

Industry Synopsis

Industry: 13905 Vegetables - Process/Grade

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	21	1	\$183,996,654	3,654	\$2,215,623	\$1.53
2020	24	3	\$197,286,381	4,386	\$2,249,562	\$1.50
2021	25	3	\$198,682,003	4,211	\$2,175,253	\$1.49
2022	24	1	\$213,904,139	4,648	\$2,160,528	\$1.45
2023	24	0	\$232,318,914	4,736	\$2,463,757	\$1.43
2024 YTD	24	0	\$246,769,503	5,175	\$3,032,206	\$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	3	\$483	5	\$3,464	7	\$17,434	4	\$65,509	N/A	N/A
2020	6	\$891	4	\$2,746	7	\$17,741	5	\$74,026	N/A	N/A
2021	10	\$2,090	N/A	N/A	6	\$16,894	4	\$55,387	3	\$122,797
2022	7	\$1,204	4	\$2,848	5	\$12,184	4	\$43,925	4	\$153,743
2023	5	\$258	5	\$3,317	5	\$13,525	4	\$33,607	5	\$181,612
2024 YTD	5	\$269	5	\$3,333	5	\$14,130	4	\$39,778	5	\$189,259

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: 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	205	\$596,159	51	\$398,226	1,046	103	154	127
2020	167	\$474,131	62	\$324,753	822	79	105	118
2021	217	\$433,756	99	\$302,134	812	76	118	144
2022	218	\$415,644	94	\$256,437	896	94	124	156
2023	205	\$883,451	66	\$705,105	1,470	119	139	138
2024 YTD	46	\$71,729	15	\$53,822	232	20	31	31

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	31	9	6	5	51
2020	41	15	3	3	62
2021	75	19	4	1	99
2022	72	14	5	3	94
2023	36	15	7	8	66
2024 YTD	7	6	2	0	15

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$215,951	\$379,956	\$252	\$0	\$596,159
2020	\$199,744	\$267,758	\$6,629	\$0	\$474,131
2021	\$174,000	\$259,756	\$0	\$0	\$433,756
2022	\$159,487	\$256,157	\$0	\$0	\$415,644
2023	\$402,934	\$470,600	\$9,917	\$0	\$883,451
2024 YTD	\$34,336	\$37,394	\$0	\$0	\$71,729

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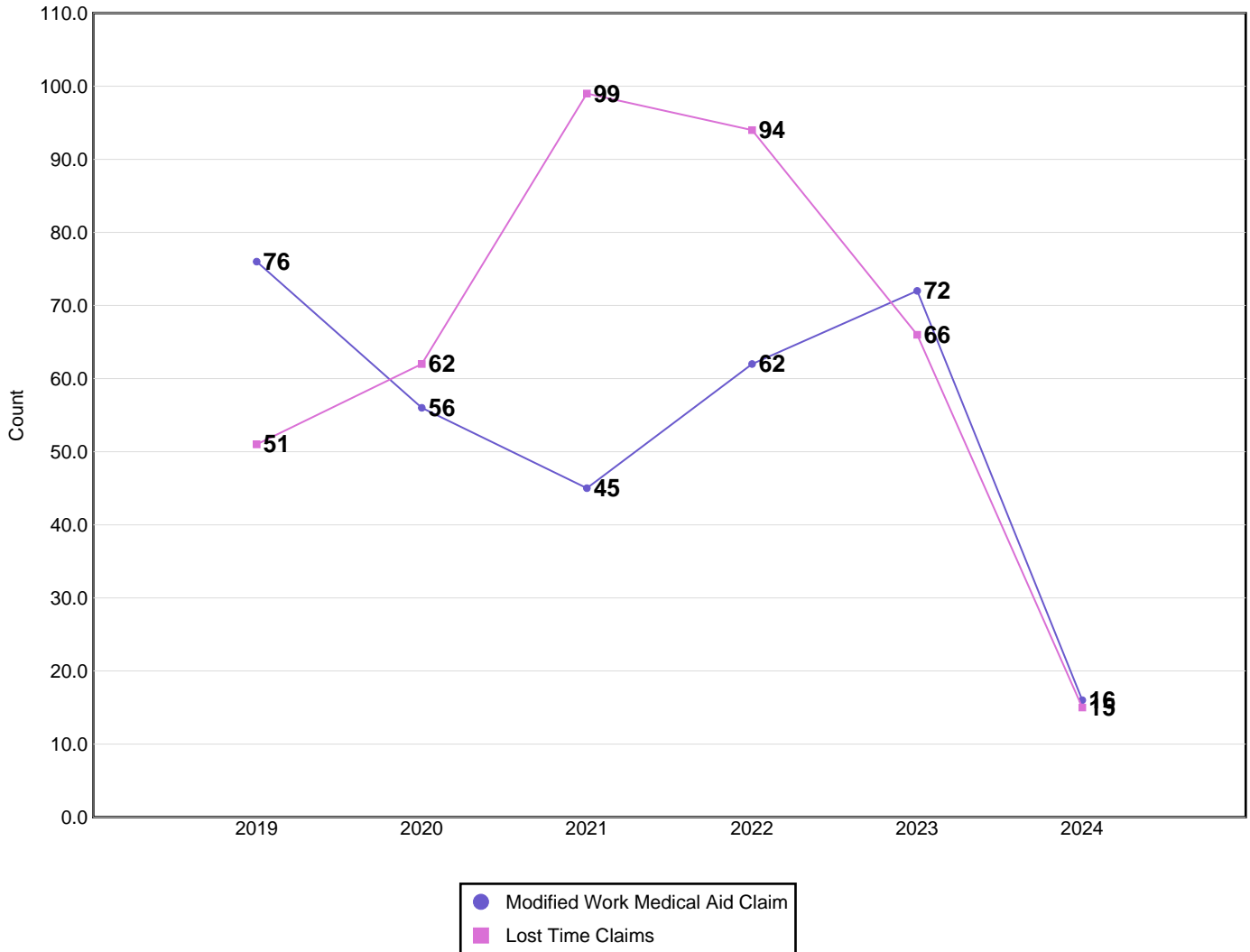
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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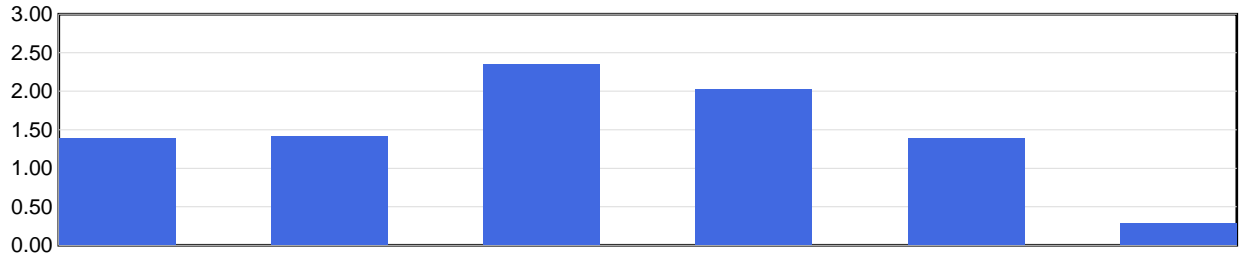
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



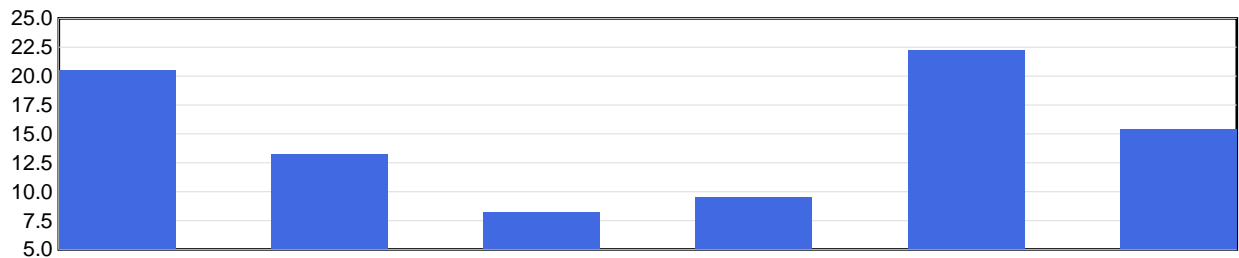
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.40	1.41	2.35	2.02	1.39	0.29

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

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

Severity Rates

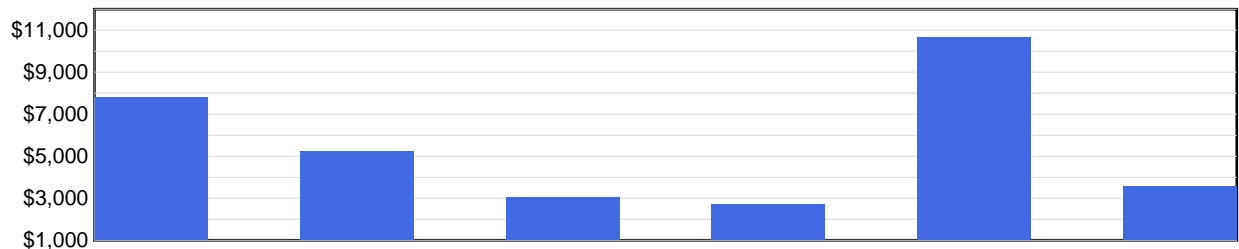
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	20.5	13.3	8.2	9.5	22.3	15.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$7,808	\$5,238	\$3,052	\$2,728	\$10,683	\$3,588

Average Cost Per LTC = Total LTC Costs / Total LTCs

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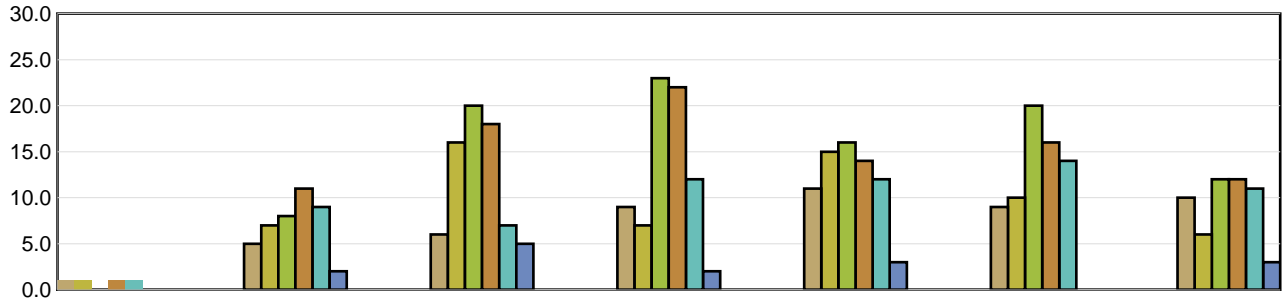
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

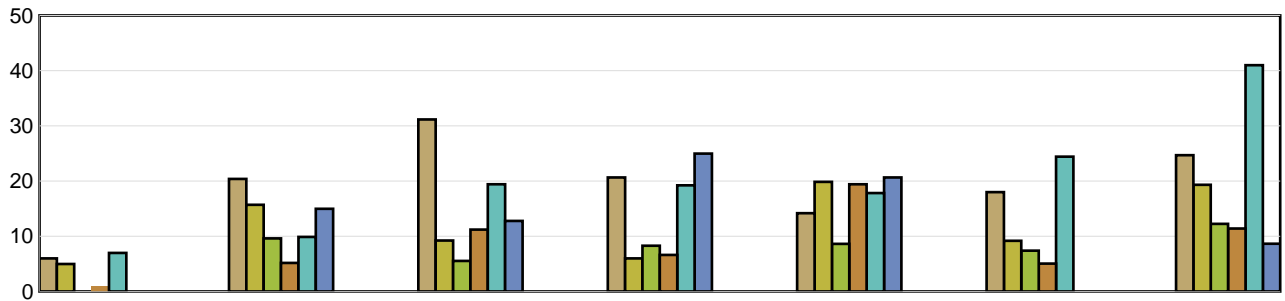
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	5	6	9	11	9	10
2020	1	7	16	7	15	10	6
2021	N/A	8	20	23	16	20	12
2022	1	11	18	22	14	16	12
2023	1	9	7	12	12	14	11
2024 YTD	N/A	2	5	2	3	N/A	3

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	6.00	20.40	31.17	20.67	14.18	18.00	24.70
2020	5.00	15.71	9.25	6.00	19.87	9.20	19.33
2021	N/A	9.63	5.55	8.30	8.63	7.40	12.25
2022	1.00	5.18	11.22	6.64	19.43	5.06	11.42
2023	7.00	9.89	19.43	19.25	17.83	24.43	41.00
2024 YTD	N/A	15.00	12.80	25.00	20.67	N/A	8.67

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
Exposure to Harmful Substances	1	23	58	37	4	0	123
Overexertion	11	9	6	11	14	3	54
Falls	10	5	10	16	10	0	51
Bodily Reaction and Exertion	5	6	10	11	9	0	41
Contact with Objects and Equipment	6	4	4	6	6	2	28

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	123	31.78%	6.05	744	\$1,275	\$156,772
Overexertion	54	13.95%	12.50	675	\$5,192	\$280,393
Falls	51	13.18%	21.08	1,075	\$8,179	\$417,148
Bodily Reaction and Exertion	41	10.59%	18.17	745	\$8,190	\$335,805
Contact with Objects and Equipment	28	7.24%	10.50	294	\$4,955	\$138,736
All Others	90	23.26%	19.27	1,734	\$7,907	\$711,622
Totals	387	100.00%	13.61	5,267	\$5,273	\$2,040,476

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	0	21	58	35	2	1	117
Back	8	9	12	13	15	3	60
Trunk	5	4	6	10	8	2	35
Fingers	2	4	5	5	7	1	24
Knee(s)	3	3	5	5	6	0	22

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	117	30.23%	7.81	914	\$1,550	\$181,360
Back	60	15.50%	11.37	682	\$5,418	\$325,066
Trunk	35	9.04%	10.63	372	\$6,413	\$224,442
Fingers	24	6.20%	8.58	206	\$4,402	\$105,659
Knee(s)	22	5.68%	18.09	398	\$8,480	\$186,567
All Others	129	33.33%	20.89	2,695	\$7,887	\$1,017,383
Totals	387	100.00%	13.61	5,267	\$5,273	\$2,040,476

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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	24	18	21	35	26	8	132
Systems Disease - Covid 19	0	20	51	35	0	0	106
Superficial Wounds	6	6	7	9	8	0	36
Oth Traumatic Injuries	4	3	10	4	9	3	33
Fracture/Dislocation/Nerve Damage	7	4	1	2	6	0	20

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	132	34.11%	10.77	1,422	\$5,012	\$661,557
Systems Disease - Covid 19	106	27.39%	6.28	666	\$1,215	\$128,788
Superficial Wounds	36	9.30%	9.19	331	\$4,577	\$164,784
Oth Traumatic Injuries	33	8.53%	26.67	880	\$10,787	\$355,985
Fracture/Dislocation/Nerve Damage	20	5.17%	36.15	723	\$13,195	\$263,899
All Others	60	15.50%	20.75	1,245	\$7,758	\$465,463
Totals	387	100.00%	13.61	5,267	\$5,273	\$2,040,476

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