

2017 Preliminary Rate Consultation

Public School Districts

September 13, 2016

Today's agenda

1. How we set insurance rates
2. Your insurance rates
3. Greater safety equals lower rates

WorkSafeBC

Who we are

We are WorkSafeBC.

We **value** service, integrity, accountability, partnership, and innovation.



Why we exist

We're dedicated to promoting safe and healthy workplaces across BC.

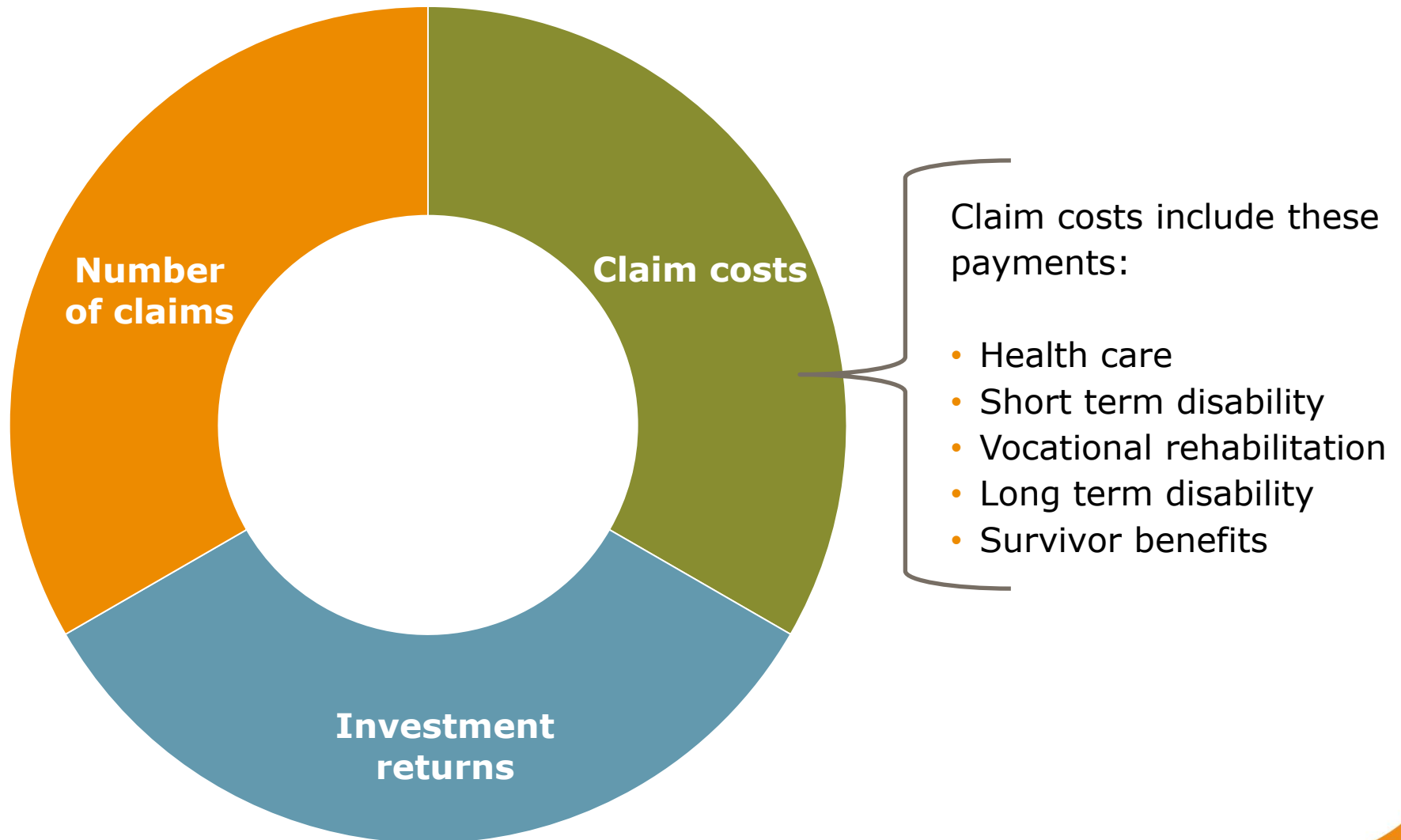
- We partner with workers and employers to save lives and prevent injury, disease, and disability.
- We provide compensation and support injured workers in their recovery, rehabilitation, and safe return to work.
- We run a sustainable no-fault insurance system.



Where we're going

Our **vision** is British Columbians free from workplace injury, disease, and death.

Premium rate drivers



The good news

2015 results and 2017 rates

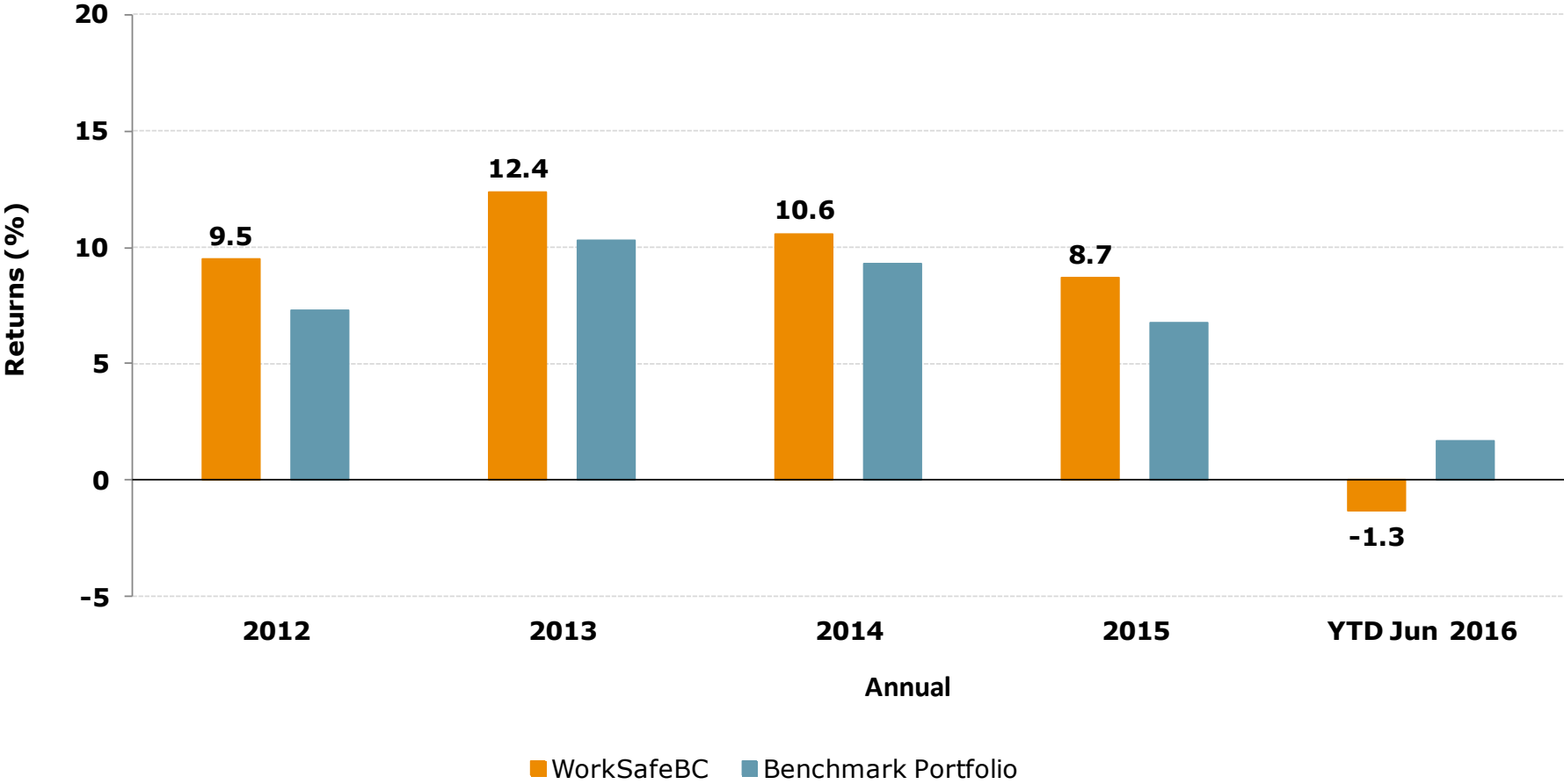
- Overall injury rates remain at historical low levels
- Our investment portfolio outperformed actuarial requirements again in 2015 (almost \$500M better than plan)
- Excellent overall claims cost performance (another \$500M positive to plan)
- Results in an average rate decrease in 2017 from \$1.70 to \$1.66, which looks like a 2.3% decrease but is actually a 2.7% decrease in the average rate if you go to more decimal places

2013 – 2015 results

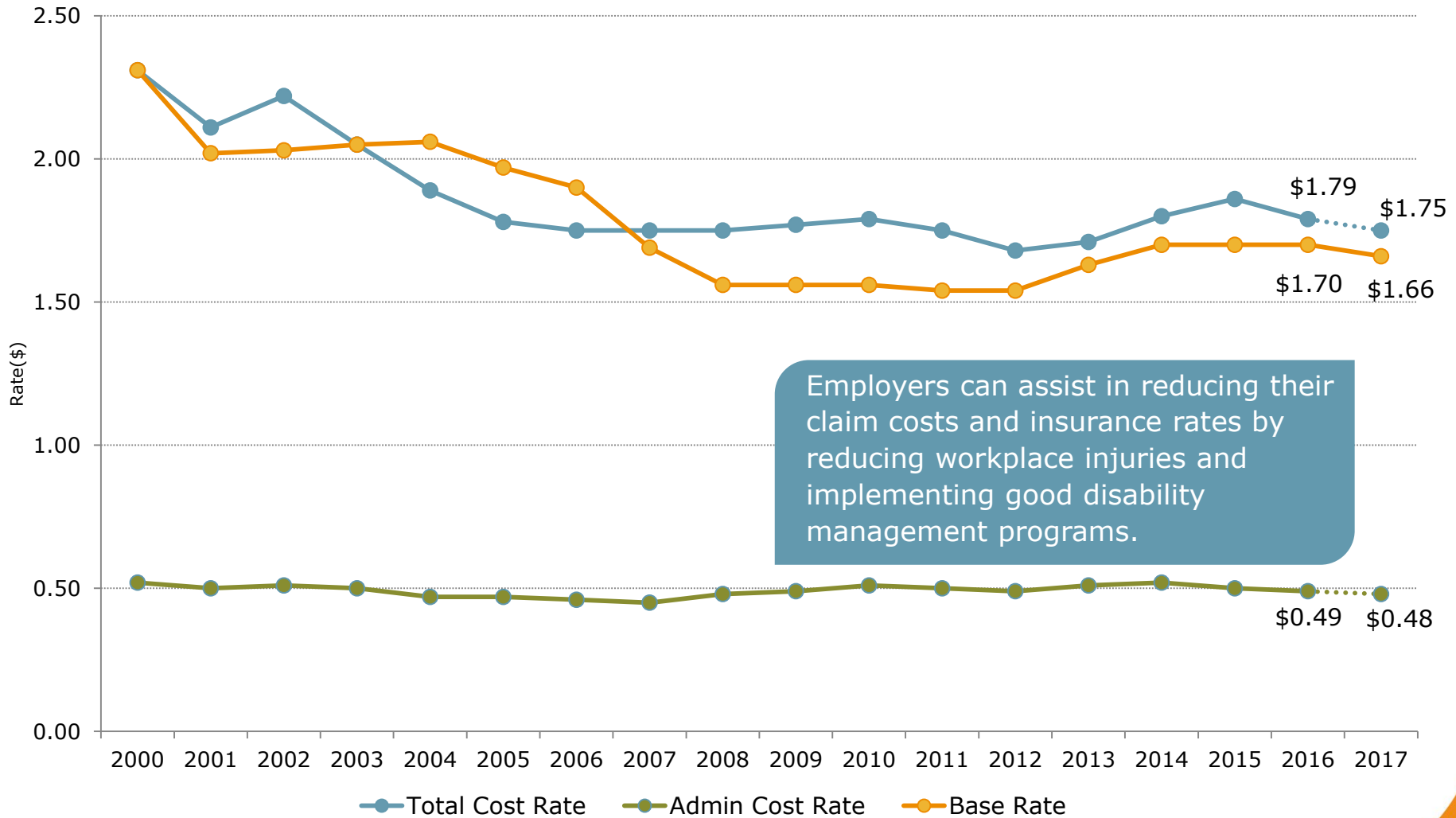
	2013	2014	2015
Total comprehensive income	\$828M	\$663M	\$995M
Investment returns (before fees)	\$1,550M 12.6%	\$1,460M 10.8%	\$1,306M 9.0%
Total claim and operating costs	\$2,169M	\$2,004M	\$1,802M
Injury rate (injuries per 100 workers)	2.30	2.27	2.23
Return-to-work within 26 weeks	81.0%	81.5%	82.6%
Return-to-work for workers in vocational rehabilitation	77.5%	76.1%	81.0%

Investment returns

Annual performance comparison

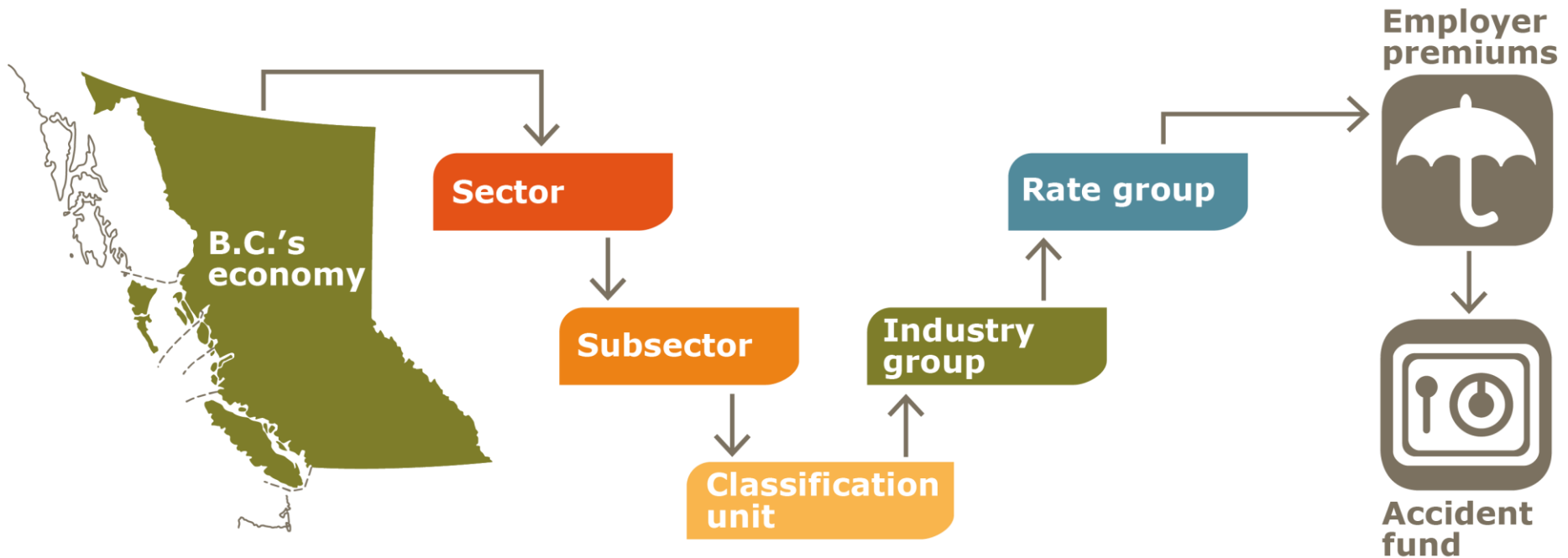


Premium rates and cost rates



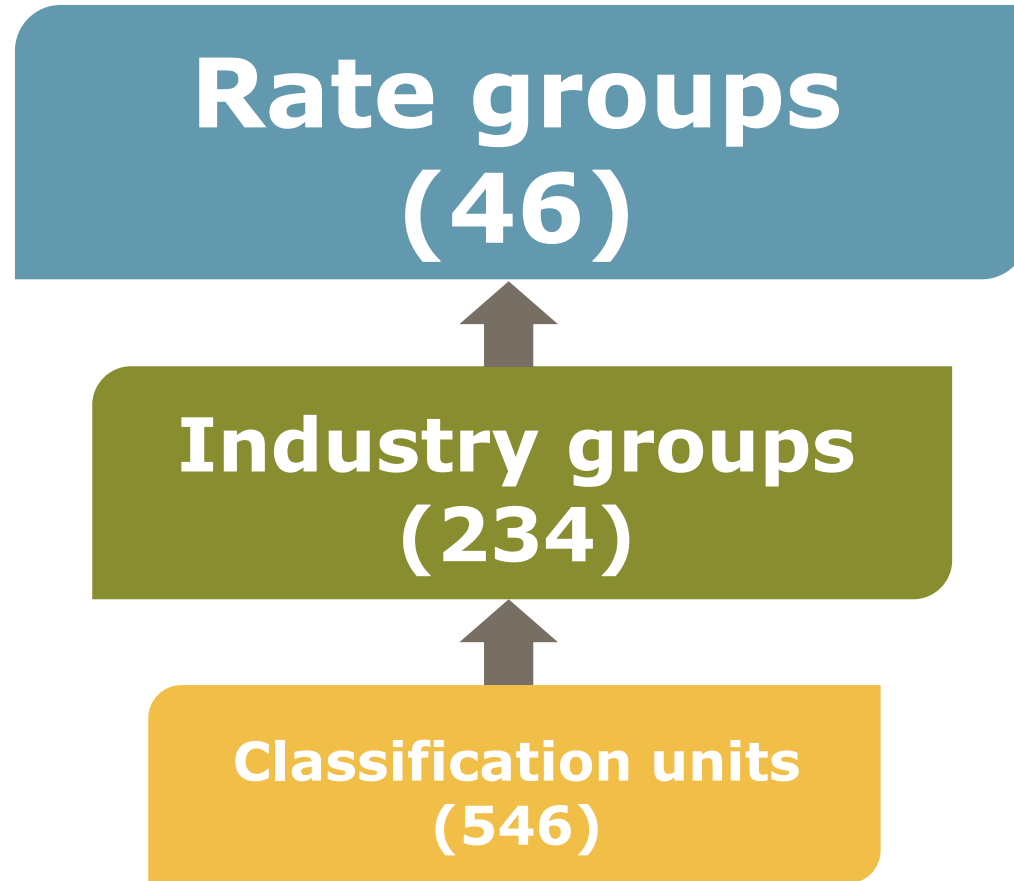
*2016 rates are preliminary

Classification and rate setting



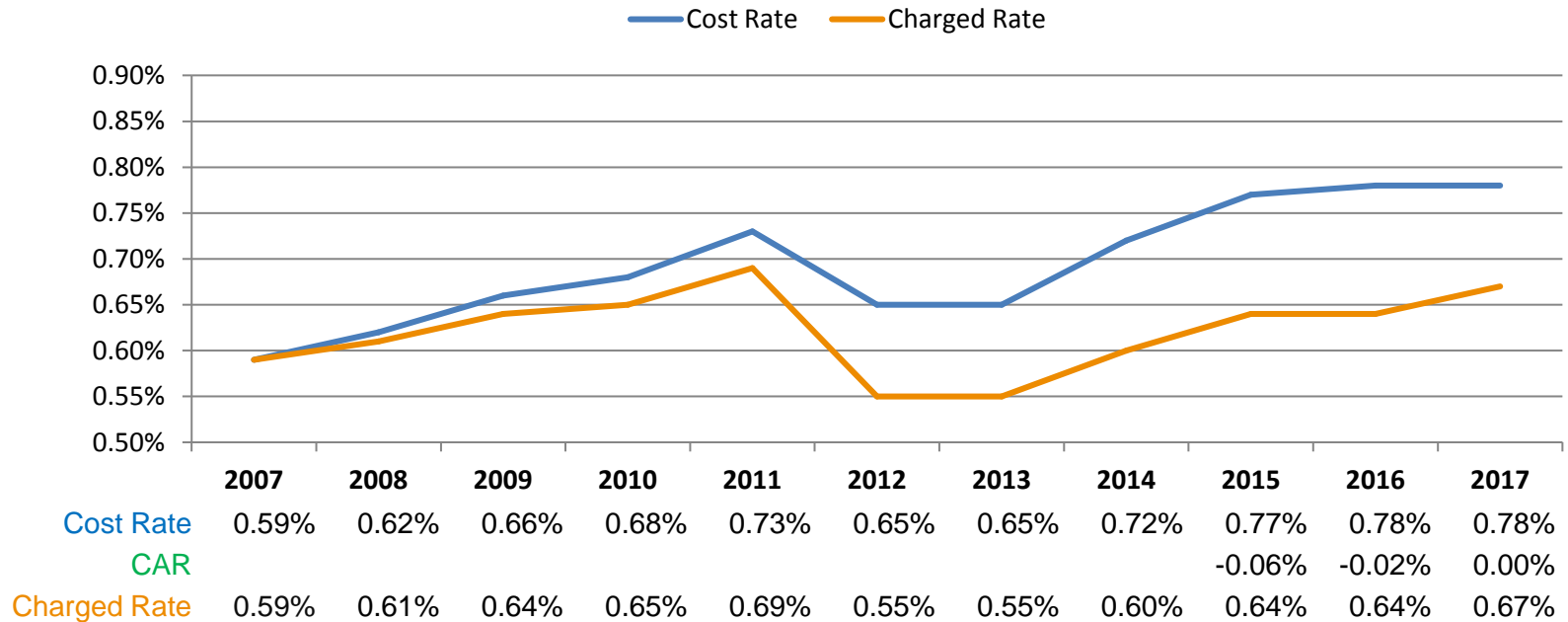
- Similar classification units are placed together into industry groups.
- Industry groups with similar costs are then placed into rate groups.
- When industry groups start having higher or lower costs, they're moved to more appropriate rate groups.

How we set your rate



The Public School District is proposed to remain as its own distinct classification unit, industry group and rate group for 2017.

Public School District rates over time



Rate Group%	Industry Classification	Rate Change	Cost Rate	Injury Rate	Duration	Rate Group Balance
DV	765008 Public School District	↑	↓	↔	↓	↔

The total cost rate remains flat. The charged rate is proposed to rise but remains below the total cost rate.

Greater safety helps lower rates

Snapshot of your industry

- The percentage of workers returning to work within 4 weeks increased in 2015 compared to 2014 and is higher than all BC (2015: 60% for Public School District vs. 52% for all BC).
- The average Short-Term Disability Duration (work days lost per claim) for the Public School District CU is significantly lower than all BC.
- Elementary and secondary school teacher assistants, janitors, caretakers and building superintendents, elementary school and kindergarten teachers account for the significant majority of the claims in the Public School District CU.
- Compared to 2014, the number of Prevention Orders issued to employers in Public School District increased by 69% to 76 orders in 2015. As of August 31, 2016, 124 Prevention Orders have been issued year-to-date.

Statistical Overview

In 2015, there were 62 employers in this industry, a 0% increase over the past five years.

Year	STD/LTD/Fatal Claims	Claim Cost Paid*	Work Days Lost*	Injury Rate (per 100 person-years of employment)	Return to Work (<=4 weeks)	Person Years	STD Duration (Average Days Lost per Claim)	Serious Injuries**	Work-Related Deaths
2011	1,572	\$11,814,908	43,378	2.2	64%	68,193	37	133	1
2012	1,585	\$15,496,037	51,290	2.3	62%	67,369	42	147	1
2013	1,650	\$14,791,784	48,039	2.3	59%	67,880	42	146	2
2014	1,384	\$13,124,537	42,330	2.3	59%	59,788	40	137	1
2015	1,562	\$14,422,256	40,856	2.3	60%	64,864	41	145	3
Total	7,753	\$69,649,523	225,893	2.3 (Avg)	61% (Avg)	65,619 (Avg)	40 (Avg)	708	8
2011 to 2015 % Change	-1%	22%	-6%	3%	-6%	-5%	10%	9%	200%

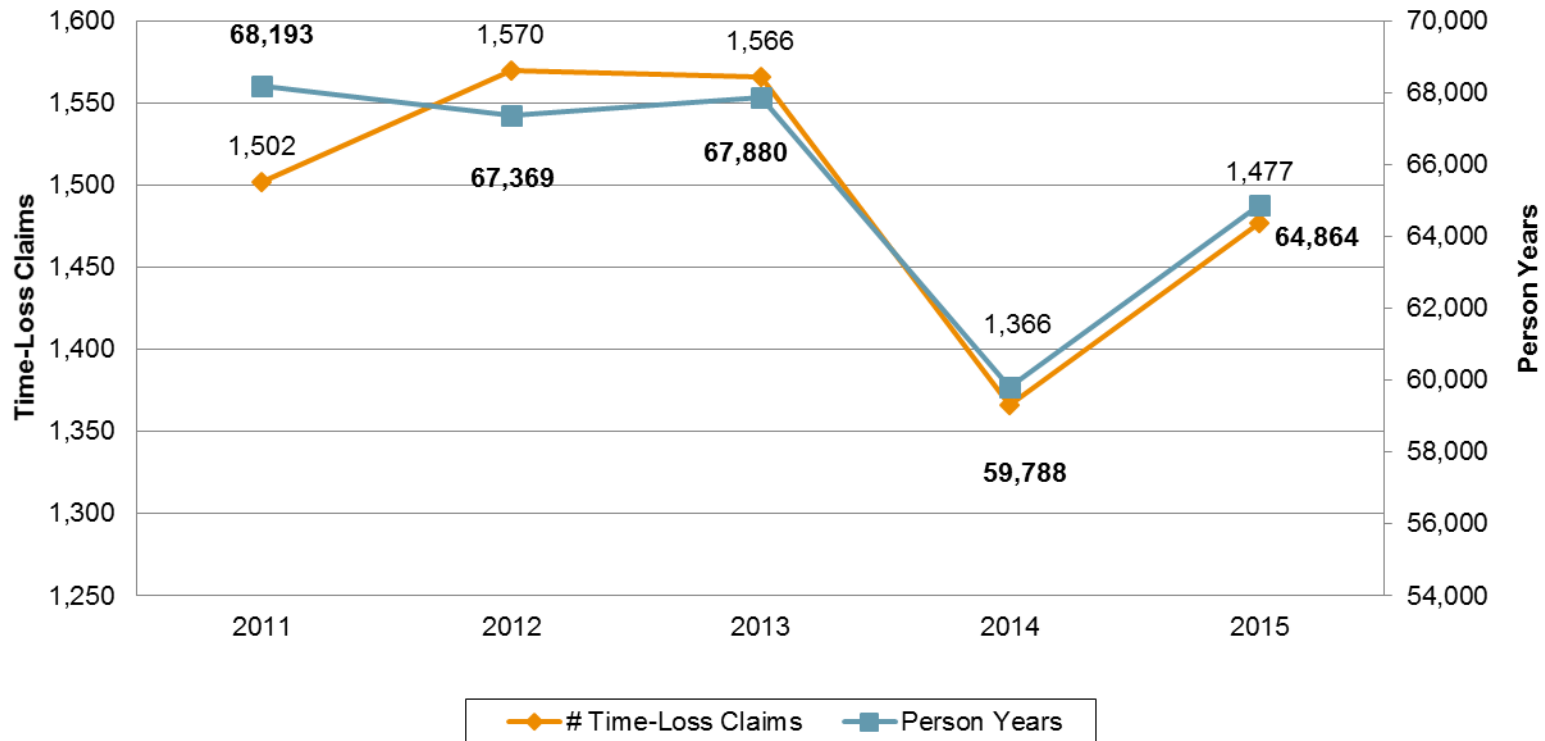
* *Note: The Claim Cost Paid and Work Days Lost relate to the claims from all years of injury and are not just the results of the given year's claims.*

** *Note: Serious Injuries include time-loss claims that represent either a serious medical diagnosis, or a potentially-serious medical diagnosis with a long recovery period of 50+ days paid (10+ weeks off work). Serious Injuries also include all work-related death claims.*

****Note: RTW is not displayed in a given year if there are fewer than 20 total RTW outcomes.*

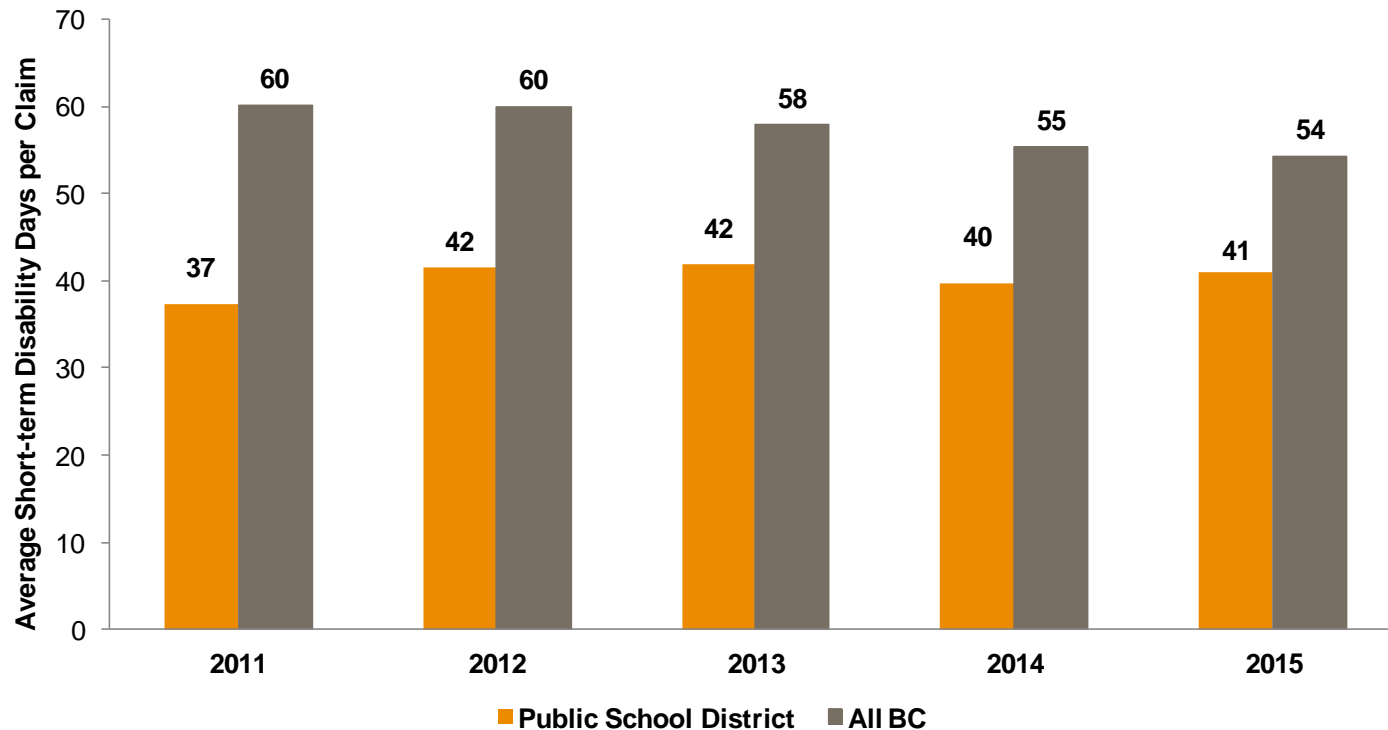
STD Duration is not displayed in a given year if there are fewer than 30 total STD Duration outcomes.

Claims and Employment Trends



The estimated number of workers (Person Years) saw a significant increase in 2015, whereas the number of time-loss claims increased by 8%. This has resulted in a decrease in the Injury Rate for the Public School District CU in 2015.

STD Duration – Five Year Trend



The average Short-Term Disability Duration (work days lost per claim) for the Public School District CU is significantly lower than all BC.

Return to Work (RTW)

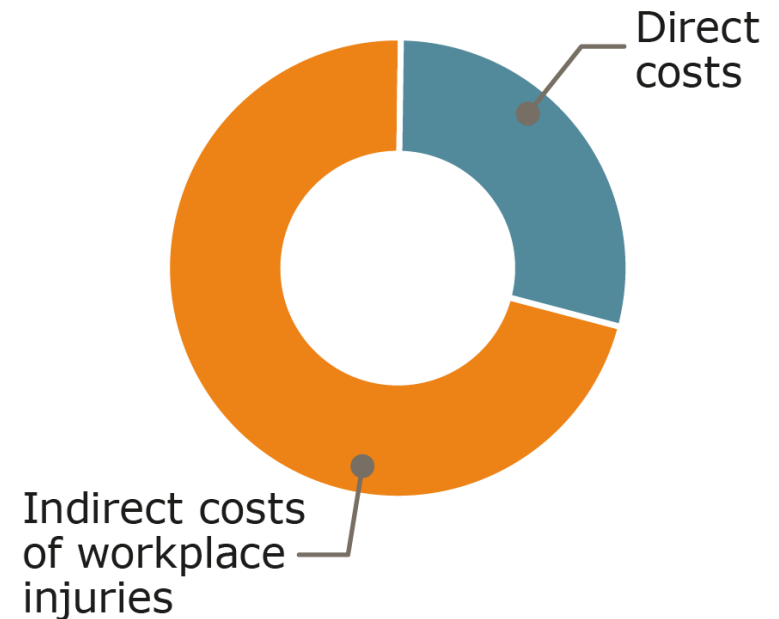
The average percentage of workers returning to work within 4 weeks for Public School District is higher than the all BC average between 2011 and 2015.

	5 Years			
	Public School District		All BC	
	#	%	#	%
<=4 weeks	5,046	61%	148,838	52%
<=12 weeks	6,358	76%	200,115	70%
<=26 weeks	7,153	86%	228,477	80%
26 weeks+	582	7%	23,548	8%
Total	8,317	100%	284,527	100%

Note: The RTW calculations for BC includes CUs outside of the rateable group (ie. deposit accounts).

Direct & indirect costs of injuries

- Direct costs:
 - Insurance premiums
 - Your internal safety program: systems, staff, initiatives, etc.
- The true cost of workplace injuries includes:
 - Loss of skilled staff and productivity
 - Replacement wages and training
 - Additional administration costs
 - Damage to property and equipment
 - Compliance costs
 - Public relations issues
 - Effect on corporate reputation
 - Impact on staff morale and retention
 - Return-to-work costs
 - Impact on relationship with unions
 - Lawsuits



Occupations (Top 10)

% STD/LTD/Fatal Claims, 2011 - 2015 Profile

Occupation Type	# of Claims	% of Claims
Elementary and secondary school teacher assistants	2,209	28%
Janitors, caretakers and building superintendents	1,742	22%
Elementary school and kindergarten teachers	1,158	15%
Secondary school teachers	811	10%
Carpenters	209	3%
Landscaping and grounds maintenance labourers	185	2%
Bus drivers, subway operators and other transit operators	127	2%
School principals and administrators of elementary and secondary education	103	1%
Electricians (except industrial and power system)	88	1%
Administrative assistants	86	1%
Other	1,035	13%
Grand Total	7,753	100%

Elementary and secondary school teacher assistants, janitors, caretakers and building superintendents, elementary school and kindergarten teachers account for the significant majority of the claims in the Public School District CU.

Age and Gender

% STD/LTD/Fatal Claims, 2011 - 2015 Profile

Age	Male		Female		Total	
	# of Claims	% of Claims	# of Claims	% of Claims	# of Claims	% of Claims
15 - 24	35	0%	43	1%	78	1%
25 - 34	188	2%	530	7%	718	9%
35 - 44	533	7%	1,046	13%	1,579	20%
45 - 54	1,094	14%	1,872	24%	2,966	38%
55 - 64	894	12%	1,333	17%	2,227	29%
65 and Over	83	1%	101	1%	184	2%
Total	2,827	36%	4,925	64%	7,752	100%

Young Workers (aged 15-24) represent 1%, while Mature Workers (aged 55+) represent 31% of the total STD/LTD/Fatal claims. The majority of these claims were made by females.

Note: Ages 14 and under have been excluded from the table

**There is one claim where the age and gender is uncoded.*

Accident and Injury Type

% STD/LTD/Fatal Claims, 2011 - 2015 Profile

Accident Type

Claims		Claim Costs		Work Days Lost	
Overexertion	25%	Fall on Same Level	27%	Overexertion	26%
Fall on Same Level	23%	Overexertion	22%	Fall on Same Level	25%
Struck By	12%	Struck By	9%	Struck By	9%
Acts of Violence, Force	9%	Fall from Elevation	9%	Acts of Violence, Force	8%
Other Bodily Motion	8%	Acts of Violence, Force	7%	Fall from Elevation	8%
Other	24%	Other	27%	Other	24%

Injury Type

Claims		Claim Costs		Work Days Lost	
Other Strains	44%	Other Strains	42%	Other Strains	46%
Back Strain	21%	Fractures	14%	Back Strain	15%
Contusion	10%	Back Strain	12%	Fractures	13%
Concussion	7%	Concussion	11%	Concussion	9%
Fractures	6%	Contusion	5%	Contusion	5%
Other	12%	Other	16%	Other	12%

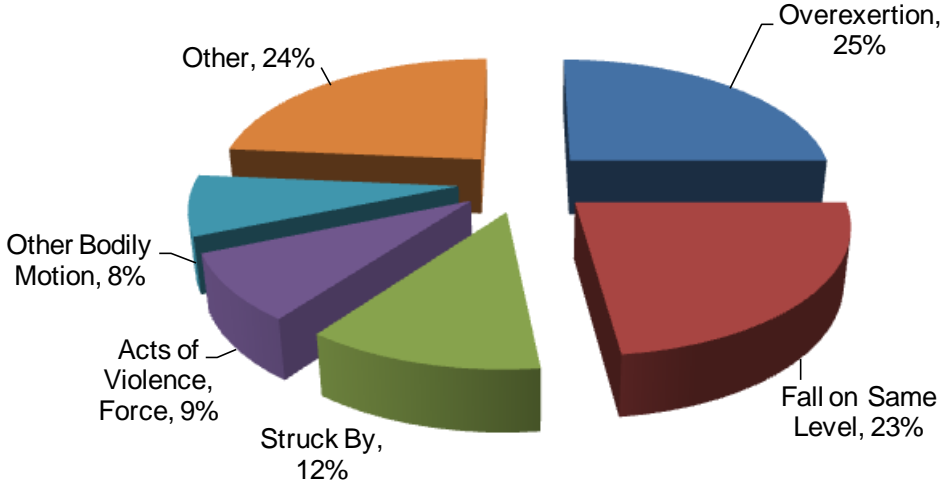
Overexertion contributes the most claims, while Fall on Same Level contributes the most to claim costs in the Public School District CU. The most common injury type is Other Strains, which also contributes the most claim costs and days lost.

Note: Totals might not add up to 100% due to rounding.

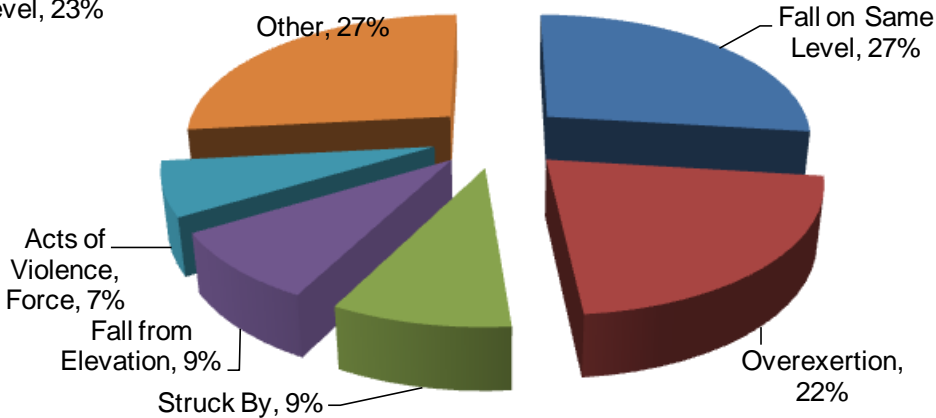
Accident Type

% STD/LTD/Fatal Claims, 2011 - 2015 Profile

Claim Counts



Claim Costs



Serious Injury Claims

Between 2011 and 2015, the Public School District CU combined for 708 Serious Injury Claims*. Serious Injuries represent 9% of the claims in the Public School District CU and account for 31% of the claims cost paid to date.

Accident Type

Fall on Same Level	39%
Struck By	17%
Fall from Elevation	12%
Struck Against	9%
Other Bodily Motion	4%
Other	18%

Injury Type

Fractures	49%
Concussion	21%
Laceration	8%
Other Strains	8%
Contusion	6%
Other	8%

The serious injury claims in this CU are more likely to involve: fall on same level, fractures, concussions.

**Serious Injuries include time-loss claims that represent either a serious medical diagnosis, or a potentially-serious medical diagnosis with a long recovery period of 50+ days paid (10+ weeks off work). Serious Injuries also include all work-related death claims.*

Incident analysis

Stories behind the injuries

Slips/trips

- A teacher was using a chair to tack art on wall. The chair slipped and worker injured back.
- Janitor carrying a heavy box slipped on a wet floor and injured shoulder, elbow and hand.

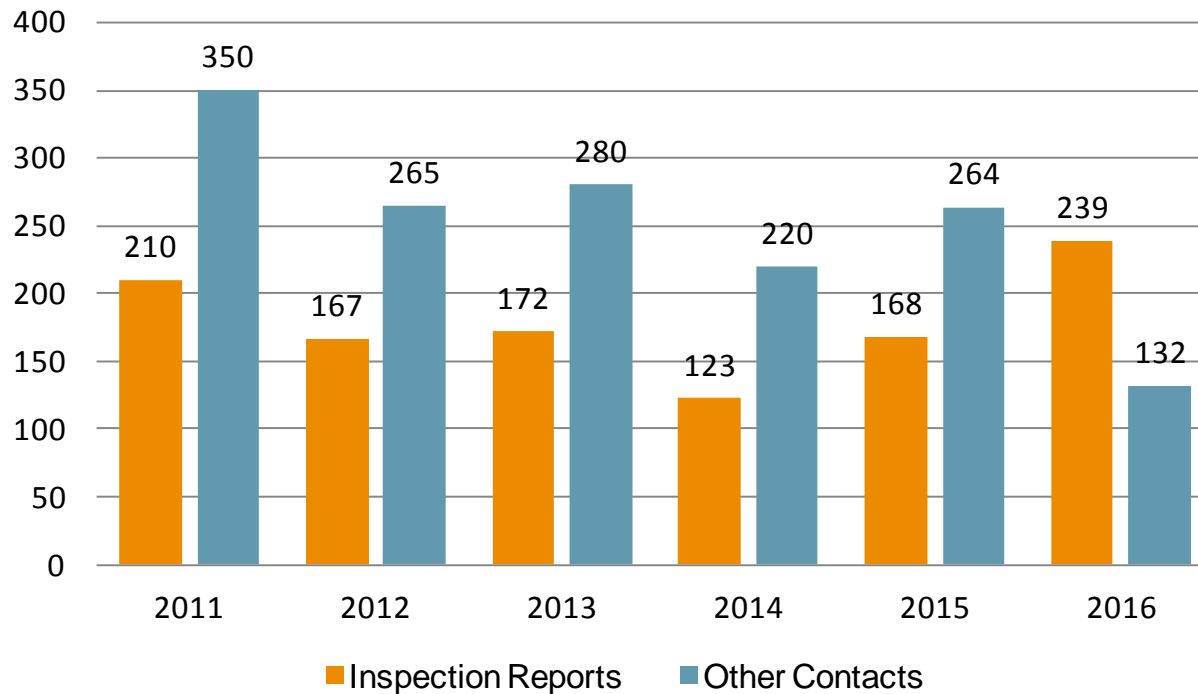
Overexertion

- A teacher assistant was helping child into car. When lifting and turning, the worker felt a tweak in lower back.
- A worker was pushing a large garbage bin felt strain to neck and lower back.

Act of violence

- A ten year old child was out of control, biting and yelling, kicking punching and struck worker
- Student was attacking a teacher and worker tried to assist teacher and student head butted worker in the chin

Prevention Activity



Compared to 2014, the number of Inspection Reports issued in Public School District increased by 37% to 168 documents in 2015. As of August 31, 2016, 239 Inspection Reports have been issued year-to-date.

Note: 2016 is currently August YTD.

What can **you** do about your rate?

What can **you** do about your rate?

1. Prevent injuries
2. Early, safe, durable return to work



Return to work and
stay-at-work opportunities

Claim costs

Short term disability/Soft-tissue injury

30 days = \$2K

60 days + Occupational rehabilitation
= \$6K +

120 days + Occupational rehabilitation = \$30K to \$300K

Long term disability + Occupational rehabilitation = \$300k+

30 days

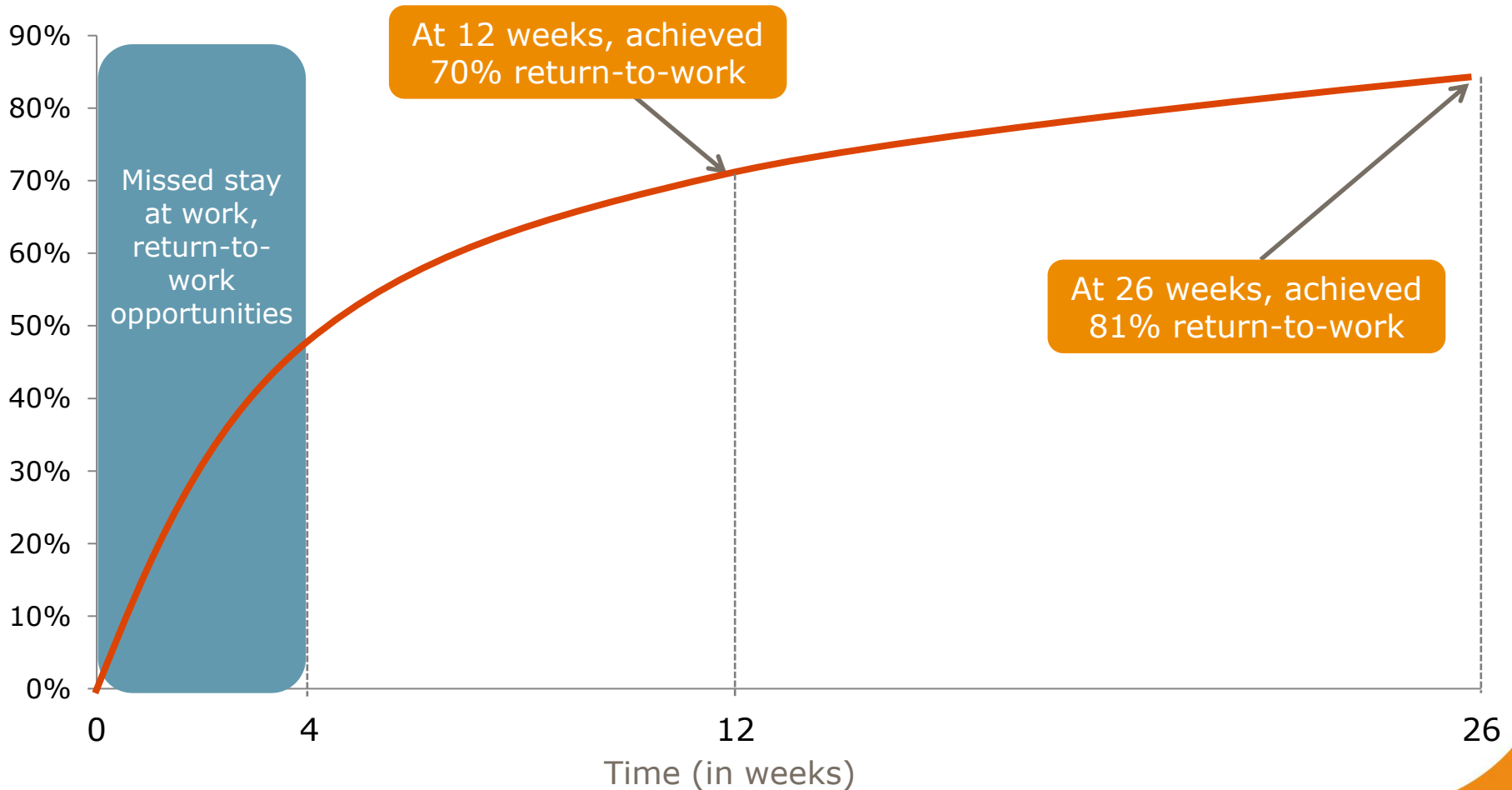
60 days

90 days

120 days

Early, safe, durable return to work

In 2015: **54%** of accepted claims were **soft tissue injuries**



Early, safe, durable return to work

How?

- Do a job demands analysis
- Create/update a “job jar”
- Company-wide awareness of RTW program and its objectives (i.e., the why?)
- Physio assessment and functional ability report
- Early offer of accommodated/modified work

Result?

- Early, safe, durable – Stay at work or return to work

Injury prevention resources:



School Safety
Association of BC

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Safety

Health

Emergency
Preparedness

Hazard
Assessment

About Us

Mission

"To provide increased knowledge, skill, support and recognition to our members, who work in partnership with Associations and Societies working in the field of education in the Province of British Columbia".

[Read more ...](#)

Become a Member

Becoming a member of the School Safety Association of BC is easy and has many benefits.

[Read more ...](#)

Safety at Work

Our members are actively involved in these health and safety areas in schools around our province.

Safety Program content is available to current SSABC members. Not a member yet? [Register today »](#)

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For Workers

- Roles, rights & responsibilities
- Report a workplace injury or disease

For Employers

- Create & manage a healthy & safe workplace
- Apply for coverage

For Health Care Providers

- Bill for services overview
- Treatment & clinical guidelines
- View claim information

Online resources

- eNews
- Ebooks
- Occupational health and safety regulations (online and app)
- Slide shows
- Social media



Young Worker Enews

2016 WorkSafeBC student safety video contest

Submit your original video for a chance to win cash!
Impairment at work affects everyone

Have you ever pulled an all-nighter and dragged yourself to work anyway? Or maybe you've worked with a colleague whom you suspect had been drinking before his shift. Fatigue, alcohol, and drugs are all forms of impairment that can affect your ability to work safely, which can put you and those around you at risk of injury.

Impairment in the workplace is the theme of the 2016 WorkSafeBC Student Safety Video Contest. Students in grades 8 to 12 are challenged to create a two-minute original video that explores the topic of impairment in the workplace, and what employers and workers can do to address it.

Video considerations
 Videos can focus on all types of impairment, including fatigue, drugs, alcohol, and other substances that may affect someone's ability to work safely. In creating a video, students may want to consider the effects of impairment in the workplace, what to do if they or someone they know is impaired at work, and the responsibilities of employers, supervisors, and workers.

Eligibility
 The contest is open to B.C. students in grades 8 to 12. Entry



WorkSafeBC Workplace Incident Cost Calculator

Severities

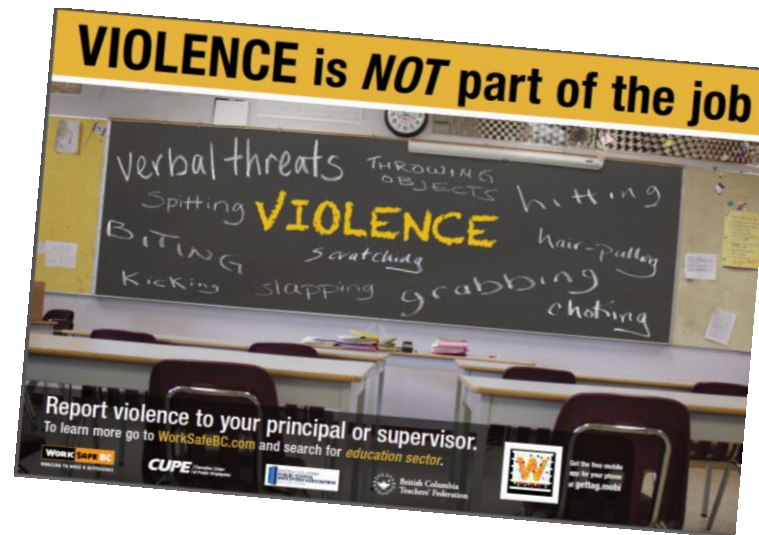
Step 1 - Incident costs	Time (hours)	Rate (\$/hour)	Cost
Time for first aid @	4	16	\$64
Time for transportation to medical care @	4	16	\$64
Last productivity of workers @	40	16	\$640
Last productivity of employers	4	25	\$100
Time to make area safe @	2	16	\$32
First aid supplies and equipment			\$ 25
Ambulance or taxi cost			\$ 500
Other costs			\$ 0
Total			\$1,425

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Online resources

- Bookstore
- Occupational health and safety videos
- Occupational health and safety publications

The screenshot shows the WorkSafe BC website interface. At the top, there is a navigation bar with the WorkSafe BC logo and links for Forms & Resources, Law & Policy, Contact Us, and Log in | Create an account. Below this is a search bar and a menu with categories: Health & Safety, Insurance, Claims, and I Am a... The main content area is titled 'Education' and includes a sidebar with links for Education, Your responsibilities, Related law & policy, Statistics, and Associations & organizations. The main text explains that the page provides links to health and safety information for the education sector. It lists hazards such as Driving for work, Slips, trips & falls, Sprains & strains (MSIs), and Violence. There is also a 'Resources' section with a link to an 'Education sector resource list' and a 'Download' button.



Incentive and consulting programs

Certificate of Recognition (COR) program

What is it? How does it work?

- **Voluntary** incentive program designed to *exceed* regulatory compliance
- COR program requirements:
 - ✓ Occupational health and safety management system
 - ✓ Independent audits of safety management system
 - ✓ Remain in good standing
- Eligible for a 10% incentive (based on payroll)
- In 2015:
 - ✓ Total COR incentives: \$45 million
 - ✓ Approximately 4,000 COR certified employers (2,600 are small employers)
 - ✓ 12% of all workers (252,000) are employed by COR employers

Does COR make a difference?

COR certified employers – Performance results

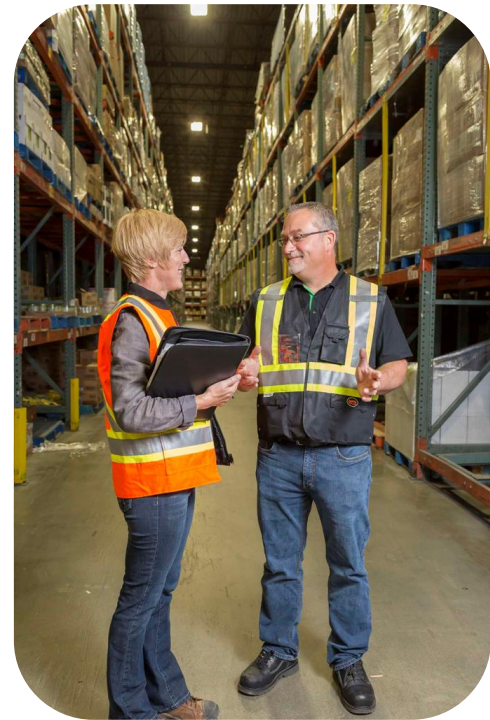
1. UBC study: COR employers:
 - 12% lower injury rate
 - 17% lower *serious* injury rate
2. WorkSafeBC study: Injury rate reductions following COR certification:
 - All employers: -7.8%
 - Construction: -19.6%
 - Forestry: -13.4%
 - Manufacturing: -16.6%

Key account consulting program

What is it?

Targeted in-depth consulting engagements with large/very large employers to create sustainable improvements in:

- Safety culture
- Injury prevention
- Return-to-work outcomes



Key account consulting program

Employer consultants work with senior executives and operational leaders at targeted companies to:

- **Analyze** health and safety performance and culture within organizations
- **Identify/implement** tailored and innovative solutions
- **Lead/manage** new initiatives, programs, and services
- **Improve** injury prevention and return to work programs
- **Reduce** the human and financial cost of injuries
- **Measure** success/outcomes

Know your data
Online information and resources

Know your safety performance

Online resources

- **Industry Safety Information Centre**

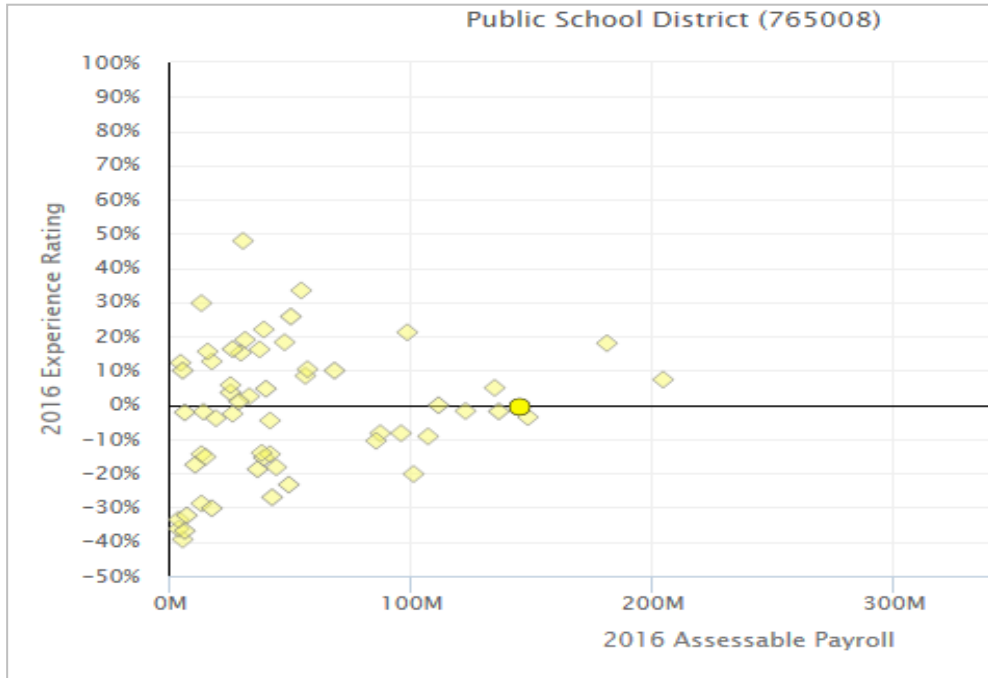
- See your industry's injury prevention activities and claim related information
- Gauge how well you're doing and where you can improve

- **Employer Safety Planning Toolkit**

- Accessible to employers with 5 claims or more per calendar year
- Access your company's data to see the injuries and claims that drive your costs
- Determine how improving your performance will impact injury rates, claim costs, and assessment rates

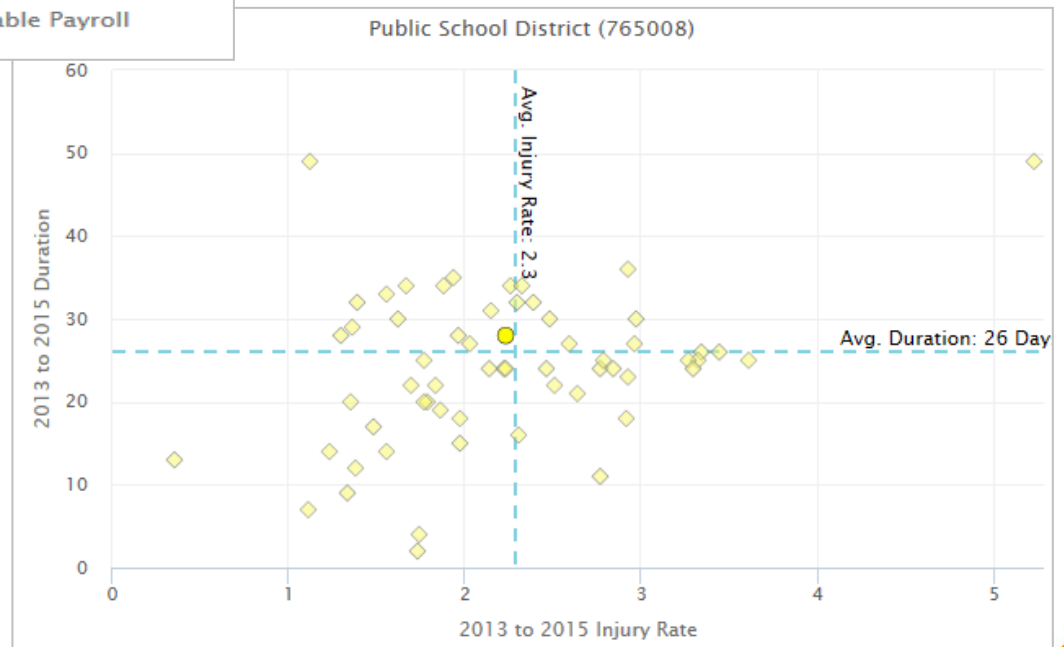


ER versus Payroll



Competitive Comparison

IR versus Duration



Questions?

Thank you

For additional information, please contact:

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