

Industry Synopsis

Industry: 87501 Restaurants/Catering

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	8,106	858	\$3,161,506,505	96,572	\$26,299,918	\$0.84
2020	7,920	649	\$2,475,704,217	74,220	\$21,065,158	\$0.86
2021	8,027	862	\$2,688,175,919	79,179	\$24,224,347	\$0.91
2022	8,253	809	\$3,236,819,534	92,914	\$28,793,646	\$0.90
2023	8,389	823	\$3,520,895,372	99,029	\$31,137,468	\$0.90
2024 YTD	7,963	195	\$3,641,241,162	104,436	\$31,880,918	\$0.89

* 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	6,664	\$972,089	837	\$589,720	554	\$958,091	47	\$439,007	4	\$202,599
2020	6,870	\$920,416	658	\$453,523	355	\$628,022	33	\$287,157	4	\$186,586
2021	6,873	\$986,462	738	\$515,993	376	\$676,439	35	\$299,016	5	\$210,266
2022	6,799	\$1,035,052	850	\$592,101	549	\$947,663	50	\$427,036	5	\$234,967
2023	6,796	\$1,065,645	934	\$657,076	602	\$1,060,799	52	\$473,543	5	\$263,833
2024 YTD	6,351	\$1,086,929	936	\$662,932	616	\$1,098,902	54	\$488,852	6	\$303,626

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: 87501 Restaurants/Catering

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	2,788	\$6,961,688	1,354	\$5,886,271	25,057	949	1,434	1,719
2020	1,697	\$4,871,902	972	\$4,332,730	23,747	567	725	1,165
2021	1,945	\$4,688,609	1,133	\$4,070,534	22,181	713	812	1,374
2022	2,279	\$6,890,898	1,275	\$6,119,797	29,252	821	1,004	1,550
2023	2,082	\$6,279,653	1,170	\$5,477,306	26,147	774	912	1,429
2024 YTD	428	\$561,634	215	\$438,082	2,839	151	213	287

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	824	318	109	103	1,354
2020	460	319	84	109	972
2021	589	357	94	93	1,133
2022	682	344	117	132	1,275
2023	614	329	117	110	1,170
2024 YTD	124	62	25	4	215

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$2,622,159	\$4,282,707	\$56,822	\$0	\$6,961,688
2020	\$2,168,886	\$2,552,041	\$141,746	\$9,229	\$4,871,902
2021	\$2,108,877	\$2,537,429	\$42,302	\$0	\$4,688,609
2022	\$3,024,233	\$3,386,260	\$62,298	\$418,108	\$6,890,898
2023	\$2,673,449	\$3,522,556	\$83,648	\$0	\$6,279,653
2024 YTD	\$235,498	\$326,135	\$0	\$0	\$561,634

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

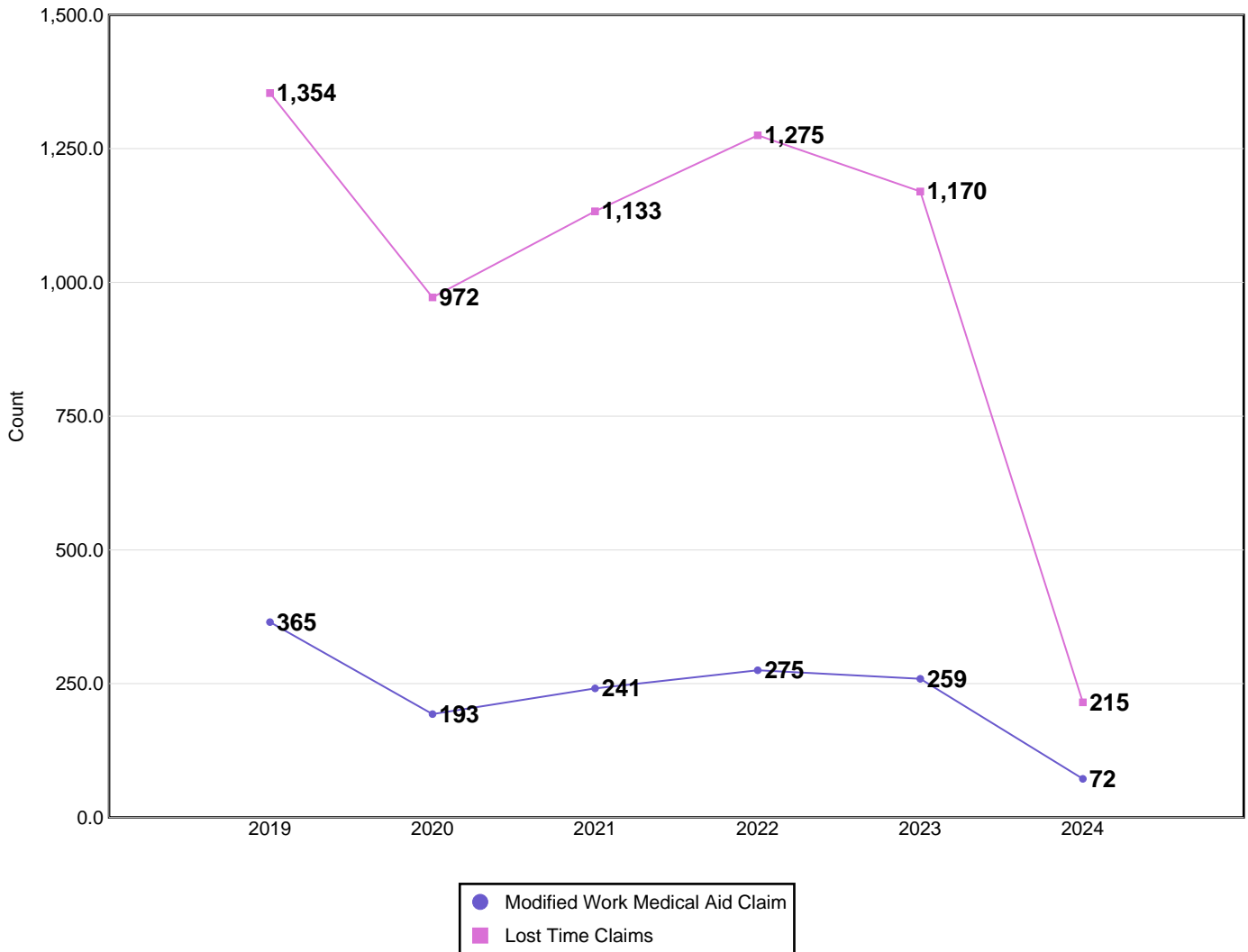
- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 87501 Restaurants/Catering

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

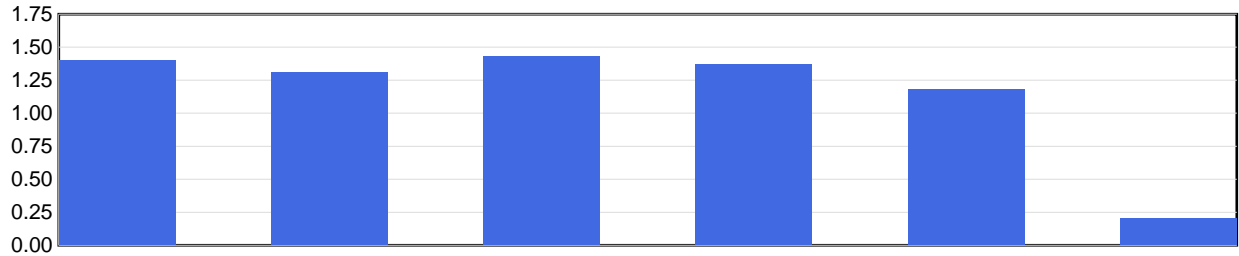
Industry Synopsis

Industry: 87501 Restaurants/Catering

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



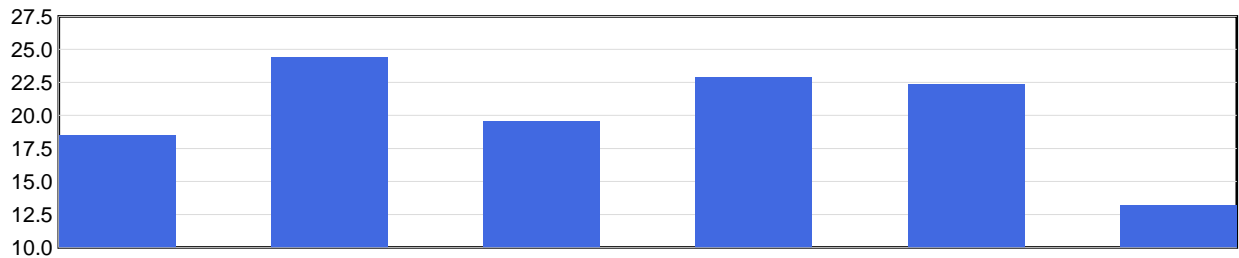
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.40	1.31	1.43	1.37	1.18	0.21

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

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

Severity Rates

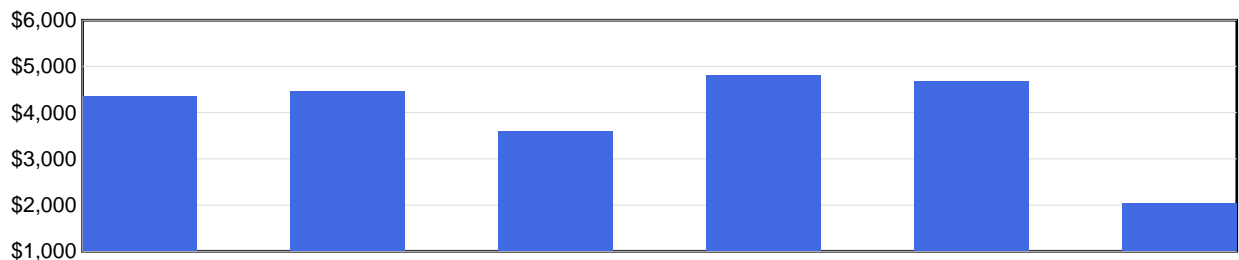
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	18.5	24.4	19.6	22.9	22.3	13.2

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$4,347	\$4,458	\$3,593	\$4,800	\$4,681	\$2,038

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

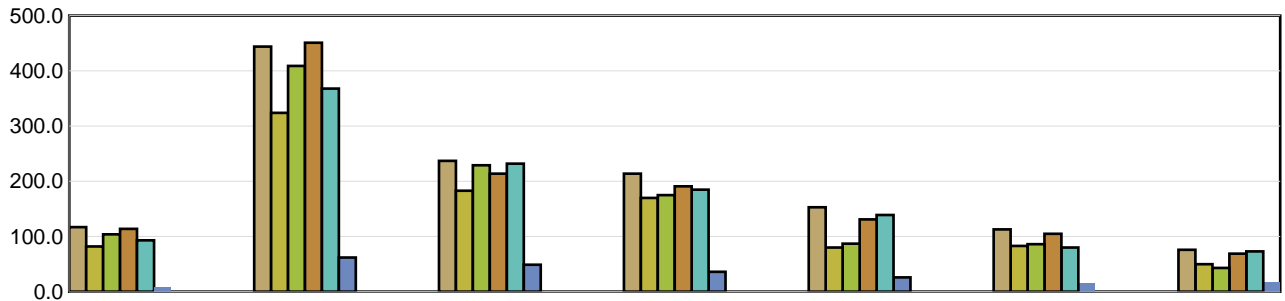
Industry Synopsis

Industry: 87501 Restaurants/Catering

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

Number of LTCs

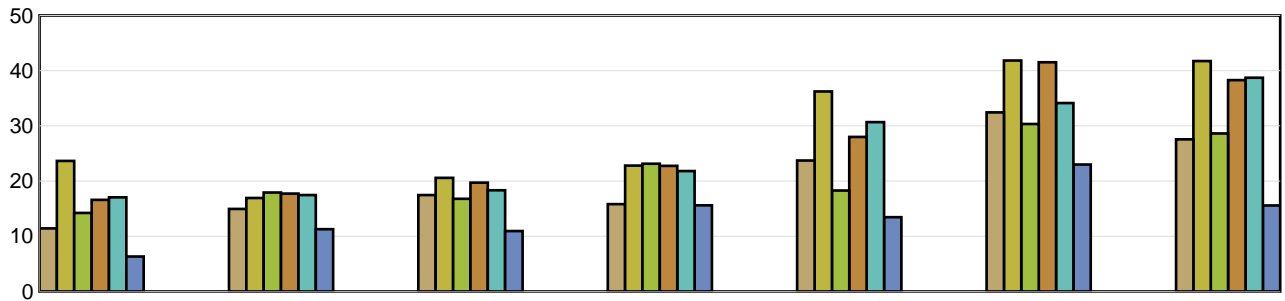
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	117	444	237	214	153	113	76
2020	82	324	183	170	80	83	50
2021	104	409	229	175	87	86	43
2022	114	451	214	191	131	105	69
2023	93	368	232	185	139	80	73
2024 YTD	9	62	49	36	26	16	17

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	11.44	14.97	17.49	15.84	23.73	32.44	27.57
2020	23.67	16.95	20.60	22.81	36.24	41.86	41.76
2021	14.25	17.92	16.81	23.16	18.30	30.36	28.63
2022	16.61	17.75	19.73	22.76	28.00	41.53	38.30
2023	17.08	17.49	18.34	21.83	30.70	34.14	38.74
2024 YTD	6.33	11.29	10.96	15.61	13.46	23.00	15.59

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: 87501 Restaurants/Catering

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	276	181	198	243	199	44	1,141
Exposure to Extreme Temperature	205	135	175	191	181	31	918
Struck by Object	205	133	156	183	191	30	898
Overexertion	179	95	131	137	129	22	693
Contact with Objects and Equipment	116	73	81	107	115	30	522

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	1,141	18.65%	29.85	34,063	\$5,857	\$6,682,561
Exposure to Extreme Temperature	918	15.00%	10.90	10,002	\$2,384	\$2,188,898
Struck by Object	898	14.68%	14.23	12,782	\$2,778	\$2,494,642
Overexertion	693	11.33%	22.51	15,596	\$5,020	\$3,478,818
Contact with Objects and Equipment	522	8.53%	14.78	7,715	\$3,276	\$1,710,045
All Others	1,947	31.82%	24.94	48,562	\$5,018	\$9,769,755
Totals	6,119	100.00%	21.04	128,720	\$4,302	\$26,324,720

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Hand(s)/Wrist(s)	227	141	171	207	216	36	998
Back	206	117	169	179	160	39	870
Fingers	195	115	148	172	190	42	862
Foot(Feet)/Ank(s)/Toe(s)	129	96	110	132	117	22	606
Head	114	80	89	123	102	15	523

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Hand(s)/Wrist(s)	998	16.31%	19.47	19,431	\$3,770	\$3,762,416
Back	870	14.22%	23.44	20,394	\$5,009	\$4,358,205
Fingers	862	14.09%	12.34	10,641	\$2,676	\$2,306,996
Foot(Feet)/Ank(s)/Toe(s)	606	9.90%	21.88	13,259	\$3,784	\$2,293,277
Head	523	8.55%	19.55	10,225	\$4,236	\$2,215,454
All Others	2,260	36.93%	24.23	54,770	\$5,039	\$11,388,372
Totals	6,119	100.00%	21.04	128,720	\$4,302	\$26,324,720

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: 87501 Restaurants/Catering

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	475	294	383	404	348	59	1,963
Burns	217	143	184	208	200	34	986
Open Wound	240	119	157	196	224	48	984
Superficial Wounds	104	78	86	107	100	20	495
Oth Traumatic Injuries	84	65	68	100	106	22	445

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,963	32.08%	23.39	45,910	\$4,988	\$9,791,893
Burns	986	16.11%	10.78	10,625	\$2,364	\$2,330,903
Open Wound	984	16.08%	13.53	13,317	\$2,797	\$2,751,970
Superficial Wounds	495	8.09%	15.33	7,588	\$2,971	\$1,470,582
Oth Traumatic Injuries	445	7.27%	25.52	11,355	\$6,067	\$2,700,027
All Others	1,246	20.36%	32.04	39,925	\$5,842	\$7,279,346
Totals	6,119	100.00%	21.04	128,720	\$4,302	\$26,324,720

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