

Industry Synopsis

Industry: 31501 Light Metal Products - Assemble/Install

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	190	16	\$44,687,582	965	\$409,500	\$0.95
2020	188	19	\$33,480,052	696	\$333,964	\$1.04
2021	178	14	\$35,514,109	736	\$339,317	\$0.98
2022	176	17	\$43,416,759	918	\$357,912	\$0.82
2023	194	23	\$49,412,694	969	\$452,310	\$0.87
2024 YTD	177	5	\$52,159,902	960	\$406,694	\$0.80

* 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	168	\$17,492	12	\$8,439	10	\$18,757	N/A	N/A	N/A	N/A
2020	171	\$17,340	11	\$7,653	6	\$8,487	N/A	N/A	N/A	N/A
2021	162	\$17,446	10	\$7,371	6	\$10,697	N/A	N/A	N/A	N/A
2022	155	\$17,899	11	\$8,738	10	\$16,780	N/A	N/A	N/A	N/A
2023	168	\$17,896	11	\$7,342	15	\$24,175	N/A	N/A	N/A	N/A
2024 YTD	151	\$19,437	12	\$8,297	14	\$24,425	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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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	52	\$142,874	20	\$125,115	528	17	32	27
2020	25	\$106,035	11	\$91,986	558	7	14	14
2021	24	\$137,792	9	\$128,837	435	8	15	11
2022	25	\$123,255	10	\$113,504	387	9	15	13
2023	32	\$99,129	15	\$79,074	520	11	17	20
2024 YTD	10	\$18,090	5	\$15,480	44	2	5	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	8	5	4	3	20
2020	4	2	2	3	11
2021	3	1	2	3	9
2022	4	2	1	3	10
2023	10	1	2	2	15
2024 YTD	3	2	0	0	5

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$66,337	\$76,536	\$0	\$0	\$142,874
2020	\$63,081	\$36,634	\$6,320	\$0	\$106,035
2021	\$73,592	\$64,200	\$0	\$0	\$137,792
2022	\$69,248	\$54,008	\$0	\$0	\$123,255
2023	\$51,104	\$48,025	\$0	\$0	\$99,129
2024 YTD	\$9,748	\$8,342	\$0	\$0	\$18,090

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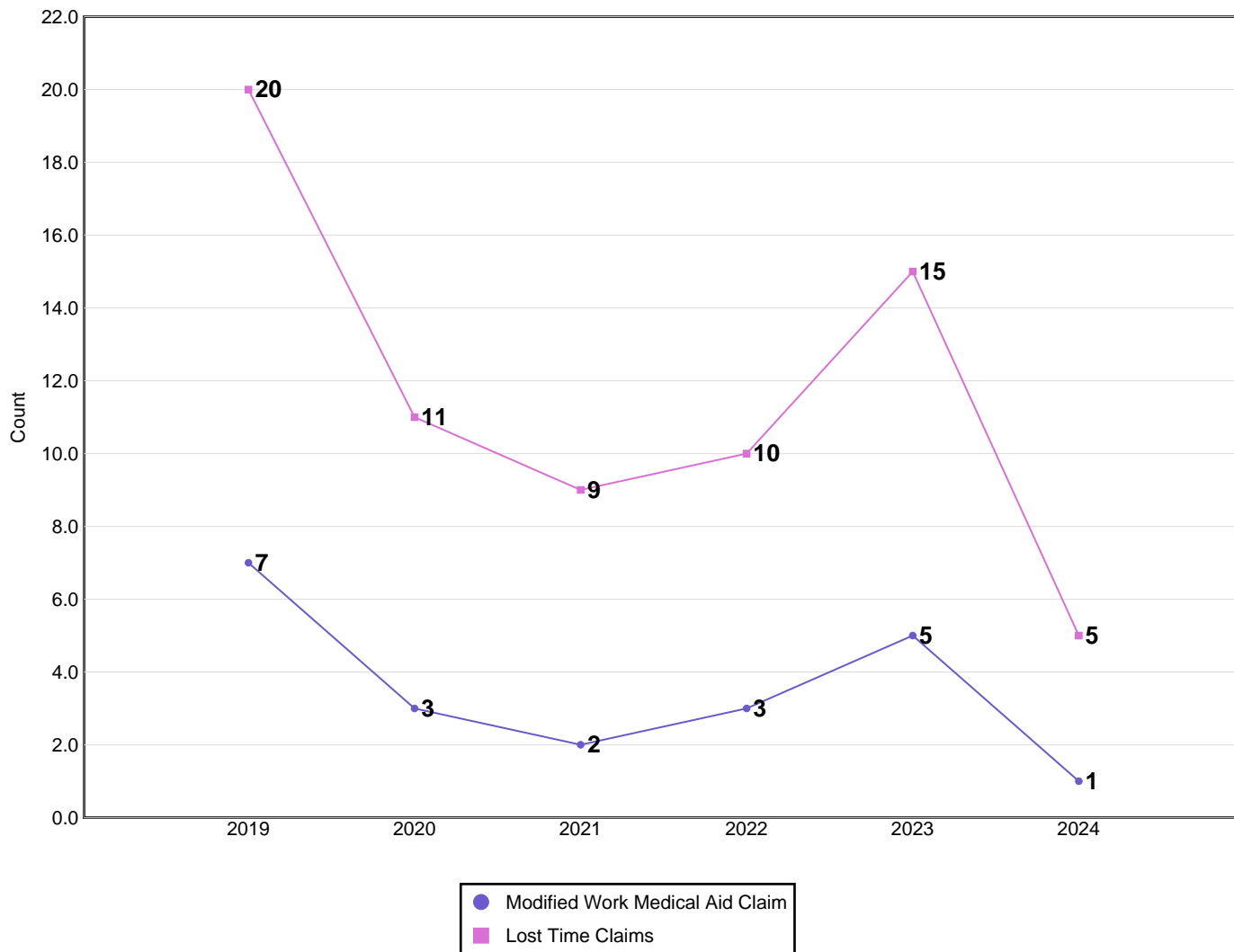
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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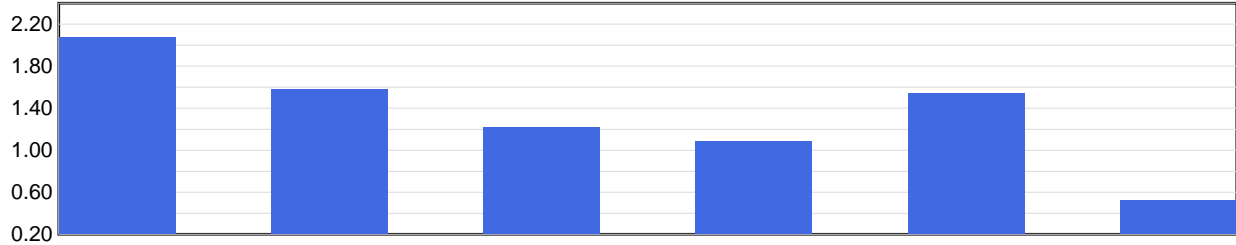
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



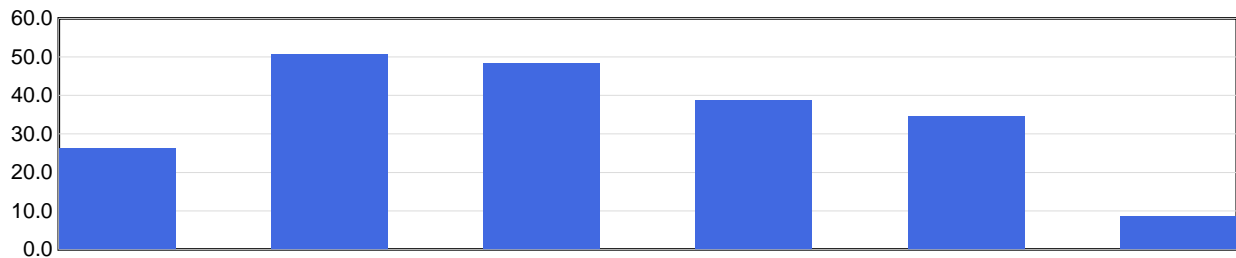
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	2.07	1.58	1.22	1.09	1.55	0.52

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

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

Severity Rates

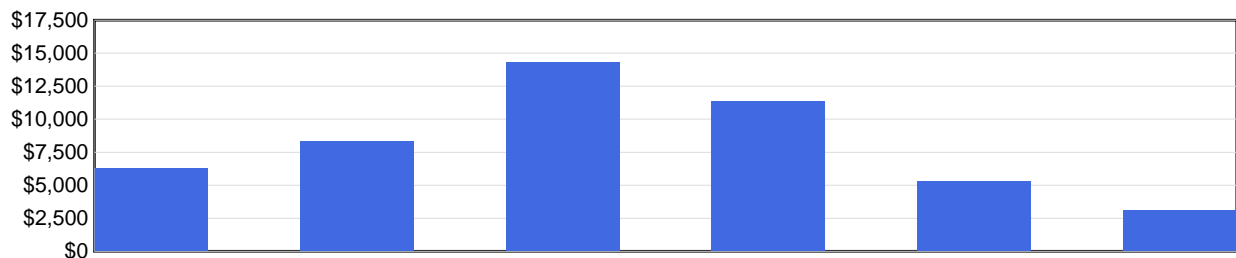
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	26.4	50.7	48.3	38.7	34.7	8.8

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$6,256	\$8,362	\$14,315	\$11,350	\$5,272	\$3,096

Average Cost Per LTC = Total LTC Costs / Total LTCs

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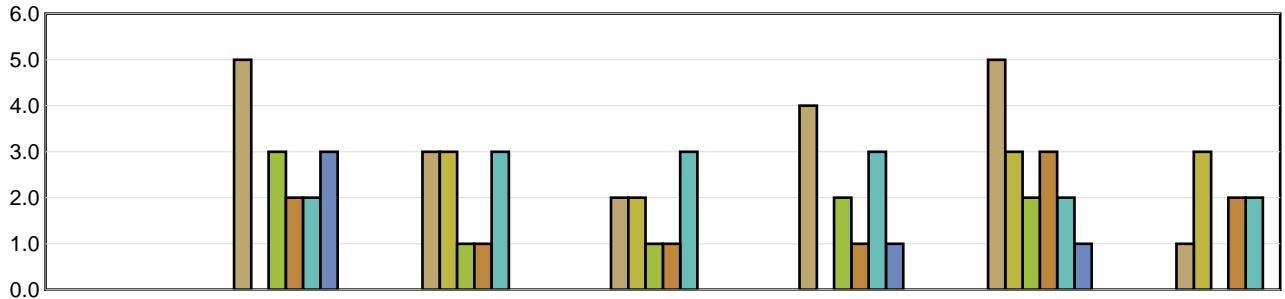
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

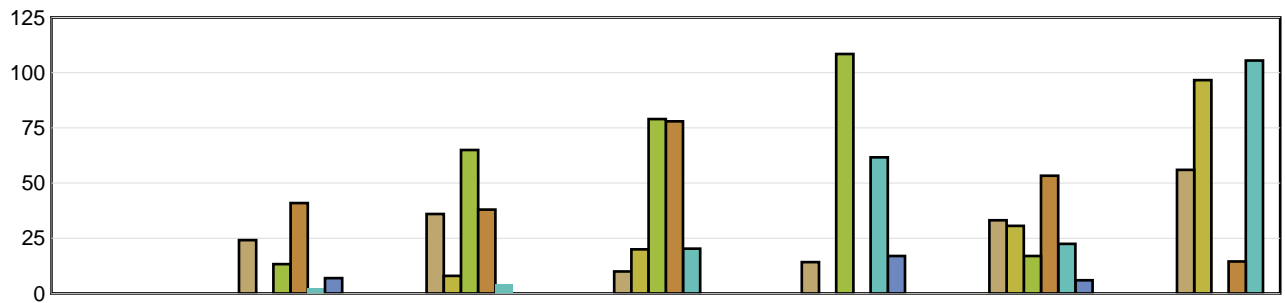
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	5	3	2	4	5	1
2020	N/A	N/A	3	2	N/A	3	3
2021	N/A	3	1	1	2	2	N/A
2022	N/A	2	1	1	1	3	2
2023	N/A	2	3	3	3	2	2
2024 YTD	N/A	3	N/A	N/A	1	1	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	24.20	36.00	10.00	14.25	33.20	56.00
2020	N/A	N/A	8.00	20.00	N/A	30.67	96.67
2021	N/A	13.33	65.00	79.00	108.50	17.00	N/A
2022	N/A	41.00	38.00	78.00	0.00	53.33	14.50
2023	N/A	2.50	4.33	20.33	61.67	22.50	105.50
2024 YTD	N/A	7.00	N/A	N/A	17.00	6.00	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
Overexertion	7	3	1	3	8	1	23
Falls	5	2	0	1	3	2	13
Struck by Object	3	2	3	2	1	1	12
Bodily Reaction and Exertion	2	2	2	0	3	0	9
Contact with Objects and Equipment	1	0	0	2	0	1	4

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	23	32.86%	38.04	875	\$8,153	\$187,512
Falls	13	18.57%	32.15	418	\$6,946	\$90,296
Struck by Object	12	17.14%	32.50	390	\$7,498	\$89,980
Bodily Reaction and Exertion	9	12.86%	23.11	208	\$4,259	\$38,327
Contact with Objects and Equipment	4	5.71%	22.25	89	\$9,838	\$39,352
All Others	9	12.86%	42.22	380	\$12,059	\$108,529
Totals	70	100.00%	33.71	2,360	\$7,914	\$553,995

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	4	5	3	0	5	1	18
Trunk	5	0	0	3	4	0	12
Hand(s)/Wrist(s)	2	2	1	2	0	2	9
Arms	1	1	2	0	2	0	6
Fingers	1	0	2	2	0	0	5

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	18	25.71%	26.72	481	\$4,912	\$88,422
Trunk	12	17.14%	31.67	380	\$8,990	\$107,877
Hand(s)/Wrist(s)	9	12.86%	46.56	419	\$10,986	\$98,872
Arms	6	8.57%	53.83	323	\$12,006	\$72,036
Fingers	5	7.14%	18.40	92	\$7,464	\$37,319
All Others	20	28.57%	33.25	665	\$7,474	\$149,471
Totals	70	100.00%	33.71	2,360	\$7,914	\$553,995

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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	10	6	4	4	9	1	34
Oth Traumatic Injuries	4	2	0	1	3	2	12
Fracture/Dislocation/Nerve Damage	2	1	1	3	1	1	9
Open Wound	1	1	3	2	0	0	7
Intracranial Injures	1	0	1	0	1	0	3

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	34	48.57%	38.71	1,316	\$7,676	\$260,994
Oth Traumatic Injuries	12	17.14%	16.75	201	\$4,480	\$53,755
Fracture/Dislocation/Nerve Damage	9	12.86%	32.22	290	\$9,670	\$87,031
Open Wound	7	10.00%	54.29	380	\$13,213	\$92,492
Intracranial Injures	3	4.29%	29.00	87	\$14,067	\$42,201
All Others	5	7.14%	17.20	86	\$3,505	\$17,523
Totals	70	100.00%	33.71	2,360	\$7,914	\$553,995

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