

# 2009 average premium rate \$1.32

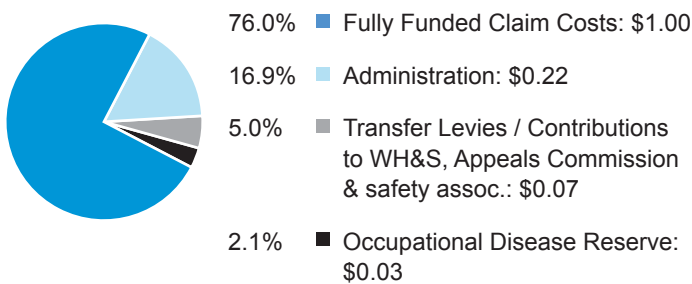
Your demonstrated effort in safety and disability management has ensured the operational success of the workers' compensation system in Alberta. This strong performance keeps the average premium rate at a national low of \$1.32, despite the ongoing capital market volatility and a softening of the Alberta economy.

WCB's funding policy has ensured we remain within our funding range, and our conservative investment policies helped mitigate a much lower than expected investment return.

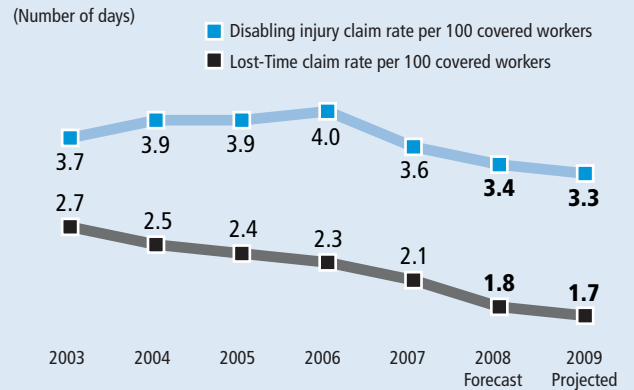
Going forward we must remain invested in making safety a priority and be proactive to sustain our performance.

## 2009 Rate Drivers:

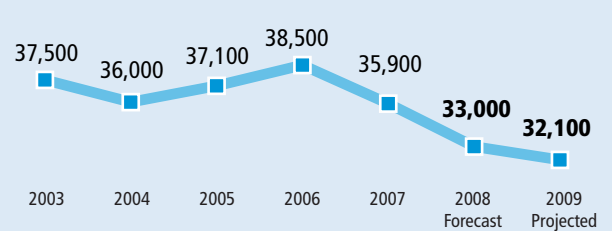
- Fully-funded claim costs for 2009 are estimated to increase by 6.9 per cent, taking into account:
  - expected wage and other claim-related inflation
  - a 2.7 per cent decrease in lost-time claim (LTC) volume
  - stable claim duration at 32.7 days
- Insurable earnings are forecast to increase by 1 per cent to \$74 billion.
- The lost-time claim rate is expected to drop to 1.7 per 100 covered workers. The disabling injury rate (DIR) is expected to decrease to 3.3 per 100 covered workers.



## Disabling Injury Rate and Lost-Time Claim Rate



## Lost-time Claims



## Lost-time Claim Duration Days

