

WCB Nova Scotia Report to the Community

Q2 2018

WORKPLACE TRAGEDIES UNDERLINE IMPORTANCE OF SAFETY AWARENESS

Acute workplace fatalities increase over last year



In this file photo from 2016, flags and wreaths are displayed outside Province House to honour the Nova Scotians who died at work or because of their work.

Increasing workplace fatalities in Nova Scotia in 2018 underscore the need for continued safety awareness.

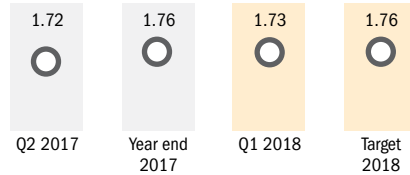
There were 18 deaths in the first two quarters of the year, compared to nine in Q1 and Q2 2017. Half of those deaths were acute fatalities, where a traumatic incident at work led to fatal injury. That's more than four times the number of acute deaths in the first half of 2017.

Early May – around the time of NAOSH Week – was particularly tragic, with five deaths at work occurring within a week.

“Too many people continue to die at work or because of their work in Nova Scotia,” says WCB Nova Scotia CEO Stuart MacLean. “These stories of human tragedy that punctuate the overall story of workplace safety in our province are stark reminders that our work is never done.”

INJURY FREQUENCY

Time-loss claims per 100 covered workers



The range of tragedies so far in 2018 includes motor vehicle crashes, falls, and vessels capsized or workers going overboard in the fishing sector.

The number of acute fatalities fluctuates from year to year, but 2018 is trending to be an above average year.

“No one should die as a result of their work, and every workplace fatality is a tragedy. The increase in 2018 speaks to the need for continued work by all of us to keep Nova Scotians safe on the job,” MacLean says.

The human tragedies are a grim undertone to an overall safety culture story that seems to be continuing its slow improvement in our province. As of the midpoint of 2018, the time-loss injury rate had declined from 1.76 at the end of 2017 to 1.73 time-loss injuries per 100 covered workers.

Service surveys continue to suggest both workers and employers are pleased with the service we provide, and our financial results are strong.

But for those claims that do result in time loss, there are still significant challenges when it comes to achieving return to work. Claims are taking longer to resolve, impacting our measures in this area – Time Loss Days Paid per 100 Covered Employees and the Composite Duration Index, which increased to 121 days.

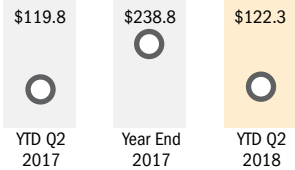
The increase is due to a combination of factors. The WCB’s ongoing modernization has meant workforce transitions, which has come with some operational impact.

Challenges in certain industries also continue to pose opportunity. As just one example, more than 70 per cent of the increase in the total number of days lost to workplace injury between 2013 and 2018 came from the Health and Social Services industry group, with the greatest increases in long-term care and home care.

Recognizing the challenge, the industry and stakeholders have responded, recently announcing a plan that’s the product of two years of work to identify a path for improvement. Work is now underway to support the implementation of the 21 recommendations to improve safety outcomes in these sectors in *Charting the Course: Workplace Safety for Nova Scotia’s Home Care, Long term Care & Disability Support Sectors*. **Q2**

CLAIMS PAYMENTS MADE In millions

Payments for self-insured employers are no longer included as the costs of these claims are fully reimbursed.



OPERATIONAL HIGHLIGHTS

New Service Options Coming in 2019

In early 2019, we're replacing our old claims and assessment systems with new industry-leading technology. The update will provide better tools, faster processes, more online services for employers, and building on our existing online services available for workers and service providers. As we shift away from time consuming, paper-based processes, we'll offer more self-serve options that can easily be accessed from a phone, tablet or computer.

Here are just some of the improvements coming early next year:

Workers:

- Letters will be easier to understand
- More convenient and faster worker payment schedules
- WCB Online enhancements

Employers:

- Cash and post-dated cheques will no longer be accepted
- Improvements to MyAccount
- Ability to submit notices of appeal online
- Create and manage your own claim data files

To stay in the know about how our changes will affect you or your business in early 2019, sign up for our Safe + Secure eNewsletter, visit wcb.ns.ca/ServiceChanges, follow us on Twitter and watch for additional communications throughout the fall.

safe+secure

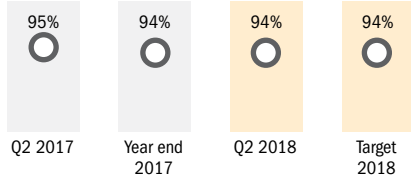
Sign up to receive updates on our modernization, industry news, trends, success stories, safety tips and more at worksafeforlife.ca.

WCBOnline

Since WCB Online launched in June 2017,

we have exchanged nearly 100,000 secure messages with the people we serve. Join the thousands of workers and employers doing business with us online at wcb.ns.ca.

RETURN TO EMPLOYABILITY



WCB Nova Scotia welcomes new Chief Medical Officer

Dr. Manoj Vohra, MD, MBA, CCFP has joined our leadership team as our new Chief Medical Officer on the heels of a one-year term as the president of



Doctors Nova Scotia. Dr. Vohra has had a robust career with more than 30 years of experience in both patient care and hospital administration.

His medical, business and leadership expertise will be an asset to our organization as we focus on improving return-to-work outcomes in our province and undergo a major business transformation.

Robert Patzelt appointed as Deputy Chair

The province has appointed Robert Patzelt, Q.C., as Deputy Chair of WCB Nova Scotia's Board of Directors for a five-year term. Mr. Patzelt is a recognized long-time business leader, volunteer, risk management expert, and corporate lawyer, as well as a sought after consultant in the areas of governance, strategic planning, and change management. Mr. Patzelt replaces Chris Power, who joined the Board of Directors in 2008 as Deputy Chair and recently completed his second five-year term in the role.

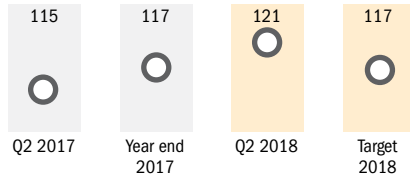


FROM JANUARY 1 TO JUNE 30, 2018, THERE WERE **9 ACUTE FATALITIES** CAUSED BY TRAUMATIC INJURIES AT A WORKPLACE AND **9 CHRONIC FATALITIES** FROM OCCUPATIONAL DISEASES OR FROM EXISTING HEALTH CONDITIONS.

IN ALL OF 2017, THERE WERE **16 CHRONIC** AND **FIVE ACUTE WORKPLACE FATALITIES.**

DURATION INDEX

Composite index, in days



New video shows impact of workplace safety in health care

The AWARE-NS's annual general meeting at the end of June marked the launch of the *Charting the Course* report and a video that tells the compelling human story of why workplace safety in home care, long-term care and disability support sectors is important. In 2017, 1,694 Nova Scotians in the health care sector lost time from work due to injury on the job. The video is a reminder that behind every time-loss statistic is a person who was hurt at work, and a life that was thrown out of balance. Since its launch, the video has been viewed nearly 1,000 times on our YouTube channel, [youtube.com/NSworksafeforlife](https://www.youtube.com/NSworksafeforlife).

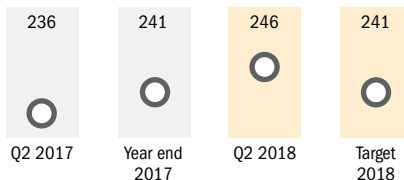
WCB Nova Scotia releases 2019 employer assessment rates

WCB Nova Scotia employer assessment rates will remain stable for the 15th straight year at an average of \$2.65 per \$100 of payroll in 2019. Fifty-six per cent of Nova Scotia employers will pay the same or less in 2019 than they are paying this year, while 44 per cent will see an increase.

Employers with claims costs significantly and consistently higher than their industry peers – 96 in 2019 – will face a surcharge over and above their normal assessment rate.

For more information about 2019 WCB employer assessment rates and how they're calculated, visit wcb.ns.ca/rates.

TIME LOSS DAYS PAID PER 100 COVERED WORKERS



New campaign focuses on impact of workplace injuries at home



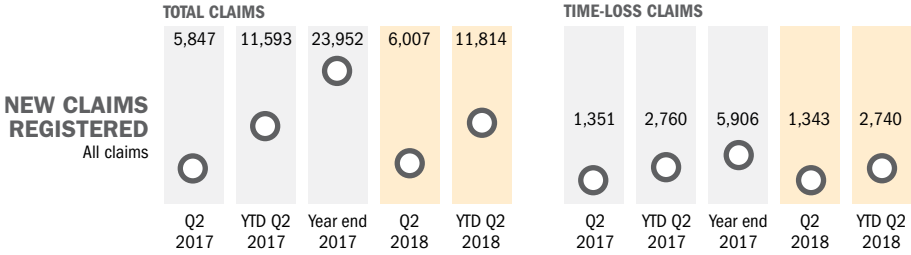
Over the summer, WCB Nova Scotia, in partnership with the four Atlantic Workplace Compensation Boards and the Nova Scotia Department of Labour and Advanced Education, began filming ads for a new awareness campaign. The campaign is centred around three families whose lives have been changed by workplace injury, occupational disease and a fatality. It is a call for Nova Scotians

to consider the consequences of unsafe work practices and all those who are affected as a result. The ads will begin airing later this fall.



STANS recognized for safety achievements

Through intensive training and collaboration, the Society for Treatment of Autism Nova Scotia (STANS) has completely changed their approach to safety in the workplace. Like many organizations in the health care sector, STANS faced difficult working conditions, with their 100 employees navigating high-risk situations on a daily basis. With guidance from WCB Nova Scotia and AWARE-NS, STANS began engaging in education sessions, workplace consulting and coaching, JOHSC training and more. They developed a formal return-to-work program and a process to review safety practices regularly, and have seen a significant reduction in their claim volume and costs as a result. In recognition of these efforts, they were awarded a WCB Workplace Recognition Award in June 2018.



STATEMENT OF FINANCIAL POSITION

as at

	June 30 2018 (Unaudited) (\$'000s)	June 30 2017 (Unaudited) (\$'000s)	December 31 2017 (audited) (\$'000s)
ASSETS			
Cash & cash equivalents	\$ 7,433	\$ 7,326	\$ 6,870
Receivables	30,155	26,117	28,583
Investments	1,814,930	1,709,791	1,773,482
Property and equipment	4,299	4,101	4,286
Intangible assets	22,577	4,243	13,107
	\$ 1,879,394	\$ 1,751,578	\$ 1,826,328
LIABILITIES AND UNFUNDED LIABILITY			
Payables, accruals & lease liabilities	\$ 34,098	\$ 32,210	\$ 28,027
Post employment benefits	32,539	29,557	31,882
Benefits liabilities	2,005,957	1,936,433	1,983,720
	2,072,594	1,998,200	2,043,629
Deferred revenue	11,500	8,300	-
Unfunded liability	(204,700)	(254,922)	(217,301)
	\$ 1,879,394	\$ 1,751,578	\$ 1,826,328

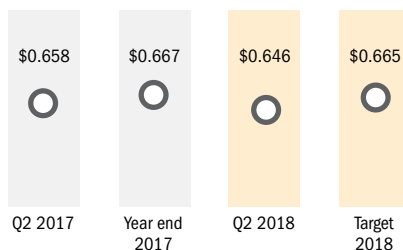
**Q2 WORKER
SATISFACTION INDEX**
TARGET 70%



**Q2 EMPLOYER
SATISFACTION INDEX**
TARGET 70%



**CLAIMS PAYMENTS MADE
PER \$100 PAYROLL**
for injuries in the past 3 years.

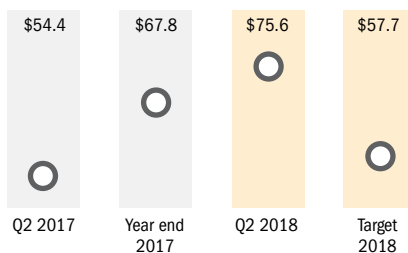


STATEMENT OF OPERATIONS

For the six months months ended June 30 (unaudited)

	Second Quarter 2018 (\$000s)	Second Quarter 2017 (\$000s)	YTD June 30 2018 (\$000s)	YTD June 30 2017 (\$000s)
REVENUE				
Assessments	\$ 77,844	\$ 73,969	\$ 147,928	\$ 141,287
Investment income	23,127	29,175	41,741	84,283
	<u>100,971</u>	<u>103,144</u>	<u>189,669</u>	<u>225,570</u>
EXPENSES				
Claims costs incurred				
Short-term disability	9,110	9,415	19,642	18,821
Long-term disability	26,113	23,072	49,207	45,038
Survivor benefits	138	644	492	1,347
Health care	11,933	12,810	25,137	25,671
Rehabilitation	(1)	212	384	392
	<u>47,293</u>	<u>46,153</u>	<u>94,862</u>	<u>91,269</u>
Growth in present value of benefits liabilities and actuarial adjustments and adjustment for latent occupational disease	21,401	9,399	43,977	35,111
Administration costs	14,781	15,529	29,624	28,011
System support	213	214	427	453
Legislated obligations	4,110	3,963	8,178	8,023
	<u>87,798</u>	<u>75,258</u>	<u>177,068</u>	<u>162,867</u>
Excess of revenues over expenses applied to reduce the unfunded liability	<u>\$ 13,173</u>	<u>\$ 27,886</u>	<u>\$ 12,601</u>	<u>\$ 62,703</u>

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

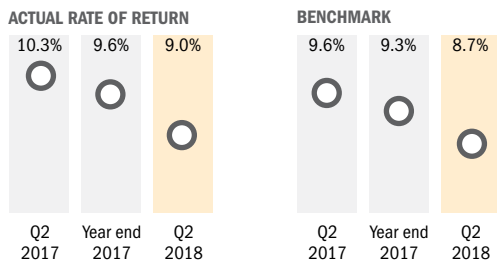


STATEMENT OF CHANGES IN UNFUNDED LIABILITY

For the six months months ended June 30 (unaudited)

	Second Quarter 2018 (\$000s)	Second Quarter 2017 (\$000s)	YTD June 30 2018 (\$000s)	YTD June 30 2017 (\$000s)
Unfunded liability excluding accumulated other comprehensive income				
Balance, beginning of period	\$ (217,873)	\$ (282,808)	\$ (209,185)	\$ (310,909)
Excess of revenues over expenses (expenses over revenues)	13,173 (204,700)	27,886 (254,922)	12,601 (196,584)	62,703 (248,206)
Accumulated other comprehensive income				
Balance, beginning of Year	-	-	(8,116)	(6,716)
No change in balance during period	-	-	(8,116)	(6,716)
Unfunded liability end of period	\$ (204,700)	\$ (254,922)	\$ (204,700)	\$ (254,922)

FIVE-YEAR RATE OF RETURN ON INVESTMENT



STATEMENT OF CASH FLOWS

For the six months ended June 30 (unaudited)

	June 30 2018 (\$000's)	June 30 2017 (\$000's)
OPERATING ACTIVITIES		
Cash received from:		
Employers, for assessments	\$ 158,962	\$ 153,427
Investment income	403	9,558
	159,365	162,985
Cash paid to:		
Claimants or third parties on their behalf	(116,227)	(113,036)
Suppliers, for administrative and other goods and services	(31,912)	(43,976)
	(148,139)	(157,012)
Net cash provided by operating activities	11,226	5,973
INVESTING ACTIVITIES		
(Decrease) Increase in investments	(100)	10,638
Cash paid for:		
Purchase of equipment	(10,563)	(420)
Net cash (used in) provided by investing activities	(10,663)	10,218
Net increase in cash and cash equivalents	563	16,191
Cash and cash equivalents, (bank indebtedness), beginning of year	6,870	(8,865)
Cash and cash equivalents end of period	\$ 7,433	\$ 7,326

CUTTING LAMINATE WITH A TABLE SAW • SLIPPED ON WET FLOOR IN WALK-IN FRIDGE • WALKING WITH CLIENT WHO STARTED FALLING, CAUGHT CLIENT • FOOT CAUGHT IN STEP AND FELL BACKWARDS • TRUNK COVER OF CAR CAME DOWN ONTO TOP OF WORKER'S HEAD • LEANED FORWARD TO MOVE CARTONS OF JUICE, INJURED LOW BACK • TRIPPED OVER FORKLIFT FORK AND FELL • TWISTED KNEE WHILE STEPPING DOWN • SLIPPED, FELL, TWISTED KNEE AT THE SCRUB SINK • CAUGHT HERSELF ON THE SKID AND RACKING • BOAT STEPS LET GO, GRABBED HOLD OF RAILING AND FELT A PULL • DOING HOUSEHOLD TASKS CLEANING CLIENT'S BATHROOM • TRANSFERRING A PATIENT FROM STANDING TO THE GERICHAIR • SLIPPED ON METAL PIECE ON TOP OF DRAIN AND HURT BACK • FLIPPED AN OFFICER DURING FLOOR EXERCISE TRAINING AND FELT STRAIN IN CHEST • TRIPPED OVER SCRUB BUCKET AND FELL FORWARD • GETTING UP FROM BENDING POSITION, BODY TWISTED • EXITING TRUCK, FOOT SLIPPED OFF FLOOR • PULLING COMPRESSION STOCKINGS OFF A PATIENT • LIFTING A CORNER OF A TRUCK BODY WITH CO-WORKERS • FELL OUT OF CO-WORKERS MOVING VEHICLE • PUSHING A PALLET OF UNMADE BOXES IN THE BOX ROOM • GRANITE SLABS SLIPPED AND WEIGHT CAME DOWN ON KNEE • LIFTING STRETCHER • LIFTING BLEACHERS AND CHAIRS • LIFTING LARGE ROLLS OF CARPET • PUSHED WHEELCHAIR UP HILL • FELL 14 FEET ONTO A TANKER TRUCK BREAKING SHOULDER AND PELVIS • USING A BAR TO FREE UP ROCKS AND TWISTED BACK • FELL OFF STEP LADDER ON THE SIDE OF A MINI HOME • TURNED IN A CHAIR AND WRENCHED BACK • SWINGING HAMMER UNDER A TRAILER • BENT DOWN TO PICK UP GARBAGE • HAND GOT CAUGHT IN BELT SANDER WHILE PUTTING IT DOWN ON THE GROUND • CARRYING A BUNDLE OF SHINGLES • REACHING INTO STEAMER AND BURNT RIGHT FOREARM • SLIPPED ON SUBSTANCE ON GROUND • STOOD UP FROM CHAIR AND KNEE BUCKLED • LIFTING CHAIRS WHEN WORKER FELT STRAIN IN BACK • FINGER CAUGHT BETWEEN LIFT AND FLOOR • FELL 8FT FROM SCAFFOLDING • BURNED HAND ON HOT FONDANT • INSIDE VESSEL WHEN SMALL FIRE TOOK PLACE, INHALED SMOKE • SLIPPED ON MUDDY HILL AND LANDED ON GROUND • PINNED BETWEEN TRAILER AND TRUCK • CAUGHT PATIENT AND TWISTED BACK • TRANSFERRING PATIENT FROM WHEELCHAIR TO RECLINER • LOADING SHELVES WITH MACHINERY • LAUNDRY CHUTE DOOR CLOSED ON FINGER • CUTTING OUT A DOCK LEVELER WHEN SAFETY BAR LET GO AND HIT WORKER'S HEAD • HAND WAS CRUSHED WORKING BETWEEN BOOM LIFT AND CONVEYOR MACHINE • FELL ONTO LEFT SIDE WHILE WALKING DOWN STAIRS • TAKING MEDICAL EQUIPMENT OUT AND SETTING UP STRETCHER, ROLLED ANKLE OFF CEMENT SLAB • TRIPPED OVER MAT IN LAUNDRY ROOM AND STRUCK RIGHT ARM AND LEFT MIDDLE FINGER • CUT RIGHT HAND WHILE CUTTING COPPER PIPE WITH SAW • JAMMED PINKY INTO BACK OF TRUCK • LAUNDRY CART HIT LEFT WRIST • TOUCHED HOT METAL APPARATUS WHILE OPENING FREEZER DOOR • DOG BITE TO RIGHT LEG ABOVE ANKLE • TRIPPED AND CUT LEFT LEG ON PIECE OF REBAR • HIT HEAD ON A FIXTURE • CUT WRIST WHILE OPENING CARTON WITH BOX CUTTER • EMPTY OIL BARREL FELL ON TOP OF LEFT FOOT • USING A MANUAL JACK TO MOVE PALLET PUT STRAIN ON WORKER'S LEG • CUT FINGER ON A CHEF KNIFE • HELPING RESIDENT TO SIT UP IN BED, RESIDENT FELL BACK • TRANSFERING A CLIENT WHEN CLIENT AND WORKER FELL TOGETHER • SLIPPED ON STAIRS GOING TO BASEMENT • CARRYING TWO CHAIRS, TIPPED TO THE RIGHT AND INVERTED RIGHT FOOT • LIFTING 12 DEFIBRILLATORS FROM CABINET • FELL OFF STEP LADDER AND HIT CHEST ON DRAWER THAT WAS ON THE FLOOR • MOVING HEAVY PATIENT OUT OF BED WHEN PATIENT SLID AND BUMPED WORKER, PUTTING SPRAIN/ STRAIN ON BACK • WHILE ON SHIP A CHAIN CAME ACROSS WORKER'S BACK AND SHOULDER PUTTING A STRAIN ON THE SHOULDER • REAR DOOR OF TRUCK SPRUNG OPEN WITH SIGNIFICANT FORCE AND WORKER KNOCKED BACKWARDS TO GROUND • STRIPPING FORMS & TRIPPED OVER 4X4. FELL BACKWARD ONTO RIGHT ARM • KNEELING FOR EXTENDED PERIODS OF TIME • REACHED UNDER A TABLE TO PICK UP A HEAVY BOX • STEPPING OFF LADDER WHEN WORKER MISSED A STEP • STANDING AT THE OFFICE DOOR AND CLIENT HIT THE SIDE OF HER HEAD INTO DOOR FRAME • FELL INTO A RAIL CAR WHILE DOING DOCKS • LIFTING A FRONT STRUT INTO PLACE, MOVING COMPONENT INTO STRUT TOWER CAUSED WRIST TO TWIST • ROLLING A RESIDENT WHEN WORKER FELT LOWER BACK PAIN • FALLING WHEN ENTERING A CLIENT'S HOME, KNEE HIT THE DOOR AND SHOULDER HIT THE FLOOR • USING FLOOR BUFFER AND FELT A STRAIN IN BACK • LIFTING GARBAGE BAGS TO PUT IN BIN WHEN WORKER FELT PAIN IN LOW BACK • CUTTING AN ONION, KNIFE SLIPPED AND CUT TIP OFF OF LEFT THUMB • MOPPING LOADING BAY AND TWISTED BACK

SOME OF THE **1,343** TIME-LOSS CLAIMS REPORTED IN THE SECOND QUARTER

WORK SAFE. FOR LIFE.

WORKERS' COMPENSATION BOARD OF NOVA SCOTIA

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Workplace Safety Tools and Resources

worksafeforlife.ca

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