

Industry Synopsis

Industry: 85901 Community Associations/Facilities

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	312	10	\$86,626,712	1,976	\$801,860	\$1.03
2020	310	3	\$67,897,798	1,468	\$687,916	\$1.09
2021	294	4	\$64,942,861	1,209	\$697,704	\$1.19
2022	299	6	\$83,872,103	1,679	\$943,222	\$1.32
2023	295	1	\$91,826,661	2,016	\$1,127,109	\$1.30
2024 YTD	299	5	\$98,030,996	2,064	\$1,327,615	\$1.36

* 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	277	\$22,889	20	\$13,309	13	\$23,687	N/A	N/A	N/A	N/A
2020	283	\$22,743	16	\$10,845	10	\$18,535	N/A	N/A	N/A	N/A
2021	264	\$21,318	19	\$12,859	10	\$17,101	N/A	N/A	N/A	N/A
2022	263	\$23,238	20	\$14,436	14	\$24,108	N/A	N/A	N/A	N/A
2023	256	\$24,381	19	\$13,284	17	\$25,701	3	\$28,461	N/A	N/A
2024 YTD	259	\$25,722	20	\$14,690	17	\$27,420	3	\$30,199	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	69	\$151,048	29	\$112,644	420	32	40	48
2020	46	\$143,669	23	\$121,455	659	20	23	35
2021	45	\$95,523	15	\$70,936	188	23	30	29
2022	40	\$106,693	12	\$57,217	336	18	28	24
2023	45	\$115,813	16	\$88,352	285	22	29	29
2024 YTD	11	\$14,883	4	\$12,203	81	3	7	6

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	19	5	4	1	29
2020	16	2	2	3	23
2021	9	4	2	0	15
2022	5	2	4	1	12
2023	10	3	2	1	16
2024 YTD	2	1	1	0	4

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$54,485	\$96,563	\$0	\$0	\$151,048
2020	\$61,428	\$73,293	\$8,948	\$0	\$143,669
2021	\$33,438	\$62,085	\$0	\$0	\$95,523
2022	\$34,396	\$72,297	\$0	\$0	\$106,693
2023	\$44,632	\$71,181	\$0	\$0	\$115,813
2024 YTD	\$6,518	\$8,365	\$0	\$0	\$14,883

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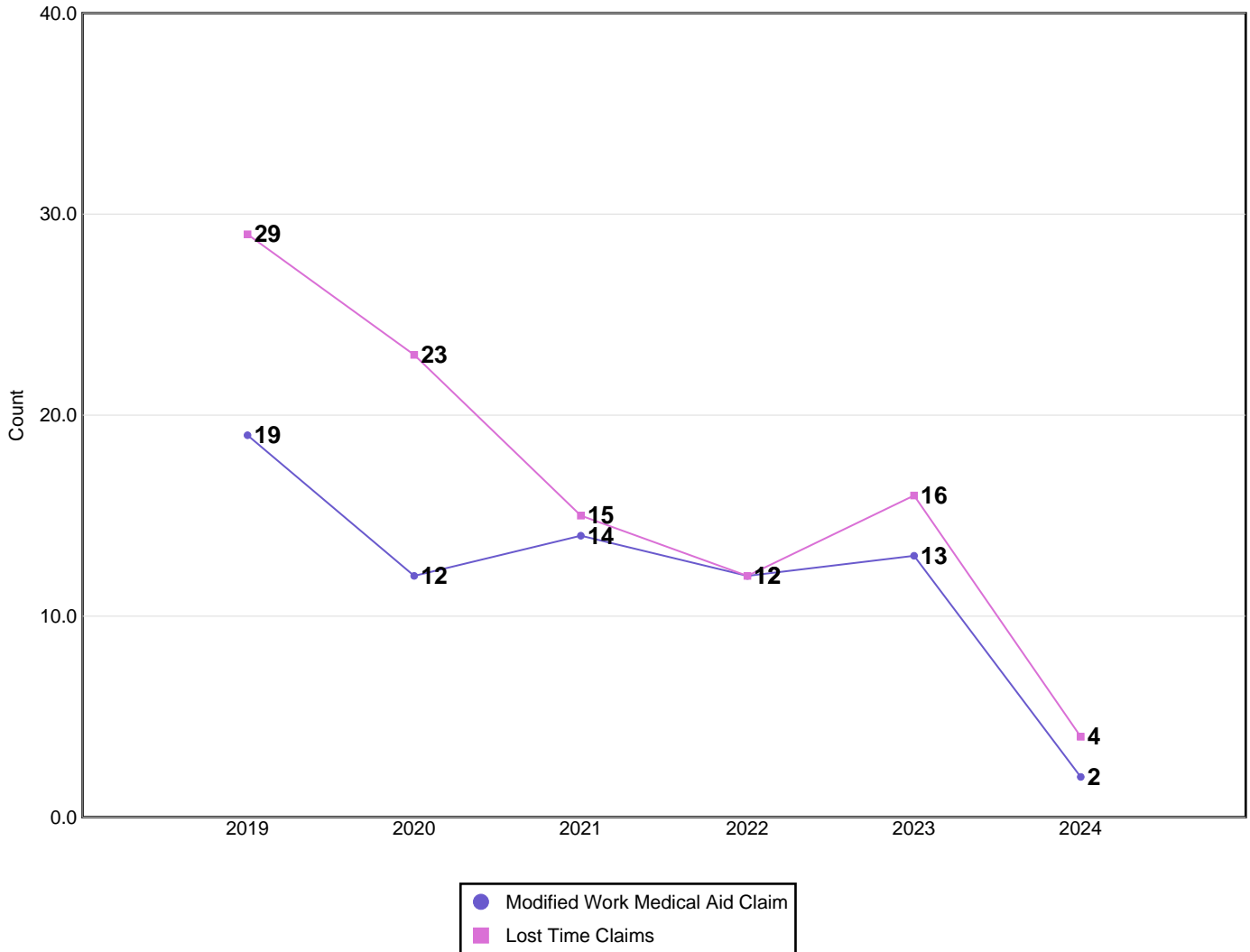
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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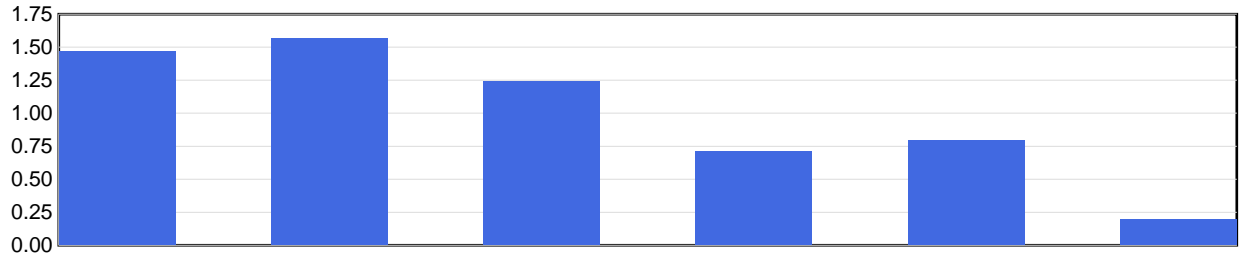
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



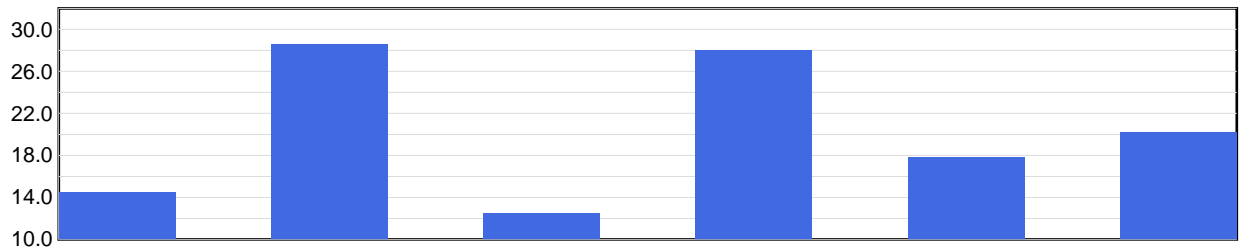
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.47	1.57	1.24	0.71	0.79	0.19

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

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

Severity Rates

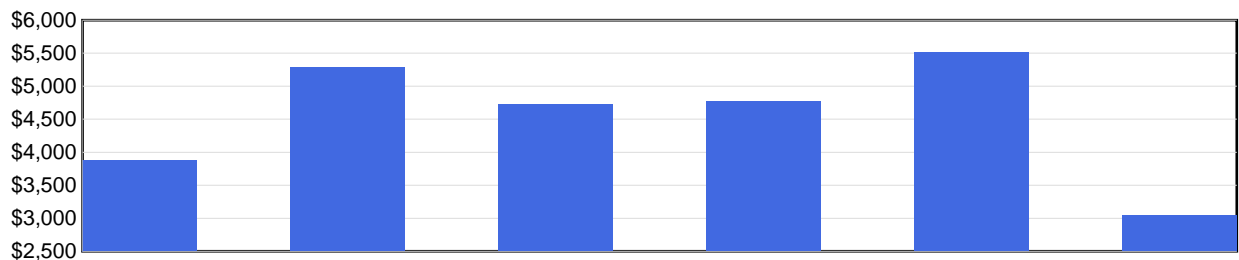
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	14.5	28.7	12.5	28.0	17.8	20.3

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$3,884	\$5,281	\$4,729	\$4,768	\$5,522	\$3,051

Average Cost Per LTC = Total LTC Costs / Total LTCs

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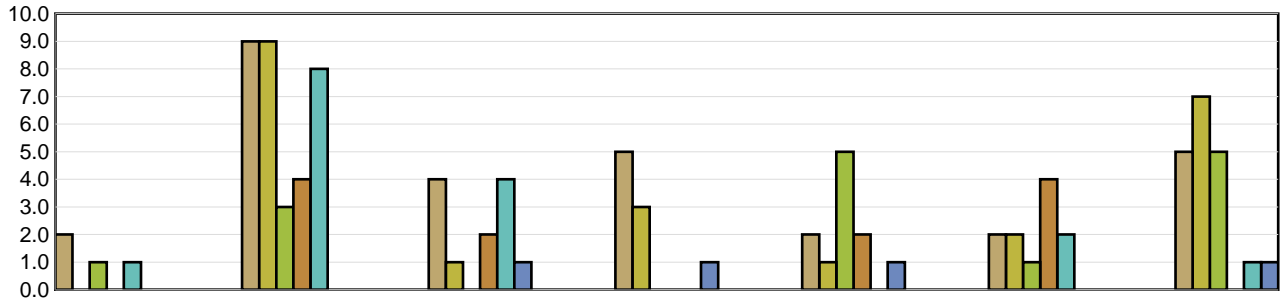
Industry Synopsis

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

Number of LTCs

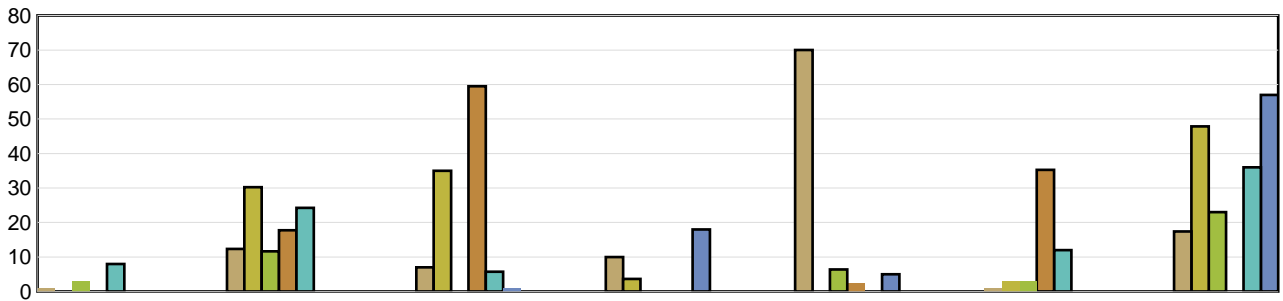
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	9	4	5	2	2	5
2020	N/A	9	1	3	1	2	7
2021	1	3	N/A	N/A	5	1	5
2022	N/A	4	2	N/A	2	4	N/A
2023	1	8	4	N/A	N/A	2	1
2024 YTD	N/A	N/A	1	1	1	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	1.00	12.33	7.00	10.00	70.00	1.00	17.40
2020	N/A	30.22	35.00	3.67	0.00	3.00	47.86
2021	3.00	11.67	N/A	N/A	6.40	3.00	23.00
2022	N/A	17.75	59.50	N/A	2.50	35.25	N/A
2023	8.00	24.25	5.75	N/A	N/A	12.00	36.00
2024 YTD	N/A	N/A	1.00	18.00	5.00	N/A	57.00

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	7	11	8	3	7	1	37
Overexertion	6	3	1	4	1	0	15
Bodily Reaction and Exertion	4	3	1	1	2	0	11
Struck by Object	4	1	2	2	3	0	12
Contact with Objects and Equipment	0	1	1	1	0	2	5

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	37	37.37%	18.14	671	\$5,468	\$202,301
Overexertion	15	15.15%	48.27	724	\$8,850	\$132,743
Bodily Reaction and Exertion	11	11.11%	21.09	232	\$4,629	\$50,919
Struck by Object	12	12.12%	6.58	79	\$1,248	\$14,980
Contact with Objects and Equipment	5	5.05%	7.00	35	\$1,638	\$8,192
All Others	19	19.19%	12.00	228	\$2,825	\$53,672
Totals	99	100.00%	19.89	1,969	\$4,675	\$462,807

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	4	4	4	3	4	1	20
Back	5	5	1	2	2	0	15
Hand(s)/Wrist(s)	4	3	1	1	1	0	10
Knee(s)	2	2	1	2	3	1	11
Foot(Feet)/Ank(s)/Toe(s)	6	2	0	0	2	0	10

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	20	20.20%	9.80	196	\$2,173	\$43,457
Back	15	15.15%	24.87	373	\$4,523	\$67,842
Hand(s)/Wrist(s)	10	10.10%	12.80	128	\$5,667	\$56,671
Knee(s)	11	11.11%	20.18	222	\$6,119	\$67,314
Foot(Feet)/Ank(s)/Toe(s)	10	10.10%	18.70	187	\$3,667	\$36,674
All Others	33	33.33%	26.15	863	\$5,783	\$190,850
Totals	99	100.00%	19.89	1,969	\$4,675	\$462,807

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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	15	11	5	3	8	1	43
Intracranial Injures	2	2	3	1	4	1	13
Fracture/Dislocation/Nerve Damage	1	3	2	2	1	1	10
Superficial Wounds	3	3	2	2	0	0	10
Oth Traumatic Injuries	2	2	1	1	2	0	8

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	43	43.43%	29.63	1,274	\$6,441	\$276,960
Intracranial Injures	13	13.13%	11.38	148	\$2,676	\$34,782
Fracture/Dislocation/Nerve Damage	10	10.10%	19.80	198	\$7,233	\$72,328
Superficial Wounds	10	10.10%	11.50	115	\$2,032	\$20,317
Oth Traumatic Injuries	8	8.08%	7.38	59	\$1,434	\$11,469
All Others	15	15.15%	11.67	175	\$3,130	\$46,951
Totals	99	100.00%	19.89	1,969	\$4,675	\$462,807

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