

Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

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	140	2	\$1,115,274,797	20,325	\$15,250,660	\$1.62
2020	137	2	\$1,174,031,876	20,708	\$16,315,455	\$1.70
2021	141	5	\$1,214,558,807	21,373	\$17,096,714	\$1.67
2022	148	8	\$1,228,551,091	21,129	\$16,445,793	\$1.66
2023	143	7	\$1,249,084,750	22,109	\$19,855,821	\$1.90
2024 YTD	36	0	\$129,306,353	1,959	\$3,334,449	\$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	22	\$3,130	16	\$11,966	38	\$111,815	51	\$507,690	13	\$480,673
2020	19	\$3,588	13	\$10,394	36	\$97,841	54	\$519,640	15	\$542,568
2021	20	\$2,753	10	\$7,126	41	\$102,527	55	\$541,980	15	\$560,173
2022	22	\$3,233	13	\$9,590	46	\$125,097	52	\$521,920	15	\$568,711
2023	23	\$4,031	12	\$9,462	38	\$107,097	55	\$545,733	15	\$582,761
2024 YTD	26	\$1,872	3	\$2,304	4	\$10,416	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	1,915	\$5,317,452	954	\$4,340,749	8,901	984	961	1,395
2020	3,119	\$8,741,991	2,265	\$7,798,977	35,103	975	854	2,635
2021	2,414	\$8,563,396	1,570	\$7,566,009	23,810	1,147	844	1,977
2022	3,665	\$9,009,658	2,893	\$8,045,300	29,834	1,141	772	3,247
2023	2,214	\$7,351,019	1,467	\$6,470,247	19,370	995	747	1,806
2024 YTD	225	\$199,932	136	\$159,660	808	86	89	176

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	738	148	51	17	954
2020	969	1,076	136	84	2,265
2021	925	475	89	81	1,570
2022	2,163	525	126	79	2,893
2023	1,030	272	108	57	1,467
2024 YTD	109	26	1	0	136

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$2,066,048	\$3,213,360	\$38,043	\$0	\$5,317,452
2020	\$5,378,972	\$3,229,466	\$38,144	\$95,409	\$8,741,991
2021	\$4,306,636	\$4,229,790	\$26,970	\$0	\$8,563,396
2022	\$4,925,436	\$4,048,499	\$35,722	\$0	\$9,009,658
2023	\$3,711,141	\$3,606,091	\$33,787	\$0	\$7,351,019
2024 YTD	\$113,563	\$86,369	\$0	\$0	\$199,932

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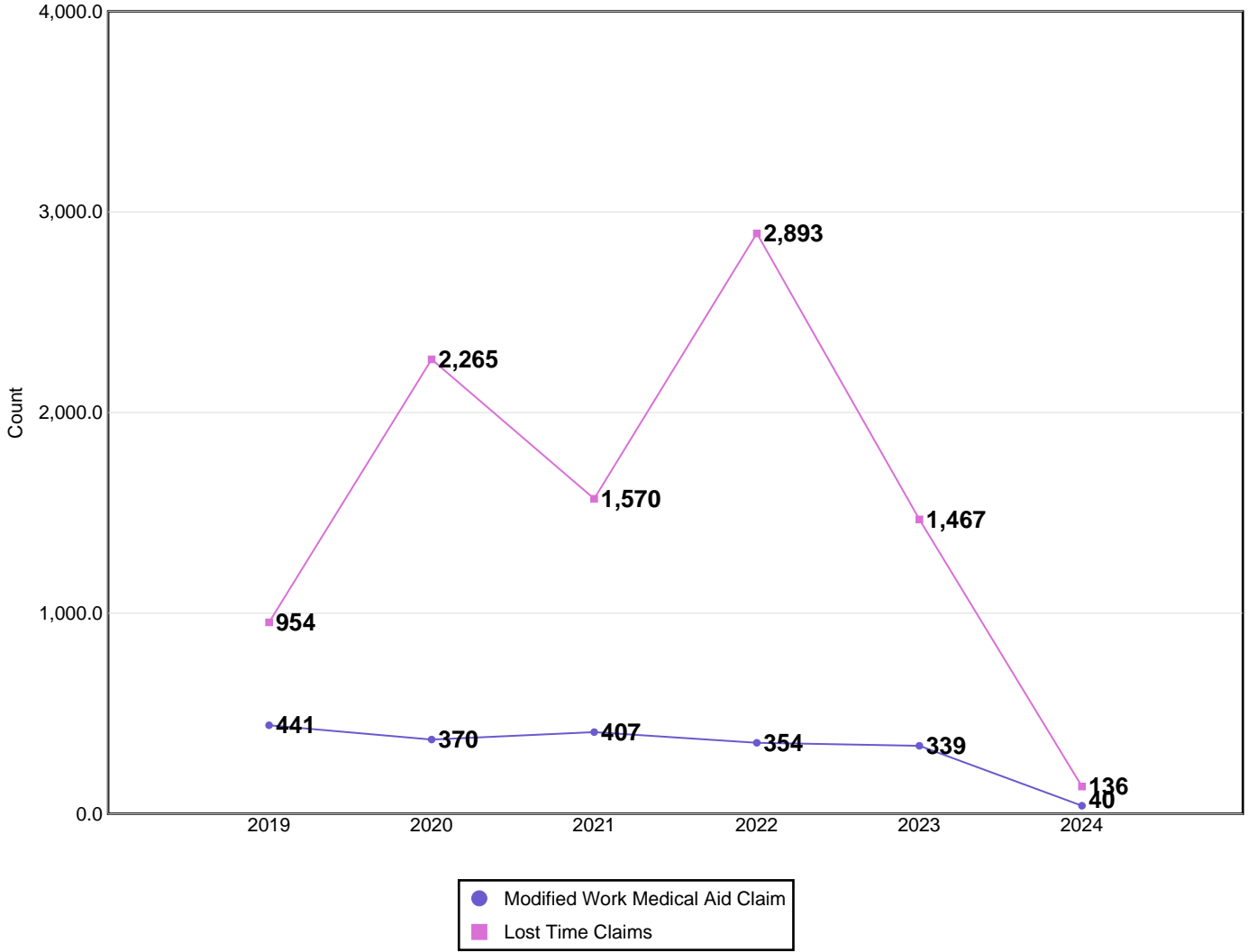
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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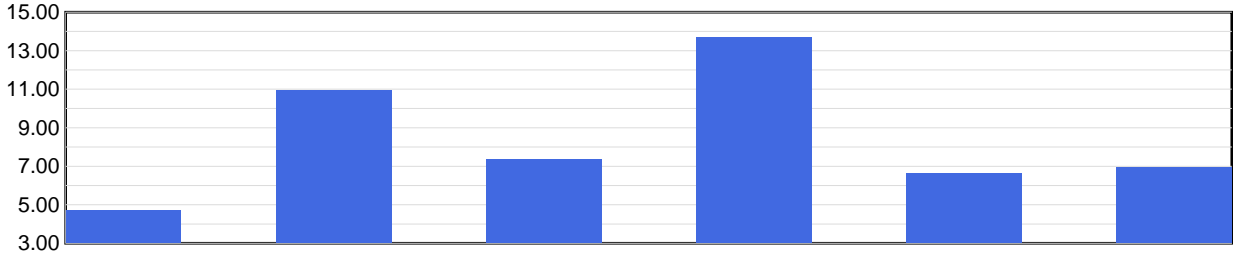
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



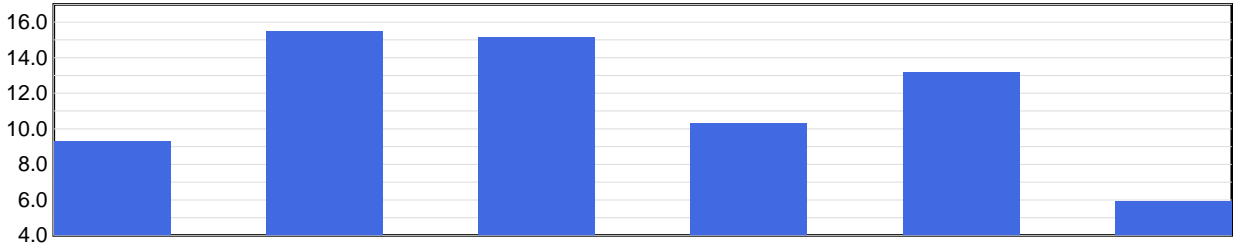
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	4.69	10.94	7.35	13.69	6.64	6.94

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

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

Severity Rates

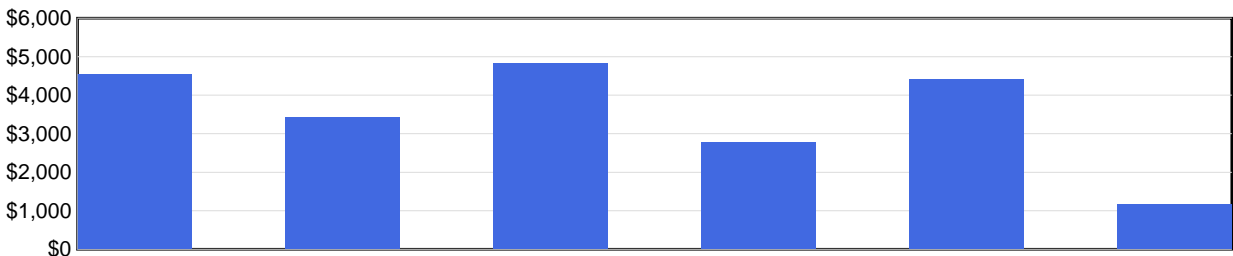
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	9.3	15.5	15.2	10.3	13.2	5.9

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$4,550	\$3,443	\$4,819	\$2,781	\$4,411	\$1,174

Average Cost Per LTC = Total LTC Costs / Total LTCs

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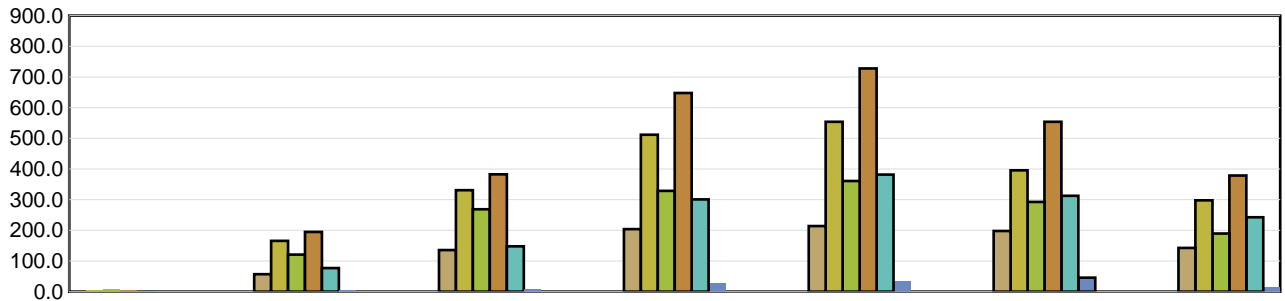
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

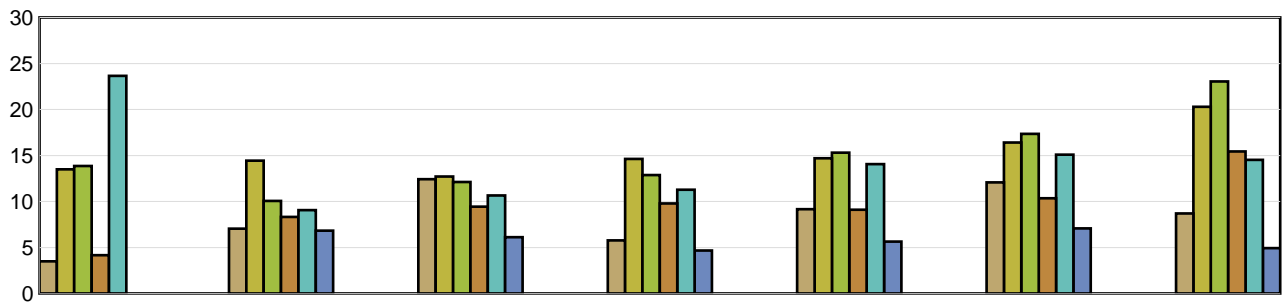
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	57	136	204	214	198	143
2020	6	166	331	512	554	396	298
2021	7	121	269	329	361	293	190
2022	6	195	383	648	728	554	379
2023	3	77	148	301	382	313	243
2024 YTD	N/A	6	8	27	34	46	15

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	3.50	7.05	12.43	5.78	9.16	12.08	8.71
2020	13.50	14.45	12.72	14.63	14.70	16.41	20.30
2021	13.86	10.07	12.13	12.88	15.31	17.35	23.05
2022	4.17	8.32	9.44	9.79	9.11	10.35	15.45
2023	23.67	9.06	10.66	11.29	14.07	15.09	14.53
2024 YTD	N/A	6.83	6.13	4.67	5.65	7.09	4.93

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	122	1,423	542	1,814	505	49	4,455
Overexertion	320	318	398	414	345	28	1,823
Assaults/Violent Acts/Harassment	128	123	149	198	163	14	775
Falls	109	138	150	163	118	18	696
Bodily Reaction and Exertion	128	116	144	136	120	13	657

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	4,455	47.98%	10.11	45,043	\$1,581	\$7,043,335
Overexertion	1,823	19.63%	13.83	25,215	\$5,571	\$10,156,535
Assaults/Violent Acts/Harassment	775	8.35%	16.55	12,827	\$5,380	\$4,169,879
Falls	696	7.50%	17.78	12,376	\$6,899	\$4,802,052
Bodily Reaction and Exertion	657	7.08%	15.51	10,191	\$5,633	\$3,700,859
All Others	879	9.47%	13.58	11,933	\$5,129	\$4,508,280
Totals	9,285	100.00%	12.66	117,585	\$3,703	\$34,380,940

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	94	1,407	526	1,819	526	50	4,422
Back	248	244	311	297	252	25	1,377
Trunk	149	147	176	226	184	17	899
Hand(s)/Wrist(s)	67	77	94	86	83	4	411
Multiple Parts	56	68	98	81	79	10	392

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	4,422	47.63%	10.58	46,799	\$1,690	\$7,471,386
Back	1,377	14.83%	13.50	18,585	\$5,009	\$6,897,125
Trunk	899	9.68%	13.08	11,762	\$5,753	\$5,171,826
Hand(s)/Wrist(s)	411	4.43%	14.09	5,792	\$5,131	\$2,108,929
Multiple Parts	392	4.22%	15.92	6,241	\$6,124	\$2,400,498
All Others	1,784	19.21%	15.92	28,406	\$5,791	\$10,331,177
Totals	9,285	100.00%	12.66	117,585	\$3,703	\$34,380,940

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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	1,351	512	1,793	501	50	4,207
Sprains/Strain	589	587	726	731	626	57	3,316
Superficial Wounds	89	118	125	135	114	7	588
Oth Traumatic Injuries	63	41	62	79	91	9	345
Oth System Diseases	83	39	3	4	11	0	140

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	4,207	45.31%	10.14	42,640	\$1,568	\$6,598,493
Sprains/Strain	3,316	35.71%	13.63	45,190	\$5,500	\$18,238,568
Superficial Wounds	588	6.33%	12.94	7,611	\$4,194	\$2,466,004
Oth Traumatic Injuries	345	3.72%	13.03	4,497	\$4,741	\$1,635,755
Oth System Diseases	140	1.51%	6.13	858	\$1,220	\$170,779
All Others	689	7.42%	24.37	16,789	\$7,651	\$5,271,341
Totals	9,285	100.00%	12.66	117,585	\$3,703	\$34,380,940

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