

# Industry Synopsis

Industry: 86927 SAFETY/FIRST AID TRAINING

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      | 888  | 85                   | \$77,383,677              | 1,548                    | \$233,043     | \$0.32        |
| 2020      | 831  | 56                   | \$72,005,277              | 1,398                    | \$229,188     | \$0.34        |
| 2021      | 803  | 62                   | \$73,256,653              | 1,417                    | \$230,015     | \$0.34        |
| 2022      | 781  | 67                   | \$76,912,867              | 1,394                    | \$272,186     | \$0.38        |
| 2023      | 770  | 62                   | \$81,470,897              | 1,519                    | \$310,863     | \$0.41        |
| 2024 YTD  | 711  | 28                   | \$85,025,493              | 1,500                    | \$309,649     | \$0.38        |

\* 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      | 865          | \$53,224       | 13                             | \$9,348        | 10                               | \$14,811       | N/A                               | N/A            | N/A            | N/A            |
| 2020      | 810          | \$51,383       | 13                             | \$8,524        | 8                                | \$12,098       | N/A                               | N/A            | N/A            | N/A            |
| 2021      | 780          | \$49,875       | 14                             | \$9,556        | 9                                | \$13,826       | N/A                               | N/A            | N/A            | N/A            |
| 2022      | 757          | \$50,143       | 14                             | \$9,295        | 10                               | \$17,475       | N/A                               | N/A            | N/A            | N/A            |
| 2023      | 741          | \$48,678       | 16                             | \$10,989       | 13                               | \$21,804       | N/A                               | N/A            | N/A            | N/A            |
| 2024 YTD  | 680          | \$49,027       | 19                             | \$13,733       | 12                               | \$22,265       | 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

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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          | 14               | \$83,854    | 5              | \$72,209        | 178      | 7                                   | 9                  | 8                       |
| 2020          | 7                | \$67,545    | 2              | \$58,680        | 313      | 2                                   | 5                  | 3                       |
| 2021          | 5                | \$64,073    | 3              | \$50,877        | 234      | 1                                   | 2                  | 4                       |
| 2022          | 13               | \$74,698    | 4              | \$62,818        | 247      | 6                                   | 9                  | 7                       |
| 2023          | 10               | \$77,599    | 3              | \$73,331        | 209      | 2                                   | 7                  | 3                       |
| 2024 YTD      | 1                | \$1,109     | 0              | \$0             | 0        | 0                                   | 1                  | 0                       |

| 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                        | 3         | 0                       | 1                        | 1         | 5                      |
| 2020                        | 1         | 0                       | 0                        | 1         | 2                      |
| 2021                        | 0         | 1                       | 0                        | 2         | 3                      |
| 2022                        | 1         | 0                       | 1                        | 2         | 4                      |
| 2023                        | 2         | 0                       | 0                        | 1         | 3                      |
| 2024 YTD                    | N/A       | N/A                     | N/A                      | N/A       | N/A                    |

| Total Claims Costs |              |             |                |               |          |
|--------------------|--------------|-------------|----------------|---------------|----------|
| Accident Year      | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total    |
| 2019               | \$39,594     | \$43,369    | \$890          | \$0           | \$83,854 |
| 2020               | \$47,826     | \$19,719    | \$0            | \$0           | \$67,545 |
| 2021               | \$42,586     | \$20,447    | \$1,040        | \$0           | \$64,073 |
| 2022               | \$34,015     | \$40,683    | \$0            | \$0           | \$74,698 |
| 2023               | \$52,477     | \$19,392    | \$5,730        | \$0           | \$77,599 |
| 2024 YTD           | \$0          | \$1,109     | \$0            | \$0           | \$1,109  |

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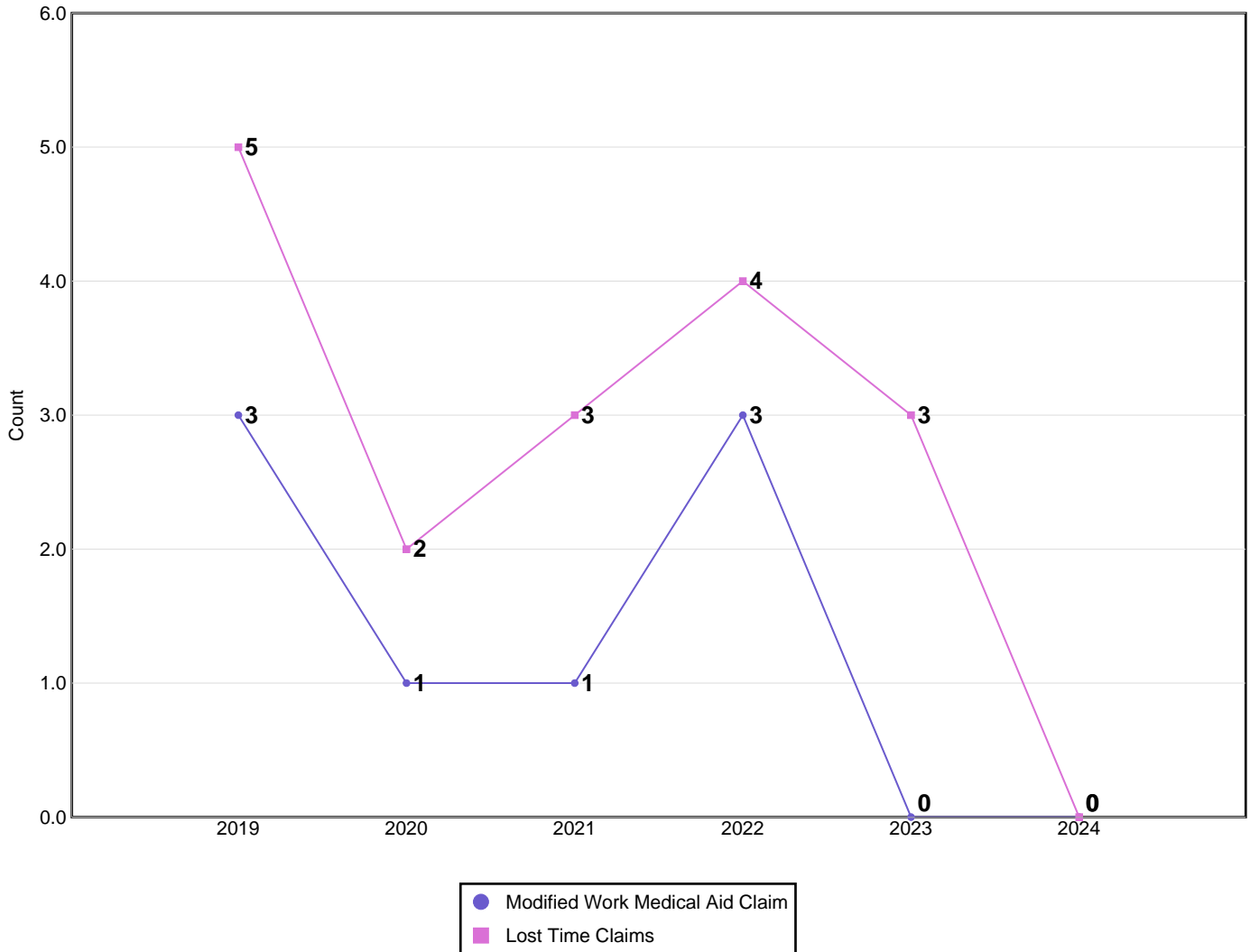
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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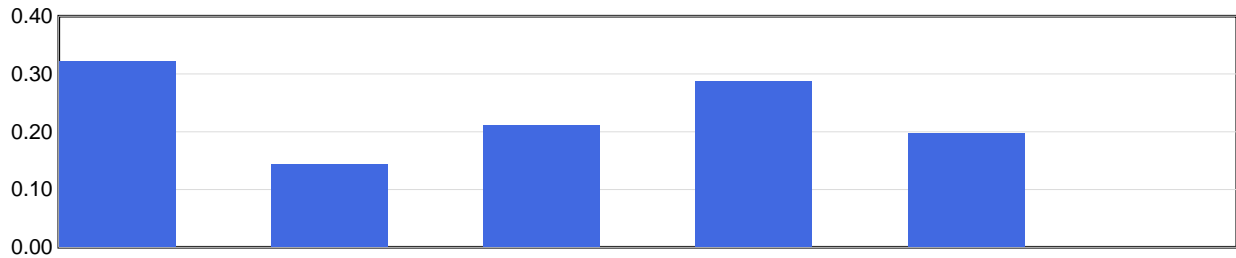
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



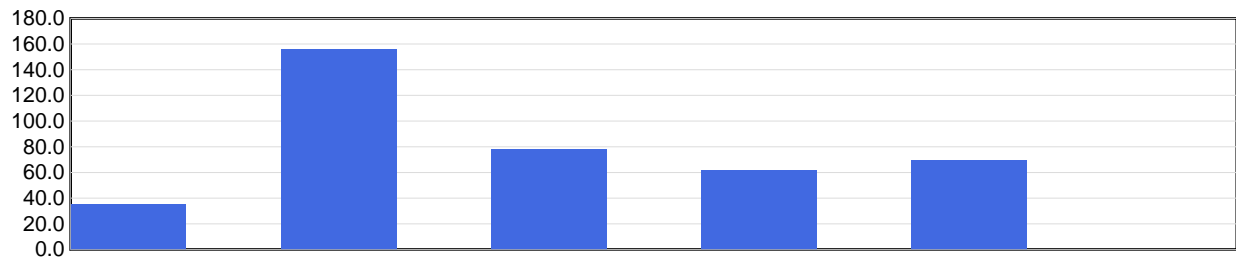
|                | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|----------------|------|------|------|------|------|----------|
| Frequency Rate | 0.32 | 0.14 | 0.21 | 0.29 | 0.20 | 0.00     |

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

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

## Severity Rates

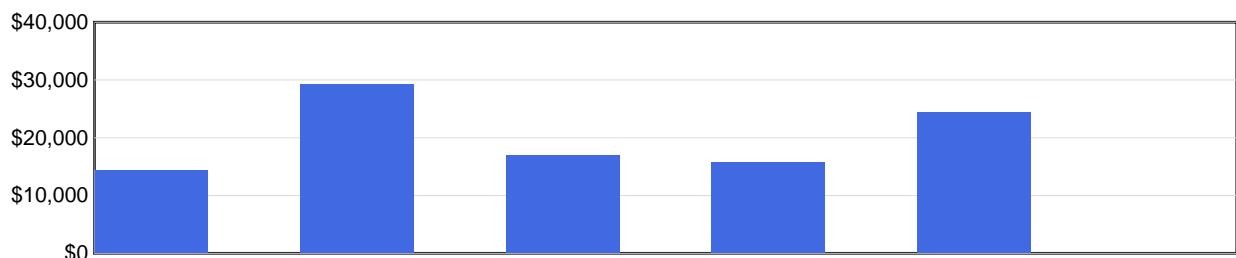
(Temporary Total Disability Days per Lost Time Claim)



|               | 2019 | 2020  | 2021 | 2022 | 2023 | 2024 YTD |
|---------------|------|-------|------|------|------|----------|
| Severity Rate | 35.6 | 156.5 | 78.0 | 61.8 | 69.7 | 0.0      |

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



|                  | 2019     | 2020     | 2021     | 2022     | 2023     | 2024 YTD |
|------------------|----------|----------|----------|----------|----------|----------|
| Avg Cost / Claim | \$14,442 | \$29,340 | \$16,959 | \$15,704 | \$24,444 | \$0      |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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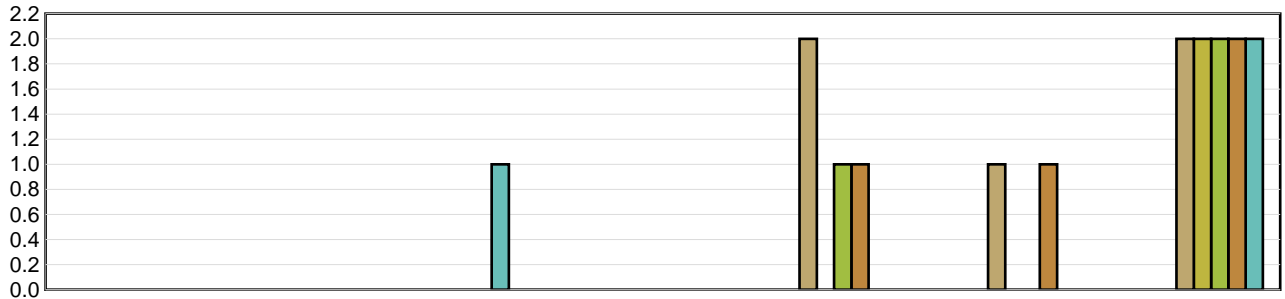
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

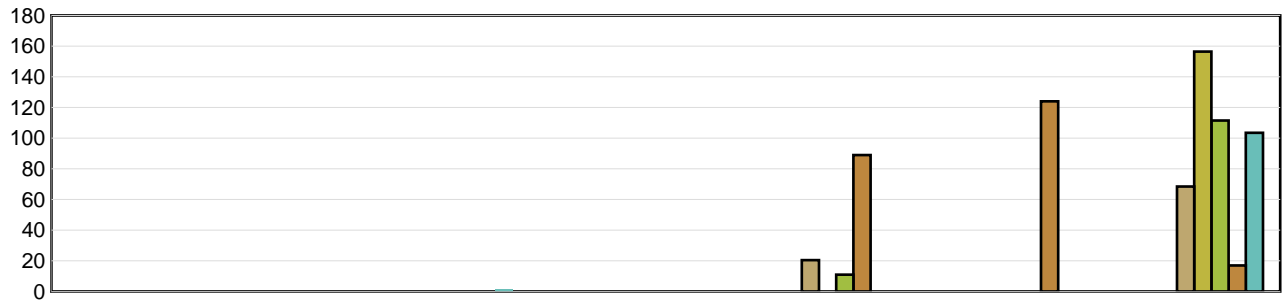
(by age of injured worker and by occurrence year)



|          | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019     | N/A      | N/A      | N/A      | N/A      | 2        | 1        | 2       |
| 2020     | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | 2       |
| 2021     | N/A      | N/A      | N/A      | N/A      | 1        | N/A      | 2       |
| 2022     | N/A      | N/A      | N/A      | N/A      | 1        | 1        | 2       |
| 2023     | N/A      | N/A      | 1        | N/A      | N/A      | N/A      | 2       |
| 2024 YTD | N/A      | N/A      | N/A      | N/A      | N/A      | 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      | N/A      | N/A      | N/A      | 20.50    | 0.00     | 68.50   |
| 2020     | N/A      | N/A      | N/A      | N/A      | N/A      | N/A      | 156.50  |
| 2021     | N/A      | N/A      | N/A      | N/A      | 11.00    | N/A      | 111.50  |
| 2022     | N/A      | N/A      | N/A      | N/A      | 89.00    | 124.00   | 17.00   |
| 2023     | N/A      | N/A      | 2.00     | N/A      | N/A      | N/A      | 103.50  |
| 2024 YTD | N/A      | N/A      | N/A      | N/A      | N/A      | 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                             | 0    | 1    | 1    | 3    | 0    | 0        | 5      |
| Overexertion                      | 3    | 0    | 0    | 1    | 0    | 0        | 4      |
| Highway/Non-Highway M.V. Accident | 0    | 1    | 0    | 0    | 2    | 0        | 3      |
| Slip                              | 1    | 0    | 0    | 0    | 1    | 0        | 2      |
| Exposure to Harmful Substances    | 0    | 0    | 2    | 0    | 0    | 0        | 2      |

| Type of Accident                  | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs  |
|-----------------------------------|---------------------------|--------------------|------------------|--------------|-------------------|------------------|
| Falls                             | 5                         | 29.41%             | 71.00            | 355          | \$16,901          | \$84,506         |
| Overexertion                      | 4                         | 23.53%             | 10.25            | 41           | \$15,172          | \$60,686         |
| Highway/Non-Highway M.V. Accident | 3                         | 17.65%             | 172.33           | 517          | \$34,465          | \$103,396        |
| Slip                              | 2                         | 11.76%             | 70.50            | 141          | \$17,000          | \$34,001         |
| Exposure to Harmful Substances    | 2                         | 11.76%             | 63.50            | 127          | \$12,989          | \$25,977         |
| All Others                        | 1                         | 5.88%              | 0.00             | 0            | \$9,348           | \$9,348          |
| <b>Totals</b>                     | <b>17</b>                 | <b>100.00%</b>     | <b>69.47</b>     | <b>1,181</b> | <b>\$18,701</b>   | <b>\$317,914</b> |

| Part of Body        |      |      |      |      |      |          |        |
|---------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs |      |      |      |      |      |          |        |
| Part of Body        | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD | Totals |
| Knee(s)             | 1    | 0    | 1    | 2    | 0    | 0        | 4      |
| Trunk               | 0    | 1    | 0    | 2    | 0    | 0        | 3      |
| Back                | 2    | 0    | 0    | 0    | 1    | 0        | 3      |
| Body System(s)      | 0    | 0    | 2    | 0    | 0    | 0        | 2      |
| Abdomen             | 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  |
|----------------|---------------------------|--------------------|------------------|--------------|-------------------|------------------|
| Knee(s)        | 4                         | 23.53%             | 59.25            | 237          | \$20,426          | \$81,704         |
| Trunk          | 3                         | 17.65%             | 145.33           | 436          | \$29,974          | \$89,922         |
| Back           | 3                         | 17.65%             | 79.00            | 237          | \$21,473          | \$64,419         |
| Body System(s) | 2                         | 11.76%             | 63.50            | 127          | \$12,989          | \$25,977         |
| Abdomen        | 1                         | 5.88%              | 0.00             | 0            | \$16,620          | \$16,620         |
| All Others     | 4                         | 23.53%             | 36.00            | 144          | \$9,818           | \$39,271         |
| <b>Totals</b>  | <b>17</b>                 | <b>100.00%</b>     | <b>69.47</b>     | <b>1,181</b> | <b>\$18,701</b>   | <b>\$317,914</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                    | 4    | 1    | 1    | 2    | 1    | 0        | 9      |
| Oth Traumatic Injuries            | 0    | 0    | 0    | 1    | 1    | 0        | 2      |
| Systems Disease - Covid 19        | 0    | 0    | 2    | 0    | 0    | 0        | 2      |
| Fracture/Dislocation/Nerve Damage | 0    | 1    | 0    | 0    | 0    | 0        | 1      |
| Intracranial Injuries             | 0    | 0    | 0    | 0    | 1    | 0        | 1      |

| Nature of Injury                  | Total LTCs<br>(2019 to date) | Percentage of<br>LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs  |
|-----------------------------------|------------------------------|-----------------------|------------------|--------------|-------------------|------------------|
| Sprains/Strain                    | 9                            | 52.94%                | 80.56            | 725          | \$21,603          | \$194,430        |
| Oth Traumatic Injuries            | 2                            | 11.76%                | 146.00           | 292          | \$35,740          | \$71,479         |
| Systems Disease - Covid 19        | 2                            | 11.76%                | 63.50            | 127          | \$12,989          | \$25,977         |
| Fracture/Dislocation/Nerve Damage | 1                            | 5.88%                 | 1.00             | 1            | \$4,596           | \$4,596          |
| Intracranial Injuries             | 1                            | 5.88%                 | 2.00             | 2            | \$675             | \$675            |
| All Others                        | 2                            | 11.76%                | 17.00            | 34           | \$10,379          | \$20,757         |
| <b>Totals</b>                     | <b>17</b>                    | <b>100.00%</b>        | <b>69.47</b>     | <b>1,181</b> | <b>\$18,701</b>   | <b>\$317,914</b> |

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