

Industry Synopsis

Industry: 95108 Metis Settlements

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	11	1	\$19,692,258	363	\$257,251	\$1.33
2020	11	0	\$19,631,567	362	\$198,784	\$1.08
2021	11	0	\$18,097,753	329	\$213,810	\$1.29
2022	12	1	\$21,483,813	380	\$235,508	\$1.19
2023	12	0	\$21,638,598	378	\$243,657	\$1.16
2024 YTD	12	0	\$21,827,049	363	\$270,032	\$1.21

* 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	N/A	N/A	N/A	N/A	9	\$19,076	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	9	\$18,977	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A	9	\$17,426	N/A	N/A	N/A	N/A
2022	3	\$1,171	N/A	N/A	9	\$20,313	N/A	N/A	N/A	N/A
2023	N/A	N/A	N/A	N/A	9	\$20,618	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	N/A	9	\$20,393	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	11	\$38,557	2	\$33,893	46	1	9	2
2020	7	\$229,860	4	\$225,142	534	2	3	4
2021	3	\$43,530	3	\$43,530	75	2	0	3
2022	9	\$108,098	7	\$107,439	439	1	2	7
2023	8	\$120,855	4	\$116,216	263	3	4	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	0	1	0	2
2020	0	1	0	3	4
2021	1	1	1	0	3
2022	4	0	0	3	7
2023	0	2	0	2	4
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	\$17,621	\$20,936	\$0	\$0	\$38,557
2020	\$130,798	\$78,808	\$20,253	\$0	\$229,860
2021	\$22,765	\$19,714	\$1,050	\$0	\$43,530
2022	\$93,363	\$14,735	\$0	\$0	\$108,098
2023	\$66,106	\$24,806	\$29,944	\$0	\$120,855
2024 YTD	N/A	N/A	N/A	N/A	N/A

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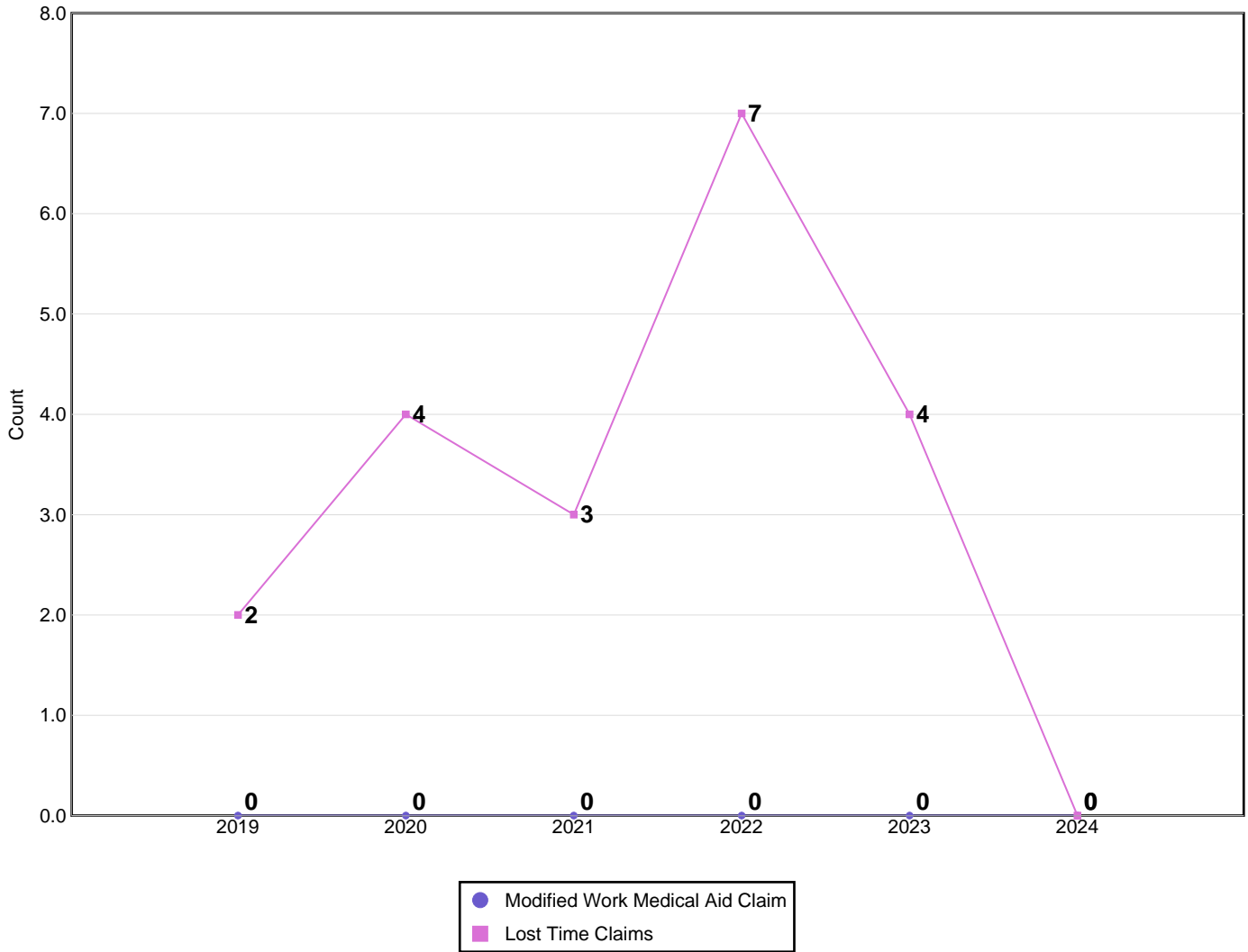
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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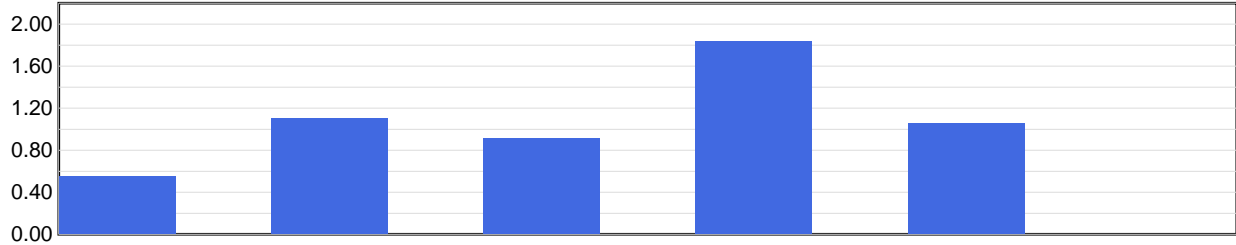
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



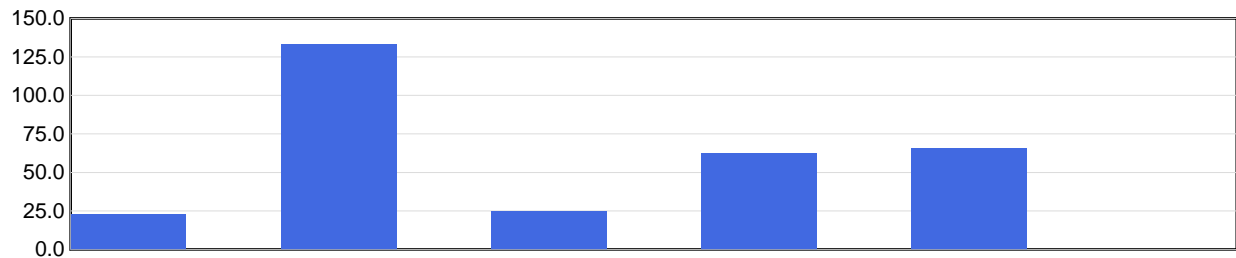
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.55	1.11	0.91	1.84	1.06	0.00

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

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

Severity Rates

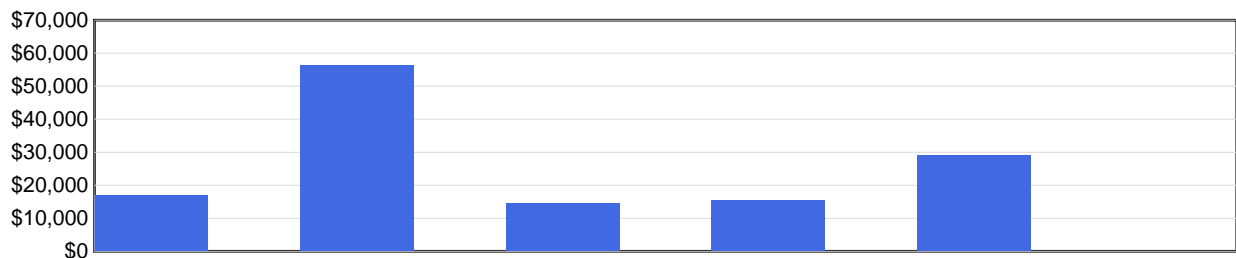
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	23.0	133.5	25.0	62.7	65.8	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$16,947	\$56,285	\$14,510	\$15,348	\$29,054	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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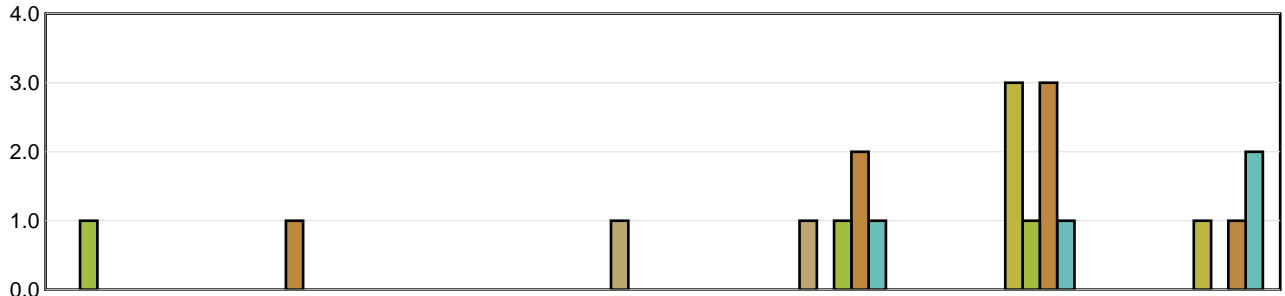
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Injured Worker's Age - for Years: 2019 to 2024

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	N/A	1	1	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	3	1
2021	1	N/A	N/A	N/A	1	1	N/A
2022	N/A	1	N/A	N/A	2	3	1
2023	N/A	N/A	N/A	N/A	1	1	2
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	N/A	6.00	40.00	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	88.33	269.00
2021	18.00	N/A	N/A	N/A	49.00	8.00	N/A
2022	N/A	6.00	N/A	N/A	56.00	106.33	2.00
2023	N/A	N/A	N/A	N/A	90.00	13.00	80.00
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
Falls	0	1	1	1	2	0	5
Overexertion	0	1	0	1	2	0	4
Struck by Object	1	2	0	1	0	0	4
Bodily Reaction and Exertion	1	0	1	1	0	0	3
Exposure to Harmful Substances	0	0	0	2	0	0	2

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	5	25.00%	73.20	366	\$20,117	\$100,586
Overexertion	4	20.00%	74.50	298	\$27,383	\$109,532
Struck by Object	4	20.00%	50.25	201	\$42,341	\$169,366
Bodily Reaction and Exertion	3	15.00%	16.67	50	\$12,582	\$37,745
Exposure to Harmful Substances	2	10.00%	157.00	314	\$43,324	\$86,649
All Others	2	10.00%	64.00	128	\$11,171	\$22,342
Totals	20	100.00%	67.85	1,357	\$26,311	\$526,219

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)	1	2	0	2	0	0	5
Knee(s)	0	1	2	1	0	0	4
Arms	0	0	1	1	1	0	3
Body System(s)	0	0	0	2	0	0	2
Hip/Pelvis	0	0	0	0	2	0	2

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)	5	25.00%	69.80	349	\$43,263	\$216,313
Knee(s)	4	20.00%	74.25	297	\$13,484	\$53,937
Arms	3	15.00%	60.67	182	\$34,682	\$104,047
Body System(s)	2	10.00%	157.00	314	\$43,324	\$86,649
Hip/Pelvis	2	10.00%	59.50	119	\$13,407	\$26,814
All Others	4	20.00%	24.00	96	\$9,615	\$38,460
Totals	20	100.00%	67.85	1,357	\$26,311	\$526,219

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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	2	2	1	4	1	0	10
Fracture/Dislocation/Nerve Damage	0	0	2	0	1	0	3
Mental Diseases	0	0	0	2	0	0	2
Superficial Wounds	0	1	0	0	1	0	2
Open Wound	0	0	0	1	0	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	10	50.00%	64.90	649	\$18,560	\$185,599
Fracture/Dislocation/Nerve Damage	3	15.00%	32.00	96	\$15,161	\$45,484
Mental Diseases	2	10.00%	157.00	314	\$43,324	\$86,649
Superficial Wounds	2	10.00%	11.50	23	\$10,605	\$21,209
Open Wound	1	5.00%	2.00	2	\$1,520	\$1,520
All Others	2	10.00%	136.50	273	\$92,879	\$185,758
Totals	20	100.00%	67.85	1,357	\$26,311	\$526,219

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