

# 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	\$659,670,199	13,384	\$10,382,502	\$1.66
2023 YTD	225	6	\$677,566,947	14,168	\$11,637,620	\$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	\$334,337	31	\$254,932	N/A	N/A
2023 YTD	31	\$6,589	23	\$18,233	138	\$339,007	31	\$266,771	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

# Industry Synopsis

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

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	1,143	\$2,911,135	736	\$2,483,434	10,912	406	407	861
2021	1,059	\$3,496,577	665	\$3,148,815	12,356	414	394	804
2022	1,556	\$3,540,478	1,228	\$3,233,143	13,814	384	328	1,320
2023 YTD	858	\$2,707,749	553	\$2,447,997	9,507	360	305	660

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	324	328	56	28	736
2021	349	232	39	45	665
2022	917	226	50	35	1,228
2023 YTD	348	122	35	48	553

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	\$1,303,262	\$29,481	\$95,409	\$2,911,135
2021	\$1,817,059	\$1,655,114	\$24,404	\$0	\$3,496,577
2022	\$1,967,176	\$1,557,352	\$15,950	\$0	\$3,540,478
2023 YTD	\$1,356,693	\$1,344,785	\$6,272	\$0	\$2,707,749

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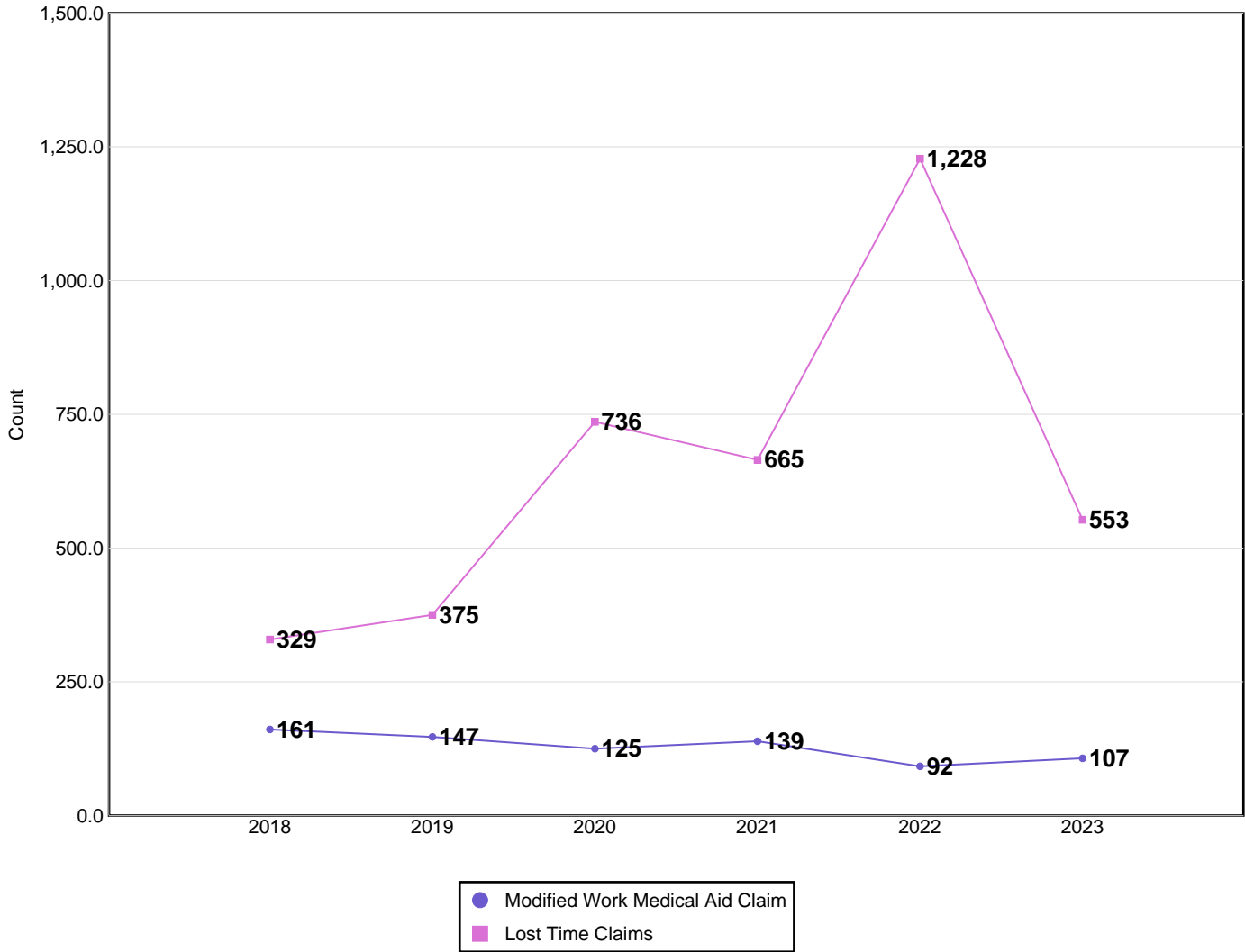
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Claim Costs - for Years: 2018 to 2023

## Disabling Claims Components



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

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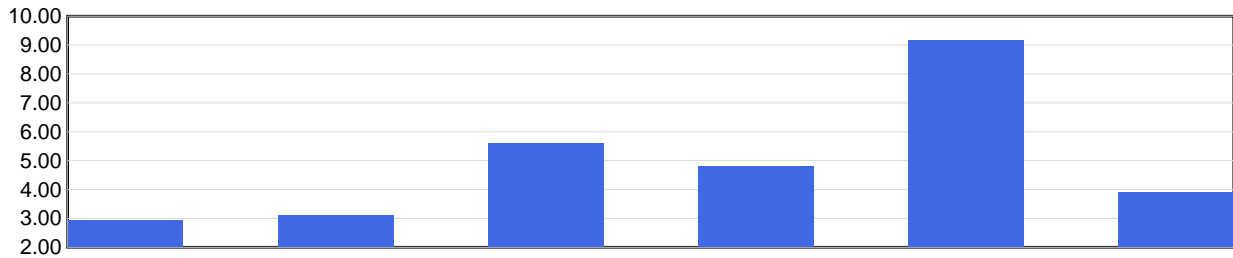
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Claim Costs - for Years: 2018 to 2023

## Frequency Rates

(Lost Time Claims per 100 Workers)



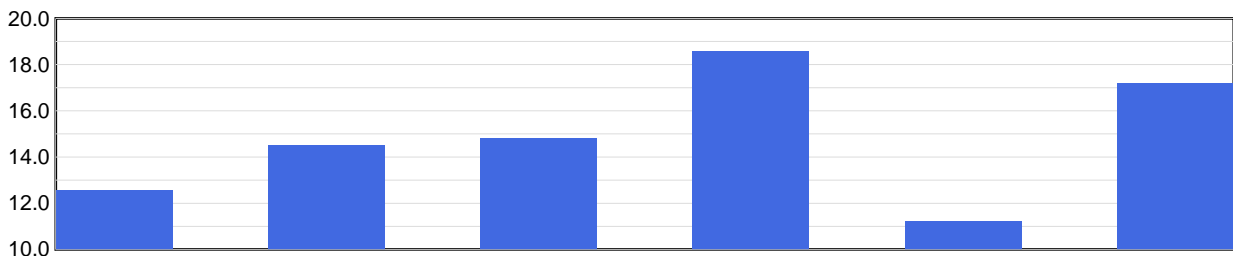
	2018	2019	2020	2021	2022	2023 YTD
<b>Frequency Rate</b>	2.92	3.10	5.62	4.81	9.18	3.90

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

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

## Severity Rates

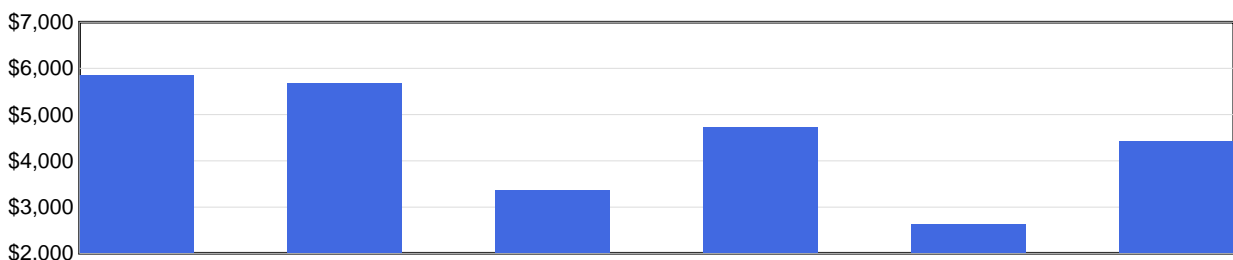
(Temporary Total Disability Days per Lost Time Claim)



	2018	2019	2020	2021	2022	2023 YTD
<b>Severity Rate</b>	12.6	14.5	14.8	18.6	11.2	17.2

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2018	2019	2020	2021	2022	2023 YTD
<b>Avg Cost / Claim</b>	\$5,850	\$5,674	\$3,374	\$4,735	\$2,633	\$4,427

Average Cost Per LTC = Total LTC Costs / Total LTCs

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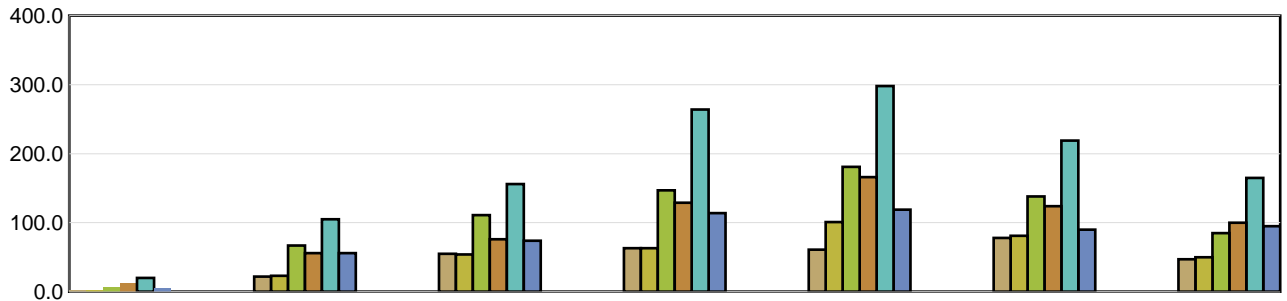
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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

## Number of LTCs

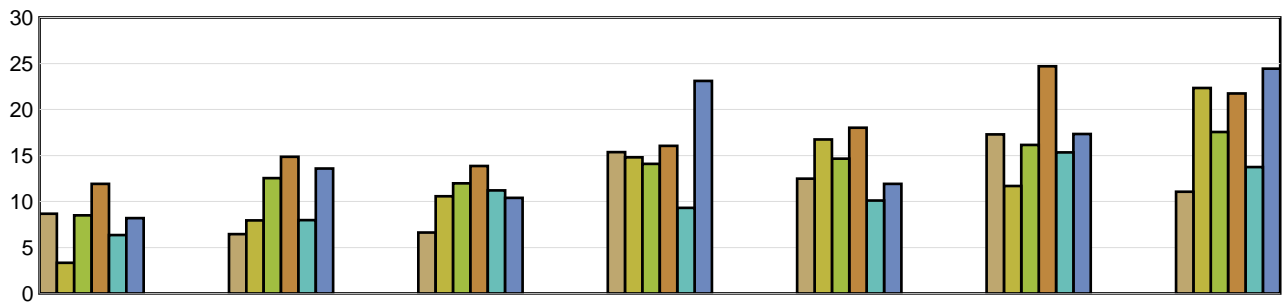
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2018	3	22	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	129	166	124	100
2022	20	105	156	264	298	219	165
2023 YTD	5	56	74	114	119	90	95

## 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	17.55
2021	11.92	14.86	13.86	16.05	18.02	24.70	21.74
2022	6.35	7.97	11.21	9.32	10.11	15.33	13.74
2023 YTD	8.20	13.59	10.39	23.11	11.92	17.33	24.44

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	20	31	348	253	766	142	1,560
Overexertion	106	134	136	160	181	131	848
Bodily Reaction and Exertion	51	60	62	77	88	79	417
Falls	67	45	62	59	73	60	366
Assaults/Violent Acts/Harassment	18	30	31	33	35	29	176

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	1,560	40.14%	10.02	15,625	\$1,379	\$2,150,615
Overexertion	848	21.82%	15.69	13,303	\$5,433	\$4,607,270
Bodily Reaction and Exertion	417	10.73%	21.52	8,974	\$6,552	\$2,732,210
Falls	366	9.42%	16.85	6,167	\$6,281	\$2,298,709
Assaults/Violent Acts/Harassment	176	4.53%	21.17	3,726	\$5,589	\$983,626
All Others	519	13.36%	15.68	8,140	\$4,997	\$2,593,301
<b>Totals</b>	<b>3,886</b>	<b>100.00%</b>	<b>14.39</b>	<b>55,935</b>	<b>\$3,954</b>	<b>\$15,365,731</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	348	249	763	137	1,525
Back	87	112	113	140	134	119	705
Trunk	53	47	54	60	77	64	355
Hand(s)/Wrist(s)	29	16	42	45	43	30	205
Multiple Parts	38	35	35	32	32	30	202

Part of Body	Total LTCs (2018 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,525	39.24%	10.84	16,536	\$1,519	\$2,316,239
Back	705	18.14%	16.14	11,376	\$5,046	\$3,557,742
Trunk	355	9.14%	20.72	7,355	\$6,810	\$2,417,589
Hand(s)/Wrist(s)	205	5.28%	16.50	3,382	\$5,336	\$1,093,942
Multiple Parts	202	5.20%	14.59	2,947	\$5,637	\$1,138,588
All Others	894	23.01%	16.04	14,339	\$5,416	\$4,841,632
<b>Totals</b>	<b>3,886</b>	<b>100.00%</b>	<b>14.39</b>	<b>55,935</b>	<b>\$3,954</b>	<b>\$15,365,731</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	191	222	256	271	327	280	1,547
Systems Disease - Covid 19	0	0	339	238	753	131	1,461
Oth Traumatic Injuries	27	38	33	49	42	38	227
Superficial Wounds	30	28	23	32	42	28	183
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	1,547	39.81%	17.04	26,355	\$5,600	\$8,663,063
Systems Disease - Covid 19	1,461	37.60%	9.80	14,324	\$1,312	\$1,917,495
Oth Traumatic Injuries	227	5.84%	22.14	5,025	\$6,737	\$1,529,300
Superficial Wounds	183	4.71%	11.05	2,022	\$3,836	\$701,957
Fracture/Dislocation/Nerve Damage	87	2.24%	33.08	2,878	\$12,425	\$1,080,967
All Others	381	9.80%	13.99	5,331	\$3,866	\$1,472,949
<b>Totals</b>	<b>3,886</b>	<b>100.00%</b>	<b>14.39</b>	<b>55,935</b>	<b>\$3,954</b>	<b>\$15,365,731</b>

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