

# Industry Synopsis

Industry: 95104 CITIES

## 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	33	2	\$3,790,884,527	48,286	\$47,350,831	\$1.38
2020	34	1	\$3,640,398,902	45,884	\$51,460,124	\$1.56
2021	33	1	\$3,652,442,995	45,970	\$53,020,693	\$1.60
2022	33	2	\$3,780,477,746	47,414	\$61,534,445	\$1.77
2023	36	4	\$4,062,711,189	49,724	\$76,582,988	\$2.02
2024 YTD	33	0	\$4,179,920,472	50,738	\$103,811,339	\$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	5	\$185	N/A	N/A	N/A	N/A	9	\$112,083	17	\$3,674,756
2020	7	\$159	N/A	N/A	N/A	N/A	9	\$108,806	17	\$3,529,256
2021	5	\$181	N/A	N/A	N/A	N/A	8	\$91,645	18	\$3,555,601
2022	5	\$107	N/A	N/A	N/A	N/A	8	\$96,886	18	\$3,678,644
2023	6	\$707	N/A	N/A	N/A	N/A	10	\$127,785	18	\$3,928,556
2024 YTD	4	\$716	N/A	N/A	N/A	N/A	8	\$100,397	19	\$4,072,123

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	3,856	\$20,200,486	1,563	\$17,586,461	35,531	1,468	2,293	2,129
2020	3,106	\$23,643,598	1,484	\$21,656,552	46,991	1,127	1,622	1,880
2021	3,408	\$25,799,524	1,833	\$23,954,182	55,367	1,155	1,575	2,195
2022	3,715	\$23,396,957	1,997	\$21,494,678	51,317	1,270	1,718	2,423
2023	3,683	\$29,991,157	1,813	\$27,770,662	66,372	1,371	1,870	2,292
2024 YTD	897	\$2,090,233	407	\$1,810,492	5,197	230	490	502

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	876	357	155	175	1,563
2020	655	373	213	243	1,484
2021	885	441	204	303	1,833
2022	1,090	432	217	258	1,997
2023	776	471	221	345	1,813
2024 YTD	221	144	36	6	407

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$11,935,789	\$7,857,250	\$64,738	\$342,709	\$20,200,486
2020	\$15,457,567	\$6,549,968	\$95,243	\$1,540,820	\$23,643,598
2021	\$16,573,119	\$7,883,593	\$166,994	\$1,175,818	\$25,799,524
2022	\$15,347,178	\$7,550,106	\$78,720	\$420,953	\$23,396,957
2023	\$18,874,484	\$9,489,107	\$183,990	\$1,443,575	\$29,991,157
2024 YTD	\$1,317,198	\$773,036	\$0	\$0	\$2,090,233

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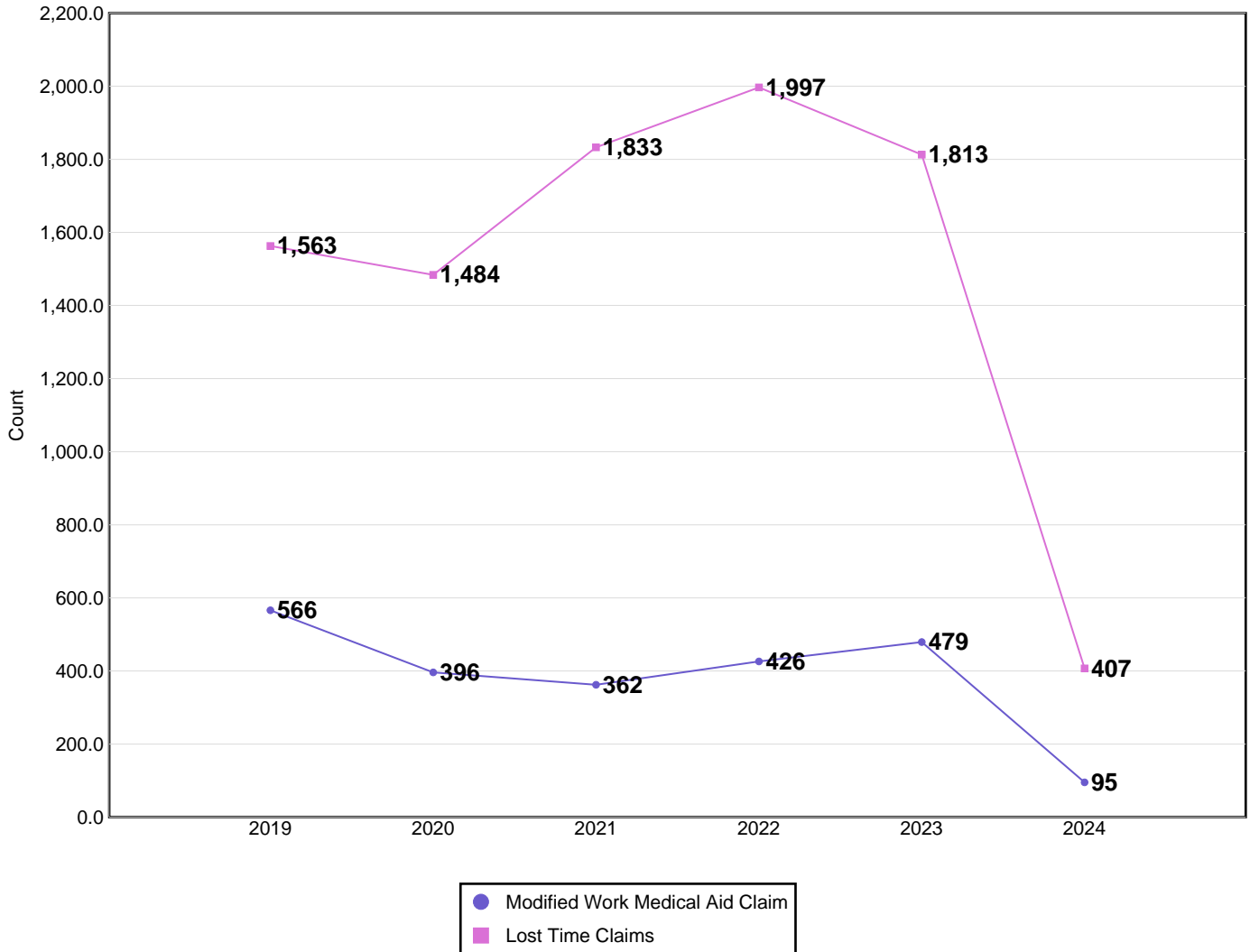
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# Industry Synopsis

Industry: 95104 CITIES

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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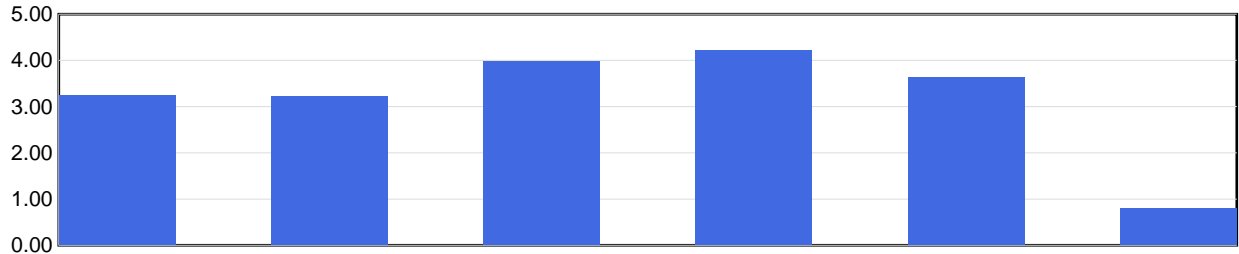
# Industry Synopsis

Industry: 95104 CITIES

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



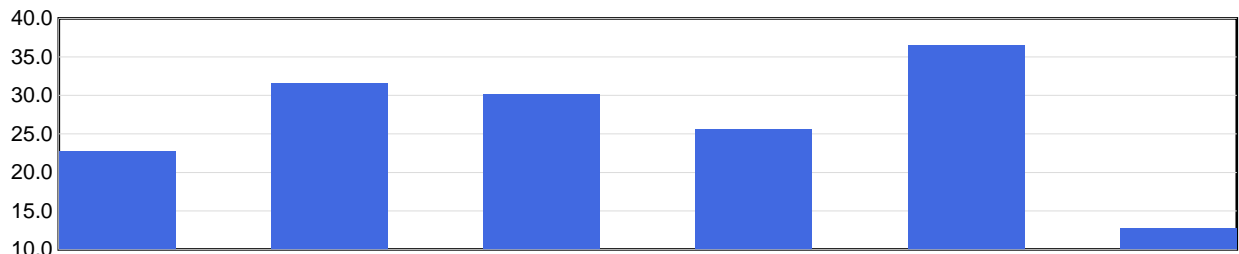
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	3.24	3.23	3.99	4.21	3.65	0.80

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

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

## Severity Rates

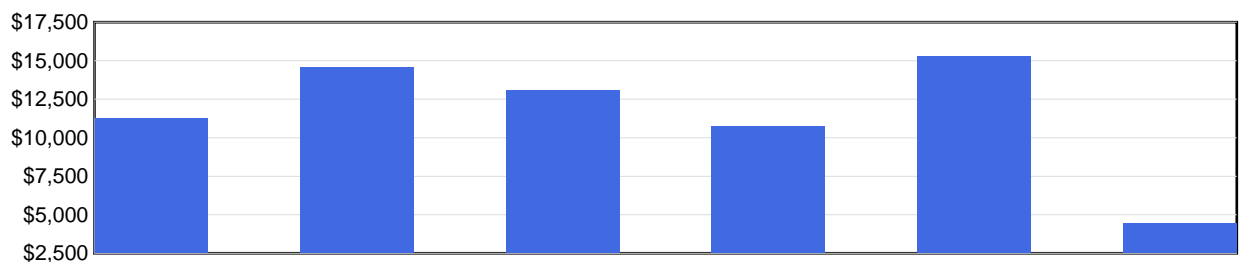
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	22.7	31.7	30.2	25.7	36.6	12.8

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$11,252	\$14,593	\$13,068	\$10,763	\$15,318	\$4,448

Average Cost Per LTC = Total LTC Costs / Total LTCs

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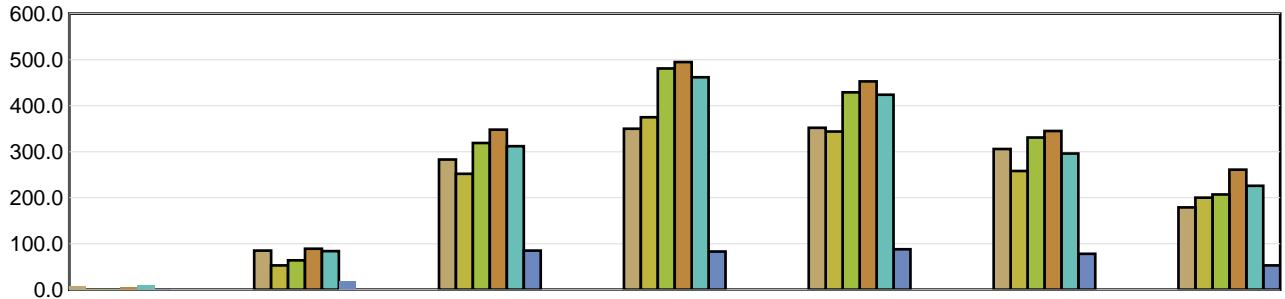
# Industry Synopsis

Industry: 95104 CITIES

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

## Number of LTCs

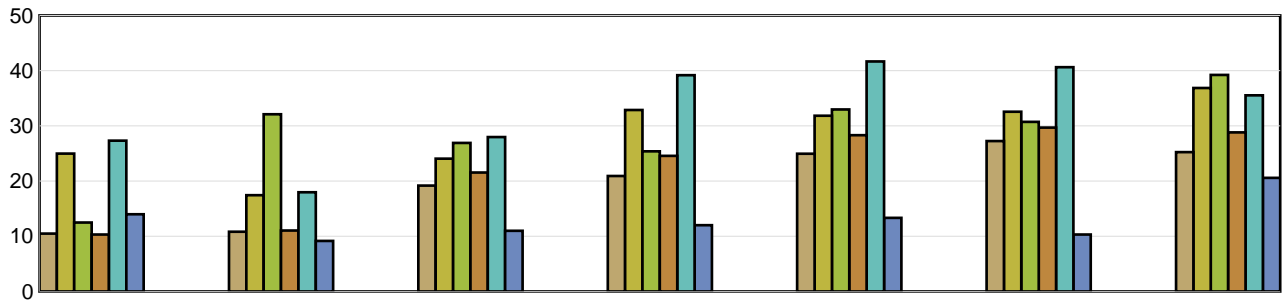
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	8	85	283	350	352	306	179
2020	2	53	252	375	344	258	200
2021	2	64	319	481	429	331	207
2022	6	89	348	495	453	345	261
2023	9	84	312	462	424	296	226
2024 YTD	2	18	85	83	88	78	53

## 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	10.50	10.82	19.19	20.93	24.95	27.25	25.26
2020	25.00	17.45	24.07	32.88	31.84	32.56	36.86
2021	12.50	32.11	26.92	25.39	32.99	30.73	39.24
2022	10.33	11.04	21.56	24.57	28.33	29.69	28.84
2023	27.33	17.99	27.99	39.20	41.68	40.65	35.55
2024 YTD	14.00	9.17	11.00	12.02	13.34	10.32	20.60

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

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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
Bodily Reaction and Exertion	371	348	370	336	403	66	1,894
Exposure to Harmful Substances	110	222	459	554	214	34	1,593
Falls	232	183	180	260	231	89	1,175
Overexertion	206	180	233	203	224	39	1,085
Highway/Non-Highway M.V. Accident	164	133	137	165	172	64	835

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Bodily Reaction and Exertion	1,894	20.82%	29.68	56,215	\$14,107	\$26,719,129
Exposure to Harmful Substances	1,593	17.51%	36.96	58,885	\$15,241	\$24,278,523
Falls	1,175	12.92%	25.27	29,690	\$11,544	\$13,564,241
Overexertion	1,085	11.93%	19.56	21,226	\$8,888	\$9,642,985
Highway/Non-Highway M.V. Accident	835	9.18%	25.41	21,220	\$10,472	\$8,743,777
All Others	2,515	27.65%	28.80	72,437	\$12,455	\$31,324,372
<b>Totals</b>	<b>9,097</b>	<b>100.00%</b>	<b>28.54</b>	<b>259,673</b>	<b>\$12,562</b>	<b>\$114,273,027</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	219	344	567	640	364	43	2,177
Back	349	294	345	317	327	94	1,726
Trunk	138	138	159	148	189	41	813
Knee(s)	135	93	139	127	142	28	664
Foot(Feet)/Ank(s)/Toe(s)	135	100	141	124	135	32	667

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	2,177	23.93%	50.06	108,990	\$18,991	\$41,342,691
Back	1,726	18.97%	17.08	29,483	\$7,528	\$12,993,619
Trunk	813	8.94%	26.65	21,667	\$12,705	\$10,329,394
Knee(s)	664	7.30%	25.57	16,976	\$13,246	\$8,795,095
Foot(Feet)/Ank(s)/Toe(s)	667	7.33%	21.01	14,017	\$8,931	\$5,956,781
All Others	3,050	33.53%	22.47	68,540	\$11,428	\$34,855,447
<b>Totals</b>	<b>9,097</b>	<b>100.00%</b>	<b>28.54</b>	<b>259,673</b>	<b>\$12,562</b>	<b>\$114,273,027</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	683	565	745	792	849	222	3,856
Oth Traumatic Injuries	332	311	273	281	267	67	1,531
Mental Diseases	198	246	274	257	345	40	1,360
Systems Disease - Covid 19	0	91	265	365	0	0	721
Superficial Wounds	84	52	93	81	106	26	442

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	3,856	42.39%	20.72	79,884	\$9,300	\$35,862,692
Oth Traumatic Injuries	1,531	16.83%	22.33	34,191	\$9,952	\$15,236,903
Mental Diseases	1,360	14.95%	76.75	104,376	\$28,580	\$38,868,881
Systems Disease - Covid 19	721	7.93%	7.90	5,693	\$2,761	\$1,990,509
Superficial Wounds	442	4.86%	17.39	7,688	\$9,654	\$4,267,182
All Others	1,187	13.05%	23.45	27,841	\$15,204	\$18,046,860
<b>Totals</b>	<b>9,097</b>	<b>100.00%</b>	<b>28.54</b>	<b>259,673</b>	<b>\$12,562</b>	<b>\$114,273,027</b>

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