

# Industry Synopsis

**Industry: 01206 Riding Academies/Horse Stables**

**Assessable Earnings and Premiums - for Years: 2017 to 2022**

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**	Industry Rate
2017	328	96	\$26,721,765	836	\$785,983	\$2.97
2018	323	35	\$27,901,163	860	\$819,657	\$2.97
2019	345	57	\$29,379,394	858	\$865,089	\$2.97
2020	306	26	\$23,565,268	674	\$711,797	\$3.05
2021	264	9	\$22,593,241	630	\$682,375	\$3.05
2022 YTD	254	17	\$23,112,979	616	\$716,490	\$3.13

\* 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
2017	323	\$18,545	4	\$2,312	N/A	N/A	N/A	N/A	N/A	N/A
2018	319	\$19,859	3	\$1,938	N/A	N/A	N/A	N/A	N/A	N/A
2019	340	\$19,955	4	\$2,778	N/A	N/A	N/A	N/A	N/A	N/A
2020	301	\$17,168	4	\$2,699	N/A	N/A	N/A	N/A	N/A	N/A
2021	260	\$17,247	3	\$1,944	N/A	N/A	N/A	N/A	N/A	N/A
2022 YTD	249	\$16,455	4	\$2,658	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

# Industry Synopsis

**Industry: 01206 Riding Academies/Horse Stables**

**Claim Costs - for Years: 2017 to 2022**

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
2017	57	\$371,492	28	\$341,565	1,629	23	29	32
2018	68	\$429,117	34	\$396,785	1,734	24	34	40
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 YTD	36	\$252,031	23	\$242,359	884	13	13	27

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2017	8	5	3	12	28
2018	11	6	5	12	34
2019	18	4	5	9	36
2020	7	9	1	9	26
2021	8	7	3	7	25
2022 YTD	9	6	2	6	23

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2017	\$169,944	\$195,972	\$5,575	\$0	\$371,492
2018	\$219,812	\$192,401	\$16,903	\$0	\$429,117
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 YTD	\$95,815	\$156,216	\$0	\$0	\$252,031

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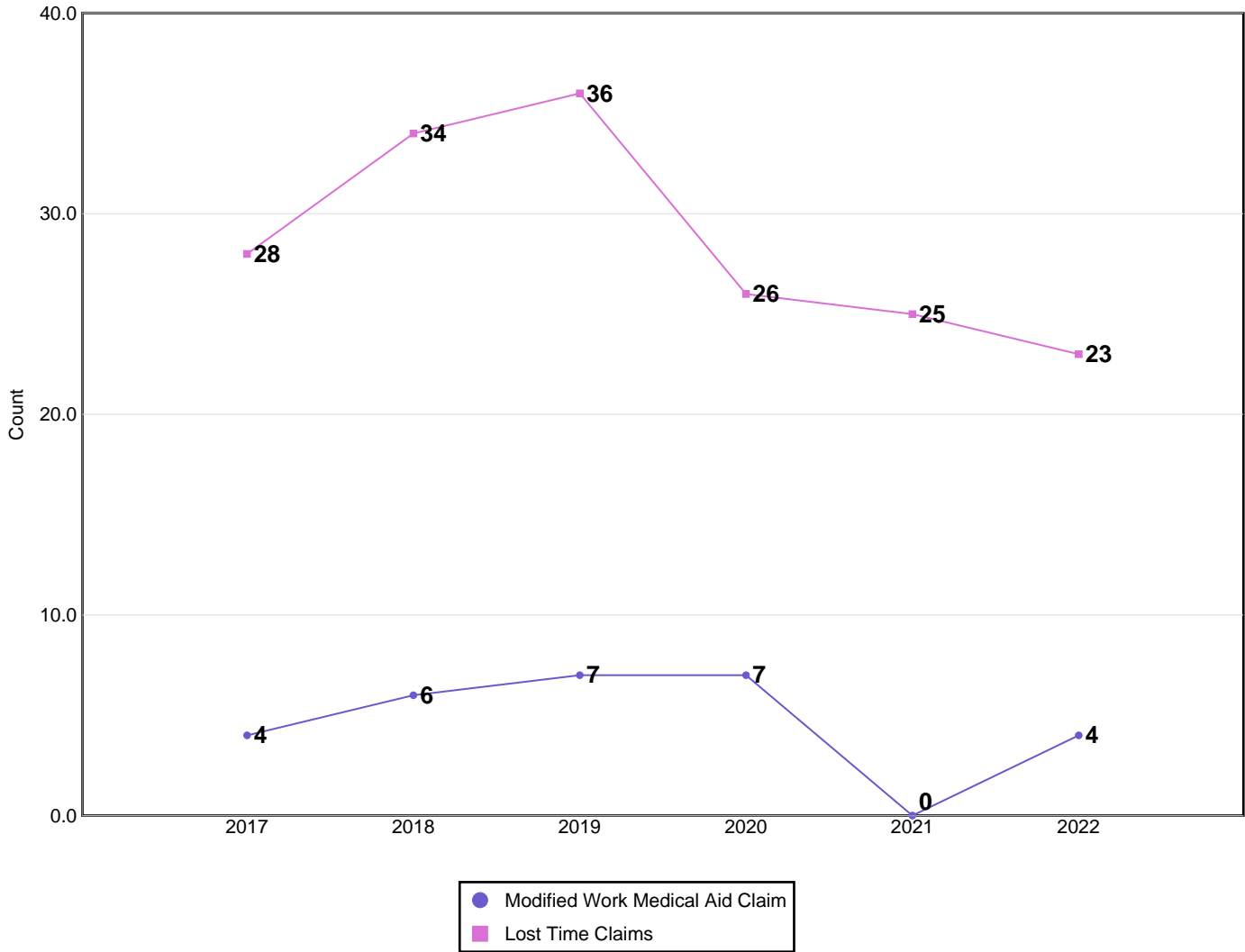
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Claim Costs - for Years: 2017 to 2022

## Disabling Claims Components



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

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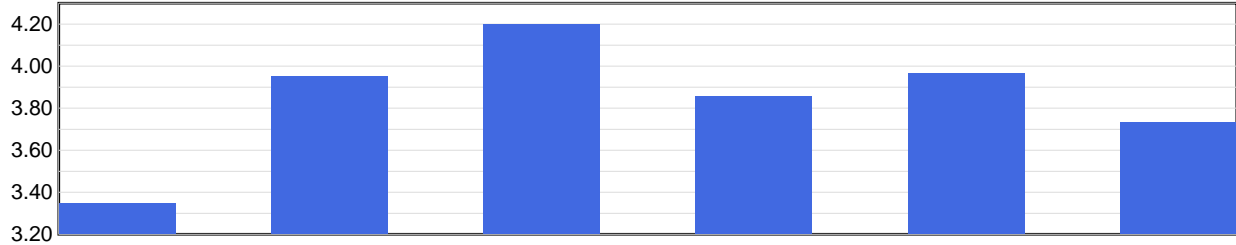
# Industry Synopsis

**Industry: 01206 Riding Academies/Horse Stables**

**Claim Costs - for Years: 2017 to 2022**

## Frequency Rates

(Lost Time Claims per 100 Workers)



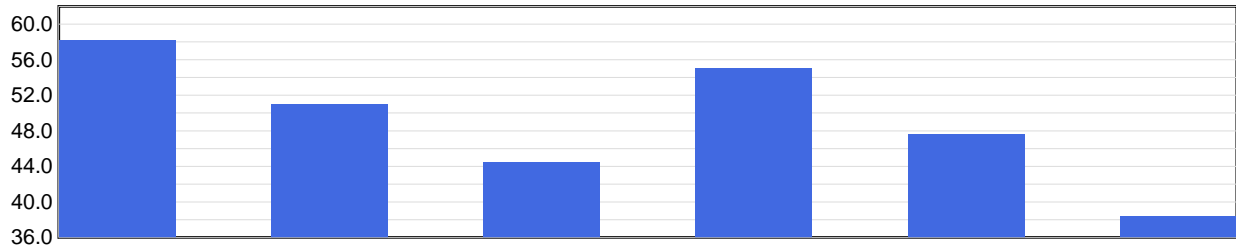
	2017	2018	2019	2020	2021	2022 YTD
<b>Frequency Rate</b>	3.35	3.95	4.20	3.86	3.97	3.73

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

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

## Severity Rates

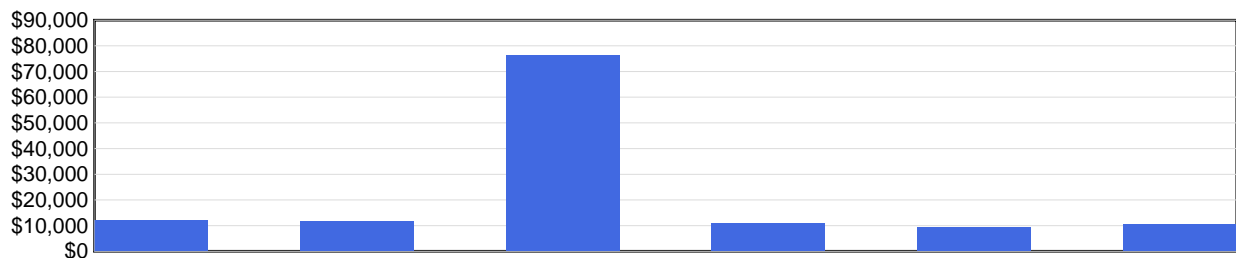
(Temporary Total Disability Days per Lost Time Claim)



	2017	2018	2019	2020	2021	2022 YTD
<b>Severity Rate</b>	58.2	51.0	44.5	55.1	47.7	38.4

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2017	2018	2019	2020	2021	2022 YTD
<b>Avg Cost / Claim</b>	\$12,199	\$11,670	\$76,574	\$10,790	\$9,215	\$10,537

Average Cost Per LTC = Total LTC Costs / Total LTCs

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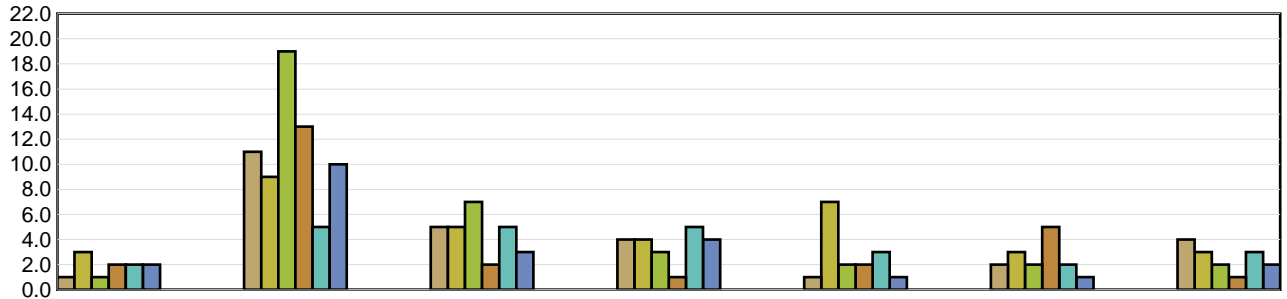
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**Industry: 01206 Riding Academies/Horse Stables**

**Injured Worker's Age - for Years: 2017 to 2022**

## Number of LTCs

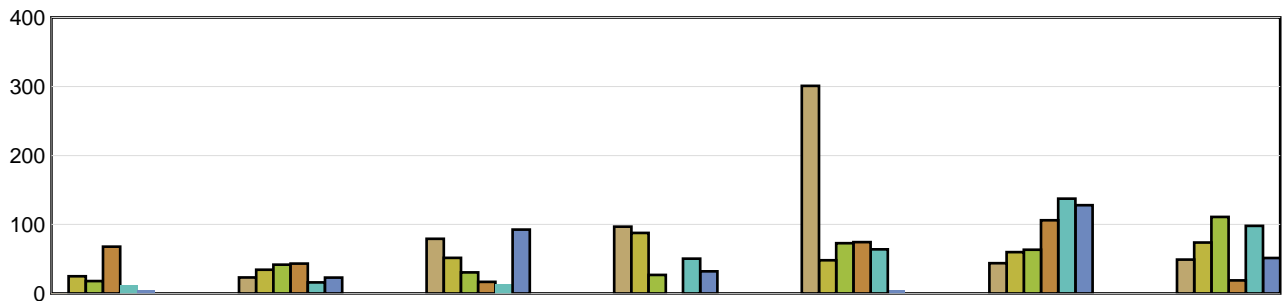
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
<b>2017</b>	1	11	5	4	1	2	4
<b>2018</b>	3	9	5	4	7	3	3
<b>2019</b>	1	19	7	3	2	2	2
<b>2020</b>	2	13	2	1	2	5	1
<b>2021</b>	2	5	5	5	3	2	3
<b>2022 YTD</b>	2	10	3	4	1	1	2

## 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
<b>2017</b>	1.00	23.36	79.40	97.00	301.00	44.00	49.25
<b>2018</b>	25.00	34.44	51.60	87.75	48.29	60.00	74.00
<b>2019</b>	18.00	41.84	30.57	27.00	73.00	63.50	111.00
<b>2020</b>	68.00	43.31	17.00	0.00	74.50	106.20	19.00
<b>2021</b>	12.50	16.20	14.40	50.60	64.00	137.50	98.00
<b>2022 YTD</b>	5.50	23.00	92.67	32.25	5.00	128.00	51.50

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 01206 Riding Academies/Horse Stables**

**Top 5 Comparison - for Years: 2017 to 2022**

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2017	2018	2019	2020	2021	2022 YTD	Totals
Assaults/Violent Acts/Harassment	13	19	12	14	11	8	77
Falls	2	6	6	4	5	5	28
Struck by Object	4	5	5	0	1	3	18
Overexertion	3	0	3	5	3	2	16
Contact with Objects and Equipment	0	3	2	2	1	1	9

Type of Accident	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Assaults/Violent Acts/Harassment	77	44.77 %	49.74	3,830	\$42,467	\$3,269,959
Falls	28	16.28 %	61.04	1,709	\$11,644	\$326,035
Struck by Object	18	10.47 %	43.89	790	\$6,591	\$118,641
Overexertion	16	9.30 %	31.81	509	\$6,986	\$111,782
Contact with Objects and Equipment	9	5.23 %	66.33	597	\$8,934	\$80,404
All Others	24	13.95 %	43.29	1,039	\$14,228	\$341,461
<b>Totals</b>	<b>172</b>	<b>100.00 %</b>	<b>49.27</b>	<b>8,474</b>	<b>\$24,699</b>	<b>\$4,248,282</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2017	2018	2019	2020	2021	2022 YTD	Totals
Head	6	4	10	5	2	3	30
Foot(Feet)/Ank(s)/Toe(s)	3	6	5	3	3	4	24
Trunk	3	4	2	5	6	1	21
Back	2	4	6	4	1	3	20
Legs	2	5	2	3	3	1	16

Part of Body	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	30	17.44 %	49.00	1,470	\$95,290	\$2,858,707
Foot(Feet)/Ank(s)/Toe(s)	24	13.95 %	50.00	1,200	\$8,547	\$205,120
Trunk	21	12.21 %	38.86	816	\$8,673	\$182,124
Back	20	11.63 %	33.70	674	\$7,181	\$143,630
Legs	16	9.30 %	69.13	1,106	\$12,017	\$192,276
All Others	61	35.47 %	52.59	3,208	\$10,925	\$666,426
<b>Totals</b>	<b>172</b>	<b>100.00 %</b>	<b>49.27</b>	<b>8,474</b>	<b>\$24,699</b>	<b>\$4,248,282</b>

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**Top 5 Comparison - for Years: 2017 to 2022**

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2017	2018	2019	2020	2021	2022 YTD	Totals
Fracture/Dislocation/Nerve Damage	10	14	11	10	10	5	60
Sprains/Strain	4	8	12	8	7	8	47
Intracranial Injures	6	4	7	4	1	1	23
Superficial Wounds	4	5	2	1	3	3	18
Open Wound	1	2	2	0	1	3	9

Nature of Injury	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Fracture/Dislocation/Nerve Damage	60	34.88 %	82.97	4,978	\$17,081	\$1,024,838
Sprains/Strain	47	27.33 %	30.66	1,441	\$6,294	\$295,832
Intracranial Injures	23	13.37 %	49.48	1,138	\$119,572	\$2,750,160
Superficial Wounds	18	10.47 %	14.33	258	\$2,363	\$42,528
Open Wound	9	5.23 %	36.33	327	\$6,827	\$61,447
All Others	15	8.72 %	22.13	332	\$4,899	\$73,478
<b>Totals</b>	<b>172</b>	<b>100.00 %</b>	<b>49.27</b>	<b>8,474</b>	<b>\$24,699</b>	<b>\$4,248,282</b>

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