

Industry Synopsis

Industry: 42158 REFRACTORY LININGS - SELL/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	13	0	\$35,347,003	593	\$503,608	\$3.17
2020	14	1	\$28,629,792	495	\$465,940	\$3.59
2021	13	1	\$31,099,839	391	\$572,527	\$3.76
2022	15	2	\$40,590,265	502	\$666,646	\$3.85
2023	14	0	\$40,997,769	514	\$722,808	\$3.86
2024 YTD	14	0	\$58,088,350	687	\$1,431,456	\$3.86

* 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	8	\$529	N/A	N/A	N/A	N/A	3	\$32,091	N/A	N/A
2020	9	\$635	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	8	\$729	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	9	\$266	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	8	\$464	N/A	N/A	3	\$6,131	N/A	N/A	N/A	N/A
2024 YTD	8	\$784	N/A	N/A	4	\$10,805	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	16	\$96,141	4	\$85,009	80	7	12	9
2020	5	\$71,820	2	\$69,915	228	3	3	4
2021	51	\$261,225	45	\$254,247	1,296	4	6	47
2022	5	\$21,587	1	\$20,016	73	2	4	2
2023	4	\$6,770	1	\$2,056	43	2	3	3
2024 YTD	3	\$2,843	0	\$0	0	3	3	3

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	3	0	0	1	4
2020	0	0	0	2	2
2021	4	38	0	3	45
2022	0	0	0	1	1
2023	0	0	1	0	1
2024 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$46,253	\$49,889	\$0	\$0	\$96,141
2020	\$58,660	\$13,160	\$0	\$0	\$71,820
2021	\$218,754	\$42,472	\$0	\$0	\$261,225
2022	\$13,431	\$8,156	\$0	\$0	\$21,587
2023	\$1,028	\$5,742	\$0	\$0	\$6,770
2024 YTD	\$0	\$2,843	\$0	\$0	\$2,843

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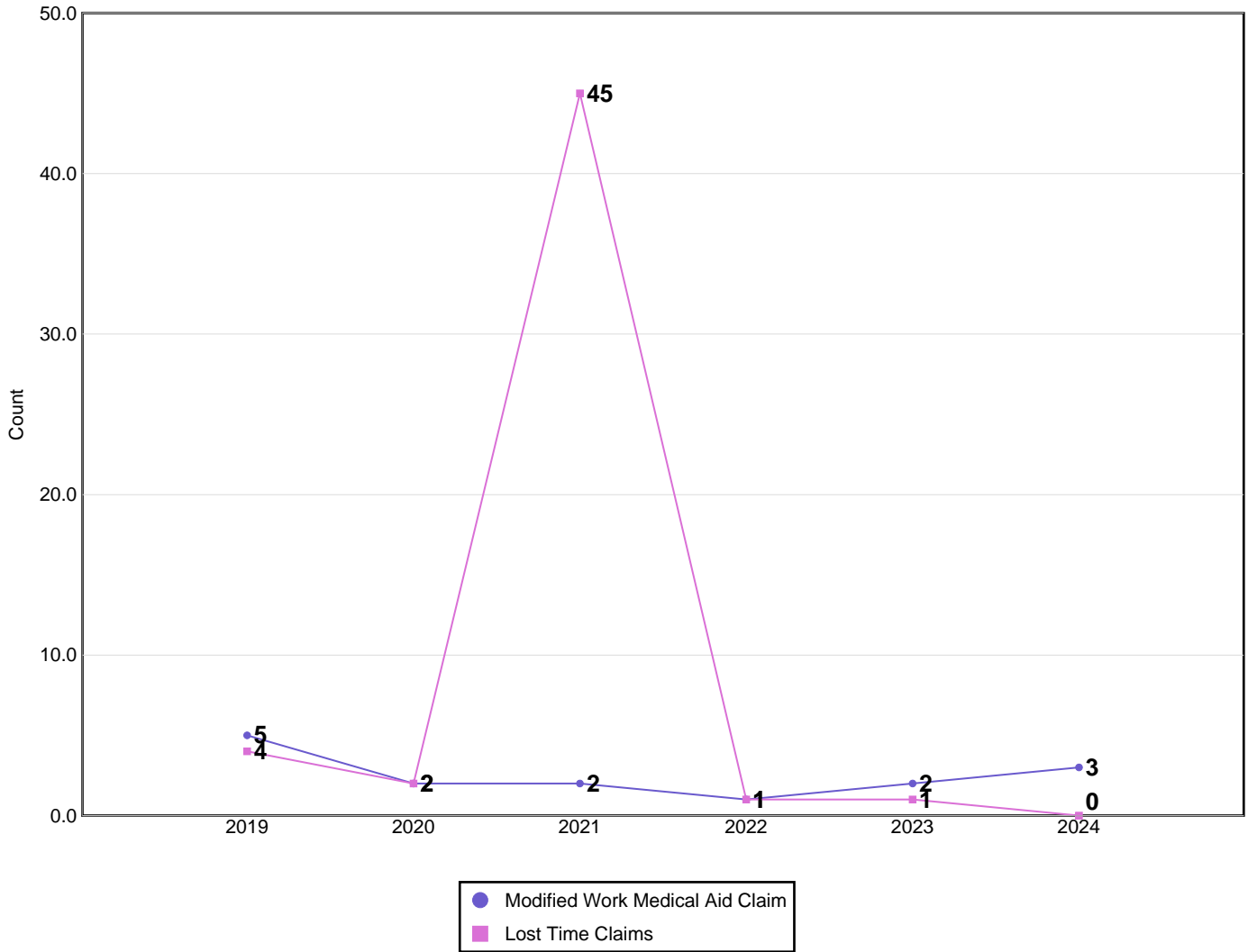


Workers'
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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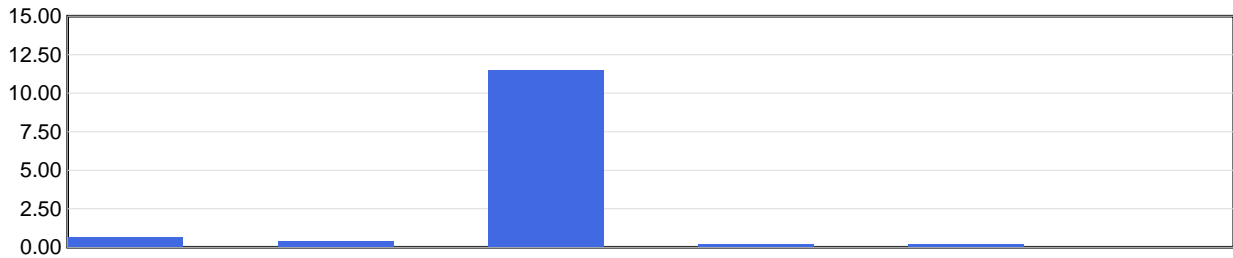
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



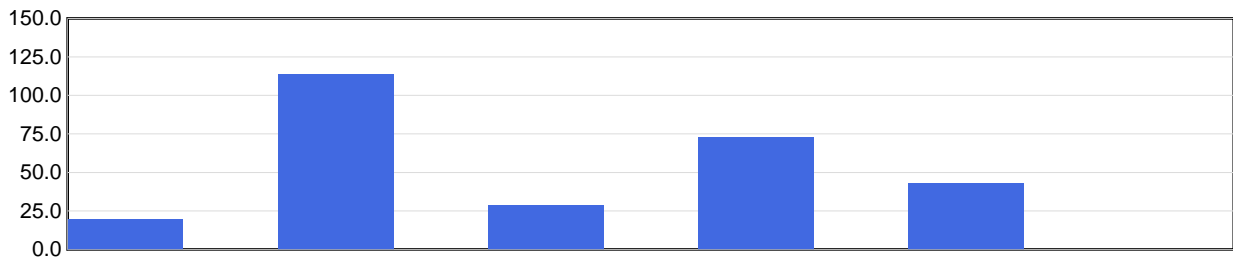
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.67	0.40	11.52	0.20	0.19	0.00

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

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

Severity Rates

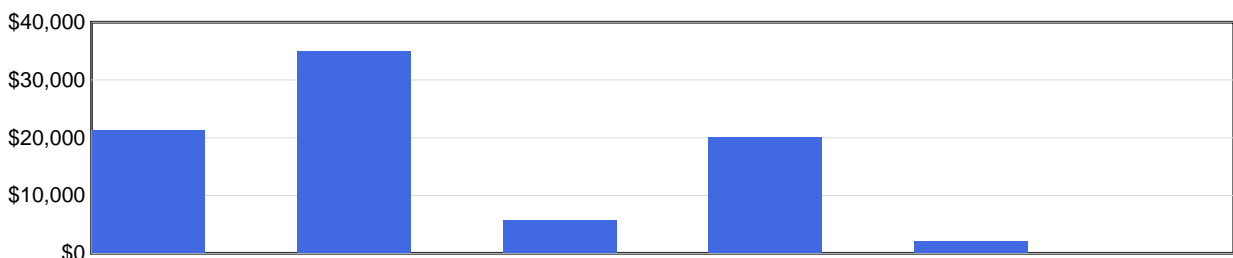
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	20.0	114.0	28.8	73.0	43.0	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$21,252	\$34,958	\$5,650	\$20,016	\$2,056	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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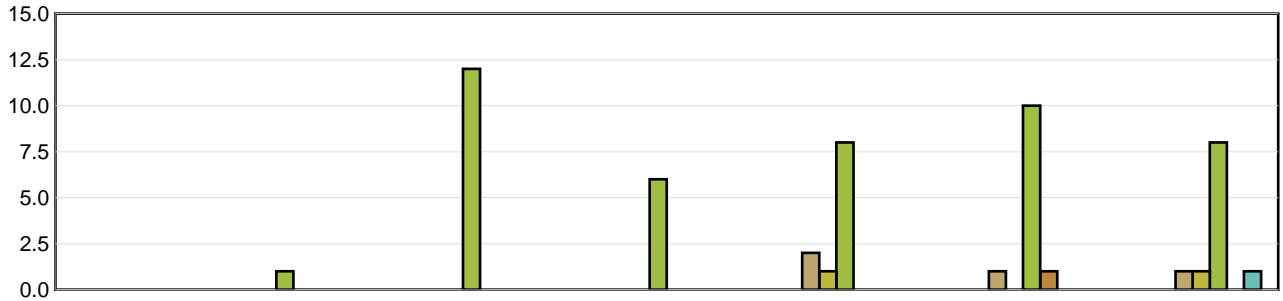
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

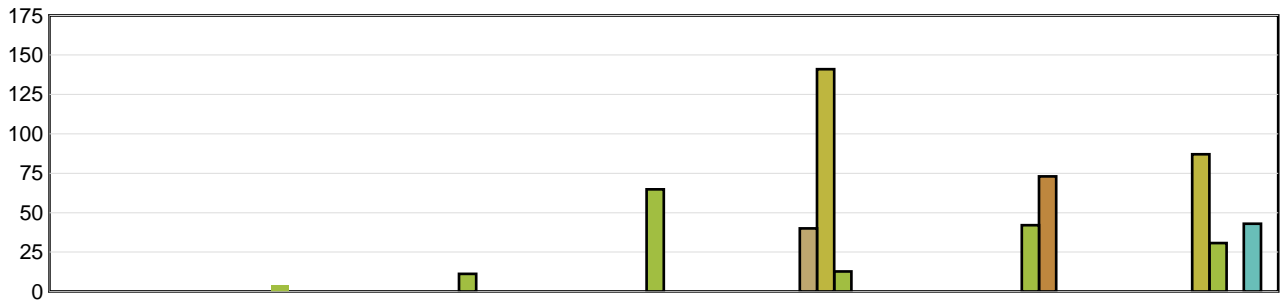
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	N/A	N/A	2	1	1
2020	N/A	N/A	N/A	N/A	1	N/A	1
2021	N/A	1	12	6	8	10	8
2022	N/A	N/A	N/A	N/A	N/A	1	N/A
2023	N/A	N/A	N/A	N/A	N/A	N/A	1
2024 YTD	N/A	N/A	N/A	N/A	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	N/A	N/A	N/A	40.00	0.00	0.00
2020	N/A	N/A	N/A	N/A	141.00	N/A	87.00
2021	N/A	4.00	11.17	64.83	12.75	42.10	30.75
2022	N/A	N/A	N/A	N/A	N/A	73.00	N/A
2023	N/A	N/A	N/A	N/A	N/A	N/A	43.00
2024 YTD	N/A	N/A	N/A	N/A	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
Exposure to Harmful Substances	0	0	44	0	1	0	45
Bodily Reaction and Exertion	1	1	0	0	0	0	2
Overexertion	0	1	0	1	0	0	2
Exposure to Noise	1	0	0	0	0	0	1
Falls	1	0	0	0	0	0	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	45	84.91%	26.29	1,183	\$5,087	\$228,910
Bodily Reaction and Exertion	2	3.77%	70.50	141	\$42,257	\$84,515
Overexertion	2	3.77%	80.00	160	\$25,235	\$50,469
Exposure to Noise	1	1.89%	0.00	0	\$6,400	\$6,400
Falls	1	1.89%	3.00	3	\$4,025	\$4,025
All Others	2	3.77%	116.50	233	\$28,463	\$56,926
Totals	53	100.00%	32.45	1,720	\$8,137	\$431,244

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	0	0	44	0	0	0	44
Trunk	2	1	0	0	0	0	3
Head	0	0	1	0	1	0	2
Hip/Pelvis	0	1	0	1	0	0	2
Knee(s)	1	0	0	0	0	0	1

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	44	83.02%	25.91	1,140	\$5,156	\$226,854
Trunk	3	5.66%	30.00	90	\$26,510	\$79,530
Head	2	3.77%	99.50	199	\$14,725	\$29,449
Hip/Pelvis	2	3.77%	107.00	214	\$29,739	\$59,479
Knee(s)	1	1.89%	77.00	77	\$29,533	\$29,533
All Others	1	1.89%	0.00	0	\$6,400	\$6,400
Totals	53	100.00%	32.45	1,720	\$8,137	\$431,244

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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
Systems Disease - Covid 19	0	0	44	0	0	0	44
Sprains/Strain	2	2	0	0	0	0	4
Oth Traumatic Injuries	1	0	0	0	1	0	2
Ear/Hearing Condition	1	0	0	0	0	0	1
Intracranial Injures	0	0	1	0	0	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Systems Disease - Covid 19	44	83.02%	25.91	1,140	\$5,156	\$226,854
Sprains/Strain	4	7.55%	77.00	308	\$25,868	\$103,473
Oth Traumatic Injuries	2	3.77%	21.50	43	\$23,554	\$47,109
Ear/Hearing Condition	1	1.89%	0.00	0	\$6,400	\$6,400
Intracranial Injures	1	1.89%	156.00	156	\$27,393	\$27,393
All Others	1	1.89%	73.00	73	\$20,016	\$20,016
Totals	53	100.00%	32.45	1,720	\$8,137	\$431,244

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