

Industry Synopsis

Industry: 69904 RETAIL SPECIALTY 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	1,528	228	\$482,739,751	14,083	\$2,820,594	\$0.44
2020	1,515	143	\$450,381,549	11,796	\$2,859,814	\$0.47
2021	1,571	167	\$500,692,011	13,669	\$2,929,068	\$0.48
2022	1,577	120	\$546,867,447	13,743	\$3,104,460	\$0.48
2023	1,539	102	\$564,240,178	15,015	\$3,299,225	\$0.50
2024 YTD	1,475	25	\$598,593,798	14,462	\$3,932,365	\$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	1,394	\$151,210	64	\$45,641	55	\$116,607	13	\$104,429	N/A	N/A
2020	1,404	\$151,467	47	\$33,300	51	\$106,203	12	\$105,792	N/A	N/A
2021	1,445	\$170,479	59	\$39,291	55	\$123,341	10	\$93,358	N/A	N/A
2022	1,434	\$174,718	69	\$45,139	58	\$121,624	14	\$126,024	N/A	N/A
2023	1,389	\$175,759	75	\$52,275	59	\$128,013	15	\$147,265	N/A	N/A
2024 YTD	1,320	\$175,113	76	\$53,112	63	\$139,513	15	\$156,523	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	297	\$771,367	129	\$646,138	2,715	135	168	197
2020	227	\$797,174	117	\$707,654	3,413	123	110	165
2021	256	\$896,897	129	\$778,577	3,890	143	127	187
2022	269	\$833,320	143	\$739,017	3,538	137	126	197
2023	295	\$1,167,879	172	\$1,055,913	5,135	150	123	225
2024 YTD	60	\$84,720	33	\$72,852	448	29	27	43

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	76	25	12	16	129
2020	64	21	14	18	117
2021	47	45	15	22	129
2022	89	29	9	16	143
2023	96	34	16	26	172
2024 YTD	19	10	3	1	33

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$274,295	\$496,004	\$1,068	\$0	\$771,367
2020	\$333,057	\$459,448	\$4,668	\$0	\$797,174
2021	\$365,084	\$528,461	\$3,353	\$0	\$896,897
2022	\$371,315	\$449,872	\$12,134	\$0	\$833,320
2023	\$536,638	\$614,132	\$17,109	\$0	\$1,167,879
2024 YTD	\$39,930	\$44,789	\$0	\$0	\$84,720

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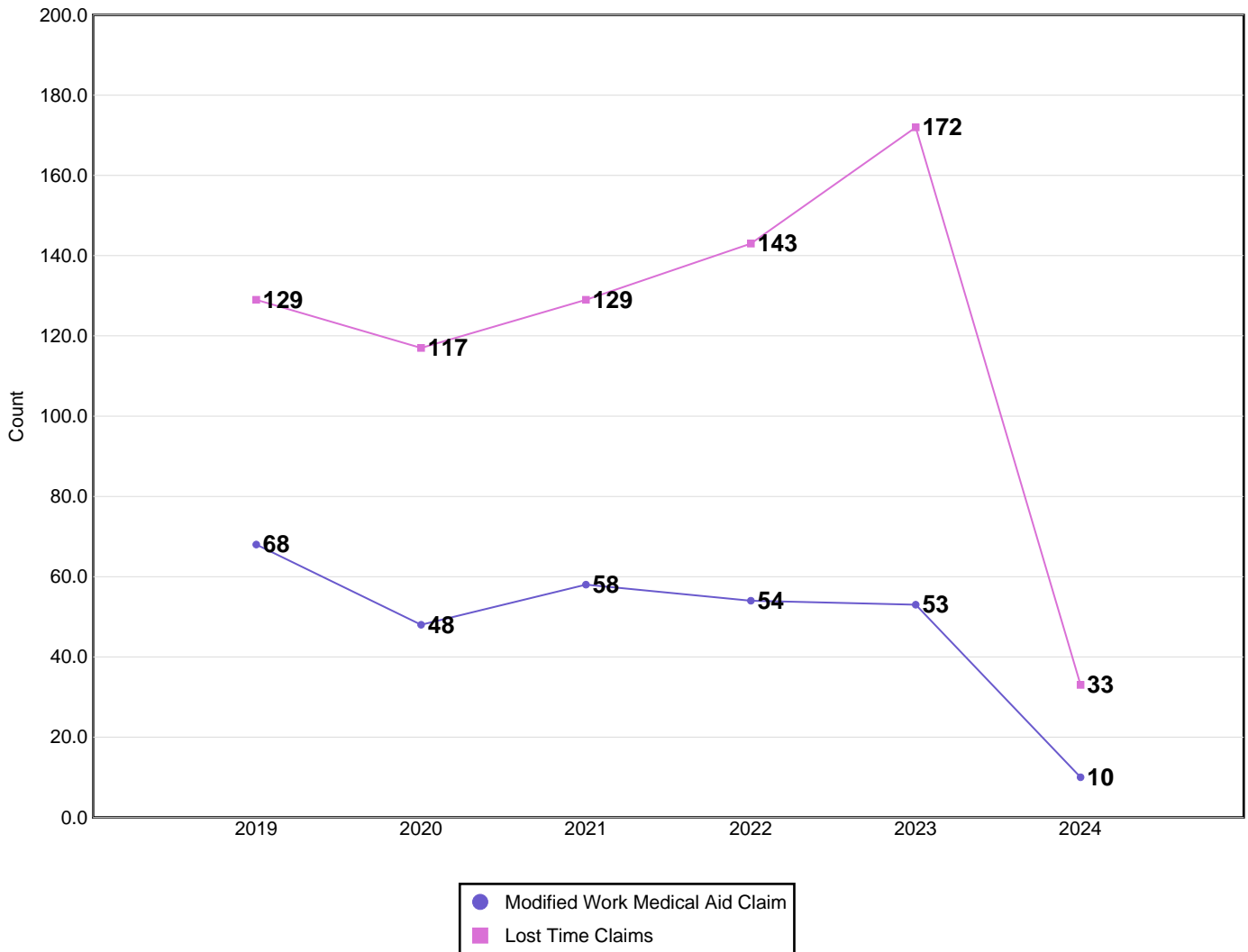
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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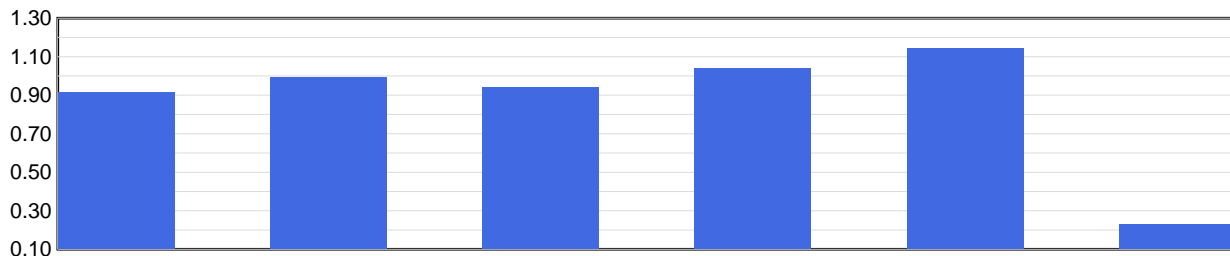
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



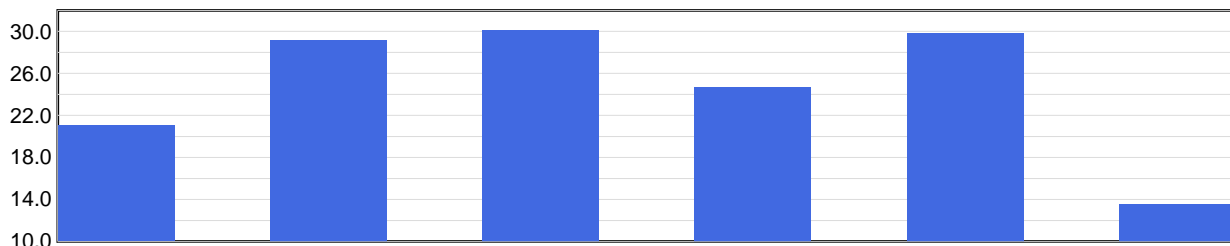
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.92	0.99	0.94	1.04	1.15	0.23

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

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

Severity Rates

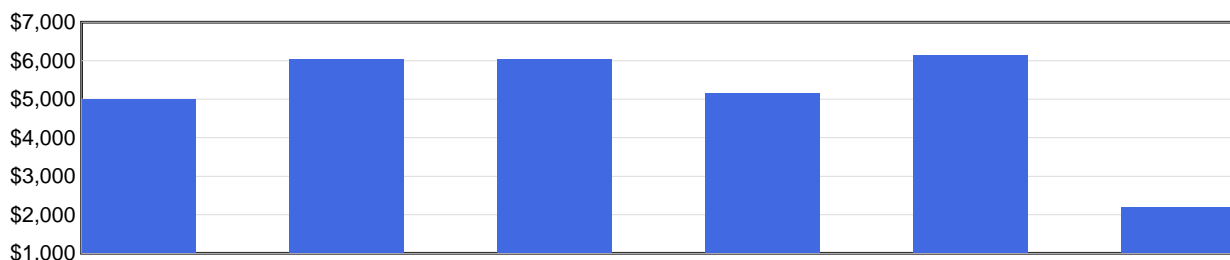
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	21.0	29.2	30.2	24.7	29.9	13.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$5,009	\$6,048	\$6,035	\$5,168	\$6,139	\$2,208

Average Cost Per LTC = Total LTC Costs / Total LTCs

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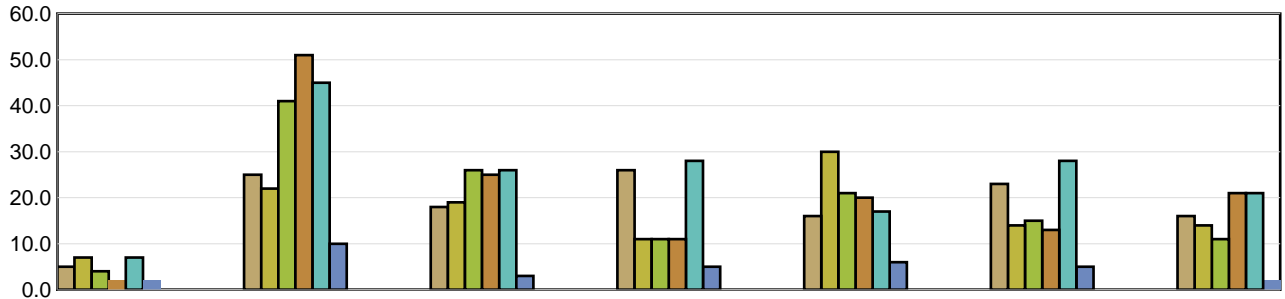
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

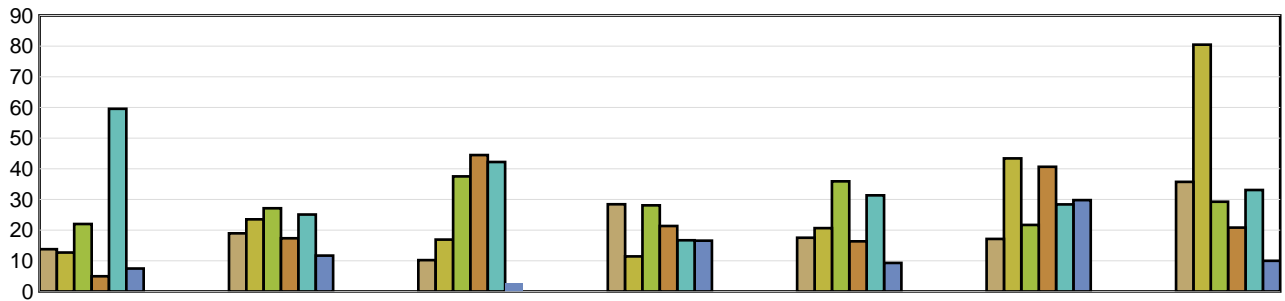
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	5	25	18	26	16	23	16
2020	7	22	19	11	30	14	14
2021	4	41	26	11	21	15	11
2022	2	51	25	11	20	13	21
2023	7	45	26	28	17	28	21
2024 YTD	2	10	3	5	6	5	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	13.80	18.96	10.22	28.46	17.56	17.17	35.75
2020	12.71	23.55	16.95	11.45	20.67	43.43	80.50
2021	22.00	27.17	37.54	28.09	35.95	21.73	29.27
2022	5.00	17.37	44.52	21.36	16.35	40.69	20.86
2023	59.57	25.09	42.23	16.71	31.35	28.39	33.10
2024 YTD	7.50	11.70	2.67	16.60	9.33	29.80	10.00

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	30	31	28	33	29	9	160
Overexertion	25	22	21	23	29	9	129
Bodily Reaction and Exertion	21	20	23	25	30	1	120
Struck by Object	20	19	16	20	24	6	105
Assaults/Violent Acts/Harassment	6	8	8	9	17	3	51

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	160	22.13%	27.65	4,424	\$6,305	\$1,008,833
Overexertion	129	17.84%	24.53	3,164	\$4,693	\$605,372
Bodily Reaction and Exertion	120	16.60%	23.75	2,850	\$5,287	\$634,498
Struck by Object	105	14.52%	15.36	1,613	\$3,117	\$327,321
Assaults/Violent Acts/Harassment	51	7.05%	73.45	3,746	\$9,943	\$507,112
All Others	158	21.85%	21.13	3,339	\$5,804	\$917,017
Totals	723	100.00%	26.47	19,136	\$5,533	\$4,000,152

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	27	25	28	29	35	13	157
Head	12	15	15	22	26	3	93
Foot(Feet)/Ank(s)/Toe(s)	15	18	14	19	23	4	93
Knee(s)	13	13	15	12	20	0	73
Trunk	16	10	12	6	14	2	60

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	157	21.72%	21.54	3,382	\$4,407	\$691,870
Head	93	12.86%	18.59	1,729	\$5,358	\$498,252
Foot(Feet)/Ank(s)/Toe(s)	93	12.86%	18.17	1,690	\$3,823	\$355,539
Knee(s)	73	10.10%	36.63	2,674	\$7,845	\$572,701
Trunk	60	8.30%	18.67	1,120	\$5,747	\$344,848
All Others	247	34.16%	34.58	8,541	\$6,222	\$1,536,941
Totals	723	100.00%	26.47	19,136	\$5,533	\$4,000,152

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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	59	56	59	59	76	15	324
Oth Traumatic Injuries	19	14	18	20	41	8	120
Superficial Wounds	11	18	12	16	14	2	73
Fracture/Dislocation/Nerve Damage	18	9	7	11	6	4	55
Intracranial Injures	8	11	11	12	12	1	55

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	324	44.81%	24.00	7,777	\$5,211	\$1,688,322
Oth Traumatic Injuries	120	16.60%	18.79	2,255	\$4,323	\$518,724
Superficial Wounds	73	10.10%	12.85	938	\$3,028	\$221,064
Fracture/Dislocation/Nerve Damage	55	7.61%	44.75	2,461	\$9,964	\$547,996
Intracranial Injures	55	7.61%	20.69	1,138	\$6,488	\$356,817
All Others	96	13.28%	47.57	4,567	\$6,950	\$667,229
Totals	723	100.00%	26.47	19,136	\$5,533	\$4,000,152

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