

# WCB Nova Scotia Report to the Community



2017

## INJURY FREQUENCY

Time-loss claims per 100 covered workers

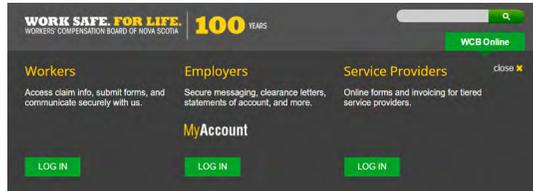


## WCB NOVA SCOTIA NOW PROVIDES SERVICE ONLINE

In the first quarter of 2017, the WCB finalized plans to add new online service channels for employers, workers, and tiered service providers. The enhancements are now live.

Online service is the first major milestone in WCB's five-year modernization plan, slated for completion in 2020. The changes mean employers and workers no longer have to rely on lettermail, telephones, or fax machines to share important claim information.

Customers can log in to the new service channels through WCB's website. Once they're in, they can access their information, send and receive secure messages, and find resources to support safe and timely return to the workplace.



The system was designed based on the needs identified by our stakeholders, many of whom were part of hands-on testing and development.

The improvements are welcomed. As our first-quarter results indicate, we've made progress, but there is much to do. We need to ensure we have the right tools, processes and people in place to continue reducing the human and economic toll of workplace injury.

*Cover: Val Dann (r), recovering from a workplace injury, tests the new **WCB Online** digital service channel for workers. Supporting her in the test are WCB employees Margaret MacKenzie (l) and Liana Evans.*

**Q1 EMPLOYER SATISFACTION INDEX**  
TARGET 70%



The time-loss injury rate in Nova Scotia continued to improve in the first quarter, reaching a new low of 1.73 injuries per 100 covered workers. But it still takes injured workers in Nova Scotia longer to return to work than in many other provinces. Nova Scotia continues to have one of Canada's highest average claim durations – the composite duration index increased to 113 days in the first quarter, up from 110 days at year end 2016.

At the end of the first quarter, investment returns were strong. On a five-year basis, the return at March 31 was 9.4 per cent versus the benchmark of 8.9 per cent, and ahead of our long-term funding strategy objective of about 6 per cent.

Detailed financials and tables, along with operational updates follow in the coming pages. From working with our partners to develop a strategic approach to create a safer health and community services sector, to running specific campaigns to support workers as they return to the job, it's all part of our continued work to reduce the impact of injury, and improve our performance.

Please contact us if you have questions about this report at [info@wcb.ns.ca](mailto:info@wcb.ns.ca) **Q1**



THE **TIME-LOSS INJURY RATE** IN NOVA SCOTIA CONTINUED TO **IMPROVE** IN THE FIRST QUARTER, REACHING A **NEW LOW** OF **1.73** INJURIES PER 100 COVERED WORKERS.

**1.73**

### DURATION INDEX

Composite index, in days



## OPERATIONAL HIGHLIGHTS



### Supporting Return to Work

In Nova Scotia, more than 770,000 days are lost to workplace injury annually. That's about 3,000 working years, or the entire town of Berwick off work for a year. There is an urgent need to support better return-to-work outcomes in our province.

Some sectors have improved, including retail food and beverage, utilities and manufacturing and wholesale. However, many challenges remain.

We are responding. Across the organization, our people are focused on promoting an increased understanding of return to work and stay at work, re-employment, vocational rehabilitation, and the overall benefits of achieving a return to the job. We're working with targeted workplaces and industry sectors to improve return-to-work programming across the province.

We're also investing in the power of social marketing to support workers on their return-to-work journey. We have partnered with WorkplaceNL, WorkSafeNB, and the WCB of PEI to adopt Working to Well. The initiative supports workers, employers, and health care providers toward more successful return-to-work outcomes.

**Q1 WORKER SATISFACTION INDEX**  
TARGET 70%



This online hub for workers shares success stories, and offers information around what to expect from all members of the return-to-work team. An employer toolkit is available for organizations seeking best practices as they support injured employees throughout their treatment plans.

For more information, visit [wcb.ns.ca/workingtowell](http://wcb.ns.ca/workingtowell)

### **Workplace Safety Action Plan for Nova Scotia's Health and Community Services Sectors**

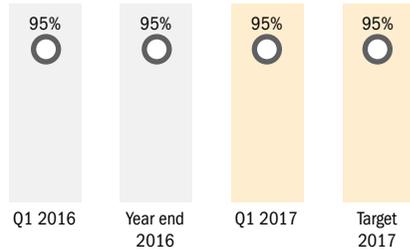
We continue to work with partners toward a safer future in Nova Scotia's health and community services sectors. Those sectors – especially long-term care and home care – have more time-loss workplace injuries than other sectors.

Working groups co-chaired by labour and employer leaders discussed a number of safety issues throughout the first quarter. More than 80 industry voices – from front-line workers to leadership – took part in analyzing research and



*Susan Dempsey, AWARE-NS Executive Director and Project Lead, speaks to working group members at the June symposium, addressing the importance of leadership, and how everyone needs to step up and be a safety leader when it comes to making the health and community services sectors safer for workers.*

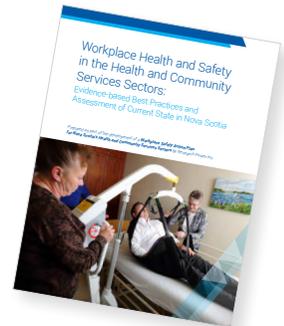
## RETURN TO EMPLOYABILITY



providing input on the main areas of challenge facing the industry: workplace violence; safe handling and mobility; slips, trips, and falls; mental health and wellness; and stay-at-work/return-to-work. Then, in June, they spent a half day planning and brainstorming together at a symposium, where leaders from government, employers, and organized labour all came together in support of a safer tomorrow in Nova Scotia's health care sector.

The robust conversation across the sector is leading to recommendations and an action plan. A draft is expected by the end of 2017.

For more information, please visit [awarens.ca/actionplan](http://awarens.ca/actionplan)



Remember, they have another job to go to.

Get them home safe to what matters most.

**NOVA SCOTIA** **WORK SAFE. FOR LIFE.**  
WORKERS' COMPENSATION BOARD OF NOVA SCOTIA

**Other Jobs campaign.** *In the first quarter of 2017, we extended the What Matters Most campaign with a workplace focused promotion that captures the Other Jobs we all hold outside of work. Rolled out during NAOSH Week, the campaign includes an interactive workplace activity where participants are reminded that what matters most to them outside their workday is made possible by workplace safety.*

IN THE FIRST QUARTER OF 2017, THERE WERE **2** ACUTE FATALITIES  
CAUSED BY TRAUMATIC INJURIES AT A WORKPLACE.  
IN 2016, THERE WERE **TWO** ACUTE WORKPLACE FATALITIES.

### Pilot program to support workers with concussion related injuries

In February, WCB Nova Scotia launched a pilot program for treating concussions. Three service providers – CORE, Lifemark, and CBI – will now treat workers with new concussion injuries. These clinics provide province-wide coverage and each has a full-time occupational therapist on their team, which is a key component in concussion management.

The pilot program was supported by the research of the WCB's Chief Medical Officer, Dr. Paul Eagan, and is in keeping with the WCB philosophy of maintaining a strong focus on return to work.

Early intervention in concussion injuries is very important, says Dr. Eagan. "The best outcomes following concussion are achieved when health-care resources are accessed early, are readily available, and are effectively used."

In addition to creating consistency in treatment, the pilot will be used to determine the appropriate resources needed for concussion management, and to create a protocol that improves worker outcomes and helps ensure a safe and timely return to work.

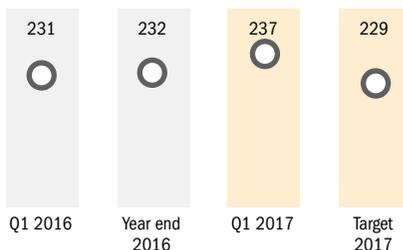
Based on historical claims data, we expect about 150 injured workers a year will take part in the pilot.



IN 2016, **CONCUSSIONS AND INTERCRANIAL INJURIES**  
INCREASED ALMOST

**24%**

### TIME LOSS DAYS PAID PER 100 COVERED WORKERS



### Dalhousie Medical School opioid course

WCB Nova Scotia is a partner in helping to train new health professionals on safe opioid prescribing.



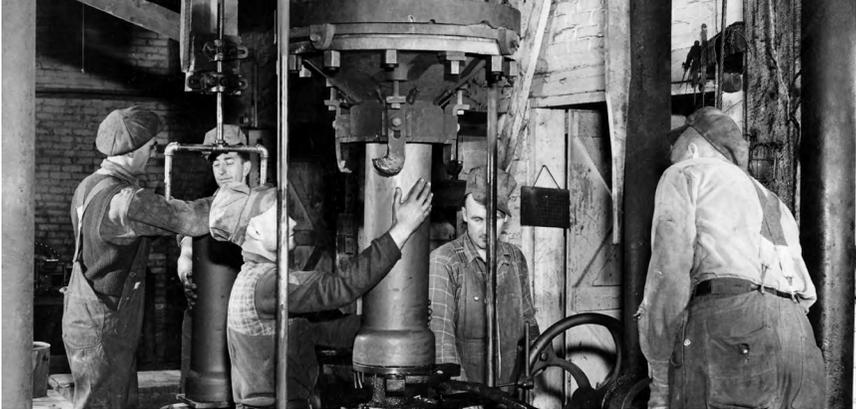
In partnership with Dalhousie's Family Medicine residency program, WCB Nova Scotia will fund a course developed by the Atlantic Mentorship Network to address the opioid crisis. National figures released by public health officials show an estimated 2,458 people died in Canada from opioid-related overdoses in 2016.

The course is accredited by the College of Family Physicians of Canada, and is designed to train physicians, nurse practitioners and pharmacists to prescribe and dispense opioids more safely. In addition to the full-day course, attendees receive ongoing support and mentorship to ensure they are equipped to safely manage these complex medications.

"We recognize the importance of training new practitioners to safely prescribe these medications to their patients in order that injured workers are able to return to their work or regular activities as quickly as possible," says Dr. Paul Eagan, Chief Medical Officer for WCB Nova Scotia.

AN ESTIMATED **2,458** PEOPLE DIED IN CANADA FROM OPIOID-RELATED OVERDOSES IN 2016.

IN THE FIRST QUARTER OF 2017, THERE WERE **2** CHRONIC FATALITIES FROM OCCUPATIONAL DISEASES OR FROM EXISTING HEALTH CONDITIONS. IN 2016, THERE WERE 18 CHRONIC WORKPLACE FATALITIES.



MAURICE CROSSBY, PHOTOGRAPHER, 1956, NSA, 1997/254/005 NO. 33.139

*Workers in the Starr Manufacturing Company making skates at the turn of the 20th century.*

### WCB Nova Scotia commemorates 100 years of service

On January 1, 1917, two years after the province's first Workers' Compensation Act was proclaimed, WCB Nova Scotia opened for business.

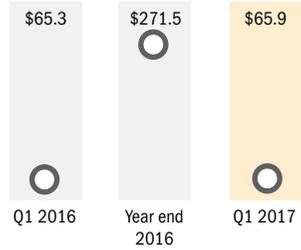
Workers' compensation in Canada is built on The Meredith Principles, which include collective liability among employers, and the compromise of injured workers giving up the right to sue, for a financially guaranteed system of no-fault benefits. While WCB Nova Scotia and its mandate have evolved over the last century, the Meredith Principles still guide our work today.

In those 100 years, there have been some great strides in building a safety culture in Nova Scotia. Workplace injuries are down, and there are thousands fewer injuries, and hundreds of thousands fewer days lost to injury than a decade ago. We recognize the progress that has been made, and we know there's much more work to be done.

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WORKERS' COMPENSATION BOARD OF NOVA SCOTIA

**100** YEARS 1917-2017

## CLAIMS PAYMENTS MADE In millions



### New process to support workers with hearing loss

In January, WCB Nova Scotia changed how it works with hearing health professionals, including a new process for workers to receive hearing aid batteries.

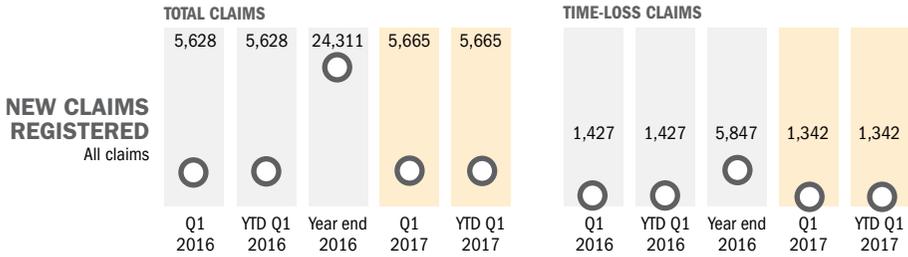
The changes include a new process and fee schedule for hearing health clinics to follow, negotiating access to quality hearing aids directly with manufacturers, and introducing a new way for workers to receive batteries for their hearing aids.

Hearing loss due to workplace noise is one of the most common long-term workplace injuries in Nova Scotia. The changes provide greater clarity about the services covered by WCB Nova Scotia to help ensure a consistent level of service for all workers.

For more information, visit: [wcb.ns.ca](http://wcb.ns.ca) **Q1**



**Westray memorial.** During the first few months of 2017, we supported the Day of Mourning and events marking the 25th anniversary of the Westray mine disaster. Westray was a defining moment for our province that fundamentally and forever changed the way we think about workplace health and safety. Pictured are Debbie and Allen Martin. Look for more on this story in our second quarter Community Report.



## STATEMENT OF FINANCIAL POSITION

as at

	March 31 2017 (Unaudited) (\$'000s)	March 31 2016 (Unaudited) (\$'000s)	December 31 2016 (audited) (\$'000s)
<b>ASSETS</b>			
Cash & cash equivalents	\$ 5,552	\$ 6,967	\$ -
Receivables	21,869	22,293	29,890
Investments	1,680,715	1,543,499	1,645,712
Property and equipment	3,990	4,228	4,072
Intangible assets	4,483	1,135	4,726
	<b>\$ 1,716,609</b>	<b>\$ 1,578,122</b>	<b>\$ 1,684,400</b>
<b>LIABILITIES AND UNFUNDED LIABILITY</b>			
Bank Indebtedness	\$ -	\$ -	\$ 8,865
Payables, accruals & Lease Liabilities	28,370	40,808	39,982
Post employment benefits	29,096	27,296	28,792
Benefits liabilities	1,940,074	1,907,426	1,924,386
	1,997,540	1,975,530	2,002,025
Deferred revenue	1,877	1,676	-
Unfunded liability	(282,808)	(399,084)	(317,625)
	<b>\$ 1,716,609</b>	<b>\$ 1,578,122</b>	<b>\$ 1,684,400</b>

**COST PER \$100 PAYROLL**  
Claims payments made for injuries  
in the past 3 years.



## STATEMENT OF OPERATIONS

For the three months months ended March 31 (unaudited)

	First Quarter 2017 (\$000s)	First Quarter 2016 (\$000s)
<b>REVENUE</b>		
Assessments	\$ 75,410	\$ 73,178
Investment income	55,107	(2,499)
	<b>130,517</b>	<b>70,679</b>
<b>EXPENSES</b>		
Claims costs incurred		
Short-term disability	10,655	10,400
Long-term disability	26,659	25,125
Survivor benefits	1,246	1,098
Health care	14,468	13,754
Rehabilitation	180	180
	<b>53,208</b>	<b>50,557</b>
Growth in present value of benefits liabilities and actuarial adjustments and adjustment for latent occupational disease	25,712	20,535
Administration costs	12,482	12,632
System support	238	235
Legislated obligations	4,060	3,938
	<b>95,700</b>	<b>87,897</b>
Excess of revenues over expenses (expenses over revenues) applied to reduce (increase) the unfunded liability	\$ 34,817	\$ (17,218)

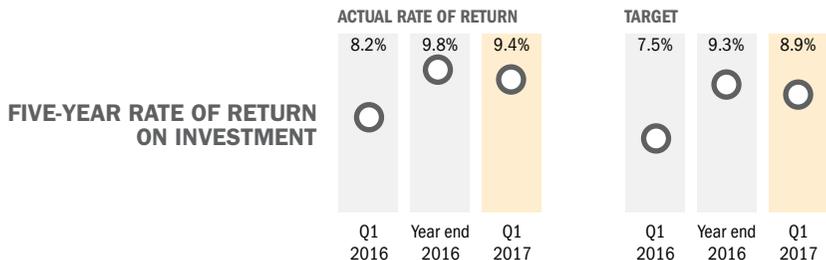
**COST OF NEW EXTENDED EARNINGS  
REPLACEMENT BENEFITS**  
In millions



## STATEMENT OF CHANGES IN UNFUNDED LIABILITY

For the three months months ended March 31 (unaudited)

	First Quarter 2017 (\$000s)	First Quarter 2016 (\$000s)
<b>Unfunded liability excluding accumulated other comprehensive income</b>		
Balance, beginning of period	\$ (310,909)	\$ (376,017)
Excess of revenues over expenses (expenses over revenues)	34,817	(17,218)
	(276,092)	(393,235)
<b>Accumulated other comprehensive income</b>		
Balance, beginning of Year	(6,716)	(5,849)
No change in balance during period	(6,716)	(5,849)
Unfunded liability end of period	<u>\$ (282,808)</u>	<u>\$ (399,084)</u>



## STATEMENT OF CASH FLOWS

For the three months months ended March 31 (unaudited)

	March 31 2017 (\$000's)	March 31 2016 (\$000's)
<b>OPERATING ACTIVITIES</b>		
Cash received from:		
Employers, for assessments	\$ 84,540	\$ 79,675
Investment income	9,173	(23,339)
	93,713	56,336
Cash paid to:		
Claimants or third parties on their behalf	(61,811)	(61,265)
Suppliers, for administrative and other goods and services	(28,262)	(13,102)
	(90,073)	(74,367)
Net cash provided by (used by) operating activities	3,640	(18,031)
<b>INVESTING ACTIVITIES</b>		
Increase in investments	10,924	23,377
Cash paid for:		
Purchase of equipment	(147)	(184)
Net cash provided by investing activities	10,777	23,193
Net increase in cash and cash equivalents	14,417	5,162
Bank indebtedness, cash and cash equivalents, beginning of year	(8,865)	1,805
Cash and cash equivalents, end of period	\$ 5,552	\$ 6,967

WALKING BACK TO TRUCK AND SLIPPED ON ICE IN THE PARKING LOT AND FELL ON HIP • WHILE GROCERY SHOPPING FOR HOUSE, WORKER'S ANKLE TWISTED AND HE FELL LANDING ON ARM • WORKER OVEREXTENDED HIMSELF WHILE CARRYING A HEAVY BAG OF HEALTH RECORDS • TRUCK FELL OFF JACK AND CRUSHED WORKER'S HAND BETWEEN GROUND AND AIR GUN • WORKERS ARM CRUSHED BETWEEN BOAT AND WHARF, RESULTING IN AMPUTATION • WORKER WAS WORKING IN THE WOOD WHEN TREE FELL AND LANDED OVER LOWER HALF OF BODY • STRUCK IN LOWER LEG WITH FORKLIFT • WALKING TO CAR IN PARKING LOT, SLIPPED ON BLACK ICE LANDED ON SHOULDER (FRACTURED SHOULDER) • FELT STRAIN ON KNEE WHILE STEPPING OVER STRUCTURAL STEEL BEAM • LOWERED STRETCHER SO PATIENT COULD SIT ON IT, WENT TO LIFT IT AND FELT SHARP PAIN IN SHOULDER • COMING INTO WORK, SLIPPED ON ICE ON SIDEWALK WHICH IS ON HOSPITAL PROPERTY • WAS WORKING ON EXCAVATOR AND LEANING OVER CUTTING BOLTS OFF, FELT TWINGE • PATIENT LUNGING AT CLIENT AND GRABBED HER BY ARM, PULLING ARM THEN STRIKING UPPER SHOULDER WITH FIST • ASSISTING TO LOWER 200 KG EXHAUST FROM A DECK. WORKER TRIED TO TURN UNIT, SWUNG TO ARM • TRYING TO FREE JAMMED ROCK WITH PRY BAR, ROLLER PULLED BAR UNDER ROLLER TRAPPING HAND • INSTALLING A HYDRAULIC PUMP AND MOTOR UNIT ON A MACHINE • VAN WAS T-BONED INTO PATH OF BUS • HOLDING ONTO CHILD, CHILD PUSHED WEIGHT OFF THE WALL, BOTH FELL OVER A BENCH ONTO FLOOR • FELL GOING UP STEPS TO PATIENT HOME FELT PAIN IN ARM • PUTTING PAN ON UPPER SHELF AND PINCHED A NERVE IN BACK • PULLING SELF UP INTO WOODS OPERATING MACHINE, HEARD A POP OR CRACK AND INSTANT PAIN IN SHOULDER • GETTING OUT OF SEAT, PULLED KNEE • PULLED UP TO FUEL PUMPS TO GET FUEL FOR TRUCK AND WAS REAR ENDED • CLIENT WAS CHANGING A BEDRIDDEN PATIENT AND PATIENT WAS RESISTING, CLIENT SPRAINED SHOULDER • MOVING A PATIENT UP IN BED WITH CO-WORKER • FELL 12 FT FROM SEGMENT TO GROUND LEVEL • SERVICING AN OVERHEAD DOOR, SPRING PLATE LET GO AND STRUCK WORKER IN THE FACE • SLIPPED AND FELL WHILE UNLOADING AT PROPANE FACILITY • SLIPPED AND FELL DOWN 7 STEPS WHILE REACHING FOR THE HAND RAIL • SLIPPED ON WATER ON COMPANY'S GARAGE FLOOR, ANKLE TWISTED OUT AND FULL BODY WEIGHT FELL ON IT • CHIPPING CONCRETE WITH BAR AND FELT SHOULDER PAIN • WORKER SLIPPED ON ICE AND TWISTED KNEE • WORKER KNELT DOWN TO PUT HOIST LEGS UNDER VEHICLE, WHEN GETTING BACK UP, FELT SHARP LOWER BACK PAIN • REMOVING WINTER FLOATER SUIT, PUT LEG ON CHAIR TO UNZIP, CHAIR MOVED HYPEREXTENDING KNEE • MOVING SOUP FROM CONTAINER TO CART AND TWISTED KNEE • LYING ON BACK WORKING UNDER VEHICLE DASH. WHEN GOT UP COULD NOT MOVE ARM • LIFTING DOUGH BOWL, HURT NECK • WHILE WAXING THE BRIDGE HAD PAIN IN KNEE, SAME LOCATION AS PREVIOUS INJURY • WHILE CLEANING WATER SYSTEM IN 5' BASEMENT AND CARRYING BAGS OF SALT, FELT NECK AND SHOULDER PAIN • PAIN AND WEAKNESS IN LOWER ARM WHEN LIFTING HEAVY OBJECTS AT WORK, PULLED LASHING PIN • TRANSFERRING PATIENT AND FELT A PULL IN NECK • FELL 8 FEET OFF LADDER • TRACTOR SLID OFF BANK • SLIPPED ON ICE CARRYING TOOLBAG ON WAY TO TRUCK, ARM WENT OUT AND BACK OVER HEAD • STEPPED ON PILE OF SNOW WHILE CHECKING BOXES, SLIPPED AND CAUGHT HERSELF BUT TWISTED KNEE • RELOCATING SPOOL OF WIRE FROM BAKER STAGE BEING USED AS RACK, SPOOL SLIPPED, JAMMING SHOULDER • SCRAPING ICE FROM PAVEMENT WHEN ICE PICK JAMMED • BUS BOUNCING ON ROUGH ROADS • THROWING A TRAILER STRAP OVER A CONTAINER • WHILE DISPOSING OF CARDBOARD AT RECYCLE BIN, WAS ASSAULTED • SQUATTING DOWN TO PLACE PRODUCT ON SHELF, LEFT KNEE GAVE WAY AND WORKER FELL BACKWARDS • LOST STICK OUT OF SELF LOADING LOG TRUCK FELL, STRIKING WORKER ON SHOULDER • SLIPPED ON ICE ON GROUNDS OF WORKPLACE, HIT HEAD AND LOST CONSCIOUSNESS • TRANSFERRING A PATIENT • CLIENT WAS EXITING TRUCK WHEN HE MISSED THE LAST STEP AND HIT KNEE ON GROUND • LIGHT FELL AND HIT HEAD • WORKER ASSISTING CO-WORKER TO GET PATIENT OUT OF TRUCK, WORKER TWISTED ARM PREVENTING PATIENT'S FALL AND TWISTED BACK • LIFTING PATIENT APPROXIMATELY 200 LBS FROM STRETCHER TO HOSPITAL BED • INSTALLING RAFTER AND WORKER PULLED RAFTER TOWARD HIM INSTEAD OF WAITING FOR BOOM TRUCK • 100 LB ELECTRIC MOTOR FELL APPROXIMATELY 10" LANDING ON HAND • TRIPPED AND FELL DOWN 4 STEPS, HEARD SNAP TO RIGHT LOWER LEG • COMING DOWN LADDER WHEN BOOT SLIPPED OFF BOTTOM STEP, ALL WEIGHT CAME DOWN ON LEFT ANKLE • SLIPPED ON STEPS, LEFT ARM WRENCHED BACK • AFTER REFUELING AIRCRAFT, STEPPING DOWN LADDER AND FRACTURED FOOT • WORKER WAS BREAKING UP A FIGHT • SLIPPED ON ICE DURING STORM

SOME OF THE **1,342** TIME-LOSS CLAIMS REPORTED IN THE FIRST QUARTER

# **WORK SAFE. FOR LIFE.**

WORKERS' COMPENSATION BOARD OF NOVA SCOTIA

## **Halifax Office**

5668 South Street  
P.O. Box 1150  
Halifax, NS B3J 2Y2

Tel: 902 491 8999  
Toll Free: 1 800 870 3331  
Injury Reporting Fax: 902 491 8001

## **Sydney Office**

404 Charlotte Street  
Suite 200  
Sydney, NS B1P 1E2

Tel: 902 563 2444  
Toll Free: 1 800 880 0003  
Fax: 902 563 0512

## **Email**

[info@wcb.ns.ca](mailto:info@wcb.ns.ca)

## **On the Web**

[wcb.ns.ca](http://wcb.ns.ca)  
[worksafeforlife.ca](http://worksafeforlife.ca)

## **Employer Account Access**

[my-account.ns.ca](http://my-account.ns.ca)

## **Twitter**

[@worksafeforlife](https://twitter.com/worksafeforlife)