

HUMAN RISK REPORT

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CRAWFORD & COMPANY (CANADA) INC.

About Crawford & Company®

For over 75 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss
Adjusting



Third Party
Administration



Managed
Repair



Medical
Management



On-Demand
Services



Catastrophe
Response

9,000 employees | **50,000** field resources | **70** countries | **\$14B** annual claims payments

As a leading organization in our field, we have expanded on the depth and breadth of our service offerings to meet the evolving needs of our clients. Our vast portfolio of service offerings positions us well to be the “single solution” provider to our clients, which includes claims management, risk consulting, health & safety consulting, professional services, and vendor management programs. Crawford's services are designed specifically to address the wide-ranging needs of our clientele and benefit them in the following ways: centralization of business services and data management, consistency in quality and delivery of service, as well as primary point-of-contact, and increased cost savings.

Human Risk Services

Employee absence, regardless of reason, is costly and difficult to manage for any business. In fact, up to one in five employees are absent at any given time. This can put considerable strain on human resources, overall productivity and your bottom line. Crawford & Company (Canada) Inc., is a leading third-party administrator to employers and insurance companies throughout Canada. We provide a broad range of offerings designed to increase employee productivity and decrease costs. We provide customized consulting, claims and prevention services, coupled with our renowned medical management services. Crawford's successful management of workers compensation claims, short-term disability (STD) and long-term disability (LTD) claims has made us a premier provider of disability and leave management services.

EmployerWorks – A Revolutionary Return-to-Work Tool!

Technological developments continue to enhance and transform our lives in a number of ways. To enhance our claims experience, Crawford has taken considerable strides towards investing in and developing technologies across all of our service lines – including our Human Risk Services with the integration of Crawford EmployerWORKS software. As a tool for the disability and case management consultants of Crawford's Human Risk division, EmployerWORKS empowers our professionals to effectively and efficiently handle disability claims, ensuring a prompt and successful return to work and implementing proper measures to prevent workplace injuries.

For more information please contact: Barbara.Staring@crowco.ca

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Ontario's WSIB Rate Framework is here

Big changes to Ontario Workplace Safety and Insurance Board (WSIB) premium rate model are here! Effective 2020, employers are no longer 'experience rated' under the NEER, CAD-7 or MAP programs. The new structure aligns rates directly with an employer's claim experience. More cost accountability means greater motivation for an employer to improve health and safety performance. Crawford Canada's recent 'white paper', Ontario WSIB 2020 Rate Framework – Business Opportunities, provides an in-depth look into the new rate model.

Here are some highlights:

Employer business activities now categorized under North American Industry Classification System (NAICS); NAICS structured on production-oriented or supply based concept – employers with similarity in production processes used to produce goods and services are classified together; Most employers assigned to a single NAICS code that reflects its predominant activity (some exceptions); Exceptions include – multiple classification where secondary business activity is 'significant' and 'non-integrated'; 34 industry classes, each having an average rate (several 'risk band' rates under each class); Projected premium rate based on employer claim experience in relation to its industry class average experience; Employer gradually moves to its projected premium rate – limited to a 3 risk band movement each year; Collective liability features based on employer payroll size; larger employers more responsible for individual claim costs; Additional exposure for employers with poor performance.

The rate framework has strong business implications. Systemic classification errors will be evident. For example, the wrong NAICS code may have been assigned at the outset. With over 300,000 covered employers, all relevant information on an employer's business activity may not have been fully considered. If NAICS discrepancies exist, a request for reclassification should be pursued to lower premium costs. Money can be a strong motivator to change behavior.

The new rate framework provides bottom-line business reasons to prevent accidents and effectively manage disability duration. Human and capital resource investments that reduce risk in the physical and psychosocial work environment have a strong payoff under the new model.

Crawford Canada's highly specialized solutions provide the right risk management tools needed to perform under the new rate model. Engaging Crawford's results-driven claims management program, supported by our robust RMIS technologies, are key differentiators in securing competitive advantage.

For more information about the WSIB Rate Framework, please contact Mike Moher, Director, Canadian Workers' Compensation Services and Practice Leader (phone: 905-247-3012, email: michael.moher@crowco.ca)



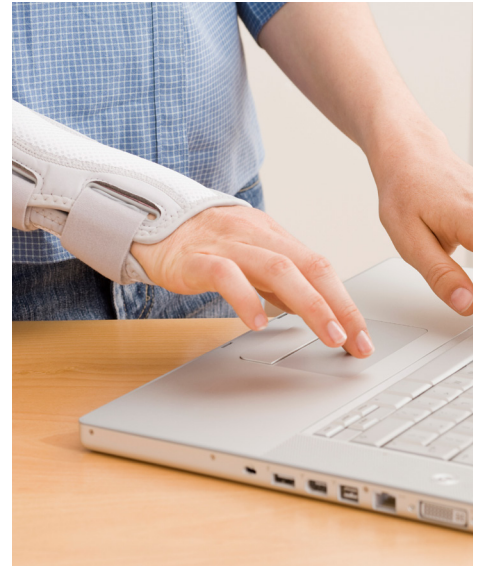
Repetitive Strain Injuries (RSI) Prevention Tips

Repetitive Strain Injuries (RSI) or Musculoskeletal Disorders (MSD) account for over account for almost

50 per cent of all allowed lost-time claims in Ontario workplaces according to the WSIB. This injury type is so prevalent around the world that February 29 2020 was declared **International Repetitive Strain Injury Awareness Day**.

Some common RSI/MSD injuries include carpal tunnel syndrome, tendonitis, tennis elbow, bursitis and rotator cuff damage. These injuries are slow to develop and occur in almost every workplace where employees bend, twist, holding, grip or reach for prolonged or repetitive periods. Here are some tips for employers to consider in their effort to prevent strains and sprains in their workplaces, including: The guideline below from the CCOHS also shares a few tips to consider to prevent sprains and strains in the workplace, including:

1. **Store it off the floor.** Store – and work on – objects between your hip and chest height.
2. **Keep it close.** Store objects or work close to your belly button.
3. **Hands below head.** Work with your hands below your head.
4. **Look straight ahead.** Work with the head straight and level.
5. **Get a (good) grip.** Tools and gloves should fit your hands, keeping hands and wrists strong.
6. **Change it up.** A well-organized job has variety and pauses that give the body time to recover.



Covid 19 Response – Crawford & Company (Canada) Update

In response to the spread of the Coronavirus (COVID-19) around the globe, Crawford & Company is taking necessary precautions to ensure the safety of our employees and to maintain service to our clients. We take the safety and health of our employees, clients and communities very seriously and we have implemented several actions to assist with managing the ongoing impacts of COVID-19. These actions include, but are not limited to, the following:

- Restricting travel to the countries and areas impacted by COVID-19.
- Enforcing a 14-day quarantine for any employee who travels in and out of these countries and areas, or has knowingly been in contact with anyone who has traveled in and out of these areas, before returning to our offices or visiting any client offices.
- Providing essential supplies, such as hand sanitizers, gloves and face masks, to our offices in the countries most significantly impacted.
- Implementing a social distancing protocol in our most affected geographies.
- Providing weekly updates to our employees on safety and health, as well as impacts to the workplace related to public health agency guidance.
- Honoring requests from third parties and clients with regard to on premise visits
- Reviewing hot-desk protocols and other hygiene protocols at our offices.
- Actioning our pandemic influenza and business continuity response plans should an implementation be required.

If your business is looking for guidance on developing COVID 19 response protocols please contact Anthony.Magagna@Crawco.ca

For more information about our services, please contact info@crawco.ca

www.crawco.ca



Covid19 National WCB Guide:

We are in uncharted territory working in partnership with our clients to support occupational and non-occupational claims and wellness needs. Extensive work was done on amalgamating information from various Boards and sources to provide a snapshot of what the Board responses are currently in managing/responding to this terrible contagion. This guide will be updated regularly as more WC Boards update their responses. Please contact us to obtain the most up to date version.

As an overall comment, all our benefit regimes will be financially and resource strained by the containment efforts of our governments and corporate entities and of course for benefits that will eventually be paid out to workers who have become exposed.

Mitigating efforts for companies across Canada have already begun including allowing staff to work from home, reduction of meetings and travel, etc. Insurance companies are already preparing for what may be catastrophic exposure to claims and losses as the financial toll starts to be tallied. These may include Business Interruption claims, Travel Insurance Cancellation/Interruption claims (prior to the government issued travel ban) and of course Disability Insurers and in some case WC Boards looking to recoup losses from non occupational and occupational benefit claim payouts including increased premiums and/or limiting future coverage.

[TO VIEW GUIDE CLICK HERE](#)

Substance Abuse Impairment in the Workplace – Mitigation Tips

- **Every employee** wants to be able to do their job safely – however when another employee appears impaired - for any reason – this can create a high risk of an accident occurring at work. Impairment can come from many different causes: stress, fatigue, legal drug or illegal drug use and of course alcohol use. It is important that every employee and supervisor knows the signs of impairment including poor alertness/perception, poor motor coordination and after-effects of substance use such hangover and withdrawal.
- **Remind** your employees that they have the responsibility to come to the job alert and ready to work. Impairment endangers every employee's safety. Have workers ask themselves "Am I fit to work?" before their shift starts!!

DID YOU KNOW?

- The highest rate of lost time injuries for employees in Canada is between the ages of **50 and 54**.
- There are well over **1000** Canadian on the job fatalities each year according to the AWCBC. The figure is actually higher if stress induced suicides, commuting fatalities, and occupational diseases are included. CBC news article – 01/11/19
- Between 2013-2017 Ontario had the 2nd highest number of Lost Time Injuries, the 2nd highest number of Injury related fatalities and the highest number of Occupational Disease related fatalities across Canada (according to the AWCBC)

Workers' Compensation

Claims and appeal management across Canada and in multiple languages

Risk, Health & Safety

Pre-risk hazard, prevention programs and post incident investigation and costs mitigation

Medical & Disability Management

ASO, STD and LTD claims management

EmployerWORKS PDA and RTW Tool

Revolutionary digital PDA and simplified RTW tool

For more information about our services, please contact Victoria.Hanson@crowco.ca or Barbara.Staring@crowco.ca

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