

Industry Synopsis

Industry: 50800 BUS LINES

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	106	12	\$153,014,543	2,735	\$1,911,834	\$1.54
2020	93	3	\$128,493,021	2,164	\$2,074,459	\$1.89
2021	76	0	\$143,104,401	2,091	\$2,359,223	\$2.11
2022	79	11	\$159,519,837	2,314	\$2,924,524	\$2.60
2023	80	8	\$152,328,074	2,418	\$3,224,445	\$2.78
2024 YTD	76	2	\$156,509,119	2,487	\$3,915,221	\$3.02

* 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	83	\$8,060	6	\$4,233	12	\$22,981	4	\$49,021	N/A	N/A
2020	78	\$6,575	4	\$2,929	8	\$18,639	N/A	N/A	N/A	N/A
2021	61	\$6,500	5	\$3,395	6	\$16,676	3	\$44,121	N/A	N/A
2022	57	\$6,331	6	\$4,387	9	\$20,879	6	\$58,496	N/A	N/A
2023	59	\$8,014	4	\$3,025	12	\$32,178	4	\$47,128	N/A	N/A
2024 YTD	53	\$7,320	5	\$3,535	11	\$24,397	6	\$56,174	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	124	\$827,907	49	\$680,933	1,382	80	75	96
2020	97	\$2,019,692	38	\$1,943,134	3,583	52	59	65
2021	153	\$1,253,278	86	\$1,185,304	2,774	62	67	119
2022	165	\$973,240	114	\$911,212	2,816	48	51	132
2023	101	\$684,827	44	\$615,539	1,875	57	57	68
2024 YTD	25	\$51,609	12	\$44,758	155	14	13	20

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	12	4	7	49
2020	11	7	2	18	38
2021	34	33	2	17	86
2022	75	22	7	10	114
2023	13	15	2	14	44
2024 YTD	7	4	1	0	12

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$304,932	\$515,610	\$7,364	\$0	\$827,907
2020	\$788,078	\$397,534	\$36,170	\$797,909	\$2,019,692
2021	\$590,170	\$271,198	\$47,495	\$344,414	\$1,253,278
2022	\$610,103	\$265,182	\$801	\$97,155	\$973,240
2023	\$394,091	\$288,589	\$2,146	\$0	\$684,827
2024 YTD	\$30,998	\$20,611	\$0	\$0	\$51,609

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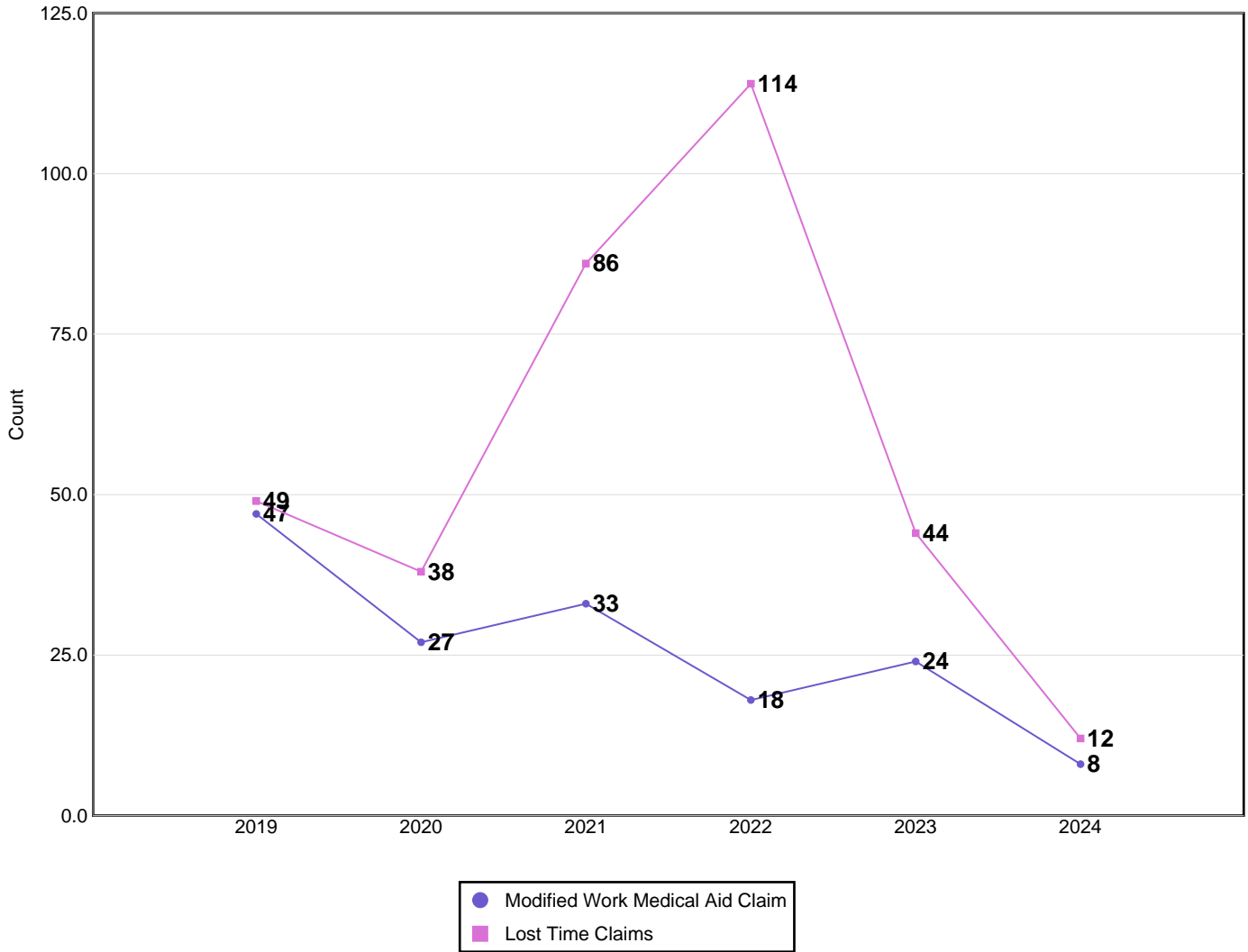
- YTD is January to current month of the current calendar year

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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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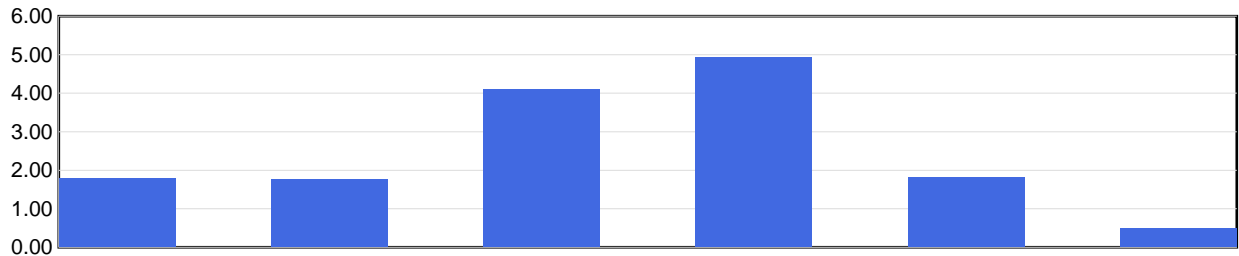
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



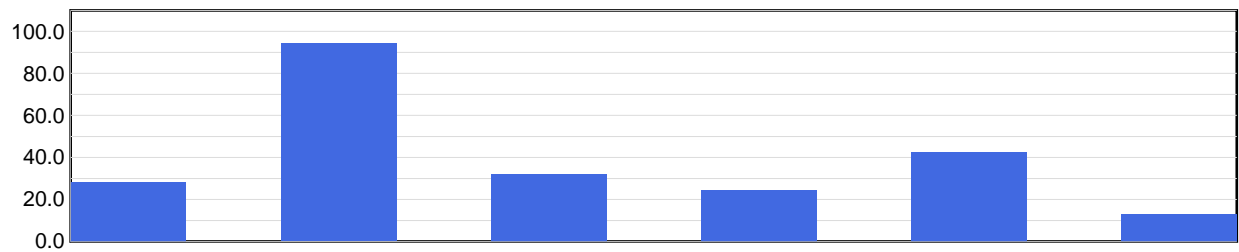
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.79	1.76	4.11	4.93	1.82	0.48

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

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

Severity Rates

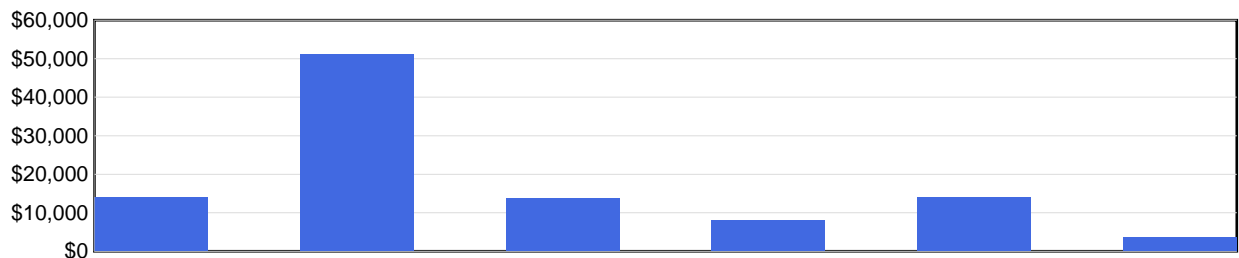
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	28.2	94.3	32.3	24.7	42.6	12.9

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$13,897	\$51,135	\$13,783	\$7,993	\$13,990	\$3,730

Average Cost Per LTC = Total LTC Costs / Total LTCs

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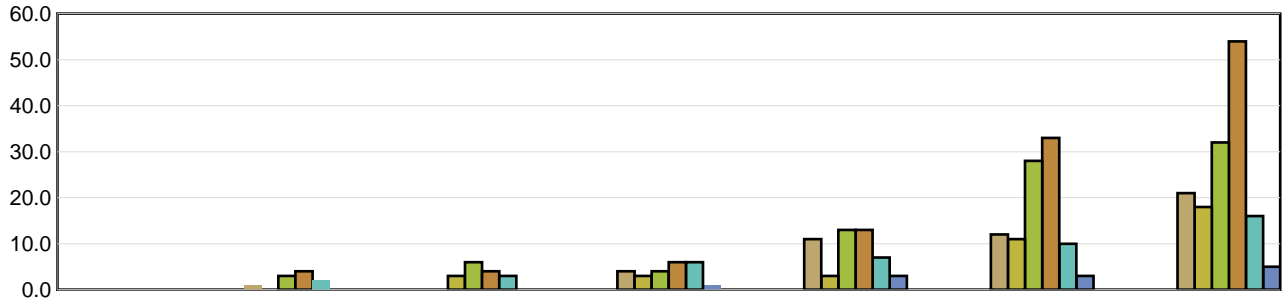
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

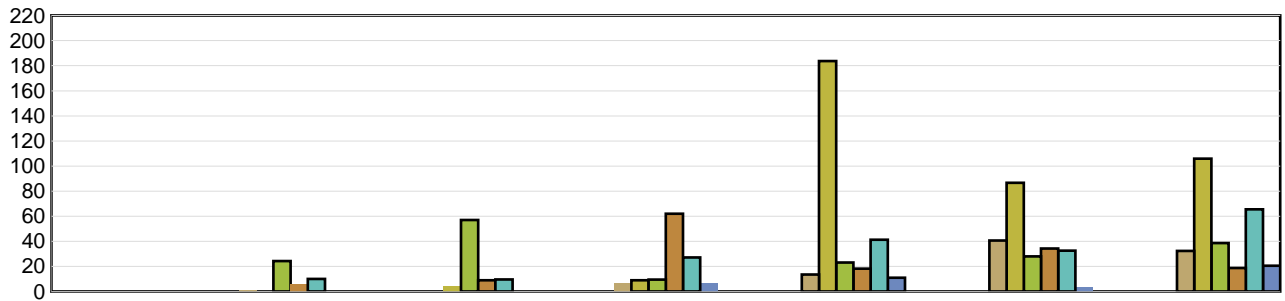
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	N/A	4	11	12	21
2020	N/A	N/A	3	3	3	11	18
2021	N/A	3	6	4	13	28	32
2022	N/A	4	4	6	13	33	54
2023	N/A	2	3	6	7	10	16
2024 YTD	N/A	N/A	N/A	1	3	3	5

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	1.00	N/A	6.50	13.55	40.67	32.33
2020	N/A	N/A	4.33	9.00	183.67	86.64	105.94
2021	N/A	24.33	57.00	9.50	23.15	27.96	38.66
2022	N/A	6.25	9.00	62.00	18.23	34.27	18.80
2023	N/A	10.00	9.67	27.17	41.29	32.60	65.50
2024 YTD	N/A	N/A	N/A	7.00	11.00	4.00	20.60

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
Exposure to Harmful Substances	3	0	41	71	0	0	115
Falls	15	12	9	20	9	6	71
Bodily Reaction and Exertion	4	7	11	6	10	1	39
Overexertion	8	6	3	2	11	2	32
Highway/Non-Highway M.V. Accident	7	4	7	7	5	2	32

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	115	33.53%	13.36	1,536	\$6,138	\$705,907
Falls	71	20.70%	48.97	3,477	\$15,099	\$1,072,018
Bodily Reaction and Exertion	39	11.37%	39.85	1,554	\$10,889	\$424,652
Overexertion	32	9.33%	42.41	1,357	\$12,174	\$389,563
Highway/Non-Highway M.V. Accident	32	9.33%	66.16	2,117	\$57,815	\$1,850,088
All Others	54	15.74%	43.94	2,373	\$17,382	\$938,653
Totals	343	100.00%	36.19	12,414	\$15,688	\$5,380,880

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	3	0	41	72	0	0	116
Back	7	6	14	13	17	3	60
Trunk	12	7	5	6	7	2	39
Knee(s)	4	5	5	2	4	3	23
Multiple Parts	3	4	2	5	3	2	19

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	116	33.82%	15.63	1,813	\$6,694	\$776,459
Back	60	17.49%	39.05	2,343	\$13,392	\$803,549
Trunk	39	11.37%	59.23	2,310	\$16,055	\$626,154
Knee(s)	23	6.71%	46.87	1,078	\$16,081	\$369,874
Multiple Parts	19	5.54%	60.05	1,141	\$81,244	\$1,543,630
All Others	86	25.07%	43.36	3,729	\$14,665	\$1,261,214
Totals	343	100.00%	36.19	12,414	\$15,688	\$5,380,880

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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	28	19	24	27	28	8	134
Systems Disease - Covid 19	0	0	41	70	0	0	111
Oth Traumatic Injuries	4	3	4	5	11	3	30
Fracture/Dislocation/Nerve Damage	9	5	6	3	3	0	26
Superficial Wounds	5	3	6	3	1	1	19

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	134	39.07%	41.16	5,515	\$13,115	\$1,757,344
Systems Disease - Covid 19	111	32.36%	13.05	1,449	\$6,204	\$688,657
Oth Traumatic Injuries	30	8.75%	39.13	1,174	\$43,156	\$1,294,694
Fracture/Dislocation/Nerve Damage	26	7.58%	83.46	2,170	\$30,104	\$782,715
Superficial Wounds	19	5.54%	21.79	414	\$8,535	\$162,172
All Others	23	6.71%	73.57	1,692	\$30,230	\$695,298
Totals	343	100.00%	36.19	12,414	\$15,688	\$5,380,880

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