

Employer Synopsis

Employer specific claim and financial history.

Insurable Earnings and Premiums - for Years: 2008 to 2013

Rate Year	Total Insurable Earnings	Estimated Total Workers*	Net Premium**	Employer Rate	Industry Rate
2008	\$11,789,106	220	\$97,794	\$0.97	\$1.14
2009	\$11,893,652	221	\$139,156	\$1.23	\$1.26
2010	\$12,685,528	219	\$159,838	\$1.33	\$1.31
2011	\$13,568,628	225	\$168,251	\$1.30	\$1.26
2012	\$13,933,281	217	\$192,279	\$1.38	\$1.33
2013 YTD	\$14,500,000	212	\$189,950	\$1.31	\$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

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

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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

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	7	\$18,123	4	\$17,496	46	1	3	4
2009	16	\$1,134,962	10	\$1,132,244	407	4	6	12
2010	8	\$15,237	6	\$14,139	17	2	2	6
2011	20	\$31,724	14	\$22,848	95	6	6	18
2012	17	\$24,072	9	\$9,242	49	5	8	13
2013 YTD	3	\$398	0	\$0	0	1	3	1

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	3	0	1	0	4
2009	7	1	0	2	10
2010	6	0	0	0	6
2011	11	2	1	0	14
2012	7	2	0	0	9
2013 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2008	\$7,720	\$10,403	\$0	\$0	\$18,123
2009	\$93,345	\$1,029,195	\$12,422	\$0	\$1,134,962
2010	\$5,192	\$10,046	\$0	\$0	\$15,237
2011	\$12,780	\$18,944	\$0	\$0	\$31,724
2012	\$7,276	\$16,796	\$0	\$0	\$24,072
2013 YTD	\$0	\$398	\$0	\$0	\$398

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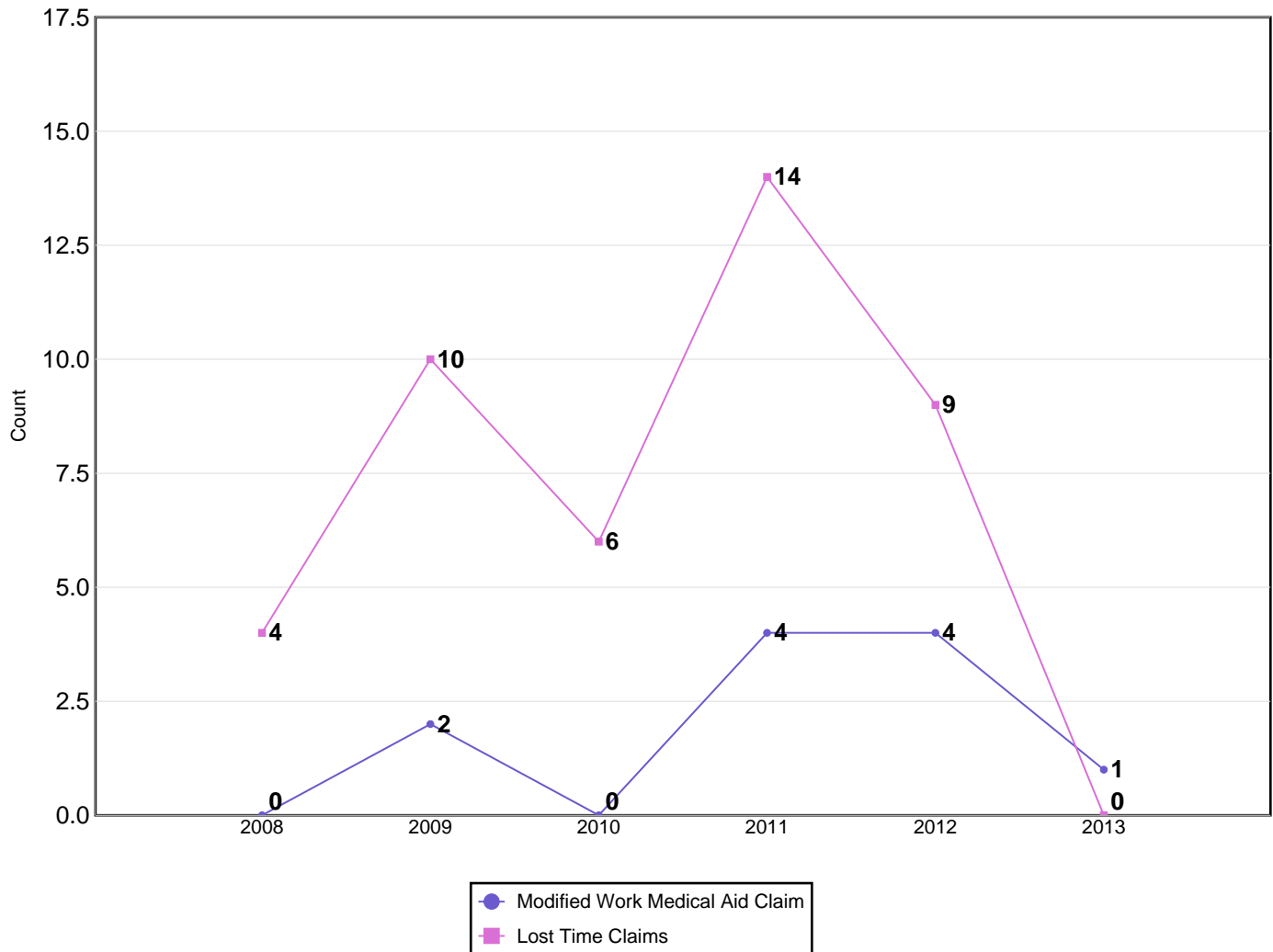
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Claim Costs - for Years: 2008 to 2013

Disabling Claims Components



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

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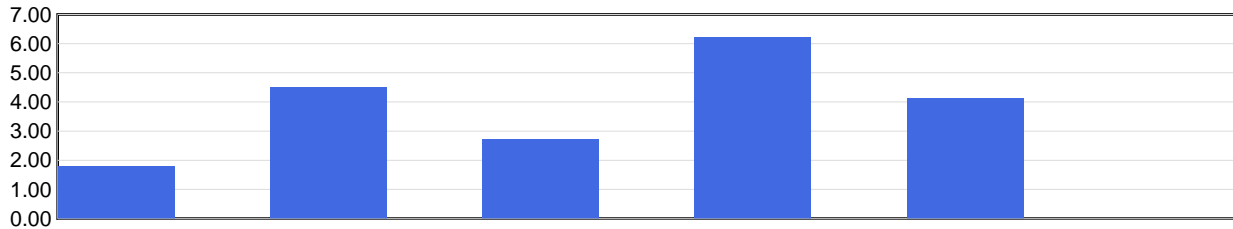
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Claim Costs - for Years: 2008 to 2013

Frequency Rates

(Lost Time Claims per 100 Workers)



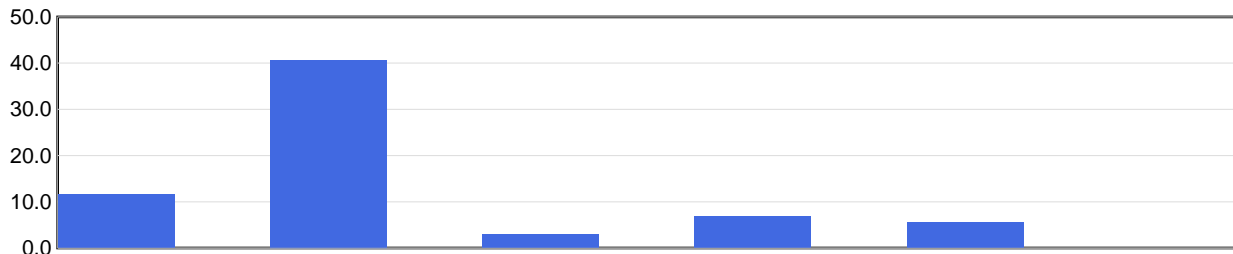
	2008	2009	2010	2011	2012	2013 YTD
Frequency Rate	1.81	4.52	2.73	6.21	4.14	0.00
Industry Frequency Rate	3.44	3.01	2.79	2.76	2.62	0.82

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

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

Severity Rates

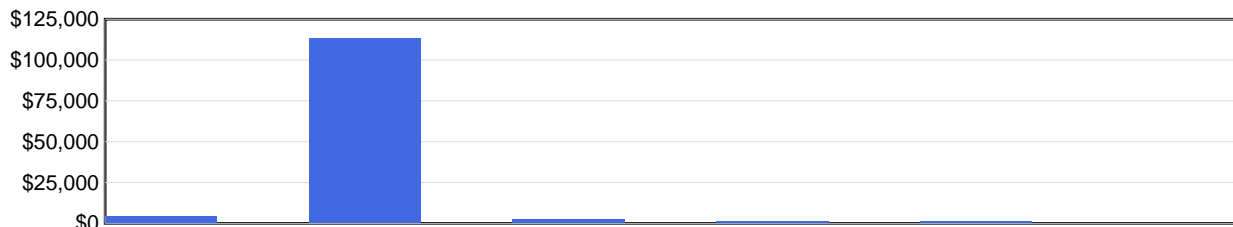
(Temporary Total Disability Days per Lost Time Claim)



	2008	2009	2010	2011	2012	2013 YTD
Severity Rate	11.5	40.7	2.8	6.8	5.4	0.0
Industry 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	\$4,374	\$113,224	\$2,357	\$1,632	\$1,027	\$0
Industry 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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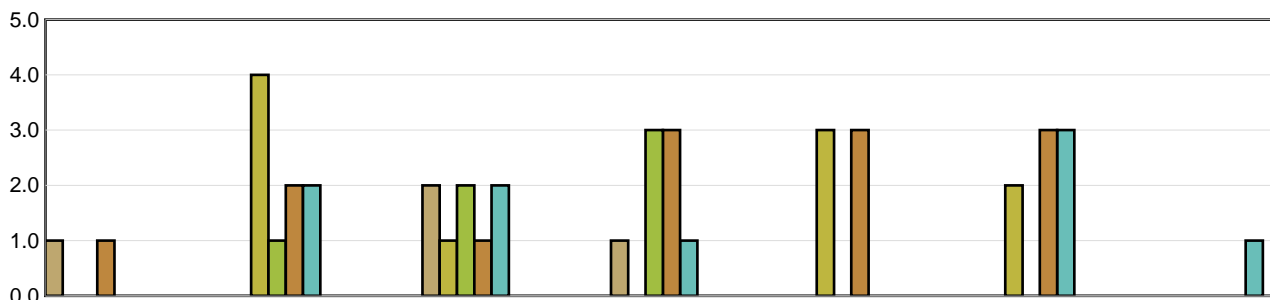
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Injured Worker's Age - for Years: 2008 to 2013

Number of LTCs

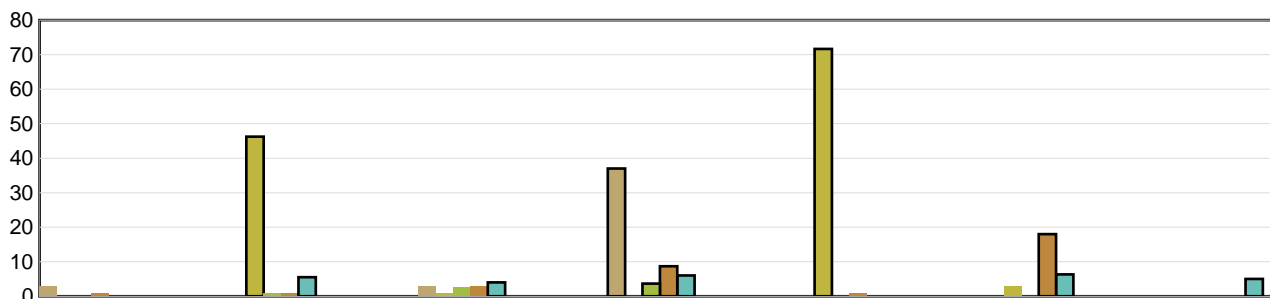
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2008	1	0	2	1	0	0	0
2009	0	4	1	0	3	2	0
2010	0	1	2	3	0	0	0
2011	1	2	1	3	3	3	0
2012	0	2	2	1	0	3	1
2013 YTD	0	0	0	0	0	0	0

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	3.00	0.00	3.00	37.00	0.00	0.00	0.00
2009	0.00	46.25	1.00	0.00	71.67	3.00	0.00
2010	0.00	1.00	2.50	3.67	0.00	0.00	0.00
2011	1.00	1.00	3.00	8.67	1.00	18.00	0.00
2012	0.00	5.50	4.00	6.00	0.00	6.33	5.00
2013 YTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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
Bodily Reaction and Exertion	3	1	1	2	4	0	11
Overexertion	0	2	1	5	2	0	10
Falls	0	2	2	2	0	0	6
Exposure to Harmful Substances	0	3	0	2	1	0	6
Slip	0	0	1	2	1	0	4

Type of Accident	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Bodily Reaction and Exertion	11	25.6 %	6.4	70	\$2,153	\$23,687
Overexertion	10	23.3 %	4.8	48	\$897	\$8,974
Falls	6	14.0 %	9.8	59	\$2,247	\$13,481
Exposure to Harmful Substances	6	14.0 %	30.2	181	\$56,689	\$340,131
Slip	4	9.3 %	3.8	15	\$3,554	\$14,217
All Others	6	14.0 %	40.2	241	\$132,580	\$795,479
Totals	43	100.0 %	14.3	614	\$27,813	\$1,195,969

Part of Body							
Top 5 by Total LTCs							
Part of Body	2008	2009	2010	2011	2012	2013 YTD	Totals
Back	2	4	3	5	3	0	17
Foot(Feet)/Ank(s)/Toe(s)	1	0	1	4	1	0	7
Body System(s)	0	4	0	0	0	0	4
Knee(s)	1	0	0	1	2	0	4
Multiple Parts	0	1	1	2	0	0	4

Part of Body	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	17	39.5 %	5.8	99	\$2,137	\$36,330
Foot(Feet)/Ank(s)/Toe(s)	7	16.3 %	9.0	63	\$2,246	\$15,721
Body System(s)	4	9.3 %	43.3	173	\$84,930	\$339,720
Knee(s)	4	9.3 %	6.0	24	\$844	\$3,378
Multiple Parts	4	9.3 %	54.5	218	\$197,733	\$790,932
All Others	7	16.3 %	5.3	37	\$1,413	\$9,888
Totals	43	100.0 %	14.3	614	\$27,813	\$1,195,969

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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	3	4	9	6	0	24
Multiple Trauma Injuries	1	1	1	0	1	0	4
Oth Traumatic Injuries	1	2	0	1	0	0	4
Fracture/Dislocation/Nerve Damage	0	0	0	1	1	0	2
Mental Diseases	0	3	0	0	0	0	3

Nature of Injury	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	24	55.8 %	5.4	129	\$1,891	\$45,383
Multiple Trauma Injuries	4	9.3 %	2.5	10	\$774	\$3,095
Oth Traumatic Injuries	4	9.3 %	45.8	183	\$84,953	\$339,813
Fracture/Dislocation/Nerve Damage	2	4.7 %	23.0	46	\$5,812	\$11,624
Mental Diseases	3	7.0 %	2.3	7	\$641	\$1,923
All Others	6	14.0 %	39.8	239	\$132,355	\$794,132
Totals	43	100.0 %	14.3	614	\$27,813	\$1,195,969

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