

# Industry Synopsis

Industry: 89101 PROFESSIONAL/TRADE/CHARITABLE ASSOCIATIONS

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	313	21	\$247,944,033	4,041	\$447,391	\$0.18
2020	305	7	\$239,172,588	4,343	\$466,453	\$0.19
2021	316	17	\$251,178,104	5,117	\$588,363	\$0.22
2022	321	13	\$266,117,707	5,087	\$667,502	\$0.23
2023	324	13	\$288,225,776	4,598	\$683,905	\$0.22
2024 YTD	319	5	\$318,659,843	4,896	\$701,465	\$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	221	\$41,800	48	\$34,709	33	\$69,753	10	\$79,765	N/A	N/A
2020	216	\$40,950	45	\$31,969	33	\$67,604	10	\$76,930	N/A	N/A
2021	217	\$40,284	54	\$39,032	36	\$77,997	8	\$71,025	N/A	N/A
2022	216	\$40,299	48	\$33,846	47	\$89,042	9	\$79,732	N/A	N/A
2023	214	\$41,757	54	\$38,155	45	\$90,164	10	\$92,652	N/A	N/A
2024 YTD	205	\$42,158	48	\$33,800	55	\$109,728	10	\$106,274	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	61	\$371,849	22	\$343,695	752	20	39	28
2020	38	\$159,333	16	\$141,661	518	11	22	21
2021	29	\$66,399	20	\$55,675	369	8	9	22
2022	34	\$243,506	21	\$233,640	484	9	13	24
2023	29	\$112,146	10	\$91,744	376	10	19	16
2024 YTD	10	\$11,149	3	\$7,304	31	4	7	6

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	10	4	3	5	22
2020	10	3	0	3	16
2021	5	11	2	2	20
2022	11	4	4	2	21
2023	5	3	1	1	10
2024 YTD	2	1	0	0	3

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$181,907	\$187,442	\$2,501	\$0	\$371,849
2020	\$103,401	\$55,877	\$55	\$0	\$159,333
2021	\$37,210	\$29,189	\$0	\$0	\$66,399
2022	\$144,344	\$56,071	\$43,091	\$0	\$243,506
2023	\$63,161	\$44,856	\$4,130	\$0	\$112,146
2024 YTD	\$2,638	\$8,511	\$0	\$0	\$11,149

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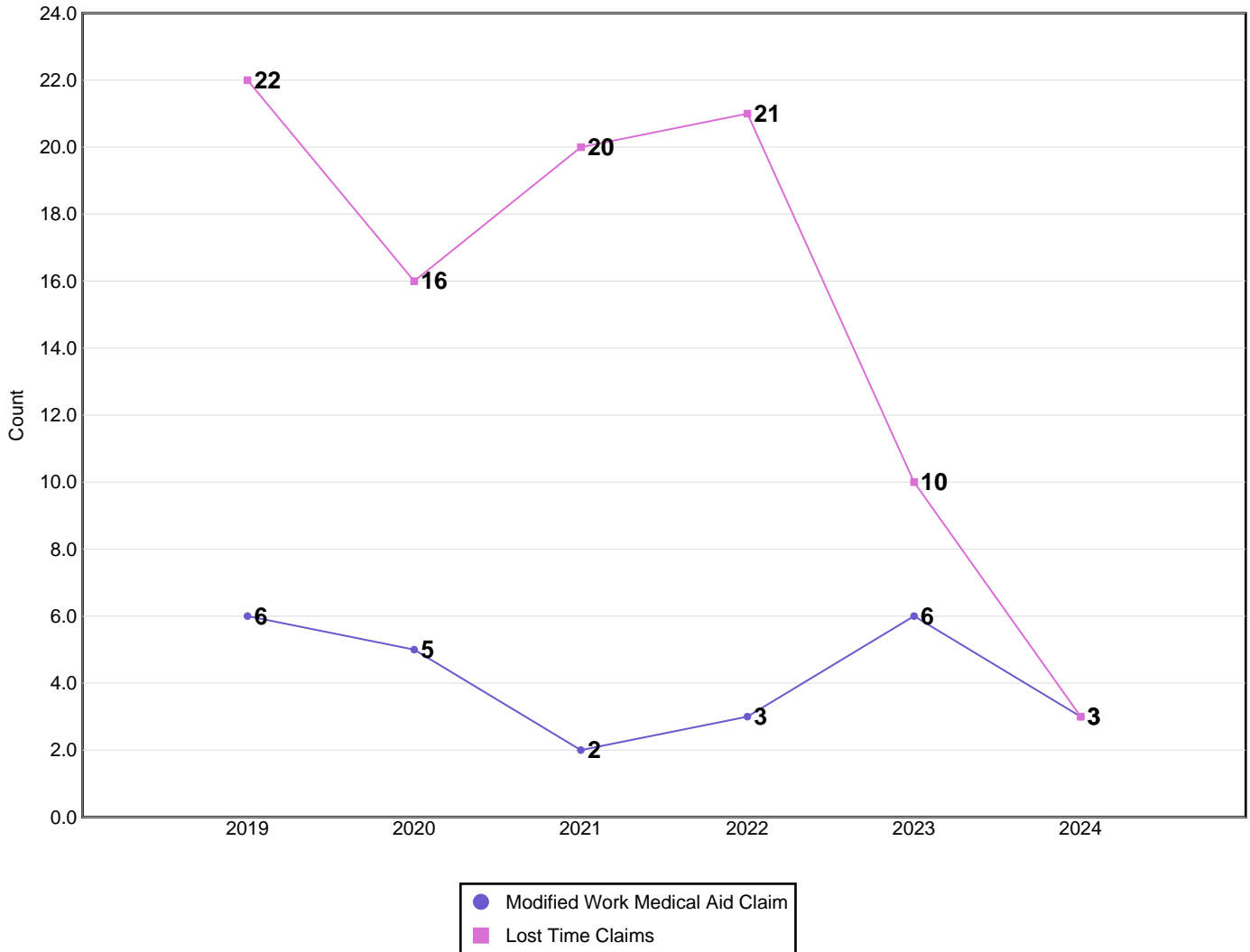
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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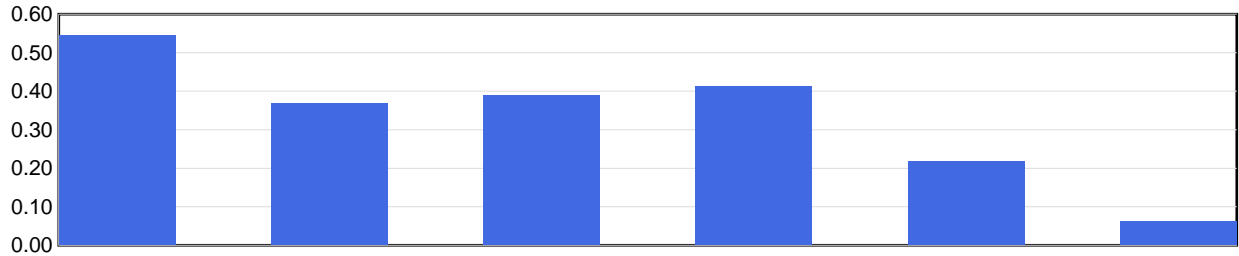
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



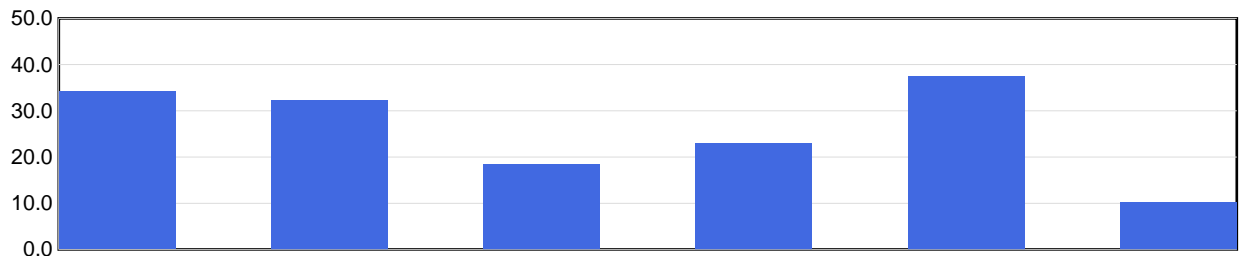
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.54	0.37	0.39	0.41	0.22	0.06

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

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

## Severity Rates

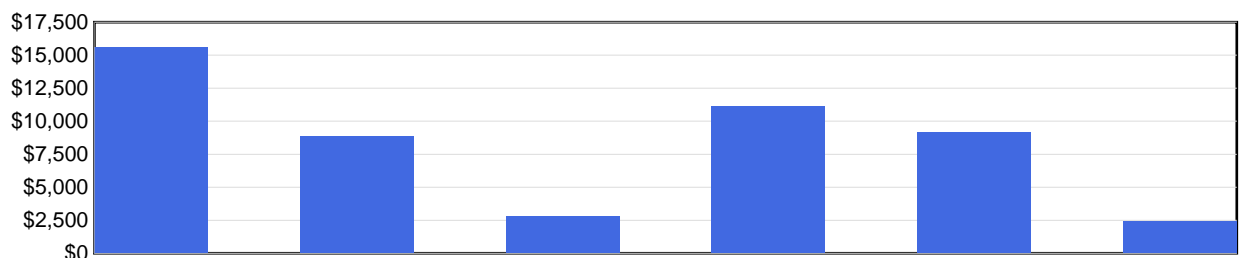
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	34.2	32.4	18.5	23.0	37.6	10.3

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$15,623	\$8,854	\$2,784	\$11,126	\$9,174	\$2,435

Average Cost Per LTC = Total LTC Costs / Total LTCs

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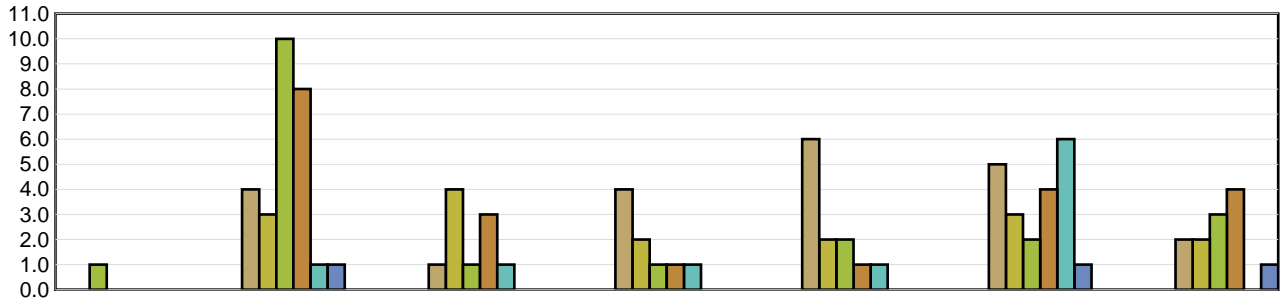
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

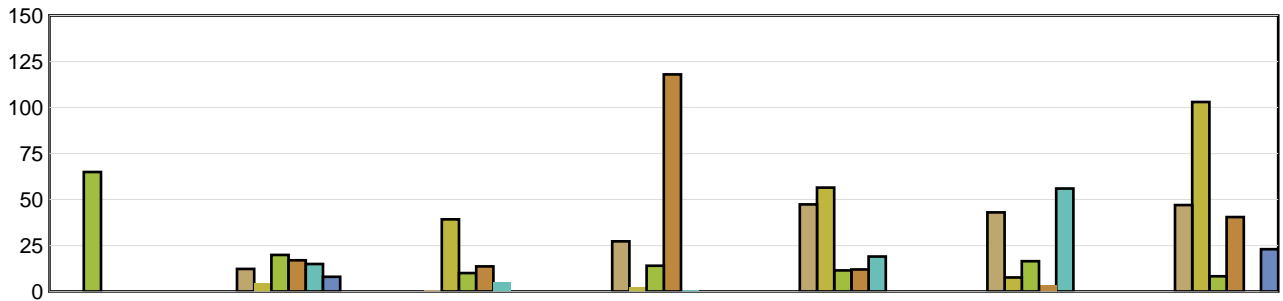
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	4	1	4	6	5	2
2020	N/A	3	4	2	2	3	2
2021	1	10	1	1	2	2	3
2022	N/A	8	3	1	1	4	4
2023	N/A	1	1	1	1	6	N/A
2024 YTD	N/A	1	N/A	N/A	N/A	1	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	N/A	12.25	1.00	27.25	47.33	43.00	47.00
2020	N/A	4.67	39.25	2.50	56.50	7.67	103.00
2021	65.00	19.90	10.00	14.00	11.50	16.50	8.33
2022	N/A	17.00	13.67	118.00	12.00	3.75	40.50
2023	N/A	15.00	5.00	1.00	19.00	56.00	N/A
2024 YTD	N/A	8.00	N/A	N/A	N/A	0.00	23.00

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	10	5	4	8	5	2	34
Exposure to Harmful Substances	0	1	7	5	1	0	14
Slip	4	4	1	2	1	1	13
Bodily Reaction and Exertion	1	5	2	1	1	0	10
Struck by Object	2	0	2	0	1	0	5

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	34	36.96%	17.44	593	\$7,022	\$238,737
Exposure to Harmful Substances	14	15.22%	7.43	104	\$5,063	\$70,880
Slip	13	14.13%	44.15	574	\$7,874	\$102,360
Bodily Reaction and Exertion	10	10.87%	24.40	244	\$7,120	\$71,199
Struck by Object	5	5.43%	21.00	105	\$5,131	\$25,655
All Others	16	17.39%	56.88	910	\$22,805	\$364,888
<b>Totals</b>	<b>92</b>	<b>100.00%</b>	<b>27.50</b>	<b>2,530</b>	<b>\$9,497</b>	<b>\$873,718</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	0	3	8	6	2	0	19
Foot(Feet)/Ank(s)/Toe(s)	2	5	1	3	1	1	13
Knee(s)	5	1	3	1	2	0	12
Back	3	3	1	2	1	0	10
Head	3	2	2	1	0	1	9

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	19	20.65%	42.53	808	\$14,001	\$266,023
Foot(Feet)/Ank(s)/Toe(s)	13	14.13%	32.69	425	\$6,178	\$80,308
Knee(s)	12	13.04%	27.17	326	\$10,106	\$121,278
Back	10	10.87%	7.70	77	\$3,946	\$39,461
Head	9	9.78%	17.44	157	\$8,461	\$76,153
All Others	29	31.52%	25.41	737	\$10,017	\$290,496
<b>Totals</b>	<b>92</b>	<b>100.00%</b>	<b>27.50</b>	<b>2,530</b>	<b>\$9,497</b>	<b>\$873,718</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	9	9	4	6	2	0	30
Systems Disease - Covid 19	0	1	7	5	1	0	14
Oth Traumatic Injuries	3	2	2	3	1	1	12
Fracture/Dislocation/Nerve Damage	4	0	1	2	1	1	9
Superficial Wounds	1	0	2	1	4	1	9

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	30	32.61%	28.97	869	\$8,418	\$252,550
Systems Disease - Covid 19	14	15.22%	7.43	104	\$5,063	\$70,880
Oth Traumatic Injuries	12	13.04%	11.25	135	\$3,976	\$47,710
Fracture/Dislocation/Nerve Damage	9	9.78%	27.22	245	\$12,784	\$115,054
Superficial Wounds	9	9.78%	27.33	246	\$10,484	\$94,357
All Others	18	19.57%	51.72	931	\$16,287	\$293,167
<b>Totals</b>	<b>92</b>	<b>100.00%</b>	<b>27.50</b>	<b>2,530</b>	<b>\$9,497</b>	<b>\$873,718</b>

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