

# Industry Synopsis

Industry: 80105 Private/Independent Schools

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	205	4	\$159,314,599	3,309	\$1,271,037	\$0.82
2020	214	13	\$147,815,478	3,205	\$1,274,949	\$0.89
2021	207	3	\$160,428,915	3,775	\$1,340,553	\$0.90
2022	214	10	\$173,128,555	3,561	\$1,566,358	\$0.96
2023	215	6	\$192,374,252	3,961	\$1,886,587	\$1.04
2024 YTD	212	4	\$202,538,531	3,778	\$2,238,121	\$1.15

\* 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	121	\$19,747	32	\$22,068	49	\$100,044	3	\$17,455	N/A	N/A
2020	136	\$20,457	33	\$23,871	42	\$86,722	3	\$16,765	N/A	N/A
2021	124	\$20,912	35	\$25,822	46	\$101,054	N/A	N/A	N/A	N/A
2022	126	\$22,096	33	\$23,765	52	\$108,867	3	\$18,401	N/A	N/A
2023	121	\$23,386	38	\$29,400	52	\$114,709	4	\$24,879	N/A	N/A
2024 YTD	118	\$23,156	38	\$29,653	51	\$117,507	5	\$32,223	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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# 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	86	\$333,442	38	\$273,104	794	29	48	45
2020	51	\$194,526	20	\$154,156	681	14	31	28
2021	78	\$229,608	41	\$193,632	698	33	37	52
2022	69	\$324,201	35	\$293,792	689	30	34	43
2023	74	\$248,234	38	\$212,189	689	21	36	45
2024 YTD	24	\$46,151	12	\$40,972	137	5	12	12

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	24	7	2	5	38
2020	10	4	2	4	20
2021	23	13	1	4	41
2022	17	11	4	3	35
2023	24	6	4	4	38
2024 YTD	6	5	1	0	12

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$120,141	\$202,438	\$10,863	\$0	\$333,442
2020	\$108,878	\$81,841	\$3,806	\$0	\$194,526
2021	\$102,908	\$126,700	\$0	\$0	\$229,608
2022	\$122,655	\$201,547	\$0	\$0	\$324,201
2023	\$97,342	\$150,891	\$0	\$0	\$248,234
2024 YTD	\$29,674	\$16,477	\$0	\$0	\$46,151

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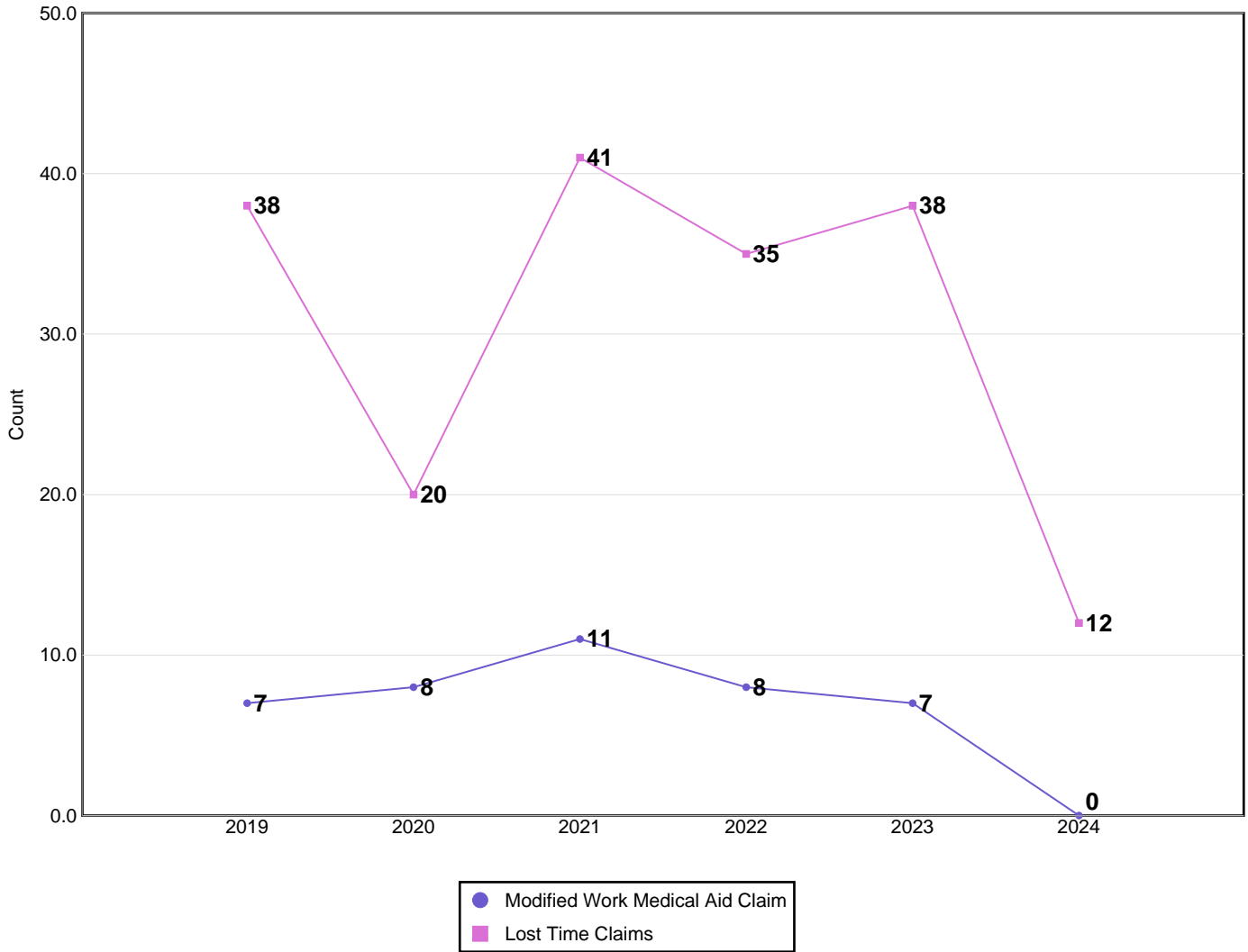
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# Industry Synopsis

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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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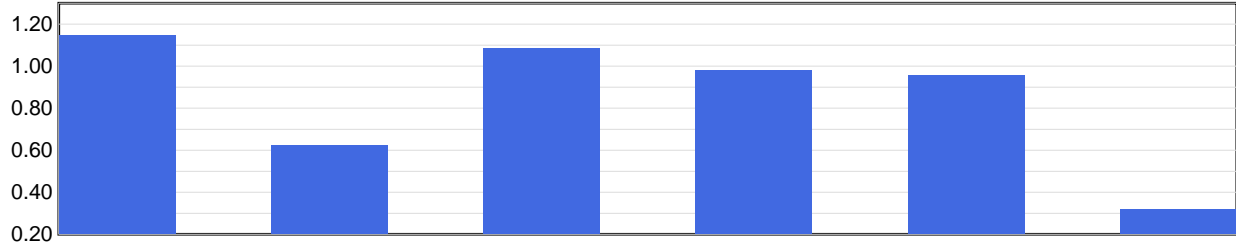
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



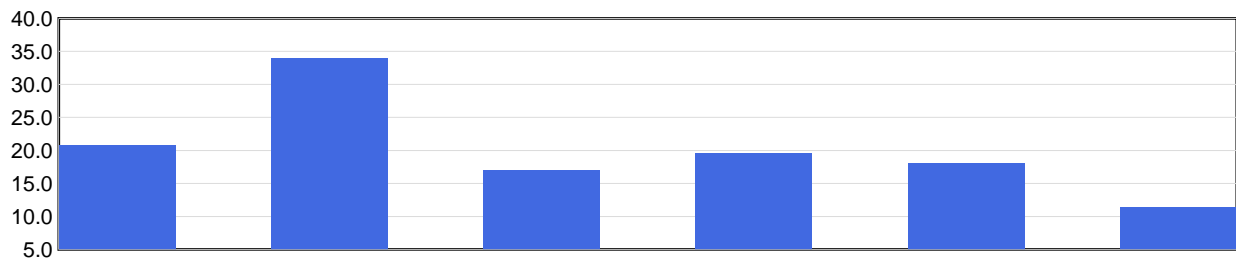
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.15	0.62	1.09	0.98	0.96	0.32

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

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

## Severity Rates

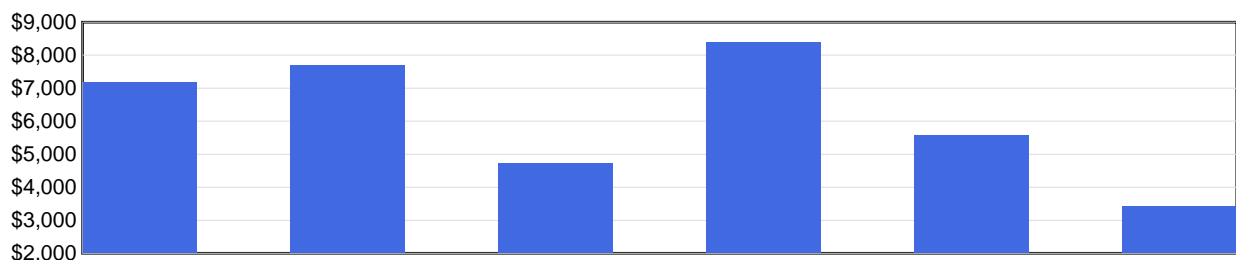
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	20.9	34.1	17.0	19.7	18.1	11.4

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$7,187	\$7,708	\$4,723	\$8,394	\$5,584	\$3,414

Average Cost Per LTC = Total LTC Costs / Total LTCs

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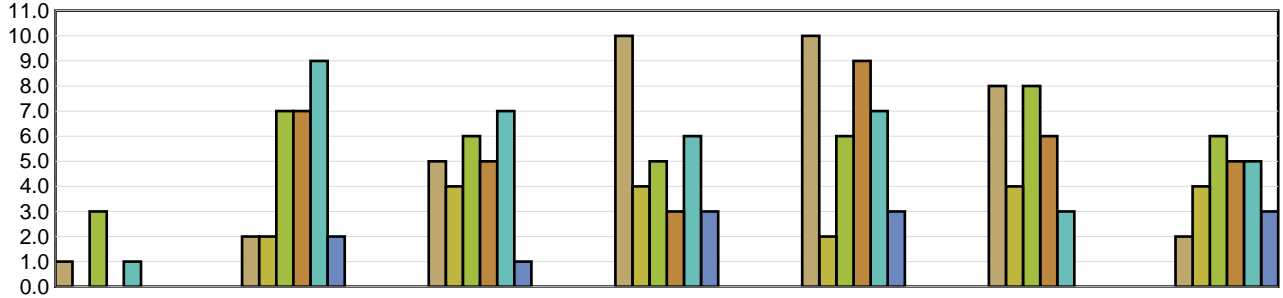
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

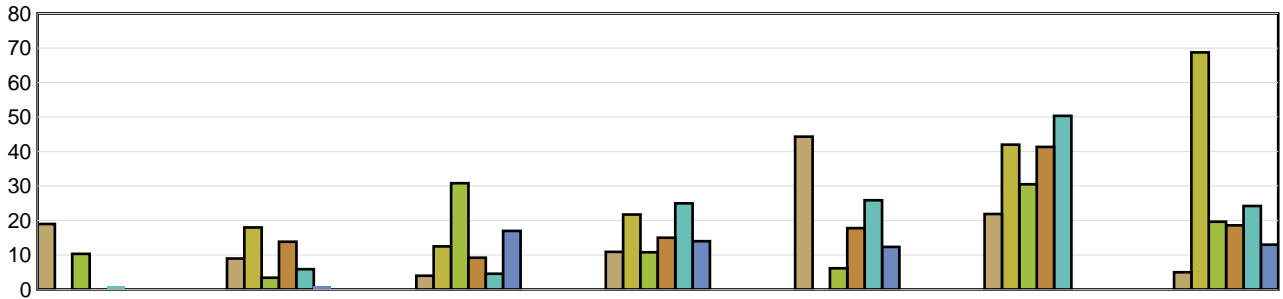
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	2	5	10	10	8	2
2020	N/A	2	4	4	2	4	4
2021	3	7	6	5	6	8	6
2022	N/A	7	5	3	9	6	5
2023	1	9	7	6	7	3	5
2024 YTD	N/A	2	1	3	3	N/A	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	19.00	9.00	4.00	10.90	44.30	21.88	5.00
2020	N/A	18.00	12.50	21.75	0.00	42.00	68.75
2021	10.33	3.43	30.83	10.80	6.17	30.50	19.67
2022	N/A	13.86	9.20	15.00	17.78	41.33	18.60
2023	1.00	5.89	4.57	25.00	25.86	50.33	24.20
2024 YTD	N/A	1.00	17.00	14.00	12.33	N/A	13.00

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	6	7	12	10	12	4	51
Assaults/Violent Acts/Harassment	8	3	6	2	12	4	35
Bodily Reaction and Exertion	8	2	6	7	4	2	29
Struck by Object	5	2	3	6	6	1	23
Overexertion	3	1	4	3	0	0	11

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	51	27.72%	23.78	1,213	\$8,544	\$435,724
Assaults/Violent Acts/Harassment	35	19.02%	23.00	805	\$6,544	\$229,041
Bodily Reaction and Exertion	29	15.76%	16.28	472	\$4,901	\$142,135
Struck by Object	23	12.50%	10.13	233	\$5,083	\$116,915
Overexertion	11	5.98%	33.36	367	\$10,859	\$119,447
All Others	35	19.02%	15.09	528	\$3,559	\$124,582
<b>Totals</b>	<b>184</b>	<b>100.00%</b>	<b>19.66</b>	<b>3,618</b>	<b>\$6,347</b>	<b>\$1,167,844</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	9	5	10	8	9	5	46
Back	9	0	4	8	9	2	32
Foot(Feet)/Ank(s)/Toe(s)	2	1	4	6	9	2	24
Legs	2	1	2	2	6	1	14
Multiple Parts	4	3	4	1	1	0	13

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	46	25.00%	21.59	993	\$7,206	\$331,468
Back	32	17.39%	11.78	377	\$3,651	\$116,826
Foot(Feet)/Ank(s)/Toe(s)	24	13.04%	22.25	534	\$6,148	\$147,546
Legs	14	7.61%	22.43	314	\$9,492	\$132,890
Multiple Parts	13	7.07%	16.54	215	\$4,857	\$63,145
All Others	55	29.89%	21.55	1,185	\$6,836	\$375,969
<b>Totals</b>	<b>184</b>	<b>100.00%</b>	<b>19.66</b>	<b>3,618</b>	<b>\$6,347</b>	<b>\$1,167,844</b>

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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	18	8	22	11	15	7	81
Superficial Wounds	6	4	6	0	11	2	29
Intracranial Injures	6	3	8	6	4	1	28
Oth Traumatic Injuries	4	1	2	7	2	2	18
Fracture/Dislocation/Nerve Damage	1	1	1	6	4	0	13

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	81	44.02%	19.27	1,561	\$5,876	\$475,973
Superficial Wounds	29	15.76%	10.21	296	\$2,910	\$84,378
Intracranial Injures	28	15.22%	22.86	640	\$8,204	\$229,699
Oth Traumatic Injuries	18	9.78%	15.89	286	\$5,649	\$101,675
Fracture/Dislocation/Nerve Damage	13	7.07%	46.77	608	\$14,986	\$194,814
All Others	15	8.15%	15.13	227	\$5,420	\$81,306
<b>Totals</b>	<b>184</b>	<b>100.00%</b>	<b>19.66</b>	<b>3,618</b>	<b>\$6,347</b>	<b>\$1,167,844</b>

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