

Industry Synopsis

Industry: 95100 VILLAGES

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	134	0	\$26,767,376	529	\$353,770	\$1.38
2020	132	0	\$26,233,510	477	\$393,489	\$1.56
2021	128	0	\$26,536,653	478	\$412,558	\$1.60
2022	127	0	\$26,728,088	452	\$465,794	\$1.77
2023	126	0	\$27,264,981	463	\$538,429	\$2.02
2024 YTD	126	0	\$28,225,507	463	\$672,921	\$2.45

* 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	121	\$18,917	13	\$7,850	N/A	N/A	N/A	N/A	N/A	N/A
2020	122	\$20,103	10	\$6,130	N/A	N/A	N/A	N/A	N/A	N/A
2021	116	\$18,801	12	\$7,735	N/A	N/A	N/A	N/A	N/A	N/A
2022	114	\$18,464	13	\$8,264	N/A	N/A	N/A	N/A	N/A	N/A
2023	113	\$18,543	13	\$8,722	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	112	\$18,452	14	\$9,773	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	25	\$98,277	8	\$68,034	279	11	17	15
2020	20	\$194,145	14	\$182,916	704	11	6	16
2021	12	\$57,408	6	\$50,190	144	5	6	8
2022	22	\$85,527	11	\$51,183	168	8	11	14
2023	15	\$125,069	7	\$116,129	467	5	8	9
2024 YTD	6	\$20,789	3	\$18,008	29	0	3	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	3	3	0	2	8
2020	4	4	1	5	14
2021	2	2	1	1	6
2022	6	2	3	0	11
2023	1	1	2	3	7
2024 YTD	2	1	0	0	3

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$60,659	\$37,618	\$0	\$0	\$98,277
2020	\$117,744	\$62,058	\$14,344	\$0	\$194,145
2021	\$32,699	\$24,709	\$0	\$0	\$57,408
2022	\$39,874	\$39,909	\$5,743	\$0	\$85,527
2023	\$76,989	\$48,080	\$0	\$0	\$125,069
2024 YTD	\$14,118	\$6,672	\$0	\$0	\$20,789

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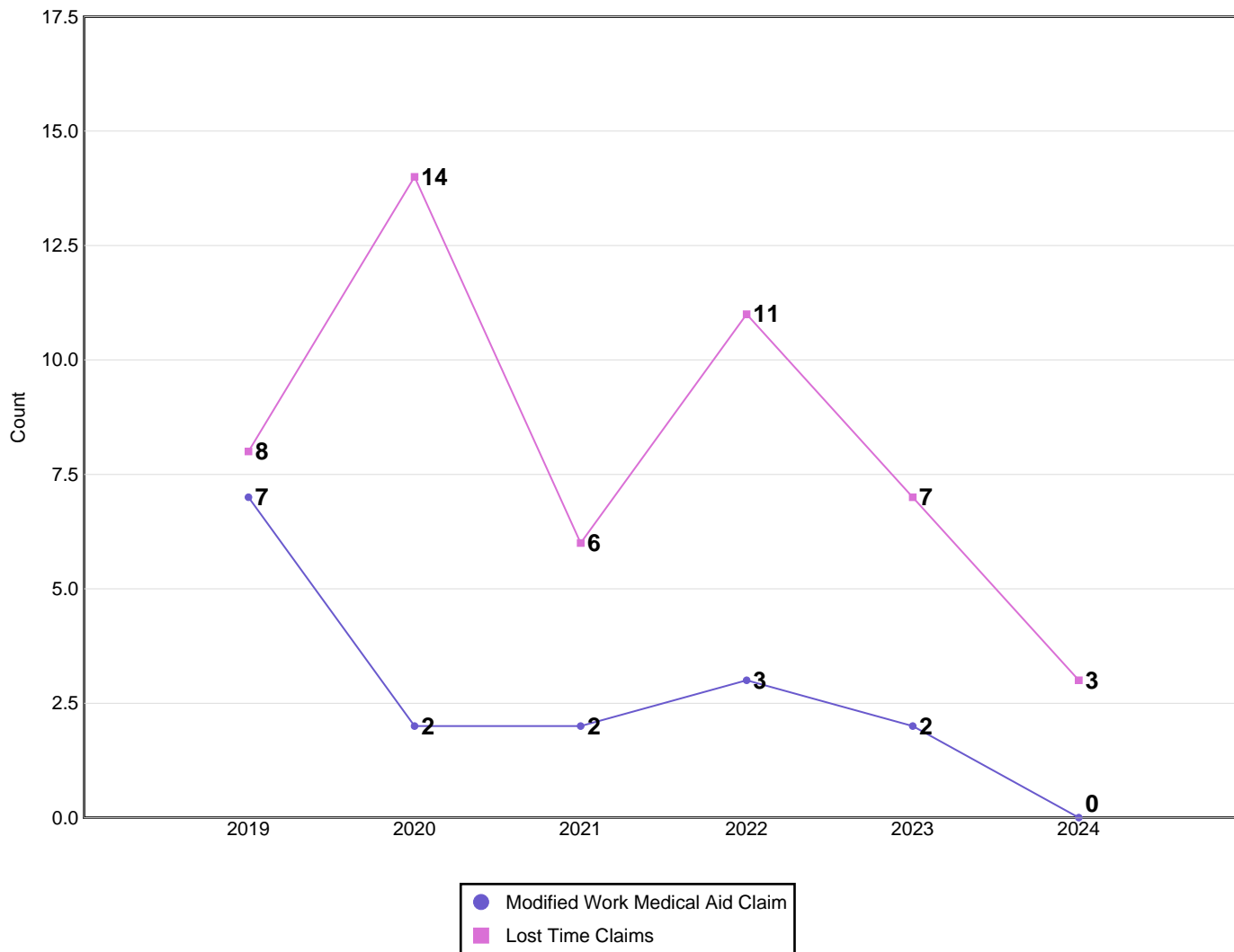
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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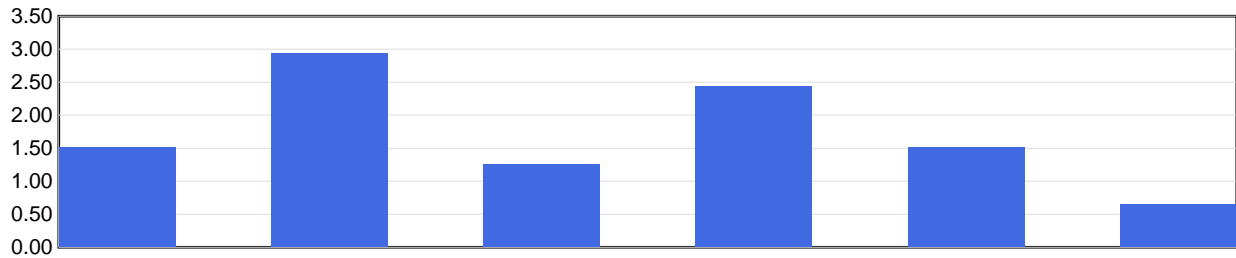
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



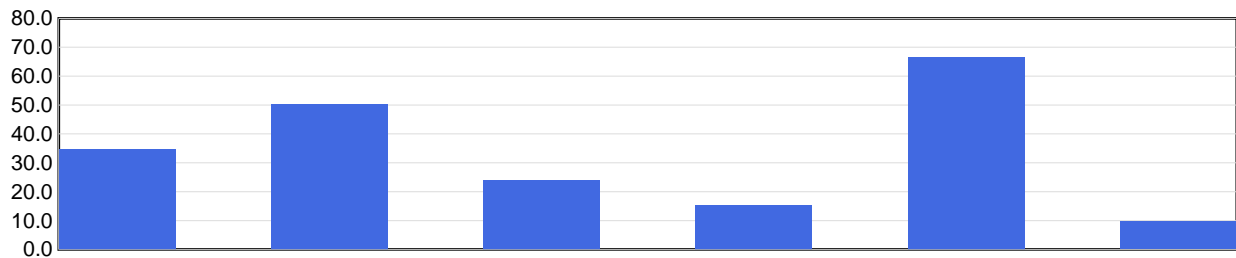
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.51	2.94	1.25	2.43	1.51	0.65

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

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

Severity Rates

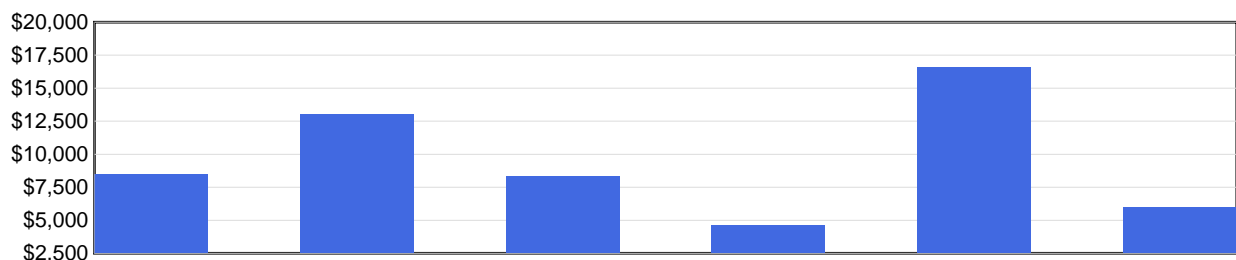
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	34.9	50.3	24.0	15.3	66.7	9.7

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$8,504	\$13,065	\$8,365	\$4,653	\$16,590	\$6,003

Average Cost Per LTC = Total LTC Costs / Total LTCs

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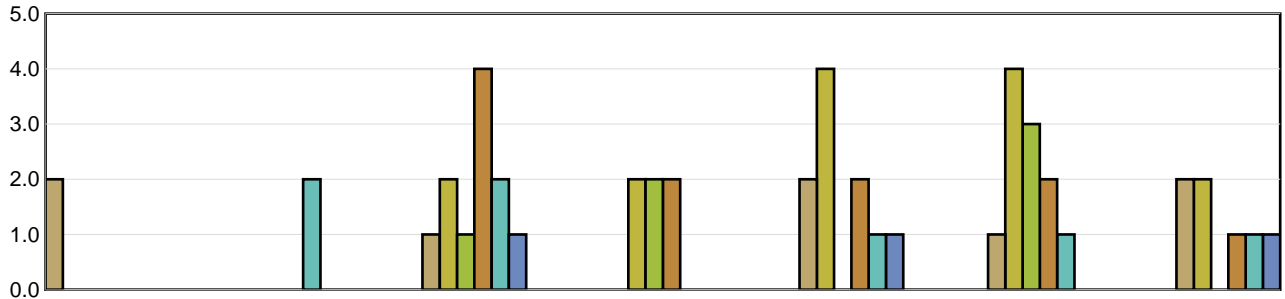
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

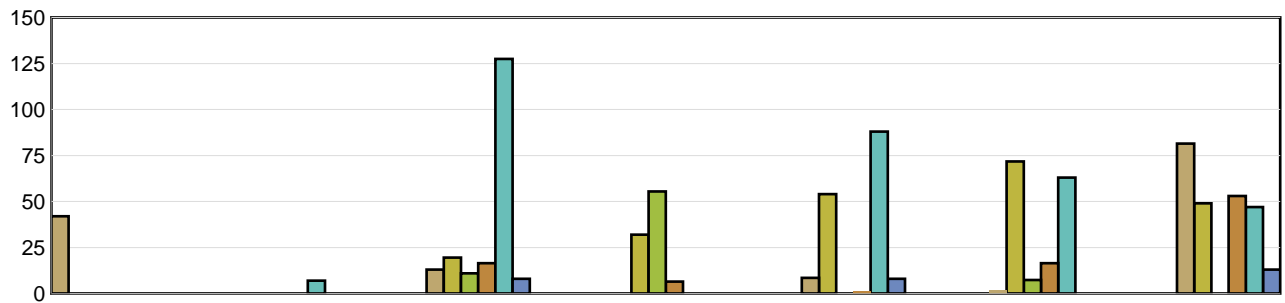
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	N/A	1	N/A	2	1	2
2020	N/A	N/A	2	2	4	4	2
2021	N/A	N/A	1	2	N/A	3	N/A
2022	N/A	N/A	4	2	2	2	1
2023	N/A	2	2	N/A	1	1	1
2024 YTD	N/A	N/A	1	N/A	1	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	42.00	N/A	13.00	N/A	8.50	2.00	81.50
2020	N/A	N/A	19.50	32.00	54.00	71.75	49.00
2021	N/A	N/A	11.00	55.50	N/A	7.33	N/A
2022	N/A	N/A	16.50	6.50	1.50	16.50	53.00
2023	N/A	7.00	127.50	N/A	88.00	63.00	47.00
2024 YTD	N/A	N/A	8.00	N/A	8.00	N/A	13.00

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	1	4	1	1	2	1	10
Struck by Object	3	1	1	3	1	1	10
Overexertion	2	1	1	2	0	0	6
Assaults/Violent Acts/Harassment	1	2	1	0	0	0	4
Bodily Reaction and Exertion	0	3	1	0	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	20.41%	49.90	499	\$11,509	\$115,091
Struck by Object	10	20.41%	27.00	270	\$5,283	\$52,834
Overexertion	6	12.24%	6.33	38	\$4,203	\$25,217
Assaults/Violent Acts/Harassment	4	8.16%	61.00	244	\$24,193	\$96,772
Bodily Reaction and Exertion	5	10.20%	58.60	293	\$18,332	\$91,661
All Others	14	28.57%	31.93	447	\$7,492	\$104,887
Totals	49	100.00%	36.55	1,791	\$9,928	\$486,460

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	2	4	3	4	1	0	14
Body System(s)	1	2	1	1	1	0	6
Foot(Feet)/Ank(s)/Toe(s)	1	2	1	1	0	2	7
Hand(s)/Wrist(s)	2	1	0	0	2	0	5
Legs	0	1	1	1	1	0	4

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	14	28.57%	19.79	277	\$5,885	\$82,396
Body System(s)	6	12.24%	42.83	257	\$18,522	\$111,129
Foot(Feet)/Ank(s)/Toe(s)	7	14.29%	37.43	262	\$8,609	\$60,261
Hand(s)/Wrist(s)	5	10.20%	87.60	438	\$21,565	\$107,826
Legs	4	8.16%	61.75	247	\$14,824	\$59,296
All Others	13	26.53%	23.85	310	\$5,042	\$65,551
Totals	49	100.00%	36.55	1,791	\$9,928	\$486,460

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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
Fracture/Dislocation/Nerve Damage	4	7	1	1	2	1	16
Sprains/Strain	1	5	2	4	2	1	15
Mental Diseases	1	2	1	1	1	0	6
Oth Traumatic Injuries	1	0	1	1	1	1	5
Superficial Wounds	0	0	0	4	0	0	4

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Fracture/Dislocation/Nerve Damage	16	32.65%	54.31	869	\$10,958	\$175,332
Sprains/Strain	15	30.61%	29.47	442	\$9,037	\$135,551
Mental Diseases	6	12.24%	42.83	257	\$18,522	\$111,129
Oth Traumatic Injuries	5	10.20%	22.40	112	\$7,699	\$38,497
Superficial Wounds	4	8.16%	26.00	104	\$5,889	\$23,558
All Others	3	6.12%	2.33	7	\$798	\$2,393
Totals	49	100.00%	36.55	1,791	\$9,928	\$486,460

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