

Industry Synopsis

Industry: 93113 Boards, Agencies, Commissions (Voluntary)

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	40	1	\$249,321,495	3,191	\$359,339	\$0.19
2020	43	2	\$216,102,366	2,596	\$348,219	\$0.20
2021	47	5	\$211,216,248	2,458	\$381,737	\$0.23
2022	50	3	\$226,463,752	2,665	\$405,002	\$0.24
2023	52	3	\$240,077,446	2,882	\$419,516	\$0.23
2024 YTD	49	2	\$281,792,257	3,363	\$395,633	\$0.24

* 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	20	\$3,643	6	\$4,956	8	\$17,252	3	\$41,142	3	\$182,328
2020	20	\$3,568	9	\$6,842	8	\$15,803	4	\$51,141	N/A	N/A
2021	25	\$4,527	5	\$3,717	11	\$20,066	4	\$54,395	N/A	N/A
2022	27	\$4,840	4	\$3,226	13	\$24,190	4	\$57,112	N/A	N/A
2023	30	\$6,498	3	\$2,177	13	\$26,741	N/A	N/A	4	\$185,821
2024 YTD	24	\$4,412	5	\$3,435	13	\$29,806	3	\$27,489	4	\$216,651

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	\$193,629	3	\$176,524	60	3	16	4
2020	9	\$35,268	2	\$26,978	106	4	7	5
2021	6	\$13,761	2	\$10,484	8	3	4	3
2022	10	\$18,695	1	\$3,403	2	2	9	2
2023	8	\$25,340	2	\$15,615	50	3	6	5
2024 YTD	4	\$2,538	2	\$2,022	4	0	2	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	2	0	1	0	3
2020	0	0	2	0	2
2021	2	0	0	0	2
2022	1	0	0	0	1
2023	1	0	1	0	2
2024 YTD	2	0	0	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$49,272	\$124,202	\$20,155	\$0	\$193,629
2020	\$19,508	\$15,603	\$158	\$0	\$35,268
2021	\$2,670	\$11,092	\$0	\$0	\$13,761
2022	\$1,122	\$17,574	\$0	\$0	\$18,695
2023	\$11,425	\$13,915	\$0	\$0	\$25,340
2024 YTD	\$617	\$1,922	\$0	\$0	\$2,538

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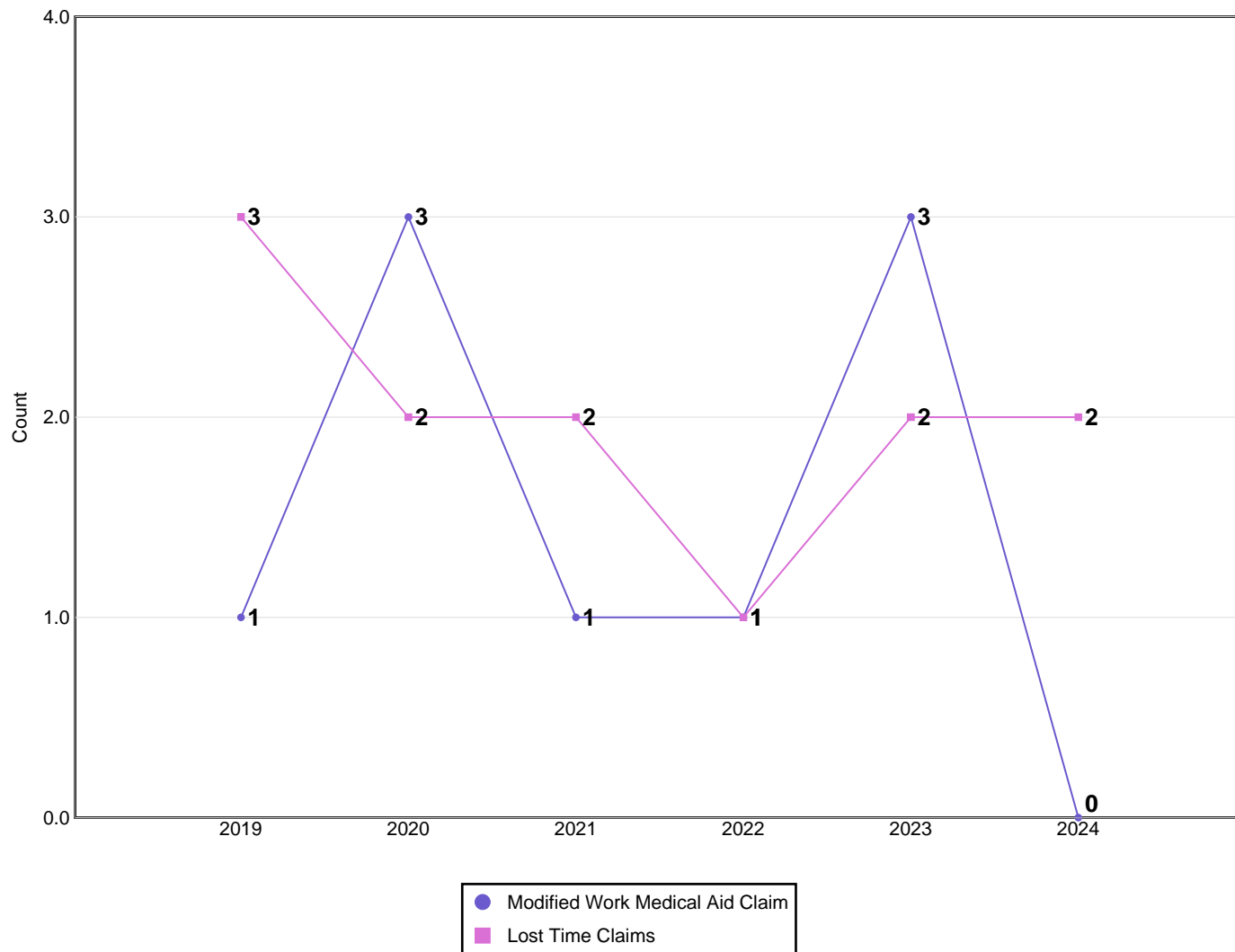
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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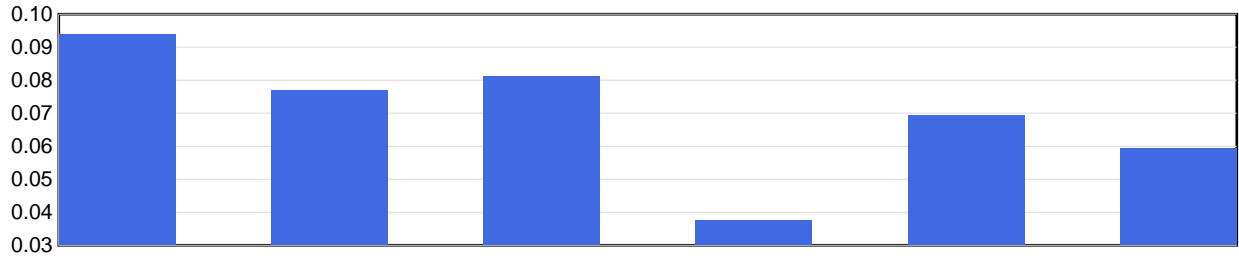
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



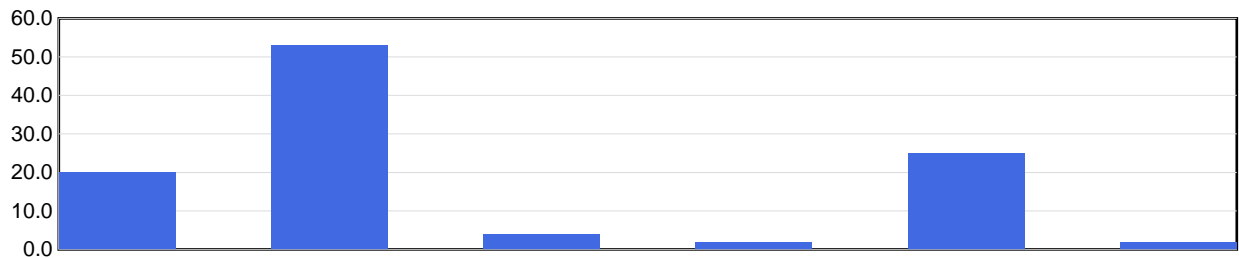
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.09	0.08	0.08	0.04	0.07	0.06

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

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

Severity Rates

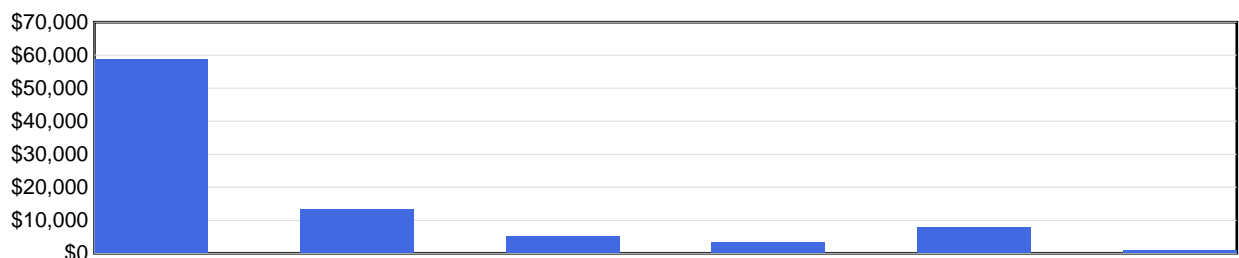
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	20.0	53.0	4.0	2.0	25.0	2.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$58,841	\$13,489	\$5,242	\$3,403	\$7,807	\$1,011

Average Cost Per LTC = Total LTC Costs / Total LTCs

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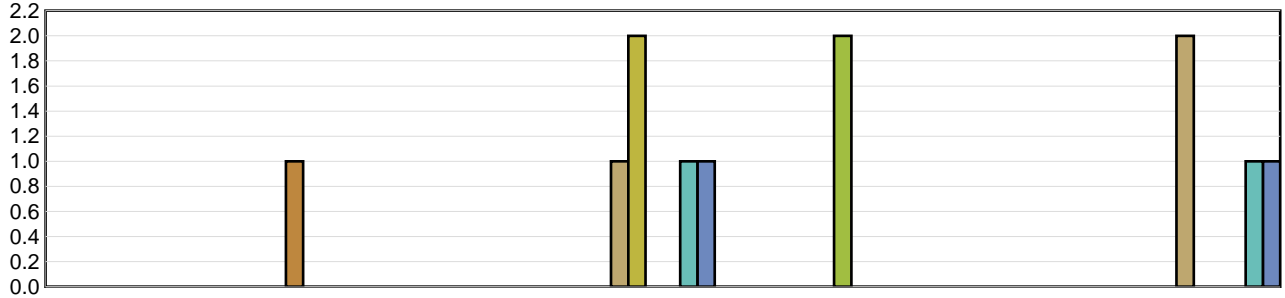
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

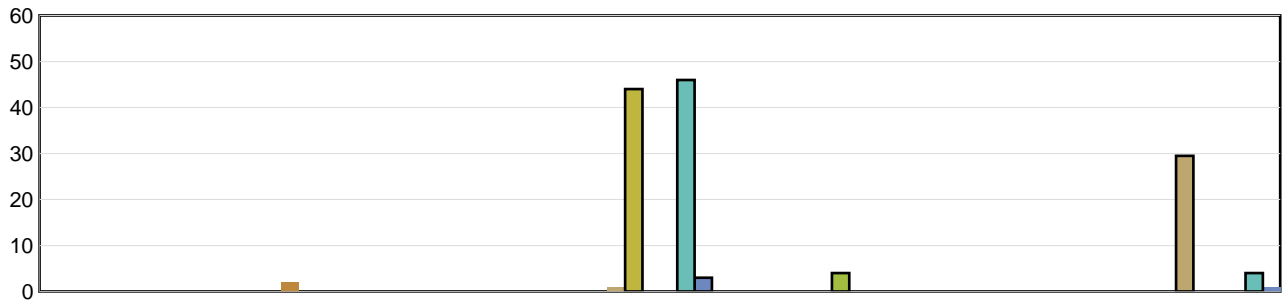
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	N/A	1	N/A	N/A	2
2020	N/A	N/A	N/A	2	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	2	N/A	N/A
2022	N/A	1	N/A	N/A	N/A	N/A	N/A
2023	N/A	N/A	N/A	1	N/A	N/A	1
2024 YTD	N/A	N/A	N/A	1	N/A	N/A	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	N/A	N/A	1.00	N/A	N/A	29.50
2020	N/A	N/A	N/A	44.00	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	4.00	N/A	N/A
2022	N/A	2.00	N/A	N/A	N/A	N/A	N/A
2023	N/A	N/A	N/A	46.00	N/A	N/A	4.00
2024 YTD	N/A	N/A	N/A	3.00	N/A	N/A	1.00

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	2	2	0	0	0	0	4
Highway/Non-Highway M.V. Accident	1	0	0	1	0	0	2
Assaults/Violent Acts/Harassment	0	0	0	0	1	0	1
Bodily Reaction and Exertion	0	0	0	0	0	1	1
Exposure to Harmful Substances	0	0	1	0	0	0	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	4	33.33%	36.25	145	\$14,370	\$57,479
Highway/Non-Highway M.V. Accident	2	16.67%	2.50	5	\$74,713	\$149,426
Assaults/Violent Acts/Harassment	1	8.33%	46.00	46	\$14,762	\$14,762
Bodily Reaction and Exertion	1	8.33%	3.00	3	\$1,393	\$1,393
Exposure to Harmful Substances	1	8.33%	6.00	6	\$1,699	\$1,699
All Others	3	25.00%	2.33	7	\$3,422	\$10,265
Totals	12	100.00%	17.67	212	\$19,585	\$235,025

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

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Multiple Parts	3	25.00%	15.00	45	\$51,033	\$153,100
Body System(s)	2	16.67%	26.00	52	\$8,231	\$16,462
Ear(s)	1	8.33%	2.00	2	\$8,785	\$8,785
Fingers	1	8.33%	4.00	4	\$852	\$852
Foot(Feet)/Ank(s)/Toe(s)	1	8.33%	1.00	1	\$628	\$628
All Others	4	33.33%	27.00	108	\$13,800	\$55,198
Totals	12	100.00%	17.67	212	\$19,585	\$235,025

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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	0	0	1	0	1	3
Mental Diseases	1	0	0	0	1	0	2
Open Wound	0	1	0	0	1	0	2
Ear/Hearing Condition	0	0	1	0	0	0	1
Intracranial Injuries	0	1	0	0	0	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	3	25.00%	2.00	6	\$2,742	\$8,226
Mental Diseases	2	16.67%	24.50	49	\$80,393	\$160,785
Open Wound	2	16.67%	21.50	43	\$3,268	\$6,536
Ear/Hearing Condition	1	8.33%	2.00	2	\$8,785	\$8,785
Intracranial Injuries	1	8.33%	49.00	49	\$21,294	\$21,294
All Others	3	25.00%	21.00	63	\$9,800	\$29,399
Totals	12	100.00%	17.67	212	\$19,585	\$235,025

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