

# Industry Synopsis

Industry: 69200 Florists - Wholesale/Retail

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	219	20	\$28,578,674	808	\$335,808	\$1.18
2020	209	7	\$26,545,328	751	\$347,749	\$1.25
2021	210	14	\$30,932,734	819	\$402,137	\$1.30
2022	209	12	\$31,626,257	818	\$414,126	\$1.30
2023	205	13	\$29,433,966	749	\$396,648	\$1.38
2024 YTD	191	0	\$29,825,179	746	\$468,422	\$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	208	\$15,694	4	\$3,033	7	\$9,851	N/A	N/A	N/A	N/A
2020	198	\$14,243	6	\$4,751	5	\$7,551	N/A	N/A	N/A	N/A
2021	199	\$17,002	4	\$3,090	7	\$10,842	N/A	N/A	N/A	N/A
2022	196	\$16,950	7	\$4,954	6	\$9,722	N/A	N/A	N/A	N/A
2023	192	\$16,258	7	\$4,680	6	\$8,496	N/A	N/A	N/A	N/A
2024 YTD	179	\$16,408	6	\$4,167	6	\$9,250	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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- YTD is January to current month of the current calendar year

# Industry Synopsis

Industry: 69200 Florists - Wholesale/Retail

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	27	\$98,025	13	\$92,018	373	5	14	13
2020	24	\$288,432	17	\$282,256	728	9	7	18
2021	29	\$167,802	17	\$157,392	789	11	12	19
2022	39	\$258,910	24	\$237,780	1,183	17	15	30
2023	15	\$38,263	11	\$37,156	259	7	4	13
2024 YTD	4	\$7,654	4	\$7,654	66	0	0	4

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	7	2	1	3	13
2020	7	4	2	4	17
2021	5	5	2	5	17
2022	8	6	3	7	24
2023	8	1	1	1	11
2024 YTD	1	2	1	0	4

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$42,893	\$48,603	\$6,530	\$0	\$98,025
2020	\$55,402	\$233,030	\$0	\$0	\$288,432
2021	\$83,219	\$76,543	\$8,040	\$0	\$167,802
2022	\$129,380	\$127,623	\$1,907	\$0	\$258,910
2023	\$20,781	\$16,197	\$1,285	\$0	\$38,263
2024 YTD	\$5,707	\$1,946	\$0	\$0	\$7,654

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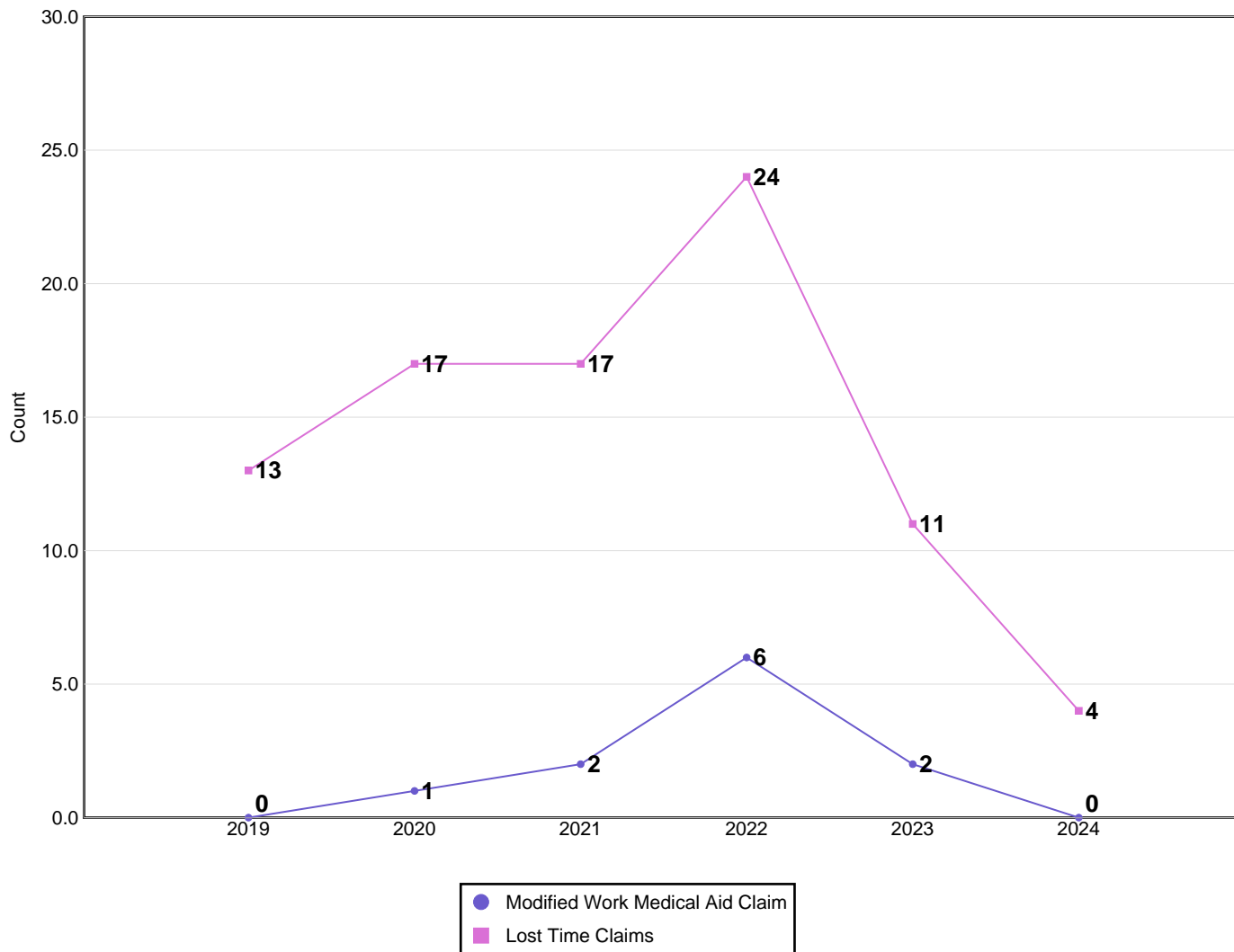
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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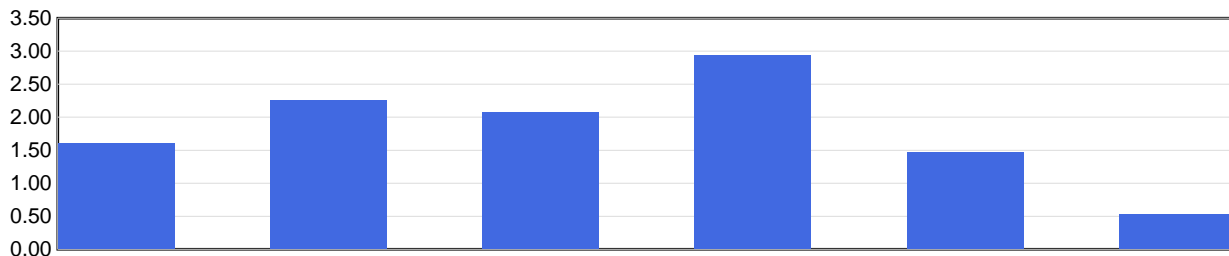
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



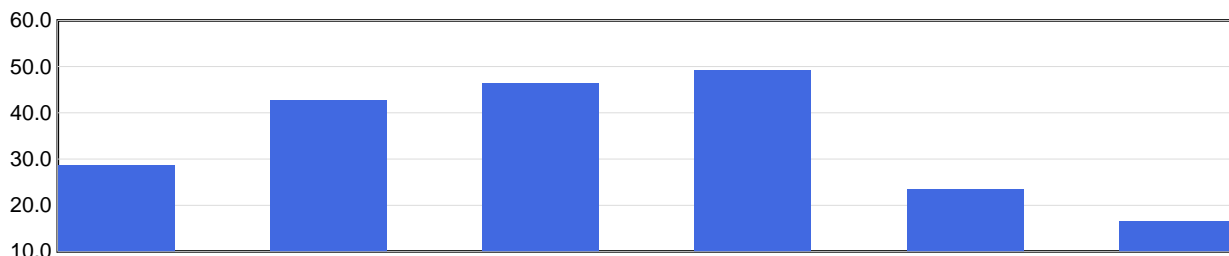
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.61	2.26	2.08	2.94	1.47	0.54

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

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

## Severity Rates

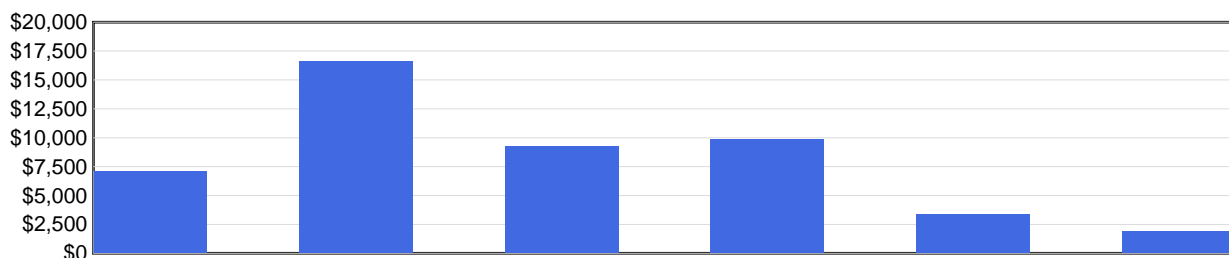
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	28.7	42.8	46.4	49.3	23.5	16.5

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$7,078	\$16,603	\$9,258	\$9,908	\$3,378	\$1,913

Average Cost Per LTC = Total LTC Costs / Total LTCs

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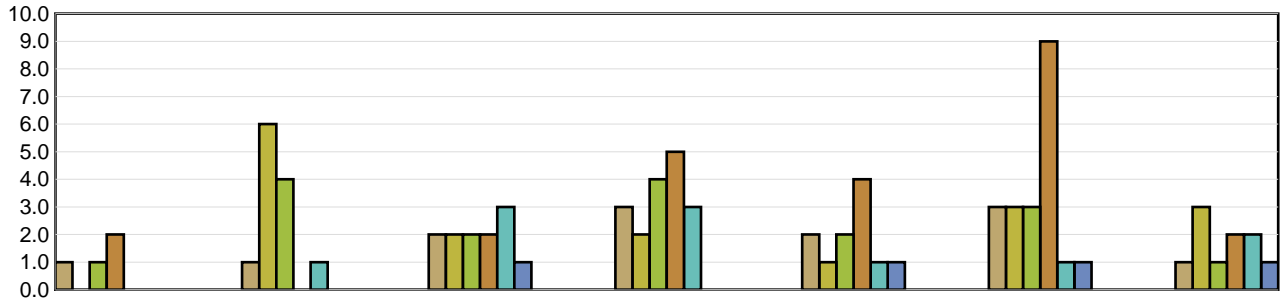
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Industry: 69200 Florists - Wholesale/Retail

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

## Number of LTCs

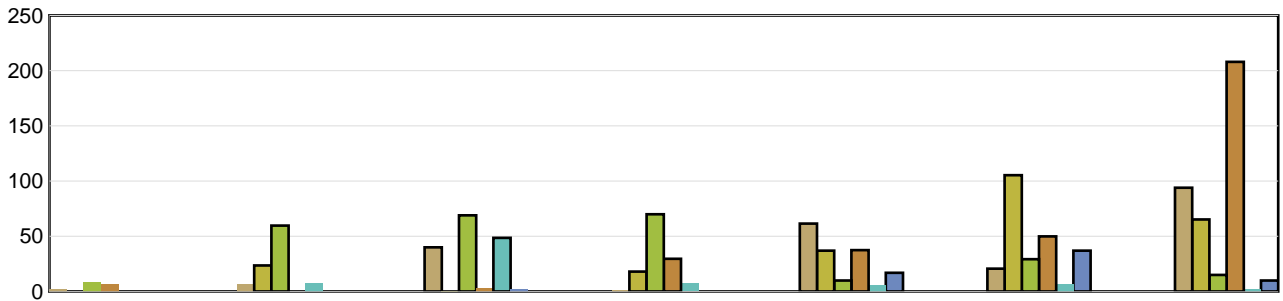
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	1	2	3	2	3	1
2020	N/A	6	2	2	1	3	3
2021	1	4	2	4	2	3	1
2022	2	N/A	2	5	4	9	2
2023	N/A	1	3	3	1	1	2
2024 YTD	N/A	N/A	1	N/A	1	1	1

## 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	2.00	7.00	40.00	1.67	61.50	20.67	94.00
2020	N/A	23.67	0.50	18.00	37.00	105.33	65.33
2021	9.00	59.75	69.00	70.00	10.00	29.33	15.00
2022	7.00	N/A	3.00	29.60	37.50	49.89	208.00
2023	N/A	8.00	48.67	7.33	6.00	7.00	2.50
2024 YTD	N/A	N/A	2.00	N/A	17.00	37.00	10.00

LTCs with no birthdate recorded are not included in band subtotals

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Industry: 69200 Florists - Wholesale/Retail

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	1	6	5	7	4	2	25
Struck by Object	3	3	3	3	3	1	16
Overexertion	3	2	1	5	1	0	12
Bodily Reaction and Exertion	2	0	2	4	0	0	8
Contact with Objects and Equipment	1	1	1	2	1	0	6

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	25	29.07%	60.84	1,521	\$18,501	\$462,535
Struck by Object	16	18.60%	19.31	309	\$1,738	\$27,810
Overexertion	12	13.95%	44.17	530	\$9,009	\$108,106
Bodily Reaction and Exertion	8	9.30%	13.63	109	\$3,206	\$25,646
Contact with Objects and Equipment	6	6.98%	14.17	85	\$1,916	\$11,496
All Others	19	22.09%	41.00	779	\$9,403	\$178,664
<b>Totals</b>	<b>86</b>	<b>100.00%</b>	<b>38.76</b>	<b>3,333</b>	<b>\$9,468</b>	<b>\$814,256</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Hand(s)/Wrist(s)	4	2	4	5	0	1	16
Trunk	1	2	2	6	3	1	15
Foot(Feet)/Ank(s)/Toe(s)	2	3	1	5	1	0	12
Back	1	2	3	3	1	0	10
Arms	1	1	1	2	1	1	7

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Hand(s)/Wrist(s)	16	18.60%	27.56	441	\$6,364	\$101,819
Trunk	15	17.44%	18.93	284	\$3,363	\$50,440
Foot(Feet)/Ank(s)/Toe(s)	12	13.95%	44.67	536	\$6,320	\$75,845
Back	10	11.63%	32.40	324	\$5,204	\$52,043
Arms	7	8.14%	53.00	371	\$10,596	\$74,174
All Others	26	30.23%	52.96	1,377	\$17,690	\$459,935
<b>Totals</b>	<b>86</b>	<b>100.00%</b>	<b>38.76</b>	<b>3,333</b>	<b>\$9,468</b>	<b>\$814,256</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	4	5	6	12	4	1	32
Fracture/Dislocation/Nerve Damage	2	6	2	2	0	1	13
Open Wound	1	2	2	3	0	0	8
Oth Traumatic Injuries	2	1	0	4	0	1	8
Superficial Wounds	0	2	1	1	4	0	8

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	32	37.21%	32.13	1,028	\$5,926	\$189,620
Fracture/Dislocation/Nerve Damage	13	15.12%	88.69	1,153	\$30,442	\$395,752
Open Wound	8	9.30%	11.13	89	\$2,288	\$18,302
Oth Traumatic Injuries	8	9.30%	37.13	297	\$3,091	\$24,728
Superficial Wounds	8	9.30%	12.13	97	\$1,950	\$15,603
All Others	17	19.77%	39.35	669	\$10,015	\$170,253
<b>Totals</b>	<b>86</b>	<b>100.00%</b>	<b>38.76</b>	<b>3,333</b>	<b>\$9,468</b>	<b>\$814,256</b>

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