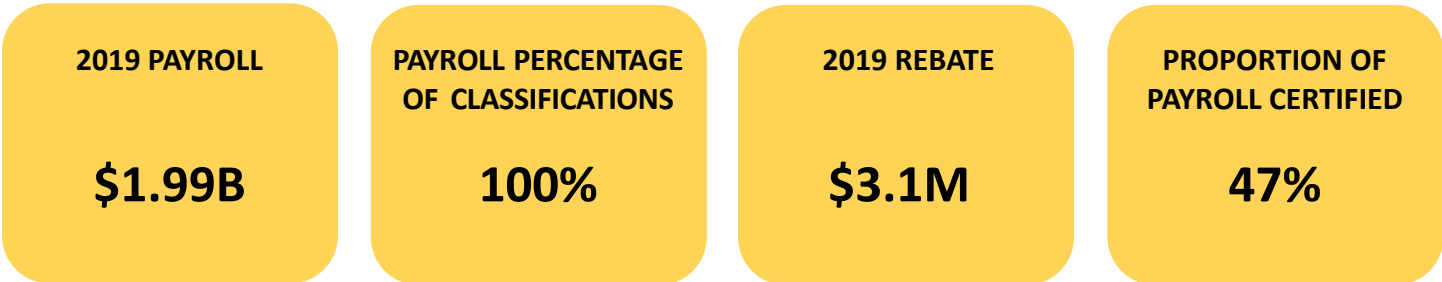


# Construction Safety Association of Manitoba

## PAYROLL



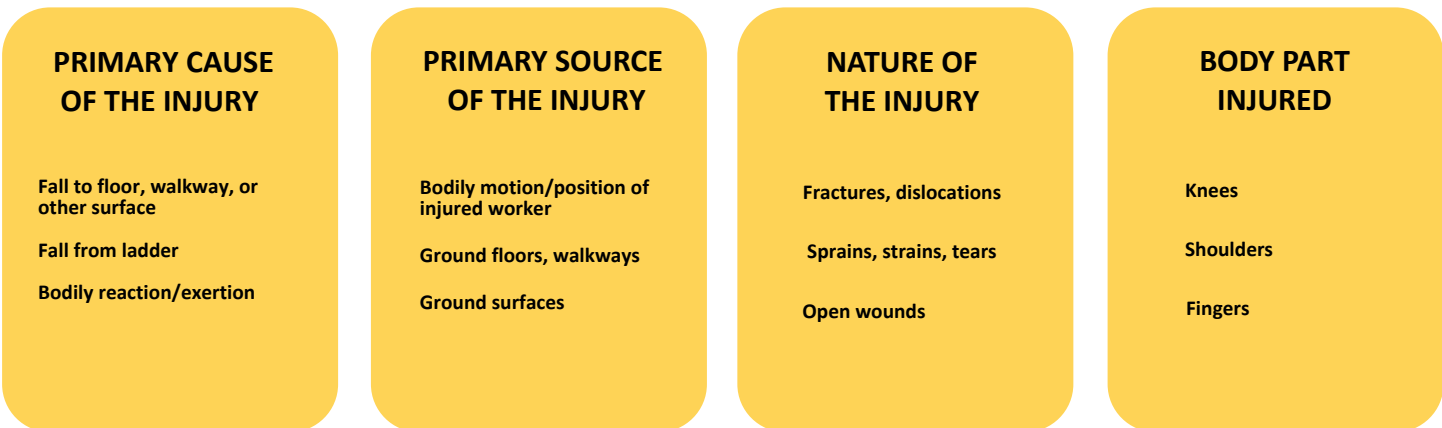
## SEVERE INJURIES

2018	2019	CHANGE
388	332	-14.4%

## TIMELOSS INJURIES

2018	2019	CHANGE
1442	1313	-9%

## TOP THREE INJURIES



# CSAM OVERVIEW

The following comments pertain to the 18 Industry Classifications that CSAM is currently responsible for and who pay a levy on their WCB rate for safety services. It provides an overview of comparison of data for the years 2018 and 2019.

During this period of time the Classifications saw a 5.5% in payroll growth. We believe inflationary growth is viewed to be 3% so this would suggest additional growth beyond inflation. The exceptions worth noting are Classification 40103 Flooring and Tiling which saw growth of 18%, 40115 Landscaping 17.6%, 40204 Plumbing Insulating and Mechanical at 10%, and 40403 Roofing and Eavestroughing at 9%. At the other end of the spectrum is 40903 Tower and Energy Construction which saw a 14% drop. This was previously the second largest Industry Classification with in excess of \$362M in payroll. Given this significant drop it has now dropped to third largest. Installing Doors and Windows 40109 saw a drop in payroll of 5.5%.

In 2019, Actual Payroll within the Classification Industries was almost \$2B. Total premium paid by employers was almost \$42M of which just in excess of \$3M was returned by way of rebate due to employers maintaining COR® Certification.

The new rate model from WCB has now been fully implemented. Risk Category had been frozen, however, will be allowed to flow freely as of rate year 2022. Classifications that have shown claims costs outside of their current risk category for four straight years will be moved to their new category resulting in increases/decreases for those employers. Currently, 40103 Flooring and Tiling and 40115 Landscaping are both in the 125% Risk Category. For the past three years they have shown claims cost characteristics more reflective of the 150% Risk Category. It is unlikely they would be able to reverse this trend in 2020, as such, the vast majority of employers in these Classifications will receive rate increases for 2022 rate setting.

## CSAM OVERVIEW (con't)

Of the approximate \$2B of payroll within the 18 Industry Classifications, almost half (48%) is COR® Certified. There has been very little fluctuation from 2018 to 2019. Currently (9) of the (18) Classifications have more than 50% of their payroll certified. This potentially places them at an advantage within the WCB rate system as claims costs are compared over a (3) year period rather than the standard (4) years. Given their investment in safety, in all likelihood claims costs should be trending downward or remaining stable.

Over the past year a decision was made to focus more on Severe Injuries rather than Time Loss Injuries. The primary logic being that although they only represent approximately 30% of Time Loss injuries, they represent over 80% of rate setting claims costs. Most recently we have gained access to new data that can identify which sub populations these types of claims are occurring in. For example, in 2018 there were a total of 464 Severe Injuries compared to 2019=376 or a 19% reduction. Of the 464 Severe Injuries in 2018, 170 happened within a COR® Certified environment and 294 occurred in a non-COR® environment. In 2019, 152 Severe Injuries occurred in a COR® Certified environment or an 11% decrease from the previous year. Non-COR® Severe Injuries dropped to 224 in 2019 or a 24% reduction. The majority of the reduction took place in the 40903 Classification, Tower and Energy Construction which has 11% of its payroll certified. Non-COR® Severe Injuries dropped from 74 in 2018 to 40 in 2019. Keeping in mind that payroll dropped in the Classification by 14% (\$52M). A very large proportion of the work in this industry is project work in the northern regions of Manitoba (hydro projects). It is also likely that the primary projects may have moved on to a less riskier stage of work from 2018 to 2019.

Within the new Compass model, we are now also able to identify specific characteristics of the Severe Injury. Please refer to the cover page which identifies the top (3), Primary Causes of Injury, top (3) Primary Sources of Injury, top (3) Nature of Injury and top (3) Body Parts Injured. This information may prove to be much more useful at the Classification level.