Managing Your Insurance Costs

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Agenda

- 1 WorkSafeBC Online Services
- 2 Experience Rating Program
- 3 Employer Health and Safety Planning Tool Kit
- 4 Resources

WorkSafeBC Online Services

Online Services



Find information and services by topic

Health & Safety

Forms & Resources

Requirements, hazards, equipment, industries, training and certification, investigations

Search forms and resources, filter by

topic, audience, type, and language

Claims Start a claim, claim status, benefits and services, recovery and work resources

News and updates related to law,

Law & Policy

policy, and consultations

Insurance

Clearance letters, coverage, report payroll and pay premiums, account management

About Us

Careers, news, who we are, shared data, privacy, fraud prevention



Insurance

Insurance-Related Tools

- Update your information
- Receive real-time clearance
- Set up clearance alerts
- View rate information



Insurance-Related Tools

- Report payroll
- Pay premiums by credit card or direct debit

	2	3		4	5
Start report	Report payroll	Review and	submit	Print confirmation	View balance or pay
What do I need to comp	plete my report?				+
How do I complete my r	eport?				+
What's new for this rep	orting year?				+
Discourse in the second					
Please select the r	eport you would	like to submi	τ		
Quarter		Report due		Status	
Q1 - January 1, 2022 to	March 31, 2022	April 20, 2022	2	 Completed - Amend 	my report
Q2 - April 1, 2022 to Jur	ne 30, 2022	July 20, 2022			
Q3 - July 1, 2022 to Sep	tember 30, 2022	October 20, 2	022		
Q4 - October 1, 2022 to	December 31, 2022	January 20, 2	023		
Please select the A	Annual Payroll Re	port and Pay	ment		
Year	Report d	ue s	Status		
2021	February	28, 2022	🕒 Estimato	ed - Submit actual payro	5H
2021	rebluary	20, 2022	- esumate	eu - Submit actual payro	· · · ·

Health and Safety

Health and Safety-Related Tools

- Access health and safety data
- View inspection reports



Health and Safety-Related Tools

- Submit an Employer Incident Investigation Report
- Submit a Notice of Project

Where did the incident occur?	
~	
When did the incident occur?	
yyyy-mm-dd	
What time did the incident occur? (optional)	
ncident description and sequence of	events
ndude both a brief description of the incident and a sould include events earlier in the day, or even in pre management).	chronological sequence of the significant actions, events, and decisions related to the incident. This vious years, that led up to the incident (such as training given or changes in equipment, procedures, or
Learn more	+
Learn more Describe both the incident and the sequence of	+ events that preceded the incident
Learn more Describe both the incident and the sequence of 'ou will need to share the completed report with you essonable efforts to safeguard the personal inform	events that preceded the incident ur Joint Health & Safety Committee or worker representative, or post it in the workplace, so take ation of those involved in the incident.
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Learn more Describe both the incident and the sequence of you will need to share the completed report with you reasonable efforts to safeguard the personal inform 4000 characters available Supporting documentation (optional) f you believe it would be helpful to explain the incide lies, including POFS, PNIS, JPGS, TIFFS, DOCS, PPI	events that preceded the incident ur Joint Health & Safety Committee or worker representative, or post it in the workplace, so take ation of those involved in the incident. ent, you may upload up to five images or diagrams. We can accept most image, text, and presentation 's, and more 9 , with a maximum size of 10 MB per file.

Claims

Claims-Related Tools

- Submit a report of injury (Form 7)
- View worker's claim information

Summary	Status	Incident	Wage rate	Payment	Documents	Return to work	
Claim Eligibility	Status:		A decision h	as been mad	e that the claim	is allowed.	
Claim Eligibility	Decision D	ate:	2020/06/09)			
Processing St	age:		Setting Wag	e Rate			
Claim Owner:							
Time Loss:			Yes - Indica	ted but Wage	Loss not Yet E	ntitled	
List of Injuries	:						
Body Part		N	lature of Injury			Injury Eligibility	Eligibility Decision Date
OTHER BODY	PARTS, N	F.C. C	THER DISEASES	CONDITIONS	DISORDERS	Accented	2020/06/09

Return to Work:	No
Wage Loss Type:	Original
Coverage Start Date:	
Coverage End Date:	

Request for Review

If you disagree with any decision on your claim, you can request a review of that decision from the Review Division. You must submit your request within 90 days from the date the decision was made. You may submit a Request for Review <u>online</u> or download a copy of the <u>Request for Review form</u>.

Claims-Related Tools

- View worker benefit payments
- Upload claim documents
- View claim cost reports

Select your documents to upload

Please note that at this time, certain forms and documents cannot be uploaded through this tool and must be mailed or faxed to us.

Document 1

Select the type of document you are uploading



What is the form name?

If you prefer, you may enter the form number which is usually located in the bottom left-hand corner of the form.

Selected form

69W1 - Worker's Authorization for Release of Personal Information

Select your file

If you're uploading a document that is more than one page, please combine the pages into a single file.

- If you're uploading a picture or scanned image, please ensure it is legible and clear.
- Your file can be a PDF, JPEG, PNG, TIFF, DOC, or DOCX files, with a maximum size of 10 MB.

Signing Up and Managing Access

Signing Up for Online Services

- Visit worksafebc.com and click "Log in/Create an account" in the top right corner.
- Click the "Sign up" button at the bottom of the login page and enter the required information to create your online services profile.
- After logging in with the email address and password you just created, scroll the page and click the "Access my WorkSafeBC account" button.
- Enter your WorkSafeBC account number.

Signing Up for Online Services

- If someone from your firm has already set up access to your firm's account:
 - You may become one of the account's administrators by entering the firm's most recent Payroll report ID or the Internet Application Reference Number
 - You may choose to contact the account's administrator to ask them to grant you access (if you are not authorized or do not wish to become an administrator)
- If no one in your firm has set up access, you'll be asked for the firm's most recent Payroll report ID or the Internet Application Reference Number

Access Management (for administrators)

How to grant access to another user

- Click "For administrators" at the top of the page and select "Grant access to another user"
- Enter their email address
 - If they already have an online services account, you can select their name from the list; otherwise, you will be prompted to create a profile for them
- Ensure "Type of account" is set to Employers and the correct account is selected under "Online account for"
- You will see a list of all tools available, and you can select which ones you would like the user to have access to

Online Service Abilities



WorkSafeBC Experience Rating Program

Classification and Rate Setting System



What is Experience Rating?



Experience Rating

Purpose:

 To reward firms with a discount that have effective health & safety practices in the workplace, and to hold firm's accountable with a surcharge that have poor health & safety practices in the workplace.

Objectives:

 To prevent large fluctuations in the discount or surcharge from year to year, all the while ensuring the program is reasonably responsive to the firm's overall performance.

Experience Rating: It's all about balance



Firm's claim costs = Industry Average \rightarrow ER is **zero**.



Firm's claim costs < Industry average = **DISCOUNT**



Firm's claim costs > Industry average = **SURCHARGE**

Experience Rating: Rewarding Safety

From up to: 50% discount from base rate







Experience Rating: Rewarding safety

Planing Mill (CU 714015)

Net Rate	<u>\$3.11</u>	Net Rate	<u>\$12.44</u>
50% Discount	<u>(\$3.11)</u>	100% Surcharge	<u>\$6.22</u>
2022 Base rate	\$6.22	2022 Base rate	\$6.22

A firm with \$100,000 in payroll will pay:

- \$3,110 at a 50% discount
- \$12,440 at a 100% surcharge

The difference is \$9,330

Experience rating: 3 simple steps

Step 1) PERFORMANCE: Examine recent performance

Compares a firm's claim costs to payroll ratio to that of its rate group within the "3-year window"



Most firms are relatively small and data within the 3-year window is insufficient and not wholly reliable which is why we need to consider the firm's history (data outside the 3-year window).

Experience rating: 3 simple steps

Step 2) RESPONSIVENESS: How quickly should the plan react?

In other words, how much emphasis should be placed on the data in the 3-year window?

To determine this, we look at Risk Exposure:

- 1. **Size of the workforce**: The larger the workforce, the more reliable the activity in the most recent 3-year window, and the faster the plan can respond.
- 2. **Risk profile of the Industry**: For example, an accounting office versus a shake or shingle mill.
- Shake or shingle mills must do more to prevent injuries than those in less risky industries, thus the 3-year window is a more reliable indicator of the firm's occupational health & safety management system.

Experience rating: 3 simple steps

Step 3) Calculate the firm's **Discount** or **Surcharge**:

(PRM) ER2000 Experience S		19) - 2019 - Fr	aming or Reside	ntial Forming		— 🗆 🗙
Experience Pe	rformanc				Calculati	on
Claims Cost Experience	е	Year 2016	2017	Experience	Adjustment Variance Indicator	1,901094
a) Total Claim Cost (nearest dollar) b) Assessable Payroll c) Firm's Claim Cost/Payroll Ratio d) Rate Group Claim Cost/Payroll Rati c) Variance Indicator f) Capped Variance g) Weighting h) Weighted Variance per Year	0.746 100.746 851.125 0.118367 0.015174 7.800645 3.000000* 16.7% 0.500000	5,407 818,777 0.006603 0.012270 0.538141 0.538141 33.3% 0.179380	22,812 1,015,641 0.022460 0.009192 2.443429 2.443429 50.0% 1.221714	i p) Norage i p) Experien i Experien i Experien i Experien 51.3% Sur	Participation Level ce Rating Factor for ce Rating Factor for ce Adjustment for Year charge Standard C	43.1% 2018 2.121899 2019 2.026657 2019
R Plan Participation	peu. 1.301034	Year	2.701201	Previous	Year Net Bate	19.28
 j) Classification Base Rate for 2019 k) Assessable Payroll l) Participation Level By Year m) Weighting n) Weighted Participation Level per Year n) Weighted Participation Level 	2015 851,125 41.3% 16.7% ear 6.9%	2016 9.91 818,777 40.3% 33.3% 13.4% 43.1%	2017 1,015,641 45.6% 50.0% 22.8%	Current Yea Base Rate Experience Transition A Net Rate	r Net Rate Compor Adjustment Adjusted Rate Adjustment	nents 9.91 <u>5.08</u> 14.99 <u>0.00</u> 14.99
Respo	onsivenes			,	Result	
S						

Experience rating: Checks and balances

Delivering reasonable outcomes

- As a rule, every accepted claim assigned to a particular firm is counted for experience rating purposes.
- But there are exceptions:
 - Pre-existing injury **cost relief** (240(1)(d) of the ACT)
 - Certain **occupational disease** claims (e.g., asbestosis, non-traumatic hearing loss) are not used at all as this could've occurred over many years and with several different employers
 - 3rd party cost recoveries WorkSafeBC recovers costs from third parties through litigation

Experience rating: Dampening measures

• Limiting high-costing claims

- Per claim limit
- Fatal claim (5-year rolling average)

Limiting high-costing years

- Maximum of 3x variance from rate group average
- High-costing window (participation)
 - Smaller firms = more weight on historical performance
 - Larger firms = more weight on recent performance



Excess Cost Surcharge (ECS)

- The experience rating program allows for firms that consistently have significantly higher costs than their rate group to be more appropriately rated.
- Criteria for entry and exit into the program is outlined in AP 5-247-1
- Up to 500% surcharge may be applied.





Employer Health and Safety Planning Tool Kit

The Power of Our Data

Worker's Compensation Information



Stakeholders

Evidence based decision making

Revealing performance trends

Highlighting industry comparisons

Enhancing prevention planning

Revealing Rol opportunities

Identifying areas of focus for performance improvement

Shared Data – A WorkSafeBC Strategy

Multiple applications available on <u>www.worksafebc.com</u> Search 'Shared data' – click on interactive tools



Industry level and employer specific applications available 24/7

ome > <u>About us</u> > Shi	ared data >	Interactive tools						
Shared data		Interactiv	e tools					
Facts & figures	•	Whether you're a tools to help redu	worker, emplo ce injuries and	oyer, or pa d improve (rt of an indu outcomes fo	ustry group, yo or disability ma	ou can use our int nagement, recove	eractive er-at-work,
Interactive tools		and return-to-wor	k programs.					
Employer Health an Planning Tool Kit	d Safety	Our easy-to-use o workplace can im	nline planning pact injury rat	g tools and tes, claim c	calculators osts, and in	show how cha surance rates.	nges you make al	t your
Industry health and data	safety	Employer Health their own data to	n and Safety plan targeted	Planning safety imp	Tool Kit: T rovements	his secure app and reduce co	lication lets emplo sts.	oyers use
Data at a glance		Industry health	and safety d	lata: These	e interactive	tools provide	information on pr	evention
Calculators		well as specific he	alth and safet	ty topics.	inu ciaim co	ists, by industr	y and classificade	in unit, as
Data for download	\rightarrow	Data at a glance to understand cha	: See an over arts and graph	rview of the ns.	statistics f	or a subject or	industry, present	ed in easy
		Calculators: The related injuries.	se tools help y	you estima	te premium	s and calculate	the total costs of	f work-

Industry Level Data

- Various tableau dashboards
- Filterable by industry type

Heal	th & Safety	Insurance	Claims	I Am a			Search wo	rksafebc.co	m	Q
Home >	About us > Share	ed data → Inte	eractive tools > I	ndustry health	and safety data					
Shared	i data	h	ndustry	health a	and safe	ty dat	a			
Facts 8	figures) Yo	u can use our i fety. They are a	ndustry data wailable to e	tools to identif veryone, witho	y opportunit ut creating	ies to impr an account	ove workpl . The inform	ace health a nation is ava	nd iilable
Interac	tive tools	• in	charts and grap erest.	hics, which a	are useful for re	esearch, rep	orts, busin	ess plannir	ig, and gene	ral
Em Pla	ployer Health and nning Tool Kit	Safety	Industry data	Provincial	overview and	l industry o	laims ana	lysis		+
In sa	Industry health and safety data Industry risks: Prevention data for planning workplace health and safety in B.C. +								+	
Dat	ta at a glance		Serious injurie	es: Data abo	out workplace	e injuries ir	B.C.			-
Cal	culators									
Data fo	er download	$\mathbb{P}_{\mathbb{P}}$	serious injuries	: Data about	workplace inju	iries in B.C.	C'			
			See a comprehe data by industr help you to:	ensive view o , occupation	f serious injuri , age, gender,	es in B.C. fo and region	r the last f of the prov	ive years. Y ince. This i	'ou can filter nformation v	vill
			 Identify trer 	ids and patte	rns of serious i	injuries in sj	pecific indu	stries and :	sectors	
			 Identify opp injuries in y 	ortunities to our workplace	improve your h e	nealth and s	afety initia	tives to pre	vent these	
			 Support you 	r own resear	ch, reports, an	d business j	blanning			
			Work-related	deaths: Dat	a about work	place deat	hs in B.C.			+

Industry Dashboard Serious Injuries



Serious injuries: Data about workplace injuries in B.C. (release 2)

Leveraging your Data

The Employer Health Safety Planning Tool Kit - Video



EHSPTK home page on Shared Data





Resources

Resource Links

Creating an online services profile video

Find your classification unit, industry, or rate – WorkSafeBC

How to reduce your premiums – WorkSafeBC

Employer Health and Safety Planning Tool Kit - WorkSafeBC