

# Industry Synopsis

Industry: 83100 CHURCHES/RELIGIOUS ORDERS

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	277	4	\$85,458,927	1,852	\$416,838	\$0.52
2020	278	7	\$76,746,783	1,729	\$469,239	\$0.65
2021	273	4	\$77,169,243	1,692	\$561,096	\$0.78
2022	233	3	\$80,548,510	1,632	\$684,645	\$0.93
2023	235	5	\$84,249,908	1,636	\$653,881	\$0.90
2024 YTD	229	2	\$87,997,887	1,717	\$680,905	\$0.87

\* 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	252	\$35,551	16	\$10,538	6	\$15,338	3	\$24,032	N/A	N/A
2020	255	\$32,501	16	\$10,119	4	\$11,918	3	\$22,210	N/A	N/A
2021	249	\$32,019	16	\$10,490	5	\$13,137	3	\$21,524	N/A	N/A
2022	209	\$27,597	15	\$10,649	5	\$11,078	4	\$31,224	N/A	N/A
2023	210	\$28,461	15	\$10,743	6	\$12,471	4	\$32,575	N/A	N/A
2024 YTD	202	\$28,831	16	\$11,222	7	\$14,407	4	\$33,537	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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# 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	23	\$46,209	12	\$29,689	77	7	11	14
2020	20	\$45,470	11	\$40,512	153	8	9	12
2021	17	\$94,914	9	\$79,848	439	3	8	10
2022	19	\$179,698	8	\$158,166	540	9	11	11
2023	12	\$70,108	6	\$61,270	341	2	6	6
2024 YTD	2	\$3,881	1	\$2,604	16	0	1	1

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	10	2	0	0	12
2020	7	2	1	1	11
2021	5	1	1	2	9
2022	1	3	2	2	8
2023	1	0	2	3	6
2024 YTD	0	1	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$7,347	\$38,862	\$0	\$0	\$46,209
2020	\$27,551	\$17,919	\$0	\$0	\$45,470
2021	\$41,843	\$53,071	\$0	\$0	\$94,914
2022	\$104,103	\$75,595	\$0	\$0	\$179,698
2023	\$42,920	\$27,187	\$0	\$0	\$70,108
2024 YTD	\$2,155	\$1,725	\$0	\$0	\$3,881

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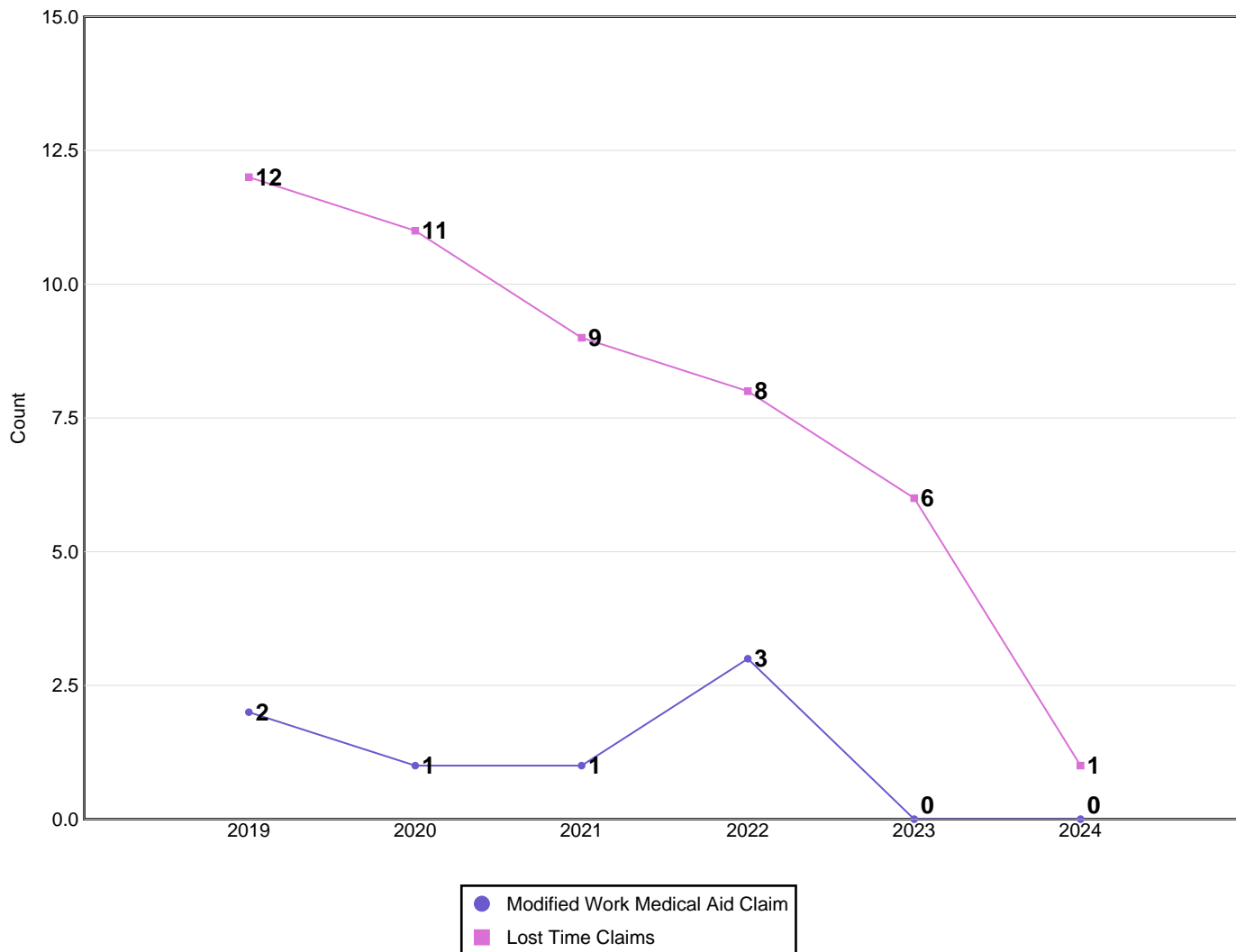
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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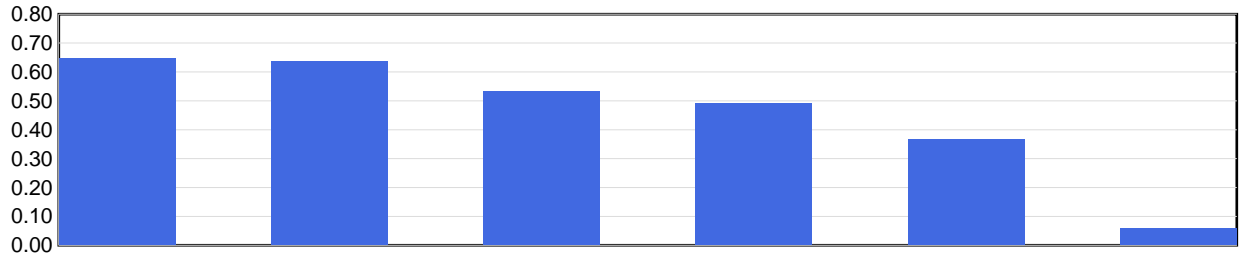
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



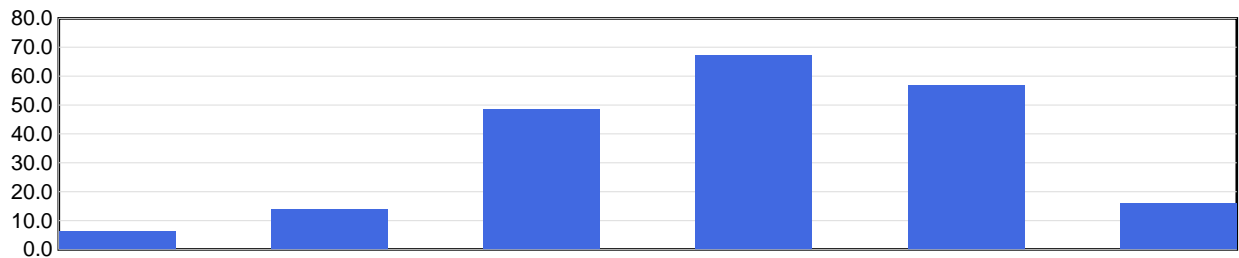
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.65	0.64	0.53	0.49	0.37	0.06

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

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

## Severity Rates

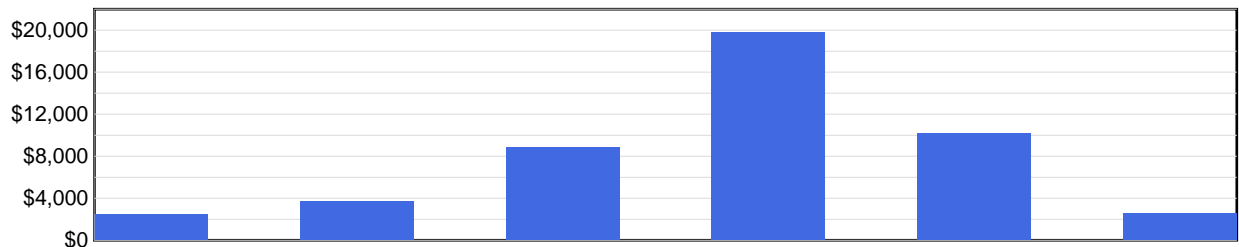
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	6.4	13.9	48.8	67.5	56.8	16.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$2,474	\$3,683	\$8,872	\$19,771	\$10,212	\$2,604

Average Cost Per LTC = Total LTC Costs / Total LTCs

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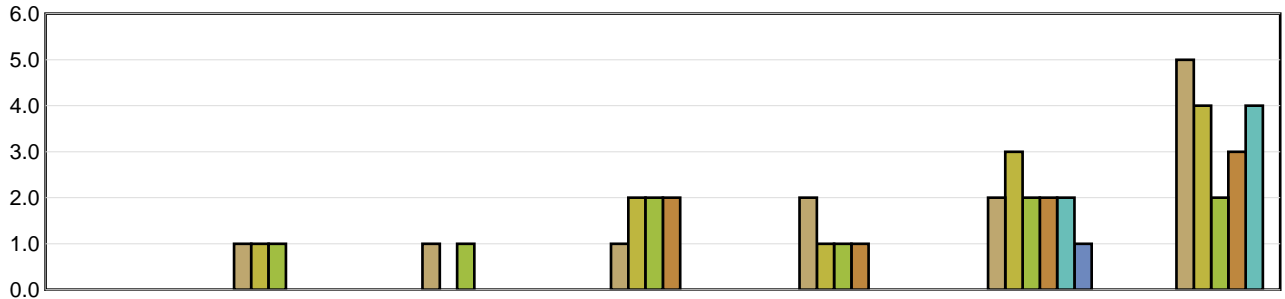
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

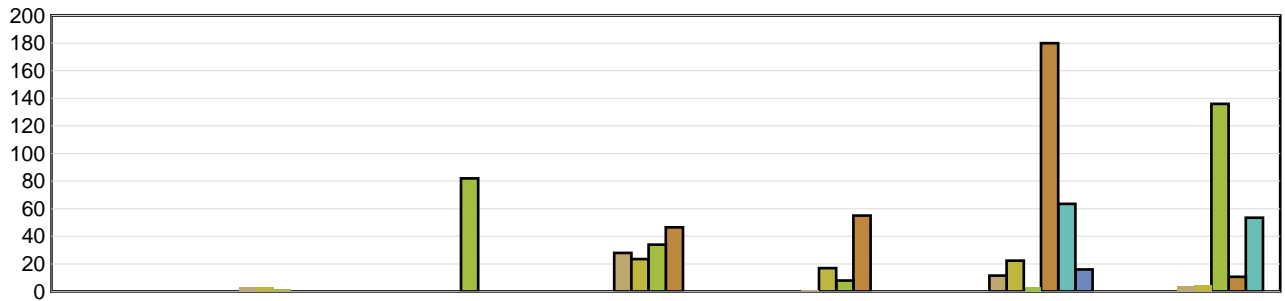
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	1	1	2	2	5
2020	N/A	1	N/A	2	1	3	4
2021	N/A	1	1	2	1	2	2
2022	N/A	N/A	N/A	2	1	2	3
2023	N/A	N/A	N/A	N/A	N/A	2	4
2024 YTD	N/A	N/A	N/A	N/A	N/A	1	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	3.00	0.00	28.00	1.00	11.50	4.20
2020	N/A	3.00	N/A	23.50	17.00	22.33	4.75
2021	N/A	2.00	82.00	34.00	8.00	3.50	136.00
2022	N/A	N/A	N/A	46.50	55.00	180.00	10.67
2023	N/A	N/A	N/A	N/A	N/A	63.50	53.50
2024 YTD	N/A	N/A	N/A	N/A	N/A	16.00	N/A

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	5	1	2	3	2	0	13
Bodily Reaction and Exertion	1	3	2	0	1	0	7
Struck by Object	1	2	0	0	2	1	6
Contact with Objects and Equipment	0	1	2	2	0	0	5
Overexertion	2	2	1	0	0	0	5

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	13	27.66%	48.08	625	\$13,857	\$180,141
Bodily Reaction and Exertion	7	14.89%	51.57	361	\$9,332	\$65,325
Struck by Object	6	12.77%	16.67	100	\$3,564	\$21,383
Contact with Objects and Equipment	5	10.64%	40.60	203	\$9,631	\$48,155
Overexertion	5	10.64%	17.60	88	\$4,089	\$20,447
All Others	11	23.40%	17.18	189	\$3,331	\$36,637
<b>Totals</b>	<b>47</b>	<b>100.00%</b>	<b>33.32</b>	<b>1,566</b>	<b>\$7,917</b>	<b>\$372,089</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Trunk	1	2	1	3	2	0	9
Back	2	3	2	0	0	0	7
Fingers	0	1	2	2	0	1	6
Hand(s)/Wrist(s)	1	1	2	0	1	0	5
Head	4	0	0	0	1	0	5

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Trunk	9	19.15%	89.22	803	\$16,254	\$146,286
Back	7	14.89%	5.71	40	\$1,730	\$12,108
Fingers	6	12.77%	30.50	183	\$6,722	\$40,329
Hand(s)/Wrist(s)	5	10.64%	13.00	65	\$2,010	\$10,049
Head	5	10.64%	17.60	88	\$6,282	\$31,409
All Others	15	31.91%	25.80	387	\$8,794	\$131,908
<b>Totals</b>	<b>47</b>	<b>100.00%</b>	<b>33.32</b>	<b>1,566</b>	<b>\$7,917</b>	<b>\$372,089</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
Sprains/Strain	3	6	5	2	3	0	19
Superficial Wounds	3	1	2	1	1	0	8
Oth Traumatic Injuries	1	3	0	2	0	0	6
Fracture/Dislocation/Nerve Damage	2	0	1	1	1	0	5
Intracranial Injures	3	0	0	0	1	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	19	40.43%	54.05	1,027	\$12,235	\$232,459
Superficial Wounds	8	17.02%	18.13	145	\$3,503	\$28,027
Oth Traumatic Injuries	6	12.77%	18.50	111	\$5,853	\$35,116
Fracture/Dislocation/Nerve Damage	5	10.64%	32.00	160	\$6,334	\$31,671
Intracranial Injures	4	8.51%	20.00	80	\$7,157	\$28,630
All Others	5	10.64%	8.60	43	\$3,237	\$16,187
<b>Totals</b>	<b>47</b>	<b>100.00%</b>	<b>33.32</b>	<b>1,566</b>	<b>\$7,917</b>	<b>\$372,089</b>

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