

Industry Synopsis

Industry: 82812 PLAY SCHOOLS

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	291	8	\$31,679,225	746	\$254,762	\$0.83
2020	272	2	\$23,638,220	585	\$208,180	\$0.91
2021	272	13	\$31,241,819	805	\$292,948	\$0.97
2022	269	4	\$36,493,699	944	\$385,040	\$1.09
2023	271	11	\$41,225,915	908	\$501,583	\$1.26
2024 YTD	263	2	\$43,623,283	929	\$559,688	\$1.32

* 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	279	\$21,025	9	\$5,634	3	\$5,020	N/A	N/A	N/A	N/A
2020	266	\$18,068	3	\$1,701	3	\$3,869	N/A	N/A	N/A	N/A
2021	260	\$20,459	9	\$5,726	3	\$5,057	N/A	N/A	N/A	N/A
2022	254	\$22,951	12	\$8,099	3	\$5,444	N/A	N/A	N/A	N/A
2023	253	\$23,715	13	\$8,919	5	\$8,591	N/A	N/A	N/A	N/A
2024 YTD	247	\$25,947	11	\$8,174	5	\$9,502	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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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	13	\$17,804	2	\$10,226	38	3	11	4
2020	9	\$70,432	5	\$69,471	132	3	4	7
2021	13	\$76,229	9	\$74,201	327	5	4	9
2022	17	\$29,735	12	\$25,901	110	5	5	12
2023	28	\$73,134	15	\$51,907	166	11	13	17
2024 YTD	4	\$15,490	2	\$13,651	62	2	2	2

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	0	1	0	2
2020	2	1	1	1	5
2021	3	4	0	2	9
2022	8	3	1	0	12
2023	10	3	1	1	15
2024 YTD	0	1	1	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$4,167	\$13,357	\$280	\$0	\$17,804
2020	\$24,479	\$18,403	\$27,550	\$0	\$70,432
2021	\$39,984	\$36,137	\$109	\$0	\$76,229
2022	\$15,117	\$14,618	\$0	\$0	\$29,735
2023	\$21,734	\$51,400	\$0	\$0	\$73,134
2024 YTD	\$7,056	\$8,434	\$0	\$0	\$15,490

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

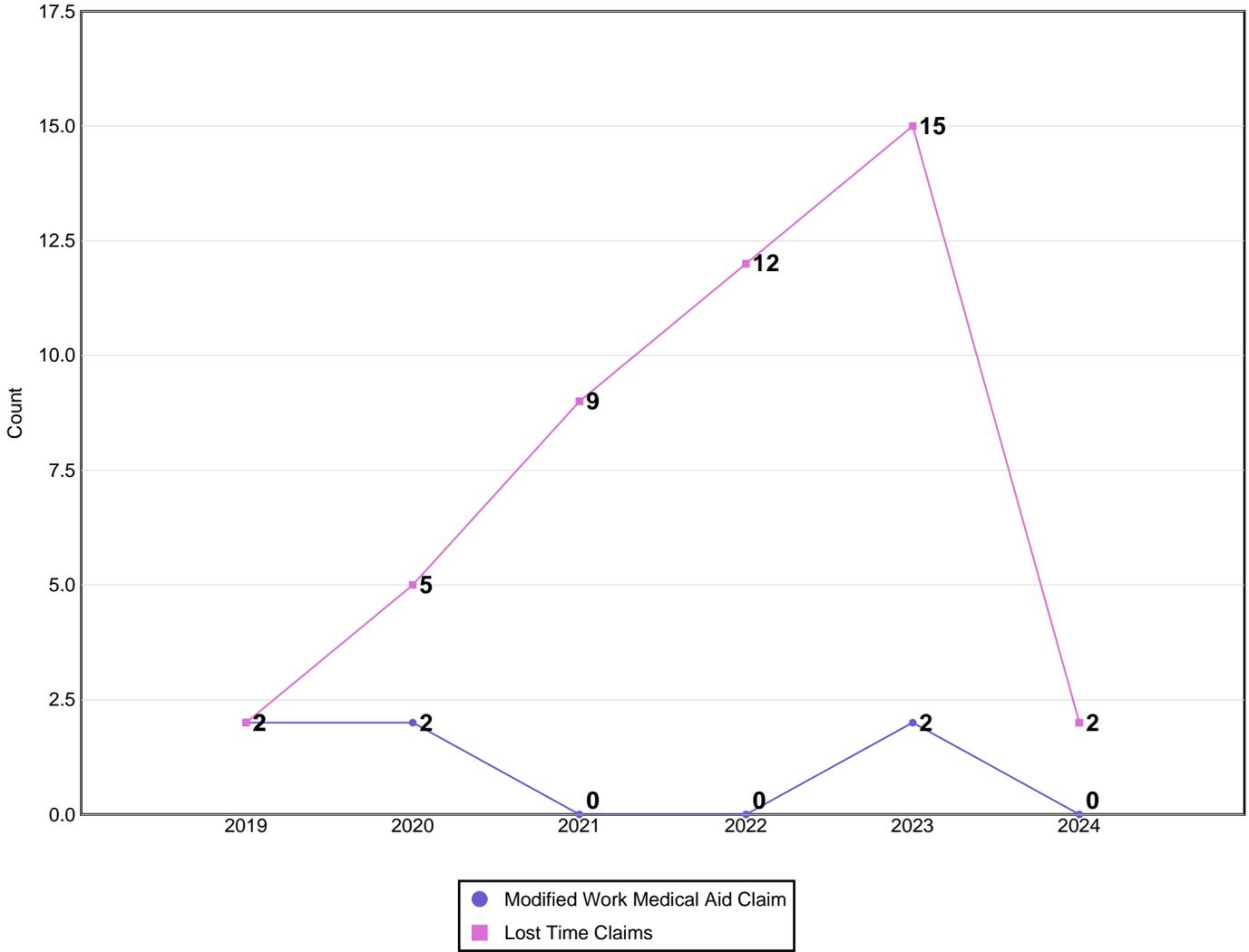
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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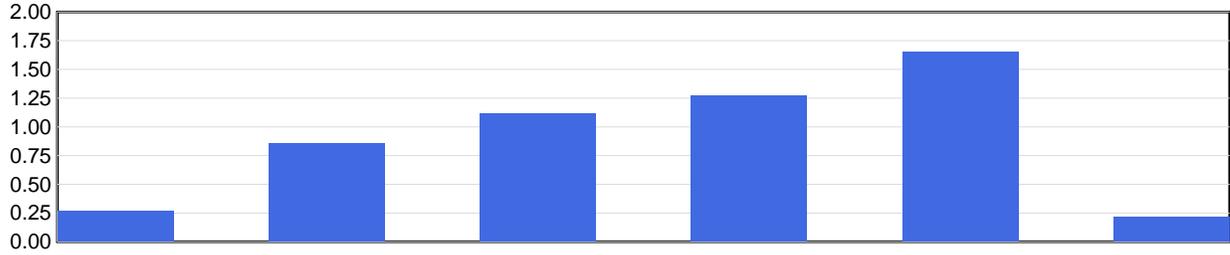
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



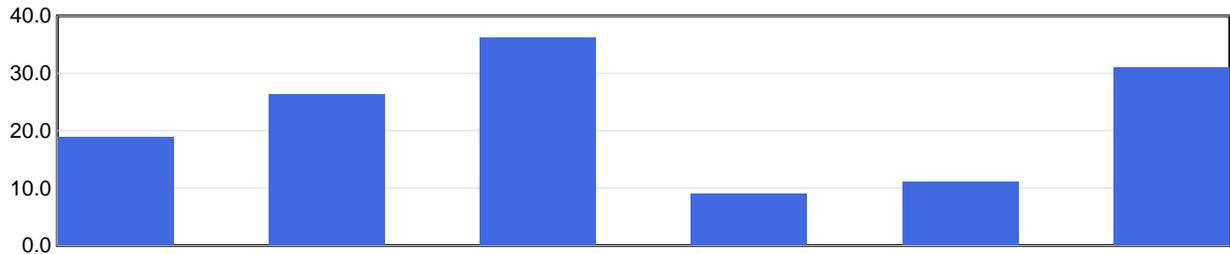
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.27	0.85	1.12	1.27	1.65	0.22

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

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

Severity Rates

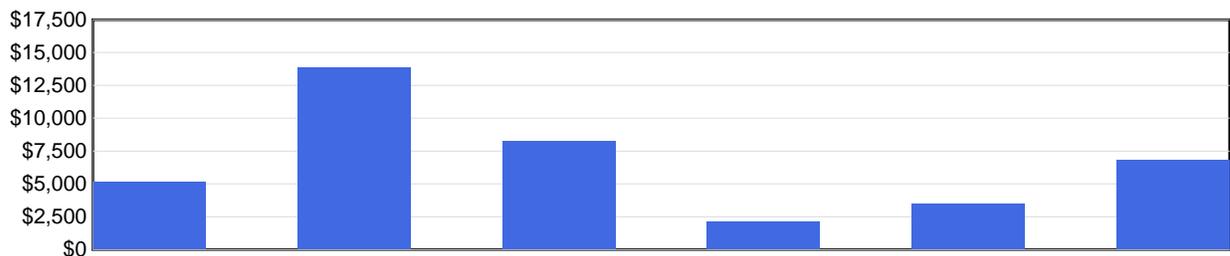
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	19.0	26.4	36.3	9.2	11.1	31.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$5,113	\$13,894	\$8,245	\$2,158	\$3,460	\$6,825

Average Cost Per LTC = Total LTC Costs / Total LTCs

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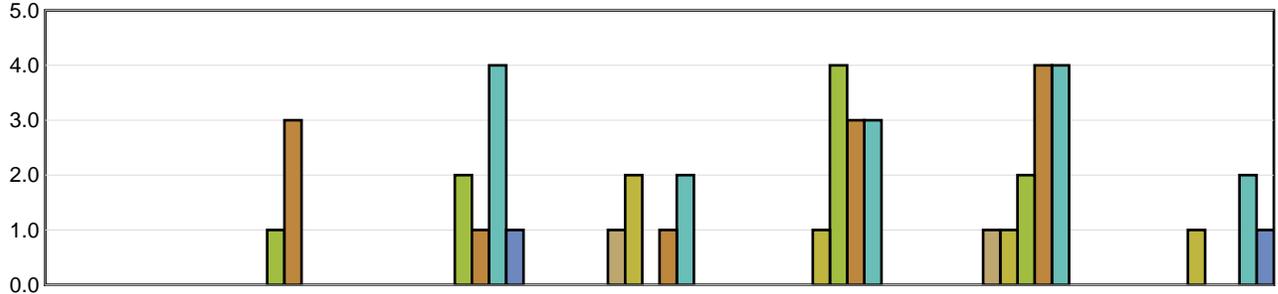
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

(by age of injured worker and by occurrence year)

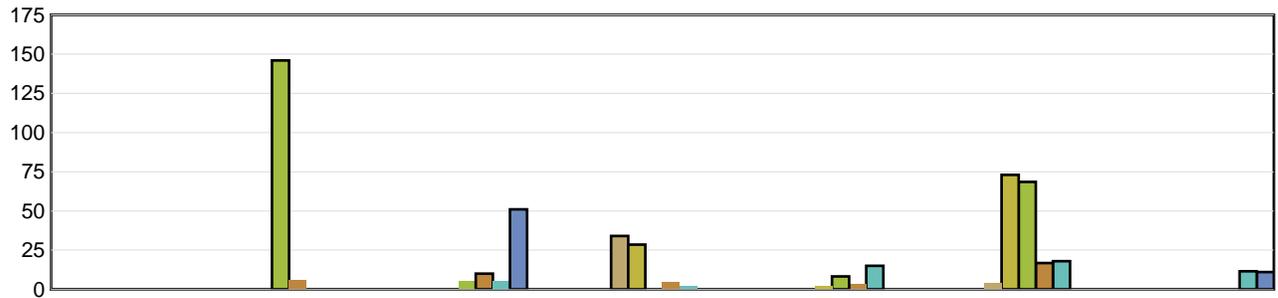


	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	N/A	1	N/A	1	N/A
2020	N/A	N/A	N/A	2	1	1	1
2021	N/A	1	2	N/A	4	2	N/A
2022	N/A	3	1	1	3	4	N/A
2023	N/A	N/A	4	2	3	4	2
2024 YTD	N/A	N/A	1	N/A	N/A	N/A	1

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	34.00	N/A	4.00	N/A
2020	N/A	N/A	N/A	28.50	2.00	73.00	0.00
2021	N/A	146.00	5.50	N/A	8.25	68.50	N/A
2022	N/A	6.00	10.00	5.00	3.33	16.75	N/A
2023	N/A	N/A	5.25	2.50	15.00	18.00	11.50
2024 YTD	N/A	N/A	51.00	N/A	N/A	N/A	11.00

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
Falls	1	4	5	6	4	1	21
Bodily Reaction and Exertion	1	0	0	1	5	1	8
Slip	0	0	0	1	3	0	4
Exposure to Harmful Substances	0	0	1	2	0	0	3
Struck by Object	0	0	2	0	1	0	3

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	21	46.67%	27.90	586	\$8,525	\$179,033
Bodily Reaction and Exertion	8	17.78%	6.25	50	\$2,515	\$20,118
Slip	4	8.89%	5.00	20	\$2,981	\$11,922
Exposure to Harmful Substances	3	6.67%	8.67	26	\$515	\$1,544
Struck by Object	3	6.67%	4.67	14	\$576	\$1,728
All Others	6	13.33%	23.17	139	\$5,169	\$31,012
Totals	45	100.00%	18.56	835	\$5,452	\$245,358

Part of Body

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

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	11	24.44%	15.09	166	\$7,679	\$84,471
Foot(Feet)/Ank(s)/Toe(s)	11	24.44%	24.00	264	\$5,235	\$57,586
Head	5	11.11%	5.40	27	\$749	\$3,744
Multiple Parts	5	11.11%	24.00	120	\$6,550	\$32,748
Body System(s)	3	6.67%	8.67	26	\$515	\$1,544
All Others	10	22.22%	23.20	232	\$6,526	\$65,264
Totals	45	100.00%	18.56	835	\$5,452	\$245,358

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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	2	2	1	3	10	1	19
Superficial Wounds	0	1	2	4	1	0	8
Fracture/Dislocation/Nerve Damage	0	0	3	0	3	0	6
Intracranial Injures	0	1	2	1	1	0	5
Oth Traumatic Injuries	0	1	0	2	0	1	4

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	19	42.22%	10.32	196	\$5,376	\$102,141
Superficial Wounds	8	17.78%	13.63	109	\$3,887	\$31,097
Fracture/Dislocation/Nerve Damage	6	13.33%	57.17	343	\$12,196	\$73,177
Intracranial Injures	5	11.11%	5.40	27	\$749	\$3,744
Oth Traumatic Injuries	4	8.89%	33.50	134	\$8,414	\$33,655
All Others	3	6.67%	8.67	26	\$515	\$1,544
Totals	45	100.00%	18.56	835	\$5,452	\$245,358

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