

Industry Synopsis

Industry: 42143 Construction Framing Contractor

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	1,170	99	\$100,768,550	2,166	\$5,087,753	\$5.11
2020	1,057	68	\$95,025,855	2,012	\$5,000,258	\$5.26
2021	1,111	129	\$104,375,502	2,326	\$5,717,112	\$5.43
2022	1,285	259	\$123,953,885	2,655	\$6,632,940	\$5.31
2023	1,401	243	\$153,004,497	3,100	\$8,456,951	\$5.35
2024 YTD	1,279	65	\$161,253,400	3,410	\$9,170,540	\$5.42

* 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	1,149	\$82,925	15	\$9,962	6	\$7,882	N/A	N/A	N/A	N/A
2020	1,037	\$77,195	12	\$8,324	8	\$9,507	N/A	N/A	N/A	N/A
2021	1,090	\$84,553	14	\$10,476	7	\$9,346	N/A	N/A	N/A	N/A
2022	1,260	\$99,880	17	\$11,802	8	\$12,272	N/A	N/A	N/A	N/A
2023	1,365	\$114,960	22	\$14,765	14	\$23,279	N/A	N/A	N/A	N/A
2024 YTD	1,240	\$121,632	26	\$17,623	13	\$21,999	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	253	\$2,345,109	147	\$2,261,311	7,936	100	106	172
2020	175	\$1,274,219	107	\$1,219,625	4,720	58	68	120
2021	229	\$2,280,338	150	\$2,215,889	7,349	94	79	173
2022	253	\$1,946,371	169	\$1,878,100	7,152	97	84	189
2023	234	\$2,363,547	147	\$2,272,874	7,693	80	87	164
2024 YTD	48	\$140,615	28	\$127,844	659	9	20	35

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	49	37	13	48	147
2020	30	29	15	33	107
2021	44	43	21	42	150
2022	59	41	28	41	169
2023	39	46	23	39	147
2024 YTD	12	5	10	1	28

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,237,625	\$1,085,798	\$21,686	\$0	\$2,345,109
2020	\$717,427	\$505,735	\$51,056	\$0	\$1,274,219
2021	\$1,080,373	\$806,501	\$49,049	\$344,414	\$2,280,338
2022	\$1,116,592	\$824,178	\$5,601	\$0	\$1,946,371
2023	\$1,137,044	\$1,194,353	\$32,150	\$0	\$2,363,547
2024 YTD	\$84,780	\$55,834	\$0	\$0	\$140,615

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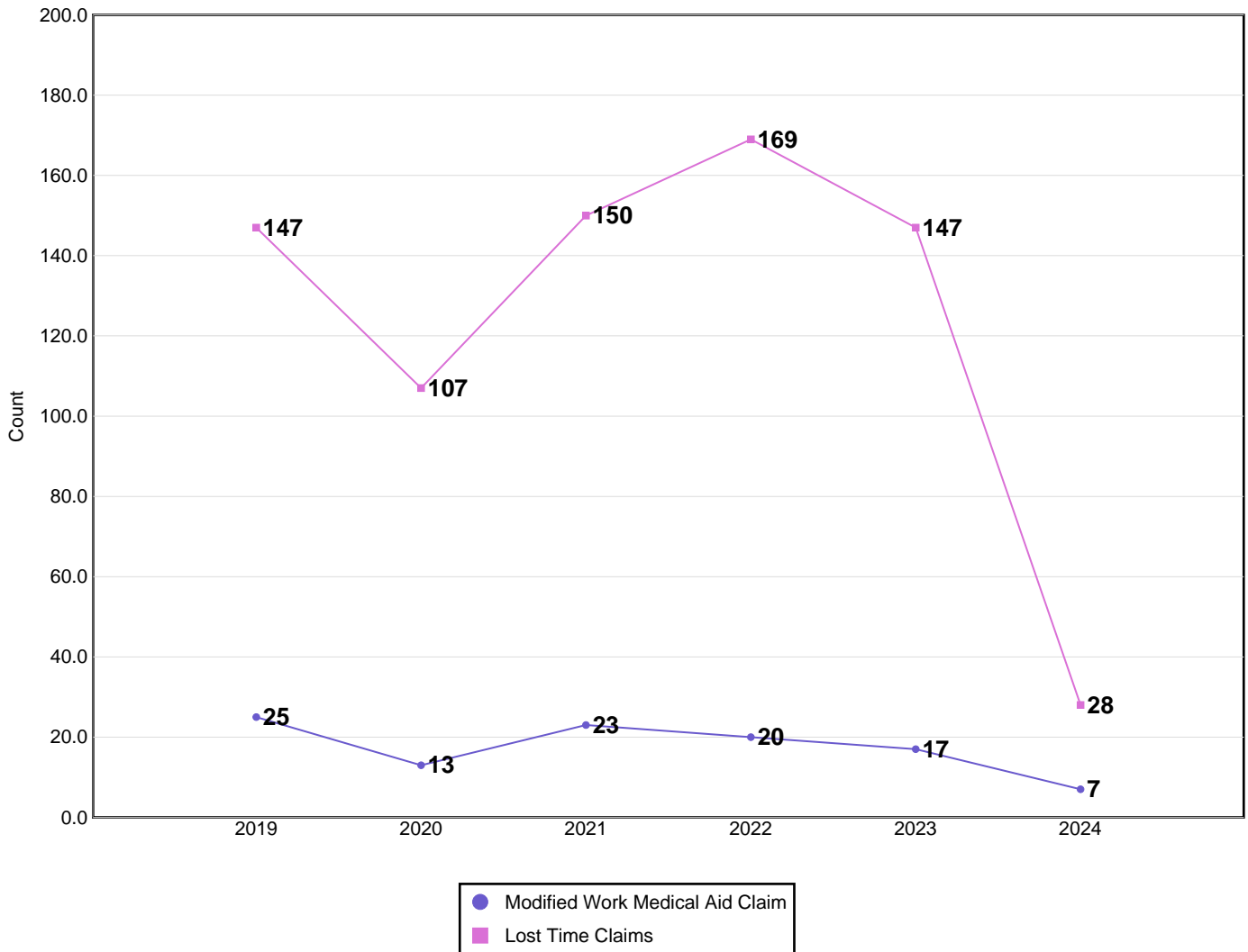
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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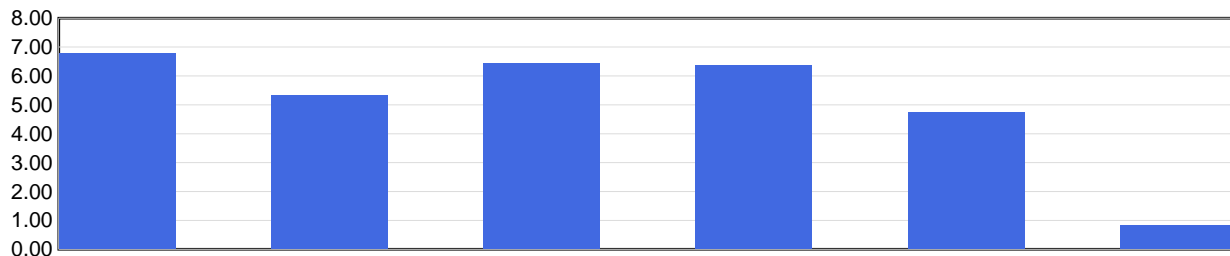
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



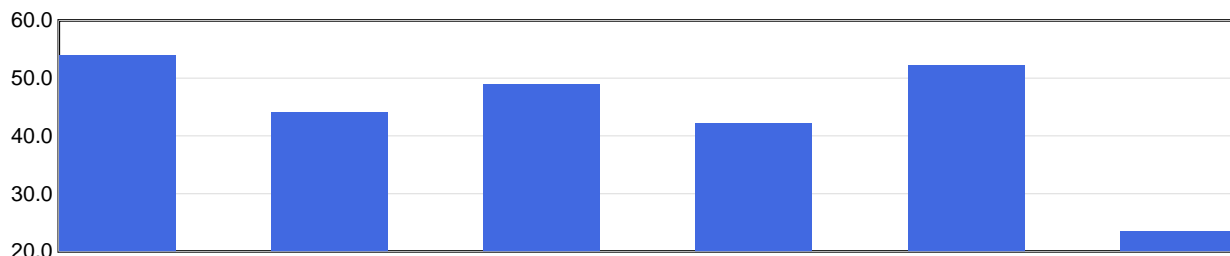
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	6.79	5.32	6.45	6.37	4.74	0.82

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

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

Severity Rates

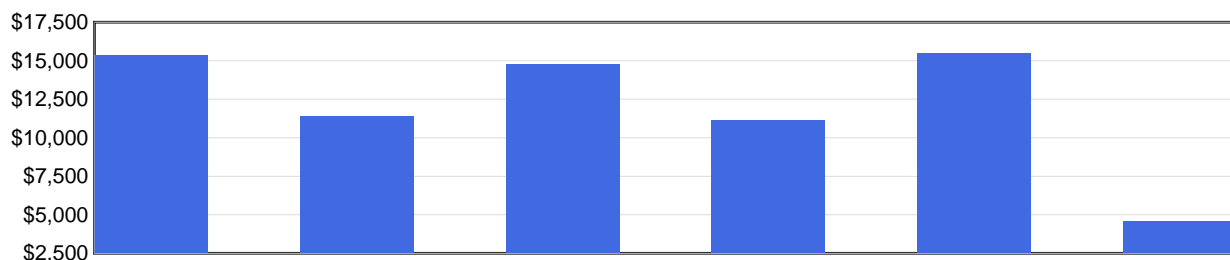
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	54.0	44.1	49.0	42.3	52.3	23.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$15,383	\$11,398	\$14,773	\$11,113	\$15,462	\$4,566

Average Cost Per LTC = Total LTC Costs / Total LTCs

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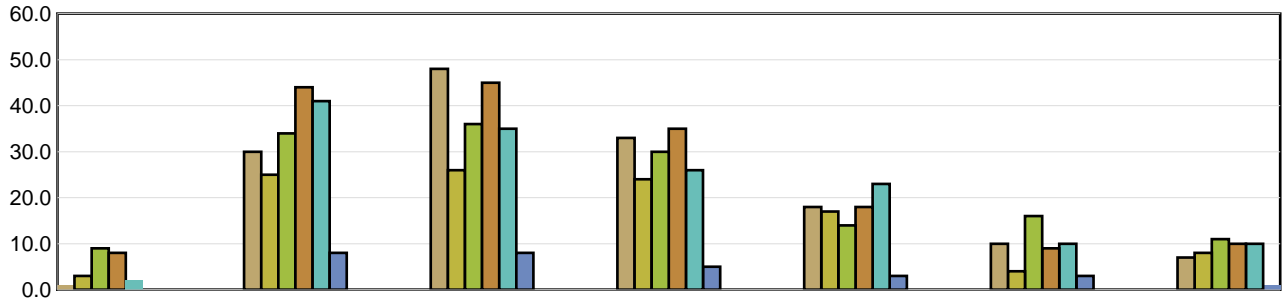
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

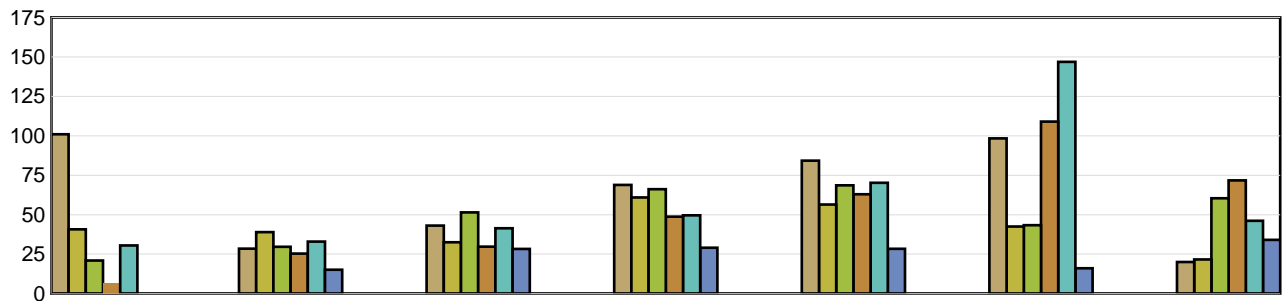
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	30	48	33	18	10	7
2020	3	25	26	24	17	4	8
2021	9	34	36	30	14	16	11
2022	8	44	45	35	18	9	10
2023	2	41	35	26	23	10	10
2024 YTD	N/A	8	8	5	3	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	101.00	28.43	43.10	68.85	84.28	98.40	20.00
2020	40.67	38.92	32.54	60.88	56.41	42.50	21.63
2021	20.89	29.62	51.42	66.17	68.64	43.31	60.36
2022	6.75	25.34	29.73	48.74	62.94	109.00	71.70
2023	30.50	32.90	41.40	49.62	70.17	146.90	46.10
2024 YTD	N/A	15.13	28.25	29.00	28.33	16.00	34.00

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
Falls	59	40	50	64	46	11	270
Struck by Object	35	22	40	51	28	6	182
Overexertion	17	12	19	15	11	2	76
Bodily Reaction and Exertion	12	13	12	17	23	1	78
Contact with Objects and Equipment	12	9	12	10	14	3	60

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	270	36.10%	68.09	18,385	\$18,708	\$5,051,193
Struck by Object	182	24.33%	35.42	6,447	\$9,595	\$1,746,306
Overexertion	76	10.16%	38.76	2,946	\$8,413	\$639,367
Bodily Reaction and Exertion	78	10.43%	42.04	3,279	\$10,747	\$838,275
Contact with Objects and Equipment	60	8.02%	28.92	1,735	\$8,506	\$510,389
All Others	82	10.96%	31.62	2,593	\$14,514	\$1,190,113
Totals	748	100.00%	47.31	35,385	\$13,336	\$9,975,643

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	27	20	26	22	22	6	123
Back	26	16	22	20	25	4	113
Trunk	14	10	13	24	15	3	79
Hand(s)/Wrist(s)	18	15	10	17	15	3	78
Fingers	15	8	20	16	13	2	74

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	123	16.44%	52.73	6,486	\$13,079	\$1,608,714
Back	113	15.11%	36.41	4,114	\$10,400	\$1,175,178
Trunk	79	10.56%	56.91	4,496	\$12,652	\$999,502
Hand(s)/Wrist(s)	78	10.43%	39.09	3,049	\$10,004	\$780,275
Fingers	74	9.89%	27.53	2,037	\$8,050	\$595,675
All Others	281	37.57%	54.10	15,203	\$17,140	\$4,816,299
Totals	748	100.00%	47.31	35,385	\$13,336	\$9,975,643

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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	44	35	51	35	44	9	218
Fracture/Dislocation/Nerve Damage	43	27	38	55	40	9	212
Open Wound	23	11	13	28	18	5	98
Superficial Wounds	14	14	18	23	16	2	87
Oth Traumatic Injuries	11	8	14	11	19	2	65

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	218	29.14%	41.72	9,094	\$10,108	\$2,203,565
Fracture/Dislocation/Nerve Damage	212	28.34%	76.92	16,308	\$20,828	\$4,415,586
Open Wound	98	13.10%	21.64	2,121	\$5,912	\$579,330
Superficial Wounds	87	11.63%	19.31	1,680	\$4,930	\$428,915
Oth Traumatic Injuries	65	8.69%	49.22	3,199	\$16,846	\$1,094,962
All Others	68	9.09%	43.87	2,983	\$18,431	\$1,253,285
Totals	748	100.00%	47.31	35,385	\$13,336	\$9,975,643

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