

Industry Synopsis

Industry: 01206 Riding Academies/Horse Stables

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	345	57	\$29,380,594	858	\$865,123	\$2.97
2020	304	26	\$23,552,568	674	\$711,413	\$3.05
2021	261	9	\$22,566,325	630	\$681,554	\$3.05
2022	252	18	\$24,545,209	662	\$760,772	\$3.13
2023	251	19	\$26,860,117	805	\$889,341	\$3.34
2024 YTD	223	4	\$27,253,078	778	\$975,561	\$3.61

* 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	340	\$19,956	4	\$2,778	N/A	N/A	N/A	N/A	N/A	N/A
2020	299	\$17,155	4	\$2,699	N/A	N/A	N/A	N/A	N/A	N/A
2021	257	\$17,220	3	\$1,944	N/A	N/A	N/A	N/A	N/A	N/A
2022	246	\$16,605	5	\$3,357	N/A	N/A	N/A	N/A	N/A	N/A
2023	245	\$17,033	5	\$3,298	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	217	\$17,414	5	\$3,239	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	66	\$2,778,240	36	\$2,756,651	1,603	18	30	43
2020	50	\$318,029	26	\$280,536	1,432	19	24	33
2021	30	\$234,728	25	\$230,387	1,192	11	5	25
2022	36	\$304,193	23	\$289,843	1,135	13	13	27
2023	26	\$145,273	14	\$106,421	491	12	12	18
2024 YTD	6	\$24,029	4	\$22,693	129	1	2	5

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	18	4	5	9	36
2020	7	9	1	9	26
2021	8	7	3	7	25
2022	8	6	3	6	23
2023	5	2	3	4	14
2024 YTD	1	1	1	1	4

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$191,130	\$2,486,707	\$13,485	\$86,919	\$2,778,240
2020	\$134,855	\$183,174	\$0	\$0	\$318,029
2021	\$132,010	\$102,128	\$590	\$0	\$234,728
2022	\$126,013	\$178,181	\$0	\$0	\$304,193
2023	\$43,081	\$102,192	\$0	\$0	\$145,273
2024 YTD	\$11,756	\$12,272	\$0	\$0	\$24,029

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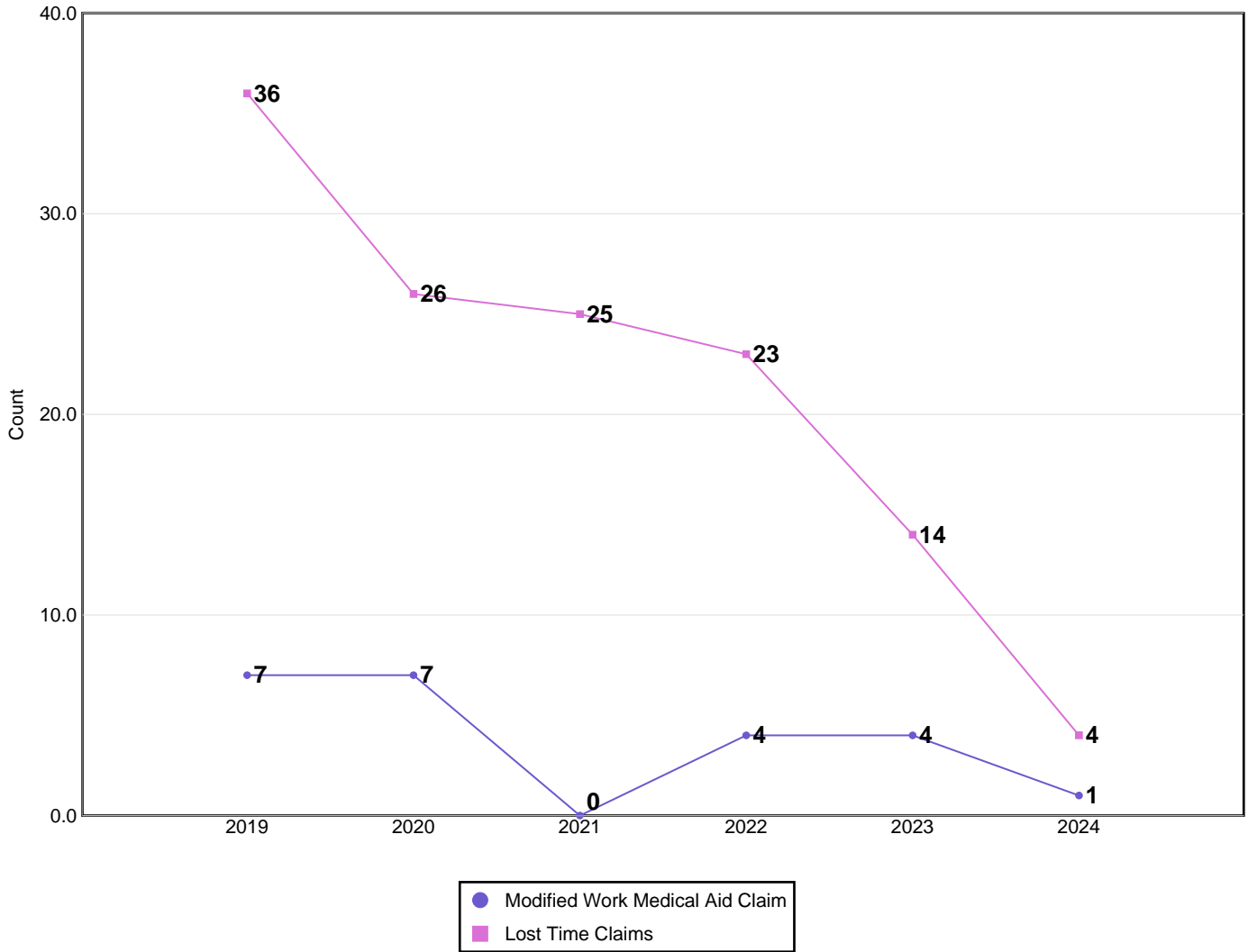
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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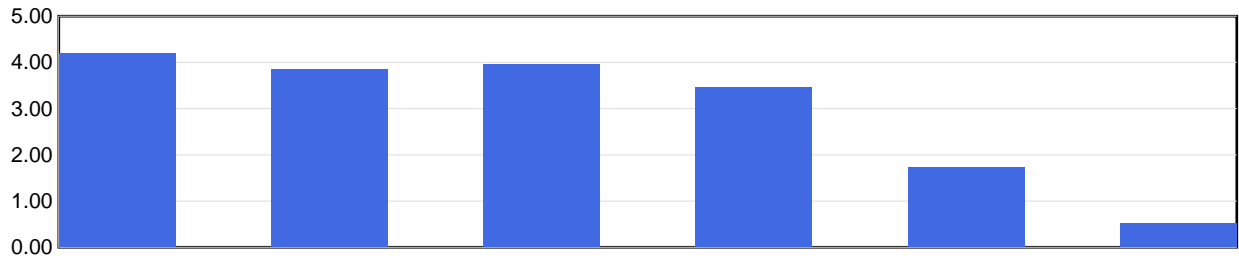
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



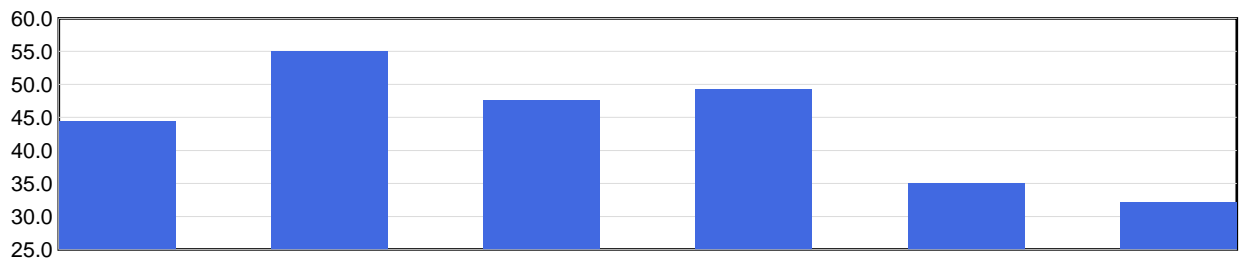
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	4.20	3.86	3.97	3.47	1.74	0.51

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

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

Severity Rates

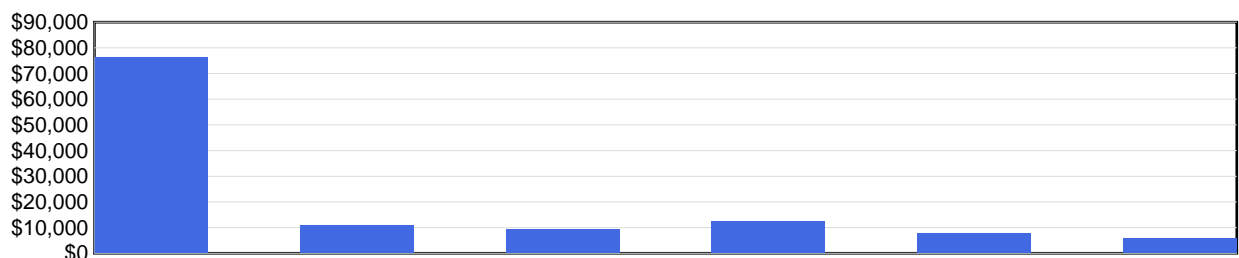
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	44.5	55.1	47.7	49.3	35.1	32.3

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$76,574	\$10,790	\$9,215	\$12,602	\$7,601	\$5,673

Average Cost Per LTC = Total LTC Costs / Total LTCs

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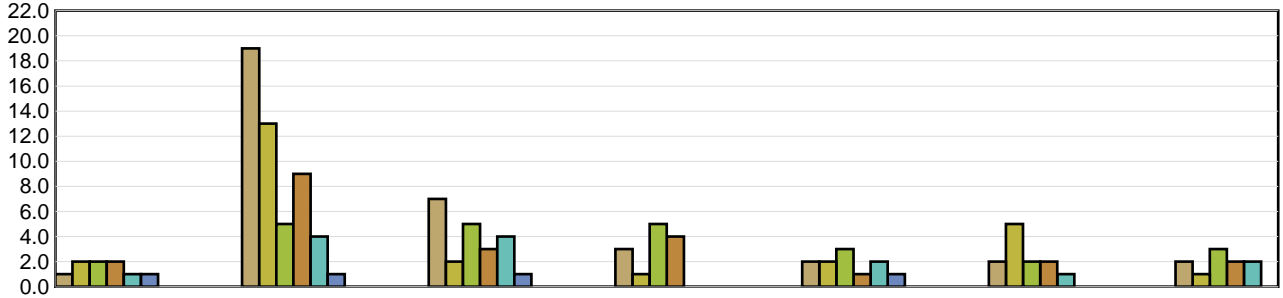
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

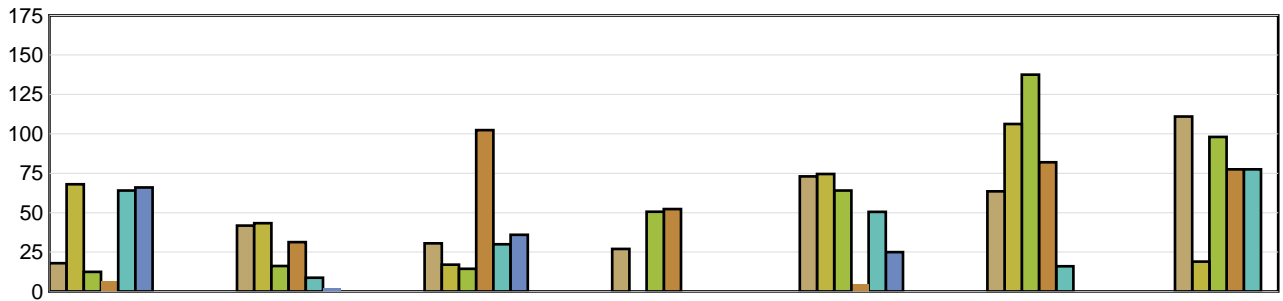
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	19	7	3	2	2	2
2020	2	13	2	1	2	5	1
2021	2	5	5	5	3	2	3
2022	2	9	3	4	1	2	2
2023	1	4	4	N/A	2	1	2
2024 YTD	1	1	1	N/A	1	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	18.00	41.84	30.57	27.00	73.00	63.50	111.00
2020	68.00	43.31	17.00	0.00	74.50	106.20	19.00
2021	12.50	16.20	14.40	50.60	64.00	137.50	98.00
2022	6.50	31.33	102.33	52.25	5.00	82.00	77.50
2023	64.00	8.75	30.00	N/A	50.50	16.00	77.50
2024 YTD	66.00	2.00	36.00	N/A	25.00	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
Assaults/Violent Acts/Harassment	12	14	11	8	6	1	52
Falls	6	4	5	6	2	1	24
Overexertion	3	5	3	2	1	0	14
Struck by Object	5	0	1	3	2	1	12
Bodily Reaction and Exertion	4	1	0	0	2	1	8

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Assaults/Violent Acts/Harassment	52	40.63%	49.65	2,582	\$58,789	\$3,057,011
Falls	24	18.75%	47.04	1,129	\$6,603	\$158,460
Overexertion	14	10.94%	17.93	251	\$4,294	\$60,110
Struck by Object	12	9.38%	53.17	638	\$6,281	\$75,372
Bodily Reaction and Exertion	8	6.25%	20.50	164	\$4,692	\$37,535
All Others	18	14.06%	67.67	1,218	\$16,558	\$298,043
Totals	128	100.00%	46.73	5,982	\$28,801	\$3,686,530

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	10	5	2	3	4	1	25
Trunk	2	5	6	2	4	1	20
Foot(Feet)/Ank(s)/Toe(s)	5	3	3	4	1	1	17
Back	6	4	1	3	0	0	14
Legs	2	3	3	1	0	0	9

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	25	19.53%	52.56	1,314	\$110,723	\$2,768,063
Trunk	20	15.63%	33.70	674	\$8,523	\$170,461
Foot(Feet)/Ank(s)/Toe(s)	17	13.28%	41.53	706	\$7,246	\$123,178
Back	14	10.94%	18.57	260	\$3,925	\$54,945
Legs	9	7.03%	79.33	714	\$12,029	\$108,261
All Others	43	33.59%	53.81	2,314	\$10,735	\$461,623
Totals	128	100.00%	46.73	5,982	\$28,801	\$3,686,530

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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	11	10	10	6	3	1	41
Sprains/Strain	12	8	7	7	5	0	39
Intracranial Injures	7	4	1	1	3	1	17
Superficial Wounds	2	1	3	3	0	1	10
Open Wound	2	0	1	3	0	1	7

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	41	32.03%	80.02	3,281	\$15,681	\$642,907
Sprains/Strain	39	30.47%	26.64	1,039	\$5,797	\$226,096
Intracranial Injures	17	13.28%	57.47	977	\$156,337	\$2,657,726
Superficial Wounds	10	7.81%	8.00	80	\$1,750	\$17,497
Open Wound	7	5.47%	19.43	136	\$4,105	\$28,732
All Others	14	10.94%	33.50	469	\$8,112	\$113,572
Totals	128	100.00%	46.73	5,982	\$28,801	\$3,686,530

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