

# 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	\$10,240,633	\$1.67
2022	227	8	\$660,172,250	13,394	\$10,390,535	\$1.66
2023	228	9	\$701,212,915	14,528	\$12,143,335	\$1.90
2024 YTD	208	0	\$686,502,075	13,622	\$14,618,577	\$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	35	\$6,460	24	\$18,597	135	\$334,660	31	\$254,939	N/A	N/A
2023	35	\$7,462	26	\$21,031	132	\$323,881	32	\$277,022	3	\$71,816
2024 YTD	32	\$8,149	24	\$19,210	118	\$291,616	30	\$261,159	4	\$106,368

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	794	\$2,595,286	375	\$2,127,839	5,452	350	419	522
2020	1,143	\$2,911,135	736	\$2,483,434	10,912	406	407	861
2021	1,058	\$3,495,535	665	\$3,148,815	12,140	415	393	805
2022	1,554	\$3,539,134	1,228	\$3,233,143	13,705	384	326	1,320
2023	969	\$3,614,945	636	\$3,272,066	11,534	420	333	758
2024 YTD	243	\$333,851	139	\$275,323	1,457	69	104	168

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	350	232	39	44	665
2022	917	226	50	35	1,228
2023	409	131	42	54	636
2024 YTD	93	32	13	1	139

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	\$1,556,008	\$15,950	\$0	\$3,539,134
2023	\$1,768,715	\$1,767,435	\$78,794	\$0	\$3,614,945
2024 YTD	\$188,411	\$145,439	\$0	\$0	\$333,851

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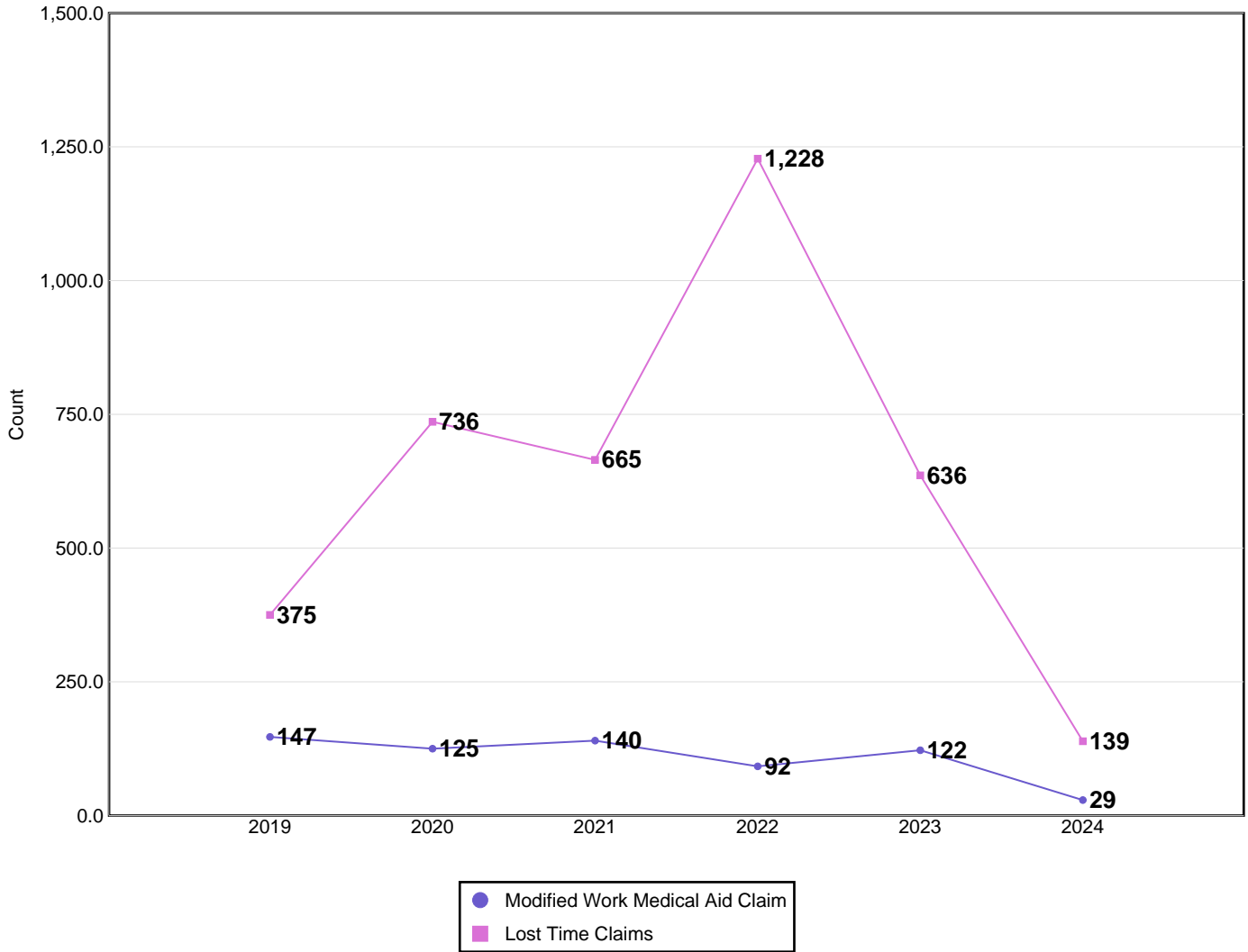
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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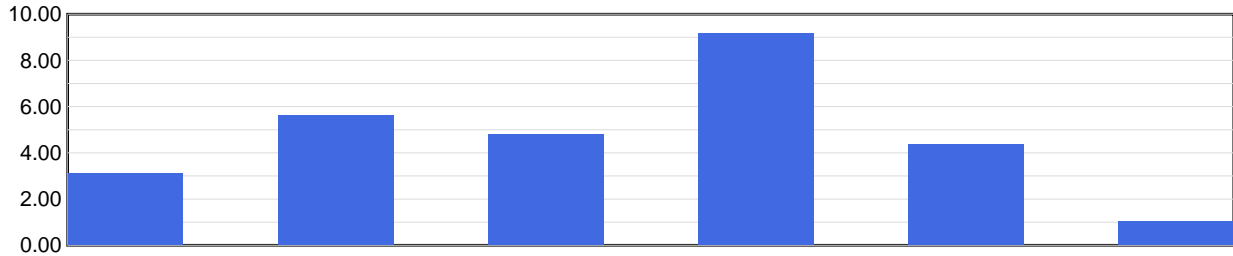
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Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



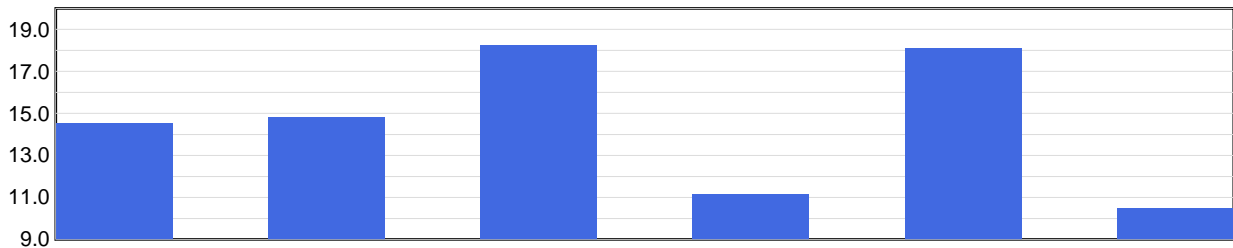
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	3.10	5.62	4.81	9.17	4.38	1.02

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

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

## Severity Rates

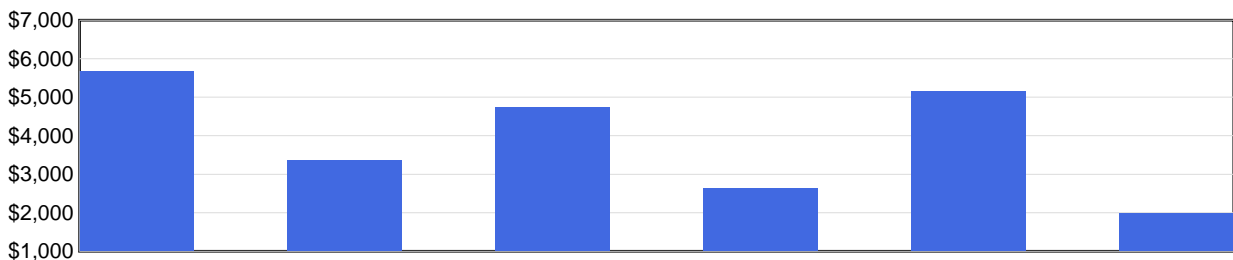
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	14.5	14.8	18.3	11.2	18.1	10.5

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$5,674	\$3,374	\$4,735	\$2,633	\$5,145	\$1,981

Average Cost Per LTC = Total LTC Costs / Total LTCs

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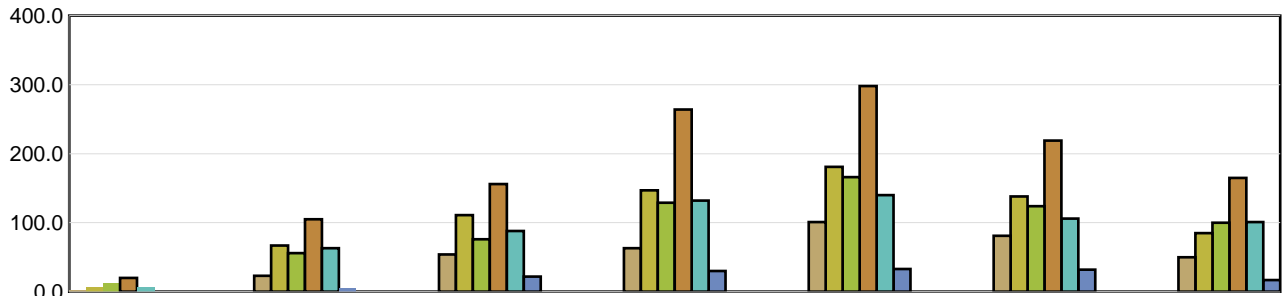
# Industry Synopsis

Industry: 82800 SENIORS' SUPPORTIVE LIVING/LODGES

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

## Number of LTCs

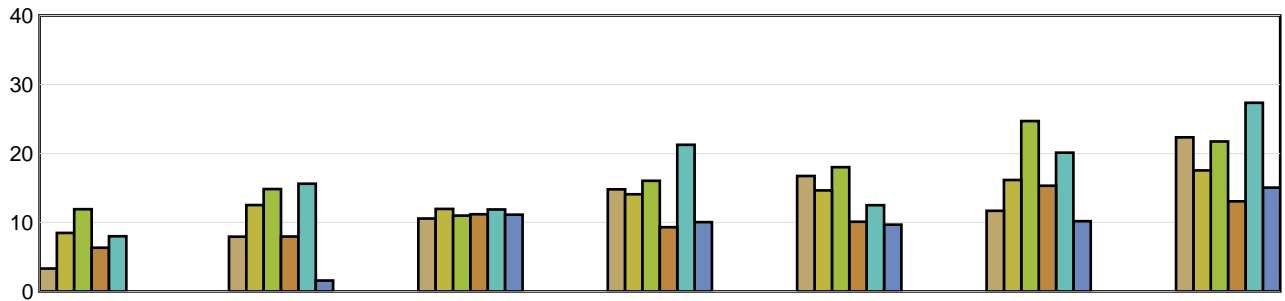
(by age of injured worker and by occurrence year)



	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	140	106	101
2024 YTD	N/A	5	22	30	33	32	17

## 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	14.81	16.74	11.69	22.34
2020	8.50	12.54	11.97	14.10	14.66	16.16	17.55
2021	11.92	14.86	11.01	16.05	18.02	24.70	21.74
2022	6.35	7.97	11.21	9.32	10.11	15.33	13.08
2023	8.00	15.62	11.89	21.27	12.51	20.12	27.36
2024 YTD	N/A	1.60	11.14	10.07	9.70	10.19	15.06

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

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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	31	348	253	766	197	35	1,630
Overexertion	134	136	160	181	146	35	792
Bodily Reaction and Exertion	60	62	77	88	89	21	397
Falls	45	62	59	73	71	18	328
Assaults/Violent Acts/Harassment	30	31	33	35	36	5	170

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	1,630	43.13%	9.60	15,648	\$1,311	\$2,137,601
Overexertion	792	20.96%	16.57	13,127	\$5,391	\$4,269,317
Bodily Reaction and Exertion	397	10.51%	22.87	9,079	\$6,756	\$2,682,262
Falls	328	8.68%	18.45	6,052	\$6,518	\$2,137,869
Assaults/Violent Acts/Harassment	170	4.50%	22.14	3,764	\$5,840	\$992,874
All Others	462	12.23%	15.78	7,292	\$5,023	\$2,320,698
<b>Totals</b>	<b>3,779</b>	<b>100.00%</b>	<b>14.54</b>	<b>54,962</b>	<b>\$3,848</b>	<b>\$14,540,620</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	27	1,589
Back	112	113	140	134	129	37	665
Trunk	47	54	60	77	66	19	323
Hand(s)/Wrist(s)	16	42	45	43	32	13	191
Multiple Parts	35	35	32	32	33	7	174

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	1,589	42.05%	10.48	16,651	\$1,468	\$2,332,528
Back	665	17.60%	16.75	11,138	\$5,308	\$3,529,612
Trunk	323	8.55%	23.40	7,557	\$7,082	\$2,287,598
Hand(s)/Wrist(s)	191	5.05%	17.03	3,253	\$5,195	\$992,301
Multiple Parts	174	4.60%	15.79	2,748	\$5,755	\$1,001,315
All Others	837	22.15%	16.27	13,615	\$5,254	\$4,397,266
<b>Totals</b>	<b>3,779</b>	<b>100.00%</b>	<b>14.54</b>	<b>54,962</b>	<b>\$3,848</b>	<b>\$14,540,620</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
Systems Disease - Covid 19	0	339	238	753	163	25	1,518
Sprains/Strain	222	256	271	327	301	73	1,450
Oth Traumatic Injuries	38	33	49	42	43	8	213
Superficial Wounds	28	23	32	42	32	5	162
Fracture/Dislocation/Nerve Damage	16	14	15	15	12	3	75

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	1,518	40.17%	9.58	14,546	\$1,284	\$1,948,968
Sprains/Strain	1,450	38.37%	18.11	26,263	\$5,689	\$8,249,063
Oth Traumatic Injuries	213	5.64%	22.56	4,806	\$6,806	\$1,449,710
Superficial Wounds	162	4.29%	12.14	1,966	\$4,265	\$690,911
Fracture/Dislocation/Nerve Damage	75	1.98%	32.24	2,418	\$11,271	\$845,316
All Others	361	9.55%	13.75	4,963	\$3,758	\$1,356,652
<b>Totals</b>	<b>3,779</b>	<b>100.00%</b>	<b>14.54</b>	<b>54,962</b>	<b>\$3,848</b>	<b>\$14,540,620</b>

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