WCB Workers Compensation Board of Manitoba

EMPLOYER INSIGHT

User Guide

Workers Compensation Board of Manitoba

If you're hurt at work, we're here to help.

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Overview

What is Employer Insight?

Employer Insight is a platform for WCB registered workplaces to understand their claims, days lost and claim costs information. Information is provided through a collection of interactive dashboards. The dashboards help employers visually identify:

- where to focus safety and health improvements to reduce injuries and, as a result, claim costs and rates
- where to focus return to work improvements to reduce days lost and, as a result, claim costs and rates
- what are their claim costs

Employers can also compare their performance against industry peers to obtain a benchmark and set measurable objectives for improvement.

Who benefits from using Employer Insight?

Employer Insight is mostly beneficial for large employers (those with an annual payroll of $7.5 million or more). Large employers have more claims, so the ability to analyze claims data and days lost is more practical. Small and medium employers may benefit from the summarized statistics Employer Insight provides.

Who can access your data?

Your data is only available to personnel in your organization who are authorized to access Employer Insight through the secure Employer Online Services of the Workers Compensation Board of Manitoba. Industry data is aggregated for the purposes of comparison and to protect employer anonymity.

Minimum recommended system requirements

The minimum recommended system requirements for Employer Insight include:

- Laptop or desktop computer
- Internet access
- Microsoft Internet Explorer 11* or Google Chrome (latest version)* with:
  - JavaScript enabled
  - Cookies enabled**
- 1440 x 900 display resolution, higher resolution is strongly recommended.

Employer Insight can be accessed using a web browser on mobile a device, but features will be limited.

*Other browsers may work but are not supported by the WCB Service Desk.

**Employer Insight uses session cookies. No application information is stored on your hard drive without your consent.

When can you use Employer Insight?

Employer Insight is available to you 24 hours a day, seven days a week. The WCB Service Desk is available to assist you from Monday to Friday, 8:00 AM to 7:00 PM CST (except on statutory holidays).

WCB Security Policy

Employer Insight provides access to confidential information. The WCB has implemented a Web Security Policy as part of our commitment to our clients. In this section, you will find the highlights of this policy and what it means to you.

The security of your information is of the utmost importance. Security precautions begin from the time you are registering to ensure complete confidentiality. Only employers who register to use Employer Insight have access to and only to their own accounts. In addition, only authorized users as specified by the organization administrator, who have an assigned User ID, can view the organization's data.

For further security, the WCB Service Desk will develop a challenge, response mechanism when you register. If you ever forget your password or need to confirm your authorization, you will be able to use a challenge question previously selected by you to identify yourself. It's another way WCB helps keep your information confidential and your access secure.

To protect the confidentiality of Employer Insight, please observe the following rules:

- Employer Insight will ask you to change your password every 12 months. You can, however, change your password at any time and are encouraged to change it frequently.
- Use unusual passwords. Never use familiar names such as the names of your children or the name of your company as passwords.
- Three successive password violations during log on will lock your User ID. If this happens, you will need to contact the WCB Service Desk at 204-954-4321, ext. 4573 in Winnipeg or toll free in Canada and the United States at 1-855-954-4321, ext. 4573.
- Never share your User ID or password. If additional users are required, please contact the WCB Service Desk at 204-954-4321, ext. 4573 in Winnipeg or toll free in Canada and the United States at 1-855-954-4321, ext. 4573.
- If you have a staff member who changes positions or leaves your company and you no longer want them to have access to Employer Insight, please contact the WCB Service Desk at 204-954-4321, ext. 4573 in Winnipeg or toll free in Canada and the United States at 1-855-954-4321, ext. 4573 to update or remove the employee's access.

Getting Started

Becoming a registered user

The first step to accessing Employer Insight is to become a registered user. For security purposes, there must be only one person in your organization who registers all of the users within your organization. This person will become the Organization Administrator.

When the Organization Administrator phones the WCB Service Desk to register your organization's users, they will need the name, capability required (see below), phone number and email address of all the users they wish to register. You will also be asked for the following information found on your account statement:

- last reported annual estimated payroll
- WCB Account Number
- WCB Classification Code and corresponding rate.

Roles and capabilities available to Employer Insight users are listed below:

- **Claim Inquiry**: access to summary statistics, claims, days lost, claim costs, rate setting and comparative industry information.
- **Claim Cost Center Inquiry**: access to claims, days lost and claim costs information relevant to a cost center. Users in this role cannot see information at the account level, including summary statistics, and cannot access industry comparison or rate setting information.
- **Self-Insured**: access to summary statistics, claims, days lost and claim costs information. Users in this role cannot access industry comparison or rate setting information.
- **Assessment Inquiry**: Access to account premium and industry comparison information.

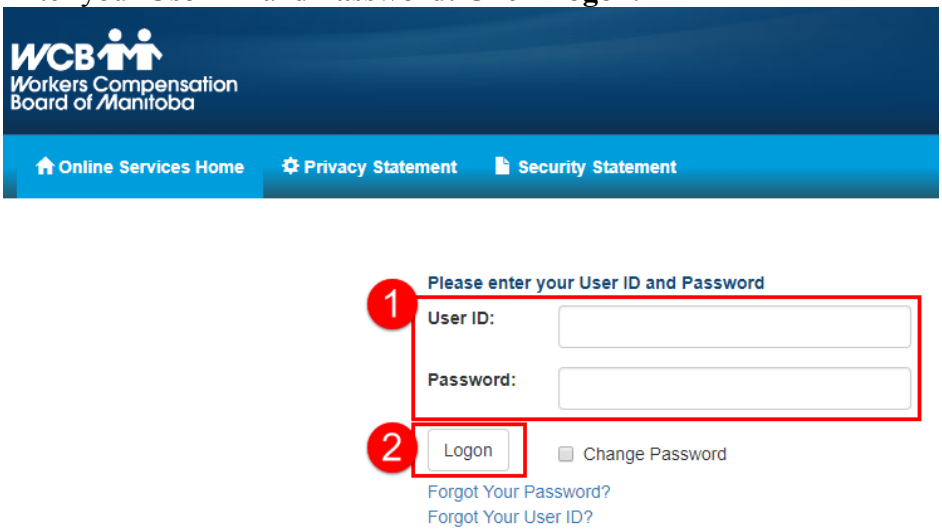
To register and obtain User IDs and passwords, please contact the WCB Service Desk at 204-954-4321, ext. 4573 (in Winnipeg), 1-855-954-4321, ext. 4573 (toll free in Canada and the United States). A WCB Service Desk member will help you register all of the users for your organization. WCB Service Desk hours are Monday to Friday, 8:00 AM to 7:00 PM CST (except on statutory holidays). User lists may be sent via email to ServiceDesk@wcb.mb.ca, but please note the WCB Service Desk will phone the Organization Administrator to verify all user information provided via email. New users are typically setup within 5 business days.

If a user already has access to Employer Online Services, but not Employer Insight, the Organization Administrator must call the WCB Service Desk to register her or him as an Employer Insight user.

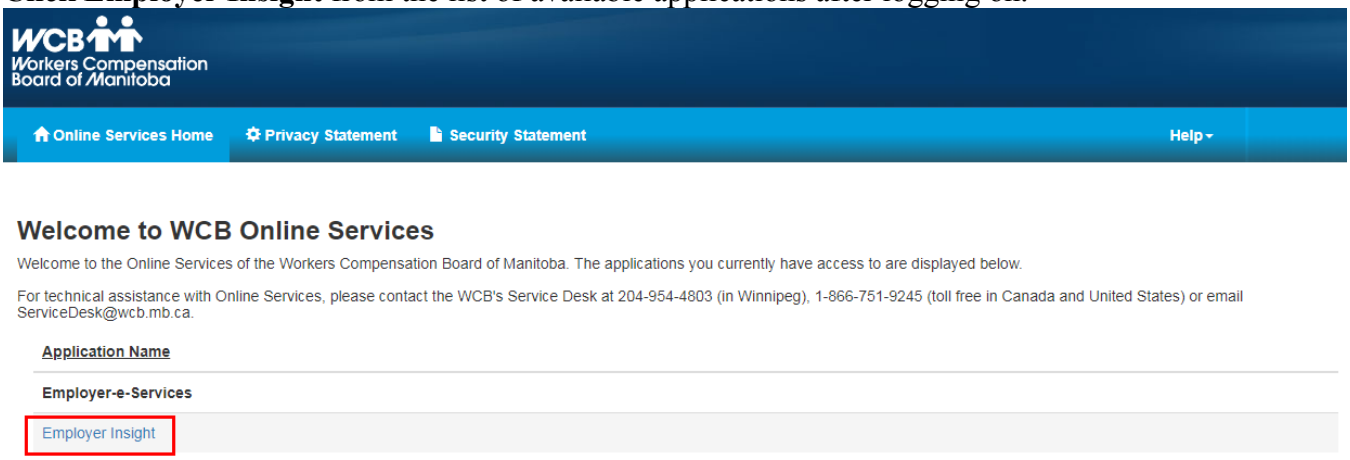
Logging on to Employer Insight

Employer Insight is accessed through Employer Online Services.

1. Go to the Employer Online Services logon page: https://www.securewcb.mb.ca.
2. Enter your **User ID** and **Password**. **Click Logon**.



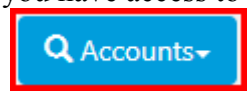
3. **Click Employer Insight** from the list of available applications after logging on.



4. You are now logged on to Employer Insight. Please review the privacy and security statement, which are available on the top menu bar, prior to using Employer Insight.

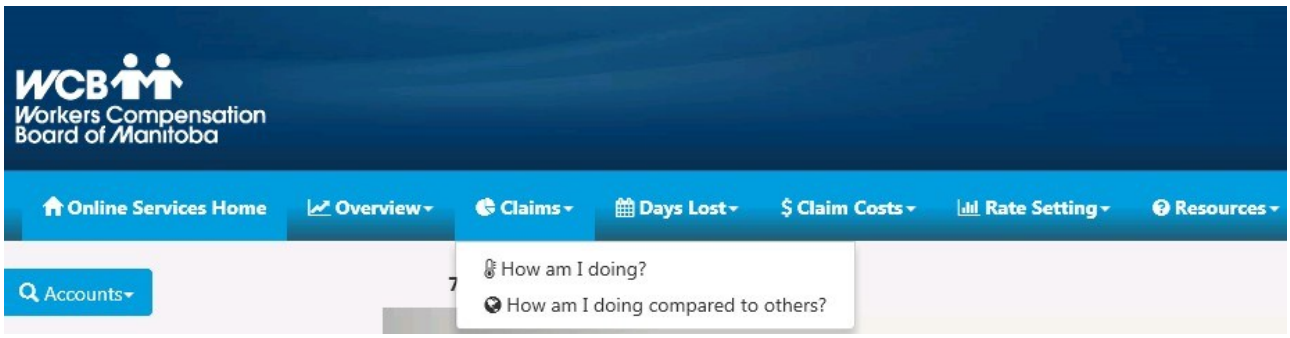
Navigating Employer Insight

1. After logging on to Employer Insight, most users will see the available dashboards in the top menu bar and can proceed to the next step.
   Note: if you have access to more than one account, you must first click **Accounts** and then select the account you want to view from the list. Account cost centers also appear in the list of accounts, if you have access to them.



2. Dashboards are accessed via the top menu bar. Depending on the user capabilities you've been granted, you may see up to five menu items: **Overview, Claims**, **Days Lost**, **Rate Setting** and **Claim Costs**.

3. Each menu item, except for the Overview, contains primarily two types of dashboards: one to see your data and one to see how you compare to your industry peers. To access a dashboard, click the menu item, and then the type of dashboard you want to see.



Glossary and Additional Resources

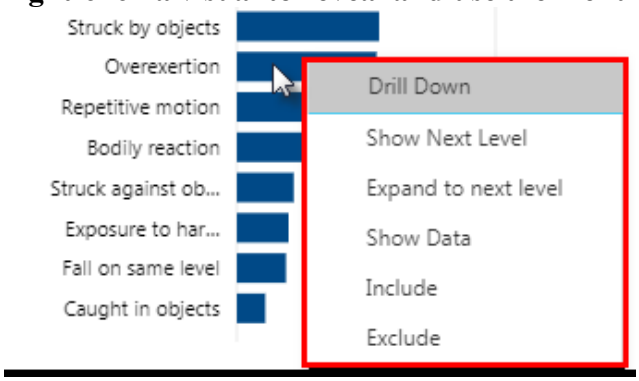
A glossary and other additional resources can be found in Employer Insight under **Resources**. Please refer to the glossary for definitions of terms found throughout this guide.

General Features

Each dashboard provides similar features to analyze your data. There are mainly two methods to access features. They include, but are not limited to:

1. **Hover over a visual and use the icons in the header**
   When hovering over a visual, several helpful feature icons become available on the right side of the header.

2. **Right-click a visual to reveal and use the menu**



Tip
The icons or menu options you see are dependent on the type of visual and its available data. You may see less than what is shown here.

The sections below describe the general features of Employer Insight and the different methods available to use them. Additional examples are available within the sections detailing each dashboard found later in this guide.

Drill down

When a visual has a hierarchy, you can use the drill down feature to reveal additional details. For example, you might be looking at an injury event visual that has a hierarchy made up of specific injury events and their more general groupings. By default, the visual shows data summarized at the group level, but, because the data has a hierarchy, you can drill down through a group to view a more detailed list of specific injury events. There are several methods to drill down your data described in this section.

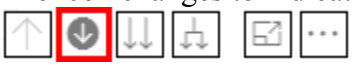
Single data point ("Drill Mode")

You can drill down through a single data point to reveal additional details about it.

Hover over a visual and use the icons in the header

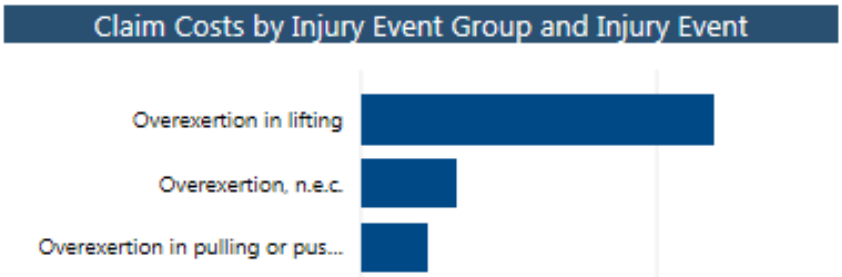
1. Click the **Drill Down** icon.

2. The icon changes to indicate you are now in **Drill Mode**.



3. Click any data point, such as a bar in a bar chart, to drill down. For example, clicking the "Overexertion" injury event group will show all overexertion injury events.

4. The next level of data for the data point is shown.



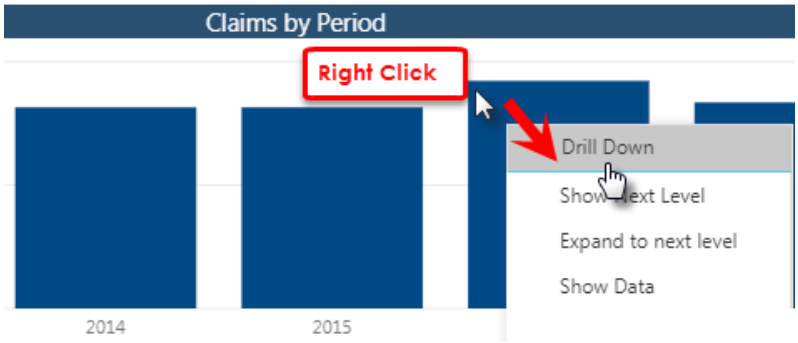
Tip
If details become hard to read when drilling down, click the **Focus Mode** icon to open the visual in a larger view.

5. Click the **Drill Down** icon again to turn off **Drill Mode**.

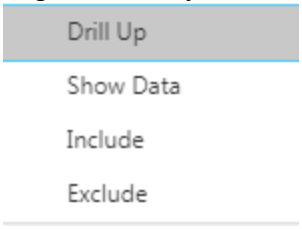
6. Click the **Drill Up** icon to drill back up.

Right-click a visual to reveal and use the menu

1. Right-click a data point in a visual, such as a bar in bar chart or a pie slice in a pie chart and then click **Drill Down**.



2. Right-click anywhere in the visual and then click **Drill Up** to drill back up.



Go to the next level in the hierarchy

You can drill down all data points at once to go to the next level of data in the hierarchy.

Hover over a visual and use the icons in the header

1. Click the **Go to the next level in the hierarchy** icon.

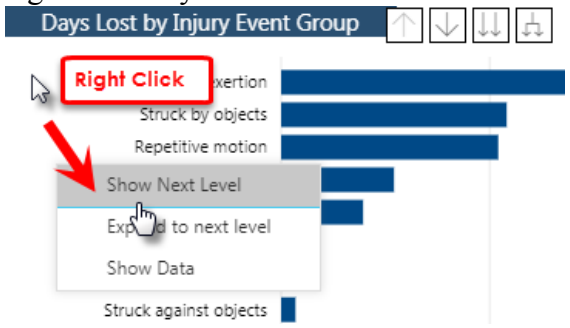
2. The next level of data in the hierarchy is shown. For example, if drilling down injury event group, all injury events within all groups are shown.

3. The **Go to the next level in the hierarchy** icon is disabled once the lowest level of data is reached.

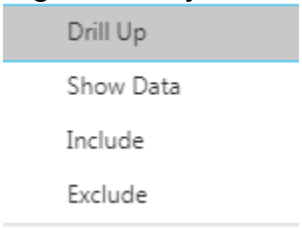
4. Click the **Drill Up** icon to drill back up.

Right-click a visual to reveal and use the menu

1. Right-click anywhere in a visual and then click **Show Next Level**.



2. Right-click anywhere in the visual and then click **Drill Up** to drill back up.



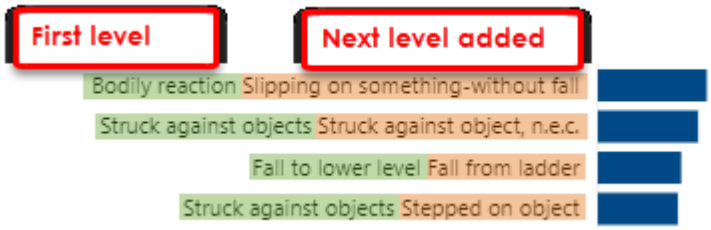
Expand all down one level in the hierarchy

When a visual has a hierarchy, you can expand all data points at once to add an additional hierarchy level. Unlike **go to the next level in the hierarchy**, described in the previous section, the entire data path is shown. For example, if expanding injury event group to the next level, injury event, you will see the parent group beside each event.

Hover over a visual and use the icons in the header

1. Click the **Expand all down one level in the hierarchy** icon.

2. The next level of data is added to the hierarchy.



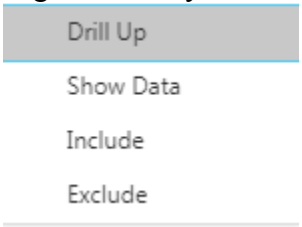
3. The **Expand all down one level in the hierarchy** icon is disabled once the lowest level of data is reached.

4. Click the **Drill Up** icon to drill back up.

Right-click a visual to reveal and use the menu

1. Right-click anywhere in a visual and then click **Expand to the next level**.

2. Right-click anywhere in the visual and then click **Drill Up** to drill back up.



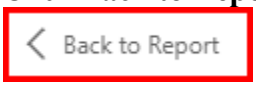
Focus mode

Focus mode lets open a visual in a larger view to see all details. This can be helpful when drilling down or expanding a visual's data, since these actions often result in too much data to easily view without enlarging the visual.

Hover over a visual and use the icons in the header

1. Click the **Focus Mode** icon.

2. The visual opens in a larger view.
3. Click **Back to Report**, found in the top left of the window, to return to the dashboard.

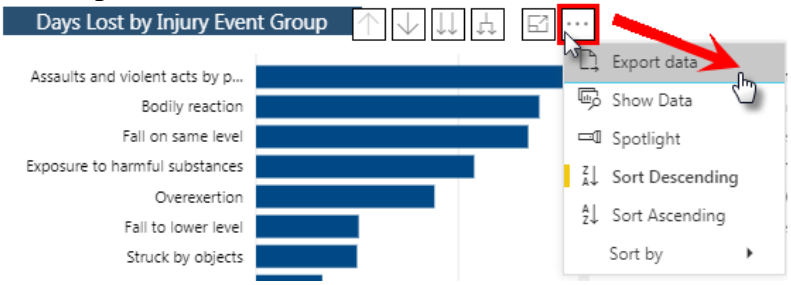


Export data

The underlying data behind visuals in Employer Insight can be exported to a Microsoft Excel (.xlsx) file. Summarized data can be exported to either a Microsoft Excel (.xlsx) file or a comma-separated values file (.csv). Please note that you cannot export data from comparison dashboards.

Hover over a visual and use the icons in the header

1. Click the ellipses icon.
2. Click **Export Data**.

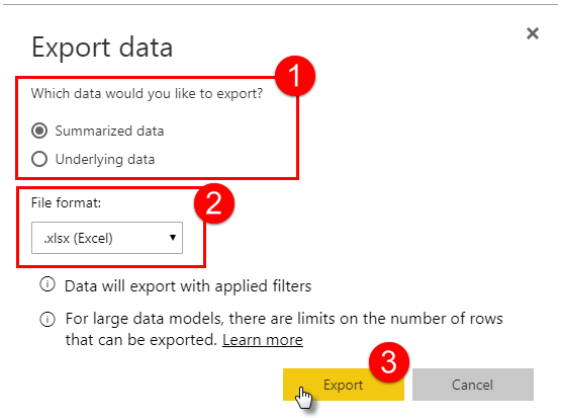


3. On the **Export data** dialog:

   3.1. Select whether you want the summarized or underlying data. Selecting **Underlying data** will export additional details, but may take longer.

   3.2. Select the file format for the exported data.

   3.3. Click **Export**.



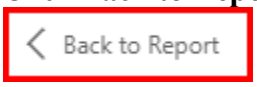
Show as a table

Show as a table lets you open a visual in a larger view to see all details, similar to Focus mode, but also displays the underlying data used by a visual.

Hover over a visual and use the icons in the header

1. Click the ellipses icon.
2. Click **Show as a table**.

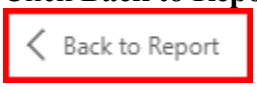
3. The visual opens in a larger view, with its data displayed below it.
4. Click **Back to Report**, found in the top left of the window, to return to the dashboard.



Right-click a visual to reveal and use the menu

1. Right-click anywhere in a visual and then click **Show Data**.

2. The visual opens in a larger view, its data displayed below it.
3. Click **Back to Report**, found in the top left of the window, to return to the dashboard.



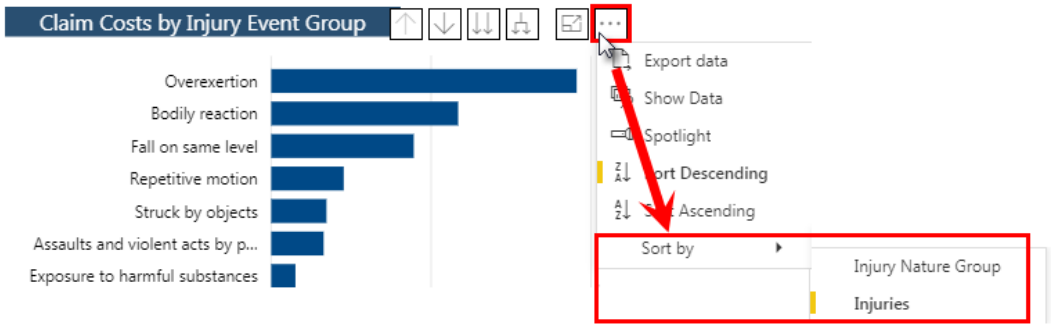
Sort

You can change the way a visual is sorted.

Sort by

Hover over a visual and use the icons in the header

1. Click the ellipses icon.
2. Click **Sort By** and then select which data element you want the visual to be sorted by.

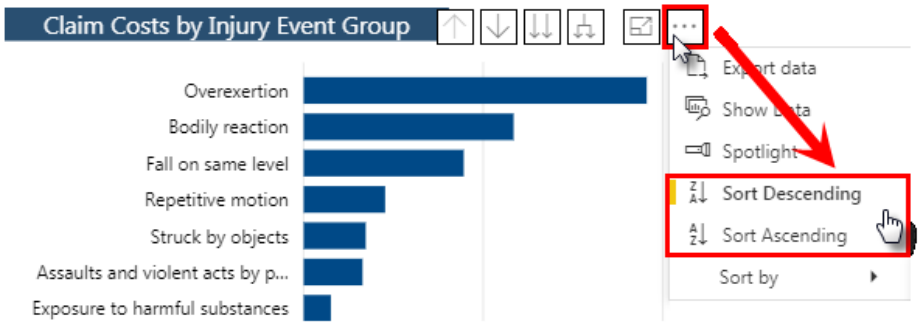


The current sort is identified in bold with a yellow bar on the left.

Sort ascending or descending

Hover over a visual and use the icons in the header

1. Click the ellipses icon.
2. Choose how you want data sorted:
   2.1. To sort data in order of highest to lowest, click **Sort Descending**.
   2.2. To sort data in order of lowest to highest, click **Sort Ascending**.



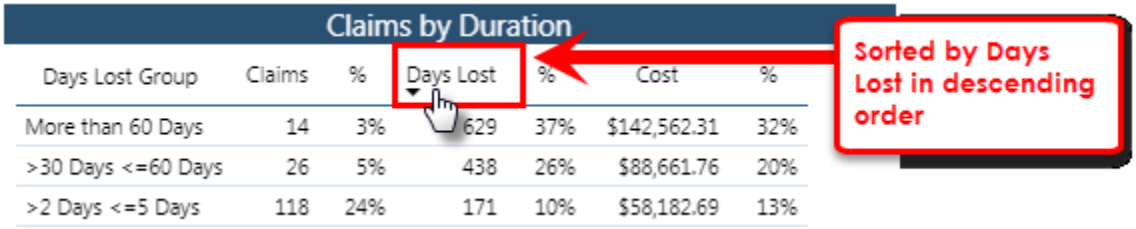
3. Data on the visual is sorted.

The current sort order is identified in bold with a yellow bar on the left.

Use table column headers

Tables can be sorted using the table column headers.

1. Click the table column header you want to sort by. The sort order will be indicated by the small black triangle.



2. To sort the table in the opposite order, simply click the same column header again.

Filter

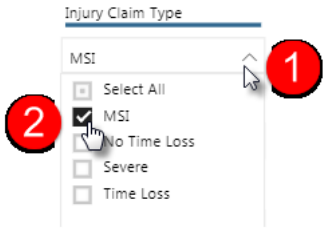
Dashboards in Employer Insight can be filtered so that a subset of data can be analyzed. Since most visuals on each dashboard are connected, filters are applied across the entire dashboard. There are two main ways to filter data in Employer Insight.

Use filter options on the left of each dashboard

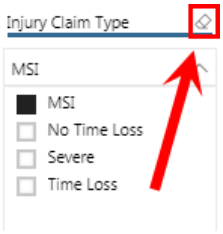
Depending on the dashboard, the top left section may contain a mix of drop down lists, buttons and other controls used for filtering.

Drop Down Lists

1. From a drop-down list, click the checkbox next to the criteria you want to filter by. After clicking, if the checkbox icon is a black checked box (☑), you can select additional criteria from the drop-down list. If the selection icon is a black box only (■), then the drop-down list is not meant for multiple selections.
2. Data on the dashboard is filtered to reflect your selection(s).

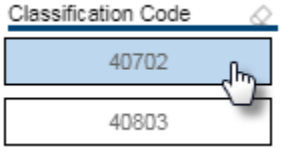


3. To remove the filter, hover over the drop down list and click the small eraser.



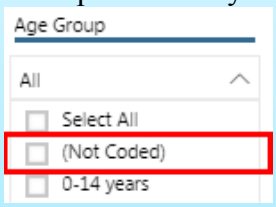
Buttons

Simply click a button to filter your data by that criteria.



Tip

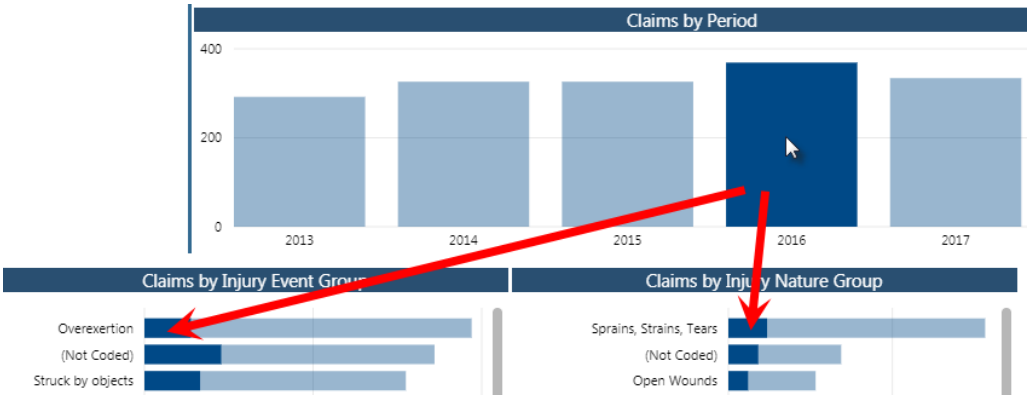
More information from past periods may be categorized as "(Not Coded)", because injury details from No Time Loss claims were not coded by the WCB prior to the year 2017.



Information may also be categorized as "(Not Coded)" if it was missing from a claim or is part of a new claim yet to be coded by the WCB.

Click a data point on a visual

1. Click a data point in a visual, such as a bar in bar chart or a pie slice in a pie chart.
2. Data on the dashboard is filtered to reflect your selection. Data point sections that match your filter criteria are shaded darker.



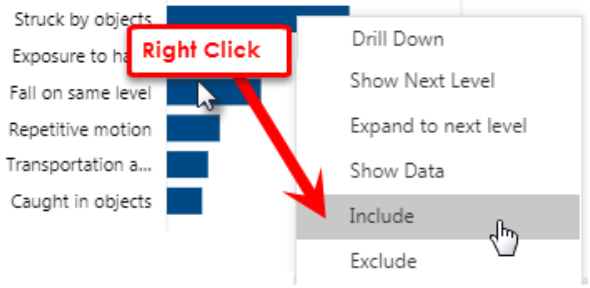
3. To remove a filter after clicking a data point, refresh your browser. Pressing F5 works in most browsers.

Include data

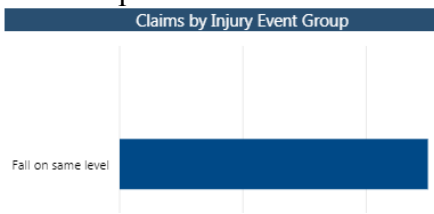
A data point can be included in a visual. In Employer Insight, this means the data point will be isolated from other data in a visual.

Right-click a visual to reveal and use the menu

1. Right-click the data point you want to isolate and then click **Include**.



2. The data point is isolated from other data.



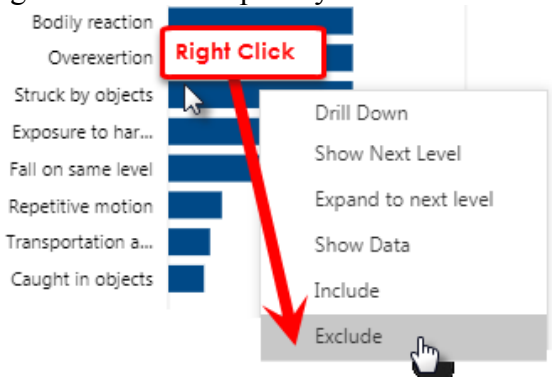
3. To view all data points again, click the refresh button on your browser.

Exclude data

A data point can be excluded from a visual.

Right-click a visual to reveal and use the menu

1. Right-click the data point you want to isolate and then click **Exclude**.

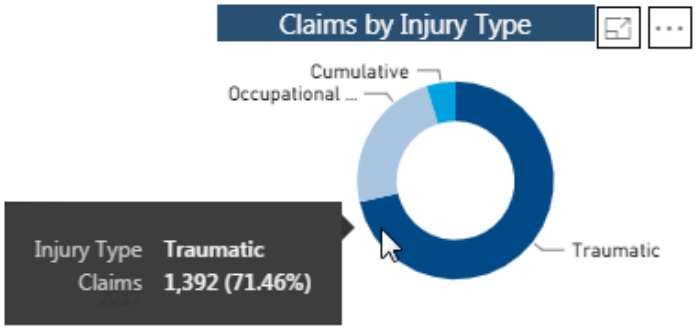


2. The data point is removed from the visual.
3. To view all data points again, click the refresh button on your browser.

View details

Hover your cursor over a data point in a visual, such as a bar in a bar chart, a pie slice in a pie chart or a body part in a body diagram.

Details are displayed in a pop out.



Overview Dashboards

Summary Statistics

The **"Overview - Summary Statistics"** dashboard displays a summary of information within the previous five years and the current year to date.

Please note that users in the Claim Cost Center Inquiry role will not see the Summary Statistics dashboard.

The image below describes how to read the summary statistics. The glossary, found in Employer Insight under the Resources menu, provides definitions for the terms used.

Years are in columns. Look at a column to review metrics for a year.

Classification Code: 70804

Metrics are in rows. Look at a row to compare numbers for a metric, year-over-year.

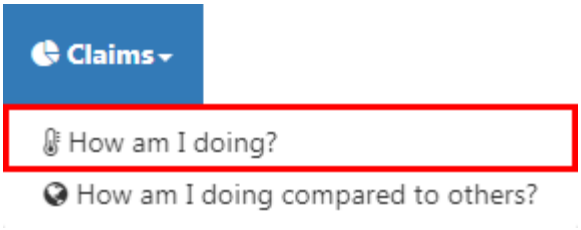
	2014	2015	2016	2017	2018	2019
Premium Rate	$2.02	$1.82	$1.57	$1.08	$0.86	$0.84
Lowest Classification Rate	$0.65	$0.57	$0.64	$0.47	$0.42	$0.44
Highest Classification Rate	$3.24	$2.81	$2.00	$1.74	$1.53	$1.59
Number of Accepted Claims	29	20	24	27	19	10
Number of No Time Loss Claims	12	11	11	10	9	2
Number of Time Loss Claims	17	9	12	17	10	8
Number of Disallowed Claims	0	6	5	6	3	2
Number of Fatalities	0	0	0	0	0	0
Time Loss Injury Rate	5.2	2.7	3.5	4.9	2.9	

As a result of changes to the premium rate setting model in 2018, the lowest and highest classification rates prior to 2018 may be disproportionate compared to subsequent rates. This is the result of the introduction of employer size in the calculation to determine the lowest and highest rates within your classification.

Prior to 2018, your premium rate may be outside the lowest and highest classification rate range; this can occur if your business has been assigned to a different risk category than your industry classification's risk category due to your injury claims cost history.

Claims Dashboards

How am I doing?



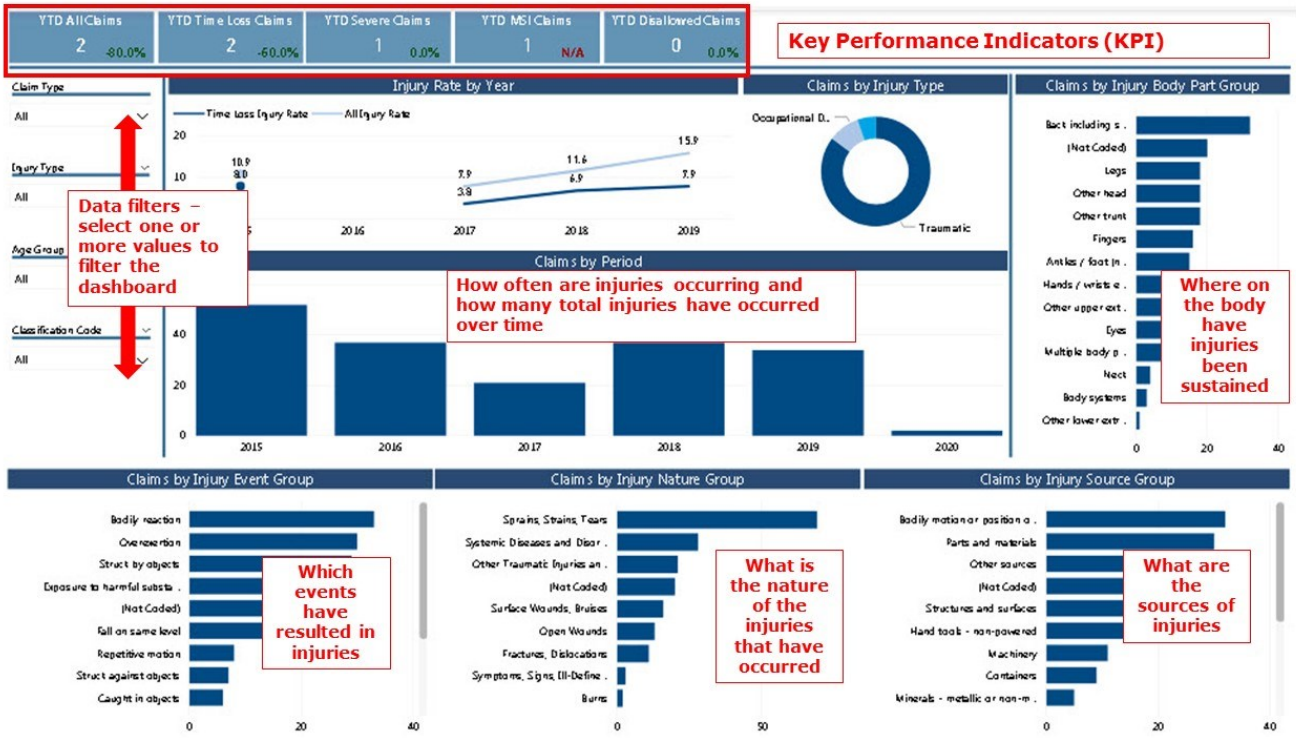
Questions the **Claims - How am I doing?** dashboard can help you answer:

- What is your injury rate and is it improving or getting worse?
- Which types of events are causing injuries?
- Where on the body are injuries occurring?
- Where should prevention efforts be focused to reduce injuries?

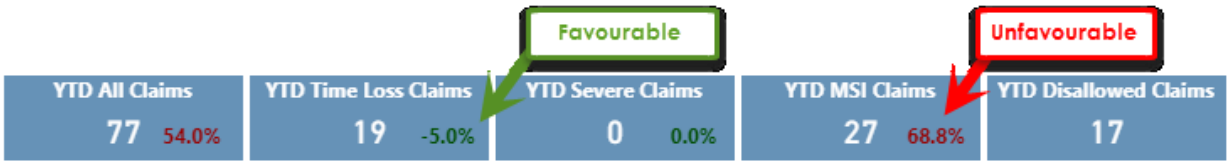
The **"Claims - How am I doing?"** dashboard displays valuable information about claims made within the previous five years and the current year to date to support prevention activities. This includes the number and types of claims. Information is displayed in related charts that will update based on the filters you apply.

Please note that users in the Claim Cost Center Inquiry role will see only claims information for their assigned cost center, not the entire account.

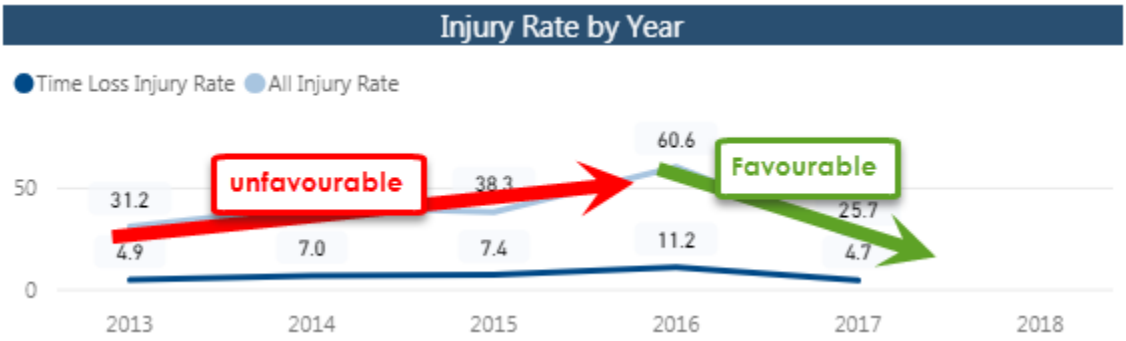
The image below describes the different sections of the dashboard:



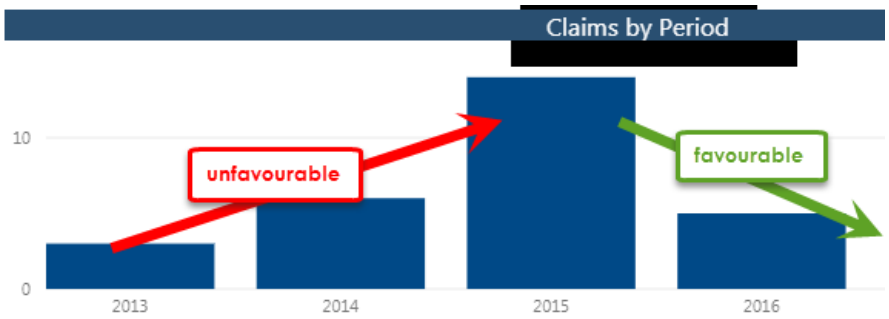
Key performance indicators (KPIs) provide a summary of your year to date safety and health performance. The change from the prior period may be shown as a percentage next to the KPI. A red percentage indicates an unfavourable trend and a green one indicates a favourable trend. Please note that if you are a multi-class employer, the KPIs shown will change based on the classification code(s) selected in the filters section to the left of the dashboard. This is true of all KPIs and dashboards in Employer Insight.



Injury Rate by Year shows how your time loss and all injury rates are trending year over year. Rates should trend down over time. Increases typically indicate an unfavourable trend, but can sometimes be attributed to other factors, such as increased reporting. Please note that there are many scenarios that may cause injury rate data to not be shown, including a new account, experience transfer, reclassification, personal coverage only employer or if the employer did not employ workers that year. Also, injury rates will not be displayed for cost centers.



Claims by Period shows the total number of claims per year and trend over time.



Tip

Hover your cursor over a data point in any visual to view more details in a pop out.

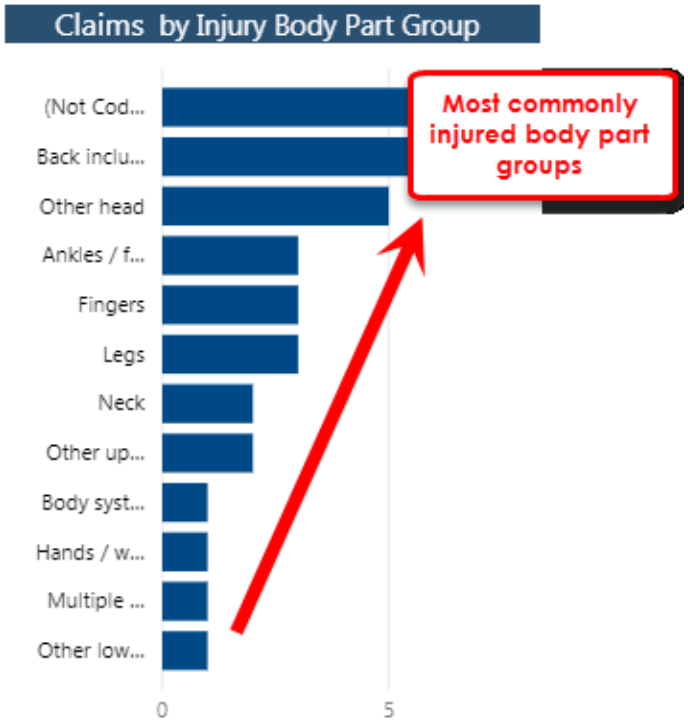
Claims by Injury Event, **Nature** and **Source Group** show what is causing injuries and help you decide where to focus your prevention efforts. The most common events, natures and sources of injuries are at the top of the visuals.

Tip

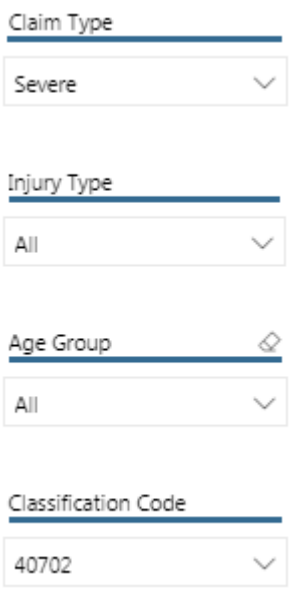
More information from past periods may be categorized as "(Not Coded)", because injury details from No Time Loss claims were not coded by the WCB prior to the year 2017.

Information may also be categorized as "(Not Coded)" if it was missing from a claim or is part of a new claim yet to be coded by the WCB.

Claims by Injury Body Part Group shows where on the body injuries have been sustained.



Tip
If details become hard to read, click the **Focus Mode** icon in the visual header to open the visual in a larger view.



Use the data filters in the top left of the dashboard to refine the claims data you want to see. For example, to see only severe claims, click the Injury Claim Type drop down list and select "Severe". The data on the dashboard is updated to reflect your selection.
Multiple filters can be applied at the same time.

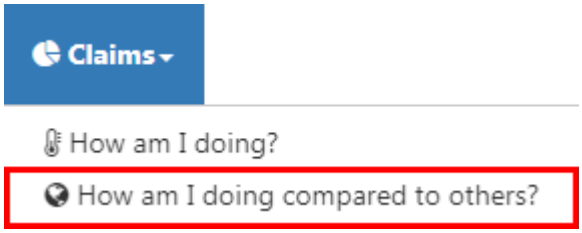
Tip

See the **General Features - Filter** section earlier in this guide for more information about filtering in Employer Insight.

Filtering provides additional insight into your data and where to focus prevention efforts. For example, you may want to focus prevention efforts on events that led to severe injuries first, even though they may not be the most common.

In addition to data filters, you can also click a data point in a chart to highlight data relative to your selection on the dashboard.

How am I doing compared to others?



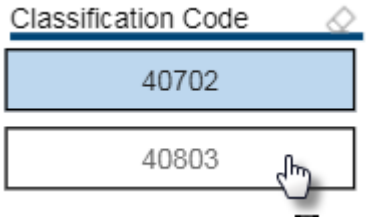
Questions the **Claims - How am I doing compared to others?** dashboard can help you answer:

- Where does your injury rate rank amongst your peer groups?
- Is your injury rate trending in the same direction as the industry?

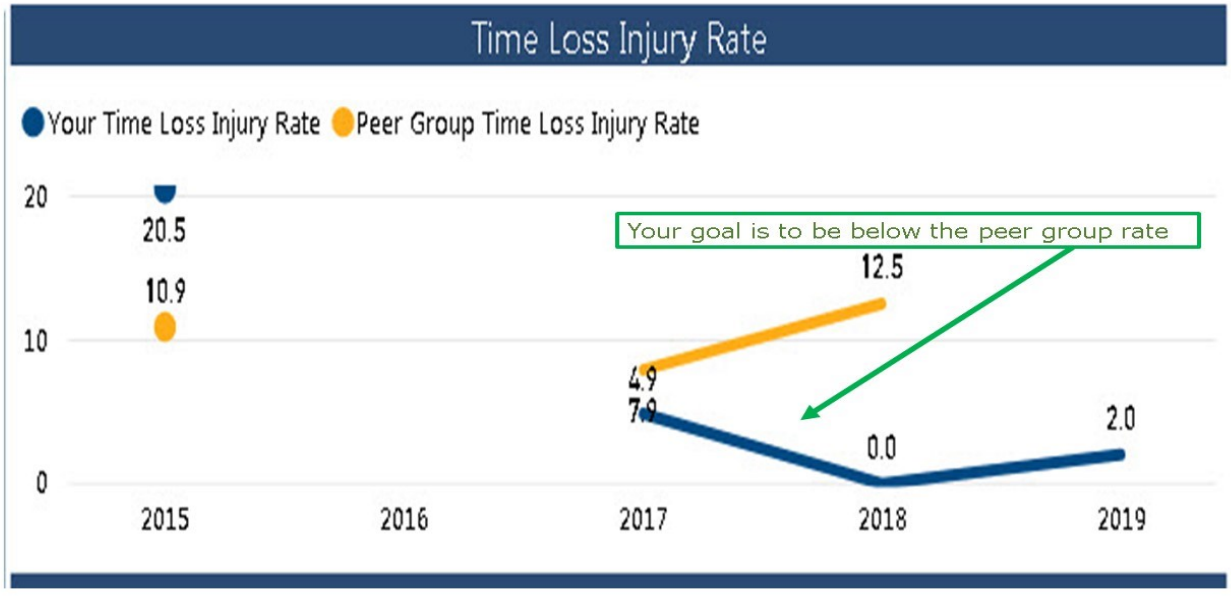
The **"Claims - How am I doing compared to others?"** dashboard allows you to see how your claims performance compares to your industry peers.

Please note that access to this dashboard is dependent upon the role you have been assigned.

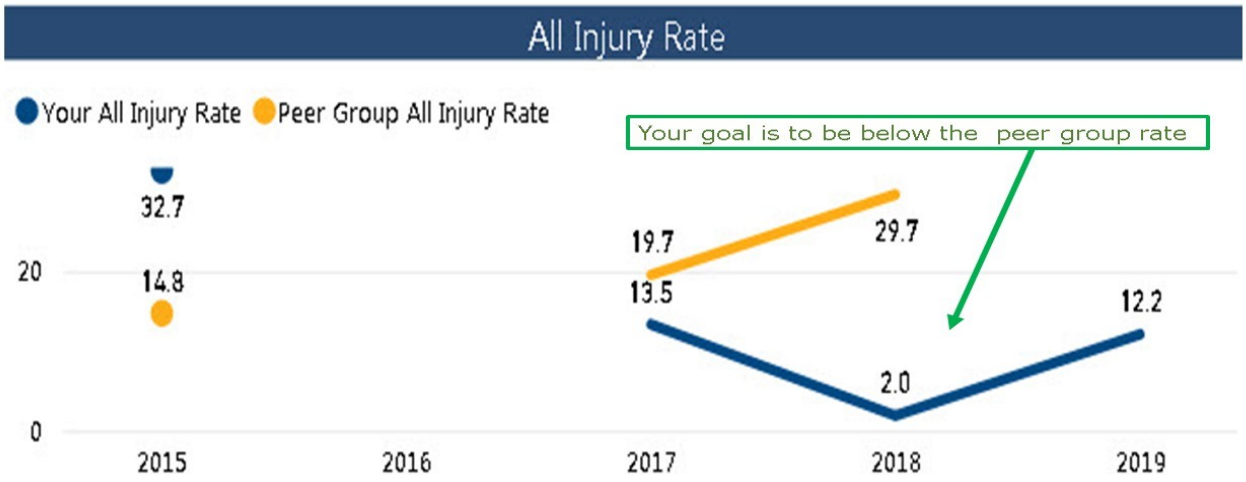
Classification code(s) are on the left of the visuals. If your account has multiple classification codes, you can click the classification code you want to view data for.



Time Loss Injury Rate lets you compare your time loss injury rate against the peer group rate over time.

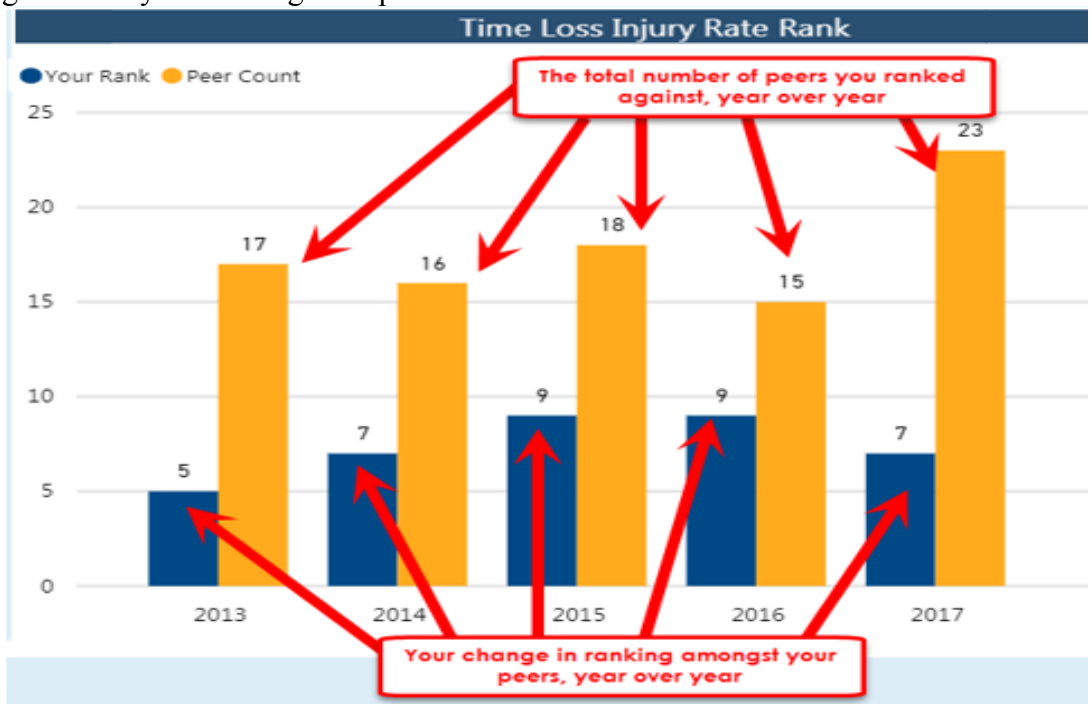


All Injury Rate lets you compare your all injury rate, which includes both time loss and no time loss injuries, against the peer group rate over time. If no injury rate is displayed for a given year, it may be because total hours worked were not reported that year.



For both comparisons, industry rates provide a benchmark that can be used to set measurable objectives for improvement. Lower numbers are better. The goal is for your time loss injury and all injury rates to be below industry rates and trending down over time.

Time Loss Injury Rate Rank lets you compare your time loss injury rate ranking amongst your industry peers over time. The total number of peers within your industry is shown next to your annual ranking. Being ranked 1st means you have the lowest time loss injury rate of your industry peers. The goal is for your ranking to improve over time.

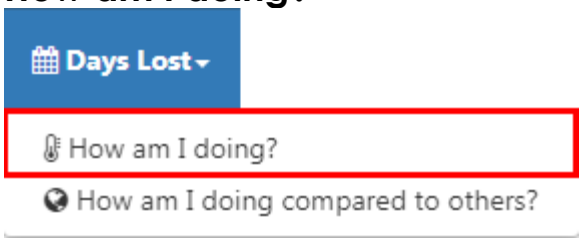


Take action to reduce injuries

- Identify which injuries occur the most in your workplace and determine if they can be eliminated or reduced with safety improvements.
- Develop an injury prevention strategy to reduce the most frequent and costly injuries.
- Review your existing safety and health management system and assess whether changes are needed.
- Meet with your safety committee to review your injury data and discuss ways to reduce injuries.
- Contact SAFE Work Manitoba to access injury prevention education and resources, safety programming, consulting services and learn about industry-based safety programs.
    - Phone: 204-957-SAFE (7233) or toll free: 1-855-957-SAFE
    - Email: information@safeworkmanitoba.ca
    - Website: safemanitoba.com

Days Lost Dashboards

How am I doing?



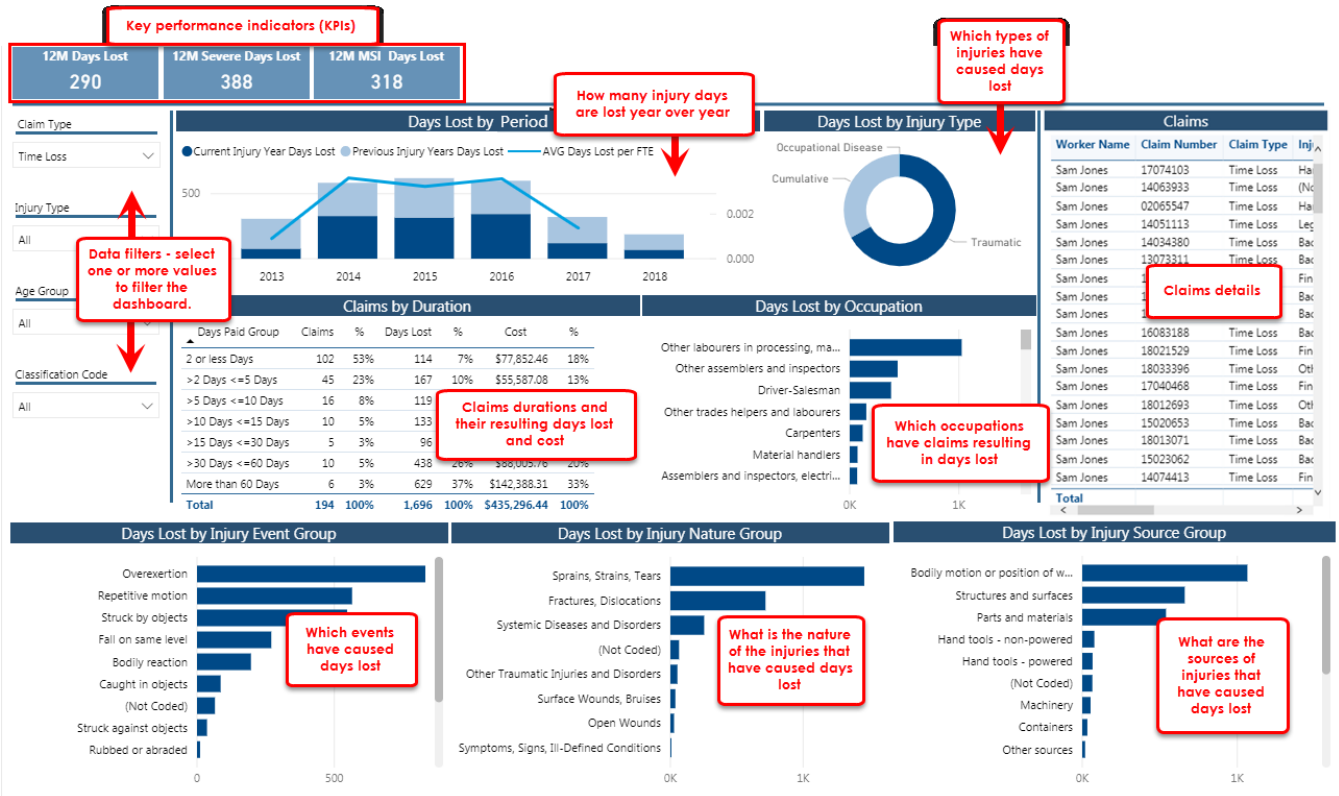
Questions the **Days Lost - How am I doing?** dashboard can help you answer:

- What are my total days lost to injury and are they improving or getting worse?
- Which occupations experience the most days lost?
- Which injury events are causing days lost?
- Where should prevention and return to work efforts be focused to reduce days lost?

The **"Days Lost - How am I doing?"** dashboard displays valuable information about the duration of claims made within the previous five years and the current year to date to support return to work activities. This includes claim duration analysis by claim type. Information is displayed in related charts that will update based on the filters you apply.

Please note that users in the Claim Cost Center Inquiry role will see only days lost information for their assigned cost center, not the entire account.

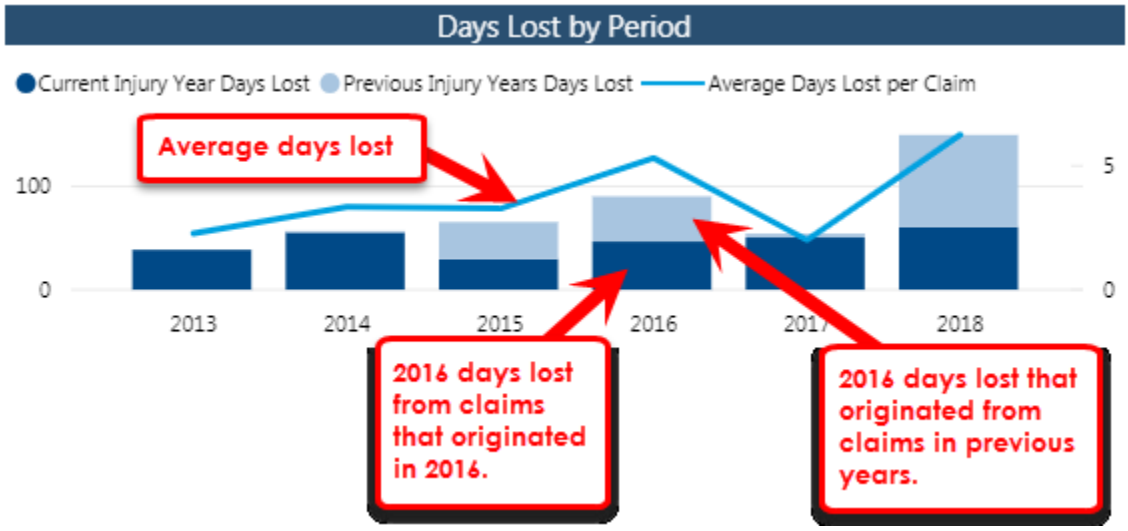
The image below describes the different sections of the dashboard:



Key performance indicators (KPIs) provide a summary of your days lost performance over the past 12 months, including your severe days lost and MSI days lost.

12M Days Lost	12M Severe Days Lost	12M MSI Days Lost
1,884 -14.8%	1,527 -17.6%	330 15.1%

Days Lost by Period shows how your days lost are trending year over year. Each bar shows the total days lost for the year displayed. The total is then broken down by days lost from claims that originated in the year displayed and claims that originated in previous years. The line indicates the average days lost per claim. Days lost should trend down over time. Increases in days lost can be the result of an increase in the number of claims and/or an increase in the days lost per claim.



Claims by Duration shows the number and percentage of claims, days lost and claim costs grouped by the duration of the claim, which is the Days Lost Group.

Claims by Duration

Days Lost Group	Claims	%	Days Lost	%	Cost	%
0 or less Days	102	53%	114	7%	$77,852.46	18%
>0 Days <=2 Days	45	23%	167	10%	$55,587.08	13%
>2 Days <=5 Days	16	8%	119	7%	$28,533.15	7%
>5 Days <=10 Days	10	5%	133	8%	$25,382.8	6%
>10 Days <=15 Days	5	3%	96	6%	$17,546.88	4%
>15 Days <=30 Days	10	5%	438	26%	$88,005.76	20%
More than 60 Davs	6	3%	629	37%	$142,388.31	33%
Total	**194**	**100%**	**1,696**	**100%**	**$435,296.44**	**100%**

Click a column heading to sort

Claims

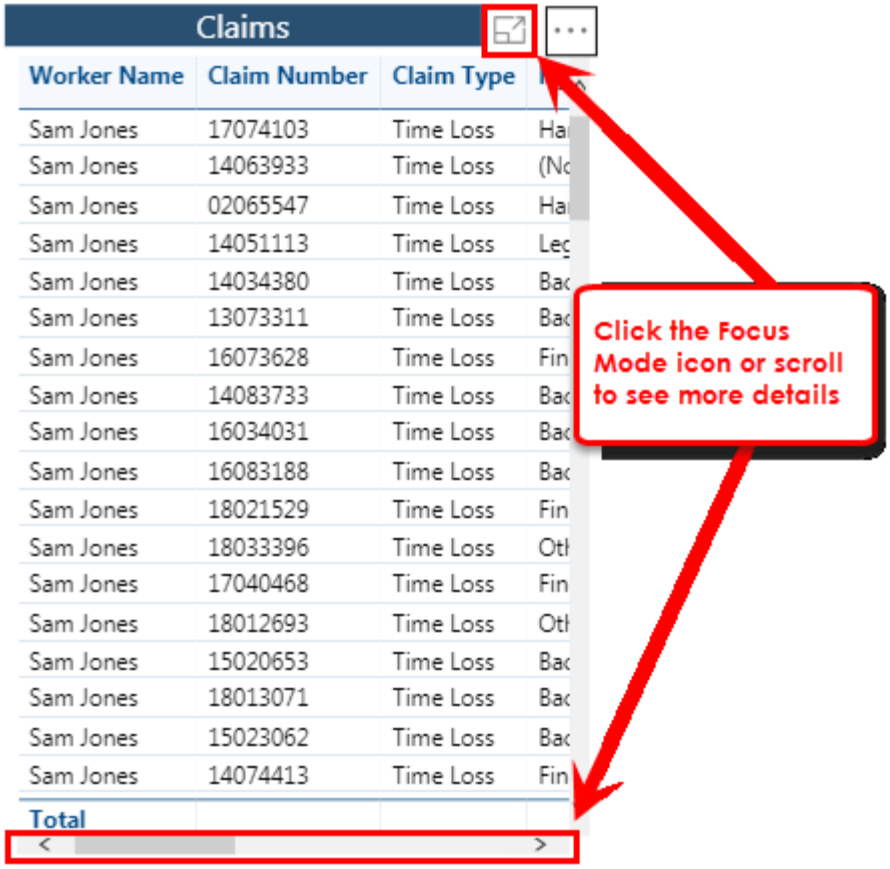
Days Lost

Cost

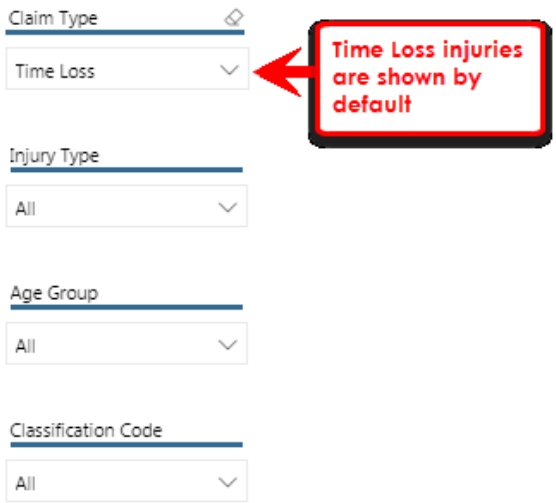
Days Lost by Occupation shows the occupations experiencing days lost to help determine which occupations to focus prevention and return to work programming efforts.

Injury Event, **Nature** and **Source Group** show what is causing days lost. The most common events, natures and sources of injuries are at the top of the visuals.

The **Claims** table shows details for each of your claims, including associated dates and costs. Days lost and costs are totalled at the bottom of the visual.



Tip
Click a column header in any table to sort by that column.

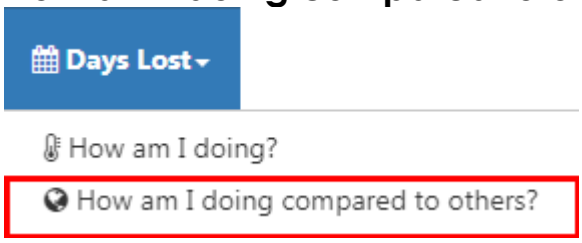


Use the data filters in the top left of the dashboard to refine the days lost data you want to see. For example, to see only claims for the 35-44 age group, click the Age Group drop down list and select "35-44 years". The data on the dashboard is updated to reflect your selection. Multiple filters can be applied at the same time.

Filtering provides additional insight into your data and where to focus prevention and return to work programming efforts.

Please note that since this dashboard focuses on days lost, the time loss injury claim type is selected by default, but you can also select additional claim types.

How am I doing compared to others?



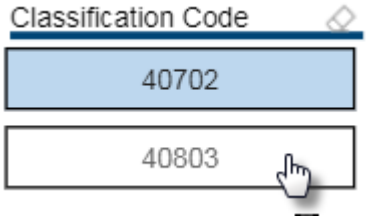
Questions the **Days Lost - How am I doing compared to others?** dashboard can help you answer:

- Where do your average days lost rank amongst your industry peers?
- Are your average days lost trending in the same direction as the industry?

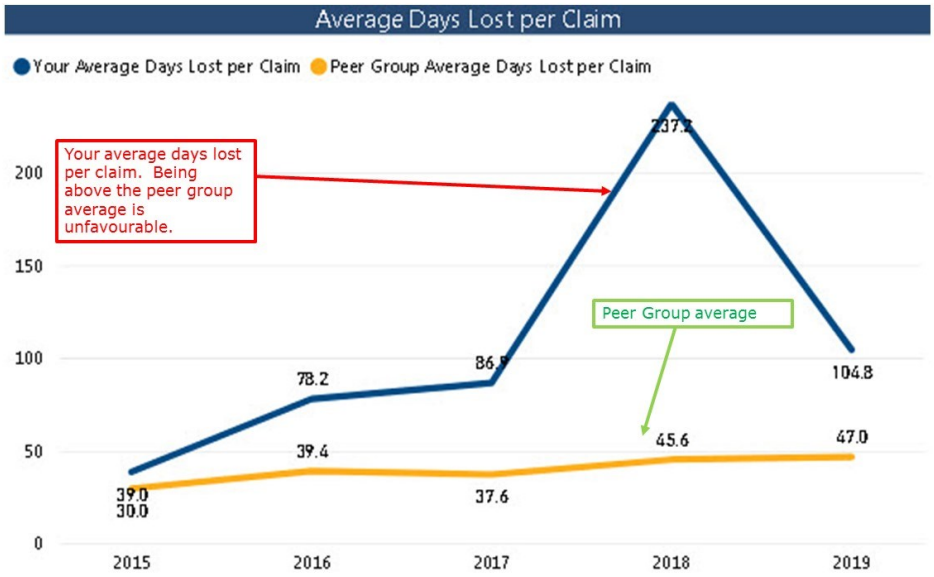
The **"Days Lost - How am I doing compared to others?"** dashboard allows you to see how your days lost performance compares to your industry peers. Your company is represented in blue and peers in orange.

Please note that access to this dashboard is dependent upon the role you have been assigned.

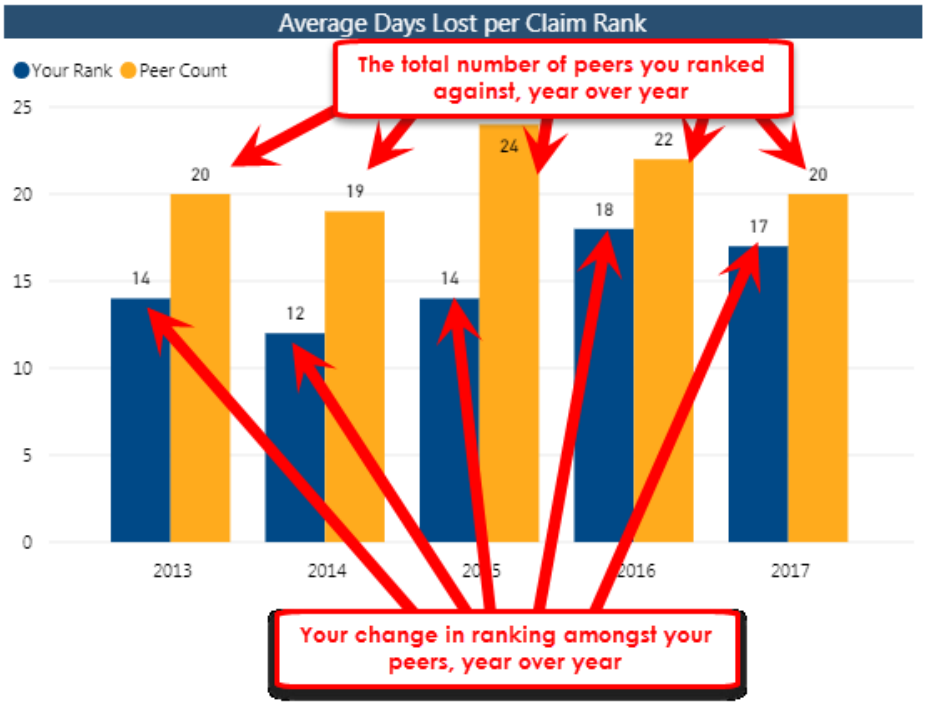
Classification code(s) are on the left of the visuals. If your account has multiple classification codes, you can click the classification code you want to view data for.



Average Days Lost per Claim lets you compare your average days lost per claim against the peer group average over time. The peer group average provides a benchmark that can be used to set measurable objectives for improvement. Lower numbers are better. The goal is for the line representing your average days lost to be below the line representing the industry average and trending down over time.



Average Days Lost per Claim Rank lets you compare your average days lost per claim ranking amongst your industry peers over time. The total number of peers within your industry is shown next to your annual ranking. Being ranked 1st means you have the lowest average days lost per claim of your industry peers. The goal is for your ranking to improve over time.

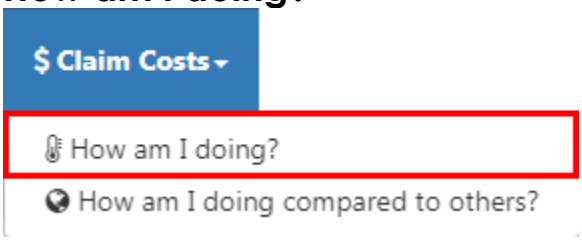


Take action to reduce your days lost

- Review your return to work program and assess whether changes are needed.
  - WCB Return to Work Self-Assessment Tool: https://www.wcb.mb.ca/return-to-work-employer-self-assessment-tool
- Contact the Return to Work Program Services Team for assistance in enhancing or developing a return to work program:
  - Email: RTWProgramServices@wcb.mb.ca
- Sign up for WCB Basics and Return to Work Basics, courses provided free by WCB, to learn how to improve your return to work program: https://www.wcb.mb.ca/training
- Join an industry-based safety program and implement a safety and health management system.
- Identify which claims result in the greatest number of days lost and focus prevention efforts on them.
- Contact SAFE Work Manitoba to access injury prevention education and resources, safety programming, consulting services and learn about industry-based safety programs.
  - Phone: 204-957-SAFE (7233) or toll free: 1-855-957-SAFE
  - Email: information@safeworkmanitoba.ca
  - Website: safemanitoba.com

Claim Costs Dashboards

How am I doing?



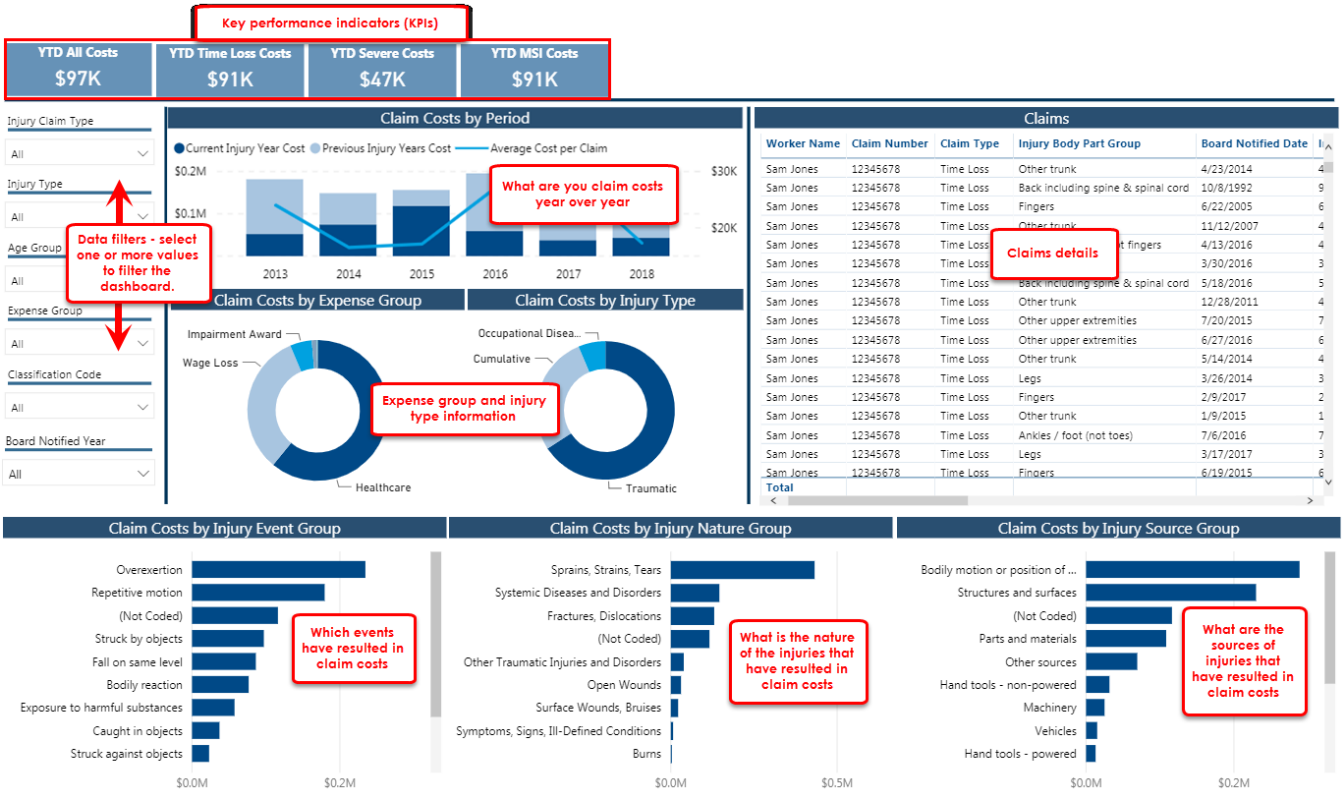
Questions the **Claim Costs - How am I doing?** dashboard can help you answer:

- What are my claim costs and are they improving or getting worse?
- Which injury events are resulting in claim costs?
- Where should prevention and return to work efforts be focused to reduce claim costs?

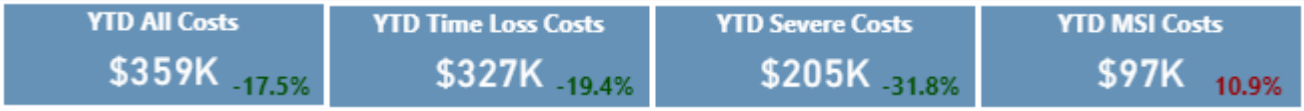
The **"Claim Costs - How am I doing?"** dashboard displays valuable information on the costs of benefits paid to injured workers. This includes the ability to track costs associated with claims. Information is displayed in related charts that will update based on the filters you apply.

Please note that users in the Claim Cost Center Inquiry role will see only claim costs information for their assigned cost center, not the entire account.

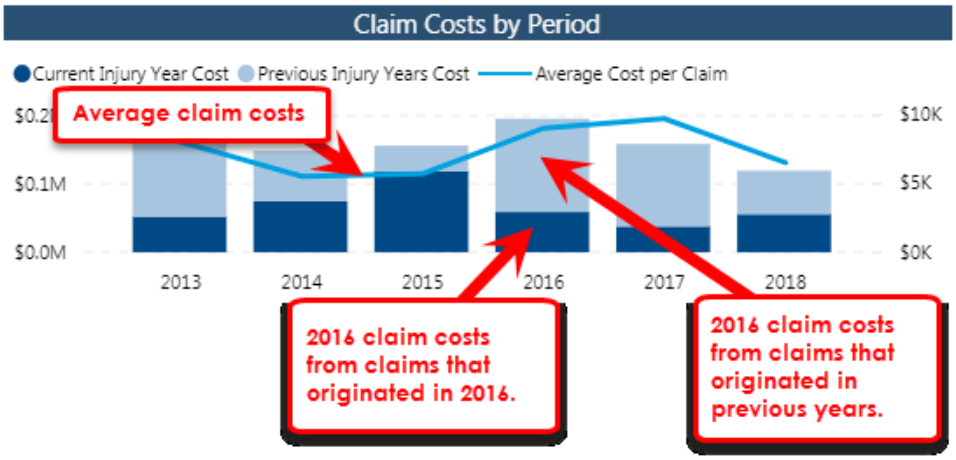
The image below describes the different sections of the dashboard:



Key performance indicators (KPIs) provide a summary of your claim costs performance year to date.

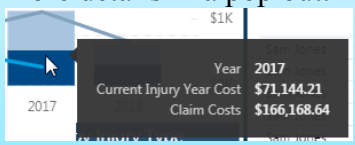


Claim Costs by Period shows how your claim costs are trending year over year. Each bar shows the total claim costs for the year displayed. The total is then broken down by costs from claims that originated in the year displayed and costs from claims that originated in previous years. The line indicates the average cost per claim. Claim costs should trend down over time. Increases in claim costs can be the result of an increase in the number of claims and/or an increase in the days lost per claim.

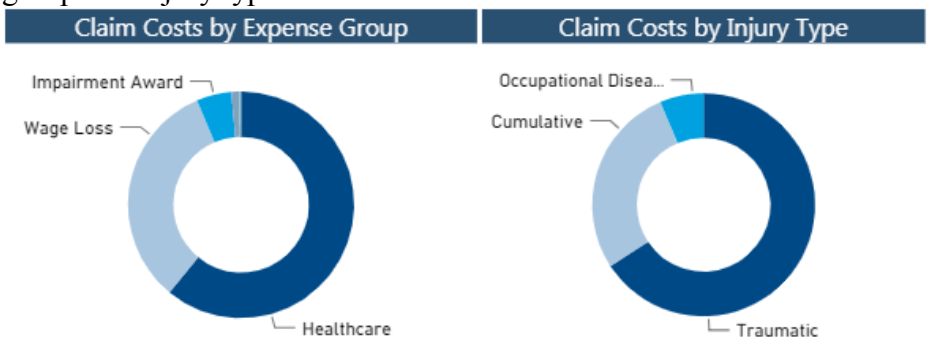


Tip

Remember you can hover your cursor over a data point in any visual to view more details in a pop out.

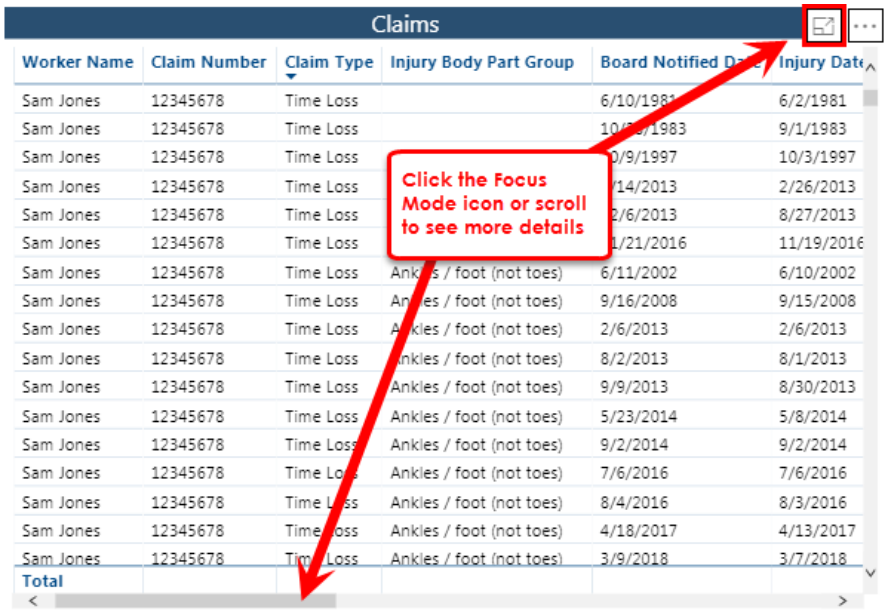


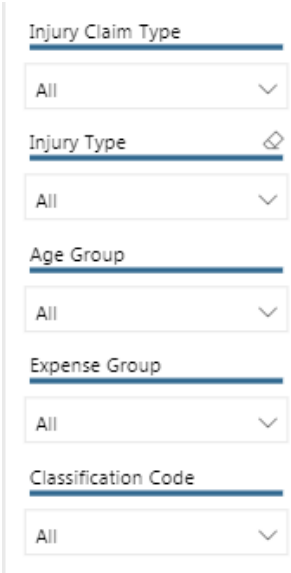
Claims Costs by Expense Group and **Injury Type** show your claim costs broken down by expense group and injury type.



Injury Event, **Nature** and **Source Group** show what is causing claim costs. The events, natures and sources of injuries with the highest associated costs are at the top of the visuals.

The **Claims** table shows details for each of your claims, including associated dates and costs. Days lost and costs are totalled at the bottom of the visual.





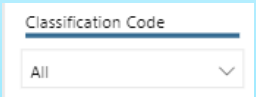
Use the data filters in the top left of the dashboard to refine the claims cost data you want to see. For example, to see only claims for the 35-44 age group, click the Age Group drop down list and select "35-44 years". The data on the dashboard is updated to reflect your selection. Multiple filters can be applied at the same time.

Filtering provides additional insight into your data and where to focus prevention and return to work programming efforts.

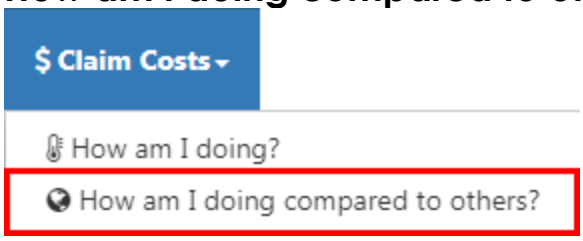
Tip

The Classification Code drop down list will only show your current classification code(s).

Claim costs associated with prior classification codes will only be included in the dashboard when "All" is selected.



How am I doing compared to others?



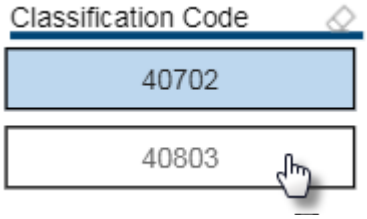
Questions the **Claim Costs - How am I doing compared to others?** dashboard can help you answer:

- Where do your claim costs rank amongst your industry peers?
- Are your average claim costs trending in the same direction as the industry?

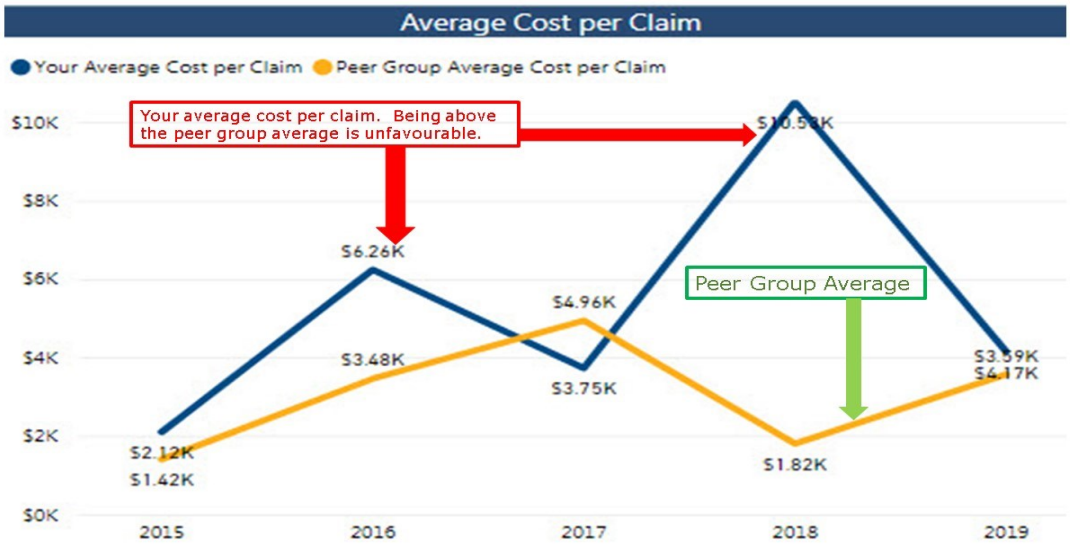
The **"Claim Costs - How am I doing compared to others?"** dashboard allows you to see how your claim costs compare to your industry peers.

Please note that access to this dashboard is dependent upon the role you have been assigned.

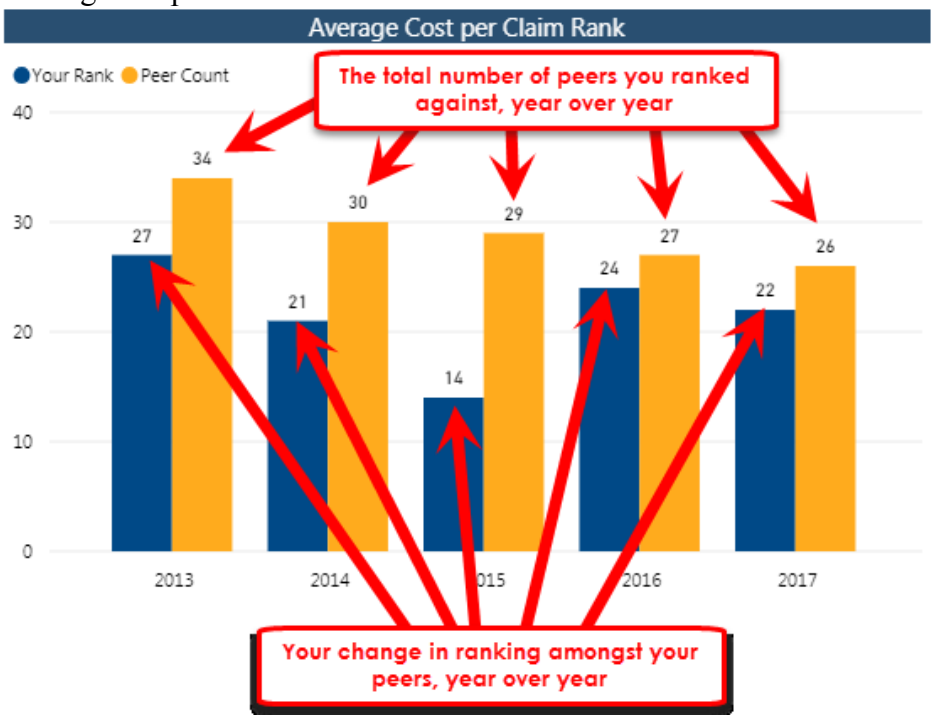
Classification code(s) are on the left of the visuals. If your account has multiple classification codes, you can click the classification code you want to view data for.



Average Cost per Claim lets you compare your average cost per claim against the peer group average over time. The peer group average provides a benchmark that can be used to set measurable objectives for improvement. Lower numbers are better. The goal is for the line representing your average cost per claim to be below the line representing the peer group average and trending down over time.



Average Cost per Claim Rank lets you compare your average cost per claim ranking amongst your peers over time. The total number of peers within your peer group is shown next to your annual ranking. Being ranked 1st means you have the lowest average cost per claim of your peers. The goal is for your ranking to improve over time.



Take action to reduce your claim costs

- Identify which injuries account for the most cost and determine if costs can be reduced with a proactive Return to Work program.
- Contact the Return to Work Program Services Team for assistance in enhancing or developing a return to work program:
  - Email: RTWProgramServices@wcb.mb.ca
- Identify which injuries have significant costs and determine if they can be eliminated or reduced with safety improvements.
- Contact SAFE Work Manitoba to access injury prevention education and resources, safety programming, consulting services and learn about industry-based safety programs.
  - Phone: 204-957-SAFE (7233) or toll free: 1-855-957-SAFE
  - Email: information@safeworkmanitoba.ca
  - Website: safemanitoba.com

Rate Setting Dashboards

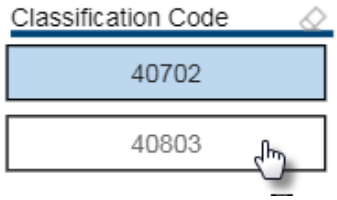
How am I doing?

Questions that the **Rate Setting - How am I doing?** dashboard can help you answer:

- What are your premiums and are they improving or worsening?
- What are your estimated premiums for the current year?
- Are your premium rates trending higher or lower?
- Are your rate setting costs trending higher or lower?

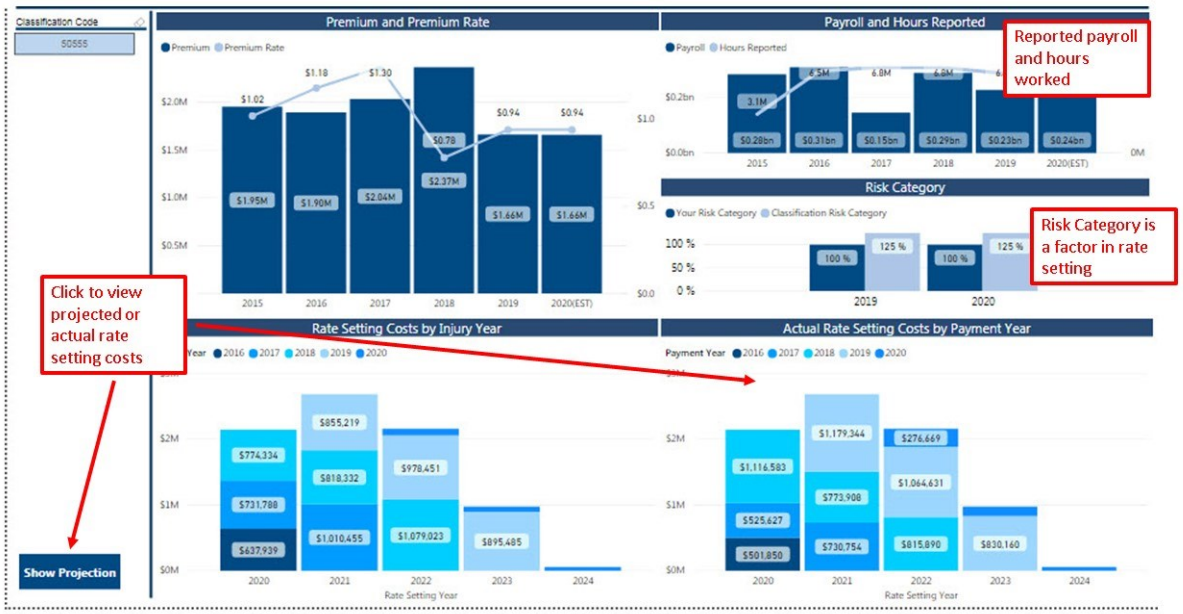
The **"Rate Setting - How am I doing?"** dashboard displays valuable information about your premium rates, premiums paid and rate setting claim costs experience over time.

Classification code(s) are on the left of the visuals. If your account has multiple classification codes, you can click the classification code you want to view data for.

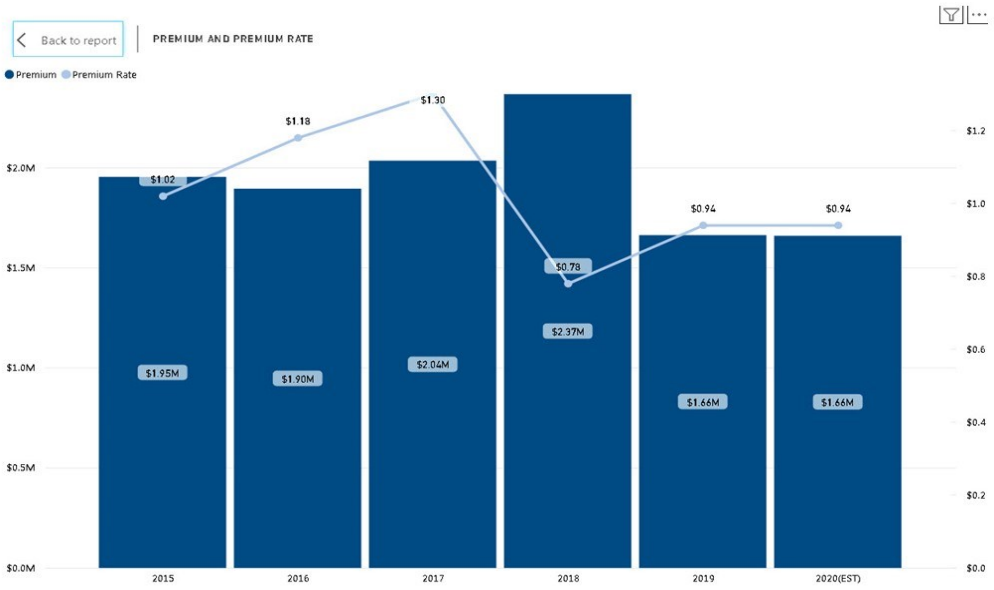


Please note that access to this dashboard is dependent upon the role you have been assigned.

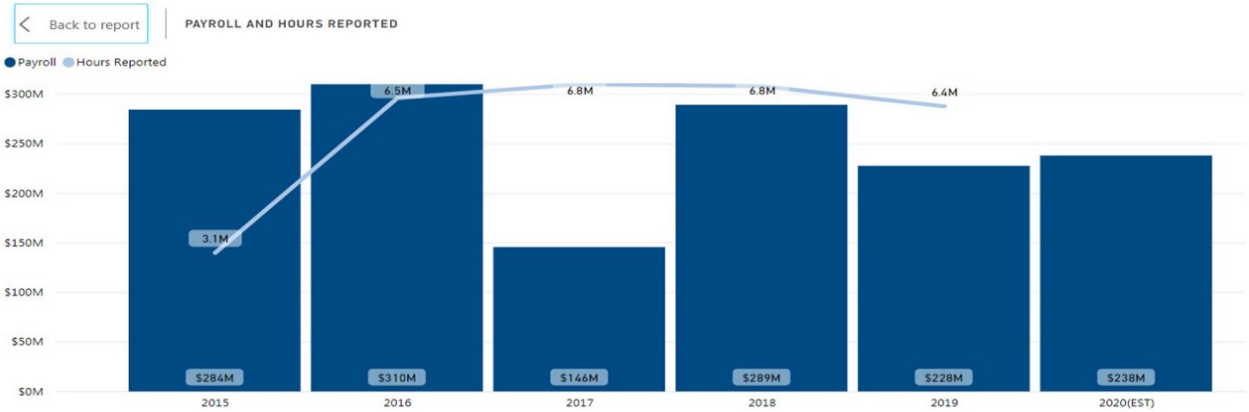
The image below describes the different sections of the dashboard:



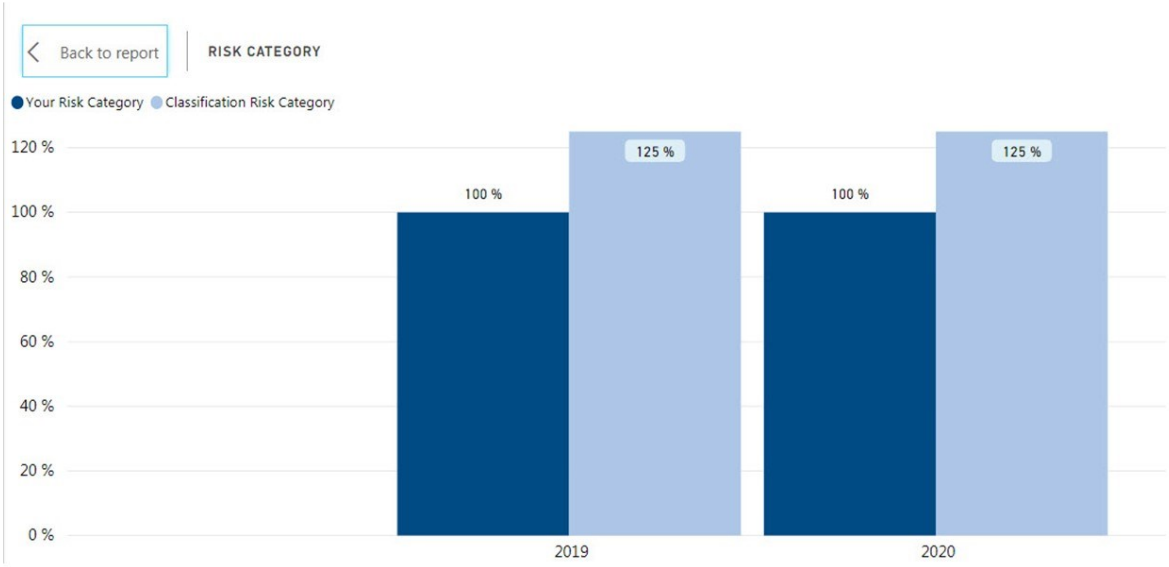
Premium and Premium Rate displays your premiums and premium rates for the past five years and current year. This allows you to understand how your premiums have trended over time. Note: Current year premium is an estimated value; last year's premium is an estimated value until actual payroll values have been received and processed. An "(EST)" indicator will be displayed for the year when the value is an estimate.



Payroll and Hours Reported displays your payroll and total hours for all workers reported over the past five years and current year. This displays how your payroll and hours have trended over time. Note: Current year payroll is an estimated value; last year's payroll is an estimated value until actual values have been received and processed. An "(EST)" indicator will be displayed for the year when the value is an estimate. Hours reported are only reported as actuals and do not have estimates.

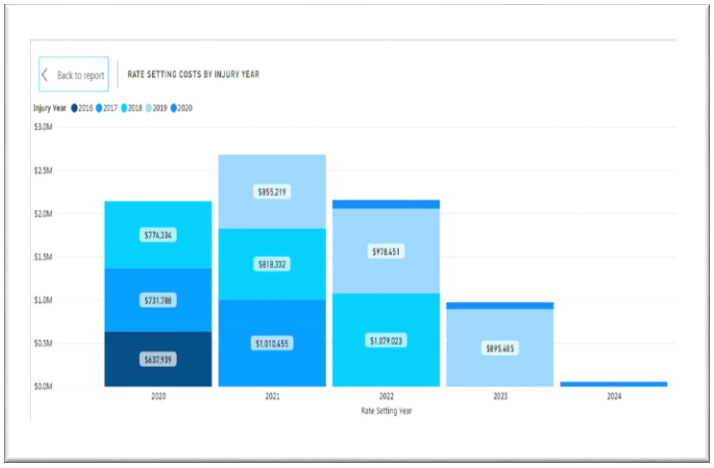


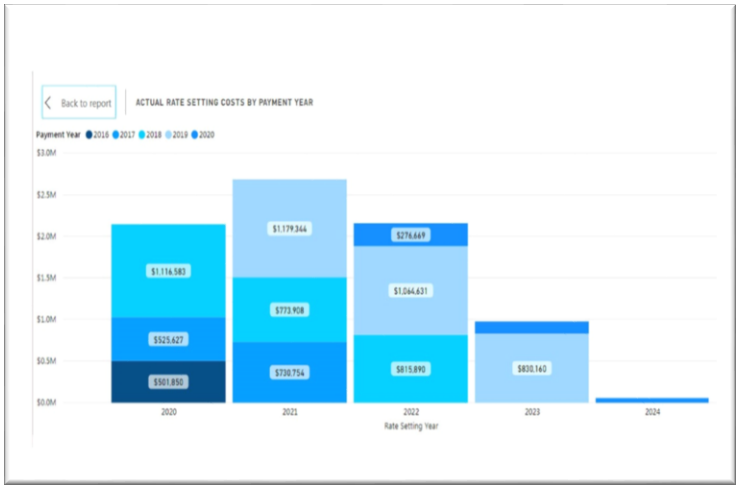
Risk Category displays your prior and current year risk category compared to your classification risk category. Risk category is a factor in setting your premium rate. All employers are assigned to an industry classification based on their business activities. Each industry classification is assigned to one of 18 risk categories based on how much each industry classification is expected to cost the WCB system in future years. The highest risk category is 800% and the lowest risk category is 15%. Each classification risk category is assigned a base rate that is the starting point to establish a rate range for the classification. Therefore, it is desirable to be in the lowest risk category possible. Note: Large employers (over $7.5 million in payroll) may be assigned to a risk category outside of the risk category assigned to their industry classification based on their individual claim costs experience.



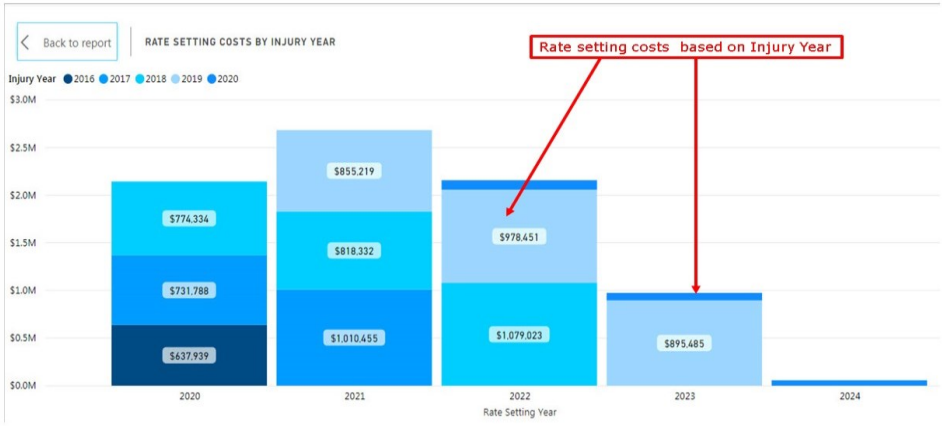
Rate Setting Costs by Injury Year and Payment Year

Rate setting costs are a factor in setting your premium rate. Two charts are used to display your rate setting costs for five rate setting years, including previous completed rate setting years as well as incomplete future rate setting years. In both charts, each column represents the employer's claim costs experience (which includes claim costs, proxy costs and transferred costs) that occurred during the rate setting year experience period. The WCB's rate model experience period is based on three previous calendar years of costs on three years of claims. For example, the 2021 rate setting year includes claim costs experience paid during calendar years 2017 to 2019 on claims with injury years from 2017 to 2019. The Rate Setting Costs by Injury Year chart displays the costs by injury year whereas the Actual Rate Setting Costs by Payment Year displays the costs by payment year. The total cost for a given rate setting year will be the same in both charts.

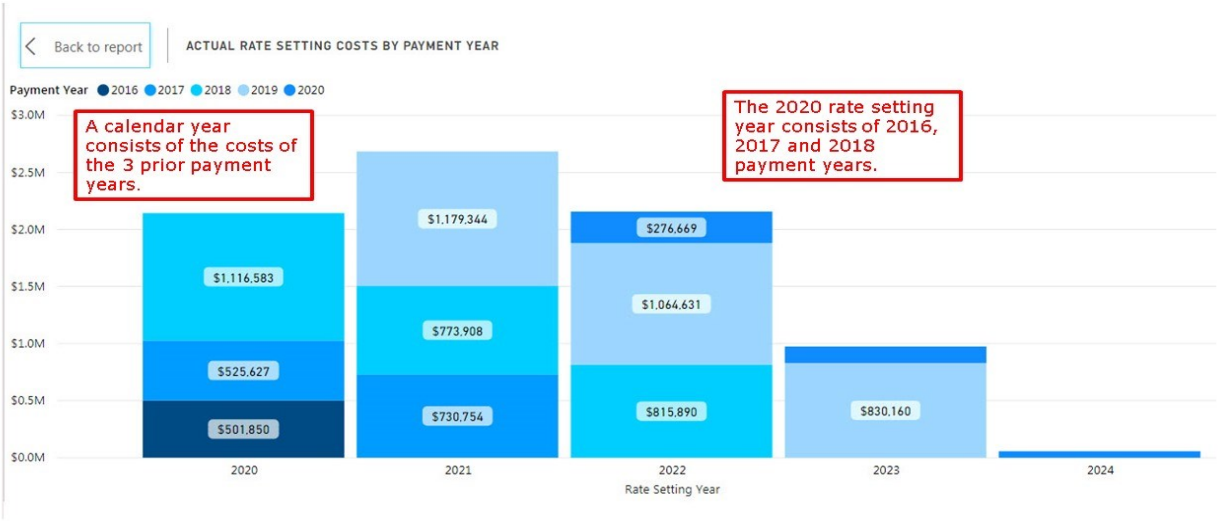




Rate Setting Costs by Injury Year displays your rate setting costs for five rate setting years by injury year. For example, rate setting year 2021 is comprised of 2017, 2018 and 2019 injury years. Future years are incomplete and represent year to date costs. For example, rate setting year 2024 is comprised of 2020, 2021 and 2022 injury years. Only 2020 year to date costs are displayed in the chart example.

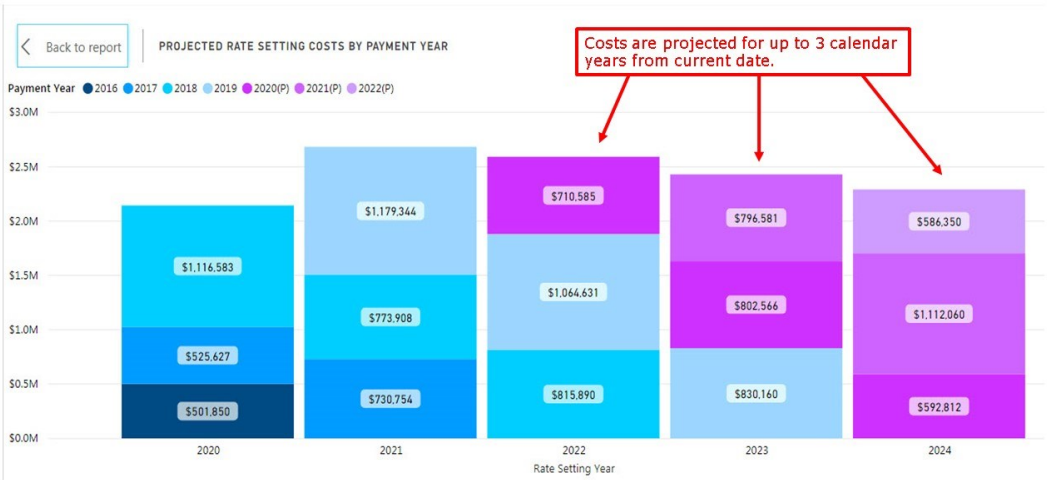


Actual Rate Setting Costs by Payment Year displays your rate setting costs for five rate setting years by payment year. For example, rate setting year 2021 is comprised of 2017, 2018 and 2019 payment years. Future years are incomplete and represent year to date costs. For example, rate setting year 2024 is comprised of 2020, 2021 and 2022 payment years. Only 2020 year to date costs are displayed in the chart example.

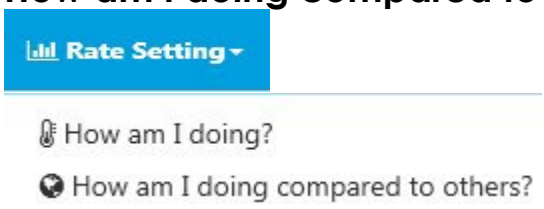


Projected Rate Setting Costs by Payment Year

By clicking on the "Show Projection" button, the rate setting costs can be projected for future rate setting years to give an indication of how your costs are trending. Each rate setting year is comprised of three payment years. Incomplete payment years will be projected using a rolling 12-month cost projection. In the chart example below, the rate setting costs for payments years 2020, 2021 and 2022 are being projected. Projected payment years are purple in colour and indicated with a (P) in the visual, e.g. 2022(P).



How am I doing compared to others?



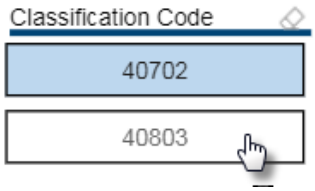
Questions that the **Rate Setting - How am I doing compared to others?** dashboard can help you answer:

- How does my premium rate compare to the industry base classification rate?
- What is my premium rate range?

The **"Rate Setting - How am I doing compared to others?"** dashboard allows you to see how your premium rate compares to your industry base classification rate over time.

Please note that access to this dashboard is dependent upon the role you have been assigned.

Classification code(s) are on the left of the visuals. If your account has multiple classification codes, you can click the classification code you want to view data for.



Premium Rate displays your premium rates over the past five years, including the current year compared with the industry base classification rates and highest and lowest classification rate. This allows you to understand how your premium rates are trending and how you compare to other employers in your industry. Premium rates are set within a range based on your size (determined by payroll) as well as your classification and risk category.

Premium Rate: Compare your rate against Account Classification Lowest Rate, Account Classification Highest Rate, Base Classification Rate over time. Your rate is set within a range based on your size (determined by payroll), as well as your classification and risk category. The chart shows your position in the rate range for your classification, risk category and business size

Notes:
As a result of changes to the premium rate setting model in 2018, the lowest and highest classification rates prior to 2018 may be disproportionate compared to subsequent rates; this is the result of the introduction of employer size in the calculation to determine lowest and highest rates within your classification.

Prior to 2018 your premium rate may be outside the lowest and highest classification rate range; this can occur if your business has been assigned to a different risk category than your industry classification's risk category due to your injury claims cost history.

Take action to reduce your premium costs

- Identify which injuries account for the most cost and determine if costs can be reduced with a proactive Return to Work program. Contact the Return to Work Program Services Team for assistance in enhancing or developing a return to work program:
    - Email: RTWProgramServices@wcb.mb.ca
- Identify which injuries have significant costs and determine if they can be eliminated or reduced with safety improvements.
- Contact SAFE Work Manitoba to access injury prevention education and resources, safety programming, consulting services and learn about industry-based safety programs.
    - Phone: 204-957-SAFE (7233) or toll free: 1-855-957-SAFE
    - Email: information@safeworkmanitoba.ca
    - Website: safemanitoba.com

Troubleshooting and Support

The table below lists issues and resolutions for troubleshooting. If you continue to have issues, please contact the WCB Service Desk at 204-954-4321, ext. 4573 (in Winnipeg), 1-855-954-4321, ext. 4573 (toll free in Canada and the United States) or email ServiceDesk@wcb.mb.ca. WCB Service Desk hours are Monday to Friday, 8:00 AM to 7:00 PM CST (except on statutory holidays). You will receive a response within 2 business days, with most requests responded to same day.

Issue	Resolution
Need access to Employer Insight.	Speak to your Organization Administrator. See the section titled "Becoming a registered user".
Missing dashboards from the top menu after logging in.	If you have access to multiple accounts or cost centers, ensure you have first selected an account or cost center from the Accounts drop down list. If you are still not seeing the expected dashboards, speak to your Organization Administrator about the role you have been assigned. See the section titled "Becoming a registered user".
Error logging in.	Contact the WCB Service Desk. Contact information is found at the top of this section.
Dashboard isn't showing any data.	A blank dashboard means your organization or industry has no data now.
Dashboard isn't showing injury rate data.	There are many scenarios that may cause injury rate data to not be shown, including a new account, experience transfer, reclassification, personal coverage only employer, or if the employer did not employ workers that year. Also, injury rates will not be displayed for cost centers.
Data has been drilled down, filtered and sorted. You want to see all data again the same as when you first opened the dashboard.	Click the refresh button on your browser. Pressing the F5 key works in most browsers.
Data labels are cut off and hard to read.	Try using Focus Mode. See the section titled "Focus Mode" in the General Features section.
Data does not remain filtered or sorted when returning to a dashboard (after logging back in or viewing another dashboard).	This feature is not available currently.
Accounts or cost centres are missing from the Account drop down list.	Contact the WCB Service Desk. Contact information is found at the top of this section.

About This Guide

The WCB makes all reasonable attempts to ensure the information contained in this guide is accurate and up to date. However, this guide is a general reference only and may require amendments from time to time.

All Employer Insight features and dashboards described in this guide may change without notice.