

Industry Synopsis

Industry: 69915 Sport Vehicles - 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	346	14	\$125,568,430	2,515	\$1,696,695	\$1.46
2020	346	21	\$118,957,979	2,287	\$1,767,359	\$1.59
2021	340	27	\$138,990,847	2,946	\$2,043,346	\$1.58
2022	332	17	\$150,133,493	3,049	\$2,124,617	\$1.55
2023	322	14	\$157,912,917	2,942	\$2,171,675	\$1.49
2024 YTD	309	5	\$165,591,355	3,008	\$1,981,594	\$1.28

* 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	267	\$37,477	49	\$33,445	30	\$54,646	N/A	N/A	N/A	N/A
2020	275	\$38,788	41	\$28,752	30	\$51,418	N/A	N/A	N/A	N/A
2021	260	\$39,605	42	\$28,769	37	\$63,004	N/A	N/A	N/A	N/A
2022	246	\$37,593	48	\$34,187	37	\$70,414	N/A	N/A	N/A	N/A
2023	234	\$35,489	44	\$31,349	43	\$82,823	N/A	N/A	N/A	N/A
2024 YTD	221	\$36,542	42	\$31,477	45	\$88,967	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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 69915 Sport Vehicles - Sales/Service

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	61	\$279,259	28	\$245,539	498	26	33	38
2020	54	\$184,088	19	\$156,799	391	20	35	25
2021	44	\$322,974	27	\$293,222	930	18	17	32
2022	67	\$271,886	25	\$226,207	838	21	42	35
2023	71	\$399,421	37	\$365,323	1,121	32	34	45
2024 YTD	12	\$38,268	5	\$35,244	73	6	7	8

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	17	7	2	2	28
2020	10	5	1	3	19
2021	13	6	0	8	27
2022	8	10	4	3	25
2023	14	9	6	8	37
2024 YTD	3	1	1	0	5

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$171,157	\$108,102	\$0	\$0	\$279,259
2020	\$115,499	\$68,589	\$0	\$0	\$184,088
2021	\$129,326	\$193,497	\$150	\$0	\$322,974
2022	\$154,062	\$117,823	\$0	\$0	\$271,886
2023	\$212,598	\$160,750	\$26,074	\$0	\$399,421
2024 YTD	\$10,790	\$27,478	\$0	\$0	\$38,268

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

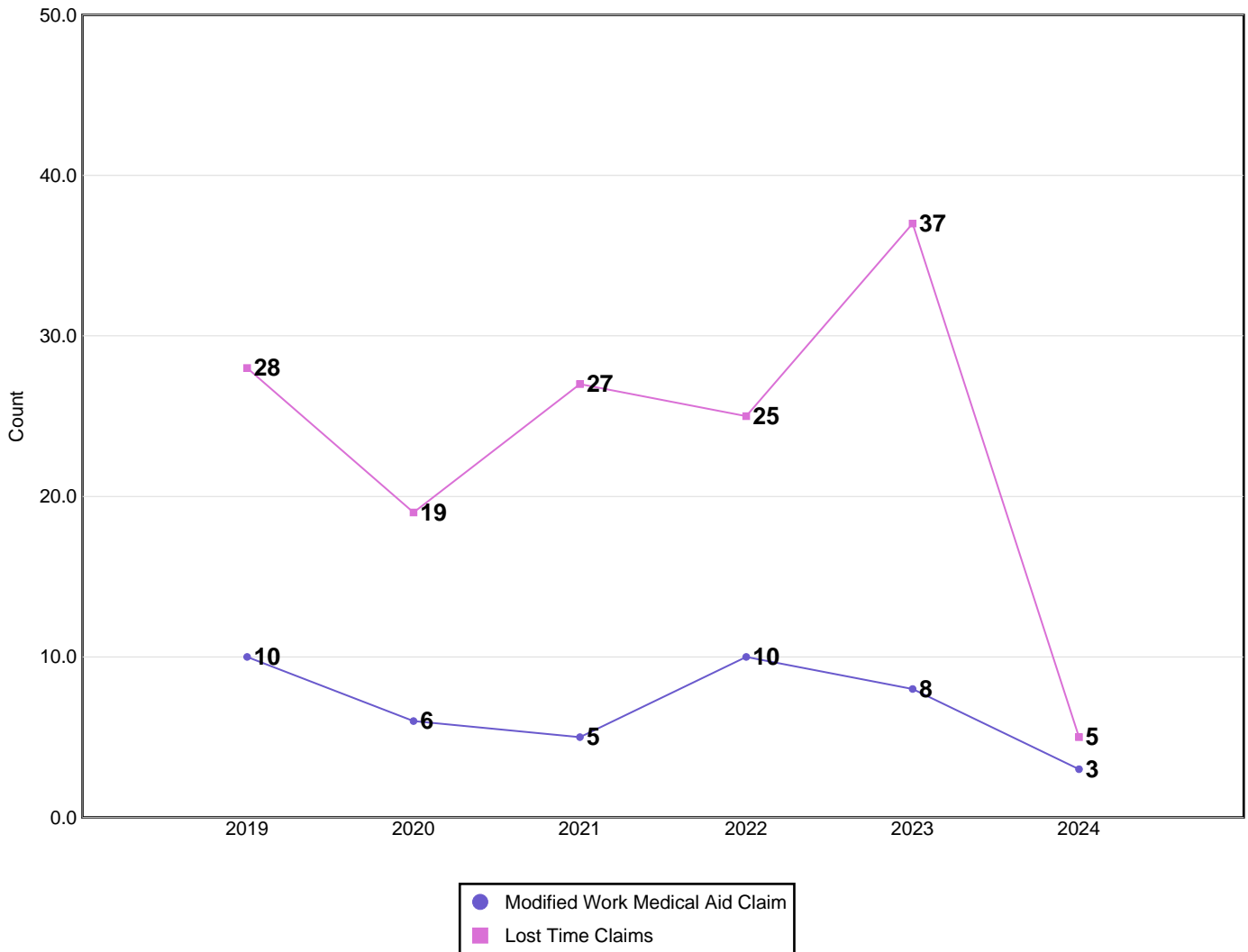
- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 69915 Sport Vehicles - Sales/Service

Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- YTD is January to current month of the current calendar year

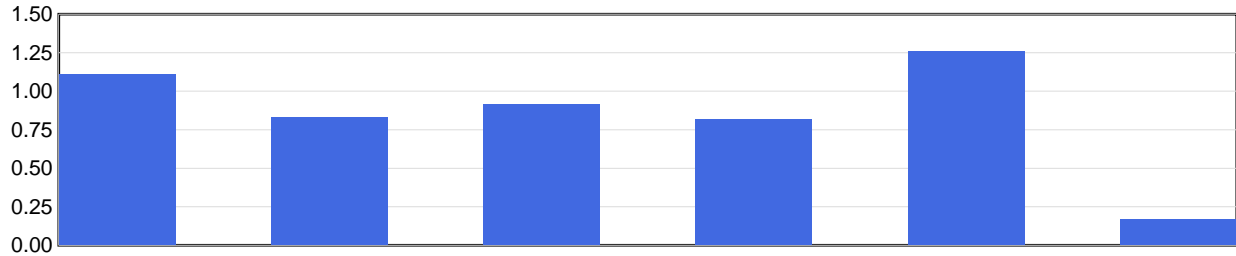
Industry Synopsis

Industry: 69915 Sport Vehicles - Sales/Service

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



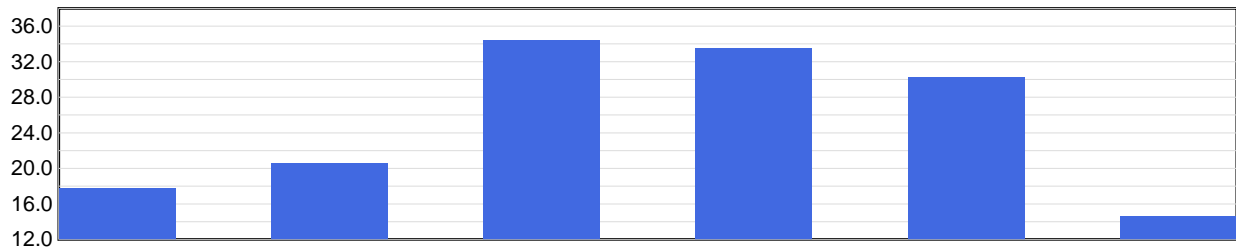
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.11	0.83	0.92	0.82	1.26	0.17

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

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

Severity Rates

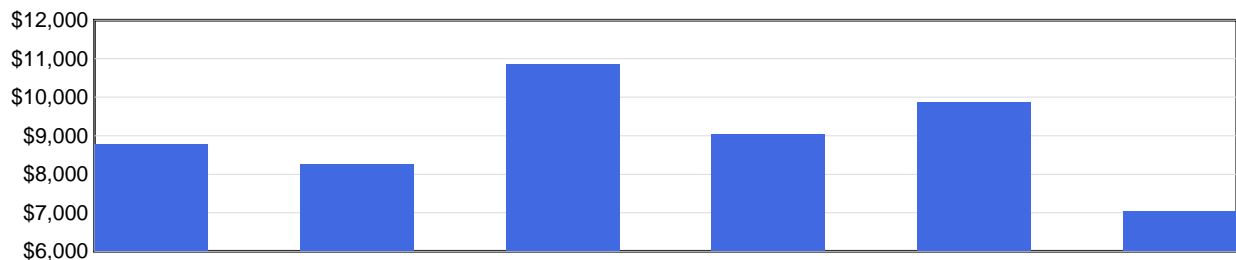
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	17.8	20.6	34.4	33.5	30.3	14.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$8,769	\$8,253	\$10,860	\$9,048	\$9,874	\$7,049

Average Cost Per LTC = Total LTC Costs / Total LTCs

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- YTD is January to current month of the current calendar year

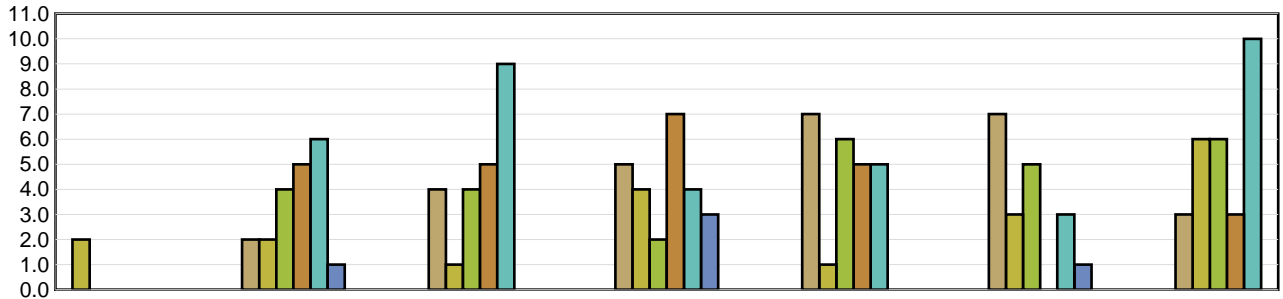
Industry Synopsis

Industry: 69915 Sport Vehicles - Sales/Service

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

Number of LTCs

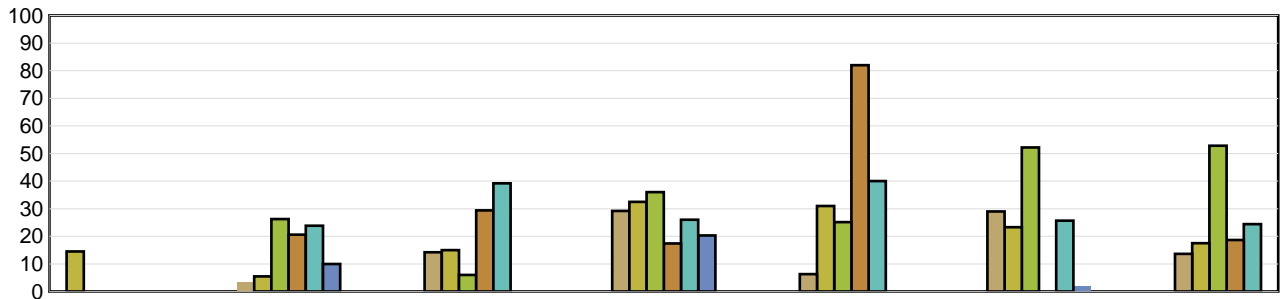
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	4	5	7	7	3
2020	2	2	1	4	1	3	6
2021	N/A	4	4	2	6	5	6
2022	N/A	5	5	7	5	N/A	3
2023	N/A	6	9	4	5	3	10
2024 YTD	N/A	1	N/A	3	N/A	1	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	3.50	14.25	29.20	6.29	29.00	13.67
2020	14.50	5.50	15.00	32.50	31.00	23.33	17.50
2021	N/A	26.25	6.00	36.00	25.17	52.20	52.83
2022	N/A	20.60	29.40	17.43	82.00	N/A	18.67
2023	N/A	23.83	39.22	26.00	40.00	25.67	24.40
2024 YTD	N/A	10.00	N/A	20.33	N/A	2.00	N/A

LTCs with no birthdate recorded are not included in band subtotals

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 69915 Sport Vehicles - 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	6	3	6	6	7	0	28
Bodily Reaction and Exertion	2	4	6	6	7	0	25
Falls	4	3	3	2	6	0	18
Struck by Object	3	2	4	5	3	0	17
Contact with Objects and Equipment	1	3	5	0	4	0	13

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	28	19.86%	31.36	878	\$7,500	\$209,995
Bodily Reaction and Exertion	25	17.73%	22.60	565	\$9,128	\$228,199
Falls	18	12.77%	29.67	534	\$10,805	\$194,492
Struck by Object	17	12.06%	39.59	673	\$11,417	\$194,087
Contact with Objects and Equipment	13	9.22%	30.46	396	\$6,904	\$89,753
All Others	40	28.37%	20.13	805	\$10,145	\$405,808
Totals	141	100.00%	27.31	3,851	\$9,378	\$1,322,334

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	7	5	6	6	8	0	32
Foot(Feet)/Ank(s)/Toe(s)	0	5	4	2	5	2	18
Trunk	4	1	2	5	4	0	16
Fingers	1	3	4	1	4	0	13
Arms	2	2	1	2	2	0	9

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	32	22.70%	16.41	525	\$6,177	\$197,668
Foot(Feet)/Ank(s)/Toe(s)	18	12.77%	13.89	250	\$4,468	\$80,419
Trunk	16	11.35%	37.81	605	\$17,530	\$280,487
Fingers	13	9.22%	27.38	356	\$6,026	\$78,336
Arms	9	6.38%	23.78	214	\$8,376	\$75,388
All Others	53	37.59%	35.87	1,901	\$11,510	\$610,035
Totals	141	100.00%	27.31	3,851	\$9,378	\$1,322,334

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 69915 Sport Vehicles - Sales/Service

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	11	12	14	13	20	2	72
Oth Traumatic Injuries	2	3	3	5	7	0	20
Fracture/Dislocation/Nerve Damage	2	1	4	3	3	0	13
Open Wound	2	1	2	2	2	1	10
Superficial Wounds	4	1	1	1	0	1	8

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	72	51.06%	27.19	1,958	\$8,729	\$628,492
Oth Traumatic Injuries	20	14.18%	33.20	664	\$8,002	\$160,036
Fracture/Dislocation/Nerve Damage	13	9.22%	46.31	602	\$17,840	\$231,925
Open Wound	10	7.09%	17.40	174	\$4,082	\$40,825
Superficial Wounds	8	5.67%	8.13	65	\$2,247	\$17,980
All Others	18	12.77%	21.56	388	\$13,504	\$243,076
Totals	141	100.00%	27.31	3,851	\$9,378	\$1,322,334

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- YTD is January to current month of the current calendar year