

# Industry Synopsis

Industry: 82801 DAY HOMES/DAY CARE CENTRES

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	903	70	\$413,520,023	10,531	\$3,548,283	\$0.84
2020	940	65	\$311,348,337	7,869	\$3,002,604	\$0.92
2021	994	79	\$417,799,204	10,338	\$4,441,465	\$0.99
2022	1,053	87	\$520,017,478	12,606	\$6,153,621	\$1.11
2023	1,103	71	\$620,594,968	15,009	\$8,505,247	\$1.28
2024 YTD	1,096	15	\$675,716,753	15,726	\$9,509,024	\$1.35

\* 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	688	\$143,706	152	\$105,362	59	\$107,376	3	\$32,764	N/A	N/A
2020	808	\$135,628	88	\$61,272	41	\$74,554	3	\$39,894	N/A	N/A
2021	805	\$159,471	126	\$86,328	58	\$106,071	4	\$37,895	N/A	N/A
2022	782	\$172,530	199	\$136,875	66	\$123,378	5	\$50,087	N/A	N/A
2023	738	\$171,097	260	\$179,038	98	\$171,933	5	\$40,688	N/A	N/A
2024 YTD	707	\$173,177	268	\$186,189	114	\$199,189	5	\$43,895	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

# Industry Synopsis

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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	463	\$1,972,870	303	\$1,852,572	4,909	227	160	354
2020	300	\$1,013,099	184	\$915,517	3,524	98	116	217
2021	511	\$1,752,037	418	\$1,653,779	6,909	187	93	450
2022	579	\$2,143,558	405	\$1,956,375	6,577	256	174	476
2023	669	\$2,549,209	395	\$2,273,944	6,957	379	274	546
2024 YTD	136	\$225,346	79	\$198,455	903	70	57	109

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	187	63	33	20	303
2020	84	70	14	16	184
2021	214	159	20	25	418
2022	271	87	27	20	405
2023	200	137	33	25	395
2024 YTD	43	28	8	0	79

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$822,264	\$1,141,020	\$9,586	\$0	\$1,972,870
2020	\$528,401	\$448,854	\$35,844	\$0	\$1,013,099
2021	\$915,020	\$785,406	\$51,611	\$0	\$1,752,037
2022	\$1,012,343	\$1,057,429	\$73,786	\$0	\$2,143,558
2023	\$1,159,442	\$1,366,514	\$23,253	\$0	\$2,549,209
2024 YTD	\$115,817	\$109,529	\$0	\$0	\$225,346

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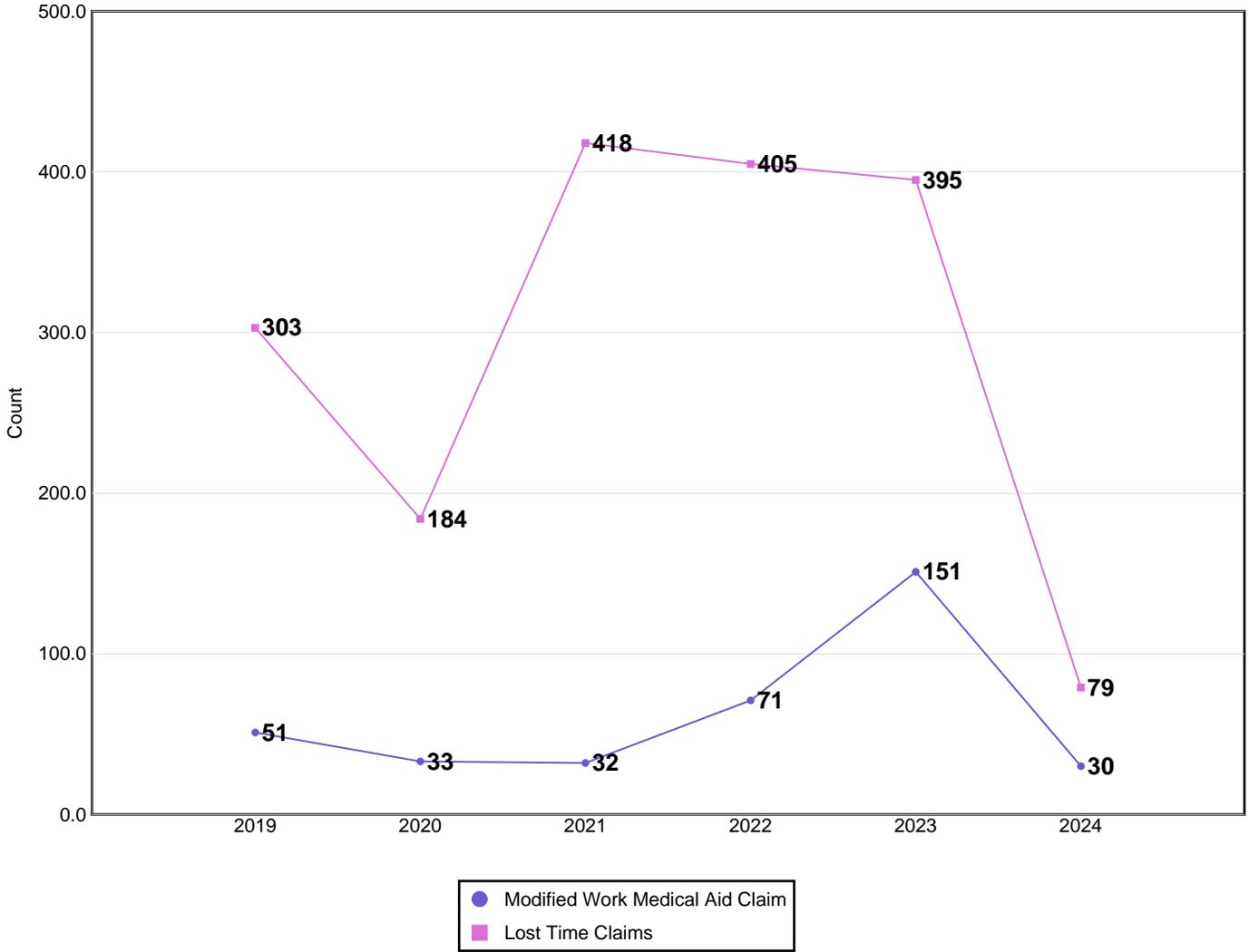
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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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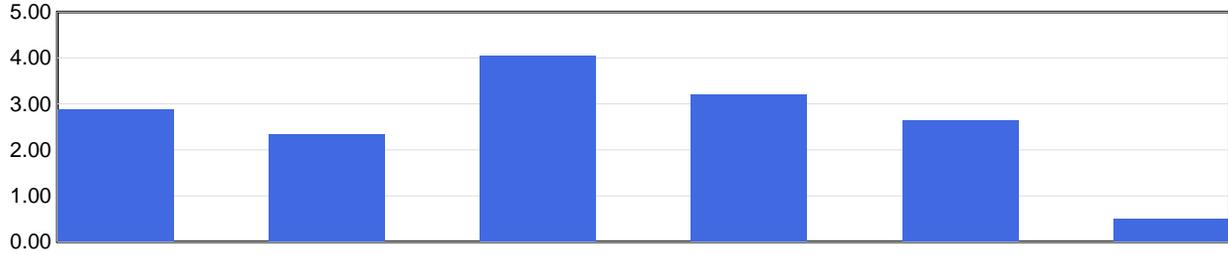
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Industry: 82801 DAY HOMES/DAY CARE CENTRES

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



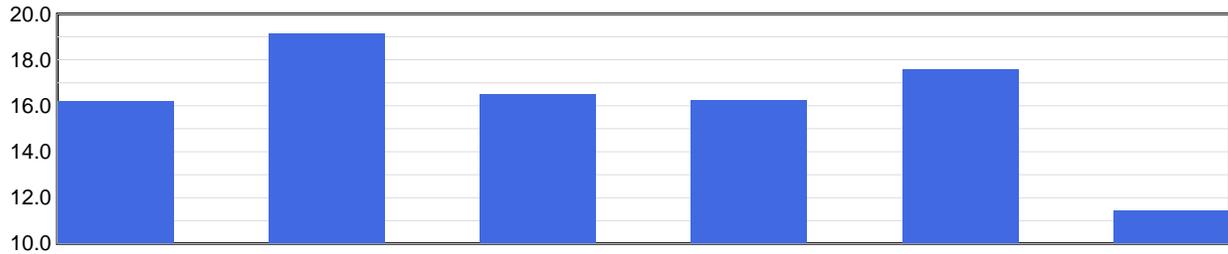
	2019	2020	2021	2022	2023	2024 YTD
<b>Frequency Rate</b>	2.88	2.34	4.04	3.21	2.63	0.50

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

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

## Severity Rates

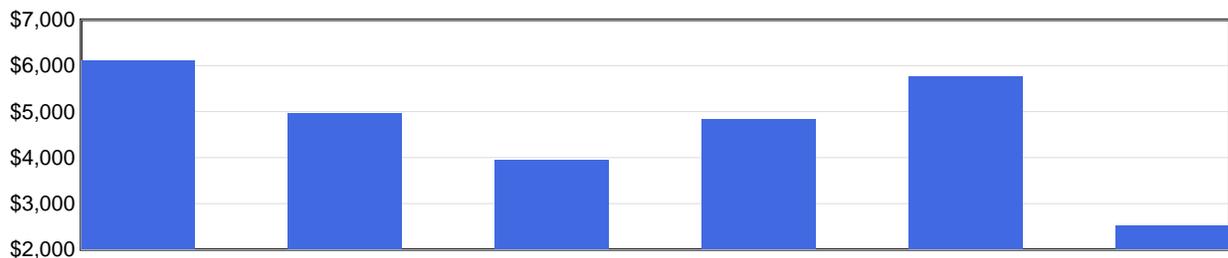
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
<b>Severity Rate</b>	16.2	19.2	16.5	16.2	17.6	11.4

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
<b>Avg Cost / Claim</b>	\$6,114	\$4,976	\$3,956	\$4,831	\$5,757	\$2,512

Average Cost Per LTC = Total LTC Costs / Total LTCs

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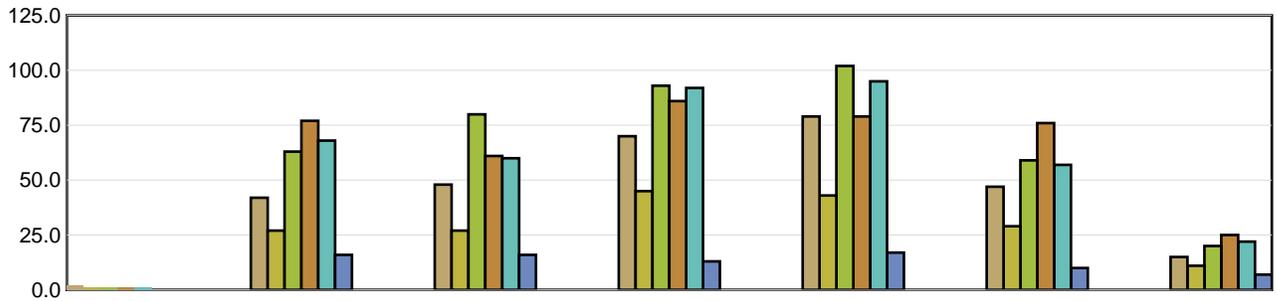
# Industry Synopsis

Industry: 82801 DAY HOMES/DAY CARE CENTRES

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

## Number of LTCs

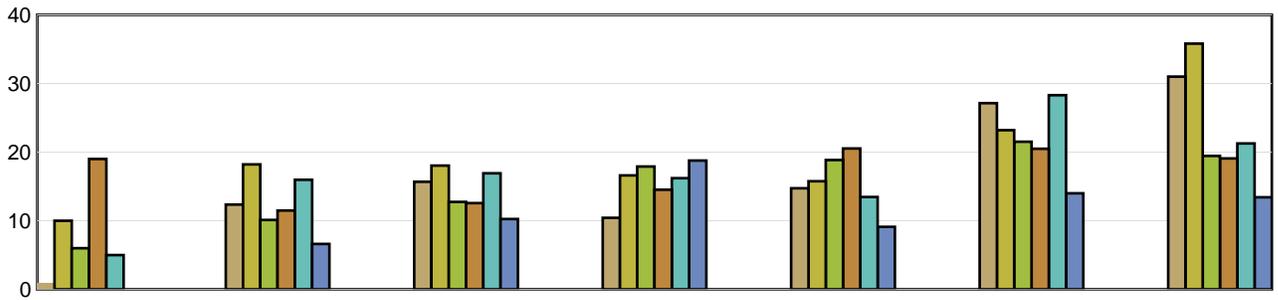
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	42	48	70	79	47	15
2020	1	27	27	45	43	29	11
2021	1	63	80	93	102	59	20
2022	1	77	61	86	79	76	25
2023	1	68	60	92	95	57	22
2024 YTD	N/A	16	16	13	17	10	7

## 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	1.00	12.36	15.69	10.43	14.73	27.15	31.00
2020	10.00	18.22	18.04	16.60	15.77	23.21	35.82
2021	6.00	10.11	12.75	17.90	18.85	21.51	19.45
2022	19.00	11.49	12.57	14.52	20.53	20.50	19.08
2023	5.00	15.97	16.92	16.21	13.46	28.30	21.27
2024 YTD	N/A	6.63	10.25	18.77	9.12	14.00	13.43

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 82801 DAY HOMES/DAY CARE CENTRES**

**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
Falls	112	49	69	106	109	35	480
Exposure to Harmful Substances	4	56	180	133	41	2	416
Bodily Reaction and Exertion	54	18	47	45	69	15	248
Overexertion	43	23	47	39	54	7	213
Struck by Object	23	11	18	17	25	1	95

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	480	26.91%	20.45	9,816	\$6,948	\$3,334,839
Exposure to Harmful Substances	416	23.32%	13.65	5,679	\$1,746	\$726,354
Bodily Reaction and Exertion	248	13.90%	15.35	3,808	\$5,492	\$1,362,130
Overexertion	213	11.94%	15.38	3,277	\$5,503	\$1,172,037
Struck by Object	95	5.33%	15.56	1,478	\$4,870	\$462,627
All Others	332	18.61%	17.13	5,688	\$5,400	\$1,792,655
<b>Totals</b>	<b>1,784</b>	<b>100.00%</b>	<b>16.67</b>	<b>29,746</b>	<b>\$4,961</b>	<b>\$8,850,642</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	4	56	179	128	18	3	388
Back	73	35	60	66	94	21	349
Foot(Feet)/Ank(s)/Toe(s)	43	19	35	51	51	11	210
Knee(s)	28	13	28	34	42	12	157
Head	32	12	28	32	36	5	145

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	388	21.75%	14.45	5,607	\$1,937	\$751,469
Back	349	19.56%	14.85	5,184	\$4,781	\$1,668,430
Foot(Feet)/Ank(s)/Toe(s)	210	11.77%	18.61	3,909	\$5,451	\$1,144,607
Knee(s)	157	8.80%	25.30	3,972	\$8,969	\$1,408,136
Head	145	8.13%	17.85	2,588	\$5,997	\$869,628
All Others	535	29.99%	15.86	8,486	\$5,623	\$3,008,371
<b>Totals</b>	<b>1,784</b>	<b>100.00%</b>	<b>16.67</b>	<b>29,746</b>	<b>\$4,961</b>	<b>\$8,850,642</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	179	76	144	160	211	47	817
Systems Disease - Covid 19	0	55	178	127	1	0	361
Oth Traumatic Injuries	32	15	30	26	41	8	152
Superficial Wounds	29	11	19	29	30	8	126
Fracture/Dislocation/Nerve Damage	23	8	16	25	25	6	103

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	817	45.80%	16.18	13,216	\$5,782	\$4,723,814
Systems Disease - Covid 19	361	20.24%	12.76	4,605	\$1,609	\$580,941
Oth Traumatic Injuries	152	8.52%	15.13	2,300	\$4,725	\$718,200
Superficial Wounds	126	7.06%	9.75	1,229	\$2,856	\$359,870
Fracture/Dislocation/Nerve Damage	103	5.77%	38.69	3,985	\$11,765	\$1,211,772
All Others	225	12.61%	19.60	4,411	\$5,582	\$1,256,046
<b>Totals</b>	<b>1,784</b>	<b>100.00%</b>	<b>16.67</b>	<b>29,746</b>	<b>\$4,961</b>	<b>\$8,850,642</b>

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