

# Industry Synopsis

Industry: 63100 FOOD/CONVENIENCE STORES

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	1,635	157	\$2,158,847,592	53,131	\$27,488,699	\$1.36
2020	1,589	110	\$2,271,680,522	52,368	\$30,336,773	\$1.44
2021	1,633	151	\$2,293,360,912	52,923	\$32,033,464	\$1.48
2022	1,638	132	\$2,289,592,643	50,406	\$31,438,316	\$1.46
2023	1,631	142	\$2,385,024,802	54,853	\$35,042,151	\$1.58
2024 YTD	1,521	31	\$2,518,208,853	56,027	\$44,097,053	\$1.79

\* 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	1,359	\$159,969	109	\$78,506	141	\$291,424	14	\$154,390	12	\$1,474,559
2020	1,308	\$155,722	100	\$71,585	153	\$311,770	17	\$184,164	11	\$1,548,440
2021	1,340	\$162,696	109	\$78,149	154	\$314,711	18	\$170,075	12	\$1,567,730
2022	1,334	\$164,196	117	\$84,977	160	\$333,061	16	\$168,977	11	\$1,538,382
2023	1,319	\$171,735	116	\$83,914	164	\$331,466	20	\$188,572	12	\$1,609,338
2024 YTD	1,206	\$168,376	111	\$81,350	167	\$339,919	26	\$252,015	11	\$1,676,548

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	3,087	\$9,483,735	1,125	\$7,427,831	20,967	1,792	1,962	2,164
2020	2,907	\$8,477,990	1,304	\$6,883,427	27,994	1,618	1,603	2,142
2021	3,193	\$10,668,646	1,461	\$8,764,788	33,568	1,781	1,732	2,390
2022	3,156	\$9,985,641	1,531	\$8,221,865	30,920	1,726	1,625	2,459
2023	2,704	\$9,656,403	1,114	\$7,722,659	30,401	1,679	1,590	2,065
2024 YTD	681	\$877,935	247	\$597,518	3,337	362	434	490

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	693	240	96	96	1,125
2020	667	418	105	114	1,304
2021	765	427	118	151	1,461
2022	880	388	113	150	1,531
2023	577	283	97	157	1,114
2024 YTD	137	76	29	5	247

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$3,331,002	\$6,048,002	\$51,120	\$53,612	\$9,483,735
2020	\$3,546,102	\$4,863,711	\$68,177	\$0	\$8,477,990
2021	\$4,143,830	\$5,731,814	\$104,174	\$688,829	\$10,668,646
2022	\$4,110,321	\$5,648,428	\$34,991	\$191,902	\$9,985,641
2023	\$3,653,982	\$5,760,641	\$99,810	\$141,971	\$9,656,403
2024 YTD	\$331,366	\$546,569	\$0	\$0	\$877,935

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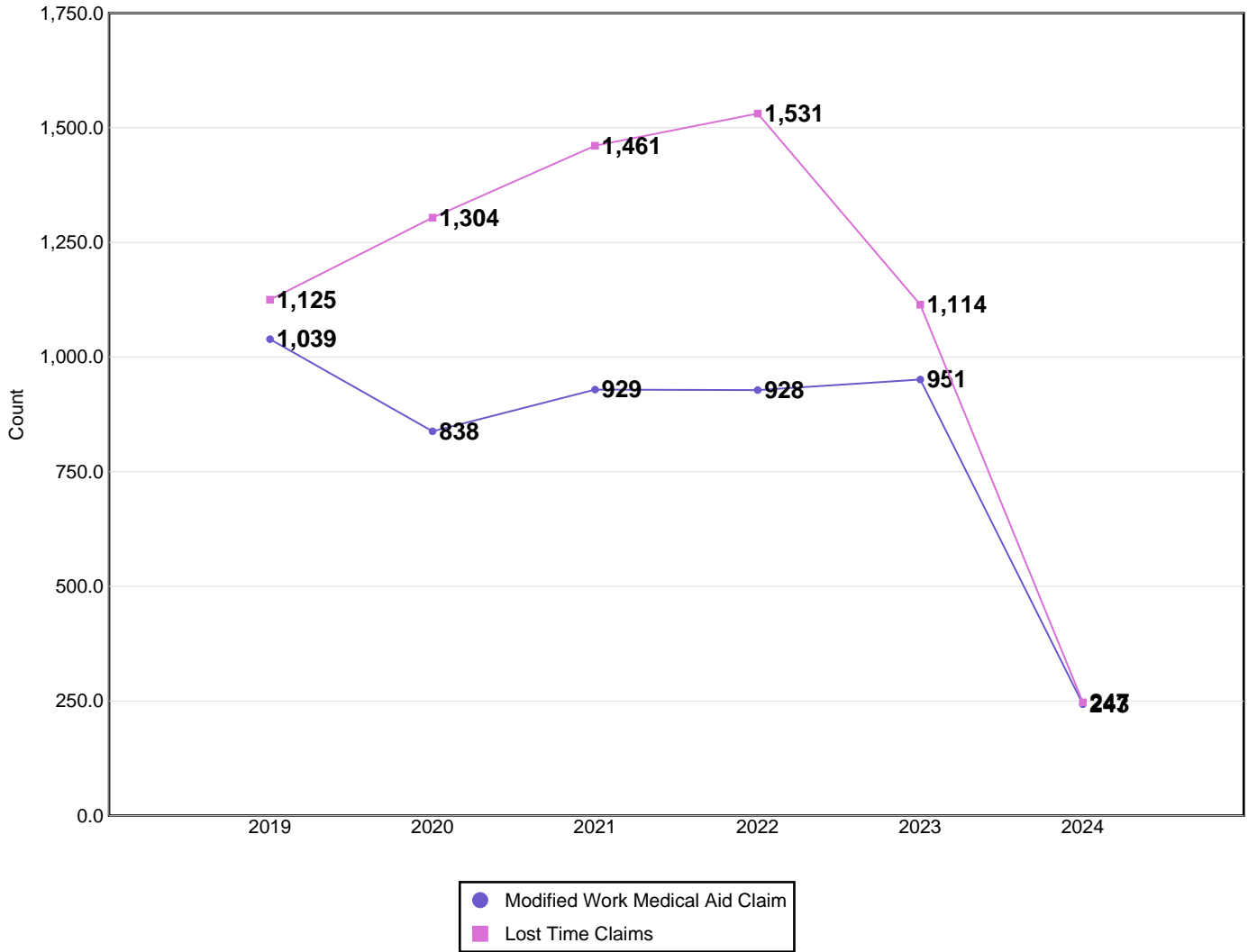


Workers'  
Compensation  
Board  
Alberta

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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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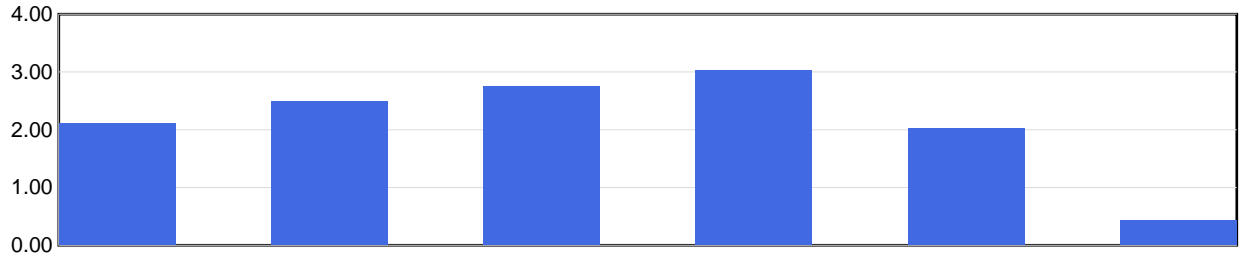
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



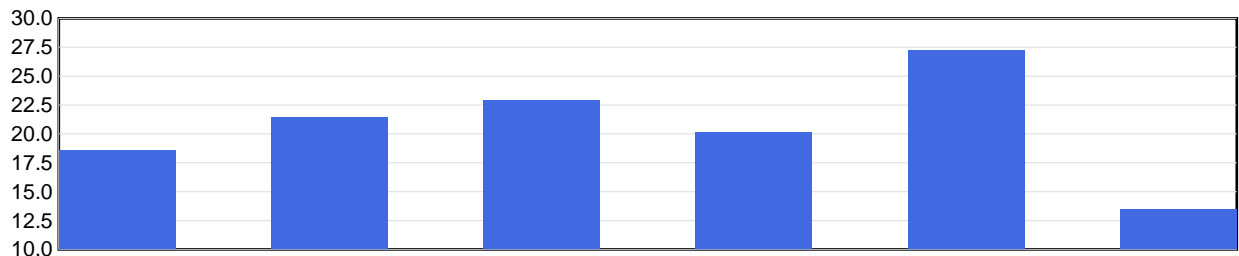
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.12	2.49	2.76	3.04	2.03	0.44

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

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

## Severity Rates

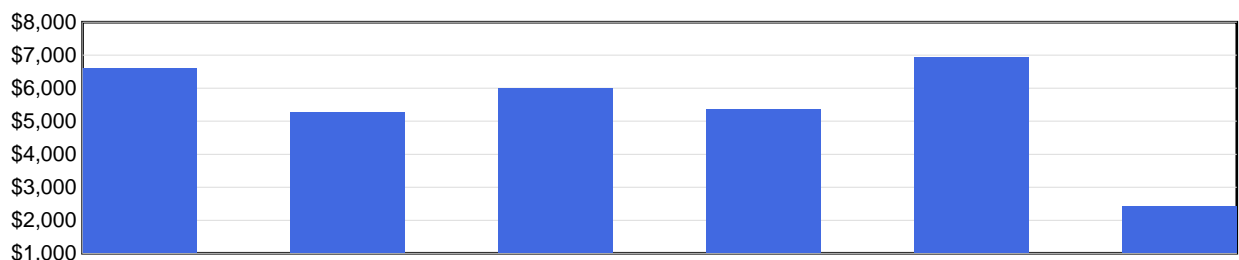
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	18.6	21.5	23.0	20.2	27.3	13.5

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$6,603	\$5,279	\$5,999	\$5,370	\$6,932	\$2,419

Average Cost Per LTC = Total LTC Costs / Total LTCs

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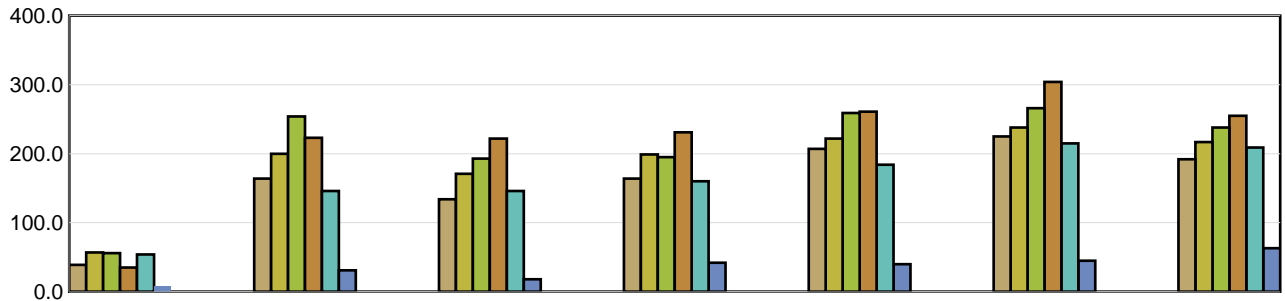
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Industry: 63100 FOOD/CONVENIENCE STORES

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

## Number of LTCs

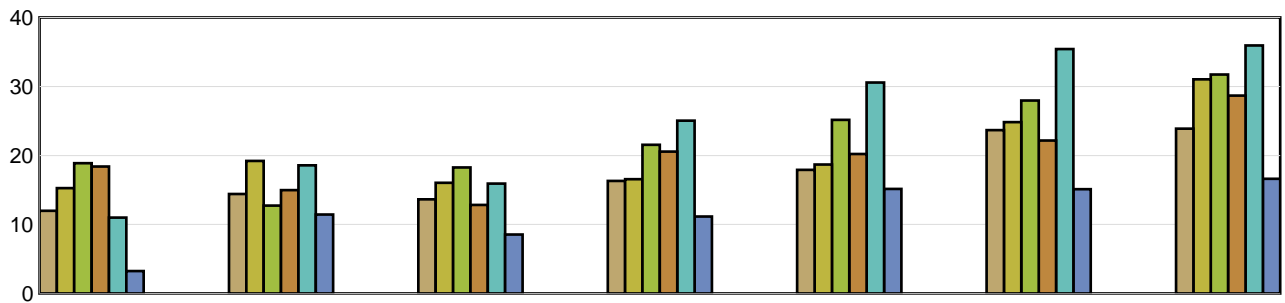
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	39	164	134	164	207	225	192
2020	57	200	171	199	222	238	217
2021	56	254	193	195	259	266	238
2022	35	223	222	231	261	304	255
2023	54	146	146	160	184	215	209
2024 YTD	8	31	18	42	40	45	63

## 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	12.00	14.43	13.66	16.32	17.92	23.69	23.89
2020	15.28	19.23	16.05	16.57	18.69	24.84	31.04
2021	18.89	12.75	18.28	21.56	25.17	27.97	31.73
2022	18.40	14.98	12.84	20.58	20.22	22.17	28.69
2023	11.00	18.58	15.93	25.06	30.59	35.44	35.94
2024 YTD	3.25	11.45	8.56	11.17	15.15	15.11	16.62

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	296	310	350	310	302	44	1,612
Falls	193	205	181	213	165	64	1,021
Bodily Reaction and Exertion	162	169	205	185	202	39	962
Exposure to Harmful Substances	20	191	241	391	13	3	859
Struck by Object	135	109	128	122	124	26	644

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Overexertion	1,612	23.77%	20.49	33,024	\$5,806	\$9,359,902
Falls	1,021	15.05%	29.78	30,407	\$7,723	\$7,885,486
Bodily Reaction and Exertion	962	14.18%	22.25	21,408	\$6,421	\$6,176,697
Exposure to Harmful Substances	859	12.67%	12.58	10,805	\$2,329	\$2,000,273
Struck by Object	644	9.50%	14.97	9,642	\$3,763	\$2,423,241
All Others	1,684	24.83%	24.60	41,434	\$6,991	\$11,772,488
<b>Totals</b>	<b>6,782</b>	<b>100.00%</b>	<b>21.63</b>	<b>146,720</b>	<b>\$5,842</b>	<b>\$39,618,088</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	286	309	346	289	296	58	1,584
Body System(s)	24	194	242	391	11	2	864
Trunk	150	128	162	127	125	24	716
Foot(Feet)/Ank(s)/Toe(s)	108	105	118	139	106	24	600
Hand(s)/Wrist(s)	88	104	110	87	104	20	513

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	1,584	23.36%	17.85	28,281	\$4,869	\$7,712,514
Body System(s)	864	12.74%	16.85	14,560	\$3,129	\$2,703,155
Trunk	716	10.56%	21.02	15,047	\$7,081	\$5,069,773
Foot(Feet)/Ank(s)/Toe(s)	600	8.85%	25.56	15,334	\$5,359	\$3,215,589
Hand(s)/Wrist(s)	513	7.56%	24.81	12,729	\$6,278	\$3,220,441
All Others	2,505	36.94%	24.26	60,769	\$7,065	\$17,696,617
<b>Totals</b>	<b>6,782</b>	<b>100.00%</b>	<b>21.63</b>	<b>146,720</b>	<b>\$5,842</b>	<b>\$39,618,088</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	605	608	666	612	571	125	3,187
Oth Traumatic Injuries	114	130	166	173	186	36	805
Systems Disease - Covid 19	0	177	213	385	0	0	775
Superficial Wounds	122	107	110	117	91	30	577
Open Wound	78	93	92	78	94	21	456

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	3,187	46.99%	21.12	67,317	\$6,140	\$19,569,074
Oth Traumatic Injuries	805	11.87%	22.98	18,495	\$6,716	\$5,406,196
Systems Disease - Covid 19	775	11.43%	11.58	8,978	\$2,203	\$1,707,469
Superficial Wounds	577	8.51%	16.28	9,396	\$4,253	\$2,454,066
Open Wound	456	6.72%	12.91	5,885	\$2,903	\$1,323,656
All Others	982	14.48%	37.32	36,649	\$9,325	\$9,157,628
<b>Totals</b>	<b>6,782</b>	<b>100.00%</b>	<b>21.63</b>	<b>146,720</b>	<b>\$5,842</b>	<b>\$39,618,088</b>

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