

Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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	198	12	\$459,630,344	10,513	\$6,690,551	\$1.59
2018	212	20	\$488,523,532	11,006	\$7,235,819	\$1.60
2019	218	14	\$529,209,477	11,784	\$7,937,302	\$1.62
2020	225	10	\$598,223,153	12,787	\$9,467,765	\$1.70
2021	229	10	\$637,136,467	13,570	\$9,998,368	\$1.67
2022 YTD	225	7	\$659,792,987	13,413	\$10,457,939	\$1.66

* 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	30	\$6,538	45	\$35,492	103	\$246,843	20	\$170,757	N/A	N/A
2018	36	\$6,981	44	\$34,159	110	\$264,662	22	\$182,722	N/A	N/A
2019	40	\$7,736	35	\$28,625	121	\$294,762	21	\$177,129	N/A	N/A
2020	42	\$7,788	28	\$22,241	128	\$317,275	25	\$208,058	N/A	N/A
2021	40	\$7,783	32	\$25,230	125	\$313,190	30	\$245,617	N/A	N/A
2022 YTD	35	\$6,133	28	\$22,145	131	\$342,736	29	\$241,776	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	700	\$2,056,203	320	\$1,783,630	4,566	345	380	465
2018	710	\$2,330,820	320	\$1,901,564	4,063	363	390	477
2019	768	\$2,513,235	365	\$2,082,462	5,359	334	403	504
2020	1,048	\$2,715,047	650	\$2,293,521	9,881	392	398	772
2021	1,008	\$3,329,637	625	\$2,987,982	12,170	393	383	761
2022 YTD	1,476	\$2,549,080	1,158	\$2,299,591	11,050	340	318	1,252

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	208	70	26	16	320
2018	206	83	18	13	320
2019	243	62	41	19	365
2020	279	291	55	25	650
2021	320	220	40	45	625
2022 YTD	877	217	44	20	1,158

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2017	\$790,457	\$1,199,007	\$66,738	\$0	\$2,056,203
2018	\$765,927	\$1,461,648	\$103,245	\$0	\$2,330,820
2019	\$1,048,724	\$1,458,076	\$6,435	\$0	\$2,513,235
2020	\$1,321,563	\$1,268,594	\$29,481	\$95,409	\$2,715,047
2021	\$1,725,102	\$1,580,131	\$24,404	\$0	\$3,329,637
2022 YTD	\$1,481,395	\$1,062,529	\$5,156	\$0	\$2,549,080

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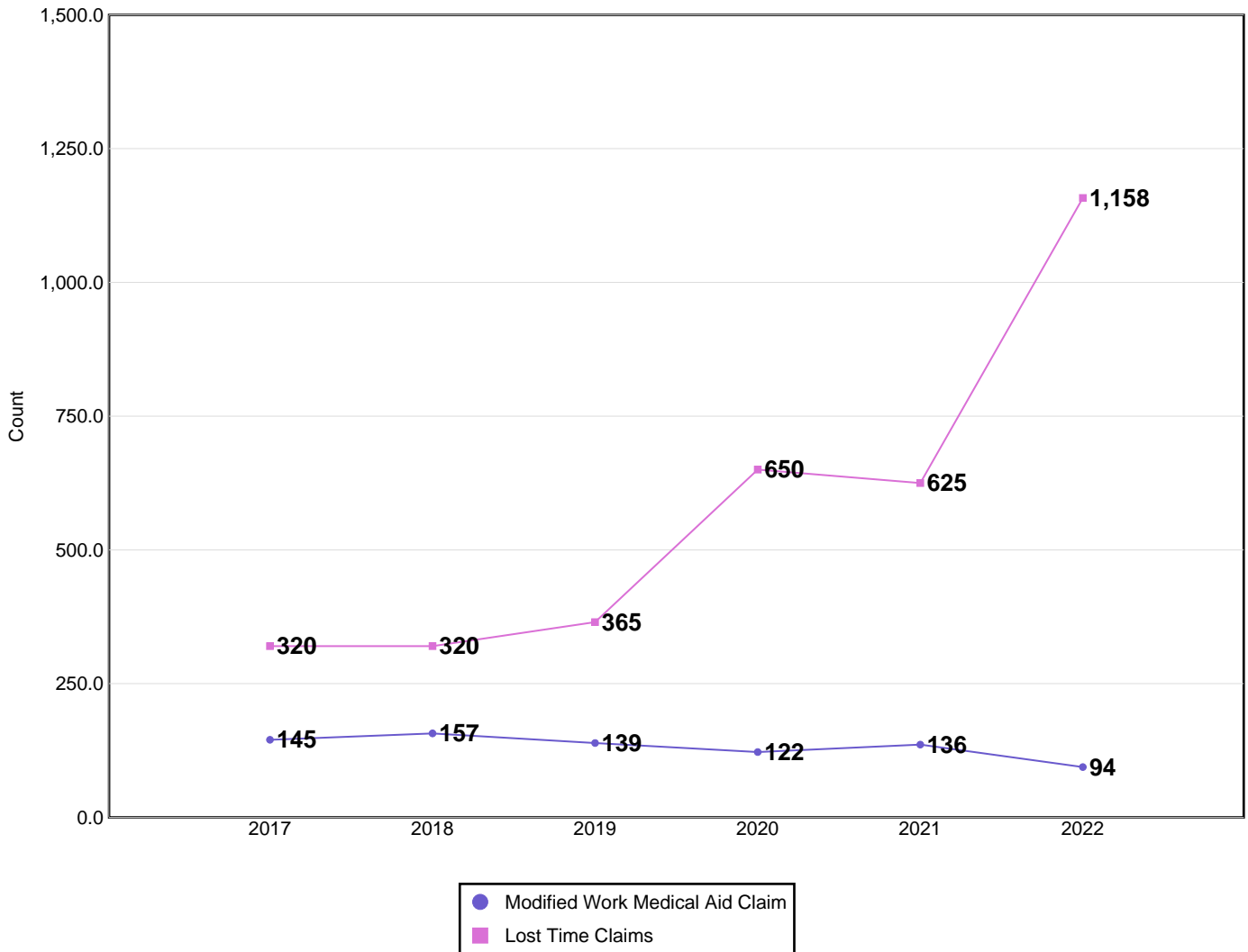
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Claim Costs - for Years: 2017 to 2022

Disabling Claims Components



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

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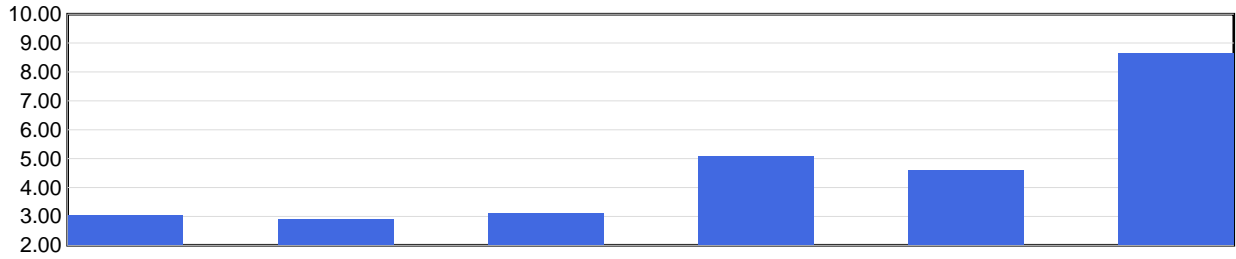
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Claim Costs - for Years: 2017 to 2022

Frequency Rates

(Lost Time Claims per 100 Workers)



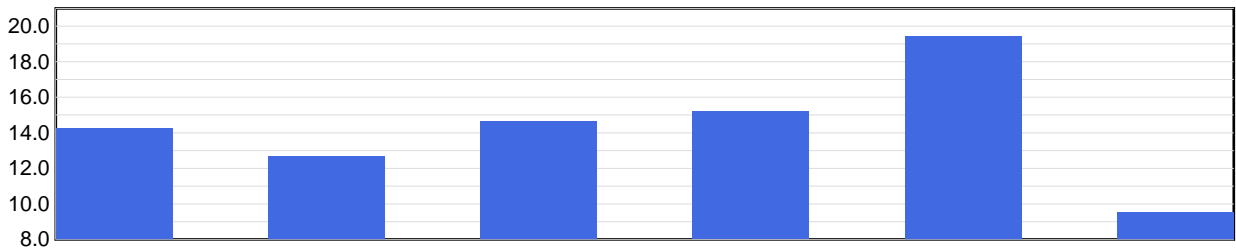
	2017	2018	2019	2020	2021	2022 YTD
Frequency Rate	3.04	2.91	3.10	5.08	4.61	8.63

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

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

Severity Rates

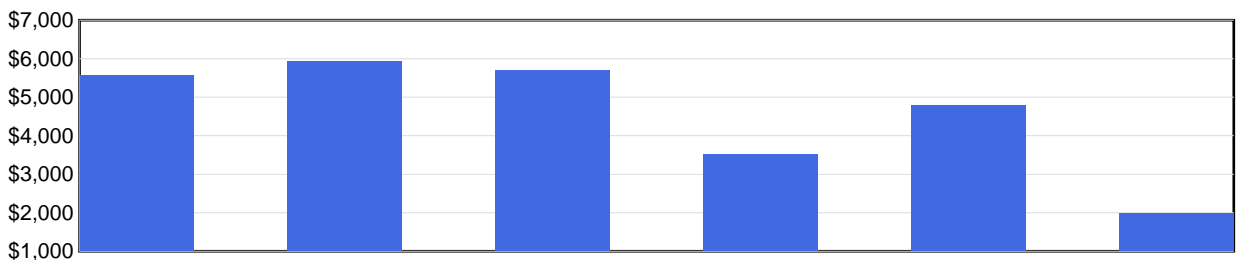
(Temporary Total Disability Days per Lost Time Claim)



	2017	2018	2019	2020	2021	2022 YTD
Severity Rate	14.3	12.7	14.7	15.2	19.5	9.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2017	2018	2019	2020	2021	2022 YTD
Avg Cost / Claim	\$5,574	\$5,942	\$5,705	\$3,528	\$4,781	\$1,986

Average Cost Per LTC = Total LTC Costs / Total LTCs

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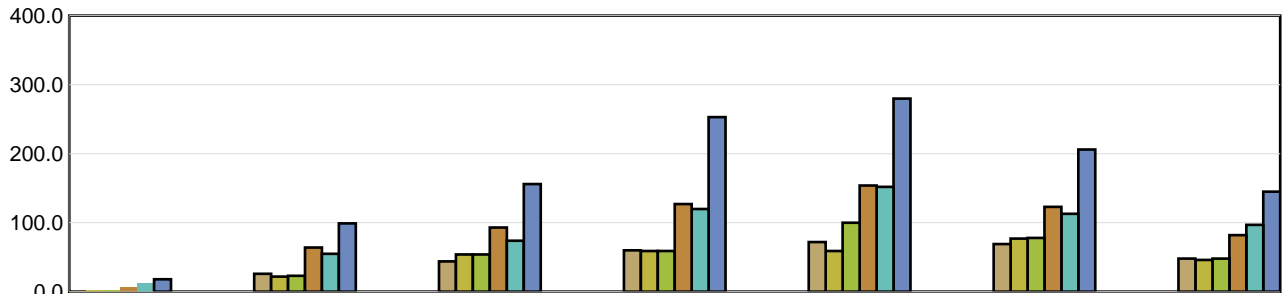
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Injured Worker's Age - for Years: 2017 to 2022

Number of LTCs

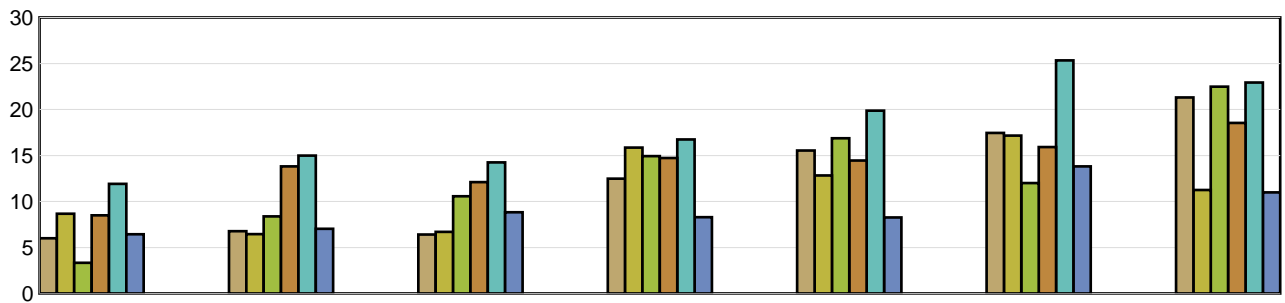
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2017	1	26	44	60	72	69	48
2018	3	22	54	59	59	77	46
2019	3	23	54	59	100	78	48
2020	6	64	93	127	154	123	82
2021	13	55	74	120	152	113	97
2022 YTD	18	99	156	253	280	206	145

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	6.00	6.77	6.41	12.48	15.54	17.46	21.31
2018	8.67	6.45	6.70	15.86	12.83	17.17	11.26
2019	3.33	8.39	10.57	14.93	16.88	12.01	22.48
2020	8.50	13.81	12.11	14.73	14.46	15.92	18.54
2021	11.92	15.00	14.26	16.75	19.88	25.34	22.93
2022 YTD	6.44	7.04	8.83	8.29	8.27	13.82	10.99

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
Exposure to Harmful Substances	26	19	31	275	236	743	1,330
Overexertion	103	101	129	134	147	167	781
Bodily Reaction and Exertion	41	50	58	62	77	73	361
Falls	65	65	44	59	56	63	352
Assaults/Violent Acts/Harassment	17	18	28	30	32	39	164

Type of Accident	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	1,330	38.69 %	10.34	13,750	\$1,393	\$1,852,822
Overexertion	781	22.72 %	14.36	11,219	\$5,096	\$3,979,736
Bodily Reaction and Exertion	361	10.50 %	18.40	6,641	\$5,752	\$2,076,404
Falls	352	10.24 %	16.06	5,653	\$6,859	\$2,414,534
Assaults/Violent Acts/Harassment	164	4.77 %	18.86	3,093	\$5,291	\$867,672
All Others	450	13.09 %	14.42	6,489	\$4,795	\$2,157,582
Totals	3,438	100.00 %	13.63	46,845	\$3,883	\$13,348,750

Part of Body							
Top 5 by Total LTCs							
Part of Body	2017	2018	2019	2020	2021	2022 YTD	Totals
Body System(s)	17	10	18	275	232	747	1,299
Back	92	84	106	109	134	124	649
Trunk	30	51	47	53	53	72	306
Hand(s)/Wrist(s)	22	29	16	42	44	37	190
Multiple Parts	27	36	32	35	30	25	185

Part of Body	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,299	37.78 %	11.07	14,385	\$1,519	\$1,972,919
Back	649	18.88 %	14.69	9,533	\$4,651	\$3,018,511
Trunk	306	8.90 %	17.11	5,235	\$6,119	\$1,872,504
Hand(s)/Wrist(s)	190	5.53 %	13.09	2,488	\$4,832	\$918,057
Multiple Parts	185	5.38 %	13.01	2,406	\$5,307	\$981,808
All Others	809	23.53 %	15.82	12,798	\$5,667	\$4,584,952
Totals	3,438	100.00 %	13.63	46,845	\$3,883	\$13,348,750

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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
Sprains/Strain	180	184	213	246	251	296	1,370
Systems Disease - Covid 19	0	0	0	266	221	730	1,217
Oth Traumatic Injuries	27	26	38	32	48	38	209
Superficial Wounds	27	29	28	22	31	36	173
Fracture/Dislocation/Nerve Damage	15	16	16	14	15	12	88

Nature of Injury	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,370	39.85 %	15.49	21,215	\$5,327	\$7,297,386
Systems Disease - Covid 19	1,217	35.40 %	10.33	12,575	\$1,350	\$1,643,523
Oth Traumatic Injuries	209	6.08 %	20.45	4,275	\$6,161	\$1,287,578
Superficial Wounds	173	5.03 %	9.34	1,616	\$3,588	\$620,672
Fracture/Dislocation/Nerve Damage	88	2.56 %	29.99	2,639	\$12,914	\$1,136,441
All Others	381	11.08 %	11.88	4,525	\$3,578	\$1,363,150
Totals	3,438	100.00 %	13.63	46,845	\$3,883	\$13,348,750

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