

# Safety Association Synopsis - Funded

## Combined claims and financial history for employers who contribute a safety association levy.

### 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	50,502	7,952	\$14,270,660,952	319,883	\$316,717,057
2009	49,617	5,809	\$12,817,987,191	274,036	\$271,248,433
2010	49,606	6,613	\$13,820,404,249	287,653	\$295,723,993
2011	50,810	7,153	\$14,706,175,760	297,306	\$283,196,466
2012	54,468	8,199	\$17,294,581,363	339,365	\$332,987,122
2013 YTD	51,652	3,185	\$18,062,522,638	371,902	\$349,701,797

\* 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	46,947	\$2,923,758	1,558	\$1,091,693	1,599	\$3,309,069	304	\$2,875,928	94	\$4,070,213
2009	46,327	\$2,806,308	1,500	\$1,049,333	1,436	\$2,935,912	287	\$2,727,941	67	\$3,298,492
2010	46,200	\$2,822,362	1,555	\$1,087,656	1,472	\$3,013,044	294	\$2,837,232	85	\$4,060,110
2011	47,185	\$2,914,894	1,559	\$1,092,997	1,645	\$3,434,447	324	\$3,092,635	97	\$4,171,203
2012	50,501	\$3,152,005	1,709	\$1,210,680	1,749	\$3,636,872	384	\$3,548,589	125	\$5,746,437
2013 YTD	47,571	\$3,397,751	1,787	\$1,270,654	1,779	\$3,728,604	387	\$3,630,035	128	\$6,035,479

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	15,776	\$64,705,805	5,748	\$57,348,998	181,600	10,658	10,028	12,668
2009	12,360	\$56,160,368	4,519	\$49,163,051	151,049	7,264	7,841	9,475
2010	11,663	\$59,009,064	4,288	\$52,354,329	154,270	6,918	7,375	8,979
2011	12,472	\$63,862,974	4,442	\$56,177,150	154,826	6,850	8,030	8,976
2012	15,626	\$64,037,060	4,567	\$54,792,920	151,953	7,780	11,059	9,733
2013 YTD	5,215	\$9,622,345	1,385	\$7,460,455	26,945	2,512	3,830	3,208

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	2,596	1,442	737	973	5,748
2009	2,023	1,084	597	822	4,526
2010	1,859	984	560	901	4,304
2011	1,909	1,059	606	875	4,449
2012	1,973	1,095	710	796	4,574
2013 YTD	668	411	200	107	1,386

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2008	\$25,190,129	\$31,587,477	\$1,784,840	\$6,143,360	\$64,705,805
2009	\$22,456,426	\$27,720,809	\$1,976,205	\$4,006,928	\$56,160,368
2010	\$22,730,078	\$29,986,703	\$2,443,307	\$3,848,976	\$59,009,064
2011	\$23,681,878	\$31,238,952	\$2,229,797	\$6,712,347	\$63,862,974
2012	\$24,252,134	\$32,387,438	\$2,322,350	\$5,075,138	\$64,037,060
2013 YTD	\$4,197,603	\$5,409,019	\$15,724	\$0	\$9,622,345

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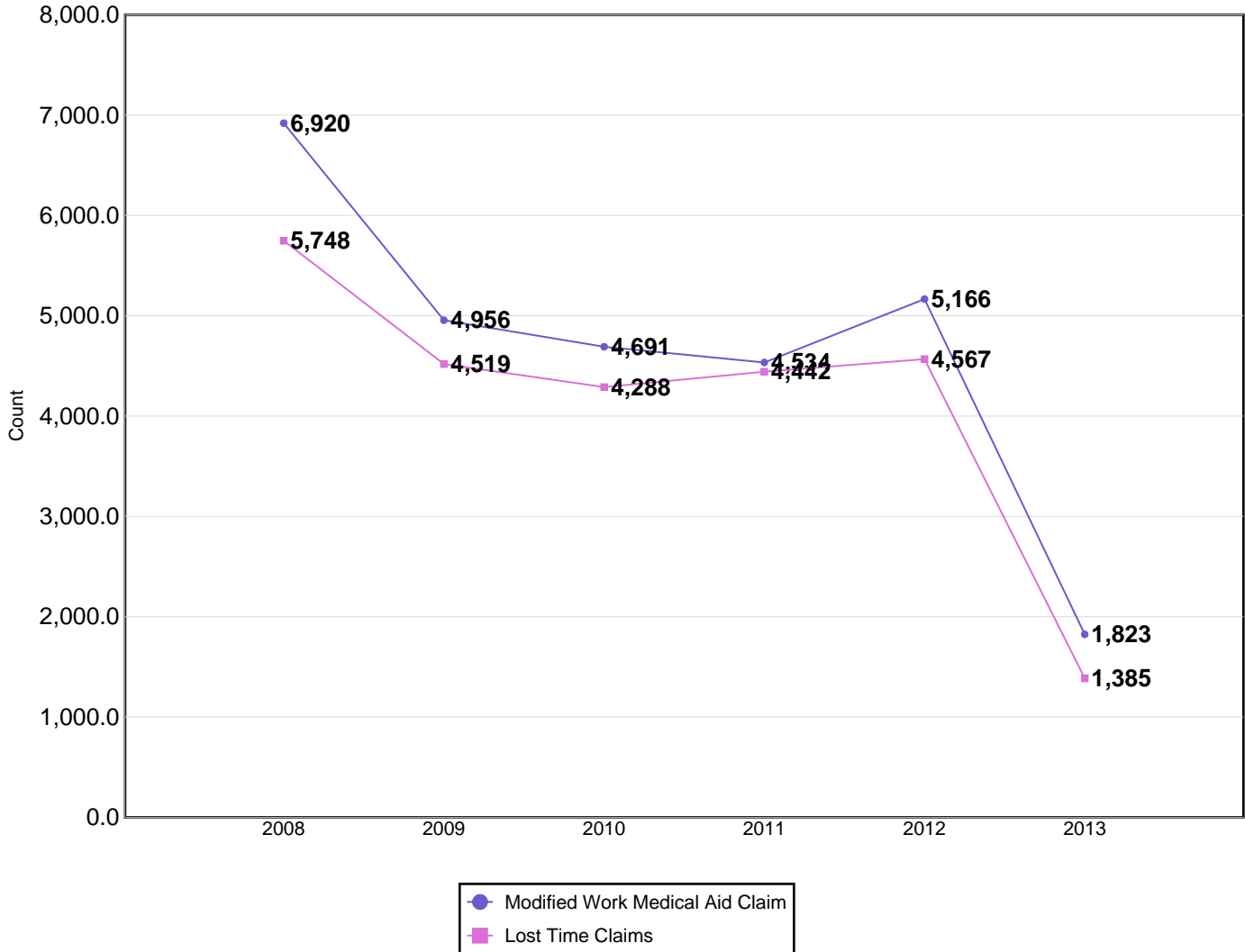
- YTD is January to current month of the current calendar year

# Safety Association Synopsis - Funded

Combined claims and financial history for employers who contribute a safety association levy.

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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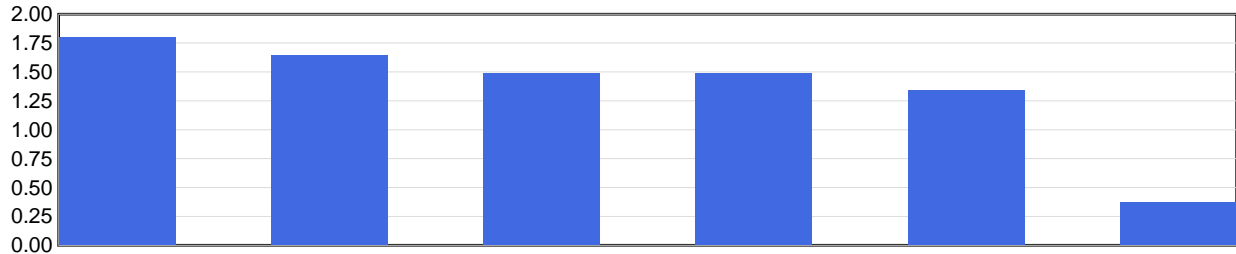
# Safety Association Synopsis - Funded

**Combined claims and financial history for employers who contribute a safety association levy.**

Claim Costs - for Years: 2008 to 2013

## Frequency Rates

(Lost Time Claims per 100 Workers)



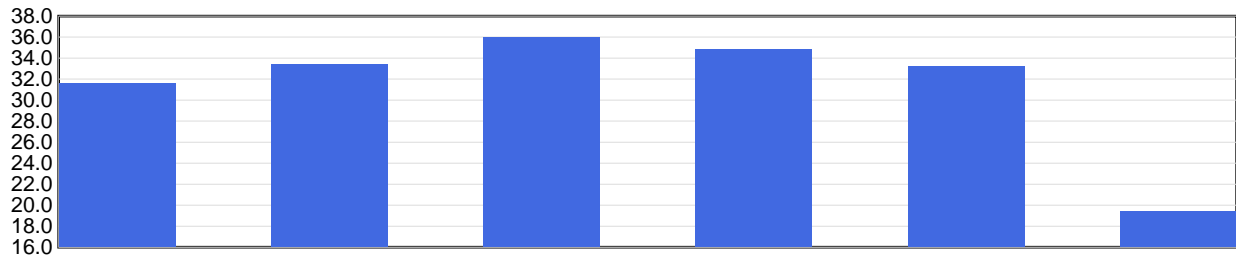
	2008	2009	2010	2011	2012	2013 YTD
<b>Frequency Rate</b>	1.80	1.65	1.49	1.49	1.35	0.37

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

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

## Severity Rates

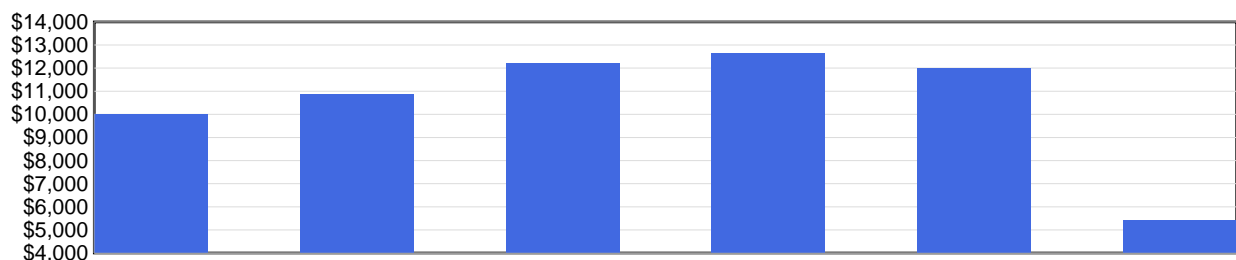
(Temporary Total Disability Days per Lost Time Claim)



	2008	2009	2010	2011	2012	2013 YTD
<b>Severity Rate</b>	31.6	33.4	36.0	34.9	33.3	19.5

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2008	2009	2010	2011	2012	2013 YTD
<b>Avg Cost / Claim</b>	\$9,977	\$10,879	\$12,209	\$12,647	\$11,998	\$5,387

Average Cost Per LTC = Total LTC Costs / Total LTCs

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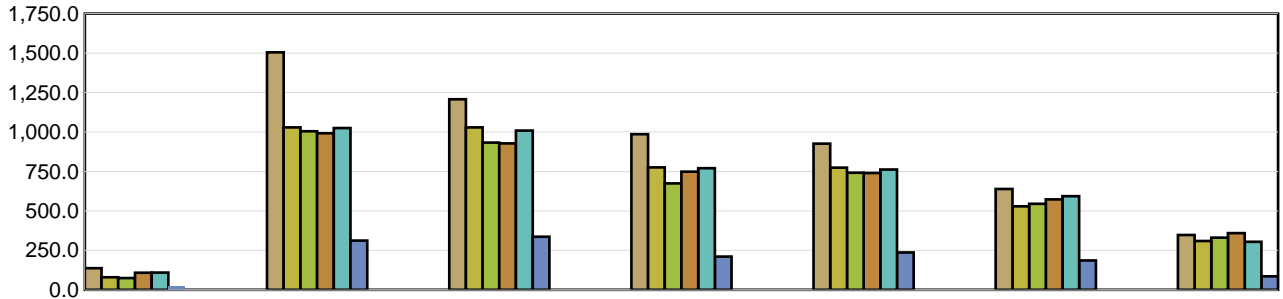
# Safety Association Synopsis - Funded

## Combined claims and financial history for employers who contribute a safety association levy.

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

### Number of LTCs

(by age of injured worker and by occurrence year)

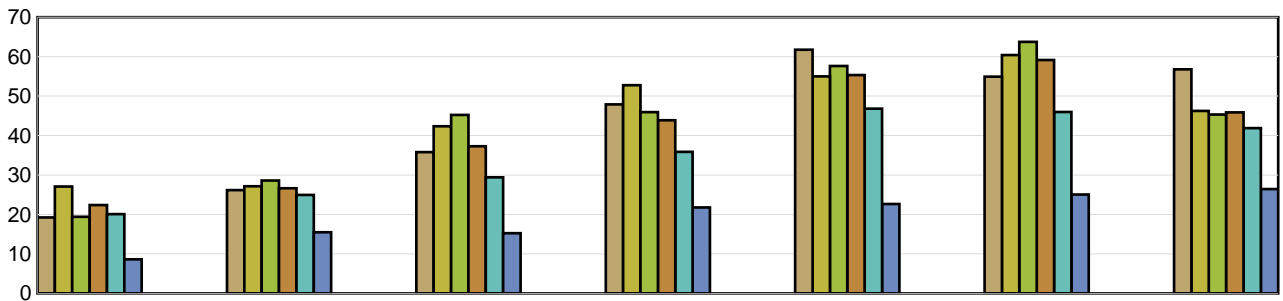


	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2008	137	1,505	1,208	986	926	639	347
2009	79	1,029	1,029	776	774	529	309
2010	74	1,005	933	674	742	545	330
2011	108	992	928	749	740	573	359
2012	109	1,025	1,009	771	762	593	304
2013 YTD	21	312	336	210	236	186	85

### 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	19.21	26.17	35.78	47.89	61.78	54.92	56.79
2009	27.08	27.14	42.35	52.75	54.99	60.41	46.24
2010	19.41	28.59	45.22	45.93	57.62	63.74	45.32
2011	22.38	26.64	37.30	43.87	55.34	59.17	45.88
2012	20.07	24.93	29.42	35.87	46.83	45.97	41.87
2013 YTD	8.62	15.47	15.22	21.75	22.66	25.04	26.41

LTCs with no birthdate recorded are not included in band subtotals

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# Safety Association Synopsis - Funded

**Combined claims and financial history for employers who contribute a safety association levy.**

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	1,278	1,064	1,010	1,075	1,159	413	5,999
Overexertion	1,041	894	728	845	827	211	4,546
Struck by Object	924	659	617	653	677	221	3,751
Bodily Reaction and Exertion	686	526	560	503	563	138	2,976
Contact with Objects and Equipment	406	301	295	278	325	86	1,691

Type of Accident	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	5,999	24.0 %	47.36	284,138	\$15,071	\$90,408,502
Overexertion	4,546	18.2 %	29.41	133,678	\$8,800	\$40,003,286
Struck by Object	3,751	15.0 %	24.85	93,212	\$8,684	\$32,574,598
Bodily Reaction and Exertion	2,976	11.9 %	31.28	93,080	\$9,027	\$26,863,431
Contact with Objects and Equipment	1,691	6.8 %	31.35	53,006	\$10,957	\$18,527,805
All Others	6,024	24.1 %	27.11	163,297	\$11,477	\$69,137,224
<b>Totals</b>	<b>24,987</b>	<b>100.0 %</b>	<b>32.83</b>	<b>820,411</b>	<b>\$11,106</b>	<b>\$277,514,845</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2008	2009	2010	2011	2012	2013 YTD	Totals
Back	1,228	984	877	887	940	263	5,179
Foot(Feet)/Ank(s)/Toe(s)	701	465	505	522	529	161	2,883
Trunk	536	475	489	483	468	142	2,593
Hand(s)/Wrist(s)	526	403	394	396	438	138	2,295
Knee(s)	511	398	345	393	394	109	2,150

Part of Body	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	5,179	20.7 %	25.49	131,992	\$8,941	\$46,306,800
Foot(Feet)/Ank(s)/Toe(s)	2,883	11.5 %	39.39	113,551	\$10,409	\$30,007,953
Trunk	2,593	10.4 %	41.52	107,655	\$15,548	\$40,316,296
Hand(s)/Wrist(s)	2,295	9.2 %	33.91	77,819	\$9,425	\$21,629,286
Knee(s)	2,150	8.6 %	41.46	89,143	\$11,755	\$25,273,726
All Others	9,887	39.6 %	30.37	300,251	\$11,528	\$113,980,784
<b>Totals</b>	<b>24,987</b>	<b>100.0 %</b>	<b>32.83</b>	<b>820,411</b>	<b>\$11,106</b>	<b>\$277,514,845</b>

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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	2,453	2,036	1,857	1,923	1,997	556	10,822
Fracture/Dislocation/Nerve Damage	879	685	667	703	803	285	4,022
Open Wound	640	490	487	436	465	139	2,657
Superficial Wounds	673	447	477	477	427	148	2,649
Oth Traumatic Injuries	441	292	292	330	308	98	1,761

Nature of Injury	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	10,822	43.3 %	29.85	322,984	\$8,847	\$95,746,924
Fracture/Dislocation/Nerve Damage	4,022	16.1 %	60.56	243,556	\$19,577	\$78,739,693
Open Wound	2,657	10.6 %	20.77	55,180	\$6,387	\$16,970,941
Superficial Wounds	2,649	10.6 %	17.99	47,644	\$5,110	\$13,535,812
Oth Traumatic Injuries	1,761	7.0 %	37.26	65,614	\$16,013	\$28,198,831
All Others	3,076	12.3 %	27.77	85,433	\$14,409	\$44,322,645
<b>Totals</b>	<b>24,987</b>	<b>100.0 %</b>	<b>32.83</b>	<b>820,411</b>	<b>\$11,106</b>	<b>\$277,514,845</b>

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Industry	Industry Description
2100	LANDSCAPING
2200	RIGHT-OF-WAY MAINTENANCE
30302	OVERHEAD DOORS - INSTALL/REPAIR
31508	OVERHEAD CRANES - SERVICE ONLY
34800	TRANSIT MIX OPERATIONS
40400	CONSTRUCTION - INDUSTRIAL
40401	CONSTRUCTION TRADE SERVICES - NEC
40405	RESIDENTIAL GENERAL CONTRACTOR
40602	PAVING/SURFACING
40604	MOBILE EQUIPMENT OPERATION
40901	POWER LINE - CONSTRUCT/REMOVE
40905	PIPELINE CONSTRUCTION
42102	BRICK/MASONRY CONTRACTING
42103	BORING - HORIZONTAL/ANGULAR
42104	CONCRETE CONSTRUCTION
42105	ERECT - SHEET/METAL STRUCTURES
42106	ERECT - STRUCTURAL STEEL
42109	HEAVY MACHINE/EQUIP - INSTALL/SVCE
42110	ELEVATORS/ESCALATORS - SVCE/INSTALL
42111	PAINTING/DECORATING
42113	TILE/TERRAZZO - SELL/INSTALL
42117	HEATING SYSTEMS - FAB/INSTALL
42118	ROOFING
42120	SAND BLASTING
42121	DOORS/WINDOWS - MFG/INSTALL
42122	MECHANICAL CONTRACTING
42124	ELECTRIC WIRING
42125	FLOOR COVERINGS - SELL/INSTALL
42127	FENCES-SELL/RENT/INSTALL
42129	INDUSTRIAL PLANT MAINTENANCE
42133	CABINETS/COUNTERS - ASMB/INSTALL
42135	DRYWALL/PLASTER/STUCCO/ETC
42136	UNDERGROUND SPRINKERS INSTALL
42139	INDUSTRIAL COATING SERVICES
42141	ACOUSTIC MATERIALS- SELL/INSTALL
42143	FRAMING CONTRACTOR - CONST.
42144	FIRE SPRINKERS - INSTALL/SVCE
42147	FINISHING CARPENTRY
42151	SIDING/EAVESTROUGH - FAB./INST.
42155	MOVE BUILDINGS
42156	ERECT/DISMANTLE - STORAGE TANKS
42159	CAISSON OPERATIONS
42161	ERECT - PRECAST CONCRETE
42184	MECHANICAL INSULATION - INSTALL/SVCE
51504	CATHODIC PROTECTION SERVICE
62302	MACHINERY/EQUIP NEC - SALES/SVCE
86911	STAFFING SERVICES - LABOUR

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Industry	Industry Description
89401	WELDING
89600	REFRIGERATION EQUIP- SALES/SVCE
89605	SERVICE STATION EQUIP - SALES/SVCE
89928	RENT/ERECT - SCAFFOLD/CRANES

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