

# Industry Synopsis

Industry: 89924 INVESTIGATIVE 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	92	17	\$20,462,862	464	\$239,866	\$1.19
2020	86	8	\$22,003,708	478	\$256,812	\$1.12
2021	83	4	\$19,717,831	433	\$255,643	\$1.46
2022	82	9	\$19,828,949	423	\$245,462	\$1.40
2023	83	6	\$22,609,386	438	\$290,321	\$1.42
2024 YTD	81	7	\$23,695,155	435	\$321,433	\$1.56

\* 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	84	\$5,696	4	\$2,767	3	\$6,913	N/A	N/A	N/A	N/A
2020	79	\$6,281	N/A	N/A	4	\$7,168	N/A	N/A	N/A	N/A
2021	77	\$6,467	N/A	N/A	3	\$5,868	N/A	N/A	N/A	N/A
2022	75	\$5,831	3	\$1,938	3	\$6,481	N/A	N/A	N/A	N/A
2023	73	\$5,364	6	\$3,920	3	\$7,143	N/A	N/A	N/A	N/A
2024 YTD	72	\$6,336	5	\$3,759	3	\$7,450	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	19	\$114,593	8	\$106,897	295	6	11	9
2020	11	\$31,087	3	\$26,223	64	4	8	4
2021	4	\$7,442	1	\$5,860	43	1	3	2
2022	3	\$1,820	1	\$974	0	1	2	1
2023	10	\$69,092	6	\$62,655	229	5	4	7
2024 YTD	1	\$751	0	\$0	0	1	1	1

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	6	1	0	1	8
2020	1	1	1	0	3
2021	0	0	1	0	1
2022	1	0	0	0	1
2023	1	3	1	1	6
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	\$31,904	\$82,490	\$200	\$0	\$114,593
2020	\$11,078	\$20,010	\$0	\$0	\$31,087
2021	\$4,760	\$2,682	\$0	\$0	\$7,442
2022	\$346	\$1,474	\$0	\$0	\$1,820
2023	\$39,027	\$30,065	\$0	\$0	\$69,092
2024 YTD	\$0	\$751	\$0	\$0	\$751

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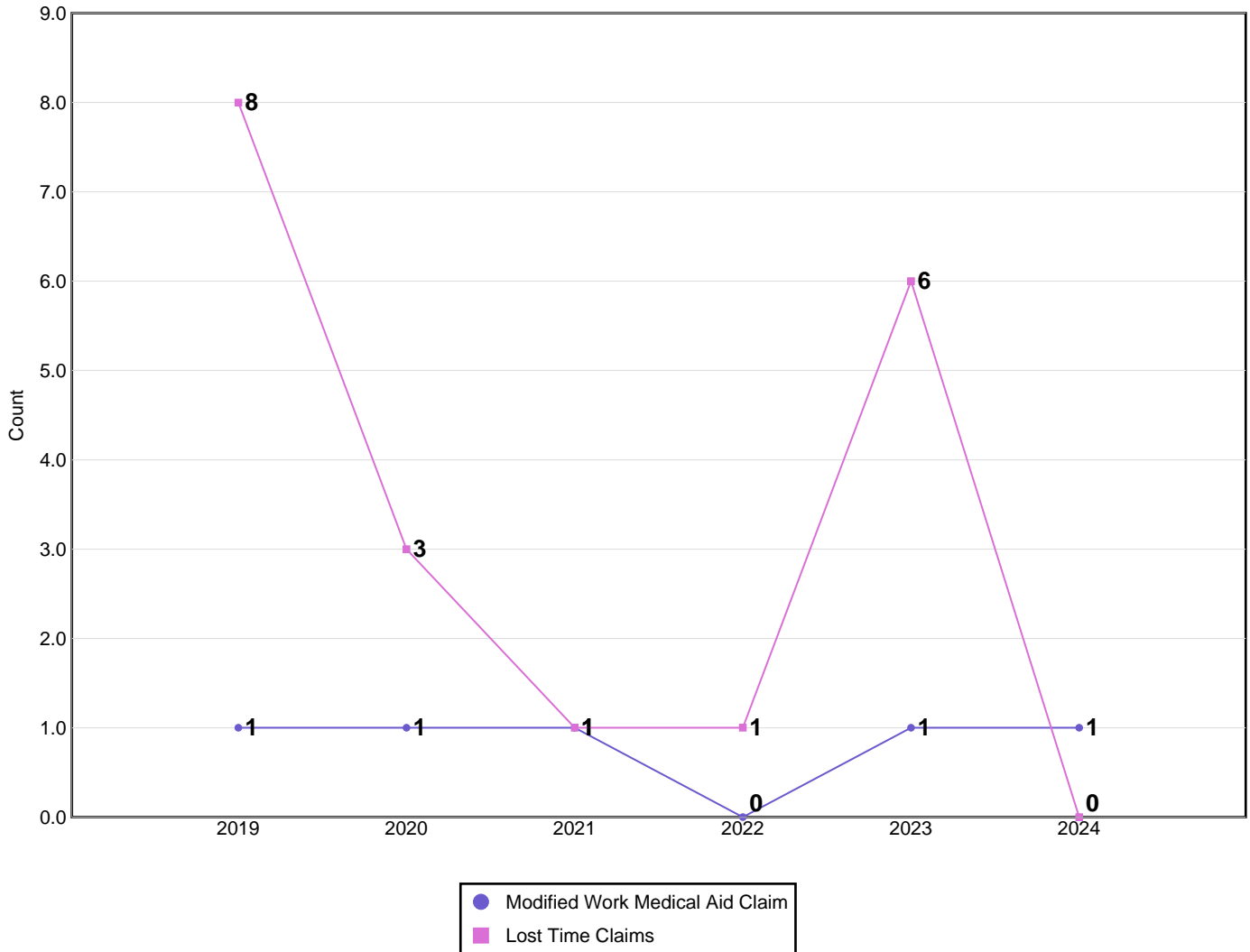
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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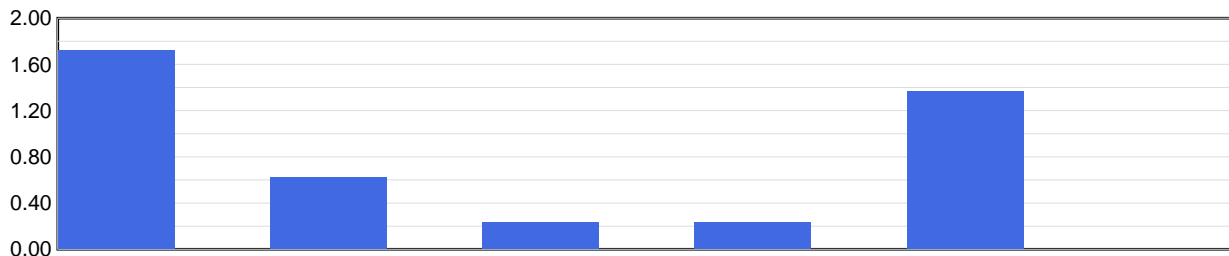
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



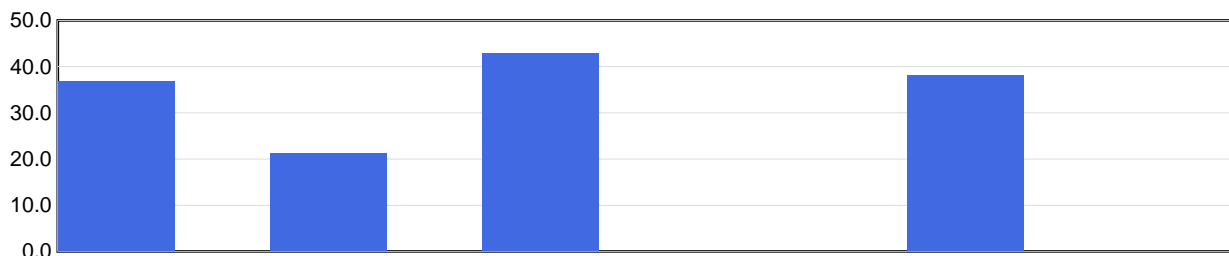
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.72	0.63	0.23	0.24	1.37	0.00

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

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

## Severity Rates

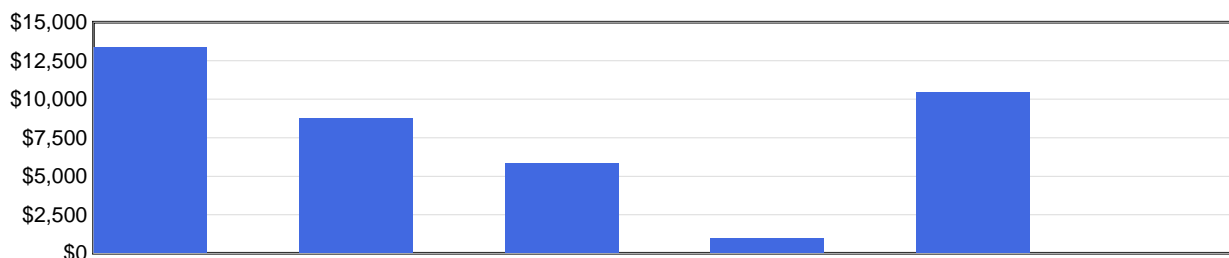
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	36.9	21.3	43.0	0.0	38.2	0.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$13,362	\$8,741	\$5,860	\$974	\$10,442	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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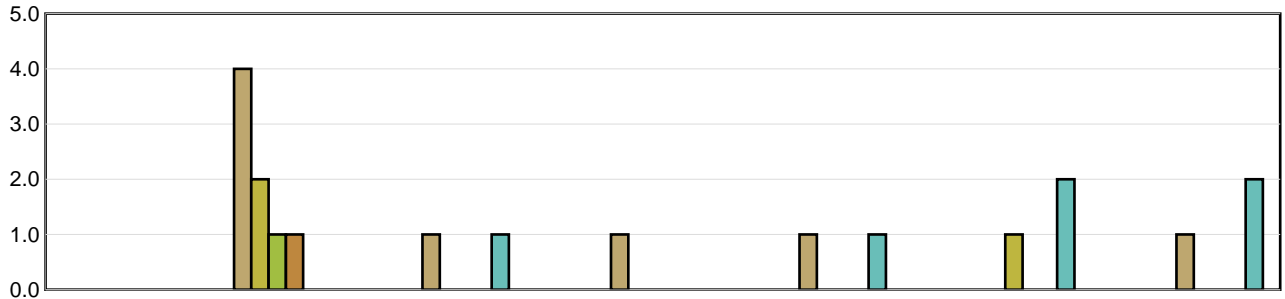
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

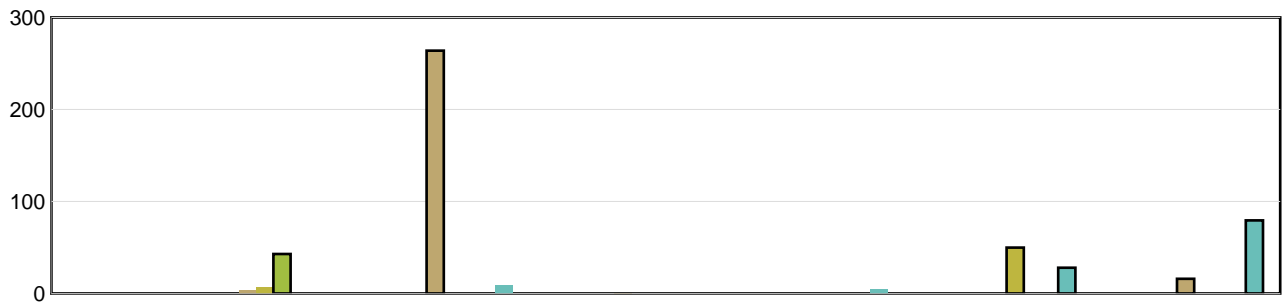
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	4	1	1	1	N/A	1
2020	N/A	2	N/A	N/A	N/A	1	N/A
2021	N/A	1	N/A	N/A	N/A	N/A	N/A
2022	N/A	1	N/A	N/A	N/A	N/A	N/A
2023	N/A	N/A	1	N/A	1	2	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	3.50	264.00	1.00	0.00	N/A	16.00
2020	N/A	7.00	N/A	N/A	N/A	50.00	N/A
2021	N/A	43.00	N/A	N/A	N/A	N/A	N/A
2022	N/A	0.00	N/A	N/A	N/A	N/A	N/A
2023	N/A	N/A	9.00	N/A	5.00	28.00	79.50
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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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
Assaults/Violent Acts/Harassment	5	2	0	0	1	0	8
Falls	1	1	1	1	2	0	6
Bodily Reaction and Exertion	1	0	0	0	2	0	3
RMI	1	0	0	0	0	0	1
Slip	0	0	0	0	1	0	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Assaults/Violent Acts/Harassment	8	42.11%	38.00	304	\$11,672	\$93,375
Falls	6	31.58%	42.17	253	\$9,932	\$59,595
Bodily Reaction and Exertion	3	15.79%	4.67	14	\$6,168	\$18,504
RMI	1	5.26%	16.00	16	\$6,349	\$6,349
Slip	1	5.26%	44.00	44	\$24,786	\$24,786
<b>Totals</b>	<b>19</b>	<b>100.00%</b>	<b>33.21</b>	<b>631</b>	<b>\$10,664</b>	<b>\$202,609</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	0	0	1	1	3	0	5
Knee(s)	1	1	0	0	2	0	4
Head	3	0	0	0	0	0	3
Multiple Parts	2	0	0	0	0	0	2
Trunk	1	1	0	0	0	0	2

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	5	26.32%	49.00	245	\$12,113	\$60,567
Knee(s)	4	21.05%	16.25	65	\$10,373	\$41,492
Head	3	15.79%	4.67	14	\$1,362	\$4,086
Multiple Parts	2	10.53%	132.00	264	\$39,660	\$79,320
Trunk	2	10.53%	0.50	1	\$1,017	\$2,034
All Others	3	15.79%	14.00	42	\$5,036	\$15,109
<b>Totals</b>	<b>19</b>	<b>100.00%</b>	<b>33.21</b>	<b>631</b>	<b>\$10,664</b>	<b>\$202,609</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	1	1	1	1	2	0	6
Fracture/Dislocation/Nerve Damage	0	1	0	0	2	0	3
Superficial Wounds	1	0	0	0	2	0	3
Multiple Trauma Injuries	1	1	0	0	0	0	2
Open Wound	2	0	0	0	0	0	2

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	6	31.58%	18.33	110	\$8,817	\$52,900
Fracture/Dislocation/Nerve Damage	3	15.79%	51.33	154	\$10,272	\$30,816
Superficial Wounds	3	15.79%	7.67	23	\$2,774	\$8,323
Multiple Trauma Injuries	2	10.53%	25.00	50	\$10,807	\$21,615
Open Wound	2	10.53%	3.50	7	\$753	\$1,506
All Others	3	15.79%	95.67	287	\$29,150	\$87,450
<b>Totals</b>	<b>19</b>	<b>100.00%</b>	<b>33.21</b>	<b>631</b>	<b>\$10,664</b>	<b>\$202,609</b>

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