

Industry Synopsis

Industry: 42144 Fire Sprinklers - Install/Service

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	93	12	\$86,731,913	1,343	\$1,157,664	\$1.62
2020	92	7	\$77,344,037	1,317	\$1,123,072	\$1.66
2021	96	6	\$82,763,050	1,269	\$1,167,898	\$1.65
2022	98	8	\$93,212,535	1,360	\$1,283,153	\$1.66
2023	98	7	\$108,029,953	1,576	\$1,480,753	\$1.67
2024 YTD	97	3	\$113,775,975	1,658	\$2,041,704	\$1.82

* 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	59	\$8,452	11	\$7,645	19	\$43,906	4	\$26,729	N/A	N/A
2020	62	\$8,909	9	\$6,185	17	\$38,049	4	\$24,201	N/A	N/A
2021	63	\$8,708	12	\$8,917	16	\$35,143	5	\$29,995	N/A	N/A
2022	62	\$8,403	15	\$10,550	15	\$36,032	6	\$38,227	N/A	N/A
2023	60	\$8,933	16	\$12,133	17	\$45,140	5	\$41,823	N/A	N/A
2024 YTD	55	\$7,024	18	\$13,044	18	\$43,782	6	\$49,926	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	41	\$321,490	15	\$301,901	820	17	26	23
2020	40	\$153,658	19	\$130,745	369	19	21	27
2021	44	\$254,497	11	\$230,371	479	18	33	24
2022	37	\$215,144	10	\$144,283	557	18	27	23
2023	49	\$194,901	17	\$154,182	360	30	32	31
2024 YTD	14	\$21,820	4	\$14,033	67	6	10	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	4	4	2	5	15
2020	8	8	2	1	19
2021	4	1	2	4	11
2022	4	1	3	2	10
2023	10	4	1	2	17
2024 YTD	1	2	1	0	4

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$196,577	\$122,182	\$2,730	\$0	\$321,490
2020	\$77,333	\$76,326	\$0	\$0	\$153,658
2021	\$133,573	\$96,661	\$24,262	\$0	\$254,497
2022	\$106,874	\$107,481	\$789	\$0	\$215,144
2023	\$73,701	\$119,740	\$1,460	\$0	\$194,901
2024 YTD	\$11,083	\$10,737	\$0	\$0	\$21,820

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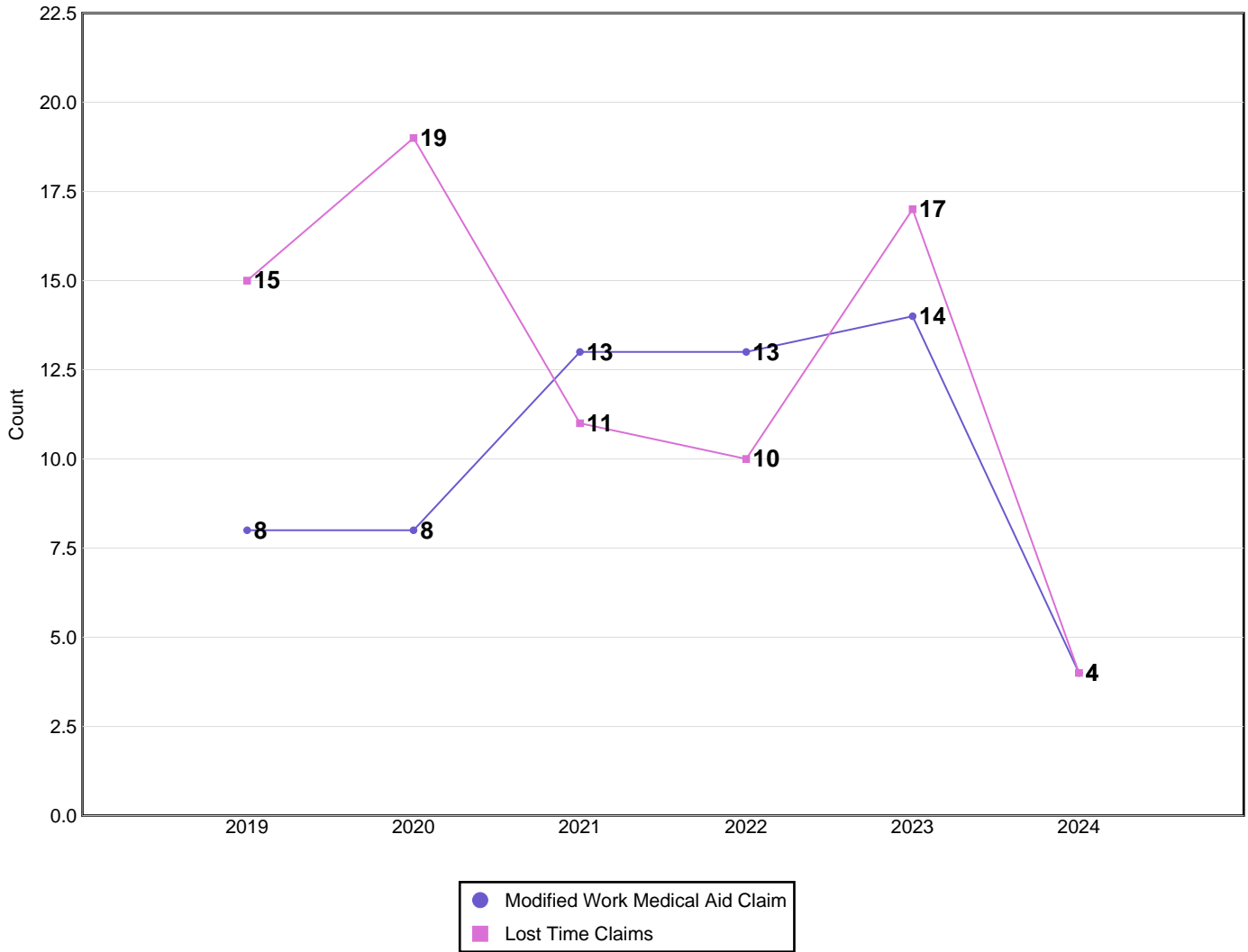
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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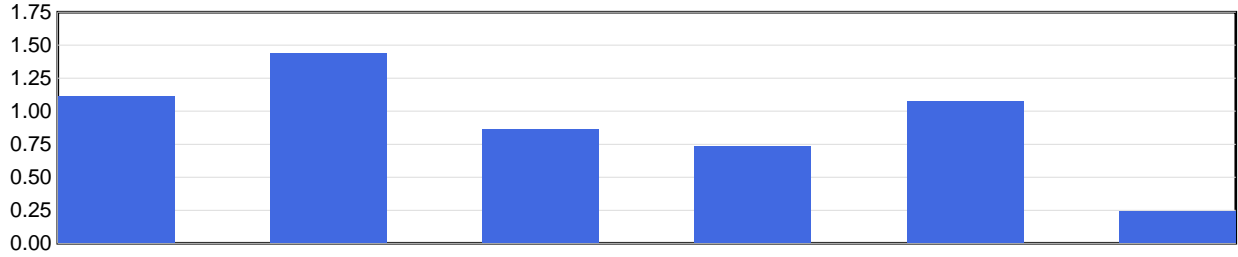
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



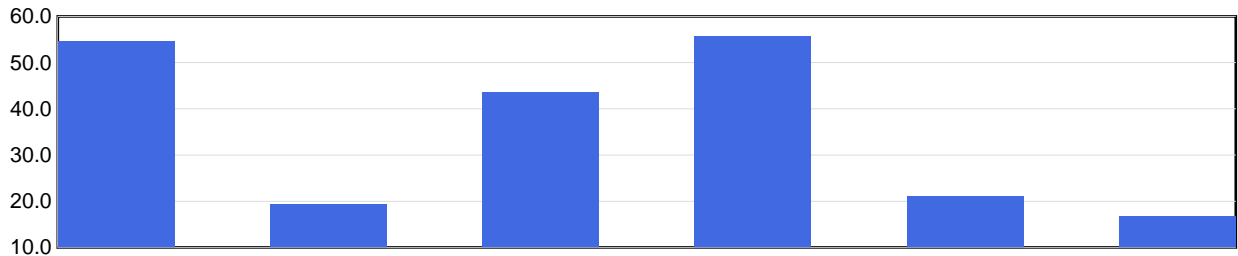
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.12	1.44	0.87	0.74	1.08	0.24

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

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

Severity Rates

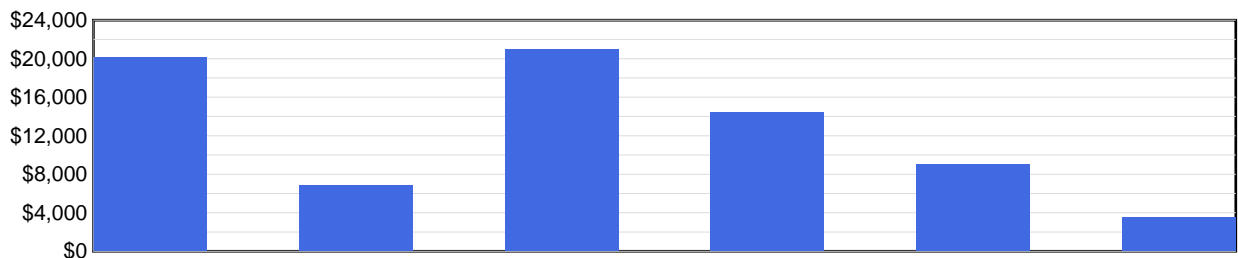
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	54.7	19.4	43.5	55.7	21.2	16.8

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$20,127	\$6,881	\$20,943	\$14,428	\$9,070	\$3,508

Average Cost Per LTC = Total LTC Costs / Total LTCs

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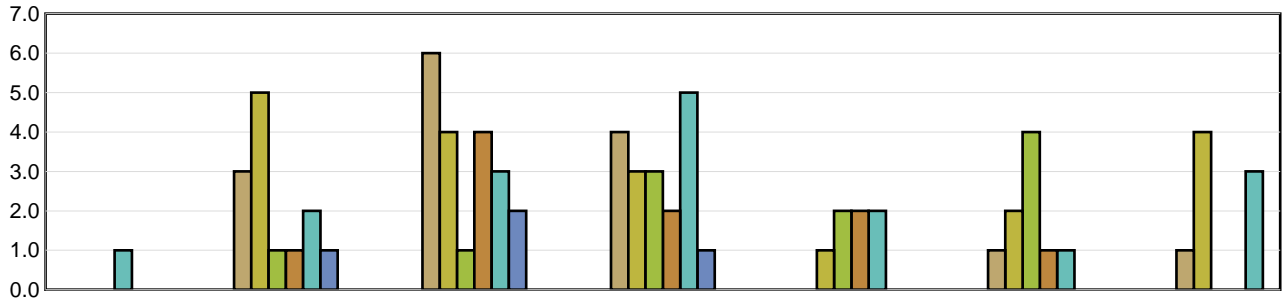
Industry Synopsis

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

Number of LTCs

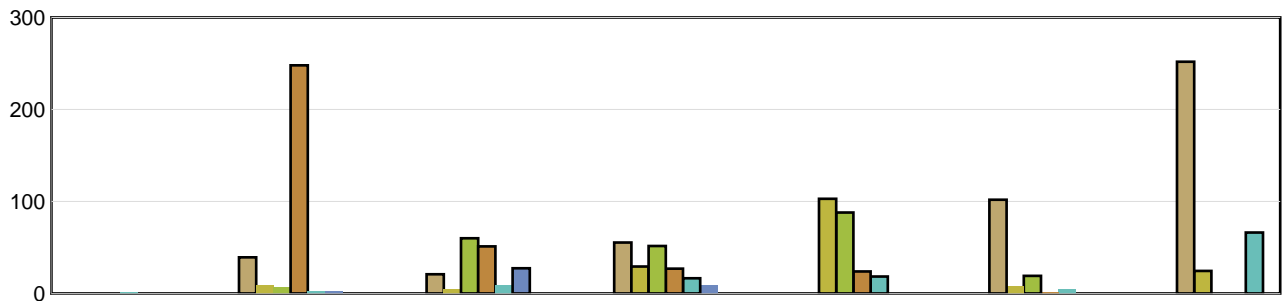
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	3	6	4	N/A	1	1
2020	N/A	5	4	3	1	2	4
2021	N/A	1	1	3	2	4	N/A
2022	N/A	1	4	2	2	1	N/A
2023	1	2	3	5	2	1	3
2024 YTD	N/A	1	2	1	N/A	N/A	N/A

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	39.33	21.00	55.50	N/A	102.00	252.00
2020	N/A	9.20	4.50	29.33	103.00	8.00	24.50
2021	N/A	7.00	60.00	51.67	88.00	19.25	N/A
2022	N/A	248.00	51.25	27.00	24.00	2.00	N/A
2023	2.00	3.00	9.33	16.60	18.50	5.00	66.33
2024 YTD	N/A	3.00	27.50	9.00	N/A	N/A	N/A

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	2	5	2	3	4	0	16
Bodily Reaction and Exertion	2	3	1	1	2	0	9
Falls	4	1	3	0	2	1	11
Exposure to Harmful Substances	0	4	1	1	0	1	7
Struck against Object	2	0	2	0	1	1	6

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	16	21.05%	50.69	811	\$13,749	\$219,987
Bodily Reaction and Exertion	9	11.84%	47.89	431	\$13,327	\$119,944
Falls	11	14.47%	74.36	818	\$31,001	\$341,006
Exposure to Harmful Substances	7	9.21%	7.71	54	\$1,527	\$10,687
Struck against Object	6	7.89%	25.67	154	\$19,208	\$115,249
All Others	27	35.53%	14.07	380	\$6,246	\$168,642
Totals	76	100.00%	34.84	2,648	\$12,836	\$975,516

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	2	2	0	2	6	1	13
Knee(s)	2	2	2	0	2	0	8
Fingers	1	0	1	1	4	0	7
Foot(Feet)/Ank(s)/Toe(s)	1	1	2	1	0	2	7
Hand(s)/Wrist(s)	3	1	1	2	0	0	7

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	13	17.11%	38.85	505	\$9,379	\$121,931
Knee(s)	8	10.53%	59.13	473	\$41,129	\$329,034
Fingers	7	9.21%	21.71	152	\$6,335	\$44,344
Foot(Feet)/Ank(s)/Toe(s)	7	9.21%	25.00	175	\$9,447	\$66,126
Hand(s)/Wrist(s)	7	9.21%	33.43	234	\$16,393	\$114,749
All Others	34	44.74%	32.62	1,109	\$8,804	\$299,332
Totals	76	100.00%	34.84	2,648	\$12,836	\$975,516

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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	9	9	4	4	10	2	38
Open Wound	0	1	2	2	2	0	7
Oth Traumatic Injuries	3	0	1	2	0	0	6
Fracture/Dislocation/Nerve Damage	0	1	1	0	2	1	5
Superficial Wounds	2	2	0	0	1	0	5

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	38	50.00%	37.95	1,442	\$14,981	\$569,296
Open Wound	7	9.21%	31.29	219	\$14,809	\$103,662
Oth Traumatic Injuries	6	7.89%	75.33	452	\$19,412	\$116,474
Fracture/Dislocation/Nerve Damage	5	6.58%	36.40	182	\$10,983	\$54,915
Superficial Wounds	5	6.58%	14.20	71	\$12,774	\$63,869
All Others	15	19.74%	18.80	282	\$4,487	\$67,300
Totals	76	100.00%	34.84	2,648	\$12,836	\$975,516

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