



WCB-Alberta

2011 Premium Rates



Workers'
Compensation
Board

Alberta

Working for a safe, healthy, strong Alberta

Foreword

The Alberta Workers' Compensation Board sets premium rates annually for each industry. This guide is meant to provide a basic understanding of the process for setting industry premium rates. It also provides valuable information on 2011 industry rates, claims trends and pricing programs. Detailed information regarding specific pricing incentives and adjustments to individual employer rates is available upon request by contacting the Underwriting Unit.

In 2011, the average premium rate will decrease to \$1.22 (per \$100 of insurable earnings). This is the seventh consecutive year that the average premium rate has not increased. The key components of the rate stabilization are:

1. Continued focus on prevention and claim cost reductions through better management of claims

Employers are effectively utilizing prevention methods and modified work to manage claims. Comparing 2009 to 2010, lost-time claim, disabling claim and average claim duration volumes have continued to decline. All of these measures are expected to decrease slightly in 2011. Claims costs remain the largest component of premium rates, so as employers make progress towards reducing the number of claims and duration of claims, they will realize the payback through lower industry rates.

2. Stabilization in premium revenue

Claims costs are a major component of the premium revenue requirements and they are forecasted at \$721.7 million for 2011. Other operating costs for 2011, including administration and transfer levies, are virtually unchanged from 2010. Though economists are still predicting variability in the world economy, we have seen more stability and even moderate growth in insurable earnings in Alberta. Insurable earnings are forecasted at \$79.2 billion with premium revenue forecasted at \$966.9 million. A 7.5% decrease in the average rate to \$1.22 reflects the trends we forecast for 2011.

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Rate Notice

2011 Premium Rate Notice – General

* There were several customized variations of this notice reflecting the pricing changes in particular industries. If you would like to view a copy of a rate notice for a particular industry, please contact our Underwriting department at 780-498-7937.

Common Questions

Questions and Answers----- 30

2011 Premium Rates

Overview

2011 Industry Rates

Pricing Overview

Employers pay premiums to fund workers' compensation insurance. WCB-Alberta determines premium requirements annually based on the best estimates of insurable earnings and costs for the year. Pricing refers to the distribution of premiums among employers.

The objectives of WCB's pricing programs are to:

1. Collect the amount of premiums needed to **cover all current and future costs for 2011 claims** from employers operating in 2011.

Premiums cover worker benefits; health care; administration; transfers to WH&S, safety associations, Appeals Commission and medical panels; pricing incentives; and fund balance and reserve requirements.

2. **Promote accountability and recognize disability management** through distribution of premiums among industries and employers.

Distributing premiums through pricing programs helps maintain collective liability while promoting fairness and accountability for workplace injury and illness.

WCB's pricing formula is simple:

$$\begin{array}{ccc} \textbf{Accountability} & + & \textbf{Fairness} & = & \textbf{Collective Liability} \\ \text{for employer performance} & & \text{of premium distribution} & & \text{for working Albertans} \end{array}$$

Classification & Rate Setting

History of Classification Structure

The foundation for premium rate setting is a classification system that is used to identify employers with similar business and risk characteristics. Employers are classified by the industry in which they conduct business. Industries are categorized into rate groups for rate setting purposes. Rate groups consist of industries with similar business activities, loss expectations and have a large enough group of employers to provide appropriate statistical information for reliable insurance pricing. Rate groups are further organized into business sectors.

The categorization of industries into rate groups was implemented in 1986, moving away from the class system which lacked accountability by grouping large numbers of industries, often unrelated, for rate setting purposes.

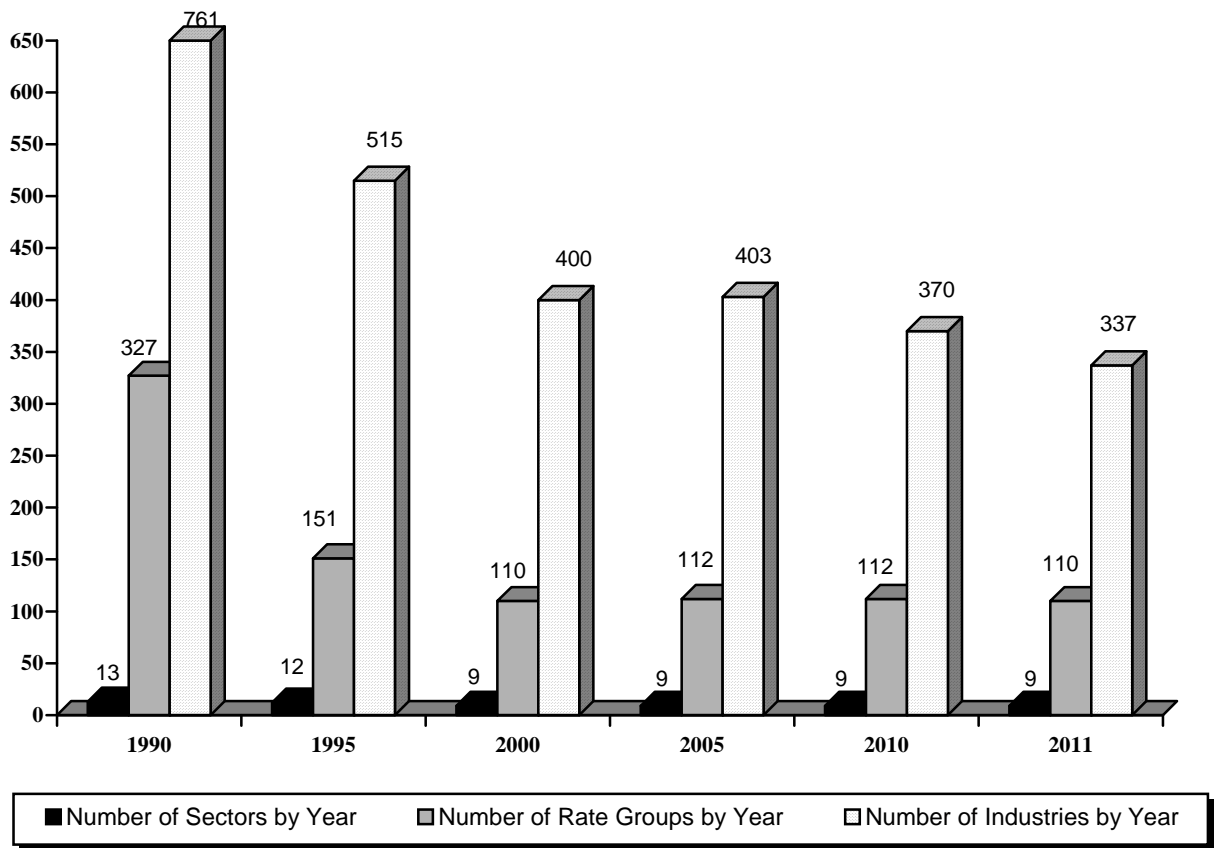
In 1990, an independent actuarial review determined that the classification system had swung too far in the opposite direction with too many small rate groups that lacked statistical credibility. Their recommendation was to consolidate rate groups with the objective of attaining a reasonable balance of accountability, statistical credibility and to shorten the rate setting period in order to be more responsive and reflective of current experience. As a result, a systematic process of industry reviews was undertaken to reduce the number of rate groups, and moving from a ten-year history to a five-year history as a basis for setting rates.

In 1990, the classification structure had 327 rate groups containing 761 industries and 13 sectors. By 1999 we had significantly reduced the number of rate groups. Actuarial analysis is completed each year to review the level of statistical credibility. Satisfied with the consolidation of the rate groups, our focus moved to better defining industry, analyzing experience and improving the composition of the rate groups.

A recent review determined that there was an opportunity to simplify our system by consolidating a number of industries (33) with others that are currently in the same rate group and have the same premium rate. Consequently, there will be no impact to the rates that have been set for affected industries. This change will take place effective January 1, 2011.

Consolidation ensures a better definition of industries, reflects current trends in the Alberta workplace, and simplifies the classification structure for both employers and the WCB.

For 2011, there will be 110 rate groups for 337 different industries within 9 sectors. The following chart illustrates the changes in the classification structure over the years:



Rate Setting Principles

Premium rate setting involves distributing the costs of insuring work-related accidents and is based on three fundamental principles: full funding, accountability and statistical reliability.

Full Funding

Full funding means the premiums collected on an annual basis will cover all *current and future costs* related to claims occurring in the year for which the rates have been set. Full funding has been legislated to ensure today's employers pay the full cost of today's claims, securing future benefits for injured workers.

Accountability

Accountability is achieved by determining separate rates for each of the rate groups. The premium rate is varied, reflecting the loss patterns of each rate group, to provide a fair distribution of premiums while providing incentives to reduce injuries and the associated costs.

Statistical Reliability

Rate setting uses historical data on claim costs. To ensure that rates reflect current trends for the cost sharing pool and remain stable from year to year, this data must be statistically reliable. This is tied to the principle of collective liability, which spreads the cost of insurance among a large group of employers.

Rate Setting Structure

Industries – 337

Employers are classified into industries based on the business they conduct. Statistical information on claims and payroll is recorded and tracked by industry.

Rate Groups – 110

To attain a sufficient statistical base, industries are consolidated into broader categories referred to as rate groups. Rate groups are formed on the basis of similar business characteristics and loss patterns. The performance of industries within a rate group is monitored to ensure trends do not diverge

substantially within the rate group. Single industries may form rate groups when reliable rate setting information exists; however, this is not usually the case.

Premium rates are based on the experience of each rate group and use statistical information for the most current five-year period. The rates for 2011 are set in 2010 using the experience period from 2005 through 2009. The experience of the rate group is the primary influence on premium rates for employers in each rate group and provides accountability.

Sectors – 9

Rate groups are assigned to sectors reflecting similar economic activity. Statistical information at the sector level is used to adjust rate group costs to provide for full funding of claims. Sector level statistics for claims costs from 2005 through 2009 are used for 2011 rates.

Rate Setting Process

The rate setting process begins by forecasting the total full funded costs of claims occurring in a given rate year. This involves forecasting costs well into the future, and for statistical reliability, an overall forecast is made using the most current trend for all industries.

Rate setting then becomes a process of determining industry rates, which will meet the overall forecasted cost of claims. As stated, the experience of each rate group is the primary basis for setting industry rates. Initially the rate group's claims experience over a five-year period is used to determine a base rate for the rate group. Since this calculation includes actual claims costs paid within that period alone, it produces only a portion of the revenue needed to fully fund the cost of claims. To include a provision for expected future costs, a balancing factor needs to be applied. Sector level information, based on a five-year period, is used to determine a full funding factor to be applied to the base rate for each industry, which reflect long-term claim trends within each sector.

Additional loading factors and allocations to meet other funding requirements are then applied to arrive at final industry rates.

Industry Rate Variations

Generally, all industries within a rate group will have the same industry rate. However, industry rates within a rate group may vary due to loading factors that are industry specific. There are four reasons industry rates may vary within a rate group:

- ***Workplace Health & Safety (WH&S) and Safety Associations*** – Two reasons for variance relate to the funding of WH&S and safety association programs. The WH&S levy is not applicable to industries that are regulated federally. Safety association levies are applied by industry and not all industries within a rate group are subject to such levies. For example, businesses in Industry 87503, Hotels and Motels, share their rate group with six other industries, however, they are the only industry within their rate group subject to a levy required to distribute funding to the Alberta Hotel Safety Association.
- ***Pricing Incentives*** – The third reason for variances between industry rates within a rate group relates to pricing incentives. With the introduction of Industry Custom Pricing, various industries that have chosen the “Cost Relief Option” are not required to fund retroactive cost relief, and therefore are not subject to the levy collected to fund this.
- ***Classification*** – The final reason for a variance relates to rate group restructuring. Based on annual reviews, rate groups may be consolidated to improve statistical credibility in calculating premium rates, as well as to address other underwriting concerns. Restructuring may result in significant premium rate shifts for certain industries. In such cases, the WCB may manage rate increases and decreases within a rate group, via a phased approach, to moderate the impact on individual industries. Increases and decreases due to rate group restructuring are balanced within the rate group so the rate group, as a whole, will contribute the required premium.

Calculating Premium Rates

The following summarizes the steps in calculating premium rates. More detail on each step is provided in the following pages.

Step #1 Full Funded Cost of Claims

Projections are made for the full funded cost of all claims for 2011, and the full funded costs are apportioned by sector based on the respective experience within each sector.

Step #2 Rate Group Base Rate

Rate Group Claim Costs / Insurable Earnings / 100 = Base Rate

Step #3 Full Funding Requirement*

Sector Full Funded Costs / Sector Base Rate Premium = Full Funding Factor

* This requires a detailed actuarial calculation and the statistical information for this calculation is not included.

Step #4 Required Rate for Claims

Base Rate X Full Funding Factor = Required Rate for Claims

Step #5 Total Required Rate

Required Rate for Claims + Loading Costs = Total Required Rate

Step #6 Industry Rate

Total Required Rate + Funding Policy Requirement = Industry Rate

Detailed Calculation of Rates

Step #1 Determine Provincial and Full Funded Cost of Claims

Actuarial work is done to forecast the aggregate amount required to fully fund the cost of claims expected to occur in the rate year. This means accounting for future costs beyond the rate year. This forecast is based on current economic and claim trends for the province as a whole. Full funded costs are forecast for each of four benefit types.

Full funded claim costs for the 2011 rate year are projected to be \$721.7 million, itemized as follows:

- Compensation \$199.4 million
- Medical Aid \$329.1 million
- Pensions \$159.5 million
- Fatalities \$33.7 million

Step #2 Determine Rate Group Base Rate for Claims

$$\text{Rate Group Claim Costs} / \text{Insurable Earnings} / 100 = \text{Base Rate}$$

A rate group base rate is calculated by dividing the five-year claim costs per \$100 of insurable earnings for each of the four benefit categories. The calculation of the base rate only uses the actual or paid costs as of December 2009 for claims occurring in the previous five years. There will be a significant amount of future costs to be transacted on these claims, especially for claims occurring in the most recent years (eg. 2009). In addition, for the purpose of determining the base rate, the cost on any one claim is capped at \$100,000 to provide insurance protection for those random but costly claims. With these limitations, the base rate alone would not meet full funded revenue requirements.

Step #3 Determine Full Funding Requirement

$$\text{Sector Full Funded Costs} / \text{Sector Base Rate Premium} = \text{Full Funding Factor}$$

To achieve full funding, base rates are adjusted by determining a full funding factor for each payment type in each sector. A five-year history is used to calculate each sector's share of overall full funded costs for each payment type. The full funding factor is calculated by determining the amount of revenue which would be generated through the base rates for all rate groups within a sector, and dividing this by the amount of the full funded costs for the sector.

As an example, it has been determined (through Step #1) the full funded medical aid costs in the Business, Personal and Professional Services sector are \$28.53 million and the base rate premium is \$13.68 million. As a result, the medical aid base rate for each rate group in that sector is adjusted by a factor of 2.0863 to provide for full funding of medical aid costs for this sector.

Step #4 Determine the Required Rate for Claims

$$\text{Base Rate} \times \text{Full Funding Factor} = \text{Required Rate for Claims}$$

The base rate multiplied by the full funding factor produces a required rate for claims for each benefit type. The sum of the required rates for each benefit type determines the required rate for claims for the rate group.

Step #5 Determine the Total Required Rate

$$\text{Required Rate for Claims} + \text{Loading Costs} = \text{Total Required Rate}$$

Through premium rates, the WCB collects premiums to cover operating costs as well as to fund pricing incentives, safety programs, and the Appeals Commission. For 2011, there are five separate loading costs which may be applied:

- WCB Administration
- Pricing Incentives
- Workplace Health & Safety (WH&S) Programs
- Safety Associations
- Appeals Commission and Medical Panels

Each of the loading costs are calculated as follows:

WCB Administration

$$\text{Required Rate for Claims} \times 17.83\% + \$0.0524$$

WCB administration is also fully funded. This means premiums are collected to cover the present and future cost of administering claims occurring in 2011. All employers and industries share this cost, budgeted at \$170.2 million.

There are two components to this levy. The majority of the administrative budget, 75.61% or \$128.7 million, is charged out as a percentage of the required rate for claims. This covers the full funded cost of claims administration as well as 50% of general administrative costs. Applying this as a percentage of the claims rate makes this a variable charge of 17.83% reflecting a user pay principle.

The remaining 50% of general administrative costs, \$41.5 million, is charged out as a flat or fixed rate of \$0.0524 for all industries in all rate groups.

Pricing Incentives

Required Rate for Claims X 13.51% + Off Balance Rate Adjustment

The WCB provides financial incentives to employers for accident prevention and disability management through both compulsory and voluntary rate modification programs. An inherent feature of these programs is that discounts generally exceed surcharges reducing the overall premiums paid.

The total cost of pricing initiatives is budgeted at \$133.1 million. Of this amount, \$76.0 million covers the Partnerships in Injury Reduction program and \$14.5 million covers retroactive cost relief (for a total of \$90.5 million). This portion will be charged out at 13.51% of the required rate for claims and will be shared by employers and industries, subject to the pricing programs in which they participate. Industries participating in Industry Custom Pricing that have chosen the option to waive cost relief are not required to fund retroactive cost relief, and the levy for those industries is 11.00%.

The remaining \$42.6 million for pricing incentives is to account for the cost of experience rating plans. Experience rating generally produces more discounts than surcharges and the resulting off balance is funded through industry rates. An off balance is determined for each rate group and a corresponding adjustment is applied to the rate.

For 2011, the Poor Performance Surcharge (PPS) program will produce additional revenue which is used to reduce the off balance in the experience rating program. Each rate groups' rate is lowered by the amount of additional revenue collected from employers subject to a PPS in their respective rate groups.

Workplace Health & Safety (WH&S) Programs

Required Rate for Claims X 4.76%

Industries subject to provincial health and safety regulation have a levy applied to provide funding to Alberta Employment & Immigration’s WH&S programs. The Alberta WCB collects \$30.5 million which is transferred to WH&S. Where applicable, this is calculated as a percentage of the required rate for claims.

Safety Associations

Funded safety associations represent industries to promote workplace safety through education and other initiatives. Certain industries fund industry sponsored safety associations through levies in their premium rates. These industries are polled by the applicable association for their consent. Levies are calculated based on funding requests received from the safety associations. Levies may be a flat rate or calculated as a percentage of the required rate for claims.

In 2011, WCB-Alberta will collect \$17.8 million from contributing industries and transfer the funds to sponsoring associations.

The following is a list of associations, the participating industries and applicable levies:

Alberta Construction Safety Association (ACSA)	Levy 1.70%*
<i>Industries:</i> 02100, 02200, 30302, 31508, 40400, 40401, 40405, 40901, 40905, 42102, 42103, 42105, 42106, 42109, 42110, 42111, 42113, 42117, 42118, 42120, 42121, 42122, 42124, 42125, 42129, 42133, 42135, 42139, 42141, 42143, 42144, 42147, 42151, 42155, 42156, 42159, 42161, 42184, 51504, 62302, 86911, 89401, 89600, 89605, & 89928	
Alberta Construction Safety Association (ACSA) & Road Builders	2.45%*
<i>Industries:</i> 34800, 40602, 40604, & 42104	
Alberta Hotel Safety Association (AHSA)	\$0.04 / \$100
<i>Industry:</i> 87503	

Continuing Care Safety Association (CCSA) \$0.07 / \$100

Industries: 82800 & 82808

Alberta Municipal Health & Safety Association (AMHSA)

Industry: 95104 \$0.0275 / \$100

Industries: 95100, 95101, & 95102 \$0.0375 / \$100

Manufacturers' Health and Safety Association (MHSA) \$0.08 / \$100

Industry: 30100 & 62500

Alberta Motor Transport Association (AMTA) 3.20%*

Industries: 50701, 50714, & 57901

ENFORM

• ENFORM (Base Levy) \$0.08 / \$100

Industries: 06300, 06304, 06305, 06306, 09600, 09903,
09927, 36500, 36502, & 51501

• ENFORM (Base Levy and PSAC) \$0.105 / \$100

Industries: 06501, 09900, 09904, 09911, 09915, 09921,
50720, & 51502

• ENFORM (Base Levy and CAGC) \$0.18 / \$100

Industries: 9200 & 9201

* Where indicated as a percentage, the levy is calculated as a percentage of the total of all components comprising the industry rate prior to the application of the off balance adjustment factor.

Appeals Commission and Medical Panels

Required Rate for Claims X 1.33%

The Appeals Commission and Medical Panel are also funded through the rates with all industries and employers contributing. The Alberta WCB collects \$9.6 million as a percentage of the required rate for claims for each of the industries and transfers it to Alberta Employment & Immigration (AEI) for operation of the Appeals Commission (\$9.3 million) and Medical Panels (\$0.3 million).

Step #6 Determine the Industry Rate

Total Required Rate + Funding Policy Requirement (2.37%) = Industry Rate

The legislative mandate of the WCB requires that sufficient funds be available in the Accident Fund for the payment of present and future compensation.

In 2007, an independent external actuary conducted a review of WCB-Alberta's existing funding range requirements. The actuary found various shortcomings with the range which wasn't broad enough to adequately absorb possible investment volatility which impacts overall funding. It found year-after-year funding fluctuations could easily move WCB in and out of acceptable funding levels causing rate volatility for employers. In order to provide long-term rate stability, the actuary recommended the targeted range be expanded. Based on this advice, and after review and stakeholder consultation, the Board of Directors approved an amendment that took effect July 1, 2008.

Three key recommendations stemmed from this. The first was a change to the target range of the fund balance, expanding it to between 114% and 128% (which was previously 116% to 122%). The second was a change to the target funding level for the Occupational Disease Reserve, which is maintained within the Accident Fund, to become 6% of the claim benefit liabilities (previously 6% of total liabilities). The final key recommendation was the introduction of a minimum threshold for dividend distribution, which was set at 1% of the claim benefit liabilities. The threshold is required because of the administration costs involved in issuing the special dividend payments.

Should the funded position fall below 114%, the Funding Policy allows for a replenishment levy be added to the premium rates to return the Funded Balance to the target range. If the funded position exceeds 128%, funds are available for distribution to employers in the form of special dividends as outlined in the Funding Policy. Payment of a special dividend is subject to the minimum threshold noted above.

For 2011, the Funding Policy Requirement of 2.37% (\$17.1 million) is being allocated entirely to the Occupational Disease Reserve to ensure it remains fully funded at its 6 % level. By year end 2010, the Fund Balance is forecasted to fall within the new target funding range. As such, no additional allocations to the Fund Balance are required for 2011.

In 2010, the Margin for Economic Uncertainty was introduced as a new component included in premium rates to recognize the uncertainty in the economy around that time, more specifically related to our forecasts on insurable earnings, claims costs, and investment returns.

Though economists continue to predict variability in the world economy, we have seen more stability and even moderate growth in insurable earnings in Alberta. As such, no allocation to this component will be required for 2011.

Rate Package

Preface

Detailed rate information is available to employers upon request. In addition to general rate setting information, a rate package specific to an employer's industry and rate group is available from the Underwriting Unit. It provides detailed information explaining the components of rates, how rates are calculated, and how claim costs affect rates.

The following reports are included in each rate package:

- ***2011 Premium Rate Fact Sheet*** – provides general information on rates
- ***Appendix 1 – Rate Setting History*** – provides a summary of claim costs and insurable earnings which are used as a basis for determining premium rates for an employer's rate group
- ***Appendix 2 – Rate Calculation*** – details the components of an employer's industry rate for 2011.

Attached are some sample reports using actual data for Rate Group 965301 and Industry 87501, Restaurant and Take-Out Food Services.

2011 Premium Rate Fact Sheet

Average premium rate /\$100 of insurable earnings	\$1.22
Projected premium rate revenue	\$966.9 million
Total insurable earnings	\$79.2 billion
Full funded claims costs	\$721.7 million

Loading Costs (Factors)*:

Administration	\$170.2 million	(17.83% + \$0.0524)
Pricing Incentives	\$133.1 million	(13.51% + Off Balance Rate Adjustment)**
WH&S Transfer	\$30.5 million	(4.76%)
Safety Associations	\$17.8 million	(See Safety Associations below)
Appeals Commission/Medical Panel	\$9.6 million	(1.33%)
Fund Balance	\$17.1 million	(2.37%)

* Where shown as a %, the loading factor is applied as a percentage of the “required rate for claims” and will result in costs that vary by industry. Where shown as a \$ amount, the loading factor is added as a flat rate per \$100 of insurable earnings.

** The percentage shown for the “Pricing Incentive” loading cost above is for industries not participating in ICP. Industries participating in ICP that have chosen the “Cost Relief Option” are not required to fund retroactive cost relief, and the levy for those industries is 11.00%.

*** Safety Associations:

Alberta Municipal Health & Safety Association (Cities)	\$0.0275
Alberta Municipal Health & Safety Association (except Cities)	\$0.0375
Manufacturers’ Health and Safety Association	\$0.08
Alberta Hotel Safety Association	\$0.04
ENFORM	\$0.08
ENFORM and PSAC	\$0.105
ENFORM and CAGC	\$0.18
Alberta Motor Transport Association	3.20%
Alberta Construction Safety Association	1.70%
Continuing Care Safety Association	\$0.07

*** Where indicated as a percentage, the Safety Association Levy varies by industry and is calculated as a percentage of the total of all components comprising the industry rate prior to the application of the off balance adjustment factor.. Where shown as a dollar amount, the levy is added as a flat rate per \$100 of insurable earnings.

Other Factors:

Rate Setting Experience Period	2005 - 2009
Rate Setting Maximum Per Claim Cost	\$100,000

Classification Structure:

Industries	337
Rate Groups	110
Sectors	9

SAMPLE

PREMIUM RATE SUMMARY - 2011

RATE SETTING HISTORY

RATE GROUP - 965301

Five Year Rate Setting History 2005 - 2009

Industry	Code	2009 Accounts	Insurable Earnings	Lost Time Claims	# of PPD	# of Fatalities	Compensation	Medical Aid	Permanent Disabilities	Fatalities	TOTAL
Golf Clubs/Ranges	85900	262 **	\$633,182,930	274	10	0	\$626,971	\$771,593	\$42,520	\$0	\$1,441,084
Ski Resorts/Gondolas	85904	40	\$207,616,092	364	14	0	\$721,190	\$1,235,089	\$48,551	\$0	\$2,004,830
Restaurants and Catering	87501	6,218	\$7,979,752,629	6,609	70	5	\$10,138,050	\$13,160,722	\$384,307	\$308,695	\$23,991,774
Hotels/Convention Centres	87503	1,025	\$3,616,794,882	3,199	41	1	\$5,539,168	\$8,022,293	\$364,305	\$97,413	\$14,023,179
Outdoor Recreation	87600	438	\$192,309,409	187	7	2	\$519,556	\$545,488	\$26,205	\$184,182	\$1,275,431
Youth/Religious Camps	87603	87 **	\$66,970,578	58	0	0	\$68,987	\$228,078	\$0	\$0	\$297,065
Rate Group Totals - 2011 (includes five years 2005-2009)		8,070	\$12,696,626,520	10,691	142	8	\$17,613,924	\$23,963,262	\$865,887	\$590,289	\$43,033,362
Rate Group Totals - 2010 (includes five years 2004-2008)		7,894	\$11,777,837,758	11,477	151	10	\$17,836,579	\$23,540,037	\$993,847	\$763,638	\$43,134,101
Rate Group Totals - 2009 (includes five years 2003-2007)		7,899	\$10,777,214,010	11,872	151	7	\$18,699,042	\$22,916,107	\$1,132,091	\$500,909	\$43,248,148

SAMPLE

PREMIUM RATE SUMMARY - 2011
 RATE CALCULATION
 RATE GROUP - 965301, INDUSTRY CODE - 87501

Rate Components	2009			2010			2011		
	Base Rate	Full Funding Factor	Required Rate	Base Rate	Full Funding Factor	Required Rate	Base Rate	Full Funding Factor	Required Rate
Benefit Type:									
Compensation	0.1735	x 1.1058	= 0.1919	0.1514	x 1.2530	= 0.1898	0.1387	x 1.2546	= 0.1740
Medical Aid	0.2126	x 2.1792	= 0.4634	0.1999	x 2.2447	= 0.4486	0.1887	x 2.0863	= 0.3938
Permanent Disability	0.0105	x 8.5767	= 0.0901	0.0084	x 8.5120	= 0.0718	0.0068	x 10.0781	= 0.0687
Fatalities	0.0046	x 3.4684	= 0.0161	0.0065	x 2.3805	= 0.0154	0.0046	x 3.5314	= 0.0164
Total Required Rate for Claims			0.7615			0.7257			0.6530
Loading Factors:									
Administration			0.1833			0.1873			0.1688
Pricing Incentives			0.0673			0.0714			0.0550
WH & S			0.0292			0.0321			0.0310
Appeals Commission			0.0102			0.0108			0.0087
Safety Association			0.0000			0.0000			0.0000
Total Required Rate			1.0515			1.0273			0.9165
Reserve Requirements			0.0215			0.0160			0.0155
Margin for Economic Uncertainty			0.0000			0.0482			0.0000
Industry Rate			\$1.07			\$1.09			\$0.93

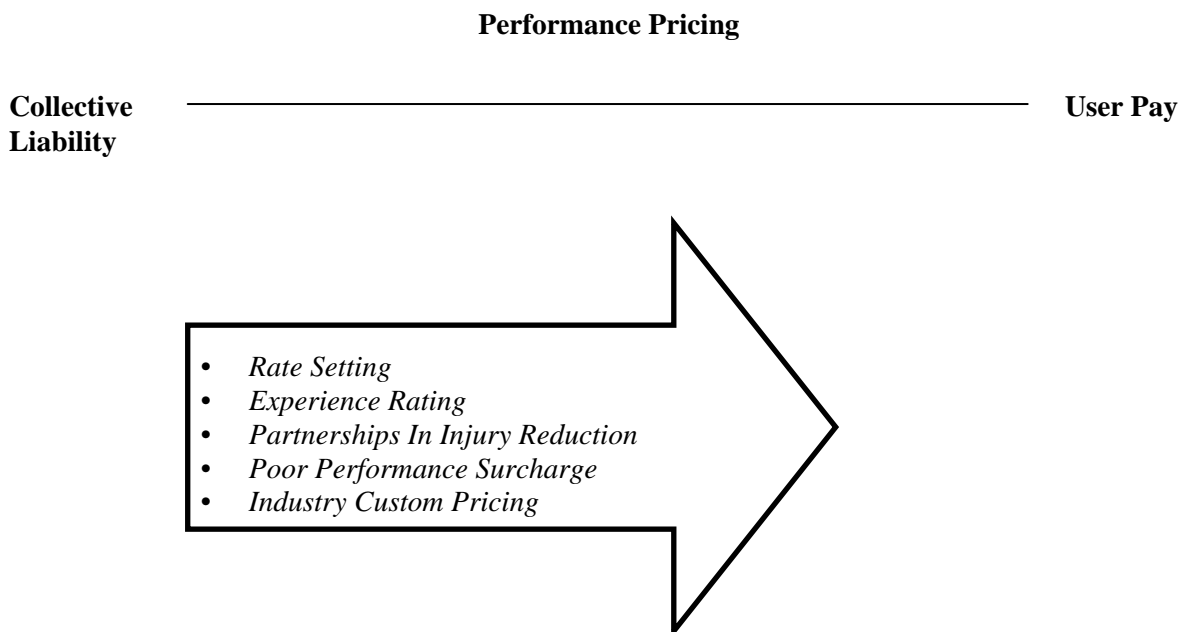
Base Rate:	Five year rate setting costs divided by five year insurable earnings
Full Funding Factor:	Accounts for future costs and other direct costs excluded from the base rate
Total Required Rate For Claims:	Rate required to fund present and all future costs of claims occurring during the rate year
Total Required Rate:	Rate required to fund claims and loading factors
Reserve Requirements:	Provision to assist funding of reserves
Margin for Economic Uncertainty	Provision to maintain adequate level of fund balance
Industry Rate:	Rate assigned to industry after funding policy requirement (i.e. rates prior to experience rating adjustments or premium rebates)
Fund Balance Contribution:	Provision to maintain adequate level of fund balance
Industry Rate:	Rate assigned to industry after funding policy requirement (i.e. rates prior to experience rating adjustments or premium rebates)

SAMPLE

Pricing Programs

Overview

Performance pricing refers to the distribution of premiums amongst employers based on individual performance. Premium adjustments based on individual employer experience aligns with the performance pricing principle of accountability in efforts to promote accident prevention and disability management. This occurs as employers gain experience and move from paying industry rated premiums with participation in various pricing programs as illustrated below.



Different programs, both mandatory and voluntary, are offered by the WCB. Participation in a given program can depend on the employer size. The following chart summarizes the available pricing programs:

Pricing program	Available to all employers	Large employers only	Mandatory	Voluntary
Rate Setting Distributes premiums among all industries.	✓		✓	
Experience Rating Plan Distributes industry premiums among employers within an industry.	✓		✓	
Partnerships in Injury Reduction Recognizes employers for injury prevention and disability management.	✓			✓
Industry Custom Pricing Customizes pricing at industry level based on industry's risk preferences.	✓			✓
Poor Performance Surcharge Focuses on employers who are consistently the worst performers.		✓	✓	

Experience Rating Plan (for Small Employers)

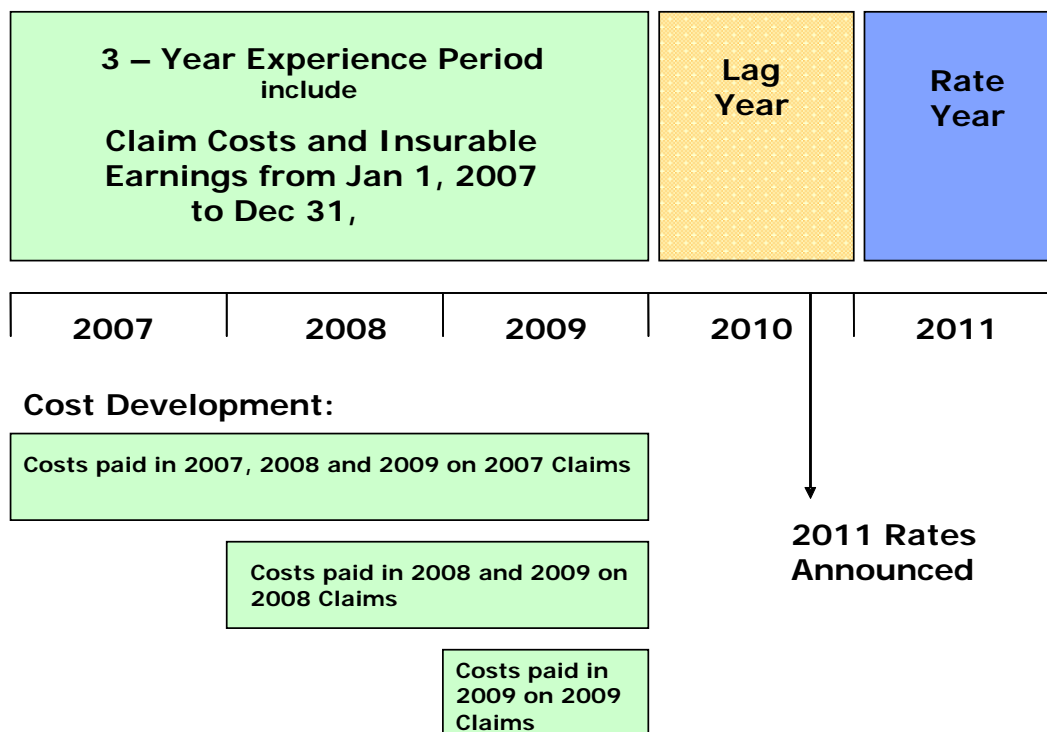
Small employers are those with less than \$15,000 in premiums over a three-year period. Since they generally have relatively few claims compared to larger employers, WCB reviews the first five of the previous six years of claims information. These employers are experience rated based on the number of lost time claims occurring in that period, rather than on the costs associated with those claims.

Small employers can earn either a 5% discount or a 5% surcharge, depending on the number of claims they have experienced. If an employer has not had any lost time claims in five years, they will receive a 5% premium discount. If an employer has between one and four lost time claims, they will

receive no adjustment and will pay premiums based on the industry rate. If they have five or more lost time claims in the previous five years, they will receive a 5% premium surcharge. Currently, approximately 104,500 registered employers are considered small employers and are able to participate in this program provided they meet program criteria.

Experience Rating Plan (for Large Employers)

Employers with \$15,000 or more in industry-rated premiums over three years are automatically included, with the exception of those employers in industries who have opted to participate in Industry Custom Pricing. Claim costs and insurable earnings for workers covered are reviewed over a historical period to establish an employer’s experience record based on accident trends. The first three of the previous four years are used as the experience period.



This plan distributes the cost of workers’ compensation coverage among employers by adjusting the industry premium rate based on the company’s actual accident experience. If an employer has lower

than average claim costs experience, they could earn a discount of up to 40% from their industry premium rate. If an employer has higher than average claim costs experience, they could receive a surcharge of up to 40 %. Approximately 21,700 registered employers participate in this program.

Determining the Discount or Surcharge

$$\begin{array}{cccccc} \text{Experience} & & \text{Participation} & & \text{Eligibility} & & \text{Discount or} \\ \text{Ratio} & \mathbf{X} & \text{Factor} & \mathbf{X} & \text{Factor} & = & \text{Surcharge} \\ (80\%) & & (50\%) & & (1) & & (40\%) \end{array}$$

Experience Ratio

The experience ratio is the comparison of the employer's accident experience to the average of the industry's Rate Group in which the employer is operating. It is determined by comparing the employer's claim costs to the industry average claim costs. This is capped at 80%.

Participation Factor

The degree to which an employer participates in experience rating varies according to the size of the employer. For every \$4,000 of industry-rated premiums over the three year experience period, an employer receives a 1 % participation factor (to a maximum of 50 %). The participation factor protects employers from excessive changes to their premium rates and also ensures that rate adjustments are based on statistically credible information.

Eligibility Factor

The eligibility factor refers to the number of years the employer's account was open during the three year experience period. Since one or two years of experience does not usually provide sufficient statistical information to reliably adjust premium rates, employers with less than three years of experience are only eligible for partial experience rating adjustments.

Poor Performance Surcharge (PPS)

The Poor Performance Surcharge (PPS) was first introduced in 1998 as part of a performance pricing strategy to motivate employers with poorer performance. It is a program of surcharges that are layered on top of the surcharges applied through the base Experience Rating Plan for Large Employers. Although it was initially successful in motivating many employers to take rapid action to correct and improve poor accident experience, some still continued to have extremely poor claims experience.

Two rounds of stakeholder consultation in 2006 indicated there was strong support from the WCB's key stakeholder groups to make the PPS more aggressive in order to motivate employers to change behaviors and improve safety and disability management practices.

Effective January 1, 2008, the Poor Performance Surcharge Policy was amended to increase the maximum possible Poor Performance Surcharge from 40% to 200%. The intent of this policy change is to focus on employers that have not changed their practices and who treat the surcharge as a cost of doing business.

In addition to an increase in the PPS percentage/amount, the 'participation factor' is eliminated in calculating the PPS (although it is retained as a feature of the base Experience Rating Plan for Large Employers). This means that PPS employers will be accountable for the full impact of their claims experience (up to the maximum PPS amount). The surcharge will not be limited by employer size – the only limit is performance.

The new model retains the existing PPS key criteria which are as follows:

- Employer must have four or more claims for at least two consecutive experience periods (*This protects smaller employers from receiving a PPS for one or two random expensive claims*), and
- Employers' experience ratio must be 80% (or greater) worse than the industry average for their size for two or more consecutive years (*If an employer has one experience period that is lower than 80%, they drop out of their PPS, and the employers PPS year count reverts to zero*).

The new model was implemented in a “phased-in” approach over 2008 and 2009 as follows:

# of Consecutive Years with experience ratio 80% (or greater) worse than the industry average	# of Consecutive Experience Periods (3 yrs) with 4 or More Claims	2008 Maximum PPS Amounts	2009 Maximum PPS Amounts
1	1	0	0
2	2	25%	25%
3	3	50%	50%
4	4	75%	100%
5+	5+	100%	200%

Leading up to implementation, WCB communicated with PPS employers and employers at risk of receiving a PPS. Employers have been advised of their status early and the options available to better manage their health, safety and disability management programs.

As of January 1, 2009, the new Poor Performance Surcharge Policy is fully implemented, and will continue in 2011.

Industry Custom Pricing (ICP)

A stakeholder consultation was completed in the spring of 2008, during which the existing experience rating program was reviewed.

Feedback on the program was very positive, however, participants wanted to see more options for individual industries. WCB responded with Industry Custom Pricing (ICP), a voluntary flexible pricing option that allows industries to customize various features of Experience Rating in accordance with their risk preferences. The intent of ICP is to offer a program that provides flexibility, encourages accountability and more closely reflects individual claims performance while focusing on injury prevention.

ICP Customizable Features

Features from the standard experience rating model that can be customized with ICP include:

- **Maximum discounts and surcharges:** ICP allows the maximum discount and surcharge threshold set under the standard experience rating model to be increased. Discounts could potentially increase to as high as 60%. Surcharges are generally set at the same maximum level as discounts, however, they could potentially be higher. The maximum discounts and surcharges are dependant on changes made to the other factors of the Experience Rating model, more specifically, the experience ratio and participation factor/rate.
- **Experience ratio:** Currently the experience ratio is capped at 80% better or worse than industry average. With ICP, this could be increased as high as 100%.
- **Participation factor/rate:** Currently, the participation factor is capped at 50%, with a participation rate of 1%/\$4000 in premiums. With ICP the participation factor could be increased as high as 100%, with a participation rate as high as 1%/\$1000 in premiums. This will allow employers to participate more aggressively in performance based pricing, ultimately enabling opportunities to earn greater discounts or surcharges.
- **Costs used to measure performance:** ICP provides industries with a choice in determining the costs used to measure an employer's relative performance in the experience rating model. More specifically, they are given a choice whether or not to use cost relief for an aggravation of a pre-existing condition. Cost relief takes the costs from an employer's experience record and transfers them to the industry. Cost relief does not affect the costs of a claim, as there is no change to the benefits received by a worker or the health care costs that WCB-Alberta must pay. Instead of the costs of the claim being charged to the employer's record, those costs are shared by the industry.

Currently, costs resulting from claims where there has been an aggravation of a pre-existing condition are not used when measuring an employers' performance against the industry. A levy is included in premium rates to fund the usage of this type of cost relief, and all

employers must pay this levy. If an industry chose to no longer recognize cost relief for the aggravation of pre-existing conditions, the levy required to fund this type of cost relief could be removed when setting rates, resulting in decreases to base industry rates. Costs associated with the aggravation of pre-existing conditions would then be included in the pool when measuring an employer's performance against the industry. Doing so means that adjustments to premiums are more closely tied to actual performance in prevention and disability management. If those costs remain outside of the pool of costs (i.e. through cost relief), then all employers will continue to subsidize those claims – and there is no incentive or reward for trying to return those workers back to work. All other cost relief, cost capping and cost transfers would still be applied in Experience Rating (hearing loss, negligence, MPCC, etc).

Each customizable feature is independent of the others. They can be selected individually, or in any combination with one another.

WCB-Alberta is working with several industries through various channels to discuss options available through ICP, and potentially arrive at a voting process to determine whether or not they would be in favor of the proposed option(s).

In order for an industry to implement ICP, the majority of the industry must agree to the proposed option(s) (over 50% of insurable earnings represented by employers within the industry). With a majority vote, all employers in the industry participate in ICP regardless of how they voted individually. Please note that the 50% standard applies to all of the insurable earnings in the industry, not just the percentage that responded.

An industry will start in the program for a minimum of three years. Analyzing the results of ICP requires some time to pass. The three year minimum allows for meaningful data to be collected and help the industry decide if the program is working as expected.

2011 Participants

For 2011, 125 of the 337 industries will be participating in ICP.

Of these, 7 industries have selected to increase the maximum discounts and surcharges available to employers by modifying their experience ratio, participation factor, and participation rate; 112 industries have selected to modify the costs used to measure their performance and no longer recognize cost relief for aggravations of pre-existing conditions; and 6 industries have selected a combination of the above features.

Industries that have chosen to no longer recognize cost for aggravations for pre-existing conditions will experience industry rate reductions ranging from \$0.01 to \$0.13, representing approximately \$3.3 million in premium savings for 2011.

A complete listing of these industries, in addition to the options they have selected, can be found in the appendix at the end of this section.

ICP and Other Pricing Programs

Partnerships in Injury Reduction (PIR):

- The PIR program remains an option for employers to improve their discounts, however, the maximum combined discount allowed from all programs is 60%.

Poor Performance Surcharge (PPS) Program:

- The PPS program remains as compulsory for employers participating in the Large Business Experience Rating Plan with very poor records. The maximum surcharge of 200% for PPS employers is still applicable.

Partnerships in Injury Reduction (PIR)

PIR is a voluntary program that operates through the combined efforts of the WCB–Alberta, Alberta Employment & Immigration, industry partners, safety associations, employers and labour groups, to help employers reduce losses caused by workplace injuries.

By joining PIR, employers can reduce their WCB premium in the following ways:

- Achieving or maintaining a Certificate of Recognition (COR) **and**
- Improving Performance **or**
- Maintaining Industry Leadership.

5% for a Certificate of Recognition (10% in the first year of the program)

Employers are eligible for a 10% discount for the first year upon achieving their Certificate of Recognition (COR), unless they qualify for higher discounts through: Improving Performance or Maintaining Industry Leadership. In year two of the program, the incentive for maintaining COR reverts to a 5% discount (however, employers can still earn up to a maximum rebate of 20% for Improving Performance or Maintaining Industry Leadership). For employers achieving their COR for the first time, the 10% discount is paid in the year the COR is achieved.

1–20% for Improving Performance

This measure compares the employer's current accident performance with historical performance. Claim costs transacted in the measurement year are compared to claim costs transacted in the prior year. Employers can earn a 1% discount for every 1% improvement, up to a maximum of 20%.

Note: With this measure, employers have a one year grace period in which they can achieve their COR and still earn a discount.

10–20% for Maintaining Industry Leadership

This measure evaluates improvements in an employer's claims experience in comparison to the average for the industry's rate group over the same period. To earn discounts, the employer must have claim costs that are at least 50% lower than the industry average, for two consecutive years (in addition to the COR).

Note: Employers will receive the highest of the three discounts earned, up to a maximum of 20%.

PIR is a proven way for businesses to save. Over \$68 million in WCB premium refunds were awarded to more than 8,600 employers registered in the PIR program for their 2009 performance reflecting excellence in workplace safety. The added benefit is a safer work environment and reduced claims costs. In 2009, PIR employers achieved 33.61% lower loss ratio than non-PIR participants.

Loss Control Services

The Underwriting Unit provides various reports and statistical analysis to help employers understand their premium rate and factors affecting it. In addition to customized requests, the following reports are available to staff and employers:

- **General Statistics (Industry)** – This report provides analysis on the type of accident, nature of injury, claims cost history, claim frequency and claim severity by industry.
- **General Statistics (Company)** – This report provides analysis on the type of accident, nature of injury, claims cost history, claim frequency and claim severity for individual employer.
- **Claims Summary (Monthly or Yearly)** – This report summarizes information on all claims for the period and includes descriptions of the injuries, total costs to date, and total temporary disability days to date.
- **Experience Rating Simulation** – This report gives employers an idea of how their experience is affecting their participation in insurance pricing (i.e. whether they are eligible for a discount or surcharge on their rate).
- **Partnerships in Injury Reduction Simulation** – This report simulates what level of discount an employer may receive under the PIR Program based on their experience.
- **Premium Rate Statement** – This report advises employers of discounts or surcharges to their rates. It is sent annually to employers who participate in the Experience Rating Plan for Small Employers and Experience Rating Plan for Large Employers. If there has been a change of information, this statement is sent more frequently.
- **Experience Rating Claim Costs Statement** – This report is sent annually listing the claims and costs used to determine an employer's experience rating discount or surcharge. It is also forwarded on a more frequent basis, if there have been claims, and lists any adjustments in claim costs that have occurred since the last statement.

- **Employer Report Card** – This report compares an individual employer to their industry in terms of experience rating, performance impact on premiums, and claims reporting performance. It also provides an analysis of how an individual employer compares to their industry on several claim measures over a range of years.
- **Executive PIR Summary** – This report is sent monthly and summarizes an employer’s status in PIR. It shows performance in all three areas of PIR and notifies the employer of his projected discount.
- **PIR Claims Summary** – This report summarizes the lost-time claims and claims cost used in PIR calculations.
- **Claims Reporting Performance** – This report provides information on whether employers are meeting requirements of reporting worker’s injuries within 72 hours.
- **Performance Based Pricing (Premium Analysis)** – This report gives employers a detailed breakdown of how their premium is calculated, including how all pricing program adjustments (discounts/surcharges) are applied to their account for each of the past five revenue years.
- **Performance Based Pricing (Impact of Injuries)** – This report provides a range of claim cost scenarios and the corresponding rates/premiums for each scenario based on the claims costs for a particular company, industry and rate year (for large employers only).
- **Industry Custom Pricing Reports (Simulated Financial Impact)** – These reports provide information and statistics on the financial impact ICP could potentially have on the industry as well as individual employers.

WCB’s self-serve system allows employers to electronically request and receive some of the above reports. Check our website at www.wcb.ab.ca to find out how to register as a Loss Control Reports (LCR) user.

For more detailed information on Pricing Programs and Loss Control Services, please contact the WCB at (780) 498-3999. The following publications are also available:

- “Employer” handbook
- “Pricing-Workers’ Compensation Insurance” brochure
- “WCB Partnerships in Injury Reduction Program” brochure and registration form
- WCB fact sheets: “Partnerships in Injury Reduction Program (PIR)” and “Your Premium Rate Statement”.

You may also view the above publications or obtain information on how to register for Loss Control Reports on the WCB – Alberta website at www.wcb.ab.ca

2011 Industry Custom Pricing Participants

Industry Code	Industry Description	1st Year of ICP Participation	ICP Features	2011 Industry Rate
6300	OIL & GAS - UPSTREAM	2011	ER Only	\$0.59
30100	STEEL/METAL FABRICATION	2010	ER Only	\$2.21
36500	REFINE - CRUDE/USED OIL	2011	ER Only	\$0.84
42122	MECHANICAL CONTRACTING	2011	ER Only	\$1.72
50714	TRUCKING SERVICES - GENERAL	2010	ER Only	\$4.38
50720	TRUCKING SERVICES - OILFIELD	2011	ER Only	\$4.15
51501	PIPLINE TRANSMISSION - OIL/GAS	2011	ER Only	\$0.57
10100	MEAT PROCESSING	2009	ER & CR	\$4.67
10104	RENDERING PLANTS/ HIDE DEALERS	2010	ER & CR	\$4.67
50701	TRUCKING SERVICE, SPECIALIZED	2010	ER & CR	\$4.08
89901	EXHIBITION ASSOCIATIONS	2010	ER & CR	\$0.86
95100	VILLAGES	2010	ER & CR	\$1.27
95101	TOWNS	2010	ER & CR	\$1.27
1900	APIARIES	2009	CR Only	\$3.22
1901	GREENHOUSES & MARKET GARDENS	2010	CR Only	\$3.22
1904	NURSERIES, TREE/SHRUB	2010	CR Only	\$2.09
2101	SEED CLEANING PLANTS	2009	CR Only	\$1.38
2103	LAWN MAINTENANCE	2010	CR Only	\$2.09
2105	FEED LOT & CORRAL CLEANING	2010	CR Only	\$2.09
2109	FEED LOTS	2009	CR Only	\$3.22
2116	ANIMAL SHELTERS & POUNDS	2010	CR Only	\$0.86
4100	FISHING/FISH OR FUR FARMS	2009	CR Only	\$3.22
6601	OILSANDS/HEAVY OIL R&D	2010	CR Only	\$0.48
7700	MINING & REFINING OF SALT	2010	CR Only	\$0.41
9200	SURVEY, SEISMIC	2010	CR Only	\$3.46
9201	DRILLING, SHOT HOLE	2010	CR Only	\$4.14
10500*	DAIRY/FRUIT JUICE PROCESSING	2010	CR Only	\$2.15
12301	FEED MILLS	2009	CR Only	\$1.38
13100	FOOD PROCESS - MISC	2009	CR Only	\$2.04
13900	MALT MFG	2009	CR Only	\$1.42
14300	LIQUOR/WINE - MFG	2009	CR Only	\$1.28
16900*	MANUFACTURING RUBBER STAMPS/STENCILS/VINYL GOODS	2010	CR Only	\$0.43
21300	ROPE/CARPET - MFG/REPAIR	2009	CR Only	\$0.75
22101	AWNINGS/TENTS/TARPS - MFG/REPAIR	2009	CR Only	\$1.41
24900	WEARING APPAREL - MFG/REPAIR	2009	CR Only	\$0.75
25900	POSTS - PEEL / POINT	2010	CR Only	\$2.53
26101*	FURNITURE MANUFACTURING AND REPAIR	2010	CR Only	\$2.78
26401	METAL FURNITURE, MFG	2010	CR Only	\$2.09
27402	ENVELOPE MANUFACTURING	2009	CR Only	\$0.79
28603	SIGNS/ADVERTISING DISPLAYS - MFG	2009	CR Only	\$1.06
30403	METAL/PORCELAIN PROD. COATING	2010	CR Only	\$1.32
30407*	COATING/HEAT TREATING OF MANUFACTURED PRODUCTS	2010	CR Only	\$2.09
30700	HEAT/COOLING EQUIPMENT MFG	2009	CR Only	\$1.65

Industry Code	Industry Description	1st Year of ICP Participation	ICP Features	2011 Industry Rate
31507	DUST SUPPRESSION SYSTEMS	2010	CR Only	\$1.66
33606	INDUSTRIAL ELECTRIC EQUIP.MFG	2010	CR Only	\$2.09
33902	ELECTRICAL COMPONENTS - MFG	2010	CR Only	\$0.43
34500	GYPSUM BOARD MANUFACTURING	2010	CR Only	\$2.22
35301	MONUMENT/TOMBSTONE DEALERS	2009	CR Only	\$0.62
35401	FIBREGLASS INSULATION - MFG	2009	CR Only	\$2.22
37801	PETROCHEMICALS - MFG	2011	CR Only	\$0.74
37902	CHEMICAL PRODUCTS - PCKG/DIST	2011	CR Only	\$0.65
38100	INSTRUMENTATION - MFG	2011	CR Only	\$0.43
38200	JEWELRY MANUFACTURING	2010	CR Only	\$0.43
38201	LAPIDARY SERVICES	2011	CR Only	\$0.43
38500	FIBREGLASS REINFORCED PRDCTS- MFG	2009	CR Only	\$3.09
39300	SPORT EQUIP/BROOMS - MFG.	2010	CR Only	\$0.43
39701	OUTDOOR ADVERTISING	2009	CR Only	\$1.41
40901	POWER LINE - CONSTRUCT/REMOVE	2011	CR Only	\$2.12
40905	PIPEINE CONSTRUCTION	2011	CR Only	\$2.12
40907	TEST/PRESERVE - POWER POLES	2009	CR Only	\$0.97
42103	BORING - HORIZONTAL/ANGULAR	2011	CR Only	\$4.01
42131	VACUUM SYSTEMS - ASMB/INSTALL	2009	CR Only	\$0.62
42144	FIRE SPRINKLERS - INSTALL/SVCE	2011	CR Only	\$1.69
42150	PROCURING SOIL SAMPLES	2011	CR Only	\$3.94
42159	CAISSON OPERATIONS	2009	CR Only	\$3.77
50104	AIR SERVICE - REGULAR	2009	CR Only	\$1.48
50107	HELICOPTER SERVICES	2010	CR Only	\$1.48
50203	FLIGHT OPERATION - MISCELLANEOUS	2009	CR Only	\$1.48
50607	RAILWAY TRANSPORTATION SERVICES	2010	CR Only	\$1.24
50802	BUS DEPOT	2010	CR Only	\$2.91
51200	TAXI CABS & LIMOUSINE SERVICE	2010	CR Only	\$2.91
51500	PIPELINE CLEANING	2010	CR Only	\$0.48
51503	OIL/GAS METERS - INSPECT/TEST	2009	CR Only	\$0.94
51705	PACKING/CRATING - CUSTOM	2009	CR Only	\$2.15
54300	RADIO OR TV STATIONS	2010	CR Only	\$0.61
54501	TELECOMMUNICATION SYSTEMS	2010	CR Only	\$0.31
60201	LIVESTOCK AUCTIONS/STOCKYARDS	2011	CR Only	\$4.84
60800	BULK PETROLEUM DEALERS	2009	CR Only	\$1.64
62200	FARM IMPLEMENT DEALERS	2009	CR Only	\$1.54
62500	STEEL SVCE CENTRE - NO SALVAGE	2011	CR Only	\$1.74
62700	SCRAP & SALVAGE DEALERS	2010	CR Only	\$5.83
62903	SALES OPERATIONS (NEC)	2010	CR Only	\$0.42
62908	GARDEN SUPPLY CENTRE	2009	CR Only	\$1.63
65400	SERVICE STATIONS	2010	CR Only	\$1.63
65800	AUTOMOBILE BODY REPAIRS	2009	CR Only	\$1.32
67601	FURNITURE STORES	2011	CR Only	\$1.03
67604	APPLIANCE SALES AND SERVICE	2010	CR Only	\$1.03
69901	AUCTIONS - NEC	2010	CR Only	\$1.03
69912	TRAILER SALES/RENTALS INCLUDING SERVICE	2010	CR Only	\$1.26
73702	LAND/PERMIT MAN SERVICES	2011	CR Only	\$0.48
80105	SCHOOLS - INDEPENDENT	2010	CR Only	\$0.82

Industry Code	Industry Description	1st Year of ICP Participation	ICP Features	2011 Industry Rate
80301*	SPECIALTY SCHOOLS - PROFESSIONAL/PERSONAL	2010	CR Only	\$0.33
80700	LIBRARY BOARDS	2010	CR Only	\$0.33
80701	MUSEUMS & ART GALLERIES	2011	CR Only	\$0.33
80703	ZOOS/GAME FARMS	2010	CR Only	\$0.86
82100	HEALTH CARE SERVICES - ALBERTA HEALTH SERVICES	2010	CR Only	\$0.82
82705	HEALTH CARE SERVICES - COVENANT HEALTH	2010	CR Only	\$0.89
82712	FIRE PROTECTION CO-OPERATIVES	2009	CR Only	\$1.24
82812	PLAY SCHOOLS	2010	CR Only	\$0.79
83100	CHURCHES/RELIGIOUS ORDERS	2011	CR Only	\$0.51
85300	BOWLING ALLEYS/BILLIARD PARLOURS	2011	CR Only	\$0.86
85900	GOLF CLUBS/RANGES	2011	CR Only	\$0.92
85901	SKATING/CURLING RINKS, COMM ASSN	2011	CR Only	\$0.86
85909	FRIENDSHIP/CULTURAL CENTERS	2010	CR Only	\$0.73
85918	LIVE THEATRES/BALLET	2010	CR Only	\$0.63
85922	ARCADES	2010	CR Only	\$0.86
86202	NEWSPAPER/FLYER DISTR.	2010	CR Only	\$0.79
86401	SURVEYING, LAND/GENERAL	2010	CR Only	\$0.94
86408	WATERFOWL PRESERVATION	2010	CR Only	\$0.20
86410	MAP MAKING	2010	CR Only	\$0.20
86413	TEST - HEAT/AIR CONDITION SYSTEMS	2009	CR Only	\$0.97
86922	INSPECTION SERVICES- VISUAL, NEC	2009	CR Only	\$0.97
87402	LAUNDROMATS, COIN-OPERATED	2010	CR Only	\$1.46
87500	MANUFACTURED HOME PARKS	2009	CR Only	\$0.85
87508	PRIVATE CLUBS	2011	CR Only	\$0.86
87603	YOUTH/RELIGIOUS CAMPS	2010	CR Only	\$0.92
87700*	FUNERAL SERVICES AND CEMETERIES	2010	CR Only	\$0.51
89605	SERVICE STATION EQUIP - SALES/SVCE	2011	CR Only	\$1.69
89705	FURNACE CLEANING SERVICES	2010	CR Only	\$1.47
89916	TAXIDERMISTS	2010	CR Only	\$0.43
89923	SCHOOLS, DRIVING/TESTING	2010	CR Only	\$0.82
89924	INVESTIGATIVE SERVICES	2009	CR Only	\$1.17
89927	SURVEY-ARCHAEOLOGICAL	2010	CR Only	\$0.20
95102	MUNICIPAL DISTRICTS	2009	CR Only	\$1.27
95104	CITIES	2010	CR Only	\$1.26

*One or more other industries has been consolidated into this industry effective January 1, 2011. All previous industries consolidated into this industry have also voted in favor of ICP, although the first year of participation may vary. The year displayed in the first year of participation column is that of the prevailing industry. For more information, contact the Underwriting Department.

Rate Notice

COMPANY NAME
NAME
TITLE
PO BOX 280
STETTLE AB T0C 2LO

SAMPLE - GENERAL

ACCOUNT: 000000/0
INDUSTRY: 87501

Enclosed is your rate statement showing your 2011 industry rate as well as any adjustments due to your performance.

Rates are set annually for each industry to collect premiums from employers to cover all current and future costs related to claims occurring in the year. Employers and industries that have fewer injuries and costs will pay less, while those with higher costs will pay more.

Though economists are still predicting variability in the world economy, we have seen more stability and even moderate growth in insurable earnings in Alberta. A 7.5% decrease in the average rate to \$1.22 reflects the trends we forecast for 2011.

As we move forward, it is critical for all stakeholders to continue to collaborate to deliver positive results for everyone. By focusing on early and safe return to work, together we can minimize the cost and impact of workplace injury and illness.

For more information on 2011 premium rates, please visit our website at www.wcb.ab.ca.

What can you do to improve your own rate?

To manage your premiums, a strong focus on prevention and disability management is key. You can:

- Participate in Industry Custom Pricing (ICP) to ensure premiums are more reflective of your actual experience.
- Join the Partnerships in Injury Reduction (PIR) Program.
- Get involved with your industry or safety association to learn about best practices.
- Register online to receive Loss Control Reports (LCR) – manage your business better by monitoring and reviewing the impact workplace injuries have on your premiums.
- Sign up for seminars and learn how to control costs through effective disability management.
- Sign up for Occupational Injury Services (OIS) to reduce the impact of work related injuries.

Find out more on our website at www.wcb.ab.ca or call your nearest WCB office.

For more information call WCB:

Edmonton: (780) 498-3999

Calgary: (403) 517-6000 or

Toll-free: 1-866-WCB-WCB1 (922-9221)
(from anywhere in Alberta)

Workers' Compensation Board-Alberta

Box 2415, 9912 - 107 Street

Edmonton, AB T5J 2S5

Website: www.wcb.ab.ca



**Workers'
Compensation
Board**

Alberta

Common Questions

Questions and Answers

Q. How are premium rates set?

A. Industries are categorized into rate groups for rate setting purposes. Rates are set for each rate group using a five year history to calculate the full funded claim costs. For 2011 rates, the period between 2005 and 2009 will be used. Rates are set based on the following principles:

- *Costs of year 2011 claims will be fully funded by year 2011 premiums* – premiums collected will cover all current and future costs related to claims occurring in 2011
- *Collective liability* – spreading of costs among all employers to provide statistically reliable data to set rates, and
- *Balance accountability and incentives* – rates are varied for each rate group based on claims experience. Incentives thereby encourage risk management and loss control efforts to reduce industry premiums.

Q. How does the average premium rate for 2011 compare to 2010?

A. In 2011, the average premium rate will decrease to \$1.22 per \$100 insurable earnings from \$1.32 per \$100 insurable earnings in 2010.

Q. Why is the average premium rate decreasing for the year 2011?

A. The key components of the rate decrease are:

- *Continued focus on prevention and claim cost reductions through better management of claims*

Employers are effectively utilizing prevention methods and modified work to manage claims. Comparing 2009 to 2010, lost-time claim, disabling claim and average claim duration volumes have continued to decline. All of these measures are expected to decrease slightly in 2011. Claims costs remain the largest component of premium rates, so as employers make progress towards reducing the number of claims and duration of claims, they will realize the payback through lower industry rates.

- *Stabilization in premium revenue*

Claims costs are a major component of the premium revenue requirements and they are forecasted at \$721.7 million for 2011. Other operating costs for 2011, including administration and transfer levies, are virtually unchanged from 2010. Though economists are still predicting variability in the world economy, we have seen more stability and even moderate growth in insurable earnings in Alberta. Insurable earnings are forecasted at \$79.2 billion with premium revenue forecasted at \$966.9 million. A 7.5% decrease in the average rate to \$1.22 reflects the trends we forecast for 2011.

Q. Will all employers' rates decrease from 2010?

A. No. Individual employer premiums are based on their experience and their industry. It is a user-pay system. The average premium rate for 2011 of \$1.22 is an indicator of employer performance for the whole province. It is not the rate all employers pay. Rates are individualized by industry and rate group. For 2011, 246 industries will see a rate decrease, 20 industries will see no rate change and 71 industries will see a rate increase.

Note: Pricing programs such as Experience Rating and Partners in Injury Reduction (PIR) may further adjust the rates and premiums employers pay.

Q. What components make up the average premium rate and how do they compare to last year?

A. Claims costs continue to be the key driver and largest component of premium rates. Administration, levies (such as WH &S, Safety Association and Appeal Commission) and reserve requirements have remained relatively stable for 2011. The following chart breaks down the components of the average premium rate:

	2010		2011	
Full Funded Claim Costs	\$0.94	71.2%	\$0.91	74.6%
Administration	\$0.23	17.4%	\$0.22	18.0%
WH&S, Safety Association and Appeals Commission	\$0.07	5.3%	\$0.07	5.7%
Reserve Requirement	\$0.02	1.5%	\$0.02	1.6%
Margin for Economic Uncertainty	\$0.06	4.5%	\$0.00	0.0%
Average Premium Rate	\$1.32		\$1.22	

Q. How do the 2011 rate setting assumptions compare to 2010?

A. Forecast premium rates are based on financial and economic assumptions. Key financial assumptions include indications on the growth in the Alberta workforce, rate of inflation, investment performance, and trends in the number of claims, costs and duration. The following chart provides a comparison of assumptions for 2010 and 2011:

	2010	2011	\$ Change
Full Funded Claim Costs	\$699.9 M	\$721.7 M	21.8 M
Administration	\$167.8 M	\$170.2 M	2.4 M
Transfer Levies (WH& S, Safety Association and Appeals Commission)	\$55.0 M	\$57.9 M	2.9 M
Fund Balance and Reserve Requirement	\$15.4 M	\$17.1 M	1.7 M
Margin for Economic Uncertainty	\$46.5 M	\$0.0 M	- 46.5 M
Forecasted Insurable Earnings	\$74.6 B	\$79.2 B	4.6 B
Net Premium Revenue	\$984.7 M	\$966.9 M	- 17.8 M
Average Premium Rate	\$1.32	\$1.22	- \$0.10

Q. Can an employer's premium rate increase even if an employer has not had injury claims?

A. Yes. Due to the concept of collective liability, all employers will be affected by the claims experience and trends within their respective rate groups. Although an employer's own performance may have improved, the industry rate may increase due to overall performance of employers in the rate group. Individual employers can mitigate the impact through participation in performance pricing programs such as Experience Rating and Partnerships in Injury Reduction (PIR).

Q. Why is the WCB charging employers the full cost of workplace injuries?

A. Today's employers, through premium rates, need to be responsible for fully funding the cost associated with claims occurring in the year for which rates are set, including the related cost of doing business. This is imperative to securing workers benefits for the lifetime of the claim and not passing costs on to future employers.

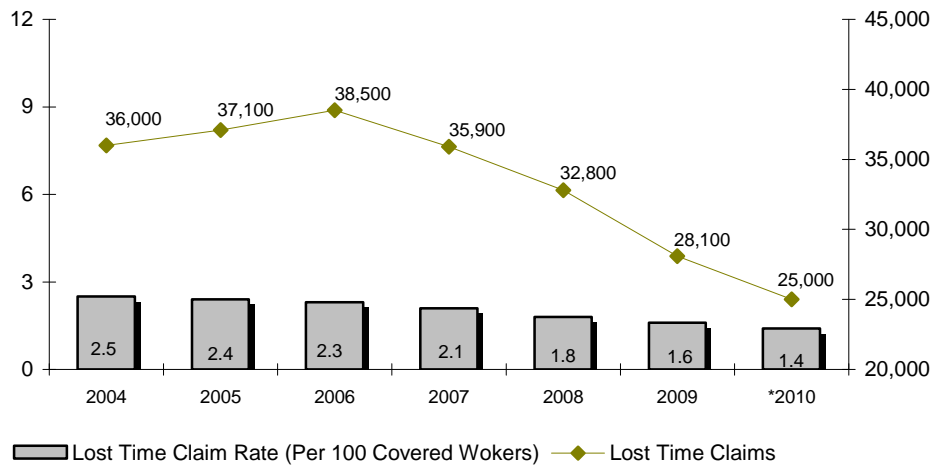
Historical practices of discounting rates up front based on forecasts of excess funds have demonstrated weaknesses. The practice sends misleading messages to employers and industries about performance if rates are lowered when claims cost have not. This practice essentially rewards all employers regardless of the safety records and can lead to shortfalls in funding requirements as a result of market volatility.

Setting premium rates that reflect the full cost of business for the year and using pricing programs to adjust employers based on their safety records sends the message that safer workplaces are still the best way to reduce premium rates. The WCB will continue to work with stakeholders to enhance existing incentive programs and develop new ones to reward employers and industries with excellent safety records.

This contributes to solid financial management and any excess operating funds assist in maintaining the required Fund Balance, supporting new strategies to mitigate the impact market volatility and lessen the risk of financial shortfalls.

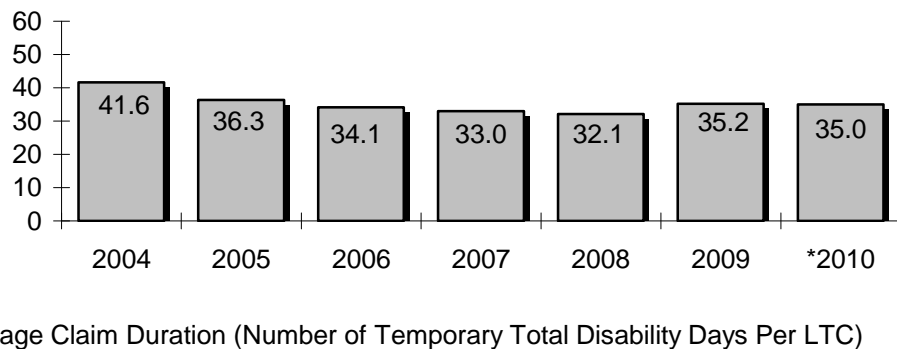
Q. Given that the key driver of premium rates is claims, what do current claims indicators reveal?

A. The total number of claims is expected to decrease for 2010, and with stabilization in the workforce, the lost time claim rate is expected to continue a downward trend to 1.4 injuries per 100 workers, which is the lowest it has ever been.



*Forecast to year-end 2010 as of October 2010

The average claim duration has decreased slightly relative to the previous year, from 35.2 days in 2009 to 35.0 days in 2010 (forecast).



*Forecast to year-end 2010 as of October 2010

As employers' disability management and modified work programs are impacting the number of lost time claims and claim duration, the disabling injury rate has decreased. A disabling injury is a work related injury serious enough to result in time lost from work beyond the day of injury, or a modification of work duties as a result of the injury. The disabling injury rate accounts for both lost time claims and modified work claims (the total number of disabling injuries).



* Forecast to year-end 2010 as of October 2010

Q. Why did the funding policy change in 2008?

A. In 2007, an independent external actuary conducted a review of WCB-Alberta's funding range requirements at that time (116% - 122%). The actuary found various shortcomings with the range which wasn't broad enough to adequately absorb possible investment volatility which impacts overall funding. It found year-after-year funding fluctuations could easily move WCB in and out of acceptable funding levels causing rate volatility for employers. In order to provide long-term rate stability, the actuary recommended the targeted range be expanded. Based on this expert advice, the Board of Directors approved this amendment to take effect July 1, 2008. As a result, the target funding range became 114% to 128%.

Q. What consulting took place with stakeholders for the funding policy change?

A. The process to amend the funding policy involved online consultation in addition to in-person meetings. Stakeholders were provided time to respond, encouraged to ask questions, seek answers and provide feedback. The Board of Directors approved the revised policy based on solid evidence of negative financial risk should amendments not be made to the policy.

Q. What impact will the new funding policy have on employers?

A. Employers will receive more protection from the up and down cycle of investments. It will provide employers with more rate stability, and premiums will continue to be reflective of claim costs. The broader range reduces the risk of fluctuation between underfunded and overfunded positions from year to year, and the possibility of requiring opposite types of corrective action to bring us back into our target funding range (including a levy in the rates to replenish the fund balance in one year, and issuing a dividend resulting from excess funds in the next).

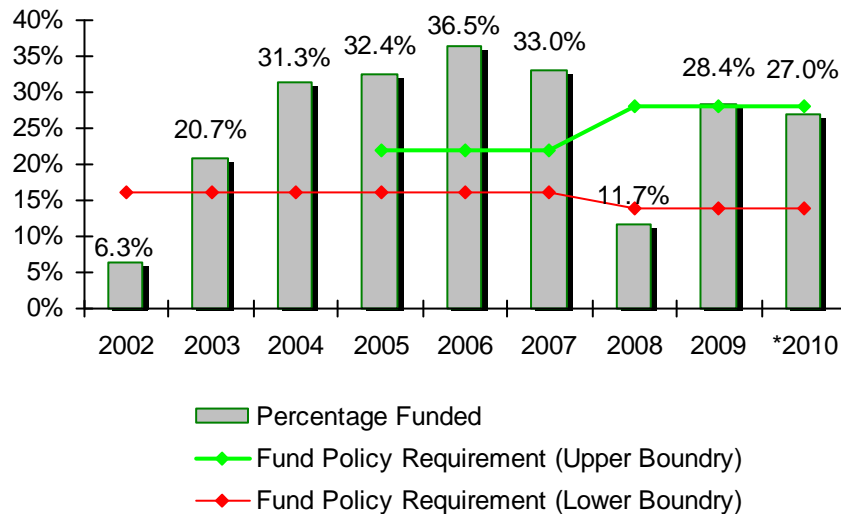
Q. What impact will the new funding policy have on workers?

A. Worker benefits are protected by the funding policy in the long-term. Worker benefits are set based on legislative requirements and WCB's benefit policies, and do not increase or decrease to reflect WCB's funding status. However, having a stronger funding policy secures those benefits with respect to the WCB's ability to pay the lifetime costs of claims.

Q. What kind of contribution will be made to the Fund Balance?

A. The Funding Policy requires the Fund Balance to be between 14% and 28% of liabilities. Within the Fund Balance, the WCB maintains an Occupational Disease Reserve, which provides for costs that may arise from latent occupational diseases where a causal link to the workplace has not yet been established, but may be established at some future date. The targeted funding level for the Occupational Disease Reserve is equal to 6% of the claim benefit liabilities. For 2011, the Funding Policy Requirement of \$17.1 million is being allocated entirely to the Occupational Disease Reserve to ensure it remains fully funded at its 6 % level. By year end 2010, the Fund Balance is forecasted to fall within the new target funding range.

As such, no additional allocations to the Fund Balance are required for 2011. The following chart illustrates the total funding position over the past few years:



*Forecast to year-end as of October 2010

Q. In the future, how will WCB handle Accident Fund shortages and surpluses?

A. The WCB has established a funded position target for the Accident Fund of 114% to 128%. The WCB also set out in policy a framework to address funding shortages and surpluses. Should the funded position fall below 114%, the Funding Policy allows for a replenishment levy be added to the premium rate to return the funded position to the target range. If the funded position exceeds 128%, funds are available for distribution to employers in the form of special dividends as outlined in the Funding Policy. Payment of a special dividend is subject to a minimum threshold of 1% of the claim benefit liabilities. Levy or excess fund amounts are determined and approved by the Board of Directors in the annual financial planning process.

Q. Will WCB be issuing a dividend for 2010 during 2011?

A. If the funded position exceeds 128%, funds are available for distribution to employers in the form of special dividends as outlined in the Funding Policy. Payment of a special dividend is subject to a minimum threshold of 1% of the claim benefit liabilities. As of October 31,

2010, the WCB forecasts its funding level to be at 127.0% of liabilities for 2010. Distribution of dividends is dependant on final operating results for 2010 (which will not be available until the completion of the first quarter of 2011) and subject to Board of Director approval.

Q. Why has the total number of industries decreased for 2011?

A. A recent review determined that there was an opportunity to simplify our system by consolidating a number of industries (33) with others that are currently in the same rate group and have the same premium rate. Consequently, there will be no impact to the rates that have been set for affected industries. This change will take place effective January 1, 2011.

Consolidation ensures a better definition of industries, reflects current trends in the Alberta workplace, and simplifies the classification structure for both employers and the WCB.

For 2011, there will be 110 rate groups for 337 different industries within 9 sectors.

Q. What is Industry Custom Pricing?

A. Industry Custom Pricing (ICP) is a voluntary program that allows industries to customize various features of the standard Experience Rating plan in accordance with their risk preferences. Maximums on discounts/surcharges, participation factors, experience ratios and costs used in the calculations are all optional features with ICP.

Q. What is the objective of Industry Custom Pricing?

A. The major objective of ICP is to offer a voluntary flexible pricing program to industries to achieve greater accountability and offer incentives for performance. Premiums set in ICP programs will send more significant and direct messages to employers about how well or poorly they are performing. For employers doing well, they will get lower premiums – for employers doing poorly, they will pay a higher premium. All affected employers will get the opportunity to get bigger rewards for improving performance.

If an industry chooses to no longer recognize cost relief for the aggravation of pre-existing conditions, the levy required to fund retroactive cost relief could be removed when setting rates, resulting in decreases to base industry rates.

Industries that choose to modify features of the standard Experience Rating plan, but do not choose the cost relief option, will end up paying the same collective premium, however, it will be distributed differently amongst the employers within the industry in efforts to promote injury reduction and effective disability management.

Q. How many industries are participating in Industry Custom Pricing?

A. For 2011, 125 of the 337 industries will be participating in ICP.

Of these, 7 industries have selected to increase the maximum discounts and surcharges available to employers by modifying their experience ratio, participation factor, and participation rate; 112 industries have selected to modify the costs used to measure their performance and no longer recognize cost relief for aggravations of pre-existing conditions; and 6 industries have selected a combination of the above features.

Industries that have chosen to no longer recognize cost for aggravations for pre-existing conditions will experience industry rate reductions ranging from \$0.01 to \$0.13, representing approximately \$3.3 million in premium savings for 2010.

Q. Who do I contact to get additional information on Industry Custom Pricing?

A. To find out more, you can contact the Underwriting team at the WCB. They can be reached by calling our WCB toll free number (in Alberta) 1-866-922-9221 or directly at 780-498-7937. If you have an Account Manger, you can also contact them for more information.

Q. How many employers will receive a Poor Performance Surcharge (PPS) in 2011 and will this additional revenue contribute to lower rates for other employers?

A. For 2011, there are 1,194 employers receiving a PPS, with 127 of those employers being levied the maximum PPS of 200%. There is an addition 64 employers who will receive a PPS between 100% and 200%. The rate for each rate group is lowered by the amount of PPS revenue collected from employers in their respective rate groups.

Q. Which industries will experience the highest rate increases and is this fair to all employers in the industry?

A. Ultimately rates need to balance mutual collective liability and individual employer accountability. Collectively industries need to cover their claims costs; therefore it is fair that rates are based on an industry's experience. Individually, employers can offset rate increases by participating in disability and claims management and programs like PIR. The largest net increase in premium rates is 58.23 % for Pulp Mills, from \$0.79 in 2010 to \$1.25 in 2011. The next largest increase is for Radio/TV Stations which will experience a 29.79 % increase in their rate, from \$0.47 in 2010 to \$0.61 in 2011.

Q. Which industries will experience the largest decreases in their premium rates?

A. The largest decrease in rates is for Utility-Electric. They will experience a 32.35 % reduction in their premium rate, from \$0.68 in 2010 to \$0.46 in 2011. The second largest decrease is for Grain/Seed Handling Operations which will have a 28.57 % decrease, from \$2.03 in 2010 to \$1.45 in 2011.

Q. Which industries have the highest premium rate?

A. Construction Trades Services-NEC has the highest-rated industry in 2011 with a premium rate of \$6.07 (\$6.42 in 2010). Foundries, Iron & Steel is the second highest-rated industry at \$5.93 (\$6.11 in 2010).

Q. Which industry has the lowest premium rates?

A. The lowest-rated industries in 2011 are Map Making at \$0.20 (\$0.20 in 2010) and Banks/Financial Services at \$0.20 (\$0.21 in 2010).

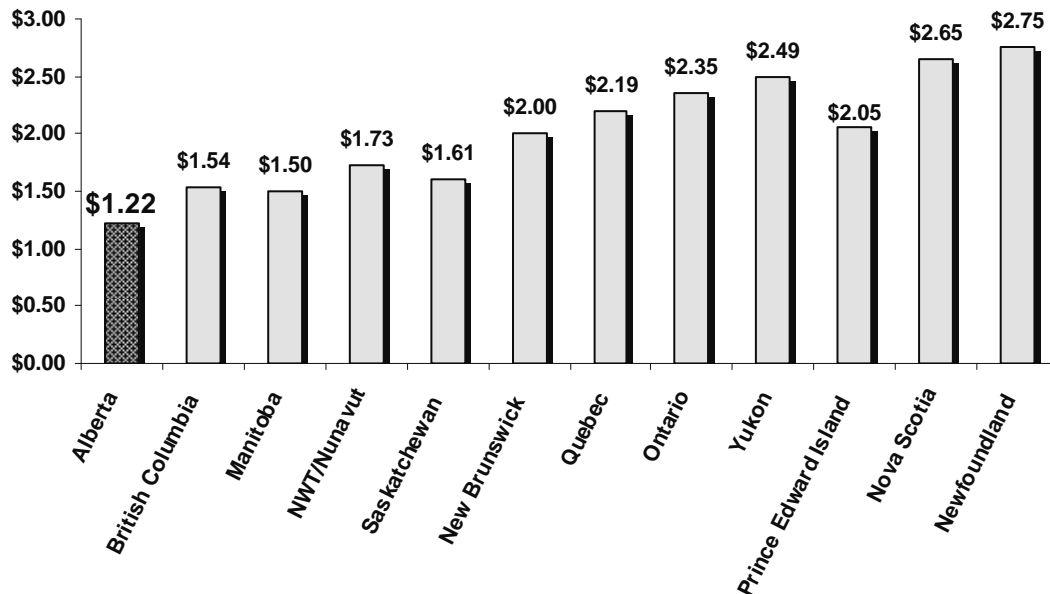
Q. Can employers expect future rate increases?

A. Premium rates are primarily determined by the number of claims (i.e. injuries) and the costs of those claims in the workplace. If the number of injuries and cost of claims increase then premium rates will rise. Employers, however, are making progress on affecting the volume and duration of claims through safety programs and disability management programs.

If these positive trends continue rates will decrease, provided the Accident Fund is maintained at its required level and levies are not necessary to replenish the fund.

Q. How do premium rates in Alberta compare to other Canadian compensation boards?

A. Alberta employers have the lowest premium rates in the country for 2011. The graph below depicts the average forecasted 2011 premium rates across the country (information obtained from the Association of Workers’ Compensation Boards of Canada website).



Q. Will the maximum insurable earnings be increasing?

A. Worker benefits are set to be reflective of current wage trends and given the economic growth in Alberta, the maximum insurable earnings for 2011 will increase from \$77,000 to \$82,800.

Q. What is the WCB doing to help employers and workers?

A. While employers are focusing on improving safety and reducing the volume of claims, WCB – Alberta is working hard to improve customer service and keep our administrative costs down. Some examples are:

- *Electronic Online Services* – The WCB has developed an electronic reporting and invoicing system that allows employers, physicians, chiropractors, and physical therapists to electronically complete and submit a variety of forms to the WCB-Alberta. Employers are also able to setup new WCB accounts, register and obtain clearance and loss control reports and complete their annual return online. Employers can make many of their most frequent updates online through our online Account Maintenance application: revise worker estimates, maintain Personal Coverage, update operations and trade names, change mailing and contact information, or close an account. In addition, employers are now able to make payments electronically.
- *Loss Control Reporting Services (LCR)* – Loss Control Reporting lets you access claim related data quickly and easily. You can request company and industry specific reports including claims cost summaries, Partnerships in Injury Reduction reports, premium rates statements and so much more.
- *Partners in many prevention programs* – The WCB provides opportunities for employers to achieve safe workplaces by working with our partners (government and labour, industry and safety associations) on prevention programs. This includes the “*Partnerships in Injury Reduction*” program.
- *Flexible pricing options* – The WCB offers a voluntary flexible pricing program, known as “*ICP*”, to industries to achieve greater accountability and offer incentives for improving performance.
- *Training programs at no charge* – The WCB’s training programs include “*Employer Information Workshops*”, “*Disability Management Seminars*”, “*Workplace Violence Seminar*”, “*Modified Duties Seminar*” and “*Understanding the Appeals System*”.
- *Customer Connect model* – The Customer Connect model, implemented in 2000, combined case management staff, account managers and medical professional into teams to provide a single point of service for workers and employers. With the integrated teams we’ve found we know more about injuries, workers and employers within specific

industries. We also have a better understanding of specific work environments, related injuries and return-to-work issues.

- *Millard Health* – Millard Health has 50 years of experience and offers enhanced health care and rehabilitation services. They serve more than 5,000 clients annually and frequently provide consultations to other organizations. Millard Health staff have piloted innovative programs to consult more closely with employers on return-to-work integration and to take a more holistic approach to a worker's rehabilitation.

Q. What can employers do to ensure premium rates do not continue to rise?

A. Workplace safety saves lives, reduces injuries and can lower insurance rates. Employers with good safety performance records realize that safer workplaces not only reduce the personal costs to workers and their families, but also reduce the other indirect costs that impact a company's productivity and reputation. The following are some things employers can do to prevent injuries and reduce costs:

- *Make safety a priority* – Implement a comprehensive workplace safety program.
- *Help injured workers return to work* – A worker who is recovering from an injury may still be able to perform lighter or modified duties, depending upon the nature of the injury. Employers should talk to case managers about seeking opportunities, wherever reasonable to support the employee's recovery and return to work. This means employers keep valuable know-how in the workplace, support employees in their rehabilitation, and it lowers both injury costs and insurance premiums.
- *Report injuries within 72 hours* – Statistics show that reporting injuries on time will reduce the duration of a claim and help keep costs down. That's why you should report injuries within 72 hours of the accident.
- *Join Partnerships in Injury Reduction (PIR)* – This is a voluntary program designed to encourage injury prevention and the development of effective workplace health, safety and disability management programs in conjunction with Alberta Employment & Immigration and industry partners. Employers can earn a refund of as much as 20 % of the WCB industry premium rate.

- *Get involved in other safety programs and partnerships* – The WCB has partnered with other safety associations to work with Alberta employers on safety and injury prevention. Some examples include:
 1. *Heads-Up Campaign* – to educate young workers on the importance of safety in the workplace, and
 2. *Back Pain: Don't take it lying down* – in partnership with the Alberta Construction Safety Association, Manufacturers' Health & Safety Association, Alberta Employment & Immigration, and the Alberta Hotel Safety Association to educate on the issues surrounding back pain.
- *Utilize injury prevention and disability management resources* – WCB offers free disability management seminars to help employers understand the relationship between claims costs and employer premiums, and how both can be controlled through effective disability management. WCB also offers numerous brochures, which include “*Office Ergonomics*”, “*Working Safely Behind the Wheel*”, and “*Heads Up. Work Smart. Work Safe*”.

With the help of these programs and resources, the human and financial costs of workplace injuries and illnesses can be reduced. The need for Alberta employers to practice injury prevention and implement disability management programs is crucial to the prevention of continual increases in rates.

Q. Do employers really see a difference in their rates through programs like Experience Rating (E/R) and Partnerships in Injury Reduction (PIR)?

A. Absolutely. The premiums employers pay can vary widely depending on their safety record and whether or not they participate in E/R and PIR. The following illustrates the potential impact of E/R and PIR on premium rates:

Sample Industries	Maximum Discount (60%)*		2011 Premium Rate		Maximum Surcharge (240%)**
Engineering	\$0.08	←	\$0.21	→	\$0.71
Food/Convenience Store	\$0.62	←	\$1.56	→	\$5.30
Mobile Equipment Operation	\$0.87	←	\$2.18	→	\$7.41
Drywall/Lath/Plaster/Stucco etc.	\$1.51	←	\$3.78	→	\$12.85

* Maximum Discount combines Experience Rating Plan (E/R) at 40% and Partnerships in Injury Reduction at 20%

** Maximum Surcharge combines Experience Rating Plan (E/R) at 40% and Poor Performance Surcharge (PPS) at 200%

The impact on actual premiums employers pay is clearly seen through the following examples:

	60% Discount	Industry Rate	240% Surcharge
Engineering			
Company with \$10 million in Insurable Earnings			
Rate	\$0.08	\$0.21	\$0.71
Premium	\$8,000	\$21,000	\$71,000
Food/Convenience Store Chain with \$10 million in Insurable Earnings			
Rate	\$0.62	\$1.56	\$5.30
Premium	\$62,000	\$156,000	\$530,000
Mobile Equipment Company with \$10 million in Insurable Earnings			
Rate	\$0.87	\$2.18	\$7.41
Premium	\$87,000	\$218,000	\$741,000
Drywall Company with \$10 million in Insurable Earnings			
Rate	\$1.51	\$3.78	\$12.85
Premium	\$151,000	\$378,000	\$1,285,000

Q. How can small employers reduce their rates?

A. Small employers who do not have any lost time claims in the first five years of the previous six year period will automatically receive a 5 % premium discount through our Experience Rating plan. As well, they can obtain a Small Employer Certificate of Recognition (SECOR) through the PIR program and earn up to a maximum 20 % premium rebate. With both programs combined, small employers can earn up to a 25 % total discount on their premium rates. While there is a point where all rebate and reduction opportunities are exhausted, it is important to remember that WCB coverage is both protection and peace of mind. The average small employer pays about \$1,188* per year in premiums. The average cost per lost time claim is \$10,526* – that is almost 9 years' worth of premiums. The cost of a severe injury could wipe out a business and leave an employer with no help. It is in these situations that WCB coverage is of greatest value to small employers.

**Based on 2010 forecasts*

Q. Who do I contact to get more information on rates or performance pricing programs (such as Partnerships in Injury Reduction or ICP)?

A. You may contact our Customer Contact Centre at (780) 498-3999. You may also obtain information from our website at www.wcb.ab.ca. If you require detailed information on your experience rating, claim costs trends, etc., you will be referred to the Underwriting Unit.

2011 Premium Rates

Overview

This section provides the 2011 industry rates for workers' compensation insurance in Alberta.

Industry rates are the basic premium rates that employers will pay, prior to any applicable insurance price adjustments. The following section shows rates in order by industry code and also breaks down the rate by its various components.

You may also access the Premium Rate List on the WCB – Alberta website at www.wcb.ab.ca

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
1103	Poultry Loading Services	\$4.75	\$5.25	-9.48	3.1694	0.6176	0.1505	0.0420	0.6955	0.0751	0.0000	0.0000		
1700	Farming Operations	\$3.28	\$3.74	-12.17	2.2703	0.4573	0.1078	0.0301	0.3629	0.0538	0.0000	0.0000		
1900	Apiaries	\$3.22	\$3.67	-12.21	2.2703	0.4573	0.1078	0.0301	0.3050	0.0538	0.0000	0.0000		ICP
1901	Greenhouses/Market Gardens	\$3.22	\$3.67	-12.21	2.2703	0.4573	0.1078	0.0301	0.3050	0.0538	0.0000	0.0000		ICP
1904	Nurseries - Tree/Shrub	\$2.09	\$2.29	-8.73	1.3860	0.2996	0.0658	0.0184	0.2837	0.0328	0.0000	0.0000		ICP
1905	Sod Growers	\$2.12	\$2.33	-8.68	1.3860	0.2996	0.0658	0.0184	0.3208	0.0328	0.0000	0.0000		
2100	Landscaping	\$2.16	\$2.36	-8.69	1.3860	0.2996	0.0658	0.0184	0.3231	0.0328	0.0000	0.0338	ACSA	
2101	Seed Cleaning Plants	\$1.38	\$1.56	-11.59	1.0152	0.2334	0.0000	0.0135	0.0905	0.0241	0.0000	0.0000		ICP
2102	Hatcheries - Commercial	\$3.28	\$3.74	-12.17	2.2703	0.4573	0.1078	0.0301	0.3629	0.0538	0.0000	0.0000		
2103	Lawn Maintenance	\$2.09	\$2.29	-8.73	1.3860	0.2996	0.0658	0.0184	0.2837	0.0328	0.0000	0.0000		ICP
2104	Animal Health Services	\$0.36	\$0.41	-13.41	0.2325	0.0939	0.0110	0.0031	0.0128	0.0055	0.0000	0.0000		
2105	Feed Lot/Corral Cleaning	\$2.09	\$2.29	-8.73	1.3860	0.2996	0.0658	0.0184	0.2837	0.0328	0.0000	0.0000		ICP
2109	Feed Lots	\$3.22	\$3.67	-12.21	2.2703	0.4573	0.1078	0.0301	0.3050	0.0538	0.0000	0.0000		ICP
2116	Animal Shelters/Pounds	\$0.86	\$0.96	-10.96	0.5989	0.1592	0.0284	0.0079	0.0489	0.0142	0.0000	0.0000		ICP
2117	Kennels/Pet Grooming	\$0.87	\$0.98	-10.93	0.5989	0.1592	0.0284	0.0079	0.0636	0.0142	0.0000	0.0000		
2200	Right-of-Way Maintenance	\$2.16	\$2.36	-8.69	1.3860	0.2996	0.0658	0.0184	0.3231	0.0328	0.0000	0.0338	ACSA	
3100	Logging - Woodlands Operations	\$3.08	\$2.89	6.30	1.9908	0.4074	0.0945	0.0264	0.5094	0.0472	0.0000	0.0000		
3902	Timber Management	\$3.08	\$2.89	6.30	1.9908	0.4074	0.0945	0.0264	0.5094	0.0472	0.0000	0.0000		
4100	Fishing/Fish or Fur Farms	\$3.22	\$3.67	-12.21	2.2703	0.4573	0.1078	0.0301	0.3050	0.0538	0.0000	0.0000		ICP
6110	Mining and Overburden Removal	\$2.02	\$2.28	-11.44	1.3000	0.2842	0.0617	0.0172	0.3264	0.0308	0.0000	0.0000		
6300	Oil & Gas - Upstream	\$0.59	\$0.55	7.06	0.2293	0.0933	0.0109	0.0030	0.1662	0.0054	0.0000	0.0800	Enform	ICP
6304	Oil Field Maint/Construction	\$1.80	\$2.09	-14.05	1.0836	0.2456	0.0515	0.0144	0.2966	0.0257	0.0000	0.0800	Enform	
6305	Field Production Operators	\$0.59	\$0.55	7.06	0.2293	0.0933	0.0109	0.0030	0.1662	0.0054	0.0000	0.0800	Enform	
6306	Vacuum Removal - Wet/Dry Waste	\$2.74	\$2.90	-5.39	1.6829	0.3525	0.0799	0.0223	0.4831	0.0399	0.0000	0.0800	Enform	
6501	Sulphur Process	\$0.62	\$0.57	8.51	0.2293	0.0933	0.0109	0.0030	0.1737	0.0054	0.0000	0.1050	PSAC	

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
6600	Oilsands Operations	\$0.41	\$0.48	-13.98	0.2537	0.0976	0.0120	0.0034	0.0401	0.0060	0.0000	0.0000		
6601	Heavy Oil/Oilsands - R & D	\$0.48	\$0.45	5.47	0.2293	0.0933	0.0109	0.0030	0.1349	0.0054	0.0000	0.0000		ICP
7700	Mine/Refine - Salt	\$0.41	\$0.47	-14.01	0.2537	0.0976	0.0120	0.0034	0.0337	0.0060	0.0000	0.0000		ICP
9200	Seismic Survey	\$3.46	\$3.91	-11.50	2.2624	0.4559	0.1074	0.0300	0.3718	0.0536	0.0000	0.1800	CGAC	ICP
9201	Drilling - Shot Hole	\$4.14	\$4.20	-1.59	2.6612	0.5270	0.1264	0.0353	0.5435	0.0631	0.0000	0.1800	CGAC	ICP
9600	Drilling - Oil/Gas Wells	\$2.79	\$3.36	-17.00	1.8613	0.3843	0.0884	0.0247	0.3040	0.0441	0.0000	0.0800	Enform	
9900	Mud Logging Services	\$0.32	\$0.32	-1.23	0.1029	0.0708	0.0049	0.0014	0.0286	0.0024	0.0000	0.1050	PSAC	
9902	Cleaning Svces - Mobile Pressure	\$2.65	\$2.81	-5.62	1.6829	0.3525	0.0799	0.0223	0.4749	0.0399	0.0000	0.0000		
9903	Well Servicing with Service Rigs	\$2.03	\$2.71	-25.13	1.3602	0.2950	0.0646	0.0180	0.1783	0.0322	0.0000	0.0800	Enform	
9904	Drilling - Rathole/Rig Anchor	\$4.13	\$4.19	-1.50	2.6612	0.5270	0.1264	0.0353	0.6097	0.0631	0.0000	0.1050	PSAC	
9911	Oilfield Downhole Services	\$1.69	\$1.67	0.95	1.0093	0.2324	0.0479	0.0134	0.2564	0.0239	0.0000	0.1050	PSAC	
9915	Well Casing Services	\$2.81	\$3.38	-16.76	1.8613	0.3843	0.0884	0.0247	0.3045	0.0441	0.0000	0.1050	PSAC	
9921	Oilfield Svces - Christmas Tree	\$1.69	\$1.67	0.95	1.0093	0.2324	0.0479	0.0134	0.2564	0.0239	0.0000	0.1050	PSAC	
9927	Oilfield Services - Sump Pit	\$2.74	\$2.90	-5.39	1.6829	0.3525	0.0799	0.0223	0.4831	0.0399	0.0000	0.0800	Enform	
10100	Meat Processing	\$4.67	\$5.16	-9.52	3.1694	0.6176	0.1505	0.0420	0.6113	0.0751	0.0000	0.0000		ICP
10104	Rendering Plants	\$4.67	\$5.16	-9.52	3.1694	0.6176	0.1505	0.0420	0.6113	0.0751	0.0000	0.0000		ICP
10500	Dairy / Fruit Juice Processing	\$2.15	\$2.04	5.43	1.4788	0.3161	0.0702	0.0196	0.2311	0.0350	0.0000	0.0000		ICP
12301	Feed Mills	\$1.38	\$1.56	-11.59	1.0152	0.2334	0.0000	0.0135	0.0905	0.0241	0.0000	0.0000		ICP
12304	Forage / Peat Moss Processing	\$5.18	\$5.40	-4.08	3.8255	0.7346	0.1816	0.0508	0.2929	0.0906	0.0000	0.0000		
12400	Flour Mills	\$1.40	\$1.58	-11.55	1.0152	0.2334	0.0000	0.0135	0.1156	0.0241	0.0000	0.0000		
12900	Bakery / Pasta Mfg	\$2.08	\$2.50	-16.72	1.4633	0.3134	0.0695	0.0194	0.1778	0.0347	0.0000	0.0000		
13100	Food Process - Misc	\$2.04	\$2.45	-16.75	1.4633	0.3134	0.0695	0.0194	0.1415	0.0347	0.0000	0.0000		ICP
13500	Vegetable Oil / Beet Sugar Processing	\$2.19	\$2.08	5.47	1.4788	0.3161	0.0702	0.0196	0.2693	0.0350	0.0000	0.0000		
13900	Malt Mfg	\$1.42	\$1.60	-11.26	1.0152	0.2334	0.0482	0.0135	0.0897	0.0241	0.0000	0.0000		ICP
13905	Vegetables Process/Grade	\$2.08	\$2.50	-16.72	1.4633	0.3134	0.0695	0.0194	0.1778	0.0347	0.0000	0.0000		
14100	Soft Drinks/Water/Ice - Mfg	\$3.03	\$2.77	9.61	2.0551	0.4189	0.0976	0.0273	0.3833	0.0487	0.0000	0.0000		

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
14300	Liquor/Wine - Mfg	\$1.28	\$1.01	26.99	0.8414	0.2024	0.0400	0.0112	0.1660	0.0199	0.0000	0.0000		ICP
14500	Breweries	\$1.30	\$1.03	27.07	0.8414	0.2024	0.0400	0.0112	0.1884	0.0199	0.0000	0.0000		
16900	Mfg Rubber Stamps/Stencils/Vinyl Products	\$0.43	\$0.43	-1.44	0.2489	0.0968	0.0118	0.0033	0.0590	0.0059	0.0000	0.0000		ICP
16901	Tires/Rubber Products - Mfg	\$2.26	\$2.18	3.34	1.5536	0.3295	0.0738	0.0206	0.2422	0.0368	0.0000	0.0000		
16902	Industrial Belting - Install/Svce	\$1.16	\$1.03	12.54	0.7504	0.1862	0.0356	0.0100	0.1590	0.0178	0.0000	0.0000		
21300	Rope/Carpet - Mfg/Repair	\$0.75	\$0.77	-2.73	0.5306	0.1470	0.0252	0.0070	0.0305	0.0126	0.0000	0.0000		ICP
22101	Awnings/Tents/Tarps - Mfg/Repair	\$1.41	\$1.70	-16.80	0.9849	0.2280	0.0468	0.0131	0.1188	0.0233	0.0000	0.0000		ICP
22901	Drapes/Linens - Mfg/Repair/Inst	\$0.77	\$0.79	-2.67	0.5306	0.1470	0.0252	0.0070	0.0434	0.0126	0.0000	0.0000		
24900	Clothing and Leather Goods Mfg	\$0.75	\$0.77	-2.73	0.5306	0.1470	0.0252	0.0070	0.0305	0.0126	0.0000	0.0000		ICP
25100	Sawmills/Planing Mills	\$2.58	\$2.52	2.38	1.6234	0.3419	0.0771	0.0215	0.4743	0.0385	0.0000	0.0000		
25401	Wood Products - Mfg	\$2.78	\$2.89	-3.74	1.9173	0.3943	0.0910	0.0254	0.3091	0.0454	0.0000	0.0000		
25403	Home Improvement Centres	\$1.66	\$1.67	-0.25	1.1470	0.2569	0.0545	0.0152	0.1606	0.0272	0.0000	0.0000		
25900	Posts - Peel/Point	\$2.53	\$2.47	2.33	1.6234	0.3419	0.0771	0.0215	0.4292	0.0385	0.0000	0.0000		ICP
25901	Treating of Timber	\$2.58	\$2.52	2.38	1.6234	0.3419	0.0771	0.0215	0.4743	0.0385	0.0000	0.0000		
26101	Furniture - Mfg/Repair	\$2.78	\$3.64	-23.63	2.2202	0.4483	0.1054	0.0295	-0.0740	0.0526	0.0000	0.0000		ICP
26401	Metal Furniture Mfg	\$2.09	\$2.19	-4.47	1.4353	0.3084	0.0682	0.0190	0.2248	0.0340	0.0000	0.0000		ICP
27102	Pulp Mills	\$1.25	\$0.79	58.73	0.8082	0.1965	0.0384	0.0107	0.1797	0.0191	0.0000	0.0000		
27103	Panelboard - Mfg	\$1.33	\$1.45	-8.31	0.9993	0.2306	0.0475	0.0133	0.0138	0.0237	0.0000	0.0000		
27200	Asphalt Roofing Products - Mfg	\$2.26	\$2.18	3.34	1.5536	0.3295	0.0738	0.0206	0.2422	0.0368	0.0000	0.0000		
27300	Cardboard Box/Tubing/Bag - Mfg	\$1.54	\$1.82	-15.61	1.0739	0.2439	0.0510	0.0142	0.1279	0.0254	0.0000	0.0000		
27400	Recycle/Salvage/Reclaim - Waste	\$2.87	\$2.90	-1.21	1.9802	0.4055	0.0940	0.0263	0.3124	0.0469	0.0000	0.0000		
27402	Electronic and Photographic Printing	\$0.79	\$0.77	2.71	0.5535	0.1511	0.0263	0.0073	0.0437	0.0131	0.0000	0.0000		ICP
28600	Printing/Book Binding	\$0.81	\$0.79	2.78	0.5535	0.1511	0.0263	0.0073	0.0573	0.0131	0.0000	0.0000		
28603	Signs/Advertising Displays - Mfg	\$1.06	\$1.27	-16.31	0.7534	0.1868	0.0358	0.0100	0.0566	0.0178	0.0000	0.0000		ICP
28900	Publishing	\$0.81	\$0.79	2.78	0.5535	0.1511	0.0263	0.0073	0.0573	0.0131	0.0000	0.0000		
29100	Steel Mfg - Exclude Foundries	\$2.13	\$2.23	-4.43	1.4353	0.3084	0.0682	0.0190	0.2618	0.0340	0.0000	0.0000		

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
29102	Foundries, Iron & Steel	\$5.93	\$6.11	-2.92	3.8548	0.7398	0.1830	0.0511	1.0122	0.0913	0.0000	0.0000		
29200	Steel Pipe Mfg	\$1.69	\$1.76	-3.46	1.2462	0.2746	0.0592	0.0165	0.0683	0.0295	0.0000	0.0000		
29700	Foundry - Non Ferrous	\$3.15	\$3.78	-16.78	2.0969	0.4263	0.0996	0.0278	0.4481	0.0497	0.0000	0.0000		
30100	Steel/Metal Fabrication	\$2.21	\$2.31	-4.35	1.4353	0.3084	0.0682	0.0190	0.2645	0.0340	0.0000	0.0800	MHSA	ICP
30302	Overhead Doors - Install/Repair	\$2.34	\$2.75	-14.70	1.5744	0.3332	0.0748	0.0209	0.2656	0.0373	0.0000	0.0383	ACSA	
30403	Metal/Porcelain Prod. - Coating	\$1.32	\$1.48	-10.77	0.8920	0.2115	0.0424	0.0118	0.1446	0.0211	0.0000	0.0000		ICP
30407	Coating / Heat Treating Manufactured Products	\$2.09	\$2.19	-4.47	1.4353	0.3084	0.0682	0.0190	0.2248	0.0340	0.0000	0.0000		ICP
30412	Sheet Metal Shops	\$1.68	\$1.63	2.76	1.1234	0.2527	0.0533	0.0149	0.2088	0.0266	0.0000	0.0000		
30700	Heat/Cooling Equipment Mfg	\$1.65	\$1.61	2.71	1.1234	0.2527	0.0533	0.0149	0.1796	0.0266	0.0000	0.0000		ICP
30801	Machining	\$1.35	\$1.51	-10.74	0.8920	0.2115	0.0424	0.0118	0.1677	0.0211	0.0000	0.0000		
31501	Light Metal Products- Asmb/Install	\$0.63	\$0.83	-24.28	0.4296	0.1290	0.0204	0.0057	0.0370	0.0102	0.0000	0.0000		
31507	Dust Suppression Systems	\$1.66	\$1.90	-12.82	1.0835	0.2456	0.0514	0.0144	0.2379	0.0257	0.0000	0.0000		ICP
31508	Overhead Cranes - Service Only	\$1.72	\$1.97	-12.79	1.0835	0.2456	0.0514	0.0144	0.2693	0.0257	0.0000	0.0266	ACSA	
33602	Switchboard/Electrical Panel - Mfg	\$1.68	\$1.63	2.76	1.1234	0.2527	0.0533	0.0149	0.2088	0.0266	0.0000	0.0000		
33606	Industrial Electric Equipment - Mfg	\$2.09	\$2.19	-4.47	1.4353	0.3084	0.0682	0.0190	0.2248	0.0340	0.0000	0.0000		ICP
33901	Medical Equipment - Sales/Svce	\$0.23	\$0.24	-6.05	0.1154	0.0730	0.0055	0.0015	0.0292	0.0027	0.0000	0.0000		
33902	Electrical Components - Mfg	\$0.43	\$0.43	-1.44	0.2489	0.0968	0.0118	0.0033	0.0590	0.0059	0.0000	0.0000		ICP
34101	Cement / Lime Mfg Incl Quarrying	\$2.02	\$2.28	-11.44	1.3000	0.2842	0.0617	0.0172	0.3264	0.0308	0.0000	0.0000		
34500	Gypsum / Clay Products - Mfg	\$2.22	\$2.15	3.29	1.5536	0.3295	0.0738	0.0206	0.2027	0.0368	0.0000	0.0000		ICP
34700	Concrete Products Mfg	\$3.15	\$3.78	-16.78	2.0969	0.4263	0.0996	0.0278	0.4481	0.0497	0.0000	0.0000		
34800	Transit Mix Operations	\$3.24	\$2.76	17.36	1.9908	0.4074	0.0945	0.0264	0.6016	0.0472	0.0000	0.0695	SA+RdBui	
35301	Monument/Tombstone Dealers	\$0.62	\$0.82	-24.29	0.4296	0.1290	0.0204	0.0057	0.0266	0.0102	0.0000	0.0000		ICP
35401	Fibreglass Insulation - Mfg	\$2.22	\$2.15	3.29	1.5536	0.3295	0.0738	0.0206	0.2027	0.0368	0.0000	0.0000		ICP
36500	Refine - Crude/Used Oil	\$0.84	\$1.04	-19.23	0.4411	0.1311	0.0209	0.0059	0.1515	0.0105	0.0000	0.0800	Enform	ICP
36502	Hazardous Waste - Remove / Treat	\$1.34	\$1.32	1.71	0.8524	0.2044	0.0405	0.0113	0.1300	0.0202	0.0000	0.0800	Enform	
37301	Plastic Products / Metal Extrusion Mfg	\$1.99	\$1.99	-0.29	1.3676	0.2963	0.0649	0.0181	0.2084	0.0324	0.0000	0.0000		

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
37402	Medicine/Vitamins Mfg	\$2.19	\$2.08	5.47	1.4788	0.3161	0.0702	0.0196	0.2693	0.0350	0.0000	0.0000		
37801	Petrochemicals - Mfg	\$0.74	\$0.95	-22.22	0.4411	0.1311	0.0209	0.0059	0.1292	0.0105	0.0000	0.0000		ICP
37902	Chemical Products - Pckg/Dist	\$0.65	\$0.62	4.24	0.4164	0.1267	0.0198	0.0055	0.0671	0.0099	0.0000	0.0000		ICP
38100	Instrumentation - Mfg	\$0.43	\$0.44	-2.91	0.2489	0.0968	0.0118	0.0033	0.0590	0.0059	0.0000	0.0000		ICP
38200	Jewelry - Mfg	\$0.43	\$0.43	-1.44	0.2489	0.0968	0.0118	0.0033	0.0590	0.0059	0.0000	0.0000		ICP
38201	Lapidary Services	\$0.43	\$0.44	-2.91	0.2489	0.0968	0.0118	0.0033	0.0590	0.0059	0.0000	0.0000		ICP
38500	Fibreglass / Artificial Stone Products - Mfg	\$3.09	\$3.72	-16.82	2.0969	0.4263	0.0996	0.0278	0.3926	0.0497	0.0000	0.0000		ICP
39300	Sporting Equipment/Brooms - Mfg	\$0.43	\$0.43	-1.44	0.2489	0.0968	0.0118	0.0033	0.0590	0.0059	0.0000	0.0000		ICP
39701	Outdoor Advertising	\$1.41	\$1.70	-16.80	0.9849	0.2280	0.0468	0.0131	0.1188	0.0233	0.0000	0.0000		ICP
39901	Picture Frame, Case, Casket - Mfg	\$1.08	\$1.29	-16.28	0.7534	0.1868	0.0358	0.0100	0.0750	0.0178	0.0000	0.0000		
40400	Construction - Industrial	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
40401	Construction Trades Services - NEC	\$6.07	\$6.42	-5.42	3.9984	0.7654	0.1899	0.0530	0.8743	0.0947	0.0000	0.0959	ACSA	
40405	Residential General Contractor	\$2.03	\$1.83	10.90	1.3009	0.2844	0.0618	0.0173	0.3063	0.0308	0.0000	0.0318	ACSA	
40602	Paving/Surfacing	\$2.18	\$2.36	-8.01	1.3860	0.2996	0.0658	0.0184	0.3241	0.0328	0.0000	0.0488	A+RdBui	
40604	Mobile Equipment Operation	\$2.18	\$2.36	-8.01	1.3860	0.2996	0.0658	0.0184	0.3241	0.0328	0.0000	0.0488	A+RdBui	
40901	Power / Phone Line - Construct/Remove	\$2.12	\$2.36	-10.28	1.3860	0.2996	0.0658	0.0184	0.2859	0.0328	0.0000	0.0332	ACSA	ICP
40905	Pipeline Construction	\$2.12	\$2.36	-10.28	1.3860	0.2996	0.0658	0.0184	0.2859	0.0328	0.0000	0.0332	ACSA	ICP
40907	Power Poles - Test/Preserve	\$0.97	\$1.12	-13.45	0.6288	0.1645	0.0299	0.0083	0.1225	0.0149	0.0000	0.0000		ICP
42102	Brick / Masonry Contracting	\$3.84	\$4.11	-6.59	2.5323	0.5040	0.1202	0.0336	0.5241	0.0600	0.0000	0.0611	ACSA	
42103	Drilling - Horizontal/Angular	\$4.01	\$4.16	-3.45	2.6612	0.5270	0.1264	0.0353	0.5360	0.0631	0.0000	0.0630	ACSA	ICP
42104	Concrete Construction	\$3.86	\$4.11	-5.91	2.5323	0.5040	0.1202	0.0336	0.5255	0.0600	0.0000	0.0880	A+RdBui	
42105	Erect - Sheet/Metal Structures	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
42106	Erect - Structural Steel	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
42109	Heavy Machine/Equip - Install/Svce	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
42110	Elevators/Escalators - Svce/Install	\$1.72	\$1.97	-12.79	1.0835	0.2456	0.0514	0.0144	0.2693	0.0257	0.0000	0.0266	ACSA	
42111	Painting/Decorating	\$2.90	\$3.39	-14.60	1.9176	0.3944	0.0911	0.0254	0.3786	0.0454	0.0000	0.0465	ACSA	

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
42113	Tile/Terrazzo - Sell/Install	\$2.80	\$3.24	-13.76	1.8572	0.3836	0.0882	0.0246	0.3555	0.0440	0.0000	0.0450	ACSA	
42117	Heating Systems - Fab/Install	\$1.72	\$1.97	-12.79	1.0835	0.2456	0.0514	0.0144	0.2693	0.0257	0.0000	0.0266	ACSA	
42118	Roofing	\$5.85	\$6.59	-11.32	3.5539	0.6862	0.1688	0.0471	1.2196	0.0842	0.0000	0.0853	ACSA	
42120	Sand Blasting	\$2.90	\$3.39	-14.60	1.9176	0.3944	0.0911	0.0254	0.3786	0.0454	0.0000	0.0465	ACSA	
42121	Doors/Windows - Mfg/Install	\$2.34	\$2.75	-14.70	1.5744	0.3332	0.0748	0.0209	0.2656	0.0373	0.0000	0.0383	ACSA	
42122	Mechanical Contracting	\$1.72	\$1.97	-12.79	1.0835	0.2456	0.0514	0.0144	0.2693	0.0257	0.0000	0.0266	ACSA	ICP
42124	Electric Wiring	\$1.72	\$1.97	-12.79	1.0835	0.2456	0.0514	0.0144	0.2693	0.0257	0.0000	0.0266	ACSA	
42125	Floor Coverings - Sell/Install	\$2.80	\$3.24	-13.76	1.8572	0.3836	0.0882	0.0246	0.3555	0.0440	0.0000	0.0450	ACSA	
42128	TV/Radio Antennae Installation	\$1.69	\$1.94	-12.79	1.0835	0.2456	0.0514	0.0144	0.2672	0.0257	0.0000	0.0000		
42129	Industrial Plant Maintenance	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
42130	Drilling - Water Well/Deep Core	\$4.02	\$4.09	-1.71	2.6612	0.5270	0.1264	0.0353	0.6029	0.0631	0.0000	0.0000		
42131	Vacuum Systems - Asmb/Install	\$0.62	\$0.82	-24.29	0.4296	0.1290	0.0204	0.0057	0.0266	0.0102	0.0000	0.0000		ICP
42133	Cabinets/Counters - Asmb/Install	\$2.16	\$2.43	-11.13	1.4348	0.3083	0.0681	0.0190	0.2594	0.0340	0.0000	0.0350	ACSA	
42135	Drywall/Lath/Plaster/Stucco/etc	\$3.78	\$4.15	-8.87	2.5013	0.4985	0.1188	0.0332	0.5076	0.0593	0.0000	0.0603	ACSA	
42139	Industrial Coating Services	\$2.90	\$3.39	-14.60	1.9176	0.3944	0.0911	0.0254	0.3786	0.0454	0.0000	0.0465	ACSA	
42141	Acoustic Materials- Sell/Install	\$3.78	\$4.15	-8.87	2.5013	0.4985	0.1188	0.0332	0.5076	0.0593	0.0000	0.0603	ACSA	
42143	Framing Contractor - Const.	\$6.07	\$6.42	-5.42	3.9984	0.7654	0.1899	0.0530	0.8743	0.0947	0.0000	0.0959	ACSA	
42144	Fire Sprinklers - Install/Svce	\$1.69	\$1.97	-14.30	1.0835	0.2456	0.0514	0.0144	0.2399	0.0257	0.0000	0.0262	ACSA	ICP
42147	Finishing Carpentry	\$2.83	\$2.94	-3.74	1.9173	0.3943	0.0910	0.0254	0.3100	0.0454	0.0000	0.0465	ACSA	
42150	Procuring Soil Samples	\$3.94	\$4.09	-3.45	2.6612	0.5270	0.1264	0.0353	0.5319	0.0631	0.0000	0.0000		ICP
42151	Siding/Eavestrough - Fab./Inst.	\$5.85	\$6.59	-11.32	3.5539	0.6862	0.1688	0.0471	1.2196	0.0842	0.0000	0.0853	ACSA	
42155	Move Buildings	\$4.23	\$3.71	14.04	2.5489	0.5069	0.1210	0.0338	0.9018	0.0604	0.0000	0.0615	ACSA	
42156	Erect/Dismantle - Storage Tanks	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
42158	Refractory Linings - Sell/Install	\$3.77	\$4.04	-6.60	2.5323	0.5040	0.1202	0.0336	0.5211	0.0600	0.0000	0.0000		
42159	Caisson Operations	\$3.77	\$4.04	-6.64	2.5323	0.5040	0.1202	0.0336	0.4574	0.0600	0.0000	0.0600	ACSA	ICP
42160	Electronic Equipment - Sell/Svce	\$0.63	\$0.83	-24.28	0.4296	0.1290	0.0204	0.0057	0.0370	0.0102	0.0000	0.0000		

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
42161	Erect - Precast Concrete	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
42184	Mechanical Insulation - Install/Svce	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
50100	Air Svce - Scheduled Commercial	\$1.51	\$1.22	24.34	1.1554	0.2584	0.0000	0.0153	0.0547	0.0274	0.0000	0.0000		
50104	Air Service - Regular and Charter	\$1.48	\$1.19	24.26	1.1554	0.2584	0.0000	0.0153	0.0276	0.0274	0.0000	0.0000		ICP
50107	Helicopter Service	\$1.48	\$1.19	24.26	1.1554	0.2584	0.0000	0.0153	0.0276	0.0274	0.0000	0.0000		ICP
50200	Aircraft - Ground Support Svces	\$1.51	\$1.22	24.34	1.1554	0.2584	0.0000	0.0153	0.0547	0.0274	0.0000	0.0000		
50203	Flight Operation - Miscellaneous	\$1.48	\$1.19	24.26	1.1554	0.2584	0.0000	0.0153	0.0276	0.0274	0.0000	0.0000		ICP
50607	Railway Transportation Service	\$1.24	\$1.23	0.60	0.8907	0.2112	0.0000	0.0118	0.1049	0.0211	0.0000	0.0000		ICP
50701	Trucking Service - Specialized	\$4.08	\$3.59	13.55	2.5489	0.5069	0.0000	0.0338	0.8173	0.0604	0.0000	0.1098	AMTA	ICP
50714	Trucking Service - General	\$4.38	\$4.35	0.55	2.7912	0.5502	0.0000	0.0370	0.8099	0.0661	0.0000	0.1223	AMTA	ICP
50720	Trucking Service - Oilfield	\$4.15	\$3.64	13.74	2.5489	0.5069	0.0000	0.0338	0.8901	0.0604	0.0000	0.1050	PSAC	ICP
50800	Bus Lines	\$2.86	\$2.64	8.61	1.8212	0.3772	0.0000	0.0242	0.5962	0.0431	0.0000	0.0000		
50801	Bus - School	\$2.47	\$2.24	10.20	1.7141	0.3581	0.0814	0.0227	0.2536	0.0406	0.0000	0.0000		
50802	Bus Depots	\$2.91	\$2.67	8.98	1.8212	0.3772	0.0865	0.0242	0.5563	0.0431	0.0000	0.0000		ICP
51200	Taxi Cabs/Limousine Service	\$2.91	\$2.67	8.98	1.8212	0.3772	0.0865	0.0242	0.5563	0.0431	0.0000	0.0000		ICP
51500	Pipeline Cleaning	\$0.48	\$0.45	5.47	0.2293	0.0933	0.0109	0.0030	0.1349	0.0054	0.0000	0.0000		ICP
51501	Pipeline Transmission - Oil/Gas	\$0.57	\$0.54	6.79	0.2293	0.0933	0.0000	0.0030	0.1630	0.0054	0.0000	0.0800	Enform	ICP
51502	NDT Servcies Incl Visual Inspect	\$1.06	\$1.21	-12.12	0.6288	0.1645	0.0000	0.0083	0.1435	0.0149	0.0000	0.1050	PSAC	
51503	Oil/Gas Meters - Inspect/Test	\$0.94	\$1.09	-13.76	0.6288	0.1645	0.0000	0.0083	0.1207	0.0149	0.0000	0.0000		ICP
51504	Cathodic Protection Service	\$0.97	\$1.12	-13.73	0.6288	0.1645	0.0000	0.0083	0.1383	0.0149	0.0000	0.0153	ACSA	
51506	Quality Control Svces - Construct	\$0.99	\$1.14	-13.42	0.6288	0.1645	0.0299	0.0083	0.1391	0.0149	0.0000	0.0000		
51701	Parking Facilities/Storage Garages	\$0.87	\$0.98	-10.93	0.5989	0.1592	0.0284	0.0079	0.0636	0.0142	0.0000	0.0000		
51705	Packing/Crating - Custom	\$2.15	\$2.22	-3.00	1.5181	0.3231	0.0721	0.0201	0.1836	0.0360	0.0000	0.0000		ICP
52400	Grain/Seed Handling Operations	\$1.45	\$2.03	-28.42	0.8884	0.2108	0.0000	0.0118	0.3216	0.0210	0.0000	0.0000		
52700	Warehousing - Public	\$2.19	\$2.26	-2.96	1.5181	0.3231	0.0721	0.0201	0.2218	0.0360	0.0000	0.0000		
52705	Document Storage/Exchange	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
54300	Radio/TV Stations	\$0.61	\$0.47	29.35	0.4142	0.1263	0.0000	0.0055	0.0569	0.0098	0.0000	0.0000		ICP
54301	Closed Circuit TV/Cablevision	\$0.32	\$0.33	-3.80	0.1996	0.0880	0.0000	0.0026	0.0251	0.0047	0.0000	0.0000		
54501	Telecommunication Systems	\$0.31	\$0.32	-0.85	0.1996	0.0880	0.0000	0.0026	0.0201	0.0047	0.0000	0.0000		ICP
57200	Utility - Electric	\$0.46	\$0.68	-32.34	0.2764	0.1017	0.0131	0.0037	0.0585	0.0065	0.0000	0.0000		
57400	Utility - Natural Gas	\$0.94	\$0.87	8.09	0.5624	0.1527	0.0267	0.0075	0.1807	0.0133	0.0000	0.0000		
57601	Irrigation/Drainage District	\$1.26	\$1.24	1.75	0.8524	0.2044	0.0405	0.0113	0.1291	0.0202	0.0000	0.0000		
57602	Utility - Water	\$1.26	\$1.24	1.75	0.8524	0.2044	0.0405	0.0113	0.1291	0.0202	0.0000	0.0000		
57901	Garbage Collection/Disposal	\$2.96	\$2.99	-1.21	1.9802	0.4055	0.0940	0.0263	0.3139	0.0469	0.0000	0.0903	AMTA	
60201	Livestock Auctions/Stockyards	\$4.84	\$4.32	12.01	3.6158	0.6972	0.1717	0.0480	0.2169	0.0857	0.0000	0.0000		ICP
60800	Bulk Petroleum Dealers	\$1.64	\$1.69	-3.01	1.1452	0.2566	0.0544	0.0152	0.1374	0.0271	0.0000	0.0000		ICP
62200	Farm Implement Dealers	\$1.54	\$1.41	9.23	1.0910	0.2470	0.0518	0.0145	0.1065	0.0258	0.0000	0.0000		ICP
62201	Mobile Equipment Dealers	\$1.52	\$1.75	-13.24	0.9723	0.2258	0.0462	0.0129	0.2350	0.0230	0.0000	0.0000		
62300	Office Equipment - Sales/Svce	\$0.23	\$0.24	-6.05	0.1154	0.0730	0.0055	0.0015	0.0292	0.0027	0.0000	0.0000		
62302	Machinery/Equip NEC - Sales/Svce	\$1.06	\$1.00	5.79	0.7117	0.1793	0.0338	0.0094	0.0878	0.0169	0.0000	0.0178	ACSA	
62303	Industrial Supply Stores	\$0.66	\$0.62	5.98	0.4164	0.1267	0.0198	0.0055	0.0779	0.0099	0.0000	0.0000		
62304	Compressors/Power Unit - Mfg	\$1.16	\$1.03	12.54	0.7504	0.1862	0.0356	0.0100	0.1590	0.0178	0.0000	0.0000		
62500	Steel Svce Centre - No Salvage	\$1.74	\$1.76	-0.84	1.2462	0.2746	0.0592	0.0165	0.0343	0.0295	0.0000	0.0800	MHSA	ICP
62700	Scrap/Salvage Dealers	\$5.83	\$6.01	-2.97	3.8548	0.7398	0.1830	0.0511	0.9070	0.0913	0.0000	0.0000		ICP
62900	Wholesaling - NEC	\$0.86	\$0.88	-3.14	0.6203	0.1630	0.0295	0.0082	0.0214	0.0147	0.0000	0.0000		
62903	Sales Operations, NEC	\$0.42	\$0.42	1.75	0.2919	0.1045	0.0139	0.0039	0.0016	0.0069	0.0000	0.0000		ICP
62908	Garden Supply Centre	\$1.63	\$1.64	-0.30	1.1470	0.2569	0.0545	0.0152	0.1317	0.0272	0.0000	0.0000		ICP
63100	Food/Convenience Stores	\$1.56	\$1.80	-13.15	1.1124	0.2508	0.0528	0.0148	0.1055	0.0264	0.0000	0.0000		
63103	Home Provisioner/Butcher Shops	\$1.56	\$1.80	-13.15	1.1124	0.2508	0.0528	0.0148	0.1055	0.0264	0.0000	0.0000		
63105	Liquor/Wine/Beer Sales Outlets	\$1.56	\$1.80	-13.15	1.1124	0.2508	0.0528	0.0148	0.1055	0.0264	0.0000	0.0000		
64200	Department/General Stores	\$1.04	\$1.13	-7.82	0.7414	0.1846	0.0352	0.0098	0.0549	0.0176	0.0000	0.0000		
65400	Service Stations	\$1.60	\$1.70	-5.85	1.1797	0.2628	0.0560	0.0157	0.0562	0.0280	0.0000	0.0000		ICP

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
65402	Towing Auto Vehicles	\$2.87	\$2.90	-1.21	1.9802	0.4055	0.0940	0.0263	0.3124	0.0469	0.0000	0.0000		
65406	Gas Bar / Car Wash - No Auto Service	\$1.56	\$1.80	-13.15	1.1124	0.2508	0.0528	0.0148	0.1055	0.0264	0.0000	0.0000		
65600	Auto Dealers	\$0.88	\$1.01	-12.72	0.6078	0.1608	0.0289	0.0081	0.0754	0.0144	0.0000	0.0000		ICP
65800	Automobile Body Repairs	\$1.32	\$1.13	17.22	0.9264	0.2176	0.0440	0.0123	0.0975	0.0219	0.0000	0.0000		ICP
65808	Automotive Repair / Wrecking	\$1.63	\$1.73	-5.80	1.1797	0.2628	0.0560	0.0157	0.0845	0.0280	0.0000	0.0000		
66900	Clothing and Shoe Stores	\$0.43	\$0.43	-0.59	0.2919	0.1045	0.0139	0.0039	0.0084	0.0069	0.0000	0.0000		
67300	Hardware/Auto Parts Stores/etc	\$1.04	\$1.13	-7.82	0.7414	0.1846	0.0352	0.0098	0.0549	0.0176	0.0000	0.0000		
67601	Furniture Stores	\$1.03	\$1.13	-9.40	0.7414	0.1846	0.0352	0.0098	0.0371	0.0176	0.0000	0.0000		ICP
67602	Entertainment Equip - Sales/Svce	\$0.23	\$0.24	-6.05	0.1154	0.0730	0.0055	0.0015	0.0292	0.0027	0.0000	0.0000		
67604	Appliances - Sale & Svce	\$1.03	\$1.11	-7.87	0.7414	0.1846	0.0352	0.0098	0.0371	0.0176	0.0000	0.0000		ICP
68100	Drug Stores	\$0.43	\$0.43	-0.59	0.2919	0.1045	0.0139	0.0039	0.0084	0.0069	0.0000	0.0000		
69200	Florists, Wholesale and Retail	\$1.04	\$1.13	-7.82	0.7414	0.1846	0.0352	0.0098	0.0549	0.0176	0.0000	0.0000		
69300	Propane Dealers	\$1.66	\$1.72	-2.96	1.1452	0.2566	0.0544	0.0152	0.1663	0.0271	0.0000	0.0000		
69901	Auctions - NEC	\$1.03	\$1.11	-7.87	0.7414	0.1846	0.0352	0.0098	0.0371	0.0176	0.0000	0.0000		ICP
69903	Pottery - Mfg	\$0.43	\$0.44	-1.38	0.2489	0.0968	0.0118	0.0033	0.0657	0.0059	0.0000	0.0000		
69904	Retail Specialty Stores	\$0.43	\$0.43	-0.59	0.2919	0.1045	0.0139	0.0039	0.0084	0.0069	0.0000	0.0000		
69912	Trailers Sale/Rental Incl Svce	\$1.26	\$1.00	26.08	0.8724	0.2080	0.0414	0.0116	0.1085	0.0207	0.0000	0.0000		ICP
69914	Pet/Seed/Feed Stores	\$1.04	\$1.13	-7.82	0.7414	0.1846	0.0352	0.0098	0.0549	0.0176	0.0000	0.0000		
69915	Sport Vehicles - Sale/Svce	\$1.28	\$1.02	26.17	0.8724	0.2080	0.0414	0.0116	0.1306	0.0207	0.0000	0.0000		
69916	Wholesale Food Distribution	\$1.56	\$1.80	-13.15	1.1124	0.2508	0.0528	0.0148	0.1055	0.0264	0.0000	0.0000		
70200	Banks/Financial Services	\$0.20	\$0.21	-5.90	0.1014	0.0705	0.0000	0.0013	0.0260	0.0024	0.0000	0.0000		
73500	Real Estate Dealers/Land Develop	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
73501	Insurance Companies	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
73702	Land/Permit Man Services	\$0.48	\$0.46	3.88	0.2293	0.0933	0.0109	0.0030	0.1349	0.0054	0.0000	0.0000		ICP
80102	School Boards	\$0.83	\$0.89	-6.36	0.5646	0.1531	0.0268	0.0075	0.0637	0.0134	0.0000	0.0000		
80103	Colleges	\$0.34	\$0.35	-2.39	0.2066	0.0892	0.0098	0.0027	0.0306	0.0049	0.0000	0.0000		

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
80105	Schools - Independent	\$0.82	\$0.87	-6.41	0.5646	0.1531	0.0268	0.0075	0.0497	0.0134	0.0000	0.0000		ICP
80106	Kindergartens	\$0.83	\$0.89	-6.36	0.5646	0.1531	0.0268	0.0075	0.0637	0.0134	0.0000	0.0000		
80301	Specialty Schools - Professional / Personal	\$0.33	\$0.34	-2.54	0.2066	0.0892	0.0098	0.0027	0.0253	0.0049	0.0000	0.0000		ICP
80311	Institutes of Technology	\$0.34	\$0.35	-2.39	0.2066	0.0892	0.0098	0.0027	0.0306	0.0049	0.0000	0.0000		
80500	Universities	\$0.34	\$0.35	-2.39	0.2066	0.0892	0.0098	0.0027	0.0306	0.0049	0.0000	0.0000		
80700	Library Boards	\$0.33	\$0.34	-2.54	0.2066	0.0892	0.0098	0.0027	0.0253	0.0049	0.0000	0.0000		ICP
80701	Museums & Art Galleries	\$0.33	\$0.35	-6.71	0.2066	0.0892	0.0098	0.0027	0.0253	0.0049	0.0000	0.0000		ICP
80703	Zoos/Game Farms	\$0.86	\$0.96	-10.96	0.5989	0.1592	0.0284	0.0079	0.0489	0.0142	0.0000	0.0000		ICP
82100	Health Care Services - Alberta Health Services	\$0.82	\$0.92	-10.83	0.6058	0.1604	0.0288	0.0080	0.0056	0.0144	0.0000	0.0000		ICP
82500	Private Medical / Physiotherapy Centres	\$0.36	\$0.41	-13.41	0.2325	0.0939	0.0110	0.0031	0.0128	0.0055	0.0000	0.0000		
82700	Mfg Health Related Products	\$0.36	\$0.41	-13.41	0.2325	0.0939	0.0110	0.0031	0.0128	0.0055	0.0000	0.0000		
82701	Health/Allied Service - Misc	\$0.36	\$0.41	-13.41	0.2325	0.0939	0.0110	0.0031	0.0128	0.0055	0.0000	0.0000		
82704	Home Support Services	\$1.62	\$1.84	-11.69	1.1134	0.2510	0.0529	0.0148	0.1642	0.0264	0.0000	0.0000		
82705	Health Care Services - Covenant Health	\$0.89	\$0.99	-10.48	0.6058	0.1604	0.0288	0.0080	0.0727	0.0144	0.0000	0.0000		ICP
82710	Health Care Services - Other Providers	\$0.91	\$1.01	-10.44	0.6058	0.1604	0.0288	0.0080	0.0880	0.0144	0.0000	0.0000		
82712	Fire Protection Co-operatives	\$1.24	\$1.22	1.69	0.8524	0.2044	0.0405	0.0113	0.1075	0.0202	0.0000	0.0000		ICP
82800	Seniors Supportive Living	\$1.69	\$1.91	-11.22	1.1134	0.2510	0.0529	0.0148	0.1648	0.0264	0.0000	0.0700	CCSA	
82801	Day Homes/Day Care Centres	\$0.80	\$0.84	-3.83	0.5302	0.1470	0.0252	0.0070	0.0825	0.0126	0.0000	0.0000		
82806	Rehabilitation Svces for Disabled	\$1.47	\$1.80	-18.15	1.0464	0.2390	0.0497	0.0139	0.0973	0.0248	0.0000	0.0000		
82808	Continuing Care Facilities	\$1.69	\$1.91	-11.22	1.1134	0.2510	0.0529	0.0148	0.1648	0.0264	0.0000	0.0700	CCSA	
82812	Play Schools	\$0.79	\$0.82	-3.89	0.5302	0.1470	0.0252	0.0070	0.0690	0.0126	0.0000	0.0000		ICP
83100	Churches/Religious Orders	\$0.51	\$0.63	-18.45	0.3196	0.1094	0.0152	0.0042	0.0560	0.0076	0.0000	0.0000		ICP
85100	Movie Theatres	\$0.64	\$0.49	30.09	0.4142	0.1263	0.0197	0.0055	0.0678	0.0098	0.0000	0.0000		
85300	Bowling Alleys/Billiard Parlours	\$0.86	\$0.98	-12.43	0.5989	0.1592	0.0284	0.0079	0.0489	0.0142	0.0000	0.0000		ICP
85900	Golf Clubs/Ranges	\$0.92	\$1.09	-16.07	0.6530	0.1688	0.0310	0.0087	0.0392	0.0155	0.0000	0.0000		ICP
85901	Skating/Curling Rinks, Comm Assn	\$0.86	\$0.98	-12.43	0.5989	0.1592	0.0284	0.0079	0.0489	0.0142	0.0000	0.0000		ICP

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
85904	Ski Resorts/Gondolas	\$0.93	\$1.09	-14.61	0.6530	0.1688	0.0310	0.0087	0.0550	0.0155	0.0000	0.0000		
85907	Film Production Including Performers	\$0.64	\$0.49	30.09	0.4142	0.1263	0.0197	0.0055	0.0678	0.0098	0.0000	0.0000		
85909	Friendship/Cultural Centres	\$0.73	\$0.82	-10.94	0.4986	0.1413	0.0237	0.0066	0.0480	0.0118	0.0000	0.0000		ICP
85916	Casinos/Dance Halls	\$0.87	\$0.98	-10.93	0.5989	0.1592	0.0284	0.0079	0.0636	0.0142	0.0000	0.0000		
85918	Live Theatres/Ballet	\$0.63	\$0.48	32.68	0.4142	0.1263	0.0197	0.0055	0.0573	0.0098	0.0000	0.0000		ICP
85919	Arenas/Stadiums - Operation of	\$0.87	\$0.98	-10.93	0.5989	0.1592	0.0284	0.0079	0.0636	0.0142	0.0000	0.0000		
85922	Arcades	\$0.86	\$0.96	-10.96	0.5989	0.1592	0.0284	0.0079	0.0489	0.0142	0.0000	0.0000		ICP
85925	Travel Agency/Motor Association	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
85934	Alliance Theatre Trust Funds	\$0.64	\$0.49	30.09	0.4142	0.1263	0.0197	0.0055	0.0678	0.0098	0.0000	0.0000		
86200	Advertising Agencies	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
86201	Window/Store Display Ad Services	\$1.08	\$1.29	-16.28	0.7534	0.1868	0.0358	0.0100	0.0750	0.0178	0.0000	0.0000		
86202	Newspaper/Flyer Distribution	\$0.79	\$0.77	2.71	0.5535	0.1511	0.0263	0.0073	0.0437	0.0131	0.0000	0.0000		ICP
86400	Engineering	\$0.21	\$0.21	-3.83	0.1029	0.0708	0.0049	0.0014	0.0235	0.0024	0.0000	0.0000		
86401	Survey - Land/General	\$0.94	\$1.14	-17.39	0.6431	0.1671	0.0305	0.0085	0.0758	0.0152	0.0000	0.0000		ICP
86403	Research/Material Testing Labs	\$0.21	\$0.21	-3.83	0.1029	0.0708	0.0049	0.0014	0.0235	0.0024	0.0000	0.0000		
86405	Geophysical Surveys Excl Seismic	\$0.21	\$0.21	-3.83	0.1029	0.0708	0.0049	0.0014	0.0235	0.0024	0.0000	0.0000		
86408	Waterfowl Preservation	\$0.20	\$0.20	0.86	0.1029	0.0708	0.0049	0.0014	0.0208	0.0024	0.0000	0.0000		ICP
86410	Map Making	\$0.20	\$0.20	0.86	0.1029	0.0708	0.0049	0.0014	0.0208	0.0024	0.0000	0.0000		ICP
86413	Test - Heat/Air Condition Systems	\$0.97	\$1.12	-13.45	0.6288	0.1645	0.0299	0.0083	0.1225	0.0149	0.0000	0.0000		ICP
86414	Geological / Environmental Consulting	\$0.21	\$0.21	-3.83	0.1029	0.0708	0.0049	0.0014	0.0235	0.0024	0.0000	0.0000		
86600	Legal Services	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
86901	Business Svcs - NEC	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
86902	Consultant - Management	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
86905	Safety Equipment - Sale/Rental	\$1.04	\$0.98	5.79	0.7117	0.1793	0.0338	0.0094	0.0879	0.0169	0.0000	0.0000		
86906	Staffing Svcs - Clerical/Professional	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
86909	Inventory Services	\$1.04	\$1.13	-7.82	0.7414	0.1846	0.0352	0.0098	0.0549	0.0176	0.0000	0.0000		

2011 INDUSTRY RATES

Industry	Description	2011 Rate	2010 Rate	% Change 2010 - 2011	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
					Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
86911	Staffing Services - Labour	\$2.84	\$3.00	-5.41	1.7856	0.3708	0.0848	0.0237	0.4862	0.0423	0.0000	0.0433	ACSA	
86913	Architects, Drafting and Design Svcs	\$0.21	\$0.21	-3.83	0.1029	0.0708	0.0049	0.0014	0.0235	0.0024	0.0000	0.0000		
86920	Personnel Recruitment Agencies	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
86921	Administer Out of Province Ops	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
86922	Inspection Services- Visual, NEC	\$0.97	\$1.12	-13.45	0.6288	0.1645	0.0299	0.0083	0.1225	0.0149	0.0000	0.0000		ICP
86927	Safety/First Aid Training	\$0.34	\$0.35	-2.39	0.2066	0.0892	0.0098	0.0027	0.0306	0.0049	0.0000	0.0000		
86930	Federal Gov't Employment Develop	\$0.06	\$0.07	-8.83	0.0087	0.0540	0.0000	0.0001	0.0000	0.0002	0.0000	0.0000		
87200	Beauty/Barber Shops and Schools	\$0.71	\$0.83	-14.19	0.4773	0.1375	0.0227	0.0063	0.0584	0.0113	0.0000	0.0000		
87300	Domestic Help - Homeowner Only	\$1.50	\$1.80	-16.68	1.0077	0.2321	0.0478	0.0134	0.1750	0.0239	0.0000	0.0000		
87400	Laundries - Commercial	\$1.49	\$2.03	-26.64	1.0853	0.2459	0.0515	0.0144	0.0642	0.0257	0.0000	0.0000		
87401	Dry Cleaners	\$1.49	\$2.03	-26.64	1.0853	0.2459	0.0515	0.0144	0.0642	0.0257	0.0000	0.0000		
87402	Laundromats - Coin Operated	\$1.46	\$1.99	-26.66	1.0853	0.2459	0.0515	0.0144	0.0384	0.0257	0.0000	0.0000		ICP
87500	Manufactured Home Parks	\$0.85	\$0.97	-12.58	0.5745	0.1549	0.0273	0.0076	0.0722	0.0136	0.0000	0.0000		ICP
87501	Restaurants and Catering	\$0.93	\$1.09	-14.61	0.6530	0.1688	0.0310	0.0087	0.0550	0.0155	0.0000	0.0000		
87503	Hotels/Convention Centres	\$0.97	\$1.13	-14.15	0.6530	0.1688	0.0310	0.0087	0.0536	0.0155	0.0000	0.0400	AHSA	
87505	Catering - Industrial Camps	\$2.52	\$2.79	-9.76	1.7685	0.3678	0.0840	0.0235	0.2324	0.0419	0.0000	0.0000		
87508	Private Clubs	\$0.86	\$0.98	-12.43	0.5989	0.1592	0.0284	0.0079	0.0489	0.0142	0.0000	0.0000		ICP
87600	Outdoor Sports and Recreation	\$0.93	\$1.09	-14.61	0.6530	0.1688	0.0310	0.0087	0.0550	0.0155	0.0000	0.0000		
87603	Youth/Religious Camps	\$0.92	\$1.07	-14.65	0.6530	0.1688	0.0310	0.0087	0.0392	0.0155	0.0000	0.0000		ICP
87700	Funeral Services and Cemeteries	\$0.51	\$0.62	-17.14	0.3196	0.1094	0.0152	0.0042	0.0560	0.0076	0.0000	0.0000		ICP
89100	Travelling Sales/Mfg Agents	\$0.43	\$0.43	-0.59	0.2919	0.1045	0.0139	0.0039	0.0084	0.0069	0.0000	0.0000		
89101	Profession / Trade / Charitable Associations	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
89401	Welding	\$2.16	\$2.26	-4.43	1.4353	0.3084	0.0682	0.0190	0.2630	0.0340	0.0000	0.0350	ACSA	
89600	Refrigeration Equip- Sales/Svce	\$1.72	\$1.97	-12.79	1.0835	0.2456	0.0514	0.0144	0.2693	0.0257	0.0000	0.0266	ACSA	
89605	Service Station Equip - Sales/Svce	\$1.69	\$1.97	-14.30	1.0835	0.2456	0.0514	0.0144	0.2399	0.0257	0.0000	0.0262	ACSA	ICP
89701	Janitorial and Maid Services	\$1.50	\$1.80	-16.68	1.0077	0.2321	0.0478	0.0134	0.1750	0.0239	0.0000	0.0000		

2011 INDUSTRY RATES

Industry	Description	2011	2010	% Change	Required	WCB	Med Panel &			Reserve	Margin for	Safety	Industry	
		Rate	Rate	2010 - 2011	Rate	Admin	WH&S	Appeals	Pricing	& Fund	Economic	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Uncertainty	Levy	Assoc	Participant*
89702	Property / Hostels Management	\$0.86	\$0.99	-12.55	0.5745	0.1549	0.0273	0.0076	0.0868	0.0136	0.0000	0.0000		
89703	Exterior High Rise Window Cleaning	\$1.50	\$1.80	-16.68	1.0077	0.2321	0.0478	0.0134	0.1750	0.0239	0.0000	0.0000		
89704	Fumigating	\$1.50	\$1.80	-16.68	1.0077	0.2321	0.0478	0.0134	0.1750	0.0239	0.0000	0.0000		
89705	Furnace Cleaning Services	\$1.47	\$1.77	-16.71	1.0077	0.2321	0.0478	0.0134	0.1491	0.0239	0.0000	0.0000		ICP
89901	Exhibition Associations	\$0.86	\$0.96	-10.96	0.5989	0.1592	0.0284	0.0079	0.0489	0.0142	0.0000	0.0000		ICP
89902	Security Services/Industrial Patrols	\$1.15	\$1.34	-14.07	0.8148	0.1977	0.0000	0.0108	0.1101	0.0193	0.0000	0.0000		
89907	YMCA/YWCA, Racquet Facilities	\$0.87	\$0.98	-10.93	0.5989	0.1592	0.0284	0.0079	0.0636	0.0142	0.0000	0.0000		
89908	Small Equipment / Appliances - Rental / Svc	\$1.04	\$1.13	-7.82	0.7414	0.1846	0.0352	0.0098	0.0549	0.0176	0.0000	0.0000		
89910	Industrial/Oilfield Equip - Rent	\$0.96	\$1.10	-12.23	0.6501	0.1683	0.0309	0.0086	0.0913	0.0154	0.0000	0.0000		
89913	Commissionaires and Armored Car Svcs	\$1.19	\$1.38	-13.76	0.8148	0.1977	0.0387	0.0108	0.1101	0.0193	0.0000	0.0000		
89916	Taxidermists	\$0.43	\$0.43	-1.44	0.2489	0.0968	0.0118	0.0033	0.0590	0.0059	0.0000	0.0000		ICP
89922	Industrial Camp Trailers - Rental	\$1.28	\$1.02	26.17	0.8724	0.2080	0.0414	0.0116	0.1306	0.0207	0.0000	0.0000		
89923	Schools - Driving/Testing	\$0.82	\$0.87	-6.41	0.5646	0.1531	0.0268	0.0075	0.0497	0.0134	0.0000	0.0000		ICP
89924	Investigative Services	\$1.17	\$1.36	-13.79	0.8148	0.1977	0.0387	0.0108	0.0897	0.0193	0.0000	0.0000		ICP
89925	Social/Community Support Svce	\$0.74	\$0.83	-10.90	0.4986	0.1413	0.0237	0.0066	0.0604	0.0118	0.0000	0.0000		
89927	Survey - Archaeological	\$0.20	\$0.20	0.86	0.1029	0.0708	0.0049	0.0014	0.0208	0.0024	0.0000	0.0000		ICP
89928	Rent/Erect - Scaffold/Cranes	\$1.74	\$2.04	-14.61	1.0836	0.2456	0.0515	0.0144	0.2918	0.0257	0.0000	0.0266	ACSA	
93109	Boards, Agencies, Comm (compul)	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
93113	Boards, Agencies, Comm (B/A)	\$0.21	\$0.22	-5.59	0.1014	0.0705	0.0048	0.0013	0.0263	0.0024	0.0000	0.0000		
93200	AGPS	\$0.51	\$0.57	-10.53	0.3538	0.1250	0.0193	0.0054	0.0000	0.0096	0.0000	0.0000		
95100	Villages	\$1.27	\$1.32	-3.75	0.8546	0.2048	0.0406	0.0113	0.1021	0.0202	0.0000	0.0375	AMHSA	ICP
95101	Towns	\$1.27	\$1.32	-3.75	0.8546	0.2048	0.0406	0.0113	0.1021	0.0202	0.0000	0.0375	AMHSA	ICP
95102	Municipal Districts	\$1.27	\$1.25	1.68	0.8524	0.2044	0.0405	0.0113	0.1079	0.0202	0.0000	0.0375	AMHSA	ICP
95104	Cities	\$1.26	\$1.31	-3.78	0.8546	0.2048	0.0406	0.0113	0.1020	0.0202	0.0000	0.0275	AMHSA	ICP
95105	First Nations Operations	\$0.66	\$0.73	-9.11	0.4074	0.1251	0.0000	0.0054	0.1148	0.0097	0.0000	0.0000		
95108	Operate - Metis Settlements	\$0.68	\$0.75	-8.81	0.4074	0.1251	0.0193	0.0054	0.1168	0.0097	0.0000	0.0000		

*For details on ICP participants, please see Appendix 3

How to reach us

If you need more information or have questions about the information in this booklet, please call WCB-Alberta toll-free from anywhere in Alberta. Dial **1-866-WCB-WCB1 (922-9221)** and then dial the area code and the seven digit number of the office you wish to reach. Outside of Alberta call **1-800-661-9608**.

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