

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	\$17,416,215	\$1.67
2022	151	8	\$1,260,288,738	21,867	\$16,743,581	\$1.66
2023	146	7	\$1,319,028,619	22,616	\$20,706,604	\$1.90
2024 YTD	143	0	\$1,384,144,709	23,500	\$27,355,489	\$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	\$3,702	12	\$8,638	39	\$111,155	56	\$552,687	17	\$642,847
2024 YTD	18	\$4,261	12	\$9,223	38	\$107,209	58	\$600,266	17	\$663,185

Note: The current year assessable earnings are based on estimates.

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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

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	35,678	988	869	2,702
2021	2,469	\$8,742,301	1,607	\$7,731,208	24,396	1,172	862	2,025
2022	3,804	\$9,225,503	3,014	\$8,252,020	30,764	1,164	790	3,372
2023	2,290	\$8,398,107	1,531	\$7,455,199	21,209	1,045	759	1,881
2024 YTD	904	\$1,776,232	570	\$1,505,292	5,610	378	334	705

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	139	83	2,328
2021	946	489	90	82	1,607
2022	2,263	543	126	82	3,014
2023	1,073	272	115	71	1,531
2024 YTD	417	106	33	14	570

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	\$4,319,413	\$26,970	\$0	\$8,742,301
2022	\$5,075,366	\$4,105,365	\$44,772	\$0	\$9,225,503
2023	\$4,211,962	\$4,133,937	\$52,209	\$0	\$8,398,107
2024 YTD	\$918,741	\$856,914	\$578	\$0	\$1,776,232

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

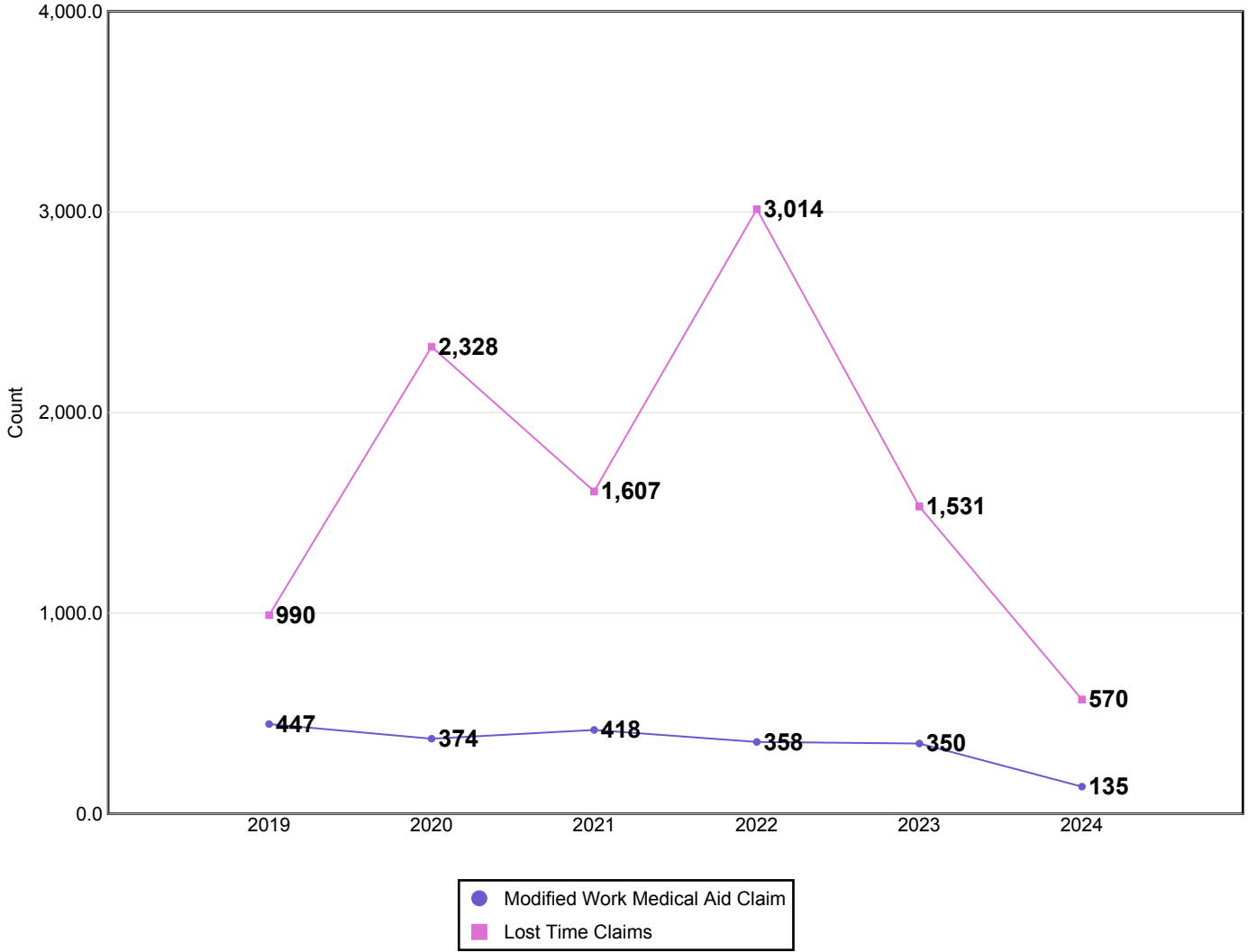
- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry: 82808 CONTINUING CARE FACILITIES

Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

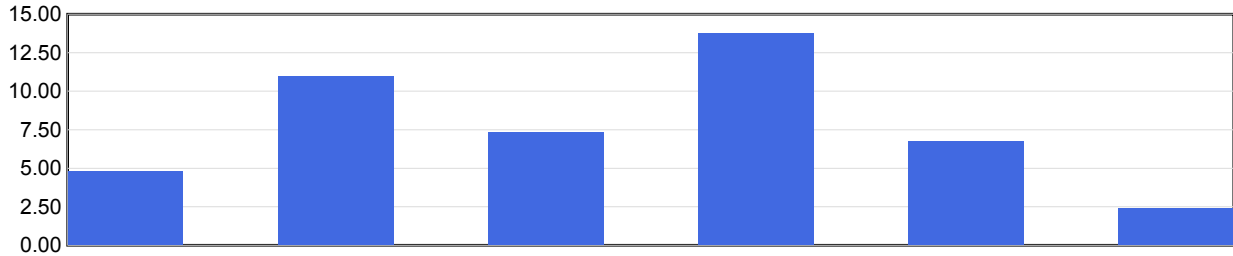
Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



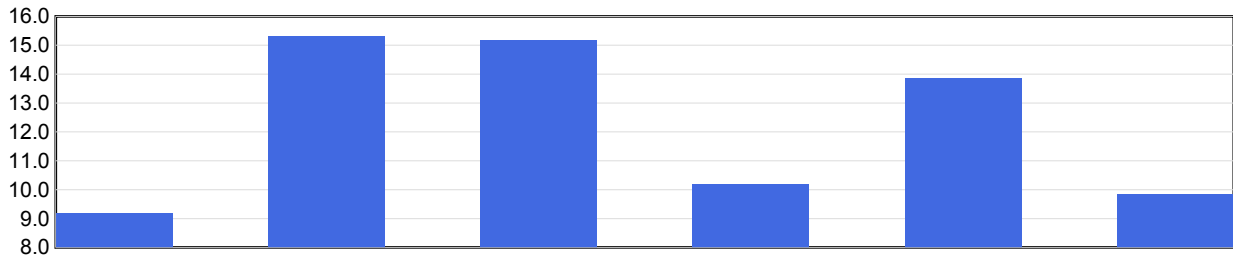
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	4.78	10.97	7.31	13.78	6.77	2.43

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

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

Severity Rates

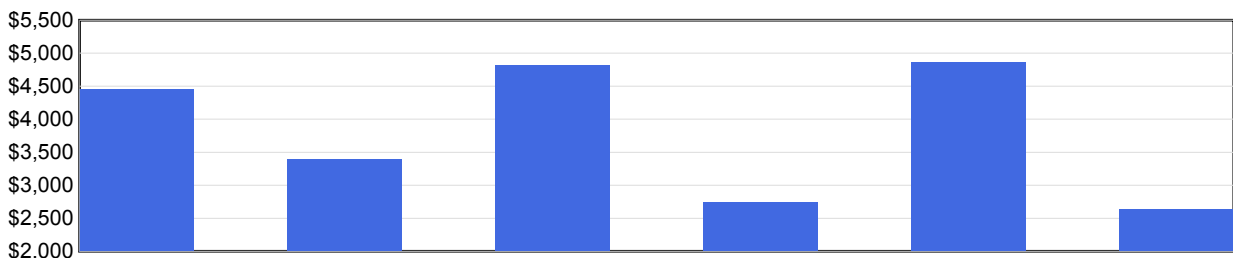
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	9.2	15.3	15.2	10.2	13.9	9.8

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	\$2,738	\$4,869	\$2,641

Average Cost Per LTC = Total LTC Costs / Total LTCs

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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

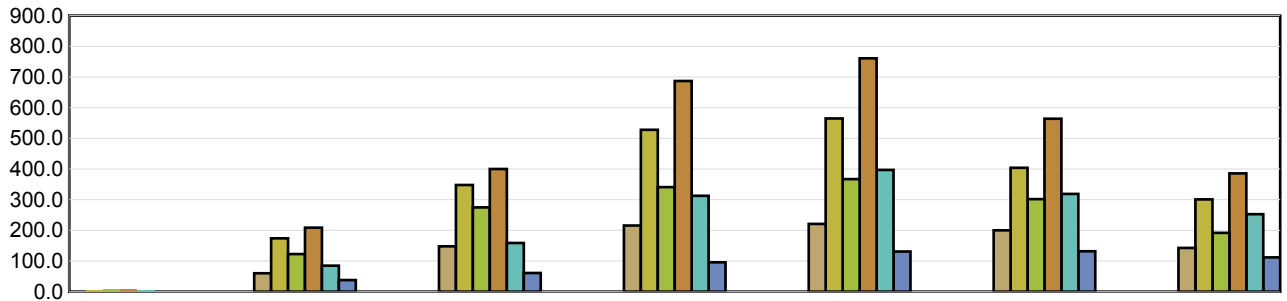
Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

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

Number of LTCs

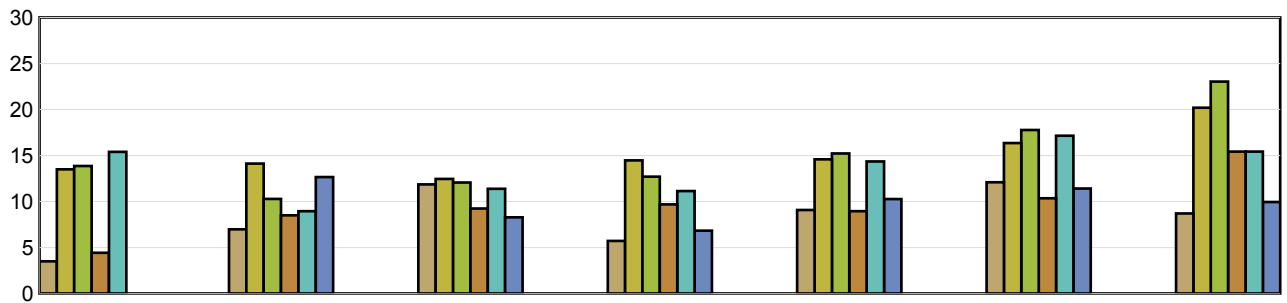
(by age of injured worker and by occurrence year)



	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	687	761	564	386
2023	5	85	159	313	397	319	253
2024 YTD	N/A	38	61	96	131	132	112

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	14.58	16.36	20.19
2021	13.86	10.28	12.07	12.70	15.22	17.77	23.04
2022	4.43	8.49	9.24	9.69	8.95	10.36	15.43
2023	15.40	8.95	11.38	11.14	14.36	17.15	15.42
2024 YTD	N/A	12.66	8.28	6.83	10.27	11.42	9.96

LTCs with no birthdate recorded are not included in band subtotals

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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

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	561	163	4,800
Overexertion	326	327	405	424	380	126	1,988
Assaults/Violent Acts/Harassment	130	129	151	202	170	62	844
Falls	109	139	153	166	124	88	779
Bodily Reaction and Exertion	131	119	151	141	137	58	737

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	4,800	47.81%	9.79	47,000	\$1,527	\$7,328,871
Overexertion	1,988	19.80%	13.88	27,585	\$5,558	\$11,048,495
Assaults/Violent Acts/Harassment	844	8.41%	16.51	13,933	\$5,413	\$4,568,394
Falls	779	7.76%	18.52	14,425	\$7,016	\$5,465,303
Bodily Reaction and Exertion	737	7.34%	15.20	11,204	\$5,642	\$4,158,210
All Others	892	8.88%	13.87	12,374	\$5,275	\$4,705,168
Totals	10,040	100.00%	12.60	126,521	\$3,713	\$37,274,440

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	555	121	4,676
Back	253	252	321	304	260	96	1,486
Trunk	150	152	179	229	197	72	979
Hand(s)/Wrist(s)	67	78	94	89	89	28	445
Multiple Parts	59	68	99	84	81	50	441

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	4,676	46.57%	10.38	48,519	\$1,665	\$7,787,217
Back	1,486	14.80%	13.58	20,186	\$5,080	\$7,549,275
Trunk	979	9.75%	13.33	13,048	\$5,776	\$5,654,481
Hand(s)/Wrist(s)	445	4.43%	14.29	6,359	\$5,285	\$2,351,810
Multiple Parts	441	4.39%	16.02	7,065	\$6,123	\$2,700,202
All Others	2,013	20.05%	15.57	31,344	\$5,579	\$11,231,455
Totals	10,040	100.00%	12.60	126,521	\$3,713	\$37,274,440

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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

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	106	4,443
Sprains/Strain	601	601	741	749	656	248	3,596
Superficial Wounds	89	118	125	137	117	51	637
Oth Traumatic Injuries	65	44	67	81	90	59	406
Fracture/Dislocation/Nerve Damage	20	29	27	35	24	16	151

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	4,443	44.25%	9.91	44,017	\$1,532	\$6,804,907
Sprains/Strain	3,596	35.82%	13.59	48,856	\$5,507	\$19,803,437
Superficial Wounds	637	6.34%	13.07	8,327	\$4,137	\$2,635,034
Oth Traumatic Injuries	406	4.04%	13.67	5,548	\$4,723	\$1,917,597
Fracture/Dislocation/Nerve Damage	151	1.50%	42.36	6,397	\$13,829	\$2,088,250
All Others	807	8.04%	16.57	13,376	\$4,988	\$4,025,215
Totals	10,040	100.00%	12.60	126,521	\$3,713	\$37,274,440

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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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