

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	214	20	\$502,225,660	11,256	\$7,345,436	\$1.60
2019	220	14	\$545,417,007	12,077	\$8,118,684	\$1.62
2020	227	10	\$615,698,258	13,096	\$9,710,674	\$1.70
2021	230	9	\$651,623,364	13,814	\$10,209,280	\$1.67
2022	227	8	\$659,761,775	13,386	\$10,428,763	\$1.66
2023 YTD	224	6	\$678,110,675	14,444	\$11,740,776	\$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	111	\$268,010	23	\$193,077	N/A	N/A
2019	40	\$7,736	35	\$28,625	122	\$299,071	22	\$189,028	N/A	N/A
2020	42	\$7,788	28	\$22,241	129	\$321,980	26	\$220,827	N/A	N/A
2021	40	\$7,570	32	\$25,230	125	\$316,499	31	\$257,007	N/A	N/A
2022	35	\$6,310	24	\$18,570	135	\$334,385	31	\$254,980	N/A	N/A
2023 YTD	32	\$6,743	21	\$16,803	138	\$339,107	31	\$268,490	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	730	\$2,367,666	329	\$1,924,503	4,132	375	401	490
2019	794	\$2,595,286	375	\$2,127,839	5,462	350	419	522
2020	1,146	\$2,912,229	736	\$2,483,434	11,000	407	410	862
2021	1,060	\$3,497,414	665	\$3,148,815	12,356	414	395	804
2022	1,556	\$3,540,478	1,228	\$3,233,143	13,871	383	328	1,319
2023 YTD	493	\$1,296,368	315	\$1,156,806	5,008	199	178	369

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	212	86	18	13	329
2019	250	64	42	19	375
2020	323	328	57	28	736
2021	349	232	39	45	665
2022	917	225	50	36	1,228
2023 YTD	186	80	29	20	315

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2018	\$775,382	\$1,489,040	\$103,245	\$0	\$2,367,666
2019	\$1,081,716	\$1,507,134	\$6,435	\$0	\$2,595,286
2020	\$1,482,983	\$1,304,357	\$29,481	\$95,409	\$2,912,229
2021	\$1,817,059	\$1,655,950	\$24,404	\$0	\$3,497,414
2022	\$1,967,176	\$1,557,352	\$15,950	\$0	\$3,540,478
2023 YTD	\$673,277	\$622,721	\$371	\$0	\$1,296,368

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

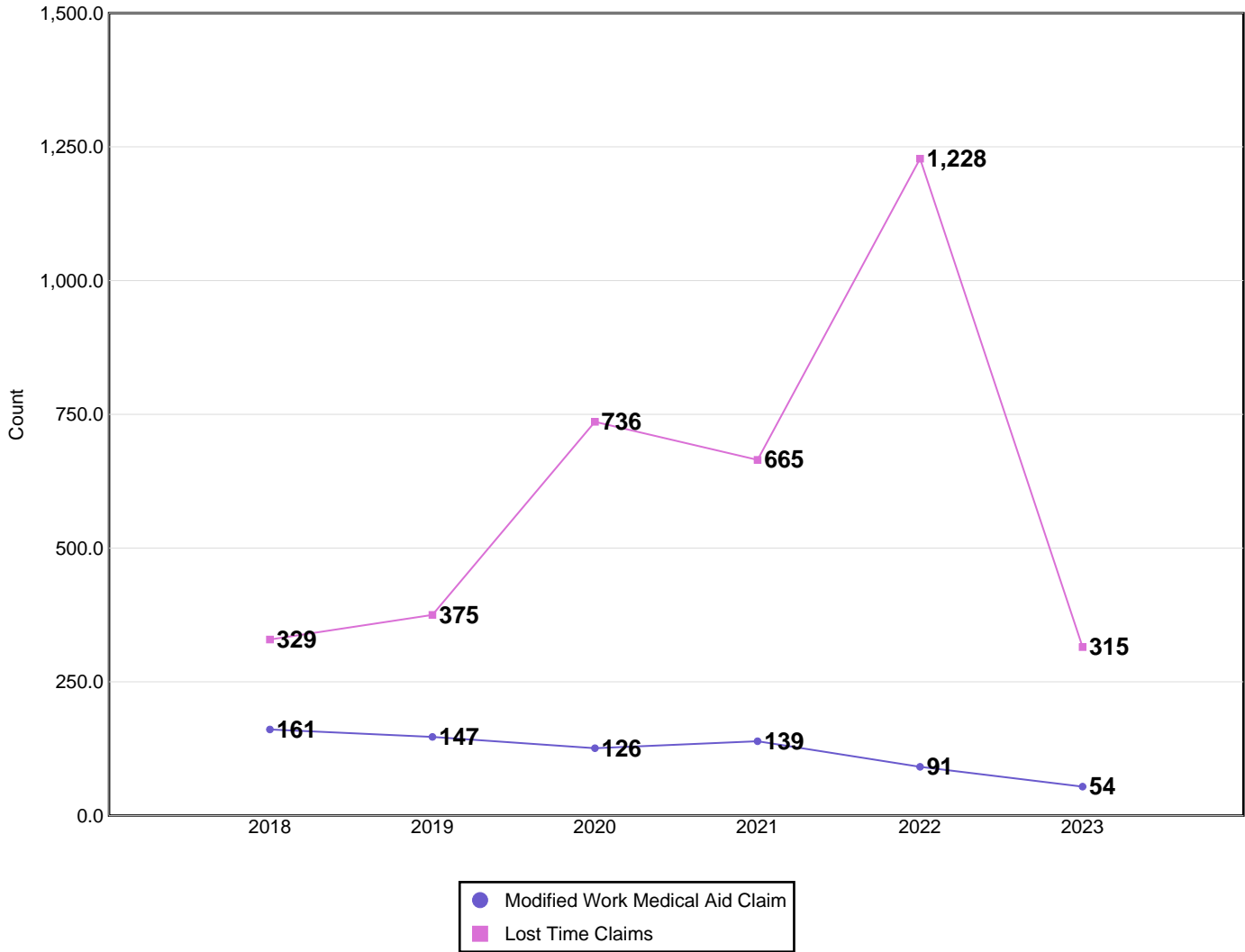
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Claim Costs - for Years: 2018 to 2023

Disabling Claims Components



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

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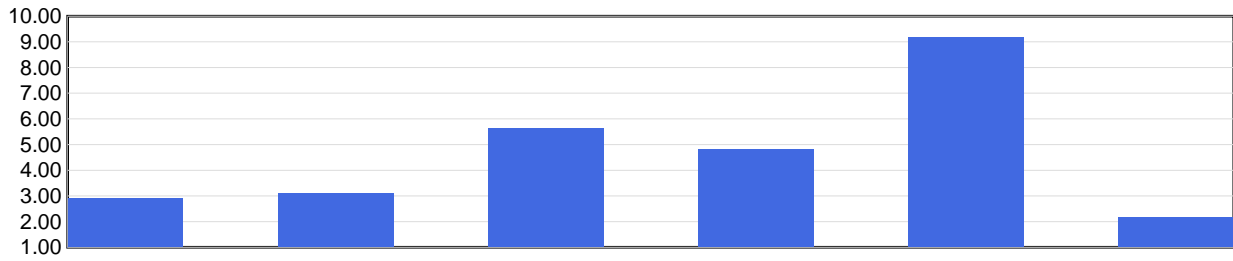
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Claim Costs - for Years: 2018 to 2023

Frequency Rates

(Lost Time Claims per 100 Workers)



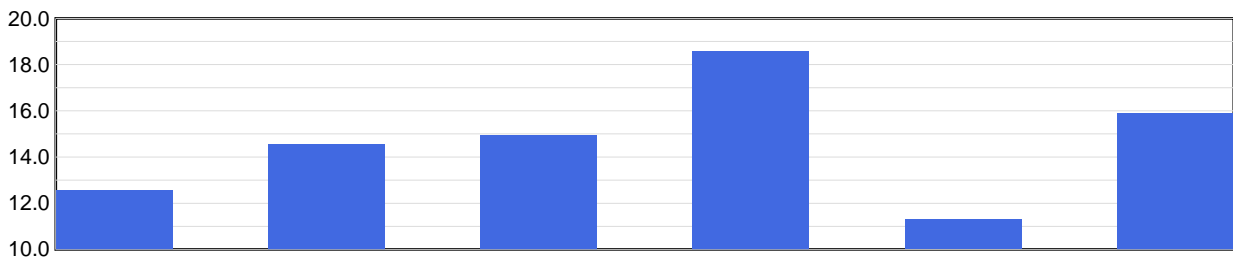
	2018	2019	2020	2021	2022	2023 YTD
Frequency Rate	2.92	3.10	5.62	4.81	9.17	2.18

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

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

Severity Rates

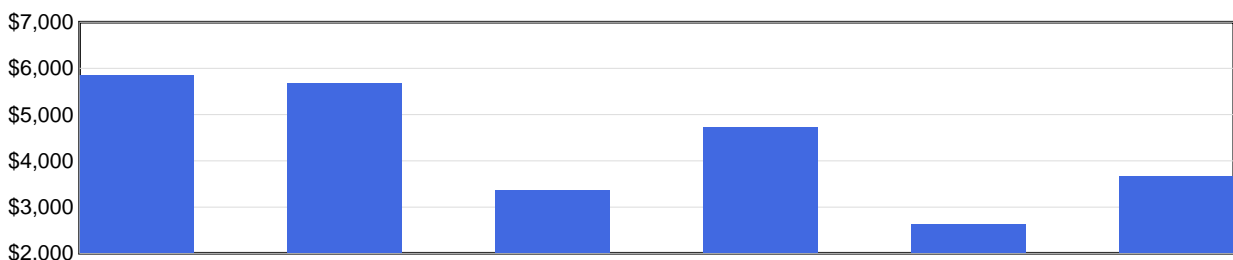
(Temporary Total Disability Days per Lost Time Claim)



	2018	2019	2020	2021	2022	2023 YTD
Severity Rate	12.6	14.6	14.9	18.6	11.3	15.9

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2018	2019	2020	2021	2022	2023 YTD
Avg Cost / Claim	\$5,850	\$5,674	\$3,374	\$4,735	\$2,633	\$3,672

Average Cost Per LTC = Total LTC Costs / Total LTCs

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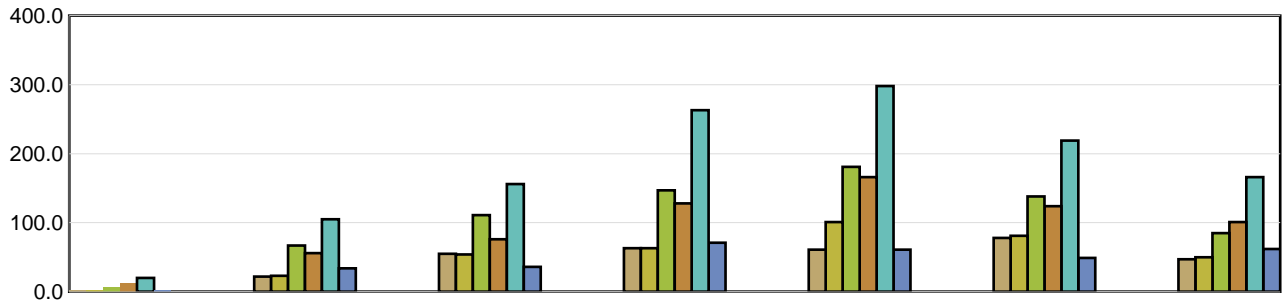
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Injured Worker's Age - for Years: 2018 to 2023

Number of LTCs

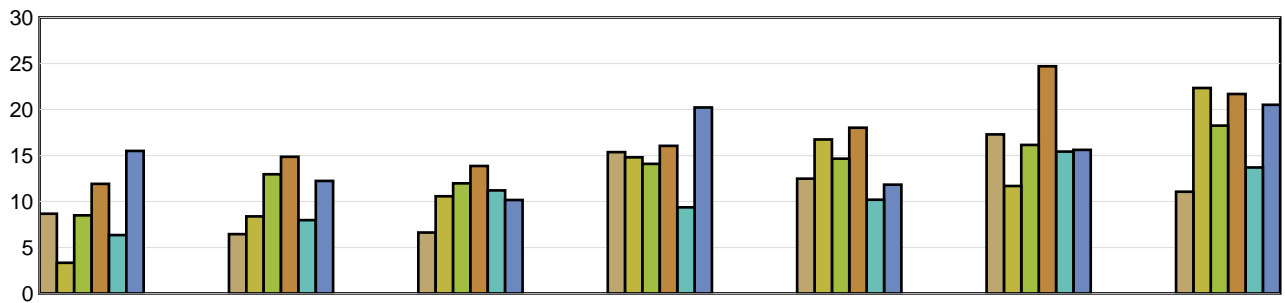
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2018	3	22	55	63	61	78	47
2019	3	23	54	63	101	81	50
2020	6	67	111	147	181	138	85
2021	13	56	76	128	166	124	101
2022	20	105	156	263	298	219	166
2023 YTD	2	34	36	71	61	49	62

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	6.64	15.37	12.49	17.29	11.06
2019	3.33	8.39	10.57	14.81	16.74	11.69	22.34
2020	8.50	12.97	11.97	14.10	14.66	16.16	18.25
2021	11.92	14.86	13.86	16.05	18.02	24.70	21.68
2022	6.35	7.97	11.21	9.37	10.19	15.43	13.70
2023 YTD	15.50	12.24	10.17	20.23	11.84	15.61	20.52

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	20	31	348	253	766	57	1,475
Overexertion	106	134	136	160	181	79	796
Bodily Reaction and Exertion	51	60	62	77	88	43	381
Falls	67	45	62	59	73	39	345
Assaults/Violent Acts/Harassment	18	30	31	33	35	17	164

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	1,475	40.43%	10.33	15,232	\$1,417	\$2,090,599
Overexertion	796	21.82%	14.99	11,931	\$5,285	\$4,207,054
Bodily Reaction and Exertion	381	10.44%	20.52	7,817	\$6,187	\$2,357,395
Falls	345	9.46%	15.80	5,450	\$6,056	\$2,089,302
Assaults/Violent Acts/Harassment	164	4.50%	21.13	3,465	\$5,526	\$906,329
All Others	487	13.35%	15.80	7,696	\$4,977	\$2,423,860
Totals	3,648	100.00%	14.14	51,591	\$3,858	\$14,074,540

Part of Body							
Top 5 by Total LTCs							
Part of Body	2018	2019	2020	2021	2022	2023 YTD	Totals
Body System(s)	10	18	348	249	763	39	1,427
Back	87	112	113	140	134	78	664
Trunk	53	47	54	60	77	42	333
Hand(s)/Wrist(s)	29	16	42	45	43	17	192
Multiple Parts	38	35	35	32	32	17	189

Part of Body	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,427	39.12%	11.22	16,010	\$1,567	\$2,235,497
Back	664	18.20%	15.54	10,317	\$4,840	\$3,214,005
Trunk	333	9.13%	19.07	6,351	\$6,303	\$2,098,868
Hand(s)/Wrist(s)	192	5.26%	16.41	3,151	\$5,368	\$1,030,581
Multiple Parts	189	5.18%	13.76	2,601	\$5,618	\$1,061,824
All Others	843	23.11%	15.61	13,161	\$5,260	\$4,433,767
Totals	3,648	100.00%	14.14	51,591	\$3,858	\$14,074,540

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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	191	222	256	271	327	174	1,441
Systems Disease - Covid 19	0	0	339	238	753	34	1,364
Oth Traumatic Injuries	27	38	33	49	42	26	215
Superficial Wounds	30	28	23	32	42	22	177
Fracture/Dislocation/Nerve Damage	16	16	14	15	15	9	85

Nature of Injury	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,441	39.50%	16.23	23,394	\$5,392	\$7,770,387
Systems Disease - Covid 19	1,364	37.39%	10.25	13,986	\$1,369	\$1,867,966
Oth Traumatic Injuries	215	5.89%	21.07	4,530	\$6,394	\$1,374,691
Superficial Wounds	177	4.85%	10.92	1,933	\$3,573	\$632,372
Fracture/Dislocation/Nerve Damage	85	2.33%	32.40	2,754	\$12,231	\$1,039,654
All Others	366	10.03%	13.64	4,994	\$3,796	\$1,389,471
Totals	3,648	100.00%	14.14	51,591	\$3,858	\$14,074,540

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