

Industry Synopsis

Industry: 01203 Dairy Farms

Assessable Earnings and Premiums - for Years: 2017 to 2022

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**	Industry Rate
2017	214	19	\$25,880,752	718	\$764,882	\$2.97
2018	214	8	\$28,281,857	741	\$835,696	\$2.97
2019	216	14	\$30,513,500	724	\$902,073	\$2.97
2020	200	2	\$27,887,155	675	\$846,137	\$3.05
2021	170	2	\$28,855,419	677	\$874,785	\$3.05
2022 YTD	163	0	\$27,711,700	656	\$863,153	\$3.13

* 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
2017	211	\$22,945	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2018	209	\$24,174	4	\$2,697	N/A	N/A	N/A	N/A	N/A	N/A
2019	211	\$26,146	4	\$2,980	N/A	N/A	N/A	N/A	N/A	N/A
2020	192	\$21,581	7	\$4,795	N/A	N/A	N/A	N/A	N/A	N/A
2021	161	\$21,301	6	\$3,591	3	\$3,963	N/A	N/A	N/A	N/A
2022 YTD	154	\$20,673	8	\$5,564	N/A	N/A	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: 2017 to 2022

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
2017	39	\$269,035	14	\$246,419	576	10	25	17
2018	48	\$432,132	27	\$418,351	905	19	21	28
2019	45	\$591,992	20	\$576,475	386	10	25	22
2020	33	\$138,410	13	\$124,056	799	13	20	19
2021	20	\$181,925	14	\$175,910	465	11	6	15
2022 YTD	22	\$140,321	17	\$136,324	562	5	5	17

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2017	7	2	1	4	14
2018	8	7	8	4	27
2019	9	8	1	2	20
2020	5	2	2	4	13
2021	5	5	1	3	14
2022 YTD	7	5	1	4	17

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2017	\$91,669	\$161,014	\$16,351	\$0	\$269,035
2018	\$196,637	\$235,270	\$225	\$0	\$432,132
2019	\$80,984	\$75,339	\$0	\$435,669	\$591,992
2020	\$68,757	\$69,258	\$395	\$0	\$138,410
2021	\$87,282	\$81,393	\$13,251	\$0	\$181,925
2022 YTD	\$91,757	\$48,563	\$0	\$0	\$140,321

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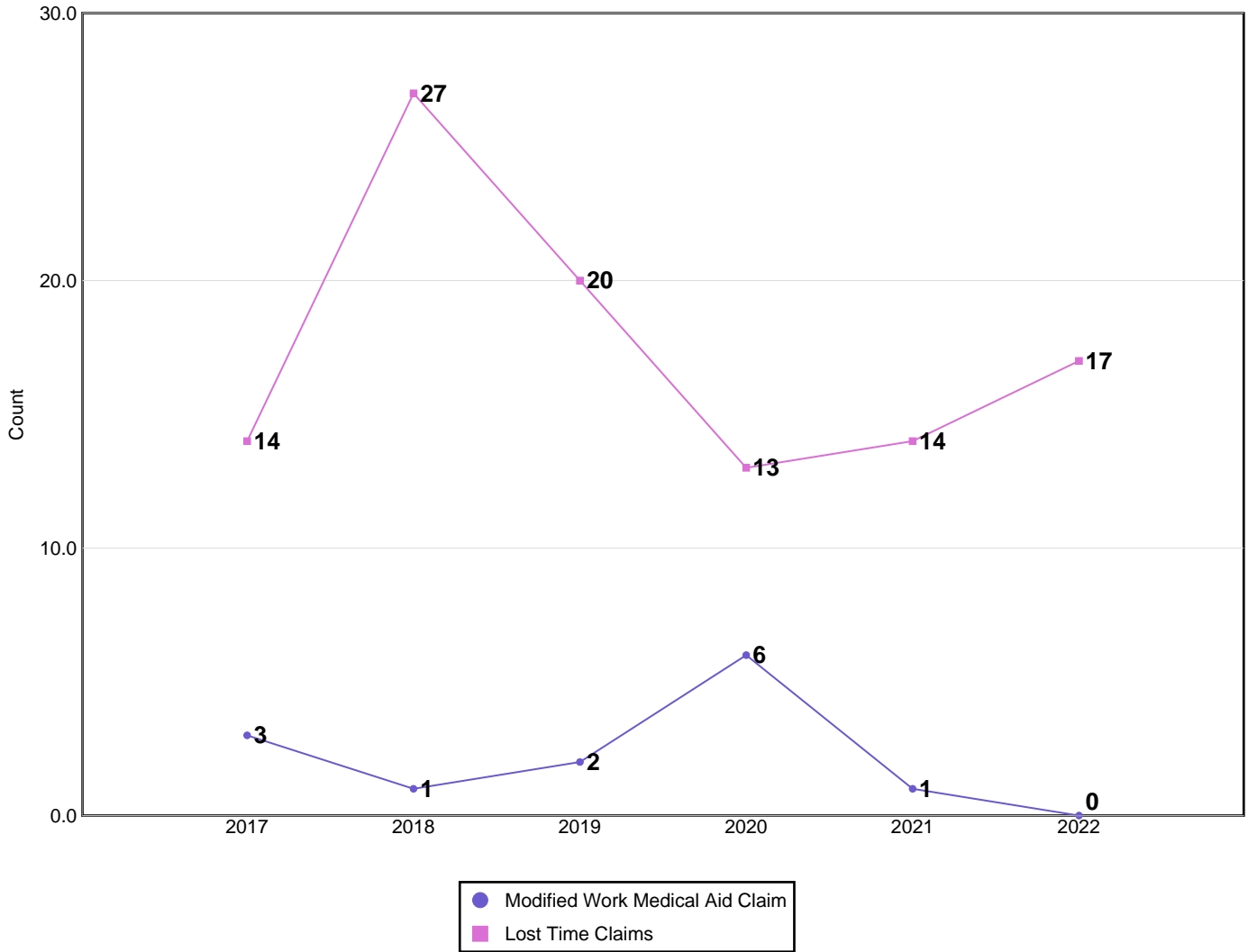
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Claim Costs - for Years: 2017 to 2022

Disabling Claims Components



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

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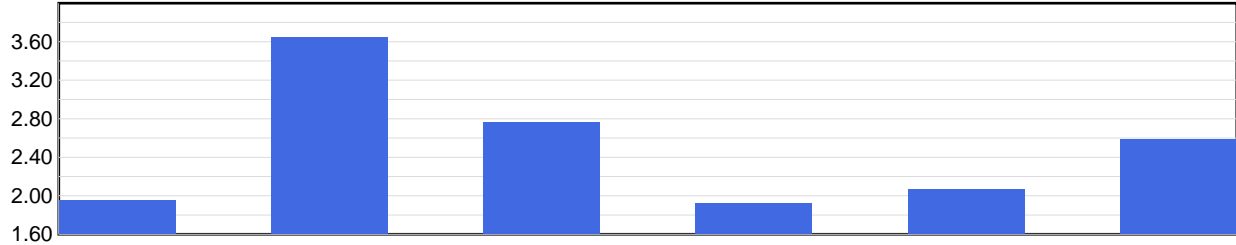
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Claim Costs - for Years: 2017 to 2022

Frequency Rates

(Lost Time Claims per 100 Workers)



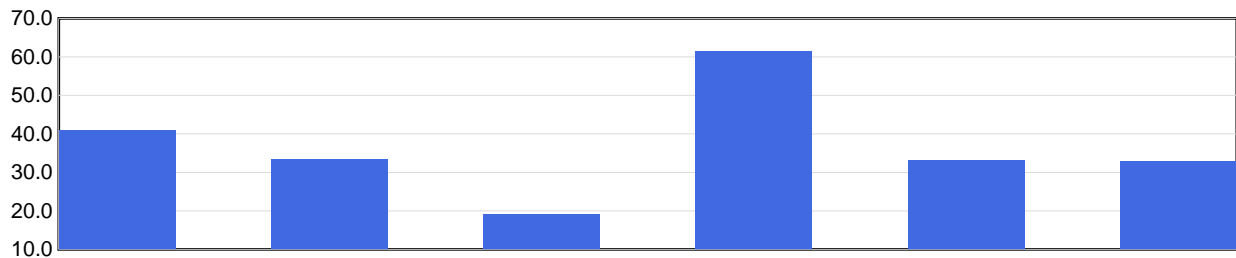
	2017	2018	2019	2020	2021	2022 YTD
Frequency Rate	1.95	3.64	2.76	1.93	2.07	2.59

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

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

Severity Rates

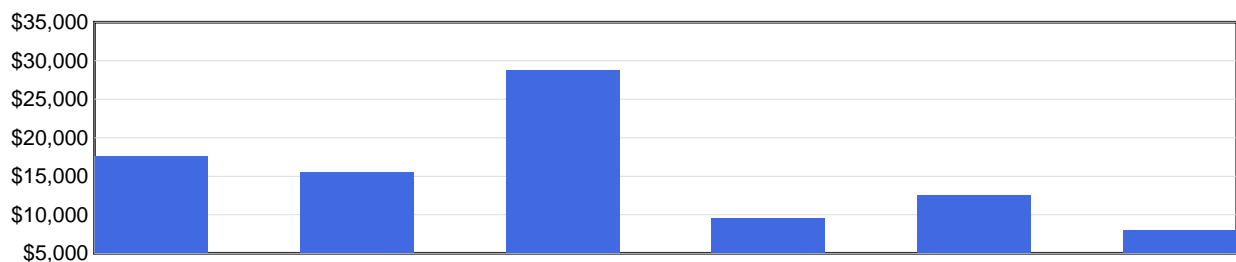
(Temporary Total Disability Days per Lost Time Claim)



	2017	2018	2019	2020	2021	2022 YTD
Severity Rate	41.1	33.5	19.3	61.5	33.2	33.1

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2017	2018	2019	2020	2021	2022 YTD
Avg Cost / Claim	\$17,601	\$15,494	\$28,824	\$9,543	\$12,565	\$8,019

Average Cost Per LTC = Total LTC Costs / Total LTCs

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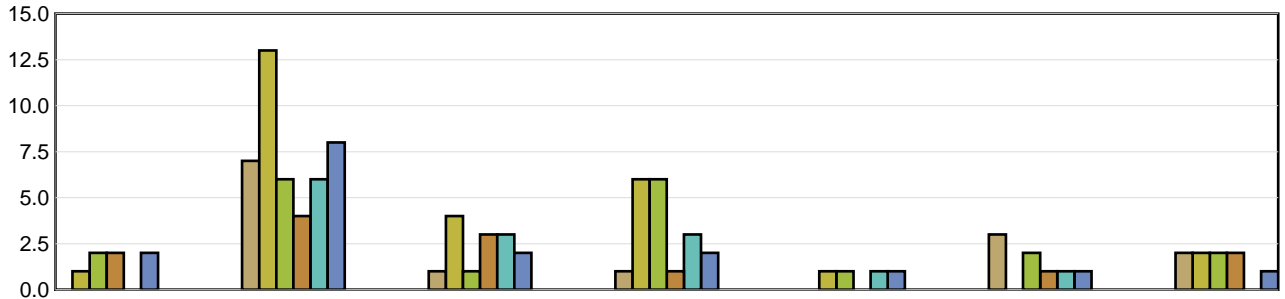
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Injured Worker's Age - for Years: 2017 to 2022

Number of LTCs

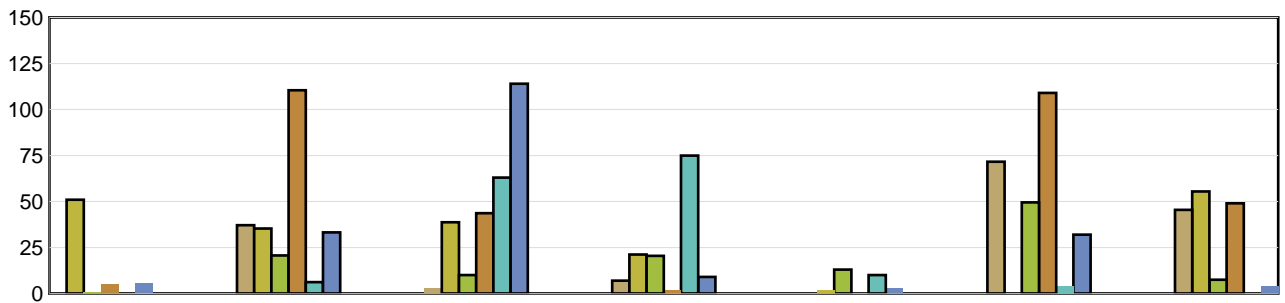
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2017	N/A	7	1	1	N/A	3	2
2018	1	13	4	6	1	N/A	2
2019	2	6	1	6	1	2	2
2020	2	4	3	1	N/A	1	2
2021	N/A	6	3	3	1	1	N/A
2022 YTD	2	8	2	2	1	1	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
2017	N/A	37.14	3.00	7.00	N/A	71.67	45.50
2018	51.00	35.31	38.75	21.17	2.00	N/A	55.50
2019	1.00	20.67	10.00	20.50	13.00	49.50	7.50
2020	5.00	110.50	43.67	2.00	N/A	109.00	49.00
2021	N/A	6.17	63.00	75.00	10.00	4.00	N/A
2022 YTD	5.50	33.25	114.00	9.00	3.00	32.00	4.00

LTCs with no birthdate recorded are not included in band subtotals

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Top 5 Comparison - for Years: 2017 to 2022

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2017	2018	2019	2020	2021	2022 YTD	Totals
Assaults/Violent Acts/Harassment	6	5	8	3	4	4	30
Contact with Objects and Equipment	1	8	0	2	3	5	19
Falls	0	4	3	2	1	4	14
Overexertion	1	2	3	2	2	1	11
Struck by Object	4	1	2	1	2	0	10

Type of Accident	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Assaults/Violent Acts/Harassment	30	28.57 %	25.93	778	\$8,637	\$259,116
Contact with Objects and Equipment	19	18.10 %	21.37	406	\$12,185	\$231,509
Falls	14	13.33 %	59.07	827	\$42,024	\$588,331
Overexertion	11	10.48 %	30.09	331	\$6,442	\$70,864
Struck by Object	10	9.52 %	68.10	681	\$31,893	\$318,928
All Others	21	20.00 %	31.57	663	\$9,942	\$208,787
Totals	105	100.00 %	35.10	3,686	\$15,977	\$1,677,534

Part of Body							
Top 5 by Total LTCs							
Part of Body	2017	2018	2019	2020	2021	2022 YTD	Totals
Hand(s)/Wrist(s)	2	5	4	0	0	7	18
Foot(Feet)/Ank(s)/Toe(s)	1	3	3	1	2	3	13
Arms	0	2	1	5	2	1	11
Head	3	2	1	0	2	3	11
Fingers	2	4	2	1	0	0	9

Part of Body	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Hand(s)/Wrist(s)	18	17.14 %	16.61	299	\$4,264	\$76,755
Foot(Feet)/Ank(s)/Toe(s)	13	12.38 %	53.31	693	\$24,910	\$323,836
Arms	11	10.48 %	23.82	262	\$4,913	\$54,041
Head	11	10.48 %	50.55	556	\$24,620	\$270,818
Fingers	9	8.57 %	17.78	160	\$5,765	\$51,888
All Others	43	40.95 %	39.91	1,716	\$20,935	\$900,197
Totals	105	100.00 %	35.10	3,686	\$15,977	\$1,677,534

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Top 5 Comparison - for Years: 2017 to 2022

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2017	2018	2019	2020	2021	2022 YTD	Totals
Sprains/Strain	2	10	8	4	3	3	30
Fracture/Dislocation/Nerve Damage	2	7	3	1	3	6	22
Superficial Wounds	4	2	3	3	4	2	18
Oth Traumatic Injuries	1	5	3	3	2	3	17
Intracranial Injures	2	2	1	0	1	2	8

Nature of Injury	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	30	28.57 %	43.93	1,318	\$9,009	\$270,272
Fracture/Dislocation/Nerve Damage	22	20.95 %	42.32	931	\$12,833	\$282,324
Superficial Wounds	18	17.14 %	24.39	439	\$10,618	\$191,115
Oth Traumatic Injuries	17	16.19 %	18.12	308	\$39,826	\$677,049
Intracranial Injures	8	7.62 %	44.63	357	\$18,508	\$148,061
All Others	10	9.52 %	33.30	333	\$10,871	\$108,713
Totals	105	100.00 %	35.10	3,686	\$15,977	\$1,677,534

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