

Industry Synopsis

Industry: 85925 TRAVEL AGENCY/MOTOR ASSOCIATION

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	228	24	\$179,545,932	5,406	\$325,101	\$0.18
2020	224	18	\$155,097,524	4,088	\$260,176	\$0.19
2021	226	19	\$149,563,307	3,504	\$275,211	\$0.22
2022	246	22	\$181,596,069	4,035	\$340,554	\$0.23
2023	253	18	\$209,164,205	4,046	\$437,008	\$0.22
2024 YTD	239	4	\$223,612,212	4,807	\$503,523	\$0.23

* 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	191	\$25,696	19	\$13,121	11	\$25,130	5	\$51,666	N/A	N/A
2020	196	\$24,661	12	\$8,690	9	\$16,705	5	\$46,524	N/A	N/A
2021	192	\$23,606	19	\$13,376	9	\$22,845	5	\$58,726	N/A	N/A
2022	204	\$25,924	23	\$16,120	12	\$22,988	5	\$49,748	N/A	N/A
2023	206	\$27,759	19	\$12,665	20	\$35,898	6	\$58,562	N/A	N/A
2024 YTD	185	\$26,042	25	\$16,826	20	\$36,442	7	\$67,049	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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 85925 TRAVEL AGENCY/MOTOR ASSOCIATION

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	48	\$201,502	12	\$170,327	392	20	36	21
2020	19	\$53,636	8	\$46,487	350	7	11	12
2021	25	\$68,119	9	\$57,780	308	11	16	15
2022	45	\$166,708	22	\$153,198	929	17	23	26
2023	48	\$265,476	26	\$239,977	1,399	20	22	32
2024 YTD	9	\$12,703	3	\$10,510	69	2	6	5

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	6	2	1	3	12
2020	2	2	2	2	8
2021	1	5	2	1	9
2022	8	5	5	4	22
2023	12	5	2	7	26
2024 YTD	1	1	1	0	3

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$66,270	\$121,880	\$13,352	\$0	\$201,502
2020	\$22,141	\$31,495	\$0	\$0	\$53,636
2021	\$29,314	\$38,805	\$0	\$0	\$68,119
2022	\$69,638	\$96,163	\$907	\$0	\$166,708
2023	\$118,355	\$120,888	\$26,233	\$0	\$265,476
2024 YTD	\$7,104	\$5,599	\$0	\$0	\$12,703

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

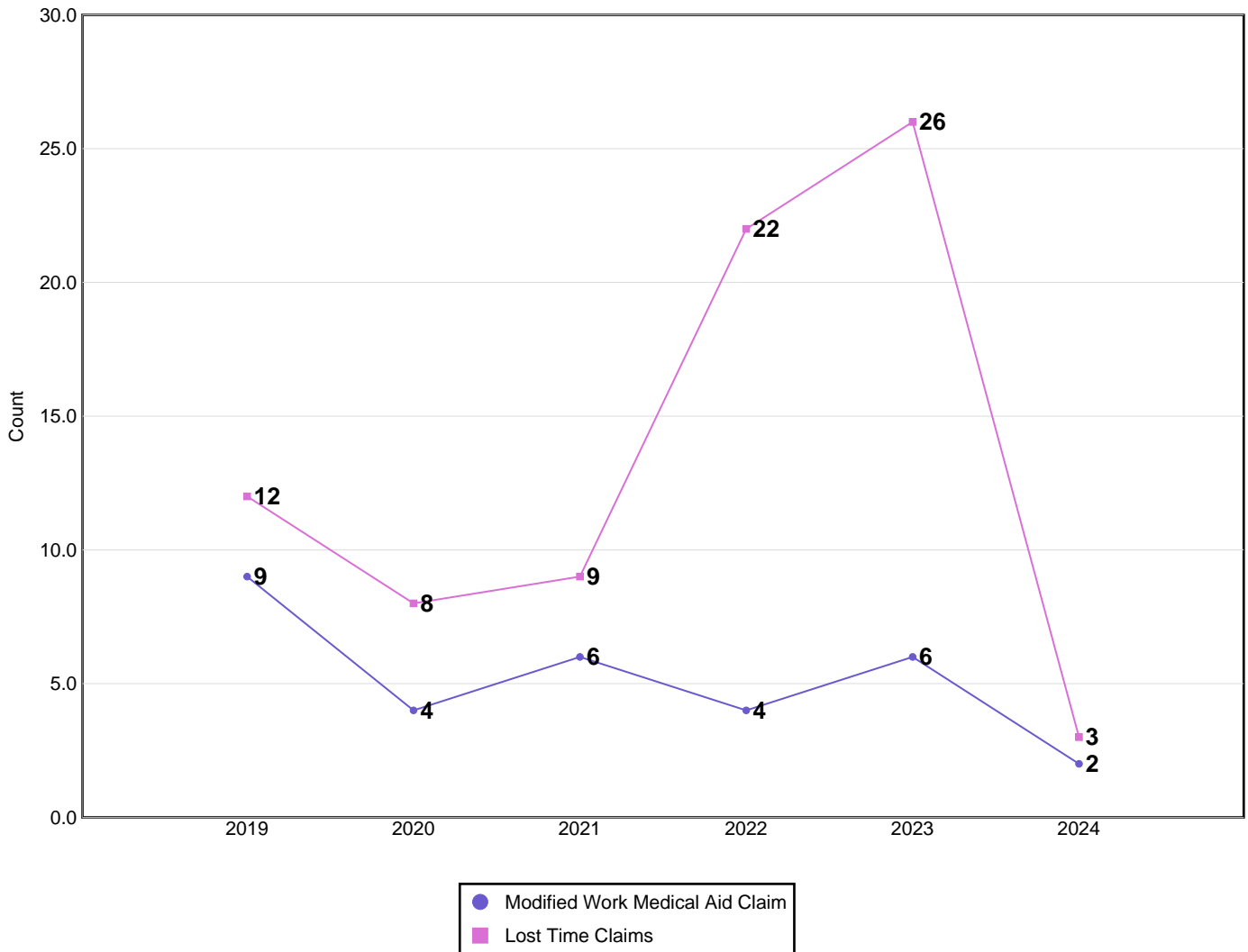
- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 85925 TRAVEL AGENCY/MOTOR ASSOCIATION

Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

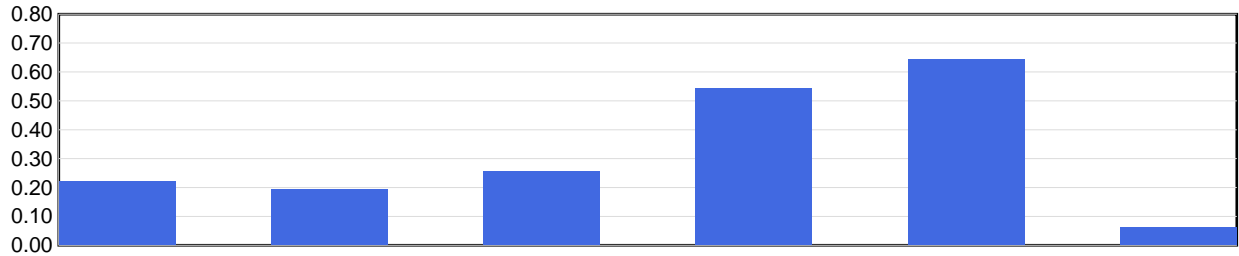
Industry Synopsis

Industry: 85925 TRAVEL AGENCY/MOTOR ASSOCIATION

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



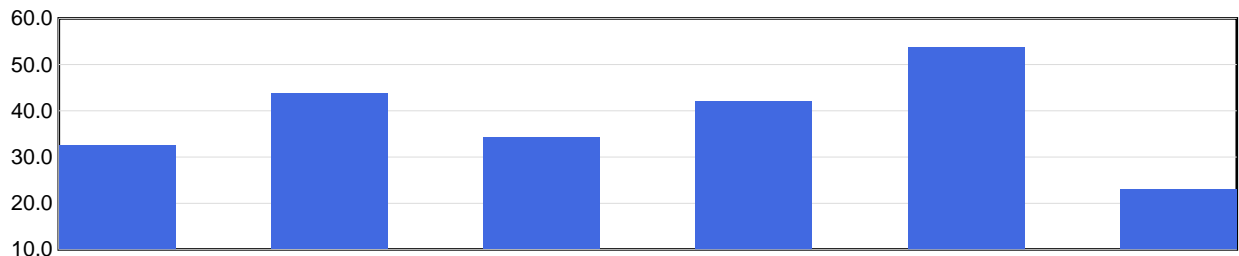
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.22	0.20	0.26	0.55	0.64	0.06

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

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

Severity Rates

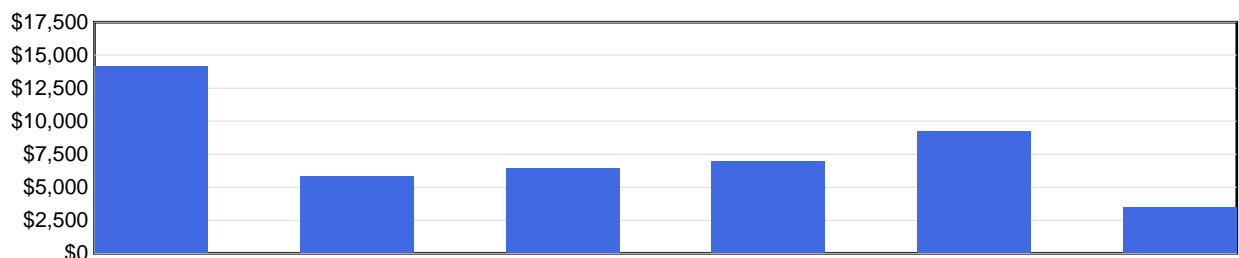
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	32.7	43.8	34.2	42.2	53.8	23.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$14,194	\$5,811	\$6,420	\$6,964	\$9,230	\$3,503

Average Cost Per LTC = Total LTC Costs / Total LTCs

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

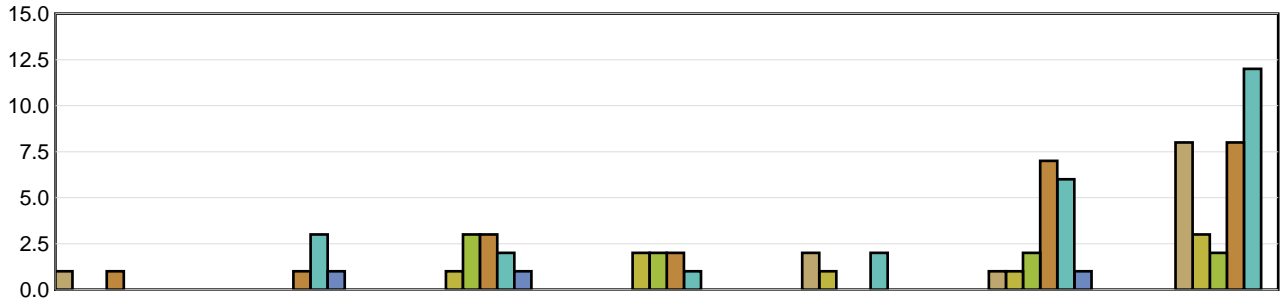
Industry Synopsis

Industry: 85925 TRAVEL AGENCY/MOTOR ASSOCIATION

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

Number of LTCs

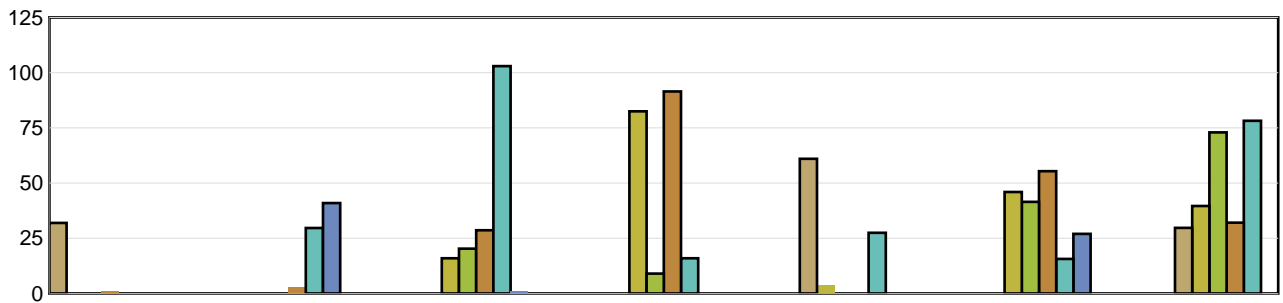
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	N/A	N/A	N/A	2	1	8
2020	N/A	N/A	1	2	1	1	3
2021	N/A	N/A	3	2	N/A	2	2
2022	1	1	3	2	N/A	7	8
2023	N/A	3	2	1	2	6	12
2024 YTD	N/A	1	1	N/A	N/A	1	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	32.00	N/A	N/A	N/A	61.00	0.00	29.75
2020	N/A	N/A	16.00	82.50	4.00	46.00	39.67
2021	N/A	N/A	20.33	9.00	N/A	41.50	73.00
2022	1.00	3.00	28.67	91.50	N/A	55.43	32.13
2023	N/A	29.67	103.00	16.00	27.50	15.67	78.25
2024 YTD	N/A	41.00	1.00	N/A	N/A	27.00	N/A

LTCs with no birthdate recorded are not included in band subtotals

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 85925 TRAVEL AGENCY/MOTOR ASSOCIATION

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	4	1	7	10	2	31
Overexertion	3	1	3	4	3	0	14
Bodily Reaction and Exertion	1	2	2	2	3	0	10
Struck by Object	0	0	0	4	2	1	7
Exposure to Harmful Substances	0	1	2	0	2	0	5

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	31	38.75%	42.77	1,326	\$9,316	\$288,790
Overexertion	14	17.50%	40.57	568	\$8,522	\$119,312
Bodily Reaction and Exertion	10	12.50%	45.90	459	\$6,966	\$69,662
Struck by Object	7	8.75%	27.14	190	\$4,874	\$34,119
Exposure to Harmful Substances	5	6.25%	15.80	79	\$1,563	\$7,813
All Others	13	16.25%	62.62	814	\$12,199	\$158,583
Totals	80	100.00%	42.95	3,436	\$8,478	\$678,279

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	2	1	2	7	5	0	17
Head	2	2	0	5	1	1	11
Hand(s)/Wrist(s)	3	0	0	1	5	0	9
Multiple Parts	1	0	0	1	5	0	7
Body System(s)	0	1	2	1	2	0	6

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	17	21.25%	43.24	735	\$6,280	\$106,752
Head	11	13.75%	68.73	756	\$10,781	\$118,590
Hand(s)/Wrist(s)	9	11.25%	51.78	466	\$7,451	\$67,062
Multiple Parts	7	8.75%	22.43	157	\$5,294	\$37,059
Body System(s)	6	7.50%	53.17	319	\$15,199	\$91,195
All Others	30	37.50%	33.43	1,003	\$8,587	\$257,620
Totals	80	100.00%	42.95	3,436	\$8,478	\$678,279

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 85925 TRAVEL AGENCY/MOTOR ASSOCIATION

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	6	1	6	11	6	2	32
Fracture/Dislocation/Nerve Damage	2	3	1	2	4	0	12
Oth Traumatic Injuries	0	1	0	3	6	0	10
Intracranial Injures	2	2	0	3	1	1	9
Superficial Wounds	1	0	0	2	5	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	32	40.00%	36.63	1,172	\$7,086	\$226,767
Fracture/Dislocation/Nerve Damage	12	15.00%	49.67	596	\$12,162	\$145,947
Oth Traumatic Injuries	10	12.50%	33.20	332	\$5,572	\$55,721
Intracranial Injures	9	11.25%	74.00	666	\$10,713	\$96,414
Superficial Wounds	8	10.00%	37.00	296	\$4,157	\$33,256
All Others	9	11.25%	41.56	374	\$13,353	\$120,174
Totals	80	100.00%	42.95	3,436	\$8,478	\$678,279

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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