

# Industry Synopsis

Industry: 65808 General Automotive Repairs/Auto Wreckers

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	2,061	151	\$657,757,084	13,362	\$11,724,276	\$1.88
2020	2,074	157	\$623,514,141	12,570	\$11,258,595	\$1.96
2021	2,104	134	\$664,943,864	13,709	\$13,131,375	\$2.11
2022	2,109	120	\$718,369,857	14,052	\$14,937,755	\$2.21
2023	2,147	155	\$785,325,089	15,124	\$15,469,865	\$2.08
2024 YTD	2,054	29	\$819,108,351	15,744	\$15,849,629	\$1.96

\* 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	1,786	\$285,017	201	\$135,896	68	\$115,366	5	\$47,527	N/A	N/A
2020	1,807	\$282,743	206	\$137,154	56	\$98,743	4	\$39,324	N/A	N/A
2021	1,810	\$293,671	227	\$153,879	61	\$103,744	5	\$50,420	N/A	N/A
2022	1,797	\$309,954	232	\$158,274	73	\$125,393	6	\$55,951	N/A	N/A
2023	1,782	\$308,944	275	\$189,349	83	\$147,458	6	\$62,312	N/A	N/A
2024 YTD	1,676	\$315,219	282	\$194,880	89	\$161,936	5	\$46,652	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	928	\$3,911,455	339	\$3,367,668	7,210	453	589	593
2020	643	\$2,678,870	277	\$2,298,848	7,170	298	366	411
2021	695	\$2,395,500	297	\$2,014,432	6,040	322	398	450
2022	747	\$2,561,900	304	\$2,160,222	6,341	383	443	510
2023	724	\$3,525,492	307	\$3,072,105	8,820	358	417	493
2024 YTD	141	\$191,418	40	\$131,222	510	53	101	75

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	208	70	29	32	339
2020	159	49	27	42	277
2021	176	72	20	29	297
2022	190	57	27	30	304
2023	154	71	30	52	307
2024 YTD	24	11	5	0	40

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,656,576	\$1,788,915	\$30,295	\$435,669	\$3,911,455
2020	\$1,407,530	\$1,200,901	\$70,439	\$0	\$2,678,870
2021	\$1,082,526	\$1,273,456	\$39,518	\$0	\$2,395,500
2022	\$1,301,428	\$1,258,357	\$2,115	\$0	\$2,561,900
2023	\$1,770,177	\$1,634,099	\$121,216	\$0	\$3,525,492
2024 YTD	\$91,833	\$99,586	\$0	\$0	\$191,418

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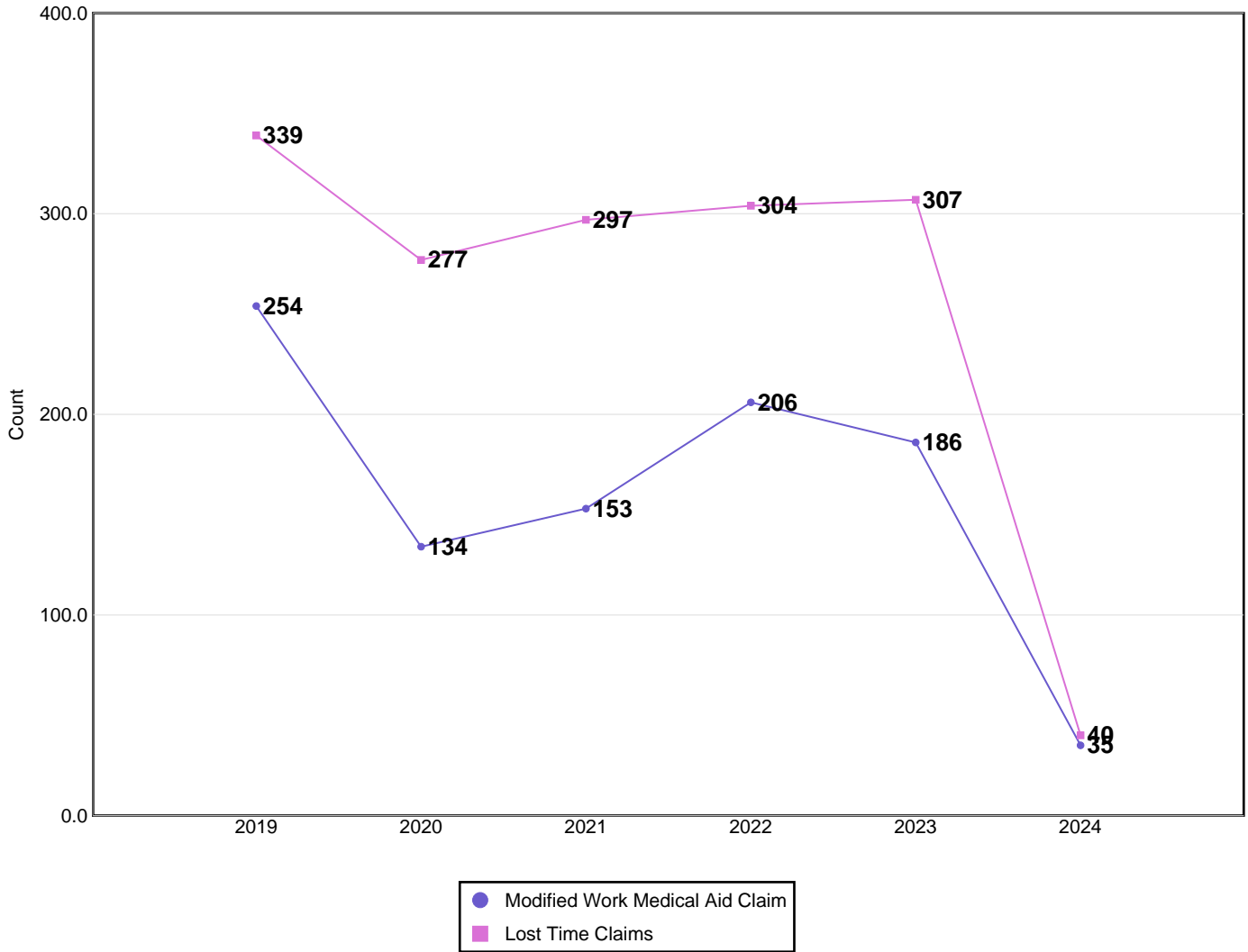
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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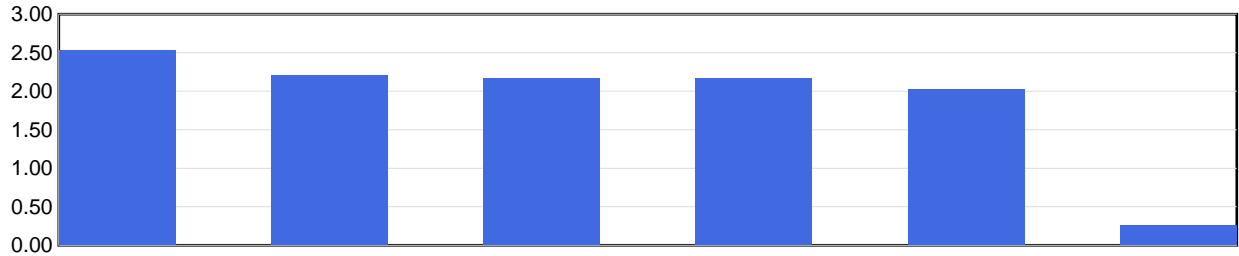
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Industry: 65808 General Automotive Repairs/Auto Wreckers

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



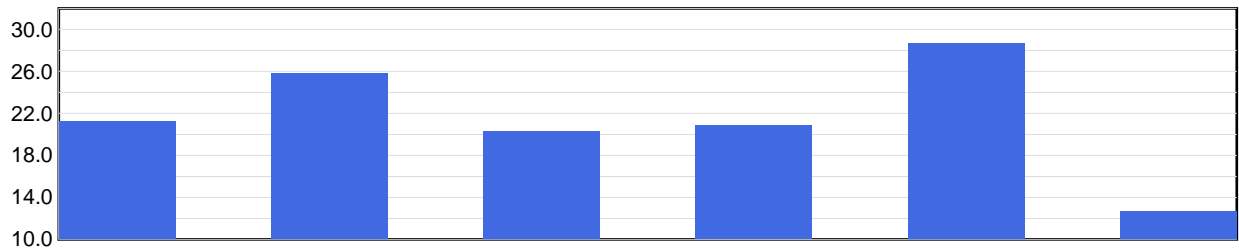
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.54	2.20	2.17	2.16	2.03	0.25

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

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

## Severity Rates

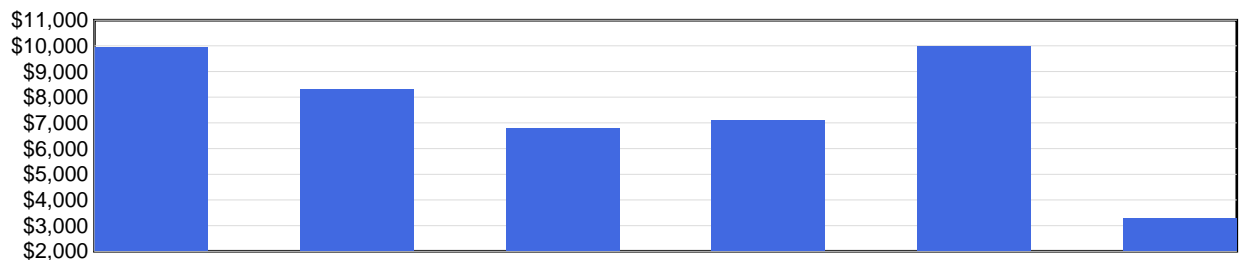
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	21.3	25.9	20.3	20.9	28.7	12.8

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$9,934	\$8,299	\$6,783	\$7,106	\$10,007	\$3,281

Average Cost Per LTC = Total LTC Costs / Total LTCs

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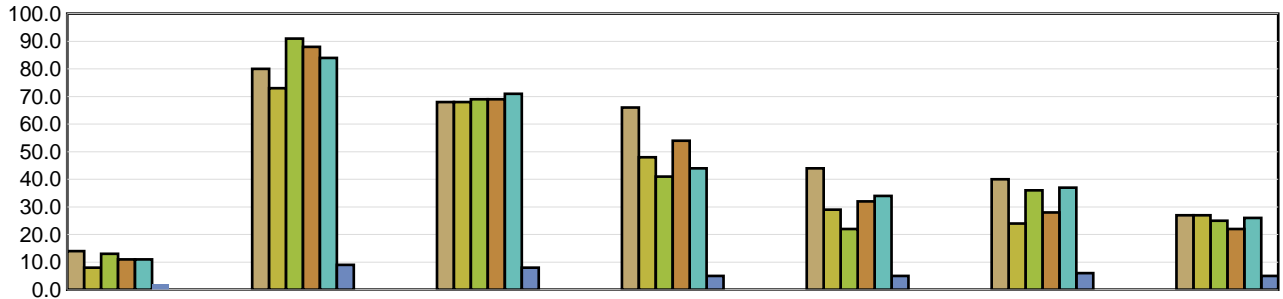
# Industry Synopsis

Industry: 65808 General Automotive Repairs/Auto Wreckers

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

## Number of LTCs

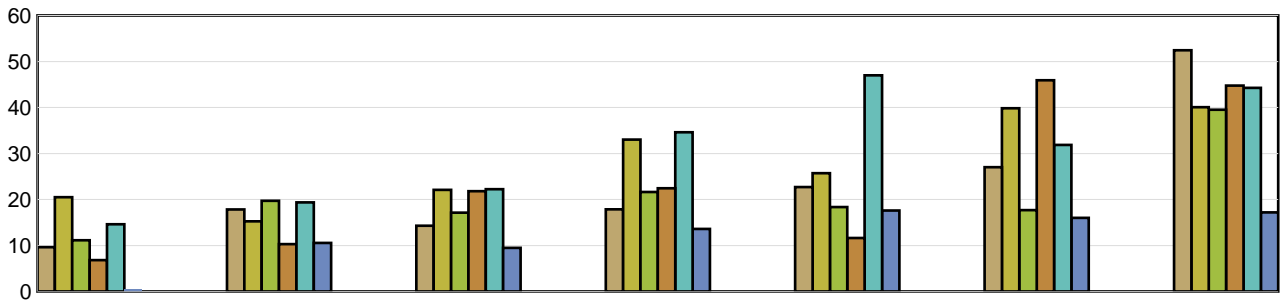
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	14	80	68	66	44	40	27
2020	8	73	68	48	29	24	27
2021	13	91	69	41	22	36	25
2022	11	88	69	54	32	28	22
2023	11	84	71	44	34	37	26
2024 YTD	2	9	8	5	5	6	5

## 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	9.64	17.84	14.29	17.88	22.70	27.03	52.44
2020	20.50	15.27	22.09	33.02	25.72	39.83	40.07
2021	11.15	19.71	17.14	21.63	18.36	17.69	39.52
2022	6.82	10.30	21.81	22.44	11.63	45.93	44.77
2023	14.64	19.37	22.25	34.64	47.00	31.86	44.27
2024 YTD	0.50	10.56	9.50	13.60	17.60	16.00	17.20

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 65808 General Automotive Repairs/Auto Wreckers**

**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
Overexertion	92	65	44	60	61	13	335
Struck by Object	59	53	69	58	61	7	307
Falls	48	37	35	35	37	6	198
Bodily Reaction and Exertion	33	35	33	32	37	2	172
Contact with Objects and Equipment	33	22	36	29	32	2	154

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	335	21.42%	26.65	8,929	\$8,713	\$2,918,805
Struck by Object	307	19.63%	16.23	4,982	\$5,496	\$1,687,282
Falls	198	12.66%	39.69	7,858	\$13,575	\$2,687,893
Bodily Reaction and Exertion	172	11.00%	22.13	3,806	\$8,019	\$1,379,344
Contact with Objects and Equipment	154	9.85%	18.64	2,870	\$5,963	\$918,275
All Others	398	25.45%	19.16	7,624	\$8,676	\$3,452,899
<b>Totals</b>	<b>1,564</b>	<b>100.00%</b>	<b>23.06</b>	<b>36,069</b>	<b>\$8,340</b>	<b>\$13,044,497</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	76	47	46	56	60	7	292
Head	38	32	45	29	32	4	180
Hand(s)/Wrist(s)	40	21	34	27	42	2	166
Fingers	30	25	35	28	34	4	156
Trunk	37	38	21	27	22	5	150

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	292	18.67%	18.00	5,255	\$5,879	\$1,716,728
Head	180	11.51%	15.27	2,749	\$7,505	\$1,350,851
Hand(s)/Wrist(s)	166	10.61%	19.04	3,161	\$7,091	\$1,177,119
Fingers	156	9.97%	15.58	2,430	\$5,360	\$836,159
Trunk	150	9.59%	34.81	5,222	\$11,497	\$1,724,554
All Others	620	39.64%	27.83	17,252	\$10,063	\$6,239,086
<b>Totals</b>	<b>1,564</b>	<b>100.00%</b>	<b>23.06</b>	<b>36,069</b>	<b>\$8,340</b>	<b>\$13,044,497</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	160	123	106	118	119	18	644
Oth Traumatic Injuries	38	29	28	35	44	9	183
Fracture/Dislocation/Nerve Damage	28	32	27	30	37	3	157
Superficial Wounds	38	19	33	30	28	2	150
Open Wound	26	24	32	20	27	3	132

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	644	41.18%	25.08	16,152	\$8,759	\$5,640,854
Oth Traumatic Injuries	183	11.70%	24.52	4,487	\$7,758	\$1,419,767
Fracture/Dislocation/Nerve Damage	157	10.04%	36.72	5,765	\$13,520	\$2,122,623
Superficial Wounds	150	9.59%	11.66	1,749	\$3,396	\$509,396
Open Wound	132	8.44%	10.23	1,351	\$4,152	\$548,033
All Others	298	19.05%	22.03	6,565	\$9,409	\$2,803,824
<b>Totals</b>	<b>1,564</b>	<b>100.00%</b>	<b>23.06</b>	<b>36,069</b>	<b>\$8,340</b>	<b>\$13,044,497</b>

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