

Industry Synopsis

Industry: 28600 PRINTING/BOOK BINDING

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	195	8	\$142,548,938	2,663	\$982,628	\$0.75
2020	184	3	\$113,608,683	2,326	\$675,237	\$0.71
2021	184	5	\$116,798,518	2,429	\$864,810	\$0.85
2022	180	3	\$121,234,815	2,260	\$915,331	\$0.83
2023	168	6	\$121,540,588	2,506	\$1,120,658	\$0.98
2024 YTD	164	2	\$121,388,846	2,289	\$1,250,889	\$1.04

* 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	148	\$20,265	26	\$20,266	15	\$31,733	5	\$49,062	N/A	N/A
2020	147	\$19,465	21	\$15,672	11	\$26,296	5	\$52,175	N/A	N/A
2021	142	\$18,953	23	\$17,142	13	\$25,206	6	\$55,497	N/A	N/A
2022	137	\$19,507	22	\$15,744	15	\$27,958	6	\$58,026	N/A	N/A
2023	125	\$17,984	19	\$13,988	18	\$30,759	6	\$58,810	N/A	N/A
2024 YTD	123	\$18,410	19	\$13,973	16	\$27,305	6	\$61,701	N/A	N/A

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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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	90	\$377,683	38	\$327,950	868	36	52	56
2020	41	\$168,922	15	\$150,152	313	18	26	23
2021	49	\$114,327	21	\$83,720	306	22	28	29
2022	56	\$151,163	20	\$108,022	349	20	36	33
2023	45	\$214,783	17	\$168,747	541	16	28	26
2024 YTD	10	\$15,381	3	\$7,725	29	4	7	5

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	26	5	2	5	38
2020	10	3	0	2	15
2021	16	2	2	1	21
2022	14	1	4	1	20
2023	7	7	0	3	17
2024 YTD	1	2	0	0	3

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$136,263	\$241,028	\$392	\$0	\$377,683
2020	\$79,637	\$89,285	\$0	\$0	\$168,922
2021	\$52,811	\$61,516	\$0	\$0	\$114,327
2022	\$59,393	\$91,770	\$0	\$0	\$151,163
2023	\$74,643	\$126,492	\$13,647	\$0	\$214,783
2024 YTD	\$6,506	\$8,875	\$0	\$0	\$15,381

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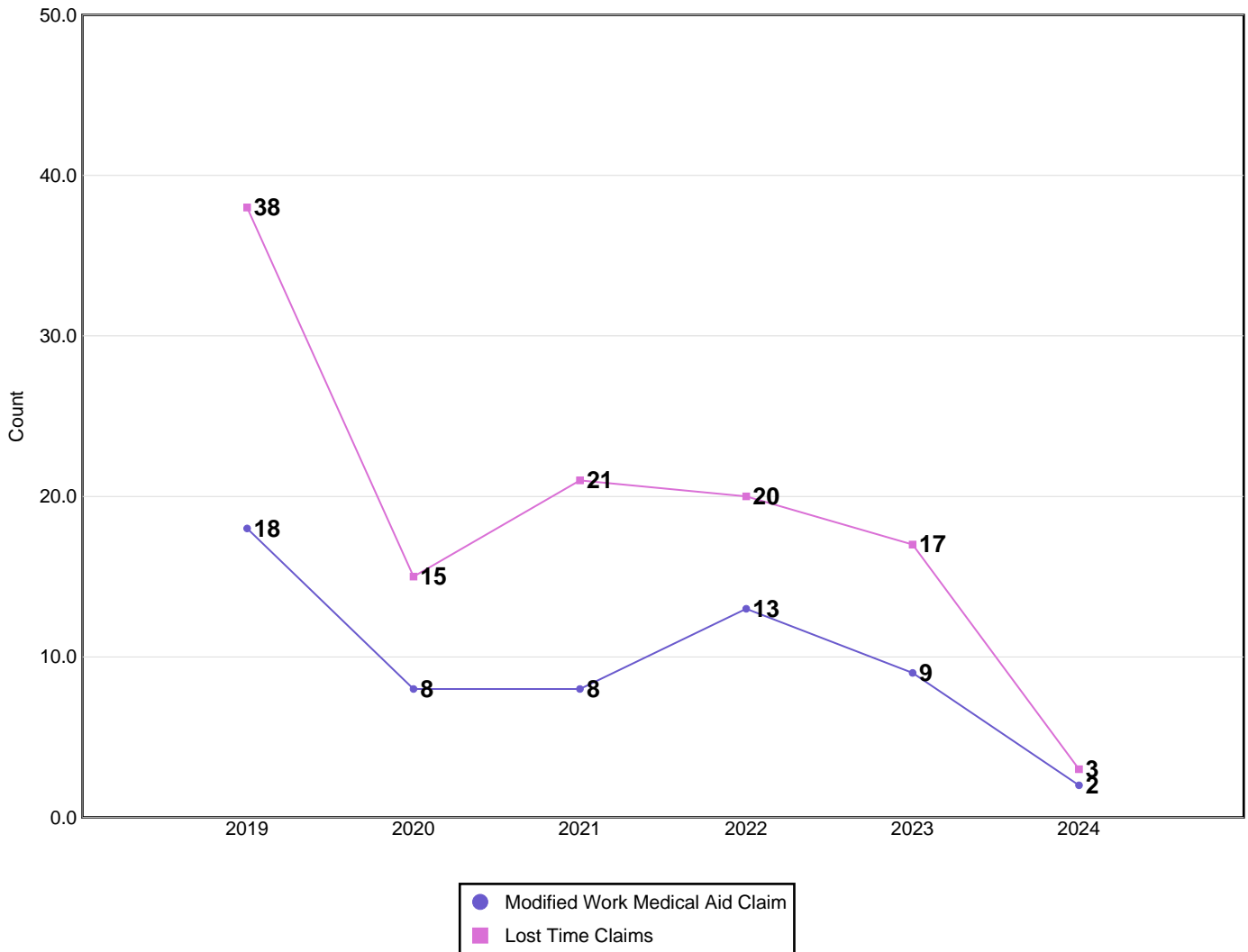
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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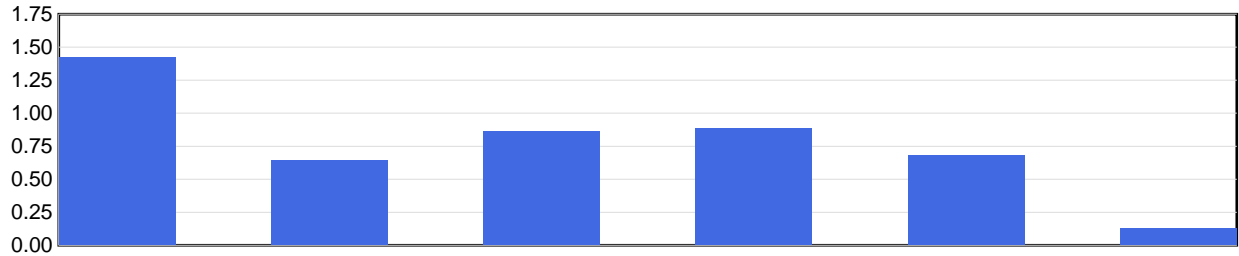
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



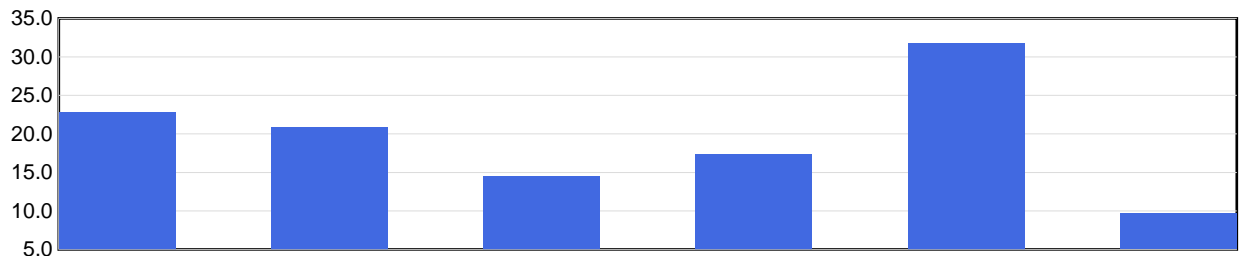
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.43	0.64	0.86	0.89	0.68	0.13

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

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

Severity Rates

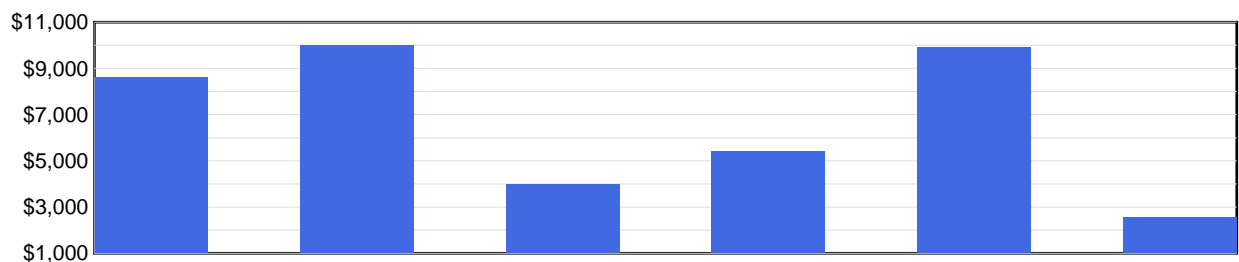
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	22.8	20.9	14.6	17.5	31.8	9.7

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$8,630	\$10,010	\$3,987	\$5,401	\$9,926	\$2,575

Average Cost Per LTC = Total LTC Costs / Total LTCs

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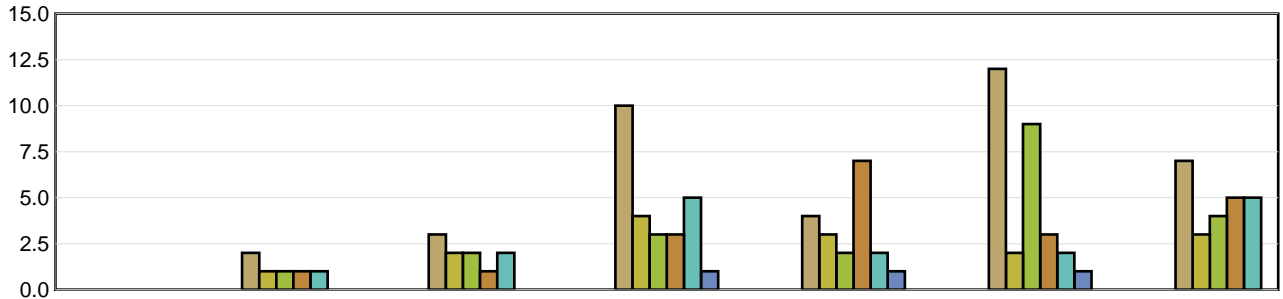
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

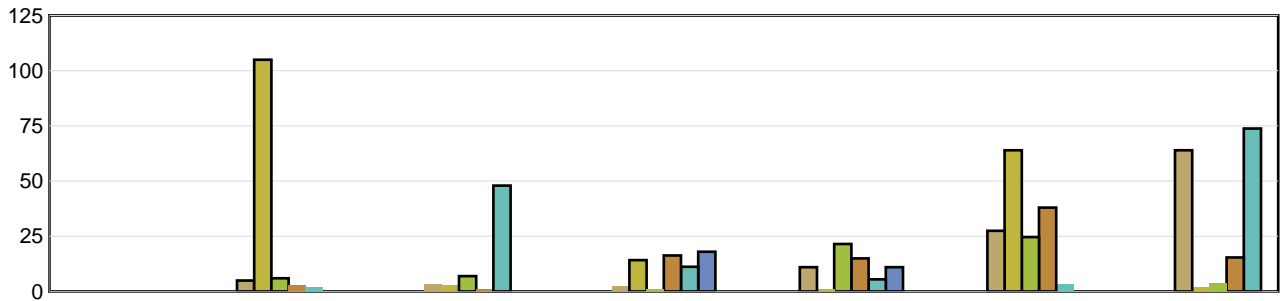
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	3	10	4	12	7
2020	N/A	1	2	4	3	2	3
2021	N/A	1	2	3	2	9	4
2022	N/A	1	1	3	7	3	5
2023	N/A	1	2	5	2	2	5
2024 YTD	N/A	N/A	N/A	1	1	1	N/A

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	5.00	3.33	2.60	11.00	27.50	64.00
2020	N/A	105.00	3.00	14.25	1.33	64.00	2.00
2021	N/A	6.00	7.00	1.33	21.50	24.67	4.00
2022	N/A	3.00	1.00	16.33	15.00	38.00	15.40
2023	N/A	2.00	48.00	11.20	5.50	3.50	73.80
2024 YTD	N/A	N/A	N/A	18.00	11.00	0.00	N/A

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
Overexertion	6	3	6	4	3	0	22
Bodily Reaction and Exertion	5	2	3	5	1	0	16
Contact with Objects and Equipment	4	2	4	4	1	1	16
Falls	5	3	3	1	3	0	15
Exposure to Harmful Substances	7	1	0	3	0	0	11

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	22	19.30%	17.23	379	\$7,655	\$168,420
Bodily Reaction and Exertion	16	14.04%	22.19	355	\$7,354	\$117,661
Contact with Objects and Equipment	16	14.04%	14.00	224	\$3,999	\$63,990
Falls	15	13.16%	52.53	788	\$19,285	\$289,269
Exposure to Harmful Substances	11	9.65%	4.00	44	\$1,290	\$14,187
All Others	34	29.82%	17.88	608	\$5,670	\$192,788
Totals	114	100.00%	21.04	2,398	\$7,424	\$846,316

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	6	5	5	8	4	0	28
Hand(s)/Wrist(s)	9	0	3	4	2	2	20
Foot(Feet)/Ank(s)/Toe(s)	3	1	1	1	5	0	11
Fingers	3	1	4	0	1	0	9
Trunk	2	2	2	0	1	1	8

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	28	24.56%	11.89	333	\$4,283	\$119,922
Hand(s)/Wrist(s)	20	17.54%	24.45	489	\$9,151	\$183,023
Foot(Feet)/Ank(s)/Toe(s)	11	9.65%	14.36	158	\$3,480	\$38,284
Fingers	9	7.89%	19.67	177	\$5,612	\$50,512
Trunk	8	7.02%	25.75	206	\$10,751	\$86,009
All Others	38	33.33%	27.24	1,035	\$9,699	\$368,567
Totals	114	100.00%	21.04	2,398	\$7,424	\$846,316

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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	14	8	11	9	6	3	51
Oth Traumatic Injuries	6	1	3	4	4	0	18
Fracture/Dislocation/Nerve Damage	4	1	3	0	2	0	10
Open Wound	5	1	1	1	0	0	8
Superficial Wounds	0	1	2	2	1	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	51	44.74%	18.04	920	\$6,764	\$344,958
Oth Traumatic Injuries	18	15.79%	23.94	431	\$6,724	\$121,033
Fracture/Dislocation/Nerve Damage	10	8.77%	68.40	684	\$27,174	\$271,741
Open Wound	8	7.02%	3.75	30	\$1,299	\$10,392
Superficial Wounds	6	5.26%	17.50	105	\$2,541	\$15,247
All Others	21	18.42%	10.86	228	\$3,950	\$82,946
Totals	114	100.00%	21.04	2,398	\$7,424	\$846,316

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