

Claims and financial history for all industries in Alberta.

Insurable Earnings and Premiums - for Years: 2008 to 2013

Rate Year	Number of Employers with Insurable Earnings	Newly Opened Account	Total Insurable Earnings	Estimated Total Workers*	Net Premium**
2008	160,406	20,826	\$73,293,945,729	1,820,178	\$1,046,792,885
2009	158,701	15,858	\$71,977,147,212	1,685,318	\$983,652,542
2010	159,989	18,788	\$75,464,295,976	1,667,306	\$1,071,952,822
2011	165,413	21,571	\$82,908,080,734	1,790,399	\$1,092,580,573
2012	175,110	23,247	\$92,206,584,781	1,928,886	\$1,232,129,337
2013 YTD	166,844	8,449	\$96,439,842,085	2,103,934	\$1,169,202,112

* Estimated number of full time equivalent workers based on average industry wage

** Net premium is premium paid by employers after pricing adjustments for experience rating plus Poor Performance Surcharge and PIR, where applicable

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	Total Ins Earn	Accts	Total Ins Earn	Accts	Total Ins Earn	Accts	Total Ins Earn	Accts	Total Ins Earn
2008	144,747	\$10,610,158	6,791	\$4,777,702	6,902	\$14,469,070	1,515	\$14,444,283	451	\$28,992,732
2009	143,553	\$10,551,075	6,651	\$4,675,716	6,610	\$13,711,329	1,466	\$13,819,149	421	\$29,219,878
2010	144,429	\$10,613,254	6,869	\$4,838,080	6,739	\$14,090,604	1,497	\$14,041,001	455	\$31,881,356
2011	148,807	\$11,034,658	7,069	\$4,973,574	7,340	\$15,340,033	1,675	\$15,596,686	522	\$35,963,129
2012	157,215	\$11,697,787	7,588	\$5,329,633	7,857	\$16,419,989	1,869	\$17,406,804	581	\$41,352,371
2013 YTD	148,207	\$12,304,885	7,967	\$5,658,646	8,116	\$17,162,929	1,952	\$18,429,152	602	\$42,884,230

Note: The current year insurable earnings are based on estimates.

Provincial Synopsis

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Claim Costs - for Years: 2008 to 2013

Total Claims								
Accident Year	Number of Claims	Claim Costs	Number of LTCs	Total LTC Costs	TTD Days	Modified Work Ever Performed Claims	Medical Aid Claims	Disabling Injury Claims
2008	130,865	\$258,510,461	31,279	\$210,518,083	688,003	49,541	99,586	58,236
2009	105,281	\$238,010,448	25,930	\$194,481,768	611,441	33,679	79,351	45,860
2010	103,114	\$244,280,499	24,285	\$198,690,187	573,313	34,266	78,829	44,669
2011	112,524	\$279,350,627	26,721	\$226,960,839	615,279	37,873	85,803	49,644
2012	114,218	\$277,104,993	26,851	\$221,305,302	583,147	40,083	87,367	51,336
2013 YTD	37,303	\$49,254,521	8,410	\$36,140,739	117,867	12,815	28,893	16,931

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2008	17,364	7,477	3,268	3,170	31,279
2009	14,152	6,129	2,751	2,931	25,963
2010	13,228	5,677	2,661	2,769	24,335
2011	14,616	6,341	2,830	2,965	26,752
2012	15,030	6,339	2,849	2,664	26,882
2013 YTD	5,041	2,167	849	357	8,414

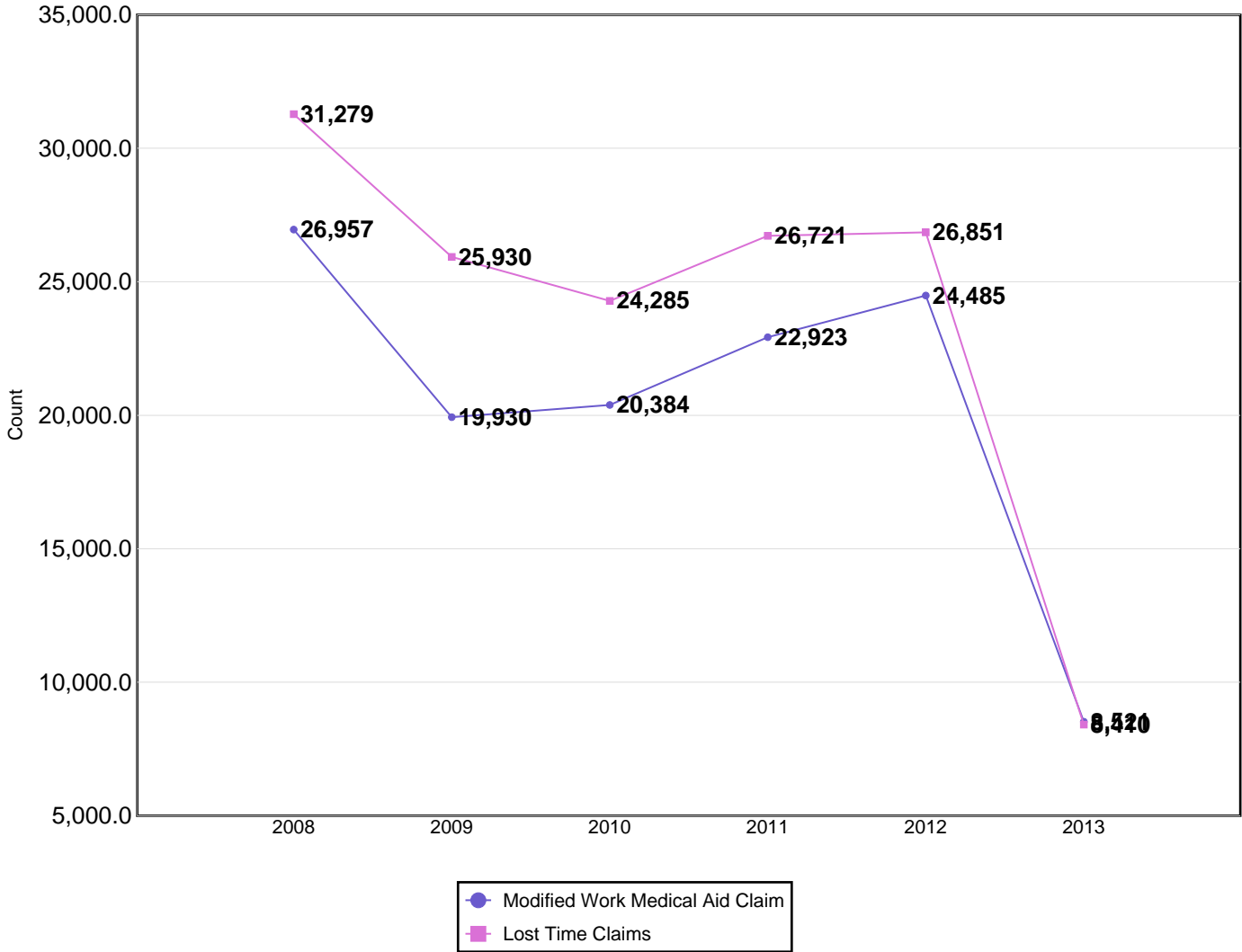
Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2008	\$90,349,085	\$143,029,513	\$4,153,027	\$20,978,835	\$258,510,461
2009	\$86,929,873	\$133,104,608	\$5,024,382	\$12,951,584	\$238,010,448
2010	\$84,877,833	\$136,013,394	\$5,250,936	\$18,138,336	\$244,280,499
2011	\$96,626,957	\$156,429,242	\$6,245,905	\$20,048,523	\$279,350,627
2012	\$95,389,065	\$155,050,931	\$5,727,375	\$20,937,624	\$277,104,993
2013 YTD	\$17,520,261	\$26,587,867	\$79,115	\$5,067,278	\$49,254,521

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2012, the transaction period would be from January 1, 2012 to March 31, 2013

- YTD is January to current month of the current calendar year

Claim Costs - for Years: 2008 to 2013

Disabling Claims Components



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

- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2012, the transaction period would be from January 1, 2012 to March 31, 2013

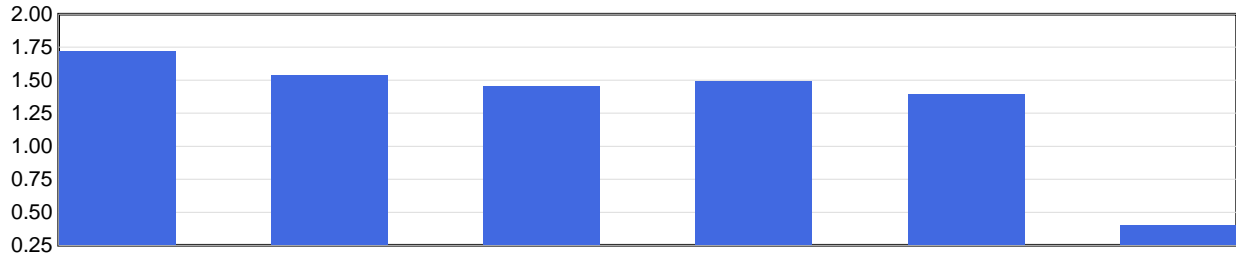
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Claims and financial history for all industries in Alberta.

Claim Costs - for Years: 2008 to 2013

Frequency Rates

(Lost Time Claims per 100 Workers)



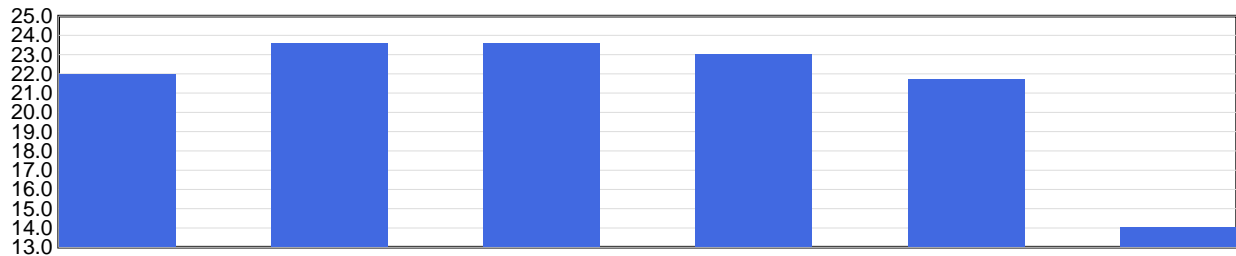
	2008	2009	2010	2011	2012	2013 YTD
Frequency Rate	1.72	1.54	1.46	1.49	1.39	0.40

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

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

Severity Rates

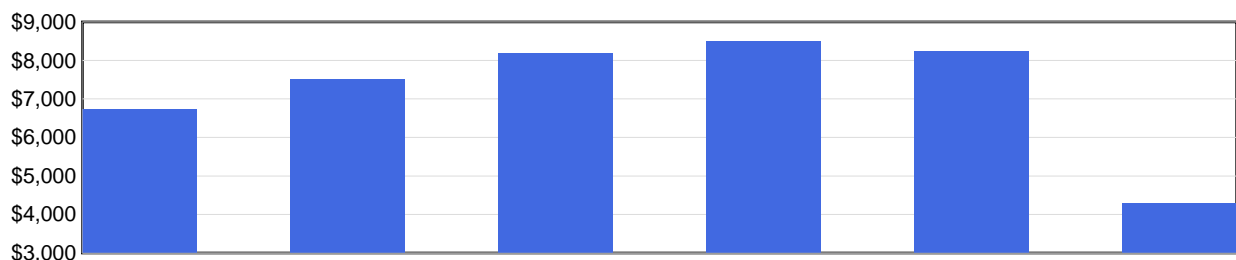
(Temporary Total Disability Days per Lost Time Claim)



	2008	2009	2010	2011	2012	2013 YTD
Severity Rate	22.0	23.6	23.6	23.0	21.7	14.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2008	2009	2010	2011	2012	2013 YTD
Avg Cost / Claim	\$6,730	\$7,500	\$8,182	\$8,494	\$8,242	\$4,297

Average Cost Per LTC = Total LTC Costs / Total LTCs

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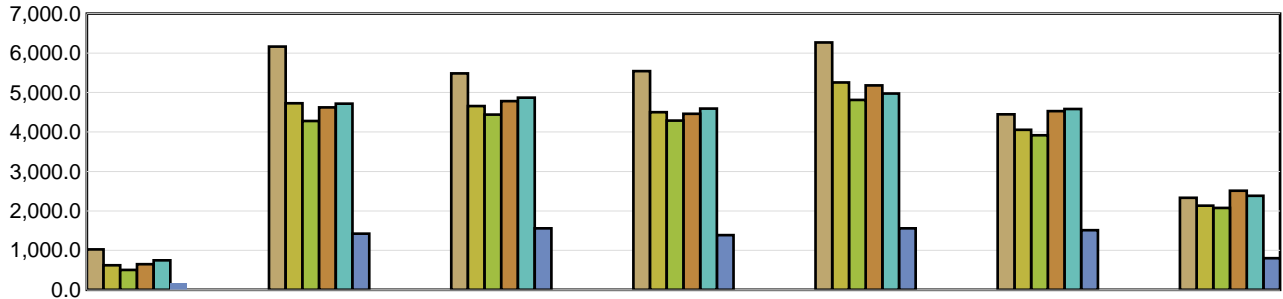
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Claims and financial history for all industries in Alberta.

Injured Worker's Age - for Years: 2008 to 2013

Number of LTCs

(by age of injured worker and by occurrence year)

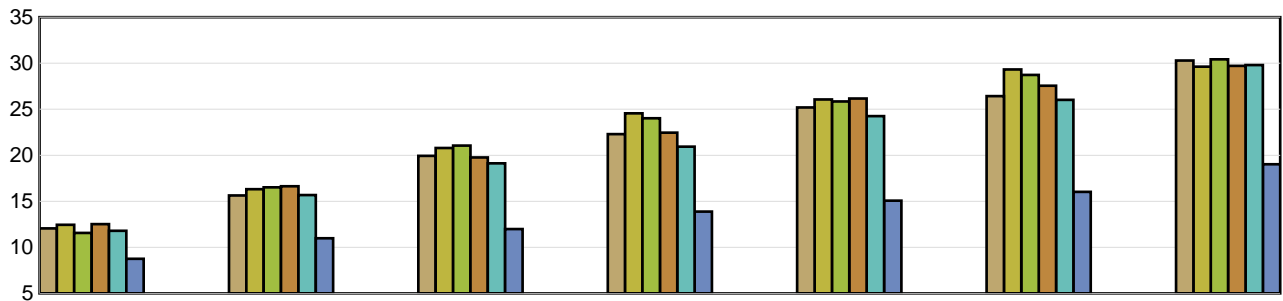


	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2008	1,022	6,167	5,488	5,543	6,271	4,448	2,331
2009	620	4,728	4,658	4,503	5,257	4,055	2,133
2010	501	4,280	4,442	4,288	4,815	3,918	2,075
2011	647	4,624	4,782	4,463	5,182	4,530	2,510
2012	745	4,719	4,870	4,593	4,975	4,584	2,381
2013 YTD	174	1,421	1,556	1,386	1,559	1,510	799

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
2008	12.05	15.64	19.93	22.29	25.20	26.43	30.29
2009	12.45	16.32	20.79	24.55	26.06	29.32	29.62
2010	11.55	16.52	21.05	24.02	25.85	28.74	30.43
2011	12.52	16.62	19.77	22.45	26.17	27.56	29.72
2012	11.79	15.67	19.12	20.94	24.26	26.02	29.81
2013 YTD	8.74	10.98	11.97	13.87	15.06	16.02	19.02

LTCs with no birthdate recorded are not included in band subtotals

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Provincial Synopsis

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Top 5 Comparison - for Years: 2008 to 2013

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2008	2009	2010	2011	2012	2013 YTD	Totals
Overexertion	7,262	5,960	5,681	5,965	5,839	1,593	32,300
Falls	5,979	5,414	4,719	5,475	5,587	2,256	29,430
Struck by Object	4,104	3,136	2,919	3,173	3,221	957	17,510
Bodily Reaction and Exertion	3,481	3,062	3,122	3,210	3,359	865	17,099
Contact with Objects and Equipment	1,919	1,414	1,374	1,492	1,598	435	8,232

Type of Accident	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	32,300	22.5 %	19.8	639,999	\$6,116	\$197,555,062
Falls	29,430	20.5 %	30.9	909,245	\$9,482	\$279,050,623
Struck by Object	17,510	12.2 %	17.4	304,318	\$5,975	\$104,616,967
Bodily Reaction and Exertion	17,100	11.9 %	20.9	357,554	\$6,410	\$109,611,856
Contact with Objects and Equipment	8,232	5.7 %	21.8	179,055	\$8,368	\$68,886,994
All Others	39,054	27.2 %	20.4	798,012	\$8,426	\$329,088,416
Totals	143,626	100.0 %	22.2	3,188,183	\$7,581	\$1,088,809,918

Part of Body							
Top 5 by Total LTCs							
Part of Body	2008	2009	2010	2011	2012	2013 YTD	Totals
Back	7,830	6,408	6,026	6,162	6,107	1,813	34,346
Trunk	3,142	2,623	2,669	2,920	2,815	848	15,017
Foot(Feet)/Ank(s)/Toe(s)	3,170	2,507	2,429	2,585	2,685	833	14,209
Hand(s)/Wrist(s)	2,658	2,228	2,033	2,242	2,202	672	12,035
Multiple Parts	2,083	1,906	1,817	2,056	2,054	793	10,709

Part of Body	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	34,346	23.9 %	17.6	603,140	\$5,715	\$196,301,651
Trunk	15,017	10.5 %	28.5	428,525	\$10,262	\$154,098,225
Foot(Feet)/Ank(s)/Toe(s)	14,209	9.9 %	25.1	356,718	\$6,593	\$93,686,486
Hand(s)/Wrist(s)	12,035	8.4 %	23.8	286,855	\$6,764	\$81,401,492
Multiple Parts	10,710	7.5 %	26.1	279,743	\$14,368	\$153,884,382
All Others	57,309	39.9 %	21.5	1,233,202	\$7,144	\$409,437,682
Totals	143,626	100.0 %	22.2	3,188,183	\$7,581	\$1,088,809,918

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Top 5 Comparison - for Years: 2008 to 2013

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2008	2009	2010	2011	2012	2013 YTD	Totals
Sprains/Strain	15,508	12,973	12,299	13,302	13,166	3,960	71,208
Superficial Wounds	3,839	2,936	2,711	2,971	2,951	878	16,286
Fracture/Dislocation/Nerve Damage	3,074	2,682	2,410	2,608	2,799	1,109	14,682
Open Wound	2,574	2,082	2,024	2,002	2,121	601	11,404
Oth Traumatic Injuries	2,309	1,918	1,705	2,037	1,912	568	10,449

Nature of Injury	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	71,209	49.6 %	20.4	1,454,601	\$6,275	\$446,826,059
Superficial Wounds	16,286	11.3 %	13.4	218,650	\$3,937	\$64,116,278
Fracture/Dislocation/Nerve Damage	14,682	10.2 %	48.7	714,789	\$15,093	\$221,602,544
Open Wound	11,404	7.9 %	15.0	171,203	\$4,663	\$53,172,084
Oth Traumatic Injuries	10,449	7.3 %	24.3	254,116	\$11,776	\$123,043,981
All Others	19,596	13.6 %	19.1	374,824	\$9,188	\$180,048,972
Totals	143,626	100.0 %	22.2	3,188,183	\$7,581	\$1,088,809,918

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