

Industry Synopsis

Industry: 82705 HEALTH CARE SERVICES - PRIVATE

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	19	0	\$541,899,149	7,365	\$5,327,021	\$0.87
2020	19	0	\$521,360,597	7,153	\$6,141,987	\$0.97
2021	19	0	\$541,315,702	7,173	\$6,906,762	\$1.07
2022	19	0	\$545,156,346	6,887	\$6,543,545	\$1.14
2023	20	1	\$577,066,945	7,226	\$7,731,194	\$1.36
2024 YTD	19	0	\$597,664,525	7,608	\$9,509,786	\$1.59

* 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	5	\$15,761	6	\$75,072	6	\$449,651
2020	N/A	N/A	N/A	N/A	5	\$15,220	7	\$91,056	5	\$414,034
2021	N/A	N/A	N/A	N/A	4	\$10,671	8	\$100,799	5	\$429,104
2022	N/A	N/A	N/A	N/A	4	\$10,329	8	\$98,871	5	\$434,922
2023	N/A	N/A	N/A	N/A	5	\$12,217	7	\$81,034	6	\$483,667
2024 YTD	N/A	N/A	N/A	N/A	5	\$12,898	7	\$83,871	6	\$500,635

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	666	\$2,294,315	396	\$2,105,131	3,725	261	270	442
2020	857	\$2,947,114	582	\$2,727,309	8,683	234	275	622
2021	567	\$2,697,954	383	\$2,561,198	6,485	226	184	409
2022	849	\$3,067,093	643	\$2,898,270	8,353	251	206	682
2023	648	\$3,298,126	433	\$3,085,077	9,176	207	215	461
2024 YTD	154	\$283,813	102	\$257,263	949	37	52	109

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	307	61	17	11	396
2020	304	221	31	26	582
2021	231	98	30	24	383
2022	461	113	41	28	643
2023	291	70	30	42	433
2024 YTD	70	27	4	1	102

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,216,460	\$1,073,325	\$4,530	\$0	\$2,294,315
2020	\$1,939,523	\$1,001,938	\$5,653	\$0	\$2,947,114
2021	\$1,553,591	\$1,142,720	\$1,642	\$0	\$2,697,954
2022	\$1,982,428	\$1,067,582	\$17,082	\$0	\$3,067,093
2023	\$2,014,094	\$1,273,751	\$10,281	\$0	\$3,298,126
2024 YTD	\$198,555	\$85,258	\$0	\$0	\$283,813

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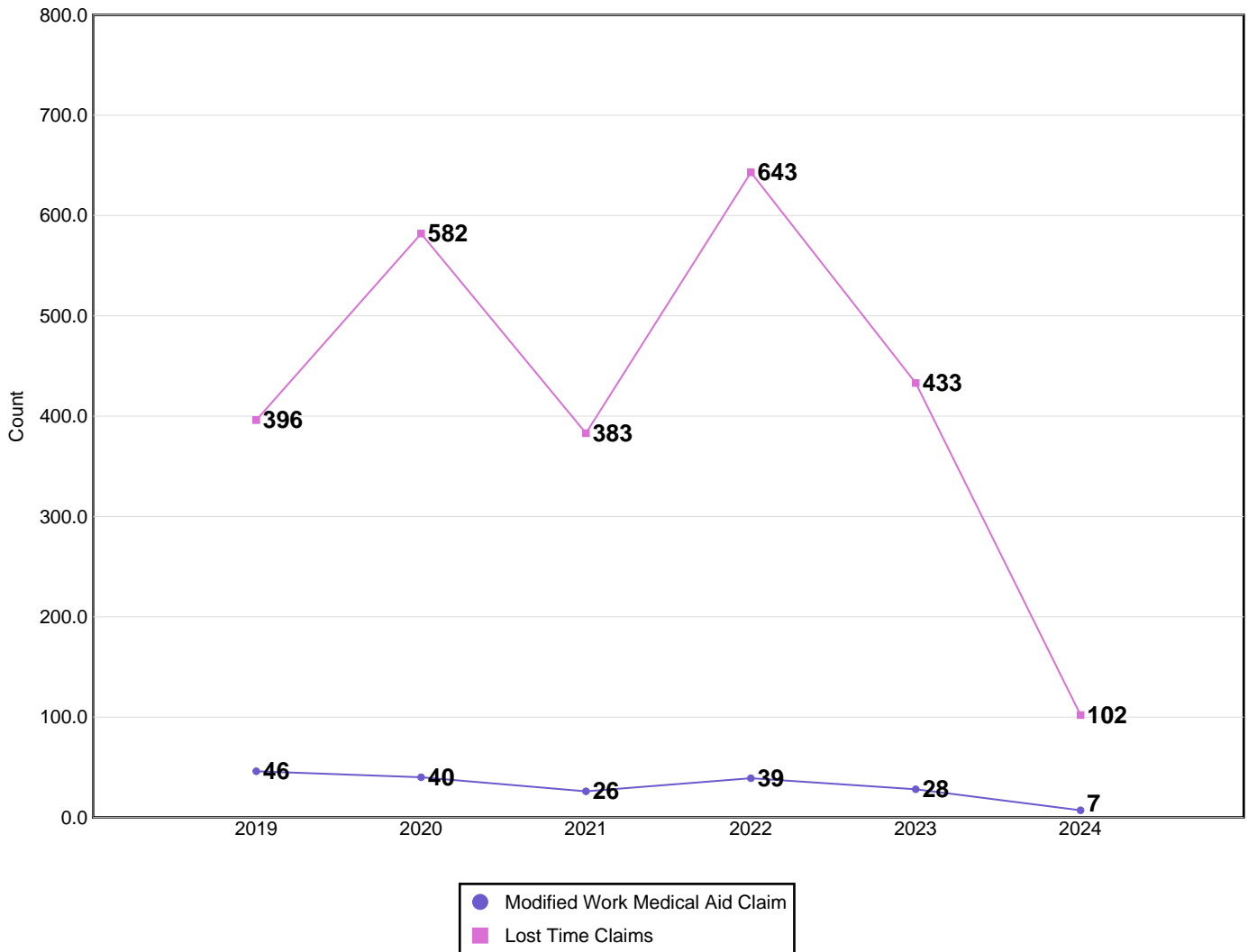
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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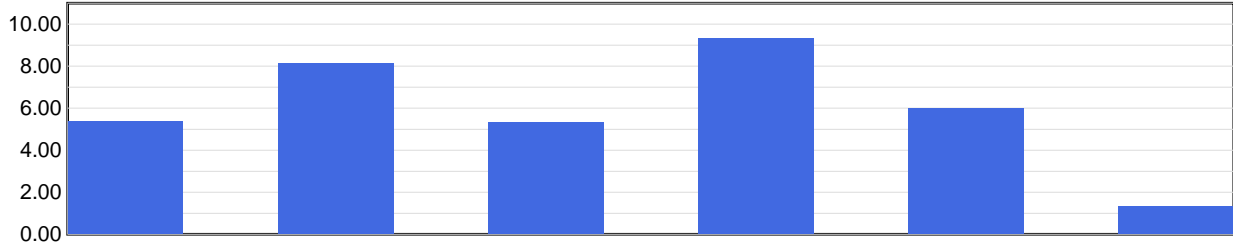
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



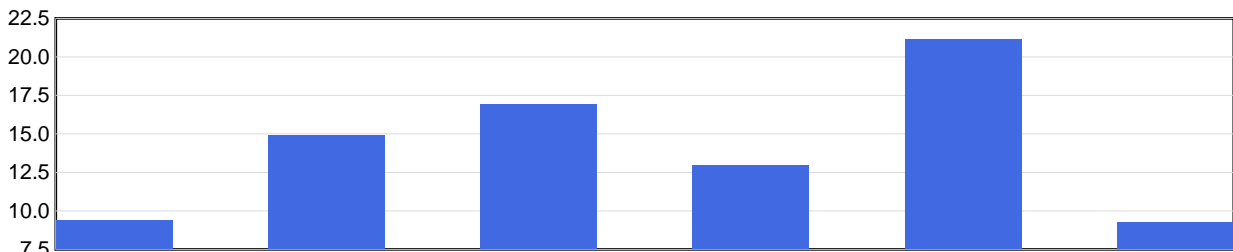
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	5.38	8.14	5.34	9.34	5.99	1.34

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

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

Severity Rates

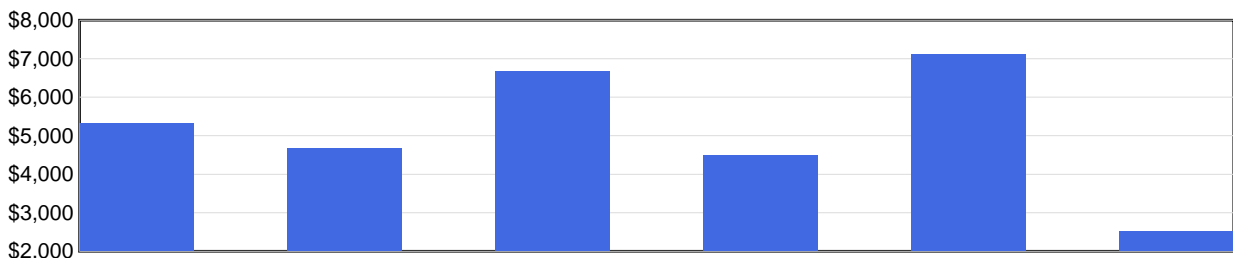
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	9.4	14.9	16.9	13.0	21.2	9.3

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$5,316	\$4,686	\$6,687	\$4,507	\$7,125	\$2,522

Average Cost Per LTC = Total LTC Costs / Total LTCs

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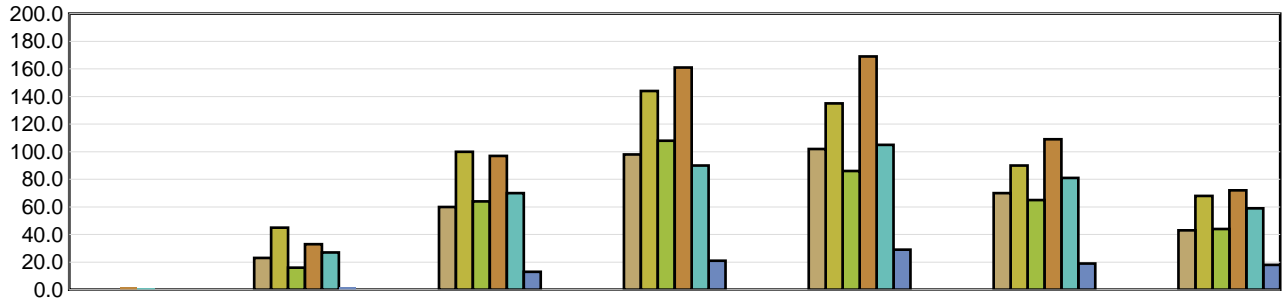
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

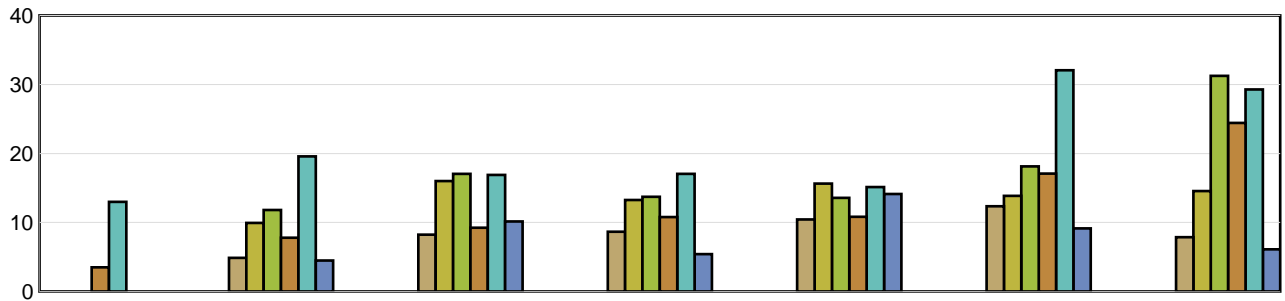
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	23	60	98	102	70	43
2020	N/A	45	100	144	135	90	68
2021	N/A	16	64	108	86	65	44
2022	2	33	97	161	169	109	72
2023	1	27	70	90	105	81	59
2024 YTD	N/A	2	13	21	29	19	18

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	4.87	8.25	8.66	10.44	12.36	7.88
2020	N/A	9.93	16.01	13.26	15.64	13.87	14.56
2021	N/A	11.81	17.06	13.73	13.57	18.14	31.25
2022	3.50	7.79	9.25	10.80	10.82	17.10	24.44
2023	13.00	19.59	16.90	17.06	15.14	32.07	29.29
2024 YTD	N/A	4.50	10.15	5.43	14.14	9.16	6.11

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	71	294	63	346	136	27	937
Overexertion	146	111	126	120	100	19	622
Bodily Reaction and Exertion	60	49	45	48	64	16	282
Falls	44	49	41	37	45	13	229
Assaults/Violent Acts/Harassment	35	31	47	45	32	11	201

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	937	36.90%	9.81	9,192	\$2,454	\$2,299,544
Overexertion	622	24.50%	14.67	9,126	\$7,112	\$4,423,758
Bodily Reaction and Exertion	282	11.11%	17.16	4,839	\$6,734	\$1,899,056
Falls	229	9.02%	26.48	6,065	\$8,947	\$2,048,969
Assaults/Violent Acts/Harassment	201	7.92%	17.11	3,440	\$6,285	\$1,263,206
All Others	268	10.56%	16.17	4,333	\$6,342	\$1,699,716
Totals	2,539	100.00%	14.57	36,995	\$5,370	\$13,634,249

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	49	290	62	345	135	18	899
Back	111	92	88	88	63	14	456
Trunk	52	43	58	51	55	11	270
Hand(s)/Wrist(s)	17	21	31	34	29	10	142
Multiple Parts	23	30	27	21	23	9	133

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	899	35.41%	11.51	10,344	\$2,951	\$2,653,269
Back	456	17.96%	13.67	6,233	\$5,802	\$2,645,907
Trunk	270	10.63%	16.81	4,539	\$7,535	\$2,034,415
Hand(s)/Wrist(s)	142	5.59%	17.73	2,518	\$6,928	\$983,780
Multiple Parts	133	5.24%	19.57	2,603	\$9,078	\$1,207,389
All Others	639	25.17%	16.84	10,758	\$6,431	\$4,109,488
Totals	2,539	100.00%	14.57	36,995	\$5,370	\$13,634,249

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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	255	221	245	210	214	46	1,191
Systems Disease - Covid 19	0	257	53	326	123	12	771
Superficial Wounds	33	26	34	35	32	12	172
Oth System Diseases	32	21	0	8	2	0	63
Oth Traumatic Injuries	18	9	13	17	14	6	77

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,191	46.91%	15.45	18,399	\$6,783	\$8,078,154
Systems Disease - Covid 19	771	30.37%	9.85	7,593	\$2,310	\$1,781,238
Superficial Wounds	172	6.77%	14.20	2,442	\$5,083	\$874,253
Oth System Diseases	63	2.48%	5.73	361	\$1,156	\$72,857
Oth Traumatic Injuries	77	3.03%	15.81	1,217	\$7,381	\$568,351
All Others	265	10.44%	26.35	6,983	\$8,526	\$2,259,396
Totals	2,539	100.00%	14.57	36,995	\$5,370	\$13,634,249

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