

Industry Synopsis

Industry: 01904 Tree/Shrub Nurseries

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	70	9	\$20,020,188	473	\$405,345	\$1.83
2020	65	1	\$20,556,345	448	\$393,461	\$1.87
2021	68	3	\$25,245,949	538	\$497,061	\$1.92
2022	68	4	\$26,504,461	596	\$449,619	\$1.87
2023	68	1	\$25,257,093	551	\$511,816	\$1.90
2024 YTD	62	1	\$25,840,176	542	\$551,075	\$1.94

* 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	59	\$5,651	6	\$4,298	5	\$10,071	N/A	N/A	N/A	N/A
2020	54	\$5,663	6	\$4,473	4	\$5,200	N/A	N/A	N/A	N/A
2021	56	\$6,681	6	\$4,754	5	\$7,559	N/A	N/A	N/A	N/A
2022	54	\$6,053	8	\$5,742	5	\$8,015	N/A	N/A	N/A	N/A
2023	56	\$6,652	5	\$3,489	7	\$15,116	N/A	N/A	N/A	N/A
2024 YTD	50	\$6,693	5	\$3,480	7	\$15,667	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	22	\$163,563	8	\$150,009	612	11	14	14
2020	25	\$84,509	9	\$71,305	222	12	16	17
2021	26	\$84,127	8	\$58,976	204	15	18	18
2022	17	\$25,255	4	\$17,949	88	8	13	8
2023	18	\$158,566	5	\$142,577	322	9	13	10
2024 YTD	1	\$1,422	0	\$0	0	1	1	1

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	3	0	1	4	8
2020	3	4	1	1	9
2021	4	2	1	1	8
2022	2	1	0	1	4
2023	2	1	0	2	5
2024 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$89,498	\$73,465	\$600	\$0	\$163,563
2020	\$47,353	\$37,157	\$0	\$0	\$84,509
2021	\$25,413	\$58,713	\$0	\$0	\$84,127
2022	\$11,121	\$14,133	\$0	\$0	\$25,255
2023	\$43,218	\$115,130	\$218	\$0	\$158,566
2024 YTD	\$0	\$1,422	\$0	\$0	\$1,422

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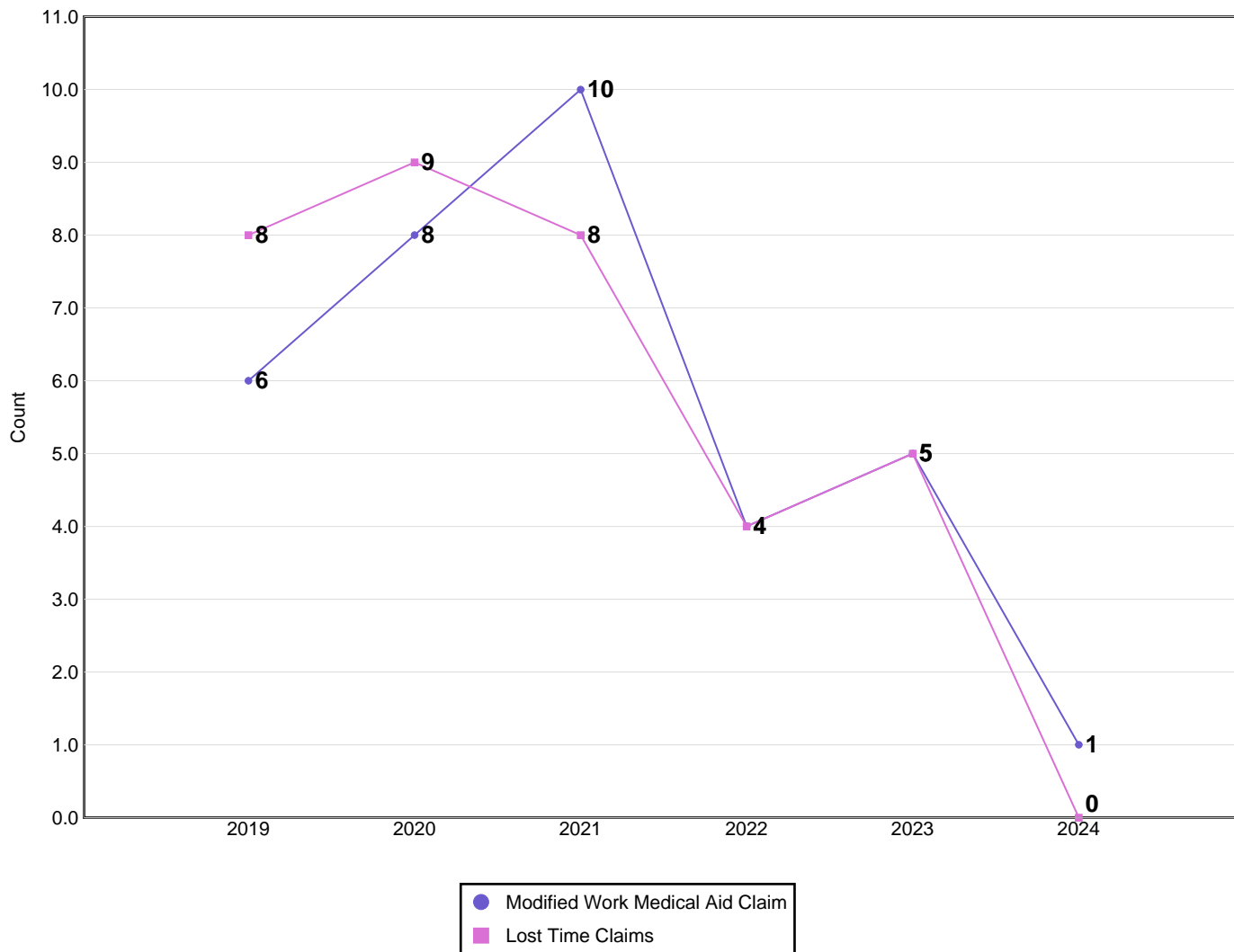
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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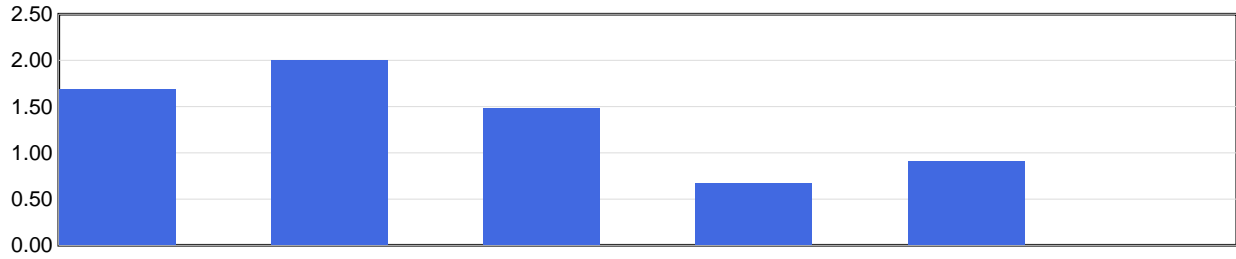
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



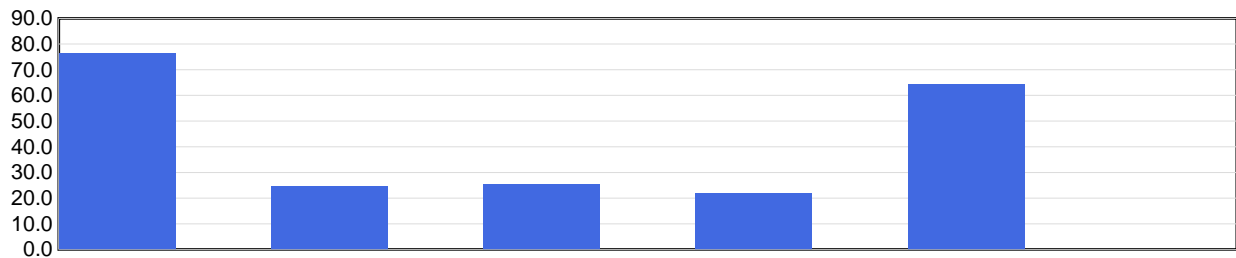
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.69	2.01	1.49	0.67	0.91	0.00

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

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

Severity Rates

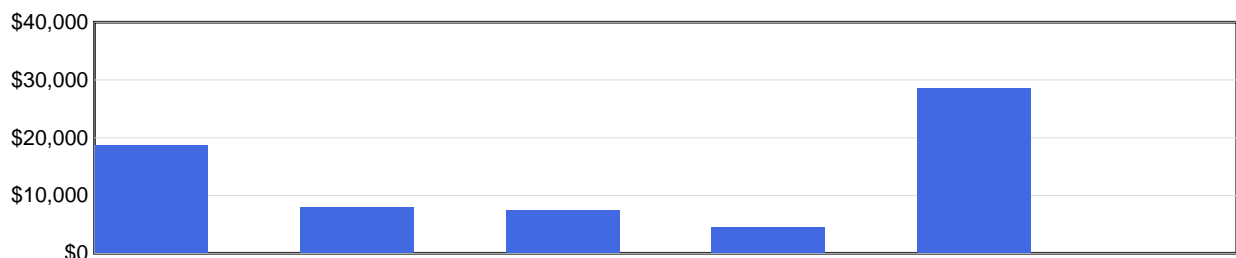
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	76.5	24.7	25.5	22.0	64.4	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$18,751	\$7,923	\$7,372	\$4,487	\$28,515	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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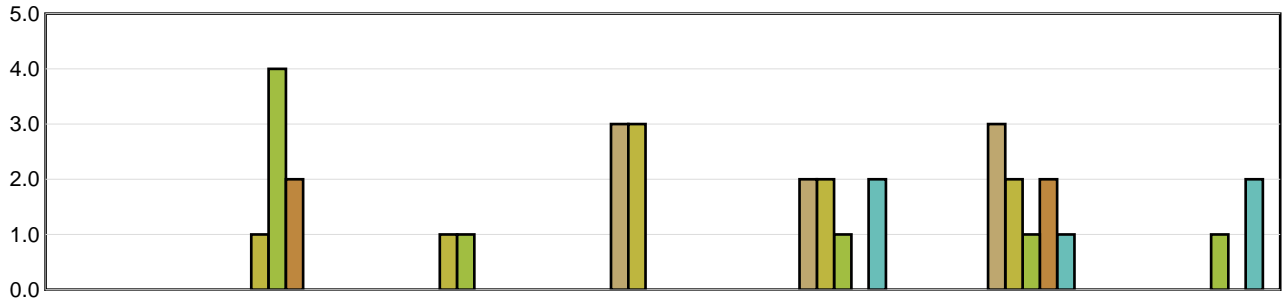
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

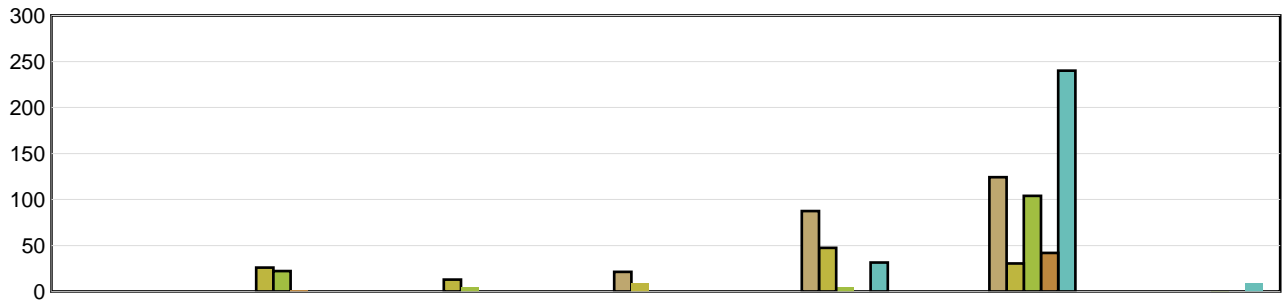
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	N/A	3	2	3	N/A
2020	N/A	1	1	3	2	2	N/A
2021	N/A	4	1	N/A	1	1	1
2022	N/A	2	N/A	N/A	N/A	2	N/A
2023	N/A	N/A	N/A	N/A	2	1	2
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	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	N/A	N/A	21.33	87.50	124.33	N/A
2020	N/A	26.00	13.00	9.00	47.50	30.50	N/A
2021	N/A	22.25	5.00	N/A	5.00	104.00	1.00
2022	N/A	2.00	N/A	N/A	N/A	42.00	N/A
2023	N/A	N/A	N/A	N/A	31.50	240.00	9.50
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	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
Falls	5	2	2	1	0	0	10
Overexertion	1	3	2	1	1	0	8
Bodily Reaction and Exertion	1	1	1	1	1	0	5
Struck by Object	0	2	2	0	0	0	4
Slip	0	0	1	0	1	0	2

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	10	29.41%	58.30	583	\$17,770	\$177,705
Overexertion	8	23.53%	27.00	216	\$5,355	\$42,841
Bodily Reaction and Exertion	5	14.71%	57.80	289	\$11,143	\$55,715
Struck by Object	4	11.76%	8.25	33	\$5,167	\$20,667
Slip	2	5.88%	34.50	69	\$1,928	\$3,856
All Others	5	14.71%	51.60	258	\$28,006	\$140,032
Totals	34	100.00%	42.59	1,448	\$12,965	\$440,816

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	2	2	2	2	1	0	9
Foot(Feet)/Ank(s)/Toe(s)	0	1	4	0	0	0	5
Multiple Parts	0	2	0	0	3	0	5
Knee(s)	2	1	0	0	0	0	3
Trunk	1	1	2	0	0	0	4

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	9	26.47%	15.44	139	\$3,372	\$30,349
Foot(Feet)/Ank(s)/Toe(s)	5	14.71%	17.80	89	\$2,831	\$14,153
Multiple Parts	5	14.71%	69.40	347	\$29,877	\$149,387
Knee(s)	3	8.82%	91.00	273	\$24,534	\$73,601
Trunk	4	11.76%	77.75	311	\$24,134	\$96,535
All Others	8	23.53%	36.13	289	\$9,599	\$76,791
Totals	34	100.00%	42.59	1,448	\$12,965	\$440,816

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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	4	5	5	3	2	0	19
Fracture/Dislocation/Nerve Damage	2	0	1	0	1	0	4
Open Wound	0	2	0	0	1	0	3
Superficial Wounds	0	0	2	1	0	0	3
Intracranial Injuries	2	0	0	0	0	0	2

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	19	55.88%	44.84	852	\$11,472	\$217,969
Fracture/Dislocation/Nerve Damage	4	11.76%	95.50	382	\$41,470	\$165,880
Open Wound	3	8.82%	7.00	21	\$2,251	\$6,752
Superficial Wounds	3	8.82%	7.33	22	\$872	\$2,616
Intracranial Injuries	2	5.88%	50.00	100	\$9,931	\$19,862
All Others	3	8.82%	23.67	71	\$9,246	\$27,738
Totals	34	100.00%	42.59	1,448	\$12,965	\$440,816

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