

# Industry Synopsis

Industry: 82712 FIRE PROTECTION CO-OPERATIVES

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	9	1	\$1,525,160	23	\$23,206	\$1.54
2020	9	1	\$1,236,505	19	\$19,162	\$1.57
2021	11	2	\$1,746,831	27	\$23,890	\$1.39
2022	12	1	\$2,492,534	37	\$32,892	\$1.34
2023	10	0	\$3,274,801	46	\$45,781	\$1.52
2024 YTD	10	0	\$3,962,748	50	\$61,054	\$1.58

\* 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	9	\$1,525	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	9	\$1,237	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	11	\$1,747	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	12	\$2,493	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	9	\$2,339	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	6	\$1,004	3	\$1,654	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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- YTD is January to current month of the current calendar year

# Industry Synopsis

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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	2	\$1,396	0	\$0	0	0	2	0
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	3	\$3,843	1	\$3,030	4	2	2	3
2022	4	\$3,845	1	\$1,117	4	1	3	2
2023	5	\$99,117	1	\$84,754	0	2	4	3
2024 YTD	3	\$3,353	0	\$0	0	0	3	0

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	N/A	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A
2021	1	0	0	0	1
2022	1	0	0	0	1
2023	1	0	0	0	1
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	\$0	\$1,396	\$0	\$0	\$1,396
2020	N/A	N/A	N/A	N/A	N/A
2021	\$1,898	\$1,945	\$0	\$0	\$3,843
2022	\$1,117	\$2,729	\$0	\$0	\$3,845
2023	\$89,127	\$9,990	\$0	\$0	\$99,117
2024 YTD	\$0	\$3,353	\$0	\$0	\$3,353

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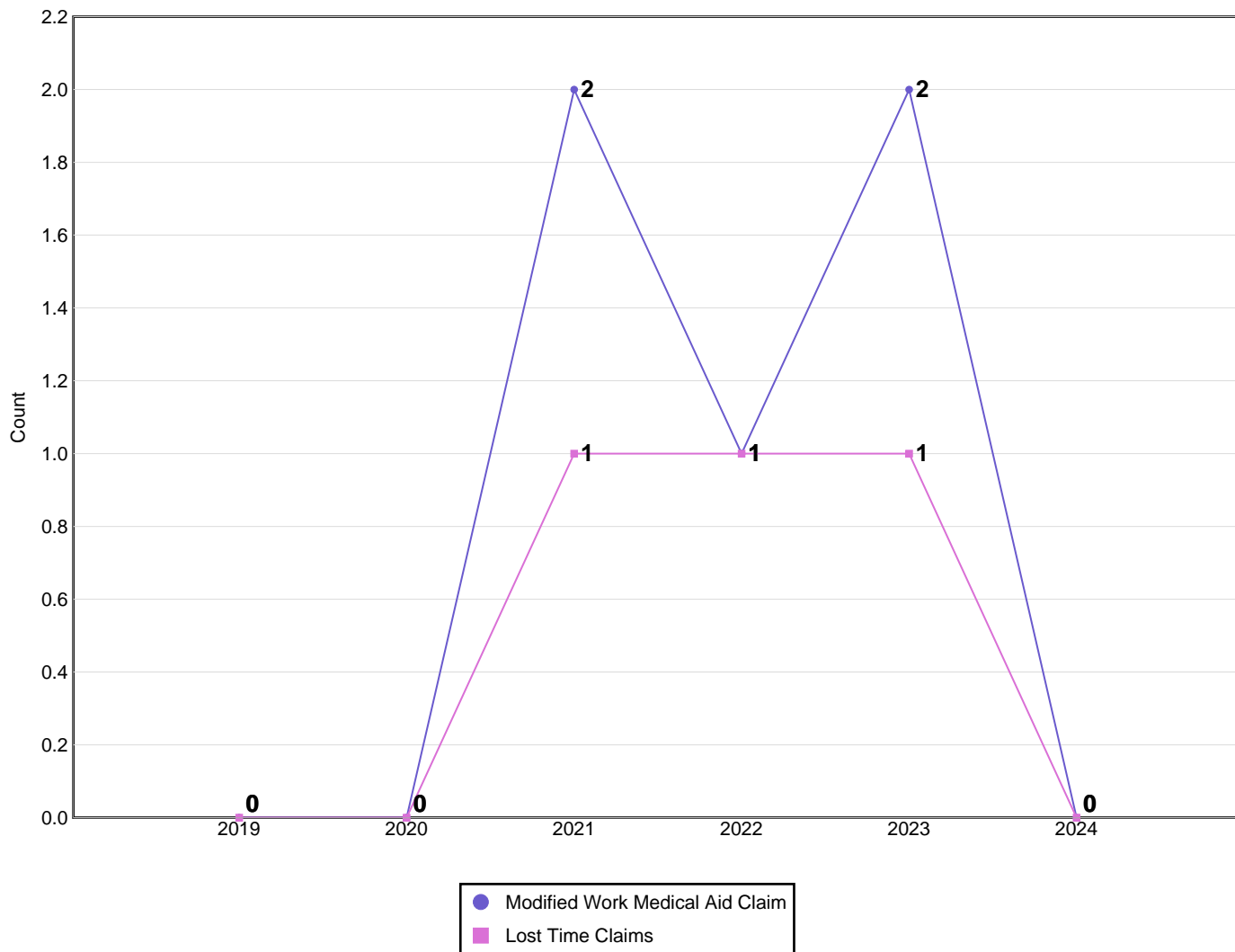
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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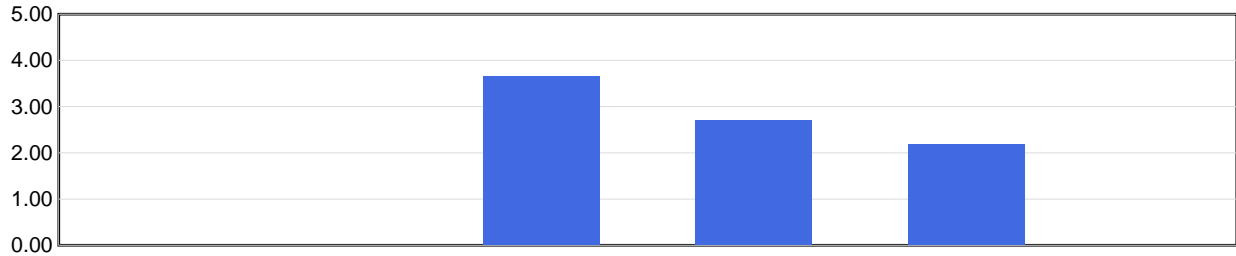
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



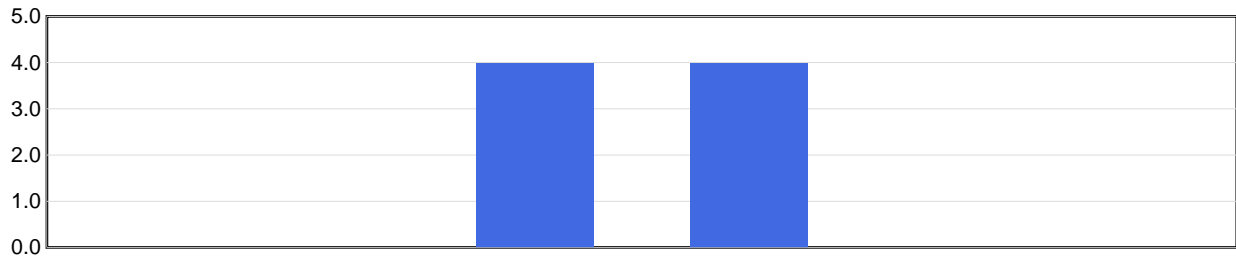
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.00	0.00	3.66	2.70	2.18	0.00

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

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

## Severity Rates

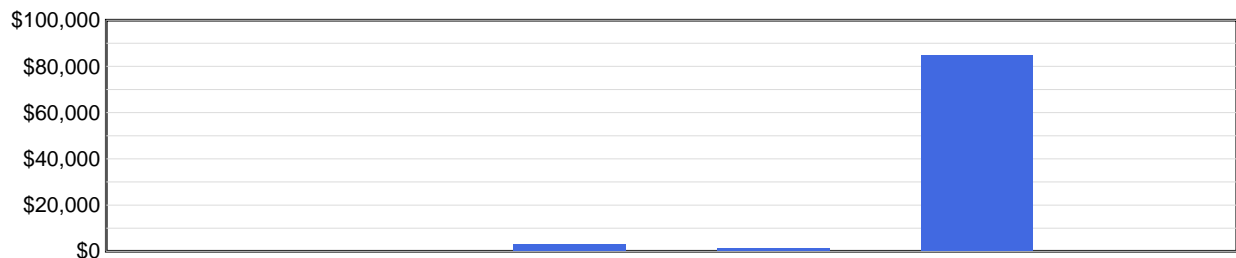
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	0.0	0.0	4.0	4.0	0.0	0.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$0	\$0	\$3,030	\$1,117	\$84,754	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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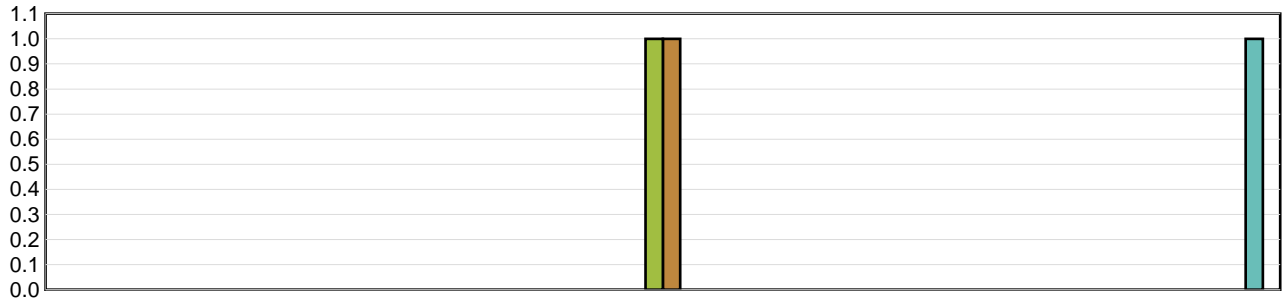
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

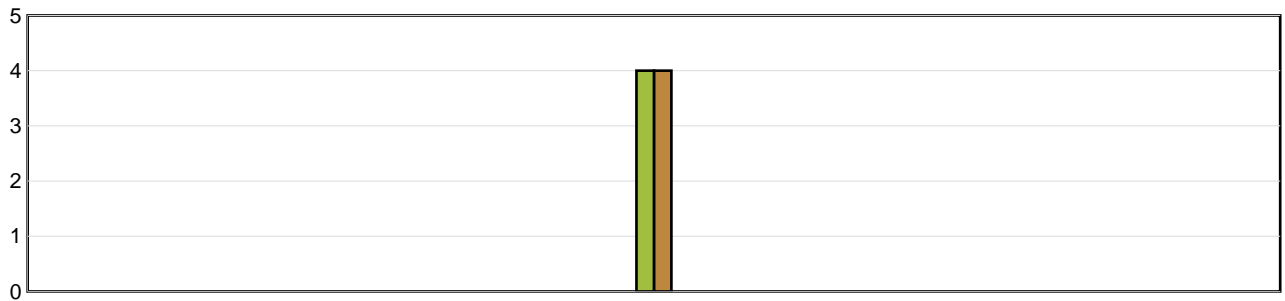
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	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
2021	N/A	N/A	N/A	1	N/A	N/A	N/A
2022	N/A	N/A	N/A	1	N/A	N/A	N/A
2023	N/A	N/A	N/A	N/A	N/A	N/A	1
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	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
2021	N/A	N/A	N/A	4.00	N/A	N/A	N/A
2022	N/A	N/A	N/A	4.00	N/A	N/A	N/A
2023	N/A	N/A	N/A	N/A	N/A	N/A	0.00
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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# Industry Synopsis

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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	0	0	0	1	0	0	1
NOT YET	0	0	0	0	1	0	1
Struck by Object	0	0	1	0	0	0	1
Assaults/Violent Acts/Harassment	0	0	0	0	0	0	0
Bodily Reaction and Exertion	0	0	0	0	0	0	0

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	1	33.33%	4.00	4	\$1,117	\$1,117
NOT YET	1	33.33%	0.00	0	\$84,754	\$84,754
Struck by Object	1	33.33%	4.00	4	\$3,030	\$3,030
<b>Totals</b>	<b>3</b>	<b>100.00%</b>	<b>2.67</b>	<b>8</b>	<b>\$29,634</b>	<b>\$88,901</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Abdomen	0	0	0	0	1	0	1
Body System(s)	0	0	0	1	0	0	1
Foot(Feet)/Ank(s)/Toe(s)	0	0	1	0	0	0	1
Arms	0	0	0	0	0	0	0
Back	0	0	0	0	0	0	0

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Abdomen	1	33.33%	0.00	0	\$84,754	\$84,754
Body System(s)	1	33.33%	4.00	4	\$1,117	\$1,117
Foot(Feet)/Ank(s)/Toe(s)	1	33.33%	4.00	4	\$3,030	\$3,030
<b>Totals</b>	<b>3</b>	<b>100.00%</b>	<b>2.67</b>	<b>8</b>	<b>\$29,634</b>	<b>\$88,901</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
Cancers/Tumors	0	0	0	0	1	0	1
Open Wound	0	0	1	0	0	0	1
Systems Disease - Covid 19	0	0	0	1	0	0	1
Abnormal Symptoms/Conditions	0	0	0	0	0	0	0
Burns	0	0	0	0	0	0	0

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Cancers/Tumors	1	33.33%	0.00	0	\$84,754	\$84,754
Open Wound	1	33.33%	4.00	4	\$3,030	\$3,030
Systems Disease - Covid 19	1	33.33%	4.00	4	\$1,117	\$1,117
<b>Totals</b>	<b>3</b>	<b>100.00%</b>	<b>2.67</b>	<b>8</b>	<b>\$29,634</b>	<b>\$88,901</b>

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