

LEGISLATIVE ASSEMBLY OF THE

NORTHWEST TERRITORIES

8TH ASSEMBLY, 59TH SESSION

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YELLOWKNIFE N.W.T.
XOE 110

WORKERS' COMPENSATION BOARD
NORTHWEST TERRITORIES

To The 58th Session
Council of the Northwest Territories

Gentlemen:

We have the honour to present herewith our Recommendations
respecting compensation payable in the Northwest Territories.

Respectfully Submitted

Handwritten signature of W. A. Johnston in cursive.

W. A. Johnston,
Chairman.

Handwritten signature of A. B. Workman in cursive.

A. B. Workman,
Member.

Handwritten signature of W. Berezowski in cursive.

W. Berezowski,
Member.

INTRODUCTION

The Board, as provided under Section 43 of the Workers' Compensation Ordinance, is pleased to submit its first report respecting benefits under the Ordinance which came into force October 1, 1974.

The report covers two areas. Part One contains the Board's recommendations for increasing benefits payable as compensation for workers or their dependants for occupational injury or disease arising out of and in the course of employment.

The Board has attempted to explain, as simply as possible and with examples, the increase in benefits recommended.

Part Two, is set out in a similar manner, and has appended, a letter report prepared by Mr. Lawrence G. Devitt, Vice-President, Devitt-McClure Ltd., the Board's Consulting Actuary.

The Board recommends acceptance of all the proposals as set out in both Parts. It recognizes and appreciates, however that the ultimate authority for the enabling legislation lies with Council.

It recognizes, also, that under the present individual liability or insurance system of compensation in the Territories, increased benefits may result in increased insurance costs to employers. The Board has no control over insurance rates; therefore, is not aware of what the premiums are now, and cannot predict what, if any, the increases may be. It appreciates, also, that insurance carriers will be unable to determine any increase in rates until Council has passed legislation confirming payments of compensation, and setting the date they will become effective.

PART ONE

PROPOSED INCREASES IN COMPENSATION BENEFITS

COMPENSATION BENEFITS

The 1972 Inquiry into the Workmen's Compensation Ordinance of the Northwest Territories reached the conclusion that the average wages were higher in the Territories and that living costs were similarly higher.

Their recommendations based on this premise were considered valid by the Council of the day and the existing Workers' Compensation Ordinance, which came into force on October 1, 1974, contained virtually all of the increased benefits they recommended, with the result that our main benefits equalled those of the jurisdictions used for comparative purposes.

The Workers' Compensation Board has since given special attention to the increases of its counterparts and, as will be noted on Appendix "A" of this Part, a gap again exists as was the case before the 1972 Inquiry.

Attention has also been given to earnings in the Territories and the Board notes the following:

(1) Statistics Canada, 1974 and 1975 Earnings Data

The Consulting Actuary determined that the average yearly wages in the Territories for all major industries was \$13,904 in 1974 and \$17,249 in 1975.

(2) Territorial Government Employees (1975)

The average annual income for Territorial Government employees was \$13,440 in 1975.

(3) Board Statistics 1974

Based on a Territorial payroll of \$153,448,831 and an estimated 13,000 workers, the average is \$11,803.

All data currently available from the Food Prices Review Board and Northern Consumer Information Services indicates that the cost of living in the Territories ranges from 20% over Edmonton in Yellowknife to 29% higher in Inuvik, and, in the Eastern Arctic, from 29% to 35% over Montreal.

In view of the foregoing wage and cost of living figures, and as the main flow of workers into the Territories is from Alberta, the Board respectfully recommends that Council give serious consideration to increasing benefits in the Northwest Territories to the equivalent of those now in effect in Alberta with slight variations where formulae are not available or applicable.

The following sets out examples of our current benefits, Alberta's benefits and the proposed N.W.T. benefits based on the Alberta rates.

(1) Ceiling on Earnings Covered

(a) N.W.T. (present)	\$10,000
(b) Alberta (present)	13,000
(c) N.W.T. (proposed)	13,000

This is often misconstrued by workers and employers alike who believe that an injured worker receives 75% of his actual earnings. This is not the case. An injured worker earning \$10,000 per year or greater receives 75% of \$10,000 or \$7,500 per year. A worker earning less than \$10,000 receives 75% of his actual earnings.

Under the proposed ceiling of \$13,000 an injured worker earning \$13,000 per year or greater would receive \$9,750. While any one earning less than \$13,000 would receive 75% of his actual earnings.

(2) Maximum Daily Rate for Temporary Total Compensation

(a) N.W.T. (present) - \$20.55 per day payable 7 days per week
75% of \$10,000 ÷ 365 days or \$143.85 per week.

(b) Alberta (present) - Daily rate varies as the worker is paid compensation in the same manner as he receives his regular pay - works 5 days per week is paid compensation on 5 days per week. While the daily rate may vary the total paid cannot exceed \$186.97 per week.

(c) N.W.T. (proposed) - Based on the proposed maximum of \$13,000 and using the method we now employ - 75% of \$13,000 ÷ 365 = \$26.74 per day or \$187.18 per week.

(3) Minimum Weekly Rate for Temporary Total Disability

(a) N.W.T. (present) \$55 per week or earnings if less

(b) Alberta (present) \$84.38 per week or earnings if less

(c) N.W.T. (proposed) \$84.38 per week or earnings if less.

Alberta arrived at their present minimum by using the minimum wage as a criteria and using an adjusted average for high wage areas such as Fort McMurray and others. It was then presented to their Legislature which set the final rate. In the Territories, the minimum wage is \$2.50 per hour with a standard work week of 191 hours. These figures would result in a minimum weekly rate of \$110.19. The Board recognizes this is the wage of a full time worker in many cases exceeding the wages of part time or seasonal workers: it would not provide equitably for a minimum weekly rate and would far exceed the benefits in other jurisdictions.

(4) Maximum for Permanent Total Disability

- (a) N.W.T. (present) - \$625 per month
(75% of \$10,000 = \$7,500 ÷ 12)
- (b) Alberta (present) - \$812.50 per month
(75% of \$13,000 = \$9,750 ÷ 12)
- (c) N.W.T. (proposed) - \$812.50 per month
(75% of \$13,000 = \$9,750 ÷ 12)

(5) Minimum for Permanent Total Disability

- (a) N.W.T. (present) - \$238.00 per month or earnings if less
\$55 per week x 52 = \$2,860 ÷ 12 = \$238.00
- (b) Alberta (present) - \$365.00 per month flat rate based on
\$84.38 per week x 52 ÷ 12
- (c) N.W.T. (proposed) - \$365.00 per month calculated as Alberta

(6) Maximum Pension for Widows and Widowers

- (a) N.W.T. (present) - \$250.00 per month
- (b) Alberta (present) - \$812.50 per month
- (c) N.W.T. (proposed) - \$812.50 per month

The N.W.T. Ordinance sets the maximum pension for a widow or widower at \$250.00 per month for accidents occurring after September 30, 1974. Alberta pays the widow the amount the worker would have received had he survived but suffered Permanent Total Disability. This amount applies regardless of the number of children, if any, that are involved. It must be borne in mind that this is the maximum payable to a permanently totally disabled worker earning \$13,000 or more. If the deceased worker had been earning, for example, \$9,000 per year at time of death, the dependant would receive 75% of \$9,000 ÷ 12 = \$562.50. (See item No. 7 for minimum paid to widow or widower and item No. 8 regarding dependent children).

(7) Minimum Pension for Widows and Widowers

- (a) N.W.T. (present) - no minimum. For example, from October 1, 1974 - \$250 flat rate. For Fatal occurring in the period from January 1, 1971 and ending September 30, 1974 - \$110.00, continuing back to 1953 at rates of \$100.00, \$90.00, \$75.00 and \$50.00
- (b) Alberta (present) - \$290.00 per month
- (c) N.W.T. (proposed) - \$290.00 per month for accidents occurring after the date the legislation becomes effective.

(8) Pensions for Dependent Children

- (a) N.W.T. (present) - \$70.00 per month to age 16 - discretionary to attaining first degree or completion of technical or vocational course. Paid in addition to the widow's or widower's pension.
- (b) Alberta (present) - as under item 6, the widow or widower receives an amount based on the salary of the deceased ranging from the minimum of \$290 per month to the maximum of \$812.50 per month, paid regardless of the number of children involved. If the widow or widower dies or remarries, the children are then paid \$80.00 per month to age 18 - discretionary to age 25 while continuing education.

(c) N.W.T. (proposed) - as Alberta, but discretionary to obtaining first degree or completion of technical or vocation course.

(9) Lump Sum on Remarriage

- (a) N.W.T. (present) - \$2,500, payments to children continue.
- (b) Alberta (present) - \$3,480, payments to children commence.
- (c) N.W.T. (proposed) - same as Alberta.

The sum of \$3,480 represents one year's minimum pension of widow or widower. The N.W.T. amount of \$2,500 represents ten months payments of present pension of \$250 per month. Prior to October 1, 1974 this payment was \$1,500.

(10) Burial Allowance

- (a) N.W.T. (present) - \$500 where dependency established.
- (b) Alberta (present) - \$450 on acceptance of claim.
- (c) N.W.T. (proposed) - \$500 on acceptance of claim.

(11) Transportation of Body

- (a) N.W.T. (present) - Necessary expenses where usual place of residence is in the N.W.T. where dependency established.

Necessary expenses that take place in the N.W.T where usual place of residence is outside the N.W.T. where dependency established.

(b) Alberta (present) - \$100 maximum on acceptance of claim.

(c) N.W.T. (proposed) - Pay present N.W.T. rates but on acceptance of claim rather than where dependency established.

(12) Common Law Spouse

(a) N.W.T. (present) - Same pension as widow or widower at discretion of Board but terminated if common law spouse marries or commences to cohabit.

(b) Alberta (present) - Same pension as widow or widower at discretion of Board but terminated only if common law spouse marries

(c) N.W.T. (proposed) - Pension terminated only if common law spouse marries.

(13) Subsistence Allowance

(a) N.W.T. (present) - \$12.00 per day plus daily rate of compensation, currently \$20.55 per day.

(b) Alberta (present) - \$25.00 per day for first seven days and \$23.00 per day thereafter plus daily rate of compensation.

(c) N.W.T. (proposed) - Same as Alberta

Workers from the N.W.T. who require physical rehabilitation must, because there are no adequate facilities in the Territories, be sent to the Alberta Board centre which does not have a residence and the injured workers must therefore live out. For the single worker who is currently receiving compensation of \$143.85 per week, tax free, plus the present \$12.00 per day subsistence allowance (total of \$227.85 per week) it does not create many financial problems. The married worker who must support a family in the N.W.T. on the \$143.85 per week and maintain himself in Edmonton on \$12.00 per day finds it next to impossible. This has an adverse psychological affect which the Board feels must compound the trauma caused by the initial injury with many patients simply leaving the clinic to return home.

As one of the primary purposes of Workers' Compensation is the restoration of the injured worker to gainful employment, it is essential that it provides sufficient assistance to overcome any depression following injury and to promote enthusiasm for recovery.

Type of Benefit	Maximum Earnings Covered	Minimum Permanent Total Disability	Temporary Total Disability	Widows Monthly Pension	Childs Monthly Pension	Burial Allowance	Initial Lump Sum	Lump Sum on Remarriage
B.C.	12,100 ceiling escalation clause	362.70 per month	Min:93.70 per week or earnings if less Max:174.05 per week	60% of permanent total disability when combined with Canada Pension Plan	72.54 per month - over 2 children	659.60	558.01	Equivalent to 2 years pension
SASK.	14,000	325.00 per month	Min:75.00 per week or earnings if less Max:201.97 per week	275.00 per month	65.00 per month	450.00	500.00	Equivalent to 2 years pension (16600.00)
MAN.	15,000	250.00 per month	Min:57.59 per week or earnings if less Max:216.35 per week	Equivalent to P.I.D. pension including all dependents	70.00 per month under 16 80.00 per month over 16 discretion for continuing education.	350.00	650.00	3600.00
ONT.	15,000	400.00 per month	Min:90.00 per week or earnings if less Max:216.35 per week	286.00 per month	77.00 per month to age 16 - Board Discretion - continuing education.	600.00	600.00	Equivalent to 2 years pension (6864.00)
ALTA.	13,000	365.00 per month	Min:84.58 per week or earnings if less Max:186.97 per week	Min:290.00 per month Max:812.50 per month including children	80.00 per month. To age 18 - 25 while continuing education	450.00 on acceptance of claim	500.00	3480.00
YUKON	12,000	239.00 per month or earnings if less	Min:55.00 per week or earnings if less Max:172.55 per week	189.00 per month	61.00 per month discretion for continuing education.	666.00	502.00	2911.64
N.B.T.	10,000	238.00 per month or earnings if less	Min:55.00 per week or earnings if less. Max:143.85 per week	250.00 per month effective Oct. 1/74	70.00 per month to age 16 - discretionary to attaining first degree or completing a tech. or voc. course	500.00 where dependency established	500.00	2500.00
N.B.T. (Pension - 300)	13,000	365.00 per month	Min:84.58 per week or earnings if less Max:187.16 per week	Equivalent to F.T.D. pension Max:812.50 per month including children	80.00 per month to age 16 discretionary to attaining first degree or complete a tech. or vocational course	500.00 on acceptance of claim	No change	3480.00

PART TWO

PROPOSED INCREASES IN EXISTING PENSIONS

Increases in Existing Pension Benefits

The existing Workers' Compensation Ordinance upgraded benefits to injured workers effective October 1, 1974. The Ordinance also increased payments to new dependent widows and widowers to \$250 per month from the previous level of \$110 per month and to new dependent children from the former \$45 per month to \$70 per month as recommended by the 1972 Inquiry.

The Inquiry Report also recommended that all existing widow, widower and children's pensions from previous years be increased to the same level and, that existing disability pensions be increased to the minimum of \$50 per week.

As benefits payable under the Ordinance are paid primarily by insurance companies who assume all the liabilities of employers at the time of the accidents, there is no provision for employers to provide for future increases in benefit levels, insurance carriers have not established reserve funds to meet changes in liability and cannot modify the terms of the insurance contract retroactively.

The cost of increasing benefits for past accidents must therefore, be paid from the Workers' Compensation Fund.

In view of the foregoing, the Workers' Compensation Board deemed it prudent to obtain the opinion of a Consulting Actuary to examine the cost implications.

Accordingly, Devitt-McClure Limited, who perform continuous actuarial consulting assignments and public relations functions for the Ontario, New Brunswick and Prince Edward Island Boards as well as periodic assignments for the British Columbia Board and the Governments of Bermuda and Jamaica, were asked for their opinion.

The first report of the actuary included widow and children's pensions at the existing rate with disability pensions based on a cost of living scale.

On reviewing the report, the Board felt that the fund could not support the costs and asked that it receive a second report with all pensioners, including widows and children, based on an alternate basis using updated statistical data and a cost of living scale.

The Board recently received the latest report which is appended hereto as Appendix "B" and recommends that the proposed method and amounts be approved, bearing in mind that the payments will be made from the Workers' Compensation Fund and not from the Territorial Government Budget.

December 8, 1975

W. A. Johnston, Esq.
Chairman
Workers' Compensation Board
Northwest Territories
YELLOWKNIFE, N.W.T.

Dear Mr. Johnston:

Proposed Increases in Existing Pension Benefits

It is a pleasure to submit the following report letter to the Workers' Compensation Board, Northwest Territories outlining the results of studies and recommendations on the increasing of various pension benefits granted before October 1, 1974.

The revised Workers' Compensation Ordinance of October 1, 1974 provided increases in new pensions to widows from \$110 per month to \$250 per month as well as children's pensions from \$45 per month to \$70 per month. These increases were for all widows and children receiving pension awards after October 1974 but no provision was made for all existing pensions prior to that date.

It is the Board's intention to recommend that some form of increase be made to these existing pensions, as well as increase existing disability pensions to bring the level of benefits somewhat closer to current payments. The cost of these proposed improvements would have to be financed by monies from the Workers' Compensation Fund as the insurers are not responsible for any increases of existing benefits.

The method of providing for increases in these pensions that was recommended and accepted by the Board was to use a cost of living scale. While this scale would provide for increased benefits to all existing pensioners, the new level of existing pensions would still remain very low and, in our opinion, well below minimum acceptable standards. They would not be up to the level of the new awards under the Ordinance. Other southern Boards have increased widow's benefits to 2 - 3 times the level of these proposed increases recently. The proposed increases represent the maximum level that the Workers' Compensation Fund can finance at this time.

To calculate the benefit increases, the adopted cost of living scale goes back to the first award in 1953 and provides the following percentage increase for each year since the pension was granted

- a 2% increase for each year on pension from 1953 to 1960
- a 3% increase for each year on pension from 1961 to 1971
- a 6% increase for each year on pension from 1972 to 1974
- a 8% increase for each year on pension from 1975

This converts to the following percentage increases.

<u>Year of Award</u>	<u>Percentage Increase</u>	<u>Year of Award</u>	<u>Percentage Increase</u>
1974	8%	1963	50%
1973	14	1962	53
1972	20	1961	56
1971	26	1960	58
1970	29	1959	60
1969	32	1958	62
1968	35	1957	64
1967	38	1956	66
1966	41	1955	68
1965	44	1954	70
1964	47	1953	72

The following sets out examples of percentage increases for various actual benefits and their new levels.

- A widow receiving \$50 per month starting in 1953 would now be - $\$50 + 72\% \text{ increase} = \$50 + \$36 = \86 per month.
- A widow receiving \$90 per month starting in 1965 would now be - $\$90 + 44\% \text{ increase} = \$90 + \$39.60 = \129.60 per month
- A widow receiving \$110 per month starting in 1972 would now be - $\$110 + 20\% \text{ increase} = \$110 + \$22 = \132.00 per month

- a child receiving \$25 per month starting in 1960 would now be - $\$25 + 58\%$ increase = $\$25 + \14.50 = \$39.50 per month
- a child receiving \$35 per month starting in 1966 would now be - $\$35 + 41\%$ increase = $\$35 + \14.35 = \$49.35 per month
- a child receiving \$45 per month starting in 1973 would now be - $\$45 + 14\%$ increase = $\$45 + \6.30 = \$51.30 per month
- a disabled worker receiving \$62.50 per month starting in 1955 would now be - $\$62.50 + 68\%$ increase = $\$62.50 + \42.50 = \$105.00 per month
- a disabled worker receiving \$93.53 per month starting in 1963 would now be - $\$93.50 + 50\%$ increase = $\$93.53 + \46.77 = \$140.30 per month
- a disabled worker receiving \$144.38 per month starting in 1972 would now be - $\$144.38 + 20\%$ increase = $\$144.38 + \28.88 = \$173.26 per month

Financing of Proposed Pension Increases

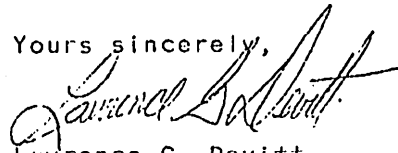
The foregoing proposed pension increases would be financed from the Workers' Compensation Fund. This Fund, our studies show, would have sufficient monies starting in 1976 to be able to pay for the increases on a "pay as you go" basis. To have enough monies to fully fund these increases, the Board's orderly move into their own administration of an Accident Fund would be necessary. At that time we would recommend all costs be fully funded in accordance with accepted actuarial standards. For full effectiveness, we recommend that the Board should establish an Accident Fund with collective liability as soon as possible, and move out of the present insurance or individual liability scheme.

The following table shows a summary of the monthly amounts of existing benefits, of proposed benefits, and the increase in costs of the proposed benefits that the Board would finance.

	# Lives	Present Monthly Benefits (paid by Insurer)	Proposed Monthly Benefits (paid by Insurer + Board Fund)	Increased Cost (paid by Board Fund)
Widow Pensions	50	\$ 6,660	\$ 7,660	\$1,000
Children Pensions	107	5,324	6,199	875
Disability Pensions	189	10,103	13,583	3,480
Totals	346	\$22,087	\$27,442	\$5,355

In review, our findings and recommendations covering proposed pension benefit increases and related financial needs are respectfully submitted. Upon due consideration, it is hoped that the Board will be able to move towards a satisfactory solution to the urgent need to increase existing pension benefits and towards the ultimate objective of establishing an Accident Fund with collective liability to properly finance all benefits under the Ordinance.

Yours sincerely,



Lawrence G. Devitt,
Vice-President.

FACTS YOU SHOULD KNOW

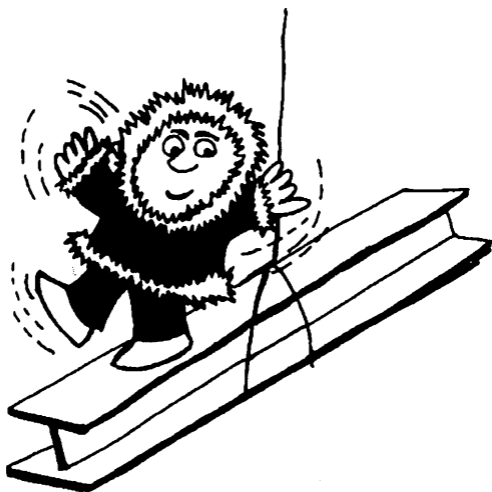


WORKERS' COMPENSATION

**BASED ON THE WORKERS'
COMPENSATION ORDINANCE
CHAPTER 11 OF THE LAWS
OF THE NORTHWEST TERRITORIES
JUNE 1974**

BASIC POINTS

- 1. The Workers' Compensation Board, Yellowknife, N.W.T., administers the Workers' Compensation Ordinance for all people in the Northwest Territories. Any enquires in this field should therefore be addressed to them.**
- 2. Most workers or employees are covered as a matter of course from the date of employment.**
- 3. If you are the victim of an accident in the course of your work, you may be eligible for compensation in accordance with the Ordinance.**
- 4. It is therefore in YOUR interest to immediately notify your employer of an accident and the place where it occurred. If your injury prevents you from reporting, your employer should report to the Board as required.**
- 5. It is emphasized that a worker should report all accidents, no matter how trivial, so that the employer can record the injury or in the event of medical treatment, submit his report to the Board. Medical or compensation cannot be paid unless the Board has complete information.**



SOME QUESTIONS AND ANSWERS

REPORTING OF ACCIDENTS

1. What should a worker do if he is injured at work?

- (A) Get first aid immediately and if necessary see a doctor.
- (B) Notify his employer as soon as possible giving full details of accident and names of witnesses.
- (C) Request the Employer to submit his report to the Board and to his insurer within 3 days.

2. Why must the employer be notified immediately?

To enable the employer to complete his **EMPLOYER'S REPORT OF ACCIDENT** form and send it to the Board within the 3 day time limit. Compensation cannot be paid without the employer's report.

3. Why are reports required from the Doctor?

To show the nature and extent of the injury and disability. Compensation cannot be paid without the doctor's report.

4. What is required before compensation can be paid?

The Board must know that the worker suffered an accident at work and to determine this it must have:

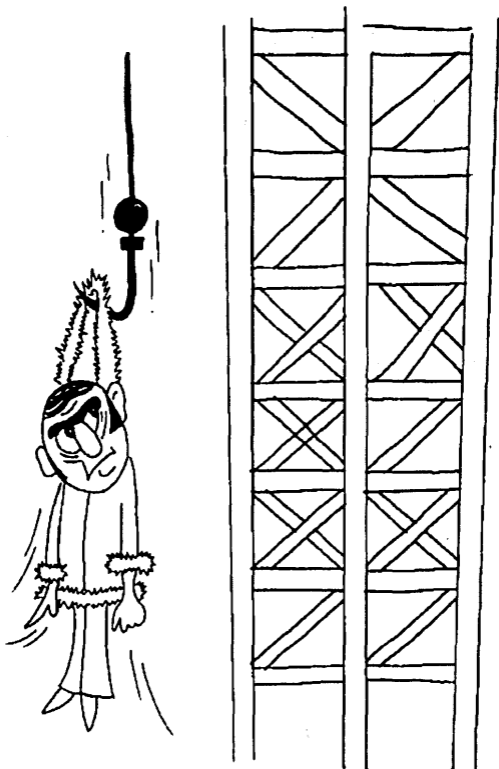
- (A) The Employer's Report of Accident
- (B) The Doctor's Report
- (C) Such other reports as may be required by the Board.

5. Is hospital care provided for a worker?

Yes, when such care is considered necessary it is provided at public ward rates.

6. When a worker is injured who is responsible for transporting him to a doctor or hospital?

The Workers' Compensation Ordinance provides that every employer shall, at his own expense furnish to any worker injured in his employment who is in need of it, immediate transportation to such place as his condition requires him to go - hospital, physician or to the worker's home.



7. At what rate is a worker paid compensation?

While totally disabled he is normally paid 75% of his average earnings. The maximum compensation which can be paid is at the rate of 75% of \$10,000.00. The minimum compensation payable is \$55.00 per week or actual average earnings if less than that amount.

8. How frequently is compensation paid to an injured worker?

Usually every two weeks if the doctor's progress reports are received promptly.

9. How long is a worker entitled to compensation?

As long as he is disabled as a result of the accident.

10. Who notifies a worker that he should return to work?

The worker's doctor.

PENSIONS

11. If a worker is found to have a permanent disability, will he receive a pension?

Yes! Each worker's own average earnings are normally used in determining the amount of the pension.

12. Do future earnings affect a worker's pension?

No.

13. Is a worker's pension ever changed?

A pension may be increased or decreased if there is a change in the disability due to the accident.

ARTIFICIAL APPLIANCES

14. Does compensation pay for glasses or dentures or other artificial appliances broken at the time of the accident?

Yes, provided they were being worn at the time of the accident.

15.If a worker requires artificial appliances as a result of his accident, are they supplied?

Yes, and also provides for the repair, maintenance and renewal when necessary and by reason of the accident or ordinary wear and tear and through no misconduct on the part of the worker.



CLOTHING AND PERSONAL BELONGINGS

16. Does compensation pay for clothing or personal belongings damaged in an accident?

No.

TRANSPORTATION AND ALLOWANCES

17. What is paid when the Board instructs a worker to report for a medical examination?

- (A) Compensation for the time involved.
- (B) When indicated, transportation and subsistence allowance.

18. If a worker visits the Workers' Compensation Board without instructions is he entitled to be paid transportation and subsistence allowance?

No. This would be his own responsibility.

INDUSTRIAL DISEASES

19. Is compensation payable for disability due to an industrial disease?

Yes, for diseases which are caused by the worker's employment.

FATAL ACCIDENTS

20. What allowance does a dependent widow receive if her husband dies as a result of an industrial accident?

- (A) A payment of \$500.00.
- (B) A pension of \$250.00 per month or until remarriage.
- (C) The costs of: Burial or cremation not exceeding \$500.00.
Transportation of the body within the Northwest Territories.

21. What allowance is provided for children dependent upon a parent who dies as a result of an industrial accident?

A payment of \$70.00 per month for each dependent child until such child reaches the age of sixteen. The payment may be

extended if the child continues to attend school or university and makes satisfactory progress.

GENERAL

22. Are all workers covered under the Workers' Compensation Ordinance?

No. But there are very few exceptions.

23. How can a worker find out if the work he is doing is covered under the Workers' Compensation Ordinance?

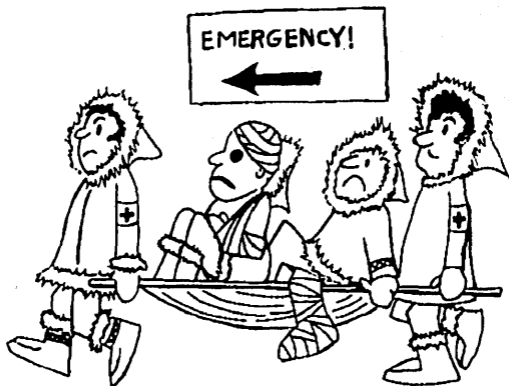
If he has any doubt he should enquire from the Workers' Compensation Board.

24. Can a worker agree with his employer to forego the benefits of the Workers' Compensation Ordinance?

No. Any agreement to that effect is contrary to the provisions of the Workers' Compensation Ordinance.

25. Does a worker pay income tax on his compensation or workers' compensation pension payments?

No. The Income Tax Act provides that these are not taxable.



26. Where should a worker write for information regarding the handling of his claim?

He should write:

**The Workers' Compensation Board,
Yellowknife, N.W.T.
XOE IHO**

IMPORTANT

When writing, the worker should give his claim number, employer's name and date of accident.

When completing accident report forms answer every question fully. Failure to do so results in requests for further information and causes delay in the payment of compensation.

This pamphlet is published for general information purposes only. For specific details the Workers' Compensation Ordinance of the Northwest Territories will apply.

For further information write to:

**Workers' Compensation Board
of the Northwest Territories,
Yellowknife, N.W.T.
XOE IHO**

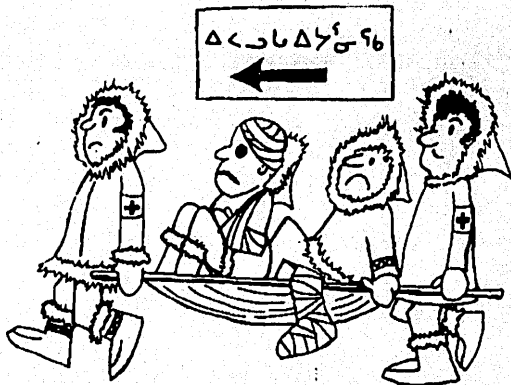
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THE
WORKERS
COMPENSATION
BOARD
OF THE
NORTHWEST
TERRITORIES
YELLOWKNIFE,
N.W.T.

XOE:IHO

BASED ON THE WORKERS'
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JUNE 1974

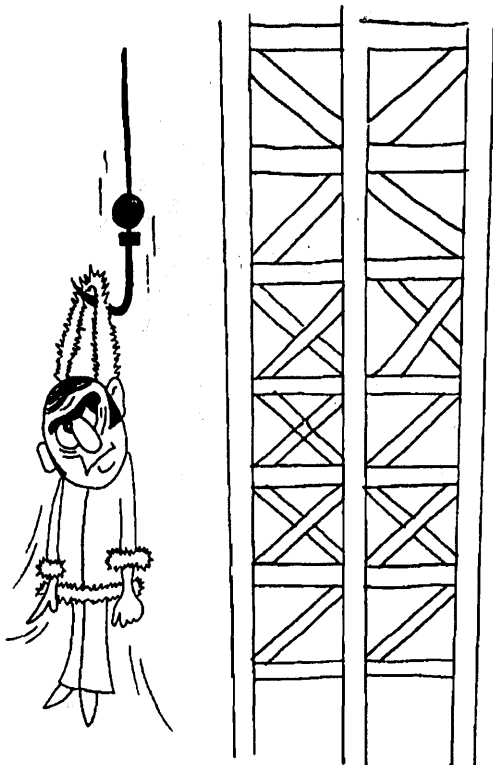
- (1) הנהגת אבולוציה אנטומית פשוטה, על
 אדף המנהל, בלתי-אפשרות אנטומית
 להנהיג (לדוגמה) אנטומיה בדיקה
 אחר
- (2) כל-הנהגת הנהגת (דוגמה) הנהגת-הנהגת
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- (3) אנטומיה אנטומיה אנטומיה אנטומיה אנטומיה
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(11) Եթե հաշվում մեզ բնական թվերի համակարգում, բազմաթիվ (հասկանալի) բ

մ, համար բազմաթիվ կարգի մասնիկները ուստի
հասկանալի

(12) Բազմաթիվ համարի մասնիկները համար
ներքին

մեծ

(13) Երբ մեզ բնական բազմաթիվ կարգում

բազմաթիվ մասնիկները մեզ համար մասնիկներ
համարները հասկանալի մեզ բնական թվերի համակարգում
կարգի մասնիկներ



(14) אֲשֶׁר נִרְאֶה אֲנִי דָּנִים

כִּי יִדְּוּ בְּלִפְנֵי דְּפִרְעֵי עַל־יָדֵי אֱלֹהֵי שָׁמַיְם וּפְּיָן
יִדְּוּ בְּרֵעֵי דְּמַדְּוֵי אֲשֶׁר יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר
אֲשֶׁר יִדְּוּ בְּפִי

א, דְּפִרְעֵי אֲשֶׁר אֲשֶׁר יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר
יִדְּוּ

(15) כִּי הִיא לִבֵּי דְּמַדְּוֵי אֲשֶׁר יִדְּוּ בְּפִי אֲשֶׁר
יִדְּוּ בְּפִי, וְשֶׁרֶטְוֵי אֲשֶׁר יִדְּוּ

א, דְּפִרְעֵי אֲשֶׁר יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר
יִדְּוּ בְּפִי אֲשֶׁר יִדְּוּ בְּפִי אֲשֶׁר יִדְּוּ

דְּפִרְעֵי אֲשֶׁר יִדְּוּ

(16) דְּפִרְעֵי אֲשֶׁר יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר יִדְּוּ
יִדְּוּ בְּפִי אֲשֶׁר יִדְּוּ בְּפִי

דְּפִרְעֵי

דְּפִרְעֵי אֲשֶׁר יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר יִדְּוּ

(17) אֲשֶׁר יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר יִדְּוּ בְּפִי
יִדְּוּ בְּפִי אֲשֶׁר יִדְּוּ בְּפִי

דְּפִרְעֵי אֲשֶׁר יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר יִדְּוּ
דְּפִרְעֵי אֲשֶׁר יִדְּוּ בְּפִי, דְּפִרְעֵי אֲשֶׁר יִדְּוּ
דְּפִרְעֵי

(18) כִּי הִיא לִבֵּי דְּמַדְּוֵי אֲשֶׁר יִדְּוּ בְּפִי אֲשֶׁר
יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר יִדְּוּ בְּפִי אֲשֶׁר יִדְּוּ
יִדְּוּ בְּפִי אֲשֶׁר יִדְּוּ בְּפִי דְּפִרְעֵי אֲשֶׁר יִדְּוּ

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TO BE POSTED IN A CONSPICUOUS PLACE

WORKERS' COMPENSATION ORDINANCE
NORTHWEST TERRITORIES

NOTICE TO WORKERS

WORKERS' COMPENSATION

YOUR EMPLOYER IS REQUIRED BY THE WORKERS' COMPENSATION ORDINANCE TO CARRY INSURANCE TO PROVIDE COMPENSATION: (A) FOR WORKERS IN RESPECT OF PERSONAL INJURY BY ACCIDENT ARISING OUT OF AND IN THE COURSE OF THEIR EMPLOYMENT, INCLUDING DISABILITY BY REASON OF DISEASE DUE TO THE EMPLOYMENT AND (B) TO DEPENDANTS OF WORKER IN RESPECT OF THE DEATH OF A WORKER BY ACCIDENT ARISING OUT OF AND IN THE COURSE OF HIS EMPLOYMENT, INCLUDING DEATH BY REASON OF DISEASE DUE TO THE EMPLOYMENT.

REPORTING OF ACCIDENTS

IN CASE OF ACCIDENT A WORKER SHOULD:

1. ASK FOR FIRST AID, HAVE A RECORD MADE OF THE INJURY.
2. IF MEDICAL AID IS NECESSARY, IMMEDIATELY, OR AS SOON AS POSSIBLE, PROVIDE THE EMPLOYER WITH ALL HISTORY, DETAILS AND CONSEQUENCES OF THE ACCIDENT AND THE PLACE WHERE IT OCCURRED. ALSO COMPLETE A WORKER'S REPORT OF ACCIDENT (FORM 6) AND SEND A COPY TO THE BOARD.
3. REQUEST THE EMPLOYER TO COMPLETE THE EMPLOYER'S REPORT OF ACCIDENT (FORM 7) AND SEND ONE COPY TO THE BOARD AND ONE COPY TO THE EMPLOYER'S INSURER WITHIN 3 DAYS.
4. REQUEST THE DOCTOR TO SEND TWO COPIES OF HIS REPORT TO THE BOARD WITHIN 2 DAYS.

NOTE:

- a. THE EMPLOYER IS REQUIRED TO PROVIDE TRANSPORTATION TO A DOCTOR OR HOSPITAL WHERE NECESSARY.
- b. THE WORKER MUST COMPLETE CAREFULLY AND RETURN PROMPTLY ANY FORMS HE RECEIVES FROM THE BOARD AS FAILURE TO DO SO CAUSES DELAYS IN THE PAYMENT OF COMPENSATION.
- c. WHEN AN ACCIDENT REQUIRES FIRST AID ONLY AND NOT THE SERVICES OF A DOCTOR OR HOSPITAL, THE EMPLOYER SHOULD KEEP A RECORD OF THE WORKER'S NAME; DATE AND HISTORY OF THE ACCIDENT AND NATURE OF INJURY. IF MEDICAL AID IS LATER REQUIRED OR THERE IS COMPENSABLE LOST TIME, AN EMPLOYER'S REPORT OF ACCIDENT FORM SHOULD THEN BE COMPLETED AND SENT TO THE BOARD AND THE INSURER.
- d. THE EMPLOYER SHALL PROVIDE THE BOARD AS SOON AS POSSIBLE WITH ANY FURTHER INFORMATION REQUESTED.
- e. AN EMPLOYER IS SUBJECT TO A PENALTY UNDER THE ORDINANCE FOR FAILURE TO SUBMIT A REPORT OF ACCIDENT OR PROVIDE REQUESTED INFORMATION PROMPTLY.

WORKERS' COMPENSATION BOARD
YELLOWKNIFE N.W.T.

XOE IHO

המנהל הכללי

מנהל הכלכלה
במנהל

המנהל הכלכלי (המנהל הכלכלי) מודיע

בשם המנהל הכלכלי

הודעה

בשם המנהל הכלכלי (המנהל הכלכלי) מודיע

(א) המנהל הכלכלי (המנהל הכלכלי) מודיע

(ב) המנהל הכלכלי (המנהל הכלכלי) מודיע

הודעה

בשם המנהל הכלכלי

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(2) המנהל הכלכלי (המנהל הכלכלי) מודיע

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בשם המנהל הכלכלי

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