

# Industry Synopsis

Industry: 25403 HOME IMPROVEMENT CENTRES

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	254	11	\$489,286,204	12,492	\$8,555,828	\$1.97
2020	245	8	\$532,419,190	13,633	\$9,396,247	\$1.99
2021	243	13	\$549,941,457	13,579	\$8,423,903	\$1.66
2022	251	15	\$554,490,062	13,537	\$8,314,701	\$1.67
2023	251	10	\$556,578,550	13,308	\$8,428,375	\$1.64
2024 YTD	238	4	\$593,932,653	13,018	\$9,955,312	\$1.74

\* 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	145	\$28,221	45	\$31,815	52	\$94,133	8	\$73,495	4	\$261,623
2020	140	\$29,362	44	\$31,281	52	\$104,976	5	\$57,448	4	\$309,352
2021	132	\$27,386	46	\$32,604	55	\$109,421	6	\$58,939	4	\$321,592
2022	141	\$30,504	46	\$33,233	53	\$107,574	7	\$63,147	4	\$320,032
2023	137	\$28,593	43	\$30,287	62	\$128,107	6	\$49,704	3	\$319,887
2024 YTD	122	\$27,085	44	\$31,205	62	\$125,600	7	\$57,458	3	\$352,585

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	810	\$2,219,483	257	\$1,641,048	4,974	466	553	548
2020	702	\$2,040,276	249	\$1,546,228	5,109	382	453	468
2021	717	\$2,154,172	311	\$1,760,078	6,928	385	406	504
2022	683	\$2,314,631	262	\$1,841,490	6,152	383	421	453
2023	670	\$1,935,685	250	\$1,475,943	5,005	387	420	460
2024 YTD	131	\$174,987	48	\$132,658	609	63	83	88

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	158	50	22	27	257
2020	152	51	21	25	249
2021	179	70	28	34	311
2022	137	65	30	30	262
2023	151	53	18	28	250
2024 YTD	29	12	5	2	48

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$759,622	\$1,444,767	\$15,094	\$0	\$2,219,483
2020	\$655,179	\$1,384,817	\$280	\$0	\$2,040,276
2021	\$888,809	\$1,258,662	\$6,701	\$0	\$2,154,172
2022	\$853,903	\$1,452,326	\$8,402	\$0	\$2,314,631
2023	\$726,141	\$1,207,150	\$2,394	\$0	\$1,935,685
2024 YTD	\$73,603	\$101,384	\$0	\$0	\$174,987

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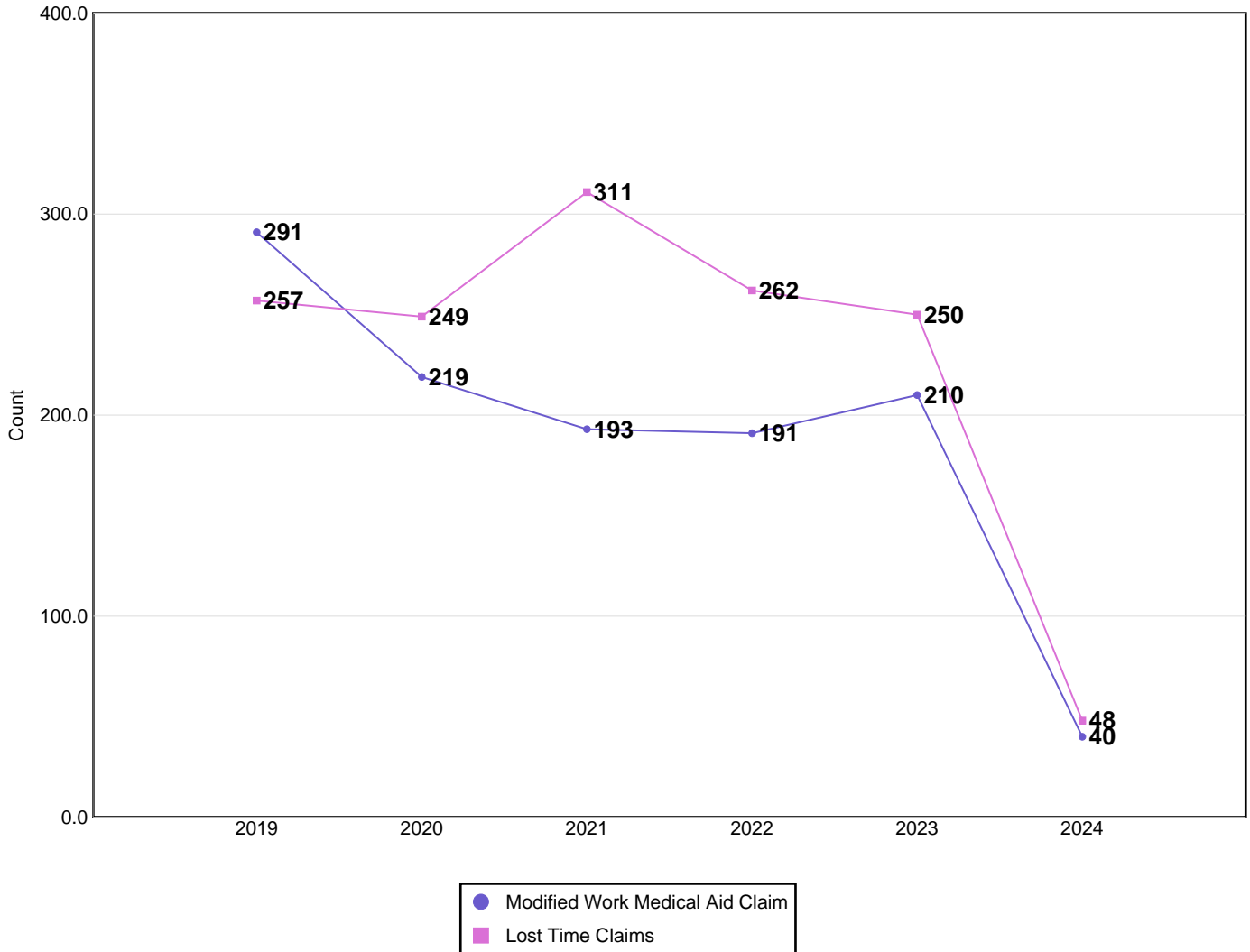
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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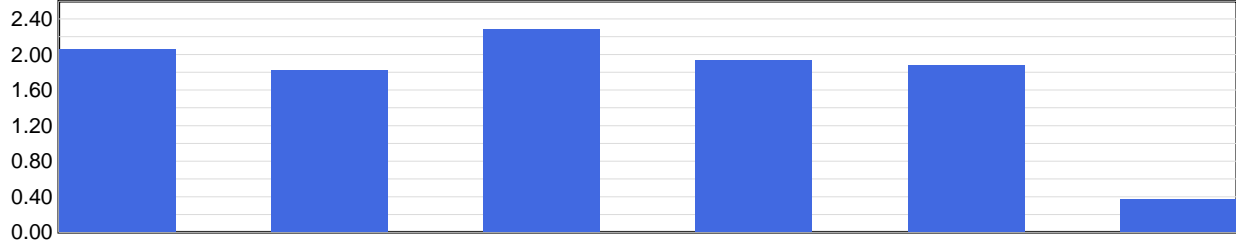
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



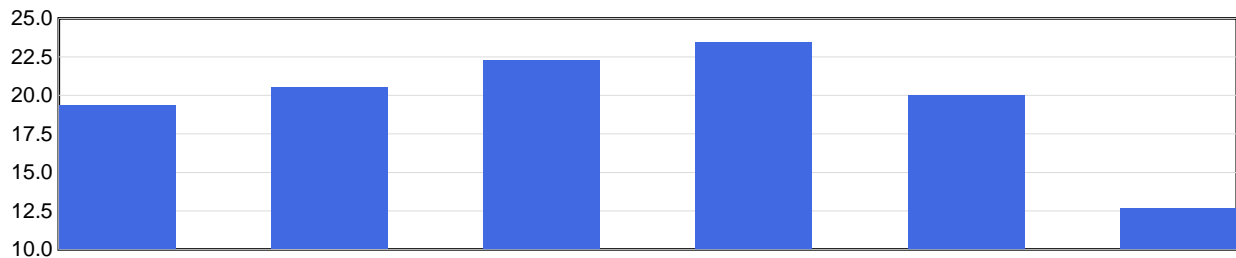
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.06	1.83	2.29	1.94	1.88	0.37

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

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

## Severity Rates

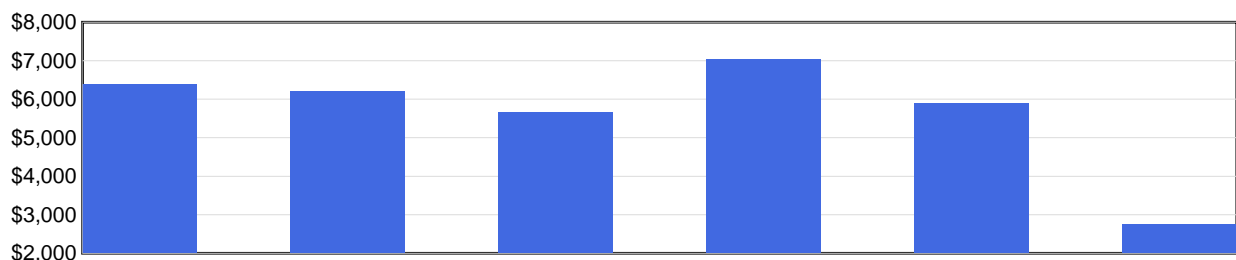
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	19.4	20.5	22.3	23.5	20.0	12.7

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$6,385	\$6,210	\$5,659	\$7,029	\$5,904	\$2,764

Average Cost Per LTC = Total LTC Costs / Total LTCs

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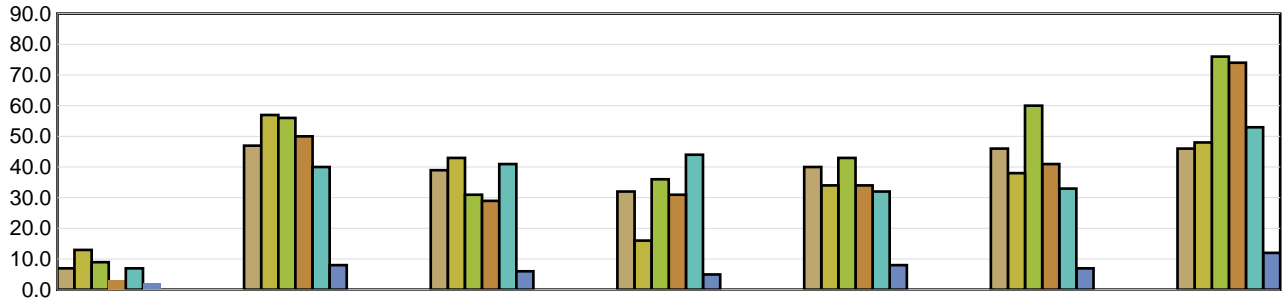
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

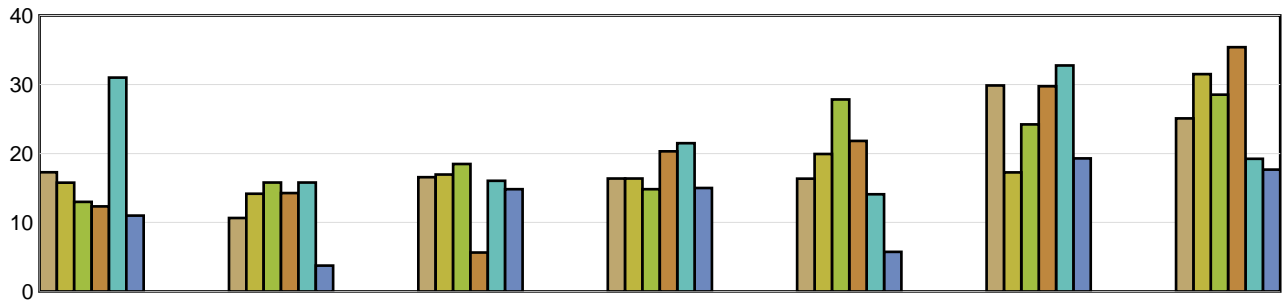
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	7	47	39	32	40	46	46
2020	13	57	43	16	34	38	48
2021	9	56	31	36	43	60	76
2022	3	50	29	31	34	41	74
2023	7	40	41	44	32	33	53
2024 YTD	2	8	6	5	8	7	12

## 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	17.29	10.66	16.56	16.38	16.35	29.87	25.09
2020	15.77	14.18	16.95	16.38	19.94	17.26	31.50
2021	13.00	15.80	18.48	14.83	27.84	24.22	28.54
2022	12.33	14.28	5.66	20.32	21.82	29.76	35.42
2023	31.00	15.80	16.05	21.50	14.09	32.76	19.25
2024 YTD	11.00	3.75	14.83	15.00	5.75	19.29	17.67

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
Overexertion	73	65	86	70	66	8	368
Falls	54	45	60	51	34	17	261
Bodily Reaction and Exertion	35	42	41	51	56	9	234
Struck by Object	36	37	37	26	38	4	178
Contact with Objects and Equipment	10	13	22	11	18	2	76

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	368	26.72%	19.51	7,181	\$5,261	\$1,936,140
Falls	261	18.95%	24.11	6,294	\$7,330	\$1,913,046
Bodily Reaction and Exertion	234	16.99%	17.63	4,125	\$5,764	\$1,348,867
Struck by Object	178	12.93%	14.65	2,607	\$4,501	\$801,146
Contact with Objects and Equipment	76	5.52%	22.18	1,686	\$8,114	\$616,630
All Others	260	18.88%	25.39	6,601	\$6,852	\$1,781,617
<b>Totals</b>	<b>1,377</b>	<b>100.00%</b>	<b>20.69</b>	<b>28,494</b>	<b>\$6,098</b>	<b>\$8,397,446</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	86	73	76	74	69	17	395
Foot(Feet)/Ank(s)/Toe(s)	26	31	38	30	30	0	155
Trunk	22	19	34	27	22	7	131
Knee(s)	30	20	32	28	24	2	136
Head	34	29	30	20	20	5	138

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	395	28.69%	14.90	5,887	\$4,219	\$1,666,412
Foot(Feet)/Ank(s)/Toe(s)	155	11.26%	25.77	3,995	\$7,006	\$1,085,856
Trunk	131	9.51%	23.91	3,132	\$7,682	\$1,006,306
Knee(s)	136	9.88%	26.81	3,646	\$9,375	\$1,274,995
Head	138	10.02%	16.38	2,260	\$5,275	\$728,008
All Others	422	30.65%	22.69	9,574	\$6,246	\$2,635,869
<b>Totals</b>	<b>1,377</b>	<b>100.00%</b>	<b>20.69</b>	<b>28,494</b>	<b>\$6,098</b>	<b>\$8,397,446</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	152	132	155	135	127	26	727
Oth Traumatic Injuries	22	26	30	49	47	8	182
Fracture/Dislocation/Nerve Damage	17	26	26	21	17	4	111
Superficial Wounds	16	22	31	20	16	2	107
Intracranial Injures	21	23	22	14	10	3	93

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	727	52.80%	18.10	13,162	\$5,587	\$4,061,848
Oth Traumatic Injuries	182	13.22%	21.16	3,851	\$6,623	\$1,205,428
Fracture/Dislocation/Nerve Damage	111	8.06%	43.68	4,848	\$13,501	\$1,498,639
Superficial Wounds	107	7.77%	14.48	1,549	\$4,050	\$433,330
Intracranial Injures	93	6.75%	16.34	1,520	\$4,842	\$450,343
All Others	157	11.40%	22.70	3,564	\$4,763	\$747,859
<b>Totals</b>	<b>1,377</b>	<b>100.00%</b>	<b>20.69</b>	<b>28,494</b>	<b>\$6,098</b>	<b>\$8,397,446</b>

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