

**Program Policy Background Paper:
Compensability of Workplace Stress**

April 24, 2013

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1. INTRODUCTION

In setting the program policy agenda, the Workers' Compensation Board of Nova Scotia (the "WCB") undertakes a program policy issue identification process. This process involves the identification of program policy issues where the development of new policy or the revision of existing program policy will improve consistency in decision making and assist the WCB in achieving its goals. Program policy issues are identified through a number of sources including: stakeholder input, Workplace Safety and Insurance System (WSIS) partners: the Workers' Advisers Program (WAP), the Workers' Compensation Appeals Tribunal (WCAT) and the Occupational Health and Safety Division (OHS), WCB employees, and the WCB business plan.

Through this policy issue identification process, and in light of legal developments in various jurisdictions across Canada, which raised concerns about whether certain aspects of the Nova Scotia regime might become the subject of legal or constitutional challenge, policy development relating to the compensation of workplace stress was ranked as a high priority in 2011. Since then, staff has conducted extensive jurisdictional, legal, and background research on the various issues involved with workplace stress. Through an analysis of the various approaches to compensating for stress related injuries, it is evident that each Canadian jurisdiction has its own unique approach. While each jurisdiction's definition and explanation of compensable stress varies, the types of compensable stress fall under one of three categories:

- Acute onset,
- Cumulative onset, and
- Gradual onset stress

Workplace stress is adjudicated differently for workers covered by the *Workers' Compensation Act* (the "Act") and those covered by the *Government Employees Compensation Act* ("GECA"). The majority of workers in Nova Scotia are covered by the "Act" and are not entitled to compensation for gradual onset stress, whereas workers covered by *GECA* may be entitled to compensation for injuries caused by exposure to certain gradual onset stressors. This difference means two separate policies are required in Nova Scotia to adjudicate stress claims.

2. PURPOSE OF THIS PAPER

The purpose of this discussion paper is to provide stakeholders with background information and an overview of two proposed program policies: a new "Psychological Injuries" policy, and a revised "GECA – Psychological Injuries" policy. These program policies are intended to clarify the WCB's approach to determining if a worker has suffered a compensable psychological injury. The proposed policies are identical with one exception: under *GECA*, gradual onset stress may be compensable, whereas under the *Act* these injuries are excluded from the statutory definition of "accident", and therefore the policies reflect these legislative differences.

The WCB has a policy consultation policy (Policy 10.3.11) that describes the approach to consultation on minor and major policy issues. The compensability of workplace stress is considered to be a major policy item. Traditionally, for major policy issues, the WCB has undertaken a two-stage consultation process. The first stage typically involves polling stakeholders for input to clarify the scope of the issue. Once all issues related to the policy under development have been identified, the WCB would draft a proposed policy. As a second stage of the consultation process, a draft policy would be provided to stakeholders for comment.

Regarding the compensability of workplace stress, the issues are already rather discrete and identified. Given some relatively recent legal developments in various jurisdictions across Canada, a concern arose in 2011 about whether certain aspects of the Nova Scotia regime might become the subject of legal or constitutional challenge. Indeed, this has now occurred and, in December 2012, the WCAT ruled that the statutory definition of “accident” in the *Act* is constitutional and that the *Canadian Charter of Rights and Freedoms* is not violated by the exclusion of compensation for workplace injuries that arise from gradual onset stress. The claimant worker is currently seeking leave to appeal this WCAT decision to the Nova Scotia Court of Appeal.

In this instance, because the issues have been identified through legal developments across Canada and explored thoroughly in other jurisdictions, the WCB has determined that it is reasonable to move directly to Stage 2 of the consultation process.

The goal of the proposed program policies is to modernize the WCB’s approach to stress claims. Changes such as those proposed in this paper are consistent with changes being made in other jurisdictions in Canada. And, because the issue of the compensability of stress is currently under consideration by the WCAT and Nova Scotia Court of Appeal the WCB considers the timing of these program policy changes to be appropriate.

The WCB recognizes that a balance must be struck between transparent consultation and an effective and efficient use of stakeholders’ time. By proceeding directly to Stage 2 of the consultation process, and armed with the information contained in this paper, we believe this balance is properly met.

Prior to finalizing the new program policies, the WCB would like to hear stakeholders’ views on the proposed program policies attached as Appendix 3 and 4 to this paper. The Board of Directors will consider the input received from stakeholders and determine whether revisions are required to the draft program policies before making a final decision.

The consultation period for this program policy issue concludes on May 24, 2013. Please review this background paper and draft program policies, and provide your written feedback by May 24, 2013 to:

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This paper is also available at www.wcb.ns.ca under News & Events.

DEADLINE FOR COMMENTS: May 24, 2013

3. PROGRAM POLICY RATIONALE AND INTENT

Workers' compensation policy and legislation dealing with injuries involving exposure to workplace stress has received significant attention in recent years.

Approaches to dealing with psychological injuries caused by workplace stress are changing both throughout Canada and internationally. As global perceptions and understanding of mental illness evolve, a move is being made away from speaking in terms of a reaction to "stress" and towards "psychological injuries." In the workers' compensation context, this means a move towards acceptance of injuries caused by cumulative exposures to traumatic events, and away from compensation solely for injuries caused by an acute reaction to a single traumatic event. As well, there has been some focus on when compensation should be awarded in respect of chronic or gradual onset stress in the workplace.

These issues are not unique to Nova Scotia. Recently both British Columbia and Alberta have made changes to their approaches, and now both accept claims for psychological injuries caused by cumulative reactions to workplace events, which are discussed in more detail below.

The definition of "accident" in the *Nova Scotia Workers' Compensation Act* provides parameters for the interpretation of psychological injuries caused by compensable workplace stress. The issue is whether the legislative definition could be successfully challenged as discriminatory. The existing Nova Scotia policy does not outline entitlement criteria for psychological injuries outside of those that are secondary to a compensable physical injury. This makes adjudication difficult for purely psychological injury claims, resulting in inconsistent decision making and an unnecessary burden on the appeal system.

It is proposed that the WCB develop policy to extend the interpretation of the definition of accident. A new policy could elaborate upon the phrase "acute reaction to a traumatic event" and provide that the phrase includes a cumulative reaction to multiple traumatic events. This would provide a middle-ground between claims of gradual onset stress and the current narrow interpretation of an acute reaction to a single traumatic event.

GECA policy allows for claims of both acute and gradual onset stress. This policy was last updated in 2005, and could benefit from some minor wording change to bring it in line with the current environment as well.

The intent of the proposed policy changes described in this paper is to modernize how psychological injuries caused by workplace stress are treated in Nova Scotia, allowing somewhat of a broader range of circumstances for compensation under the *Act* and *GECA*.

4. BACKGROUND

(a) What is workplace stress?

Stress is not an accepted medical diagnostic term, but is a commonly used term that describes an individual's non-specific physical and psychological response to events or changes that occur in his or her life. These events are known as stressors. Some level of stress is healthy. However, when a person's ability to cope with the stressors is overwhelmed, distress, a negative form of mental stress, can develop and result in diagnosable psychological or

psychiatric injuries as defined by the most current edition of the American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders¹.

There are three main categories of compensable stress in WCB policies across Canada, which are generally understood as follows:

1. Acute onset: an acute response to a traumatic event. This is the most easily identified type of stress, and involves witnessing or experiencing an event that is objectively traumatic. Claims that have been allowed include situations like an assault or attempted robbery.
2. Cumulative onset: a response to multiple traumatic events. This category refers to situations where the worker experiences multiple events that, while meeting the minimum definition of traumatic, did not result in an acute reaction; however, the accumulation of events over time resulted in the reaction to the final event causing a psychological injury as per entitlement criteria, even if this event was not the most severe. Possible examples would include a paramedic who develops Post Traumatic Stress Disorder after responding to a number of fatal traffic collisions, or a drugstore pharmacist after multiple robberies.
3. Gradual onset: an accumulation over time of a number of work related stressors that do not fit the definition of traumatic, or a significant work related stressor that has lasted for a long time and does not fit the definition of traumatic. Possible examples of common events resulting in a compensable claim may include bullying and harassment. If the bullying or harassing behaviour is extreme, such that it meets the policy definition of traumatic event(s), it could be adjudicated as acute or cumulative onset, rather than gradual onset stress.

All jurisdictions in Canada exclude labour relations issues when considering compensation for stress. The exact wording of the exclusion varies in each jurisdiction; however, a distinction is made in every jurisdiction to not compensate for labour relations issues.

(b) Legislative and policy framework

There are two standards for compensating for stress in Nova Scotia, which is currently determined by whether you are a federal government employee covered by *GECA*, or a worker covered by the *Act*.

Workers covered by *GECA* may be compensated for both reactions to traumatic events (acute or cumulative), and gradual onset stress.

Workers covered by the *Workers' Compensation Act* can only be compensated for an acute reaction to a traumatic event, because the current definition of accident in the *Act* excludes compensation for stress except as an acute reaction to a traumatic event.

¹ At the time of writing, the 4th edition (DSM-IV) is the most current. The 5th edition (DSM-V) is currently set to be published in May 2013.

Nova Scotia's current *GECA* policy defines "traumatic event," provides examples, outlines entitlement criteria for gradual onset claims, and excludes labour relations issues. Through an analysis of court decisions and policy frameworks jurisdictionally, it appears that some of the current wording and the use of examples in the Nova Scotia policy may not be in line with other jurisdictions. This will be explored further in the Proposed Policy Approach section of this paper.

Currently, there is no policy outlining entitlement criteria for non-GECA psychological injury claims other than for those caused by a compensable physical injury. Therefore, a new policy will need to be developed to adjudicate psychological injuries for non-GECA employees.

(c) Inter-jurisdictional information

Canadian Jurisdictions:

Nova Scotia's approach to workplace stress for workers covered under the *Workers' Compensation Act* is not unique; however, we are in the minority of jurisdictions in Canada that limit coverage to an acute reaction to a traumatic event.

This paper provides three definitions of compensable stress referenced in policies across the various jurisdictions. The line between cumulative and gradual onset stress can be blurred making it difficult to specifically categorize the other jurisdictions' policies into each of the three definitions. For this reason, the chart below demonstrates which jurisdictions' policies go beyond the acceptance of a narrow interpretation of an acute reaction to a traumatic event.

Province	Legislation requires acute reaction to a traumatic event	Policy allows acute reaction to a traumatic event	Policy allows for acceptance of claims beyond an acute reaction to a traumatic event
NS	√	√	
NL	√	√	
PE	√	√	√
NB	√	√	
ON	√	√	√
MB	√	√	√
SK		√	√
AB		√	√
BC		√	√
NWT		√	√
YK	√	√	√

(D) Financial Impact

Provincial Policy:

The practice of the WCB has always been to adjudicate stress claims as per the legislative definition of "accident", based on the facts and merits of each individual case. It is anticipated that the new policy on Psychological Injuries will provide a clearer direction in the decision making process involving entitlement.

GECA Policy:

The practice of the WCB has always been to interpret the term "accident" as defined by the *GECA* broadly. The WCB individually adjudicates all *GECA* stress claims based on the facts and merits of the case in determining entitlement. It is not anticipated that the proposed policy changes will impact the volume of *GECA* stress claims currently registered with or accepted by the WCB. Further the federal government is a self-insured employer who is responsible for reimbursing the WCB for the full costs of an injury in addition to an administrative fee for administering the claim.

Overall, the intent of the proposed new policy and policy amendment is to modernize how psychological injuries caused by workplace stress are treated in Nova Scotia, and to provide necessary clarity regarding the factors to be considered in the adjudication of psychological injury claims and to enhance consistency in the decision making process.

Appendix 5 provides a six year historical review of volumes and costs, as well as a comparison of magnitude of costs relative to total claims experience.

5. PROPOSED PROGRAM POLICY APPROACH

The WCB proposes two new program policies "Psychological Injury" and "*GECA* – Psychological Injury" be implemented that will identify and communicate the factors/criteria the WCB considers in determining whether a worker has suffered a compensable psychological injury (please see Appendix 3 and 4 for a copy of the proposed program policies). These policies will outline the same entitlement criteria for all Nova Scotians, other than the *Workers' Compensation Act* requirement that gradual onset stress be excluded from the provincial policy. The intent of these program policies is to improve transparency and accountability regarding the WCB's decision-making process, and to bring Nova Scotia in line with other WCBs across Canada. The following is a high-level overview of the proposed new program policies:

Preamble and definitions

The Preamble section of the proposed program policies establishes the purpose of the policy and provides context for the policy statements that follow. These two policies are intended to ensure clear and consistent understanding of entitlement for a psychological injury and outline the factors/criteria that the WCB considers when determining if a worker has suffered a compensable injury.

The WCB has defined two things in these policies.

First, "DSM" is defined as:

The most current edition of the Diagnostic and Statistical Manual of Mental Disorders, which is a compendium of psychiatric diagnoses produced by the American Psychiatric Association. The manual codes and describes all recognized psychiatric diagnoses and is regarded as the definitive work on the subject. (Source: The Canadian Health Care Glossary).

The proposed definition exists in a slightly modified form in the current Policy 1.3.6, and it reflects the diagnostic tool used across many Canadian jurisdictions. Use of this manual helps the WCB ensure compensation is based in science and medical practice.

Second, the proposed policies define “traumatic event(s)” as:

“Traumatic Event(s)” is defined as a direct personal experience of an event or directly witnessing an event that, reasonably and objectively assessed, is:

- Sudden;
- Frightening or shocking;
- Having a specific time and place; and
- Involving actual or threatened death or serious injury to oneself or others or threat to one’s physical integrity.

Examples of traumatic events may include, but are not limited to:

- A direct personal experience of an event that involves actual or threatened death or serious injury;
- An actual or threatened violent physical assault;
- Incident(s) of extreme workplace harassment;
- Witnessing or experiencing a horrific accident;
- Witnessing or being involved in a hostage taking; and
- Witnessing or being involved in an armed robbery.

The definition of traumatic in the existing Policy 1.3.6 currently includes the requirement that *“the person’s response involved intense fear, helplessness, or horror.”* This has been removed in order to adopt a more modern and less restrictive approach.

Policy Statement

The existing Policy 1.3.6 has been slightly altered to specifically include compensation for reaction to cumulative traumatic events.

The criteria that must be satisfied to meet the definition of gradual onset stress have also been altered to reflect policy development across Canadian jurisdictions in this area. The proposed policy states:

Gradual Onset Stress

Claims for psychological or psychiatric injuries resulting from gradual onset stress may be compensable if all of the following five criteria are satisfied:

- a. An accumulation, over time, of a number of work-related stressors that do not fall within the definition of traumatic event(s), or a significant work-related stressor that has lasted for a long time and does not fall within the definition of traumatic event(s);
- b. The work-related events or stressors experienced by the worker are unusual or excessive in comparison to the work-related events or stressors experienced by an average worker in the same or similar occupation;
- c. The worker is diagnosed with a mental or physical condition that is described in the DSM;

- d. The mental or physical condition is caused by the work-related events or stressors;
and
- e. The condition is diagnosed in accordance with the DSM by a health care provider being either a psychiatrist or a clinically trained psychologist registered with the Canadian Register of Health Service Providers in Psychology.

It is important to recognize that because of legislative requirements, this section is the only difference between the two psychological injury policies and will apply only to *GECA* workers. The proposed policy includes the “Non-Compensable Work-Related Events” exclusions from the current Policy 1.3.6. This is standard practice across jurisdictions.

Application and references

These are standard sections in WCB program policies and determine when and to what the program policy will apply, as well as the sections of the “*Act*” that give the WCB the authority for the content of the policy.

“Application” directs that the program policy will apply to all new psychological injury claims for compensation after a date to be determined by the WCB Board of Directors, who have the final authority to approve program policy.

“Reference” states the sections of the “*Act*” or *GECA* from which the WCB gains its authority to make program policy and as well as the sections specific to the content of the policy.

6. PROVIDING YOUR COMMENTS

We are interested to hear your comments on these proposed program policies and the information presented in this paper. In particular, we encourage you to consider whether there **are any recommended changes you would like to see addressed in the proposed “Psychological Injury” and “GECA – Psychological Injury” program policies.** Comments received will assist the WCB in ensuring all the issues are considered in the development of these program policies.

You can provide comments in 2 ways:

1. By e-mail: Send comments to Caroline Read at caroline.read@wcb.gov.ns.ca; or
2. In writing to:

Caroline Read
Policy Analyst
Workers’ Compensation Board of Nova Scotia
PO Box 1150
Halifax NS B3J 2Y2
Fax: (902) 491-8345

The deadline for comments is May 24, 2013.

Appendix 1

Relevant/Related Sections of the Nova Scotia Workers' Compensation Act Interpretation

2 In this Act,

(a) "accident" includes

(i) a wilful and intentional act, not being the act of the worker claiming compensation,

(ii) a chance event occasioned by a physical or natural cause, or

(iii) disablement, including occupational disease, arising out of and in the course of employment,

but does not include stress other than an acute reaction to a traumatic event;

Appendix 2

Relevant/Related Sections of the *Government Employees Compensation Act*

Persons eligible for compensation

4. (1) Subject to this Act, compensation shall be paid to

(a) an employee who

(i) is caused personal injury by an accident arising out of and in the course of his employment, or

(ii) is disabled by reason of an industrial disease due to the nature of the employment; and

(b) the dependants of an employee whose death results from such an accident or industrial disease.

Appendix 3

Draft Program Policy – Psychological Injury



DRAFT PROGRAM POLICY		NUMBER:
Effective Date:	Topic:	Psychological injury
Date Issued:	Section:	Entitlement
Date Approved by Board of Directors:	Subsection:	General

Preamble

The purpose of this policy is to establish criteria for the individualized adjudication of psychological injury claims under the *Nova Scotia Workers' Compensation Act*.

Definitions

1. The “DSM” is the most current edition of the Diagnostic and Statistical Manual of Mental Disorders, which is a compendium of psychiatric diagnoses produced by the American Psychiatric Association. The manual codes and describes all recognized psychiatric diagnoses and is regarded as the definitive work on the subject. (Source: The Canadian Health Care Glossary).

“Traumatic Event(s)” is defined as a direct personal experience of an event or directly witnessing an event that, reasonably and objectively assessed, is:

- Sudden;
- Frightening or shocking;
- Having a specific time and place; and
- Involving actual or threatened death or serious injury to oneself or others or threat to one's physical integrity.

Examples of Traumatic Events may include, but are not limited to:

- A direct personal experience of an event that involves actual or threatened death or serious injury;
- An actual or threatened violent physical assault;
- Incident(s) of extreme workplace harassment;
- Witnessing or experiencing a horrific accident;
- Witnessing or being involved in a hostage taking; and
- Witnessing or being involved in an armed robbery.

Policy Statement

The WCB will consider claims for compensation under the Nova Scotia *Workers' Compensation Act* when the condition results from stress that is a reaction in response to one or more Traumatic Events and the specified criteria outlined below are satisfied.

More specifically, the WCB will consider claims for compensation in respect of both: (a) acute response to a Traumatic Event; and (b) cumulative response to Traumatic Events.

For greater certainty:

(a) an acute response to a Traumatic Event is the most easily identified type of stress, which involves witnessing or experiencing a single event that is objectively traumatic.

(b) a cumulative response to Traumatic Events involves a response to multiple Traumatic Events. Possible examples would include a paramedic who develops Post Traumatic Stress Disorder after responding to a number of fatal traffic collisions, or a drugstore pharmacist after multiple robberies.

Criteria

Claims for psychiatric or psychological injuries resulting from Traumatic Events may be compensable if all of the following four criteria are satisfied:

- There must be one or more Traumatic Event(s) as defined herein;
- The Traumatic Event(s) must arise out of and in the course of employment;
- The acute or cumulative response to the Traumatic Event(s) has caused the worker to suffer from a mental or physical condition that is described in the DSM; and
- The condition is diagnosed in accordance with the DSM and by a health care provider being either a psychiatrist or a clinically trained psychologist registered with the Canadian Register of Health Service Providers in Psychology.

Non-Compensable Work-related Events

Mental or physical conditions are not compensable when caused by labour relations issues such as a decision to change the worker's working conditions; a decision to discipline the worker; a decision to terminate the worker's employment or routine employment related actions such as interpersonal relationships and conflicts, performance management, and work evaluation.

References

The *Nova Scotia Workers' Compensation Act*, section 2.

The most current edition of the *American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders*

Appendix 4

Draft Program Policy – GECA - Psychological Injury



DRAFT PROGRAM POLICY	NUMBER: 1
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Effective Date:	Topic:	GECA Psychological injury
Date Issued:	Section:	Entitlement
Date Approved by Board of Directors:	Subsection:	General

Preamble

The purpose of this policy is to establish criteria for the individualized adjudication of psychological injury claims under the *Government Employees Compensation Act (GECA)*.

Definitions

1. The “DSM” is the most current edition of the Diagnostic and Statistical Manual of Mental Disorders, which is a compendium of psychiatric diagnoses produced by the American Psychiatric Association. The manual codes and describes all recognized psychiatric diagnoses and is regarded as the definitive work on the subject. (Source: The Canadian Health Care Glossary).

“Traumatic Event(s)” is defined as a direct personal experience of an event or directly witnessing an event that, reasonably and objectively assessed, is:

- Sudden;
- Frightening or shocking;
- Having a specific time and place; and
- Involving actual or threatened death or serious injury to oneself or others or threat to one’s physical integrity.

Examples of Traumatic Events may include, but are not limited to:

- A direct personal experience of an event that involves actual or threatened death or serious injury;
- An actual or threatened violent physical assault;
- Incident(s) of extreme workplace harassment;
- Witnessing or experiencing a horrific accident;

- Witnessing or being involved in a hostage taking; and
- Witnessing or being involved in an armed robbery.

Policy Statement

The WCB will consider claims for compensation under the *GECA* when the condition results from one of the following:

- Stress that is a reaction in response to one or more Traumatic Event ["Traumatic Onset Stress"]; or
- Stress that is a reaction to unusual or excessive work-related stressors acting over time ["Gradual Onset Stress"]

and when the specified criteria outlined below are satisfied.

In other words, the WCB will consider claims for compensation under the *GECA* in respect of: (a) acute response to a Traumatic Event; (b) cumulative response to Traumatic Events; and (c) gradual onset stress.

For greater certainty:

(a) an acute response to a Traumatic Event is the most easily identified type of stress, which involves witnessing or experiencing a single event that is objectively traumatic.

(b) a cumulative response to Traumatic Events involves a response to multiple Traumatic Events. Possible examples would include a paramedic who develops Post Traumatic Stress Disorder after responding to a number of fatal traffic collisions, or a drugstore pharmacist after multiple robberies.

(c) gradual onset stress is an accumulation over time of a number of work related stressors that do not fall within the definition of Traumatic Event(s), or a significant work related stressor that has lasted for a long time but does not otherwise fall within the definition of Traumatic Event(s). Possible examples would include certain types of bullying and harassment.

Criteria for Traumatic Onset Stress

Claims for psychiatric or psychological injuries resulting from Traumatic Events may be compensable if all of the following four criteria are satisfied:

- There must be one or more Traumatic Event(s) as defined herein;
- The Traumatic Event(s) must arise out of and in the course of employment;
- The acute or cumulative response to the Traumatic Event(s) has caused the worker to suffer from a mental or physical condition that is described in the DSM; and
- The condition is diagnosed in accordance with the DSM and by a health care provider being either a psychiatrist or a clinically trained psychologist registered with the Canadian Register of Health Service Providers in Psychology.

Criteria for Gradual Onset Stress

Claims for psychological or psychiatric injuries resulting from gradual onset stress may be compensable if all of the following five criteria are satisfied:

- (I) An accumulation, over time, of a number of work-related stressors that do not fall within the definition of Traumatic Event(s), or a significant work-related stressor that has lasted for a long time but does not fall within the definition of Traumatic Event(s);
- (II) The work-related events or stressors experienced by the worker are unusual or excessive in comparison to the work-related events or stressors experienced by an average worker in the same or similar occupation;
- (III) The worker is diagnosed with a mental or physical condition that is described in the DSM;
- (IV) The mental or physical condition is caused by the work-related events or stressors; and
- (V) The condition is diagnosed in accordance with the DSM and by a health care provider being either a psychiatrist or a clinically trained psychologist registered with the Canadian Register of Health Service Providers in Psychology.

Non-Compensable Work-related Events

Mental or physical conditions are not compensable when caused by labour relations issues such as a decision to change the worker's working conditions; a decision to discipline the worker; a decision to terminate the worker's employment or routine employment related actions such as interpersonal relationships and conflicts, performance management, and work evaluation.

Application

This policy applies to all decisions made on or after XXXXXXXXX pursuant to the *Government Employees Compensation Act*.

References

The *Government Employees Compensation Act*, section 4(1).

The most current edition of the *American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders*

Appendix 5 – Volume and Payments of Stress Related Claims

	Provincial Claims		GECA Claims		Total Stress Claims		Total Payments to claims by accident YR		
Accident Year	Filed	Approved	Filed	Approved	Filed	Approved	All Stress	All WCB claims	% of Total Costs
2007	118	33	46	17	164	50	\$492,834	\$122,178,101	0.40%
2008	127	35	37	13	164	48	\$1,129,068	\$109,170,163	1.03%
2009	110	26	44	11	154	37	\$852,113	\$92,493,782	0.92%
2010	126	31	27	7	153	38	\$1,041,901	\$80,899,150	1.29%
2011	92	31	25	14	117	45	\$323,284	\$62,099,380	0.52%
2012	98	31	24	17	122	48	\$258,316	\$36,582,258	0.71%
Totals	671	187	203	79	874	266	\$4,097,516	\$503,422,834	0.81%