

Industry Synopsis

Industry: 01404 Apiaries

Assessable Earnings and Premiums - for Years: 2017 to 2022

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**	Industry Rate
2017	96	9	\$19,238,298	568	\$323,666	\$1.75
2018	100	7	\$20,851,000	623	\$350,414	\$1.75
2019	100	7	\$21,774,512	596	\$366,926	\$1.75
2020	97	4	\$20,994,899	538	\$364,091	\$1.80
2021	95	4	\$24,400,040	602	\$423,568	\$1.80
2022 YTD	95	2	\$25,692,859	624	\$455,996	\$1.84

* 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
2017	91	\$15,317	4	\$2,735	N/A	N/A	N/A	N/A	N/A	N/A
2018	93	\$15,258	6	\$4,033	N/A	N/A	N/A	N/A	N/A	N/A
2019	90	\$14,444	9	\$5,844	N/A	N/A	N/A	N/A	N/A	N/A
2020	87	\$13,918	9	\$5,956	N/A	N/A	N/A	N/A	N/A	N/A
2021	82	\$14,281	11	\$7,987	N/A	N/A	N/A	N/A	N/A	N/A
2022 YTD	80	\$14,134	13	\$9,015	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: 2017 to 2022

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
2017	18	\$82,542	9	\$74,376	267	6	9	11
2018	22	\$61,844	8	\$53,347	175	5	14	10
2019	6	\$35,872	3	\$31,021	93	2	3	4
2020	12	\$27,034	6	\$23,057	263	3	6	6
2021	23	\$76,694	9	\$66,352	282	9	14	13
2022 YTD	18	\$35,469	9	\$28,825	95	7	9	11

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2017	4	1	2	2	9
2018	5	1	0	2	8
2019	1	1	0	1	3
2020	1	3	0	2	6
2021	5	2	0	2	9
2022 YTD	6	2	1	0	9

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2017	\$30,275	\$52,267	\$0	\$0	\$82,542
2018	\$20,543	\$41,301	\$0	\$0	\$61,844
2019	\$11,469	\$24,403	\$0	\$0	\$35,872
2020	\$15,579	\$11,455	\$0	\$0	\$27,034
2021	\$41,168	\$35,526	\$0	\$0	\$76,694
2022 YTD	\$13,735	\$21,734	\$0	\$0	\$35,469

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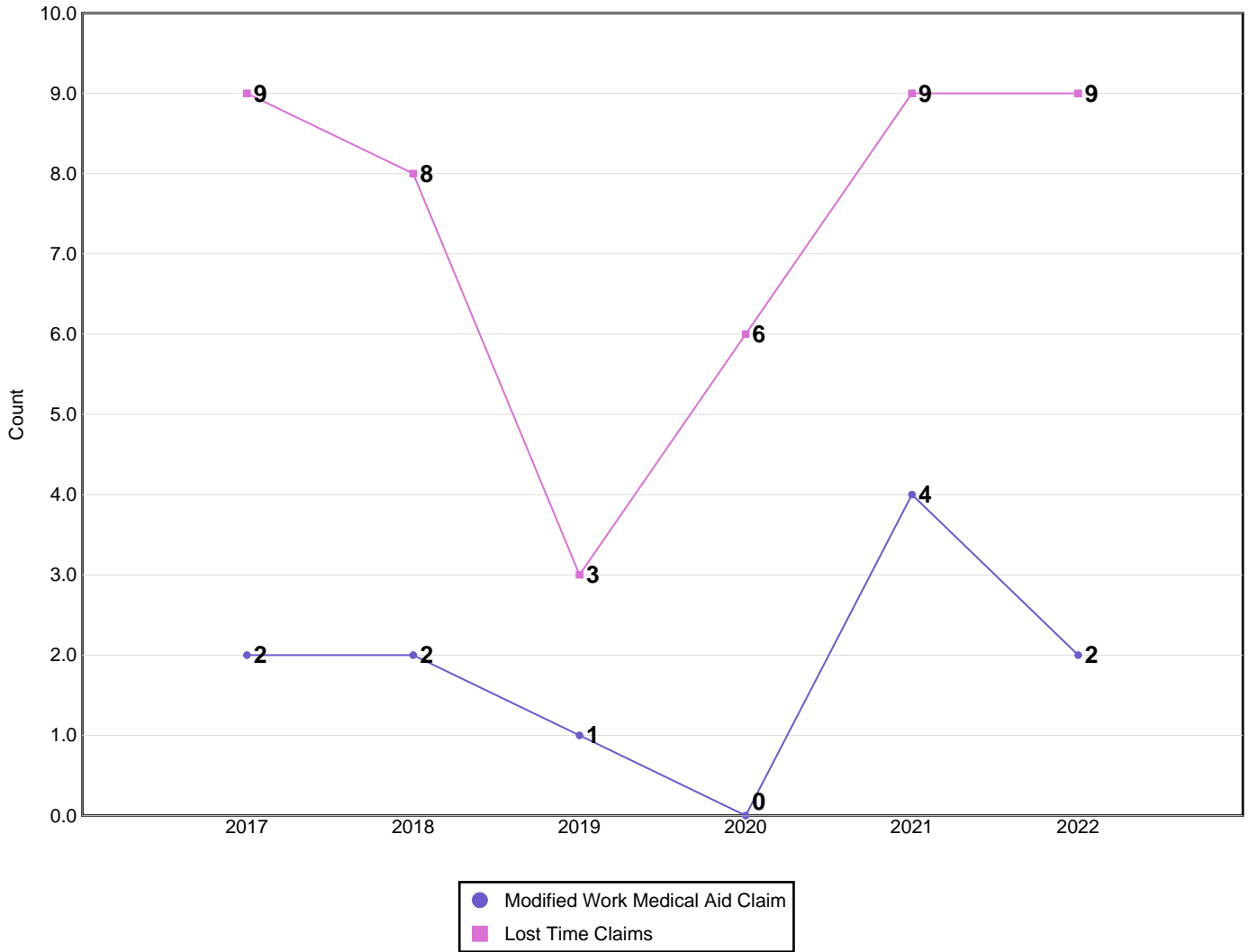
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Claim Costs - for Years: 2017 to 2022

Disabling Claims Components



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

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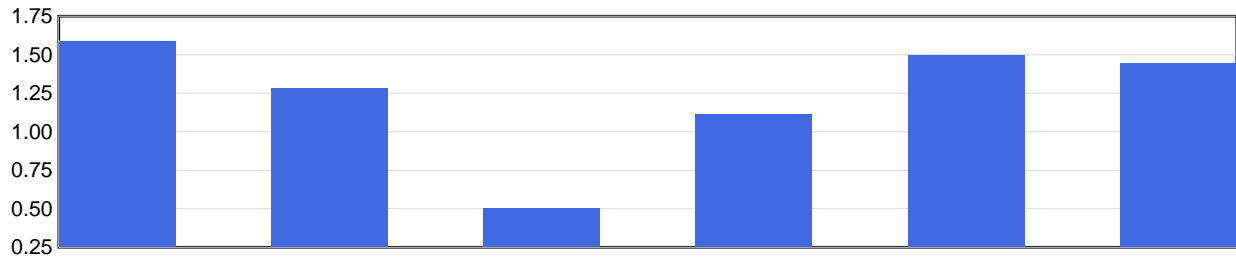
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Claim Costs - for Years: 2017 to 2022

Frequency Rates

(Lost Time Claims per 100 Workers)



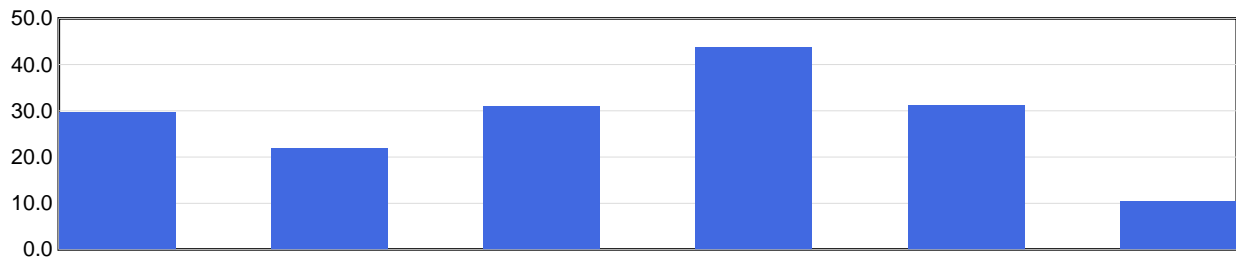
	2017	2018	2019	2020	2021	2022 YTD
Frequency Rate	1.58	1.28	0.50	1.11	1.49	1.44

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

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

Severity Rates

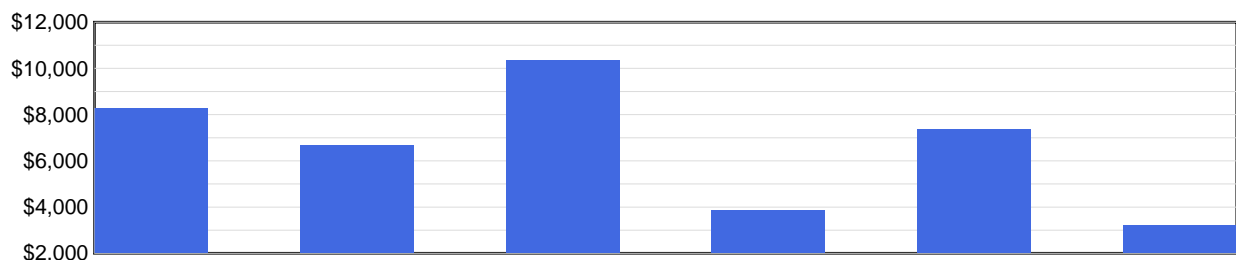
(Temporary Total Disability Days per Lost Time Claim)



	2017	2018	2019	2020	2021	2022 YTD
Severity Rate	29.7	21.9	31.0	43.8	31.3	10.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2017	2018	2019	2020	2021	2022 YTD
Avg Cost / Claim	\$8,264	\$6,668	\$10,340	\$3,843	\$7,372	\$3,203

Average Cost Per LTC = Total LTC Costs / Total LTCs

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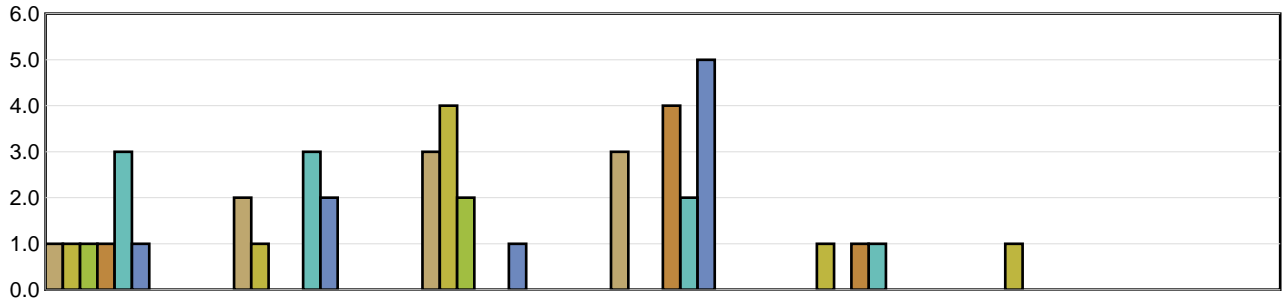
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Injured Worker's Age - for Years: 2017 to 2022

Number of LTCs

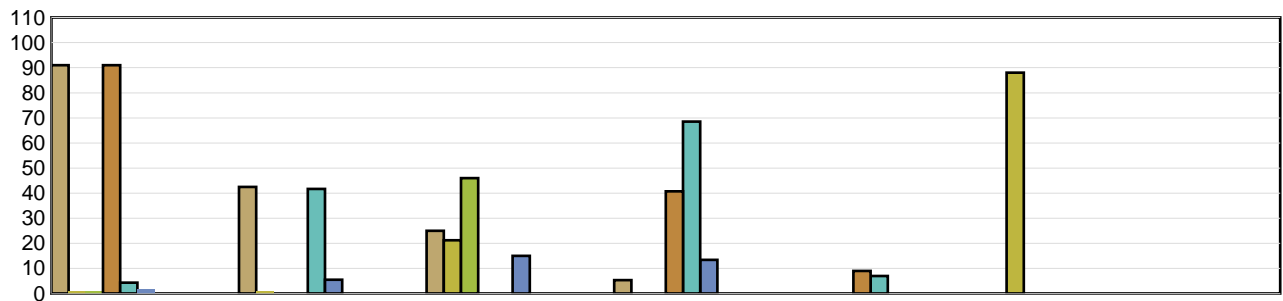
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2017	1	2	3	3	N/A	N/A	N/A
2018	1	1	4	N/A	1	1	N/A
2019	1	N/A	2	N/A	N/A	N/A	N/A
2020	1	N/A	N/A	4	1	N/A	N/A
2021	3	3	N/A	2	1	N/A	N/A
2022 YTD	1	2	1	5	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
2017	91.00	42.50	25.00	5.33	N/A	N/A	N/A
2018	1.00	1.00	21.25	N/A	0.00	88.00	N/A
2019	1.00	N/A	46.00	N/A	N/A	N/A	N/A
2020	91.00	N/A	N/A	40.75	9.00	N/A	N/A
2021	4.33	41.67	N/A	68.50	7.00	N/A	N/A
2022 YTD	2.00	5.50	15.00	13.40	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: 2017 to 2022

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2017	2018	2019	2020	2021	2022 YTD	Totals
Falls	4	2	2	0	1	2	11
Bodily Reaction and Exertion	2	1	0	1	2	0	6
Struck by Object	0	2	0	2	2	0	6
Contact with Objects and Equipment	0	0	1	0	1	3	5
Highway/Non-Highway M.V. Accident	1	0	0	0	2	1	4

Type of Accident	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	11	25.00 %	23.82	262	\$7,149	\$78,643
Bodily Reaction and Exertion	6	13.64 %	36.50	219	\$10,828	\$64,965
Struck by Object	6	13.64 %	6.33	38	\$1,837	\$11,024
Contact with Objects and Equipment	5	11.36 %	8.60	43	\$2,188	\$10,939
Highway/Non-Highway M.V. Accident	4	9.09 %	51.25	205	\$7,072	\$28,289
All Others	12	27.27 %	34.00	408	\$6,927	\$83,119
Totals	44	100.00 %	26.70	1,175	\$6,295	\$276,978

Part of Body							
Top 5 by Total LTCs							
Part of Body	2017	2018	2019	2020	2021	2022 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	1	1	0	2	3	2	9
Hand(s)/Wrist(s)	1	1	1	0	2	1	6
Fingers	0	0	1	0	1	2	4
Arms	0	0	0	2	0	1	3
Head	0	0	1	0	1	1	3

Part of Body	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	9	20.45 %	61.22	551	\$12,525	\$112,728
Hand(s)/Wrist(s)	6	13.64 %	18.00	108	\$6,238	\$37,427
Fingers	4	9.09 %	8.25	33	\$2,386	\$9,544
Arms	3	6.82 %	8.67	26	\$3,051	\$9,153
Head	3	6.82 %	2.67	8	\$1,089	\$3,268
All Others	19	43.18 %	23.63	449	\$5,519	\$104,858
Totals	44	100.00 %	26.70	1,175	\$6,295	\$276,978

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Top 5 Comparison - for Years: 2017 to 2022

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2017	2018	2019	2020	2021	2022 YTD	Totals
Fracture/Dislocation/Nerve Damage	3	0	1	0	5	2	11
Sprains/Strain	1	3	0	4	1	1	10
Oth Traumatic Injuries	3	2	0	1	0	3	9
Superficial Wounds	1	1	0	0	2	2	6
Open Wound	0	1	2	1	1	0	5

Nature of Injury	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Fracture/Dislocation/Nerve Damage	11	25.00 %	55.45	610	\$14,296	\$157,255
Sprains/Strain	10	22.73 %	23.60	236	\$2,708	\$27,083
Oth Traumatic Injuries	9	20.45 %	25.67	231	\$4,946	\$44,512
Superficial Wounds	6	13.64 %	4.83	29	\$1,097	\$6,585
Open Wound	5	11.36 %	8.80	44	\$2,242	\$11,211
All Others	3	6.82 %	8.33	25	\$10,111	\$30,332
Totals	44	100.00 %	26.70	1,175	\$6,295	\$276,978

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