

行政院及所屬各機關出國報告

(出國類別：開會)

2003 年美加勞工職業補償研討會 2003 AASCIF-AWCBC/ACATC Conference

服務機關：行政院勞工委員會勞工安全衛生研究所
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出國地區：加拿大
出國期間：92年8月16日至92年8月24日
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關鍵詞：職業補償、年輕勞工、職場安全衛生

內容摘要：

鑑於勞工保險系統及勞工工作健康安全之觀念、認知等重要性，加拿大勞工(公傷)賠償金協會及美國州立(公傷)賠償保險基金會首次聯合舉辦此勞工職業補償研討會。會中主要針對美國及加拿大之勞工賠償金及州立之保險及年輕勞工安全事件等作專題演講及共同討論，以強調勞工保險系統成本效益及年輕工作者弱勢族群安全工作環境之重要性。

在2003美、加勞工職業補償研討會，會中討論E模指數，為推展職業災害賠償費控制的指標，可減少員工保險賠償費支出。注意年輕勞工之職場安全衛生為另一主題，因該族群有較高比例之職災發生率，因此職前之教育、訓練及職場之安全衛生設施是很重要的。因此有關如何評估職災賠償及有關童工職場危害調查研究之資料可供日後參考。

本文電子檔已上傳至出國報告資料網

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壹、目的

美、加勞工職業補償研討會 (AASCIF-AWCBC/ACATC Conference) 乃由加拿大勞工(公傷)賠償金協會(Association of Workers' Compensation Boards of Canada(AWCBC)) 及美國州立(公傷)賠償保險基金會(American Association of State Compensation Insurance Funds(AASCIF))共同主辦。鑑於勞工保險系統及勞工工作健康安全之觀念、認知等重要性，美、加首次聯合舉辦此勞工職業補償研討會，有來自美、加及其他地區之工業衛生、保險專家及醫療人士，共有約300人參加。

首屆聯合大會於2003年八月十七日至八月二十一日在溫哥華市之Waterfront會議中心舉行。會中主要針對美國及加拿大之勞工賠償金及州立保險系統、績效評估及年輕勞工安全事件等作專題演講及共同討論，以強調勞工保險系統成本效益及年輕工作者弱勢族群安全工作環境之重要性。

貳、會議過程

AASCIF—AWCBC/ACATC 2003 行程表

—8/17/2003

>8am—4:30pm

—報到處及服務台

>6pm —11pm

—總裁招待會及開幕晚宴

與 B. C. 的 WC 之 CEO 及總裁，也是 AWCBC/ACATC 總裁-Ralph McGinn

—8/18/2003

>9am—10am

—主要演講者：Dr. Angus Reid

Dr. Angus Reid 針對一份最近橫跨美國及加拿大的調查，提供他專家的看法、分析以及觀察。這份調查報告是為了讓與現今勞工賠償金及州立保險系統有關的數各關鍵區得到回饋而設計的。

>10:30am—11:45am

—全體會議時間：CEO 及總裁會談

領導資深管理者發展、趨勢、及面臨州及區基金的挑戰時的關鍵大綱。

>11:45am—12pm

—AASCIF 2004 年會議提議

>1:30pm—2:45pm

—全體會議時間：進一步了解職業疾病

陳列近年來關於骨骼肌肉及其他慢性發病狀況的研究。

>3:15pm—4:45pm

—同步會議：可選擇

1. 詐欺的主動掌握及策略

討論內容涵蓋隱藏詐欺的主要風險原因以及多種可掌握的策略。

2. 注重年輕勞工安全

強調在美國及加拿大，及其他特定選擇的國家一些值得注意的職業以及傷害傾向。

3. 沒有一個行業像電子商務

展示 WCB of B.C. 如何理解電子商務年代中基金掌管人的需求

4. 風險預測-勞工保險中兩個預估模型的應用

英屬哥倫比亞及馬里蘭的經驗談。

8/19/2003

>8:45am—9:45am

全體會議時間：責任狀況—比較以及評估績效

比較私人保險業與州/區立組織的績效以及開銷。

>10:15am—11:45am

—全體會議時間：小企業—招待我們最大的資金掌管團體

討論州/區基金如何在這不穩定的經濟環境下，與小企業的需求達到最好的平衡。

8/20/2003

>9am—10:15am

—主要演講者：Rick Hansen

國際英雄，也是加拿大知名人物，最近榮獲頗負盛名的美國 IDEA 健康及健身啟發獎項。他坐著輪椅橫跨 34 個國家，為受脊椎傷害的病患

募百萬美金的捐款。他分享在脊椎研究以及脊椎傷害的治療上嶄新的突破。

> 11am – 12pm

— 全體會議時間：勞工給付的客戶遠景

無論是經由預防或是給付，我們的組織都與人的生命息息相關：勞工、家庭，以及倖存者。首先，參加「年輕勞工安全事件」年輕的賓客，報告他們的親身體驗。其次，我們觀賞真實的悲劇與希望「Lost Youth。」

> 1:30pm – 2:30pm

— 主要演講者/Meredith Lecture：David Baxter

David Baxter 說明未來幾年在北美洲人口結構改變的步調，會影響勞工給付的情形。

> 3pm – 4:45pm

— 同步會議

1. 提倡者及監察員

美國及加拿大對於定位以及解決抱怨及衝突，管理議題，追蹤績效等的經驗以及現在正在實行的計畫。

2. 社會行銷及聲價管理

社會行銷是一種訂定長期行為目標，可以增進一目標團體的健康或幸福的過程。在勞工給付中，社會行銷與名譽管理有密切關聯性。

3. 績效評估

配合全體會議的主要議題，以實際經驗來討論該如何評估績效。

4. 回到工作

回到工作崗位：生物心理社會學者提議對與痛有關導致無法工作的風險，做風險辨認及提早介入。

8/21/2003

> 8am—4:30pm

認識溫哥華行程

參、會議心得

本次出席美、加勞工職業補償研討會，會中討論美國及加拿大之勞工賠償金及州立保險系統、績效評估及年輕勞工安全事件等議題。參加此會議之主要心得將依三部分敘明，一、職災產生時，有關各公司之保險賠償及E模指數；二、美加地區勞工工傷事件之提供情形；三、年輕勞工須注意事項。

一、公司之保險賠償及E模指數

E模指數指就保險賠償費支出，將公司與同等規模、同類型的企業作一比較。在公司同等企業中，E模指數平均值為1.00。若E模指數大於1.00，表示公司損失大於一般企業平均值，即公司在這方面需要加強，競爭對手做的更出色。視E模指數為一種級數。低於1.00表示超過平均值，然而越低越好。

1. 保險費乘數

一般來說，明尼蘇達州任一家雇主保險賠償費超過\$3,000，就產生E模指數。此E模指數的數字就是計算雇主保險費的關鍵乘數。若雇主損失大於平均值，E模指數略高，保險費其他相關支出跟著增加。損失少於平均值的雇主，其E模指數較低，支出相對較少。

試看「兩家公司保險費比較」表中的甲公司及乙公司。這兩家公司職務及薪津支出完全相同，一家 E 模指數 0.80，另一家是 1.20。從數學式子中，可以看出保險費部份產生莫大差異，大到足以讓乙公司質疑尚有改善空間以跟上其他公司。

初識 E 模指數的人，先了解依據各州及聯邦法制定的兩項勞工保險賠償費規定→醫療優待辦法及三天公傷假。這兩項措施左右了公司提報案例，每次提報公傷事件時，此二項目須列入考量。公司可以明智的運用。

同等企業，E 模指數大大不同 兩家公司保險費比較							
	產業級別代號	年度薪資 支出毛估	每 100 元 級數	保險費 小計	E 模指數	保險費 變動	年度保險費 支出總計
公司甲	8380 汽車工業	250,000	4.07	10,175	0.80	-2,035	8,140
公司乙	8380 汽車工業	250,000	4.07	10,175	1.20	+2,035	12,210

2. 醫療照護優待辦法 (The medical-only discount)

僅受醫療照護提報案例 (medical-only claim) 是指受傷員工除醫療照護外，未享受其他輔助。通常，員工立即返回崗位工作。這種情況下，該員工未接到任何勞工保險補償薪津替代費或殘障津貼。

計算 E 模指數時，僅受醫療照護的提報，費用可折抵 70%，僅 30% 醫療支出的費用列入指數計算。這是雇主實際獲益 (省下來) 的部份。

列入 E 模指數計算的項目

實際發生損失案例(experience) ÷ 預期發生損失案例(experience) = E 模指數

時間範圍	定義	意義								
<p>列入三年份提報支出。不含最近一年公告年份。</p> <p>案例(Example)：公告年份自 2002 年 1 月 1 日起的 E 模指數，含蓋該公告年份起始的提報支出。</p> <table border="1"> <tr> <td>Jan 1, 2000</td> <td>\$12,345</td> </tr> <tr> <td>Jan 1, 1999</td> <td>17,654</td> </tr> <tr> <td>Jan 1, 1998</td> <td>25,432</td> </tr> <tr> <td>三年損失總計</td> <td>55,431</td> </tr> </table> <p>含蓋範圍 提報支出包括已支出費用及預期開銷費用。某些提報僅列入部份支出做為計算。 僅受醫療照護的提報：提報支出刪除 70%，故僅 30% 費用列入 E 模指數計算。 工時損失(Lost-time)提報：每次提報工時損失時，第一筆 5,000 元列為 100% 等級。超過此額度的予以折扣。</p>	Jan 1, 2000	\$12,345	Jan 1, 1999	17,654	Jan 1, 1998	25,432	三年損失總計	55,431	<p>「預期損失案例」的數字是指全州與公司同規模、同職等類別行業的提報平均支出。如左列採用的年份範圍，以三年為期。</p> <p>出處 以明尼蘇達州勞工保險承保單位協會(MWCIA)就所接到該州勞工保險承保產業提報的數據計算而得。</p>	<p>級數 1.00 為明尼蘇達州中與公司同規模、同等職務類別公司的平均值。若 E 模指數大於 1.00，表示公司損失大於同類別行業「預期損失案例」之平均值。</p> <p>作用 E 模指數是計算公司勞工保險賠償費時的乘數。E 模指數越低，保險費越低。 公司未更新公告時間前九十天，MWCIA 每年會重計公司的 E 模指數，回報公司及公司的承保單位。</p>
Jan 1, 2000	\$12,345									
Jan 1, 1999	17,654									
Jan 1, 1998	25,432									
三年損失總計	55,431									

3. 三天公傷假 (Three-day waiting period)

為期三個日曆日(calendar days)的公傷假，需在受傷員工享受勞工保險薪津替代賠償權利前施行。若受傷員工返回工作前，需請假二至三天休養，以勞工保險投保宗旨，需進行醫療照護提報。員工休假(含)四天以上始返回工作時，涉入工時損失提報辦法，這牽涉到勞工保險中薪津替代權利的費用問題。需注意所謂的公傷假是指日曆日(calendar days)，因此包括了週末及其他非工作日(non-workdays 國定假日)。

現在可以看到醫療照護提報及三天公傷假提報對 E 模指數產生重大差距影響。工時損失提報不僅含在醫療照護費用之外的昂貴薪津賠償損失內，也加總到 E 模 100%指數中醫療費用僅提報 30%的混合費用 (combined cost) 中。

申請任何扣抵時，工時損失提報中的薪津及行使醫療照護權利須超過\$5,000。每次提報，有大筆小額工時損失提報的雇主，E 模指數將會產生嚴重惡化。提報次數頻率是惡化 E 模指數的兇手。

有些雇主想出一套效果極佳的辦法，使員工休養三天公傷假後，盡早返回崗位工作。依此來檢視受傷員工復原情形，身體生理復原程度 (medical capable 指就醫療評估員工身體工作技能等問題) 是否適宜返回工作，雇主們設計別出心裁的方式，盡可能提高完善醫療照護，以減少工時損失提報的衍生。盡早返回工作能成功的關鍵，在於讓治療醫生與受傷員工密切合作，只要經醫生評估許可 (medical possible)，就讓員工回到經過調整職務的崗位工作，或轉做階段性 (過渡時期) 的全薪工作。雇主得到的好處是：提報費用降低，E 模指數隨著變小。

當然，並非每個受傷員工都能三天內回來工作，但大部份案例是如此。雇主想出让受傷員工暫時先做職務難度較輕的好方法，才能奏效；照這種解套方案，就產生提報費用變動、影響 E 模指數及保險費

等一連串差異。

任何一家公司，除了財務方面要有良好作業，清楚這些最終費用能讓雇主做出明智(進入狀況)的判斷：「員工因傷休息，長時間留薪停職，或者讓他盡早回來工作，對公司 E 模指數產生什麼不同影響？」

降低提報費用的眾多方法中，(盡早)返回工作是其中一種-----特別是發生前期的類別。觀察其他公司，他們採用與州立共同基金會(SFM)公傷提報專屬負責員密切合作(尋求該基金會公傷提報專員的協助)。好好掌控影響 E 模指數的變數，就是讓老板減少因職業災害所須支出的勞工保險賠償費用。

4. 沒有職業災害，就沒有負面影響

除了降低提報費用這個方法外，還可以從職業災害無從發生方面下手。最好的辦法是先從檢視公司近來職業災害記錄開始。找出公司最適當著力點，以及投資能獲得充沛預防職業災害援助的運轉模式。

視你欲設定 E 模指數的程度，逐日按情況進行檢討：應該考慮斥資購買防護安全設備嗎？應該評估改善作業程序，使其符合人性化、不易發生疏失的作業模式？設計更多員工教育訓練課程有助益嗎？

若公司 E 模指數大於 1.00，應該多考慮各種成因。為取得同業間有利的競爭條件，即使公司 E 模指數低於平均值，可能還不足以讓你

高枕無憂。

如何達到理想的滿意點？選擇勞工保險承保單位時，附上詳細工安提報之記錄以及公司之 E 模指數，要求承保單位提出有助公司取得理想的 E 模指數水準之資源。

這些改進 E 模指數的方法，有時會比影響 E 模指數先讓你的保險費發生影響效果。例如，SFM 保險員若清楚認知到你對降低保險費損失的關切，並已著手施行具體的新損失控管，自然能達到幫公司重新更改公告時間及降低保險費。

最後，保險費亦反應出所需擔付的風險。E 模指數乃基於過去記錄而顯示出的風險指標，亦是調整保險費的重要成因，同時也是雇主要耗大量心血注意的部份。至於其他還需的考量因素就是每一年政策變動時，仔細評估變動的成本代價。

三種方案 三種結果			
發生職業災害對公司 E 模指數的不良影響			
假設公司 E 模指數是 1.00，年度保險費支出為 \$10,175，故過去幾年職業災害剛好位在一般平均值水準。現在員工發生背部(back)職業傷害，經醫療評估，需進行為期三個月的治療復健期。公司的 E 模指數及保險費在這種情形下會有什麼影響？採用不同解決方案，結果也會截然不同。最主要的差異在於：當員工返回工作時，付了多少勞工保險薪津替代賠償金。一般來說，職災總預期提報費用含在公司三年公告年份或一個循環期的 E 模指數計算中。			
	方案一 受傷員工盡早返回工作。提報費用未涉及薪津損失賠償，故提報費用減免 70%。	方案二 受傷員工稍晚返回工作。從事職務難度較輕之工作。	方案三 受傷員工待雇主完全給付後始開始工作。
員工公傷假(日歷日)	公傷假三天	公傷假五天	公傷假三個月
返回工作是否經醫療評估許可	是	是	是

返回工作後之職務等級	職務難度稍低	職務難度稍低	正常全職工作
返回工作之薪津領取	全月	全月	全月
work comp 所給付之薪津賠償金	無	兩天	共三個月
提報類別	僅享醫療照護	工時損失	工時損失
含醫療費用及薪津損失賠償金之提報支出	\$1,500	\$2,000	\$12,000
較公司 E 模指數 1.00 增加的點數	0.03	0.12.	0.34
較\$10,175 增加的年度保險費支出	\$305	\$1,221	\$3,460

5. E 模指數十種降低法

(1) 強調盡早返回工作崗位的必要

經醫生評估提供階段性或職務難度較輕工作予不宜立即返回原有職務工作的受傷員工。某些案例中，雇主能讓受傷員工在三天公傷假內返回工作同時享有醫療照護優待福利。時間超過三天公傷假，向治療醫師諮商（提供醫療上解決方法），一同努力縮減員工因傷停職致薪津損失的賠償費用。若有必要，提供薪津略低的階段性職務。

(2) 即時通報

若當時未能掌握全盤細節，先提報目前所知情況，稍後繼續回報補充的部份。若對提報公安事件有所疑問，聯絡(州立共同基金會)負責貴公司的公安專員。

(3) 每件工安事件均設立案例範本

萬一員工受傷時，這些案例大大影響了他們所期望獲得的待遇，也左右了他們認定是否需要外界法律協助。

(4) 評估損失

藉公司損失記錄檢視問題所在及解決空間，並找出有助解決損失管制

的資源。

(5)火速推出預防損失配套計劃

十萬火急的任務有待公司公安委員小組進行。提供員工完整教育訓練，改變他們工作行為模式，進行工作場所評估。

(6)記取教訓

工安事件一旦發生，找出徵節點，並公告肇事原因。

(7)斥資員工教育訓練課程

將教育訓練當做預防職業災害配套計劃的一部份。

(8)推廣一套良好生活 (wellness) 計劃

鼓勵員工擁有健康良好的生活形態也有助於提高生產力。

(9)讓員工優先熟悉安全演練

教育員工提高警覺。從勞工保險賠償事件學習危機處理，以及問題單獨處理。

(10)擅用州立共同基金會提供的資源

預防職業災害與公安事件提報程序表。

總之，E 模指數 (e-mod) 大大幫助減少員工保險賠償費支出。清楚 E 模指數，即可了解何以預防職業災害值得注意；了解 E 模指數才能更加掌握成本的控管。通常，良好控管因工傷支出保險賠償費用的

公司，都相當了解公司的 E 模指數。E 模指數是推展職業災害賠償費控制的指標。從 E 模指數可以得知該費用是否超過公司接受範圍，一些公司甚至提出 E 模指數，作為競爭力企業排名的具體要點。

二、美加地區勞工工傷事件之提供情形

絕大多數美加地區勞工相信勞工工傷賠償金體系能提供相當保障（保障其最大福利）。但四分之一勞工表示工傷事件發生時，雇主未進行提報。每三人中有一人表示，他們清楚雇主對工傷事件予以不實提報。

Ipsos-Reid 於 2003 年 7/15 至 7/17 間所做一項民意調查發現。此民意調查對象為依目前美加地區工作人口中，隨機採樣加拿大 651 位及美國 579 位成年勞工。調查顯示，工作健康與安全的觀念日趨愈上，平均每十位勞工中有三人（加拿大 32% 及美國地區 31%）指出，其職場工作健康與安全措施較前一年更加落實。

具體說明：

- 2/3 勞工（加拿大 68%，美國 67 %）相信其賠償金保險單位（provider）能謀其最大福利。
- 1/2 勞工（加拿大 45%，美國 53 %）享有職前健康安全訓練，其中加拿大 69%及美國 70%的勞工對其工傷賠償辦法感到合理。

- 每十位勞工中，超過六位（加拿大 62%，美國 63 %）表示，其工作場合受到合宜督導，以確保其工作健康安全。
- 每十位勞工中有三位（加拿大 29%，美國 29 %）表示，他們清楚雇主對工傷事件予以不實提報。
- 1/4 勞工表示其雇主未就工傷事件予以提報（加拿大及美國均為 27%）。
- 每十位勞工中有三位（加拿大 30%，美國 27 %）表示通常員工怯於提報工傷事件。
- 1/3 勞工（加拿大 32%，美國 37 %）表示曾發生需醫療照護程度之工傷事件；其中 3/4 勞工（加拿大 75% 美國 71 %）正式提報工傷事件。
- 每十位勞工中有二位表示員工輕忽工作健康安全程序。
- 每十位勞工中有三位（加拿大 35%，美國 28 %）表示他們熟知該省、該州的工傷賠償金體系。
- 美加地區略超過二分之一的勞工（加拿大 54%，美國 58%）對保障其工作場合健康安全的法案有清楚認知。

雖然此研究調查顯示，勞資雙方對勞工工傷賠償金辦法及職業健康安全規定之認知與落實有待增進，但仍對勞工工傷賠償體系獲高度信任及落實健康安全之努力予以鼓勵。

三、年輕勞工須注意事項。

為何年輕勞工的健康及安全是個重要議題？年輕勞工的安全是每個人的工作：雇主、勞工、教育者、父母、社區、勞工給付系統，以及年輕人自己。

許多年輕勞工對於適當的職前訓練及工作程序的安全性抱持懷疑。很多年輕勞工，都是在上高中或大學期間時半工半讀，暑假時則是全職工作。工作的領域很廣：從速食店，賣衣服，建築工，到農工。

年輕勞工有一個共通點：在工作中受傷的機率都很高，尤其在剛開始工作的前六個月。我們受傷的程度從輕傷到重傷，但是都會造成短期或長期的不方便，甚至偶爾會導致死亡。就像其他的勞工，他們有權利訴求在一安全且健康的環境下工作。

僱主可以..

- 持續的給員工工作上的訓練。
- 鼓勵員工互相關照。
- 做良師且設立”夥伴系統”。
- 不要過於逼迫員工。
- 不要假設員工不問問題就表示知道自己在做什麼。

---來保護年輕工作者

教育者可以...

- 教導學生工作應有的權利。
- 放映工作中可能發生事情的錄影帶。
- 邀請演講者演講親身體驗。
- 舉辦「工作安全主題周」及相關競賽。
- 在開始工作前討論工作健康及安全議題。

---來保護學生

父母可以...

- 在孩子工作前教導工作的危險性。
- 不要等到來不及時才跟孩子談。
- 告訴孩子們應有的權利。
- 教孩子以安全為優先考量，且鼓勵他們不要給自己太多壓力。
- 親身設立良好的典範。

---來保護孩子

年輕人可以..

- 提出問題。
- 熟知自己的權利。
- 確保接受正確且適當的職前訓練。

- 不要想超捷徑來節省時間。
- 隨時注意可能發生的危險。

---來保護我們自己

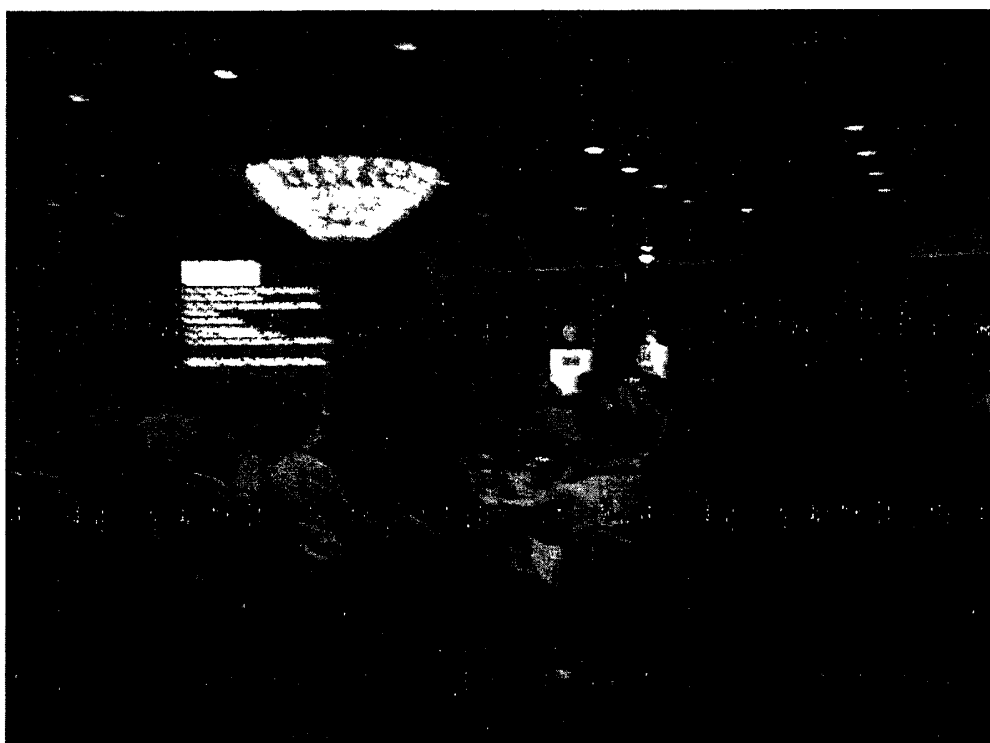
肆、建議

職業災害損失包括直接損失與間接損失，而一般勞工保險系統之醫療、賠償等職業傷病給付為直接損失；但間接損失包括生產、工時、人物、社會成本等等損失，通常間接損失遠高於直接損失。因此如何利用勞工保險系統估計職災損失，需要工業衛生、保險專家、企業管理等人才一起研究探討。因此各種推估模式，以及職災導致之匯率等計算方式皆有所不同。在2003美、加勞工職業補償研討會，會中極力介紹E模指數，其是計算雇主保險費的關鍵乘數；為推展職業災害賠償費控制的指標，可減少員工保險賠償費支出。其與職災頻率、嚴重度及保險費之間的關係，以及該如何降低職災賠償等資訊，可藉為本所日後相關研究之參考。

另大會中，大力極呼大家注意年輕勞工之職場安全衛生。如一般半工半讀之工讀生或非全職之年輕勞工，基於該族群有較高比例之職災發生率，因此職前之教育、訓練及職場之安全衛生設施是大力倡導之重點，此部分可提供及建議本所從事有關童工職場危害調查研究之探討。

附錄

1. AASCIF—AWCBC/ACATC 2003 會場照片。
2. The World in 2010: A New Era for Workers Compensation, Angus Reid.
3. Key Canadian Young Worker Issues and Initiatives, Roberta Ellis.
4. The Healthy Scorecard, Danielle Pratt.
5. AASCIF—AWCBC/ACATC 2003 參加者名冊。



The World in 2010: A New Era for Workers Compensation



evolving at the pace of change
Author - Angus Reid

Angus Reid

IpsosReid

Outline

- > The promise of the 90s?
- > A New Chapter
- > Four Pillars of Change
- > Implications for Workers Compensation Organizations
- > Perceptions of the Working Public: US and Canada

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A Decade Ago

- > Globalization and free trade offer seemingly limitless possibilities and competition
- > New Technology promises revolutionary changes
- > America the only hyper power and generally well liked
- > In America and Canada a promise that the material well being of the middle class will improve
- > Global mood of optimism
- > Rise of Peace and Democracy
- > Predictions to Dow will rise to 20,000

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And then it all seems to evaporate

- > Globalization and free trade under attack with a combination of security concerns, trade disputes, health concerns
- > Technology boom dissolves and many predictions prove unfounded
- > Love affairs with American hyper-power comes to an end
- > Middle class in America and Canada fails to make gains
- > Mood of optimism replaced by one of insecurity
- > Anemic economic performance - Dow at 9000

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Four Pillars

- Demography
- Technology
- Political Economy
- Values

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Demographics

- 1990's
 - Labour force boom ends
 - Low unemployment
 - Dependency ratio changes
- 2000's
 - Ageing takes hold (+60)
 - Higher unemployment
 - Under 15 population shrinks

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Technology

- 1990's
 - Bytes and chips
 - Internet big story
 - Massive technology spend
 - Convergence and innovation
- 2000's
 - Technology bust?
 - Infrastructure focus
 - Organizational technology most critical
 - Next revolution: Bio Medicine

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Political Economy

- 1990's
 - Globalization, free trade and market economies
 - US Leadership in World
 - Rise of Democracies
 - Decline of the nation state and less "public" role
- 2000's
 - Clash of Civilizations, trade barriers
 - US unilateralism
 - Democracy in decline?
 - Reassertion of nation state and public imperative

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Values

- 1990's
 - Personal empowerment and self reliance
 - Winner take all
- 2000's
 - Collective security and risk reduction
 - Citizen/ consumer revolt

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Implications for Workers Compensation Organizations

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Implication for Workers Compensation organizations

- Demand Issues
 - Ageing and risk factors
 - Unemployment and job stress
 - Greater entitlement
 - Prevention program acceptance

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Implication for Workers Compensation organizations

- Service Issues
 - Gap between funding and medical potential
 - Whistle blowers and coverage
 - Client satisfaction levels

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Implication for Workers Compensation organizations

- Corporate Issues
 - Public/private balance
 - Communications challenges

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Perceptions and Attitudes in North America


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Methodology

- Omnibus telephone surveys in Canada & United States
- Respondents are currently in the workforce
- Interviewing between July 15th – 17th, 2003
- Margin of error in each country: +/- 4%
 - Canada (n=651)
 - United States (n=579)

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Some Observations

- US – Canada comparison is revealing
 - Familiarity somewhat higher in Canada – but under 50% in both US and Canada
 - Negative assessment of Workers Comp by about 25% of workers in each country
 - Negative assessments of Health Care (25%) about the same and negative assessment of State/Province also the same (low 40%)

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Some Observations

- Epidemiology of Workplace Injuries
 - Prevalence of injuries – about 1/3 in both countries
 - Non reported injury rates – about 25% of all accidents
 - Accident anxiety rates are about 25-30% in both countries
 - Supervision deficit – “not confident of supervision to protect health and safety” – 19% US/15% Canada
 - Employee risk taking – about 10% in both countries

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Some Observations

- Health and Safety training
 - About half of worker in both countries say they didn't receive health and safety training from their employer
 - Where training is given it's comprehensive
 - MAJOR FINDING – about 20% report “much better” health and safety training now – under 5% “much worse.”

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Some Observations

- Compliance & Fraud
 - Worker falsifies claims- 17% strongly agree
 - Non reporting by employers – 15% strong agree
 - Employer violates safety standards regularly – 11% US, 6% Canada

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How to evolve @ the pace of change: some concluding thoughts

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How to evolve @ the pace of change



- > Evolution maybe the watchword – conflicting directions
- > You align more closely with the world now unfolding than that of the 90s – but have major awareness deficit
- > Difficult dilemmas requiring broad consultation
- > Common issues across our long border – we have much to learn from each other

Ipsos Reid



Thank You

Ipsos Reid

Key Canadian Young Worker Issues and Initiatives

Roberta Ellis,
Vice President, Prevention Division,
Workers' Compensation Board of BC

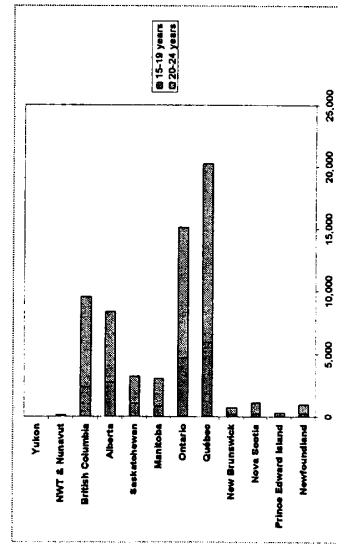


Overview of Canadian Initiatives

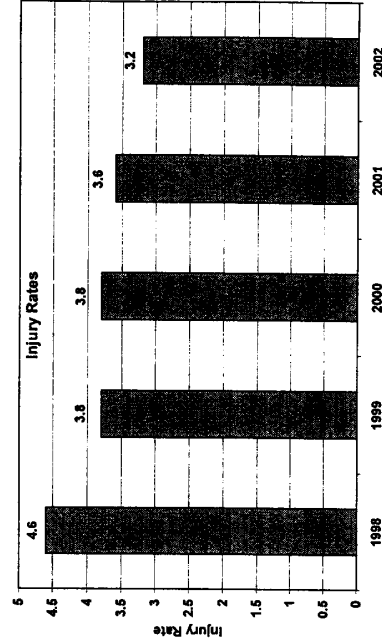
- Trends in young worker claims and injury rates
- Highlight of young worker initiatives across Canada
- Conclusions



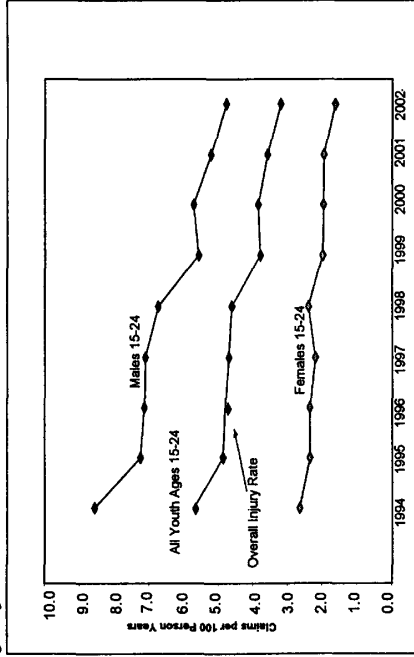
Accepted Young Worker Claims by Canadian Province, 2001



Young Worker Injury Rates in BC, 1998-2002



Estimated Young Worker Injury Rates in BC, 1994-2002

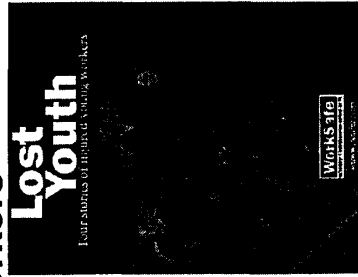


Serious YW Injuries in BC, 1998-2002

518 Serious Injuries Represent

- Major Fractures (e.g., skull, spine, pelvis, etc.) 44%
- Amputations 42%
- 3rd Degree Burns 11%
- Multiple Fractures 3%
- Other Serious Spinal or Head Injuries 0.4%

Lost Youth: Four Stories of Injured Young Workers



National Young Worker Initiatives:

- Research / Statistics
- Education / Awareness
- Partnerships

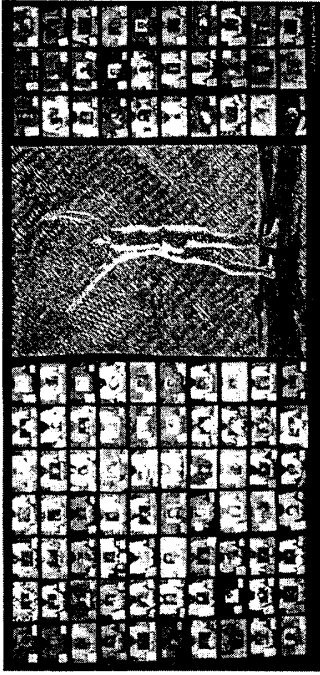
Research

- AWCBC National Statistics Program
- National Young Worker Forum
- CAALL / AWCBC Program Inventory



Awareness / Partnerships

Life Quilt Project - The Future of Young People



Awareness / Partnerships

Cross-Canada Young Worker Advisory Committee



Awareness / Partnerships

Council of Leaders in Prevention Breakthroughs

WorkSafe logo

The Grapevine
Your Online Resource for Industry Best Practices

Announcements

- Thank you to Leaders in Prevention Breakthroughs (Awarded on June 18 by Lawrence Donovan)
- Research Database Now Available (Awarded on June 19 by Lawrence Donovan)

What's New?

- Sarah Linton joined on July 18
- Earl Eubank joined on July 16
- Sarah Minto joined on July 14
- Paul Laid joined on July 12
- Brian Lund joined on July 17

Survey Results

Response	Count	Percentage
1. Very Easy	1887	1
2. Easy	3222	2
3. Neutral	9130	5
4. Difficult	9130	5
5. Very Difficult	0	0
Total	15169	100%

Checklist

- Check for missing data
- Check for duplicate entries
- Check for outliers
- Check for missing values

WorkSafe logo

Education

Passport to Safety Initiative



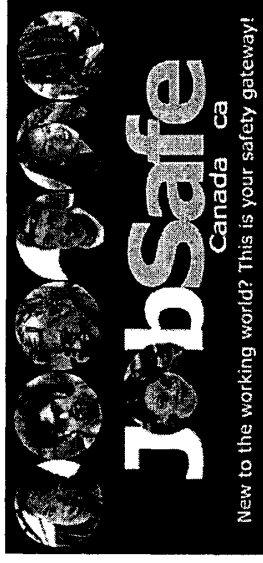
Passport to Safety
Setting the Standard



Prevention Division
Slide 13

Awareness / Partnerships

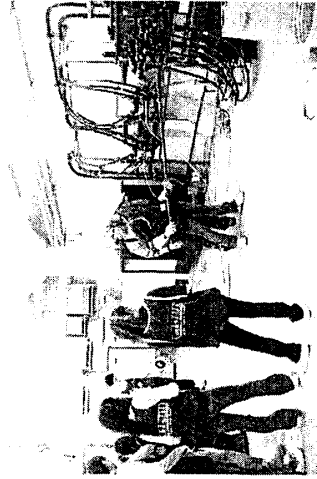
CCOHS web site for Young Workers
JobSafe Canada - <http://job-one.ccohs.ca>



Prevention Division
Slide 14

Awareness / Partnerships

Take Our Kids To Work



Prevention Division
Slide 15

Education

Findings from YW H&S Education Scan

- All Canadian jurisdictions offer health and safety education programs in grades 10 to 12
- About half of the jurisdictions offer such training in lower grades (K to 9)



Prevention Division
Slide 16



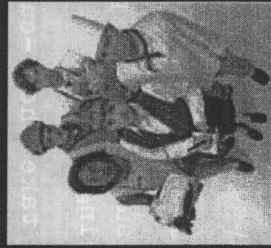
Conclusion

- gaps and opportunities
- collaboration and momentum growing
- signs of increased awareness but YW health and safety still not a societal issue
- opportunity to build on efforts & render issue more visible
- opportunity to mobilize leaders to take action



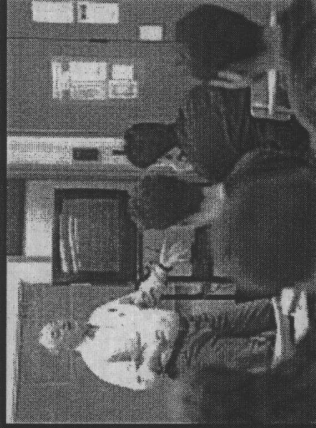
what employers can do...

- ✓ Give us training up-front - and keep it going over time
- ✓ Encourage your staff to look out for each other
- ✓ Be a mentor and have a buddy system
- ✓ Don't push us to go too fast
- ✓ Don't assume we know what we're doing even if we don't ask questions



to protect young workers

what educators can do...



- ✓ Teach us our rights
- ✓ Show videos of what can happen
- ✓ Invite guest speakers to talk about their experiences
- ✓ Hold a WorkSafe theme week and contest
- ✓ Go over health and safety issues before we job shadow, work, or do a co-op

to protect students

what parents can do...

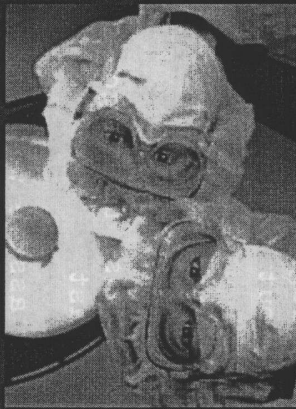
- ✓ Talk to us about dangers on the job before we start working
- ✓ Don't wait to talk to us until it's too late
- ✓ Tell us about our rights
- ✓ Make us think of our safety first and encourage us not to feel pressured
- ✓ Lead by example



to protect children

what youth can do...

- ✓ Ask questions
- ✓ Know your rights
- ✓ Make sure you get proper training
- ✓ Don't take short-cuts
- ✓ Be aware of possible dangers



"You don't ever want to wake up and see these faces."
~ Youth Delegate

to protect ourselves

Why young worker health & safety is an issue...



The safety of young workers is everyone's job: employers, workers, educators, parents, the community, workers' compensation systems and youth ourselves.

As young workers, we're hesitant to ask for proper safety training or to question the safety of work procedures. Many of us are high school, college or university students who hold part-time jobs while attending school and who take on full-time jobs during summer months.

Others of us work full-time usually in entry-level jobs. We work in many areas - from fast-food and retail clothing sales to construction and agriculture.

We have one thing in common - we're at high risk of being injured on the job - and at the greatest risk during our first six months on the job. Our injuries range from minor to serious, result in short- or long-term disabilities, and sometimes in death. Like all workers, we have a right to a safe and healthy workplace.

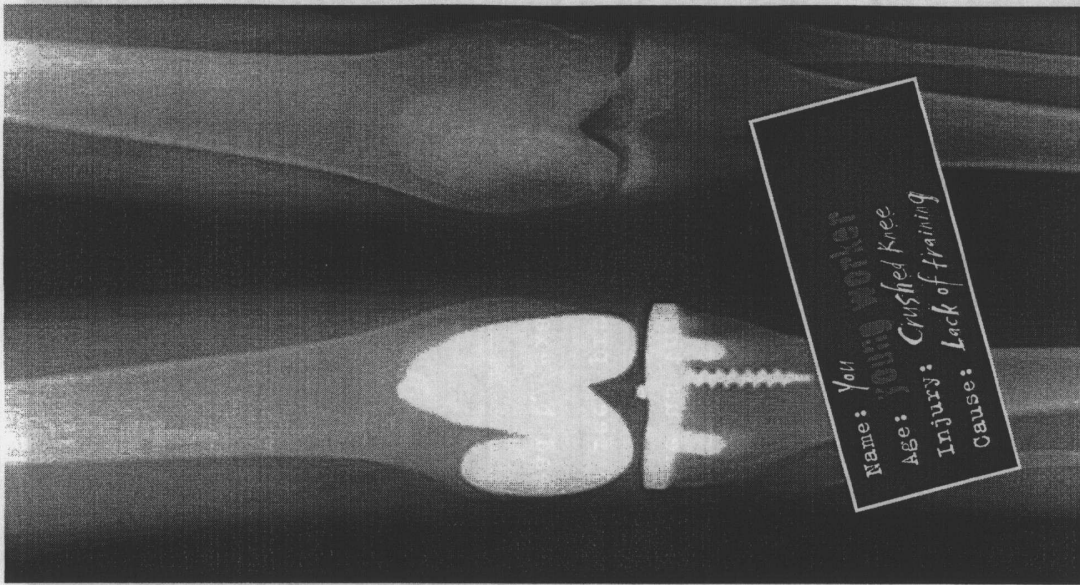
As youth delegates attending the AASCIP-AWOCB/ACATC Conference held in Vancouver, British Columbia, Canada, we met to talk about how the workplace could be made safer for youth. From these discussions, we created this brochure that offers some solutions that different groups can take to help us build the skills and knowledge we need to keep safe at work.

Keeping young workers safe - it's up to all of us.

WorkSafe
WORKERS' COMPENSATION BOARD OF BC



WORKERS' COMPENSATION BOARD OF BC
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