



WSIS

Workplace Safety
and Insurance System

Year-End Report 2022

WORKING TOGETHER TO BUILD A SAFETY CULTURE IN NOVA SCOTIA

Nova Scotia's Workplace Safety and Insurance System

The Workplace Safety and Insurance System (WSIS) is a partnership that includes workers, employers, agencies – Workers' Advisers Program (WAP), Workers' Compensation Appeals Tribunal (WCAT), Occupational Health and Safety Branch (OHS) and the Workers' Compensation Board of Nova Scotia (WCB) – and others who provide services in the System.

OUR MISSION is to work together to help keep people healthy and safe at work, to insure against loss, and to support workers' recovery and safe, timely return to work. We strive to be fair, open and responsible in everything we do.

This report presents key outcomes for 2022 related to the WSIS strategic goals, which include:

- Improving outcomes for workers and employers
- Improving service delivery
- Ensuring effective governance of the System
- Ensuring the financial stability of the System

As Nova Scotia emerged from the pandemic in 2022, workplaces faced new challenges, like unprecedented inflation and a labour market that continued to fluctuate alongside rising interest rates. As our province experienced a record-setting surge in population, the WSIS was challenged to support workers and workplaces in new ways, to help ensure working Nova Scotians – especially in key sectors like health care and construction – could remain safe, healthy and at work, where their talents and skills are needed most.

The WSIS partners continued to make significant strides in reducing the toll workplace injury takes on Nova Scotians in 2022. These efforts have evolved over time, giving rise to new initiatives that are adapting traditional approaches to injury prevention and return-to-work strategies to better serve Nova Scotia's workers and employers.

The WSIS performance results shared in the pages that follow reflect a year of promising outcomes for workplace safety in Nova Scotia. The provincial injury rate decreased from the previous year, reaching a new low of 1.54 injuries per hundred covered workers, and the number of days lost to injury improved by more than 50,000 days, with both trends continuing in 2023.

These improvements come despite an evolving health and safety landscape across our province. The face of workplace injury is changing – gone are the days of workplace injuries being limited to sprains and strains. Mental health is physical health, and for the past several years, psychological injuries have become an increasing part of the WCB's claims mix.

In response, the WSIS partners are working together and alongside aligned organizations to increase workplace psychological safety awareness and support for workers and employers.

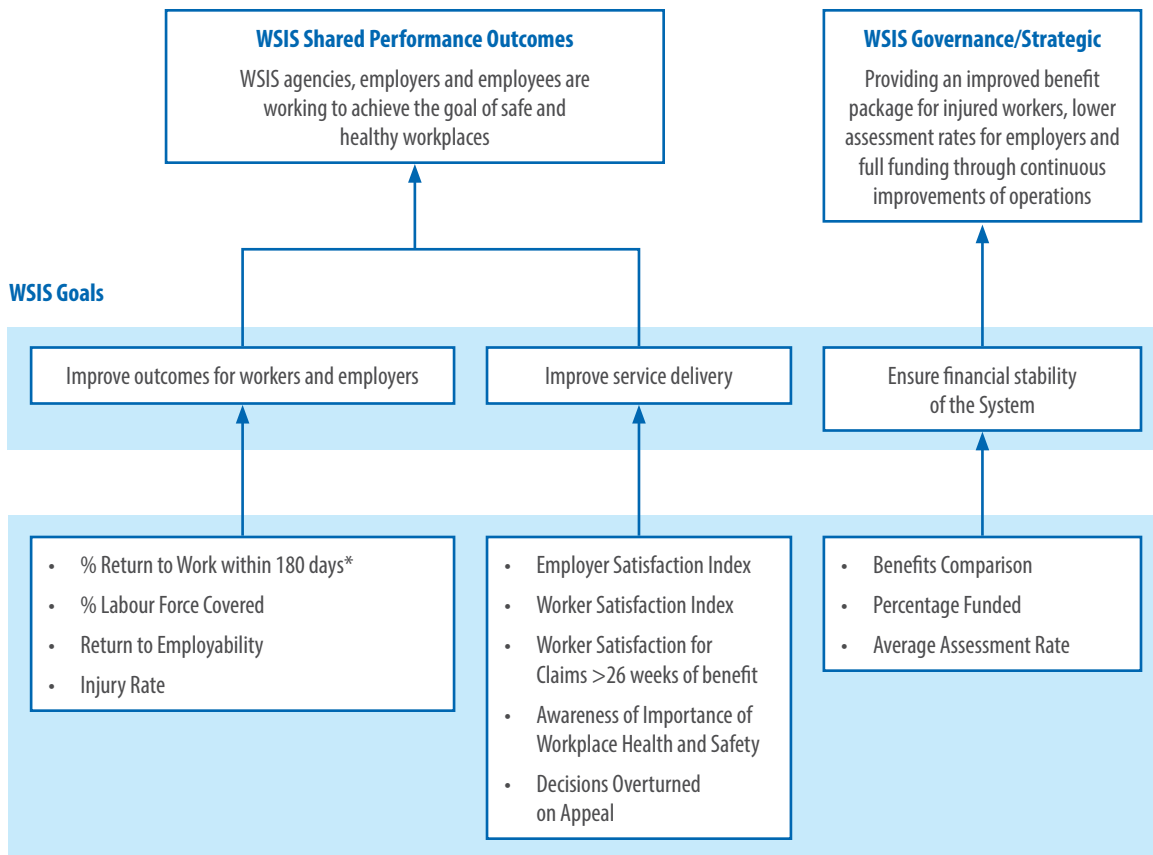
With compensability for gradual onset stress expected in the foreseeable future, 2022 also marked the beginning of intentioned planning; to ensure workplaces have the information, resources and supports they need to help their employees remain physically and psychologically safe at work; and to prepare the WSIS to serve working Nova Scotians who experience stress-related injuries at work.

The working population is growing in Nova Scotia, as more people continue to lay down roots in the province. This report highlights the ways the WSIS partners are working to support our province's changing labour force. In 2022, that support included partnerships with organizations helping newcomers successfully and safely settle into life and work in Nova Scotia. That work is just beginning and has included delivering prevention and return-to-work education and resources in more languages and accessible formats.

As it enters a new era of opportunities, the WSIS is well-positioned to guide the System into a very bright future – a future focused on the issues and activities that will help to cultivate a strong, healthy workforce, informed by the people the WSIS serves.

WSIS Performance Measures

When agency partners and stakeholders came together in 2005 to officially form the WSIS, they established a set of performance measures to track outcomes that correspond to the System's goals. The chart below depicts the alignment of key performance measures that were adopted and includes the return-to-work measure for claims resolved within 180 days (about 6 months) that was adopted by the WSIS partners in 2020.



* In 2020, the WSIS partners adopted a new measure of injury durations: % Return to work in 180 days. This measure provides a percentage of short term disability claims that are no longer receiving earnings replacement benefits, 180 days after an injury. This measure replaces the old composite duration index and the injury rate for claims >26 weeks

System Performance

The performance results are used by the WSIS partners, aligned agencies, stakeholder counsellor programs, injured worker associations and safety associations, and the people and organizations we serve, to gauge the health of the System, and to assess progress on System goals. The table below presents the System Scorecard, and the results for each key performance measure for both 2022 and 2021.

TABLE 1 – 2022 WORKPLACE SAFETY AND INSURANCE SYSTEM SCORECARD

Measures	2022	2021
Outcomes for Workers and Employers		
% Claims resolved in < 180 days	81.0%	80.2%
% Labour Force Covered	73%	74%
% Return To Employability	90.2%	89.8%
Injury Rate	1.54	1.58
Service Delivery		
Injured Worker Satisfaction Index for WCB	74%	74%
Employer Satisfaction Index for WCB	81%	79%
Workers' Advisers Program Client Satisfaction	96%	96%
Injured Worker Satisfaction, claims > 26 weeks	65.9%	69%
Awareness of Importance of Workplace Health & Safety	86%	90%
Decisions allowed or allowed in part (WCAT)	54.2%	50.2%
Financial Sustainability		
% Funded	92.9%	106.4%
Average Assessment Rate (Actual)	\$2.60	\$2.66

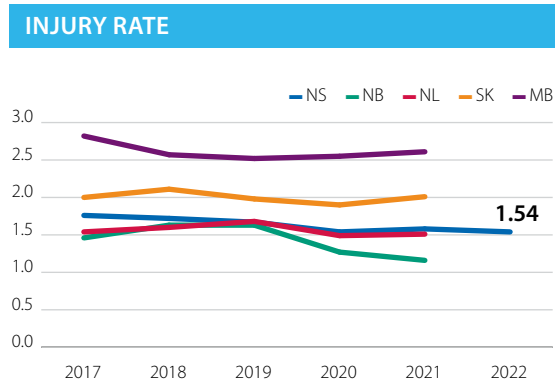
To clarify our performance, we compare Nova Scotia's results with New Brunswick, Newfoundland and Labrador, Saskatchewan and Manitoba – jurisdictions of comparable size and industrial mix – as shown in the charts below.

Injury Rate

The Injury Rate is a measure of the number of time-loss claims per 100 WCB-covered workers. The overall injury rate in the province improved, reaching an historic low of 1.54 in 2022.

In Nova Scotia, the injury rate has improved by more than 30 per cent in the past ten years.

Although health and social services continue to have the highest rate of injury, that rate began to show improvement last year thanks to the investments in Workplace Safety Initiatives in the Long Term Care, Home Care and Disability Support sectors, and ongoing collaborative efforts of AWARE-NS, government and WCB Nova Scotia.

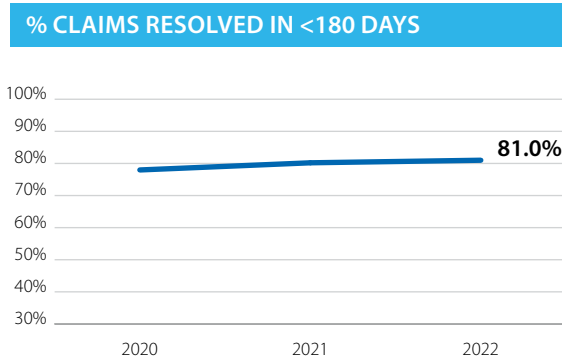


Note: 2022 injury rate data for other jurisdictions is not yet available.

Return to Work within 180 days

The Claims resolved percentage measures the proportion of WCB claims where the injured worker can make a successful return to the workforce within six months of their injury. Adopted in 2020, this measure shows how the WSIS is supporting successful return to work for most injured workers.

In 2022, the percentage of workers returning to work within 180 days improved to 81.0%.



Note: This measure was adopted as a performance indicator for return to work by the WSIS in 2021. Composition Duration Index results are reported in the WCB Annual Report. Other jurisdictions do not track this measure.

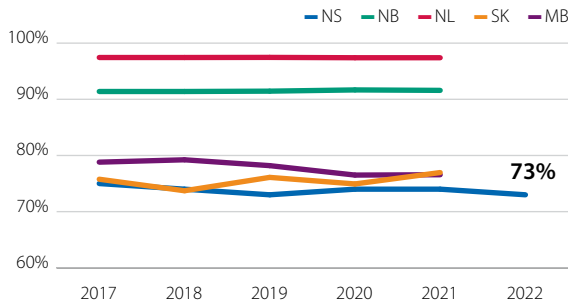
Percentage of Labour Force Covered

Compared to other jurisdictions, the WCB coverage rate is lower, meaning fewer Nova Scotians are protected in the event of a workplace injury. That's because workers' compensation coverage for workplaces with fewer than three workers as well as other industries and worker classifications, is not currently a requirement under the *Workers' Compensation Act*. This lower rate of coverage has a significant impact on the injury rate, and on the WCB's financial results.

The lower rate of coverage also has an impact on people, their families, and communities. While some uncovered workplaces provide private insurance, there are still approximately 50,000 workers in Nova Scotia who have no injury insurance protection at all. With the achievement of a financially stable system comes the opportunity to consider how workers' compensation coverage can evolve to protect more working Nova Scotians in the future.

In 2022, the percentage of the labour force covered was one of the lowest rates of coverage in Canada, at 73%.

% OF LABOUR FORCE COVERED

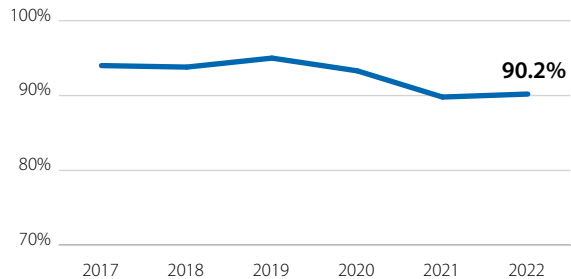


Note: 2022 data is currently unavailable for other jurisdictions and comparative results are therefore not available.

Return to Employability

Return to Employability measures the percentage of injured workers who successfully return to work at their full pre-injury earnings. After a few years of decline due to a higher number of long-term disability awards, the percentage of injured workers who returned to work with no earnings loss improved to 90.2% in 2022.

RETURN TO EMPLOYABILITY – NOVA SCOTIA



Note: Other jurisdictions do not track this performance measure.

SYSTEM GOAL: Improving Outcomes for Workers and Employers

COVID-19 changed workplaces in lasting ways that became more evident in 2022. Labour shortages in certain sectors, remote work, and the importance of safety protocols and practices were dominant themes throughout the pandemic. This underscored the need for workers, especially those in sectors with greater exposure to injuries or illness, to remain vigilant in following safety measures at work.

We are starting to see encouraging improvements in safety outcomes for long term care, home care and disability support sectors. Through the Workplace Safety Initiatives framework, the WSIS partners, AWARE-NS and the province's Department of Seniors and Long-term Care, have collaborated to help the sector reduce injuries, and improve approaches to safe and timely return to work. These efforts have achieved sustained progress, with the injury rates in both homecare and long-term care in 2022 down from the previous year.

While the provincial injury rate reached a new low at 1.54, there were 24 workplace fatalities in 2022: Nine due to acute traumatic injuries on the job, eight due to occupational disease, and seven from a health-related issue, such as a heart attack, that occurred in the workplace. These outcomes are a stark reminder within the WSIS partnership and across our province that one workplace death is one too many, and that we all have a role to play in helping to achieve a future where no Nova Scotian loses their life at or because of their work.

The WSIS partners will continue their work in expanding available supports for people facing mental health challenges at work. In 2022, there were fewer reported instances of psychological injuries at work compared to the previous year. However, out of the 135 Nova Scotians who had to take time off work due to mental health challenges, 86 of them were first responders. Building on the success of the First Responders' Mental Health NS website and conference, and the encouraging early results of the WCB's Traumatic Psychological Injury Program, the WSIS partners will continue to look at ways we can help support the mental wellbeing of workers for years to come.

Our labour force today is more diverse, which presents an opportunity to enhance injury prevention and return to work resources to ensure all workers can easily access the information and supports that meet their needs. Work in this area is already underway and includes building injury prevention and return to work awareness and sharing accessible resources as part of a partnership with the Immigrant Services Association of Nova Scotia (ISANS) and the Canadian Centre for Diversity and Inclusion.

For the WSIS partners, leading our system forward means adapting to the ever-changing world we live in. Every partner in the WSIS plays a part in enhancing Nova Scotia's workplace safety culture.

Initiatives

As noted below, System partners are working together on several initiatives to positively impact workplace health and safety outcomes in Nova Scotia.

WORKPLACE SAFETY INITIATIVES IN LONG TERM CARE, HOME CARE AND DISABILITY SUPPORT

Through the Workplace Safety Initiatives portfolio, the WCB has collaborated with government and AWARE-NS to help reduce the amount of work lost to injury for workers in the homecare, long-term care and disability support sector. By working with employers and government, the WCB has created a stronger return-to-work plan for these workers; results show that the injury rate for 2022 in these sectors is down from the previous year. The initiative also helps to support the enhancing of the Safety Certified Program by developing two additional components: psychological health and safety, and return-to-work. The design of an evaluation plan is also underway to better assess the overall effectiveness of this accreditation program.

The Workplace Safety Initiatives are also looking at ways to support the development of a sector communication plan specific to all safety initiatives, and expand ways to promote psychological health and safety in the workplace

PROVIDING HEALTH, SAFETY AND RETURN TO WORK SUPPORT FOR NEWCOMERS IN THE HOSPITALITY SECTOR

The Occupational Health and Safety Branch and the WCB are collaborating to deliver more support for newcomers in the hospitality sector. This work includes awareness and education for employers, tools for workers, and webinars available online for employers and workers in the sector.

APPEALS SYSTEM REVIEW AND RECOMMENDATIONS

The Safety Branch of the Department of Labour, Skills and Immigration initiated a consultant-led review of the Workers' Compensation Appeal System in the spring of 2022. Based on this review, the consultant presented 24 recommendations. To consider the recommendations, a committee was established with representation from the three partner organizations comprising the appeal system: the Workers' Compensation Board, the Workers' Advisers Program and the Workers' Compensation Appeal Tribunal. The recommendations will be implemented over the next several months. More information will be shared as the work progresses.

JOINT WORKPLACE INITIATIVES

WCB and LSI continue to leverage their collective resources and expertise to help sectors and workplaces build a stronger safety culture. There were six joint initiatives established in 2022. Along with ergonomists and occupational hygienists, the focus of work included workplace inspections and risk assessments of Valley View Villa and Atlantic Poultry Inc., as well as developing an injury prevention approach and return to work guidelines for Bruce Auto Group.

THE **COLLABORATIVE WORKPLACE SAFETY INITIATIVES PORTFOLIO** HAS HELPED TO REDUCE THE AMOUNT OF WORK LOST TO INJURY FOR WORKERS IN HOMECARE, LONG-TERM CARE AND DISABILITY SUPPORT. THE INJURY RATE IN THESE SECTORS FOR 2022 IS **DOWN** FROM THE PREVIOUS YEAR.

WCB REVIEW

With the Workers' Compensation Board attaining a more secure financial position as of December 2022, now is the time to enhance the workers compensation system in Nova Scotia. The provincial government has established a review committee that will validate issues in the system and provide input into recommendations for system improvement. The review committee includes an independent Chair and equal representation of both employer and employee perspectives and is supported by staff from the Department of Labour, Skills and Immigration and WCB Nova Scotia. Nova Scotians will have the opportunity to participate in the review process through various channels as the work progresses.

SUPPORTING PSYCHOLOGICALLY HEALTHY WORKPLACES

Attitudes towards the importance of mental health challenges are changing for the better, but there is still plenty of work to be done. The WCB continues to work with the Department of Labour, Skills, and Immigration to respond strategically to psychological health and safety at work where WSIS plays a key role in supporting workplaces.

HIGHLIGHTING IMPORTANCE OF FIRST RESPONDERS MENTAL HEALTH

The inaugural First Responders' Mental Health Conference in September 2022, co-sponsored by Labour, Skills, and Immigration and the WCB, brought a capacity crowd of 280 delegates, including first responders, employers, and union representatives, as well as internationally recognized guest speakers, to discuss the importance of first responders' mental health. The event was organized by the Nova Scotia First Responder Steering Committee, a collaboration supported by WCB Nova Scotia and dedicated to developing tools and resources to help first responders maintain positive mental health throughout their careers. The WCB supported the committee's work in producing a mental health website that launched in 2020, and a new initiative which will focus on helping first responder leaders maintain a positive connection to their psychologically injured workers who are recovering away from the workplace.

SOCIAL MARKETING

In 2022, the WCB and the Department of Labour, Skills and Immigration, collaborated to develop and deliver the impactful Healthy Workplaces Are Good For Everyone campaign, which continued to raise awareness about physical and psychological health and safety. Deployed across radio and social media, the ads directed employers and workers to complimentary resources on worksafeforlife.ca that focus on creating safer workplaces.

SYSTEM GOAL: Improve Service Delivery

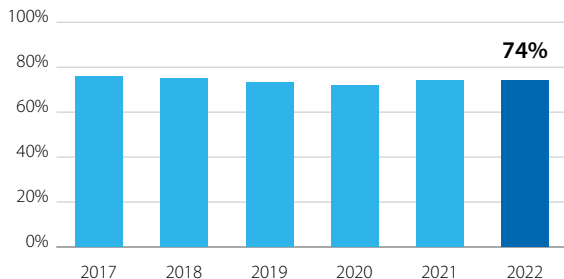
The Stakeholder Satisfaction Indices, established through quarterly worker and employer satisfaction surveys, provide an overall rating of satisfaction with services provided by the WCB.

This approach provides a more comprehensive report of overall stakeholder satisfaction.

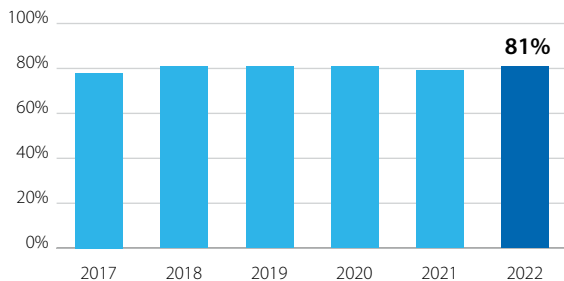
Both injured workers and employer satisfaction with WCB service remain above established targets for these measures. The Worker Satisfaction Index was stable at 74 per cent, and the Employer Satisfaction Index improved to 81 per cent.

Satisfaction with services provided by the Workers' Advisers Program (WAP) is also relatively stable with 96 per cent of clients indicating they are satisfied with the WAP's services.

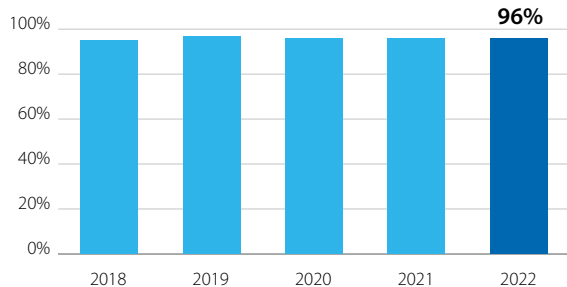
WORKER SATISFACTION INDEX FOR WCB



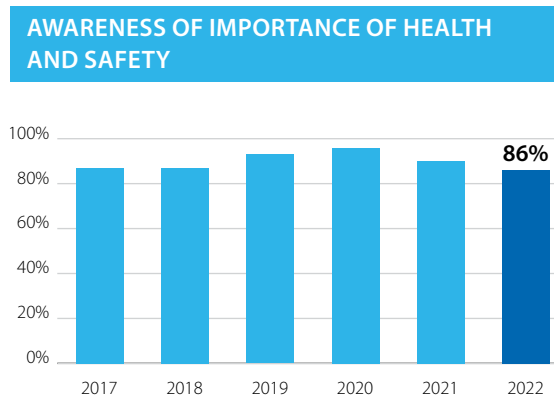
EMPLOYER SATISFACTION INDEX FOR WCB



SATISFACTION WITH SERVICES PROVIDED BY THE WORKERS' ADVISERS PROGRAM



In 2022, 86 per cent of survey respondents indicated that health and safety is critically important or important. This continued positive result, while slightly lower than the previous year, is driven in part by ongoing education and awareness efforts by the WSIS partners and aligned organizations, and by continued safety awareness related to COVID-19 prevention efforts.



Initiatives

The Nova Scotia Department of Labour, Skills, and Immigration's Safety Branch promotes compliance and builds safety culture through awareness, education, collaboration, engagement and where necessary, enforcement. This approach helps build awareness and understanding to ensure safety is valued and prioritized in Nova Scotia. In 2022, several key initiatives were advanced to enhance service delivery within the System, including:

OCCUPATIONAL HEALTH AND SAFETY (OHS) DIVISION

Operating as part of Safety Branch at the Department of Labour, Skills and Immigration (LSI), OHS Division supports workplace safety through promotion, compliance verification, and where necessary enforcement of the OHS Act and regulations. The Division's work in 2022 encompassed regulatory change, outreach to increase awareness and understanding of rights, duties and specific requirements, and initiatives targeting improved safety outcomes in specific industry sectors.

- New workplace first aid regulations came into force in June 2022. The updated regulations adopt new, nationally recognized Canadian Safety Association (CSA) standards for first aid training and kits.
- New Offshore Occupational Health and Safety Regulations came into force January 1, 2022, under the Canada-Nova Scotia Offshore Petroleum Resource Accord Implementation Act. These regulations were collaboratively developed by OHS Division staff working with colleagues in the governments of Canada and Newfoundland and Labrador to support progressive and healthy working environments in the offshore area.

- In June 2022, the Minister of LSI signed the Pan-Canadian Occupational Health and Safety Reconciliation Agreement on behalf of Nova Scotia. The Agreement establishes a streamlined framework for harmonizing regulatory standards governing personal protection equipment, workplace safety training, and occupational exposure limits. The first set of requirements identified for common adoption under the Agreement was a series of CSA standards for fall protection equipment.
- The 1-800-9LABOUR – Make the Right Call campaign continued to promote this readily accessible avenue for Nova Scotians to obtain workplace safety information and support, and to report instances of unsafe work.
- Multilingual safety materials and interpretation services have been made a Safety Branch priority. Ensuring that critical written and verbal safety communication is available to an increasingly diverse Nova Scotian population plays a key part in ensuring everyone is safe at work. Most safety material at the Safety Branch can be obtained in nine different languages.
- Making safety accessible to all Nova Scotia continues to be a priority. The Safety Branch partnered with the Accessibility Directorate to better understand the Access by Design Framework and how awareness of the framework can be promoted to implement changes within the Branch and in workplaces across the province.
- The Minister's Occupational Health and Safety Trust Fund received 10 applications in 2022–23 and 6 of those applications were funded. The Trust Fund continues to receive exciting proposals to promote safety culture in Nova Scotia
- The Health Care Initiative, which is a partnership between LSI, AWARE-NS and the WCB continues to affect change in both the home and long-term health care settings. This five-year plan continues to progress to positively impact and reduce injuries in the sector with targeted inspections, a collaborative approach with industry to support both workers and employers.

More recently, in May 2023, OHS Division launched its new mobile safety application Nova SAFE. This application provides a convenient, centralized online source for information on OHS and technical safety regulatory information, links to educational resources, and more.

IN 2022, THE NOVA SCOTIA GOVERNMENT SIGNED **THE PAN-CANADIAN OCCUPATIONAL HEALTH AND SAFETY RECONCILIATION AGREEMENT** – A FEDERAL-PROVINCIAL EFFORT TO HARMONIZE WORKPLACE SAFETY STANDARDS ACROSS THE COUNTRY.

WCB Nova Scotia continued to move forward with initiatives aimed at improving service, preventing injuries and improving return to work approaches for workers, employers and service providers across the province. Key initiatives in 2022 included:

SUPPORTING WORKERS WITH PSYCHOLOGICAL INJURIES

Launched in 2021, the WCB's Traumatic Psychological Injury Program offers support to workers and employers facing psychological injuries from traumatic events on the job. This service model provides workers with access to immediate mental health supports while they wait for their claim to be processed.

In 2022, the WCB supported 500 people with these types of psychological injuries as they navigated a successful return-to-work.

SECTOR PARTNERSHIPS TO IMPROVE RETURN-TO-WORK OUTCOMES

In 2022, the WCB launched a pilot program with Construction Safety Nova Scotia to create a job-sharing pool as part of a new industry-led approach to return to work. The WCB also joined forces with the long-haul trucking sector to develop an initiative to help truckers injured on the job stay connected to their industry. Through a collaborative effort with Clearwater Seafoods, the WCB created a return-to-

IN 2022, THE WCB'S TRAUMATIC PSYCHOLOGICAL INJURY PROGRAM SUPPORTED 500 PEOPLE WITH MENTAL HEALTH INJURIES AS THEY NAVIGATED A SUCCESSFUL RETURN-TO-WORK.

500

work program for fishers that keeps them doing meaningful work in the industry they know and love, while they recover from their injury.

GATTING BACK IS PART OF GETTING BETTER CAMPAIGN LAUNCH

The Getting Back is Part of Getting Better campaign emphasizes that work can be an important part of recovery, alongside ensuring workers remain connected to their industry – and supported by their employer – as they recover. The campaign was created in partnership with WCBs in other Atlantic provinces. The ad campaign aired on TV and online.

RETURN TO WORK TRAINING MATERIALS REFRESH

The WCB refreshed return-to-work training materials for case workers, and led training sessions for service delivery teams, physiotherapists and chiropractors. Along with employer-specific webinars, all of these initiatives are helping to support better return-to-work outcomes for workers and their workplaces. Pilot Program with Nova Scotia Works

WCB has teamed up with Nova Scotia Works in Halifax and Sydney for a pilot program that will offer return to work support for workers who face barriers, including living in a rural area where there are fewer opportunities, having an incomplete education, or having a criminal record that doesn't reflect the person today. The program will leverage Nova Scotia Works' knowledge of the local community and the specific needs of employers, as well as their experienced team members, who will stay connected to the worker as and after they transition back to work.

EXPANDED MENTAL HEALTH SUPPORTS IN CLAIMS PROCESS

The WCB integrated online mental health supports like Cognitive Behaviour Therapy (CBT) into Tiered Services Program offerings to enable improved return-to-work outcomes. PTSD claims have also been centralized with the WCB's Special Adjudication team to enable more expert, consistent service.

REDUCING RED TAPE FOR DOCTORS

In the spring of 2022, the Nova Scotia Government passed the Patient Access to Care Act. The bill includes capacity for the government to prescribe operational forms and documents, and who can submit them, including the WCB's Physician's Report.

The WCB's Health Services team has been working closely with the Office of Regulatory Affairs and Effectiveness (ORASE) to make improvements to this form.

This is one way the System can help reduce the administrative challenges faced by practicing healthcare professionals.

NEW PODCAST LAUNCHED

The WCB launched the WorkShift podcast in 2022. Hosted by the WCB's CEO, the first season featured leaders from industry, government and academia sharing their insights on creating a safer workplace culture, discussing how they have addressed health and safety challenges, and their key lessons learned.

DIVERSITY AND INCLUSION ADVISOR HIRED

In keeping with the WCB's strategic goal to become a more diverse and inclusive organization, the WCB welcomed Kenisha Gordon to their team in 2022. As a Senior Advisor, Kenisha will help the WCB develop diversity and inclusion policies, programs, and initiatives. This is a vital part of the WCB's commitment to building a more inclusive, diverse and safer workplace.

Appeals

The quality of service provided by System partners is also measured by the number of decisions overturned through appeals.

TABLE 2 – SYSTEM APPEALS, 2017 TO 2022

Year	WCB – Claims		WCB – Internal Appeals			WCAT			NS Court of Appeal
	Received	Time Loss	Received	Decisions	Allowed/ Allowed in part	Received	Decisions	Allowed/ Allowed in part	
2022	20,527	5,420	1,087	1,010	301 (30%)	445	391	212 (54.2%)	6
2021	21,283	5,391	1,196	823	175 (21%)	449	438	220 (50.2%)	8
2020	19,944	4,977	970	959	207 (22%)	495	418	169 (40%)	6
2019	25,183	5,663	1,134	1,184	286 (24%)	593	461	207 (44.9%)	6
2018	24,584	5,819	1,354	968	191 (20%)	553	528	209 (40%)	15
2017	23,952	5,906	1,418	1,139	198 (14%)	744	526	253 (48%)	12

SYSTEM GOAL – Ensure Financial Sustainability of the System

Financial stability of the System is linked to a number of factors – the number of people who get hurt on the job, how long they are off the job and in receipt of benefits, investment returns and the health of the Nova Scotia economy. The system partners have more direct influence on some of these stability factors than they do on others.

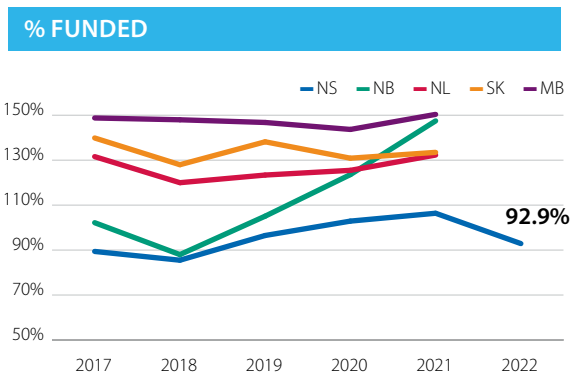
In 2022, the funded position decreased to 92.9 per cent. This is primarily due to market volatility and inflationary pressures in an ever-fluctuating financial climate. Changes in investment returns and actuarial experience created volatility in the WCB’s funded ratio, and this decrease was to be expected. The WCB’s overall funding strategy and a well-diversified portfolio are designed to help balance returns and risks.

Further changes to the funded ratio are anticipated in 2023 with the implementation of IFRS-17, a new financial reporting method which will calculate benefits liabilities using the market rate.

The assessment revenue collected from employers by the WCB funds the entire workers’ compensation system, including the Workers’ Advisers Program, Workers’ Compensation Appeals Tribunal, the OHS Division and aligned organizations.

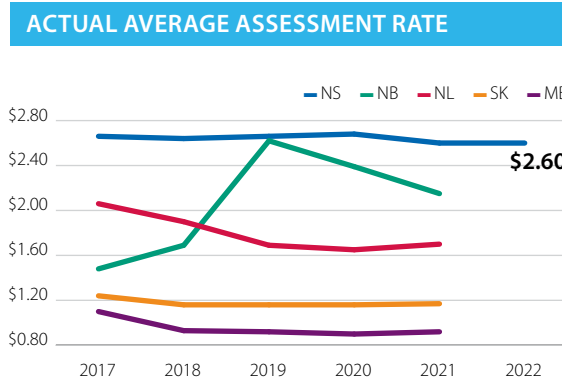
Nova Scotia has one of the lowest WCB coverage rates in Canada, and this impacts the average assessment rate. More than 25 per cent of workers in our province have no WCB coverage, with an estimated 50,000 having no workplace injury insurance at all.

At \$2.60 per \$100 of assessable payroll in 2022, Nova Scotia’s average rate is among the highest in Canada.



Note: 2022 data unavailable yet for other jurisdictions.

The funded percentage refers to the degree to which all benefit commitments made into the future are covered by the WCB’s current assets.



The average actual assessment rate is the average rate required to fund the System.

TABLE 3 – COMPARISON OF COMPENSATION BENEFITS, SELECTED CANADIAN JURISDICTIONS

Index Area	NS	NB	NL	SK	MB
Percentage of the workforce covered	74%	91.6%	97.4%	77%	76.6%
Waiting period	2/5th of weekly benefits	1/5th of weekly benefits	No	No	No
CPP offset for earnings loss benefit	Yes, 50% is offset	Yes, 50% is offset	Yes, 75% of net CPP benefits is offset	Yes, after 12 months of loss of earnings capacity, 50%	Yes, 100% offset
Percentage of earnings covered: Long-term	75% of net 1st 26 weeks (about 6 months) then 85% of net	85% loss of earnings	85% of net	90% of net	90% of net
Fatality benefits other than pensions – immediate lump sum	\$15,000 at date of death	An amount equal to 50% of the New Brunswick Industrial Aggregate Earnings 2021: \$22,379.50	\$15,000 or 26 times the worker's average weekly net earnings at time of injury, whichever is greater	None	\$88,150
Maximum Earnings Covered	\$64,500	\$67,100	\$67,985	\$91,100	No maximum
Average New Impairment Award	8.64%	8.80%	17.07%	7.48%	5.21%
Annuity	Yes, 5% of extended earnings replacement benefit is set aside for annuity	Yes, 10% of 'long-term earning loss' benefit is set aside for annuity	Worker paid a pension replacement benefit at age 65 if loss of a pension benefit due to compensable injury can be proven	Yes, 10% of "long-term earning loss" benefit is set aside for annuity	Yes, up to 7% of "long-term earning loss" benefit is set aside for annuity
CPI or AIW index	Yes, 50% of CPI	Yes, 100% of CPI	Yes, 100% of CPI	Yes, 100% of CPI	Yes, AIW
Supplementary Benefits	Yes, for claims prior to March 23, 1990	No	No	No	No

* Information in table is based on 2021 numbers, the most recent AWCBC (Association of Workers Compensation Boards of Canada) data for each jurisdiction.

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