

Industry Synopsis

Industry: 52400 GRAIN/SEED HANDLING OPERATIONS

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	66	4	\$111,949,450	2,126	\$912,210	\$0.90
2020	65	2	\$115,876,426	2,134	\$909,947	\$0.79
2021	69	9	\$117,907,794	2,249	\$981,575	\$0.87
2022	65	3	\$130,353,903	2,382	\$1,013,268	\$0.85
2023	65	2	\$133,743,270	2,349	\$927,841	\$0.73
2024 YTD	64	1	\$138,754,915	2,428	\$956,797	\$0.72

* 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	40	\$5,867	12	\$9,289	10	\$22,371	N/A	N/A	N/A	N/A
2020	44	\$7,387	6	\$5,195	11	\$25,316	N/A	N/A	N/A	N/A
2021	46	\$7,719	8	\$5,664	10	\$20,991	4	\$53,387	N/A	N/A
2022	45	\$9,087	4	\$3,085	11	\$23,253	3	\$33,800	N/A	N/A
2023	41	\$8,292	7	\$4,327	12	\$26,621	3	\$37,350	N/A	N/A
2024 YTD	39	\$8,066	9	\$6,761	11	\$26,091	3	\$38,838	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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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	65	\$157,922	14	\$86,237	311	21	51	29
2020	56	\$465,194	22	\$419,651	790	25	34	34
2021	48	\$132,068	13	\$92,482	284	25	35	32
2022	41	\$266,835	12	\$236,599	818	20	29	23
2023	43	\$231,455	10	\$174,849	283	20	33	22
2024 YTD	5	\$2,087	1	\$240	1	3	4	4

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	8	4	1	1	14
2020	11	5	3	3	22
2021	9	1	2	1	13
2022	6	3	0	3	12
2023	5	2	1	2	10
2024 YTD	1	0	0	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$43,116	\$114,806	\$0	\$0	\$157,922
2020	\$153,752	\$268,608	\$42,834	\$0	\$465,194
2021	\$58,459	\$73,139	\$470	\$0	\$132,068
2022	\$122,773	\$141,378	\$2,683	\$0	\$266,835
2023	\$100,484	\$130,971	\$0	\$0	\$231,455
2024 YTD	\$96	\$1,990	\$0	\$0	\$2,087

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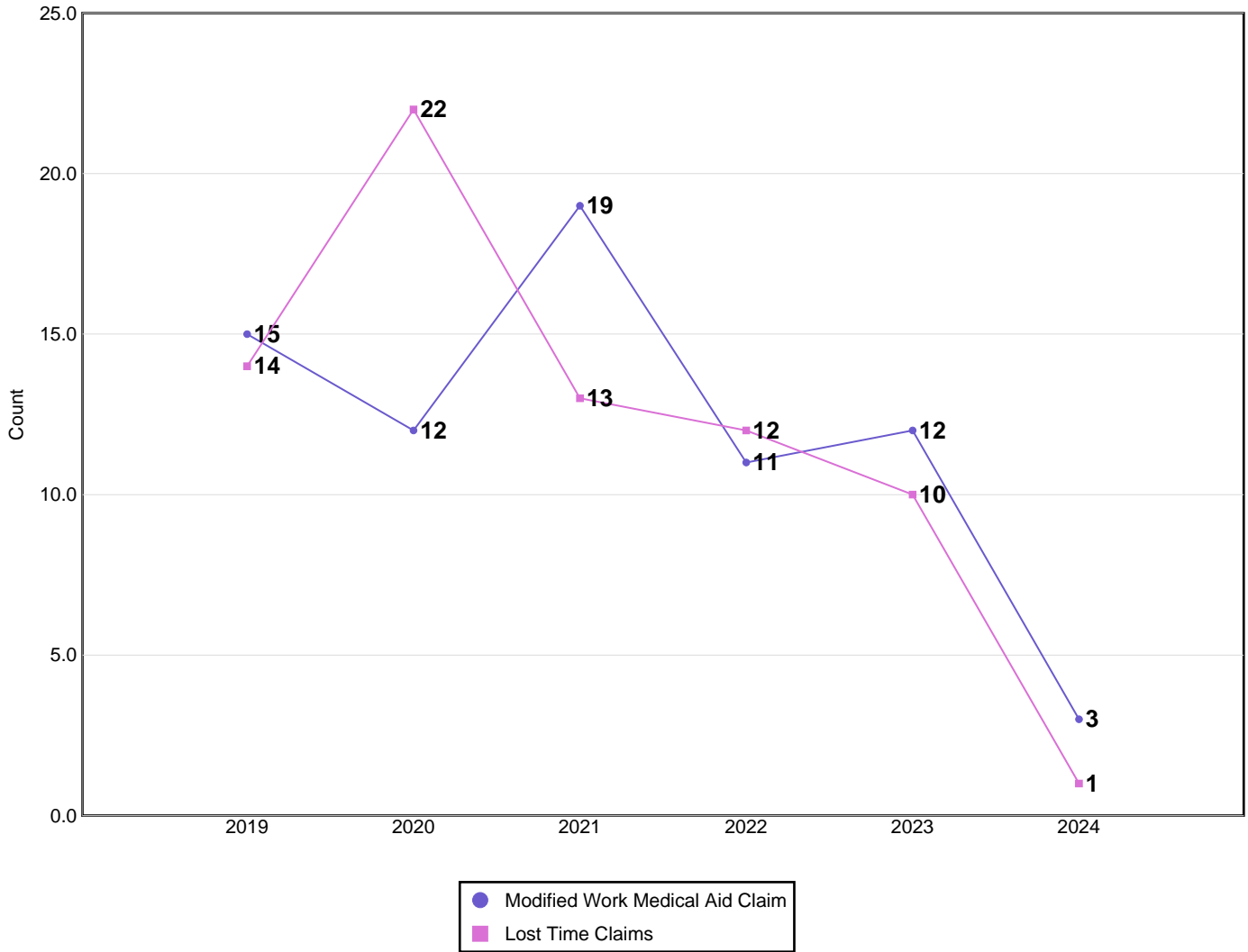
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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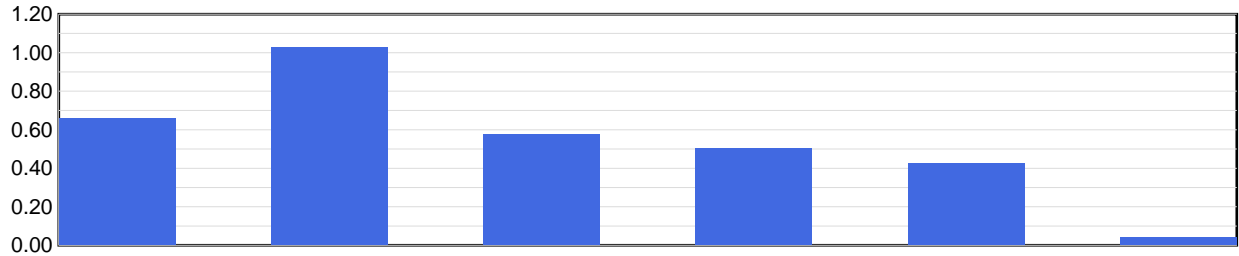
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



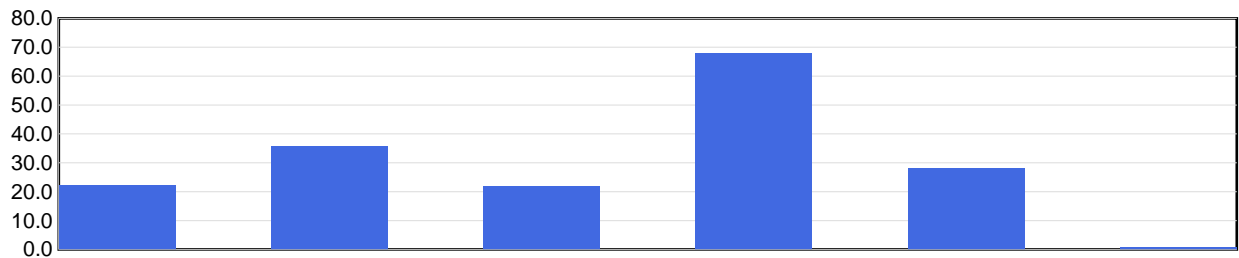
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.66	1.03	0.58	0.50	0.43	0.04

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

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

Severity Rates

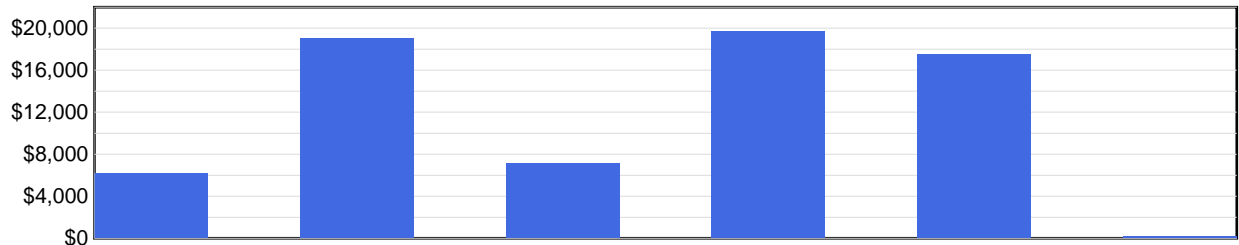
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	22.2	35.9	21.8	68.2	28.3	1.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$6,160	\$19,075	\$7,114	\$19,717	\$17,485	\$240

Average Cost Per LTC = Total LTC Costs / Total LTCs

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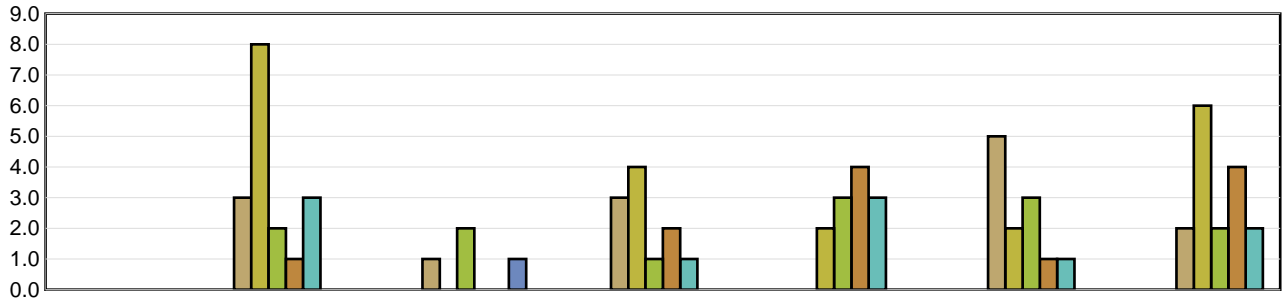
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

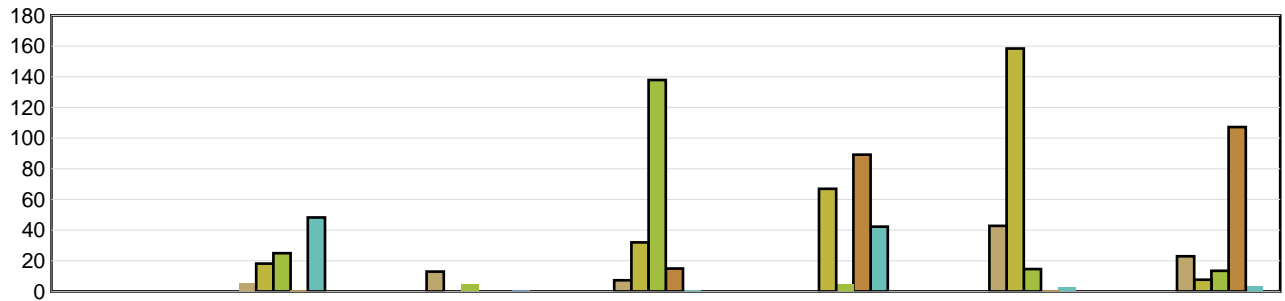
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	3	1	3	N/A	5	2
2020	N/A	8	N/A	4	2	2	6
2021	N/A	2	2	1	3	3	2
2022	N/A	1	N/A	2	4	1	4
2023	N/A	3	N/A	1	3	1	2
2024 YTD	N/A	N/A	1	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	5.33	13.00	7.33	N/A	42.80	23.00
2020	N/A	18.25	N/A	32.00	67.00	158.50	7.67
2021	N/A	25.00	5.00	138.00	5.00	14.67	13.50
2022	N/A	1.00	N/A	15.00	89.25	1.00	107.25
2023	N/A	48.33	N/A	1.00	42.33	3.00	3.50
2024 YTD	N/A	N/A	1.00	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
Overexertion	2	4	3	2	3	0	14
Falls	3	4	4	3	0	0	14
Bodily Reaction and Exertion	2	6	1	0	3	0	12
Exposure to Noise	2	1	1	1	0	0	5
Contact with Objects and Equipment	1	0	0	1	1	0	3

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	14	19.44%	22.50	315	\$7,355	\$102,970
Falls	14	19.44%	50.36	705	\$14,383	\$201,359
Bodily Reaction and Exertion	12	16.67%	11.75	141	\$3,225	\$38,696
Exposure to Noise	5	6.94%	0.00	0	\$7,020	\$35,100
Contact with Objects and Equipment	3	4.17%	27.67	83	\$11,328	\$33,984
All Others	24	33.33%	51.00	1,224	\$24,915	\$597,951
Totals	72	100.00%	34.28	2,468	\$14,029	\$1,010,059

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	1	8	4	4	5	0	22
Head	1	3	2	1	1	0	8
Arms	1	1	1	0	2	1	6
Trunk	3	2	1	1	0	0	7
Ear(s)	2	1	1	1	0	0	5

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	22	30.56%	34.05	749	\$7,130	\$156,869
Head	8	11.11%	78.50	628	\$28,828	\$230,626
Arms	6	8.33%	25.50	153	\$27,487	\$164,923
Trunk	7	9.72%	17.57	123	\$5,259	\$36,813
Ear(s)	5	6.94%	0.00	0	\$7,020	\$35,100
All Others	24	33.33%	33.96	815	\$16,072	\$385,729
Totals	72	100.00%	34.28	2,468	\$14,029	\$1,010,059

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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	5	8	6	2	6	1	28
Fracture/Dislocation/Nerve Damage	1	2	2	4	1	0	10
Superficial Wounds	3	1	1	2	1	0	8
Oth Traumatic Injuries	0	5	0	1	0	0	6
Ear/Hearing Condition	2	1	1	1	0	0	5

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	28	38.89%	17.57	492	\$5,920	\$165,756
Fracture/Dislocation/Nerve Damage	10	13.89%	46.00	460	\$21,368	\$213,682
Superficial Wounds	8	11.11%	50.50	404	\$7,218	\$57,745
Oth Traumatic Injuries	6	8.33%	12.00	72	\$3,586	\$21,514
Ear/Hearing Condition	5	6.94%	0.00	0	\$7,020	\$35,100
All Others	15	20.83%	69.33	1,040	\$34,417	\$516,262
Totals	72	100.00%	34.28	2,468	\$14,029	\$1,010,059

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