

Industry Synopsis

Industry: 01203 Dairy Farms

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	216	14	\$30,513,500	724	\$902,073	\$2.97
2020	200	2	\$27,860,130	674	\$845,313	\$3.05
2021	169	2	\$28,808,706	676	\$873,360	\$3.05
2022	162	0	\$27,591,603	657	\$859,392	\$3.13
2023	156	2	\$28,674,994	657	\$953,499	\$3.34
2024 YTD	149	1	\$28,134,184	626	\$1,010,860	\$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	211	\$26,146	4	\$2,980	N/A	N/A	N/A	N/A	N/A	N/A
2020	192	\$21,554	7	\$4,795	N/A	N/A	N/A	N/A	N/A	N/A
2021	160	\$21,255	6	\$3,591	3	\$3,963	N/A	N/A	N/A	N/A
2022	153	\$20,342	7	\$4,552	N/A	N/A	N/A	N/A	N/A	N/A
2023	144	\$19,649	10	\$6,171	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	137	\$19,210	10	\$6,324	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	45	\$591,992	20	\$576,475	386	10	25	22
2020	33	\$138,410	13	\$124,056	799	13	20	19
2021	20	\$181,925	14	\$175,910	465	11	6	15
2022	29	\$200,023	21	\$194,404	541	8	8	22
2023	15	\$74,717	12	\$72,604	287	7	3	13
2024 YTD	3	\$4,111	2	\$4,084	19	2	1	3

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	9	8	1	2	20
2020	5	2	2	4	13
2021	5	5	1	3	14
2022	8	7	3	3	21
2023	6	2	2	2	12
2024 YTD	1	1	0	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$80,984	\$75,339	\$0	\$435,669	\$591,992
2020	\$68,757	\$69,258	\$395	\$0	\$138,410
2021	\$87,282	\$81,393	\$13,251	\$0	\$181,925
2022	\$124,813	\$75,210	\$0	\$0	\$200,023
2023	\$52,623	\$22,094	\$0	\$0	\$74,717
2024 YTD	\$2,303	\$1,807	\$0	\$0	\$4,111

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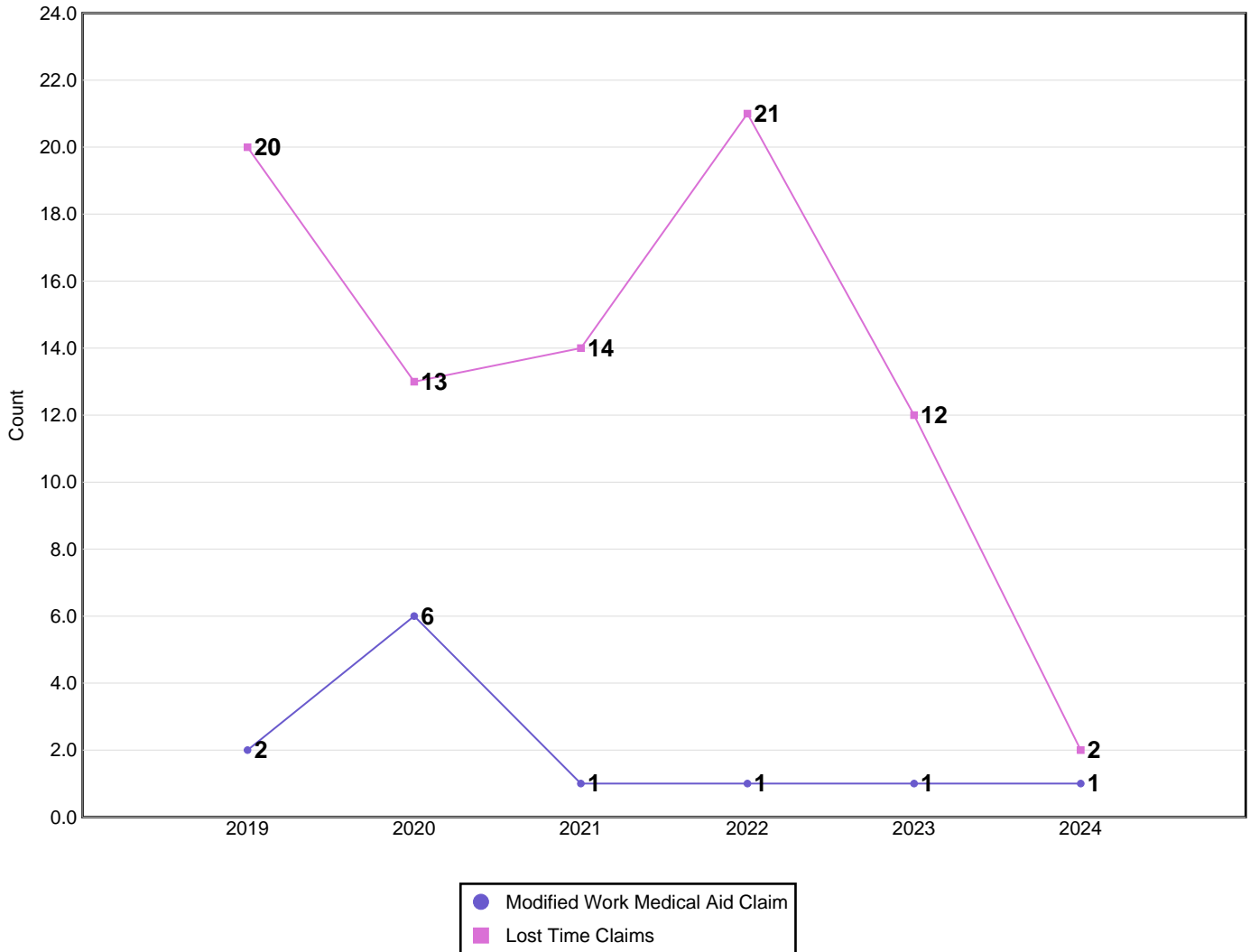
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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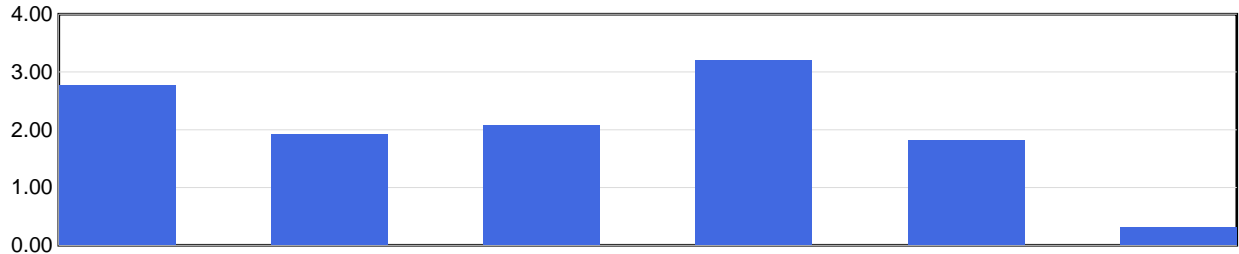
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



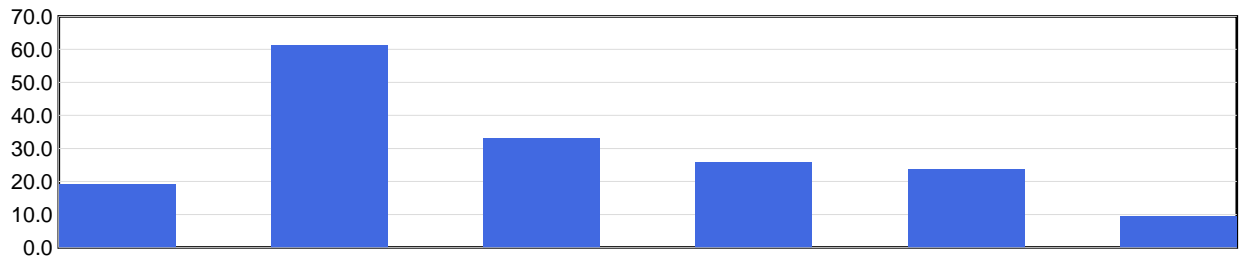
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	2.76	1.93	2.07	3.20	1.83	0.32

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

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

Severity Rates

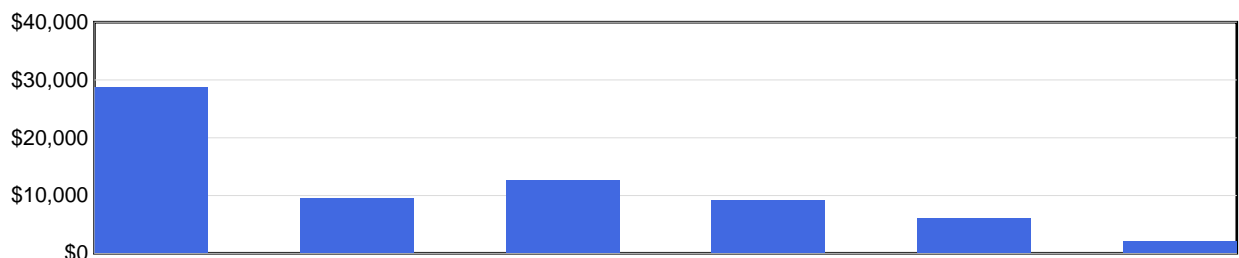
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	19.3	61.5	33.2	25.8	23.9	9.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$28,824	\$9,543	\$12,565	\$9,257	\$6,050	\$2,042

Average Cost Per LTC = Total LTC Costs / Total LTCs

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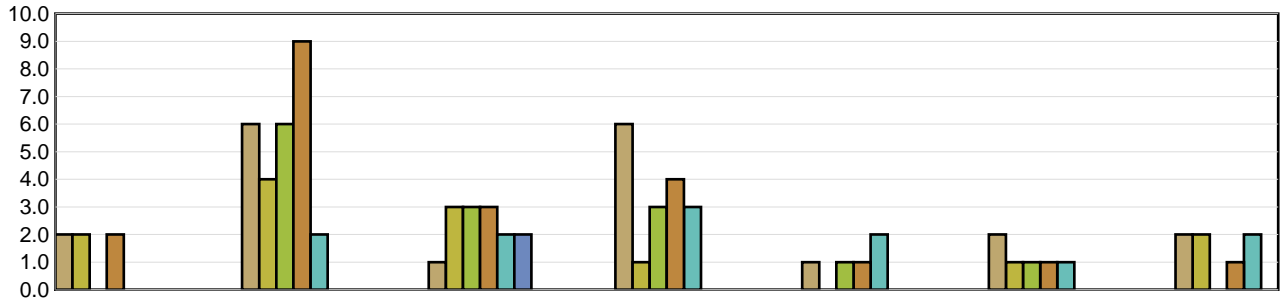
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

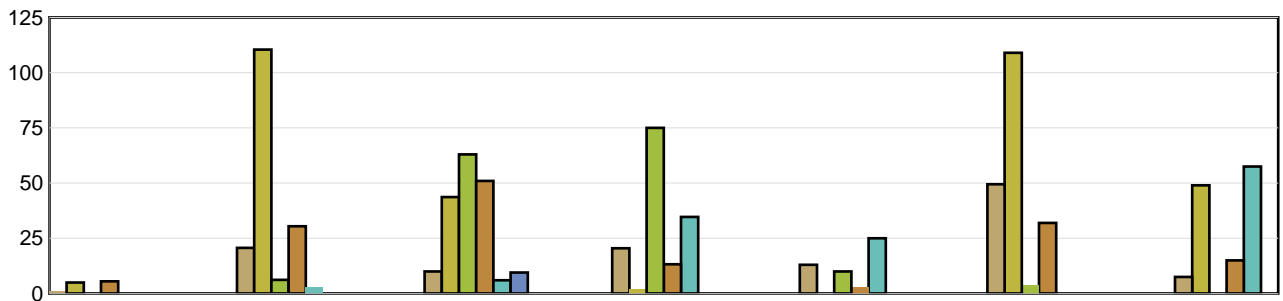
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	6	1	6	1	2	2
2020	2	4	3	1	N/A	1	2
2021	N/A	6	3	3	1	1	N/A
2022	2	9	3	4	1	1	1
2023	N/A	2	2	3	2	1	2
2024 YTD	N/A	N/A	2	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	1.00	20.67	10.00	20.50	13.00	49.50	7.50
2020	5.00	110.50	43.67	2.00	N/A	109.00	49.00
2021	N/A	6.17	63.00	75.00	10.00	4.00	N/A
2022	5.50	30.44	51.00	13.25	3.00	32.00	15.00
2023	N/A	3.00	6.00	34.67	25.00	0.00	57.50
2024 YTD	N/A	N/A	9.50	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
Assaults/Violent Acts/Harassment	8	3	4	5	3	1	24
Contact with Objects and Equipment	0	2	3	6	3	0	14
Falls	3	2	1	5	0	0	11
Overexertion	3	2	2	1	1	0	9
Struck by Object	2	1	2	0	2	0	7

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Assaults/Violent Acts/Harassment	24	29.27%	14.88	357	\$7,632	\$183,176
Contact with Objects and Equipment	14	17.07%	26.86	376	\$5,746	\$80,449
Falls	11	13.41%	63.18	695	\$52,441	\$576,848
Overexertion	9	10.98%	36.11	325	\$7,782	\$70,039
Struck by Object	7	8.54%	30.14	211	\$14,893	\$104,252
All Others	17	20.73%	30.94	526	\$7,810	\$132,767
Totals	82	100.00%	30.37	2,490	\$13,994	\$1,147,532

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Hand(s)/Wrist(s)	4	0	0	8	0	0	12
Arms	1	5	2	2	1	0	11
Foot(Feet)/Ank(s)/Toe(s)	3	1	2	4	0	0	10
Head	1	0	2	4	3	0	10
Trunk	0	2	4	0	1	1	8

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Hand(s)/Wrist(s)	12	14.63%	12.75	153	\$3,427	\$41,125
Arms	11	13.41%	21.64	238	\$5,974	\$65,718
Foot(Feet)/Ank(s)/Toe(s)	10	12.20%	45.90	459	\$10,246	\$102,459
Head	10	12.20%	28.40	284	\$14,032	\$140,318
Trunk	8	9.76%	34.00	272	\$7,548	\$60,381
All Others	31	37.80%	34.97	1,084	\$23,791	\$737,531
Totals	82	100.00%	30.37	2,490	\$13,994	\$1,147,532

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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	8	4	3	4	4	1	24
Fracture/Dislocation/Nerve Damage	3	1	3	6	2	1	16
Superficial Wounds	3	3	4	4	0	0	14
Oth Traumatic Injuries	3	3	2	3	2	0	13
Open Wound	0	2	1	2	2	0	7

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	24	29.27%	39.50	948	\$9,769	\$234,452
Fracture/Dislocation/Nerve Damage	16	19.51%	44.63	714	\$15,101	\$241,611
Superficial Wounds	14	17.07%	15.71	220	\$4,716	\$66,030
Oth Traumatic Injuries	13	15.85%	24.85	323	\$40,586	\$527,623
Open Wound	7	8.54%	18.57	130	\$3,688	\$25,816
All Others	8	9.76%	19.38	155	\$6,500	\$52,001
Totals	82	100.00%	30.37	2,490	\$13,994	\$1,147,532

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