

# Industry Synopsis

Industry: 42118 ROOFING

## 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	1,064	114	\$236,905,203	4,699	\$8,765,478	\$4.94
2020	1,081	175	\$235,634,749	4,908	\$9,171,327	\$5.25
2021	1,204	212	\$254,600,002	5,294	\$10,365,973	\$5.27
2022	1,220	197	\$261,426,219	5,062	\$10,031,096	\$5.07
2023	1,183	153	\$282,995,951	5,239	\$9,748,531	\$4.69
2024 YTD	1,023	42	\$282,211,390	6,084	\$11,894,206	\$5.07

\* 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	1,001	\$71,201	22	\$15,398	32	\$67,826	9	\$82,480	N/A	N/A
2020	1,016	\$75,615	31	\$22,456	26	\$60,440	8	\$77,124	N/A	N/A
2021	1,131	\$90,316	35	\$24,158	31	\$70,201	7	\$69,926	N/A	N/A
2022	1,137	\$85,324	43	\$29,500	32	\$69,801	8	\$76,801	N/A	N/A
2023	1,101	\$86,255	37	\$24,938	36	\$81,649	9	\$90,154	N/A	N/A
2024 YTD	943	\$86,850	38	\$26,078	31	\$70,638	11	\$98,645	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	434	\$2,465,896	138	\$2,151,771	6,340	209	296	278
2020	311	\$2,352,353	128	\$2,100,383	6,595	154	183	223
2021	342	\$2,223,372	119	\$1,964,117	7,114	194	223	253
2022	355	\$3,689,757	117	\$3,402,079	7,839	182	238	233
2023	318	\$3,235,518	126	\$2,965,048	7,660	161	192	229
2024 YTD	58	\$176,447	19	\$141,334	565	28	39	44

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	64	24	15	35	138
2020	46	27	14	41	128
2021	43	17	12	47	119
2022	33	28	14	42	117
2023	36	28	13	49	126
2024 YTD	3	8	6	2	19

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$930,801	\$1,055,837	\$43,590	\$435,669	\$2,465,896
2020	\$865,482	\$960,662	\$114,663	\$411,547	\$2,352,353
2021	\$1,074,313	\$1,100,747	\$48,312	\$0	\$2,223,372
2022	\$1,327,056	\$1,386,980	\$135,404	\$840,318	\$3,689,757
2023	\$1,059,150	\$1,277,954	\$67,711	\$830,703	\$3,235,518
2024 YTD	\$63,833	\$112,417	\$197	\$0	\$176,447

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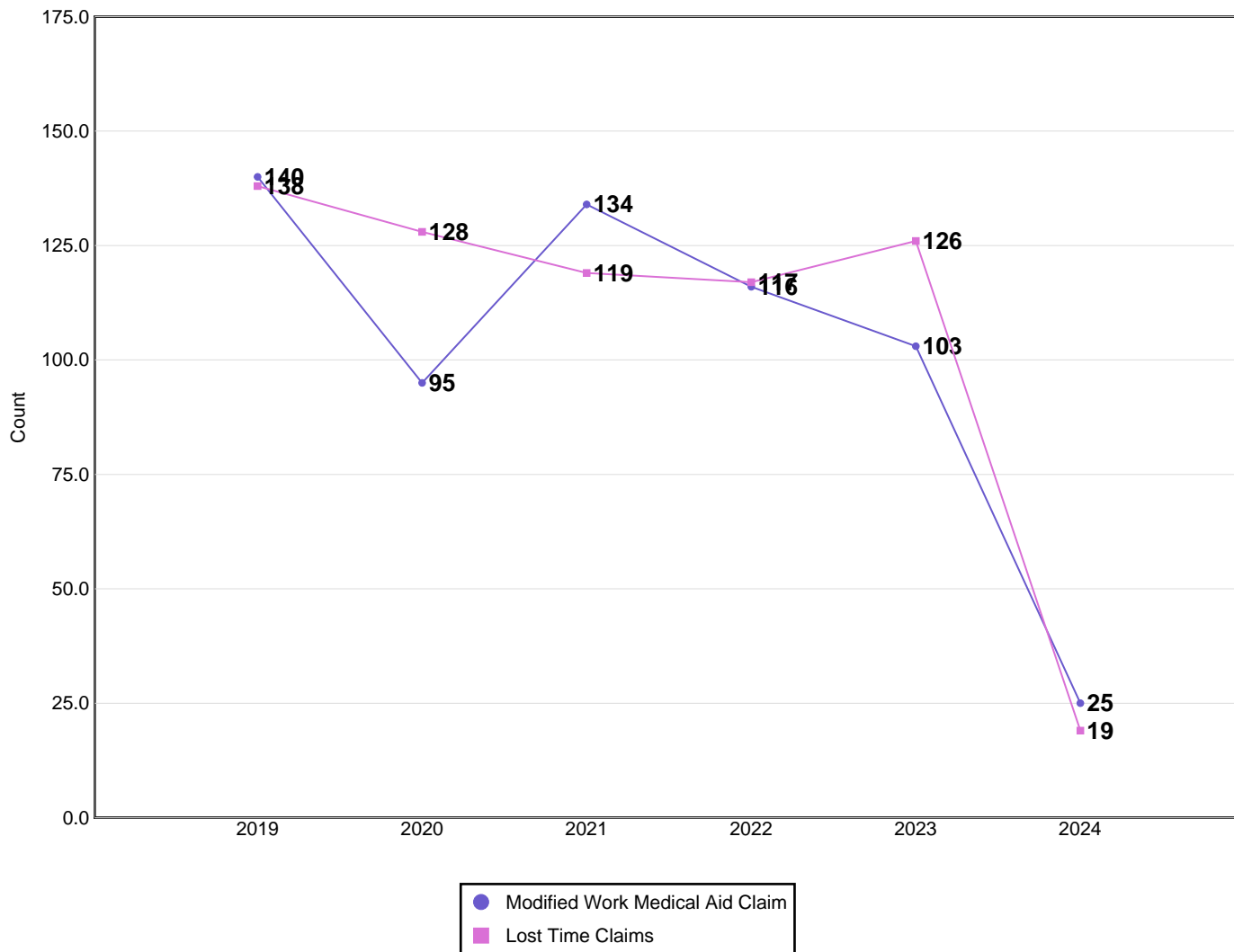
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# Industry Synopsis

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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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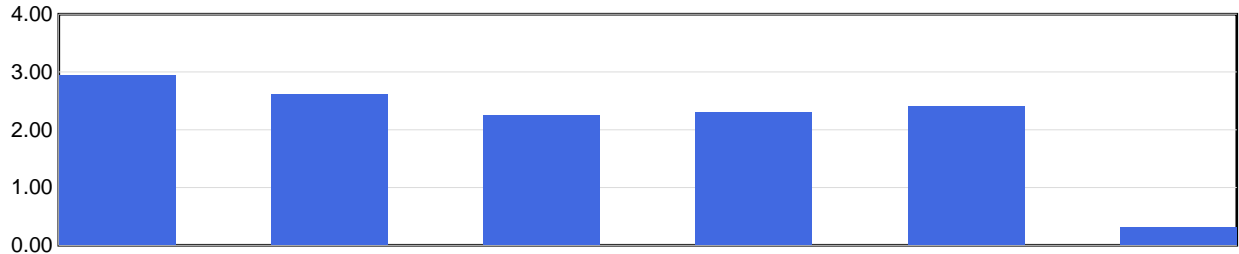
# Industry Synopsis

Industry: 42118 ROOFING

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



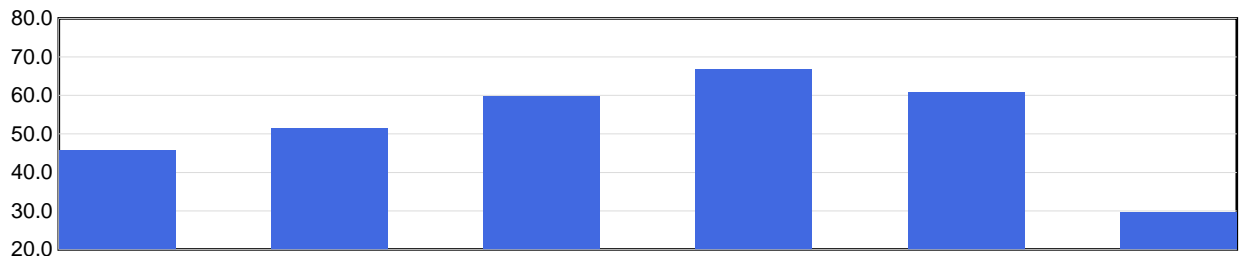
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.94	2.61	2.25	2.31	2.41	0.31

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

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

## Severity Rates

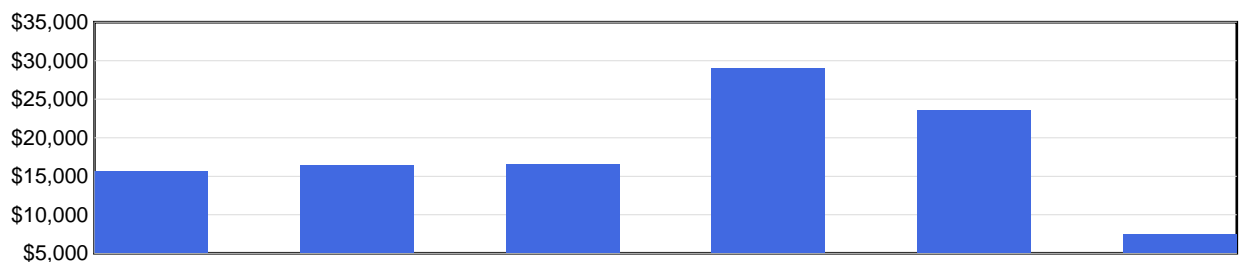
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	45.9	51.5	59.8	67.0	60.8	29.7

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$15,593	\$16,409	\$16,505	\$29,078	\$23,532	\$7,439

Average Cost Per LTC = Total LTC Costs / Total LTCs

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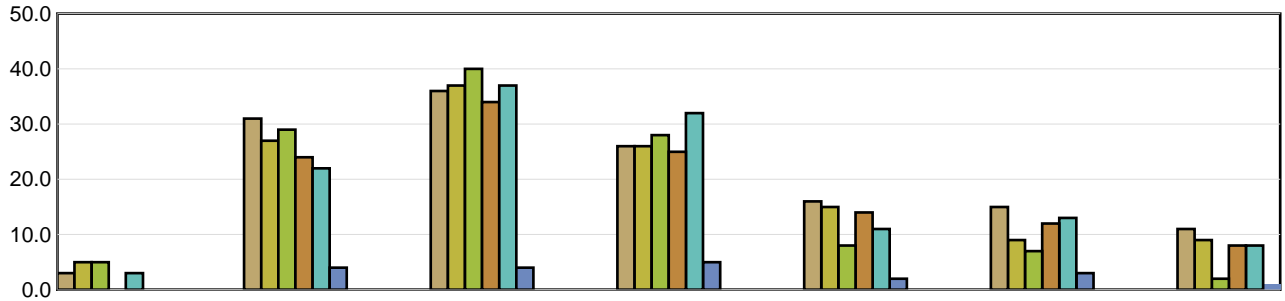
# Industry Synopsis

Industry: 42118 ROOFING

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

## Number of LTCs

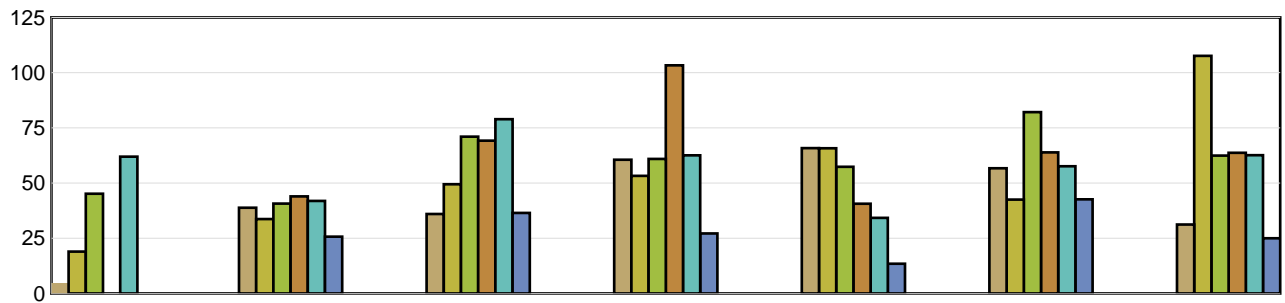
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	3	31	36	26	16	15	11
2020	5	27	37	26	15	9	9
2021	5	29	40	28	8	7	2
2022	N/A	24	34	25	14	12	8
2023	3	22	37	32	11	13	8
2024 YTD	N/A	4	4	5	2	3	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	4.67	38.87	36.00	60.62	65.88	56.73	31.27
2020	19.00	33.70	49.49	53.31	65.80	42.56	107.67
2021	45.20	40.72	71.03	60.96	57.38	82.14	62.50
2022	N/A	44.00	69.21	103.36	40.64	63.92	63.75
2023	62.00	41.95	78.95	62.59	34.27	57.62	62.63
2024 YTD	N/A	25.75	36.50	27.20	13.50	42.67	25.00

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

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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	47	61	48	55	44	6	261
Overexertion	23	19	20	16	18	1	97
Struck by Object	15	7	12	8	18	4	64
Bodily Reaction and Exertion	12	10	9	15	10	2	58
Contact with Objects and Equipment	7	10	5	8	4	2	36

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	261	40.34%	82.66	21,575	\$34,405	\$8,979,767
Overexertion	97	14.99%	40.54	3,932	\$8,838	\$857,325
Struck by Object	64	9.89%	18.25	1,168	\$5,370	\$343,687
Bodily Reaction and Exertion	58	8.96%	49.83	2,890	\$11,753	\$681,670
Contact with Objects and Equipment	36	5.56%	33.11	1,192	\$9,129	\$328,659
All Others	131	20.25%	40.63	5,322	\$11,707	\$1,533,625
<b>Totals</b>	<b>647</b>	<b>100.00%</b>	<b>55.76</b>	<b>36,079</b>	<b>\$19,667</b>	<b>\$12,724,732</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	25	30	32	28	20	4	139
Foot(Feet)/Ank(s)/Toe(s)	22	27	19	15	19	2	104
Trunk	14	14	12	9	14	2	65
Arms	10	12	11	5	10	3	51
Hand(s)/Wrist(s)	15	8	7	11	8	1	50

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	139	21.48%	50.73	7,051	\$13,253	\$1,842,122
Foot(Feet)/Ank(s)/Toe(s)	104	16.07%	62.77	6,528	\$17,446	\$1,814,340
Trunk	65	10.05%	48.42	3,147	\$11,263	\$732,067
Arms	51	7.88%	61.02	3,112	\$18,511	\$944,062
Hand(s)/Wrist(s)	50	7.73%	42.06	2,103	\$8,735	\$436,735
All Others	238	36.79%	59.40	14,138	\$29,224	\$6,955,407
<b>Totals</b>	<b>647</b>	<b>100.00%</b>	<b>55.76</b>	<b>36,079</b>	<b>\$19,667</b>	<b>\$12,724,732</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	47	48	44	41	44	5	229
Fracture/Dislocation/Nerve Damage	32	31	30	30	32	8	163
Open Wound	18	14	11	11	9	2	65
Oth Traumatic Injuries	13	11	11	15	13	1	64
Superficial Wounds	11	6	11	3	8	2	41

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	229	35.39%	42.20	9,663	\$10,713	\$2,453,284
Fracture/Dislocation/Nerve Damage	163	25.19%	96.59	15,744	\$27,326	\$4,454,083
Open Wound	65	10.05%	25.34	1,647	\$5,229	\$339,903
Oth Traumatic Injuries	64	9.89%	60.22	3,854	\$41,516	\$2,657,001
Superficial Wounds	41	6.34%	20.44	838	\$6,446	\$264,304
All Others	85	13.14%	50.98	4,333	\$30,072	\$2,556,158
<b>Totals</b>	<b>647</b>	<b>100.00%</b>	<b>55.76</b>	<b>36,079</b>	<b>\$19,667</b>	<b>\$12,724,732</b>

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