

Small Business Fact Sheet

Facts about Small Business in BC (1999 - 2003)

	Annual Average (1999 - 2003)	% Change (1999 - 2003)
• Number of registered employers	160,740	5%
• Number of estimated Full Time Equivalents (FTEs)	470,150	6%
• Assessable Payroll	\$12,783,002,573	12%
• Number of accepted claims	14,142	-16%
• Number of work days lost	730,868	-25%
• Claims cost paid	\$169,290,006	-3%
• Injury rate	2.9	-21%
• Serious injury claims	460	3%
• Accepted Fatalities	54	13%

Top 5 - Types of Accidents

Accident Type	% of total claims	% of total claims costs	% of total days lost
Overexertion	20%	15%	19%
Struck by object	18%	16%	13%
Fall to Lower Level	11%	19%	19%
Fall on Same Level	9%	7%	10%
Struck against object	7%	4%	4%

Top 5 - Types of Injuries

Nature of Injury	% of total claims	% of total claims costs	% of total days lost
Sprains, strains, tears	41%	26%	37%
Cuts, lacerations	12%	4%	5%
Fractures	11%	28%	24%
Bruises, contusions	8%	3%	4%
Nonspecific injuries and disorders	4%	3%	3%

Top 5 - Body Parts injured

Body Part	% of total claims	% of total claims cost	% of total days lost
Back, including spine, spinal cord	21%	17%	20%
Finger(s), fingernail(s)	14%	8%	9%
Leg(s)	10%	10%	12%
Multiple Body Parts	7%	15%	9%
Shoulder, including clavicle, scapula, and trapezius muscle if should is mentioned	6%	9%	10%

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Top 5 - Sources of injury

Source of Injury	% of total claims	% of total claims cost	% of total days lost
Floors, walkways, ground surfaces	17%	23%	25%
Person-injured or ill worker	13%	11%	14%
Building materials-solid elements	8%	5%	6%
Highway vehicle, motorized	6%	12%	8%
Containers-nonpressurized	6%	3%	5%

Top 5 - Occupations

Occupation	% of total claims	% of total claims cost	% of total days lost
Motor Vehicle and Transit Drivers	11%	15%	14%
Trades Helpers and Labourers	7%	6%	6%
Carpenters and Cabinetmakers	6%	5%	5%
Labourers in Processing, Manufacturing and Utilities	5%	3%	4%
Primary Production Labourers	5%	4%	4%

Age and Gender

Age	% of total claims	% of total claims cost	% of days lost
0 - 14	0%	0%	0%
15 - 24	18%	7%	9%
25 - 44	56%	53%	55%
45 - 64	25%	38%	34%
65 and over	1%	1%	2%

Gender	% of total claims	% of total claims cost	% of days lost
FEMALE	16%	10%	16%
MALE	84%	90%	84%

Typical Claimant Profile

Gender	MALE
Age Range	25 - 44
Occupation	Motor Vehicle and Transit Drivers
Accident Type	Overexertion
Nature of Injury	Sprains, strains, tears
Body Part	Back, including spine, spinal cord
Source of Injury	Floors, walkways, ground surfaces
Average Age	37
Average Claim Cost	\$11,971
Average Days Lost	52