

Industry Synopsis

Industry: 82701 Health/Allied Services - Miscellaneous

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	44	3	\$69,467,344	1,315	\$198,059	\$0.27
2020	46	1	\$71,747,562	1,438	\$181,204	\$0.28
2021	49	4	\$83,456,822	1,515	\$251,517	\$0.33
2022	52	3	\$87,027,545	1,602	\$322,922	\$0.39
2023	52	2	\$86,044,474	1,671	\$461,958	\$0.46
2024 YTD	51	0	\$93,381,105	1,831	\$679,405	\$0.62

* 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	27	\$3,654	3	\$2,144	12	\$22,696	N/A	N/A	N/A	N/A
2020	30	\$4,299	3	\$2,286	11	\$21,089	N/A	N/A	N/A	N/A
2021	33	\$4,936	N/A	N/A	13	\$23,817	N/A	N/A	N/A	N/A
2022	36	\$5,936	N/A	N/A	12	\$22,840	N/A	N/A	N/A	N/A
2023	37	\$6,513	N/A	N/A	12	\$23,852	N/A	N/A	N/A	N/A
2024 YTD	34	\$5,948	N/A	N/A	11	\$21,575	3	\$27,200	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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 82701 Health/Allied Services - Miscellaneous

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	36	\$93,215	13	\$70,477	201	13	23	20
2020	26	\$157,854	15	\$149,845	491	10	11	18
2021	39	\$193,256	21	\$181,213	587	15	18	23
2022	29	\$59,948	12	\$41,818	171	8	17	15
2023	43	\$196,732	25	\$172,193	612	20	18	29
2024 YTD	12	\$12,289	6	\$9,051	45	6	6	9

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	9	2	1	1	13
2020	7	3	2	3	15
2021	10	5	3	3	21
2022	8	2	1	1	12
2023	11	9	2	3	25
2024 YTD	4	2	0	0	6

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$35,588	\$57,306	\$322	\$0	\$93,215
2020	\$107,315	\$50,539	\$0	\$0	\$157,854
2021	\$119,217	\$73,066	\$974	\$0	\$193,256
2022	\$29,154	\$30,794	\$0	\$0	\$59,948
2023	\$98,103	\$98,628	\$0	\$0	\$196,732
2024 YTD	\$5,517	\$6,771	\$0	\$0	\$12,289

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

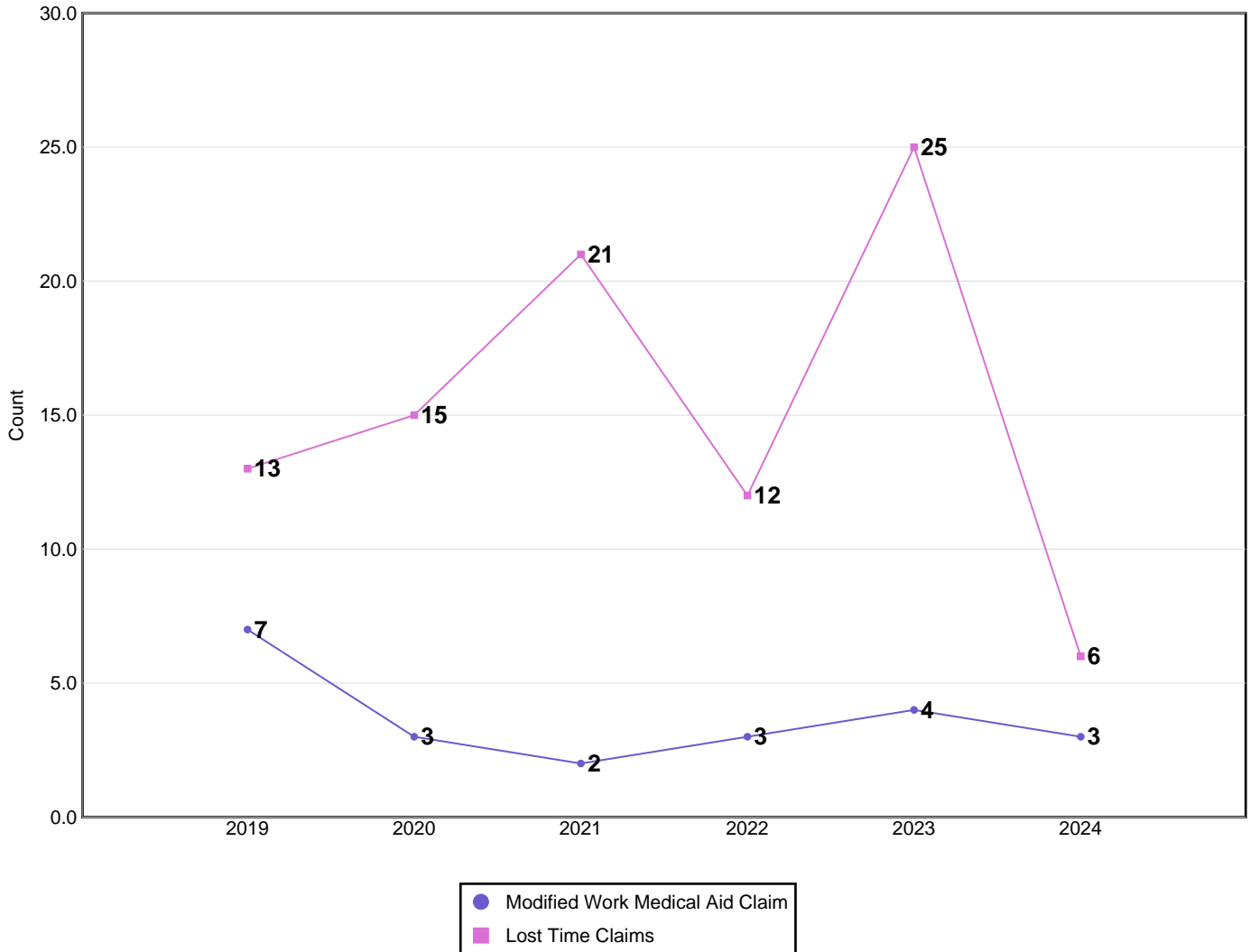
- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 82701 Health/Allied Services - Miscellaneous

Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

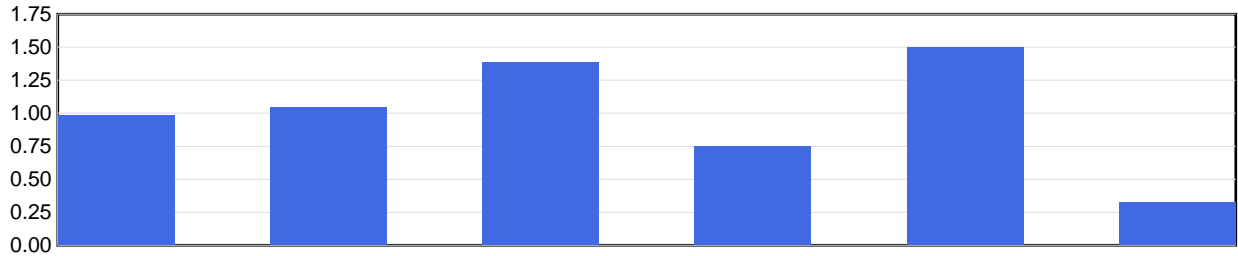
Industry Synopsis

Industry: 82701 Health/Allied Services - Miscellaneous

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



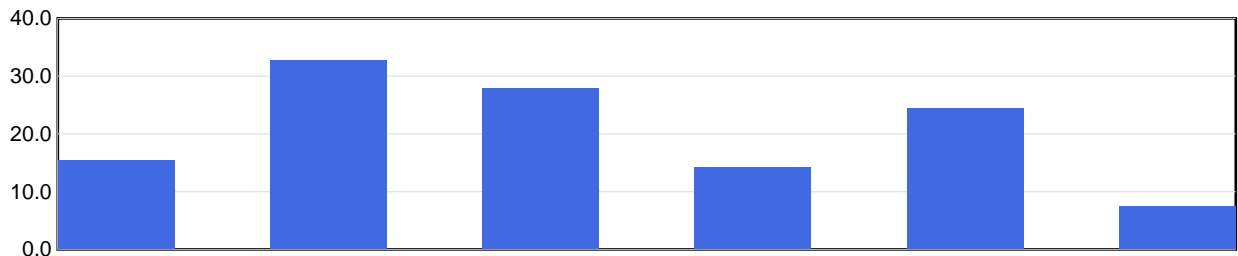
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.99	1.04	1.39	0.75	1.50	0.33

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

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

Severity Rates

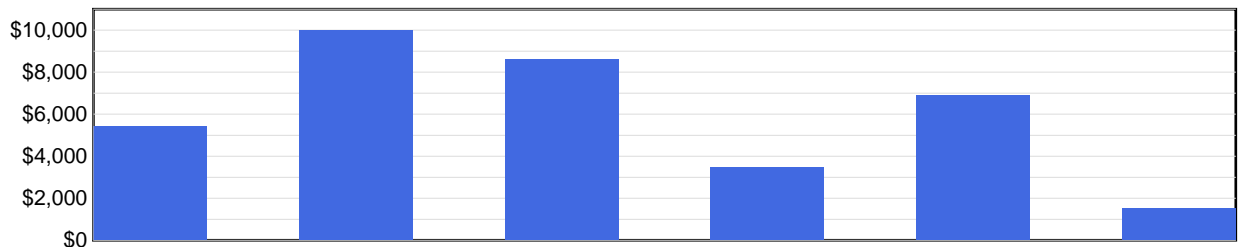
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	15.5	32.7	28.0	14.3	24.5	7.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$5,421	\$9,990	\$8,629	\$3,485	\$6,888	\$1,509

Average Cost Per LTC = Total LTC Costs / Total LTCs

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

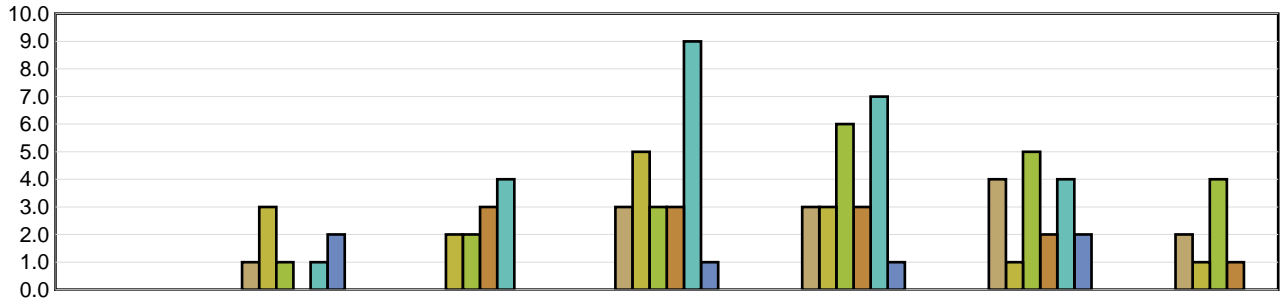
Industry Synopsis

Industry: 82701 Health/Allied Services - Miscellaneous

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

Number of LTCs

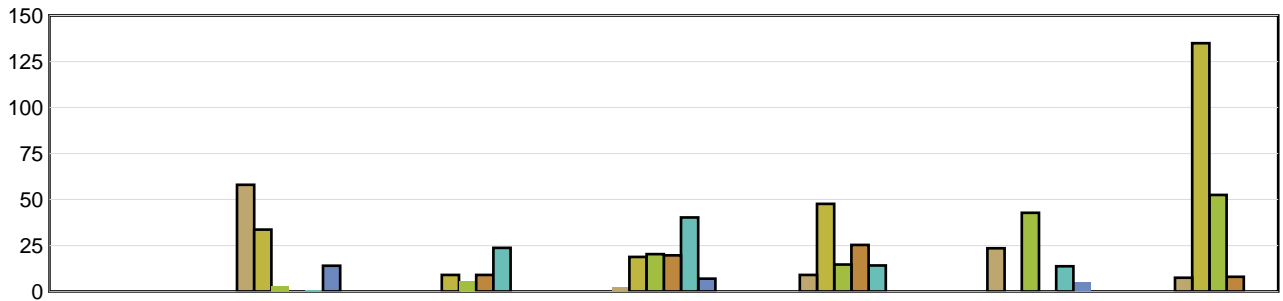
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	N/A	3	3	4	2
2020	N/A	3	2	5	3	1	1
2021	N/A	1	2	3	6	5	4
2022	N/A	N/A	3	3	3	2	1
2023	N/A	1	4	9	7	4	N/A
2024 YTD	N/A	2	N/A	1	1	2	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	58.00	N/A	2.33	9.00	23.50	7.50
2020	N/A	33.67	9.00	18.80	47.67	0.00	135.00
2021	N/A	3.00	5.50	20.33	14.67	42.80	52.50
2022	N/A	N/A	9.00	19.67	25.33	0.50	8.00
2023	N/A	1.00	23.75	40.22	14.14	13.75	N/A
2024 YTD	N/A	14.00	N/A	7.00	0.00	5.00	N/A

LTCs with no birthdate recorded are not included in band subtotals

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 82701 Health/Allied Services - Miscellaneous

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
Overexertion	2	2	8	3	8	0	23
Falls	5	4	4	3	4	1	21
Bodily Reaction and Exertion	1	1	2	0	5	1	10
Assaults/Violent Acts/Harassment	0	0	1	2	4	1	8
Exposure to Harmful Substances	0	5	3	0	0	0	8

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	23	25.00%	22.65	521	\$7,030	\$161,688
Falls	21	22.83%	27.33	574	\$6,916	\$145,235
Bodily Reaction and Exertion	10	10.87%	32.80	328	\$5,702	\$57,021
Assaults/Violent Acts/Harassment	8	8.70%	27.00	216	\$7,636	\$61,085
Exposure to Harmful Substances	8	8.70%	8.75	70	\$5,174	\$41,390
All Others	22	23.91%	18.09	398	\$7,190	\$158,179
Totals	92	100.00%	22.90	2,107	\$6,789	\$624,598

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	3	6	6	1	5	2	23
Hand(s)/Wrist(s)	2	0	1	5	2	1	11
Foot(Feet)/Ank(s)/Toe(s)	0	0	4	0	5	0	9
Body System(s)	0	4	4	0	0	0	8
Head	1	0	0	3	4	0	8

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	23	25.00%	15.26	351	\$4,944	\$113,711
Hand(s)/Wrist(s)	11	11.96%	16.27	179	\$4,647	\$51,114
Foot(Feet)/Ank(s)/Toe(s)	9	9.78%	23.78	214	\$6,986	\$62,875
Body System(s)	8	8.70%	28.00	224	\$6,942	\$55,533
Head	8	8.70%	2.88	23	\$1,005	\$8,036
All Others	33	35.87%	33.82	1,116	\$10,101	\$333,329
Totals	92	100.00%	22.90	2,107	\$6,789	\$624,598

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 82701 Health/Allied Services - Miscellaneous

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	7	12	4	14	5	48
Oth Traumatic Injuries	2	1	3	2	3	0	11
Superficial Wounds	2	1	1	1	2	1	8
Systems Disease - Covid 19	0	4	3	0	0	0	7
Fracture/Dislocation/Nerve Damage	1	0	1	0	2	0	4

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	48	52.17%	24.29	1,166	\$6,598	\$316,685
Oth Traumatic Injuries	11	11.96%	30.55	336	\$4,966	\$54,631
Superficial Wounds	8	8.70%	10.63	85	\$3,711	\$29,690
Systems Disease - Covid 19	7	7.61%	10.00	70	\$710	\$4,969
Fracture/Dislocation/Nerve Damage	4	4.35%	26.50	106	\$12,959	\$51,834
All Others	14	15.22%	24.57	344	\$11,913	\$166,788
Totals	92	100.00%	22.90	2,107	\$6,789	\$624,598

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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