

Industry Synopsis

Industry: 82808 CONTINUING CARE FACILITIES

Assessable Earnings and Premiums - for Years: 2020 to 2025

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**	Industry Rate
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	147	8	\$1,331,398,209	22,826	\$20,929,991	\$1.90
2024	146	2	\$1,400,253,855	23,385	\$27,619,944	\$2.30
2025 YTD	26	0	\$1,815,223	27	\$904	\$2.65

* 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
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	57	\$565,311	17	\$642,847
2024	19	\$3,816	13	\$9,698	38	\$107,699	59	\$615,856	17	\$663,185
2025 YTD	26	\$1,815	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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: 2020 to 2025

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
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	1,229	790	3,390
2023	2,283	\$8,409,126	1,531	\$7,455,199	20,910	1,119	752	1,903
2024	2,107	\$6,212,206	1,356	\$5,389,903	17,039	934	751	1,686
2025 YTD	2	\$467	0	\$0	0	0	2	0

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
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	1,076	270	115	70	1,531
2024	961	259	75	61	1,356
2025 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
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	\$4,219,533	\$4,137,384	\$52,209	\$0	\$8,409,126
2024	\$3,076,546	\$3,097,825	\$37,834	\$0	\$6,212,206
2025 YTD	\$0	\$467	\$0	\$0	\$467

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

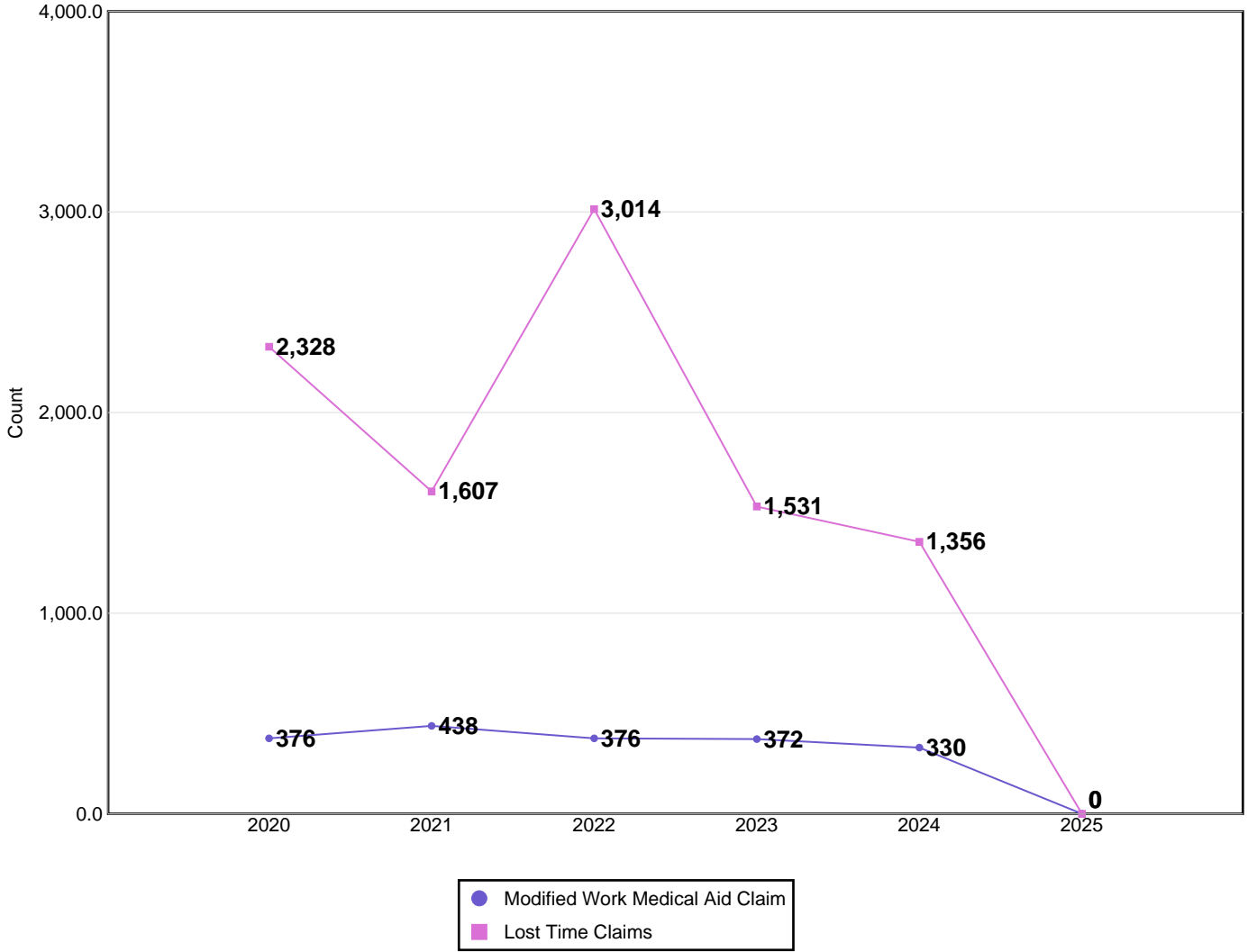
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Claim Costs - for Years: 2020 to 2025

Disabling Claims Components



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

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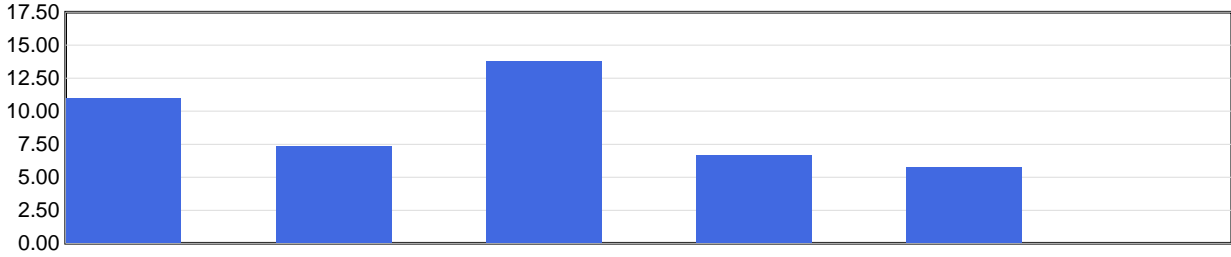
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Claim Costs - for Years: 2020 to 2025

Frequency Rates

(Lost Time Claims per 100 Workers)



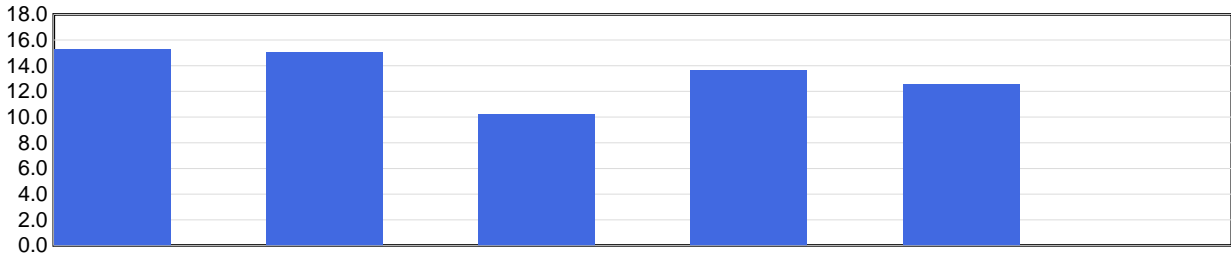
	2020	2021	2022	2023	2024	2025 YTD
Frequency Rate	10.97	7.32	13.78	6.71	5.80	0.00

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

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

Severity Rates

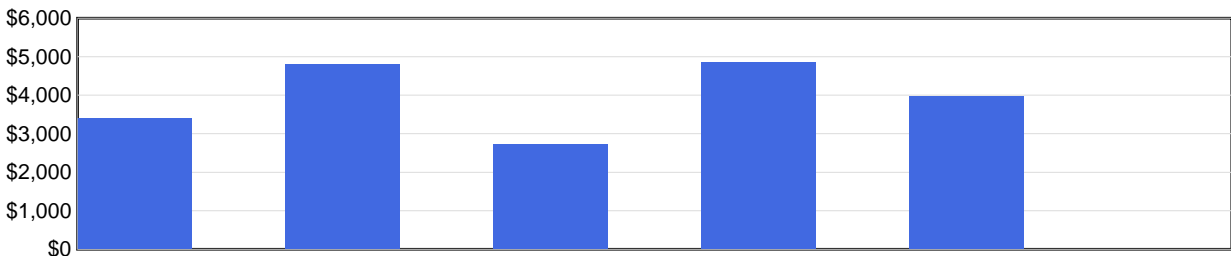
(Temporary Total Disability Days per Lost Time Claim)



	2020	2021	2022	2023	2024	2025 YTD
Severity Rate	15.3	15.1	10.2	13.7	12.6	0.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2020	2021	2022	2023	2024	2025 YTD
Avg Cost / Claim	\$3,400	\$4,811	\$2,738	\$4,869	\$3,975	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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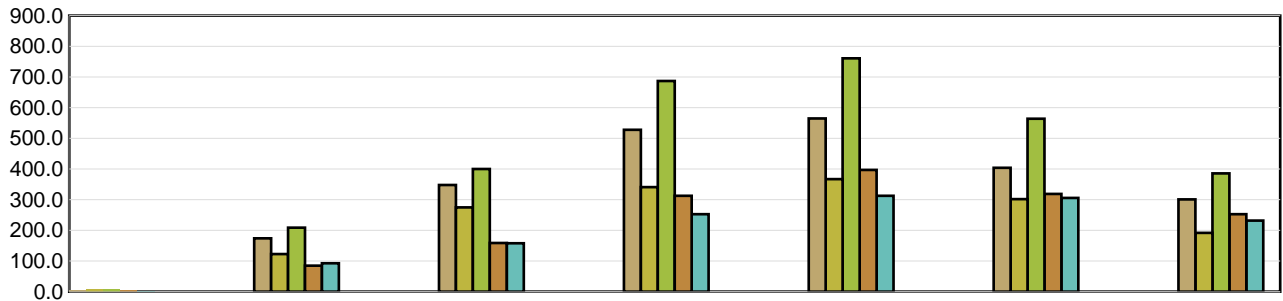
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Injured Worker's Age - for Years: 2020 to 2025

Number of LTCs

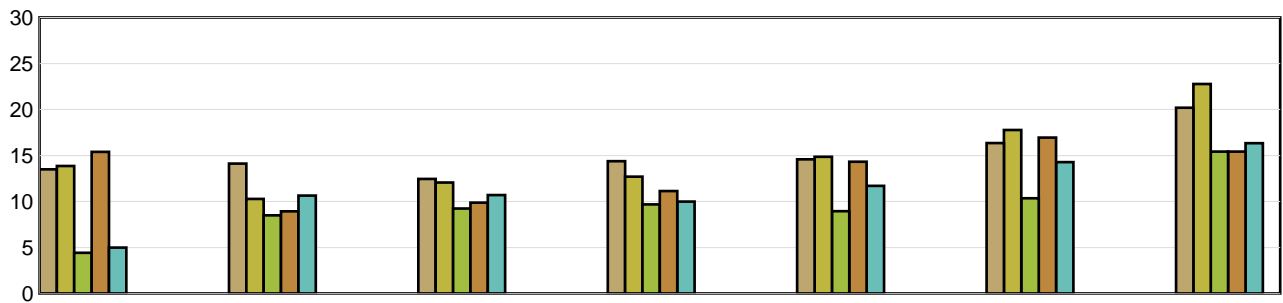
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
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	1	93	158	253	313	306	232
2025 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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
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	14.32	16.95	15.42
2024	5.00	10.65	10.71	9.99	11.71	14.28	16.34
2025 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A

LTCs with no birthdate recorded are not included in band subtotals

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Top 5 Comparison - for Years: 2020 to 2025

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2020	2021	2022	2023	2024	2025 YTD	Totals
Exposure to Harmful Substances	1,467	556	1,909	562	386	0	4,880
Overexertion	327	405	424	380	321	0	1,857
Assaults/Violent Acts/Harassment	129	151	202	170	164	0	816
Falls	139	153	166	124	166	0	748
Bodily Reaction and Exertion	119	151	141	137	148	0	696

Type of Accident	Total LTCs (2020 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	4,880	49.61%	9.66	47,164	\$1,523	\$7,431,289
Overexertion	1,857	18.88%	14.77	27,421	\$5,710	\$10,603,278
Assaults/Violent Acts/Harassment	816	8.30%	18.20	14,848	\$5,617	\$4,583,461
Falls	748	7.60%	20.08	15,020	\$7,197	\$5,383,406
Bodily Reaction and Exertion	696	7.08%	16.31	11,353	\$5,928	\$4,126,072
All Others	839	8.53%	14.92	12,517	\$5,501	\$4,615,038
Totals	9,836	100.00%	13.05	128,323	\$3,736	\$36,742,545

Part of Body							
Top 5 by Total LTCs							
Part of Body	2020	2021	2022	2023	2024	2025 YTD	Totals
Body System(s)	1,451	540	1,914	555	324	0	4,784
Back	252	321	304	260	236	0	1,373
Trunk	152	179	229	197	172	0	929
Hand(s)/Wrist(s)	78	94	89	89	74	0	424
Multiple Parts	68	99	84	82	89	0	422

Part of Body	Total LTCs (2020 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	4,784	48.64%	10.25	49,044	\$1,663	\$7,953,568
Back	1,373	13.96%	14.35	19,705	\$5,206	\$7,147,741
Trunk	929	9.44%	15.00	13,937	\$6,109	\$5,675,153
Hand(s)/Wrist(s)	424	4.31%	15.32	6,495	\$5,357	\$2,271,473
Multiple Parts	422	4.29%	18.50	7,809	\$6,553	\$2,765,247
All Others	1,904	19.36%	16.46	31,333	\$5,740	\$10,929,362
Totals	9,836	100.00%	13.05	128,323	\$3,736	\$36,742,545

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Top 5 Comparison - for Years: 2020 to 2025

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2020	2021	2022	2023	2024	2025 YTD	Totals
Systems Disease - Covid 19	1,395	526	1,887	529	290	0	4,627
Sprains/Strain	601	741	749	657	622	0	3,370
Superficial Wounds	118	125	137	117	113	0	610
Oth Traumatic Injuries	44	67	81	90	122	0	404
Fracture/Dislocation/Nerve Damage	29	27	35	24	26	0	141

Nature of Injury	Total LTCs (2020 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Systems Disease - Covid 19	4,627	47.04%	9.67	44,759	\$1,499	\$6,937,279
Sprains/Strain	3,370	34.26%	14.49	48,820	\$5,649	\$19,038,198
Superficial Wounds	610	6.20%	13.91	8,487	\$4,258	\$2,597,196
Oth Traumatic Injuries	404	4.11%	15.24	6,156	\$4,994	\$2,017,708
Fracture/Dislocation/Nerve Damage	141	1.43%	46.35	6,535	\$14,843	\$2,092,858
All Others	684	6.95%	19.83	13,566	\$5,935	\$4,059,304
Totals	9,836	100.00%	13.05	128,323	\$3,736	\$36,742,545

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