

Industry Synopsis

Industry: 51502 NDT Testing including Visual Inspection

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	925	79	\$386,161,258	5,075	\$1,962,376	\$0.60
2020	882	46	\$379,511,172	5,398	\$2,189,262	\$0.70
2021	904	86	\$419,783,205	6,727	\$1,916,094	\$0.62
2022	892	74	\$451,544,443	8,095	\$2,264,702	\$0.65
2023	895	57	\$459,541,183	7,400	\$2,366,596	\$0.70
2024 YTD	853	28	\$500,973,820	8,061	\$3,091,279	\$0.74

* 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	823	\$54,449	41	\$29,518	46	\$93,372	12	\$122,141	3	\$86,681
2020	793	\$53,384	33	\$23,410	43	\$87,419	10	\$106,891	3	\$108,407
2021	811	\$53,202	30	\$21,977	47	\$92,857	12	\$110,643	4	\$141,105
2022	799	\$54,514	29	\$22,440	44	\$97,526	16	\$131,393	4	\$145,671
2023	804	\$56,640	24	\$17,815	48	\$100,167	14	\$115,798	5	\$169,121
2024 YTD	757	\$57,512	24	\$17,219	50	\$104,759	17	\$142,160	5	\$179,325

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	115	\$437,804	28	\$342,296	758	70	87	75
2020	71	\$396,429	21	\$336,200	632	36	50	44
2021	138	\$420,856	73	\$340,644	1,107	53	65	109
2022	129	\$424,968	65	\$336,555	1,128	50	64	96
2023	75	\$205,002	12	\$119,868	454	33	63	39
2024 YTD	18	\$31,058	2	\$20,549	55	6	16	7

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	12	8	5	3	28
2020	12	4	2	3	21
2021	23	43	3	4	73
2022	44	13	5	3	65
2023	8	2	0	2	12
2024 YTD	1	0	1	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$205,354	\$231,567	\$883	\$0	\$437,804
2020	\$191,908	\$171,750	\$32,772	\$0	\$396,429
2021	\$222,631	\$194,358	\$3,867	\$0	\$420,856
2022	\$242,786	\$181,242	\$940	\$0	\$424,968
2023	\$80,008	\$124,794	\$200	\$0	\$205,002
2024 YTD	\$10,343	\$20,715	\$0	\$0	\$31,058

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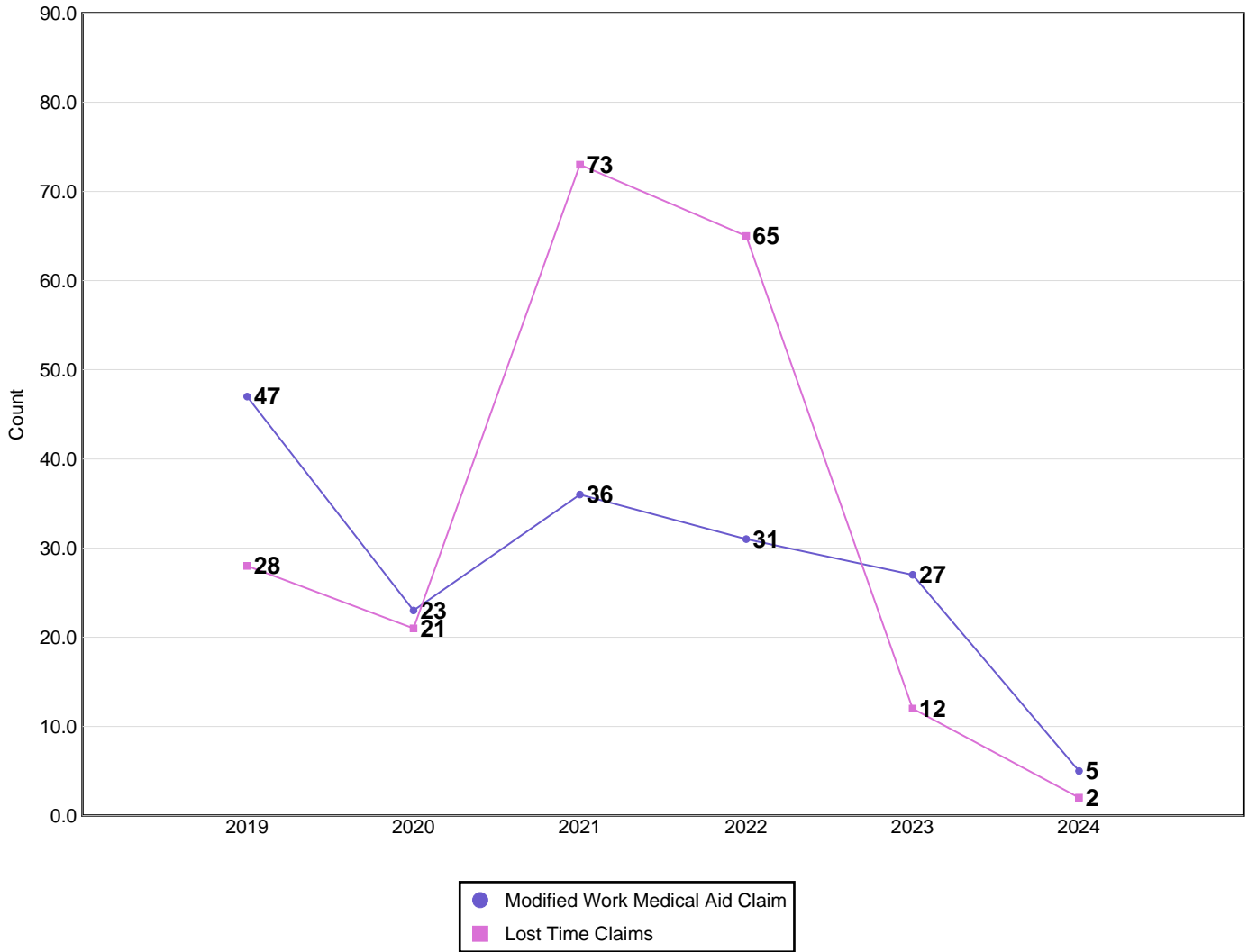


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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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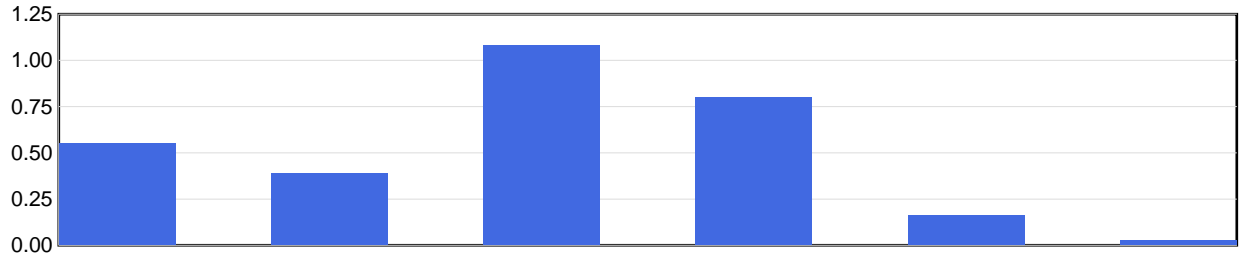
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



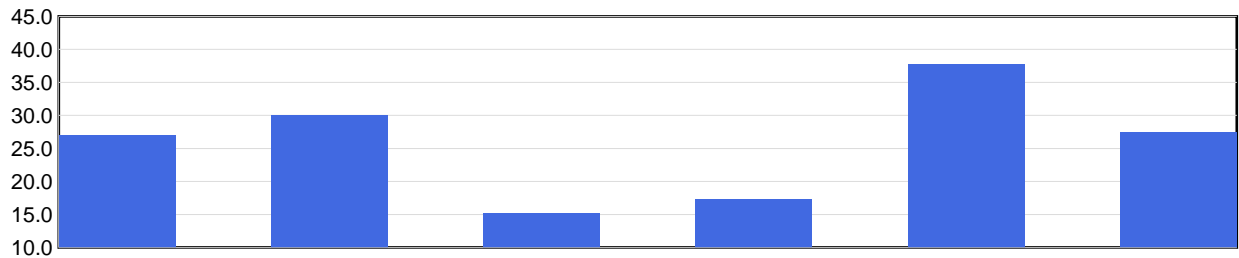
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.55	0.39	1.09	0.80	0.16	0.02

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

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

Severity Rates

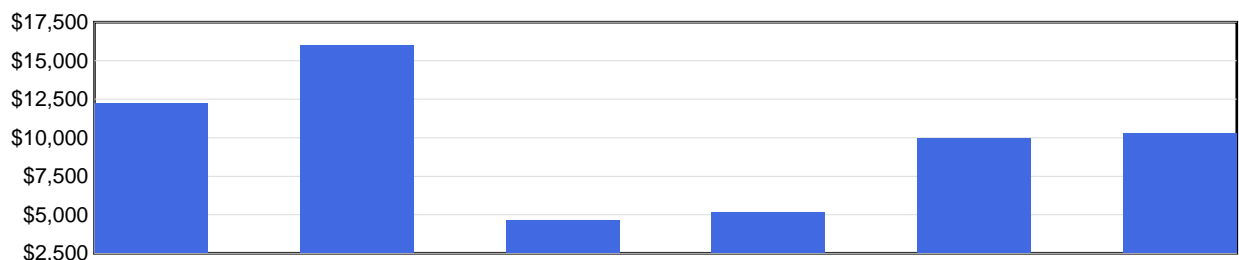
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	27.1	30.1	15.2	17.4	37.8	27.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$12,225	\$16,010	\$4,666	\$5,178	\$9,989	\$10,275

Average Cost Per LTC = Total LTC Costs / Total LTCs

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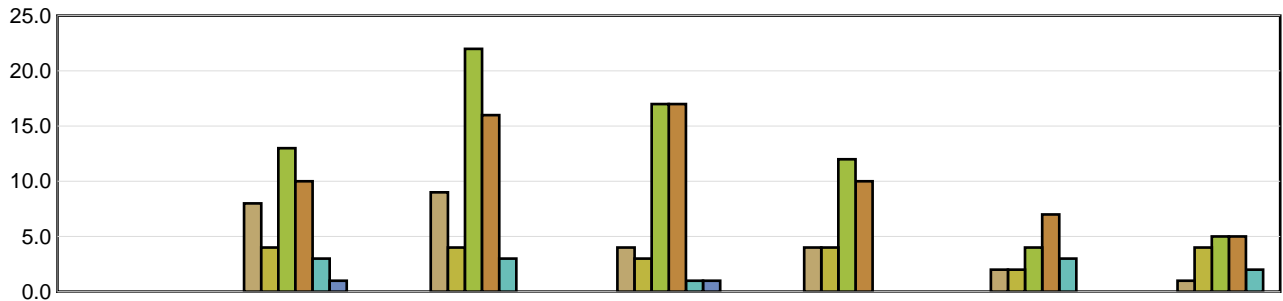
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

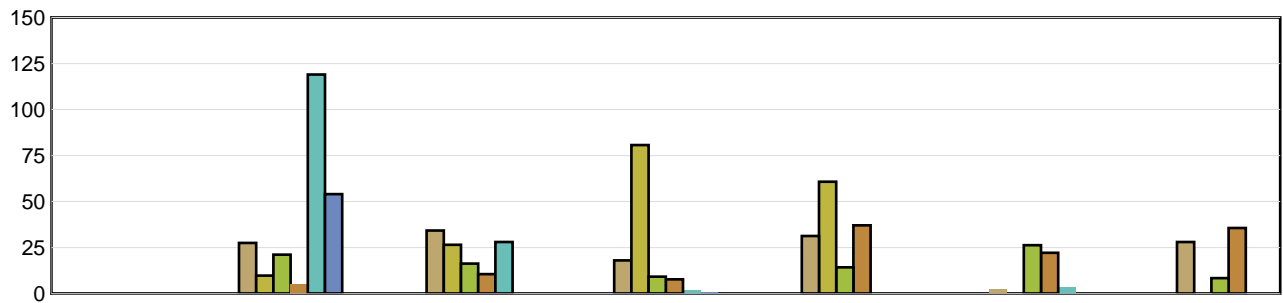
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	8	9	4	4	2	1
2020	N/A	4	4	3	4	2	4
2021	N/A	13	22	17	12	4	5
2022	N/A	10	16	17	10	7	5
2023	N/A	3	3	1	N/A	3	2
2024 YTD	N/A	1	N/A	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	27.50	34.22	18.00	31.25	2.50	28.00
2020	N/A	9.75	26.50	80.67	60.75	0.00	0.25
2021	N/A	21.15	16.27	9.18	14.25	26.25	8.40
2022	N/A	5.30	10.56	7.71	37.10	22.14	35.60
2023	N/A	119.00	28.00	2.00	N/A	3.67	0.00
2024 YTD	N/A	54.00	N/A	1.00	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
Exposure to Harmful Substances	1	0	57	40	0	0	98
Overexertion	5	5	1	7	1	0	19
Falls	5	3	1	6	2	1	18
Bodily Reaction and Exertion	4	1	4	3	4	0	16
Struck by Object	5	0	3	2	1	0	11

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	98	48.76%	9.17	899	\$1,819	\$178,255
Overexertion	19	9.45%	35.89	682	\$12,808	\$243,346
Falls	18	8.96%	20.17	363	\$15,377	\$276,786
Bodily Reaction and Exertion	16	7.96%	66.50	1,064	\$17,009	\$272,150
Struck by Object	11	5.47%	18.73	206	\$8,953	\$98,484
All Others	39	19.40%	21.74	848	\$10,951	\$427,091
Totals	201	100.00%	20.21	4,062	\$7,443	\$1,496,113

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	0	0	56	40	0	0	96
Back	9	5	4	7	2	0	27
Foot(Feet)/Ank(s)/Toe(s)	5	2	2	1	3	0	13
Fingers	2	0	3	6	1	0	12
Head	3	2	2	1	1	1	10

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	96	47.76%	9.18	881	\$1,727	\$165,757
Back	27	13.43%	32.85	887	\$10,799	\$291,585
Foot(Feet)/Ank(s)/Toe(s)	13	6.47%	17.77	231	\$10,396	\$135,143
Fingers	12	5.97%	13.67	164	\$8,635	\$103,614
Head	10	4.98%	13.00	130	\$6,854	\$68,536
All Others	43	21.39%	41.14	1,769	\$17,011	\$731,478
Totals	201	100.00%	20.21	4,062	\$7,443	\$1,496,113

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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	56	40	0	0	96
Sprains/Strain	11	9	6	13	8	0	47
Fracture/Dislocation/Nerve Damage	8	3	2	4	1	1	19
Oth Traumatic Injuries	4	0	3	3	0	0	10
Intracranial Injuries	2	2	2	1	1	1	9

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	96	47.76%	9.18	881	\$1,727	\$165,757
Sprains/Strain	47	23.38%	41.06	1,930	\$14,558	\$684,231
Fracture/Dislocation/Nerve Damage	19	9.45%	28.42	540	\$13,776	\$261,752
Oth Traumatic Injuries	10	4.98%	27.60	276	\$11,398	\$113,981
Intracranial Injuries	9	4.48%	11.44	103	\$5,424	\$48,814
All Others	20	9.95%	16.60	332	\$11,079	\$221,577
Totals	201	100.00%	20.21	4,062	\$7,443	\$1,496,113

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