

# Industry Synopsis

Industry: 82100 HEALTH CARE SERVICES - PUBLIC

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	1	0	\$6,349,081,573	82,674	\$50,792,653	\$0.80
2020	1	0	\$6,200,887,069	83,282	\$55,807,984	\$0.90
2021	1	0	\$6,579,032,574	84,354	\$65,132,422	\$0.99
2022	1	0	\$6,605,503,174	84,603	\$70,678,884	\$1.07
2023	1	0	\$6,840,626,638	85,224	\$87,560,021	\$1.28
2024 YTD	2	1	\$6,840,713,185	84,513	\$102,610,698	\$1.50

\* 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	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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# Industry Synopsis

Industry: 82100 HEALTH CARE SERVICES - PUBLIC

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	5,055	\$23,822,081	2,811	\$21,511,483	47,484	2,123	2,244	3,351
2020	5,093	\$28,218,412	3,193	\$26,199,743	68,159	2,029	1,900	3,643
2021	5,127	\$33,886,927	3,414	\$32,009,662	94,187	2,130	1,713	3,816
2022	5,553	\$30,529,049	3,999	\$28,953,063	91,967	1,757	1,554	4,295
2023	4,848	\$29,311,708	3,335	\$27,618,356	89,964	1,722	1,513	3,644
2024 YTD	1,049	\$2,131,139	595	\$1,869,006	7,727	268	454	661

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	1,806	589	220	196	2,811
2020	1,676	920	295	302	3,193
2021	1,612	990	355	457	3,414
2022	2,347	924	280	448	3,999
2023	1,846	760	294	435	3,335
2024 YTD	351	163	71	10	595

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$13,534,847	\$10,113,129	\$174,105	\$0	\$23,822,081
2020	\$18,027,446	\$9,574,089	\$105,330	\$511,547	\$28,218,412
2021	\$22,684,397	\$10,878,023	\$76,002	\$248,506	\$33,886,927
2022	\$20,122,830	\$9,572,716	\$121,902	\$711,601	\$30,529,049
2023	\$18,903,080	\$10,300,452	\$108,177	\$0	\$29,311,708
2024 YTD	\$1,383,782	\$746,553	\$804	\$0	\$2,131,139

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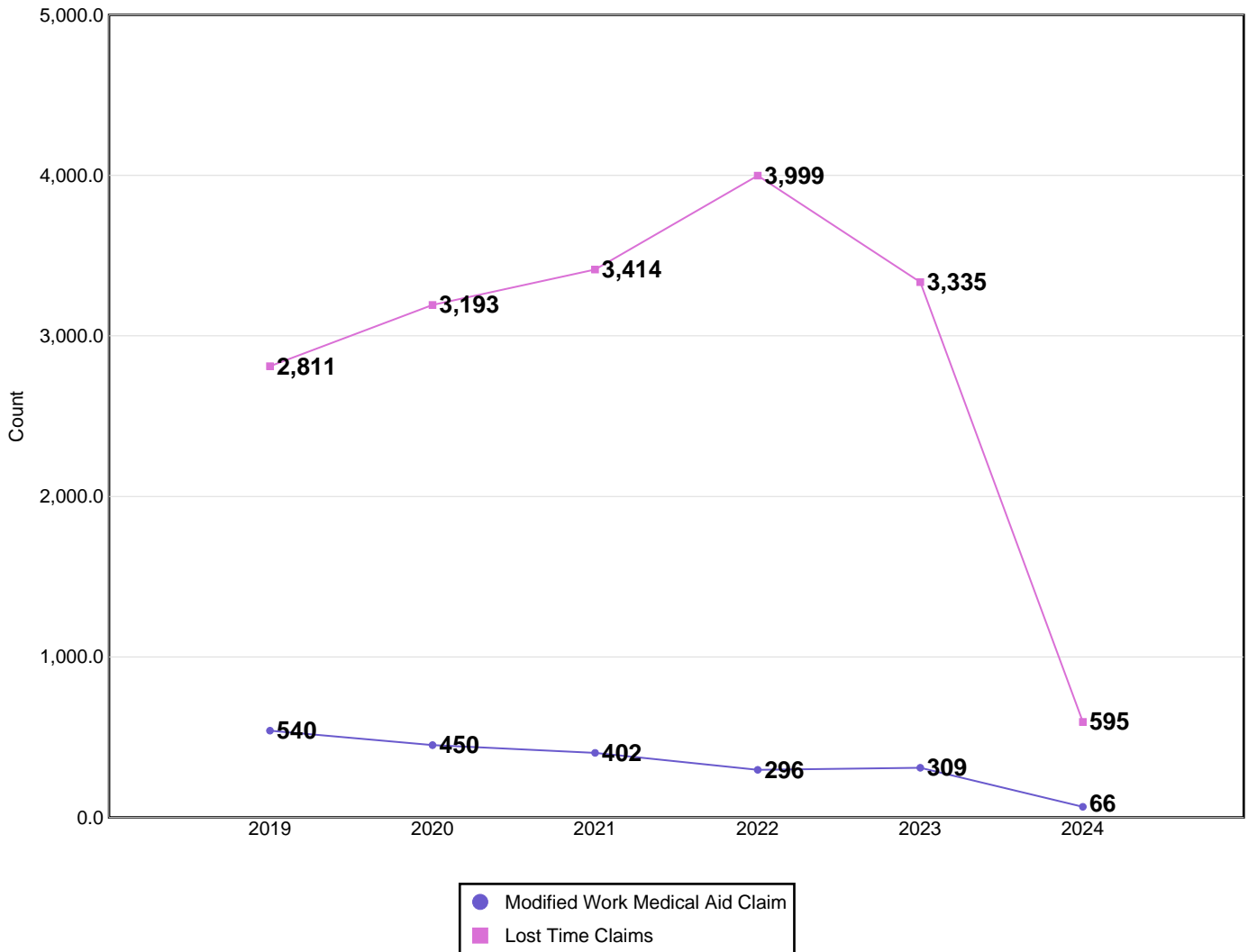
- YTD is January to current month of the current calendar year

# Industry Synopsis

Industry: 82100 HEALTH CARE SERVICES - PUBLIC

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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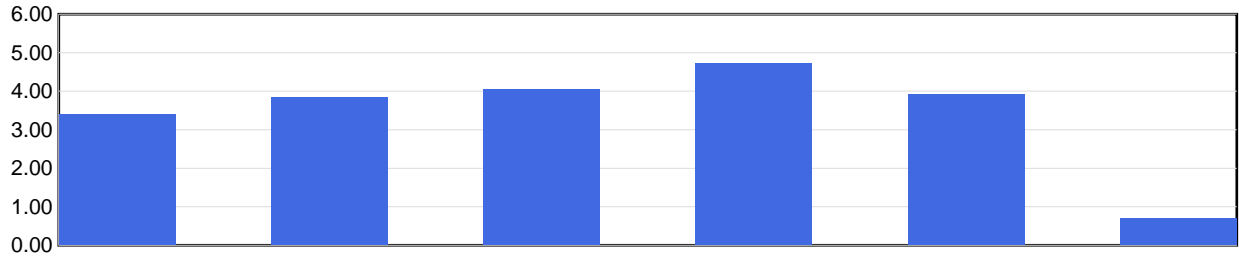
# Industry Synopsis

Industry: 82100 HEALTH CARE SERVICES - PUBLIC

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



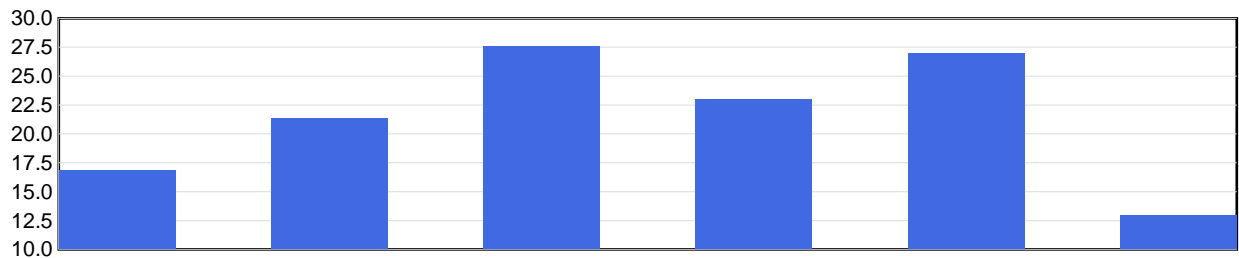
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	3.40	3.83	4.05	4.73	3.91	0.70

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

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

## Severity Rates

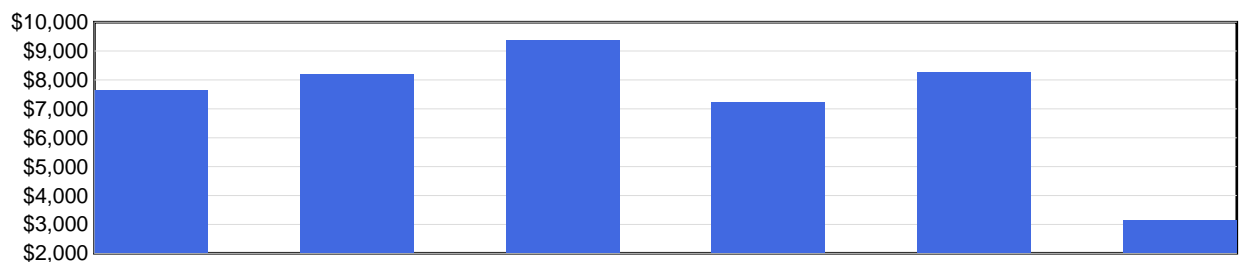
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	16.9	21.3	27.6	23.0	27.0	13.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$7,653	\$8,205	\$9,376	\$7,240	\$8,281	\$3,141

Average Cost Per LTC = Total LTC Costs / Total LTCs

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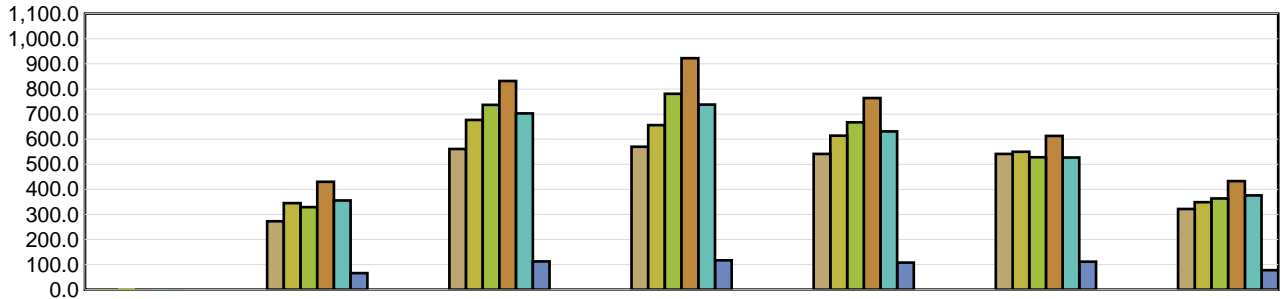
# Industry Synopsis

Industry: 82100 HEALTH CARE SERVICES - PUBLIC

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

## Number of LTCs

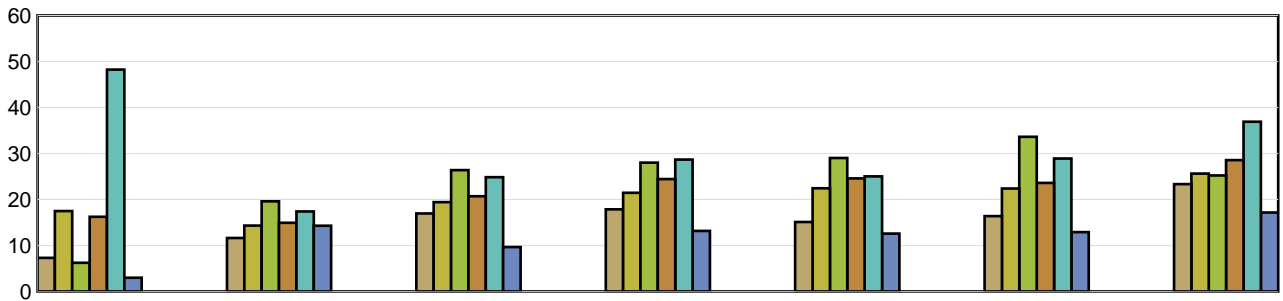
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	3	273	561	570	541	541	322
2020	2	345	677	656	614	550	349
2021	8	329	737	781	667	528	364
2022	4	430	832	923	764	613	433
2023	4	356	703	738	631	527	376
2024 YTD	1	66	113	117	108	112	78

## 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	7.33	11.65	16.98	17.88	15.10	16.38	23.35
2020	17.50	14.34	19.43	21.47	22.45	22.40	25.63
2021	6.25	19.62	26.38	28.01	29.03	33.63	25.23
2022	16.25	14.94	20.72	24.45	24.61	23.61	28.57
2023	48.25	17.40	24.87	28.67	25.02	28.92	36.92
2024 YTD	3.00	14.32	9.65	13.19	12.58	12.91	17.18

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

Industry: 82100 HEALTH CARE SERVICES - PUBLIC

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
Exposure to Harmful Substances	350	858	826	1,648	1,082	102	4,866
Overexertion	886	819	949	803	744	141	4,342
Bodily Reaction and Exertion	443	493	555	455	480	78	2,504
Falls	311	332	314	332	289	120	1,698
Assaults/Violent Acts/Harassment	289	236	309	246	254	46	1,380

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	4,866	28.05%	19.08	92,820	\$5,947	\$28,939,479
Overexertion	4,342	25.03%	20.44	88,730	\$7,522	\$32,662,271
Bodily Reaction and Exertion	2,504	14.43%	26.58	66,562	\$9,585	\$24,001,381
Falls	1,698	9.79%	26.49	44,988	\$8,918	\$15,143,470
Assaults/Violent Acts/Harassment	1,380	7.96%	36.94	50,971	\$12,490	\$17,236,136
All Others	2,557	14.74%	21.28	54,408	\$7,892	\$20,178,576
<b>Totals</b>	<b>17,347</b>	<b>100.00%</b>	<b>22.97</b>	<b>398,479</b>	<b>\$7,965</b>	<b>\$138,161,314</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	342	868	910	1,682	1,121	105	5,028
Back	721	676	774	675	620	141	3,607
Trunk	409	412	454	381	415	72	2,143
Hand(s)/Wrist(s)	188	207	218	181	210	33	1,037
Knee(s)	172	152	151	161	145	41	822

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	5,028	28.98%	26.09	131,182	\$8,316	\$41,812,500
Back	3,607	20.79%	18.94	68,322	\$6,900	\$24,889,548
Trunk	2,143	12.35%	22.87	49,011	\$8,799	\$18,855,409
Hand(s)/Wrist(s)	1,037	5.98%	23.32	24,187	\$7,458	\$7,733,564
Knee(s)	822	4.74%	23.92	19,662	\$8,950	\$7,356,775
All Others	4,710	27.15%	22.53	106,115	\$7,965	\$37,513,517
<b>Totals</b>	<b>17,347</b>	<b>100.00%</b>	<b>22.97</b>	<b>398,479</b>	<b>\$7,965</b>	<b>\$138,161,314</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	1,737	1,628	1,832	1,630	1,567	308	8,702
Systems Disease - Covid 19	0	563	514	1,400	830	74	3,381
Mental Diseases	247	239	360	243	235	21	1,345
Superficial Wounds	211	160	188	191	156	42	948
Oth Traumatic Injuries	160	189	159	154	170	55	887

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	8,702	50.16%	20.68	179,987	\$7,583	\$65,986,524
Systems Disease - Covid 19	3,381	19.49%	10.27	34,713	\$2,179	\$7,368,027
Mental Diseases	1,345	7.75%	73.78	99,228	\$26,271	\$35,334,041
Superficial Wounds	948	5.46%	16.24	15,394	\$5,664	\$5,369,583
Oth Traumatic Injuries	887	5.11%	23.22	20,596	\$8,923	\$7,914,333
All Others	2,084	12.01%	23.30	48,561	\$7,768	\$16,188,805
<b>Totals</b>	<b>17,347</b>	<b>100.00%</b>	<b>22.97</b>	<b>398,479</b>	<b>\$7,965</b>	<b>\$138,161,314</b>

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