

Industry Synopsis

Industry: 85900 GOLF CLUBS/RANGES

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	258	10	\$174,215,272	4,883	\$1,403,336	\$0.83
2020	249	6	\$147,910,554	3,721	\$1,228,957	\$0.85
2021	252	10	\$172,717,802	4,513	\$1,526,081	\$0.90
2022	255	7	\$192,067,665	4,744	\$1,691,086	\$0.88
2023	249	5	\$208,798,501	5,281	\$1,827,829	\$0.88
2024 YTD	246	1	\$215,568,919	5,424	\$1,859,763	\$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	157	\$27,919	51	\$36,202	49	\$103,591	N/A	N/A	N/A	N/A
2020	156	\$27,442	48	\$32,946	45	\$87,523	N/A	N/A	N/A	N/A
2021	152	\$28,518	48	\$35,800	51	\$102,978	N/A	N/A	N/A	N/A
2022	150	\$28,691	48	\$36,216	55	\$114,456	N/A	N/A	N/A	N/A
2023	139	\$26,415	46	\$33,719	61	\$129,682	3	\$18,982	N/A	N/A
2024 YTD	137	\$27,368	45	\$34,461	60	\$128,512	4	\$25,228	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

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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	115	\$304,665	50	\$245,836	937	37	65	62
2020	78	\$306,367	32	\$264,359	1,720	22	46	41
2021	84	\$357,547	44	\$330,803	1,286	35	40	59
2022	115	\$452,048	58	\$408,561	2,093	45	57	75
2023	88	\$233,624	46	\$194,132	1,124	37	42	59
2024 YTD	4	\$3,673	2	\$2,834	7	3	2	4

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	30	9	7	4	50
2020	8	12	4	8	32
2021	22	8	6	8	44
2022	24	16	8	10	58
2023	23	14	2	7	46
2024 YTD	2	0	0	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$90,783	\$211,297	\$2,585	\$0	\$304,665
2020	\$150,857	\$154,466	\$1,044	\$0	\$306,367
2021	\$162,823	\$189,751	\$4,973	\$0	\$357,547
2022	\$223,490	\$218,742	\$9,816	\$0	\$452,048
2023	\$121,364	\$111,931	\$329	\$0	\$233,624
2024 YTD	\$599	\$3,074	\$0	\$0	\$3,673

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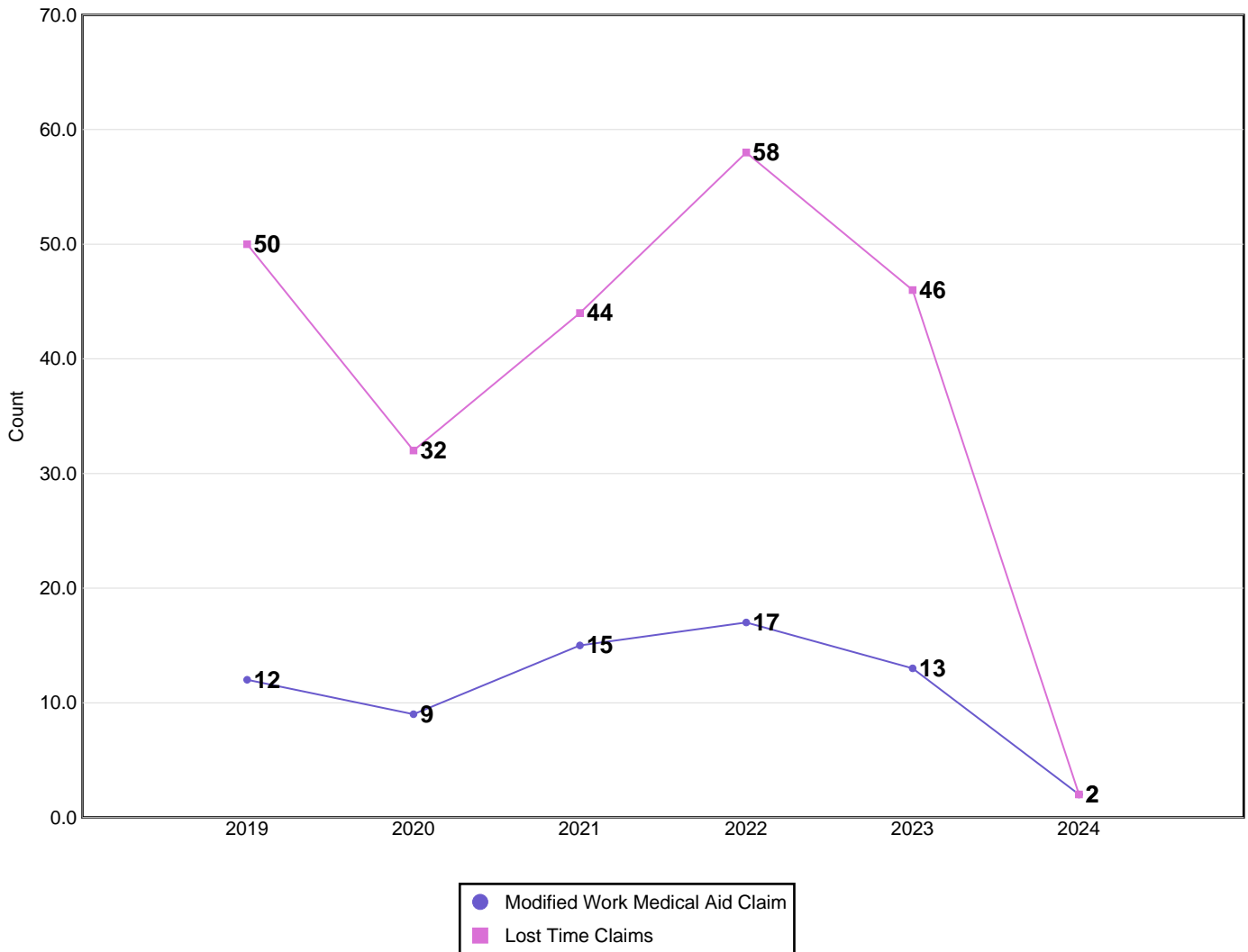
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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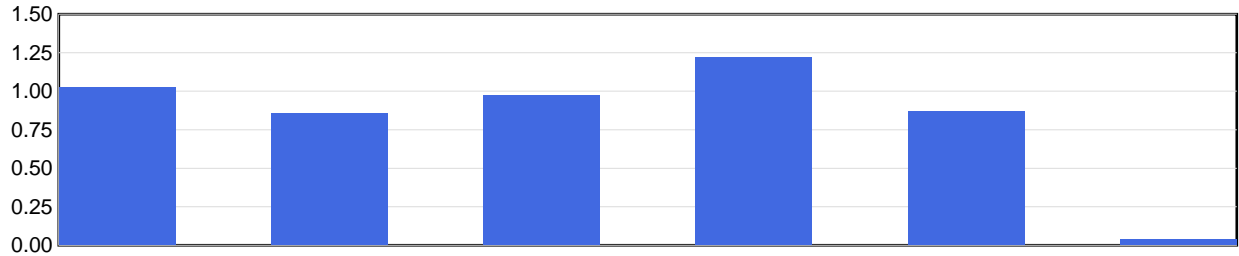
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



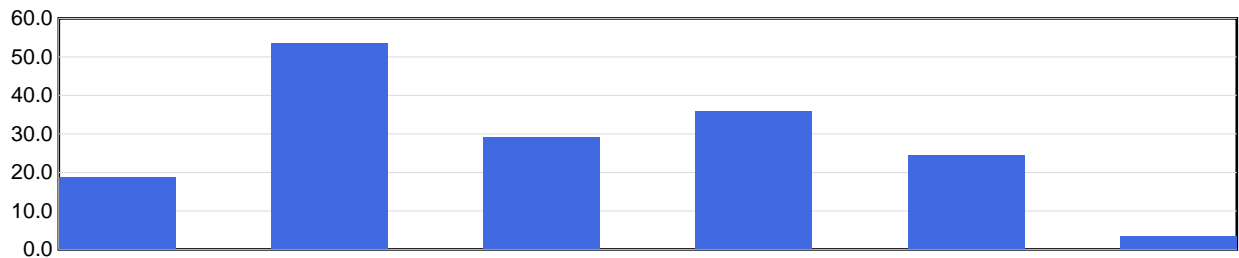
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.02	0.86	0.97	1.22	0.87	0.04

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

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

Severity Rates

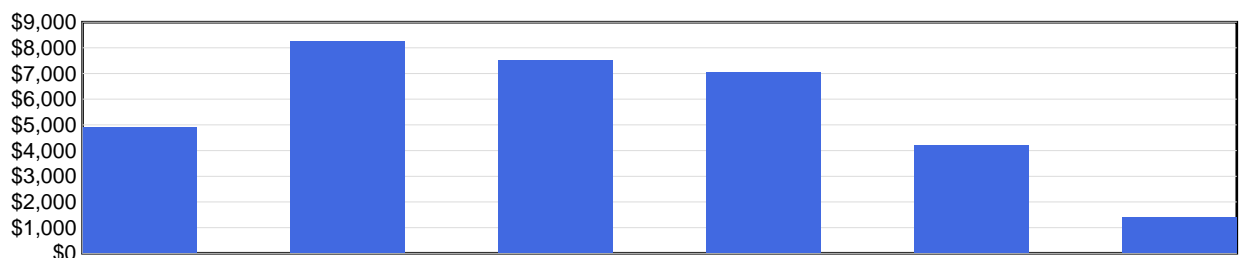
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	18.7	53.8	29.2	36.1	24.4	3.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$4,917	\$8,261	\$7,518	\$7,044	\$4,220	\$1,417

Average Cost Per LTC = Total LTC Costs / Total LTCs

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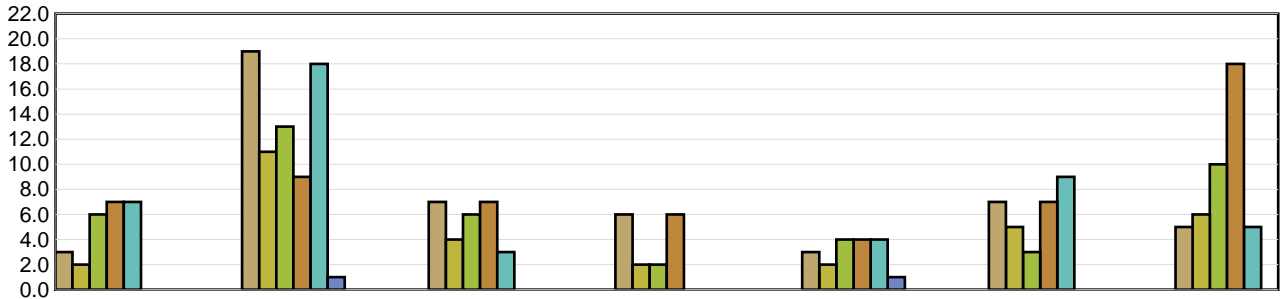
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

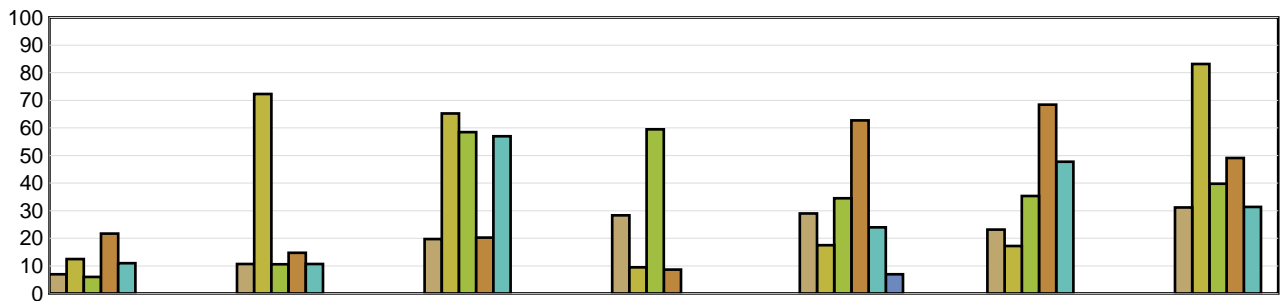
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	3	19	7	6	3	7	5
2020	2	11	4	2	2	5	6
2021	6	13	6	2	4	3	10
2022	7	9	7	6	4	7	18
2023	7	18	3	N/A	4	9	5
2024 YTD	N/A	1	N/A	N/A	1	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	7.00	10.68	19.71	28.33	29.00	23.14	31.20
2020	12.50	72.27	65.25	9.50	17.50	17.20	83.17
2021	6.00	10.62	58.50	59.50	34.50	35.33	39.80
2022	21.71	14.78	20.29	8.67	62.75	68.43	49.11
2023	11.00	10.72	57.00	N/A	24.00	47.78	31.40
2024 YTD	N/A	0.00	N/A	N/A	7.00	N/A	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	11	8	6	13	8	0	46
Overexertion	9	1	8	11	6	1	36
Struck by Object	5	5	3	7	11	1	32
Bodily Reaction and Exertion	3	9	5	4	8	0	29
Contact with Objects and Equipment	6	1	3	11	1	0	22

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	46	19.83%	43.63	2,007	\$9,174	\$421,990
Overexertion	36	15.52%	27.67	996	\$4,918	\$177,048
Struck by Object	32	13.79%	15.69	502	\$3,145	\$100,630
Bodily Reaction and Exertion	29	12.50%	27.38	794	\$5,521	\$160,112
Contact with Objects and Equipment	22	9.48%	23.05	507	\$5,901	\$129,825
All Others	67	28.88%	35.24	2,361	\$6,820	\$456,921
Totals	232	100.00%	30.89	7,167	\$6,235	\$1,446,525

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	10	3	9	9	4	1	36
Foot(Feet)/Ank(s)/Toe(s)	8	3	6	5	6	0	28
Head	1	1	6	8	8	1	25
Fingers	7	2	2	6	7	0	24
Hand(s)/Wrist(s)	6	4	5	3	5	0	23

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	36	15.52%	24.06	866	\$5,205	\$187,391
Foot(Feet)/Ank(s)/Toe(s)	28	12.07%	26.18	733	\$5,380	\$150,635
Head	25	10.78%	18.56	464	\$4,734	\$118,342
Fingers	24	10.34%	11.83	284	\$2,531	\$60,748
Hand(s)/Wrist(s)	23	9.91%	19.65	452	\$4,569	\$105,093
All Others	96	41.38%	45.50	4,368	\$8,587	\$824,316
Totals	232	100.00%	30.89	7,167	\$6,235	\$1,446,525

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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	20	13	14	24	19	1	91
Fracture/Dislocation/Nerve Damage	10	8	6	6	4	0	34
Open Wound	5	2	6	7	6	0	26
Oth Traumatic Injuries	6	1	3	6	7	0	23
Burns	4	1	6	3	4	0	18

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	91	39.22%	34.07	3,100	\$6,280	\$571,444
Fracture/Dislocation/Nerve Damage	34	14.66%	46.53	1,582	\$12,758	\$433,765
Open Wound	26	11.21%	27.12	705	\$5,519	\$143,500
Oth Traumatic Injuries	23	9.91%	23.65	544	\$3,320	\$76,360
Burns	18	7.76%	16.89	304	\$3,188	\$57,383
All Others	40	17.24%	23.30	932	\$4,102	\$164,073
Totals	232	100.00%	30.89	7,167	\$6,235	\$1,446,525

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