

Industry Synopsis

Industry: 65400 SERVICE STATIONS

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	74	1	\$23,743,970	599	\$383,259	\$1.85
2020	73	2	\$20,444,379	457	\$414,221	\$1.93
2021	69	1	\$20,335,559	446	\$443,274	\$2.08
2022	65	1	\$20,322,625	522	\$487,319	\$2.18
2023	62	0	\$21,421,681	560	\$484,259	\$2.05
2024 YTD	61	1	\$21,646,186	543	\$497,211	\$1.93

* 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	70	\$12,365	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	71	\$13,077	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	64	\$11,863	4	\$2,180	N/A	N/A	N/A	N/A	N/A	N/A
2022	59	\$10,802	5	\$2,985	N/A	N/A	N/A	N/A	N/A	N/A
2023	54	\$10,340	7	\$4,458	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	52	\$9,531	8	\$5,072	N/A	N/A	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

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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	24	\$100,282	14	\$89,943	236	8	10	14
2020	25	\$191,202	17	\$182,958	676	13	8	19
2021	24	\$99,224	12	\$87,245	387	8	12	16
2022	21	\$176,761	10	\$158,581	634	8	11	11
2023	14	\$74,501	7	\$61,653	185	3	7	7
2024 YTD	1	\$1,479	0	\$0	0	0	1	0

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	10	1	1	2	14
2020	5	4	3	5	17
2021	8	3	0	1	12
2022	5	1	0	4	10
2023	6	0	0	1	7
2024 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$31,002	\$69,280	\$0	\$0	\$100,282
2020	\$113,705	\$76,803	\$695	\$0	\$191,202
2021	\$56,553	\$42,671	\$0	\$0	\$99,224
2022	\$107,708	\$68,108	\$945	\$0	\$176,761
2023	\$45,151	\$29,350	\$0	\$0	\$74,501
2024 YTD	\$0	\$1,479	\$0	\$0	\$1,479

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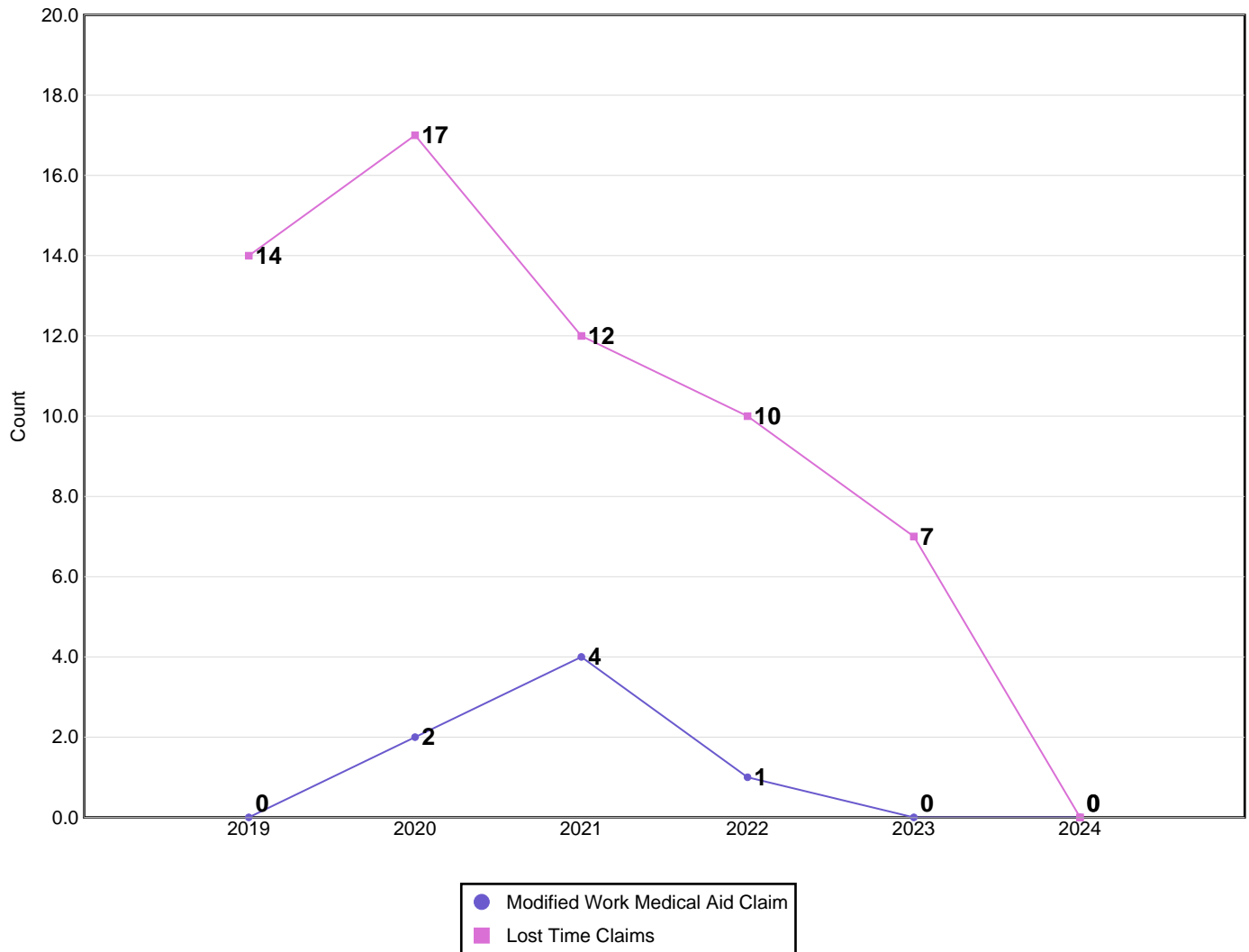
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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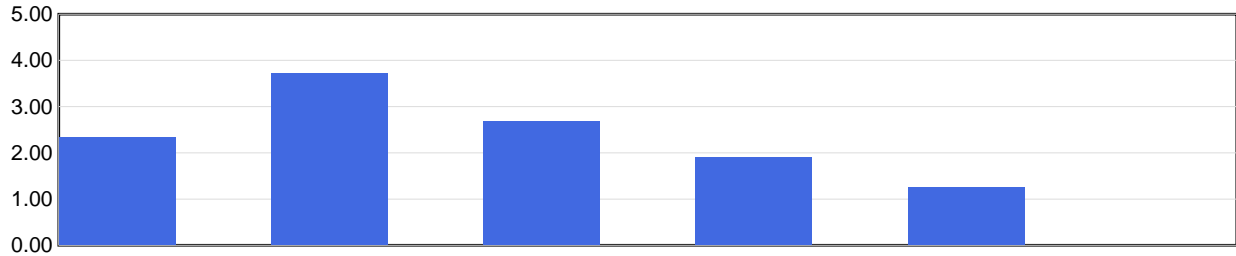
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



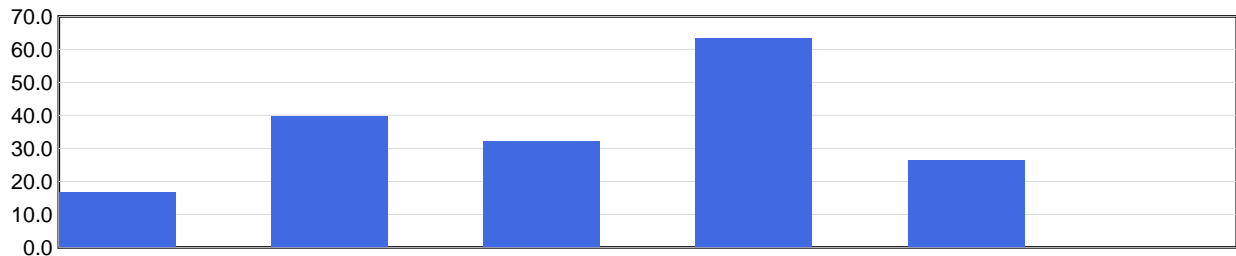
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.34	3.72	2.69	1.92	1.25	0.00

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

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

Severity Rates

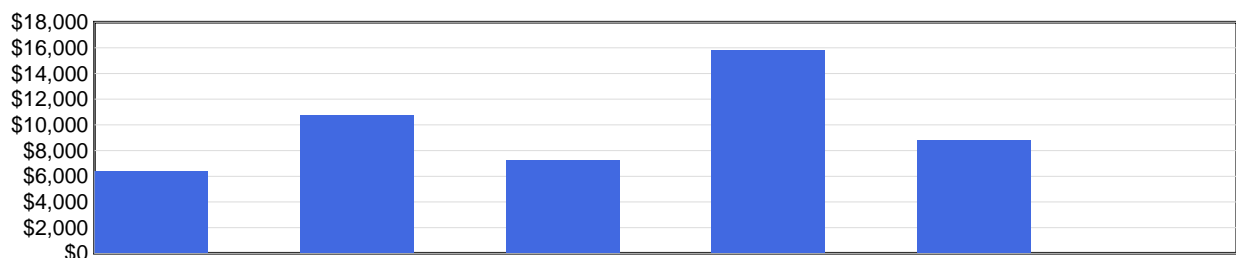
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	16.9	39.8	32.3	63.4	26.4	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$6,425	\$10,762	\$7,270	\$15,858	\$8,808	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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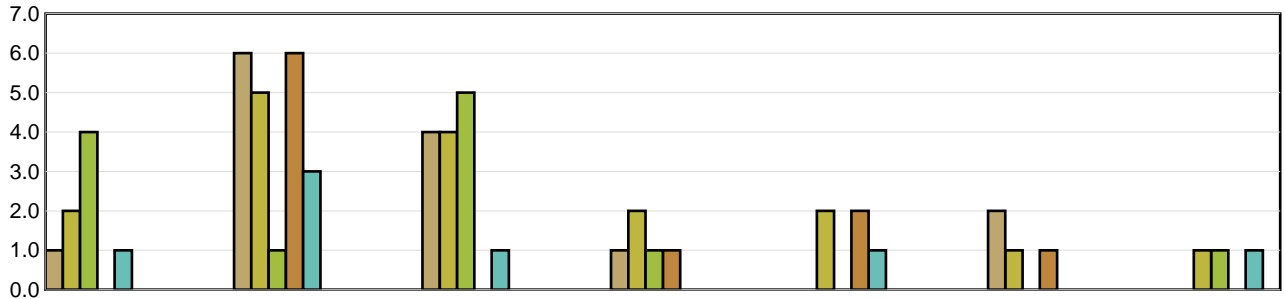
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

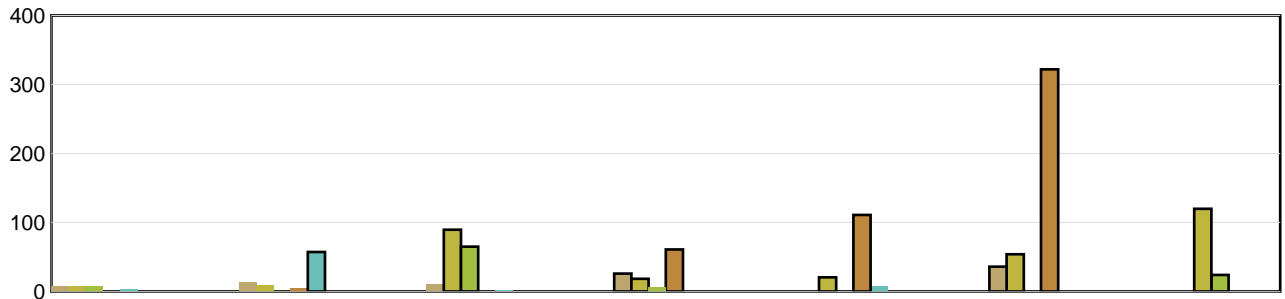
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	6	4	1	N/A	2	N/A
2020	2	5	4	2	2	1	1
2021	4	1	5	1	N/A	N/A	1
2022	N/A	6	N/A	1	2	1	N/A
2023	1	3	1	N/A	1	N/A	1
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	8.00	14.33	11.00	26.00	N/A	36.00	N/A
2020	8.50	9.80	89.50	18.50	20.50	54.00	120.00
2021	7.75	1.00	65.00	6.00	N/A	N/A	24.00
2022	N/A	4.83	N/A	61.00	111.00	322.00	N/A
2023	3.00	57.33	2.00	N/A	8.00	N/A	0.00
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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
Bodily Reaction and Exertion	2	7	3	2	2	0	16
Falls	3	0	2	3	2	0	10
Struck against Object	3	4	2	1	0	0	10
Overexertion	1	2	2	1	0	0	6
Struck by Object	0	2	2	0	2	0	6

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Bodily Reaction and Exertion	16	26.67%	43.06	689	\$10,947	\$175,159
Falls	10	16.67%	44.60	446	\$12,818	\$128,179
Struck against Object	10	16.67%	12.20	122	\$4,653	\$46,528
Overexertion	6	10.00%	69.83	419	\$18,746	\$112,477
Struck by Object	6	10.00%	31.00	186	\$8,840	\$53,041
All Others	12	20.00%	21.33	256	\$5,416	\$64,996
Totals	60	100.00%	35.30	2,118	\$9,673	\$580,380

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	3	4	2	2	1	0	12
Back	0	1	3	3	1	0	8
Knee(s)	1	4	2	0	0	0	7
Trunk	1	3	2	0	1	0	7
Fingers	3	2	0	1	0	0	6

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	12	20.00%	13.58	163	\$4,205	\$50,454
Back	8	13.33%	21.25	170	\$4,266	\$34,131
Knee(s)	7	11.67%	46.00	322	\$9,679	\$67,756
Trunk	7	11.67%	46.00	322	\$14,400	\$100,797
Fingers	6	10.00%	11.00	66	\$3,478	\$20,869
All Others	20	33.33%	53.75	1,075	\$15,319	\$306,374
Totals	60	100.00%	35.30	2,118	\$9,673	\$580,380

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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	3	9	7	4	3	0	26
Oth Traumatic Injuries	2	1	3	2	1	0	9
Intracranial Injuries	3	3	0	1	1	0	8
Fracture/Dislocation/Nerve Damage	2	1	0	2	0	0	5
Open Wound	2	1	0	0	1	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	26	43.33%	39.31	1,022	\$10,939	\$284,408
Oth Traumatic Injuries	9	15.00%	12.00	108	\$2,561	\$23,049
Intracranial Injuries	8	13.33%	17.13	137	\$5,729	\$45,831
Fracture/Dislocation/Nerve Damage	5	8.33%	64.40	322	\$17,449	\$87,243
Open Wound	4	6.67%	43.25	173	\$12,986	\$51,945
All Others	8	13.33%	44.50	356	\$10,988	\$87,903
Totals	60	100.00%	35.30	2,118	\$9,673	\$580,380

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