

Industry Synopsis

Industry: 01404 Apiaries

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	100	7	\$21,774,512	596	\$366,926	\$1.75
2020	97	4	\$21,021,901	539	\$364,577	\$1.80
2021	95	4	\$24,459,584	604	\$424,586	\$1.80
2022	95	2	\$25,735,032	631	\$457,135	\$1.84
2023	89	2	\$29,029,024	713	\$550,472	\$1.97
2024 YTD	83	0	\$29,202,363	687	\$598,762	\$2.13

* 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	90	\$14,444	9	\$5,844	N/A	N/A	N/A	N/A	N/A	N/A
2020	87	\$13,945	9	\$5,956	N/A	N/A	N/A	N/A	N/A	N/A
2021	82	\$14,341	11	\$7,987	N/A	N/A	N/A	N/A	N/A	N/A
2022	80	\$13,976	13	\$9,187	N/A	N/A	N/A	N/A	N/A	N/A
2023	73	\$14,356	11	\$7,735	5	\$6,938	N/A	N/A	N/A	N/A
2024 YTD	67	\$14,283	11	\$8,006	5	\$6,913	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	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	18	\$40,747	9	\$29,094	95	7	9	11
2023	11	\$56,280	6	\$49,772	213	6	5	7
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	1	3
2020	1	3	0	2	6
2021	5	2	0	2	9
2022	6	2	1	0	9
2023	1	2	2	1	6
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	\$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	\$13,936	\$26,811	\$0	\$0	\$40,747
2023	\$24,546	\$31,734	\$0	\$0	\$56,280
2024 YTD	N/A	N/A	N/A	N/A	N/A

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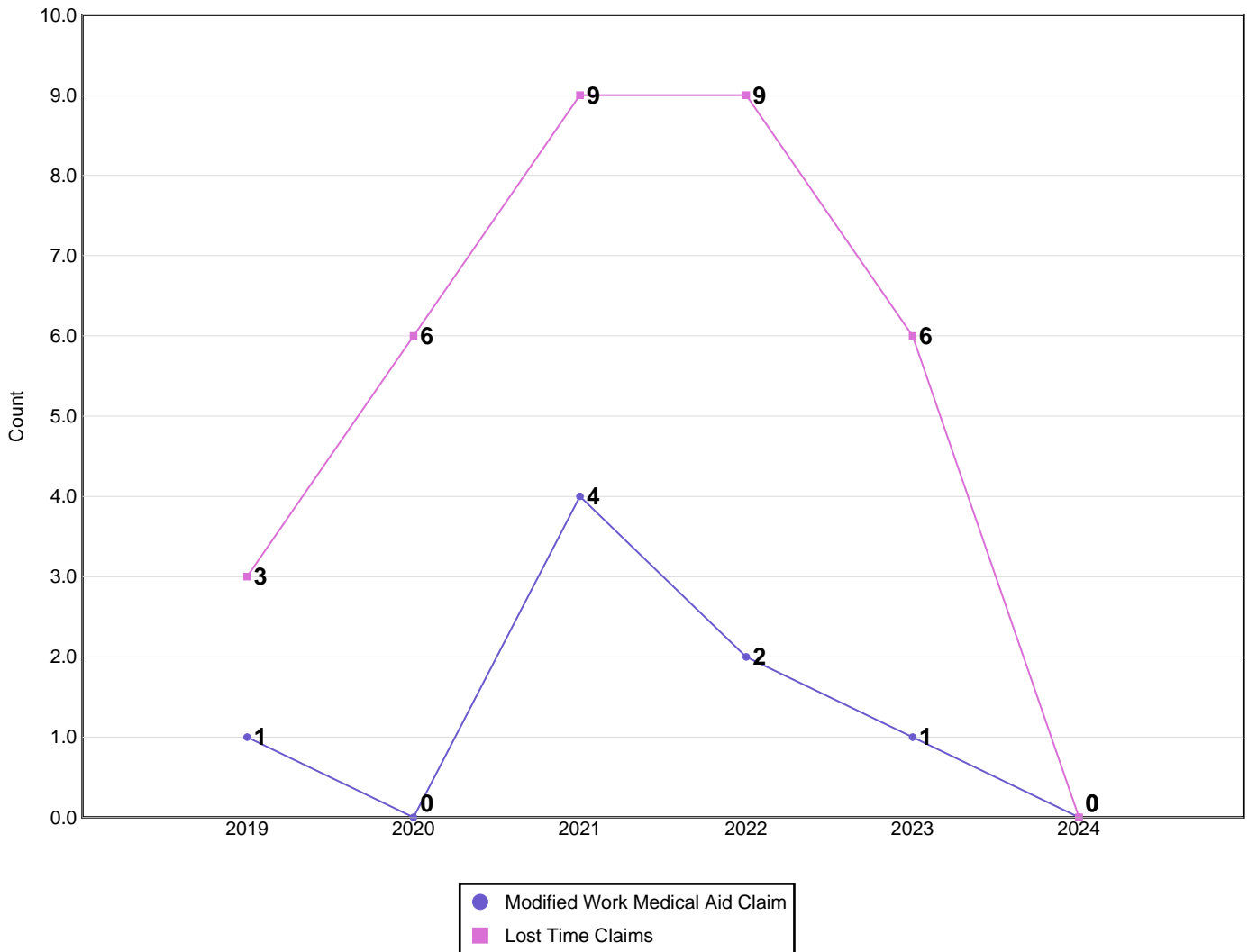
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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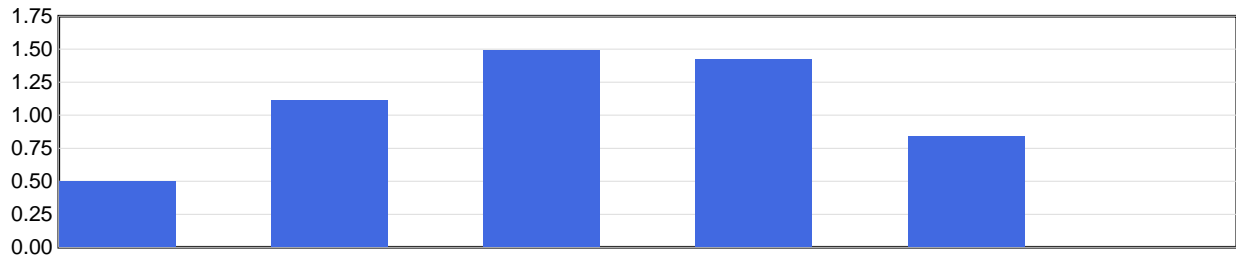
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



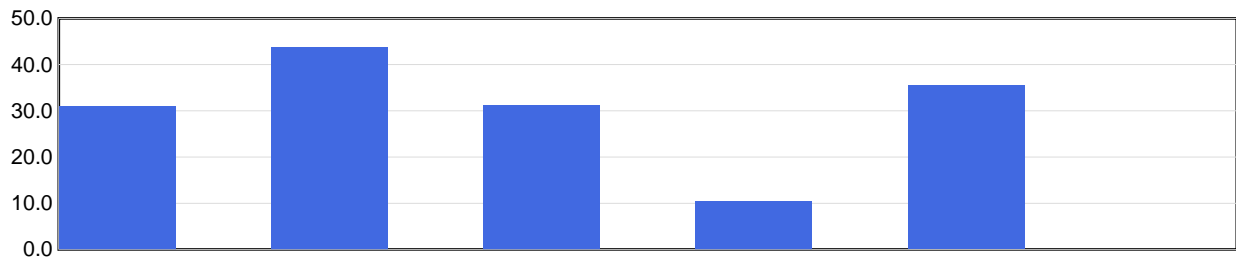
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.50	1.11	1.49	1.43	0.84	0.00

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

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

Severity Rates

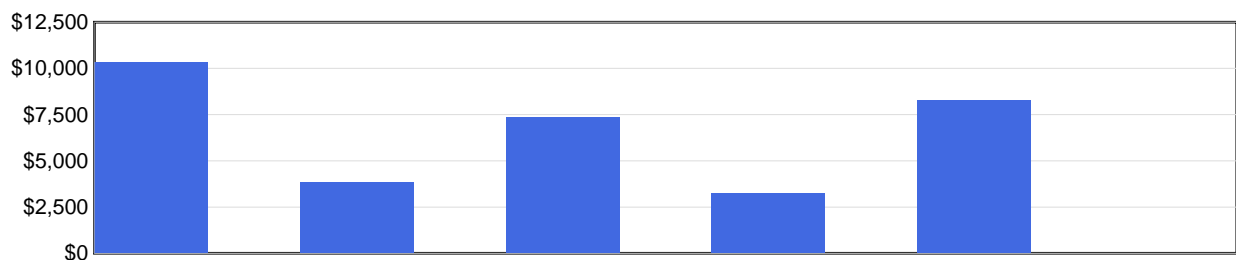
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	31.0	43.8	31.3	10.6	35.5	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$10,340	\$3,843	\$7,372	\$3,233	\$8,295	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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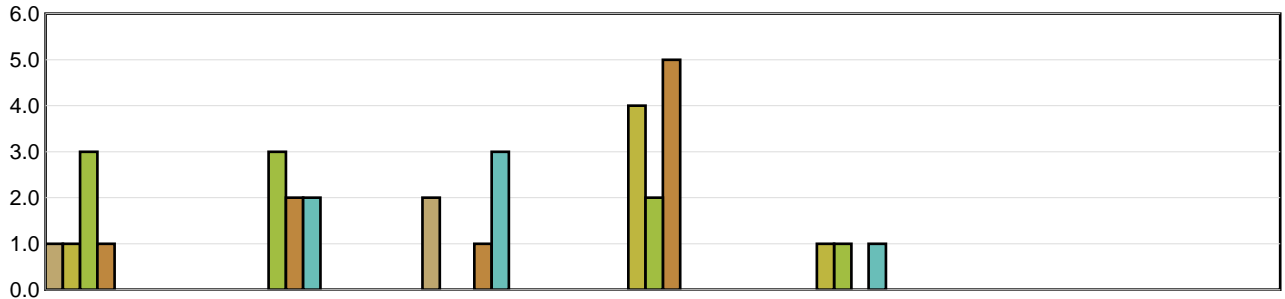
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

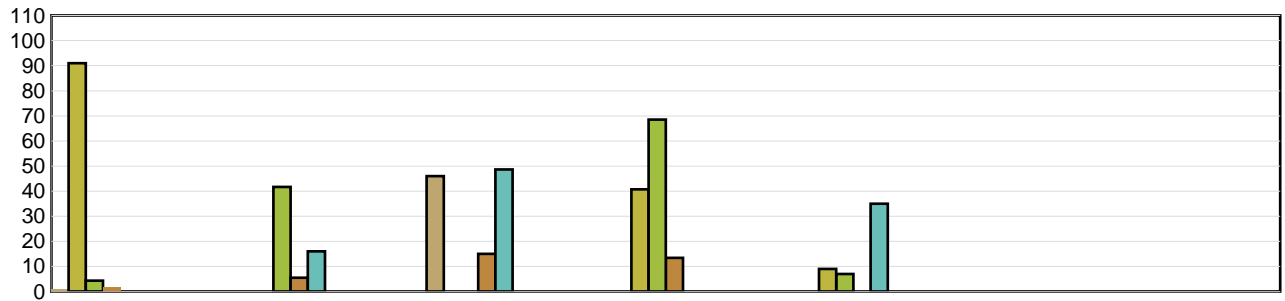
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	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	1	2	1	5	N/A	N/A	N/A
2023	N/A	2	3	N/A	1	N/A	N/A
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	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	2.00	5.50	15.00	13.40	N/A	N/A	N/A
2023	N/A	16.00	48.67	N/A	35.00	N/A	N/A
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
Contact with Objects and Equipment	1	0	1	3	1	0	6
Falls	2	0	1	2	1	0	6
Slip	0	1	0	1	2	0	4
Bodily Reaction and Exertion	0	1	2	0	1	0	4
Struck by Object	0	2	2	0	0	0	4

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Contact with Objects and Equipment	6	18.18%	9.83	59	\$3,092	\$18,550
Falls	6	18.18%	20.67	124	\$6,398	\$38,385
Slip	4	12.12%	73.50	294	\$11,109	\$44,437
Bodily Reaction and Exertion	4	12.12%	50.25	201	\$11,977	\$47,909
Struck by Object	4	12.12%	9.00	36	\$2,005	\$8,019
All Others	9	27.27%	25.78	232	\$4,666	\$41,995
Totals	33	100.00%	28.67	946	\$6,039	\$199,296

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)	0	2	3	2	3	0	10
Fingers	1	0	1	2	1	0	5
Hand(s)/Wrist(s)	1	0	2	1	1	0	5
Knee(s)	0	0	1	1	1	0	3
Arms	0	2	0	1	0	0	3

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)	10	30.30%	58.10	581	\$11,191	\$111,910
Fingers	5	15.15%	9.80	49	\$3,431	\$17,156
Hand(s)/Wrist(s)	5	15.15%	22.60	113	\$7,778	\$38,888
Knee(s)	3	9.09%	21.33	64	\$3,155	\$9,464
Arms	3	9.09%	8.67	26	\$3,141	\$9,422
All Others	7	21.21%	16.14	113	\$1,779	\$12,456
Totals	33	100.00%	28.67	946	\$6,039	\$199,296

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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
Fracture/Dislocation/Nerve Damage	1	0	5	2	3	0	11
Sprains/Strain	0	4	1	1	2	0	8
Open Wound	2	1	1	0	0	0	4
Oth Traumatic Injuries	0	1	0	3	0	0	4
Superficial Wounds	0	0	2	2	0	0	4

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Fracture/Dislocation/Nerve Damage	11	33.33%	48.36	532	\$12,368	\$136,053
Sprains/Strain	8	24.24%	29.75	238	\$3,638	\$29,105
Open Wound	4	12.12%	10.50	42	\$2,587	\$10,348
Oth Traumatic Injuries	4	12.12%	25.50	102	\$3,149	\$12,598
Superficial Wounds	4	12.12%	4.75	19	\$920	\$3,680
All Others	2	6.06%	6.50	13	\$3,756	\$7,513
Totals	33	100.00%	28.67	946	\$6,039	\$199,296

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