

Industry Synopsis

Industry: 67300 HARDWARE/AUTO PARTS STORES/ETC

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	925	55	\$653,593,458	17,387	\$7,179,657	\$1.18
2020	904	42	\$654,028,608	15,753	\$7,646,530	\$1.25
2021	895	48	\$696,159,788	17,597	\$8,364,935	\$1.30
2022	910	56	\$740,033,581	18,562	\$9,004,746	\$1.30
2023	892	34	\$761,169,795	19,379	\$9,807,169	\$1.38
2024 YTD	850	9	\$798,552,042	18,888	\$11,663,082	\$1.54

* 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	727	\$109,989	86	\$62,042	93	\$183,072	16	\$152,225	3	\$146,267
2020	709	\$105,762	79	\$55,839	98	\$192,005	13	\$104,827	5	\$195,595
2021	691	\$109,724	82	\$57,175	104	\$217,316	13	\$109,542	5	\$202,403
2022	693	\$111,481	92	\$65,336	107	\$227,811	12	\$104,464	6	\$230,941
2023	659	\$107,987	98	\$67,397	115	\$233,999	14	\$121,157	6	\$230,630
2024 YTD	615	\$106,340	101	\$71,061	114	\$248,492	14	\$128,711	6	\$243,948

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	714	\$2,174,855	294	\$1,771,073	5,210	369	420	483
2020	679	\$2,029,301	323	\$1,710,211	6,723	337	356	483
2021	713	\$2,060,024	319	\$1,732,494	5,397	395	394	517
2022	671	\$2,257,079	274	\$1,893,698	6,093	382	397	470
2023	689	\$2,057,166	312	\$1,592,896	5,217	402	377	513
2024 YTD	150	\$226,010	67	\$170,687	981	81	83	112

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	189	65	17	23	294
2020	175	97	26	25	323
2021	209	58	23	29	319
2022	159	69	19	27	274
2023	199	71	24	18	312
2024 YTD	42	15	6	4	67

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$809,525	\$1,340,544	\$24,786	\$0	\$2,174,855
2020	\$884,427	\$1,111,325	\$33,549	\$0	\$2,029,301
2021	\$703,311	\$1,001,580	\$10,718	\$344,414	\$2,060,024
2022	\$963,892	\$1,219,223	\$73,964	\$0	\$2,257,079
2023	\$735,820	\$1,272,658	\$18,104	\$30,584	\$2,057,166
2024 YTD	\$101,088	\$124,852	\$70	\$0	\$226,010

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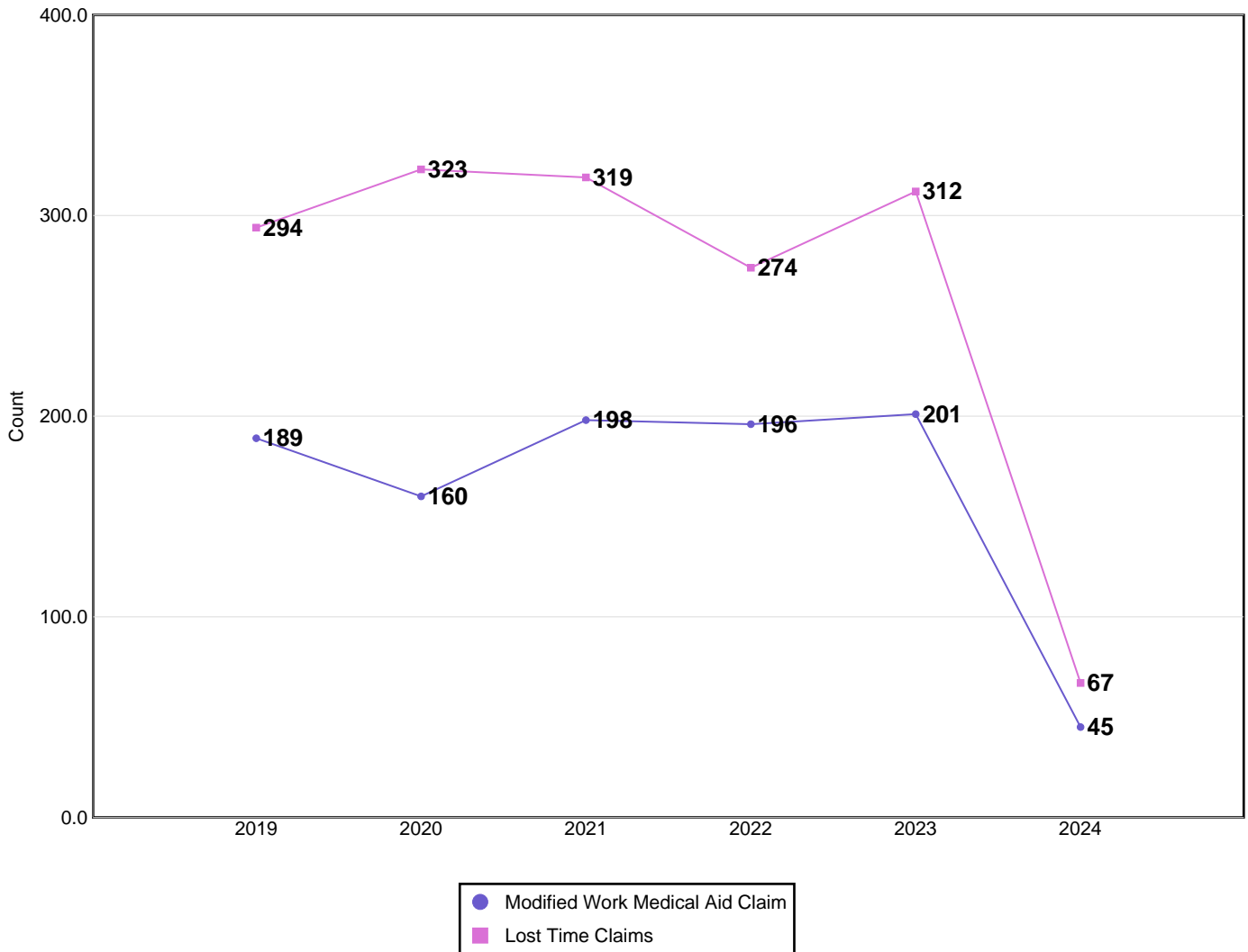
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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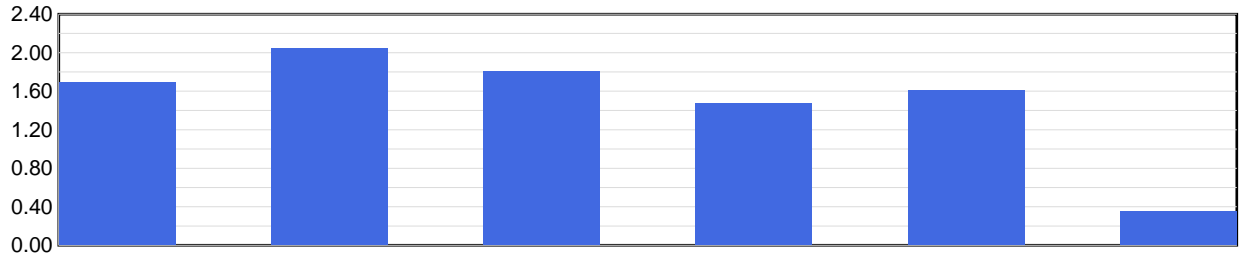
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



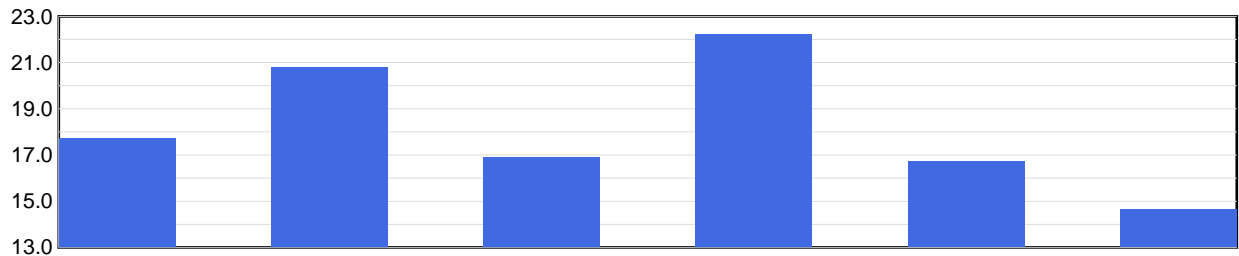
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.69	2.05	1.81	1.48	1.61	0.35

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

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

Severity Rates

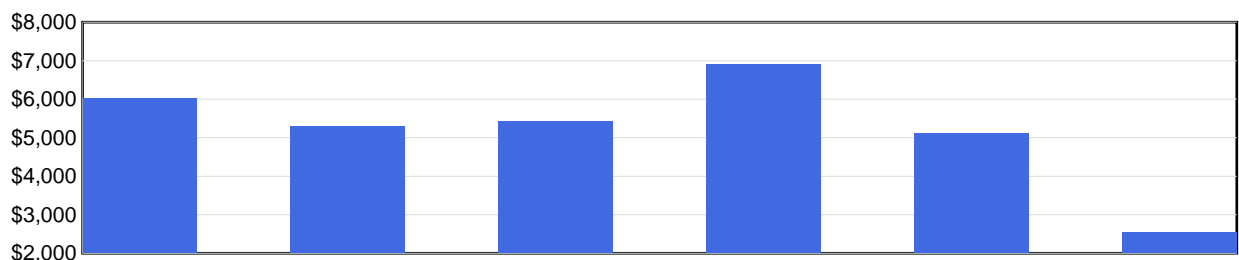
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	17.7	20.8	16.9	22.2	16.7	14.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$6,024	\$5,295	\$5,431	\$6,911	\$5,105	\$2,548

Average Cost Per LTC = Total LTC Costs / Total LTCs

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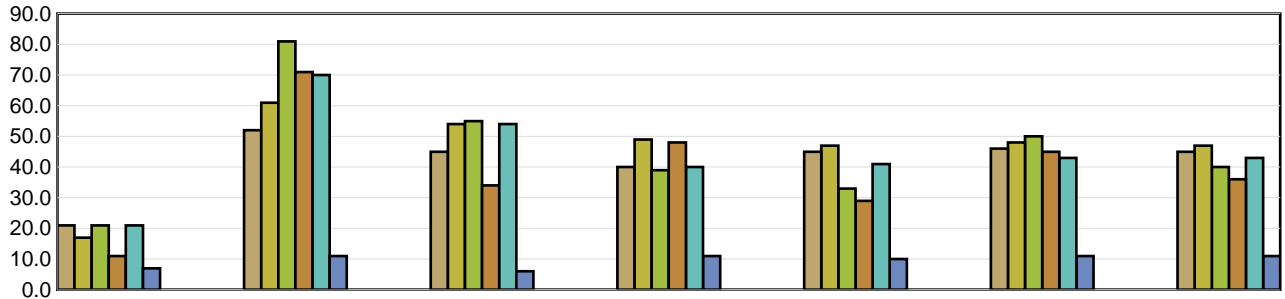
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

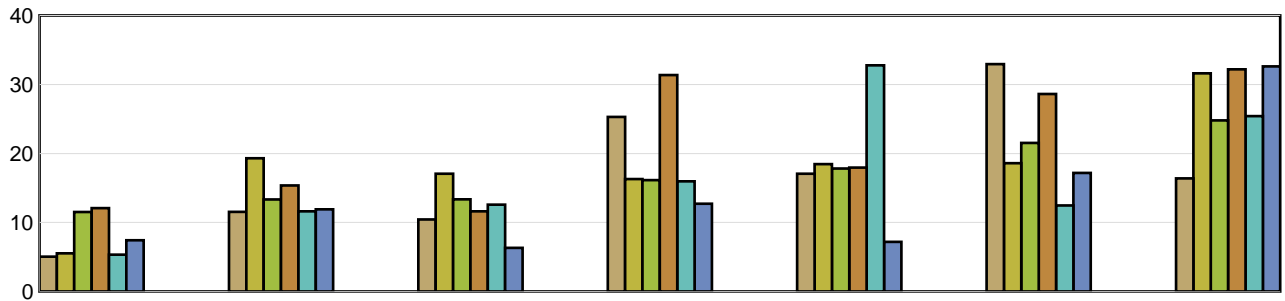
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	21	52	45	40	45	46	45
2020	17	61	54	49	47	48	47
2021	21	81	55	39	33	50	40
2022	11	71	34	48	29	45	36
2023	21	70	54	40	41	43	43
2024 YTD	7	11	6	11	10	11	11

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	5.05	11.54	10.44	25.30	17.07	32.96	16.40
2020	5.53	19.31	17.07	16.31	18.47	18.60	31.62
2021	11.52	13.33	13.36	16.15	17.82	21.54	24.80
2022	12.09	15.37	11.62	31.38	17.97	28.62	32.19
2023	5.33	11.61	12.59	15.98	32.78	12.47	25.42
2024 YTD	7.43	11.91	6.33	12.73	7.20	17.18	32.64

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
Overexertion	71	74	81	69	71	17	383
Falls	64	54	62	60	49	17	306
Bodily Reaction and Exertion	51	39	51	44	58	11	254
Struck by Object	43	37	55	39	49	7	230
Struck against Object	18	16	11	17	15	2	79

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	383	24.10%	18.18	6,964	\$5,912	\$2,264,327
Falls	306	19.26%	19.30	5,906	\$6,008	\$1,838,362
Bodily Reaction and Exertion	254	15.98%	19.22	4,881	\$5,659	\$1,437,275
Struck by Object	230	14.47%	14.74	3,390	\$4,059	\$933,647
Struck against Object	79	4.97%	15.11	1,194	\$2,795	\$220,819
All Others	337	21.21%	20.03	6,750	\$6,459	\$2,176,629
Totals	1,589	100.00%	18.30	29,085	\$5,583	\$8,871,058

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	72	69	88	66	78	17	390
Foot(Feet)/Ank(s)/Toe(s)	24	30	44	33	47	6	184
Head	42	30	41	30	31	9	183
Trunk	30	28	35	35	28	6	162
Knee(s)	23	24	16	20	19	7	109

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	390	24.54%	16.28	6,348	\$5,036	\$1,963,888
Foot(Feet)/Ank(s)/Toe(s)	184	11.58%	15.29	2,813	\$4,287	\$788,745
Head	183	11.52%	20.14	3,686	\$5,206	\$952,633
Trunk	162	10.20%	27.63	4,476	\$7,337	\$1,188,642
Knee(s)	109	6.86%	20.80	2,267	\$6,388	\$696,334
All Others	561	35.31%	16.93	9,495	\$5,848	\$3,280,817
Totals	1,589	100.00%	18.30	29,085	\$5,583	\$8,871,058

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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	156	145	164	136	165	44	810
Oth Traumatic Injuries	26	36	43	38	46	5	194
Superficial Wounds	36	26	27	35	34	5	163
Intracranial Injures	30	20	21	22	19	7	119
Fracture/Dislocation/Nerve Damage	15	26	28	23	15	3	110

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	810	50.98%	17.54	14,207	\$5,447	\$4,412,205
Oth Traumatic Injuries	194	12.21%	15.91	3,087	\$6,557	\$1,272,077
Superficial Wounds	163	10.26%	9.27	1,511	\$2,905	\$473,529
Intracranial Injures	119	7.49%	22.72	2,704	\$6,202	\$738,060
Fracture/Dislocation/Nerve Damage	110	6.92%	35.16	3,868	\$9,189	\$1,010,779
All Others	193	12.15%	19.21	3,708	\$4,997	\$964,409
Totals	1,589	100.00%	18.30	29,085	\$5,583	\$8,871,058

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