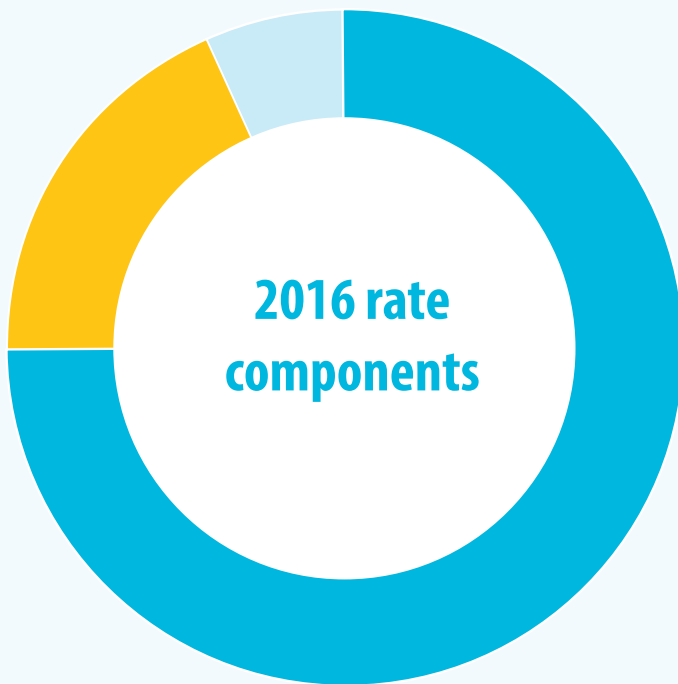


# Where do your premiums go?

The money you pay for your premiums fund workers' compensation insurance for your workers. WCB coverage is no fault insurance. It compensates injured workers when a work injury or illness happens.

**Claim costs account for 73.5% of the premium rate.**  
*Here's the breakdown:*

## HOW YOUR PREMIUMS ARE SPENT



Fully funded claim costs **73.5%**

Administration **18.9%**

Funding to OH&S, Safety Associations and Appeals Commission **7.6%**

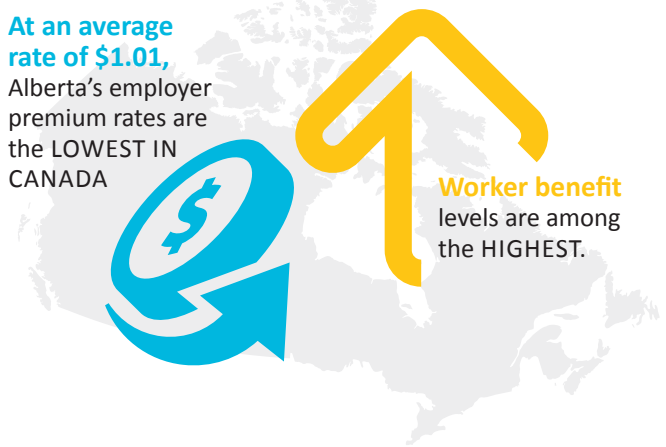
## WE'VE GOT YOU COVERED

Workers' compensation insurance is the only insurance that can offer immunity from lawsuit brought against you by workers in respect to work-related personal injury actions.



## VALUE FOR YOUR PREMIUM

At an average rate of **\$1.01**, Alberta's employer premium rates are the **LOWEST IN CANADA**



Worker benefit levels are among the **HIGHEST**.

## YOU'RE IN THE DRIVER'S SEAT



You have a big impact on the premiums you pay. Companies with good safety performance and return-to-work programs earn **LOWER PREMIUM RATES**.

## WE CAN HELP

WCB has a lot of great resources—including **4 FREE WORKSHOPS AND SEMINARS**—available to employers. If you haven't already, check them out.



Want more information about how you can **reduce the premiums you pay?**

Check out [www.wcb.ab.ca/employers/discounts.asp](http://www.wcb.ab.ca/employers/discounts.asp) or call us toll-free at 1-866-922-9221.