

Industry Synopsis

Industry: 87603 YOUTH/RELIGIOUS CAMPS

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	94	2	\$23,687,121	1,001	\$194,417	\$0.83
2020	82	0	\$13,524,571	505	\$113,955	\$0.85
2021	84	4	\$16,733,455	577	\$150,650	\$0.90
2022	95	5	\$23,584,692	829	\$211,067	\$0.88
2023	91	1	\$28,181,242	936	\$255,145	\$0.88
2024 YTD	86	0	\$29,511,767	926	\$258,317	\$0.87

* 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	81	\$11,925	9	\$7,181	4	\$4,581	N/A	N/A	N/A	N/A
2020	75	\$8,836	6	\$3,639	N/A	N/A	N/A	N/A	N/A	N/A
2021	76	\$10,589	7	\$4,830	N/A	N/A	N/A	N/A	N/A	N/A
2022	82	\$12,437	11	\$8,637	N/A	N/A	N/A	N/A	N/A	N/A
2023	72	\$11,035	11	\$7,525	8	\$9,621	N/A	N/A	N/A	N/A
2024 YTD	66	\$10,926	12	\$8,589	8	\$9,997	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

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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	40	\$45,986	5	\$17,099	32	15	35	18
2020	13	\$52,350	5	\$48,697	177	5	8	7
2021	31	\$108,247	14	\$90,927	667	16	17	23
2022	33	\$38,521	13	\$19,417	127	14	20	22
2023	37	\$83,956	16	\$63,600	371	20	21	27
2024 YTD	2	\$162	2	\$162	2	1	0	2

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	2	0	0	5
2020	2	1	1	1	5
2021	3	4	2	5	14
2022	9	4	0	0	13
2023	11	1	3	1	16
2024 YTD	2	0	0	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$11,445	\$34,541	\$0	\$0	\$45,986
2020	\$20,013	\$32,337	\$0	\$0	\$52,350
2021	\$48,957	\$59,290	\$0	\$0	\$108,247
2022	\$9,342	\$29,179	\$0	\$0	\$38,521
2023	\$37,046	\$43,618	\$3,292	\$0	\$83,956
2024 YTD	\$136	\$27	\$0	\$0	\$162

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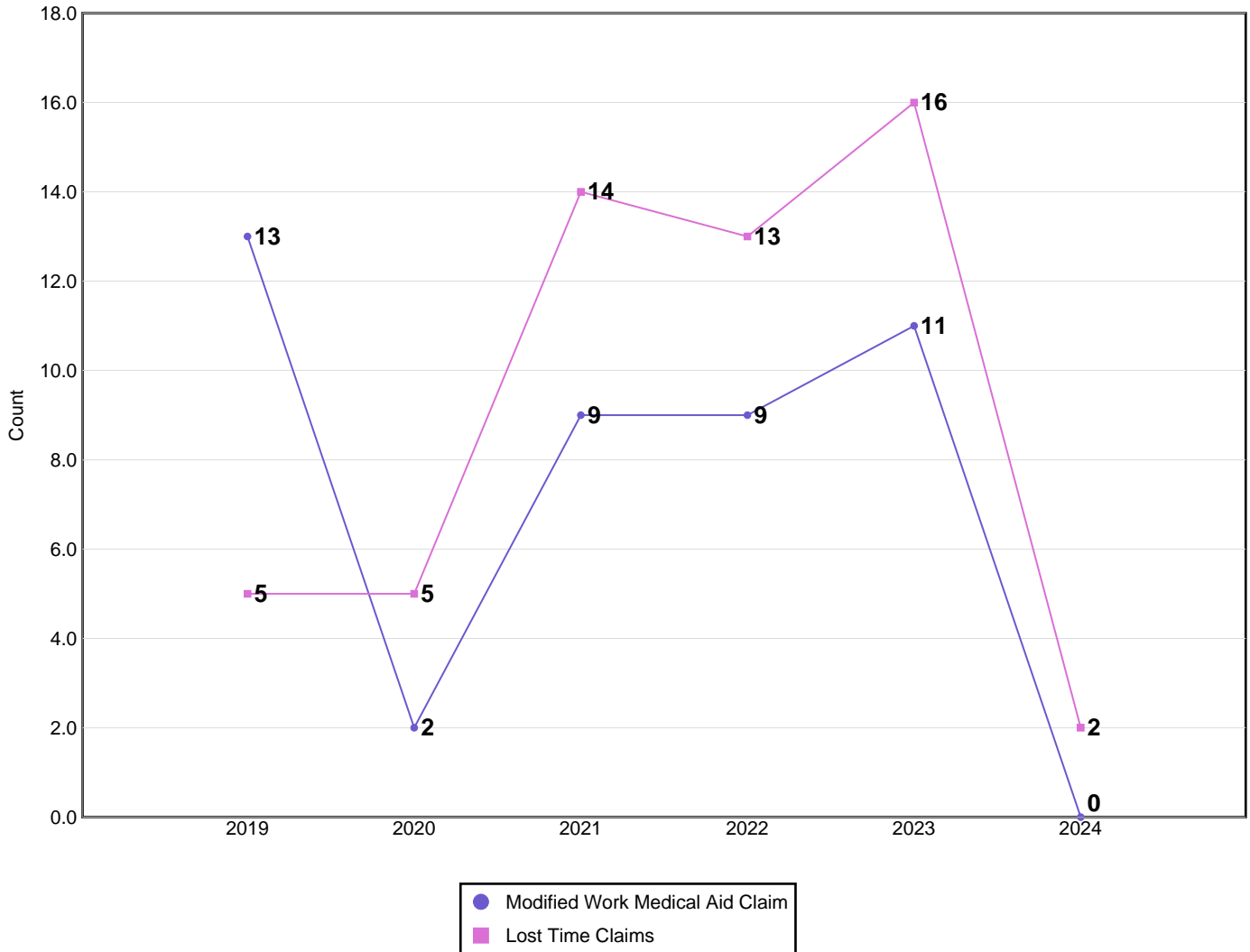
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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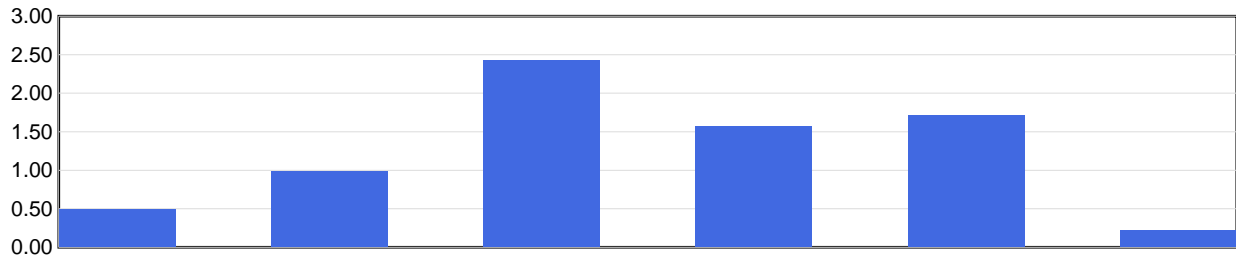
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



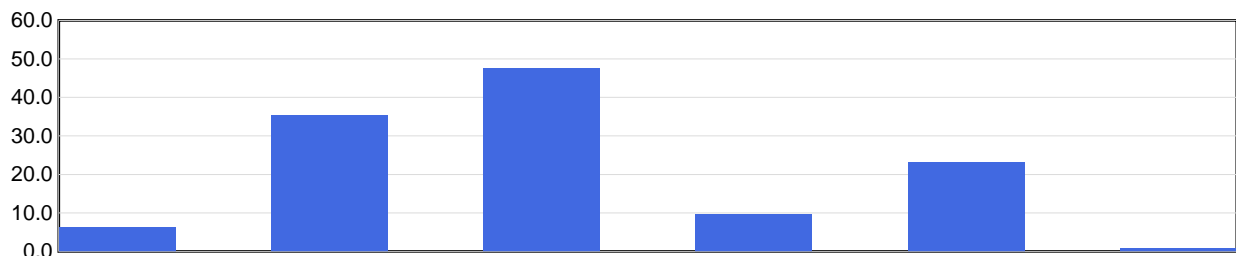
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.50	0.99	2.43	1.57	1.71	0.22

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

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

Severity Rates

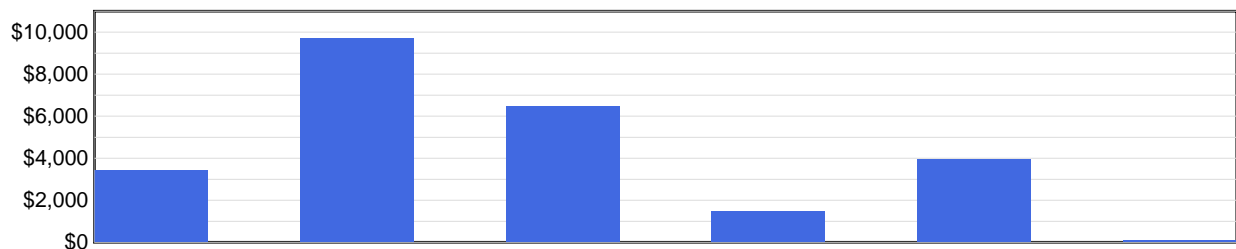
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	6.4	35.4	47.6	9.8	23.2	1.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$3,420	\$9,739	\$6,495	\$1,494	\$3,975	\$81

Average Cost Per LTC = Total LTC Costs / Total LTCs

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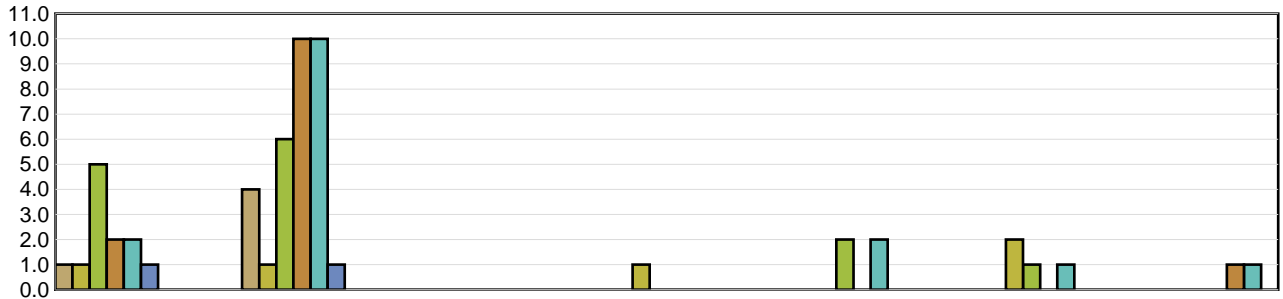
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

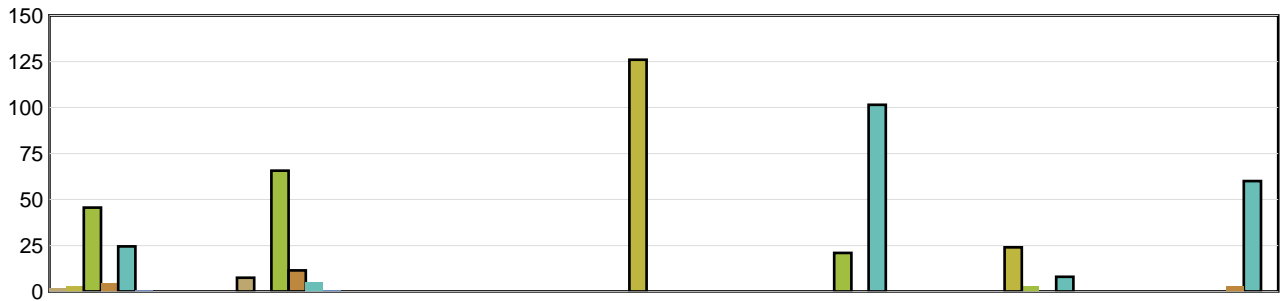
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	4	N/A	N/A	N/A	N/A	N/A
2020	1	1	N/A	1	N/A	2	N/A
2021	5	6	N/A	N/A	2	1	N/A
2022	2	10	N/A	N/A	N/A	N/A	1
2023	2	10	N/A	N/A	2	1	1
2024 YTD	1	1	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	2.00	7.50	N/A	N/A	N/A	N/A	N/A
2020	3.00	0.00	N/A	126.00	N/A	24.00	N/A
2021	45.60	65.67	N/A	N/A	21.00	3.00	N/A
2022	4.50	11.50	N/A	N/A	N/A	N/A	3.00
2023	24.50	5.10	N/A	N/A	101.50	8.00	60.00
2024 YTD	1.00	1.00	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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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	7	2	6	1	17
Bodily Reaction and Exertion	1	0	2	3	1	0	7
Exposure to Harmful Substances	0	1	0	5	0	0	6
Struck against Object	2	0	0	2	2	0	6
Struck by Object	0	0	1	1	3	0	5

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	17	30.91%	34.06	579	\$4,936	\$83,918
Bodily Reaction and Exertion	7	12.73%	33.43	234	\$5,887	\$41,207
Exposure to Harmful Substances	6	10.91%	3.17	19	\$399	\$2,392
Struck against Object	6	10.91%	5.83	35	\$1,343	\$8,061
Struck by Object	5	9.09%	13.00	65	\$1,670	\$8,351
All Others	14	25.45%	31.71	444	\$6,855	\$95,974
Totals	55	100.00%	25.02	1,376	\$4,362	\$239,902

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	2	0	1	5	4	1	13
Foot(Feet)/Ank(s)/Toe(s)	2	0	4	1	4	0	11
Body System(s)	0	0	1	5	1	0	7
Hand(s)/Wrist(s)	0	0	2	0	4	0	6
Knee(s)	0	1	3	0	0	0	4

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	13	23.64%	19.92	259	\$3,224	\$41,917
Foot(Feet)/Ank(s)/Toe(s)	11	20.00%	29.73	327	\$4,058	\$44,637
Body System(s)	7	12.73%	39.71	278	\$4,500	\$31,500
Hand(s)/Wrist(s)	6	10.91%	37.83	227	\$5,736	\$34,414
Knee(s)	4	7.27%	36.25	145	\$11,005	\$44,019
All Others	14	25.45%	10.00	140	\$3,101	\$43,415
Totals	55	100.00%	25.02	1,376	\$4,362	\$239,902

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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
Fracture/Dislocation/Nerve Damage	1	0	6	2	3	1	13
Sprains/Strain	1	2	2	2	4	0	11
Intracranial Injures	1	0	0	4	4	1	10
Oth Traumatic Injuries	1	1	2	0	1	0	5
Superficial Wounds	0	1	1	0	3	0	5

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Fracture/Dislocation/Nerve Damage	13	23.64%	31.31	407	\$5,954	\$77,401
Sprains/Strain	11	20.00%	28.00	308	\$5,650	\$62,152
Intracranial Injures	10	18.18%	7.90	79	\$1,386	\$13,859
Oth Traumatic Injuries	5	9.09%	4.00	20	\$1,386	\$6,928
Superficial Wounds	5	9.09%	15.40	77	\$1,117	\$5,586
All Others	11	20.00%	44.09	485	\$6,725	\$73,976
Totals	55	100.00%	25.02	1,376	\$4,362	\$239,902

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