

# Industry Synopsis

Industry: 62908 GARDEN SUPPLY CENTRE

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	109	3	\$25,827,485	638	\$475,835	\$1.93
2020	111	10	\$28,115,364	733	\$516,043	\$1.96
2021	107	6	\$30,834,673	800	\$469,776	\$1.62
2022	114	13	\$30,823,301	732	\$489,045	\$1.64
2023	104	3	\$31,226,605	713	\$519,202	\$1.61
2024 YTD	96	2	\$30,948,763	672	\$511,152	\$1.70

\* 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	96	\$9,348	4	\$2,707	9	\$13,772	N/A	N/A	N/A	N/A
2020	98	\$9,864	4	\$2,850	9	\$15,402	N/A	N/A	N/A	N/A
2021	93	\$10,918	3	\$1,615	11	\$18,302	N/A	N/A	N/A	N/A
2022	101	\$11,196	3	\$2,109	10	\$17,519	N/A	N/A	N/A	N/A
2023	91	\$10,398	3	\$1,938	10	\$18,891	N/A	N/A	N/A	N/A
2024 YTD	81	\$9,227	5	\$3,289	10	\$18,433	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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- YTD is January to current month of the current calendar year

# Industry Synopsis

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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	25	\$44,032	8	\$32,852	156	8	17	12
2020	37	\$110,924	12	\$85,896	703	12	25	16
2021	25	\$228,088	15	\$222,993	763	16	10	20
2022	28	\$73,664	14	\$66,291	520	12	14	17
2023	26	\$146,596	12	\$129,687	419	15	14	20
2024 YTD	4	\$1,849	1	\$679	5	0	3	1

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	4	0	1	8
2020	4	3	0	5	12
2021	3	5	3	4	15
2022	8	2	1	3	14
2023	4	4	2	2	12
2024 YTD	1	0	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$16,605	\$27,426	\$0	\$0	\$44,032
2020	\$42,327	\$68,598	\$0	\$0	\$110,924
2021	\$144,545	\$83,542	\$0	\$0	\$228,088
2022	\$36,803	\$35,482	\$1,379	\$0	\$73,664
2023	\$94,794	\$50,270	\$1,533	\$0	\$146,596
2024 YTD	\$513	\$1,336	\$0	\$0	\$1,849

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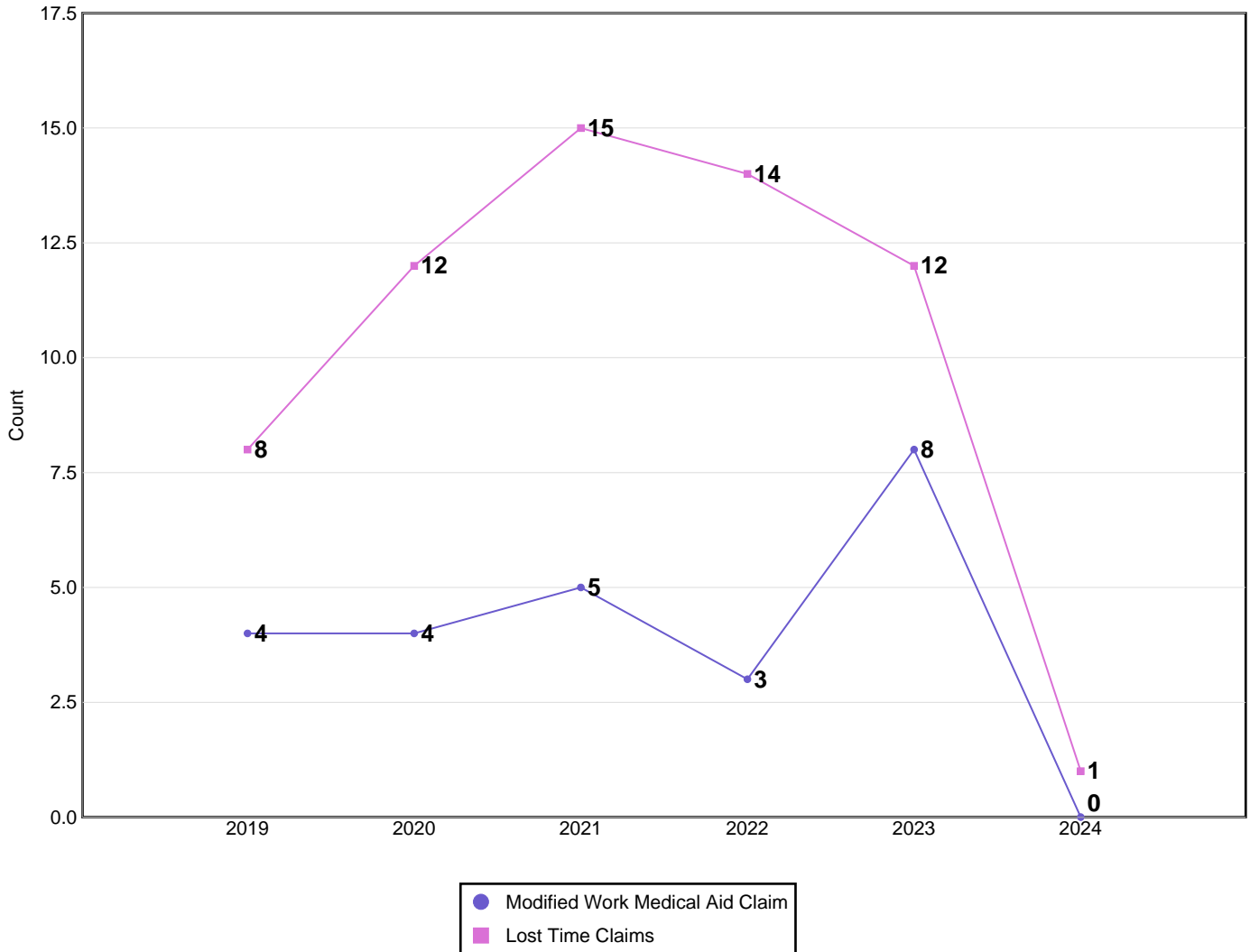
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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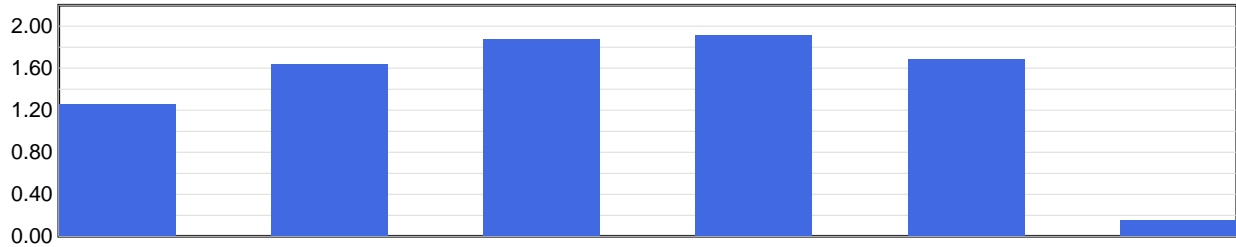
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



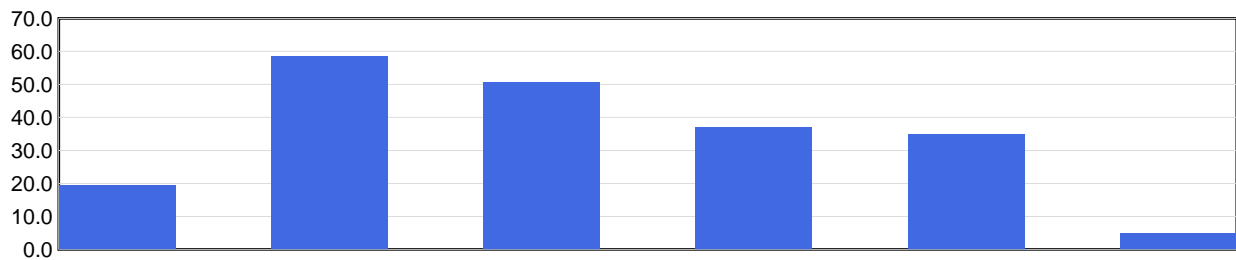
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.25	1.64	1.87	1.91	1.68	0.15

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

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

## Severity Rates

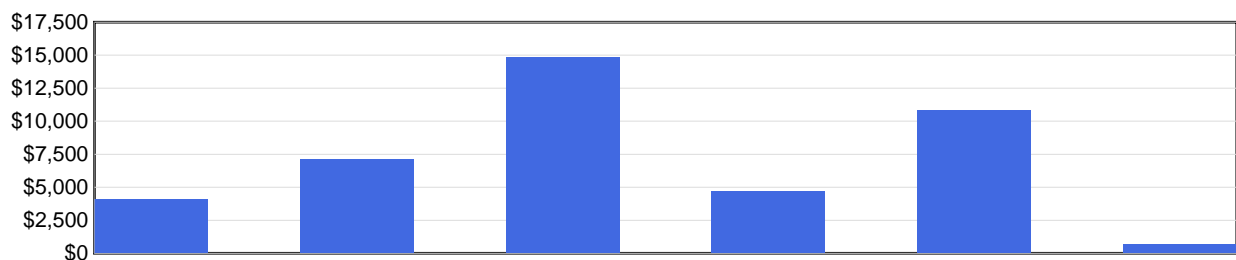
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	19.5	58.6	50.9	37.1	34.9	5.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$4,106	\$7,158	\$14,866	\$4,735	\$10,807	\$679

Average Cost Per LTC = Total LTC Costs / Total LTCs

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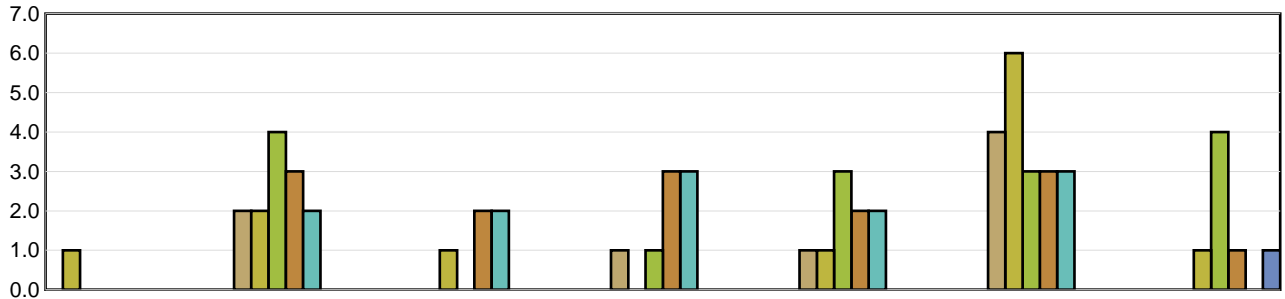
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

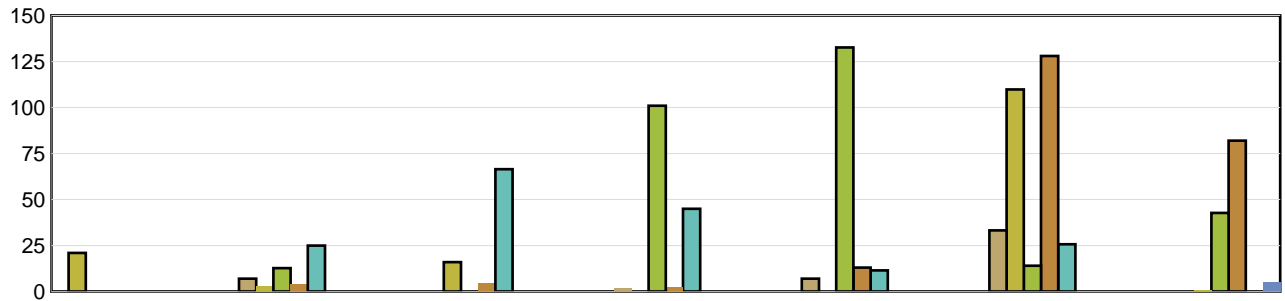
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	N/A	1	1	4	N/A
2020	1	2	1	N/A	1	6	1
2021	N/A	4	N/A	1	3	3	4
2022	N/A	3	2	3	2	3	1
2023	N/A	2	2	3	2	3	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	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	7.00	N/A	2.00	7.00	33.25	N/A
2020	21.00	3.00	16.00	N/A	0.00	109.83	1.00
2021	N/A	12.75	N/A	101.00	132.67	14.00	42.75
2022	N/A	4.00	4.50	2.33	13.00	128.00	82.00
2023	N/A	25.00	66.50	45.00	11.50	25.67	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	5.00

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

Industry: 62908 GARDEN SUPPLY CENTRE

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	5	1	4	3	3	1	17
Bodily Reaction and Exertion	2	1	5	3	2	0	13
Overexertion	0	5	1	1	2	0	9
Struck by Object	0	2	1	2	1	0	6
Contact with Objects and Equipment	0	0	3	0	2	0	5

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	17	27.42%	25.82	439	\$6,167	\$104,833
Bodily Reaction and Exertion	13	20.97%	75.62	983	\$13,269	\$172,492
Overexertion	9	14.52%	45.67	411	\$10,689	\$96,202
Struck by Object	6	9.68%	19.33	116	\$7,440	\$44,642
Contact with Objects and Equipment	5	8.06%	43.60	218	\$8,118	\$40,590
All Others	12	19.35%	33.17	398	\$6,637	\$79,639
<b>Totals</b>	<b>62</b>	<b>100.00%</b>	<b>41.37</b>	<b>2,565</b>	<b>\$8,684</b>	<b>\$538,398</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Trunk	0	3	2	2	1	1	9
Head	2	0	2	2	2	0	8
Fingers	1	2	2	2	0	0	7
Foot(Feet)/Ank(s)/Toe(s)	1	1	1	2	2	0	7
Back	0	1	1	2	2	0	6

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Trunk	9	14.52%	47.11	424	\$14,230	\$128,070
Head	8	12.90%	21.38	171	\$9,617	\$76,935
Fingers	7	11.29%	18.57	130	\$4,097	\$28,679
Foot(Feet)/Ank(s)/Toe(s)	7	11.29%	21.29	149	\$4,002	\$28,013
Back	6	9.68%	26.50	159	\$6,235	\$37,411
All Others	25	40.32%	61.28	1,532	\$9,572	\$239,290
<b>Totals</b>	<b>62</b>	<b>100.00%</b>	<b>41.37</b>	<b>2,565</b>	<b>\$8,684</b>	<b>\$538,398</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	0	7	8	7	6	1	29
Fracture/Dislocation/Nerve Damage	4	3	2	0	2	0	11
Intracranial Injuries	1	0	2	1	1	0	5
Open Wound	0	1	1	1	1	0	4
Oth Traumatic Injuries	0	0	1	3	0	0	4

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	29	46.77%	43.24	1,254	\$8,403	\$243,697
Fracture/Dislocation/Nerve Damage	11	17.74%	47.73	525	\$9,612	\$105,730
Intracranial Injuries	5	8.06%	22.60	113	\$12,404	\$62,021
Open Wound	4	6.45%	13.00	52	\$4,762	\$19,049
Oth Traumatic Injuries	4	6.45%	27.75	111	\$3,900	\$15,601
All Others	9	14.52%	56.67	510	\$10,256	\$92,300
<b>Totals</b>	<b>62</b>	<b>100.00%</b>	<b>41.37</b>	<b>2,565</b>	<b>\$8,684</b>	<b>\$538,398</b>

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