

# Industry Synopsis

Industry: 89913 Commissionaires/Armoured Car Services

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	7	0	\$105,625,667	2,398	\$784,800	\$1.22
2020	7	1	\$99,655,439	2,069	\$782,183	\$1.15
2021	7	0	\$107,268,889	2,240	\$1,212,072	\$1.49
2022	7	0	\$115,835,606	2,375	\$1,284,406	\$1.43
2023	7	0	\$116,222,749	2,504	\$1,465,866	\$1.46
2024 YTD	7	0	\$129,041,941	2,451	\$2,016,214	\$1.60

\* 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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	3	\$435	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	3	\$391	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	3	\$453	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	3	\$421	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	3	\$470	N/A	N/A	N/A	N/A	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	94	\$312,917	43	\$270,713	449	44	51	57
2020	80	\$515,963	44	\$475,888	1,791	30	36	52
2021	91	\$312,248	42	\$238,611	598	38	49	54
2022	89	\$295,151	35	\$238,724	614	40	54	54
2023	109	\$402,945	39	\$311,082	805	55	70	71
2024 YTD	27	\$44,477	10	\$33,700	189	9	17	15

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	29	11	2	1	43
2020	18	15	2	9	44
2021	26	9	5	2	42
2022	23	7	2	3	35
2023	25	5	6	3	39
2024 YTD	5	2	3	0	10

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$95,055	\$199,973	\$1,340	\$16,549	\$312,917
2020	\$266,434	\$239,706	\$9,823	\$0	\$515,963
2021	\$106,592	\$205,656	\$0	\$0	\$312,248
2022	\$82,636	\$212,516	\$0	\$0	\$295,151
2023	\$115,917	\$287,027	\$0	\$0	\$402,945
2024 YTD	\$20,255	\$24,222	\$0	\$0	\$44,477

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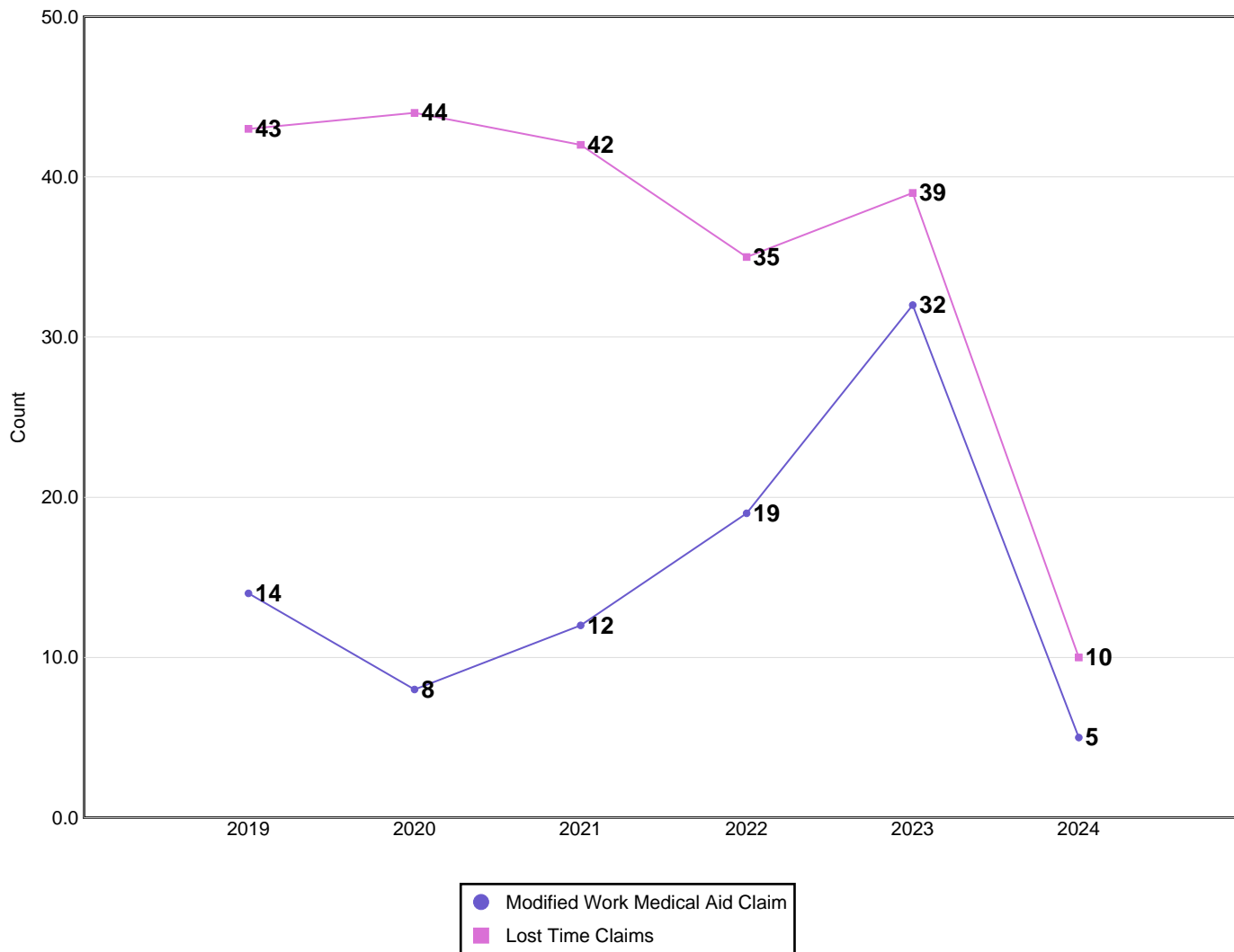
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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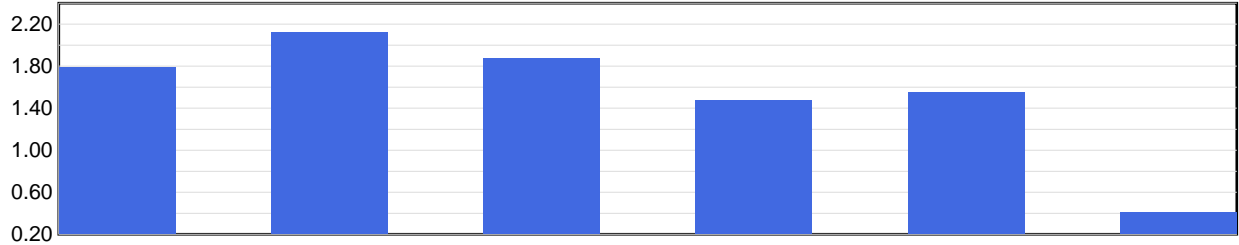
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



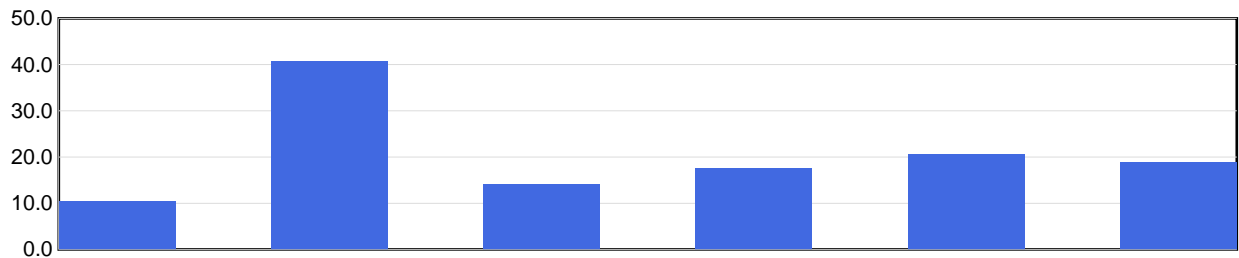
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.79	2.13	1.88	1.47	1.56	0.41

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

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

## Severity Rates

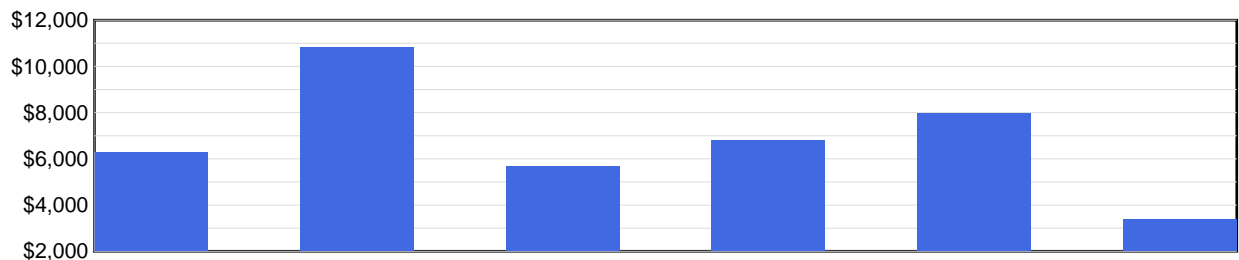
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	10.4	40.7	14.2	17.5	20.6	18.9

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$6,296	\$10,816	\$5,681	\$6,821	\$7,976	\$3,370

Average Cost Per LTC = Total LTC Costs / Total LTCs

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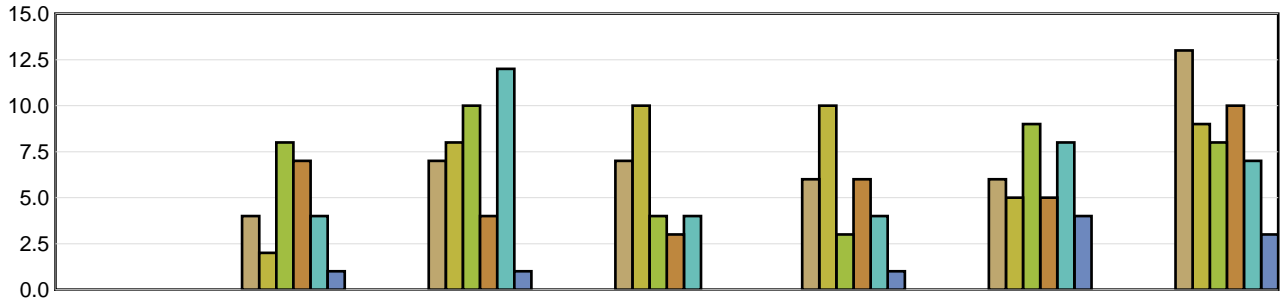
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

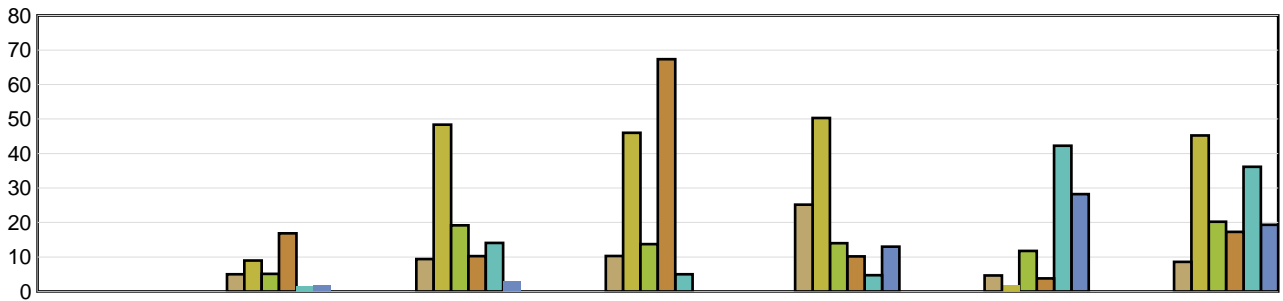
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	4	7	7	6	6	13
2020	N/A	2	8	10	10	5	9
2021	N/A	8	10	4	3	9	8
2022	N/A	7	4	3	6	5	10
2023	N/A	4	12	4	4	8	7
2024 YTD	N/A	1	1	N/A	1	4	3

## 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	5.00	9.43	10.29	25.17	4.67	8.62
2020	N/A	9.00	48.38	46.00	50.30	2.00	45.22
2021	N/A	5.13	19.20	13.75	14.00	11.78	20.25
2022	N/A	16.86	10.25	67.33	10.17	3.80	17.30
2023	N/A	1.50	14.08	5.00	4.75	42.25	36.14
2024 YTD	N/A	2.00	3.00	N/A	13.00	28.25	19.33

LTCs with no birthdate recorded are not included in band subtotals

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Industry: 89913 Commissionaires/Armoured Car Services

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	15	7	12	13	11	4	62
Bodily Reaction and Exertion	5	8	8	7	4	2	34
Highway/Non-Highway M.V. Accident	9	8	8	4	5	0	34
Overexertion	4	4	5	4	5	0	22
Assaults/Violent Acts/Harassment	1	4	4	2	5	0	16

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	62	29.11%	16.89	1,047	\$6,856	\$425,048
Bodily Reaction and Exertion	34	15.96%	29.38	999	\$7,647	\$259,992
Highway/Non-Highway M.V. Accident	34	15.96%	19.82	674	\$9,245	\$314,339
Overexertion	22	10.33%	7.00	154	\$5,511	\$121,253
Assaults/Violent Acts/Harassment	16	7.51%	50.38	806	\$9,078	\$145,250
All Others	45	21.13%	16.89	760	\$6,730	\$302,838
<b>Totals</b>	<b>213</b>	<b>100.00%</b>	<b>20.85</b>	<b>4,440</b>	<b>\$7,365</b>	<b>\$1,568,720</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	6	10	5	7	7	0	35
Knee(s)	5	7	6	4	5	1	28
Head	5	3	8	3	6	2	27
Multiple Parts	5	3	5	2	5	2	22
Foot(Feet)/Ank(s)/Toe(s)	3	6	4	2	2	3	20

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	35	16.43%	13.26	464	\$6,508	\$227,789
Knee(s)	28	13.15%	12.68	355	\$4,973	\$139,235
Head	27	12.68%	23.19	626	\$13,522	\$365,091
Multiple Parts	22	10.33%	18.50	407	\$7,122	\$156,683
Foot(Feet)/Ank(s)/Toe(s)	20	9.39%	38.95	779	\$6,589	\$131,774
All Others	81	38.03%	22.33	1,809	\$6,767	\$548,148
<b>Totals</b>	<b>213</b>	<b>100.00%</b>	<b>20.85</b>	<b>4,440</b>	<b>\$7,365</b>	<b>\$1,568,720</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	21	26	19	23	24	4	117
Superficial Wounds	7	4	4	4	4	1	24
Intracranial Injuries	4	3	6	1	4	2	20
Fracture/Dislocation/Nerve Damage	4	2	7	2	1	0	16
Oth Traumatic Injuries	4	4	3	1	3	0	15

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	117	54.93%	16.03	1,876	\$6,236	\$729,651
Superficial Wounds	24	11.27%	3.92	94	\$1,462	\$35,084
Intracranial Injuries	20	9.39%	26.15	523	\$16,446	\$328,920
Fracture/Dislocation/Nerve Damage	16	7.51%	47.19	755	\$11,887	\$190,193
Oth Traumatic Injuries	15	7.04%	17.27	259	\$4,722	\$70,825
All Others	21	9.86%	44.43	933	\$10,193	\$214,048
<b>Totals</b>	<b>213</b>	<b>100.00%</b>	<b>20.85</b>	<b>4,440</b>	<b>\$7,365</b>	<b>\$1,568,720</b>

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