

# Industry Synopsis

Industry: 34101 Cement/Lime including Quarrying - 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      | 25   | 2                    | \$102,906,554             | 1,458                    | \$1,315,950   | \$1.66        |
| 2020      | 23   | 0                    | \$95,632,983              | 1,355                    | \$1,361,516   | \$1.78        |
| 2021      | 23   | 0                    | \$103,304,466             | 1,500                    | \$1,648,228   | \$2.00        |
| 2022      | 25   | 4                    | \$104,581,800             | 1,422                    | \$1,820,756   | \$2.24        |
| 2023      | 27   | 2                    | \$115,625,035             | 1,542                    | \$1,901,437   | \$2.06        |
| 2024 YTD  | 28   | 1                    | \$122,009,383             | 1,570                    | \$1,958,182   | \$1.90        |

\* 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      | 11           | \$1,385        | 3                              | \$2,165        | 4                                | \$12,521       | 6                                 | \$58,444       | N/A            | N/A            |
| 2020      | 10           | \$1,397        | N/A                            | N/A            | 3                                | \$8,228        | 7                                 | \$59,219       | N/A            | N/A            |
| 2021      | 10           | \$1,579        | N/A                            | N/A            | 4                                | \$11,810       | 7                                 | \$62,547       | N/A            | N/A            |
| 2022      | 11           | \$1,744        | N/A                            | N/A            | 4                                | \$6,938        | 7                                 | \$65,617       | N/A            | N/A            |
| 2023      | 13           | \$2,661        | 3                              | \$1,983        | 3                                | \$7,207        | 6                                 | \$50,870       | N/A            | N/A            |
| 2024 YTD  | 15           | \$2,912        | N/A                            | N/A            | 3                                | \$7,723        | 6                                 | \$55,256       | N/A            | N/A            |

Note: The current year assessable earnings are based on estimates.

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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          | 72               | \$267,554   | 14             | \$178,846       | 306      | 40                                  | 58                 | 47                      |
| 2020          | 65               | \$357,475   | 9              | \$293,126       | 601      | 41                                  | 56                 | 47                      |
| 2021          | 60               | \$223,211   | 14             | \$171,562       | 357      | 29                                  | 46                 | 35                      |
| 2022          | 49               | \$195,081   | 8              | \$138,794       | 348      | 29                                  | 41                 | 31                      |
| 2023          | 56               | \$239,851   | 12             | \$175,760       | 386      | 23                                  | 44                 | 28                      |
| 2024 YTD      | 10               | \$10,037    | 1              | \$3,263         | 7        | 7                                   | 9                  | 8                       |

| 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                        | 6         | 3                       | 4                        | 1         | 14                     |
| 2020                        | 5         | 1                       | 0                        | 3         | 9                      |
| 2021                        | 6         | 4                       | 2                        | 2         | 14                     |
| 2022                        | 3         | 2                       | 1                        | 2         | 8                      |
| 2023                        | 6         | 1                       | 3                        | 2         | 12                     |
| 2024 YTD                    | 1         | 0                       | 0                        | 0         | 1                      |

| Total Claims Costs |              |             |                |               |           |
|--------------------|--------------|-------------|----------------|---------------|-----------|
| Accident Year      | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total     |
| 2019               | \$95,964     | \$171,446   | \$144          | \$0           | \$267,554 |
| 2020               | \$231,833    | \$124,142   | \$1,500        | \$0           | \$357,475 |
| 2021               | \$110,323    | \$112,888   | \$0            | \$0           | \$223,211 |
| 2022               | \$95,261     | \$99,452    | \$368          | \$0           | \$195,081 |
| 2023               | \$125,025    | \$99,688    | \$15,139       | \$0           | \$239,851 |
| 2024 YTD           | \$902        | \$9,135     | \$0            | \$0           | \$10,037  |

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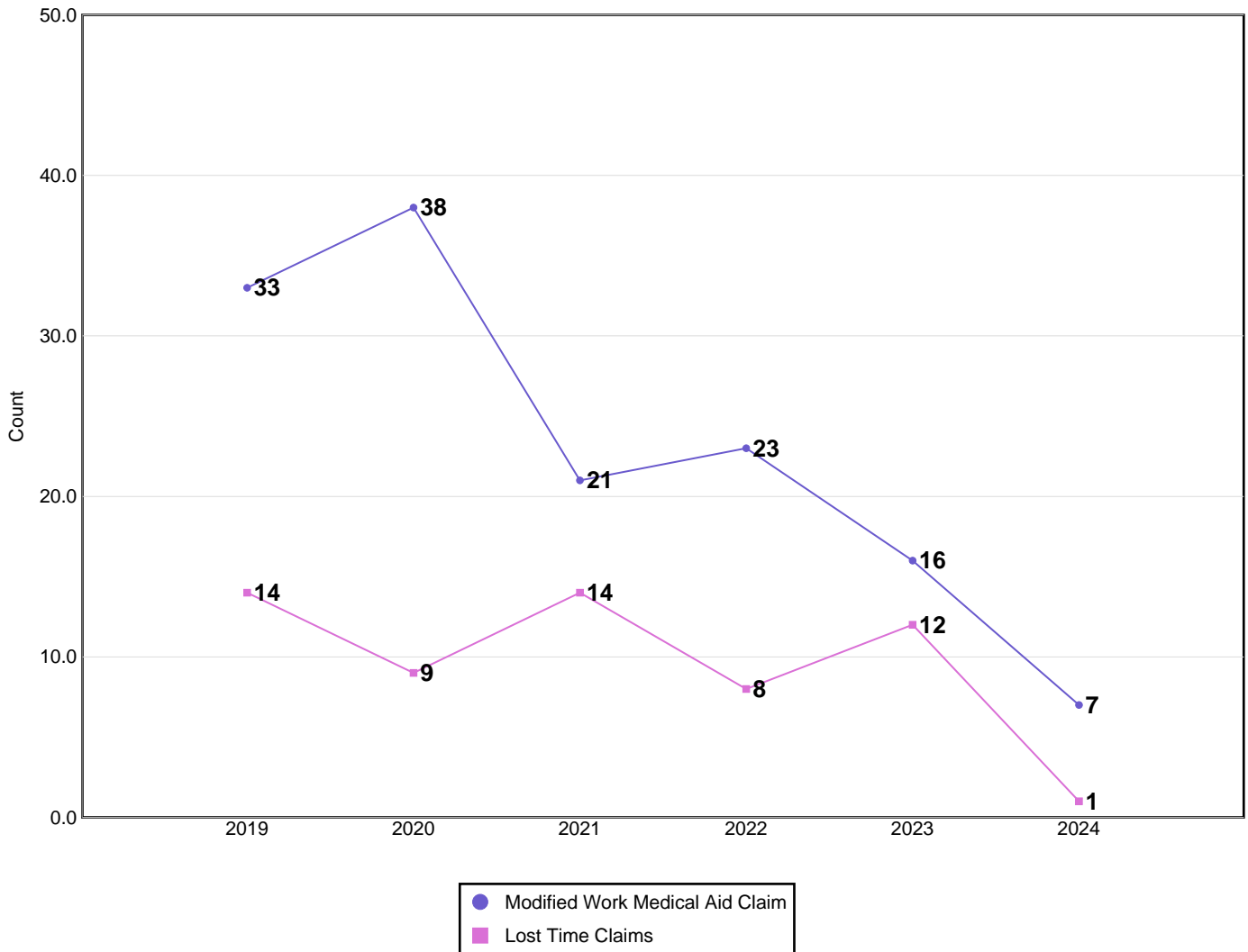
- YTD is January to current month of the current calendar year

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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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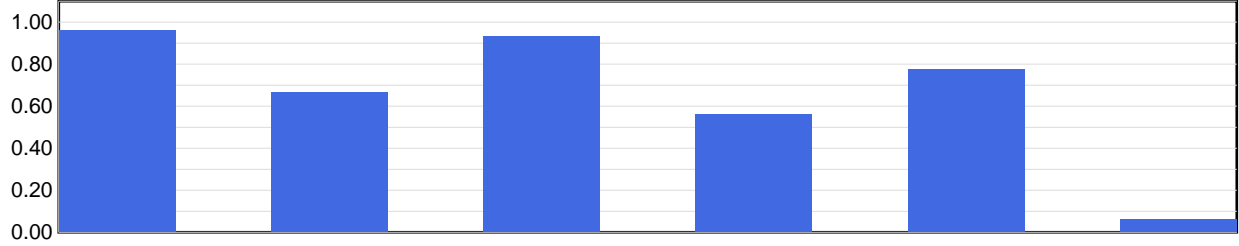
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



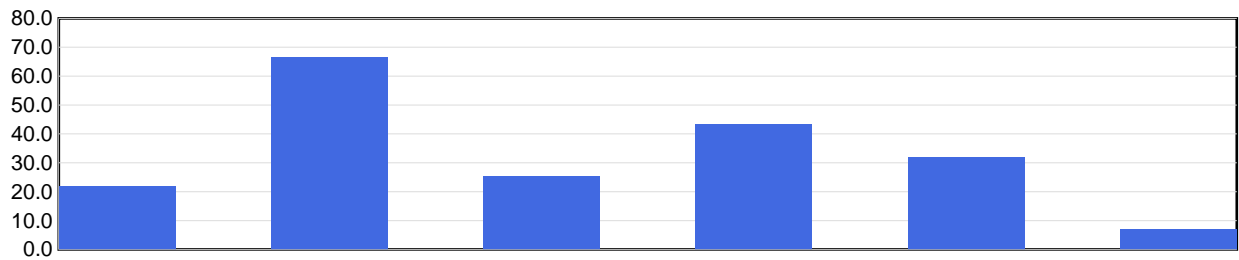
| Frequency Rate | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|----------------|------|------|------|------|------|----------|
|                | 0.96 | 0.66 | 0.93 | 0.56 | 0.78 | 0.06     |

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

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

## Severity Rates

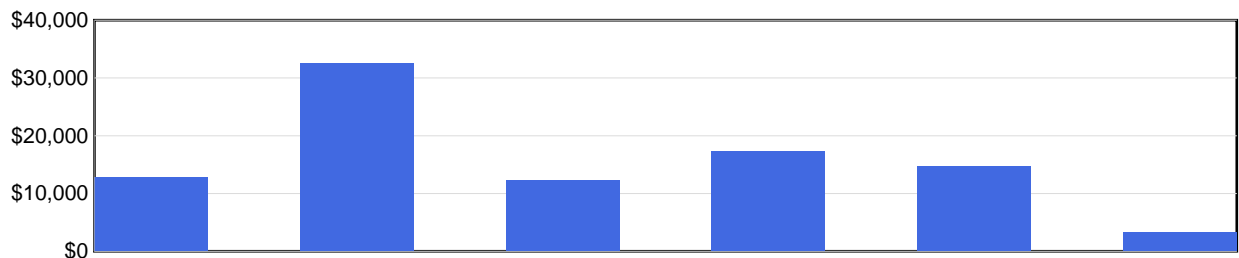
(Temporary Total Disability Days per Lost Time Claim)



| Severity Rate | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|---------------|------|------|------|------|------|----------|
|               | 21.9 | 66.8 | 25.5 | 43.5 | 32.2 | 7.0      |

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



| Avg Cost / Claim | 2019     | 2020     | 2021     | 2022     | 2023     | 2024 YTD |
|------------------|----------|----------|----------|----------|----------|----------|
|                  | \$12,775 | \$32,570 | \$12,254 | \$17,349 | \$14,647 | \$3,263  |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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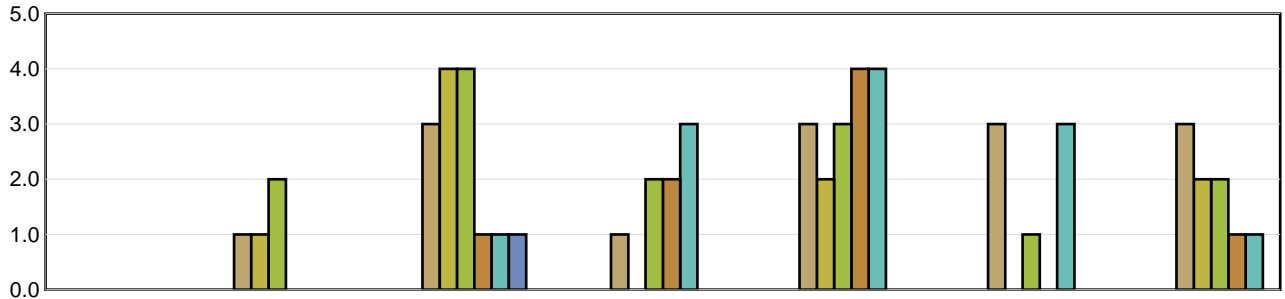
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

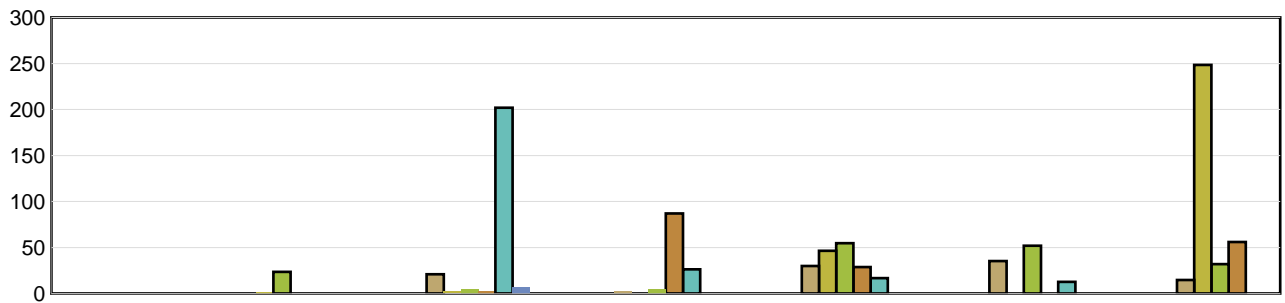
(by age of injured worker and by occurrence year)



|          | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019     | N/A      | 1        | 3        | 1        | 3        | 3        | 3       |
| 2020     | N/A      | 1        | 4        | N/A      | 2        | N/A      | 2       |
| 2021     | N/A      | 2        | 4        | 2        | 3        | 1        | 2       |
| 2022     | N/A      | N/A      | 1        | 2        | 4        | N/A      | 1       |
| 2023     | N/A      | N/A      | 1        | 3        | 4        | 3        | 1       |
| 2024 YTD | N/A      | N/A      | 1        | N/A      | 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      | 0.00     | 21.00    | 3.00     | 30.00    | 35.33    | 14.67   |
| 2020     | N/A      | 2.00     | 2.25     | N/A      | 46.50    | N/A      | 248.50  |
| 2021     | N/A      | 23.50    | 5.25     | 4.50     | 54.67    | 52.00    | 32.00   |
| 2022     | N/A      | N/A      | 3.00     | 87.00    | 28.75    | N/A      | 56.00   |
| 2023     | N/A      | N/A      | 202.00   | 26.33    | 16.75    | 12.67    | 0.00    |
| 2024 YTD | N/A      | N/A      | 7.00     | N/A      | N/A      | N/A      | N/A     |

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

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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 |
| Bodily Reaction and Exertion       | 1    | 1    | 4    | 4    | 2    | 0        | 12     |
| Falls                              | 2    | 1    | 2    | 2    | 2    | 0        | 9      |
| Exposure to Harmful Substances     | 0    | 1    | 4    | 1    | 2    | 0        | 8      |
| Contact with Objects and Equipment | 2    | 0    | 0    | 0    | 3    | 0        | 5      |
| Overexertion                       | 2    | 1    | 1    | 0    | 0    | 1        | 5      |

| Type of Accident                   | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs  |
|------------------------------------|---------------------------|--------------------|------------------|--------------|-------------------|------------------|
| Bodily Reaction and Exertion       | 12                        | 20.69%             | 37.08            | 445          | \$13,140          | \$157,679        |
| Falls                              | 9                         | 15.52%             | 42.22            | 380          | \$22,643          | \$203,791        |
| Exposure to Harmful Substances     | 8                         | 13.79%             | 43.13            | 345          | \$29,335          | \$234,680        |
| Contact with Objects and Equipment | 5                         | 8.62%              | 28.80            | 144          | \$16,731          | \$83,655         |
| Overexertion                       | 5                         | 8.62%              | 13.20            | 66           | \$7,479           | \$37,395         |
| All Others                         | 19                        | 32.76%             | 32.89            | 625          | \$12,850          | \$244,151        |
| <b>Totals</b>                      | <b>58</b>                 | <b>100.00%</b>     | <b>34.57</b>     | <b>2,005</b> | <b>\$16,575</b>   | <b>\$961,351</b> |

| Part of Body        |      |      |      |      |      |          |        |
|---------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs |      |      |      |      |      |          |        |
| Part of Body        | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD | Totals |
| Back                | 4    | 3    | 3    | 3    | 2    | 1        | 16     |
| Eye(s)              | 0    | 2    | 3    | 1    | 0    | 0        | 6      |
| Trunk               | 0    | 1    | 0    | 2    | 2    | 0        | 5      |
| Ear(s)              | 2    | 0    | 1    | 0    | 2    | 0        | 5      |
| Hand(s)/Wrist(s)    | 1    | 1    | 1    | 0    | 1    | 0        | 4      |

| Part of Body     | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs  |
|------------------|---------------------------|--------------------|------------------|--------------|-------------------|------------------|
| Back             | 16                        | 27.59%             | 52.44            | 839          | \$17,646          | \$282,328        |
| Eye(s)           | 6                         | 10.34%             | 12.33            | 74           | \$4,031           | \$24,186         |
| Trunk            | 5                         | 8.62%              | 63.00            | 315          | \$49,975          | \$249,877        |
| Ear(s)           | 5                         | 8.62%              | 0.00             | 0            | \$5,347           | \$26,734         |
| Hand(s)/Wrist(s) | 4                         | 6.90%              | 22.00            | 88           | \$11,952          | \$47,809         |
| All Others       | 22                        | 37.93%             | 31.32            | 689          | \$15,019          | \$330,418        |
| <b>Totals</b>    | <b>58</b>                 | <b>100.00%</b>     | <b>34.57</b>     | <b>2,005</b> | <b>\$16,575</b>   | <b>\$961,351</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                    | 5    | 3    | 6    | 5    | 3    | 1        | 23     |
| Fracture/Dislocation/Nerve Damage | 1    | 1    | 0    | 2    | 2    | 0        | 6      |
| Ear/Hearing Condition             | 2    | 0    | 1    | 0    | 2    | 0        | 5      |
| Open Wound                        | 1    | 1    | 0    | 0    | 2    | 0        | 4      |
| Burns                             | 0    | 0    | 3    | 1    | 0    | 0        | 4      |

| Nature of Injury                  | Total LTCs<br>(2019 to date) | Percentage of<br>LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs  |
|-----------------------------------|------------------------------|-----------------------|------------------|--------------|-------------------|------------------|
| Sprains/Strain                    | 23                           | 39.66%                | 42.83            | 985          | \$16,649          | \$382,925        |
| Fracture/Dislocation/Nerve Damage | 6                            | 10.34%                | 45.00            | 270          | \$18,866          | \$113,196        |
| Ear/Hearing Condition             | 5                            | 8.62%                 | 0.00             | 0            | \$5,347           | \$26,734         |
| Open Wound                        | 4                            | 6.90%                 | 27.75            | 111          | \$9,555           | \$38,220         |
| Burns                             | 4                            | 6.90%                 | 19.75            | 79           | \$5,551           | \$22,203         |
| All Others                        | 16                           | 27.59%                | 35.00            | 560          | \$23,630          | \$378,074        |
| <b>Totals</b>                     | <b>58</b>                    | <b>100.00%</b>        | <b>34.57</b>     | <b>2,005</b> | <b>\$16,575</b>   | <b>\$961,351</b> |

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