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Average premium rate drops for third straight year

\$1.43 the lowest average premium in Canada

WCB'S STRONG FINANCIAL PERFORMANCE,

Alberta's thriving economy and employers' focus on disability management means 91 per cent of Alberta employers will see lower industry rates for 2007. The rate is decreasing to \$1.43 per \$100 of insurable earnings in 2007 from \$1.57 in 2006. WCB President and CEO, Guy Kerr, confirmed the 8.9 per cent decrease with stakeholders on Nov. 15.

At the meeting, Kerr started by highlighting three key contributing factors to the drop in the rate:

1. Injury prevention and disability management partnerships between workers, employers and the WCB have succeeded in reducing average claim duration and the lost-time claim rate through modified work programs and claims management efforts;
2. The 2007 forecast growth in full-funded claims costs will be outpaced by the forecast increase in insurable earnings; and
3. WCB's funded position is very strong and there is no pressing requirement to contribute to the fund balance through premium rates.

"More and more employers are investing in workplace health and safety programs," said Kerr. "It's paying off, not only in reduced injuries and illness, but also in the premium rate employers pay. The decrease in the average rate for 2007 is a strong indicator of just how successful disability management programs can be."

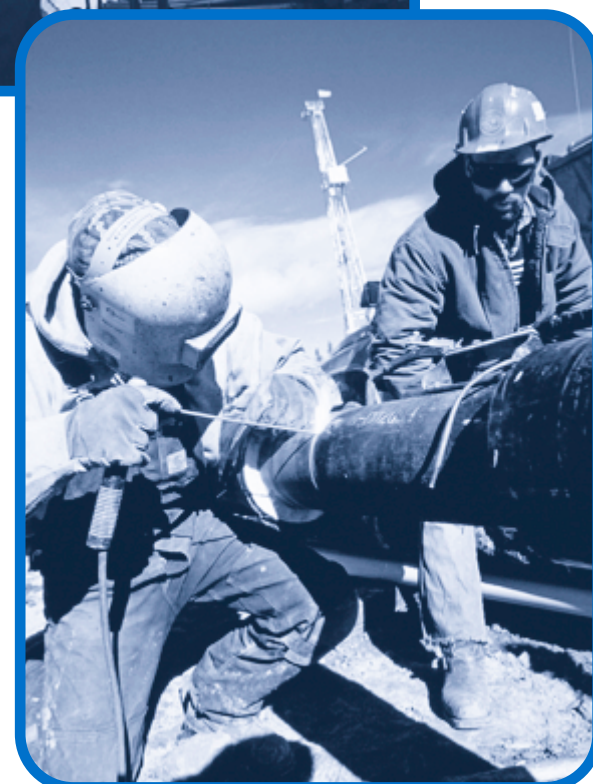
Alberta economy a growing factor

A strong Alberta has led to more work and higher demands on employers and workers, longer work hours to complete the growing number of projects, and higher wages. More workers mean more injuries – claims are expected to increase by six per cent this year.

Kerr encouraged employers to keep providing alternatives to those injured workers. "Most industries and most employers are doing an excellent job of keeping workers safe. But when injuries happen, those who excel also help by providing meaningful modified work or alternate employment."

He pledged WCB's support through its commitment to fairness and focus on return to work to keep services and support for injured workers efficient and to deliver premiums that reflect employers' success at managing injuries. "What we do isn't about numbers, it's about people," Kerr said. "It's why I'm proud of the work we all do."

Premium rates continued on page 2



"What we do isn't about numbers, it's about people. It's why I'm proud of the work we all do."

— Guy Kerr, WCB President and CEO

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WCB-Alberta's 2007 average premium rate remains the lowest in Canada

\$1.43 is the lowest average required premium rate in the last 10 years. Although most WCBs have yet to officially set their rates for 2007, we anticipate we will have the lowest premium rate in Canada.

Claim volumes and claim costs still biggest drivers of rates

Claims costs remain the largest component of premium rates. Cost drivers include:

-  **Duration of claims:** Forecast to decrease by 4% (34.8 days in 2006), from 36.3 in 2005. This is the lowest average claim duration on record at WCB.
-  **Lost-time claim rate:** Forecast to decrease slightly from 2.4 injuries per 100 people in 2005 to 2.3 for 2006.
-  **Lost-time claims:** Forecast to increase 5.9% from 37,100 in 2005 to 39,300 in 2006.
-  **Claim costs:** Forecast to increase by 12.8% (from \$598.4 million in 2005 to a forecasted \$674.8 million in 2006).

Injury rate and disabling injury rate remain stable

Employers' disability management and modified work programs are impacting the numbers of lost-time claims; this is an important first step in managing injuries and costs. When lost-time claims are added to modified work claims, the result is the total disabling injuries – the number of injuries that could potentially be lost-time claims. The disabling injury rate has remained stable and demonstrates some success in managing the influx of new workers on Alberta's worksites. Continued focus on safety is the key to reducing the disabling injury rate in the future.

For more information on the 2007 premium rates, visit www.wcb.ab.ca. 

New name, new design

WCB online services get a boost



Beginning in December 2006, **eLink** is the new name for the WCB's online services. And it's not just the name that has changed. As part of the WCB's commitment to provide the best possible service to our customers, the entire online services site has been redesigned with you in mind.

There's something new for everyone.

For employers that already use the online services, the improved navigation and current messages will make working online faster than ever. And for people who are considering signing up for the service, it's easy to find the information you need to make the switch from paper to computer.

Here is what you will find when you click on eLink:

- An updated look to house our full suite of online services.
- Personalization for each customer group. If you want to know what's available to employers, simply click on the **Employer** button on the homepage.

- Improved navigation lets you find what you're looking for with fewer clicks.
- Current messages on the homepage help you stay up-to-date regarding new services or deadlines that matter now.

What has stayed the same?

The applications. The intent of the redesign is to give customers easy access to online solutions.

Help when you need it. The eBusiness Support Team is there to answer any online services questions or help guide you through the process.

Our commitment to you. We're committed to excellent customer service and providing you with the best solutions to make working with the WCB as easy as possible. Please send any comments on the site redesign to the eBusiness Support Team at ebusiness.support@wcb.ab.ca.

What eLink online services are available for employers?

Electronic Injury Reporting

With eLink, meeting the 72-hour reporting deadline has never been easier. It's simple to use and you can submit the following reports: Employer's Report of Injury or Occupational Disease (C-040) and Worker's Report of Injury (C-060).

Account Maintenance

Managing your WCB account is easy when you use eLink. In addition to being able to apply for a WCB account, you can also make many of the most frequent account updates instantly. You can:

- Revise workers' earnings.
- Maintain personal coverage.
- Update operation and trade names.
- Change mailing address and contact information.
- Close a WCB account.

Loss Control Reporting

Use Loss Control Reporting to help manage your business. You can access company and industry specific reports including claim cost summaries, premium rate statements, and Partners in Injury reports.

Clearance Certificates

eLink's self-serve system gives you the freedom to request and receive clearance certificates when you need them.

Annual Return (A300)

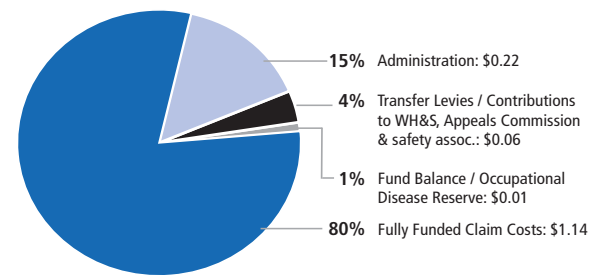
Now you can finish fast when you file your annual return online. It's easy to use, secure and confidential. Remember, your Annual Return is due by **Feb. 28, 2007**.

Check out the WCB's online services, and see what they can do for you! 

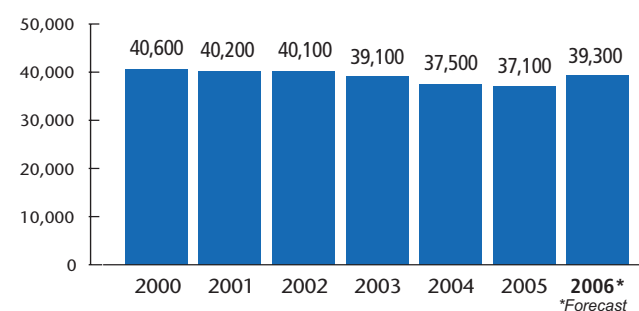
Cross-Canada Provincial Comparison, 2007 Rates*



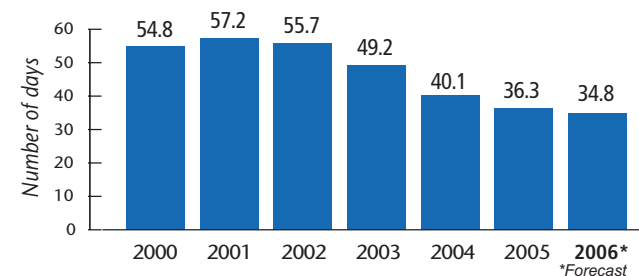
Percentage Breakdown of Rate Components, 2007



Lost-time Claim Rate



Lost-time Claim Duration Days



Disabling Worksite Injuries



Surviving the fall

Joseph Turpin beats the odds



Blown over—Doctors are amazed at Joseph Turpin's remarkable recovery after he fell 25 feet off a building, landing head first on the concrete below. Today Joseph is back home in Wakefield, Quebec, recovering from his injuries.

IT IS EVERY PARENT'S NIGHTMARE.

Christine Marleau received the call the afternoon of May 3, 2006. The voice on the other end of the phone explained that there had been a serious accident, and her son, Joseph Turpin, had been injured on a job site in Calgary. He was being rushed to the Foothills Medical Centre, and it didn't look good.

About an hour and a half later, Christine, her husband, Charles, their other son, and Joseph's aunt were racing out the door of the Marleau's home in Wakefield, Quebec, to catch a plane to Calgary to be with Joseph. By 11 p.m. that night, the family was talking to a team of doctors about Joseph's condition.

It only took a minute

The details surrounding the accident were vague, and no one knows exactly what happened that day. Joseph had been part of a construction crew taking measurements on the second floor of a house being built. One minute he was there, the next minute he was gone.

When one of Joseph's coworkers looked over the side of the building, he couldn't believe what he saw. Joseph had fallen 20-25 feet off the building, landing head first on the concrete basement pad below. He was still conscious and had gotten up after the fall.

The construction crew quickly sprung into action. Joseph's boss, who's also his best friend, got Joseph out of the basement and put him in a recovery position. He stayed with Joseph while they waited for the paramedics to arrive. Joseph had stopped breathing, and 25 minutes after his fall, he was being transferred to the Foothills Medical Centre by STARS air ambulance.

"It's likely that heavy winds blew him off the roof while he was working. Thankfully the paramedics were only minutes away and everyone acted quickly, otherwise he wouldn't be here with us today," says Charles.

At the hospital, the doctors told the Marleau family to brace themselves for the worst. Joseph was now in a coma, and if he woke up, the doctors weren't sure what the future would hold for this 26-year-old.

The waiting begins

The next 45 hours were a blur for Charles and his family. Joseph was in critical condition and he had already received two emergency surgeries to remove blood clots and relieve the pressure and swelling in his head.

As a disability case manager himself, Charles was used to being on the other side of the fence, talking to people in the same situation his family was now in. He knew that even in this emotional situation it was important to take care of all the necessary paperwork to ensure that WCB was notified of the accident.

Shortly after faxing the documents to the WCB, he received a call saying that a case manager, John Walcott, would be contacting him to set up a meeting.

"John and Ian Robertson came to the hospital to meet with me, and I couldn't have had two better guys," says Charles.

"When we got the call that Joseph was hurt, we ran out the door, bringing very little with us to Calgary. We were from out of province and had no resources here. John and Ian helped take some of the financial pressure off of us so that we could focus on helping our son get better."

Support system in place

It has now been seven months since the accident, and the doctors are amazed at Joseph's remarkable recovery. The extent of his permanent injuries is still unknown, and he came out of the coma with partial paralysis, numbness in his head and arms, some memory loss and speech difficulties.

After he was released from the hospital, Joseph returned home to Wakefield with his family to start down the long road to recovery. John arranged treatment for Joseph at a rehabilitation centre in Ottawa, and Joseph has started a specially-designed program geared specifically to his needs.

"John was there the day Joseph was released from the hospital, and while I was walking John to his car, he looked at me and said 'your son has made my day. He's the reason why I do what I do.' That was very a very emotional time for me," says Charles.

"Anyone can cut a cheque. It's the human aspect of the job that you can't learn. I truly believe that John and Ian are in the jobs they were meant to be doing, and it was reassuring to know that they were there for us." **I**

LEGAL VIEW

By Doug Mah, WCB Secretary and General Counsel

What does compensation mean in the workers' compensation world?

In *Brand v. Alberta (Workers' Compensation Board, Appeals Commission)*, 2006 ABQB 546, a decision released on July 20, 2006, Mr. Justice C. P. Clarke answered the question in this way: "It depends on the context."

At issue in this case was the level of earnings that should be applied to a permanent disability award. The worker had initially been injured in 1990 at a time when he earned about \$25,000 per year. He sustained a recurrence of that injury in 2000 when his earnings had increased to \$62,000.

The Appeals Commission was asked to rule upon the appropriate earnings level for calculation of the permanent disability award. Applying section 61 of the Workers' Compensation Act (WCA) and Policy 04-03, the Appeals Commission determined the award should be based on the 1990 earnings. The worker sought judicial appeal of this decision in the Courts.

The worker's argument in court focused on the use of the word 'compensation' in section 61, which states that compensation will be paid from the date of recurrence as if the worker had sustained another accident. Therefore, the worker argued, since the permanent disability award was being calculated after the date of recurrence, the higher level of earnings ought to apply.

Justice Clarke took note of the wording of section 61, which requires that the recurrence of disability be in the form of temporary disability. He then ruled that Policy 04-03 was consistent with section 61 of the WCA in limiting the use of the higher earnings only for temporary disability.

In defining the word compensation, Justice Clarke states in paragraph 54:

The Appeals Commission determined that the definition of compensation in s. 1(1)(f) does not require the term to be interpreted as "all inclusive" in every instance. As I have stated above, I agree. The term is used to mean a payment for a loss but the payment may be made to different individuals, for different losses and, if in relation to a disability, may be for disabilities of different duration and of different scope or severity. The term must be defined according to its context in the statute.

He also held that interpreting a section of the WCA is a purely legal question and thus the Appeals Commission must be correct in its interpretation in order to withstand court scrutiny. He states in paragraph 38:

The issue here is one of pure law. The Appeals Commission has experience but less expertise than the court in relation to such questions. This is not a polycentric tribunal. The Act specifically provides for an appeal on questions of law. These factors lead me to conclude that the appropriate standard of review in this case is that of correctness.

In the result, Justice Clarke determined that the Appeals Commission was correct in its interpretation of the WCA. **I**

Model of care

Managing traumatic psychological injury



WCB's psychological consultants — (left to right) Dr. Jerry Rose, Dr. Alan LeBoeuf, Dr. Suey Yee, and Dr. Carol Mawdsley are working towards better outcomes for workers suffering from Traumatic Psychological Injuries.

IT ALL STARTED SIX YEARS AGO.

That's when the WCB launched the Managing Superior Health Care and Vocational Outcomes initiative, and Traumatic Psychological Injuries (TPIs) were identified as needing management assistance.

The term TPI refers to psychological or psychiatric disabilities caused by workplace traumas such as robberies, assaults, or witnessing fatalities. Although many people exposed to such traumatic events usually return to work very quickly, a significant minority experience extended disability and suffering.

Given the previous success of the WCB's Soft Tissue Injury Continuum of Care Model (CCM), it was thought that a similar type of approach could help obtain better outcomes for these types of injuries.

The project team was led by the WCB's Dr. Jerry Rose, and the result of their efforts is an evidence-based CCM that was recently published in a peer-reviewed academic journal, the *Journal of Traumatic Stress*.

"The model is a disability management 'roadmap' for claim owners and it provides typical recovery patterns, treatment best practices, and checkpoints where decisions for further service provision can be made. Such an approach reflects the WCB's 'right service at the right time' philosophy," says Dr. Rose.

The care model is made up of nine different service components, and it was piloted by the WCB in 2002 starting with 'mental-mental' claims. These claims involve psychological trauma (e.g. being held at gunpoint) with a resulting psychological injury but where no physical injury resulted.

The implementation of the model has now been expanded to include claims that involve both psychological and physical injuries following industrial accidents.

"Injured workers often do not wish to divulge psychological or psychiatric problems

because of the stigma associated with mental illness, concerns that reporting such symptoms may affect their career, or because of the process of avoidance that is characteristic of TPIs," adds Dr. Rose. "This problem has partially been addressed by educating service providers and claim owners to be aware of TPIs in certain types of injuries and to attend to them appropriately." **I**

WORKSHOPS/SEMINARS FOR EMPLOYERS

Employer information workshops

This half-day general information workshop discusses the fundamentals of workers' compensation. Topics include: subcontractor liabilities, who's a worker, insurable earnings, coverage for business owners, managing your workers' compensation account, and the impact of claim costs on premiums.

Disability management seminars

This one-day seminar helps employers understand the relationship between claim costs and WCB premiums, and how these can be controlled through an effective disability management program. The seminar discusses the six key elements of a disability management program.

Understanding the review/appeals process seminars

This one-day seminar is designed especially for employers to help them understand and participate effectively in the appeal process. It covers claims appeals and premium-related appeals, and gives employers an overview of the appeals process.

For a list of 2007 workshop and seminar dates, check out www.wcb.ab.ca. Registering for the workshops and seminars is easy!

1. Visit www.wcb.ab.ca
2. Click the **Employer** tab and click on **Seminars for Employers**.
3. Select the session you want to register for and complete the form.
4. Once the form has been submitted, you will receive an e-mail confirmation and a map.

If you have any questions, call toll-free at 1-866-498-4694. Workshops and seminars are free of charge to WCB account holders.

Note: Workshop dates are subject to change or cancellation.

NUMBERS TO REMEMBER

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Mailing address:
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Edmonton, AB T5J 2S5

Claims and Employer Enquiries
Phone: (780) 498-3999
Fax: (780) 498-7999
Hours: 8 a.m. to 4:30 p.m., weekdays

Access to Information
Phone: (780) 498-3999
Fax: (780) 498-7867

Calgary
300-6th Avenue, S.E.
Calgary, AB T2G 0G5

Claims and Employer Enquiries
Phone: (403) 517-6000
Fax: (403) 517-6201
Hours: 8 a.m. to 4:30 p.m., weekdays

Access to Information
Phone: (403) 517-6000
Fax: (403) 517-6001

Millard Health

131 Airport Road
Edmonton, AB T5G 0W6

Phone: (780) 498-3200
Fax: (780) 498-3907
Hours: 7 a.m. to 5 p.m., Monday & Friday
7 a.m. to 7 p.m., Tuesday, Wednesday, Thursday

Partners in Injury Reduction (PIR)

Phone: (780) 498-7936
Fax: (780) 498-7874

Dispute Resolution and Decision Review Body

Phone: (780) 498-4480
Fax: (780) 498-7855

Deaf, Hearing and Speech Impaired

Phone: (780) 498-7895



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