

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	142	2	\$1,131,740,423	20,710	\$15,439,418	\$1.62
2020	139	2	\$1,195,313,120	21,215	\$16,557,931	\$1.70
2021	144	6	\$1,239,926,870	21,972	\$17,430,781	\$1.67
2022	151	8	\$1,260,288,738	21,867	\$16,845,173	\$1.66
2023	146	7	\$1,330,153,980	22,805	\$21,076,279	\$1.90
2024 YTD	136	0	\$1,342,907,809	22,647	\$29,461,818	\$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	53	\$524,156	13	\$480,673
2020	19	\$3,588	13	\$10,394	36	\$97,841	56	\$540,922	15	\$542,568
2021	20	\$2,753	10	\$7,126	42	\$104,061	57	\$565,814	15	\$560,173
2022	22	\$3,233	13	\$9,590	46	\$125,097	55	\$553,657	15	\$568,711
2023	22	\$3,672	12	\$8,638	39	\$111,156	56	\$552,687	17	\$654,002
2024 YTD	15	\$3,882	10	\$7,815	37	\$105,424	58	\$600,266	16	\$625,521

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	1,964	\$5,403,412	990	\$4,416,506	9,112	998	974	1,437
2020	3,197	\$8,869,705	2,328	\$7,914,215	35,681	988	869	2,702
2021	2,470	\$8,742,811	1,607	\$7,731,208	24,404	1,171	863	2,024
2022	3,807	\$9,244,758	3,014	\$8,270,434	30,872	1,164	793	3,373
2023	2,294	\$8,166,657	1,530	\$7,230,477	21,283	1,032	764	1,875
2024 YTD	397	\$458,396	246	\$375,709	1,738	144	151	300

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	768	152	53	17	990
2020	1,006	1,100	138	84	2,328
2021	946	488	91	82	1,607
2022	2,261	543	127	83	3,014
2023	1,069	274	114	73	1,530
2024 YTD	193	45	8	0	246

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$2,105,700	\$3,259,668	\$38,043	\$0	\$5,403,412
2020	\$5,470,653	\$3,265,500	\$38,144	\$95,409	\$8,869,705
2021	\$4,395,918	\$4,319,923	\$26,970	\$0	\$8,742,811
2022	\$5,075,218	\$4,123,514	\$46,026	\$0	\$9,244,758
2023	\$4,097,861	\$4,025,127	\$43,670	\$0	\$8,166,657
2024 YTD	\$248,138	\$210,259	\$0	\$0	\$458,396

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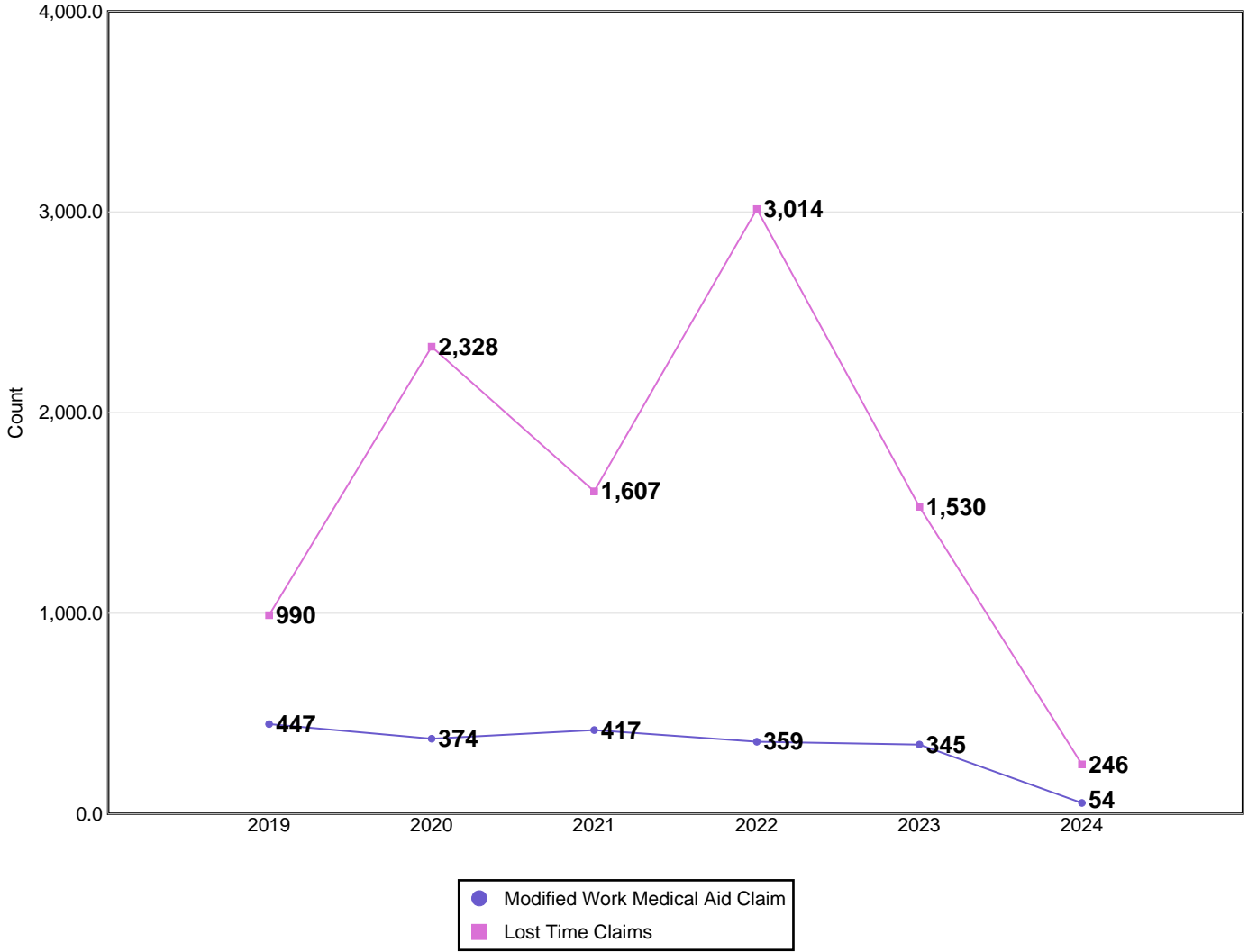
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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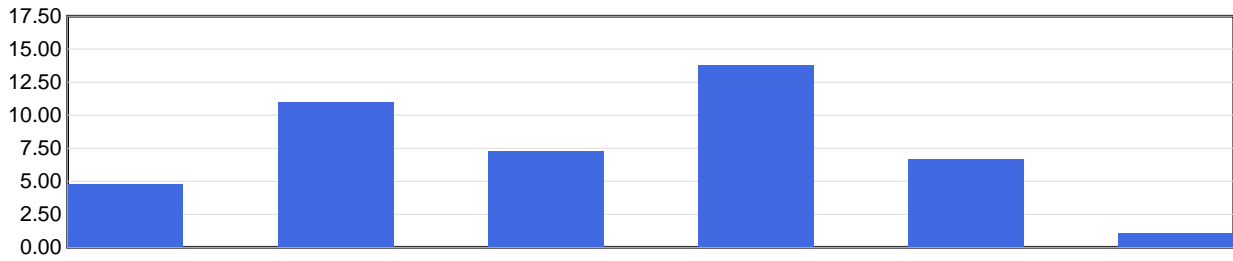
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



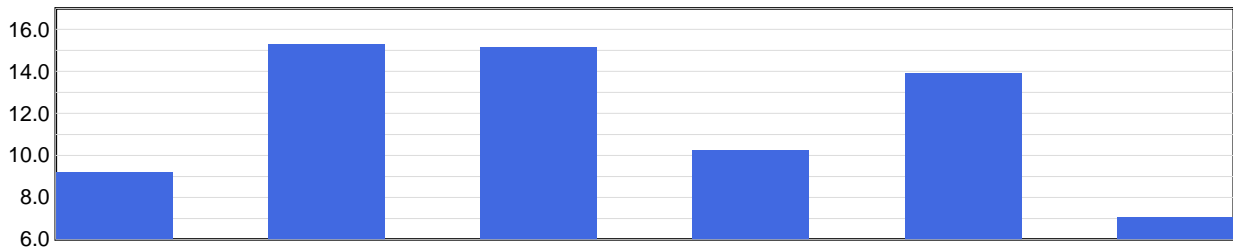
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	4.78	10.97	7.31	13.78	6.71	1.09

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

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

Severity Rates

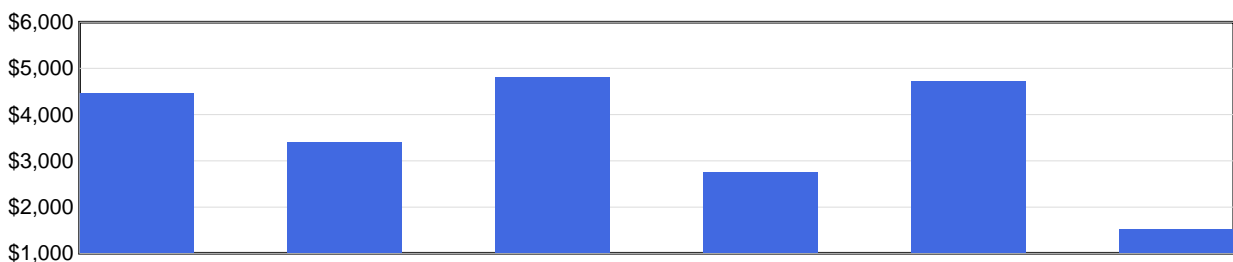
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	9.2	15.3	15.2	10.2	13.9	7.1

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$4,461	\$3,400	\$4,811	\$2,744	\$4,726	\$1,527

Average Cost Per LTC = Total LTC Costs / Total LTCs

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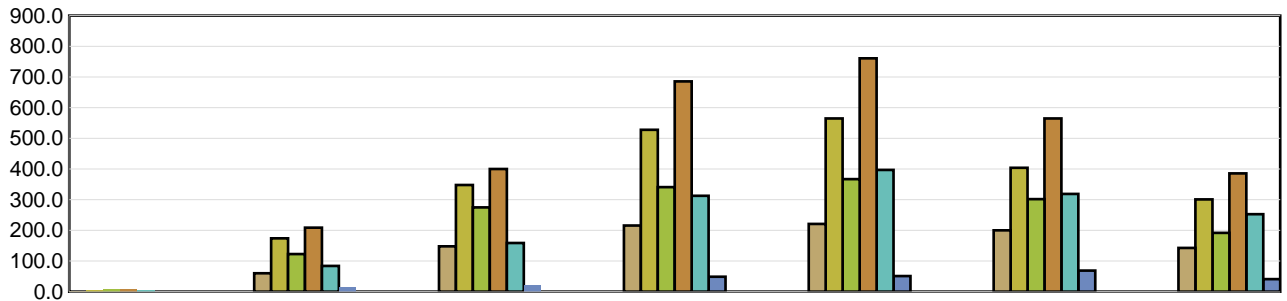
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

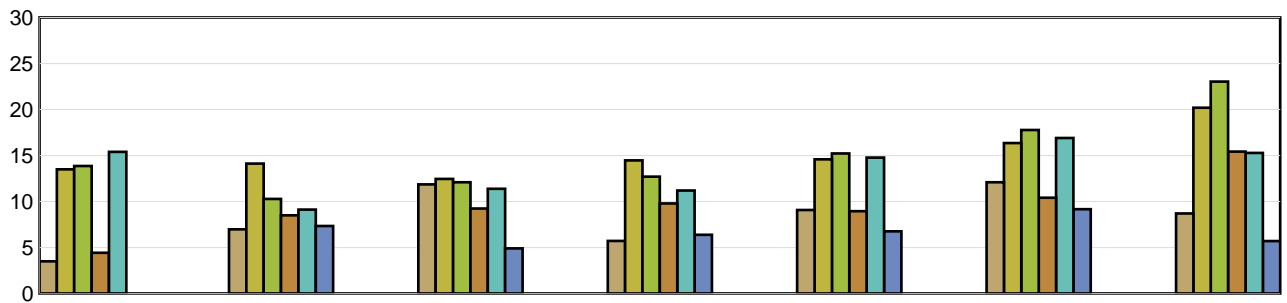
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	60	148	216	221	200	143
2020	6	174	348	528	565	404	301
2021	7	123	275	341	367	302	192
2022	7	209	400	686	761	565	386
2023	5	84	159	313	397	319	253
2024 YTD	N/A	15	21	49	51	69	41

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	6.98	11.86	5.72	9.08	12.10	8.71
2020	13.50	14.12	12.45	14.47	14.59	16.36	20.19
2021	13.86	10.28	12.09	12.70	15.22	17.77	23.04
2022	4.43	8.49	9.24	9.80	8.95	10.42	15.43
2023	15.40	9.12	11.38	11.20	14.77	16.91	15.29
2024 YTD	N/A	7.33	4.90	6.39	6.76	9.17	5.71

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	144	1,467	556	1,909	532	88	4,696
Overexertion	326	327	405	424	365	48	1,895
Assaults/Violent Acts/Harassment	130	129	151	202	163	21	796
Falls	109	139	153	166	120	38	725
Bodily Reaction and Exertion	131	119	151	141	131	22	695

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	4,696	48.34%	9.90	46,470	\$1,543	\$7,246,942
Overexertion	1,895	19.51%	14.01	26,557	\$5,609	\$10,629,093
Assaults/Violent Acts/Harassment	796	8.19%	16.62	13,226	\$5,419	\$4,313,341
Falls	725	7.46%	18.03	13,074	\$6,963	\$5,048,191
Bodily Reaction and Exertion	695	7.15%	15.76	10,952	\$5,768	\$4,008,731
All Others	908	9.35%	13.84	12,563	\$5,168	\$4,692,250
Totals	9,715	100.00%	12.64	122,842	\$3,699	\$35,938,548

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	95	1,451	540	1,914	554	66	4,620
Back	253	252	321	304	258	41	1,429
Trunk	150	152	179	229	197	30	937
Hand(s)/Wrist(s)	67	78	94	88	88	15	430
Multiple Parts	59	68	98	84	80	19	408

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	4,620	47.56%	10.42	48,140	\$1,660	\$7,671,487
Back	1,429	14.71%	13.61	19,449	\$5,095	\$7,280,487
Trunk	937	9.64%	13.31	12,471	\$5,788	\$5,423,567
Hand(s)/Wrist(s)	430	4.43%	14.37	6,181	\$5,158	\$2,218,141
Multiple Parts	408	4.20%	15.94	6,502	\$6,096	\$2,487,015
All Others	1,891	19.46%	15.92	30,099	\$5,742	\$10,857,851
Totals	9,715	100.00%	12.64	122,842	\$3,699	\$35,938,548

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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	1,395	526	1,887	529	64	4,401
Sprains/Strain	601	601	741	749	655	99	3,446
Superficial Wounds	89	118	126	137	116	13	599
Oth Traumatic Injuries	65	44	67	81	91	25	373
Fracture/Dislocation/Nerve Damage	20	29	27	35	25	8	144

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	4,401	45.30%	9.97	43,857	\$1,540	\$6,776,250
Sprains/Strain	3,446	35.47%	13.77	47,440	\$5,551	\$19,127,379
Superficial Wounds	599	6.17%	13.13	7,862	\$4,243	\$2,541,518
Oth Traumatic Injuries	373	3.84%	13.82	5,153	\$4,844	\$1,806,752
Fracture/Dislocation/Nerve Damage	144	1.48%	40.90	5,889	\$13,461	\$1,938,417
All Others	752	7.74%	16.81	12,641	\$4,984	\$3,748,231
Totals	9,715	100.00%	12.64	122,842	\$3,699	\$35,938,548

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