

# 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                    | \$648,667,071             | 13,219                   | \$10,287,337  | \$1.66        |
| 2023 YTD  | 218  | 1                    | \$657,370,784             | 13,934                   | \$11,790,561  | \$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  | 29           | \$5,758        | 21                             | \$16,434       | 135                              | \$325,530      | 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

- 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

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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     | 11,957   | 393                                 | 381                | 760                     |
| 2022          | 1,561            | \$3,484,411 | 1,236          | \$3,175,788     | 13,717   | 384                                 | 325                | 1,330                   |
| 2023 YTD      | 288              | \$534,127   | 188            | \$471,828       | 2,449    | 115                                 | 100                | 225                     |

| 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       | 220                     | 39                       | 44        | 625                    |
| 2022                        | 925       | 227                     | 49                       | 35        | 1,236                  |
| 2023 YTD                    | 122       | 40                      | 17                       | 9         | 188                    |

| 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           | \$300,946    | \$232,995   | \$185          | \$0           | \$534,127   |

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

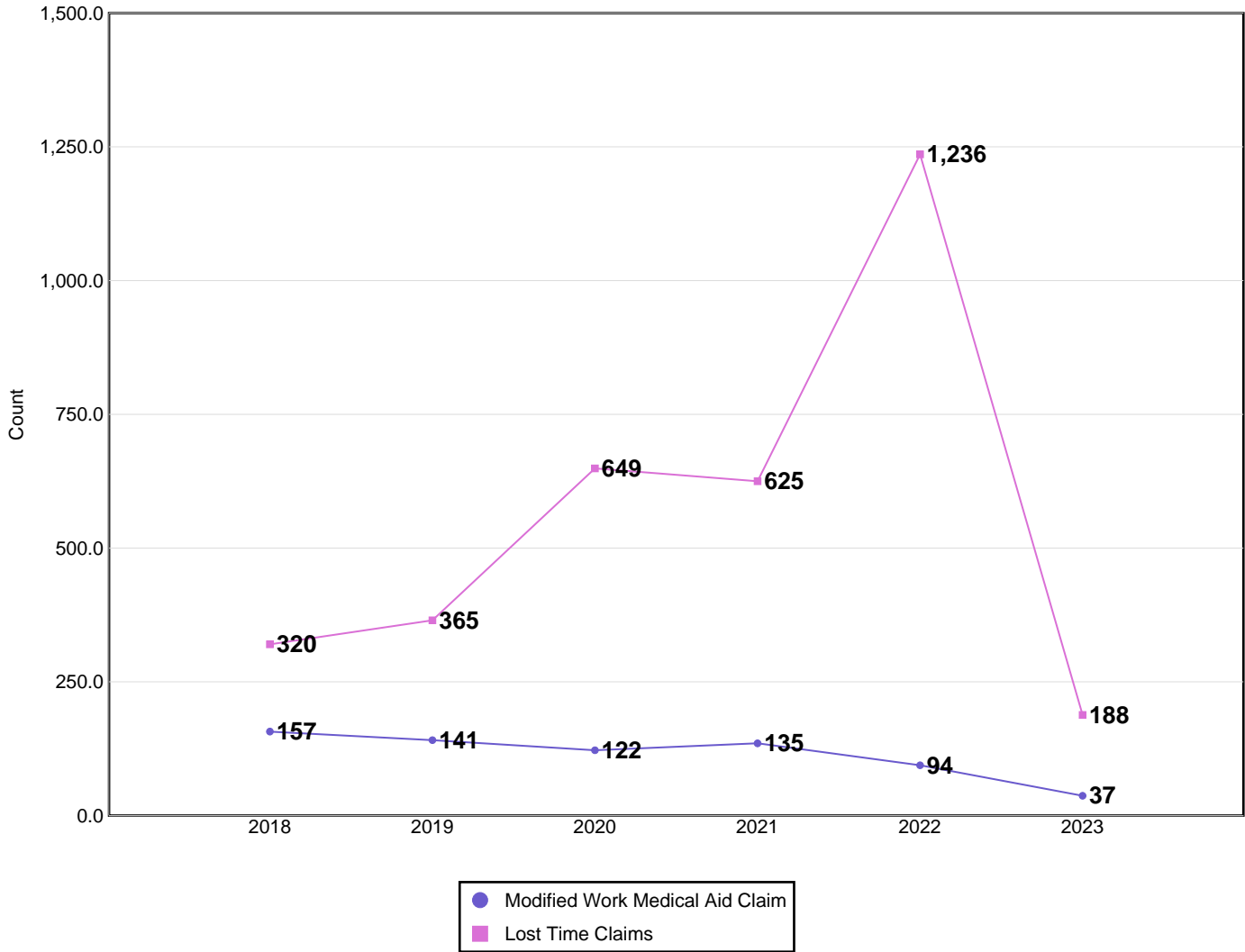
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Claim Costs - for Years: 2018 to 2023

## Disabling Claims Components



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

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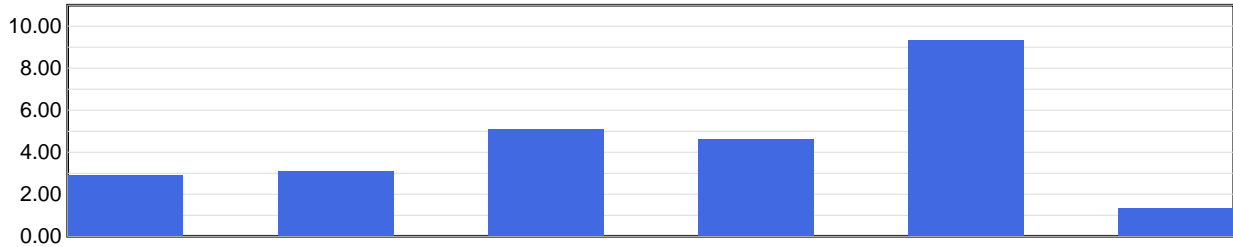
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Claim Costs - for Years: 2018 to 2023

## Frequency Rates

(Lost Time Claims per 100 Workers)



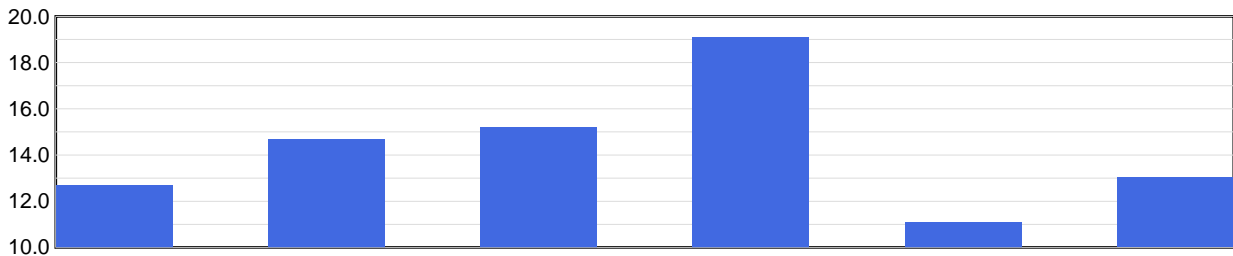
| Frequency Rate | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD |
|----------------|------|------|------|------|------|----------|
|                | 2.91 | 3.10 | 5.08 | 4.62 | 9.35 | 1.35     |

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

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

## Severity Rates

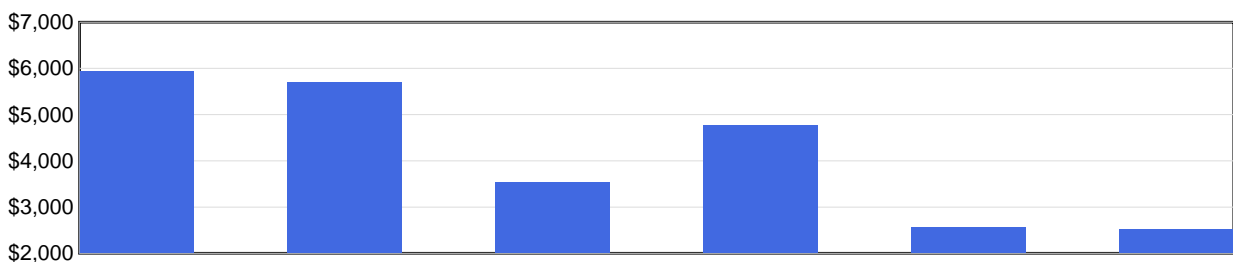
(Temporary Total Disability Days per Lost Time Claim)



| Severity Rate | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 YTD |
|---------------|------|------|------|------|------|----------|
|               | 12.7 | 14.7 | 15.2 | 19.1 | 11.1 | 13.0     |

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 | \$2,510  |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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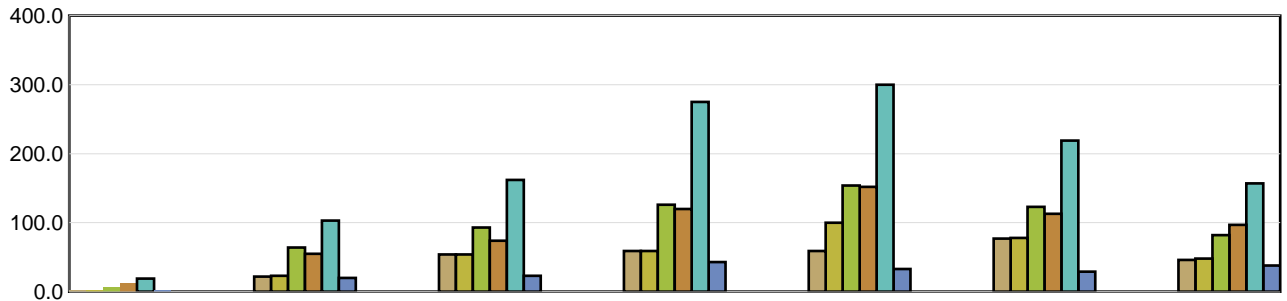
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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

## Number of LTCs

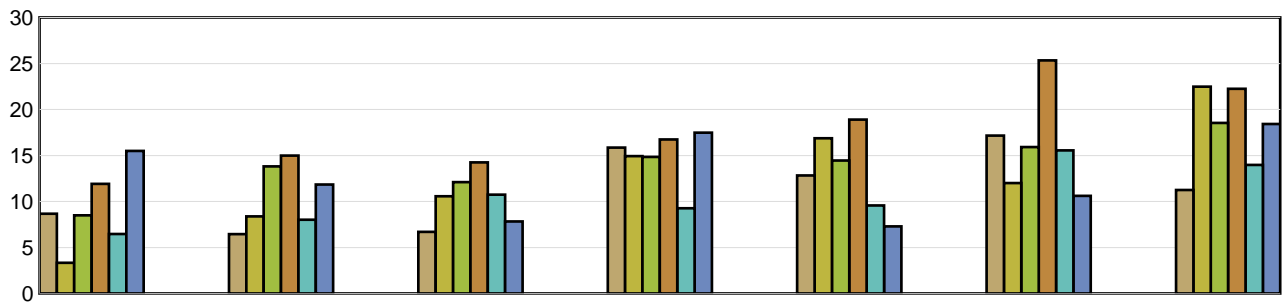
(by age of injured worker and by occurrence year)



|          | 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        | 20       | 23       | 43       | 33       | 29       | 38      |

## 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    | 18.90    | 25.34    | 22.26   |
| 2022     | 6.47     | 8.02     | 10.75    | 9.27     | 9.57     | 15.55    | 13.98   |
| 2023 YTD | 15.50    | 11.85    | 7.83     | 17.49    | 7.30     | 10.62    | 18.42   |

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES**

**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  | 48       | 1,382  |
| Overexertion                     | 101  | 129  | 134  | 147  | 182  | 40       | 733    |
| Bodily Reaction and Exertion     | 50   | 58   | 61   | 77   | 87   | 21       | 354    |
| Falls                            | 65   | 44   | 59   | 56   | 71   | 26       | 321    |
| Assaults/Violent Acts/Harassment | 18   | 28   | 30   | 32   | 40   | 9        | 157    |

| 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   | 1,382                     | 40.85%             | 10.33            | 14,270        | \$1,389           | \$1,919,247         |
| Overexertion                     | 733                       | 21.67%             | 14.80            | 10,846        | \$5,274           | \$3,866,086         |
| Bodily Reaction and Exertion     | 354                       | 10.46%             | 19.94            | 7,060         | \$6,062           | \$2,145,986         |
| Falls                            | 321                       | 9.49%              | 15.31            | 4,916         | \$5,983           | \$1,920,643         |
| Assaults/Violent Acts/Harassment | 157                       | 4.64%              | 21.27            | 3,339         | \$5,586           | \$876,992           |
| All Others                       | 436                       | 12.89%             | 15.50            | 6,757         | \$5,005           | \$2,182,097         |
| <b>Totals</b>                    | <b>3,383</b>              | <b>100.00%</b>     | <b>13.95</b>     | <b>47,188</b> | <b>\$3,816</b>    | <b>\$12,911,052</b> |

| 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  | 29       | 1,340  |
| Back                | 84   | 106  | 109  | 134  | 139  | 40       | 612    |
| Trunk               | 51   | 47   | 53   | 53   | 79   | 22       | 305    |
| Hand(s)/Wrist(s)    | 29   | 16   | 42   | 44   | 42   | 14       | 187    |
| Multiple Parts      | 36   | 32   | 35   | 30   | 30   | 12       | 175    |

| Part of Body     | Total LTCs (2018 to date) | Percentage of LTCs | Average Duration | Total TTD     | Average LTC Costs | Total LTC Costs     |
|------------------|---------------------------|--------------------|------------------|---------------|-------------------|---------------------|
| Body System(s)   | 1,340                     | 39.61%             | 11.17            | 14,967        | \$1,531           | \$2,052,208         |
| Back             | 612                       | 18.09%             | 15.42            | 9,439         | \$4,863           | \$2,975,910         |
| Trunk            | 305                       | 9.02%              | 18.25            | 5,567         | \$6,143           | \$1,873,754         |
| Hand(s)/Wrist(s) | 187                       | 5.53%              | 15.78            | 2,950         | \$5,273           | \$985,986           |
| Multiple Parts   | 175                       | 5.17%              | 13.59            | 2,379         | \$5,519           | \$965,855           |
| All Others       | 764                       | 22.58%             | 15.56            | 11,886        | \$5,311           | \$4,057,339         |
| <b>Totals</b>    | <b>3,383</b>              | <b>100.00%</b>     | <b>13.95</b>     | <b>47,188</b> | <b>\$3,816</b>    | <b>\$12,911,052</b> |

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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  | 330  | 94       | 1,317  |
| Systems Disease - Covid 19        | 0    | 0    | 266  | 221  | 760  | 27       | 1,274  |
| Oth Traumatic Injuries            | 26   | 38   | 32   | 48   | 43   | 11       | 198    |
| Superficial Wounds                | 29   | 28   | 22   | 31   | 42   | 13       | 165    |
| 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                    | 1,317                     | 38.93%             | 15.86            | 20,888        | \$5,382           | \$7,087,865         |
| Systems Disease - Covid 19        | 1,274                     | 37.66%             | 10.23            | 13,035        | \$1,336           | \$1,702,158         |
| Oth Traumatic Injuries            | 198                       | 5.85%              | 21.58            | 4,272         | \$6,369           | \$1,261,027         |
| Superficial Wounds                | 165                       | 4.88%              | 10.75            | 1,773         | \$3,600           | \$594,010           |
| Fracture/Dislocation/Nerve Damage | 80                        | 2.36%              | 31.75            | 2,540         | \$11,915          | \$953,168           |
| All Others                        | 349                       | 10.32%             | 13.41            | 4,680         | \$3,762           | \$1,312,824         |
| <b>Totals</b>                     | <b>3,383</b>              | <b>100.00%</b>     | <b>13.95</b>     | <b>47,188</b> | <b>\$3,816</b>    | <b>\$12,911,052</b> |

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