

Industry Synopsis

Industry: 42151 Siding/Eavestrough - Fabricate/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	1,057	127	\$129,920,726	2,665	\$5,407,565	\$4.94
2020	1,044	143	\$128,572,789	2,672	\$5,719,006	\$5.25
2021	1,157	191	\$144,770,896	3,159	\$6,687,446	\$5.27
2022	1,235	242	\$160,033,031	3,168	\$7,021,400	\$5.07
2023	1,250	219	\$177,761,453	3,737	\$7,256,056	\$4.69
2024 YTD	1,126	65	\$178,405,144	3,517	\$8,142,236	\$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	1,014	\$66,691	25	\$17,617	15	\$25,602	3	\$20,010	N/A	N/A
2020	998	\$65,229	28	\$19,646	16	\$27,104	N/A	N/A	N/A	N/A
2021	1,108	\$75,998	28	\$20,327	19	\$32,611	N/A	N/A	N/A	N/A
2022	1,178	\$80,738	31	\$23,190	25	\$46,609	N/A	N/A	N/A	N/A
2023	1,182	\$80,847	34	\$23,433	32	\$56,885	N/A	N/A	N/A	N/A
2024 YTD	1,062	\$87,783	31	\$21,877	31	\$54,371	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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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	172	\$1,265,223	85	\$1,165,247	4,601	87	87	118
2020	157	\$1,078,226	72	\$1,003,167	4,327	69	85	102
2021	152	\$1,185,906	81	\$1,098,264	5,255	69	71	105
2022	147	\$1,527,193	87	\$1,465,512	4,943	66	60	110
2023	155	\$1,746,790	83	\$1,645,728	7,301	72	72	116
2024 YTD	37	\$119,491	16	\$110,600	361	15	21	25

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	28	21	8	28	85
2020	24	11	11	26	72
2021	24	15	9	33	81
2022	29	18	8	32	87
2023	15	16	10	42	83
2024 YTD	5	6	4	1	16

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$608,269	\$640,634	\$16,321	\$0	\$1,265,223
2020	\$532,135	\$521,383	\$24,708	\$0	\$1,078,226
2021	\$642,911	\$479,091	\$63,904	\$0	\$1,185,906
2022	\$738,220	\$745,253	\$43,720	\$0	\$1,527,193
2023	\$942,415	\$705,898	\$98,476	\$0	\$1,746,790
2024 YTD	\$50,489	\$69,002	\$0	\$0	\$119,491

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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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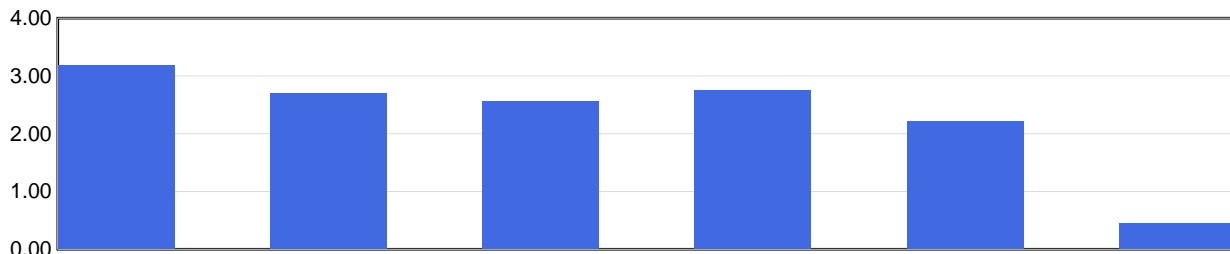
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



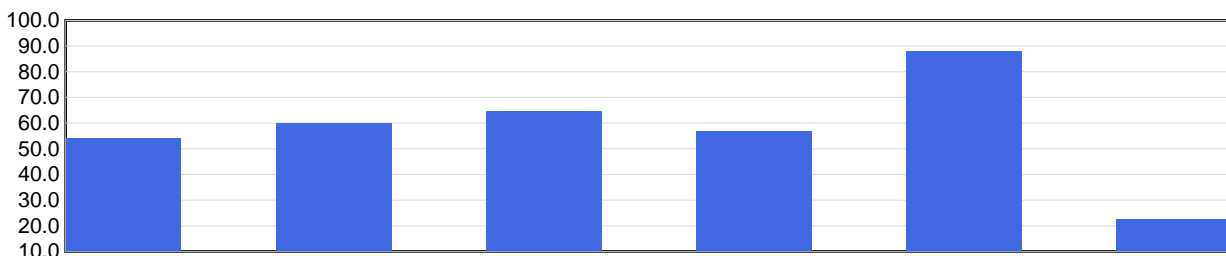
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	3.19	2.69	2.56	2.75	2.22	0.45

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

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

Severity Rates

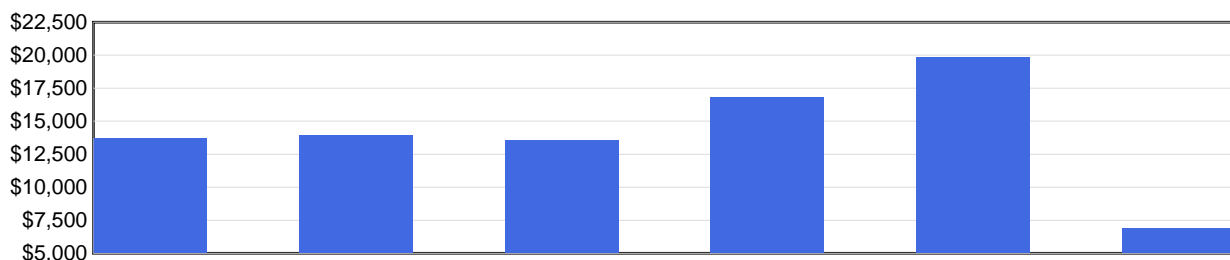
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	54.1	60.1	64.9	56.8	88.0	22.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$13,709	\$13,933	\$13,559	\$16,845	\$19,828	\$6,913

Average Cost Per LTC = Total LTC Costs / Total LTCs

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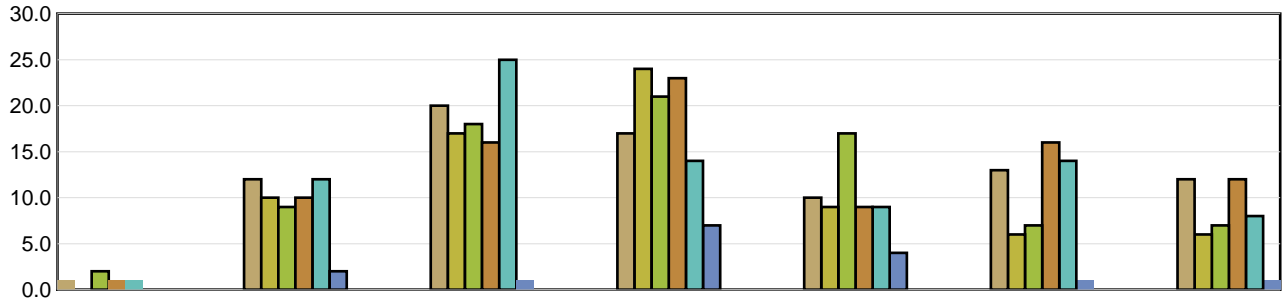
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

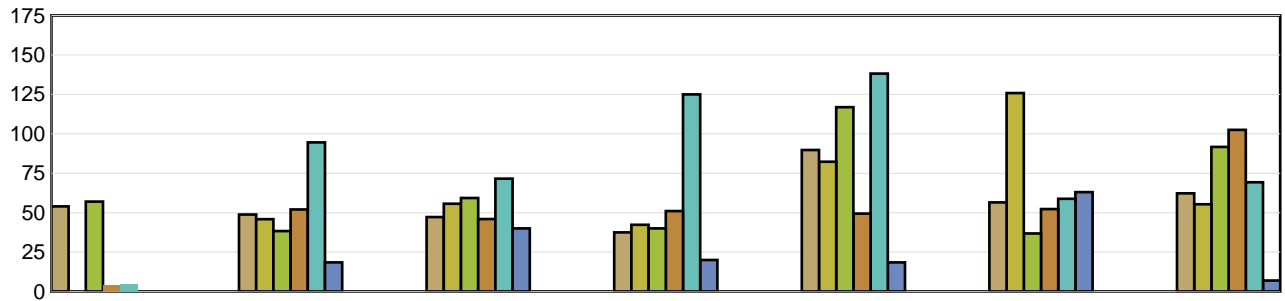
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	12	20	17	10	13	12
2020	N/A	10	17	24	9	6	6
2021	2	9	18	21	17	7	7
2022	1	10	16	23	9	16	12
2023	1	12	25	14	9	14	8
2024 YTD	N/A	2	1	7	4	1	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	54.00	48.83	47.20	37.53	89.70	56.54	62.25
2020	N/A	45.90	55.71	42.29	82.33	125.83	55.33
2021	57.00	38.33	59.28	40.05	116.88	36.86	91.71
2022	4.00	52.00	45.94	51.00	49.44	52.25	102.50
2023	5.00	94.58	71.60	125.00	138.22	58.79	69.25
2024 YTD	N/A	18.50	40.00	20.00	18.50	63.00	7.00

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	30	34	31	41	38	7	181
Overexertion	11	12	13	3	9	2	50
Struck by Object	8	8	11	7	12	2	48
Bodily Reaction and Exertion	13	6	5	16	5	1	46
Contact with Objects and Equipment	2	5	6	6	5	0	24

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	181	42.69%	87.57	15,850	\$21,145	\$3,827,299
Overexertion	50	11.79%	59.26	2,963	\$13,258	\$662,894
Struck by Object	48	11.32%	44.15	2,119	\$11,776	\$565,270
Bodily Reaction and Exertion	46	10.85%	34.43	1,584	\$9,748	\$448,386
Contact with Objects and Equipment	24	5.66%	20.92	502	\$6,044	\$145,062
All Others	75	17.69%	49.21	3,691	\$11,195	\$839,608
Totals	424	100.00%	62.99	26,709	\$15,303	\$6,488,519

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	18	10	13	8	17	0	66
Hand(s)/Wrist(s)	8	14	8	15	11	2	58
Foot(Feet)/Ank(s)/Toe(s)	7	6	9	15	11	4	52
Knee(s)	12	8	9	8	9	0	46
Trunk	10	5	11	8	6	0	40

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	66	15.57%	49.86	3,291	\$11,748	\$775,382
Hand(s)/Wrist(s)	58	13.68%	58.16	3,373	\$14,442	\$837,630
Foot(Feet)/Ank(s)/Toe(s)	52	12.26%	74.81	3,890	\$15,806	\$821,919
Knee(s)	46	10.85%	71.61	3,294	\$17,632	\$811,063
Trunk	40	9.43%	67.15	2,686	\$14,937	\$597,473
All Others	162	38.21%	62.81	10,175	\$16,327	\$2,645,052
Totals	424	100.00%	62.99	26,709	\$15,303	\$6,488,519

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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	40	28	29	27	27	4	155
Fracture/Dislocation/Nerve Damage	14	20	26	29	26	8	123
Open Wound	7	6	8	8	7	0	36
Oth Traumatic Injuries	5	7	5	10	5	3	35
Superficial Wounds	7	3	5	5	9	1	30

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	155	36.56%	48.81	7,566	\$12,088	\$1,873,608
Fracture/Dislocation/Nerve Damage	123	29.01%	87.42	10,753	\$21,245	\$2,613,077
Open Wound	36	8.49%	42.86	1,543	\$10,909	\$392,717
Oth Traumatic Injuries	35	8.25%	77.57	2,715	\$19,525	\$683,362
Superficial Wounds	30	7.08%	51.37	1,541	\$14,730	\$441,886
All Others	45	10.61%	57.58	2,591	\$10,753	\$483,869
Totals	424	100.00%	62.99	26,709	\$15,303	\$6,488,519

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