

Industry Synopsis

Industry: 85916 CASINOS/DANCE HALLS

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	30	1	\$206,332,315	5,783	\$1,868,060	\$1.04
2020	33	3	\$111,753,104	3,156	\$1,067,320	\$1.10
2021	32	0	\$105,289,215	3,024	\$1,082,758	\$1.21
2022	32	0	\$180,145,416	4,824	\$2,063,937	\$1.35
2023	30	1	\$207,018,539	5,647	\$2,497,737	\$1.33
2024 YTD	29	0	\$219,366,920	5,993	\$2,818,591	\$1.39

* 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	7	\$938	3	\$1,982	9	\$26,905	7	\$67,218	4	\$109,290
2020	10	\$1,535	N/A	N/A	14	\$36,076	6	\$52,750	N/A	N/A
2021	9	\$1,761	N/A	N/A	16	\$43,372	4	\$37,815	N/A	N/A
2022	8	\$1,531	N/A	N/A	11	\$31,702	9	\$80,390	N/A	N/A
2023	6	\$1,532	N/A	N/A	10	\$33,437	10	\$99,492	N/A	N/A
2024 YTD	4	\$776	3	\$1,871	10	\$34,222	10	\$101,675	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	239	\$532,766	84	\$419,793	1,411	105	155	138
2020	104	\$227,555	44	\$175,138	964	40	60	61
2021	139	\$549,995	95	\$520,071	974	43	44	110
2022	551	\$858,692	452	\$775,057	4,670	173	99	487
2023	214	\$469,859	98	\$368,354	1,599	80	116	130
2024 YTD	49	\$40,107	16	\$21,439	116	16	33	26

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	60	17	3	4	84
2020	22	13	3	6	44
2021	59	32	2	2	95
2022	334	97	10	11	452
2023	62	23	7	6	98
2024 YTD	12	4	0	0	16

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$197,663	\$327,890	\$7,212	\$0	\$532,766
2020	\$92,473	\$115,332	\$19,751	\$0	\$227,555
2021	\$111,954	\$93,626	\$0	\$344,414	\$549,995
2022	\$508,518	\$347,888	\$2,286	\$0	\$858,692
2023	\$195,985	\$270,605	\$3,269	\$0	\$469,859
2024 YTD	\$13,292	\$26,815	\$0	\$0	\$40,107

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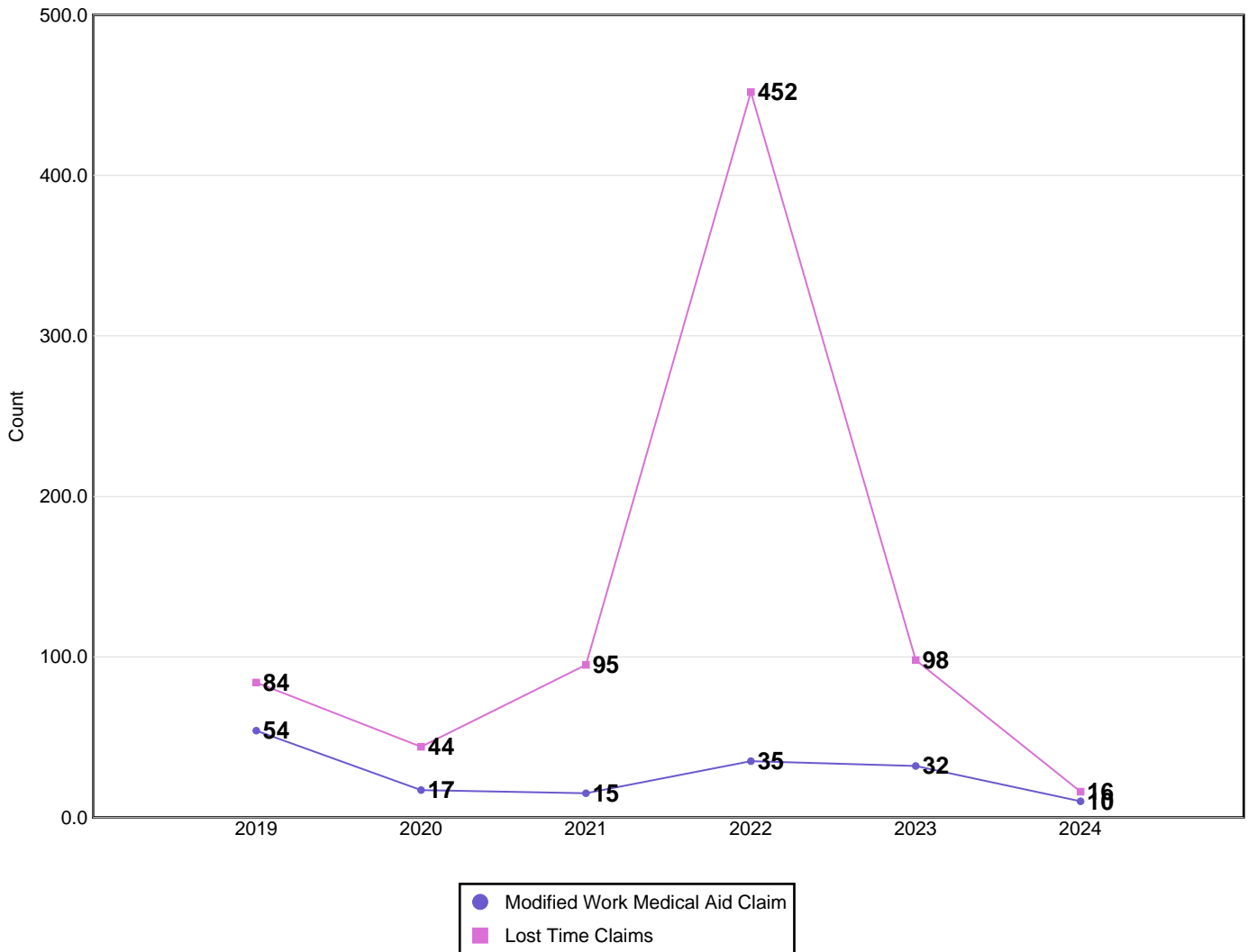
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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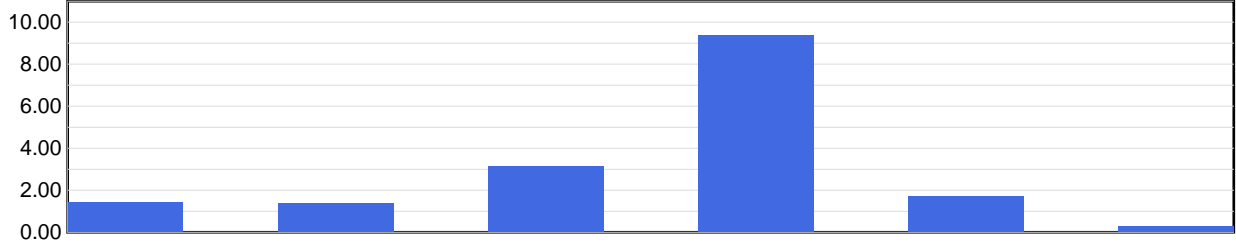
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



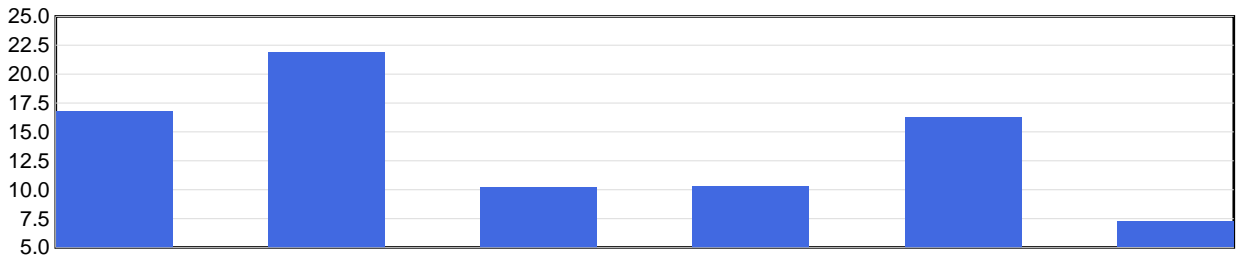
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.45	1.39	3.14	9.37	1.74	0.27

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

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

Severity Rates

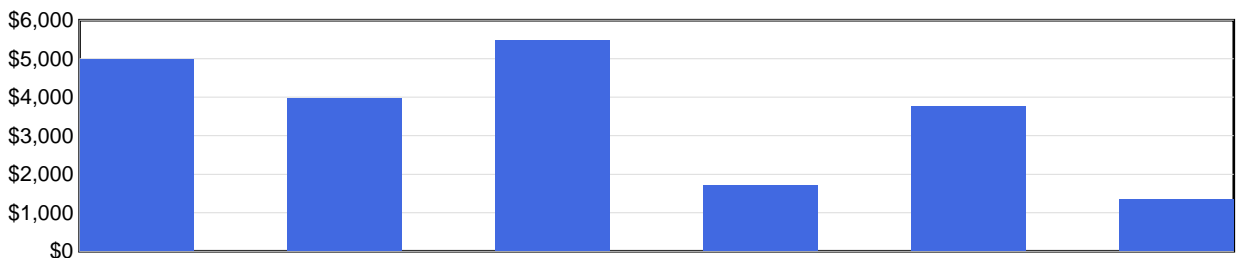
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	16.8	21.9	10.3	10.3	16.3	7.3

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$4,998	\$3,980	\$5,474	\$1,715	\$3,759	\$1,340

Average Cost Per LTC = Total LTC Costs / Total LTCs

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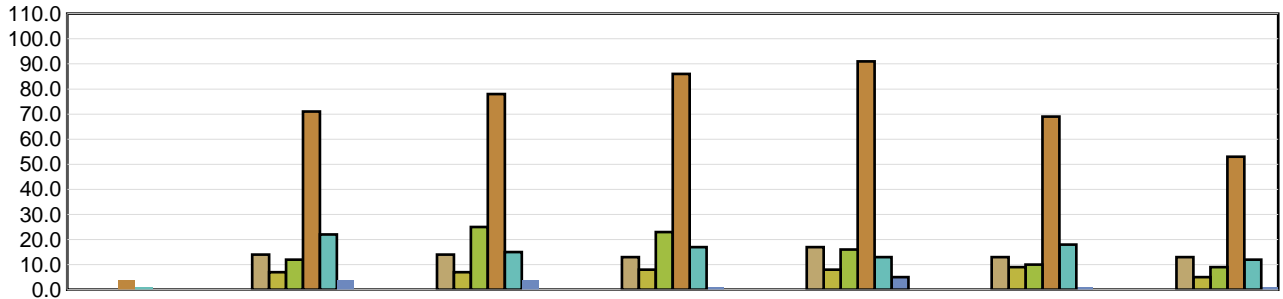
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

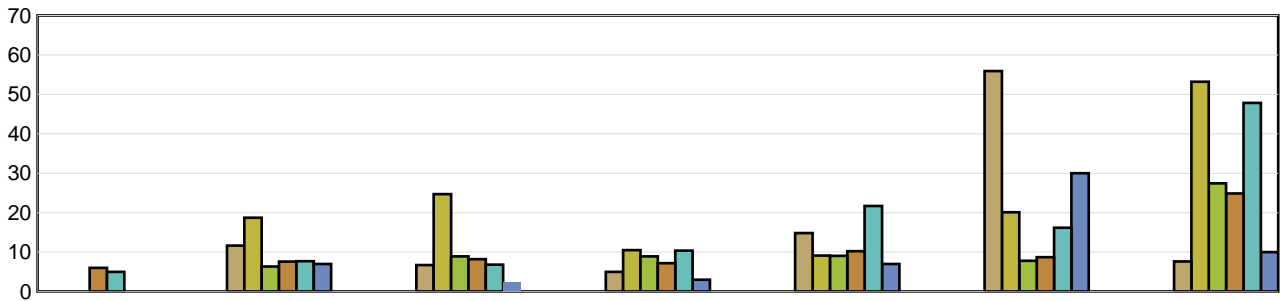
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	14	14	13	17	13	13
2020	N/A	7	7	8	8	9	5
2021	N/A	12	25	23	16	10	9
2022	4	71	78	86	91	69	53
2023	1	22	15	17	13	18	12
2024 YTD	N/A	4	4	1	5	1	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	11.64	6.71	5.00	14.82	55.92	7.62
2020	N/A	18.71	24.71	10.50	9.13	20.11	53.20
2021	N/A	6.33	8.92	8.91	9.06	7.80	27.44
2022	6.00	7.58	8.21	7.19	10.24	8.70	24.87
2023	5.00	7.68	6.80	10.35	21.69	16.17	47.83
2024 YTD	N/A	7.00	2.50	3.00	7.00	30.00	10.00

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
Exposure to Harmful Substances	1	6	62	354	3	1	427
Bodily Reaction and Exertion	18	7	6	26	12	2	71
Falls	18	8	8	17	14	3	68
Overexertion	20	5	6	14	13	1	59
Struck by Object	3	5	5	7	17	2	39

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	427	54.12%	8.45	3,608	\$1,754	\$749,086
Bodily Reaction and Exertion	71	9.00%	12.85	912	\$4,180	\$296,810
Falls	68	8.62%	16.01	1,089	\$3,812	\$259,245
Overexertion	59	7.48%	16.05	947	\$5,377	\$317,257
Struck by Object	39	4.94%	7.13	278	\$1,373	\$53,554
All Others	125	15.84%	22.66	2,833	\$4,831	\$603,899
Totals	789	100.00%	12.25	9,667	\$2,890	\$2,279,851

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	3	5	63	353	4	0	428
Back	25	11	9	12	13	2	72
Foot(Feet)/Ank(s)/Toe(s)	12	4	2	13	12	4	47
Knee(s)	10	3	5	17	5	2	42
Hand(s)/Wrist(s)	9	5	2	16	10	1	43

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	428	54.25%	9.05	3,875	\$1,843	\$788,700
Back	72	9.13%	13.68	985	\$4,541	\$326,987
Foot(Feet)/Ank(s)/Toe(s)	47	5.96%	11.47	539	\$2,253	\$105,897
Knee(s)	42	5.32%	33.67	1,414	\$7,553	\$317,247
Hand(s)/Wrist(s)	43	5.45%	13.26	570	\$3,354	\$144,201
All Others	157	19.90%	14.55	2,284	\$3,801	\$596,820
Totals	789	100.00%	12.25	9,667	\$2,890	\$2,279,851

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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
Systems Disease - Covid 19	0	3	61	353	0	0	417
Sprains/Strain	52	19	17	50	35	6	179
Superficial Wounds	8	8	5	16	7	3	47
Oth Traumatic Injuries	6	2	2	13	19	2	44
Open Wound	3	2	6	4	13	1	29

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Systems Disease - Covid 19	417	52.85%	8.48	3,538	\$1,764	\$735,503
Sprains/Strain	179	22.69%	16.68	2,986	\$4,635	\$829,753
Superficial Wounds	47	5.96%	16.68	784	\$3,927	\$184,581
Oth Traumatic Injuries	44	5.58%	11.30	497	\$2,952	\$129,898
Open Wound	29	3.68%	7.79	226	\$1,868	\$54,171
All Others	73	9.25%	22.41	1,636	\$4,739	\$345,945
Totals	789	100.00%	12.25	9,667	\$2,890	\$2,279,851

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