

Industry Synopsis

Industry: 50714 General Trucking

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	18,522	2,218	\$2,644,355,561	54,535	\$83,011,108	\$3.98
2020	17,600	1,859	\$2,481,636,201	54,368	\$85,235,268	\$4.40
2021	17,311	1,458	\$2,625,826,740	57,859	\$90,131,044	\$4.38
2022	16,893	1,738	\$2,846,778,008	59,639	\$97,939,063	\$4.35
2023	16,704	1,764	\$3,028,369,917	61,487	\$110,059,525	\$4.70
2024 YTD	14,784	443	\$3,055,663,490	61,952	\$118,709,769	\$4.79

* 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	17,780	\$840,632	327	\$232,140	358	\$749,082	46	\$436,831	11	\$385,670
2020	16,897	\$821,710	317	\$223,257	331	\$657,713	45	\$420,541	10	\$358,416
2021	16,558	\$833,389	332	\$232,414	362	\$726,653	49	\$451,634	10	\$381,736
2022	16,076	\$848,703	348	\$242,704	404	\$832,844	53	\$486,852	12	\$435,675
2023	15,848	\$860,997	362	\$253,325	423	\$908,682	60	\$565,570	11	\$439,795
2024 YTD	13,935	\$871,841	359	\$253,228	414	\$901,298	66	\$608,651	10	\$420,646

Note: The current year assessable earnings are based on estimates.

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- 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	3,129	\$29,507,015	1,420	\$27,649,711	61,662	1,400	1,709	2,133
2020	2,557	\$23,663,559	1,289	\$22,267,180	65,628	1,150	1,268	1,843
2021	2,831	\$22,395,333	1,448	\$20,809,421	65,532	1,343	1,383	2,048
2022	2,821	\$25,491,212	1,463	\$23,907,927	68,670	1,397	1,358	2,107
2023	2,626	\$22,675,742	1,277	\$20,923,651	62,220	1,334	1,349	1,948
2024 YTD	690	\$1,941,314	321	\$1,681,293	7,140	324	369	505

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	583	307	187	343	1,420
2020	446	328	161	354	1,289
2021	551	313	212	372	1,448
2022	525	359	198	381	1,463
2023	464	285	169	359	1,277
2024 YTD	127	103	59	32	321

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$11,688,915	\$10,027,589	\$769,808	\$7,020,703	\$29,507,015
2020	\$10,822,304	\$7,903,968	\$632,594	\$4,304,694	\$23,663,559
2021	\$10,364,329	\$8,455,930	\$379,936	\$3,195,138	\$22,395,333
2022	\$11,451,062	\$8,639,887	\$885,057	\$4,515,207	\$25,491,212
2023	\$10,304,793	\$8,563,890	\$447,433	\$3,359,626	\$22,675,742
2024 YTD	\$1,083,324	\$751,668	\$0	\$106,322	\$1,941,314

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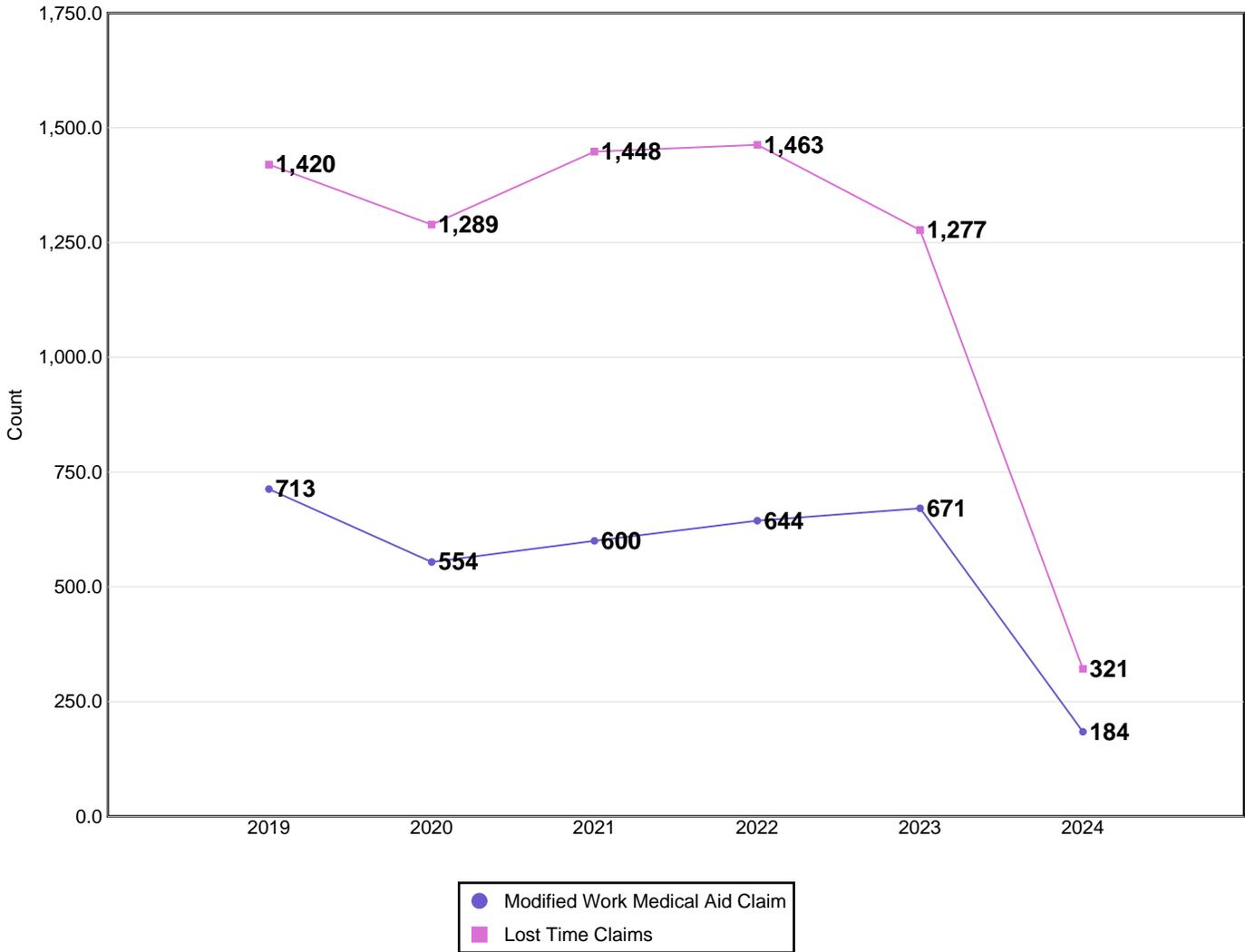
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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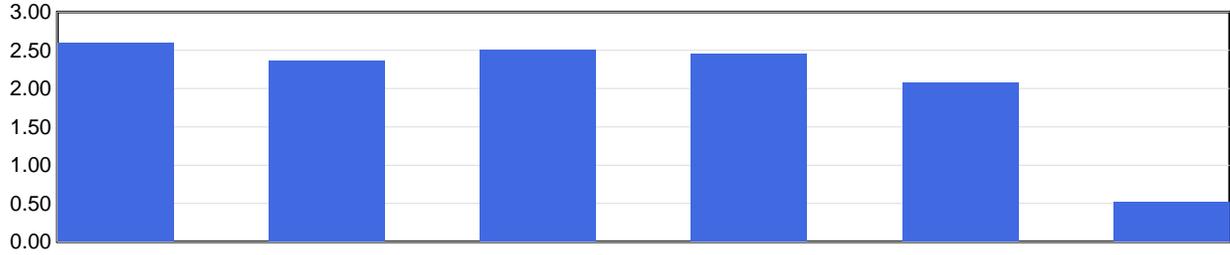
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



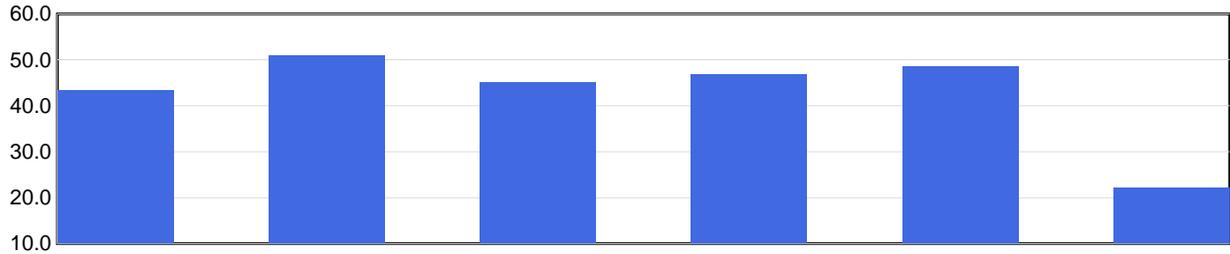
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.60	2.37	2.50	2.45	2.08	0.52

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

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

Severity Rates

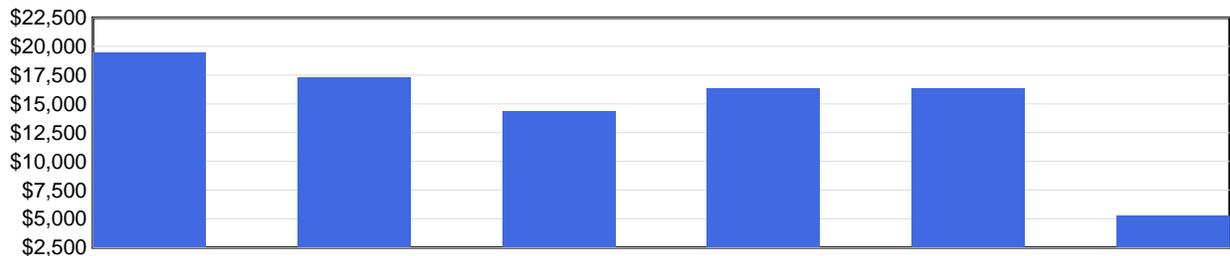
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	43.4	50.9	45.3	46.9	48.7	22.2

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$19,472	\$17,275	\$14,371	\$16,342	\$16,385	\$5,238

Average Cost Per LTC = Total LTC Costs / Total LTCs

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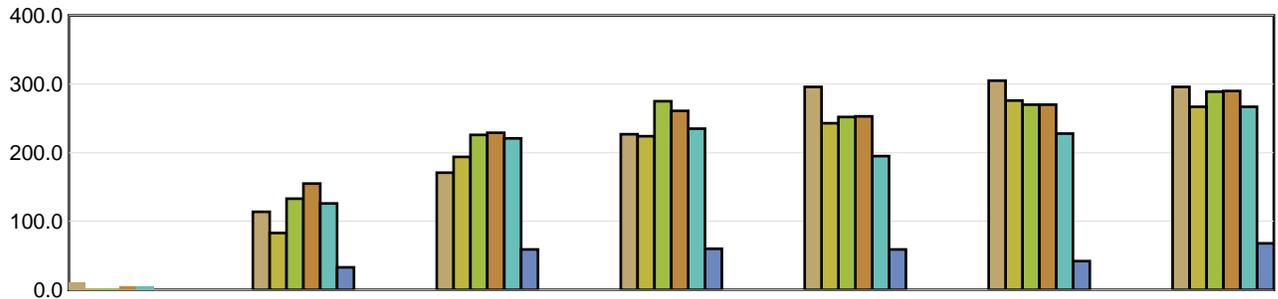
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

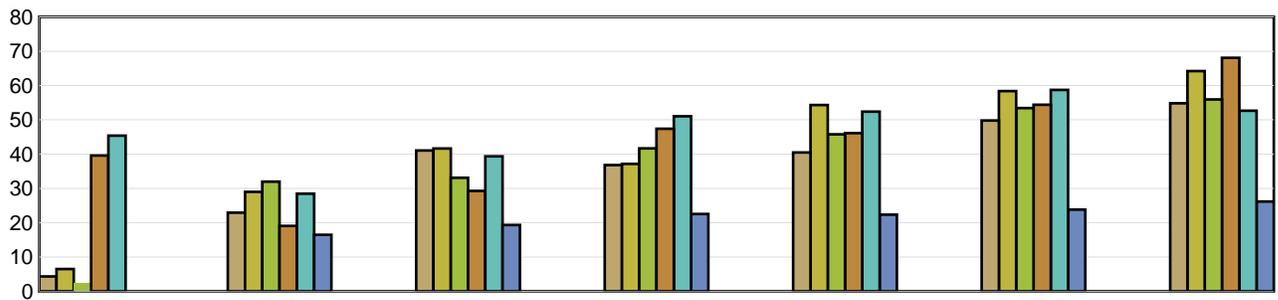
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	11	114	171	227	296	305	296
2020	2	83	194	224	243	276	267
2021	3	133	226	275	252	270	289
2022	5	155	229	261	253	270	290
2023	5	126	221	235	195	228	267
2024 YTD	N/A	33	59	60	59	42	68

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	4.36	22.95	41.05	36.81	40.47	49.78	54.82
2020	6.50	29.00	41.66	37.17	54.33	58.37	64.22
2021	2.33	31.97	33.10	41.67	45.78	53.44	55.93
2022	39.60	19.06	29.27	47.41	46.11	54.38	68.09
2023	45.40	28.46	39.38	51.05	52.40	58.71	52.67
2024 YTD	N/A	16.48	19.36	22.57	22.37	23.81	26.18

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

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2019	2020	2021	2022	2023	2024 YTD	Totals
Falls	379	351	405	411	334	101	1,981
Overexertion	240	181	259	212	202	38	1,132
Highway/Non-Highway M.V. Accident	230	197	199	239	181	51	1,097
Bodily Reaction and Exertion	173	152	194	183	193	32	927
Struck by Object	108	92	92	97	83	23	495

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	1,981	27.45%	51.57	102,169	\$14,387	\$28,501,283
Overexertion	1,132	15.68%	36.19	40,965	\$10,868	\$12,302,748
Highway/Non-Highway M.V. Accident	1,097	15.20%	69.53	76,271	\$31,919	\$35,015,495
Bodily Reaction and Exertion	927	12.84%	38.34	35,540	\$11,720	\$10,864,856
Struck by Object	495	6.86%	33.53	16,598	\$12,773	\$6,322,676
All Others	1,586	21.97%	36.66	58,141	\$15,279	\$24,232,124
Totals	7,218	100.00%	45.68	329,684	\$16,243	\$117,239,183

Part of Body

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	337	238	301	297	280	80	1,533
Trunk	191	169	193	201	176	36	966
Foot(Feet)/Ank(s)/Toe(s)	120	131	187	147	154	34	773
Multiple Parts	144	144	147	158	142	35	770
Head	111	95	107	121	89	30	553

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	1,533	21.24%	35.51	54,444	\$9,738	\$14,927,667
Trunk	966	13.38%	55.16	53,288	\$18,499	\$17,870,201
Foot(Feet)/Ank(s)/Toe(s)	773	10.71%	37.16	28,726	\$9,572	\$7,398,802
Multiple Parts	770	10.67%	68.03	52,382	\$40,417	\$31,120,879
Head	553	7.66%	46.49	25,711	\$19,491	\$10,778,781
All Others	2,623	36.34%	43.89	115,133	\$13,398	\$35,142,854
Totals	7,218	100.00%	45.68	329,684	\$16,243	\$117,239,183

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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	680	606	723	707	644	152	3,512
Fracture/Dislocation/Nerve Damage	196	178	207	199	155	43	978
Oth Traumatic Injuries	137	152	164	182	168	48	851
Superficial Wounds	122	96	115	114	104	28	579
Intracranial Injures	67	58	68	76	58	20	347

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	3,512	48.66%	40.75	143,130	\$11,561	\$40,601,343
Fracture/Dislocation/Nerve Damage	978	13.55%	70.82	69,266	\$19,695	\$19,261,566
Oth Traumatic Injuries	851	11.79%	46.09	39,222	\$24,150	\$20,551,364
Superficial Wounds	579	8.02%	33.89	19,624	\$9,233	\$5,345,631
Intracranial Injures	347	4.81%	50.49	17,521	\$20,202	\$7,010,182
All Others	951	13.18%	43.03	40,921	\$25,730	\$24,469,097
Totals	7,218	100.00%	45.68	329,684	\$16,243	\$117,239,183

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