

# Industry Synopsis

Industry: 73500 REAL ESTATE DEALERS/LAND DEVELOP

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	151	16	\$57,171,361	988	\$103,463	\$0.18
2020	145	9	\$52,319,199	916	\$106,425	\$0.19
2021	150	17	\$67,142,884	1,195	\$182,155	\$0.22
2022	152	15	\$75,058,879	1,178	\$226,565	\$0.23
2023	142	8	\$74,966,424	1,230	\$221,614	\$0.22
2024 YTD	131	3	\$89,877,994	1,561	\$271,839	\$0.23

\* 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	127	\$14,410	9	\$6,674	14	\$29,321	N/A	N/A	N/A	N/A
2020	125	\$14,728	8	\$6,045	11	\$24,833	N/A	N/A	N/A	N/A
2021	124	\$14,303	12	\$9,059	12	\$27,699	N/A	N/A	N/A	N/A
2022	124	\$12,904	13	\$8,879	12	\$26,916	3	\$26,361	N/A	N/A
2023	113	\$12,156	13	\$9,420	13	\$28,171	3	\$25,220	N/A	N/A
2024 YTD	99	\$11,641	14	\$10,483	15	\$36,792	3	\$30,962	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	6	\$9,181	2	\$7,176	11	3	4	3
2020	22	\$27,926	8	\$16,643	20	9	14	15
2021	4	\$3,322	1	\$392	2	1	3	2
2022	2	\$19,341	2	\$19,341	128	0	0	2
2023	5	\$104,200	3	\$76,069	376	2	2	4
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	1	1	0	0	2
2020	7	1	0	0	8
2021	1	0	0	0	1
2022	0	0	1	1	2
2023	0	1	0	2	3
2024 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$5,390	\$3,791	\$0	\$0	\$9,181
2020	\$15,940	\$11,986	\$0	\$0	\$27,926
2021	\$299	\$3,023	\$0	\$0	\$3,322
2022	\$11,826	\$6,257	\$1,259	\$0	\$19,341
2023	\$39,912	\$47,977	\$16,311	\$0	\$104,200
2024 YTD	N/A	N/A	N/A	N/A	N/A

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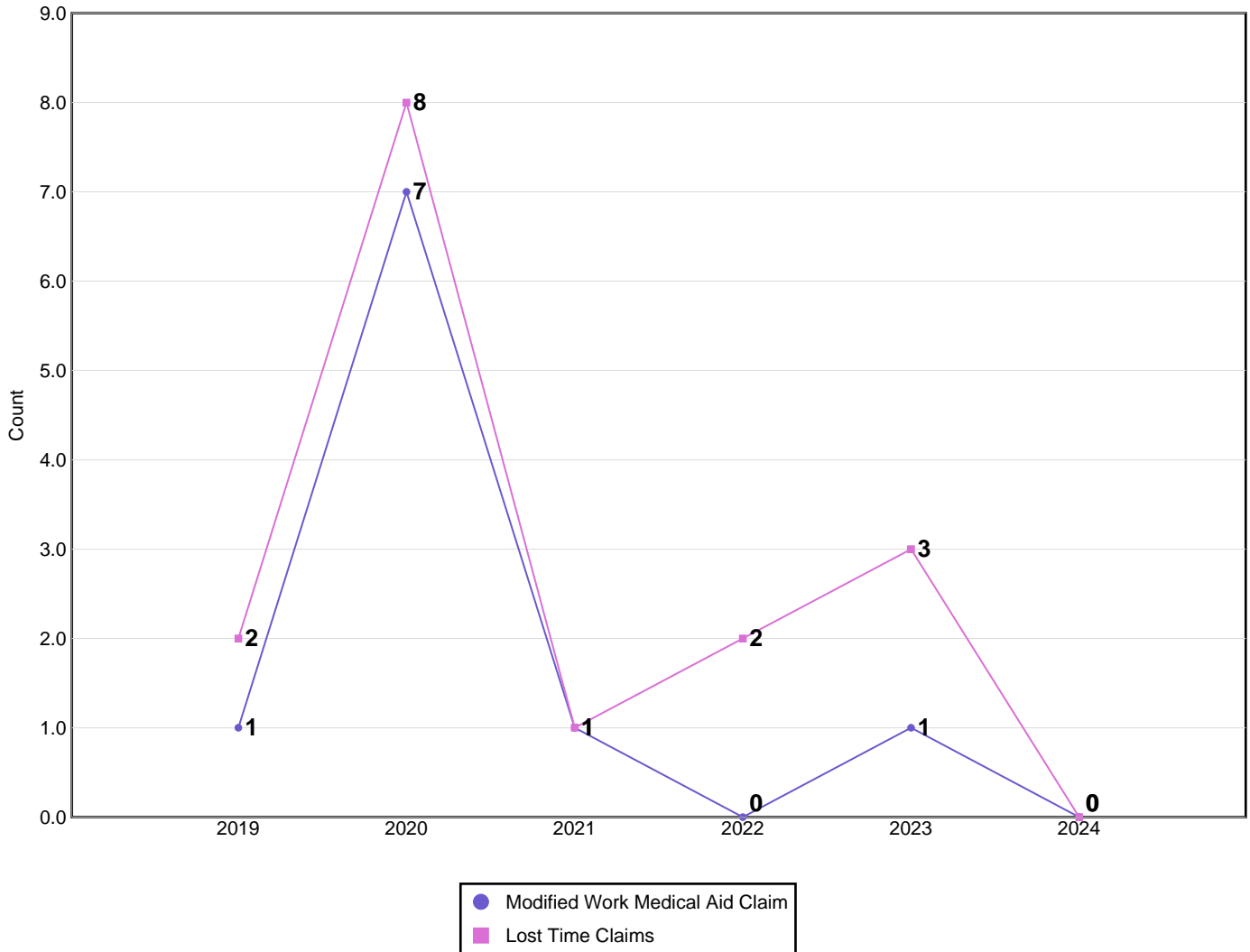
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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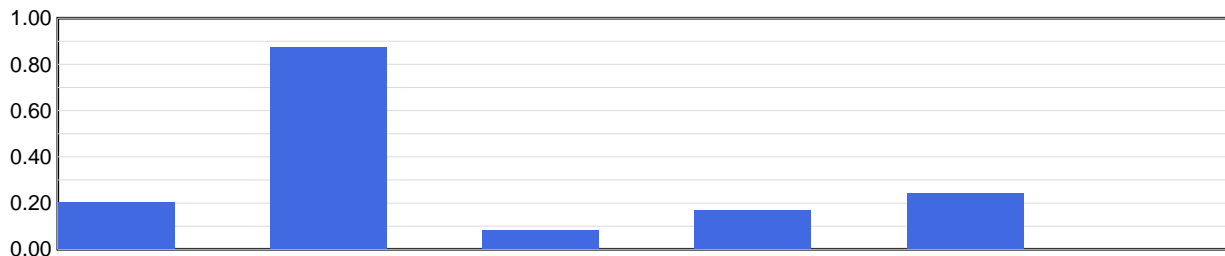
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



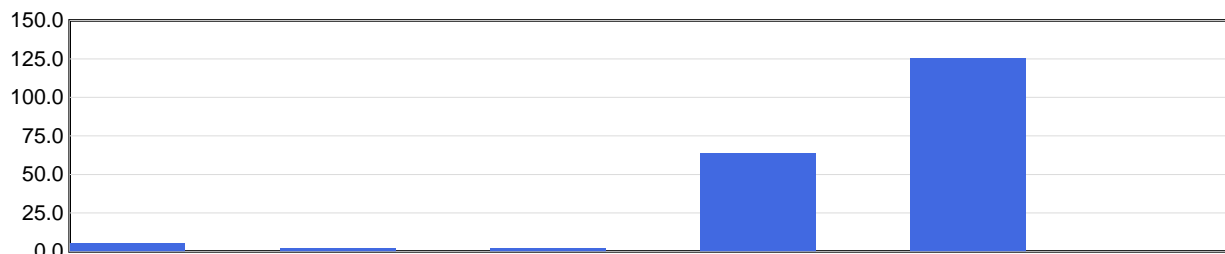
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.20	0.87	0.08	0.17	0.24	0.00

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

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

## Severity Rates

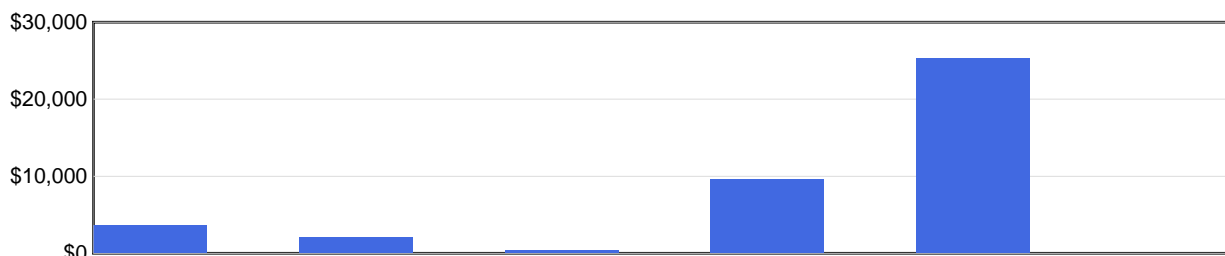
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	5.5	2.5	2.0	64.0	125.3	0.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$3,588	\$2,080	\$392	\$9,671	\$25,356	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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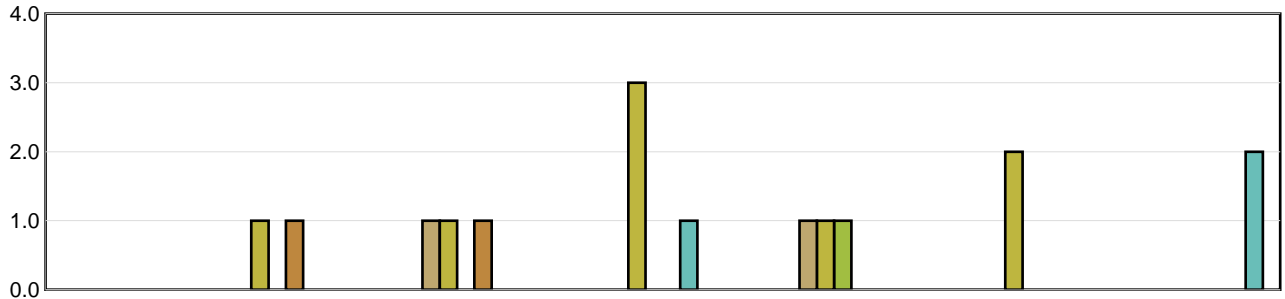
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

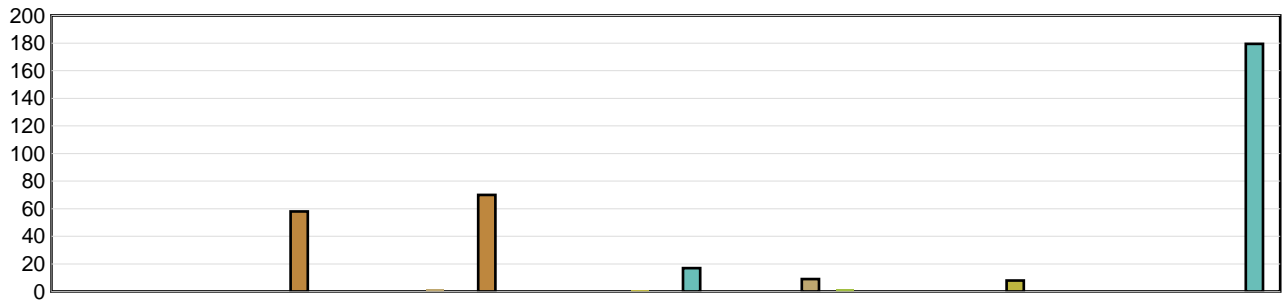
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	1	N/A	1	N/A	N/A
2020	N/A	1	1	3	1	2	N/A
2021	N/A	N/A	N/A	N/A	1	N/A	N/A
2022	N/A	1	1	N/A	N/A	N/A	N/A
2023	N/A	N/A	N/A	1	N/A	N/A	2
2024 YTD	N/A	N/A	N/A	N/A	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	2.00	N/A	9.00	N/A	N/A
2020	N/A	0.00	0.00	1.33	0.00	8.00	N/A
2021	N/A	N/A	N/A	N/A	2.00	N/A	N/A
2022	N/A	58.00	70.00	N/A	N/A	N/A	N/A
2023	N/A	N/A	N/A	17.00	N/A	N/A	179.50
2024 YTD	N/A	N/A	N/A	N/A	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
Exposure to Harmful Substances	0	5	0	1	0	0	6
Falls	0	0	1	1	3	0	5
Overexertion	1	2	0	0	0	0	3
Highway/Non-Highway M.V. Accident	1	0	0	0	0	0	1
Oth Events or Exposure	0	1	0	0	0	0	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	6	37.50%	11.67	70	\$4,347	\$26,081
Falls	5	31.25%	87.20	436	\$16,593	\$82,967
Overexertion	3	18.75%	6.00	18	\$1,633	\$4,900
Highway/Non-Highway M.V. Accident	1	6.25%	9.00	9	\$5,137	\$5,137
Oth Events or Exposure	1	6.25%	4.00	4	\$536	\$536
<b>Totals</b>	<b>16</b>	<b>100.00%</b>	<b>33.56</b>	<b>537</b>	<b>\$7,476</b>	<b>\$119,621</b>

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

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	6	37.50%	11.67	70	\$4,347	\$26,081
Back	2	12.50%	4.00	8	\$933	\$1,866
Trunk	2	12.50%	9.50	19	\$2,554	\$5,108
Arms	1	6.25%	268.00	268	\$34,205	\$34,205
Foot(Feet)/Ank(s)/Toe(s)	1	6.25%	91.00	91	\$38,796	\$38,796
All Others	4	25.00%	20.25	81	\$3,391	\$13,565
<b>Totals</b>	<b>16</b>	<b>100.00%</b>	<b>33.56</b>	<b>537</b>	<b>\$7,476</b>	<b>\$119,621</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	1	1	1	1	1	0	5
Systems Disease - Covid 19	0	5	0	0	0	0	5
Fracture/Dislocation/Nerve Damage	0	0	0	0	2	0	2
Oth Traumatic Injuries	1	1	0	0	0	0	2
Mental Diseases	0	0	0	1	0	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	5	31.25%	16.60	83	\$2,667	\$13,336
Systems Disease - Covid 19	5	31.25%	0.00	0	\$2,649	\$13,246
Fracture/Dislocation/Nerve Damage	2	12.50%	179.50	359	\$36,501	\$73,001
Oth Traumatic Injuries	2	12.50%	6.50	13	\$2,837	\$5,673
Mental Diseases	1	6.25%	70.00	70	\$12,835	\$12,835
All Others	1	6.25%	12.00	12	\$1,530	\$1,530
<b>Totals</b>	<b>16</b>	<b>100.00%</b>	<b>33.56</b>	<b>537</b>	<b>\$7,476</b>	<b>\$119,621</b>

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