

# Industry Synopsis

Industry: 40401 Construction Trade Services

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**	Industry Rate
2019	7,165	1,035	\$618,441,877	13,803	\$27,462,091	\$5.11
2020	6,914	1,062	\$613,174,554	13,260	\$27,928,021	\$5.26
2021	7,226	1,011	\$666,871,313	14,657	\$31,767,420	\$5.43
2022	7,281	1,159	\$719,606,844	15,354	\$33,314,964	\$5.31
2023	7,334	1,267	\$769,020,839	15,916	\$36,048,097	\$5.35
2024 YTD	6,503	357	\$809,298,434	16,790	\$39,888,948	\$5.42

\* 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	6,989	\$380,551	104	\$69,765	68	\$129,775	4	\$38,351	N/A	N/A
2020	6,742	\$374,268	107	\$74,533	60	\$119,020	5	\$45,354	N/A	N/A
2021	7,031	\$411,037	124	\$85,296	65	\$120,654	6	\$49,885	N/A	N/A
2022	7,065	\$432,880	142	\$98,872	66	\$120,396	8	\$67,459	N/A	N/A
2023	7,088	\$437,023	155	\$106,071	83	\$153,363	7	\$52,189	N/A	N/A
2024 YTD	6,252	\$454,353	158	\$111,803	85	\$165,873	7	\$53,269	N/A	N/A

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

N/A columns indicate there are not enough employers available to display the information

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

# Industry Synopsis

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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	913	\$6,421,982	354	\$5,853,467	14,045	355	559	524
2020	696	\$4,247,047	308	\$3,852,010	14,618	291	388	456
2021	727	\$6,774,583	337	\$6,361,707	15,612	307	390	466
2022	740	\$5,218,478	353	\$4,725,462	18,322	341	387	499
2023	754	\$5,503,732	363	\$5,077,539	17,956	330	391	504
2024 YTD	172	\$401,188	85	\$339,908	1,372	74	87	124

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	153	76	53	72	354
2020	111	71	35	91	308
2021	125	77	42	93	337
2022	126	76	44	107	353
2023	104	95	58	106	363
2024 YTD	39	32	12	2	85

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$2,494,294	\$2,974,696	\$174,615	\$778,378	\$6,421,982
2020	\$2,195,303	\$1,876,854	\$174,891	\$0	\$4,247,047
2021	\$2,469,584	\$2,115,765	\$187,602	\$2,001,633	\$6,774,583
2022	\$2,595,536	\$2,359,124	\$263,818	\$0	\$5,218,478
2023	\$2,584,900	\$2,576,379	\$209,840	\$132,613	\$5,503,732
2024 YTD	\$180,348	\$220,839	\$0	\$0	\$401,188

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# Industry Synopsis

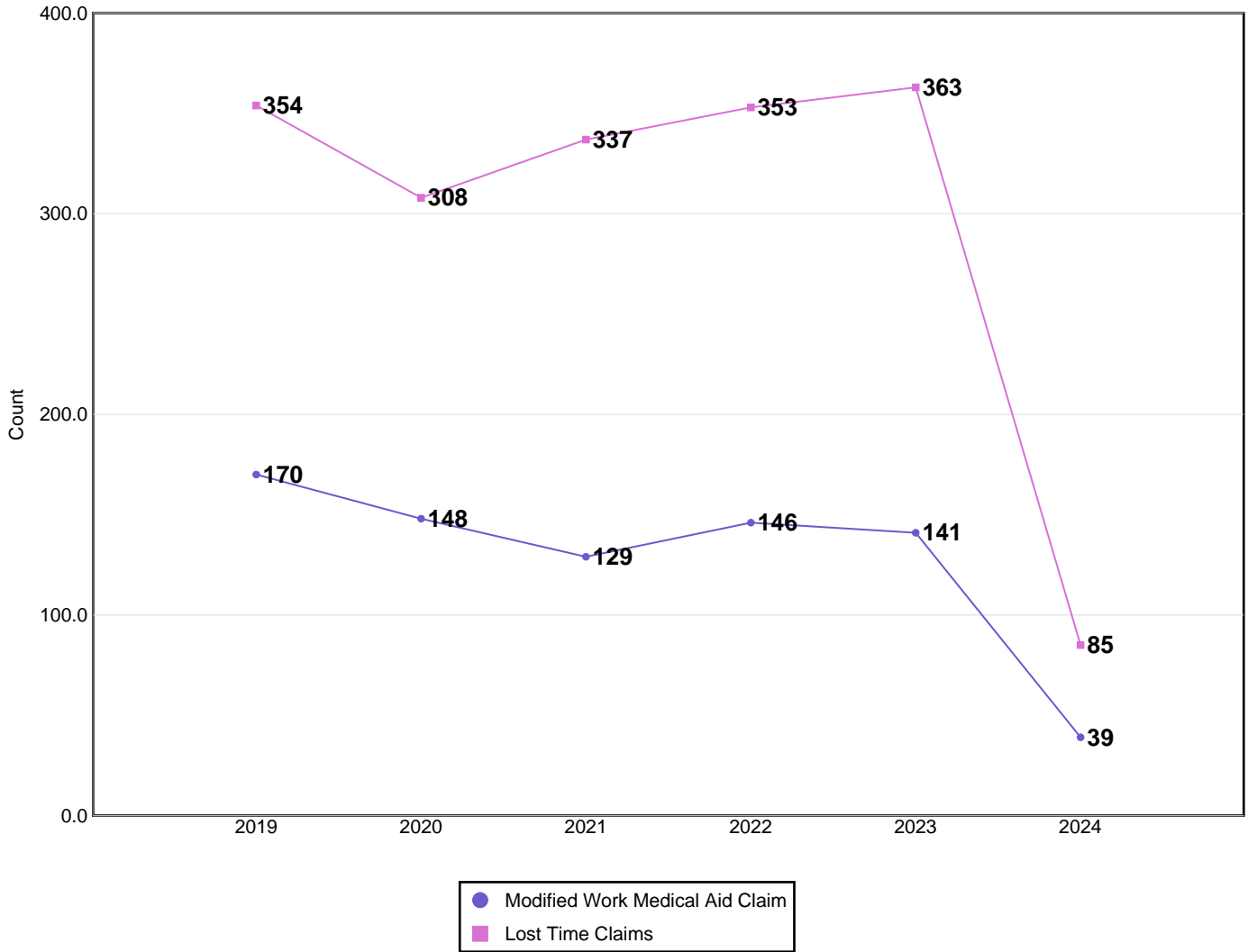


Workers'  
Compensation  
Board  
Alberta

Industry: 40401 Construction Trade Services

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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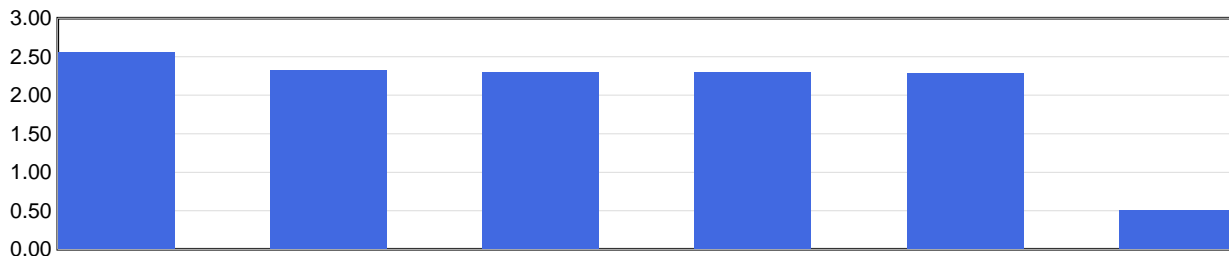
# Industry Synopsis

Industry: 40401 Construction Trade Services

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



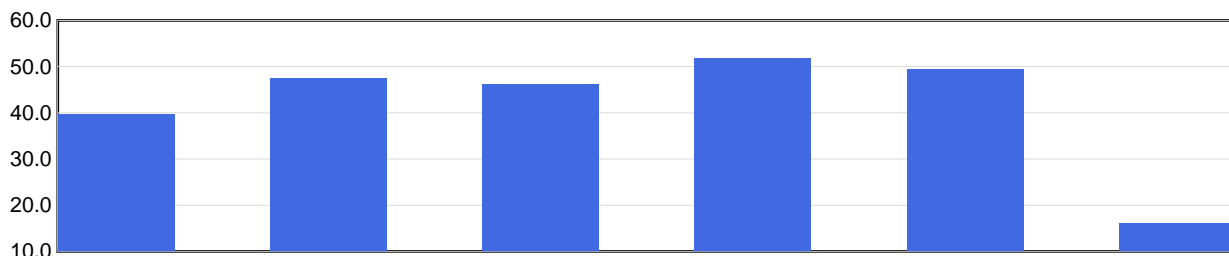
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	2.56	2.32	2.30	2.30	2.28	0.51

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

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

## Severity Rates

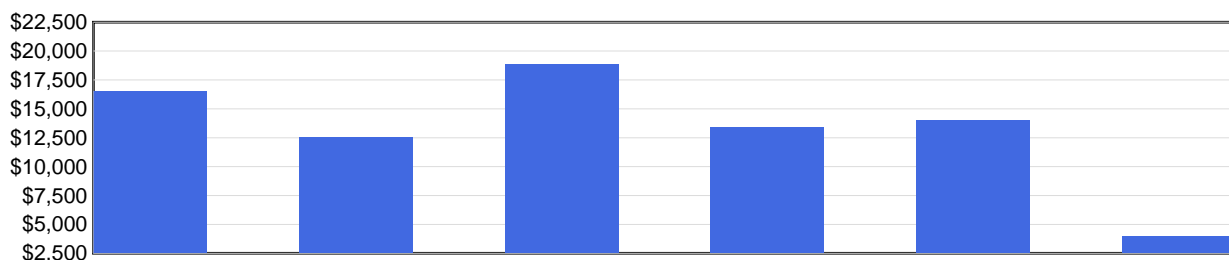
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	39.7	47.5	46.3	51.9	49.5	16.1

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$16,535	\$12,507	\$18,877	\$13,387	\$13,988	\$3,999

Average Cost Per LTC = Total LTC Costs / Total LTCs

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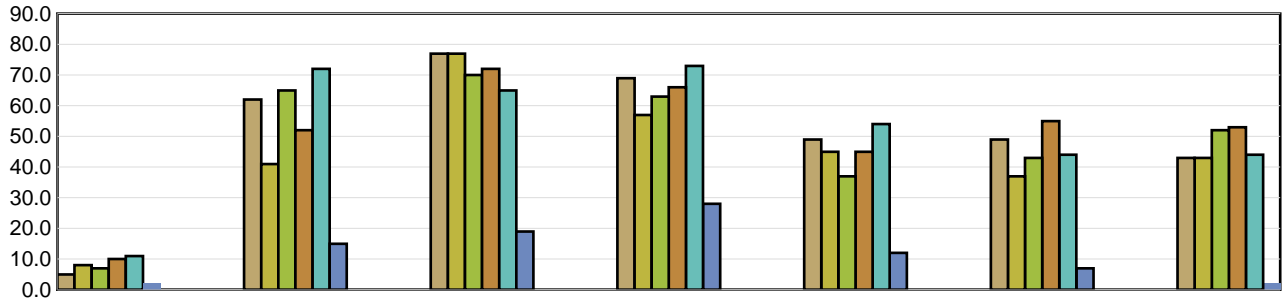
# Industry Synopsis

Industry: 40401 Construction Trade Services

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

## Number of LTCs

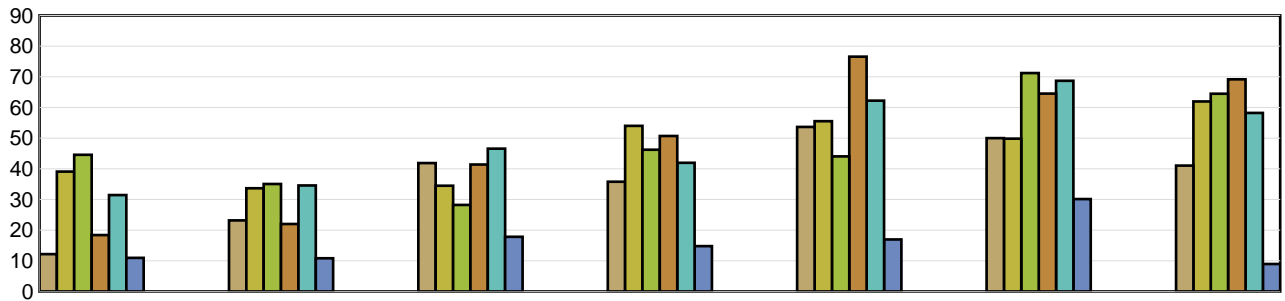
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	5	62	77	69	49	49	43
2020	8	41	77	57	45	37	43
2021	7	65	70	63	37	43	52
2022	10	52	72	66	45	55	53
2023	11	72	65	73	54	44	44
2024 YTD	2	15	19	28	12	7	2

## 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	12.20	23.18	41.88	35.80	53.65	50.02	41.07
2020	39.13	33.68	34.51	54.04	55.53	49.86	61.98
2021	44.57	35.05	28.26	46.22	44.05	71.23	64.52
2022	18.40	22.02	41.42	50.71	76.60	64.55	69.19
2023	31.45	34.58	46.58	41.96	62.24	68.73	58.25
2024 YTD	11.00	10.87	17.84	14.82	17.00	30.14	9.00

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 40401 Construction Trade Services**

**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
Falls	100	76	94	104	97	30	501
Struck by Object	63	46	57	57	50	11	284
Overexertion	63	44	46	55	56	7	271
Bodily Reaction and Exertion	34	50	45	58	47	8	242
Contact with Objects and Equipment	24	25	30	24	26	7	136

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	501	27.83%	59.38	29,748	\$18,967	\$9,502,382
Struck by Object	284	15.78%	34.27	9,733	\$9,204	\$2,613,839
Overexertion	271	15.06%	40.87	11,076	\$10,202	\$2,764,685
Bodily Reaction and Exertion	242	13.44%	45.97	11,125	\$13,726	\$3,321,698
Contact with Objects and Equipment	136	7.56%	36.03	4,900	\$9,633	\$1,310,133
All Others	366	20.33%	40.97	14,994	\$18,299	\$6,697,356
<b>Totals</b>	<b>1,800</b>	<b>100.00%</b>	<b>45.32</b>	<b>81,576</b>	<b>\$14,561</b>	<b>\$26,210,093</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	64	55	43	76	62	18	318
Trunk	42	34	42	28	48	11	205
Foot(Feet)/Ank(s)/Toe(s)	36	30	43	50	38	9	206
Hand(s)/Wrist(s)	35	25	33	44	35	7	179
Knee(s)	23	26	40	29	30	7	155

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	318	17.67%	34.74	11,047	\$9,928	\$3,157,145
Trunk	205	11.39%	52.57	10,777	\$14,752	\$3,024,171
Foot(Feet)/Ank(s)/Toe(s)	206	11.44%	52.06	10,725	\$15,069	\$3,104,150
Hand(s)/Wrist(s)	179	9.94%	39.09	6,997	\$11,036	\$1,975,485
Knee(s)	155	8.61%	61.83	9,583	\$15,896	\$2,463,835
All Others	737	40.94%	44.03	32,447	\$16,941	\$12,485,307
<b>Totals</b>	<b>1,800</b>	<b>100.00%</b>	<b>45.32</b>	<b>81,576</b>	<b>\$14,561</b>	<b>\$26,210,093</b>

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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	143	123	128	129	145	37	705
Fracture/Dislocation/Nerve Damage	55	53	74	79	62	13	336
Open Wound	53	41	50	40	44	12	240
Oth Traumatic Injuries	26	28	30	38	48	8	178
Superficial Wounds	32	27	29	29	29	10	156

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	705	39.17%	42.58	30,019	\$11,440	\$8,064,962
Fracture/Dislocation/Nerve Damage	336	18.67%	69.17	23,241	\$28,209	\$9,478,375
Open Wound	240	13.33%	30.37	7,288	\$7,606	\$1,825,358
Oth Traumatic Injuries	178	9.89%	52.85	9,407	\$13,525	\$2,407,488
Superficial Wounds	156	8.67%	26.94	4,203	\$7,248	\$1,130,723
All Others	185	10.28%	40.10	7,418	\$17,855	\$3,303,187
<b>Totals</b>	<b>1,800</b>	<b>100.00%</b>	<b>45.32</b>	<b>81,576</b>	<b>\$14,561</b>	<b>\$26,210,093</b>

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