

# Industry Synopsis

Industry: 42104 CONCRETE CONSTRUCTION

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	1,597	141	\$388,083,760	6,476	\$10,970,434	\$3.24
2020	1,489	116	\$359,120,264	6,304	\$11,410,628	\$3.67
2021	1,528	124	\$398,962,879	7,273	\$13,216,369	\$3.84
2022	1,538	171	\$416,362,127	7,520	\$14,250,240	\$3.94
2023	1,553	172	\$434,183,665	7,579	\$15,138,993	\$3.95
2024 YTD	1,424	47	\$435,122,989	7,979	\$16,957,055	\$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	1,438	\$126,288	85	\$58,337	63	\$117,226	11	\$86,233	N/A	N/A
2020	1,347	\$121,096	80	\$56,713	53	\$102,566	8	\$55,322	N/A	N/A
2021	1,373	\$128,547	83	\$59,056	63	\$132,473	8	\$57,733	N/A	N/A
2022	1,378	\$130,665	81	\$57,312	70	\$141,511	8	\$65,195	N/A	N/A
2023	1,393	\$133,505	71	\$51,581	78	\$147,629	11	\$101,468	N/A	N/A
2024 YTD	1,262	\$135,774	84	\$62,002	67	\$137,422	11	\$99,925	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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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	528	\$2,746,436	190	\$2,438,162	7,747	226	338	312
2020	466	\$3,540,274	169	\$3,188,088	8,628	206	297	294
2021	480	\$3,083,649	187	\$2,737,394	9,500	205	293	303
2022	474	\$2,662,235	183	\$2,332,568	8,377	233	291	322
2023	419	\$2,498,902	147	\$2,132,947	6,961	238	272	302
2024 YTD	76	\$161,713	20	\$116,901	566	33	56	47

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	78	41	23	48	190
2020	67	35	18	49	169
2021	74	32	24	57	187
2022	74	35	27	47	183
2023	52	36	19	40	147
2024 YTD	7	5	5	3	20

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,378,308	\$1,306,080	\$62,048	\$0	\$2,746,436
2020	\$1,554,145	\$1,458,425	\$116,157	\$411,547	\$3,540,274
2021	\$1,519,316	\$1,136,612	\$83,307	\$344,414	\$3,083,649
2022	\$1,281,759	\$1,342,950	\$37,526	\$0	\$2,662,235
2023	\$1,144,473	\$1,274,631	\$79,797	\$0	\$2,498,902
2024 YTD	\$74,192	\$87,521	\$0	\$0	\$161,713

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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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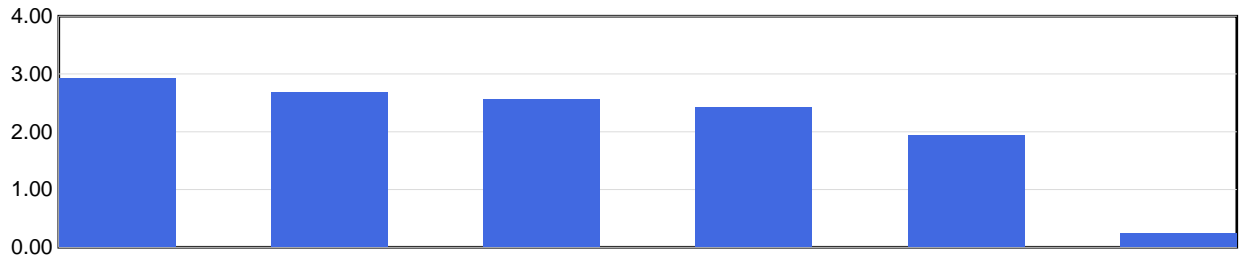
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



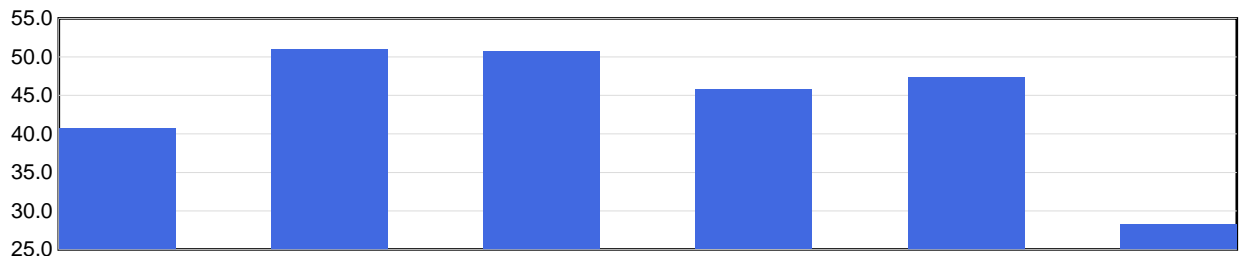
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.93	2.68	2.57	2.43	1.94	0.25

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

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

## Severity Rates

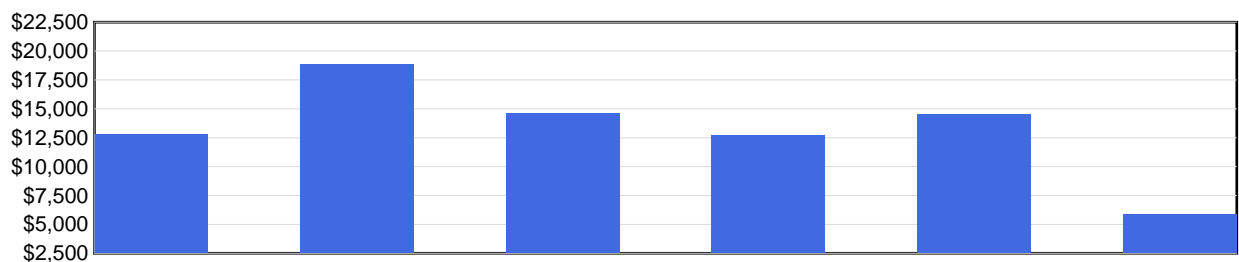
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	40.8	51.1	50.8	45.8	47.4	28.3

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$12,832	\$18,864	\$14,638	\$12,746	\$14,510	\$5,845

Average Cost Per LTC = Total LTC Costs / Total LTCs

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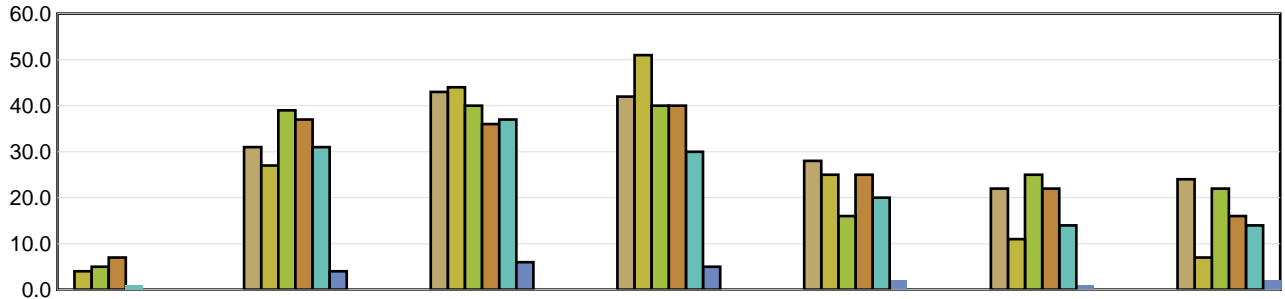
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

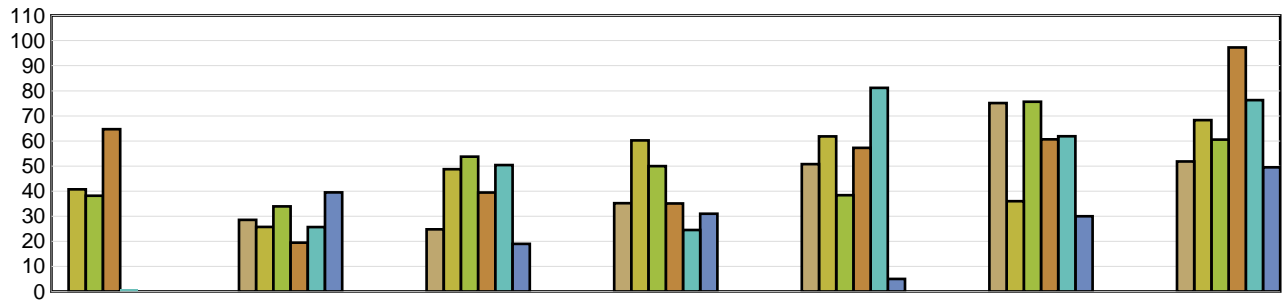
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	31	43	42	28	22	24
2020	4	27	44	51	25	11	7
2021	5	39	40	40	16	25	22
2022	7	37	36	40	25	22	16
2023	1	31	37	30	20	14	14
2024 YTD	N/A	4	6	5	2	1	2

## 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	28.58	24.77	35.21	50.75	75.09	51.83
2020	40.75	25.74	48.75	60.24	61.84	36.00	68.29
2021	38.20	33.92	53.73	50.00	38.38	75.64	60.55
2022	64.71	19.46	39.44	35.08	57.28	60.68	97.25
2023	1.00	25.71	50.38	24.53	81.15	61.86	76.29
2024 YTD	N/A	39.50	19.00	31.00	5.00	30.00	49.50

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	43	46	31	49	39	3	211
Struck by Object	32	31	32	29	12	6	142
Overexertion	33	21	32	21	23	1	131
Bodily Reaction and Exertion	26	21	23	36	18	1	125
Contact with Objects and Equipment	17	18	20	12	17	3	87

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	211	23.55%	56.09	11,836	\$18,369	\$3,875,836
Struck by Object	142	15.85%	51.25	7,278	\$15,233	\$2,163,021
Overexertion	131	14.62%	42.73	5,598	\$12,675	\$1,660,418
Bodily Reaction and Exertion	125	13.95%	36.24	4,530	\$11,034	\$1,379,239
Contact with Objects and Equipment	87	9.71%	46.10	4,011	\$14,245	\$1,239,343
All Others	200	22.32%	41.65	8,329	\$13,141	\$2,628,203
<b>Totals</b>	<b>896</b>	<b>100.00%</b>	<b>46.41</b>	<b>41,582</b>	<b>\$14,449</b>	<b>\$12,946,060</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	36	37	25	36	26	2	162
Foot(Feet)/Ank(s)/Toe(s)	23	20	32	25	16	4	120
Trunk	23	18	22	20	14	1	98
Hand(s)/Wrist(s)	14	20	25	18	17	1	95
Fingers	18	13	14	16	16	3	80

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	162	18.08%	31.33	5,075	\$10,581	\$1,714,059
Foot(Feet)/Ank(s)/Toe(s)	120	13.39%	51.23	6,148	\$13,379	\$1,605,448
Trunk	98	10.94%	60.48	5,927	\$19,710	\$1,931,597
Hand(s)/Wrist(s)	95	10.60%	46.12	4,381	\$12,813	\$1,217,233
Fingers	80	8.93%	44.69	3,575	\$12,077	\$966,173
All Others	341	38.06%	48.32	16,476	\$16,163	\$5,511,550
<b>Totals</b>	<b>896</b>	<b>100.00%</b>	<b>46.41</b>	<b>41,582</b>	<b>\$14,449</b>	<b>\$12,946,060</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	89	73	72	85	56	5	380
Fracture/Dislocation/Nerve Damage	29	34	28	34	22	7	154
Oth Traumatic Injuries	19	15	23	15	25	1	98
Superficial Wounds	20	23	18	11	10	1	83
Open Wound	9	13	13	20	13	3	71

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	380	42.41%	39.91	15,164	\$11,310	\$4,297,813
Fracture/Dislocation/Nerve Damage	154	17.19%	77.82	11,984	\$23,748	\$3,657,138
Oth Traumatic Injuries	98	10.94%	52.80	5,174	\$13,550	\$1,327,944
Superficial Wounds	83	9.26%	27.42	2,276	\$8,145	\$676,009
Open Wound	71	7.92%	35.94	2,552	\$10,207	\$724,730
All Others	110	12.28%	40.29	4,432	\$20,568	\$2,262,427
<b>Totals</b>	<b>896</b>	<b>100.00%</b>	<b>46.41</b>	<b>41,582</b>	<b>\$14,449</b>	<b>\$12,946,060</b>

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