

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	143	6	\$1,239,576,870	21,966	\$17,412,018	\$1.67
2022	151	8	\$1,260,288,738	21,867	\$16,789,618	\$1.66
2023	146	7	\$1,318,774,147	22,611	\$20,688,055	\$1.90
2024 YTD	144	1	\$1,385,242,286	23,187	\$27,078,034	\$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	19	\$2,403	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	\$3,720	12	\$8,365	39	\$111,155	56	\$552,687	17	\$642,847
2024 YTD	19	\$4,269	12	\$9,123	38	\$107,699	58	\$600,966	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

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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	9,118	1,000	974	1,439
2020	3,197	\$8,869,705	2,328	\$7,914,215	35,635	999	869	2,704
2021	2,469	\$8,742,301	1,607	\$7,731,208	24,217	1,237	862	2,045
2022	3,804	\$9,225,503	3,014	\$8,252,020	30,764	1,230	790	3,390
2023	2,284	\$8,411,822	1,531	\$7,455,199	20,894	1,118	753	1,903
2024 YTD	1,614	\$4,099,812	1,018	\$3,527,785	12,161	718	596	1,276

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	1,007	1,100	138	83	2,328
2021	946	489	90	82	1,607
2022	2,263	543	126	82	3,014
2023	1,075	271	115	70	1,531
2024 YTD	743	178	55	42	1,018

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	\$4,219,482	\$4,140,131	\$52,209	\$0	\$8,411,822
2024 YTD	\$2,100,228	\$1,990,692	\$8,893	\$0	\$4,099,812

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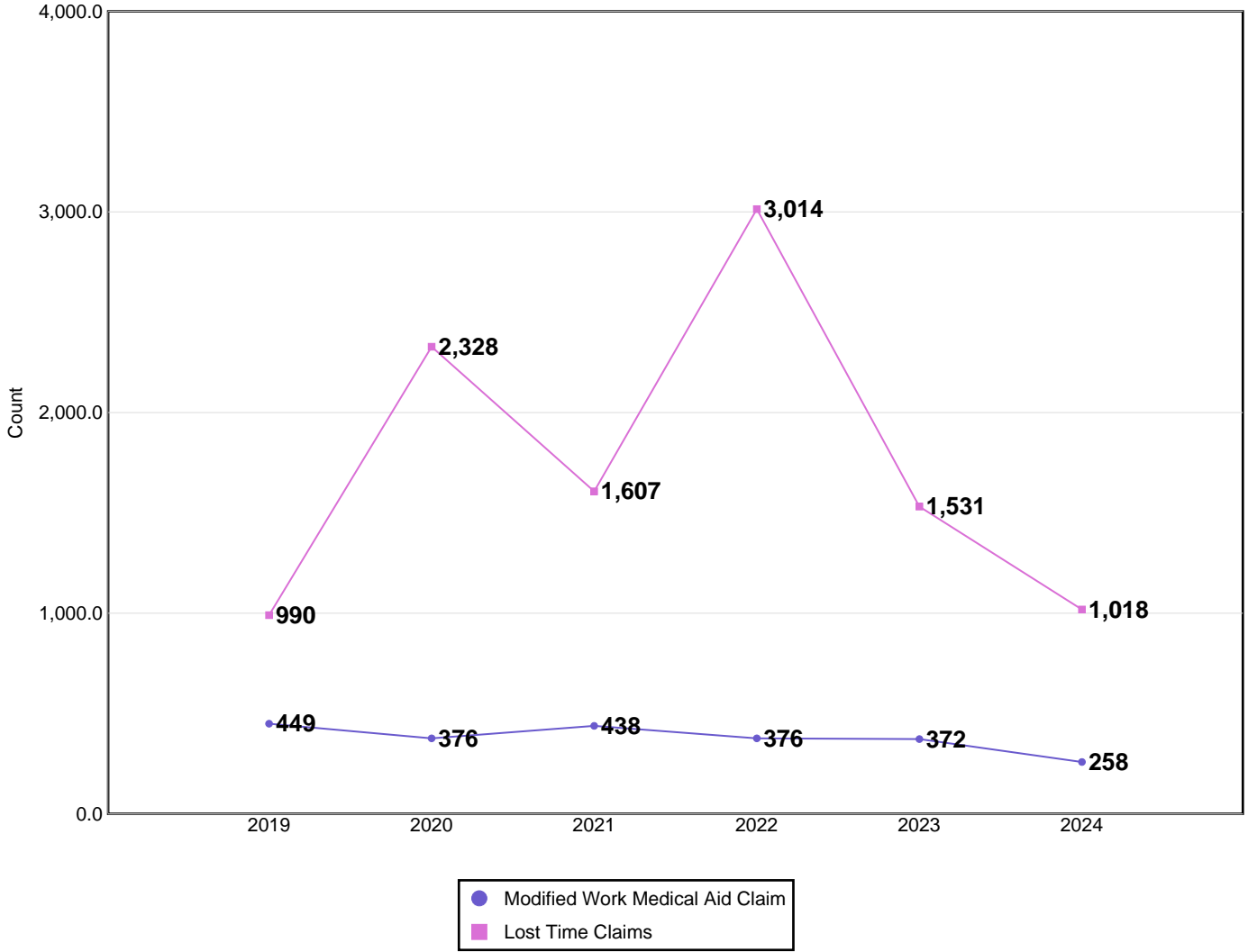
- YTD is January to current month of the current calendar year

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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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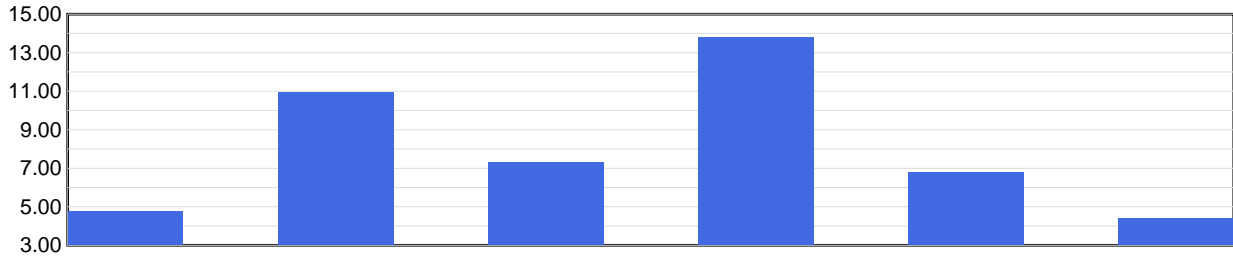
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



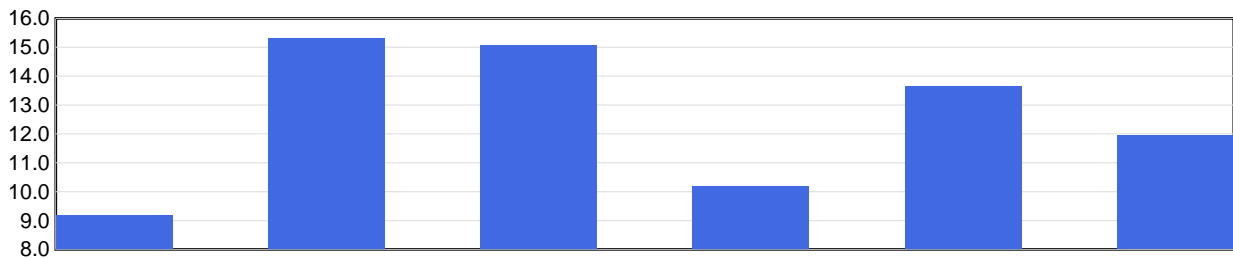
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	4.78	10.97	7.32	13.78	6.77	4.39

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

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

Severity Rates

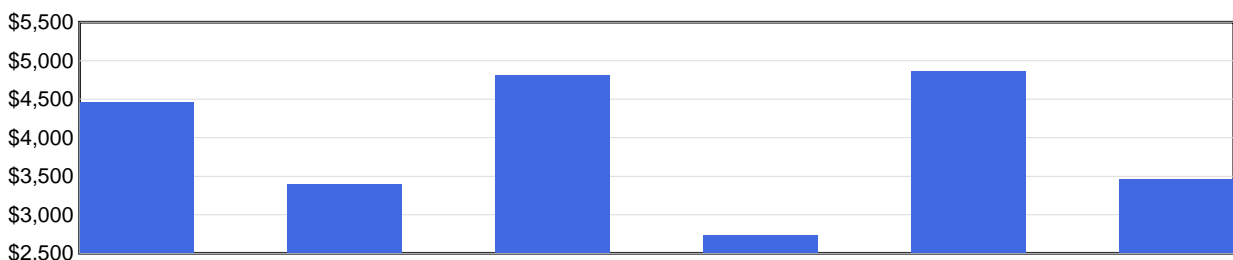
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	9.2	15.3	15.1	10.2	13.6	11.9

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	\$3,465

Average Cost Per LTC = Total LTC Costs / Total LTCs

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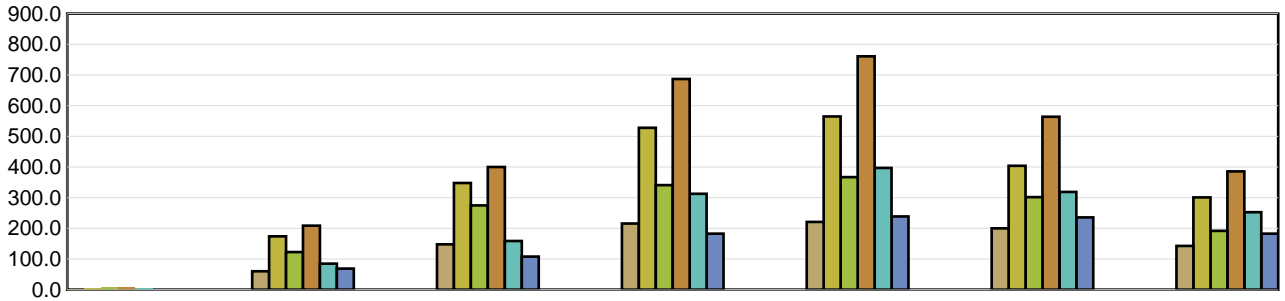
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

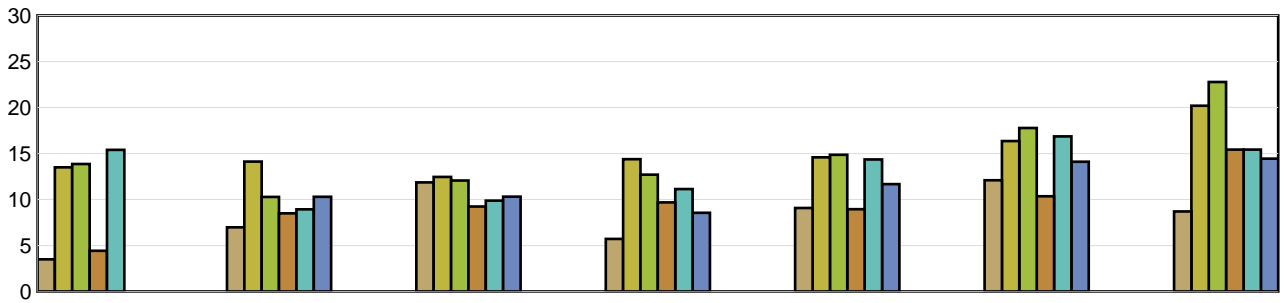
(by age of injured worker and by occurrence year)



	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	687	761	564	386
2023	5	85	159	313	397	319	253
2024 YTD	N/A	69	108	183	239	236	183

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	14.39	14.58	16.36	20.19
2021	13.86	10.28	12.07	12.70	14.86	17.77	22.78
2022	4.43	8.49	9.24	9.69	8.95	10.36	15.43
2023	15.40	8.94	9.88	11.14	14.36	16.86	15.42
2024 YTD	N/A	10.30	10.31	8.55	11.68	14.11	14.44

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	562	309	4,947
Overexertion	326	327	405	424	380	228	2,090
Assaults/Violent Acts/Harassment	130	129	151	202	170	114	896
Falls	109	139	153	166	124	122	813
Bodily Reaction and Exertion	131	119	151	141	137	108	787

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	4,947	47.17%	9.54	47,194	\$1,504	\$7,439,083
Overexertion	2,090	19.93%	13.94	29,142	\$5,597	\$11,697,460
Assaults/Violent Acts/Harassment	896	8.54%	16.97	15,204	\$5,436	\$4,870,992
Falls	813	7.75%	19.47	15,827	\$7,184	\$5,840,840
Bodily Reaction and Exertion	787	7.50%	14.98	11,789	\$5,613	\$4,417,146
All Others	955	9.11%	13.98	13,351	\$5,268	\$5,031,411
Totals	10,488	100.00%	12.63	132,507	\$3,747	\$39,296,932

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	253	4,808
Back	253	252	321	304	260	169	1,559
Trunk	150	152	179	229	197	129	1,036
Hand(s)/Wrist(s)	67	78	94	89	89	53	470
Multiple Parts	59	68	99	84	82	65	457

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	4,808	45.84%	10.21	49,081	\$1,657	\$7,967,276
Back	1,559	14.86%	13.62	21,229	\$5,101	\$7,952,073
Trunk	1,036	9.88%	13.58	14,072	\$5,806	\$6,014,509
Hand(s)/Wrist(s)	470	4.48%	14.46	6,795	\$5,297	\$2,489,606
Multiple Parts	457	4.36%	16.87	7,708	\$6,353	\$2,903,191
All Others	2,158	20.58%	15.58	33,622	\$5,547	\$11,970,277
Totals	10,488	100.00%	12.63	132,507	\$3,747	\$39,296,932

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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	224	4,561
Sprains/Strain	601	601	741	749	656	445	3,793
Superficial Wounds	89	118	125	137	117	88	674
Oth Traumatic Injuries	65	44	67	81	90	91	438
Oth System Diseases	83	40	3	5	11	14	156

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	4,561	43.49%	9.76	44,504	\$1,511	\$6,892,319
Sprains/Strain	3,793	36.17%	13.63	51,709	\$5,521	\$20,941,201
Superficial Wounds	674	6.43%	13.30	8,964	\$4,155	\$2,800,411
Oth Traumatic Injuries	438	4.18%	14.28	6,255	\$4,857	\$2,127,527
Oth System Diseases	156	1.49%	6.72	1,049	\$1,236	\$192,793
All Others	866	8.26%	23.12	20,026	\$7,324	\$6,342,682
Totals	10,488	100.00%	12.63	132,507	\$3,747	\$39,296,932

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