

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	\$16,788,096	\$1.66
2023	147	8	\$1,331,783,783	22,833	\$20,934,175	\$1.90
2024	146	2	\$1,390,551,248	22,397	\$27,246,034	\$2.30
2025 YTD	34	0	\$134,001,849	2,029	\$3,886,486	\$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	\$565,696	17	\$642,847
2024	18	\$3,556	14	\$10,540	38	\$107,705	59	\$614,091	17	\$654,659
2025 YTD	23	\$2,498	4	\$2,860	3	\$7,305	3	\$26,339	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	35,579	999	869	2,704
2021	2,469	\$8,742,301	1,607	\$7,731,208	24,217	1,236	862	2,044
2022	3,804	\$9,225,503	3,014	\$8,252,020	30,740	1,229	790	3,390
2023	2,283	\$8,409,126	1,531	\$7,455,199	20,910	1,121	752	1,905
2024	2,155	\$6,977,140	1,406	\$6,075,497	18,548	970	749	1,740
2025 YTD	160	\$127,695	78	\$91,810	374	57	82	112

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	1,101	138	82	2,328
2021	946	489	90	82	1,607
2022	2,263	544	125	82	3,014
2023	1,076	270	115	70	1,531
2024	985	272	79	70	1,406
2025 YTD	66	12	0	0	78

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	\$3,421,230	\$3,493,940	\$61,970	\$0	\$6,977,140
2025 YTD	\$56,785	\$70,910	\$0	\$0	\$127,695

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

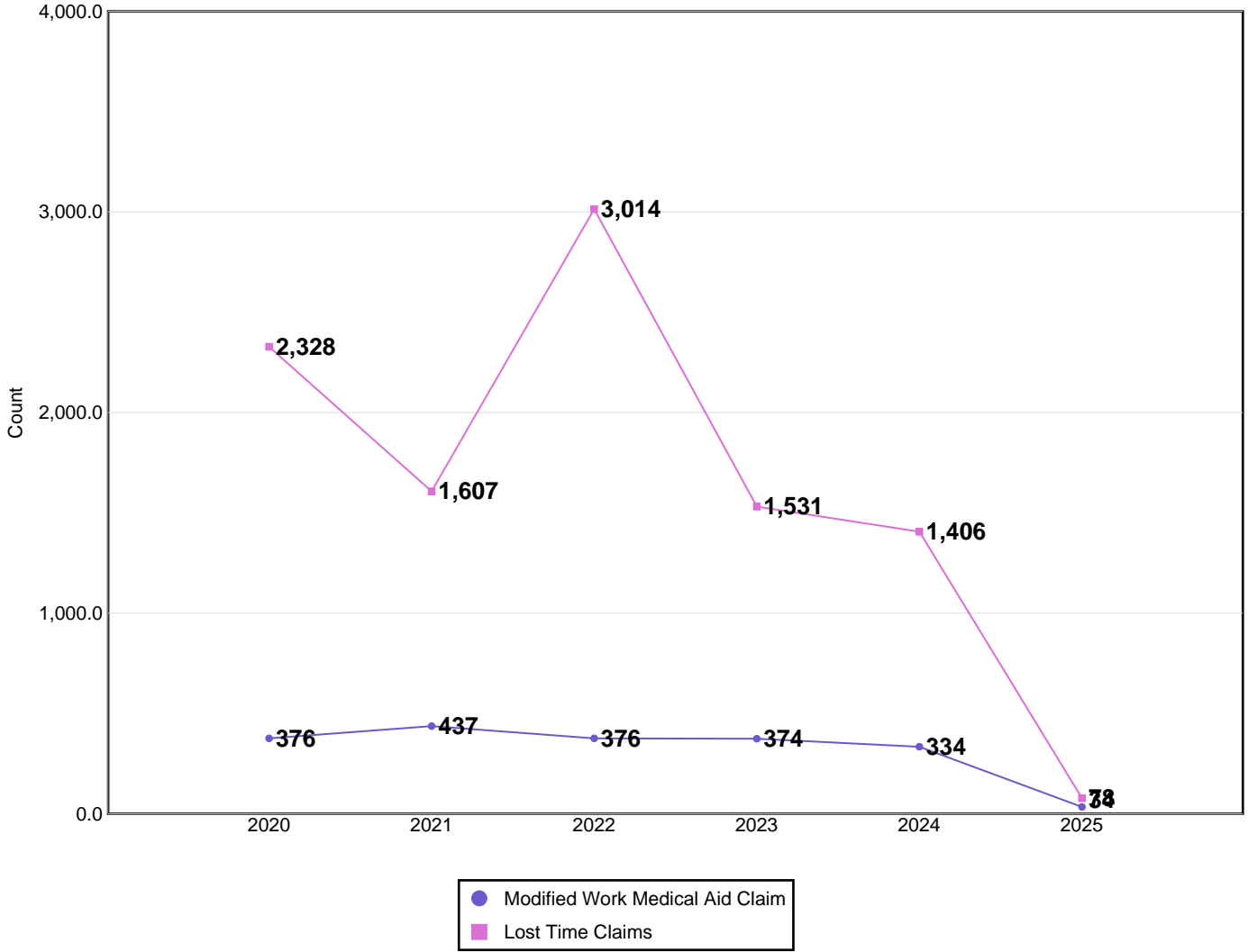
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Claim Costs - for Years: 2020 to 2025

Disabling Claims Components



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

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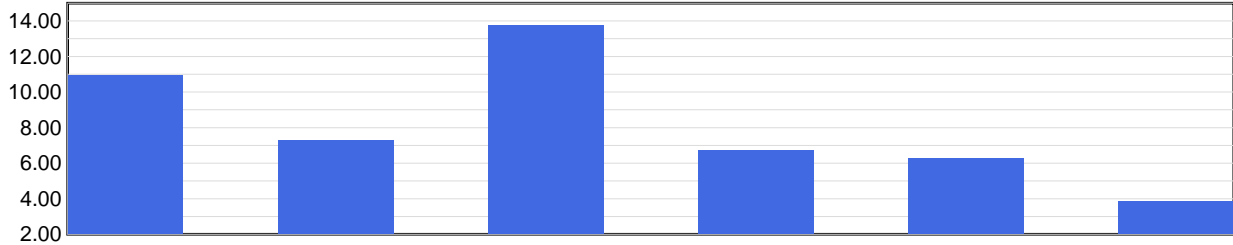
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Claim Costs - for Years: 2020 to 2025

Frequency Rates

(Lost Time Claims per 100 Workers)



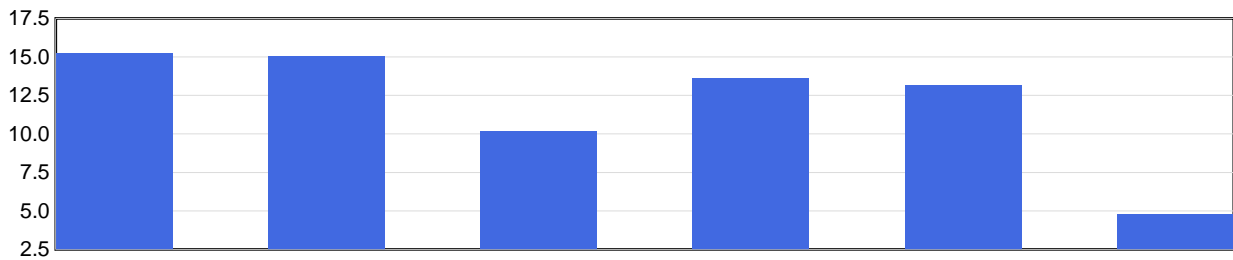
	2020	2021	2022	2023	2024	2025 YTD
Frequency Rate	10.97	7.32	13.78	6.71	6.28	3.85

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

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

Severity Rates

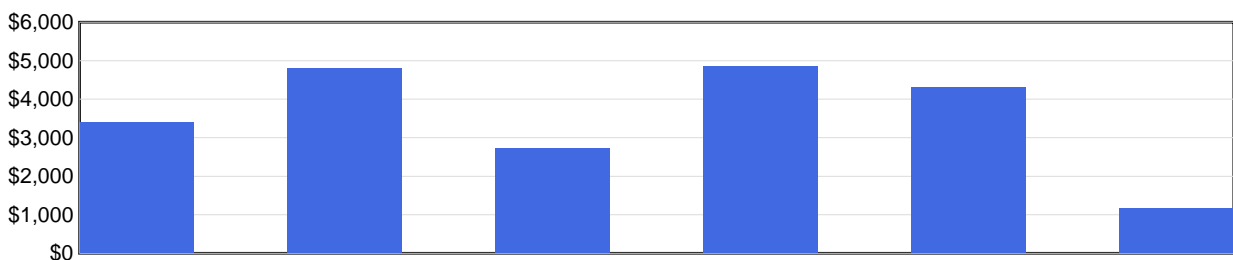
(Temporary Total Disability Days per Lost Time Claim)



	2020	2021	2022	2023	2024	2025 YTD
Severity Rate	15.3	15.1	10.2	13.7	13.2	4.8

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	\$4,321	\$1,177

Average Cost Per LTC = Total LTC Costs / Total LTCs

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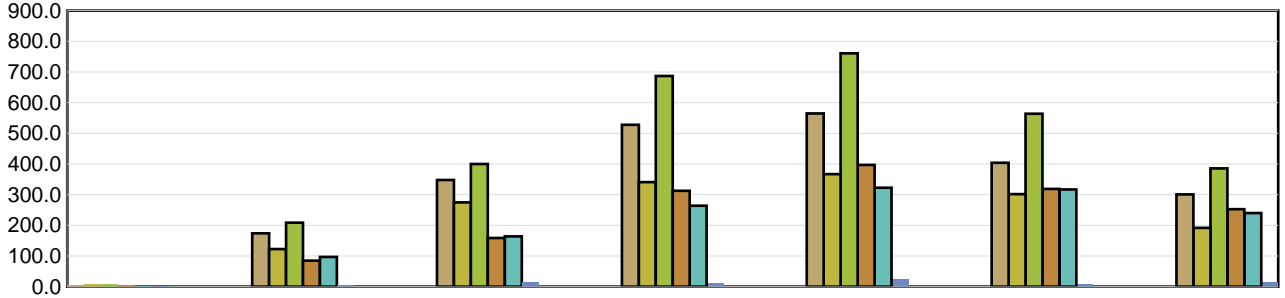
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Injured Worker's Age - for Years: 2020 to 2025

Number of LTCs

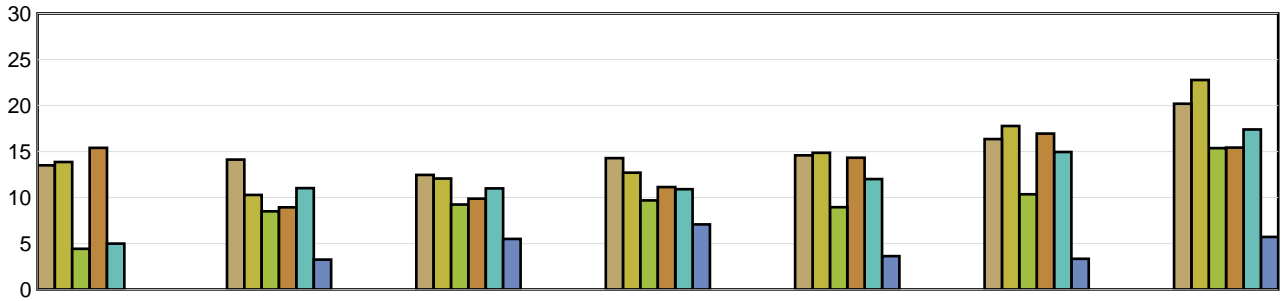
(by age of injured worker and by occurrence year)



	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	97	164	264	323	317	240
2025 YTD	1	4	14	12	24	9	14

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	14.28	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	15.37
2023	15.40	8.94	9.88	11.14	14.32	16.95	15.42
2024	5.00	11.02	11.00	10.91	12.00	14.95	17.40
2025 YTD	0.00	3.25	5.50	7.08	3.63	3.33	5.71

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	408	15	4,917
Overexertion	327	405	424	380	341	19	1,896
Assaults/Violent Acts/Harassment	129	151	202	170	169	8	829
Falls	139	153	166	124	171	12	765
Bodily Reaction and Exertion	119	151	141	137	151	7	706

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	4,917	49.35%	9.60	47,225	\$1,517	\$7,456,686
Overexertion	1,896	19.03%	14.70	27,866	\$5,720	\$10,844,540
Assaults/Violent Acts/Harassment	829	8.32%	18.37	15,226	\$5,704	\$4,728,336
Falls	765	7.68%	20.28	15,513	\$7,233	\$5,533,540
Bodily Reaction and Exertion	706	7.09%	16.31	11,512	\$5,962	\$4,209,385
All Others	851	8.54%	15.02	12,782	\$5,579	\$4,747,463
Totals	9,964	100.00%	13.06	130,124	\$3,766	\$37,519,949

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	342	7	4,809
Back	252	321	304	260	242	19	1,398
Trunk	152	179	229	197	178	9	944
Multiple Parts	68	99	84	82	95	7	435
Hand(s)/Wrist(s)	78	94	89	89	77	6	433

Part of Body	Total LTCs (2020 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	4,809	48.26%	10.22	49,135	\$1,660	\$7,982,104
Back	1,398	14.03%	14.26	19,941	\$5,203	\$7,273,243
Trunk	944	9.47%	14.96	14,125	\$6,127	\$5,783,767
Multiple Parts	435	4.37%	18.79	8,173	\$6,659	\$2,896,612
Hand(s)/Wrist(s)	433	4.35%	15.27	6,614	\$5,372	\$2,326,206
All Others	1,945	19.52%	16.52	32,136	\$5,788	\$11,258,016
Totals	9,964	100.00%	13.06	130,124	\$3,766	\$37,519,949

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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	302	3	4,642
Sprains/Strain	601	741	749	657	645	43	3,436
Superficial Wounds	118	125	137	117	114	7	618
Oth Traumatic Injuries	44	67	81	90	123	6	411
Fracture/Dislocation/Nerve Damage	29	27	35	24	27	1	143

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	4,642	46.59%	9.64	44,749	\$1,497	\$6,947,063
Sprains/Strain	3,436	34.48%	14.46	49,691	\$5,667	\$19,471,953
Superficial Wounds	618	6.20%	13.99	8,644	\$4,309	\$2,663,192
Oth Traumatic Injuries	411	4.12%	15.64	6,429	\$5,148	\$2,115,894
Fracture/Dislocation/Nerve Damage	143	1.44%	46.56	6,658	\$14,942	\$2,136,657
All Others	714	7.17%	19.54	13,953	\$5,862	\$4,185,190
Totals	9,964	100.00%	13.06	130,124	\$3,766	\$37,519,949

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