

Industry Synopsis

Industry: 50801 School Bus

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	285	7	\$138,709,409	2,825	\$2,752,764	\$2.31
2020	270	8	\$94,793,444	2,088	\$1,856,142	\$2.26
2021	257	13	\$113,312,574	2,497	\$1,907,216	\$2.20
2022	221	1	\$121,883,575	2,713	\$2,659,249	\$2.59
2023	199	3	\$133,767,024	2,693	\$3,544,237	\$2.90
2024 YTD	190	3	\$138,236,235	2,918	\$4,779,162	\$3.39

* 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	271	\$17,046	N/A	N/A	8	\$19,093	N/A	N/A	N/A	N/A
2020	257	\$14,022	3	\$2,381	7	\$17,626	N/A	N/A	N/A	N/A
2021	243	\$15,939	4	\$3,326	6	\$13,796	3	\$33,403	N/A	N/A
2022	206	\$15,089	4	\$2,928	5	\$8,991	5	\$47,596	N/A	N/A
2023	182	\$14,370	5	\$3,725	6	\$10,865	4	\$31,327	N/A	N/A
2024 YTD	173	\$14,595	5	\$3,757	6	\$11,305	4	\$32,664	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	210	\$793,773	54	\$586,019	1,747	98	156	118
2020	153	\$777,226	49	\$666,121	2,711	68	104	82
2021	150	\$749,464	44	\$597,591	884	63	106	82
2022	167	\$671,751	61	\$522,192	1,907	82	106	103
2023	158	\$601,218	42	\$413,292	1,603	79	116	91
2024 YTD	53	\$66,460	13	\$30,085	156	23	40	31

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	28	10	5	11	54
2020	13	13	8	15	49
2021	28	5	7	4	44
2022	26	19	5	11	61
2023	17	10	5	10	42
2024 YTD	8	3	1	1	13

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$222,204	\$563,854	\$7,715	\$0	\$793,773
2020	\$349,348	\$427,827	\$50	\$0	\$777,226
2021	\$103,740	\$301,309	\$0	\$344,414	\$749,464
2022	\$206,482	\$463,566	\$1,704	\$0	\$671,751
2023	\$190,743	\$393,041	\$17,435	\$0	\$601,218
2024 YTD	\$17,180	\$49,280	\$0	\$0	\$66,460

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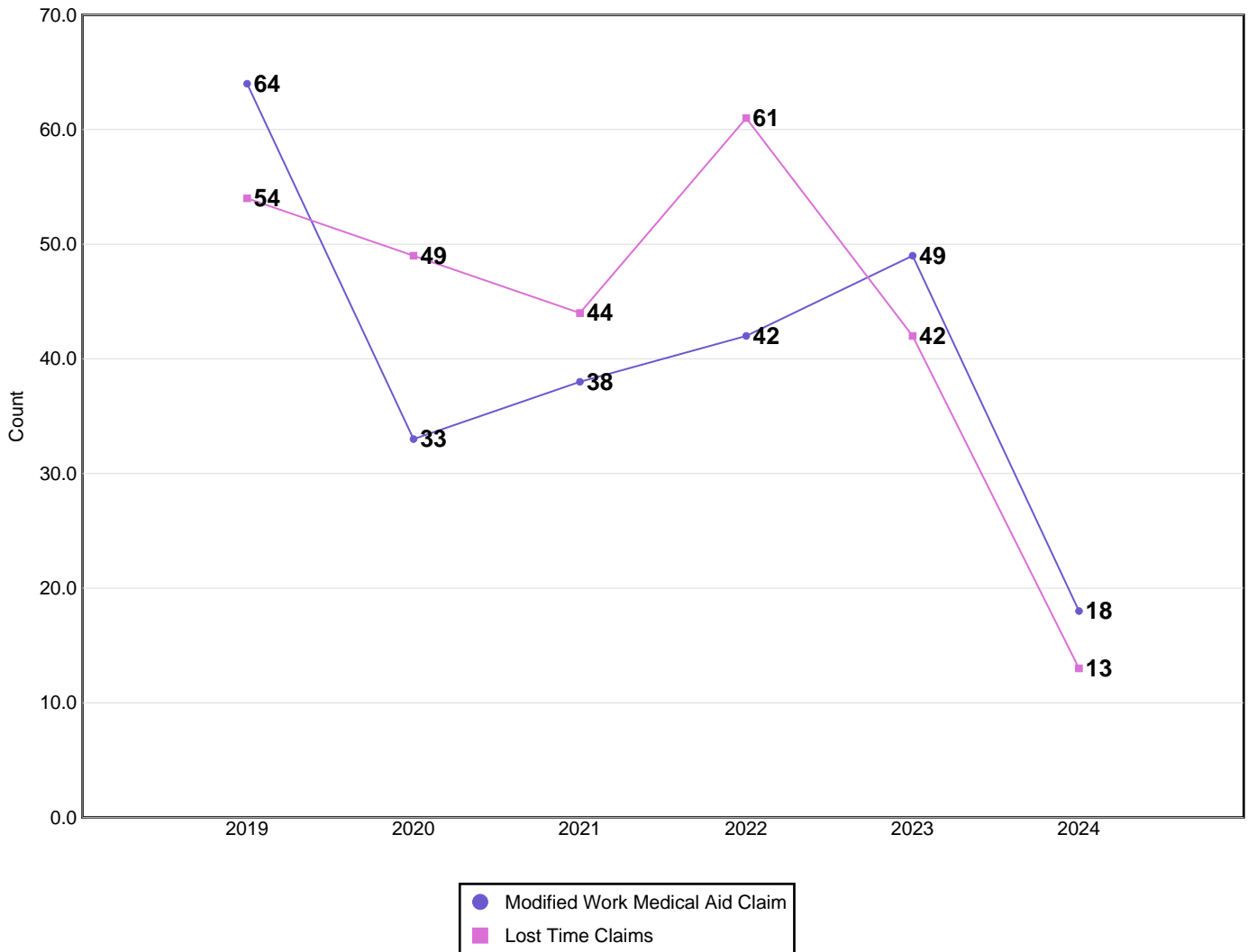
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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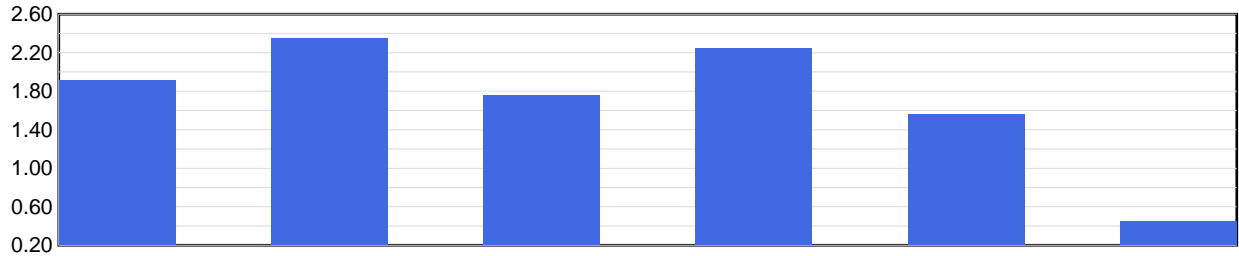
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



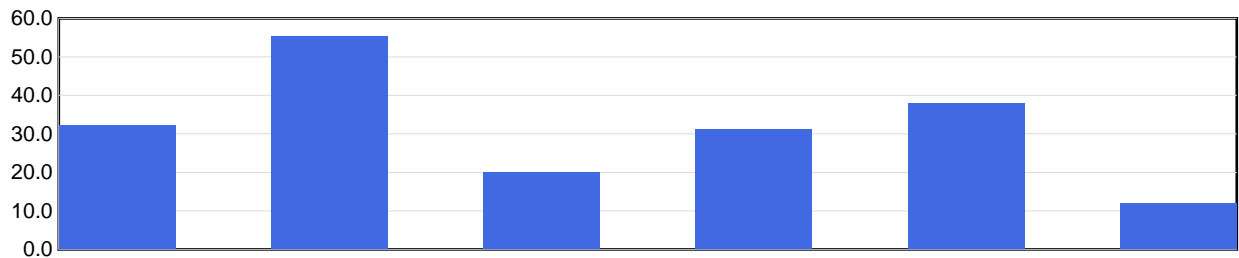
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.91	2.35	1.76	2.25	1.56	0.45

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

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

Severity Rates

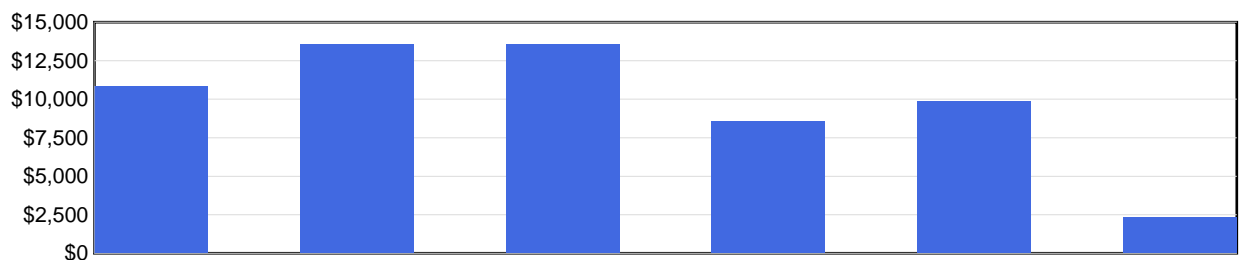
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	32.4	55.3	20.1	31.3	38.2	12.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$10,852	\$13,594	\$13,582	\$8,561	\$9,840	\$2,314

Average Cost Per LTC = Total LTC Costs / Total LTCs

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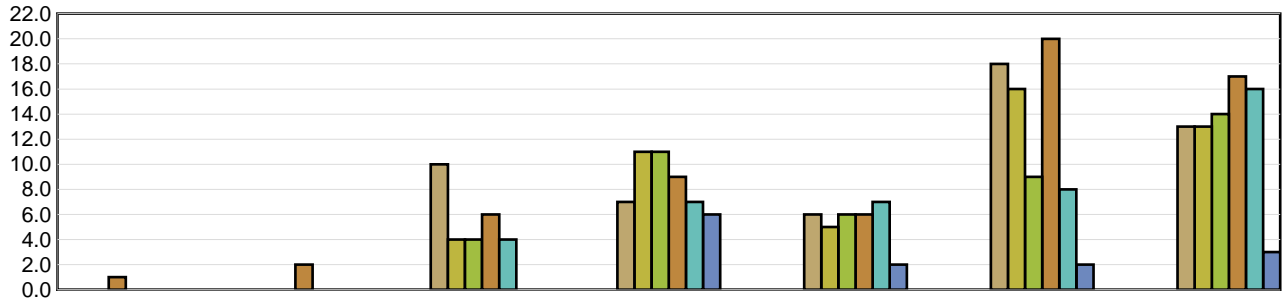
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

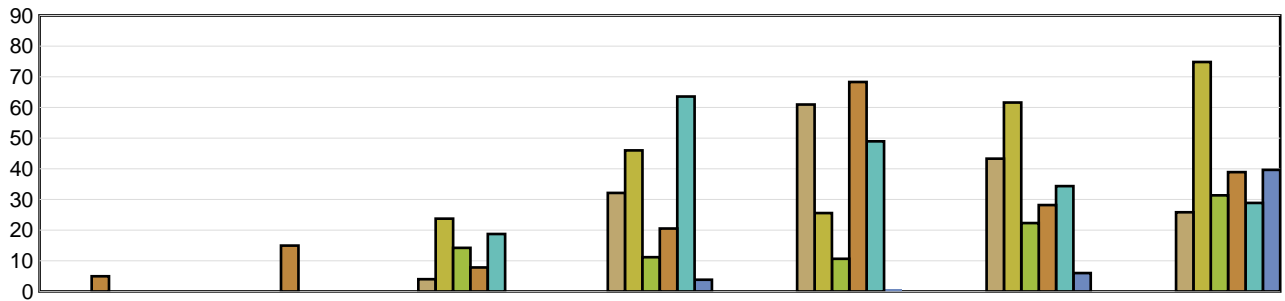
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	10	7	6	18	13
2020	N/A	N/A	4	11	5	16	13
2021	N/A	N/A	4	11	6	9	14
2022	1	2	6	9	6	20	17
2023	N/A	N/A	4	7	7	8	16
2024 YTD	N/A	N/A	N/A	6	2	2	3

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	4.00	32.14	61.00	43.33	25.85
2020	N/A	N/A	23.75	46.00	25.60	61.63	74.85
2021	N/A	N/A	14.25	11.18	10.67	22.33	31.36
2022	5.00	15.00	7.83	20.56	68.33	28.20	38.94
2023	N/A	N/A	18.75	63.57	49.00	34.38	28.88
2024 YTD	N/A	N/A	N/A	3.83	1.00	6.00	39.67

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	20	18	11	22	8	6	85
Highway/Non-Highway M.V. Accident	16	5	7	15	9	4	56
Bodily Reaction and Exertion	8	10	5	6	8	0	37
Overexertion	4	3	6	2	7	2	24
Slip	2	4	4	6	0	0	16

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	85	32.32%	41.54	3,531	\$11,689	\$993,557
Highway/Non-Highway M.V. Accident	56	21.29%	26.63	1,491	\$9,504	\$532,244
Bodily Reaction and Exertion	37	14.07%	26.08	965	\$7,457	\$275,914
Overexertion	24	9.13%	31.00	744	\$7,857	\$188,575
Slip	16	6.08%	31.00	496	\$5,436	\$86,982
All Others	45	17.11%	38.91	1,751	\$16,401	\$738,030
Totals	263	100.00%	34.14	8,978	\$10,705	\$2,815,302

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	15	11	8	13	4	2	53
Trunk	7	6	3	5	10	2	33
Multiple Parts	6	6	11	7	2	0	32
Foot(Feet)/Ank(s)/Toe(s)	5	5	3	9	5	0	27
Head	7	4	6	2	3	2	24

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	53	20.15%	31.60	1,675	\$9,160	\$485,506
Trunk	33	12.55%	30.67	1,012	\$8,003	\$264,110
Multiple Parts	32	12.17%	48.72	1,559	\$22,726	\$727,231
Foot(Feet)/Ank(s)/Toe(s)	27	10.27%	26.52	716	\$7,328	\$197,845
Head	24	9.13%	21.42	514	\$8,062	\$193,485
All Others	94	35.74%	37.26	3,502	\$10,076	\$947,124
Totals	263	100.00%	34.14	8,978	\$10,705	\$2,815,302

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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	30	24	28	31	21	5	139
Fracture/Dislocation/Nerve Damage	8	10	1	7	5	2	33
Oth Traumatic Injuries	4	2	1	8	6	2	23
Superficial Wounds	6	2	4	4	2	2	20
Intracranial Injures	4	3	3	2	3	1	16

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	139	52.85%	30.68	4,264	\$9,405	\$1,307,332
Fracture/Dislocation/Nerve Damage	33	12.55%	56.64	1,869	\$13,814	\$455,878
Oth Traumatic Injuries	23	8.75%	23.87	549	\$7,591	\$174,591
Superficial Wounds	20	7.60%	16.40	328	\$4,864	\$97,282
Intracranial Injures	16	6.08%	19.56	313	\$8,026	\$128,410
All Others	32	12.17%	51.72	1,655	\$20,369	\$651,809
Totals	263	100.00%	34.14	8,978	\$10,705	\$2,815,302

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