

Industry Synopsis

Industry: 89100 TRAVELLING SALES/MFG AGENTS

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	893	88	\$286,590,011	3,864	\$1,203,897	\$0.44
2020	902	78	\$277,469,881	3,617	\$1,251,018	\$0.47
2021	917	68	\$280,869,479	3,757	\$1,295,427	\$0.48
2022	925	83	\$301,375,443	3,884	\$1,385,708	\$0.48
2023	939	70	\$331,166,314	4,344	\$1,588,403	\$0.50
2024 YTD	910	26	\$347,654,518	4,398	\$1,719,037	\$0.52

* 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	776	\$112,858	64	\$46,277	50	\$107,380	3	\$20,076	N/A	N/A
2020	789	\$113,986	56	\$39,412	55	\$112,493	N/A	N/A	N/A	N/A
2021	799	\$119,212	63	\$44,015	53	\$107,081	N/A	N/A	N/A	N/A
2022	803	\$123,525	62	\$43,304	57	\$117,268	3	\$17,279	N/A	N/A
2023	787	\$119,668	88	\$59,910	61	\$132,678	3	\$18,911	N/A	N/A
2024 YTD	754	\$126,454	91	\$63,129	61	\$130,805	4	\$27,266	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	28	\$56,097	5	\$21,974	86	10	23	13
2020	19	\$60,490	5	\$46,029	137	6	14	9
2021	17	\$79,154	5	\$55,765	125	7	12	8
2022	31	\$115,477	10	\$86,384	48	13	21	17
2023	32	\$69,435	12	\$34,536	76	10	20	16
2024 YTD	12	\$21,445	7	\$18,871	78	6	5	10

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	2	2	1	0	5
2020	3	1	0	1	5
2021	0	4	1	0	5
2022	8	2	0	0	10
2023	9	2	1	0	12
2024 YTD	4	3	0	0	7

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$13,965	\$42,132	\$0	\$0	\$56,097
2020	\$22,644	\$37,846	\$0	\$0	\$60,490
2021	\$36,921	\$42,234	\$0	\$0	\$79,154
2022	\$49,318	\$61,248	\$4,911	\$0	\$115,477
2023	\$19,289	\$50,146	\$0	\$0	\$69,435
2024 YTD	\$14,418	\$7,026	\$0	\$0	\$21,445

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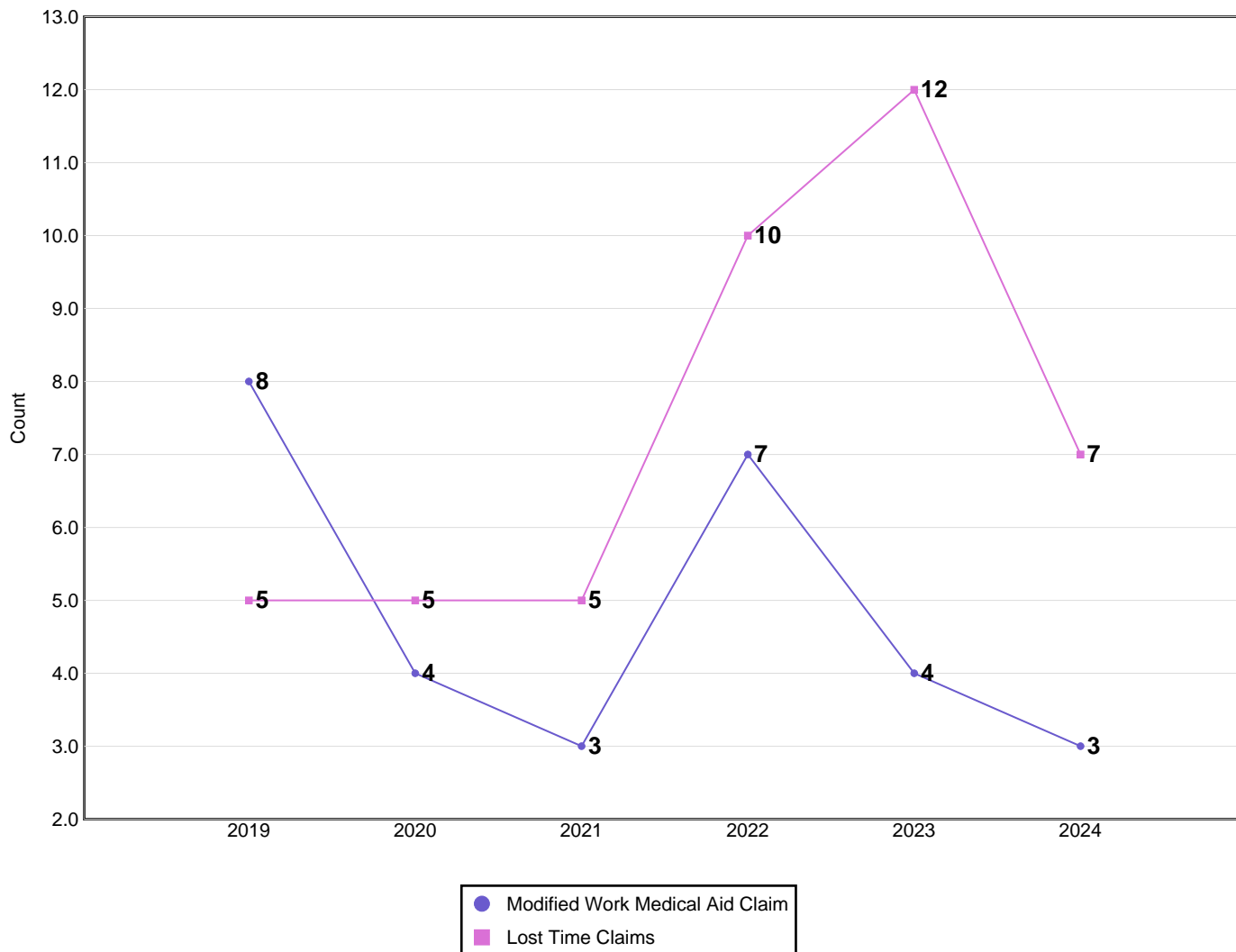
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Workers' Compensation Board
Alberta

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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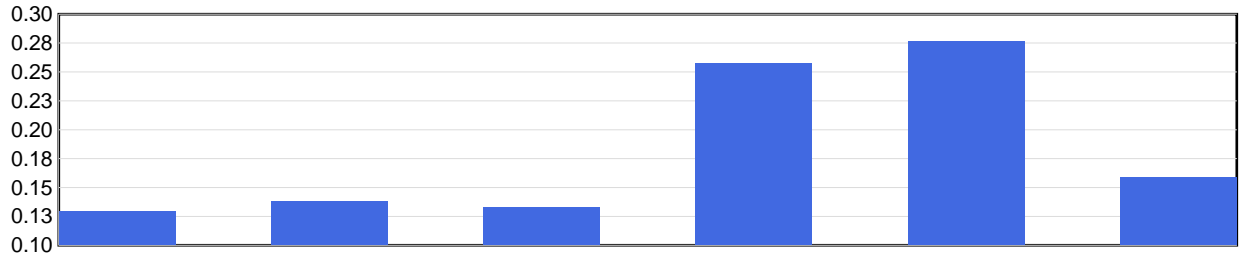
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



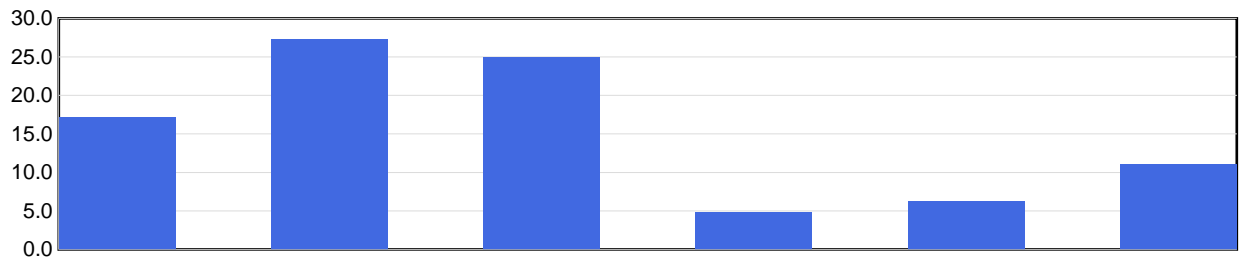
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	0.13	0.14	0.13	0.26	0.28	0.16

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

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

Severity Rates

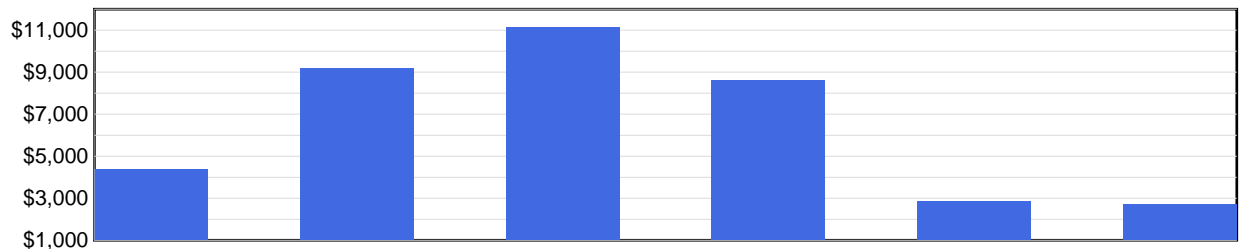
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	17.2	27.4	25.0	4.8	6.3	11.1

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$4,395	\$9,206	\$11,153	\$8,638	\$2,878	\$2,696

Average Cost Per LTC = Total LTC Costs / Total LTCs

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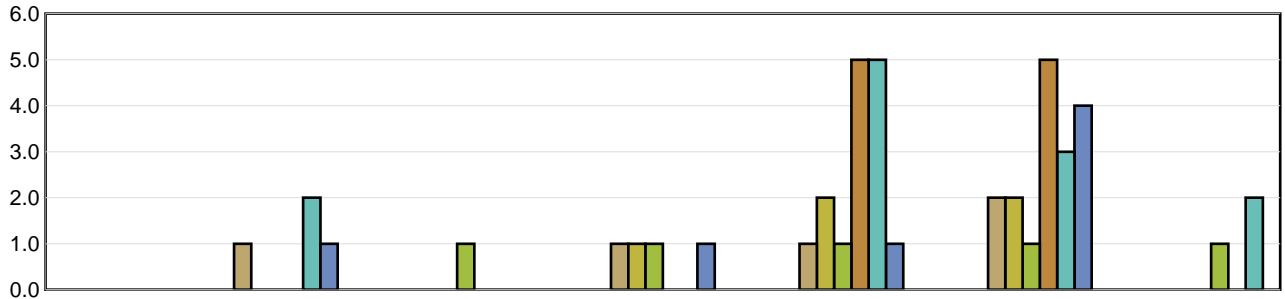
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

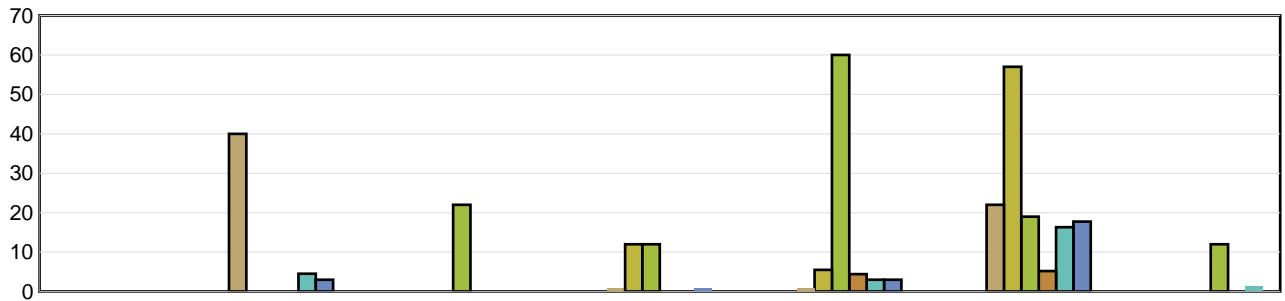
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	1	N/A	1	1	2	N/A
2020	N/A	N/A	N/A	1	2	2	N/A
2021	N/A	N/A	1	1	1	1	1
2022	N/A	N/A	N/A	N/A	5	5	N/A
2023	N/A	2	N/A	N/A	5	3	2
2024 YTD	N/A	1	N/A	1	1	4	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	40.00	N/A	1.00	1.00	22.00	N/A
2020	N/A	N/A	N/A	12.00	5.50	57.00	N/A
2021	N/A	N/A	22.00	12.00	60.00	19.00	12.00
2022	N/A	N/A	N/A	N/A	4.40	5.20	N/A
2023	N/A	4.50	N/A	N/A	3.00	16.33	1.50
2024 YTD	N/A	3.00	N/A	1.00	3.00	17.75	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
Highway/Non-Highway M.V. Accident	0	1	1	5	6	3	16
Falls	2	1	2	1	1	1	8
Bodily Reaction and Exertion	2	0	0	1	1	2	6
Slip	1	0	0	0	1	1	3
Contact with Objects and Equipment	0	1	0	0	1	0	2

Type of Accident	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Highway/Non-Highway M.V. Accident	16	36.36%	5.31	85	\$6,560	\$104,958
Falls	8	18.18%	13.38	107	\$5,002	\$40,019
Bodily Reaction and Exertion	6	13.64%	14.83	89	\$3,926	\$23,557
Slip	3	6.82%	14.33	43	\$2,122	\$6,367
Contact with Objects and Equipment	2	4.55%	4.50	9	\$1,847	\$3,694
All Others	9	20.45%	24.11	217	\$9,440	\$84,963
Totals	44	100.00%	12.50	550	\$5,990	\$263,559

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Head	1	1	2	0	3	3	10
Multiple Parts	1	1	0	4	3	1	10
Fingers	0	1	1	1	1	0	4
Foot(Feet)/Ank(s)/Toe(s)	2	0	1	0	1	0	4
Arms	0	1	1	0	0	1	3

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Head	10	22.73%	8.80	88	\$4,328	\$43,283
Multiple Parts	10	22.73%	9.70	97	\$6,453	\$64,535
Fingers	4	9.09%	9.00	36	\$3,060	\$12,238
Foot(Feet)/Ank(s)/Toe(s)	4	9.09%	20.00	80	\$3,066	\$12,263
Arms	3	6.82%	66.33	199	\$19,653	\$58,959
All Others	13	29.55%	3.85	50	\$5,560	\$72,281
Totals	44	100.00%	12.50	550	\$5,990	\$263,559

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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	3	2	0	4	4	3	16
Intracranial Injures	0	1	2	0	3	3	9
Oth Traumatic Injuries	1	0	0	2	2	0	5
Fracture/Dislocation/Nerve Damage	0	0	2	1	0	1	4
Superficial Wounds	1	0	0	2	1	0	4

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	16	36.36%	17.13	274	\$5,381	\$86,099
Intracranial Injures	9	20.45%	9.67	87	\$4,714	\$42,430
Oth Traumatic Injuries	5	11.36%	7.80	39	\$3,568	\$17,838
Fracture/Dislocation/Nerve Damage	4	9.09%	14.75	59	\$15,451	\$61,805
Superficial Wounds	4	9.09%	3.00	12	\$5,772	\$23,087
All Others	6	13.64%	13.17	79	\$5,383	\$32,300
Totals	44	100.00%	12.50	550	\$5,990	\$263,559

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