

AMHSA, April 10, 2013

Event	Explanation																									
Rates 2013	<p>Overall rates are very stabilized this year. We are looking at a 10 % decrease for most rates and larger rate groups tend to follow the average. Claims costs are stabilized and payroll is up so rates are improving. Rates were released December 6/2012</p> <table border="1" data-bbox="280 457 1524 787"> <thead> <tr> <th>Industry Code</th> <th>Title Description</th> <th>2013 Rate</th> <th>2012 Rate</th> <th>% Increase/Decrease</th> </tr> </thead> <tbody> <tr> <td>95100</td> <td>Villages</td> <td>\$1.20</td> <td>\$1.34</td> <td>10.45 % Decrease</td> </tr> <tr> <td>95101</td> <td>Towns</td> <td>\$1.20</td> <td>\$1.34</td> <td>10.45 % Decrease</td> </tr> <tr> <td>95102</td> <td>Municipal Dist.</td> <td>\$1.21</td> <td>\$1.37</td> <td>11.68 % Decrease</td> </tr> <tr> <td>95104</td> <td>Cities</td> <td>\$1.20</td> <td>\$1.34</td> <td>9.77 % Decrease</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • 91 % of employers will see a lower industry premium rate thanks to their ongoing commitment to better manage workplace injuries and costs • 83 % of industries see a decrease in industry premium rate because of performance (278/337) • 2 % will see no change (8/337) • 15 % will see an increase in their industry premium rate (51/337) • 11% of the employers in the large employer experience rating program will have a poor performance surcharge added to their rates. Each year, fewer employers enter into a surcharge position than leave (594 new in 2013 versus 642 earning their way out of the program. Total of 1485 PPS employers for 2013) • Provincial average rate dropped 8.2 % from \$1.22 per \$100 of insurable earnings to \$1.12 per \$100 of insurable earnings • 82 % of ICP industries will see a reduction in their industry premium rate due to their performance while 13 % will see an increase and 5 % will see no change in their rate. • 46.2 % of covered workers are working for an employer with a Certificate of Recognition. Forecast 10,037 for 2012 up from 9,925 in 2011. • Key assumptions affecting premium rates: <ol style="list-style-type: none"> 1. Insurable earnings forecast to increase by 5.8 % to \$95 billion with the largest increase in the construction sector. 2. Fully funded claims costs are forecast to increase 6. % from 2012 forecast 3. Claimant wage growth 3.5 % increase for 2013. These are factored into estimations of insurable earnings and compensation rates. 4. average claim duration forecast to decrease slightly to 34.5 days in 2013 from 35 in 2012 5. Lost time claim (LTC) volume is expected to increase to 28,700 for 2013 a 1 % increase from 2012 which was 28,400. 6. Lost time claim rate and disabling injury rate are forecasted to remain stable in 2013. Lost time claim rate 1.5 per 100 covered workers and 	Industry Code	Title Description	2013 Rate	2012 Rate	% Increase/Decrease	95100	Villages	\$1.20	\$1.34	10.45 % Decrease	95101	Towns	\$1.20	\$1.34	10.45 % Decrease	95102	Municipal Dist.	\$1.21	\$1.37	11.68 % Decrease	95104	Cities	\$1.20	\$1.34	9.77 % Decrease
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	disabling injury rate 2.8 per 100 workers.		
	Employers with my WCB access will receive their annual statement electronically		
Funding Level	2012 projected funding level is indicating that there will be a special dividend (pending board approval) amount is to be determined – should be coming out in July. Watch our website for further announcements.		
Average Premium rate	Decreasing 8.2 % from \$1.22 to \$1.12. Approximately 83 % of industries will see a decrease in their base premium rate. Of the 337 industries, 278 will see a rate decrease, 8 will remain the same and 51 will see a rate increase for 2013. We have the lowest average rate in Canada, the next closest being \$1.64. We have had no rate increases to the average premium rate in 9 years. Have either decreased or held steady.		
Maximum Insurable Earnings 2013	Maximum insurable earnings 2013 going from \$86,700 in 2012 to \$90,200 for 2013 which is an increase of 4% Minimum personal coverage amount going from \$21,000 in 2012 to \$21,300 in 2013.		
ICP	Cities and Municipal Districts were re-polled in 2012 for industry custom pricing and maintained the waiving of cost relief option to continue in 2013. Villages and Towns have both the waiving of cost relief option and the aggressive experience rating option.		
Poor Performance Surcharge Employers in this sector	Industry	2013	2012
	Villages (95100)	0	0
	Towns (95101)	6	1
	Municipal Districts (95102)	4	4
	Cities (95104)	1	1
Training on the Job	<p>Training-on-the-job is an incentive for employers to receive financial assistance for employee training. TOJ is an individualized program set up to help injured workers who are unable to return to their original position or do not have medically acceptable modified work or other re-employment available through their date of accident employer. Training on the Job is available to an employer as a new employer. This program can last up to 4 months, depending on the complexity of the skills needed to perform the job and amount of training required.</p> <p>Training on the Job is a benefit to an employer by:</p> <ul style="list-style-type: none"> - providing access to a skilled employment pool - save time with prescreening and recruitment - save money on training costs/wages during the training period - employer protection for the costs of any injury or re-injury that occur during a TOJ program - save time by building a plan in partnership with experienced professionals that will outline the skills acquired, timeframe for this training period and the cost sharing plan - employers will have a fully trained staff member who will contribute to the company <p>WCB will:</p> <ul style="list-style-type: none"> ✓ identify what on-the-job training is needed and develop a suitable training plan with you ✓ provide in-person support from a team of experienced professionals including your case manager who will be there to back you up throughout the training 		

	<ul style="list-style-type: none"> process ✓ provide subsidization for training wages ✓ coordinate ergonomic assessments ✓ prescreen potential employees for your organization ✓ share cost of program with the training employer which could be a percentage of the salary while they learn their new job and this can be negotiated dependent on the related skills and abilities the new employee brings to the position ✓ cover individual while in the TOJ program for injury or aggravation <p>check out the fact sheet on Training on the Job</p>
Loss Control Reports	<p>Exciting changes Coming in April 2013 Reminder</p> <p>WCB-Alberta is excited to announce changes to our self-serve online reporting. We want to ensure that our system is working at its best, by providing employers with the information they need to help them manage their claims costs and monitor industry trends; we want to make understanding workers' compensation easier for you.</p> <p>Part of the upgrade includes renaming of reports and changes to the availability of certain reports based on your role. Three reports will no longer be available for any role, due to low usage. There will also be a new notification, called the Employer Claim Notification that will be sent to certain roles. This notification will confirm when an injured worker has reached fitness for modified work. It is an automatic notification so need to insure that someone has the role of claims administrator/manager. More details will be coming on our website in the new year.</p>
Courses	<p>Half day Return to Work seminar. Offered first opportunity at the AMSHA office in Calgary on October 23, 2012. This course replaced our full day disability management course.</p> <p>Will be offering at the Rusa Conference on the first day in the afternoon.</p> <p>We are also offering in 2013 an Action Planning course to help with setting goals to assist in improving your performance and ultimately your experience rating.</p> <p>We still continue to offer a half day appeals course and an employer information course as well as custom courses on site for employers.</p>
OIS (Occupational Injury Service)	<p>As of the end of February the following clinics are available: Calgary (9), Edmonton (10), Fort McMurray (1), Grande Prairie (1), Leduc (1), Lethbridge (2), Lloydminster (1), Medicine Hat (1), Red Deer (1), Taber (1)</p> <p>http://www.wcb.ab.ca/pdfs/workers/WFS_Occupational_injury_services.pdf</p>
Post Traumatic Stress Disorder	<p>Was passed effective December 10, 2012 under Bill 1</p> <p>Amended our legislation section 24.2 (1) and (2) to include emergency medical technician, firefighter, peace officer, police officer</p> <p>If a worker who is or has been an emergency medical technician, firefighter, peace officer or police officer is diagnosed with post-traumatic stress disorder by a physician or psychologist, the post-traumatic stress disorder shall be presumed, unless the</p>

	<p>contrary is proven, to be an injury that arose out of and occurred</p> <p>during the course of the worker's employment in response to a traumatic event or a series of traumatic events to which the worker was exposed in carrying out the worker's duties as an emergency</p> <p>medical technician, firefighter, peace officer or police officer.</p>
Physiotherapy Reports	Effective February 1, 2013, Physiotherapists have First Reporter Status as is the case for Chiropractors and Physicians. This means that an adjudicator can adjudicate a claim (Time Loss and no time loss) based on the physiotherapist's diagnosis.
Annual Return	Remember Annual return was due end of February 2013. If you have not got it in, it could impact your PIR rebates and potential dividend rebates.
Day of Mourning	<p>On April 28, 2013 the Day of Mourning is taking place. In 2012, 145 workers died from workplace injury or illness in Alberta. –</p> <p>Occupational Disease – 63 (43 %) MVA – 37 (26 %) Workplace Incidents – 45 (31 %)</p>
WCB Materials	Clients have told us an out-of-province company is calling employers to sell them WCB-Alberta Posters. All WCB materials are available on our website and available for free of charge. No need to buy from a third party. BUYER BEWARE.
Action Planning	This has been the main focus of the Account Managers since 2010. It is a pro-active process to identify employers whose claims and costs are increasing. Account Managers work with the employers to set goals, activities and deliverables towards more effective return to work practices which will lead to reduced costs and lower premiums.
Buyer beware	Clients have told us an out-of-province company is calling employers to sell WCB-Alberta posters. All WCB materials are available on our website and are free of charge. No need to buy from a third party.
Policy clarification when modified work has been removed due to termination or suspension	<p>Policy clarification when modified work has been removed due to termination or suspension</p> <ul style="list-style-type: none"> • If the modified work comes to an end (permanently or temporarily) because the employer has suspended or terminated the workers employment before they are able to return to date of accident level work, WCB takes the stand that modified work has been removed by the employer. To ensure consistency moving forward, the WCB has taken the following position based on a couple of court cases: • While a worker's actions or behavior may contribute to an employers' decision to terminate or suspend, it is not the WCB's mandate to adjudicate the reason of termination. Adjudicating the "cause" is the mandate of the employer and is a labour relations issue. • The WCB should only determine if the worker is available for modified work and adjudicate entitlement based on this finding. If an employer suspends or terminate employment, policy as well as our mandate around adjudicating the effects of an injury tell us we need to ensure ongoing entitlement is based on work restrictions and employability. • We do not adjudicate cause of termination but rather the ongoing work restrictions a Worker has and the impact those restrictions have on employability. • We have adjudicated some claims in the past years from the viewpoint of assessing the rational behind the termination to define a "de facto" refusal (the workers actions caused the termination) which is contrary to our policy and to our "no fault" system".

	<ul style="list-style-type: none">• Policy has not changed.
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