

# 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	\$9,981,937	\$1.67
2022 YTD	224	6	\$663,239,836	13,541	\$10,525,036	\$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	34	\$5,954	28	\$22,320	130	\$338,155	30	\$249,808	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	1,009	\$3,330,371	625	\$2,987,982	12,300	392	384	760
2022 YTD	1,296	\$1,847,999	1,018	\$1,636,095	8,812	282	278	1,105

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	319	220	40	46	625
2022 YTD	789	187	30	12	1,018

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	\$1,580,865	\$24,404	\$0	\$3,330,371
2022 YTD	\$1,144,420	\$701,398	\$2,182	\$0	\$1,847,999

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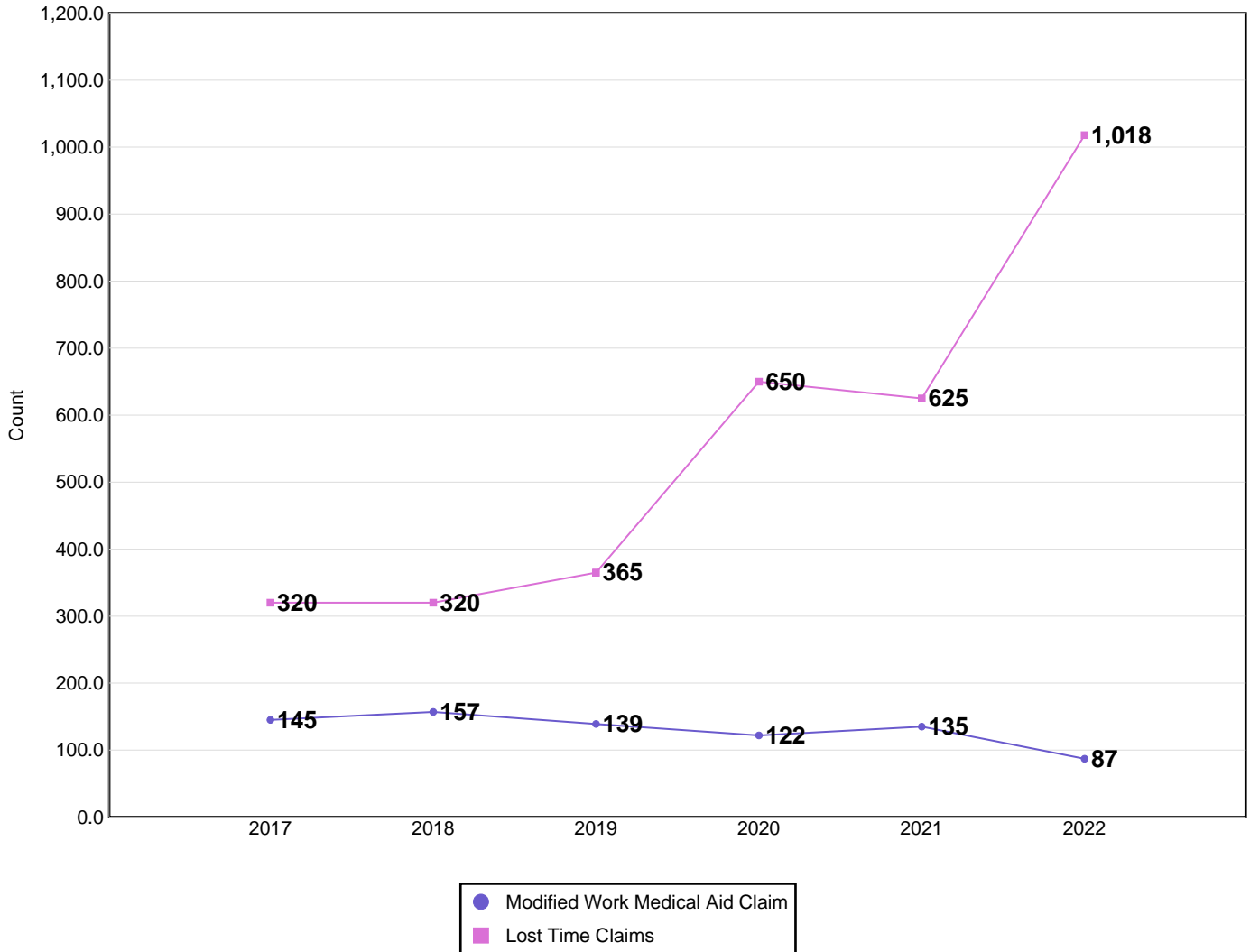
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Claim Costs - for Years: 2017 to 2022

## Disabling Claims Components



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

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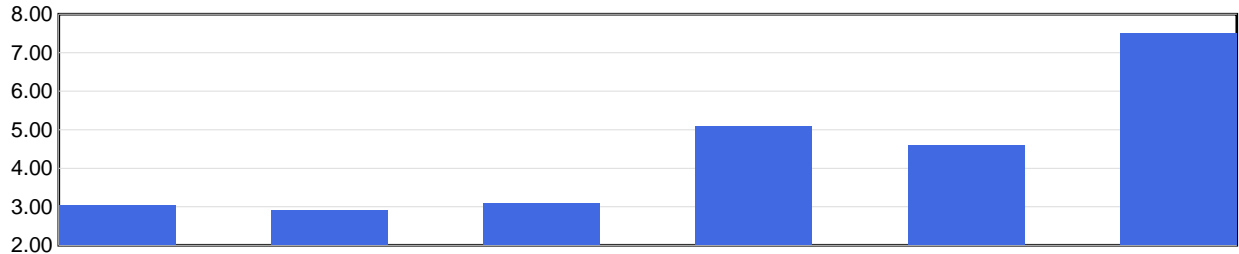
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Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Claim Costs - for Years: 2017 to 2022

## Frequency Rates

(Lost Time Claims per 100 Workers)



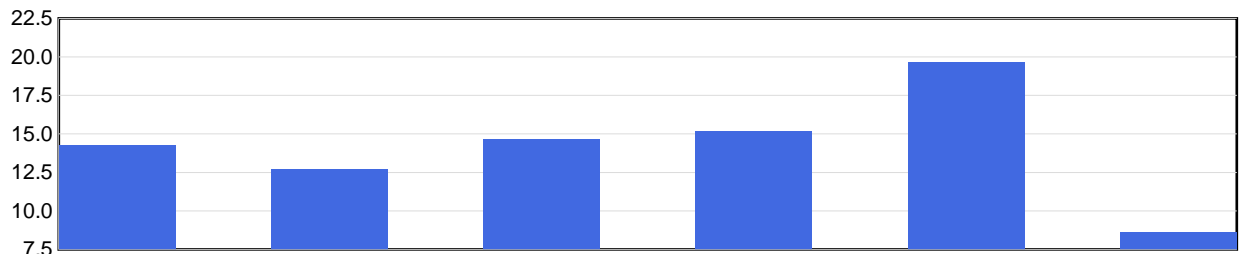
	2017	2018	2019	2020	2021	2022 YTD
Frequency Rate	3.04	2.91	3.10	5.08	4.61	7.52

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

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

## Severity Rates

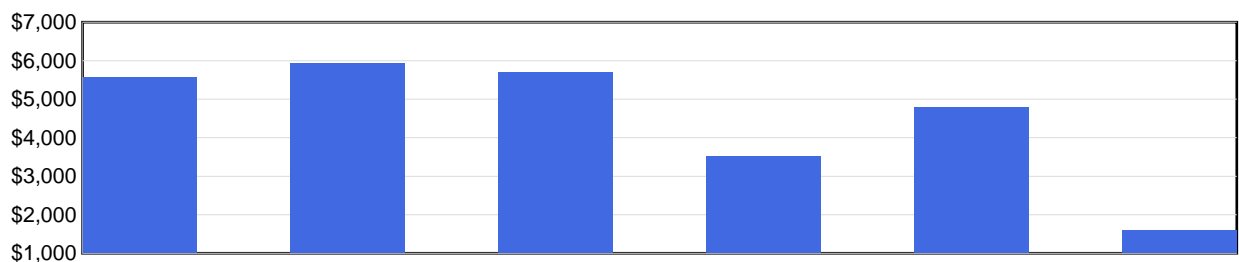
(Temporary Total Disability Days per Lost Time Claim)



	2017	2018	2019	2020	2021	2022 YTD
Severity Rate	14.3	12.7	14.7	15.2	19.7	8.7

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	\$1,607

Average Cost Per LTC = Total LTC Costs / Total LTCs

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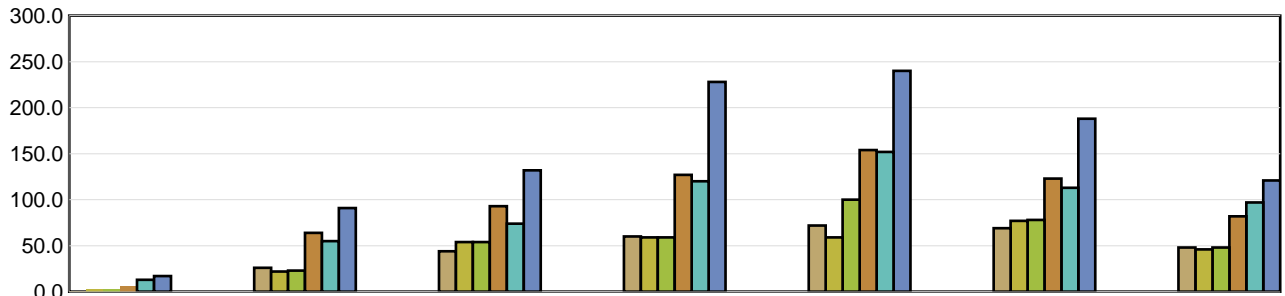
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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

## Number of LTCs

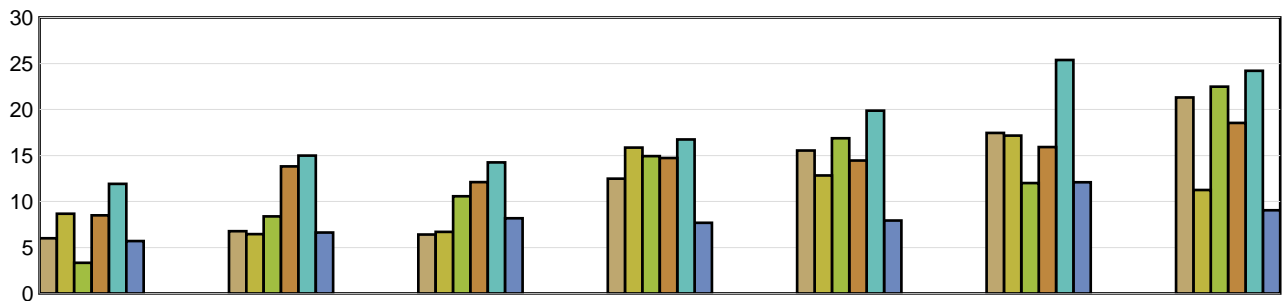
(by age of injured worker and by occurrence year)



	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	17	91	132	228	240	188	121

## 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	25.39	24.21
2022 YTD	5.71	6.64	8.17	7.69	7.94	12.10	9.06

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES**

**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	688	1,275
Overexertion	103	101	129	134	147	116	730
Bodily Reaction and Exertion	41	50	58	62	77	57	345
Falls	65	65	44	59	56	49	338
Assaults/Violent Acts/Harassment	17	18	28	30	32	33	158

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	1,275	38.66 %	10.46	13,341	\$1,381	\$1,761,376
Overexertion	730	22.13 %	14.63	10,677	\$5,126	\$3,741,627
Bodily Reaction and Exertion	345	10.46 %	17.89	6,173	\$5,592	\$1,929,335
Falls	338	10.25 %	15.89	5,371	\$6,956	\$2,351,119
Assaults/Violent Acts/Harassment	158	4.79 %	18.84	2,977	\$5,246	\$828,858
All Others	452	13.71 %	13.71	6,198	\$4,586	\$2,072,938
<b>Totals</b>	<b>3,298</b>	<b>100.00 %</b>	<b>13.56</b>	<b>44,737</b>	<b>\$3,846</b>	<b>\$12,685,254</b>

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	692	1,244
Back	92	84	106	109	134	95	620
Trunk	30	51	47	53	53	59	293
Multiple Parts	27	36	32	35	30	20	180
Hand(s)/Wrist(s)	22	29	16	42	44	24	177

Part of Body	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,244	37.72 %	11.22	13,962	\$1,510	\$1,878,265
Back	620	18.80 %	14.57	9,031	\$4,572	\$2,834,891
Trunk	293	8.88 %	16.81	4,926	\$6,134	\$1,797,382
Multiple Parts	180	5.46 %	12.30	2,214	\$5,222	\$939,903
Hand(s)/Wrist(s)	177	5.37 %	13.28	2,351	\$4,695	\$830,979
All Others	784	23.77 %	15.63	12,253	\$5,617	\$4,403,834
<b>Totals</b>	<b>3,298</b>	<b>100.00 %</b>	<b>13.56</b>	<b>44,737</b>	<b>\$3,846</b>	<b>\$12,685,254</b>

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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	230	1,304
Systems Disease - Covid 19	0	0	0	266	221	684	1,171
Oth Traumatic Injuries	27	26	38	32	48	29	200
Superficial Wounds	27	29	28	22	31	29	166
Fracture/Dislocation/Nerve Damage	15	16	16	14	15	9	85

Nature of Injury	Total LTCs (2017 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,304	39.54 %	15.24	19,870	\$5,232	\$6,822,694
Systems Disease - Covid 19	1,171	35.51 %	10.52	12,315	\$1,346	\$1,576,436
Oth Traumatic Injuries	200	6.06 %	20.52	4,103	\$6,193	\$1,238,655
Superficial Wounds	166	5.03 %	9.61	1,596	\$3,659	\$607,433
Fracture/Dislocation/Nerve Damage	85	2.58 %	30.44	2,587	\$13,238	\$1,125,221
All Others	372	11.28 %	11.47	4,266	\$3,534	\$1,314,815
<b>Totals</b>	<b>3,298</b>	<b>100.00 %</b>	<b>13.56</b>	<b>44,737</b>	<b>\$3,846</b>	<b>\$12,685,254</b>

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