

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	\$9,987,099	\$1.67
2022	226	8	\$648,667,071	13,219	\$10,287,337	\$1.66
2023 YTD	219	2	\$654,070,251	13,862	\$11,345,866	\$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	\$6,287	23	\$17,599	135	\$331,414	31	\$247,850	N/A	N/A
2023 YTD	30	\$6,055	21	\$16,434	136	\$327,933	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	336	404	506
2020	1,047	\$2,712,954	649	\$2,291,428	9,881	391	398	771
2021	1,006	\$3,328,430	625	\$2,987,982	11,962	393	381	760
2022	1,561	\$3,484,411	1,236	\$3,175,788	13,717	385	325	1,331
2023 YTD	361	\$771,784	232	\$685,938	3,225	146	129	272

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	323	219	39	44	625
2022	925	227	49	35	1,236
2023 YTD	147	53	19	13	232

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	\$1,578,925	\$24,404	\$0	\$3,328,430
2022	\$1,937,018	\$1,531,444	\$15,950	\$0	\$3,484,411
2023 YTD	\$419,817	\$351,596	\$371	\$0	\$771,784

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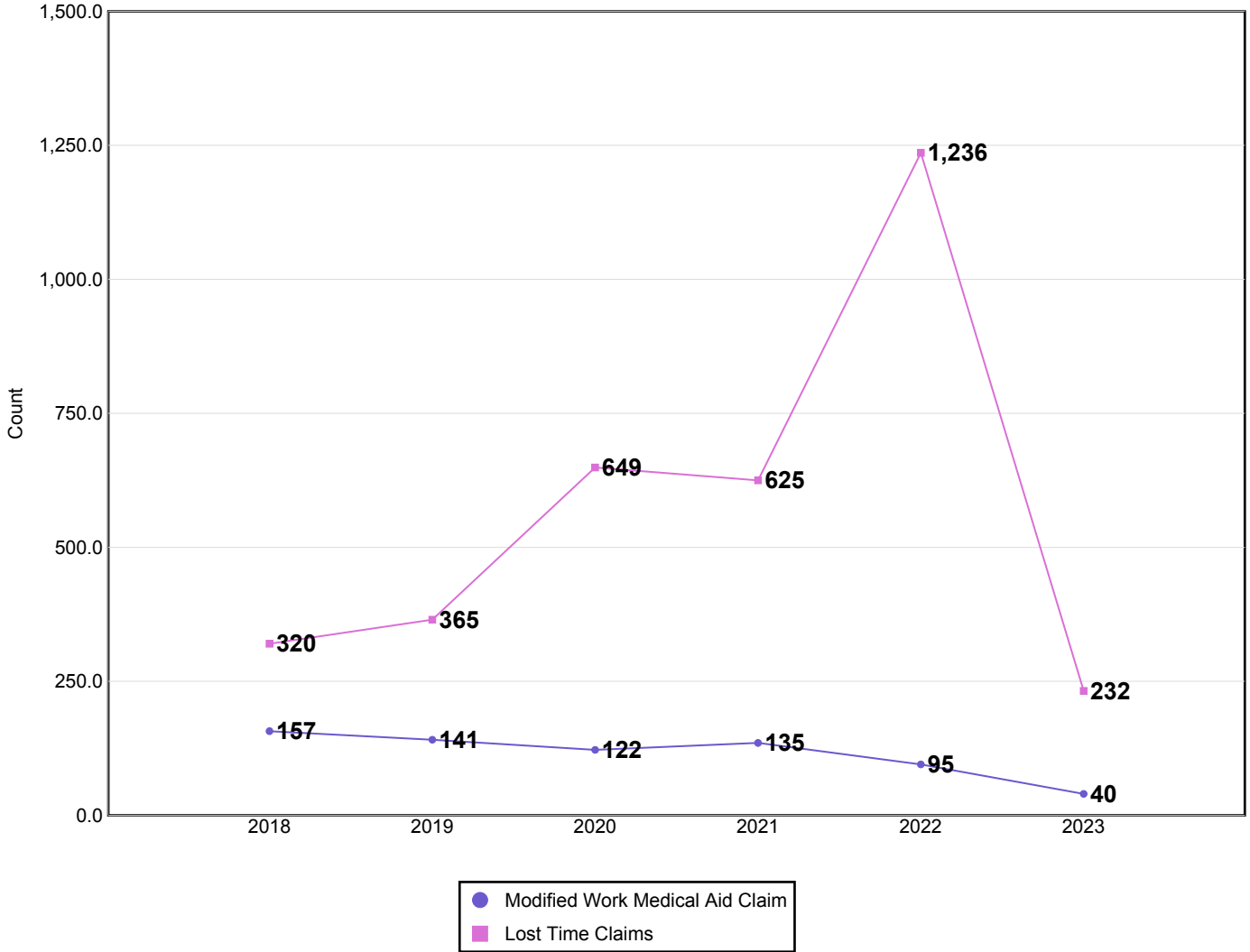
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Claim Costs - for Years: 2018 to 2023

Disabling Claims Components



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

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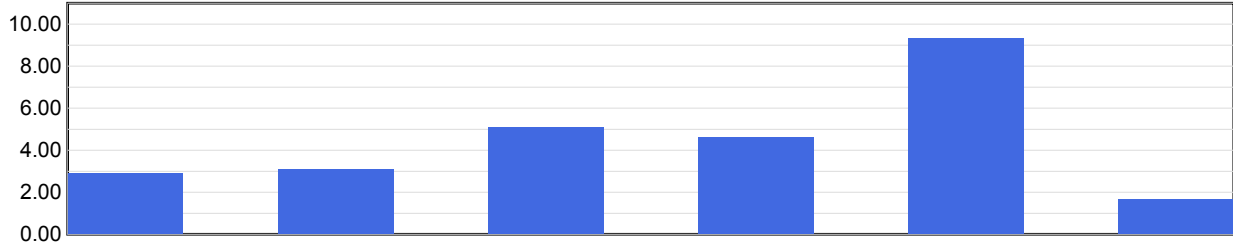
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Claim Costs - for Years: 2018 to 2023

Frequency Rates

(Lost Time Claims per 100 Workers)



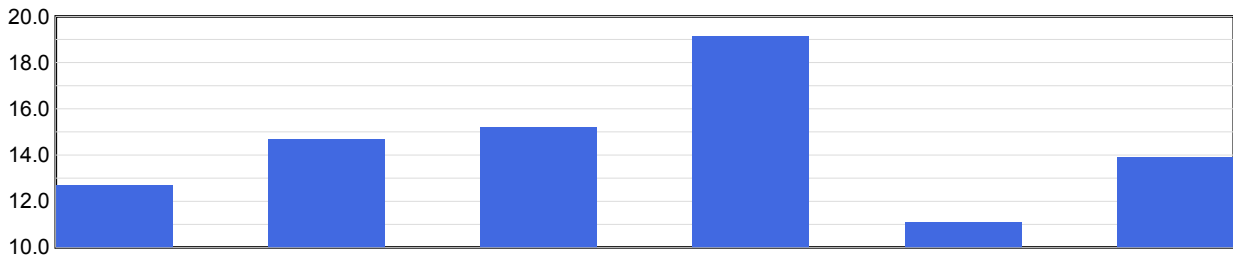
Frequency Rate	2018	2019	2020	2021	2022	2023 YTD
	2.91	3.10	5.08	4.62	9.35	1.67

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

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

Severity Rates

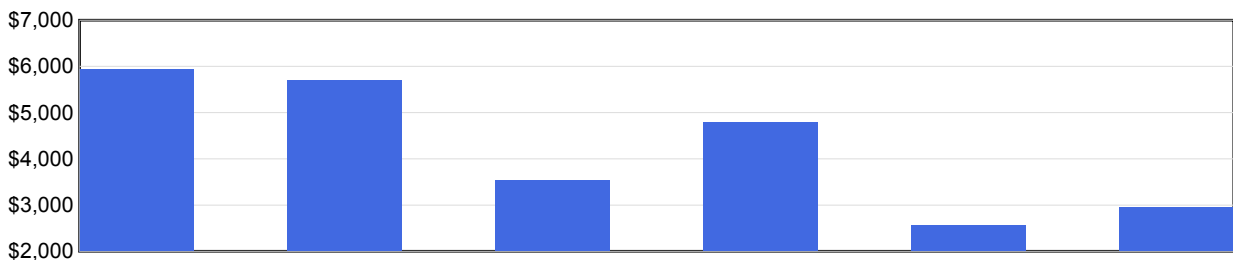
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2018	2019	2020	2021	2022	2023 YTD
	12.7	14.7	15.2	19.1	11.1	13.9

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2018	2019	2020	2021	2022	2023 YTD
	\$5,942	\$5,705	\$3,531	\$4,781	\$2,569	\$2,957

Average Cost Per LTC = Total LTC Costs / Total LTCs

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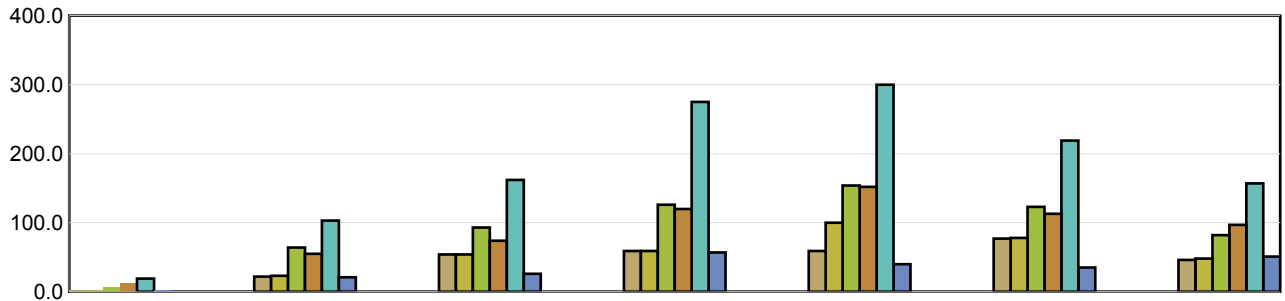
Industry Synopsis

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

Number of LTCs

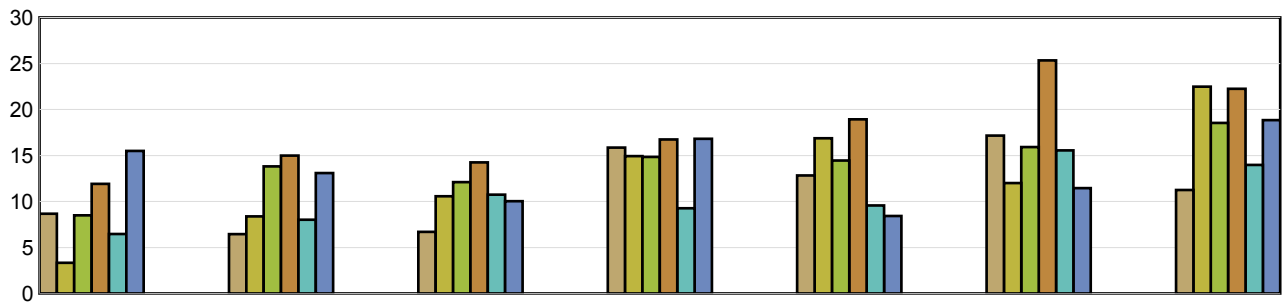
(by age of injured worker and by occurrence year)



	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	103	162	275	300	219	157
2023 YTD	2	21	26	57	40	35	51

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	18.93	25.34	22.26
2022	6.47	8.02	10.75	9.27	9.57	15.55	13.98
2023 YTD	15.50	13.10	10.04	16.82	8.43	11.46	18.84

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	50	1,384
Overexertion	101	129	134	147	182	56	749
Bodily Reaction and Exertion	50	58	61	77	87	32	365
Falls	65	44	59	56	71	29	324
Assaults/Violent Acts/Harassment	18	28	30	32	41	11	160

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	1,384	40.39%	10.32	14,280	\$1,388	\$1,921,284
Overexertion	749	21.86%	14.87	11,138	\$5,264	\$3,942,479
Bodily Reaction and Exertion	365	10.65%	19.75	7,207	\$6,029	\$2,200,650
Falls	324	9.45%	15.60	5,053	\$6,033	\$1,954,541
Assaults/Violent Acts/Harassment	160	4.67%	21.29	3,407	\$5,566	\$890,498
All Others	445	12.99%	15.47	6,884	\$4,979	\$2,215,708
Totals	3,427	100.00%	14.00	47,969	\$3,830	\$13,125,162

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	770	31	1,336
Back	84	106	109	134	139	51	623
Trunk	51	47	53	54	79	30	314
Hand(s)/Wrist(s)	29	16	42	44	42	15	188
Multiple Parts	36	32	35	30	30	13	176

Part of Body	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,336	38.98%	11.22	14,996	\$1,539	\$2,056,053
Back	623	18.18%	15.39	9,585	\$4,871	\$3,034,716
Trunk	314	9.16%	18.43	5,787	\$6,130	\$1,924,749
Hand(s)/Wrist(s)	188	5.49%	16.05	3,017	\$5,314	\$999,055
Multiple Parts	176	5.14%	13.90	2,447	\$5,573	\$980,920
All Others	790	23.05%	15.36	12,137	\$5,227	\$4,129,668
Totals	3,427	100.00%	14.00	47,969	\$3,830	\$13,125,162

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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	252	330	125	1,349
Systems Disease - Covid 19	0	0	266	221	760	28	1,275
Oth Traumatic Injuries	26	38	32	48	43	15	202
Superficial Wounds	29	28	22	30	42	16	167
Fracture/Dislocation/Nerve Damage	16	16	14	15	13	8	82

Nature of Injury	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,349	39.36%	15.90	21,446	\$5,355	\$7,223,558
Systems Disease - Covid 19	1,275	37.20%	10.23	13,042	\$1,336	\$1,702,985
Oth Traumatic Injuries	202	5.89%	21.31	4,304	\$6,392	\$1,291,248
Superficial Wounds	167	4.87%	10.95	1,828	\$3,605	\$602,078
Fracture/Dislocation/Nerve Damage	82	2.39%	31.65	2,595	\$11,877	\$973,885
All Others	352	10.27%	13.51	4,754	\$3,782	\$1,331,408
Totals	3,427	100.00%	14.00	47,969	\$3,830	\$13,125,162

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