

# Industry Synopsis

Industry: 85922 ARCADES

## 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	61	9	\$9,603,576	248	\$98,239	\$1.03
2020	55	3	\$4,645,550	119	\$49,797	\$1.09
2021	49	5	\$5,042,715	130	\$58,724	\$1.19
2022	53	7	\$7,404,375	199	\$95,744	\$1.32
2023	57	5	\$8,562,759	222	\$109,214	\$1.30
2024 YTD	55	0	\$9,033,642	228	\$121,035	\$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	58	\$7,396	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	54	\$3,825	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	48	\$4,208	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	52	\$6,518	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	56	\$7,583	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	54	\$7,618	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: The current year assessable earnings are based on estimates.

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- YTD is January to current month of the current calendar year

# 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	7	\$71,236	5	\$70,463	160	2	2	6
2020	2	\$340	0	\$0	0	0	2	0
2021	3	\$2,749	1	\$1,631	0	1	2	1
2022	5	\$9,433	5	\$9,433	78	3	0	5
2023	4	\$22,571	2	\$19,761	51	2	2	3
2024 YTD	1	\$1,587	1	\$1,587	9	0	0	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	1	1	2	1	5
2020	N/A	N/A	N/A	N/A	N/A
2021	1	0	0	0	1
2022	3	1	1	0	5
2023	1	0	1	0	2
2024 YTD	0	1	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$30,886	\$30,119	\$10,231	\$0	\$71,236
2020	\$0	\$340	\$0	\$0	\$340
2021	\$138	\$2,611	\$0	\$0	\$2,749
2022	\$6,400	\$3,034	\$0	\$0	\$9,433
2023	\$5,729	\$16,429	\$413	\$0	\$22,571
2024 YTD	\$1,059	\$528	\$0	\$0	\$1,587

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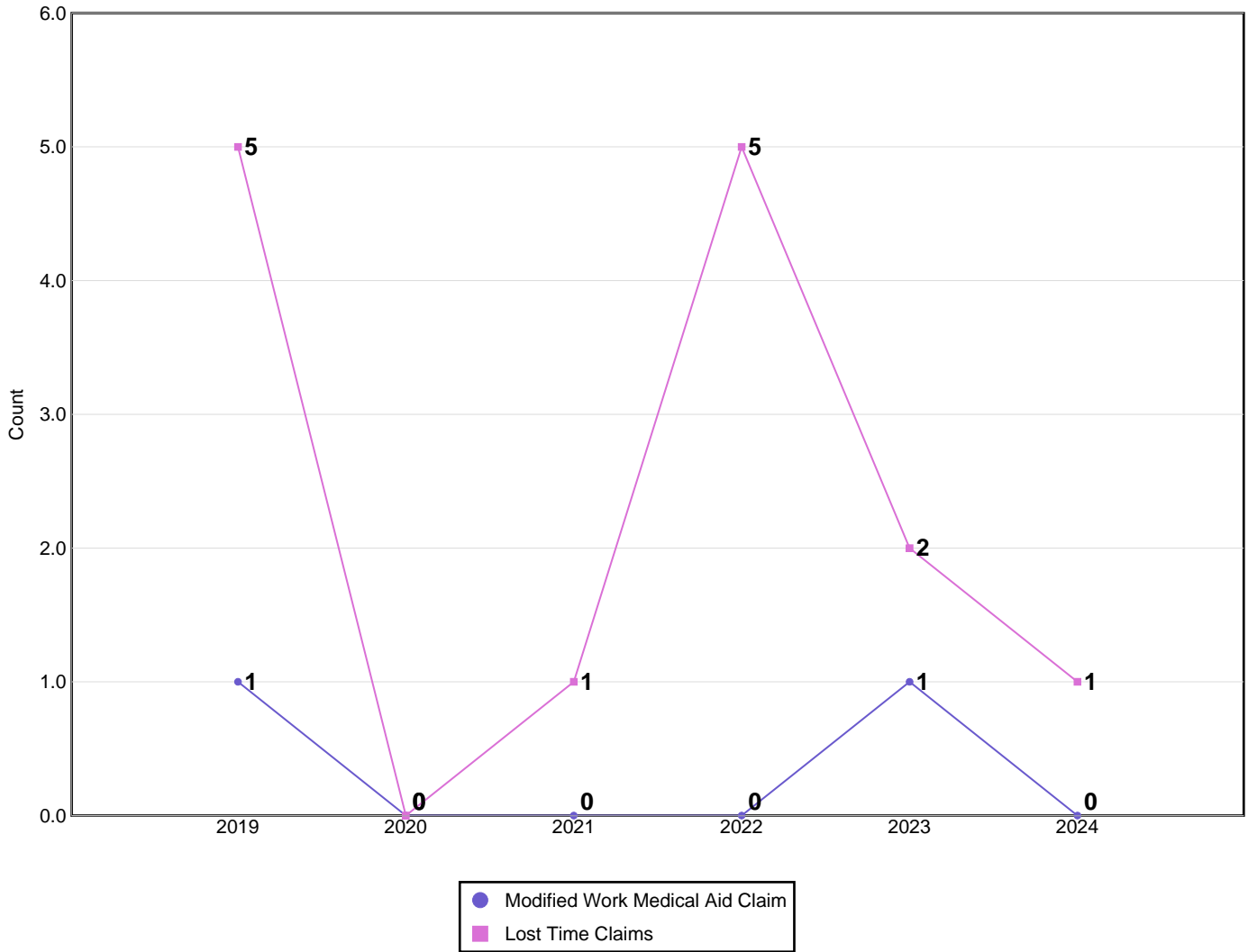
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# Industry Synopsis

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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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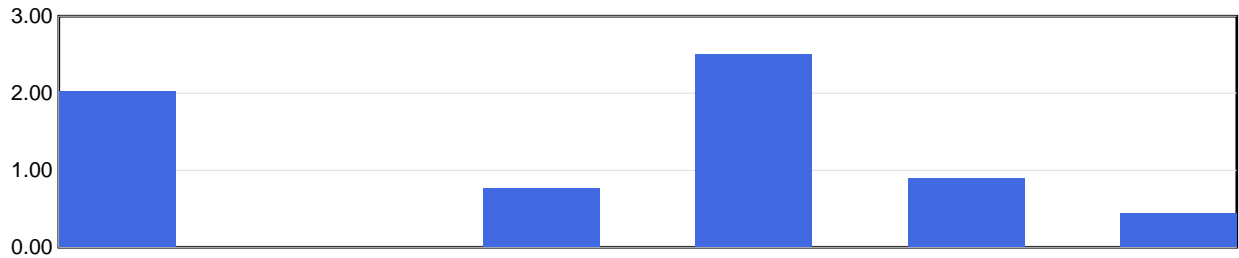
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



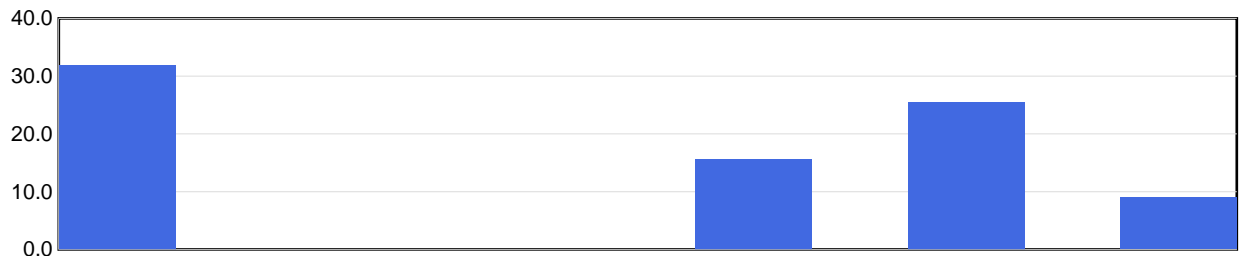
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	2.02	0.00	0.77	2.51	0.90	0.44

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

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

## Severity Rates

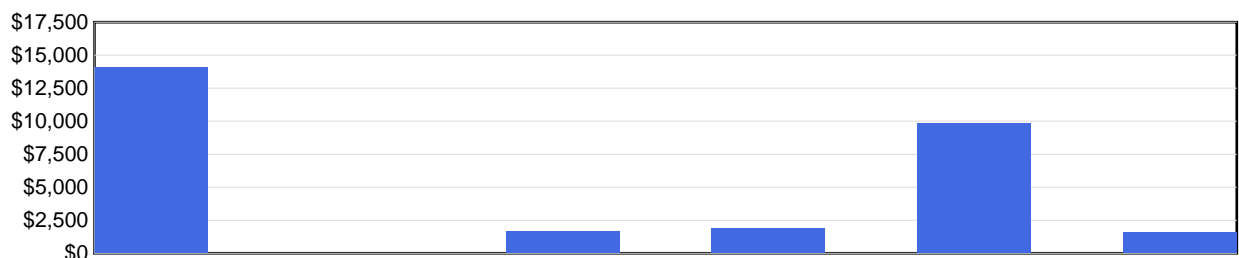
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	32.0	0.0	0.0	15.6	25.5	9.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$14,093	\$0	\$1,631	\$1,887	\$9,880	\$1,587

Average Cost Per LTC = Total LTC Costs / Total LTCs

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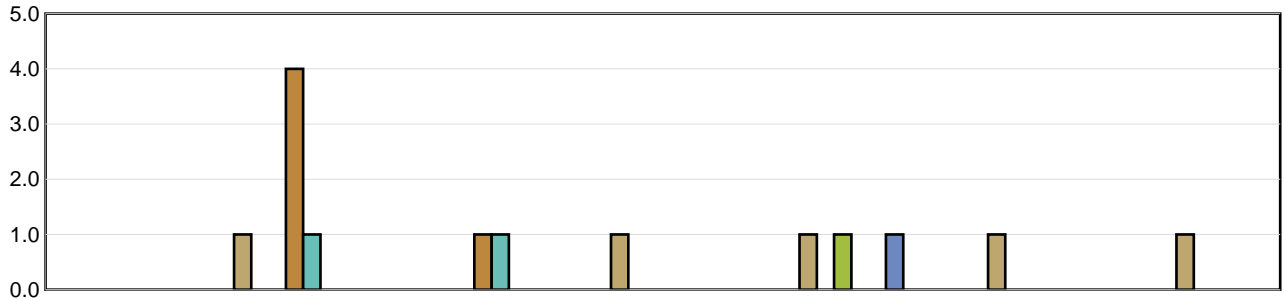
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

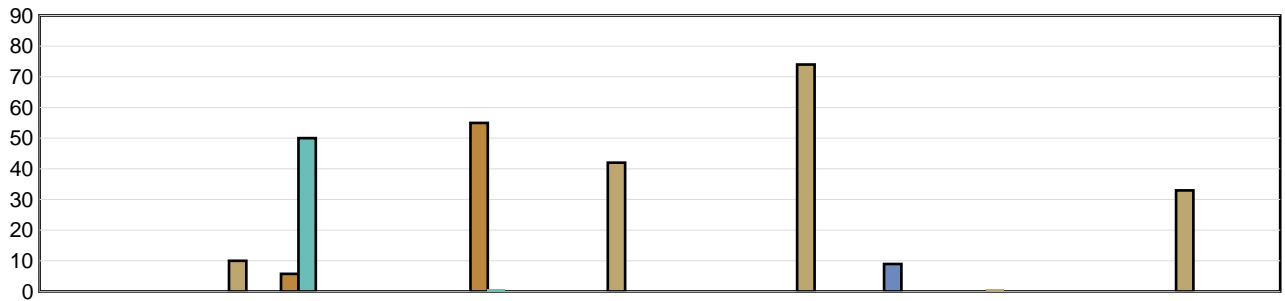
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	N/A	1	1	1	1
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	1	N/A	N/A
2022	N/A	4	1	N/A	N/A	N/A	N/A
2023	N/A	1	1	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	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	N/A	10.00	N/A	42.00	74.00	1.00	33.00
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	0.00	N/A	N/A
2022	N/A	5.75	55.00	N/A	N/A	N/A	N/A
2023	N/A	50.00	1.00	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	N/A	9.00	N/A	N/A

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

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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	1	0	1	1	0	0	3
Struck against Object	0	0	0	3	0	0	3
Struck by Object	1	0	0	0	2	0	3
Assaults/Violent Acts/Harassment	1	0	0	0	0	0	1
Bodily Reaction and Exertion	1	0	0	0	0	0	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	3	21.43%	5.33	16	\$1,146	\$3,438
Struck against Object	3	21.43%	20.67	62	\$2,614	\$7,843
Struck by Object	3	21.43%	28.00	84	\$18,182	\$54,546
Assaults/Violent Acts/Harassment	1	7.14%	10.00	10	\$1,443	\$1,443
Bodily Reaction and Exertion	1	7.14%	42.00	42	\$12,464	\$12,464
All Others	3	21.43%	28.00	84	\$7,714	\$23,141
<b>Totals</b>	<b>14</b>	<b>100.00%</b>	<b>21.29</b>	<b>298</b>	<b>\$7,348</b>	<b>\$102,874</b>

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

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	4	28.57%	3.00	12	\$782	\$3,128
Knee(s)	3	21.43%	7.33	22	\$1,174	\$3,522
Foot(Feet)/Ank(s)/Toe(s)	2	14.29%	21.00	42	\$18,186	\$36,372
Hand(s)/Wrist(s)	2	14.29%	37.50	75	\$10,777	\$21,554
Back	1	7.14%	42.00	42	\$12,464	\$12,464
All Others	2	14.29%	52.50	105	\$12,917	\$25,835
<b>Totals</b>	<b>14</b>	<b>100.00%</b>	<b>21.29</b>	<b>298</b>	<b>\$7,348</b>	<b>\$102,874</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	2	0	0	2	0	1	5
Superficial Wounds	1	0	1	1	1	0	4
Open Wound	1	0	0	0	1	0	2
Burns	0	0	0	1	0	0	1
Fracture/Dislocation/Nerve Damage	1	0	0	0	0	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	5	35.71%	39.00	195	\$8,529	\$42,645
Superficial Wounds	4	28.57%	2.25	9	\$802	\$3,210
Open Wound	2	14.29%	30.00	60	\$10,493	\$20,985
Burns	1	7.14%	1.00	1	\$421	\$421
Fracture/Dislocation/Nerve Damage	1	7.14%	33.00	33	\$34,785	\$34,785
All Others	1	7.14%	0.00	0	\$828	\$828
<b>Totals</b>	<b>14</b>	<b>100.00%</b>	<b>21.29</b>	<b>298</b>	<b>\$7,348</b>	<b>\$102,874</b>

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