

# Are you paying too much for WorkSafeBC insurance?

WorkSafeBC adds an average of 6% to trucking company payroll costs. One claim can increase that amount to over 10% for up to three years!

**Disability Management Institute (DMI) and BCTA have partnered to help you reduce your WorkSafeBC costs, manage complex claims on your behalf, and save you time & money.**



### How WorkSafeBC costs affect your bottom line

Every trucking company in BC begins by paying a standard trucking industry rate. In each subsequent year your rate is adjusted based on the number and severity of WorkSafeBC claims you have experienced.

Trucking companies with no claims may receive a discount rate of up to 50% while trucking companies with many claims or claims that are active for an extended period can be surcharged up to 100% of the industry rate.

ANNUAL PAYROLL	MINIMUM RATE (50% DISCOUNT)	2017 INDUSTRY RATE \$6.22 PER \$100 OF PAYROLL	MAXIMUM RATE 100% SURCHARGE
\$1,000,000	\$31,100	\$62,200	\$124,400
\$3,000,000	\$93,300	\$186,600	\$373,200
\$5,000,000	\$155,500	\$311,000	\$622,000
\$10,000,000	\$311,000	\$622,000	\$1,244,000

**BOTTOM LINE:** If you are paying more than \$6.22 per \$100 of payroll, we can help save you money!



# We can help reduce your WorkSafeBC costs

**DISABILITY MANAGEMENT INSTITUTE (DMI) SPECIALIZES IN HELPING BUSINESS OWNERS REDUCE THEIR COSTS AND SAVE TIME THROUGH OUR UNIQUE OUT-SOURCED CLAIMS MANAGEMENT PROGRAM.**

## Disability Management Institute will:

- Review all of your historical claims to find cost savings on claims under three years old
- Submit all WorkSafeBC filings on your behalf, including Form 7 and accident reports
- Manage all medical aid and lost time claims directly with each employee
- Set up and manage stay-at-work, return-to-work and modified work programs for each employee
- Pursue a variety of cost saving activities, including protest of claims, relief of cost, etc.
- Represent your company for any appeal, including review division and WCAT

## BC TRUCKING ASSOCIATION MEMBERS GET EVEN MORE

- 1 A 20% discount for active BCTA members on DMI's regular service rates
- 2 A no-obligation claims experience review by DMI to assess your WorkSafeBC savings opportunities
- 3 A free historical claims review in which DMI identifies high-cost cases to pursue cost relief and minimize financial impact to your business
- 4 Centralized billing and streamlined administration through the GroupHEALTH WEBS® platform for clients on the AdvantagePLUS Group Benefits program

### About DMI

Since 2002, DMI has provided over 2000+ organizations across Canada with best-in-class disability claims management support. Over 40 disability claim management specialists in British Columbia and Ontario ensure that our clients reduce their costs through proven claims management strategies. DMI has helped some of the most recognizable names in trucking reduce costs and save money through our partnership with the BC Trucking Association & GroupHEALTH Benefit Solutions®.

## Let us answer your questions about disability claims management!

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