

# Industry Synopsis

Industry: 69916 WHOLESALE FOOD DISTRIBUTION

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	339	14	\$310,612,916	6,770	\$4,031,263	\$1.36
2020	327	19	\$287,410,414	5,862	\$3,810,051	\$1.44
2021	321	23	\$298,775,042	5,812	\$4,135,602	\$1.48
2022	316	19	\$327,631,920	6,373	\$4,750,303	\$1.46
2023	314	21	\$353,326,507	6,869	\$5,525,877	\$1.58
2024 YTD	300	5	\$358,412,319	7,139	\$6,874,197	\$1.79

\* 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	257	\$25,214	25	\$18,340	47	\$97,032	6	\$51,507	4	\$118,520
2020	251	\$25,609	24	\$17,670	41	\$86,315	8	\$78,939	3	\$78,878
2021	242	\$25,396	26	\$19,257	42	\$94,106	8	\$79,695	3	\$80,321
2022	236	\$28,380	28	\$21,140	40	\$96,643	9	\$91,651	3	\$89,818
2023	231	\$29,248	24	\$16,246	47	\$110,518	8	\$79,091	4	\$118,223
2024 YTD	217	\$28,750	25	\$16,740	45	\$105,022	9	\$88,450	4	\$119,450

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	365	\$1,192,288	137	\$913,472	2,573	226	228	271
2020	312	\$1,359,152	153	\$1,214,374	3,662	171	159	241
2021	315	\$1,302,870	162	\$1,158,882	4,015	189	153	249
2022	383	\$1,403,075	175	\$1,207,018	3,581	216	208	282
2023	349	\$1,364,534	135	\$1,062,738	2,906	223	214	265
2024 YTD	112	\$201,722	45	\$158,634	652	50	67	74

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	84	21	21	11	137
2020	84	36	14	19	153
2021	76	47	16	23	162
2022	103	38	16	18	175
2023	70	36	13	16	135
2024 YTD	18	22	5	0	45

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$432,379	\$759,909	\$0	\$0	\$1,192,288
2020	\$713,726	\$634,464	\$10,961	\$0	\$1,359,152
2021	\$660,461	\$628,139	\$14,270	\$0	\$1,302,870
2022	\$654,031	\$729,006	\$20,038	\$0	\$1,403,075
2023	\$569,560	\$756,776	\$38,198	\$0	\$1,364,534
2024 YTD	\$103,470	\$98,251	\$0	\$0	\$201,722

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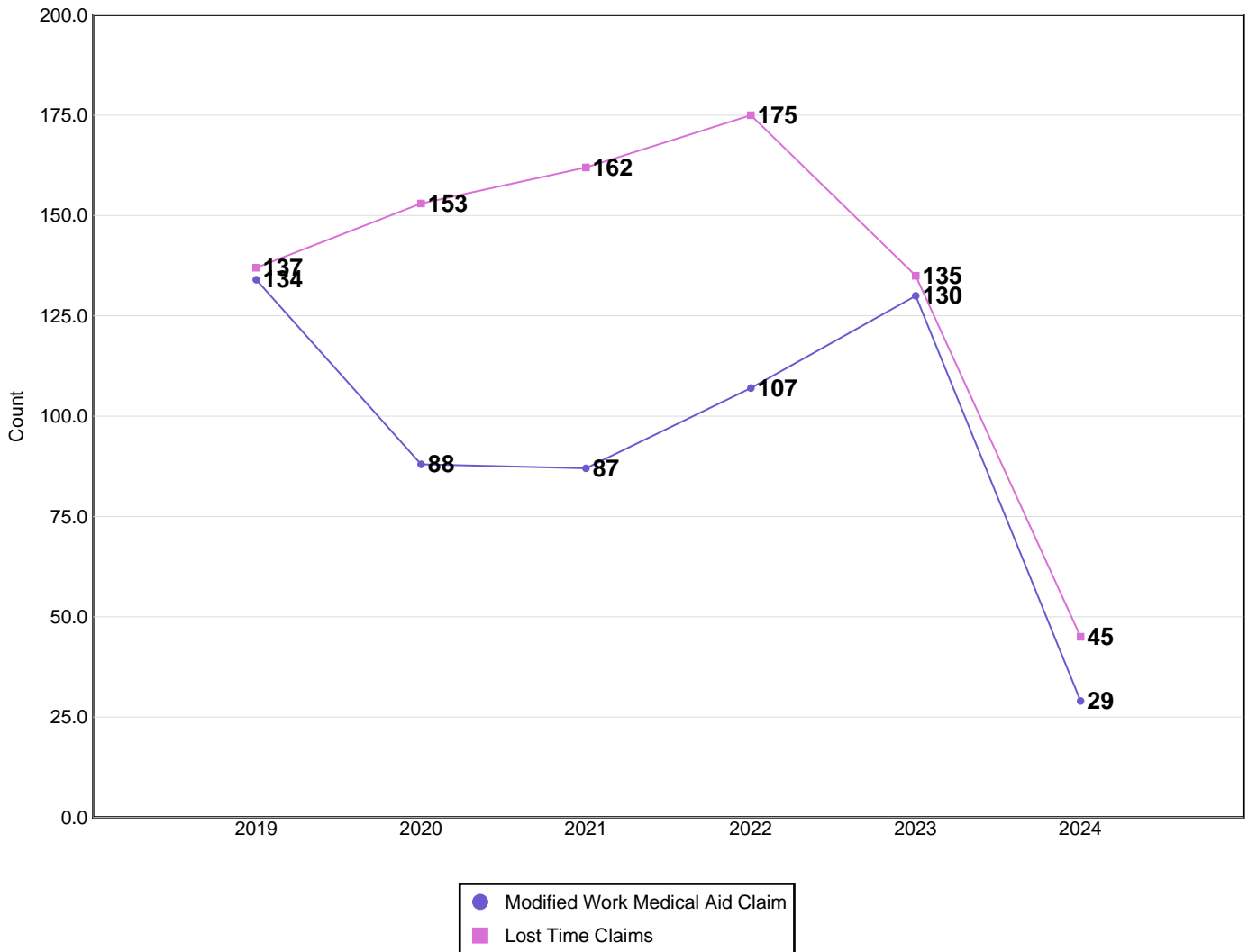
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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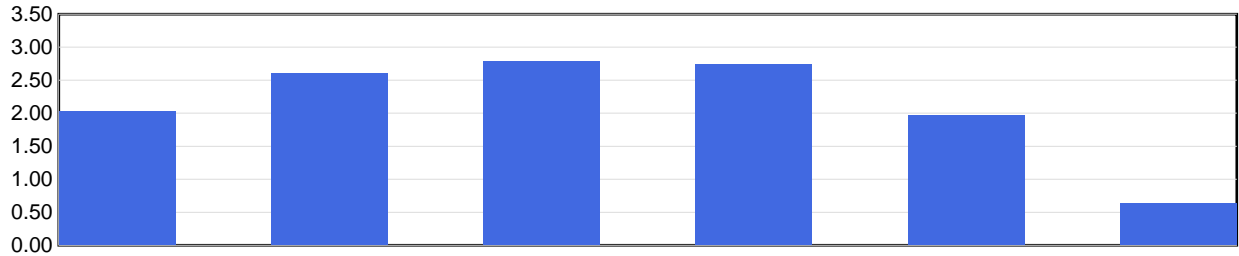
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



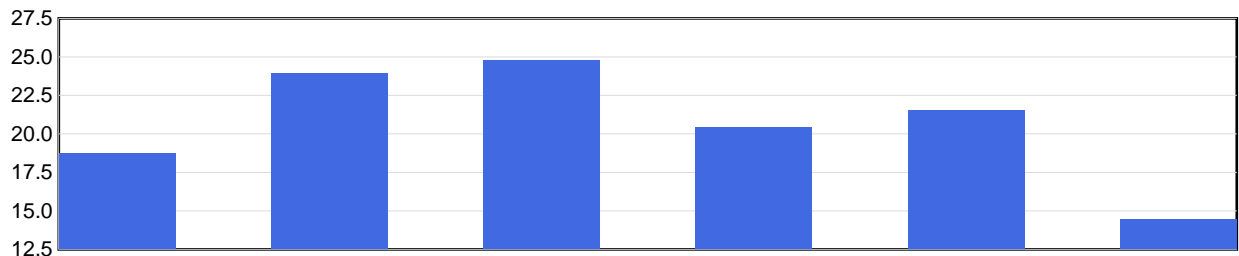
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.02	2.61	2.79	2.75	1.97	0.63

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

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

## Severity Rates

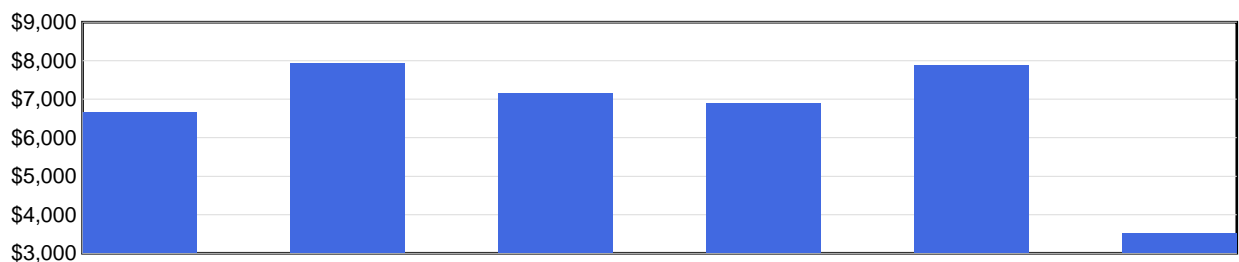
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	18.8	23.9	24.8	20.5	21.5	14.5

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$6,668	\$7,937	\$7,154	\$6,897	\$7,872	\$3,525

Average Cost Per LTC = Total LTC Costs / Total LTCs

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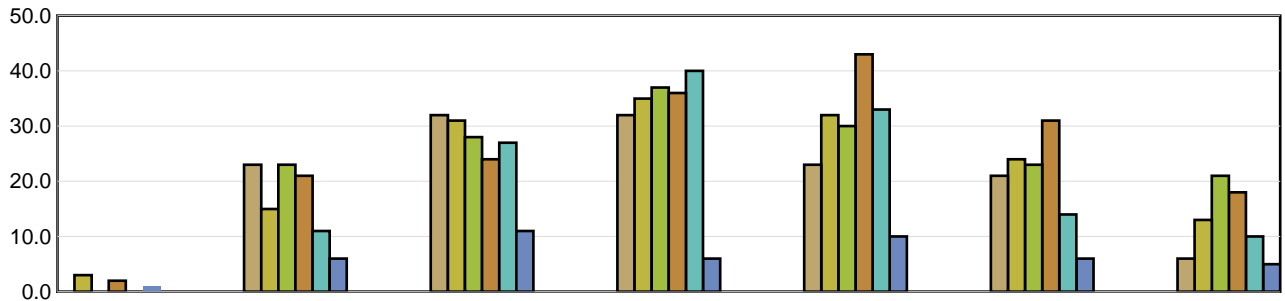
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

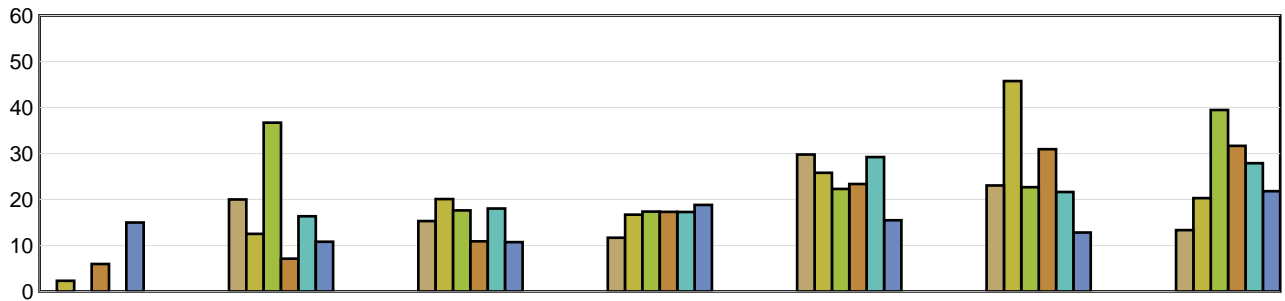
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	23	32	32	23	21	6
2020	3	15	31	35	32	24	13
2021	N/A	23	28	37	30	23	21
2022	2	21	24	36	43	31	18
2023	N/A	11	27	40	33	14	10
2024 YTD	1	6	11	6	10	6	5

## 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	20.00	15.31	11.69	29.78	23.05	13.33
2020	2.33	12.53	20.10	16.71	25.81	45.75	20.31
2021	N/A	36.70	17.64	17.38	22.30	22.70	39.48
2022	6.00	7.14	10.92	17.31	23.37	30.94	31.67
2023	N/A	16.36	18.04	17.30	29.24	21.64	27.90
2024 YTD	15.00	10.83	10.73	18.83	15.50	12.83	21.80

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

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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
Overexertion	46	36	42	46	51	14	235
Falls	20	25	36	50	23	12	166
Bodily Reaction and Exertion	20	19	27	19	22	5	112
Struck by Object	8	12	10	16	11	1	58
Contact with Objects and Equipment	10	13	14	10	4	2	53

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	235	29.12%	18.33	4,308	\$6,043	\$1,420,104
Falls	166	20.57%	28.69	4,763	\$9,383	\$1,557,658
Bodily Reaction and Exertion	112	13.88%	19.23	2,154	\$7,088	\$793,859
Struck by Object	58	7.19%	12.95	751	\$4,158	\$241,169
Contact with Objects and Equipment	53	6.57%	20.70	1,097	\$5,913	\$313,368
All Others	183	22.68%	23.12	4,231	\$7,590	\$1,388,959
<b>Totals</b>	<b>807</b>	<b>100.00%</b>	<b>21.44</b>	<b>17,304</b>	<b>\$7,082</b>	<b>\$5,715,117</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	45	34	47	54	50	20	250
Trunk	17	19	22	19	20	4	101
Foot(Feet)/Ank(s)/Toe(s)	10	14	18	24	9	2	77
Knee(s)	11	19	18	11	12	1	72
Hand(s)/Wrist(s)	12	8	12	11	8	0	51

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	250	30.98%	16.47	4,118	\$5,081	\$1,270,355
Trunk	101	12.52%	25.82	2,608	\$8,800	\$888,782
Foot(Feet)/Ank(s)/Toe(s)	77	9.54%	24.62	1,896	\$8,381	\$645,351
Knee(s)	72	8.92%	27.51	1,981	\$9,916	\$713,919
Hand(s)/Wrist(s)	51	6.32%	21.63	1,103	\$5,743	\$292,901
All Others	256	31.72%	21.87	5,598	\$7,437	\$1,903,809
<b>Totals</b>	<b>807</b>	<b>100.00%</b>	<b>21.44</b>	<b>17,304</b>	<b>\$7,082</b>	<b>\$5,715,117</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	92	81	102	100	89	27	491
Superficial Wounds	12	13	17	20	8	4	74
Oth Traumatic Injuries	9	15	11	10	13	9	67
Fracture/Dislocation/Nerve Damage	9	3	13	11	11	2	49
Open Wound	7	8	6	12	3	1	37

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	491	60.84%	20.65	10,137	\$6,730	\$3,304,625
Superficial Wounds	74	9.17%	14.61	1,081	\$5,288	\$391,298
Oth Traumatic Injuries	67	8.30%	14.78	990	\$4,910	\$328,973
Fracture/Dislocation/Nerve Damage	49	6.07%	53.82	2,637	\$18,816	\$922,007
Open Wound	37	4.58%	15.73	582	\$4,695	\$173,700
All Others	89	11.03%	21.09	1,877	\$6,680	\$594,515
<b>Totals</b>	<b>807</b>	<b>100.00%</b>	<b>21.44</b>	<b>17,304</b>	<b>\$7,082</b>	<b>\$5,715,117</b>

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