

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	\$635,679,275	13,539	\$10,016,607	\$1.67
2022	225	7	\$647,320,772	13,191	\$10,251,579	\$1.66
2023 YTD	212	0	\$641,579,763	13,571	\$11,443,445	\$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	\$244,373	N/A	N/A
2022	35	\$6,544	23	\$17,599	135	\$335,322	30	\$242,341	N/A	N/A
2023 YTD	28	\$5,531	21	\$16,434	131	\$315,966	30	\$256,681	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: 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	1,564	\$3,363,229	1,234	\$3,051,291	13,591	377	330	1,332
2023 YTD	166	\$200,237	111	\$171,471	1,018	45	55	124

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	923	226	50	35	1,234
2023 YTD	69	37	5	0	111

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	\$1,876,253	\$1,473,526	\$13,450	\$0	\$3,363,229
2023 YTD	\$113,873	\$86,364	\$0	\$0	\$200,237

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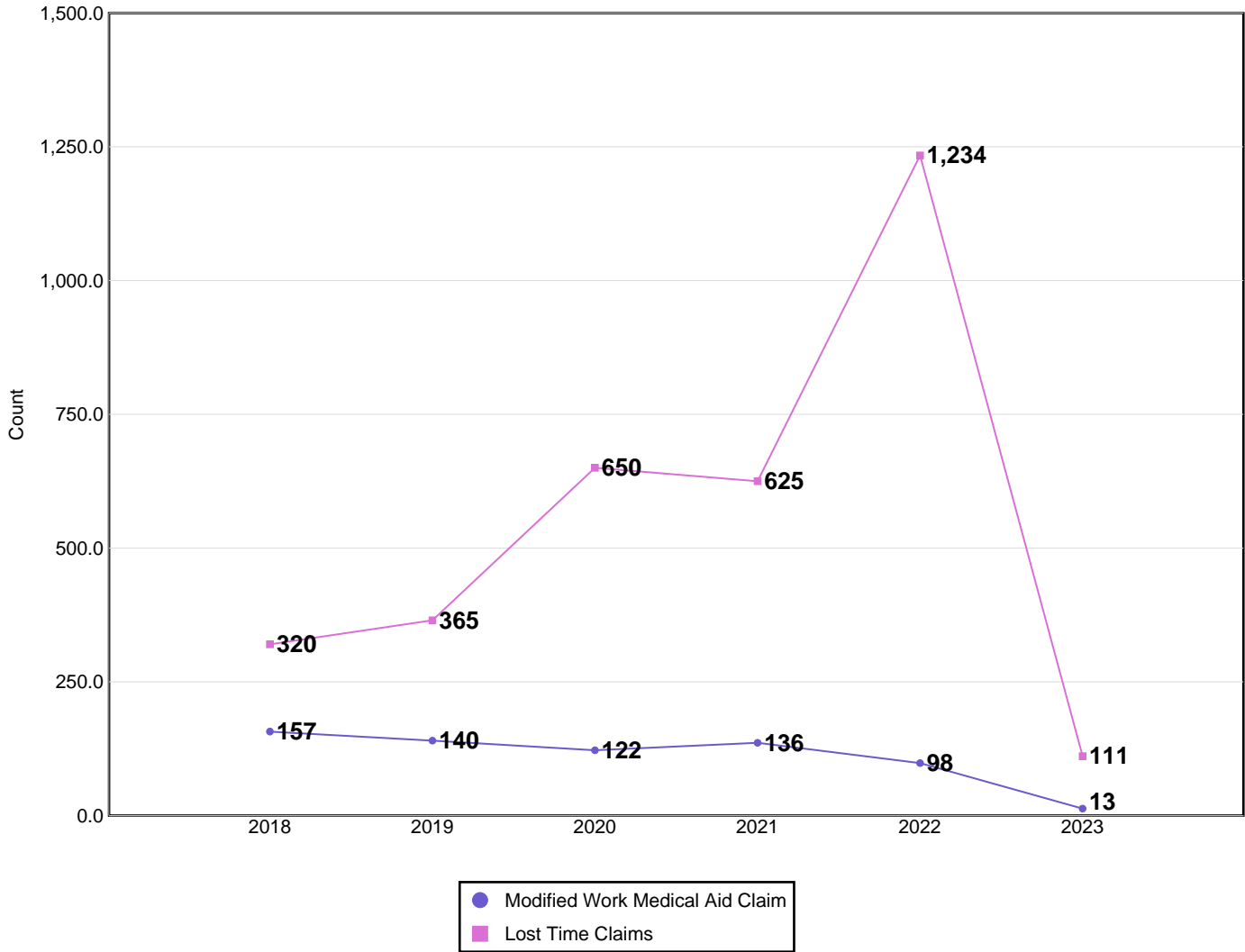
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Claim Costs - for Years: 2018 to 2023

Disabling Claims Components



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

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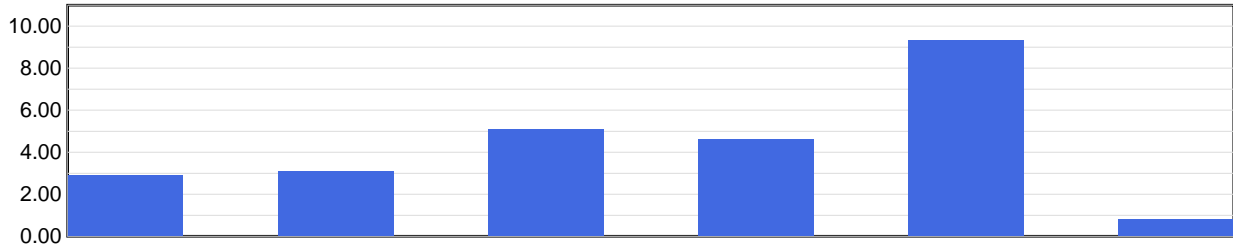
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Claim Costs - for Years: 2018 to 2023

Frequency Rates

(Lost Time Claims per 100 Workers)



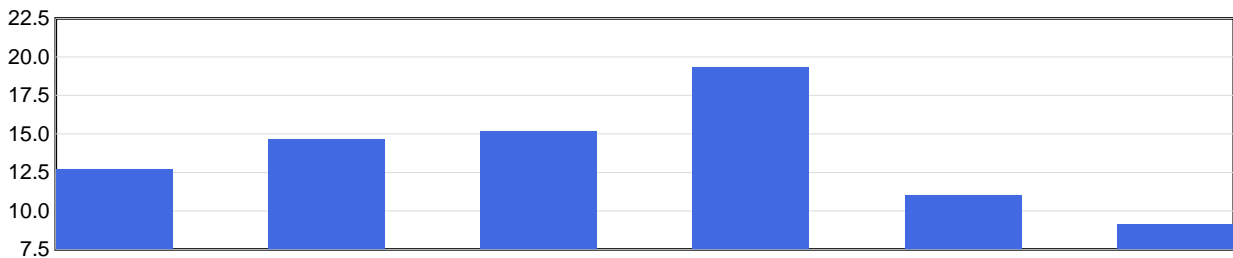
Frequency Rate	2018	2019	2020	2021	2022	2023 YTD
	2.91	3.10	5.08	4.62	9.35	0.82

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

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

Severity Rates

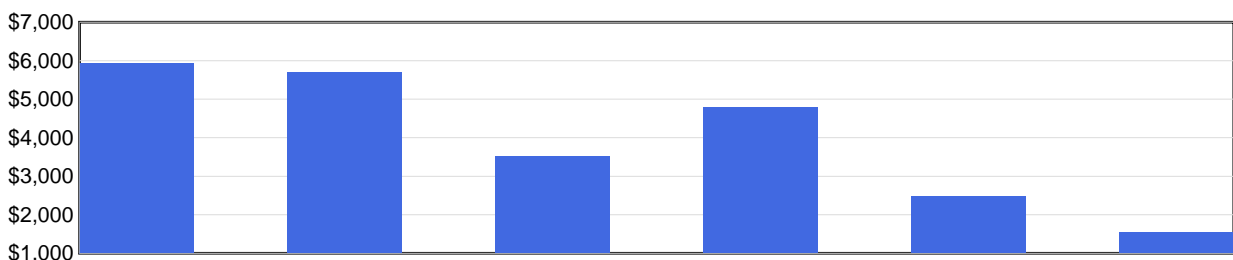
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2018	2019	2020	2021	2022	2023 YTD
	12.7	14.7	15.2	19.4	11.0	9.2

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	\$2,473	\$1,545

Average Cost Per LTC = Total LTC Costs / Total LTCs

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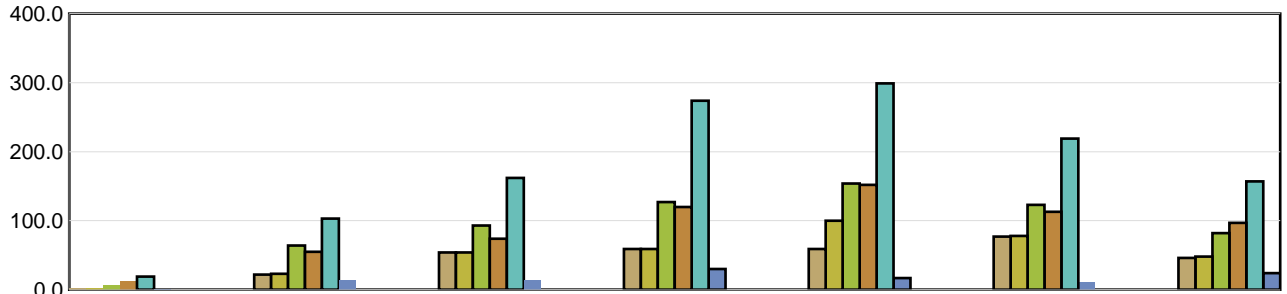
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Injured Worker's Age - for Years: 2018 to 2023

Number of LTCs

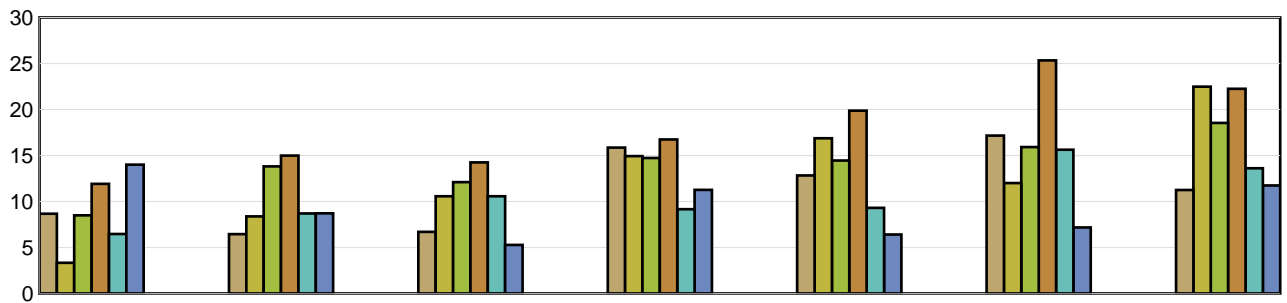
(by age of injured worker and by occurrence year)



	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	274	299	219	157
2023 YTD	1	14	14	30	17	11	24

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	8.70	10.57	9.16	9.32	15.63	13.61
2023 YTD	14.00	8.71	5.29	11.27	6.41	7.18	11.75

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	771	31	1,363
Overexertion	101	129	134	147	180	23	714
Bodily Reaction and Exertion	50	58	62	77	86	7	340
Falls	65	44	59	56	71	13	308
Assaults/Violent Acts/Harassment	18	28	30	32	40	5	153

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	1,363	41.24 %	10.36	14,126	\$1,392	\$1,897,023
Overexertion	714	21.60 %	14.56	10,395	\$5,224	\$3,729,769
Bodily Reaction and Exertion	340	10.29 %	20.11	6,838	\$6,052	\$2,057,728
Falls	308	9.32 %	15.06	4,637	\$5,985	\$1,843,350
Assaults/Violent Acts/Harassment	153	4.63 %	21.04	3,219	\$5,551	\$849,317
All Others	427	12.92 %	15.37	6,564	\$4,944	\$2,111,104
Totals	3,305	100.00 %	13.85	45,779	\$3,779	\$12,488,290

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	773	15	1,323
Back	84	106	109	134	137	21	591
Trunk	51	47	53	53	79	15	298
Hand(s)/Wrist(s)	29	16	42	44	43	9	183
Multiple Parts	36	32	35	30	30	6	169

Part of Body	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,323	40.03 %	11.18	14,793	\$1,531	\$2,025,918
Back	591	17.88 %	15.28	9,033	\$4,854	\$2,868,528
Trunk	298	9.02 %	17.56	5,233	\$5,936	\$1,768,973
Hand(s)/Wrist(s)	183	5.54 %	15.67	2,867	\$5,204	\$952,319
Multiple Parts	169	5.11 %	13.54	2,288	\$5,502	\$929,856
All Others	741	22.42 %	15.61	11,565	\$5,321	\$3,942,697
Totals	3,305	100.00 %	13.85	45,779	\$3,779	\$12,488,290

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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	329	54	1,277
Systems Disease - Covid 19	0	0	266	221	757	17	1,261
Oth Traumatic Injuries	26	38	32	48	43	6	193
Superficial Wounds	29	28	22	31	42	7	159
Fracture/Dislocation/Nerve Damage	16	16	14	15	13	4	78

Nature of Injury	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,277	38.64 %	15.88	20,274	\$5,340	\$6,819,775
Systems Disease - Covid 19	1,261	38.15 %	10.25	12,919	\$1,336	\$1,684,928
Oth Traumatic Injuries	193	5.84 %	21.11	4,075	\$6,264	\$1,208,864
Superficial Wounds	159	4.81 %	10.23	1,626	\$3,581	\$569,389
Fracture/Dislocation/Nerve Damage	78	2.36 %	30.31	2,364	\$11,786	\$919,337
All Others	337	10.20 %	13.42	4,521	\$3,816	\$1,285,998
Totals	3,305	100.00 %	13.85	45,779	\$3,779	\$12,488,290

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