

# 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	\$615,852,391	13,099	\$9,713,298	\$1.70
2021	230	9	\$651,727,871	13,816	\$10,240,633	\$1.67
2022	227	8	\$660,172,250	13,394	\$10,390,535	\$1.66
2023	229	10	\$702,026,222	14,545	\$12,128,044	\$1.90
2024 YTD	213	3	\$736,504,399	14,373	\$14,921,194	\$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	\$7,942	28	\$22,241	129	\$321,980	26	\$220,827	N/A	N/A
2021	40	\$7,771	33	\$26,201	124	\$315,432	31	\$257,007	N/A	N/A
2022	35	\$6,460	24	\$18,597	135	\$334,660	31	\$254,939	N/A	N/A
2023	35	\$7,316	26	\$21,031	133	\$325,482	32	\$276,381	3	\$71,816
2024 YTD	29	\$7,024	23	\$18,435	123	\$304,810	34	\$299,869	4	\$106,368

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	11,923	415	393	805
2022	1,553	\$3,538,683	1,228	\$3,233,143	13,705	384	325	1,320
2023	966	\$3,605,089	635	\$3,263,726	11,478	421	331	757
2024 YTD	379	\$761,334	220	\$651,398	3,073	133	159	268

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	351	232	39	43	665
2022	917	226	50	35	1,228
2023	409	131	41	54	635
2024 YTD	140	46	24	10	220

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	\$1,555,557	\$15,950	\$0	\$3,538,683
2023	\$1,762,626	\$1,763,669	\$78,794	\$0	\$3,605,089
2024 YTD	\$409,858	\$351,476	\$0	\$0	\$761,334

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

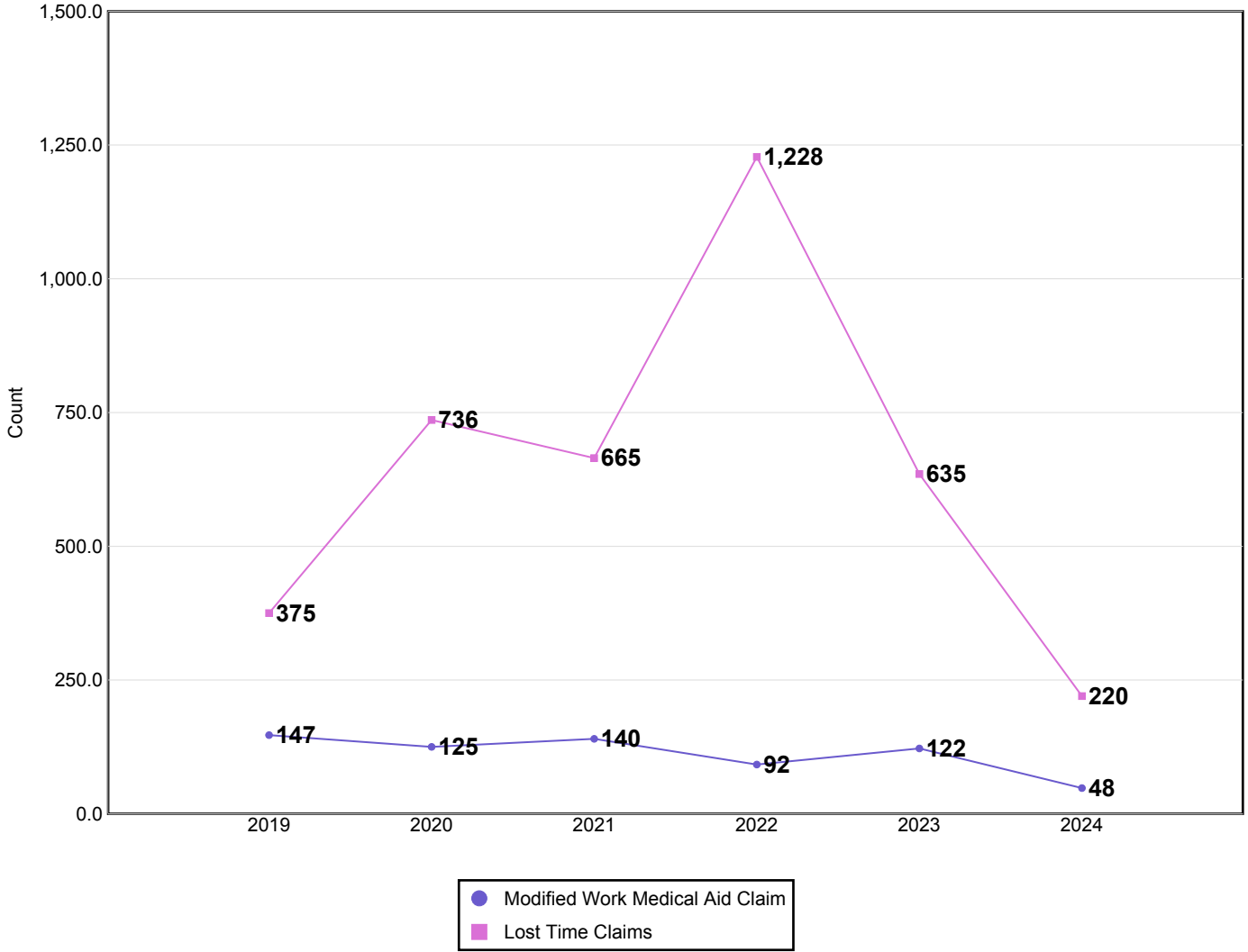
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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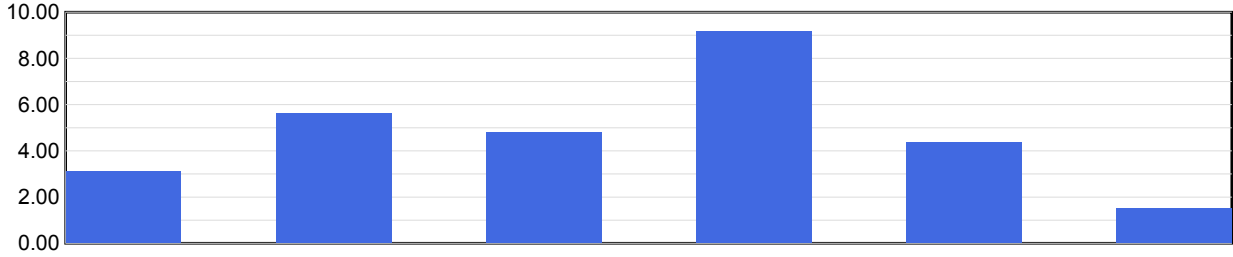
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



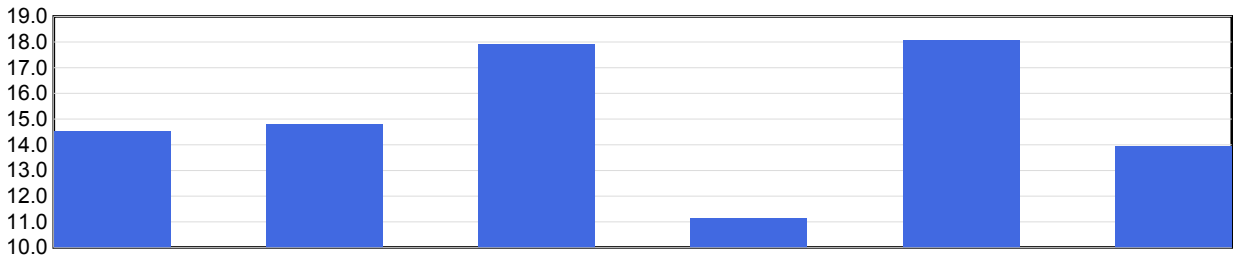
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	3.10	5.62	4.81	9.17	4.37	1.53

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

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

## Severity Rates

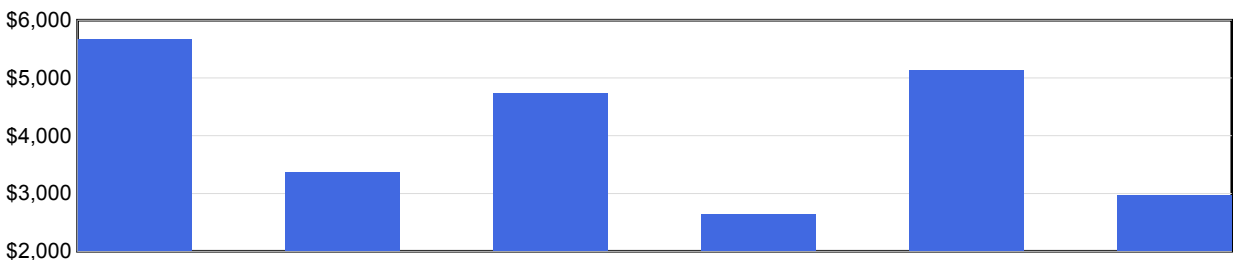
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	14.5	14.8	17.9	11.2	18.1	14.0

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	\$5,140	\$2,961

Average Cost Per LTC = Total LTC Costs / Total LTCs

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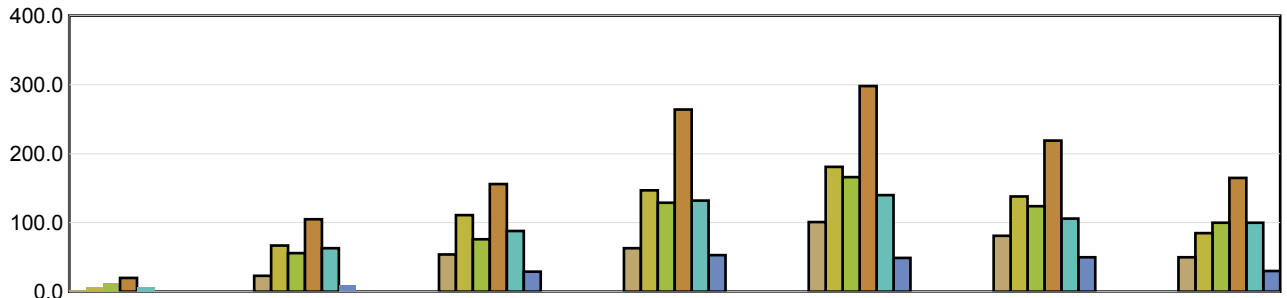
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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

## Number of LTCs

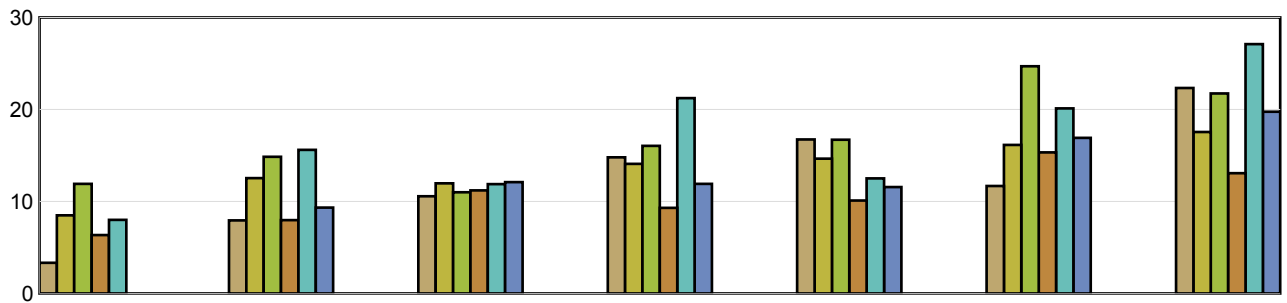
(by age of injured worker and by occurrence year)



	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	63	88	132	140	106	100
2024 YTD	N/A	9	29	53	49	50	30

## 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	11.01	16.05	16.71	24.70	21.74
2022	6.35	7.97	11.21	9.32	10.11	15.33	13.08
2023	8.00	15.62	11.89	21.24	12.51	20.12	27.11
2024 YTD	N/A	9.33	12.10	11.92	11.57	16.92	19.77

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	210	50	1,658
Overexertion	134	136	160	181	149	56	816
Bodily Reaction and Exertion	60	62	77	88	90	37	414
Falls	45	62	59	73	72	31	342
Assaults/Violent Acts/Harassment	30	31	33	35	36	11	176

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	1,658	42.96%	9.52	15,779	\$1,303	\$2,160,741
Overexertion	816	21.15%	16.81	13,714	\$5,417	\$4,420,277
Bodily Reaction and Exertion	414	10.73%	22.44	9,290	\$6,629	\$2,744,270
Falls	342	8.86%	18.98	6,491	\$6,515	\$2,228,177
Assaults/Violent Acts/Harassment	176	4.56%	20.80	3,660	\$5,799	\$1,020,573
All Others	453	11.74%	16.27	7,371	\$5,153	\$2,334,316
<b>Totals</b>	<b>3,859</b>	<b>100.00%</b>	<b>14.59</b>	<b>56,305</b>	<b>\$3,863</b>	<b>\$14,908,355</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	184	39	1,601
Back	112	113	140	134	128	60	687
Trunk	47	54	60	77	66	28	332
Hand(s)/Wrist(s)	16	42	45	43	32	17	195
Multiple Parts	35	35	32	32	33	16	183

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,601	41.49%	10.43	16,696	\$1,463	\$2,341,966
Back	687	17.80%	17.03	11,699	\$5,316	\$3,651,804
Trunk	332	8.60%	23.51	7,806	\$7,095	\$2,355,513
Hand(s)/Wrist(s)	195	5.05%	17.36	3,386	\$5,249	\$1,023,542
Multiple Parts	183	4.74%	15.75	2,883	\$5,661	\$1,035,918
All Others	861	22.31%	16.07	13,835	\$5,226	\$4,499,611
<b>Totals</b>	<b>3,859</b>	<b>100.00%</b>	<b>14.59</b>	<b>56,305</b>	<b>\$3,863</b>	<b>\$14,908,355</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	163	37	1,530
Sprains/Strain	222	256	271	327	300	113	1,489
Oth Traumatic Injuries	38	33	49	42	43	20	225
Superficial Wounds	28	23	32	42	32	11	168
Fracture/Dislocation/Nerve Damage	16	14	15	15	12	5	77

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	1,530	39.65%	9.54	14,591	\$1,279	\$1,956,631
Sprains/Strain	1,489	38.59%	18.19	27,082	\$5,712	\$8,504,727
Oth Traumatic Injuries	225	5.83%	22.34	5,026	\$6,624	\$1,490,488
Superficial Wounds	168	4.35%	12.40	2,084	\$4,287	\$720,272
Fracture/Dislocation/Nerve Damage	77	2.00%	32.38	2,493	\$11,199	\$862,290
All Others	370	9.59%	13.59	5,029	\$3,713	\$1,373,947
<b>Totals</b>	<b>3,859</b>	<b>100.00%</b>	<b>14.59</b>	<b>56,305</b>	<b>\$3,863</b>	<b>\$14,908,355</b>

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