

Safety Association Synopsis - Account

Combined claims and financial history for select group of employers.

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	70	1	\$3,528,846,773	69,714	\$30,988,791
2009	70	0	\$3,882,836,662	70,450	\$35,135,021
2010	58	0	\$3,999,807,536	68,936	\$35,806,321
2011	57	0	\$4,412,932,238	74,266	\$34,757,479
2012	57	0	\$4,807,460,431	77,570	\$39,791,453
2013 YTD	57	0	\$4,963,635,254	77,222	\$35,960,783

* 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	N/A	N/A	N/A	N/A	20	\$56,368	26	\$260,285	23	\$3,211,619
2009	N/A	N/A	N/A	N/A	20	\$58,897	25	\$264,787	24	\$3,558,564
2010	N/A	N/A	N/A	N/A	17	\$51,412	16	\$168,225	25	\$3,780,170
2011	N/A	N/A	N/A	N/A	17	\$54,959	16	\$176,783	24	\$4,181,190
2012	N/A	N/A	N/A	N/A	16	\$54,722	16	\$184,361	25	\$4,568,377
2013 YTD	N/A	N/A	N/A	N/A	14	\$46,090	18	\$199,164	25	\$4,718,381

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

N/A columns indicate there are not enough employers available to display the information

- Based on accounts whose membership is in the NON-FUNDED SAFETY ASSOCIATION

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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	2,572	\$8,306,954	1,839	\$7,747,791	32,597	1,642	733	2,116
2009	2,424	\$9,680,655	1,743	\$9,063,696	31,009	1,033	681	1,964
2010	2,706	\$11,629,701	1,823	\$10,921,197	36,480	1,145	883	2,040
2011	2,979	\$12,434,464	2,028	\$11,738,440	38,060	1,115	951	2,250
2012	3,740	\$12,158,005	2,149	\$11,063,656	34,747	1,311	1,591	2,520
2013 YTD	1,329	\$1,855,638	700	\$1,599,554	6,305	371	629	827

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	1,076	450	190	123	1,839
2009	1,023	423	177	121	1,744
2010	1,042	435	196	151	1,824
2011	1,198	475	202	153	2,028
2012	1,342	471	205	131	2,149
2013 YTD	500	152	37	11	700

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2008	\$4,026,010	\$4,224,017	\$37,435	\$19,493	\$8,306,954
2009	\$4,778,077	\$4,613,880	\$70,878	\$217,820	\$9,680,655
2010	\$5,921,854	\$5,388,712	\$130,070	\$189,065	\$11,629,701
2011	\$6,284,079	\$5,792,991	\$138,316	\$219,078	\$12,434,464
2012	\$6,050,621	\$5,923,572	\$127,203	\$56,610	\$12,158,005
2013 YTD	\$1,041,819	\$812,629	\$1,190	\$0	\$1,855,638

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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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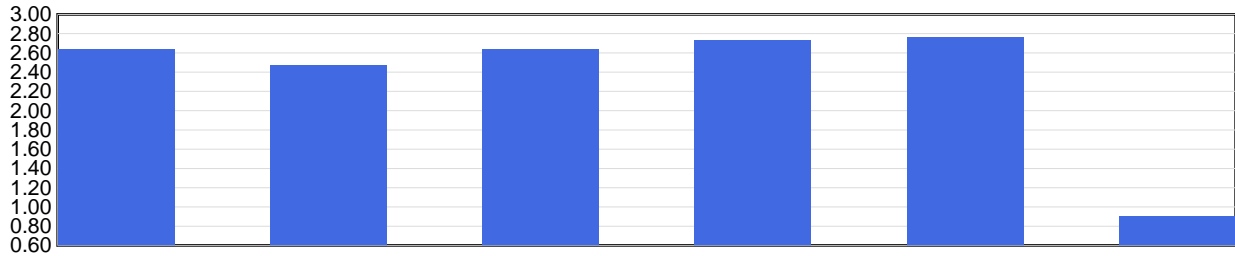
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Claim Costs - for Years: 2008 to 2013

Frequency Rates

(Lost Time Claims per 100 Workers)



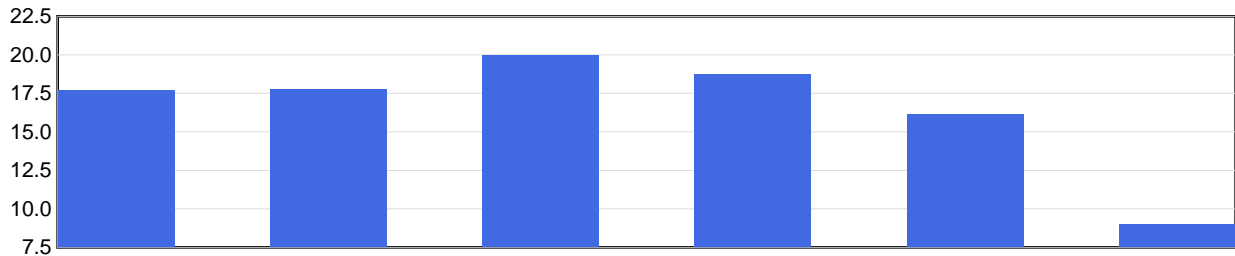
	2008	2009	2010	2011	2012	2013 YTD
Frequency Rate	2.64	2.47	2.64	2.73	2.77	0.91

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

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

Severity Rates

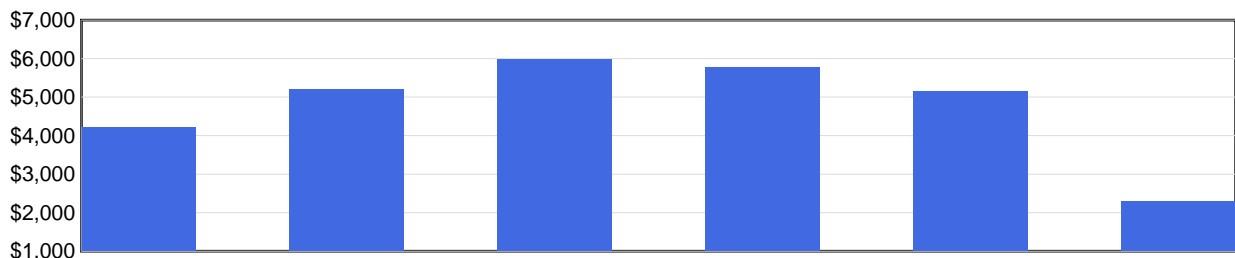
(Temporary Total Disability Days per Lost Time Claim)



	2008	2009	2010	2011	2012	2013 YTD
Severity Rate	17.7	17.8	20.0	18.8	16.2	9.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2008	2009	2010	2011	2012	2013 YTD
Avg Cost / Claim	\$4,213	\$5,200	\$5,991	\$5,788	\$5,148	\$2,285

Average Cost Per LTC = Total LTC Costs / Total LTCs

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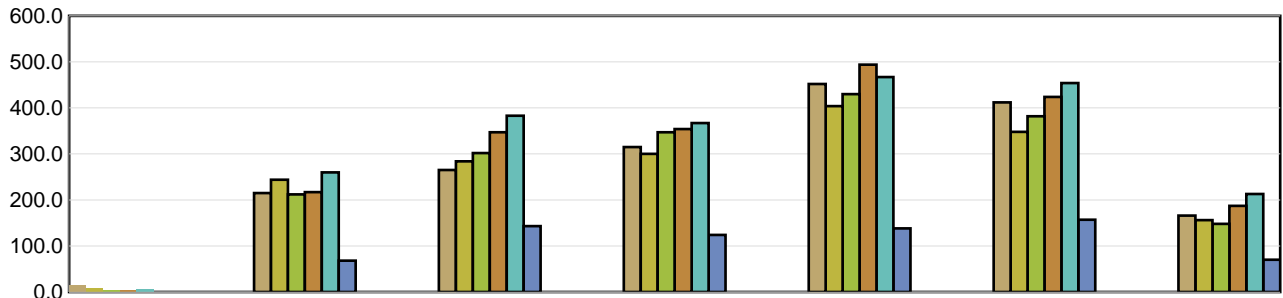
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Injured Worker's Age - for Years: 2008 to 2013

Number of LTCs

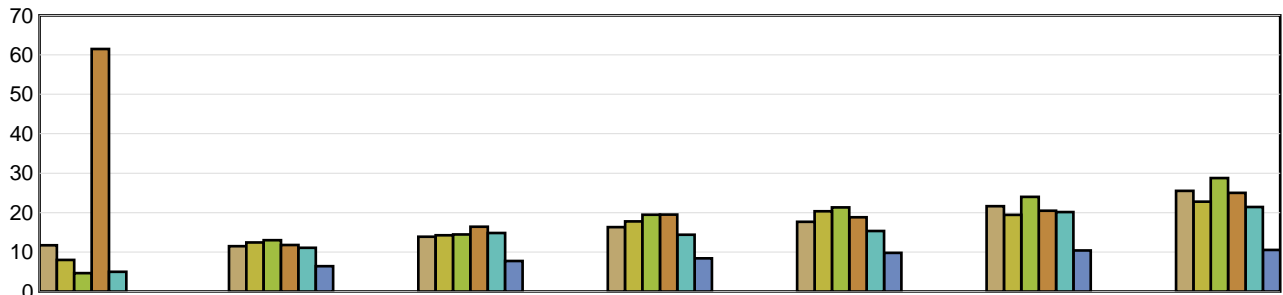
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2008	14	215	265	315	452	412	166
2009	8	244	284	300	404	348	156
2010	3	212	302	347	430	382	148
2011	4	217	347	354	494	424	187
2012	5	260	383	367	467	454	213
2013 YTD	N/A	68	143	124	138	157	70

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	11.71	11.48	13.90	16.32	17.68	21.64	25.51
2009	8.00	12.42	14.26	17.76	20.35	19.43	22.76
2010	4.67	12.99	14.44	19.47	21.31	24.01	28.78
2011	61.50	11.80	16.41	19.50	18.81	20.49	25.00
2012	5.00	11.09	14.83	14.41	15.33	20.15	21.42
2013 YTD	N/A	6.43	7.71	8.42	9.80	10.40	10.54

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
Overexertion	746	646	786	783	773	261	3,995
Falls	274	278	230	290	309	130	1,511
Bodily Reaction and Exertion	198	202	230	274	274	77	1,255
Exposure to Harmful Substances	149	195	134	217	316	88	1,099
Struck by Object	94	81	92	109	101	25	502

Type of Accident	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	3,995	38.8 %	18.13	72,449	\$5,437	\$21,720,951
Falls	1,511	14.7 %	21.20	32,036	\$6,342	\$9,582,128
Bodily Reaction and Exertion	1,255	12.2 %	19.38	24,318	\$5,432	\$6,816,893
Exposure to Harmful Substances	1,099	10.7 %	4.89	5,379	\$1,027	\$1,129,081
Struck by Object	502	4.9 %	11.33	5,690	\$2,825	\$1,418,262
All Others	1,922	18.7 %	20.46	39,327	\$5,976	\$11,485,809
Totals	10,284	100.0 %	17.43	179,199	\$5,071	\$52,153,124

Part of Body							
Top 5 by Total LTCs							
Part of Body	2008	2009	2010	2011	2012	2013 YTD	Totals
Back	615	562	608	609	658	208	3,260
Trunk	247	218	253	260	258	80	1,316
Multiple Parts	190	152	184	180	189	78	973
Hand(s)/Wrist(s)	108	117	118	132	128	40	643
Arms	102	103	104	123	119	31	582

Part of Body	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	3,260	31.7 %	16.23	52,916	\$4,892	\$15,946,639
Trunk	1,316	12.8 %	23.88	31,423	\$6,724	\$8,849,428
Multiple Parts	973	9.5 %	18.65	18,150	\$6,002	\$5,839,582
Hand(s)/Wrist(s)	643	6.3 %	21.50	13,826	\$5,970	\$3,838,589
Arms	582	5.7 %	22.40	13,039	\$6,433	\$3,743,892
All Others	3,510	34.1 %	14.20	49,845	\$3,970	\$13,934,993
Totals	10,284	100.0 %	17.43	179,199	\$5,071	\$52,153,124

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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	1,199	1,120	1,275	1,320	1,321	454	6,689
Superficial Wounds	152	128	127	149	166	38	760
Infectious Diseases	95	73	74	128	220	50	640
Oth Traumatic Injuries	81	75	62	83	93	25	419
Fracture/Dislocation/Nerve Damage	88	81	60	75	93	29	426

Nature of Injury	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	6,689	65.0 %	18.72	125,227	\$5,455	\$36,485,722
Superficial Wounds	760	7.4 %	13.09	9,948	\$3,781	\$2,873,611
Infectious Diseases	640	6.2 %	2.37	1,517	\$413	\$264,255
Oth Traumatic Injuries	419	4.1 %	18.12	7,594	\$5,475	\$2,294,126
Fracture/Dislocation/Nerve Damage	426	4.1 %	38.32	16,324	\$10,371	\$4,417,901
All Others	1,350	13.1 %	13.77	18,589	\$4,309	\$5,817,507
Totals	10,284	100.0 %	17.43	179,199	\$5,071	\$52,153,124

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