

# Industry Synopsis

Industry: 80301 SPECIALTY SCHOOLS - PROFESSIONAL/PERSONAL

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	641	75	\$165,129,228	3,532	\$480,098	\$0.31
2020	627	53	\$163,004,867	3,298	\$502,125	\$0.33
2021	620	63	\$182,182,726	3,808	\$566,205	\$0.33
2022	648	56	\$211,184,897	4,164	\$758,716	\$0.37
2023	680	83	\$237,872,432	4,730	\$935,320	\$0.40
2024 YTD	661	34	\$247,409,616	4,883	\$880,877	\$0.37

\* 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	576	\$49,901	34	\$22,528	27	\$58,673	4	\$34,027	N/A	N/A
2020	561	\$46,588	34	\$22,873	28	\$58,551	4	\$34,992	N/A	N/A
2021	551	\$53,154	34	\$22,782	30	\$65,737	5	\$40,510	N/A	N/A
2022	563	\$49,955	46	\$32,163	31	\$64,819	8	\$64,248	N/A	N/A
2023	597	\$54,816	38	\$27,173	37	\$77,557	8	\$78,327	N/A	N/A
2024 YTD	577	\$54,827	36	\$24,940	39	\$77,690	9	\$89,953	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

# Industry Synopsis

Industry: 80301 SPECIALTY SCHOOLS - PROFESSIONAL/PERSONAL

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	27	\$94,433	10	\$81,542	279	10	17	14
2020	27	\$106,364	12	\$83,991	250	12	15	18
2021	18	\$113,593	7	\$94,651	286	8	11	10
2022	20	\$51,049	4	\$30,865	130	6	16	8
2023	18	\$48,513	6	\$36,985	179	3	12	6
2024 YTD	9	\$10,227	3	\$5,818	43	2	6	5

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	3	5	1	1	10
2020	7	2	1	2	12
2021	4	0	1	2	7
2022	2	0	1	1	4
2023	3	1	1	1	6
2024 YTD	1	2	0	0	3

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$45,627	\$45,896	\$2,910	\$0	\$94,433
2020	\$54,344	\$51,719	\$301	\$0	\$106,364
2021	\$52,508	\$60,754	\$331	\$0	\$113,593
2022	\$19,589	\$31,460	\$0	\$0	\$51,049
2023	\$20,659	\$27,854	\$0	\$0	\$48,513
2024 YTD	\$4,365	\$5,862	\$0	\$0	\$10,227

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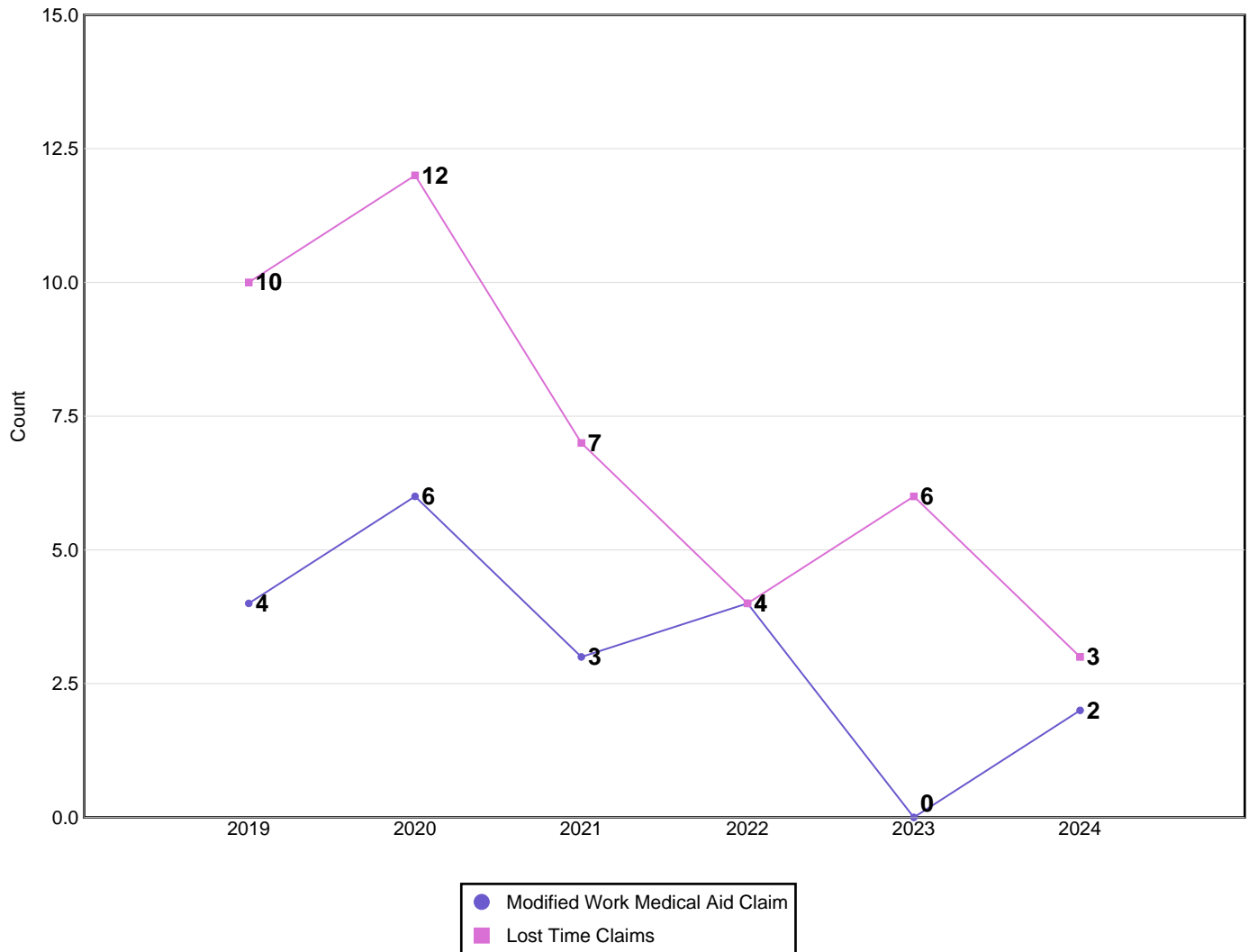
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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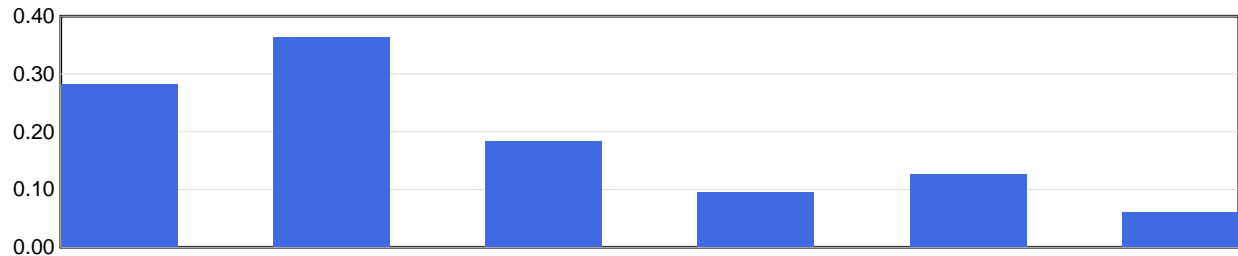
# Industry Synopsis

Industry: 80301 SPECIALTY SCHOOLS - PROFESSIONAL/PERSONAL

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



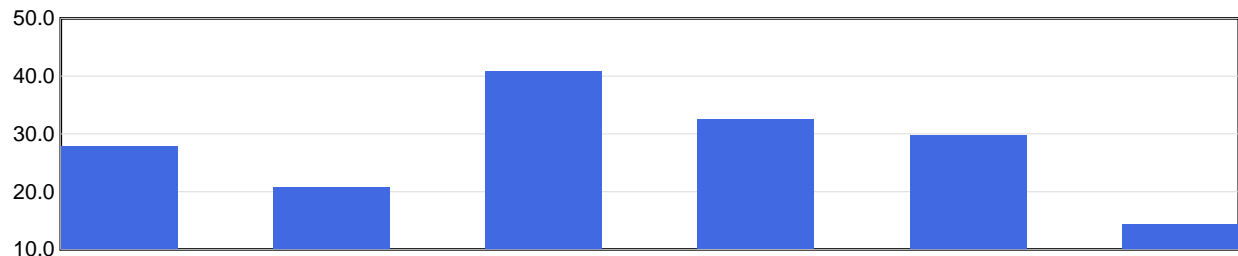
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.28	0.36	0.18	0.10	0.13	0.06

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

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

## Severity Rates

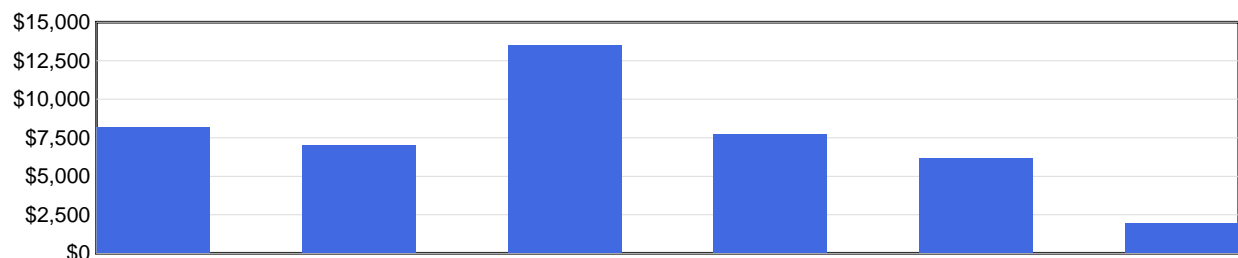
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	27.9	20.8	40.9	32.5	29.8	14.3

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$8,154	\$6,999	\$13,522	\$7,716	\$6,164	\$1,939

Average Cost Per LTC = Total LTC Costs / Total LTCs

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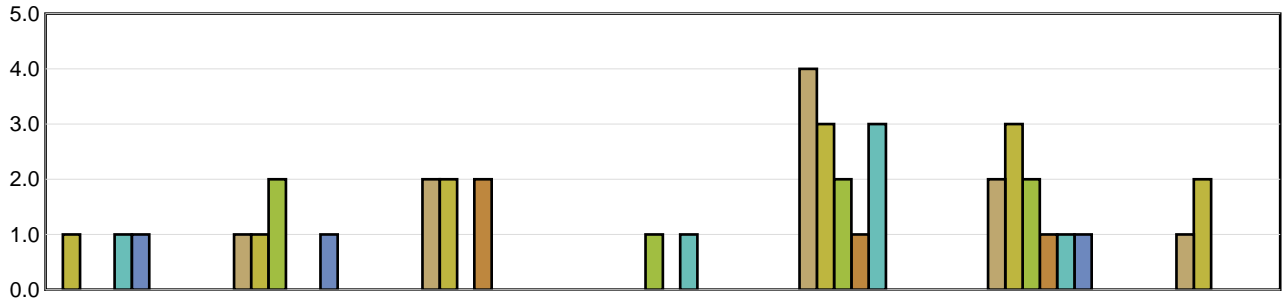
# Industry Synopsis

Industry: 80301 SPECIALTY SCHOOLS - PROFESSIONAL/PERSONAL

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

## Number of LTCs

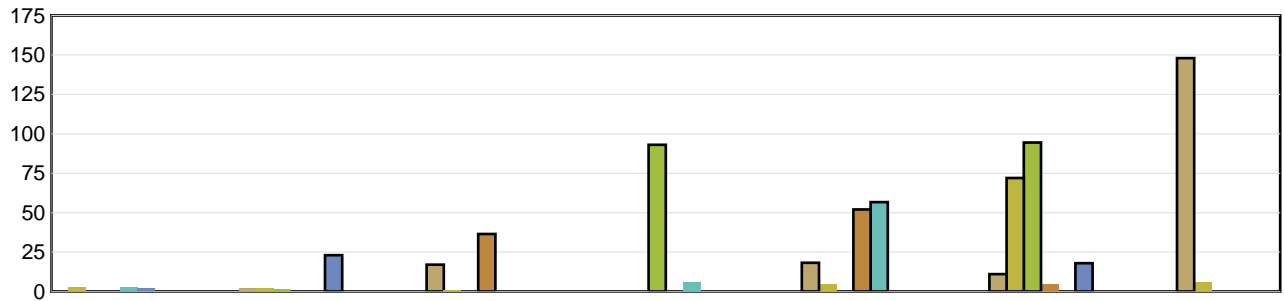
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	2	N/A	4	2	1
2020	1	1	2	N/A	3	3	2
2021	N/A	2	N/A	1	2	2	N/A
2022	N/A	N/A	2	N/A	1	1	N/A
2023	1	N/A	N/A	1	3	1	N/A
2024 YTD	1	1	N/A	N/A	N/A	1	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	2.00	17.00	N/A	18.25	11.00	148.00
2020	3.00	2.00	1.00	N/A	5.00	72.00	6.00
2021	N/A	1.50	N/A	93.00	0.50	94.50	N/A
2022	N/A	N/A	36.50	N/A	52.00	5.00	N/A
2023	3.00	N/A	N/A	6.00	56.67	0.00	N/A
2024 YTD	2.00	23.00	N/A	N/A	N/A	18.00	N/A

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

Industry: 80301 SPECIALTY SCHOOLS - PROFESSIONAL/PERSONAL

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	3	4	1	1	0	15
Bodily Reaction and Exertion	2	1	1	1	2	0	7
Overexertion	2	0	0	1	0	0	3
Slip	0	1	1	0	1	1	4
Assaults/Violent Acts/Harassment	0	2	0	0	0	0	2

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	15	35.71%	38.27	574	\$10,826	\$162,383
Bodily Reaction and Exertion	7	16.67%	11.14	78	\$3,511	\$24,580
Overexertion	3	7.14%	28.00	84	\$6,582	\$19,746
Slip	4	9.52%	45.00	180	\$11,033	\$44,132
Assaults/Violent Acts/Harassment	2	4.76%	50.00	100	\$12,030	\$24,060
All Others	11	26.19%	13.73	151	\$5,359	\$58,949
<b>Totals</b>	<b>42</b>	<b>100.00%</b>	<b>27.79</b>	<b>1,167</b>	<b>\$7,949</b>	<b>\$333,852</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Multiple Parts	2	4	0	1	1	0	8
Trunk	3	0	3	0	0	0	6
Back	2	0	1	1	2	0	6
Body System(s)	0	2	1	0	0	0	3
Foot(Feet)/Ank(s)/Toe(s)	0	0	1	0	1	2	4

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Multiple Parts	8	19.05%	18.00	144	\$5,001	\$40,008
Trunk	6	14.29%	63.33	380	\$17,848	\$107,089
Back	6	14.29%	24.50	147	\$4,020	\$24,121
Body System(s)	3	7.14%	33.67	101	\$8,272	\$24,815
Foot(Feet)/Ank(s)/Toe(s)	4	9.52%	34.50	138	\$6,037	\$24,148
All Others	15	35.71%	17.13	257	\$7,578	\$113,670
<b>Totals</b>	<b>42</b>	<b>100.00%</b>	<b>27.79</b>	<b>1,167</b>	<b>\$7,949</b>	<b>\$333,852</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	6	1	3	1	4	0	15
Oth Traumatic Injuries	1	2	1	1	2	0	7
Fracture/Dislocation/Nerve Damage	1	2	1	0	0	1	5
Superficial Wounds	1	0	1	1	0	1	4
Mental Diseases	0	2	0	0	0	0	2

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	15	35.71%	27.13	407	\$9,242	\$138,631
Oth Traumatic Injuries	7	16.67%	38.29	268	\$6,521	\$45,644
Fracture/Dislocation/Nerve Damage	5	11.90%	28.80	144	\$9,357	\$46,785
Superficial Wounds	4	9.52%	17.75	71	\$4,751	\$19,005
Mental Diseases	2	4.76%	50.00	100	\$12,030	\$24,060
All Others	9	21.43%	19.67	177	\$6,636	\$59,725
<b>Totals</b>	<b>42</b>	<b>100.00%</b>	<b>27.79</b>	<b>1,167</b>	<b>\$7,949</b>	<b>\$333,852</b>

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