

Industry Synopsis

Industry: 01600 Hay/Grain/Crop Farming

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	1,704	213	\$175,219,025	4,007	\$3,843,596	\$2.25
2018	1,769	158	\$193,221,039	5,096	\$4,239,841	\$2.25
2019	1,795	126	\$205,451,452	4,496	\$4,513,507	\$2.25
2020	1,725	73	\$210,280,304	4,626	\$4,741,291	\$2.31
2021	1,646	65	\$210,309,075	4,942	\$4,744,549	\$2.31
2022 YTD	1,623	63	\$219,882,284	4,612	\$5,093,964	\$2.37

* 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	1,660	\$128,272	28	\$19,298	16	\$27,650	N/A	N/A	N/A	N/A
2018	1,719	\$139,112	34	\$24,312	16	\$29,797	N/A	N/A	N/A	N/A
2019	1,741	\$145,267	34	\$23,606	20	\$36,579	N/A	N/A	N/A	N/A
2020	1,659	\$145,255	49	\$32,498	16	\$27,176	N/A	N/A	N/A	N/A
2021	1,583	\$144,888	44	\$29,117	18	\$30,263	N/A	N/A	N/A	N/A
2022 YTD	1,558	\$150,535	46	\$31,550	18	\$32,210	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	137	\$782,904	53	\$712,633	2,360	42	84	66
2018	155	\$694,667	65	\$604,197	2,218	44	90	77
2019	144	\$1,700,287	60	\$1,618,590	2,564	41	84	74
2020	108	\$1,864,028	52	\$1,800,358	2,485	45	56	65
2021	120	\$1,139,281	63	\$1,085,867	2,765	48	57	78
2022 YTD	95	\$567,685	50	\$510,456	1,192	25	45	59

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	22	10	10	11	53
2018	25	18	7	15	65
2019	19	17	6	18	60
2020	19	8	7	18	52
2021	23	16	8	16	63
2022 YTD	16	17	12	5	50

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2017	\$381,169	\$391,932	\$9,802	\$0	\$782,904
2018	\$314,012	\$379,560	\$1,096	\$0	\$694,667
2019	\$457,953	\$370,332	\$664	\$871,338	\$1,700,287
2020	\$512,201	\$361,635	\$32,389	\$957,803	\$1,864,028
2021	\$402,713	\$388,903	\$3,251	\$344,414	\$1,139,281
2022 YTD	\$183,439	\$177,108	\$12,828	\$194,311	\$567,685

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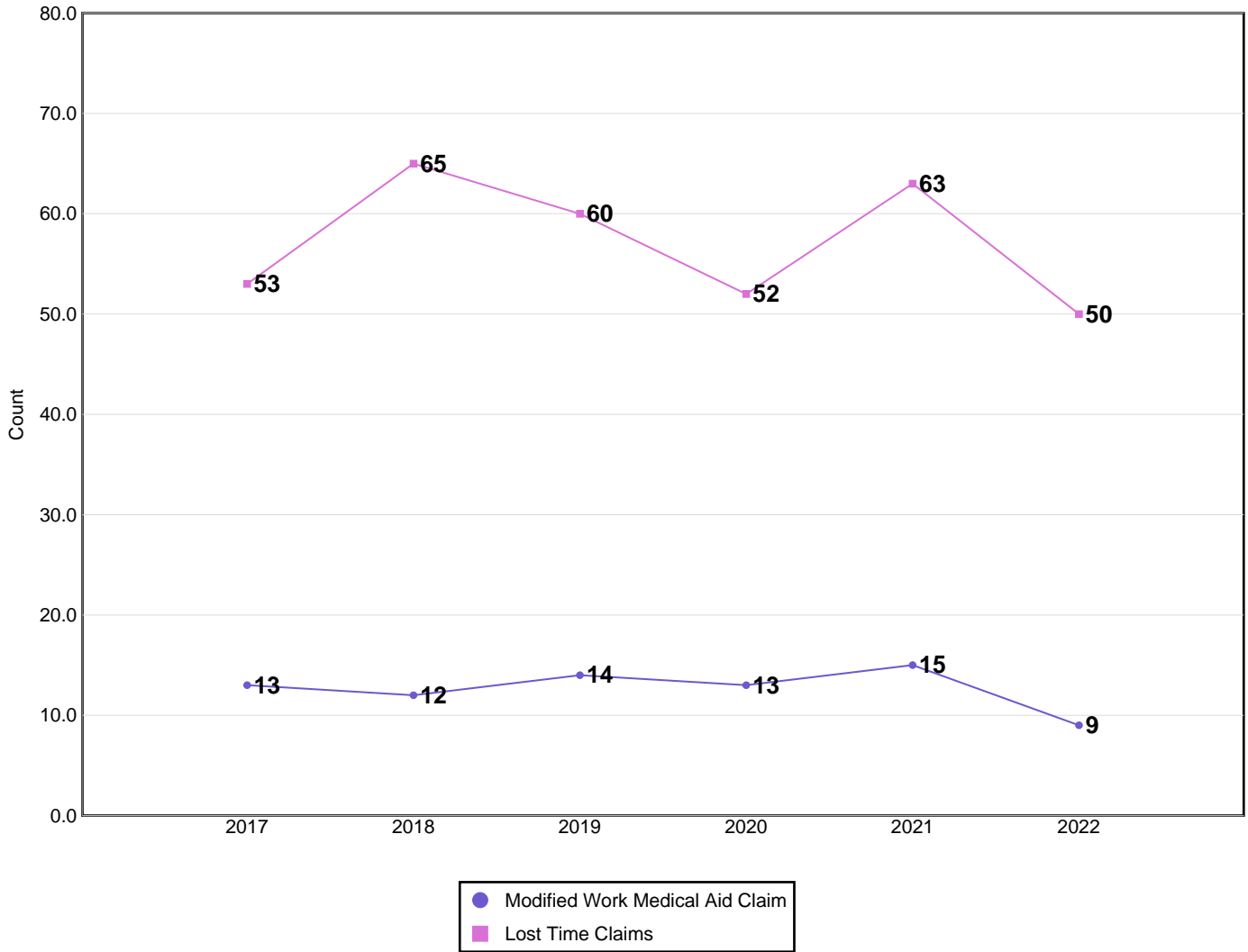
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Claim Costs - for Years: 2017 to 2022

Disabling Claims Components



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

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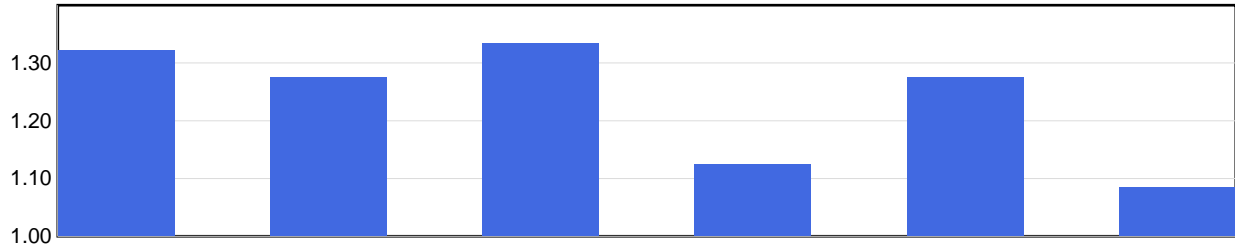
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Claim Costs - for Years: 2017 to 2022

Frequency Rates

(Lost Time Claims per 100 Workers)



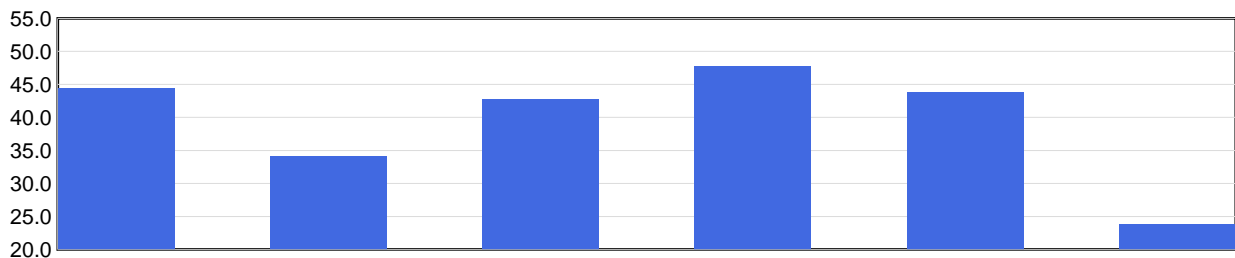
	2017	2018	2019	2020	2021	2022 YTD
Frequency Rate	1.32	1.28	1.33	1.12	1.27	1.08

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

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

Severity Rates

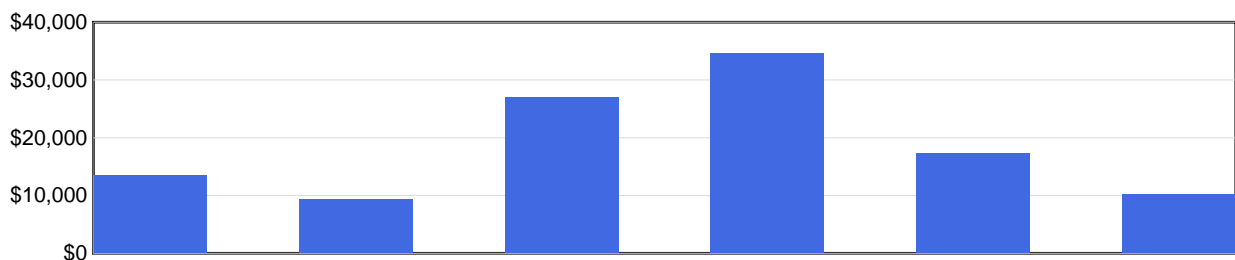
(Temporary Total Disability Days per Lost Time Claim)



	2017	2018	2019	2020	2021	2022 YTD
Severity Rate	44.5	34.1	42.7	47.8	43.9	23.8

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2017	2018	2019	2020	2021	2022 YTD
Avg Cost / Claim	\$13,446	\$9,295	\$26,976	\$34,622	\$17,236	\$10,209

Average Cost Per LTC = Total LTC Costs / Total LTCs

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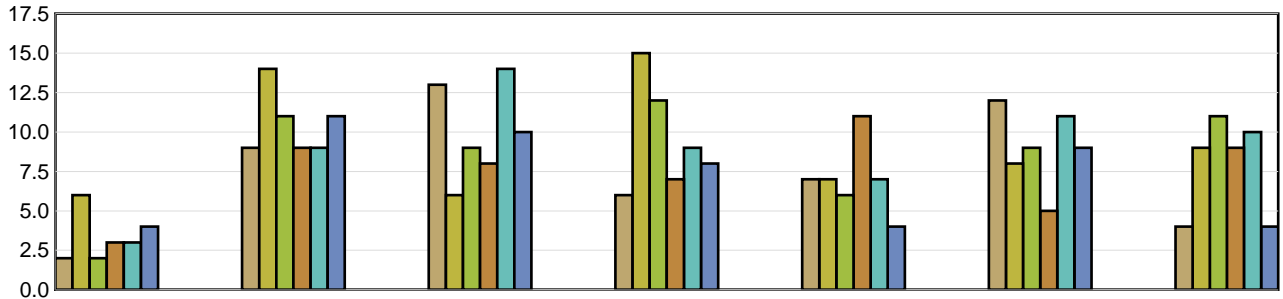
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Injured Worker's Age - for Years: 2017 to 2022

Number of LTCs

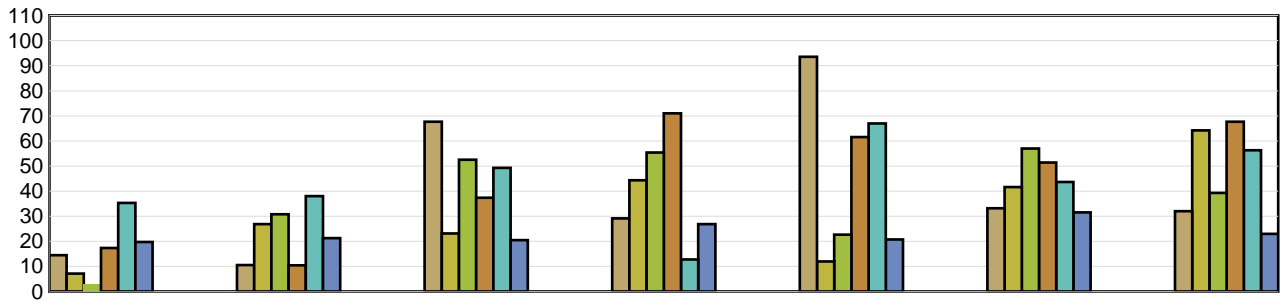
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2017	2	9	13	6	7	12	4
2018	6	14	6	15	7	8	9
2019	2	11	9	12	6	9	11
2020	3	9	8	7	11	5	9
2021	3	9	14	9	7	11	10
2022 YTD	4	11	10	8	4	9	4

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	14.50	10.56	67.69	29.17	93.57	33.17	32.00
2018	7.17	26.86	23.17	44.33	12.00	41.63	64.22
2019	3.00	30.82	52.56	55.42	22.67	57.00	39.27
2020	17.33	10.44	37.38	71.00	61.55	51.40	67.67
2021	35.33	38.00	49.29	12.78	67.00	43.64	56.30
2022 YTD	19.75	21.27	20.50	26.88	20.75	31.56	23.00

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
Falls	15	11	17	11	10	10	74
Contact with Objects and Equipment	10	15	11	11	8	16	71
Struck by Object	12	13	8	8	14	9	64
Highway/Non-Highway M.V. Accident	4	7	6	6	6	6	35
Bodily Reaction and Exertion	5	4	6	3	6	1	25

Type of Accident	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	74	21.57 %	45.24	3,348	\$11,962	\$885,161
Contact with Objects and Equipment	71	20.70 %	35.69	2,534	\$24,882	\$1,766,637
Struck by Object	64	18.66 %	30.89	1,977	\$9,883	\$632,537
Highway/Non-Highway M.V. Accident	35	10.20 %	52.23	1,828	\$42,208	\$1,477,281
Bodily Reaction and Exertion	25	7.29 %	61.08	1,527	\$14,829	\$370,737
All Others	74	21.57 %	32.03	2,370	\$16,213	\$1,199,747
Totals	343	100.00 %	39.60	13,584	\$18,461	\$6,332,101

Part of Body							
Top 5 by Total LTCs							
Part of Body	2017	2018	2019	2020	2021	2022 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	8	9	9	7	18	7	58
Fingers	9	10	6	6	5	12	48
Trunk	7	11	7	4	3	2	34
Hand(s)/Wrist(s)	8	5	4	5	7	4	33
Head	4	5	6	5	6	3	29

Part of Body	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	58	16.91 %	45.55	2,642	\$11,799	\$684,344
Fingers	48	13.99 %	29.98	1,439	\$12,358	\$593,181
Trunk	34	9.91 %	32.44	1,103	\$8,431	\$286,646
Hand(s)/Wrist(s)	33	9.62 %	30.91	1,020	\$9,444	\$311,644
Head	29	8.45 %	22.21	644	\$6,922	\$200,750
All Others	141	41.11 %	47.77	6,736	\$30,181	\$4,255,536
Totals	343	100.00 %	39.60	13,584	\$18,461	\$6,332,101

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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	15	12	18	12	13	10	80
Fracture/Dislocation/Nerve Damage	15	19	9	15	16	8	82
Open Wound	12	11	10	6	7	13	59
Oth Traumatic Injuries	4	5	12	6	8	5	40
Superficial Wounds	2	7	4	2	6	6	27

Nature of Injury	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	80	23.32 %	43.00	3,440	\$12,742	\$1,019,364
Fracture/Dislocation/Nerve Damage	82	23.91 %	59.46	4,876	\$14,959	\$1,226,627
Open Wound	59	17.20 %	28.81	1,700	\$10,680	\$630,111
Oth Traumatic Injuries	40	11.66 %	37.38	1,495	\$23,558	\$942,338
Superficial Wounds	27	7.87 %	19.52	527	\$6,755	\$182,384
All Others	55	16.03 %	28.11	1,546	\$42,387	\$2,331,277
Totals	343	100.00 %	39.60	13,584	\$18,461	\$6,332,101

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