

Industry Synopsis

Industry: 65600 AUTO DEALERS

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	719	41	\$1,778,630,712	32,579	\$15,976,802	\$0.96
2020	729	58	\$1,670,231,031	29,922	\$14,982,746	\$1.00
2021	766	65	\$1,762,426,010	30,119	\$15,975,413	\$1.05
2022	749	43	\$1,896,334,430	32,264	\$17,458,400	\$1.05
2023	735	34	\$2,024,339,874	34,474	\$18,636,708	\$1.05
2024 YTD	710	5	\$2,125,755,589	39,608	\$21,950,501	\$1.15

* 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	260	\$35,095	71	\$52,626	280	\$687,076	104	\$834,301	4	\$169,533
2020	275	\$38,173	71	\$53,204	284	\$681,191	96	\$735,551	3	\$162,112
2021	291	\$39,660	73	\$53,034	300	\$716,369	99	\$785,722	3	\$167,641
2022	271	\$40,170	69	\$50,842	304	\$750,994	100	\$812,749	5	\$241,580
2023	246	\$34,540	65	\$46,785	314	\$784,044	103	\$851,111	7	\$307,859
2024 YTD	223	\$32,277	70	\$52,670	299	\$782,115	109	\$886,883	9	\$371,811

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	1,468	\$6,050,186	529	\$5,153,826	9,598	696	939	882
2020	1,010	\$4,663,278	415	\$4,052,665	11,240	456	595	623
2021	1,052	\$4,538,005	455	\$3,979,590	8,935	411	597	656
2022	1,141	\$4,607,806	542	\$4,026,388	9,844	477	599	746
2023	1,039	\$4,389,177	479	\$3,770,519	9,956	471	560	670
2024 YTD	246	\$413,442	118	\$334,954	1,175	102	128	168

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	311	126	51	41	529
2020	228	77	62	48	415
2021	260	129	27	39	455
2022	340	113	41	48	542
2023	274	109	41	55	479
2024 YTD	70	43	4	1	118

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$2,405,010	\$2,885,352	\$126,558	\$633,266	\$6,050,186
2020	\$2,454,622	\$2,045,114	\$163,542	\$0	\$4,663,278
2021	\$2,107,090	\$1,650,537	\$91,549	\$688,829	\$4,538,005
2022	\$2,146,008	\$1,975,778	\$67,912	\$418,108	\$4,607,806
2023	\$2,049,809	\$2,264,151	\$75,218	\$0	\$4,389,177
2024 YTD	\$209,775	\$203,667	\$0	\$0	\$413,442

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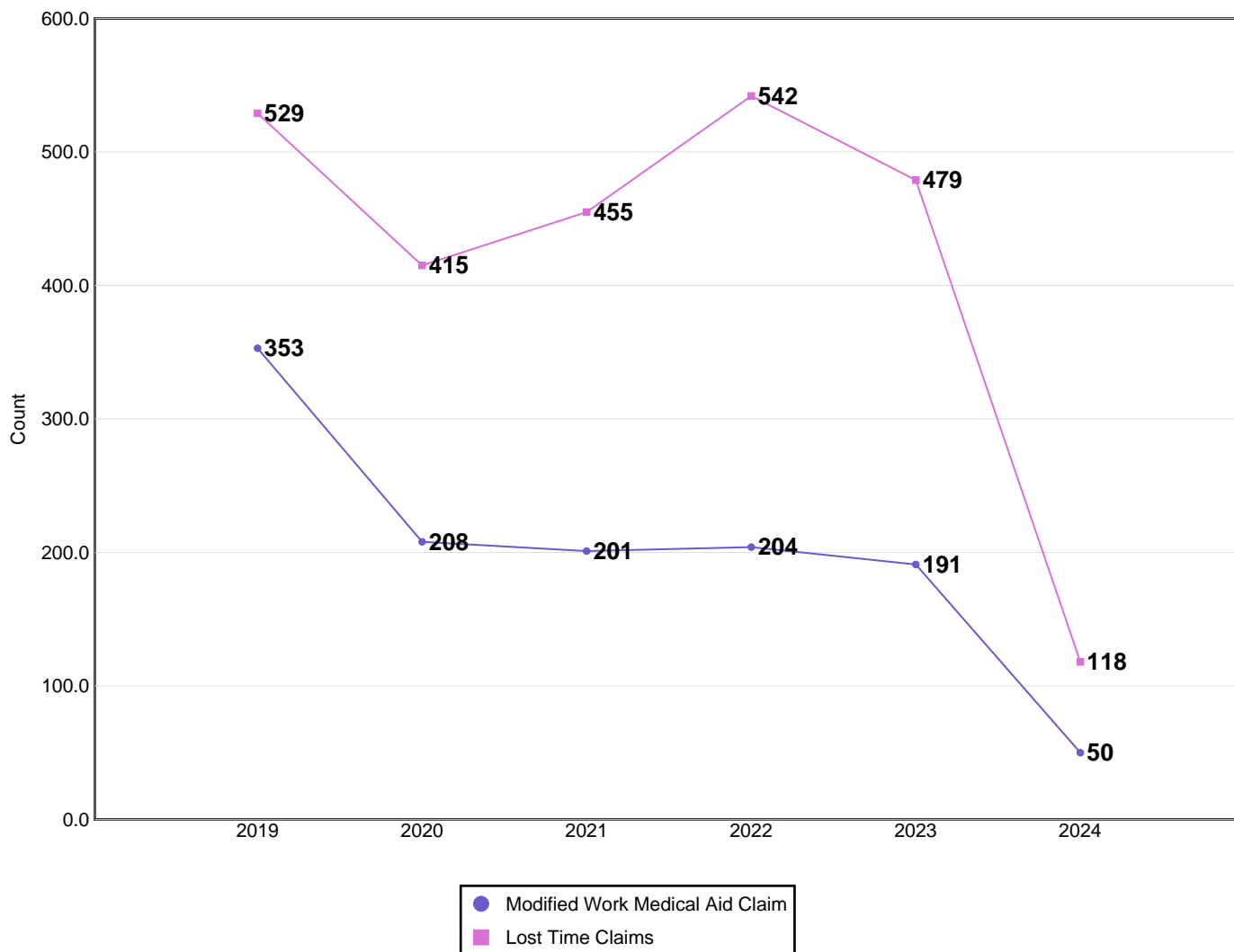
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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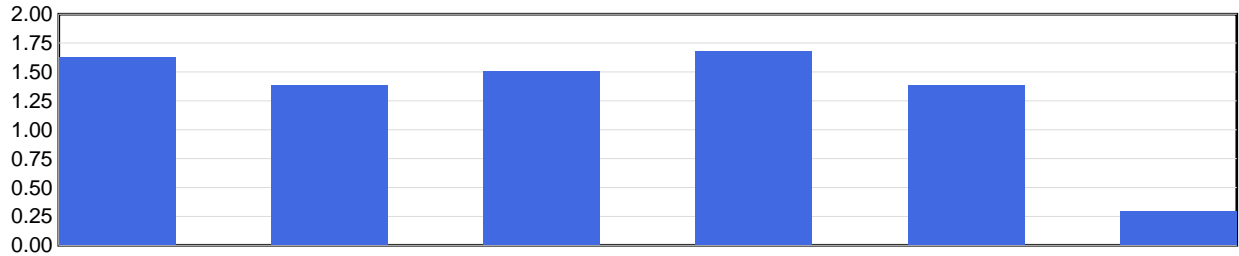
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



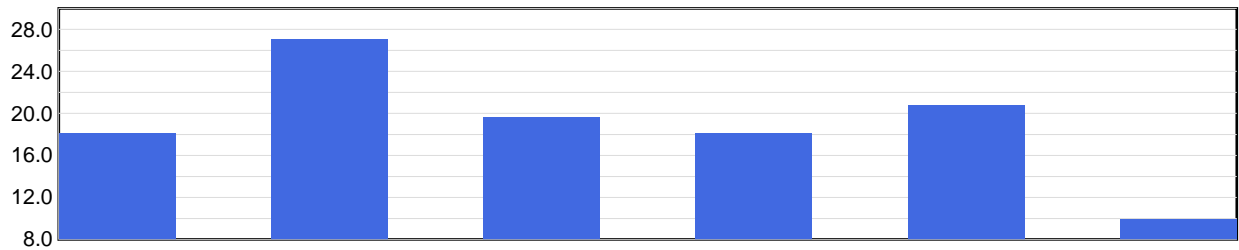
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.62	1.39	1.51	1.68	1.39	0.30

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

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

Severity Rates

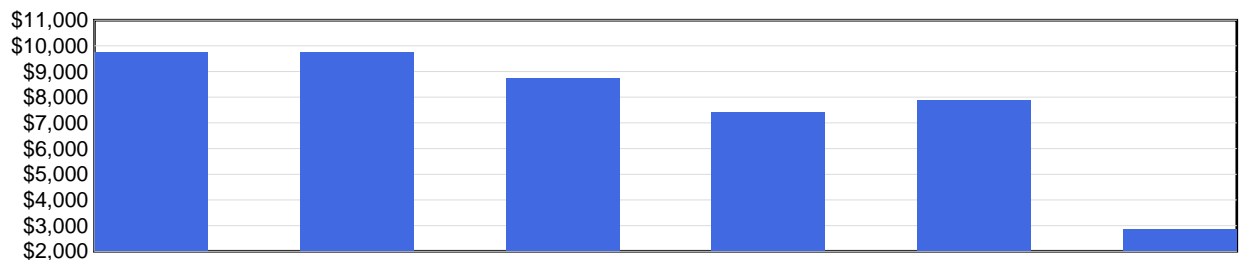
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	18.1	27.1	19.6	18.2	20.8	10.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$9,743	\$9,765	\$8,746	\$7,429	\$7,872	\$2,839

Average Cost Per LTC = Total LTC Costs / Total LTCs

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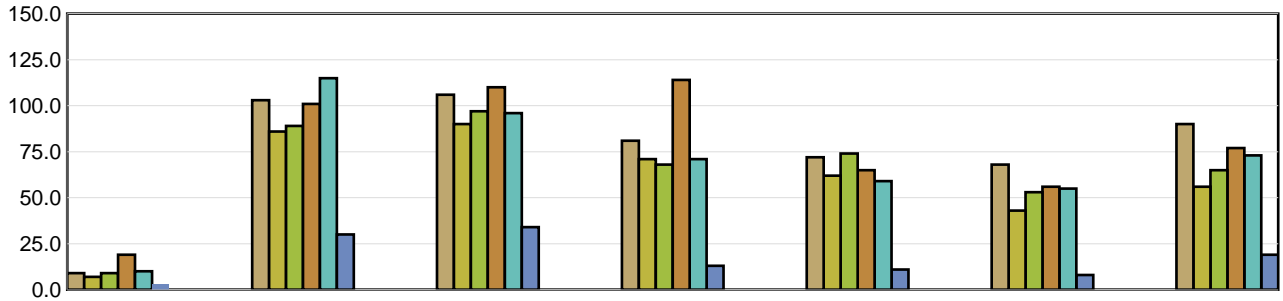
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

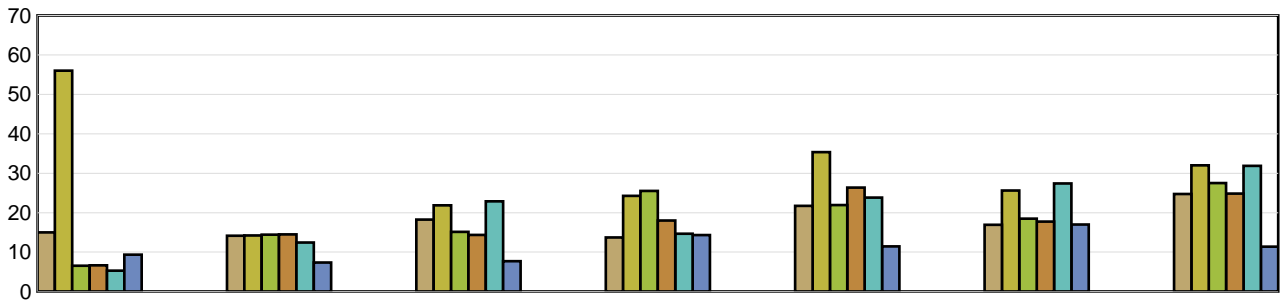
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	9	103	106	81	72	68	90
2020	7	86	90	71	62	43	56
2021	9	89	97	68	74	53	65
2022	19	101	110	114	65	56	77
2023	10	115	96	71	59	55	73
2024 YTD	3	30	34	13	11	8	19

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	15.00	14.17	18.25	13.70	21.72	16.91	24.73
2020	56.00	14.21	21.88	24.27	35.35	25.63	32.00
2021	6.56	14.43	15.13	25.50	21.93	18.47	27.51
2022	6.63	14.50	14.35	18.02	26.37	17.75	24.84
2023	5.30	12.42	22.86	14.66	23.81	27.40	31.88
2024 YTD	9.33	7.37	7.71	14.31	11.45	17.00	11.37

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	124	105	89	106	106	47	577
Overexertion	83	62	64	80	82	15	386
Bodily Reaction and Exertion	68	63	65	71	66	6	339
Struck by Object	59	37	43	58	55	8	260
Exposure to Harmful Substances	6	9	93	76	12	1	197

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	577	22.73%	22.63	13,059	\$9,350	\$5,394,909
Overexertion	386	15.21%	21.41	8,263	\$9,504	\$3,668,359
Bodily Reaction and Exertion	339	13.36%	23.02	7,804	\$9,414	\$3,191,481
Struck by Object	260	10.24%	10.91	2,837	\$4,906	\$1,275,660
Exposure to Harmful Substances	197	7.76%	11.73	2,310	\$7,499	\$1,477,320
All Others	779	30.69%	20.04	15,608	\$8,100	\$6,310,213
Totals	2,538	100.00%	19.65	49,881	\$8,400	\$21,317,943

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	104	83	86	104	101	19	497
Head	70	49	50	53	51	15	288
Trunk	57	48	37	45	49	14	250
Hand(s)/Wrist(s)	37	34	29	50	45	11	206
Foot(Feet)/Ank(s)/Toe(s)	46	30	33	41	37	9	196

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	497	19.58%	16.21	8,054	\$5,797	\$2,881,159
Head	288	11.35%	13.95	4,019	\$6,340	\$1,825,960
Trunk	250	9.85%	23.88	5,971	\$11,167	\$2,791,861
Hand(s)/Wrist(s)	206	8.12%	23.77	4,896	\$9,738	\$2,006,118
Foot(Feet)/Ank(s)/Toe(s)	196	7.72%	22.64	4,438	\$7,824	\$1,533,511
All Others	1,101	43.38%	20.44	22,503	\$9,336	\$10,279,334
Totals	2,538	100.00%	19.65	49,881	\$8,400	\$21,317,943

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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	251	198	160	227	212	51	1,099
Oth Traumatic Injuries	37	25	49	61	66	18	256
Superficial Wounds	55	49	32	42	50	13	241
Fracture/Dislocation/Nerve Damage	43	42	35	35	33	15	203
Intracranial Injures	53	37	27	38	33	11	199

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,099	43.30%	20.36	22,376	\$8,177	\$8,986,304
Oth Traumatic Injuries	256	10.09%	15.79	4,041	\$9,547	\$2,444,073
Superficial Wounds	241	9.50%	13.95	3,362	\$4,596	\$1,107,528
Fracture/Dislocation/Nerve Damage	203	8.00%	38.01	7,717	\$13,541	\$2,748,766
Intracranial Injures	199	7.84%	15.98	3,181	\$7,606	\$1,513,551
All Others	540	21.28%	17.04	9,204	\$8,366	\$4,517,720
Totals	2,538	100.00%	19.65	49,881	\$8,400	\$21,317,943

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