

## 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	186,221	18,117	\$103,851,946,208	1,871,436	\$1,112,621,225
2020	178,413	14,813	\$95,732,230,705	1,719,316	\$1,071,453,070
2021	177,495	15,028	\$100,036,337,749	1,798,339	\$1,153,953,302
2022	177,711	17,233	\$108,054,369,930	1,912,708	\$1,272,307,458
2023	179,499	17,479	\$115,213,864,701	2,010,501	\$1,430,624,759
2024 YTD	177,863	14,242	\$119,699,887,947	2,052,017	\$1,592,774,269

\* 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	165,785	\$13,194,246	8,588	\$6,047,690	9,076	\$18,893,549	2,150	\$19,707,195	622	\$46,009,266
2020	159,678	\$12,938,364	7,937	\$5,575,869	8,332	\$17,358,359	1,925	\$17,906,359	541	\$41,953,280
2021	157,596	\$13,227,231	8,555	\$6,016,181	8,756	\$18,340,577	2,024	\$18,913,363	564	\$43,538,985
2022	156,064	\$13,510,452	9,207	\$6,472,378	9,555	\$20,020,262	2,245	\$20,774,255	640	\$47,277,022
2023	156,645	\$13,698,790	9,564	\$6,749,715	10,200	\$21,504,368	2,407	\$22,292,940	683	\$50,968,051
2024 YTD	154,665	\$14,160,498	9,701	\$6,936,132	10,261	\$22,075,425	2,514	\$23,317,787	722	\$53,210,045

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

# Provincial Synopsis

## Alberta - All Industries and All Accounts

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	98,900	\$375,747,120	28,313	\$312,206,093	715,651	36,615	70,587	48,750
2020	81,762	\$336,344,567	28,243	\$289,075,891	806,540	28,244	53,519	42,993
2021	91,766	\$355,324,142	32,316	\$302,871,605	884,793	33,297	59,450	49,218
2022	100,719	\$375,118,211	36,776	\$318,118,141	908,952	36,046	63,943	55,378
2023	93,765	\$377,265,506	28,645	\$314,426,804	882,227	36,152	65,120	47,800
2024 YTD	69,506	\$192,904,432	19,069	\$150,994,608	449,857	24,222	50,437	33,116

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	16,161	5,911	2,714	3,527	28,313
2020	13,423	8,382	2,608	3,830	28,243
2021	16,195	8,912	2,908	4,301	32,316
2022	21,647	7,723	3,029	4,377	36,776
2023	14,599	6,575	2,895	4,576	28,645
2024 YTD	9,892	4,879	2,064	2,234	19,069

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$149,592,419	\$182,335,219	\$7,060,081	\$36,759,400	\$375,747,120
2020	\$154,987,284	\$136,267,814	\$6,886,632	\$38,202,837	\$336,344,567
2021	\$162,665,155	\$150,966,233	\$4,754,932	\$36,937,823	\$355,324,142
2022	\$167,477,059	\$162,496,578	\$6,477,460	\$38,667,115	\$375,118,211
2023	\$165,175,205	\$177,382,653	\$6,168,884	\$28,538,764	\$377,265,506
2024 YTD	\$78,627,946	\$97,435,146	\$604,663	\$16,236,678	\$192,904,432

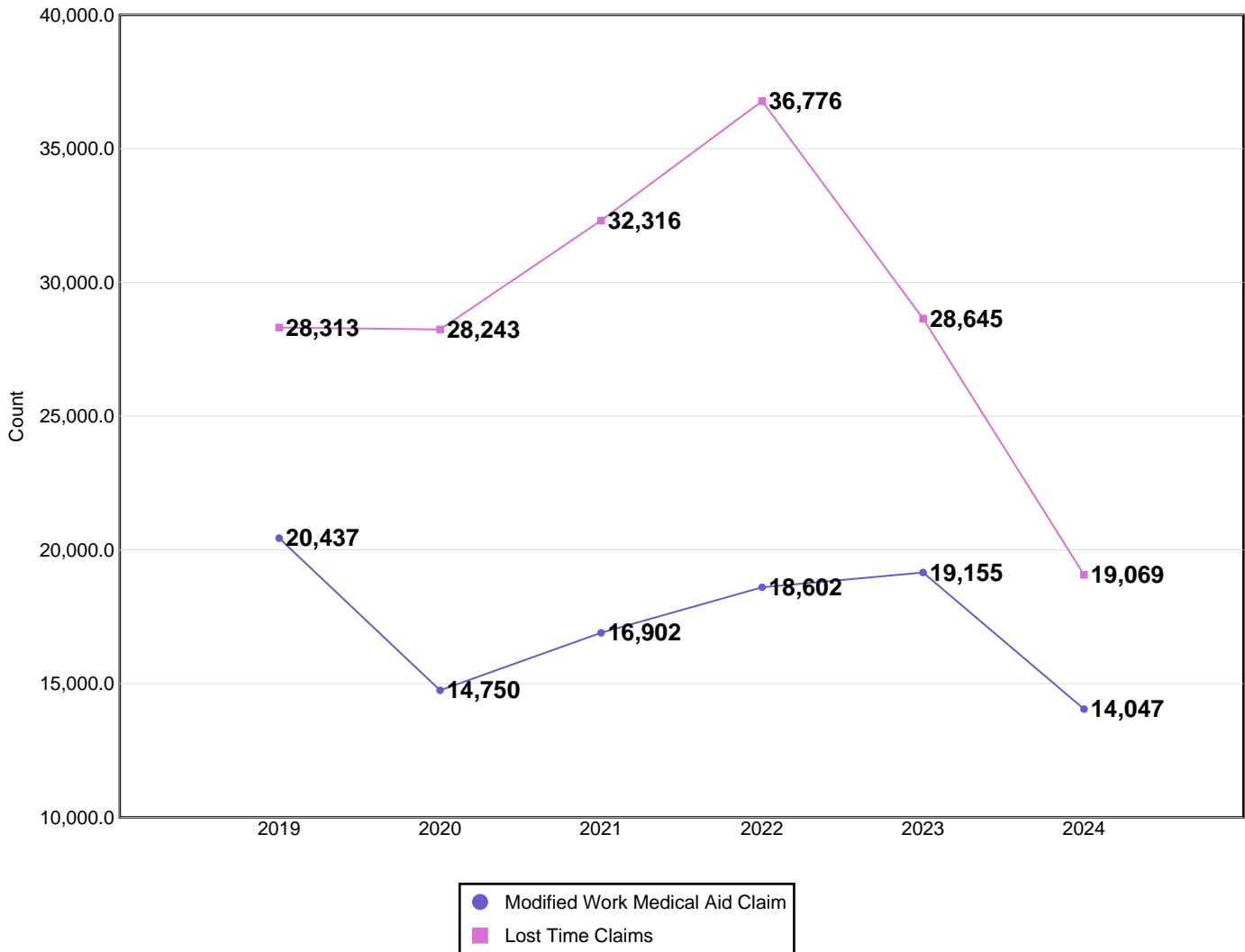
- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

## Alberta - All Industries and All Accounts

Claim Costs - for Years: 2019 to 2024

### Disabling Claims Components



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

- 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

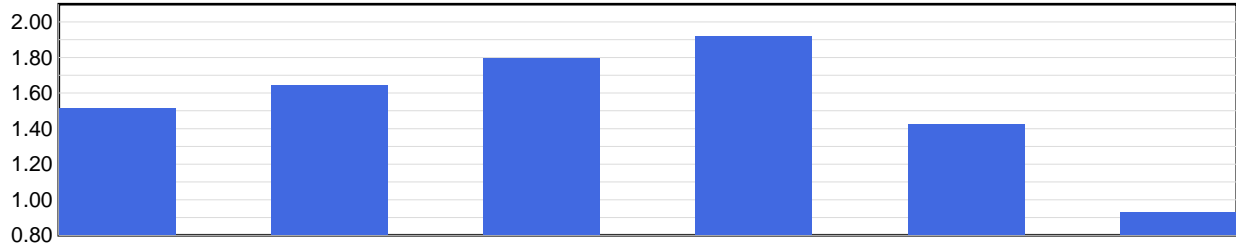
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## Alberta - All Industries and All Accounts

Claim Costs - for Years: 2019 to 2024

### Frequency Rates

(Lost Time Claims per 100 Workers)



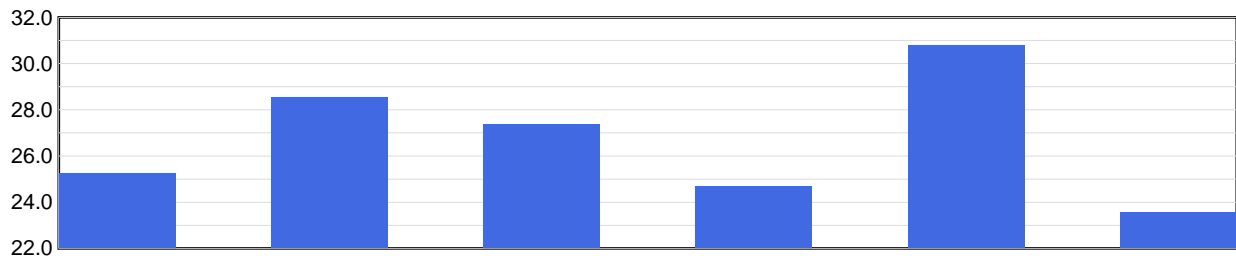
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.51	1.64	1.80	1.92	1.42	0.93

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

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

### Severity Rates

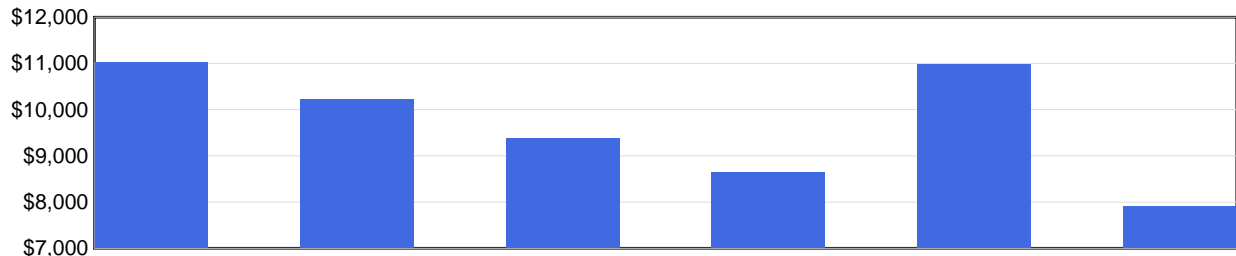
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	25.3	28.6	27.4	24.7	30.8	23.6

Severity Rate = Total TTDs / Total LTCs

### Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$11,027	\$10,235	\$9,372	\$8,650	\$10,977	\$7,918

Average Cost Per LTC = Total LTC Costs / Total LTCs

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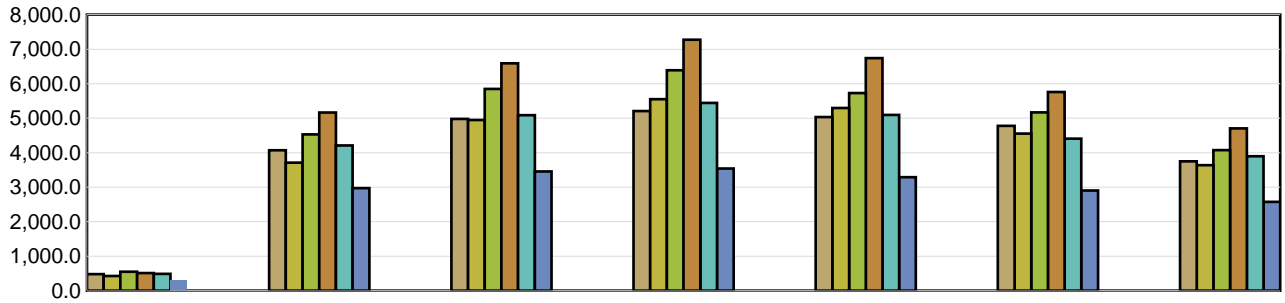
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## Alberta - All Industries and All Accounts

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

### Number of LTCs

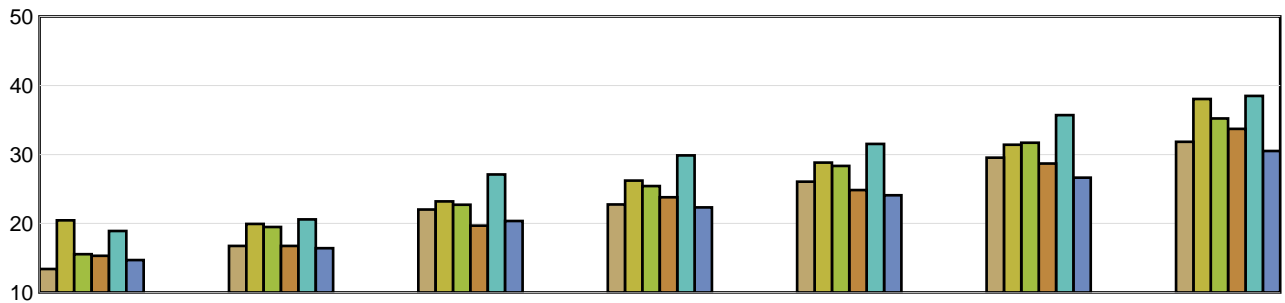
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
<b>2019</b>	483	4,070	4,981	5,209	5,032	4,778	3,751
<b>2020</b>	428	3,714	4,950	5,551	5,296	4,555	3,639
<b>2021</b>	552	4,532	5,848	6,389	5,729	5,169	4,077
<b>2022</b>	514	5,164	6,593	7,275	6,742	5,762	4,704
<b>2023</b>	489	4,212	5,087	5,444	5,096	4,407	3,899
<b>2024 YTD</b>	307	2,972	3,458	3,542	3,292	2,905	2,575

### 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
<b>2019</b>	13.40	16.75	22.02	22.75	26.06	29.55	31.85
<b>2020</b>	20.46	19.94	23.21	26.23	28.83	31.41	38.05
<b>2021</b>	15.56	19.50	22.72	25.42	28.35	31.71	35.22
<b>2022</b>	15.32	16.76	19.69	23.81	24.84	28.69	33.72
<b>2023</b>	18.91	20.60	27.11	29.88	31.53	35.72	38.49
<b>2024 YTD</b>	14.71	16.43	20.36	22.33	24.09	26.65	30.51

LTCs with no birthdate recorded are not included in band subtotals

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# Provincial Synopsis

## Alberta - All Industries and All Accounts

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	5,732	4,613	5,448	5,332	5,179	3,472	29,776
Exposure to Harmful Substances	1,292	6,443	7,678	10,503	2,872	1,409	30,197
Falls	5,508	4,663	4,727	5,683	5,095	3,609	29,285
Bodily Reaction and Exertion	4,055	3,431	4,105	4,144	4,417	2,678	22,830
Struck by Object	2,704	1,945	2,324	2,525	2,505	1,697	13,700

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	29,776	17.2%	23.2	691,780	\$7,815	\$232,692,136
Exposure to Harmful Substances	30,197	17.4%	16.2	489,901	\$5,456	\$164,753,454
Falls	29,285	16.9%	35.5	1,039,982	\$12,071	\$353,502,034
Bodily Reaction and Exertion	22,830	13.2%	27.9	637,556	\$9,640	\$220,078,082
Struck by Object	13,701	7.9%	21.5	294,306	\$8,037	\$110,110,676
All Others	47,574	27.4%	28.9	1,373,476	\$12,749	\$606,542,855
<b>Totals</b>	<b>173,363</b>	<b>100.0%</b>	<b>26.1</b>	<b>4,527,001</b>	<b>\$9,735</b>	<b>\$1,687,679,238</b>

### Part of Body

#### Top 5 by Total LTCs

Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	6,220	4,992	5,732	5,720	5,518	3,815	31,997
Body System(s)	1,382	6,521	7,824	10,561	2,968	1,344	30,600
Trunk	3,209	2,658	2,969	3,160	3,081	1,957	17,034
Foot(Feet)/Ank(s)/Toe(s)	2,441	2,088	2,517	2,669	2,588	1,865	14,168
Hand(s)/Wrist(s)	2,203	1,816	2,076	2,240	2,203	1,480	12,018

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	31,997	18.5%	21.9	699,353	\$7,366	\$235,688,392
Body System(s)	30,600	17.7%	22.1	676,820	\$6,909	\$211,429,323
Trunk	17,034	9.8%	30.6	521,925	\$12,254	\$208,731,896
Foot(Feet)/Ank(s)/Toe(s)	14,168	8.2%	28.6	405,318	\$8,371	\$118,597,372
Hand(s)/Wrist(s)	12,018	6.9%	26.3	316,468	\$8,237	\$98,994,284
All Others	67,546	39.0%	28.2	1,907,117	\$12,055	\$814,237,973
<b>Totals</b>	<b>173,363</b>	<b>100.0%</b>	<b>26.1</b>	<b>4,527,001</b>	<b>\$9,735</b>	<b>\$1,687,679,238</b>

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# Provincial Synopsis

## Alberta - All Industries and All Accounts

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	11,222	12,885	13,313	13,027	8,670	72,943
Oth Traumatic Injuries	2,712	2,342	2,688	3,064	3,260	2,455	16,521
Superficial Wounds	2,550	1,942	2,220	2,536	2,302	1,598	13,148
Fracture/Dislocation/Nerve Damage	2,361	2,056	2,130	2,376	2,155	1,604	12,682
Systems Disease - Covid 19	0	5,467	6,607	9,453	1,730	678	23,935

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	72,943	42.1%	24.8	1,809,432	\$8,280	\$603,955,376
Systems Disease - Covid 19	23,935	13.8%	10.9	261,348	\$2,662	\$63,704,834
Oth Traumatic Injuries	16,521	9.5%	27.4	453,099	\$13,407	\$221,493,225
Superficial Wounds	13,148	7.6%	17.9	235,319	\$5,748	\$75,578,927
Fracture/Dislocation/Nerve Damage	12,682	7.3%	53.8	682,211	\$18,445	\$233,918,421
All Others	34,134	19.7%	31.8	1,085,592	\$14,327	\$489,028,454
<b>Totals</b>	<b>173,363</b>	<b>100.0%</b>	<b>26.1</b>	<b>4,527,001</b>	<b>\$9,735</b>	<b>\$1,687,679,238</b>

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