

Industry Synopsis

Industry: 66900 Clothing/Shoe Stores

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 | 740 | 39 | \$533,149,188 | 14,233 | \$2,624,893 | \$0.44 |
| 2020 | 723 | 36 | \$426,050,203 | 11,055 | \$2,238,447 | \$0.47 |
| 2021 | 688 | 36 | \$452,701,501 | 12,300 | \$2,340,581 | \$0.48 |
| 2022 | 697 | 42 | \$513,918,903 | 13,355 | \$2,645,940 | \$0.48 |
| 2023 | 694 | 35 | \$553,392,832 | 13,777 | \$2,987,485 | \$0.50 |
| 2024 YTD | 666 | 5 | \$590,126,799 | 13,569 | \$3,186,280 | \$0.52 |

* 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 | 597 | \$76,500 | 39 | \$28,443 | 80 | \$194,343 | 23 | \$187,278 | N/A | N/A |
| 2020 | 597 | \$66,493 | 33 | \$24,100 | 77 | \$174,513 | 15 | \$115,135 | N/A | N/A |
| 2021 | 559 | \$71,099 | 38 | \$28,310 | 74 | \$170,314 | 16 | \$135,800 | N/A | N/A |
| 2022 | 560 | \$77,022 | 37 | \$26,976 | 80 | \$182,677 | 18 | \$150,501 | N/A | N/A |
| 2023 | 544 | \$77,035 | 49 | \$35,195 | 77 | \$174,988 | 22 | \$182,882 | N/A | N/A |
| 2024 YTD | 511 | \$75,201 | 50 | \$35,014 | 79 | \$184,898 | 24 | \$205,751 | 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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- 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 | 376 | \$1,081,979 | 194 | \$921,147 | 3,410 | 163 | 182 | 257 |
| 2020 | 192 | \$500,977 | 100 | \$430,980 | 2,184 | 96 | 92 | 132 |
| 2021 | 247 | \$721,661 | 123 | \$604,512 | 3,246 | 126 | 124 | 175 |
| 2022 | 231 | \$748,116 | 134 | \$666,744 | 3,201 | 106 | 97 | 169 |
| 2023 | 267 | \$1,031,975 | 145 | \$912,468 | 4,015 | 127 | 122 | 192 |
| 2024 YTD | 52 | \$68,203 | 22 | \$46,042 | 339 | 22 | 30 | 34 |

| 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 | 118 | 48 | 16 | 12 | 194 |
| 2020 | 53 | 28 | 8 | 11 | 100 |
| 2021 | 66 | 33 | 11 | 13 | 123 |
| 2022 | 71 | 39 | 11 | 13 | 134 |
| 2023 | 73 | 38 | 12 | 22 | 145 |
| 2024 YTD | 12 | 5 | 5 | 0 | 22 |

| Total Claims Costs | | | | | |
|--------------------|--------------|-------------|----------------|---------------|-------------|
| Accident Year | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total |
| 2019 | \$423,136 | \$651,827 | \$7,016 | \$0 | \$1,081,979 |
| 2020 | \$235,894 | \$258,968 | \$6,115 | \$0 | \$500,977 |
| 2021 | \$275,556 | \$442,335 | \$3,770 | \$0 | \$721,661 |
| 2022 | \$314,174 | \$426,551 | \$7,392 | \$0 | \$748,116 |
| 2023 | \$479,055 | \$551,580 | \$1,339 | \$0 | \$1,031,975 |
| 2024 YTD | \$26,412 | \$41,791 | \$0 | \$0 | \$68,203 |

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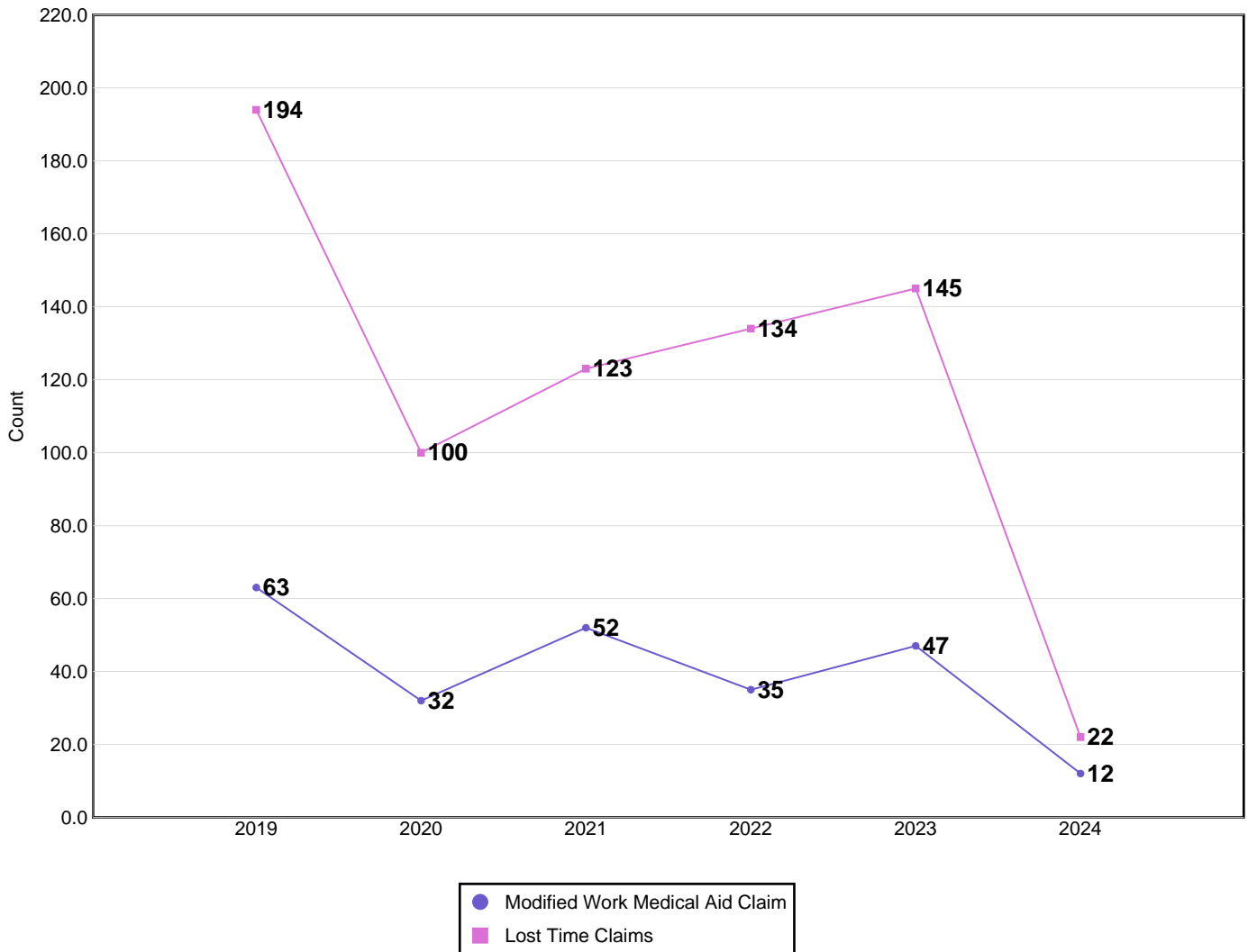
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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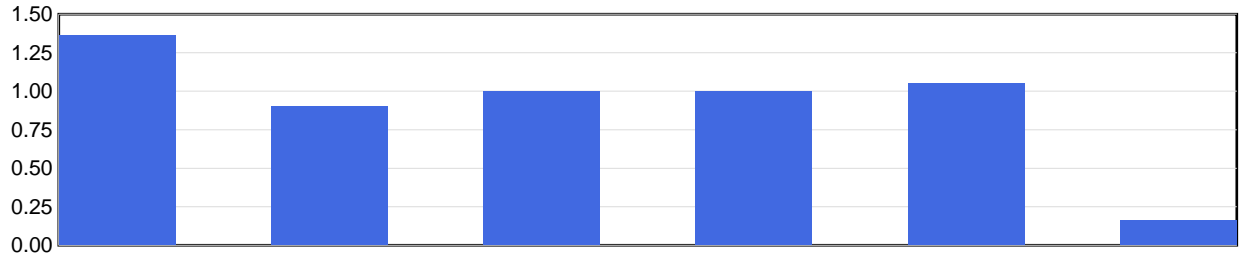
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



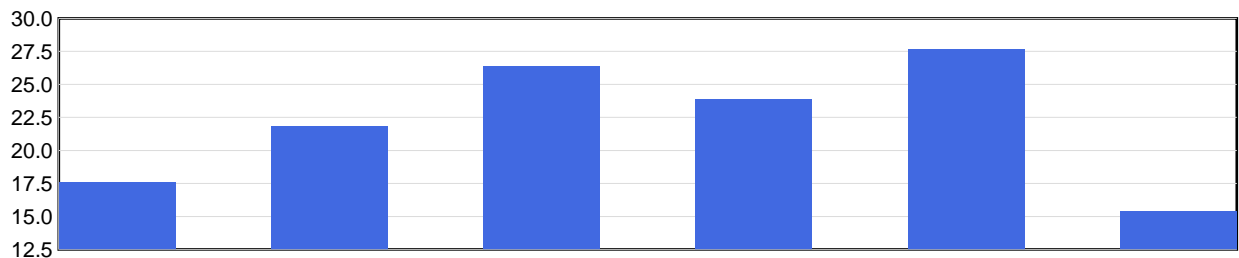
| Frequency Rate | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|----------------|------|------|------|------|------|----------|
| | 1.36 | 0.90 | 1.00 | 1.00 | 1.05 | 0.16 |

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

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

Severity Rates

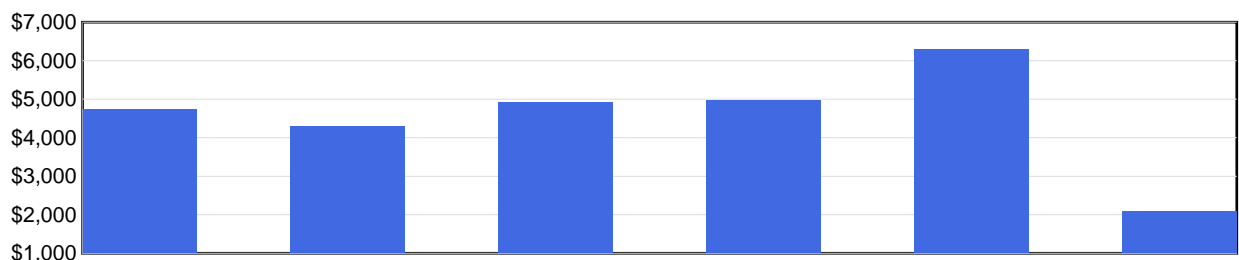
(Temporary Total Disability Days per Lost Time Claim)



| Severity Rate | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|---------------|------|------|------|------|------|----------|
| | 17.6 | 21.8 | 26.4 | 23.9 | 27.7 | 15.4 |

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



| Avg Cost / Claim | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|------------------|---------|---------|---------|---------|---------|----------|
| | \$4,748 | \$4,310 | \$4,915 | \$4,976 | \$6,293 | \$2,093 |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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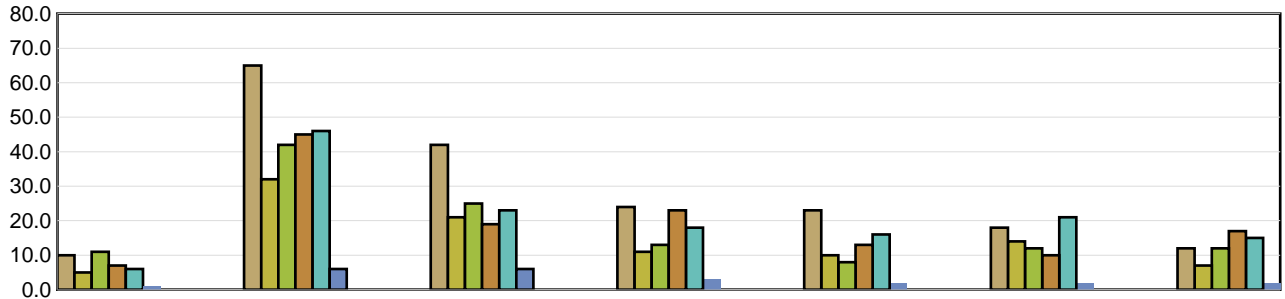
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

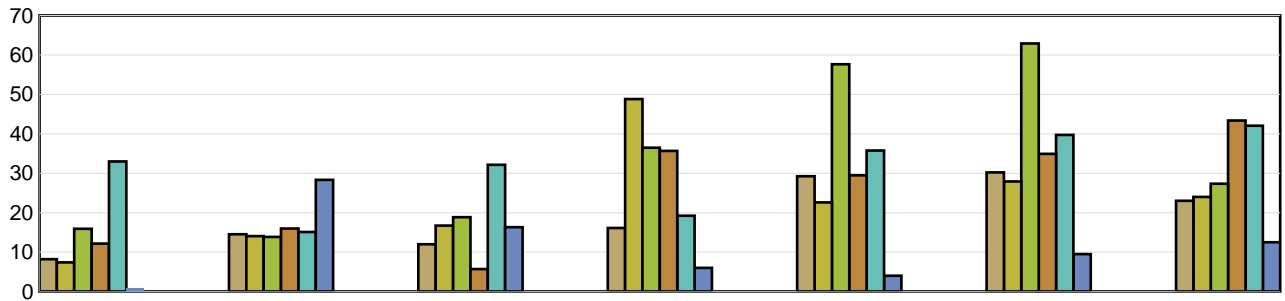
(by age of injured worker and by occurrence year)



| | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019 | 10 | 65 | 42 | 24 | 23 | 18 | 12 |
| 2020 | 5 | 32 | 21 | 11 | 10 | 14 | 7 |
| 2021 | 11 | 42 | 25 | 13 | 8 | 12 | 12 |
| 2022 | 7 | 45 | 19 | 23 | 13 | 10 | 17 |
| 2023 | 6 | 46 | 23 | 18 | 16 | 21 | 15 |
| 2024 YTD | 1 | 6 | 6 | 3 | 2 | 2 | 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 | 8.20 | 14.54 | 12.00 | 16.13 | 29.22 | 30.22 | 23.00 |
| 2020 | 7.40 | 14.06 | 16.71 | 48.82 | 22.60 | 27.93 | 24.00 |
| 2021 | 15.91 | 13.86 | 18.84 | 36.46 | 57.63 | 62.92 | 27.33 |
| 2022 | 12.14 | 15.98 | 5.68 | 35.65 | 29.46 | 34.90 | 43.35 |
| 2023 | 33.00 | 15.11 | 32.13 | 19.22 | 35.75 | 39.71 | 42.07 |
| 2024 YTD | 1.00 | 28.33 | 16.33 | 6.00 | 4.00 | 9.50 | 12.50 |

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 | 40 | 23 | 27 | 30 | 33 | 8 | 161 |
| Struck by Object | 44 | 20 | 22 | 24 | 22 | 3 | 135 |
| Bodily Reaction and Exertion | 36 | 17 | 15 | 19 | 24 | 3 | 114 |
| Overexertion | 32 | 13 | 24 | 23 | 21 | 2 | 115 |
| Struck against Object | 10 | 7 | 9 | 9 | 20 | 2 | 57 |

| Type of Accident | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|------------------------------|---------------------------|--------------------|------------------|---------------|-------------------|--------------------|
| Falls | 161 | 22.42% | 33.19 | 5,344 | \$6,953 | \$1,119,363 |
| Struck by Object | 135 | 18.80% | 17.74 | 2,395 | \$4,149 | \$560,067 |
| Bodily Reaction and Exertion | 114 | 15.88% | 19.54 | 2,227 | \$3,958 | \$451,158 |
| Overexertion | 115 | 16.02% | 19.09 | 2,195 | \$4,226 | \$485,977 |
| Struck against Object | 57 | 7.94% | 12.37 | 705 | \$3,120 | \$177,858 |
| All Others | 136 | 18.94% | 25.77 | 3,505 | \$5,790 | \$787,471 |
| Totals | 718 | 100.00% | 22.80 | 16,371 | \$4,989 | \$3,581,892 |

| Part of Body | | | | | | | |
|--------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Part of Body | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD | Totals |
| Back | 44 | 16 | 28 | 20 | 29 | 4 | 141 |
| Head | 32 | 7 | 25 | 18 | 33 | 5 | 120 |
| Foot(Feet)/Ank(s)/Toe(s) | 33 | 16 | 12 | 23 | 17 | 2 | 103 |
| Knee(s) | 17 | 9 | 6 | 15 | 13 | 0 | 60 |
| Trunk | 12 | 7 | 11 | 7 | 13 | 1 | 51 |

| Part of Body | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|--------------------------|---------------------------|--------------------|------------------|---------------|-------------------|--------------------|
| Back | 141 | 19.64% | 20.13 | 2,839 | \$4,363 | \$615,203 |
| Head | 120 | 16.71% | 15.26 | 1,831 | \$3,344 | \$401,279 |
| Foot(Feet)/Ank(s)/Toe(s) | 103 | 14.35% | 15.10 | 1,555 | \$3,558 | \$366,510 |
| Knee(s) | 60 | 8.36% | 45.52 | 2,731 | \$8,932 | \$535,932 |
| Trunk | 51 | 7.10% | 29.37 | 1,498 | \$6,413 | \$327,071 |
| All Others | 243 | 33.84% | 24.35 | 5,917 | \$5,498 | \$1,335,898 |
| Totals | 718 | 100.00% | 22.80 | 16,371 | \$4,989 | \$3,581,892 |

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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 | 96 | 46 | 54 | 61 | 65 | 11 | 333 |
| Superficial Wounds | 22 | 13 | 18 | 19 | 12 | 3 | 87 |
| Intracranial Injures | 26 | 6 | 17 | 10 | 21 | 4 | 84 |
| Oth Traumatic Injuries | 20 | 7 | 7 | 15 | 18 | 1 | 68 |
| Fracture/Dislocation/Nerve Damage | 9 | 9 | 4 | 12 | 12 | 3 | 49 |

| Nature of Injury | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|-----------------------------------|------------------------------|-----------------------|------------------|---------------|-------------------|--------------------|
| Sprains/Strain | 333 | 46.38% | 22.19 | 7,389 | \$4,710 | \$1,568,295 |
| Superficial Wounds | 87 | 12.12% | 13.57 | 1,181 | \$3,204 | \$278,713 |
| Intracranial Injures | 84 | 11.70% | 18.27 | 1,535 | \$4,113 | \$345,478 |
| Oth Traumatic Injuries | 68 | 9.47% | 28.38 | 1,930 | \$5,520 | \$375,333 |
| Fracture/Dislocation/Nerve Damage | 49 | 6.82% | 39.96 | 1,958 | \$9,531 | \$467,012 |
| All Others | 97 | 13.51% | 24.52 | 2,378 | \$5,640 | \$547,062 |
| Totals | 718 | 100.00% | 22.80 | 16,371 | \$4,989 | \$3,581,892 |

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