

# 2025 HEALTH AND SAFETY YEAR END REPORT



**Trail Association for Community Living**

**By**

**Nancy Gurr**

April 2, 2026



# Trail Association for Community Living

1565-B Bay Avenue, Trail, BC V1R 4B2

Box 131, Trail, BC V1R 4L3

Phone 250-368-3503 Fax 250-368-5559

Email [tacl@telus.net](mailto:tacl@telus.net) <http://www.taclkootenays.com>

## Health and Safety Year-End 2025 Report

**Date:** April 2, 2026

### Summary

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This report provides information on the status of the TACL Health and Safety system, specifically on activities, priorities and performance for the year 2025.

It has been five years since we launched our updated Health and Safety program and we are seeing the benefits. Our 2025 Experience Rating (ER) surcharge was lower than 2024 if only slightly. Our discount for our ER was \$107,004.00. We are continuing to proactively improve the Health and Safety through audits, training and risk assessments.

We have done an excellent job managing WSBC costs and we have seen a significant decrease in actual injuries and WSBC related incidents. The two most common historic causes of injury are lifting/strains and violence towards staff by Persons Served. A focus on these issues has been initiated by management and the Joint Health and Safety Committee.

### Recommendations

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The Executive Director recommends that the Board receive this report for information.

### Strategic Goal

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The 2026 TACL 3 Year Strategic Plan had a Safety Goal to promote safe work practices for all staff and as a Strategy to support this Goal we will implement programs and procedures designed to achieve “zero” lost time injuries.

### WSBC Statistics

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Information on reported 2025 WSBC incidents (work-related injuries/illnesses) with 2021-2024 for comparison. This information includes:

Overall, there was an 80% decrease in the Lost Time Injury (LTI), from 5 in 2024 to 3 in 2025. We had 3 LTI's which is in line with our historical rate. Our largest claim, still on the books, is an employee who tripped over a campsite fireplace which caused a significant knee injury.



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## WSBC Performance Score Card

This is a tool WSBC provides employers to enable workplaces to compare themselves to other employers. Our % Serious Injury is a concern as the majority of our LTI are for a significant period of time. Our costs (Experience Rating) has continued to improve as we have gone from 28.2% discount to 30.7% discount. See Figure 1.

Figure 1



## Lost Time Injuries Statistics

The spreadsheet below indicates how well we prevent injuries occurring. The 2025 numbers that are missing will not be posted until July 2026. With the assistance of DMI we are still managing our claim costs well and seeking relief of costs with every LTI claim.

Figure 2

	2021	2022	2023	2024	2025
# Time-loss Claims	2	3	4	5	3
# Person Years	85	95	102	99	N/A
Injury Rate (Employer)	2.4	3.1	3.9	5.0	N/A
Injury Rate (CU)	6.4	7.1	5.5	5.6	N/A
# Excess Injuries	-3	-4	-2	-1	0
# Inspection Reports / # Other Contacts	1/0	6/1	2/0	0/0	0/0
# Orders	0	2	1	0	0
# Warning Letters Sent / # Net Citations Imposed / # Net Penalties Imposed	0/0/0	0/0/0	0/0/0	0/0/0	0/0/0



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## Claim Summary

With regards to the lost time claims 1 was for treatment only and 2 had a wage loss associated to them. A wage loss claim from 2024 received a 90% relief of cost due to a preexisting condition and the minor nature of the incident that caused the injury. This relief of cost was attributed in 2025 thus the negative lost work days and total claims costs paid for 2025.

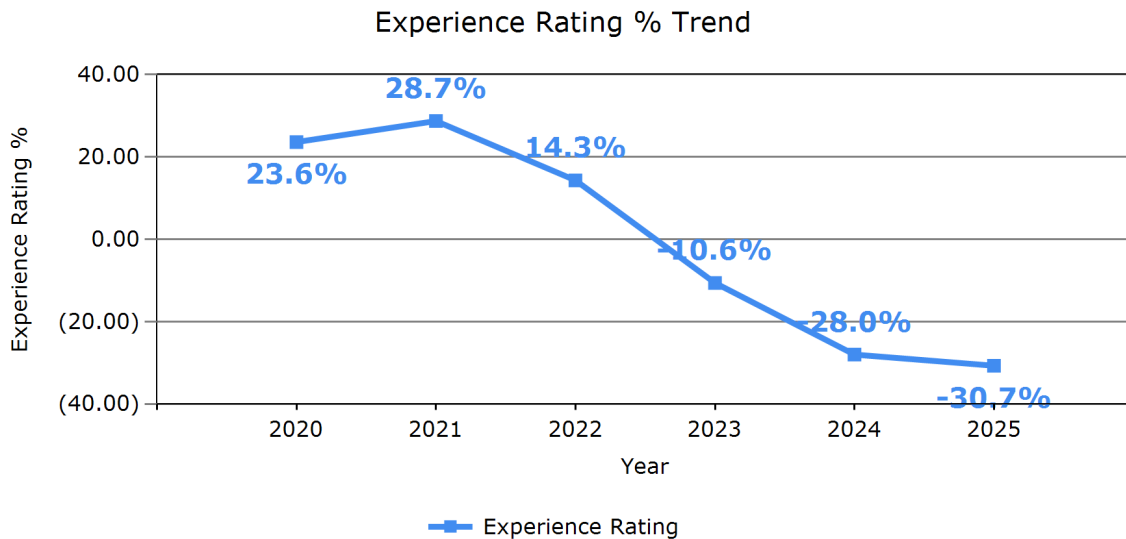
Figure 3

	2021	2022	2023	2024	2025
# STD/LTD/Fatal Claims	5	3	2	5	1
# Work-Related Deaths	0	0	0	0	0
# First-Paid LTD Claims	0	0	1	0	0
Serious Injury Claims	0 / 0%	1 / 33%	1 / 25%	2 / 40 %	N/A
# Sprains and Strains	2	2	1	1	0
Long Recovery Sprains and Strains	1 / 50%	1 / 50%	0 / 0%	0 / 0%	0 / 0%
# Health Care-Only Claims	3	1	4	2	1
Total Work Days Lost	95	226	80	340	(124)
Work Days Lost for Injuries in This Year	52	5	39	110	54
Total Claim Costs Paid	\$45,048	\$40,535	\$272,120	\$66,953	(\$16,526)

## Experience Rating Trend

The below graphs and spreadsheets are the positive results of our claim management. The Experience Rating (ER) is based on the previous 3 years costs but with 1-year lag.

Figure 4





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Figure 5	2021	2022	2023	2024	2025
<b>CU Base Rate</b>	\$2.74	\$3.29	\$3.95	\$4.75	\$5.70
<b>ER%</b>	28.7%	14.3%	-10.6%	-28.0%	-30.7%
<b>Net Rate</b>	\$3.53	\$3.76	\$3.53	\$3.42	\$3.95
<b>Rate at Maximum Discount</b>	\$1.37	\$1.65	\$1.98	\$2.38	\$2.85
<b>Rate at Maximum Surcharge</b>	\$5.48	\$6.58	\$7.90	\$9.50	\$11.40

Figure 6	2021	2022	2023	2024	2025
<b>Assessable Payroll</b>	\$4,581,108	\$5,220,131	\$6,049,170	\$6,136,594	\$6,114,507
<b>Assessments at Base Rate</b>	\$125,522	\$171,742	\$238,942	\$291,488	\$348,527
<b>(Discount) Surcharge</b>	\$36,191	\$24,535	(\$25,407)	(\$81,617)	(\$107,004)
<b>Assessments Paid</b>	\$161,713	\$196,277	\$213,536	\$209,872	\$241,523
<b>Assessments at Maximum Discount</b>	\$62,761	\$85,871	\$119,471	\$145,744	\$174,263
<b>Maximum Potential Savings</b>	\$98,952	\$110,406	\$94,065	\$64,128	\$67,260
<b>Assessments at Maximum Surcharge</b>	\$251,045	\$343,485	\$477,884	\$582,976	\$697,054
<b>Maximum Potential Increases</b>	\$89,332	\$147,208	\$264,348	\$373,104	\$455,531

## Injury Type Summary

The injury type that is the most concerning the Acts of Violence/Force, of which 3 were a Person Served injuring a staff. Additional training has been given and will be ongoing to all staff to recognize when a Person Served may become violent and how to deflect/disengage safely. Our overexertion injuries were mostly from staff having preexisting conditions and exacerbating them during their regular duties.

### **STD/LTD/Fatal Claims and Costs by Accident Type**

The following table shows the number of STD/LTD/Fatal claims, and costs paid to date for the top 10 accident types involved in an injury or an illness, based on count. Figures shown are totals for the previous five years (2018 to 2022).

Figure 7

Accident Type	STD/LTD/Fatal Claims	% By Volume	Total Cost	% By Total Cost
Acts of Violence, Force	4	35%	\$44,251	39%
Overexertion	5	24%	\$19,753	18%
MVI	2	10%	\$679	1%
Struck By	2	10%	\$4,543	4%
Fall from Elevation	1	5%	\$10,796	10%
Fall on Same Level	1	5%	\$30,200	27%
Struck Against	1	5%	\$954	1%
Other Accidents	1	5%	\$67	0%
<b>Total</b>	<b>20</b>		<b>\$112,137</b>	



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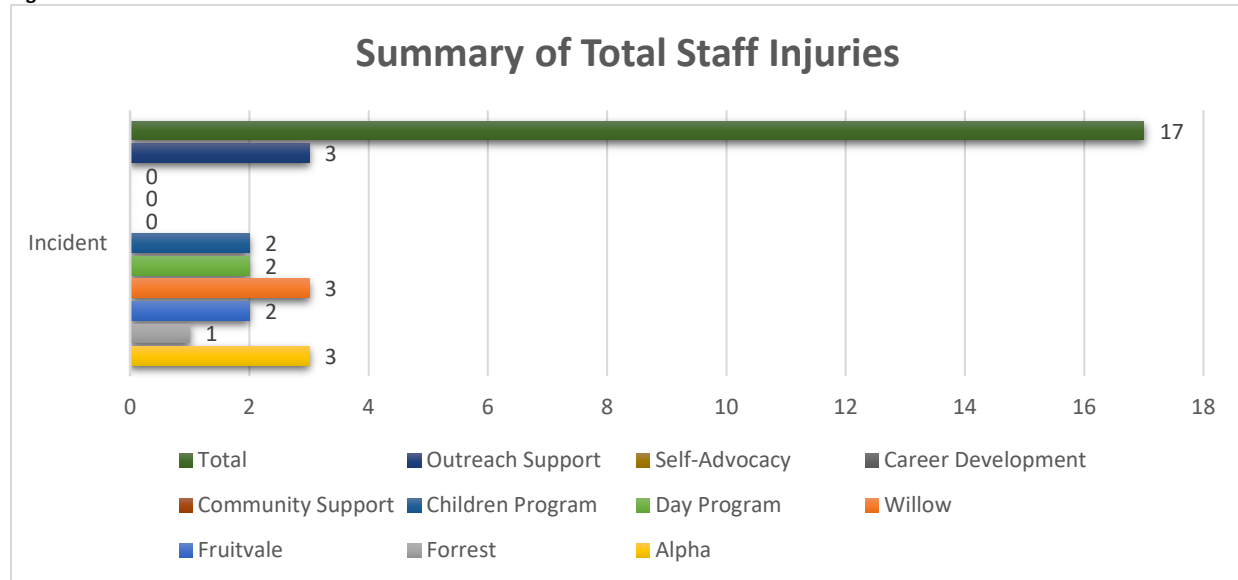
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## Staff First Aids and Medical Aids Summary

There was no change in the FA/MA this year. We have made an extra effort to educate staff on the importance of reporting all first aids.

Figure 8



## Safety Program

In 2020 TA CL rededicated itself to the WSBC standards with an updated Health and Safety Program. These standards set out the benchmark for health and safety program. The results of our updated safety program have been both a reduction in injuries and a substantial cost saving of more than \$100,000. We will continue to educate staff on safe work practices and manage our injury claims.

## Key TA CL Health & Safety Initiatives

Some key health and safety initiatives in 2025 included:

- Training in MANDT including train the trainer;
- Violence in the workplace risk assessments;
- New First Aid procedures developed;
- Completion of Food Safe Certificates;
- Straight to the Heart Naloxone training;



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- Updating of TAAC's Health and Safety Program;
- Challenging Health and Safety Claims not attributable injuries related to TAAC activities;
- Applying for Relief of Costs from WSBC when illegible;
- Mental Health First Aid;
- Health and Safety Investigations; and
- Review and update of all Health and Safety Procedures.