

Industry Synopsis

Industry: 35301 MONUMENT/TOMBSTONE DEALERS

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	1	\$5,154,716	102	\$47,681	\$0.94
2020	24	1	\$5,045,892	97	\$50,691	\$1.02
2021	23	1	\$5,403,167	102	\$50,670	\$0.95
2022	21	0	\$5,603,527	104	\$42,274	\$0.79
2023	23	2	\$5,971,691	117	\$48,967	\$0.84
2024 YTD	23	0	\$6,448,089	117	\$50,737	\$0.79

* 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	21	\$2,090	3	\$1,921	N/A	N/A	N/A	N/A	N/A	N/A
2020	21	\$2,476	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	19	\$2,169	3	\$2,149	N/A	N/A	N/A	N/A	N/A	N/A
2022	17	\$2,220	3	\$2,293	N/A	N/A	N/A	N/A	N/A	N/A
2023	19	\$2,341	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	19	\$2,567	N/A	N/A	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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 35301 MONUMENT/TOMBSTONE DEALERS

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	5	\$6,820	2	\$5,113	11	2	3	3
2020	1	\$718	1	\$718	4	0	0	1
2021	4	\$32,309	3	\$28,825	135	0	1	3
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	3	\$25,864	1	\$24,472	112	0	2	1
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	1	0	0	2
2020	1	0	0	0	1
2021	1	0	1	1	3
2022	N/A	N/A	N/A	N/A	N/A
2023	0	0	0	1	1
2024 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,409	\$5,411	\$0	\$0	\$6,820
2020	\$512	\$206	\$0	\$0	\$718
2021	\$18,537	\$13,773	\$0	\$0	\$32,309
2022	N/A	N/A	N/A	N/A	N/A
2023	\$13,009	\$12,855	\$0	\$0	\$25,864
2024 YTD	N/A	N/A	N/A	N/A	N/A

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

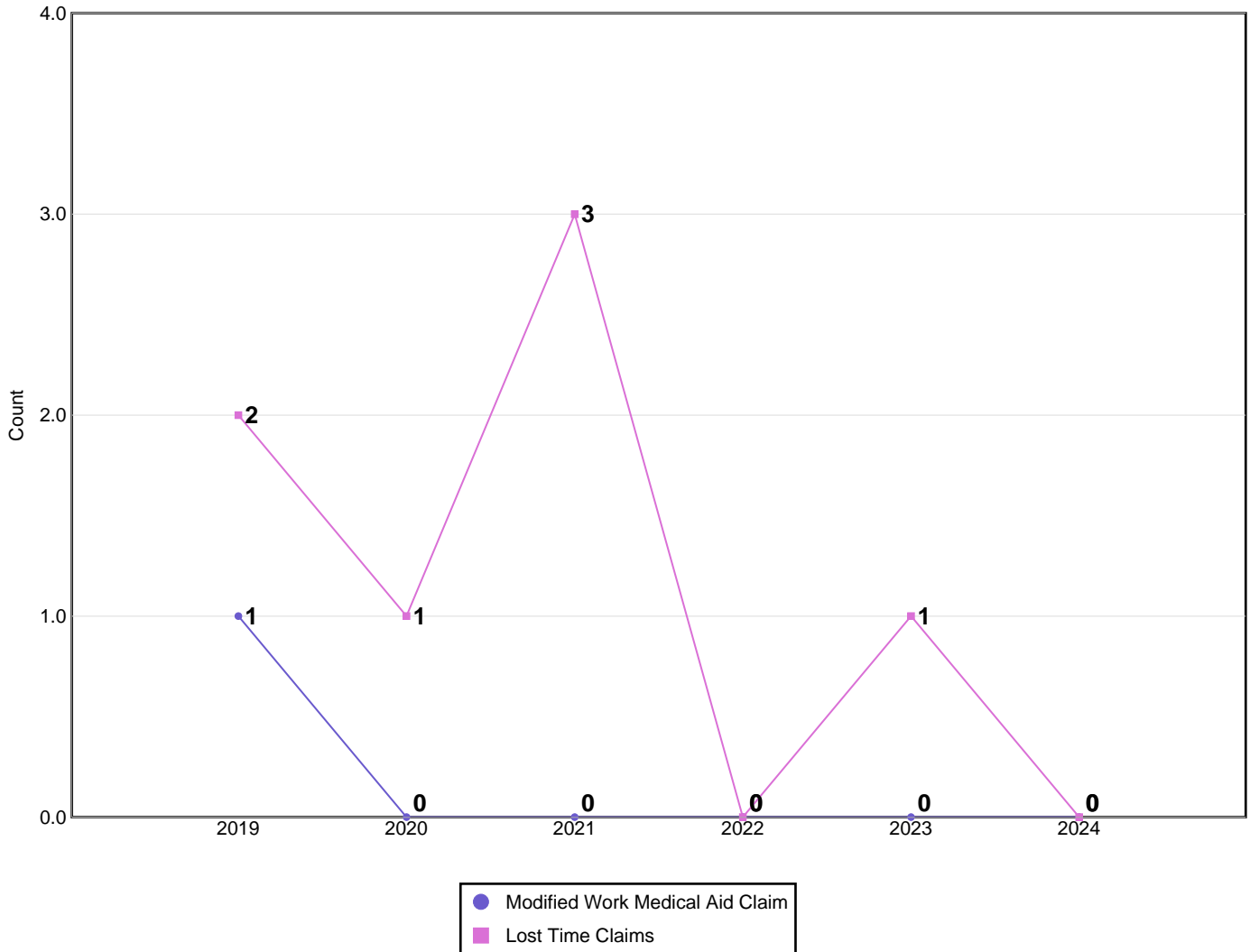
- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 35301 MONUMENT/TOMBSTONE DEALERS

Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

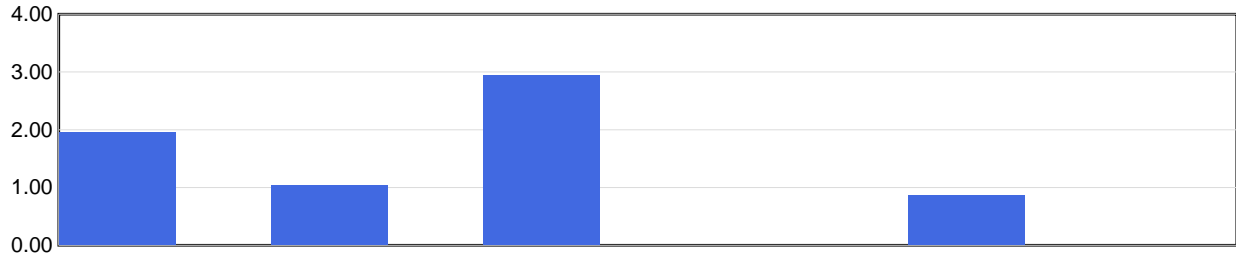
Industry Synopsis

Industry: 35301 MONUMENT/TOMBSTONE DEALERS

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



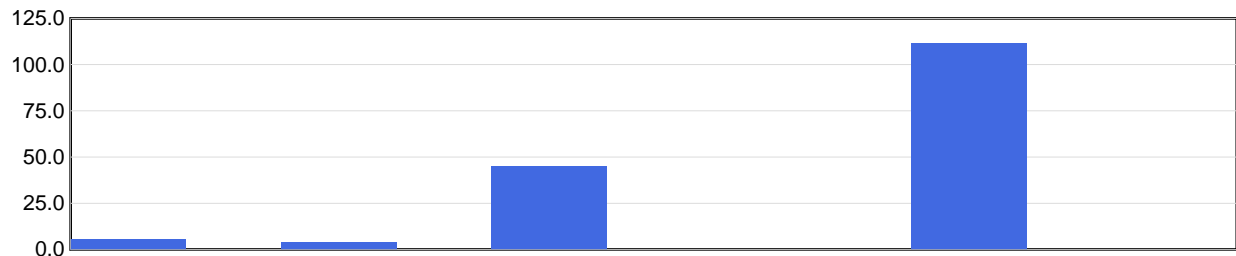
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.96	1.03	2.95	0.00	0.86	0.00

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

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

Severity Rates

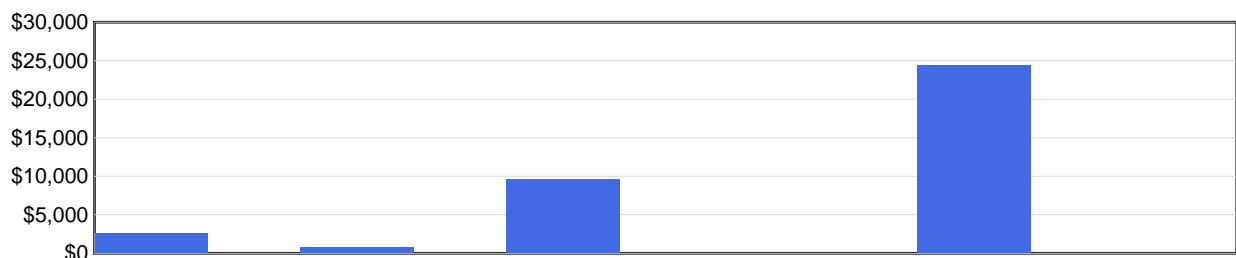
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	5.5	4.0	45.0	0.0	112.0	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$2,557	\$718	\$9,608	\$0	\$24,472	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

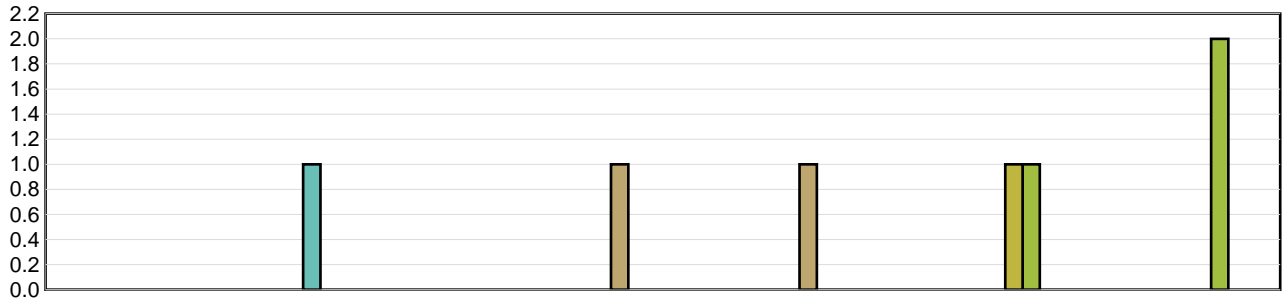
Industry Synopsis

Industry: 35301 MONUMENT/TOMBSTONE DEALERS

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

Number of LTCs

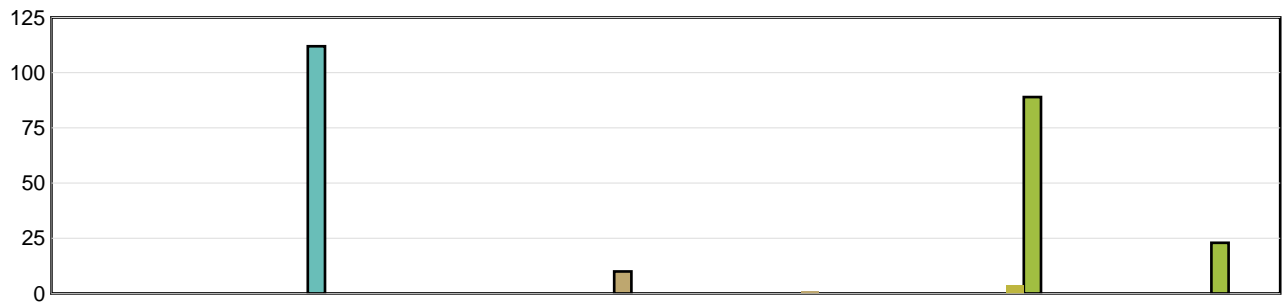
(by age of injured worker and by occurrence year)



	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	1	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	1	N/A
2021	N/A	N/A	N/A	N/A	N/A	1	2
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	N/A	1	N/A	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	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	N/A	N/A	10.00	1.00	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	4.00	N/A
2021	N/A	N/A	N/A	N/A	N/A	89.00	23.00
2022	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	N/A	112.00	N/A	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTCs with no birthdate recorded are not included in band subtotals

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 35301 MONUMENT/TOMBSTONE DEALERS

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
Struck by Object	2	1	1	0	0	0	4
Contact with Objects and Equipment	0	0	0	0	1	0	1
Highway/Non-Highway M.V. Accident	0	0	1	0	0	0	1
Overexertion	0	0	1	0	0	0	1
Assaults/Violent Acts/Harassment	0	0	0	0	0	0	0

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Struck by Object	4	57.14%	14.25	57	\$3,313	\$13,252
Contact with Objects and Equipment	1	14.29%	112.00	112	\$24,472	\$24,472
Highway/Non-Highway M.V. Accident	1	14.29%	4.00	4	\$2,310	\$2,310
Overexertion	1	14.29%	89.00	89	\$19,094	\$19,094
Totals	7	100.00%	37.43	262	\$8,447	\$59,128

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	1	0	0	0	1	0	2
Arms	0	0	1	0	0	0	1
Fingers	1	0	0	0	0	0	1
Head	0	0	1	0	0	0	1
Knee(s)	0	1	0	0	0	0	1

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	2	28.57%	61.00	122	\$14,275	\$28,550
Arms	1	14.29%	89.00	89	\$19,094	\$19,094
Fingers	1	14.29%	1.00	1	\$1,035	\$1,035
Head	1	14.29%	4.00	4	\$2,310	\$2,310
Knee(s)	1	14.29%	4.00	4	\$718	\$718
All Others	1	14.29%	42.00	42	\$7,421	\$7,421
Totals	7	100.00%	37.43	262	\$8,447	\$59,128

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 35301 MONUMENT/TOMBSTONE DEALERS

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
Oth Traumatic Injuries	2	1	0	0	0	0	3
Fracture/Dislocation/Nerve Damage	0	0	0	0	1	0	1
Intracranial Injuries	0	0	1	0	0	0	1
Open Wound	0	0	1	0	0	0	1
Sprains/Strain	0	0	1	0	0	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Oth Traumatic Injuries	3	42.86%	5.00	15	\$1,944	\$5,832
Fracture/Dislocation/Nerve Damage	1	14.29%	112.00	112	\$24,472	\$24,472
Intracranial Injuries	1	14.29%	4.00	4	\$2,310	\$2,310
Open Wound	1	14.29%	42.00	42	\$7,421	\$7,421
Sprains/Strain	1	14.29%	89.00	89	\$19,094	\$19,094
Totals	7	100.00%	37.43	262	\$8,447	\$59,128

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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