

Watch your mail this week for your 2012 CAD-7 statement!

Most construction companies have great difficulty reading their CAD-7 statement, and do not understand the calculations to ensure their report is accurate.

Here are a few things you need to remember about CAD-7:

- 1) Claims can remain active against your company for five years.
- 2) Costs are charged against the year of the pay out, **not** the year of the accident.
- 3) It is possible to have claims costs in a year where your company has been accident-free.
- 4) \$1 spent by the WSIB costs your company up to \$1.40 over two years.
- 5) Lost time claims (Frequencies) are charged against a company when the worker misses 8 total days due to their injury.
- 6) The average cost of a CAD-7 frequency is \$32,000. We can provide specifics!

SE-GA Workplace Consulting has many construction clients and can explain your CAD-7 experience rating statement to you. We can provide an estimate of your 2013 rebate/surcharge performance and unravel the mysteries of your costs and calculations.

Contact **SE-GA** for information on our upcoming “**Understanding Your CAD-7**” seminars, or for a no-charge evaluation of your CAD-7 statement or Return to Work Management system. This will also identify your company’s problem claims and the strategies that can be used to avoid these costs in the future. Go to <http://www.segaconsulting.com/successStories/> for details.

Wishing you a safe and claims-free Autumn 2012,

The staff at **SE-GA**!

