

Industry Synopsis

Industry: 87500 MANUFACTURED HOME PARKS

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	45	0	\$9,820,358	211	\$89,239	\$0.80
2020	43	0	\$8,553,870	181	\$74,729	\$0.83
2021	46	4	\$8,197,960	174	\$61,992	\$0.78
2022	42	0	\$8,155,712	179	\$64,279	\$0.80
2023	42	2	\$8,407,744	185	\$76,988	\$0.90
2024 YTD	40	1	\$7,639,171	157	\$78,159	\$1.05

* 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	41	\$4,281	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	40	\$4,214	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	44	\$4,434	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	39	\$4,104	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	38	\$4,248	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	37	\$4,259	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

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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	11	\$38,779	6	\$35,460	69	6	5	8
2020	3	\$5,321	2	\$4,730	16	1	1	2
2021	5	\$16,208	1	\$2,790	8	3	4	3
2022	5	\$39,434	3	\$34,998	32	3	2	4
2023	2	\$6,053	0	\$0	0	1	2	1
2024 YTD	1	\$6,134	1	\$6,134	36	0	0	1

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	4	1	1	0	6
2020	1	1	0	0	2
2021	1	0	0	0	1
2022	2	1	0	0	3
2023	N/A	N/A	N/A	N/A	N/A
2024 YTD	0	0	1	0	1

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$10,367	\$28,412	\$0	\$0	\$38,779
2020	\$1,824	\$3,497	\$0	\$0	\$5,321
2021	\$1,896	\$14,312	\$0	\$0	\$16,208
2022	\$4,106	\$35,329	\$0	\$0	\$39,434
2023	\$175	\$5,877	\$0	\$0	\$6,053
2024 YTD	\$5,060	\$1,074	\$0	\$0	\$6,134

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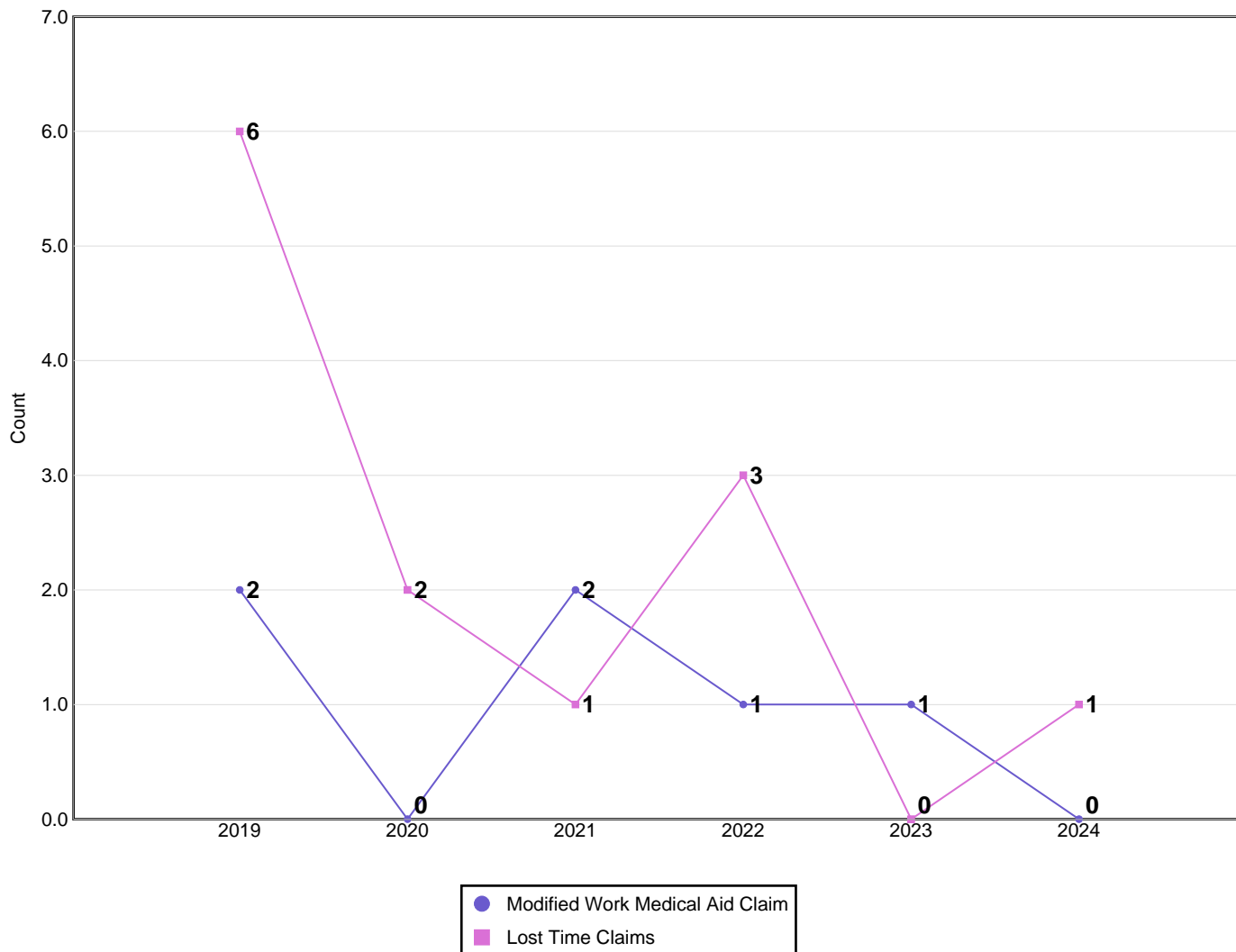
- YTD is January to current month of the current calendar year

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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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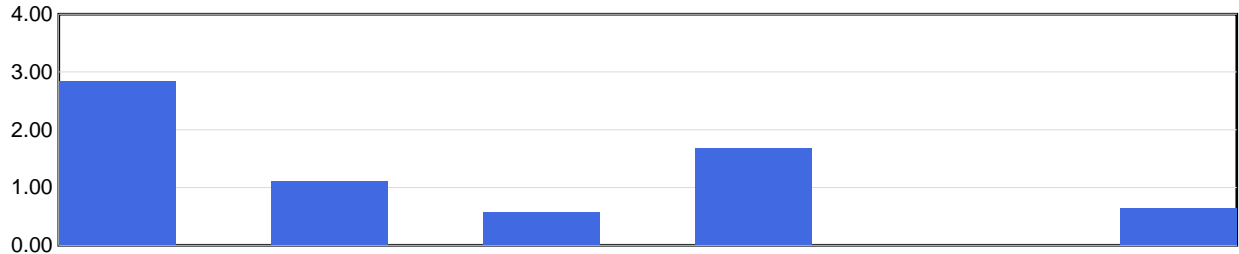
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



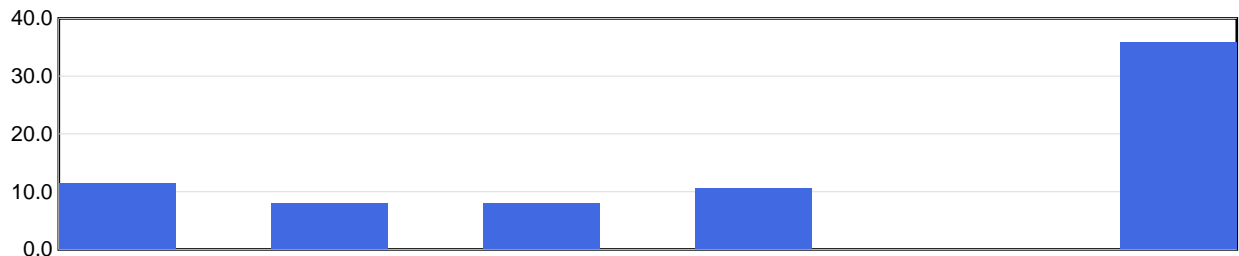
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	2.84	1.10	0.58	1.67	0.00	0.64

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

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

Severity Rates

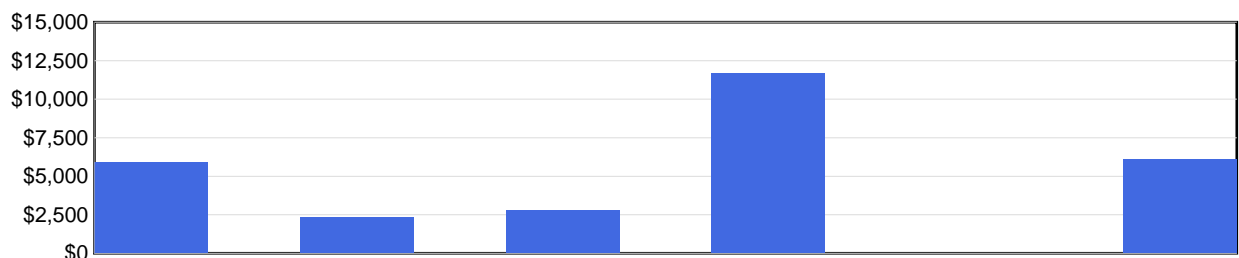
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	11.5	8.0	8.0	10.7	0.0	36.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$5,910	\$2,365	\$2,790	\$11,666	\$0	\$6,134

Average Cost Per LTC = Total LTC Costs / Total LTCs

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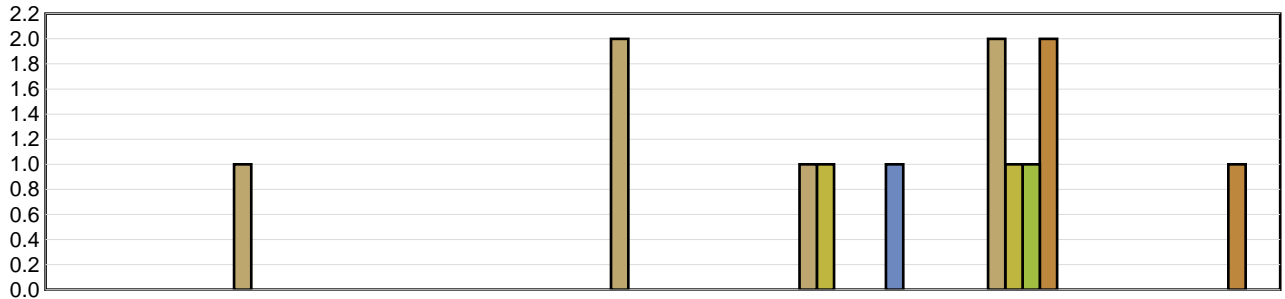
Industry Synopsis

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

Number of LTCs

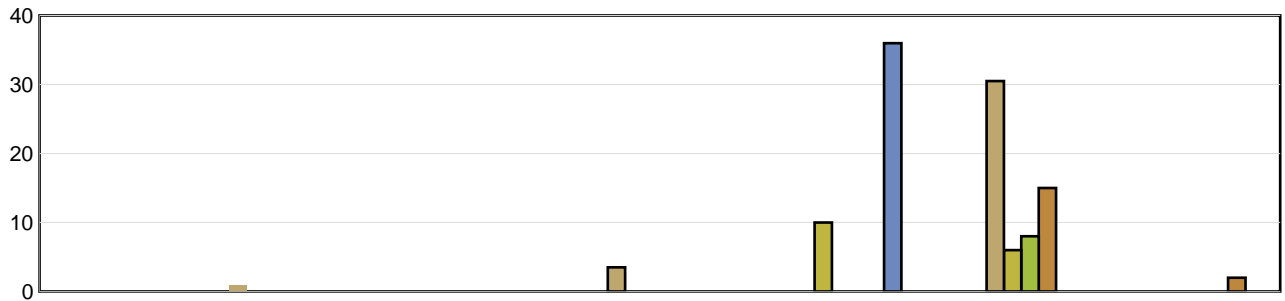
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	N/A	2	1	2	N/A
2020	N/A	N/A	N/A	N/A	1	1	N/A
2021	N/A	N/A	N/A	N/A	N/A	1	N/A
2022	N/A	N/A	N/A	N/A	N/A	2	1
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	N/A	1	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	1.00	N/A	3.50	0.00	30.50	N/A
2020	N/A	N/A	N/A	N/A	10.00	6.00	N/A
2021	N/A	N/A	N/A	N/A	N/A	8.00	N/A
2022	N/A	N/A	N/A	N/A	N/A	15.00	2.00
2023	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	N/A	N/A	N/A	N/A	36.00	N/A	N/A

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
Overexertion	4	0	0	1	0	0	5
Bodily Reaction and Exertion	1	1	0	0	0	0	2
Falls	0	1	1	1	0	0	3
Struck by Object	1	0	0	1	0	0	2
RMI	0	0	0	0	0	1	1

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	5	38.46%	10.20	51	\$5,297	\$26,486
Bodily Reaction and Exertion	2	15.38%	26.50	53	\$7,797	\$15,593
Falls	3	23.08%	6.33	19	\$2,007	\$6,022
Struck by Object	2	15.38%	1.00	2	\$14,939	\$29,877
RMI	1	7.69%	36.00	36	\$6,134	\$6,134
Totals	13	100.00%	12.38	161	\$6,470	\$84,112

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	3	0	1	1	0	0	5
Knee(s)	0	1	0	0	0	0	1
Trunk	0	0	0	1	0	1	2
Arms	1	0	0	0	0	0	1
Foot(Feet)/Ank(s)/Toe(s)	0	1	0	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
Back	5	38.46%	11.60	58	\$5,682	\$28,408
Knee(s)	1	7.69%	6.00	6	\$1,831	\$1,831
Trunk	2	15.38%	20.50	41	\$3,767	\$7,534
Arms	1	7.69%	0.00	0	\$1,533	\$1,533
Foot(Feet)/Ank(s)/Toe(s)	1	7.69%	10.00	10	\$2,899	\$2,899
All Others	3	23.08%	15.33	46	\$13,969	\$41,908
Totals	13	100.00%	12.38	161	\$6,470	\$84,112

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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	5	2	0	1	0	0	8
Fracture/Dislocation/Nerve Damage	0	0	0	1	0	0	1
Superficial Wounds	1	0	1	0	0	0	2
Inflammations of Joints/Muscles	0	0	0	0	0	1	1
Intracranial Injuries	0	0	0	1	0	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	8	61.54%	13.75	110	\$5,489	\$43,911
Fracture/Dislocation/Nerve Damage	1	7.69%	5.00	5	\$1,400	\$1,400
Superficial Wounds	2	15.38%	4.00	8	\$2,161	\$4,323
Inflammations of Joints/Muscles	1	7.69%	36.00	36	\$6,134	\$6,134
Intracranial Injuries	1	7.69%	2.00	2	\$28,345	\$28,345
Totals	13	100.00%	12.38	161	\$6,470	\$84,112

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