



# Glossary

# Glossary

## Accepted claim

See **Allowed claim**.

## Act, the

The *Workers Compensation Act*.

## Allowed claim

A claim that WorkSafeBC deems to be work-related. Previously referred to as **Accepted claim**.

## Assessable payroll

The collective earnings of all an employer's workers — full-time, part-time, casual, etc. — up to a maximum amount per worker per year. The maximum amount (known as the **Maximum wage rate**) was \$77,900 for 2014. Employers' premiums are based, in part, on their assessable payrolls.

## Assessment

The total premium a firm pays for workers' compensation insurance. The premium is calculated based on the firm's base rate, assessable payroll, and experience rating discount or surcharge.

## AWCBC

The Association of Workers' Compensation Boards of Canada.

## Benefit

WorkSafeBC payment made to a worker, the worker's beneficiaries, or the worker's health care providers for an allowed claim.

## Bill 63

Legislation leading to a 1994 provincial statute extending WorkSafeBC coverage to industries and professions without prior coverage, such as banking and physicians. This bill should not be confused with a subsequent Bill 63, which led to changes to the *Workers Compensation Act* in 2002, specifically altering the structure and nature of the workers' compensation appeal process.

## Claim

A request for payment or benefit to compensate for an injury, illness, or disease a claimant believes is work-related.

## Claim cost

The total dollar amount of claim benefits. Includes health care, short-term disability, and vocational rehabilitation payments made in the year, and the long-term disability and survivor reserves and awards charged in the year. All of these amounts are in respect of current-year and prior-year injuries and diseases. (This definition is specific to *WorkSafeBC Statistics 2014*. Claim cost data is compiled differently in WorkSafeBC's annual reports.)

## Class

A category in WorkSafeBC's former classification system equivalent to sector in the current classification system.

## Classification unit (CU)

A very specific grouping of types of business, such as Candy or Chocolate Manufacturer CU. The system hierarchically groups B.C. firms into sectors, subsectors, and CUs. Using this system, each employer in B.C. is classified into the appropriate unit based on the products or services produced, and the processes, technology, or materials used. Each CU is made up of firms considered to be peers or competitors, based on the similarity in business activities. A firm's CU determines its base premium rate. See also **Sector** and **Subsector**.

## Clearance letter

A letter indicating whether a business, contractor, or subcontractor is registered with WorkSafeBC and paying its premiums as required.

## Completed WorkSafeBC investigation

Incident investigation concluded by WorkSafeBC's Fatal and Serious Injuries Investigations department.

## Consultation hours

Hours that prevention officers spend consulting with employers, including preparation and travel time.

## Consultation report

A document compiled by a prevention officer recording information about a verbal or written exchange between WorkSafeBC and an employer. Prevention officers consult with employers on occupational health and

safety issues via telephone, written correspondence, or in person at employers' worksites.

**Days lost from work**

See **Days paid**.

**Days paid**

The number of days an injured worker misses from work because of a compensable injury or disease. Also known as **Days lost from work** and **Work days**.

**Deposit account or deposit-account employer**

See **Self-insured employer**.

**Determinations**

Results from investigative tests performed on samples.

**Disallowed claim**

A claim that WorkSafeBC deems to be unrelated to work and therefore does not accept. See also **Rejected claim**.

**Discrimination complaint**

A formal complaint by a worker claiming discriminatory retaliation — such as a suspension, loss of wages, or reprimand — by an employer or union regarding a health or safety issue. A prevention officer investigates the complaint; if the officer is unable to resolve the situation, the worker's complaint is forwarded to WorkSafeBC's Compliance section for further investigation. (Refer to Part 3, Division 6 of the *Workers Compensation Act* — prohibition against discriminatory action.)

**Duration**

The average number of work days lost on short-term disability claims.

**Education hours**

Hours that prevention officers spend on presentations and young worker/community outreach, including preparation and travel time.

**Education report**

A document that contains recorded information about education sessions WorkSafeBC gives to one or more employers. Prevention officers deliver education presentations to employers and their workers on

occupational health and safety (OH&S) issues. Education presentations cover various OH&S topics, including the prevention of incidents and occupational diseases, and first aid.

**Fatal claim**

See **Work-related death**.

**Fatality rate**

The number of allowed work-related death claims per 100 person-years. (One person-year is the equivalent of one person working all year on either a part-time or full-time basis.)

**Federal government**

The *Workers Compensation Act* does not apply to employees of the Canadian government. However, federal government employees in B.C. have the same rights to compensation as other workers under the *Workers Compensation Act*.

**Field equipment transactions**

The calibration, repair, and issue of instruments used for sample collections and real-time investigations in the workplace.

**Firm File**

A WorkSafeBC system that contains all prevention-related documents related to employers.

**First payment**

The initial wage-loss payment on a claim.

**Gross payroll**

Includes wages, salaries, commissions, holiday pay, bonuses, and piecework, as well as any other means or manner by which a worker is paid for services.

**Health care-only claim**

A claim for which health care costs are paid, but no payment is provided for wage-loss, long-term disability, or survivor benefits. Formerly called medical aid-only claims.

# Glossary

## **ICD-9 code**

A category of disease or injury listed in the World Health Organization's *International Classification of Diseases, 9th revision*. This statistical standard has categories for injuries, diseases, and symptoms.

## **Incident**

An occurrence that resulted in, or had the potential to result in, an injury or occupational disease. Section 172 of the *Workers Compensation Act* sets out the types of incidents (such as fatalities, serious injuries, and more) that must be reported to WorkSafeBC. Failure to report these incidents may result in an order or penalty against the employer.

**Industrial vehicles** see also **Mobile equipment**.

Industrial vehicles differ from motor vehicles as they are for specific use within a worksite and not typically operated on public roadways. For example industrial vehicles used at logging sites, farms, construction sites, and warehouses.

## **Industry sector**

See **Sector**.

## **Initiated WorkSafeBC investigation**

A WorkSafeBC investigation initiated by the Fatal and Serious Injuries Investigations department as a result of an incident.

## **Injury rate**

The number of claims per 100 person-years of employment. (One person-year is the equivalent of one person working all year on either a part-time or full-time basis.) The claim count includes injuries that occurred in a given year and were allowed for short-term disability, long-term disability, or survivor benefits in that year or in the first three months of the following year. Self-insured employers are not included in the calculation.

## **Injury rate measure**

See **Injury rate**.

## **Inspection**

A formal inspection conducted by a prevention officer at a worksite to ensure compliance with the *Workers Compensation Act* and the Occupational Health and Safety Regulation.

## **Inspection hours**

Hours that prevention officers spend on provincial inspections (those performed under the authority of the *Workers Compensation Act*, Part 3), federal WHMIS inspections, variances, and penalties, including preparation and travel time.

## **Inspection report**

A document that records the occupational health and safety activity carried out by a prevention officer. This activity usually involves a site visit to ensure regulatory compliance under the *Workers Compensation Act* and the Occupational Health and Safety Regulation. An inspection report may relate to either the prevention officer's initial or follow-up activity.

## **Inspectional jurisdiction**

Federal or provincial body that has the legal authority to conduct an inspection or investigation.

## **Investigation**

WorkSafeBC responds to reported workplace incidents that result in death or injury, or that present a high risk of causing a serious injury or death to workers. Depending on the circumstances, WorkSafeBC may initiate a formal investigation. These investigations are conducted on all fatalities. They are also conducted on selected serious injuries and potentially life-threatening incidents, for which health and safety lessons can be learned from an analysis of the causes or for which serious non-compliance issues are identified. Investigations are conducted by WorkSafeBC investigating officers.

## **Investigation hours**

Hours that prevention officers and investigating officers spend on notice of incidents and incident investigations, including preparation and travel time.

### **Long-term disability claim**

A claim for an injured worker with a permanent injury or disease (such as an injury or disease from which the worker does not fully recover).

### **Lost time claim**

See **Short-term disability claim**.

### **Maximum wage rate**

The maximum wage rate on which benefits are paid to claimants by WorkSafeBC. Compensation benefits, also known as wage-loss benefits, are generally based on 90 percent of a worker's average net earnings after statutory deductions. If the worker earns more than the maximum wage rate, his or her benefits are based on 90 percent of the maximum wage rate. In 2014, the maximum wage rate was \$77,900.

### **Medical aid-only claim**

See **Health care-only claim**.

### **MVI (motor vehicle incident)**

An incident involving a motor vehicle. Previously referred to as an MVA (motor vehicle accident).

### **Mobile equipment** see also **Industrial vehicles**

Mobile equipment are vehicles for specific use within a worksite and not typically operated on public roadways. For example mobile equipment used at logging sites, farms, construction sites, and warehouses.

### **New injuries reported in the year**

See **Reported claim**.

### **Notice of incident**

A document issued by a prevention officer to record the information gathered as a result of a preliminary investigation into an incident. These reports are used by the Fatal and Serious Injury Investigations (FSII) department to assess which incidents require additional investigation by FSII officers.

### **Occupational disease**

An illness or disease arising from work-related activity or exposure.

### **Order**

A WorkSafeBC directive issued as a result of an inspection by a prevention officer. It directs an employer to remedy a contravention of the *Workers Compensation Act* and/or the Occupational Health and Safety Regulation. Orders may be issued as a result of an initial or follow-up activity. Follow-up orders are orders that confirm the status of compliance on previously issued orders. Rescinded orders are still considered orders.

### **Order to stop work**

An order issued under sections 190 and 191 of the *Workers Compensation Act*. The total number of orders issued may be under-representative of actual work stoppages, as orders under some other provisions of the Occupational Health and Safety Regulation can also result in operations being temporarily put on hold until compliance is achieved.

### **Order to worker report**

A document issued by a prevention officer to an individual (for example, a worker or a supervisor) when he or she has failed to fulfill duties required under the *Workers Compensation Act* or the Occupational Health and Safety Regulation. These documents record one or more observed violations.

### **Other hours**

Hours that prevention officers spend on program reviews, certification, specialty groups, help desk support for employers and workers, research, and publications, including preparation and travel time.

### **Penalties**

Additional assessments imposed on an employer by WorkSafeBC for health- and safety-related violations.

### **Penalties imposed**

Administrative penalties that employers have been ordered to pay through additional assessments for violations of Part 3 of the *Workers Compensation Act* or the Occupational Health and Safety Regulation.

# Glossary

## **Penalties imposed (amount)**

Dollar amounts of administrative penalties imposed against employers for violations of Part 3 of the *Workers Compensation Act* or the Occupational Health and Safety Regulation.

## **Penalties recommended**

Administrative penalties against employers for violations of the Occupational Health and Safety Regulation or Part 3 of the *Workers Compensation Act*, as recommended by prevention officers.

## **Pension payment**

A form of monthly payment by WorkSafeBC to a worker or beneficiary regarding a long-term disability or fatality. (Pension cash awards are one-time cash payments related to long-term disabilities.)

## **Permanent disability claim**

See **Long-term disability claim**.

## **Person-year**

One person-year is the equivalent of one person working all year on either a part-time or full-time basis. WorkSafeBC estimates person-years using employers' reported payroll.

## **Premium**

The dollar amount an employer pays for WorkSafeBC insurance.

## **Prevention activity hours**

Hours that prevention officers spend on inspections, education, consultations, investigations, and other industry and worker services, including travel time, but not overhead and administrative time.

## **Prevention officer**

A WorkSafeBC employee who conducts workplace inspections and is empowered to enforce the *Workers Compensation Act* and the Occupational Health and Safety Regulation by writing orders and directives, recommending penalties, and issuing closure orders. Prevention officers also investigate incidents, conduct safety program reviews, and provide consultation, education, and technical assistance to employers.

## **Program review report**

A document produced by a prevention officer who conducts a review of some or all elements in an employer's occupational health and safety program. In the review, key elements of the employer's program are judged against accepted standards for those elements. The prevention officer then provides employers with direction and support on how to improve their programs.

## **Quality assurance analysis**

A test to monitor the quality of a lab's analytical services. For such a test, WorkSafeBC sends a sample of a known substance to a lab for analysis and uses the result to determine the reliability of that lab's reports.

## **Rateable employer**

An employer registered in a rateable sector.

## **Rateable sector**

Sectors 70 through 76; these sectors are rateable because employers in these sectors pay premiums based on their expected claim costs. (Sectors 81–84 are for self-insured employers. These employers do not pay premiums to WorkSafeBC; instead, they pay their claim costs directly.)

## **Rateable subsector**

Subsectors 7010 through 7670; these subsectors are rateable because employers in these subsectors pay premiums based on their expected claim costs. (Subsectors 8108 through 8411 are for self-insured employers. These employers do not pay premiums to WorkSafeBC; instead, they pay their claim costs directly.)

## **Registered claim**

See **Reported claim**.

## **Regulation, the**

The Occupational Health and Safety Regulation.

## **Rejected claim**

A claim for benefits arising from an injury for which the injured person does not have WorkSafeBC coverage; therefore, WorkSafeBC does not accept the claim. See also **Disallowed claim**.

### **Reported claim**

An injury or disease reported to WorkSafeBC as being work-related and for which compensation is being sought. Includes claims that may be disallowed or rejected at a later date. Also known as a **Reported injury** and **Registered claim**.

### **Reported fatality**

A death that occurred in the year and was reported to WorkSafeBC by the last day of March in the following year. For years prior to 2008, deaths included in this count were reported to WorkSafeBC by the cut-off day in February.

### **Reported injury**

See **Reported claim**.

### **Reserves**

Financial assets set aside to meet fiscal obligations arising from future events (such as an earthquake or other disaster), contingent liabilities (such as latent occupational diseases), and other risks. For a list of WorkSafeBC's current reserves, see WorkSafeBC's *2014 Annual Report and 2015–2017 Service Plan*.

### **Review Division**

A division of WorkSafeBC established in 2002 to provide an independent review of WorkSafeBC claim, prevention, and assessment decisions appealed by workers and employers. See also **WCAT**.

### **Sample**

A specimen taken from an investigative site and sent to a laboratory for analysis.

### **Section 39**

The section of the *Workers Compensation Act* that specifies categories of claim costs that are not charged to employers because they would unfairly burden employers. For example, costs arising from a natural disaster or costs attributable to pre-existing medical conditions of injured workers.

### **Sector**

A broad grouping of industries, such as the manufacturing sector. The system groups B.C. firms hierarchically into sectors, subsectors, and CUs. For the purposes of section 37 of the *Workers Compensation Act*, a sector is equivalent to a class.

Also known as **Industry sector**. See also **CU** and **Subsector**.

### **Self-insured employer**

An employer in sectors 81, 82, 83, or 84. Employers in these sectors pay their own claim costs instead of paying premiums to WorkSafeBC; they are not rateable. Typically, the provincial or federal governments are in this category as employers. Also known as **Deposit account** or **deposit-account employer**.

### **Serious injury claim**

A short-term disability, long-term disability, or fatality with a first payment in the month of injury or the three months following the month of injury, where at least one of the following criteria has been met:

- Long duration (wage loss of 28 days or more)
- High health care costs (equivalent to 28 or more days of wage loss)
- Fatality (fatal benefit payment during the period cited above)
- Medically serious (one of 275 selected ICD-9 injury/disease codes)

### **Serious injury rate**

Number of serious injury claims per 100 person-years; a component of the overall injury rate. (One person-year is the equivalent of one person working all year on either a part-time or full-time basis.)

### **Short-term disability claim**

A claim from an injured worker who has lost time from work. Also known as **Wage-loss claim**, **Lost time claim**, or **Temporary total disability claim**.

# Glossary

## **SLF (Short-term, long-term, and fatal injuries)**

Injuries or fatalities for which short-term disability, long-term disability, or survivor benefits have been awarded.

## **Subclass**

A category in WorkSafeBC's former classification system equivalent to subsector in the new system.

See **Subsector**.

## **Subsector**

A specific grouping of industries, such as road construction. The system groups B.C. industries hierarchically into sectors, subsectors, and CUs. For the purposes of section 37 of the *Workers Compensation Act*, a subsector is equivalent to a subclass. See also **CU** and **Sector**.

## **Survivor benefit**

A WorkSafeBC payment made to beneficiaries of a worker who died as a result of a work-related incident or disease.

## **Temporary total disability claim**

See **Short-term disability claim**.

## **Uncoded claim**

A claim not yet coded for the purpose of statistical analysis.

## **Variance**

An exception granted by WorkSafeBC when it is not possible for an employer to comply with a particular regulatory requirement. A variance — an order varying the requirement — may be issued if the applicant can provide alternative means to ensure workers' health and safety.

## **Wage-loss claim**

See **Short-term disability claim**.

## **Warning letter**

A letter sent to an employer as a result of workers being exposed to a serious hazard, or for repeated non-compliance. Warning letters indicate that an administrative penalty will be considered if further violations of Part 3 of the *Workers Compensation Act* or the Occupational Health and Safety Regulation occur.

## **WCAT (Workers' Compensation Appeal Tribunal)**

An independent and external organization established in 2003 to provide a second and final level of appeal for most WorkSafeBC decisions relating to workers and employers. See **Review Division**.

## **WHMIS (Workplace Hazardous Materials Information System)**

Information on the safety and health hazards associated with controlled products used in the workplace as required under Part 5, sections 5.2 to 5.19 of the Occupational Health and Safety Regulation. Under WHMIS, workers have the right to receive information about the identity, hazards, and safety precautions for each controlled product they might encounter in the workplace.

## **Wood-frame residential construction**

Wood-frame residential construction includes CUs 721024, 721027, 721030, 721033, 721042, 721049, and 721051, where 721030 and 721033 are considered inactive but are required to represent a complete historical picture.

## **Work days**

See **Days paid**.

## **Work-related death claim**

A claim involving the death of a worker, and accepted for fatal and/or survivor benefits.

## **Young worker**

A worker between the ages of 15 and 24 years.