

Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Assessable Earnings and Premiums - for Years: 2019 to 2024

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**	Industry Rate
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	\$651,527,224	13,812	\$10,237,443	\$1.67
2022	227	8	\$659,670,199	13,384	\$10,382,559	\$1.66
2023	225	6	\$678,270,724	12,477	\$11,642,846	\$1.90
2024 YTD	10	0	\$4,859,527	81	\$94,848	\$2.30

* 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
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	33	\$26,201	124	\$315,432	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	31	\$6,589	23	\$18,233	138	\$337,361	31	\$269,121	N/A	N/A
2024 YTD	9	\$268	N/A	N/A	N/A	N/A	N/A	N/A	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: 2019 to 2024

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
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	942	\$2,974,389	610	\$2,686,185	10,393	394	332	728
2024 YTD	5	\$1,100	2	\$600	5	1	3	3

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
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	392	131	35	52	610
2024 YTD	2	0	0	0	2

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
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	\$1,494,204	\$1,457,661	\$22,525	\$0	\$2,974,389
2024 YTD	\$457	\$644	\$0	\$0	\$1,100

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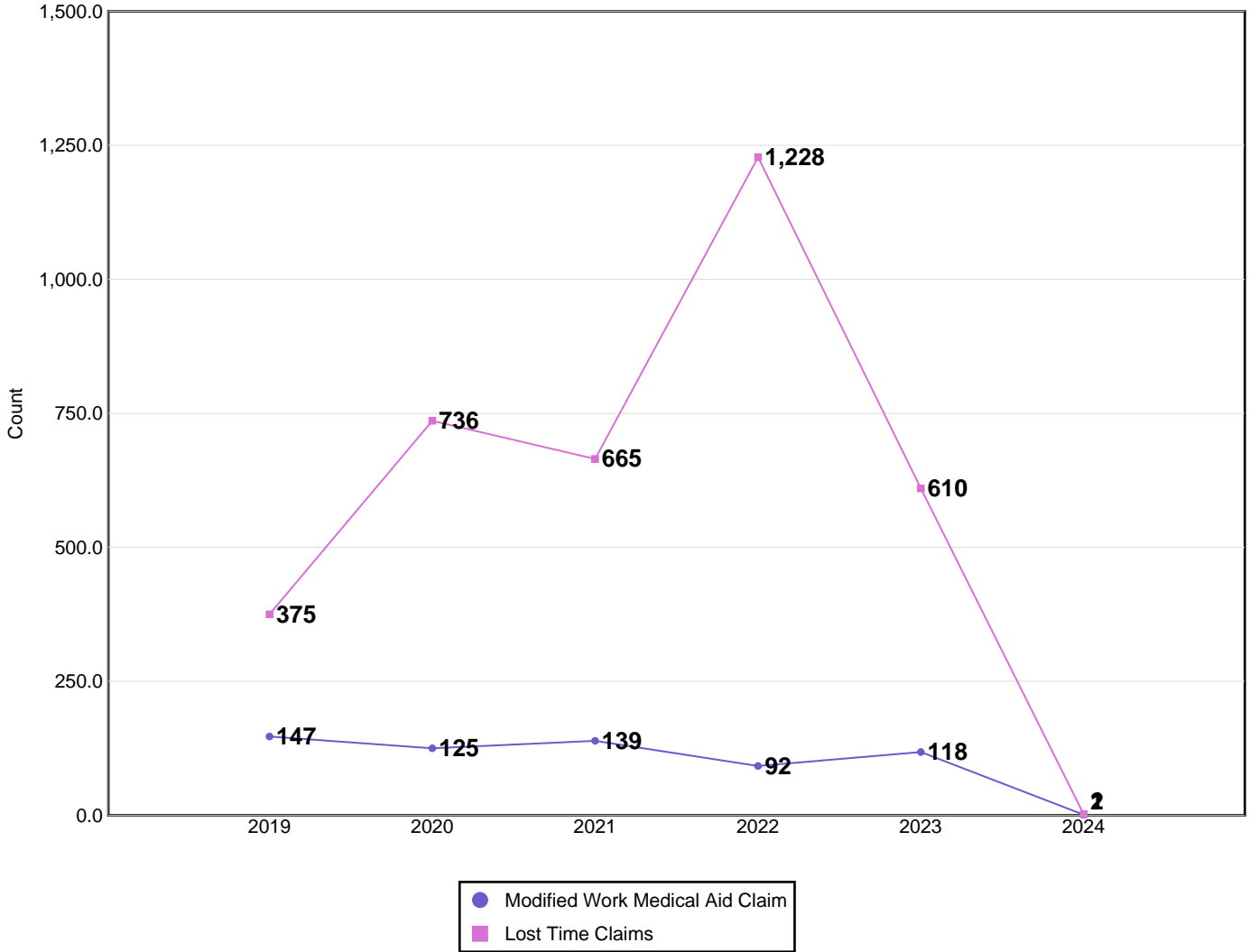
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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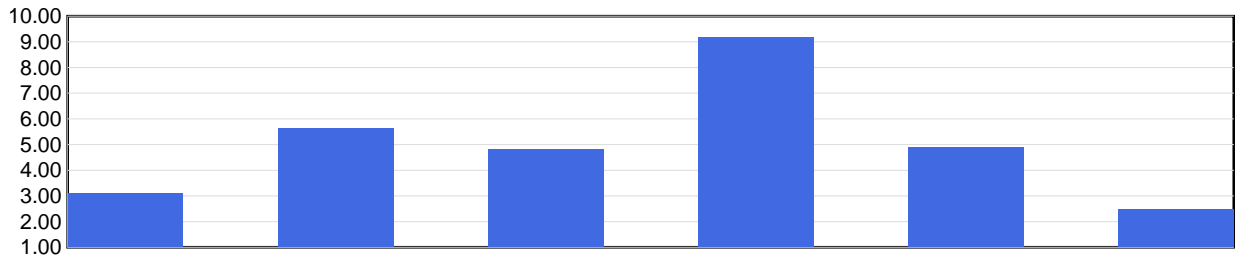
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



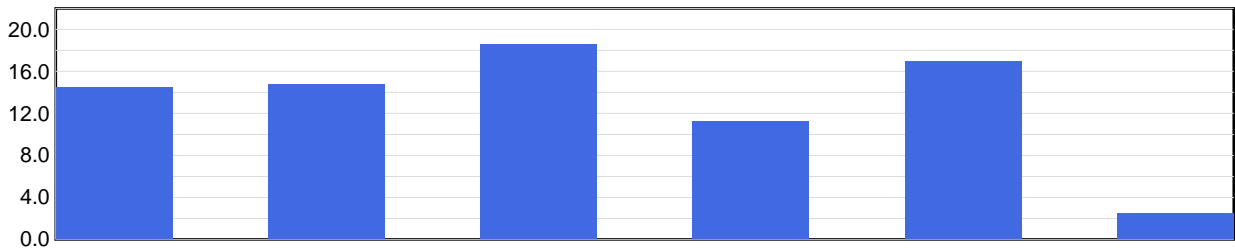
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	3.10	5.62	4.81	9.18	4.89	2.47

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

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

Severity Rates

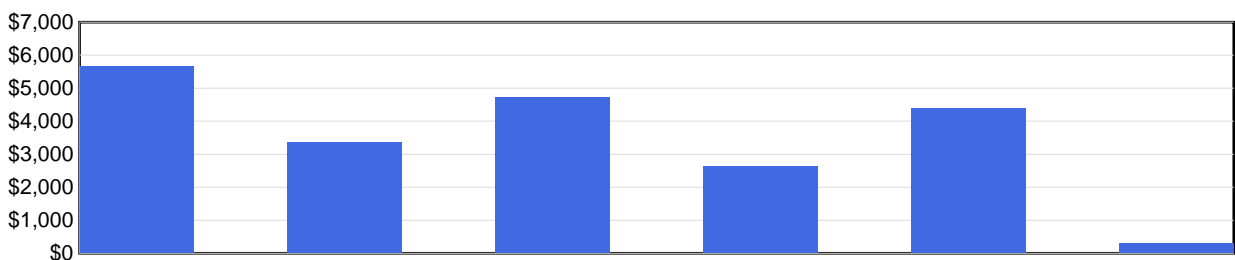
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	14.5	14.8	18.6	11.2	17.0	2.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$5,674	\$3,374	\$4,735	\$2,633	\$4,404	\$300

Average Cost Per LTC = Total LTC Costs / Total LTCs

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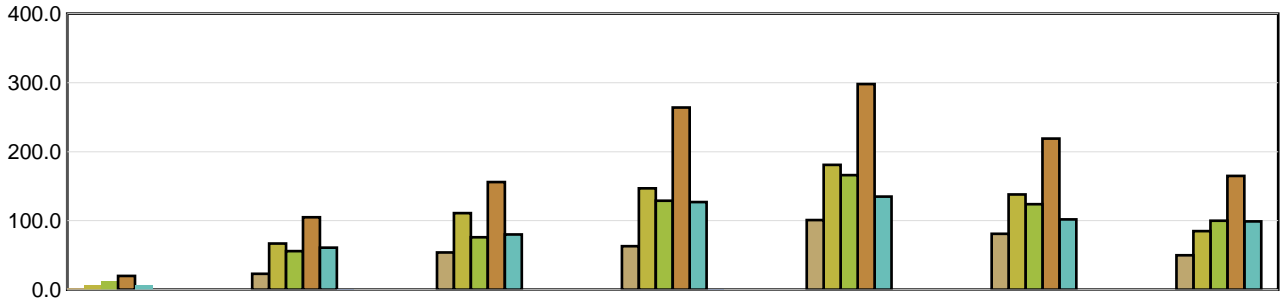
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

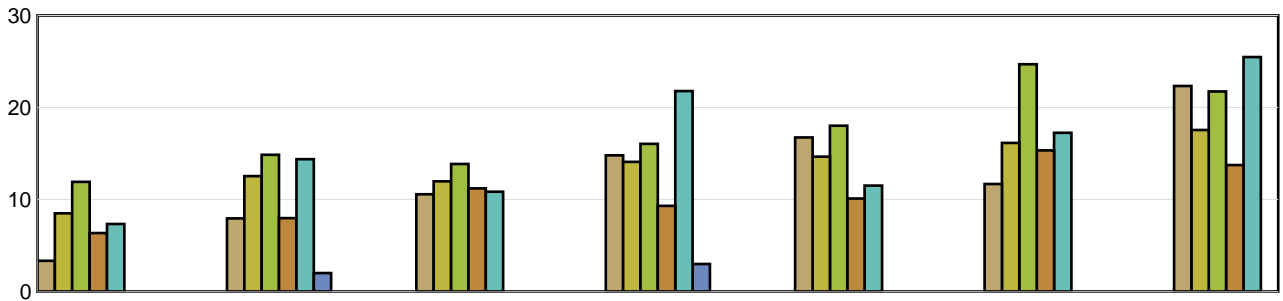
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
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	6	61	80	127	135	102	99
2024 YTD	N/A	1	N/A	1	N/A	N/A	N/A

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
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	7.33	14.38	10.85	21.79	11.51	17.25	25.48
2024 YTD	N/A	2.00	N/A	3.00	N/A	N/A	N/A

LTCs with no birthdate recorded are not included in band subtotals

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Top 5 Comparison - for Years: 2019 to 2024

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2019	2020	2021	2022	2023	2024 YTD	Totals
Exposure to Harmful Substances	31	348	253	766	177	1	1,576
Overexertion	134	136	160	181	140	0	751
Bodily Reaction and Exertion	60	62	77	88	82	0	369
Falls	45	62	59	73	62	0	301
Assaults/Violent Acts/Harassment	30	31	33	35	31	0	160

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	1,576	43.58%	9.86	15,542	\$1,326	\$2,090,548
Overexertion	751	20.77%	15.97	11,991	\$5,233	\$3,930,121
Bodily Reaction and Exertion	369	10.20%	22.79	8,409	\$6,717	\$2,478,662
Falls	301	8.32%	18.16	5,466	\$6,471	\$1,947,902
Assaults/Violent Acts/Harassment	160	4.42%	22.74	3,639	\$5,810	\$929,546
All Others	459	12.69%	16.66	7,647	\$5,018	\$2,303,236
Totals	3,616	100.00%	14.57	52,694	\$3,783	\$13,680,016

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	18	348	249	763	170	0	1,548
Back	112	113	140	134	127	0	626
Trunk	47	54	60	77	65	0	303
Hand(s)/Wrist(s)	16	42	45	43	30	0	176
Multiple Parts	35	35	32	32	31	0	165

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,548	42.81%	10.71	16,577	\$1,477	\$2,286,672
Back	626	17.31%	17.00	10,643	\$5,213	\$3,263,191
Trunk	303	8.38%	22.71	6,881	\$6,962	\$2,109,419
Hand(s)/Wrist(s)	176	4.87%	17.07	3,004	\$5,301	\$933,017
Multiple Parts	165	4.56%	15.52	2,560	\$5,639	\$930,377
All Others	798	22.07%	16.33	13,029	\$5,210	\$4,157,340
Totals	3,616	100.00%	14.57	52,694	\$3,783	\$13,680,016

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Top 5 Comparison - for Years: 2019 to 2024

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2019	2020	2021	2022	2023	2024 YTD	Totals
Systems Disease - Covid 19	0	339	238	753	150	0	1,480
Sprains/Strain	222	256	271	327	294	1	1,371
Oth Traumatic Injuries	38	33	49	42	39	0	201
Superficial Wounds	28	23	32	42	32	0	157
Fracture/Dislocation/Nerve Damage	16	14	15	15	12	0	72

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Systems Disease - Covid 19	1,480	40.93%	9.73	14,398	\$1,303	\$1,928,180
Sprains/Strain	1,371	37.91%	17.89	24,532	\$5,606	\$7,685,368
Oth Traumatic Injuries	201	5.56%	22.96	4,615	\$6,518	\$1,310,066
Superficial Wounds	157	4.34%	11.87	1,864	\$4,167	\$654,173
Fracture/Dislocation/Nerve Damage	72	1.99%	32.19	2,318	\$11,244	\$809,542
All Others	335	9.26%	14.83	4,967	\$3,859	\$1,292,686
Totals	3,616	100.00%	14.57	52,694	\$3,783	\$13,680,016

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