

# Industry Synopsis

Industry: 42103 Horizontal/Angular Boring

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	130	18	\$85,082,187	1,222	\$1,824,569	\$2.42
2020	129	14	\$73,212,266	870	\$1,371,968	\$2.23
2021	135	20	\$79,135,389	1,312	\$1,238,337	\$2.11
2022	138	21	\$96,719,907	1,517	\$1,807,913	\$2.53
2023	129	8	\$93,521,676	1,386	\$1,731,792	\$2.57
2024 YTD	118	3	\$93,160,520	1,378	\$2,021,231	\$2.46

\* 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	96	\$10,403	9	\$6,608	23	\$50,229	N/A	N/A	N/A	N/A
2020	97	\$10,701	13	\$9,428	16	\$30,278	3	\$22,805	N/A	N/A
2021	101	\$9,601	11	\$7,189	19	\$36,380	4	\$25,966	N/A	N/A
2022	99	\$10,927	12	\$8,231	24	\$54,399	3	\$23,163	N/A	N/A
2023	92	\$10,746	12	\$8,590	21	\$40,423	4	\$33,763	N/A	N/A
2024 YTD	83	\$11,025	10	\$7,736	23	\$57,045	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	55	\$350,338	13	\$307,386	525	27	42	31
2020	67	\$1,828,955	25	\$1,772,866	535	28	42	47
2021	55	\$199,991	26	\$148,023	494	21	29	41
2022	64	\$406,278	19	\$348,240	751	36	45	45
2023	36	\$263,363	10	\$234,910	574	22	26	25
2024 YTD	6	\$17,298	2	\$15,252	60	1	4	3

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	4	3	3	3	13
2020	14	6	1	4	25
2021	4	19	0	3	26
2022	8	5	0	6	19
2023	2	1	1	6	10
2024 YTD	0	1	1	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$181,354	\$168,984	\$0	\$0	\$350,338
2020	\$331,729	\$402,099	\$30,655	\$1,064,472	\$1,828,955
2021	\$89,312	\$110,678	\$0	\$0	\$199,991
2022	\$186,001	\$205,811	\$14,467	\$0	\$406,278
2023	\$141,792	\$114,837	\$6,734	\$0	\$263,363
2024 YTD	\$9,272	\$7,226	\$800	\$0	\$17,298

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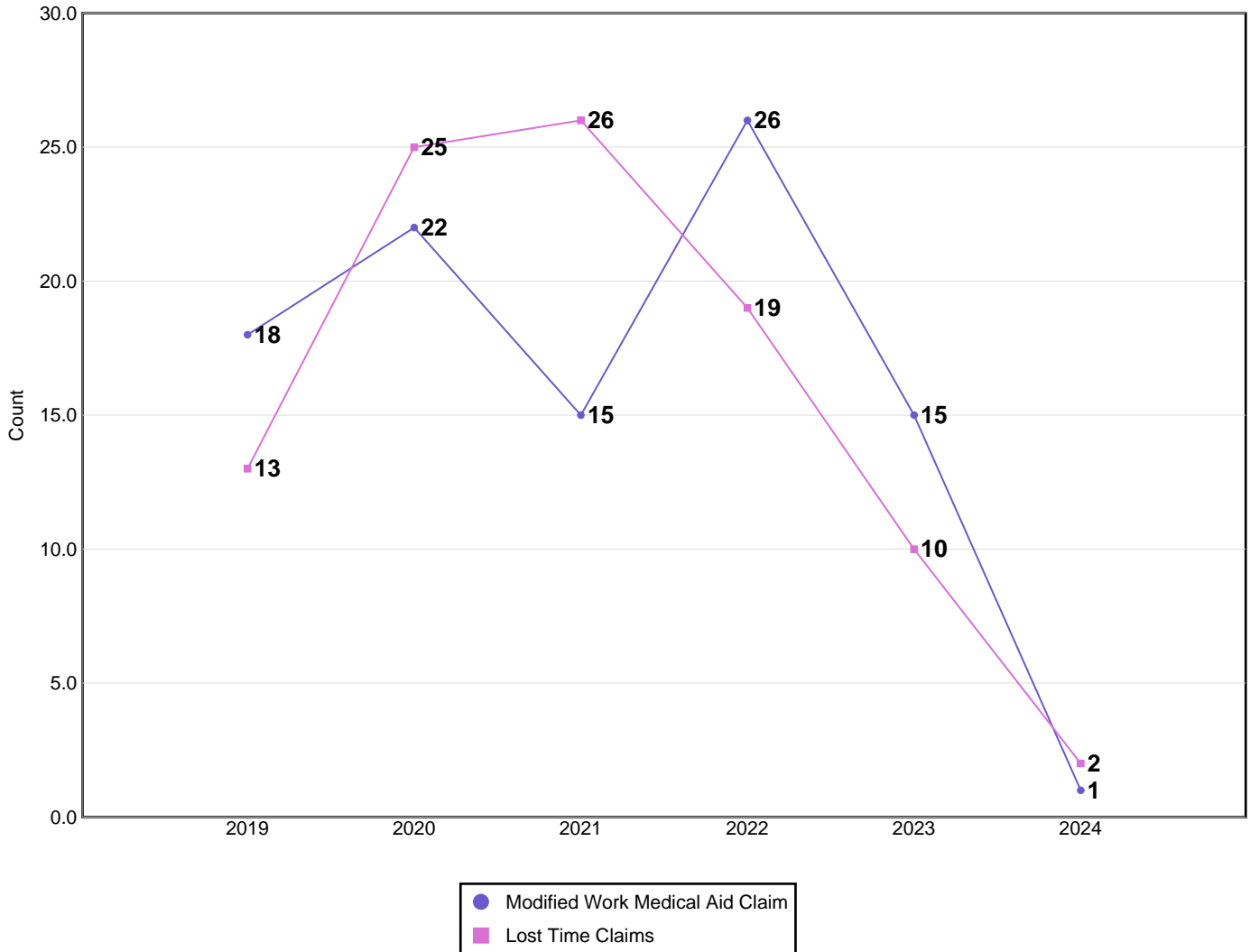
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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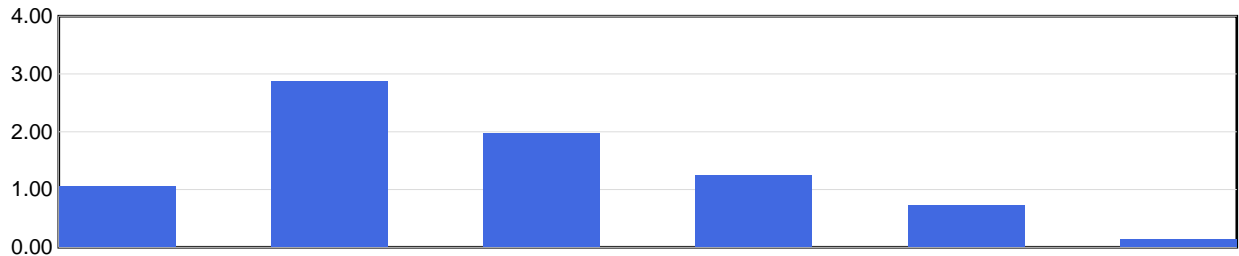
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



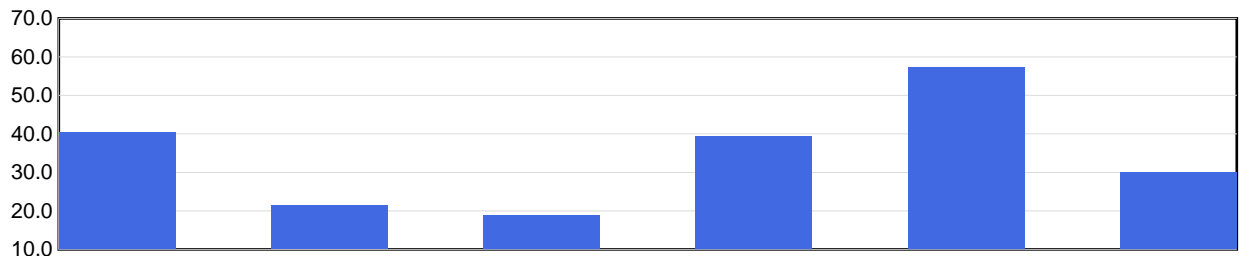
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.06	2.87	1.98	1.25	0.72	0.15

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

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

## Severity Rates

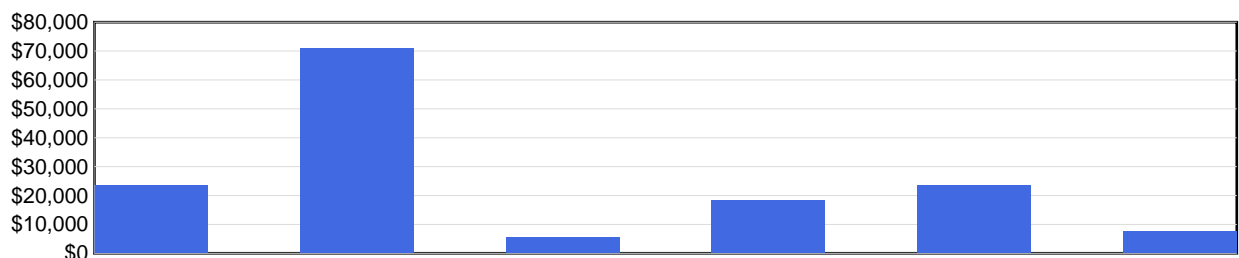
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	40.4	21.4	19.0	39.5	57.4	30.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$23,645	\$70,915	\$5,693	\$18,328	\$23,491	\$7,626

Average Cost Per LTC = Total LTC Costs / Total LTCs

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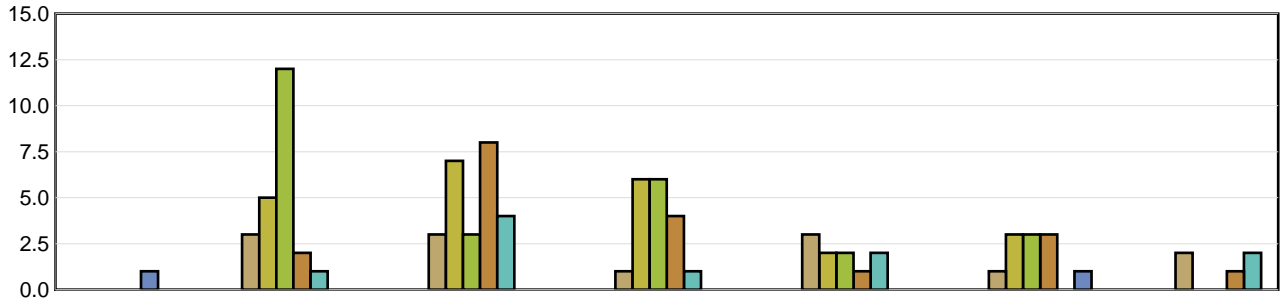
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

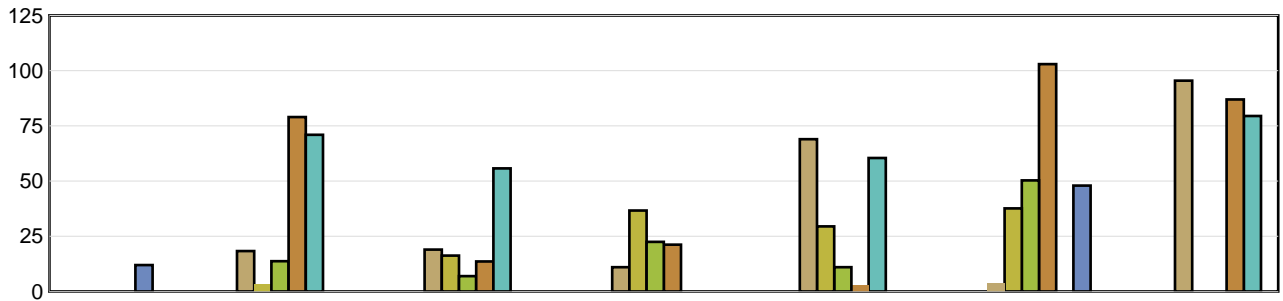
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	3	3	1	3	1	2
2020	N/A	5	7	6	2	3	N/A
2021	N/A	12	3	6	2	3	N/A
2022	N/A	2	8	4	1	3	1
2023	N/A	1	4	1	2	N/A	2
2024 YTD	1	N/A	N/A	N/A	N/A	1	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	18.33	19.00	11.00	69.00	4.00	95.50
2020	N/A	3.40	16.29	36.67	29.50	37.67	N/A
2021	N/A	13.75	7.00	22.50	11.00	50.33	N/A
2022	N/A	79.00	13.63	21.25	3.00	103.00	87.00
2023	N/A	71.00	55.75	0.00	60.50	N/A	79.50
2024 YTD	12.00	N/A	N/A	N/A	N/A	48.00	N/A

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
Exposure to Harmful Substances	0	15	15	2	0	0	32
Falls	6	2	0	6	2	1	17
Bodily Reaction and Exertion	0	3	5	5	2	1	16
Overexertion	2	1	3	1	1	0	8
Struck by Object	0	1	1	3	1	0	6

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	32	33.68%	6.94	222	\$2,752	\$88,051
Falls	17	17.89%	45.00	765	\$106,777	\$1,815,208
Bodily Reaction and Exertion	16	16.84%	36.63	586	\$16,867	\$269,868
Overexertion	8	8.42%	29.25	234	\$9,470	\$75,757
Struck by Object	6	6.32%	37.83	227	\$19,802	\$118,809
All Others	16	16.84%	56.56	905	\$28,686	\$458,983
<b>Totals</b>	<b>95</b>	<b>100.00%</b>	<b>30.94</b>	<b>2,939</b>	<b>\$29,754</b>	<b>\$2,826,677</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	0	15	15	1	0	0	31
Back	3	1	2	3	3	0	12
Knee(s)	1	1	4	3	1	0	10
Trunk	2	2	0	1	1	0	6
Foot(Feet)/Ank(s)/Toe(s)	1	0	0	3	2	1	7

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	31	32.63%	7.10	220	\$2,807	\$87,017
Back	12	12.63%	47.67	572	\$140,231	\$1,682,769
Knee(s)	10	10.53%	53.50	535	\$20,675	\$206,751
Trunk	6	6.32%	36.67	220	\$8,552	\$51,314
Foot(Feet)/Ank(s)/Toe(s)	7	7.37%	45.00	315	\$18,063	\$126,443
All Others	29	30.53%	37.14	1,077	\$23,186	\$672,384
<b>Totals</b>	<b>95</b>	<b>100.00%</b>	<b>30.94</b>	<b>2,939</b>	<b>\$29,754</b>	<b>\$2,826,677</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	3	6	8	8	7	0	32
Systems Disease - Covid 19	0	15	15	1	0	0	31
Fracture/Dislocation/Nerve Damage	4	1	1	4	0	2	12
Oth Traumatic Injuries	1	1	1	2	1	0	6
Superficial Wounds	1	1	1	0	2	0	5

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	32	33.68%	42.94	1,374	\$18,164	\$581,246
Systems Disease - Covid 19	31	32.63%	7.10	220	\$2,807	\$87,017
Fracture/Dislocation/Nerve Damage	12	12.63%	30.33	364	\$150,309	\$1,803,706
Oth Traumatic Injuries	6	6.32%	60.67	364	\$19,457	\$116,740
Superficial Wounds	5	5.26%	19.40	97	\$9,527	\$47,633
All Others	9	9.47%	57.78	520	\$21,148	\$190,334
<b>Totals</b>	<b>95</b>	<b>100.00%</b>	<b>30.94</b>	<b>2,939</b>	<b>\$29,754</b>	<b>\$2,826,677</b>

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