



2024

COMMUNITY REPORT

Q1

WCB Nova Scotia Charts New Course to Protect More

“It takes too long in our province to achieve safe and timely return to work after workplace injury, and we need to improve our service. This Strategic Plan will get us there.” – Karen Adams, CEO

WCB Nova Scotia’s new Strategic Plan aims to better protect the Nova Scotia workforce, through needed service improvements and by reducing the time lost to workplace injury in our province. With a more sustainable funding environment than ever before, the WCB sees opportunity to make a difference in the lives of the workers and employers they serve.

“We’re talking about protecting against more kinds of workplace injury, especially psychological injury. About protecting more employers, who will choose to work with us. And about protecting more Nova Scotians, earlier and better, from the human and financial impact of workplace injury and illness, in all of its forms,” says WCB CEO Karen Adams.

The plan has three main priorities: Preventing workplace injury, supporting safe and healthy return to work, and providing exceptional service.

Recent changes to make gradual onset psychological injury compensable, and the improvement of funeral benefits, are just two examples of the kind of change that’s needed in the system, says the WCB. But just as important is the WCB’s need to deliver on new service

agreements, like issuing decisions sooner, and promptly returning calls and messages.

“Over the past year, I’ve come to understand this province is full of people who want a better future,” Adams says. “This plan is how we will do our part to make that future happen. It’s about a vision for the future where workers’ compensation provides the value Nova Scotians have come to expect.”

Adams adds that she personally attended several consultation sessions for the **ongoing public review** of workers’ compensation, where she heard a lot about the need for service improvements.

////// wcb.ns.ca/Review2023

She says the WCB looks forward to the results of the review, and to incorporating recommendations into the path forward.

Learn more about WCB Nova Scotia’s plan to protect more working Nova Scotians, here:

////// wcb.ns.ca/protectmore

WORK SAFE. FOR LIFE.
WORKERS’ COMPENSATION BOARD OF NOVA SCOTIA



New Coverage, New Services

Gradual onset psychological injury: Compensable September 1, 2024

A new service model and the first step toward broader changes in the way WCB delivers service is set to begin September 1, as changes to the WCB's governing legislation become effective, making gradual onset psychological injury compensable in Nova Scotia.

Made last fall, the changes bring Nova Scotia in line with most of the rest of Canada, as the first Atlantic Canadian jurisdiction to recognize gradual onset psychological injury. Psychological injury due to a traumatic event, or events, has always been compensable in Nova Scotia.

"Over the past year or more, we've been getting ready for this change", says Chief Engagement Officer Shelly Dauphinee. "We're ready, and we believe workplaces are ready, too."

Nova Scotia's workers and employers can expect things to look different in service to this type of injury.

Changes include:

- Return to work services starting immediately, even before a claim is accepted, leveraging community supports.
- Clear service level agreements, like same-day call return, same-day needs assessment, and issuing decisions in three weeks, all 80 per cent of the time.
- A co-pilot to the whole process called a Client Care Navigator, who will help workers and employers understand what's next in a worker's journey to full duties and a safer workplace.

Watch the video for more, and for the latest visit:

////// [**wcb.ns.ca/gpi**](https://wcb.ns.ca/gpi)

For tools and resources to make your workplace psychologically safe, visit:

////// [**worksafeforlife.ca/psychsafety**](https://worksafeforlife.ca/psychsafety)

PHOTO: WCB CEO Karen Adams talks to attendees at the Nova Scotia Health and Safety Leadership Charter's outreach event in January – one of several events dedicated to listening, understanding and adapting as we build a new service model for Gradual Onset Psychological Injury.

Q1 2024

Performance Snapshots

PREVENTION

1.37

**Time loss injuries
per 100
covered workers**
(all industries)

- 2024 TARGET -

1.37

The injury rate dropped to 1.37, an encouraging step in the right direction. Our efforts continue to support all workplaces in preventing all types of injury, with a focus on psychologically safe and healthy workplaces.

Lower is better.

RETURN TO WORK

259

**Time loss days
paid per 100
covered workers**

- 2024 TARGET -

235

The number of days paid per 100 covered workers ended Q1 2024 at 259 days, well below the Q1 2023 number of 277, and unchanged since year-end 2023. This result is currently trending higher than our target for 2024, and we are focused on improving our processes to achieve better results for the balance of the year.

Lower is better.

EXCEPTIONAL SERVICE

71.9%

**First contact
in two days**

- 2024 TARGET -

76%

In the first three months of 2024, we continued to focus on our commitment to improve service, including making first contact with workers or employers experiencing the impacts of injury within two days. First contact is the first step in making work part of a healthy recovery from injury, wherever possible.

Higher is better.

Outreach and Engagement: WCB in the Community

Atlantic Workplace Health and Safety Conference

The annual Atlantic Workplace Health and Safety Conference, this region's largest gathering of its kind, took place in Halifax March 20-22. As an event sponsor alongside our partners at the Department of Labour, Skills and Immigration, the WCB led two conference sessions – the first on supporting psychologically safe workplaces and the second on proactive approaches to support better return-to-work success.



Lynette Fenton, WCB's Director of Psychological Injury, and Michelle Thomason, Director of Innovation & Planning, Safety Branch, LSI, delivered a joint presentation on psychologically safe workplaces.

Tema Foundation Education Day

WCB Nova Scotia, in partnership with the Department of Labour, Skills and Immigration, was proud to sponsor the Tema Foundation's Education Day on May 6. The sold-out event offered speakers and presentations focused on developing resilience and maintaining overall wellbeing during recovery from psychological injury. Tyler Smith, a 21-year-old survivor of the 2018 Humbolt Broncos bus crash which claimed the lives of 16 of his teammates, staff members, and coaches, was keynote speaker. Shelly Dauphinee, WCB's Chief Engagement Officer, also spoke at the event.



WCB Workplace Consultant Kelly McIntyre-Hayes welcomed attendees to the WCB booth at the Tema Foundation Education Day May 6 in Halifax.

Safety First Cape Breton Symposium

On May 8, the Cape Breton Partnership hosted the 11th Annual Safety First Cape Breton Symposium at the Membertou Trade & Convention Centre, supported by WCB Nova Scotia and the Department of Labour, Skills and Immigration (LSI) – among a wide range of corporate sponsors. This year the symposium focused on creating safe workplaces through a diversity lens, and fostering psychological safety.



Jeff Ward, General Manager of the Heritage Park in Membertou, brings greetings as part of the opening at the 2024 Safety First Cape Breton Symposium.

Q1 2024: Summary of Performance

WORKPLACE FATALITIES

	Q1 2024	Q1 2023	TOTAL 2023
Health-related	3	1	2
Occupational disease	0	3	9
Acute fatalities	3	1	7
TOTAL	6	5	18

Key Performance Indicators (KPIs)

INJURY PREVENTION

	2023	Q1 2024	TARGET 2024	TARGET 2030
Time loss injuries per 100 covered workers*	1.4	1.37	1.37	1.16
Number of employers that receive the tools & resources to prevent psychological injury in the workplace	100%	100%	100%	100%

RETURN TO WORK

	2023	Q1 2024	TARGET 2024	TARGET 2030
Time loss days per 100 covered workers*	259	259	235	167
Return to work – within 90 days	68.5%	68.4%	70%	80%
Return to work final – Full	91.7%	91.5%	92.7%	94.5%
Return to work final – Partial	2.5%	2.6%	3.5%	3.5%

EXCEPTIONAL SERVICE

	2023	Q1 2024	TARGET 2024	TARGET 2030
First contact in 2 days	73.2%	71.9%	76%	80%
Entitlement decisions in 7 days	39.9%	63%	60%	80%
First payment in 15 days	56.2%	63.9%	70%	80%
Message response in 2 days	66%	72.8%	76%	80%
Service quality	N/A	-	TBA	80%

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

Statement of Financial Position – As at March 31, 2024

	MARCH 31, 2024 (Unaudited) (\$000s)	MARCH 31, 2023 (Unaudited) (restated) (\$000s)	DECEMBER 31, 2023 (Audited) (\$000s)
ASSETS			
Cash and cash equivalents	\$ 21,620	\$ 21,300	\$ 30,602
Other receivables	11,752	12,966	10,187
Investments	2,476,829	2,299,490	2,418,598
Property and equipment	3,118	3,737	3,304
Intangible assets	23,344	25,015	24,141
	\$ 2,536,663	\$ 2,362,508	\$ 2,486,832
LIABILITIES AND UNFUNDED POSITION			
Other payables and accrued liabilities	\$ 42,728	\$ 40,860	\$ 38,409
Post employment benefits	24,005	20,034	23,658
Insurance contract liabilities	2,680,565	2,533,772	2,684,037
	2,747,298	2,594,666	2,746,104
Unfunded position	(210,635)	(232,158)	(259,272)
	\$ 2,536,663	\$ 2,362,508	\$ 2,486,832

Statement of Changes in the Unfunded Position – For the three months ended at March 31, 2024 (Unaudited)

	YTD MARCH 31, 2024 (\$000s)	YTD MARCH 31, 2023 (restated) (\$000s)
UNFUNDED POSITION		
Unfunded position excluding accumulated other comprehensive income		
Balance, beginning of period	\$ (265,242)	\$ (243,840)
Excess of revenues over expenses applied to increase the funded position	48,637	3,350
	216,605	240,490
Accumulated other comprehensive income		
Balance, beginning of Year	5,970	8,332
Other comprehensive (loss) gain	-	-
	5,970	8,332
UNFUNDED POSITION, END OF PERIOD	\$ (210,635)	\$ (232,158)

Statement of Operations – For the three months ended at March 31, 2024 (Unaudited)

	YTD MARCH 31, 2024	YTD MARCH 31, 2023 (restated)
	(\$000s)	(\$000s)
Insurance revenue		
Insurance revenue	\$ 104,632	\$ 90,370
Other Contribution - Province of NS	1,093	1,093
	105,725	91,463
Insurance service expenses		
Claims costs incurred	(68,593)	(64,501)
Assumptions change and actuarial experience adjustment	(6,129)	(10,494)
Onerous loss expense and reversals	-	-
Administration expense	(13,467)	(12,354)
	(88,189)	(87,349)
Net insurance service result income	17,536	4,114
Investment income	58,797	60,496
Insurance finance expense	(19,748)	(54,207)
Net financing result income	39,049	6,289
Net insurance service and financial result income	56,585	10,403
Other revenue and expenses		
Self-insured revenue	2,075	1,962
Other administration expense	(4,253)	(3,901)
System support	(297)	(279)
Legislated obligations	(5,473)	(4,835)
Total other expenses greater than other revenues	(7,948)	(7,053)
Excess of revenues over expenses applied to increase the funded position	\$ 48,637	\$ 3,350

Statement of Cash Flows – For the three months ended at March 31, 2024 (Unaudited)

	MARCH 31, 2024	MARCH 31, 2023 (restated)
	(\$000s)	(\$000s)
Operating Activities		
<i>Cash received from:</i>		
Employers, for insurance premiums and self-insured administration fees	\$ 105,725	\$ 94,823
Other contribution - Province of NS	1,093	1,093
Net investment income (loss)	2,475	(7,616)
	109,293	88,300
<i>Cash paid to:</i>		
Claimants or third parties on their behalf	(77,548)	(74,627)
Suppliers, for administrative and other goods and services	(38,380)	(31,027)
	(115,928)	(105,654)
Net cash used in operating activities	(6,635)	(17,354)
Investing Activities		
(Increase) decrease in investments	(2,130)	8,065
<i>Cash paid for:</i>		
Purchase of equipment and intangible assets	(217)	(741)
Net cash (used in) provided by investing activities	(2,347)	7,324
Net decrease in cash and cash equivalents	(8,982)	(10,030)
Cash and cash equivalents, beginning of year	30,602	31,330
Cash and cash equivalents, end of period	\$ 21,620	\$ 21,300

Prepared as per IFRS-17 Insurance Contracts, and should be read together with December 31, 2023 audited financial statements, including notes.

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