

# Industry Synopsis

Industry: 37902 Chemical Products - Package/Distribute

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	201	20	\$303,167,383	5,679	\$1,025,036	\$0.44
2020	213	27	\$289,412,528	5,442	\$1,176,373	\$0.52
2021	211	14	\$289,922,351	5,547	\$1,003,905	\$0.45
2022	205	12	\$320,154,330	6,220	\$1,173,375	\$0.44
2023	211	12	\$346,210,744	6,298	\$1,303,375	\$0.45
2024 YTD	212	9	\$360,132,123	6,545	\$1,673,361	\$0.50

\* 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	132	\$21,257	23	\$16,871	32	\$64,003	10	\$75,564	4	\$125,472
2020	139	\$22,453	30	\$21,044	33	\$72,511	7	\$62,324	4	\$111,081
2021	136	\$22,953	30	\$21,533	32	\$65,435	9	\$73,837	4	\$106,165
2022	124	\$21,385	37	\$26,542	30	\$65,215	10	\$84,230	4	\$122,781
2023	129	\$23,018	34	\$25,256	34	\$76,277	10	\$91,387	4	\$130,273
2024 YTD	126	\$22,021	36	\$26,725	35	\$78,479	11	\$100,486	4	\$132,421

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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# Industry Synopsis

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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	103	\$191,667	26	\$96,980	241	35	77	55
2020	77	\$759,247	29	\$708,426	815	30	48	45
2021	90	\$301,927	29	\$216,895	653	47	61	59
2022	83	\$281,469	22	\$204,893	541	38	61	45
2023	81	\$283,722	28	\$209,818	543	48	53	60
2024 YTD	15	\$24,154	5	\$17,972	76	5	10	9

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	18	6	1	1	26
2020	11	12	1	5	29
2021	15	9	2	3	29
2022	12	5	2	3	22
2023	13	9	3	3	28
2024 YTD	2	2	1	0	5

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$40,879	\$150,788	\$0	\$0	\$191,667
2020	\$160,631	\$184,833	\$2,236	\$411,547	\$759,247
2021	\$111,345	\$180,032	\$10,551	\$0	\$301,927
2022	\$111,645	\$169,824	\$0	\$0	\$281,469
2023	\$121,323	\$162,400	\$0	\$0	\$283,722
2024 YTD	\$12,626	\$11,529	\$0	\$0	\$24,154

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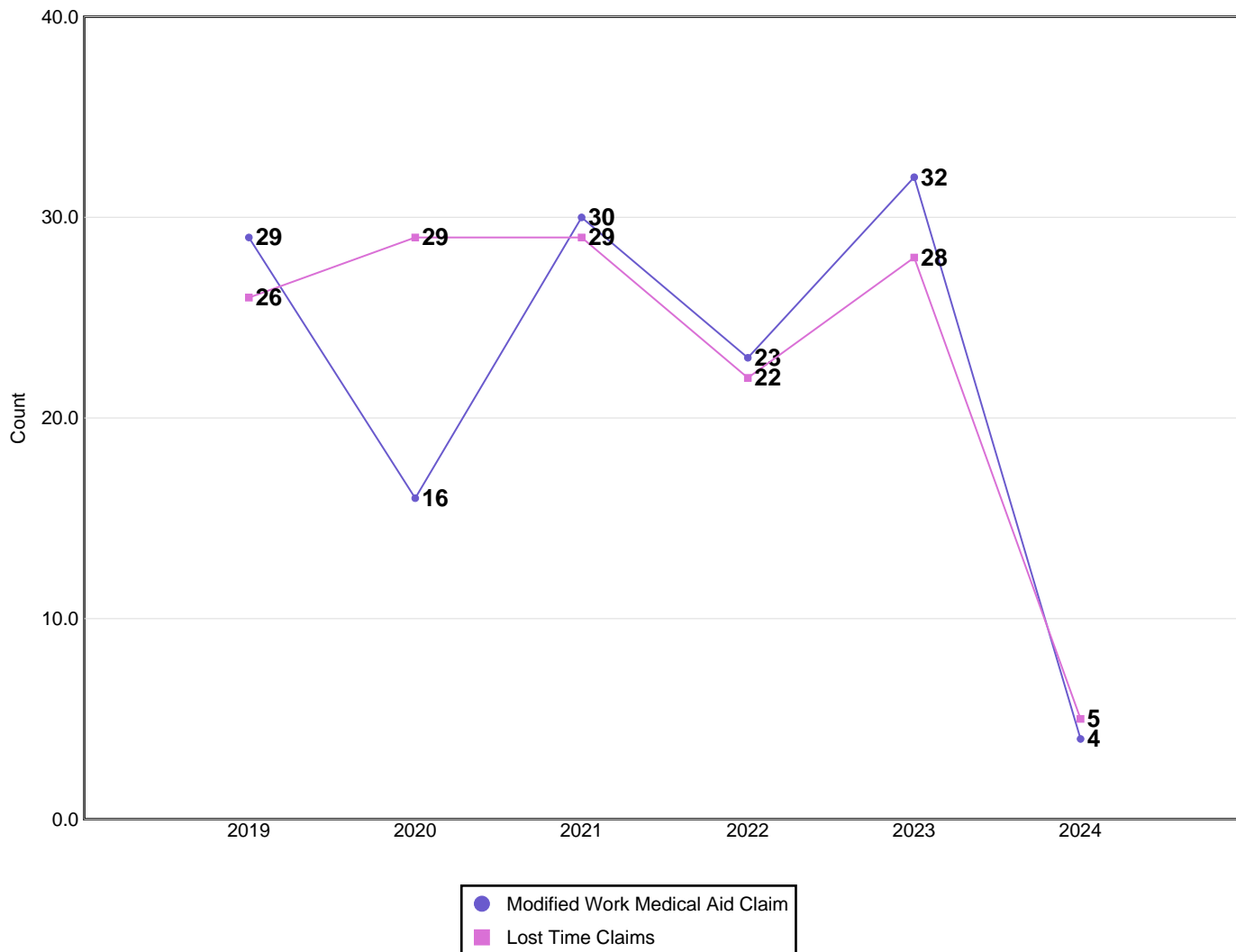
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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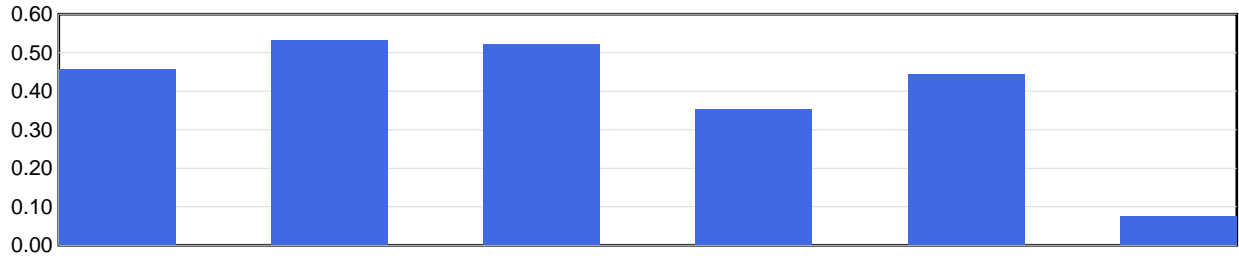
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



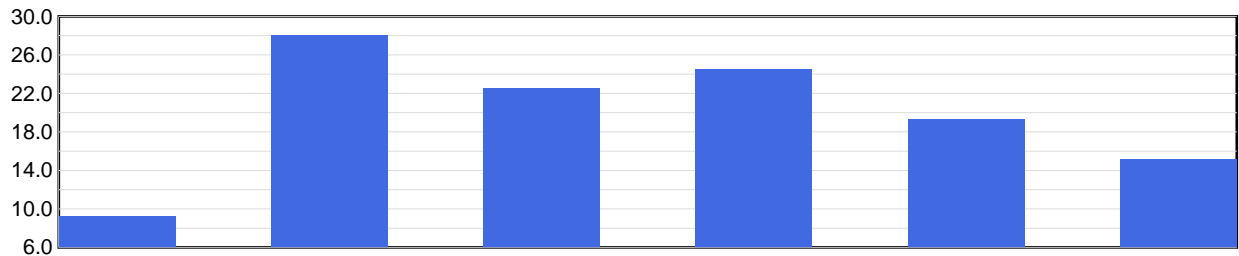
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.46	0.53	0.52	0.35	0.44	0.08

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

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

## Severity Rates

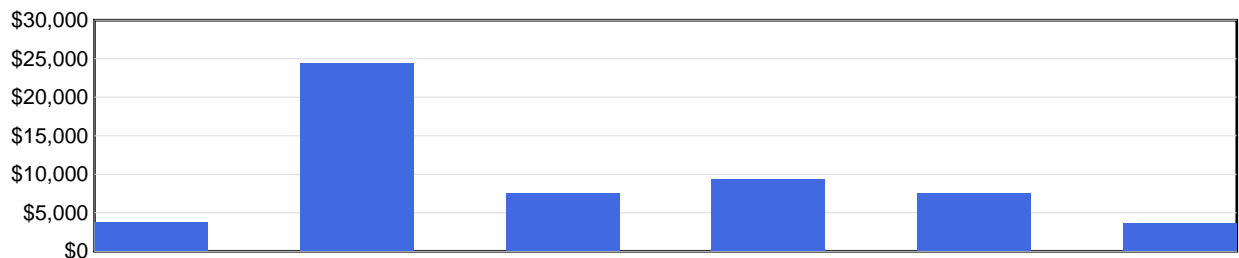
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	9.3	28.1	22.5	24.6	19.4	15.2

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$3,730	\$24,428	\$7,479	\$9,313	\$7,494	\$3,594

Average Cost Per LTC = Total LTC Costs / Total LTCs

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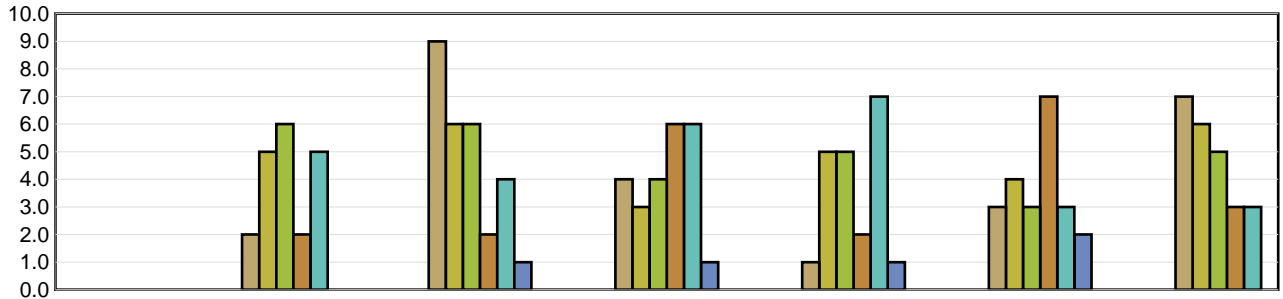
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Industry: 37902 Chemical Products - Package/Distribute

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

## Number of LTCs

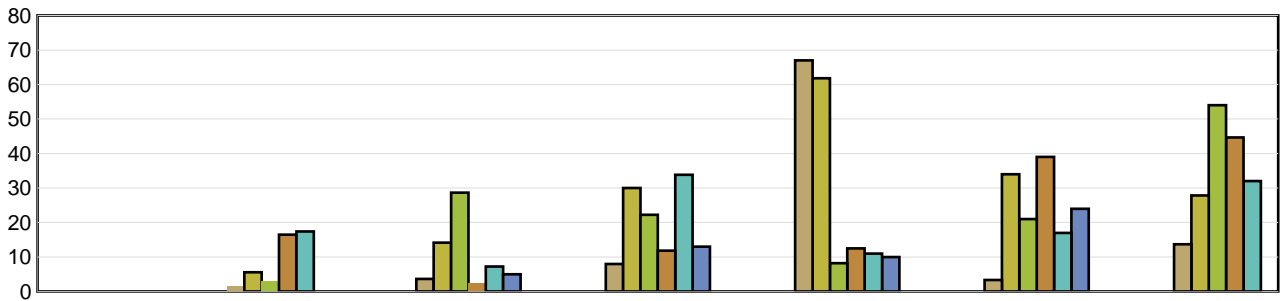
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	9	4	1	3	7
2020	N/A	5	6	3	5	4	6
2021	N/A	6	6	4	5	3	5
2022	N/A	2	2	6	2	7	3
2023	N/A	5	4	6	7	3	3
2024 YTD	N/A	N/A	1	1	1	2	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	1.50	3.67	8.00	67.00	3.33	13.71
2020	N/A	5.60	14.17	30.00	61.80	34.00	27.83
2021	N/A	3.00	28.67	22.25	8.20	21.00	54.00
2022	N/A	16.50	2.50	11.83	12.50	39.00	44.67
2023	N/A	17.40	7.25	33.83	11.00	17.00	32.00
2024 YTD	N/A	N/A	5.00	13.00	10.00	24.00	N/A

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

Industry: 37902 Chemical Products - Package/Distribute

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	5	7	6	6	6	1	31
Overexertion	5	2	7	5	5	0	24
Bodily Reaction and Exertion	3	3	7	3	5	1	22
Exposure to Harmful Substances	5	7	4	2	1	1	20
Slip	3	0	0	2	3	0	8

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	31	22.30%	30.77	954	\$25,024	\$775,739
Overexertion	24	17.27%	10.13	243	\$4,634	\$111,207
Bodily Reaction and Exertion	22	15.83%	24.41	537	\$8,630	\$189,863
Exposure to Harmful Substances	20	14.39%	7.65	153	\$1,999	\$39,984
Slip	8	5.76%	25.88	207	\$13,342	\$106,734
All Others	34	24.46%	22.79	775	\$6,808	\$231,457
<b>Totals</b>	<b>139</b>	<b>100.00%</b>	<b>20.64</b>	<b>2,869</b>	<b>\$10,468</b>	<b>\$1,454,984</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	8	5	7	6	6	1	33
Foot(Feet)/Ank(s)/Toe(s)	2	2	2	2	3	2	13
Arms	1	2	4	4	2	0	13
Hand(s)/Wrist(s)	3	1	7	1	1	0	13
Knee(s)	1	2	1	3	5	0	12

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	33	23.74%	13.03	430	\$6,349	\$209,511
Foot(Feet)/Ank(s)/Toe(s)	13	9.35%	37.00	481	\$10,168	\$132,183
Arms	13	9.35%	48.00	624	\$20,427	\$265,550
Hand(s)/Wrist(s)	13	9.35%	25.92	337	\$5,983	\$77,785
Knee(s)	12	8.63%	21.92	263	\$10,246	\$122,947
All Others	55	39.57%	13.35	734	\$11,764	\$647,008
<b>Totals</b>	<b>139</b>	<b>100.00%</b>	<b>20.64</b>	<b>2,869</b>	<b>\$10,468</b>	<b>\$1,454,984</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	10	9	17	11	15	2	64
Fracture/Dislocation/Nerve Damage	2	5	1	6	2	1	17
Superficial Wounds	1	3	3	2	5	0	14
Burns	5	0	4	2	1	1	13
Oth Traumatic Injuries	2	1	3	1	2	0	9

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	64	46.04%	22.50	1,440	\$7,824	\$500,763
Fracture/Dislocation/Nerve Damage	17	12.23%	35.53	604	\$16,516	\$280,768
Superficial Wounds	14	10.07%	15.36	215	\$5,312	\$74,366
Burns	13	9.35%	6.31	82	\$2,441	\$31,727
Oth Traumatic Injuries	9	6.47%	6.89	62	\$52,925	\$476,326
All Others	22	15.83%	21.18	466	\$4,138	\$91,035
<b>Totals</b>	<b>139</b>	<b>100.00%</b>	<b>20.64</b>	<b>2,869</b>	<b>\$10,468</b>	<b>\$1,454,984</b>

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