



WorkplaceNL's PRIME Program:
A Consultation Document on Program Effectiveness

WorkplaceNL

Health | Safety | Compensation

WorkplaceNL

Table of Contents

Introduction	3
Importance of the Meredith Principles for Workers' Compensation	4
PRIME Program Objectives	5
1. Does PRIME help promote healthy and safe workplaces?	5
2. Does the PRIME program help promote effective and sustainable return-to-work practices?	6
3. Is the PRIME program inclusive so that as many employers as possible can participate?	7
4. Is the PRIME program responsive to the individual employer while maintaining the principle of collective liability?	8
Program Performance	10
PRIME Practice	10
PRIME Experience	11
Process for Feedback	12
Annex A – How the PRIME Program Works	13
PRIME Practice Incentive	13
Criteria 1. Occupational Health and Safety Policy and Return-to-Work Policy	13
Criteria 2. Injury Reporting System	13
Criteria 3. Appropriately Trained Health and Safety Representative, Designate or Committee	14
Criteria 4. Occupational Health and Safety Program	14
Criteria 5. Return-to-Work Program	14
PRIME Experience Incentive	15
Annex B: Statistical Profile	16



Introduction

In 2005, WorkplaceNL introduced the Prevention and Return-to-Work Insurance Management for Employers/Employees (PRIME) program.

It was a new and innovative way to encourage employers and workers to develop effective occupational health and safety (OHS) and return-to-work programs.

For the first time in Newfoundland and Labrador, PRIME linked an employer's workers' compensation premium directly to the implementation of OHS and return-to-work programs. In doing so, PRIME also opened an important dialogue between workers and employers about these programs.

PRIME recognizes workplaces that comply with designated OHS and return-to-work practices through financial incentives. Both compliance and low claims costs may be rewarded through rebates, whereas high claims costs may result in charges being levied. The overall goals are to prevent injuries and illness, and to contain claim costs.

Prior to PRIME, an experience rating model was used to adjust an employer's workers' compensation premium based on past claims costs. This complex model was based on industry averages instead of an individual employer's performance, and resulted in a lag between a change in cost experience and the corresponding adjustment to the employer's premium. No real incentives were provided for the implementation of

effective injury prevention or return-to-work practices. PRIME was meant to address these issues, among others.

Since PRIME's introduction in 2005, the workplace injury rate in Newfoundland and Labrador has dropped 35 per cent, from 2.3 injuries per 100 workers (in 2004) to 1.5 per 100 workers in 2016. The average assessment rate for employers has declined by over 40 per cent, from \$3.19 per \$100 of assessable payroll in 2005 to \$1.90 in 2018. The injury fund at the end of 2016 was 126 per cent funded compared to 85.5 per cent in 2004.

Since its inception, PRIME has returned over \$147 million to employers through its practice and experience incentive refunds.

PRIME is one of a suite of tools that has been used to improve OHS and return-to-work practices. Changes in legislation, enforcement, workplace injury prevention programs, certification training, equipment, attitudes and societal values, as well as better safe work practices are also responsible for the positive outcomes seen since 2005.

WorkplaceNL is seeking comment from its stakeholders on the operation and effectiveness of PRIME. Throughout this document, we discuss different aspects of the program, and we pose questions to help elicit response. The questions are only provided to guide discussion - they are not intended to limit the scope of input.



The intent of this review is to gauge and improve the overall effectiveness of PRIME. Broad questions to be answered include:

1. **Has PRIME benefited workers and employers?**
2. **What are the challenges with the program?**
3. **What aspects of PRIME need to be changed, if any?**
4. **Are there alternative models?**

Importance of the Meredith Principles for Workers' Compensation

The workers' compensation system in Canada is based on a set of principles developed by Sir William Ralph Meredith in Ontario in 1914. The Meredith Principles have been the cornerstone of the workers' compensation system in Newfoundland and Labrador since its establishment in 1951.

Under the workers' compensation agreement, workers give up their right to sue employers; in return, employers fund a no-fault system that provides injured worker benefits.

The five key principles are:

1. **No-fault compensation:** workers are paid benefits regardless of how the injury occurred.
2. **Security of benefits:** an injury fund is established to guarantee funds exist to pay benefits.
3. **Collective liability:** liability for workplace injury insurance is, on the whole, shared by employers covered by this insurance.
4. **Independent administration:** the organizations that administer workers' compensation insurance are separate from government.
5. **Exclusive jurisdiction:** only workers' compensation organizations provide workers' compensation insurance.

In assessing PRIME, it is important to keep these principles in mind. The principles that guide PRIME have to be both explicit and implicit through its operation and on its impacts on both workers and employers. The system has to be fair to both workers and employers.

... There should be certainty that the injured workman and his dependants shall receive the compensation to which they are entitled, and it is important that a small employer should not be ruined by having to pay compensation ...

-Meredith, 1914

PRIME PROGRAM OBJECTIVES

The PRIME program has been fully in place for 10 years. It offers a refund to employers that establish and maintain health and safety programs. It provides further financial incentives for employers to manage their claims costs by preventing injuries, and by supporting workers to return to work if and when an injury occurs.

WorkplaceNL is currently assessing the effectiveness of PRIME, and examining its progress against its stated objectives to:

1. Promote healthy and safe workplaces;
2. Promote effective and sustainable return-to-work practices;
3. Be inclusive so that as many employers as possible can participate; and
4. Provide a program that is responsive to the individual employer's actions while maintaining the principle of collective liability.

1. Does PRIME help promote healthy and safe workplaces?

PRIME was intended to promote healthy and safe workplaces by requiring:

- The development of OHS and return-to-work policies;
- The development of an OHS program; and
- The implementation of trained worker Health and Safety Representative/ Designate or OHS Committees (see Annex A for a more detailed discussion on criteria).

Under the Occupational Health and Safety Act (OHS Act), all workplaces in the province must have an active OHS policy. The establishment of OHS and return-to-work policies are the necessary first steps in developing an OHS program. PRIME also requires that workers are trained in OHS and, for workplaces that employ 10 or more workers, that OHS committees be established.

In reality, while an employer may develop policies, procedures, or programs, this does not ensure that they are being effectively implemented. For example:

- Of approximately 4,100 OHS committees in place in the province, only 57 per cent are active; the other 43 per cent do not meet or file minutes.
- Less than half of the committee minutes that are submitted to WorkplaceNL identify any safety issues in a given year.

This suggests that only a small portion of employers are having effective OHS committee meetings.



WorkplaceNL PRIME audits review OHS programs only to determine if all of the required elements are in place. Audits do not measure the effectiveness of a program, or the level of integration within a workplace. They do not determine if program implementation actually addresses the health and safety risks found within specific workplaces.

A number of employers have faced health and safety issues and have received orders or charges from OHS enforcement officers. The presence of outstanding orders or convictions under the OHS Act often indicates a non-compliant employer or an employer with inadequate OHS management systems. Some jurisdictions, such as Manitoba, exclude employers who have been convicted under their OHS Act from receiving the equivalent of a practice incentive reward in that particular year.

Is the goal of meeting legislative requirements a high enough standard to “promote healthy and safe workplaces”?

Should criteria be adapted to encourage employers to reach a higher standard in workplace safety?

Should orders/directives made by OHS enforcement officers impact an employer’s eligibility for a practice/experience incentive refund?

Should an employer who experiences an accidental fatal injury in their workplace be excluded from practice incentive refunds?

Should the PRIME criteria consider how OHS policies/programs are implemented in the workplace?

Should WorkplaceNL audit employers to ensure that, in addition to creating a program/policy/procedure, they are following its guidelines?

2. Does the PRIME program help promote effective and sustainable return-to-work practices?

As discussed, the fact that an employer has developed a policy or program does not guarantee they have followed the outlined process. The PRIME audit only determines if all of the required elements are in place, not if they are being used effectively. This is especially true of return-to-work programs.

Return-to-work is a critical component of a safety management system. However, many employers who have been part of recent WorkplaceNL outreach programs were not using or communicating return-to-work programs effectively.

WorkplaceNL case management staff work with employers and injured workers to monitor and assist early and safe return to work.

A workers' successful return to work following an injury is difficult if the proper processes are not in place or if employers or employees do not adhere to return-to-work protocols. The longer a worker is away from work, the less likely they are to return to their pre-injury job.

At present, decisions made by the WorkplaceNL case management team or the effectiveness of a return-to-work program, have no impact on an employer's pass/fail under the PRIME program. Employers may receive PRIME refunds despite not meeting their legislative requirement in terms of return-to-work.

The implementation of the elements of the PRIME program, specifically the return to work aspects, has been driven mainly by employers and their representatives. While participating in RTW and OHS processes in the workplace, worker involvement in assessing the effectiveness of the PRIME program has been minimal. Some workers have indicated that PRIME has been viewed as an employer insurance issue rather than a workplace safety and return to work program, as many employees do not find it relevant to their day to day work requirements.

Should the PRIME criteria consider how return-to-work policies/ programs are applied in the workplace?

Should WorkplaceNL audit employers to ensure that, in addition to creating a return-to-work program or policy, it is implemented in the workplace?

Should WorkplaceNL use data and decisions from its case management team to help determine the effectiveness of employers' return-to-work procedures?

What other aspects of the return-to-work process should be considered during an audit?

Should there be more involvement of employees/ workers during the PRIME audit process? How could the PRIME program be adapted to make it more relevant to workers?

3. Is the PRIME program inclusive so that as many employers as possible can participate?

In 2016, approximately 16,000 of 19,000 registered employers were eligible to be considered for PRIME incentives. Since the inception of PRIME, the number of employers who successfully meet the practice incentive criteria has increased by about 64 per cent - in 2016 approximately 6,000 employers received PRIME refunds. Still, some 10,000 employers who are eligible for PRIME do not participate or fail to meet the PRIME validation requirements.

How can WorkplaceNL increase the participation rate for PRIME eligible employers? What are the barriers to participating? Why might an employer choose not to participate?

Is the PRIME program widely known among employers? Should WorkplaceNL dedicate resources to promotion of the program?

A number of groups are not included in the PRIME program, such as self-insured employers, fish harvesters whose assessments are based on the landed value of catch and employers with a base assessment less than the \$50 minimum.



Fish harvesters, for example, are not eligible for PRIME and are not able to avail of the incentives.

Should PRIME include more employers (i.e. those that are currently excluded)?

Among those eligible to participate in PRIME, a significant portion of employers do not pass the practice incentive component and thus are not eligible to receive a rebate under the experience incentive component.

Among PRIME eligible firms, the average industry pass rate was 45 per cent in 2016 compared to 28 per cent in 2008 - an increase of approximately 61 per cent. The lowest pass rate by industry was experienced in construction in 2011, with only 13.7 per cent of firms passing. Although the overall pass rate for the practice component is low, all industries have seen improvements in this area.

It is noteworthy that the construction industry participates in PRIME via the Certificate of Recognition™ (COR™) Program, managed by the Newfoundland and Labrador Construction Safety Association (NLCSA), which follows a different validation process than PRIME.

What changes could increase participation and success in PRIME?

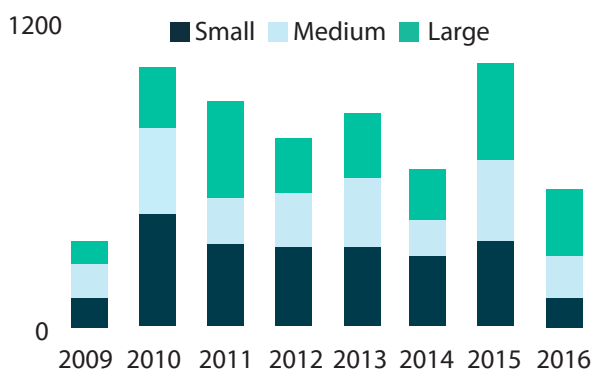
Should different methods be used to measure PRIME compliance by industry?

4. Is the PRIME program responsive to the individual employer while maintaining the principle of collective liability?

Currently, employers who participate in PRIME self-report their eligibility for the practice incentive by indicating on their Annual Employer Statements if they have met the applicable criteria. Employers eligible for a PRIME refund may be audited by a WorkplaceNL health and safety advisor; if the audit does not confirm the employer's statement, the refund is cancelled.

On average, 750 PRIME audits are completed annually, and in any given year approximately 15 per cent of those audited fail to meet the PRIME requirements. While PRIME audits can be completed on any workplace, a large portion is conducted using a targeted approach focusing on workplaces with injuries, inactive OHS committees and/or high claims costs.

PRIME audits by WorkplaceNL



The PRIME audit seeks documented evidence for OHS and return-to-work programs in the workplace, often for a period of three years. Lack of documentation results in a failed audit and rescinding of PRIME rebates applied to the employer's account for any/all years in that three-year period.

While PRIME policy allows WorkplaceNL to look back up to six years, this has not been done. Three years is the typical review period.

An internal review of audited employers has shown some interesting results. When comparing firms that were audited for PRIME, those that failed early in the program reduced their work-related injuries more than those that had initially passed the audit. This suggests that failing an audit helped focus firms on their safety systems, resulting in fewer injuries.

In Manitoba, a new model has been implemented requiring all firms that wish to avail of safety incentives to undergo a formal audit. Auditors are drawn from a list of private-sector auditors approved by the province. The regulator's role is solely to certify the auditor. WorkplaceNL does allow a similar model for the construction industry as the NLCSA conducts PRIME audits as part of its COR™ Program. All other PRIME audits, however, are undertaken by WorkplaceNL staff.

Does WorkplaceNL provide sufficient tools to employers to self-assess their PRIME eligibility? If no, please list any suggestions about what could be provided.

Is the current audit process "responsive to the individual employer's actions"?

Should the PRIME audit confirm workplace OHS and return-to-work practices using tactics beyond documentation review, such as interviews?

Should PRIME audits be focused on a particular set of employers? What factors should drive this determination? How else could the auditing process be improved?

PRIME itself does not ensure that employers have established a robust OHS program that meets all legal and legislative requirements. "Passing" PRIME only means that the basis for an OHS program is in place, not that it is legislatively compliant.

The internal responsibility system upon which provincial OHS expectations are based requires employers ensure they have an adequate safety program. PRIME provides an incentive for this work to begin. Some employers consider PRIME a reassurance that they have a good health and safety program. This is often not the case and can create confusion for some employers.

The criteria established for PRIME has not evolved to keep up with the changing understanding of safety and the need for innovative safety programming using the Plan-Do-Check-Act model of safety systems. This model requires programs to evolve through constant checking of their effectiveness and application. A robust health and safety program, for example, requires that managers have a strong commitment to safety. The absence of this commitment ultimately translates into continued high risk and injury. Leadership is a key aspect of sustainable, long term, safety performance. The PRIME program does not currently measure leadership.

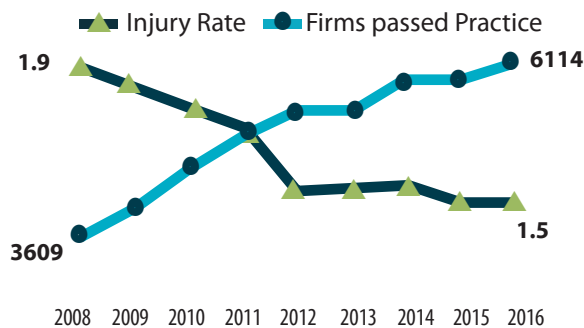
How should PRIME criteria be revised to ensure employers have well-developed innovative, compliant safety cultures?



PROGRAM PERFORMANCE

In 2005, the year before some aspects of PRIME were introduced, the lost-time injury rate in Newfoundland and Labrador was 2.25 injuries per 100 workers. In 2016, the lost-time injury rate had declined to 1.5 injuries per 100 workers. This was the lowest rate in the 65-year history of WorkplaceNL and was among the lowest lost-time injury rates in Canada for that year. In 2016, 92 per cent of workplaces were injury-free.

Number of firms passing PRIME practice component vs. injury rate



PRIME PRACTICE

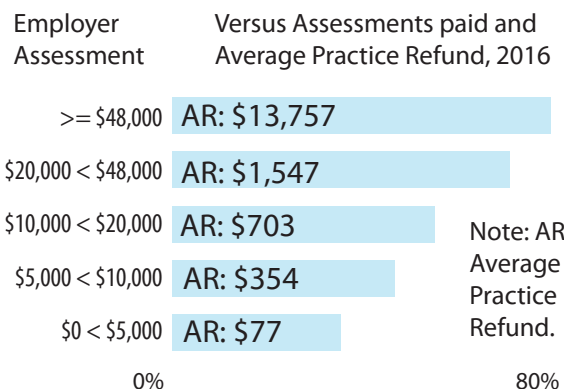
The number of firms passing the practice incentive component of PRIME increased 64 per cent between 2008 and 2016. At the same time, injury rates decreased substantially. Indeed, a strong statistical correlation exists between these two indicators. As firms improve their safety programs—and participation in the PRIME practice component increases—injury rates drop. The participation in PRIME is one leading indicator of the adoption of workplace safety programs.

PRIME is just one component of a broader provincial safety system. In 2009, the Newfoundland and Labrador OHS regulations were revised to increase focus on education

and training, hazard assessments, risk assessments, and safe work practices and procedures. Additional certification training is now required in fall arrest, confined space entry and traffic control. Further emphasis has been placed on the risk management process in areas such as violence prevention, working alone or in isolation and musculoskeletal injury prevention. Changes to the Criminal Code of Canada concerning workplace injuries, and an increase in charges being laid when workplace incidents occur, have also impacted safety performance. Case law has been evolving in this area, with charges and penalties increasing.

Provincially, an increased focus on addressing industry-specific health and safety challenges has emerged. Three new safety sector councils - the Forestry Safety Association of Newfoundland and Labrador (FSANL), Municipal Safety Council Newfoundland and Labrador (MSCNL) and Newfoundland and Labrador Fish Harvesting Safety Association (NL-FHSA) - have been created since 2005. This is in addition to the NLCSA, which was established in 1996.

Per cent of eligible employers receiving practice refunds



The financial practice incentives are meant to encourage the establishment of OHS programs. This raises the question: are the incentives sufficient to encourage the establishment of OHS programs?

In general, the greater the refund available to employers, the higher the participation in the practice component of PRIME. The average practice incentive paid in 2016 was \$1,080, though the range varied considerably - for example, the average practice refund for firms with less than \$5,000 in assessments was \$77, however only 33 per cent of employers participated in the program. Conversely, 76 per cent of firms with assessments paid to WorkplaceNL greater than \$48,000 received refunds averaging \$13,757.

The lowest level of participation is found in smaller employers. Equally concerning is the low participation levels found at medium-sized employers. This suggests that some employers may not have health and safety programs in place.

Is the objective of providing financial incentives for the establishment of safety programs still relevant?

How can participation in PRIME be improved?

Should minimum or maximum refund amounts be established?

Why is the participation rate of smaller firms lower than that of larger firms?

PRIME EXPERIENCE

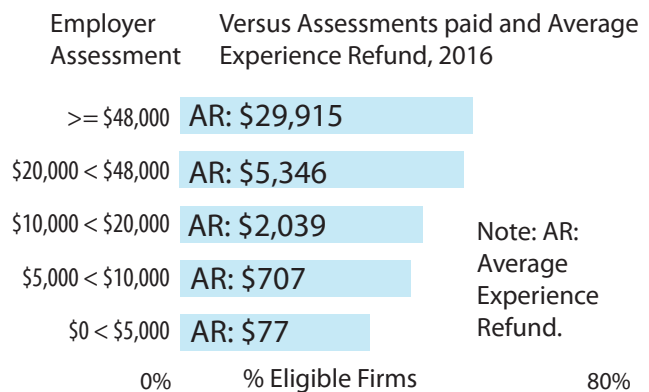
This component of PRIME is intended to encourage the development of strong OHS and return-to-work programs by rewarding low claims costs. Employers may receive an experience refund if they perform better than their assessment rate category peers.

PRIME establishes a range of anticipated claim costs for a particular year. If the employer has higher claim costs than the range, a charge is applied; if claim costs are within the range there is no impact; below the range a refund is provided.

Employers who qualify for the PRIME practice incentive may also qualify for an experience refund. Employers who do not qualify for the practice refund will not qualify for an experience refund, but will be subject to experience charges where applicable.

A strong OHS program should help the employer lower its claim costs through fewer injuries. Similarly, if an injury occurs, a strong return-to-work program allows the worker to get back to work sooner, which also lowers claim costs. Firms with good return-to-work policies, low injury rates - or both - tend to receive refunds.

Per cent of eligible employers receiving experience refunds versus assessments paid and average experience refund applied, 2016



The experience incentive rebate, combined with the five per cent practice incentive rebate, could result in employers receiving a refund from WorkplaceNL in excess of 30 per cent. There is no limit on what an employer may be charged through the experience component, but there is a cap of 20 per cent on the amount it can increase year over year.

The number of firms that actually receive an experience refund is low. In 2016, approximately 37 per cent of eligible firms received an experience refund. For the smallest firms, the average experience refund is \$77 and only 34 per cent of eligible firms received refunds. The larger the firm, the greater the potential refund and the greater the participation in PRIME. Substantial financial gains could be realized by employers by accessing PRIME experience refunds.

How can the experience component of PRIME be improved?

Are the ranges established by WorkplaceNL reasonable? Should they be adjusted to increase refunds? Increase penalties? Increase firms “in range”?

PROCESS FOR FEEDBACK

WorkplaceNL looks forward to receiving input from stakeholders concerning the future of the PRIME program. Interested parties may contact us to discuss alternate means of providing feedback. WorkplaceNL may hold focus groups with select groups of stakeholders.

Your written submissions can be forwarded, no later than July 13, 2018 to Chris White, Regional Operations Manager:

Email: Primereview2018@workplacenl.ca

Mail: PRIME Program Feedback WorkplaceNL

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Annex A – How the PRIME Program Works

The PRIME program encourages employers to create safer and healthier workplaces through financial incentives. The program has two components: the practice incentive and the experience incentive.

The practice incentive rewards employers for good occupational health and safety (OHS) and return-to-work practices. Employers that meet the established requirements receive a five per cent refund on their average annual assessments.

The experience incentive is based on the employer's claims cost experience: employers with low claims may receive a refund; employers with high claims costs may receive an experience levy or charge. The refund or charge amount—if applicable—is calculated based on the employer's actual claims cost compared to the experience incentive range established for that employer.

Employers must qualify for the practice incentive refund in order to receive an additional refund through the experience incentive. Those who are not eligible for a practice incentive, however, may still receive an experience-related charge.

While the PRIME program is available to the majority of employers in Newfoundland and Labrador, some groups are excluded. These include: fish harvesters; volunteer firefighters/ volunteer ambulance service providers; inter-jurisdictional trucking agreement employers who are registered in the province but do not pay assessments;

self-insured employers; employers related to government-funded projects; and disaster/enhanced/second injury projects.

PRIME PRACTICE INCENTIVE

To qualify for a practice incentive refund, eligible employers must meet all applicable criteria. As indicated in the table below, these criteria are dependent on the number of employees. The criteria are slightly different for federally regulated employers.

Employers that qualify for the practice incentive are entitled to a refund equal to five per cent of their average annual assessment.

Criteria 1. Occupational Health and Safety Policy and Return-to-Work Policy

All employers are required to have an OHS policy and a return-to-work policy. These may be separate or combined into a single policy. In all cases, the policy must be signed and dated by the highest ranking official or designate and posted in a prominent place in hard copy and/or available electronically. The policy must be reviewed at least annually and updated as required. Employers must ensure that all workers are informed of the policy and its application to their specific workplace(s).

Criteria 2. Injury Reporting System

Employers are required to have an injury reporting system and to ensure that all workplace parties know how to report a work-related injury.

PRIME Practice Incentive Criteria

	Less than 2 workers	Less than 10 workers	More than 10 workers, less than \$48,000 in assessments	More than 10 workers, \$48,000 or more in assessments
1. OHS and return-to-work statements	✓	✓	✓	✓
2. Injury reporting system	✓	✓	✓	✓
3. OHS representative, designate or a committee		✓	✓	✓
4. OHS program			✓	✓
5. Return-to-work program				✓

Notes: Construction employers must also be COR™ Certified with a valid Letter of Good Standing from the NLCSA to be considered for PRIME refunds. Federally regulated employers have different thresholds, i.e. 20 workers versus 10.

Criteria 3. Appropriately Trained Health and Safety Representative, Designate or Committee

The number of workers determines whether a Worker Health and Safety Representative, Workplace Health and Safety Designate, an OHS Committee and/or a Policy Health and Safety Committee (for federally regulated employers) is required and what training is required related to it.

Worker Health and Safety Representatives, Workplace Health and Safety Designates and/or OHS Committee members must hold a valid training certificate issued by WorkplaceNL by December 31 of the PRIME year.

Criteria 4. Occupational Health and Safety Program

An OHS program is required for certain workplaces and will be established in consultation with the OHS committee.

To meet the PRIME requirements for an OHS program, employers must meet criteria 1, 2 and 3 above. They must also have the following OHS program elements: Leadership and Administration; OHS Committee; Education and Training; Communication; Workplace Inspections; Accident/Incident Investigations; Hazard Recognition, Evaluation and Control; Emergency Preparedness; and Safe Work Practices and Procedures. The OHS program must be reviewed and evaluated at least every three years.

Criteria 5. Return-to-Work Program

To meet the PRIME requirements for a return-to-work program employers must meet criteria 1, 2 and 3 (and 4 if required). They must also have the following return-to-work program elements: Commitment; Injury Reporting System; Return-to-Work Planning; Return-to-Work Program Documentation; Joint Mechanism for Consultation; and Evaluation and Communication.

All elements of the return-to-work program must be developed by employers through a joint mechanism for meaningful consultation with their employees, who are designated either by their co-workers or, where applicable, through the union constitution.

Meaningful consultation:

- Provides information to all parties to enable full participation;
- Provides opportunities for input; and
- Assesses the input of the parties in program design, implementation, monitoring, evaluation and revision.

PRIME EXPERIENCE INCENTIVE

All employers are eligible for the experience incentive component of PRIME, except:

- Employers who do not qualify for the practice incentive (described above);
- Employers who do not have an assessment in the PRIME year; and
- Employers with a base assessment (in any one of the qualifying years of the PRIME base period) that is less than or equal to the prescribed minimum assessment (as per section 24 of the Workplace Health, Safety and Compensation Regulations).

The experience incentive range is the range of claim costs against which WorkplaceNL compares the employer's actual claim costs and is used to determine if an employer will receive a refund or a charge (or neither). In general, an employer may qualify for:

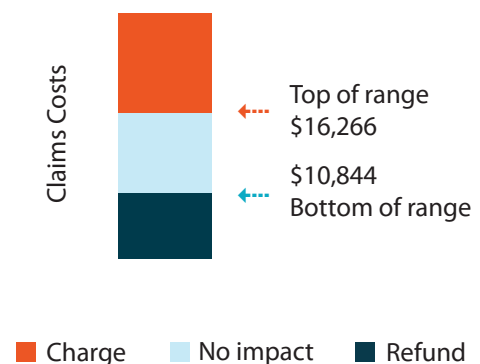
- An experience refund if the employer's claim cost is below the bottom of their range;

- An experience charge if that cost is above the top of their range; or
- Neither if that cost is within their range.

A "maximum rule" is applied to ensure that employers are protected from large increases in their assessments from year to year. When an annual claims cost, compared to a percentage of the employer's average base assessment, results in a less favourable result than the previous year, that percentage cannot move by more than:

- Five per cent for employers who pay \$1,000 or less average base assessment;
- Five per cent + 1 per cent for each additional \$1,000 of average base assessment, up to a maximum of 20 per cent; or
- 20 per cent for employers who pay \$16,000 or more in average assessments.

Example: Experience Range for Employer with average assessment of \$48,000

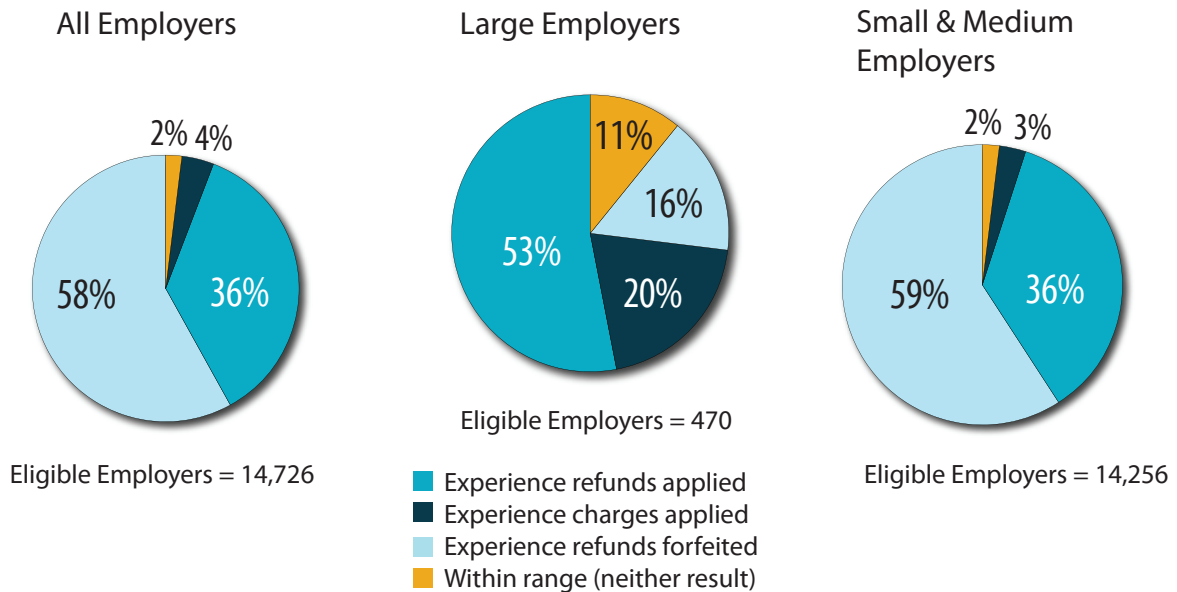


Employers that do not qualify for the practice refund will not qualify for an experience refund, but an experience charge may still be applied.

Annex B: Statistical Profile

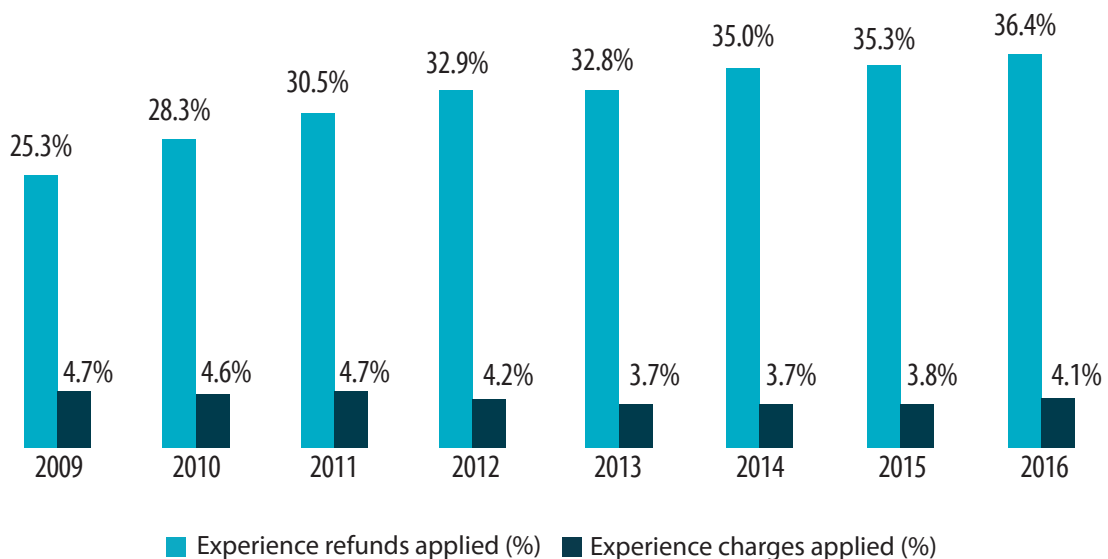
Experience - results by employer size

2016 PRIME Experience results



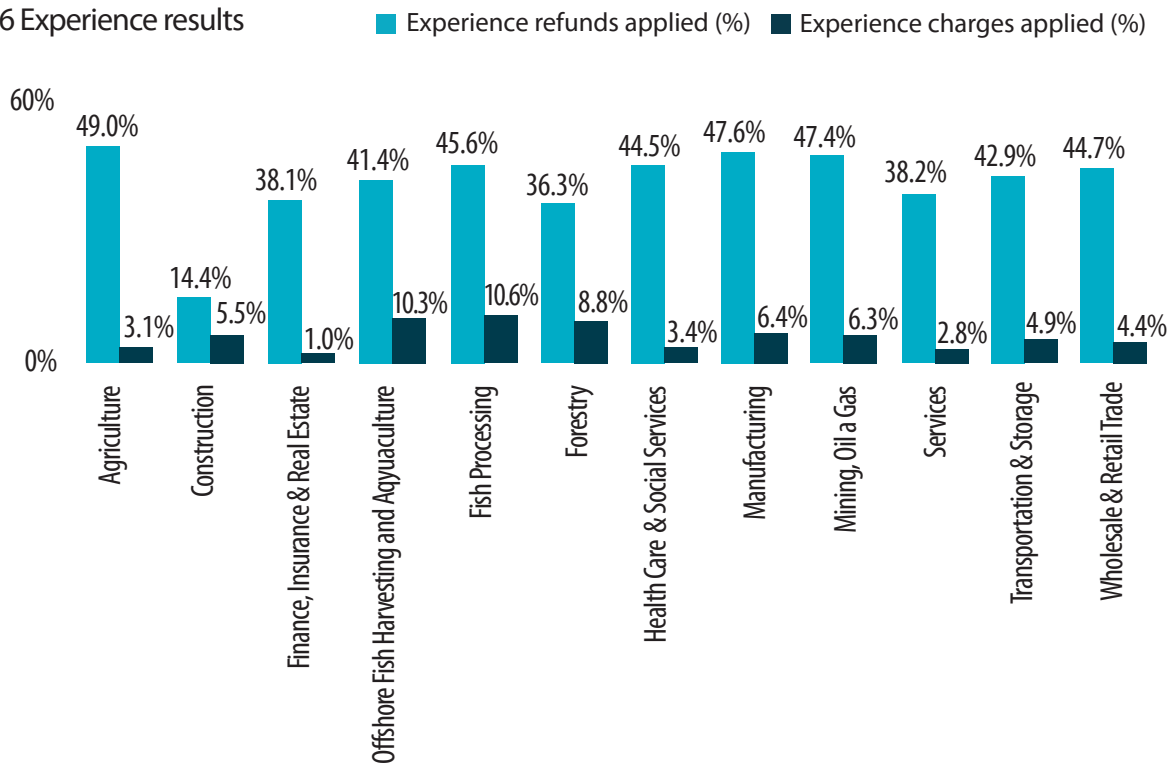
Experience - comparative year results

Per cent of employers who received experience refunds and charges, 2009-2016



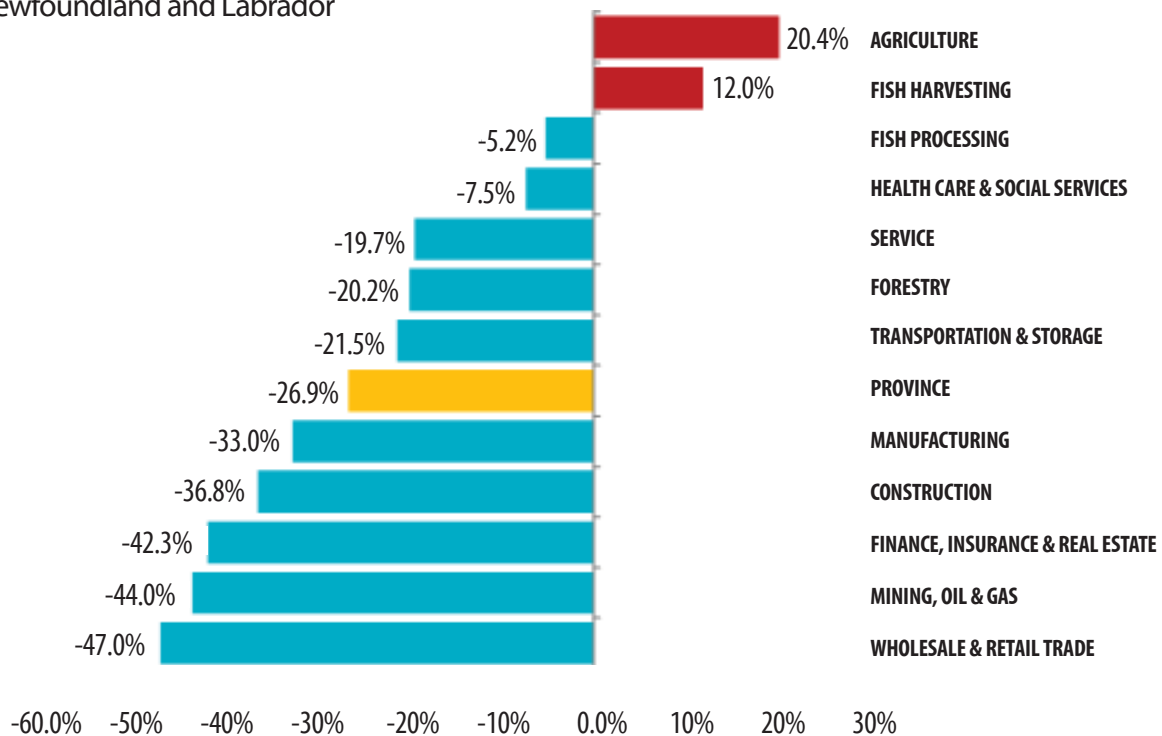
PRIME results by industry sector

2016 Experience results



Percentage Change in Lost-time Incidence Rate by Industry A Ten Year Perspective (2007-2016)

Newfoundland and Labrador



Annex B: Statistical Profile **continued**

Experience Totals

PRIME Year	# Firms Eligible Experience	# Experience Refunds Applied	# Experience Refunds Forfeited	# Experience Charges Applied	# Neither Experience Charge nor Refund	%Experience Refunds Applied	%Experience Refunds Forfeited	%Experience Charges Applied	%Neither Experience Charge nor Refund
2008	12,920	3,050	8,795	632	443	23.6%	68.1%	4.9%	3.4%
2009	13,458	3,404	8,968	638	448	25.3%	66.6%	4.7%	3.3%
2010	13,769	3,895	8,877	639	358	28.3%	64.5%	4.6%	2.6%
2011	14,186	4,332	8,776	661	417	30.5%	61.9%	4.7%	2.9%
2012	14,562	4,783	8,829	605	345	32.8%	60.6%	4.2%	2.4%
2013	14,829	4,853	9,084	552	340	32.7%	61.3%	3.7%	2.3%
2014	14,964	5,242	8,857	559	306	35.0%	59.2%	3.7%	2.0%
2015	14,892	5,258	8,752	563	319	35.3%	58.8%	3.8%	2.1%
2016	14,726	5,383	8,423	599	321	36.6%	57.2%	4.1%	2.2%

PRIME Year	Experience Refunds Applied (\$ million)	Experience Refunds Forfeited (\$ million)	Experience Charges Applied (\$ million)	%Experience Refund \$'s Applied	%Experience Refund \$'s Forfeited	Total Experience Refunds Available (\$ million)
2008	\$5.0	\$3.6	\$4.8	58.2%	41.8%	\$8.6
2009	\$5.9	\$3.4	\$4.1	63.8%	36.2%	\$9.3
2010	\$7.0	\$3.8	\$3.8	64.9%	35.1%	\$10.8
2011	\$8.1	\$3.9	\$3.8	67.4%	32.6%	\$12.0
2012	\$10.4	\$4.4	\$4.2	70.4%	29.6%	\$14.8
2013	\$12.5	\$4.8	\$3.3	72.1%	27.9%	\$17.3
2014	\$12.2	\$4.8	\$2.8	71.9%	28.1%	\$17.0
2015	\$10.7	\$4.4	\$2.9	70.8%	29.2%	\$15.1
2016	\$10.9	\$3.9	\$3.2	73.8%	26.2%	\$14.8

Practice Totals

PRIME Year	# Firms Considered for Practice	# Firms Passed	# Firms Failed	%Firms Passed	%Firms Failed	Practice Refunds Applied (\$ million)	Practice Refunds Forfeited (\$ million)	%Practice Refund \$'s Applied	%Practice Refund \$'s Forfeited	Total Practice Refunds Available (\$ million)
2008	14,149	3,609	10,540	25.5%	74.5%	\$3.3	\$2.8	54.2%	45.8%	\$6.1
2009	14,910	4,008	10,902	26.9%	73.1%	\$4.4	\$2.2	66.7%	33.3%	\$6.6
2010	15,376	4,563	10,813	29.7%	70.3%	\$4.9	\$2.2	68.7%	31.3%	\$7.1
2011	15,926	5,060	10,866	31.8%	68.2%	\$5.4	\$2.4	69.4%	30.6%	\$7.8
2012	16,420	5,524	10,896	33.6%	66.4%	\$5.9	\$2.4	70.7%	29.3%	\$8.3
2013	16,500	5,534	10,966	33.5%	66.5%	\$6.5	\$2.5	72.4%	27.6%	\$9.0
2014	16,482	5,917	10,565	35.9%	64.1%	\$6.7	\$2.5	72.4%	27.6%	\$9.2
2015	16,287	5,934	10,353	36.4%	63.6%	\$6.8	\$2.6	72.6%	27.4%	\$9.4
2016	16,070	6,114	9,956	38.0%	62.0%	\$6.6	\$2.5	72.7%	27.3%	\$9.1



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