

Industry Synopsis

Claims and financial history for specific industries.

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**	Industry Rate
2008	28	1	\$2,108,944,014	39,526	\$21,802,148	\$1.14
2009	29	1	\$2,289,630,301	42,616	\$25,640,427	\$1.26
2010	31	2	\$2,463,139,172	42,636	\$29,568,078	\$1.31
2011	32	1	\$2,674,041,563	44,433	\$30,338,544	\$1.26
2012	30	0	\$2,821,565,236	44,038	\$35,912,358	\$1.33
2013 YTD	30	0	\$2,897,336,349	42,521	\$34,478,565	\$1.20

* 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	4	\$309	N/A	N/A	N/A	N/A	10	\$89,428	12	\$2,013,864
2009	5	\$314	N/A	N/A	N/A	N/A	9	\$79,603	13	\$2,203,937
2010	7	\$360	N/A	N/A	N/A	N/A	10	\$91,546	13	\$2,370,351
2011	7	\$412	N/A	N/A	N/A	N/A	11	\$111,194	13	\$2,561,458
2012	5	\$405	N/A	N/A	N/A	N/A	12	\$139,448	12	\$2,680,700
2013 YTD	5	\$441	N/A	N/A	N/A	N/A	11	\$124,607	13	\$2,771,246

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

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

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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	2,390	\$7,688,946	1,361	\$6,774,933	21,603	1,451	1,029	1,889
2009	2,542	\$9,058,014	1,283	\$7,932,742	21,032	1,262	1,259	1,917
2010	2,389	\$8,156,024	1,190	\$7,115,651	20,129	1,225	1,199	1,755
2011	2,561	\$8,637,609	1,228	\$7,420,908	19,250	1,229	1,333	1,814
2012	2,915	\$9,549,626	1,154	\$8,207,087	21,165	1,145	1,761	1,698
2013 YTD	1,010	\$1,630,044	348	\$1,294,993	4,063	420	662	579

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	816	333	127	85	1,361
2009	763	323	119	78	1,283
2010	672	300	158	60	1,190
2011	720	323	119	66	1,228
2012	657	297	118	84	1,156
2013 YTD	220	87	35	6	348

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2008	\$3,766,404	\$3,903,773	\$18,769	\$0	\$7,688,946
2009	\$3,769,188	\$5,242,135	\$46,691	\$0	\$9,058,014
2010	\$3,890,441	\$4,237,201	\$28,382	\$0	\$8,156,024
2011	\$4,142,137	\$4,422,747	\$72,725	\$0	\$8,637,609
2012	\$4,661,832	\$4,759,312	\$42,923	\$85,559	\$9,549,626
2013 YTD	\$848,579	\$781,465	\$0	\$0	\$1,630,044

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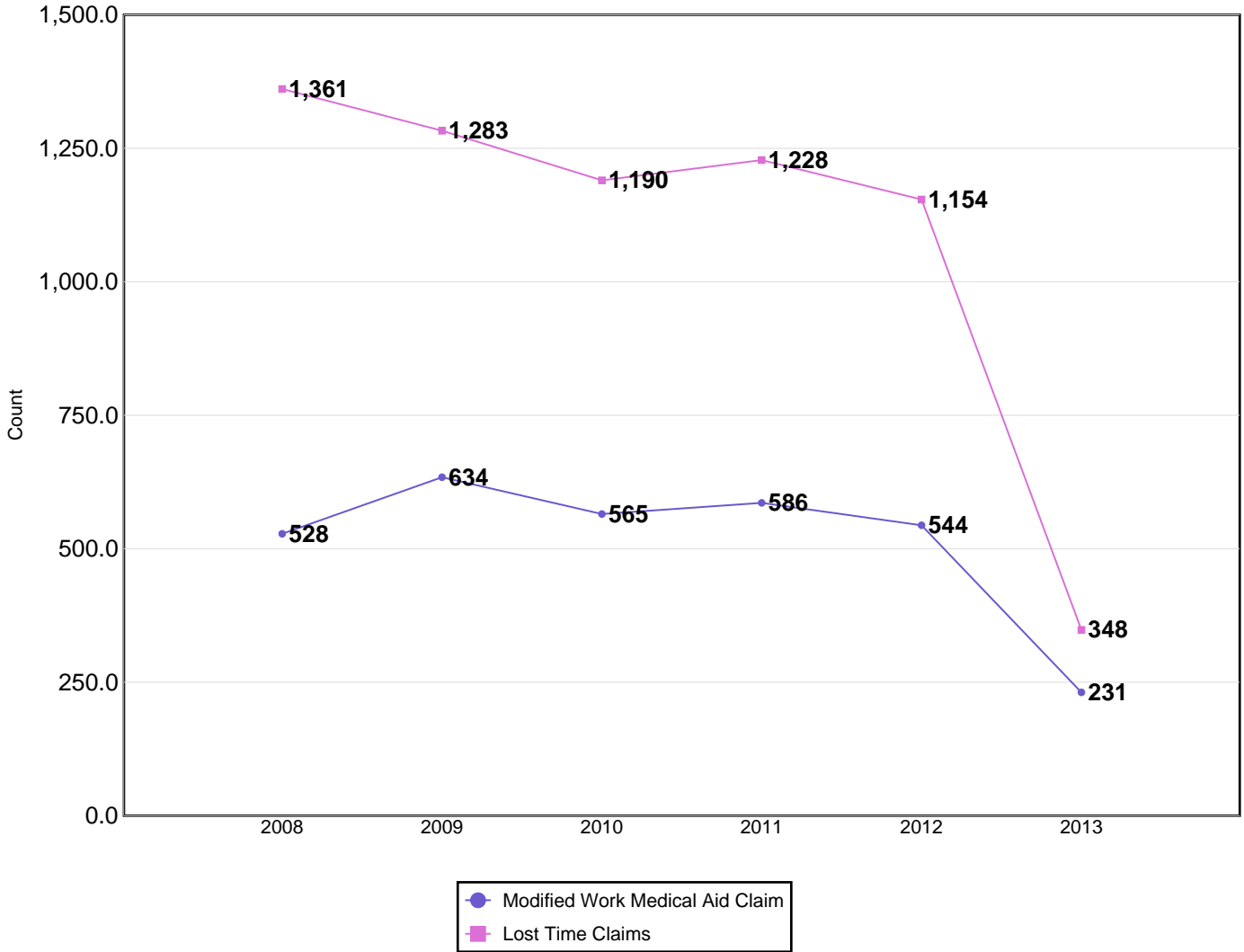
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Claim Costs - for Years: 2008 to 2013

Disabling Claims Components



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

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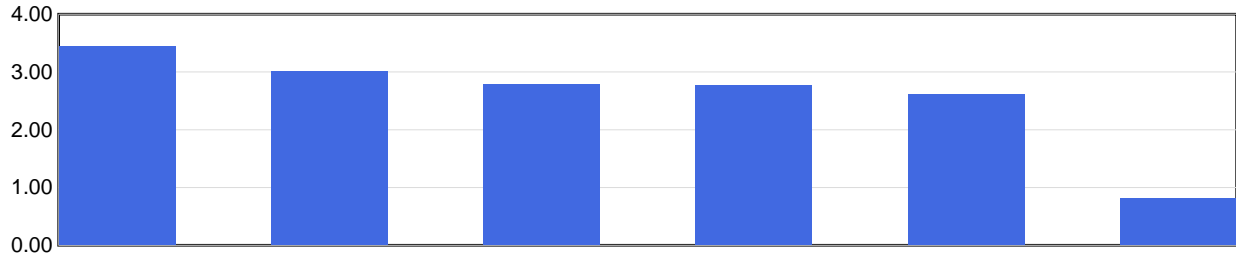
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Claims and financial history for specific industries.

Claim Costs - for Years: 2008 to 2013

Frequency Rates

(Lost Time Claims per 100 Workers)



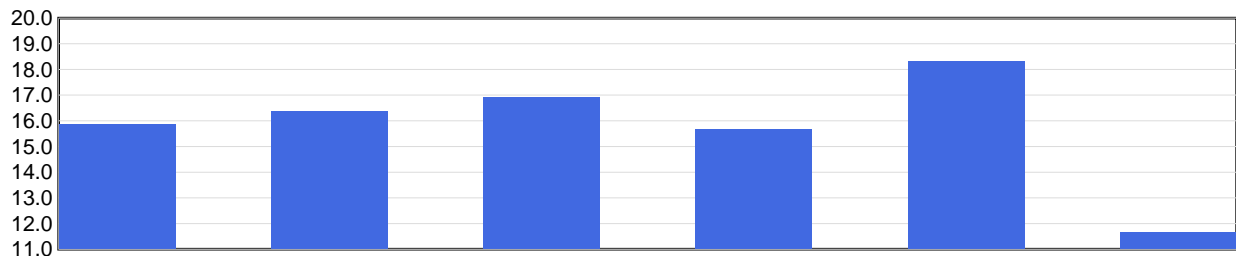
	2008	2009	2010	2011	2012	2013 YTD
Frequency Rate	3.44	3.01	2.79	2.76	2.62	0.82

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

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

Severity Rates

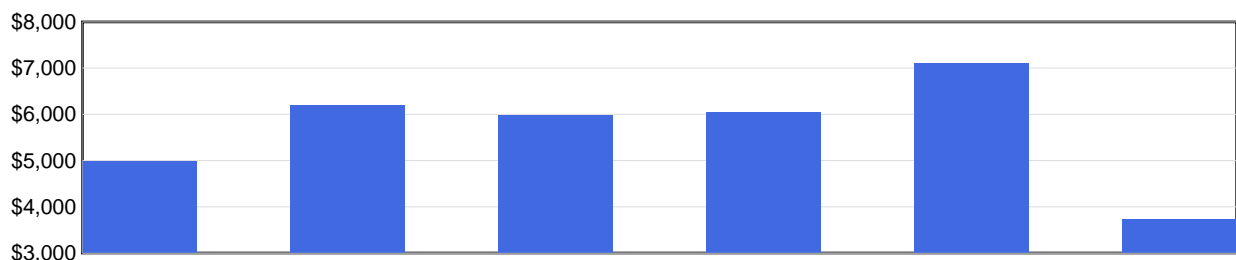
(Temporary Total Disability Days per Lost Time Claim)



	2008	2009	2010	2011	2012	2013 YTD
Severity Rate	15.9	16.4	16.9	15.7	18.3	11.7

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2008	2009	2010	2011	2012	2013 YTD
Avg Cost / Claim	\$4,978	\$6,183	\$5,980	\$6,043	\$7,112	\$3,721

Average Cost Per LTC = Total LTC Costs / Total LTCs

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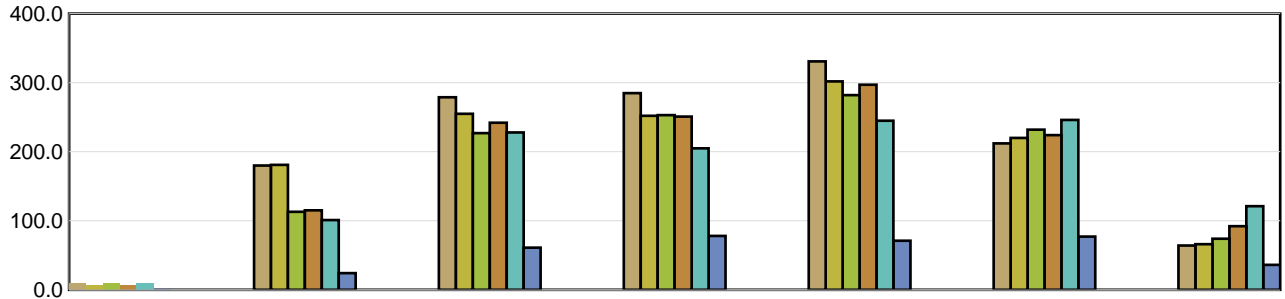
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Claims and financial history for specific industries.

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

Number of LTCs

(by age of injured worker and by occurrence year)

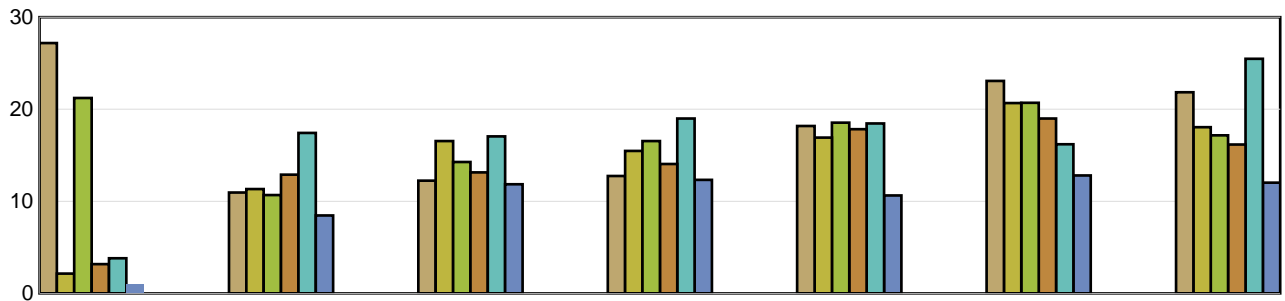


	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2008	10	180	279	285	331	212	64
2009	7	181	255	252	302	220	66
2010	9	113	227	253	282	232	74
2011	6	115	242	251	297	224	92
2012	10	101	228	205	245	246	121
2013 YTD	1	24	61	78	71	77	36

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	27.20	10.96	12.23	12.75	18.19	23.08	21.84
2009	2.14	11.33	16.55	15.46	16.92	20.67	18.05
2010	21.22	10.68	14.27	16.55	18.55	20.71	17.16
2011	3.17	12.89	13.13	14.06	17.84	18.99	16.16
2012	3.80	17.43	17.05	18.99	18.46	16.20	25.49
2013 YTD	1.00	8.46	11.85	12.33	10.63	12.81	12.03

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	281	261	226	230	186	46	1,230
Bodily Reaction and Exertion	225	204	234	209	232	49	1,153
Falls	218	245	176	202	212	89	1,142
Highway/Non-Highway M.V. Accident	149	136	128	144	121	43	721
Struck by Object	92	72	80	91	70	16	421

Type of Accident	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	1,230	18.73 %	16.72	20,564	\$5,692	\$7,000,651
Bodily Reaction and Exertion	1,153	17.56 %	16.48	18,998	\$6,080	\$7,009,670
Falls	1,142	17.39 %	19.28	22,022	\$6,321	\$7,218,175
Highway/Non-Highway M.V. Accident	721	10.98 %	15.91	11,468	\$5,886	\$4,243,656
Struck by Object	421	6.41 %	10.84	4,565	\$3,524	\$1,483,636
All Others	1,899	28.92 %	15.60	29,627	\$6,209	\$11,791,307
Totals	6,566	100.00 %	16.33	107,244	\$5,901	\$38,747,096

Part of Body							
Top 5 by Total LTCs							
Part of Body	2008	2009	2010	2011	2012	2013 YTD	Totals
Back	354	324	310	282	235	67	1,572
Foot(Feet)/Ank(s)/Toe(s)	158	151	129	116	136	44	734
Trunk	117	121	129	139	121	33	660
Multiple Parts	128	123	103	140	108	49	651
Knee(s)	118	124	113	95	130	26	606

Part of Body	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	1,572	23.94 %	12.90	20,271	\$4,450	\$6,995,475
Foot(Feet)/Ank(s)/Toe(s)	734	11.18 %	15.92	11,687	\$4,860	\$3,566,895
Trunk	660	10.05 %	20.44	13,488	\$7,884	\$5,203,588
Multiple Parts	651	9.91 %	16.15	10,511	\$7,149	\$4,653,712
Knee(s)	606	9.23 %	22.40	13,574	\$8,400	\$5,090,459
All Others	2,343	35.68 %	16.10	37,713	\$5,650	\$13,236,966
Totals	6,566	100.00 %	16.33	107,244	\$5,901	\$38,747,096

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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	848	807	758	749	706	219	4,087
Superficial Wounds	150	131	103	127	121	24	656
Fracture/Dislocation/Nerve Damage	80	88	81	88	73	36	446
Oth Traumatic Injuries	96	66	52	67	49	12	342
Open Wound	44	47	57	53	40	13	254

Nature of Injury	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	4,087	62.24 %	15.89	64,960	\$5,684	\$23,230,206
Superficial Wounds	656	9.99 %	10.16	6,663	\$3,494	\$2,291,905
Fracture/Dislocation/Nerve Damage	446	6.79 %	30.66	13,674	\$9,278	\$4,138,187
Oth Traumatic Injuries	342	5.21 %	14.38	4,917	\$5,892	\$2,015,165
Open Wound	254	3.87 %	9.13	2,320	\$3,180	\$807,794
All Others	781	11.89 %	18.83	14,710	\$8,020	\$6,263,840
Totals	6,566	100.00 %	16.33	107,244	\$5,901	\$38,747,096

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