

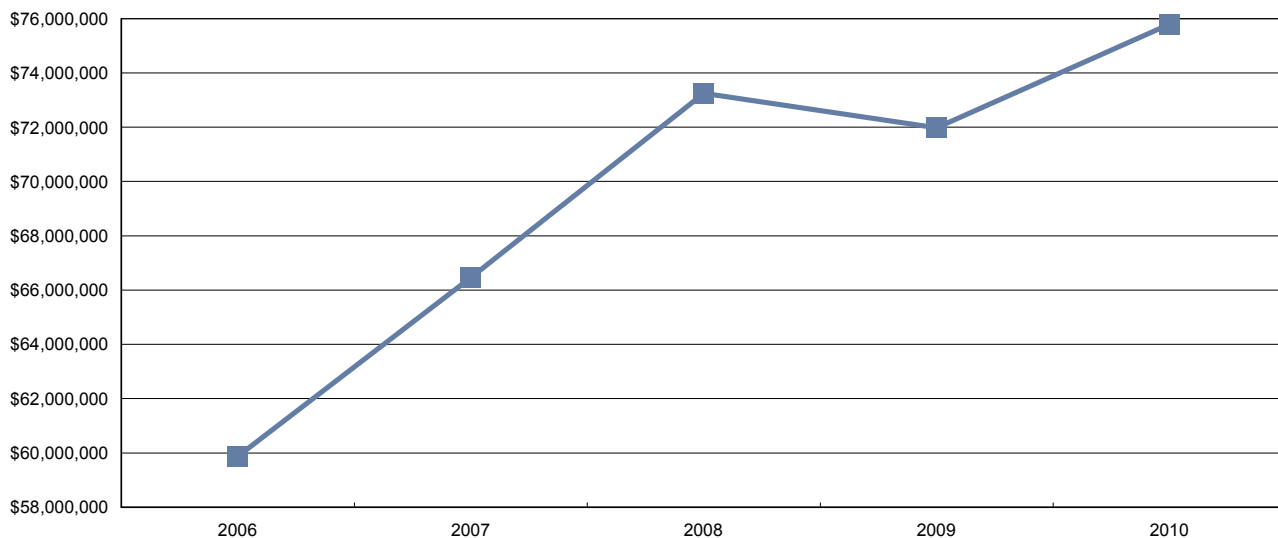
Provincial Synopsis

Gain insight on how all industries in Alberta are performing by reviewing their combined claims and financial history.

Insurable Earnings and Premiums – for Years: 2006 to 2010

Rate Year	Number of Employers with Insurable Earnings	Newly Opened Accounts	Total Insurable Earnings	Total Workers	Total Premium
2006	146618	10363	\$59,877,905,199	1,636,398	\$975,306,958
2007	155399	10527	\$66,462,345,995	1,729,136	\$971,135,792
2008	160231	11094	\$73,251,675,983	1,818,725	\$975,545,775
2009	158451	10359	\$71,976,686,925	1,702,956	\$917,598,699
2010	159914	15321	\$75,793,206,229	1,885,276	\$1,078,897,592

Total Insurable Earnings (\$Thousands)



Distribution of Accounts By Insurable Earnings (\$Thousands*)

Rate Year	<= \$500,000		> \$500,000 and <= \$1 Million		> \$1 Million and <= \$5 Million		> \$5 Million and <= \$20 Million		> \$20 Million	
	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*	Accts	Tot Ins Earn*
2006	133,018	\$9,425,133	5,986	\$4,221,983	5,989	\$12,541,832	1,281	\$12,089,279	344	\$21,599,678
2007	140,580	\$10,185,505	6,450	\$4,533,781	6,561	\$13,768,317	1,398	\$13,041,623	410	\$24,933,120
2008	144,581	\$10,602,621	6,788	\$4,773,400	6,897	\$14,467,323	1,512	\$14,399,015	453	\$29,009,317
2009	143,327	\$10,553,926	6,635	\$4,665,495	6,600	\$13,686,052	1,465	\$13,784,950	424	\$29,286,263
2010	144,309	\$10,749,201	6,918	\$4,875,285	6,735	\$14,097,159	1,492	\$13,994,577	460	\$32,076,984

Note: The current year insurable earnings is based on estimates

Provincial Synopsis

Alberta – All Industries and All Accounts

Claim Costs – for Years: 2006 to 2011

Total Claims

Accident Year	Number of Claims	Claim Costs	Number of LTC Claims	Total LTC Claim Costs	TTD Days	Modified Work Ever Performed Claims	Medical Aid Claims	Disabling Injury Claims
2006	147,102	\$242,616,288	36,767	\$202,495,378	842,384	39690	110,335	62360
2007	140,388	\$244,888,401	34,305	\$202,956,116	764,562	40887	106,083	60378
2008	130,929	\$258,667,041	31,486	\$211,108,732	688,451	49466	99,443	58232
2009	105,265	\$238,170,123	26,097	\$195,100,739	611,690	33512	79,168	45842
2010	103,265	\$240,456,266	24,402	\$195,660,143	564,700	33626	78,863	44412
2011 YTD	20,804	\$16,981,351	4,689	\$11,940,667	51,496	6531	16,115	9098

Duration Bands - Total LTC Claims

Accident Year	<= 5 Days	> 5 Days and <= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2006	16,321	3,570	8,962	4,035	3,879	36,767
2007	15,617	3,364	8,152	3,589	3,583	34,305
2008	14,517	3,047	7,481	3,269	3,172	31,486
2009	11,950	2,330	6,131	2,753	2,933	26,097
2010	11,000	2,307	5,688	2,673	2,734	24,402
2011 YTD	2,271	547	1,425	421	25	4,689

Total Claims Costs

Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2006	\$94,346,392	\$127,757,098	\$3,734,368	\$16,778,429	\$242,616,288
2007	\$92,915,061	\$133,566,286	\$3,208,939	\$15,198,115	\$244,888,401
2008	\$90,395,737	\$143,130,601	\$4,161,869	\$20,978,835	\$258,667,041
2009	\$87,000,126	\$133,175,353	\$5,043,060	\$12,951,584	\$238,170,123
2010	\$83,311,350	\$134,425,610	\$4,895,933	\$17,823,374	\$240,456,266
2011 YTD	\$6,886,400	\$9,392,205	\$6,391	\$696,355	\$16,981,351

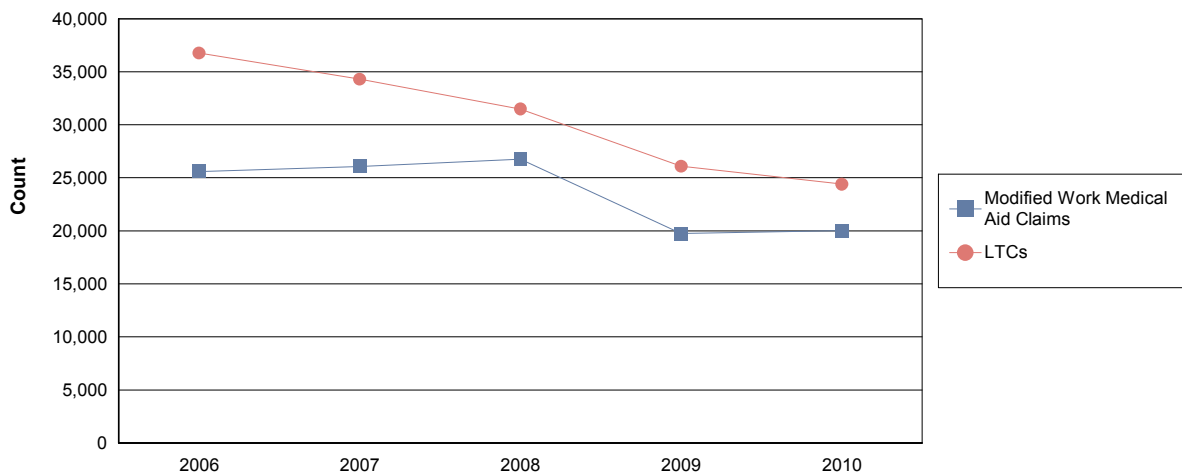
Most Expensive Lost Time Claims Analysis

Accident Year	LTC's > \$25,000	Percentage > \$25,000	Total Cost of LTC's > \$25,000	Percentage of Total Costs
2006	1,283	3.5%	\$71,704,967	35.4%
2007	1,410	4.1%	\$77,479,291	38.2%
2008	1,487	4.7%	\$86,410,111	40.9%
2009	1,569	6.0%	\$84,440,770	43.3%
2010	1,511	6.2%	\$88,293,993	45.1%
2011 YTD	13	0.3%	\$1,270,713	10.6%

Alberta – All Industries and All Accounts

Claim Costs – for Years: 2006 to 2009

Disabling Claims Components

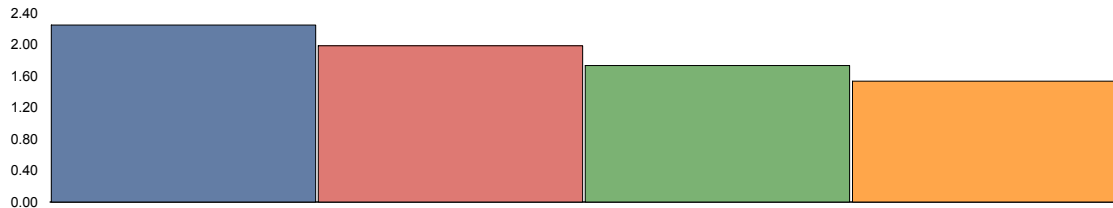


Disabling Claims include Lost Time Claims or Medical Aid Claims with Modified Work

Alberta – All Industries and All Accounts

Claim Costs – for Years: 2006 to 2009

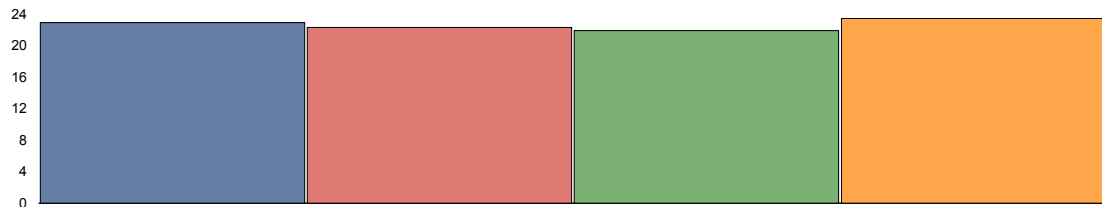
Frequency Rates (Lost Time Claims per 100 workers)



	2006	2007	2008	2009
Frequency Rate	2.25	1.98	1.73	1.53

Frequency Rate = (Total Lost Time Claims * 100) / (Person Years)
 Person Years = (Total Insurable Earnings) / (Avg Hourly Wage * 2000 Hours)

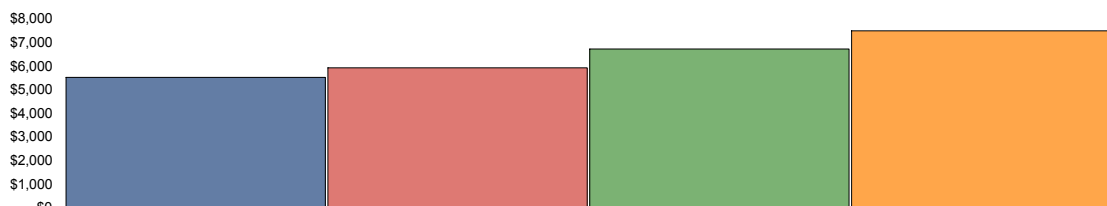
Severity Rates (Temporary Total Disability Days per Lost Time Claim)



	2006	2007	2008	2009
Severity Rate	22.91	22.29	21.87	23.44

Severity Rate = (Total TTD's) / (Total LTCs)

Average Cost Per LTC



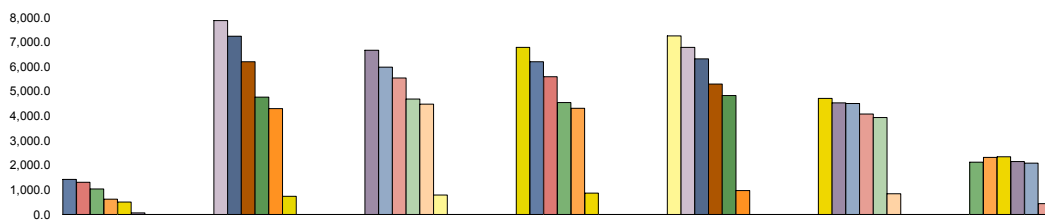
	2006	2007	2008	2009
Avg Cost / Claim	\$5,507.53	\$5,916.23	\$6,704.84	\$7,475.98

Average Cost Per LTC = (Total LTC Costs) / (Total LTCs)

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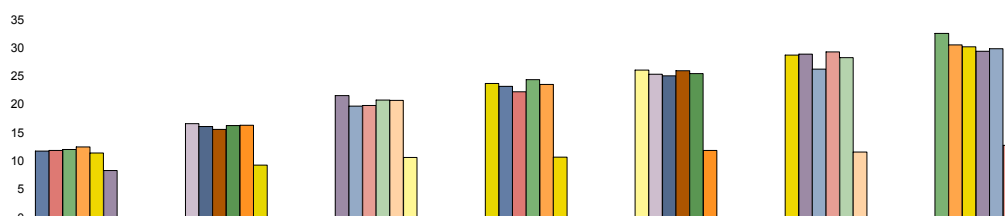
Injured Worker's Age – for Years: 2006 to 2011

Number of LTC's (by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	over 58
2006	1,421	7,859	6,656	6,769	7,240	4,704	2,117
2007	1,300	7,232	5,967	6,198	6,779	4,520	2,308
2008	1,026	6,198	5,535	5,580	6,310	4,494	2,343
2009	620	4,753	4,677	4,540	5,285	4,076	2,146
2010	498	4,296	4,470	4,305	4,824	3,929	2,079
2011 YTD	63	734	792	859	962	842	432

Average Severity of a Claim Temporary Total Disability Days per Lost Time Claim (by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	over 58
2006	11.73	16.57	21.51	23.65	26.05	28.66	32.52
2007	11.82	16.04	19.67	23.15	25.28	28.88	30.50
2008	11.99	15.56	19.78	22.20	25.03	26.22	30.13
2009	12.45	16.24	20.73	24.34	25.93	29.25	29.37
2010	11.35	16.28	20.68	23.48	25.44	28.23	29.82
2011 YTD	8.29	9.21	10.56	10.64	11.85	11.55	12.71

Note: LTC's with no birth date recorded are not included in band subtotals.

Provincial Synopsis

Alberta – All Industries and All Accounts

Top 5 Comparison – for Years: 2006 to 2011

Type of Accident							
Top 5 by Total LTC's							
Type of Accident	2006	2007	2008	2009	2010	2011 YTD	Totals
Overexertion	7,961	7,415	7,313	5,990	5,707	848	35,234
Falls	6,233	6,091	6,021	5,434	4,724	1,307	29,810
Struck by Object	4,998	4,559	4,134	3,152	2,940	475	20,258
Bodily Reaction and Exertion	3,928	3,716	3,503	3,082	3,129	430	17,788
Contact with Objects and Equipment	1,919	1,975	1,929	1,416	1,379	230	8,848

Type of Accident	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	35,234	22.3%	19.8	697,400	\$5,179	\$182,476,507
Falls	29,810	18.9%	31.4	935,441	\$8,197	\$244,341,113
Struck by Object	20,258	12.8%	17.3	351,416	\$4,941	\$100,097,879
Bodily Reaction and Exertion	17,788	11.3%	21.2	377,614	\$5,525	\$98,276,103
Contact with Objects and Equipment	8,848	5.6%	22.7	200,896	\$7,445	\$65,874,096
All Others	45,808	29.0%	21.0	960,516	\$7,165	\$328,196,078
Totals:	157,746	100.0%	22.3	3,523,283	\$6,461	\$1,019,261,775

Part of Body							
Top 5 by Total LTC's							
Part of Body	2006	2007	2008	2009	2010	2011 YTD	Totals
Back	9,204	8,521	7,881	6,440	6,046	1,110	39,202
Trunk	3,511	3,354	3,158	2,644	2,673	501	15,841
Foot(Feet)/Ank(s)/Toe(s)	3,593	3,564	3,193	2,514	2,435	414	15,713
Hand(s)/Wrist(s)	3,267	2,878	2,678	2,242	2,038	375	13,478
Fingers	2,863	2,729	2,437	1,829	1,783	299	11,940

Part of Body	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	39,202	24.9%	17.7	694,315	\$4,921	\$192,895,335
Trunk	15,841	10.0%	29.3	464,791	\$8,567	\$135,712,876
Foot(Feet)/Ank(s)/Toe(s)	15,713	10.0%	24.8	389,721	\$5,561	\$87,385,972
Hand(s)/Wrist(s)	13,478	8.5%	23.4	315,471	\$5,669	\$76,409,518
Fingers	11,940	7.6%	16.6	197,756	\$4,111	\$49,084,689
All Others	61,572	39.0%	23.7	1,461,229	\$7,760	\$477,773,385
Totals:	157,746	100.0%	22.3	3,523,283	\$6,461	\$1,019,261,775

Provincial Synopsis

Alberta – All Industries and All Accounts

Top 5 Comparison – for Years: 2006 to 2011

Nature of Injury

Top 5 by Total LTC's

Nature of Injury	2006	2007	2008	2009	2010	2011	YTD	Totals
Sprains/Strain	17,367	16,198	15,617	13,042	12,338		2,325	76,887
Superficial Wounds	4,274	3,986	3,864	2,955	2,721		572	18,372
Fracture/Dislocation/Nerve Damage	3,310	3,207	3,091	2,692	2,413		522	15,235
Open Wound	3,153	3,052	2,585	2,088	2,033		299	13,210
Oth Traumatic Injuries	2,402	2,562	2,322	1,926	1,721		371	11,304

Nature of injury	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	76,887	48.7%	20.5	1,579,238	\$5,370	\$412,851,354
Superficial Wounds	18,372	11.6%	13.1	240,970	\$3,210	\$58,967,544
Fracture/Dislocation/Nerve Damage	15,235	9.7%	49.1	747,835	\$13,050	\$198,810,660
Open Wound	13,210	8.4%	15.5	205,189	\$4,375	\$57,787,402
Oth Traumatic Injuries	11,304	7.2%	24.4	276,096	\$8,700	\$98,343,557
All Others	22,738	14.4%	20.8	473,955	\$8,466	\$192,501,257
Totals:	157,746	100.0%	22.3	3,523,283	\$6,461	\$1,019,261,775

Alberta – All Industries and All Accounts

Appendix A

Type of Accident	Part of Body	Nature of Injury
Assaults/Violent Acts/Harassment	Abdomen	Abnormal Symptoms/Conditions
Bodily Reaction and Exertion	Arms	Burns
Contact with Objects and Equipment	Back	Cancers/Tumors
Exposure to Extreme Temperature	Body System(s)	Dermatitis
Exposure to Harmful Substances	Chest/Shoulder(s)	Ear/Hearing Condition
Exposure to Noise	Ear(s)	Environmental Condition
Falls	Eye(s)	Eye/Vision Conditions
Fires and Explosions	Fingers	Fracture/Dislocation/Nerve Damage
Highway/Non-Highway M.V. Accident	Foot(Foot)/Ank(s)/Toe(s)	Heart/Circulatory Diseases
NOT YET	Hand(s)/Wrist(s)	Infectious Diseases
Oth Events or Exposure	Head	Inflammations of Joints/Muscles
Oth Vehicle Accident	Hip/Pelvis	Intracranial Injuries
Overexertion	Knee(s)	Mental Diseases
RMI	Legs	Multiple Diseases/Disorders
Rubbed or Abraded	Multiple Parts	Multiple Trauma Injuries
Slip	Neck	Non-personal Damage
Struck against Object	Non-Personal Damage	NOT YET
Struck by Object	NOT YET	Open Wound
	Trunk	Oth Diseases/Conditions
	Unclassified	Oth System Diseases
		Oth Traumatic Injuries
		Peripheral Nerve Dmg/Carpal Tunnel
		Pneumoconiosis Including Asbestosis
		Sprains/Strain
		Superficial Wounds
		Unclassified

NOTE: Type NOT YET indicates that coding was not available