

Industry Synopsis

Industry: 65406 GAS BARS/CAR WASH, RETAIL - NO SERVICING

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	414	24	\$82,681,954	2,226	\$1,151,065	\$1.36
2020	405	18	\$77,551,524	2,174	\$1,109,893	\$1.44
2021	410	28	\$80,356,722	1,953	\$1,181,296	\$1.48
2022	401	20	\$83,959,830	2,000	\$1,230,178	\$1.46
2023	405	25	\$89,896,516	2,454	\$1,417,793	\$1.58
2024 YTD	387	9	\$92,444,924	2,383	\$1,707,281	\$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	388	\$44,042	15	\$9,732	9	\$18,365	N/A	N/A	N/A	N/A
2020	382	\$43,356	12	\$7,997	10	\$21,093	N/A	N/A	N/A	N/A
2021	383	\$44,124	16	\$10,049	9	\$15,383	N/A	N/A	N/A	N/A
2022	373	\$45,098	18	\$11,977	8	\$15,923	N/A	N/A	N/A	N/A
2023	378	\$48,246	16	\$10,722	9	\$18,994	N/A	N/A	N/A	N/A
2024 YTD	361	\$49,095	15	\$10,642	9	\$20,457	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	64	\$367,762	35	\$340,810	1,120	29	29	42
2020	47	\$379,008	30	\$365,609	1,591	19	17	33
2021	38	\$255,437	21	\$233,740	684	18	17	28
2022	42	\$208,976	30	\$201,665	698	26	12	35
2023	44	\$156,397	29	\$143,876	508	19	15	34
2024 YTD	14	\$21,986	9	\$20,668	134	7	5	12

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	18	6	4	7	35
2020	12	5	4	9	30
2021	9	4	3	5	21
2022	13	9	4	4	30
2023	20	2	5	2	29
2024 YTD	3	5	1	0	9

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$154,753	\$180,438	\$32,571	\$0	\$367,762
2020	\$212,075	\$150,897	\$16,036	\$0	\$379,008
2021	\$117,126	\$84,996	\$53,315	\$0	\$255,437
2022	\$108,400	\$100,576	\$0	\$0	\$208,976
2023	\$80,571	\$75,826	\$0	\$0	\$156,397
2024 YTD	\$14,243	\$7,743	\$0	\$0	\$21,986

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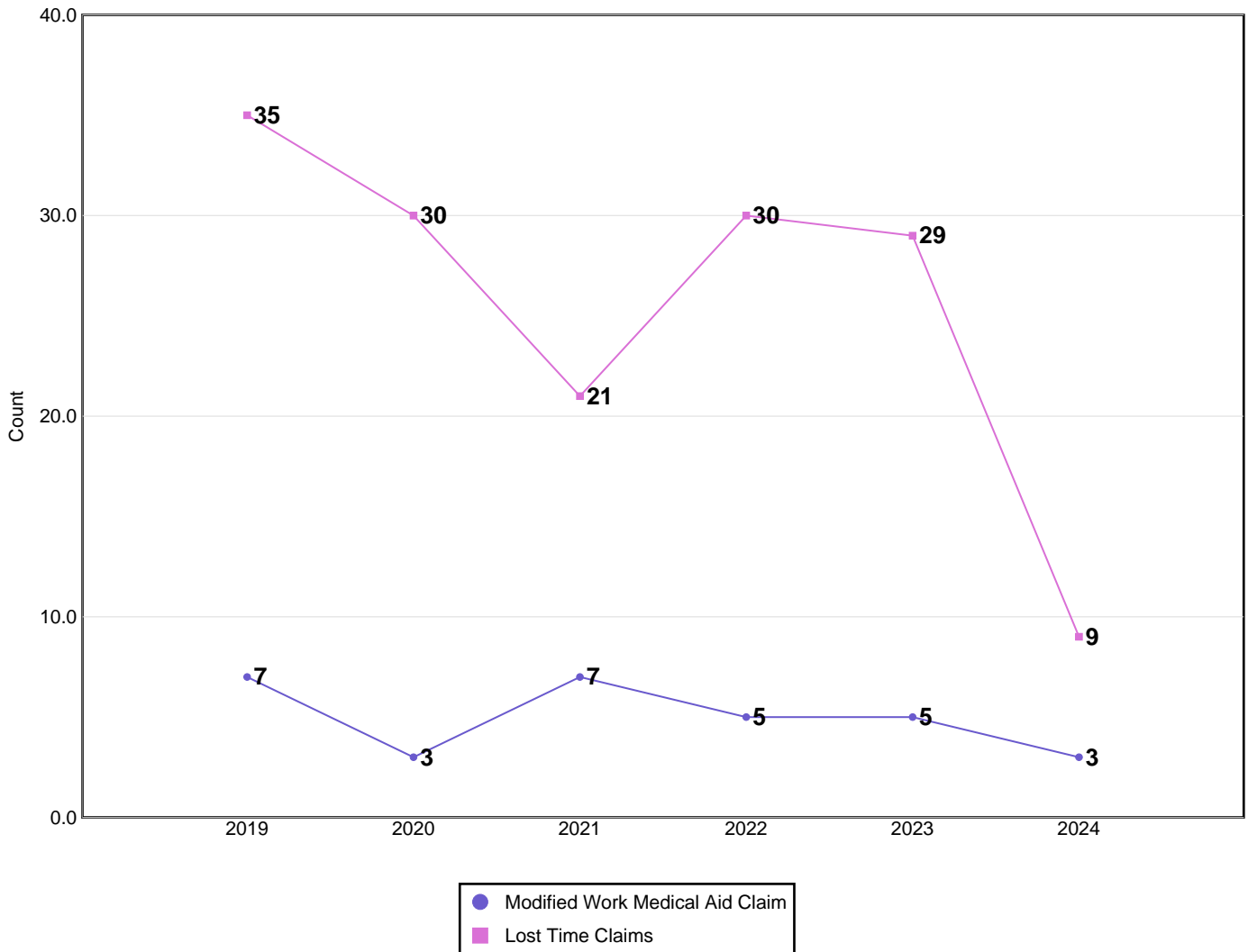
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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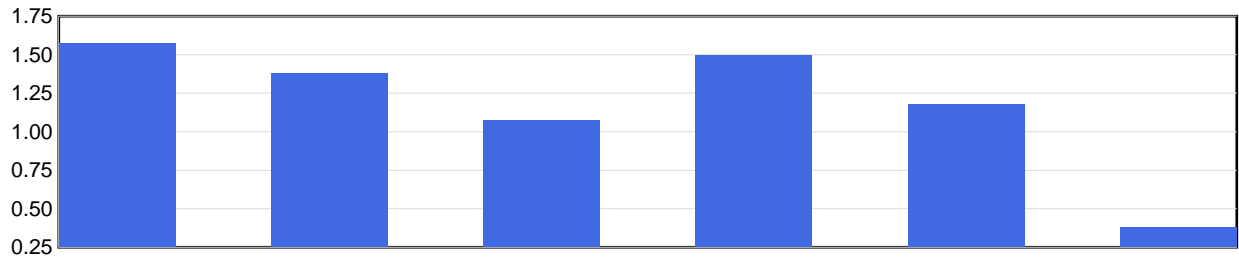
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



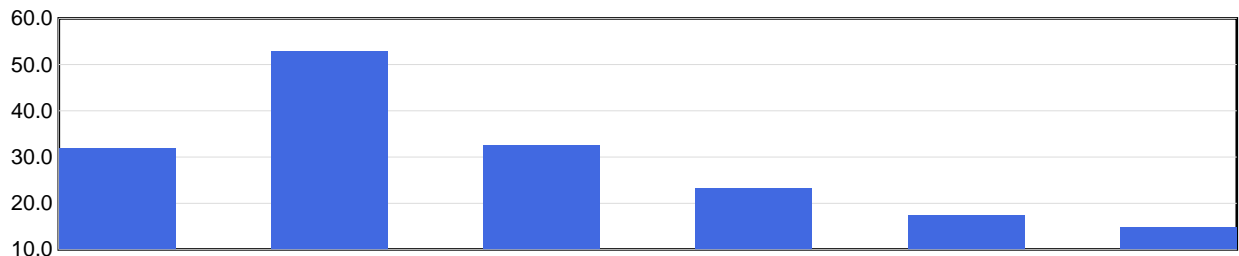
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.57	1.38	1.08	1.50	1.18	0.38

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

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

Severity Rates

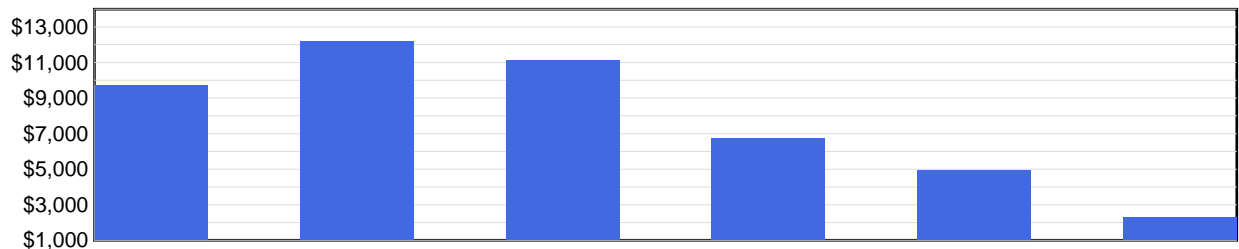
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	32.0	53.0	32.6	23.3	17.5	14.9

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$9,737	\$12,187	\$11,130	\$6,722	\$4,961	\$2,296

Average Cost Per LTC = Total LTC Costs / Total LTCs

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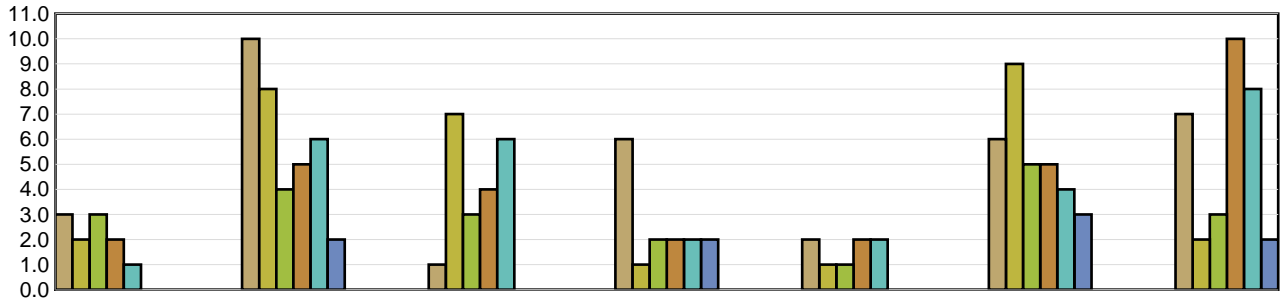
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

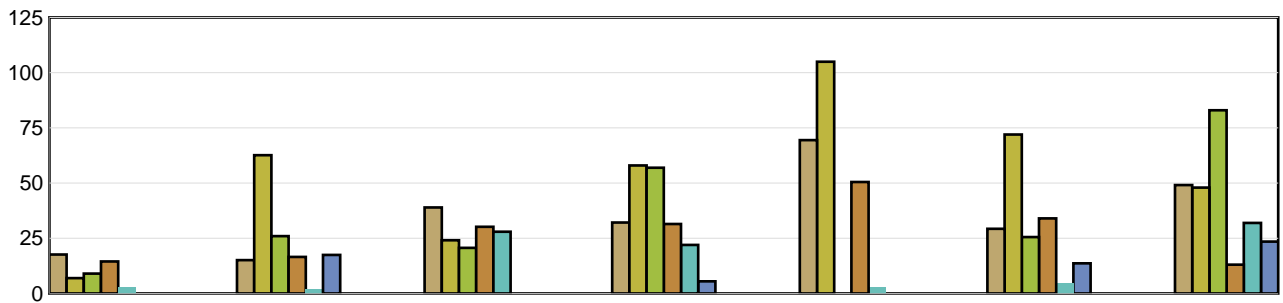
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	3	10	1	6	2	6	7
2020	2	8	7	1	1	9	2
2021	3	4	3	2	1	5	3
2022	2	5	4	2	2	5	10
2023	1	6	6	2	2	4	8
2024 YTD	N/A	2	N/A	2	N/A	3	2

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	17.67	15.10	39.00	32.17	69.50	29.33	49.14
2020	7.00	62.63	24.14	58.00	105.00	72.00	48.00
2021	9.00	26.00	20.67	57.00	0.00	25.60	83.00
2022	14.50	16.60	30.25	31.50	50.50	34.00	13.10
2023	3.00	2.00	28.00	22.00	3.00	4.75	32.00
2024 YTD	N/A	17.50	N/A	5.50	N/A	13.67	23.50

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	8	11	3	7	11	1	41
Bodily Reaction and Exertion	5	6	5	6	7	2	31
Overexertion	6	5	5	6	3	0	25
Struck against Object	5	1	1	2	2	1	12
Struck by Object	4	0	1	1	2	2	10

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	41	26.62%	28.68	1,176	\$8,419	\$345,179
Bodily Reaction and Exertion	31	20.13%	33.42	1,036	\$7,896	\$244,788
Overexertion	25	16.23%	41.60	1,040	\$12,653	\$316,317
Struck against Object	12	7.79%	16.92	203	\$3,059	\$36,707
Struck by Object	10	6.49%	24.90	249	\$3,374	\$33,742
All Others	35	22.73%	28.74	1,006	\$9,418	\$329,635
Totals	154	100.00%	30.58	4,710	\$8,483	\$1,306,368

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	9	6	5	8	7	1	36
Foot(Feet)/Ank(s)/Toe(s)	3	3	3	4	4	2	19
Knee(s)	5	3	4	2	3	1	18
Head	2	3	3	4	3	1	16
Trunk	2	6	1	3	1	1	14

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	36	23.38%	28.28	1,018	\$8,058	\$290,090
Foot(Feet)/Ank(s)/Toe(s)	19	12.34%	21.79	414	\$5,971	\$113,452
Knee(s)	18	11.69%	53.11	956	\$10,201	\$183,615
Head	16	10.39%	11.88	190	\$5,041	\$80,656
Trunk	14	9.09%	64.79	907	\$14,671	\$205,400
All Others	51	33.12%	24.02	1,225	\$8,493	\$433,155
Totals	154	100.00%	30.58	4,710	\$8,483	\$1,306,368

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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	15	14	10	15	11	2	67
Oth Traumatic Injuries	2	5	1	5	8	3	24
Fracture/Dislocation/Nerve Damage	4	3	4	4	4	1	20
Intracranial Injures	1	3	1	3	1	1	10
Open Wound	5	0	2	0	2	0	9

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	67	43.51%	38.96	2,610	\$9,988	\$669,217
Oth Traumatic Injuries	24	15.58%	19.38	465	\$5,287	\$126,889
Fracture/Dislocation/Nerve Damage	20	12.99%	28.60	572	\$9,643	\$192,862
Intracranial Injures	10	6.49%	10.90	109	\$4,517	\$45,170
Open Wound	9	5.84%	34.00	306	\$7,327	\$65,947
All Others	24	15.58%	27.00	648	\$8,595	\$206,283
Totals	154	100.00%	30.58	4,710	\$8,483	\$1,306,368

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