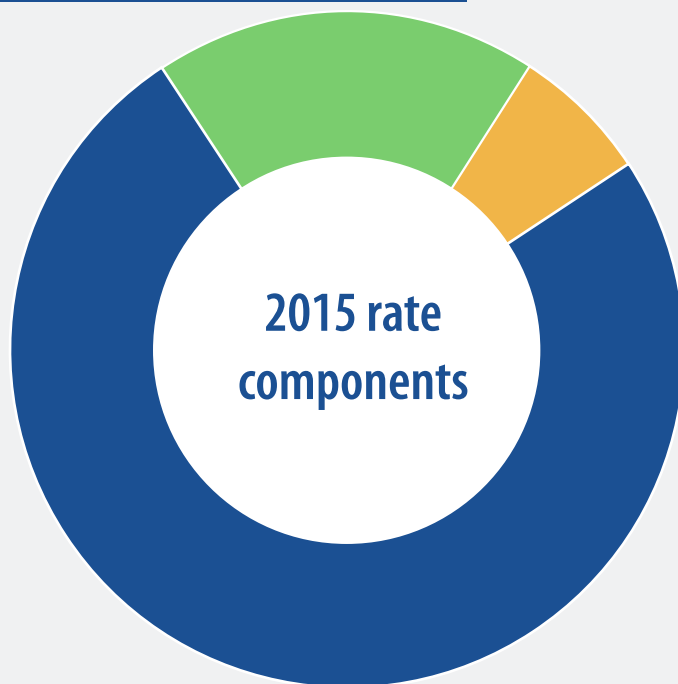


Where do your premiums go?

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 75.3% of the premium rate.
Here's the breakdown:

HOW YOUR PREMIUMS ARE SPENT



Fully funded claim costs **75.3%**

Administration **17.5%**

Funding to OH&S, Safety Associations and Appeals Commission **7.2%**

WE'VE GOT YOU COVERED

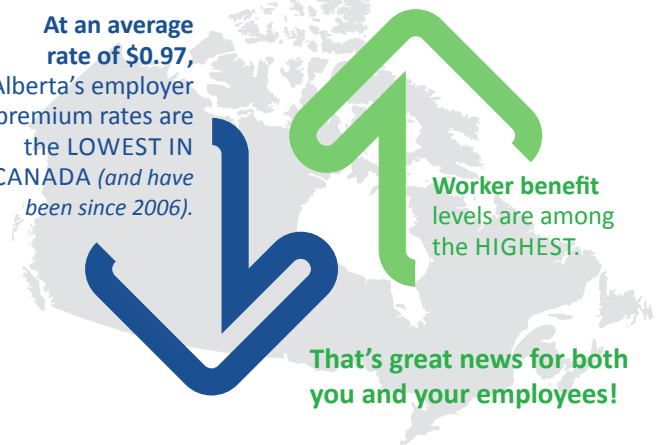
Workers' compensation insurance is the only insurance that can offer immunity from lawsuits brought against you by workers in respect to work-related personal injury actions.



VALUE FOR YOUR PREMIUM

At an average rate of \$0.97, Alberta's employer premium rates are the **LOWEST IN CANADA** (and have been since 2006).

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



That's great news for both you and your employees!

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 or call us toll-free at 1-866-922-9221.