

Industry Synopsis

Industry: 89908 Small Equipment/Appliances - Rental/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	242	17	\$41,989,179	1,009	\$512,012	\$1.22
2020	229	13	\$32,435,008	771	\$402,761	\$1.27
2021	237	19	\$37,174,918	904	\$479,794	\$1.33
2022	246	22	\$45,657,680	1,021	\$602,903	\$1.33
2023	249	19	\$48,355,437	1,005	\$688,342	\$1.41
2024 YTD	234	7	\$48,687,475	994	\$785,125	\$1.59

* 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	221	\$20,169	14	\$9,608	7	\$12,212	N/A	N/A	N/A	N/A
2020	214	\$19,645	11	\$7,801	4	\$4,989	N/A	N/A	N/A	N/A
2021	220	\$21,206	11	\$8,173	6	\$7,795	N/A	N/A	N/A	N/A
2022	222	\$20,490	16	\$11,437	8	\$13,731	N/A	N/A	N/A	N/A
2023	225	\$20,568	15	\$11,126	9	\$16,662	N/A	N/A	N/A	N/A
2024 YTD	211	\$20,183	13	\$10,028	10	\$18,476	N/A	N/A	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	65	\$252,635	35	\$232,288	918	28	30	45
2020	35	\$290,521	18	\$264,308	772	13	17	24
2021	34	\$152,441	18	\$133,107	632	19	16	25
2022	43	\$192,461	20	\$178,329	423	18	23	27
2023	48	\$353,773	33	\$335,054	1,443	24	15	39
2024 YTD	7	\$24,208	5	\$20,031	93	4	2	6

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	16	8	6	5	35
2020	6	4	2	6	18
2021	8	4	1	5	18
2022	6	9	3	2	20
2023	13	9	4	7	33
2024 YTD	0	5	0	0	5

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$131,406	\$114,138	\$7,091	\$0	\$252,635
2020	\$108,546	\$160,464	\$21,512	\$0	\$290,521
2021	\$87,197	\$65,244	\$0	\$0	\$152,441
2022	\$84,940	\$90,257	\$17,264	\$0	\$192,461
2023	\$216,734	\$133,872	\$3,167	\$0	\$353,773
2024 YTD	\$12,760	\$11,448	\$0	\$0	\$24,208

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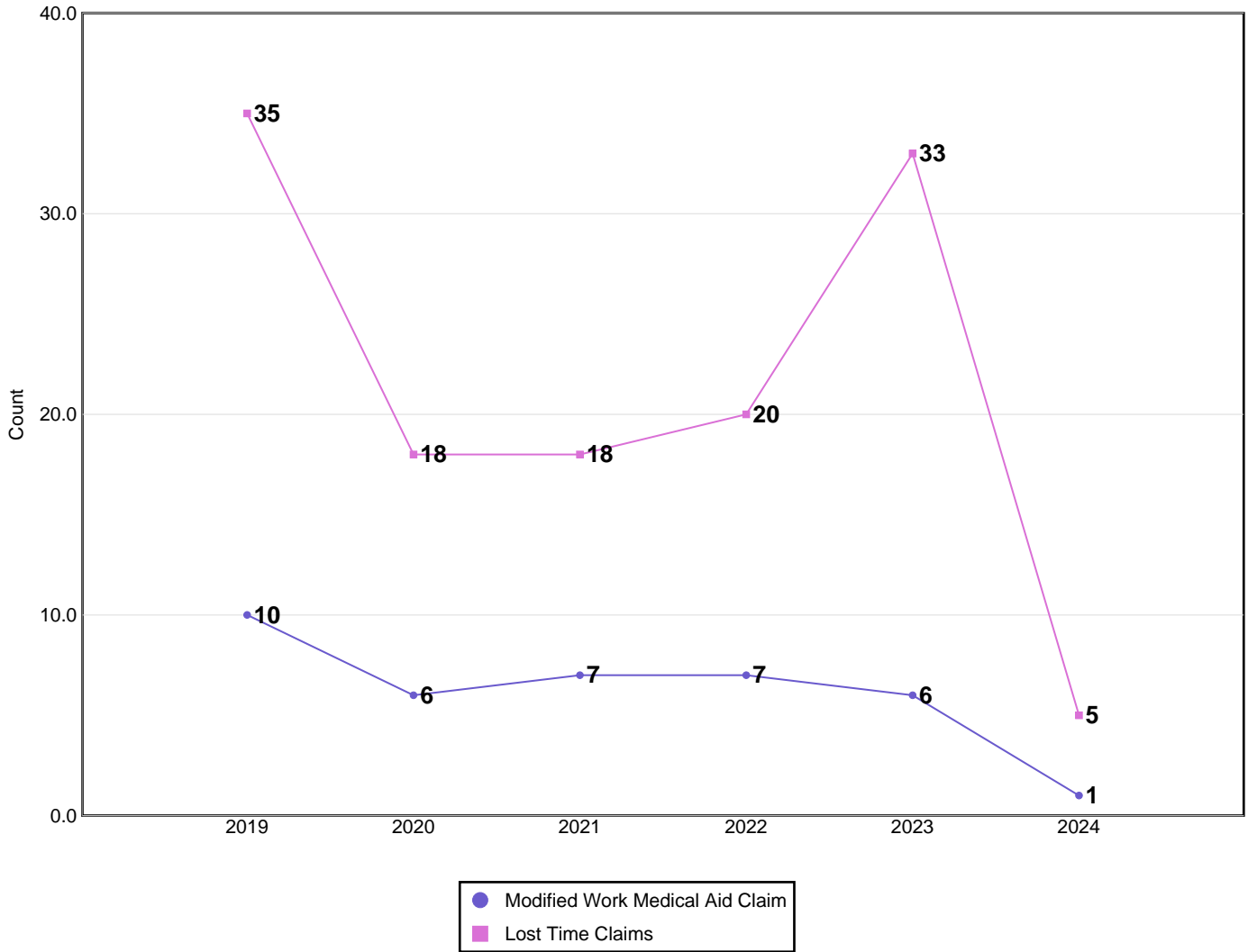


Workers'
Compensation
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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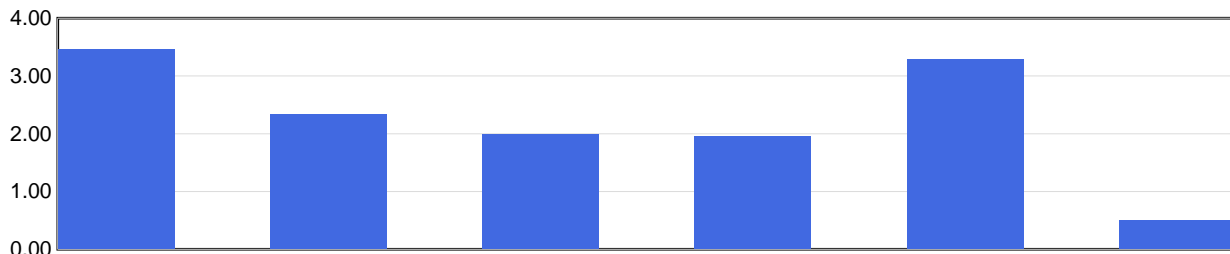
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



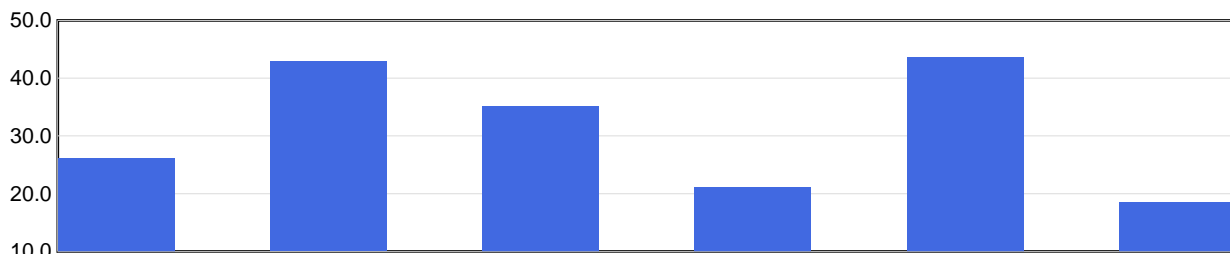
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	3.47	2.33	1.99	1.96	3.28	0.50

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

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

Severity Rates

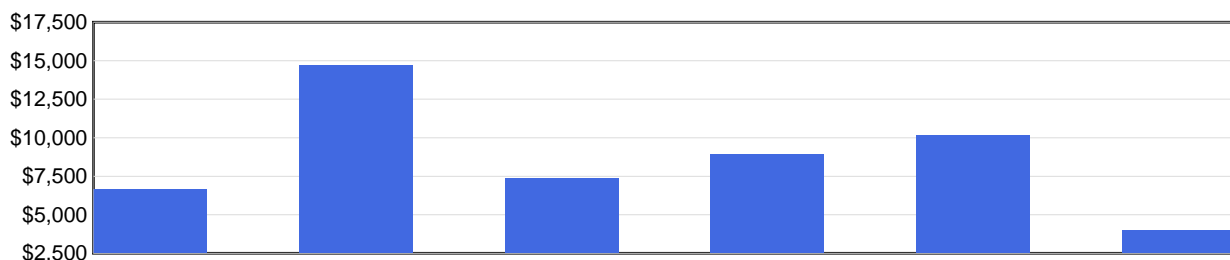
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	26.2	42.9	35.1	21.2	43.7	18.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$6,637	\$14,684	\$7,395	\$8,916	\$10,153	\$4,006

Average Cost Per LTC = Total LTC Costs / Total LTCs

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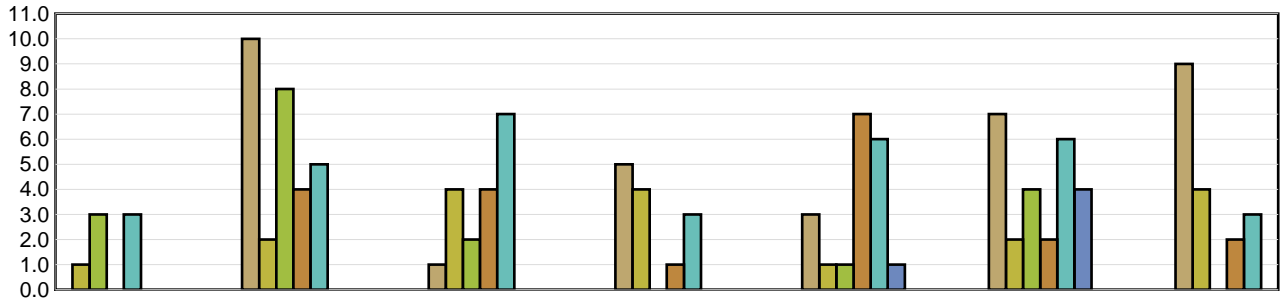
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

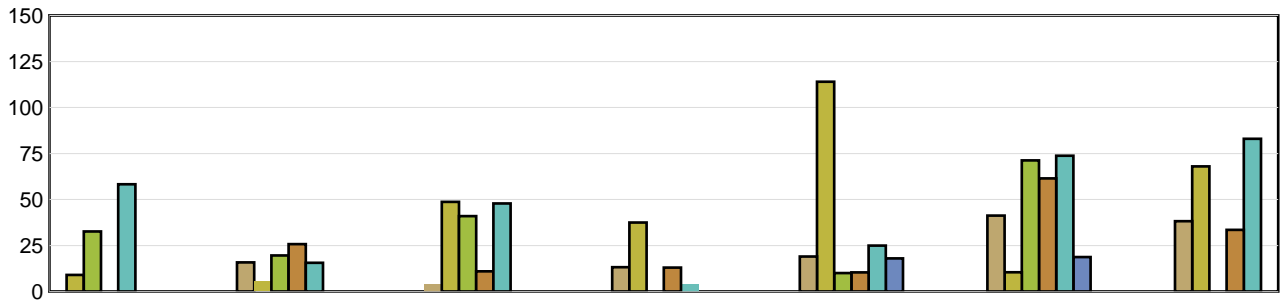
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	10	1	5	3	7	9
2020	1	2	4	4	1	2	4
2021	3	8	2	N/A	1	4	N/A
2022	N/A	4	4	1	7	2	2
2023	3	5	7	3	6	6	3
2024 YTD	N/A	N/A	N/A	N/A	1	4	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	15.80	4.00	13.20	19.00	41.29	38.22
2020	9.00	5.50	48.75	37.50	114.00	10.50	68.00
2021	32.67	19.63	41.00	N/A	10.00	71.25	N/A
2022	N/A	25.75	11.00	13.00	10.43	61.50	33.50
2023	58.33	15.60	47.86	4.33	25.00	73.83	83.00
2024 YTD	N/A	N/A	N/A	N/A	18.00	18.75	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
Overexertion	4	4	3	7	7	1	26
Falls	7	4	3	2	6	0	22
Struck by Object	6	5	4	4	3	0	22
Bodily Reaction and Exertion	5	2	4	1	2	2	16
Contact with Objects and Equipment	3	0	2	3	7	0	15

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	26	20.16%	53.96	1,403	\$13,847	\$360,010
Falls	22	17.05%	26.73	588	\$9,508	\$209,167
Struck by Object	22	17.05%	33.27	732	\$9,771	\$214,971
Bodily Reaction and Exertion	16	12.40%	26.94	431	\$5,672	\$90,756
Contact with Objects and Equipment	15	11.63%	19.60	294	\$5,546	\$83,193
All Others	28	21.71%	29.75	833	\$7,322	\$205,021
Totals	129	100.00%	33.19	4,281	\$9,016	\$1,163,118

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	5	5	4	5	5	3	27
Trunk	5	4	2	5	5	0	21
Foot(Feet)/Ank(s)/Toe(s)	11	1	5	2	1	0	20
Fingers	3	2	1	1	6	0	13
Hand(s)/Wrist(s)	2	0	0	2	6	0	10

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	27	20.93%	42.30	1,142	\$11,584	\$312,757
Trunk	21	16.28%	28.81	605	\$9,689	\$203,472
Foot(Feet)/Ank(s)/Toe(s)	20	15.50%	27.95	559	\$4,896	\$97,920
Fingers	13	10.08%	27.69	360	\$6,920	\$89,956
Hand(s)/Wrist(s)	10	7.75%	14.90	149	\$5,690	\$56,900
All Others	38	29.46%	38.58	1,466	\$10,582	\$402,113
Totals	129	100.00%	33.19	4,281	\$9,016	\$1,163,118

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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	17	10	7	10	13	4	61
Oth Traumatic Injuries	5	1	4	2	9	0	21
Fracture/Dislocation/Nerve Damage	5	1	3	1	2	0	12
Open Wound	2	2	1	2	4	0	11
Superficial Wounds	2	2	2	2	3	0	11

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	61	47.29%	34.59	2,110	\$9,724	\$593,154
Oth Traumatic Injuries	21	16.28%	31.95	671	\$7,034	\$147,712
Fracture/Dislocation/Nerve Damage	12	9.30%	42.42	509	\$13,702	\$164,427
Open Wound	11	8.53%	32.91	362	\$10,401	\$114,409
Superficial Wounds	11	8.53%	6.73	74	\$1,609	\$17,694
All Others	13	10.08%	42.69	555	\$9,671	\$125,722
Totals	129	100.00%	33.19	4,281	\$9,016	\$1,163,118

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