

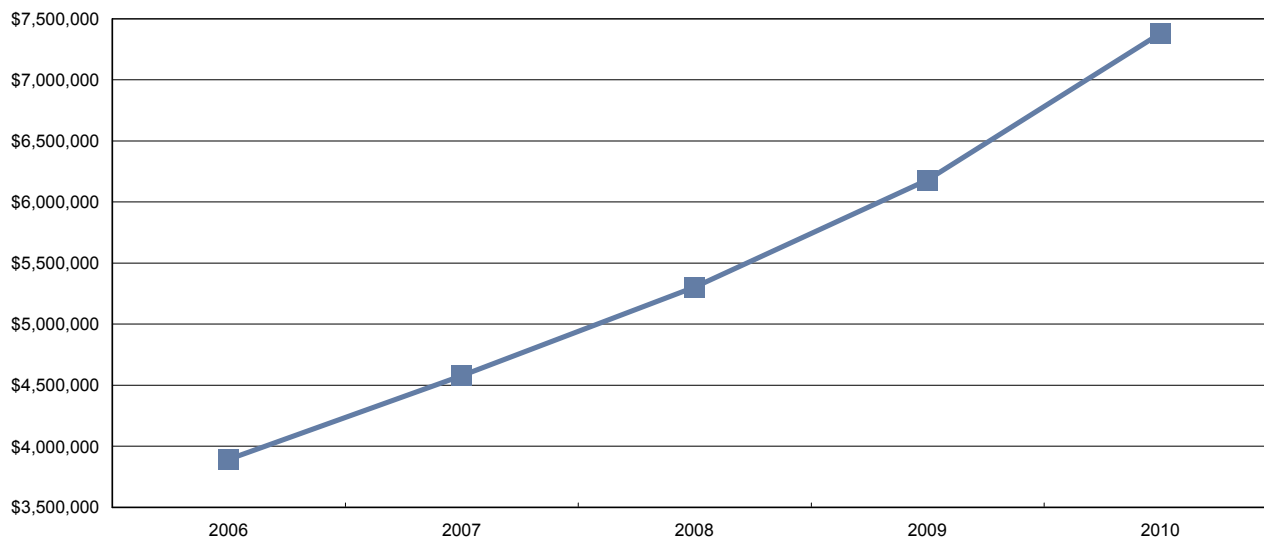
Certifying Partner Synopsis

Choose an association from a list of Certifying Partners to gain perspective on the combined financial and claims management success of all companies associated with it.

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	885	16	\$3,893,466,113	111,232	\$52,102,757
2007	1035	15	\$4,578,731,231	123,862	\$53,993,297
2008	1156	16	\$5,304,508,040	137,368	\$61,456,284
2009	1354	35	\$6,179,598,213	148,853	\$67,258,490
2010	1648	42	\$7,381,060,050	187,518	\$89,644,298

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	411	\$62,841	114	\$82,651	218	\$526,579	105	\$968,163	37	\$2,253,233
2007	514	\$89,222	142	\$104,432	223	\$527,532	116	\$1,132,467	40	\$2,725,079
2008	583	\$92,780	146	\$104,536	253	\$606,088	130	\$1,353,618	44	\$3,147,486
2009	750	\$113,803	169	\$120,178	257	\$619,657	131	\$1,316,405	47	\$4,009,555
2010	915	\$135,085	214	\$151,553	319	\$746,601	139	\$1,365,156	61	\$4,982,666

Note: The current year insurable earnings is based on estimates

Certifying Partner Synopsis

Certifying Partner:

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	6,250	\$14,394,726	3,058	\$12,556,769	57,480	3671	3,192	5295
2007	6,758	\$14,361,549	3,347	\$12,449,580	54,221	3990	3,411	5745
2008	7,362	\$17,408,594	3,348	\$14,725,556	55,633	5655	4,014	6217
2009	6,648	\$19,960,109	2,898	\$17,071,971	50,991	4530	3,750	5542
2010	6,740	\$20,602,390	2,655	\$17,190,061	48,353	4991	4,085	5718
2011 YTD	1,328	\$1,357,386	505	\$1,010,164	4,873	892	823	1101

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	1,464	323	775	283	213	3,058
2007	1,762	329	759	280	217	3,347
2008	1,691	380	772	282	223	3,348
2009	1,479	286	668	257	208	2,898
2010	1,313	274	613	252	203	2,655
2011 YTD	245	76	149	34	1	505

Total Claims Costs

Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2006	\$5,469,267	\$7,842,006	\$233,602	\$849,850	\$14,394,726
2007	\$5,833,625	\$8,281,017	\$134,528	\$112,380	\$14,361,549
2008	\$6,182,159	\$10,645,709	\$169,645	\$411,080	\$17,408,594
2009	\$6,823,591	\$11,316,532	\$245,207	\$1,574,779	\$19,960,109
2010	\$6,787,640	\$12,657,867	\$229,154	\$927,729	\$20,602,390
2011 YTD	\$578,094	\$779,082	\$210	\$0	\$1,357,386

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	56	1.8%	\$3,123,174	24.9%
2007	59	1.8%	\$2,558,182	20.5%
2008	79	2.4%	\$3,417,334	23.2%
2009	107	3.7%	\$6,371,251	37.3%
2010	110	4.1%	\$6,640,373	38.6%
2011 YTD	1	0.2%	\$63,094	6.2%

Claims and Claims Costs are based on a 15 month transaction period. For example, for claims occurring in 2003, the transaction period would be from January 1, 2003 to March 31, 2004.

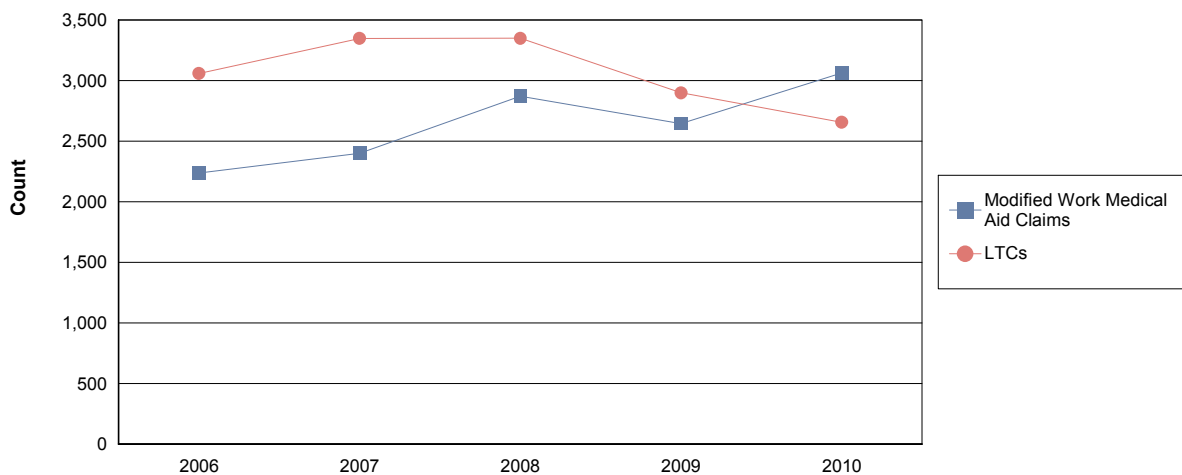
YTD - January to current month.

Based on accounts registered in PIR that have chosen the ALBERTA ASSOCIATION FOR SAFETY PARTNERSHIPS as their certifying partner for the year displayed.

Certifying Partner:

Claim Costs – for Years: 2006 to 2009

Disabling Claims Components

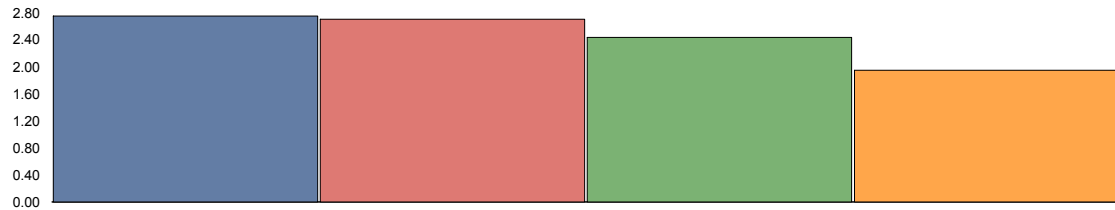


Disabling Claims include Lost Time Claims or Medical Aid Claims with Modified Work

Certifying Partner:

Claim Costs – for Years: 2006 to 2009

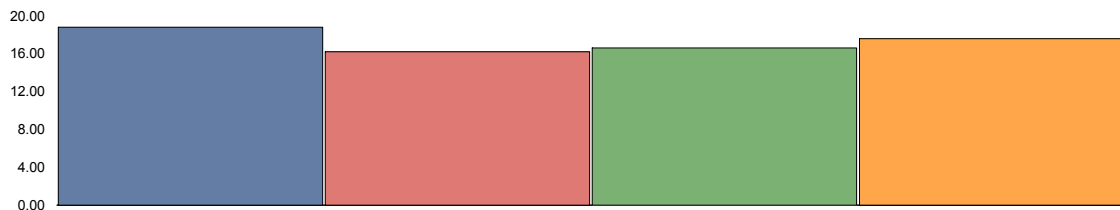
Frequency Rates (Lost Time Claims per 100 workers)



	2006	2007	2008	2009
Frequency Rate	2.75	2.70	2.44	1.95

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

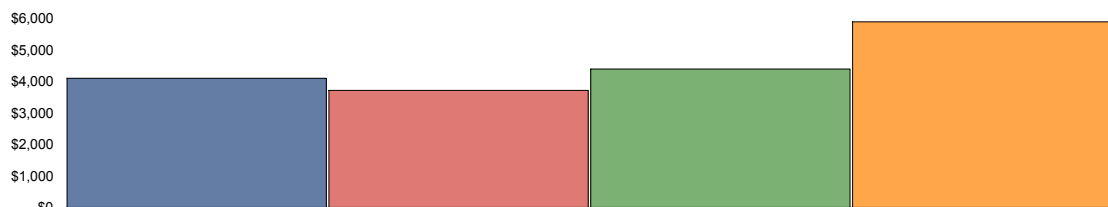
Severity Rates (Temporary Total Disability Days per Lost Time Claim)



	2006	2007	2008	2009
Severity Rate	18.80	16.20	16.62	17.60

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

Average Cost Per LTC



	2006	2007	2008	2009
Avg Cost / Claim	\$4,106.20	\$3,719.62	\$4,398.31	\$5,890.95

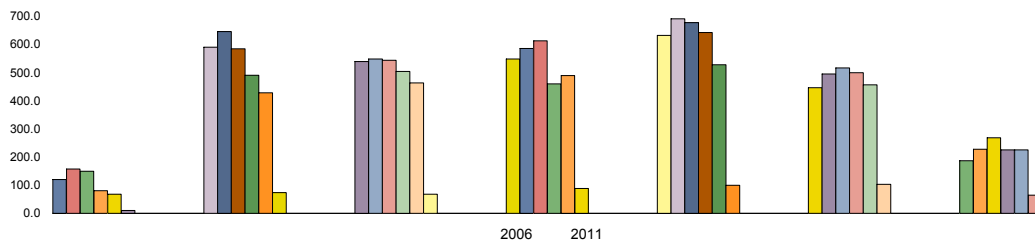
Average Cost Per LTC = (Total LTC Costs) / (Total LTCs)

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Certifying Partner:

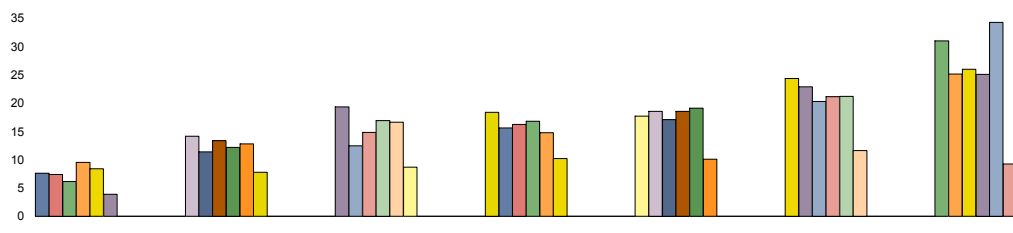
Injured Worker's Age – for Years: 2006 to 2011

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	120	589	538	548	631	446	186
2007	157	645	548	585	690	494	227
2008	149	584	543	612	676	516	268
2009	80	490	503	459	642	499	225
2010	68	427	463	489	527	456	225
2011 YTD	10	73	68	88	99	103	64

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	7.58	14.15	19.31	18.37	17.70	24.32	30.97
2007	7.36	11.35	12.43	15.62	18.56	22.85	25.11
2008	6.11	13.35	14.80	16.24	17.06	20.27	25.97
2009	9.53	12.17	16.89	16.76	18.51	21.14	25.09
2010	8.41	12.76	16.60	14.78	19.09	21.16	34.28
2011 YTD	3.90	7.77	8.69	10.18	10.06	11.58	9.23

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

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Certifying Partner Synopsis

Certifying Partner:

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	774	818	915	768	684	116	4,075
Falls	473	574	579	589	504	149	2,868
Struck by Object	354	444	443	369	330	49	1,989
Bodily Reaction and Exertion	376	386	379	363	382	48	1,934
Struck against Object	164	212	170	145	121	25	837

Type of Accident	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	4,075	25.8%	16.3	66,301	\$4,335	\$17,665,678
Falls	2,868	18.1%	21.6	61,925	\$5,464	\$15,671,721
Struck by Object	1,989	12.6%	11.6	22,989	\$3,446	\$6,853,291
Bodily Reaction and Exertion	1,934	12.2%	17.5	33,818	\$4,391	\$8,492,554
Struck against Object	837	5.3%	13.4	11,216	\$2,888	\$2,417,107
All Others	4,108	26.0%	18.3	75,302	\$5,819	\$23,903,749
Totals:	15,811	100.0%	17.2	271,551	\$4,744	\$75,004,101

Part of Body

Top 5 by Total LTC's

Part of Body	2006	2007	2008	2009	2010	2011 YTD	Totals
Back	862	933	950	801	735	145	4,426
Trunk	320	306	371	295	290	63	1,645
Foot(Feet)/Ank(s)/Toe(s)	281	375	363	300	270	47	1,636
Hand(s)/Wrist(s)	256	269	274	228	179	39	1,245
Knee(s)	206	206	230	231	233	39	1,145

Part of Body	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	4,426	28.0%	14.2	63,032	\$4,105	\$18,169,472
Trunk	1,645	10.4%	23.6	38,865	\$6,529	\$10,739,384
Foot(Feet)/Ank(s)/Toe(s)	1,636	10.3%	16.4	26,832	\$3,623	\$5,927,886
Hand(s)/Wrist(s)	1,245	7.9%	17.9	22,285	\$4,346	\$5,410,878
Knee(s)	1,145	7.2%	23.5	26,946	\$6,247	\$7,152,380
All Others	5,714	36.1%	16.4	93,591	\$4,831	\$27,604,101
Totals:	15,811	100.0%	17.2	271,551	\$4,744	\$75,004,101

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YTD - January to current month.

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Certifying Partner Synopsis

Certifying Partner:

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	1,647	1,680	1,792	1,615	1,499	272	8,505
Superficial Wounds	371	467	480	394	343	72	2,127
Oth Traumatic Injuries	242	278	307	255	218	47	1,347
Open Wound	187	272	202	158	150	23	992
Fracture/Dislocation/Nerve Damage	161	185	231	191	177	46	991

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	8,505	53.8%	16.7	142,216	\$4,390	\$37,334,795
Superficial Wounds	2,127	13.5%	11.2	23,807	\$2,571	\$5,469,444
Oth Traumatic Injuries	1,347	8.5%	17.1	23,035	\$6,629	\$8,928,717
Open Wound	992	6.3%	11.7	11,597	\$2,875	\$2,852,123
Fracture/Dislocation/Nerve Damage	991	6.3%	37.6	37,311	\$10,127	\$10,035,611
All Others	1,849	11.7%	18.2	33,585	\$5,616	\$10,383,411
Totals:	15,811	100.0%	17.2	271,551	\$4,744	\$75,004,101

Certifying Partner:

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(Feet)/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