

2024

COMMUNITY REPORT

Q2

WCB Nova Scotia providing new and improved service for new type of injury

Amendments extend benefit coverage, protect more Nova Scotians

WCB Nova Scotia has spent almost two years thoughtfully re-imagining service, as we begin supporting workers and employers impacted by gradual onset psychological injury (GPI).

By the end of WCB Nova Scotia's second quarter, with much of the preparations complete or well in-hand, our organization was ready to support workers and employers with a new approach, when coverage expanded beginning September 1.

"In the last few months, we have spoken to thousands of workers and employers, both in person and virtually via webinars," said Shelly Dauphinee, Chief Engagement Officer and GPI project sponsor. "We have sought out best practices, resources and tools from jurisdictions across the country who are known for their expertise in injury prevention and return-to-work experience and shared those through refreshed websites and conversations. We have put new vendor agreements in place to support this important work. We worked very hard to get ready."

Our dedicated GPI team members who have undergone extensive trauma-informed training with a focus on worker-centric service are ready, too.

Their work will be supported by new vendors for mental health, investigation and mediation services to help facilitate claim decisions.

WCB Nova Scotia is using this new legislation as an opportunity to innovate, develop, and implement an improved service model. It will offer Nova Scotians more protection against a new type of injury, ensuring that people can work at physically and psychologically safe workplaces.



As we developed our services, we learned from partners across the country, where gradual onset injuries have long been compensable. Pictured here are (L-R): Karen Adams, CEO; Shelly Dauphinee, Chief Engagement Officer; Lynette Fenton, Director, Psychological Injury; Jonathan Sherman, Director, Prevention, WCB Saskatchewan; Andrea Vardy, Vice President, Return to Work; and Kim Keating, Manager, Return-to-Work Program Services, WCB Manitoba.

WCB, employers, service providers need to work together to support better outcomes for workers

The facts don't paint a pretty picture.

FACT: The vast majority of workplace injuries (63% in 2023) are sprains and strains.

FACT: Workers injured on the job in Nova Scotia are on short-term benefits longer than in most other Canadian jurisdictions. A much higher proportion of those workers go on to receive long-term benefits, many for life.

FACT: Most workplace injury in Nova Scotia occurs in just a few workplaces, and most of them are in the public sector.

The good news is, we're on a path to change those facts, together with like-minded partners in industry, labour, and government.

We are holding ourselves accountable to better outcomes. We have new service level agreements, clear individual goals and targets for WCB employees, and a revised corporate structure that allows us to serve both employers and workers, in the most cost-effective and efficient way possible.

WCB Nova Scotia is focused on four key drivers of return-to-work (RTW) outcomes. They include:

1. Quicker decision making, enabled by clear and simple processes for case workers to follow and technology to reduce administrative burden.

2. Holding health services providers accountable for their treatment of workers injured on the job and RTW outcomes.
3. Ensuring physicians are aligned around the importance of RTW outcomes.
4. Holding employers responsible for accommodating workers, with a particular focus on the employers contributing to long durations.

Supporting RTW is a key component of WCB's *Protect More Strategic Plan 2024-2030*. When we accomplish the goals in that plan, it will return more than a quarter million days to the workforce. That's like 1,000 nurses, carpenters, or home care providers, working full time for an entire year.

////// strategicplan.wcb.ns.ca

Getting there means an urgent approach and focus. And we cannot do it alone. Workers, employers, and health services providers all have a role to play in helping navigate the road to safe, healthy work, which is so often part of recovery itself.

Together, we can move the needle, supporting working Nova Scotians at a vulnerable time in their lives, and keeping them connected to work whenever possible. Nova Scotia needs our workers working, more than ever. And we all need to do a better job to ensure that happens.



Tragically, in the first two quarters of 2024, nine Nova Scotians died at work, or because of their work.

They leave behind families, friends, and communities, impacted forever by preventable workplace tragedy. While there has been continued, significant progress in reducing the toll that workplace injury takes on our province, one fatality will always be too many.

Q2 2024

Performance Snapshots

 PREVENTION	 RETURN TO WORK	 EXCEPTIONAL SERVICE
<div style="display: flex; align-items: center;"> <div style="border: 2px solid black; border-radius: 50%; padding: 5px; margin-right: 10px;">ON TRACK TO ACHIEVE</div> <div style="text-align: center;"> <h1 style="margin: 0;">1.39</h1> <p style="margin: 0;">Time loss injuries per 100 covered workers <i>(all industries)</i></p> </div> </div>	<div style="display: flex; align-items: center;"> <div style="border: 2px solid black; border-radius: 50%; padding: 5px; margin-right: 10px;">MAY NOT BE ACHIEVED</div> <div style="text-align: center;"> <h1 style="margin: 0;">261</h1> <p style="margin: 0;">Time loss days paid per 100 covered workers</p> </div> </div>	<div style="display: flex; align-items: center;"> <div style="border: 2px solid black; border-radius: 50%; padding: 5px; margin-right: 10px;">ON TRACK TO ACHIEVE</div> <div style="text-align: center;"> <h1 style="margin: 0;">64%</h1> <p style="margin: 0;">Entitlement decisions in 7 days</p> </div> </div>
<p style="text-align: center;">- 2024 TARGET -</p> <p style="text-align: center;">1.37</p>	<p style="text-align: center;">- 2024 TARGET -</p> <p style="text-align: center;">235</p>	<p style="text-align: center;">- 2024 TARGET -</p> <p style="text-align: center;">60%</p>
<p>While there was an unfavourable increase in the injury rate this quarter (1.37 in Q1 to 1.39 in Q2) due to new time loss volumes that outpaced the growth in the workforce, there is good news in the Health and Social Services sector, where they have had a 2% reduction in claims with an 8% growth in payroll. WCB continues to work closely with this sector to champion safety improvements.</p>	<p>Time loss days per 100 covered workers increased by two days this quarter, from 259 to 261. Overall, days are trending unfavourably upward, driven by ongoing return-to-work challenges in a variety of industries and regions. This fall, there will be important changes implemented in RTW, aimed at the first 30 days of sprain and strain injuries, the leading cause of injury in Nova Scotia.</p>	<p>Our target for decision timeliness was exceeded in Q2 2024. As we continue to improve, this fall, we will introduce a new measure - System Availability - reflecting the importance of digital access. Ongoing, as always, we will refine annual targets to ensure they are appropriate, and challenge us to improve.</p>
<p style="text-align: center;"><i>Lower is better.</i></p>	<p style="text-align: center;"><i>Lower is better.</i></p>	<p style="text-align: center;"><i>Higher is better.</i></p>

9 Workplace fatalities

Tragically, in the first two quarters of 2024, nine Nova Scotians died at work, or because of their work.

Outreach and Engagement: WCB in the Community

Halifax Chamber Lunch and Learn

CEO Karen Adams delivered an optimistic message to a sold-out crowd at a lunch and learn event hosted by the Halifax Chamber of Commerce on June 26. Joined by the WCB Board of Directors, members of WCB’s executive team and colleagues from the Department of Labour, Skills and Immigration, Karen shared highlights of the WCB’s *Protect More Strategic Plan 2024-2030*, underscoring our commitment to providing quick, kind and efficient service to those we serve and emphasizing we are united in wanting the same thing – Nova Scotians working.



CEO Karen Adams greets Patrick Sullivan, President and CEO of the Halifax Chamber of Commerce.

WCB participates in National Accessibility Awareness Week Open House

Members of WCB’s Diversity and Inclusion Advisory Panel participated in an open house hosted by ReachAbility, a community partner that is helping us foster inclusivity and advance accessibility within our own organization, as well as build relationships in the community. Participation in this event allows the WCB to strengthen our organization’s knowledge and credibility on inclusive, diverse, equitable and accessible (IDEA) principles. It demonstrates our commitment to sustainable relationships with diverse community groups and serving all Nova Scotians in an equitable manner, and increases insights to better approach accessibility through the lens of people living with disabilities.



Representatives of WCB’s Diversity and Inclusion Advisory Panel join ReachAbility Association’s CEO Tova Sherman, second from left, at the National Accessibility Awareness Week Open House on May 31.

Team WCB raises significant funds for Threads of Life during annual walk

Walking in honour of family members who have died tragically as a result of their work, or those living with a serious workplace injury or illness, is a moving reminder of why we do what we do at WCB Nova Scotia. This year, Team WCB, with more than 40 employees and their family members registered, raised \$2,600 – the second-highest amount for the Halifax Steps for Life Walk, the annual Threads of Life fundraiser. CEO Karen Adams addressed the large crowd with opening remarks before taking to the 5 km trail with the rest of the team through Point Pleasant Park in early May.



WCB team members raised almost \$2,600 to help support programs for Threads of Life family members.

Q2 2024: Summary of Performance

WORKPLACE FATALITIES			
	Q2 2024	Q2 2023	TOTAL 2023
Health-related	3	2	2
Occupational disease	2	6	9
Acute fatalities	4	3	7
TOTAL	9	11	18

Key Performance Indicators (KPIs)

INJURY PREVENTION				
	2023	Q2 2024	TARGET 2024	TARGET 2030
Time loss injuries per 100 covered workers*	1.40	1.39	1.37	1.16
Number of employers that receive the tools and resources to prevent psychological injury in the workplace	N/A	100%	100%	100%

RETURN TO WORK				
	2023	Q2 2024	TARGET 2024	TARGET 2030
Time loss days per 100 covered workers*	259	261	235	167
Return to work - within 90 days	68%	67%	70%	80%
Return to work final - Full	91.7%	92.2%	92.7%	94.5%
Return to work final - Partial	2.5%	2.4%	3.5%	3.5%

EXCEPTIONAL SERVICE				
	2023	Q2 2024	TARGET 2024	TARGET 2030
First contact in 2 days	73%	71%	76%	80%
Entitlement decisions in 7 days	40%	64%	60%	80%
First payment in 15 days	56%	65%	70%	80%
Message response in 2 days	66%	75%	76%	80%
Service quality	N/A	-	TBA	80%

*Rolling 12-month average of the previous 12 months.

Statement of Financial Position

As at June 30, 2024

	JUNE 30 2024 (Unaudited) (\$000s)	JUNE 30 2023 (Unaudited) (restated)* (\$000s)	DECEMBER 31 2023 (Audited) (\$000s)
ASSETS			
Cash and cash equivalents	\$ 25,055	\$ 21,018	\$ 30,602
Other receivables	14,840	14,373	10,187
Investments	2,490,521	2,303,559	2,418,598
Property and equipment	3,188	3,555	3,304
Intangible assets	22,286	24,962	24,141
	\$ 2,555,890	\$ 2,367,467	\$ 2,486,832
LIABILITIES AND UNFUNDED POSITION			
Other payables and accrued liabilities	\$ 30,413	\$ 29,492	\$ 38,409
Post employment benefits	24,353	20,323	23,658
Insurance contract liabilities	2,687,061	2,537,586	2,684,037
	2,741,827	2,587,401	2,746,104
Unfunded position	(185,937)	(219,934)	(259,272)
	\$ 2,555,890	\$ 2,367,467	\$ 2,486,832

Jim MacDonald makes a few notes for his return-to-work plan, as his Case Manager, Lena Thompson, looks on.



Jim MacDonald is returning to his job after a serious injury. Learn more about Jim’s return-to-work story and the impact we can make at the WCB.

///// annualreport.wcb.ns.ca/our-stories

Statement of Operations

For the six months ended at June 30 (Unaudited)

	SECOND QUARTER 2024	SECOND QUARTER 2023 (restated)*	YTD JUNE 30 2024	YTD JUNE 30 2023 (restated)*
	(\$000s)	(\$000s)	(\$000s)	(\$000s)
Insurance service result				
Insurance service revenue				
Insurance revenue	\$ 116,642	\$ 112,300	\$ 221,274	\$ 202,670
Other Contribution - Province of NS	1,093	1,093	2,186	2,186
	117,735	113,393	223,460	204,856
Insurance service expenses				
Claims costs incurred	(70,219)	(56,912)	(138,812)	(121,414)
Assumptions change and actuarial experience adjustment	31	(5,136)	(6,098)	(15,629)
Administration expense	(14,194)	(12,188)	(27,661)	(24,543)
	(84,382)	(74,236)	(172,571)	(161,586)
	33,353	39,157	50,889	43,270
Insurance finance result				
Investment income	14,061	4,442	72,859	64,939
Insurance finance expense	(14,945)	(24,563)	(34,694)	(78,770)
	(884)	(20,121)	38,165	(13,831)
Other revenue and expenses				
Self-insured revenue	2,567	2,126	4,642	4,088
Other administration expense	(4,482)	(3,849)	(8,735)	(7,750)
System support	(297)	(290)	(593)	(569)
Legislated obligations	(5,559)	(4,799)	(11,033)	(9,634)
	(7,771)	(6,812)	(15,719)	(13,865)
Excess of revenues over expenses applied to increase the funded position	\$ 24,698	\$ 12,224	\$ 73,335	\$ 15,574

Statement of Changes in the Unfunded Position

For the six months ended at June 30 (Unaudited)

	SECOND QUARTER 2024	SECOND QUARTER 2023 (restated)*	YTD JUNE 30 2024	YTD JUNE 30 2023 (restated)*
	(\$000s)	(\$000s)	(\$000s)	(\$000s)
UNFUNDED POSITION				
Unfunded position excluding accumulated other comprehensive income				
Balance, beginning of period	\$ (210,635)	\$ (232,158)	\$ (265,242)	\$ (243,840)
Excess of revenues over expenses applied to increase the funded position	24,698	12,224	73,335	15,574
	(185,937)	(219,934)	(191,907)	(228,266)
Accumulated other comprehensive income				
Balance, beginning of Year			5,970	8,332
			5,970	8,332
UNFUNDED POSITION, END OF PERIOD	\$ (185,937)	\$ (219,934)	\$ (185,937)	\$ (219,934)

Statement of Cash Flows

For the six months ended at June 30 (Unaudited)

	YTD JUNE 30 2024 (\$000s)	YTD JUNE 30 2023 (\$000s)
Operating Activities		
Cash received from:		
Employers, for insurance premiums and self-insured administration fees	\$ 227,062	\$ 205,460
Other contribution - Province of NS	2,186	2,186
Net investment income (loss)	18,298	(14,729)
	<hr/> 247,546	<hr/> 192,917
Cash paid to:		
Claimants or third parties on their behalf	(161,538)	(151,280)
Suppliers, for administrative and other goods and services	(73,549)	(65,458)
	<hr/> (235,087)	<hr/> (216,738)
Net cash provided by (used in) operating activities	<hr/> 12,459	<hr/> (23,821)
Investing Activities		
(Increase) Decrease in investments	(17,732)	15,224
Cash paid for:		
Purchase of equipment and intangible assets	(274)	(1,715)
Net cash (used in) provided by investing activities	<hr/> (18,006)	<hr/> 13,509
Net decrease in cash and cash equivalents	<hr/> (5,547)	<hr/> (10,312)
Cash and cash equivalents, beginning of year	30,602	31,330
Cash and cash equivalents, end of period	<hr/> \$ 25,055	<hr/> \$ 21,018

*Q2 and YTD 2023 have been restated for the new reporting standard, IFRS 17 Insurance Contracts.

CONTACT

Toll-free: 1-800-870-3331
Email: info@wcb.ns.ca
Corporate website: wcb.ns.ca
X: @worksafeforlife

OFFICE LOCATIONS

<p>Halifax 5668 South Street Halifax, Nova Scotia B3J 2Y2</p>	<p>Sydney 404 Charlotte Street, Suite 200 Sydney, Nova Scotia B1P 1E2</p>
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