



Report on Falls from Non-Moving Vehicles

Trucking Safety Council of BC

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1. Introduction

The Trucking Safety Council of BC's Strategic Plan addresses strategies to improve the safety culture of the industry. Specifically by increasing the employer awareness of the importance of health and safety in the workplace. To aid in this awareness research was undertaken to examine the impact on companies of falls from non-moving vehicles.

To best contrast real world events in the workplace this report examines the consequences of falls from non-moving vehicles and jumps from non-moving vehicles in the General Trucking and Moving and Storage Classification Units (CUs). This comparison is made because a fall is an involuntary action and would require a different approach to prevention when contrasted against a voluntarily/intentional dismount from a non-moving vehicle.

2. Background

Falls from Non-moving vehicles make up approximately 46% of all falls experienced by all truck drivers or about 12 % of all injuries experienced. These ratios are mirrored within the General Trucking Classification Unit (CU) at a cost to industry of nearly \$2.8 Million. Moving and Storage sees this drop slightly to about 7% of all injuries which still represents almost 1000 days of lost production.

To best illustrate the effect of falls on the industry five year multiples of statistics were used to eliminate single year atypical events that do not commonly affect the industry. Data was not available for the 2010 year of Moving and Storage – Jump/Step from Non-Moving Vehicle and this year was not included in calculations.

Injuries experienced were examined by type and frequency and divided into two groups representing accidental falls and intentional jumps or dismounts. This division identifies activities that result in accidental injury as a by-product of intended activity. An example is jumping from a second step when dismounting as opposed to slipping from the second step and would require a different approach to injury reduction when compared to accidental falls.

3. Summary Statistics

Table 1 shows the industry's five year average for injury/claims experience as reported by WorkSafeBC. This provides a baseline against which we compare the elements of Jump/Step or Fall from non-moving vehicles.

Table 1: Statistical Overview

	All BC Industry	CU 73 - All Transportation and Warehousing	CU 7320 - Transportation and Related Services	CU 732019 - General Trucking (% of CU 7320)	CU 732030 - Moving & Storage (% of CU7320)
Injury Rate					
# Non-HCO Claims	48,178.00	4,342.00	4,047.00	1,055 (26.1%)	122 (3.0%)
# Person Years	2,061,650.00	87,716.00	82,473.00	20,692 (25.1%)	1,711 (2.1%)
Injury Rate	2.3	5.0	4.9	5.1	7.1
Duration					
Six Month Truncated Duration	35	45	46	56	53
Claim & Claim Costs					
Total Work Days Lost	2,372,467	277,315	265,572	90,953 (34.2%)	8,868 (3.3%)
Claim Costs Paid	783,937,753.00	95,923,368.00	92,644,346.00	33,983,492 (36.7%)	1,460,027 (1.6%)
#STD/LTD/Fatal Claims	50,620.00	4,652.00	4,337.00	1114 (25.7%)	129 (3.0%)
# Young Worker Claims	6,588.00	323.00	262.00	31 (11.8%)	11 (4.2%)
# Mature Worker Claims	8,598.00	999.00	966.00	278 (28.8%)	18 (1.9%)
# Ergonomic Claims	17,187.00	1,428.00	1,311.00	281 (21.4%)	63 (4.8%)
# Serious Injury Claims	17,153.00	1,809.00	1,717.00	529 (30.8%)	63 (3.7%)
% Serious injury Claims	37%	43%	44%	53%	53%
Serious Injury Rate	0.8	2.1	2.1	2.6	3.7
# First-Paid LTD Claims	4,641	532	507	174 (34.3%)	9 (1.8%)
# First-Paid Fatal Claims	137	26	24	14 (58.3%)	0 (0.0%)
Assessment					
# Employer Cu's	203,186	18,459	18,220	9,051 (49.7%)	371 (2%)
Assessable Payroll (\$1000s)	75,466,802,583	4,063,504,035	3,868,475,919	910,334,058 (23.5%)	61,174,082 (1.6%)
Assessment Amount (\$1000s)	1,140,350,978	126,413,678	120,896,630	42,977,528 (35.5%)	2,870,864 (2.4%)

4. General Trucking

Table 2 shows the five year total for the top 10 accident types experienced in the industry. The calculated annual averages illustrate the annual expected loss to the industry for each general accident type.

Table 2: Top Ten Accident Types, Costs and Durations for General Trucking (CU732019)

Accident Type	Total Claims 2007-2011	Annual Average Claims Count	Total Claim Cost 2007-2011	Average Annual Cost	Total Days Lost 2007-2011	Average Annual Days Lost
Overexertion	1442	288	\$13,778,112	\$2,755,622	83145	16629
Fall from elevation	1052	210	\$15,176,295	\$3,035,259	86306	17261
Vehicle accident	1011	202	\$39,059,679	\$7,811,936	127370	25474
Fall on same level	641	128	\$5,810,241	\$1,162,048	39043	7809
Struck by	598	120	\$10,164,798	\$2,032,960	34121	6824
Involuntary motion	207	41	\$1,565,552	\$313,110	11881	2376
Struck against	179	36	\$1,087,349	\$217,470	8278	1656
Other voluntary motion	176	35	\$1,573,075	\$314,615	10871	2174
Caught in	152	30	\$3,700,275	\$740,055	11274	2255
Noise exposure	101	20	\$169,397	\$33,879	0	0
Grand Total	5559	1112	\$92,084,773	\$18,416,955	412289	82458

Table 3 and 4 show the business impacts and occupational groups involved in falls from non-moving vehicles in the General Trucking CU

Table 3: Impact of all falls from non-moving vehicles in General Trucking (CU 732019)

Year	Claims Each Year	% of Total Claims	Claims Costs Each Year	% of Total Claims Costs to CU	Annual Days Lost	% of Total Days Lost by CU
2007	201	14.6%	\$2,518,148	12.9%	12307	15.3%
2008	204	15.8%	\$1,972,870	9.6%	15147	17.7%
2009	148	14.5%	\$3,001,655	15.5%	16092	18.1%
2010	157	16.4%	\$2,357,895	15.0%	15383	19.4%
2011	152	13.6%	\$3,287,899	16.2%	13534	15.1%
Grand Total	862	15.0%	\$13,138,467	13.8%	72463	17.1%

Jump/Step from Non-Moving Vehicle

Table 4: Number of claims by occupation compared to total claims for jump/step from non-moving vehicle in General Trucking (CU 732019)

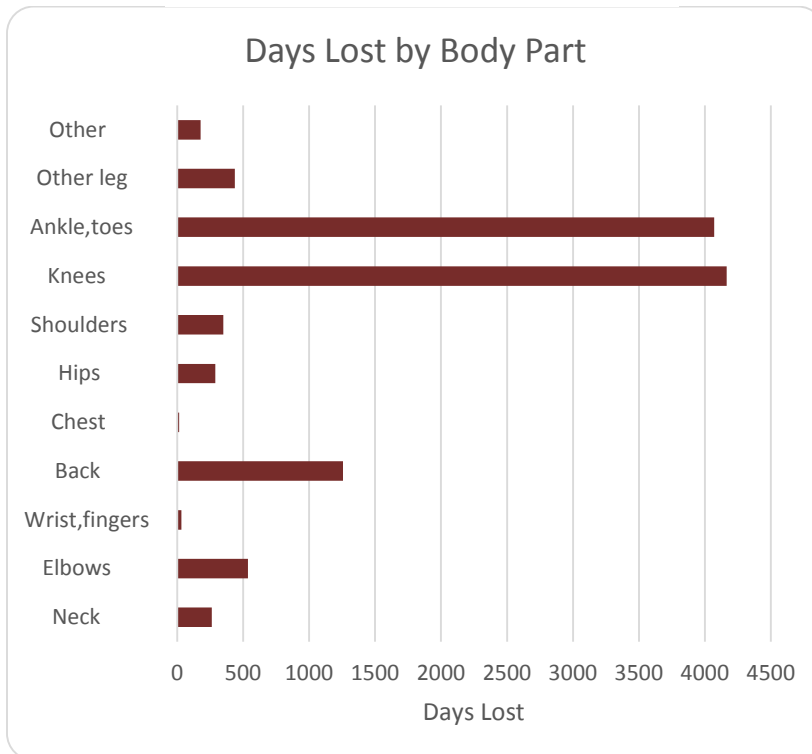
Occupation	Total Claims 2007 - 2011	Claims Costs 2007 - 2011	Days Lost 2007 - 2011	% of Claims
Clerical jobs	4	\$2,986	57	1.9%
Fabrication, Repair	2	\$6,532	45	1.0%
Material Handling	11	\$40,153	336	5.3%
Other jobs	1	\$6,349	51	0.5%
Teachers	1	\$1,472	14	0.5%
Transport Operator	188	\$2,190,447	11095	90.8%
Grand Total	207	\$2,247,939	11598	100.0%

Tables five through nine and Figures one through six contrast voluntary dismounts and falls from non-moving vehicles through several categories. The most recent five year totals for the top ten identifiers where available in each category is provided. These serve as indicators of high value consequences related to each injury/accident type experienced by the General Trucking industry.

Table 5: Frequency and cost of injuries associated with jump/step from non-moving vehicles, by body part in General Trucking (CU 732019)

Claims Count by Body Part (General Trucking)	
Ankle, toes	106
Knees	46
Back	22
Other leg	10
Hips	9
Other	6
Elbows	3
Shoulders	2
Chest	1
Wrist, fingers	1
Neck	1

Claims Cost by Body Part (General Trucking)	
Knees	\$1,206,119
Ankle, toes	\$496,487
Back	\$167,000
Other leg	\$120,991
Elbows	\$102,814
Shoulders	\$68,270
Hips	\$45,815
Other	\$21,392
Neck	\$16,445
Wrist, fingers	\$1,362
Chest	\$1,245



Voluntary dismounts most frequently damage the ankles and toes yet knee injuries have claims costs almost three times greater.

Taken together, injuries to the feet and knees caused by intentional actions cost General Trucking over 8000 production days each year

Figure 1: Comparison of days lost to body part injured for jump/step from non-moving vehicle in General Trucking (CU 732019)

Table 6: Injury types and costs associated with jump/step from non-moving vehicle in General Trucking (CU 732019)

Injury Type	Total Claims 2007 - 2011	Claims Costs 2007 - 2011	Days Lost 2007 - 2011	Average Costs per Claim
Back strains	22	\$167,000	1257	\$7,591
Crush, bruise	7	\$55,258	331	\$7,894
Cuts	3	\$3,219	48	\$1,073
Dislocation, fracture	18	\$399,167	3305	\$22,176
Other injury	1	\$7,617	50	\$7,617
Other strains	149	\$1,500,564	5960	\$10,071
Scratch, abrasion	1	\$167	3	\$167
Tendinitis, related	6	\$114,946	644	\$19,158
Grand Total	207	\$2,247,938	11598	\$9,468

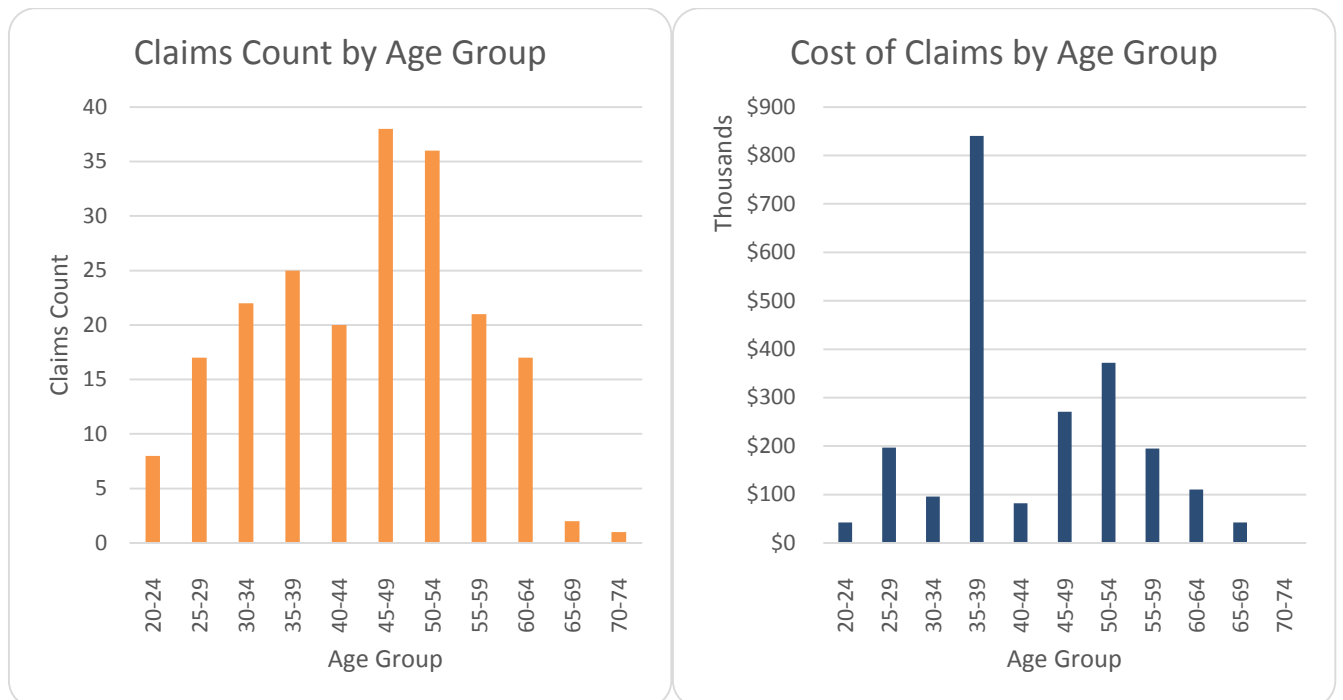


Figure 2: Cost and frequency of claims from jump/step from non-moving vehicle compared to age group in General Trucking (CU 732019)

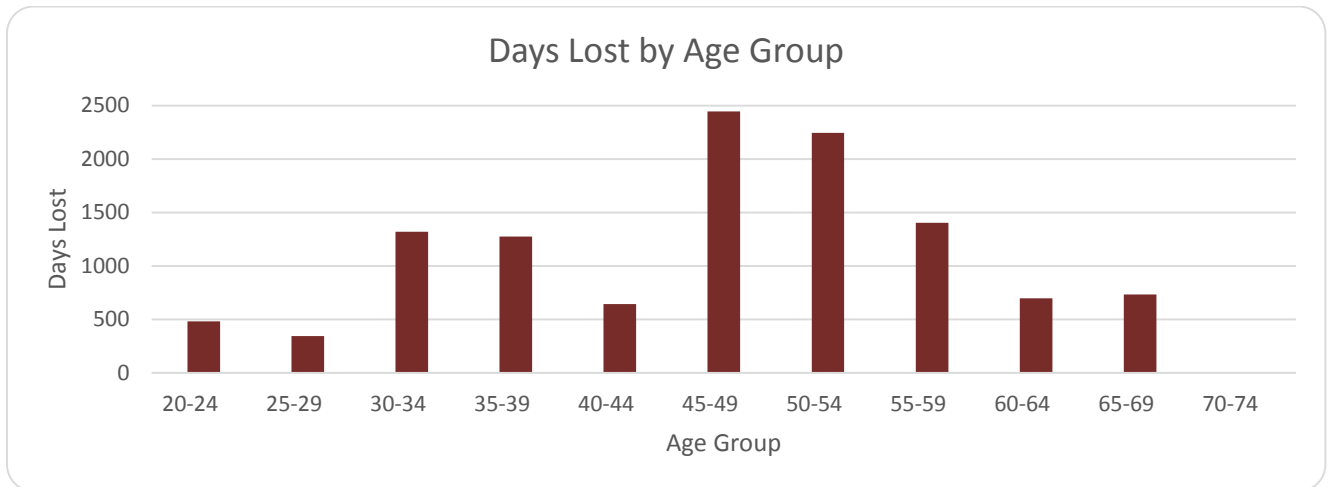


Figure 3: Age groupings showing the trend of greater time loss with increasing age in General Trucking (CU 732019)

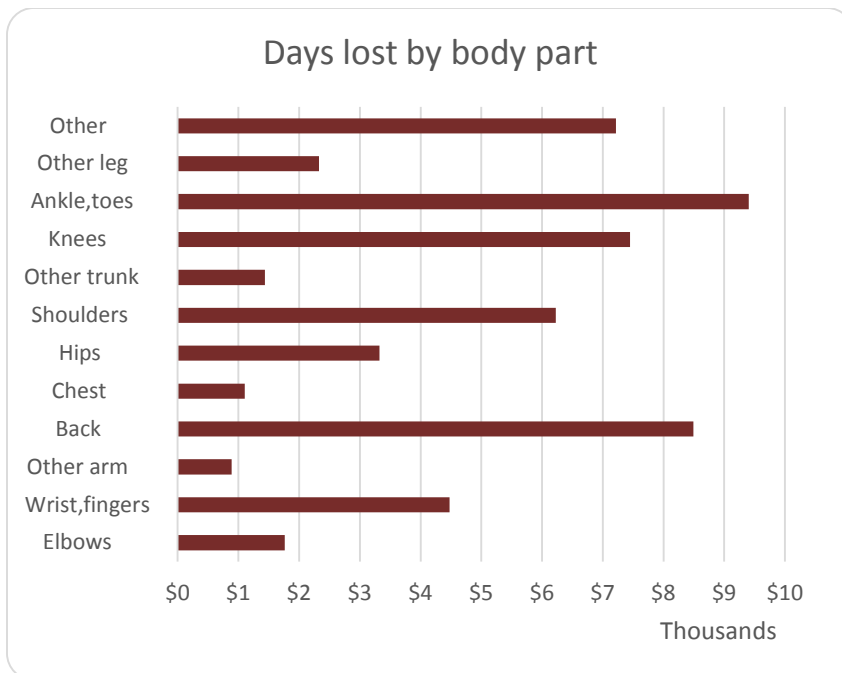
Fall from Non-Moving Vehicle

Table 7: Number of claims by occupation compared to total claims for falls from non-moving vehicle in General Trucking (CU 732019)

Occupation	Total Claims 2007 - 2011	Claims Costs 2007 - 2011	Days Lost 2007 - 2011	% of Claims
Clerical jobs	8	\$255,628	633	1.2%
Construction Trades	3	\$19,548	136	0.5%
Fabrication, Repair	9	\$128,595	777	1.4%
Farming jobs	1	\$19,383	386	0.2%
Managerial, Administrative	2	\$2,551	62	0.3%
Material Handling	17	\$98,464	901	2.6%
Service jobs	1	\$426	4	0.2%
Transport Operator	608	\$10,279,487	57411	93.7%
Grand Total	649	\$10,804,082	60310	100.0%

Table 8: Frequency and cost of injuries associated with falls from non-moving vehicles, by body part in General Trucking (CU 732019)

Claims Count by Body Part General Trucking		Claims Cost by Body Part General Trucking	
Elbows	29	Elbows	\$315,024
Wrist, Fingers	53	Wrist, Fingers	\$624,821
Other arm	16	Other arm	\$151,588
Back	127	Back	\$1,171,050
Chest	30	Chest	\$151,393
Hips	19	Hips	\$852,446
Shoulders	64	Shoulders	\$743,900
Other trunk	24	Other trunk	\$123,910
Knees	67	Knees	\$1,170,871
Ankle, Toes	67	Ankle, Toes	\$1,850,575
Other leg	24	Other leg	\$431,242
Other	71	Other	\$1,581,891



Accidental dismount sees back injuries as the most frequent yet ankle and toe injuries are more costly.

Injuries to the ankles and toes are more than twice as likely to result in time loss. When combined with knee injuries they represent a significant source of lost time.

Figure 4: Comparison of days lost to body part injured in falls from non-moving vehicles in General Trucking (CU 732019)

Table 9: Injury types and costs associated with falls from non-moving vehicle in General Trucking (CU 732019)

Injury Type	Total Claims 2007 - 2011	Claims Costs 2007 - 2011	Days Lost 2007 - 2011	Average costs per Claim
Back strains	106	\$1,003,111	7197	\$9,463
Crush, bruise	75	\$468,013	2688	\$6,240
Cuts	11	\$8,314	126	\$756
Dislocation, fracture	172	\$4,755,027	23017	\$27,646
Other injury	40	\$1,450,213	5179	\$36,255
Other strains	237	\$3,096,697	21869	\$13,066
Scratch, abrasion	3	\$2,203	17	\$734
Tendinitis, related	5	\$20,505	217	\$4,101
Grand Total	649	\$10,804,083	60310	\$12,283

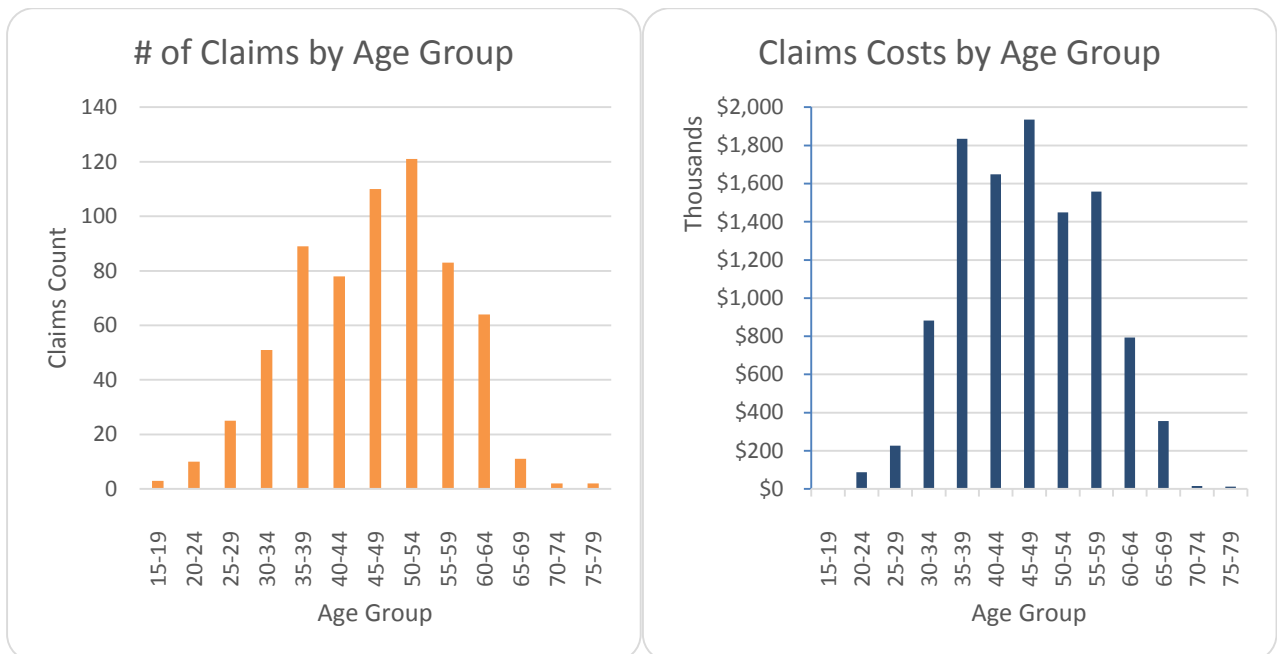


Figure 5: Cost and frequency of claims from falls from non-moving vehicle compared to age group in General Trucking (CU 732019)

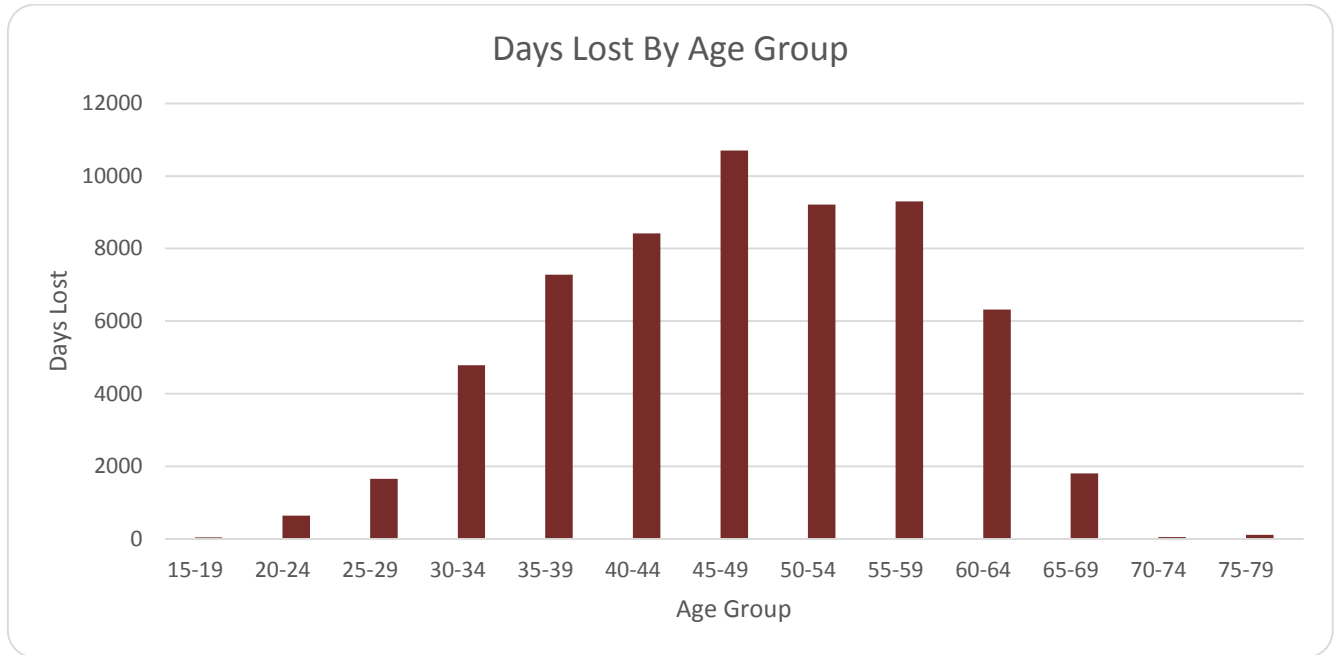


Figure 6: Age groupings showing the trend of increasing time loss with increasing age in General Trucking (CU732019)

5. Moving and Storage

Table 10 shows the five year total for the top 10 accident types experienced in the industry. The calculated annual averages illustrate the annual expected loss to the industry for each general accident type.

Table 10: Top Ten Accident Types, Costs and Durations for Moving and Storage (CU732030)

Accident Type	Annual Average Claims Count	Total Claims 2007-2011	Annual Average Time Loss	Total Days Lost 2007-2011	Average Annual Costs	Total Claims Costs 2007-2011
Overexertion	63	315	3166.8	15834	\$411,984	\$2,059,922
Struck by	23.6	118	1284.6	6423	\$140,348	\$701,738
Fall from elevation	22.6	113	1511.8	7559	\$163,859	\$819,294
Fall on same level	10.4	52	456.8	2284	\$58,259	\$291,295
Struck against	5.6	28	237	1185	\$19,052	\$95,261
Caught in	4.6	23	147.2	736	\$16,187	\$80,936
Other voluntary motion	4.6	23	228.4	1142	\$18,010	\$90,049
Involuntary motion	4.4	22	235.2	1176	\$24,293	\$121,465
Vehicle accident	3.2	16	382.6	1913	\$35,240	\$176,198
Violence, force	0.6	3	11	55	\$531	\$2,653
Grand Total	142.6	713	7661.4	38307	\$887,762	\$4,438,811

Table 3 and 4 show the business impacts and occupational groups involved in falls from non-moving vehicles in the General Trucking CU

Table 11: Impact of all falls from non-moving vehicles in Moving and Storage (CU 732030)

Year	Claims Each Year	% of Total Claims	Claims Costs Each Year	% of Total Claims Cost to CU	Annual Days Lost	% of Total Days Lost by CU
2007	14	6.8%	\$33,751	3.6%	446	4.9%
2008	10	7.2%	\$65,433	6.5%	683	10.5%
2009	14	11.3%	\$87,543	15.9%	748	11.5%
2010	Data specific to falls from non-moving vehicles not available for this year					
2011	10	8.0%	\$144,246	16.5%	1016	11.5%
Grand Total	48	9.5%	\$330,973	10.6%	2893	9.6%

Tables 12 through 17 and Figures 7 through 12 contrast voluntary discounts and falls from non-moving vehicles through several categories. The most recent five year totals for the top ten identifiers where available in each category is provided. These serve as indicators of high value consequences related to each injury/accident type experienced by the Moving and Storage industry.

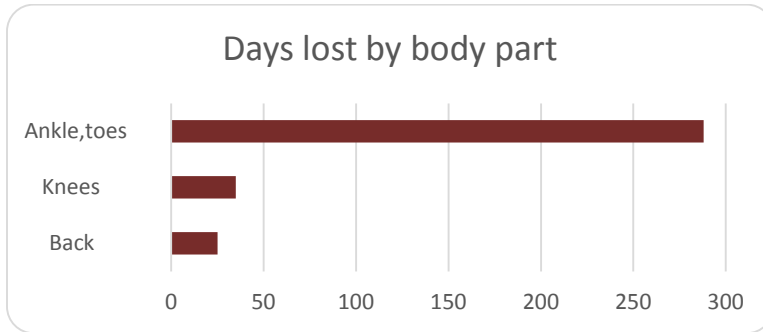
Jump/Step from Non-Moving Vehicle

Table 12: Number of claims by occupation compared to total claims for jump/step from non-moving vehicle in Moving and Storage (CU 732030)

Occupation	Total Claims 2007 -2011	Claims Cost 2007 - 2011	Days Lost 2007 -2011	% of Claims
Material Handling	3	\$32,253	261	60.0%
Transport Operator	2	\$4,679	87	40.0%
Grand Total	5	\$36,932	348	100.0%

Table 13: Frequency and cost of injuries associated with jump/step from non-moving vehicles, by body part in Moving and Storage (CU 732030)

# of Claims by Body Part (Moving & Storage)		Claims Cost by Body Part (Moving & Storage)	
Back	1	Back	\$2,679
Knees	1	Knees	\$18,530
Ankle, toes	3	Ankle, toes	\$15,724



Voluntary discounts most often cause injuries to the lower limb with ankle and toe injuries being most frequent and resulting in significant time loss but knee injuries have over three times greater claims costs.

Figure 7: Comparison of days lost to body part injured for jump/step from non-moving vehicle in Moving and Storage (CU 732030)

Table 14: Injury types and costs associated with jump/step from non-moving vehicle in Moving and Storage (CU 732030)

Injury Type	Total Claims 2007 - 2011	Claims Costs 2007 - 2011	Days Lost 2007 - 2011	Average Costs per Claim
Back strains	1	\$2,679	25	\$2,679
Dislocation, fracture	1	\$11,045	201	\$11,045
Other strains	3	\$23,208	122	\$7,736
Grand Total	5	\$36,932	348	\$7,153

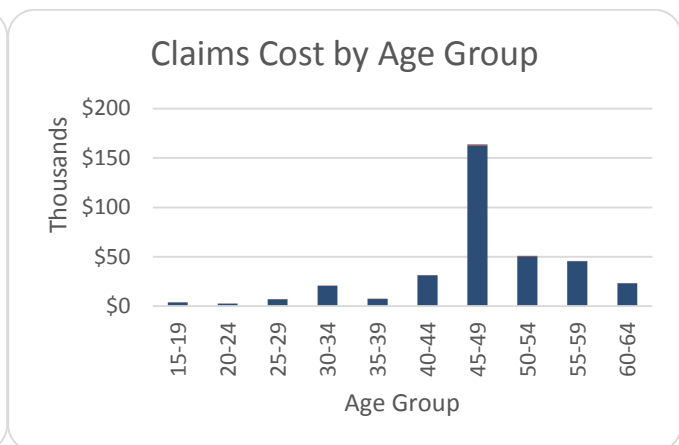
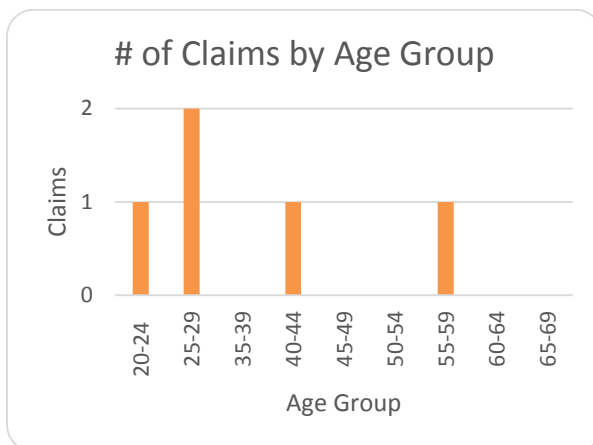


Figure 8: Cost and frequency of claims - jump/step from non-moving vehicle compared to age group in Moving and Storage (CU732030)

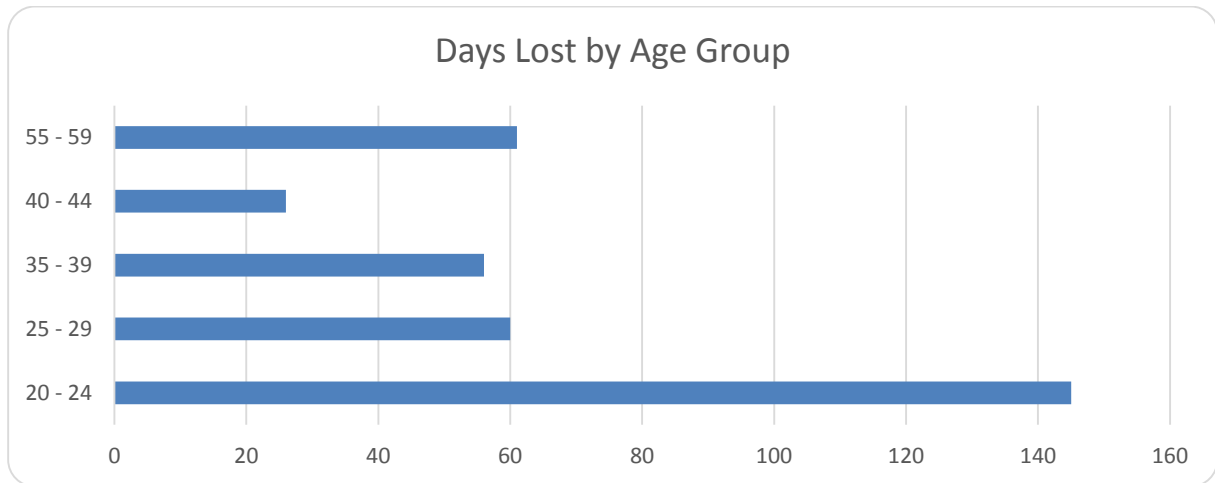


Figure 9: Age groupings showing a trend of greater time loss for young workers in Moving and Storage (CU 732030)

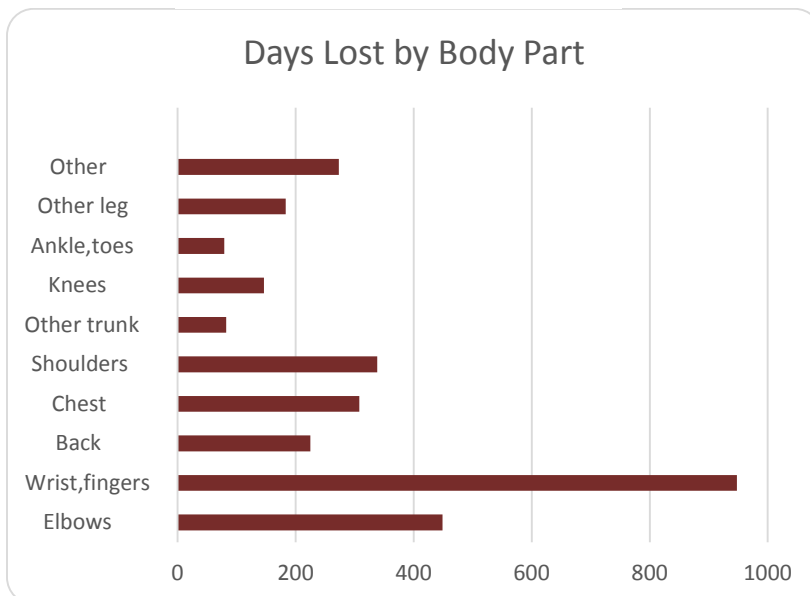
Fall from Non Moving Vehicle

Table 15: Number of claims by occupation compared to total claims for falls from non-moving vehicle in Moving and Storage (CU 732030)

Occupation	Total Claims 2007 - 2011	Claims Costs 2007 - 2011	Days Lost 2007 - 2011	% of Claims
Clerical jobs	1	\$30,912	237	1.9%
Material Handling	17	\$123,905	1453	32.7%
Transport Operator	34	\$198,573	1629	65.4%
Grand Total	52	\$353,390	3319	100.0%

Table 16: Frequency and cost of injuries associated with falls from non-moving vehicles, by body part in Moving and Storage (CU 732030)

# of Claims by Body Part (Moving & Storage)		Claims Cost by Body Part (Moving & Storage)	
Other head	2	Other head	\$22,667
Neck	1	Neck	\$349
Elbows	4	Elbows	\$83,555
Wrist, fingers	8	Wrist, fingers	\$67,782
Back	8	Back	\$22,469
Chest	5	Chest	\$34,616
Shoulders	4	Shoulders	\$47,728
Other trunk	1	Other trunk	\$5,283
Knees	5	Knees	\$20,613
Ankle, toes	2	Ankle, toes	\$8,671
Other leg	5	Other leg	\$5,184
Other	7	Other	\$34,474



Falls from non-moving vehicles result in significant time loss due to wrist and finger injuries however the greatest claims costs are associated with elbow injury.

Figure 10: Comparison of days lost to body part injured for falls from non-moving vehicle in Moving and Storage (CU 732030)

Table 17: Injury types and costs associated with falls from non-moving vehicle in Moving and Storage (CU 732030)

Injury Type	Total Claims 2007 - 2011	Claims Costs 2007 - 2011	Days Lost 2007 - 2011	Average Costs per Claim
Back strains	6	\$16,689	148	\$2,782
Crush, bruise	8	\$16,748	217	\$2,094
Cuts	5	\$4,918	103	\$984
Dislocation, fracture	12	\$190,528	1534	\$15,877
Other injury	2	\$22,667	286	\$11,334
Other strains	19	\$101,842	1031	\$5,360
Grand Total	52	\$353,392	3319	\$6,405

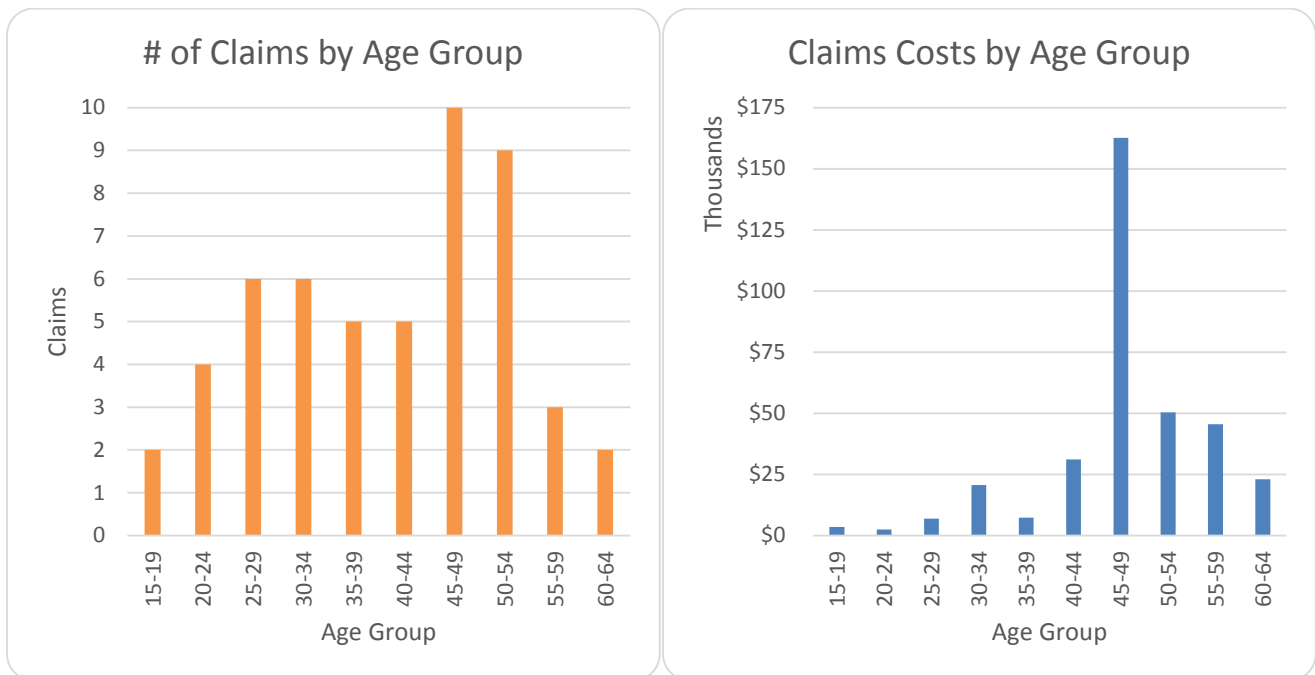


Figure 11: Cost and frequency of claims - fall from non-moving vehicle compared to age group in Moving and Storage (CU732030)

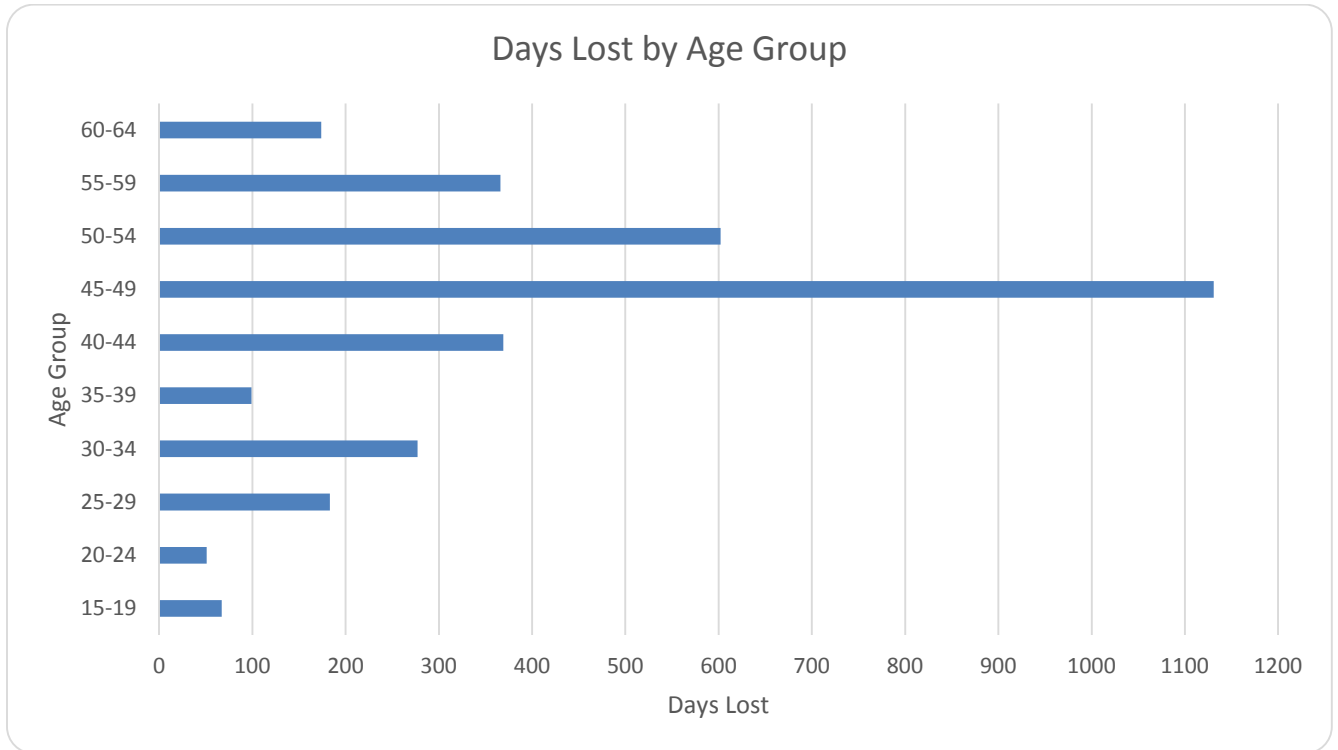


Figure 12: Age groupings showing a trend of greater time loss for mature workers in Moving and Storage CU 732030)

6. Analysis

Industry Overview

While the General Trucking and Moving and Storage industries share many similarities there are some notable differences in injury patterns. The General Trucking CU averaged 9,051 employers and 1112 annual claims of which 15% were caused by falls from non-moving vehicles. Based on the five year totals the average cost per fall is \$15,241 with an average time loss of 84 days for a total of 13.8% of the total claims cost in the CU.

The Moving and Storage CU did not have data on falls from non-moving vehicles available for the 2010 year so 4 year averages were used. There were 371 employers and 122 annual claims of which 9.5% were caused by falls from non-moving vehicles. Based on a 4 year total the average cost per fall is \$6895 with an average time loss of 60 days or a total of 10.6% of the total claims cost to the CU.

Considering that 98% of the General Trucking and 95% of the Moving and Storage industries are small employers the risk of significant time loss due to falls is more costly than the claims costs. When taken together this shows an opportunity for significant improvement in business operation as well as cost savings.

Claim Profile

Falls occur in two distinct categories; intentional dismount (Jump/Step from Non-Moving Vehicle) and accidental dismount (Fall from Non-Moving Vehicle). The theoretical average claimant represented by this study is only what is most typical. There is no consideration of demographic or exposure distribution however, the information developed is useful in developing controls and initiatives to address the issue of falls and will provide a baseline against which change can be measured.

General Trucking

The typical jump or step from non-moving vehicle injury involves a male driver between the ages of 45 and 49 who injures his ankle or toes and is off for 39 days at a cost of \$4,684. This is contrasted to knee injuries which are less than half as frequent but the driver with a knee injury is off for 91 days at a cost of \$26,220.

A typical accidental fall from a non-moving vehicle injury involves a male driver between the ages of 50 – 54 who injures his back and is off for 13 days at a cost of \$1,804. This is contrasted to the second most likely injury which is shared by knees and “ankles and toes”. A knee injury will have the driver off for 14 days at a cost of \$1,804 while an injury to ankles or toes results in 14 days lost at a cost of \$2,851.

Moving and Storage

The small number of claims in the jump/step category make it very likely that the low numbers represented (n=5) are not good averages and could reflect atypical incidents. The typical jump or step from non-moving vehicle injury involves a male driver between the ages of 25 and 29 who injures his ankles or toes and is off for 96 days at a cost of \$3,706. This is contrasted with knee injuries with a time loss of 35 days but a cost of \$18,530.

A typical accidental fall from a non-moving vehicle involves a male driver between the ages of 45 and 49 who is equally likely to injure his wrist and fingers or back. The back injury will keep him off work for 28 days at a cost of \$2,808 while the injury to wrist or fingers will cause a time loss of 119 days at a cost of \$8,472

Summary

General Trucking loosely follows the North American pattern of an aging workforce increasingly seeing injuries that are more serious due to age. The top two body parts injured in voluntary dismounts are the ankles or toes (12%) and Knees (5%). The element that is notable in voluntary dismount situations is the consequences of knee injuries and their relatively high incidence. When the rate of injury and average costs are considered a knee injury from a voluntary dismount can be more than ten times costlier than the much more frequent ankle and toe injuries. Given the high value consequences, addressing the issue of correct dismount procedure through policy, training, and adequate supervision should have benefit to all companies.

Accidental falls most frequently result in back injuries (20.2%) but injuries to the knees (10.3%) and ankle or toes (10.3%) when combined are slightly more frequent and create a similar cost per injury. While the individual average consequences are relatively mild the volume of injuries (almost 12% of all CU claims) makes this area a high value target.

Moving and Storage has a very small number of injuries associated with voluntary dismounts which makes any conclusions drawn suspect. The one element that may have validity is the lower injury rate for older workers but much greater costs.

Accidental falls account for 90% of reported falls from non-moving vehicles and 8.5% of all injuries reported in the CU. The claims profile shows the increased claims rate and costs with age. The notable element is that both back and wrist injuries each account for 15% of the injuries reported in the CU but wrist injuries are on average 3 times more costly.

The falls from non-moving vehicles injury group is often not perceived as truly significant but when you consider that this represents 17.6% of time loss in General Trucking and 9.6% in Moving and Storage the benefits of fall reduction becomes clear.

7. Appendix

Notes to Tables

- 'STD/LTD/Fatal Claims' and 'STD/LTD/Fatal Costs' (a subset of Claim Costs Paid) are not based on the same set of claims. The STD/LTD/Fatal Claim count only includes claims that have received a first-payment for STD, LTD, or Fatal benefits in the summary period, while the STD/LTD/Fatal Cost amount can include costs that are paid in the summary period for STD, LTD, or Fatal claims that have a first-payment prior to the period.
- The STD/LTD/Fatal Costs are a subset of the Claim Costs Paid amount. As Health-Care-Only (HCO) claims are not coded with claim characteristics, they are not included in the above amounts by claim characteristic.
- The Total includes all claims, but only the top-10 categories are shown; the sum for the top 10 categories may not match the Total.
- The statistics in this report are based on current information, and so historical data is subject to change.
- Claim costs paid may continue to accrue in the years following an Employer-Classification Units (CU) becoming inactive.
- For some Classification Units, measures such as Person Years and Claim Counts may not be perfectly aligned. Historical Person Years for some Employer-Classification Units are remapped based on the current information about the CU that the employer should have been registered in.
- HCO (Health-Care-Only) claims are not coded with claim characteristics and are not included in the above amounts by claim characteristics.

Statistical Definitions

Non-HCO Claims: The number of claims with costs related to at least one of the following benefits types: short-term disability benefits (STD), long-term disability benefits (LTD), or survivor (Fatal) benefits and where the first STD/LTD/Fatal payment date is within the year of injury or the three months following the year of injury.

Person Years: The estimated number of persons working all year on either a part-time or full-time basis. Estimates of person year quantities are based on gross payrolls submitted by employers and on matching wage-rate data.

Injury Rate: The number of non-health care only claims per one hundred person-years of covered employment, where one hundred person-years is the equivalent of one hundred full-time & part-time employees working in the year.

6-Month Truncated Duration: The average number of STD days paid within the month of injury or the six months following the month of injury per STD claim. The average will only include claims that have had a full six months after the month of injury to develop.

Total Work Days Lost: The total number of short-term disability (STD) work days paid in the year regardless of the year of injury. (Days arising from rehabilitation payments are excluded.)

Claim Cost Paid: The sum of all health-care (HC) payments, short term disability (STD) payments, vocational rehabilitation (VR) payments, long-term disability (LTD) reserves and one-time cash awards, and survivor benefit reserves and one-time cash awards charged in the year, regardless of the year of injury.

STD/LTD/Fatal Claims: The number of claims with costs related to at least one of the following benefits types: short-term disability benefits (STD), long-term disability benefits (LTD), or survivor benefits (Fatal) and where the first STD/LTD/Fatal payment date is within the year.

Young Worker Claims: The number of STD/LTD/Fatal Claims where the worker is aged between 15 and 24 at the time of injury.

Mature Worker Claims: The number of STD/LTD/Fatal Claims where the worker is aged 55 or older at the time of injury.

Ergonomic (MSI) Claims: The number of STD or LTD Claims where the Accident Type is Overexertion or Repetitive Motion. Ergonomic Claims do not include fatalities, and may be referred to as Musculoskeletal Injury (MSI) claims.

Serious Injury Claims: The number of claims with a first Short Term Disability (STD), Long Term Disability (LTD), or Fatal payment in the month of injury or the three months following the month of injury AND where at least one of the following is met: (a) long duration (wage-loss in the period of 28 or more days); (b) high health-care costs (costs in the period equivalent to 28 or more days of wage-loss); (c) fatality (fatal benefit payment in the period); (d) serious medical diagnosis (one of 275 selected ICD9 codes).

% Serious Injury Claims: The percentage of STD, LTD, and Fatal claims that are considered to be a Serious Injury. Calculated as the number of Serious Injury Claims divided by the number of Non-Health Care Only claims first-paid in the month of injury or in the following three months.

Serious Injury Rate: The number of Serious Injury Claims per one hundred person-years of covered employment, where one hundred person-years is the equivalent of one hundred full-time & part-time employees working in the year.

First-Paid LTD claims: The number of claims with long-term disability costs (LTD reserve or a cash award) where the first LTD payment date is within the year. Claims may have payments under other benefit types.

First-Paid Fatal claims: The number of claims with fatality costs (survivor reserve or a cash award) where the first Fatal payment date is within the year. Claims may have payments under other benefit types.

Employers: A count of the number of employers with Person Years greater than zero in the given year. A multi-classification employer will be counted for each of the CUs that are included in the report selection criteria.

Assessable Payroll: The amount of payroll used in computing an employer's assessment amount in a given classification unit (CU), summed for all Employer-CUs in the report selection criteria.

Assessment Amount: The amount of assessment an employer will pay as a result of being assessed at the Net Rate (i.e. with consideration of the experience rating and/or transitioning), summed for all Employer-CUs in the report selection criteria.

Accident Type: The accident or exposure that describes the manner in which the injury or disease was produced or inflicted by the identified source of injury or disease. (Mapped coding level)

Source of Injury: The object, substance, exposure, or bodily motion that directly produced, transmitted, or inflicted the injury or illness previously identified. (Mapped coding level)

Nature of Injury: The injury or illness in terms of its principal physical characteristics. (Mapped coding level)

Body Part: The body part or bodily system, directly affected by an injury or disease identified in the nature of injury classification. (Mapped coding level)

Occupation: The collection of jobs, sufficiently similar in work performed to be grouped under a common title for classification purposes. (Statistics Canada's SOC91 coding level.)

Age Range: The injured worker's age group as of the claim date.

Employer Size: The Employer-CU size is determined using the number of person years for each given Employer-CU within each summary year (e.g. as of the year of injury for a claim, as of the year issued for most Prevention documents, or as of the assessment year for payroll). If person years is not available in the given year, the size is considered unknown. The different employer sizes are: Small: up to 20 person years; Medium: 20 or more, but fewer than 100 person years; and Large: 100 or more person years.



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