

Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Assessable Earnings and Premiums - for Years: 2018 to 2023

| Rate Year | Number of Employers with Assessable Earnings | Newly Opened Account | Total Assessable Earnings | Estimated Total Workers* | Net Premium** | Industry Rate |
|-----------|--|----------------------|---------------------------|--------------------------|---------------|---------------|
| 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 | \$636,923,489 | 13,566 | \$10,012,452 | \$1.67 |
| 2022 | 225 | 7 | \$657,527,201 | 13,366 | \$10,458,846 | \$1.66 |
| 2023 YTD | 64 | 0 | \$140,447,798 | 3,009 | \$2,386,059 | \$1.90 |

* 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 |
| 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 | \$7,570 | 32 | \$25,230 | 125 | \$313,190 | 30 | \$245,617 | N/A | N/A |
| 2022 | 35 | \$6,481 | 25 | \$19,540 | 134 | \$343,667 | 29 | \$240,837 | N/A | N/A |
| 2023 YTD | 15 | \$2,313 | 5 | \$4,053 | 42 | \$114,535 | 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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2022, the transaction period would be from January 1, 2022 to March 31, 2023

- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2018 to 2023

| 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 |
| 2018 | 710 | \$2,330,820 | 320 | \$1,901,564 | 4,063 | 363 | 390 | 477 |
| 2019 | 769 | \$2,534,059 | 365 | \$2,082,462 | 5,359 | 335 | 404 | 505 |
| 2020 | 1,048 | \$2,715,047 | 650 | \$2,293,521 | 9,881 | 392 | 398 | 772 |
| 2021 | 1,007 | \$3,329,529 | 625 | \$2,987,982 | 12,105 | 394 | 382 | 761 |
| 2022 | 1,559 | \$3,152,010 | 1,228 | \$2,857,326 | 12,978 | 373 | 331 | 1,327 |
| 2023 YTD | 97 | \$64,784 | 61 | \$53,208 | 337 | 21 | 36 | 70 |

| Duration Bands - Total LTCs | | | | | |
|-----------------------------|-----------|-------------------------|--------------------------|-----------|------------------------|
| Accident Year | <= 8 Days | > 8 Days and <= 30 Days | > 30 Days and <= 60 Days | > 60 Days | Total Lost Time Claims |
| 2018 | 206 | 83 | 18 | 13 | 320 |
| 2019 | 243 | 62 | 41 | 19 | 365 |
| 2020 | 279 | 291 | 55 | 25 | 650 |
| 2021 | 322 | 219 | 39 | 45 | 625 |
| 2022 | 921 | 225 | 50 | 32 | 1,228 |
| 2023 YTD | 51 | 10 | 0 | 0 | 61 |

| Total Claims Costs | | | | | |
|--------------------|--------------|-------------|----------------|---------------|-------------|
| Accident Year | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total |
| 2018 | \$765,927 | \$1,461,648 | \$103,245 | \$0 | \$2,330,820 |
| 2019 | \$1,060,776 | \$1,466,848 | \$6,435 | \$0 | \$2,534,059 |
| 2020 | \$1,321,563 | \$1,268,594 | \$29,481 | \$95,409 | \$2,715,047 |
| 2021 | \$1,725,102 | \$1,580,023 | \$24,404 | \$0 | \$3,329,529 |
| 2022 | \$1,778,724 | \$1,364,936 | \$8,351 | \$0 | \$3,152,010 |
| 2023 YTD | \$36,772 | \$28,012 | \$0 | \$0 | \$64,784 |

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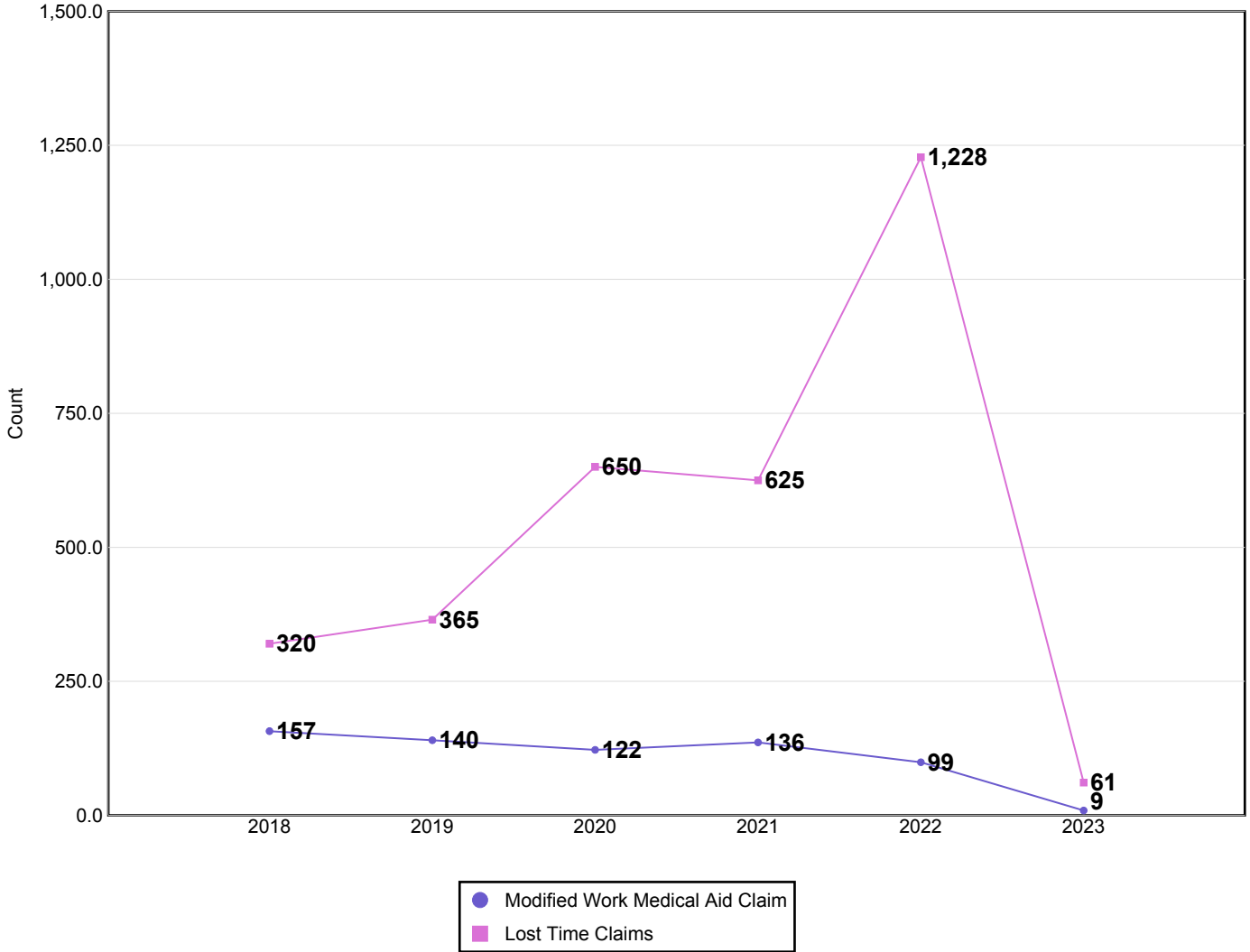
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2018 to 2023

Disabling Claims Components



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

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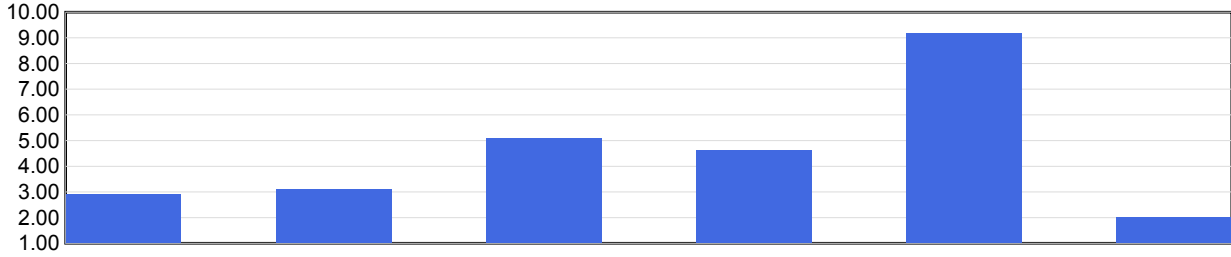
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Claim Costs - for Years: 2018 to 2023

Frequency Rates

(Lost Time Claims per 100 Workers)



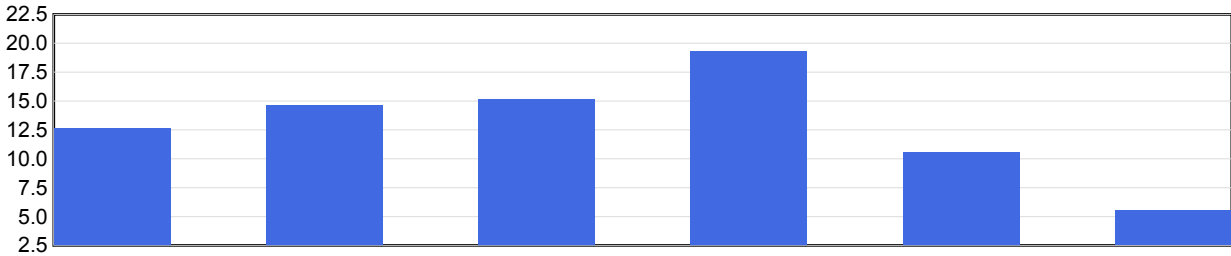
| Frequency Rate | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD |
|----------------|------|------|------|------|------|----------|
| | 2.91 | 3.10 | 5.08 | 4.61 | 9.19 | 2.03 |

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

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

Severity Rates

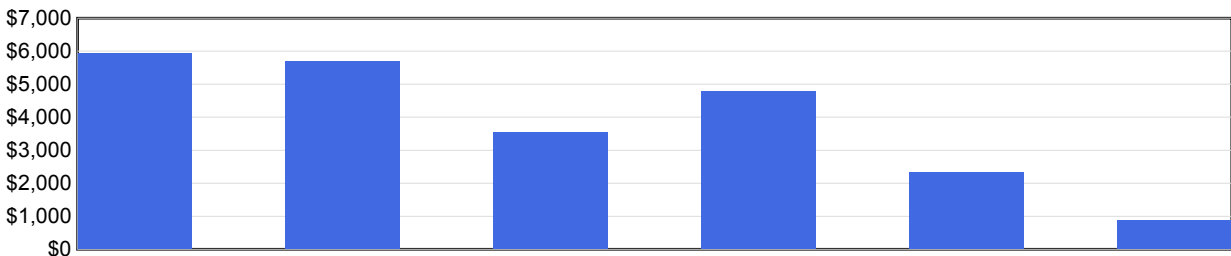
(Temporary Total Disability Days per Lost Time Claim)



| Severity Rate | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD |
|---------------|------|------|------|------|------|----------|
| | 12.7 | 14.7 | 15.2 | 19.4 | 10.6 | 5.5 |

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



| Avg Cost / Claim | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD |
|------------------|---------|---------|---------|---------|---------|----------|
| | \$5,942 | \$5,705 | \$3,528 | \$4,781 | \$2,327 | \$872 |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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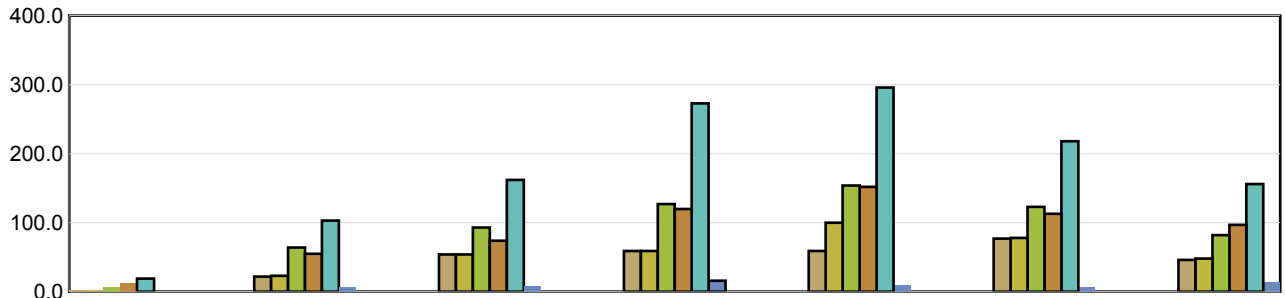
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Injured Worker's Age - for Years: 2018 to 2023

Number of LTCs

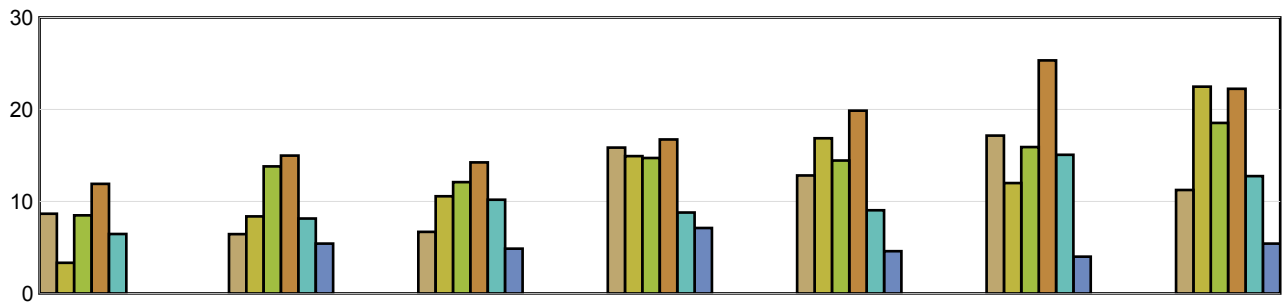
(by age of injured worker and by occurrence year)



| | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 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 | 19 | 103 | 162 | 273 | 296 | 218 | 156 |
| 2023 YTD | N/A | 7 | 8 | 16 | 10 | 6 | 14 |

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 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 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 | 22.26 |
| 2022 | 6.47 | 8.16 | 10.20 | 8.80 | 9.05 | 15.07 | 12.76 |
| 2023 YTD | N/A | 5.43 | 4.88 | 7.13 | 4.60 | 4.00 | 5.43 |

LTCs with no birthdate recorded are not included in band subtotals

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Top 5 Comparison - for Years: 2018 to 2023

| Type of Accident | | | | | | | |
|----------------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Type of Accident | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD | Totals |
| Exposure to Harmful Substances | 19 | 31 | 275 | 236 | 769 | 24 | 1,354 |
| Overexertion | 101 | 129 | 134 | 147 | 178 | 11 | 700 |
| Bodily Reaction and Exertion | 50 | 58 | 62 | 77 | 85 | 3 | 335 |
| Falls | 65 | 44 | 59 | 56 | 70 | 6 | 300 |
| Assaults/Violent Acts/Harassment | 18 | 28 | 30 | 32 | 40 | 2 | 150 |

| Type of Accident | Total LTCs (2018 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|----------------------------------|---------------------------|--------------------|------------------|---------------|-------------------|---------------------|
| Exposure to Harmful Substances | 1,354 | 41.67 % | 10.36 | 14,024 | \$1,391 | \$1,883,619 |
| Overexertion | 700 | 21.55 % | 14.43 | 10,101 | \$5,202 | \$3,641,257 |
| Bodily Reaction and Exertion | 335 | 10.31 % | 19.47 | 6,523 | \$5,934 | \$1,987,795 |
| Falls | 300 | 9.23 % | 14.88 | 4,463 | \$6,008 | \$1,802,260 |
| Assaults/Violent Acts/Harassment | 150 | 4.62 % | 20.77 | 3,116 | \$5,520 | \$828,058 |
| All Others | 410 | 12.62 % | 15.26 | 6,258 | \$4,959 | \$2,033,074 |
| Totals | 3,249 | 100.00 % | 13.69 | 44,485 | \$3,748 | \$12,176,063 |

| Part of Body | | | | | | | |
|---------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Part of Body | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD | Totals |
| Body System(s) | 10 | 18 | 275 | 232 | 771 | 8 | 1,314 |
| Back | 84 | 106 | 109 | 134 | 138 | 9 | 580 |
| Trunk | 51 | 47 | 53 | 53 | 77 | 6 | 287 |
| Hand(s)/Wrist(s) | 29 | 16 | 42 | 44 | 43 | 5 | 179 |
| Multiple Parts | 36 | 32 | 35 | 30 | 27 | 4 | 164 |

| Part of Body | Total LTCs (2018 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|------------------|---------------------------|--------------------|------------------|---------------|-------------------|---------------------|
| Body System(s) | 1,314 | 40.44 % | 11.17 | 14,671 | \$1,529 | \$2,009,328 |
| Back | 580 | 17.85 % | 15.14 | 8,779 | \$4,837 | \$2,805,522 |
| Trunk | 287 | 8.83 % | 17.32 | 4,971 | \$5,927 | \$1,701,074 |
| Hand(s)/Wrist(s) | 179 | 5.51 % | 14.81 | 2,651 | \$5,106 | \$913,985 |
| Multiple Parts | 164 | 5.05 % | 13.40 | 2,198 | \$5,537 | \$908,149 |
| All Others | 725 | 22.31 % | 15.47 | 11,215 | \$5,294 | \$3,838,005 |
| Totals | 3,249 | 100.00 % | 13.69 | 44,485 | \$3,748 | \$12,176,063 |

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Top 5 Comparison - for Years: 2018 to 2023

| Nature of Injury | | | | | | | |
|-----------------------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs | | | | | | | |
| Nature of Injury | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD | Totals |
| Sprains/Strain | 184 | 213 | 246 | 251 | 326 | 20 | 1,240 |
| Systems Disease - Covid 19 | 0 | 0 | 266 | 221 | 756 | 12 | 1,255 |
| Oth Traumatic Injuries | 26 | 38 | 32 | 48 | 41 | 2 | 187 |
| Superficial Wounds | 29 | 28 | 22 | 31 | 42 | 4 | 156 |
| Fracture/Dislocation/Nerve Damage | 16 | 16 | 14 | 15 | 13 | 2 | 76 |

| Nature of Injury | Total LTCs (2018 to date) | Percentage of LTCs | Average Duration | Total TTD | Average LTC Costs | Total LTC Costs |
|-----------------------------------|---------------------------|--------------------|------------------|---------------|-------------------|---------------------|
| Sprains/Strain | 1,240 | 38.17 % | 15.72 | 19,494 | \$5,320 | \$6,596,528 |
| Systems Disease - Covid 19 | 1,255 | 38.63 % | 10.24 | 12,845 | \$1,334 | \$1,674,702 |
| Oth Traumatic Injuries | 187 | 5.76 % | 21.08 | 3,942 | \$6,307 | \$1,179,441 |
| Superficial Wounds | 156 | 4.80 % | 9.99 | 1,558 | \$3,556 | \$554,661 |
| Fracture/Dislocation/Nerve Damage | 76 | 2.34 % | 29.30 | 2,227 | \$11,879 | \$902,786 |
| All Others | 335 | 10.31 % | 13.19 | 4,419 | \$3,785 | \$1,267,945 |
| Totals | 3,249 | 100.00 % | 13.69 | 44,485 | \$3,748 | \$12,176,063 |

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