

Industry Synopsis

Industry: 95102 MUNICIPAL DISTRICTS

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	83	0	\$531,148,244	7,695	\$7,304,921	\$1.58
2020	84	0	\$522,175,188	8,016	\$7,305,544	\$1.61
2021	82	0	\$516,768,986	7,969	\$6,441,816	\$1.43
2022	83	0	\$532,152,812	7,995	\$6,549,749	\$1.37
2023	89	6	\$574,005,047	8,133	\$8,205,581	\$1.57
2024 YTD	89	0	\$622,173,055	8,024	\$9,858,913	\$1.63

* 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	11	\$1,855	4	\$3,128	27	\$85,161	37	\$333,103	4	\$107,902
2020	12	\$2,130	4	\$3,175	28	\$89,832	36	\$319,822	4	\$107,217
2021	11	\$2,181	3	\$2,345	29	\$89,865	34	\$296,363	5	\$126,015
2022	12	\$2,199	3	\$2,420	28	\$87,617	35	\$309,129	5	\$130,787
2023	15	\$2,242	7	\$5,384	25	\$80,436	36	\$320,239	6	\$165,704
2024 YTD	14	\$2,205	6	\$4,064	21	\$59,447	40	\$338,217	8	\$218,239

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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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	404	\$1,893,072	150	\$1,626,826	3,519	163	254	229
2020	304	\$1,188,252	108	\$965,979	2,009	124	196	178
2021	334	\$1,919,283	147	\$1,689,768	3,935	124	187	208
2022	324	\$1,148,499	119	\$928,026	2,067	122	205	183
2023	327	\$1,822,231	112	\$1,551,479	2,736	139	215	183
2024 YTD	71	\$128,257	24	\$96,556	276	26	47	39

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	80	35	15	20	150
2020	70	18	9	11	108
2021	70	46	9	22	147
2022	74	26	8	11	119
2023	66	18	12	16	112
2024 YTD	16	5	3	0	24

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,068,427	\$776,342	\$48,303	\$0	\$1,893,072
2020	\$617,967	\$520,600	\$49,684	\$0	\$1,188,252
2021	\$951,190	\$603,026	\$24,469	\$340,598	\$1,919,283
2022	\$503,479	\$626,254	\$18,766	\$0	\$1,148,499
2023	\$791,395	\$616,410	\$1,554	\$412,872	\$1,822,231
2024 YTD	\$70,275	\$57,981	\$0	\$0	\$128,257

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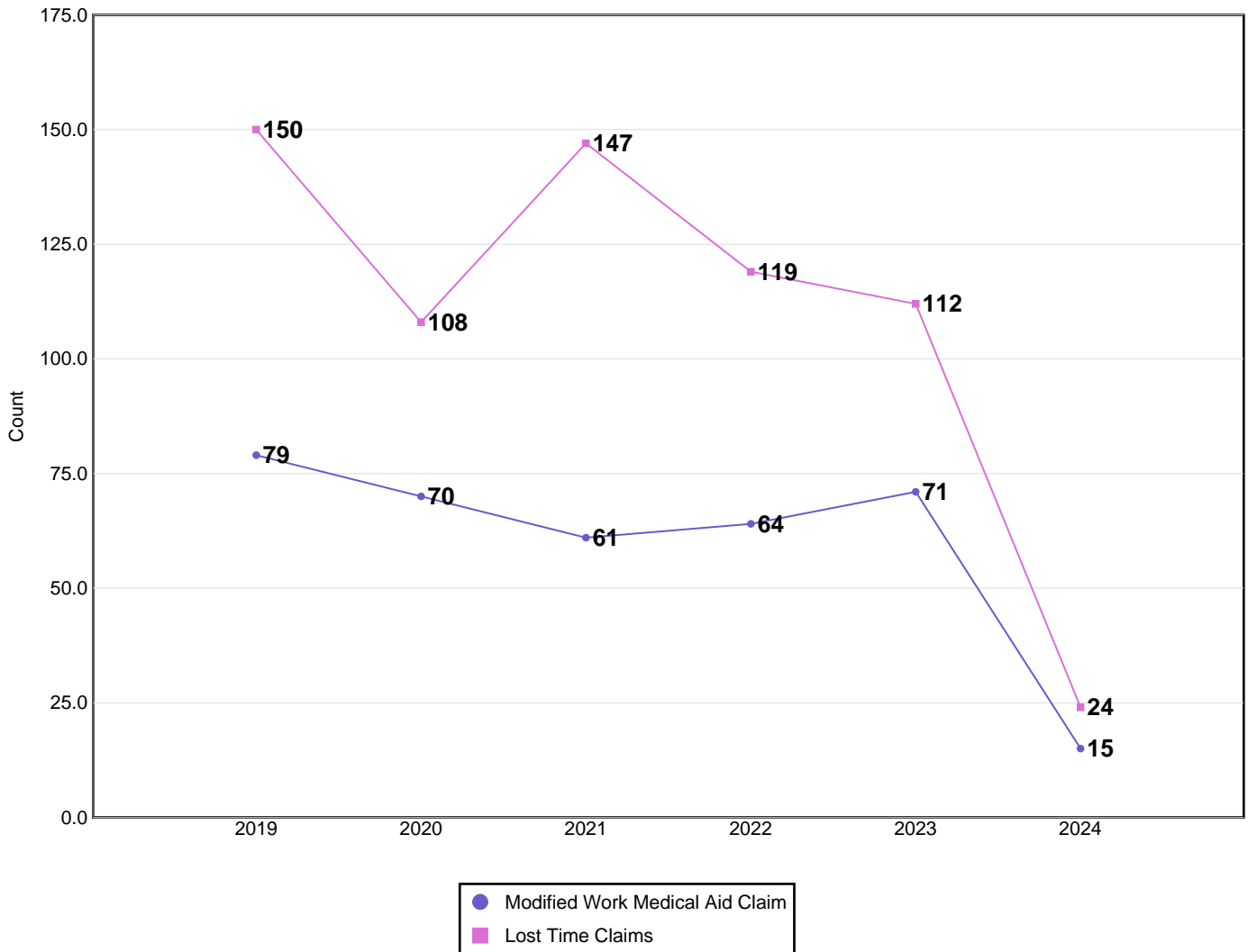
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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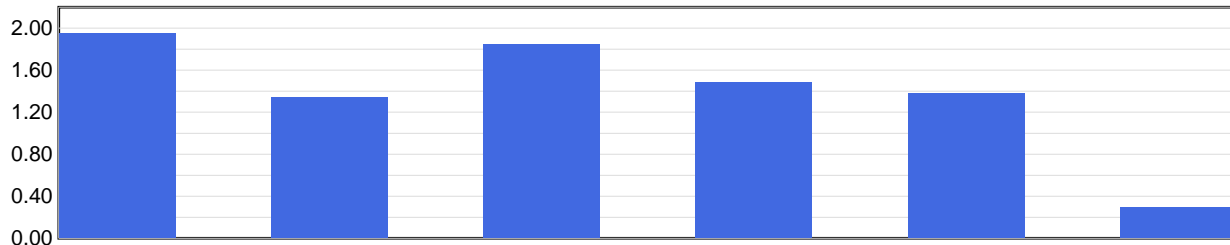
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



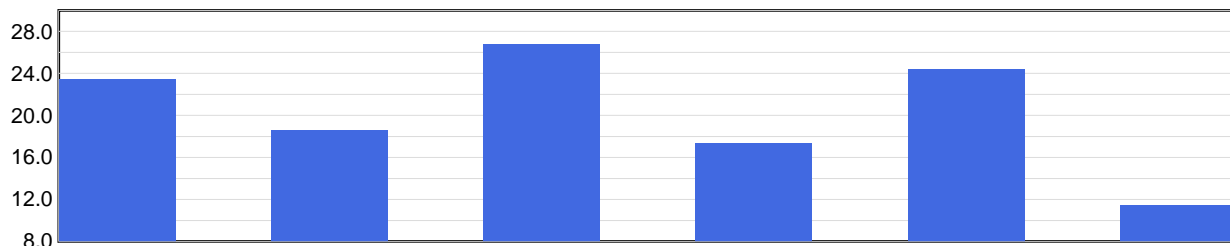
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.95	1.35	1.84	1.49	1.38	0.30

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

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

Severity Rates

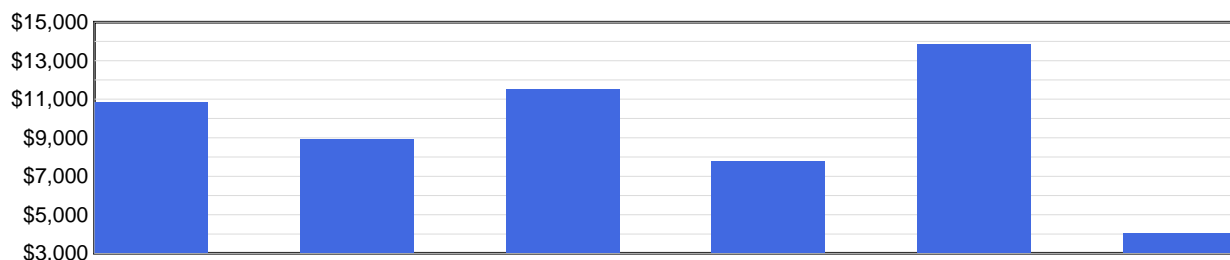
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	23.5	18.6	26.8	17.4	24.4	11.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$10,846	\$8,944	\$11,495	\$7,799	\$13,852	\$4,023

Average Cost Per LTC = Total LTC Costs / Total LTCs

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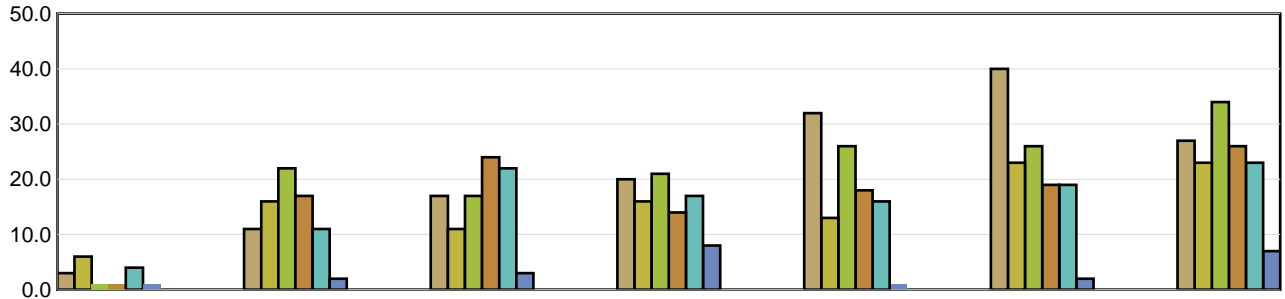
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

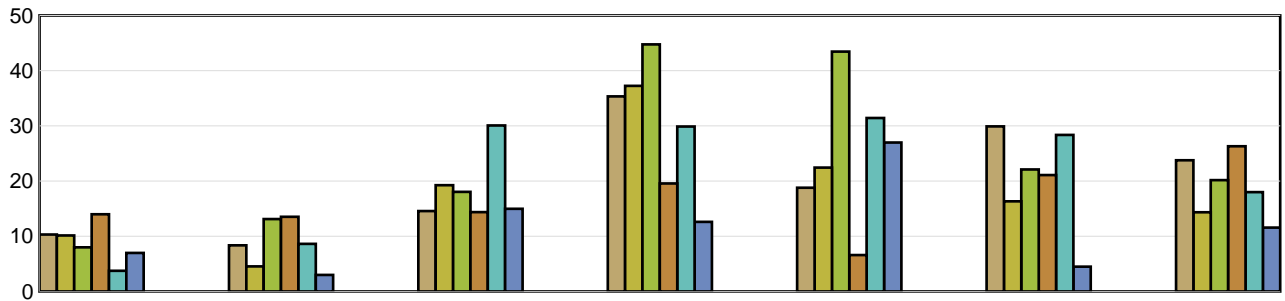
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	3	11	17	20	32	40	27
2020	6	16	11	16	13	23	23
2021	1	22	17	21	26	26	34
2022	1	17	24	14	18	19	26
2023	4	11	22	17	16	19	23
2024 YTD	1	2	3	8	1	2	7

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	10.33	8.36	14.59	35.35	18.81	29.93	23.78
2020	10.17	4.56	19.27	37.25	22.46	16.35	14.35
2021	8.00	13.14	18.06	44.76	43.46	22.12	20.18
2022	14.00	13.53	14.38	19.57	6.61	21.11	26.31
2023	3.75	8.64	30.09	29.88	31.44	28.37	18.00
2024 YTD	7.00	3.00	15.00	12.63	27.00	4.50	11.57

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	29	25	31	26	26	5	142
Bodily Reaction and Exertion	37	15	23	19	19	1	114
Overexertion	20	17	18	16	16	2	89
Exposure to Harmful Substances	9	8	27	19	9	1	73
Struck by Object	12	12	7	5	8	2	46

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	142	21.52%	20.96	2,977	\$9,270	\$1,316,398
Bodily Reaction and Exertion	114	17.27%	28.29	3,225	\$10,473	\$1,193,891
Overexertion	89	13.48%	19.70	1,753	\$6,898	\$613,951
Exposure to Harmful Substances	73	11.06%	22.60	1,650	\$16,028	\$1,170,044
Struck by Object	46	6.97%	13.87	638	\$6,512	\$299,535
All Others	196	29.70%	21.58	4,230	\$11,555	\$2,264,816
Totals	660	100.00%	21.93	14,473	\$10,392	\$6,858,634

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	34	20	23	21	20	3	121
Body System(s)	15	8	30	19	6	0	78
Trunk	16	11	12	7	10	6	62
Foot(Feet)/Ank(s)/Toe(s)	12	9	13	13	15	1	63
Knee(s)	11	5	11	10	9	4	50

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	121	18.33%	15.64	1,893	\$5,601	\$677,674
Body System(s)	78	11.82%	35.23	2,748	\$14,935	\$1,164,967
Trunk	62	9.39%	33.05	2,049	\$21,246	\$1,317,236
Foot(Feet)/Ank(s)/Toe(s)	63	9.55%	19.24	1,212	\$6,666	\$419,966
Knee(s)	50	7.58%	27.02	1,351	\$13,056	\$652,817
All Others	286	43.33%	18.25	5,220	\$9,182	\$2,625,975
Totals	660	100.00%	21.93	14,473	\$10,392	\$6,858,634

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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	79	43	52	51	56	5	286
Oth Traumatic Injuries	13	13	16	13	16	3	74
Superficial Wounds	11	15	10	8	10	7	61
Fracture/Dislocation/Nerve Damage	10	14	12	10	10	4	60
Mental Diseases	14	7	10	5	3	0	39

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	286	43.33%	20.06	5,738	\$7,426	\$2,123,733
Oth Traumatic Injuries	74	11.21%	14.12	1,045	\$9,990	\$739,278
Superficial Wounds	61	9.24%	11.85	723	\$5,001	\$305,056
Fracture/Dislocation/Nerve Damage	60	9.09%	33.15	1,989	\$14,827	\$889,635
Mental Diseases	39	5.91%	70.82	2,762	\$30,441	\$1,187,188
All Others	140	21.21%	15.83	2,216	\$11,527	\$1,613,744
Totals	660	100.00%	21.93	14,473	\$10,392	\$6,858,634

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