

Industry Synopsis

Industry: 80700 LIBRARY BOARDS

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	165	2	\$119,784,159	1,868	\$616,150	\$0.31
2020	164	2	\$102,150,100	1,767	\$586,597	\$0.33
2021	166	6	\$109,249,956	2,140	\$652,171	\$0.33
2022	169	3	\$120,751,531	1,771	\$824,246	\$0.37
2023	174	6	\$125,437,887	2,055	\$897,888	\$0.40
2024 YTD	173	0	\$133,208,634	2,107	\$1,005,139	\$0.37

* 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	140	\$14,961	9	\$6,073	13	\$24,262	N/A	N/A	N/A	N/A
2020	140	\$14,427	8	\$4,948	13	\$22,877	N/A	N/A	N/A	N/A
2021	140	\$15,012	10	\$5,854	13	\$22,956	N/A	N/A	N/A	N/A
2022	144	\$16,957	9	\$5,754	13	\$24,196	N/A	N/A	N/A	N/A
2023	147	\$16,617	11	\$7,426	13	\$24,877	N/A	N/A	N/A	N/A
2024 YTD	143	\$16,419	12	\$7,781	15	\$28,531	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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- 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	64	\$235,306	34	\$197,352	515	35	30	47
2020	40	\$184,976	20	\$154,159	782	18	20	26
2021	49	\$202,630	21	\$154,002	686	27	28	34
2022	51	\$292,487	26	\$269,008	1,014	18	25	31
2023	54	\$324,243	39	\$295,579	1,303	24	15	42
2024 YTD	18	\$19,327	8	\$13,044	68	6	10	12

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	30	0	2	2	34
2020	8	3	5	4	20
2021	6	9	1	5	21
2022	10	3	6	7	26
2023	20	8	3	8	39
2024 YTD	5	3	0	0	8

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$81,173	\$154,134	\$0	\$0	\$235,306
2020	\$97,131	\$87,845	\$0	\$0	\$184,976
2021	\$88,411	\$112,552	\$1,667	\$0	\$202,630
2022	\$168,500	\$120,770	\$3,216	\$0	\$292,487
2023	\$183,388	\$138,966	\$1,889	\$0	\$324,243
2024 YTD	\$8,518	\$10,809	\$0	\$0	\$19,327

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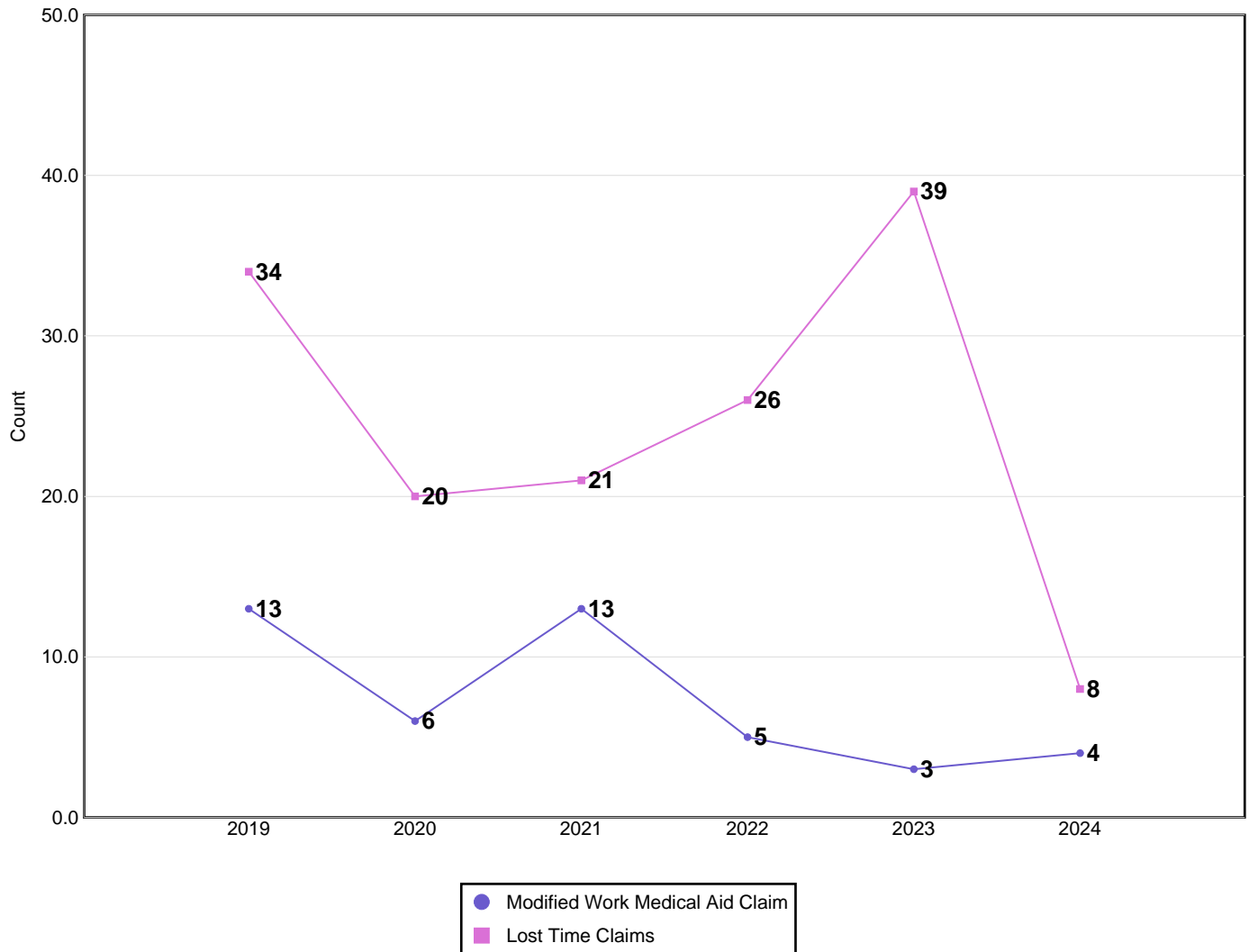
LIBRARY BOARDS



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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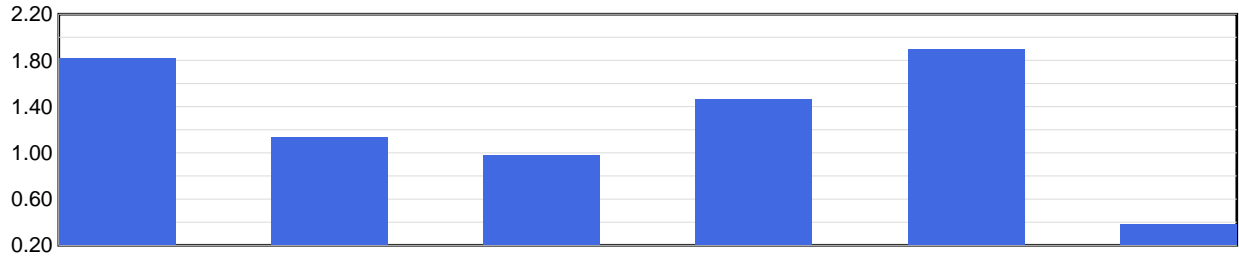
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



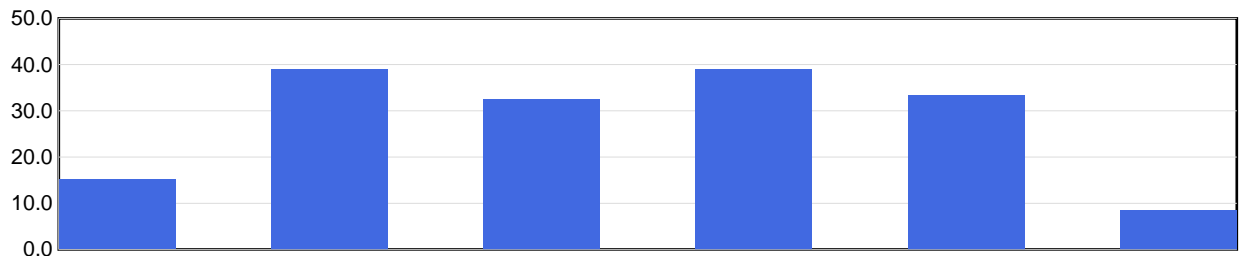
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	1.82	1.13	0.98	1.47	1.90	0.38

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

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

Severity Rates

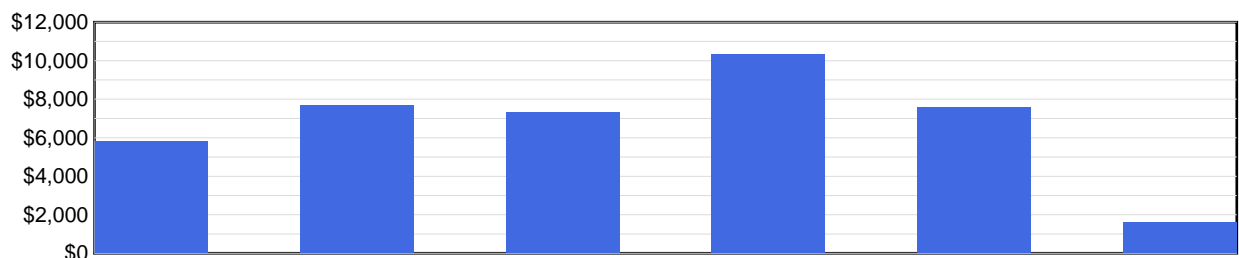
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	15.1	39.1	32.7	39.0	33.4	8.5

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$5,804	\$7,708	\$7,333	\$10,346	\$7,579	\$1,630

Average Cost Per LTC = Total LTC Costs / Total LTCs

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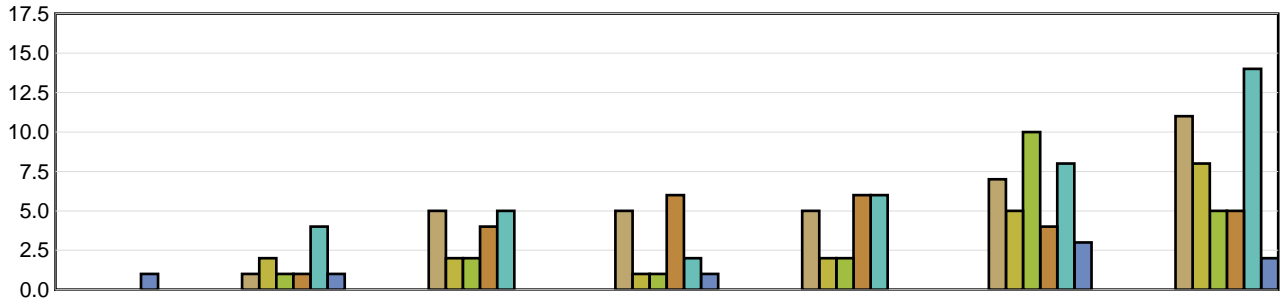
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

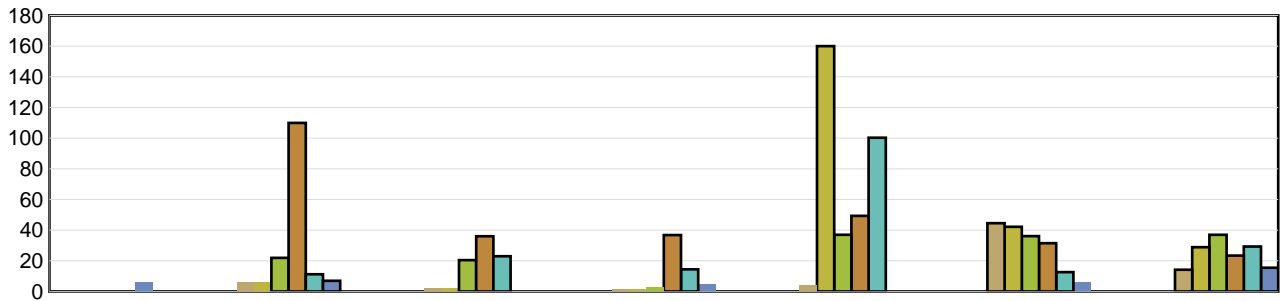
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	5	5	5	7	11
2020	N/A	2	2	1	2	5	8
2021	N/A	1	2	1	2	10	5
2022	N/A	1	4	6	6	4	5
2023	N/A	4	5	2	6	8	14
2024 YTD	1	1	N/A	1	N/A	3	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	N/A	6.00	2.40	1.80	4.00	44.57	14.18
2020	N/A	6.50	2.50	2.00	160.00	42.20	28.88
2021	N/A	22.00	20.50	3.00	37.00	36.10	37.00
2022	N/A	110.00	36.00	36.83	49.33	31.50	23.40
2023	N/A	11.25	23.00	14.50	100.33	12.63	29.36
2024 YTD	6.00	7.00	N/A	5.00	N/A	6.33	15.50

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	6	4	5	3	7	5	30
Overexertion	9	4	4	2	5	1	25
Bodily Reaction and Exertion	5	2	5	5	7	2	26
Assaults/Violent Acts/Harassment	3	0	0	3	8	0	14
Exposure to Harmful Substances	2	1	0	8	3	0	14

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	30	20.27%	21.27	638	\$5,266	\$157,991
Overexertion	25	16.89%	25.64	641	\$6,579	\$164,464
Bodily Reaction and Exertion	26	17.57%	22.88	595	\$5,967	\$155,131
Assaults/Violent Acts/Harassment	14	9.46%	37.00	518	\$10,979	\$153,709
Exposure to Harmful Substances	14	9.46%	50.00	700	\$13,316	\$186,428
All Others	39	26.35%	32.72	1,276	\$6,806	\$265,420
Totals	148	100.00%	29.51	4,368	\$7,319	\$1,083,144

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	11	3	8	5	5	3	35
Body System(s)	2	2	0	10	9	0	23
Hand(s)/Wrist(s)	1	3	2	2	4	2	14
Head	5	1	2	2	5	1	16
Arms	2	2	1	3	2	0	10

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	35	23.65%	21.17	741	\$5,166	\$180,801
Body System(s)	23	15.54%	58.35	1,342	\$15,221	\$350,075
Hand(s)/Wrist(s)	14	9.46%	33.93	475	\$6,338	\$88,732
Head	16	10.81%	32.31	517	\$7,455	\$119,278
Arms	10	6.76%	27.40	274	\$5,915	\$59,148
All Others	50	33.78%	20.38	1,019	\$5,702	\$285,111
Totals	148	100.00%	29.51	4,368	\$7,319	\$1,083,144

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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	16	9	14	8	18	5	70
Mental Diseases	1	1	0	10	9	0	21
Superficial Wounds	4	3	0	2	2	1	12
Fracture/Dislocation/Nerve Damage	2	1	4	1	2	1	11
Oth Traumatic Injuries	2	3	0	2	3	0	10

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	70	47.30%	25.43	1,780	\$6,167	\$431,680
Mental Diseases	21	14.19%	59.67	1,253	\$16,308	\$342,476
Superficial Wounds	12	8.11%	3.00	36	\$829	\$9,944
Fracture/Dislocation/Nerve Damage	11	7.43%	29.55	325	\$6,738	\$74,115
Oth Traumatic Injuries	10	6.76%	12.10	121	\$3,186	\$31,858
All Others	24	16.22%	35.54	853	\$8,045	\$193,070
Totals	148	100.00%	29.51	4,368	\$7,319	\$1,083,144

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