

# 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	\$659,897,695	13,389	\$10,385,198	\$1.66
2023	225	6	\$670,497,527	12,334	\$11,500,730	\$1.90
2024 YTD	52	0	\$101,355,058	1,688	\$2,088,950	\$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	\$334,564	31	\$254,932	N/A	N/A
2023	32	\$6,912	24	\$19,076	137	\$337,292	30	\$260,250	N/A	N/A
2024 YTD	16	\$2,344	7	\$6,112	24	\$54,308	5	\$38,591	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: 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	1,058	\$3,495,535	665	\$3,148,815	12,356	415	393	805
2022	1,556	\$3,540,478	1,228	\$3,233,143	13,705	384	328	1,320
2023	966	\$3,318,818	632	\$2,993,076	11,155	415	334	754
2024 YTD	83	\$61,678	49	\$50,814	311	15	34	56

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	406	132	42	52	632
2024 YTD	36	12	1	0	49

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	\$1,654,072	\$24,404	\$0	\$3,495,535
2022	\$1,967,176	\$1,557,352	\$15,950	\$0	\$3,540,478
2023	\$1,646,181	\$1,623,325	\$49,312	\$0	\$3,318,818
2024 YTD	\$37,505	\$24,173	\$0	\$0	\$61,678

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

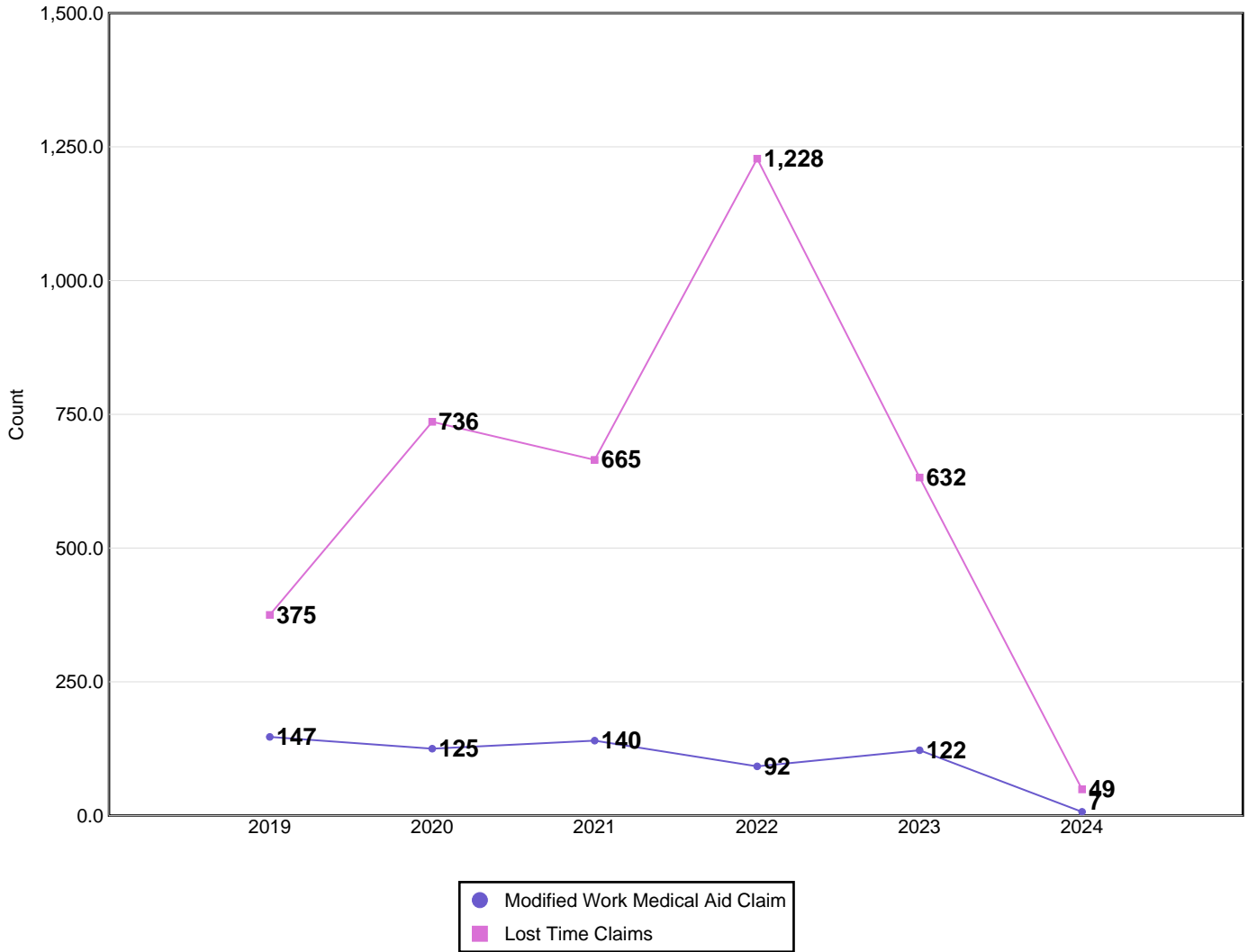
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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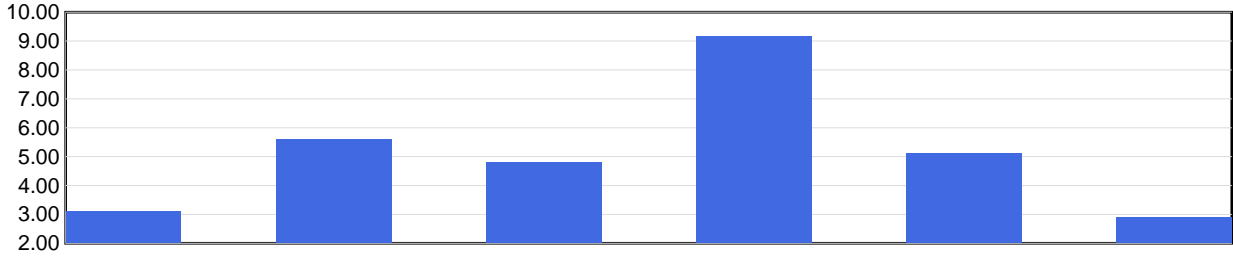
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



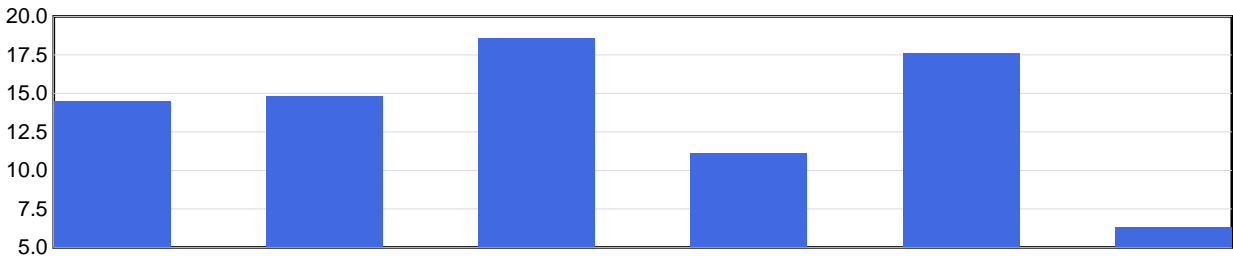
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	3.10	5.62	4.81	9.17	5.12	2.90

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

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

## Severity Rates

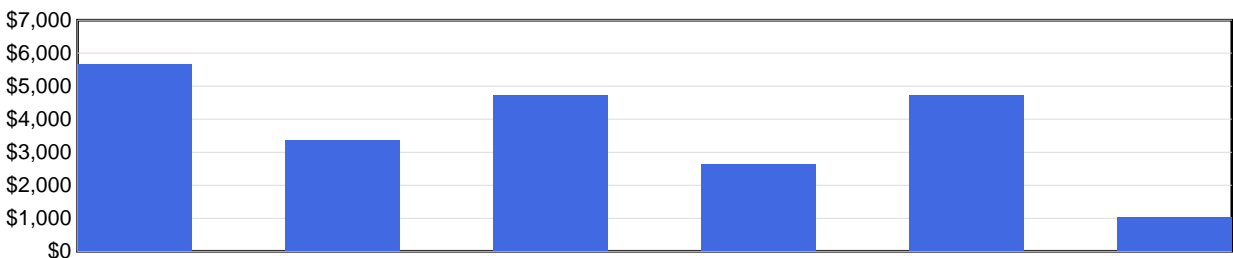
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	14.5	14.8	18.6	11.2	17.7	6.3

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$5,674	\$3,374	\$4,735	\$2,633	\$4,736	\$1,037

Average Cost Per LTC = Total LTC Costs / Total LTCs

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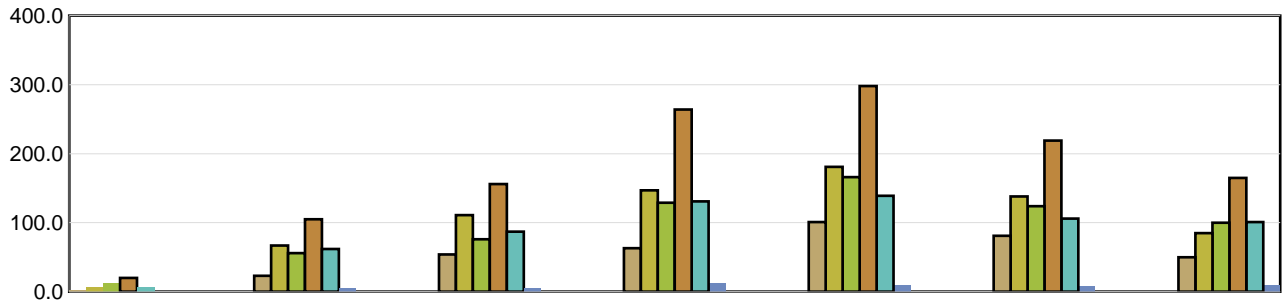
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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

## Number of LTCs

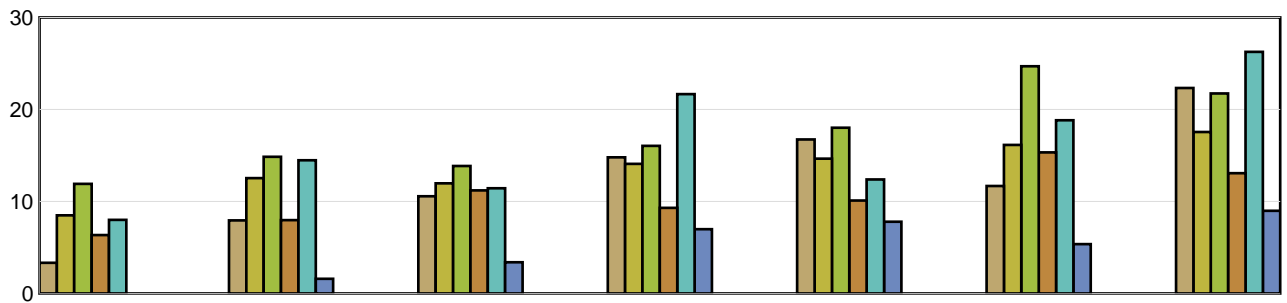
(by age of injured worker and by occurrence year)



	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	62	87	131	139	106	101
2024 YTD	N/A	5	5	12	10	8	9

## 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	13.08
2023	8.00	14.48	11.45	21.67	12.40	18.84	26.27
2024 YTD	N/A	1.60	3.40	7.00	7.80	5.38	9.00

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: 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	193	15	1,606
Overexertion	134	136	160	181	143	11	765
Bodily Reaction and Exertion	60	62	77	88	86	6	379
Falls	45	62	59	73	69	5	313
Assaults/Violent Acts/Harassment	30	31	33	35	34	2	165

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	1,606	43.58%	9.69	15,564	\$1,313	\$2,108,328
Overexertion	765	20.76%	16.09	12,310	\$5,293	\$4,049,318
Bodily Reaction and Exertion	379	10.28%	22.80	8,643	\$6,747	\$2,556,927
Falls	313	8.49%	18.27	5,717	\$6,456	\$2,020,663
Assaults/Violent Acts/Harassment	165	4.48%	22.37	3,691	\$5,768	\$951,754
All Others	457	12.40%	16.91	7,728	\$5,143	\$2,350,130
<b>Totals</b>	<b>3,685</b>	<b>100.00%</b>	<b>14.56</b>	<b>53,653</b>	<b>\$3,809</b>	<b>\$14,037,120</b>

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	181	14	1,573
Back	112	113	140	134	129	12	640
Trunk	47	54	60	77	66	4	308
Hand(s)/Wrist(s)	16	42	45	43	32	6	184
Multiple Parts	35	35	32	32	33	5	172

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,573	42.69%	10.55	16,597	\$1,466	\$2,306,664
Back	640	17.37%	17.01	10,885	\$5,257	\$3,364,656
Trunk	308	8.36%	23.10	7,114	\$7,091	\$2,184,068
Hand(s)/Wrist(s)	184	4.99%	16.96	3,120	\$5,204	\$957,502
Multiple Parts	172	4.67%	15.52	2,669	\$5,640	\$970,110
All Others	808	21.93%	16.42	13,268	\$5,265	\$4,254,121
<b>Totals</b>	<b>3,685</b>	<b>100.00%</b>	<b>14.56</b>	<b>53,653</b>	<b>\$3,809</b>	<b>\$14,037,120</b>

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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	160	13	1,503
Sprains/Strain	222	256	271	327	300	23	1,399
Oth Traumatic Injuries	38	33	49	42	43	3	208
Superficial Wounds	28	23	32	42	32	2	159
Fracture/Dislocation/Nerve Damage	16	14	15	15	12	1	73

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	1,503	40.79%	9.64	14,487	\$1,291	\$1,940,256
Sprains/Strain	1,399	37.96%	18.03	25,225	\$5,657	\$7,913,796
Oth Traumatic Injuries	208	5.64%	23.08	4,800	\$6,664	\$1,386,095
Superficial Wounds	159	4.31%	12.01	1,910	\$4,187	\$665,767
Fracture/Dislocation/Nerve Damage	73	1.98%	32.05	2,340	\$11,263	\$822,197
All Others	343	9.31%	14.26	4,891	\$3,816	\$1,309,011
<b>Totals</b>	<b>3,685</b>	<b>100.00%</b>	<b>14.56</b>	<b>53,653</b>	<b>\$3,809</b>	<b>\$14,037,120</b>

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