

Industry Synopsis

Industry: 93109 Boards, Agencies, Commissions (Compulsory)

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	4	0	\$235,148,699	3,041	\$537,367	\$0.18
2020	5	0	\$237,640,355	3,287	\$565,323	\$0.19
2021	5	0	\$236,224,791	3,172	\$587,759	\$0.22
2022	7	2	\$255,250,601	3,342	\$576,660	\$0.23
2023	5	0	\$267,417,800	3,579	\$596,470	\$0.22
2024 YTD	5	0	\$297,271,046	3,965	\$766,047	\$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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	3	\$195	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	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	52	\$149,437	10	\$90,733	154	14	42	20
2020	52	\$80,130	6	\$31,504	58	18	46	19
2021	42	\$63,026	4	\$24,676	29	14	38	14
2022	35	\$414,486	13	\$389,574	1,049	14	22	20
2023	21	\$89,590	8	\$76,486	200	6	13	10
2024 YTD	10	\$10,198	1	\$3,681	22	2	9	3

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	8	0	1	1	10
2020	4	1	1	0	6
2021	3	1	0	0	4
2022	4	3	0	6	13
2023	4	2	1	1	8
2024 YTD	0	1	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$31,677	\$86,118	\$31,642	\$0	\$149,437
2020	\$20,305	\$59,825	\$0	\$0	\$80,130
2021	\$13,994	\$48,512	\$520	\$0	\$63,026
2022	\$217,927	\$183,482	\$13,077	\$0	\$414,486
2023	\$44,113	\$45,477	\$0	\$0	\$89,590
2024 YTD	\$2,521	\$7,676	\$0	\$0	\$10,198

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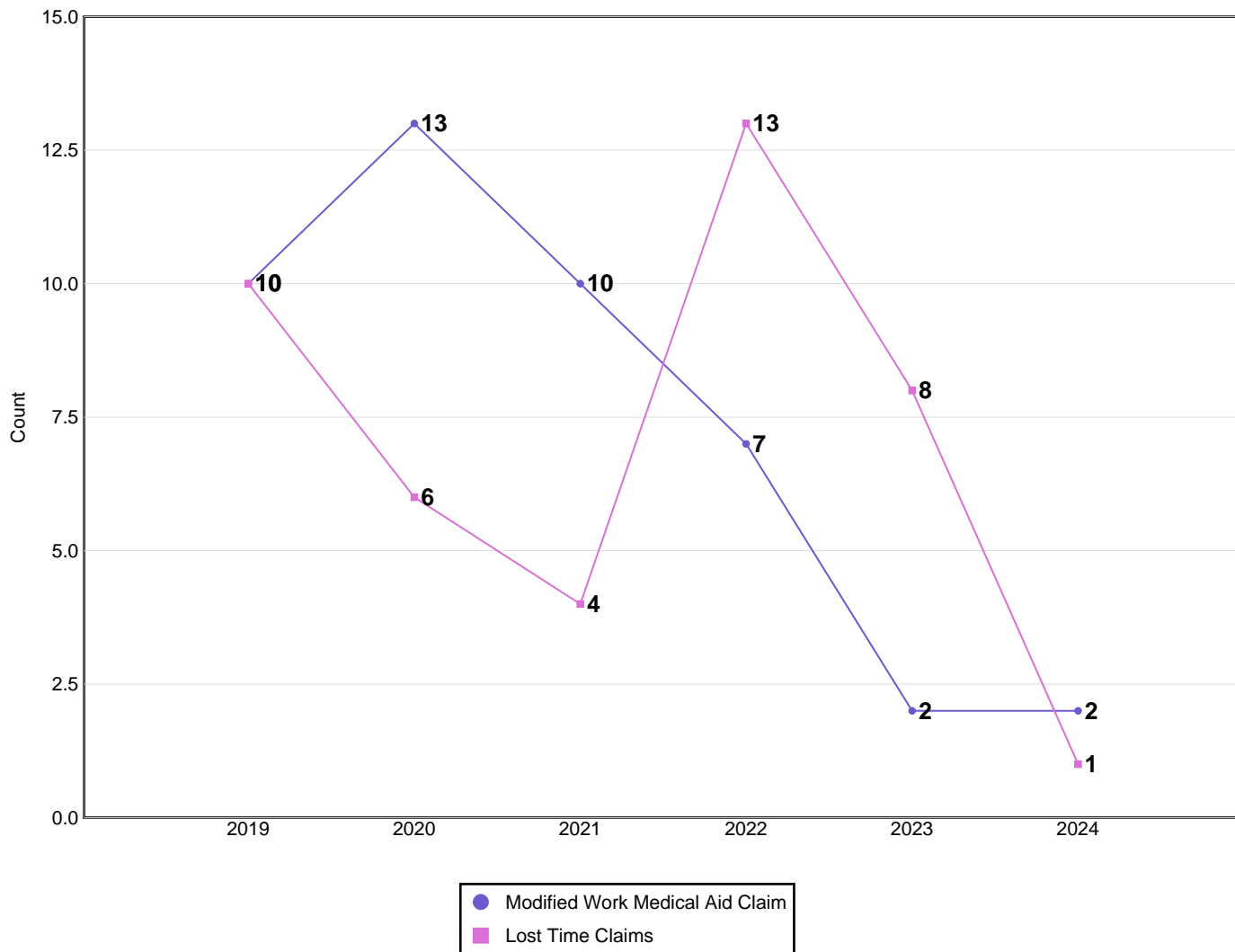
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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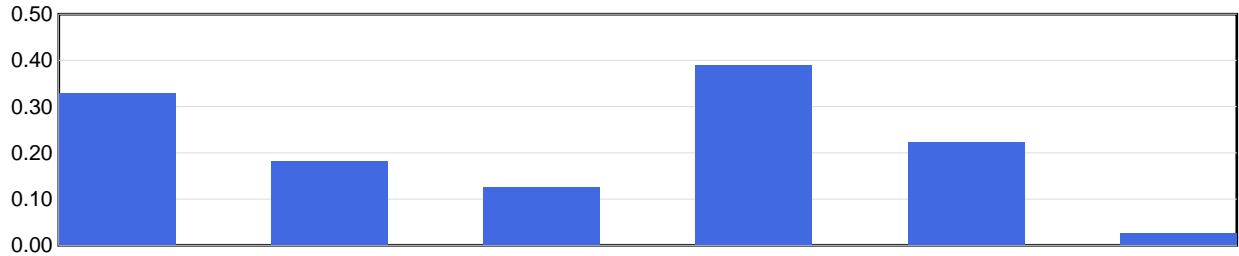
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



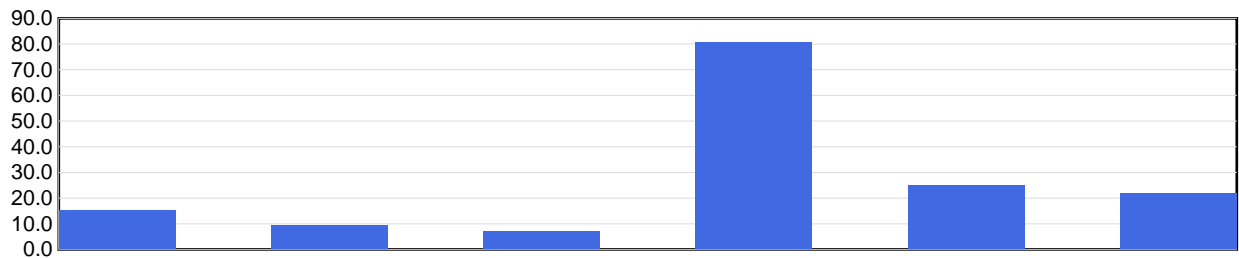
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.33	0.18	0.13	0.39	0.22	0.03

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

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

Severity Rates

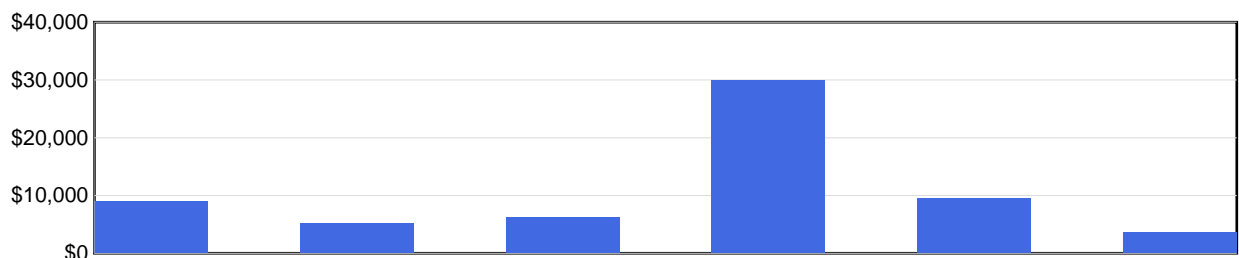
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	15.4	9.7	7.3	80.7	25.0	22.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$9,073	\$5,251	\$6,169	\$29,967	\$9,561	\$3,681

Average Cost Per LTC = Total LTC Costs / Total LTCs

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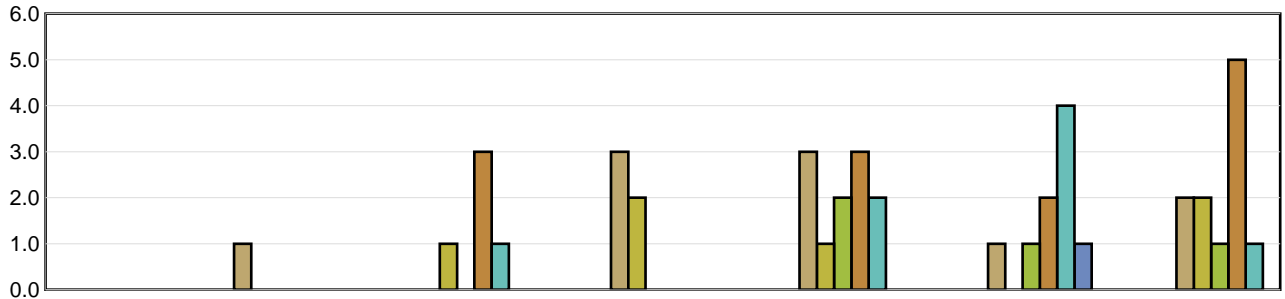
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

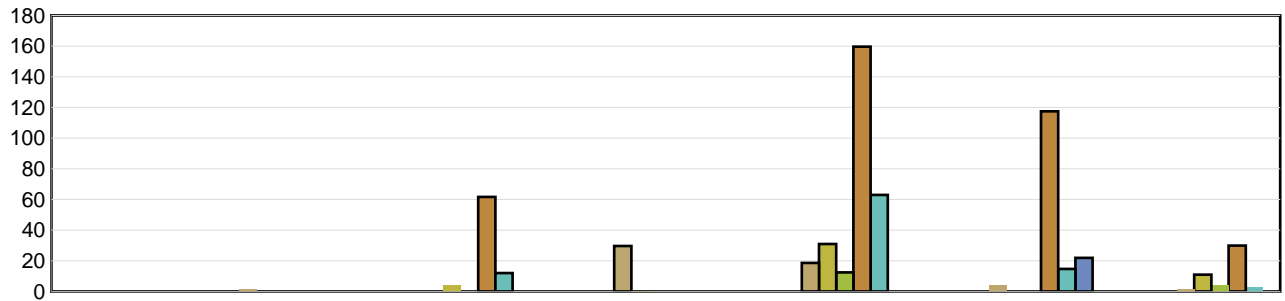
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	N/A	3	3	1	2
2020	N/A	N/A	1	2	1	N/A	2
2021	N/A	N/A	N/A	N/A	2	1	1
2022	N/A	N/A	3	N/A	3	2	5
2023	N/A	N/A	1	N/A	2	4	1
2024 YTD	N/A	N/A	N/A	N/A	N/A	1	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	2.00	N/A	29.67	18.67	4.00	1.50
2020	N/A	N/A	4.00	0.50	31.00	N/A	11.00
2021	N/A	N/A	N/A	N/A	12.50	0.00	4.00
2022	N/A	N/A	61.67	N/A	159.67	117.50	30.00
2023	N/A	N/A	12.00	N/A	63.00	14.75	3.00
2024 YTD	N/A	N/A	N/A	N/A	N/A	22.00	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	4	0	2	0	3	1	10
Overexertion	2	1	1	3	0	0	7
Bodily Reaction and Exertion	1	2	1	2	0	0	6
RMI	1	0	0	2	0	0	3
Highway/Non-Highway M.V. Accident	0	2	0	2	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	10	23.81%	16.80	168	\$4,970	\$49,696
Overexertion	7	16.67%	11.86	83	\$4,690	\$32,831
Bodily Reaction and Exertion	6	14.29%	12.33	74	\$13,916	\$83,495
RMI	3	7.14%	21.67	65	\$17,990	\$53,969
Highway/Non-Highway M.V. Accident	5	11.90%	115.80	579	\$44,632	\$223,159
All Others	11	26.19%	49.36	543	\$15,773	\$173,504
Totals	42	100.00%	36.00	1,512	\$14,682	\$616,654

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	2	1	0	2	1	0	6
Back	3	1	1	2	0	0	7
Arms	0	0	0	2	2	0	4
Multiple Parts	0	2	1	0	3	0	6
Trunk	1	1	0	2	0	0	4

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	6	14.29%	83.83	503	\$32,839	\$197,031
Back	7	16.67%	10.00	70	\$4,825	\$33,773
Arms	4	9.52%	48.25	193	\$31,282	\$125,128
Multiple Parts	6	14.29%	13.50	81	\$6,715	\$40,288
Trunk	4	9.52%	9.00	36	\$4,458	\$17,830
All Others	15	35.71%	41.93	629	\$13,507	\$202,603
Totals	42	100.00%	36.00	1,512	\$14,682	\$616,654

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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	4	2	4	7	0	0	17
Mental Diseases	1	1	0	2	1	0	5
Oth Traumatic Injuries	2	2	0	0	1	0	5
Fracture/Dislocation/Nerve Damage	1	0	0	2	0	0	3
Inflammations of Joints/Muscles	0	1	0	1	1	0	3

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	17	40.48%	11.00	187	\$7,645	\$129,968
Mental Diseases	5	11.90%	100.00	500	\$39,292	\$196,459
Oth Traumatic Injuries	5	11.90%	3.20	16	\$1,935	\$9,675
Fracture/Dislocation/Nerve Damage	3	7.14%	109.67	329	\$51,737	\$155,212
Inflammations of Joints/Muscles	3	7.14%	4.00	12	\$2,991	\$8,973
All Others	9	21.43%	52.00	468	\$12,930	\$116,366
Totals	42	100.00%	36.00	1,512	\$14,682	\$616,654

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