

Industry Synopsis

Industry: 86200 ADVERTISING AGENCIES

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	114	18	\$24,457,143	620	\$42,294	\$0.18
2020	125	20	\$25,439,317	445	\$46,925	\$0.19
2021	125	20	\$29,924,555	533	\$64,012	\$0.22
2022	148	36	\$36,174,461	568	\$81,330	\$0.23
2023	159	28	\$45,488,059	746	\$97,892	\$0.22
2024 YTD	144	12	\$50,368,605	874	\$112,870	\$0.23

* 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	103	\$9,853	3	\$2,026	8	\$12,578	N/A	N/A	N/A	N/A
2020	112	\$9,827	6	\$4,158	7	\$11,454	N/A	N/A	N/A	N/A
2021	111	\$10,968	7	\$5,470	7	\$13,487	N/A	N/A	N/A	N/A
2022	131	\$13,803	10	\$7,513	6	\$9,590	N/A	N/A	N/A	N/A
2023	141	\$15,295	7	\$4,816	10	\$20,077	N/A	N/A	N/A	N/A
2024 YTD	122	\$14,127	10	\$7,144	11	\$23,797	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	1	\$115	0	\$0	0	0	1	0
2020	2	\$8,908	2	\$8,908	96	1	0	2
2021	2	\$20,547	2	\$20,547	150	1	0	2
2022	1	\$11,572	1	\$11,572	71	0	0	1
2023	1	\$1,925	1	\$1,925	6	0	0	1
2024 YTD	1	\$2,508	1	\$2,508	27	0	0	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
2019	N/A	N/A	N/A	N/A	N/A
2020	1	0	0	1	2
2021	0	0	0	2	2
2022	0	0	0	1	1
2023	1	0	0	0	1
2024 YTD	0	1	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$0	\$115	\$0	\$0	\$115
2020	\$5,719	\$3,190	\$0	\$0	\$8,908
2021	\$14,207	\$6,340	\$0	\$0	\$20,547
2022	\$8,720	\$2,852	\$0	\$0	\$11,572
2023	\$1,151	\$774	\$0	\$0	\$1,925
2024 YTD	\$1,415	\$1,093	\$0	\$0	\$2,508

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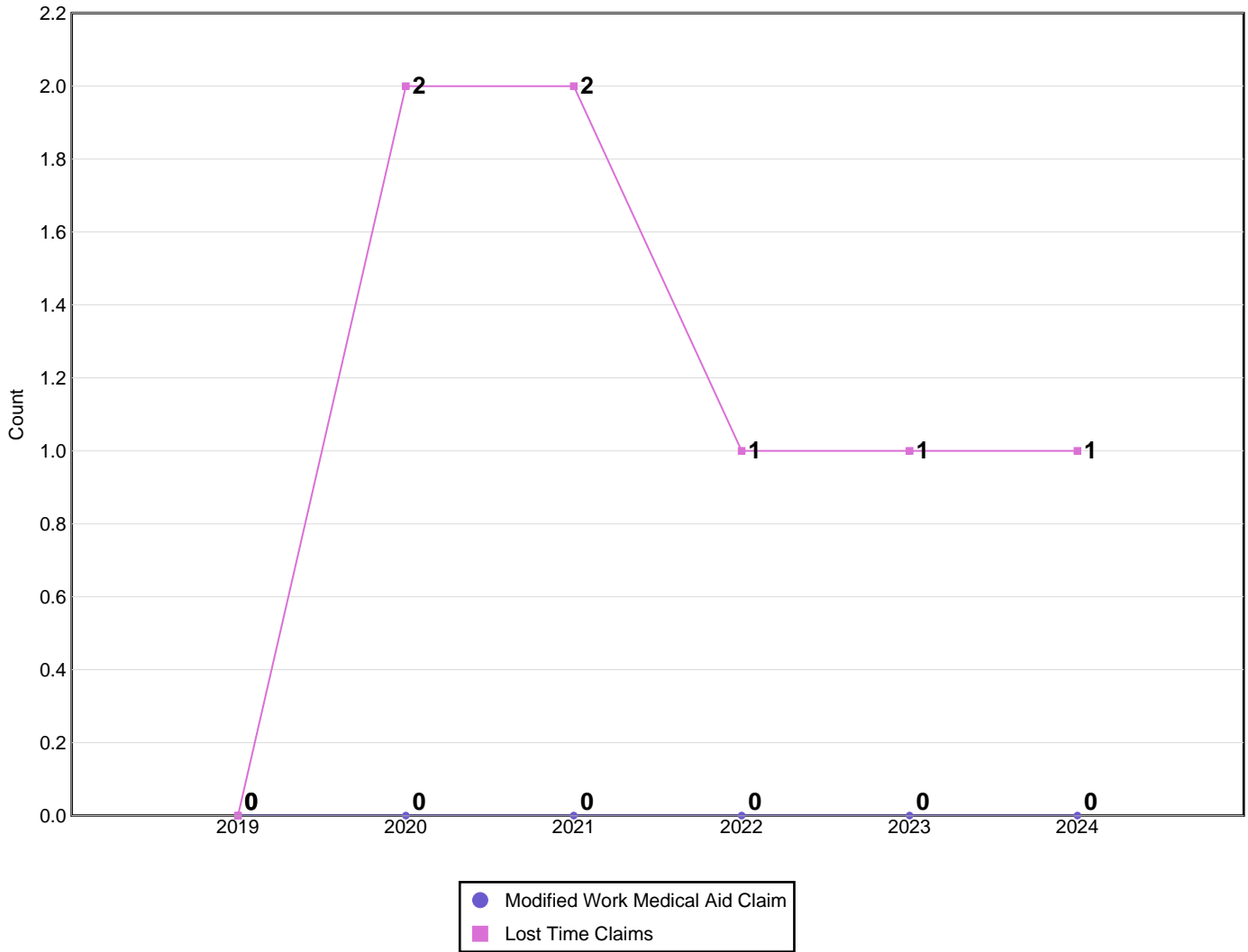


Workers'
Compensation
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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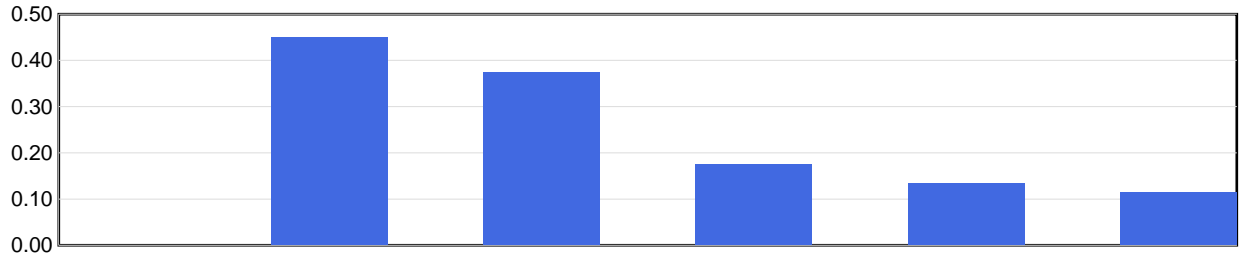
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



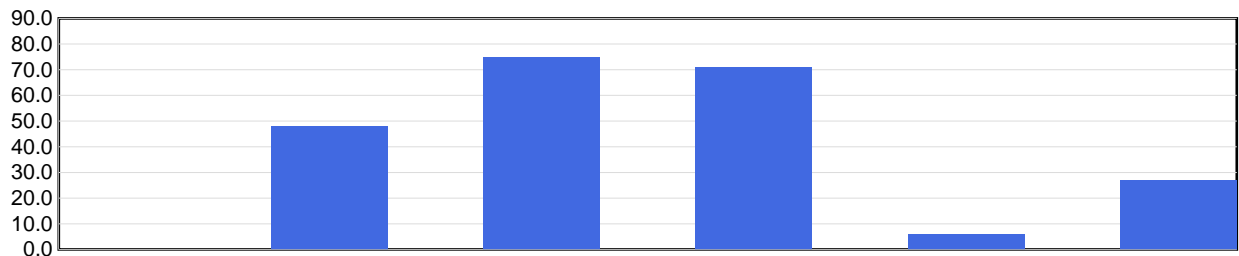
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.00	0.45	0.38	0.18	0.13	0.11

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

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

Severity Rates

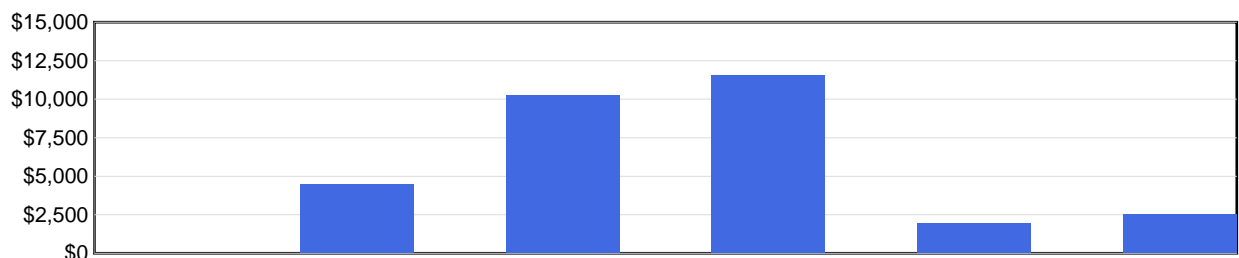
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	0.0	48.0	75.0	71.0	6.0	27.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$0	\$4,454	\$10,274	\$11,572	\$1,925	\$2,508

Average Cost Per LTC = Total LTC Costs / Total LTCs

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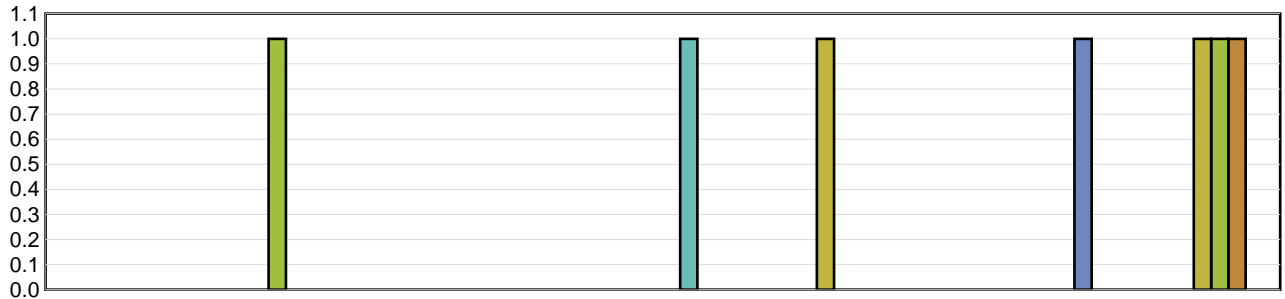
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

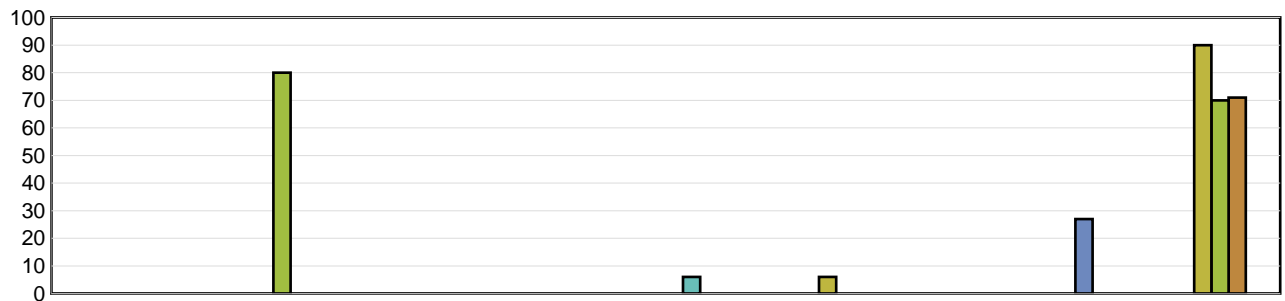
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	1	N/A	1
2021	N/A	1	N/A	N/A	N/A	N/A	1
2022	N/A	N/A	N/A	N/A	N/A	N/A	1
2023	N/A	N/A	N/A	1	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	6.00	N/A	90.00
2021	N/A	80.00	N/A	N/A	N/A	N/A	70.00
2022	N/A	N/A	N/A	N/A	N/A	N/A	71.00
2023	N/A	N/A	N/A	6.00	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	27.00	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
Bodily Reaction and Exertion	0	1	2	1	0	0	4
Falls	0	0	0	0	0	1	1
Overexertion	0	0	0	0	1	0	1
RMI	0	1	0	0	0	0	1
Assaults/Violent Acts/Harassment	0	0	0	0	0	0	0

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Bodily Reaction and Exertion	4	57.14%	56.75	227	\$8,232	\$32,926
Falls	1	14.29%	27.00	27	\$2,508	\$2,508
Overexertion	1	14.29%	6.00	6	\$1,925	\$1,925
RMI	1	14.29%	90.00	90	\$8,102	\$8,102
Totals	7	100.00%	50.00	350	\$6,494	\$45,460

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	0	1	0	1	1	0	3
Foot(Feet)/Ank(s)/Toe(s)	0	0	1	0	0	0	1
Knee(s)	0	0	0	0	0	1	1
Multiple Parts	0	0	1	0	0	0	1
Trunk	0	1	0	0	0	0	1

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	3	42.86%	27.67	83	\$4,768	\$14,304
Foot(Feet)/Ank(s)/Toe(s)	1	14.29%	80.00	80	\$5,588	\$5,588
Knee(s)	1	14.29%	27.00	27	\$2,508	\$2,508
Multiple Parts	1	14.29%	70.00	70	\$14,959	\$14,959
Trunk	1	14.29%	90.00	90	\$8,102	\$8,102
Totals	7	100.00%	50.00	350	\$6,494	\$45,460

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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	0	2	1	0	1	1	5
Fracture/Dislocation/Nerve Damage	0	0	1	0	0	0	1
Inflammations of Joints/Muscles	0	0	0	1	0	0	1
Abnormal Symptoms/Conditions	0	0	0	0	0	0	0
Burns	0	0	0	0	0	0	0

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	5	71.43%	39.80	199	\$5,660	\$28,300
Fracture/Dislocation/Nerve Damage	1	14.29%	80.00	80	\$5,588	\$5,588
Inflammations of Joints/Muscles	1	14.29%	71.00	71	\$11,572	\$11,572
Totals	7	100.00%	50.00	350	\$6,494	\$45,460

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