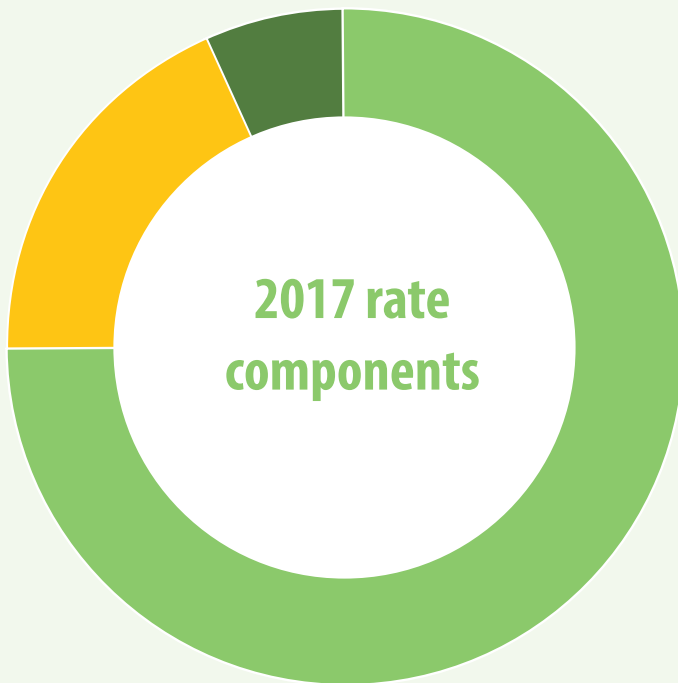


Where do your premiums go?

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

Claim costs account for **73.7%** of the premium rate.
Here's the breakdown:

HOW YOUR PREMIUMS ARE SPENT



Fully funded claim costs **73.7%**

Administration **18.7%**

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

Want more information about how you can reduce the premiums you pay?
Check out *Insurance and premiums > Lower your premiums* on www.wcb.ab.ca or call us toll-free at 1-866-922-9221.

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

The average industry rate will remain flat at \$1.02.



Worker benefit levels are among the HIGHEST in Canada. Maximum insurable earnings for 2017: \$98,700.

GOOD SAFETY PERFORMANCE EQUALS GREAT RESULTS



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 free workshops and seminars, available for employers in the *Resources > For employers > Seminars and workshops* section of www.wcb.ab.ca.

