

# Industry Synopsis

Industry: 82806 Disability Rehabilitation

## 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      | 147  | 3                    | \$545,870,301             | 12,742                   | \$5,946,587   | \$1.12        |
| 2020      | 147  | 6                    | \$526,288,419             | 12,014                   | \$6,507,617   | \$1.31        |
| 2021      | 147  | 3                    | \$533,461,173             | 12,058                   | \$6,945,568   | \$1.32        |
| 2022      | 147  | 3                    | \$543,680,073             | 12,188                   | \$7,437,769   | \$1.38        |
| 2023      | 147  | 4                    | \$588,626,455             | 13,286                   | \$9,506,862   | \$1.65        |
| 2024 YTD  | 139  | 0                    | \$602,452,513             | 13,218                   | \$10,798,010  | \$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      | 44           | \$7,686        | 14                             | \$10,475       | 57                               | \$141,462      | 27                                | \$253,721      | 5              | \$132,527      |
| 2020      | 46           | \$8,432        | 14                             | \$10,483       | 56                               | \$135,869      | 27                                | \$265,471      | 4              | \$106,033      |
| 2021      | 45           | \$8,565        | 13                             | \$9,858        | 57                               | \$135,889      | 28                                | \$274,146      | 4              | \$105,003      |
| 2022      | 44           | \$9,016        | 12                             | \$8,428        | 58                               | \$132,399      | 29                                | \$282,785      | 4              | \$111,053      |
| 2023      | 42           | \$7,330        | 14                             | \$10,119       | 55                               | \$125,708      | 30                                | \$285,712      | 6              | \$159,757      |
| 2024 YTD  | 37           | \$7,500        | 14                             | \$10,891       | 52                               | \$127,027      | 30                                | \$289,649      | 6              | \$167,386      |

Note: The current year assessable earnings are based on estimates.

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Industry: 82806 Disability Rehabilitation

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          | 853              | \$2,631,574 | 393            | \$2,262,549     | 6,381    | 362                                 | 460                | 559                     |
| 2020          | 722              | \$2,361,577 | 414            | \$2,111,724     | 8,051    | 252                                 | 308                | 513                     |
| 2021          | 751              | \$3,113,009 | 487            | \$2,875,778     | 10,896   | 284                                 | 264                | 592                     |
| 2022          | 1,162            | \$3,386,074 | 874            | \$3,085,824     | 11,824   | 320                                 | 288                | 977                     |
| 2023          | 654              | \$2,905,899 | 364            | \$2,649,069     | 9,082    | 296                                 | 290                | 473                     |
| 2024 YTD      | 171              | \$257,087   | 72             | \$200,988       | 961      | 64                                  | 99                 | 110                     |

| 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                        | 258       | 84                      | 24                       | 27        | 393                    |
| 2020                        | 191       | 156                     | 33                       | 34        | 414                    |
| 2021                        | 240       | 172                     | 37                       | 38        | 487                    |
| 2022                        | 663       | 136                     | 37                       | 38        | 874                    |
| 2023                        | 210       | 82                      | 30                       | 42        | 364                    |
| 2024 YTD                    | 36        | 25                      | 10                       | 1         | 72                     |

| Total Claims Costs |              |             |                |               |             |
|--------------------|--------------|-------------|----------------|---------------|-------------|
| Accident Year      | Compensation | Medical Aid | Rehabilitation | Economic Loss | Total       |
| 2019               | \$1,166,328  | \$1,338,287 | \$126,959      | \$0           | \$2,631,574 |
| 2020               | \$1,228,329  | \$1,107,336 | \$25,912       | \$0           | \$2,361,577 |
| 2021               | \$1,731,652  | \$1,282,979 | \$98,378       | \$0           | \$3,113,009 |
| 2022               | \$1,932,776  | \$1,348,468 | \$104,831      | \$0           | \$3,386,074 |
| 2023               | \$1,610,117  | \$1,273,767 | \$22,015       | \$0           | \$2,905,899 |
| 2024 YTD           | \$136,649    | \$120,253   | \$185          | \$0           | \$257,087   |

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# Industry Synopsis

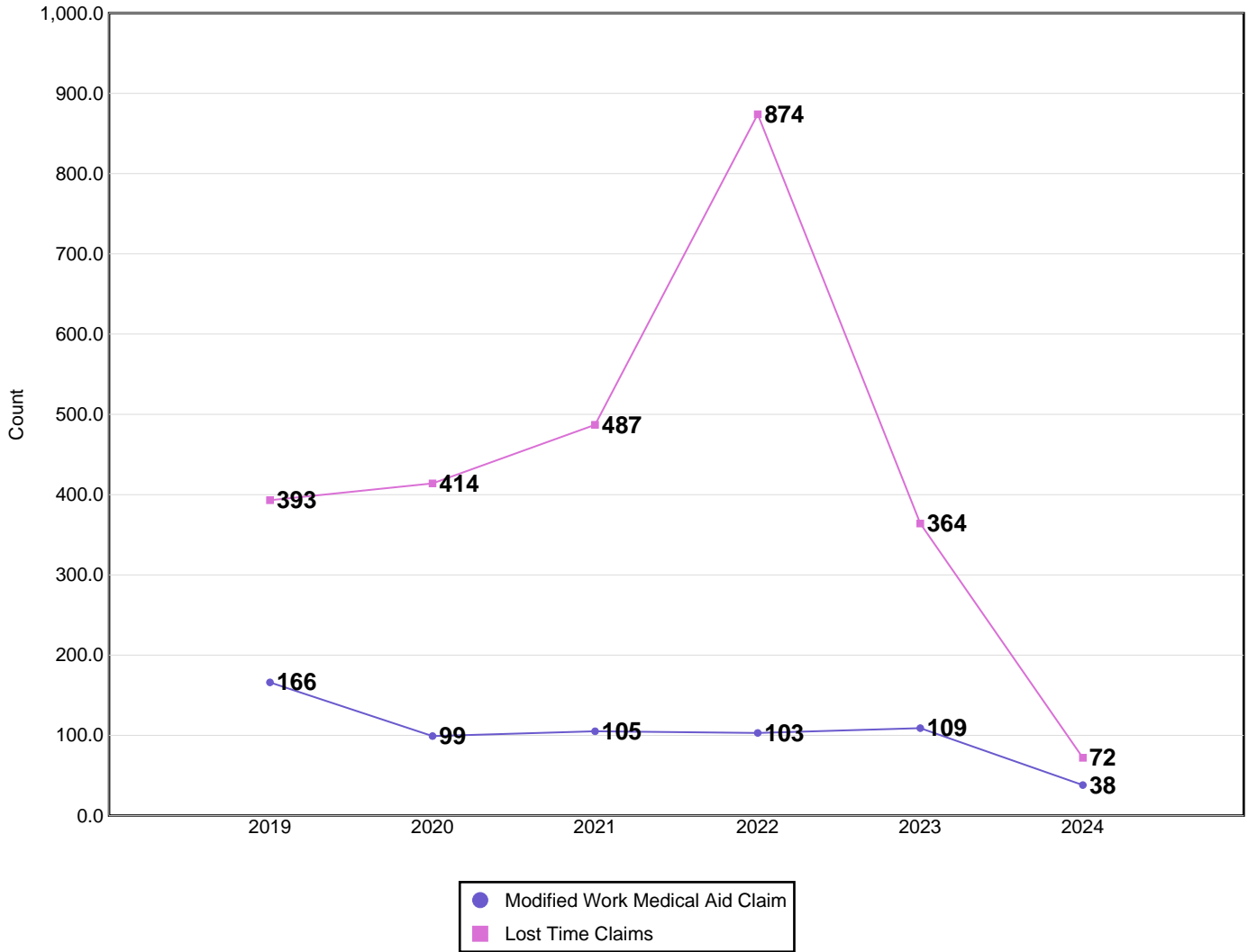


Workers'  
Compensation  
Board  
Alberta

Industry: 82806 Disability Rehabilitation

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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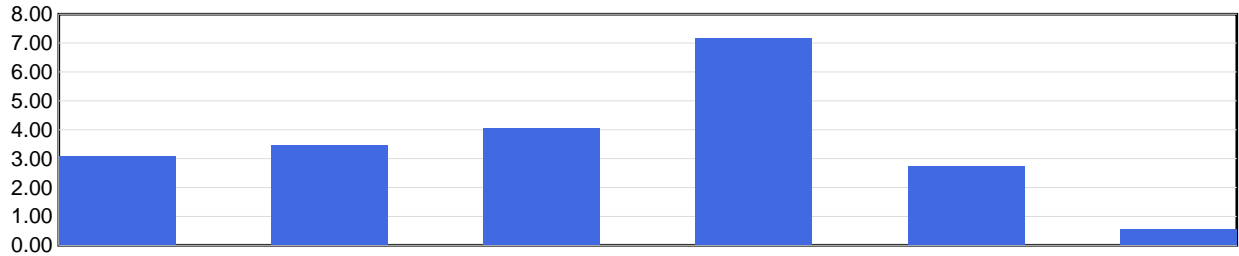
# Industry Synopsis

Industry: 82806 Disability Rehabilitation

Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



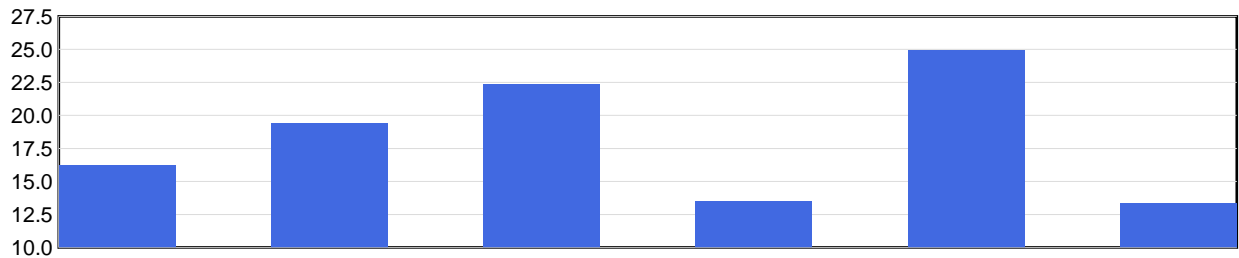
|                | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|----------------|------|------|------|------|------|----------|
| Frequency Rate | 3.08 | 3.45 | 4.04 | 7.17 | 2.74 | 0.54     |

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

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

## Severity Rates

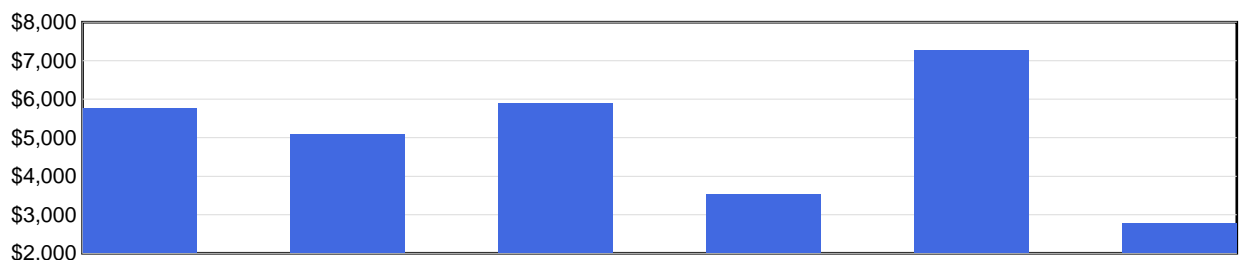
(Temporary Total Disability Days per Lost Time Claim)



|               | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD |
|---------------|------|------|------|------|------|----------|
| Severity Rate | 16.2 | 19.4 | 22.4 | 13.5 | 25.0 | 13.3     |

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



|                  | 2019    | 2020    | 2021    | 2022    | 2023    | 2024 YTD |
|------------------|---------|---------|---------|---------|---------|----------|
| Avg Cost / Claim | \$5,757 | \$5,101 | \$5,905 | \$3,531 | \$7,278 | \$2,792  |

Average Cost Per LTC = Total LTC Costs / Total LTCs

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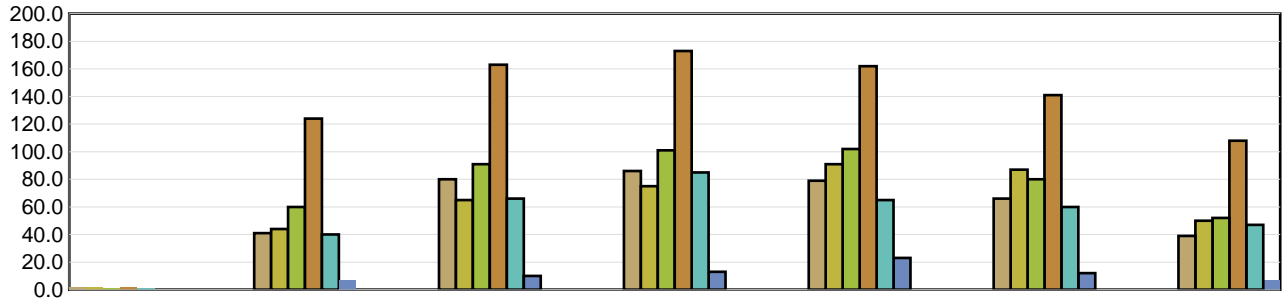
# Industry Synopsis

Industry: 82806 Disability Rehabilitation

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

## Number of LTCs

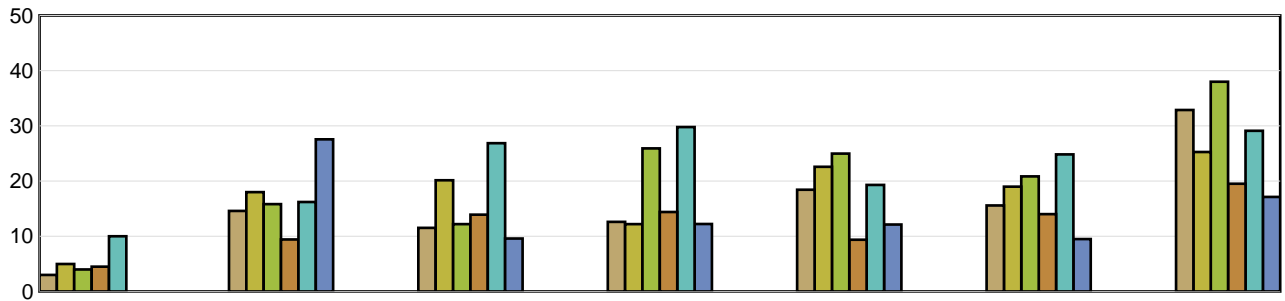
(by age of injured worker and by occurrence year)



|          | Under 19 | 19 to 26 | 27 to 34 | 35 to 42 | 43 to 50 | 51 to 58 | Over 58 |
|----------|----------|----------|----------|----------|----------|----------|---------|
| 2019     | 2        | 41       | 80       | 86       | 79       | 66       | 39      |
| 2020     | 2        | 44       | 65       | 75       | 91       | 87       | 50      |
| 2021     | 1        | 60       | 91       | 101      | 102      | 80       | 52      |
| 2022     | 2        | 124      | 163      | 173      | 162      | 141      | 108     |
| 2023     | 1        | 40       | 66       | 85       | 65       | 60       | 47      |
| 2024 YTD | N/A      | 7        | 10       | 13       | 23       | 12       | 7       |

## 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     | 3.00     | 14.61    | 11.53    | 12.62    | 18.44    | 15.59    | 32.90   |
| 2020     | 5.00     | 18.00    | 20.15    | 12.20    | 22.60    | 19.00    | 25.28   |
| 2021     | 4.00     | 15.83    | 12.22    | 25.94    | 25.00    | 20.85    | 38.00   |
| 2022     | 4.50     | 9.44     | 13.93    | 14.42    | 9.38     | 14.01    | 19.53   |
| 2023     | 10.00    | 16.23    | 26.88    | 29.80    | 19.32    | 24.85    | 29.13   |
| 2024 YTD | N/A      | 27.57    | 9.60     | 12.23    | 12.13    | 9.50     | 17.14   |

LTCs with no birthdate recorded are not included in band subtotals

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# Industry Synopsis

**Industry: 82806 Disability Rehabilitation**

**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 |
| Exposure to Harmful Substances   | 9    | 140  | 192  | 516  | 26   | 0        | 883    |
| Assaults/Violent Acts/Harassment | 124  | 67   | 76   | 108  | 105  | 20       | 500    |
| Falls                            | 77   | 84   | 57   | 83   | 66   | 25       | 392    |
| Overexertion                     | 75   | 44   | 71   | 59   | 44   | 12       | 305    |
| Bodily Reaction and Exertion     | 40   | 30   | 34   | 40   | 48   | 2        | 194    |

| Type of Accident                 | Total LTCs<br>(2019 to date) | Percentage of<br>LTCs | Average Duration | Total TTD     | Average LTC Costs | Total LTC Costs     |
|----------------------------------|------------------------------|-----------------------|------------------|---------------|-------------------|---------------------|
| Exposure to Harmful Substances   | 883                          | 33.91%                | 11.87            | 10,479        | \$1,873           | \$1,654,261         |
| Assaults/Violent Acts/Harassment | 500                          | 19.20%                | 26.38            | 13,190        | \$8,201           | \$4,100,475         |
| Falls                            | 392                          | 15.05%                | 22.84            | 8,953         | \$6,927           | \$2,715,352         |
| Overexertion                     | 305                          | 11.71%                | 14.40            | 4,393         | \$5,178           | \$1,579,363         |
| Bodily Reaction and Exertion     | 194                          | 7.45%                 | 24.99            | 4,848         | \$7,281           | \$1,412,540         |
| All Others                       | 330                          | 12.67%                | 15.13            | 4,994         | \$5,224           | \$1,723,941         |
| <b>Totals</b>                    | <b>2,604</b>                 | <b>100.00%</b>        | <b>17.99</b>     | <b>46,857</b> | <b>\$5,064</b>    | <b>\$13,185,932</b> |

| Part of Body        |      |      |      |      |      |          |        |
|---------------------|------|------|------|------|------|----------|--------|
| Top 5 by Total LTCs |      |      |      |      |      |          |        |
| Part of Body        | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 YTD | Totals |
| Body System(s)      | 23   | 142  | 192  | 517  | 31   | 2        | 907    |
| Back                | 77   | 68   | 78   | 76   | 67   | 11       | 377    |
| Multiple Parts      | 51   | 35   | 40   | 50   | 34   | 9        | 219    |
| Head                | 54   | 24   | 32   | 42   | 51   | 10       | 213    |
| Trunk               | 38   | 26   | 37   | 47   | 36   | 9        | 193    |

| Part of Body   | Total LTCs<br>(2019 to date) | Percentage of<br>LTCs | Average Duration | Total TTD     | Average LTC Costs | Total LTC Costs     |
|----------------|------------------------------|-----------------------|------------------|---------------|-------------------|---------------------|
| Body System(s) | 907                          | 34.83%                | 14.38            | 13,044        | \$2,553           | \$2,315,515         |
| Back           | 377                          | 14.48%                | 16.43            | 6,193         | \$5,242           | \$1,976,303         |
| Multiple Parts | 219                          | 8.41%                 | 25.96            | 5,685         | \$7,789           | \$1,705,830         |
| Head           | 213                          | 8.18%                 | 24.40            | 5,198         | \$8,720           | \$1,857,292         |
| Trunk          | 193                          | 7.41%                 | 20.07            | 3,874         | \$6,387           | \$1,232,699         |
| All Others     | 695                          | 26.69%                | 18.51            | 12,863        | \$5,897           | \$4,098,292         |
| <b>Totals</b>  | <b>2,604</b>                 | <b>100.00%</b>        | <b>17.99</b>     | <b>46,857</b> | <b>\$5,064</b>    | <b>\$13,185,932</b> |

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Industry: 82806 Disability Rehabilitation

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             | 198  | 154  | 168  | 188  | 191  | 34       | 933    |
| Systems Disease - Covid 19 | 0    | 132  | 182  | 503  | 17   | 0        | 834    |
| Superficial Wounds         | 69   | 52   | 49   | 61   | 41   | 6        | 278    |
| Oth Traumatic Injuries     | 22   | 19   | 32   | 38   | 43   | 13       | 167    |
| Intracranial Injures       | 26   | 14   | 15   | 18   | 27   | 6        | 106    |

| Nature of Injury           | Total LTCs<br>(2019 to date) | Percentage of<br>LTCs | Average Duration | Total TTD     | Average LTC Costs | Total LTC Costs     |
|----------------------------|------------------------------|-----------------------|------------------|---------------|-------------------|---------------------|
| Sprains/Strain             | 933                          | 35.83%                | 16.95            | 15,810        | \$5,388           | \$5,026,890         |
| Systems Disease - Covid 19 | 834                          | 32.03%                | 10.50            | 8,753         | \$1,496           | \$1,247,825         |
| Superficial Wounds         | 278                          | 10.68%                | 16.28            | 4,525         | \$5,079           | \$1,412,057         |
| Oth Traumatic Injuries     | 167                          | 6.41%                 | 17.16            | 2,865         | \$6,107           | \$1,019,883         |
| Intracranial Injures       | 106                          | 4.07%                 | 27.13            | 2,876         | \$9,407           | \$997,134           |
| All Others                 | 286                          | 10.98%                | 42.06            | 12,028        | \$12,175          | \$3,482,142         |
| <b>Totals</b>              | <b>2,604</b>                 | <b>100.00%</b>        | <b>17.99</b>     | <b>46,857</b> | <b>\$5,064</b>    | <b>\$13,185,932</b> |

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