

Industry Synopsis

Industry: 89600 Refrigeration Equipment - 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	161	3	\$113,102,623	1,481	\$1,560,101	\$1.65
2020	152	4	\$108,967,231	1,400	\$1,519,079	\$1.69
2021	154	4	\$113,703,832	1,493	\$1,448,217	\$1.68
2022	154	7	\$126,039,102	1,632	\$1,645,706	\$1.69
2023	150	4	\$134,546,801	1,881	\$1,712,123	\$1.70
2024 YTD	143	4	\$149,664,401	2,027	\$2,442,909	\$1.85

* 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	118	\$13,356	19	\$13,519	20	\$44,598	3	\$21,551	N/A	N/A
2020	114	\$13,997	15	\$10,387	19	\$43,471	4	\$41,112	N/A	N/A
2021	113	\$13,692	18	\$12,581	18	\$41,316	5	\$46,115	N/A	N/A
2022	109	\$12,316	22	\$15,688	17	\$41,548	6	\$56,487	N/A	N/A
2023	103	\$11,631	23	\$17,020	17	\$41,282	7	\$64,614	N/A	N/A
2024 YTD	93	\$11,133	24	\$17,993	18	\$41,096	7	\$58,498	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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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	77	\$355,145	15	\$283,778	401	37	62	45
2020	56	\$299,417	9	\$233,630	674	27	47	33
2021	63	\$463,730	21	\$433,556	827	31	42	39
2022	85	\$319,121	22	\$242,798	355	38	63	45
2023	67	\$253,304	29	\$209,813	693	26	38	38
2024 YTD	17	\$33,556	6	\$24,867	95	4	11	10

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	9	3	2	1	15
2020	4	1	1	3	9
2021	9	3	4	5	21
2022	15	2	5	0	22
2023	14	8	4	3	29
2024 YTD	3	2	1	0	6

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$180,087	\$165,473	\$9,585	\$0	\$355,145
2020	\$161,447	\$134,088	\$3,883	\$0	\$299,417
2021	\$256,791	\$204,939	\$2,000	\$0	\$463,730
2022	\$141,152	\$176,715	\$1,254	\$0	\$319,121
2023	\$121,887	\$131,417	\$0	\$0	\$253,304
2024 YTD	\$19,207	\$14,349	\$0	\$0	\$33,556

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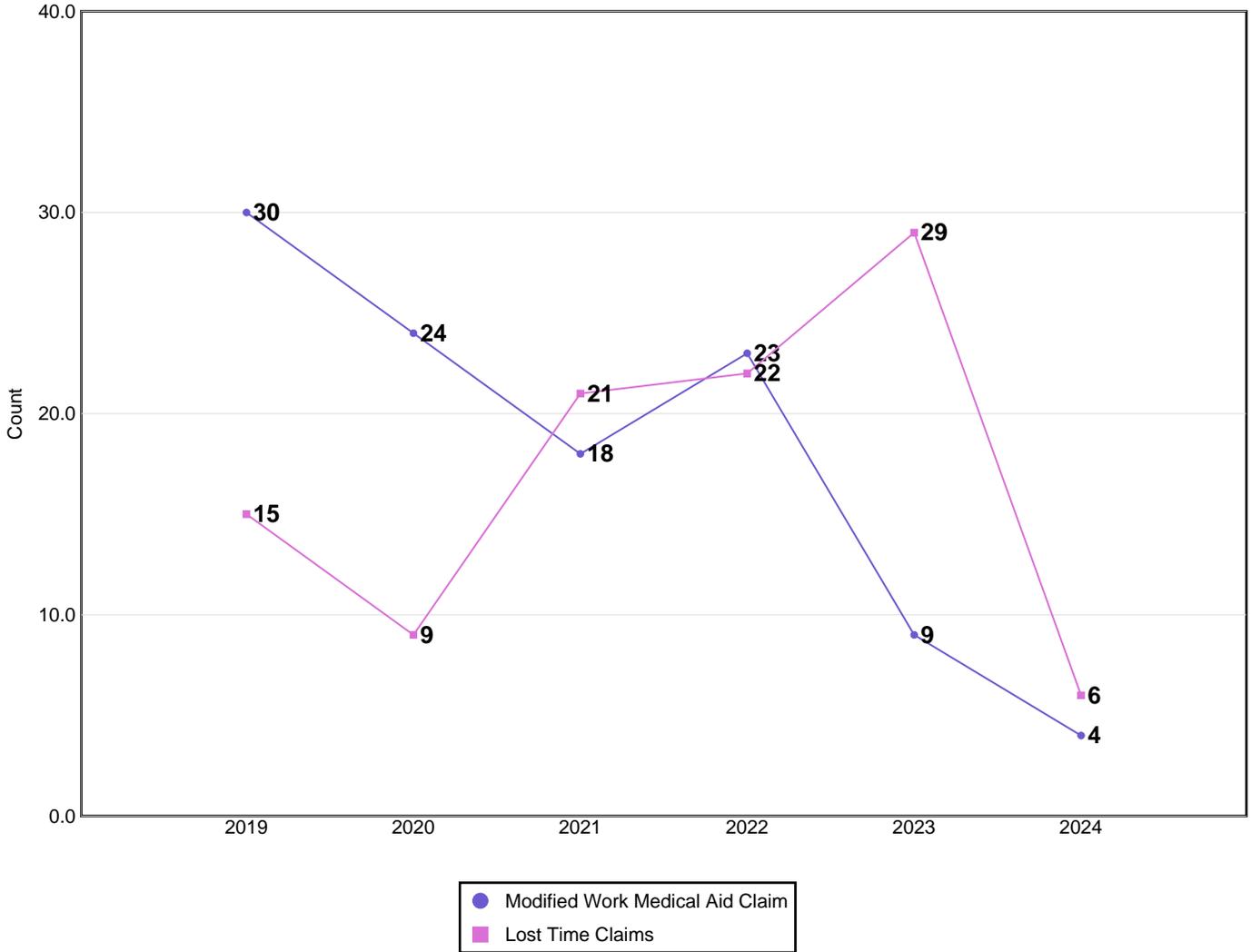
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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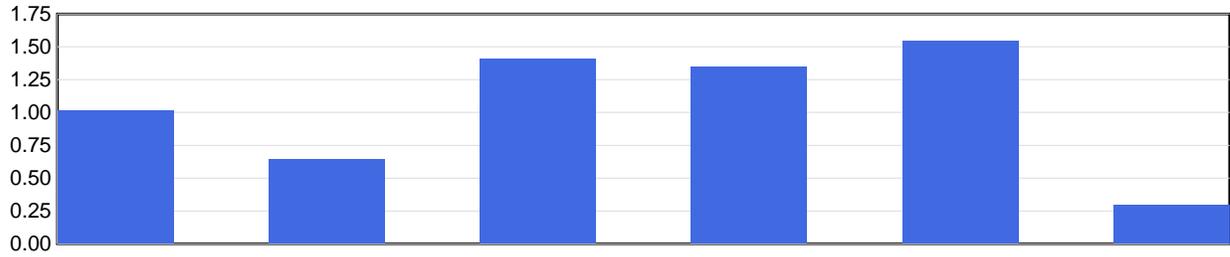
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



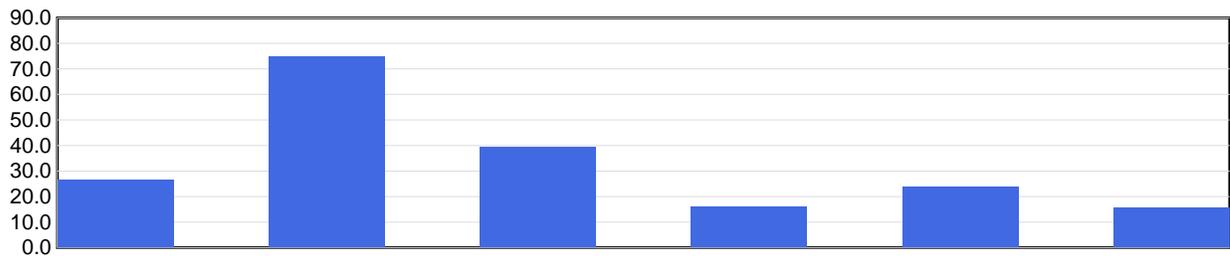
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.01	0.64	1.41	1.35	1.54	0.30

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

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

Severity Rates

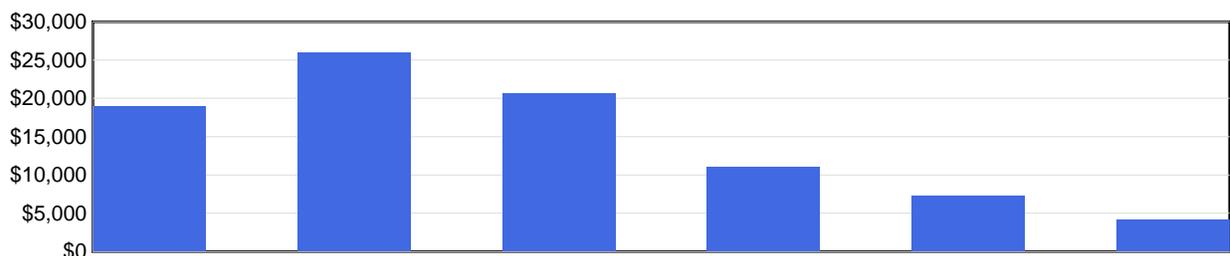
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	26.7	74.9	39.4	16.1	23.9	15.8

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$18,919	\$25,959	\$20,646	\$11,036	\$7,235	\$4,144

Average Cost Per LTC = Total LTC Costs / Total LTCs

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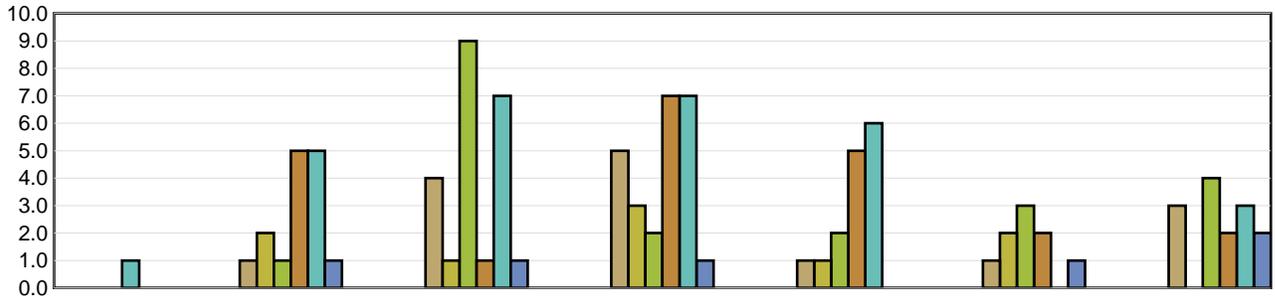
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

(by age of injured worker and by occurrence year)

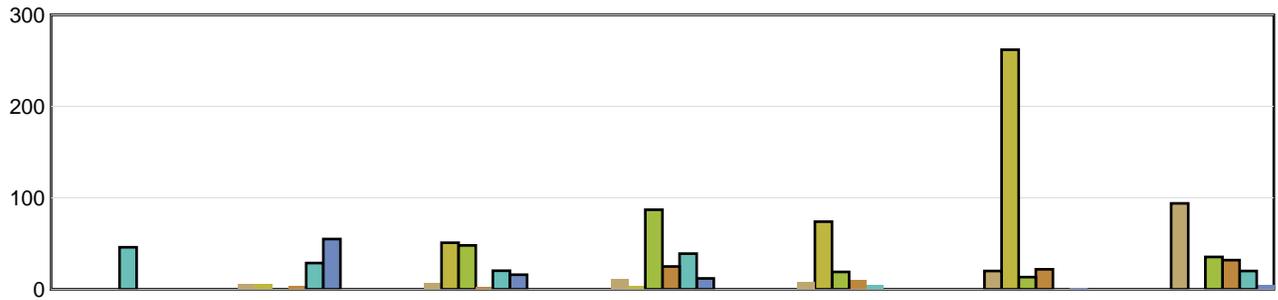


	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	4	5	1	1	3
2020	N/A	2	1	3	1	2	N/A
2021	N/A	1	9	2	2	3	4
2022	N/A	5	1	7	5	2	2
2023	1	5	7	7	6	N/A	3
2024 YTD	N/A	1	1	1	N/A	1	2

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	6.00	7.00	11.40	8.00	20.00	94.00
2020	N/A	6.00	51.00	4.33	74.00	262.00	N/A
2021	N/A	1.00	48.00	87.00	19.00	13.33	35.50
2022	N/A	3.40	3.00	25.00	10.40	22.00	32.00
2023	46.00	28.80	20.43	39.00	4.50	N/A	20.00
2024 YTD	N/A	55.00	16.00	12.00	N/A	2.00	5.00

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
Falls	2	1	6	5	6	2	22
Bodily Reaction and Exertion	4	2	3	5	5	1	20
Overexertion	1	1	3	3	2	0	10
Contact with Objects and Equipment	2	0	0	4	2	1	9
Exposure to Harmful Substances	2	1	1	0	3	0	7

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	22	21.57%	55.32	1,217	\$24,880	\$547,363
Bodily Reaction and Exertion	20	19.61%	17.50	350	\$8,585	\$171,700
Overexertion	10	9.80%	30.60	306	\$10,505	\$105,054
Contact with Objects and Equipment	9	8.82%	11.33	102	\$6,411	\$57,698
Exposure to Harmful Substances	7	6.86%	8.43	59	\$21,038	\$147,265
All Others	34	33.33%	29.74	1,011	\$11,746	\$399,363
Totals	102	100.00%	29.85	3,045	\$14,004	\$1,428,443

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	2	2	2	4	7	1	18
Fingers	3	0	1	3	5	0	12
Hand(s)/Wrist(s)	3	2	2	3	2	0	12
Foot(Feet)/Ank(s)/Toe(s)	0	0	2	3	3	1	9
Trunk	2	3	2	1	1	0	9

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	18	17.65%	16.17	291	\$8,227	\$148,084
Fingers	12	11.76%	14.83	178	\$7,184	\$86,210
Hand(s)/Wrist(s)	12	11.76%	8.75	105	\$3,691	\$44,289
Foot(Feet)/Ank(s)/Toe(s)	9	8.82%	25.11	226	\$13,906	\$125,150
Trunk	9	8.82%	83.11	748	\$46,029	\$414,260
All Others	42	41.18%	35.64	1,497	\$14,535	\$610,450
Totals	102	100.00%	29.85	3,045	\$14,004	\$1,428,443

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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	5	4	6	8	12	3	38
Fracture/Dislocation/Nerve Damage	1	1	3	3	2	1	11
Oth Traumatic Injuries	1	1	3	3	5	0	13
Open Wound	2	0	2	3	3	1	11
Burns	2	1	2	1	2	1	9

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	38	37.25%	32.58	1,238	\$14,375	\$546,232
Fracture/Dislocation/Nerve Damage	11	10.78%	55.91	615	\$24,490	\$269,385
Oth Traumatic Injuries	13	12.75%	20.62	268	\$6,926	\$90,033
Open Wound	11	10.78%	9.82	108	\$6,969	\$76,656
Burns	9	8.82%	8.11	73	\$3,025	\$27,226
All Others	20	19.61%	37.15	743	\$20,946	\$418,911
Totals	102	100.00%	29.85	3,045	\$14,004	\$1,428,443

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