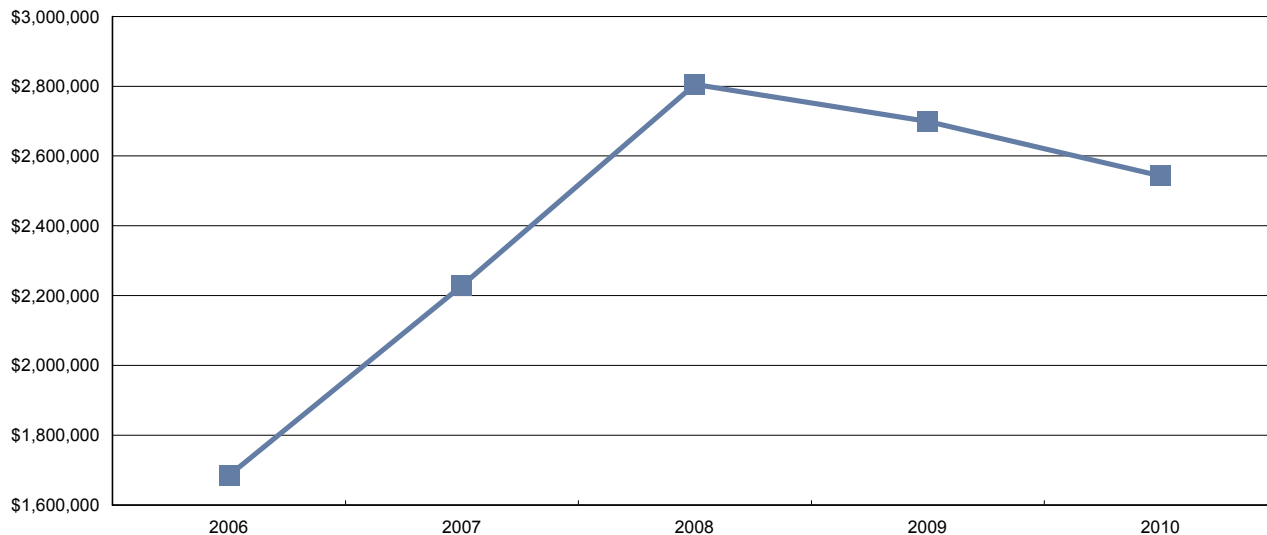


Industry Synopsis

This report presents statistical information on claims and financial history for specific industries. Keep your company's overall performance on track by comparing it with industry averages.

Rate Year	Number of Employers with Insurable Earnings	Newly Opened Accounts	Total Insurable Earnings	Total Workers	Total Premium
2006	2561	285	\$1,684,800,800	37,032	\$40,104,456
2007	2995	302	\$2,228,579,493	46,386	\$44,616,821
2008	3306	327	\$2,805,128,128	57,256	\$48,390,196
2009	3357	273	\$2,699,564,913	51,005	\$42,362,928
2010	3442	451	\$2,543,266,520	56,498	\$45,863,326

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	2,283	\$130,890	86	\$61,575	130	\$266,447	45	\$485,112	17	\$740,776
2007	2,639	\$146,984	124	\$87,877	158	\$341,756	49	\$499,996	25	\$1,151,965
2008	2,934	\$168,715	117	\$81,099	175	\$377,302	47	\$483,338	33	\$1,694,674
2009	3,019	\$168,883	111	\$78,681	148	\$324,011	50	\$493,367	29	\$1,634,622
2010	3,099	\$167,486	112	\$79,071	154	\$326,982	47	\$449,757	30	\$1,519,970

Note: The current year insurable earnings is based on estimates

Industry Synopsis

Industry:

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	2,395	\$5,513,744	477	\$4,427,066	16,205	1847	1,918	2067
2007	2,690	\$7,080,044	562	\$5,629,693	18,981	2109	2,128	2322
2008	3,065	\$10,627,689	622	\$8,790,008	17,475	2412	2,443	2549
2009	2,294	\$8,204,899	502	\$6,572,661	16,614	1710	1,792	1890
2010	1,537	\$7,558,225	360	\$6,485,899	11,722	1110	1,177	1253
2011 YTD	262	\$296,951	59	\$202,371	707	179	203	215

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	185	33	115	55	89	477
2007	220	42	138	59	103	562
2008	236	39	175	83	89	622
2009	199	28	119	59	97	502
2010	142	26	79	50	63	360
2011 YTD	25	5	22	6	1	59

Total Claims Costs

Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2006	\$2,170,245	\$3,064,806	\$108,724	\$169,970	\$5,513,744
2007	\$2,931,353	\$3,621,742	\$87,840	\$439,109	\$7,080,044
2008	\$3,123,177	\$4,911,208	\$193,783	\$2,399,521	\$10,627,689
2009	\$2,976,136	\$4,474,369	\$318,753	\$435,640	\$8,204,899
2010	\$2,500,708	\$3,450,382	\$405,065	\$1,202,070	\$7,558,225
2011 YTD	\$124,443	\$172,508	\$0	\$0	\$296,951

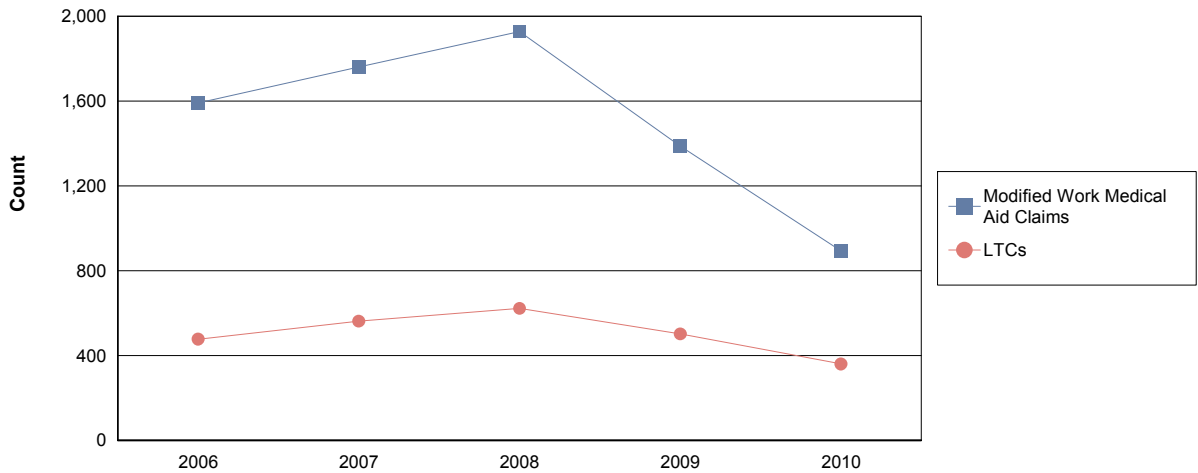
Most Expensive Lost Time Claims Analysis

Accident Year	LTC's > \$25,000	Percentage > \$25,000	Total Cost of LTC's > \$25,000	Percentage of Total Costs
2006	42	8.8%	\$2,002,875	45.2%
2007	55	9.8%	\$2,602,558	46.2%
2008	67	10.8%	\$5,297,880	60.3%
2009	67	13.3%	\$3,333,160	50.7%
2010	60	16.7%	\$4,373,711	67.4%
2011 YTD	1	1.7%	\$36,733	18.2%

Industry:

Claim Costs – for Years: 2006 to 2009

Disabling Claims Components

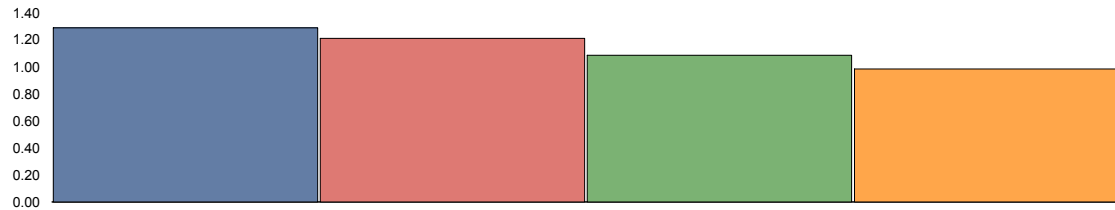


Disabling Claims include Lost Time Claims or Medical Aid Claims with Modified Work

Industry:

Claim Costs – for Years: 2006 to 2009

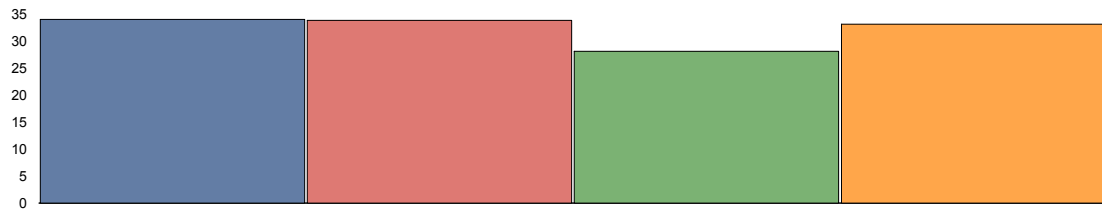
Frequency Rates (Lost Time Claims per 100 workers)



	2006	2007	2008	2009
Frequency Rate	1.29	1.21	1.09	0.98

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

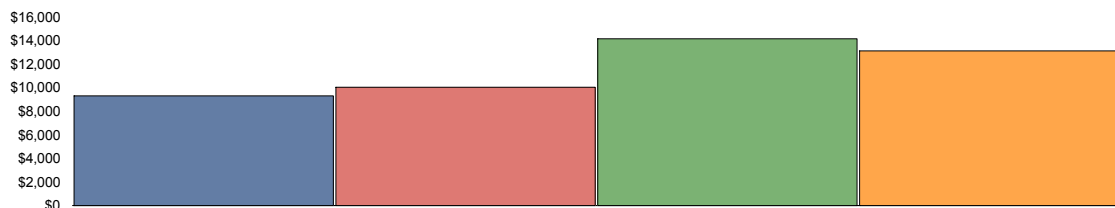
Severity Rates (Temporary Total Disability Days per Lost Time Claim)



	2006	2007	2008	2009
Severity Rate	33.97	33.77	28.09	33.10

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

Average Cost Per LTC



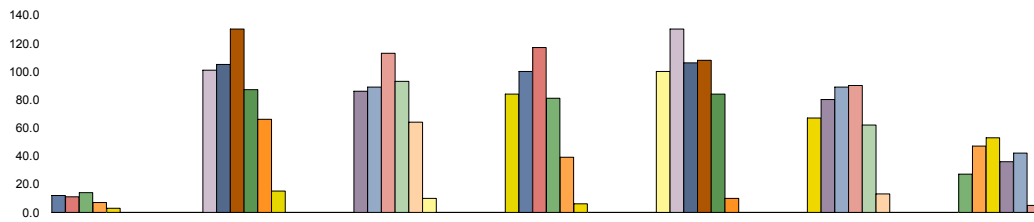
	2006	2007	2008	2009
Avg Cost / Claim	\$9,281.06	\$10,017.25	\$14,131.85	\$13,092.95

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

Industry:

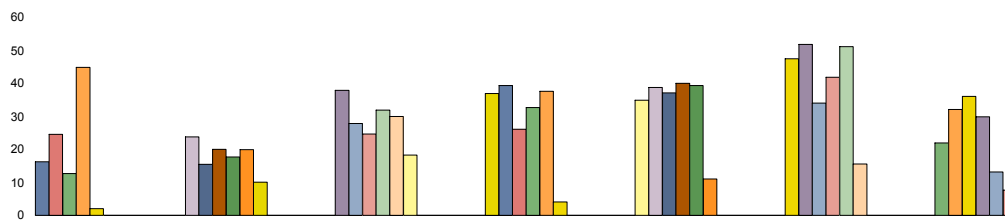
Injured Worker's Age – for Years: 2006 to 2011

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	12	101	86	84	100	67	27
2007	11	105	89	100	130	80	47
2008	14	130	113	117	106	89	53
2009	7	87	93	81	108	90	36
2010	3	66	64	39	84	62	42
2011 YTD	0	15	10	6	10	13	5

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	16.25	23.74	37.88	36.88	34.89	47.40	21.89
2007	24.55	15.44	27.85	39.27	38.72	51.81	32.04
2008	12.64	20.02	24.63	26.04	37.08	34.02	35.98
2009	44.86	17.64	31.90	32.63	40.02	41.78	29.81
2010	2.00	19.85	29.92	37.62	39.33	51.13	13.10
2011 YTD	0.00	10.07	18.20	4.00	11.00	15.54	7.60

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

Industry Synopsis



Workers' Compensation Board

Alberta

Industry:

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	94	126	136	130	70	17	573
Overexertion	93	106	151	110	55	9	524
Bodily Reaction and Exertion	64	73	78	71	59	5	350
Struck by Object	74	72	75	56	47	8	332
Contact with Objects and Equipment	29	30	33	27	17	3	139

Type of Accident	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	573	22.2%	41.0	23,517	\$17,551	\$10,056,450
Overexertion	524	20.3%	29.1	15,269	\$9,462	\$4,958,268
Bodily Reaction and Exertion	350	13.6%	31.6	11,055	\$10,596	\$3,708,548
Struck by Object	332	12.9%	24.2	8,048	\$11,970	\$3,974,046
Contact with Objects and Equipment	139	5.4%	34.6	4,804	\$13,653	\$1,897,733
All Others	664	25.7%	28.6	19,011	\$11,314	\$7,512,653
Totals:	2,582	100.0%	31.6	81,704	\$12,435	\$32,107,697

Part of Body

Top 5 by Total LTC's

Part of Body	2006	2007	2008	2009	2010	2011 YTD	Totals
Back	94	120	156	111	65	11	557
Knee(s)	47	63	69	55	34	6	274
Trunk	42	43	69	54	45	6	259
Foot(Feet)/Ank(s)/Toe(s)	54	59	56	42	28	9	248
Hand(s)/Wrist(s)	46	40	42	38	37	4	207

Part of Body	Total LTC's (2006 to date)	Percentage of LTC's	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	557	21.6%	22.6	12,611	\$10,638	\$5,925,561
Knee(s)	274	10.6%	37.9	10,388	\$10,787	\$2,955,618
Trunk	259	10.0%	48.2	12,496	\$18,453	\$4,779,292
Foot(Feet)/Ank(s)/Toe(s)	248	9.6%	38.5	9,547	\$12,032	\$2,984,059
Hand(s)/Wrist(s)	207	8.0%	30.6	6,344	\$8,526	\$1,764,835
All Others	1,037	40.2%	29.2	30,318	\$13,210	\$13,698,331
Totals:	2,582	100.0%	31.6	81,704	\$12,435	\$32,107,697

Industry Synopsis

Industry:

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	205	258	307	245	161		29	1,205
Fracture/Dislocation/Nerve Damage	69	81	86	68	47		13	364
Superficial Wounds	42	57	73	48	32		4	256
Oth Traumatic Injuries	33	39	48	36	32		3	191
Open Wound	41	39	33	34	31		1	179

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	1,205	46.7%	32.7	39,392	\$10,541	\$12,701,378
Fracture/Dislocation/Nerve Damage	364	14.1%	50.2	18,280	\$21,414	\$7,794,524
Superficial Wounds	256	9.9%	18.6	4,751	\$6,110	\$1,564,087
Oth Traumatic Injuries	191	7.4%	31.2	5,966	\$16,828	\$3,214,129
Open Wound	179	6.9%	20.0	3,588	\$10,838	\$1,939,985
All Others	387	15.0%	25.1	9,727	\$12,645	\$4,893,595
Totals:	2,582	100.0%	31.6	81,704	\$12,435	\$32,107,697

Industry:

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