

Industry Synopsis

Industry: 60800 BULK PETROLEUM DEALERS

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	240	15	\$324,032,146	5,384	\$4,301,618	\$1.59
2020	238	15	\$322,911,466	5,731	\$4,139,760	\$1.56
2021	231	12	\$325,046,884	5,617	\$3,458,026	\$1.34
2022	215	4	\$346,312,791	5,685	\$3,401,020	\$1.24
2023	215	7	\$392,675,507	6,775	\$3,869,022	\$1.30
2024 YTD	210	2	\$417,119,570	7,366	\$5,140,270	\$1.46

* 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	158	\$23,022	29	\$21,789	43	\$100,383	7	\$60,099	3	\$118,738
2020	157	\$23,287	26	\$19,462	45	\$98,741	8	\$83,361	N/A	N/A
2021	150	\$22,871	23	\$16,331	48	\$101,649	7	\$65,493	3	\$118,704
2022	134	\$23,407	19	\$14,130	53	\$119,233	6	\$56,499	3	\$133,045
2023	128	\$22,611	23	\$16,268	53	\$122,095	8	\$84,406	3	\$147,296
2024 YTD	122	\$21,406	26	\$19,417	48	\$111,187	11	\$107,112	3	\$157,998

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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- 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	177	\$1,265,889	49	\$1,091,939	1,199	92	128	111
2020	106	\$985,484	44	\$910,677	1,355	60	62	75
2021	102	\$721,294	36	\$632,746	1,472	53	66	68
2022	134	\$715,837	43	\$589,105	1,937	63	91	85
2023	131	\$762,974	40	\$650,325	1,753	64	91	79
2024 YTD	40	\$64,816	7	\$47,262	165	16	33	22

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	27	10	7	5	49
2020	27	4	7	6	44
2021	14	10	4	8	36
2022	21	7	3	12	43
2023	16	9	2	13	40
2024 YTD	1	5	1	0	7

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$458,673	\$802,846	\$4,371	\$0	\$1,265,889
2020	\$311,284	\$258,302	\$4,351	\$411,547	\$985,484
2021	\$398,600	\$320,515	\$2,179	\$0	\$721,294
2022	\$381,978	\$325,945	\$7,914	\$0	\$715,837
2023	\$341,946	\$407,026	\$14,002	\$0	\$762,974
2024 YTD	\$27,592	\$37,224	\$0	\$0	\$64,816

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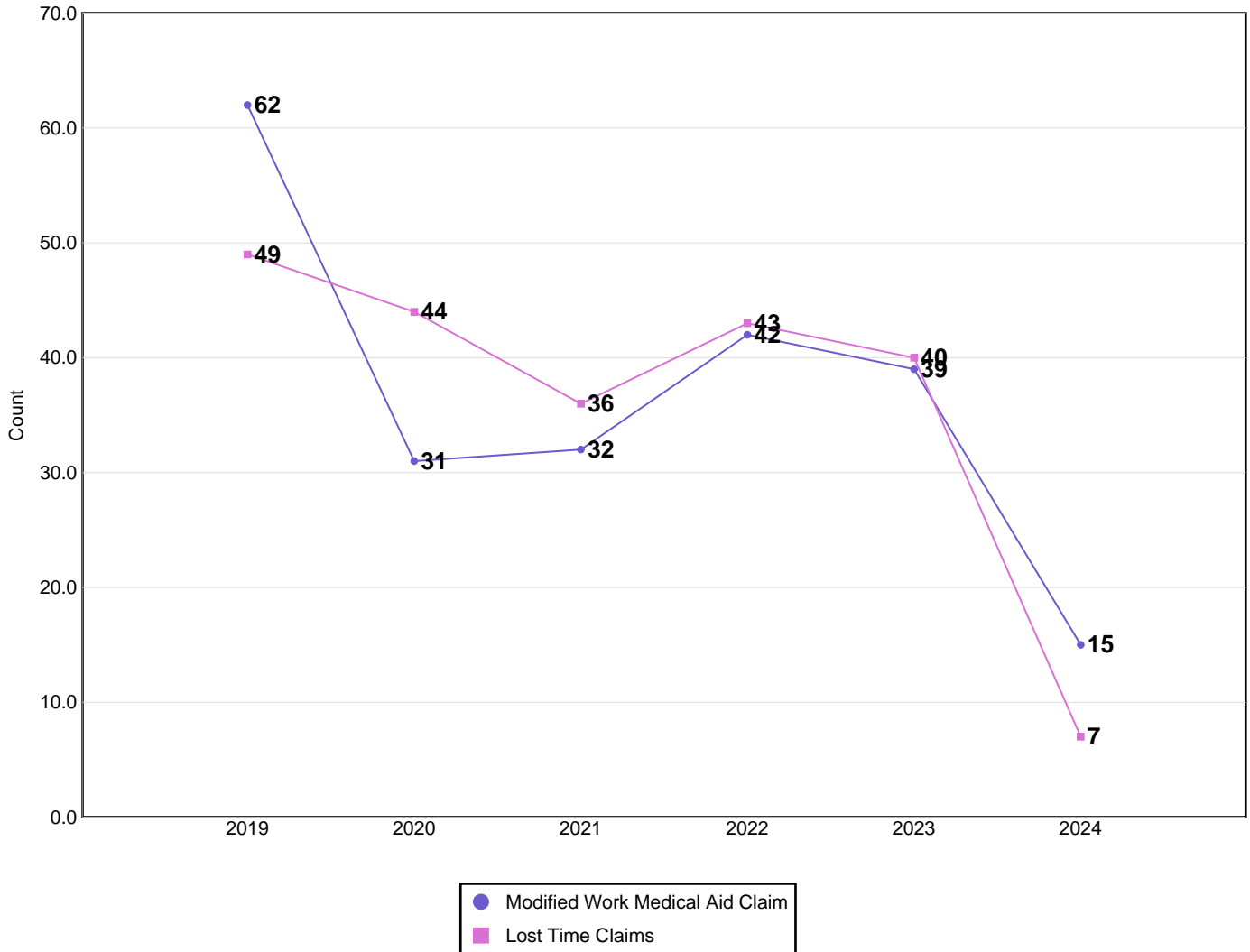
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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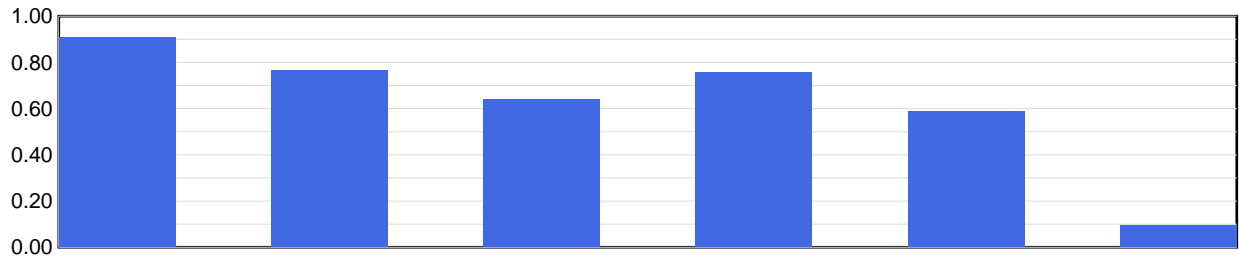
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



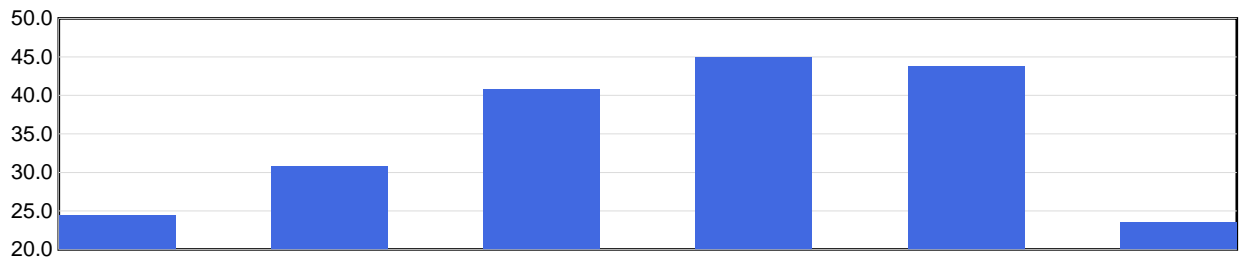
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.91	0.77	0.64	0.76	0.59	0.10

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

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

Severity Rates

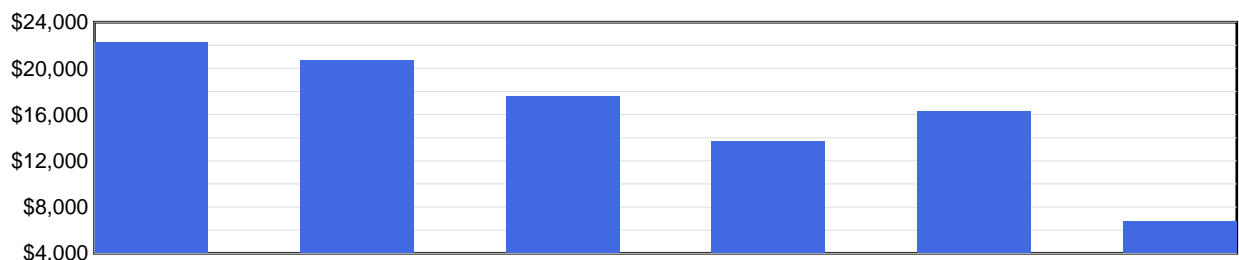
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	24.5	30.8	40.9	45.0	43.8	23.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$22,284	\$20,697	\$17,576	\$13,700	\$16,258	\$6,752

Average Cost Per LTC = Total LTC Costs / Total LTCs

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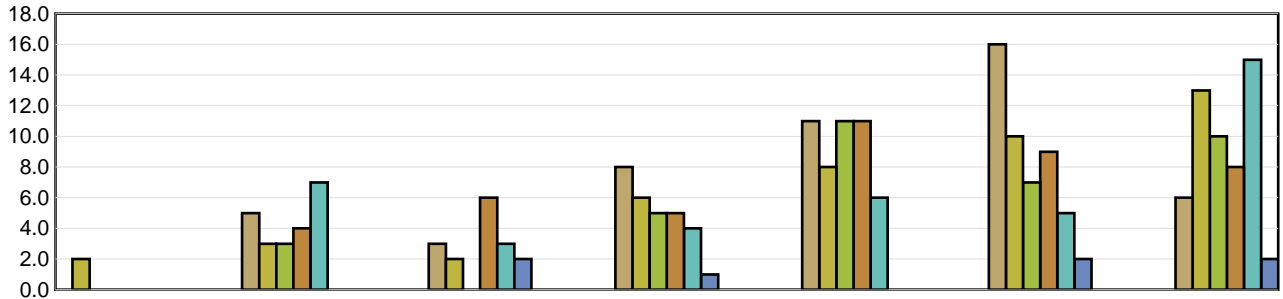
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

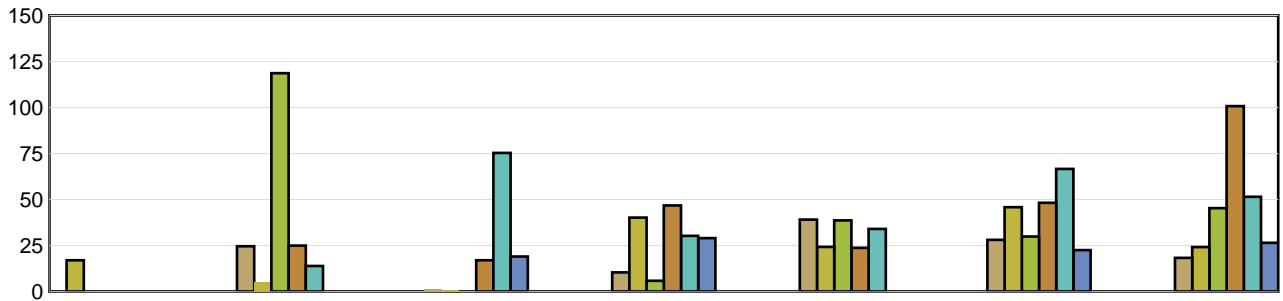
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	5	3	8	11	16	6
2020	2	3	2	6	8	10	13
2021	N/A	3	N/A	5	11	7	10
2022	N/A	4	6	5	11	9	8
2023	N/A	7	3	4	6	5	15
2024 YTD	N/A	N/A	2	1	N/A	2	2

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	24.60	1.33	10.38	39.09	28.06	18.33
2020	17.00	5.33	1.00	40.17	24.25	45.80	24.15
2021	N/A	118.67	N/A	5.80	38.64	29.86	45.30
2022	N/A	25.00	17.00	46.80	23.73	48.22	100.75
2023	N/A	13.86	75.33	30.25	34.00	66.60	51.47
2024 YTD	N/A	N/A	19.00	29.00	N/A	22.50	26.50

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	11	12	7	10	11	6	57
Bodily Reaction and Exertion	9	5	10	4	7	0	35
Overexertion	9	3	0	7	6	0	25
Highway/Non-Highway M.V. Accident	5	7	5	4	4	0	25
Struck by Object	4	4	3	2	5	0	18

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	57	26.03%	48.79	2,781	\$17,950	\$1,023,153
Bodily Reaction and Exertion	35	15.98%	33.29	1,165	\$11,450	\$400,762
Overexertion	25	11.42%	20.44	511	\$8,472	\$211,793
Highway/Non-Highway M.V. Accident	25	11.42%	63.04	1,576	\$55,544	\$1,388,590
Struck by Object	18	8.22%	11.44	206	\$5,797	\$104,341
All Others	59	26.94%	26.20	1,546	\$13,448	\$793,416
Totals	219	100.00%	35.55	7,785	\$17,909	\$3,922,055

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	8	7	9	5	5	0	34
Knee(s)	6	4	5	4	6	0	25
Trunk	5	5	1	5	6	2	24
Multiple Parts	6	4	4	1	6	1	22
Foot(Feet)/Ank(s)/Toe(s)	4	4	3	4	3	0	18

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	34	15.53%	22.97	781	\$12,336	\$419,418
Knee(s)	25	11.42%	42.72	1,068	\$20,304	\$507,598
Trunk	24	10.96%	60.21	1,445	\$22,406	\$537,743
Multiple Parts	22	10.05%	60.36	1,328	\$58,257	\$1,281,658
Foot(Feet)/Ank(s)/Toe(s)	18	8.22%	48.44	872	\$10,681	\$192,257
All Others	96	43.84%	23.86	2,291	\$10,244	\$983,380
Totals	219	100.00%	35.55	7,785	\$17,909	\$3,922,055

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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	27	19	13	15	20	3	97
Fracture/Dislocation/Nerve Damage	6	4	6	5	7	1	29
Oth Traumatic Injuries	5	9	3	5	3	2	27
Superficial Wounds	4	3	3	5	2	0	17
Systems Disease - Covid 19	0	0	4	8	0	0	12

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	97	44.29%	33.33	3,233	\$11,762	\$1,140,874
Fracture/Dislocation/Nerve Damage	29	13.24%	73.76	2,139	\$49,294	\$1,429,539
Oth Traumatic Injuries	27	12.33%	31.63	854	\$15,704	\$424,008
Superficial Wounds	17	7.76%	7.53	128	\$1,920	\$32,635
Systems Disease - Covid 19	12	5.48%	6.50	78	\$1,243	\$14,915
All Others	37	16.89%	36.57	1,353	\$23,786	\$880,084
Totals	219	100.00%	35.55	7,785	\$17,909	\$3,922,055

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