

Industry Synopsis

Industry: 86401 Land/General Survey

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	547	49	\$282,214,091	5,124	\$1,416,980	\$0.65
2020	532	41	\$244,399,941	4,777	\$1,153,177	\$0.60
2021	509	37	\$255,018,052	4,558	\$1,225,485	\$0.60
2022	505	31	\$281,894,015	4,729	\$1,287,548	\$0.57
2023	505	24	\$300,261,077	4,972	\$1,608,873	\$0.68
2024 YTD	463	4	\$318,129,132	5,146	\$2,158,160	\$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	465	\$41,522	25	\$18,315	46	\$110,113	11	\$112,264	N/A	N/A
2020	458	\$40,464	26	\$18,263	36	\$80,335	12	\$105,337	N/A	N/A
2021	433	\$43,106	24	\$16,892	42	\$94,500	10	\$100,520	N/A	N/A
2022	424	\$41,651	25	\$17,386	46	\$110,490	9	\$92,230	N/A	N/A
2023	426	\$41,775	21	\$14,246	46	\$108,306	10	\$94,546	N/A	N/A
2024 YTD	382	\$40,850	23	\$15,415	41	\$90,831	15	\$128,467	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	93	\$330,161	23	\$239,245	583	48	70	56
2020	69	\$287,260	17	\$209,866	377	39	52	43
2021	75	\$350,484	20	\$281,823	579	40	55	48
2022	103	\$498,840	34	\$435,483	1,598	61	69	71
2023	79	\$449,830	25	\$329,768	1,060	36	54	46
2024 YTD	18	\$25,960	6	\$15,447	64	11	12	12

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	11	6	3	3	23
2020	13	0	1	3	17
2021	11	4	1	4	20
2022	15	6	5	8	34
2023	15	2	1	7	25
2024 YTD	2	4	0	0	6

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$121,482	\$200,667	\$8,012	\$0	\$330,161
2020	\$68,314	\$160,672	\$58,275	\$0	\$287,260
2021	\$156,797	\$180,648	\$13,039	\$0	\$350,484
2022	\$257,460	\$192,698	\$48,682	\$0	\$498,840
2023	\$176,044	\$273,786	\$0	\$0	\$449,830
2024 YTD	\$9,416	\$16,545	\$0	\$0	\$25,960

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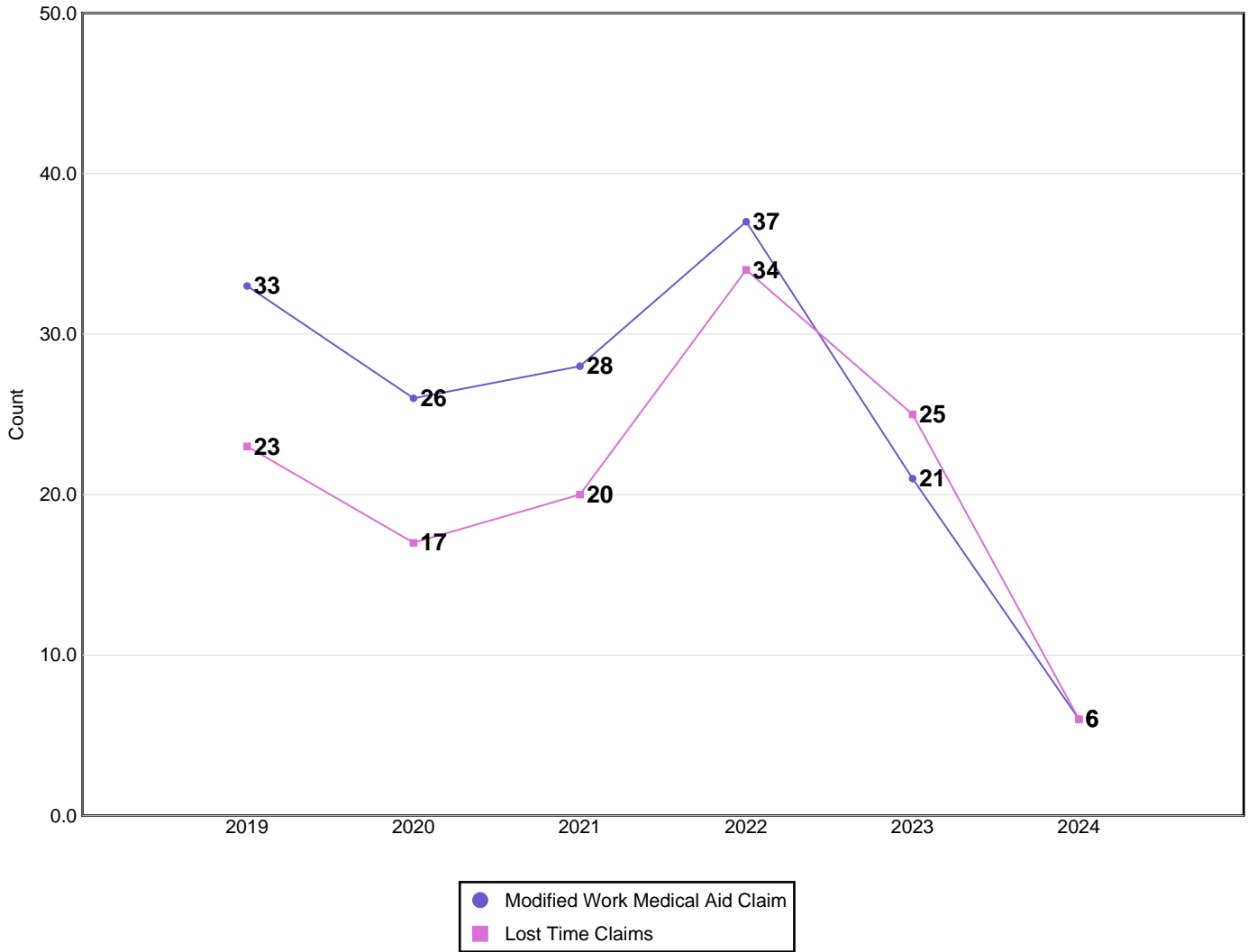
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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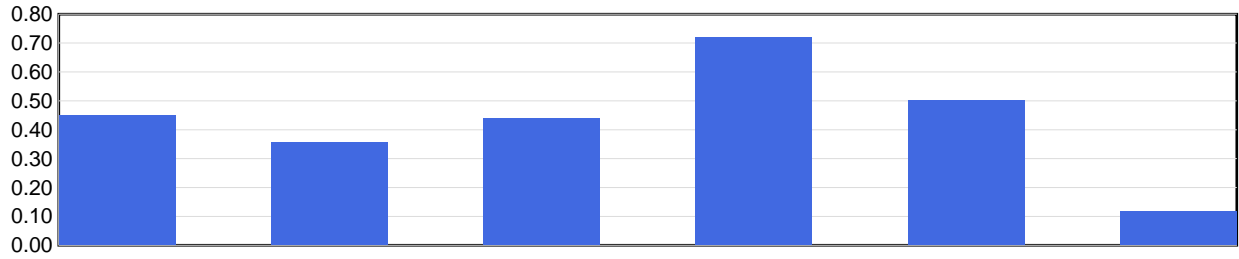
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



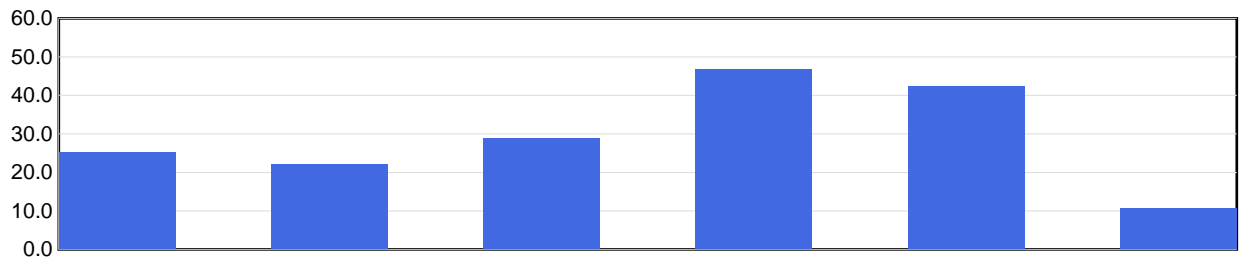
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.45	0.36	0.44	0.72	0.50	0.12

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

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

Severity Rates

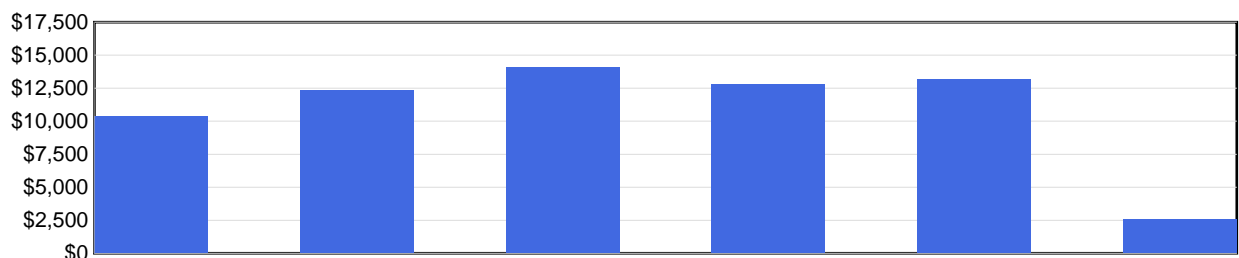
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	25.3	22.2	29.0	47.0	42.4	10.7

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$10,402	\$12,345	\$14,091	\$12,808	\$13,191	\$2,575

Average Cost Per LTC = Total LTC Costs / Total LTCs

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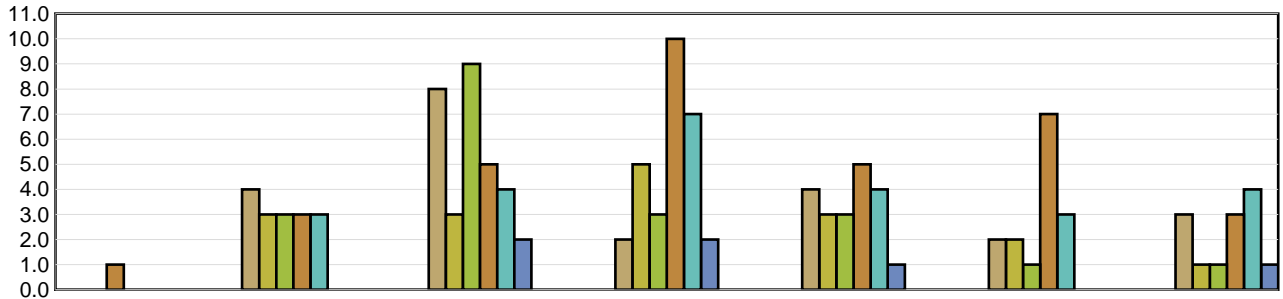
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

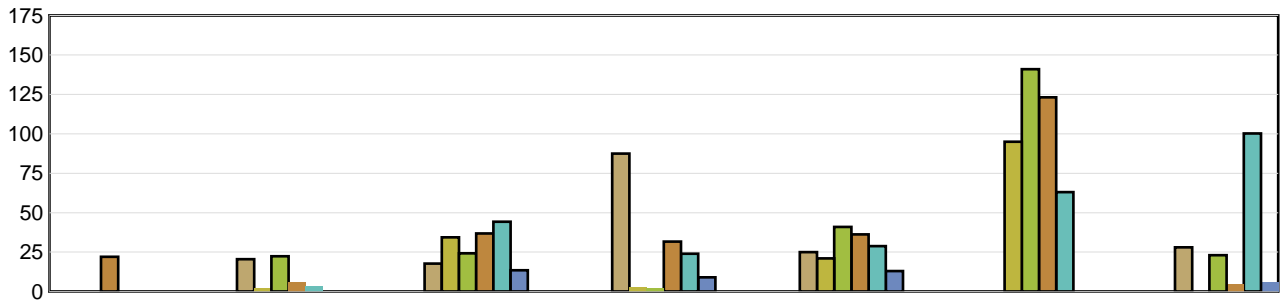
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	4	8	2	4	2	3
2020	N/A	3	3	5	3	2	1
2021	N/A	3	9	3	3	1	1
2022	1	3	5	10	5	7	3
2023	N/A	3	4	7	4	3	4
2024 YTD	N/A	N/A	2	2	1	N/A	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	20.50	17.75	87.50	25.00	0.00	28.00
2020	N/A	2.00	34.33	3.00	21.00	95.00	0.00
2021	N/A	22.33	24.22	2.33	41.00	141.00	23.00
2022	22.00	6.00	36.80	31.70	36.20	123.14	4.67
2023	N/A	3.33	44.25	24.00	28.75	63.00	100.25
2024 YTD	N/A	N/A	13.50	9.00	13.00	N/A	6.00

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
Bodily Reaction and Exertion	3	7	5	5	6	0	26
Falls	6	3	1	8	3	3	24
Highway/Non-Highway M.V. Accident	3	0	7	4	4	0	18
Overexertion	2	1	1	7	2	0	13
Slip	3	1	1	3	2	0	10

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	26	20.80%	44.62	1,160	\$13,074	\$339,915
Falls	24	19.20%	31.63	759	\$7,680	\$184,312
Highway/Non-Highway M.V. Accident	18	14.40%	36.00	648	\$13,302	\$239,429
Overexertion	13	10.40%	30.31	394	\$13,878	\$180,415
Slip	10	8.00%	34.30	343	\$9,614	\$96,143
All Others	34	27.20%	28.15	957	\$13,865	\$471,419
Totals	125	100.00%	34.09	4,261	\$12,093	\$1,511,632

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	2	5	4	7	4	2	24
Knee(s)	6	1	4	4	3	0	18
Foot(Feet)/Ank(s)/Toe(s)	4	6	0	5	2	0	17
Trunk	1	0	2	2	2	1	8
Multiple Parts	3	0	1	2	1	1	8

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	24	19.20%	13.96	335	\$7,407	\$177,758
Knee(s)	18	14.40%	26.44	476	\$9,040	\$162,724
Foot(Feet)/Ank(s)/Toe(s)	17	13.60%	22.82	388	\$6,477	\$110,104
Trunk	8	6.40%	33.75	270	\$18,086	\$144,691
Multiple Parts	8	6.40%	59.50	476	\$22,848	\$182,787
All Others	50	40.00%	46.32	2,316	\$14,671	\$733,567
Totals	125	100.00%	34.09	4,261	\$12,093	\$1,511,632

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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	13	11	12	23	11	3	73
Fracture/Dislocation/Nerve Damage	4	1	1	2	3	1	12
Oth Traumatic Injuries	2	0	1	0	4	1	8
Intracranial Injures	0	0	2	3	1	1	7
Mental Diseases	0	1	1	2	2	0	6

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	73	58.40%	26.12	1,907	\$9,313	\$679,846
Fracture/Dislocation/Nerve Damage	12	9.60%	43.50	522	\$21,578	\$258,936
Oth Traumatic Injuries	8	6.40%	25.50	204	\$11,410	\$91,277
Intracranial Injures	7	5.60%	18.29	128	\$6,269	\$43,883
Mental Diseases	6	4.80%	66.33	398	\$25,676	\$154,059
All Others	19	15.20%	58.00	1,102	\$14,928	\$283,632
Totals	125	100.00%	34.09	4,261	\$12,093	\$1,511,632

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