

Industry Synopsis

Industry: 82500 PRIVATE MEDICAL/PHYSIOTHERAPY CENTRES

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	861	85	\$979,354,717	15,663	\$2,876,870	\$0.28
2020	1,168	358	\$1,004,218,667	15,246	\$3,137,719	\$0.29
2021	1,152	95	\$1,088,566,328	16,404	\$3,837,136	\$0.34
2022	1,119	110	\$1,113,482,206	16,946	\$4,750,788	\$0.40
2023	1,092	107	\$1,144,865,005	17,245	\$5,837,112	\$0.48
2024 YTD	1,021	23	\$1,184,514,101	17,792	\$8,547,976	\$0.64

* 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	662	\$105,568	101	\$69,050	77	\$149,306	14	\$107,484	7	\$547,947
2020	981	\$137,273	94	\$65,110	73	\$144,304	13	\$109,771	7	\$547,762
2021	934	\$135,536	112	\$76,675	83	\$161,508	16	\$134,026	7	\$580,821
2022	888	\$129,413	117	\$80,471	90	\$182,776	17	\$137,282	7	\$583,539
2023	862	\$123,757	111	\$79,345	96	\$201,910	16	\$137,555	7	\$602,298
2024 YTD	783	\$120,611	118	\$83,874	96	\$201,618	17	\$146,792	7	\$631,620

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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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	373	\$1,318,692	141	\$1,035,914	2,939	151	232	199
2020	317	\$1,200,067	125	\$976,073	2,469	136	192	176
2021	379	\$1,570,537	203	\$1,341,172	4,619	140	176	248
2022	405	\$1,873,575	242	\$1,687,299	5,748	142	163	286
2023	411	\$2,007,510	198	\$1,722,704	4,602	200	213	270
2024 YTD	110	\$207,211	52	\$182,824	736	43	58	66

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	88	30	8	15	141
2020	61	39	15	10	125
2021	108	55	18	22	203
2022	138	57	18	29	242
2023	92	64	25	17	198
2024 YTD	27	20	4	1	52

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$503,569	\$814,958	\$164	\$0	\$1,318,692
2020	\$573,810	\$623,042	\$3,215	\$0	\$1,200,067
2021	\$813,596	\$742,019	\$14,922	\$0	\$1,570,537
2022	\$1,079,620	\$759,798	\$34,157	\$0	\$1,873,575
2023	\$895,278	\$1,084,093	\$28,140	\$0	\$2,007,510
2024 YTD	\$116,658	\$90,554	\$0	\$0	\$207,211

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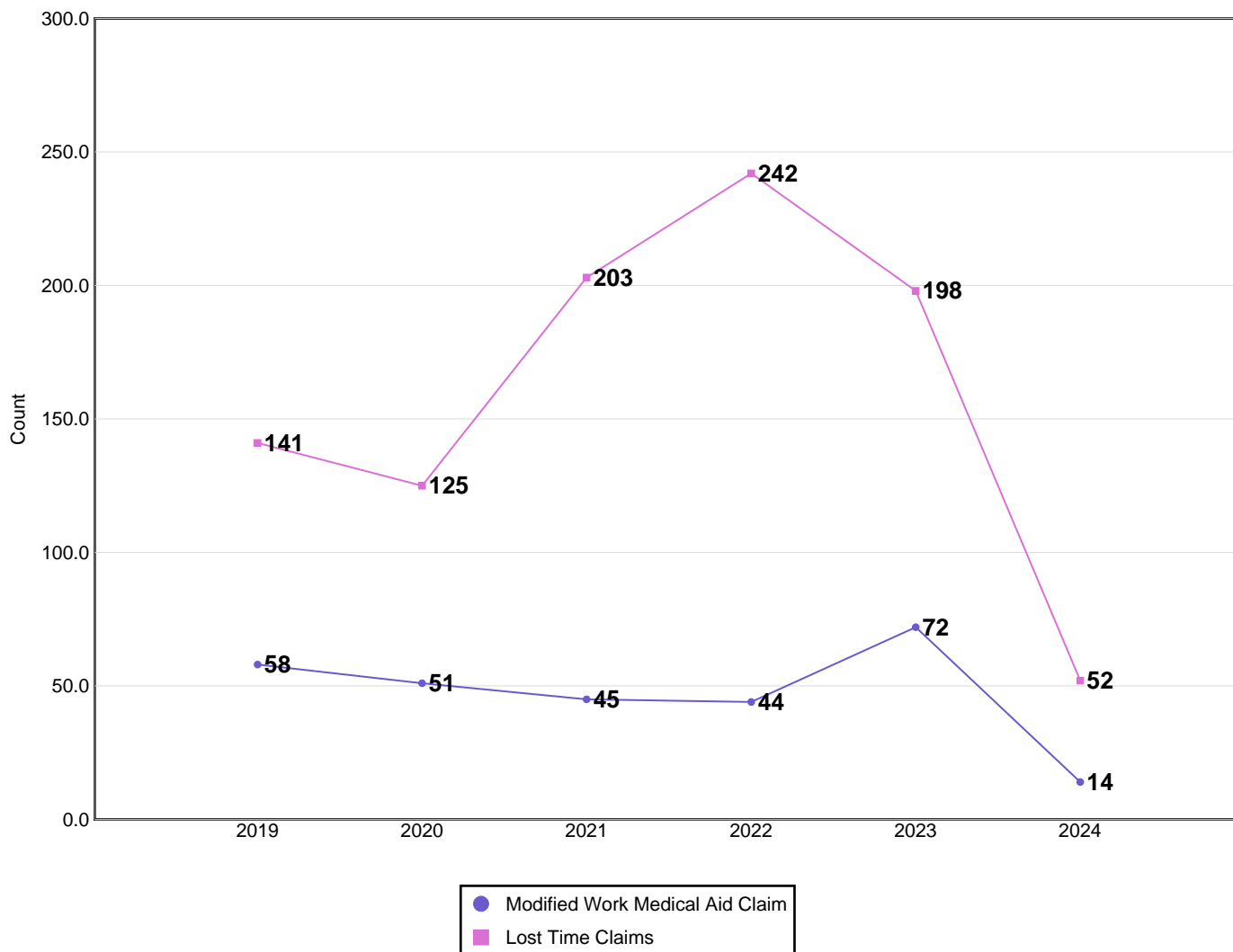
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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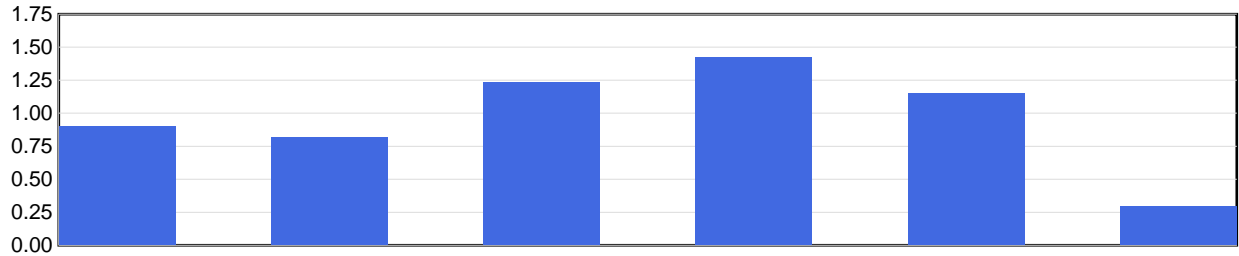
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



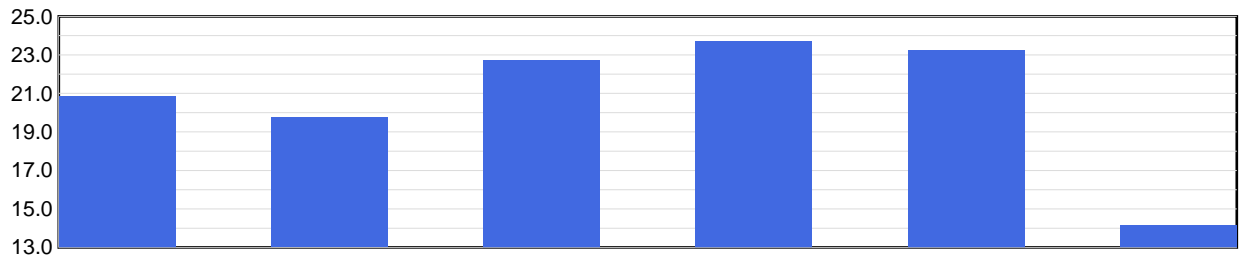
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.90	0.82	1.24	1.43	1.15	0.29

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

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

Severity Rates

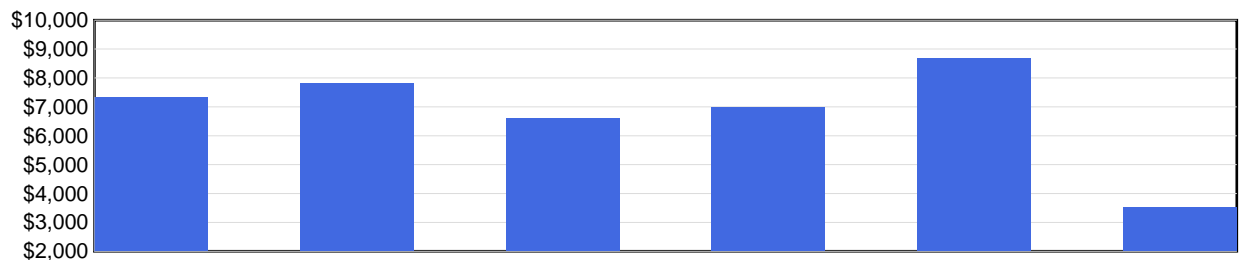
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	20.8	19.8	22.8	23.8	23.2	14.2

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$7,347	\$7,809	\$6,607	\$6,972	\$8,701	\$3,516

Average Cost Per LTC = Total LTC Costs / Total LTCs

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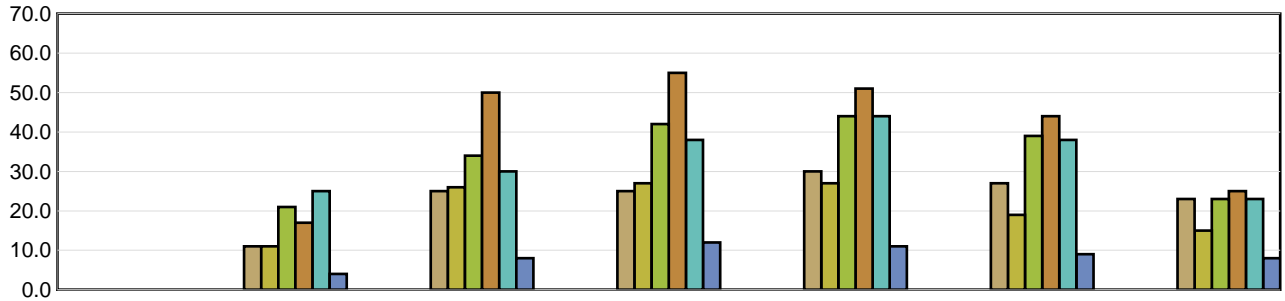
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

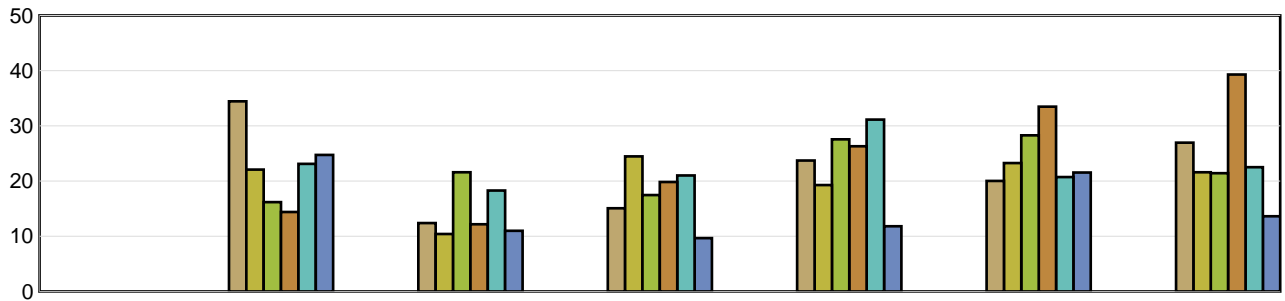
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	11	25	25	30	27	23
2020	N/A	11	26	27	27	19	15
2021	N/A	21	34	42	44	39	23
2022	N/A	17	50	55	51	44	25
2023	N/A	25	30	38	44	38	23
2024 YTD	N/A	4	8	12	11	9	8

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	34.45	12.40	15.08	23.73	20.04	26.96
2020	N/A	22.09	10.42	24.48	19.30	23.26	21.60
2021	N/A	16.19	21.62	17.48	27.57	28.31	21.43
2022	N/A	14.41	12.18	19.84	26.31	33.50	39.32
2023	N/A	23.12	18.30	21.03	31.14	20.74	22.52
2024 YTD	N/A	24.75	11.00	9.67	11.82	21.56	13.63

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
Exposure to Harmful Substances	6	23	42	90	19	5	185
Falls	29	22	40	29	36	13	169
Bodily Reaction and Exertion	29	20	34	34	32	7	156
RMI	24	17	24	20	31	5	121
Overexertion	19	14	22	22	24	7	108

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	185	19.25%	10.22	1,891	\$2,084	\$385,535
Falls	169	17.59%	27.07	4,575	\$9,204	\$1,555,432
Bodily Reaction and Exertion	156	16.23%	29.46	4,595	\$8,726	\$1,361,286
RMI	121	12.59%	21.85	2,644	\$9,284	\$1,123,393
Overexertion	108	11.24%	21.06	2,274	\$7,580	\$818,598
All Others	222	23.10%	23.08	5,123	\$7,666	\$1,701,742
Totals	961	100.00%	21.96	21,102	\$7,228	\$6,945,986

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	5	15	41	88	23	1	173
Back	24	19	33	35	35	13	159
Hand(s)/Wrist(s)	16	22	17	18	22	5	100
Trunk	22	5	20	23	19	9	98
Head	14	14	14	13	23	1	79

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	173	18.00%	17.08	2,954	\$3,629	\$627,875
Back	159	16.55%	23.86	3,794	\$7,054	\$1,121,571
Hand(s)/Wrist(s)	100	10.41%	25.67	2,567	\$7,685	\$768,511
Trunk	98	10.20%	21.07	2,065	\$8,777	\$860,165
Head	79	8.22%	21.43	1,693	\$9,739	\$769,381
All Others	352	36.63%	22.81	8,029	\$7,950	\$2,798,482
Totals	961	100.00%	21.96	21,102	\$7,228	\$6,945,986

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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	73	61	95	90	91	31	441
Systems Disease - Covid 19	0	11	22	79	7	1	120
Oth Traumatic Injuries	5	5	22	15	15	5	67
Superficial Wounds	16	4	15	13	15	5	68
Intracranial Injures	8	11	4	7	17	1	48

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	441	45.89%	24.66	10,874	\$8,156	\$3,596,678
Systems Disease - Covid 19	120	12.49%	8.26	991	\$1,235	\$148,206
Oth Traumatic Injuries	67	6.97%	19.18	1,285	\$6,334	\$424,364
Superficial Wounds	68	7.08%	20.18	1,372	\$6,063	\$412,274
Intracranial Injures	48	4.99%	20.92	1,004	\$10,939	\$525,090
All Others	217	22.58%	25.70	5,576	\$8,476	\$1,839,374
Totals	961	100.00%	21.96	21,102	\$7,228	\$6,945,986

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