

Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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	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	214	3	\$747,361,665	14,135	\$14,948,876	\$2.30
2025 YTD	59	0	\$166,362,397	3,116	\$3,572,820	\$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	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	29	\$7,442	25	\$19,854	123	\$308,842	33	\$304,340	4	\$106,884
2025 YTD	18	\$2,249	4	\$3,259	27	\$64,575	10	\$96,279	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	1,143	\$2,911,135	736	\$2,483,434	10,911	411	407	862
2021	1,059	\$3,505,867	666	\$3,159,147	11,591	445	393	815
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	454	331	766
2024	846	\$2,767,361	526	\$2,439,711	8,186	368	320	651
2025 YTD	86	\$54,324	37	\$32,873	155	21	49	49

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	324	328	56	28	736
2021	353	234	37	42	666
2022	918	226	49	35	1,228
2023	413	130	40	52	635
2024	331	118	42	35	526
2025 YTD	33	4	0	0	37

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2020	\$1,482,983	\$1,303,262	\$29,481	\$95,409	\$2,911,135
2021	\$1,826,896	\$1,654,567	\$24,404	\$0	\$3,505,867
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	\$1,346,373	\$1,420,830	\$157	\$0	\$2,767,361
2025 YTD	\$19,366	\$34,957	\$0	\$0	\$54,324

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

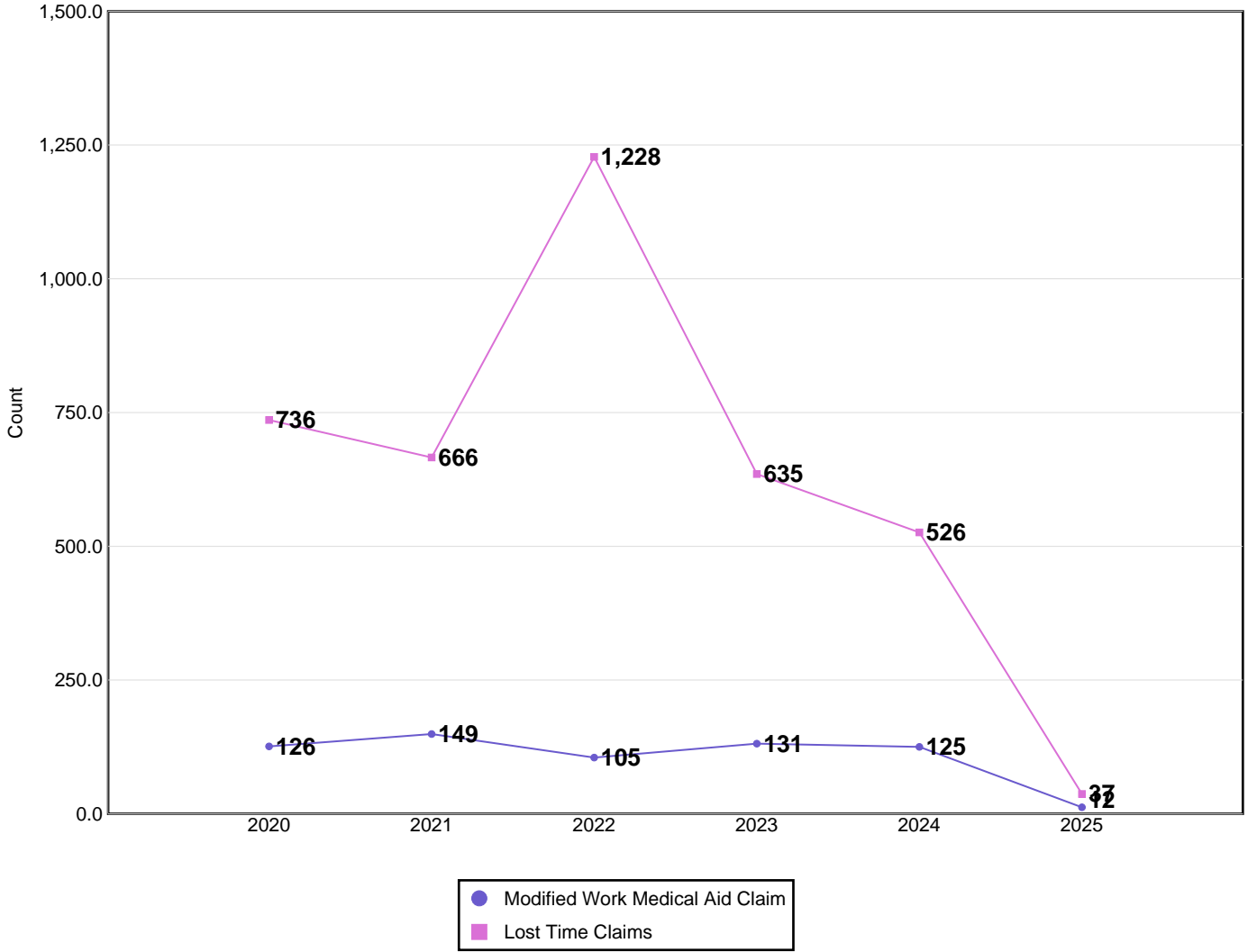
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Claim Costs - for Years: 2020 to 2025

Disabling Claims Components



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

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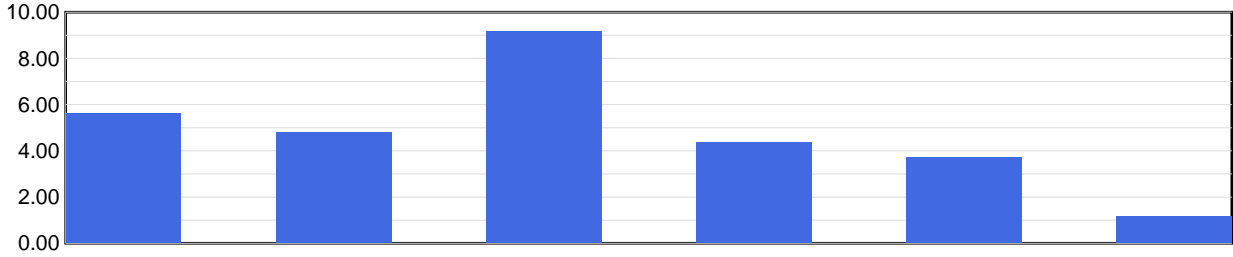
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Claim Costs - for Years: 2020 to 2025

Frequency Rates

(Lost Time Claims per 100 Workers)



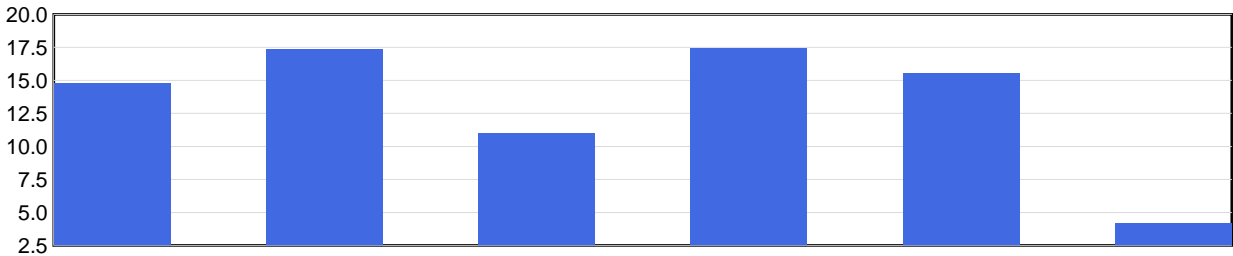
	2020	2021	2022	2023	2024	2025 YTD
Frequency Rate	5.62	4.82	9.17	4.37	3.72	1.19

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

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

Severity Rates

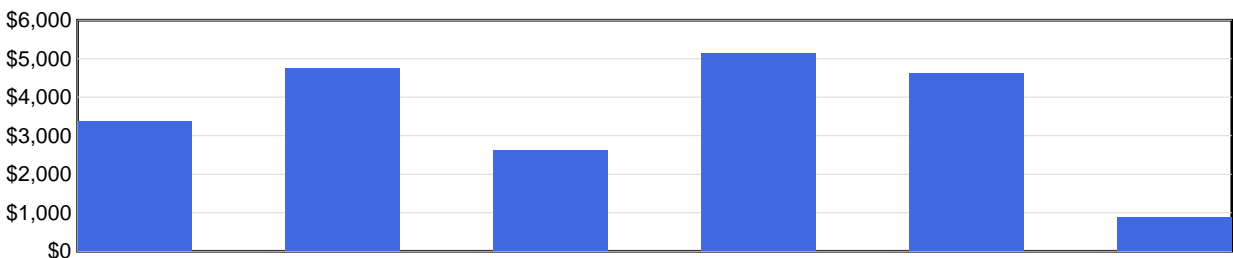
(Temporary Total Disability Days per Lost Time Claim)



	2020	2021	2022	2023	2024	2025 YTD
Severity Rate	14.8	17.4	11.1	17.4	15.6	4.2

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2020	2021	2022	2023	2024	2025 YTD
Avg Cost / Claim	\$3,374	\$4,743	\$2,633	\$5,140	\$4,638	\$888

Average Cost Per LTC = Total LTC Costs / Total LTCs

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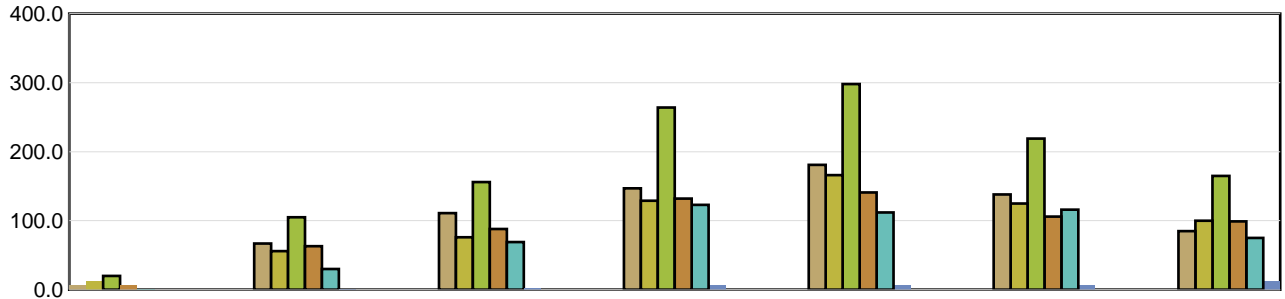
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Injured Worker's Age - for Years: 2020 to 2025

Number of LTCs

(by age of injured worker and by occurrence year)

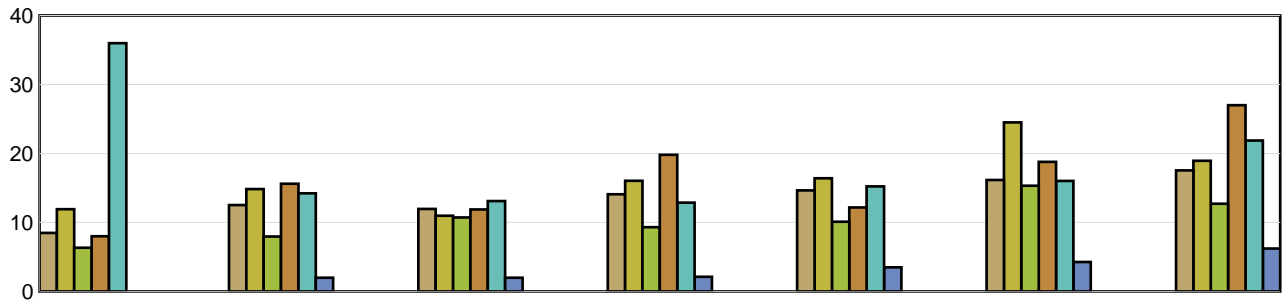


	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2020	6	67	111	147	181	138	85
2021	13	56	76	129	166	125	100
2022	20	105	156	264	298	219	165
2023	6	63	88	132	141	106	99
2024	1	30	69	123	112	116	75
2025 YTD	N/A	1	3	7	6	7	13

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	8.50	12.54	11.97	14.09	14.66	16.16	17.55
2021	11.92	14.86	10.99	16.05	16.41	24.50	18.94
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	36.00	14.23	13.10	12.87	15.24	16.03	21.88
2025 YTD	N/A	2.00	2.00	2.14	3.50	4.29	6.23

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	348	253	766	210	127	13	1,717
Overexertion	136	160	181	149	150	7	783
Bodily Reaction and Exertion	62	78	88	90	78	1	397
Falls	62	59	73	72	62	5	333
Assaults/Violent Acts/Harassment	31	33	35	36	31	4	170

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	1,717	44.85%	9.20	15,798	\$1,271	\$2,182,887
Overexertion	783	20.45%	17.16	13,433	\$5,728	\$4,485,391
Bodily Reaction and Exertion	397	10.37%	22.85	9,072	\$6,773	\$2,688,780
Falls	333	8.70%	19.95	6,645	\$6,406	\$2,133,036
Assaults/Violent Acts/Harassment	170	4.44%	21.08	3,583	\$5,842	\$993,074
All Others	428	11.18%	15.64	6,696	\$4,974	\$2,128,865
Totals	3,828	100.00%	14.43	55,227	\$3,817	\$14,612,034

Part of Body							
Top 5 by Total LTCs							
Part of Body	2020	2021	2022	2023	2024	2025 YTD	Totals
Body System(s)	348	249	763	182	82	5	1,629
Back	113	141	134	128	134	3	653
Trunk	54	60	77	66	62	2	321
Hand(s)/Wrist(s)	42	45	43	32	35	2	199
Multiple Parts	35	32	32	33	40	2	174

Part of Body	Total LTCs (2020 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,629	42.55%	10.07	16,399	\$1,426	\$2,323,458
Back	653	17.06%	18.01	11,762	\$5,667	\$3,700,855
Trunk	321	8.39%	22.61	7,259	\$7,417	\$2,381,001
Hand(s)/Wrist(s)	199	5.20%	17.31	3,445	\$5,466	\$1,087,655
Multiple Parts	174	4.55%	16.86	2,933	\$5,549	\$965,482
All Others	852	22.26%	15.76	13,429	\$4,875	\$4,153,583
Totals	3,828	100.00%	14.43	55,227	\$3,817	\$14,612,034

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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	339	238	753	163	72	5	1,570
Sprains/Strain	256	271	327	300	265	13	1,432
Oth Traumatic Injuries	33	50	42	43	51	3	222
Superficial Wounds	23	32	42	32	24	2	155
Infectious Diseases	0	2	7	28	41	7	85

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	1,570	41.01%	9.41	14,769	\$1,264	\$1,984,786
Sprains/Strain	1,432	37.41%	18.71	26,798	\$5,947	\$8,516,504
Oth Traumatic Injuries	222	5.80%	22.54	5,003	\$6,775	\$1,504,032
Superficial Wounds	155	4.05%	12.77	1,980	\$4,328	\$670,868
Infectious Diseases	85	2.22%	2.48	211	\$310	\$26,332
All Others	364	9.51%	17.76	6,466	\$5,246	\$1,909,512
Totals	3,828	100.00%	14.43	55,227	\$3,817	\$14,612,034

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