

Industry Synopsis

Industry: 14300 LIQUOR/WINE - MFG

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	30	9	\$19,747,434	302	\$180,036	\$0.97
2020	34	9	\$20,884,210	345	\$193,115	\$1.15
2021	39	6	\$25,137,804	433	\$262,231	\$1.38
2022	48	11	\$27,428,102	493	\$331,782	\$1.45
2023	51	3	\$29,450,572	494	\$374,249	\$1.43
2024 YTD	48	1	\$30,178,875	475	\$402,914	\$1.53

* 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	24	\$2,486	N/A	N/A	3	\$7,375	N/A	N/A	N/A	N/A
2020	28	\$2,775	N/A	N/A	4	\$8,323	N/A	N/A	N/A	N/A
2021	33	\$4,480	N/A	N/A	3	\$4,867	N/A	N/A	N/A	N/A
2022	41	\$5,526	N/A	N/A	4	\$10,078	N/A	N/A	N/A	N/A
2023	42	\$5,621	4	\$2,962	4	\$10,481	N/A	N/A	N/A	N/A
2024 YTD	39	\$5,817	4	\$2,798	4	\$10,564	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	7	\$54,383	4	\$53,051	100	5	3	6
2020	14	\$30,777	6	\$24,996	60	4	8	7
2021	14	\$19,929	12	\$19,348	82	1	2	12
2022	11	\$83,609	5	\$72,869	144	6	6	6
2023	16	\$69,223	4	\$62,684	111	7	12	9
2024 YTD	7	\$8,391	1	\$2,863	5	6	6	6

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	1	2	0	1	4
2020	5	0	1	0	6
2021	5	7	0	0	12
2022	2	0	3	0	5
2023	2	1	0	1	4
2024 YTD	1	0	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$21,300	\$33,083	\$0	\$0	\$54,383
2020	\$16,162	\$14,614	\$0	\$0	\$30,777
2021	\$17,059	\$2,870	\$0	\$0	\$19,929
2022	\$25,942	\$41,648	\$16,018	\$0	\$83,609
2023	\$28,932	\$40,291	\$0	\$0	\$69,223
2024 YTD	\$1,889	\$6,502	\$0	\$0	\$8,391

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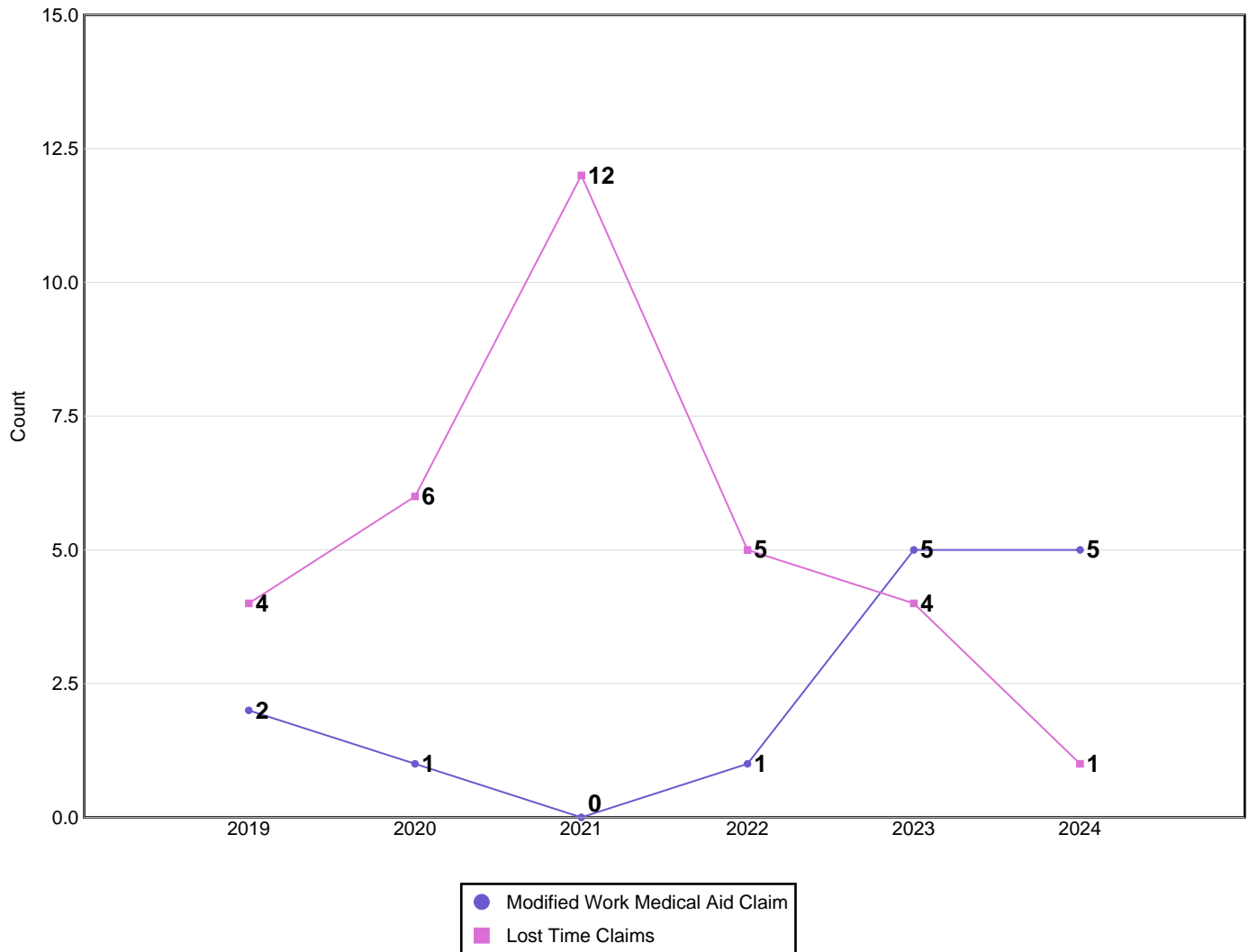
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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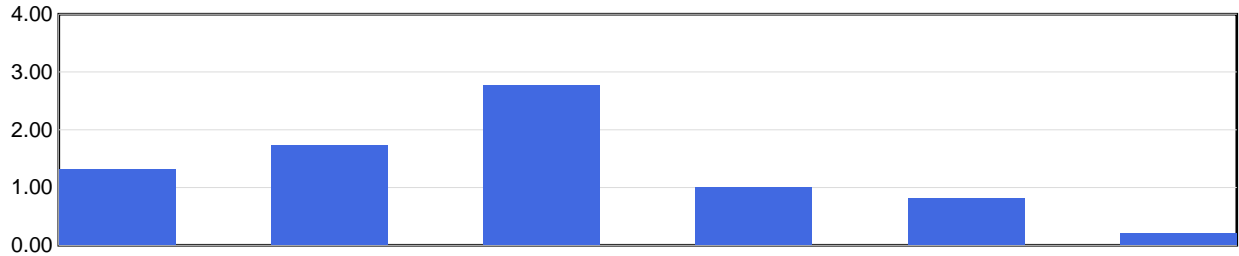
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



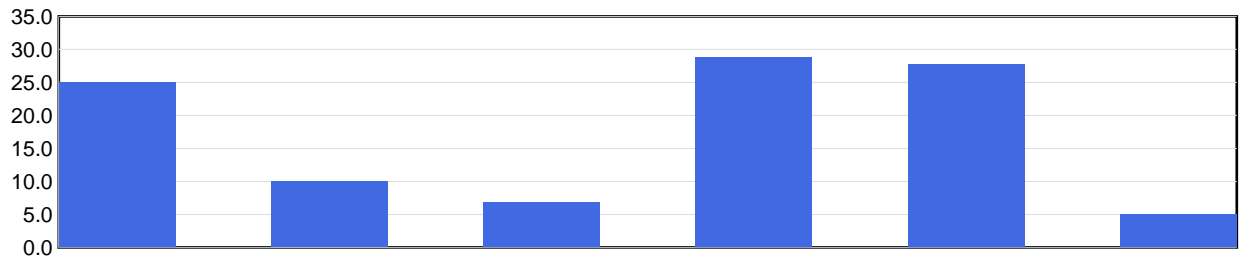
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.33	1.74	2.77	1.01	0.81	0.21

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

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

Severity Rates

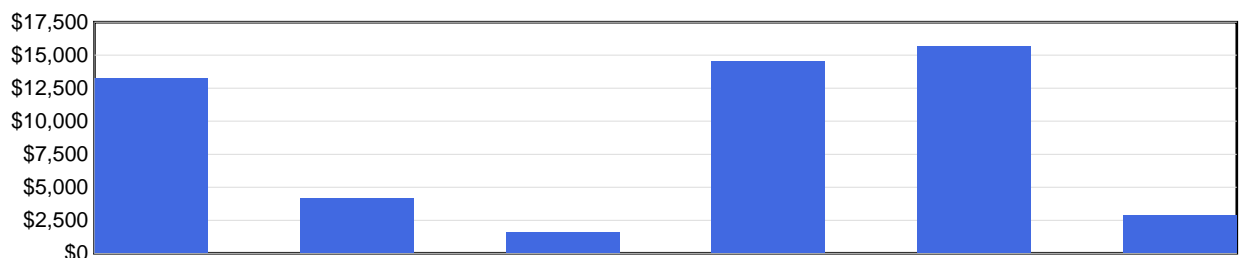
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	25.0	10.0	6.8	28.8	27.8	5.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$13,263	\$4,166	\$1,612	\$14,574	\$15,671	\$2,863

Average Cost Per LTC = Total LTC Costs / Total LTCs

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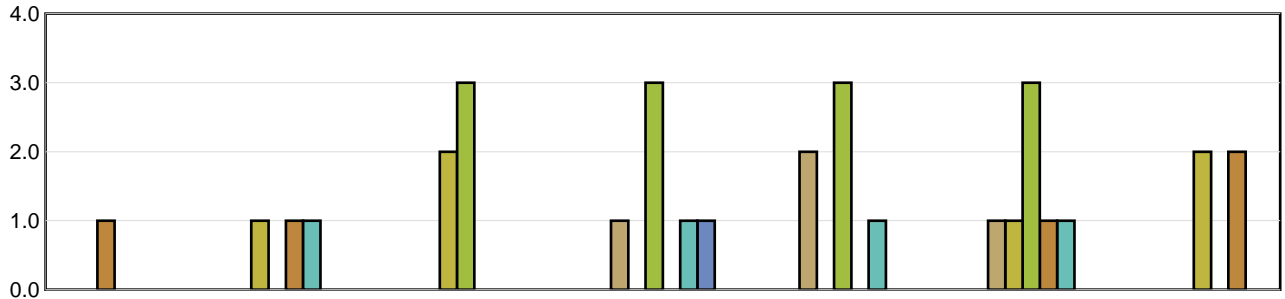
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

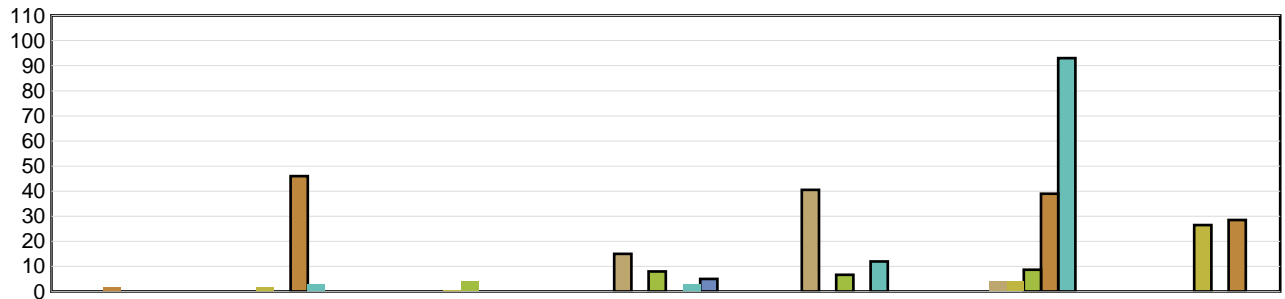
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	N/A	1	2	1	N/A
2020	N/A	1	2	N/A	N/A	1	2
2021	N/A	N/A	3	3	3	3	N/A
2022	1	1	N/A	N/A	N/A	1	2
2023	N/A	1	N/A	1	1	1	N/A
2024 YTD	N/A	N/A	N/A	1	N/A	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	N/A	N/A	N/A	15.00	40.50	4.00	N/A
2020	N/A	2.00	0.50	N/A	N/A	4.00	26.50
2021	N/A	N/A	4.00	8.00	6.67	8.67	N/A
2022	2.00	46.00	N/A	N/A	N/A	39.00	28.50
2023	N/A	3.00	N/A	3.00	12.00	93.00	N/A
2024 YTD	N/A	N/A	N/A	5.00	N/A	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
Exposure to Harmful Substances	0	0	8	1	0	0	9
Bodily Reaction and Exertion	2	3	2	0	0	0	7
Falls	0	2	1	2	1	0	6
Overexertion	1	0	0	1	0	1	3
Struck against Object	0	0	1	0	1	0	2

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	9	28.13%	8.33	75	\$2,014	\$18,125
Bodily Reaction and Exertion	7	21.88%	10.71	75	\$6,483	\$45,378
Falls	6	18.75%	18.17	109	\$9,834	\$59,005
Overexertion	3	9.38%	7.33	22	\$4,040	\$12,120
Struck against Object	2	6.25%	2.00	4	\$870	\$1,740
All Others	5	15.63%	43.40	217	\$19,889	\$99,443
Totals	32	100.00%	15.69	502	\$7,369	\$235,812

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	0	0	8	0	0	0	8
Back	1	3	1	0	0	1	6
Multiple Parts	1	1	0	1	1	0	4
Hand(s)/Wrist(s)	1	1	0	1	0	0	3
Head	0	0	1	0	2	0	3

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	8	25.00%	9.38	75	\$1,997	\$15,976
Back	6	18.75%	10.50	63	\$4,516	\$27,098
Multiple Parts	4	12.50%	49.00	196	\$30,439	\$121,755
Hand(s)/Wrist(s)	3	9.38%	7.00	21	\$4,035	\$12,104
Head	3	9.38%	6.33	19	\$1,347	\$4,041
All Others	8	25.00%	16.00	128	\$6,855	\$54,839
Totals	32	100.00%	15.69	502	\$7,369	\$235,812

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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	3	4	3	1	1	1	13
Systems Disease - Covid 19	0	0	8	0	0	0	8
Oth Traumatic Injuries	1	1	0	0	1	0	3
Fracture/Dislocation/Nerve Damage	0	0	0	2	0	0	2
Intracranial Injures	0	0	1	0	1	0	2

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	13	40.63%	21.46	279	\$13,098	\$170,270
Systems Disease - Covid 19	8	25.00%	9.38	75	\$1,997	\$15,976
Oth Traumatic Injuries	3	9.38%	8.00	24	\$3,975	\$11,924
Fracture/Dislocation/Nerve Damage	2	6.25%	29.50	59	\$8,707	\$17,414
Intracranial Injures	2	6.25%	3.50	7	\$882	\$1,764
All Others	4	12.50%	14.50	58	\$4,616	\$18,463
Totals	32	100.00%	15.69	502	\$7,369	\$235,812

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