

Industry Synopsis

Industry: 87508 PRIVATE CLUBS

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 | 307 | 26 | \$72,161,886 | 1,718 | \$689,143 | \$1.03 |
| 2020 | 277 | 11 | \$50,857,405 | 1,232 | \$485,627 | \$1.09 |
| 2021 | 269 | 18 | \$54,591,252 | 1,329 | \$586,137 | \$1.19 |
| 2022 | 281 | 20 | \$71,216,798 | 1,700 | \$797,454 | \$1.32 |
| 2023 | 290 | 23 | \$78,967,768 | 1,870 | \$994,101 | \$1.30 |
| 2024 YTD | 277 | 9 | \$81,012,136 | 1,853 | \$1,047,455 | \$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 | 286 | \$27,622 | 12 | \$7,635 | 7 | \$16,433 | N/A | N/A | N/A | N/A |
| 2020 | 263 | \$21,514 | 8 | \$5,057 | 5 | \$11,105 | N/A | N/A | N/A | N/A |
| 2021 | 253 | \$21,813 | 9 | \$6,226 | 6 | \$12,962 | N/A | N/A | N/A | N/A |
| 2022 | 261 | \$25,609 | 11 | \$7,440 | 7 | \$16,865 | N/A | N/A | N/A | N/A |
| 2023 | 271 | \$29,515 | 9 | \$6,471 | 8 | \$20,744 | N/A | N/A | N/A | N/A |
| 2024 YTD | 257 | \$28,047 | 10 | \$6,839 | 8 | \$23,459 | N/A | N/A | 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

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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 | 60 | \$231,565 | 26 | \$203,297 | 708 | 19 | 34 | 32 |
| 2020 | 23 | \$71,299 | 8 | \$59,326 | 261 | 3 | 15 | 11 |
| 2021 | 22 | \$72,141 | 13 | \$63,301 | 177 | 6 | 9 | 14 |
| 2022 | 38 | \$131,833 | 17 | \$115,000 | 484 | 13 | 21 | 22 |
| 2023 | 42 | \$126,479 | 22 | \$111,298 | 347 | 19 | 20 | 29 |
| 2024 YTD | 5 | \$6,361 | 3 | \$5,231 | 20 | 3 | 2 | 4 |

| 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 | 16 | 4 | 3 | 3 | 26 |
| 2020 | 4 | 1 | 1 | 2 | 8 |
| 2021 | 6 | 5 | 2 | 0 | 13 |
| 2022 | 10 | 2 | 2 | 3 | 17 |
| 2023 | 13 | 6 | 2 | 1 | 22 |
| 2024 YTD | 3 | 0 | 0 | 0 | 3 |

| Total Claims Costs | | | | | |
|--------------------|--------------|-------------|----------------|---------------|-----------|
| Accident Year | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total |
| 2019 | \$128,025 | \$102,481 | \$1,059 | \$0 | \$231,565 |
| 2020 | \$16,353 | \$45,750 | \$9,196 | \$0 | \$71,299 |
| 2021 | \$43,417 | \$28,723 | \$0 | \$0 | \$72,141 |
| 2022 | \$54,312 | \$77,521 | \$0 | \$0 | \$131,833 |
| 2023 | \$50,466 | \$76,014 | \$0 | \$0 | \$126,479 |
| 2024 YTD | \$3,013 | \$3,348 | \$0 | \$0 | \$6,361 |

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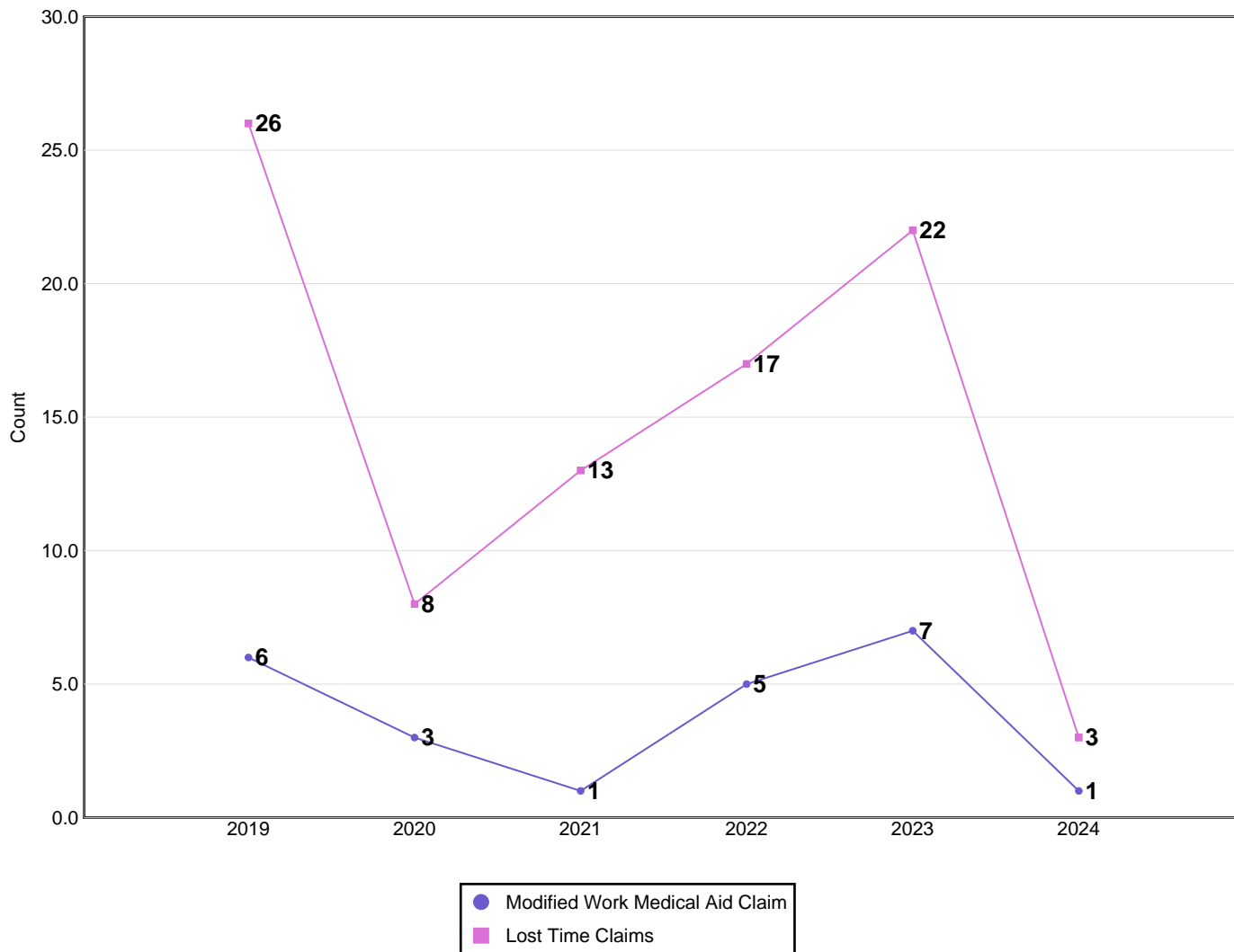
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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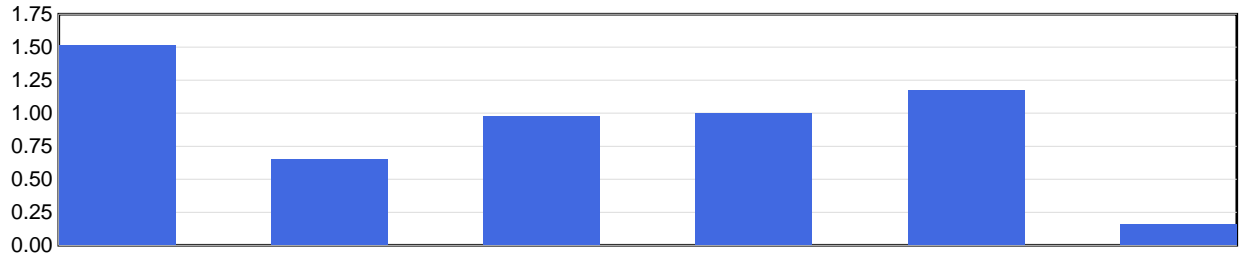
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



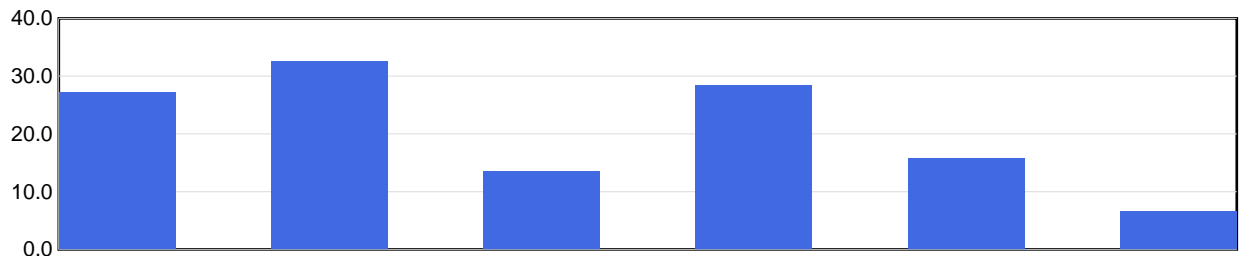
| Frequency Rate | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|----------------|------|------|------|------|------|----------|
| | 1.51 | 0.65 | 0.98 | 1.00 | 1.18 | 0.16 |

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

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

Severity Rates

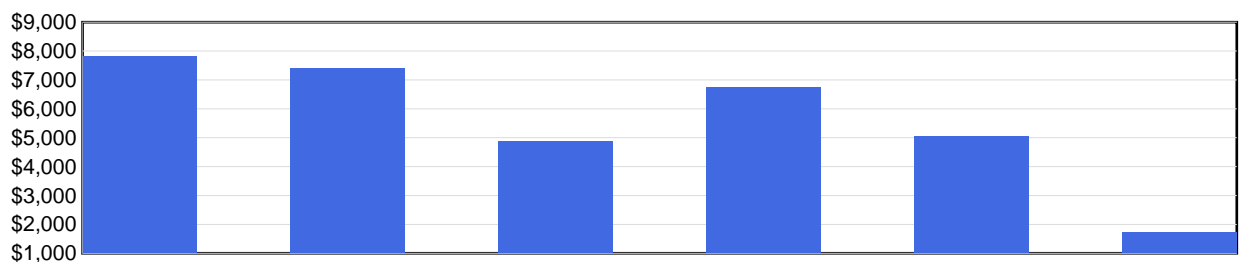
(Temporary Total Disability Days per Lost Time Claim)



| Severity Rate | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|---------------|------|------|------|------|------|----------|
| | 27.2 | 32.6 | 13.6 | 28.5 | 15.8 | 6.7 |

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



| Avg Cost / Claim | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|------------------|---------|---------|---------|---------|---------|----------|
| | \$7,819 | \$7,416 | \$4,869 | \$6,765 | \$5,059 | \$1,744 |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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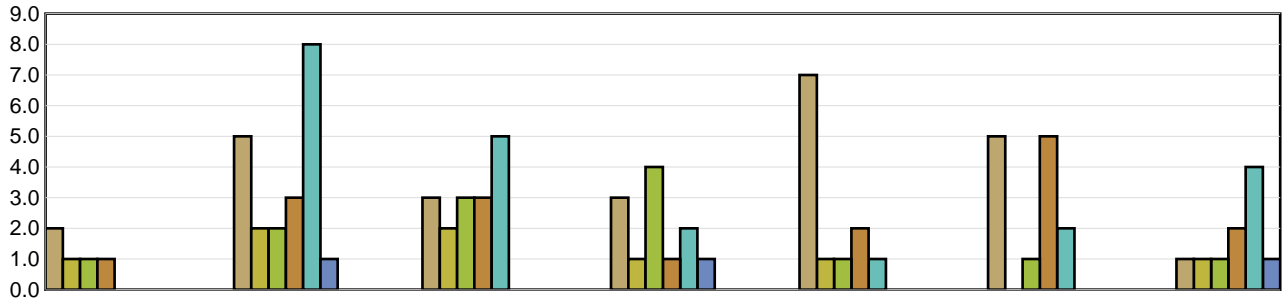
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

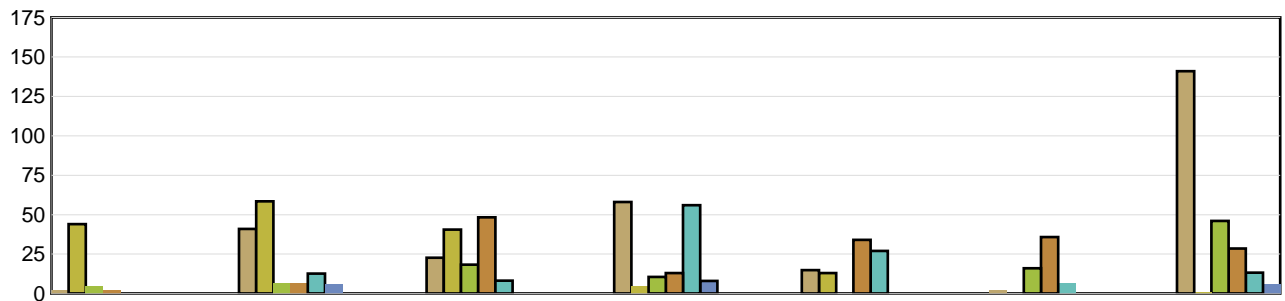
(by age of injured worker and by occurrence year)



| | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019 | 2 | 5 | 3 | 3 | 7 | 5 | 1 |
| 2020 | 1 | 2 | 2 | 1 | 1 | N/A | 1 |
| 2021 | 1 | 2 | 3 | 4 | 1 | 1 | 1 |
| 2022 | 1 | 3 | 3 | 1 | 2 | 5 | 2 |
| 2023 | N/A | 8 | 5 | 2 | 1 | 2 | 4 |
| 2024 YTD | N/A | 1 | N/A | 1 | N/A | N/A | 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 | 2.00 | 41.00 | 22.67 | 58.00 | 14.86 | 2.40 | 141.00 |
| 2020 | 44.00 | 58.50 | 40.50 | 5.00 | 13.00 | N/A | 1.00 |
| 2021 | 5.00 | 6.50 | 18.33 | 10.50 | 0.00 | 16.00 | 46.00 |
| 2022 | 2.00 | 6.67 | 48.33 | 13.00 | 34.00 | 35.80 | 28.50 |
| 2023 | N/A | 12.63 | 8.20 | 56.00 | 27.00 | 6.50 | 13.25 |
| 2024 YTD | N/A | 6.00 | N/A | 8.00 | N/A | N/A | 6.00 |

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 |
| Bodily Reaction and Exertion | 6 | 1 | 2 | 4 | 6 | 0 | 19 |
| Falls | 4 | 3 | 2 | 1 | 4 | 2 | 16 |
| Struck by Object | 3 | 1 | 1 | 4 | 2 | 0 | 11 |
| Overexertion | 4 | 0 | 1 | 3 | 2 | 0 | 10 |
| Exposure to Harmful Substances | 1 | 1 | 4 | 2 | 0 | 0 | 8 |

| Type of Accident | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|--------------------------------|------------------------------|-----------------------|------------------|--------------|-------------------|------------------|
| Bodily Reaction and Exertion | 19 | 21.35% | 25.84 | 491 | \$5,621 | \$106,792 |
| Falls | 16 | 17.98% | 20.88 | 334 | \$6,555 | \$104,876 |
| Struck by Object | 11 | 12.36% | 13.36 | 147 | \$3,197 | \$35,166 |
| Overexertion | 10 | 11.24% | 6.20 | 62 | \$1,491 | \$14,912 |
| Exposure to Harmful Substances | 8 | 8.99% | 16.75 | 134 | \$4,573 | \$36,587 |
| All Others | 25 | 28.09% | 33.16 | 829 | \$10,365 | \$259,119 |
| Totals | 89 | 100.00% | 22.44 | 1,997 | \$6,264 | \$557,453 |

| Part of Body | | | | | | | |
|--------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Part of Body | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD | Totals |
| Back | 6 | 1 | 0 | 3 | 6 | 0 | 16 |
| Body System(s) | 3 | 1 | 5 | 2 | 0 | 0 | 11 |
| Foot(Feet)/Ank(s)/Toe(s) | 3 | 1 | 1 | 2 | 4 | 0 | 11 |
| Hand(s)/Wrist(s) | 3 | 1 | 1 | 3 | 1 | 0 | 9 |
| Head | 2 | 1 | 1 | 1 | 4 | 0 | 9 |

| Part of Body | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|--------------------------|------------------------------|-----------------------|------------------|--------------|-------------------|------------------|
| Back | 16 | 17.98% | 16.00 | 256 | \$4,071 | \$65,141 |
| Body System(s) | 11 | 12.36% | 17.36 | 191 | \$8,488 | \$93,367 |
| Foot(Feet)/Ank(s)/Toe(s) | 11 | 12.36% | 20.82 | 229 | \$4,564 | \$50,203 |
| Hand(s)/Wrist(s) | 9 | 10.11% | 17.78 | 160 | \$8,296 | \$74,664 |
| Head | 9 | 10.11% | 6.11 | 55 | \$2,173 | \$19,556 |
| All Others | 33 | 37.08% | 33.52 | 1,106 | \$7,713 | \$254,521 |
| Totals | 89 | 100.00% | 22.44 | 1,997 | \$6,264 | \$557,453 |

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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 | 15 | 1 | 4 | 7 | 12 | 1 | 40 |
| Superficial Wounds | 4 | 1 | 0 | 3 | 2 | 0 | 10 |
| Fracture/Dislocation/Nerve Damage | 2 | 2 | 1 | 1 | 1 | 1 | 8 |
| Intracranial Injures | 2 | 1 | 0 | 1 | 3 | 0 | 7 |
| Systems Disease - Covid 19 | 0 | 0 | 4 | 1 | 0 | 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 | 40 | 44.94% | 14.95 | 598 | \$4,067 | \$162,677 |
| Superficial Wounds | 10 | 11.24% | 36.40 | 364 | \$10,353 | \$103,532 |
| Fracture/Dislocation/Nerve Damage | 8 | 8.99% | 56.13 | 449 | \$13,278 | \$106,222 |
| Intracranial Injures | 7 | 7.87% | 6.86 | 48 | \$2,223 | \$15,563 |
| Systems Disease - Covid 19 | 5 | 5.62% | 9.40 | 47 | \$915 | \$4,575 |
| All Others | 19 | 21.35% | 25.84 | 491 | \$8,678 | \$164,885 |
| Totals | 89 | 100.00% | 22.44 | 1,997 | \$6,264 | \$557,453 |

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