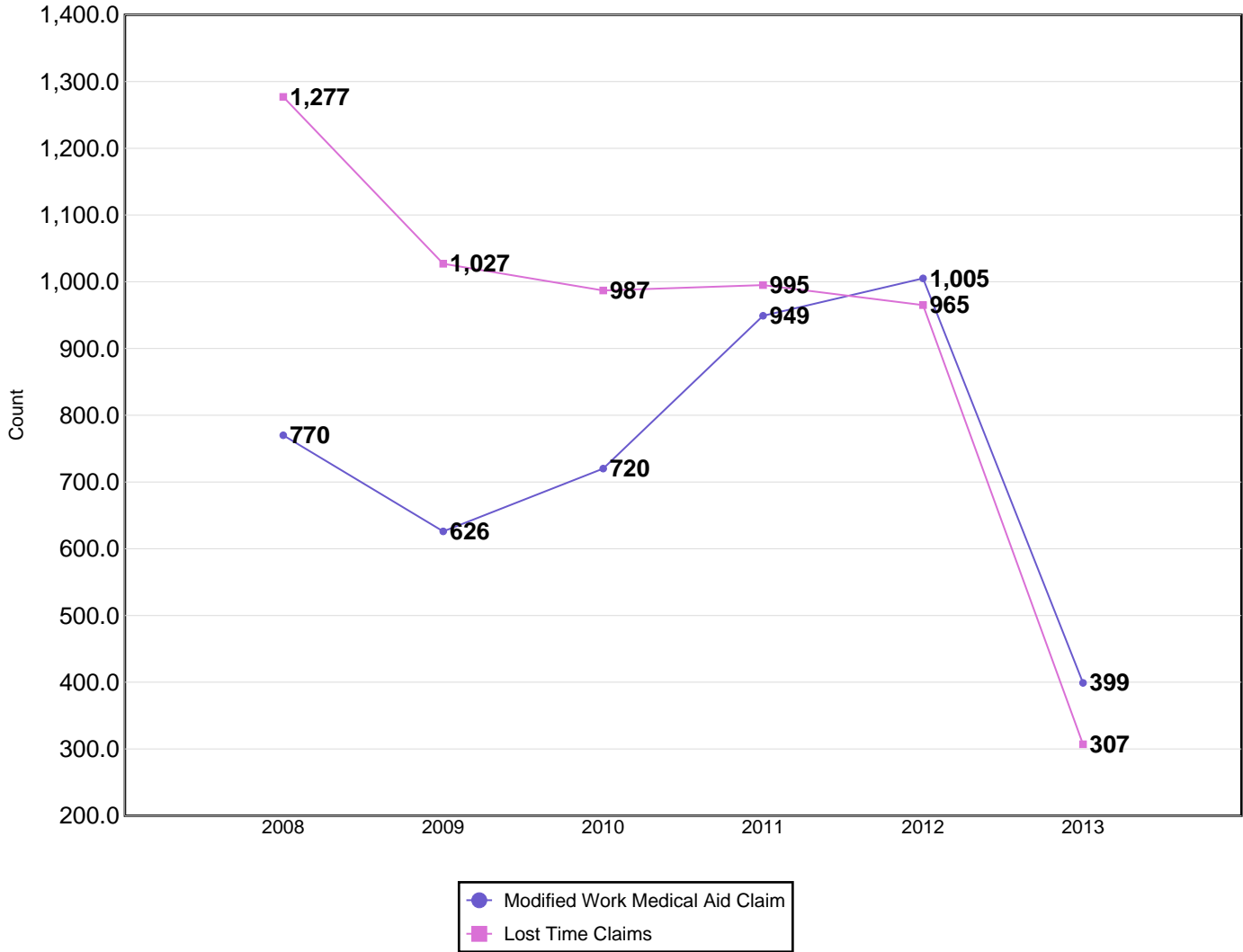
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2008 to 2013

Disabling Claims Components



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

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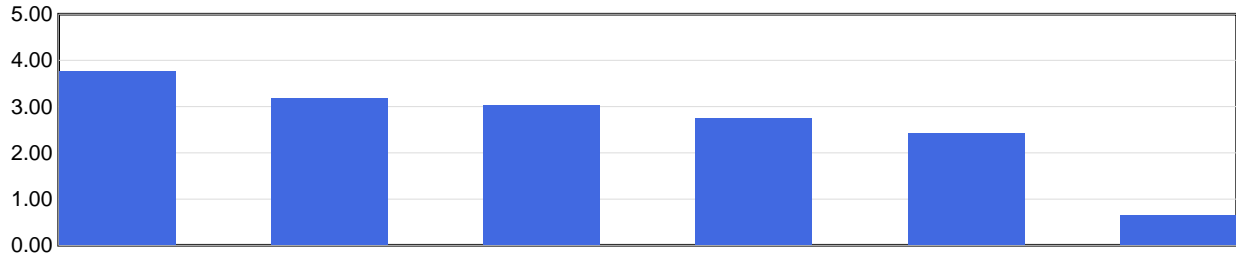
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Claim Costs - for Years: 2008 to 2013

Frequency Rates

(Lost Time Claims per 100 Workers)



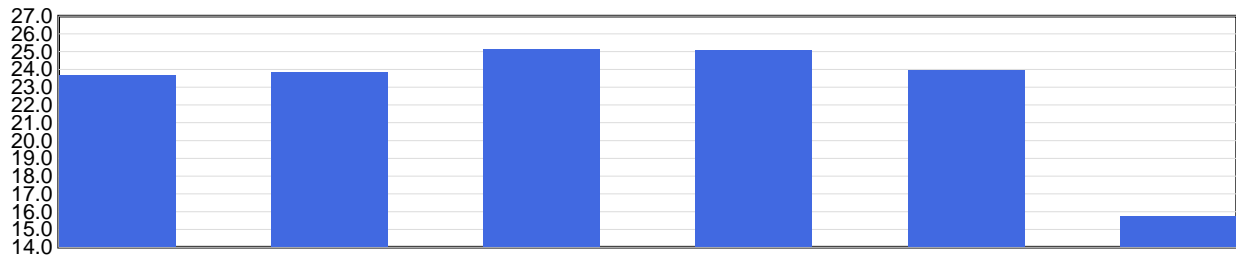
| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 YTD |
|-----------------------|------|------|------|------|------|----------|
| Frequency Rate | 3.77 | 3.18 | 3.03 | 2.74 | 2.42 | 0.65 |

Frequency Rate = (Total Lost Time Claims * 100) / Person Years

Person Years = Total Insurable Earnings / (Avg Hourly Wage * 2000 Hours)

Severity Rates

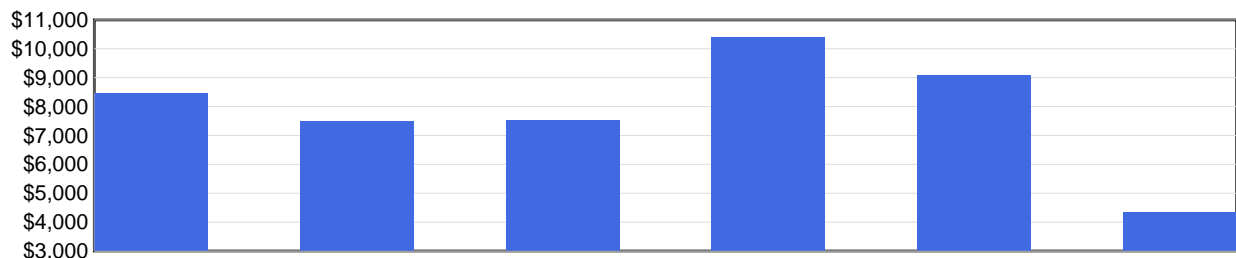
(Temporary Total Disability Days per Lost Time Claim)



| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 YTD |
|----------------------|------|------|------|------|------|----------|
| Severity Rate | 23.7 | 23.8 | 25.2 | 25.1 | 24.0 | 15.7 |

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



| | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 YTD |
|-------------------------|---------|---------|---------|----------|---------|----------|
| Avg Cost / Claim | \$8,463 | \$7,495 | \$7,534 | \$10,381 | \$9,078 | \$4,331 |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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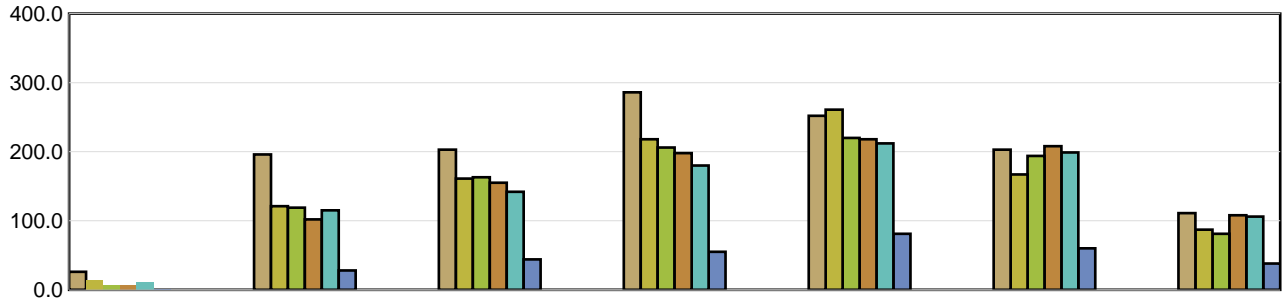
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Injured Worker's Age - for Years: 2008 to 2013

Number of LTCs

(by age of injured worker and by occurrence year)

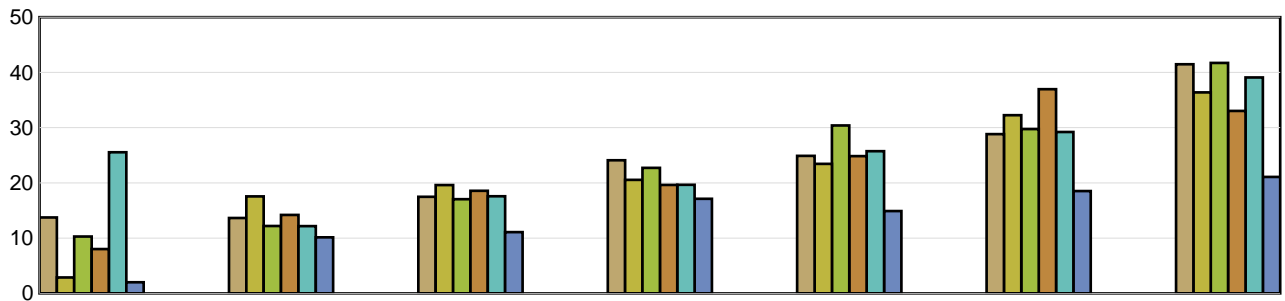


| | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|-----------------|----------|----------|----------|----------|----------|----------|---------|
| 2008 | 26 | 196 | 203 | 286 | 252 | 203 | 111 |
| 2009 | 14 | 121 | 161 | 218 | 261 | 167 | 87 |
| 2010 | 7 | 119 | 163 | 206 | 220 | 194 | 81 |
| 2011 | 6 | 102 | 155 | 198 | 218 | 208 | 108 |
| 2012 | 11 | 115 | 142 | 180 | 212 | 199 | 106 |
| 2013 YTD | 1 | 28 | 44 | 55 | 81 | 60 | 38 |

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 |
|-----------------|----------|----------|----------|----------|----------|----------|---------|
| 2008 | 13.73 | 13.64 | 17.48 | 24.10 | 24.88 | 28.82 | 41.48 |
| 2009 | 2.86 | 17.55 | 19.60 | 20.55 | 23.44 | 32.25 | 36.38 |
| 2010 | 10.29 | 12.19 | 17.04 | 22.73 | 30.41 | 29.76 | 41.72 |
| 2011 | 8.00 | 14.20 | 18.55 | 19.62 | 24.84 | 36.96 | 33.03 |
| 2012 | 25.55 | 12.17 | 17.57 | 19.66 | 25.73 | 29.21 | 39.10 |
| 2013 YTD | 2.00 | 10.14 | 11.07 | 17.11 | 14.90 | 18.52 | 21.08 |

LTCs with no birthdate recorded are not included in band subtotals

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Top 5 Comparison - for Years: 2008 to 2013

| Type of Accident | | | | | | | |
|-----------------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Type of Accident | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 YTD | Totals |
| Falls | 269 | 257 | 234 | 252 | 218 | 113 | 1,343 |
| Overexertion | 340 | 254 | 226 | 237 | 209 | 51 | 1,317 |
| Bodily Reaction and Exertion | 130 | 132 | 121 | 108 | 120 | 29 | 640 |
| Struck by Object | 145 | 115 | 112 | 108 | 96 | 21 | 597 |
| Highway/Non-Highway M.V. Accident | 117 | 83 | 89 | 108 | 103 | 35 | 535 |

| Type of Accident | Total LTCs (2008 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|-----------------------------------|---------------------------|--------------------|------------------|----------------|-------------------|---------------------|
| Falls | 1,343 | 24.14 % | 29.29 | 39,330 | \$9,583 | \$12,869,761 |
| Overexertion | 1,317 | 23.67 % | 17.87 | 23,531 | \$6,290 | \$8,283,977 |
| Bodily Reaction and Exertion | 640 | 11.50 % | 19.34 | 12,377 | \$6,371 | \$4,077,304 |
| Struck by Object | 597 | 10.73 % | 18.07 | 10,785 | \$5,853 | \$3,494,483 |
| Highway/Non-Highway M.V. Accident | 535 | 9.62 % | 42.02 | 22,481 | \$15,741 | \$8,421,657 |
| All Others | 1,132 | 20.35 % | 21.12 | 23,909 | \$8,166 | \$9,244,431 |
| Totals | 5,564 | 100.00 % | 23.80 | 132,413 | \$8,338 | \$46,391,612 |

| Part of Body | | | | | | | |
|--------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Part of Body | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 YTD | Totals |
| Back | 367 | 290 | 282 | 268 | 230 | 78 | 1,515 |
| Trunk | 150 | 104 | 116 | 123 | 133 | 40 | 666 |
| Foot(Feet)/Ank(s)/Toe(s) | 142 | 109 | 128 | 112 | 132 | 31 | 654 |
| Multiple Parts | 104 | 96 | 85 | 92 | 70 | 36 | 483 |
| Knee(s) | 92 | 95 | 76 | 79 | 73 | 25 | 440 |

| Part of Body | Total LTCs (2008 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|--------------------------|---------------------------|--------------------|------------------|----------------|-------------------|---------------------|
| Back | 1,515 | 27.23 % | 17.08 | 25,881 | \$6,803 | \$10,305,875 |
| Trunk | 666 | 11.97 % | 28.70 | 19,115 | \$9,284 | \$6,182,925 |
| Foot(Feet)/Ank(s)/Toe(s) | 654 | 11.75 % | 23.29 | 15,232 | \$6,443 | \$4,213,698 |
| Multiple Parts | 483 | 8.68 % | 32.78 | 15,832 | \$16,905 | \$8,165,183 |
| Knee(s) | 440 | 7.91 % | 28.37 | 12,483 | \$9,133 | \$4,018,570 |
| All Others | 1,806 | 32.46 % | 24.29 | 43,870 | \$7,478 | \$13,505,360 |
| Totals | 5,564 | 100.00 % | 23.80 | 132,413 | \$8,338 | \$46,391,612 |

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Top 5 Comparison - for Years: 2008 to 2013

| Nature of Injury | | | | | | | |
|-----------------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Nature of Injury | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 YTD | Totals |
| Sprains/Strain | 721 | 598 | 561 | 575 | 512 | 161 | 3,128 |
| Superficial Wounds | 176 | 139 | 130 | 132 | 117 | 38 | 732 |
| Fracture/Dislocation/Nerve Damage | 123 | 94 | 106 | 103 | 128 | 39 | 593 |
| Oth Traumatic Injuries | 81 | 77 | 70 | 71 | 68 | 21 | 388 |
| Open Wound | 48 | 32 | 43 | 31 | 42 | 7 | 203 |

| Nature of Injury | Total LTCs (2008 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|-----------------------------------|---------------------------|--------------------|------------------|----------------|-------------------|---------------------|
| Sprains/Strain | 3,128 | 56.22 % | 20.23 | 63,273 | \$6,711 | \$20,993,144 |
| Superficial Wounds | 732 | 13.16 % | 15.14 | 11,083 | \$4,882 | \$3,573,813 |
| Fracture/Dislocation/Nerve Damage | 593 | 10.66 % | 49.07 | 29,101 | \$16,277 | \$9,652,055 |
| Oth Traumatic Injuries | 388 | 6.97 % | 27.26 | 10,578 | \$11,044 | \$4,285,264 |
| Open Wound | 203 | 3.65 % | 17.49 | 3,550 | \$5,208 | \$1,057,299 |
| All Others | 520 | 9.35 % | 28.52 | 14,828 | \$13,135 | \$6,830,037 |
| Totals | 5,564 | 100.00 % | 23.80 | 132,413 | \$8,338 | \$46,391,612 |

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