

Industry Synopsis

Industry: 82704 HOME SUPPORT SERVICES

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	1,741	264	\$324,950,061	8,028	\$5,402,762	\$1.54
2020	1,729	194	\$307,076,248	7,601	\$5,249,376	\$1.63
2021	1,721	192	\$341,811,985	8,386	\$6,017,194	\$1.60
2022	1,703	182	\$360,596,420	8,617	\$6,375,756	\$1.59
2023	1,689	164	\$399,903,552	9,190	\$7,985,360	\$1.83
2024 YTD	1,602	64	\$426,981,547	9,450	\$10,660,651	\$2.23

* 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	1,685	\$94,013	22	\$15,048	22	\$45,780	10	\$95,392	N/A	N/A
2020	1,675	\$93,143	17	\$11,088	27	\$58,865	8	\$77,425	N/A	N/A
2021	1,658	\$95,788	19	\$13,565	34	\$77,124	8	\$72,131	N/A	N/A
2022	1,638	\$96,008	24	\$17,453	33	\$71,140	5	\$47,056	3	\$128,940
2023	1,618	\$102,442	23	\$16,278	39	\$82,200	6	\$58,578	3	\$140,405
2024 YTD	1,530	\$107,408	22	\$15,455	41	\$87,867	5	\$52,184	4	\$164,067

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	610	\$2,565,750	351	\$2,359,837	6,518	331	259	458
2020	509	\$2,129,702	317	\$1,877,851	8,473	245	192	398
2021	516	\$2,707,045	325	\$2,524,675	10,071	228	191	387
2022	621	\$3,230,746	409	\$3,014,592	12,826	284	212	493
2023	547	\$3,173,955	335	\$2,929,471	11,194	270	212	413
2024 YTD	150	\$307,449	90	\$276,275	1,764	50	60	110

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	224	79	17	31	351
2020	128	114	37	38	317
2021	139	94	37	55	325
2022	222	91	40	56	409
2023	149	99	26	61	335
2024 YTD	37	34	13	6	90

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,070,833	\$1,427,992	\$66,925	\$0	\$2,565,750
2020	\$1,073,869	\$1,031,190	\$24,642	\$0	\$2,129,702
2021	\$1,423,265	\$1,244,416	\$39,364	\$0	\$2,707,045
2022	\$1,752,098	\$1,317,996	\$160,651	\$0	\$3,230,746
2023	\$1,564,288	\$1,417,640	\$95,252	\$96,776	\$3,173,955
2024 YTD	\$192,018	\$115,431	\$0	\$0	\$307,449

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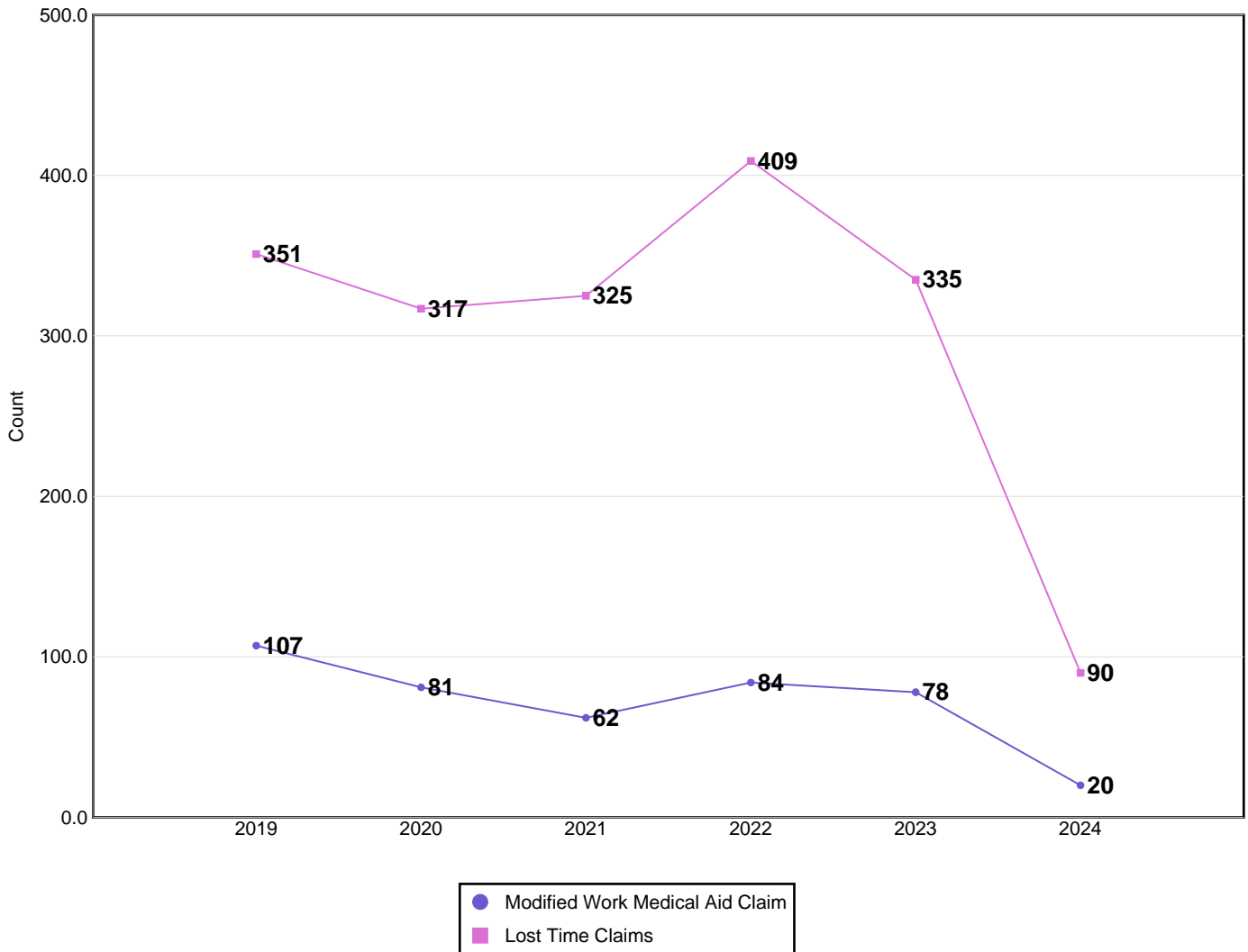
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Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

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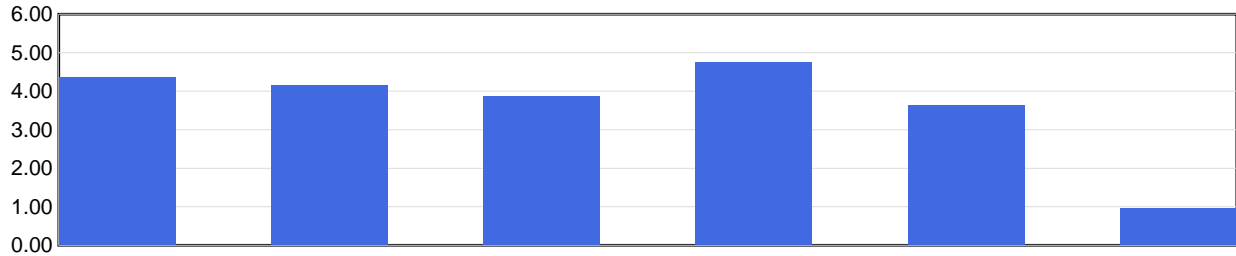
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



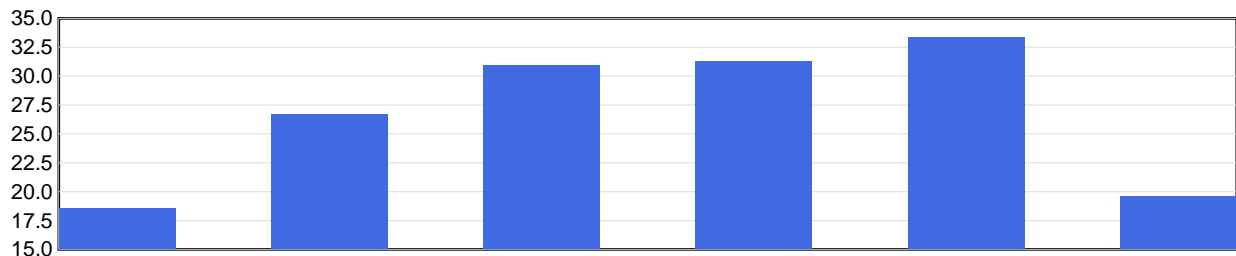
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	4.37	4.17	3.88	4.75	3.65	0.95

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

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

Severity Rates

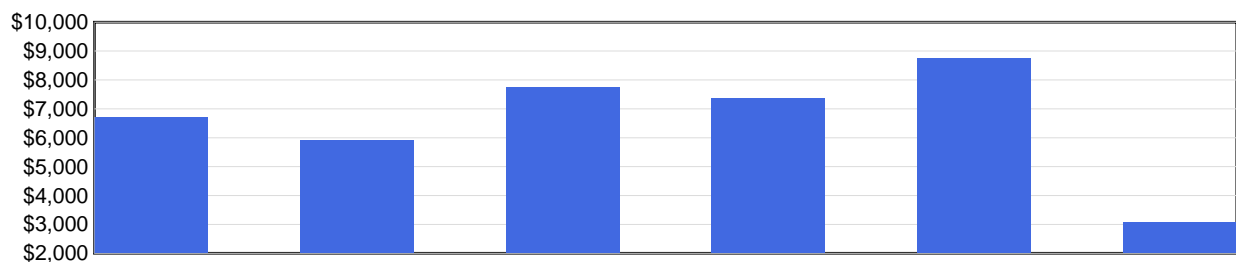
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	18.6	26.7	31.0	31.4	33.4	19.6

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$6,723	\$5,924	\$7,768	\$7,371	\$8,745	\$3,070

Average Cost Per LTC = Total LTC Costs / Total LTCs

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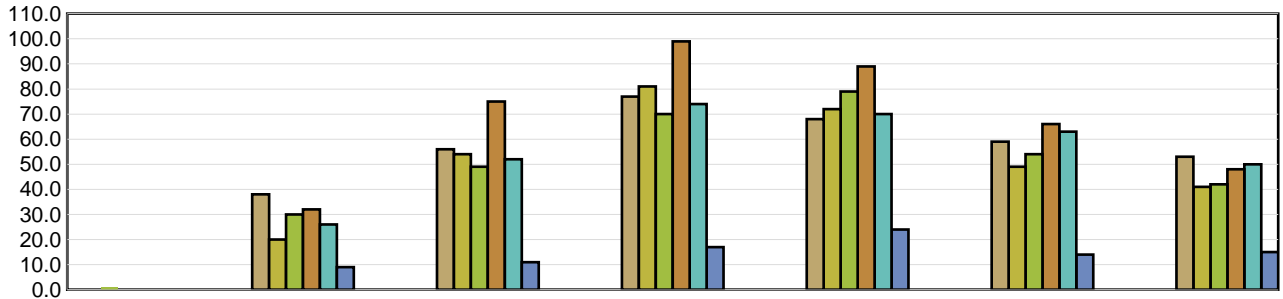
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

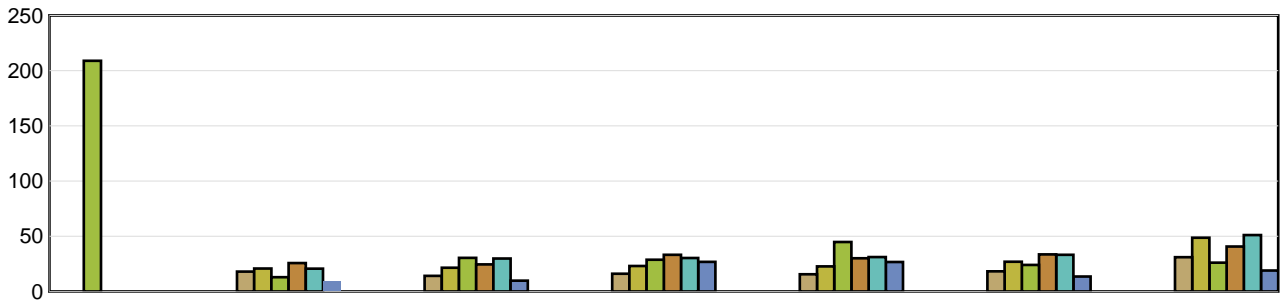
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	38	56	77	68	59	53
2020	N/A	20	54	81	72	49	41
2021	1	30	49	70	79	54	42
2022	N/A	32	75	99	89	66	48
2023	N/A	26	52	74	70	63	50
2024 YTD	N/A	9	11	17	24	14	15

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	N/A	18.00	14.18	16.09	15.68	18.32	31.11
2020	N/A	20.85	21.54	23.17	22.75	27.04	48.68
2021	209.00	13.00	30.47	28.80	44.87	24.09	26.10
2022	N/A	25.84	24.60	33.27	30.18	33.59	40.77
2023	N/A	20.69	29.90	30.39	31.19	33.29	51.20
2024 YTD	N/A	9.11	9.82	26.82	26.71	13.64	19.07

LTCs with no birthdate recorded are not included in band subtotals

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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
Falls	84	73	83	101	85	42	468
Overexertion	84	70	81	79	79	11	404
Highway/Non-Highway M.V. Accident	68	35	28	43	41	16	231
Bodily Reaction and Exertion	47	31	35	49	55	5	222
Exposure to Harmful Substances	5	68	36	71	15	1	196

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	468	25.62%	31.78	14,871	\$8,074	\$3,778,783
Overexertion	404	22.11%	23.63	9,548	\$6,722	\$2,715,507
Highway/Non-Highway M.V. Accident	231	12.64%	30.13	6,960	\$8,023	\$1,853,415
Bodily Reaction and Exertion	222	12.15%	24.75	5,494	\$5,651	\$1,254,510
Exposure to Harmful Substances	196	10.73%	16.38	3,211	\$2,319	\$454,529
All Others	306	16.75%	34.86	10,667	\$9,562	\$2,925,956
Totals	1,827	100.00%	27.78	50,751	\$7,106	\$12,982,700

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	118	77	88	127	106	18	534
Body System(s)	5	69	41	75	19	2	211
Trunk	44	26	46	29	33	8	186
Multiple Parts	46	30	25	22	41	14	178
Foot(Feet)/Ank(s)/Toe(s)	22	13	19	32	25	11	122

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	534	29.23%	24.53	13,098	\$6,450	\$3,444,217
Body System(s)	211	11.55%	20.33	4,289	\$3,013	\$635,744
Trunk	186	10.18%	25.64	4,769	\$5,977	\$1,111,680
Multiple Parts	178	9.74%	32.78	5,835	\$10,347	\$1,841,821
Foot(Feet)/Ank(s)/Toe(s)	122	6.68%	30.61	3,735	\$7,319	\$892,952
All Others	596	32.62%	31.92	19,025	\$8,484	\$5,056,286
Totals	1,827	100.00%	27.78	50,751	\$7,106	\$12,982,700

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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	251	175	202	225	230	56	1,139
Systems Disease - Covid 19	0	65	35	69	12	1	182
Superficial Wounds	34	15	29	27	17	11	133
Oth Traumatic Injuries	18	20	19	27	29	8	121
Fracture/Dislocation/Nerve Damage	13	21	18	17	15	5	89

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,139	62.34%	23.67	26,958	\$6,558	\$7,469,220
Systems Disease - Covid 19	182	9.96%	11.90	2,165	\$1,171	\$213,039
Superficial Wounds	133	7.28%	22.84	3,038	\$5,539	\$736,628
Oth Traumatic Injuries	121	6.62%	26.70	3,231	\$7,681	\$929,378
Fracture/Dislocation/Nerve Damage	89	4.87%	78.11	6,952	\$18,342	\$1,632,394
All Others	163	8.92%	51.58	8,407	\$12,282	\$2,002,041
Totals	1,827	100.00%	27.78	50,751	\$7,106	\$12,982,700

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