

WorkSafeBC Rates 2016 AND BEYOND



The rates for 2016 are going up, and they are going up by 10%, to \$6.22 per \$100 of salary. There is also a prediction that there will be increases over the next several years. Preliminary understanding is that these will rise 20% in 2017 and another 20% in 2018. That is 50% over the next three years.

WHY ARE THEY RISING?

There are a number of reasons for the increase including the reality that these costs are identified as being reflective of the true costs of injury in ranching. Over the past five years, ranching rates were subsidized by other industries that we were grouped with. All commodities within any insured sector at WorkSafeBC, like other insurance companies, are grouped based on similar injuries and claims statistics. This group changed in the past year. Further, we had two fatalities in 2015 and our number of time loss incidents increased over previous years. One of the biggest factors is the duration of claim or the length of time it takes to get a worker back on the job. The injuries sustained are also subject to the ever rising cost of health care and so duration and care of significant injuries cost more all the time. On the WorkSafeBC website there is a video that helps detail specifically all of the factors that contribute to rate determination: <http://worksafebc.com/insurance/premiums/RateConsultationSession>.

SO WHAT CAN WE DO?

Foremost let me say that AgSafe (formerly known as FARSHA), myself and the consultants throughout the

province, continue to be available and fully committed to working with you in every way possible. We want to help reduce incidents and injuries throughout the industry and at your site. We are there to help with issues, inspections, regulatory compliance, training or any health and safety related matter.

Specifically, as our efforts relate to helping manage this increase, there are some things that working together, and in concert, we can do.

- 1. Understand how rates rise:** We need to help with a better understanding of how costs rise. The reality is that an injured worker, that time loss employee who is being covered and taken care of when not on site and who is in essence “invisible”, causes your cost to rise when not at work. AgSafe is developing a presentation that I or one of the regional consultants can share at association meetings to help communicate a better understanding related to time loss costs and how to get a worker back to the job. Learn more at http://worksafebc.com/claims/rehab_and_rtw/default.asp.
- 2. Complete the Certificate of Recognition (COR):** We need to move forward with more participants receiving rebate funding from the Certificate of Recognition upon successful completion of COR. COR is awarded to employers that implement

and maintain an occupational health and safety management system that exceeds regulatory requirements. AgSafe is the approved and appointed certifying partner for COR and can help you achieve this goal.

- 3. Work with AgSafe:** Working with your health and safety association, AgSafe, has been shown to contribute to the reduction in the number of incidents at a site. This helps to reduce your experience rating, which is the insurance percentage that you receive as a reward for not having claims or rises above the base rate when you have a negative claims history. You can pay up to 50% less than the established base rate or be penalized up to 100% of the base rate. A realistic viable safety program and related training can help and is provided to you by AgSafe. For more information check out the calculation tools at http://worksafebc.com/insurance/premiums/experience_rating/default.asp.

UNDERSTANDING THE RISE IN RATES

It is imperative that we understand where the rise in rates is coming from. In many ways, it is not where you might think. Identifying the root by employer type, size or location, leaves us far from a solution. The most profitable means of addressing



the issues causing time loss injuries and incidents is to drill down and know what the actions or events are that cause time loss injuries. Most of the injuries are coming from a broad spectrum of small employers, though all sizes and types are contributing.

Once we determine what actions or events are causing time loss injuries, we will be able to convey these to you. Then it is up to all of the industry to address the work practices surrounding those situations, even if you think that the way you are doing something is perfectly fine.

The statistics would show that an action or practice that many thought was a good enough way to do something. Maybe a common way in which people are getting hurt. Those same statistics would indicate that these are not necessarily recurring at specific sites but are spread broadly throughout the industry.

Forty-six percent of all of injuries are described as struck by. The way these are categorized by WorkSafeBC does not allow for a quick determination of what a worker was struck by, animals have their own section so likely not that. I have requested, and will be reviewing, the synoptic facts and inputs of the incidents to find the common realities. Then, we can target what is going on and work with you to create a solution.

We have some work ahead of us but we are with you all the way. The best way to reduce your ranch claims cost is to 1) reduce your injuries, and 2) return a worker as soon as possible by finding meaningful light duties because this is more cost effective than having them totally off work. Partner more with AgSafe, pursue the Certificate of Recognition and manage any claims that you do have arise.

We at AgSafe are with you for the long haul and want to be part of the solution in this tough time of rising rates.

*R.C. Steward
B.C. Ranch Safety Consultant
Superintendent of Field Operations AgSafe*

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