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Increasing Personal Optional Protection (POP) Enrolment to Protect Self-Employed Workers

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WORK SAFE BC

Knowledge summary: This project aimed to increase uptake of Personal Optional Protection (POP), an optional insurance product offered by WorkSafeBC to self-employed workers in British Columbia who fall outside the provincial no-fault insurance system for workplace injuries. In a 2x2+1 randomized controlled trial, four email reminders were tested against a control no-reminder condition: The "inform" email included details about POP, the "inform plus head start" email included the POP details plus a link to the POP application, the "business loss aversion" email warned about potential impacts of adverse events, and the "business loss aversion plus head start" email included the warning plus the link. None of the email reminders significantly increased POP application rates. However, all four emails were opened at a higher rate than WorkSafeBC's general benchmark. Building on these results, the project team recommends email reminders as a potential communication channel in parallel with conducting further research to inform next steps.

Keywords: *behavioural insights, nudge, reminders, loss aversion, insurance, injury, workplace, program uptake*

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About WorkSafeBC

WorkSafeBC engages workers and employers to prevent injury, disease, and disability in B.C. When work-related injuries or diseases occur, WorkSafeBC provides compensation and support to people in their recovery, rehabilitation, and safe return to work. We serve 2.7 million workers and 280,000 employers across B.C.

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Executive Summary

Self-employed workers fall outside the conventional no-fault insurance system for workplace injuries within BC, leaving them financially vulnerable in case of a serious occupational injury or illness. WorkSafeBC offers Personal Optional Protection (POP) insurance as a means of similar compensation for self-employed individuals. Despite the benefits of coverage, WorkSafeBC research suggests only a minority of self-employed individuals have POP.

Exploratory research into barriers to POP enrolment revealed an array of contributing factors, including misinformation around POP, the cognitive load of navigating administrative processes, and perceptions of low risk of occupational injury. Examination of the registration journey where POP is offered revealed a complex application process likely to motivate registrants to decline POP to simplify their user experience. Registrants who defer their POP application until registration is completed must find and use a different form to add POP to their coverage. Additionally, literature review also highlighted bias towards 'blaming' those injured on the job as incompetent or careless, which results in resistance to admitting personal susceptibility to occupational injury (Holden, 2009).

The mode of our behavioural insights (BI) approach is an email reminder aimed at self-employed WorkSafeBC registrants who declined POP during the registration process. The email is an invitation to reconsider their POP enrolment decision. WorkSafeBC is well positioned for this low-cost touchpoint, as there is an email distribution platform in place and registrants have consented to receiving correspondence. The base open rate on WorkSafeBC emails is 50%.

Two different messages, each with a different 'EAST' focus, were composed for the reminder. The "Inform" message corrected the common misconception that WorkSafeBC registration provides proprietors workplace insurance. The "Business Loss Aversion" focused on the vulnerability of a business to loss in the case that an incident interrupted an owner's ability to work.

To lessen the administrative barrier to application completion, 50% of each the Inform and Business Loss Aversion messages included a direct link to the exact one-page application form needed by an existing WorkSafeBC registrant to enroll in POP coverage. Termed "Head start", the link serves potential applicants by: (1) sparing them a search for the POP application form on the WorkSafeBC website, and (2) clarifying which is the correct form from multiple options.

In a trial involving two thousand participants sourced from a list of registered proprietors without POP, participants were randomly assigned to one of four treatment groups (n=400 each) who received a BI-informed email or the control condition which did not receive an email. Treatment group participants received the (1) Inform message, (2) Inform message plus Head start, (3) Business Loss Aversion message, or (4) Business Loss Aversion message plus Head start. Data on email open rates and POP application submissions were collected over a ~four-week period to determine if the messaging prompts more eligible self-employed business owners to apply for POP insurance coverage.

The trial successfully engaged with self-employed proprietors as evidenced by a significantly higher open rate (59% vs the general WorkSafeBC rate of 50%) for the intervention messages. While a small number of participants (n=5) who received reminder emails during the trial did apply for POP, all of which resulted in the creation of new POP accounts, the difference in application rate compared to the control condition was not statistically significant (n=2 applications were received from the control). Although our results do not allow us to conclude email reminders increase POP application rates, we recommend WorkSafeBC rolls out an email reminder to the full population of registered proprietors who do not have POP accounts, as a low-cost, low-risk means to lower the barrier to POP enrolment after further consultation to optimize the message content.

Part A. Problem Background

Problem

Small businesses are the backbone of the BC economy. Four in five (83%) of all BC businesses have fewer than five employees. This includes 60% who are self-employed individuals with no paid help (Dean, 2022).

In British Columbia, self-employed workers fall outside the conventional no-fault insurance system for workplace injuries. That means if they suffer an injury on the job, they may incur healthcare and rehabilitation costs not covered by the BC Medical Services Plan (MSP). They also risk losing income if they can't work while they recover or are unable to return to work at all.

Self-employed individuals working in unincorporated businesses (i.e., unlimited liability proprietorships or partnerships) may be eligible to purchase workplace insurance coverage from WorkSafeBC called Personal Optional Protection (POP), which compensates healthcare costs, rehabilitation costs, and lost income in the event of a work-related injury or illness. However, WorkSafeBC research estimates that a minority of self-employed individuals who may be eligible for Personal Optional Protection currently hold this coverage. WorkSafeBC wants to encourage more self-employed individuals to apply for POP.

Importance for the Project Partner

As the organization tasked with overseeing a no-fault insurance system for the workplace in BC, WorkSafeBC supports rehabilitation of injured workers, facilitating timely return to work, and providing fair compensation for lost wages during recovery. Encouraging self-employed individuals to access comparable compensation is within the WorkSafeBC mandate of mitigating the risks of occupational injury. The outcome for self-employed individuals is greater protection from the physical, psychological, and financial impacts of work-related injuries.

Justification for a BI Approach

Our investigation amongst a group of approximately 16,000 self-employed individuals who may be eligible to purchase POP, but did not do so when registering with WorkSafeBC, points to behavioural elements of the problem. All potentially eligible self-employed individuals who register with WorkSafeBC are offered the choice to apply during the general WorkSafeBC registration process. We know that many choose not to take up coverage despite being offered the explicit choice (as evidenced by the 16,000 who declined). A BI approach aims to clarify the benefits of enrolment to promote informed choices, while maintaining the autonomy of the decision-makers. While it is expected that POP will provide value to self-employed registrants, it is likely that it will be more beneficial for some than for others, and therefore solutions that maximize freedom of choice are best suited for this optional coverage.

Our conversations with our WorkSafeBC partners, as well as our exploratory interviews with self-employed individuals, indicate that proprietors may not give the initial opportunity to apply for POP the consideration needed for an informed decision. This is likely due to external factors including the timing and context in which the offer is made, i.e., amidst the lengthy WorkSafeBC registration process, and the way the choice is presented during registration. It is a singular yes/no question which relies on individuals already knowing what POP is, the benefits of coverage, and the likely cost (available research suggests many are unaware or misinformed on a number of these aspects at time of registration).

More broadly, WorkSafeBC's own research points to the presence of underlying awareness, understanding, and attitudinal barriers regarding POP. We further explain each of these barriers in the following section including the opportunities for behavioural interventions.

Part B. Behaviour & Context

Encouraging potentially eligible individuals, with an insurable need, to apply for POP is central to addressing the broad problem of lack of automatic access to compensation among self-employed individuals. While some individuals may have access to other insurance or compensation, this may be limited to certain situations or injury types (e.g., ICBC vehicle insurance may cover work injuries related to vehicles, but not others). Adding POP has the potential to fill gaps in coverage.

Registered proprietors may add POP at any time by submitting an application form, which requires basic information about the applicant, their business (mainly contact details), and desired POP coverage level with start date. PDF applications can be submitted via email to WorkSafeBC. The form is digital, so printing and scanning is unnecessary. The target behaviour is directly measurable as each POP application received is logged in the WorkSafeBC administrative database (see "Data collection," in Part D).

Completion and submission of a POP application is our target behaviour for this BI intervention.

Population of Interest
The population of interest is the group of approximately 16,000 self-employed individuals who may be eligible to purchase POP but did not do so during their initial registration with WorkSafeBC. These are proprietors operating unincorporated businesses in a range of industries, including construction, transport, agriculture, and many more. Our trial attempted to re-engage a subset of this group of 16,000 proprietors who initially did not apply for POP.

Our research interviews with self-employed individuals revealed that many had incorrect or limited knowledge about POP at the time they initially registered with WorkSafeBC. Therefore, a behavioural intervention targeted at barriers such as these has the potential to influence more individuals to apply.

We felt this was an appropriate population to work with because:
- The population is a large enough size to run a robust trial. A total of 16,000 enables assignment of sufficient participants to each experimental condition to lend statistical power to our data analyses.
- As active WorkSafeBC registrants, these individuals have effectively 'opted in' to receiving communications from WorkSafeBC about their accounts and regularly receive communications about various health and safety topics.
- The trial has the potential to make a sizable impact on the 'big P' problem. If the trial is successful, the methodology can be easily implemented to the whole population of 16,000, a list that continues to grow. Given the representativeness of this group, learnings from the trial may inform behavioural approaches to engaging the broader population of potentially eligible self-employed workers in BC, which is much larger.

Key Barriers
Changing the WorkSafeBC registration process was out of scope for our intervention, however, we needed to understand why many individuals choose not to apply for POP at this key touchpoint. Our investigation uncovered a multitude of barriers that inhibit submission of a POP application. This is expected given the diversity of the target population.

Our exploratory research and scoping discussions with partners revealed several behavioural barriers that may discourage individuals from applying during the general WorkSafeBC registration process:
- **Registrants face high cognitive load during the registration process**. POP is offered within a multi-page web form as part of the initial WorkSafeBC account registration. Amongst the self-employed individuals interviewed, many had returned to sign up for POP after their initial WorkSafeBC registration was complete.
- **The POP question lacks salience during the initial registration**. The POP application question is asked as a simple yes/no with minimal context or explanation amidst the detailed registration process. Interviewees voiced many fundamental questions that may halt applications, such as how much does POP cost? What does POP

cover? How easy is it to make a POP claim? How long does insurance coverage last? What are the benefit maximums?

- **There is friction involved in accessing basic information about POP during the initial registration**. When presented with the POP application option during the registration process, registrants must click out of the registration page to learn what POP is and what it covers. Additionally, applicants must agree to apply before seeing a customized cost estimate for POP coverage.

The presentation of POP during the registration process does little to increase awareness of POP among potentially eligible registrants (unpublished WorkSafeBC research suggests most are unaware) or challenge misperceptions about the coverage. Additionally, a recent survey conducted with the broader population of self-employed individuals points to further attitudinal and knowledge barriers that may influence decision-making regarding POP. Two prominent barriers are:

- A majority of self-employed individuals believe they are unlikely to be injured while working; and
- Some believe they would not be eligible for coverage based on their level of income, the type of work they do, or the nature of their business.

BI solutions can address these barriers and influence more individuals to apply for POP. Providing a separate opportunity to apply for POP from the initial WorkSafeBC registration process, reduces the "noise" surrounding the choice and could result in more POP applicants. Additionally, we see potential to address the misperceptions and knowledge gaps about POP through a nudge that prompts individuals to carefully consider the benefits of POP and if it's a fit for them.

Table 1. Assessment of potential touchpoints

Touch Point	Advantages	Disadvantages
Traditional Mail	- Able to customize/personalize message - Most credible mode of communication for a regulatory agency - Able to link to additional information via QR code	- Potentially alarming for recipients - Highest production times and costs - No visibility into receipt, open or engagement rates
Email Message	- Able to customize/personalize message - Able to provide links - Regular mode of communication for WorkSafeBC - Distribution platform tracks open and click rates - Allows addition of electronic POP form - Affordable (time & money) to scale	- Potential to be caught in spam filters - Potential to be suspected as phishing
Text Message (SMS)	- High salience in delivery - Affordable distribution	- Least credible mode of communication - High potential to be suspected as smishing - Fewer options for content and format - Lowest character limit

Since contact details are available for approximately 16,000 individuals in our target population, the touchpoints considered involve direct communication. Given the noted drawbacks, the best communication mode for intervention delivery is email via the WorkSafeBC distribution platform due to the relative ease of reaching large sample sizes, as well as the ability to craft customized messages informed by BI techniques. Email messages were also the approach most well-received by self-employed BC business owners during the interviews conducted as part of the project's exploratory research.

Part C. BI Solution

The BI Solution trialed was an email reminder aimed at offering self-employed WorkSafeBC registrants without POP an invitation to reconsider their POP enrolment decision.

Exploration into potential barriers to the POP application revealed several factors contributing to low enrolment with potential to be ameliorated via behavioural insights. The following explains the major BI insights that have been incorporated into this solution, as well as how and why.

Prompts
These exploratory findings inform the mode of our behavioural insights (BI) approach: an email reminder aimed at inviting self-employed WorkSafeBC registrants, without POP, to reconsider their POP enrolment decision. Interviews with eligible self-employed workers revealed that it is common for registrants to defer decisions about POP until after registration completion. The email message was intended to be a prompt or reminder as described in the EAST framework published by the Behavioural Insights Team (Service et al., 2014), for those registrants who made a mental note to return to the POP enrolment decision after completing the cognitively demanding registration process.

Messenger Effect
The source of messaging has an impact on the credibility of the message (Dolan et al., 2014). As the provincial agency on occupational health and safety and ultimate avenue for resolving concerns around unsafe work, WorkSafeBC is a credible source of information on the impacts of work-related injury and illness. WorkSafeBC staff report an average open rate for email is 50%, suggesting that recipients sense value in the messages received from the agency.

Cognitive Load
While POP enrolment is offered during the registration process, examination of that journey revealed a likelihood that compounding of the two application processes increases process complexity. Potential POP applicants encounter the offer of POP coverage after answering 46 questions related to their business (WorkSafeBC internal document). By that point, registrants have experienced an administratively burdensome process in terms of detailed questions, repeated (five) attestations and little information on the costs and benefits of POP coverage (Shabab & Lades, 2021). It seems likely that some eligible applicants who would benefit from the coverage decline POP to simplify and expedite their user experience. In providing a reminder of POP availability outside of the registration process, we attempted to break the proprietor experience into more manageable segments with respect to both time and cognitive load, enabling proprietors to focus solely on the question of their own personal coverage.

Salience
Salience, the concept of drawing attention via attractive elements, is endorsed in both the MINDSPACE and EAST frameworks (Service et al., 2014; Dolan et al., 2014). The POP message was engineered to attract the attention of recipients using a combination of elements including WorkSafeBC branding to emphasize the messenger, use of color for readability, and personalization. Each message was addressed to the individual recipient, clarifying that they are potentially a candidate for POP. Given our exploratory research showed that many self-employed individuals are uncertain whether they are eligible, our belief was that a personalized message would be the first step in counteracting this barrier.

Simplification
Understanding of the POP product is a prerequisite to reconsideration, motivating the use of plain language for clarity (Service et al., 2014). The first message, referred to as "Inform," sought to combat a common misconception identified in an unpublished WorkSafeBC survey of self-employed workers: the mistaken belief that WorkSafeBC registration

provides proprietors workplace insurance. Simplification aims to make the limitations of WorkSafeBC coverage clear and explain the benefits of POP. If left unresolved, these individuals are likely to learn their error only by attempting to make a claim that will be unsuccessful.

Pairing Loss Aversion with Endowment Effect

Loss aversion refers to the tendency to feel loss more acutely than gain (Dolan et al., 2014), while the endowment effect recognizes the elevated value placed wherever there is a sense of personal ownership (Marzilli, Ericson, & Fuster, 2014). Our "Business Loss Aversion" message sought to combine these insights to overcome the impact of biases on decision making. There is a known tendency to 'blame' those injured on the job as incompetent or careless, resulting in resistance to admitting personal susceptibility to occupational injury (Holden, 2009). This notion was echoed in attitudes expressed in exploratory interviews, making it an interesting target for BI intervention. Another interviewee discussed reliance on POP for business continuity. This presented an opportunity for leveraging loss aversion while taking the focus away from personal susceptibility by emphasizing the value they have created with their work. Consequently, the Business Loss Aversion message focuses on the vulnerability of a participant's business to loss in the case that an incident interrupted an owner's ability to work.

Nudge Plus

Regardless of the message content, the email reminder seeks to achieve the more nuanced approach of "nudge plus" described by Banerjee and Johan (2021) as a "hybrid nudge-think strategy". The nudge plus approach aims to facilitate reflection or deliberation in decision making. In the context of POP enrolment, the nudge is the message content aimed at informing to clarify the concept of POP or using loss aversion to overcome bias. The plus is the opportunity to reflect and reconsider the potential value of POP in a low-pressure environment while minimizing the transactional cost barriers of completing the process. This approach fits with both ethical and operational considerations:

(1) POP is not a fit for every self-employed person. In-depth interview (IDI) findings show that many of those who did not register in POP are confident in their decisions and also that WorkSafeBC staff report that a proportion of applicants are not a fit for the product. Consequently, the best BI solutions will facilitate informed decision making rather than maximize applications.

(2) Prospective POP applicants need access to quality information to make an informed decision. Survey data and interview data both found lack of information and misconceptions about POP negatively impacted POP applications.

Friction Costs and Head Start

There is also a growing body of evidence to suggest that the administrative burden of governmental applications suppresses uptake of otherwise advantageous programs. Learning, compliance, and psychological costs act as friction that results in rational agents not completing administrative processes (Bearson & Sunstein, 2023). WorkSafeBC registrants who later choose to add POP to their coverage face the additional barrier of now needing to find a specific version of the POP application form housed outside of the WorkSafeBC Employer Portal to apply. Providing a direct link to the form within the body of the email message aimed would reduce the friction costs incurred by potential applicants.

Therefore, for each treatment message, we wanted to test one additional intervention component to lessen the administrative barrier to application completion to see if additional mitigation of administrative burden would influence uptake (Bearson & Sunstein, 2023). In some of the emails, we also included a hyperlink to the correct one-page application form needed by an existing WorkSafeBC registrant to enroll in POP coverage. This is intended to offer a "head start" to potential applicants in two ways: (1) it saves them having to search for the POP application form on the WorkSafeBC website, and (2) it spares them having to find the correct form from multiple options.
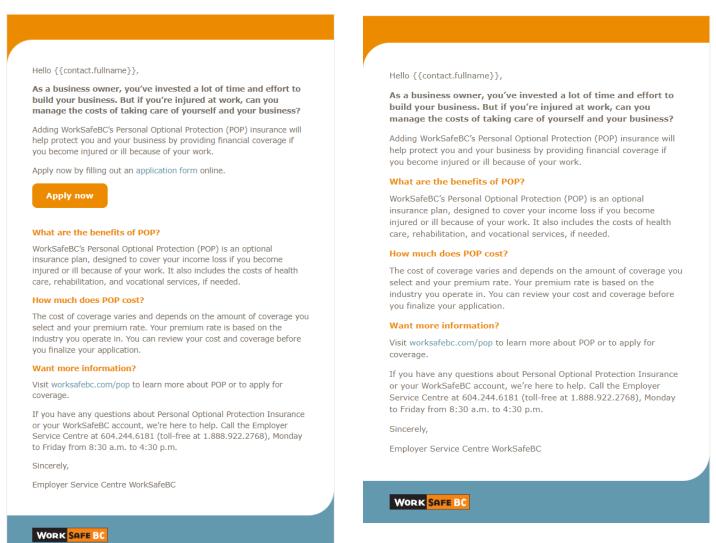
1. Business loss aversion message

This reminder leverages the business loss aversion message in the subject line and body of the email (highlighted, bold text). The supporting content explains what POP is, how to find more information and where to apply, and that not everyone will be eligible to purchase POP. The closing statement explains why it is important for WorkSafeBC to encourage POP applications.

WorkSafeBC purposefully limits "negative" messages in their communications. For this reason, we must be measured in the extent to which we invoke potential loss messaging around not purchasing POP in the content of the email. This is why the copy we have drafted uses the word "protect," rather than "avoid" and "save."

2. Email with Inform message

The email addresses the potential knowledge gap by making it clear that proprietors/partners are not automatically covered. The subject line and bolded text show that applying for POP is a way to protect yourself as a proprietor/partner, and that this is an opportunity to strengthen your general WorkSafeBC coverage. As in the loss aversion/endowment effect email, the supporting content explains what POP is, how to find more information and where to apply, and that not everyone will be eligible to purchase POP. The closing statement explains why it is important for WorkSafeBC to encourage POP applications.

Figure 1. Business loss aversion message with and without head start component

Figure 2. Inform email with and without head start component

Part D. Research Design

We used a randomized controlled trial (RCT) variation known as a "2x2 plus one" to test the effectiveness of our interventions. As its name suggests, this design includes five conditions in total. Four of these are treatment conditions and one is a control. Participants in the treatment conditions received one of the four email variations outlined in Part C, i.e., either the Business Loss Aversion message or the Inform message either with or without the addition of the Head start. This intersection between conditions forms the "2x2" element of the design. The control condition did not receive an email. This is the "plus one" component of the design. The dependent variable in our experiment (DV) is primarily the likelihood of each of the five groups to submit a POP application and secondarily, the likelihood of each treatment group to open the reminder email.

Hypotheses

1. Participants in the treatment groups (IV) would be more likely to submit POP applications (DV) than the control group, which received no treatment.

2. Participants in the treatment groups (IV) that received the condition with the head start would be more likely to submit POP applications (DV) than those who did not receive a head start.

We had no basis to predict which messaging ("Business loss aversion" or "Inform") would result in more POP applications. The same is true regarding email open rates between the two message types.

The four-week field trial began April 3rd and ended on April 30th, 2024. The diagram below visualizes this design as well as the corresponding sample sizes within each condition, the rationale for which we outline below.

Figure 3. Graphic demonstrating the 2x2 plus one research design

	Independent variable: message	
Independent variable: presence of additional head start	**Condition 1** (n=400) Business loss aversion message **with** head start	**Condition 2** (n=400) Inform message **with** head start
	Condition 3 (n=400) Business loss aversion message **without** head start	**Condition 4** (n=400) Inform **message** **without** head start

+

Control condition (n=400)

No email

Sample Size
We assigned n=400 participants to each condition, making n=2,000 in total across the trial. This decision was based on a standard open rate of ~50% for WorkSafeBC email messages. Therefore, we expected our *effective* sample size would be closer to n=200 in each treatment condition, i.e., those who engage with the messages.

Given access to a relatively large participant pool, these sample sizes reflected a balance between the need for adequate statistical power and practical concerns. For one, we didn't want to make the sample size so large as to preclude the opportunity to scale the solution in future. Furthermore, we needed to acknowledge our solutions may not be successful in encouraging POP applications and/or have other unintended consequences. Additionally, WorkSafeBC registration officers manually process each POP application received. If the trial had a larger than expected effect over a short time, it could have overburdened these teams and severely challenged their service standard of ten working days for application processing. We took this into consideration in determining our sample sizes and reviewed the parameters with our partners to confirm their support for the scale of the trial.

Randomization and Methods of Control
We used a two-step method to randomly assign participants to conditions to ensure our sample had adequate representation of two industries of interest to WorkSafeBC, namely construction and transportation. The intention of this was to assess the impact of our solutions on individuals working in these high-risk industries.

To randomly select and assign participants to conditions, beginning with a pool of 16,133 potential participants, we followed these steps in MS Excel:

1. Removal of duplicates based on Employer ID and email addresses.
2. Proprietors without email addresses were removed.
3. To meet privacy requirements, each potential participant was assigned a 'Trial ID.'
4. Extraneous columns were removed from the spreadsheet, leaving three columns: Trial ID, Classification Unit, and Industry.
5. An initial sort was conducted by Industry to purposely enrich the treatment groups with participants from the construction and transportation sectors (proprietors from these sectors are proposed to have the most potential benefit from POP coverage).
6. Potential participants were segregated by Industry and placed in a separate sheet within the workbook. Within each Industry sheet, an additional column "Random Number" was created using the coding =RAND() and copy down for all line items. Column contents were then changed to "value only" to prevent accidental changes and the sheet contents were sorted by value of the Random number.
7. The lines split the sample into five groups of n=400 using evenly spaced cut-offs, assigning each group to a condition.

Verification Check
On a fifth tab, a pivot table was used to check that each treatment condition contained roughly one-third of each industry category.

Follow Up
After participants were randomly assigned to conditions, one individual in the "Inform with Head start" condition was found not to have an email address (a space in the email field caused this to be missed by the initial filter). An additional participant was randomly selected from the "Surplus" group (by sorting random numbers and selecting the first participant in the list) to replace this individual.

Our method ensured a statistically adequate proportion of individuals in construction, transportation, and other industries were assigned to each condition. Each condition included an approximately equal mix of participants from these three industry groups.

Once participants were assigned, we recorded the WorkSafeBC employer ID numbers within each condition. This allowed us to track their completion of the target behaviour (submitting an application) within the field period.

As well as randomization, the methods of control in our design include manipulation (each treatment condition received one of four different versions of the email) and elimination (the control group did not receive a treatment, i.e., no email).

Data Collection
The key piece of information we collected for each participant is whether they submitted an application for POP within the field period. When WorkSafeBC receives a POP application, they create a new "workflow" item in their administrative system that includes a date stamp as well as the employer ID of the individual. We received a final data output on May 3rd, which covered the April 3-30 period.

As mentioned, matching the employer IDs of the applications received in the field period enabled reconciliation of each application to the specific treatment group, as well as other information WorkSafeBC holds, such as the industry group membership.

In addition to the above, the bounce rates, open rates, and click rates for each email were monitored to understand engagement and reach.

Part E. Research Results

Engagement with the Emails

We used available data in Microsoft Dynamics to analyze engagement with the various messages. The metrics available included:

- Open rates (the percentage of participants who opened the email)
- Bounce rates (the percentage of participants for whom the email could not be delivered)
- Click rates (the percentage of participants who clicked on a link within the email to the POP webpage, application form, or both).

Figure 4 summarizes engagement outcomes from each of the four reminder emails, which did not show much variation. Open rates ranged from 56.5% to 59.8% across the four emails. We conducted a two-way ANOVA to determine the effect of the message type (Inform vs. Business loss aversion) and inclusion of the Head start on email open rates. The means and standard deviations for email open rates are presented in Table 2 below.

Table 2. Means and standard deviations of email open rates for each condition

Head start	Message type	M	SD
No	Business loss aversion	.565	0.496
	Inform	.598	0.491
Yes	Business loss aversion	.583	0.494
	Inform	.598	0.491

The test found no statistically significant interaction between the effects of message type and inclusion of the Head start on open rates, $F(1, 1596) = 0.126$, $p = .723$. Simple main effects analysis showed that message type did not have a statistically significant effect on open rate, $F(1, 1596) = 0.928$, $p = .335$, nor did the inclusion of the Head start, $F(1, 1596) = 0.126$, $p = .723$.

As mentioned earlier in the report, WorkSafeBC's marketing team indicated their average open rate is approximately 50% for similar types of email communication. A one-sample t-test shows there is a statistically significant difference in the combined open rate across the four email reminder conditions (M = 0.586, SD = 0.493) and a test value of 0.5 (to represent WorkSafeBC's 50% benchmark), $t(1599) = 6.951$, $p < .001$. This means the POP reminder emails we tested were more likely to be opened than the average WorkSafeBC marketing email.

Click rates ranged from 1.8% to 3.0% across the four emails. Again, we used a two-way ANOVA to determine the effect of the message type (Inform vs. Business loss aversion) and inclusion of the Head start on click rates. The means and standard deviations for click rates are presented in **Error! Reference source not found.** below.

Table 3. Means and standard deviations of click rates for each treatment condition

Head start	Message type	M	SD
No	Business loss aversion	.022	0.148
	Inform	.018	0.131
Yes	Business loss aversion	.030	0.171
	Inform	.018	0.131

The test found no statistically significant interaction between the effect of message type and inclusion of the Head start on click rates, $F(1, 1596) = 0.263$, $p = .608$. Simple main effects analysis showed that message type did not have a statistically significant effect on click rate, $F(1, 1596) = 1.429$, $p = .232$. Similarly, the inclusion of the Head start did not have a statistically significant effect on click rates, $F(1, 1596) = 0.263$, $p = .608$.
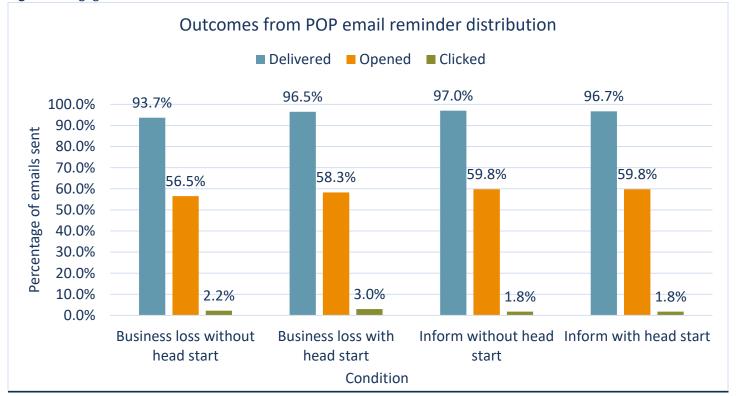
Figure 4. Engagement outcomes for each of the four emails

Submission of POP Applications

In total, seven POP applications were received from trial participants during the data collection period. Table 4 summarizes the number of applications submitted in each condition.

Table 4. Count of trial participants, count of POP applications submitted, and percentage of participants who submitted a POP application in each trial condition and overall.

Condition		Count of trial participants	Count of POP applications submitted	Percentage who submitted a POP application
Head start	Message type			
No	Business loss aversion	400	0	0.00%
	Inform	400	1	0.25%
Yes	Business loss aversion	400	1	0.25%
	Inform	400	3	0.75%
Control (no email)		400	2	0.50%
Total		**2,000**	**7**	**0.35%**

As shown in Figure 5, across the four treatment conditions that received a reminder email, 0.3% of participants (n = 5) submitted a POP application compared to 0.5% (n = 2) in the control condition. An independent samples t-test indicates no statistically significant difference in the proportion of applications submitted in the treatment conditions (M = .003, SD = 0.056) and the control condition (M = .005, SD = 0.071), t(1998) = 0.568, p = .57. This means we cannot conclude that sending email reminders increased the likelihood that participants would submit a POP application.

Figure 5. Graph showing the percentage of participants who submitted a POP application among participants who did and did not receive a POP email reminder (control and treatment conditions)

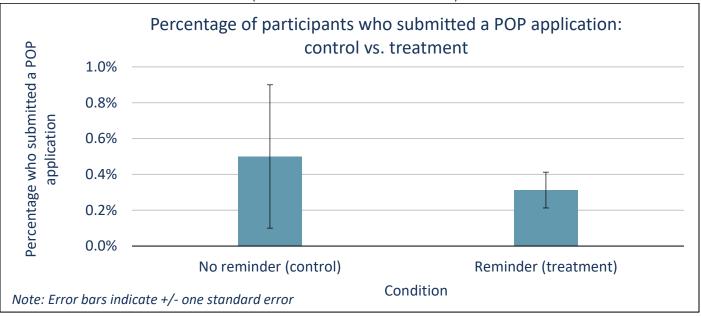Note: Error bars indicate +/- one standard error

Figure 6 compares the percentage of POP applications submitted in each of the four treatment conditions in which email reminders were sent. Note, given the low number of applications received, we did not conduct analyses to measure the impact of the interventions among and between different industry groups.

Our analyses did not reveal any meaningful differences in the effectiveness of the three BI-informed tactics we tested (Business loss aversion message, Inform message, and Head start) in encouraging POP applications. A two-way ANOVA was performed to determine the effect of the message type (Inform vs. Business loss aversion) and inclusion of the Head start on the proportion of POP applications submitted. The means and standard deviations for POP application submissions are presented in Table 5 below.
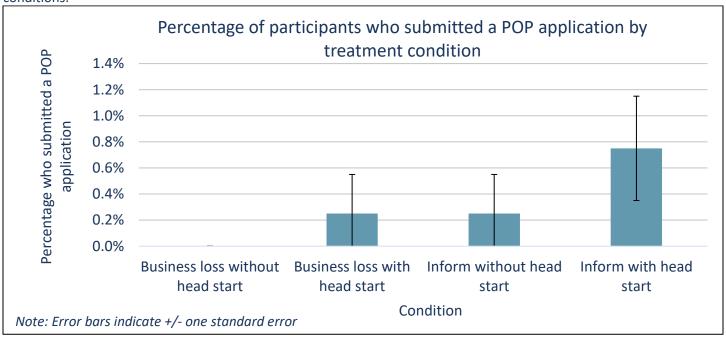
Table 5. Means and standard deviations of POP application submissions for each treatment condition.

Head start	Message type	*M*	*SD*
No	Business loss aversion	0	0
	Inform	.003	0.05
Yes	Business loss aversion	.003	0.05
	Inform	.007	0.086

The test found no statistically significant interaction between the effects of message type and inclusion of the Head start, $F(1, 1596) = 0.201$, $p = .654$. Simple main effects analysis showed that message type did not have a statistically significant effect on the proportion of POP applications submitted, $F(1, 1596) = 1.805$, $p = .179$. Similarly, the inclusion of the Head start did not have a statistically significant effect on the proportion of applications submitted, $F(1, 1596) = 1.805$, $p = .179$.

Figure 6. Graph showing the percentage of participants who submitted a POP application in each of the four treatment conditions.

Percentage of participants who submitted a POP application by treatment condition

Note: Error bars indicate +/- one standard error

Activation of a POP Account

As well as measuring the number of POP applications our trial participants *submitted*, we also monitored how many of these applications resulted in a new POP account being *activated*. After WorkSafeBC receives a POP application, a registration officer assesses the application to determine whether the applicant is eligible for coverage. A POP account is only activated if the officer deems them eligible.

Of the seven applications our trial participants submitted, five were approved for POP coverage. Of the two applications that were not approved both were in the control condition:

- One was denied coverage due to their application form being incomplete and other outstanding issues with their WorkSafeBC account;
- One was still in progress at the time of writing.

We ran a one-way ANOVA to compare the proportion of POP coverage activations in the treatment conditions to the control condition[1]. The results indicated no statistically significant difference between the treatment conditions (M = .003, SD = 0.056) and the control condition (M = .000, SD = 0), $F_{(1, 1998)}$ = 1.253, p = .263. Based on this result, we can't conclude there was any difference in the likelihood of participants to receive POP coverage between those who received a POP reminder email and those who didn't.

We didn't run any tests to determine the effectiveness of each treatment condition on POP activations as they would yield identical results to those reported in the previous subsection regarding POP application submissions.

Part F. Recommendations

Recommendations for Implementation and Scaling to All WorkSafeBC Registered Proprietors

Our trial did not find any conclusive evidence that sending email reminders to self-employed individuals registered with WorkSafeBC increased their likelihood to apply for Personal Optional Protection (POP). Despite this, our

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[1] It was not possible to run an independent samples t-test in JASP in this instance due to their being zero POP activations in the control condition (coefficient of variation is zero).

recommendation is for WorkSafeBC to proceed with implementing a POP email reminder for the following reasons:

- Our experiment showed no apparent harm in sending the reminders. Initially, WorkSafeBC partners expressed concerns about a potential surge in applications resulting from the trial overburdening the registration officers. Our results alleviated this concern. Furthermore, we did not observe any indications that email communications deter applications, nor was there a spike in applications that might indicate recipients felt obliged to enroll (the difference in application rates between treatment groups and the control was minimal and not statistically significant).

- Implementing the solution is presumably highly cost effective, involving no direct cost to WorkSafeBC. Even very small increases in application rates resulting from the reminder emails would justify the investment to send the emails. Similarly, if they aren't effective in increasing POP uptake, WorkSafeBC would be no worse off financially. Additionally, the potential benefit of POP coverage for an enrolled proprietor who experiences a serious occupational injury or illness is substantial.

- Applying for POP is a relatively infrequent action within the target population. Partners report an average of 10-15 applications per month from this group, which consists of around 16,000 individuals currently. Although our sample size was large on paper, on reflection, it's possible it wasn't large enough to be sensitive to relatively small differences in application rate. Rolling out the reminders to the wider population of proprietors may still have the potential to yield practically significant increases in application rates.

- While our trial did not demonstrate an increase in application rates, the emails saw a relatively high engagement rate. The open rates surpassed those typically expected for WorkSafeBC communications, and a portion of the recipients engaged with the content by clicking the provided links, indicating an interest in POP coverage information. It is conceivable that the messages may have prompted those proprietors to reconsider POP.

- Exploratory research on the registration journey found that the offer of POP within that process lacked much needed salience as well as the cost-benefit details to support informed decision making. Implementation of an email reminder is a cost-effective means of providing client support at least until upstream changes (e.g. changes to the employer portal) can be made.

- Our exploratory research suggests that many self-employed individuals were misinformed or uninformed about POP when they initially declined coverage at the time of WorkSafeBC registration. As a regulator responsible for mitigating the risks of occupational injury in BC, we believe WorkSafeBC should be taking steps to ensure all self-employed individuals make informed decisions when it comes to their entitlement to coverage. For a small number of self-employed individuals, the consequences of their choice could be life-altering, for better or worse.

Which Messaging to Use

As outlined in the previous section, our results did not indicate any statistically significant differences in the effectiveness of the two messages we tested (business loss aversion and inform) or the head start variation. However, on a practical level, the inform message coupled with the Head start resulted in the most applications among the variations tested, suggesting it has the most potential for implementation and/or scaling.

Additionally, WorkSafeBC could consider testing alternative messaging against the Inform message ahead of implementation. Two promising, unused ideas from our exploratory research include:

- Seeking endorsements from industry associations to include in messaging and/or partnering with industry associations to send reminders to potentially eligible proprietors on WorkSafeBC's behalf.
- Incorporating testimonials from proprietors who have purchased POP into messaging.

Other Options to Increase POP Uptake

Further insights from the scoping and exploratory research we conducted highlight additional strategies WorkSafeBC may investigate to boost POP applications among proprietors:

- Optimize the initial WorkSafeBC registration process to encourage POP uptake. Potential options to consider would include:

- o Making it easier to access basic information about POP during the application process without needing to click out of the registration window, e.g., a 'hover-over' which brings up a brief explanation of POP and its benefits, rather than a hyperlink redirecting to the POP webpage.
  - o Moving the POP cost calculator to the main registration page so that registrants can estimate their premium before having to answer the question "Do you want to apply for Personal Optional Protection?"
- Engage more widely with industry associations to encourage POP uptake. Findings from our exploratory research suggested that some proprietors are wary of messaging from WorkSafeBC and would be more trusting of information about POP coming from a source that is better aligned to them. WorkSafeBC could consider conducting a scan or audit of what information industry partners currently share with their members about POP, and identify areas where communications could be strengthened.

Potential Follow-Up Research

To further improve the reminders ahead of implementation and scaling, we recommend WorkSafeBC undertakes follow-up research with trial participants who received a reminder email. This could be in the form of brief qualitative interviews and/or a short survey. The main objective of the research would be to gauge how participants reacted to the reminders; did the reminders prompt them to reconsider the decision to apply for POP? Did they take any other actions because of the reminder? What information/messaging was missing, if any?

A further avenue for follow-up research would be a trial to determine whether reminder emails improve the quality of POP applications. Although not statistically significant, our results hinted at this potential secondary benefit.

Recommended Next Steps

In summary, our recommended next steps are:

1. Conduct follow-up research (brief interviews or a survey) with trial participants to understand how they perceived the reminders and whether they prompted any other behaviour or actions, not captured in our trial.
2. Investigate the potential to use endorsements from industry associations, and/or testimonials in POP reminder messaging.
3. Distribute POP email reminders to the full population of WorkSafeBC registered proprietors. We feel the Inform with Head start message has the most potential based on our results. However, WorkSafeBC should incorporate any learnings from point 1 to enhance the messaging. We also recommend testing the Inform with Head start alongside the options suggested at point 2, if possible.
4. Monitor the impact of the reminders on application submissions and continue to track open and click rates.
5. Based on results of the above, determine a regular schedule and cadence for future reminders (if appropriate).
6. Continue to investigate enhancements to the initial WorkSafeBC registration process to support POP uptake, such as making information about POP more accessible and providing a premium estimate calculator to all registrants.

Part G. Discussion of BI & Research Ethics

Ethical Considerations: Exploratory Research

We considered a number of ethical questions in conducting our exploratory research interviews, particularly around participant confidentiality and privacy. Some self-employed individuals, especially those in our sample group, may have been concerned that information they shared in the interviews would impact their broader relationship or interactions with WorkSafeBC. The steps we took to reassure participants around these concerns included:

- Ensuring only those directly working on the project have access to interview transcripts and notes.
- All members of the research team completed the Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans (TCPS 2) certificate.

- Identifying information was removed from data and materials pertaining to registrants of WorkSafeBC before being viewed by members of the research team who were not WorkSafeBC employees.
- Securely storing and password protecting documents that contain confidential information.
- Explaining to participants the steps that were taken to keep their information confidential during recruitment and before the interviews began.
- Reminding participants that they could amend their responses or withdraw from the research at any time.
- Reminding participants that their participation was voluntary.
- Members of research team who were not WorkSafeBC employees agreed to certain privacy conditions prior to viewing non-publicly available WorkSafeBC materials.
- The research team was guided by a UBC faculty advisor who reviewed research design, recruitment materials and research instruments.

As per the Ethics Board protocols for conducting research, we also shared a list of contacts participants could reach out to with any questions, concerns, or complaints they had about the research. These included both contacts in the project team and at UBC.

Ethical Considerations: Experimental Research
We considered the following points in evaluating the ethics of our BI solution:
- **Nudge for good:** If the nudge is successful, it would result in more British Columbian workers being protected from the negative impacts of possible work injuries, such as the financial disadvantages stemming from health care and rehabilitation cost, and lost income. We felt the nudge had the potential to increase health, wealth, and happiness among BC's self-employed workers and their families.
- **Freedom of choice:** As denoted by its name, POP is optional. We ensured our participants were aware of this by explicitly stating that coverage is optional, and that they should consider whether it's the right choice for them. We note our target population already chose not to apply for POP once before. Our solutions assumed that many did not make a sufficiently considered choice (our exploratory research supports this), but some may have had genuine reasons for declining initially (e.g., sufficient coverage from other insurance, genuine financial difficulties, previous confirmation they are not eligible). Again, we tried to acknowledge this in our messaging by making it clear POP is optional and not necessarily appropriate for everyone. Additionally, we were satisfied our solution maintained freedom by:
  - Avoiding 'time scarcity' sales tactics to prompt quick responses and allow space to fully consider the information and seek advice.
  - Providing (or linking to) information in plain language on the intent and limitations of POP coverage.
  - Making it clear coverage could be cancelled at any time, without penalty.
  - The comparatively small number of applications received during the course of the trial, and in particular the similar number of applications received from the control group suggests that the reminder recipients were not unduly pressured to buy POP coverage.
- **Potential for scaling:** Our solution was designed on the basis that the reminder emails could be quickly and affordably scaled to the remaining individuals in the group of 16,000, as well as any newly qualifying registrants with WorkSafeBC. The findings may also be used to inform behavioural approaches to encouraging the wider population of self-employed individuals to apply for POP.
- **Benefits vs. harms:** As noted earlier, the benefits of gaining coverage are greater access to protection for self-employed individuals in the event of workplace injuries. Potential harms of purchase might include:
  - Financial difficulties in keeping up with premiums.
  - "Over coverage" - some individuals may genuinely have sufficient coverage through other forms of insurance, therefore purchasing POP would be unnecessary.

Our messaging encouraged individuals to make an informed choice about whether POP is right for them and links to further information and resources at WorkSafeBC. Also, individuals can cancel their POP or adjust their coverage level at any time. We do not believe purchasing POP would cause any undue nor ongoing financial hardships.

- **The publicity principle:** POP is an offering that WorkSafeBC has actively promoted in the past through broad campaigns targeting self-employed workers (such as rideshare drivers). Individuals in the group of 16,000 are aware that WorkSafeBC holds information about them and the status of their coverage with WorkSafeBC, therefore there are no publicity concerns relating to our solution.
- **Vulnerable populations:** A potential risk of our solution is that it influences poor POP candidates to over-insure. Here, 'poor' means lacking financial resources and/or being a good fit for POP coverage in terms of occupational injury risk, financial exposure in case of occupational injury, and lack of alternative extended medical or disability coverage. In combination with the mitigations discussed above, we addressed this by using existing WorkSafeBC information to select a sample that have most potential to be eligible (e.g., we excluded industries where POP coverage is not relevant, and boosted representation from those in construction and transportation).
- **Due diligence:** WorkSafeBC has a responsibility to provide equitable coverage options for workers not covered by the Workers Compensation Act. In working to understand and ameliorate barriers to applying for POP coverage and finding coverage information, WorkSafeBC is demonstrating care and attention to the otherwise underserved, self-employed population.

Ethical Considerations: Implementation and/or Scaling
- Our trial results were not statistically significant, therefore limiting the extent to which we can emphatically recommend that reminder emails should be implemented and/or scaled. We have acknowledged this limitation by proposing a measured approach to implementation. Ahead of implementation, we recommend WorkSafeBC conducts follow-up research with trial participants, investigates alternative messaging, and continuously monitors the impact of the reminder emails once they are implemented.
- We also note that the external validity of our findings is limited. POP is a product specific to British Columbia's regulatory setting regarding workers compensation. Other jurisdictions offer analogous forms of insurance to self-employed individuals, but none are exactly the same (e.g., eligibility criteria and coverage parameters vary from province to province and internationally). If other regulators wish to use a similar solution, we recommend they adapt the solution as necessary for their own target populations, and conduct a robust trial ahead of implementation.
- Although our investigations didn't identify evidence of this, we acknowledge that for some self-employed individuals, receiving email reminders about POP could be irritating, especially for those who are confident in their choice to decline coverage. A worst-case scenario is that the reminders incite 'reactance' among the target population, increasing negative sentiment towards POP and/or WorkSafeBC generally. This forms part of our rationale for recommending additional follow-up research with trial participants.
- Further to the point above, we acknowledge there is a risk of general overuse of reminders as a behaviour change tactic. We all receive multiple reminders a day in many different forms, from many different organisations, about many different topics. The collective impact of this could be 'overload,' which reduces the efficacy of this tactic generally. To avoid reminder overload, we urge practitioners to limit their use to situations where robust evidence exists to support it.

Part H. Project Reflections

Limitations Affecting Generalizability or Validity
- Although we were satisfied our sample size was statistically robust when we designed our trial, in hindsight, we probably over-estimated the effect that our intervention would have on application submissions. We didn't properly weigh the incidence of the target behaviour among the population against the salience of our intervention (a single reminder email). This likely contributed to most of our statistical tests yielding inconclusive results and thus limiting the generalizability of our findings.
- The intention of our intervention was to prompt participants to reconsider the decision to apply for POP. The interviews we conducted with individuals who applied for POP sometime after the initial registration indicated that, for some, it took months or longer to change their minds about their decision. In this light, our one-month

data collection period may not be long enough to capture the full impacts of our intervention, limiting the extent to which we can conclude how it changed (or did not change) behaviour among participants.

- The selected population consisted of employers registered with WorkSafeBC because they have workers or previously employed workers. This niche group does not represent all self-employed individuals, the vast majority of which are not registered with WorkSafeBC because they don't employ other workers. Therefore, the conclusions drawn from this project may have limited applicability to the broader self-employed population.

Practical Problems and Strategies Used

- Changes in decision-makers during the project could have posed challenges in maintaining consistency and alignment with project objectives. However, to mitigate this, we established clear communication channels with weekly meetings and regular email correspondence, with our partners, to ensure continuity.
- Coordinating with corporate and partner messaging proved challenging, as our trial couldn't always take precedence over existing communications. To address this, we negotiated flexible scheduling and adjusted our messaging to meet the partner and project goals.
- Formatting the message to align with brand guidelines while ensuring salience required strategic collaboration with the partner and marketing team. We engaged in iterative feedback sessions to refine the messaging and design elements, ultimately achieving a balance between brand compliance and BI messaging effectiveness.
- Due to a delayed start date for the trial, we faced a shorter trial period and reduced time for data analysis. To address this, we streamlined the data collection processes and prioritized key metrics for analysis, ensuring that we could still derive meaningful insights within the shortened timeframe.

Lessons Learned and Implications for Future Projects

- Flexibility and adaptability are essential in navigating project challenges, highlighting the importance of proactive problem-solving and contingency planning. Effective communication, close collaboration with partners and stakeholder management are critical for maintaining project alignment and mitigating disruptions from personnel changes or shifting partner requirements.
- Initially, we faced challenges in obtaining sufficient interviewees for our exploratory research interviews, as our initial pool of 30 individuals did not yield any responses. We adapted by reaching out to a new pool of small business owners across various industries, which allowed us to recruit enough participants. This experience highlights the importance of flexibility and creativity in recruitment strategies and leveraging alternate networks to ensure robust data collection.
- Behavioral interventions must carefully consider target audience characteristics and tailor messaging to address specific barriers and motivations.
- The project provided insights into the barriers to POP enrollment and demonstrated the potential of BI-informed interventions. However, the challenges encountered, and the lessons learned highlighted the need for comprehensive and adaptable approaches for future projects.

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Appendices

Appendix I. Primary Research Instruments

Primary research instruments include:

1. Email: Recruitment email for those who did not register in POP/survey respondents who opted-in to further research
2. Email: Recruitment email for employers with POP (WorkSafeBC list)
3. Survey: Recruitment survey for POP employers (included with email)
4. Email: Recruitment email for WorkSafeBC POP operations employees
5. Interview guide for those who did not register in POP
6. Interview guide for WorkSafeBC POP operations employees
7. Interview guide for employers with POP
8. Interview tracking list

1. Recruitment email for POP decliners/survey respondents who opted-in to further research

Subject line: Your invitation to further research on Personal Optional Protection

Good morning / afternoon,

My name is Tim Hannan, I'm an advisor in WorkSafeBC's Insights and Research team.

Back in September, you completed a survey about Personal Optional Protection, a WorkSafeBC insurance product for self-employed individuals. You may remember indicating that you would be willing to participate in further client-centered exploration to improve POP the end of that survey. Here is your opportunity to do so.

I would like to invite you to participate in a research interview about Personal Optional Protection.

What to know about the interviews:
- Interviews will be held between **Monday December 4 and Friday December 8, 2023.**
- An interview takes **30-40 minutes** maximum, and there are a range of times available to choose from
- Participation is virtually through Microsoft Teams or over a phone call, whichever you prefer.

If you would like to participate, **please click the link below to confirm and choose a time slot that fits your schedule.**
INSERT LINK TO RECRUITMENT SURVEY

Please be assured your responses will be kept **anonymous and confidential, and your participation will have no impact on any other interactions you may have with WorkSafeBC**.

No special qualifications or knowledge is required, and your participation is voluntary.

For this project, WorkSafeBC is partnering with UBC Sauder School of Business students. The interviews will be conducted by the student project team, some of whom are also WorkSafeBC employees (including myself). Your input will support WorkSafeBC to tailor its services and communications to business owners like yourself.

If you have any questions, please feel free to reply to this email.

Kind regards,
Tim Hannan
INSERT EMAIL SIGNATURE

Personal information will be collected, used, and disclosed for the purpose of planning or evaluating a program or activity of WorkSafeBC in accordance with sections 26(e), 32(c) and 33(2)(j) of BC's Freedom of Information and Protection of Privacy Act (FIPPA). If you have questions about the collection, use or disclosure of your personal information please contact WorkSafeBC's Freedom of Information Office at 604-279-8171 or fipp@worksafebc.com. If you'd like more information, you can view our Privacy Statement on worksafebc.com.

2. Recruitment email for employers with POP

Subject line: Invitation: Share your views on Personal Optional Protection

Good morning / afternoon,

We hope this message finds you well. WorkSafeBC is conducting research to better understand experiences with Personal Optional Protection.

We would like to invite you to participate in a research interview about Personal Optional Protection. Your views will play a key role in shaping our services and communications around Personal Optional Protection.
What to know about the interviews:

- Interviews will be held between **Monday December 4 and Friday December 8, 2023.**
- An interview takes **30-40 minutes** maximum and there are a range of times available.
- Participation is virtually through Microsoft Teams or over a phone call, whichever you prefer.
- No special qualifications or knowledge are required, and your participation is voluntary.

If you would like to participate, **please click the link below to confirm and let us know a time that would suit you for the interview**.

INSERT LINK TO RECRUITMENT SURVEY

Please be assured your responses will be kept **anonymous and confidential, and your participation will have no impact on any other interactions you may have with WorkSafeBC**.

For this project, WorkSafeBC is partnering with UBC Sauder School of Business students. The interviews will be conducted by the student project team, some of whom are also WorkSafeBC employees.

If you have any questions, please feel free to reply to this email.

Kind regards,
Tim Hannan

INSERT EMAIL SIGNATURE

Personal information will be collected, used, and disclosed for the purpose of planning or evaluating a program or activity of WorkSafeBC in accordance with sections 26(e), 32(c) and 33(2)(j) of BC's Freedom of Information and Protection of Privacy Act (FIPPA). If you have questions about the collection, use or disclosure of your personal information please contact WorkSafeBC's Freedom of Information Office at 604-279-8171 or fipp@worksafebc.com. If you'd like more information, you can view our Privacy Statement on worksafebc.com.

3. Recruitment survey for POP employers – linked in the email

POP employer interview recruitment

Start of Block: Intro and screeners

Q1 Thanks for helping with our research! First, we have a few quick questions to make sure you are a good fit for our interviews.

Are you a self-employed business owner?
- Yes (1)
- No (2)

Skip To: End of Block If Thanks for helping with our research! First, we have a few quick questions to make sure you are a... = No

Q2 Do you currently have Personal Optional Protection from WorkSafeBC?
- Yes (1)
- No (2)
- I'm not sure (3)

Q3 In a few words, please describe the main activity of your business.

_____

End of Block: Intro and screeners

Start of Block: Availability

Q4 **Please let us know on which days and times you are available for an interview next week.**

The interviews will take about 30-40 minutes. We will confirm the exact time for your interview after you complete this questionnaire.

	Morning (9am -12pm) (1)	Afternoon (12.30pm - 4.30pm) (2)	Evening (5pm - 7pm) (3)
Monday December 4 (1)	☐	☐	☐
Tuesday December 5 (2)	☐	☐	☐
Wednesday December 6 (3)	☐	☐	☐
Thursday December 7 (4)	☐	☐	☐
Friday December 8 (5)	☐	☐	☐

End of Block: Availability

Start of Block: Preferred interview method

Q5 How do you prefer to complete the interview?
- Video call on Microsoft Teams (1)
- Phone call (2)
- I don't mind either (3)

End of Block: Preferred interview method

Start of Block: Contact details

Q6 Finally, please confirm your details so we can contact you to arrange the interview.
- Name (1) _____
- Email address (2) _____
- Phone number (3) _____

End of Block: Contact details

4. Recruitment email for WorkSafeBC POP operations employees (Registration Officers)

Note, interviewees were pre-selected by our project partners.

Hi xxxx,

We are looking forward to speaking with you soon about POP.

The main purpose of the interview is to gather information for a project we are undertaking (via UBC) to understand how WorkSafeBC could encourage more employers to consider applying for POP. We have invited you to participate so we can learn more about your role as a Registration Officer and interactions with employers as they complete their registration with WorkSafeBC. We have some questions for you to help us understand your day-to-day, the conversations you have with employers and the questions they ask, and we also want to get your feedback about some ideas we have to encourage more employers to consider POP.

In the new year, we will be testing some solutions to see whether they have any impact on how likely employers are to apply for POP. Your insights will help to shape what those solutions look like.

As it's a research interview, we're not going to be recording you. It's just a conversation to help us learn more about the registration process. [Team member], a member of our student project team, will lead the interview. [Team member] will also be on the call to take notes (if you are comfortable with that – you can confirm during the interview).

The notes we take will be anonymous, we won't link them back to you personally. We are also interviewing other Registration Officer's, and the findings we share back for our project will be based on an overall analysis of all the interviews we conduct. We are also interviewing employers directly, so we have a complete view of the situation.

The interview will take 30-40 minutes max and will be conducted via MS Teams.

I hope you will find the interview valuable. If you are interested, we can also keep you updated on what's happening with our project so you can see the impact that your interview has had.

We really appreciate your time and willingness to help. You are also welcome to withdraw from the interview at any time if you decide not to participate – it's completely voluntary. Just let one of us know.

If you have any questions, please feel free to reply to this email.

Kind regards,
Tim Hannan

INSERT EMAIL SIGNATURE

5. Qualitative interview guide for POP first decliners

Date:
Interviewer:
Note Taker:

Section 1: Warm up:

Hello, my name is X and thank you for taking the time to meet with me today and agreeing to participate in this 30-40 minute interview.

I'm currently a student working with WorkSafeBC. My student project is conducting research, by speaking with people exactly like yourself, to better understand how business owners interact with WorkSafeBC services.

To clarify, I'm not an employee of WorkSafeBC (except Tim and Breanna), so feel free to be yourself and openly and honestly share your opinions and ideas.

I would also like to say, that our discussion today will be kept confidential and the feedback you provide will not be attributed to yourself. We will also be speaking with other business owners as part of this project.

Consent:

Before we get started, you may withdraw from the interview at any time by closing the video call window.

Feel free to keep your camera on or off during the interview.

My partner is taking notes from this interview. Notes will be saved in a password protected file and will only be saved for the duration of the project.

If you have any questions or complaints, you may contact any of the following:

Put in the Chat:

Student Project Leader: Breanna Graham
Advising Professor: Kirstin Appelt

If you have any concerns or complaints about your rights as a research participant and/or your experiences while participating in this study, contact the Research Participant Complaint Line in the UBC Office of Research Ethics at 604-822-8598 or if long distance e-mail RSIL@ors.ubc.ca or call toll free 1-877-822-8598.

Q. Do you have any questions?

Q. Do I have you verbal permission to continue?

Begin:

Q. To start off, what kind of business do you own?

*Screener, if NOT a business owner, politely end the interview.

Q. Can you describe a typical day at work?

Q. Are you generally familiar with what WorkSafeBC does?

Q. if <u>yes</u>, ask them to very causally try to explain and correct them where necessary.

Q. if <u>no</u>, recite blurb:

WorkSafeBC is a provincial agency that oversees an insurance system for BC workers. Employers with employees <u>must</u> register and pay into the system which, in the case of a workplace injury, provides compensation to replace workers' lost wages. WorkSafeBC also assists in the rehabilitation costs for those who are injured at work. WorkSafeBC's mandate also includes advocating for the prevention of workplace injury, illness, and disease.

Section 2: General background to understand how the interviewee perceives the problem:

Q. One of the reasons you were invited to participate in this interview is that you are registered with WorkSafeBC, do you recall the reason you registered with WorkSafeBC?

*Screener, if NOT registered, politely end the interview.

Aid – some common reasons people register are: it is required for a particular contract, or they know they need to by law.

Q. On a scale from 1 to 5, with 1 being not concerned at all and 5 being very concerned, how much of a concern to you is health and safety at work? Probe Why?

Q. If you were to suffer an injury in your current role as a business owner, couldn't work and needed things like physiotherapy or other rehab type procedures, not covered by the province, do you have insurance coverage for these types of procedures?

Aid – you may be explaining now that WorkSafeBC doesn't cover owners/partners.

If <u>yes</u>, from where? Would you be willing to share approximately how much you pay for it?

If <u>no</u>, that's okay not everyone has that type of insurance. Where would you go to get that type of insurance? The kind of insurance that covers things like lost wages, physiotherapy, or other rehab type procedures.

Section 3: Identify and describe problem behaviours as well as target behaviours:

Q. *Assuming they don't identify POP.

Were you aware that WorkSafeBC offers this exact type of insurance? If <u>yes</u>, how do you know this?

Either way *read*: *Let me tell you a little bit about this coverage. Independent business owners are NOT automatically covered under WorkSafeBC. This coverage for business owners is called Personal Optional Protection (POP), it is an additional expense, and it pays health care, wage-loss, and rehabilitation benefits if an owner (NOT AN EMPLOYEE) is injured at work.*

Q. Do you have any questions about the POP coverage?

When owners register with WorkSafeBC, they are offered POP. According to our records, you declined this coverage at the time you registered.

Q. Do you recall being offered this coverage? If <u>yes,</u> do you recall why you declined it? If <u>no,</u> (explain that it was offered during the application) probe if this sounds familiar at all.

Q. Have you ever thought about going back to WorkSafeBC and applying for POP? What, if anything, would cause you to go back and apply for POP?

Section 4: Identify and describe both barriers and motivators for the target behaviours:

You're not the only person who declined the POP coverage. Actually, that is one of the reasons we are doing this research, we are trying to figure out why people decline the coverage and how we can improve how it is offered.

Q. Imagine someone registering with WorkSafeBC for the first time. You're registering because (insert their reason), what would be BIGGEST factor to cause you to ACCEPT the additional POP coverage or at least cause you to thoughtfully consider it?

Q. If I was a WorkSafeBC employee what types of questions would you ask me about POP?

Aid – How much does it cost? (how much do they think it should cost?) How to apply? (how would they like to apply?)

Q. If you were a WorkSafeBC employee and your one and only job was to increase enrollment in POP, what would you do to encourage self-employed people like yourself to apply?

Thank you for your help so far, this has been great. We are almost finished; I just want to get some feedback on a few ideas WorkSafeBC is considering. All their ideas generally revolve around giving people a second chance to apply after they've originally declined POP. Feel free to be completely honest, I don't work for WorkSafeBC (except Tim and Breanna), and these are not my ideas, so I won't be offended.

Rotate options:

Option #1. Sending people a formal letter through mail and reminding them that they've declined POP while telling them a little bit about POP and provide some instructions on how to apply.

What do you think? Pros/cons?

Option #2. Sending people an email and reminding them that they've declined POP while telling them a little bit about POP and provide some instructions on how to apply.

What do you think? Pros/cons?

Q. Brainstorm – what other type of info should be in the letter? What would you want to see?

Q. Overall, which is the better approach email or formal letter? Why?

Q. WorkSafeBC is also considering using testimonials in the letters or email. Do you think this is good idea? Who would be most influential? (if no answer, probe – a business owner like yourself, an accountant, a WorkSafeBC employee, or someone else?] Why?

Q. Another thing they are thinking is to develop a little short checklist type tool that asks you a series of questions and then recommends you apply to POP/not apply based on the type of industry, income, etc. Is this a good idea? Do you see yourself using it? Would you trust the recommendation?

Thank you very much for your time today. Everything you said was extremely helpful. Is there anything else you could suggest to WorkSafeBC to better encourage people like yourself to apply to POP?

Do you have any final thoughts you'd like to share?

6. Qualitative interview guide for WorkSafeBC POP operations employees

WorkSafeBC Personal Optional Protection (POP)
Interview Guide:
WorkSafeBC POP Operations Employees

*This guide may require a little more flexibility depending on the interviewee's role within WorkSafeBC.

Date:
Interviewer:
Note Taker:

Section 1: Warm up:

Hello, my name is X and thank you for taking the time to meet with me today and agreeing to participate in this 30-40 minute interview.

I'm currently a student working with WorkSafeBC. My student project is conducting research, by speaking with people exactly like yourself, operations staff within the Registration team at WorkSafeBC who engage with employers regarding Personal Optional Protection coverage.

To clarify, I'm not an employee of WorkSafeBC (except Tim and Breanna), so feel free to be yourself and openly and honestly share your opinions and ideas.

I would also like to say, that our discussion today will be kept confidential and the feedback you provide will not be attributed to yourself. We will also be speaking with other employees as part of this project.

Consent:

Before we get started, you may withdraw from the interview at any time by closing the video call window.

Feel free to keep your camera on or off during the interview.

My partner is taking notes from this interview. Notes will be saved in a password protected file and will only be saved for the duration of the project.

If you have any questions or complaints, you may contact any of the following:

Put in the Chat:

Student Project Leader: Breanna Graham
Advising Professor: Kirstin Appelt

If you have any concerns or complaints about your rights as a research participant and/or your experiences while participating in this study, contact the Research Participant Complaint Line in the UBC Office of Research Ethics at 604-822-8598 or if long distance e-mail RSIL@ors.ubc.ca or call toll free 1-877-822-8598.

Q. Do you have any questions?

Q. Do I have your verbal permission to continue?

Begin:

Q. To start off, what is your role with WorkSafeBC?
*Probe to see how this related to POP.

*Screener, since we will not be pre-screening, if their role is NOT at all related to POP, politely end the interview.

Q. How long have you been working with WorkSafeBC?

Q. Can you describe a typical day at work?

Section 2: General background to understand how the interviewee perceives the problem:

Q. One of the reasons you were invited to participate in this interview is that we understand that you have experience with WorkSafeBC's POP coverage. Assuming I know nothing about POP could you briefly describe it for me?

Do not *read (reference only)*: *Independent business owners are NOT automatically covered under WorkSafeBC. This coverage for business owners is called Personal Optional Protection (POP), it is an additional expense, and it pays health care, wage-loss, and rehabilitation benefits if an owner (NOT AN EMPLOYEE) is injured at work.*

Q. Generally speaking is POP coverage popular amongst people who register with WorkSafeBC? Why do you say that? How do you know?

Aid - Our understanding is roughly 1 in 10 eligible business owners apply to POP.

Q. Is POP coverage a priority for WorkSafeBC? Why do you say that? How do you know?

Section 3: Identify and describe problem behaviours as well as target behaviours:

Q. From your experience, what would you say are the 3 biggest challenges with POP as it is now.
*Probe and try to get three.

Q. Does your role ever involve speaking with POP applicants? If yes, what types of issues do you generally discuss?

Q. WorkSafeBC did some research amongst BC business owners and found that there were 3 main barriers to getting people to apply to POP.

1. Owners who think they are at a low risk of being injured (don't need POP).

Q. From your experience, what type of business owner would you highly recommend apply for POP? Why?

2. Owners who think they wouldn't be eligible for POP.

Q. Is eligibility a problem, do many people get declined? Why is that? How do you know?

3. People thinking that POP is too expensive.

Q. Do you hear that affordability is a problem? How so?

Section 4: Identify and describe both barriers and motivators for the target behaviours:

One of the reasons we are doing this research, is that we are trying to figure out why people decline POP coverage and how we can improve how it is offered.

Q. If your one and only job at WorkSafeBC was to increase enrollment in POP, what would you do to encourage self-employed people to apply?

Q. If you know, can you describe how a POP application is processed? How long does it take?

Thank you for your help so far, this has been great. We are almost finished; I just want to get some feedback on a few ideas our group is considering motivating more people to apply for POP coverage. All our ideas generally revolve around giving people a second chance to apply after they've originally declined POP. Feel free to be completely honest, these are just ideas at this point.

Rotate options:

Option #1. Sending people a formal letter through mail and reminding them that they've declined POP while telling them a little bit about POP and provide some instructions on how to apply.
What do you think? Pros/cons?

Q. Would this be feasible?

Aid – can/does WorkSafeBC send out direct mail, if we provided a list of people/addresses?

Option #2. Sending people an email and reminding them that they've declined POP while telling them a little bit about POP and provide some instructions on how to apply.

What do you think? Pros/cons?

Q. Would this be feasible?

Aid – can/does WorkSafeBC send out direct emails, if we provided a list of people/addresses?

Q. Brainstorm – what other type of info should be in the letter? What would you want to see?

Q. Overall, which is the better approach email or formal letter? Why?

Q. We are also considering using testimonials in the letters or email? Do you think this is good idea? Does WorkSafeBC have any testimonials on hand?

Q. Another thing they are thinking is to develop a little short checklist type tool that asks you a series of questions and then recommends you apply to POP/not apply based on type of industry, income, etc. Is this a good idea?

Thank you very much for your time today. Everything you said was extremely helpful.

Do you have any final thoughts you'd like to share?

7. Qualitative interview guide for employers with POP (Acceptors)

WorkSafeBC Personal Optional Protection (POP)
Interview Guide:
POP Acceptors

Date:
Interviewer:
Note Taker:

Section 1: Warm up:

Hello, my name is X and thank you for taking the time to meet with me today and agreeing to participate in this 30-40 minute interview.

I'm currently a student working with WorkSafeBC. My student project is conducting research, by speaking with people exactly like yourself, to better understand how business owners interact with WorkSafeBC services.

To clarify, I'm not an employee of WorkSafeBC (except Tim and Breanna), so feel free to be yourself and openly and honestly share your opinions and ideas.

I would also like to say, that our discussion today will be kept confidential and the feedback you provide will not be attributed to yourself. We will also be speaking with other business owners as part of this project.

Consent:

Before we get started, you may withdraw from the interview at any time by closing the video call window.

Feel free to keep your camera on or off during the interview.

My partner is taking notes from this interview. Notes will be saved in a password protected file and will only be saved for the duration of the project.

If you have any questions or complaints, you may contact any of the following:

Put in the Chat:

Student Project Leader: Breanna Graham
Advising Professor: Kirstin Appelt

If you have any concerns or complaints about your rights as a research participant and/or your experiences while participating in this study, contact the Research Participant Complaint Line in the UBC Office of Research Ethics at 604-822-8598 or if long distance e-mail RSIL@ors.ubc.ca or call toll free 1-877-822-8598.

Q. Do you have any questions?
Q. Do I have your verbal permission to continue?

 Begin:

Q. To start off, what kind of business do you own?

*Screener, since we will not be pre-screening, if NOT a business owner, politely end the interview.

Q. Can you describe a typical day at work?

Q. Are you generally familiar with what WorkSafeBC does?

Q. if <u>yes</u>, ask them to very causally try to explain and correct them where necessary.

Q. if <u>no</u>, recite blurb:

WorkSafeBC is a provincial agency that oversees an insurance system for BC workers. Employers with employees <u>must</u> register and pay into the system which, in the case of a workplace injury, provides compensation to replace workers' lost wages. WorkSafeBC also assists in the rehabilitation costs for those who are injured at work. WorkSafeBC's mandate also includes advocating for the prevention of workplace injury, illness, and disease.

Section 2: General background to understand how the interviewee perceives the problem:

Q. One of the reasons you were invited to participate in this interview is that you are registered with WorkSafeBC, do you recall the reason you registered with WorkSafeBC?

*Screener, if NOT registered, politely end the interview.

Aid – some common reasons people register are: it is required for a particular contract, or they know they need to by law.

Q. On a scale from 1 to 5, with 1 being not concerned at all and 5 being very concerned, how much of a concern to you is health and safety at work? Probe Why?

Section 3: Identify and describe problem behaviours as well as target behaviours:

Q. When owners register with WorkSafeBC, they are offered Personal Optional Protection, often called "POP" for short. According to our records, you have purchased this coverage. Is it correct that you have POP coverage?

*Screener, if NOT under POP coverage, consider politely ending the interview or skipping ahead accordingly.

Q. How would you describe POP coverage?

Aid: Let me tell you a little bit about this coverage. Independent business owners are NOT automatically covered under WorkSafeBC. This coverage for business owners is called Personal Optional Protection (POP), it is an additional expense, and it pays health care, wage-loss, and rehabilitation benefits if an owner (NOT AN EMPLOYEE) is injured at work.

Q. Do you have any questions about POP coverage?

Q. Did you opt into POP coverage when you were initially registering your business online with WorkSafeBC or did you purchase the coverage after you registered?

If yes, probe that journey…get them to describe the sequence of events.

If no, probe that journey… get them to describe the sequence of events.

Q. Like car insurance, the premiums business owners pay for POP coverage differs, would you be willing to share approximately how much you pay for it?

Q. Do you feel this is a fair price? Why/why not?

Q. Are you aware of any similar type of coverage that would offer the same benefits as POP? If yes, did you look into it? How did it compare?

Q. Would you recommend POP coverage to friends and family?

If yes, just for fun pretend you are trying to persuade me to get POP coverage what would you say?

If no, just for fun pretend you are trying to persuade me out of getting POP coverage what would you say?

Section 4: Identify and describe both barriers and motivators for the target behaviours:

One of the reasons we are doing this research is we are trying to figure out how to get more people enrolled in POP coverage and how we can improve how it is offered.

Q. If you were a WorkSafeBC employee and your one and only job was to increase enrollment in POP, what would you do to encourage self-employed people like yourself to apply?

Q. How would you describe someone who POP would be perfect for? What is their job, family composition, education, where in BC do they live, how old are they?

Q. Now, how would you describe someone whom POP wouldn't be a right fit? What is their job, family composition, education, where in BC do they live, how old are they?

Thank you for your help so far, this has been great. We are almost finished; I just want to get some feedback on a few ideas WorkSafeBC is considering. All their ideas generally revolve around giving people a second chance to apply after they've originally declined POP. Feel free to be completely honest, I don't work for WorkSafeBC (except Tim and Breanna), and these are not my ideas, so I won't be offended.

Rotate options:

Option #1. Sending people a formal letter through mail and reminding them that they've declined POP while telling them a little bit about POP and provide some instructions on how to apply.

What do you think? Pros/cons?

Option #2. Sending people an email and reminding them that they've declined POP while telling them a little bit about POP and provide some instructions on how to apply.

What do you think? Pros/cons?

Q. Brainstorm – what other type of info should be in the letter? What would you want to see?

Q. Overall, which is the better approach email or formal letter? Why?

Q. WorkSafeBC is also considering using testimonials in the letters or email. Do you think this is good idea? Who would be most influential? (if no answer, probe – a business owner like yourself, an accountant, a WorkSafeBC employee, or someone else?] Why?

Q. Another thing they are thinking is to develop a little short checklist type tool that asks you a series of questions and then recommends you apply to POP/not apply based on the type of industry, income, etc. Is this a good idea? Do you see yourself using it? Would you trust the recommendation?

Thank you very much for your time today. Everything you said was extremely helpful. Is there anything else you could suggest to WorkSafeBC to better encourage people like yourself to apply to POP?

Do you have any final thoughts you'd like to share?

Appendix II: Qualitative Research – Full Report

Exploratory in-depth interviews (IDIs) were conducted to develop insight and direction rather than quantitatively projectable measures. The purpose is not to generate "statistics" but to hear the full range of opinions on a topic.

Research Objectives
- Establish to what extent self-employed individuals, in various occupations, are concerned with workplace injuries.
- Explore the reasons self-employed individuals either declined or accepted POP.
- Gather common questions that self-employed individuals, with or without POP, may have about POP coverage.
- Brainstorm approaches for improving POP enrollment amongst self-employed individuals and WorkSafeBC staff.
- Amongst WorkSafeBC staff, determine common challenges with POP including client interactions and general operations.

Methodology
As of February 2024, nine in-depth interviews (IDI's) have been conducted amongst three key audiences:
- WorkSafeBC employees (three) *one interview had two employees present therefore four employees/three interviews (two WorkSafeBC Registrations Officers, two WorkSafeBC Wage Rate Officers)
- WorkSafeBC registered self-employed individuals who declined POP (three)
- WorkSafeBC registered self-employed individuals who accepted POP (three)

Interviews were conducted using interview guides included in Appendix I of this report. Self-employed individuals were recruited via WorkSafeBC's prior quantitative research as well as from a small business research panel WorkSafeBC administers. WorkSafeBC employees were recruited via the project partner. Interviews lasted between 40-60 minutes.

Summary Findings

There were no discernible differences in the occupational risk factors between those that accepted POP and those that declined POP. Both groups had a range of understanding about WorkSafeBC's mandate, however **POP registrants tended to see WorkSafeBC as a regulator focused on safety**, as opposed to an insurance provider, whereas **some who did not register in POP exhibited a slight mistrust towards the organization** in relation to it being an enforcement authority. **Those who did not register in POP tended to register with WorkSafeBC solely because it was mandatory**, whereas POP registrants did so for less coercive reasons, such as to protect themselves or that registering was a natural part of doing business.

Both groups held very similar mixed levels of concern regarding workplace injuries. Those who did not register in POP were certainly aware of POP and other parallel coverages therefore their choice to decline was informed. POP registrants were equally informed about POP and their decisions to enroll ranged from carefully considered to more spontaneous. **Most who had not registered in POP had considered applying to POP after their initial decline, but most expressed a fair justification for deciding not to do so, such as weighing a risk/reward analysis.** Those who did not register in POP were most open to reconsidering declining POP was an individual who witnessed a colleague collect a benefit through a non-POP WorkSafeBC claim. **Most POP registrants had also initially declined POP as well but then later applied, suggesting that both groups required time to reflect on POP. A timely reminder to trigger that reflection may be effective in supporting informed decision making.**

POP registrants tended to express more positive feelings towards WorkSafeBC than those who did not register in POP, who expressed more skepticism. Both groups had similar questions about POP coverage, mostly regarding the ease of making a claim in the event of an injury. **POP registrants tended to see their POP enrollment as either good for their families and for the continuity or the legitimacy of their business, whereas those who did not register in POP tended to take a more risk/reward posture and equate the offer solely on the financial element.** Those who did not register in POP felt that WorkSafeBC needed to raise the awareness of POP, make the application easier, and showcase the consequences of not enrolling.

Both groups liked the idea of using testimonials to promote POP and for both groups, the genuineness/relatability of the testimonials were very important, while also suggesting industry associations as a possible testimonial conduit. **Those who did not register in POP tended to dislike the idea of a hard copy POP reminder letter, and a few described receiving a WorkSafeBC letter as "scary" but attention-getting**. Amongst this group an email was preferred.

Amongst the WorkSafeBC registration officers (RO) both agreed that POP was a priority for WorkSafeBC. The prevailing theme for these interviews was increasing POP knowledge both to improve the decision-making process for potential applicants but also to mitigate a surge of POP applications from those applicants who are ineligible for the coverage. Both ROs reported that eligibility issues are higher in the construction industry. Outside of eligibility requirements, there was a consensus that applicants were well-informed of the coverage despite there being some contention of premiums, which they agreed could be high. Operationally, ROs reported that processing POP applications is a lot of work involving a lot of back and forth with the applicant. Overall, they endorsed the coverage, especially for high-risk industries.

When it comes to increasing POP enrollment both ROs firmly expressed needs for education and awareness. **Business owners need to have better understanding of POP, how it applies to them and why they should have it**. In-line with reports from the self-employed individuals, both ROs saw the value in testimonials, whereas one RO expressed concern that providing an eligibility checklist would allow applicants to 'game the system' and therefore is a bad idea.

Appendix III: Instructions for Field and Data Collection

This section presents a summary of the requests and instructions we made to internal WorkSafeBC teams to facilitate the trial.

Request to Analytics and Data Services (ADS) to facilitate selection of trial participants
Please provide a list of registered proprietors who do not have POP, with the following inclusions and exclusions.

Include:
- Employer legal name
- Email address
- Employer ID
- Industry category
- Classification unit (CU)

Exclude:
- Proprietors with no assessable payroll
- Proprietors for which the email address field is blank
- CU = 764059 (Hiring Workers for Own Home Maintenance)
- CU = 764029 (Hiring or Providing Companion Services or Domestic Childcare)

Instructions for Marketing team to distribute POP email reminders
- Please refer to the attached spreadsheet for a list of 1,600 contacts for the email send out.
- Each respondent is assigned to one of four conditions noted in the spreadsheet – each condition received one variation of the four emails (business loss without Head start, business loss with Head start, inform without Head start, and inform with Head start).
- Please run a test distribution with members of the project team to confirm the email distribution is working correctly.
- Once the project team has confirmed, please schedule the distribution for April 3, 2024. Please ensure emails are sent as synchronously as possible, and report back to the project team when all emails have been sent.
- For each of the four emails, please report back regularly on:
  - Open rates
  - Click rates
  - Bounces/unsubscribes

Instructions for ADS regarding POP application submission dataset
- Attached to this message is a list of 2,000 proprietors randomly selected to participate in our trial.
- Please use the WorkSafeBC employer ID to match proprietors to POP applications submitted between April 3-30, 2024 (inclusive).
- For each match, please report back the WorkSafeBC employer ID and date WorkSafeBC received the application.