

# Industry Synopsis

Industry: 62900      Wholesaling

## 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	1,142	56	\$1,106,815,045	27,555	\$10,145,497	\$0.93
2020	1,146	70	\$1,123,801,505	29,250	\$11,472,438	\$1.02
2021	1,155	58	\$1,265,718,497	32,323	\$12,978,609	\$1.01
2022	1,167	68	\$1,369,808,930	32,570	\$14,437,427	\$1.02
2023	1,165	42	\$1,559,362,594	34,238	\$19,751,146	\$1.16
2024 YTD	1,113	10	\$1,701,105,367	36,666	\$26,773,856	\$1.28

\* 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	715	\$128,824	178	\$124,577	211	\$410,679	34	\$293,063	4	\$149,672
2020	733	\$129,200	178	\$126,001	199	\$381,118	32	\$274,101	4	\$213,381
2021	727	\$133,611	179	\$129,119	209	\$400,912	36	\$310,047	4	\$292,030
2022	721	\$137,077	176	\$127,520	224	\$428,555	41	\$349,815	5	\$326,843
2023	688	\$129,017	187	\$134,025	242	\$480,125	42	\$355,971	6	\$460,224
2024 YTD	629	\$124,782	185	\$134,455	247	\$499,285	46	\$409,964	6	\$532,620

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	1,006	\$6,654,414	445	\$6,075,328	7,928	661	561	766
2020	1,030	\$4,086,442	485	\$3,503,893	8,731	647	545	843
2021	1,559	\$5,218,743	666	\$4,104,798	11,303	1,013	893	1,306
2022	1,539	\$5,997,110	750	\$4,813,667	13,949	985	789	1,317
2023	1,314	\$5,553,722	562	\$4,526,477	11,160	948	752	1,076
2024 YTD	330	\$549,200	123	\$428,184	1,604	218	207	268

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	261	112	42	30	445
2020	275	140	35	35	485
2021	402	169	56	39	666
2022	497	134	52	67	750
2023	315	143	51	53	562
2024 YTD	65	42	15	1	123

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$1,714,599	\$3,087,014	\$108,183	\$1,744,617	\$6,654,414
2020	\$1,560,242	\$1,996,227	\$118,427	\$411,547	\$4,086,442
2021	\$2,040,143	\$2,869,470	\$60,125	\$249,005	\$5,218,743
2022	\$2,537,311	\$3,404,428	\$55,371	\$0	\$5,997,110
2023	\$2,344,747	\$3,173,200	\$35,776	\$0	\$5,553,722
2024 YTD	\$254,493	\$294,707	\$0	\$0	\$549,200

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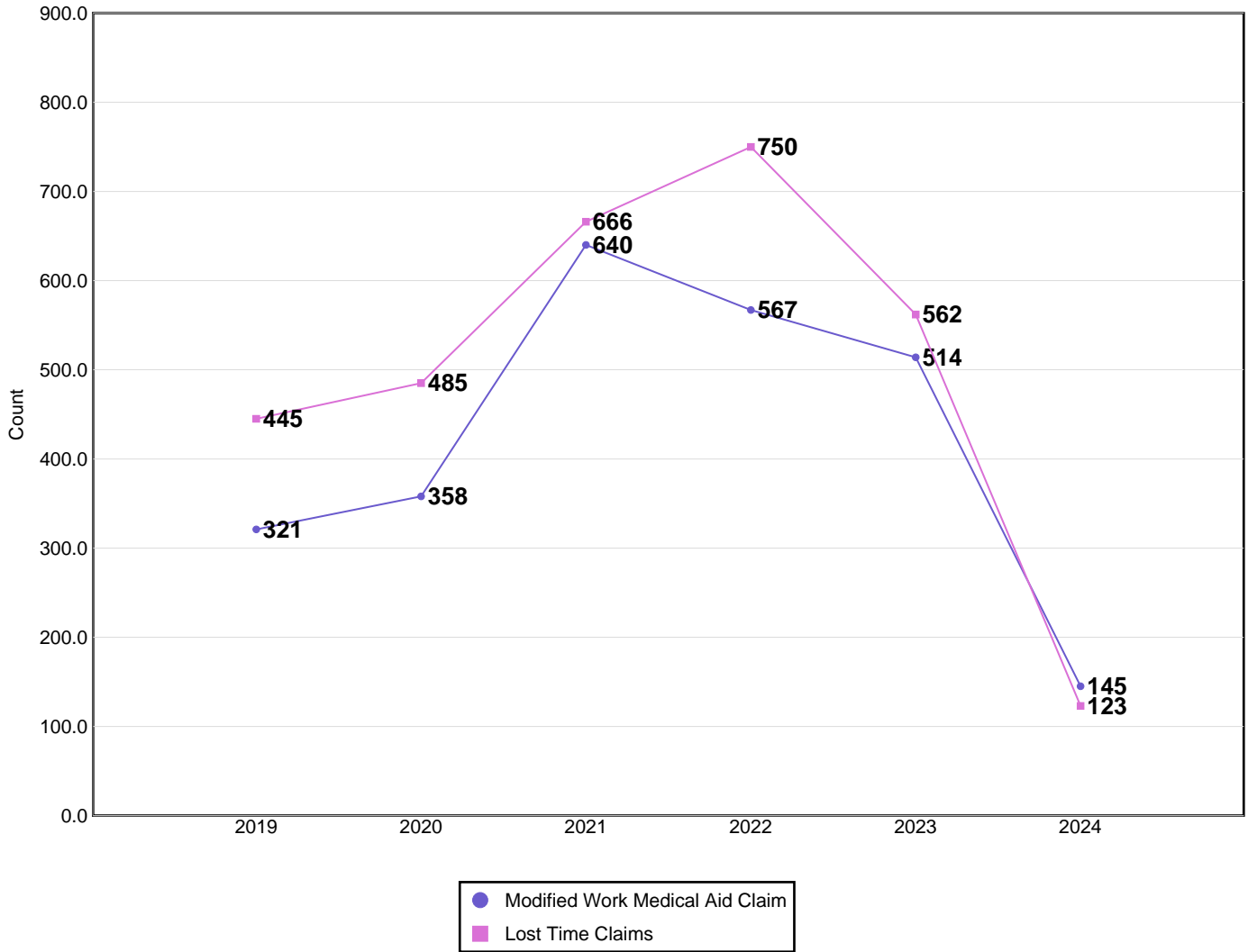
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Workers'  
Compensation  
Board  
Alberta

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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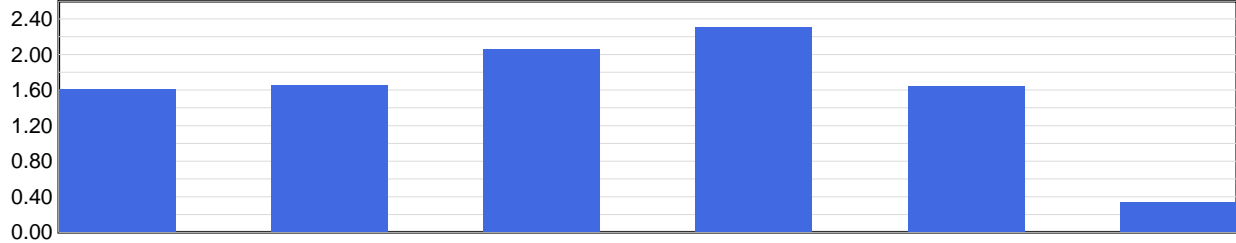
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



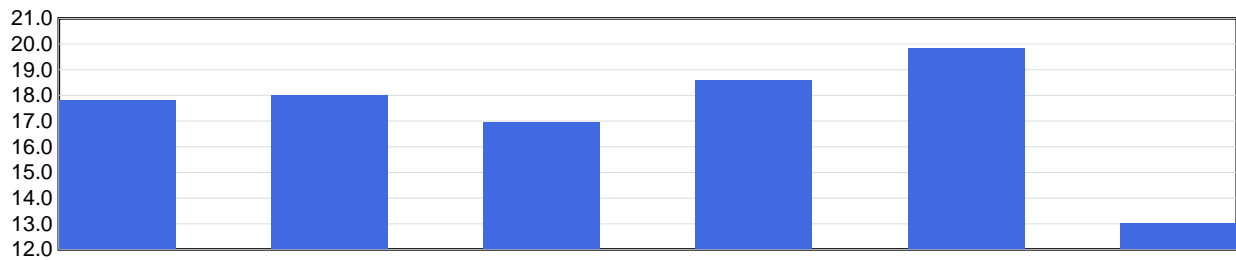
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	1.61	1.66	2.06	2.30	1.64	0.34

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

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

## Severity Rates

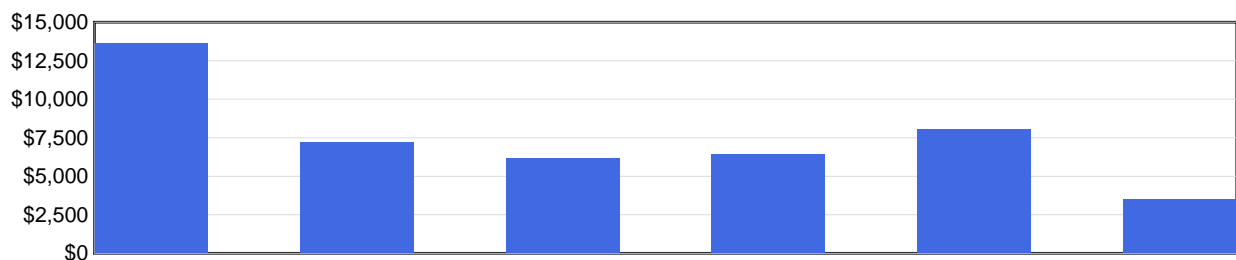
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	17.8	18.0	17.0	18.6	19.9	13.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$13,652	\$7,225	\$6,163	\$6,418	\$8,054	\$3,481

Average Cost Per LTC = Total LTC Costs / Total LTCs

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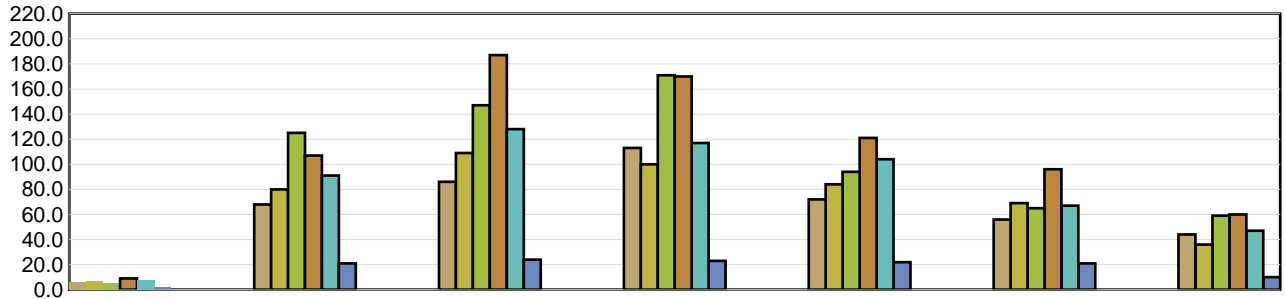
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

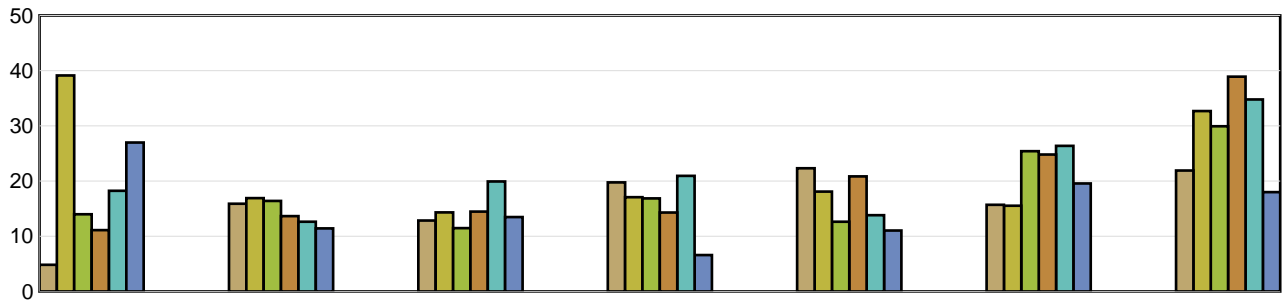
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	6	68	86	113	72	56	44
2020	7	80	109	100	84	69	36
2021	5	125	147	171	94	65	59
2022	9	107	187	170	121	96	60
2023	8	91	128	117	104	67	47
2024 YTD	2	21	24	23	22	21	10

## 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	4.83	15.91	12.86	19.76	22.33	15.71	21.91
2020	39.14	16.93	14.33	17.08	18.10	15.54	32.69
2021	14.00	16.42	11.48	16.88	12.64	25.42	29.93
2022	11.11	13.65	14.47	14.32	20.85	24.81	38.92
2023	18.25	12.64	19.93	20.95	13.82	26.39	34.79
2024 YTD	27.00	11.43	13.50	6.61	11.05	19.57	18.00

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
Overexertion	129	108	153	176	198	31	795
Exposure to Harmful Substances	1	126	203	203	1	2	536
Bodily Reaction and Exertion	80	74	109	111	107	22	503
Falls	74	49	51	79	60	26	339
Struck by Object	58	45	49	59	57	7	275

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	795	26.23%	19.45	15,463	\$7,849	\$6,239,807
Exposure to Harmful Substances	536	17.68%	9.48	5,081	\$2,307	\$1,236,797
Bodily Reaction and Exertion	503	16.60%	18.48	9,295	\$7,335	\$3,689,724
Falls	339	11.18%	25.17	8,534	\$15,155	\$5,137,583
Struck by Object	275	9.07%	16.53	4,547	\$5,652	\$1,554,432
All Others	583	19.23%	19.96	11,636	\$9,595	\$5,594,005
<b>Totals</b>	<b>3,031</b>	<b>100.00%</b>	<b>18.00</b>	<b>54,556</b>	<b>\$7,737</b>	<b>\$23,452,348</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	136	100	143	152	162	49	742
Body System(s)	3	125	204	201	3	0	536
Trunk	49	42	52	73	81	14	311
Foot(Feet)/Ank(s)/Toe(s)	28	51	61	65	58	10	273
Knee(s)	38	31	40	48	34	4	195

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	742	24.48%	17.63	13,079	\$6,491	\$4,816,336
Body System(s)	536	17.68%	10.53	5,646	\$1,739	\$932,061
Trunk	311	10.26%	21.47	6,676	\$10,394	\$3,232,493
Foot(Feet)/Ank(s)/Toe(s)	273	9.01%	17.36	4,740	\$6,581	\$1,796,649
Knee(s)	195	6.43%	22.08	4,306	\$7,672	\$1,495,958
All Others	974	32.13%	20.65	20,109	\$11,477	\$11,178,850
<b>Totals</b>	<b>3,031</b>	<b>100.00%</b>	<b>18.00</b>	<b>54,556</b>	<b>\$7,737</b>	<b>\$23,452,348</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	290	240	325	369	388	82	1,694
Systems Disease - Covid 19	0	124	201	199	0	0	524
Oth Traumatic Injuries	39	26	34	53	44	13	209
Superficial Wounds	40	28	37	38	37	9	189
Fracture/Dislocation/Nerve Damage	19	21	20	32	27	6	125

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	1,694	55.89%	18.16	30,757	\$7,486	\$12,681,406
Systems Disease - Covid 19	524	17.29%	9.22	4,830	\$1,419	\$743,636
Oth Traumatic Injuries	209	6.90%	19.75	4,127	\$9,779	\$2,043,897
Superficial Wounds	189	6.24%	12.76	2,411	\$4,655	\$879,761
Fracture/Dislocation/Nerve Damage	125	4.12%	41.38	5,173	\$28,209	\$3,526,075
All Others	290	9.57%	25.03	7,258	\$12,336	\$3,577,573
<b>Totals</b>	<b>3,031</b>	<b>100.00%</b>	<b>18.00</b>	<b>54,556</b>	<b>\$7,737</b>	<b>\$23,452,348</b>

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