

Behavioural Insights at WorkSafeBC

WorkSafeBC Experience, Marketing and Insights

Kerri Buschel

September 21 2018



How do you like them apples?

How do we educate, inform and help shift behavior

- 1 A tool among other tools
- 2 Careful not to shove
- 3 Building from what we know
- 4 A few case studies: claims letters, employers of young workers, fishing, contractors and asbestos

Our Marketing process

- 1. What is the opportunity?**
Business problem/opportunity audience · Goals and objectives · Strategic alignment · Owners · Related work (ie. VOB, VOR)
- 2. Understanding: Probing deeper**
Market research · Customer intelligence (ie. VOC) · Validation · Success measures
- 3. Solutions**
Marketing strategy/integrated communications plan · Prototypes · Impact analysis · Plan · Measurement approach
- 4. Will the solution meet the need?**
Testing · Refinement
- 5. Implementation**
Solutions · Measurement
- 6. Follow-up and sustainment**
Monitoring · Refinement · Learning · Integrating

Our decisions are based on
rational, systematically biased,
strongly habitual contexts

A nudge, not a shove



Influencing behaviours with
small shifts at WorksafeBC

Rewriting letters

Framing, personalizing and simplifying

Appeal procedures and time limits



Assessment Department Location **Employer Service Centre**
Mailing Address 6951 Westminster Hwy Telephone 604 244 6181
 PO Box 5350 Richmond BC V7C 1C5 Toll Free within Canada
Station Terminal Telephone 604 244 6181 1 888 922 2768
Vancouver BC V6B 5L5 www.worksafebc.com Fax 604 244 6490

(Legal Name) (date)
 (Trade Name)
 (Address 1)
 (Address 2)
 (Address 3)
 (Address 4)
 (City) (Province) (Postal Code)
 (Country)

Subject: Your WorkSafeBC account, effective date

Welcome to WorkSafeBC, where you will find a wealth of resources to help you create a safe and healthy workplace. Your premiums contribute to the cost of health care, rehabilitation and compensation for workers who suffer work-related injuries, helping them return to productive lives. In return, you are protected against lawsuits by workers who suffer these occupational injuries and diseases.

Here is a summary of your account information:

Account number	Business number	Class number	Class description	(year) rate
xxxxxxx	xxxxxxxxxx	xxxx	xxxx	x.xx

As an employer, you have certain obligations, such as keeping your account up to date and complying with the *Workers Compensation Act* and *Occupational Health and Safety Regulation*. To keep your account up to date, you need to report your payroll to us and pay premiums. It's also your responsibility to report changes in your firm's operations, maintain a safe workplace, understand the claims process, and do what you can to assist an injured worker to return to work safely.

Each year, we will send you an Employer Payroll and Contract Labour Report, which you will need to complete to calculate premiums for your coverage. Your payroll report and your payment will be due each March. The exact due date will be noted on your payroll report.

While you can report your payroll and pay your premiums when you submit your payroll report, you can also file payroll reports and make payments online at WorkSafeBC.com, or by calling 1 877 FilePay (1 877 345-3729). For more information, including the financial and clearance benefits of these options, visit our web site.

You can also pay at your bank, by mail, or in person at any WorkSafeBC office. For personal assistance, contact our Employer Service Centre during regular business hours, Monday through Friday, at 1 888 922-2768 or 604 244-6181.

If you operate as a proprietorship or partnership, the proprietors or partners of your firm will not receive workers' compensation benefits in the event of an injury unless they have Personal Optional Protection (POP) coverage. If you would like to add POP coverage to your account in the future, please apply on our web site or contact our Employer Service Centre.

Please have your account number handy when contacting the Employer Service Centre.

sider a decision.
the date of its
s been filed with

hes that its

ee of a decision;
view Division

ying monies in
ordingly.

u require

-2233
-8882
-8783
-6688
-7575
-5492
-2277
-5524

(frm_id)



WORKING TO MAKE A DIFFERENCE

Assessment Department of the Workers' Compensation Board of British Columbia
Mailing Address Location **Employer Service Centre**
 PO Box 5350 6951 Westminster Hwy Telephone 604 244 6181
 Station Terminal Richmond BC V7C 1C5 Toll Free within Canada
 Vancouver BC V6B 5L5 Telephone 604 244 6181 1 888 922 2768
 www.worksafebc.com Fax 604 244 6490

Industry Base Rate Information

Account Number: 1XXXXX
 Employer Name: MELINA MCKEE
 MMK MARKETS

November 17, 2015



WORKING TO MAKE A DIFFERENCE

Assessment Department of the Workers' Compensation Board of British Columbia
Mailing Address Location **Employer Service Centre**
 PO Box 5350 6951 Westminster Hwy Telephone 604 244 6181
 Station Terminal Richmond BC V7C 1C5 Toll Free within Canada
 Vancouver BC V6B 5L5 Telephone 604 244 6181 1 888 922 2768
 www.worksafebc.com Fax 604 244 6490

November 17, 2015

MELINA MCKEE
 MMK MARKETS
 SUITE 132A, 15 MAIN ST.
 VICTORIA, BC V7V 1V1

Account Number: 1XXXXX
 Classification: Convenience Store, Farm Market, or Specialty Food Store (741030)

Your Rate Information for 2016

WorkSafeBC - the Workers' Compensation Board of B.C. - is funded entirely by employers. Through your premiums, you are protected from lawsuits by workers who suffer work-related injuries and you help cover the cost of health care, rehabilitation and compensation for these employees.

Considering that a single injury can exceed \$1 million, the premiums we collect from employers must cover the current and future cost of claims. For instance, during 2014, WorkSafeBC incurred \$1,951,000,000 in benefits to B.C.'s injured workers on behalf of employers.

To cover these expenses, each year we calculate a base rate, which reflects the historical cost of injuries in your industry. An experience rating discount or surcharge, based on your firm's health and safety record, is then applied to determine your net rate.

You will be classified in CU 741030 in 2016, and your net rate will increase to \$1.03 from \$1.02 in 2015.

The table below shows how we calculated your rate.

Calculation Step	Adjustment	\$ Value	Description
Base rate		\$1.21	The rate per \$100 of assessable payroll for all employers who share this classification.
Experience rating adjustment	15.2% discount	-30.18	Adjustment to your rate based on your claim's cost history.
Net rate		\$1.03	Your rate per \$100 of assessable payroll. For 2015, the maximum assessable payroll per worker is \$60,000.

Enclosed is a description of the classification unit assigned to your firm. If the classification unit does not reflect your business operations please contact the Employer Service Centre immediately.

You can now conduct 80 percent of your business with WorkSafeBC online. Sign-up today, at WorkSafeBC.com, to report payroll, make payments, submit injury reports, and follow the status of a claim online.

Calculation Date: November 08, 2015
 Please refer to your account number in your correspondence or when contacting the Employer Service Centre. Page 1 of 2

against lawsuits
and rehabilitation

liability. This
claims by injured

ool needs to be
insured by
- have

Consequently,
he industries with
e rate, based on

ias averaged
red on the job in

severe injuries,
> be as high as

each year 25 out

ite: November 08, 2015
Page 2 of 2

Rewriting letters

Framing, personalizing and simplifying



Employer Service Centre
Mailing Address: PO Box 5350 Station Terminal, Vancouver BC V6B 5L5
P 604.244.6181 | 1.888.922.2768 | F 604.244.6490 | worksafebc.com

July 18, 2014

SAMPLE ACC
6951 WEST
RICHMOND

Key information
easy to reference

Your account number	923728-AQ
Your account is effective as of	January 01, 2013
Reporting & payment frequency	Quarterly

Classification unit
description
highlighted for
confirmation

Subject: **Your WorkSafeBC account**

Thank you for registering for WorkSafeBC coverage. This letter provides information about your account and outlines some of our services.

Your account details

Your firm's current classification(s) and premium rate(s) are as follows:

Classification	2014 rate
Cable or Hi-Lead Logging (classification #703003)	9.23%

We've enclosed a full description of your classification. If you feel it doesn't accurately reflect your business or if you make changes to your business operations, please contact us right away. On the back of this letter, you'll find information about our review processes.

Since your account is effective as of January 01, 2013, there may be amounts owing. If you haven't already reported your payroll and paid your premium, please do so as soon as possible. Please contact us if you need further information.

Your WorkSafeBC insurance provides important protection and benefits for your workers should they suffer a work-related injury or illness. It also protects you from potential lawsuits from workers who suffer workplace injuries or occupational diseases. We're also pleased to offer you a wide variety of health and safety resources - available for free at worksafebc.com.

We're here to help

If an injury occurs in your workplace, please report it to us right away. We'll work with you to help your worker recover and return to work as soon as safely possible.

If you have any questions about your WorkSafeBC account, we're here to help. Call us during business hours, Monday through Friday, at 604.244.6181 or toll-free at 1.888.922.2768. Or you can do business with us anytime at worksafebc.com.

Sincerely,

Your Employer Service Centre team
Assessment Department

Encl: Classification unit description

Essential information on
the first page with titles
to guide reader

More information about your WorkSafeBC coverage

Report your payroll and make a payment every quarter

Every quarter, we'll send you a Quarterly Payroll and Payment Report so you can report your payroll for the previous quarter and calculate the premium for your coverage. Both your payroll report and payment will be due every quarter.

Every year, we'll also send you an Employer Payroll and Contract Labour Report for you to reconcile your payroll and premiums for the previous year. It will be due every February.

Keep your workers safe

Part of maintaining a safe and healthy workplace is complying with the *Workers Compensation Act* and the Occupational Health and Safety Regulation.

To assist you, we have a wide variety of health and safety resources available for free at worksafebc.com: newsletters, booklets, posters, and videos. They cover all major industries in B.C., as well as distinctive groups such as young workers, and are very useful for safety meetings and for training purposes.

To get started, go to worksafebc.com.

Discover more at worksafebc.com

Working safely can lower your insurance premium; find out more at worksafebc.com.

Sign up for online services to file reports, make payments, and update your account online.

Learn how to calculate your insurance premium.

Have concerns?

This letter contains important decisions about your account, such as your classification and account effective date. If you have concerns or disagree with any of the information we've provided about your account, please contact us before October 01, 2014. You can request a review of our decisions any time before October 16, 2014. For additional information about our review processes, please go to worksafebc.com and search "assessment review".

Other helpful information
called out on second page

WL-QRW02

Supporting Employers of Young Workers

Door hangers: social norms and prompts



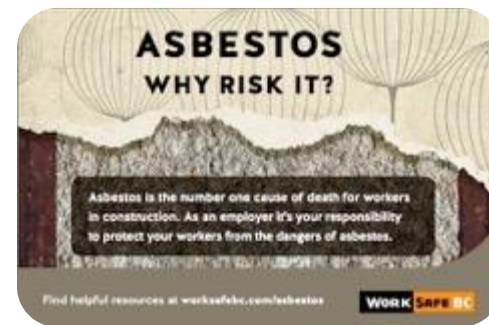
Changing the way we engage at workplaces

Fishermen : salience and simplification



Reaching out to contractors about Asbestos

Why risk it? Loss Aversion and prompts



What small change can we make today
that will have a positive impact on
decision making tomorrow?