

Industry Synopsis

Industry: 95105 First Nations

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	71	9	\$130,473,926	2,575	\$1,554,910	\$1.26
2020	71	9	\$130,932,164	2,510	\$1,226,039	\$1.03
2021	73	6	\$163,180,614	3,143	\$1,966,209	\$1.23
2022	76	10	\$170,296,377	3,300	\$2,010,990	\$1.14
2023	80	7	\$185,345,327	3,039	\$2,161,137	\$1.12
2024 YTD	72	2	\$179,673,982	2,666	\$2,137,806	\$1.17

* 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	39	\$4,818	8	\$5,958	15	\$39,465	9	\$80,234	N/A	N/A
2020	41	\$4,611	6	\$4,223	16	\$44,388	8	\$77,710	N/A	N/A
2021	40	\$5,419	6	\$4,030	16	\$42,600	11	\$111,131	N/A	N/A
2022	39	\$5,693	6	\$4,289	19	\$50,972	12	\$109,342	N/A	N/A
2023	38	\$4,049	10	\$6,545	19	\$54,153	12	\$98,407	N/A	N/A
2024 YTD	31	\$5,029	11	\$7,829	17	\$51,828	12	\$91,988	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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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	55	\$760,002	28	\$726,141	878	18	27	31
2020	43	\$435,293	27	\$410,489	1,465	14	16	31
2021	37	\$206,896	17	\$191,378	548	12	20	21
2022	45	\$213,572	17	\$179,870	612	20	28	27
2023	59	\$217,157	33	\$193,896	753	23	26	38
2024 YTD	10	\$26,692	6	\$21,719	88	2	4	7

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	6	15	2	5	28
2020	7	8	4	8	27
2021	5	5	3	4	17
2022	8	2	3	4	17
2023	18	10	0	5	33
2024 YTD	4	1	1	0	6

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$211,353	\$112,471	\$510	\$435,669	\$760,002
2020	\$274,629	\$117,118	\$43,546	\$0	\$435,293
2021	\$133,820	\$72,866	\$210	\$0	\$206,896
2022	\$111,703	\$83,256	\$18,613	\$0	\$213,572
2023	\$118,056	\$99,101	\$0	\$0	\$217,157
2024 YTD	\$12,686	\$14,006	\$0	\$0	\$26,692

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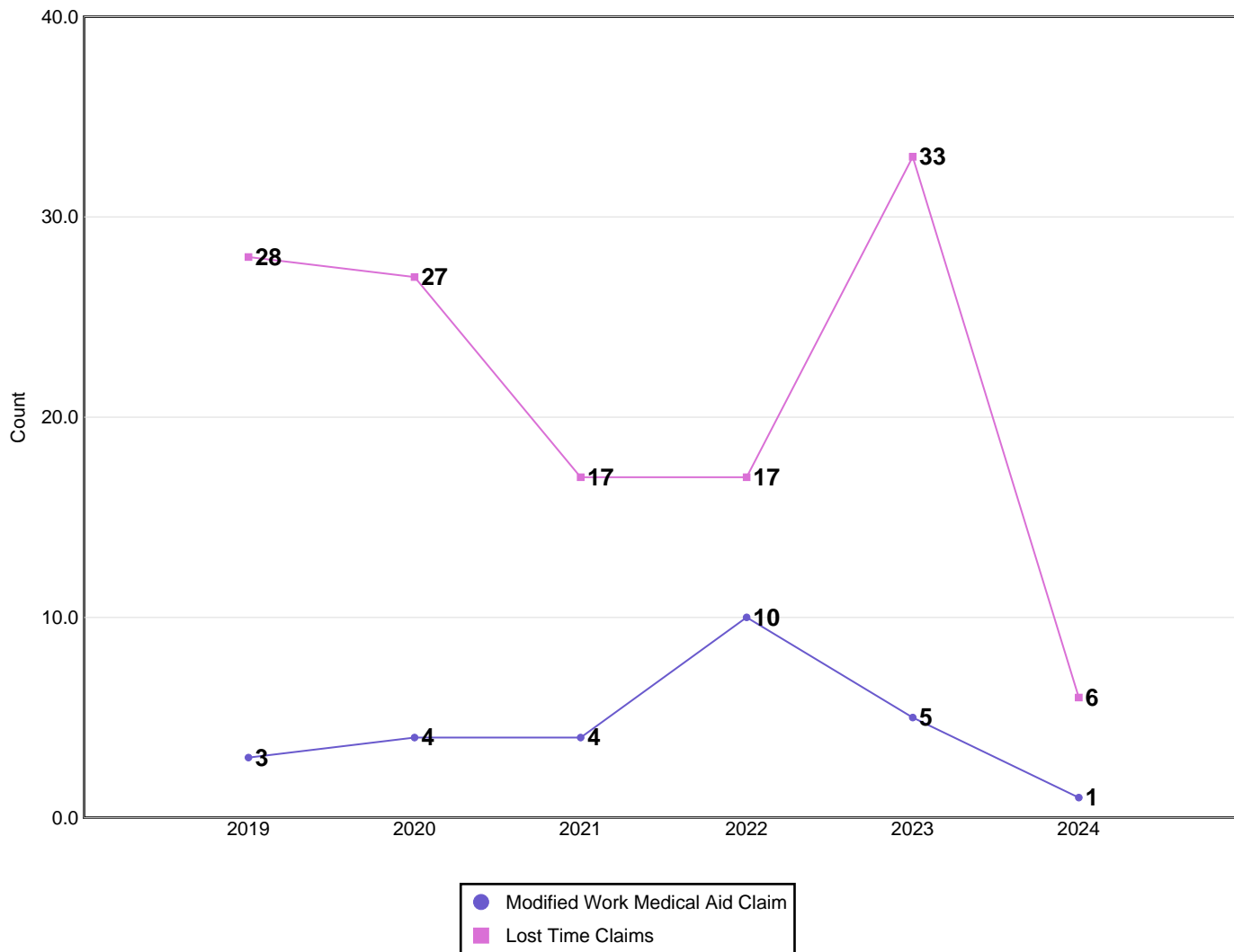
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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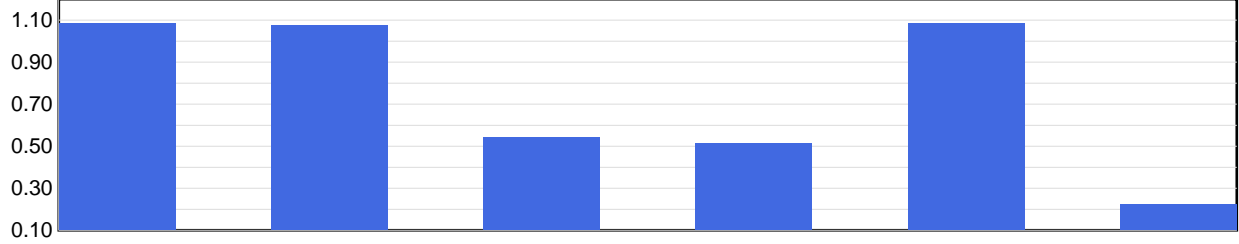
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



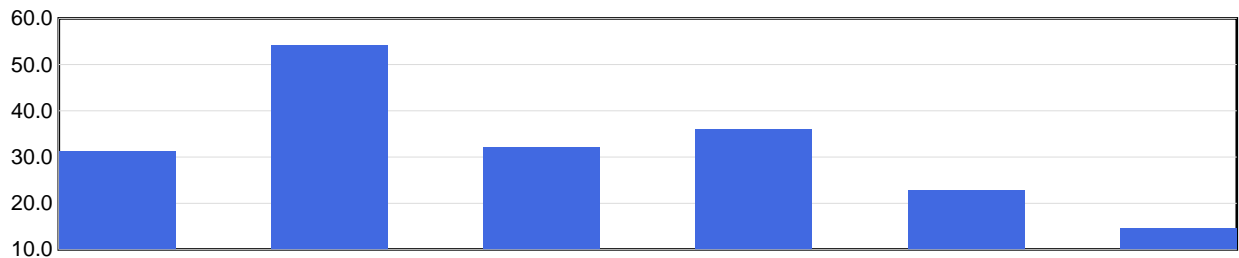
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.09	1.08	0.54	0.52	1.09	0.23

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

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

Severity Rates

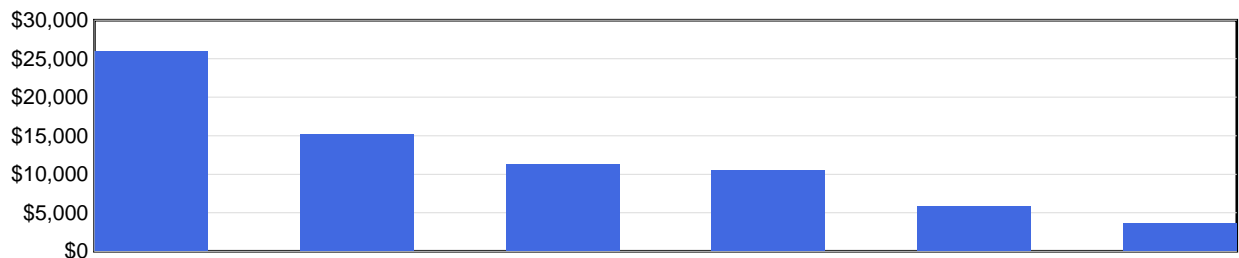
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	31.4	54.3	32.2	36.0	22.8	14.7

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$25,934	\$15,203	\$11,258	\$10,581	\$5,876	\$3,620

Average Cost Per LTC = Total LTC Costs / Total LTCs

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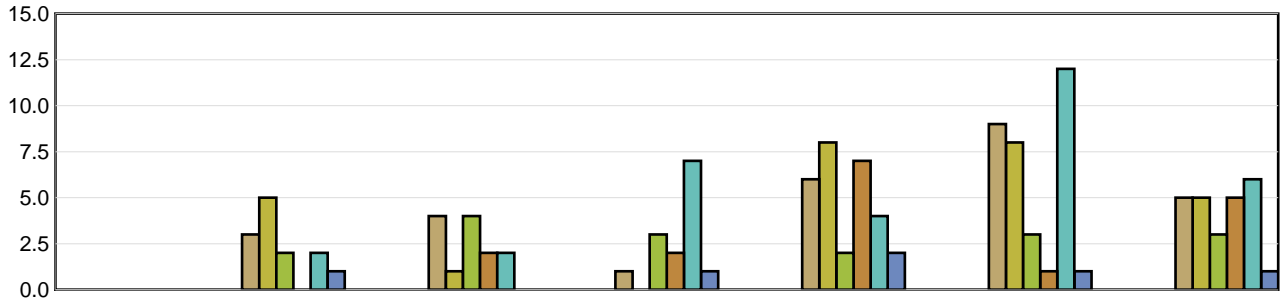
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

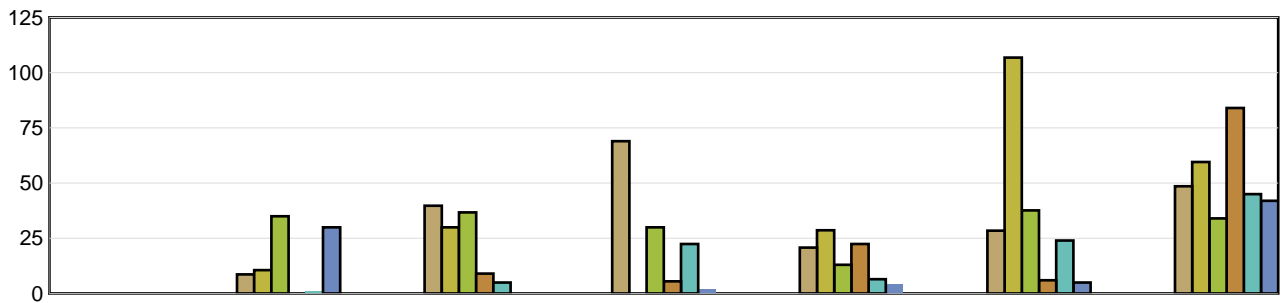
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	3	4	1	6	9	5
2020	N/A	5	1	N/A	8	8	5
2021	N/A	2	4	3	2	3	3
2022	N/A	N/A	2	2	7	1	5
2023	N/A	2	2	7	4	12	6
2024 YTD	N/A	1	N/A	1	2	1	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	8.67	39.75	69.00	20.83	28.44	48.60
2020	N/A	10.60	30.00	N/A	28.63	106.88	59.60
2021	N/A	35.00	36.75	30.00	13.00	37.67	34.00
2022	N/A	N/A	9.00	5.50	22.43	6.00	84.00
2023	N/A	1.00	5.00	22.43	6.50	24.00	45.00
2024 YTD	N/A	30.00	N/A	2.00	4.50	5.00	42.00

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	12	7	7	6	11	2	45
Bodily Reaction and Exertion	1	7	3	3	3	0	17
Overexertion	2	2	2	1	8	2	17
Struck by Object	4	3	2	3	2	0	14
Contact with Objects and Equipment	2	4	1	1	2	0	10

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	45	35.16%	37.93	1,707	\$12,026	\$541,158
Bodily Reaction and Exertion	17	13.28%	36.35	618	\$11,235	\$190,993
Overexertion	17	13.28%	26.53	451	\$7,089	\$120,511
Struck by Object	14	10.94%	24.43	342	\$5,746	\$80,442
Contact with Objects and Equipment	10	7.81%	30.40	304	\$6,501	\$65,007
All Others	25	19.53%	36.88	922	\$29,015	\$725,382
Totals	128	100.00%	33.94	4,344	\$13,465	\$1,723,492

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	3	7	5	1	9	2	27
Trunk	6	4	0	2	8	1	21
Foot(Feet)/Ank(s)/Toe(s)	3	5	4	1	3	1	17
Multiple Parts	2	1	2	3	2	0	10
Hand(s)/Wrist(s)	2	0	1	3	3	0	9

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	27	21.09%	24.63	665	\$7,312	\$197,432
Trunk	21	16.41%	41.86	879	\$8,965	\$188,255
Foot(Feet)/Ank(s)/Toe(s)	17	13.28%	28.00	476	\$9,087	\$154,475
Multiple Parts	10	7.81%	47.10	471	\$54,572	\$545,719
Hand(s)/Wrist(s)	9	7.03%	24.44	220	\$8,069	\$72,619
All Others	44	34.38%	37.11	1,633	\$12,841	\$564,993
Totals	128	100.00%	33.94	4,344	\$13,465	\$1,723,492

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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	11	13	8	9	14	3	58
Fracture/Dislocation/Nerve Damage	6	5	4	3	5	1	24
Oth Traumatic Injuries	3	4	0	1	4	0	12
Superficial Wounds	3	2	3	0	2	1	11
Open Wound	2	1	0	1	2	1	7

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	58	45.31%	33.43	1,939	\$9,809	\$568,915
Fracture/Dislocation/Nerve Damage	24	18.75%	39.83	956	\$11,150	\$267,606
Oth Traumatic Injuries	12	9.38%	31.42	377	\$41,681	\$500,172
Superficial Wounds	11	8.59%	24.91	274	\$6,210	\$68,315
Open Wound	7	5.47%	20.29	142	\$4,339	\$30,376
All Others	16	12.50%	41.00	656	\$18,007	\$288,109
Totals	128	100.00%	33.94	4,344	\$13,465	\$1,723,492

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