

# Industry Synopsis

Industry: 65800 AUTOMOBILE BODY REPAIRS

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	944	77	\$322,701,832	6,471	\$4,434,321	\$1.40
2020	934	79	\$280,736,958	5,248	\$4,234,905	\$1.54
2021	942	73	\$285,680,267	5,303	\$4,095,574	\$1.45
2022	927	76	\$302,438,603	5,753	\$4,775,038	\$1.59
2023	923	80	\$332,002,689	6,115	\$5,634,808	\$1.75
2024 YTD	868	25	\$347,786,670	6,726	\$5,458,489	\$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	793	\$110,995	83	\$60,515	61	\$100,147	7	\$51,045	N/A	N/A
2020	796	\$105,385	88	\$64,403	46	\$83,815	4	\$27,135	N/A	N/A
2021	803	\$112,705	83	\$57,315	52	\$89,073	4	\$26,587	N/A	N/A
2022	780	\$110,235	87	\$61,776	54	\$88,928	6	\$41,499	N/A	N/A
2023	754	\$107,686	100	\$69,513	63	\$108,377	6	\$46,427	N/A	N/A
2024 YTD	694	\$106,608	99	\$70,317	69	\$120,647	6	\$50,214	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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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	266	\$990,237	121	\$832,154	2,303	99	145	169
2020	172	\$1,285,819	67	\$1,189,680	1,990	80	105	106
2021	178	\$932,708	81	\$845,511	2,628	72	97	110
2022	190	\$1,351,913	81	\$1,250,435	2,735	67	109	109
2023	198	\$1,197,970	82	\$1,098,559	3,397	71	116	110
2024 YTD	48	\$81,554	19	\$66,894	287	15	29	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	72	31	7	11	121
2020	34	14	9	10	67
2021	43	17	5	16	81
2022	43	15	5	18	81
2023	34	18	11	19	82
2024 YTD	11	5	2	1	19

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$489,464	\$474,768	\$26,005	\$0	\$990,237
2020	\$383,424	\$859,390	\$43,005	\$0	\$1,285,819
2021	\$541,212	\$364,347	\$27,150	\$0	\$932,708
2022	\$540,451	\$374,450	\$18,904	\$418,108	\$1,351,913
2023	\$642,401	\$525,947	\$29,621	\$0	\$1,197,970
2024 YTD	\$48,447	\$33,106	\$0	\$0	\$81,554

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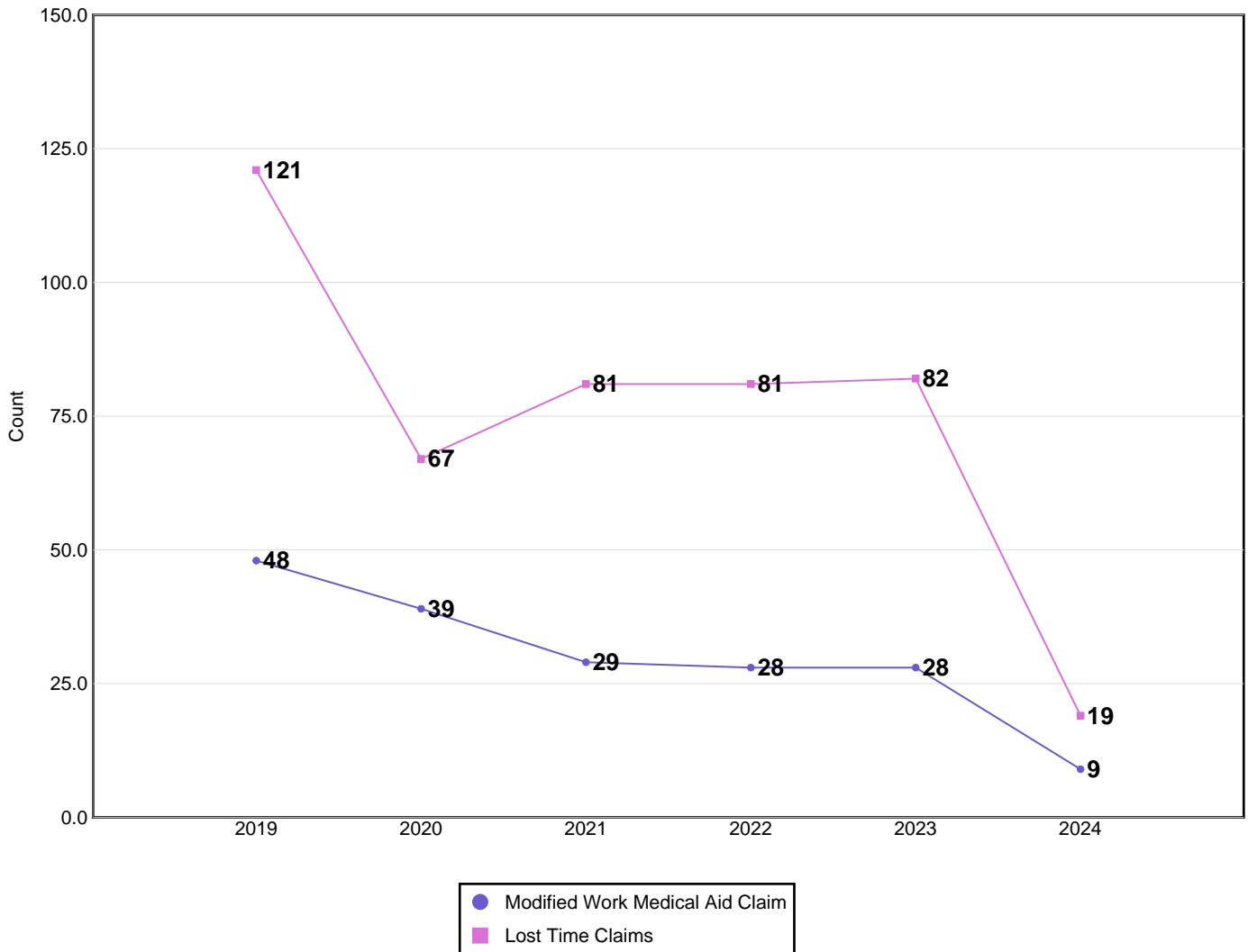
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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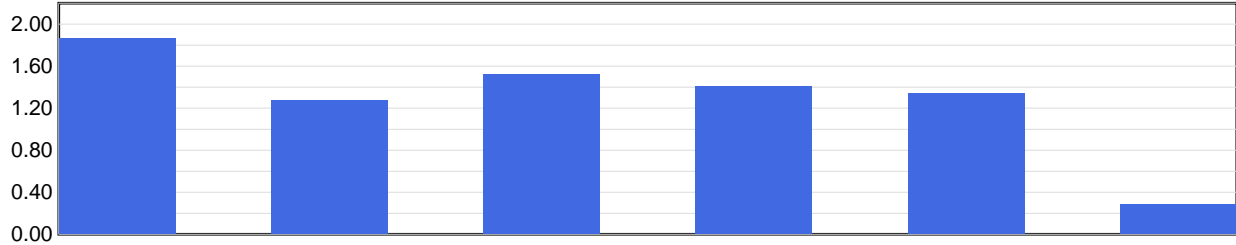
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



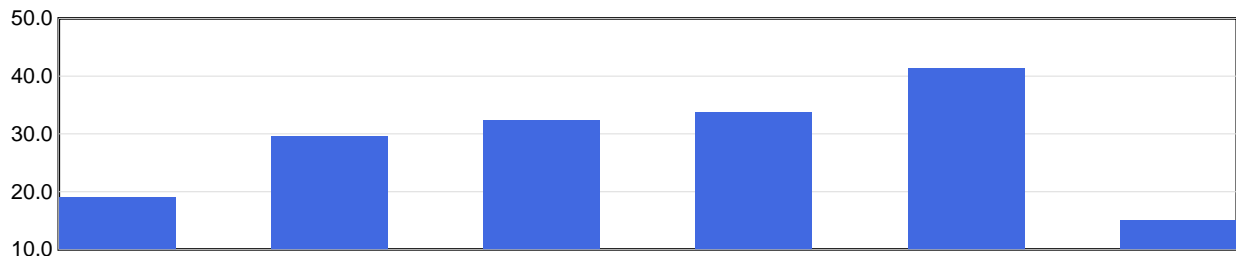
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.87	1.28	1.53	1.41	1.34	0.28

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

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

## Severity Rates

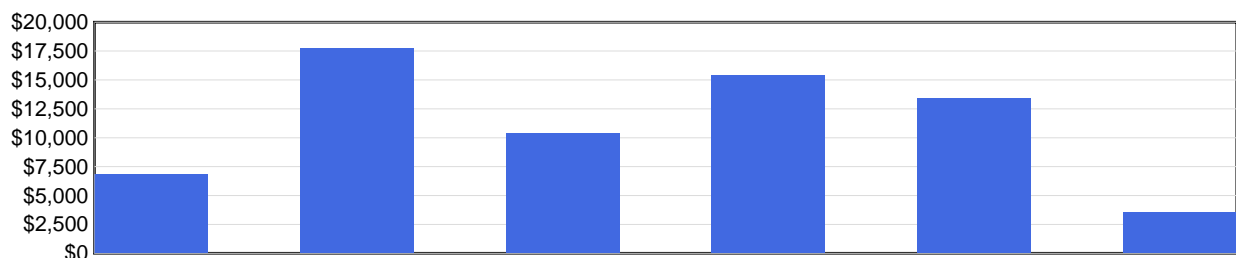
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	19.0	29.7	32.4	33.8	41.4	15.1

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$6,877	\$17,756	\$10,438	\$15,437	\$13,397	\$3,521

Average Cost Per LTC = Total LTC Costs / Total LTCs

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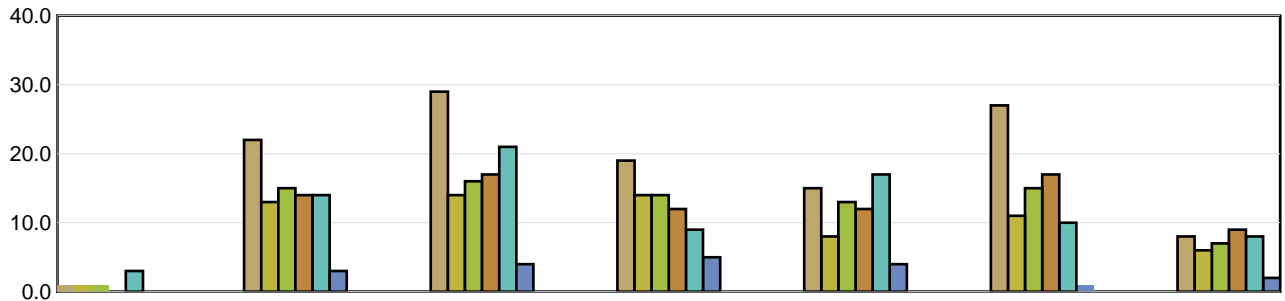
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

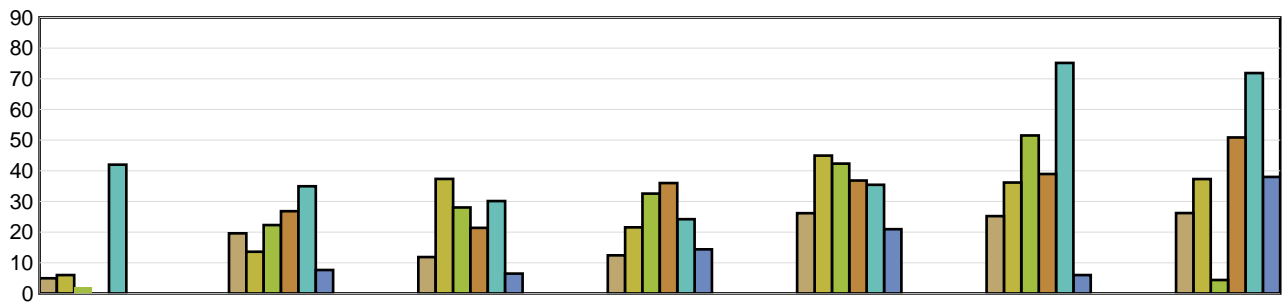
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	22	29	19	15	27	8
2020	1	13	14	14	8	11	6
2021	1	15	16	14	13	15	7
2022	N/A	14	17	12	12	17	9
2023	3	14	21	9	17	10	8
2024 YTD	N/A	3	4	5	4	1	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	5.00	19.64	11.90	12.47	26.20	25.22	26.25
2020	6.00	13.62	37.36	21.57	45.00	36.18	37.33
2021	2.00	22.33	28.06	32.57	42.38	51.53	4.43
2022	N/A	26.86	21.41	36.00	36.83	39.00	50.89
2023	42.00	35.00	30.14	24.22	35.47	75.20	71.88
2024 YTD	N/A	7.67	6.50	14.40	21.00	6.00	38.00

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	25	17	12	14	14	4	86
Overexertion	19	13	15	18	8	2	75
Bodily Reaction and Exertion	12	5	10	7	17	3	54
Struck by Object	16	9	6	11	9	4	55
Contact with Objects and Equipment	13	7	8	7	4	1	40

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	86	19.07%	35.93	3,090	\$11,165	\$960,154
Overexertion	75	16.63%	26.72	2,004	\$9,600	\$720,018
Bodily Reaction and Exertion	54	11.97%	40.04	2,162	\$14,536	\$784,955
Struck by Object	55	12.20%	11.31	622	\$3,682	\$202,485
Contact with Objects and Equipment	40	8.87%	10.85	434	\$3,612	\$144,484
All Others	141	31.26%	35.44	4,997	\$17,526	\$2,471,135
<b>Totals</b>	<b>451</b>	<b>100.00%</b>	<b>29.51</b>	<b>13,309</b>	<b>\$11,714</b>	<b>\$5,283,232</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	26	14	18	12	12	4	86
Trunk	10	6	14	13	7	2	52
Fingers	16	4	9	10	6	3	48
Foot(Feet)/Ank(s)/Toe(s)	9	6	7	10	9	3	44
Head	11	7	8	8	8	1	43

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	86	19.07%	17.93	1,542	\$6,296	\$541,498
Trunk	52	11.53%	37.63	1,957	\$16,608	\$863,622
Fingers	48	10.64%	14.00	672	\$5,202	\$249,686
Foot(Feet)/Ank(s)/Toe(s)	44	9.76%	32.16	1,415	\$7,609	\$334,809
Head	43	9.53%	23.16	996	\$8,677	\$373,115
All Others	178	39.47%	37.79	6,727	\$16,407	\$2,920,503
<b>Totals</b>	<b>451</b>	<b>100.00%</b>	<b>29.51</b>	<b>13,309</b>	<b>\$11,714</b>	<b>\$5,283,232</b>

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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	47	21	41	31	31	5	176
Open Wound	16	14	8	8	8	5	59
Superficial Wounds	17	6	9	8	11	1	52
Oth Traumatic Injuries	12	8	4	6	9	4	43
Fracture/Dislocation/Nerve Damage	9	5	7	12	9	2	44

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	176	39.02%	30.87	5,433	\$11,005	\$1,936,815
Open Wound	59	13.08%	14.14	834	\$5,558	\$327,925
Superficial Wounds	52	11.53%	14.73	766	\$3,774	\$196,238
Oth Traumatic Injuries	43	9.53%	23.67	1,018	\$19,115	\$821,928
Fracture/Dislocation/Nerve Damage	44	9.76%	45.16	1,987	\$11,398	\$501,525
All Others	77	17.07%	42.48	3,271	\$19,465	\$1,498,801
<b>Totals</b>	<b>451</b>	<b>100.00%</b>	<b>29.51</b>	<b>13,309</b>	<b>\$11,714</b>	<b>\$5,283,232</b>

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