

Industry Synopsis

Industry: 69300 PROPANE DEALERS

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	29	2	\$42,345,365	744	\$561,639	\$1.59
2020	29	4	\$42,474,945	745	\$712,957	\$1.56
2021	38	8	\$42,957,555	788	\$624,426	\$1.34
2022	37	0	\$46,486,433	875	\$556,817	\$1.24
2023	35	1	\$49,737,371	969	\$576,110	\$1.30
2024 YTD	32	0	\$50,964,054	950	\$630,841	\$1.46

* 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	20	\$3,282	N/A	N/A	6	\$10,986	N/A	N/A	N/A	N/A
2020	19	\$3,108	4	\$3,082	5	\$11,760	N/A	N/A	N/A	N/A
2021	28	\$4,346	N/A	N/A	7	\$13,929	N/A	N/A	N/A	N/A
2022	27	\$5,203	N/A	N/A	7	\$15,057	N/A	N/A	N/A	N/A
2023	23	\$4,400	5	\$4,209	6	\$14,680	N/A	N/A	N/A	N/A
2024 YTD	21	\$4,165	N/A	N/A	8	\$18,515	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

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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	49	\$246,468	17	\$224,692	491	34	32	38
2020	33	\$274,074	9	\$255,671	828	18	24	21
2021	39	\$167,347	10	\$145,237	204	27	29	27
2022	40	\$100,987	15	\$76,856	262	32	25	34
2023	39	\$257,397	16	\$225,757	529	23	23	26
2024 YTD	10	\$12,350	2	\$5,289	18	6	8	6

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	8	5	1	3	17
2020	3	1	1	4	9
2021	5	2	3	0	10
2022	10	3	1	1	15
2023	9	1	4	2	16
2024 YTD	1	1	0	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$134,952	\$111,516	\$0	\$0	\$246,468
2020	\$178,711	\$74,990	\$20,373	\$0	\$274,074
2021	\$80,941	\$81,957	\$4,448	\$0	\$167,347
2022	\$56,662	\$43,816	\$510	\$0	\$100,987
2023	\$117,682	\$139,716	\$0	\$0	\$257,397
2024 YTD	\$3,128	\$9,222	\$0	\$0	\$12,350

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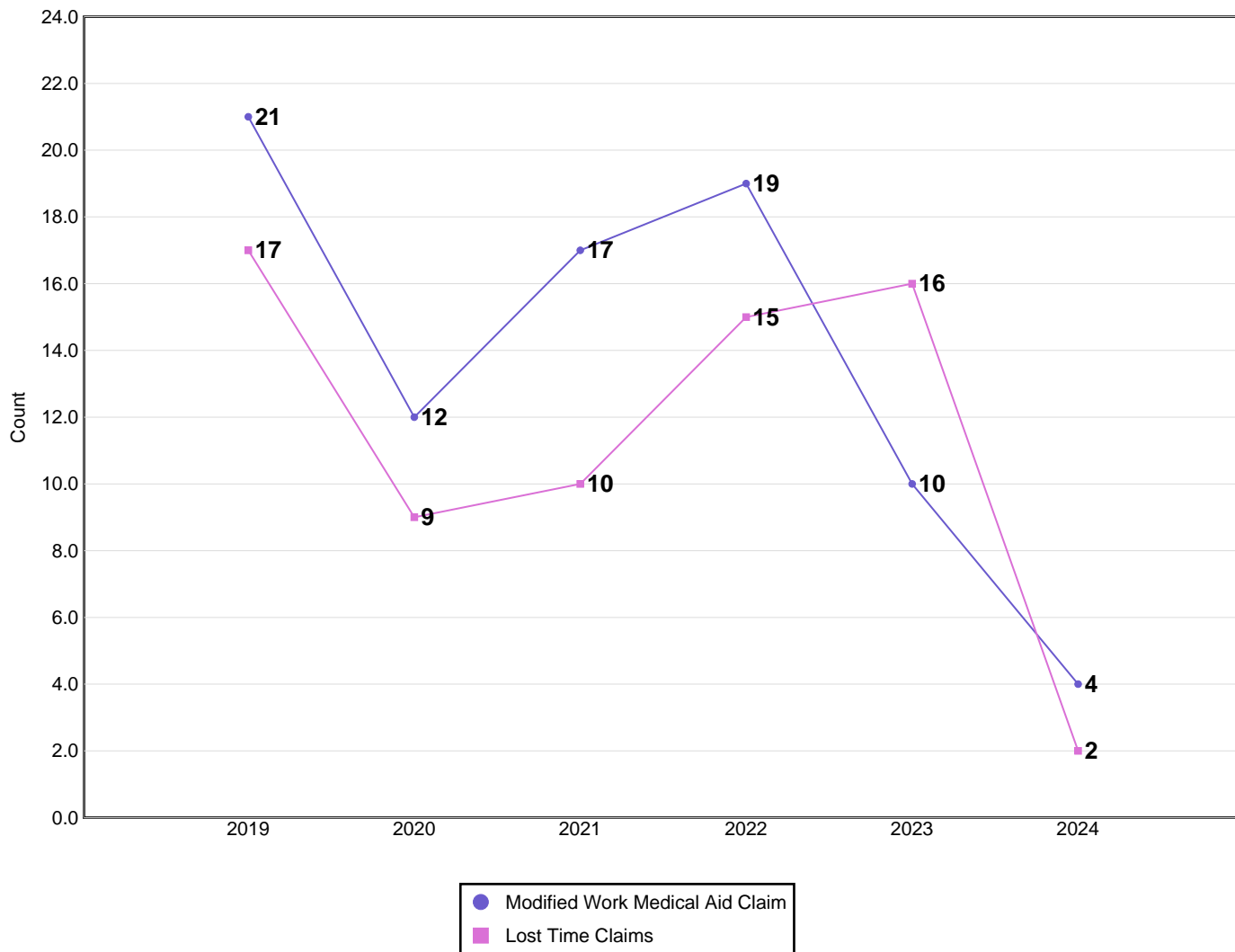
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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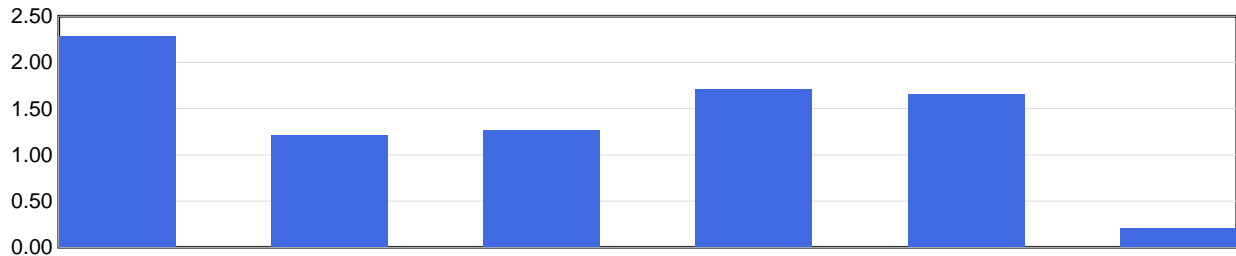
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



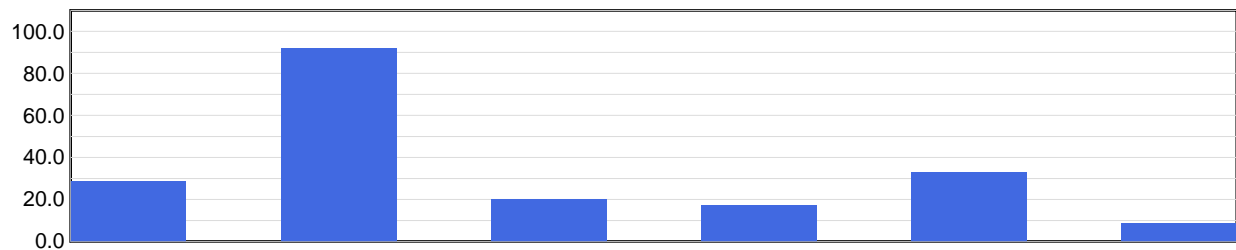
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.29	1.21	1.27	1.71	1.65	0.21

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

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

Severity Rates

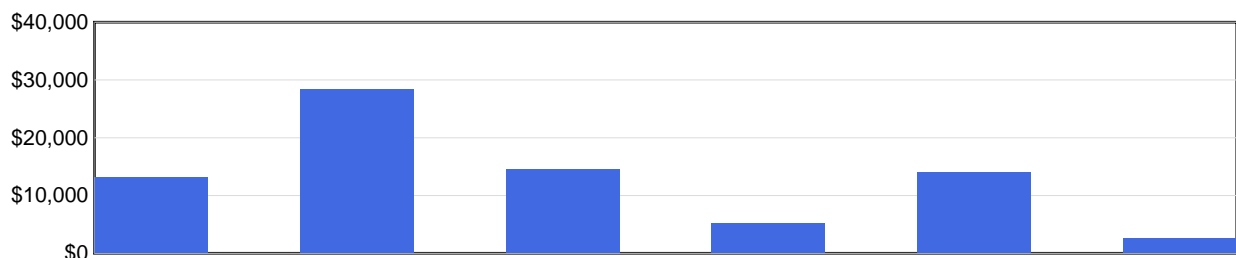
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	28.9	92.0	20.4	17.5	33.1	9.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$13,217	\$28,408	\$14,524	\$5,124	\$14,110	\$2,645

Average Cost Per LTC = Total LTC Costs / Total LTCs

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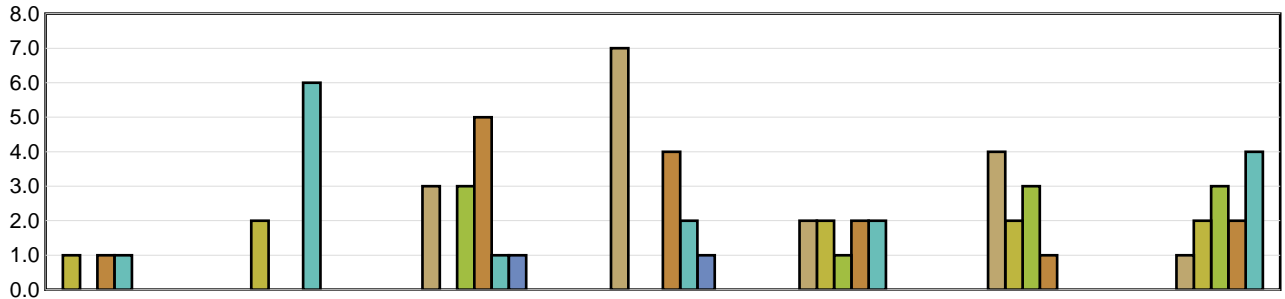
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

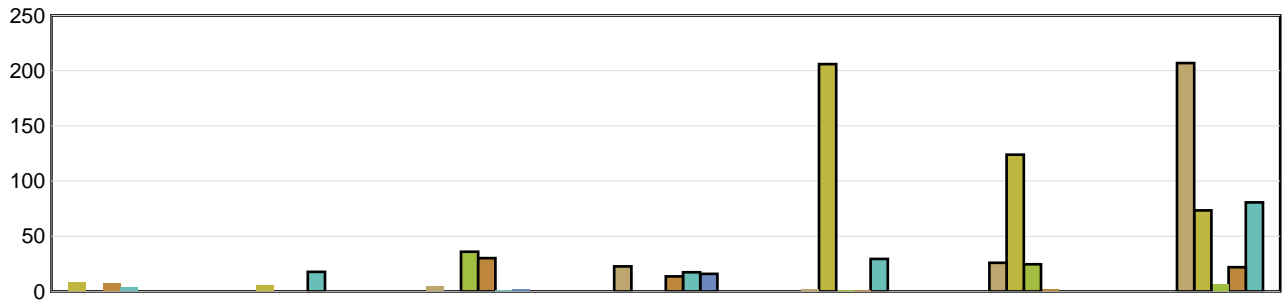
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	3	7	2	4	1
2020	1	2	N/A	N/A	2	2	2
2021	N/A	N/A	3	N/A	1	3	3
2022	1	N/A	5	4	2	1	2
2023	1	6	1	2	2	N/A	4
2024 YTD	N/A	N/A	1	1	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	N/A	5.33	22.71	2.50	26.00	207.00
2020	9.00	6.00	N/A	N/A	206.00	124.00	73.50
2021	N/A	N/A	36.00	N/A	1.00	24.67	7.00
2022	8.00	N/A	30.20	13.75	1.00	2.00	22.00
2023	4.00	17.83	1.00	17.50	29.50	N/A	80.75
2024 YTD	N/A	N/A	2.00	16.00	N/A	N/A	N/A

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	3	0	6	4	3	2	18
Bodily Reaction and Exertion	2	2	1	4	3	0	12
Overexertion	1	3	2	2	5	0	13
Slip	3	1	0	1	1	0	6
Contact with Objects and Equipment	3	0	0	0	1	0	4

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	18	26.09%	37.44	674	\$16,162	\$290,911
Bodily Reaction and Exertion	12	17.39%	30.25	363	\$15,395	\$184,737
Overexertion	13	18.84%	8.77	114	\$3,847	\$50,008
Slip	6	8.70%	52.17	313	\$24,655	\$147,930
Contact with Objects and Equipment	4	5.80%	8.75	35	\$7,608	\$30,432
All Others	16	23.19%	52.06	833	\$14,343	\$229,484
Totals	69	100.00%	33.80	2,332	\$13,529	\$933,502

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

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	12	17.39%	13.00	156	\$8,737	\$104,842
Trunk	10	14.49%	51.10	511	\$20,478	\$204,782
Arms	7	10.14%	20.00	140	\$7,406	\$51,844
Knee(s)	7	10.14%	39.86	279	\$22,069	\$154,484
Foot(Feet)/Ank(s)/Toe(s)	6	8.70%	15.33	92	\$7,279	\$43,672
All Others	27	39.13%	42.74	1,154	\$13,847	\$373,877
Totals	69	100.00%	33.80	2,332	\$13,529	\$933,502

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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	6	5	9	10	0	39
Fracture/Dislocation/Nerve Damage	2	0	1	1	2	0	6
Oth Traumatic Injuries	1	1	2	1	1	0	6
Intracranial Injures	0	1	2	0	1	0	4
Mental Diseases	2	1	0	0	0	0	3

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	39	56.52%	31.18	1,216	\$14,811	\$577,625
Fracture/Dislocation/Nerve Damage	6	8.70%	38.50	231	\$16,392	\$98,352
Oth Traumatic Injuries	6	8.70%	55.83	335	\$10,214	\$61,282
Intracranial Injures	4	5.80%	18.00	72	\$10,228	\$40,914
Mental Diseases	3	4.35%	108.67	326	\$35,369	\$106,107
All Others	11	15.94%	13.82	152	\$4,475	\$49,222
Totals	69	100.00%	33.80	2,332	\$13,529	\$933,502

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