

Industry Synopsis

Industry: 89928 Scaffold/Cranes - Rental/Erect

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	109	19	\$446,867,089	5,932	\$4,082,886	\$1.58
2020	104	15	\$359,194,200	4,914	\$3,120,374	\$1.64
2021	109	13	\$443,481,470	5,384	\$4,553,259	\$1.72
2022	112	13	\$465,701,324	6,151	\$5,411,160	\$1.72
2023	117	10	\$474,869,346	6,565	\$7,245,079	\$1.68
2024 YTD	112	5	\$465,307,638	6,078	\$6,272,647	\$1.82

* 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	70	\$5,894	13	\$10,383	13	\$32,570	9	\$76,060	4	\$321,960
2020	64	\$7,316	12	\$9,364	17	\$36,147	7	\$46,559	4	\$259,808
2021	66	\$7,710	15	\$11,403	18	\$44,678	5	\$48,166	5	\$331,525
2022	67	\$7,314	13	\$9,144	21	\$45,112	6	\$57,244	5	\$346,888
2023	72	\$9,152	8	\$6,319	25	\$50,613	6	\$44,216	6	\$364,569
2024 YTD	64	\$9,161	11	\$8,033	26	\$56,380	6	\$55,833	5	\$335,900

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	141	\$1,084,540	43	\$940,325	1,662	77	98	93
2020	89	\$1,124,737	32	\$1,028,624	1,404	49	57	60
2021	283	\$1,452,420	185	\$1,311,380	3,530	90	98	241
2022	239	\$999,573	126	\$835,924	1,011	77	113	188
2023	133	\$932,477	33	\$715,436	1,321	69	100	85
2024 YTD	17	\$32,280	4	\$21,579	60	11	13	13

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	17	12	5	9	43
2020	12	5	6	9	32
2021	83	84	3	15	185
2022	105	16	1	4	126
2023	12	8	4	9	33
2024 YTD	2	2	0	0	4

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$535,659	\$464,693	\$84,187	\$0	\$1,084,540
2020	\$449,611	\$246,837	\$16,743	\$411,547	\$1,124,737
2021	\$904,874	\$491,268	\$56,277	\$0	\$1,452,420
2022	\$287,895	\$291,149	\$2,420	\$418,108	\$999,573
2023	\$362,476	\$551,109	\$18,892	\$0	\$932,477
2024 YTD	\$16,469	\$15,811	\$0	\$0	\$32,280

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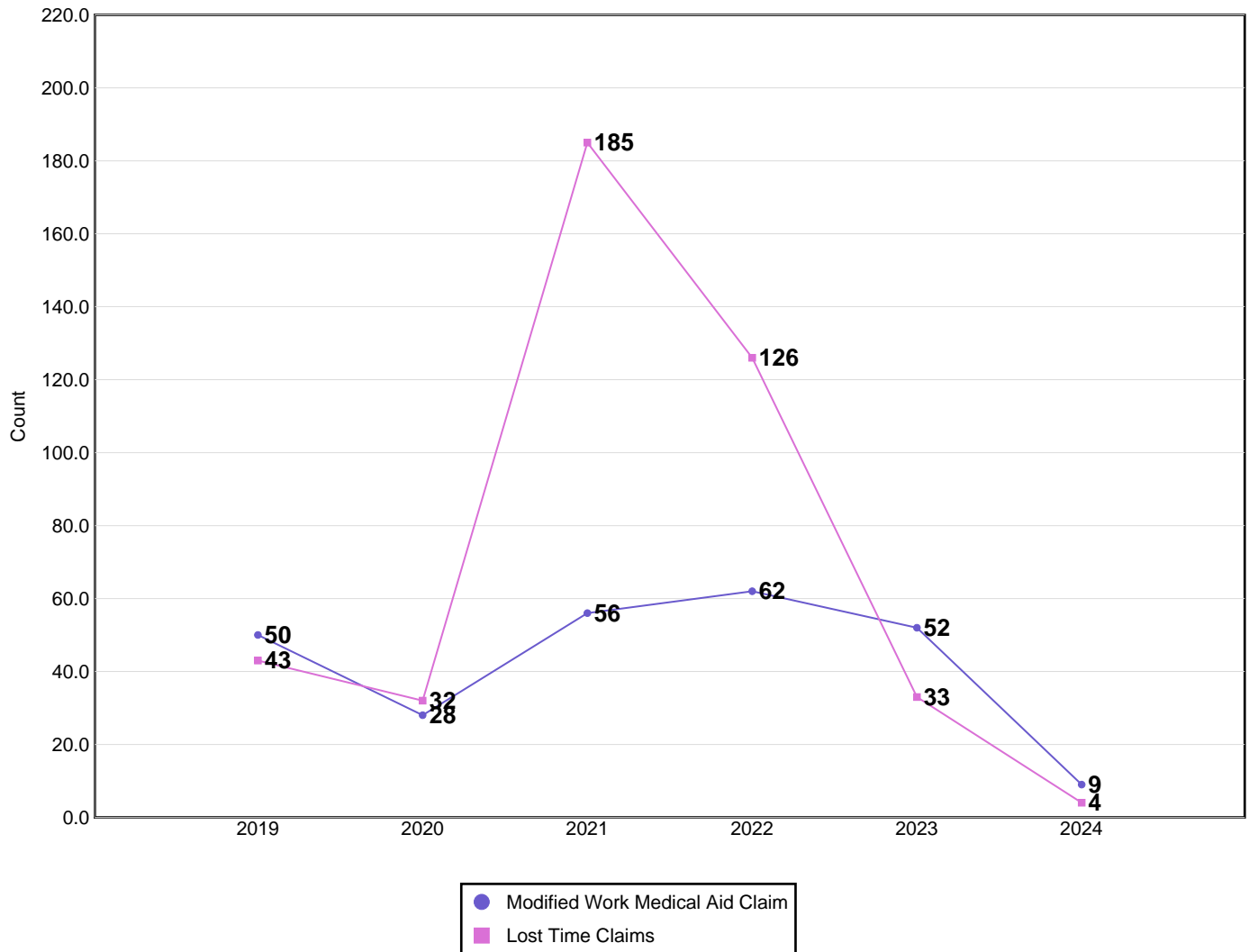
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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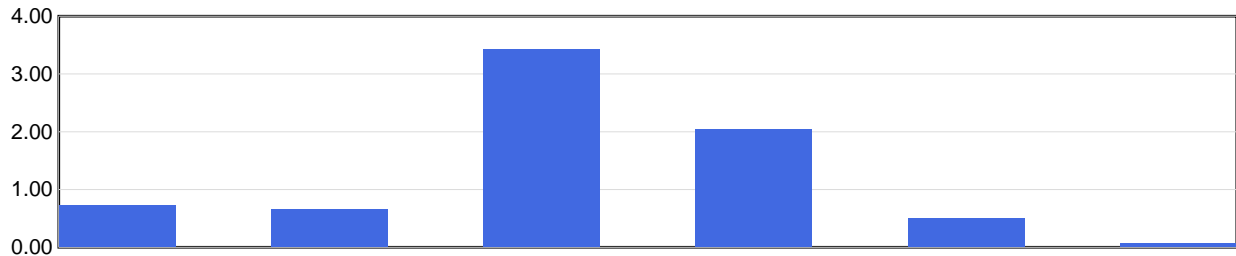
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



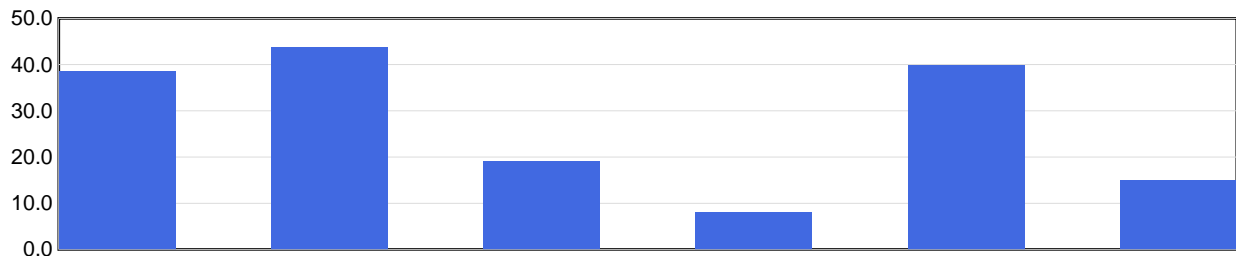
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.72	0.65	3.44	2.05	0.50	0.07

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

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

Severity Rates

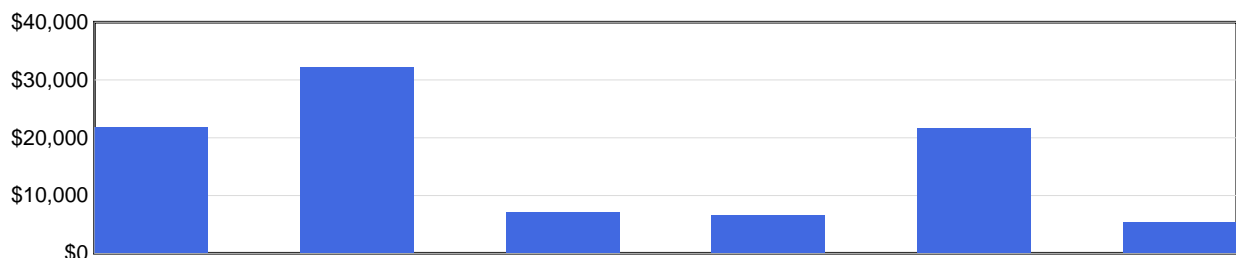
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	38.7	43.9	19.1	8.0	40.0	15.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$21,868	\$32,144	\$7,089	\$6,634	\$21,680	\$5,395

Average Cost Per LTC = Total LTC Costs / Total LTCs

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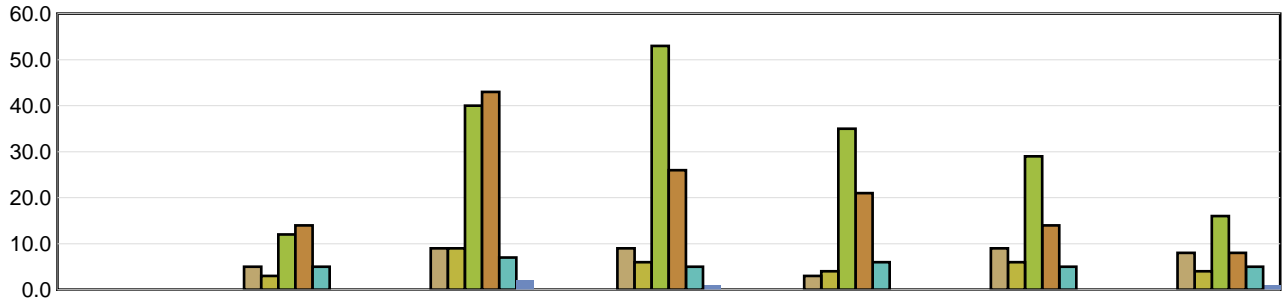
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

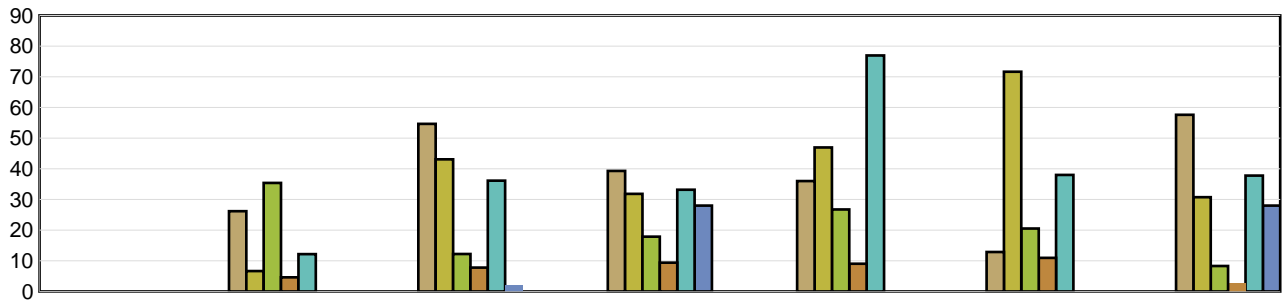
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	5	9	9	3	9	8
2020	N/A	3	9	6	4	6	4
2021	N/A	12	40	53	35	29	16
2022	N/A	14	43	26	21	14	8
2023	N/A	5	7	5	6	5	5
2024 YTD	N/A	N/A	2	1	N/A	N/A	1

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	26.20	54.67	39.33	36.00	12.89	57.63
2020	N/A	6.67	43.11	31.83	47.00	71.67	30.75
2021	N/A	35.42	12.25	17.91	26.77	20.55	8.31
2022	N/A	4.64	7.79	9.42	9.05	11.00	2.75
2023	N/A	12.20	36.14	33.20	77.00	38.00	37.80
2024 YTD	N/A	N/A	2.00	28.00	N/A	N/A	28.00

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
Exposure to Harmful Substances	0	2	157	102	1	0	262
Falls	6	8	4	6	9	0	33
Overexertion	5	9	6	5	4	2	31
Bodily Reaction and Exertion	7	2	4	5	3	1	22
Struck by Object	5	2	0	2	3	1	13

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	262	61.94%	10.52	2,755	\$2,919	\$764,684
Falls	33	7.80%	25.48	841	\$45,840	\$1,512,705
Overexertion	31	7.33%	49.97	1,549	\$19,926	\$617,716
Bodily Reaction and Exertion	22	5.20%	42.50	935	\$22,691	\$499,192
Struck by Object	13	3.07%	75.23	978	\$19,187	\$249,429
All Others	62	14.66%	30.10	1,866	\$19,509	\$1,209,540
Totals	423	100.00%	21.10	8,924	\$11,473	\$4,853,267

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	2	2	158	102	1	0	265
Knee(s)	5	8	8	2	4	0	27
Trunk	10	2	3	3	5	0	23
Back	4	8	2	6	5	0	25
Hand(s)/Wrist(s)	4	2	4	3	1	1	15

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	265	62.65%	10.74	2,845	\$3,108	\$823,621
Knee(s)	27	6.38%	66.22	1,788	\$40,003	\$1,080,080
Trunk	23	5.44%	28.48	655	\$19,089	\$439,049
Back	25	5.91%	30.32	758	\$10,646	\$266,149
Hand(s)/Wrist(s)	15	3.55%	28.40	426	\$20,213	\$303,197
All Others	68	16.08%	36.06	2,452	\$28,547	\$1,941,172
Totals	423	100.00%	21.10	8,924	\$11,473	\$4,853,267

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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
Systems Disease - Covid 19	0	1	157	102	0	0	260
Sprains/Strain	17	15	16	9	13	3	73
Fracture/Dislocation/Nerve Damage	4	2	2	4	7	1	20
Oth Traumatic Injuries	10	2	3	6	2	0	23
Superficial Wounds	2	2	2	0	4	0	10

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Systems Disease - Covid 19	260	61.47%	10.23	2,659	\$2,826	\$734,889
Sprains/Strain	73	17.26%	44.55	3,252	\$22,928	\$1,673,735
Fracture/Dislocation/Nerve Damage	20	4.73%	15.60	312	\$17,126	\$342,517
Oth Traumatic Injuries	23	5.44%	55.43	1,275	\$60,524	\$1,392,051
Superficial Wounds	10	2.36%	29.60	296	\$11,213	\$112,134
All Others	37	8.75%	30.54	1,130	\$16,161	\$597,942
Totals	423	100.00%	21.10	8,924	\$11,473	\$4,853,267

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