

Industry Synopsis

Industry: 64200 DEPARTMENT/GENERAL STORES

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	123	7	\$733,733,911	20,148	\$8,946,437	\$1.22
2020	134	20	\$752,175,125	20,555	\$9,502,719	\$1.27
2021	135	10	\$815,575,668	21,491	\$10,634,668	\$1.33
2022	146	13	\$805,182,221	21,091	\$9,878,612	\$1.33
2023	153	12	\$816,334,120	20,492	\$11,238,218	\$1.41
2024 YTD	140	1	\$842,609,241	22,354	\$13,831,533	\$1.59

* 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	87	\$11,162	7	\$5,058	13	\$24,666	10	\$91,098	6	\$601,750
2020	100	\$15,249	9	\$6,644	12	\$31,073	7	\$60,987	6	\$638,222
2021	90	\$12,652	17	\$12,258	15	\$30,763	7	\$66,702	6	\$693,202
2022	95	\$13,325	23	\$15,257	15	\$32,672	7	\$69,232	6	\$674,696
2023	101	\$14,774	20	\$13,917	19	\$41,506	6	\$35,872	7	\$710,265
2024 YTD	93	\$14,989	18	\$12,960	16	\$33,424	6	\$36,063	7	\$745,173

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	1,393	\$3,473,049	453	\$2,476,517	7,071	822	940	974
2020	1,250	\$3,359,206	468	\$2,573,220	11,334	637	782	821
2021	1,353	\$3,312,570	527	\$2,481,865	11,242	757	826	925
2022	1,280	\$3,492,178	507	\$2,641,530	10,174	766	773	916
2023	1,214	\$3,917,823	482	\$2,955,372	10,268	761	732	928
2024 YTD	282	\$293,243	100	\$170,609	895	159	182	205

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	291	100	36	26	453
2020	258	121	34	55	468
2021	313	128	36	50	527
2022	311	99	51	46	507
2023	264	125	47	46	482
2024 YTD	70	22	8	0	100

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,038,816	\$2,424,647	\$9,586	\$0	\$3,473,049
2020	\$1,150,109	\$2,173,491	\$35,606	\$0	\$3,359,206
2021	\$1,166,077	\$2,141,862	\$4,631	\$0	\$3,312,570
2022	\$1,214,049	\$2,240,332	\$37,798	\$0	\$3,492,178
2023	\$1,419,900	\$2,384,490	\$11,745	\$101,688	\$3,917,823
2024 YTD	\$94,589	\$198,654	\$0	\$0	\$293,243

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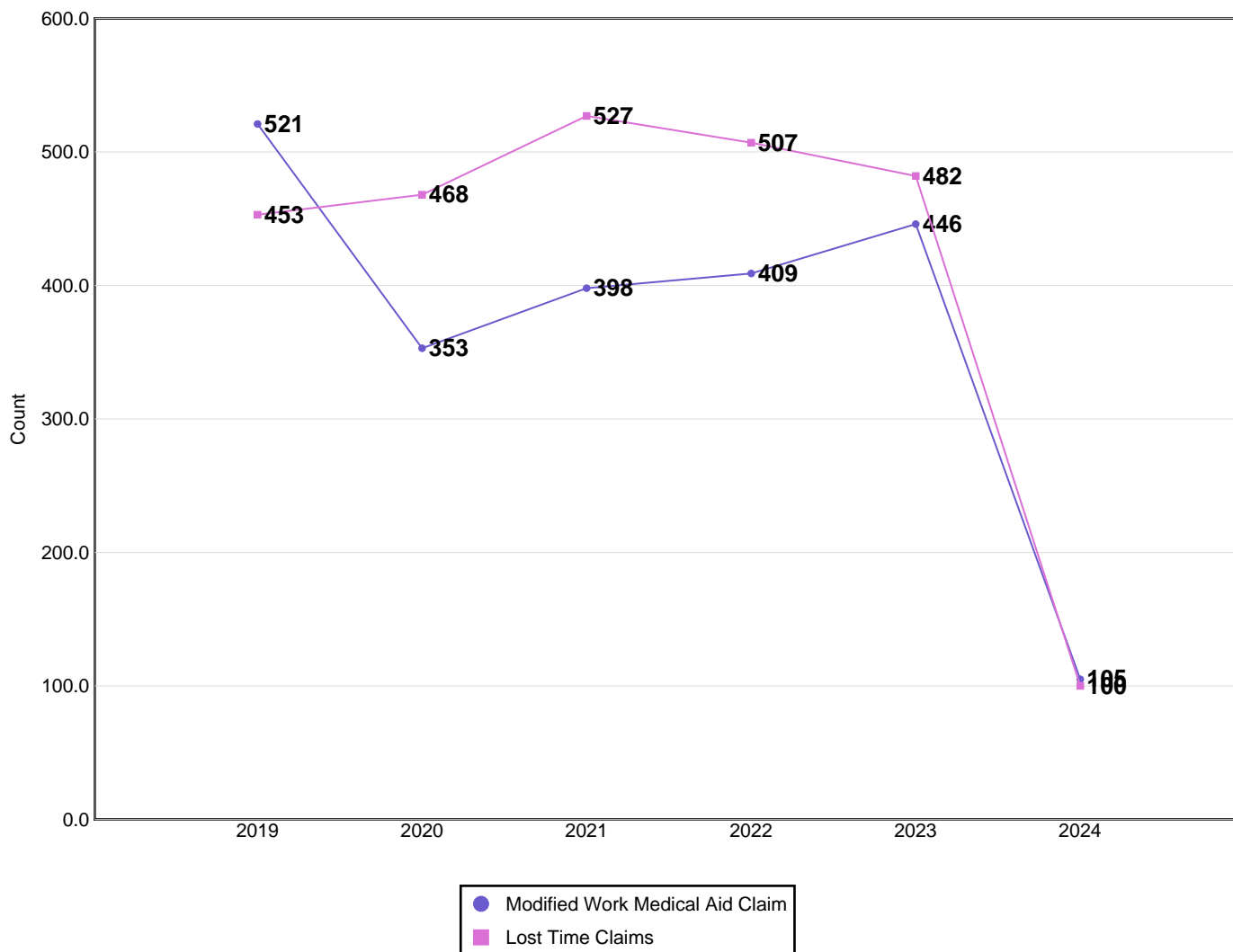
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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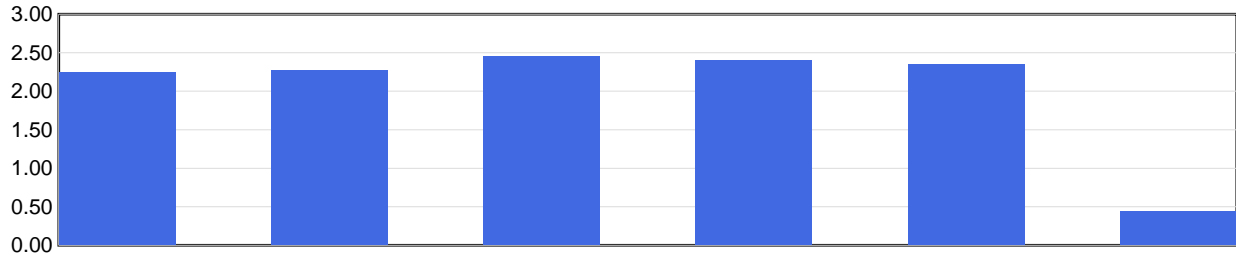
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



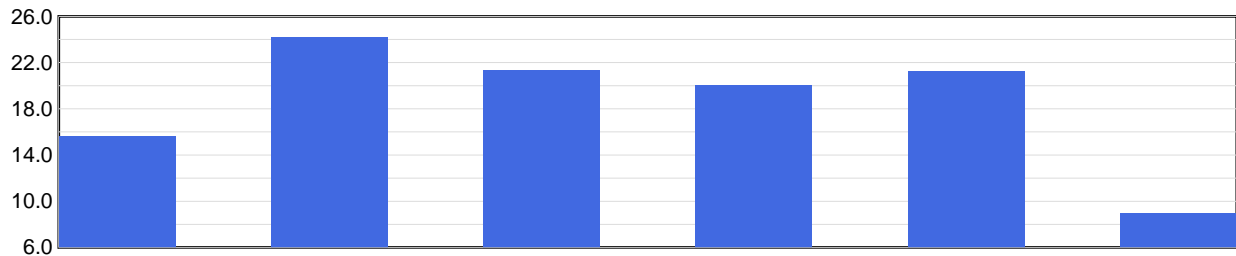
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.25	2.28	2.45	2.40	2.35	0.45

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

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

Severity Rates

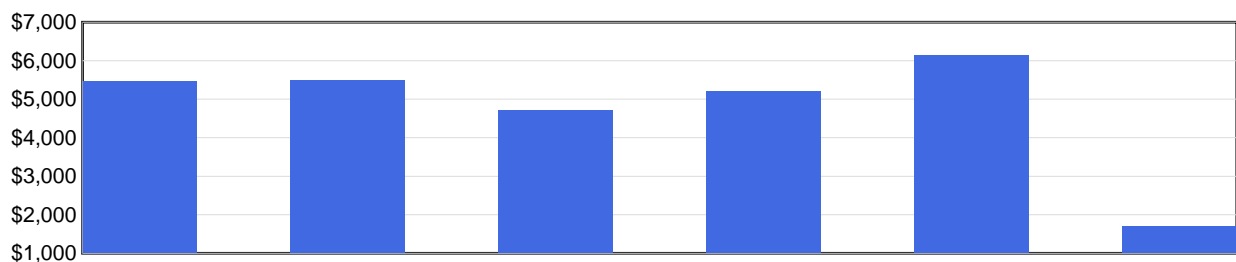
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	15.6	24.2	21.3	20.1	21.3	9.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$5,467	\$5,498	\$4,709	\$5,210	\$6,131	\$1,706

Average Cost Per LTC = Total LTC Costs / Total LTCs

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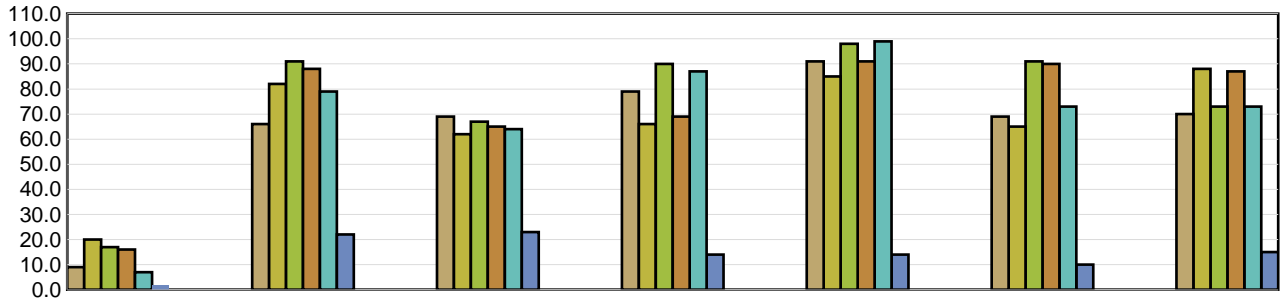
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

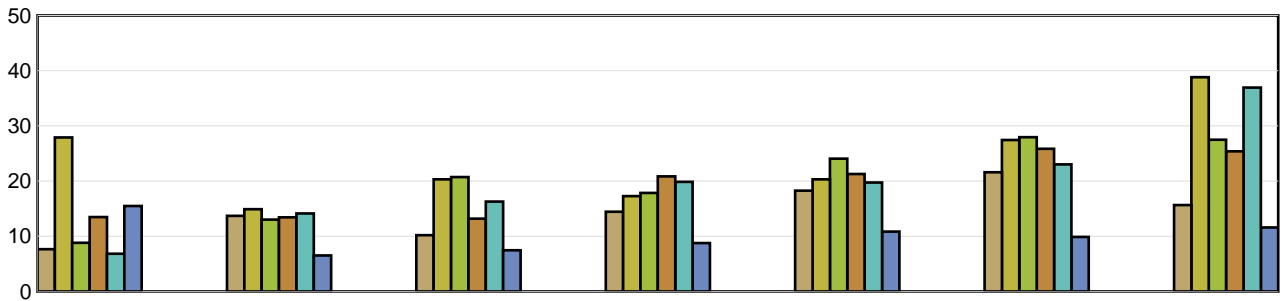
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	9	66	69	79	91	69	70
2020	20	82	62	66	85	65	88
2021	17	91	67	90	98	91	73
2022	16	88	65	69	91	90	87
2023	7	79	64	87	99	73	73
2024 YTD	2	22	23	14	14	10	15

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	7.67	13.71	10.20	14.47	18.27	21.59	15.67
2020	27.90	14.91	20.32	17.27	20.33	27.45	38.82
2021	8.82	13.03	20.73	17.86	24.06	27.96	27.51
2022	13.50	13.44	13.20	20.86	21.29	25.86	25.39
2023	6.86	14.14	16.28	19.86	19.74	23.04	36.95
2024 YTD	15.50	6.55	7.48	8.79	10.86	9.90	11.60

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	141	140	169	136	159	33	778
Bodily Reaction and Exertion	84	74	102	96	76	17	449
Falls	70	72	66	95	72	23	398
Struck by Object	61	59	80	74	72	9	355
Struck against Object	15	22	20	26	25	4	112

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	778	30.67%	17.91	13,932	\$5,079	\$3,951,327
Bodily Reaction and Exertion	449	17.70%	20.68	9,284	\$5,550	\$2,491,999
Falls	398	15.69%	27.61	10,988	\$6,898	\$2,745,301
Struck by Object	355	13.99%	14.76	5,241	\$3,646	\$1,294,469
Struck against Object	112	4.41%	13.87	1,553	\$2,863	\$320,692
All Others	445	17.54%	21.93	9,761	\$5,607	\$2,495,323
Totals	2,537	100.00%	20.01	50,759	\$5,242	\$13,299,112

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	135	128	163	126	121	27	700
Trunk	56	49	58	55	59	13	290
Foot(Feet)/Ank(s)/Toe(s)	52	38	56	51	52	9	258
Head	40	37	47	40	54	7	225
Knee(s)	29	39	40	50	39	9	206

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	700	27.59%	15.65	10,952	\$4,311	\$3,017,938
Trunk	290	11.43%	18.09	5,247	\$5,963	\$1,729,255
Foot(Feet)/Ank(s)/Toe(s)	258	10.17%	15.55	4,013	\$3,850	\$993,357
Head	225	8.87%	18.21	4,097	\$5,130	\$1,154,317
Knee(s)	206	8.12%	25.31	5,214	\$6,417	\$1,321,927
All Others	858	33.82%	24.75	21,236	\$5,923	\$5,082,319
Totals	2,537	100.00%	20.01	50,759	\$5,242	\$13,299,112

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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	243	239	292	237	227	40	1,278
Oth Traumatic Injuries	81	66	102	124	138	43	554
Superficial Wounds	42	44	35	46	34	6	207
Fracture/Dislocation/Nerve Damage	27	26	23	32	21	3	132
Intracranial Injures	18	21	27	23	25	4	118

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,278	50.37%	18.74	23,953	\$5,169	\$6,606,082
Oth Traumatic Injuries	554	21.84%	19.91	11,032	\$5,030	\$2,786,885
Superficial Wounds	207	8.16%	12.83	2,655	\$2,753	\$569,911
Fracture/Dislocation/Nerve Damage	132	5.20%	39.42	5,203	\$11,079	\$1,462,410
Intracranial Injures	118	4.65%	21.53	2,540	\$6,760	\$797,706
All Others	248	9.78%	21.68	5,376	\$4,339	\$1,076,118
Totals	2,537	100.00%	20.01	50,759	\$5,242	\$13,299,112

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