



# Investing in health and safety

November 29, 2022



Health and Safety  
Excellence program





# What we'll talk about today

- 1 Benefits of investing in health and safety
- 2 An update on the Health and Safety Excellence program
- 3 Available resources

# Summary of industry performance

## Construction Sector/Class G, 2012 to 2022 YTD

With the introduction of Rate Framework Modernization in 2020, the overall cohort of employers in Construction will be different and the categorization by the former WSIB Rate Group will be different than that of the current Construction Class/Subclass structure.

### Employment

- Construction/Class G represents 9% of Schedule 1 WSIB covered employment
- WSIB covered employment in Construction/Class G has increased 52% since 2012\*
- Since 2020, the Construction class/subclass with the most covered employment was Building Equipment Construction with 30%

### Lost Time Injuries

- Construction accounts for 10% of all Schedule 1 allowed lost-time injuries
- Thus far in 2022, Class G has had the lowest percentage of Schedule 1 allowed lost-time injuries in the past 10 years with 7.5%

### Types of Claims

- The most common types of injuries in Construction are sprains and strains (35%)
- Injuries to the upper extremities and the lower extremities are the most common for the Construction sector, representing 24% of Construction injuries each

### Fatalities

- Construction accounts for more Schedule 1 traumatic fatalities (33%) than other sectors over the past decade
- The leading causes of these fatalities were falls (35%)
- 26 traumatic fatalities occurred among young workers (under age 25).

<sup>3</sup> Data Source: WSIB By the Numbers. Data as of March 31<sup>st</sup> of the following year for each injury year. Year to Date 2022 as of June 30, 2022.

\*Higher employment is in part due to Bill 119, which came into effect on January 1, 2013 and made WSIB coverage mandatory for most Construction businesses.



# Construction

## Sector characterized by...

- Large size (by FTEs, share of premiums)
- High proportion of our claim volume
- Average injury rate, but injuries tend to be more serious
- Longest durations of any sector except mining

## Assessment

- Average improvement in short-term durations
- Largest increase in COVID-19 claims in 2021 of any major sector

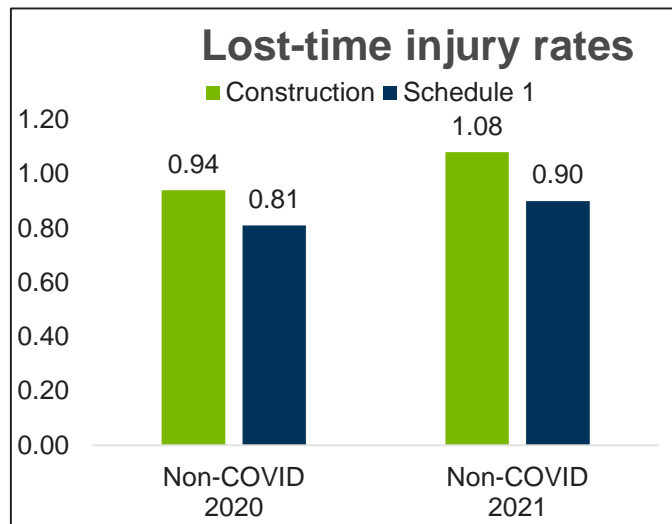
Employment	2020			2021	% change
	Covered FTEs in Construction	442,563		466,946	6%
	Ontario employment in Construction*	514,800		534,000	4%

\*Source: Statistics Canada. Table 14-10-0023-01

## Share of WSIB's 2021...

Gross premiums	=	23%	↑
Covered FTEs	=	10%	-
Allowed lost-time claims	=	12%	↑
Registered COVID-19 claims	=	5%	↑

**2022 premium rate:** \$1.70 to \$4.11



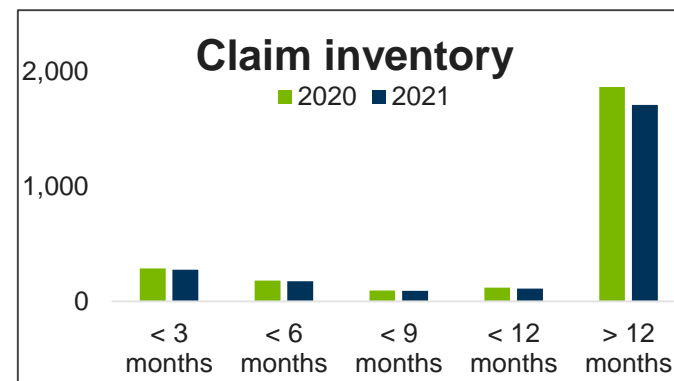
Registered COVID-19 claims  
Allowed LT claims (non-COVID-19)

	2020	2021	% change
Construction	4,170	5,036	21%
All Schedule 1	36,727	43,199	18%

	2020	2021	% change
Construction	150	1,071	7X
All Schedule 1	13,557	20,257	49%

## Durations

	Construction			Schedule 1		
	2020	2021	Change	2020	2021	Change
3-month	26.5%	24.4%	-2.1%	16.0%	15.0%	-1.0%
6-month	17.8%	15.3%	-2.5%	10.4%	9.1%	-1.3%
12-month	11.4%	11.1%	-0.3%	6.5%	6.3%	-0.2%
24-month	7.5%	7.5%	0	4.2%	4.2%	0
48-month	5.2%	5.7%	0.5%	2.8%	2.8%	0
72-month	3.6%	3.8%	0.2%	2.0%	2.0%	0



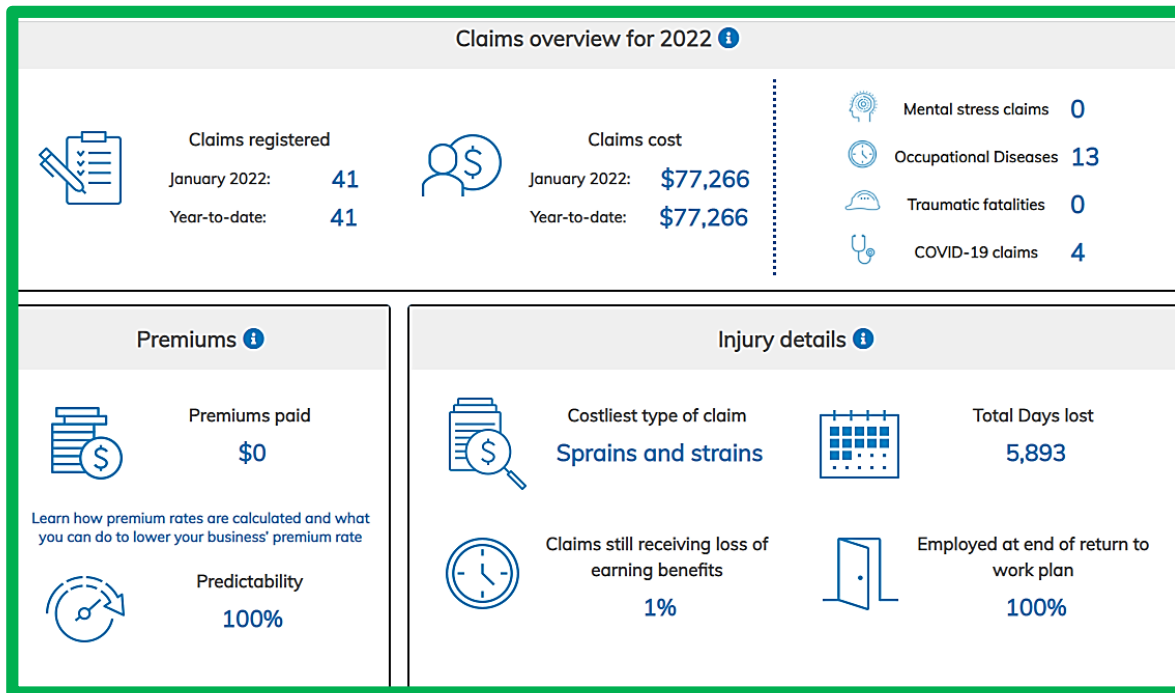
## Employed on completion of RTW plan

	2020	2021	% change
Construction	1,126	1,140	1%
Schedule 1	7,869	7,898	0.4%

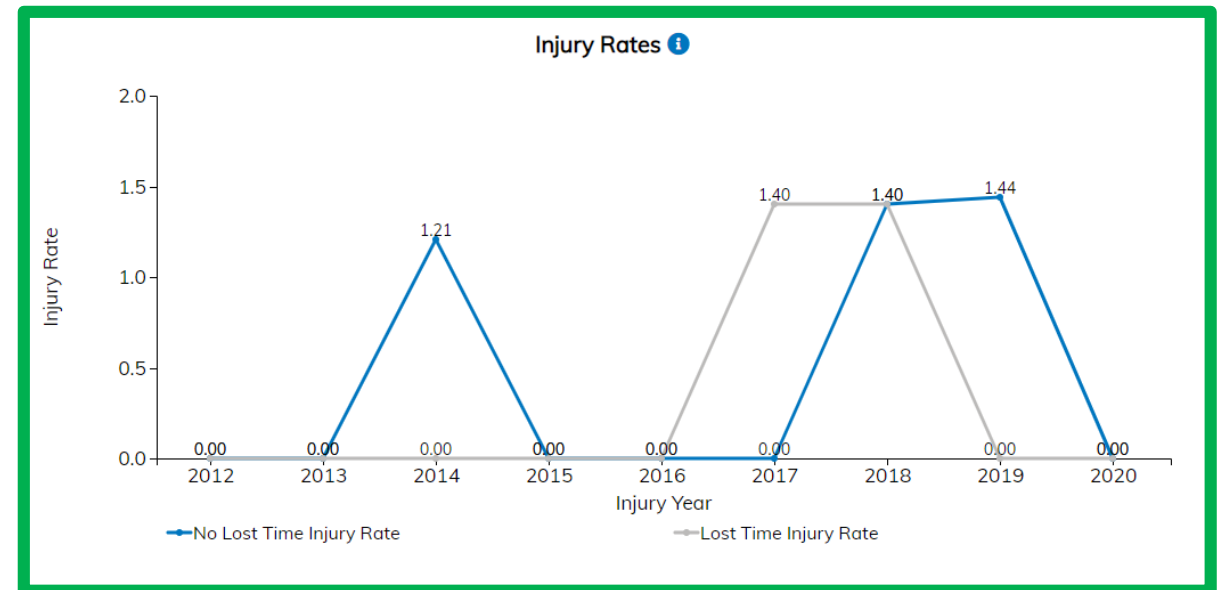
<sup>4</sup> **Note:** COVID-19 claims excluded unless otherwise indicated. Excluded for claim inventory, durations and employment on completing a RTW plan.

# Where can you get more information on your health and safety performance?

## Compass



## Safety Check







# The Institute for Work and Health study

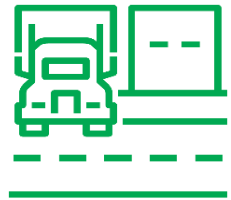
Estimating the financial  
return to employers from  
occupational health and  
safety expenditures: a  
study of Ontario employers

# Health and safety spending study results\*

In 2017, the average annual health and safety spending per employee was  
**\$1,300**



Manufacturing:  
**\$1,515**



Transportation:  
**\$1,326**



Construction:  
**\$3,625**



Service sector:  
**\$846**



Healthcare and social  
assistance:  
**\$1,021**

\*[Scandinavian Journal of Work, Environment & Health - What do employers spend to protect the health of workers? \(sjweh.fi\)](https://www.sjweh.fi/)



# Estimating total financial benefits

## Savings from:

**Avoiding direct costs  
from claims**

$$\begin{aligned} &= \\ &((\text{Expected \# of lost time injury} \\ &\text{claims based on industry} \\ &\text{average}) \\ &- \\ &\text{Actual \# of lost time injury} \\ &\text{claims})) \\ &\times \\ &\text{average cost of claim} \end{aligned}$$



**Avoiding indirect costs  
from claims**

$$\begin{aligned} &= \\ &2 \times \text{direct costs} \\ &(\$ \text{ estimate}) \end{aligned}$$



**Tangible benefits**

## Benefits from:

**Improved employee  
morale, production quality,  
strengthened reputation**

**=**

At least equal in value to  
total tangible benefits  
(\$ estimate)

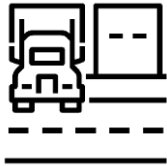


# Study results\*: average return on investment ratios

68% of businesses saw a return of at least \$1 for every dollar invested

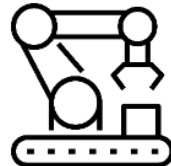
Transportation

**\$2.14**



Manufacturing

**\$1.24**



Construction

**\$1.34**



# The WSIB's Health and Safety Excellence program

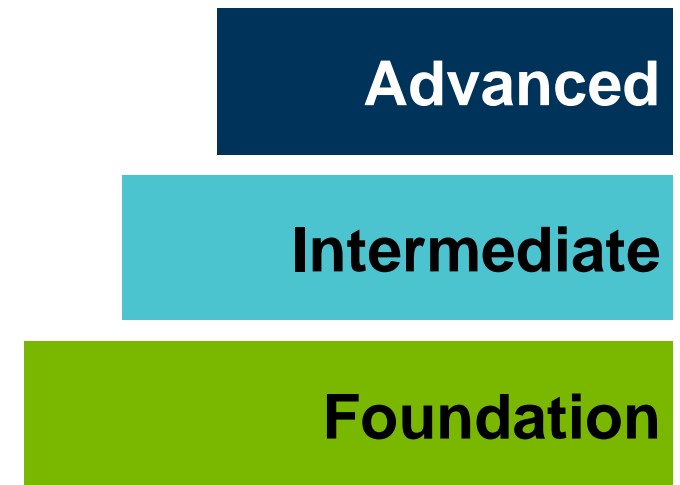
---



# What is the Health and Safety Excellence program?

**A program that will help you move beyond basic requirements, onto the road to health and safety excellence – and earn rebates while you do it!**

- 36 health and safety topics – you choose, based on your business's needs
  - Three levels – Foundation, Intermediate and Advanced
- You choose the topics that are right for your business
- Can choose up to five topics a year
- You implement the topics in the best way for your business





# What is the Health and Safety Excellence program?

## A program that rewards you for making your workplace safer!

- Every topic you develop is eligible for a rebate
- Rebates are based on the premiums you paid in the previous year
- Minimum of \$1,000 per topic (up to 100% of your premiums) and a maximum of \$50,000
- To receive **double rebates** in 2022 and 2023 – you must:
  - Have an approved plan in place in 22/23
  - Finish topics by December 2023

Get double  
the health and  
safety rebate.

**wsib**  
ONTARIO

# Ontario General Contractors' Association | HSEp members

## Total # of business enrolled:



69 businesses  
(2% of total HSEp enrollment)

## Total rebates awarded\*



**\$681,805.12** to  
34 businesses

\*Rebate amount awarded since launch of HSEp (Nov 2019) to October 2022

# Why should I join?

## It works.

90% reported improved safety culture



## Financial rewards

Doubled rebates and \$1,000



## Helps you hire

82% of job seekers want to know your record



## Industry standards

Aligns with COR™ 2020 and ISO 45001



## Strong ROI

Earn \$1.24-\$2.14 for every \$1 you invest



Keep your people healthy, happy and safe







# Next steps

**Contact us:** [health\\_and\\_safety@wsib.on.ca](mailto:health_and_safety@wsib.on.ca)

- Calculate your estimated rebate
- Help with selecting a provider

## **Don't miss out, join today!**

- Sign up and receive your member badge and \$1000 financial support

## **Previous members, re-enroll to receive double rebates on previous action plans**

- Re-join with a new action plan to get double rebates for your previously completed topics.