

Industry Synopsis

Industry: 57601 IRRIGATION/DRAINAGE DISTRICT

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	15	0	\$21,721,286	372	\$273,716	\$1.55
2020	15	0	\$22,815,127	386	\$333,985	\$1.58
2021	15	0	\$23,729,698	398	\$330,268	\$1.40
2022	17	2	\$24,562,492	393	\$331,951	\$1.35
2023	15	0	\$27,368,525	405	\$420,775	\$1.55
2024 YTD	15	0	\$29,426,419	415	\$528,311	\$1.62

* 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	8	\$619	N/A	N/A	5	\$13,646	N/A	N/A	N/A	N/A
2020	8	\$625	N/A	N/A	5	\$14,454	N/A	N/A	N/A	N/A
2021	8	\$700	N/A	N/A	4	\$10,066	N/A	N/A	N/A	N/A
2022	10	\$724	N/A	N/A	4	\$10,481	N/A	N/A	N/A	N/A
2023	9	\$828	N/A	N/A	3	\$10,129	N/A	N/A	N/A	N/A
2024 YTD	9	\$887	N/A	N/A	3	\$11,288	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	15	\$31,647	3	\$17,612	7	4	12	6
2020	16	\$44,570	6	\$30,154	161	10	10	11
2021	29	\$472,749	13	\$456,491	108	10	16	19
2022	12	\$83,700	5	\$73,417	137	6	7	7
2023	25	\$91,798	10	\$68,761	107	15	15	18
2024 YTD	3	\$933	0	\$0	0	0	3	0

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	3	0	0	0	3
2020	4	0	1	1	6
2021	12	0	0	1	13
2022	2	1	1	1	5
2023	5	5	0	0	10
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	\$6,252	\$25,395	\$0	\$0	\$31,647
2020	\$24,144	\$20,426	\$0	\$0	\$44,570
2021	\$57,630	\$50,059	\$20,647	\$344,414	\$472,749
2022	\$47,924	\$35,776	\$0	\$0	\$83,700
2023	\$44,298	\$47,501	\$0	\$0	\$91,798
2024 YTD	\$0	\$933	\$0	\$0	\$933

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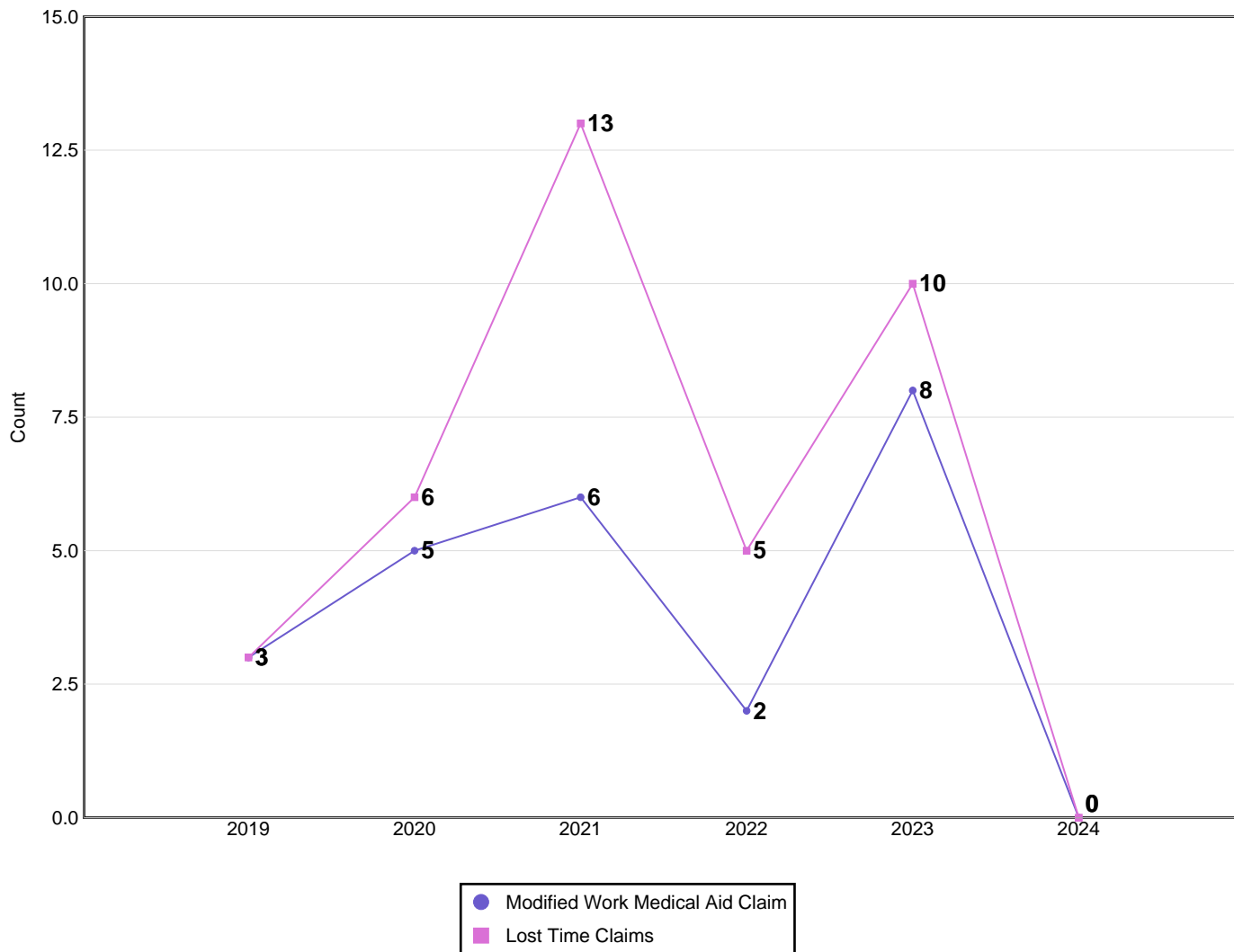
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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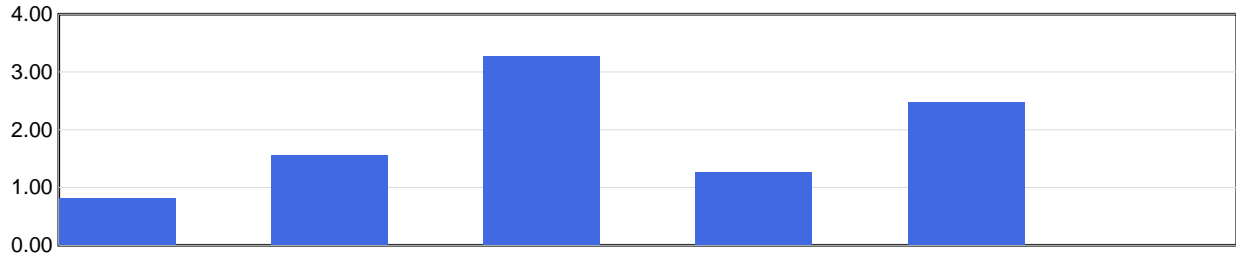
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



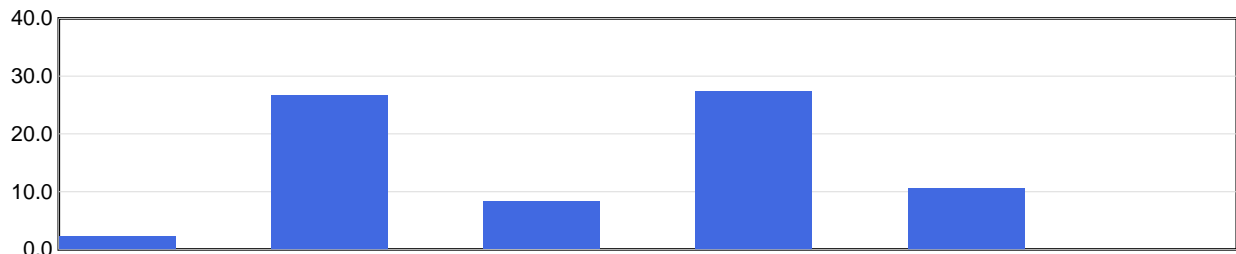
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.81	1.55	3.27	1.27	2.47	0.00

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

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

Severity Rates

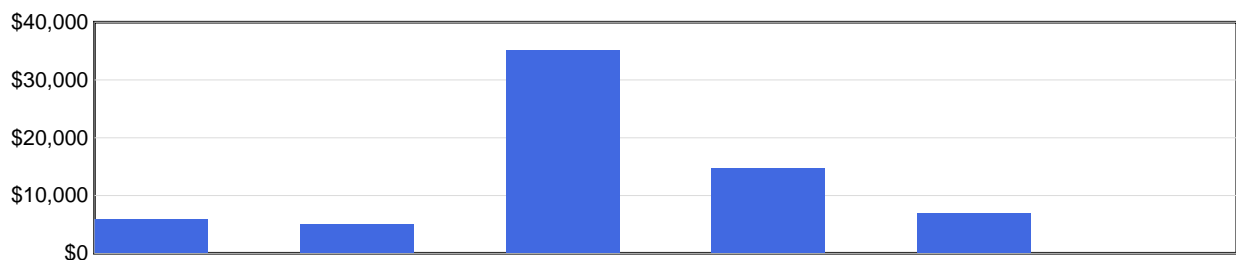
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	2.3	26.8	8.3	27.4	10.7	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$5,871	\$5,026	\$35,115	\$14,683	\$6,876	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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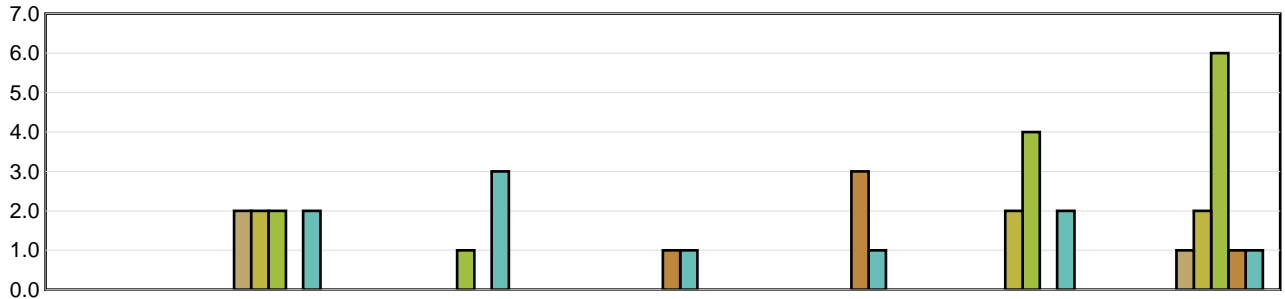
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

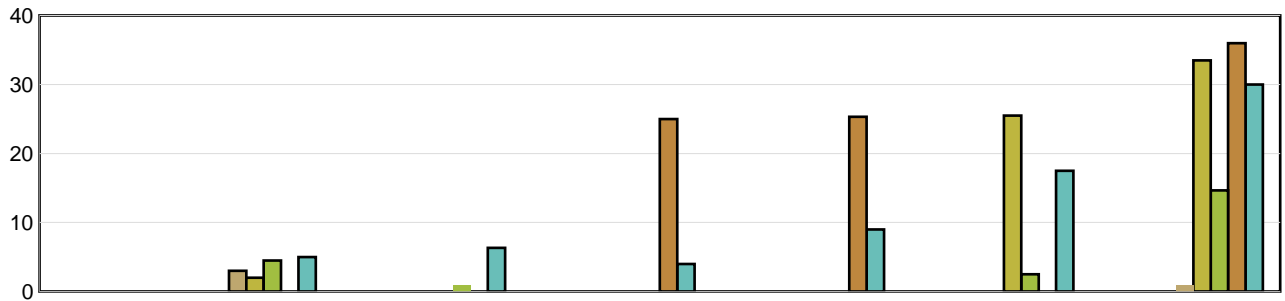
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	N/A	N/A	N/A	N/A	1
2020	N/A	2	N/A	N/A	N/A	2	2
2021	N/A	2	1	N/A	N/A	4	6
2022	N/A	N/A	N/A	1	3	N/A	1
2023	N/A	2	3	1	1	2	1
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	3.00	N/A	N/A	N/A	N/A	1.00
2020	N/A	2.00	N/A	N/A	N/A	25.50	33.50
2021	N/A	4.50	1.00	N/A	N/A	2.50	14.67
2022	N/A	N/A	N/A	25.00	25.33	N/A	36.00
2023	N/A	5.00	6.33	4.00	9.00	17.50	30.00
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
Falls	0	1	6	1	2	0	10
Struck by Object	1	1	1	0	4	0	7
Bodily Reaction and Exertion	0	3	0	1	1	0	5
Overexertion	1	1	1	1	1	0	5
Exposure to Noise	0	0	3	0	0	0	3

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	10	27.03%	13.90	139	\$45,488	\$454,877
Struck by Object	7	18.92%	9.57	67	\$4,397	\$30,778
Bodily Reaction and Exertion	5	13.51%	29.40	147	\$10,728	\$53,640
Overexertion	5	13.51%	6.60	33	\$2,211	\$11,054
Exposure to Noise	3	8.11%	0.00	0	\$6,952	\$20,855
All Others	7	18.92%	13.57	95	\$10,747	\$75,231
Totals	37	100.00%	13.00	481	\$17,471	\$646,435

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	1	2	2	1	2	0	8
Head	1	0	1	0	2	0	4
Multiple Parts	0	0	2	1	1	0	4
Ear(s)	0	0	3	0	0	0	3
Foot(Feet)/Ank(s)/Toe(s)	0	1	0	1	1	0	3

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	8	21.62%	13.38	107	\$7,960	\$63,677
Head	4	10.81%	3.25	13	\$5,554	\$22,216
Multiple Parts	4	10.81%	2.75	11	\$92,673	\$370,694
Ear(s)	3	8.11%	0.00	0	\$6,952	\$20,855
Foot(Feet)/Ank(s)/Toe(s)	3	8.11%	11.33	34	\$9,383	\$28,150
All Others	15	40.54%	21.07	316	\$9,390	\$140,843
Totals	37	100.00%	13.00	481	\$17,471	\$646,435

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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	1	5	5	2	3	0	16
Fracture/Dislocation/Nerve Damage	0	0	1	1	2	0	4
Superficial Wounds	1	1	1	1	1	0	5
Ear/Hearing Condition	0	0	3	0	0	0	3
Intracranial Injures	1	0	0	0	1	0	2

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	16	43.24%	18.25	292	\$8,006	\$128,090
Fracture/Dislocation/Nerve Damage	4	10.81%	16.00	64	\$16,427	\$65,706
Superficial Wounds	5	13.51%	19.00	95	\$4,203	\$21,017
Ear/Hearing Condition	3	8.11%	0.00	0	\$6,952	\$20,855
Intracranial Injures	2	5.41%	1.50	3	\$8,904	\$17,808
All Others	7	18.92%	3.86	27	\$56,137	\$392,959
Totals	37	100.00%	13.00	481	\$17,471	\$646,435

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