

# Industry Synopsis

Industry: 86400 ENGINEERING

## 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	5,255	602	\$2,199,418,929	33,148	\$3,000,519	\$0.17
2020	4,891	313	\$2,030,130,705	32,076	\$2,450,471	\$0.15
2021	4,608	281	\$2,022,513,317	30,418	\$2,535,520	\$0.15
2022	4,578	347	\$2,254,577,443	31,320	\$2,838,802	\$0.15
2023	4,577	361	\$2,426,575,344	37,460	\$2,963,535	\$0.15
2024 YTD	4,160	94	\$2,617,569,348	36,775	\$3,794,768	\$0.16

\* 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	4,887	\$362,048	118	\$84,118	180	\$400,180	53	\$460,331	17	\$892,743
2020	4,517	\$353,607	132	\$96,761	179	\$384,456	46	\$391,366	17	\$803,941
2021	4,215	\$333,633	132	\$92,063	196	\$429,737	50	\$449,128	15	\$717,952
2022	4,167	\$336,989	135	\$97,248	192	\$423,289	65	\$554,509	19	\$842,543
2023	4,141	\$335,959	145	\$103,582	199	\$440,171	77	\$724,527	15	\$822,337
2024 YTD	3,717	\$326,807	147	\$107,958	202	\$469,876	74	\$707,711	20	\$1,005,217

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: 86400 ENGINEERING

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	156	\$531,942	35	\$410,198	800	62	121	73
2020	72	\$158,127	15	\$87,533	228	37	57	41
2021	106	\$483,608	32	\$378,706	1,241	49	74	58
2022	115	\$397,850	27	\$290,782	778	54	88	64
2023	115	\$562,773	32	\$452,063	1,458	54	83	65
2024 YTD	28	\$71,096	8	\$54,099	206	10	20	15

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	22	6	3	4	35
2020	10	3	1	1	15
2021	15	8	2	7	32
2022	16	4	3	4	27
2023	14	3	6	9	32
2024 YTD	2	4	1	1	8

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$208,876	\$323,066	\$0	\$0	\$531,942
2020	\$49,173	\$108,523	\$432	\$0	\$158,127
2021	\$238,574	\$242,166	\$2,868	\$0	\$483,608
2022	\$169,267	\$217,585	\$10,999	\$0	\$397,850
2023	\$221,698	\$338,565	\$2,511	\$0	\$562,773
2024 YTD	\$30,497	\$40,599	\$0	\$0	\$71,096

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

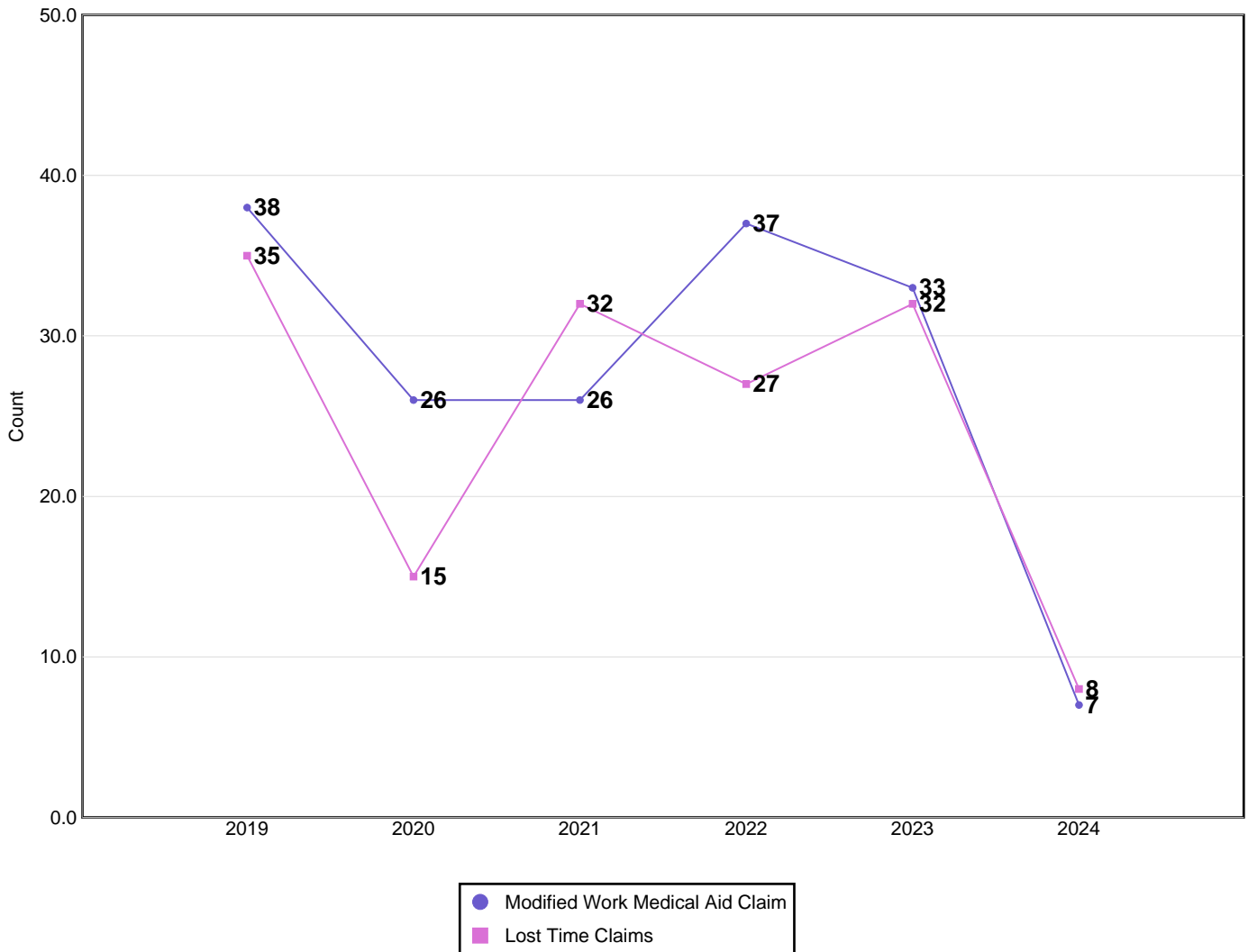
- YTD is January to current month of the current calendar year

# Industry Synopsis

Industry: 86400 ENGINEERING

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

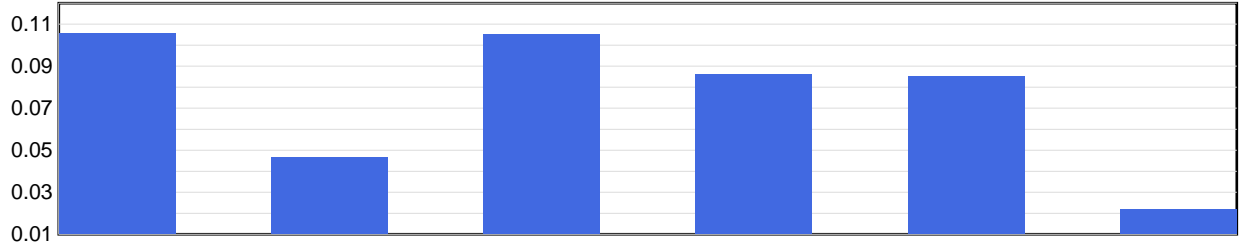
# Industry Synopsis

Industry: 86400 ENGINEERING

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



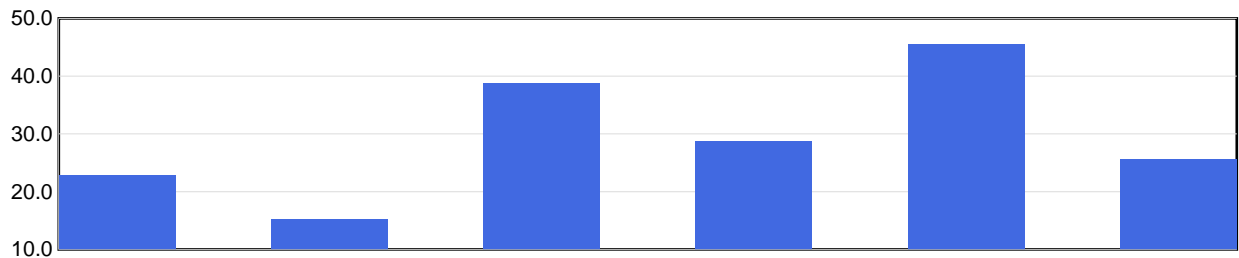
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.11	0.05	0.11	0.09	0.09	0.02

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

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

## Severity Rates

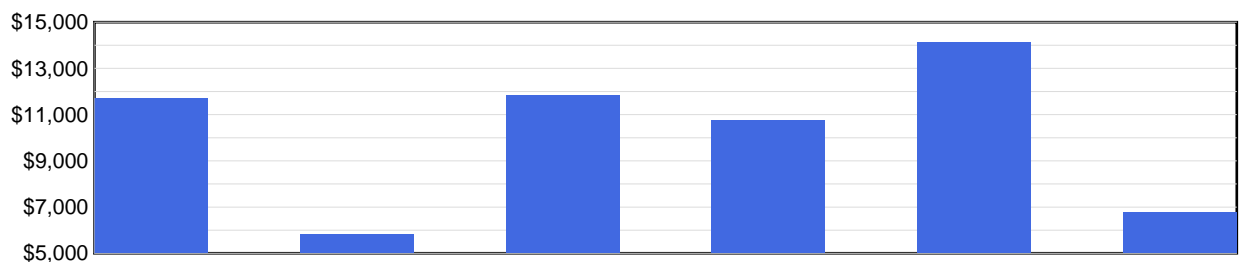
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	22.9	15.2	38.8	28.8	45.6	25.8

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$11,720	\$5,836	\$11,835	\$10,770	\$14,127	\$6,762

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

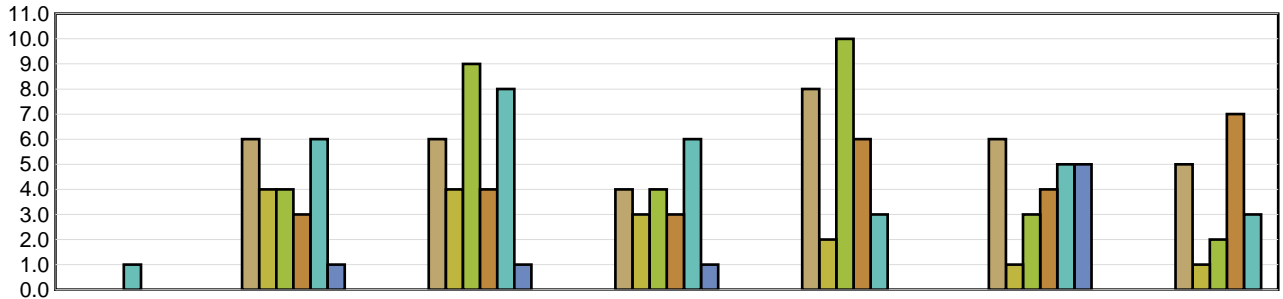
# Industry Synopsis

Industry: 86400 ENGINEERING

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

## Number of LTCs

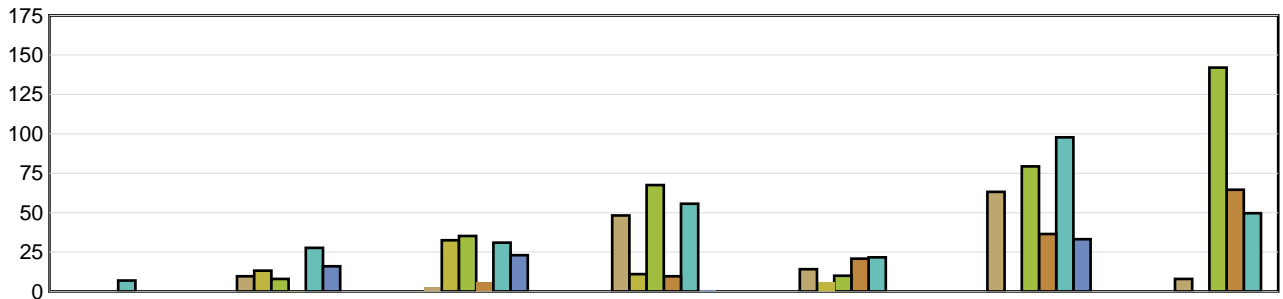
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	6	6	4	8	6	5
2020	N/A	4	4	3	2	1	1
2021	N/A	4	9	4	10	3	2
2022	N/A	3	4	3	6	4	7
2023	1	6	8	6	3	5	3
2024 YTD	N/A	1	1	1	N/A	5	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	9.67	2.83	48.25	14.13	63.17	8.00
2020	N/A	13.25	32.50	11.00	6.00	0.00	0.00
2021	N/A	8.00	35.22	67.50	10.00	79.33	142.00
2022	N/A	0.67	6.00	9.67	20.83	36.50	64.57
2023	7.00	27.67	31.00	55.67	21.67	97.80	49.67
2024 YTD	N/A	16.00	23.00	1.00	N/A	33.20	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: 86400 ENGINEERING

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	11	4	4	13	6	1	39
Bodily Reaction and Exertion	6	2	8	5	2	0	23
Overexertion	5	3	3	2	4	0	17
RMI	5	2	5	1	3	0	16
Highway/Non-Highway M.V. Accident	2	1	2	0	6	3	14

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	39	26.17%	34.13	1,331	\$14,166	\$552,479
Bodily Reaction and Exertion	23	15.44%	28.26	650	\$12,678	\$291,603
Overexertion	17	11.41%	32.06	545	\$6,904	\$117,368
RMI	16	10.74%	10.50	168	\$6,067	\$97,071
Highway/Non-Highway M.V. Accident	14	9.40%	31.86	446	\$10,912	\$152,767
All Others	40	26.85%	39.28	1,571	\$11,552	\$462,093
<b>Totals</b>	<b>149</b>	<b>100.00%</b>	<b>31.62</b>	<b>4,711</b>	<b>\$11,231</b>	<b>\$1,673,381</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	8	4	10	4	7	0	33
Head	5	0	1	3	6	2	17
Trunk	1	0	5	2	4	0	12
Foot(Foot)/Ank(s)/Toe(s)	3	2	3	5	2	0	15
Multiple Parts	5	0	3	2	1	2	13

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	33	22.15%	27.58	910	\$7,071	\$233,330
Head	17	11.41%	28.35	482	\$13,865	\$235,712
Trunk	12	8.05%	48.17	578	\$15,447	\$185,364
Foot(Foot)/Ank(s)/Toe(s)	15	10.07%	66.67	1,000	\$14,346	\$215,195
Multiple Parts	13	8.72%	29.31	381	\$17,400	\$226,199
All Others	59	39.60%	23.05	1,360	\$9,789	\$577,580
<b>Totals</b>	<b>149</b>	<b>100.00%</b>	<b>31.62</b>	<b>4,711</b>	<b>\$11,231</b>	<b>\$1,673,381</b>

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: 86400 ENGINEERING

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	15	10	20	13	11	2	71
Fracture/Dislocation/Nerve Damage	3	1	4	7	8	1	24
Intracranial Injuries	4	0	1	3	3	1	12
Oth Traumatic Injuries	3	1	1	1	4	1	11
Superficial Wounds	2	1	0	1	1	1	6

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	71	47.65%	31.44	2,232	\$9,912	\$703,776
Fracture/Dislocation/Nerve Damage	24	16.11%	57.08	1,370	\$18,752	\$450,058
Intracranial Injuries	12	8.05%	10.25	123	\$8,986	\$107,836
Oth Traumatic Injuries	11	7.38%	13.09	144	\$10,214	\$112,356
Superficial Wounds	6	4.03%	2.50	15	\$1,530	\$9,177
All Others	25	16.78%	33.08	827	\$11,607	\$290,178
<b>Totals</b>	<b>149</b>	<b>100.00%</b>	<b>31.62</b>	<b>4,711</b>	<b>\$11,231</b>	<b>\$1,673,381</b>

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