

Provincial Synopsis

Alberta - All Industries and All Accounts

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	160,425	20,831	\$73,300,164,137	1,820,340	\$1,046,894,468
2009	158,734	15,870	\$71,991,072,750	1,685,653	\$983,693,519
2010	160,031	18,804	\$75,479,486,970	1,667,750	\$1,072,026,421
2011	165,423	21,582	\$82,917,936,717	1,790,646	\$1,092,644,896
2012	174,982	23,309	\$92,150,323,688	1,928,933	\$1,217,103,976
2013 YTD	175,322	15,605	\$97,516,228,768	1,979,989	\$1,179,020,504

* 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	144,764	\$10,612,460	6,793	\$4,779,463	6,902	\$14,469,027	1,515	\$14,446,374	451	\$28,992,840
2009	143,583	\$10,554,231	6,654	\$4,678,581	6,610	\$13,712,417	1,466	\$13,826,096	421	\$29,219,748
2010	144,468	\$10,616,127	6,868	\$4,837,768	6,743	\$14,096,077	1,497	\$14,046,474	455	\$31,883,040
2011	148,815	\$11,035,133	7,073	\$4,977,420	7,341	\$15,346,396	1,672	\$15,589,194	522	\$35,969,793
2012	157,092	\$11,661,401	7,577	\$5,324,604	7,865	\$16,432,540	1,868	\$17,409,030	580	\$41,322,748
2013 YTD	156,724	\$12,466,879	7,904	\$5,615,449	8,129	\$17,165,009	1,954	\$18,375,020	611	\$43,893,872

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

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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	130,863	\$258,509,562	31,279	\$210,518,083	688,003	49,544	99,584	58,237
2009	105,274	\$237,735,312	25,926	\$194,206,816	609,230	33,686	79,348	45,857
2010	103,101	\$244,266,307	24,284	\$198,680,590	568,812	34,276	78,817	44,672
2011	112,510	\$279,474,129	26,725	\$227,054,181	612,726	37,901	85,785	49,664
2012	114,131	\$277,019,945	26,844	\$221,237,347	581,168	40,270	87,287	51,437
2013 YTD	73,765	\$137,718,664	16,608	\$107,277,956	295,100	25,304	57,157	32,772

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	14,147	6,119	2,745	2,915	25,926
2010	13,212	5,670	2,652	2,750	24,284
2011	14,608	6,341	2,823	2,953	26,725
2012	15,012	6,334	2,841	2,657	26,844
2013 YTD	9,762	4,015	1,556	1,275	16,608

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2008	\$90,349,215	\$143,028,485	\$4,153,027	\$20,978,835	\$258,509,562
2009	\$86,890,123	\$133,087,042	\$5,024,382	\$12,733,764	\$237,735,312
2010	\$84,876,116	\$136,000,918	\$5,250,936	\$18,138,336	\$244,266,307
2011	\$96,690,247	\$156,486,382	\$6,248,976	\$20,048,523	\$279,474,129
2012	\$95,366,355	\$154,988,592	\$5,727,375	\$20,937,624	\$277,019,945
2013 YTD	\$46,854,303	\$73,699,171	\$947,566	\$16,217,624	\$137,718,664

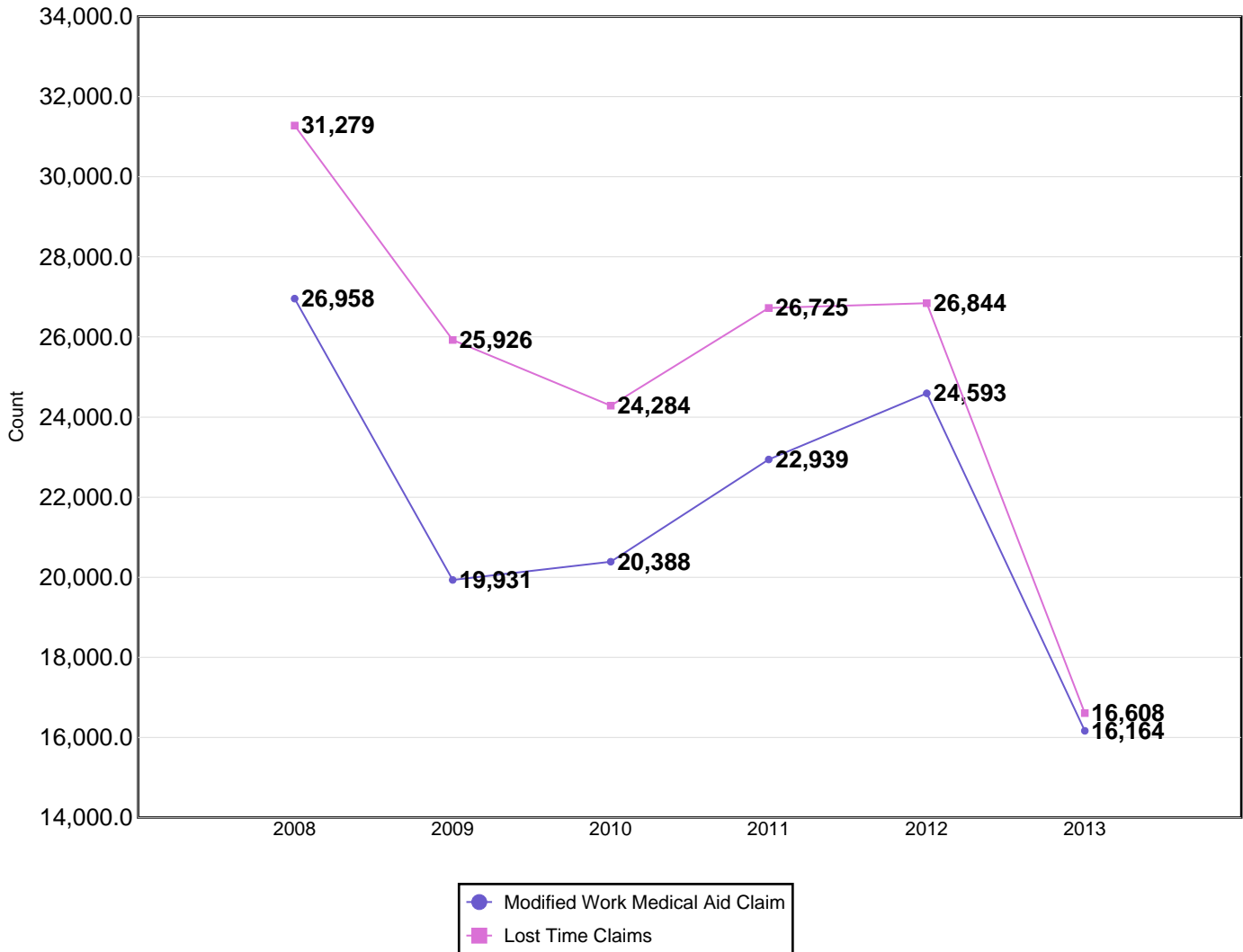
- Claims are recorded based on the year of occurrence. For each occurrence year, transactions on claim costs and TTDs are based on a 15 month period. For example, for claims occurring in 2012, the transaction period would be from January 1, 2012 to March 31, 2013

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

Alberta - All Industries and All Accounts

Claim Costs - for Years: 2008 to 2013

Disabling Claims Components



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

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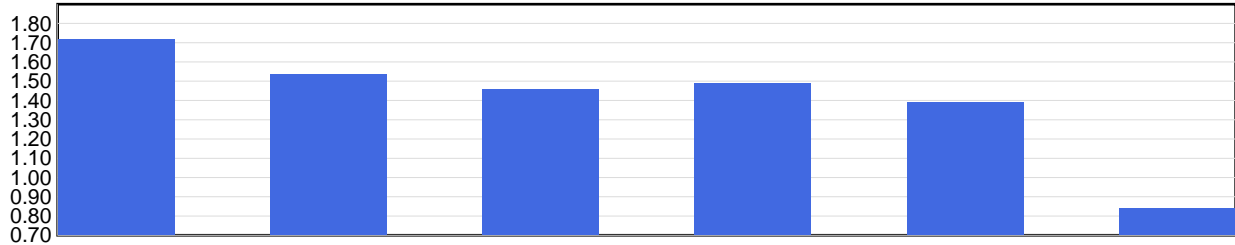
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Alberta - All Industries and All Accounts

Claim Costs - for Years: 2008 to 2013

Frequency Rates

(Lost Time Claims per 100 Workers)



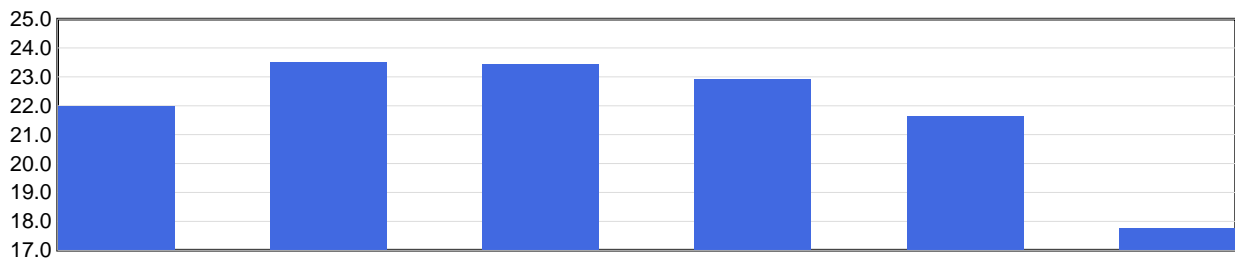
	2008	2009	2010	2011	2012	2013 YTD
Frequency Rate	1.72	1.54	1.46	1.49	1.39	0.84

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

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

Severity Rates

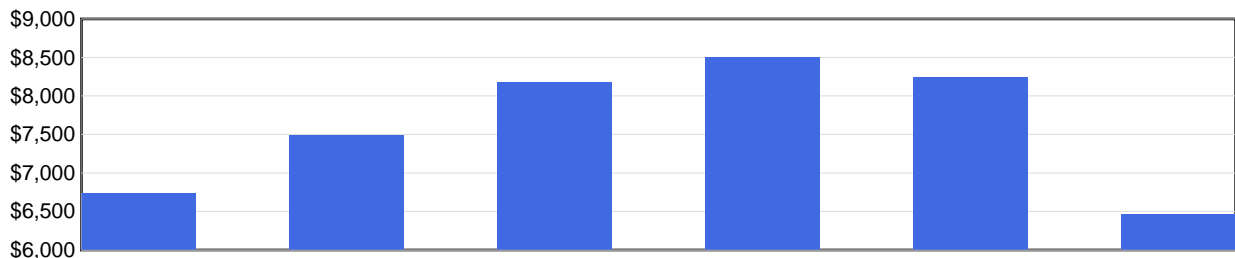
(Temporary Total Disability Days per Lost Time Claim)



	2008	2009	2010	2011	2012	2013 YTD
Severity Rate	22.0	23.5	23.4	22.9	21.6	17.8

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2008	2009	2010	2011	2012	2013 YTD
Avg Cost / Claim	\$6,730	\$7,491	\$8,182	\$8,496	\$8,242	\$6,459

Average Cost Per LTC = Total LTC Costs / Total LTCs

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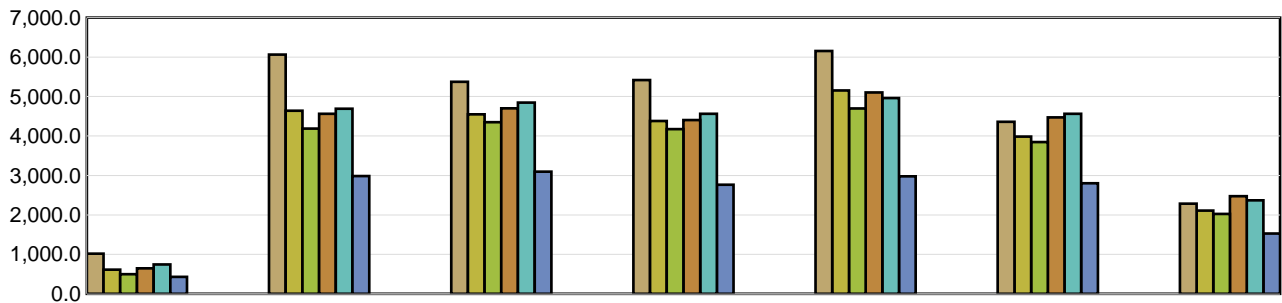
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Alberta - All Industries and All Accounts

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

Number of LTCs

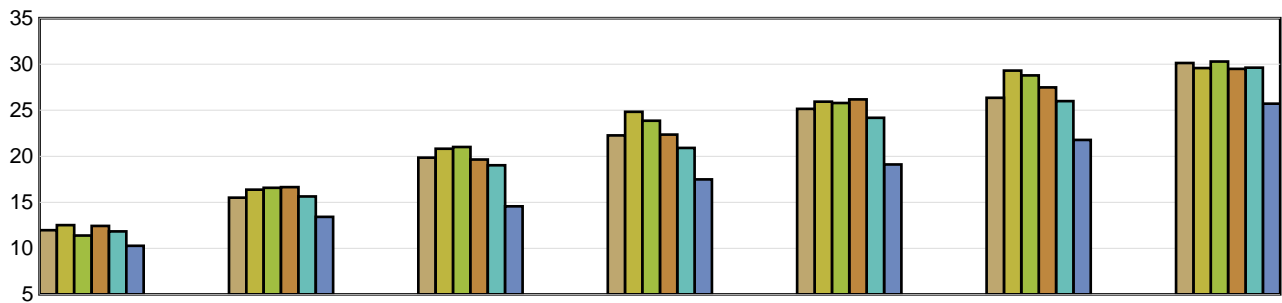
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2008	1,018	6,064	5,376	5,418	6,156	4,360	2,284
2009	611	4,642	4,550	4,382	5,154	3,984	2,109
2010	495	4,189	4,352	4,176	4,698	3,847	2,025
2011	643	4,564	4,703	4,406	5,103	4,473	2,474
2012	742	4,692	4,848	4,565	4,961	4,565	2,370
2013 YTD	427	2,985	3,097	2,766	2,979	2,803	1,526

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	11.96	15.50	19.84	22.27	25.15	26.35	30.13
2009	12.51	16.37	20.82	24.83	25.94	29.31	29.59
2010	11.38	16.57	21.01	23.86	25.79	28.79	30.29
2011	12.44	16.64	19.65	22.36	26.19	27.49	29.50
2012	11.83	15.62	19.02	20.91	24.18	26.00	29.63
2013 YTD	10.28	13.42	14.56	17.48	19.11	21.77	25.72

LTCs with no birthdate recorded are not included in band subtotals

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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	7,222	5,879	5,592	5,927	5,816	3,474	33,910
Falls	5,919	5,360	4,664	5,442	5,563	3,616	30,564
Struck by Object	4,084	3,116	2,886	3,151	3,211	2,014	18,462
Bodily Reaction and Exertion	3,459	3,033	3,067	3,189	3,350	1,932	18,030
Contact with Objects and Equipment	1,903	1,407	1,356	1,484	1,591	951	8,692

Type of Accident	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	33,910	22.7 %	19.6	665,511	\$6,079	\$206,136,974
Falls	30,564	20.4 %	31.0	948,216	\$9,696	\$296,362,164
Struck by Object	18,462	12.3 %	17.3	319,211	\$5,983	\$110,449,284
Bodily Reaction and Exertion	18,030	12.0 %	20.8	374,636	\$6,360	\$114,678,833
Contact with Objects and Equipment	8,692	5.8 %	21.7	188,693	\$8,217	\$71,424,767
All Others	39,977	26.7 %	20.4	813,545	\$8,321	\$332,663,039
Totals	149,635	100.0 %	22.1	3,309,812	\$7,563	\$1,131,715,060

Part of Body							
Top 5 by Total LTCs							
Part of Body	2008	2009	2010	2011	2012	2013 YTD	Totals
Back	7,695	6,260	5,892	6,082	6,080	3,646	35,655
Trunk	3,103	2,570	2,605	2,891	2,806	1,629	15,604
Foot(Feet)/Ank(s)/Toe(s)	3,148	2,486	2,404	2,562	2,676	1,698	14,974
Hand(s)/Wrist(s)	2,631	2,206	1,998	2,226	2,189	1,396	12,646
Knee(s)	2,177	1,964	1,743	1,965	1,962	1,145	10,956

Part of Body	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	35,655	23.8 %	17.4	619,391	\$5,680	\$202,535,253
Trunk	15,604	10.4 %	28.4	443,164	\$10,379	\$161,950,598
Foot(Feet)/Ank(s)/Toe(s)	14,974	10.0 %	25.1	375,495	\$6,602	\$98,851,880
Hand(s)/Wrist(s)	12,646	8.5 %	23.6	298,152	\$6,733	\$85,142,283
Knee(s)	10,956	7.3 %	30.3	331,681	\$9,095	\$99,642,188
All Others	59,800	40.0 %	20.8	1,241,929	\$8,087	\$483,592,857
Totals	149,635	100.0 %	22.1	3,309,812	\$7,563	\$1,131,715,060

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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	15,169	12,647	11,981	13,075	13,112	7,933	73,917
Superficial Wounds	3,785	2,893	2,668	2,937	2,943	1,738	16,964
Fracture/Dislocation/Nerve Damage	3,025	2,645	2,375	2,583	2,782	1,923	15,333
Open Wound	2,547	2,067	2,007	1,991	2,117	1,345	12,074
Oth Traumatic Injuries	2,256	1,876	1,652	2,004	1,899	1,183	10,870

Nature of Injury	Total LTCs (2008 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	73,917	49.4 %	20.3	1,502,408	\$6,275	\$463,808,733
Superficial Wounds	16,964	11.3 %	13.3	225,257	\$4,008	\$67,990,958
Fracture/Dislocation/Nerve Damage	15,333	10.2 %	48.7	746,616	\$15,179	\$232,745,116
Open Wound	12,074	8.1 %	14.9	180,394	\$4,638	\$56,000,985
Oth Traumatic Injuries	10,870	7.3 %	24.2	262,759	\$11,507	\$125,083,443
All Others	20,477	13.7 %	19.2	392,378	\$9,088	\$186,085,825
Totals	149,635	100.0 %	22.1	3,309,812	\$7,563	\$1,131,715,060

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