

# Industry Synopsis

Industry: 57400 Utilities - Electric/Natural Gas

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      | 187  | 7                    | \$1,187,518,428           | 13,994                   | \$5,861,306   | \$0.71        |
| 2020      | 187  | 12                   | \$1,167,444,174           | 13,811                   | \$4,708,601   | \$0.54        |
| 2021      | 187  | 13                   | \$1,169,383,299           | 14,646                   | \$4,552,241   | \$0.47        |
| 2022      | 198  | 20                   | \$1,210,586,745           | 15,283                   | \$4,412,137   | \$0.48        |
| 2023      | 203  | 13                   | \$1,278,946,046           | 15,341                   | \$4,773,229   | \$0.50        |
| 2024 YTD  | 191  | 1                    | \$1,327,906,729           | 14,812                   | \$5,671,545   | \$0.47        |

\* 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      | 99           | \$11,518       | 37                             | \$25,008       | 29                               | \$46,941       | 6                                 | \$58,731       | 16             | \$1,045,320    |
| 2020      | 98           | \$11,778       | 33                             | \$22,162       | 35                               | \$58,130       | 4                                 | \$34,732       | 17             | \$1,040,643    |
| 2021      | 94           | \$10,980       | 37                             | \$25,476       | 35                               | \$60,696       | 4                                 | \$41,186       | 17             | \$1,031,046    |
| 2022      | 106          | \$13,837       | 38                             | \$26,930       | 32                               | \$57,079       | 6                                 | \$65,016       | 16             | \$1,047,724    |
| 2023      | 103          | \$13,884       | 43                             | \$31,059       | 33                               | \$58,937       | 8                                 | \$73,081       | 16             | \$1,101,984    |
| 2024 YTD  | 81           | \$12,531       | 45                             | \$33,011       | 41                               | \$74,448       | 8                                 | \$77,387       | 16             | \$1,130,530    |

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

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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          | 274              | \$1,175,823 | 48             | \$921,500       | 1,283    | 129                                 | 226                | 144                     |
| 2020          | 213              | \$1,433,656 | 43             | \$1,229,586     | 1,510    | 96                                  | 170                | 114                     |
| 2021          | 238              | \$819,988   | 56             | \$567,680       | 1,401    | 106                                 | 182                | 132                     |
| 2022          | 192              | \$602,373   | 39             | \$377,485       | 926      | 92                                  | 153                | 99                      |
| 2023          | 197              | \$725,638   | 37             | \$464,025       | 1,120    | 85                                  | 160                | 100                     |
| 2024 YTD      | 49               | \$106,372   | 10             | \$81,965        | 84       | 24                                  | 39                 | 30                      |

| 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                        | 23        | 15                      | 5                        | 5         | 48                     |
| 2020                        | 23        | 8                       | 2                        | 10        | 43                     |
| 2021                        | 28        | 14                      | 6                        | 8         | 56                     |
| 2022                        | 24        | 7                       | 3                        | 5         | 39                     |
| 2023                        | 20        | 9                       | 3                        | 5         | 37                     |
| 2024 YTD                    | 8         | 2                       | 0                        | 0         | 10                     |

| Total Claims Costs |              |             |                |               |             |
|--------------------|--------------|-------------|----------------|---------------|-------------|
| Accident Year      | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total       |
| 2019               | \$490,350    | \$574,452   | \$111,021      | \$0           | \$1,175,823 |
| 2020               | \$526,851    | \$475,406   | \$19,853       | \$411,547     | \$1,433,656 |
| 2021               | \$360,015    | \$439,314   | \$20,658       | \$0           | \$819,988   |
| 2022               | \$227,208    | \$361,583   | \$13,581       | \$0           | \$602,373   |
| 2023               | \$319,216    | \$405,162   | \$1,260        | \$0           | \$725,638   |
| 2024 YTD           | \$32,885     | \$73,486    | \$0            | \$0           | \$106,372   |

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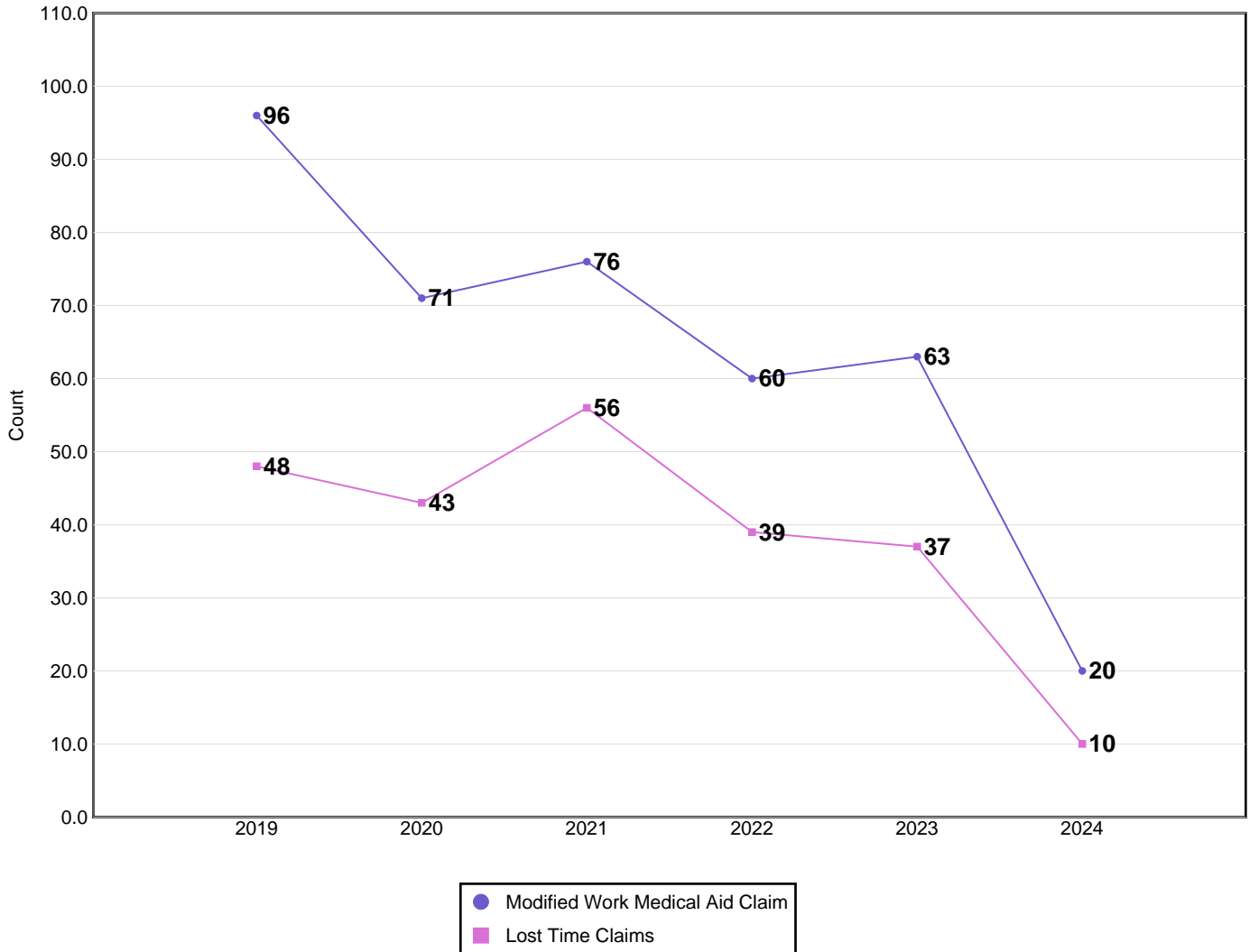
- YTD is January to current month of the current calendar year

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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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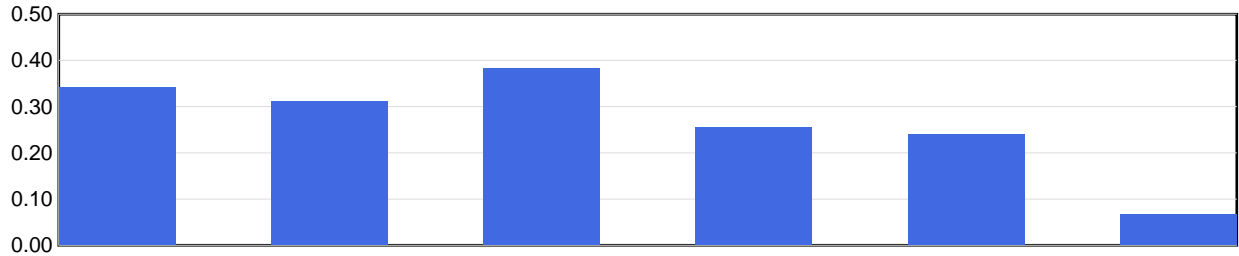
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



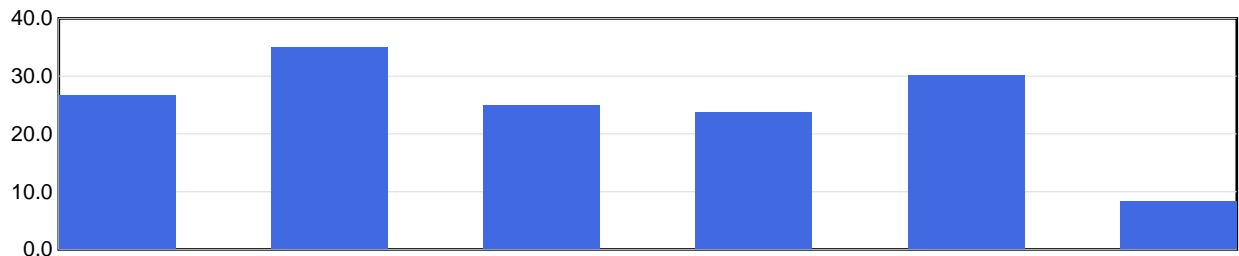
|                | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|----------------|------|------|------|------|------|----------|
| Frequency Rate | 0.34 | 0.31 | 0.38 | 0.26 | 0.24 | 0.07     |

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

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

## Severity Rates

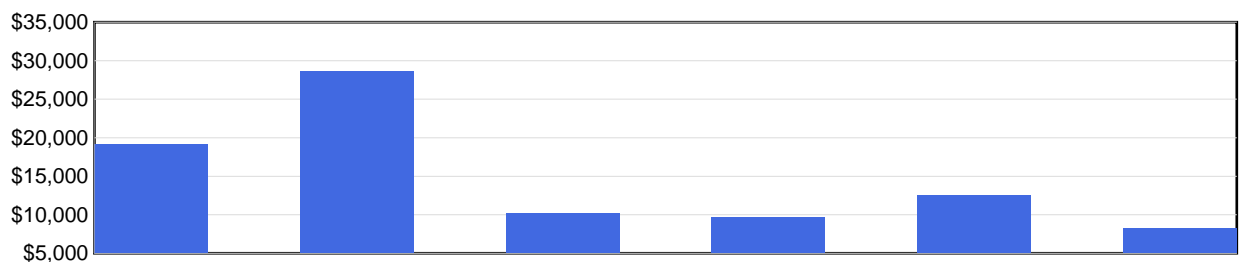
(Temporary Total Disability Days per Lost Time Claim)



|               | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|---------------|------|------|------|------|------|----------|
| Severity Rate | 26.7 | 35.1 | 25.0 | 23.7 | 30.3 | 8.4      |

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



|                  | 2019     | 2020     | 2021     | 2022    | 2023     | 2024 YTD |
|------------------|----------|----------|----------|---------|----------|----------|
| Avg Cost / Claim | \$19,198 | \$28,595 | \$10,137 | \$9,679 | \$12,541 | \$8,197  |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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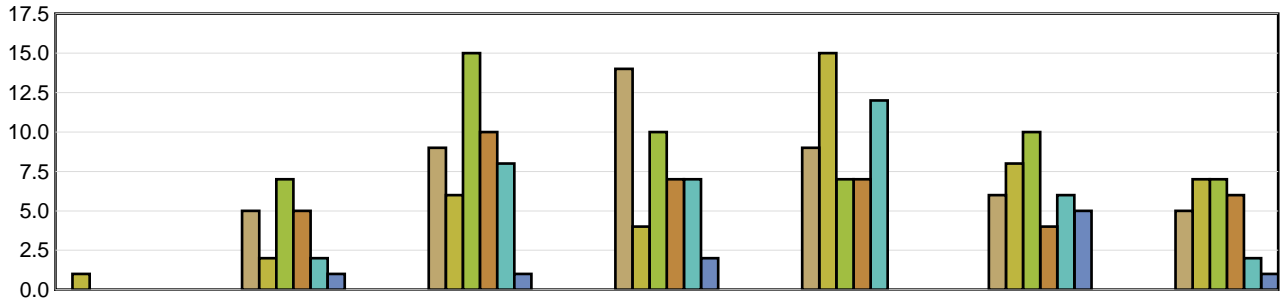
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

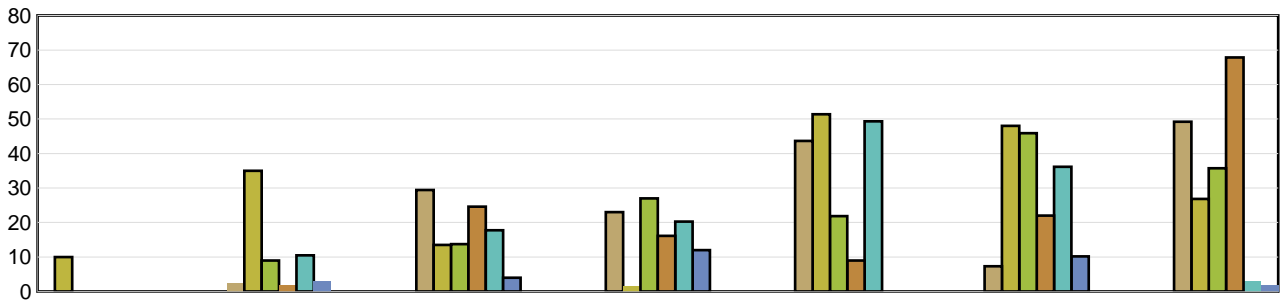
(by age of injured worker and by occurrence year)



|          | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019     | N/A      | 5        | 9        | 14       | 9        | 6        | 5       |
| 2020     | 1        | 2        | 6        | 4        | 15       | 8        | 7       |
| 2021     | N/A      | 7        | 15       | 10       | 7        | 10       | 7       |
| 2022     | N/A      | 5        | 10       | 7        | 7        | 4        | 6       |
| 2023     | N/A      | 2        | 8        | 7        | 12       | 6        | 2       |
| 2024 YTD | N/A      | 1        | 1        | 2        | N/A      | 5        | 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     | N/A      | 2.60     | 29.44    | 23.00    | 43.67    | 7.33     | 49.20   |
| 2020     | 10.00    | 35.00    | 13.50    | 1.50     | 51.40    | 48.00    | 26.86   |
| 2021     | N/A      | 9.00     | 13.73    | 27.00    | 21.86    | 45.90    | 35.71   |
| 2022     | N/A      | 1.80     | 24.60    | 16.14    | 9.00     | 22.00    | 67.83   |
| 2023     | N/A      | 10.50    | 17.75    | 20.29    | 49.33    | 36.17    | 3.00    |
| 2024 YTD | N/A      | 3.00     | 4.00     | 12.00    | N/A      | 10.20    | 2.00    |

LTCs with no birthdate recorded are not included in band subtotals

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Industry: 57400 Utilities - Electric/Natural Gas

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                             | 11   | 9    | 12   | 9    | 6    | 3        | 50     |
| Overexertion                      | 4    | 7    | 7    | 4    | 7    | 1        | 30     |
| Bodily Reaction and Exertion      | 10   | 5    | 4    | 4    | 3    | 3        | 29     |
| Exposure to Harmful Substances    | 3    | 2    | 14   | 2    | 1    | 1        | 23     |
| Highway/Non-Highway M.V. Accident | 3    | 0    | 4    | 7    | 5    | 0        | 19     |

| Type of Accident                  | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs    |
|-----------------------------------|---------------------------|--------------------|------------------|--------------|-------------------|--------------------|
| Falls                             | 50                        | 21.46%             | 35.86            | 1,793        | \$17,989          | \$899,464          |
| Overexertion                      | 30                        | 12.88%             | 21.17            | 635          | \$16,674          | \$500,234          |
| Bodily Reaction and Exertion      | 29                        | 12.45%             | 20.59            | 597          | \$9,326           | \$270,444          |
| Exposure to Harmful Substances    | 23                        | 9.87%              | 29.48            | 678          | \$9,023           | \$207,538          |
| Highway/Non-Highway M.V. Accident | 19                        | 8.15%              | 16.95            | 322          | \$11,909          | \$226,272          |
| All Others                        | 82                        | 35.19%             | 28.04            | 2,299        | \$18,760          | \$1,538,288        |
| <b>Totals</b>                     | <b>233</b>                | <b>100.00%</b>     | <b>27.14</b>     | <b>6,324</b> | <b>\$15,632</b>   | <b>\$3,642,240</b> |

| Part of Body             |      |      |      |      |      |          |        |
|--------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs      |      |      |      |      |      |          |        |
| Part of Body             | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD | Totals |
| Back                     | 8    | 8    | 9    | 9    | 9    | 2        | 45     |
| Body System(s)           | 4    | 5    | 14   | 2    | 3    | 1        | 29     |
| Knee(s)                  | 7    | 4    | 8    | 4    | 1    | 1        | 25     |
| Head                     | 2    | 6    | 4    | 2    | 5    | 3        | 22     |
| Foot(Feet)/Ank(s)/Toe(s) | 4    | 4    | 2    | 7    | 3    | 0        | 20     |

| Part of Body             | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs    |
|--------------------------|---------------------------|--------------------|------------------|--------------|-------------------|--------------------|
| Back                     | 45                        | 19.31%             | 16.24            | 731          | \$9,923           | \$446,514          |
| Body System(s)           | 29                        | 12.45%             | 48.52            | 1,407        | \$28,870          | \$837,239          |
| Knee(s)                  | 25                        | 10.73%             | 30.32            | 758          | \$15,582          | \$389,543          |
| Head                     | 22                        | 9.44%              | 18.09            | 398          | \$14,521          | \$319,470          |
| Foot(Feet)/Ank(s)/Toe(s) | 20                        | 8.58%              | 40.70            | 814          | \$15,530          | \$310,592          |
| All Others               | 92                        | 39.48%             | 24.09            | 2,216        | \$14,553          | \$1,338,882        |
| <b>Totals</b>            | <b>233</b>                | <b>100.00%</b>     | <b>27.14</b>     | <b>6,324</b> | <b>\$15,632</b>   | <b>\$3,642,240</b> |

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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                    | 25   | 14   | 20   | 20   | 16   | 5        | 100    |
| Fracture/Dislocation/Nerve Damage | 6    | 7    | 5    | 6    | 3    | 0        | 27     |
| Oth Traumatic Injuries            | 5    | 6    | 3    | 4    | 3    | 1        | 22     |
| Systems Disease - Covid 19        | 0    | 1    | 12   | 2    | 0    | 0        | 15     |
| Intracranial Injures              | 0    | 4    | 3    | 1    | 3    | 3        | 14     |

| Nature of Injury                  | Total LTCs<br>(2019 to date) | Percentage of<br>LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs    |
|-----------------------------------|------------------------------|-----------------------|------------------|--------------|-------------------|--------------------|
| Sprains/Strain                    | 100                          | 42.92%                | 20.17            | 2,017        | \$11,822          | \$1,182,199        |
| Fracture/Dislocation/Nerve Damage | 27                           | 11.59%                | 61.41            | 1,658        | \$28,006          | \$756,159          |
| Oth Traumatic Injuries            | 22                           | 9.44%                 | 16.82            | 370          | \$30,166          | \$663,661          |
| Systems Disease - Covid 19        | 15                           | 6.44%                 | 20.60            | 309          | \$3,927           | \$58,900           |
| Intracranial Injures              | 14                           | 6.01%                 | 14.50            | 203          | \$11,234          | \$157,269          |
| All Others                        | 55                           | 23.61%                | 32.13            | 1,767        | \$14,983          | \$824,052          |
| <b>Totals</b>                     | <b>233</b>                   | <b>100.00%</b>        | <b>27.14</b>     | <b>6,324</b> | <b>\$15,632</b>   | <b>\$3,642,240</b> |

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