

Industry Synopsis

Industry: 89923 Driving/Testing Schools

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	119	8	\$9,041,820	218	\$70,709	\$0.82
2020	105	9	\$8,998,287	209	\$76,004	\$0.89
2021	120	22	\$12,384,867	287	\$102,292	\$0.90
2022	119	11	\$12,574,147	303	\$109,438	\$0.96
2023	125	21	\$12,996,777	312	\$127,921	\$1.04
2024 YTD	139	22	\$14,427,724	315	\$156,315	\$1.15

* 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	117	\$6,054	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2020	104	\$6,289	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2021	117	\$7,798	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2022	117	\$8,509	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2023	123	\$9,026	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2024 YTD	137	\$10,331	N/A	N/A	N/A	N/A	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	9	\$64,123	6	\$61,878	393	3	3	6
2020	3	\$42,929	2	\$41,303	60	2	1	2
2021	5	\$30,264	1	\$28,826	217	1	4	2
2022	6	\$20,064	4	\$16,605	205	2	2	5
2023	13	\$252,493	7	\$248,705	948	5	6	7
2024 YTD	2	\$18,084	2	\$18,084	84	0	0	2

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

Total Claims Costs					
Accident Year	Compensation	Medical Aid	Rehabilitation	Economic Loss	Total
2019	\$41,436	\$21,772	\$915	\$0	\$64,123
2020	\$28,361	\$14,568	\$0	\$0	\$42,929
2021	\$21,028	\$9,236	\$0	\$0	\$30,264
2022	\$7,941	\$12,023	\$100	\$0	\$20,064
2023	\$121,124	\$126,063	\$5,306	\$0	\$252,493
2024 YTD	\$12,205	\$5,879	\$0	\$0	\$18,084

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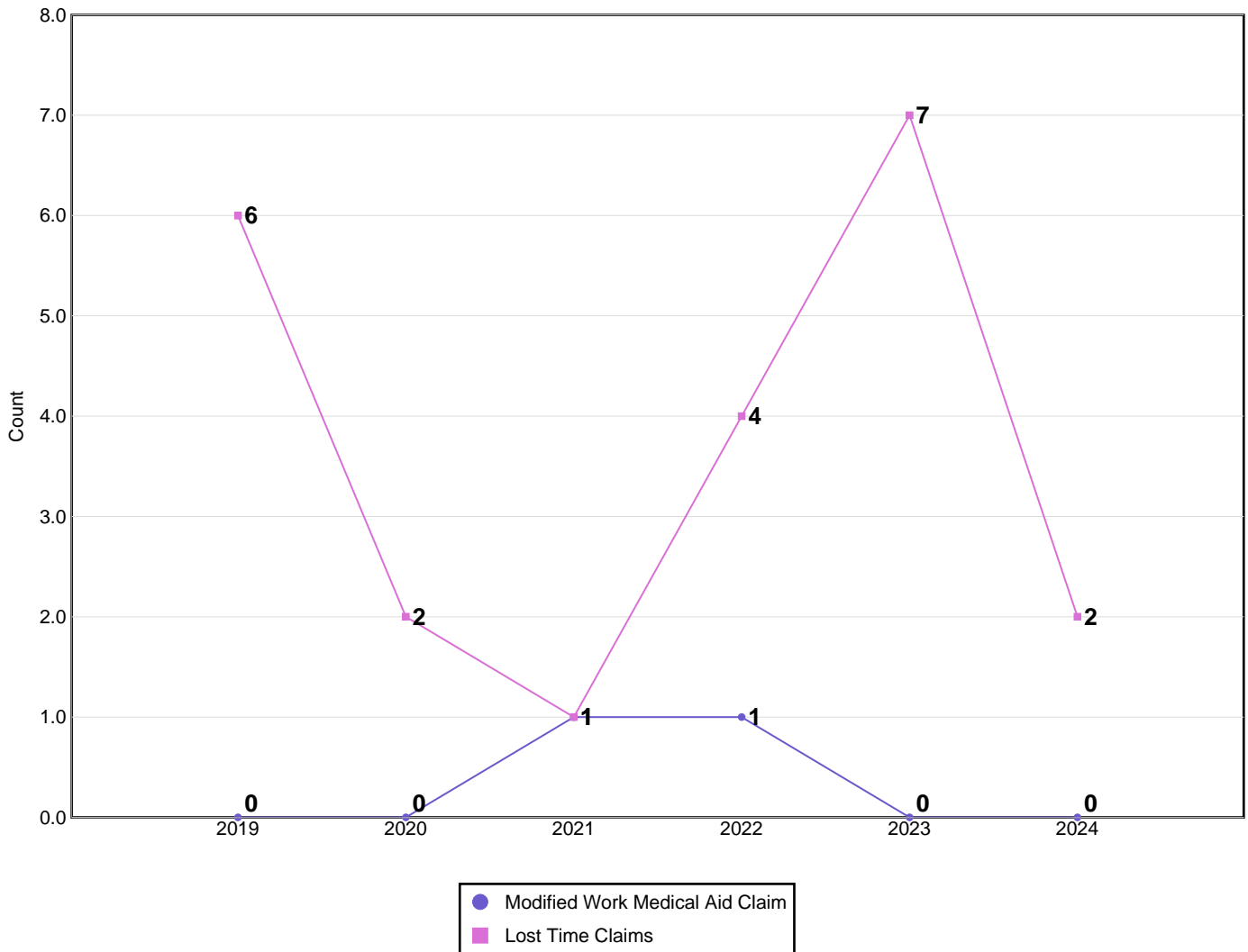
Driving/Testing Schools



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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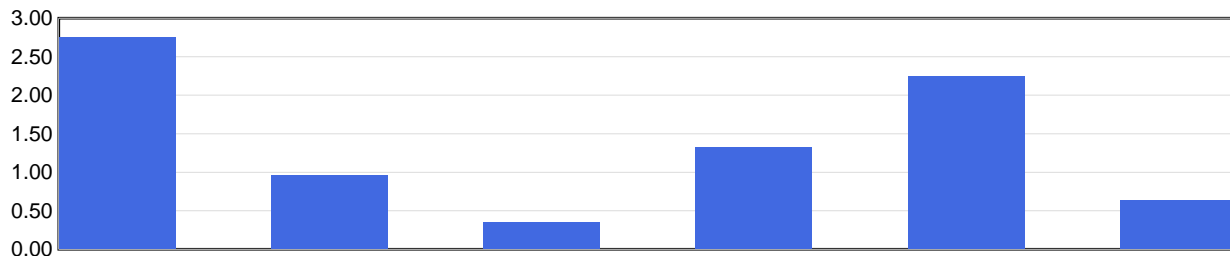
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Claim Costs - for Years: 2019 to 2024

Frequency Rates

(Lost Time Claims per 100 Workers)



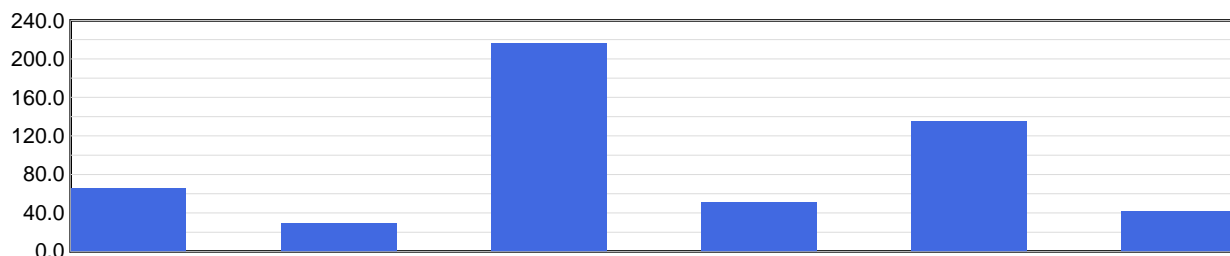
	2019	2020	2021	2022	2023	2024 YTD
Frequency Rate	2.75	0.96	0.35	1.32	2.24	0.63

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

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

Severity Rates

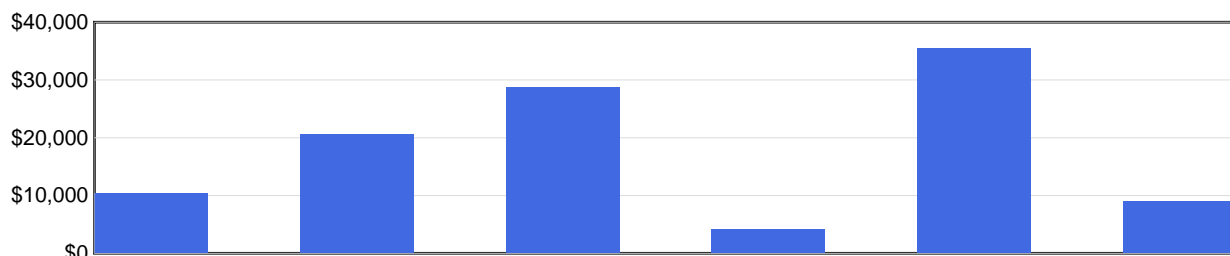
(Temporary Total Disability Days per Lost Time Claim)



	2019	2020	2021	2022	2023	2024 YTD
Severity Rate	65.5	30.0	217.0	51.3	135.4	42.0

Severity Rate = Total TTDs / Total LTCs

Average Cost Per LTC



	2019	2020	2021	2022	2023	2024 YTD
Avg Cost / Claim	\$10,313	\$20,652	\$28,826	\$4,151	\$35,529	\$9,042

Average Cost Per LTC = Total LTC Costs / Total LTCs

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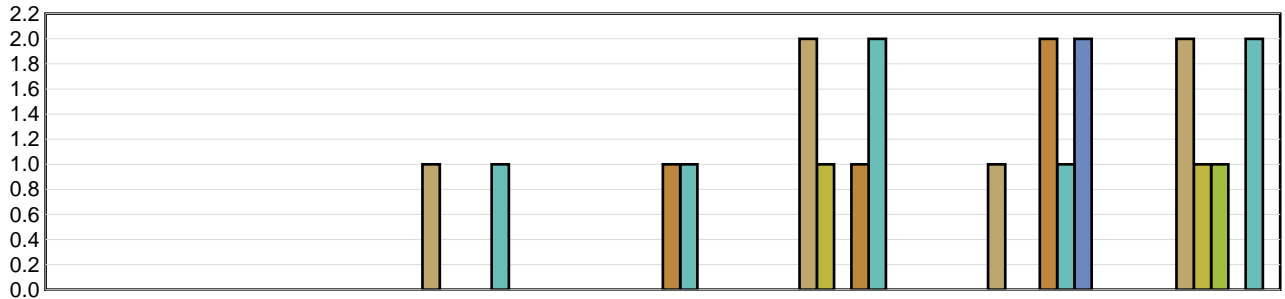
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Injured Worker's Age - for Years: 2019 to 2024

Number of LTCs

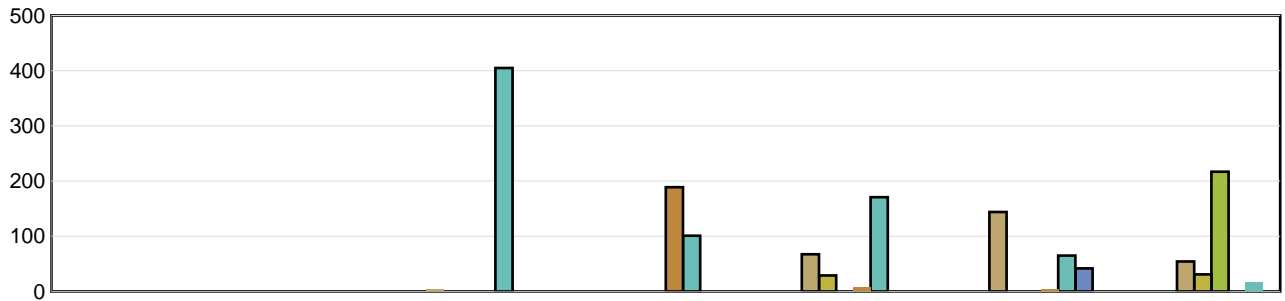
(by age of injured worker and by occurrence year)



	Under 19	19 to 26	27 to 34	35 to 42	43 to 50	51 to 58	Over 58
2019	N/A	N/A	1	N/A	2	1	2
2020	N/A	N/A	N/A	N/A	1	N/A	1
2021	N/A	N/A	N/A	N/A	N/A	N/A	1
2022	N/A	N/A	N/A	1	1	2	N/A
2023	N/A	N/A	1	1	2	1	2
2024 YTD	N/A	N/A	N/A	N/A	N/A	2	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	N/A	5.00	N/A	67.50	144.00	54.50
2020	N/A	N/A	N/A	N/A	29.00	N/A	31.00
2021	N/A	N/A	N/A	N/A	N/A	N/A	217.00
2022	N/A	N/A	N/A	189.00	8.00	4.00	N/A
2023	N/A	N/A	405.00	101.00	171.00	65.00	17.50
2024 YTD	N/A	N/A	N/A	N/A	N/A	42.00	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	4	1	1	3	6	1	16
Falls	2	1	0	0	0	1	4
Exposure to Harmful Substances	0	0	0	1	0	0	1
NOT YET	0	0	0	0	1	0	1
Assaults/Violent Acts/Harassment	0	0	0	0	0	0	0

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	72.73%	102.94	1,647	\$23,065	\$369,043
Falls	4	18.18%	47.75	191	\$8,393	\$33,571
Exposure to Harmful Substances	1	4.55%	4.00	4	\$258	\$258
NOT YET	1	4.55%	65.00	65	\$12,528	\$12,528
Totals	22	100.00%	86.68	1,907	\$18,882	\$415,400

Part of Body							
Top 5 by Total LTCs							
Part of Body	2019	2020	2021	2022	2023	2024 YTD	Totals
Multiple Parts	2	1	0	1	2	1	7
Back	1	0	1	0	2	1	5
Neck	1	0	0	1	1	0	3
Head	0	0	0	1	1	0	2
Body System(s)	0	0	0	1	0	0	1

Part of Body	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Multiple Parts	7	31.82%	131.14	918	\$23,172	\$162,203
Back	5	22.73%	110.00	550	\$23,475	\$117,375
Neck	3	13.64%	42.00	126	\$10,935	\$32,805
Head	2	9.09%	54.50	109	\$28,397	\$56,794
Body System(s)	1	4.55%	4.00	4	\$258	\$258
All Others	4	18.18%	50.00	200	\$11,491	\$45,966
Totals	22	100.00%	86.68	1,907	\$18,882	\$415,400

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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	1	0	4	2	12
Oth Traumatic Injuries	1	0	0	2	1	0	4
Intracranial Injuries	0	0	0	1	1	0	2
Fracture/Dislocation/Nerve Damage	1	0	0	0	0	0	1
Mental Diseases	0	0	0	0	1	0	1

Nature of Injury	Total LTCs (2019 to date)	Percentage of LTCs	Average Duration	Total TTD	Average LTC Costs	Total LTC Costs
Sprains/Strain	12	54.55%	64.42	773	\$16,269	\$195,228
Oth Traumatic Injuries	4	18.18%	91.25	365	\$8,994	\$35,974
Intracranial Injuries	2	9.09%	54.50	109	\$28,397	\$56,794
Fracture/Dislocation/Nerve Damage	1	4.55%	144.00	144	\$15,566	\$15,566
Mental Diseases	1	4.55%	405.00	405	\$98,103	\$98,103
All Others	2	9.09%	55.50	111	\$6,868	\$13,736
Totals	22	100.00%	86.68	1,907	\$18,882	\$415,400

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