

Industry Synopsis

Industry: 86202 NEWSPAPER/FLYER DISTRIBUTION

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	59	2	\$20,766,228	695	\$204,126	\$0.73
2020	58	2	\$15,590,988	539	\$155,439	\$0.70
2021	54	1	\$14,255,989	474	\$149,474	\$0.84
2022	55	3	\$13,044,793	403	\$132,283	\$0.82
2023	51	2	\$11,995,824	364	\$142,175	\$0.97
2024 YTD	49	1	\$10,930,829	314	\$139,365	\$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	51	\$6,105	N/A	N/A	7	\$13,862	N/A	N/A	N/A	N/A
2020	52	\$6,005	N/A	N/A	5	\$8,735	N/A	N/A	N/A	N/A
2021	48	\$5,368	N/A	N/A	5	\$8,228	N/A	N/A	N/A	N/A
2022	49	\$5,243	3	\$2,296	3	\$5,506	N/A	N/A	N/A	N/A
2023	46	\$4,914	N/A	N/A	4	\$6,399	N/A	N/A	N/A	N/A
2024 YTD	44	\$4,555	3	\$2,240	N/A	N/A	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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- 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	9	\$456,873	5	\$451,420	24	6	4	7
2020	11	\$45,604	6	\$34,911	344	5	5	8
2021	9	\$39,501	4	\$31,198	168	3	5	6
2022	8	\$69,121	4	\$63,841	387	4	4	7
2023	6	\$25,146	2	\$22,486	100	3	4	3
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	5	0	0	0	5
2020	2	1	1	2	6
2021	1	1	0	2	4
2022	0	1	0	3	4
2023	0	1	0	1	2
2024 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$13,064	\$8,139	\$0	\$435,669	\$456,873
2020	\$11,876	\$33,728	\$0	\$0	\$45,604
2021	\$11,350	\$28,151	\$0	\$0	\$39,501
2022	\$46,920	\$22,201	\$0	\$0	\$69,121
2023	\$11,230	\$13,917	\$0	\$0	\$25,146
2024 YTD	N/A	N/A	N/A	N/A	N/A

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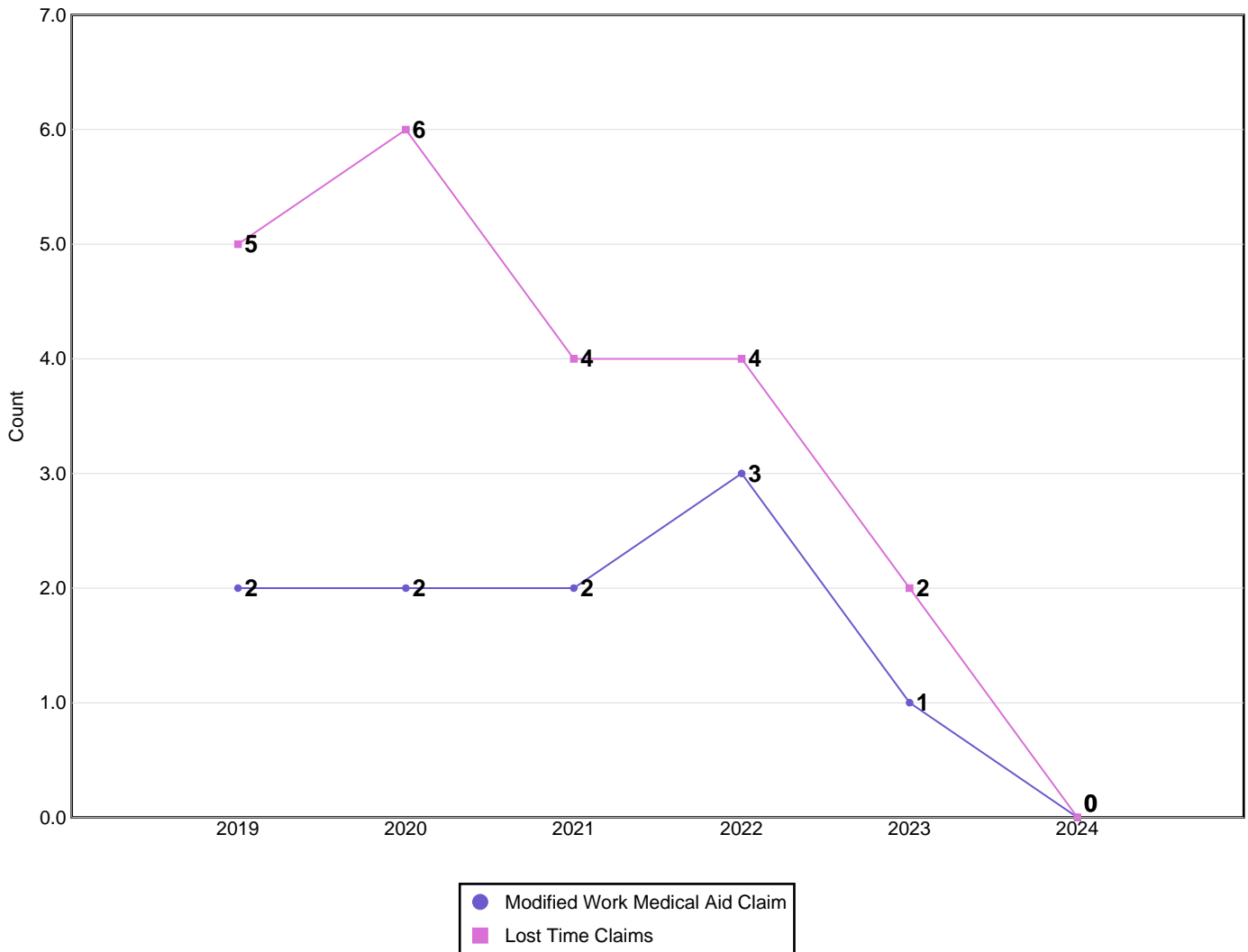
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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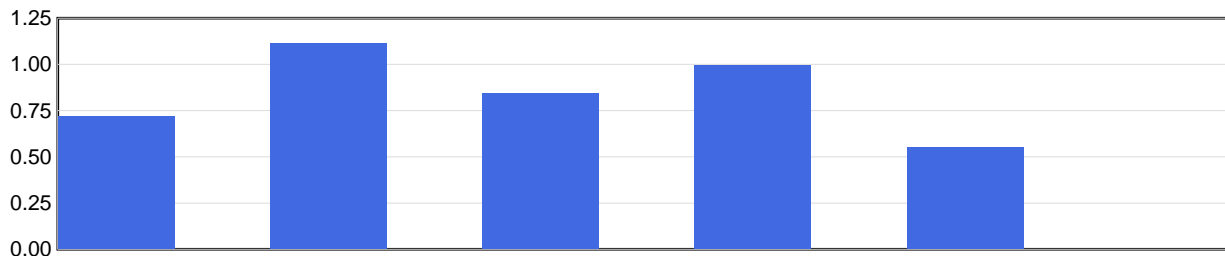
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



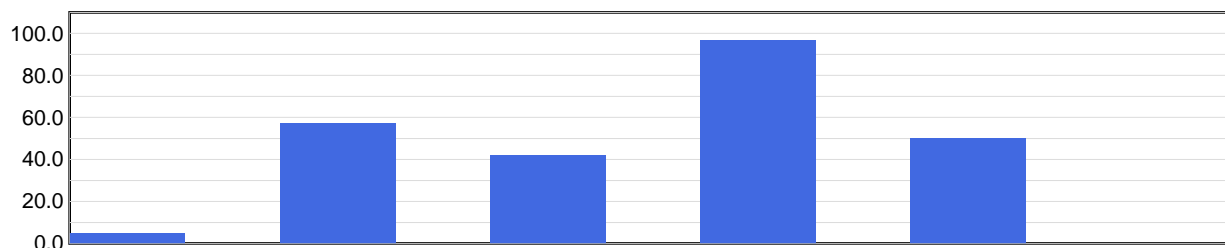
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.72	1.11	0.84	0.99	0.55	0.00

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

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

Severity Rates

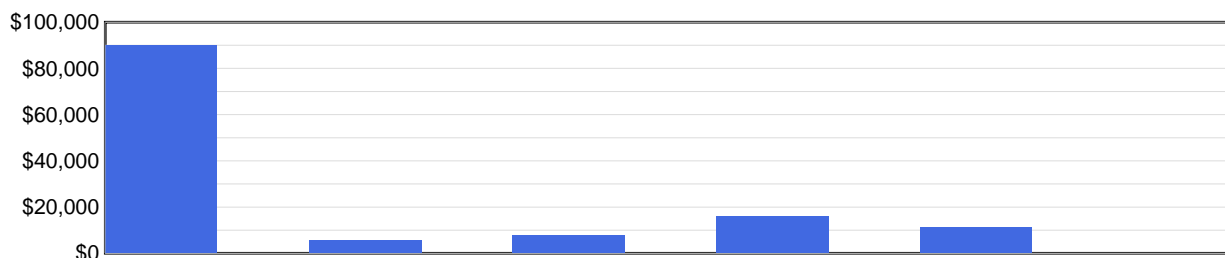
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	4.8	57.3	42.0	96.8	50.0	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$90,284	\$5,819	\$7,799	\$15,960	\$11,243	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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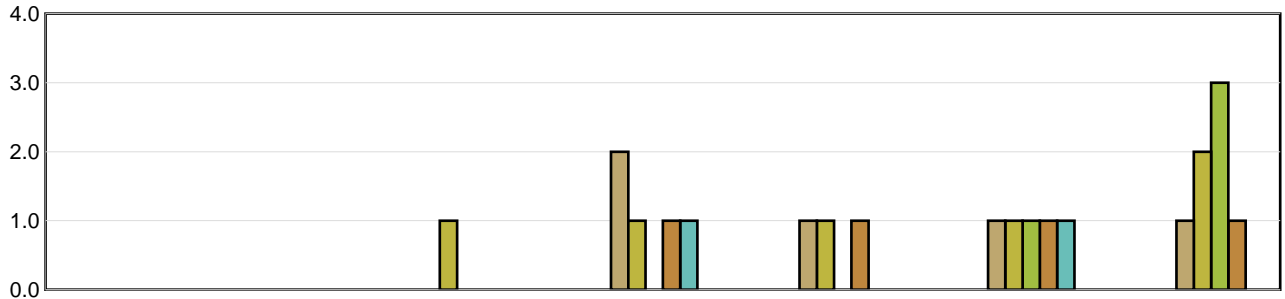
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

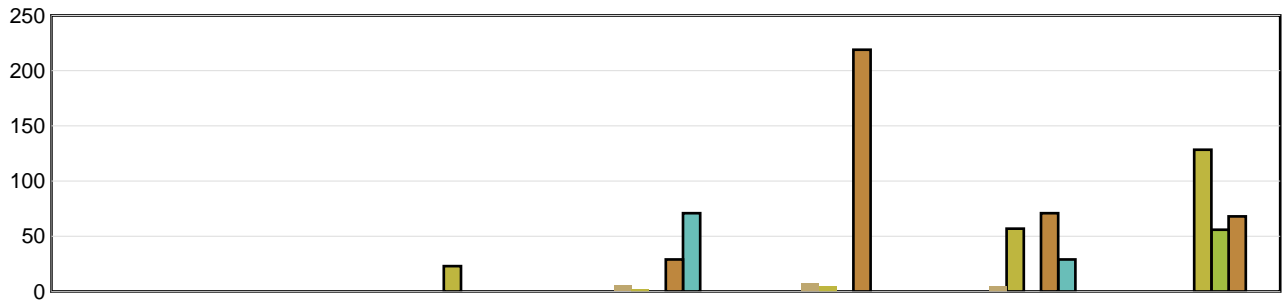
(by age of injured worker and by occurrence year)



	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	2	1	1	1
2020	N/A	N/A	1	1	1	1	2
2021	N/A	N/A	N/A	N/A	N/A	1	3
2022	N/A	N/A	N/A	1	1	1	1
2023	N/A	N/A	N/A	1	N/A	1	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	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	5.50	8.00	5.00	0.00
2020	N/A	N/A	23.00	2.00	5.00	57.00	128.50
2021	N/A	N/A	N/A	N/A	N/A	0.00	56.00
2022	N/A	N/A	N/A	29.00	219.00	71.00	68.00
2023	N/A	N/A	N/A	71.00	N/A	29.00	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	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
Falls	2	5	3	3	1	0	14
Highway/Non-Highway M.V. Accident	1	1	0	0	0	0	2
Slip	0	0	1	1	0	0	2
Bodily Reaction and Exertion	0	0	0	0	1	0	1
Oth Vehicle Accident	1	0	0	0	0	0	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	14	66.67%	45.14	632	\$6,236	\$87,307
Highway/Non-Highway M.V. Accident	2	9.52%	11.50	23	\$224,229	\$448,457
Slip	2	9.52%	143.00	286	\$25,244	\$50,489
Bodily Reaction and Exertion	1	4.76%	71.00	71	\$16,077	\$16,077
Oth Vehicle Accident	1	4.76%	8.00	8	\$178	\$178
All Others	1	4.76%	3.00	3	\$1,348	\$1,348
Totals	21	100.00%	48.71	1,023	\$28,755	\$603,856

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Multiple Parts	3	1	0	0	0	0	4
Foot(Feet)/Ank(s)/Toe(s)	0	1	1	0	1	0	3
Knee(s)	0	1	1	1	0	0	3
Trunk	1	1	0	1	0	0	3
Arms	0	1	1	0	0	0	2

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Multiple Parts	4	19.05%	9.75	39	\$112,561	\$450,245
Foot(Feet)/Ank(s)/Toe(s)	3	14.29%	97.33	292	\$10,679	\$32,038
Knee(s)	3	14.29%	73.67	221	\$17,219	\$51,658
Trunk	3	14.29%	43.33	130	\$6,883	\$20,649
Arms	2	9.52%	40.50	81	\$7,507	\$15,014
All Others	6	28.57%	43.33	260	\$5,709	\$34,252
Totals	21	100.00%	48.71	1,023	\$28,755	\$603,856

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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
Fracture/Dislocation/Nerve Damage	1	3	3	2	0	0	9
Sprains/Strain	3	1	0	1	1	0	6
Oth Traumatic Injuries	1	1	1	0	1	0	4
Superficial Wounds	0	1	0	1	0	0	2
Abnormal Symptoms/Conditions	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
Fracture/Dislocation/Nerve Damage	9	42.86%	61.44	553	\$6,498	\$58,478
Sprains/Strain	6	28.57%	54.00	324	\$9,267	\$55,601
Oth Traumatic Injuries	4	19.05%	19.00	76	\$119,239	\$476,954
Superficial Wounds	2	9.52%	35.00	70	\$6,411	\$12,823
Totals	21	100.00%	48.71	1,023	\$28,755	\$603,856

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