

Provincial Synopsis

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	186,218	18,114	\$103,854,237,828	1,871,536	\$1,112,800,457
2020	178,407	14,810	\$95,734,381,744	1,719,376	\$1,071,591,611
2021	177,482	15,024	\$100,037,063,944	1,798,376	\$1,154,128,504
2022	177,696	17,228	\$108,050,572,563	1,912,615	\$1,272,564,115
2023	179,477	17,463	\$115,211,109,577	2,010,423	\$1,431,218,987
2024 YTD	176,259	12,852	\$119,626,796,418	2,051,055	\$1,591,568,726

* 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	165,781	\$13,194,581	8,588	\$6,047,650	9,076	\$18,890,619	2,151	\$19,714,840	622	\$46,006,548
2020	159,671	\$12,938,696	7,937	\$5,575,617	8,332	\$17,355,376	1,926	\$17,911,413	541	\$41,953,280
2021	157,582	\$13,225,997	8,555	\$6,016,164	8,757	\$18,342,159	2,024	\$18,913,758	564	\$43,538,985
2022	156,051	\$13,509,236	9,205	\$6,470,751	9,556	\$20,024,107	2,244	\$20,769,292	640	\$47,277,186
2023	156,621	\$13,696,375	9,565	\$6,750,014	10,202	\$21,510,474	2,406	\$22,285,967	683	\$50,968,280
2024 YTD	153,070	\$14,132,744	9,706	\$6,940,720	10,247	\$22,042,876	2,515	\$23,313,319	721	\$53,197,138

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

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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	98,905	\$375,748,320	28,313	\$312,206,093	716,093	36,614	70,592	48,749
2020	81,758	\$336,351,170	28,244	\$289,082,966	806,801	28,242	53,514	42,993
2021	91,767	\$355,330,025	32,316	\$302,871,605	884,970	33,293	59,451	49,218
2022	100,718	\$375,119,380	36,776	\$318,118,141	909,541	36,030	63,942	55,373
2023	94,060	\$377,353,194	28,645	\$314,426,804	885,189	36,106	65,415	47,789
2024 YTD	62,075	\$163,572,827	16,994	\$127,297,664	384,658	21,642	45,081	29,575

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	16,160	5,911	2,714	3,528	28,313
2020	13,422	8,382	2,609	3,831	28,244
2021	16,195	8,912	2,907	4,302	32,316
2022	21,641	7,725	3,030	4,380	36,776
2023	14,577	6,576	2,896	4,596	28,645
2024 YTD	8,880	4,351	1,886	1,877	16,994

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$149,592,419	\$182,336,419	\$7,060,081	\$36,759,400	\$375,748,320
2020	\$154,991,998	\$136,269,702	\$6,886,632	\$38,202,837	\$336,351,170
2021	\$162,665,155	\$150,972,115	\$4,754,932	\$36,937,823	\$355,330,025
2022	\$167,477,059	\$162,497,746	\$6,477,460	\$38,667,115	\$375,119,380
2023	\$165,166,950	\$177,478,595	\$6,168,884	\$28,538,764	\$377,353,194
2024 YTD	\$66,353,977	\$82,920,255	\$420,516	\$13,878,078	\$163,572,827

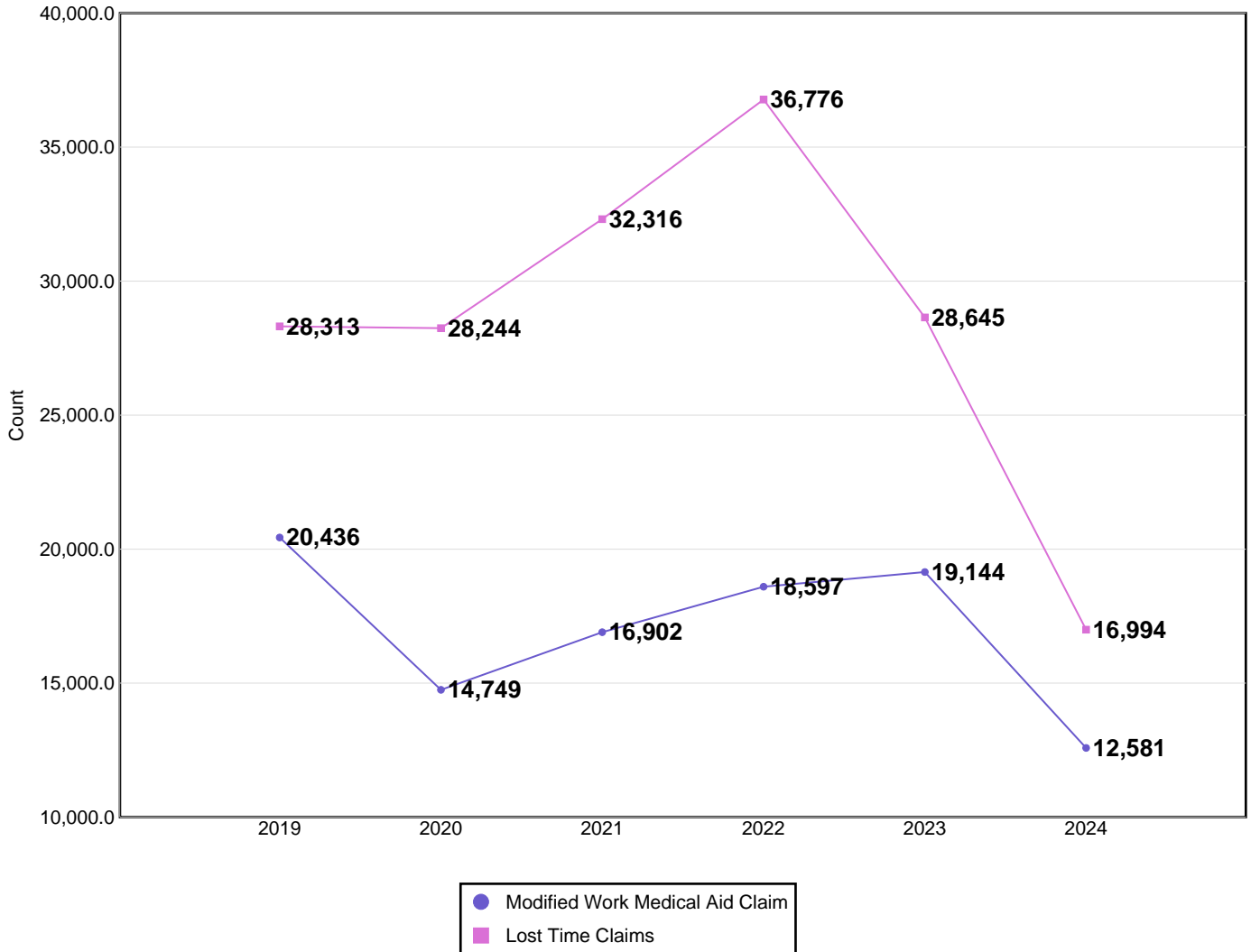
- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2023, the transaction period would be from January 1, 2023 to March 31, 2024

- 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

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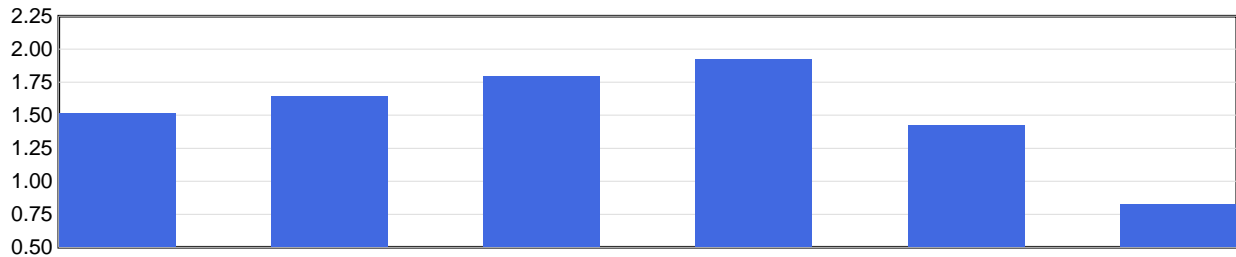
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Alberta - All Industries and All Accounts

Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



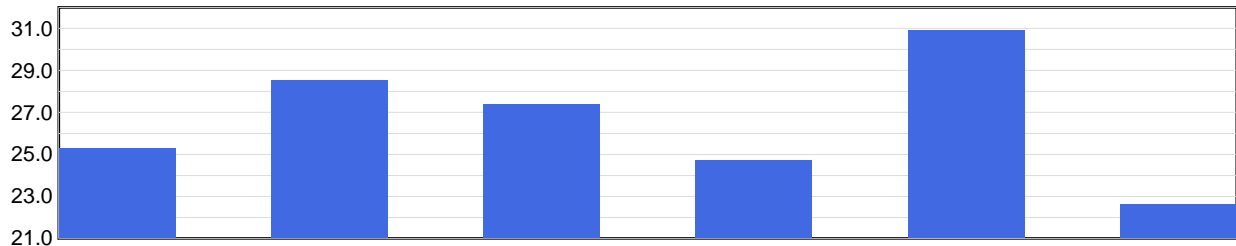
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.51	1.64	1.80	1.92	1.42	0.83

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

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

Severity Rates

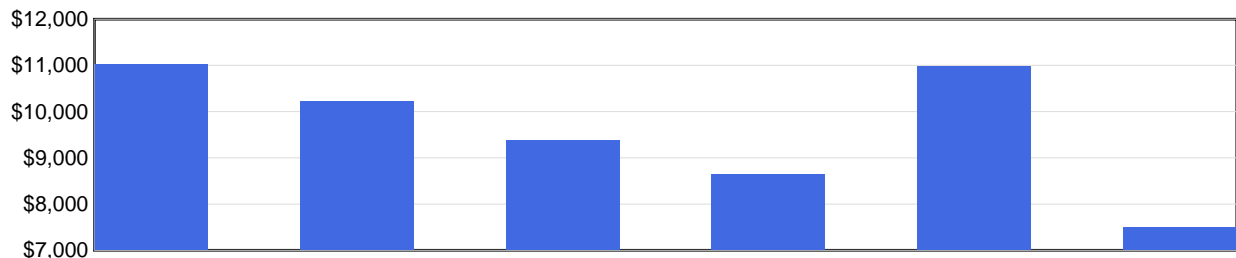
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	25.3	28.6	27.4	24.7	30.9	22.6

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	\$7,491

Average Cost Per LTC = Total LTC Costs / Total LTCs

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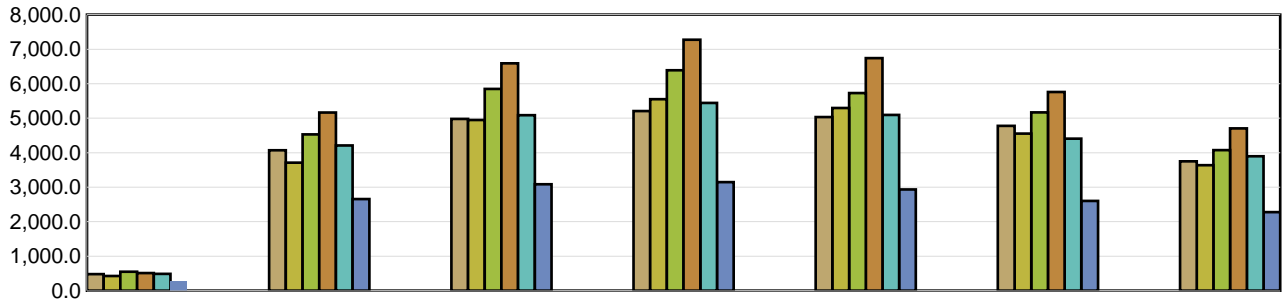
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Alberta - All Industries and All Accounts

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

Number of LTCs

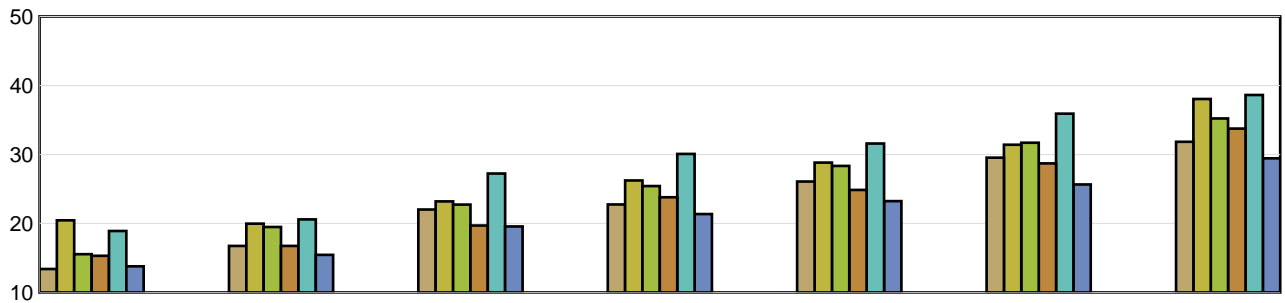
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	483	4,070	4,981	5,209	5,032	4,778	3,751
2020	428	3,714	4,950	5,551	5,296	4,555	3,640
2021	552	4,532	5,848	6,389	5,729	5,169	4,077
2022	514	5,164	6,593	7,275	6,742	5,762	4,704
2023	489	4,212	5,087	5,444	5,096	4,407	3,899
2024 YTD	272	2,657	3,085	3,148	2,934	2,603	2,280

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	22.77	26.08	29.55	31.85
2020	20.46	19.99	23.21	26.24	28.83	31.41	38.05
2021	15.56	19.50	22.75	25.42	28.35	31.71	35.22
2022	15.32	16.76	19.70	23.81	24.87	28.71	33.76
2023	18.91	20.60	27.25	30.08	31.59	35.92	38.62
2024 YTD	13.80	15.45	19.57	21.37	23.24	25.67	29.45

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	5,732	4,613	5,448	5,332	5,179	3,073	29,377
Exposure to Harmful Substances	1,292	6,443	7,678	10,503	2,871	1,216	30,003
Falls	5,508	4,663	4,727	5,683	5,095	3,296	28,972
Bodily Reaction and Exertion	4,055	3,431	4,105	4,144	4,417	2,388	22,540
Struck by Object	2,704	1,945	2,324	2,525	2,505	1,519	13,522

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	29,377	17.2%	23.2	682,485	\$7,801	\$229,169,385
Exposure to Harmful Substances	30,003	17.5%	16.2	486,619	\$5,452	\$163,590,442
Falls	28,972	16.9%	35.5	1,027,338	\$12,047	\$349,011,715
Bodily Reaction and Exertion	22,540	13.2%	27.9	628,612	\$9,606	\$216,519,500
Struck by Object	13,523	7.9%	21.4	289,769	\$8,042	\$108,751,750
All Others	46,874	27.4%	28.9	1,353,429	\$12,735	\$596,946,578
Totals	171,289	100.0%	26.1	4,468,252	\$9,715	\$1,663,989,370

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	3,435	31,617
Body System(s)	1,382	6,521	7,824	10,561	2,968	1,166	30,422
Trunk	3,209	2,660	2,969	3,160	3,083	1,708	16,789
Foot(Feet)/Ank(s)/Toe(s)	2,441	2,088	2,517	2,670	2,590	1,661	13,967
Hand(s)/Wrist(s)	2,203	1,816	2,076	2,240	2,203	1,321	11,859

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	31,617	18.5%	21.8	690,668	\$7,360	\$232,697,978
Body System(s)	30,422	17.8%	22.1	672,188	\$6,881	\$209,336,041
Trunk	16,789	9.8%	30.7	515,423	\$12,286	\$206,274,608
Foot(Feet)/Ank(s)/Toe(s)	13,967	8.2%	28.6	399,215	\$8,368	\$116,868,911
Hand(s)/Wrist(s)	11,859	6.9%	26.3	312,190	\$8,223	\$97,520,843
All Others	66,635	38.9%	28.2	1,878,568	\$12,025	\$801,290,988
Totals	171,289	100.0%	26.1	4,468,252	\$9,715	\$1,663,989,370

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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	11,222	12,885	13,313	13,029	7,711	71,986
Oth Traumatic Injuries	2,712	2,343	2,688	3,066	3,260	2,204	16,273
Superficial Wounds	2,550	1,942	2,220	2,536	2,302	1,445	12,995
Fracture/Dislocation/Nerve Damage	2,361	2,057	2,130	2,376	2,156	1,433	12,513
Systems Disease - Covid 19	0	5,467	6,607	9,453	1,730	579	23,836

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	71,986	42.0%	24.8	1,785,939	\$8,273	\$595,573,093
Systems Disease - Covid 19	23,836	13.9%	10.9	260,884	\$2,669	\$63,628,421
Oth Traumatic Injuries	16,273	9.5%	27.4	445,552	\$13,394	\$217,953,968
Superficial Wounds	12,995	7.6%	17.8	231,859	\$5,736	\$74,536,097
Fracture/Dislocation/Nerve Damage	12,513	7.3%	53.7	672,131	\$18,406	\$230,309,725
All Others	33,686	19.7%	31.8	1,071,887	\$14,308	\$481,988,066
Totals	171,289	100.0%	26.1	4,468,252	\$9,715	\$1,663,989,370

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