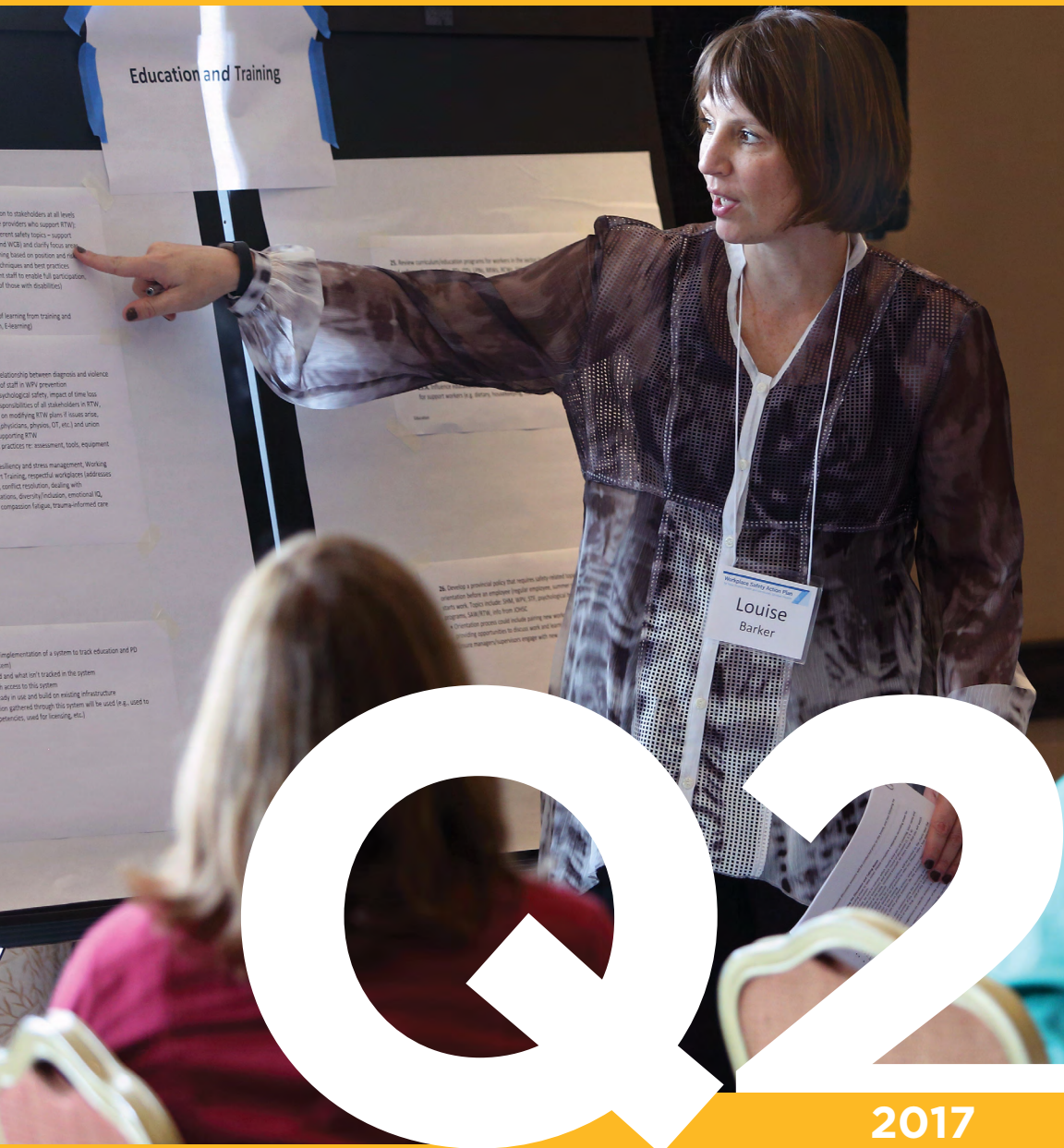
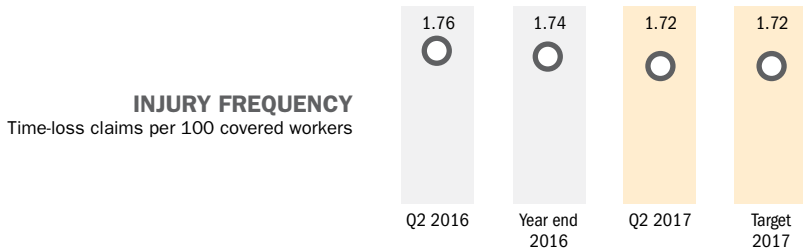


WCB Nova Scotia Report to the Community



2017



MODERNIZATION OF SYSTEMS, SERVICE CONTINUES

WCB Nova Scotia begins multi-year process of updating legacy systems

The way Nova Scotians work with the WCB is evolving. We are delivering broad-based change to update the way we serve the workers and employers of our province.

As an example, more than 1,400 workers now interact with their caseworkers through secure online messaging – removing delays in communication that meant delays in returning to work.

Playing phone tag, sometimes for two or three days at a time, was the biggest issue, says Valerie Dann, a worker recovering from injury who test-drove the new system before it went live. “But that’s not the case anymore – now you can send a (message) and they (message) you right back.”

The changes have also been embraced by service providers, and by employers.

Online channels are just the start. This summer, we announced a partnership for a larger systems update to replace our aging legacy systems with cloud-based technology powered by the industry-leading insurance suite Guidewire.

The new systems will change how we operate and provide service, bringing better customer service, faster access to information, improved return to work outcomes and overall efficiency. The changes will also help WCB and its partners be even better at our work to prevent workplace injury, and help workers return to the job when injuries do occur.

Cover: WCB Nova Scotia is working with its partners to develop the Workplace Safety Action Plan for Nova Scotia’s Health and Community Services Sectors. Those sectors – especially long-term care and home care – have the highest rate of workplace injury. At a symposium in June, leaders from AWARE-NS, government, labour and employers came together in support of a safer tomorrow in these sectors. Pictured on the cover is Louise Barker, WCB Relationship Manager, leading a breakout session at the symposium.

Q2 EMPLOYER SATISFACTION INDEX

TARGET 70%



From April to June, 2017, we continued to make progress in injury prevention. The rate of workplace injury has seen improvement, but challenges remain in health care, especially long-term care and home care.

Most workers and employers remained satisfied with the service they receive from us. In the second quarter, our indexes for worker and employer satisfaction were 75 per cent and 79 per cent respectively, both ahead of their targets of 70 per cent.

Our investment returns remained strong at the end of the second quarter. Quarterly returns were 3.1 per cent with a year-to-date return of 6.7 per cent. On a five-year basis, the return at June 30 was 10.3 per cent, exceeding the benchmark of 9.6 per cent and ahead of our long-term funding strategy objective of six per cent.

As part of a larger commitment to transform our business and service, WCB now provides online services to workers and employers. And it's already making a difference.

Information to support workers on their return-to-work journey is being shared more quickly with us through electronic forms. Since the June launch to the time of publication:

- More than 1,400 workers registered for the new online service, allowing secure, 24/7 access to account information, claim details, and more.
- Almost 40,000 forms were submitted online, averaging about 3,000 per week. Until now, workers and service providers had to fax or mail their information to WCB.

Improving service and return to work – WCB Online adds new online services

Here's what some of our system users had to say:

"Just sent my first correspondence and I must say it's beautiful, easy, precise, and no repetitive writing, I think your folks will love it as well."

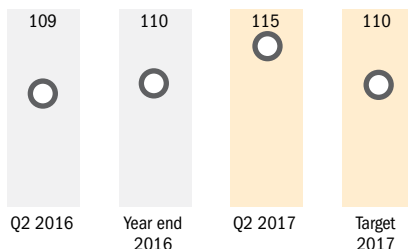
SERVICE PROVIDER,
PHYSIO/CHIRO SERVICES

"I just wanted to send a quick note regarding the secure messaging system – what a fantastic tool! I have already used it for two different claims and it has already made communication easier and documents clearer (as they are not faxed copies)."

WCB COVERED EMPLOYER

DURATION INDEX

Composite index, in days



Although the days lost to workplace injury are significantly less than what they once were, they continued to increase in the second quarter. With an aging population, complex claims, and deep challenges in many industries, Nova Scotia has among the highest claim durations in Canada.

We continue to respond, with dedicated case management resources for complex claims, and across-the-board focus on understanding and promoting return-to-work related services. Together with other compensation boards in Atlantic Canada, we have also launched *Working to Well*, a program to support workers, employers, and our own teams in better return-to-work outcomes.

Working to Well starts with working together. A successful return-to-work journey requires a team who works together, stays connected and shares their knowledge and expertise. It also requires a plan, and that starts with each member having a clear understanding of their role and responsibility. Learn more at wcb.ns.ca/workingtowell, and call us to get a *Working to Well* Resource Kit to support return-to-work in your workplace. **Q2**



Denise Cann is a registered nurse who injured her shoulder while helping a patient. Thanks to a great support network, and hard work on her part, Denise followed a treatment plan and returned to the work she loves.

Q2 WORKER SATISFACTION INDEX
TARGET 70%



OPERATIONAL HIGHLIGHTS

Health Care Action Plan – a year of progress

Workplace safety isn't just about hardhats, work books or fall arrest harnesses.

In Nova Scotia, more workers are hurt caring for others – especially in long-term care and in home care – than in any other sector.

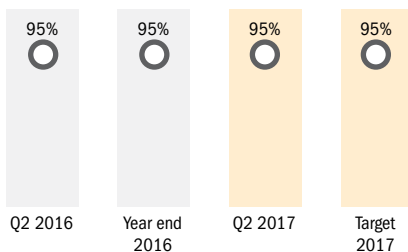
That's why, a little over a year ago, WCB Nova Scotia started working with AWARE-NS, government, labour, and employers to develop the Workplace Safety Action Plan for Nova Scotia's Health and Community Services Sectors. From government and organized labour, to employers and front-line workers, we are all united towards creating a safe future for workers in long-term care and home care.

Over the spring, working groups dug deeply into challenges in five areas – safe handling and mobility; workplace violence; slips, trips, and falls; mental health and wellness; and stay-at-work/return-to-work. In all, some 90 people representing the health and community services sectors gave input and ideas.

In June, project stakeholders came together at a symposium to plan and brainstorm. Recommended actions from the working groups have been prioritized, and a draft action plan is now in development.

“Working in the care sectors has its challenges, and there are no easy solutions to improving safety outcomes,” says Shelley Rowan, VP Prevention and Service Delivery, who is leading the WCB's input into the strategy. “But the safety conversation is just beginning, and with the right people at the table, we will produce a long-term action plan that will make a positive difference.”

RETURN TO EMPLOYABILITY



Day of Mourning, NAOSH Week, and Westray 25th Anniversary



Debbie and Allen Martin at the Westray Memorial. May 9, 2017 marked the 25th anniversary of the Westray mine disaster.

Late April and early May are traditionally the start of the “workplace safety year” in Nova Scotia. From the Day of Mourning on April 28 through NAOSH Week during the first week of May, it’s a time when leaders and workers across the province increase their focus and awareness on workplace safety.

That time of the year had even more significance in 2017. That’s because 25 years earlier, on May 9, 1992, a methane explosion killed all 26 miners who were working underground at the Westray Mine. Westray was a defining moment, that forever and fundamentally changed the way we approach workplace safety in Nova Scotia.

WCB Nova Scotia, along with many partners, sponsored a memorial service in New Glasgow to commemorate the anniversary. We were honoured to attend the ceremony, which was made possible through the leadership of the Nova Scotia Federation of Labour, a number of labour leaders, and the Westray Families Group.

2

FROM JANUARY 1 TO JUNE 30, 2017, THERE WERE **2** ACUTE FATALITIES
CAUSED BY TRAUMATIC INJURIES AT A WORKPLACE.
IN ALL OF 2016, THERE WERE **TWO** ACUTE WORKPLACE FATALITIES.

Glenn Martin was one of the 26 miners who went to work that day and didn't come home. In addition to our other safety awareness materials for NAOSH Week, WCB produced a video that talks about Glenn's life through the eyes of his brother Allen Martin, who is a passionate advocate for workplace safety.

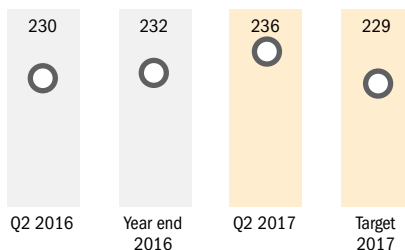
"Think, live and preach safety. There's no job in the world worth your life. If it doesn't look safe or feel safe, it's not – get out of there," said Martin, in the video.

"All Glenn and those other young men wanted was to go to work, collect a paycheque and come home."



When remembering his brother Glenn, Allen Martin says simply and proudly, "He never had much, but he didn't need much either. Friends, family and fun... that was Glenn." He remembers Glenn's love of the outdoors, with a particular fondness for fishing and hunting. To hear Glenn's story, or for more information on the Day of Mourning, visit dayofmourning.ns.ca.

TIME LOSS DAYS PAID PER 100 COVERED WORKERS



WCB Ergonomics Roadshow visits nine locations across the province

Last year, musculoskeletal injuries (MSIs) accounted for almost 64 per cent of time-loss claims in Nova Scotia.

Knowing the risks and how to address them can help prevent these injuries from happening.

That's why we took our ergonomic message on the road this spring. The WCB's Ergonomics Roadshow visited nine locations across Nova Scotia. The workshops helped participants learn about ergonomics and apply the principles, including awareness of MSIs. More than 280 people attended.

"We dispelled some myths about ergonomics and MSIs, and we provided tools to recognize risk factors, and worked through case studies," says Ergonomics Process Leader, Matt Ross. "We had a lot of positive feedback."

For information on ergonomics and how to prevent MSIs, visit worksafeforlife.ca.



Matt Ross, Ergonomics Process Leader with WCB Nova Scotia, explains the risks of MSIs and how to prevent them at the Ergonomics Roadshow event in Halifax.

FROM JANUARY 1 TO JUNE 30, 2017, THERE WERE **7** **CHRONIC FATALITIES**
FROM OCCUPATIONAL DISEASES OR FROM EXISTING HEALTH CONDITIONS.
IN ALL OF 2016, THERE WERE **18** CHRONIC WORKPLACE FATALITIES.

WSIS Annual General Meeting

In June, representatives from WCB Nova Scotia, Workers' Advisers Program, Workers' Compensation Appeals Tribunal, and the Department of Labour and Advanced Education took part in the Workplace Safety and Insurance System (WSIS) Annual General Meeting. Held at the Canadian Museum of Immigration at Pier 21, the event was hosted by Rodney Bugar, Chair of the WCB and Duff Montgomerie, Deputy Minister of Labour and Advanced Education. More than 100 stakeholders and members of the public were on hand to hear updates on continued progress in reducing the impact of workplace injury in our province, and also the work we have left to do.

Safe + Secure Newsletter

The August issue of our electronic newsletter, Safe + Secure, included information on having safety

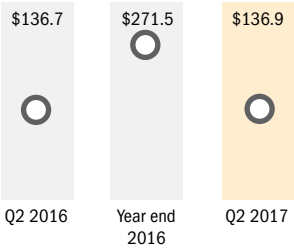
conversations with young workers, how to support better return to work outcomes, and how the WCB sets industry assessment rates. Have you signed up yet? Just visit worksafeforlife.ca

safe+secure



THE **INJURY RATE** IN NOVA SCOTIA CONTINUED TO **IMPROVE**
IN THE SECOND QUARTER, REACHING **A NEW LOW** OF
1.72 INJURIES PER 100 COVERED WORKERS.

CLAIMS PAYMENTS MADE
In millions

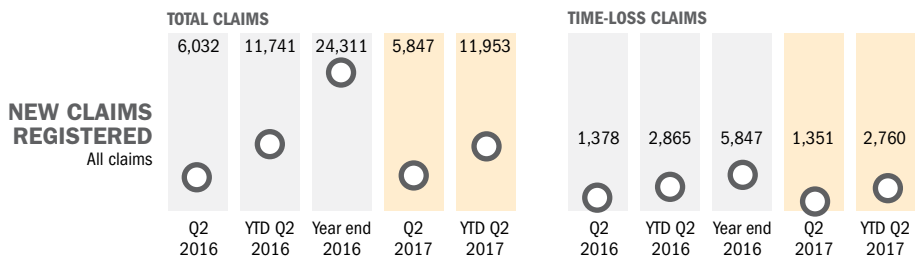


Celebrating Safety Leaders



Halifax Harbour Bridges was recently commended through the WCB's Workplace Recognition Program. From left to right, Steve Snider, Chief Executive Officer and General Manager, with team members representing each HHB Department: Michelle Benoit, Mike St. John, Keirtan Topiwala, Victor Bernard, Trevor Murphy, and Sherry Jackman.

The Workplace Recognition Program celebrates workplaces that are committed to building a safety culture. Other organizations that were recognized this spring include: Kent Building Supplies, Mersey Seafoods, Cape Breton Correctional Facility, GN Thermoforming, and the Annapolis County Municipal Housing Corporation.



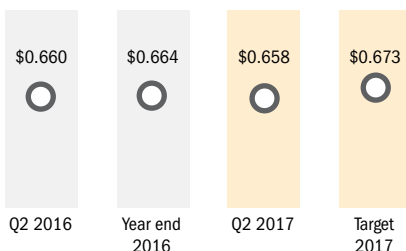
STATEMENT OF FINANCIAL POSITION

as at

	June 30 2017 (Unaudited) (\$000s)	June 30 2016 (Unaudited) (\$000s)	December 31 2016 (audited) (\$000s)
ASSETS			
Cash & cash equivalents	\$ 7,326	\$ -	\$ -
Receivables	26,117	22,769	29,890
Investments	1,709,791	1,576,390	1,645,712
Property and equipment	4,101	4,105	4,072
Intangible assets	4,243	1,085	4,726
	\$ 1,751,578	\$ 1,604,349	\$ 1,684,400
LIABILITIES AND UNFUNDED LIABILITY			
Bank Indebtedness	\$ -	\$ 3,950	\$ 8,865
Payables, accruals & Lease Liabilities	32,210	31,730	39,982
Post employment benefits	29,557	27,654	28,792
Benefits liabilities	1,936,433	1,922,357	1,924,386
	1,998,200	1,985,691	2,002,025
Deferred revenue	8,300	7,704	-
Unfunded liability	(254,922)	(389,046)	(317,625)
	\$ 1,751,578	\$ 1,604,349	\$ 1,684,400

COST PER \$100 PAYROLL

Claims payments made for injuries
in the past 3 years.



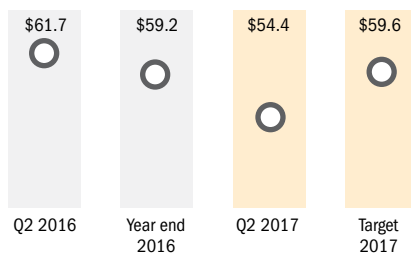
STATEMENT OF OPERATIONS

For the six months months ended June 30 (unaudited)

	Second Quarter 2017 (\$000s)	Second Quarter 2016 (\$000s)	YTD June 30 2017 (\$000s)	YTD June 30 2016 (\$000s)
REVENUE				
Assessments	\$ 82,778	\$ 79,427	\$ 158,187	\$ 152,605
Investment income	29,175	33,050	84,283	30,551
	111,953	112,477	242,470	183,156
EXPENSES				
Claims costs incurred				
Short-term disability	10,911	10,257	21,566	20,657
Long-term disability	27,608	26,127	54,267	51,252
Survivor benefits	1,246	1,015	2,491	2,113
Health care	14,985	16,634	29,453	30,388
Rehabilitation	212	255	392	434
	54,962	54,288	108,169	104,844
Growth in present value of benefits liabilities and actuarial adjustments and adjustment for latent occupational disease	9,399	29,516	35,111	50,051
Administration costs	15,529	14,442	28,011	27,075
System support	214	249	453	484
Legislated obligations	3,963	3,944	8,023	7,882
	84,067	102,439	179,767	190,336
Excess of revenues over expenses (expenses over revenues) applied to reduce (increase) the unfunded liability	\$ 27,886	\$ 10,038	\$ 62,703	\$ (7,180)

COST OF NEW EXTENDED EARNINGS REPLACEMENT BENEFITS

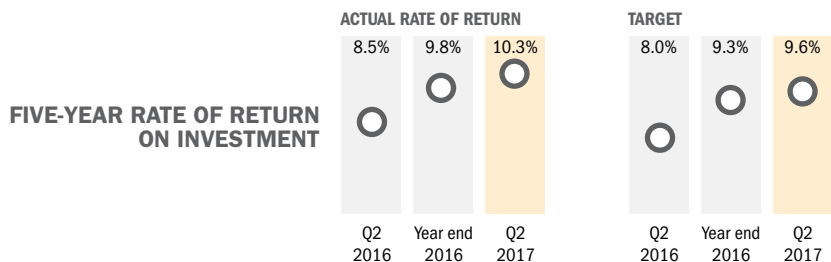
In millions



STATEMENT OF CHANGES IN UNFUNDED LIABILITY

For the six months months ended June 30 (unaudited)

	Second Quarter 2017 (\$000s)	Second Quarter 2016 (\$000s)	YTD June 30 2017 (\$000s)	YTD June 30 2016 (\$000s)
Unfunded liability excluding accumulated other comprehensive income				
Balance, beginning of period	\$ (282,808)	\$ (399,084)	\$ (310,909)	\$ (376,017)
Excess of revenues over expenses (expenses over revenues)	27,886	10,038	62,703	(7,180)
	(254,922)	(389,046)	(248,206)	(383,197)
Accumulated other comprehensive income				
Balance, beginning of Year	-	-	(6,716)	(5,849)
No change in balance during period	-	-	(6,716)	(5,849)
Unfunded liability end of period	\$ (254,922)	\$ (389,046)	\$ (254,922)	\$ (389,046)



STATEMENT OF CASH FLOWS

For the six months months ended June 30 (unaudited)

OPERATING ACTIVITIES

Cash received from:

Employers, for assessments
Investment income

June 30 2017 (\$000's)	June 30 2016 (\$000's)
\$ 168,541	\$ 164,302
9,558	(17,358)
178,099	146,944

Cash paid to:

Claimants or third parties on their behalf
Suppliers, for administrative and other goods and services

(128,150)	(128,509)
(43,976)	(41,420)
(172,126)	(169,929)

Net cash provided by (used by) operating activities

5,973	(22,985)
-------	----------

INVESTING ACTIVITIES

Increase in investments

Cash paid for:

Purchase of equipment

10,638	17,556
(420)	(326)

Net cash provided by investing activities

10,218	17,230
--------	--------

FINANCING ACTIVITIES

Net increase (decrease) in cash and cash equivalents

Bank indebtedness, cash and cash equivalents,
beginning of year

Cash and cash equivalents (bank indebtedness)
end of period

16,191	(5,755)
(8,865)	1,805
\$ 7,326	\$ (3,950)

TRIPPED WHILE GOING DOWN STAIRS • LOADING CRATES OFF TRUCK AND STRAINED BACK • HIT HAND WITH A TOOL • ONSET OF BACK PAIN WHILE DOING CLEANING DUTIES • PUSHING HEAVY BIN DOWN HALLWAY AND HURT SHOULDER • REPETITIVE MOVEMENTS WHILE DRIVING FORKLIFT • STUMBLED OVER ROCKS • SLIPPED ON MUDDY SLOPE • HIT IN THE FACE BY PATIENT • SUDDEN MOVEMENTS WHILE CLIMBING LADDER • TRIPPED OVER HAZARD • EQUIPMENT FELL ONTO WORKER • LIFTING AT WORK • LEG TWISTED GOING DOWN A HILL • INJURED BACK FROM TWISTING AND BENDING AT WORK • SLIPPED ON ICE GETTING OUT OF VEHICLE • SLIPPED WHILE WALKING DOWN STAIRS • WALKING DOWN STAIRS FROM STAGE AND FELL DOWN • TWISTED ANKLE WHILE WALKING UP STAIRS • TRIPPED ON MAT • RESTRAINING RESIDENT • TRIPPED WHILE WALKING DOWN STAIRS • FELL IN BATHROOM • LOST BALANCE WHILE KNEELING • LOST BALANCE AND FELL TO GROUND • STRAINED UPPER BODY WHILE LIFTING • SLIPPED AND FELL, STRUCK HEAD ON FLOOR • FELT SHARP PAIN BACK WHILE LIFTING • HURT WHILE UNLOADING SOMETHING TOO HEAVY • FELT PAIN IN LOWER BACK WHILE TRANSFERRING PATIENT • PUSHING A PALLET • HURT WHILE PUSHING MEDICAL CART • MOVING A CART WHEN FELT PAIN • LIFTING HEAVY OBJECTS OUT OF BACK OF TRUCK • LOADING FLAT CART • SLIPPED ON ICY FLOOR • MUSCLE SPASM WHEN GETTING UP FROM SEATED POSITION • LIFTING A BOX • TRIPPED GOING UP STAIR • TRANSFERRING PATIENT BACK TO BED • LOST BALANCE ON BOAT • HURT BACK WHILE LIFTING PALLETS • SLIPPED WHILE GOING DOWN STAIRS • TWISTED WRIST WHILE PICKING UP SOMETHING • SLIPPED AND FELL ON FLOOR • TRYING TO PUT RESIDENT IN CHAIR • PULLED BACKWARDS DURING ALTERCATION • LIFTING A RAMP • UNLOADING BOXES • REPETITIVE USE OF TOOLS • LIFTING HEAVY BAG • CARRYING PACKAGES AND FELL • STEPPED ON ICY STREET • CLIENT PUSHED BACK AGAINST WORKER • WORKPLACE PHYSICAL ASSAULT • STOOD UP OFF CHAIR AND TWISTED ANKLE • TWISTED ANKLE IN HOLE • UNLOADING TRUCK • PALLET FELL ON WORKER • SLIPPED ON ICE • STEPPED OFF LADDER • PRYING WOOD OFF A RAMP AND TWISTED BACK • LIFTING A RESIDENT UP AFTER HAVING A FALL • FINGER CAUGHT IN DOOR • WORKER'S HAND PULLED INTO BLADE/ROLLER • REPETITIVE STRAIN LIFTING • LIFTING MOP BUCKET ACROSS BODY • FELL OFF LADDER • LIFTING CASES OFF PALLETS • WOOD FELL AND HIT WORKER ON KNEE • BENDING TO LIFT BOX • STRUCK HEAD ON OVERHEAD DOOR • REMOVING STEEL FROM A PALLET • REPETITIVE MOTIONS OF CHOPPING, SHAKING AND REACHING • BRINGING PATIENT TO DINING ROOM • BURNT HAND ON HOT LIQUID • BUMPED KNEE AGAINST LEVER • REPETITIVE STRAIN • FELL AT WORK WHILE CLEANING • UNLOADING SHINGLES OFF TRUCK • MOVING RESIDENTS IN BED. BENDING AND LIFTING • HURT SHOULDER OPENING OVEN DOOR • LEG OF CHAIR GAVE OUT • BENDING OVER TO ROLL HEAVY BOX • WENT TO PICK UP A PIECE OF STAGING FRAME • CAUGHT FINGER IN SHELF • INJURED BACK WHEN COMING UP FROM A BENT POINTING • SLIPPED ENTERING A RESIDENT'S BATHROOM • ROLLING PATIENT OVER • BENT OVER AND FELT PAIN IN LOW BACK • STRUCK HEAD ON THE EDGE OF THE WALL CORNER • WORKER WAS UNLOADING PATIENT • EMPTY PALLET LEANING AGAINST A WALL FELL ON LEG • SLIPPED AND SPRAINED ANKLE • PATIENT'S LEGS AND ANKLES GAVE OUT • LIFTING A CASE • WORKER'S FOOT GOT CAUGHT • WAS MOVING A PALLET AND PULLED MUSCLE IN LOWER BACK • HELPING CARRYING A LARGE ITEM AND ROLLED ANKLE • HURT BACK HELPING CLIENT WITH A TRANSFER • WALKING DOWN STEPS • TRANSFERRING CLIENT TO WHEELCHAIR • MOVING AND CLEANING CONSTRUCTION DEBRIS • LIFTING AND CARRYING BOX AT THE BACK OF TRAILER. • HEAVY LIFTING AND PULLING ON BRUSH • WORKER SLIPPED ON PACKED SNOW • CARRYING LAUNDRY, FELT SHARP PAIN ON BACK • LIFTING ITEM INTO A CUSTOMER'S VEHICLE • SLIPPED IN THE LAUNDRY ROOM • FELT PAIN AFTER ASSISTING A PATIENT • TRIPPED OVER BOX ON FLOOR AND LANDED ON KNEE • LADDER TIPPED AND WORKER FELL • CAUGHT A FALLING PATIENT AND ASSISTED BACK TO BED • FELT PULL IN NECK AFTER LIFTING BAG OF PRODUCE • SLIPPED ON A MUDDY HILL FALLING ONTO KNEE • DOG BITE • DRIVING A BUS FOR EXTENDED PERIODS OF TIME • LIFTED HEAVY APPLIANCE FROM TIGHT AREA • FELL BACKWARDS OUT OF TRACTOR TAILOR • MAT ON WET FLOOR SLID CAUSING WORKER TO FALL • TRYING TO LIFT THE BACK OF THE DOOR • SLIPPED ON SNOWY WALKWAY GOING TO CLIENT'S HOME • SLIPPED AND FELL TO GROUND • PULLING UP TRAPS • LIFTING AND TWISTING • RESIDENT GRABBED AND TWISTED CLIENT'S ARM • CARRYING FURNITURE THROUGH DOORWAY • TRIPPED OVER BOXES. • TWISTED GETTING UP FROM A SEATED POSITION FROM WORK BENCH

SOME OF THE **1,351** **TIME-LOSS CLAIMS** REPORTED IN THE SECOND QUARTER

Halifax Office

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

Tel: 902 491 8999

Sydney Office

404 Charlotte Street
Suite 200
Sydney, NS B1P 1E2

Tel: 902 563 2444

Toll Free

1 800 870 3331

Email

info@wcb.ns.ca

Corporate Website and WCB Online

wcb.ns.ca

Workplace Safety Tools and Resources

worksafeforlife.ca

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