

Industry Synopsis

Industry: 50607 RAILWAY TRANSPORTATION SERVICE

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	48	7	\$609,487,050	8,230	\$5,036,366	\$0.96
2020	51	5	\$614,753,221	8,986	\$5,627,872	\$0.99
2021	55	5	\$645,509,411	9,471	\$6,181,733	\$1.06
2022	57	5	\$656,849,452	8,709	\$5,716,067	\$0.96
2023	55	2	\$733,701,616	10,191	\$6,184,183	\$0.98
2024 YTD	52	0	\$766,810,956	9,144	\$7,758,342	\$1.04

* 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	26	\$3,011	5	\$3,844	10	\$23,319	4	\$27,164	3	\$552,149
2020	30	\$3,618	4	\$2,724	11	\$27,971	3	\$33,445	3	\$546,995
2021	35	\$4,466	4	\$2,906	10	\$29,796	4	\$48,653	N/A	N/A
2022	35	\$4,787	3	\$1,968	11	\$26,834	5	\$45,652	3	\$577,609
2023	30	\$3,638	6	\$3,940	10	\$28,854	5	\$36,554	4	\$660,715
2024 YTD	28	\$4,023	5	\$2,998	9	\$26,691	7	\$69,840	3	\$663,258

Note: The current year assessable earnings are based on estimates.

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 50607 RAILWAY TRANSPORTATION SERVICE

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	278	\$3,458,919	122	\$3,267,641	4,509	116	156	174
2020	200	\$3,329,233	87	\$3,170,405	3,441	80	113	115
2021	186	\$1,321,210	78	\$1,164,402	4,078	67	108	109
2022	198	\$1,290,209	89	\$1,152,191	3,786	78	109	121
2023	165	\$1,310,501	64	\$1,148,747	3,723	69	101	98
2024 YTD	44	\$115,524	19	\$102,101	406	16	25	28

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	61	22	14	25	122
2020	39	16	8	24	87
2021	23	25	8	22	78
2022	33	26	11	19	89
2023	25	9	10	20	64
2024 YTD	7	8	2	2	19

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,318,767	\$810,450	\$22,696	\$1,307,006	\$3,458,919
2020	\$1,037,347	\$610,408	\$14,809	\$1,666,669	\$3,329,233
2021	\$841,550	\$446,810	\$32,850	\$0	\$1,321,210
2022	\$818,776	\$470,495	\$938	\$0	\$1,290,209
2023	\$735,040	\$550,079	\$11,241	\$14,139	\$1,310,501
2024 YTD	\$70,939	\$44,585	\$0	\$0	\$115,524

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

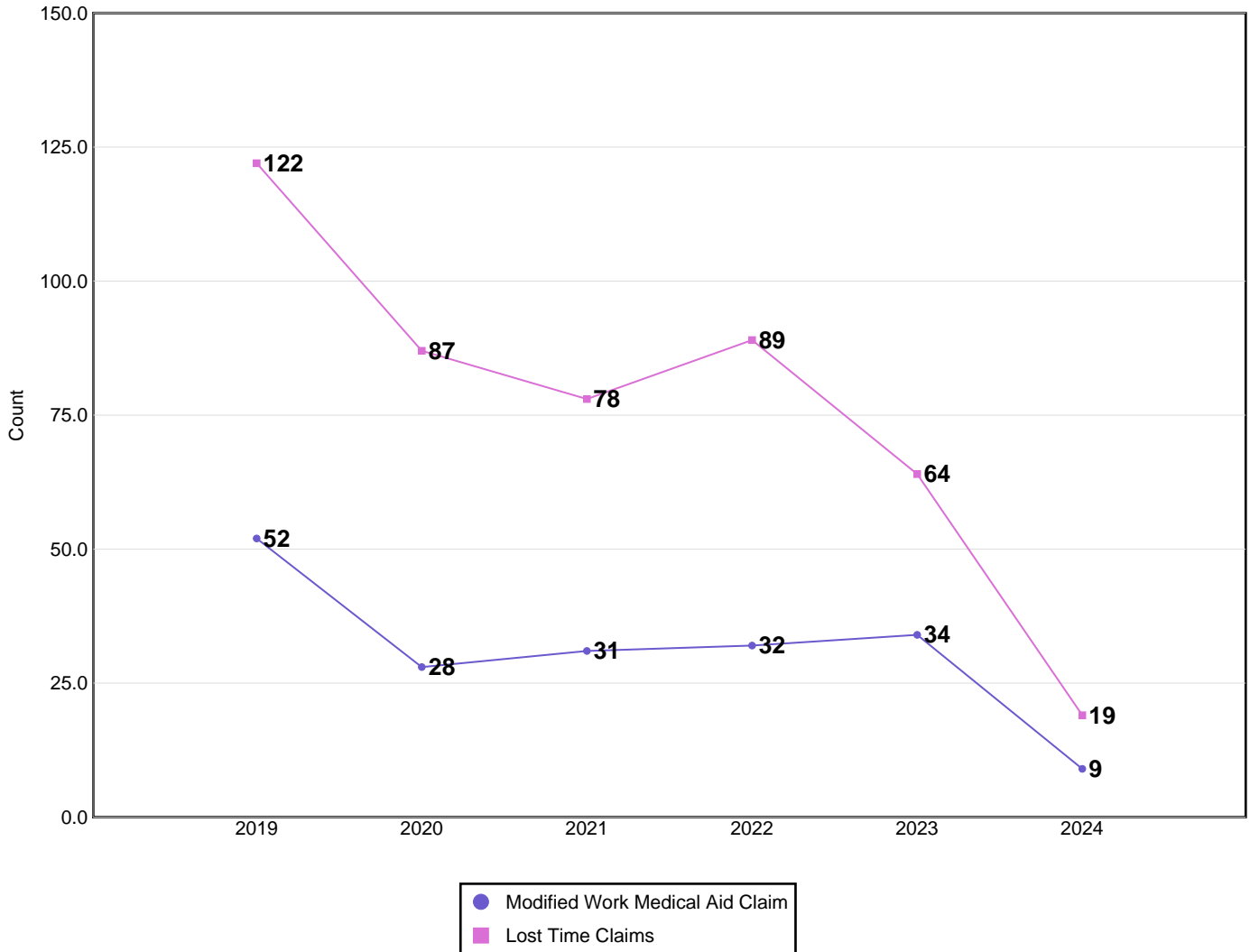
- YTD is January to current month of the current calendar year

Industry Synopsis

Industry: 50607 RAILWAY TRANSPORTATION SERVICE

Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

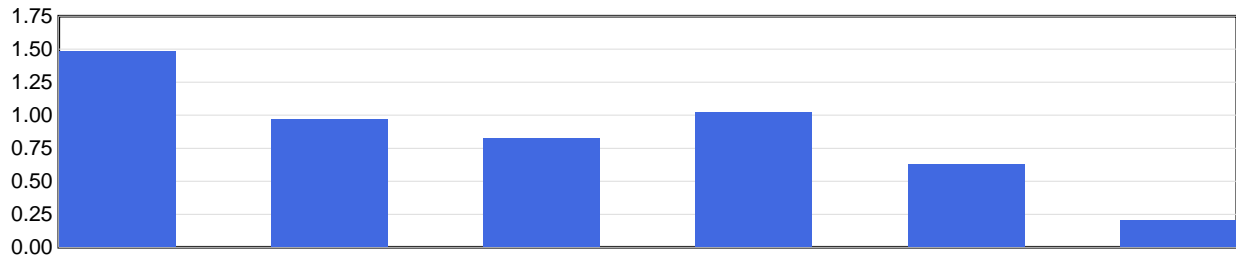
Industry Synopsis

Industry: 50607 RAILWAY TRANSPORTATION SERVICE

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



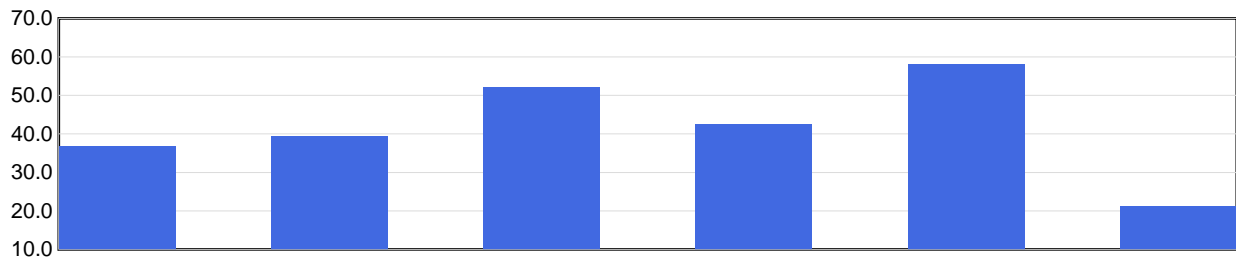
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.48	0.97	0.82	1.02	0.63	0.21

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

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

Severity Rates

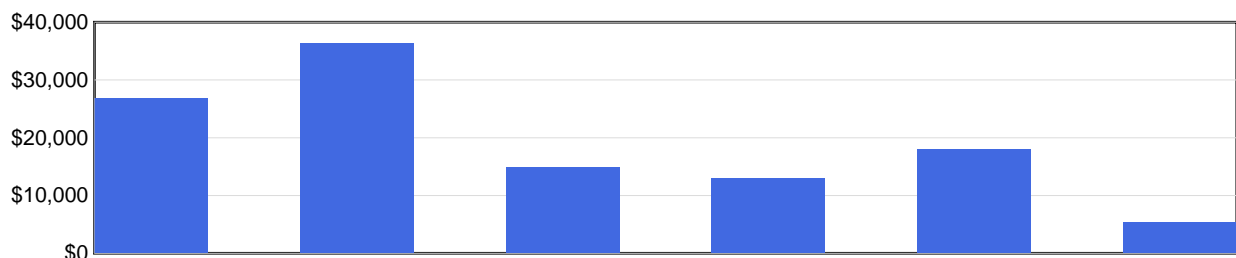
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	37.0	39.6	52.3	42.5	58.2	21.4

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$26,784	\$36,441	\$14,928	\$12,946	\$17,949	\$5,374

Average Cost Per LTC = Total LTC Costs / Total LTCs

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

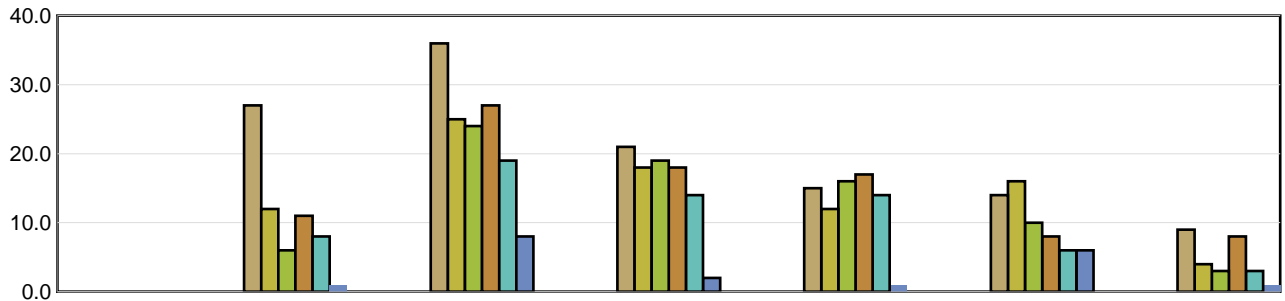
Industry Synopsis

Industry: 50607 RAILWAY TRANSPORTATION SERVICE

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

Number of LTCs

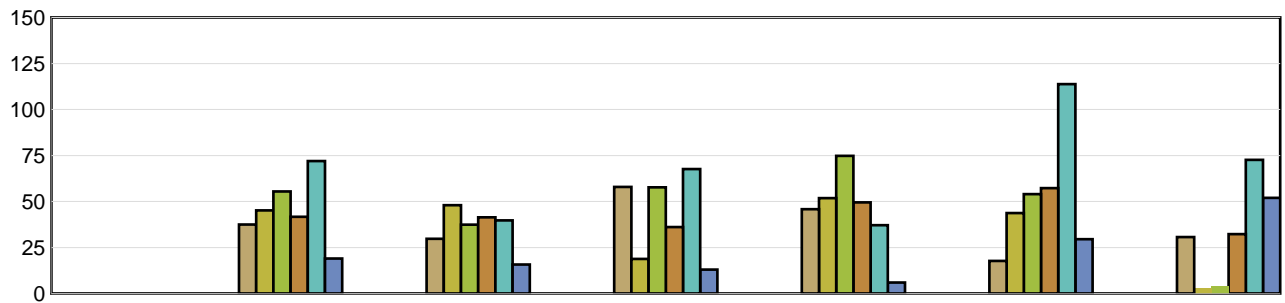
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	27	36	21	15	14	9
2020	N/A	12	25	18	12	16	4
2021	N/A	6	24	19	16	10	3
2022	N/A	11	27	18	17	8	8
2023	N/A	8	19	14	14	6	3
2024 YTD	N/A	1	8	2	1	6	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	N/A	37.48	29.72	57.90	45.80	17.71	30.67
2020	N/A	45.17	48.04	18.78	51.83	43.75	3.00
2021	N/A	55.50	37.46	57.74	74.81	54.00	4.00
2022	N/A	41.73	41.44	36.11	49.53	57.25	32.25
2023	N/A	72.00	39.74	67.64	37.14	113.83	72.67
2024 YTD	N/A	19.00	15.75	13.00	6.00	29.50	52.00

LTCs with no birthdate recorded are not included in band subtotals

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 50607 RAILWAY TRANSPORTATION SERVICE

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
Bodily Reaction and Exertion	23	15	14	19	16	5	92
Falls	14	20	11	12	10	4	71
Exposure to Harmful Substances	26	7	16	17	3	0	69
Overexertion	16	8	7	4	6	4	45
Oth Vehicle Accident	10	11	11	6	5	2	45

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Bodily Reaction and Exertion	92	20.04%	50.58	4,653	\$15,269	\$1,404,732
Falls	71	15.47%	43.61	3,096	\$17,668	\$1,254,407
Exposure to Harmful Substances	69	15.03%	49.46	3,413	\$17,436	\$1,203,052
Overexertion	45	9.80%	30.49	1,372	\$11,501	\$517,555
Oth Vehicle Accident	45	9.80%	67.18	3,023	\$88,923	\$4,001,547
All Others	137	29.85%	31.65	4,336	\$11,855	\$1,624,195
Totals	459	100.00%	43.34	19,893	\$21,798	\$10,005,487

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	30	10	20	20	7	2	89
Back	15	11	10	9	15	4	64
Foot(Feet)/Ank(s)/Toe(s)	15	13	12	10	7	5	62
Trunk	18	7	7	9	6	2	49
Knee(s)	12	13	4	7	5	1	42

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	89	19.39%	66.11	5,884	\$18,965	\$1,687,879
Back	64	13.94%	33.17	2,123	\$11,470	\$734,111
Foot(Feet)/Ank(s)/Toe(s)	62	13.51%	46.05	2,855	\$14,172	\$878,677
Trunk	49	10.68%	40.00	1,960	\$14,872	\$728,727
Knee(s)	42	9.15%	39.02	1,639	\$16,873	\$708,661
All Others	153	33.33%	35.50	5,432	\$34,428	\$5,267,432
Totals	459	100.00%	43.34	19,893	\$21,798	\$10,005,487

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 50607 RAILWAY TRANSPORTATION SERVICE

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	53	45	29	32	35	10	204
Mental Diseases	29	9	7	13	6	2	66
Fracture/Dislocation/Nerve Damage	6	9	6	11	10	3	45
Superficial Wounds	9	6	6	4	4	1	30
Oth Traumatic Injuries	8	5	4	4	3	1	25

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	204	44.44%	36.91	7,530	\$14,268	\$2,910,670
Mental Diseases	66	14.38%	80.80	5,333	\$23,272	\$1,535,950
Fracture/Dislocation/Nerve Damage	45	9.80%	66.09	2,974	\$64,756	\$2,914,018
Superficial Wounds	30	6.54%	28.97	869	\$8,381	\$251,419
Oth Traumatic Injuries	25	5.45%	42.04	1,051	\$11,121	\$278,035
All Others	89	19.39%	24.00	2,136	\$23,768	\$2,115,396
Totals	459	100.00%	43.34	19,893	\$21,798	\$10,005,487

N/A columns indicate there are not enough employers available to display the information

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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