

Industry Synopsis

Industry: 65402 TOWING AUTO VEHICLES

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	260	34	\$63,899,080	1,373	\$1,840,282	\$2.78
2020	244	25	\$59,756,388	1,295	\$1,635,193	\$2.67
2021	246	25	\$59,245,111	1,280	\$1,659,165	\$2.66
2022	254	39	\$65,672,032	1,376	\$1,833,937	\$2.70
2023	267	37	\$71,260,157	1,425	\$2,044,399	\$2.70
2024 YTD	250	9	\$73,920,077	1,428	\$2,552,164	\$3.03

* 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	236	\$18,845	14	\$9,622	8	\$15,541	N/A	N/A	N/A	N/A
2020	220	\$17,183	14	\$9,221	8	\$14,554	N/A	N/A	N/A	N/A
2021	223	\$19,106	14	\$10,881	7	\$12,713	N/A	N/A	N/A	N/A
2022	229	\$19,586	12	\$8,532	11	\$20,003	N/A	N/A	N/A	N/A
2023	241	\$20,462	13	\$9,610	11	\$21,466	N/A	N/A	N/A	N/A
2024 YTD	224	\$22,111	13	\$9,635	11	\$21,813	N/A	N/A	N/A	N/A

Note: The current year assessable earnings are based on estimates.

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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	124	\$669,395	61	\$601,125	2,025	70	63	93
2020	84	\$500,069	42	\$461,971	1,538	44	42	64
2021	104	\$937,696	45	\$885,922	1,741	61	59	78
2022	110	\$413,443	56	\$353,397	1,072	55	54	79
2023	113	\$1,132,749	46	\$1,022,885	2,082	67	67	85
2024 YTD	34	\$76,478	15	\$64,413	300	21	19	28

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	36	13	2	10	61
2020	22	5	7	8	42
2021	15	16	4	10	45
2022	31	13	7	5	56
2023	17	8	7	14	46
2024 YTD	4	8	3	0	15

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$261,788	\$389,662	\$17,945	\$0	\$669,395
2020	\$258,850	\$232,919	\$8,300	\$0	\$500,069
2021	\$311,076	\$328,498	\$1,412	\$296,710	\$937,696
2022	\$182,329	\$231,114	\$0	\$0	\$413,443
2023	\$368,995	\$322,373	\$26,029	\$415,351	\$1,132,749
2024 YTD	\$47,055	\$29,424	\$0	\$0	\$76,478

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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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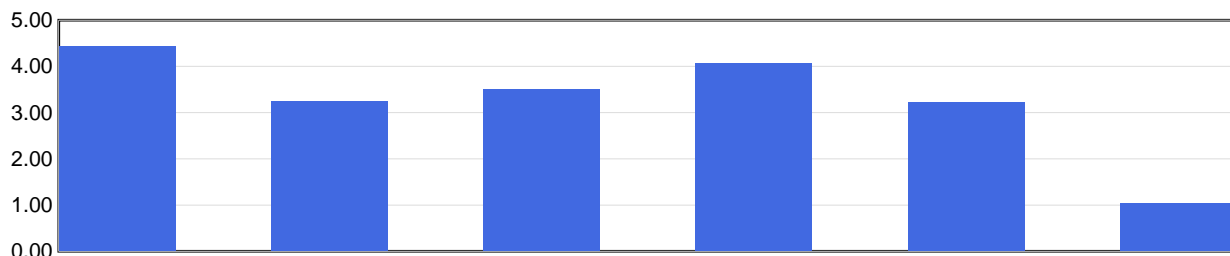
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



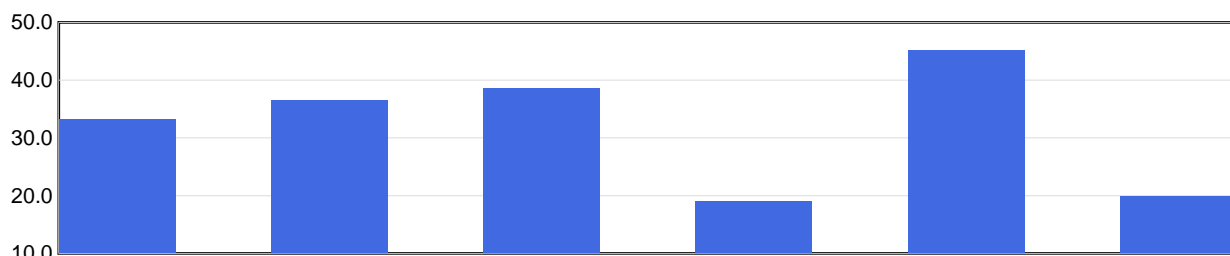
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	4.44	3.24	3.52	4.07	3.23	1.05

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

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

Severity Rates

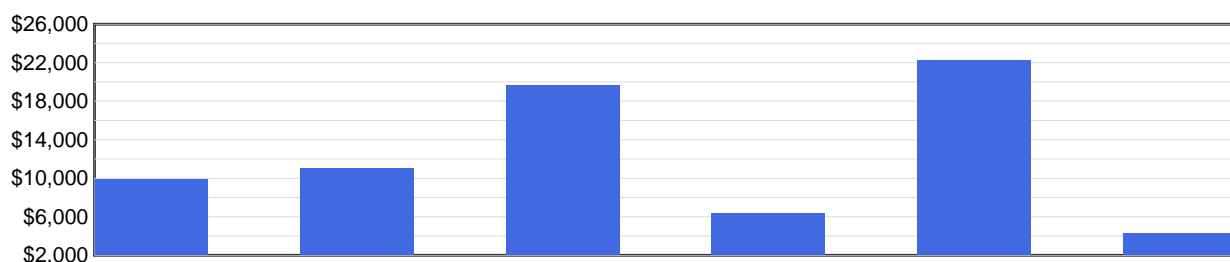
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	33.2	36.6	38.7	19.1	45.3	20.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$9,855	\$10,999	\$19,687	\$6,311	\$22,237	\$4,294

Average Cost Per LTC = Total LTC Costs / Total LTCs

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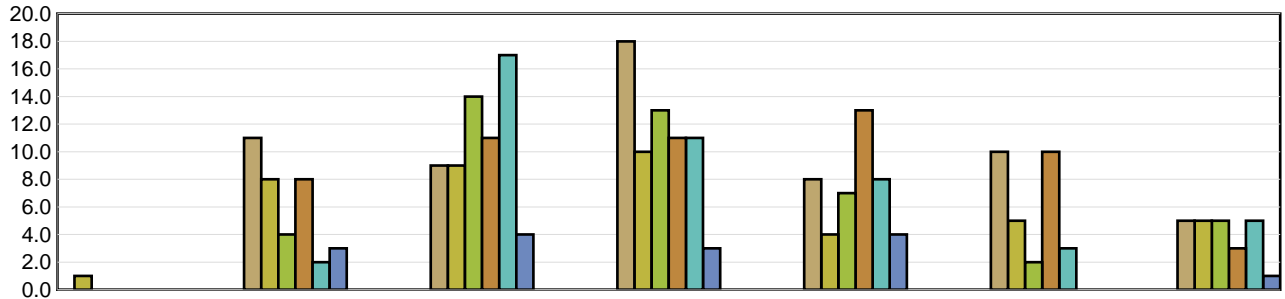
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

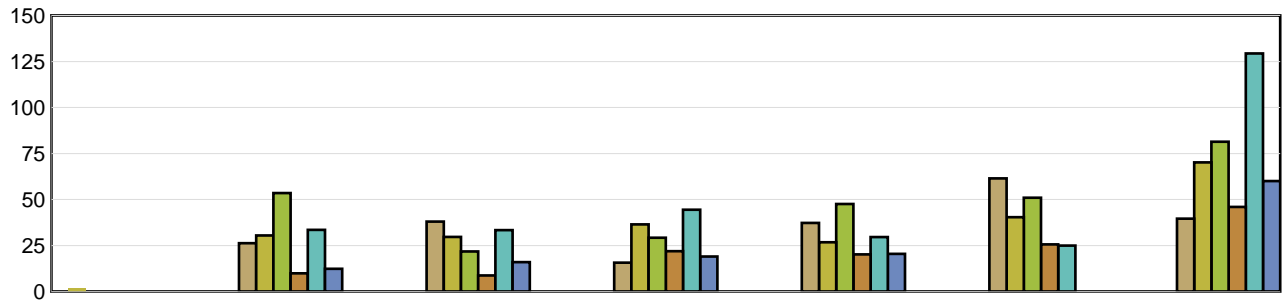
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	11	9	18	8	10	5
2020	1	8	9	10	4	5	5
2021	N/A	4	14	13	7	2	5
2022	N/A	8	11	11	13	10	3
2023	N/A	2	17	11	8	3	5
2024 YTD	N/A	3	4	3	4	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	26.27	38.00	15.72	37.25	61.50	39.60
2020	2.00	30.50	29.67	36.50	26.75	40.40	70.20
2021	N/A	53.50	21.79	29.23	47.57	51.00	81.40
2022	N/A	9.88	8.73	21.91	20.15	25.60	46.00
2023	N/A	33.50	33.35	44.45	29.63	25.00	129.40
2024 YTD	N/A	12.33	16.00	19.00	20.50	N/A	60.00

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
Falls	12	10	13	17	10	5	67
Highway/Non-Highway M.V. Accident	11	7	8	7	7	2	42
Overexertion	11	4	8	8	4	3	38
Bodily Reaction and Exertion	7	5	3	3	7	0	25
Struck by Object	2	5	5	4	6	1	23

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	67	25.28%	30.72	2,058	\$8,903	\$596,516
Highway/Non-Highway M.V. Accident	42	15.85%	40.95	1,720	\$17,319	\$727,395
Overexertion	38	14.34%	27.76	1,055	\$6,722	\$255,442
Bodily Reaction and Exertion	25	9.43%	56.00	1,400	\$15,388	\$384,691
Struck by Object	23	8.68%	25.30	582	\$9,641	\$221,747
All Others	70	26.42%	27.76	1,943	\$17,199	\$1,203,922
Totals	265	100.00%	33.05	8,758	\$12,791	\$3,389,713

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	20	10	14	7	9	4	64
Head	6	4	5	9	4	2	30
Trunk	8	4	2	5	3	4	26
Knee(s)	5	3	3	6	5	0	22
Multiple Parts	5	4	2	3	7	0	21

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	64	24.15%	32.20	2,061	\$8,409	\$538,173
Head	30	11.32%	20.10	603	\$19,780	\$593,387
Trunk	26	9.81%	18.54	482	\$6,824	\$177,430
Knee(s)	22	8.30%	55.91	1,230	\$19,455	\$428,016
Multiple Parts	21	7.92%	61.62	1,294	\$31,888	\$669,643
All Others	102	38.49%	30.27	3,088	\$9,638	\$983,064
Totals	265	100.00%	33.05	8,758	\$12,791	\$3,389,713

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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	33	21	22	22	23	6	127
Oth Traumatic Injuries	6	8	5	10	9	4	42
Fracture/Dislocation/Nerve Damage	7	5	7	7	4	1	31
Intracranial Injures	3	3	1	7	3	1	18
Open Wound	4	3	3	4	1	2	17

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	127	47.92%	29.73	3,776	\$9,917	\$1,259,518
Oth Traumatic Injuries	42	15.85%	31.57	1,326	\$8,204	\$344,577
Fracture/Dislocation/Nerve Damage	31	11.70%	71.29	2,210	\$18,160	\$562,973
Intracranial Injures	18	6.79%	23.17	417	\$30,091	\$541,643
Open Wound	17	6.42%	16.59	282	\$6,405	\$108,885
All Others	30	11.32%	24.90	747	\$19,071	\$572,116
Totals	265	100.00%	33.05	8,758	\$12,791	\$3,389,713

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