

Industry Synopsis

Industry: 42113 Tile/Terrazzo - Sales/Install

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	713	78	\$79,422,493	1,617	\$3,008,418	\$3.66
2020	624	31	\$68,668,051	1,510	\$2,538,061	\$3.57
2021	646	50	\$72,013,814	1,483	\$2,570,494	\$3.30
2022	652	68	\$76,250,892	1,610	\$2,578,789	\$3.20
2023	669	80	\$80,241,162	1,742	\$2,816,787	\$3.33
2024 YTD	617	18	\$82,619,733	1,741	\$2,892,192	\$2.95

* 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	680	\$38,174	19	\$12,933	14	\$28,316	N/A	N/A	N/A	N/A
2020	595	\$33,936	18	\$12,044	11	\$22,688	N/A	N/A	N/A	N/A
2021	621	\$37,578	15	\$11,123	10	\$23,313	N/A	N/A	N/A	N/A
2022	626	\$38,876	15	\$11,533	11	\$25,842	N/A	N/A	N/A	N/A
2023	640	\$38,665	13	\$9,001	15	\$27,546	N/A	N/A	N/A	N/A
2024 YTD	588	\$40,259	14	\$10,181	14	\$27,040	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	73	\$425,080	32	\$398,218	1,714	32	41	48
2020	55	\$451,060	28	\$420,146	1,954	25	27	39
2021	68	\$493,792	41	\$456,784	1,620	38	27	52
2022	80	\$573,451	54	\$535,388	1,909	42	26	64
2023	60	\$357,745	33	\$320,972	1,171	25	27	42
2024 YTD	11	\$24,828	7	\$22,468	116	2	4	8

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	16	4	2	10	32
2020	5	8	5	10	28
2021	12	13	8	8	41
2022	16	18	10	10	54
2023	10	9	9	5	33
2024 YTD	2	4	1	0	7

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$233,003	\$168,288	\$23,789	\$0	\$425,080
2020	\$266,925	\$174,034	\$10,100	\$0	\$451,060
2021	\$294,755	\$190,293	\$8,744	\$0	\$493,792
2022	\$307,344	\$262,175	\$3,932	\$0	\$573,451
2023	\$203,793	\$137,389	\$16,564	\$0	\$357,745
2024 YTD	\$16,035	\$8,793	\$0	\$0	\$24,828

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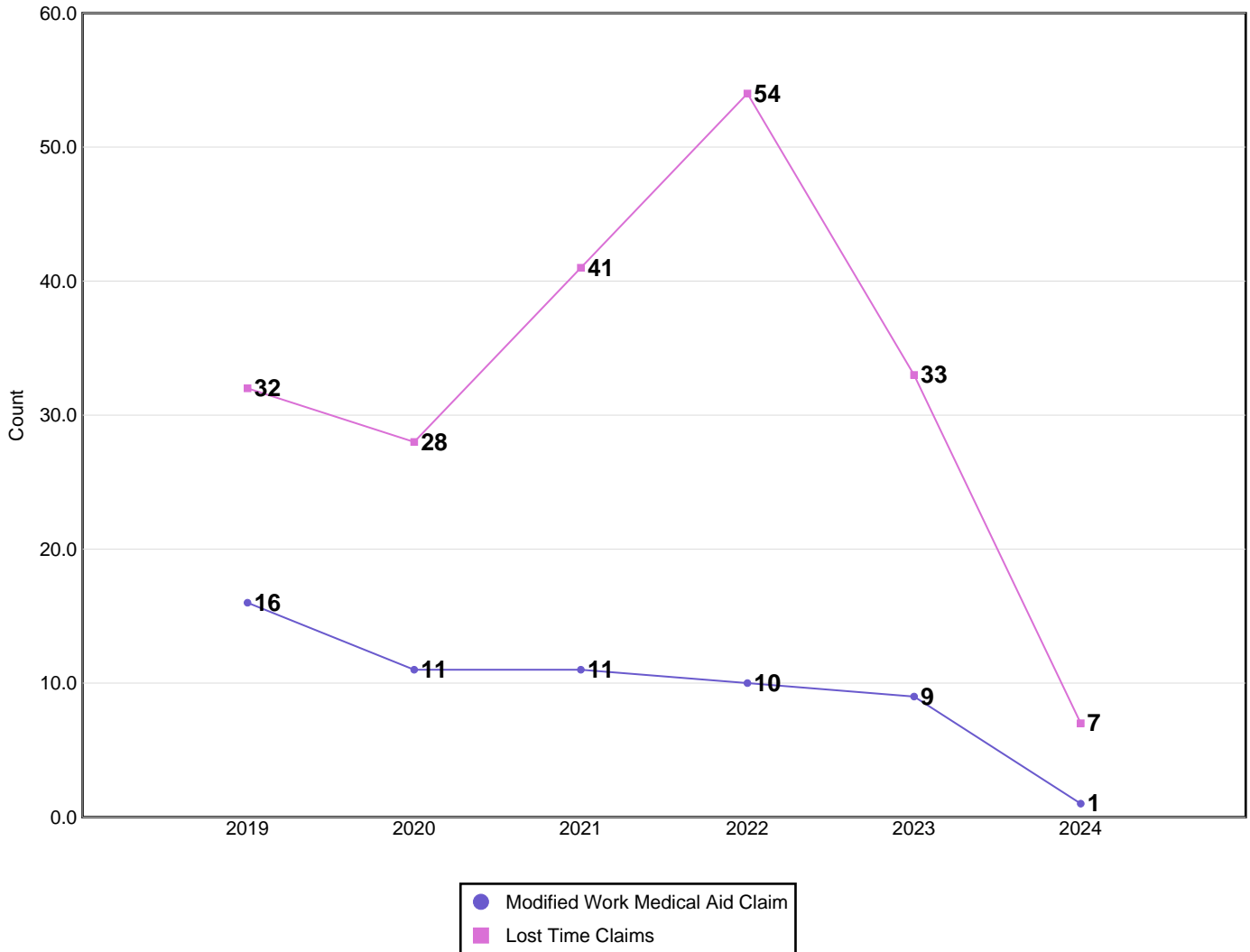
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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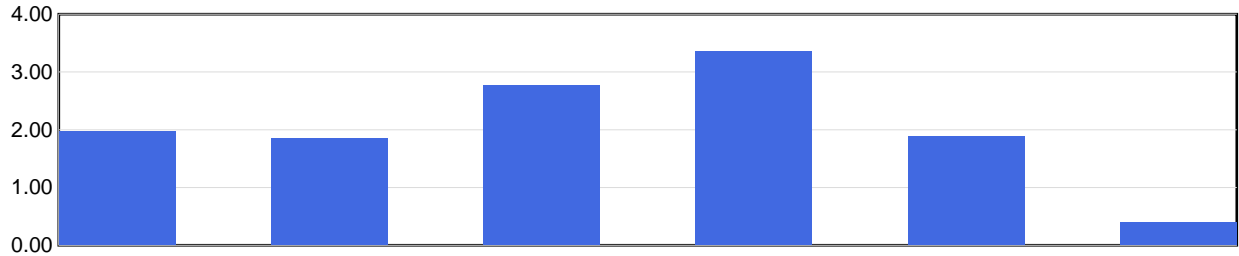
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



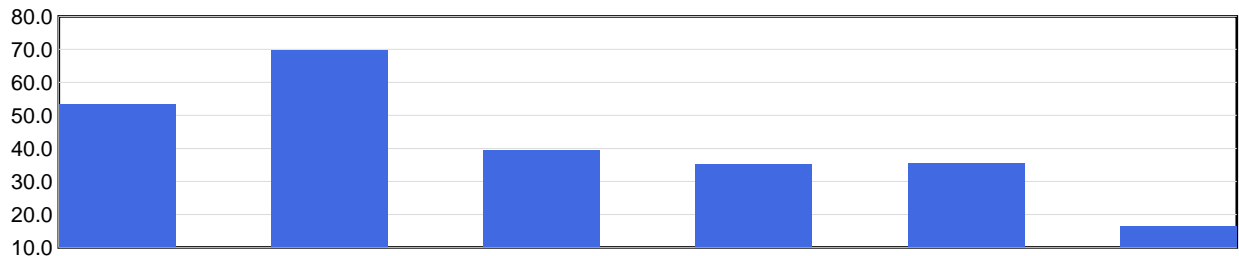
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.98	1.85	2.76	3.35	1.89	0.40

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

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

Severity Rates

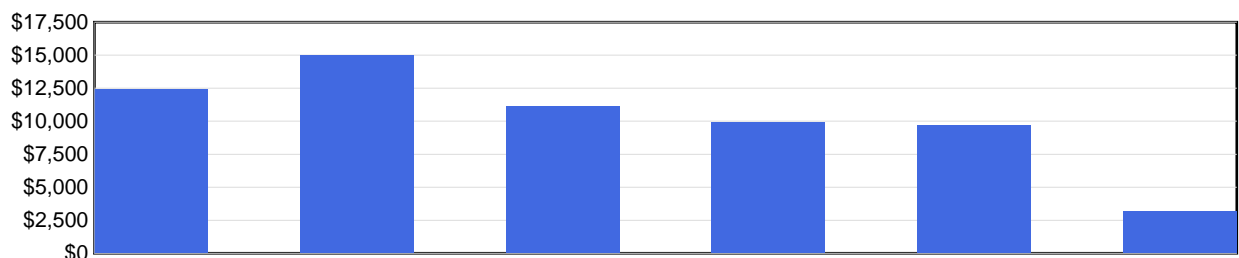
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	53.6	69.8	39.5	35.4	35.5	16.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$12,444	\$15,005	\$11,141	\$9,915	\$9,726	\$3,210

Average Cost Per LTC = Total LTC Costs / Total LTCs

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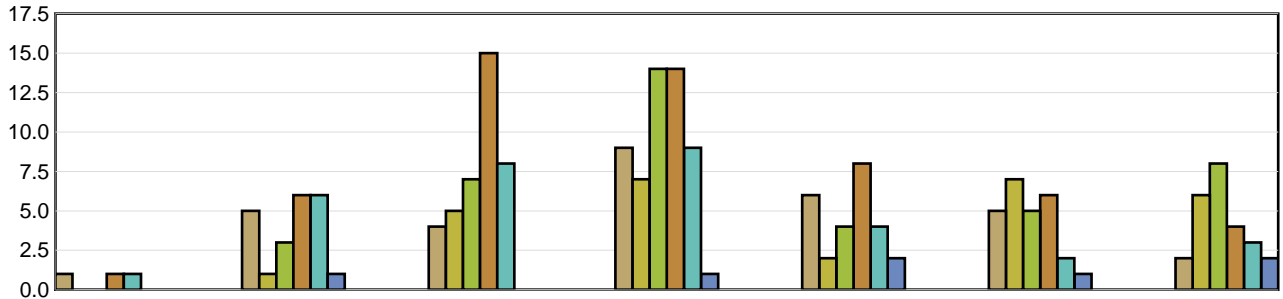
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

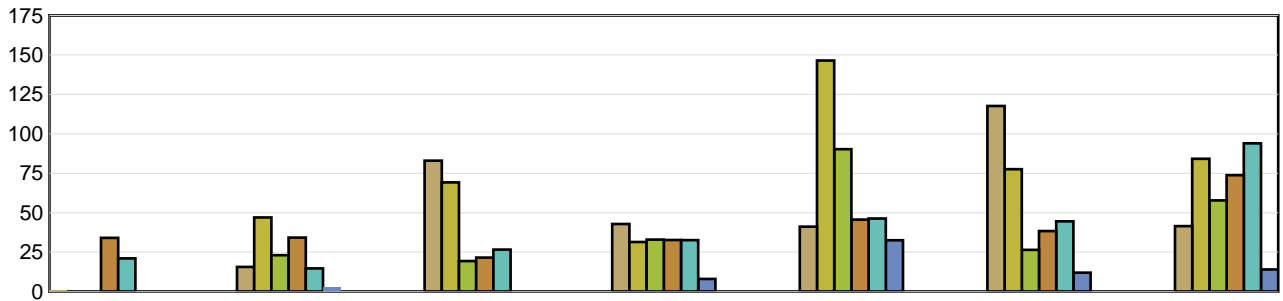
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	5	4	9	6	5	2
2020	N/A	1	5	7	2	7	6
2021	N/A	3	7	14	4	5	8
2022	1	6	15	14	8	6	4
2023	1	6	8	9	4	2	3
2024 YTD	N/A	1	N/A	1	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	1.00	15.60	83.00	42.78	41.17	117.60	41.50
2020	N/A	47.00	69.20	31.43	146.50	77.57	84.17
2021	N/A	23.00	19.29	32.93	90.25	26.40	57.75
2022	34.00	34.17	21.53	32.64	45.63	38.33	73.75
2023	21.00	14.67	26.63	32.56	46.25	44.50	94.00
2024 YTD	N/A	3.00	N/A	8.00	32.50	12.00	14.00

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	9	8	10	13	9	2	51
Struck by Object	5	6	7	13	6	2	39
Bodily Reaction and Exertion	4	3	6	10	1	1	25
Falls	3	6	4	9	3	0	25
Contact with Objects and Equipment	1	4	4	5	3	1	18

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	51	26.15%	39.18	1,998	\$11,643	\$593,789
Struck by Object	39	20.00%	35.15	1,371	\$8,170	\$318,618
Bodily Reaction and Exertion	25	12.82%	42.24	1,056	\$8,107	\$202,663
Falls	25	12.82%	75.20	1,880	\$20,009	\$500,233
Contact with Objects and Equipment	18	9.23%	36.89	664	\$9,774	\$175,927
All Others	37	18.97%	40.95	1,515	\$9,804	\$362,745
Totals	195	100.00%	43.51	8,484	\$11,046	\$2,153,976

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	7	9	8	10	8	1	43
Hand(s)/Wrist(s)	3	1	7	4	6	0	21
Fingers	3	5	2	7	2	2	21
Foot(Feet)/Ank(s)/Toe(s)	4	3	2	5	4	1	19
Trunk	3	3	3	6	1	0	16

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	43	22.05%	35.23	1,515	\$8,745	\$376,025
Hand(s)/Wrist(s)	21	10.77%	32.52	683	\$9,550	\$200,557
Fingers	21	10.77%	24.29	510	\$5,433	\$114,088
Foot(Feet)/Ank(s)/Toe(s)	19	9.74%	63.89	1,214	\$12,033	\$228,632
Trunk	16	8.21%	87.19	1,395	\$26,336	\$421,379
All Others	75	38.46%	42.23	3,167	\$10,844	\$813,294
Totals	195	100.00%	43.51	8,484	\$11,046	\$2,153,976

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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	16	13	15	21	12	4	81
Open Wound	2	5	7	11	8	1	34
Fracture/Dislocation/Nerve Damage	3	4	2	13	2	0	24
Oth Traumatic Injuries	2	2	4	4	5	2	19
Superficial Wounds	2	3	4	1	4	0	14

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	81	41.54%	45.27	3,667	\$10,521	\$852,183
Open Wound	34	17.44%	32.32	1,099	\$8,180	\$278,116
Fracture/Dislocation/Nerve Damage	24	12.31%	57.42	1,378	\$16,748	\$401,960
Oth Traumatic Injuries	19	9.74%	49.53	941	\$10,512	\$199,736
Superficial Wounds	14	7.18%	33.00	462	\$8,355	\$116,970
All Others	23	11.79%	40.74	937	\$13,261	\$305,012
Totals	195	100.00%	43.51	8,484	\$11,046	\$2,153,976

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