

# Industry Synopsis

Industry: 69912 Trailers - Sales/Rental with 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	163	14	\$117,750,832	2,921	\$2,013,130	\$1.44
2020	158	10	\$109,684,156	2,248	\$1,895,131	\$1.56
2021	157	8	\$126,958,400	2,481	\$2,252,919	\$1.55
2022	162	13	\$134,914,999	2,772	\$2,206,659	\$1.52
2023	165	12	\$137,733,965	2,905	\$2,283,220	\$1.46
2024 YTD	153	1	\$149,089,409	2,893	\$2,079,288	\$1.26

\* 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	112	\$16,279	19	\$14,486	27	\$54,653	5	\$32,333	N/A	N/A
2020	110	\$16,977	20	\$14,615	23	\$45,400	5	\$32,692	N/A	N/A
2021	104	\$15,087	21	\$14,880	27	\$55,030	5	\$41,962	N/A	N/A
2022	112	\$17,614	14	\$10,096	31	\$62,306	5	\$44,899	N/A	N/A
2023	109	\$16,798	19	\$13,091	30	\$54,792	7	\$53,053	N/A	N/A
2024 YTD	97	\$17,329	18	\$12,357	31	\$60,202	7	\$59,202	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	141	\$1,031,024	63	\$959,531	1,372	48	78	80
2020	88	\$696,062	39	\$645,399	1,970	33	49	52
2021	73	\$381,886	31	\$331,822	1,190	26	42	43
2022	72	\$360,287	31	\$309,729	1,004	23	41	42
2023	100	\$662,649	51	\$600,374	1,825	45	49	66
2024 YTD	14	\$141,611	6	\$137,261	51	4	8	7

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	36	14	7	6	63
2020	18	4	7	10	39
2021	17	3	4	7	31
2022	14	7	3	7	31
2023	25	14	3	9	51
2024 YTD	4	2	0	0	6

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$277,951	\$305,623	\$11,780	\$435,669	\$1,031,024
2020	\$417,867	\$227,134	\$51,061	\$0	\$696,062
2021	\$187,271	\$193,695	\$921	\$0	\$381,886
2022	\$172,272	\$187,170	\$845	\$0	\$360,287
2023	\$304,333	\$336,694	\$21,621	\$0	\$662,649
2024 YTD	\$25,806	\$9,483	\$0	\$106,322	\$141,611

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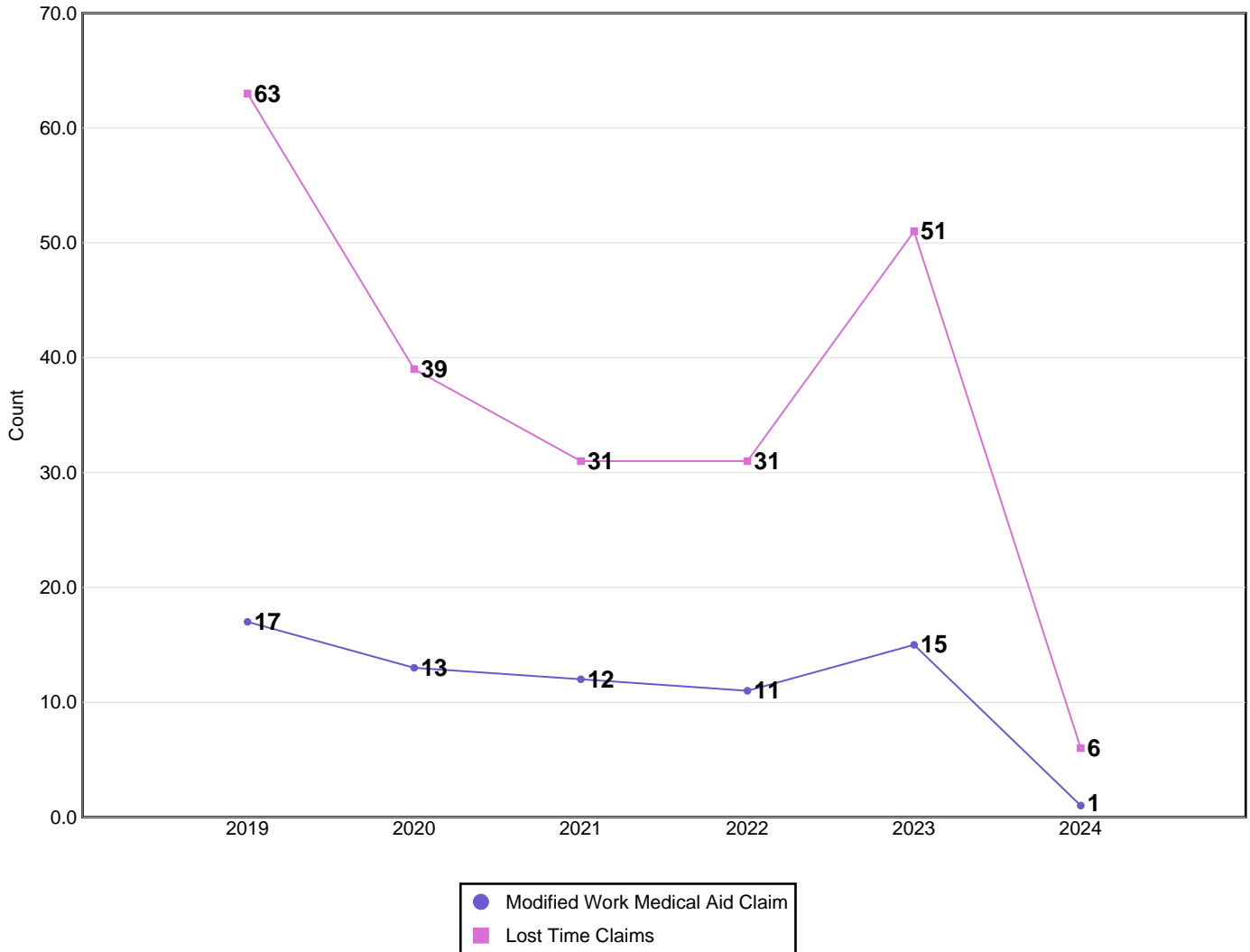
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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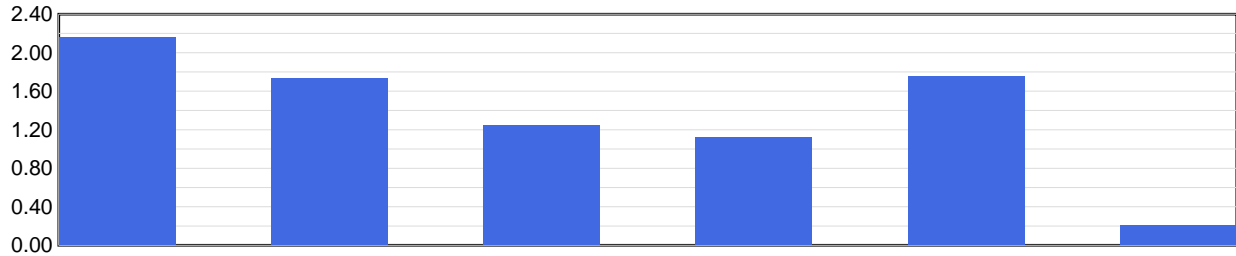
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



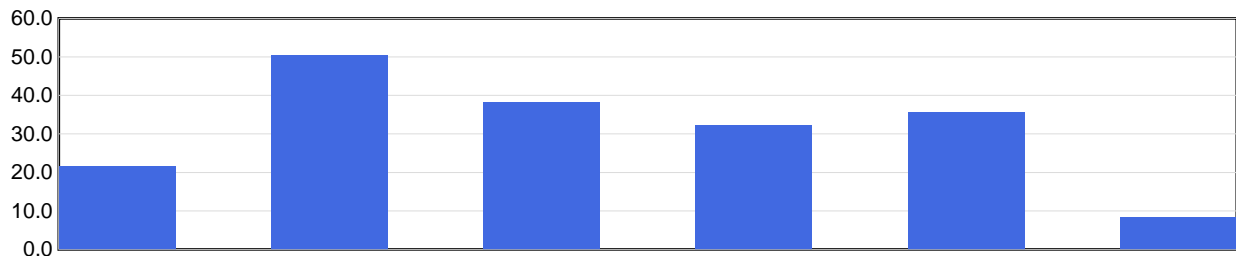
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	2.16	1.74	1.25	1.12	1.76	0.21

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

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

## Severity Rates

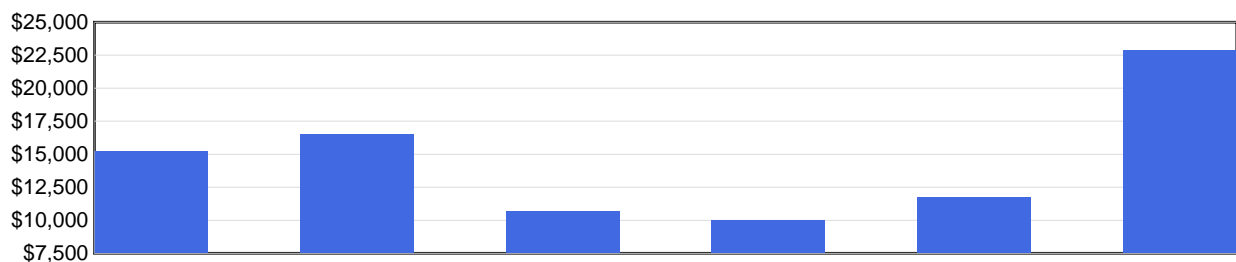
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	21.8	50.5	38.4	32.4	35.8	8.5

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$15,231	\$16,549	\$10,704	\$9,991	\$11,772	\$22,877

Average Cost Per LTC = Total LTC Costs / Total LTCs

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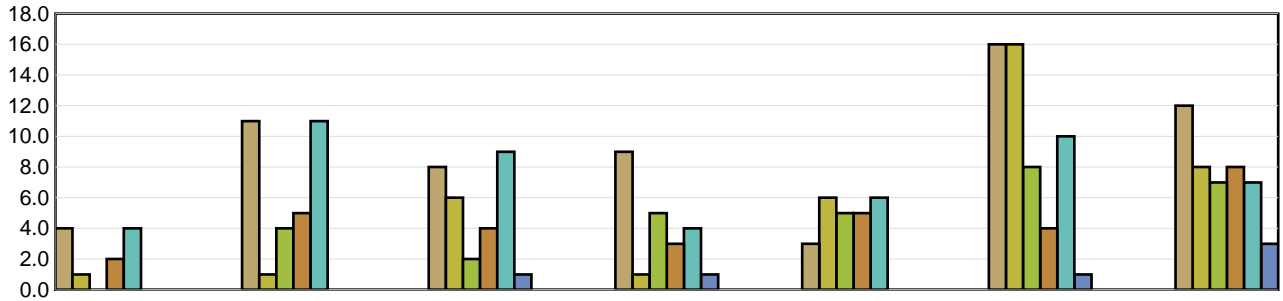
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

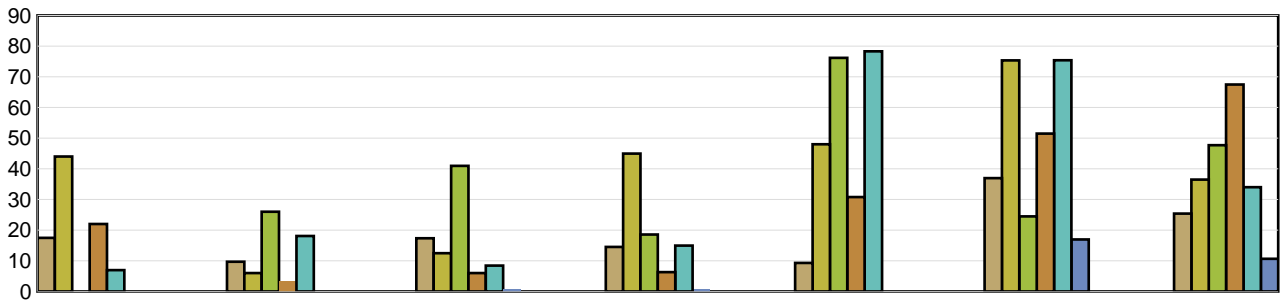
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	4	11	8	9	3	16	12
2020	1	1	6	1	6	16	8
2021	N/A	4	2	5	5	8	7
2022	2	5	4	3	5	4	8
2023	4	11	9	4	6	10	7
2024 YTD	N/A	N/A	1	1	N/A	1	3

## 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	17.50	9.73	17.38	14.56	9.33	37.00	25.42
2020	44.00	6.00	12.50	45.00	48.00	75.38	36.50
2021	N/A	26.00	41.00	18.60	76.20	24.50	47.71
2022	22.00	3.40	6.00	6.33	30.80	51.50	67.50
2023	7.00	18.09	8.44	15.00	78.33	75.40	34.00
2024 YTD	N/A	N/A	1.00	1.00	N/A	17.00	10.67

LTCs with no birthdate recorded are not included in band subtotals

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Industry: 69912 Trailers - Sales/Rental with 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
Falls	19	16	8	4	13	1	61
Struck by Object	9	4	4	8	8	0	33
Bodily Reaction and Exertion	7	5	4	4	8	2	30
Overexertion	4	5	4	3	8	0	24
Struck against Object	8	1	3	1	3	0	16

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	61	27.60%	34.31	2,093	\$11,842	\$722,340
Struck by Object	33	14.93%	14.15	467	\$4,590	\$151,472
Bodily Reaction and Exertion	30	13.57%	54.73	1,642	\$15,896	\$476,879
Overexertion	24	10.86%	28.71	689	\$11,608	\$278,582
Struck against Object	16	7.24%	21.63	346	\$4,605	\$73,684
All Others	57	25.79%	37.91	2,161	\$22,476	\$1,281,159
<b>Totals</b>	<b>221</b>	<b>100.00%</b>	<b>33.48</b>	<b>7,398</b>	<b>\$13,503</b>	<b>\$2,984,117</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	5	6	6	6	9	0	32
Knee(s)	5	6	7	2	8	1	29
Trunk	7	7	1	2	6	2	25
Head	12	2	4	2	6	0	26
Foot(Feet)/Ank(s)/Toe(s)	7	5	0	0	4	2	18

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	32	14.48%	23.72	759	\$8,741	\$279,714
Knee(s)	29	13.12%	34.52	1,001	\$12,230	\$354,660
Trunk	25	11.31%	26.32	658	\$12,068	\$301,712
Head	26	11.76%	23.54	612	\$8,469	\$220,181
Foot(Feet)/Ank(s)/Toe(s)	18	8.14%	51.61	929	\$15,959	\$287,255
All Others	91	41.18%	37.79	3,439	\$16,930	\$1,540,595
<b>Totals</b>	<b>221</b>	<b>100.00%</b>	<b>33.48</b>	<b>7,398</b>	<b>\$13,503</b>	<b>\$2,984,117</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	19	19	15	13	26	2	94
Superficial Wounds	11	0	6	2	7	0	26
Oth Traumatic Injuries	7	7	0	1	6	3	24
Fracture/Dislocation/Nerve Damage	10	6	1	1	3	1	22
Open Wound	6	3	2	6	3	0	20

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	94	42.53%	31.60	2,970	\$9,915	\$931,992
Superficial Wounds	26	11.76%	17.92	466	\$5,740	\$149,235
Oth Traumatic Injuries	24	10.86%	32.08	770	\$34,769	\$834,449
Fracture/Dislocation/Nerve Damage	22	9.95%	49.27	1,084	\$20,768	\$456,895
Open Wound	20	9.05%	14.60	292	\$7,131	\$142,629
All Others	35	15.84%	51.89	1,816	\$13,398	\$468,916
<b>Totals</b>	<b>221</b>	<b>100.00%</b>	<b>33.48</b>	<b>7,398</b>	<b>\$13,503</b>	<b>\$2,984,117</b>

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