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Safe Advantage

Frequently Asked Questions

What is Safe Advantage?

Safe Advantage is a mandatory safety incentive program for employers who pay, on average, $40,000 in assessments to the WSCC annually and are registered with the WSCC for at least a full calendar year.

What is an assessment?

An assessment is a charge calculated by the WSCC based on a current year's payroll.

The WSCC calculates employer assessments by applying the specific industry subclass rate to every $100 of the employer's assessable payroll.

What is an assessment rate?

An assessment rate is a percentage of your payroll that is paid to the WSCC to provide compensation (pensions, medical aid, and rehabilitation) and cover the WSCC's administration costs. The WSCC provides a form of collective liability, which is common across the insurance industry. This means all employers share the risk as an industry subclass. This protects individual employers against major increases in their assessment rates in the event that they experience an extraordinary increase in claims.

What if my assessments drop below $40,000?

An employer whose payroll declines after becoming eligible for Safe Advantage continues to qualify until their average assessments fall below $32,000.

Claims Experience Costs

What are claims costs?

Claims costs represent costs paid by the WSCC on all claims registered to an employer between specified dates.

What is a Claims Cost Summary?

The Claims Cost Summary is a monthly report listing an employer's claims costs within a payment year for claims that occurred in the current year and the previous two years.

What are claims experience costs?

Claims experience costs are adjusted claims costs used to calculate Safe Advantage results. Adjustments are made to fatalities, claims that exceed half of the Year's Maximum Insurable Remuneration(YMIR), lump sum pension payouts, and occupational disease claims.

How are claims experience costs evaluated?

Employers are assigned an experience incentive range based on their most recent three year average assessment. The WSCC uses this range to determine the employer's outcome in the program year.

If claims experience costs are within the experience incentive range, the result is considered neutral and there is no refund and no penalty.

If the claims costs are above the range, the employer is required to pay an automatic claims experience penalty.

If the costs are below, the employer could potentially receive a refund.

What is cost relief?

Cost relief is removing claims costs from the employer's claims experience costs and applying it to the Workers' Protection Fund.

What is cost transfer?

Cost transfer is reallocating claims costs from the claims experience costs of one employer to the claims experience costs of another employer.

Management Practices Questionnaire

How are management practices evaluated?

Employers complete a Management Practices Questionnaire each year that includes two sections: Prevention and Return to Work/Claims Management.

Prevention evaluates a company's health and safety program. Return to Work/Claims Management assesses how a company reintroduces injured workers to safe and productive employment as soon as medically possible.

To pass the questionnaire, you must achieve 70% on each section.

How does the Management Practices Questionnaire impact my Safe Advantage result?

To receive a refund, an employer must meet the claims experience criteria AND receive a minimum 70% on both sections of the questionnaire. If the employer in a potential refund position does not meet the questionnaire requirements, they forfeit their refund.

Employers who do not receive the minimum mark and are in a claims experience penalty position are required to pay an additional penalty, equal to 50% of their claims experience penalty, called the Management Practices Penalty.

How do I get a copy of the Management Practices Questionnaire?

The questionnaire is available on our website on the main Safe Advantage page,

The questionnaire won't let me submit online; how do I send it?

Ensure that all questions and required fields are complete.

Do I have to submit the questionnaire by email?

No, you can print off the questionnaire and complete it by hand and fax or mail it in.

Third-Party Health and Safety Audits

The WSCC may accept a third-party health and safety audit from an employer in good standing in lieu of the Management Practices Questionnaire (MPQ).

What third-party health and safety audits are approved?

WSCC approves the Northern Safety Association Certificate of Recognition (COR) and Occupational Health and Safety Assessment Series OHSAS 18001.

How does the WSCC approve external third-party health and safety audits for equivalency with the MPQ?

The WSCC compares each Safe Advantage questionnaire section to the external audit. The external audit is approved separately for each section when the questionnaire totals more than 70%.

How does the WSCC to determine which third-party health and safety audits to approve?

Employers or audit providers can contact the Safe Advantage Specialist to request an external audit be reviewed for approval.

What do I have to submit as a COR employer for Safe Advantage?

To meet the requirements within the Safe Advantage program, a COR employer needs to submit:

- Certificate of Recognition
- Confirmation letter from the Northern Safety Association
- Return to Work/Claims Management questionnaire (if the previous audit did not include Return to Work)

What do I have to submit as an OHSAS 18001 employer for the Safe Advantage Program?

To meet the requirements within the Safe Advantage program an OHSAS 18001, employers need to submit:

- Current certificate
- Section Two: Return to Work/Claims Management questionnaire

Safe Advantage Results

Can an employer forfeit a refund?

Yes, an employer can forfeit a refund by:

- Failing to submit the questionnaire or proof of certification
- Non-compliance with a safety inspection at the time of the release year
- Late reporting claims prior to the release year

Is there a maximum Claims Experience Penalty amount?

Yes. In the first year an employer participates in Safe Advantage, the penalty is limited to 20% of their average assessment. In later years, the penalty does not increase by more than an additional 20% of an employer's average assessment each year.

When and how are refunds paid?

Refunds are paid either by cheque, included with your Safe Advantage results letter, or by direct deposit if the employer has submitted a direct deposit form to the WSCC. Employers receiving a refund with an overdue balance (with exception to employers on payment plans) receive a notice advising their refund is credited towards their account.

When and how are penalties issued?

A Safe Advantage penalty appears on the statement issued at the end of the program year and is due within 30 days of the statement date. You are also notified of your penalty amount in a Safe Advantage results letter.

How are employers with multiple operations handled?

For claims cost experience calculations, the claims and assessments of ALL operations of a multiple-operation employer are combined before any calculations are done.

How are adjustments handled after a refund is paid or a penalty imposed?

Where a retroactive adjustment results in a change to an employer's assessment, the Safe Advantage results are recalculated. Recalculations are considered upon the request of the employer on a case-by-case basis. No recalculation is considered beyond the preceding three years. If the impact of the recalculation is less than 1% of the qualifying minimum assessment limit, no adjustment is made to the refund or penalty.