

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	\$8,117,127	\$1.62
2020	227	10	\$615,698,258	13,096	\$9,710,801	\$1.70
2021	230	9	\$651,623,364	13,814	\$10,238,923	\$1.67
2022	227	8	\$659,766,441	13,386	\$10,435,224	\$1.66
2023 YTD	224	6	\$678,046,861	14,663	\$11,719,613	\$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	\$6,315	24	\$18,570	135	\$334,385	31	\$254,980	N/A	N/A
2023 YTD	32	\$6,680	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	5,452	350	419	522
2020	1,144	\$2,911,441	736	\$2,483,434	10,971	407	408	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	13,839	384	328	1,320
2023 YTD	661	\$2,026,497	419	\$1,834,291	7,463	281	242	498

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	240	109	33	37	419

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	\$1,303,568	\$29,481	\$95,409	\$2,911,441
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	\$1,039,244	\$986,883	\$371	\$0	\$2,026,497

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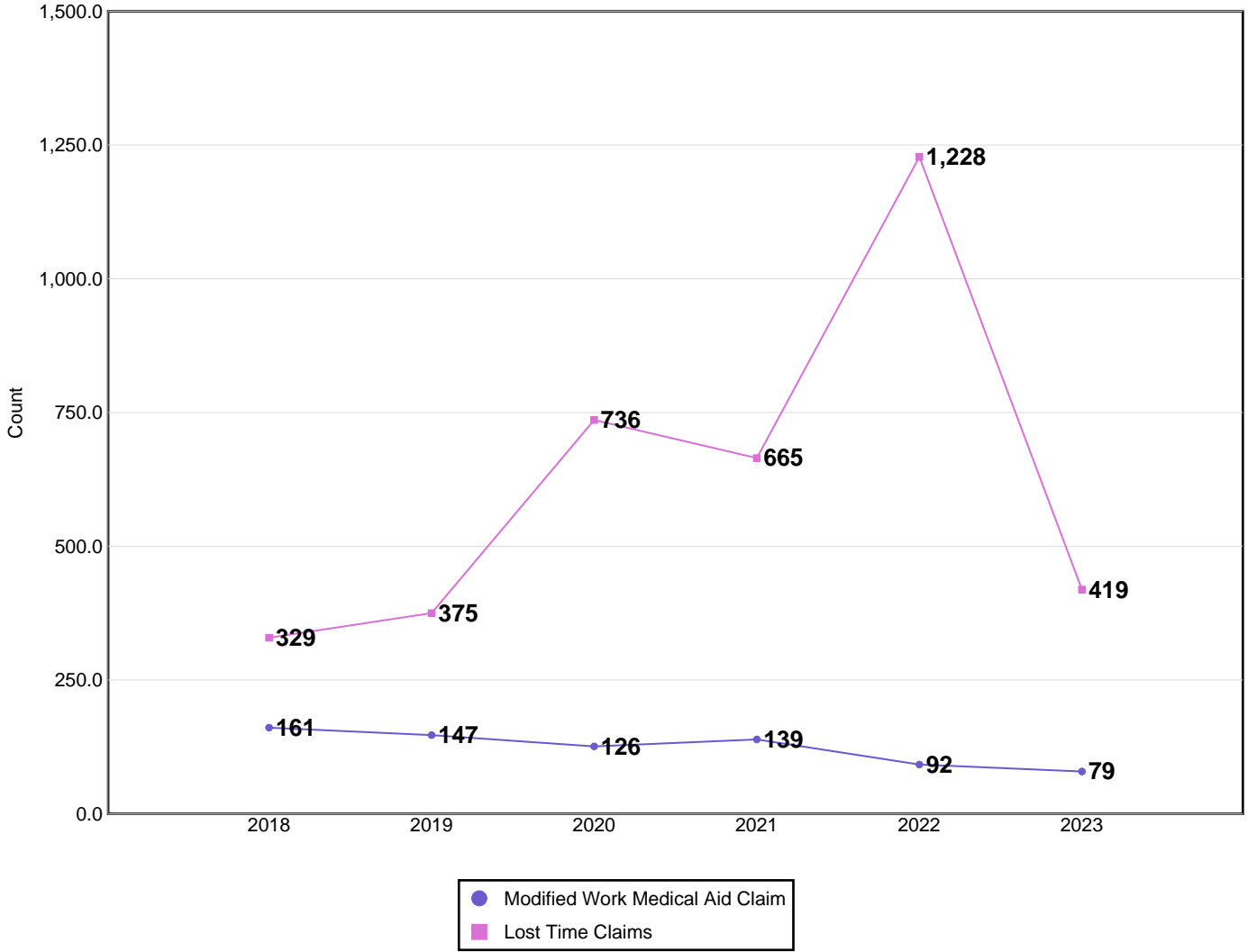
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Claim Costs - for Years: 2018 to 2023

Disabling Claims Components



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

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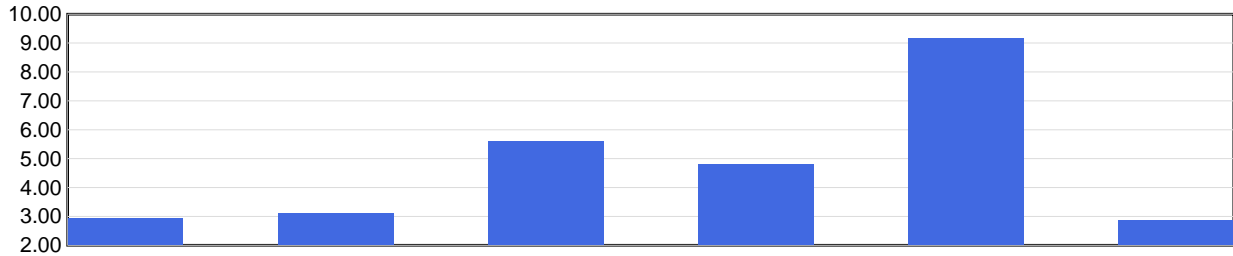
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Claim Costs - for Years: 2018 to 2023

Frequency Rates

(Lost Time Claims per 100 Workers)



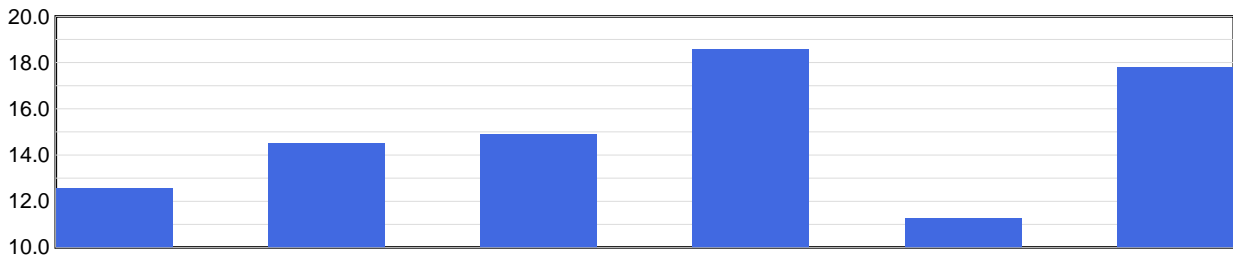
Frequency Rate	2018	2019	2020	2021	2022	2023 YTD
	2.92	3.10	5.62	4.81	9.17	2.86

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

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

Severity Rates

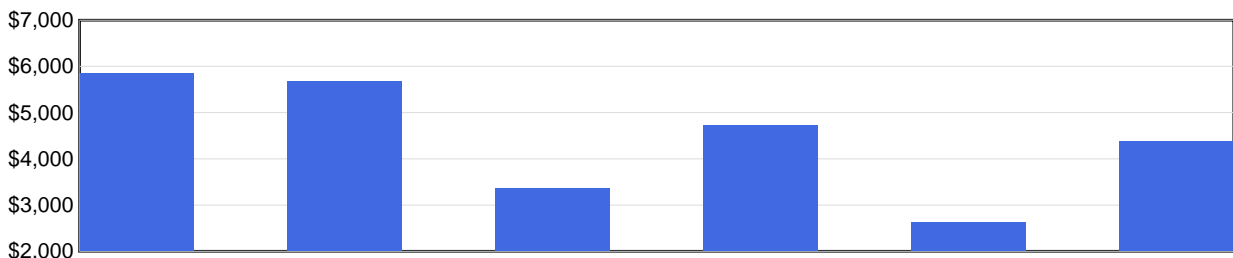
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2018	2019	2020	2021	2022	2023 YTD
	12.6	14.5	14.9	18.6	11.3	17.8

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2018	2019	2020	2021	2022	2023 YTD
	\$5,850	\$5,674	\$3,374	\$4,735	\$2,633	\$4,378

Average Cost Per LTC = Total LTC Costs / Total LTCs

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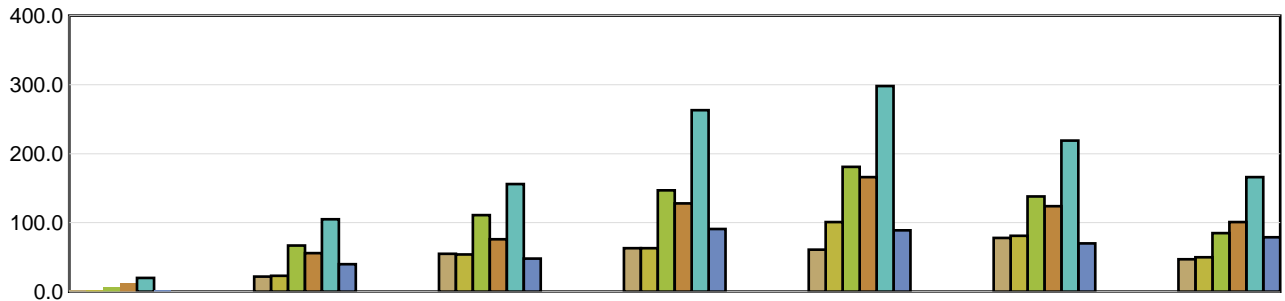
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Injured Worker's Age - for Years: 2018 to 2023

Number of LTCs

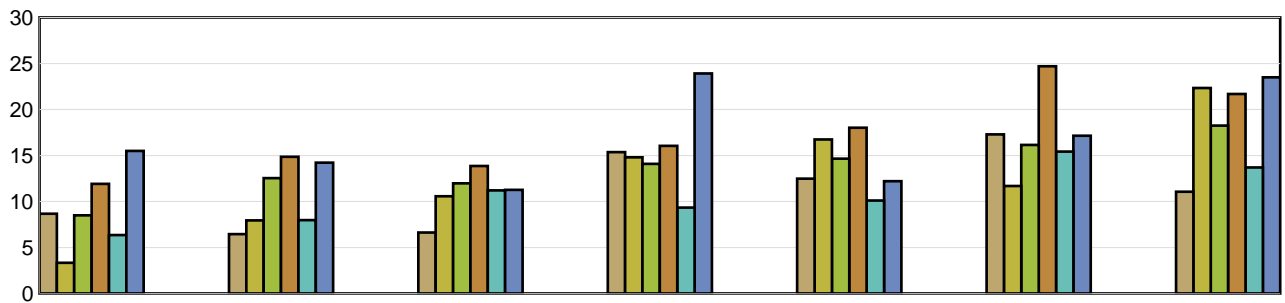
(by age of injured worker and by occurrence year)



	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	40	48	91	89	70	79

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	7.96	10.57	14.81	16.74	11.69	22.34
2020	8.50	12.54	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	9.34	10.11	15.43	13.70
2023 YTD	15.50	14.23	11.27	23.92	12.21	17.16	23.51

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	64	1,482
Overexertion	106	134	136	160	181	107	824
Bodily Reaction and Exertion	51	60	62	77	88	62	400
Falls	67	45	62	59	73	49	355
Assaults/Violent Acts/Harassment	18	30	31	33	35	23	170

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	1,482	39.50%	10.29	15,247	\$1,415	\$2,097,314
Overexertion	824	21.96%	15.52	12,792	\$5,385	\$4,437,283
Bodily Reaction and Exertion	400	10.66%	20.99	8,394	\$6,334	\$2,533,413
Falls	355	9.46%	16.51	5,861	\$6,196	\$2,199,751
Assaults/Violent Acts/Harassment	170	4.53%	21.31	3,623	\$5,570	\$946,915
All Others	521	13.89%	15.47	8,058	\$4,870	\$2,537,350
Totals	3,752	100.00%	14.39	53,975	\$3,932	\$14,752,025

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	56	1,444
Back	87	112	113	140	134	106	692
Trunk	53	47	54	60	77	55	346
Hand(s)/Wrist(s)	29	16	42	45	43	26	201
Multiple Parts	38	35	35	32	32	25	197

Part of Body	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,444	38.49%	11.17	16,135	\$1,565	\$2,260,399
Back	692	18.44%	15.84	10,961	\$4,905	\$3,394,458
Trunk	346	9.22%	20.12	6,963	\$6,583	\$2,277,740
Hand(s)/Wrist(s)	201	5.36%	16.37	3,291	\$5,307	\$1,066,794
Multiple Parts	197	5.25%	14.03	2,764	\$5,613	\$1,105,740
All Others	872	23.24%	15.90	13,861	\$5,329	\$4,646,894
Totals	3,752	100.00%	14.39	53,975	\$3,932	\$14,752,025

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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	240	1,507
Systems Disease - Covid 19	0	0	339	238	753	51	1,381
Oth Traumatic Injuries	27	38	33	49	42	36	225
Superficial Wounds	30	28	23	32	42	24	179
Fracture/Dislocation/Nerve Damage	16	16	14	15	15	11	87

Nature of Injury	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,507	40.17%	16.61	25,037	\$5,461	\$8,228,978
Systems Disease - Covid 19	1,381	36.81%	10.16	14,036	\$1,360	\$1,878,690
Oth Traumatic Injuries	225	6.00%	21.62	4,865	\$6,552	\$1,474,124
Superficial Wounds	179	4.77%	11.08	1,984	\$3,775	\$675,720
Fracture/Dislocation/Nerve Damage	87	2.32%	33.00	2,871	\$12,249	\$1,065,682
All Others	373	9.94%	13.89	5,182	\$3,831	\$1,428,831
Totals	3,752	100.00%	14.39	53,975	\$3,932	\$14,752,025

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