

# SAFETY MATTERS: THE COR SOLUTION



By Beverley Tallon, Staff Writer, DEL Communications Inc.

## Executive Summary

Generally, COR certification leads to better safety performance in companies. One-third of the construction workforce is employed by a construction company that is COR certified in Saskatchewan, which is the only province that does not give financial incentives to COR-certified companies. A COR program is only effective and successful if the management and

employees actually own it, and in order to maintain your COR status, there are annual audits to review and improve your program.

COR is one safety program, but it is not the only safety program. Of course, the greatest concern is sending people home safely.

The Certificate of Recognition (COR) was adopted in Saskatchewan by the construction industry and the Saskatchewan Construction Safety Association to provide companies with tools to develop a safe and healthy workplace.

Monte Allan's company, Allan Construction in Saskatoon, was the 42<sup>nd</sup> business to take COR. Since they took the system, their staff of 150 people are much more cognitive of safety and their accident numbers are way down.

"It's been a great program for us," said Allan, who thinks a mandatory safety system, such as COR, would help bring safety to the forefront and prevent a lot of people from getting hurt.

Allan said more people would embrace the COR system if companies got a better break with Workers' Compensation.

"Our 2014 WCB experience rating form states our premiums for the last three years were \$650,463. Our total medical costs for three years were \$4,453, or in simple terms two-thirds of one per cent of our total premiums. This illustrates safety works and there should be a greater financial incentive for safe contractors as consideration of their time, effort, and financial costs to ensure the workers are educated and trained in the safety culture of the 21<sup>st</sup> century."

Allan feels construction owners should make COR certification part of their expectation when tendering out jobs.



Roger Berriault, member services representative, SCSA (left) and Collin Pullar, president, SCSA.

“If I have an advantage because I have a good safety rate, others are uncompetitive unless they improve,” he said. “I think anything that improves your safety record and your safety results is a good program. You don’t have to mandate, you don’t have to legislate, you don’t have to do anything; just have a much bigger spread in the Workers’ Compensation dues.”

Peter Federko, CEO of the Saskatchewan Workers’ Compensation Board, explains the COR system as a set of standards generally accepted by many industries for effective safety management. There are several other standards – CSA, ISO; COR is just another set of standards. “Whatever standard an employer might adopt in establishing a safety management system, we would be very supportive of.”

He notes that since 2002 when workplace injuries peaked, they’ve seen a 50 per cent reduction in the rate of injury in Saskatchewan, and part of this is employers adopting a safety system.

“We tend – from an insurance perspective – to look at actual



outcomes. We take a retrospective view. We look at the number of injuries and cost of injuries in determining whether you get a penalty, surcharge, or discount from your premium; not unlike auto or home insurance – a good safety record will give you a premium. If you are a user of the insurance system, you are likely to pay a surcharge over and above the base premium,” Federko said.

He goes on explain their “experience rating program” is based on an industry-by-industry basis.

“If you are worse than the average of others in your industry group, you can receive a surcharge of up to 200 per cent more than your competitors. If your injury rate is better than the average, you could get up to a 30 per cent discount on your premium. This is not based on obtaining a certification, this is based on the actual reduction in number of injuries and the cost of those injuries,” said Federko. “I can go out and get my certification and have the lovely binders, but if I never implement them with any changes in my workplace, it is really just the paper on the wall.

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Without a supporting culture, a safety management system alone does not work.”

He adds that contractors should insist that the companies have a safety management system, whether they are COR certified or not. “If people have implemented safety-management systems, we know that they will have better results and they will get a discount. We are really focused on the adoption of safety management systems within organizations that improve their overall injury results – the elimination of all workplace injuries.”

Karen Smith, Workers’ Compensation Board member (employer representative) in Regina states, “As a safety system, I think COR is good. Because it is industry-led, companies make it their own, and they can customize it to suit their specific business.”

She said safety associations should play a strong role in getting the message out to industries, noting safety associations come from the industry and know the business.

“I’d love to see one of the safety associations come forward to the WCB with a proposal for a COR rebate program that we could take a look at. There would need to be a pilot project

that included a comprehensive pre- and post-evaluation. It’s not just about saying you have a system in place.

We would need a cost analysis on the financial return on the investment for the employer, and we would look for a positive change in injury rate. Also keep in mind, the cost of a pilot and any additional incentives would have to be reflected in the premium rate for the pilot group.”

A COR expectation when tendering out jobs “is a double-edged sword, forcing companies to do the certification,” Smith said. She notes some people feel there might not be full disclosure of workplace injuries because of possible loss of work.

“We need to pay more attention to safety everywhere. The more that everybody can do to prevent injuries through the use of safety programs, the better.”

Steve Wallace, safety director of the Heavy Construction Safety Association of Saskatchewan, adds, “Some people think COR is the be-all and end-all, but really it is just a basic safety program that happens to be audited by a third-party external source, which in this case, happens to be us, the safety association, but it is not perfect. The reality is, it has lifted the industry as a whole to do a better job.” He notes that they have seen

improvements to safety, but it is not all because of COR. COR is just one of the factors driving injury rates down.

He mentioned how statistics and averages can create problems, and cites that over 50 per cent of the HCSA workforce are COR-certified (most of them are larger companies), but many of the smaller companies are not COR certified. As it is process-driven, it is sometimes a challenge for smaller companies. This is something they are trying to address.

“It is already law to have a safety program if you are a prescribed industry, and the heavy construction industry, as represented by the R11 rate code, are prescribed.” However, he elaborates that a purchaser of construction services should ask for proof of a safety program such as COR.

Wallace notes it is an evolution. Protective clothing and gear have become the norm and safety systems are becoming more accepted. Massive public awareness and education is an important component.

“Saskatchewan is the only province that does not give financial incentive to COR companies...I’m in the minority, but I feel if a company starts a safety program, they should be able to choose a three- or five-year

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window where they would get an incentive back to offset the initial cost, but it would not last forever. When done right, the program itself will be providing the financial incentives they need. If you started 20 years ago and are doing a good job, you should see your overall rates go down because Workers' Compensation is a collective agreement."

Wallace adds that COR is a way to get people to safety, but it's not the only way.

Terry Parker, business manager of the Saskatchewan Building Trades, said COR seems to be running very well and is a good training process and a way to make job sites safe. "I know that contractors and employees that take additional safety training tend to work safer because they have more knowledge and know their rights and responsibilities regarding safety and issues."

"What we need to start looking at is how we are going to reduce injury rates," Parker said. "Our contractors see the benefit of COR training and are moving forward to have more of our members certified. If owners added COR certification as a requirement in their tender documents this would also encourage companies to participate."

He feels there needs to be some sort of incentive in order to get contractors moving in the right direction. "I'm not sure how to go about that as of yet, but we need to make sure that our worksites are safe. We are willing to work with the SCA to try to find ways to promote COR certification amongst contractors."

In discussion with Collin Pullar, president, and Roger Berriault, member services representative

of the Saskatchewan Construction Safety Association, they said COR recognition is a combination of training and assisting in the development of a company's own system. An external audit is conducted, not to identify what is being done wrong, but to find where there are opportunities to improve.

Pullar said they've seen the greatest success when companies and their

employees really take a lot of pride in what they've achieved and don't look at it as simply a way to comply with a contractual obligation. He said data sources that show companies with a strong safety management system in place, such as COR, experience a full one-third lower loss ratio in the number of injuries and the total time lost due to injuries. Besides lower injury rates, Pullar notes there are other benefits, such as: longer

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employee retention and high levels of trust amongst employees that lead to long-term financial advantages.

"We typically don't talk about whether COR should be mandatory," said Pullar. "We prefer to highlight the success of companies that have embraced COR to help other companies see the strategic benefits in adopting a robust safety management system. We do encourage construction owners tendering out jobs to see the benefits of hiring companies that have a COR certification."

Berriault concludes, "What we are really concerned about is getting people home safely."

Kim Sutherland, safety officer of Alpine Interior System, said their COR certification started five years ago. The catalyst was a very-high workers' compensation premium rate. They took one course and then decided to continue with the process.

With a staff of over 100 framers, boarders, tapers, painters, and flooring installers, Sutherland notes, "COR was the impetus to change our safety culture. Now our staff have completely bought into our program and are bringing solutions and ideas forward. It is really interesting to see the change from where we were then

to now. People think, okay, I'll get COR and I won't have to do anything else. That is not true. It is on-going. You are constantly re-evaluating, changing, and adapting. COR is just the starting point."

To maintain COR status, companies must undergo annual audits.

"The annual COR audit forces you to sit down and review your safety program, training records, and interview your workers and management. I know what gaps exist in our safety program and what our workers don't understand. It's a yearly tune-up," said Sutherland.

After the completion of a COR audit, the company must submit a Corrective Action Plan to SCSA within 30 days. "The COR system ensures that companies are not only reviewing their programs, but are actively participating in making them better."


During their first audit they found that field workers did not know the location of safety material. This was solved by issuing all supervisors blue Rubbermaid bins to hold safety documents and first-aid supplies. The tongue-in-cheek answer to all of the audit questions became, "Oh, it's in the blue bin," Sutherland said. "But, they

actually know where the stuff is now!"

COR also brings an awareness of your safety statistics. Sutherland said they are coming up to half-a-million man hours without a loss-time injury. She sees a direct correlation to getting your safety program up and running properly and ties part of it directly back to COR.

Sutherland feels more people would get involved if there was greater awareness.

"We need to do a better job at the SCSA level to support companies who are going through the process, as it can be overwhelming. I feel before a company gets a Workers' Comp rebate, it should be mandatory that you have COR or a safety management program in place," Sutherland said. She also notes that COR or a safety program should be part of an owner's or general's expectations when tendering a job.

"COR is working. We as an industry will ultimately reap the rewards of more companies working safer," Sutherland concludes. "It's about making sure people go home safe at the end of the day, that's what really matters." 

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