

Alberta - All Industries and All Accounts

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**
2019	186,213	18,115	\$103,852,023,607	1,871,493	\$1,112,844,215
2020	178,406	14,809	\$95,732,362,034	1,719,338	\$1,071,701,551
2021	177,477	15,013	\$100,035,547,337	1,798,336	\$1,154,304,827
2022	177,669	17,196	\$108,049,261,936	1,912,596	\$1,273,457,029
2023	179,431	17,412	\$115,191,093,268	2,009,989	\$1,432,726,799
2024 YTD	172,623	9,852	\$118,805,605,212	2,035,356	\$1,581,802,712

* 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	165,777	\$13,194,284	8,588	\$6,047,650	9,075	\$18,888,701	2,151	\$19,714,840	622	\$46,006,548
2020	159,672	\$12,939,354	7,936	\$5,574,846	8,331	\$17,353,469	1,926	\$17,911,413	541	\$41,953,280
2021	157,582	\$13,227,434	8,551	\$6,013,284	8,756	\$18,342,086	2,024	\$18,913,758	564	\$43,538,985
2022	156,027	\$13,507,517	9,202	\$6,468,403	9,555	\$20,017,903	2,245	\$20,778,224	640	\$47,277,215
2023	156,580	\$13,691,266	9,562	\$6,749,356	10,200	\$21,499,238	2,406	\$22,289,649	683	\$50,961,584
2024 YTD	149,472	\$14,044,981	9,672	\$6,919,545	10,252	\$22,017,439	2,519	\$23,430,647	708	\$52,392,993

Note: The current year assessable earnings are based on estimates.

Provincial 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	98,902	\$375,749,804	28,313	\$312,206,093	716,262	36,552	70,589	48,730
2020	81,760	\$336,354,872	28,244	\$289,082,966	807,879	27,874	53,516	42,841
2021	91,766	\$355,368,354	32,317	\$302,907,825	886,666	31,618	59,449	48,611
2022	100,777	\$375,237,422	36,780	\$318,203,982	913,164	33,905	63,997	54,378
2023	94,471	\$377,605,963	28,652	\$314,514,228	892,498	33,752	65,819	46,666
2024 YTD	45,428	\$104,268,834	12,411	\$80,056,834	250,329	14,746	33,017	21,210

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	16,158	5,911	2,716	3,528	28,313
2020	13,416	8,382	2,610	3,836	28,244
2021	16,183	8,915	2,911	4,308	32,317
2022	21,620	7,728	3,031	4,401	36,780
2023	14,535	6,585	2,898	4,634	28,652
2024 YTD	6,506	3,344	1,421	1,140	12,411

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$149,592,419	\$182,337,903	\$7,060,081	\$36,759,400	\$375,749,804
2020	\$154,991,998	\$136,273,405	\$6,886,632	\$38,202,837	\$336,354,872
2021	\$162,690,113	\$150,985,486	\$4,754,932	\$36,937,823	\$355,368,354
2022	\$167,534,576	\$162,558,272	\$6,477,460	\$38,667,115	\$375,237,422
2023	\$165,230,387	\$177,667,928	\$6,168,884	\$28,538,764	\$377,605,963
2024 YTD	\$41,791,415	\$51,986,168	\$117,762	\$10,373,489	\$104,268,834

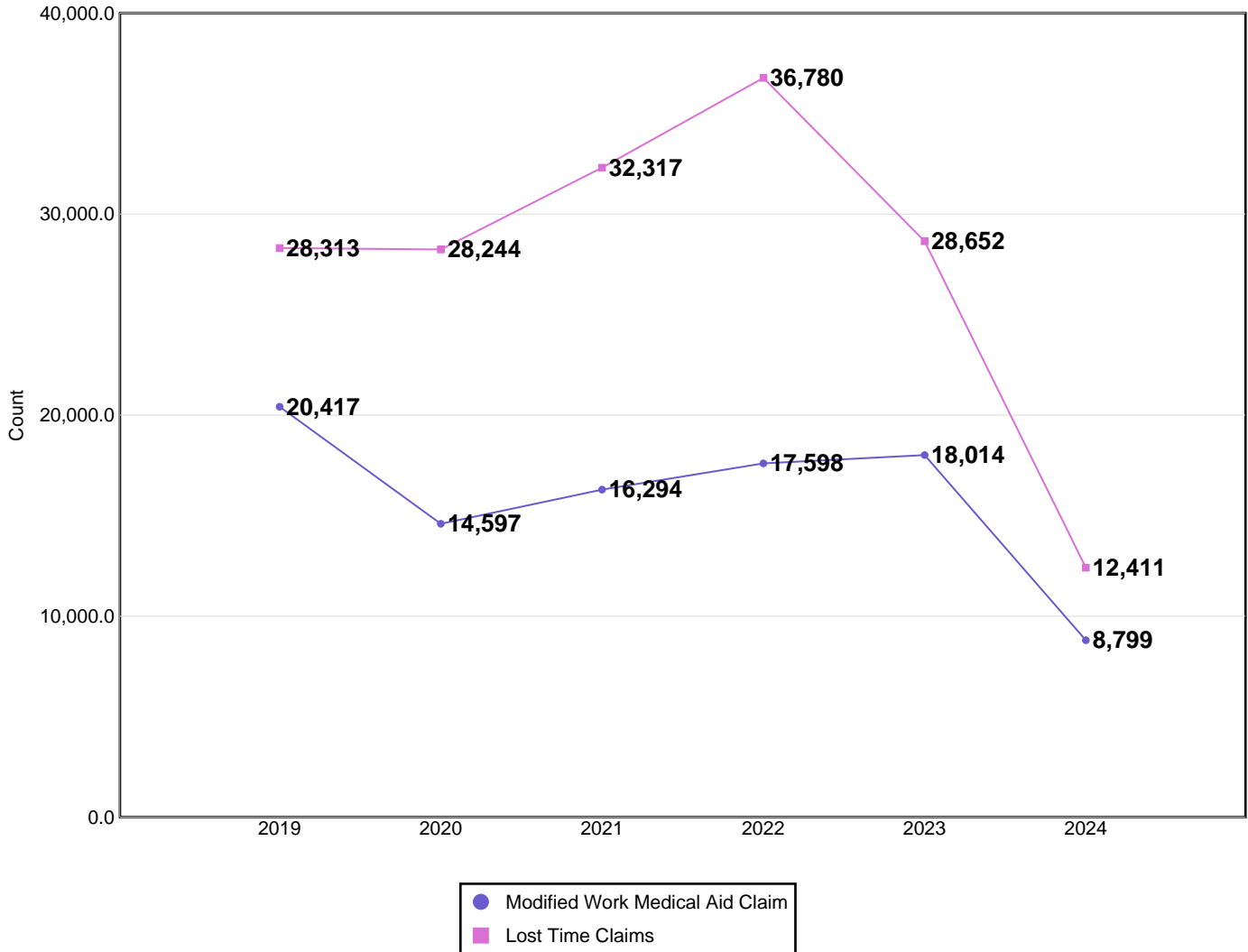
- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- 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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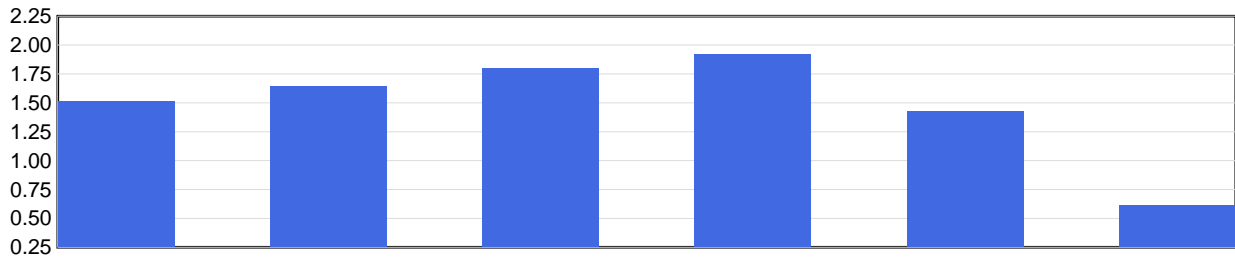
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Alberta - All Industries and All Accounts

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



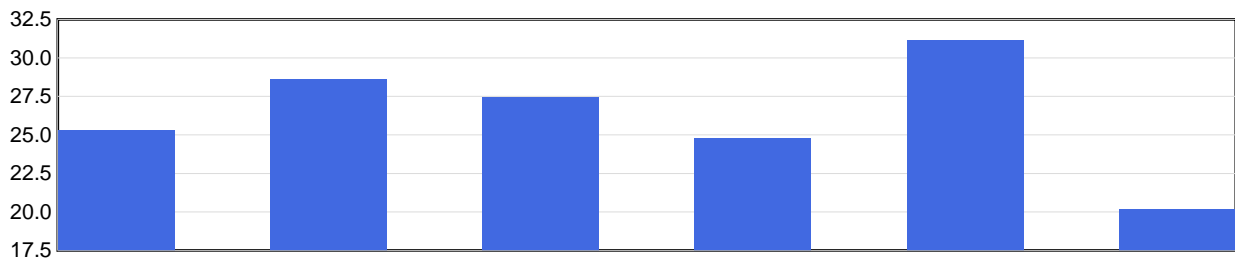
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.51	1.64	1.80	1.92	1.43	0.61

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

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

Severity Rates

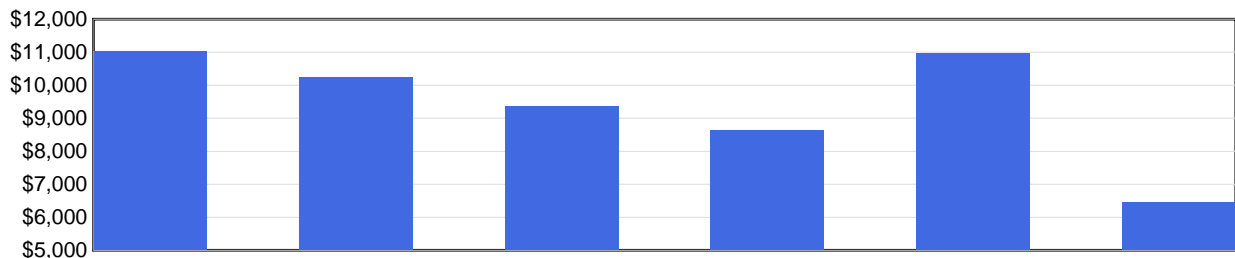
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	25.3	28.6	27.4	24.8	31.1	20.2

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$11,027	\$10,235	\$9,373	\$8,652	\$10,977	\$6,450

Average Cost Per LTC = Total LTC Costs / Total LTCs

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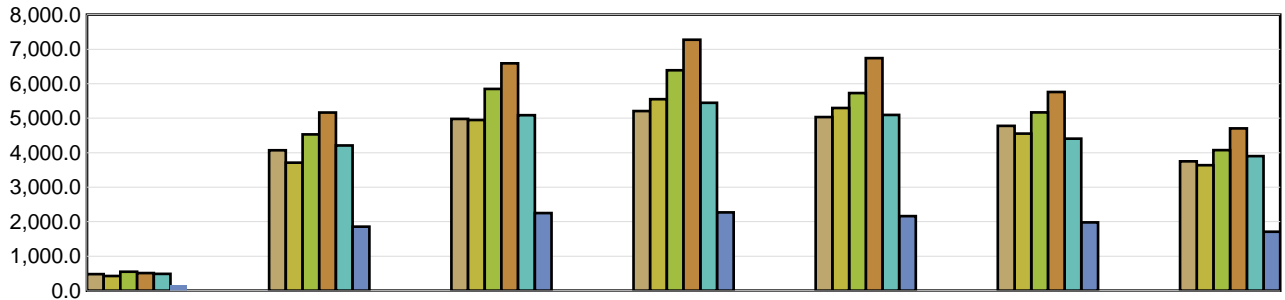
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

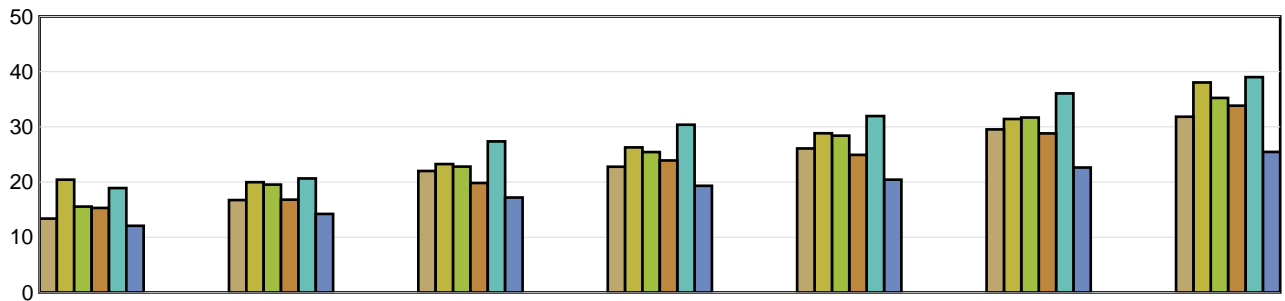
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	483	4,070	4,981	5,209	5,032	4,778	3,751
2020	428	3,714	4,950	5,551	5,295	4,555	3,640
2021	552	4,532	5,848	6,390	5,729	5,169	4,077
2022	514	5,165	6,593	7,276	6,743	5,762	4,705
2023	489	4,212	5,089	5,446	5,096	4,408	3,901
2024 YTD	169	1,857	2,250	2,269	2,164	1,980	1,711

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	13.40	16.75	22.02	22.78	26.09	29.56	31.85
2020	20.46	19.99	23.28	26.29	28.85	31.45	38.05
2021	15.56	19.56	22.82	25.46	28.41	31.71	35.26
2022	15.32	16.81	19.83	23.92	24.94	28.82	33.85
2023	18.91	20.65	27.37	30.40	31.97	36.07	39.01
2024 YTD	12.08	14.24	17.20	19.33	20.44	22.64	25.47

LTCs with no birthdate recorded are not included in band subtotals

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Provincial 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	1,292	6,443	7,678	10,503	2,871	889	29,676
Overexertion	5,732	4,613	5,448	5,332	5,179	2,243	28,547
Falls	5,508	4,663	4,727	5,683	5,095	2,611	28,287
Bodily Reaction and Exertion	4,055	3,431	4,106	4,147	4,419	1,666	21,824
Struck by Object	2,704	1,945	2,324	2,525	2,505	1,107	13,110

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	29,676	17.8%	16.3	482,934	\$5,447	\$161,645,751
Overexertion	28,547	17.1%	23.3	663,920	\$7,778	\$222,029,852
Falls	28,287	17.0%	35.4	1,000,903	\$11,965	\$338,453,084
Bodily Reaction and Exertion	21,824	13.1%	28.0	611,573	\$9,655	\$210,701,053
Struck by Object	13,111	7.9%	21.4	281,049	\$8,009	\$105,000,164
All Others	45,273	27.2%	28.9	1,309,931	\$12,792	\$579,128,120
Totals	166,718	100.0%	26.1	4,350,310	\$9,699	\$1,616,958,024

Part of Body

Top 5 by Total LTCs

Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	6,220	4,992	5,733	5,721	5,521	2,569	30,756
Body System(s)	1,382	6,521	7,824	10,561	2,968	821	30,077
Trunk	3,209	2,660	2,969	3,160	3,084	1,253	16,335
Foot(Feet)/Ank(s)/Toe(s)	2,441	2,088	2,517	2,671	2,590	1,174	13,481
Hand(s)/Wrist(s)	2,203	1,816	2,076	2,240	2,207	950	11,492

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	30,756	18.4%	21.8	671,220	\$7,346	\$225,935,099
Body System(s)	30,077	18.0%	22.1	663,484	\$6,848	\$205,981,988
Trunk	16,335	9.8%	30.9	503,950	\$12,304	\$200,992,436
Foot(Feet)/Ank(s)/Toe(s)	13,481	8.1%	28.6	386,153	\$8,358	\$112,676,631
Hand(s)/Wrist(s)	11,492	6.9%	26.4	303,249	\$8,243	\$94,729,262
All Others	64,577	38.7%	28.2	1,822,254	\$12,027	\$776,642,607
Totals	166,718	100.0%	26.1	4,350,310	\$9,699	\$1,616,958,024

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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	13,826	11,223	12,886	13,316	13,035	5,677	69,963
Oth Traumatic Injuries	2,712	2,343	2,688	3,068	3,263	1,572	15,646
Superficial Wounds	2,550	1,942	2,220	2,537	2,303	1,083	12,635
Fracture/Dislocation/Nerve Damage	2,361	2,058	2,131	2,379	2,158	1,078	12,165
Systems Disease - Covid 19	0	5,467	6,607	9,453	1,730	419	23,676

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	69,963	42.0%	24.8	1,738,461	\$8,265	\$578,261,632
Systems Disease - Covid 19	23,676	14.2%	11.0	260,422	\$2,682	\$63,491,200
Oth Traumatic Injuries	15,646	9.4%	27.5	429,711	\$13,543	\$211,887,972
Superficial Wounds	12,635	7.6%	17.7	224,255	\$5,715	\$72,211,902
Fracture/Dislocation/Nerve Damage	12,165	7.3%	53.7	653,122	\$18,398	\$223,817,203
All Others	32,633	19.6%	32.0	1,044,339	\$14,319	\$467,288,113
Totals	166,718	100.0%	26.1	4,350,310	\$9,699	\$1,616,958,024

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