

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	\$10,234,065	\$1.67
2022	227	8	\$660,032,869	13,392	\$10,387,644	\$1.66
2023	229	10	\$702,088,631	14,546	\$12,125,695	\$1.90
2024 YTD	214	3	\$723,263,399	14,374	\$14,538,446	\$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	36	\$6,921	23	\$17,997	135	\$334,660	31	\$254,939	N/A	N/A
2023	35	\$7,378	26	\$21,031	133	\$325,482	32	\$276,381	3	\$71,816
2024 YTD	29	\$7,094	25	\$19,960	123	\$304,749	33	\$285,093	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

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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	794	\$2,595,286	375	\$2,127,839	5,446	350	419	522
2020	1,143	\$2,911,135	736	\$2,483,434	10,911	411	407	862
2021	1,058	\$3,495,535	665	\$3,148,815	11,921	444	393	814
2022	1,553	\$3,538,683	1,228	\$3,233,143	13,631	425	325	1,333
2023	966	\$3,604,862	635	\$3,263,726	11,218	451	331	765
2024 YTD	646	\$1,623,233	383	\$1,398,282	5,322	270	263	477

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	412	130	40	53	635
2024 YTD	251	83	28	21	383

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	\$1,762,697	\$1,763,371	\$78,794	\$0	\$3,604,862
2024 YTD	\$808,435	\$814,798	\$0	\$0	\$1,623,233

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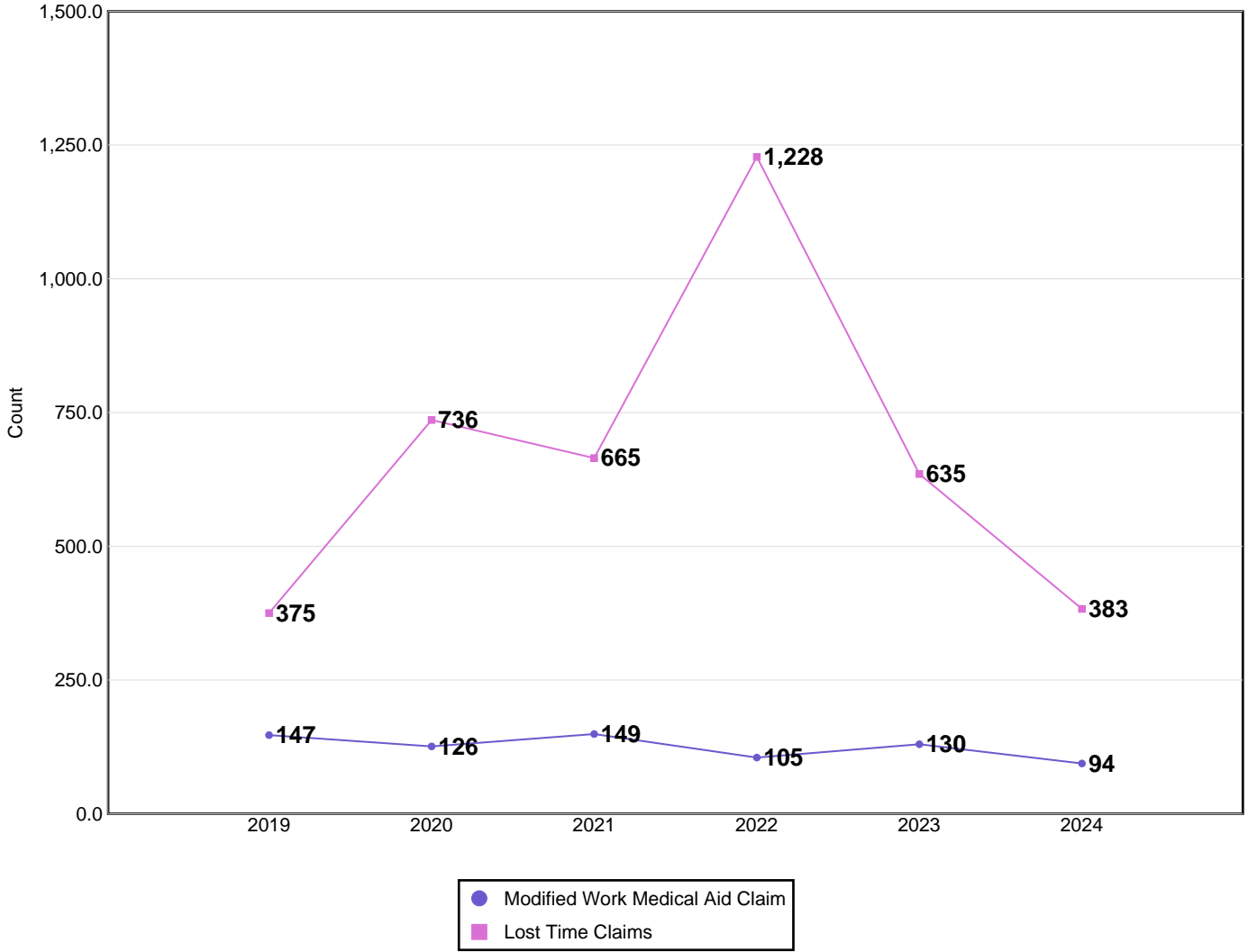
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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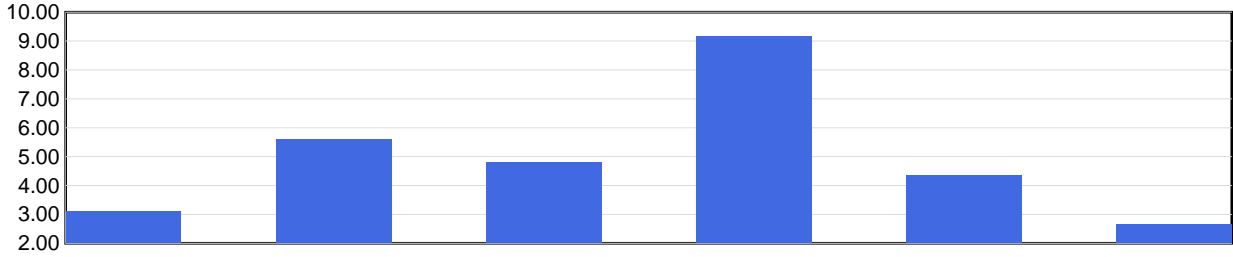
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



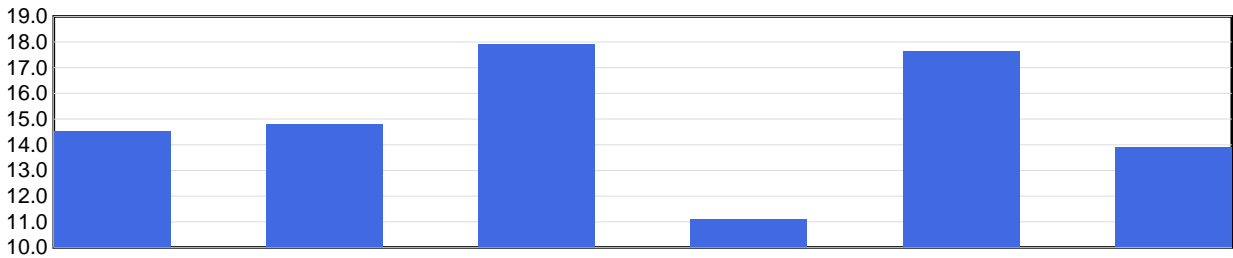
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	3.10	5.62	4.81	9.17	4.37	2.66

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

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

Severity Rates

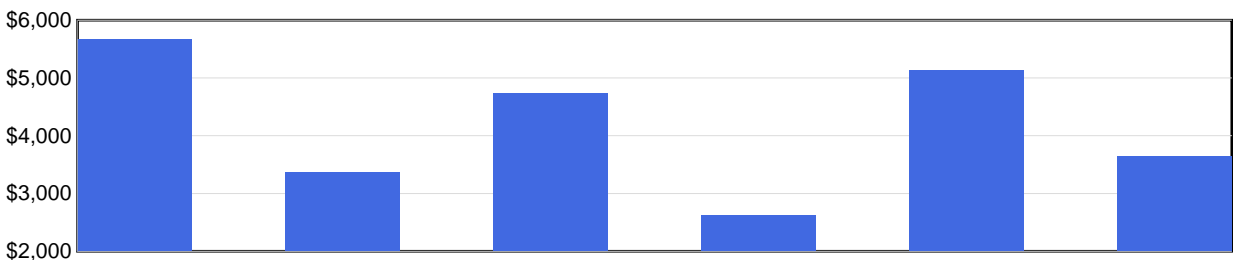
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	14.5	14.8	17.9	11.1	17.7	13.9

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$5,674	\$3,374	\$4,735	\$2,633	\$5,140	\$3,651

Average Cost Per LTC = Total LTC Costs / Total LTCs

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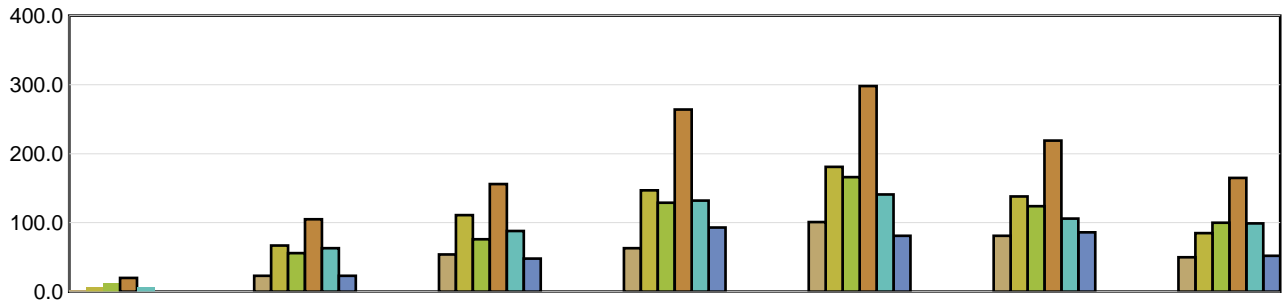
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

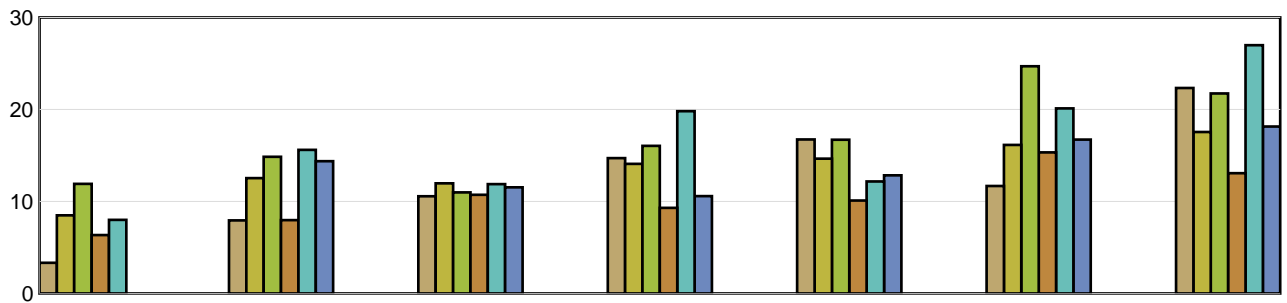
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	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	141	106	99
2024 YTD	N/A	23	48	93	81	86	52

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	14.71	16.74	11.69	22.34
2020	8.50	12.54	11.97	14.09	14.66	16.16	17.55
2021	11.92	14.86	10.99	16.05	16.71	24.70	21.74
2022	6.35	7.97	10.73	9.32	10.11	15.33	13.08
2023	8.00	15.62	11.89	19.82	12.18	20.12	27.00
2024 YTD	N/A	14.39	11.54	10.58	12.85	16.73	18.15

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	31	348	253	766	210	91	1,699
Overexertion	134	136	160	181	149	104	864
Bodily Reaction and Exertion	60	62	77	88	90	57	434
Falls	45	62	59	73	72	49	360
Assaults/Violent Acts/Harassment	30	31	33	35	36	19	184

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	1,699	42.24%	9.38	15,941	\$1,286	\$2,185,139
Overexertion	864	21.48%	16.42	14,183	\$5,459	\$4,716,457
Bodily Reaction and Exertion	434	10.79%	22.15	9,612	\$6,600	\$2,864,446
Falls	360	8.95%	18.99	6,836	\$6,516	\$2,345,736
Assaults/Violent Acts/Harassment	184	4.57%	21.51	3,957	\$5,985	\$1,101,287
All Others	481	11.96%	15.91	7,653	\$5,077	\$2,442,174
Totals	4,022	100.00%	14.47	58,182	\$3,892	\$15,655,239

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	59	1,621
Back	112	113	140	134	128	99	726
Trunk	47	54	60	77	66	44	348
Hand(s)/Wrist(s)	16	42	45	43	32	29	207
Multiple Parts	35	35	32	32	33	27	194

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,621	40.30%	10.36	16,786	\$1,455	\$2,358,850
Back	726	18.05%	16.93	12,289	\$5,364	\$3,894,342
Trunk	348	8.65%	22.81	7,938	\$7,127	\$2,480,038
Hand(s)/Wrist(s)	207	5.15%	16.92	3,502	\$5,192	\$1,074,719
Multiple Parts	194	4.82%	16.00	3,104	\$5,743	\$1,114,138
All Others	926	23.02%	15.73	14,563	\$5,111	\$4,733,151
Totals	4,022	100.00%	14.47	58,182	\$3,892	\$15,655,239

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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
Sprains/Strain	222	256	271	327	300	190	1,566
Systems Disease - Covid 19	0	339	238	753	163	56	1,549
Oth Traumatic Injuries	38	33	49	42	43	38	243
Superficial Wounds	28	23	32	42	32	17	174
Infectious Diseases	20	0	2	7	28	29	86

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,566	38.94%	17.92	28,066	\$5,748	\$9,000,823
Systems Disease - Covid 19	1,549	38.51%	9.48	14,677	\$1,272	\$1,970,325
Oth Traumatic Injuries	243	6.04%	21.70	5,273	\$6,475	\$1,573,351
Superficial Wounds	174	4.33%	13.29	2,312	\$4,450	\$774,359
Infectious Diseases	86	2.14%	2.63	226	\$309	\$26,585
All Others	404	10.04%	18.88	7,628	\$5,717	\$2,309,796
Totals	4,022	100.00%	14.47	58,182	\$3,892	\$15,655,239

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