

Industry Synopsis

Industry: 02103 LAWN MAINTENANCE

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	97	8	\$14,728,120	384	\$272,111	\$1.83
2020	90	3	\$13,969,648	336	\$261,506	\$1.87
2021	86	4	\$15,979,745	395	\$320,297	\$1.92
2022	82	5	\$17,311,313	438	\$297,027	\$1.87
2023	80	5	\$17,486,436	437	\$293,904	\$1.90
2024 YTD	71	1	\$16,658,951	395	\$285,957	\$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	91	\$6,241	3	\$1,720	3	\$6,767	N/A	N/A	N/A	N/A
2020	84	\$5,938	3	\$2,049	3	\$5,983	N/A	N/A	N/A	N/A
2021	81	\$6,775	N/A	N/A	4	\$8,244	N/A	N/A	N/A	N/A
2022	77	\$6,980	N/A	N/A	5	\$10,331	N/A	N/A	N/A	N/A
2023	74	\$6,606	N/A	N/A	5	\$10,370	N/A	N/A	N/A	N/A
2024 YTD	65	\$5,975	N/A	N/A	4	\$9,618	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	19	\$22,156	8	\$16,343	64	4	11	9
2020	9	\$12,704	3	\$10,539	24	3	6	5
2021	5	\$9,675	3	\$8,468	28	2	2	4
2022	7	\$14,706	4	\$9,306	23	5	3	5
2023	5	\$28,328	3	\$26,815	179	1	2	4
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	6	2	0	0	8
2020	2	1	0	0	3
2021	2	1	0	0	3
2022	3	1	0	0	4
2023	1	1	0	1	3
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	\$6,845	\$15,310	\$0	\$0	\$22,156
2020	\$5,659	\$7,045	\$0	\$0	\$12,704
2021	\$4,932	\$4,743	\$0	\$0	\$9,675
2022	\$4,732	\$9,973	\$0	\$0	\$14,706
2023	\$14,759	\$13,569	\$0	\$0	\$28,328
2024 YTD	N/A	N/A	N/A	N/A	N/A

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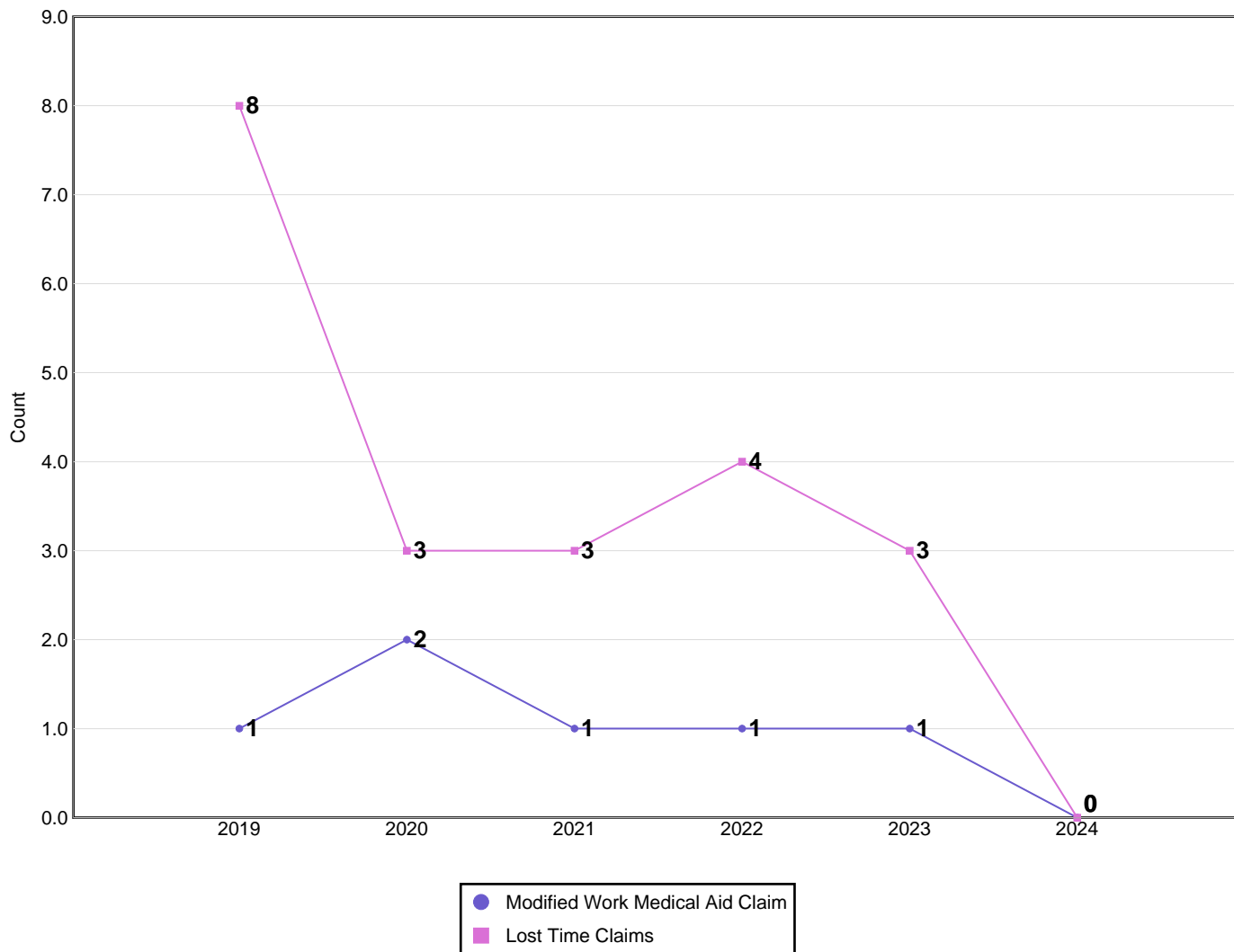
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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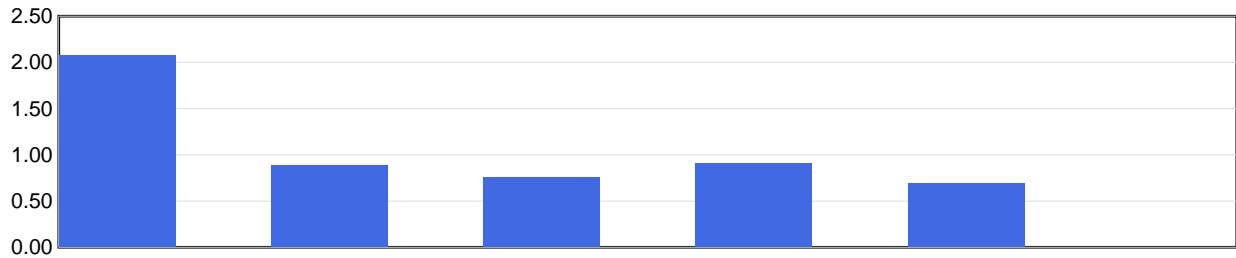
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



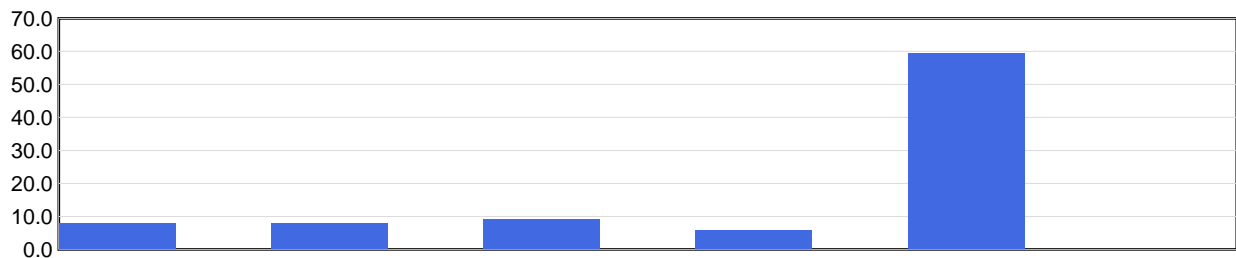
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.08	0.89	0.76	0.91	0.69	0.00

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

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

Severity Rates

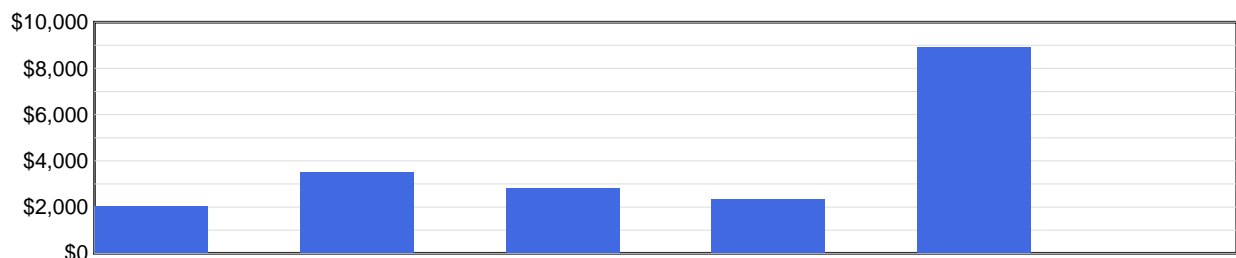
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	8.0	8.0	9.3	5.8	59.7	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$2,043	\$3,513	\$2,823	\$2,326	\$8,938	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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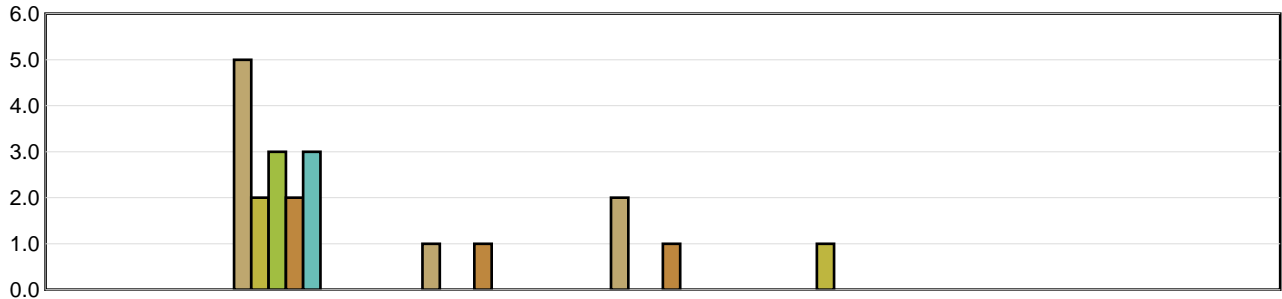
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

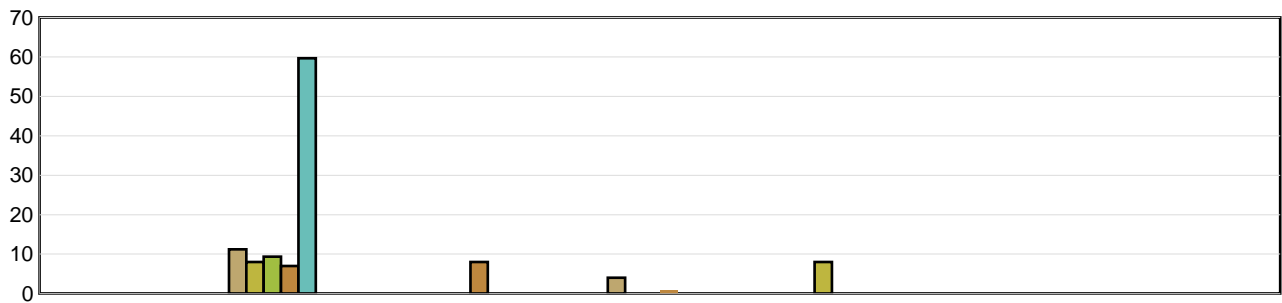
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	5	1	2	N/A	N/A	N/A
2020	N/A	2	N/A	N/A	1	N/A	N/A
2021	N/A	3	N/A	N/A	N/A	N/A	N/A
2022	N/A	2	1	1	N/A	N/A	N/A
2023	N/A	3	N/A	N/A	N/A	N/A	N/A
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	11.20	0.00	4.00	N/A	N/A	N/A
2020	N/A	8.00	N/A	N/A	8.00	N/A	N/A
2021	N/A	9.33	N/A	N/A	N/A	N/A	N/A
2022	N/A	7.00	8.00	1.00	N/A	N/A	N/A
2023	N/A	59.67	N/A	N/A	N/A	N/A	N/A
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
Struck by Object	2	0	1	1	1	0	5
Struck against Object	1	1	1	1	0	0	4
Bodily Reaction and Exertion	1	1	1	0	0	0	3
Assaults/Violent Acts/Harassment	1	0	0	0	1	0	2
Falls	1	0	0	1	0	0	2

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Struck by Object	5	23.81%	3.80	19	\$2,205	\$11,024
Struck against Object	4	19.05%	7.00	28	\$1,843	\$7,373
Bodily Reaction and Exertion	3	14.29%	17.00	51	\$3,656	\$10,969
Assaults/Violent Acts/Harassment	2	9.52%	76.50	153	\$11,812	\$23,624
Falls	2	9.52%	12.00	24	\$1,715	\$3,430
All Others	5	23.81%	8.60	43	\$3,010	\$15,051
Totals	21	100.00%	15.14	318	\$3,403	\$71,471

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	4	0	1	0	1	0	6
Head	2	1	1	1	0	0	5
Arms	1	1	0	1	1	0	4
Hand(s)/Wrist(s)	0	0	1	1	0	0	2
Back	0	0	0	0	1	0	1

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	6	28.57%	12.50	75	\$2,749	\$16,493
Head	5	23.81%	6.40	32	\$1,693	\$8,466
Arms	4	19.05%	41.75	167	\$7,465	\$29,859
Hand(s)/Wrist(s)	2	9.52%	0.50	1	\$1,169	\$2,338
Back	1	4.76%	24.00	24	\$3,059	\$3,059
All Others	3	14.29%	6.33	19	\$3,752	\$11,256
Totals	21	100.00%	15.14	318	\$3,403	\$71,471

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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	3	2	0	1	2	0	8
Intracranial Injures	1	1	1	1	0	0	4
Fracture/Dislocation/Nerve Damage	1	0	1	0	1	0	3
Oth Traumatic Injuries	2	0	0	1	0	0	3
Inflammations of Joints/Muscles	0	0	1	0	0	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	8	38.10%	12.13	97	\$3,247	\$25,976
Intracranial Injures	4	19.05%	7.75	31	\$1,388	\$5,554
Fracture/Dislocation/Nerve Damage	3	14.29%	49.67	149	\$9,002	\$27,006
Oth Traumatic Injuries	3	14.29%	5.00	15	\$2,135	\$6,404
Inflammations of Joints/Muscles	1	4.76%	20.00	20	\$4,663	\$4,663
All Others	2	9.52%	3.00	6	\$934	\$1,868
Totals	21	100.00%	15.14	318	\$3,403	\$71,471

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