

# Industry Synopsis

Industry: 86403 RESEARCH/MATERIAL TESTING LABS

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	117	10	\$170,420,336	3,571	\$706,792	\$0.52
2020	118	12	\$146,179,611	2,897	\$805,335	\$0.62
2021	125	13	\$155,361,038	3,121	\$740,013	\$0.54
2022	130	11	\$175,224,116	3,824	\$810,884	\$0.57
2023	131	14	\$196,374,720	4,063	\$1,031,770	\$0.62
2024 YTD	128	3	\$215,550,185	4,301	\$1,395,487	\$0.67

\* 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	83	\$13,290	15	\$10,223	10	\$22,367	7	\$54,951	N/A	N/A
2020	85	\$14,238	12	\$8,485	13	\$26,879	6	\$42,538	N/A	N/A
2021	83	\$13,098	18	\$12,439	16	\$30,177	6	\$44,891	N/A	N/A
2022	85	\$12,609	18	\$12,799	19	\$42,085	6	\$45,964	N/A	N/A
2023	83	\$12,332	20	\$13,716	17	\$37,801	9	\$67,724	N/A	N/A
2024 YTD	77	\$12,110	22	\$15,507	17	\$38,251	10	\$82,078	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	56	\$51,690	5	\$10,774	12	30	51	31
2020	46	\$147,648	10	\$114,736	489	21	36	25
2021	43	\$55,907	6	\$13,961	93	22	37	24
2022	66	\$173,518	14	\$103,154	382	28	52	35
2023	54	\$119,883	6	\$50,208	91	24	48	25
2024 YTD	13	\$14,648	3	\$8,059	33	4	10	6

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	5	0	0	0	5
2020	7	1	0	2	10
2021	5	1	0	0	6
2022	6	4	1	3	14
2023	4	0	2	0	6
2024 YTD	2	1	0	0	3

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$2,258	\$49,431	\$0	\$0	\$51,690
2020	\$83,640	\$63,433	\$575	\$0	\$147,648
2021	\$6,773	\$49,134	\$0	\$0	\$55,907
2022	\$58,280	\$114,904	\$334	\$0	\$173,518
2023	\$21,827	\$98,056	\$0	\$0	\$119,883
2024 YTD	\$4,429	\$10,219	\$0	\$0	\$14,648

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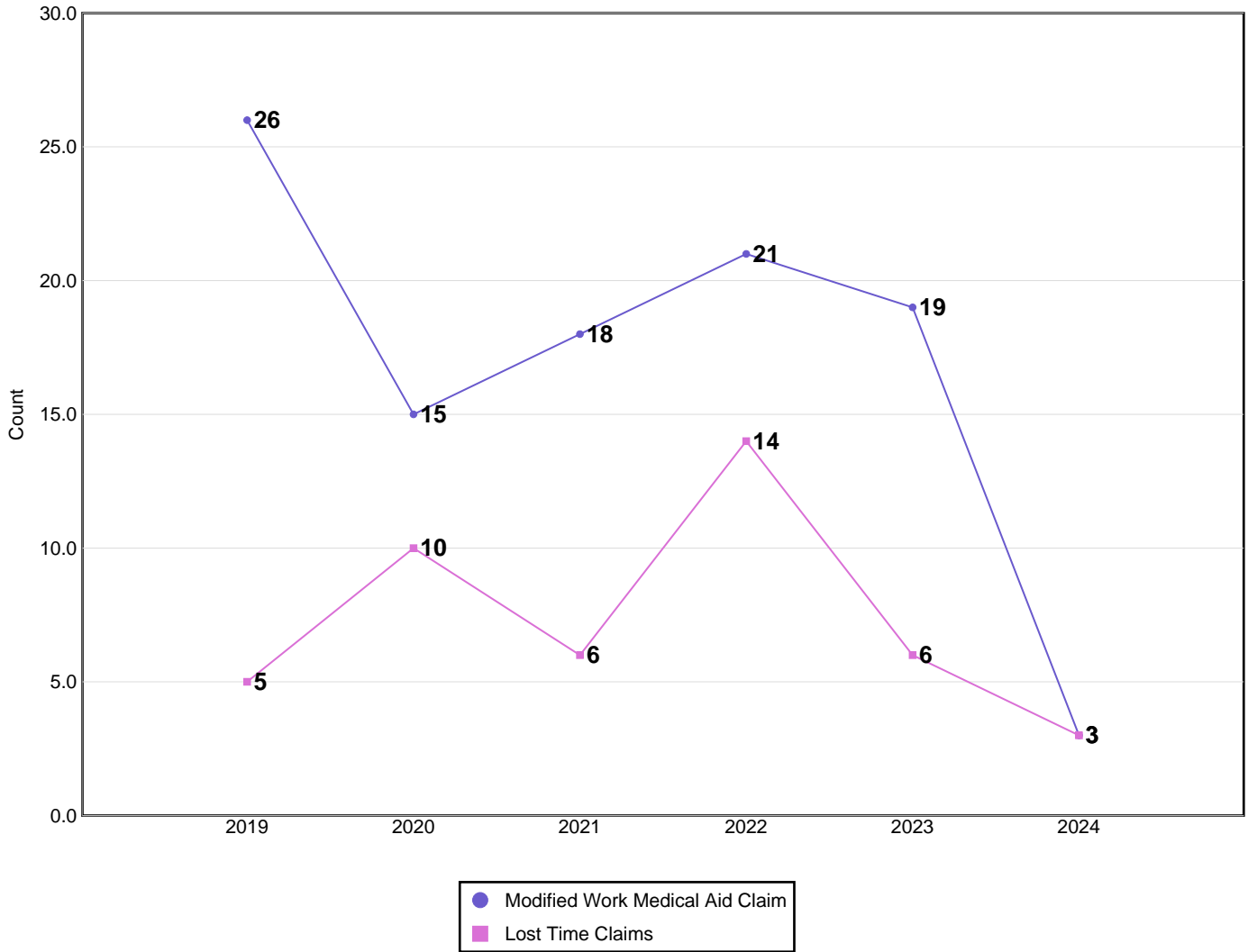


Workers'  
Compensation  
Board  
Alberta

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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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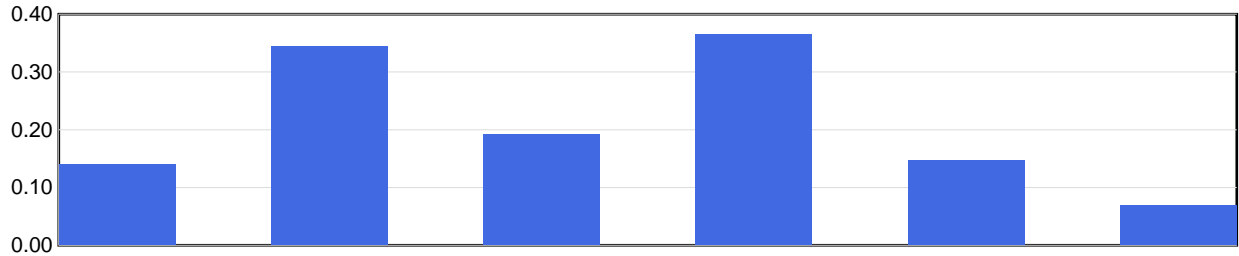
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Claim Costs - for Years: 2019 to 2024

## Frequency Rates

(Lost Time Claims per 100 Workers)



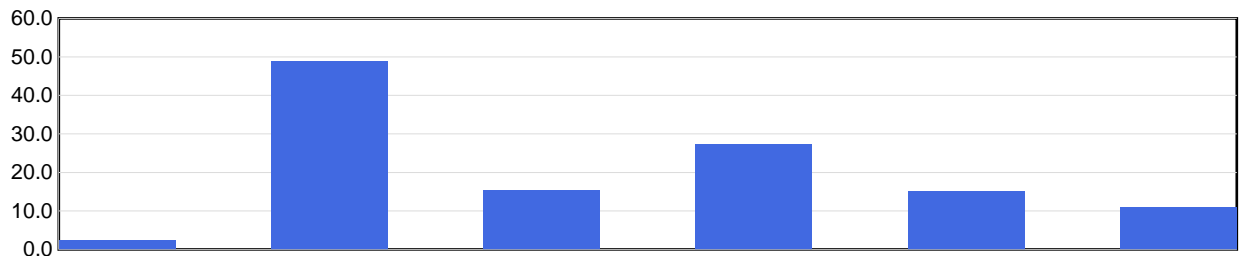
Frequency Rate	2019	2020	2021	2022	2023	2024 YTD
	0.14	0.35	0.19	0.37	0.15	0.07

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

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

## Severity Rates

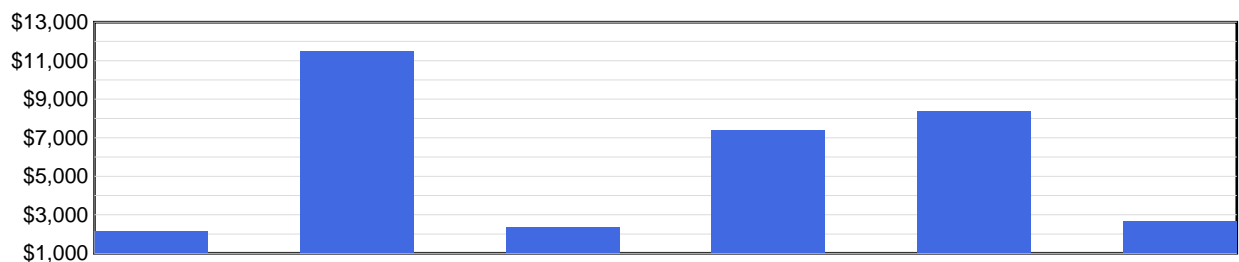
(Temporary Total Disability Days per Lost Time Claim)



Severity Rate	2019	2020	2021	2022	2023	2024 YTD
	2.4	48.9	15.5	27.3	15.2	11.0

Severity Rate = Total TTDs / Total LTCs

## Average Cost Per LTC



Avg Cost / Claim	2019	2020	2021	2022	2023	2024 YTD
	\$2,155	\$11,474	\$2,327	\$7,368	\$8,368	\$2,686

Average Cost Per LTC = Total LTC Costs / Total LTCs

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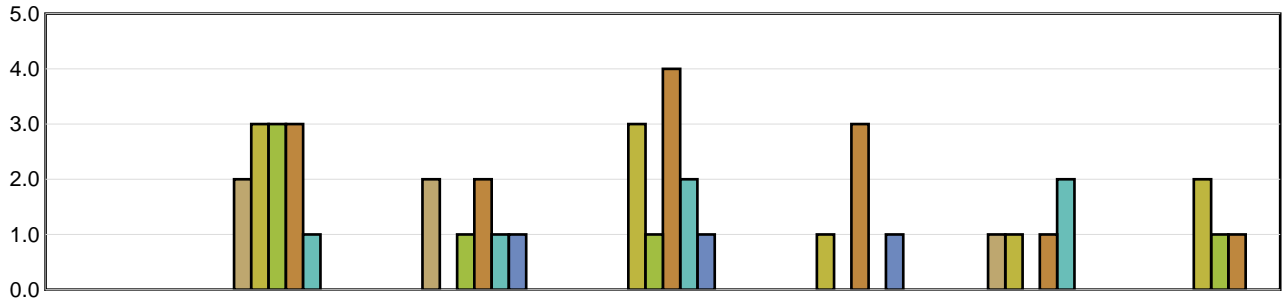
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Injured Worker's Age - for Years: 2019 to 2024

## Number of LTCs

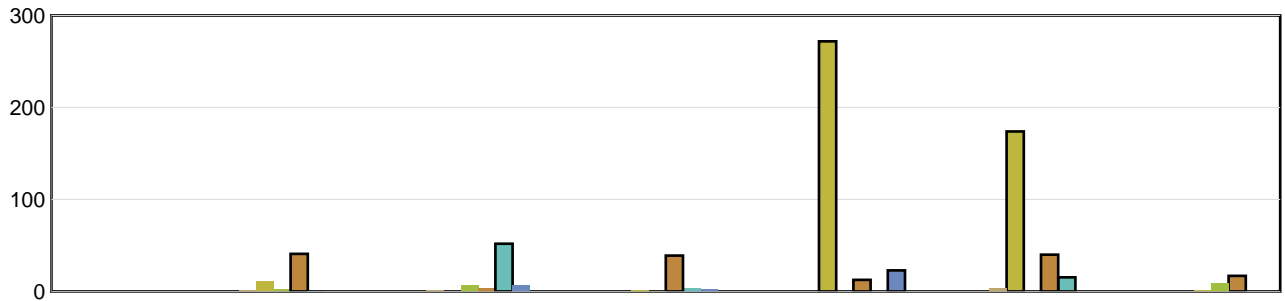
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	2	2	N/A	N/A	1	N/A
2020	N/A	3	N/A	3	1	1	2
2021	N/A	3	1	1	N/A	N/A	1
2022	N/A	3	2	4	3	1	1
2023	N/A	1	1	2	N/A	2	N/A
2024 YTD	N/A	N/A	1	1	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	N/A	2.00	2.00	N/A	N/A	4.00	N/A
2020	N/A	11.33	N/A	1.67	272.00	174.00	2.00
2021	N/A	3.00	7.00	1.00	N/A	N/A	9.00
2022	N/A	41.00	4.00	39.00	12.67	40.00	17.00
2023	N/A	1.00	52.00	3.50	N/A	15.50	N/A
2024 YTD	N/A	N/A	7.00	3.00	23.00	N/A	N/A

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	1	1	1	4	2	1	10
Overexertion	1	0	2	3	1	0	7
RMI	1	3	1	1	1	0	7
Bodily Reaction and Exertion	1	1	1	3	0	1	7
Contact with Objects and Equipment	0	2	0	1	0	0	3

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Falls	10	22.73%	11.60	116	\$4,846	\$48,463
Overexertion	7	15.91%	24.57	172	\$9,071	\$63,498
RMI	7	15.91%	7.29	51	\$6,498	\$45,489
Bodily Reaction and Exertion	7	15.91%	38.43	269	\$7,980	\$55,860
Contact with Objects and Equipment	3	6.82%	115.33	346	\$21,021	\$63,063
All Others	10	22.73%	7.90	79	\$2,452	\$24,517
<b>Totals</b>	<b>44</b>	<b>100.00%</b>	<b>23.48</b>	<b>1,033</b>	<b>\$6,838</b>	<b>\$300,891</b>

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Back	1	1	2	4	1	1	10
Trunk	1	1	1	1	1	0	5
Arms	0	0	1	2	2	0	5
Hand(s)/Wrist(s)	1	4	0	0	1	0	6
Foot(Feet)/Ank(s)/Toe(s)	2	1	0	1	0	1	5

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Back	10	22.73%	23.20	232	\$7,803	\$78,028
Trunk	5	11.36%	45.00	225	\$12,183	\$60,916
Arms	5	11.36%	33.80	169	\$7,197	\$35,985
Hand(s)/Wrist(s)	6	13.64%	7.67	46	\$5,801	\$34,805
Foot(Feet)/Ank(s)/Toe(s)	5	11.36%	57.40	287	\$12,280	\$61,400
All Others	13	29.55%	5.69	74	\$2,289	\$29,757
<b>Totals</b>	<b>44</b>	<b>100.00%</b>	<b>23.48</b>	<b>1,033</b>	<b>\$6,838</b>	<b>\$300,891</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	5	5	2	6	3	2	23
Fracture/Dislocation/Nerve Damage	0	1	1	1	1	1	5
Oth Traumatic Injuries	0	3	1	0	0	0	4
Open Wound	0	1	0	2	0	0	3
Eye/Vision Conditions	0	0	1	0	1	0	2

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	23	52.27%	19.61	451	\$6,876	\$158,154
Fracture/Dislocation/Nerve Damage	5	11.36%	10.20	51	\$6,150	\$30,748
Oth Traumatic Injuries	4	9.09%	69.00	276	\$14,097	\$56,388
Open Wound	3	6.82%	6.00	18	\$1,486	\$4,459
Eye/Vision Conditions	2	4.55%	1.00	2	\$489	\$978
All Others	7	15.91%	33.57	235	\$7,166	\$50,164
<b>Totals</b>	<b>44</b>	<b>100.00%</b>	<b>23.48</b>	<b>1,033</b>	<b>\$6,838</b>	<b>\$300,891</b>

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