

Industry Synopsis

Industry: 80701 Museums/Art Galleries

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	145	5	\$53,033,163	1,261	\$181,432	\$0.31
2020	140	5	\$40,150,421	917	\$165,733	\$0.33
2021	143	4	\$41,698,435	895	\$169,204	\$0.33
2022	139	6	\$50,825,240	935	\$246,533	\$0.37
2023	137	3	\$54,703,610	1,146	\$281,489	\$0.40
2024 YTD	131	0	\$66,024,666	1,343	\$337,385	\$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	124	\$13,148	11	\$7,402	8	\$19,633	N/A	N/A	N/A	N/A
2020	124	\$13,453	7	\$4,337	8	\$16,986	N/A	N/A	N/A	N/A
2021	127	\$15,146	8	\$5,480	8	\$21,073	N/A	N/A	N/A	N/A
2022	119	\$15,175	12	\$9,198	7	\$18,574	N/A	N/A	N/A	N/A
2023	114	\$14,130	11	\$7,727	10	\$19,515	N/A	N/A	N/A	N/A
2024 YTD	109	\$14,721	11	\$9,096	9	\$21,863	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	26	\$76,388	6	\$57,721	31	13	20	14
2020	9	\$27,309	2	\$16,348	113	3	7	4
2021	10	\$30,351	3	\$23,021	114	4	7	6
2022	24	\$86,950	13	\$79,455	337	11	11	16
2023	26	\$114,234	19	\$105,910	243	18	7	24
2024 YTD	3	\$1,728	0	\$0	0	2	3	2

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	5	1	0	0	6
2020	0	1	0	1	2
2021	2	0	0	1	3
2022	8	2	1	2	13
2023	11	5	3	0	19
2024 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$12,155	\$64,233	\$0	\$0	\$76,388
2020	\$10,741	\$16,568	\$0	\$0	\$27,309
2021	\$17,791	\$12,560	\$0	\$0	\$30,351
2022	\$35,887	\$49,454	\$1,608	\$0	\$86,950
2023	\$32,876	\$81,358	\$0	\$0	\$114,234
2024 YTD	\$0	\$1,728	\$0	\$0	\$1,728

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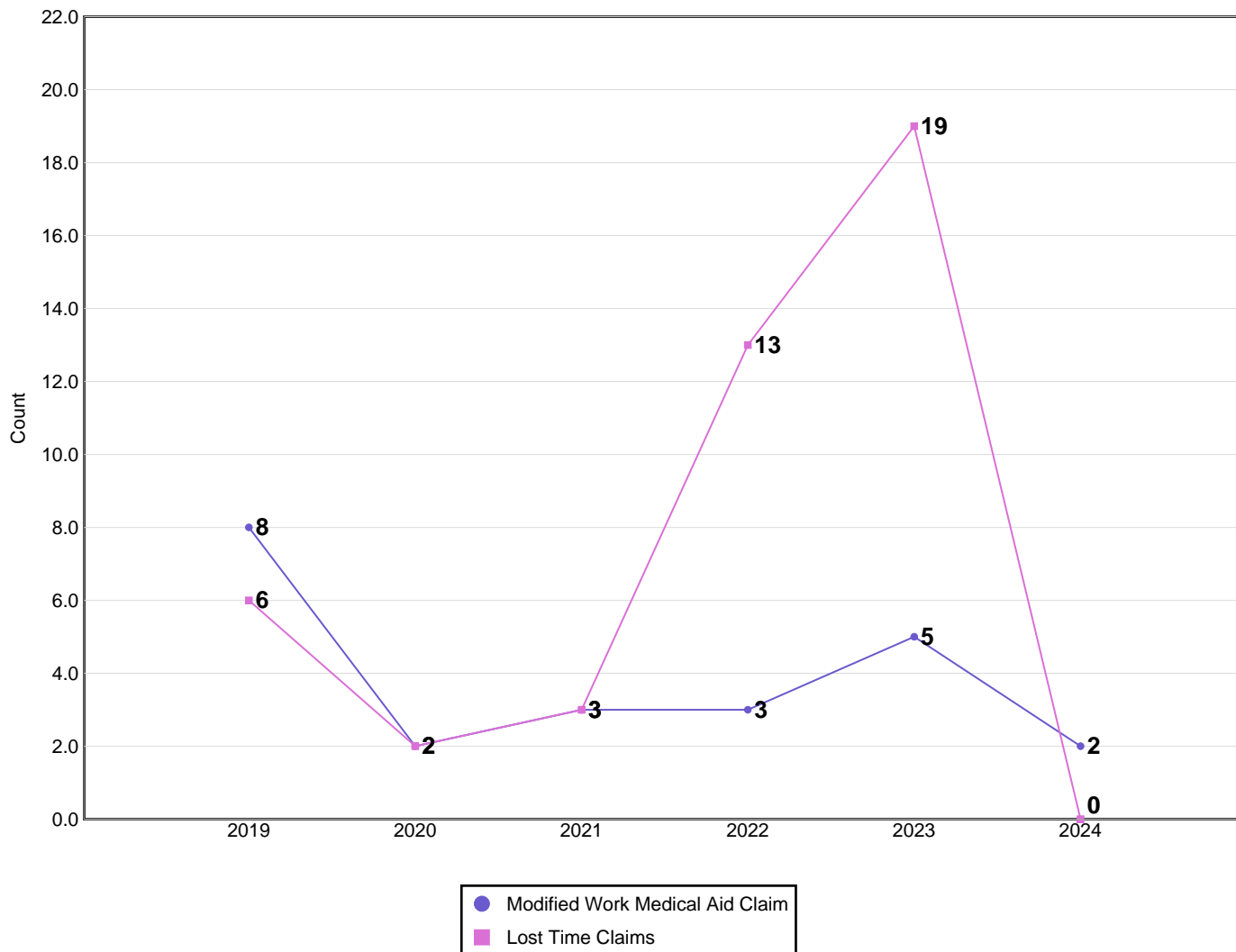
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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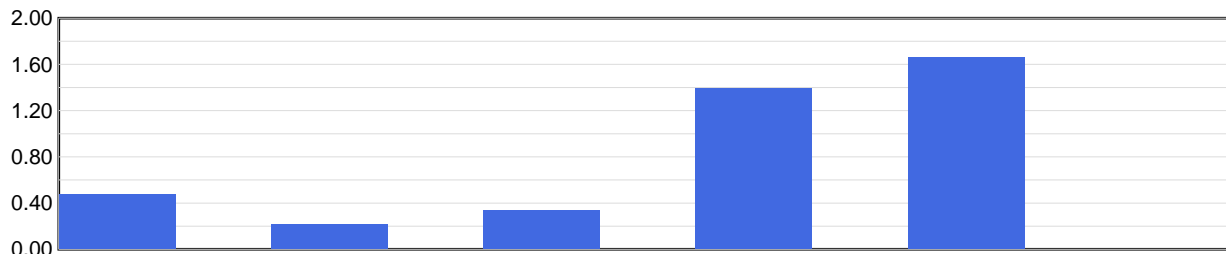
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



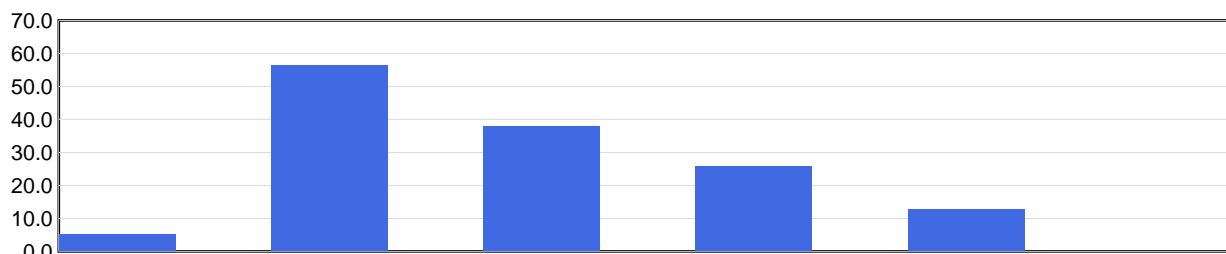
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.48	0.22	0.34	1.39	1.66	0.00

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

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

Severity Rates

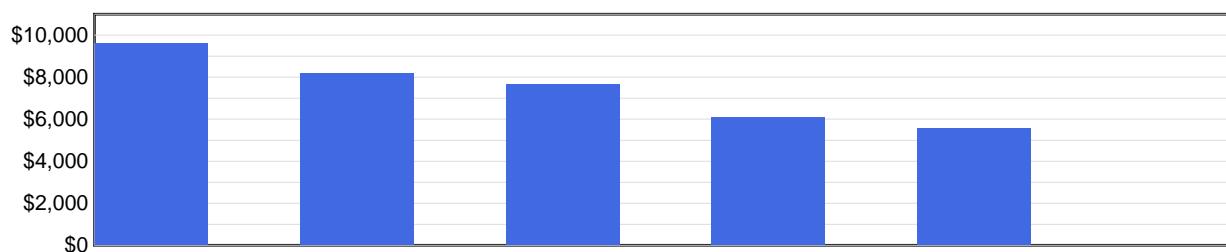
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	5.2	56.5	38.0	25.9	12.8	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$9,620	\$8,174	\$7,674	\$6,112	\$5,574	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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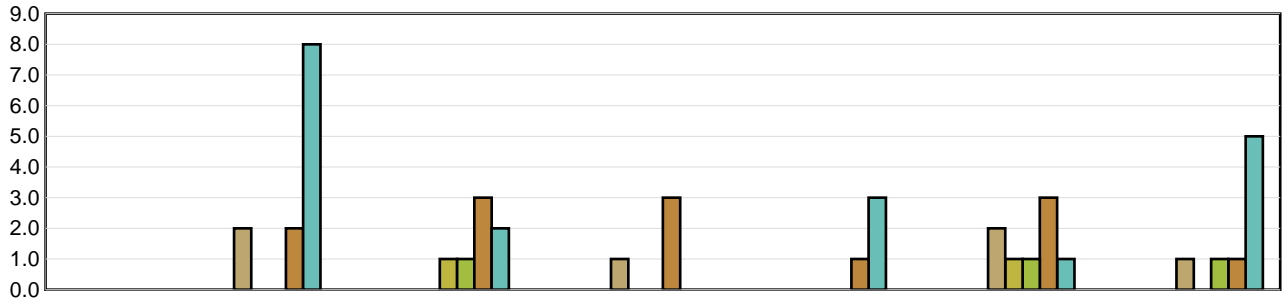
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

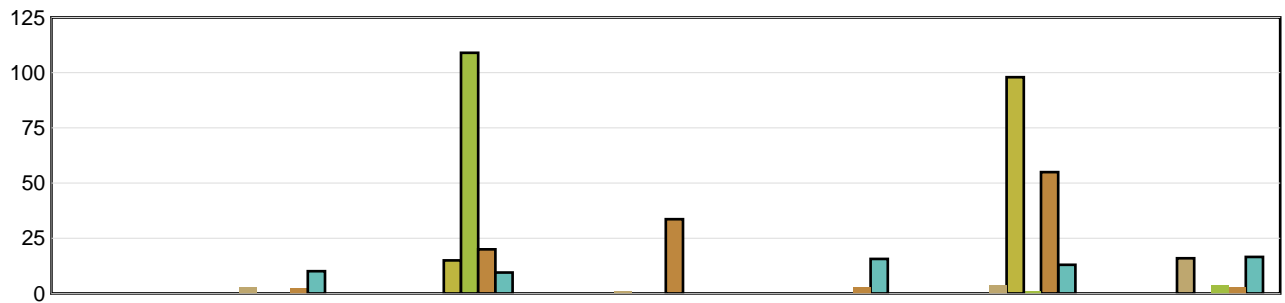
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	N/A	1	N/A	2	1
2020	N/A	N/A	1	N/A	N/A	1	N/A
2021	N/A	N/A	1	N/A	N/A	1	1
2022	N/A	2	3	3	1	3	1
2023	N/A	8	2	N/A	3	1	5
2024 YTD	N/A	N/A	N/A	N/A	N/A	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	3.00	N/A	1.00	N/A	4.00	16.00
2020	N/A	N/A	15.00	N/A	N/A	98.00	N/A
2021	N/A	N/A	109.00	N/A	N/A	1.00	4.00
2022	N/A	2.50	20.00	33.67	3.00	55.00	3.00
2023	N/A	10.13	9.50	N/A	15.67	13.00	16.60
2024 YTD	N/A	N/A	N/A	N/A	N/A	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	2	0	2	7	4	0	15
Bodily Reaction and Exertion	2	0	0	2	4	0	8
Struck against Object	2	1	0	0	2	0	5
Assaults/Violent Acts/Harassment	0	0	1	0	3	0	4
Exposure to Extreme Temperature	0	0	0	1	2	0	3

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	15	34.88%	17.87	268	\$8,401	\$126,008
Bodily Reaction and Exertion	8	18.60%	22.00	176	\$5,157	\$41,258
Struck against Object	5	11.63%	7.80	39	\$8,441	\$42,207
Assaults/Violent Acts/Harassment	4	9.30%	40.25	161	\$7,149	\$28,598
Exposure to Extreme Temperature	3	6.98%	20.33	61	\$3,851	\$11,554
All Others	8	18.60%	16.63	133	\$4,104	\$32,831
Totals	43	100.00%	19.49	838	\$6,569	\$282,456

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	2	0	1	5	5	0	13
Head	1	1	0	1	5	0	8
Arms	0	0	0	3	1	0	4
Knee(s)	0	0	0	0	4	0	4
Hand(s)/Wrist(s)	2	0	0	0	1	0	3

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	13	30.23%	10.15	132	\$2,753	\$35,792
Head	8	18.60%	12.63	101	\$7,670	\$61,357
Arms	4	9.30%	37.00	148	\$9,047	\$36,187
Knee(s)	4	9.30%	14.75	59	\$14,026	\$56,105
Hand(s)/Wrist(s)	3	6.98%	13.33	40	\$8,276	\$24,828
All Others	11	25.58%	32.55	358	\$6,199	\$68,187
Totals	43	100.00%	19.49	838	\$6,569	\$282,456

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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	0	0	0	3	10	0	13
Fracture/Dislocation/Nerve Damage	3	0	0	6	1	0	10
Intracranial Injures	1	1	0	1	2	0	5
Superficial Wounds	1	0	1	1	2	0	5
Mental Diseases	0	0	1	0	1	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	13	30.23%	14.62	190	\$3,427	\$44,545
Fracture/Dislocation/Nerve Damage	10	23.26%	30.80	308	\$12,615	\$126,153
Intracranial Injures	5	11.63%	6.20	31	\$8,312	\$41,560
Superficial Wounds	5	11.63%	5.40	27	\$2,263	\$11,314
Mental Diseases	2	4.65%	55.00	110	\$11,302	\$22,603
All Others	8	18.60%	21.50	172	\$4,535	\$36,281
Totals	43	100.00%	19.49	838	\$6,569	\$282,456

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