

Industry Synopsis

Industry: 95101 TOWNS

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 | 124 | 0 | \$376,455,284 | 6,182 | \$4,194,534 | \$1.38 |
| 2020 | 125 | 1 | \$366,808,739 | 5,827 | \$4,554,312 | \$1.56 |
| 2021 | 124 | 0 | \$367,185,581 | 6,197 | \$4,571,433 | \$1.60 |
| 2022 | 124 | 0 | \$391,930,109 | 6,444 | \$4,795,607 | \$1.77 |
| 2023 | 128 | 5 | \$421,587,346 | 6,611 | \$6,084,124 | \$2.02 |
| 2024 YTD | 127 | 0 | \$449,950,901 | 7,055 | \$7,709,634 | \$2.45 |

* 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 | 22 | \$3,945 | 24 | \$18,121 | 53 | \$128,595 | 25 | \$225,794 | N/A | N/A |
| 2020 | 26 | \$5,143 | 23 | \$18,006 | 53 | \$133,370 | 23 | \$210,289 | N/A | N/A |
| 2021 | 22 | \$3,843 | 26 | \$19,156 | 51 | \$122,911 | 24 | \$200,204 | N/A | N/A |
| 2022 | 22 | \$4,017 | 25 | \$18,725 | 51 | \$126,839 | 25 | \$220,381 | N/A | N/A |
| 2023 | 24 | \$3,707 | 24 | \$17,886 | 50 | \$115,831 | 28 | \$240,110 | N/A | N/A |
| 2024 YTD | 24 | \$4,808 | 21 | \$16,298 | 52 | \$125,101 | 27 | \$233,269 | 3 | \$70,475 |

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

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

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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 | 407 | \$1,783,916 | 124 | \$1,505,103 | 4,195 | 139 | 283 | 200 |
| 2020 | 315 | \$1,155,867 | 119 | \$940,709 | 2,479 | 136 | 196 | 189 |
| 2021 | 322 | \$1,364,556 | 131 | \$1,199,457 | 3,516 | 111 | 191 | 183 |
| 2022 | 346 | \$1,581,075 | 120 | \$1,358,464 | 2,759 | 139 | 226 | 192 |
| 2023 | 358 | \$1,376,273 | 109 | \$1,062,861 | 2,767 | 151 | 249 | 195 |
| 2024 YTD | 58 | \$110,001 | 18 | \$82,027 | 280 | 28 | 40 | 35 |

| 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 | 67 | 28 | 8 | 21 | 124 |
| 2020 | 72 | 23 | 10 | 14 | 119 |
| 2021 | 73 | 30 | 9 | 19 | 131 |
| 2022 | 74 | 24 | 9 | 13 | 120 |
| 2023 | 65 | 22 | 9 | 13 | 109 |
| 2024 YTD | 9 | 6 | 3 | 0 | 18 |

| Total Claims Costs | | | | | |
|--------------------|--------------|-------------|----------------|---------------|-------------|
| Accident Year | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total |
| 2019 | \$999,025 | \$745,883 | \$39,009 | \$0 | \$1,783,916 |
| 2020 | \$598,555 | \$541,041 | \$16,270 | \$0 | \$1,155,867 |
| 2021 | \$648,091 | \$698,203 | \$18,261 | \$0 | \$1,364,556 |
| 2022 | \$520,506 | \$530,861 | \$11,599 | \$518,108 | \$1,581,075 |
| 2023 | \$671,924 | \$635,498 | \$68,851 | \$0 | \$1,376,273 |
| 2024 YTD | \$56,512 | \$53,488 | \$0 | \$0 | \$110,001 |

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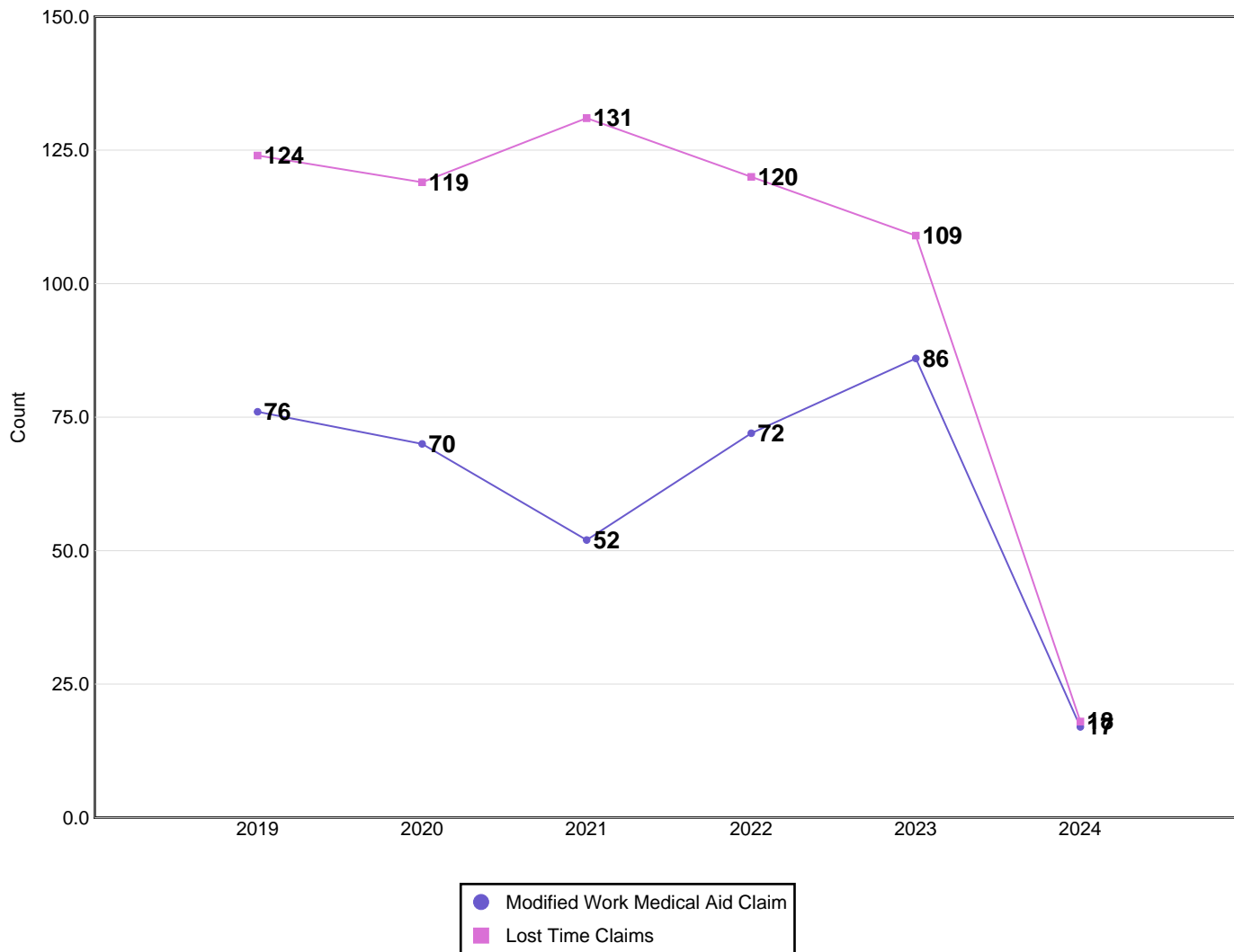
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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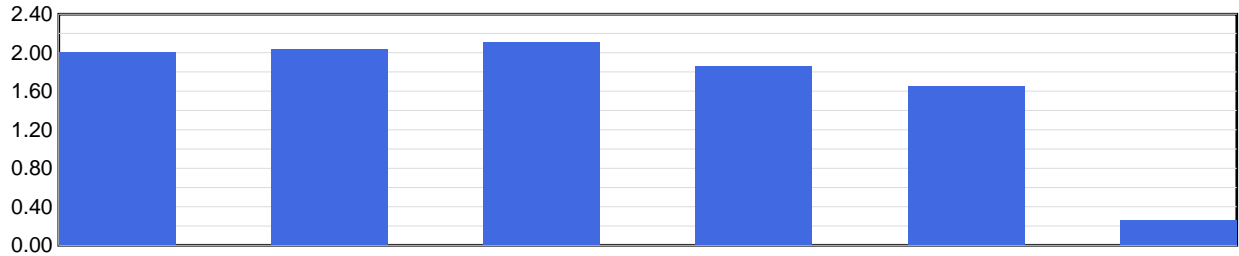
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



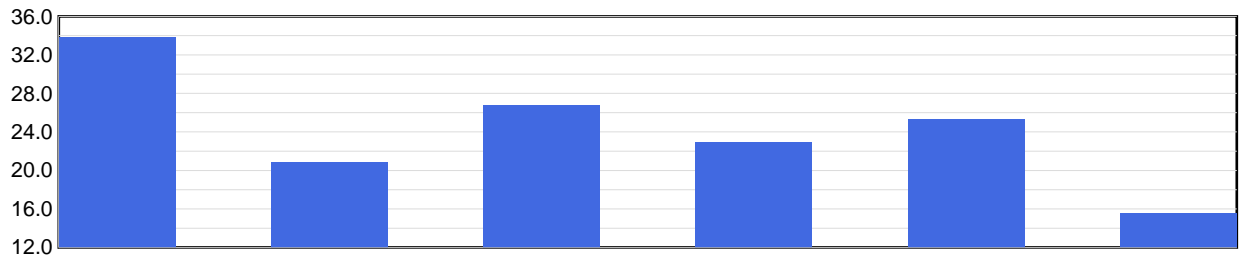
| Frequency Rate | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|----------------|------|------|------|------|------|----------|
| | 2.01 | 2.04 | 2.11 | 1.86 | 1.65 | 0.26 |

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

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

Severity Rates

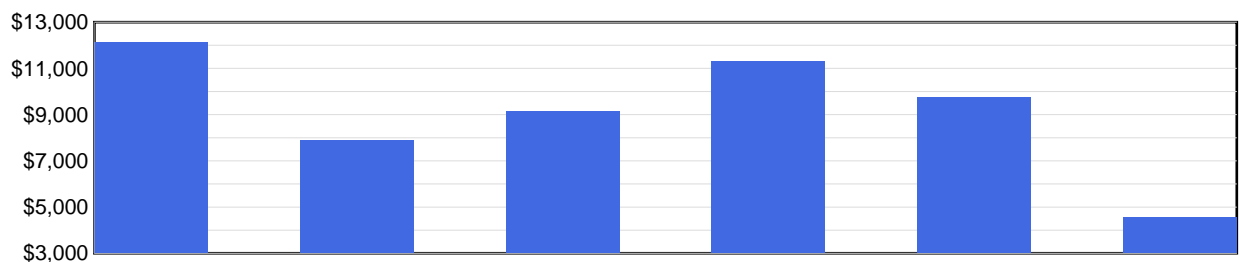
(Temporary Total Disability Days per Lost Time Claim)



| Severity Rate | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|---------------|------|------|------|------|------|----------|
| | 33.8 | 20.8 | 26.8 | 23.0 | 25.4 | 15.6 |

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



| Avg Cost / Claim | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|------------------|----------|---------|---------|----------|---------|----------|
| | \$12,138 | \$7,905 | \$9,156 | \$11,321 | \$9,751 | \$4,557 |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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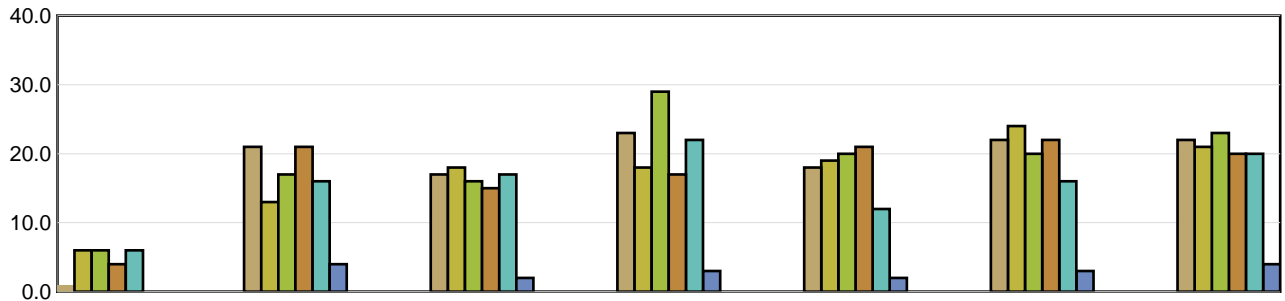
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

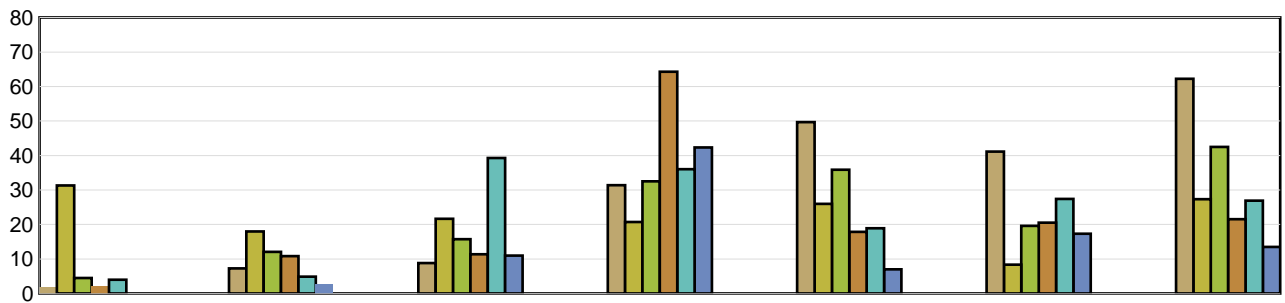
(by age of injured worker and by occurrence year)



| | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019 | 1 | 21 | 17 | 23 | 18 | 22 | 22 |
| 2020 | 6 | 13 | 18 | 18 | 19 | 24 | 21 |
| 2021 | 6 | 17 | 16 | 29 | 20 | 20 | 23 |
| 2022 | 4 | 21 | 15 | 17 | 21 | 22 | 20 |
| 2023 | 6 | 16 | 17 | 22 | 12 | 16 | 20 |
| 2024 YTD | N/A | 4 | 2 | 3 | 2 | 3 | 4 |

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 | 2.00 | 7.29 | 8.82 | 31.39 | 49.67 | 41.14 | 62.23 |
| 2020 | 31.33 | 18.00 | 21.67 | 20.72 | 26.00 | 8.38 | 27.33 |
| 2021 | 4.50 | 12.06 | 15.75 | 32.52 | 35.90 | 19.60 | 42.48 |
| 2022 | 2.25 | 10.86 | 11.40 | 64.29 | 17.86 | 20.55 | 21.55 |
| 2023 | 4.00 | 4.88 | 39.29 | 36.05 | 18.92 | 27.44 | 26.90 |
| 2024 YTD | N/A | 2.75 | 11.00 | 42.33 | 7.00 | 17.33 | 13.50 |

LTCs with no birthdate recorded are not included in band subtotals

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Industry Synopsis

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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 | 21 | 34 | 19 | 26 | 25 | 6 | 131 |
| Bodily Reaction and Exertion | 23 | 21 | 20 | 25 | 22 | 2 | 113 |
| Overexertion | 24 | 17 | 25 | 14 | 14 | 1 | 95 |
| Exposure to Harmful Substances | 5 | 10 | 23 | 22 | 8 | 1 | 69 |
| Struck by Object | 13 | 7 | 10 | 7 | 9 | 2 | 48 |

| Type of Accident | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|--------------------------------|------------------------------|-----------------------|------------------|---------------|-------------------|--------------------|
| Falls | 131 | 21.10% | 21.37 | 2,800 | \$7,372 | \$965,676 |
| Bodily Reaction and Exertion | 113 | 18.20% | 24.11 | 2,724 | \$8,285 | \$936,216 |
| Overexertion | 95 | 15.30% | 18.71 | 1,777 | \$7,909 | \$751,338 |
| Exposure to Harmful Substances | 69 | 11.11% | 51.52 | 3,555 | \$14,614 | \$1,008,378 |
| Struck by Object | 48 | 7.73% | 14.75 | 708 | \$6,958 | \$334,002 |
| All Others | 165 | 26.57% | 26.70 | 4,405 | \$13,049 | \$2,153,011 |
| Totals | 621 | 100.00% | 25.71 | 15,969 | \$9,901 | \$6,148,621 |

| Part of Body | | | | | | | |
|--------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Part of Body | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD | Totals |
| Back | 31 | 19 | 22 | 24 | 20 | 2 | 118 |
| Body System(s) | 16 | 10 | 26 | 21 | 10 | 1 | 84 |
| Knee(s) | 13 | 14 | 12 | 10 | 15 | 4 | 68 |
| Foot(Feet)/Ank(s)/Toe(s) | 12 | 13 | 10 | 15 | 13 | 2 | 65 |
| Trunk | 9 | 21 | 15 | 7 | 8 | 0 | 60 |

| Part of Body | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|--------------------------|------------------------------|-----------------------|------------------|---------------|-------------------|--------------------|
| Back | 118 | 19.00% | 14.43 | 1,703 | \$6,261 | \$738,750 |
| Body System(s) | 84 | 13.53% | 64.94 | 5,455 | \$17,588 | \$1,477,362 |
| Knee(s) | 68 | 10.95% | 30.37 | 2,065 | \$10,494 | \$713,615 |
| Foot(Feet)/Ank(s)/Toe(s) | 65 | 10.47% | 20.22 | 1,314 | \$5,858 | \$380,775 |
| Trunk | 60 | 9.66% | 20.20 | 1,212 | \$8,013 | \$480,780 |
| All Others | 226 | 36.39% | 18.67 | 4,220 | \$10,431 | \$2,357,338 |
| Totals | 621 | 100.00% | 25.71 | 15,969 | \$9,901 | \$6,148,621 |

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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 | 55 | 57 | 58 | 52 | 51 | 7 | 280 |
| Oth Traumatic Injuries | 10 | 13 | 12 | 13 | 15 | 2 | 65 |
| Fracture/Dislocation/Nerve Damage | 20 | 9 | 9 | 8 | 9 | 2 | 57 |
| Mental Diseases | 16 | 9 | 9 | 8 | 8 | 1 | 51 |
| Superficial Wounds | 5 | 10 | 11 | 9 | 11 | 1 | 47 |

| Nature of Injury | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|-----------------------------------|------------------------------|-----------------------|------------------|---------------|-------------------|--------------------|
| Sprains/Strain | 280 | 45.09% | 17.90 | 5,011 | \$6,686 | \$1,872,082 |
| Oth Traumatic Injuries | 65 | 10.47% | 25.42 | 1,652 | \$18,324 | \$1,191,050 |
| Fracture/Dislocation/Nerve Damage | 57 | 9.18% | 32.86 | 1,873 | \$10,720 | \$611,063 |
| Mental Diseases | 51 | 8.21% | 103.24 | 5,265 | \$29,337 | \$1,496,165 |
| Superficial Wounds | 47 | 7.57% | 10.94 | 514 | \$4,275 | \$200,927 |
| All Others | 121 | 19.48% | 13.67 | 1,654 | \$6,424 | \$777,334 |
| Totals | 621 | 100.00% | 25.71 | 15,969 | \$9,901 | \$6,148,621 |

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