

# Industry Synopsis

Industry: 42102 BRICK/MASONRY CONTRACTING

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	417	31	\$73,403,490	1,330	\$2,261,682	\$3.24
2020	376	23	\$68,096,430	1,114	\$2,309,624	\$3.67
2021	373	14	\$66,931,158	990	\$2,344,740	\$3.84
2022	362	25	\$62,575,475	1,091	\$2,268,845	\$3.94
2023	350	33	\$68,251,355	1,142	\$2,301,381	\$3.94
2024 YTD	324	10	\$65,592,119	1,044	\$2,552,384	\$3.95

\* 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	388	\$27,737	10	\$7,592	18	\$31,280	N/A	N/A	N/A	N/A
2020	348	\$25,851	16	\$11,981	10	\$17,063	N/A	N/A	N/A	N/A
2021	349	\$28,946	15	\$11,340	7	\$13,054	N/A	N/A	N/A	N/A
2022	340	\$28,162	13	\$10,428	8	\$16,574	N/A	N/A	N/A	N/A
2023	330	\$29,229	9	\$7,233	9	\$17,360	N/A	N/A	N/A	N/A
2024 YTD	303	\$29,565	9	\$6,569	11	\$20,458	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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- 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	117	\$1,116,431	45	\$1,042,741	1,407	52	72	73
2020	79	\$650,877	26	\$578,840	1,427	34	53	48
2021	66	\$668,404	28	\$629,805	2,003	30	38	44
2022	72	\$500,888	34	\$471,814	1,258	32	38	50
2023	76	\$1,076,070	36	\$1,018,175	1,561	43	40	60
2024 YTD	16	\$42,258	5	\$34,264	195	7	11	12

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	22	8	8	7	45
2020	10	4	4	8	26
2021	6	8	1	13	28
2022	15	10	2	7	34
2023	13	9	2	12	36
2024 YTD	0	1	4	0	5

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$337,706	\$275,375	\$67,681	\$435,669	\$1,116,431
2020	\$286,162	\$353,645	\$11,070	\$0	\$650,877
2021	\$325,904	\$326,949	\$15,551	\$0	\$668,404
2022	\$223,412	\$226,639	\$50,837	\$0	\$500,888
2023	\$437,977	\$325,221	\$0	\$312,872	\$1,076,070
2024 YTD	\$25,906	\$16,353	\$0	\$0	\$42,258

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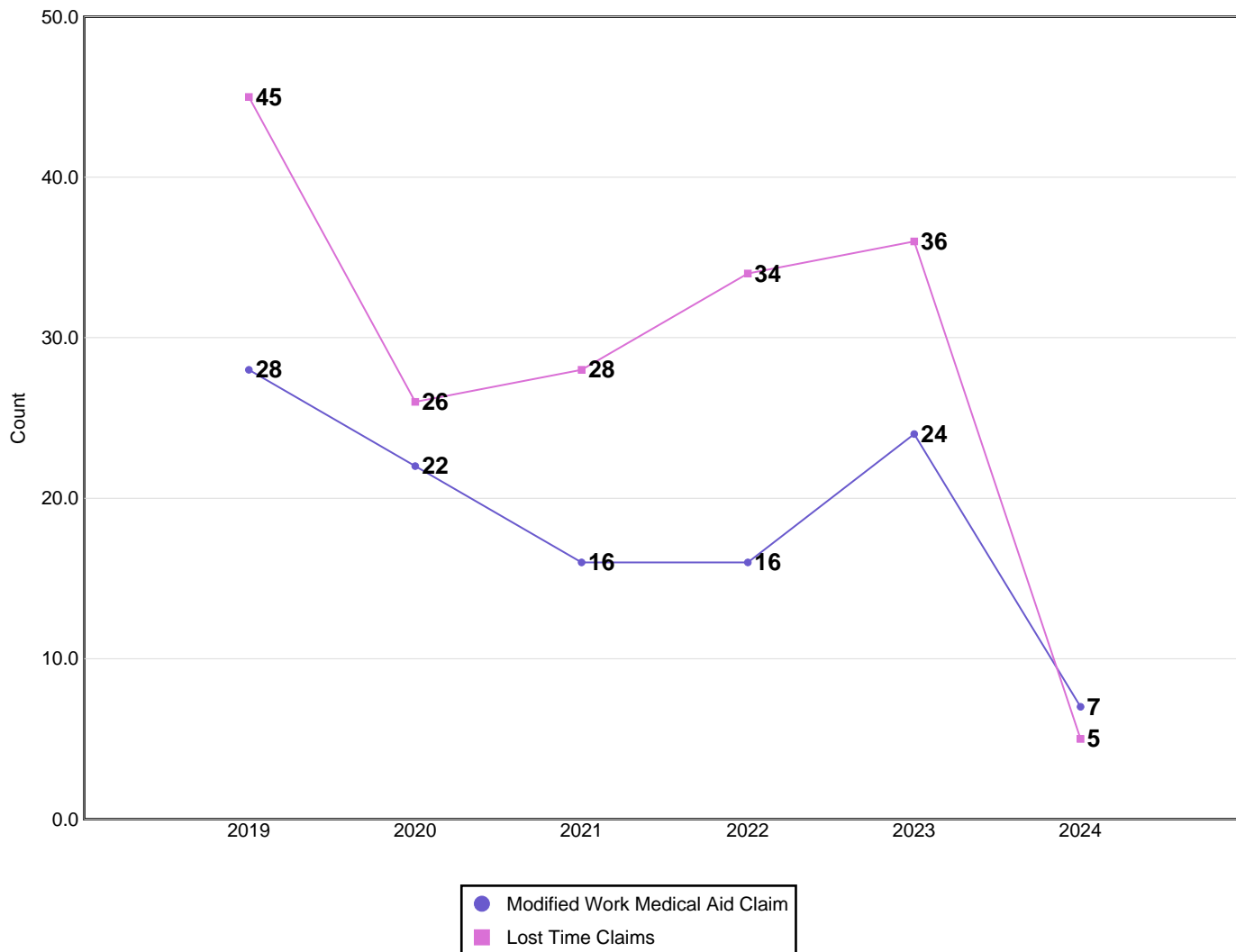
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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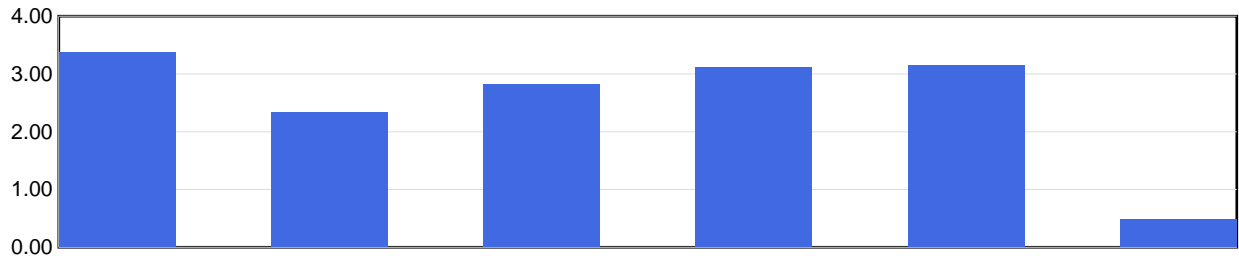
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



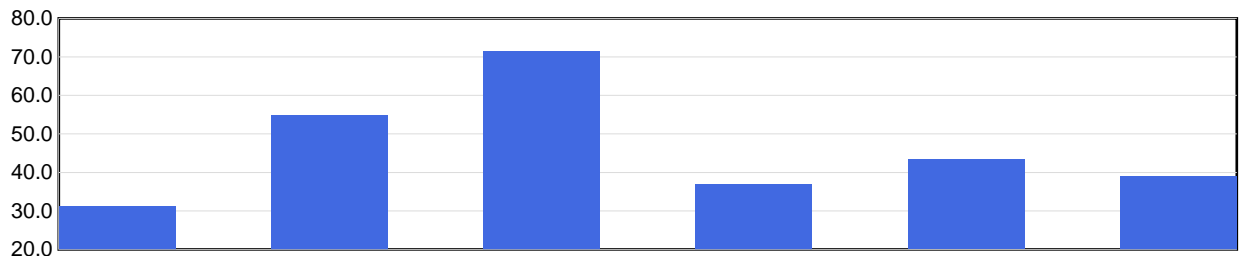
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	3.38	2.33	2.83	3.12	3.15	0.48

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

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

## Severity Rates

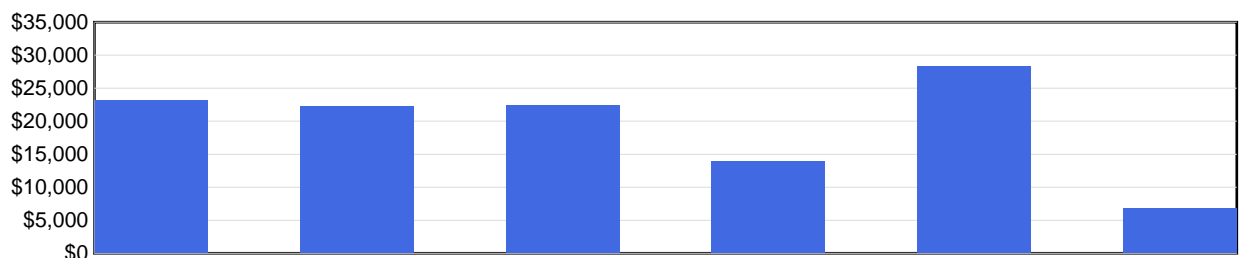
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	31.3	54.9	71.5	37.0	43.4	39.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$23,172	\$22,263	\$22,493	\$13,877	\$28,283	\$6,853

Average Cost Per LTC = Total LTC Costs / Total LTCs

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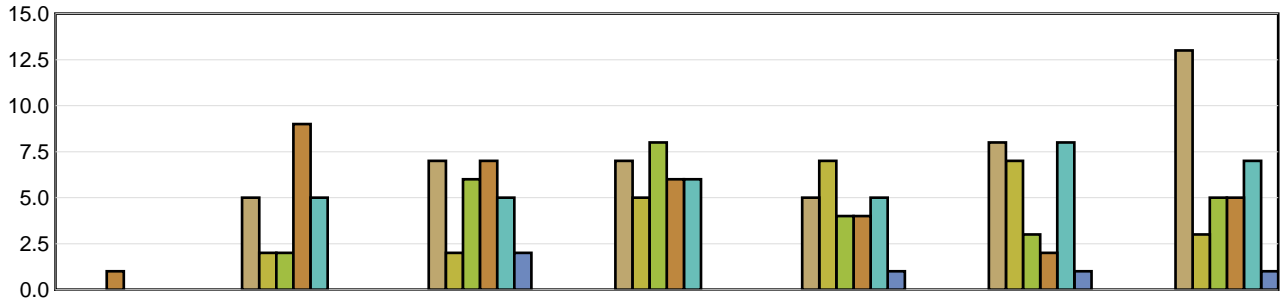
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

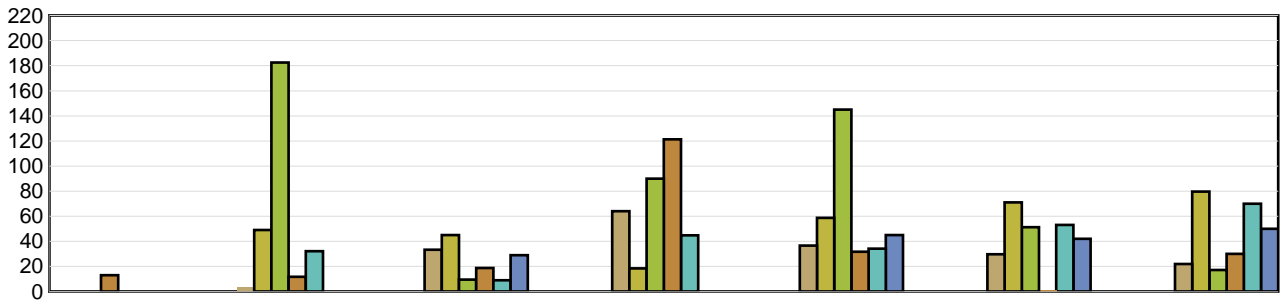
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	5	7	7	5	8	13
2020	N/A	2	2	5	7	7	3
2021	N/A	2	6	8	4	3	5
2022	1	9	7	6	4	2	5
2023	N/A	5	5	6	5	8	7
2024 YTD	N/A	N/A	2	N/A	1	1	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	4.00	33.29	64.00	36.60	29.75	21.92
2020	N/A	49.00	45.00	18.40	58.71	71.00	79.67
2021	N/A	182.50	9.50	90.00	145.00	51.33	17.20
2022	13.00	11.78	18.71	121.33	31.75	1.50	30.00
2023	N/A	32.20	9.00	44.83	34.20	53.13	70.00
2024 YTD	N/A	N/A	29.00	N/A	45.00	42.00	50.00

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
Overexertion	16	4	5	8	5	2	40
Falls	11	7	6	9	6	0	39
Bodily Reaction and Exertion	4	3	4	2	5	0	18
Struck by Object	7	3	2	2	4	0	18
Contact with Objects and Equipment	1	1	4	4	5	0	15

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	40	22.99%	34.55	1,382	\$12,427	\$497,073
Falls	39	22.41%	63.82	2,489	\$35,832	\$1,397,457
Bodily Reaction and Exertion	18	10.34%	51.17	921	\$14,049	\$252,875
Struck by Object	18	10.34%	29.61	533	\$8,628	\$155,305
Contact with Objects and Equipment	15	8.62%	41.93	629	\$19,847	\$297,709
All Others	44	25.29%	42.18	1,856	\$26,710	\$1,175,219
<b>Totals</b>	<b>174</b>	<b>100.00%</b>	<b>44.89</b>	<b>7,810</b>	<b>\$21,699</b>	<b>\$3,775,639</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	8	3	5	4	8	1	29
Trunk	6	3	2	7	2	0	20
Knee(s)	6	1	1	5	3	0	16
Fingers	3	0	2	3	6	1	15
Foot(Feet)/Ank(s)/Toe(s)	0	2	4	4	5	0	15

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	29	16.67%	25.72	746	\$6,578	\$190,749
Trunk	20	11.49%	46.80	936	\$64,874	\$1,297,487
Knee(s)	16	9.20%	53.63	858	\$21,802	\$348,833
Fingers	15	8.62%	27.20	408	\$5,521	\$82,816
Foot(Feet)/Ank(s)/Toe(s)	15	8.62%	83.67	1,255	\$19,739	\$296,089
All Others	79	45.40%	45.66	3,607	\$19,743	\$1,559,664
<b>Totals</b>	<b>174</b>	<b>100.00%</b>	<b>44.89</b>	<b>7,810</b>	<b>\$21,699</b>	<b>\$3,775,639</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	19	9	9	8	14	3	62
Oth Traumatic Injuries	8	5	1	10	6	2	32
Fracture/Dislocation/Nerve Damage	3	4	7	6	9	0	29
Open Wound	2	4	0	4	2	0	12
Superficial Wounds	4	0	2	2	1	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	62	35.63%	38.05	2,359	\$14,160	\$877,891
Oth Traumatic Injuries	32	18.39%	44.03	1,409	\$16,595	\$531,050
Fracture/Dislocation/Nerve Damage	29	16.67%	72.10	2,091	\$38,112	\$1,105,244
Open Wound	12	6.90%	33.25	399	\$9,959	\$119,513
Superficial Wounds	9	5.17%	26.44	238	\$5,544	\$49,897
All Others	30	17.24%	43.80	1,314	\$36,401	\$1,092,044
<b>Totals</b>	<b>174</b>	<b>100.00%</b>	<b>44.89</b>	<b>7,810</b>	<b>\$21,699</b>	<b>\$3,775,639</b>

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