

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	\$598,259,208	12,788	\$9,468,349	\$1.70
2021	229	10	\$637,210,873	13,572	\$9,999,654	\$1.67
2022 YTD	225	7	\$662,102,005	13,518	\$10,490,031	\$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	\$7,824	28	\$22,241	128	\$317,275	25	\$208,058	N/A	N/A
2021	40	\$7,858	32	\$25,230	125	\$313,190	30	\$245,617	N/A	N/A
2022 YTD	35	\$6,206	28	\$22,530	130	\$338,155	30	\$248,208	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	1,374	\$2,166,993	1,088	\$1,948,483	9,764	310	286	1,174

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	838	197	36	17	1,088

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	\$1,275,770	\$886,267	\$4,956	\$0	\$2,166,993

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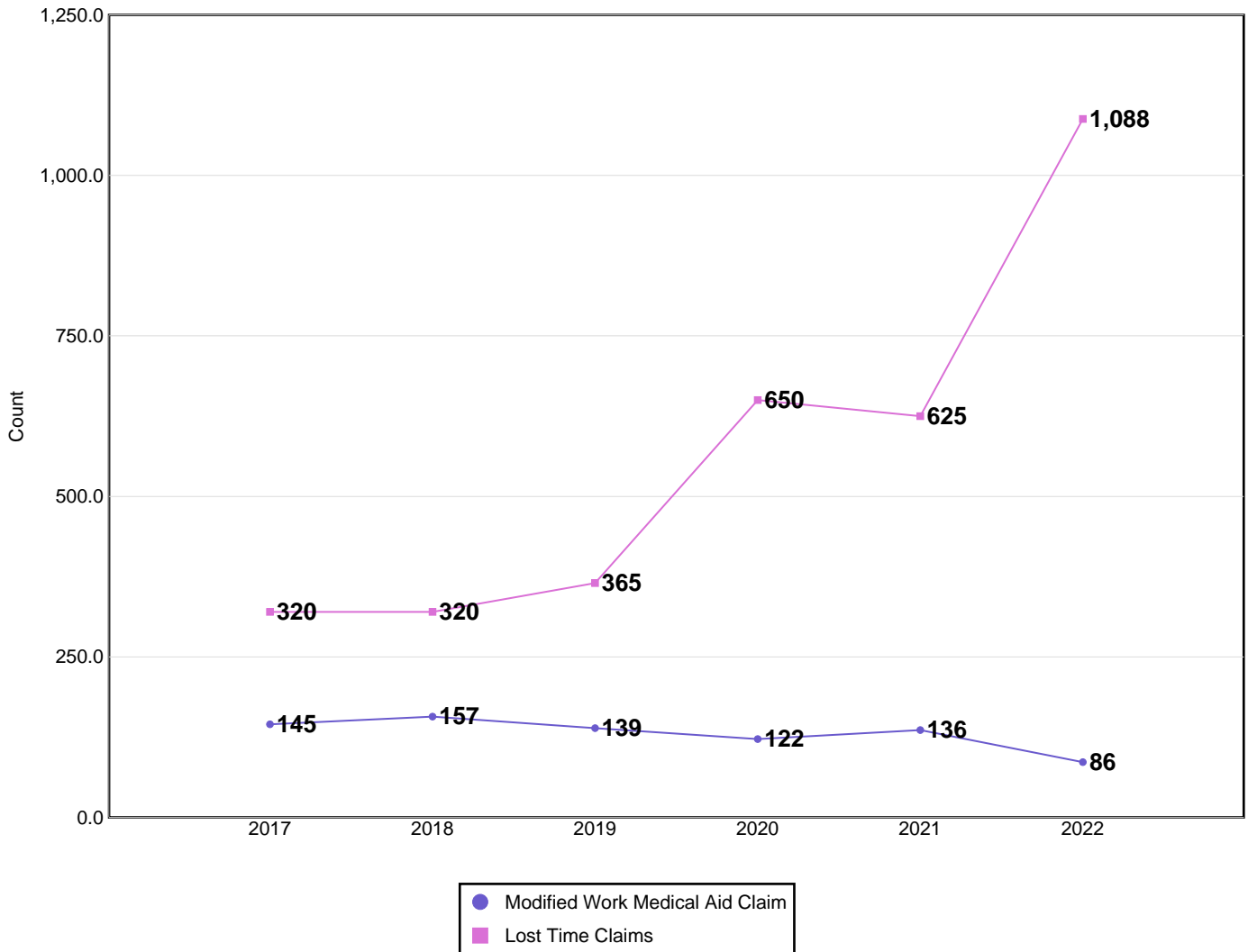
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Claim Costs - for Years: 2017 to 2022

Disabling Claims Components



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

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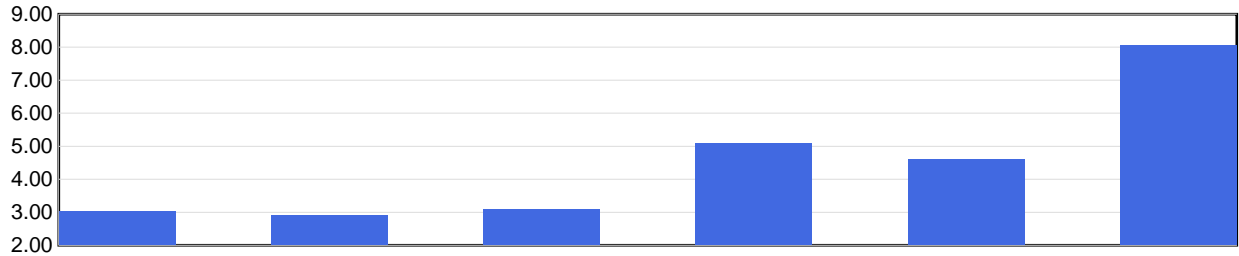
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Claim Costs - for Years: 2017 to 2022

Frequency Rates

(Lost Time Claims per 100 Workers)



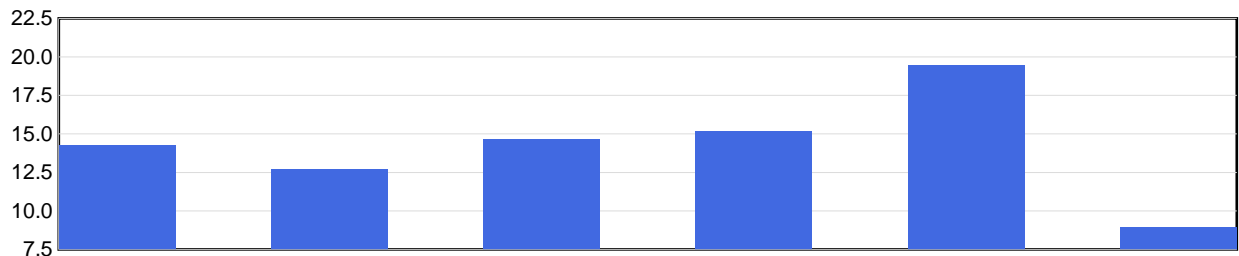
	2017	2018	2019	2020	2021	2022 YTD
Frequency Rate	3.04	2.91	3.10	5.08	4.61	8.05

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

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

Severity Rates

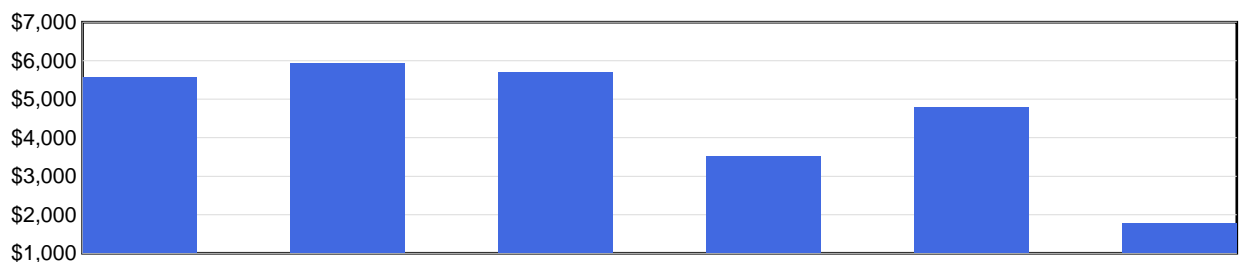
(Temporary Total Disability Days per Lost Time Claim)



	2017	2018	2019	2020	2021	2022 YTD
Severity Rate	14.3	12.7	14.7	15.2	19.5	9.0

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	\$1,791

Average Cost Per LTC = Total LTC Costs / Total LTCs

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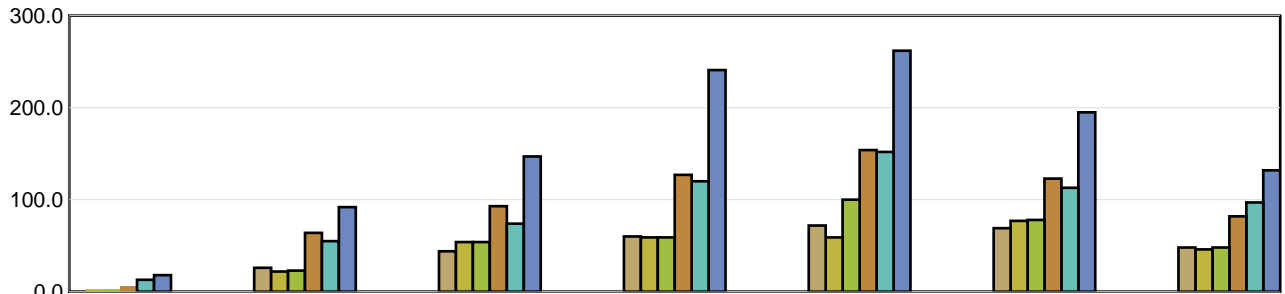
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Injured Worker's Age - for Years: 2017 to 2022

Number of LTCs

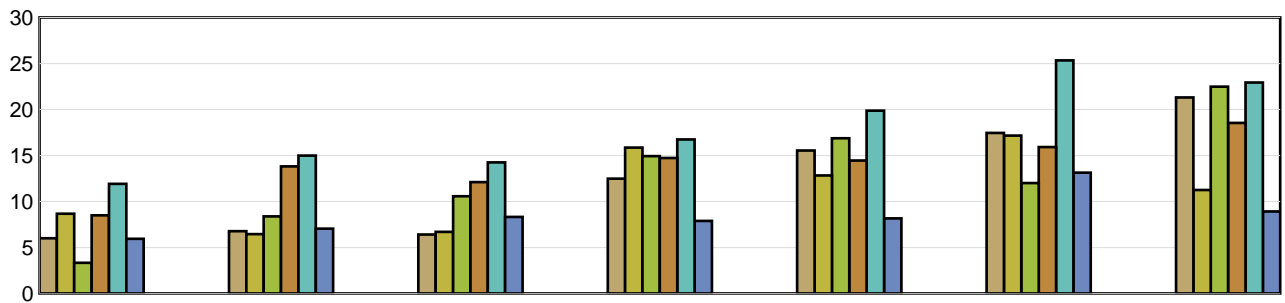
(by age of injured worker and by occurrence year)



	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	92	147	241	262	195	132

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	5.94	7.04	8.33	7.89	8.17	13.14	8.92

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	709	1,296
Overexertion	103	101	129	134	147	137	751
Bodily Reaction and Exertion	41	50	58	62	77	66	354
Falls	65	65	44	59	56	54	343
Assaults/Violent Acts/Harassment	17	18	28	30	32	36	161

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	1,296	38.48 %	10.39	13,469	\$1,384	\$1,793,296
Overexertion	751	22.30 %	14.34	10,773	\$5,122	\$3,846,805
Bodily Reaction and Exertion	354	10.51 %	18.16	6,430	\$5,721	\$2,025,268
Falls	343	10.18 %	16.15	5,541	\$6,941	\$2,380,858
Assaults/Violent Acts/Harassment	161	4.78 %	18.77	3,022	\$5,259	\$846,648
All Others	463	13.75 %	13.66	6,324	\$4,546	\$2,104,767
Totals	3,368	100.00 %	13.53	45,559	\$3,859	\$12,997,642

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	712	1,264
Back	92	84	106	109	134	113	638
Trunk	30	51	47	53	53	65	299
Hand(s)/Wrist(s)	22	29	16	42	44	28	181
Multiple Parts	27	36	32	35	30	21	181

Part of Body	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,264	37.53 %	11.14	14,085	\$1,511	\$1,910,081
Back	638	18.94 %	14.57	9,295	\$4,615	\$2,944,195
Trunk	299	8.88 %	16.98	5,078	\$6,118	\$1,829,185
Hand(s)/Wrist(s)	181	5.37 %	12.81	2,319	\$4,781	\$865,381
Multiple Parts	181	5.37 %	12.78	2,314	\$5,290	\$957,460
All Others	805	23.90 %	15.49	12,468	\$5,579	\$4,491,340
Totals	3,368	100.00 %	13.53	45,559	\$3,859	\$12,997,642

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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	264	1,338
Systems Disease - Covid 19	0	0	0	266	221	706	1,193
Oth Traumatic Injuries	27	26	38	32	48	35	206
Superficial Wounds	27	29	28	22	31	33	170
Fracture/Dislocation/Nerve Damage	15	16	16	14	15	11	87

Nature of Injury	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,338	39.73 %	15.23	20,384	\$5,279	\$7,063,925
Systems Disease - Covid 19	1,193	35.42 %	10.43	12,440	\$1,348	\$1,608,326
Oth Traumatic Injuries	206	6.12 %	20.39	4,201	\$6,120	\$1,260,694
Superficial Wounds	170	5.05 %	9.47	1,610	\$3,604	\$612,714
Fracture/Dislocation/Nerve Damage	87	2.58 %	30.00	2,610	\$12,992	\$1,130,313
All Others	374	11.10 %	11.53	4,314	\$3,534	\$1,321,670
Totals	3,368	100.00 %	13.53	45,559	\$3,859	\$12,997,642

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