

# Industry Synopsis

Industry: 93200 PROVINCIAL GOVERNMENT

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	31	0	\$2,374,825,990	31,136	\$14,723,921	\$0.62
2020	29	0	\$2,259,643,438	28,747	\$15,139,611	\$0.67
2021	29	0	\$2,200,322,354	28,611	\$17,382,546	\$0.79
2022	29	0	\$2,100,347,716	27,774	\$19,323,199	\$0.92
2023	36	7	\$2,270,707,306	29,542	\$25,107,549	\$1.11
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A

\* 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	3	\$1,192	N/A	N/A	N/A	N/A	4	\$47,670	21	\$2,318,879
2020	N/A	N/A	N/A	N/A	3	\$9,003	3	\$36,453	21	\$2,213,416
2021	N/A	N/A	N/A	N/A	3	\$9,012	4	\$52,467	20	\$2,137,959
2022	N/A	N/A	N/A	N/A	3	\$9,519	4	\$50,465	20	\$2,039,498
2023	N/A	N/A	N/A	N/A	6	\$19,814	5	\$55,158	23	\$2,194,720
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.

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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	1,198	\$5,646,140	202	\$4,242,695	18,083	342	996	443
2020	767	\$3,925,509	152	\$3,110,294	14,747	203	615	299
2021	806	\$4,623,946	159	\$3,698,481	21,198	295	647	372
2022	786	\$5,041,436	195	\$4,116,399	20,511	233	591	361
2023	753	\$4,680,965	170	\$3,702,177	20,326	166	583	298
2024 YTD	177	\$176,892	11	\$39,969	1,120	32	166	40

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	69	27	18	88	202
2020	51	21	8	72	152
2021	40	15	13	91	159
2022	69	23	11	92	195
2023	36	17	8	109	170
2024 YTD	6	2	3	0	11

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$2,273,210	\$2,810,621	\$126,641	\$435,669	\$5,646,140
2020	\$1,895,697	\$1,810,420	\$24,777	\$194,615	\$3,925,509
2021	\$2,017,774	\$1,989,101	\$64,505	\$552,567	\$4,623,946
2022	\$2,476,088	\$2,472,860	\$92,488	\$0	\$5,041,436
2023	\$2,442,139	\$2,172,605	\$66,221	\$0	\$4,680,965
2024 YTD	\$31,582	\$145,310	\$0	\$0	\$176,892

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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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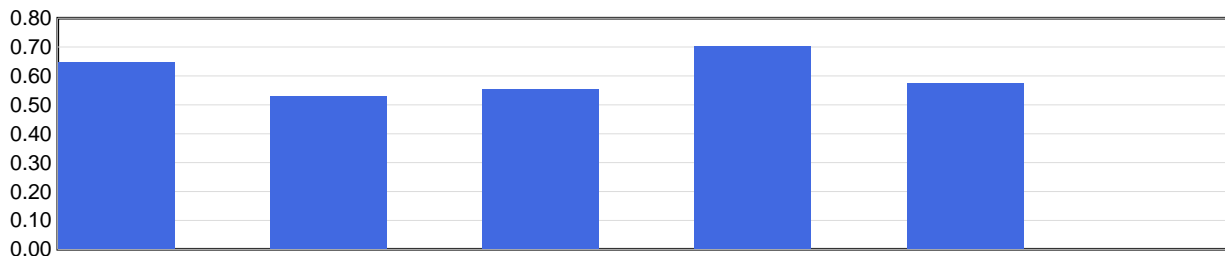
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



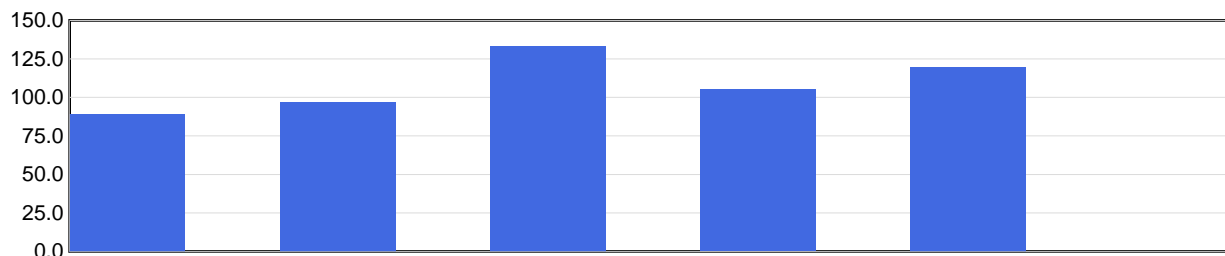
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.65	0.53	0.56	0.70	0.58	N/A

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

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

## Severity Rates

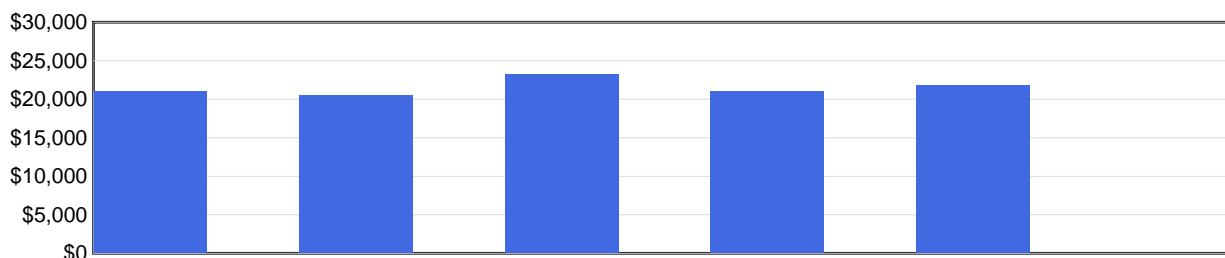
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	89.5	97.0	133.3	105.2	119.6	N/A

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$21,003	\$20,462	\$23,261	\$21,110	\$21,778	N/A

Average Cost Per LTC = Total LTC Costs / Total LTCs

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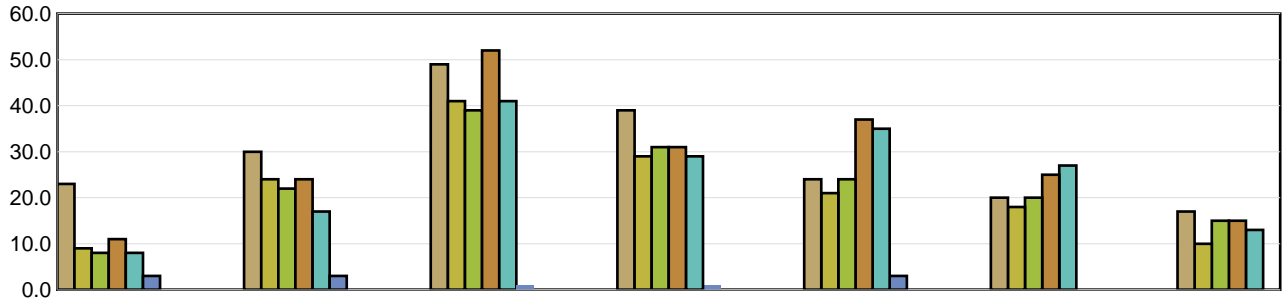
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

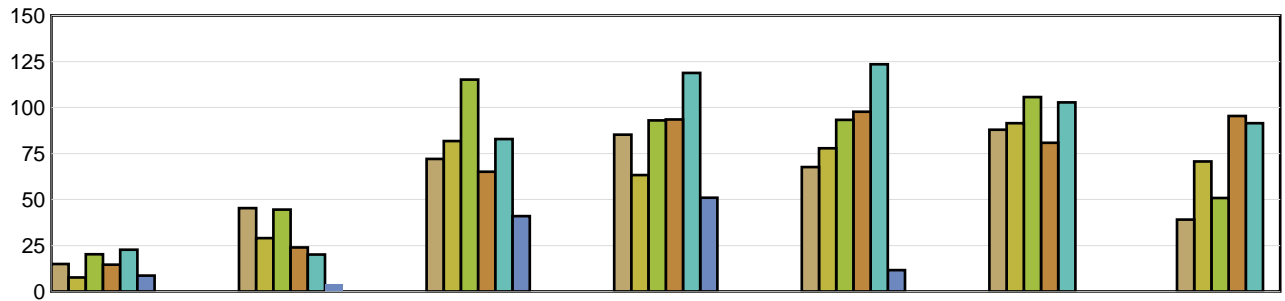
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	23	30	49	39	24	20	17
2020	9	24	41	29	21	18	10
2021	8	22	39	31	24	20	15
2022	11	24	52	31	37	25	15
2023	8	17	41	29	35	27	13
2024 YTD	3	3	1	1	3	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	15.00	45.30	72.06	85.28	67.63	87.95	39.06
2020	7.67	29.04	81.76	63.31	77.86	91.50	70.70
2021	20.25	44.55	115.18	93.03	93.29	105.70	50.80
2022	14.64	23.96	65.12	93.52	97.70	80.84	95.40
2023	22.75	20.12	82.88	118.79	123.49	102.81	91.46
2024 YTD	8.67	4.33	41.00	51.00	11.67	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
Exposure to Harmful Substances	23	38	36	64	33	0	194
Assaults/Violent Acts/Harassment	47	35	30	24	36	2	174
Bodily Reaction and Exertion	35	18	27	35	34	4	153
Falls	31	18	24	27	26	1	127
Overexertion	21	8	11	11	13	1	65

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	194	21.82%	91.80	17,809	\$27,615	\$5,357,291
Assaults/Violent Acts/Harassment	174	19.57%	95.98	16,701	\$24,876	\$4,328,392
Bodily Reaction and Exertion	153	17.21%	79.29	12,132	\$19,269	\$2,948,137
Falls	127	14.29%	55.84	7,092	\$16,040	\$2,037,029
Overexertion	65	7.31%	52.06	3,384	\$13,115	\$852,458
All Others	176	19.80%	50.98	8,973	\$19,243	\$3,386,708
<b>Totals</b>	<b>889</b>	<b>100.00%</b>	<b>74.34</b>	<b>66,091</b>	<b>\$21,271</b>	<b>\$18,910,014</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	56	58	60	88	52	0	314
Back	19	12	17	14	16	2	80
Multiple Parts	13	23	12	13	13	1	75
Trunk	20	6	12	11	15	1	65
Knee(s)	19	8	13	12	14	2	68

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	314	35.32%	99.39	31,208	\$28,964	\$9,094,694
Back	80	9.00%	47.58	3,806	\$16,110	\$1,288,785
Multiple Parts	75	8.44%	73.40	5,505	\$22,041	\$1,653,039
Trunk	65	7.31%	68.49	4,452	\$20,336	\$1,321,858
Knee(s)	68	7.65%	67.88	4,616	\$17,059	\$1,160,042
All Others	287	32.28%	57.51	16,504	\$15,302	\$4,391,595
<b>Totals</b>	<b>889</b>	<b>100.00%</b>	<b>74.34</b>	<b>66,091</b>	<b>\$21,271</b>	<b>\$18,910,014</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	66	31	54	46	51	7	255
Mental Diseases	55	48	49	48	55	0	255
Fracture/Dislocation/Nerve Damage	23	12	9	20	17	0	81
Oth Traumatic Injuries	13	14	8	9	14	1	59
Systems Disease - Covid 19	0	14	11	39	1	0	65

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	255	28.68%	60.32	15,382	\$13,739	\$3,503,568
Mental Diseases	255	28.68%	124.85	31,836	\$34,157	\$8,709,951
Fracture/Dislocation/Nerve Damage	81	9.11%	65.06	5,270	\$19,107	\$1,547,688
Oth Traumatic Injuries	59	6.64%	60.07	3,544	\$19,378	\$1,143,329
Systems Disease - Covid 19	65	7.31%	20.83	1,354	\$8,493	\$552,070
All Others	174	19.57%	50.03	8,705	\$19,847	\$3,453,407
<b>Totals</b>	<b>889</b>	<b>100.00%</b>	<b>74.34</b>	<b>66,091</b>	<b>\$21,271</b>	<b>\$18,910,014</b>

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