

Industry Synopsis

Industry: 80102 SCHOOL BOARDS

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	72	1	\$1,899,057,149	35,871	\$14,376,428	\$0.84
2020	72	0	\$1,749,894,910	32,334	\$13,740,454	\$0.91
2021	75	3	\$1,824,410,910	34,767	\$15,633,389	\$0.93
2022	74	0	\$1,866,475,977	35,380	\$16,795,401	\$0.99
2023	74	1	\$1,945,574,109	36,237	\$19,646,897	\$1.08
2024 YTD	74	0	\$2,000,135,224	36,510	\$23,065,078	\$1.18

* 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	8	\$808	N/A	N/A	3	\$9,757	37	\$464,356	23	\$1,423,162
2020	8	\$672	N/A	N/A	3	\$8,430	43	\$542,655	17	\$1,197,502
2021	11	\$874	N/A	N/A	4	\$13,956	41	\$536,521	18	\$1,272,250
2022	9	\$775	N/A	N/A	5	\$15,570	38	\$483,261	21	\$1,366,211
2023	9	\$598	N/A	N/A	4	\$12,543	38	\$486,352	22	\$1,445,104
2024 YTD	9	\$567	N/A	N/A	5	\$13,981	36	\$470,193	24	\$1,515,395

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

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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	1,701	\$5,787,450	609	\$4,675,479	13,703	674	1,092	949
2020	1,044	\$4,139,683	458	\$3,505,638	12,067	402	586	617
2021	1,162	\$4,815,845	553	\$4,155,430	14,588	465	609	719
2022	1,380	\$5,197,466	632	\$4,324,992	15,572	541	748	828
2023	1,423	\$6,848,167	685	\$5,831,250	19,952	608	738	915
2024 YTD	454	\$765,865	202	\$621,110	2,721	143	252	257

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	343	129	65	72	609
2020	231	113	54	60	458
2021	298	108	71	76	553
2022	335	159	55	83	632
2023	338	170	63	114	685
2024 YTD	113	60	26	3	202

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$2,327,491	\$3,411,859	\$48,100	\$0	\$5,787,450
2020	\$1,916,737	\$2,075,605	\$147,341	\$0	\$4,139,683
2021	\$2,211,796	\$2,537,543	\$66,505	\$0	\$4,815,845
2022	\$2,256,618	\$2,864,311	\$76,536	\$0	\$5,197,466
2023	\$2,900,275	\$3,773,415	\$174,477	\$0	\$6,848,167
2024 YTD	\$381,338	\$383,020	\$1,507	\$0	\$765,865

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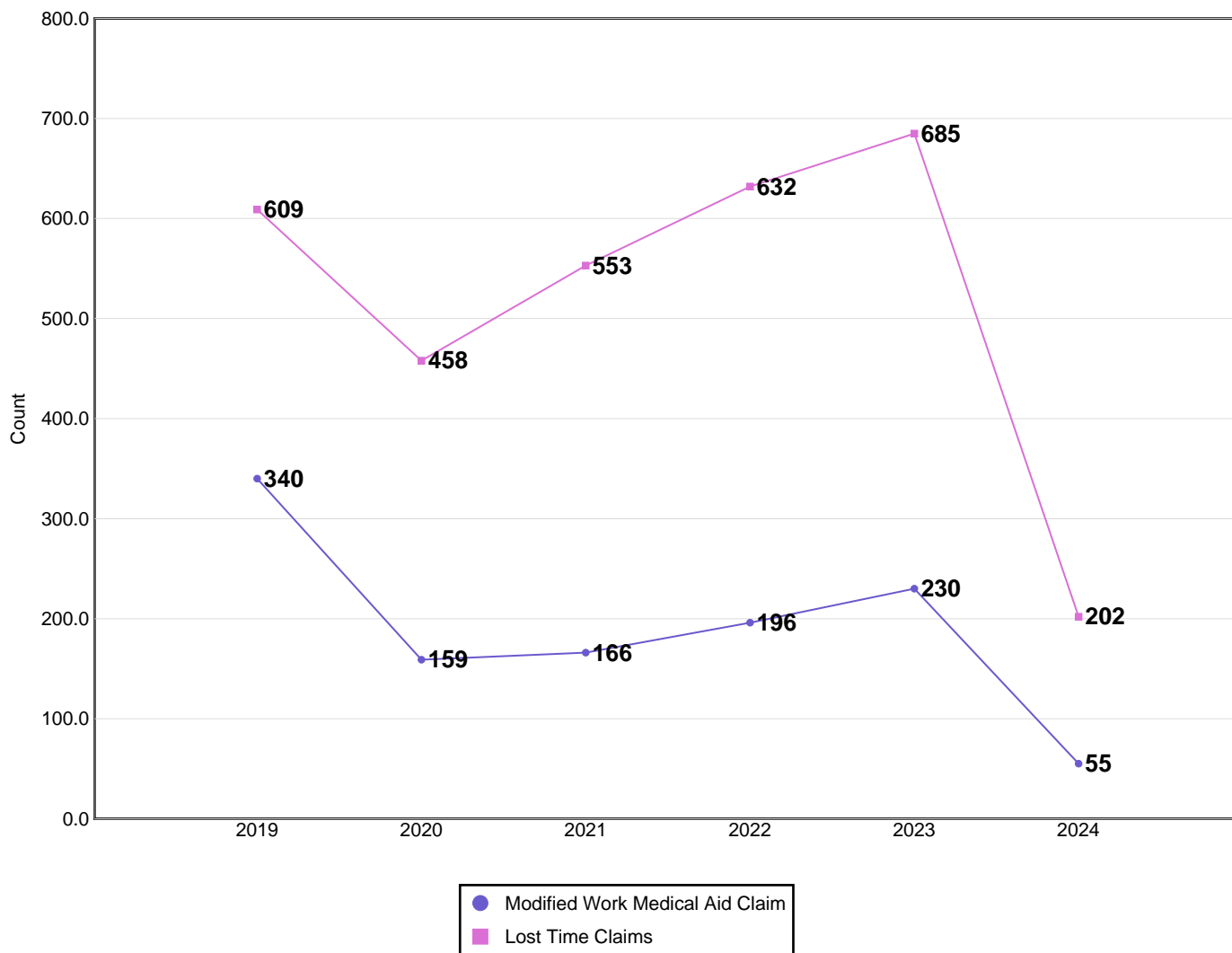
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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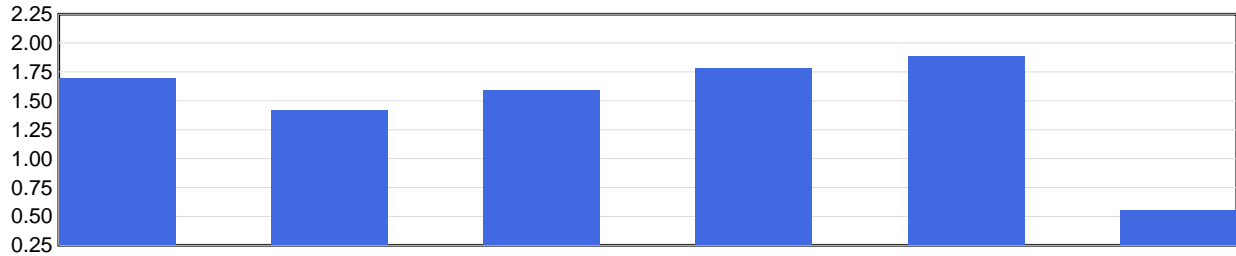
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



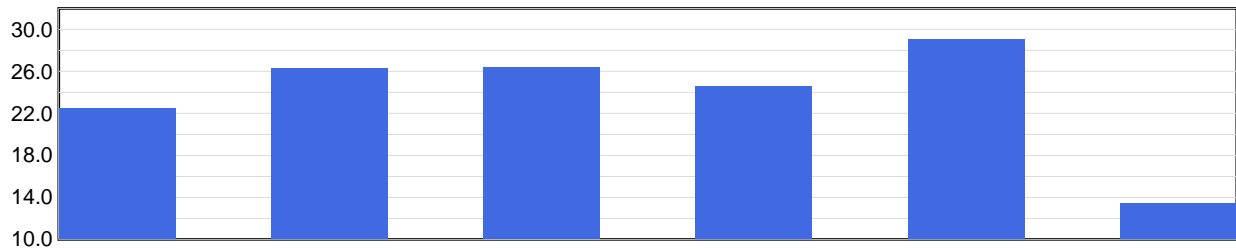
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.70	1.42	1.59	1.79	1.89	0.55

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

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

Severity Rates

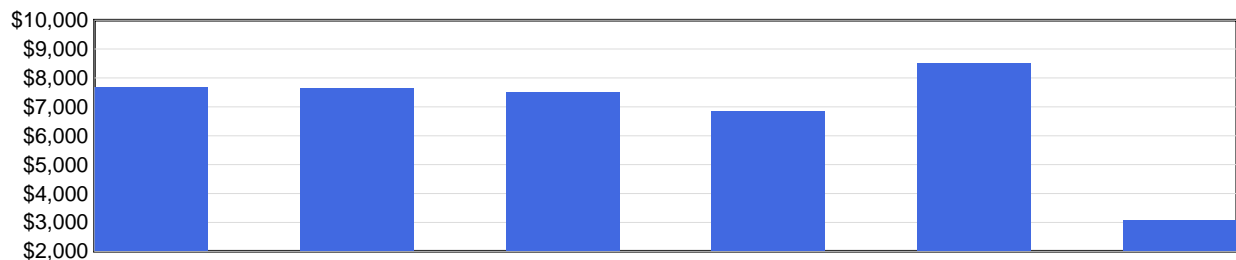
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	22.5	26.3	26.4	24.6	29.1	13.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$7,677	\$7,654	\$7,514	\$6,843	\$8,513	\$3,075

Average Cost Per LTC = Total LTC Costs / Total LTCs

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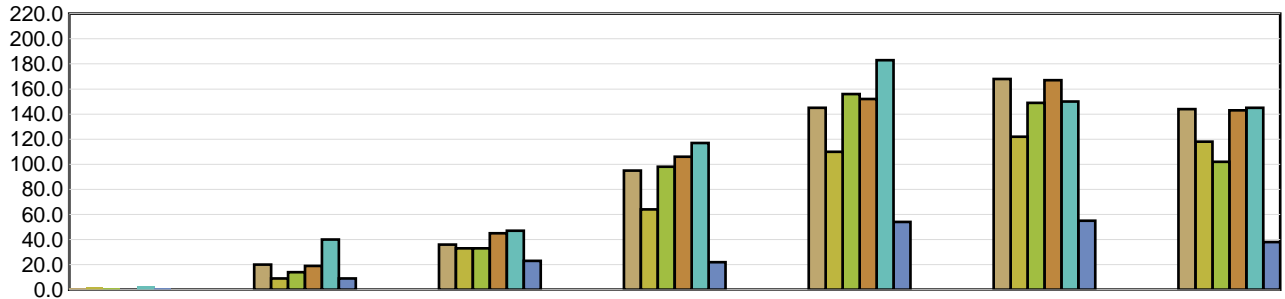
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

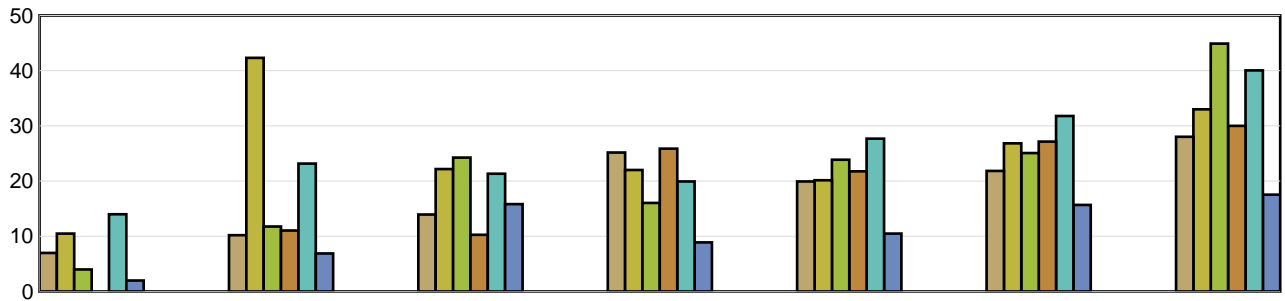
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	20	36	95	145	168	144
2020	2	9	33	64	110	122	118
2021	1	14	33	98	156	149	102
2022	N/A	19	45	106	152	167	143
2023	3	40	47	117	183	150	145
2024 YTD	1	9	23	22	54	55	38

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	7.00	10.20	13.94	25.18	19.93	21.85	28.04
2020	10.50	42.33	22.18	22.02	20.15	26.85	33.01
2021	4.00	11.79	24.27	16.06	23.88	25.09	44.91
2022	N/A	11.05	10.27	25.88	21.78	27.16	30.01
2023	14.00	23.18	21.34	19.95	27.69	31.79	40.06
2024 YTD	2.00	6.89	15.83	8.91	10.50	15.69	17.55

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	209	153	161	229	211	81	1,044
Assaults/Violent Acts/Harassment	88	61	92	81	154	41	517
Overexertion	82	71	69	80	78	9	389
Bodily Reaction and Exertion	80	51	72	74	78	25	380
Struck by Object	52	23	44	49	50	13	231

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	1,044	33.26%	24.60	25,682	\$7,328	\$7,650,793
Assaults/Violent Acts/Harassment	517	16.47%	25.02	12,937	\$7,021	\$3,630,003
Overexertion	389	12.39%	26.04	10,131	\$7,969	\$3,099,831
Bodily Reaction and Exertion	380	12.11%	24.90	9,462	\$7,954	\$3,022,489
Struck by Object	231	7.36%	19.34	4,468	\$5,272	\$1,217,759
All Others	578	18.41%	27.28	15,767	\$7,773	\$4,493,026
Totals	3,139	100.00%	24.99	78,447	\$7,363	\$23,113,900

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	97	83	92	106	102	24	504
Head	99	62	73	95	113	38	480
Trunk	72	47	49	61	79	23	331
Foot(Feet)/Ank(s)/Toe(s)	70	37	52	68	60	18	305
Multiple Parts	43	48	59	60	65	27	302

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	504	16.06%	20.13	10,145	\$5,832	\$2,939,341
Head	480	15.29%	20.36	9,774	\$6,779	\$3,253,781
Trunk	331	10.54%	29.37	9,722	\$9,267	\$3,067,281
Foot(Feet)/Ank(s)/Toe(s)	305	9.72%	24.10	7,350	\$5,836	\$1,780,127
Multiple Parts	302	9.62%	27.72	8,370	\$8,022	\$2,422,660
All Others	1,217	38.77%	27.19	33,086	\$7,930	\$9,650,710
Totals	3,139	100.00%	24.99	78,447	\$7,363	\$23,113,900

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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	314	227	264	273	296	87	1,461
Superficial Wounds	87	66	66	84	102	25	430
Oth Traumatic Injuries	30	17	73	91	109	33	353
Intracranial Injures	61	39	40	62	60	28	290
Fracture/Dislocation/Nerve Damage	60	32	43	58	59	17	269

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,461	46.54%	23.53	34,376	\$7,187	\$10,500,853
Superficial Wounds	430	13.70%	16.02	6,887	\$4,887	\$2,101,492
Oth Traumatic Injuries	353	11.25%	26.39	9,316	\$7,454	\$2,631,160
Intracranial Injures	290	9.24%	23.08	6,692	\$7,588	\$2,200,591
Fracture/Dislocation/Nerve Damage	269	8.57%	40.86	10,992	\$11,798	\$3,173,567
All Others	336	10.70%	30.31	10,184	\$7,459	\$2,506,236
Totals	3,139	100.00%	24.99	78,447	\$7,363	\$23,113,900

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