

COMMUNITY SOCIAL SERVICES

Health & Safety
Association of BC



WorkSafeBC Rate Session
October 2024

TERRITORIAL ACKNOWLEDGEMENT

CSSHSA humbly and respectfully acknowledges the unceded lands of more than 200 distinct First Nations in British Columbia.

We further acknowledge that colonization and associated attitudes, policies, and institutions have significantly changed Indigenous peoples' relationship with this land.

In our work and in our lives, we are committed to listening and learning, to truth and reconciliation, and to finding better ways of being on this land.



Our Team



Tigran Bajgoric
Chief Executive Officer



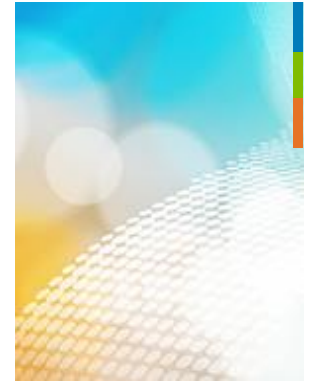
Ana Mateus
Executive Coordinator



Suncha Satney
Workplace
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Therese Barrozo
Community
Engagement and
Research Analyst



To be filled
Occupational
Health & Safety
Specialist



Upcoming Webinars

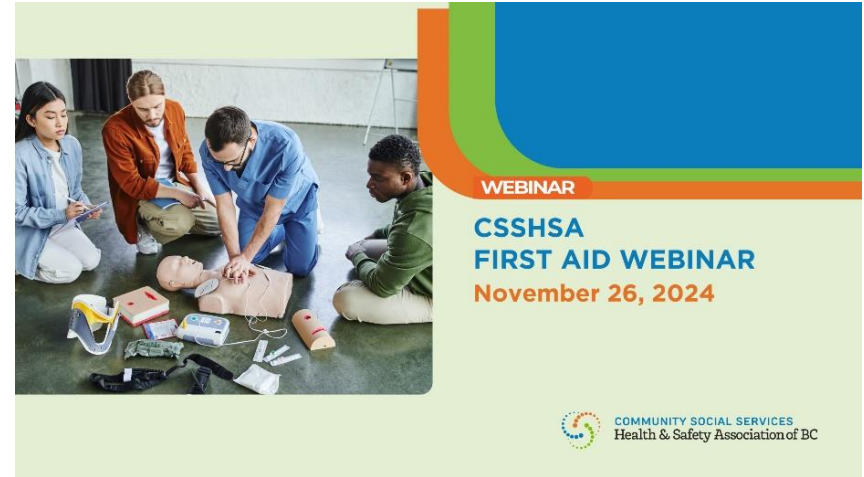


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WEBINAR

**CSSHSA
FIRST AID WEBINAR**

November 26, 2024

 COMMUNITY SOCIAL SERVICES
Health & Safety Association of BC



2025 Insurance Rates

Community Social Services Health and Safety Association

Kiran Bhatti – Manager, Classification & Rate Modification

Mary-Ann Clavette, Industry and Program Specialist, Prevention Programs & Services

October 2024

Agenda

- 1 How we set insurance rates and classify industries
- 2 Community social services insurance rates
- 3 Experience rating
- 4 Time-loss claims statistics
- 5 WorkSafeBC resources

**How we set insurance rates and
classify industries**

2023 results and 2025 rates

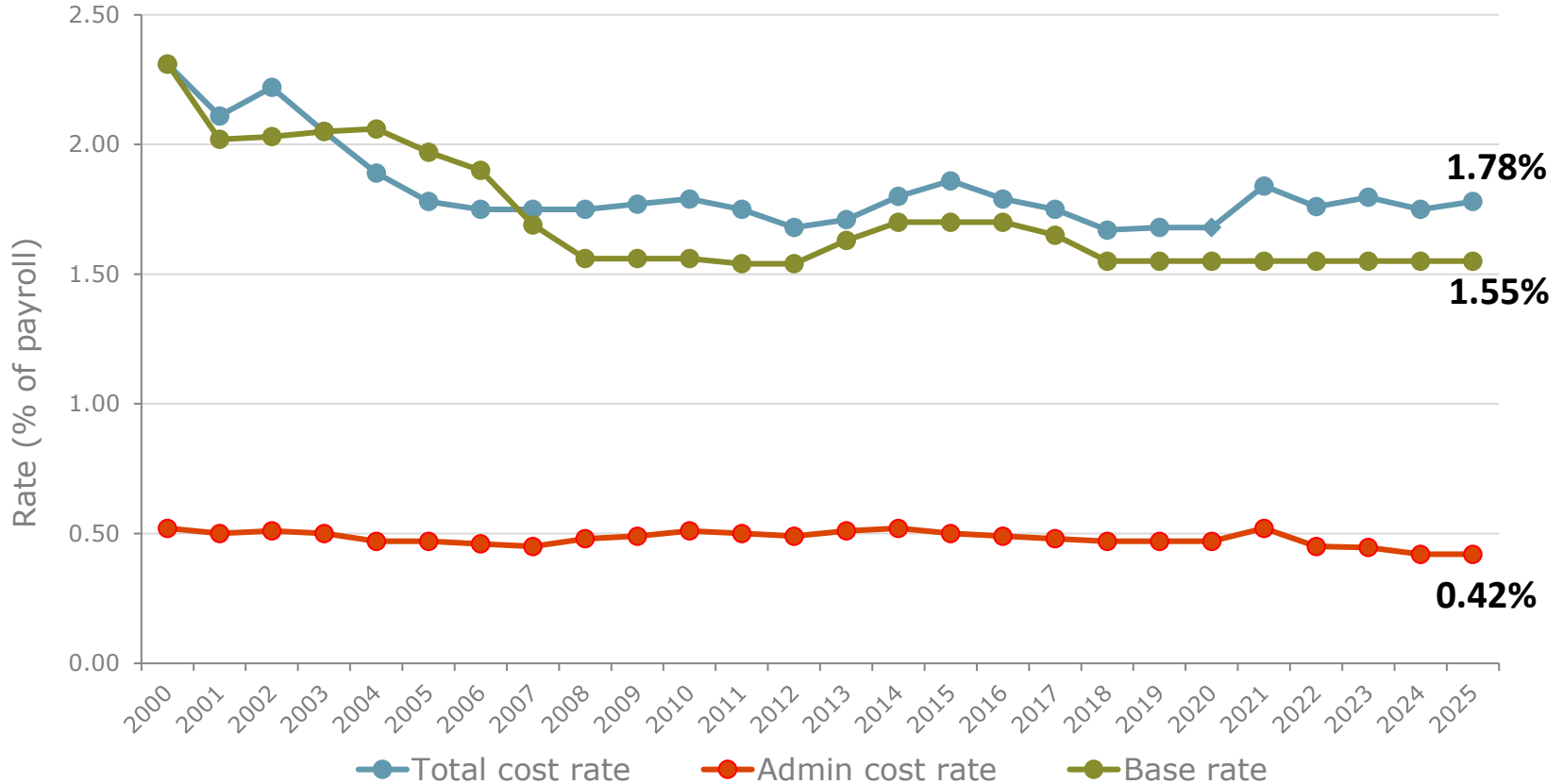
Key 2023 results

- Investment gain of 8.4% or \$1.8 billion (2022 loss: \$625 million, -2.6%)
 - Above the required return of 3.8%
- Funded level (funding basis) decreased to 142% from 146% last year
- Time-loss claims rate (injury rate): 2.08 claims accepted per 100 person years of employment
- Return to work: 78.5% of workers back at work within 26 weeks

2025 average base rate to remain at 1.55%

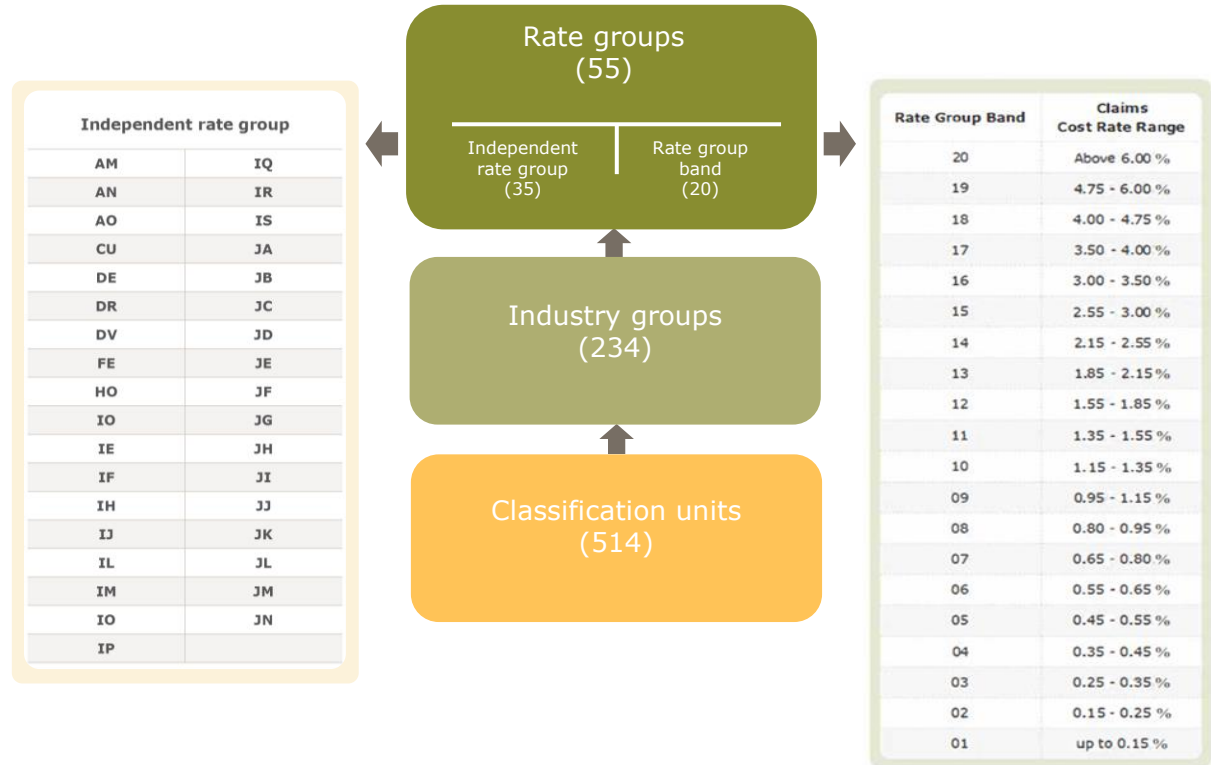
- WorkSafeBC's Board of Directors has established average base rate of 1.55% since 2018
- Average rate to remain the same at 1.55% for 2025 even though average total cost rate of providing coverage projected to be 1.78%

Historical perspective: Premium rates and cost rates

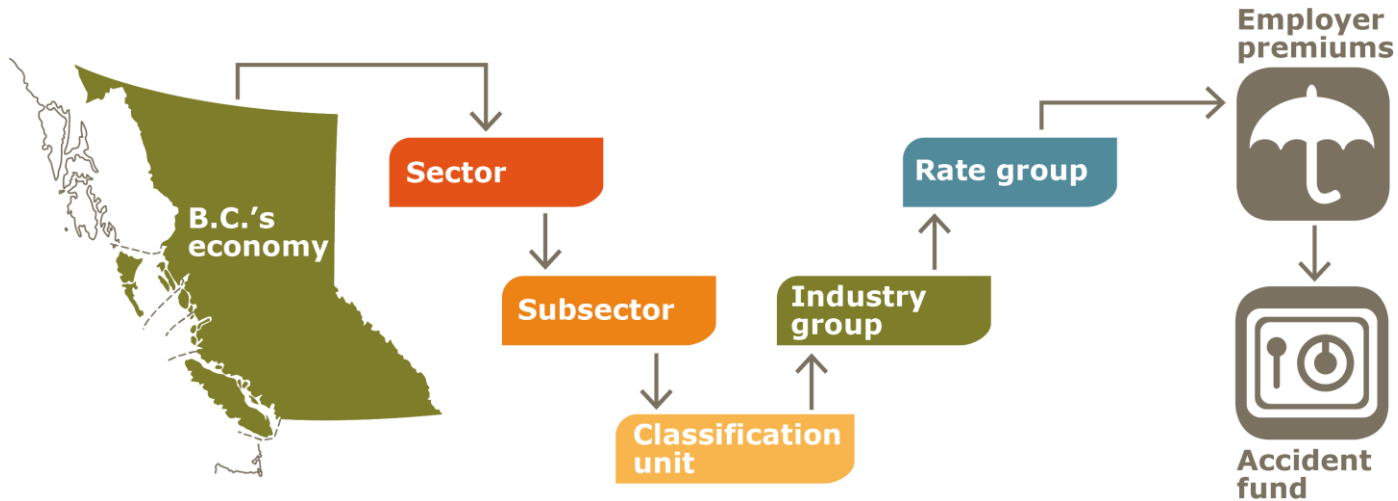


Rate group structure

- Similar classification units (CUs) are placed together in industry groups
- Industry groups with similar costs are placed in one of 20 clearly defined and stable rate group bands with progressively higher cost-rate boundaries
- Sufficiently large-enough industry groups form their own independent, alphabetically named rate groups



Classification and rate setting



- Similar classification units are placed together into industry groups.
- Industry groups with similar costs are then placed into rate groups.
- When industry groups start having higher or lower costs, they're moved to more appropriate rate groups.

Industry classification

Primary Resources	Manufacture	Construction	Transportation Warehousing	Trade	Public Sector	Service Sector
Agriculture (~25 CUs)	Food (~20 CUs)	General (~50 CUs)	Transportation (~40CUs)	Retail (~25 CUs)	Public Admin (3 CUs)	Tourism & Hospitality (~40 CUs)
Fishing (~10 CUs)	Metal (~40 CUs)	Heavy (~10 CUs)	Warehousing (2 CUs)	Wholesale (~15 CUs)		Business (~40 CUs)
Forestry (~15 CUs)	Petro Chem (~30 CUs)	Road (~10 CUs)				Education (6 CUs)
Oil & Gas Mineral (~10 CUs)	Wood (~35 CUs)					Health Care (~25 CUs)
	Other (~25 CUs)					Technical (~30 CUs)
						Utilities (4 CUs)
						Other (~50CUs)

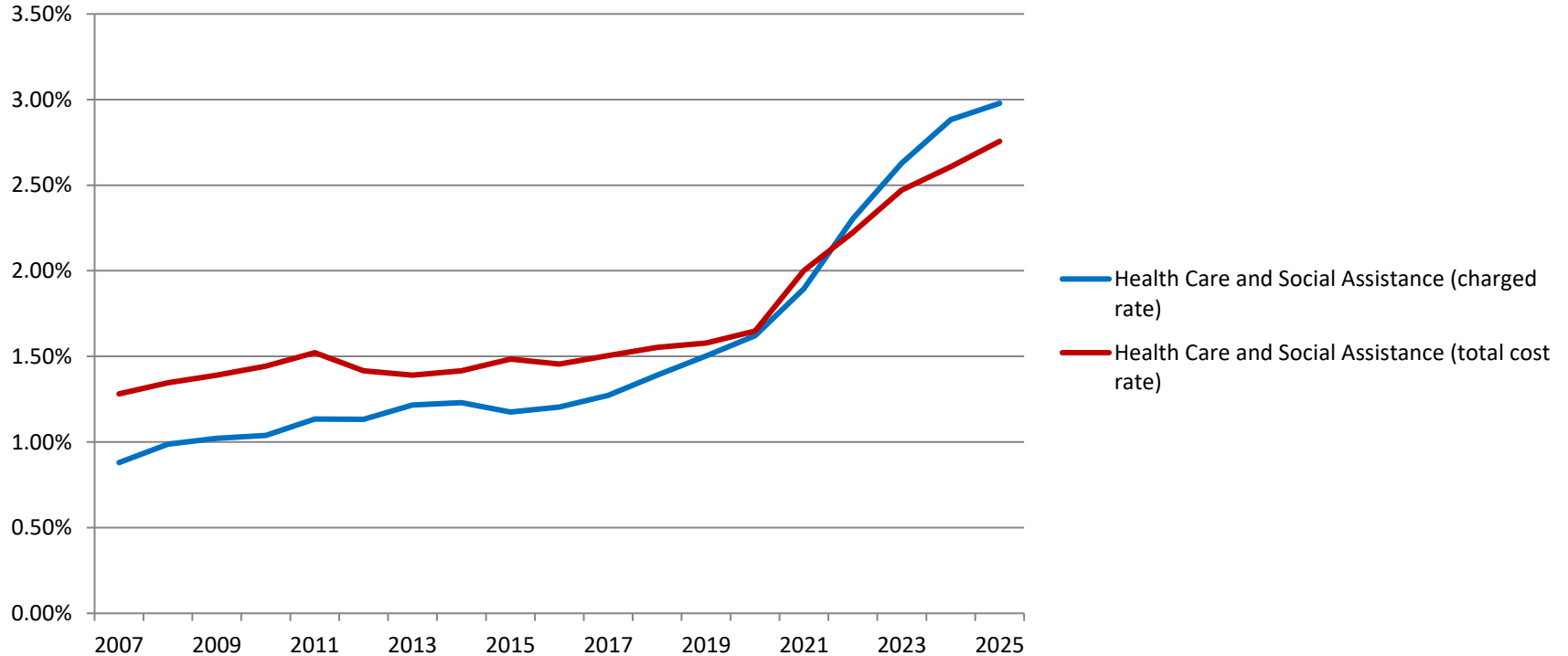
WorkSafeBC represents the entirety of the BC economy across seven large industrial sectors and 24 subsectors. Our the roughly 500 industry classification units. Your Industry is in Service Sector

Insurance Rates

Rates in the Health Care and Social Assistance Subsector

Industry		2024 Base Rate	2025 Base Rate	% Change
766001	Acute Care	2.92	2.66	-8.9%
766002	Alcohol or Drug Treatment Centre	2.40	2.59	7.9%
766003	Alternative Health Care	0.43	0.51	18.6%
766004	Ambulance or First Aid Services	2.65	2.67	0.8%
766005	Chiropractic Services, Chiropractic Care, or Chiropractic Practice	0.23	0.28	21.7%
766006	Community Health Support Services	3.47	4.13	19.0%
766007	Counselling or Social Services (not elsewhere specified)	2.47	2.62	6.1%
766008	Dentistry or Ancillary Dental Services	0.23	0.28	21.7%
766009	Fundraising or Charitable Organization	0.31	0.37	19.4%
766010	Life and Job Skills Training	2.02	1.85	-8.4%
766011	Long-Term Care	4.54	4.42	-2.6%
766012	Massage Therapy (licensed)	0.43	0.51	18.6%
766013	Optometry	0.23	0.28	21.7%
766014	Physiotherapy or Occupational Therapy	0.43	0.51	18.6%
766015	Physician Professional Services	0.23	0.28	21.7%
766016	Religious Organization	0.31	0.37	19.4%
766017	Residential Social Service Facility	4.75	5.70	20.0%
766018	Retirement Home or Seniors' Home (accommodation only)	3.51	2.92	-16.8%
766019	Short-Term Care	0.87	1.05	20.7%
766020	Supplementary Health Care	0.43	0.51	18.6%
766021	Surgical Centre	0.43	0.51	18.6%
766022	Laboratory Services (not elsewhere specified)	0.31	0.37	19.4%
766024	Pre-hospital Emergency Health Care	22.55	18.04	-20.0%

Health Care and Social Assistance Subsector

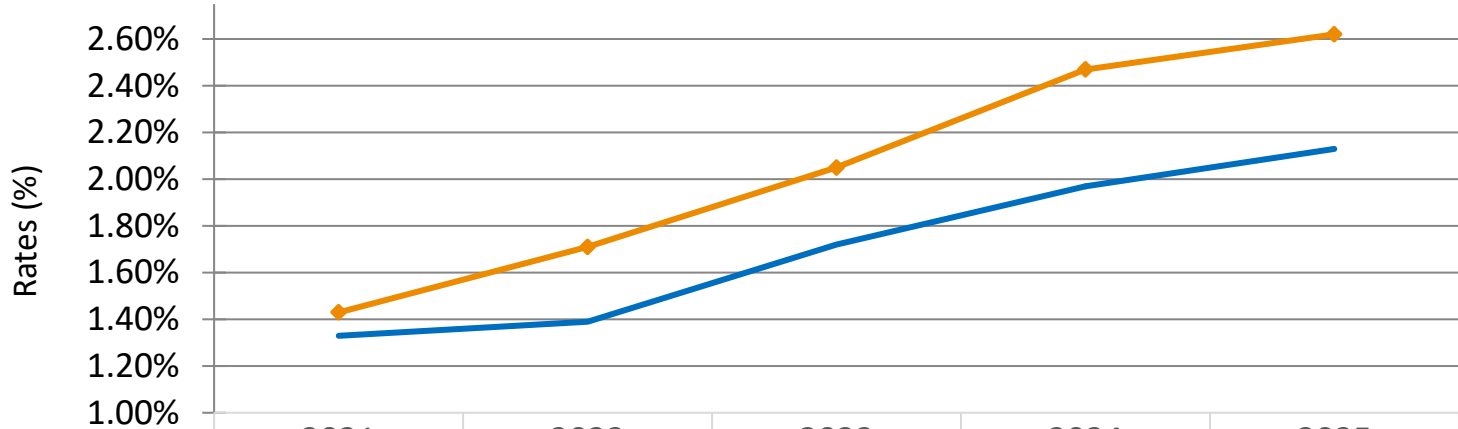


Rate group membership

Counselling or social services

- RG JA
 - Industry Group A502
 - CU 766007 Counselling and Social Services
 - Funeral Services
 - Alcohol or Drug treatment
- CU 766007 represents 79% of the Rate groups payroll and claim costs.

Counselling or social services – CU 766007



	2021	2022	2023	2024	2025
— Cost Rate	1.33%	1.39%	1.72%	1.97%	2.13%
— Charged Rate	1.43%	1.71%	2.05%	2.47%	2.62%

For 2025, the industry is seeing continued increases in cost rate and charged rate.

Cost Components: RG JA and CU 766007

Cost rates	2025	2024
Short term disability	0.371	0.338
Long term disability	0.488	0.482
Survivor benefits	0.009	0.007
Health care	0.302	0.286
Vocational rehabilitation	0.129	0.110
Average benefit cost rate	1.30 *	1.22 *
Accident fund adjustment	0.42	0.38
Allocated benefit cost rate	1.72	1.60
Claim Administration	0.20	0.18
Penalty and ER imbalance adjustment	0.05	0.04
Other administration costs	0.16	0.15
Total cost rate	2.13	1.97

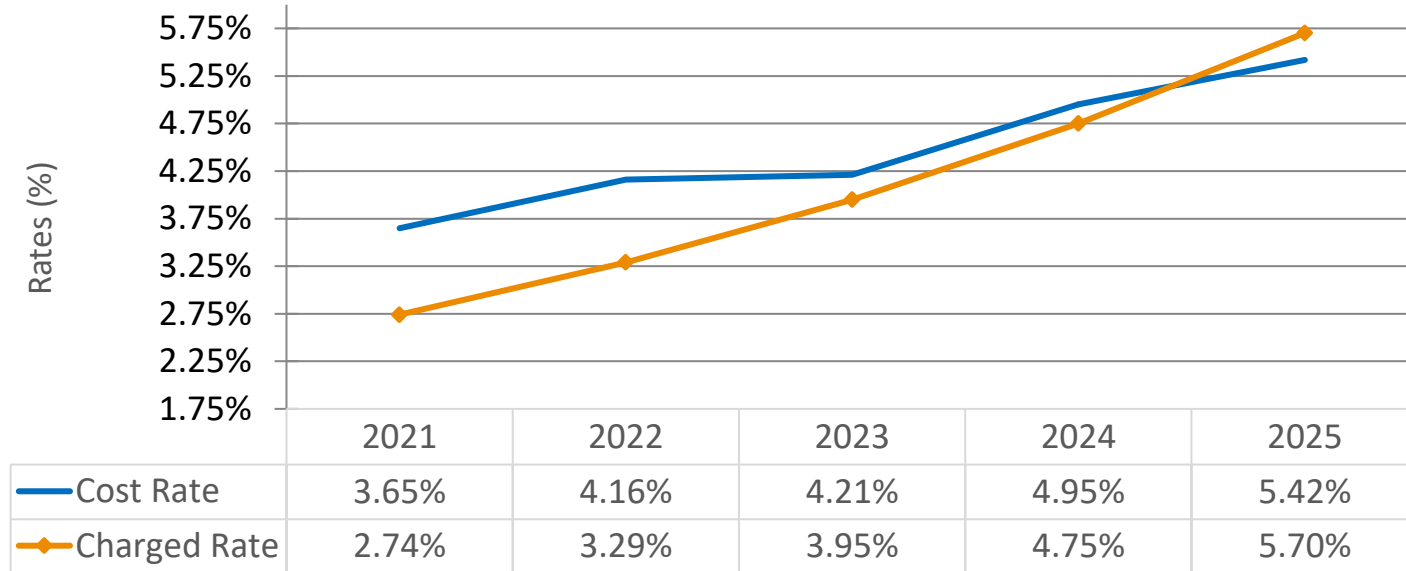
Cost components	Rate 2025	Rate 2024
Total cost rate	2.13	1.97
Amortization adjustment	0.46	0.60
Actuarial rate	2.59	2.57
Funding policy adjustment	0.00	-0.12
Certificate of recognition incentive	0.00	0.00
Industry-funded initiatives	0.03	0.02
Prevention adjustment	0.00	0.00
Base rate	2.62	2.47

Rate group membership

Residential social service facility

- RG IH
 - Industry Group A512
 - CU 766017 Residential Social Services Facility
- CU 766017 is the only industry in RG IH and represents 100% of the claim cost and payroll.

Residential social service facility – CU 766017



The cost rate and charged rate continue to increase. Like 2023 and 2024, the 2025 rate increase has been capped to 20%. A further increase can be expected for 2026.

Residential social service facility – cost components

Cost rates	2025	2024
Short term disability	1.097	1.007
Long term disability	1.339	1.318
Survivor benefits	0.026	0.023
Health care	0.737	0.644
Vocational rehabilitation	0.376	0.323
Average benefit cost rate	3.58 *	3.32 *
Accident fund adjustment	1.14	0.96
Allocated benefit cost rate	4.72	4.28
Claim Administration	0.50	0.49
Penalty and ER imbalance adjustment	-0.20	-0.21
Other administration costs	0.40	0.39
Total cost rate	5.42	4.95

Cost components	Rate 2025	Rate 2024
Total cost rate	5.42	4.95
Amortization adjustment	1.20	1.33
Actuarial rate	6.62	6.28
Funding policy adjustment	-0.96	-1.56
Certificate of recognition incentive	0.01	0.01
Industry-funded initiatives	0.03	0.02
Prevention adjustment	0.00	0.00
Base rate	5.70	4.75

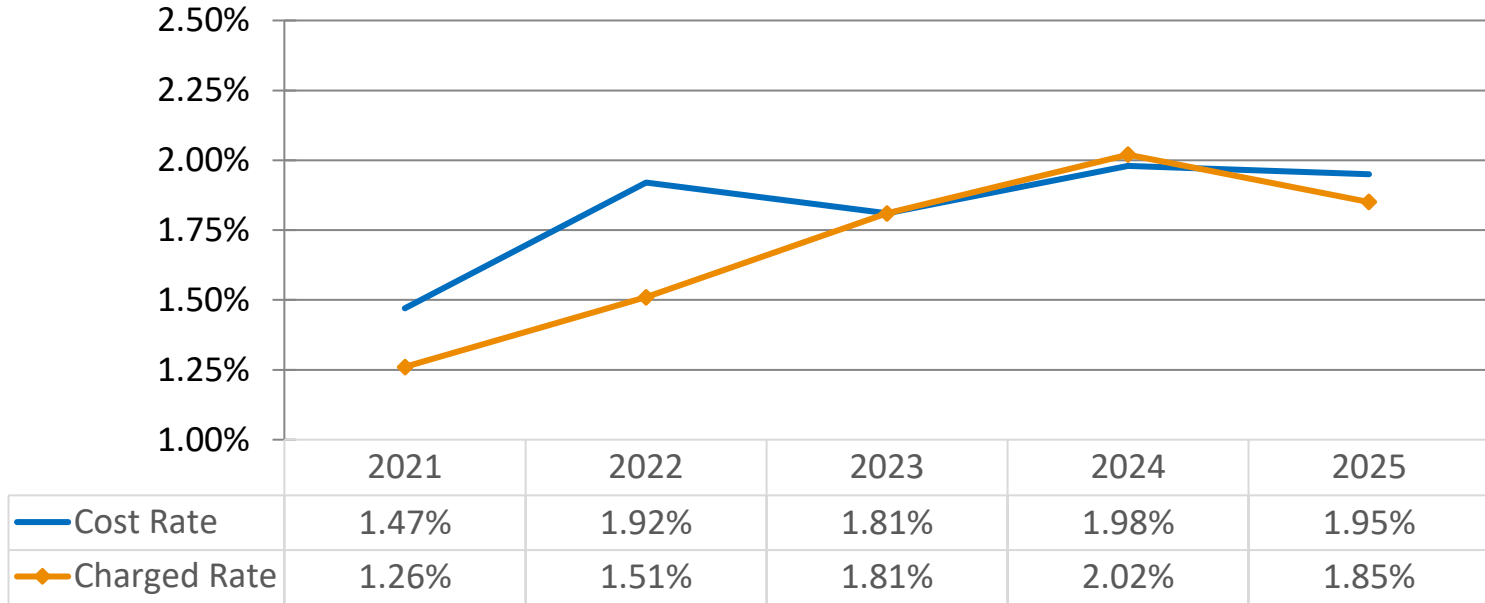
Primary contributor to the rate increase is increased claims costs.

Rate group membership

Life and job skills training

- RG 09: CU 766010 is not large enough to be its own Rate group. It is placed with other industries with similar costs in RG 09. To review membership of RG 09, please visit [Find your classification unit, industry, or rate – WorkSafeBC](#)
 - Industry Group A053
 - CU 766010 Life and Job Skills Training

Life and job skills training – CU 766010



Life and Job Skills Training was moved from rate group 07 to 09 for 2022 after being identified as a high-costing outlier (rate increase was limited to 20%). For 2025, rate group 09’s cost rate has decreased after an increase in 2024, and CU 766010 is seeing its rate decrease accordingly.

Life and job skills training – cost components

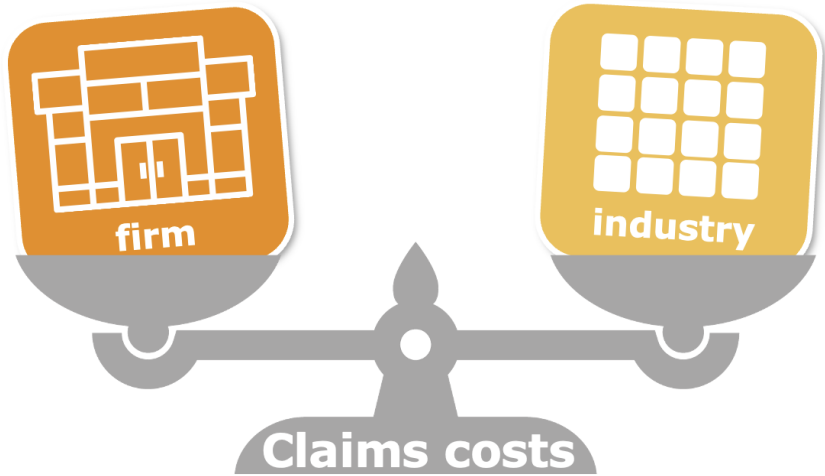
Cost rates	2025	2024
Short term disability	0.293	0.319
Long term disability	0.327	0.368
Survivor benefits	0.054	0.070
Health care	0.334	0.312
Vocational rehabilitation	0.082	0.085
Average benefit cost rate	1.09 *	1.15 *
Accident fund adjustment	0.33	0.31
Allocated benefit cost rate	1.42	1.46
Claim Administration	0.27	0.28
Penalty and ER imbalance adjustment	0.04	0.02
Other administration costs	0.22	0.22
Total cost rate	1.95	1.98

Cost components	Rate 2025	Rate 2024
Total cost rate	1.95	1.98
Amortization adjustment	-0.13	0.01
Actuarial rate	1.82	1.99
Funding policy adjustment	0.00	0.00
Certificate of recognition incentive	0.00	0.01
Industry-funded initiatives	0.03	0.02
Prevention adjustment	0.00	0.00
Base rate	1.85	2.02

Experience rating

Experience rating: It's all about balance

- Firms whose claims costs are the same as those of other similar-sized firms in their industry are considered “average” and pay the industry’s base premium rate.
- Best-performing firms can qualify for up to a 50% discount on their premium rates while worst-performing firms may pay a surcharge of up to 100%.

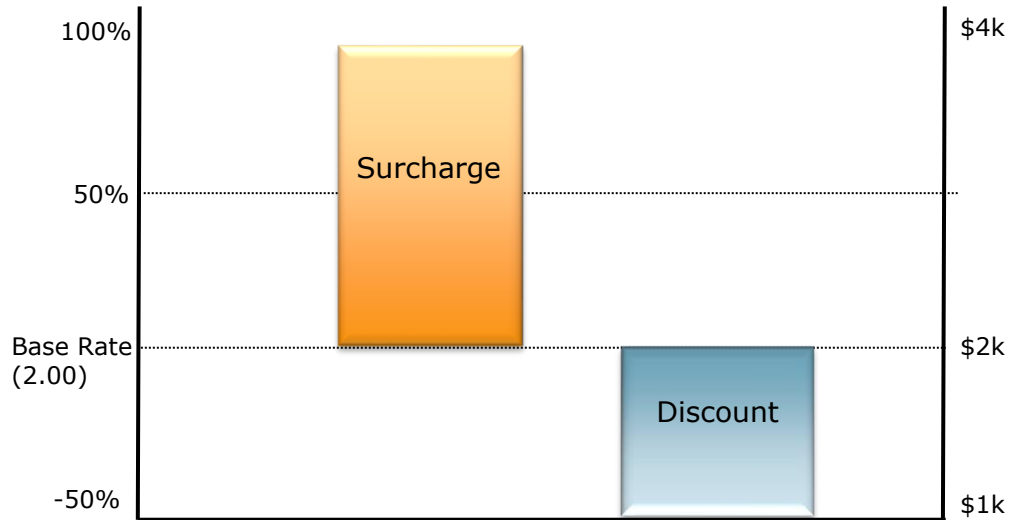


How experience rating works

- 1 We look at your claim costs for the past three years.
- 2 We consider the size of your firm in terms of payroll.
- 3 We compare your claims costs, per dollar of payroll, to the average of your industry's rate group.

If your firm has lower-than-average claims costs (compared to similar-sized firms in your industry), you will receive higher experience rating discounts.

Experience rating: rewarding safety

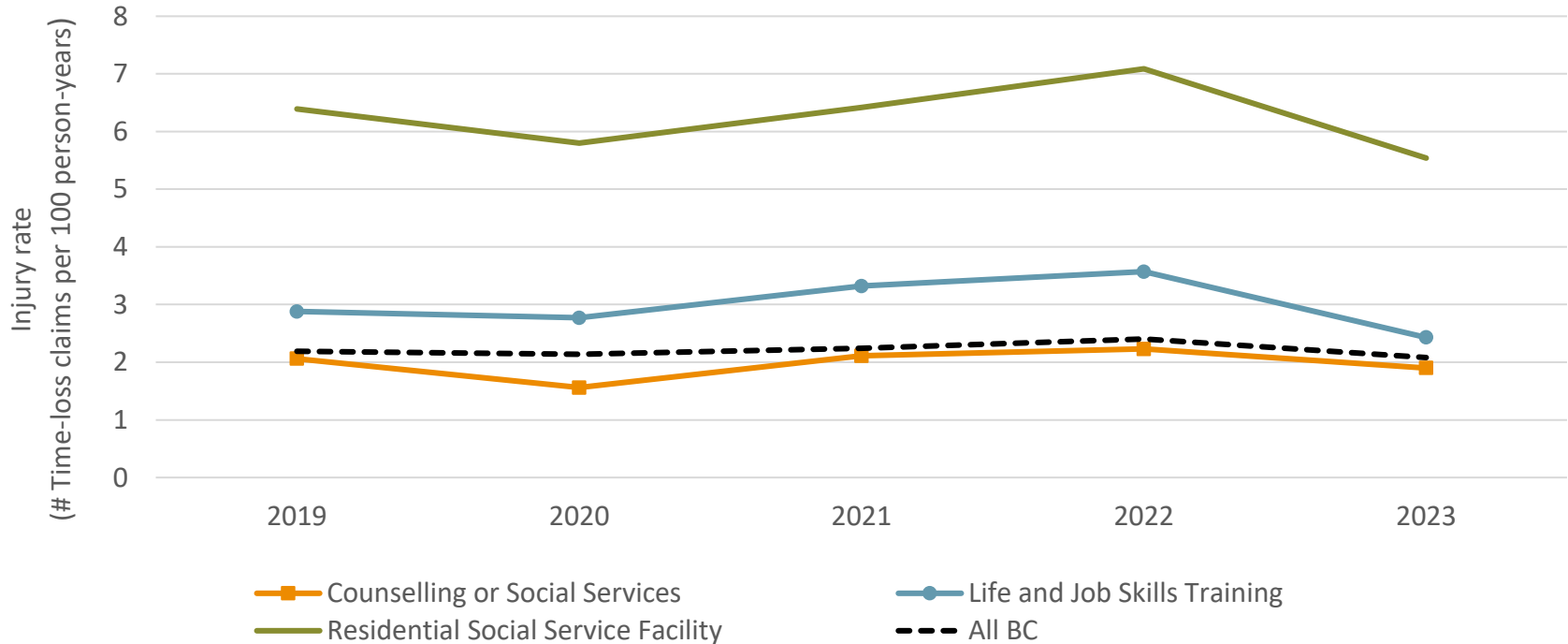


In an industry with a base rate of 2.00 percent, an employer with \$100k of assessable payroll would pay \$2,000 for average performance and could pay as little as \$1,000 or as much as \$4,000 depending on their safety record over time.

Time-loss claims statistics

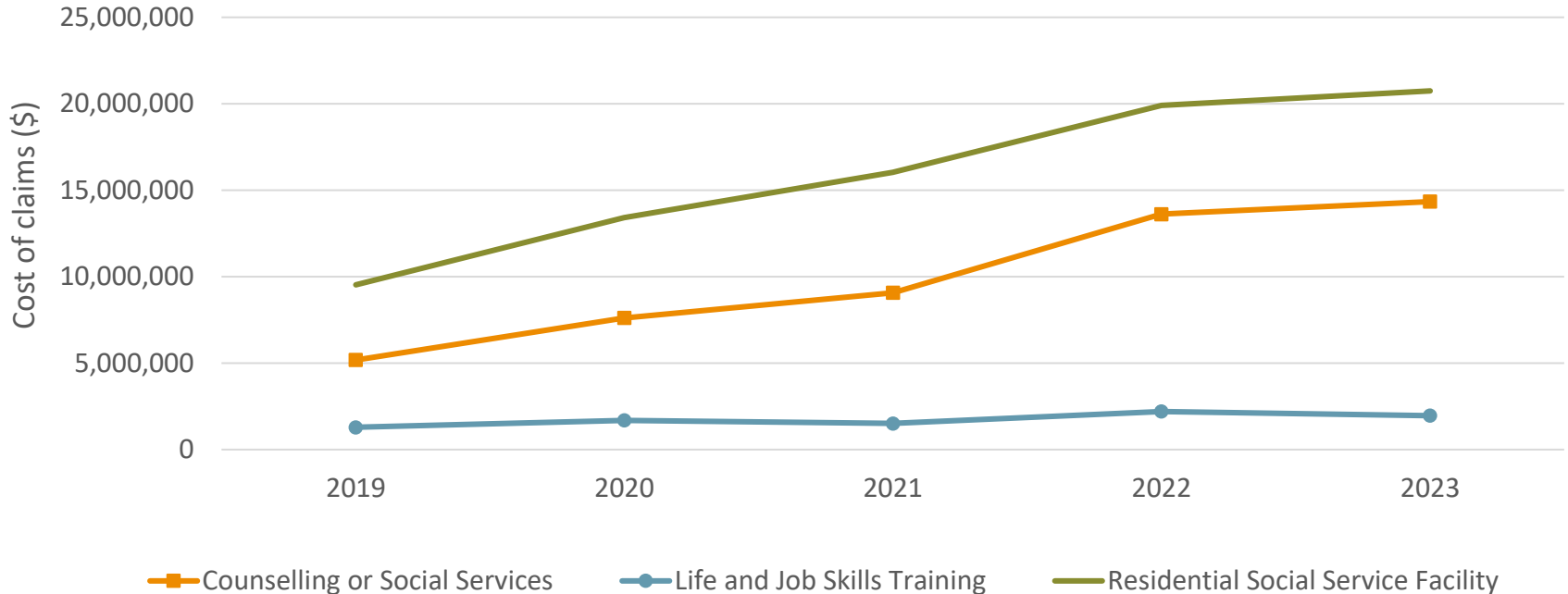
Time-loss claim injury rate by CU

2019-2023



Claims cost paid by CU

2019-2023

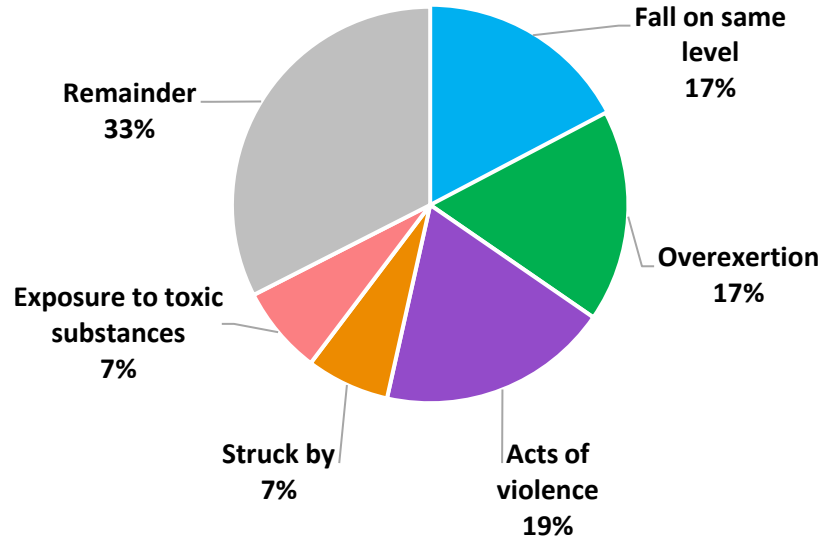


Counselling or Social Services
CU 766007

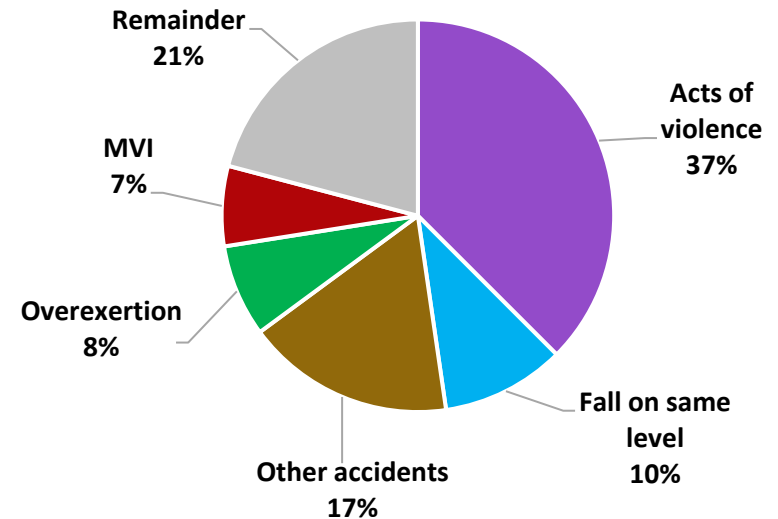
Top 5 accident types, 2019-2023

Counselling or social services CU 766007

Time-loss claim counts
(Total = 2,911)



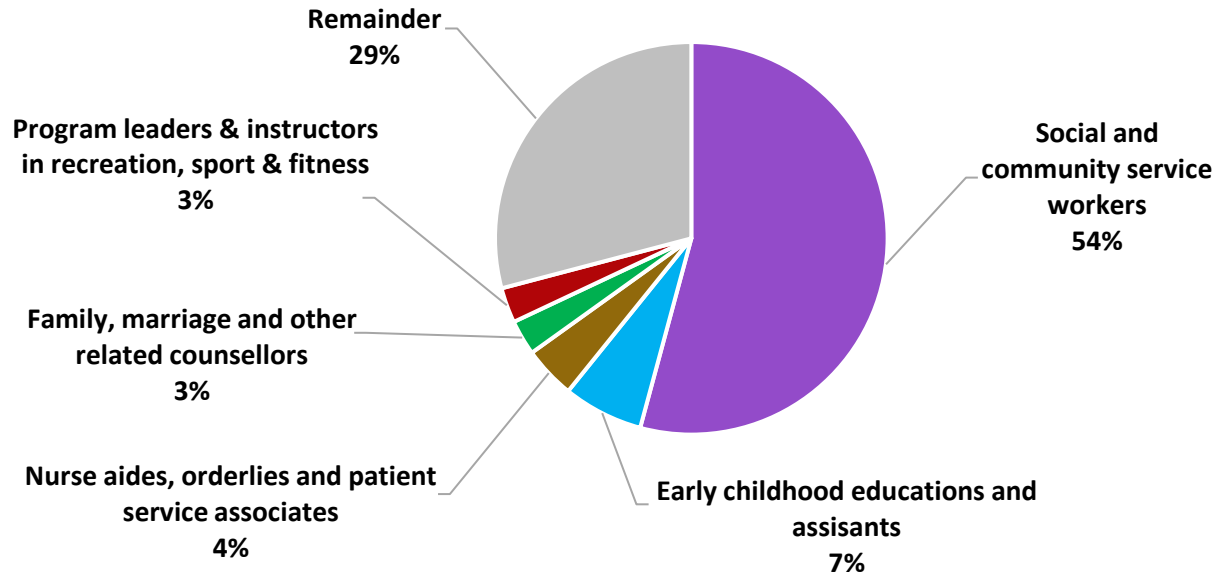
Claims costs paid
(Total = \$48.6 million)



Top 5 occupations, 2019-2023

Counselling or social services CU 766007

Time-loss claim counts
(Total = 2,911)



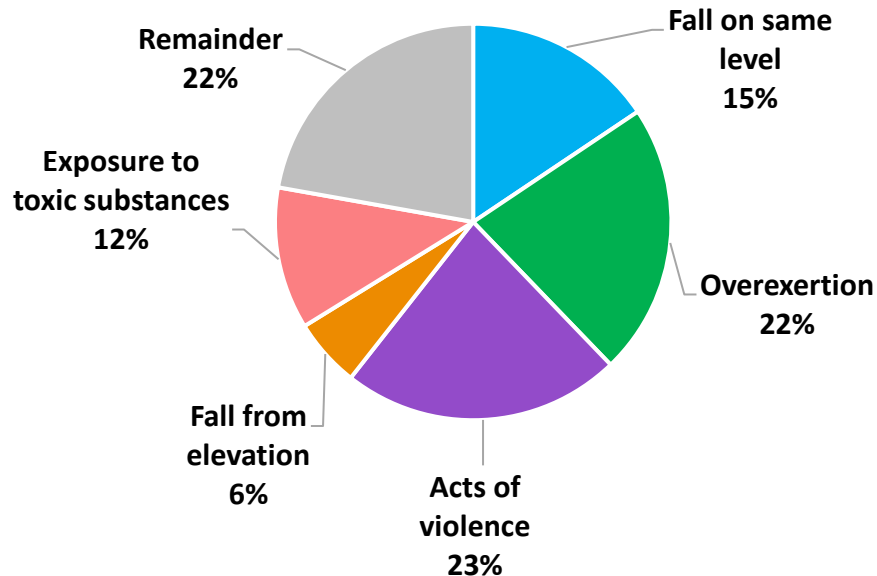
Life and Job Skills Training
CU 766010

Top 5 accident types, 2019-2023

Life and job skills training CU 766010

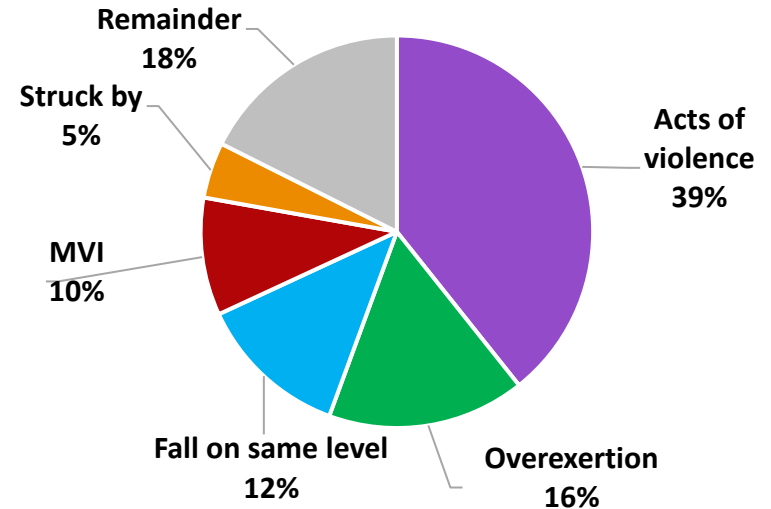
Time-loss claim counts

(Total = 558)



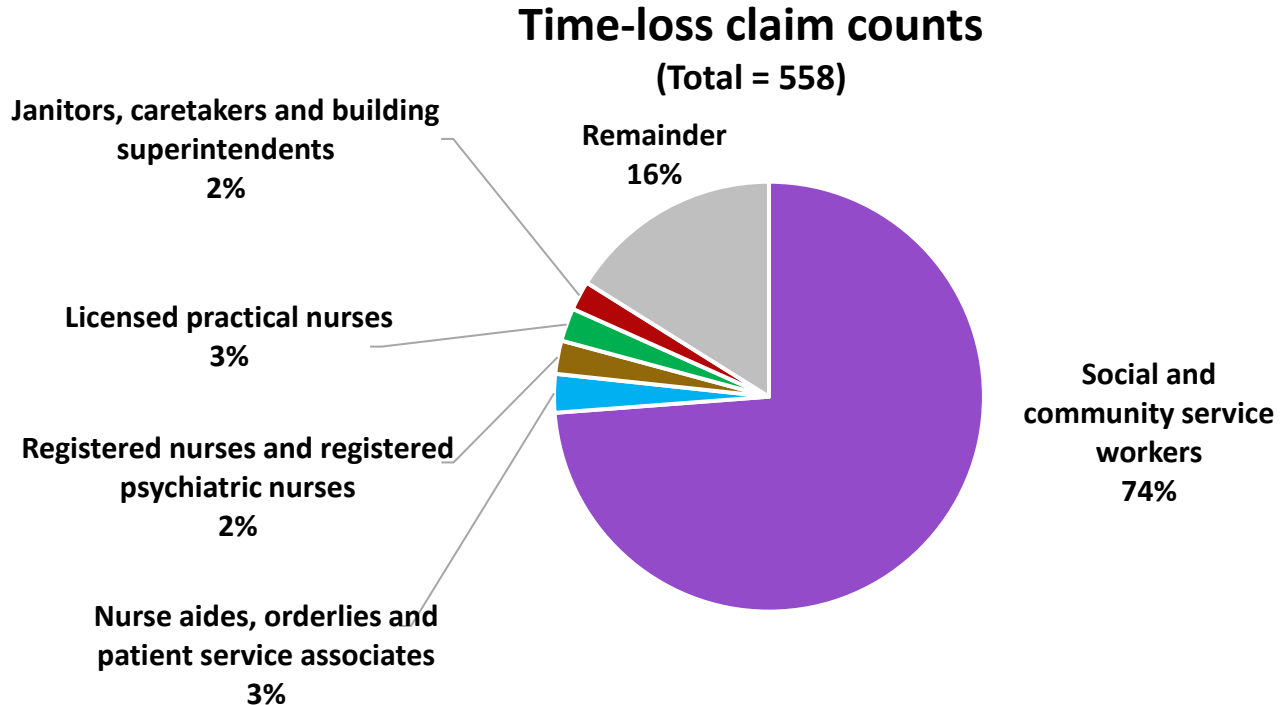
Claims costs paid

(Total = \$8.6 million)



Top 5 occupations, 2019-2023

Life and job skills training CU 766010

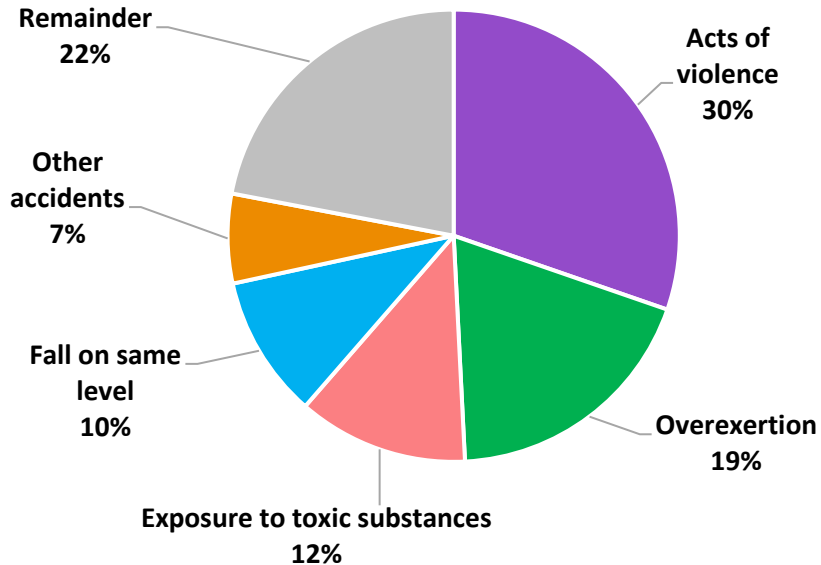


Residential Social Service Facility
CU 766017

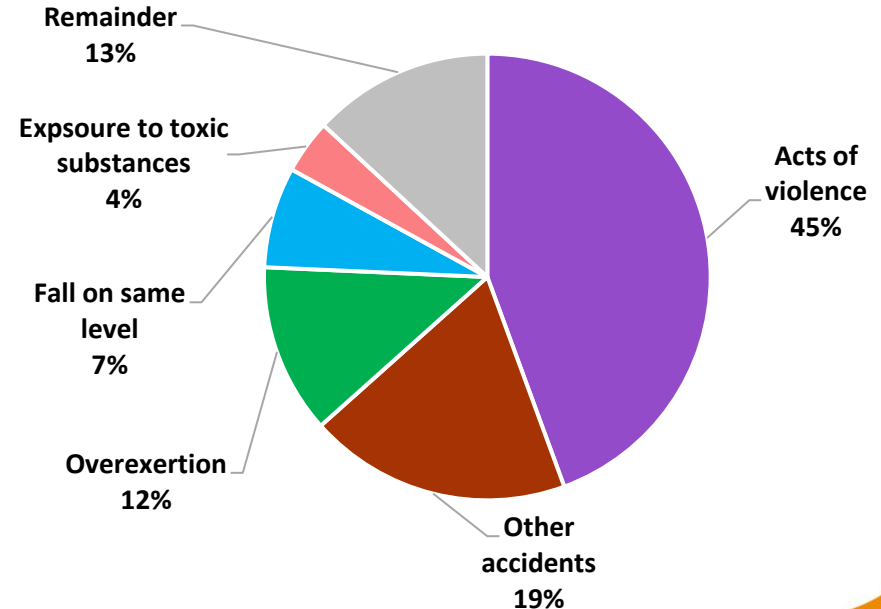
Top 5 accident types, 2019-2023

Residential social service facility CU766017

Time-loss claim counts
(Total = 4747)

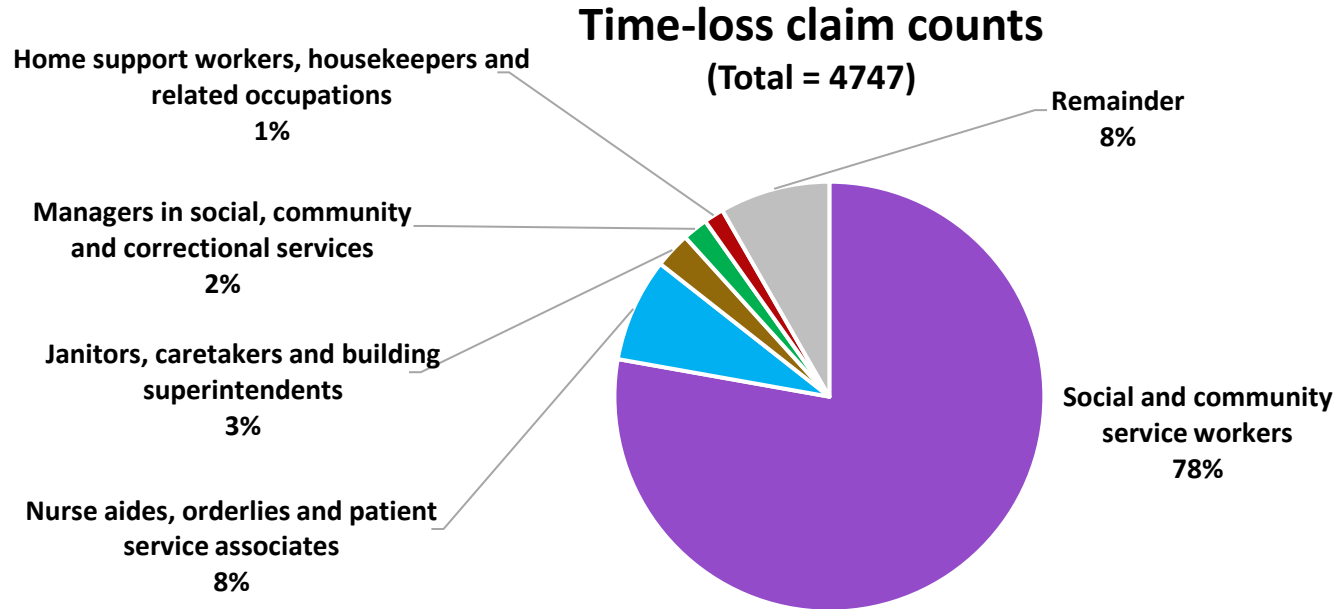


Claims costs paid
(Total = \$79.6 Million)



Top 5 occupations, 2018-2022

Residential social service facility CU766017



Psychological injury claims

Psychological injury only claims

By industry subsector and CU, 2019 - 2023

Five-Year Summary, listing industry subsector and classification units with more than 25 psychological injury only claims accepted in 2023.

	Psychological injury only claims reported					Psychological injury only claims first allowed in year				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
Total - All Sectors	4,506	4,438	5,455	5,902	6,791	1,718	1,626	1,742	1,982	2,208
Health Care and Social Services	1,659	1,760	2,321	2,498	2,977	730	785	876	948	1,094
Acute Care	520	532	762	877	1024	208	219	244	300	323
Pre-hospital Emergency Health Care	279	322	427	357	369	199	233	260	242	217
Residential Social Service Facility	150	177	236	294	391	81	103	105	121	171
Community Health Support Services	203	229	281	301	354	79	72	87	83	132
Counselling or Social Services	173	145	187	213	270	64	60	69	77	112
Long-Term Care	225	239	284	314	359	64	64	68	71	91

Visit: [Psychological Injury Claims \(Mental Disorder Claims\) 2019 to 2023 | WorkSafeBC](#)

Psychological injury only claims (2)

By occupation, 2019 - 2023

Five-Year Summary, listing occupations with more than 20 psychological injury only claims accepted in 2023.

	Psychological injury only claims reported					Psychological injury only claims first allowed in year				
	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
Total - All Occupations	4,506	4,438	5,455	5,902	6,791	1,718	1,626	1,742	1,982	2,208
Nurse	461	510	690	861	965	220	222	244	309	367
Social and community service workers	319	365	517	515	670	144	154	203	212	287
Paramedic	244	282	360	318	310	181	214	224	214	179
Correctional Officer	138	128	189	191	169	111	89	124	130	131
Teacher and assistant	235	204	287	256	328	71	75	74	96	107
Firefighter	75	84	118	119	162	67	67	64	90	103

Physical with psychological injury claims

By industry subsector and CU, 2019 – 2023

Five-Year Summary, listing industry subsectors and classification units with more than 20 psychological injuries first accepted in 2023 on a claim with both a psychological and physical injury.

	Psychological injury first accepted				
	2019	2020	2021	2022	2023
Total - All Sectors	928	969	905	978	965
Health Care and Social Services	192	211	257	264	241
Acute Care	64	61	90	91	76
Residential Social Service Facility	42	38	41	51	38
Long-Term Care	31	41	47	38	37
Counselling or Social Services	14	15	15	27	33
Community Health Support Services	19	24	24	28	28

WorkSafeBC resources

Shared data

WORK SAFE BC

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COVID-19 Health & Safety Insurance Claims I Am a...

Home > About us > Shared data > Interactive tools > Industry health and safety data

Shared data

Facts & figures

Interactive tools

Employer Health and Safety Planning Tool Kit

Industry health and safety data

Data at a glance

Calculators

Data for download

Industry health and safety

You can use our industry data tools to identify safety. They are available to everyone, without available in charts and graphics, which are use general interest.

WORK SAFE BC Provincial Overview Industry Claim Analysis: Counts (2019 to 2023) Report ID: 3079 Data as of 2024-08-31 [Clear Filters](#)

Sector: All | Subsector: All | Industry Classification Unit: All | Employer Size: All | Funded HSA: All

Audiometrics: Hearing tests in B.C.

Industry claim cost drivers

Industry data: Provincial overview and

Industry risks: Prevention data for plan B.C.

Serious injuries: Data about workplace

Work-related deaths: Data about workp

Accident Type	Counts	Percent
Overexertion	74,318	26.6%
Struck By	34,737	12.4%
Fall on Same Level	32,833	11.8%
Exposure to Toxic Substances	21,453	7.7%
Fall from Elevation	21,397	7.7%
Struck Against	14,850	5.3%
Acts of Violence, Force	14,762	5.3%
Other Bodily Motion	12,026	4.3%
Repetitive Motion	10,568	3.8%
Caught In	8,962	3.2%
MVI	7,777	2.8%
Transportation modes	7,760	2.8%
Total	279,183	100.0%

Body Part	Counts	Percent
Back	52,128	18.7%
Wrist, Fingers and Hand	44,688	16.0%
Body System	27,189	9.7%
Ankle, Toes and Feet	22,754	8.2%
Shoulder	22,428	8.0%
Other	22,246	8.0%
Knee	18,332	6.6%
Other Parts of Head	13,047	4.7%
Other Parts of Upper Extremity	7,764	2.8%
Other Parts of Lower Extremity	7,211	2.6%
Other Parts of Trunk	7,093	2.5%
Elbow	6,153	2.2%
Total	279,183	100.0%

Source of Injury

Source of Injury	Counts	Percent
People	58,092	20.8%
Floors, Walkways, Ground Surfaces	45,859	16.4%
Containers	23,569	8.4%
Land Vehicles	20,667	7.4%
Infectious and Parasitic Agents	18,008	6.5%
Handtools	15,868	5.7%
Building Materials incl. Wood, Lumber	13,191	4.7%
Machinery	12,718	4.6%
Instruments and Equipment	10,914	3.9%
Structures and Structural Elements	8,963	3.2%
Machine and Vehicle Accessories, Parts	5,616	2.0%
Furniture and Fixtures	5,568	2.0%
Total	279,183	100.0%

Occupation

Occupation	Counts	Percent
Nurse aides, orderlies and patient service associates	23,210	8.3%
Transport truck drivers	10,332	3.7%
Registered nurses and registered psychiatric nurses	10,024	3.6%
Material handlers	9,615	3.4%
Construction trades helpers and labourers	8,892	3.2%
Carpenters	8,411	3.0%
Store shelf stockers, clerks and order fillers	7,877	2.8%
Social and community service workers	7,405	2.7%
Retail salespersons	6,328	2.3%
Food counter attendants, kitchen helpers and related support occupations	6,303	2.3%
Total	279,183	100.0%

Nature of Injury

Nature of Injury	Counts	Percent
Other Strains	95,633	34.3%
Back Strain	50,481	18.1%
Laceration	24,133	8.6%
Contusion	22,119	7.9%
Fractures	18,174	6.5%
Respiratory Inflammation	17,462	6.3%
Concussion	12,898	4.6%
Mental disorder	8,464	3.0%
Tendinitis, Tenosynovitis	5,113	1.8%
Abrasion	4,335	1.6%
Heat Burns	3,424	1.2%
Revealed and Dated	3,760	1.4%
Total	279,183	100.0%

Worker Age Group

Worker Age Group	Female	Male	Unknown	Total
0-14	36	42		
15-24	11	13,349	21,314	11 34
25-34	39	24,269	38,219	37 62
35-44	51	25,196	33,491	30 58
45-54	29	29,144	31,172	46 60
55-64	35	23,076	28,480	57 51
65+	2	3,831	7,205	3 11
Unknown	3	5		
Total	167	118,904	159,928	184 279

Visit: [Industry health & safety data - WorkSafeBC](#)

Know your safety performance

Specific data for you



WORK SAFE BC Search

Main Experience Rating Forecaster Peer Comparison Injury Breakdown Maps Return to Work Industry Risks More

DEMO EMPLOYER (# 0000) DEMO CLASSIFICATION UNIT

Employer Health and Safety Planning Tool Kit

Analyze your injuries and risks, compare your performance to your peers, identify trends, and plan your health and safety initiatives

Quick Stats

- Time-loss claims (2020): **20**
- Serious injury claims (2020): **2**
- Total work days lost (2020): **575**
- Most frequent accident type: **Overexertion**

Financial Summary

- Cost of claims (2020): **\$89,401**
- Experience rating (2021): **61.1% surcharge**
- Maximum potential savings (2021): **\$232,865**
- Most costly accident type: **Caught In**

How you compare to your peers

- Experience rating
- Injury rate
- % Serious injury
- Duration

[View employer report](#)

How is your organization doing?

- See how your injury costs impact your insurance rate
- See how you compare to your peers
- View your inspection history

Discover what you can do to improve

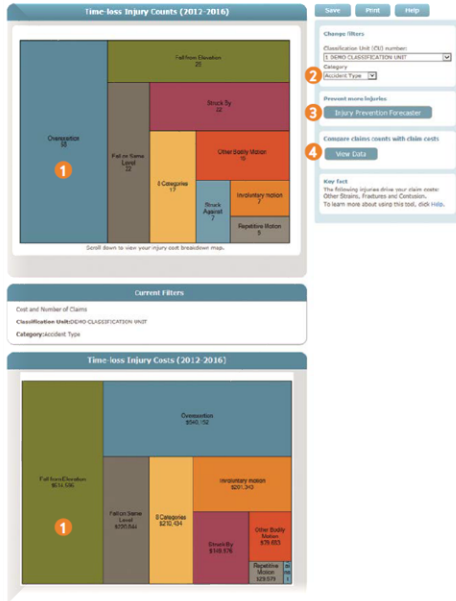
- See which injuries are driving your costs
- Forecast the impact of reducing your top injuries
- Learn what regulations and risks are most cited in your industry
- See your return-to-work trends
- Learn about your high duration claims

Learn more

- View your reports
- Calculate the actual cost of incidents in your workplace
- Analyze health and safety data for your industry
- Learn more about creating a healthy and safe workplace

[How to use the tool kit](#)

Employer health & safety planning tool kit (2)



1 Hover over any shaded area to see what percentage in the category are from serious injury claims

Click on any shaded area to open the Injury Drilldown Report for more details on individual claims

- 2 Select from 5 categories:
- Nature of Injury
 - Accident Type
 - Body Part
 - Source of Injury
 - Occupation

3 Use the Injury Prevention Forecaster button to open a tool that can help estimate how better initiatives could reduce your claims costs

4 Use the View Data button to see details of your time loss claim counts and costs

1 The green line shows your actual trend

2 The light blue line shows your forecasted trend

3 Select your classification unit

4 The Forecast Data table shows you the current forecast for your claim costs and payroll, as well as your recent history



The graph shows your experience rating for the past 5 years and your 3-year projected rating if your current trends continue.

Use our online resources

Sign up and receive ongoing notifications

Videos

Workplace Violence Prevention in K-12 Education

Share

Workplace Violence Prevention in K-12 Education

Watch on YouTube

Top of Dangerous Tree Strikes Faller

Share

Top of Dangerous Tree Strikes Faller

Watch on YouTube

Books

Working Safely Around Electricity

WorkSafe BC

Controlling Exposure

Protecting Workers from Infectious Disease

WorkSafe BC

Preventing Slips, Trips, and Falls in the Workplace

WorkSafe BC

Recover at Work

starter toolkit for employers

WorkSafe BC

Bulletins and info sheets

Support for employers

Training and orientation for young and new workers

WorkSafe BC

WorkSafe Bulletin

Patient handling: Assessing the risks

WorkSafe BC

Reducing the risk of workers being struck by vehicles or mobile equipment

WorkSafe BC

Managing risks in manufacturing workplaces: How to use the self-evaluation tool

WorkSafe BC

Certificate of recognition (COR) program

- The Partners Program, also known as the certificate of recognition (COR), encourages employers to create an occupational health and safety management system that goes beyond the current legal requirements.
- The voluntary program recognizes employers that are proactive about improving workplace safety and dedicated to continual improvement.
- Benefits of earning a COR include:
 - A safe and healthy workplace
 - A competitive advantage
 - Financial savings

Get help from your health & safety association

- 13 health and safety associations in B.C.
- Funded from your premiums
- If you pay a levy, you are a member



COMMUNITY SOCIAL SERVICES
Health & Safety Association of BC

actsafe★

AgSafe

BCCSA BC Construction
Safety Alliance

BC Crane Safety

 BC Forest Safety
Safety is good business

 BC MUNICIPAL
SAFETY Association

 SafeCare BC

 ENERGY
SAFETY
CANADA

 fish SAFE

 SafetyDriven™
Trucking Safety Council of BC

go2hr 

 manufacturing
Safety Alliance of BC

Questions?