

# Industry Synopsis

Industry: 01600 Hay/Grain/Crop Farming

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	1,795	126	\$205,310,294	4,493	\$4,510,288	\$2.25
2020	1,724	73	\$209,687,417	4,613	\$4,727,862	\$2.31
2021	1,643	65	\$209,691,335	4,927	\$4,730,590	\$2.31
2022	1,607	64	\$223,821,407	4,517	\$5,177,683	\$2.37
2023	1,619	72	\$247,073,812	4,959	\$6,101,116	\$2.53
2024 YTD	1,559	19	\$257,788,435	4,853	\$6,871,631	\$2.73

\* 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	1,741	\$145,125	34	\$23,606	20	\$36,579	N/A	N/A	N/A	N/A
2020	1,658	\$144,662	49	\$32,498	16	\$27,176	N/A	N/A	N/A	N/A
2021	1,580	\$144,271	44	\$29,117	18	\$30,263	N/A	N/A	N/A	N/A
2022	1,538	\$148,100	45	\$29,755	22	\$34,481	N/A	N/A	N/A	N/A
2023	1,536	\$154,155	59	\$39,795	22	\$40,754	N/A	N/A	N/A	N/A
2024 YTD	1,472	\$159,594	63	\$42,982	22	\$42,516	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

# Industry Synopsis

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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	144	\$1,700,287	60	\$1,618,590	2,564	41	84	74
2020	107	\$1,863,031	52	\$1,800,358	2,387	45	55	65
2021	119	\$1,138,846	63	\$1,085,867	2,765	48	56	77
2022	99	\$1,420,035	54	\$1,357,914	1,455	30	45	63
2023	98	\$1,528,029	54	\$1,483,977	1,638	33	44	60
2024 YTD	9	\$33,668	5	\$32,367	108	1	4	5

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	19	17	6	18	60
2020	20	8	7	17	52
2021	23	16	8	16	63
2022	17	20	10	7	54
2023	24	17	4	9	54
2024 YTD	1	3	1	0	5

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$457,953	\$370,332	\$664	\$871,338	\$1,700,287
2020	\$512,201	\$360,638	\$32,389	\$957,803	\$1,863,031
2021	\$402,713	\$388,467	\$3,251	\$344,414	\$1,138,846
2022	\$263,388	\$306,673	\$13,757	\$836,217	\$1,420,035
2023	\$342,718	\$354,472	\$136	\$830,703	\$1,528,029
2024 YTD	\$18,059	\$15,608	\$0	\$0	\$33,668

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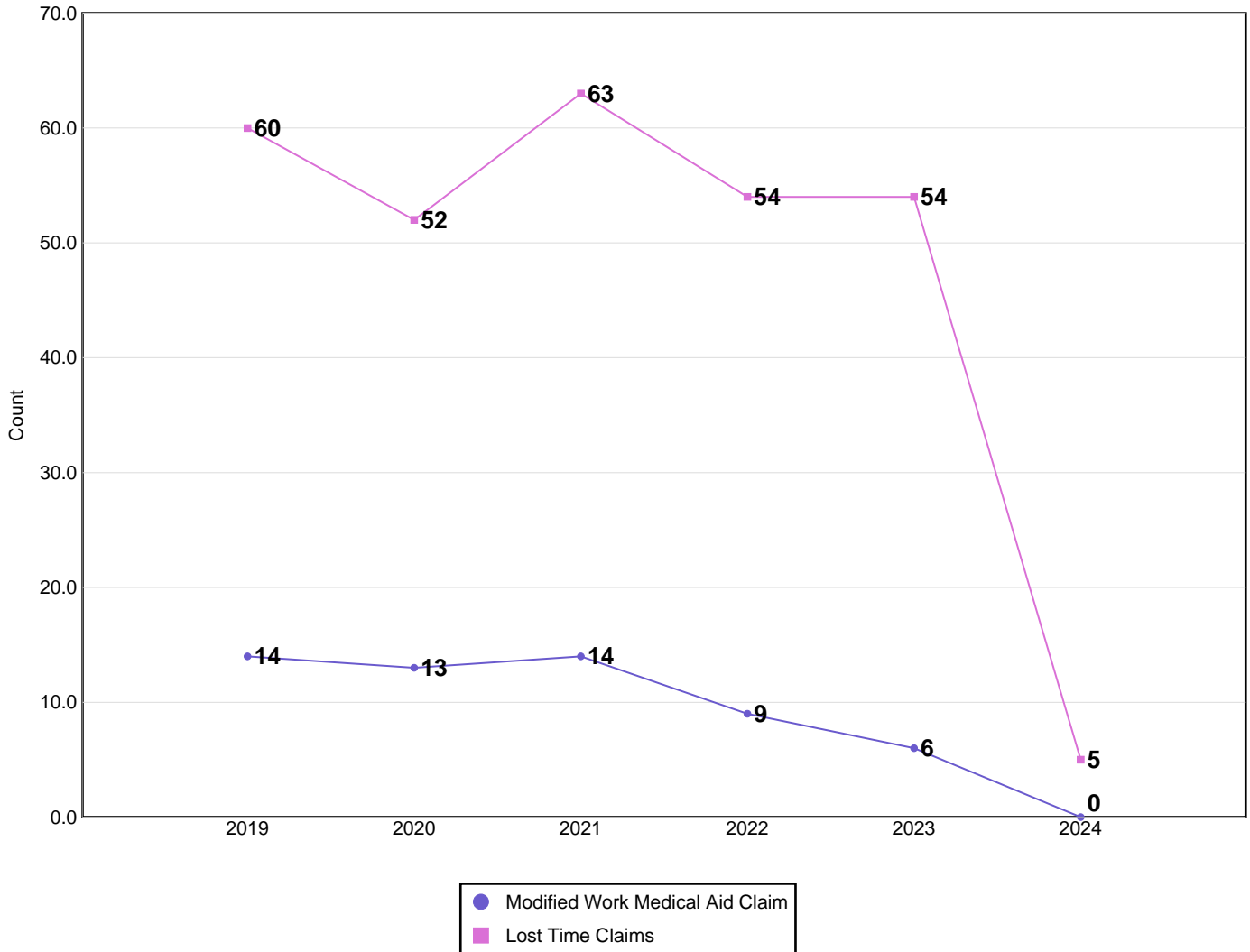
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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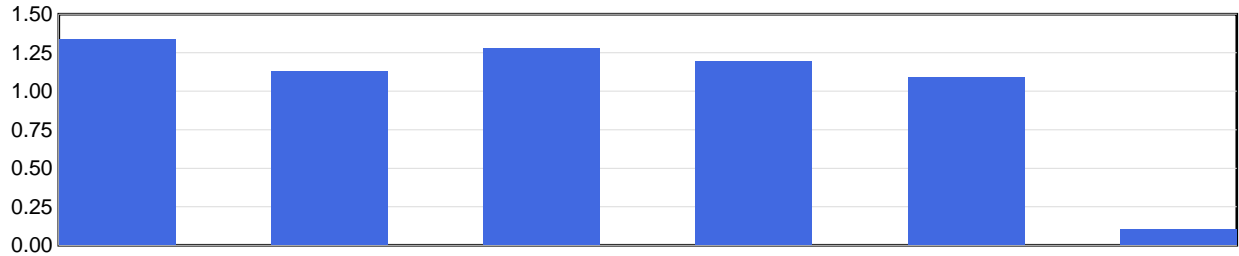
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



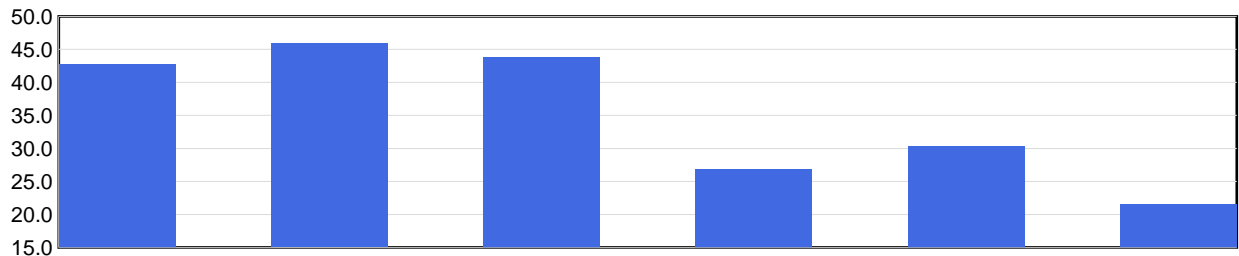
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.34	1.13	1.28	1.20	1.09	0.10

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

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

## Severity Rates

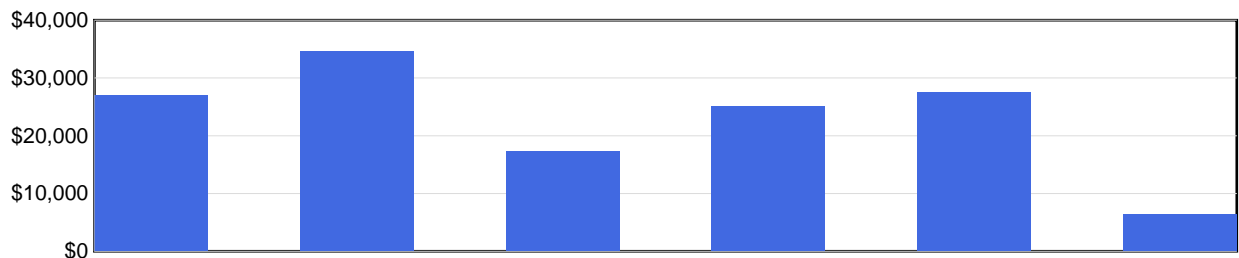
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	42.7	45.9	43.9	26.9	30.3	21.6

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$26,976	\$34,622	\$17,236	\$25,147	\$27,481	\$6,473

Average Cost Per LTC = Total LTC Costs / Total LTCs

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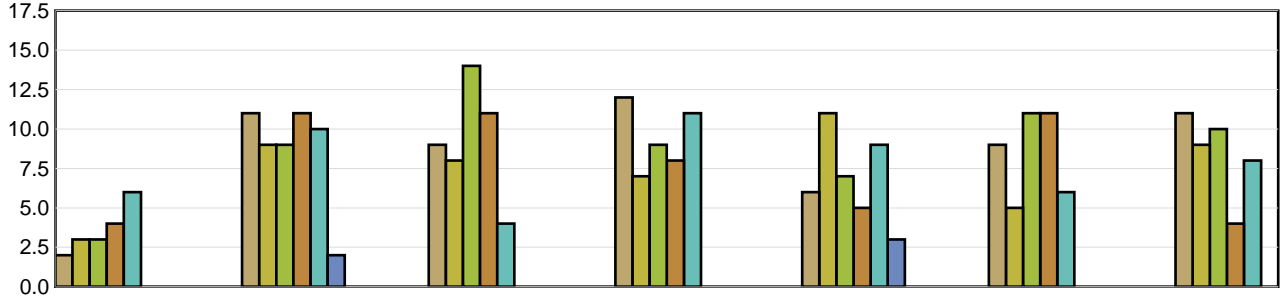
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

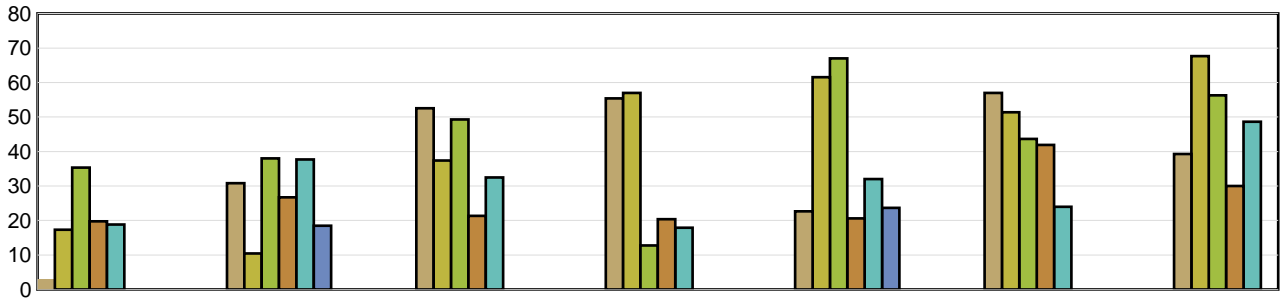
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	11	9	12	6	9	11
2020	3	9	8	7	11	5	9
2021	3	9	14	9	7	11	10
2022	4	11	11	8	5	11	4
2023	6	10	4	11	9	6	8
2024 YTD	N/A	2	N/A	N/A	3	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	3.00	30.82	52.56	55.42	22.67	57.00	39.27
2020	17.33	10.44	37.38	57.00	61.55	51.40	67.67
2021	35.33	38.00	49.29	12.78	67.00	43.64	56.30
2022	19.75	26.73	21.36	20.38	20.60	41.91	30.00
2023	18.83	37.70	32.50	17.91	32.00	24.00	48.63
2024 YTD	N/A	18.50	N/A	N/A	23.67	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	17	11	10	10	12	0	60
Contact with Objects and Equipment	11	11	8	17	9	0	56
Struck by Object	8	8	14	9	11	0	50
Highway/Non-Highway M.V. Accident	6	6	6	6	3	0	27
Bodily Reaction and Exertion	6	3	6	3	5	2	25

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	60	20.83%	41.00	2,460	\$11,940	\$716,377
Contact with Objects and Equipment	56	19.44%	40.05	2,243	\$31,337	\$1,754,888
Struck by Object	50	17.36%	25.06	1,253	\$9,174	\$458,680
Highway/Non-Highway M.V. Accident	27	9.38%	46.96	1,268	\$60,495	\$1,633,354
Bodily Reaction and Exertion	25	8.68%	47.80	1,195	\$12,834	\$320,847
All Others	70	24.31%	35.69	2,498	\$35,642	\$2,494,927
<b>Totals</b>	<b>288</b>	<b>100.00%</b>	<b>37.91</b>	<b>10,917</b>	<b>\$25,622</b>	<b>\$7,379,073</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	9	7	18	7	11	1	53
Fingers	6	6	5	13	5	0	35
Back	6	7	6	1	6	1	27
Head	6	5	6	3	7	0	27
Hand(s)/Wrist(s)	4	5	7	4	4	0	24

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	53	18.40%	32.75	1,736	\$9,335	\$494,742
Fingers	35	12.15%	33.40	1,169	\$14,718	\$515,141
Back	27	9.38%	68.22	1,842	\$17,899	\$483,283
Head	27	9.38%	21.26	574	\$6,724	\$181,546
Hand(s)/Wrist(s)	24	8.33%	44.42	1,066	\$14,981	\$359,550
All Others	122	42.36%	37.13	4,530	\$43,810	\$5,344,811
<b>Totals</b>	<b>288</b>	<b>100.00%</b>	<b>37.91</b>	<b>10,917</b>	<b>\$25,622</b>	<b>\$7,379,073</b>

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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	18	12	13	11	14	2	70
Fracture/Dislocation/Nerve Damage	9	15	16	9	12	0	61
Open Wound	10	6	7	14	6	0	43
Oth Traumatic Injuries	12	6	8	5	8	1	40
Superficial Wounds	4	2	6	7	5	1	25

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	70	24.31%	34.69	2,428	\$9,594	\$671,569
Fracture/Dislocation/Nerve Damage	61	21.18%	58.93	3,595	\$16,388	\$999,671
Open Wound	43	14.93%	32.00	1,376	\$12,444	\$535,091
Oth Traumatic Injuries	40	13.89%	41.95	1,678	\$48,458	\$1,938,315
Superficial Wounds	25	8.68%	22.44	561	\$9,019	\$225,467
All Others	49	17.01%	26.10	1,279	\$61,407	\$3,008,960
<b>Totals</b>	<b>288</b>	<b>100.00%</b>	<b>37.91</b>	<b>10,917</b>	<b>\$25,622</b>	<b>\$7,379,073</b>

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