

Group of Accounts Synopsis

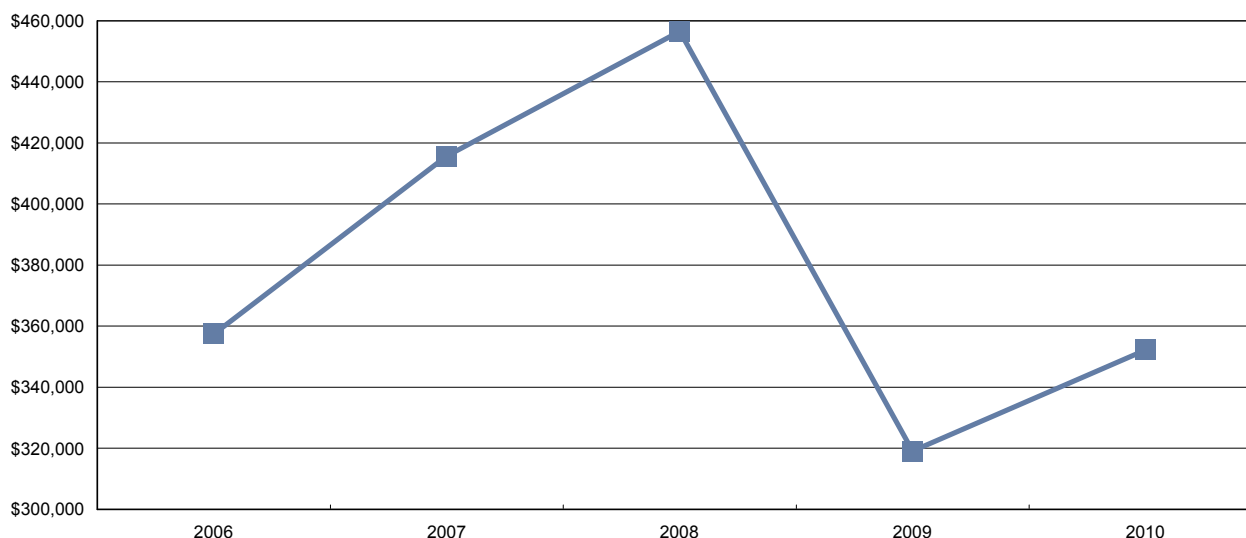
Choosing a specific Non-Funded Safety Association from a list will allow you to review the combined claims and financial history of all companies associated with it.

(Based On Account Operation)

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	32	0	\$357,468,817	8,322	\$7,501,643
2007	31	0	\$415,715,234	9,065	\$7,464,953
2008	29	0	\$456,564,874	9,536	\$7,443,132
2009	25	0	\$319,077,911	6,743	\$5,612,898
2010	25	0	\$352,231,671	7,293	\$7,269,729

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					10	\$37,402	13	\$158,911	6	\$160,232
2007	3	\$70			6	\$20,675	14	\$162,695	8	\$232,274
2008					5	\$16,194	15	\$188,777	8	\$251,575
2009					7	\$23,345	14	\$192,842	4	\$102,890
2010					5	\$17,838	15	\$201,339	5	\$133,055

Note: The current year insurable earnings is based on estimates

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(Based On Account Operation)

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	674	\$1,491,044	172	\$1,194,199	3,515	509	502	583
2007	668	\$2,228,944	117	\$1,836,459	2,573	519	551	556
2008	532	\$1,358,663	96	\$1,012,903	2,592	451	436	457
2009	319	\$1,093,411	66	\$850,025	1,850	254	253	269
2010	346	\$910,446	54	\$627,027	1,790	292	292	305
2011 YTD	31	\$35,898	4	\$16,530	71	28	27	28

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	89	11	42	17	13	172
2007	52	8	31	14	12	117
2008	38	4	25	13	16	96
2009	27	1	19	11	8	66
2010	17	4	19	6	8	54
2011 YTD	2	0	1	1	0	4

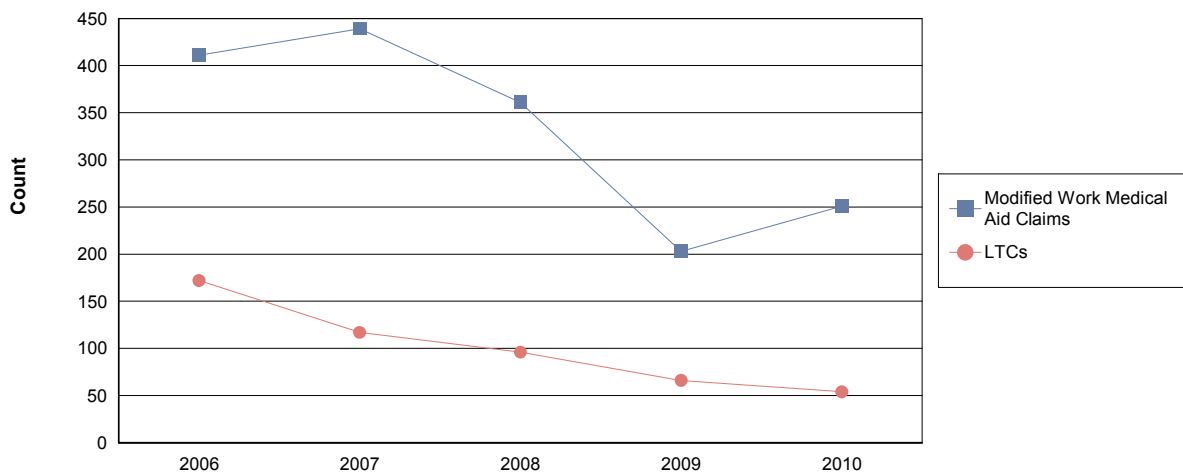
Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2006	\$506,650	\$965,249	\$19,144	\$0	\$1,491,044
2007	\$460,340	\$953,570	\$27,497	\$787,538	\$2,228,944
2008	\$440,919	\$858,443	\$59,301	\$0	\$1,358,663
2009	\$339,384	\$525,779	\$10,427	\$217,820	\$1,093,411
2010	\$247,056	\$661,855	\$1,535	\$0	\$910,446
2011 YTD	\$13,105	\$22,793	\$0	\$0	\$35,898

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	11	6.4%	\$456,028	38.2%
2007	6	5.1%	\$1,249,291	68.0%
2008	12	12.5%	\$482,357	47.6%
2009	9	13.6%	\$490,399	57.7%
2010	5	9.3%	\$266,911	42.6%
2011 YTD	0	0.0%	\$0	0.0%

(Based On Account Operation)

Claim Costs – for Years: 2006 to 2009

Disabling Claims Components

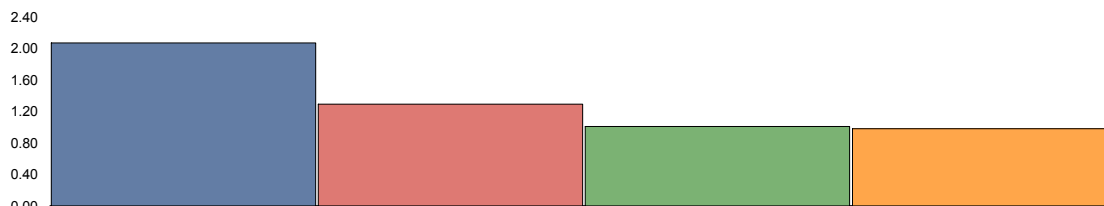


Disabling Claims include Lost Time Claims or Medical Aid Claims with Modified Work

(Based On Account Operation)

Claim Costs – for Years: 2006 to 2009

Frequency Rates (Lost Time Claims per 100 workers)

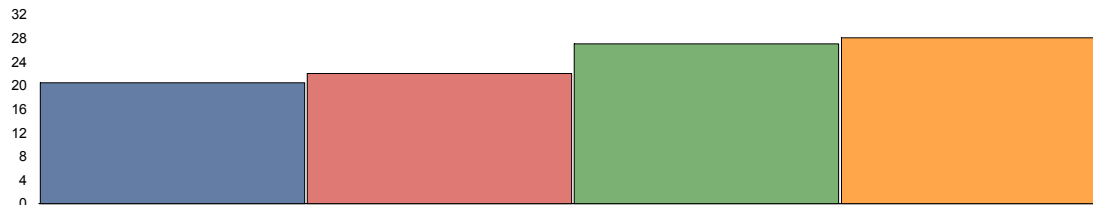


	2006	2007	2008	2009
Frequency Rate	2.07	1.29	1.01	0.98

Frequency Rate = (Total Lost Time Claims * 100) / (Person Years)

Person Years = (Total Insurable Earnings) / (Avg Hourly Wage * 2000 Hours)

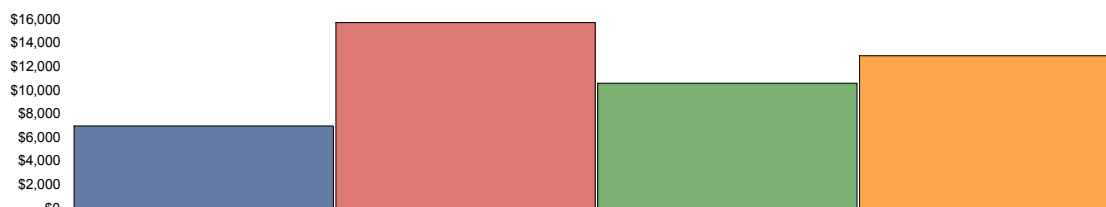
Severity Rates (Temporary Total Disability Days per Lost Time Claim)



	2006	2007	2008	2009
Severity Rate	20.44	21.99	27.00	28.03

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

Average Cost Per LTC



	2006	2007	2008	2009
Avg Cost / Claim	\$6,943.02	\$15,696.23	\$10,551.07	\$12,879.16

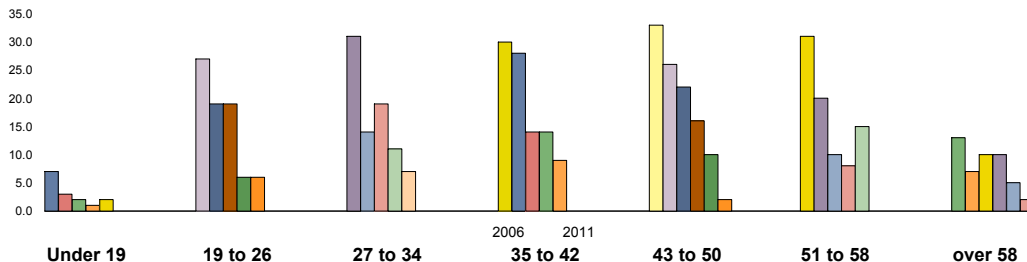
Average Cost Per LTC = (Total LTC Costs) / (Total LTCs)

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.

(Based On Account Operation)

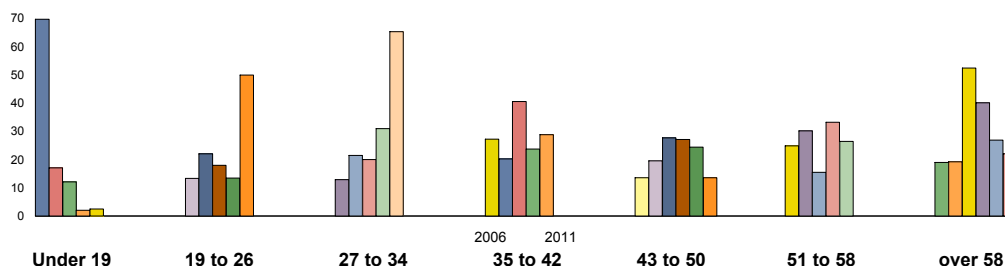
Injured Worker's Age – for Years: 2006 to 2011

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	7	27	31	30	33	31	13
2007	3	19	14	28	26	20	7
2008	2	19	19	14	22	10	10
2009	1	6	11	14	16	8	10
2010	2	6	7	9	10	15	5
2011 YTD	0	0	0	0	2	0	2

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	69.57	13.30	12.84	27.10	13.45	24.77	18.92
2007	17.00	22.00	21.36	20.18	19.42	30.05	19.14
2008	12.00	17.95	19.89	40.43	27.55	15.40	52.30
2009	2.00	13.33	30.91	23.64	27.00	33.13	40.00
2010	2.50	49.83	65.14	28.67	24.30	26.33	26.80
2011 YTD	0.00	0.00	0.00	0.00	13.50	0.00	22.00

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

Group of Accounts Synopsis



Workers' Compensation Board

Alberta

(Based On Account Operation)

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
Falls	30	25	20	16	13	3	107
Overexertion	26	20	19	15	16	0	96
Bodily Reaction and Exertion	30	13	9	7	7	0	66
Struck by Object	14	12	8	4	8	0	46
Contact with Objects and Equipment	9	10	6	4	3	0	32

Type of Accident	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	107	21.0%	32.6	3,488	\$10,783	\$1,153,763
Overexertion	96	18.9%	20.4	1,962	\$6,512	\$625,152
Bodily Reaction and Exertion	66	13.0%	17.4	1,151	\$7,133	\$470,794
Struck by Object	46	9.0%	16.6	764	\$5,905	\$271,635
Contact with Objects and Equipment	32	6.3%	24.9	796	\$17,194	\$550,195
All Others	162	31.8%	26.1	4,230	\$15,220	\$2,465,602
Totals:	509	100.0%	24.3	12,391	\$10,878	\$5,537,142

Part of Body

Top 5 by Total LTC's

Part of Body	2006	2007	2008	2009	2010	2011 YTD	Totals
Back	37	27	27	17	16	2	126
Trunk	17	15	10	4	8	1	55
Knee(s)	23	9	7	5	4	0	48
Foot(Feet)/Ank(s)/Toe(s)	14	12	9	7	2	0	44
Eye(s)	8	7	7	5	3	0	30

Part of Body	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	126	24.8%	20.1	2,531	\$15,072	\$1,899,071
Trunk	55	10.8%	24.9	1,371	\$8,721	\$479,633
Knee(s)	48	9.4%	34.0	1,632	\$11,050	\$530,407
Foot(Feet)/Ank(s)/Toe(s)	44	8.6%	26.6	1,172	\$7,962	\$350,336
Eye(s)	30	5.9%	4.0	119	\$2,432	\$72,973
All Others	206	40.5%	27.0	5,566	\$10,703	\$2,204,722
Totals:	509	100.0%	24.3	12,391	\$10,878	\$5,537,142

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 whose membership is the ROAD BUILDERS

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(Based On Account Operation)

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	78	56	44	33	34	2	247
Superficial Wounds	19	15	15	11	8	0	68
Fracture/Dislocation/Nerve Damage	21	18	11	12	4	0	66
Oth Traumatic Injuries	12	12	7	0	2	1	34
Open Wound	10	3	2	2	1	0	18

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	247	48.5%	19.8	4,888	\$6,907	\$1,706,029
Superficial Wounds	68	13.4%	16.2	1,104	\$5,591	\$380,205
Fracture/Dislocation/Nerve Damage	66	13.0%	43.4	2,867	\$13,209	\$871,817
Oth Traumatic Injuries	34	6.7%	42.3	1,438	\$15,726	\$534,699
Open Wound	18	3.5%	9.1	164	\$3,139	\$56,499
All Others	76	14.9%	25.4	1,930	\$26,156	\$1,987,892
Totals:	509	100.0%	24.3	12,391	\$10,878	\$5,537,142

(Based On Account Operation)

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