

# Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

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      | 142                                          | 4                    | \$1,066,600,988           | 19,548                   | \$14,646,217  | \$1.60        |
| 2019      | 142                                          | 2                    | \$1,131,486,181           | 20,619                   | \$15,430,612  | \$1.62        |
| 2020      | 139                                          | 2                    | \$1,191,506,981           | 21,016                   | \$16,556,798  | \$1.70        |
| 2021      | 142                                          | 4                    | \$1,230,458,561           | 21,647                   | \$17,371,027  | \$1.67        |
| 2022      | 149                                          | 8                    | \$1,249,034,783           | 21,528                   | \$16,856,028  | \$1.66        |
| 2023 YTD  | 43                                           | 0                    | \$75,945,231              | 1,340                    | \$1,306,361   | \$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      | 24           | \$3,802        | 13                             | \$9,403        | 41                               | \$113,295      | 52                                | \$502,126      | 12             | \$437,976      |
| 2019      | 22           | \$3,134        | 16                             | \$11,966       | 39                               | \$116,124      | 52                                | \$519,589      | 13             | \$480,673      |
| 2020      | 19           | \$3,588        | 13                             | \$10,394       | 37                               | \$102,547      | 55                                | \$532,410      | 15             | \$542,568      |
| 2021      | 20           | \$2,753        | 10                             | \$7,126        | 41                               | \$105,836      | 56                                | \$554,570      | 15             | \$560,173      |
| 2022      | 21           | \$2,861        | 12                             | \$8,903        | 47                               | \$121,362      | 54                                | \$539,122      | 15             | \$576,787      |
| 2023 YTD  | 28           | \$1,744        | N/A                            | N/A            | 7                                | \$19,611       | 6                                 | \$53,130       | 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

# Industry Synopsis

**Industry: 82808 CONTINUING CARE FACILITIES**

**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          | 1,698            | \$4,506,329 | 766            | \$3,543,698     | 6,081    | 992                                 | 932                | 1,213                   |
| 2019          | 1,944            | \$5,381,934 | 964            | \$4,386,126     | 9,009    | 998                                 | 980                | 1,411                   |
| 2020          | 3,222            | \$8,940,855 | 2,352          | \$7,990,983     | 36,454   | 990                                 | 870                | 2,726                   |
| 2021          | 2,471            | \$8,734,584 | 1,611          | \$7,727,862     | 24,475   | 1,167                               | 860                | 2,021                   |
| 2022          | 3,655            | \$8,270,649 | 2,866          | \$7,339,546     | 28,695   | 1,100                               | 789                | 3,212                   |
| 2023 YTD      | 212              | \$184,786   | 124            | \$151,759       | 744      | 72                                  | 88                 | 161                     |

| 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                        | 589       | 132                     | 31                       | 14        | 766                    |
| 2019                        | 745       | 150                     | 52                       | 17        | 964                    |
| 2020                        | 1,011     | 1,114                   | 138                      | 89        | 2,352                  |
| 2021                        | 950       | 488                     | 89                       | 84        | 1,611                  |
| 2022                        | 2,143     | 530                     | 120                      | 73        | 2,866                  |
| 2023 YTD                    | 99        | 24                      | 1                        | 0         | 124                    |

| Total Claims Costs |              |             |                |               |             |
|--------------------|--------------|-------------|----------------|---------------|-------------|
| Accident Year      | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total       |
| 2018               | \$1,470,985  | \$2,937,616 | \$97,727       | \$0           | \$4,506,329 |
| 2019               | \$2,086,989  | \$3,256,902 | \$38,043       | \$0           | \$5,381,934 |
| 2020               | \$5,541,164  | \$3,266,138 | \$38,144       | \$95,409      | \$8,940,855 |
| 2021               | \$4,399,614  | \$4,308,001 | \$26,970       | \$0           | \$8,734,584 |
| 2022               | \$4,582,895  | \$3,666,888 | \$20,866       | \$0           | \$8,270,649 |
| 2023 YTD           | \$105,405    | \$79,381    | \$0            | \$0           | \$184,786   |

N/A columns indicate there are not enough employers available to display the information

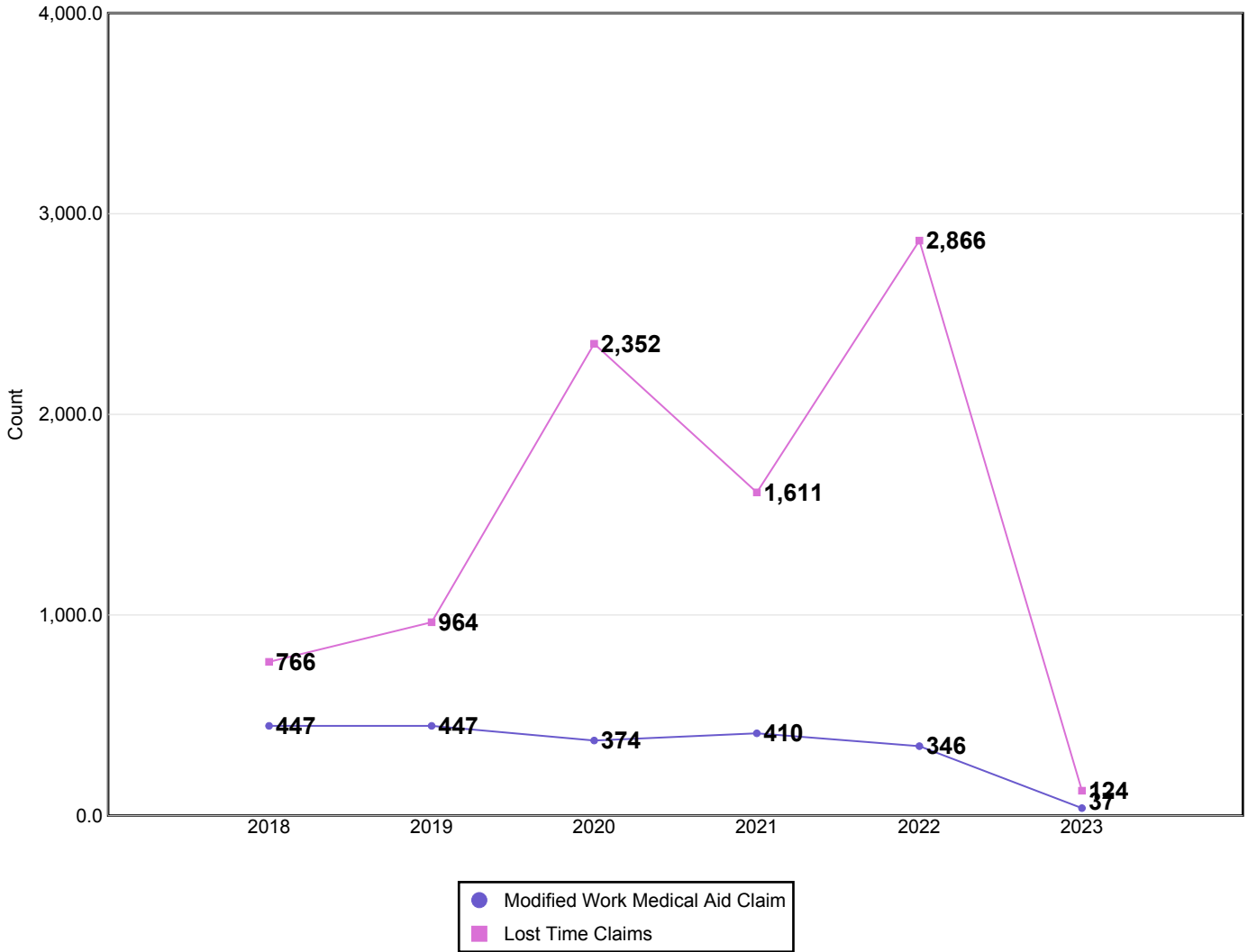
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Industry: 82808 CONTINUING CARE FACILITIES

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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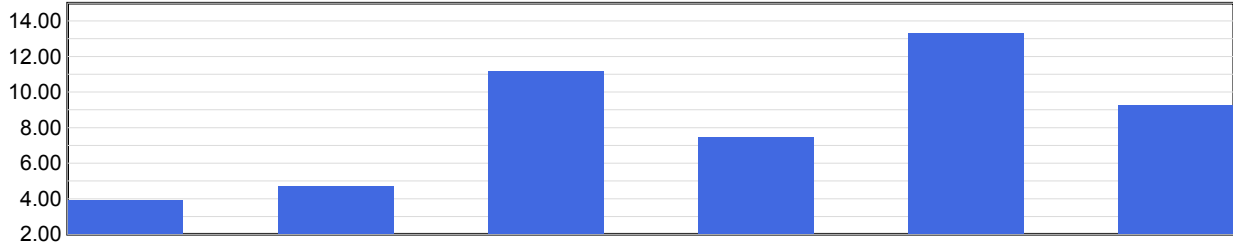
# Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

Claim Costs - for Years: 2018 to 2023

## Frequency Rates

(Lost Time Claims per 100 Workers)



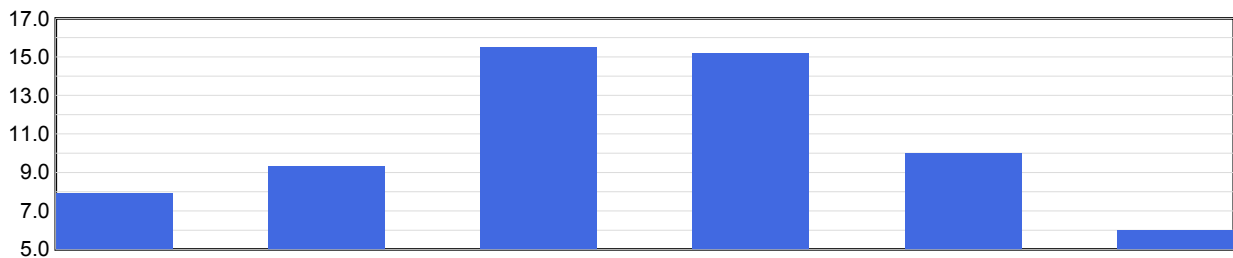
| Frequency Rate | 2018 | 2019 | 2020  | 2021 | 2022  | 2023 YTD |
|----------------|------|------|-------|------|-------|----------|
|                | 3.92 | 4.68 | 11.19 | 7.44 | 13.31 | 9.25     |

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

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

## Severity Rates

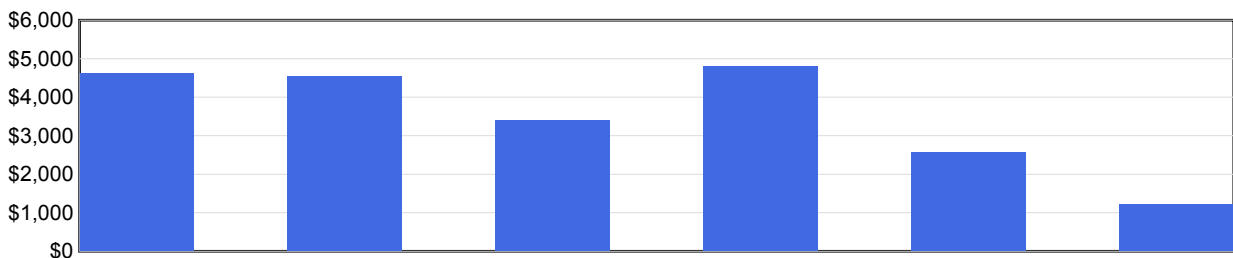
(Temporary Total Disability Days per Lost Time Claim)



| Severity Rate | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD |
|---------------|------|------|------|------|------|----------|
|               | 7.9  | 9.3  | 15.5 | 15.2 | 10.0 | 6.0      |

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



| Avg Cost / Claim | 2018    | 2019    | 2020    | 2021    | 2022    | 2023 YTD |
|------------------|---------|---------|---------|---------|---------|----------|
|                  | \$4,626 | \$4,550 | \$3,398 | \$4,797 | \$2,561 | \$1,224  |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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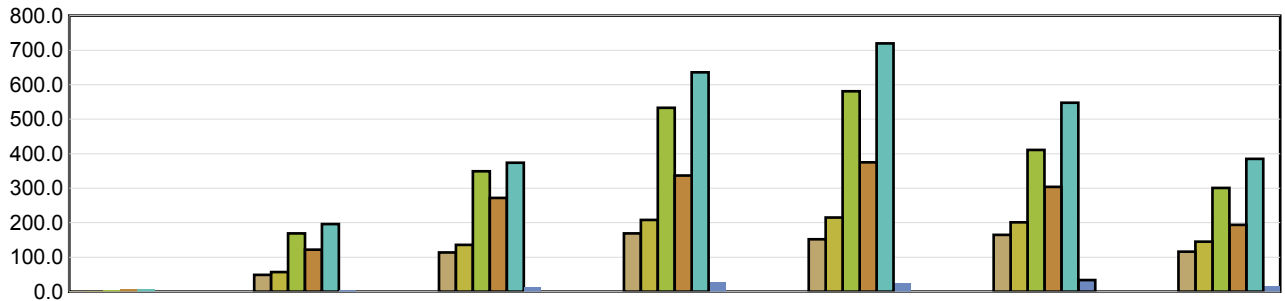
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**Industry: 82808 CONTINUING CARE FACILITIES**

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

## Number of LTCs

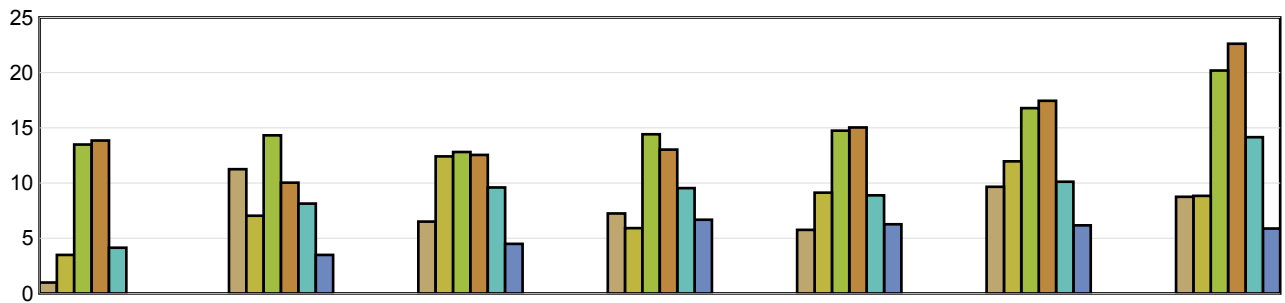
(by age of injured worker and by occurrence year)



|                 | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|-----------------|----------|----------|----------|----------|----------|----------|---------|
| <b>2018</b>     | 1        | 49       | 114      | 169      | 152      | 165      | 116     |
| <b>2019</b>     | 2        | 57       | 136      | 208      | 215      | 201      | 145     |
| <b>2020</b>     | 6        | 169      | 349      | 533      | 581      | 411      | 301     |
| <b>2021</b>     | 7        | 122      | 272      | 337      | 375      | 304      | 194     |
| <b>2022</b>     | 7        | 196      | 374      | 636      | 720      | 548      | 385     |
| <b>2023 YTD</b> | N/A      | 4        | 14       | 29       | 26       | 34       | 17      |

## 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 |
|-----------------|----------|----------|----------|----------|----------|----------|---------|
| <b>2018</b>     | 1.00     | 11.27    | 6.52     | 7.25     | 5.76     | 9.67     | 8.76    |
| <b>2019</b>     | 3.50     | 7.05     | 12.43    | 5.92     | 9.13     | 11.97    | 8.85    |
| <b>2020</b>     | 13.50    | 14.33    | 12.83    | 14.43    | 14.75    | 16.79    | 20.20   |
| <b>2021</b>     | 13.86    | 10.04    | 12.55    | 13.04    | 15.05    | 17.45    | 22.62   |
| <b>2022</b>     | 4.14     | 8.14     | 9.61     | 9.54     | 8.89     | 10.13    | 14.16   |
| <b>2023 YTD</b> | N/A      | 3.50     | 4.50     | 6.69     | 6.27     | 6.18     | 5.88    |

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 82808 CONTINUING CARE FACILITIES**

**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   | 83   | 122  | 1,496 | 560  | 1,794 | 30       | 4,085  |
| Overexertion                     | 241  | 325  | 320   | 411  | 406   | 16       | 1,719  |
| Falls                            | 131  | 110  | 141   | 153  | 163   | 14       | 712    |
| Assaults/Violent Acts/Harassment | 92   | 130  | 124   | 150  | 189   | 12       | 697    |
| Bodily Reaction and Exertion     | 92   | 130  | 117   | 144  | 139   | 8        | 630    |

| 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   | 4,085                     | 47.05 %            | 10.63            | 43,434         | \$1,669           | \$6,816,372         |
| Overexertion                     | 1,719                     | 19.80 %            | 12.17            | 20,922         | \$5,209           | \$8,954,758         |
| Falls                            | 712                       | 8.20 %             | 15.72            | 11,190         | \$6,480           | \$4,613,576         |
| Assaults/Violent Acts/Harassment | 697                       | 8.03 %             | 15.15            | 10,560         | \$4,916           | \$3,426,700         |
| Bodily Reaction and Exertion     | 630                       | 7.26 %             | 14.47            | 9,114          | \$5,508           | \$3,470,201         |
| All Others                       | 840                       | 9.67 %             | 11.82            | 9,925          | \$4,593           | \$3,858,366         |
| <b>Totals</b>                    | <b>8,683</b>              | <b>100.00 %</b>    | <b>12.11</b>     | <b>105,145</b> | <b>\$3,586</b>    | <b>\$31,139,973</b> |

| Part of Body        |      |      |       |      |       |          |        |
|---------------------|------|------|-------|------|-------|----------|--------|
| Top 5 by Total LTCs |      |      |       |      |       |          |        |
| Part of Body        | 2018 | 2019 | 2020  | 2021 | 2022  | 2023 YTD | Totals |
| Body System(s)      | 55   | 94   | 1,480 | 544  | 1,801 | 38       | 4,012  |
| Back                | 197  | 254  | 248   | 317  | 293   | 22       | 1,331  |
| Trunk               | 128  | 149  | 148   | 182  | 221   | 15       | 843    |
| Hand(s)/Wrist(s)    | 56   | 67   | 77    | 95   | 86    | 12       | 393    |
| Multiple Parts      | 54   | 59   | 68    | 100  | 80    | 6        | 367    |

| Part of Body     | Total LTCs (2018 to date) | Percentage of LTCs | Average Duration | Total TTD      | Average LTC Costs | Total LTC Costs     |
|------------------|---------------------------|--------------------|------------------|----------------|-------------------|---------------------|
| Body System(s)   | 4,012                     | 46.21 %            | 11.17            | 44,827         | \$1,781           | \$7,147,056         |
| Back             | 1,331                     | 15.33 %            | 12.36            | 16,446         | \$4,716           | \$6,276,967         |
| Trunk            | 843                       | 9.71 %             | 11.66            | 9,833          | \$5,290           | \$4,459,309         |
| Hand(s)/Wrist(s) | 393                       | 4.53 %             | 13.95            | 5,482          | \$5,219           | \$2,051,237         |
| Multiple Parts   | 367                       | 4.23 %             | 13.12            | 4,815          | \$5,577           | \$2,046,721         |
| All Others       | 1,737                     | 20.00 %            | 13.67            | 23,742         | \$5,273           | \$9,158,683         |
| <b>Totals</b>    | <b>8,683</b>              | <b>100.00 %</b>    | <b>12.11</b>     | <b>105,145</b> | <b>\$3,586</b>    | <b>\$31,139,973</b> |

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**Industry: 82808 CONTINUING CARE FACILITIES**

**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 |
| Systems Disease - Covid 19 | 0    | 0    | 1,424 | 530  | 1,777 | 41       | 3,772  |
| Sprains/Strain             | 446  | 598  | 598   | 745  | 726   | 55       | 3,168  |
| Superficial Wounds         | 98   | 89   | 119   | 127  | 136   | 10       | 579    |
| Oth Traumatic Injuries     | 58   | 63   | 42    | 63   | 76    | 10       | 312    |
| Oth System Diseases        | 46   | 83   | 39    | 3    | 3     | 0        | 174    |

| Nature of Injury           | Total LTCs (2018 to date) | Percentage of LTCs | Average Duration | Total TTD      | Average LTC Costs | Total LTC Costs     |
|----------------------------|---------------------------|--------------------|------------------|----------------|-------------------|---------------------|
| Systems Disease - Covid 19 | 3,772                     | 43.44 %            | 10.93            | 41,227         | \$1,696           | \$6,395,848         |
| Sprains/Strain             | 3,168                     | 36.49 %            | 12.50            | 39,599         | \$5,197           | \$16,463,066        |
| Superficial Wounds         | 579                       | 6.67 %             | 11.24            | 6,509          | \$3,932           | \$2,276,641         |
| Oth Traumatic Injuries     | 312                       | 3.59 %             | 11.03            | 3,442          | \$4,063           | \$1,267,576         |
| Oth System Diseases        | 174                       | 2.00 %             | 3.83             | 667            | \$842             | \$146,432           |
| All Others                 | 678                       | 7.81 %             | 20.21            | 13,701         | \$6,771           | \$4,590,410         |
| <b>Totals</b>              | <b>8,683</b>              | <b>100.00 %</b>    | <b>12.11</b>     | <b>105,145</b> | <b>\$3,586</b>    | <b>\$31,139,973</b> |

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