

Industry Synopsis

Industry: 42105 Sheet/Metal Structures - Erect

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	319	22	\$96,892,864	1,912	\$1,688,463	\$1.58
2020	295	20	\$73,680,388	1,340	\$1,095,234	\$1.64
2021	277	21	\$71,901,408	1,389	\$1,142,845	\$1.72
2022	279	21	\$75,087,416	1,492	\$1,292,367	\$1.72
2023	271	20	\$82,697,554	1,528	\$1,408,955	\$1.68
2024 YTD	253	9	\$84,725,332	1,501	\$1,541,683	\$1.82

* 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	271	\$28,122	26	\$17,271	20	\$38,515	N/A	N/A	N/A	N/A
2020	265	\$30,804	16	\$12,025	14	\$30,851	N/A	N/A	N/A	N/A
2021	247	\$28,913	15	\$10,836	14	\$26,912	N/A	N/A	N/A	N/A
2022	245	\$27,352	19	\$13,341	13	\$22,647	N/A	N/A	N/A	N/A
2023	231	\$25,206	20	\$13,847	19	\$36,633	N/A	N/A	N/A	N/A
2024 YTD	215	\$26,818	18	\$13,250	18	\$32,324	N/A	N/A	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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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	96	\$1,272,823	34	\$1,209,368	1,736	43	62	57
2020	56	\$493,401	21	\$442,271	1,285	27	35	39
2021	62	\$288,517	27	\$259,414	762	28	35	45
2022	56	\$278,867	12	\$232,820	758	28	44	31
2023	76	\$634,554	32	\$571,236	1,334	38	44	54
2024 YTD	13	\$10,658	4	\$6,363	38	5	9	9

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	12	5	7	10	34
2020	7	4	1	9	21
2021	15	7	1	4	27
2022	5	1	1	5	12
2023	14	7	2	9	32
2024 YTD	3	1	0	0	4

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$414,893	\$421,935	\$326	\$435,669	\$1,272,823
2020	\$234,941	\$257,518	\$942	\$0	\$493,401
2021	\$182,039	\$104,728	\$1,750	\$0	\$288,517
2022	\$124,400	\$151,789	\$2,679	\$0	\$278,867
2023	\$310,767	\$264,445	\$59,342	\$0	\$634,554
2024 YTD	\$4,771	\$5,887	\$0	\$0	\$10,658

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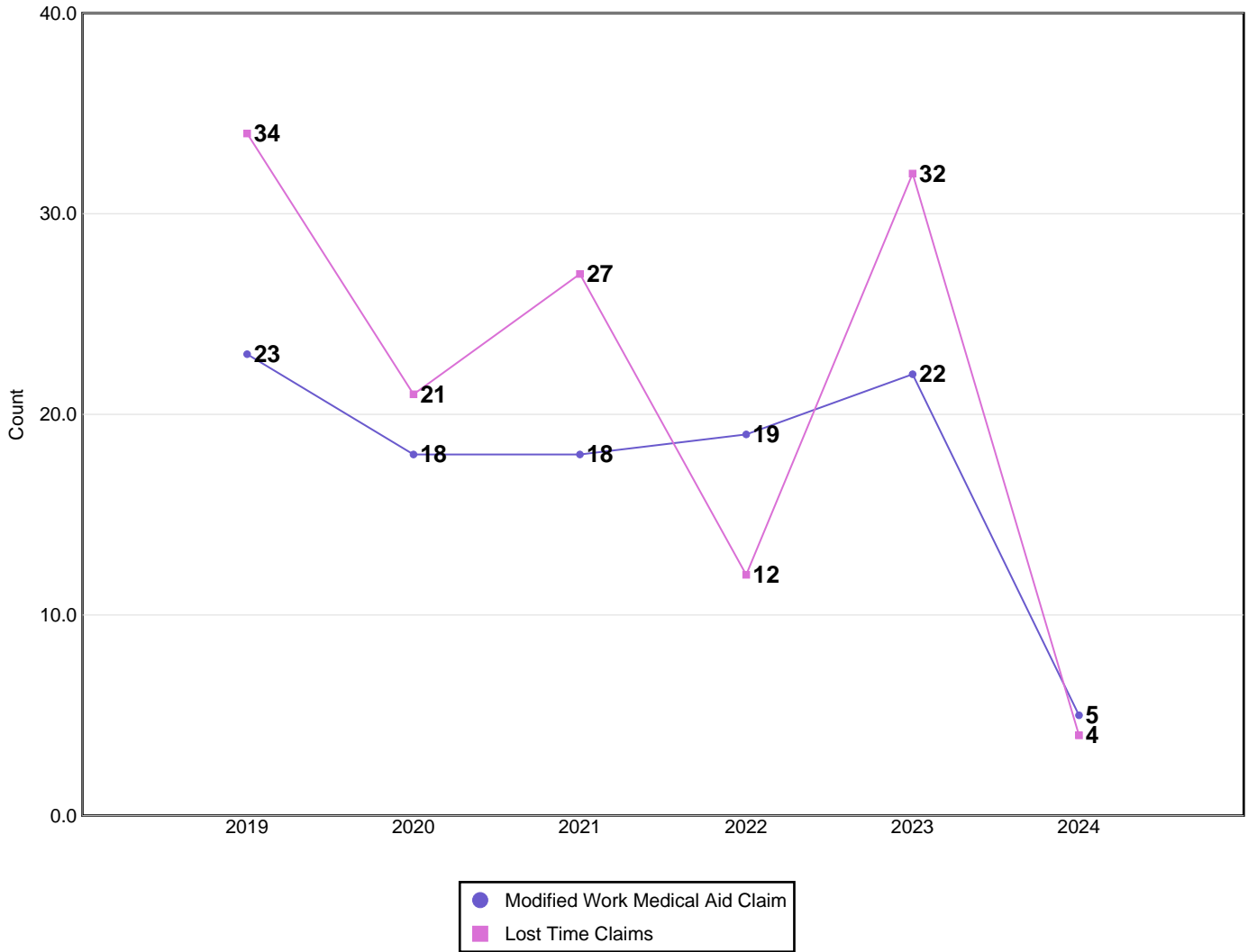


Workers'
Compensation
Board
Alberta

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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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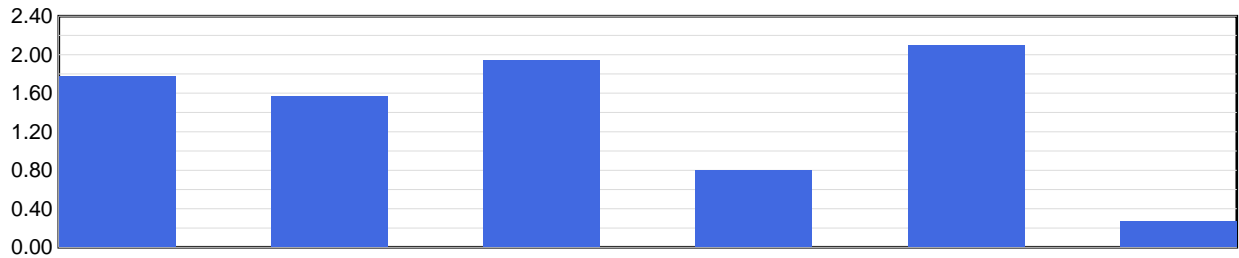
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



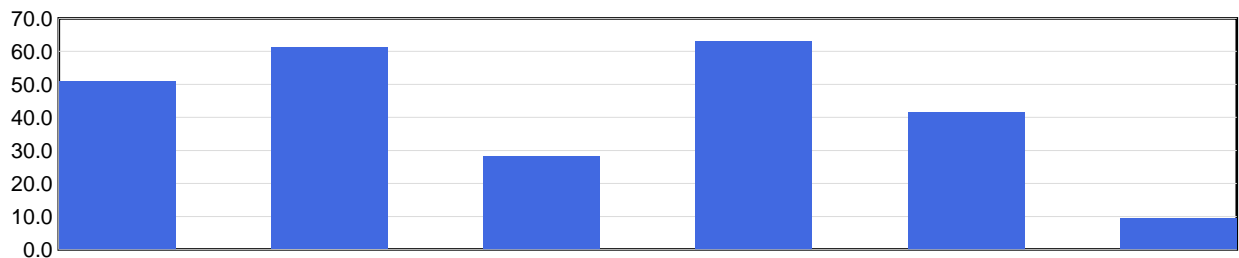
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.78	1.57	1.94	0.80	2.09	0.27

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

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

Severity Rates

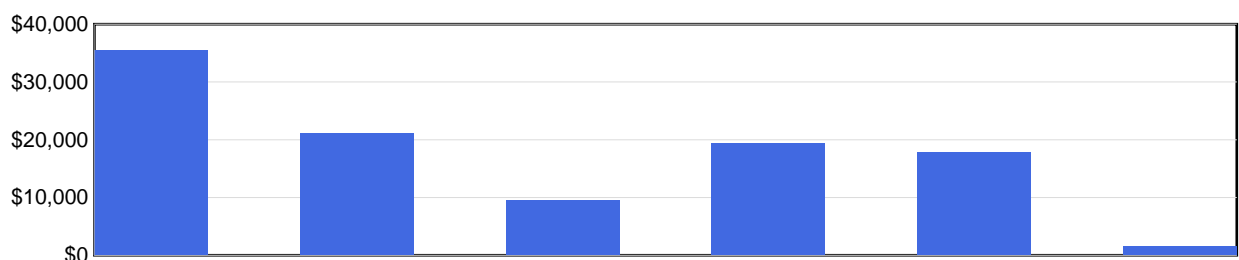
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	51.1	61.2	28.2	63.2	41.7	9.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$35,570	\$21,061	\$9,608	\$19,402	\$17,851	\$1,591

Average Cost Per LTC = Total LTC Costs / Total LTCs

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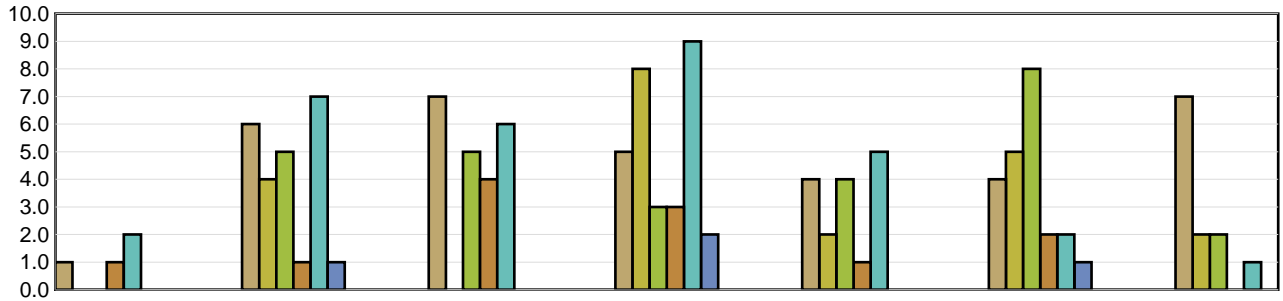
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

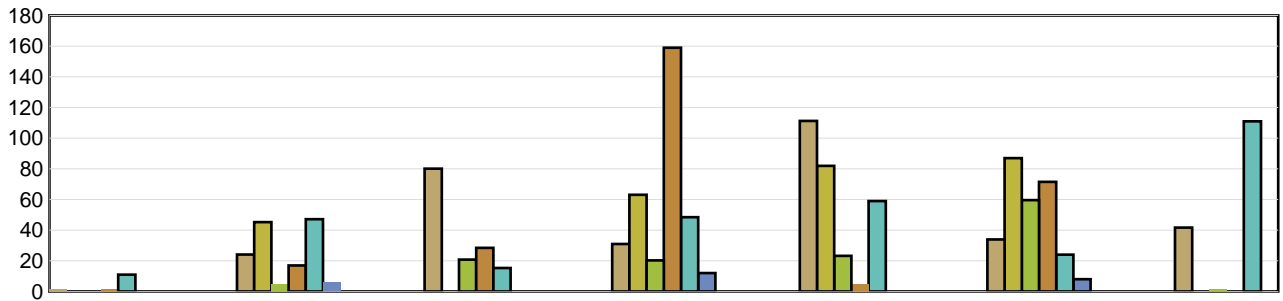
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	1	6	7	5	4	4	7
2020	N/A	4	N/A	8	2	5	2
2021	N/A	5	5	3	4	8	2
2022	1	1	4	3	1	2	N/A
2023	2	7	6	9	5	2	1
2024 YTD	N/A	1	N/A	2	N/A	1	N/A

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	2.00	24.17	80.14	31.00	111.25	34.00	41.71
2020	N/A	45.25	N/A	63.13	82.00	87.00	0.00
2021	N/A	4.80	20.80	20.33	23.25	59.63	1.50
2022	2.00	17.00	28.50	159.00	5.00	71.50	N/A
2023	11.00	47.14	15.33	48.44	59.00	24.00	111.00
2024 YTD	N/A	6.00	N/A	12.00	N/A	8.00	N/A

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	8	5	6	3	10	1	33
Overexertion	6	4	5	2	2	0	19
Struck by Object	5	4	4	1	5	1	20
Bodily Reaction and Exertion	7	0	1	2	6	0	16
Exposure to Harmful Substances	2	1	7	0	1	0	11

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	33	25.38%	58.12	1,918	\$25,181	\$830,984
Overexertion	19	14.62%	72.37	1,375	\$16,461	\$312,759
Struck by Object	20	15.38%	58.40	1,168	\$41,659	\$833,188
Bodily Reaction and Exertion	16	12.31%	25.44	407	\$9,337	\$149,398
Exposure to Harmful Substances	11	8.46%	5.91	65	\$27,426	\$301,691
All Others	31	23.85%	31.61	980	\$9,466	\$293,452
Totals	130	100.00%	45.48	5,913	\$20,934	\$2,721,472

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	6	4	4	0	7	1	22
Trunk	8	3	1	2	3	1	18
Foot(Feet)/Ank(s)/Toe(s)	2	0	4	3	7	1	17
Hand(s)/Wrist(s)	1	3	2	2	5	0	13
Fingers	3	2	1	0	3	0	9

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	22	16.92%	61.64	1,356	\$22,575	\$496,645
Trunk	18	13.85%	43.67	786	\$34,534	\$621,620
Foot(Feet)/Ank(s)/Toe(s)	17	13.08%	34.41	585	\$7,855	\$133,531
Hand(s)/Wrist(s)	13	10.00%	30.08	391	\$12,338	\$160,399
Fingers	9	6.92%	27.33	246	\$8,815	\$79,334
All Others	51	39.23%	49.98	2,549	\$24,117	\$1,229,943
Totals	130	100.00%	45.48	5,913	\$20,934	\$2,721,472

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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	5	7	4	12	2	47
Oth Traumatic Injuries	4	5	3	1	7	0	20
Fracture/Dislocation/Nerve Damage	2	5	2	3	3	2	17
Superficial Wounds	3	2	4	0	4	0	13
Open Wound	2	0	2	2	2	0	8

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	47	36.15%	55.74	2,620	\$15,959	\$750,087
Oth Traumatic Injuries	20	15.38%	56.60	1,132	\$24,847	\$496,946
Fracture/Dislocation/Nerve Damage	17	13.08%	50.59	860	\$15,861	\$269,630
Superficial Wounds	13	10.00%	61.15	795	\$23,365	\$303,745
Open Wound	8	6.15%	20.75	166	\$7,156	\$57,251
All Others	25	19.23%	13.60	340	\$33,753	\$843,813
Totals	130	100.00%	45.48	5,913	\$20,934	\$2,721,472

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