

# 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	\$10,380,245	\$1.66
2023	229	10	\$702,088,631	14,546	\$12,060,195	\$1.90
2024 YTD	214	3	\$732,277,446	14,448	\$14,718,860	\$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	28	\$6,974	25	\$19,960	123	\$304,466	34	\$293,993	4	\$106,884

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	5,446	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	11,884	444	393	814
2022	1,553	\$3,538,683	1,228	\$3,233,143	13,573	426	325	1,333
2023	966	\$3,604,862	635	\$3,263,726	11,078	451	331	765
2024 YTD	715	\$1,898,249	425	\$1,639,610	6,126	301	290	532

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	233	38	43	665
2022	918	226	49	35	1,228
2023	413	130	40	52	635
2024 YTD	279	87	34	25	425

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	\$959,121	\$939,128	\$0	\$0	\$1,898,249

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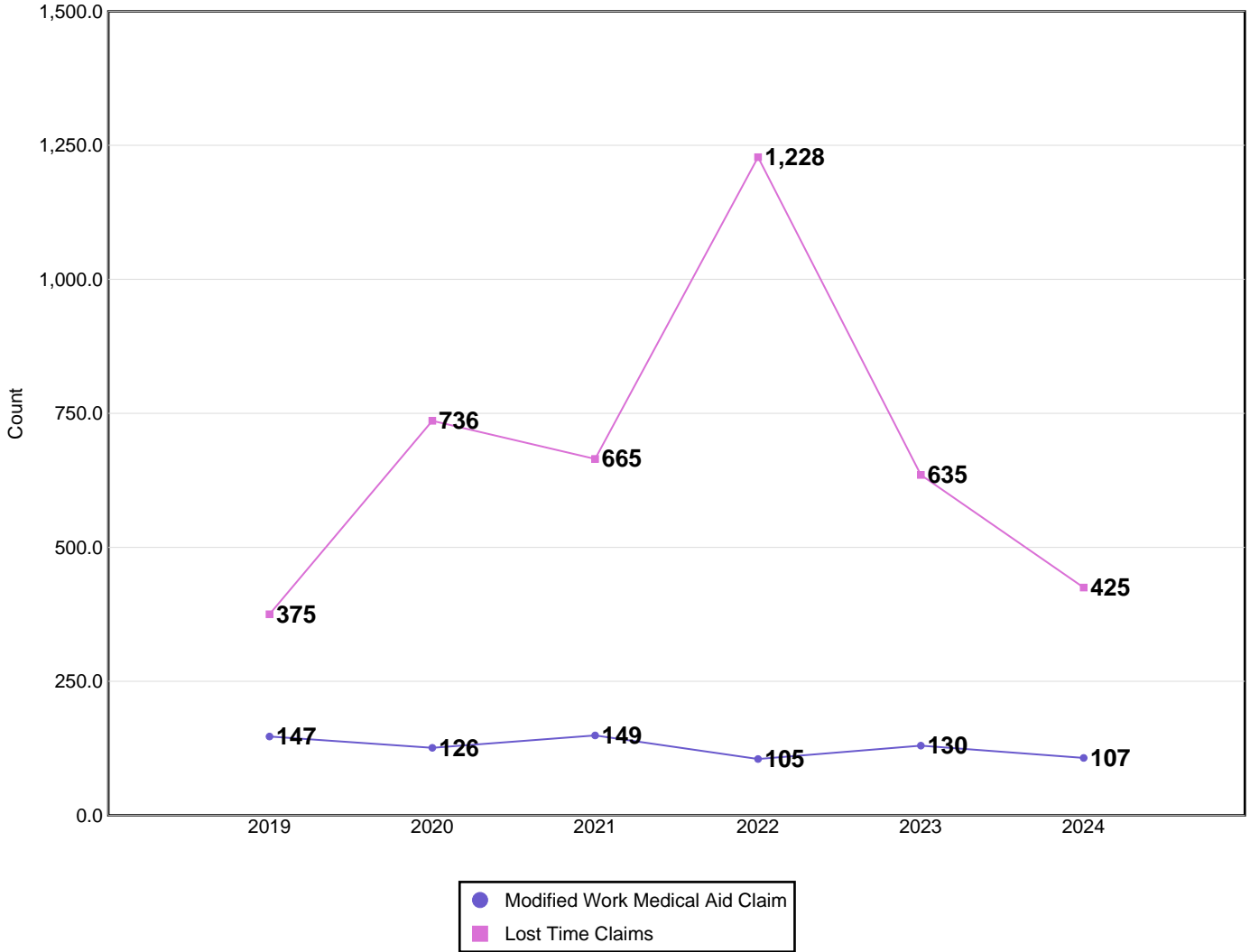
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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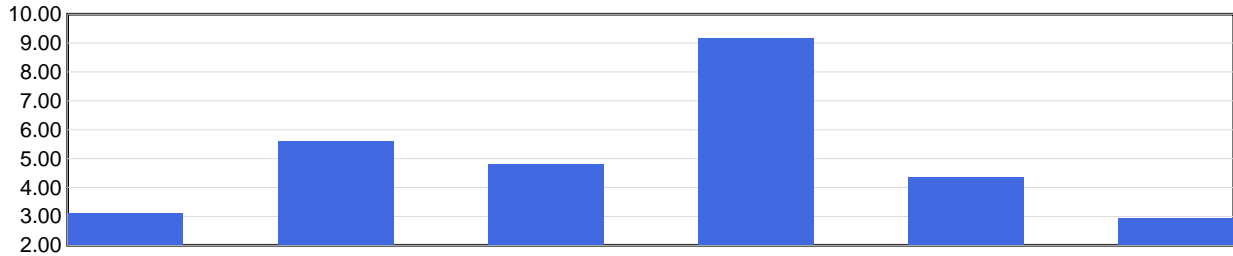
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



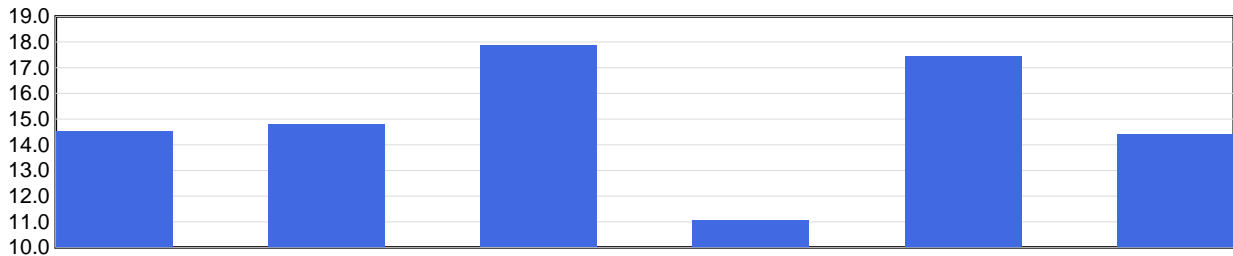
	2019	2020	2021	2022	2023	2024 YTD
<b>Frequency Rate</b>	3.10	5.62	4.81	9.17	4.37	2.94

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

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

## Severity Rates

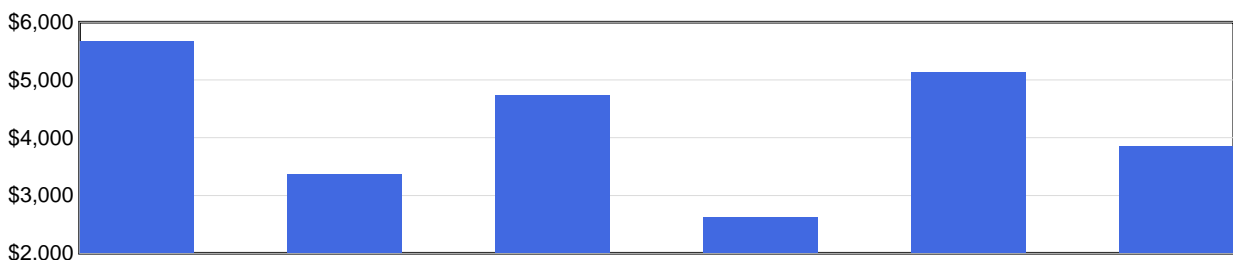
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
<b>Severity Rate</b>	14.5	14.8	17.9	11.1	17.4	14.4

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
<b>Avg Cost / Claim</b>	\$5,674	\$3,374	\$4,735	\$2,633	\$5,140	\$3,858

Average Cost Per LTC = Total LTC Costs / Total LTCs

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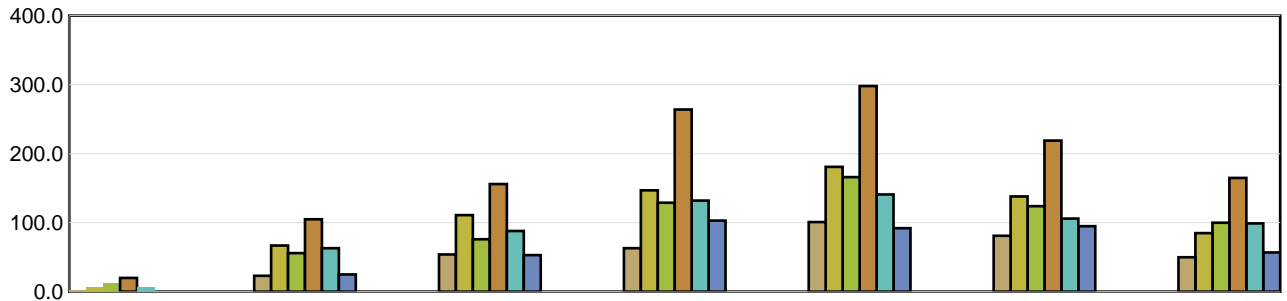
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Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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

## Number of LTCs

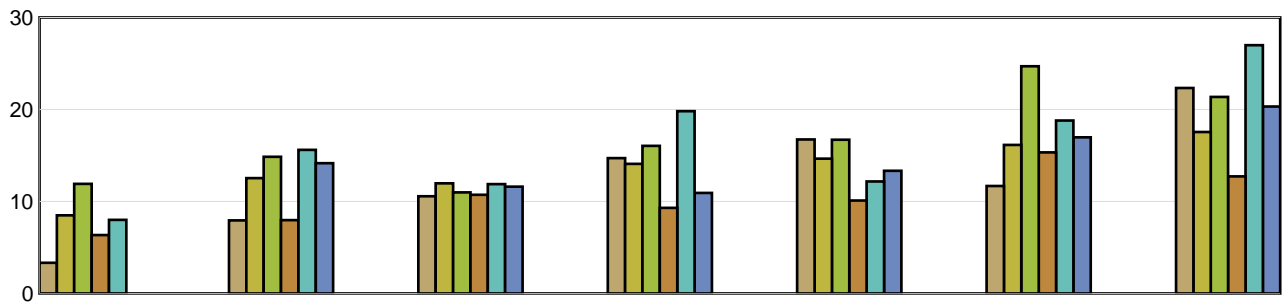
(by age of injured worker and by occurrence year)



	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	141	106	99
2024 YTD	N/A	25	53	103	92	95	57

## 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	21.37
2022	6.35	7.97	10.73	9.32	10.11	15.33	12.73
2023	8.00	15.62	11.89	19.82	12.18	18.80	27.00
2024 YTD	N/A	14.16	11.62	10.94	13.35	16.98	20.33

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	102	1,710
Overexertion	134	136	160	181	149	120	880
Bodily Reaction and Exertion	60	62	77	88	90	65	442
Falls	45	62	59	73	72	53	364
Assaults/Violent Acts/Harassment	30	31	33	35	36	21	186

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	1,710	42.08%	9.36	16,003	\$1,284	\$2,195,907
Overexertion	880	21.65%	16.24	14,292	\$5,487	\$4,828,692
Bodily Reaction and Exertion	442	10.88%	22.11	9,771	\$6,594	\$2,914,418
Falls	364	8.96%	19.09	6,948	\$6,535	\$2,378,746
Assaults/Violent Acts/Harassment	186	4.58%	21.64	4,025	\$6,095	\$1,133,691
All Others	482	11.86%	16.00	7,712	\$5,073	\$2,445,114
<b>Totals</b>	<b>4,064</b>	<b>100.00%</b>	<b>14.46</b>	<b>58,751</b>	<b>\$3,912</b>	<b>\$15,896,567</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	70	1,632
Back	112	113	140	134	128	108	735
Trunk	47	54	60	77	66	51	355
Hand(s)/Wrist(s)	16	42	45	43	32	29	207
Multiple Parts	35	35	32	32	33	33	200

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,632	40.16%	10.32	16,848	\$1,452	\$2,369,640
Back	735	18.09%	16.93	12,440	\$5,382	\$3,955,473
Trunk	355	8.74%	22.39	7,950	\$7,104	\$2,521,878
Hand(s)/Wrist(s)	207	5.09%	16.74	3,466	\$5,241	\$1,084,908
Multiple Parts	200	4.92%	16.41	3,281	\$5,770	\$1,154,027
All Others	935	23.01%	15.79	14,766	\$5,145	\$4,810,641
<b>Totals</b>	<b>4,064</b>	<b>100.00%</b>	<b>14.46</b>	<b>58,751</b>	<b>\$3,912</b>	<b>\$15,896,567</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
Sprains/Strain	222	256	271	327	300	212	1,588
Systems Disease - Covid 19	0	339	238	753	163	66	1,559
Oth Traumatic Injuries	38	33	49	42	43	41	246
Superficial Wounds	28	23	32	42	32	20	177
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	1,588	39.07%	17.88	28,395	\$5,765	\$9,155,265
Systems Disease - Covid 19	1,559	38.36%	9.45	14,729	\$1,269	\$1,978,535
Oth Traumatic Injuries	246	6.05%	22.13	5,444	\$6,576	\$1,617,753
Superficial Wounds	177	4.36%	12.70	2,248	\$4,332	\$766,716
Infectious Diseases	86	2.12%	2.63	226	\$309	\$26,585
All Others	408	10.04%	18.89	7,709	\$5,764	\$2,351,714
<b>Totals</b>	<b>4,064</b>	<b>100.00%</b>	<b>14.46</b>	<b>58,751</b>	<b>\$3,912</b>	<b>\$15,896,567</b>

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