

Industry Synopsis

Industry: 36500 **REFINING CRUDE OIL**

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	32	2	\$236,733,314	2,838	\$1,410,137	\$1.09
2020	31	1	\$249,236,563	3,034	\$1,268,791	\$1.19
2021	31	0	\$269,959,035	3,355	\$1,108,539	\$0.96
2022	28	1	\$289,076,614	3,654	\$1,343,145	\$0.90
2023	26	0	\$304,748,371	3,951	\$1,375,425	\$0.86
2024 YTD	22	0	\$310,419,382	3,866	\$866,478	\$1.01

* 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	17	\$1,423	6	\$4,268	4	\$7,572	N/A	N/A	3	\$195,483
2020	15	\$1,029	5	\$3,214	7	\$17,599	N/A	N/A	4	\$227,395
2021	17	\$1,936	3	\$2,747	7	\$17,198	N/A	N/A	4	\$248,078
2022	13	\$1,392	N/A	N/A	9	\$20,086	N/A	N/A	4	\$266,319
2023	12	\$1,284	N/A	N/A	8	\$19,556	N/A	N/A	4	\$282,429
2024 YTD	9	\$1,113	4	\$3,099	5	\$11,084	N/A	N/A	4	\$295,123

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	37	\$146,189	6	\$101,973	263	8	31	11
2020	25	\$54,140	7	\$19,973	39	6	18	9
2021	26	\$125,089	11	\$107,901	266	7	15	12
2022	26	\$132,053	5	\$106,845	261	6	21	10
2023	27	\$175,079	6	\$131,622	369	4	21	9
2024 YTD	2	\$2,020	1	\$555	1	1	1	2

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	2	1	6
2020	5	2	0	0	7
2021	7	1	2	1	11
2022	1	1	1	2	5
2023	3	1	0	2	6
2024 YTD	1	0	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$82,627	\$63,562	\$0	\$0	\$146,189
2020	\$17,641	\$36,499	\$0	\$0	\$54,140
2021	\$51,792	\$72,288	\$1,010	\$0	\$125,089
2022	\$76,655	\$54,895	\$503	\$0	\$132,053
2023	\$81,116	\$72,214	\$21,749	\$0	\$175,079
2024 YTD	\$198	\$1,822	\$0	\$0	\$2,020

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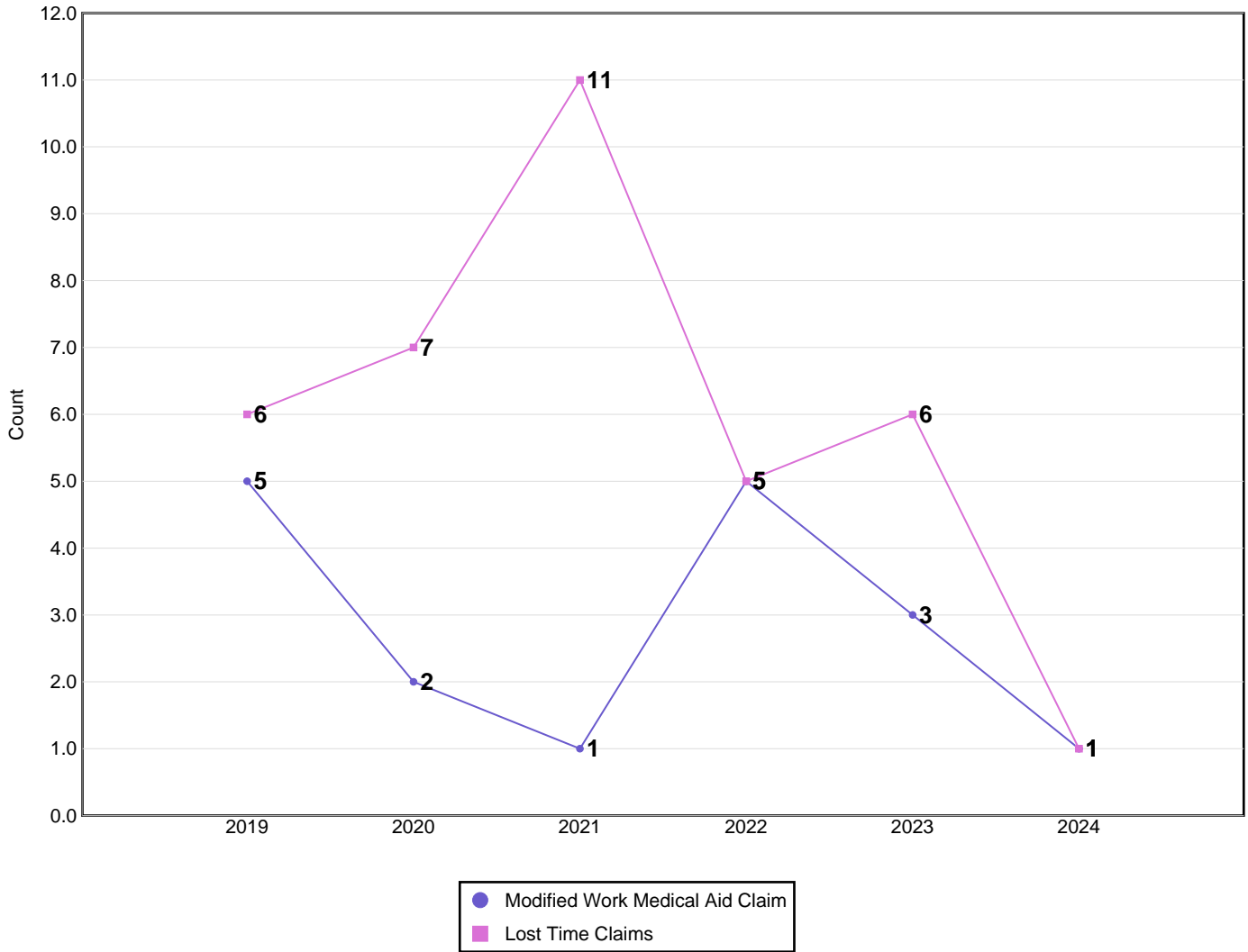
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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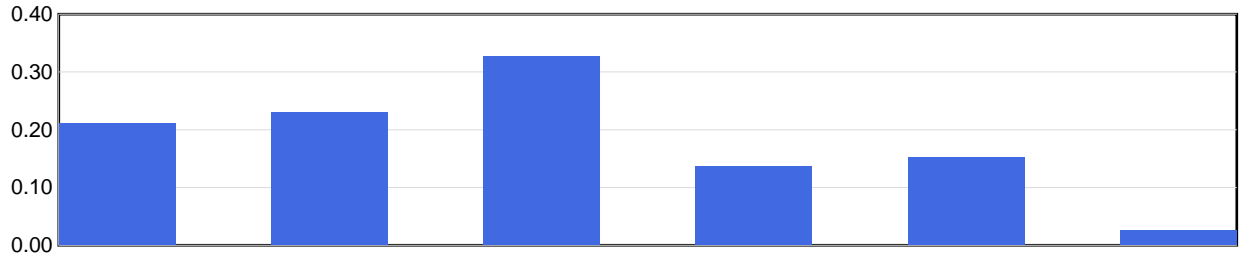
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



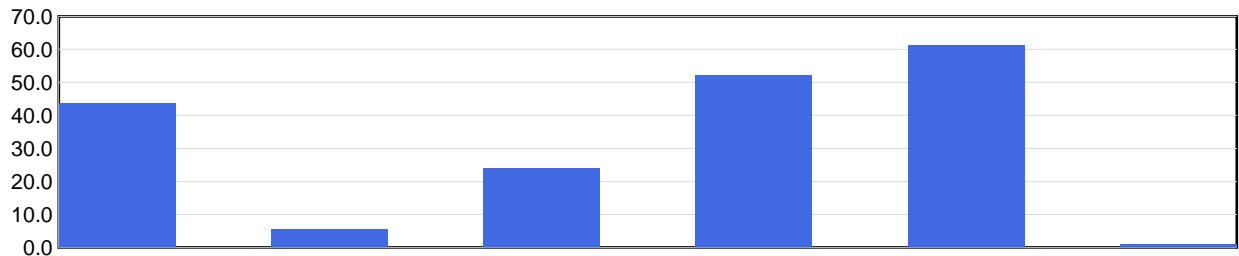
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.21	0.23	0.33	0.14	0.15	0.03

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

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

Severity Rates

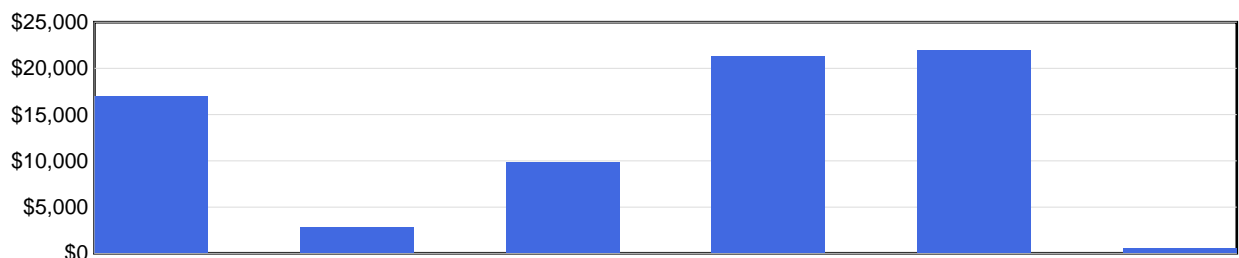
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	43.8	5.6	24.2	52.2	61.5	1.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$16,995	\$2,853	\$9,809	\$21,369	\$21,937	\$555

Average Cost Per LTC = Total LTC Costs / Total LTCs

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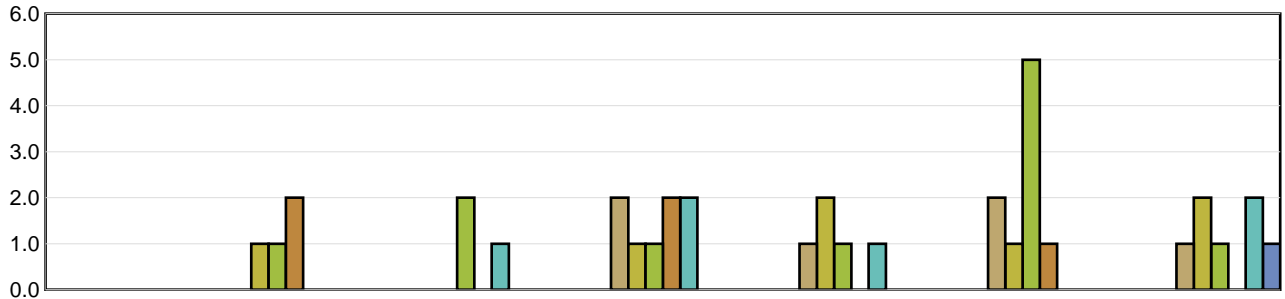
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

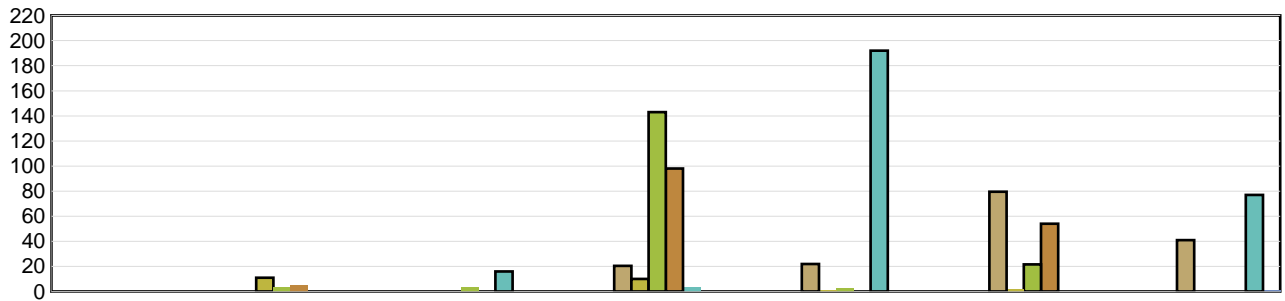
(by age of injured worker and by occurrence year)



	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	2	1	2	1
2020	N/A	1	N/A	1	2	1	2
2021	N/A	1	2	1	1	5	1
2022	N/A	2	N/A	2	N/A	1	N/A
2023	N/A	N/A	1	2	1	N/A	2
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	1

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	20.50	22.00	79.50	41.00
2020	N/A	11.00	N/A	10.00	1.00	2.00	0.00
2021	N/A	4.00	4.00	143.00	3.00	21.60	0.00
2022	N/A	5.50	N/A	98.00	N/A	54.00	N/A
2023	N/A	N/A	16.00	3.50	192.00	N/A	77.00
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	1.00

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
Falls	1	1	4	2	2	1	11
Exposure to Harmful Substances	3	2	1	2	1	0	9
Overexertion	0	0	3	0	1	0	4
Exposure to Noise	0	2	1	0	0	0	3
Bodily Reaction and Exertion	1	0	1	0	0	0	2

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	11	30.56%	45.45	500	\$16,771	\$184,479
Exposure to Harmful Substances	9	25.00%	46.56	419	\$17,666	\$158,994
Overexertion	4	11.11%	16.50	66	\$10,465	\$41,860
Exposure to Noise	3	8.33%	0.00	0	\$5,157	\$15,471
Bodily Reaction and Exertion	2	5.56%	11.50	23	\$11,625	\$23,251
All Others	7	19.44%	25.29	177	\$6,402	\$44,815
Totals	36	100.00%	32.92	1,185	\$13,024	\$468,869

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	2	1	1	2	1	0	7
Knee(s)	1	0	3	0	0	1	5
Arms	0	0	1	1	1	0	3
Back	0	0	1	0	2	0	3
Ear(s)	0	2	1	0	0	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)	7	19.44%	75.71	530	\$25,014	\$175,100
Knee(s)	5	13.89%	6.80	34	\$6,411	\$32,056
Arms	3	8.33%	81.33	244	\$39,649	\$118,947
Back	3	8.33%	7.33	22	\$2,036	\$6,109
Ear(s)	3	8.33%	0.00	0	\$5,157	\$15,471
All Others	15	41.67%	23.67	355	\$8,079	\$121,187
Totals	36	100.00%	32.92	1,185	\$13,024	\$468,869

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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	2	0	8	0	3	1	14
Fracture/Dislocation/Nerve Damage	1	1	1	2	1	0	6
Burns	1	1	0	1	0	0	3
Ear/Hearing Condition	0	2	1	0	0	0	3
Mental Diseases	1	0	0	1	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	14	38.89%	19.79	277	\$7,355	\$102,964
Fracture/Dislocation/Nerve Damage	6	16.67%	58.33	350	\$26,395	\$158,369
Burns	3	8.33%	6.67	20	\$2,947	\$8,841
Ear/Hearing Condition	3	8.33%	0.00	0	\$5,157	\$15,471
Mental Diseases	3	8.33%	157.33	472	\$53,798	\$161,393
All Others	7	19.44%	9.43	66	\$3,119	\$21,832
Totals	36	100.00%	32.92	1,185	\$13,024	\$468,869

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