

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	\$9,987,493	\$1.67
2022	226	8	\$648,659,902	13,218	\$10,291,429	\$1.66
2023 YTD	218	1	\$656,965,390	13,926	\$11,781,787	\$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	\$6,280	23	\$17,599	135	\$331,414	31	\$247,850	N/A	N/A
2023 YTD	29	\$5,758	21	\$16,434	135	\$325,125	31	\$262,681	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	336	404	506
2020	1,047	\$2,712,954	649	\$2,291,428	9,881	391	398	771
2021	1,007	\$3,329,529	625	\$2,987,982	12,105	394	382	761
2022	1,562	\$3,493,555	1,237	\$3,184,931	13,823	382	325	1,331
2023 YTD	233	\$355,865	152	\$312,627	1,662	84	81	178

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	278	291	55	25	649
2021	322	219	39	45	625
2022	925	227	49	36	1,237
2023 YTD	98	38	14	2	152

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	\$1,320,790	\$1,267,274	\$29,481	\$95,409	\$2,712,954
2021	\$1,725,102	\$1,580,023	\$24,404	\$0	\$3,329,529
2022	\$1,943,944	\$1,533,661	\$15,950	\$0	\$3,493,555
2023 YTD	\$201,889	\$153,976	\$0	\$0	\$355,865

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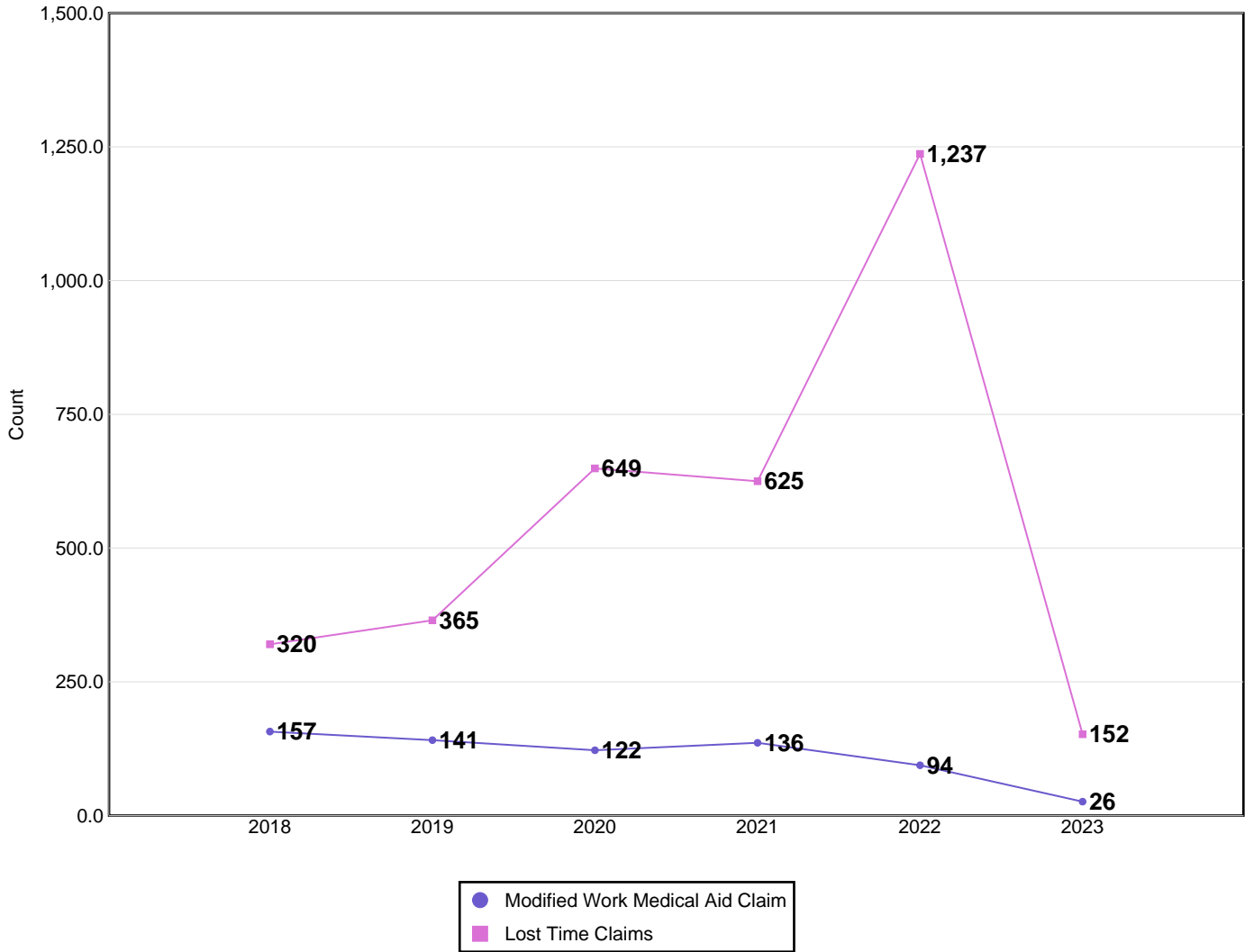
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Claim Costs - for Years: 2018 to 2023

Disabling Claims Components



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

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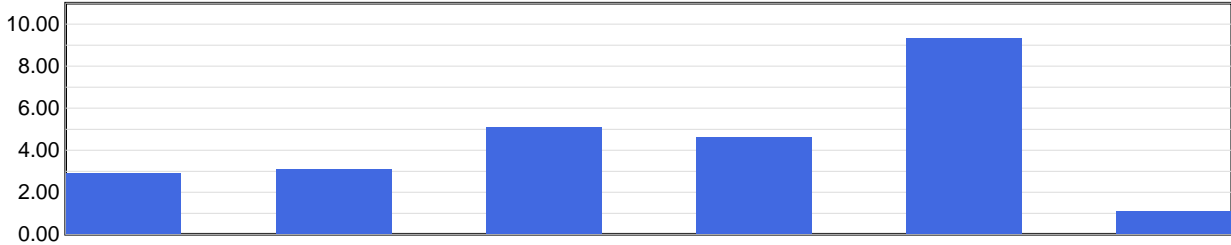
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Claim Costs - for Years: 2018 to 2023

Frequency Rates

(Lost Time Claims per 100 Workers)



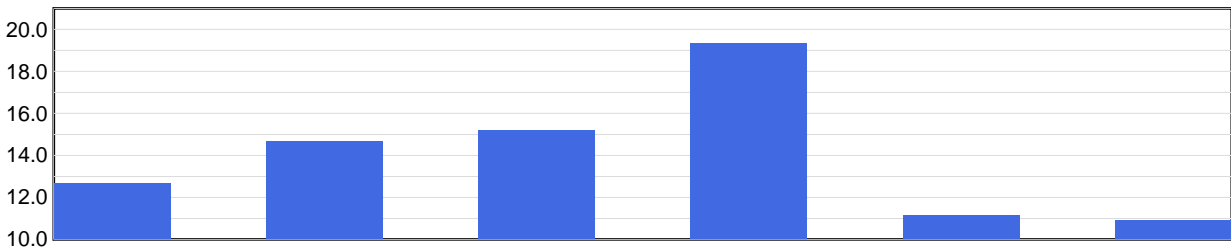
	2018	2019	2020	2021	2022	2023 YTD
Frequency Rate	2.91	3.10	5.08	4.62	9.36	1.09

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

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

Severity Rates

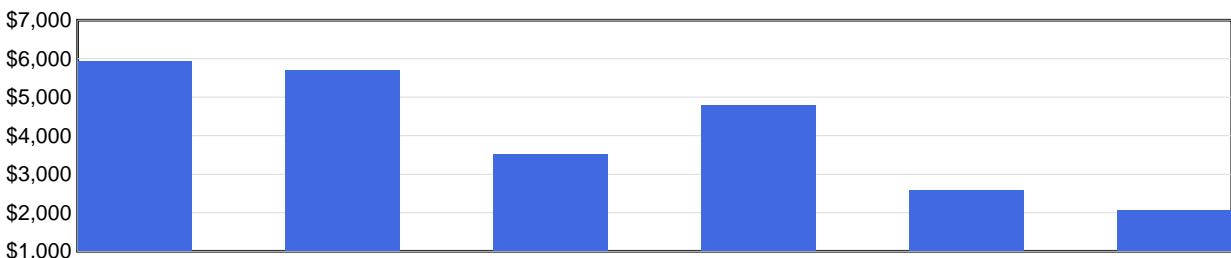
(Temporary Total Disability Days per Lost Time Claim)



	2018	2019	2020	2021	2022	2023 YTD
Severity Rate	12.7	14.7	15.2	19.4	11.2	10.9

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2018	2019	2020	2021	2022	2023 YTD
Avg Cost / Claim	\$5,942	\$5,705	\$3,531	\$4,781	\$2,575	\$2,057

Average Cost Per LTC = Total LTC Costs / Total LTCs

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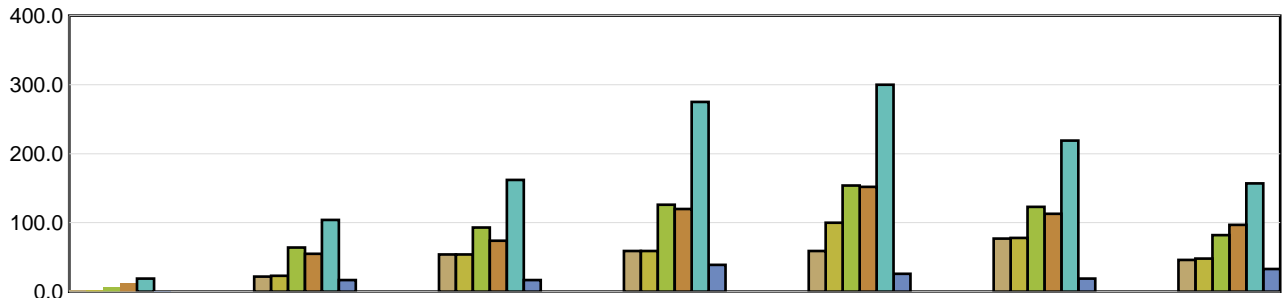
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Injured Worker's Age - for Years: 2018 to 2023

Number of LTCs

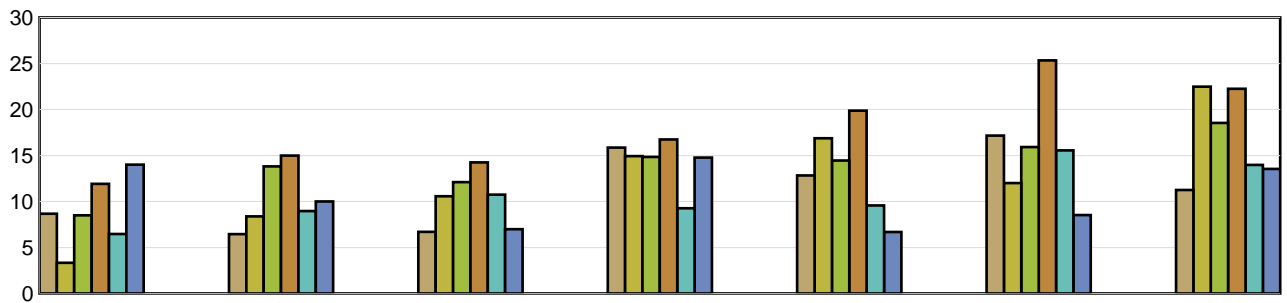
(by age of injured worker and by occurrence year)



	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	126	154	123	82
2021	13	55	74	120	152	113	97
2022	19	104	162	275	300	219	157
2023 YTD	1	17	17	39	26	19	33

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	14.85	14.46	15.92	18.54
2021	11.92	15.00	14.26	16.75	19.88	25.34	22.26
2022	6.47	8.96	10.75	9.27	9.57	15.55	13.98
2023 YTD	14.00	10.00	7.00	14.77	6.69	8.53	13.55

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	773	40	1,374
Overexertion	101	129	134	147	182	32	725
Bodily Reaction and Exertion	50	58	61	77	87	13	346
Falls	65	44	59	56	71	23	318
Assaults/Violent Acts/Harassment	18	28	30	32	40	6	154

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	1,374	41.04 %	10.35	14,222	\$1,392	\$1,912,492
Overexertion	725	21.65 %	14.66	10,627	\$5,264	\$3,816,501
Bodily Reaction and Exertion	346	10.33 %	20.43	7,070	\$6,114	\$2,115,323
Falls	318	9.50 %	14.89	4,734	\$5,944	\$1,890,315
Assaults/Violent Acts/Harassment	154	4.60 %	21.29	3,279	\$5,609	\$863,746
All Others	431	12.87 %	15.60	6,723	\$5,018	\$2,162,618
Totals	3,348	100.00 %	13.94	46,655	\$3,812	\$12,760,994

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	776	24	1,335
Back	84	106	109	134	139	33	605
Trunk	51	47	53	53	79	17	300
Hand(s)/Wrist(s)	29	16	42	44	43	12	186
Multiple Parts	36	32	35	30	30	10	173

Part of Body	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,335	39.87 %	11.16	14,905	\$1,531	\$2,043,438
Back	605	18.07 %	15.30	9,257	\$4,852	\$2,935,629
Trunk	300	8.96 %	18.03	5,410	\$6,131	\$1,839,289
Hand(s)/Wrist(s)	186	5.56 %	16.09	2,992	\$5,297	\$985,150
Multiple Parts	173	5.17 %	13.23	2,289	\$5,505	\$952,317
All Others	749	22.37 %	15.76	11,802	\$5,347	\$4,005,172
Totals	3,348	100.00 %	13.94	46,655	\$3,812	\$12,760,994

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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	245	251	331	74	1,298
Systems Disease - Covid 19	0	0	266	221	760	25	1,272
Oth Traumatic Injuries	26	38	32	48	42	11	197
Superficial Wounds	29	28	22	31	42	9	161
Fracture/Dislocation/Nerve Damage	16	16	14	15	13	6	80

Nature of Injury	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,298	38.77 %	15.96	20,718	\$5,391	\$6,997,187
Systems Disease - Covid 19	1,272	37.99 %	10.22	13,006	\$1,335	\$1,697,561
Oth Traumatic Injuries	197	5.88 %	21.28	4,193	\$6,308	\$1,242,656
Superficial Wounds	161	4.81 %	10.46	1,684	\$3,624	\$583,446
Fracture/Dislocation/Nerve Damage	80	2.39 %	30.70	2,456	\$11,711	\$936,841
All Others	340	10.16 %	13.52	4,598	\$3,833	\$1,303,303
Totals	3,348	100.00 %	13.94	46,655	\$3,812	\$12,760,994

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