

40102 – Building Construction

PAYROLL

2022 PAYROLL

\$673.2M

PAYROLL PERCENTAGE
OF CLASSIFICATIONS

35%

2022 REBATE

\$986K

PROPORTION OF
PAYROLL CERTIFIED

56%

SEVERE INJURIES

2020

2021

2022

119

132

119

TIMELOSS INJURIES

2020

2021

2022

409

508

474

RATE RISK CATEGORY

200%

TOP THREE INJURIES

PRIMARY CAUSE OF THE INJURY

Fall to floor or other
surfaces

Bending, crawling, climbing

Struck by discharged object

PRIMARY SOURCE OF THE INJURY

Bodily motion or position of
injured worker

Ground

Nails, brads or tacks

NATURE OF THE INJURY

Sprains, strains, tears

Fractures, dislocations

Open wounds

BODY PART INJURED

Fingers

Knees

Ankles



40102 BUILDING CONSTRUCTION

This classification is the largest of the (18) levied classifications assigned to CSAM. Actual Payroll increased from \$633M in 2021 to \$673.2M in 2022, or an approximate 6% increase. This is quite significant given that overall payroll in the Construction Industry was relatively flat in 2022. 56% of the Actual Payroll in this classification is Safety Certified.

Severe Injuries dropped from (132) in 2021 to (119) in 2022. A significant finding given an increase in exposure hours. The majority (86) of the Severe Injuries took place in the Small Employer Category (Payroll <less than \$750,000). The vast majority of Small Employers are not safety certified and were responsible for (75) of the Severe Injuries.

The classification paid close to \$12M in insurance premium and approximately \$1M was returned by way of rebate to Safety Certified Employer.

The classification remains in the 200% Risk Category and has shown claims costs relative to this category for a number of years.

Please refer to the cover page to identify the top (3) drivers of Severe Injuries.

Sub-Group 401-02, Building Construction Industry Sector 4: Construction

Rate Risk Category

200%

Included	Similar but Classified Elsewhere
<p>✓ Construction, alteration or renovation/repair of buildings, including:</p> <ul style="list-style-type: none"> • Residential houses and garages • Apartment buildings • Commercial buildings • Farm buildings • Industrial plants. • Quonset and butler type buildings • Pre-fabricated, ready-to-move or mobile homes <p>The buildings may be constructed of wood, sheet metal, pre-cast concrete, cast in place concrete or any combination thereof.</p> <p>Includes general contracting.</p> <p>✓ Project management activities where workers and/or sub-trades are hired and paid by the project management company.</p>	<ul style="list-style-type: none"> ✗ Construction of large steel buildings (requiring structural steel framework) is found under 405-02, "Constructing Dams, Wharves, Bridges & Steel". ✗ Construction of grain elevators is found under class 409-03, "Tower & Energy Construction". ✗ Demolishing or moving a building is found under classification 401-06, "Wrecking or Moving Buildings". ✗ Manufacturing recreational vehicles is found under 310-09, "Manufacturing Vehicles". ✗ Architects and engineers providing project management services, where construction workers and sub-trades are not hired and paid, are found under 703-02, "Architects & Engineers". ✗ Independent home inspection services or construction consultants are found under 704-02, "Inspecting & Testing".
<p>✓ Homeowners and property owners hiring workers to construct or renovate their own dwelling or building.</p>	<ul style="list-style-type: none"> ✗ Property management firms that do incidental and routine repairs and maintenance to buildings they manage are found under 701-09, "Property Management".

Sub-Group 401-02, Building Construction

Included	Similar but Classified Elsewhere
<p>✓ The following specialized building construction activities/trades, including:</p> <ul style="list-style-type: none"> • Framing and rough carpentry • Finish carpentry • Masonry • Bricklaying • Stone-setting • Placing of reinforcing steel • Siding installation on residential buildings. • Non-metal siding installation on commercial buildings. • Construction, repair and lining of refractories. 	<p>✗ Other specialized construction activities/trades are found under separate industry classifications, and include:</p> <ul style="list-style-type: none"> • 401-03, "Flooring & Tiling" • 401-04, "Installing Metal Products" • 401-05, "Painting & Decorating" • 401-08, "Drywall & Stucco Contracting" • 401-09, "Installing Doors & Windows" • 401-10, "Concrete Work" • 401-12, "Installing Case Goods & Fixtures" • 401-15, "Landscaping" • 402-03, "Electrical Contracting" • 402-04, "Plumbing, Insulating & Mechanical" • 404-03, "Roofing & Eavestroughing" • 406-02, "Installing Elevators" • 407-02, "Sewer & Water Construction" • 407-06, "Excavation, Foundations, Installing Pools & Tanks" • 408-02, "Trenching & Drainage"
<p>✓ Erecting wooden fencing - includes incidental post-hole drilling</p>	<p>✗ Custom post-hole drilling is found under 408-09, "Equipment Contractors".</p> <p>✗ Erecting metal fencing is found under 401-04, "Installing Metal Products".</p>
<p>✓ Providing, erecting and dismantling scaffolding for large construction projects.</p>	<p>✗ Rental of scaffolding where the <i>customer</i> sets up and dismantles the equipment is found under 610-04, "Heavy Industrial Equipment Rental Services".</p>