

# 2010 average premium rate \$1.32

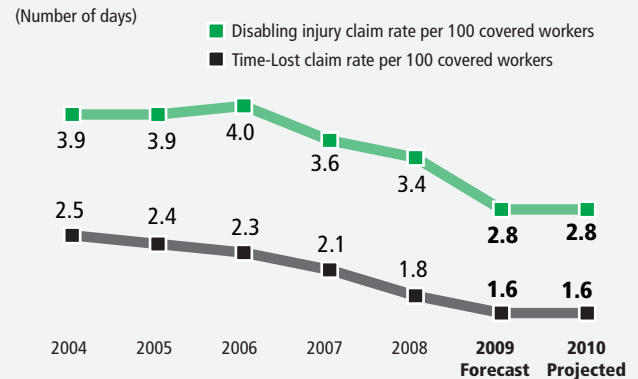
Your demonstrated effort in injury prevention and disability management has ensured the operational success of the workers' compensation system in Alberta. This strong performance keeps the average premium rate at a national low of \$1.32 for the third year in a row. The 2010 premium rate includes a level of conservatism to recognize that the economy is in a state of flux and promotes long-term rate stability.

WCB's funding policy provides the foundation to maintain a stable financial position; employer accountability for performance solidifies it. Despite significant rate setting challenges in forecasting 2010 insurable earnings and claim costs in today's uncertain economic environment, our work as partners keeps the system stable and workers on the job. We must maintain our collective focus on return to work to improve even further.

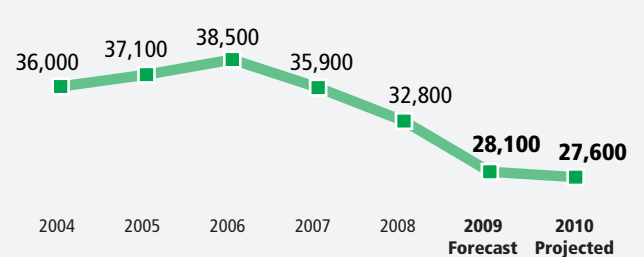
## 2010 Rate Drivers:

- Fully-funded claim costs for 2010 are estimated to decrease 5.5% in 2010.
  - a 1.8% decrease in time-lost claim volume
  - a slight increase in claim duration to 36.3 days
- Insurable earnings are forecast to remain flat at \$74.6 billion.
- The time-lost claim rate is expected to remain stable at 1.6 per 100 covered workers. The disabling injury rate (DIR) is also expected to stay steady at 2.8 per 100 covered workers.

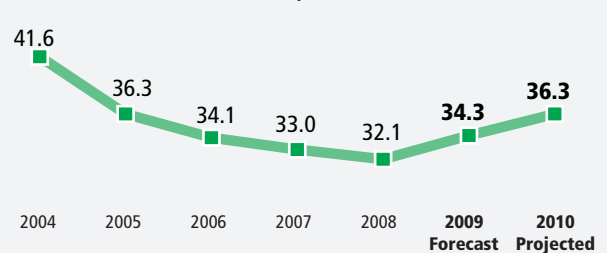
## Disabling Injury Rate & Time-Lost Claim Rate



## Time-Lost Claims (Number of claims)



## Claim Duration (Number of days)



## 2010 rate components

	Rate	%
Fully funded Claim Cost	0.94	71%
Administration	0.23	17%
WH&S, Safety Associations, Appeals Commission & Medical Panel	0.07	5%
Occ. Disease Reserve Requirement	0.02	2%
Margin for economic uncertainty	0.06	5%
<b>Total</b>	<b>\$1.32</b>	<b>100%</b>

