

# Industry Synopsis

Industry: 67604 Appliances - Sales/Service

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	99	6	\$45,144,306	876	\$395,098	\$1.18
2020	95	8	\$43,500,998	865	\$470,444	\$1.25
2021	95	8	\$51,104,582	1,082	\$612,463	\$1.30
2022	99	8	\$53,611,139	1,177	\$593,504	\$1.30
2023	114	23	\$56,627,491	1,180	\$550,341	\$1.38
2024 YTD	109	3	\$60,282,267	1,184	\$755,974	\$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	87	\$8,900	8	\$5,836	3	\$7,454	N/A	N/A	N/A	N/A
2020	83	\$9,585	8	\$5,692	3	\$7,819	N/A	N/A	N/A	N/A
2021	82	\$10,284	8	\$6,210	3	\$6,021	N/A	N/A	N/A	N/A
2022	85	\$10,289	8	\$6,092	4	\$7,346	N/A	N/A	N/A	N/A
2023	99	\$11,371	9	\$6,776	5	\$11,869	N/A	N/A	N/A	N/A
2024 YTD	94	\$11,949	10	\$7,949	3	\$5,950	N/A	N/A	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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# Industry Synopsis

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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	55	\$180,303	12	\$132,969	378	39	43	42
2020	38	\$66,305	8	\$29,852	115	25	30	29
2021	50	\$100,989	12	\$51,248	171	31	38	39
2022	48	\$182,786	13	\$148,130	499	31	35	37
2023	39	\$153,347	11	\$114,668	524	28	28	31
2024 YTD	8	\$7,103	2	\$3,231	8	4	6	5

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	1	5	5	1	12
2020	5	2	0	1	8
2021	8	2	1	1	12
2022	8	2	1	2	13
2023	6	2	1	2	11
2024 YTD	2	0	0	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$66,102	\$114,200	\$0	\$0	\$180,303
2020	\$20,916	\$45,389	\$0	\$0	\$66,305
2021	\$22,401	\$78,589	\$0	\$0	\$100,989
2022	\$104,799	\$77,987	\$0	\$0	\$182,786
2023	\$84,744	\$68,603	\$0	\$0	\$153,347
2024 YTD	\$1,274	\$5,829	\$0	\$0	\$7,103

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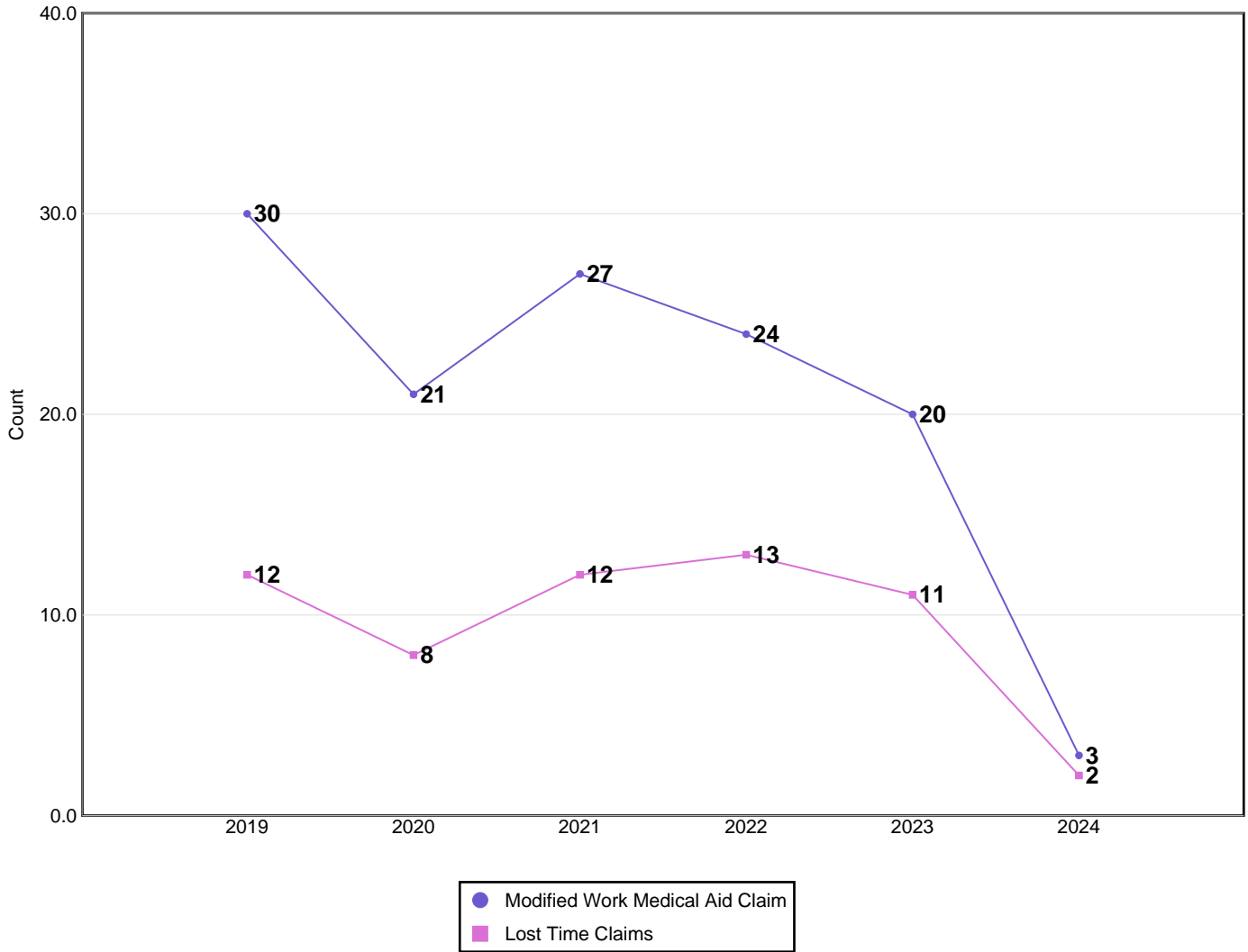
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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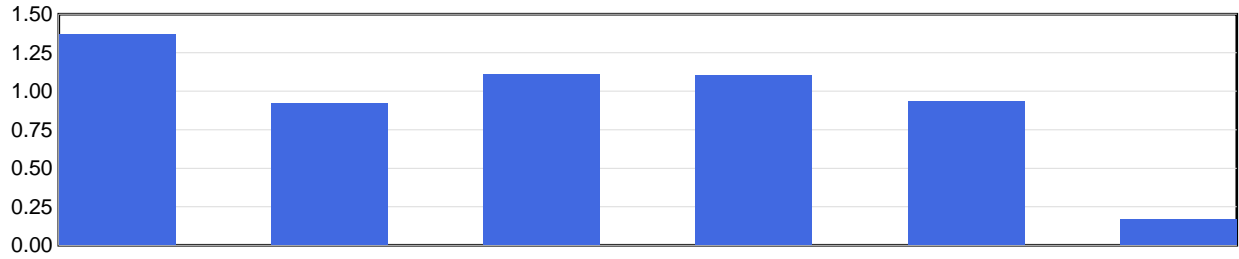
# Industry Synopsis

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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



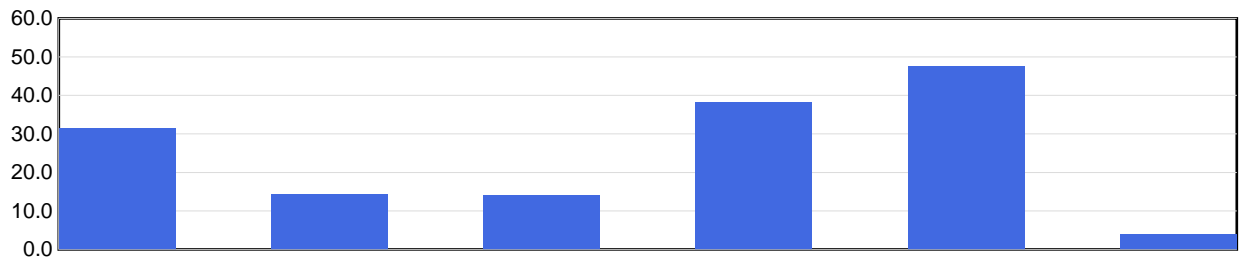
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.37	0.92	1.11	1.10	0.93	0.17

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

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

## Severity Rates

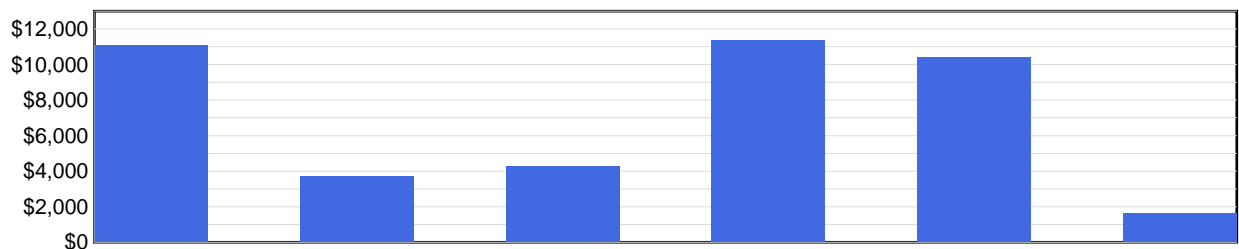
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	31.5	14.4	14.3	38.4	47.6	4.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$11,081	\$3,732	\$4,271	\$11,395	\$10,424	\$1,616

Average Cost Per LTC = Total LTC Costs / Total LTCs

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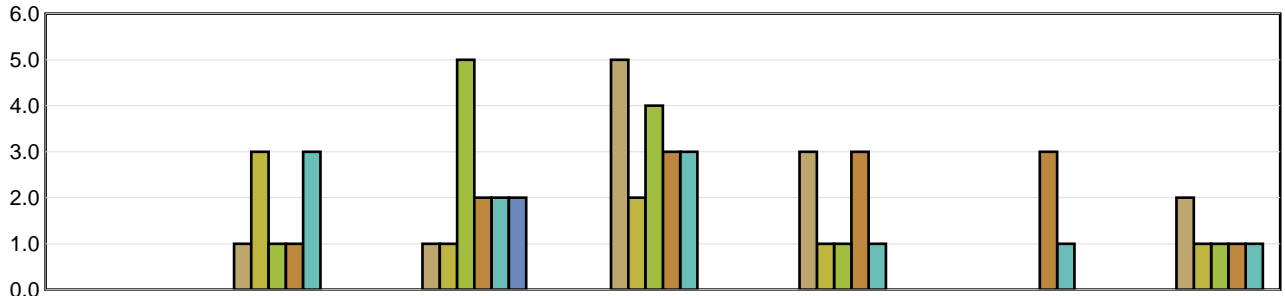
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

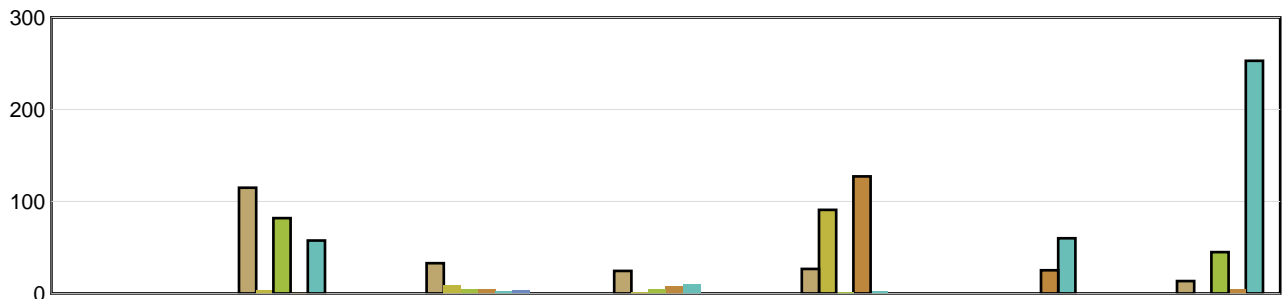
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	1	5	3	N/A	2
2020	N/A	3	1	2	1	N/A	1
2021	N/A	1	5	4	1	N/A	1
2022	N/A	1	2	3	3	3	1
2023	N/A	3	2	3	1	1	1
2024 YTD	N/A	N/A	2	N/A	N/A	N/A	N/A

## 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	N/A	115.00	33.00	24.60	26.67	N/A	13.50
2020	N/A	3.67	9.00	2.00	91.00	N/A	0.00
2021	N/A	82.00	4.80	4.50	2.00	N/A	45.00
2022	N/A	1.00	4.50	8.67	127.33	25.33	5.00
2023	N/A	57.67	2.50	10.00	3.00	60.00	253.00
2024 YTD	N/A	N/A	4.00	N/A	N/A	N/A	N/A

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

Industry: 67604 Appliances - Sales/Service

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	2	1	2	3	4	1	13
Falls	2	1	3	1	1	0	8
Bodily Reaction and Exertion	2	0	1	1	2	1	7
Highway/Non-Highway M.V. Accident	4	0	0	3	0	0	7
Struck by Object	0	3	1	2	1	0	7

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	13	22.41%	43.77	569	\$9,623	\$125,099
Falls	8	13.79%	11.88	95	\$6,373	\$50,980
Bodily Reaction and Exertion	7	12.07%	22.14	155	\$6,982	\$48,875
Highway/Non-Highway M.V. Accident	7	12.07%	81.29	569	\$24,064	\$168,447
Struck by Object	7	12.07%	2.86	20	\$1,166	\$8,159
All Others	16	27.59%	17.94	287	\$4,909	\$78,539
<b>Totals</b>	<b>58</b>	<b>100.00%</b>	<b>29.22</b>	<b>1,695</b>	<b>\$8,278</b>	<b>\$480,099</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	4	0	3	3	4	1	15
Foot(Feet)/Ank(s)/Toe(s)	1	1	1	2	1	1	7
Multiple Parts	3	0	1	2	0	0	6
Body System(s)	0	1	3	1	0	0	5
Knee(s)	2	2	0	0	1	0	5

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	15	25.86%	20.00	300	\$4,839	\$72,589
Foot(Feet)/Ank(s)/Toe(s)	7	12.07%	13.14	92	\$3,441	\$24,090
Multiple Parts	6	10.34%	62.17	373	\$20,749	\$124,495
Body System(s)	5	8.62%	7.20	36	\$934	\$4,668
Knee(s)	5	8.62%	9.20	46	\$8,242	\$41,212
All Others	20	34.48%	42.40	848	\$10,652	\$213,045
<b>Totals</b>	<b>58</b>	<b>100.00%</b>	<b>29.22</b>	<b>1,695</b>	<b>\$8,278</b>	<b>\$480,099</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	9	3	3	6	8	2	31
Oth Traumatic Injuries	2	1	1	2	0	0	6
Superficial Wounds	0	3	1	1	0	0	5
Systems Disease - Covid 19	0	1	3	1	0	0	5
Intracranial Injuries	1	0	2	0	1	0	4

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	31	53.45%	24.35	755	\$7,302	\$226,375
Oth Traumatic Injuries	6	10.34%	39.50	237	\$8,598	\$51,590
Superficial Wounds	5	8.62%	3.00	15	\$924	\$4,618
Systems Disease - Covid 19	5	8.62%	7.20	36	\$934	\$4,668
Intracranial Injuries	4	6.90%	32.00	128	\$11,436	\$45,743
All Others	7	12.07%	74.86	524	\$21,015	\$147,105
<b>Totals</b>	<b>58</b>	<b>100.00%</b>	<b>29.22</b>	<b>1,695</b>	<b>\$8,278</b>	<b>\$480,099</b>

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