

Industry Synopsis

Industry: 86414 Geological/Environmental Consulting

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	1,736	157	\$379,202,781	6,891	\$574,754	\$0.16
2020	1,630	110	\$363,199,592	5,810	\$465,071	\$0.14
2021	1,646	160	\$382,184,775	6,330	\$497,684	\$0.14
2022	1,717	198	\$447,017,058	7,562	\$591,944	\$0.14
2023	1,767	149	\$512,117,643	7,919	\$663,572	\$0.14
2024 YTD	1,621	29	\$562,452,786	8,535	\$851,999	\$0.15

* 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	1,616	\$118,490	47	\$33,607	61	\$122,248	11	\$78,449	N/A	N/A
2020	1,514	\$118,308	53	\$37,381	50	\$104,572	12	\$82,159	N/A	N/A
2021	1,519	\$118,357	60	\$41,916	52	\$107,403	15	\$114,508	N/A	N/A
2022	1,572	\$127,296	70	\$49,139	58	\$132,959	16	\$117,289	N/A	N/A
2023	1,611	\$128,653	72	\$50,697	67	\$153,989	15	\$112,896	N/A	N/A
2024 YTD	1,453	\$127,801	77	\$55,027	71	\$161,299	18	\$133,135	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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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	70	\$196,106	16	\$145,038	451	27	54	38
2020	59	\$200,775	11	\$154,415	564	31	48	34
2021	77	\$214,951	19	\$144,295	353	44	58	52
2022	75	\$289,172	16	\$203,639	523	35	59	41
2023	69	\$272,685	21	\$213,892	790	37	48	44
2024 YTD	17	\$11,203	1	\$3,168	24	7	16	8

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	9	3	1	3	16
2020	4	3	0	4	11
2021	9	7	1	2	19
2022	5	5	3	3	16
2023	10	6	2	3	21
2024 YTD	0	1	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$90,108	\$104,698	\$1,300	\$0	\$196,106
2020	\$93,337	\$107,438	\$0	\$0	\$200,775
2021	\$77,948	\$137,003	\$0	\$0	\$214,951
2022	\$121,731	\$167,441	\$0	\$0	\$289,172
2023	\$126,610	\$145,047	\$1,028	\$0	\$272,685
2024 YTD	\$2,559	\$8,643	\$0	\$0	\$11,203

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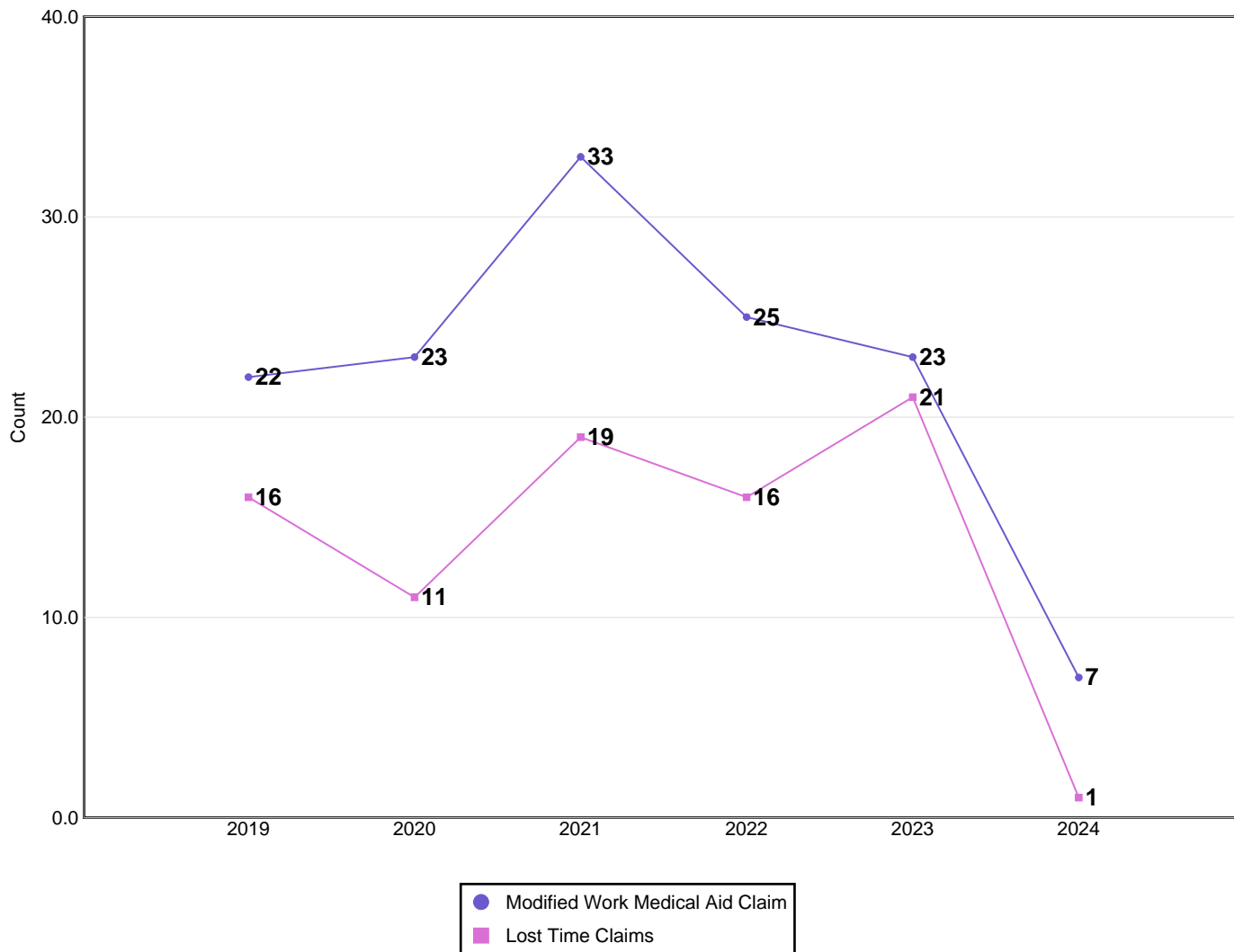
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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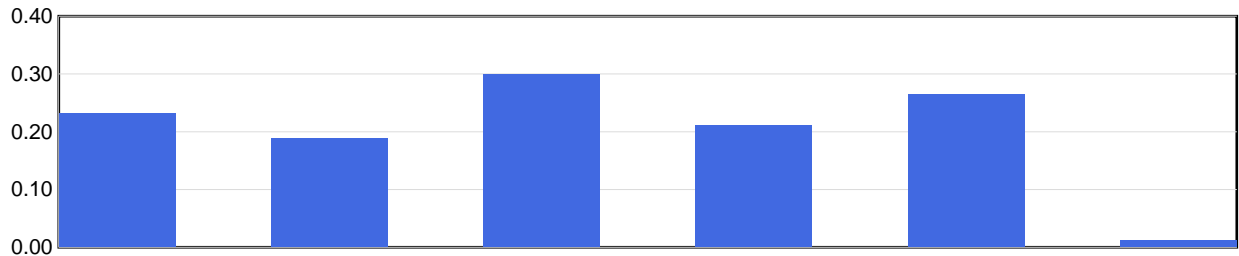
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



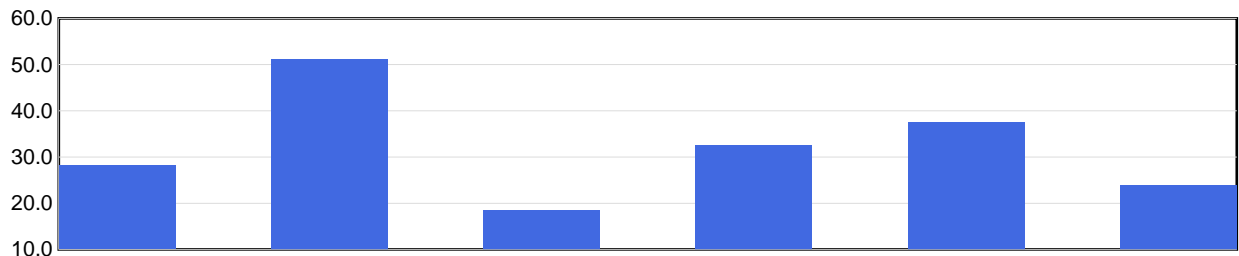
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.23	0.19	0.30	0.21	0.27	0.01

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

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

Severity Rates

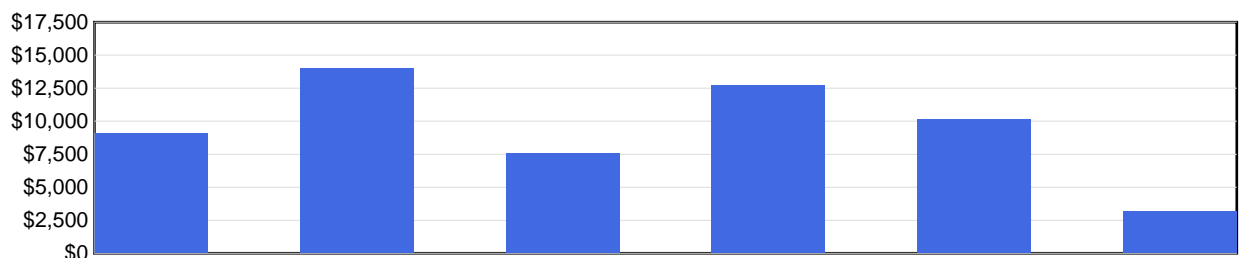
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	28.2	51.3	18.6	32.7	37.6	24.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$9,065	\$14,038	\$7,594	\$12,727	\$10,185	\$3,168

Average Cost Per LTC = Total LTC Costs / Total LTCs

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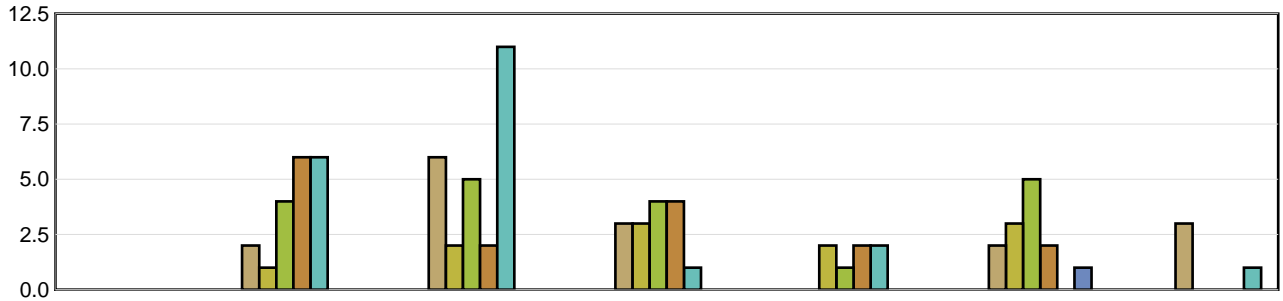
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

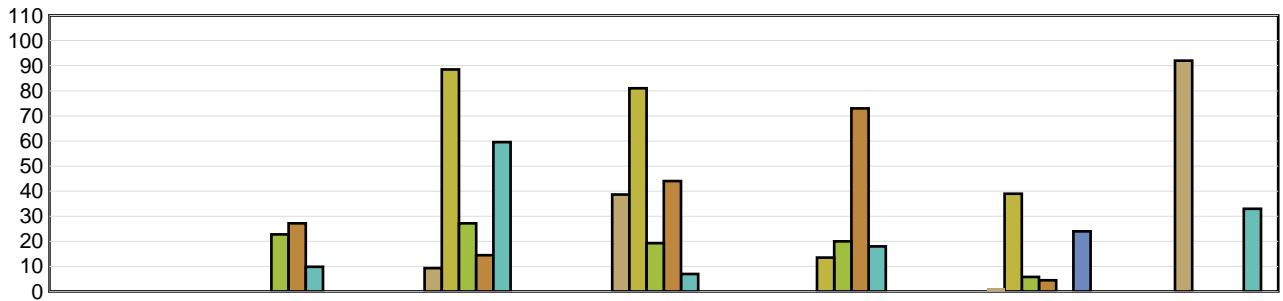
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	6	3	N/A	2	3
2020	N/A	1	2	3	2	3	N/A
2021	N/A	4	5	4	1	5	N/A
2022	N/A	6	2	4	2	2	N/A
2023	N/A	6	11	1	2	N/A	1
2024 YTD	N/A	N/A	N/A	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	N/A	0.00	9.33	38.67	N/A	1.50	92.00
2020	N/A	0.00	88.50	81.00	13.50	39.00	N/A
2021	N/A	22.75	27.20	19.25	20.00	5.80	N/A
2022	N/A	27.17	14.50	44.00	73.00	4.50	N/A
2023	N/A	9.83	59.55	7.00	18.00	N/A	33.00
2024 YTD	N/A	N/A	N/A	N/A	N/A	24.00	N/A

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	3	2	5	3	3	0	16
Highway/Non-Highway M.V. Accident	4	2	3	5	2	0	16
Bodily Reaction and Exertion	0	3	4	1	3	0	11
Overexertion	4	2	1	1	4	0	12
RMI	1	0	4	1	1	0	7

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	16	19.05%	16.19	259	\$7,714	\$123,420
Highway/Non-Highway M.V. Accident	16	19.05%	32.88	526	\$11,582	\$185,318
Bodily Reaction and Exertion	11	13.10%	31.45	346	\$11,060	\$121,660
Overexertion	12	14.29%	20.58	247	\$6,623	\$79,475
RMI	7	8.33%	70.86	496	\$14,934	\$104,536
All Others	22	26.19%	37.77	831	\$11,365	\$250,037
Totals	84	100.00%	32.20	2,705	\$10,291	\$864,446

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	3	2	3	2	4	1	15
Knee(s)	1	4	4	2	3	0	14
Trunk	4	1	1	2	2	0	10
Foot(Foot)/Ank(s)/Toe(s)	1	2	3	0	4	0	10
Multiple Parts	4	1	2	0	1	0	8

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	15	17.86%	22.60	339	\$7,822	\$117,337
Knee(s)	14	16.67%	41.50	581	\$11,568	\$161,958
Trunk	10	11.90%	24.70	247	\$10,075	\$100,753
Foot(Foot)/Ank(s)/Toe(s)	10	11.90%	14.20	142	\$9,339	\$93,388
Multiple Parts	8	9.52%	22.50	180	\$7,509	\$60,071
All Others	27	32.14%	45.04	1,216	\$12,257	\$330,939
Totals	84	100.00%	32.20	2,705	\$10,291	\$864,446

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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	10	5	10	5	12	0	42
Oth Traumatic Injuries	1	2	3	2	2	1	11
Fracture/Dislocation/Nerve Damage	1	2	0	3	2	0	8
Intracranial Injures	0	1	1	2	2	0	6
Superficial Wounds	1	0	1	1	2	0	5

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	42	50.00%	28.83	1,211	\$10,273	\$431,477
Oth Traumatic Injuries	11	13.10%	21.18	233	\$5,965	\$65,616
Fracture/Dislocation/Nerve Damage	8	9.52%	30.00	240	\$12,355	\$98,837
Intracranial Injures	6	7.14%	43.00	258	\$18,039	\$108,236
Superficial Wounds	5	5.95%	20.40	102	\$3,803	\$19,013
All Others	12	14.29%	55.08	661	\$11,772	\$141,267
Totals	84	100.00%	32.20	2,705	\$10,291	\$864,446

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