

Provincial Synopsis

Alberta - All Industries and All Accounts

Assessable Earnings and Premiums - for Years: 2019 to 2024

Rate Year	Number of Employers with Assessable Earnings	Newly Opened Account	Total Assessable Earnings	Estimated Total Workers*	Net Premium**
2019	186,188	18,103	\$103,855,489,836	1,871,536	\$1,112,994,732
2020	178,391	14,798	\$95,739,849,046	1,719,479	\$1,072,041,599
2021	177,459	14,996	\$100,036,986,879	1,798,313	\$1,154,724,635
2022	177,666	17,169	\$108,038,631,074	1,912,261	\$1,274,478,717
2023	179,447	17,222	\$115,134,231,283	2,008,622	\$1,428,128,296
2024 YTD	153,505	3,274	\$112,299,099,824	1,936,634	\$1,571,283,513

* 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 Assessable 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 Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn	Accts	Total Ase Earn
2019	165,749	\$13,191,748	8,589	\$6,048,208	9,077	\$18,893,929	2,151	\$19,715,057	622	\$46,006,548
2020	159,653	\$12,939,255	7,938	\$5,576,296	8,332	\$17,354,429	1,927	\$17,916,589	541	\$41,953,280
2021	157,567	\$13,225,764	8,547	\$6,009,992	8,755	\$18,336,966	2,026	\$18,925,279	564	\$43,538,985
2022	156,033	\$13,500,237	9,193	\$6,461,511	9,557	\$20,026,978	2,243	\$20,777,710	640	\$47,272,196
2023	156,681	\$13,716,084	9,489	\$6,700,929	10,188	\$21,459,605	2,405	\$22,298,865	684	\$50,958,749
2024 YTD	132,188	\$12,459,177	8,735	\$6,266,373	9,514	\$20,503,569	2,397	\$22,269,442	671	\$50,800,539

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

- 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 2023, the transaction period would be from January 1, 2023 to March 31, 2024

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

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Alberta - All Industries and All Accounts

Claim Costs - for Years: 2019 to 2024

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
2019	98,909	\$375,759,185	28,313	\$312,206,093	717,170	36,546	70,596	48,729
2020	81,754	\$336,378,652	28,244	\$289,098,455	809,748	27,865	53,510	42,837
2021	91,820	\$355,494,891	32,321	\$302,979,251	890,234	31,598	59,499	48,606
2022	101,219	\$375,901,465	36,788	\$318,685,789	923,679	33,857	64,431	54,371
2023	94,938	\$363,732,863	28,557	\$301,363,250	877,426	33,129	66,381	46,436
2024 YTD	15,717	\$19,870,793	4,067	\$13,960,243	47,485	4,759	11,650	7,212

Duration Bands - Total LTCs					
Accident Year	<= 8 Days	> 8 Days and <= 30 Days	> 30 Days and <= 60 Days	> 60 Days	Total Lost Time Claims
2019	16,150	5,912	2,718	3,533	28,313
2020	13,403	8,381	2,612	3,848	28,244
2021	16,164	8,912	2,919	4,326	32,321
2022	21,560	7,729	3,045	4,454	36,788
2023	14,364	6,622	2,981	4,590	28,557
2024 YTD	2,378	1,305	372	12	4,067

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$149,593,766	\$182,345,937	\$7,060,081	\$36,759,400	\$375,759,185
2020	\$155,003,399	\$136,285,784	\$6,886,632	\$38,202,837	\$336,378,652
2021	\$162,756,155	\$151,045,982	\$4,754,932	\$36,937,823	\$355,494,891
2022	\$167,633,819	\$162,798,727	\$6,480,852	\$38,988,068	\$375,901,465
2023	\$158,013,821	\$173,019,977	\$5,443,483	\$27,255,582	\$363,732,863
2024 YTD	\$7,130,668	\$9,914,954	\$517	\$2,824,654	\$19,870,793

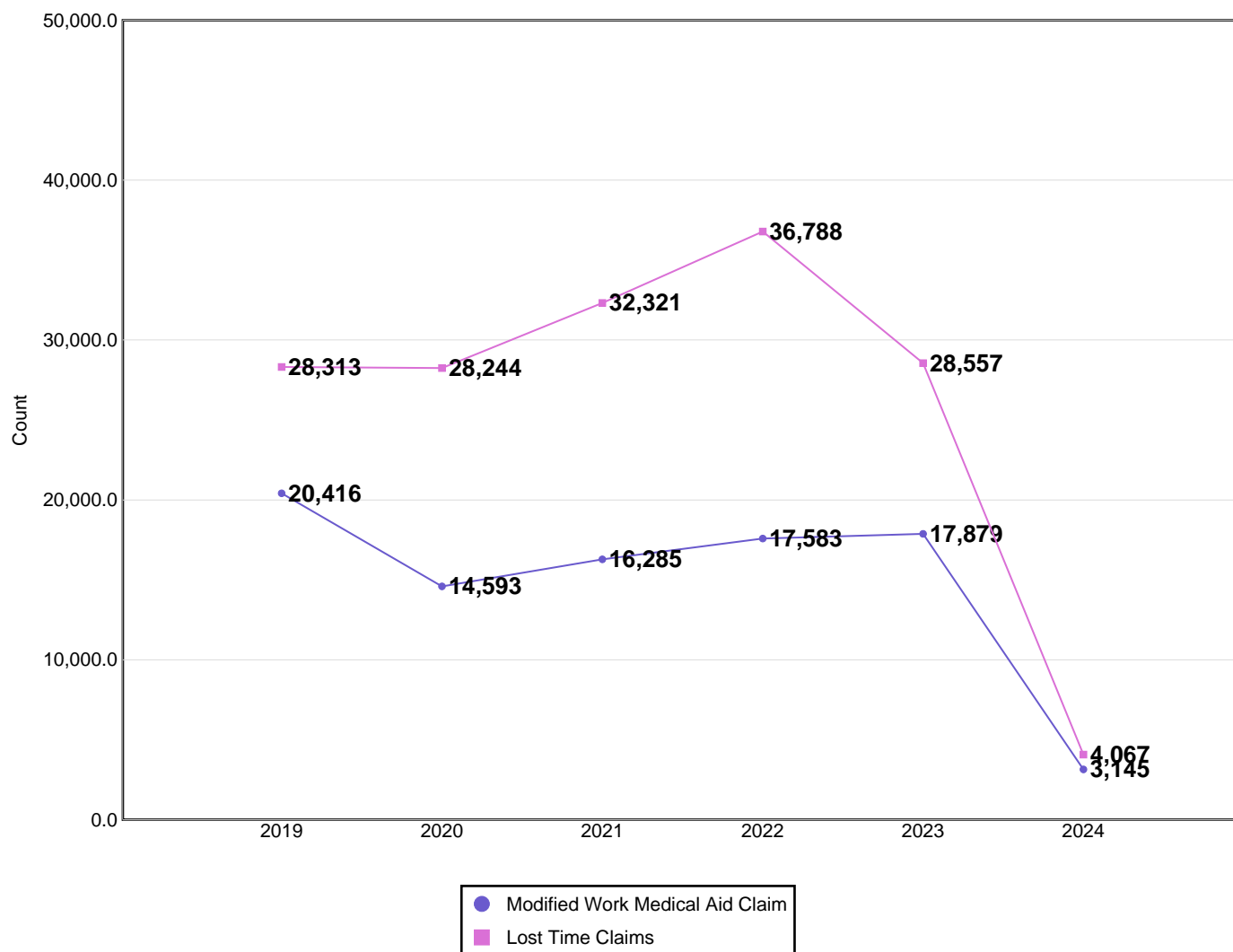
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Alberta - All Industries and All Accounts

Claim Costs - for Years: 2019 to 2024

Disabling Claims Components



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

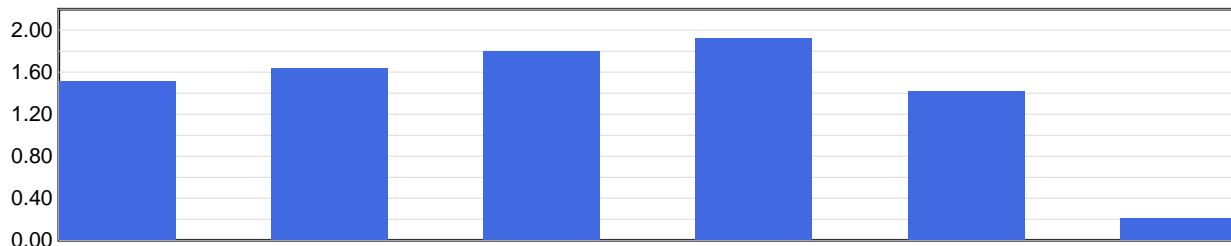
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



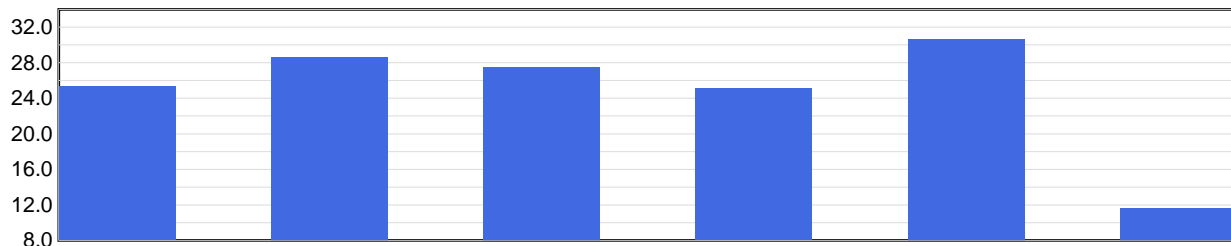
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.51	1.64	1.80	1.92	1.42	0.21

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

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

Severity Rates

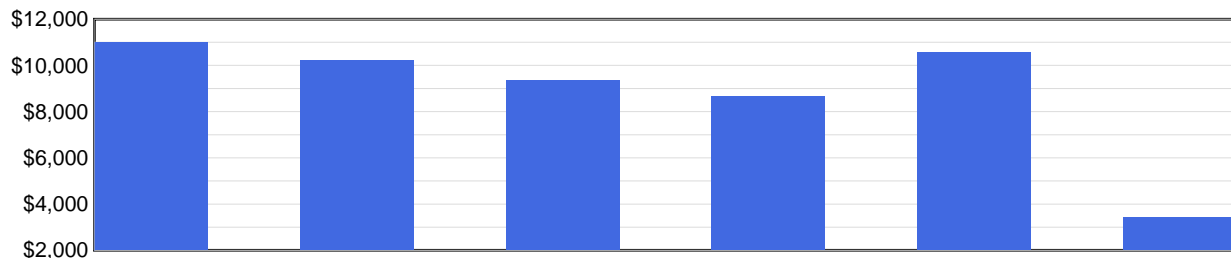
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	25.3	28.7	27.5	25.1	30.7	11.7

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$11,027	\$10,236	\$9,374	\$8,663	\$10,553	\$3,433

Average Cost Per LTC = Total LTC Costs / Total LTCs

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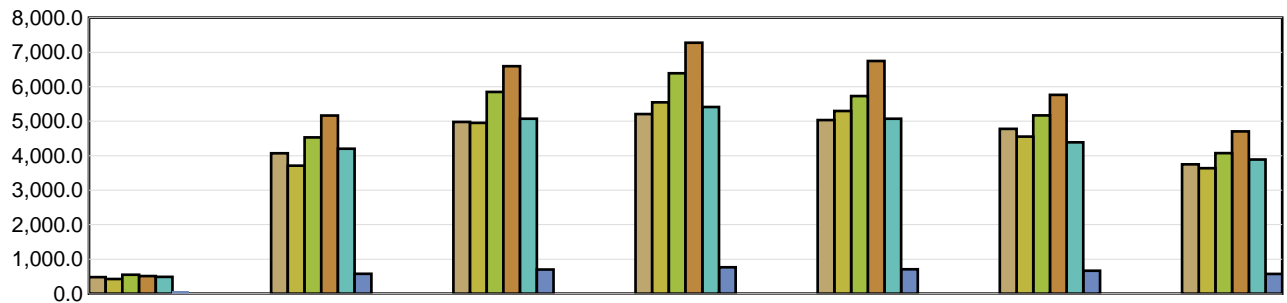
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

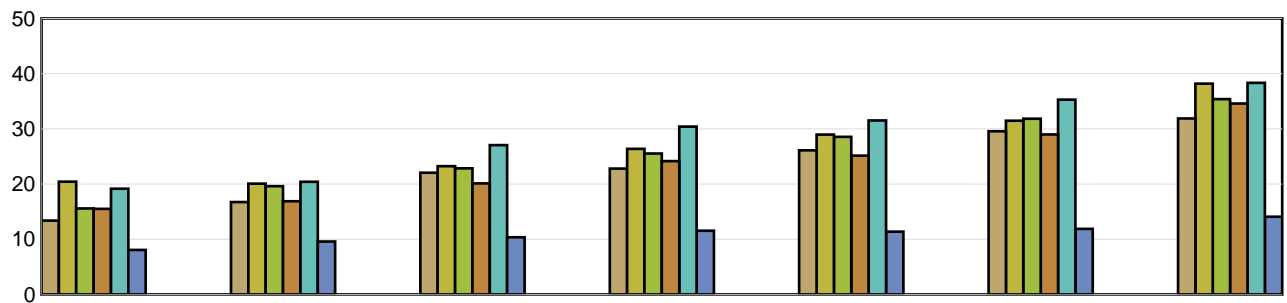
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	483	4,070	4,981	5,209	5,032	4,778	3,751
2020	428	3,714	4,951	5,549	5,296	4,555	3,640
2021	552	4,531	5,850	6,390	5,731	5,170	4,077
2022	514	5,166	6,595	7,276	6,744	5,766	4,705
2023	488	4,201	5,072	5,414	5,073	4,390	3,890
2024 YTD	68	578	700	768	710	668	572

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
2019	13.40	16.75	22.06	22.81	26.12	29.58	31.89
2020	20.46	20.08	23.25	26.38	28.96	31.47	38.20
2021	15.59	19.62	22.87	25.53	28.56	31.86	35.41
2022	15.51	16.89	20.13	24.17	25.15	29.01	34.59
2023	19.17	20.43	27.07	30.43	31.53	35.31	38.34
2024 YTD	8.09	9.60	10.38	11.57	11.38	11.89	14.08

LTCs with no birthdate recorded are not included in band subtotals

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Top 5 Comparison - for Years: 2019 to 2024

Type of Accident							
Top 5 by Total LTCs							
Type of Accident	2019	2020	2021	2022	2023	2024 YTD	Totals
Exposure to Harmful Substances	1,292	6,443	7,678	10,503	2,763	261	28,940
Overexertion	5,732	4,613	5,448	5,334	4,914	585	26,626
Falls	5,508	4,663	4,729	5,684	4,932	1,043	26,559
Bodily Reaction and Exertion	4,055	3,431	4,107	4,148	4,154	456	20,351
Struck by Object	2,704	1,945	2,324	2,525	2,413	328	12,239

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Exposure to Harmful Substances	28,940	18.3%	16.4	473,229	\$5,339	\$154,524,478
Overexertion	26,626	16.8%	23.5	625,047	\$7,866	\$209,448,760
Falls	26,559	16.8%	35.4	941,516	\$11,913	\$316,396,468
Bodily Reaction and Exertion	20,351	12.9%	28.4	578,033	\$9,829	\$200,029,433
Struck by Object	12,240	7.7%	21.6	264,416	\$7,989	\$97,786,765
All Others	43,575	27.5%	29.2	1,273,341	\$12,854	\$560,093,274
Totals	158,291	100.0%	26.3	4,155,582	\$9,718	\$1,538,279,178

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Body System(s)	1,382	6,521	7,824	10,562	2,947	229	29,465
Back	6,220	4,991	5,735	5,721	5,500	875	29,042
Trunk	3,209	2,660	2,969	3,163	3,060	400	15,461
Foot(Feet)/Ank(s)/Toe(s)	2,441	2,088	2,518	2,672	2,587	380	12,686
Hand(s)/Wrist(s)	2,203	1,816	2,076	2,240	2,203	297	10,835

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Body System(s)	29,465	18.6%	22.1	651,333	\$6,836	\$201,435,600
Back	29,042	18.3%	21.9	636,659	\$7,358	\$213,700,744
Trunk	15,461	9.8%	31.1	480,413	\$12,390	\$191,564,610
Foot(Feet)/Ank(s)/Toe(s)	12,686	8.0%	28.8	365,833	\$8,370	\$106,175,807
Hand(s)/Wrist(s)	10,835	6.8%	26.8	290,901	\$8,327	\$90,221,035
All Others	60,802	38.4%	28.5	1,730,443	\$12,091	\$735,181,381
Totals	158,291	100.0%	26.3	4,155,582	\$9,718	\$1,538,279,178

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Top 5 Comparison - for Years: 2019 to 2024

Nature of Injury							
Top 5 by Total LTCs							
Nature of Injury	2019	2020	2021	2022	2023	2024 YTD	Totals
Sprains/Strain	13,826	11,222	12,890	13,322	12,939	1,851	66,050
Oth Traumatic Injuries	2,712	2,344	2,688	3,069	3,313	516	14,642
Superficial Wounds	2,550	1,942	2,221	2,539	2,307	363	11,922
Fracture/Dislocation/Nerve Damage	2,361	2,058	2,133	2,378	2,147	388	11,465
Systems Disease - Covid 19	0	5,467	6,607	9,453	1,727	150	23,404

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	66,050	41.7%	25.1	1,654,856	\$8,307	\$548,656,267
Systems Disease - Covid 19	23,404	14.8%	11.1	259,305	\$2,702	\$63,248,917
Oth Traumatic Injuries	14,642	9.3%	27.8	406,937	\$13,792	\$201,939,011
Superficial Wounds	11,922	7.5%	17.8	212,659	\$5,737	\$68,396,444
Fracture/Dislocation/Nerve Damage	11,465	7.2%	54.0	618,669	\$18,392	\$210,869,611
All Others	30,808	19.5%	32.6	1,003,156	\$14,450	\$445,168,928
Totals	158,291	100.0%	26.3	4,155,582	\$9,718	\$1,538,279,178

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