

WEBSITE OVERVIEW

The information contained within has been gathered to provide you with some insight as to how CSAM maybe able to assist you with controlling claims costs at the Industry Classification level of WCB assessment rates.

CSAM has (18) classifications that currently pay a safety levy and the (7) classifications that are considered to be "naturally aligned" to the construction industry. Each classification has been assigned a Risk Category based on workers compensation claims cost trends over a period of several years. Risk Categories are set as a percentage of the average assessment rate. The Risk Category base rate percentage assigned to your Industry Classification is an indicator of what your industry has cost the overall system based on claims costs.

This information will allow you to:

- a.) Review the Industry Classification description that you have been assigned to and identify the current assigned Risk Category used to calculate your rate.
- b.) Review some of the key indicators that potentially drive claims costs and compare them to other Industry Classifications or to overall CSAM averages.
- c.) Identify the primary causes and types of injuries within your classification based on identified Severe Injury Claims data. A Severe Injury is defined as "A subset of All Injuries where the worker is off work for 60 or more days, or those injuries identified as serious injuries under Workplace Safety and Health Bulletin #119 that require the worker to miss 10 or more days of work, or Fatalities."

WEBSITE OVERVIEW (Page 2)

We have selected Severe Injuries as it has been determined that this category of injury is responsible for over 80% of the claims costs within the Rate Model. In classifications where Severe Injury numbers are quite low we used Time Loss Injuries to identify the causes and types of injuries.

To promote consistency of comparison of data we will use the end of June of each year as a baseline. Claims and claims costs remain active and therefore the numbers of claims and costs are subject to ongoing minor fluctuation over time.

Employer payroll is a key variable when comparing data year over year. Employers are obligated to report their actual payroll for the previous year by April 30th, of the current year, hence the delay in providing last years data as a comparison. Our goal is to provide the previous years comparisons by September each year, just prior to employers receiving their new rate statements.

An employers specific assessment rate is identified by a calculation of numerous factors. If you would like more information on your assigned rate we refer you to the Rate Setting Model for Class E Employers Policy or the Assessment Services Department of the WCB.

In situations where an Industry Classification had very few Severe Injuries, the (5) year data comparison was conducted using Time Loss Injuries to improve overall accuracy.

The Construction Safety Association of Manitoba is here to assist you in mitigating the financial and human costs of workplace injuries.