

# Industry Synopsis

Industry: 40602 PAVING/SURFACING

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	304	27	\$255,611,421	4,397	\$3,430,970	\$1.91
2020	299	31	\$227,298,863	3,833	\$3,388,312	\$1.95
2021	298	28	\$252,323,989	4,234	\$3,604,129	\$2.00
2022	291	23	\$258,607,265	4,443	\$3,457,872	\$1.95
2023	292	28	\$272,046,353	4,263	\$3,872,796	\$1.99
2024 YTD	260	5	\$278,834,639	4,217	\$4,857,374	\$2.03

\* 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	243	\$24,078	22	\$14,079	27	\$51,410	8	\$71,624	4	\$94,420
2020	242	\$24,210	22	\$15,223	26	\$54,919	7	\$87,956	N/A	N/A
2021	236	\$23,509	26	\$17,837	26	\$58,227	7	\$79,591	3	\$73,160
2022	229	\$24,911	26	\$18,810	25	\$50,848	8	\$84,219	3	\$79,819
2023	223	\$21,464	32	\$23,126	25	\$51,945	9	\$89,568	3	\$85,943
2024 YTD	193	\$21,903	29	\$22,190	26	\$54,119	8	\$65,052	4	\$115,570

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

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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	178	\$636,145	39	\$480,466	1,542	89	139	105
2020	150	\$987,007	33	\$807,388	1,402	69	117	84
2021	180	\$593,264	35	\$415,583	1,207	100	145	116
2022	148	\$1,214,671	43	\$1,105,721	2,397	78	105	100
2023	168	\$669,101	38	\$478,201	1,941	91	130	106
2024 YTD	24	\$35,209	6	\$21,410	149	11	18	14

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	9	3	11	39
2020	16	6	3	8	33
2021	19	10	0	6	35
2022	16	7	4	16	43
2023	18	7	1	12	38
2024 YTD	2	2	1	1	6

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$266,333	\$367,192	\$2,621	\$0	\$636,145
2020	\$235,658	\$309,041	\$30,761	\$411,547	\$987,007
2021	\$230,077	\$363,187	\$0	\$0	\$593,264
2022	\$393,410	\$398,726	\$4,426	\$418,108	\$1,214,671
2023	\$294,988	\$351,406	\$22,706	\$0	\$669,101
2024 YTD	\$15,589	\$19,620	\$0	\$0	\$35,209

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# Industry Synopsis

Industry: 40602

PAVING/SURFACING

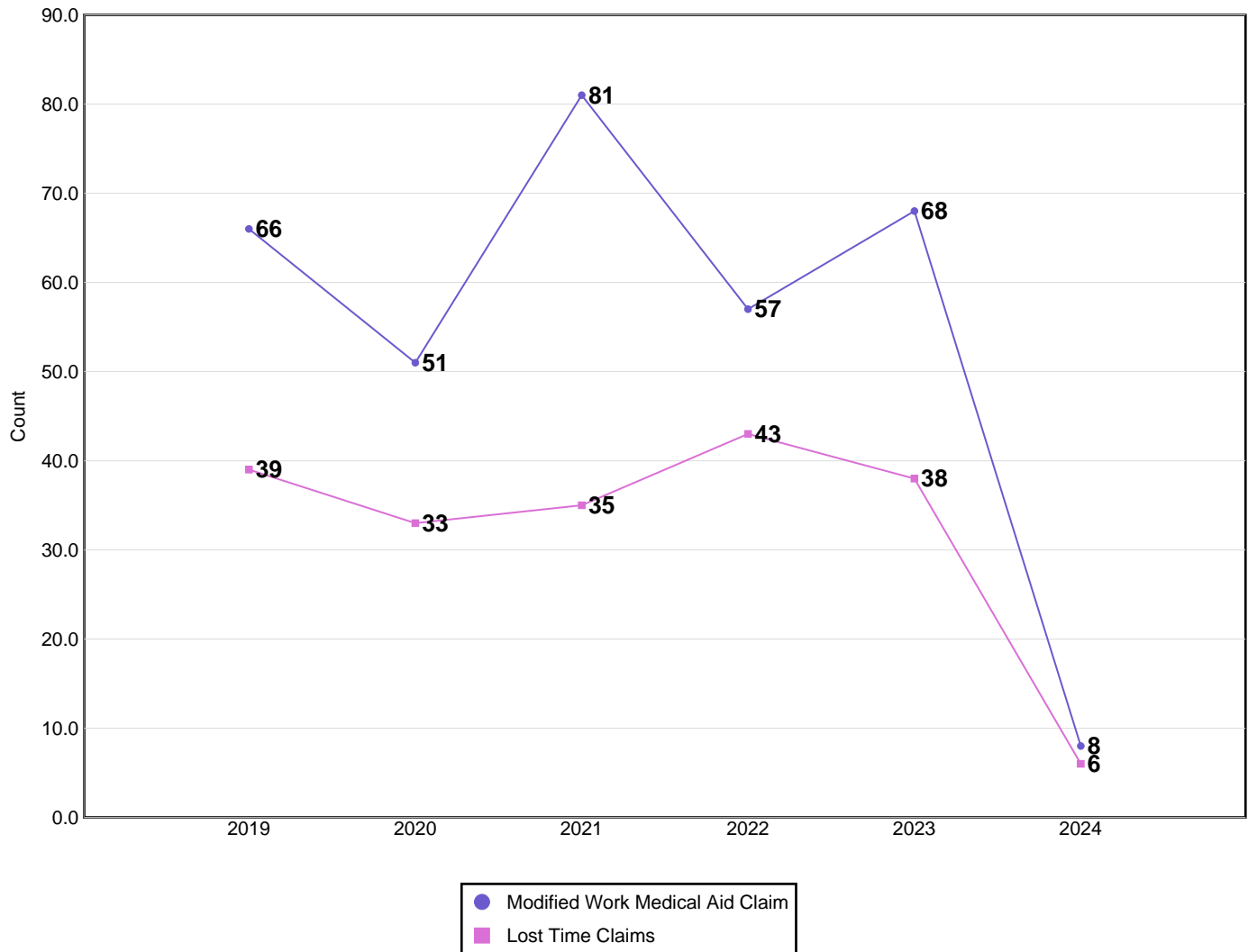


Workers'  
Compensation  
Board

Alberta

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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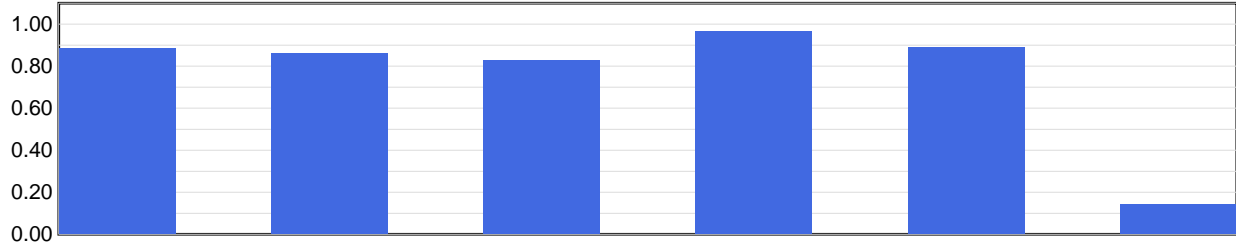
# Industry Synopsis

Industry: 40602 PAVING/SURFACING

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



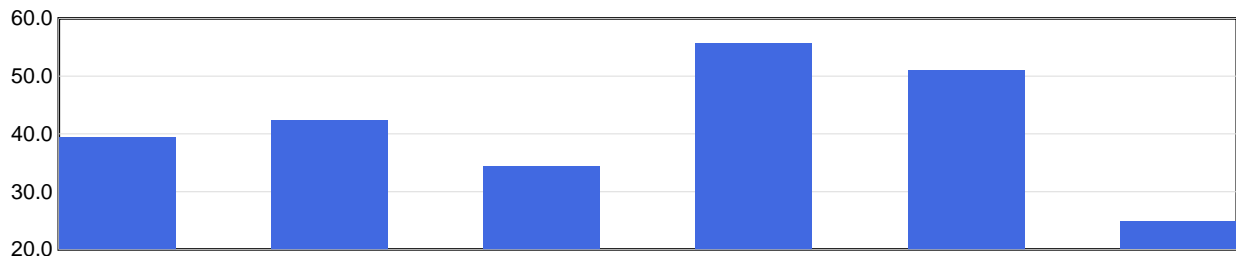
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.89	0.86	0.83	0.97	0.89	0.14

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

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

## Severity Rates

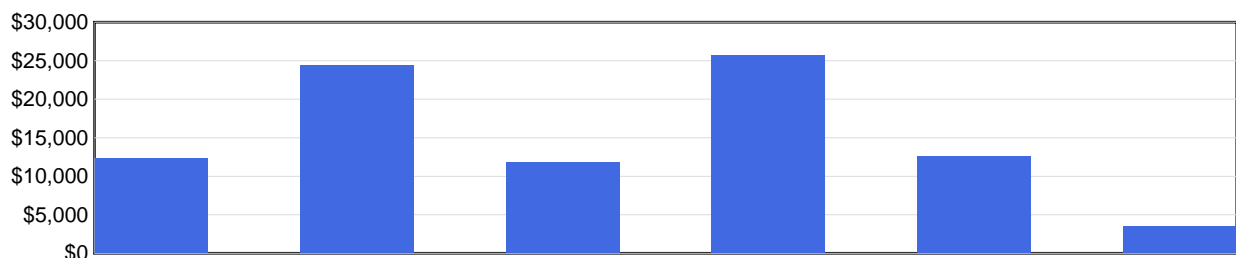
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	39.5	42.5	34.5	55.7	51.1	24.8

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$12,320	\$24,466	\$11,874	\$25,714	\$12,584	\$3,568

Average Cost Per LTC = Total LTC Costs / Total LTCs

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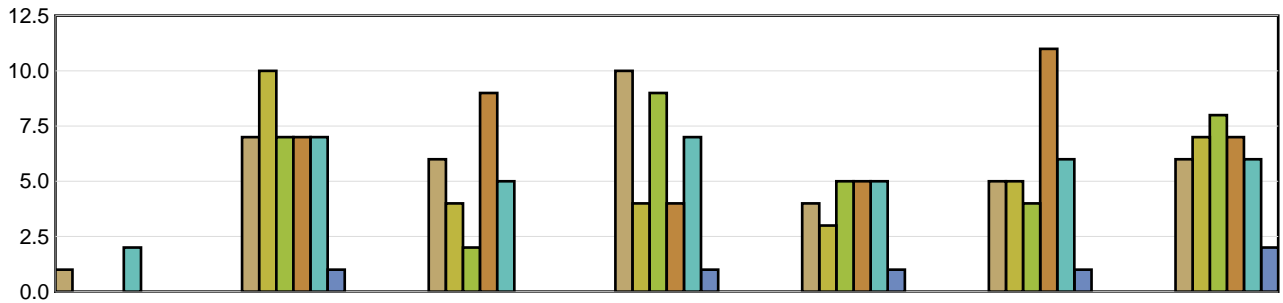
# Industry Synopsis

Industry: 40602 PAVING/SURFACING

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

## Number of LTCs

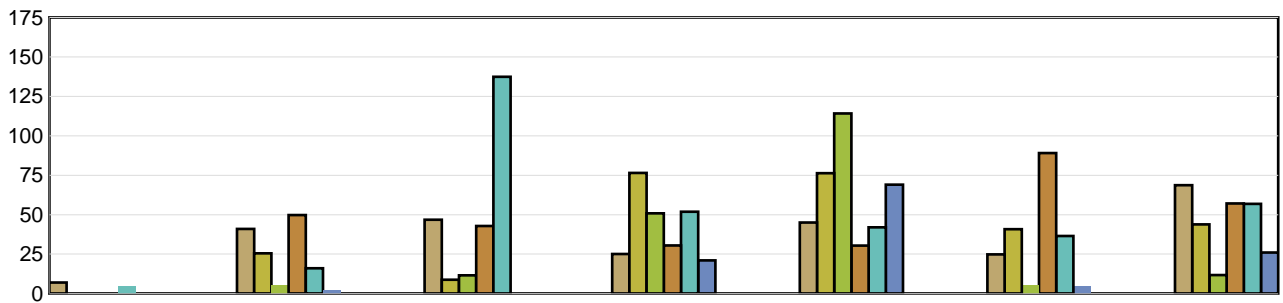
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	7	6	10	4	5	6
2020	N/A	10	4	4	3	5	7
2021	N/A	7	2	9	5	4	8
2022	N/A	7	9	4	5	11	7
2023	2	7	5	7	5	6	6
2024 YTD	N/A	1	N/A	1	1	1	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	7.00	41.00	46.83	25.10	45.00	24.80	68.67
2020	N/A	25.50	8.75	76.50	76.33	40.80	43.86
2021	N/A	5.71	11.50	50.89	114.20	5.25	11.75
2022	N/A	49.71	42.78	30.50	30.40	89.09	57.14
2023	4.50	16.00	137.40	51.86	42.00	36.50	56.83
2024 YTD	N/A	2.00	N/A	21.00	69.00	5.00	26.00

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
Falls	7	6	3	5	10	2	33
Struck by Object	5	8	5	4	6	0	28
Highway/Non-Highway M.V. Accident	6	1	4	9	5	1	26
Overexertion	8	1	4	4	4	1	22
Bodily Reaction and Exertion	4	3	4	6	3	0	20

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	33	17.01%	38.18	1,260	\$25,263	\$833,674
Struck by Object	28	14.43%	44.64	1,250	\$10,051	\$281,421
Highway/Non-Highway M.V. Accident	26	13.40%	70.31	1,828	\$33,900	\$881,401
Overexertion	22	11.34%	33.32	733	\$11,124	\$244,730
Bodily Reaction and Exertion	20	10.31%	61.05	1,221	\$12,936	\$258,712
All Others	65	33.51%	34.92	2,270	\$12,444	\$808,832
<b>Totals</b>	<b>194</b>	<b>100.00%</b>	<b>44.13</b>	<b>8,562</b>	<b>\$17,056</b>	<b>\$3,308,770</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	8	4	7	4	5	1	29
Foot(Feet)/Ank(s)/Toe(s)	3	7	2	5	8	0	25
Trunk	6	3	6	3	4	2	24
Head	5	3	2	5	2	0	17
Multiple Parts	0	2	3	6	4	1	16

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	29	14.95%	50.62	1,468	\$10,885	\$315,664
Foot(Feet)/Ank(s)/Toe(s)	25	12.89%	57.36	1,434	\$12,536	\$313,403
Trunk	24	12.37%	36.92	886	\$16,339	\$392,146
Head	17	8.76%	47.00	799	\$37,902	\$644,330
Multiple Parts	16	8.25%	60.25	964	\$45,618	\$729,886
All Others	83	42.78%	36.28	3,011	\$11,004	\$913,341
<b>Totals</b>	<b>194</b>	<b>100.00%</b>	<b>44.13</b>	<b>8,562</b>	<b>\$17,056</b>	<b>\$3,308,770</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	17	11	16	14	14	0	72
Fracture/Dislocation/Nerve Damage	5	5	4	6	6	0	26
Oth Traumatic Injuries	6	6	4	4	4	1	25
Superficial Wounds	3	1	3	6	7	2	22
Intracranial Injures	2	2	0	3	2	0	9

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	72	37.11%	39.11	2,816	\$10,817	\$778,857
Fracture/Dislocation/Nerve Damage	26	13.40%	65.65	1,707	\$20,745	\$539,359
Oth Traumatic Injuries	25	12.89%	62.08	1,552	\$33,406	\$835,152
Superficial Wounds	22	11.34%	24.09	530	\$7,340	\$161,478
Intracranial Injures	9	4.64%	56.78	511	\$59,776	\$537,983
All Others	40	20.62%	36.15	1,446	\$11,399	\$455,942
<b>Totals</b>	<b>194</b>	<b>100.00%</b>	<b>44.13</b>	<b>8,562</b>	<b>\$17,056</b>	<b>\$3,308,770</b>

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