

Industry Synopsis

Industry: 80106 KINDERGARTENS

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	36	0	\$47,456,754	766	\$304,491	\$0.84
2020	36	1	\$49,332,317	762	\$360,422	\$0.91
2021	39	3	\$47,892,477	962	\$416,235	\$0.93
2022	39	1	\$49,894,961	1,025	\$412,760	\$0.99
2023	39	0	\$55,012,788	1,050	\$509,266	\$1.08
2024 YTD	37	0	\$58,538,466	998	\$711,768	\$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	30	\$4,083	N/A	N/A	4	\$10,538	N/A	N/A	N/A	N/A
2020	30	\$3,910	N/A	N/A	3	\$10,308	N/A	N/A	N/A	N/A
2021	33	\$4,608	N/A	N/A	3	\$10,109	N/A	N/A	N/A	N/A
2022	31	\$4,320	3	\$2,457	3	\$10,836	N/A	N/A	N/A	N/A
2023	29	\$4,249	3	\$1,608	5	\$14,871	N/A	N/A	N/A	N/A
2024 YTD	27	\$3,925	3	\$1,635	5	\$16,037	N/A	N/A	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	67	\$104,224	13	\$56,215	188	24	54	29
2020	33	\$56,935	8	\$36,817	87	15	25	17
2021	89	\$153,423	22	\$80,493	311	43	67	48
2022	64	\$154,559	31	\$124,664	353	29	33	44
2023	70	\$220,910	20	\$167,867	214	33	50	40
2024 YTD	12	\$13,524	4	\$7,612	26	4	8	6

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	10	1	0	2	13
2020	6	1	1	0	8
2021	16	3	2	1	22
2022	18	10	3	0	31
2023	14	4	2	0	20
2024 YTD	3	1	0	0	4

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$35,180	\$69,044	\$0	\$0	\$104,224
2020	\$19,584	\$37,352	\$0	\$0	\$56,935
2021	\$40,210	\$113,213	\$0	\$0	\$153,423
2022	\$49,786	\$102,858	\$1,914	\$0	\$154,559
2023	\$56,451	\$114,797	\$49,663	\$0	\$220,910
2024 YTD	\$4,437	\$9,087	\$0	\$0	\$13,524

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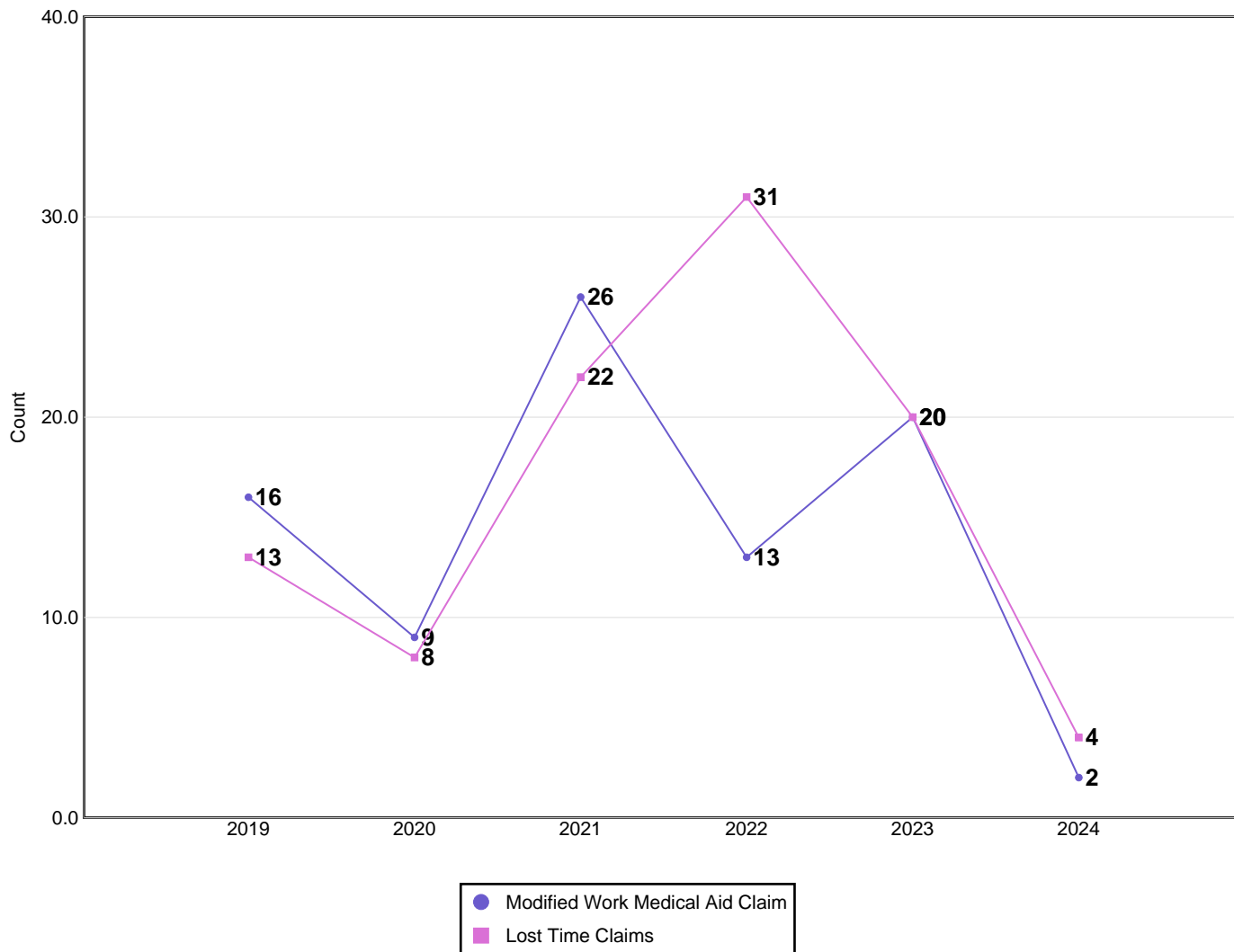
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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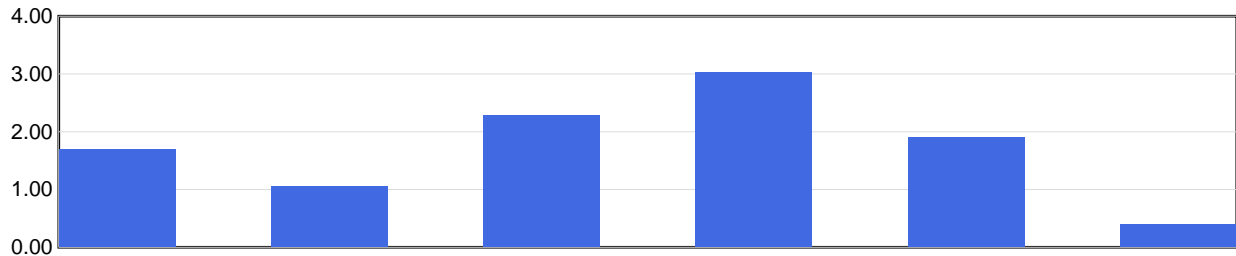
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



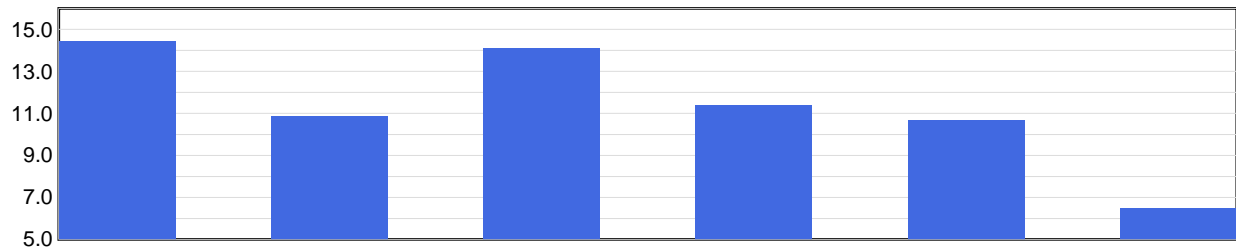
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.70	1.05	2.29	3.02	1.91	0.40

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

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

Severity Rates

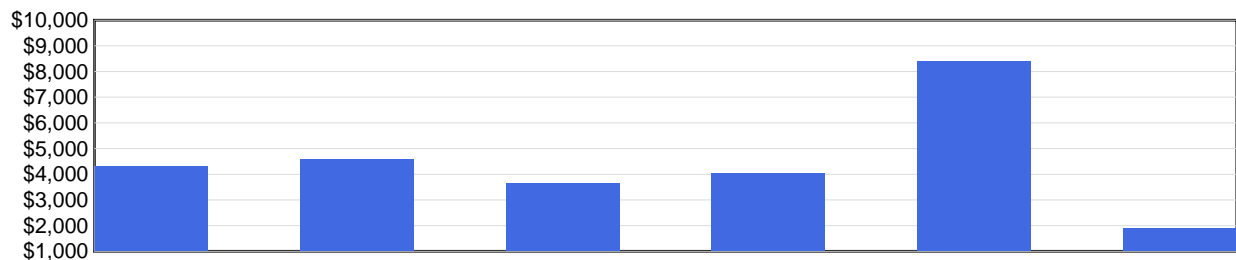
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	14.5	10.9	14.1	11.4	10.7	6.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$4,324	\$4,602	\$3,659	\$4,021	\$8,393	\$1,903

Average Cost Per LTC = Total LTC Costs / Total LTCs

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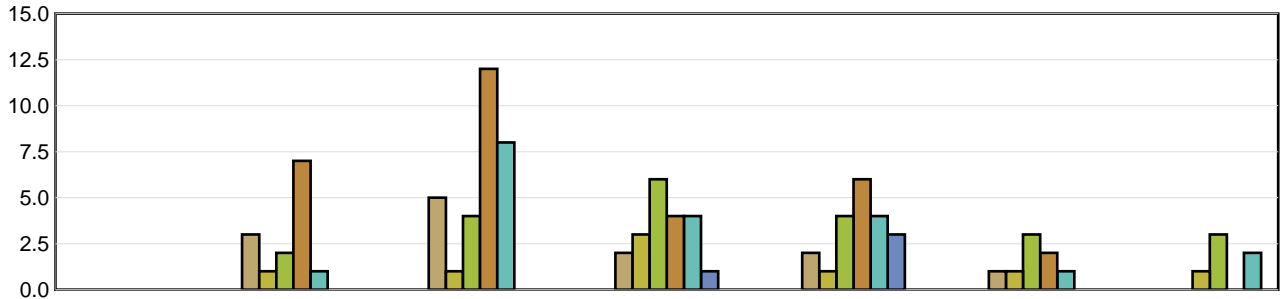
Industry Synopsis

Industry: 80106 KINDERGARTENS

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

Number of LTCs

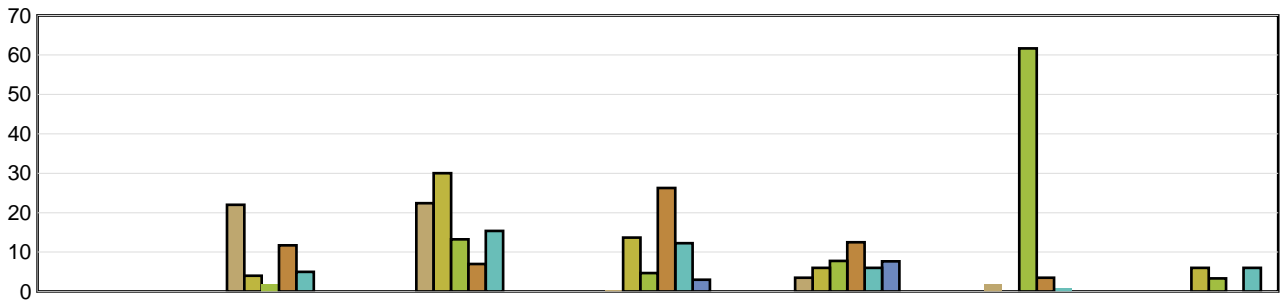
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	3	5	2	2	1	N/A
2020	N/A	1	1	3	1	1	1
2021	N/A	2	4	6	4	3	3
2022	N/A	7	12	4	6	2	N/A
2023	N/A	1	8	4	4	1	2
2024 YTD	N/A	N/A	N/A	1	3	N/A	N/A

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	22.00	22.40	0.50	3.50	2.00	N/A
2020	N/A	4.00	30.00	13.67	6.00	0.00	6.00
2021	N/A	2.00	13.25	4.67	7.75	61.67	3.33
2022	N/A	11.71	7.00	26.25	12.50	3.50	N/A
2023	N/A	5.00	15.38	12.25	6.00	1.00	6.00
2024 YTD	N/A	N/A	N/A	3.00	7.67	N/A	N/A

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	3	3	4	8	1	1	20
Bodily Reaction and Exertion	2	0	3	7	6	1	19
Assaults/Violent Acts/Harassment	4	0	1	5	6	0	16
Struck by Object	3	3	3	1	2	0	12
Overexertion	0	2	5	1	1	1	10

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	20	20.41%	14.10	282	\$3,982	\$79,644
Bodily Reaction and Exertion	19	19.39%	13.74	261	\$7,731	\$146,887
Assaults/Violent Acts/Harassment	16	16.33%	14.19	227	\$4,232	\$67,715
Struck by Object	12	12.24%	11.83	142	\$7,410	\$88,926
Overexertion	10	10.20%	12.80	128	\$5,020	\$50,201
All Others	21	21.43%	6.62	139	\$1,919	\$40,296
Totals	98	100.00%	12.03	1,179	\$4,833	\$473,669

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	5	2	5	8	3	0	23
Back	1	2	4	6	3	2	18
Foot(Feet)/Ank(s)/Toe(s)	1	1	1	4	5	0	12
Knee(s)	0	2	4	3	1	1	11
Body System(s)	1	0	1	6	0	0	8

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	23	23.47%	11.65	268	\$3,744	\$86,112
Back	18	18.37%	11.11	200	\$4,352	\$78,336
Foot(Feet)/Ank(s)/Toe(s)	12	12.24%	6.17	74	\$3,219	\$38,623
Knee(s)	11	11.22%	7.91	87	\$3,398	\$37,378
Body System(s)	8	8.16%	16.00	128	\$3,495	\$27,962
All Others	26	26.53%	16.23	422	\$7,895	\$205,258
Totals	98	100.00%	12.03	1,179	\$4,833	\$473,669

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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	3	3	13	11	11	3	44
Intracranial Injures	4	1	4	5	3	0	17
Oth Traumatic Injuries	2	0	4	2	2	1	11
Superficial Wounds	2	3	0	4	1	0	10
Fracture/Dislocation/Nerve Damage	1	1	0	3	1	0	6

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	44	44.90%	10.98	483	\$5,528	\$243,251
Intracranial Injures	17	17.35%	14.18	241	\$4,421	\$75,154
Oth Traumatic Injuries	11	11.22%	14.27	157	\$3,144	\$34,589
Superficial Wounds	10	10.20%	7.10	71	\$2,571	\$25,711
Fracture/Dislocation/Nerve Damage	6	6.12%	6.33	38	\$5,290	\$31,738
All Others	10	10.20%	18.90	189	\$6,323	\$63,225
Totals	98	100.00%	12.03	1,179	\$4,833	\$473,669

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