

Industry Synopsis

Industry: 85904 SKI RESORTS/GONDOLAS

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	77	7	\$101,275,521	2,818	\$1,259,760	\$0.84
2020	75	3	\$82,121,419	2,334	\$911,392	\$0.86
2021	78	6	\$88,717,776	2,399	\$1,082,892	\$0.91
2022	83	9	\$108,909,457	2,793	\$1,302,112	\$0.90
2023	86	4	\$121,645,769	3,262	\$1,437,924	\$0.90
2024 YTD	83	0	\$125,073,231	3,200	\$1,539,531	\$0.89

* 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	59	\$5,932	5	\$3,455	7	\$19,543	6	\$72,345	N/A	N/A
2020	58	\$6,682	5	\$3,782	6	\$16,685	6	\$54,972	N/A	N/A
2021	60	\$6,932	6	\$4,408	6	\$16,655	6	\$60,722	N/A	N/A
2022	64	\$7,442	4	\$2,339	7	\$13,693	8	\$85,435	N/A	N/A
2023	67	\$8,656	5	\$3,689	6	\$14,569	7	\$73,011	N/A	N/A
2024 YTD	64	\$8,615	5	\$3,781	6	\$15,393	7	\$75,251	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	305	\$520,838	61	\$278,389	737	175	244	192
2020	207	\$376,073	46	\$198,892	1,010	119	161	137
2021	227	\$449,526	72	\$284,998	1,004	132	155	156
2022	263	\$698,827	77	\$525,163	1,775	150	186	173
2023	328	\$962,055	90	\$712,877	2,694	188	238	225
2024 YTD	137	\$180,402	36	\$99,868	465	82	101	98

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	46	9	3	3	61
2020	34	5	3	4	46
2021	49	14	6	3	72
2022	48	16	4	9	77
2023	46	23	5	16	90
2024 YTD	19	13	3	1	36

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$104,773	\$414,764	\$1,302	\$0	\$520,838
2020	\$92,393	\$283,681	\$0	\$0	\$376,073
2021	\$112,461	\$325,910	\$11,155	\$0	\$449,526
2022	\$209,175	\$484,879	\$4,773	\$0	\$698,827
2023	\$295,647	\$659,520	\$6,888	\$0	\$962,055
2024 YTD	\$42,387	\$138,016	\$0	\$0	\$180,402

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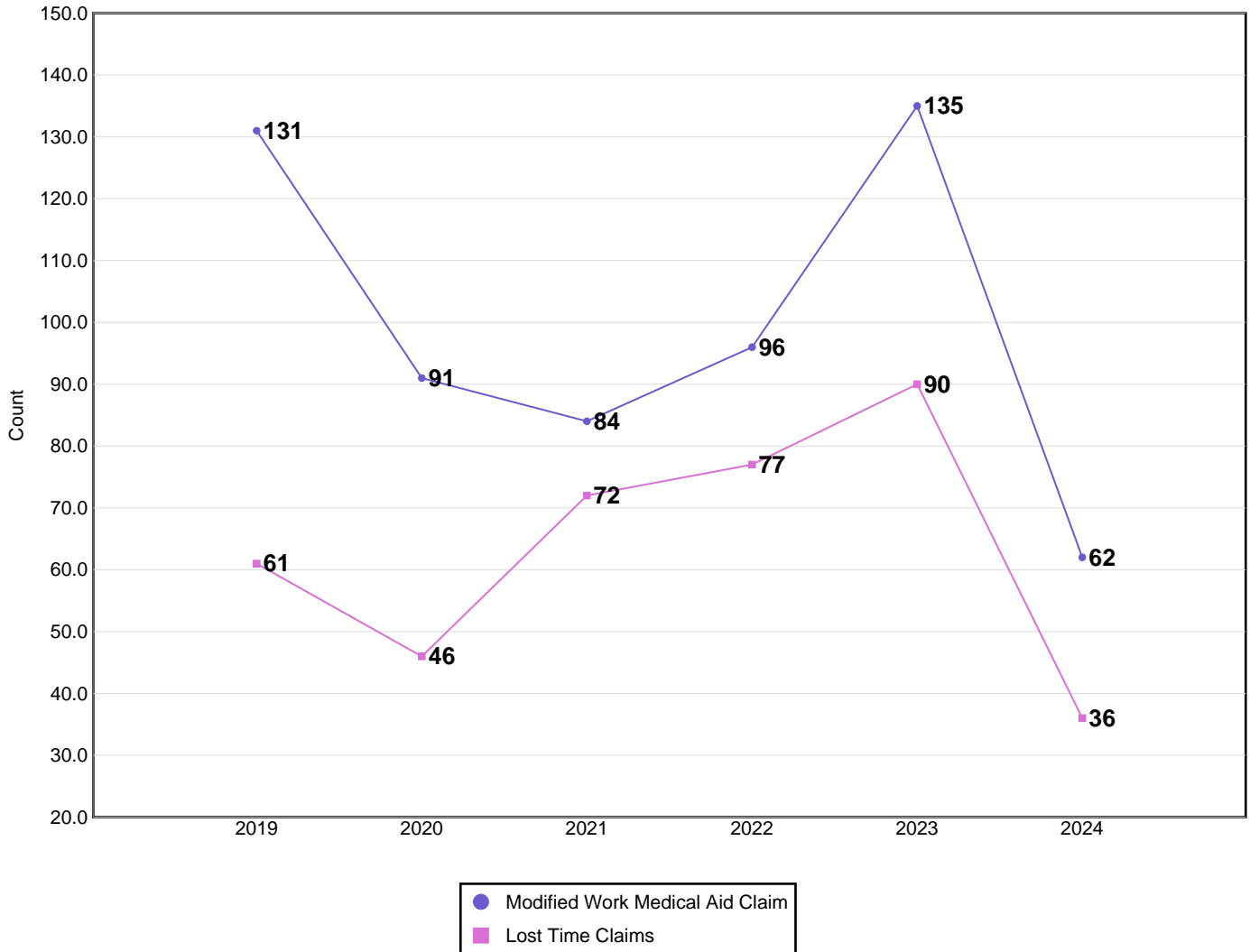
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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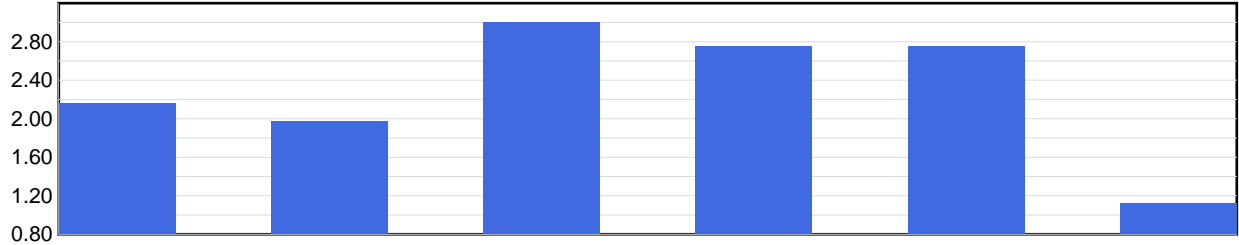
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



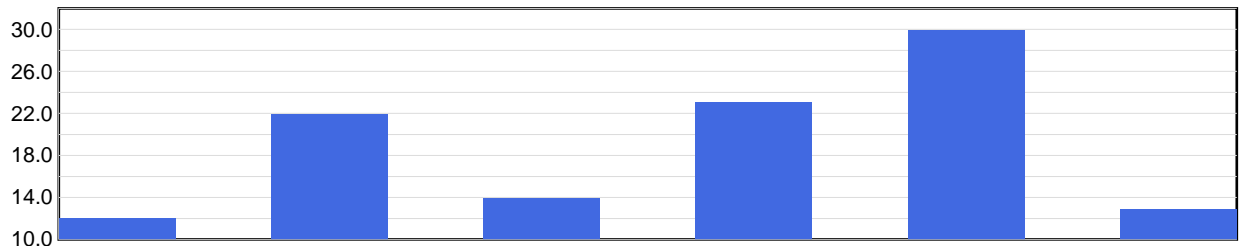
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	2.16	1.97	3.00	2.76	2.76	1.13

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

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

Severity Rates

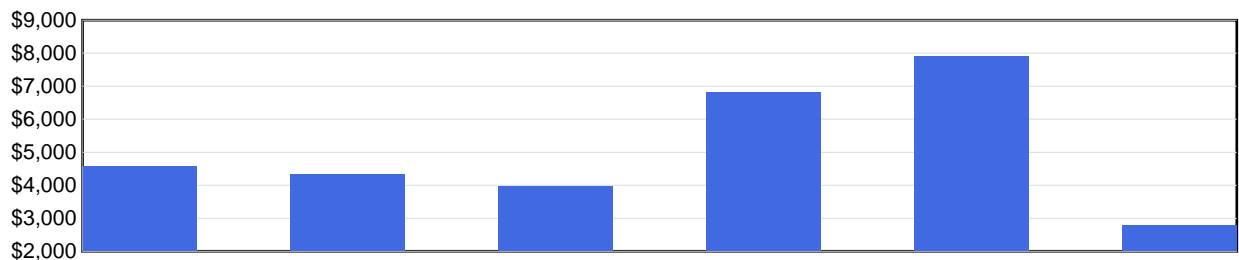
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	12.1	22.0	13.9	23.1	29.9	12.9

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$4,564	\$4,324	\$3,958	\$6,820	\$7,921	\$2,774

Average Cost Per LTC = Total LTC Costs / Total LTCs

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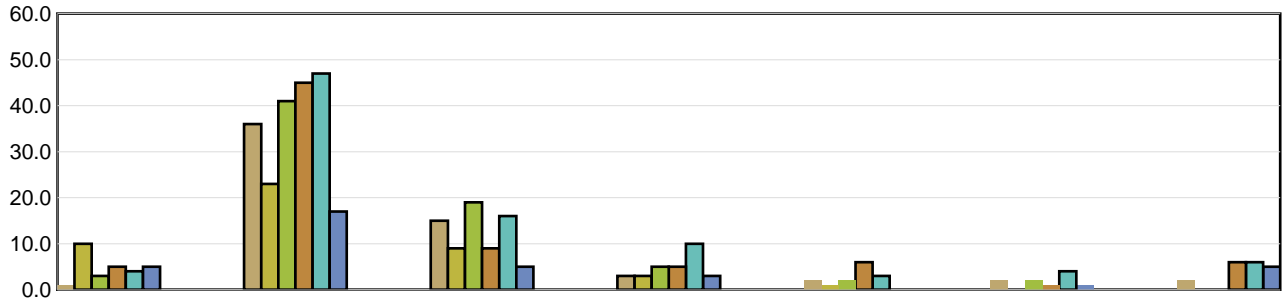
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

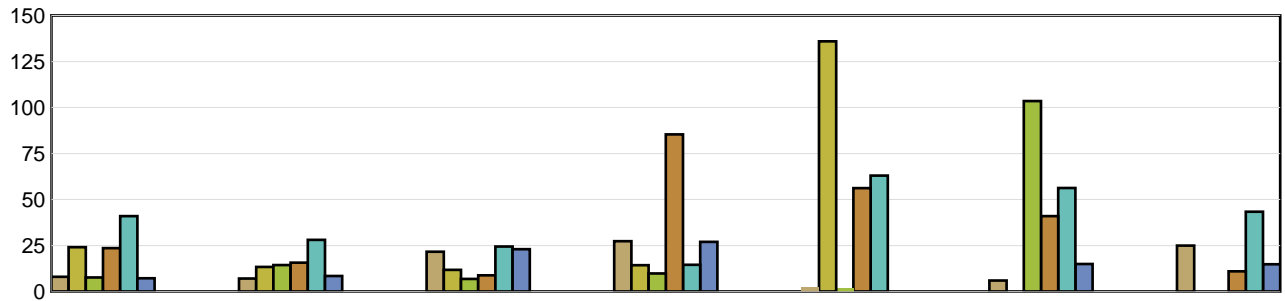
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	36	15	3	2	2	2
2020	10	23	9	3	1	N/A	N/A
2021	3	41	19	5	2	2	N/A
2022	5	45	9	5	6	1	6
2023	4	47	16	10	3	4	6
2024 YTD	5	17	5	3	N/A	1	5

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	8.00	7.08	21.67	27.33	2.50	6.00	25.00
2020	24.10	13.35	11.78	14.33	136.00	N/A	N/A
2021	7.67	14.41	6.84	9.80	2.00	103.50	N/A
2022	23.60	15.71	8.78	85.40	56.17	41.00	11.00
2023	41.00	28.09	24.44	14.50	63.00	56.25	43.33
2024 YTD	7.20	8.47	23.00	27.00	N/A	15.00	14.80

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	27	22	35	41	37	15	177
Bodily Reaction and Exertion	4	5	11	9	22	5	56
Struck by Object	12	5	6	8	8	7	46
Struck against Object	3	1	8	4	3	0	19
Highway/Non-Highway M.V. Accident	1	4	4	4	2	0	15

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	177	46.34%	22.15	3,921	\$6,481	\$1,147,178
Bodily Reaction and Exertion	56	14.66%	20.64	1,156	\$5,652	\$316,515
Struck by Object	46	12.04%	21.39	984	\$4,295	\$197,573
Struck against Object	19	4.97%	15.37	292	\$4,491	\$85,336
Highway/Non-Highway M.V. Accident	15	3.93%	18.27	274	\$6,338	\$95,069
All Others	69	18.06%	12.77	881	\$3,747	\$258,517
Totals	382	100.00%	19.65	7,508	\$5,498	\$2,100,187

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	17	11	24	19	13	10	94
Knee(s)	10	9	10	16	22	8	75
Back	4	7	11	5	13	5	45
Trunk	7	5	12	7	8	1	40
Foot(Feet)/Ank(s)/Toe(s)	6	4	5	8	7	3	33

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	94	24.61%	10.93	1,027	\$2,780	\$261,286
Knee(s)	75	19.63%	38.57	2,893	\$11,196	\$839,704
Back	45	11.78%	8.56	385	\$2,308	\$103,850
Trunk	40	10.47%	17.93	717	\$5,308	\$212,315
Foot(Feet)/Ank(s)/Toe(s)	33	8.64%	19.48	643	\$4,768	\$157,334
All Others	95	24.87%	19.40	1,843	\$5,534	\$525,697
Totals	382	100.00%	19.65	7,508	\$5,498	\$2,100,187

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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	24	17	26	32	45	16	160
Intracranial Injures	16	9	22	19	11	8	85
Fracture/Dislocation/Nerve Damage	7	12	13	15	17	4	68
Superficial Wounds	7	3	4	4	7	2	27
Oth Traumatic Injuries	4	4	1	2	3	2	16

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	160	41.88%	24.26	3,882	\$6,734	\$1,077,417
Intracranial Injures	85	22.25%	10.89	926	\$2,684	\$228,170
Fracture/Dislocation/Nerve Damage	68	17.80%	29.09	1,978	\$8,039	\$546,665
Superficial Wounds	27	7.07%	15.37	415	\$2,782	\$75,117
Oth Traumatic Injuries	16	4.19%	7.81	125	\$5,605	\$89,681
All Others	26	6.81%	7.00	182	\$3,198	\$83,138
Totals	382	100.00%	19.65	7,508	\$5,498	\$2,100,187

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