

# Industry Synopsis

Industry: 87300 DOMESTIC HELP - HOMEOWNER ONLY

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	596	64	\$17,318,660	469	\$257,772	\$1.51
2020	453	43	\$12,828,186	349	\$195,001	\$1.55
2021	347	33	\$11,442,301	326	\$187,052	\$1.67
2022	291	29	\$9,741,096	274	\$165,175	\$1.74
2023	255	45	\$9,638,779	249	\$167,251	\$1.78
2024 YTD	220	16	\$9,311,186	239	\$171,922	\$1.89

\* 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	595	\$16,786	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	453	\$12,828	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	347	\$11,442	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	290	\$9,128	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	254	\$8,584	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	219	\$8,539	N/A	N/A	N/A	N/A	N/A	N/A	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	2	\$37,742	1	\$37,133	54	0	1	1
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	8	\$89,009	5	\$85,528	442	7	3	8
2022	3	\$54,855	3	\$54,855	107	2	0	3
2023	3	\$62,435	3	\$62,435	102	2	0	3
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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	0	0	1	0	1
2020	N/A	N/A	N/A	N/A	N/A
2021	0	1	1	3	5
2022	1	0	1	1	3
2023	1	0	2	0	3
2024 YTD	N/A	N/A	N/A	N/A	N/A

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$16,659	\$21,082	\$0	\$0	\$37,742
2020	N/A	N/A	N/A	N/A	N/A
2021	\$52,807	\$35,739	\$462	\$0	\$89,009
2022	\$32,633	\$21,347	\$875	\$0	\$54,855
2023	\$21,564	\$40,870	\$0	\$0	\$62,435
2024 YTD	N/A	N/A	N/A	N/A	N/A

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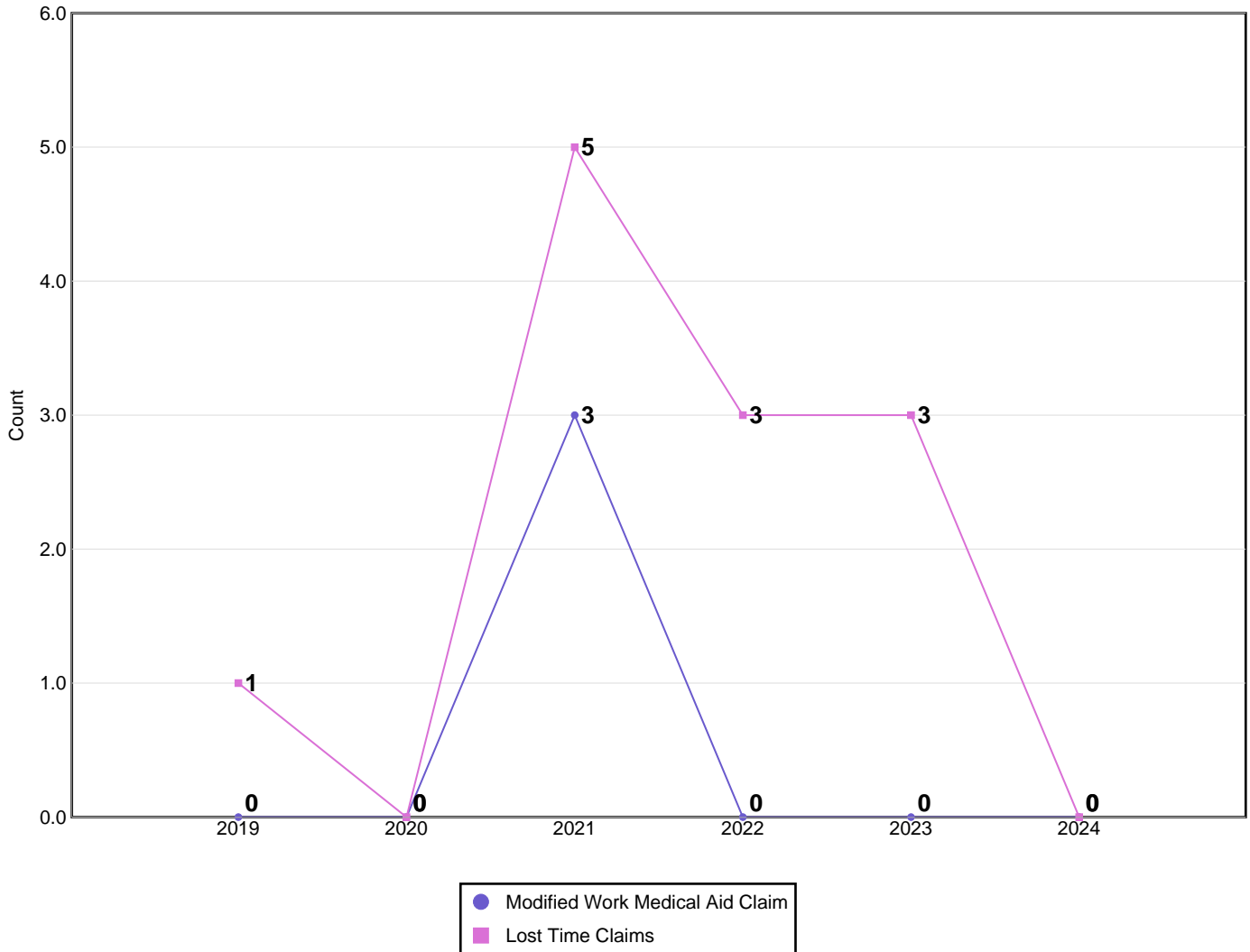
- YTD is January to current month of the current calendar year

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Claim Costs - for Years: 2019 to 2024

## Disabling Claims Components



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

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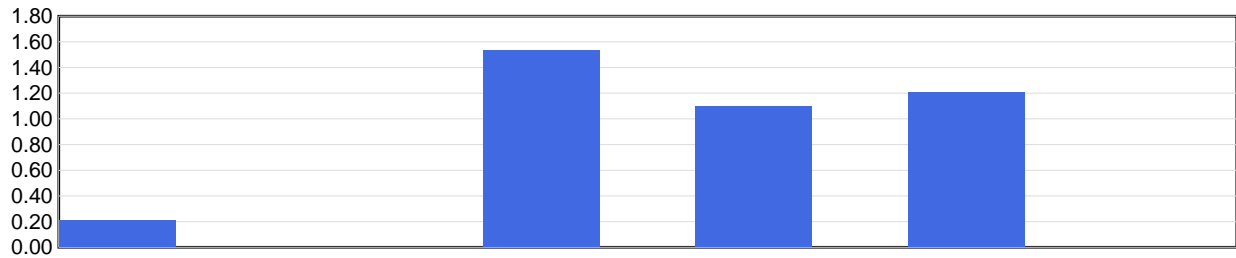
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Industry: 87300 DOMESTIC HELP - HOMEOWNER ONLY

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



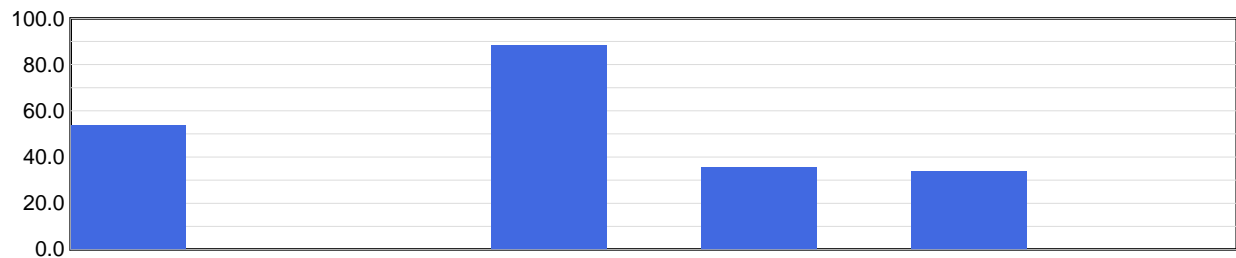
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.21	0.00	1.53	1.10	1.21	0.00

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

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

## Severity Rates

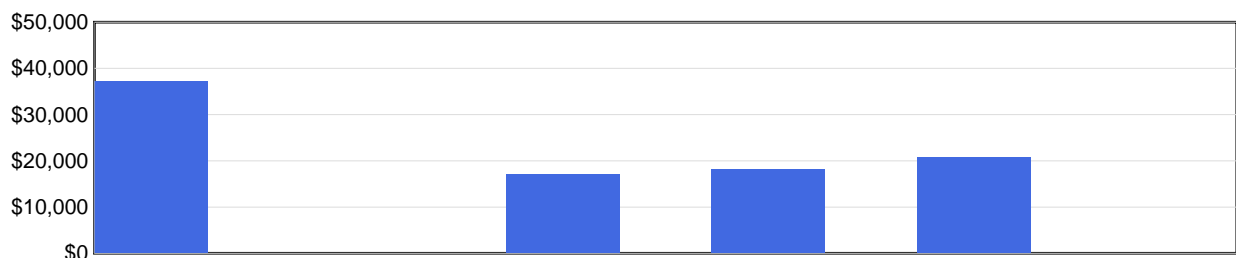
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	54.0	0.0	88.4	35.7	34.0	0.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$37,133	\$0	\$17,106	\$18,285	\$20,812	\$0

Average Cost Per LTC = Total LTC Costs / Total LTCs

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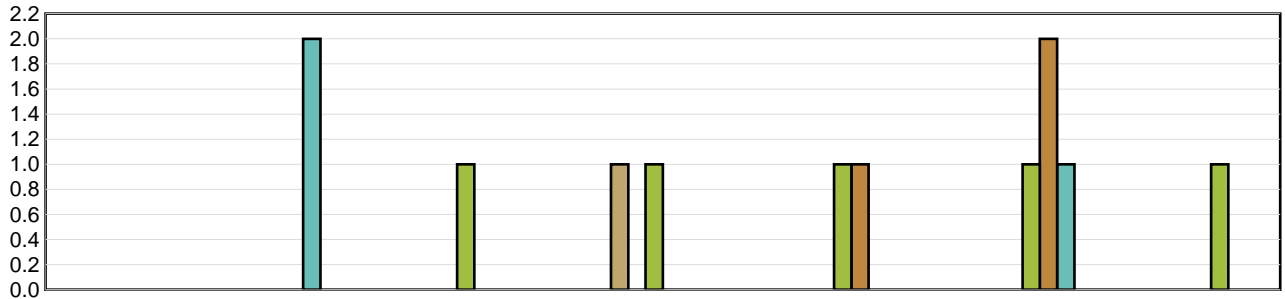
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

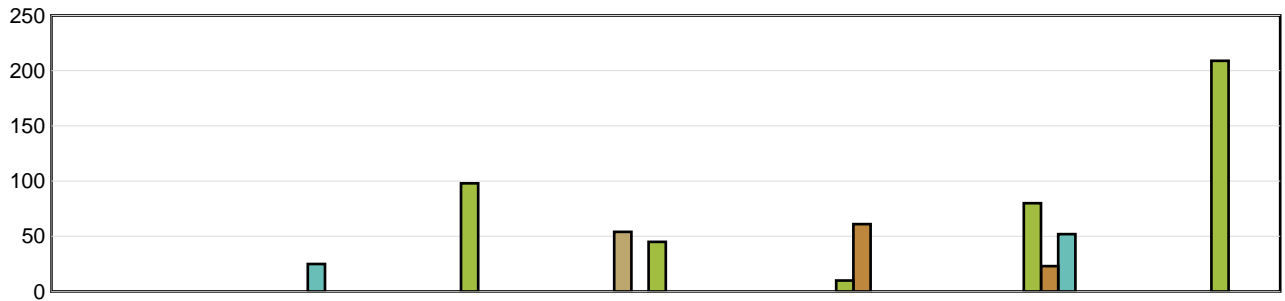
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	N/A	1	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	1	1	1	1	1
2022	N/A	N/A	N/A	N/A	1	2	N/A
2023	N/A	2	N/A	N/A	N/A	1	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## 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	N/A	N/A	54.00	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	N/A	N/A	98.00	45.00	10.00	80.00	209.00
2022	N/A	N/A	N/A	N/A	61.00	23.00	N/A
2023	N/A	25.00	N/A	N/A	N/A	52.00	N/A
2024 YTD	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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
Falls	1	0	3	2	0	0	6
Bodily Reaction and Exertion	0	0	1	1	0	0	2
Overexertion	0	0	0	0	2	0	2
Slip	0	0	1	0	1	0	2
Assaults/Violent Acts/Harassment	0	0	0	0	0	0	0

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	6	50.00%	60.67	364	\$15,664	\$93,986
Bodily Reaction and Exertion	2	16.67%	70.50	141	\$29,769	\$59,538
Overexertion	2	16.67%	27.00	54	\$29,446	\$58,892
Slip	2	16.67%	73.00	146	\$13,767	\$27,535
<b>Totals</b>	<b>12</b>	<b>100.00%</b>	<b>58.75</b>	<b>705</b>	<b>\$19,996</b>	<b>\$239,950</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Foot(Feet)/Ank(s)/Toe(s)	0	0	2	1	1	0	4
Head	1	0	0	1	0	0	2
Arms	0	0	0	0	1	0	1
Back	0	0	0	1	0	0	1
Hand(s)/Wrist(s)	0	0	1	0	0	0	1

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Foot(Feet)/Ank(s)/Toe(s)	4	33.33%	63.00	252	\$19,103	\$76,410
Head	2	16.67%	29.50	59	\$18,913	\$37,826
Arms	1	8.33%	2.00	2	\$274	\$274
Back	1	8.33%	41.00	41	\$14,693	\$14,693
Hand(s)/Wrist(s)	1	8.33%	80.00	80	\$20,069	\$20,069
All Others	3	25.00%	90.33	271	\$30,226	\$90,679
<b>Totals</b>	<b>12</b>	<b>100.00%</b>	<b>58.75</b>	<b>705</b>	<b>\$19,996</b>	<b>\$239,950</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	0	0	2	1	2	0	5
Fracture/Dislocation/Nerve Damage	0	0	3	0	1	0	4
Intracranial Injuries	1	0	0	1	0	0	2
Oth Traumatic Injuries	0	0	0	1	0	0	1
Abnormal Symptoms/Conditions	0	0	0	0	0	0	0

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	5	41.67%	41.00	205	\$24,302	\$121,510
Fracture/Dislocation/Nerve Damage	4	33.33%	100.00	400	\$16,481	\$65,922
Intracranial Injuries	2	16.67%	29.50	59	\$18,913	\$37,826
Oth Traumatic Injuries	1	8.33%	41.00	41	\$14,693	\$14,693
<b>Totals</b>	<b>12</b>	<b>100.00%</b>	<b>58.75</b>	<b>705</b>	<b>\$19,996</b>	<b>\$239,950</b>

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