

# Industry Synopsis

Industry: 63105 LIQUOR/WINE/BEER SALES OUTLETS

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	775	78	\$178,442,815	4,759	\$2,300,411	\$1.36
2020	767	64	\$173,675,026	4,825	\$2,437,024	\$1.44
2021	796	72	\$177,260,775	4,693	\$2,625,227	\$1.48
2022	800	65	\$181,099,150	4,713	\$2,450,704	\$1.46
2023	807	58	\$179,984,917	4,298	\$2,583,533	\$1.58
2024 YTD	757	16	\$187,425,147	4,391	\$2,971,481	\$1.79

\* 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	753	\$67,234	9	\$6,406	8	\$21,820	4	\$43,636	N/A	N/A
2020	749	\$68,070	7	\$5,042	7	\$20,171	3	\$34,213	N/A	N/A
2021	775	\$71,484	11	\$7,806	6	\$18,452	3	\$34,938	N/A	N/A
2022	779	\$73,494	8	\$5,499	9	\$21,638	3	\$34,968	N/A	N/A
2023	785	\$74,672	10	\$6,754	8	\$19,611	3	\$34,760	N/A	N/A
2024 YTD	734	\$74,438	10	\$6,800	9	\$22,042	3	\$36,146	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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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	213	\$677,320	74	\$543,359	1,897	133	139	154
2020	144	\$307,200	50	\$200,128	894	77	94	95
2021	170	\$431,823	56	\$320,025	1,331	102	114	123
2022	138	\$342,638	63	\$284,667	1,152	85	75	109
2023	126	\$491,151	51	\$403,809	1,220	80	75	93
2024 YTD	19	\$14,786	7	\$8,264	40	9	12	13

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	42	13	8	11	74
2020	26	16	6	2	50
2021	29	13	6	8	56
2022	37	14	8	4	63
2023	25	15	6	5	51
2024 YTD	5	2	0	0	7

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$242,884	\$403,829	\$30,607	\$0	\$677,320
2020	\$101,769	\$205,067	\$365	\$0	\$307,200
2021	\$153,057	\$278,766	\$0	\$0	\$431,823
2022	\$123,979	\$211,797	\$6,862	\$0	\$342,638
2023	\$164,483	\$310,735	\$15,934	\$0	\$491,151
2024 YTD	\$4,884	\$9,902	\$0	\$0	\$14,786

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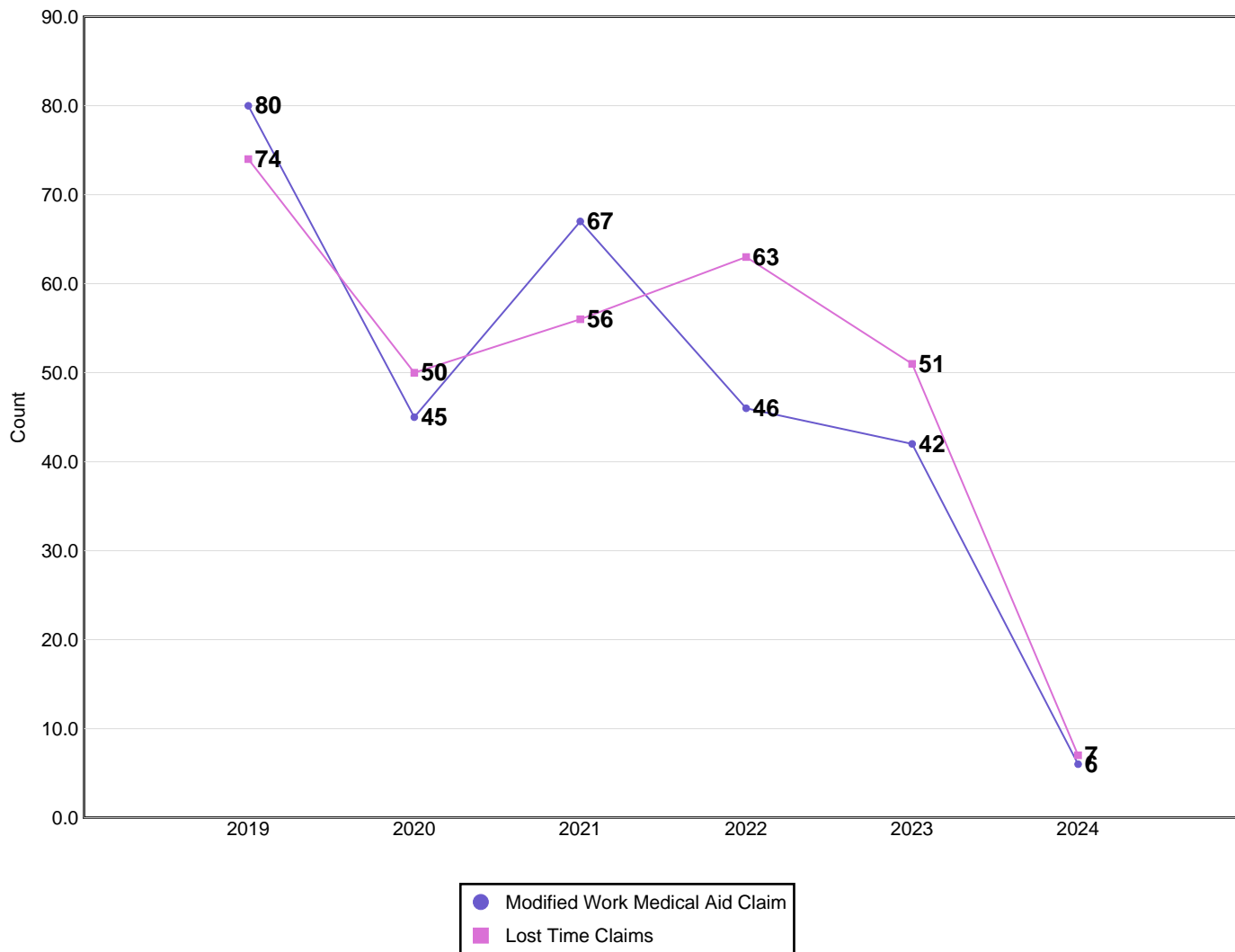
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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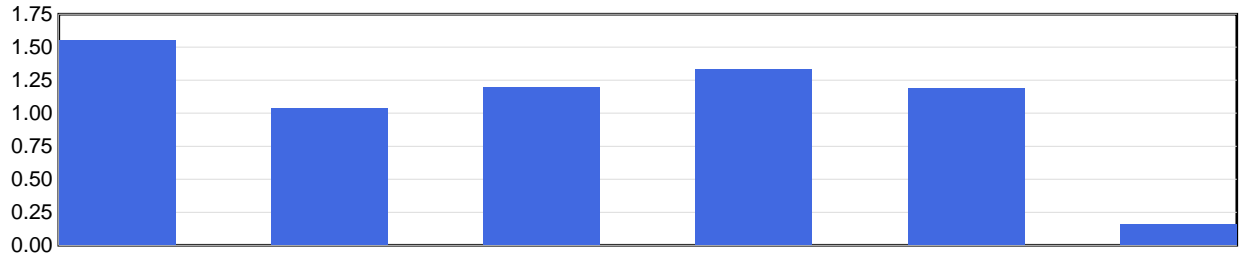
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



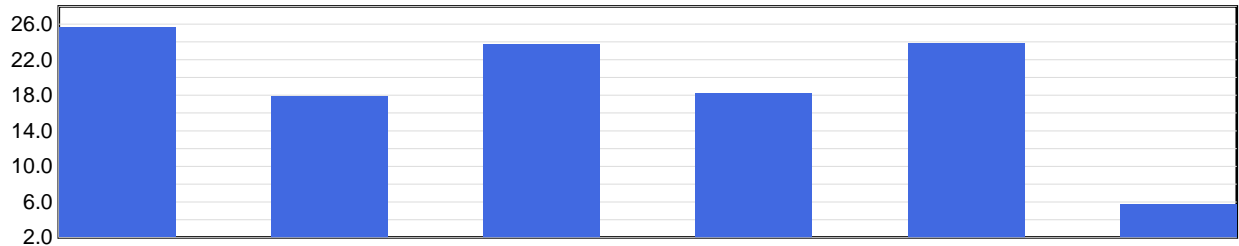
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.55	1.04	1.19	1.34	1.19	0.16

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

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

## Severity Rates

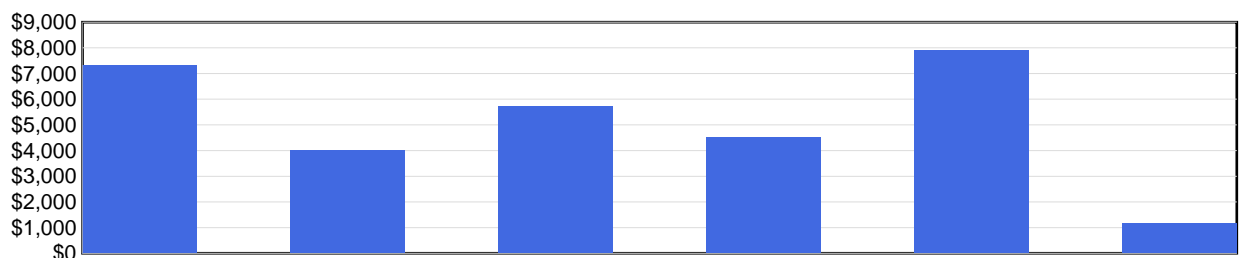
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	25.6	17.9	23.8	18.3	23.9	5.7

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$7,343	\$4,003	\$5,715	\$4,519	\$7,918	\$1,181

Average Cost Per LTC = Total LTC Costs / Total LTCs

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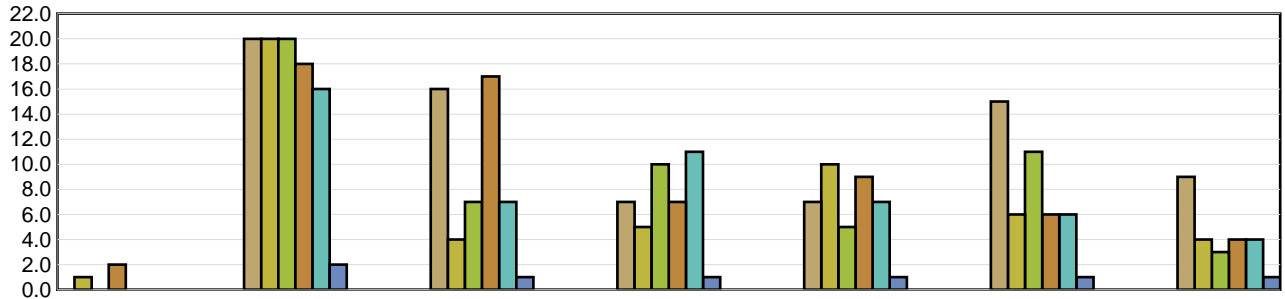
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

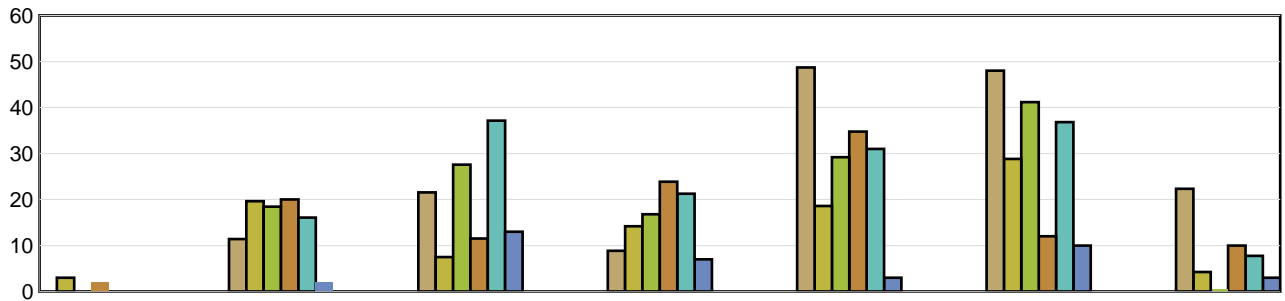
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	20	16	7	7	15	9
2020	1	20	4	5	10	6	4
2021	N/A	20	7	10	5	11	3
2022	2	18	17	7	9	6	4
2023	N/A	16	7	11	7	6	4
2024 YTD	N/A	2	1	1	1	1	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	11.40	21.56	8.86	48.71	48.00	22.33
2020	3.00	19.65	7.50	14.20	18.60	28.83	4.25
2021	N/A	18.45	27.57	16.80	29.20	41.18	0.67
2022	2.00	20.00	11.53	23.86	34.78	12.00	10.00
2023	N/A	16.06	37.14	21.27	31.00	36.83	7.75
2024 YTD	N/A	2.00	13.00	7.00	3.00	10.00	3.00

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
Overexertion	25	8	14	10	12	1	70
Falls	13	12	11	8	9	2	55
Bodily Reaction and Exertion	11	8	9	15	7	1	51
Struck by Object	6	8	8	11	7	2	42
Assaults/Violent Acts/Harassment	11	7	3	2	5	0	28

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	70	23.26%	24.46	1,712	\$7,190	\$503,326
Falls	55	18.27%	14.38	791	\$6,213	\$341,730
Bodily Reaction and Exertion	51	16.94%	19.16	977	\$4,301	\$219,366
Struck by Object	42	13.95%	16.02	673	\$3,821	\$160,467
Assaults/Violent Acts/Harassment	28	9.30%	44.29	1,240	\$9,904	\$277,316
All Others	55	18.27%	20.36	1,120	\$4,692	\$258,046
<b>Totals</b>	<b>301</b>	<b>100.00%</b>	<b>21.64</b>	<b>6,513</b>	<b>\$5,848</b>	<b>\$1,760,252</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	28	12	14	13	14	1	82
Foot(Feet)/Ank(s)/Toe(s)	7	5	8	10	4	1	35
Head	7	8	3	8	5	1	32
Knee(s)	4	4	4	8	6	1	27
Body System(s)	6	7	3	6	2	0	24

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	82	27.24%	20.23	1,659	\$5,549	\$455,048
Foot(Feet)/Ank(s)/Toe(s)	35	11.63%	13.74	481	\$2,793	\$97,752
Head	32	10.63%	10.31	330	\$4,739	\$151,656
Knee(s)	27	8.97%	18.96	512	\$5,664	\$152,918
Body System(s)	24	7.97%	42.38	1,017	\$7,075	\$169,808
All Others	101	33.55%	24.89	2,514	\$7,258	\$733,071
<b>Totals</b>	<b>301</b>	<b>100.00%</b>	<b>21.64</b>	<b>6,513</b>	<b>\$5,848</b>	<b>\$1,760,252</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	38	18	32	29	26	5	148
Oth Traumatic Injuries	10	9	3	6	6	0	34
Superficial Wounds	6	5	2	8	6	2	29
Fracture/Dislocation/Nerve Damage	6	3	3	4	4	0	20
Mental Diseases	7	6	1	3	3	0	20

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	148	49.17%	19.59	2,900	\$5,676	\$840,077
Oth Traumatic Injuries	34	11.30%	16.56	563	\$4,140	\$140,771
Superficial Wounds	29	9.63%	11.03	320	\$4,819	\$139,755
Fracture/Dislocation/Nerve Damage	20	6.64%	24.30	486	\$8,597	\$171,934
Mental Diseases	20	6.64%	62.70	1,254	\$12,586	\$251,728
All Others	50	16.61%	19.80	990	\$4,320	\$215,987
<b>Totals</b>	<b>301</b>	<b>100.00%</b>	<b>21.64</b>	<b>6,513</b>	<b>\$5,848</b>	<b>\$1,760,252</b>

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