

Industry Synopsis

Industry: 27102 PULP MILLS

Assessable Earnings and Premiums - for Years: 2019 to 2024

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**	Industry Rate
2019	21	3	\$185,585,049	2,145	\$1,695,277	\$1.07
2020	18	1	\$183,034,827	2,146	\$1,270,819	\$0.88
2021	15	0	\$185,609,035	2,064	\$1,241,198	\$0.78
2022	15	0	\$206,278,800	2,307	\$1,097,207	\$0.66
2023	15	0	\$204,997,369	2,303	\$1,041,789	\$0.63
2024 YTD	16	1	\$226,336,972	2,502	\$1,624,686	\$0.87

* 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 Assessable 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 Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn
2019	12	\$319	N/A	N/A	N/A	N/A	3	\$42,842	4	\$140,565
2020	9	\$470	N/A	N/A	N/A	N/A	3	\$42,464	4	\$138,315
2021	6	\$724	N/A	N/A	N/A	N/A	3	\$42,931	4	\$140,184
2022	6	\$674	N/A	N/A	N/A	N/A	4	\$56,595	4	\$147,915
2023	6	\$483	N/A	N/A	N/A	N/A	3	\$47,971	4	\$154,640
2024 YTD	7	\$597	N/A	N/A	N/A	N/A	N/A	N/A	5	\$188,669

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

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: 2019 to 2024

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
2019	91	\$389,664	18	\$275,982	581	42	73	47
2020	62	\$305,617	9	\$245,689	540	22	53	24
2021	87	\$226,846	26	\$158,629	375	31	61	49
2022	65	\$150,298	6	\$66,311	139	35	59	36
2023	47	\$175,615	10	\$121,577	228	22	37	26
2024 YTD	19	\$21,928	4	\$12,793	12	6	15	8

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2019	9	2	5	2	18
2020	2	2	2	3	9
2021	22	2	0	2	26
2022	1	4	1	0	6
2023	5	3	1	1	10
2024 YTD	4	0	0	0	4

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$204,817	\$183,110	\$1,736	\$0	\$389,664
2020	\$188,727	\$116,890	\$0	\$0	\$305,617
2021	\$113,160	\$113,686	\$0	\$0	\$226,846
2022	\$43,877	\$106,420	\$0	\$0	\$150,298
2023	\$60,214	\$115,281	\$120	\$0	\$175,615
2024 YTD	\$5,920	\$16,008	\$0	\$0	\$21,928

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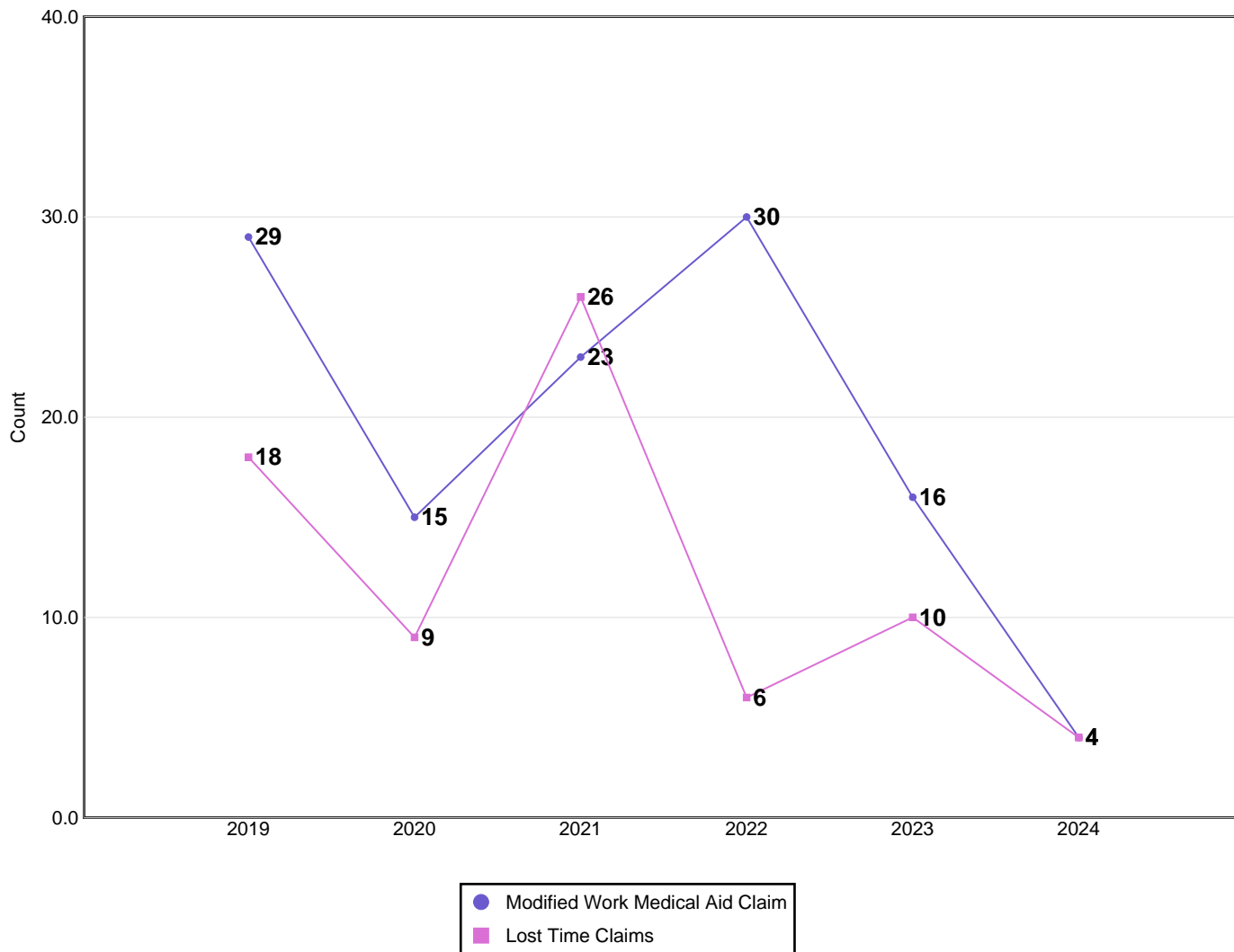
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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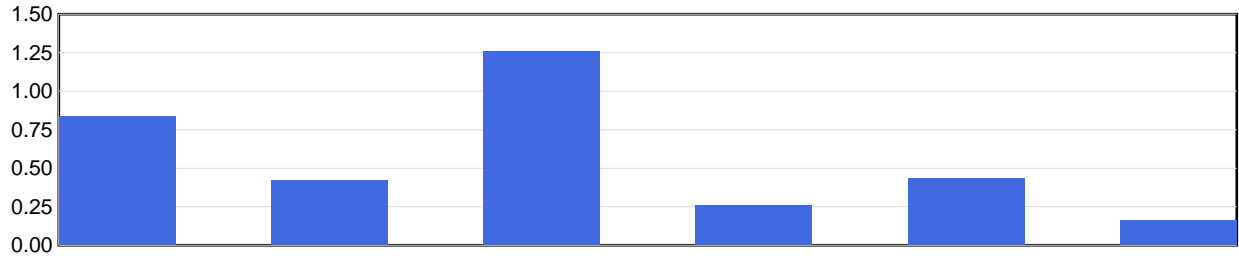
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



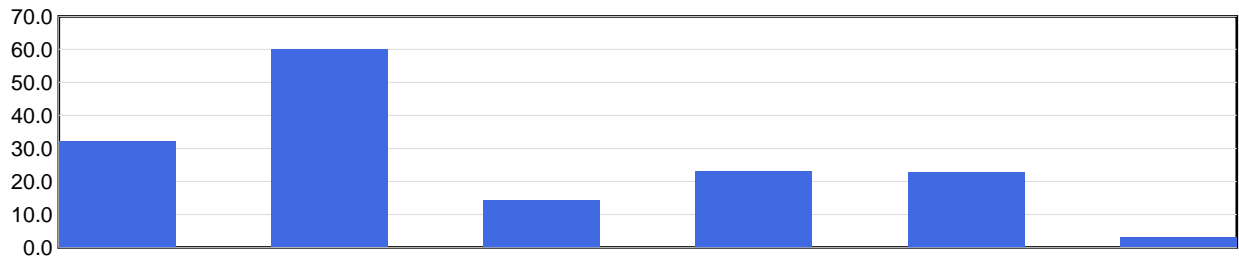
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.84	0.42	1.26	0.26	0.43	0.16

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

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

Severity Rates

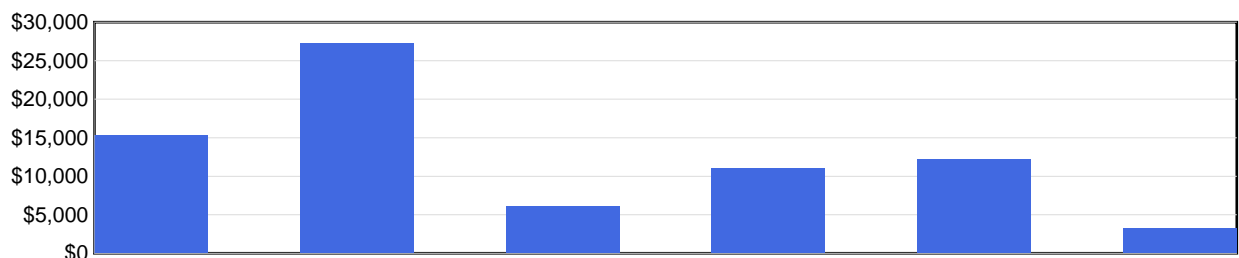
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	32.3	60.0	14.4	23.2	22.8	3.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$15,332	\$27,299	\$6,101	\$11,052	\$12,158	\$3,198

Average Cost Per LTC = Total LTC Costs / Total LTCs

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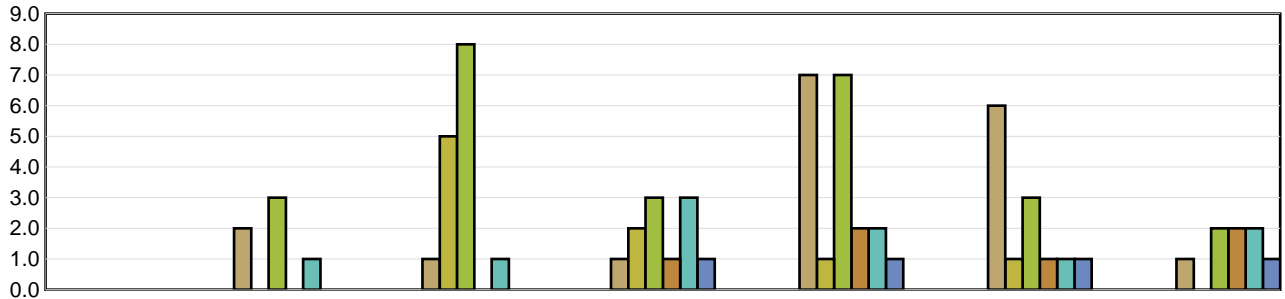
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

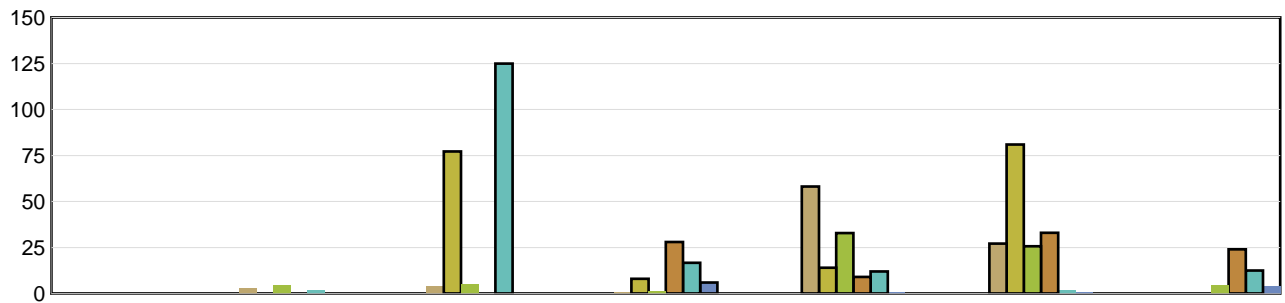
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	1	1	7	6	1
2020	N/A	N/A	5	2	1	1	N/A
2021	N/A	3	8	3	7	3	2
2022	N/A	N/A	N/A	1	2	1	2
2023	N/A	1	1	3	2	1	2
2024 YTD	N/A	N/A	N/A	1	1	1	1

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
2019	N/A	3.00	4.00	1.00	58.14	27.17	0.00
2020	N/A	N/A	77.20	8.00	14.00	81.00	N/A
2021	N/A	4.67	5.00	1.67	32.86	25.67	4.50
2022	N/A	N/A	N/A	28.00	9.00	33.00	24.00
2023	N/A	2.00	125.00	16.67	12.00	2.00	12.50
2024 YTD	N/A	N/A	N/A	6.00	1.00	1.00	4.00

LTCs with no birthdate recorded are not included in band subtotals

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Top 5 Comparison - for Years: 2019 to 2024

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2019	2020	2021	2022	2023	2024 YTD	Totals
Exposure to Harmful Substances	0	2	16	0	0	1	19
Falls	3	4	1	2	1	0	11
Bodily Reaction and Exertion	2	0	3	0	2	1	8
Overexertion	3	1	2	1	1	1	9
Struck by Object	2	1	0	0	2	0	5

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	19	26.03%	6.16	117	\$2,381	\$45,241
Falls	11	15.07%	70.64	777	\$33,032	\$363,353
Bodily Reaction and Exertion	8	10.96%	13.63	109	\$8,189	\$65,509
Overexertion	9	12.33%	18.67	168	\$12,522	\$112,699
Struck by Object	5	6.85%	47.60	238	\$21,431	\$107,156
All Others	21	28.77%	19.57	411	\$8,906	\$187,023
Totals	73	100.00%	24.93	1,820	\$12,068	\$880,982

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	1	1	15	1	0	0	18
Back	2	1	3	2	0	1	9
Head	1	2	0	2	3	0	8
Multiple Parts	1	0	1	1	3	0	6
Fingers	1	1	1	0	0	0	3

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	18	24.66%	8.83	159	\$3,269	\$58,838
Back	9	12.33%	13.00	117	\$8,404	\$75,635
Head	8	10.96%	39.50	316	\$16,519	\$132,155
Multiple Parts	6	8.22%	47.67	286	\$22,170	\$133,019
Fingers	3	4.11%	16.67	50	\$12,416	\$37,249
All Others	29	39.73%	30.76	892	\$15,313	\$444,085
Totals	73	100.00%	24.93	1,820	\$12,068	\$880,982

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Top 5 Comparison - for Years: 2019 to 2024

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2019	2020	2021	2022	2023	2024 YTD	Totals
Sprains/Strain	6	0	5	2	4	1	18
Systems Disease - Covid 19	0	0	15	0	0	0	15
Fracture/Dislocation/Nerve Damage	5	0	0	2	1	1	9
Oth Traumatic Injuries	2	2	3	0	0	1	8
Open Wound	0	2	1	0	3	0	6

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	18	24.66%	15.67	282	\$7,881	\$141,854
Systems Disease - Covid 19	15	20.55%	6.20	93	\$2,129	\$31,937
Fracture/Dislocation/Nerve Damage	9	12.33%	34.00	306	\$17,789	\$160,102
Oth Traumatic Injuries	8	10.96%	48.88	391	\$24,365	\$194,916
Open Wound	6	8.22%	44.67	268	\$22,025	\$132,153
All Others	17	23.29%	28.24	480	\$12,942	\$220,019
Totals	73	100.00%	24.93	1,820	\$12,068	\$880,982

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