

Industry Synopsis

Industry: 01204 Elk/Bison Producers

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	49	6	\$4,231,203	101	\$120,733	\$2.97
2020	43	0	\$4,148,627	101	\$122,384	\$3.05
2021	43	2	\$3,960,644	94	\$116,484	\$3.05
2022	40	4	\$3,993,206	90	\$120,501	\$3.13
2023	40	2	\$4,779,756	103	\$153,981	\$3.34
2024 YTD	38	0	\$5,331,877	118	\$188,438	\$3.61

* 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	48	\$3,148	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	42	\$2,911	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	42	\$2,747	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	39	\$2,752	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	39	\$3,348	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	36	\$3,061	N/A	N/A	N/A	N/A	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	4	\$3,417	2	\$1,432	11	1	2	2
2020	6	\$37,730	3	\$35,467	309	1	3	4
2021	7	\$44,656	4	\$41,739	255	4	3	5
2022	1	\$428,411	1	\$428,411	0	0	0	1
2023	4	\$48,370	3	\$48,167	204	3	1	4
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	1	1	0	0	2
2020	1	0	1	1	3
2021	0	0	3	1	4
2022	1	0	0	0	1
2023	0	1	1	1	3
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	\$729	\$2,687	\$0	\$0	\$3,417
2020	\$28,432	\$9,298	\$0	\$0	\$37,730
2021	\$27,106	\$17,551	\$0	\$0	\$44,656
2022	\$10,303	\$0	\$0	\$418,108	\$428,411
2023	\$33,477	\$14,893	\$0	\$0	\$48,370
2024 YTD	N/A	N/A	N/A	N/A	N/A

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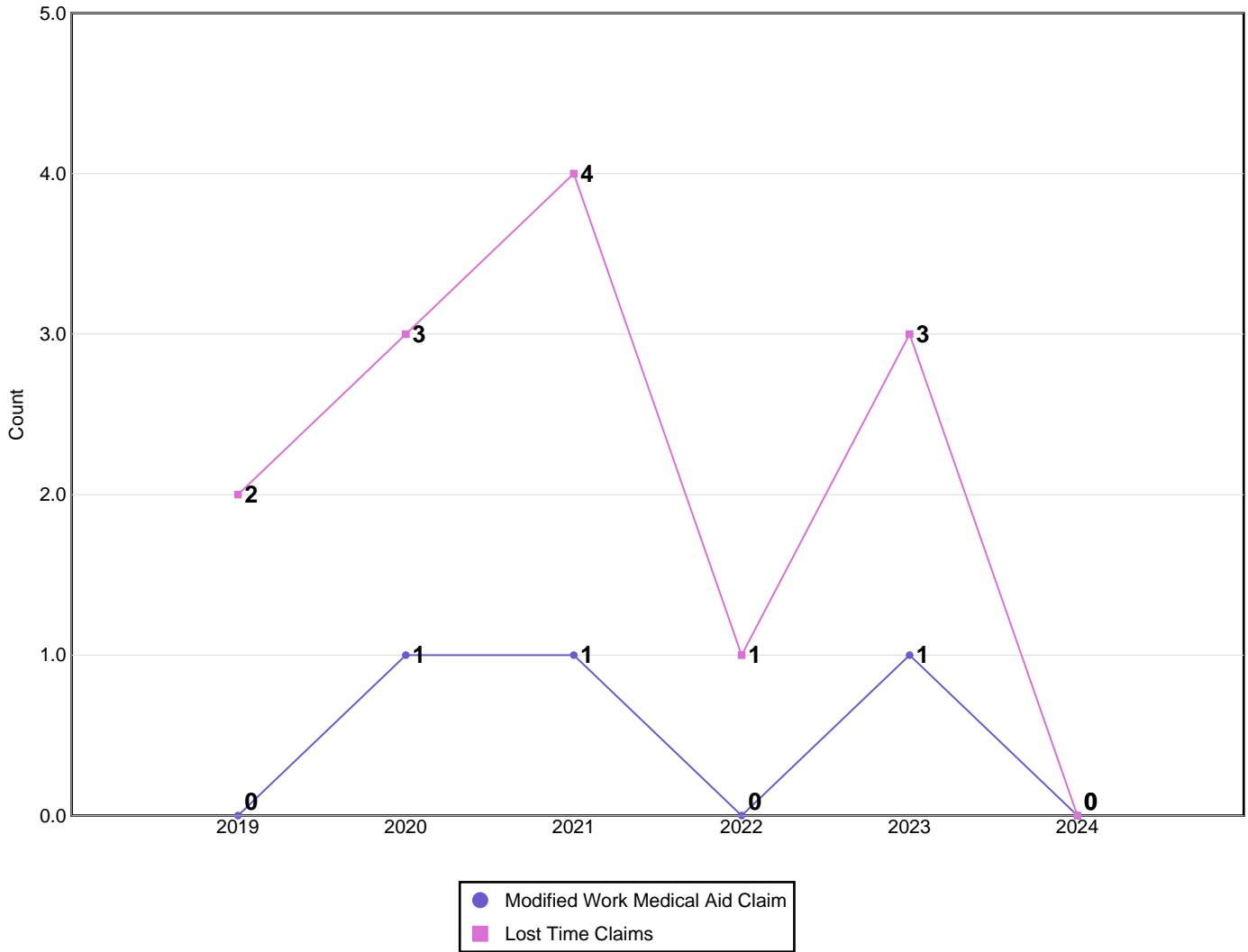
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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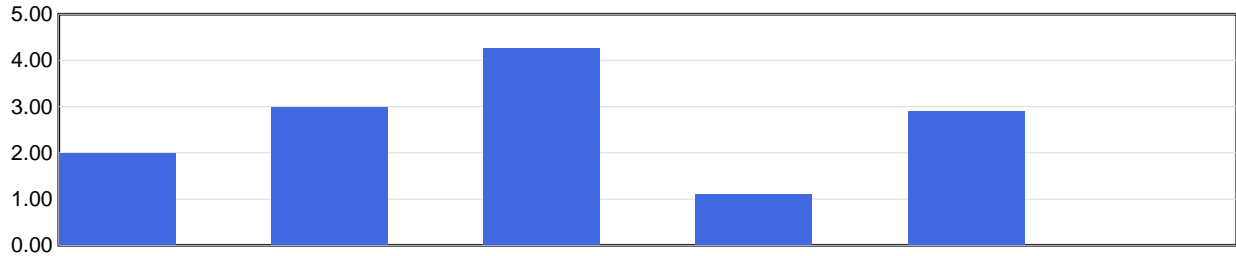
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



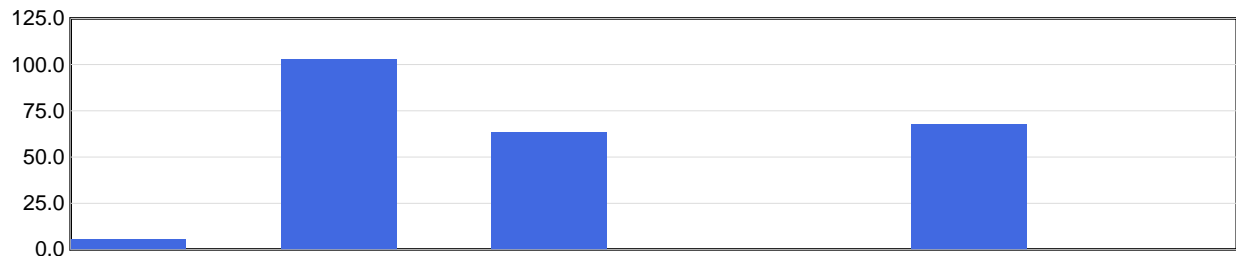
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.98	2.98	4.26	1.11	2.91	0.00

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

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

Severity Rates

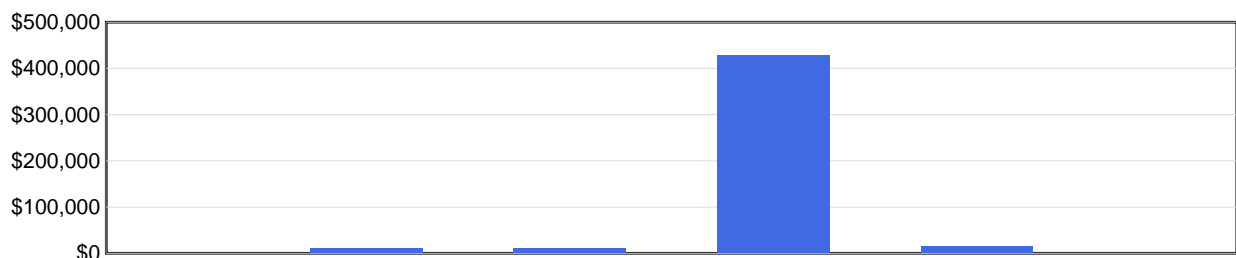
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	5.5	103.0	63.8	0.0	68.0	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$716	\$11,822	\$10,435	\$428,411	\$16,056	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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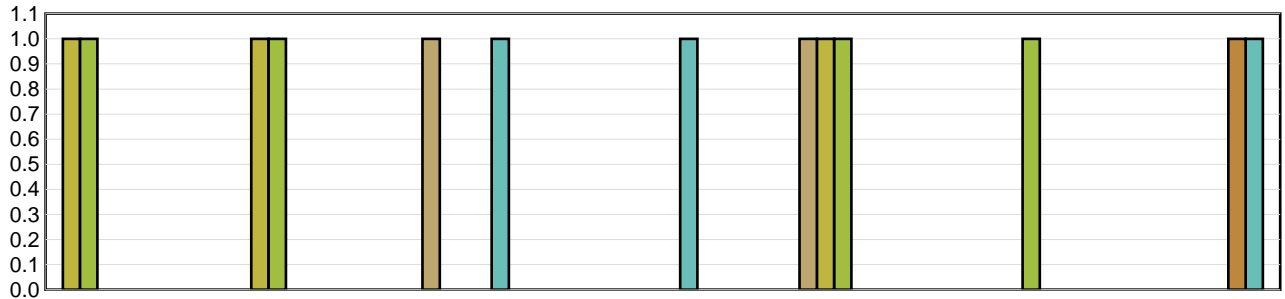
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

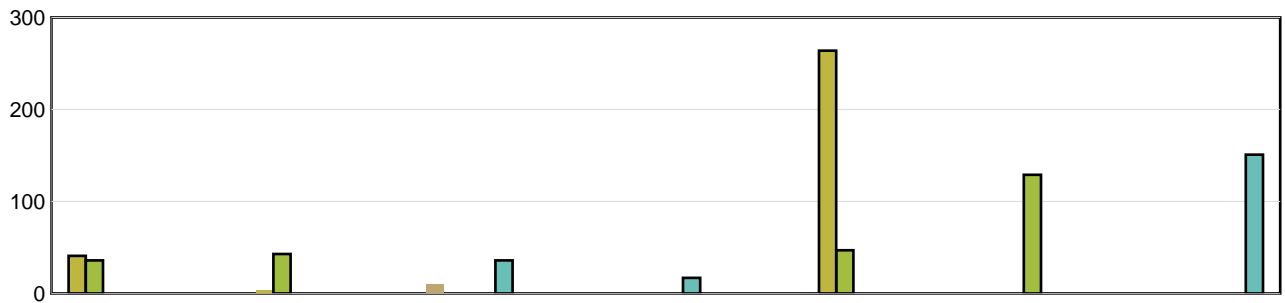
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	1	N/A	1	N/A	N/A
2020	1	1	N/A	N/A	1	N/A	N/A
2021	1	1	N/A	N/A	1	1	N/A
2022	N/A	N/A	N/A	N/A	N/A	N/A	1
2023	N/A	N/A	1	1	N/A	N/A	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	N/A	10.00	N/A	1.00	N/A	N/A
2020	41.00	4.00	N/A	N/A	264.00	N/A	N/A
2021	36.00	43.00	N/A	N/A	47.00	129.00	N/A
2022	N/A	N/A	N/A	N/A	N/A	N/A	0.00
2023	N/A	N/A	36.00	17.00	N/A	N/A	151.00
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
Struck by Object	0	2	1	1	0	0	4
Bodily Reaction and Exertion	1	0	0	0	2	0	3
Assaults/Violent Acts/Harassment	1	0	0	0	1	0	2
Contact with Objects and Equipment	0	0	1	0	0	0	1
Highway/Non-Highway M.V. Accident	0	1	0	0	0	0	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Struck by Object	4	30.77%	77.75	311	\$117,585	\$470,340
Bodily Reaction and Exertion	3	23.08%	56.33	169	\$14,679	\$44,037
Assaults/Violent Acts/Harassment	2	15.38%	23.00	46	\$2,781	\$5,561
Contact with Objects and Equipment	1	7.69%	47.00	47	\$12,234	\$12,234
Highway/Non-Highway M.V. Accident	1	7.69%	41.00	41	\$5,774	\$5,774
All Others	2	15.38%	82.50	165	\$8,635	\$17,270
Totals	13	100.00%	59.92	779	\$42,709	\$555,215

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

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Trunk	4	30.77%	62.00	248	\$8,522	\$34,090
Foot(Feet)/Ank(s)/Toe(s)	2	15.38%	9.00	18	\$2,595	\$5,189
Head	2	15.38%	137.00	274	\$14,865	\$29,730
Arms	1	7.69%	151.00	151	\$38,848	\$38,848
Back	1	7.69%	41.00	41	\$5,774	\$5,774
All Others	3	23.08%	15.67	47	\$147,195	\$441,585
Totals	13	100.00%	59.92	779	\$42,709	\$555,215

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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	0	1	0	1	0	3
Fracture/Dislocation/Nerve Damage	0	0	1	0	1	0	2
Open Wound	0	1	1	0	0	0	2
Oth Traumatic Injuries	0	1	0	0	1	0	2
Superficial Wounds	1	1	0	0	0	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	3	23.08%	49.00	147	\$6,407	\$19,220
Fracture/Dislocation/Nerve Damage	2	15.38%	41.50	83	\$8,410	\$16,820
Open Wound	2	15.38%	153.50	307	\$20,495	\$40,990
Oth Traumatic Injuries	2	15.38%	96.00	192	\$22,311	\$44,621
Superficial Wounds	2	15.38%	7.00	14	\$957	\$1,914
All Others	2	15.38%	18.00	36	\$215,825	\$431,650
Totals	13	100.00%	59.92	779	\$42,709	\$555,215

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