

# Industry Synopsis

Industry: 01800 Greenhouses/Market Gardens

## 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      | 186  | 24                   | \$61,827,730              | 2,287                    | \$962,897     | \$1.70        |
| 2018      | 193  | 23                   | \$89,751,986              | 2,649                    | \$1,437,693   | \$1.70        |
| 2019      | 212  | 33                   | \$177,399,965             | 4,398                    | \$2,913,360   | \$1.70        |
| 2020      | 207  | 29                   | \$190,492,403             | 4,494                    | \$3,226,423   | \$1.75        |
| 2021      | 215  | 19                   | \$175,316,979             | 4,313                    | \$2,944,861   | \$1.75        |
| 2022 YTD  | 221  | 25                   | \$182,276,006             | 4,271                    | \$3,151,913   | \$1.79        |

\* 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      | 157          | \$15,317       | 17                             | \$12,297       | 9                                | \$15,158       | 3                                 | \$19,056       | N/A            | N/A            |
| 2018      | 156          | \$16,770       | 22                             | \$15,231       | 11                               | \$19,622       | 4                                 | \$38,128       | N/A            | N/A            |
| 2019      | 165          | \$16,591       | 22                             | \$15,809       | 21                               | \$36,531       | N/A                               | N/A            | N/A            | N/A            |
| 2020      | 166          | \$20,365       | 13                             | \$9,808        | 24                               | \$47,258       | N/A                               | N/A            | N/A            | N/A            |
| 2021      | 164          | \$22,232       | 17                             | \$11,630       | 30                               | \$65,843       | N/A                               | N/A            | N/A            | N/A            |
| 2022 YTD  | 164          | \$21,696       | 21                             | \$14,694       | 32                               | \$67,531       | 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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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          | 63               | \$140,721   | 20             | \$105,390       | 462      | 26                                  | 43                 | 35                      |
| 2018          | 94               | \$201,182   | 22             | \$154,901       | 626      | 33                                  | 72                 | 43                      |
| 2019          | 303              | \$753,970   | 100            | \$548,526       | 1,126    | 134                                 | 203                | 183                     |
| 2020          | 228              | \$725,129   | 63             | \$539,834       | 1,652    | 132                                 | 165                | 155                     |
| 2021          | 149              | \$572,294   | 59             | \$448,158       | 1,654    | 79                                  | 90                 | 112                     |
| 2022 YTD      | 127              | \$479,572   | 53             | \$362,676       | 1,326    | 67                                  | 74                 | 94                      |

| 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                        | 9         | 7                       | 3                        | 1         | 20                     |
| 2018                        | 13        | 5                       | 0                        | 4         | 22                     |
| 2019                        | 71        | 20                      | 5                        | 4         | 100                    |
| 2020                        | 40        | 8                       | 7                        | 8         | 63                     |
| 2021                        | 31        | 15                      | 6                        | 7         | 59                     |
| 2022 YTD                    | 35        | 9                       | 1                        | 8         | 53                     |

| Total Claims Costs |              |             |                |               |           |
|--------------------|--------------|-------------|----------------|---------------|-----------|
| Accident Year      | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total     |
| 2017               | \$47,856     | \$90,965    | \$1,900        | \$0           | \$140,721 |
| 2018               | \$61,657     | \$138,658   | \$867          | \$0           | \$201,182 |
| 2019               | \$245,171    | \$500,150   | \$8,650        | \$0           | \$753,970 |
| 2020               | \$279,523    | \$434,078   | \$11,528       | \$0           | \$725,129 |
| 2021               | \$234,459    | \$326,669   | \$11,166       | \$0           | \$572,294 |
| 2022 YTD           | \$223,091    | \$253,491   | \$2,990        | \$0           | \$479,572 |

N/A columns indicate there are not enough employers available to display the information

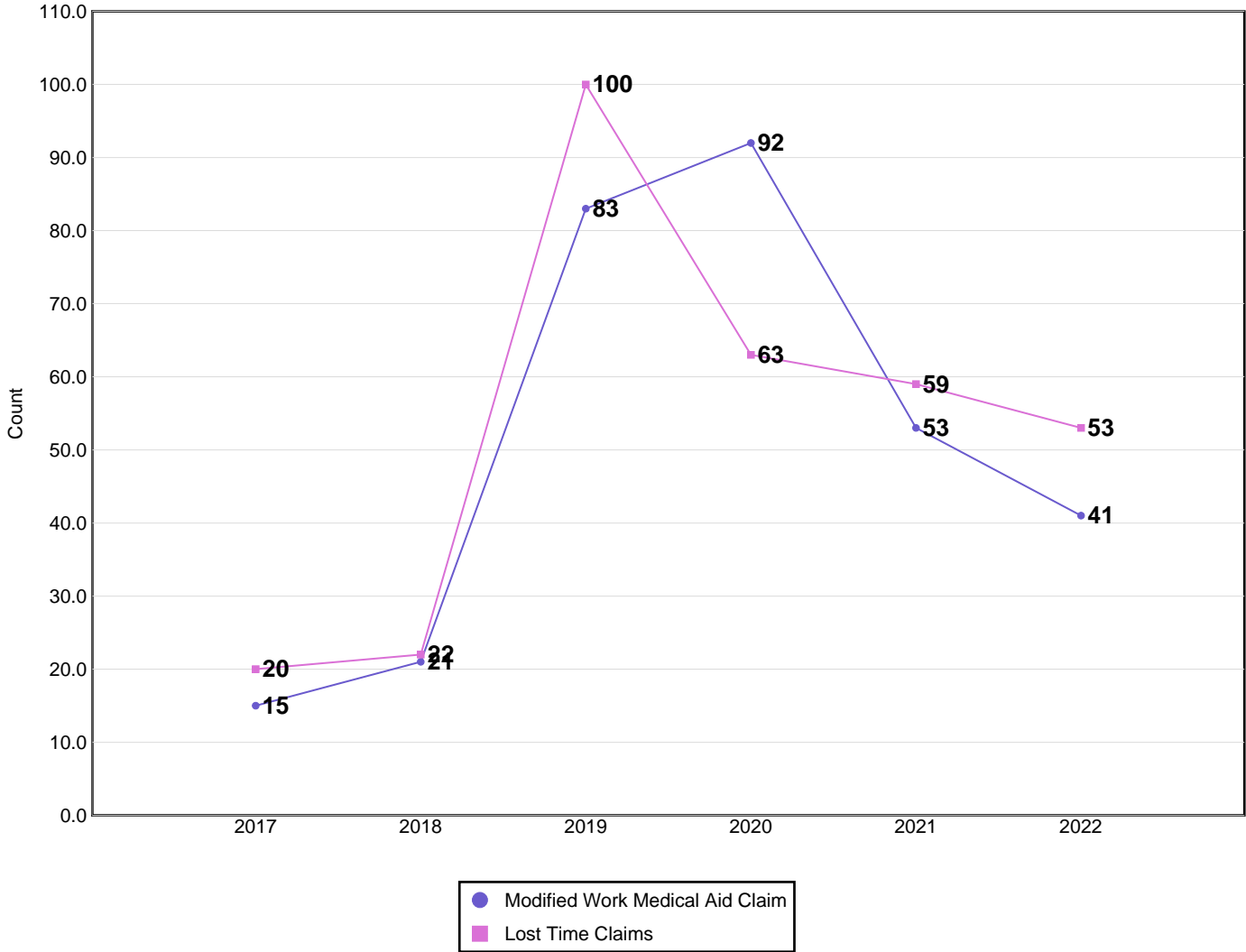
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Claim Costs - for Years: 2017 to 2022

## Disabling Claims Components



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

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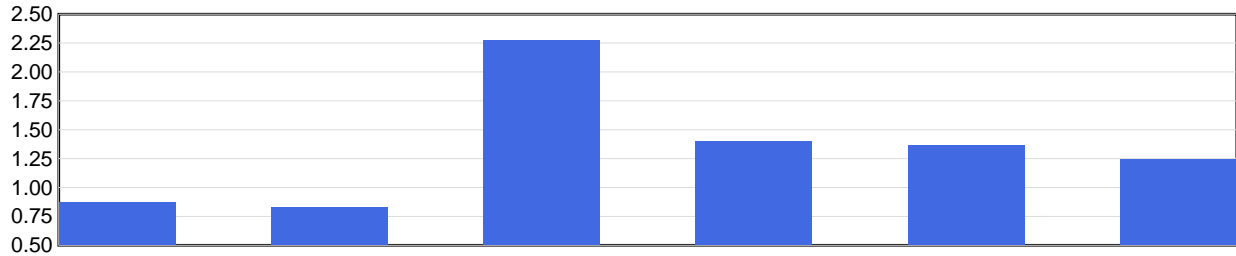
# Industry Synopsis

Industry: 01800 Greenhouses/Market Gardens

Claim Costs - for Years: 2017 to 2022

## Frequency Rates

(Lost Time Claims per 100 Workers)



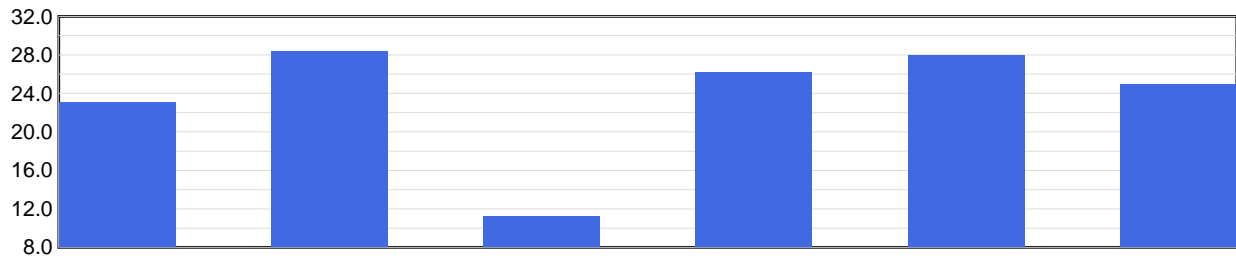
|                       | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 YTD |
|-----------------------|------|------|------|------|------|----------|
| <b>Frequency Rate</b> | 0.87 | 0.83 | 2.27 | 1.40 | 1.37 | 1.24     |

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

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

## Severity Rates

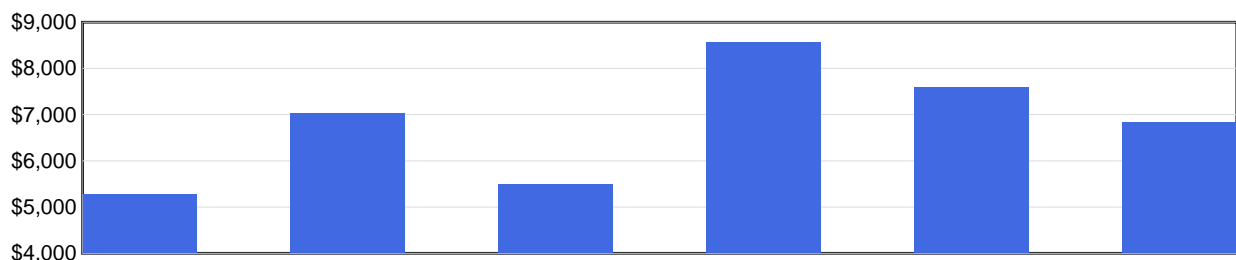
(Temporary Total Disability Days per Lost Time Claim)



|                      | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 YTD |
|----------------------|------|------|------|------|------|----------|
| <b>Severity Rate</b> | 23.1 | 28.5 | 11.3 | 26.2 | 28.0 | 25.0     |

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



|                         | 2017    | 2018    | 2019    | 2020    | 2021    | 2022 YTD |
|-------------------------|---------|---------|---------|---------|---------|----------|
| <b>Avg Cost / Claim</b> | \$5,270 | \$7,041 | \$5,485 | \$8,569 | \$7,596 | \$6,843  |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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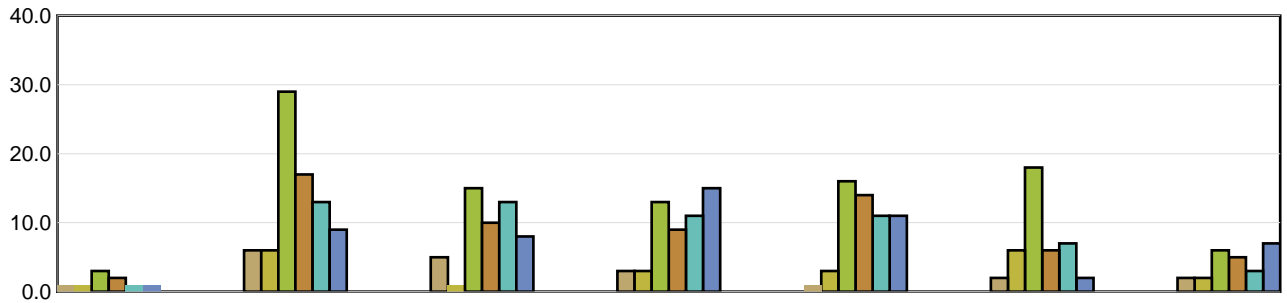
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Industry: 01800 Greenhouses/Market Gardens

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

## Number of LTCs

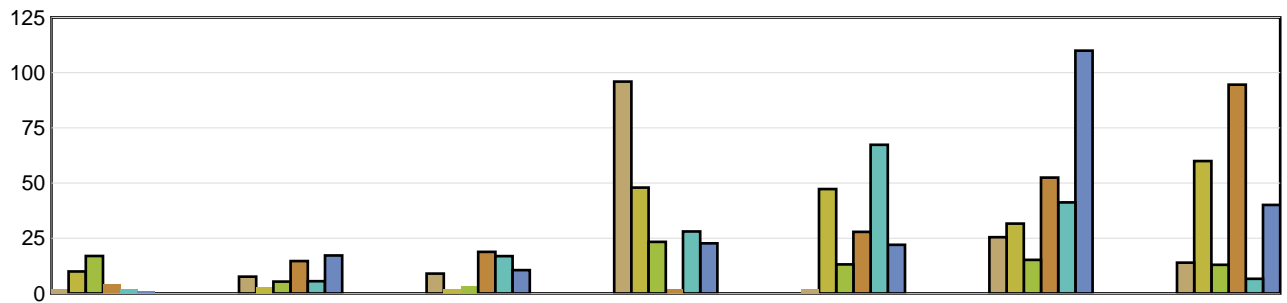
(by age of injured worker and by occurrence year)



|          | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2017     | 1        | 6        | 5        | 3        | 1        | 2        | 2       |
| 2018     | 1        | 6        | 1        | 3        | 3        | 6        | 2       |
| 2019     | 3        | 29       | 15       | 13       | 16       | 18       | 6       |
| 2020     | 2        | 17       | 10       | 9        | 14       | 6        | 5       |
| 2021     | 1        | 13       | 13       | 11       | 11       | 7        | 3       |
| 2022 YTD | 1        | 9        | 8        | 15       | 11       | 2        | 7       |

## 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     | 2.00     | 7.67     | 9.00     | 96.00    | 2.00     | 25.50    | 14.00   |
| 2018     | 10.00    | 3.00     | 2.00     | 48.00    | 47.33    | 31.67    | 60.00   |
| 2019     | 17.00    | 5.38     | 3.47     | 23.38    | 13.19    | 15.22    | 13.00   |
| 2020     | 4.50     | 14.71    | 18.90    | 1.89     | 27.93    | 52.50    | 94.60   |
| 2021     | 2.00     | 5.62     | 16.92    | 28.09    | 67.36    | 41.29    | 6.67    |
| 2022 YTD | 1.00     | 17.22    | 10.63    | 22.73    | 22.09    | 110.00   | 40.14   |

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 01800 Greenhouses/Market Gardens**

**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 |
| Overexertion                   | 4    | 6    | 16   | 17   | 9    | 8        | 60     |
| Bodily Reaction and Exertion   | 3    | 2    | 13   | 9    | 7    | 10       | 44     |
| RMI                            | 4    | 2    | 12   | 15   | 2    | 4        | 39     |
| Falls                          | 2    | 5    | 9    | 3    | 11   | 9        | 39     |
| Exposure to Harmful Substances | 1    | 1    | 21   | 2    | 9    | 2        | 36     |

| Type of Accident               | Total LTCs (2017 to date) | Percentage of LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs    |
|--------------------------------|---------------------------|--------------------|------------------|--------------|-------------------|--------------------|
| Overexertion                   | 60                        | 18.93 %            | 21.43            | 1,286        | \$5,741           | \$344,482          |
| Bodily Reaction and Exertion   | 44                        | 13.88 %            | 19.36            | 852          | \$7,075           | \$311,293          |
| RMI                            | 39                        | 12.30 %            | 19.62            | 765          | \$7,913           | \$308,595          |
| Falls                          | 39                        | 12.30 %            | 42.36            | 1,652        | \$12,368          | \$482,333          |
| Exposure to Harmful Substances | 36                        | 11.36 %            | 10.86            | 391          | \$2,654           | \$95,529           |
| All Others                     | 99                        | 31.23 %            | 19.11            | 1,892        | \$6,235           | \$617,254          |
| <b>Totals</b>                  | <b>317</b>                | <b>100.00 %</b>    | <b>21.57</b>     | <b>6,838</b> | <b>\$6,812</b>    | <b>\$2,159,485</b> |

| Part of Body             |      |      |      |      |      |          |        |
|--------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs      |      |      |      |      |      |          |        |
| Part of Body             | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 YTD | Totals |
| Back                     | 3    | 5    | 19   | 19   | 14   | 11       | 71     |
| Hand(s)/Wrist(s)         | 3    | 3    | 11   | 11   | 7    | 8        | 43     |
| Trunk                    | 0    | 4    | 15   | 4    | 5    | 6        | 34     |
| Foot(Feet)/Ank(s)/Toe(s) | 3    | 1    | 7    | 3    | 7    | 6        | 27     |
| Head                     | 0    | 0    | 11   | 9    | 3    | 2        | 25     |

| Part of Body             | Total LTCs (2017 to date) | Percentage of LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs    |
|--------------------------|---------------------------|--------------------|------------------|--------------|-------------------|--------------------|
| Back                     | 71                        | 22.40 %            | 11.63            | 826          | \$3,940           | \$279,713          |
| Hand(s)/Wrist(s)         | 43                        | 13.56 %            | 23.40            | 1,006        | \$7,502           | \$322,574          |
| Trunk                    | 34                        | 10.73 %            | 22.21            | 755          | \$7,147           | \$242,996          |
| Foot(Feet)/Ank(s)/Toe(s) | 27                        | 8.52 %             | 25.85            | 698          | \$6,991           | \$188,752          |
| Head                     | 25                        | 7.89 %             | 16.96            | 424          | \$8,949           | \$223,726          |
| All Others               | 117                       | 36.91 %            | 26.74            | 3,129        | \$7,707           | \$901,724          |
| <b>Totals</b>            | <b>317</b>                | <b>100.00 %</b>    | <b>21.57</b>     | <b>6,838</b> | <b>\$6,812</b>    | <b>\$2,159,485</b> |

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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                    | 12   | 13   | 46   | 42   | 23   | 17       | 153    |
| Oth Traumatic Injuries            | 1    | 2    | 15   | 4    | 4    | 10       | 36     |
| Superficial Wounds                | 2    | 1    | 11   | 2    | 9    | 6        | 31     |
| Fracture/Dislocation/Nerve Damage | 2    | 2    | 2    | 1    | 5    | 10       | 22     |
| Inflammations of Joints/Muscles   | 0    | 2    | 5    | 3    | 1    | 3        | 14     |

| Nature of Injury                  | Total LTCs (2017 to date) | Percentage of LTCs | Average Duration | Total TTD    | Average LTC Costs | Total LTC Costs    |
|-----------------------------------|---------------------------|--------------------|------------------|--------------|-------------------|--------------------|
| Sprains/Strain                    | 153                       | 48.26 %            | 20.02            | 3,063        | \$6,675           | \$1,021,267        |
| Oth Traumatic Injuries            | 36                        | 11.36 %            | 22.44            | 808          | \$6,019           | \$216,691          |
| Superficial Wounds                | 31                        | 9.78 %             | 11.06            | 343          | \$3,159           | \$97,935           |
| Fracture/Dislocation/Nerve Damage | 22                        | 6.94 %             | 54.00            | 1,188        | \$17,325          | \$381,143          |
| Inflammations of Joints/Muscles   | 14                        | 4.42 %             | 35.07            | 491          | \$8,038           | \$112,529          |
| All Others                        | 61                        | 19.24 %            | 15.49            | 945          | \$5,409           | \$329,920          |
| <b>Totals</b>                     | <b>317</b>                | <b>100.00 %</b>    | <b>21.57</b>     | <b>6,838</b> | <b>\$6,812</b>    | <b>\$2,159,485</b> |

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