

Industry Synopsis

Industry: 42122 MECHANICAL 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	2,259	194	\$712,229,612	11,722	\$11,478,558	\$1.65
2020	2,132	142	\$658,288,702	11,320	\$10,995,172	\$1.69
2021	2,156	165	\$702,036,929	11,779	\$10,313,366	\$1.68
2022	2,189	204	\$729,649,922	12,153	\$10,938,284	\$1.69
2023	2,206	192	\$805,862,369	13,610	\$12,106,291	\$1.70
2024 YTD	2,078	65	\$830,657,435	14,141	\$14,518,557	\$1.85

* 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	1,976	\$172,582	150	\$105,931	115	\$246,685	16	\$143,383	N/A	N/A
2020	1,869	\$170,348	145	\$102,020	102	\$212,970	15	\$133,016	N/A	N/A
2021	1,877	\$175,489	159	\$112,756	103	\$223,693	15	\$125,767	N/A	N/A
2022	1,900	\$185,222	155	\$110,266	114	\$237,998	19	\$165,538	N/A	N/A
2023	1,905	\$187,635	157	\$116,603	121	\$262,907	20	\$166,963	3	\$71,754
2024 YTD	1,758	\$190,620	164	\$119,015	131	\$272,494	22	\$177,321	3	\$71,208

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	820	\$3,900,588	204	\$3,320,762	6,487	380	616	460
2020	622	\$3,007,219	156	\$2,473,831	5,562	282	466	348
2021	717	\$3,269,406	208	\$2,665,834	5,961	365	509	445
2022	766	\$3,591,891	196	\$2,949,236	6,149	369	570	457
2023	702	\$3,878,057	194	\$3,197,251	6,700	342	508	424
2024 YTD	195	\$340,761	48	\$236,996	1,011	84	147	119

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	94	47	27	36	204
2020	74	31	15	36	156
2021	73	85	21	29	208
2022	99	38	25	34	196
2023	88	50	14	42	194
2024 YTD	19	16	10	3	48

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,658,446	\$1,587,737	\$218,736	\$435,669	\$3,900,588
2020	\$1,233,995	\$1,191,226	\$170,451	\$411,547	\$3,007,219
2021	\$1,260,451	\$1,295,265	\$24,861	\$688,829	\$3,269,406
2022	\$1,599,604	\$1,543,948	\$99,126	\$349,213	\$3,591,891
2023	\$1,443,622	\$1,523,024	\$80,708	\$830,703	\$3,878,057
2024 YTD	\$154,634	\$186,127	\$0	\$0	\$340,761

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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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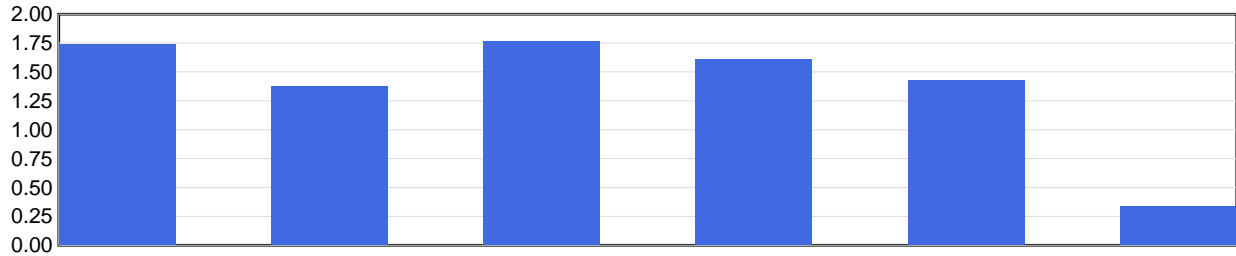
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



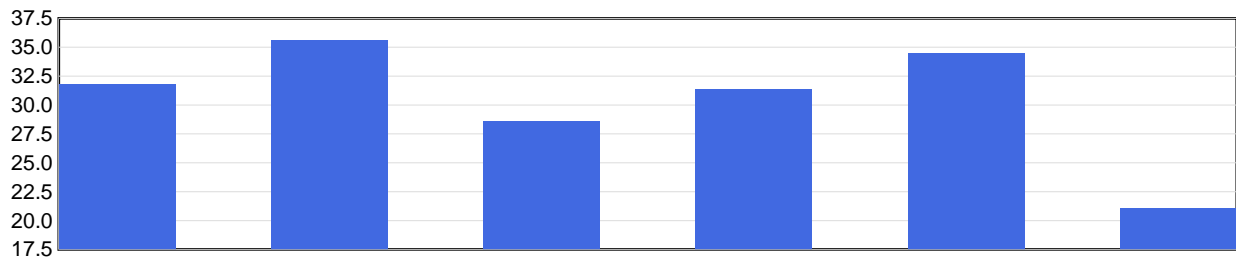
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.74	1.38	1.77	1.61	1.43	0.34

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

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

Severity Rates

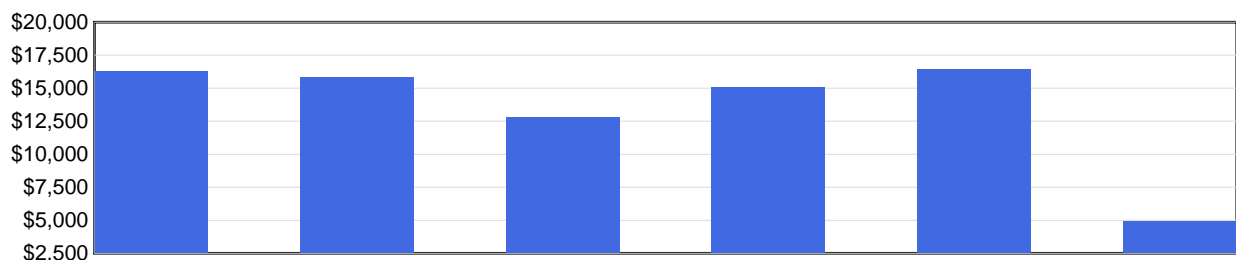
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	31.8	35.7	28.7	31.4	34.5	21.1

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$16,278	\$15,858	\$12,817	\$15,047	\$16,481	\$4,937

Average Cost Per LTC = Total LTC Costs / Total LTCs

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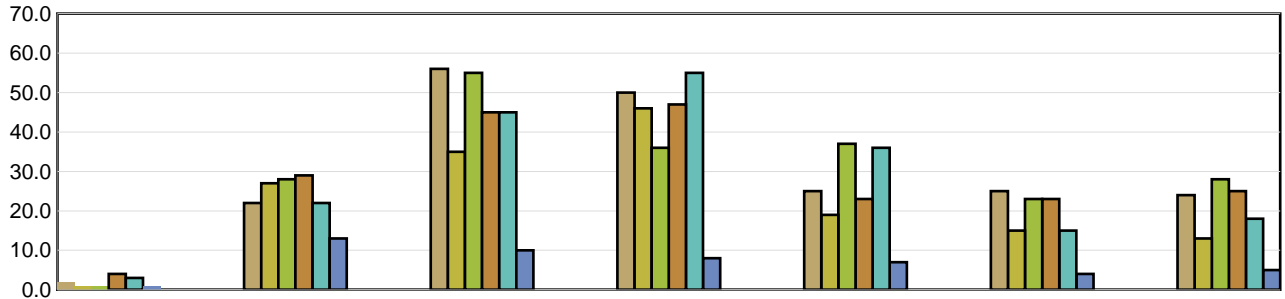
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

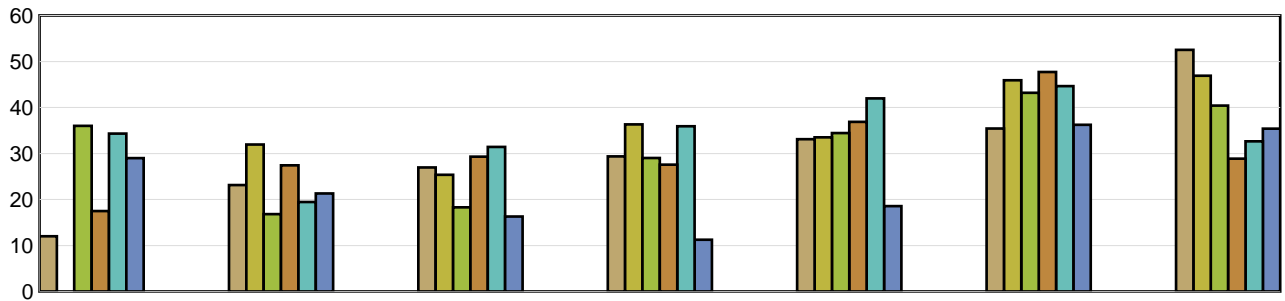
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	22	56	50	25	25	24
2020	1	27	35	46	19	15	13
2021	1	28	55	36	37	23	28
2022	4	29	45	47	23	23	25
2023	3	22	45	55	36	15	18
2024 YTD	1	13	10	8	7	4	5

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	12.00	23.14	26.96	29.38	33.12	35.44	52.54
2020	0.00	31.96	25.37	36.33	33.53	45.93	46.92
2021	36.00	16.82	18.29	29.03	34.46	43.22	40.43
2022	17.50	27.45	29.31	27.57	36.87	47.74	28.88
2023	34.33	19.45	31.42	35.93	42.00	44.67	32.67
2024 YTD	29.00	21.31	16.30	11.25	18.57	36.25	35.40

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	32	32	33	38	34	15	184
Bodily Reaction and Exertion	28	30	35	38	41	7	179
Overexertion	42	28	28	30	33	5	166
Struck by Object	29	14	16	17	15	4	95
Contact with Objects and Equipment	20	16	9	11	15	6	77

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	184	18.29%	38.40	7,066	\$18,145	\$3,338,591
Bodily Reaction and Exertion	179	17.79%	36.32	6,501	\$12,021	\$2,151,807
Overexertion	166	16.50%	33.70	5,594	\$12,344	\$2,049,056
Struck by Object	95	9.44%	22.88	2,174	\$7,087	\$673,285
Contact with Objects and Equipment	77	7.65%	32.97	2,539	\$27,991	\$2,155,277
All Others	305	30.32%	25.51	7,781	\$14,675	\$4,475,894
Totals	1,006	100.00%	31.47	31,655	\$14,755	\$14,843,911

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	49	28	39	34	39	13	202
Trunk	21	18	16	22	22	2	101
Knee(s)	22	24	15	17	17	2	97
Foot(Feet)/Ank(s)/Toe(s)	14	15	19	14	27	5	94
Hand(s)/Wrist(s)	15	12	12	18	16	5	78

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	202	20.08%	30.95	6,252	\$11,247	\$2,271,832
Trunk	101	10.04%	36.34	3,670	\$28,156	\$2,843,730
Knee(s)	97	9.64%	48.94	4,747	\$16,346	\$1,585,550
Foot(Feet)/Ank(s)/Toe(s)	94	9.34%	31.32	2,944	\$9,309	\$875,087
Hand(s)/Wrist(s)	78	7.75%	37.85	2,952	\$12,701	\$990,676
All Others	434	43.14%	25.55	11,090	\$14,463	\$6,277,036
Totals	1,006	100.00%	31.47	31,655	\$14,755	\$14,843,911

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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	91	77	77	81	98	23	447
Fracture/Dislocation/Nerve Damage	25	17	23	24	18	10	117
Oth Traumatic Injuries	27	13	18	23	30	3	114
Open Wound	13	15	11	13	16	5	73
Superficial Wounds	17	13	11	14	8	3	66

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	447	44.43%	34.54	15,439	\$11,929	\$5,332,148
Fracture/Dislocation/Nerve Damage	117	11.63%	48.68	5,695	\$16,385	\$1,917,033
Oth Traumatic Injuries	114	11.33%	31.80	3,625	\$18,423	\$2,100,195
Open Wound	73	7.26%	18.82	1,374	\$5,889	\$429,869
Superficial Wounds	66	6.56%	15.27	1,008	\$10,819	\$714,057
All Others	189	18.79%	23.88	4,514	\$23,019	\$4,350,608
Totals	1,006	100.00%	31.47	31,655	\$14,755	\$14,843,911

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