

Industry Synopsis

Industry: 28900 PUBLISHING

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	84	2	\$71,876,282	1,808	\$529,618	\$0.73
2020	81	3	\$58,419,750	1,317	\$415,196	\$0.70
2021	81	5	\$51,281,881	1,233	\$413,603	\$0.84
2022	77	3	\$51,048,535	1,040	\$368,666	\$0.82
2023	73	3	\$49,516,880	967	\$399,019	\$0.97
2024 YTD	67	1	\$48,962,334	915	\$528,465	\$1.03

* 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	66	\$11,085	N/A	N/A	11	\$25,708	5	\$33,774	N/A	N/A
2020	65	\$9,944	3	\$2,416	9	\$18,933	4	\$27,126	N/A	N/A
2021	64	\$8,441	4	\$2,585	10	\$20,983	3	\$19,273	N/A	N/A
2022	62	\$8,533	N/A	N/A	11	\$22,924	3	\$18,838	N/A	N/A
2023	58	\$8,392	N/A	N/A	10	\$20,735	3	\$18,717	N/A	N/A
2024 YTD	52	\$8,524	N/A	N/A	11	\$25,475	N/A	N/A	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	34	\$99,473	7	\$67,535	120	8	27	11
2020	20	\$35,977	4	\$12,298	38	4	16	5
2021	12	\$59,116	2	\$47,637	16	4	10	4
2022	16	\$91,789	8	\$74,066	105	7	8	11
2023	14	\$30,174	5	\$19,471	96	6	9	8
2024 YTD	6	\$10,436	2	\$4,900	18	3	4	4

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	3	3	0	1	7
2020	3	1	0	0	4
2021	1	1	0	0	2
2022	3	4	1	0	8
2023	2	2	0	1	5
2024 YTD	1	1	0	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$46,722	\$52,752	\$0	\$0	\$99,473
2020	\$3,052	\$32,925	\$0	\$0	\$35,977
2021	\$6,267	\$52,849	\$0	\$0	\$59,116
2022	\$41,668	\$50,121	\$0	\$0	\$91,789
2023	\$3,977	\$26,196	\$0	\$0	\$30,174
2024 YTD	\$2,251	\$8,185	\$0	\$0	\$10,436

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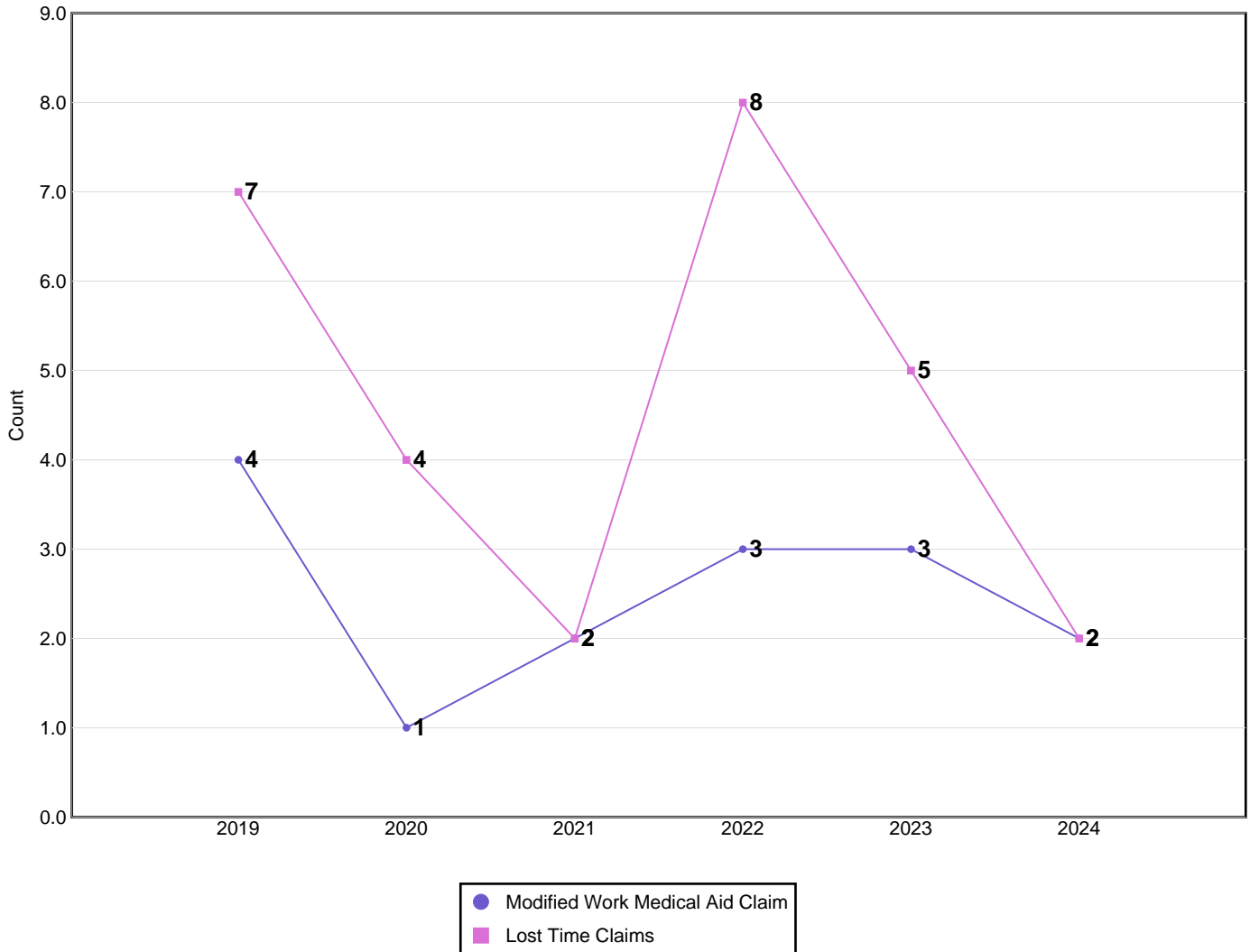
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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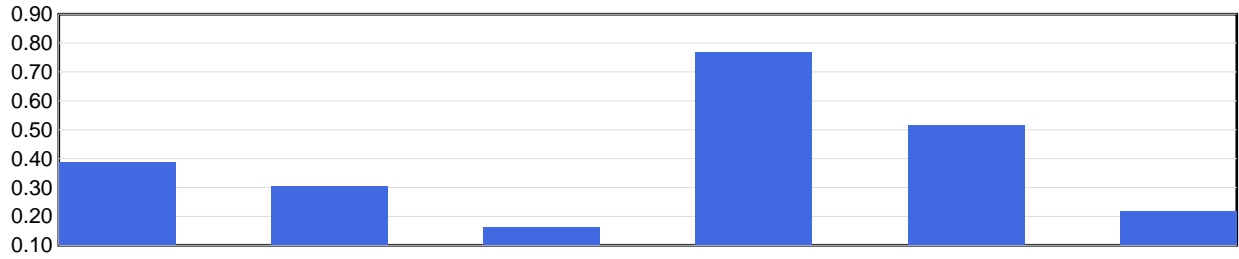
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



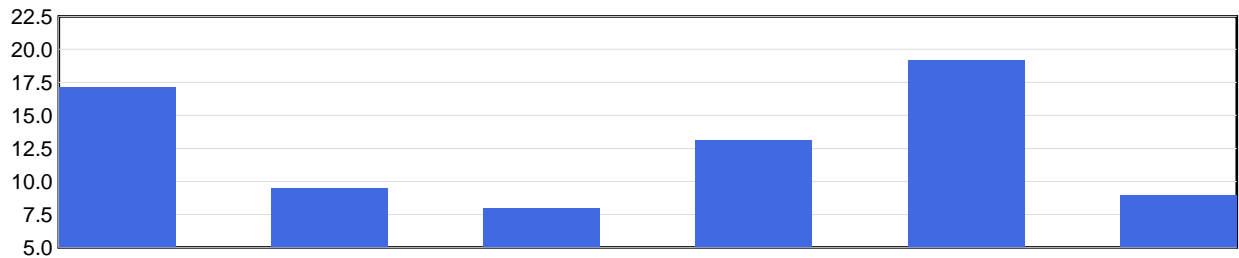
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.39	0.30	0.16	0.77	0.52	0.22

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

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

Severity Rates

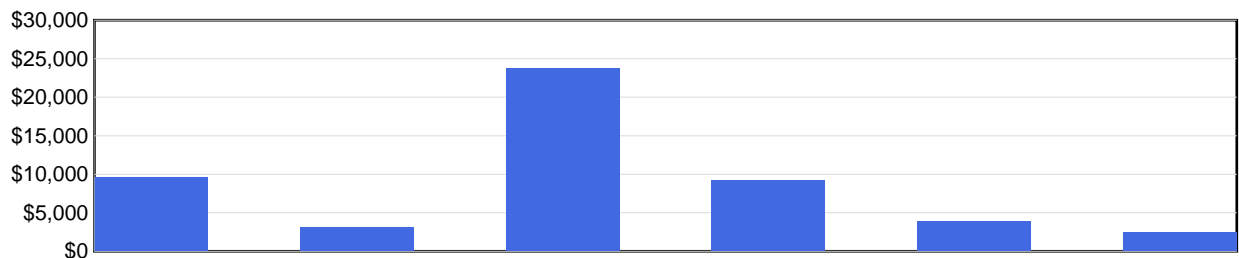
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	17.1	9.5	8.0	13.1	19.2	9.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$9,648	\$3,074	\$23,819	\$9,258	\$3,894	\$2,450

Average Cost Per LTC = Total LTC Costs / Total LTCs

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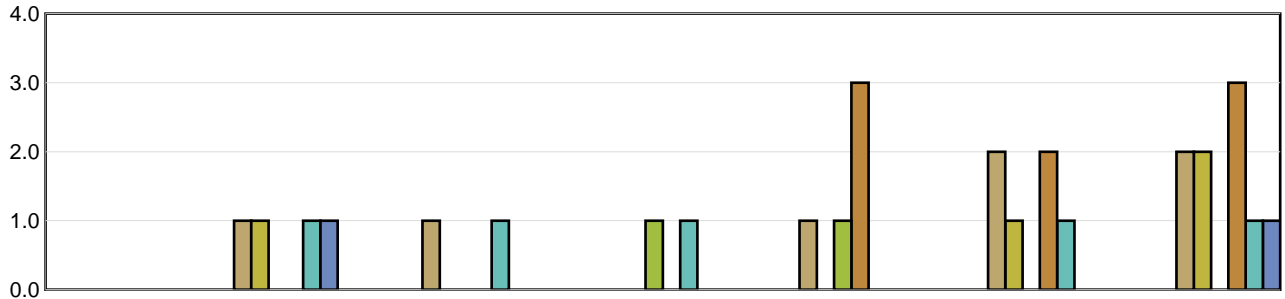
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

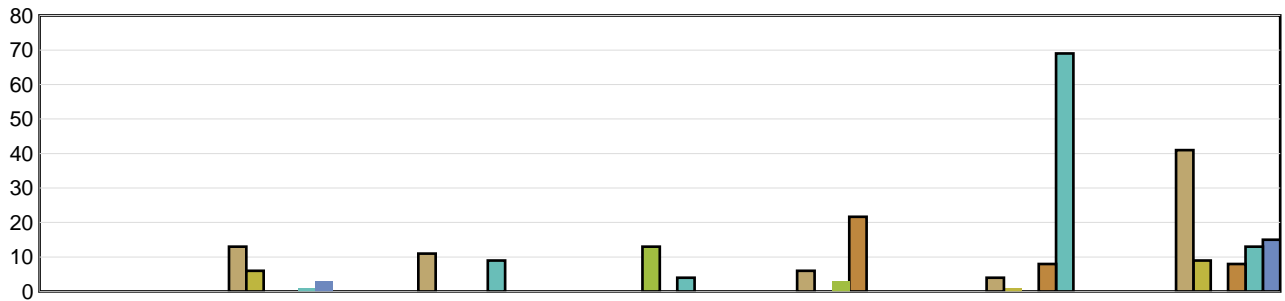
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	1	N/A	1	2	2
2020	N/A	1	N/A	N/A	N/A	1	2
2021	N/A	N/A	N/A	1	1	N/A	N/A
2022	N/A	N/A	N/A	N/A	3	2	3
2023	N/A	1	1	1	N/A	1	1
2024 YTD	N/A	1	N/A	N/A	N/A	N/A	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	13.00	11.00	N/A	6.00	4.00	41.00
2020	N/A	6.00	N/A	N/A	N/A	1.00	9.00
2021	N/A	N/A	N/A	13.00	3.00	N/A	N/A
2022	N/A	N/A	N/A	N/A	21.67	8.00	8.00
2023	N/A	1.00	9.00	4.00	N/A	69.00	13.00
2024 YTD	N/A	3.00	N/A	N/A	N/A	N/A	15.00

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
Falls	3	3	1	2	2	1	12
Overexertion	2	0	1	2	0	0	5
Bodily Reaction and Exertion	0	0	0	2	0	1	3
Contact with Objects and Equipment	1	0	0	1	1	0	3
Assaults/Violent Acts/Harassment	0	0	0	0	1	0	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	12	42.86%	13.92	167	\$13,937	\$167,246
Overexertion	5	17.86%	8.60	43	\$3,014	\$15,071
Bodily Reaction and Exertion	3	10.71%	20.33	61	\$2,458	\$7,374
Contact with Objects and Equipment	3	10.71%	9.00	27	\$5,635	\$16,904
Assaults/Violent Acts/Harassment	1	3.57%	1.00	1	\$663	\$663
All Others	4	14.29%	20.25	81	\$4,662	\$18,648
Totals	28	100.00%	13.57	380	\$8,068	\$225,906

Part of Body

Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Fingers	1	0	0	1	2	0	4
Back	1	1	0	2	0	0	4
Arms	3	0	0	0	0	0	3
Multiple Parts	1	0	1	0	1	0	3
Trunk	1	1	0	1	0	0	3

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Fingers	4	14.29%	24.00	96	\$5,520	\$22,079
Back	4	14.29%	10.00	40	\$2,141	\$8,565
Arms	3	10.71%	6.33	19	\$17,718	\$53,153
Multiple Parts	3	10.71%	29.00	87	\$20,219	\$60,656
Trunk	3	10.71%	7.33	22	\$17,533	\$52,599
All Others	11	39.29%	10.55	116	\$2,623	\$28,856
Totals	28	100.00%	13.57	380	\$8,068	\$225,906

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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	2	1	1	3	1	0	8
Fracture/Dislocation/Nerve Damage	4	0	0	0	1	2	7
Open Wound	1	0	0	1	3	0	5
Oth Traumatic Injuries	0	1	1	1	0	0	3
Intracranial Injuries	0	1	0	1	0	0	2

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	8	28.57%	12.75	102	\$2,212	\$17,697
Fracture/Dislocation/Nerve Damage	7	25.00%	26.43	185	\$10,029	\$70,202
Open Wound	5	17.86%	5.80	29	\$3,339	\$16,696
Oth Traumatic Injuries	3	10.71%	10.33	31	\$19,223	\$57,669
Intracranial Injuries	2	7.14%	7.50	15	\$842	\$1,684
All Others	3	10.71%	6.00	18	\$20,653	\$61,958
Totals	28	100.00%	13.57	380	\$8,068	\$225,906

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