

# Industry Synopsis

Industry: 42125 Floor Coverings - Sales/Install

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	1,503	147	\$202,763,491	5,059	\$6,201,601	\$3.66
2020	1,400	108	\$182,915,737	4,001	\$5,434,893	\$3.57
2021	1,451	141	\$191,984,292	4,892	\$5,381,589	\$3.30
2022	1,517	203	\$204,390,853	4,751	\$5,462,727	\$3.20
2023	1,552	200	\$209,032,534	4,848	\$5,950,879	\$3.33
2024 YTD	1,432	70	\$219,649,237	4,913	\$5,823,785	\$2.95

\* 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	1,418	\$90,912	43	\$30,240	40	\$70,929	N/A	N/A	N/A	N/A
2020	1,328	\$88,579	34	\$24,473	38	\$69,864	N/A	N/A	N/A	N/A
2021	1,370	\$89,366	36	\$24,335	44	\$73,009	N/A	N/A	N/A	N/A
2022	1,435	\$96,746	42	\$30,140	39	\$71,184	N/A	N/A	N/A	N/A
2023	1,469	\$98,682	38	\$27,259	44	\$76,685	N/A	N/A	N/A	N/A
2024 YTD	1,352	\$104,095	34	\$25,575	45	\$82,945	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	134	\$888,767	58	\$817,294	2,854	47	76	73
2020	93	\$631,864	49	\$587,828	2,640	34	44	58
2021	117	\$755,618	62	\$710,160	3,752	40	55	74
2022	106	\$528,989	60	\$476,400	2,030	44	46	77
2023	100	\$535,778	44	\$501,096	2,157	47	56	70
2024 YTD	20	\$26,703	7	\$20,564	129	6	13	11

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	17	12	10	19	58
2020	11	14	7	17	49
2021	15	19	8	20	62
2022	23	17	11	9	60
2023	13	12	6	13	44
2024 YTD	3	2	2	0	7

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$387,649	\$433,797	\$67,321	\$0	\$888,767
2020	\$346,230	\$283,194	\$2,440	\$0	\$631,864
2021	\$427,351	\$320,113	\$8,155	\$0	\$755,618
2022	\$279,278	\$213,754	\$35,957	\$0	\$528,989
2023	\$232,354	\$171,146	\$5,028	\$127,251	\$535,778
2024 YTD	\$14,348	\$12,355	\$0	\$0	\$26,703

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# Industry Synopsis

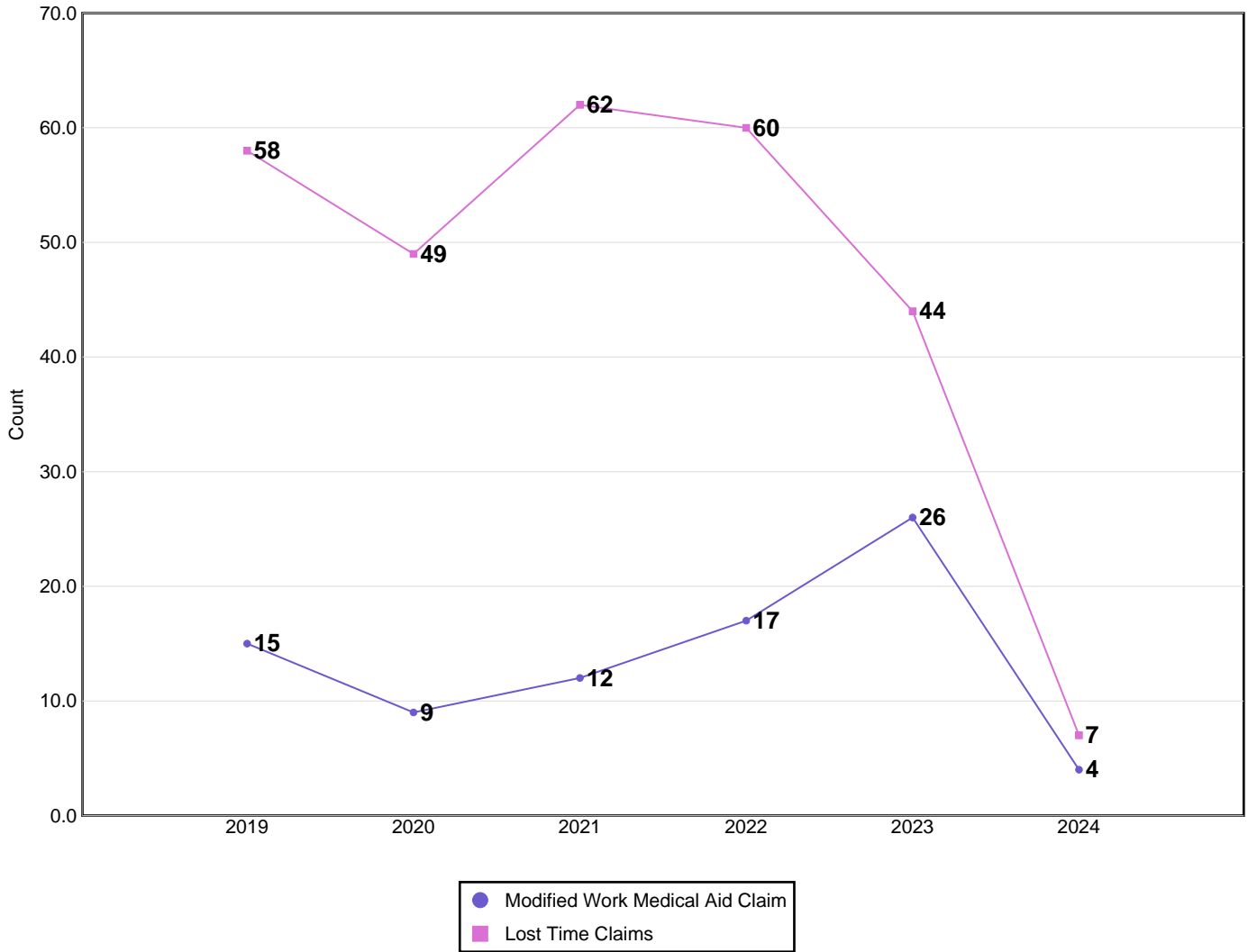


Workers'  
Compensation  
Board  
Alberta

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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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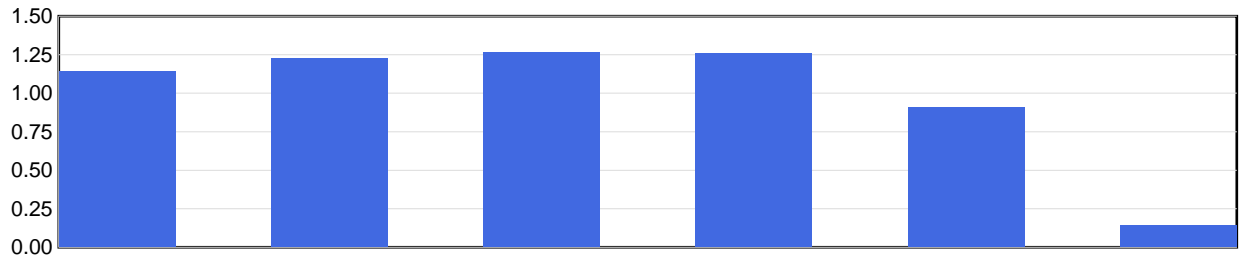
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



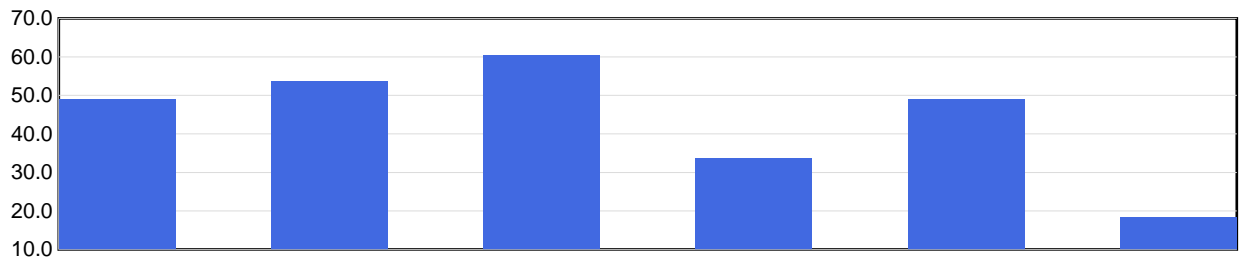
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.15	1.22	1.27	1.26	0.91	0.14

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

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

## Severity Rates

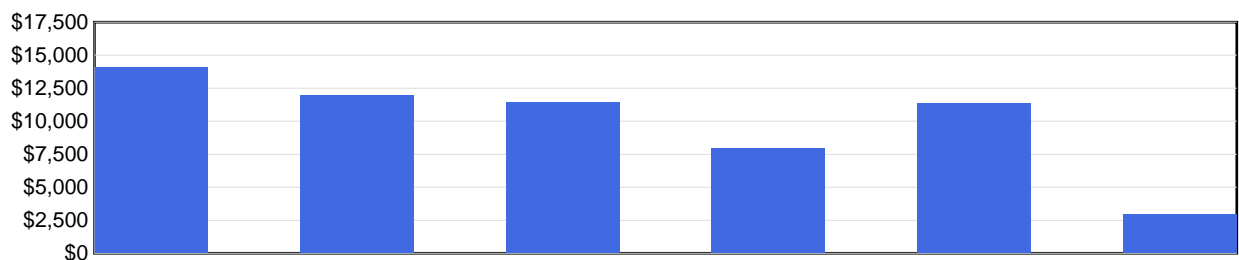
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	49.2	53.9	60.5	33.8	49.0	18.4

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$14,091	\$11,996	\$11,454	\$7,940	\$11,389	\$2,938

Average Cost Per LTC = Total LTC Costs / Total LTCs

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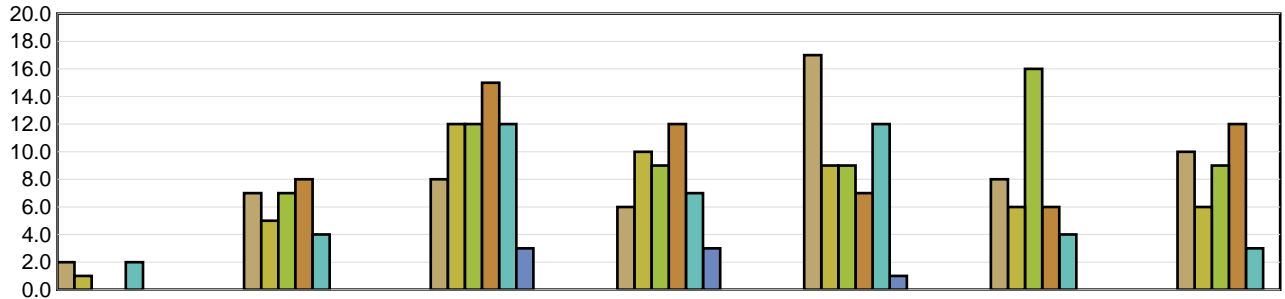
# Industry Synopsis

Industry: 42125 Floor Coverings - Sales/Install

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

## Number of LTCs

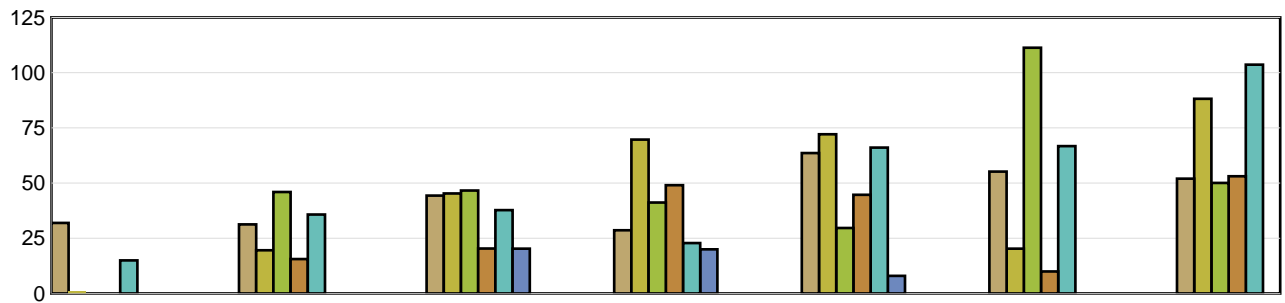
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	2	7	8	6	17	8	10
2020	1	5	12	10	9	6	6
2021	N/A	7	12	9	9	16	9
2022	N/A	8	15	12	7	6	12
2023	2	4	12	7	12	4	3
2024 YTD	N/A	N/A	3	3	1	N/A	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	32.00	31.29	44.38	28.67	63.65	55.25	52.00
2020	1.00	19.60	45.33	69.70	72.11	20.33	88.17
2021	N/A	46.00	46.67	41.22	29.67	111.31	50.11
2022	N/A	15.63	20.40	49.08	44.71	10.00	53.08
2023	15.00	35.75	37.75	22.86	66.08	66.75	103.67
2024 YTD	N/A	N/A	20.33	20.00	8.00	N/A	N/A

LTCs with no birthdate recorded are not included in band subtotals

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Industry: 42125 Floor Coverings - Sales/Install

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
Overexertion	11	7	14	8	10	2	52
Falls	7	8	10	10	6	1	42
Contact with Objects and Equipment	7	3	10	10	8	2	40
Struck by Object	10	8	9	8	5	1	41
Bodily Reaction and Exertion	10	7	4	9	4	1	35

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	52	18.57%	52.44	2,727	\$11,241	\$584,544
Falls	42	15.00%	40.69	1,709	\$9,677	\$406,450
Contact with Objects and Equipment	40	14.29%	62.28	2,491	\$13,340	\$533,592
Struck by Object	41	14.64%	30.07	1,233	\$6,683	\$273,993
Bodily Reaction and Exertion	35	12.50%	49.31	1,726	\$8,576	\$300,148
All Others	70	25.00%	52.51	3,676	\$14,494	\$1,014,615
<b>Totals</b>	<b>280</b>	<b>100.00%</b>	<b>48.44</b>	<b>13,562</b>	<b>\$11,119</b>	<b>\$3,113,341</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	11	8	14	13	10	1	57
Fingers	8	7	10	11	10	2	48
Knee(s)	12	5	7	8	3	2	37
Hand(s)/Wrist(s)	4	8	8	5	5	0	30
Trunk	8	2	3	4	3	0	20

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	57	20.36%	42.68	2,433	\$9,270	\$528,368
Fingers	48	17.14%	43.77	2,101	\$9,897	\$475,080
Knee(s)	37	13.21%	59.73	2,210	\$11,751	\$434,796
Hand(s)/Wrist(s)	30	10.71%	71.00	2,130	\$12,818	\$384,526
Trunk	20	7.14%	54.10	1,082	\$13,366	\$267,314
All Others	88	31.43%	40.98	3,606	\$11,628	\$1,023,258
<b>Totals</b>	<b>280</b>	<b>100.00%</b>	<b>48.44</b>	<b>13,562</b>	<b>\$11,119</b>	<b>\$3,113,341</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	29	18	19	24	13	3	106
Open Wound	11	11	12	8	13	2	57
Fracture/Dislocation/Nerve Damage	5	6	5	8	7	1	32
Oth Traumatic Injuries	3	5	8	10	5	1	32
Superficial Wounds	4	4	5	4	3	0	20

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	106	37.86%	47.28	5,012	\$10,477	\$1,110,563
Open Wound	57	20.36%	45.07	2,569	\$9,511	\$542,131
Fracture/Dislocation/Nerve Damage	32	11.43%	62.25	1,992	\$18,102	\$579,254
Oth Traumatic Injuries	32	11.43%	44.81	1,434	\$10,860	\$347,509
Superficial Wounds	20	7.14%	36.05	721	\$7,904	\$158,078
All Others	33	11.79%	55.58	1,834	\$11,388	\$375,805
<b>Totals</b>	<b>280</b>	<b>100.00%</b>	<b>48.44</b>	<b>13,562</b>	<b>\$11,119</b>	<b>\$3,113,341</b>

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