

Industry Synopsis

Industry: 12900 Bakeries/Pasta - Mfg

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 | 251 | 27 | \$134,931,334 | 3,449 | \$1,931,381 | \$1.53 |
| 2020 | 256 | 18 | \$125,003,946 | 3,037 | \$1,785,134 | \$1.50 |
| 2021 | 276 | 36 | \$143,195,249 | 3,650 | \$1,957,290 | \$1.49 |
| 2022 | 276 | 15 | \$155,350,223 | 3,547 | \$2,123,875 | \$1.45 |
| 2023 | 289 | 28 | \$164,479,725 | 4,078 | \$2,111,080 | \$1.43 |
| 2024 YTD | 274 | 7 | \$170,121,787 | 4,097 | \$2,447,911 | \$1.53 |

* 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 | 213 | \$36,709 | 16 | \$10,656 | 16 | \$33,983 | 5 | \$32,457 | N/A | N/A |
| 2020 | 222 | \$36,588 | 17 | \$11,898 | 12 | \$24,231 | 4 | \$25,227 | N/A | N/A |
| 2021 | 233 | \$38,151 | 24 | \$16,303 | 13 | \$31,434 | 5 | \$28,593 | N/A | N/A |
| 2022 | 231 | \$40,739 | 25 | \$16,378 | 15 | \$37,778 | 4 | \$30,151 | N/A | N/A |
| 2023 | 243 | \$41,797 | 25 | \$16,043 | 16 | \$42,965 | 4 | \$33,472 | N/A | N/A |
| 2024 YTD | 225 | \$41,902 | 27 | \$17,564 | 17 | \$45,486 | 4 | \$34,170 | 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 | 112 | \$444,333 | 42 | \$382,319 | 1,110 | 67 | 70 | 77 |
| 2020 | 96 | \$321,031 | 40 | \$249,108 | 953 | 44 | 56 | 65 |
| 2021 | 110 | \$323,522 | 54 | \$267,506 | 966 | 57 | 56 | 81 |
| 2022 | 101 | \$420,794 | 38 | \$350,180 | 1,266 | 61 | 63 | 74 |
| 2023 | 103 | \$436,319 | 41 | \$353,084 | 1,218 | 58 | 62 | 72 |
| 2024 YTD | 20 | \$32,284 | 8 | \$22,036 | 106 | 10 | 12 | 13 |

| 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 | 22 | 9 | 6 | 5 | 42 |
| 2020 | 22 | 10 | 3 | 5 | 40 |
| 2021 | 33 | 12 | 5 | 4 | 54 |
| 2022 | 17 | 9 | 6 | 6 | 38 |
| 2023 | 19 | 9 | 8 | 5 | 41 |
| 2024 YTD | 4 | 3 | 1 | 0 | 8 |

| Total Claims Costs | | | | | |
|--------------------|--------------|-------------|----------------|---------------|-----------|
| Accident Year | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total |
| 2019 | \$173,585 | \$270,653 | \$96 | \$0 | \$444,333 |
| 2020 | \$120,957 | \$200,074 | \$0 | \$0 | \$321,031 |
| 2021 | \$112,328 | \$211,194 | \$0 | \$0 | \$323,522 |
| 2022 | \$190,287 | \$222,638 | \$7,868 | \$0 | \$420,794 |
| 2023 | \$173,716 | \$219,772 | \$42,831 | \$0 | \$436,319 |
| 2024 YTD | \$14,393 | \$17,891 | \$0 | \$0 | \$32,284 |

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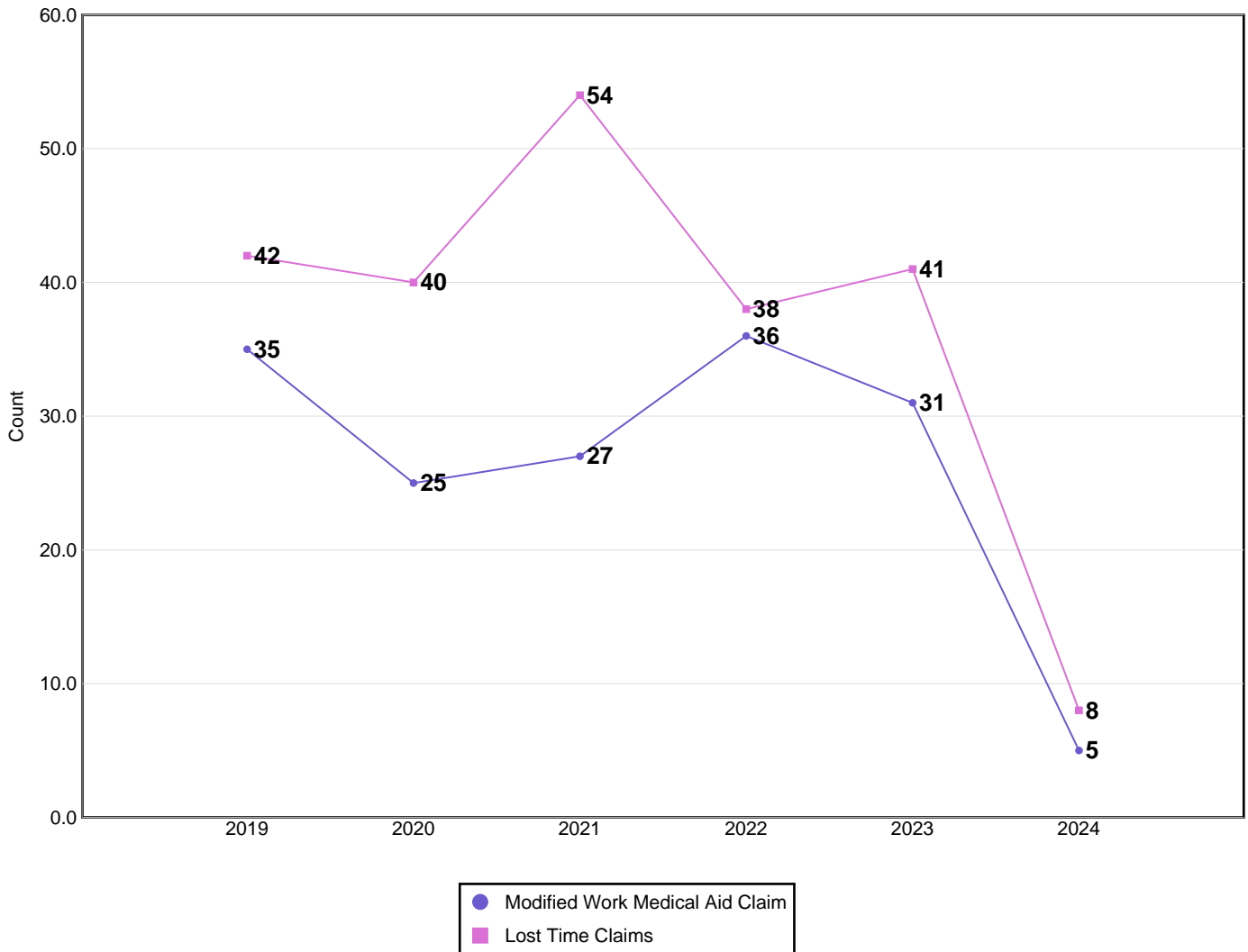
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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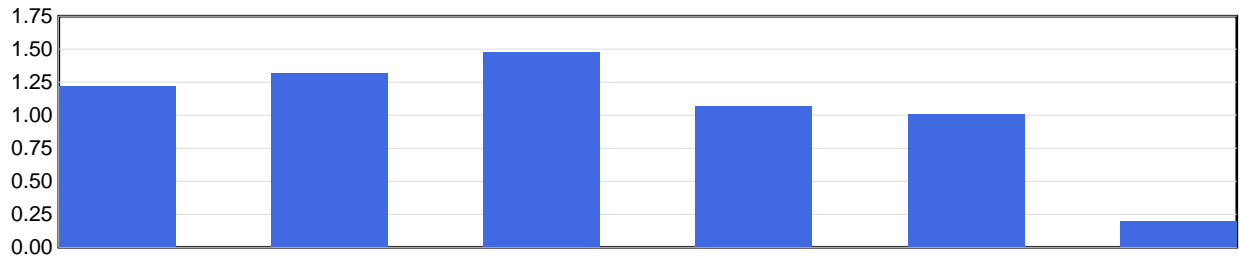
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



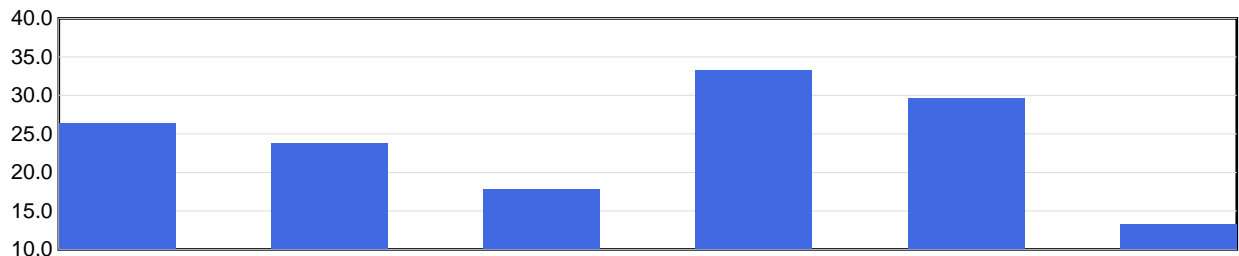
| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|----------------|------|------|------|------|------|----------|
| Frequency Rate | 1.22 | 1.32 | 1.48 | 1.07 | 1.01 | 0.20 |

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

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

Severity Rates

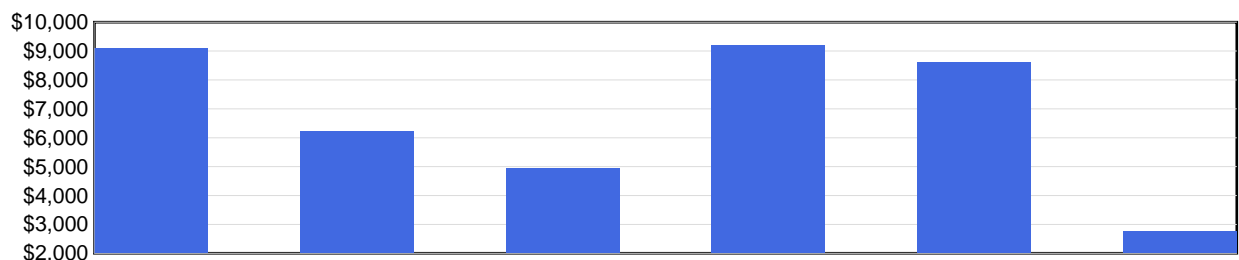
(Temporary Total Disability Days per Lost Time Claim)



| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|---------------|------|------|------|------|------|----------|
| Severity Rate | 26.4 | 23.8 | 17.9 | 33.3 | 29.7 | 13.3 |

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|------------------|---------|---------|---------|---------|---------|----------|
| Avg Cost / Claim | \$9,103 | \$6,228 | \$4,954 | \$9,215 | \$8,612 | \$2,754 |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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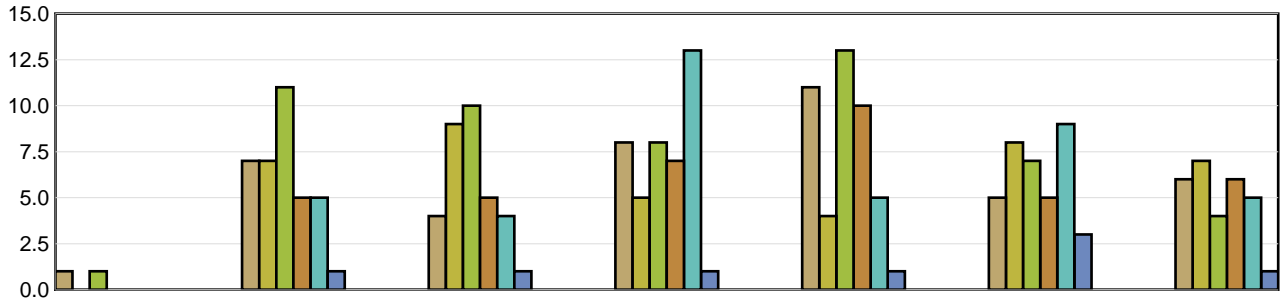
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

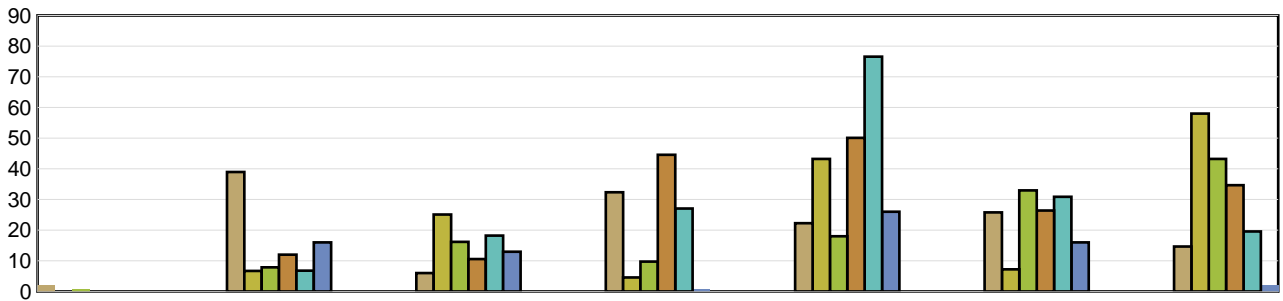
(by age of injured worker and by occurrence year)



| | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019 | 1 | 7 | 4 | 8 | 11 | 5 | 6 |
| 2020 | N/A | 7 | 9 | 5 | 4 | 8 | 7 |
| 2021 | 1 | 11 | 10 | 8 | 13 | 7 | 4 |
| 2022 | N/A | 5 | 5 | 7 | 10 | 5 | 6 |
| 2023 | N/A | 5 | 4 | 13 | 5 | 9 | 5 |
| 2024 YTD | N/A | 1 | 1 | 1 | 1 | 3 | 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 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019 | 2.00 | 39.00 | 6.00 | 32.38 | 22.27 | 25.80 | 14.67 |
| 2020 | N/A | 6.71 | 25.11 | 4.60 | 43.25 | 7.25 | 58.00 |
| 2021 | 1.00 | 7.91 | 16.20 | 9.75 | 18.00 | 33.00 | 43.25 |
| 2022 | N/A | 12.00 | 10.60 | 44.57 | 50.10 | 26.40 | 34.67 |
| 2023 | N/A | 6.80 | 18.25 | 27.08 | 76.60 | 30.89 | 19.60 |
| 2024 YTD | N/A | 16.00 | 13.00 | 1.00 | 26.00 | 16.00 | 2.00 |

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 |
| Overexertion | 7 | 6 | 12 | 8 | 9 | 2 | 44 |
| Contact with Objects and Equipment | 7 | 6 | 7 | 5 | 9 | 2 | 36 |
| Falls | 6 | 7 | 3 | 5 | 7 | 0 | 28 |
| Bodily Reaction and Exertion | 3 | 3 | 9 | 6 | 3 | 0 | 24 |
| RMI | 3 | 3 | 5 | 4 | 5 | 0 | 20 |

| Type of Accident | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|------------------------------------|---------------------------|--------------------|------------------|--------------|-------------------|--------------------|
| Overexertion | 44 | 19.73% | 22.20 | 977 | \$8,001 | \$352,033 |
| Contact with Objects and Equipment | 36 | 16.14% | 30.92 | 1,113 | \$9,514 | \$342,495 |
| Falls | 28 | 12.56% | 35.04 | 981 | \$8,727 | \$244,354 |
| Bodily Reaction and Exertion | 24 | 10.76% | 20.50 | 492 | \$7,802 | \$187,239 |
| RMI | 20 | 8.97% | 38.85 | 777 | \$9,899 | \$197,971 |
| All Others | 71 | 31.84% | 16.46 | 1,169 | \$4,227 | \$300,142 |
| Totals | 223 | 100.00% | 24.70 | 5,509 | \$7,284 | \$1,624,234 |

| Part of Body | | | | | | | |
|---------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Part of Body | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD | Totals |
| Back | 6 | 7 | 11 | 9 | 9 | 2 | 44 |
| Fingers | 7 | 8 | 3 | 4 | 6 | 3 | 31 |
| Arms | 5 | 1 | 9 | 6 | 6 | 0 | 27 |
| Hand(s)/Wrist(s) | 7 | 3 | 9 | 2 | 5 | 0 | 26 |
| Trunk | 2 | 4 | 4 | 6 | 3 | 1 | 20 |

| Part of Body | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|------------------|---------------------------|--------------------|------------------|--------------|-------------------|--------------------|
| Back | 44 | 19.73% | 18.34 | 807 | \$4,374 | \$192,473 |
| Fingers | 31 | 13.90% | 24.61 | 763 | \$7,868 | \$243,917 |
| Arms | 27 | 12.11% | 27.67 | 747 | \$10,779 | \$291,042 |
| Hand(s)/Wrist(s) | 26 | 11.66% | 24.77 | 644 | \$8,184 | \$212,785 |
| Trunk | 20 | 8.97% | 35.90 | 718 | \$11,336 | \$226,729 |
| All Others | 75 | 33.63% | 24.40 | 1,830 | \$6,097 | \$457,288 |
| Totals | 223 | 100.00% | 24.70 | 5,509 | \$7,284 | \$1,624,234 |

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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 | 16 | 10 | 20 | 19 | 20 | 3 | 88 |
| Oth Traumatic Injuries | 3 | 1 | 12 | 2 | 8 | 2 | 28 |
| Fracture/Dislocation/Nerve Damage | 5 | 6 | 7 | 2 | 4 | 0 | 24 |
| Superficial Wounds | 4 | 5 | 5 | 5 | 1 | 0 | 20 |
| Open Wound | 4 | 8 | 0 | 4 | 1 | 2 | 19 |

| Nature of Injury | Total LTCs (2019 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|-----------------------------------|------------------------------|-----------------------|------------------|--------------|-------------------|--------------------|
| Sprains/Strain | 88 | 39.46% | 23.66 | 2,082 | \$7,481 | \$658,342 |
| Oth Traumatic Injuries | 28 | 12.56% | 34.36 | 962 | \$8,003 | \$224,088 |
| Fracture/Dislocation/Nerve Damage | 24 | 10.76% | 45.71 | 1,097 | \$13,354 | \$320,490 |
| Superficial Wounds | 20 | 8.97% | 12.30 | 246 | \$3,357 | \$67,139 |
| Open Wound | 19 | 8.52% | 9.63 | 183 | \$5,476 | \$104,048 |
| All Others | 44 | 19.73% | 21.34 | 939 | \$5,685 | \$250,126 |
| Totals | 223 | 100.00% | 24.70 | 5,509 | \$7,284 | \$1,624,234 |

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