



reflections

MAGAZINE

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A Human **SUCCESS** STORY

Go Safe

Taking safety support to a new level.

Social Marketing

What it is, why we are doing it and how.

How to Cope

What about the survivors?

The Bottom Line

Investing in safety vs. paying for compensation.

Rate Setting 101

How does it all really work?

Summer 2006

Reflecting on Safe Workplace Practices Across the North





**He always wanted his wife
to bring him breakfast in bed...**

he didn't think she would have to feed him too.

Please work safely. A minute can mean a lifetime.



WORKERS' COMPENSATION BOARD

Northwest Territories and Nunavut

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A worker dies.
Everyone
suffers.

April **28**

DAY OF
MOURNING

April 28th is dedicated to honouring
the memory of those who have been injured or killed at work.

**In 2005, 10 workers died in the NWT and Nunavut
from workplace injury and disease.**

Do your part to make your workplace safer today.



WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut



EDITORS' LETTER

It's time for a change. As we reflected on last year, it became apparent that our regular style of publishing Reflections no longer seemed appropriate. Following a year in which we lost ten workers to workplace injuries – twice the normal yearly average – it is now clear that this publication can have a greater role to play in safety awareness.



David Clark

Our previous style of publishing Reflections had fulfilled its purpose. It kept stakeholders informed of what we had accomplished in the previous year. However, this year we decided to push the bounds of Reflections by creating a publication that serves not only to keep stakeholders up to date, but one that also acts as a resource that keeps northerners safe on the job by keeping them current on various safety concerns. In this issue, the articles cover everything from the safety strategies and back to work plans of real northern businesses to the real-life struggles of workers that were injured on the job. We hope this publication can serve as a reusable resource

to help you influence change in corporate safety cultures across the North – starting with your own businesses, colleagues, and daily activities.

Yes, it is time for change and to bring this about we must start with ourselves. The Workers' Compensation Board of the Northwest Territories and Nunavut (WCB) is not only a workplace insurance provider, it is also – and more importantly – an organization that provides safety support and resources to northern employers and workers to help them prevent an accident. Your feedback over the past year has served as a foundation for the articles in this issue of Reflections. Therefore, we thank you for your contribution. It has allowed us to start our own cycle of change within our workplace. Our employees have come together to brainstorm ways of better supporting our stakeholders in achieving our shared goal of having zero accidents in the workplace. Through our support and your commitment, we hope to eliminate workplace injuries and illnesses and have a year in which we see a significant decrease in the unjustifiable number of workplace injuries.

Please enjoy this publication not only as a safety resource but also as a tribute to those we have lost.

We anticipate this publication will serve its evolved purpose of allowing the WCB to better support workplace safety by providing information that really matters to our various workforces. We really are listening. This is why we invite you to continue to provide valuable feedback at reflections@wcb.nt.ca.



David Clark
President & CEO



Denny Rodgers
Governance Council Chairperson

GOVERNANCE COUNCIL

Denny Rodgers, Chairperson

Denny Rodgers of Inuvik was appointed Chairperson of the WCB Governance Council in October 2005, for a two-year term. Prior to this appointment, Denny served as a Public Interest Representative, Chairperson of the Finance and Audit Committee, Vice Governance Council Chairperson, and Acting Chairperson of the Governance Council from May 1, 2005, until his formal appointment to his new position on October 13 of the same year.

Shona Barkley,

Vice Chair and Labour Representative

Shona Barkley serves on the Governance Council as the Vice Chair and as a Labour Representative. In June 2006, she was reappointed for a three-year term. Shona lives in Iqaluit.

George Kuksuk,

Public Interest Representative

George Kuksuk of Arviat was appointed to the position of Public Interest Representative in May 2004, for a three-year term.

Steve Petersen, Labour Representative

Steve Petersen is a long-time northerner who resides in Yellowknife. Steve has served the Governance Council as a Labour Representative since May 2003; he was reappointed for a two-year term in May 2006.

Bill Aho, Employer Representative

Bill Aho of Yellowknife serves on the Governance Council as an Employer Representative. He was reappointed in May 2006, for a two-year term.

Karin McDonald,

Employer Representative

Karin McDonald of Inuvik was appointed to the Governance Council as an Employer Representative in October 2004, for a three-year term.

Willard Hagen,

Public Interest Representative

Willard Hagen, also of Inuvik, was appointed to the Governance Council as a Public Interest Representative in April 2006, for a two-year term.

For more information on any of our Governance Council, please visit our website at www.wcb.nt.ca or www.wcbnunavut.ca.



RISING TO THE CHALLENGE

**SAFETY
TRAINING
MINE RESCUE**

Working together to develop and understand the challenges of a demanding and at times dangerous workplace. Building a team of champions.



WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut

40th ANNUAL MINE RESCUE Competition

Thank You!

The Workers' Compensation Board of the NWT and Nunavut would like to thank all those who helped make the 40th Annual Territorial Mine Rescue Competition a success: the owners and management of BHP Billiton Ekati Diamond Mine, Tahera Diamond Corporation and Diavik Diamond Mines Inc.

The sponsors: BHP Billiton Diamonds, Diavik Diamond Mines, Tahera Diamond Corporation, Acklands Grainger, Levitt Safety, Draeger Canada, Miramar Mining, MSA Canada, Rescue Plus, CERT NWT and all the judges and volunteers who helped make this year's event a success.

Many thanks also to Lex Lovatt & Associates, Matonabee Petroleum, The Chamber of Mines, Clear Arctic Springs and the City of Yellowknife for their assistance and Gail Cyr for casualty simulation.

Finally, thank you to the WCB staff for their time and effort in organizing another successful event.

Congratulations!

This year we had both Surface and Underground teams competing in seven events. The WCB commends this year's teams for their excellent performances:

BHP Billiton / Surface Team

Task Winner of: Surface Obstacle/Extrication

Team Members: (Captain) Tyson Ross, (Vice) Mike Martin, John Ballsillie, David Loder, Kyle Jardine, Murray Wick and Coach: Marcel Van Der Wal.

Tahera Diamond Corporation / Surface Team

OVERALL SURFACE WINNER

Task Winner of: Surface Written Exam,

Fire Fighting, Surface Practical Bench

Team Members: (Captain) Kevin Foster, Bruce McCarthy, Maurice Kay, Michael Tanguay, Anthony Bayduza, Corey Kinsey and Coach: Dale Craig

BHP Billiton / Underground Team

OVERALL UNDERGROUND WINNER

Task Winner of: Underground Written Exam, Rope, Underground Bench and First Aid

Team Members: (Captain) Cam Stromme, Peter Devolder, Chris Koebel, Graham Simms, (Vice) Colin Elson, (Coordinator) Robert MacLean and Coach: Alex Clinton

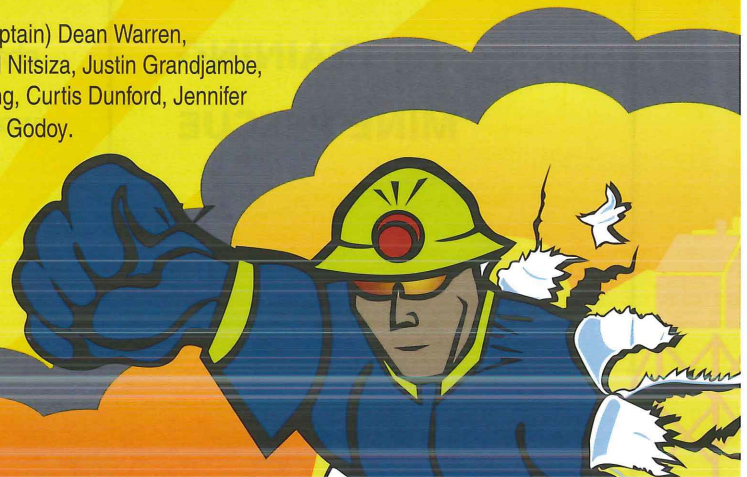
Diavik Diamond Mines Inc. /

Surface and Underground Team

Task Winner of: Smoke and Underground Obstacle Tasks

Team Members: (Captain) Dean Warren, Nathan Pitre, Michael Nitsiza, Justin Grandjambe, (Vice) Benn Armstrong, Curtis Dunford, Jennifer Butt and Coach: Jose Godoy.

Both BHP Billiton (Underground) and Diavik (Underground) teams actually tied in total points in the Overall Underground Competition – proof of the high calibre of both teams. The Overall Winner for Underground was decided on a tiebreaker! Congratulations to both Diavik and BHP!



WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut

Northwest Territories:
www.wcb.nt.ca 1.800.661.0792

Nunavut:
www.wcbnunavut.ca 1.877.404.4407

The Workers' Compensation Board of the Northwest Territories and Nunavut is always trying to develop new tools that can raise safety awareness and encourage both employers and workers alike to take the idea of safety and translate it into their actual work practices. These two stickers are recent additions to the toolbox.

The Safe 4 to 1 Ratio

A ladder is a tool that can really take you to new heights, however, if used incorrectly it can also introduce you to new and particularly dangerous ways of crashing down. The general idea of this rule of thumb is that when placing your ladder against something, you should estimate the height of the point that you wish to climb and ensure that the base of your ladder is firmly rooted at a measure of one foot out for every four feet of height. For example, if you were to climb to a point that is 16 feet off the ground, the base of your ladder should be 4 feet away from the object that you are leaning it against. So, when putting your ladder in position, estimate the height, divide it by 4 and then you've got the measurement of how far the base of the ladder should be from the object you're leaning it against. Don't teeter and totter with your well-being, apply the 4 to 1 ratio and get up there in a safe and stable manner.



THE SAFE 3 POINT RULE



The Safe 3 Point Rule

Climbing or descending stairs might seem like a simple enough action, however there are several dangers that lurk behind this common practice. Indeed, just as much as stairs can help you get up they can also bring you down, hard. A slip or fall down a staircase can lead to a number of unpleasant injuries such as: cuts and scrapes, broken teeth, sprained ankle, strained back, broken limbs, broken neck, etc. A particularly nasty tumble can even result in a fatality. That is why we developed the 3 point rule reminder. When going up or down stairs, always take your time and ensure that you have 3 points of contact: one hand should be on the railing at all times and each foot needs to be squarely planted on the center of the step as you make your way forward. By following this simple safety tip step by step, you can ensure that the stairs take you to where you want to go and not to a hospital bed.



THE WCB TAKES SAFETY SUPPORT TO A WHOLE NEW LEVEL

Though it is currently an unfamiliar term in our workplaces, **Go Safe** is about to become as commonplace to northern businesses as iPods are to teenagers. Take a look at how the WCB of the NWT and Nunavut plans to help lead workers' compensation into a new era and new breed of workplace insurance.

Workers' Compensation Boards across Canada are working together to shift their identities, marketing strategies, and focus towards changing corporate safety cultures and altering the public's perception that WCBs deal solely with compensation. The WCBs of both BC and Manitoba are prime examples of this. *WorkSafe BC* is now the prime identity of the BC board and *SAFE Work Manitoba* is the direction in which the prairie province is leading its stakeholders. WCBs from the Rocky Mountains to the Maritimes and up to our barren land offices are busy looking for extra ways to stretch their internal resources to better serve their stakeholders, workers, and employers when it comes to Prevention Services. Most ideas stem from safety and relate back to the root cause of claims: workplace injuries. So, to help curb the current trend of increased workplace fatalities and time-loss claims, the WCB of the NWT and Nunavut is spearheading the support program **Go Safe**.

Go Safe will provide the Northwest Territories and Nunavut with a means of encouraging employers and workers to take advantage of the safety support offered by their WCB.

"We are here for employers and workers," says Safety Officer Greg Arsenault. "Some of my most fulfilling work days are centered on working with an employer and helping them find ways to keep their workers safe on the job, and **Go Safe** is another great tool and resource to do that."

Safe worksites can result in greater productivity for the employer at the end of the fiscal year. This is achieved by not needing to replace skilled workers or damaged equipment because of time-loss injuries. It is widely known that to work effectively, efficiently and to avoid costly accidents you need a safety plan. As such, **Go Safe** makes good business sense. Safety plans contain common ideas centred on injury and incident prevention through worker





involvement. The focus of these plans is to identify workplace hazards and try to eliminate them. Their overall success, however, is dependent upon an organization getting all of its health and safety elements working together. **Go Safe** supports employers and workers through every step of building or refreshing their safety plan; it provides information on what has worked for other employers

is comprehensive and targeted.

This initiative doesn't provide the WCB with any financial gain. It is an opportunity to publicly recognize the employers that are making significant investments in workplace safety throughout the North. For in the end, proactive businesses such as these help the WCB fulfill its mission of creating safe workplaces through

excited about the program and always keep safety top of mind. Employers should not be apprehensive about welcoming **Go Safe** into their work environment as it does not interfere with their goals and priorities; in fact, it helps employers meet them by raising safety awareness and ensuring that their various projects get completed without any accidents.

The WCB takes pride in providing northern businesses with resources to increase their workplace safety.

and what can build or enhance their own safety culture. Ultimately, **Go Safe** is a program that allows WCB and its various stakeholders to forge calculable partnerships in making the workplace safe.

The WCB recognizes that every business is unique and, therefore, so is every safety plan. **Go Safe** provides employers with the freedom to develop safety goals that are as unique as their workplace and to develop their own safety identity with the support of safety experts. In keeping with the understanding that workplaces are unique, the WCB has tailored the program to be industry specific so the information workers and employers are receiving

strong partnerships with employers and workers alike.

Employers can take the **Go Safe** challenge and commit to workplace safety by requesting the **Go Safe** Tool Kit. The kit contains a simple, to the point, **Go Safe** manual that takes employers through the program goals. The manual is also a step by step workbook that guides businesses through all the necessary elements of a comprehensive safety plan. If the employers and workers are ready for the challenge, they register by signing the commitment form and returning it to the WCB.

Also included in the kit is **Go Safe** promotional resources and tools that help employers and workers get

The **Go Safe** rollout is slated for the fall of 2006 and will initially target the Construction Industry. Employers will be given the opportunity to band with their workforce and partner-up with the WCB to affirm their commitment to changing safety cultures throughout the North. The WCB takes pride in providing northern businesses with resources to increase their workplace safety. It sees a long and viable future in the partnerships that will evolve from this program.

For more **Go Safe** information, visit our website at www.wcb.nt.ca or www.wcbnunavut.ca. 



SUCCESS STORY

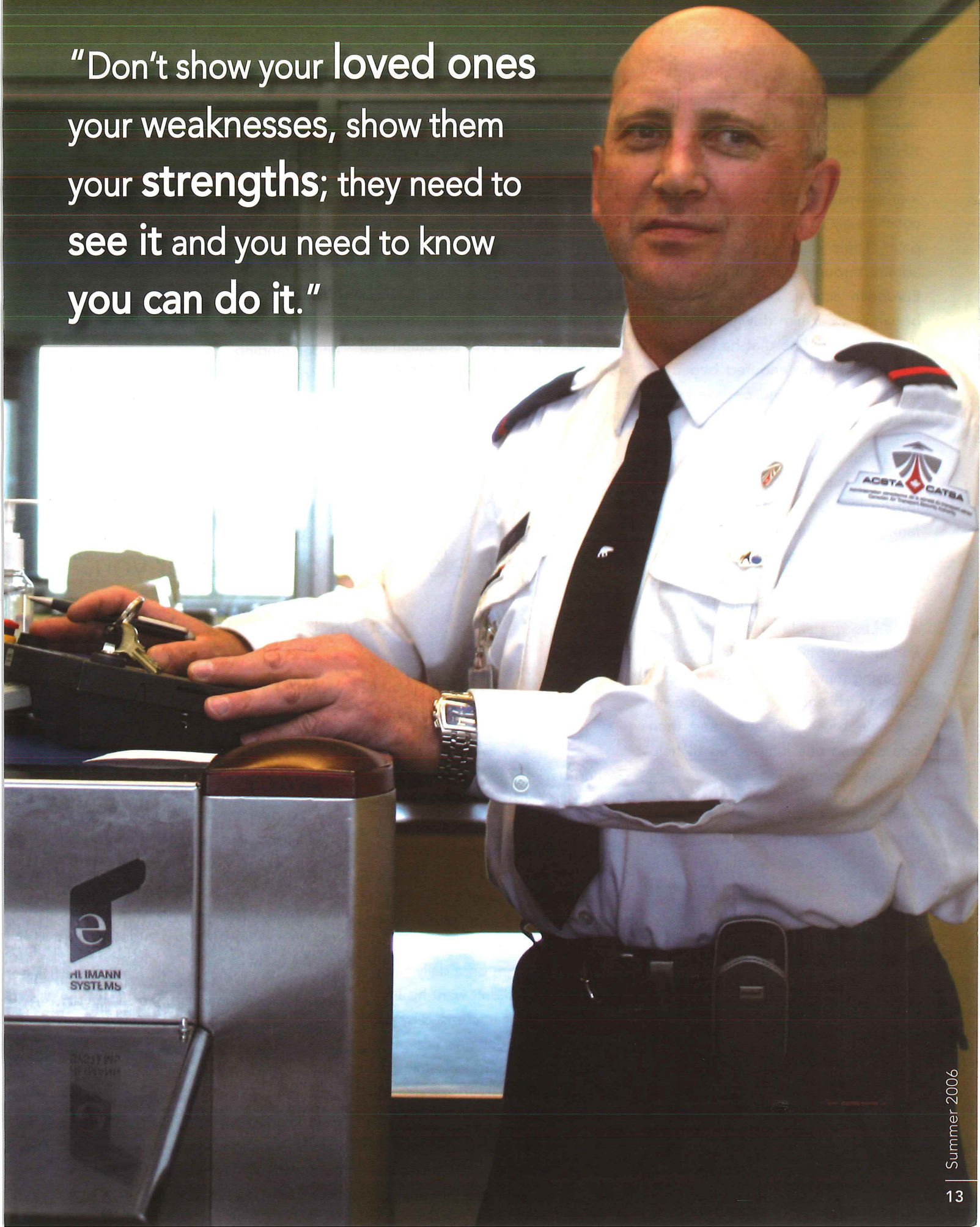
▼
Les decided to abandon his passion and take a job as a northern miner to begin saving money to move his wife and child from Czechoslovakia.

In 1990, when Les Rohac immigrated to Canada from what was then Czechoslovakia he expected to provide his family with better living conditions and to continue working as a veterinarian. But when faced with the task of returning to a Canadian university to have his previous diplomas recognized, Les decided to abandon his passion and take a job as a northern miner to begin saving money to move his wife and child from Czechoslovakia.

Les worked as a miner for six years. However his role as the family breadwinner ended when he suffered a back injury in 1996. The three back surgeries that followed marked the beginning of a very challenging road to recovery. This journey involved frequent trips to the Canmore Pain Clinic, local physicians' offices and the WCB's headquarters. And yet until Les accepted his injury, changed his lifestyle and found his strength of determination, he would never be able to complete this journey.



“Don’t show your loved ones
your weaknesses, show them
your **strengths**; they need to
see it and you need to know
you can do it.”



Les describes his lifestyle before the accident as active. He loved winter – and all sports winter related. Les enjoyed rock climbing and found a 10 km run a breeze because they were activities that came naturally to him. All that changed after the accident. Following each surgery, Les found himself lying in bed or on the couch to try to avoid aggravating his pain. “I felt like a dead person,” he admits through a charming Eastern European accent. Les’ new lifestyle began to wear him down. Gradually, the solitary routine that he kept and the pain that he endured began to push him deeper and deeper into a state of depression.

The point in Les’ recovery where he really hit rock bottom was when he felt he had been abandoned by his family and friends. Les had grown accustomed to the people around him assisting him through his daily routine from morning to night. However, once Les was able to bend his back and lift things again, his daily routine of having things done for him quickly came to an end. “They would even help me brush my teeth, and then one day, no one jumped up to help me,” he explains.

As he tells his story, it becomes clear that it is difficult for Les to take himself back to that point when he was at his worst. For someone to admit that they had become somebody that they were ashamed of is of course difficult; however, to have undergone such a transformation in front your family is more than difficult, it’s devastating. Les had given up on himself. The back pain – which he describes as a feeling similar to that of “someone smashing my toes with hammers” – radiated down his legs and began to take over his life. His once active

lifestyle was replaced with several days of lying in bed, overcome with pain. His nutritional diet was replaced with a smorgasbord of painkillers and medication to curb his stress. Suddenly, a once happy family man found himself giving up on what he had wanted: a happier life in Canada. “I was sensitive. I overreacted. I yelled. I yelled at myself. I became someone I didn’t like,” admits Les. It’s not hard to allow yourself to fall into a realm of self pity and to believe that you are the only one who feels pain; the hard part, is accepting your condition and working within its bounds. Les Rohac needed to fall down so that he could pick himself up again.

“He explained everything to me and helped me really understand what was going on in my body,” explains Les. These first steps towards really comprehending his pain initiated within Les a desire to study his injury, himself and his options for recovery – namely: weight lifting and swimming.

And by gauging his pain throughout the various activities he undertook, it allowed Les to discover what worked and what didn’t work for him.

In addition to finding strength in understanding, Les also found it in his daughter. “My daughter saved my life,” he confesses. With tear-stained cheeks Les talks about how

“You have to help yourself.
No one else can do things for you,”
says Les. “You have to
find your own direction.”

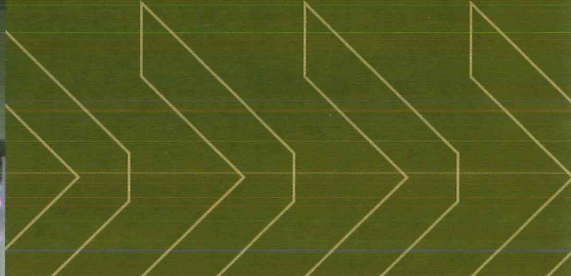
Getting back up took a firm decision on his part. “I hate that word: pain. People know not to use that word around me,” he says defiantly. Les decided that he was no longer going to feel sorry for himself and that he wasn’t going to let other people pity him either. He asked everyone to stop asking him on a daily basis if he felt pain; he didn’t want his life to continue to be characterised by pain. Even though he couldn’t completely eliminate the pain, he certainly could find ways to understand and deal with it. So Les began visiting Dr. King, the Chief Medical Advisor for the WCB.

his youngest child was his inspiration to make a pact with himself to find a way to overcome his constant back pain and to be a happier person once again. “Don’t show your loved ones your weaknesses, show them your strengths; they need to see it and you need to know you can do it,” he offers wisely.

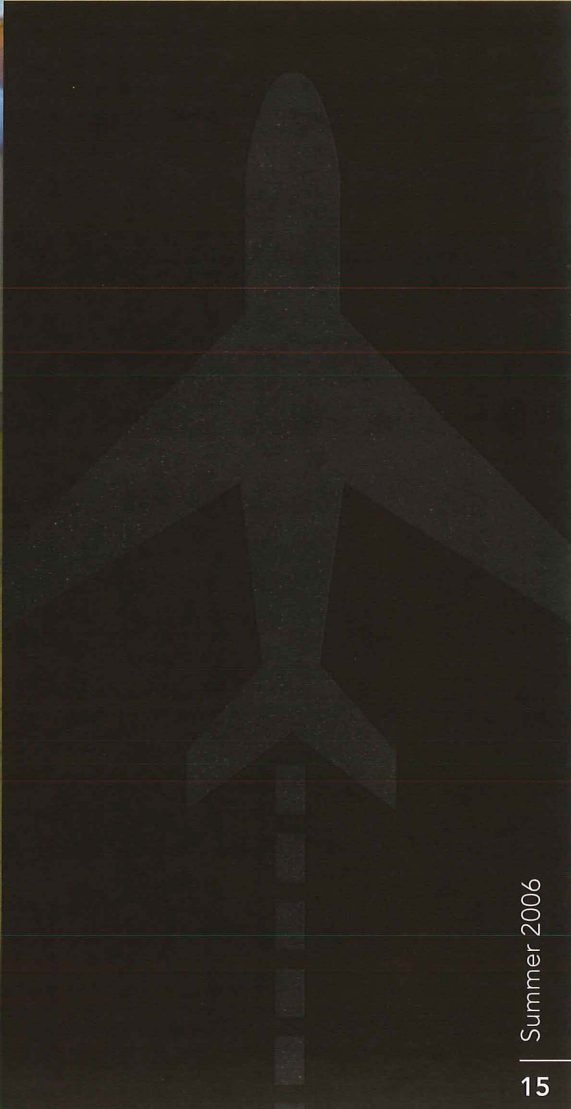
Today, Les Rohac sits in a quiet Yellowknife coffee shop and he is able to share with us what went wrong for him – and what often goes wrong for so many other people suffering from back injuries. A serious back injury can take a tremendous toll on you not only

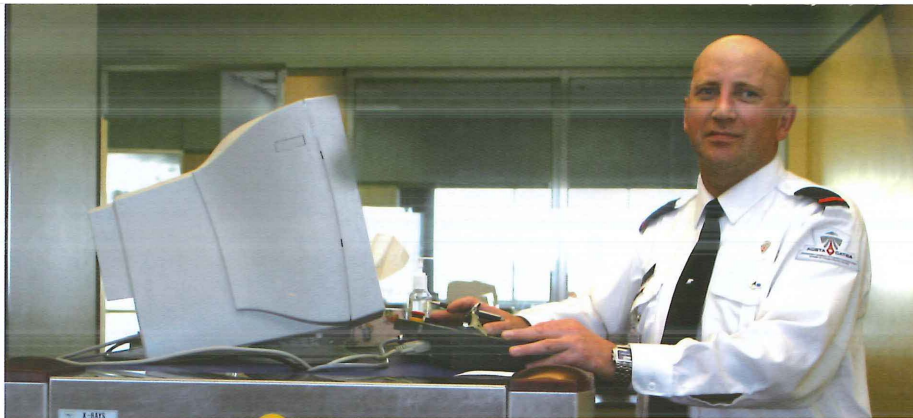
could cause some
electronic
medical devices to
malfunction. Please
alert screening
personnel if you prefer
a manual search.

détails
appareils médicaux
électroniques. S.V.P.
aviser l'agent de contrôle si
vous désirez une fouille
manuelle.



◀
Les worked as a miner for six years. However his role as the family breadwinner ended when he suffered a back injury in 1996. The three back surgeries that followed marked the beginning of a very challenging road to recovery.






"I feel good now," admits Les reflecting on the past decade.

physically, but mentally as well. In fact, as a testament to how challenging his ordeal was, Les remarks "I had to become human again." And part of feeling human again involves regaining one's independence. "You have to help yourself. No one else can do things for you," says Les. "You have to find your own direction." In the end, "you have to manage your own life," he concludes. Now that he has taken charge of his own recovery process and accepted the challenges that he still faces everyday, Les is able to look back and appreciate how his injury has changed his life. "I feel good now," admits Les reflecting on

the past decade. Once the first three weeks were over, Les' pain began to subside. His muscles began to forgive his daily trips to the swimming pool and little by little he inched forward in his recovery. It has been a slow and steady journey because things like this can't be fixed right away. "You have to accept that nothing ever comes in 100%," Les warns. In some respects, it's about accepting new limits, as Les explains "this is a part of me now. The pain is always there. But now I have accepted it."

Over the last decade, Les Rohac has gone from bad, to horrible and then

back to a place in his life where he is happy again. It took a remarkable amount of courage and conviction on his part. As he explains, when you hit rock bottom, you have to rouse yourself with the realization that you need to "do something with yourself. You are not dead, you could be – but you're not." Les Rohac's story is an inspirational one. Nowadays he is working, spending time with his family, and appreciating the things he can do.

"I can't rock climb anymore, but I can hike," admits Les with a smile. "I can do that." 



REVIEW REFRESH REVITALIZE



Occupational health and safety programs need to be developed, cultivated and fed. When we work together to nurture and protect our programs, we allow them to grow and become stronger.

NAOSH WEEK WAS A SUCCESS


www.NAOSH.ca

Safety Training: Your WCB @ work

In a recent survey, the WCB discovered that about half of northern workers and employers believe the WCB receives funding from not only the territorial governments, but the federal government as well. In actual fact, the WCB receives its funding solely from employer assessments and from investment returns. So, when they say "your WCB at work", they mean just that: your WCB. So what does your WCB have to offer aside from no-fault workplace accident insurance? Well, for starters they have free safety training courses.

In 2005, the WCB delivered 186 training courses, during which 1,589 workers were certified. The most popular WCB training courses were: Workplace Hazardous Materials Information System (WHMIS), Workplace Safety, and Internal Responsibility Systems.

"As much as we are an insurance organization, we are a safety organization as well," says David Clark, the WCB President and CEO. "We are here not only to help people that have been injured, but also to do what we can to make sure that these injuries stop happening."

The WCB is proud to offer free safety courses to northern workers as part of its ongoing services. More safety training information regarding specific training dates and detailed descriptions of the offered courses can be found on the WCB website at www.wcb.nt.ca or www.wcbnunavut.ca. 

Is there a safety training course that is not currently offered by the WCB, but that you feel would greatly benefit the workers and employers of the NWT and Nunavut? If so, let us know. Contact the WCB at 1-800-661-0792 (Northwest Territories) or 1-877-404-4407 (Nunavut).



Safety Training

For more information on the following **FREE** courses, including scheduled dates and communities, please contact the WCB.

Internal Responsibility System
Principals of Health and Safety
Occupational Health and Safety Committee
Incident and Accident Investigation
Indoor Air Quality Workplace Safety
WHMIS Instructor
Ergonomics
Claims Management for Employers
Workplace Safety



WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut

Northwest Territories:
www.wcb.nt.ca 1.800.661.0792

Nunavut:
www.wcbnunavut.ca 1.877.404.4407



Safety Training



Safety Awareness



Compensation



Safety Inspections



Claims Management



Information



Youth Safety



Employer Services



Investigations

everyday,

we send thousands of
workers home safely



WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut

Safety for *Life*

Social Marketing

What it is, why we are doing it and how.



The WCB has been introducing a new series of marketing advertisements that take advantage of social marketing's effectiveness.

Social marketing is a sophisticated approach to changing societal views. Often described as the use of programs developed with commercial marketing techniques to influence social change, social marketing has invaded our television sets for years and is now actively becoming a mainstay in Canadian workplaces.


The concept of social marketing began its evolution in the 1970s. The trend was jump started when Philip Kotler and Gerald Zaltman realised that the same marketing rules used to sell commercial products could also be used to sell ideas. The team described the tactic as something that "seeks to influence social behaviours, not to benefit the marketer [...]."

As such, the goal of social marketing is not to persuade the audience to purchase what the marketer is producing or selling, but to sell them on a particular idea and have them change their behaviour accordingly. The challenge of social marketing is figuring out how to frame the idea in such a way that people associate with it and then bring that change about. So how does the Workers' Compensation Board of the Northwest Territories and Nunavut do it?

Well, the WCB has been introducing a new series of marketing advertisements that take advantage of social marketing's effectiveness.


"We aren't selling gadgets," says Dave Grundy, Manager of Communications and Information. "We are selling lives and really the only cost is a couple of minutes."

With the use of such marketing strategies, the board is striving to get all northern workers to recognize that the cost of working safely is less great than the cost of losing someone to a workplace injury.




He always wanted his wife to bring him breakfast in bed...
He didn't think she'd have to feed him too.

Please work safely. A minute can mean a lifetime.




WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut




Sitting for 6 hours straight can be tough...
Especially if you have no choice.

Please work safely. A minute makes a difference.



WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut



**He didn't think he
needed his work boots...**
turns out he won't need them again.

NT: 1-800-661-0792
www.wcb.nt.ca

Please work safely. A minute can mean a lifetime.

NU: 1-877-404-4407
www.wcbnunavut.ca



WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut



**She used to love pushing
her daughter on the swing...**

Now it's her daughter pushing her.

NT: 1-800-661-0792
www.wcb.nt.ca

Please work safely. A minute can mean a lifetime.

NU: 1-877-404-4407
www.wcbnunavut.ca



WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut

To viably sell something to people, they must first be able to relate to the idea. And second, the audience must believe that the idea is worthy enough to incorporate into their day-to-day behaviour.

WCB has recently developed an ad campaign that focuses on the personal lives of workers involved in workplace accidents rather than the secondary damages.

"The social marketing tactics we are using rely on the emotional responses

change. The societal effects of drinking and driving incidents are easily comparable to workplace accidents and injuries—and so too is the product being marketed: life, and just how valuable it is. Both of these marketing strategies strive to create the perception that these deaths and injuries, whether the result of driving while intoxicated or of unsafe work practices, are all preventable and intolerable. However, as far as workplace accidents are concerned, we still have a lot of work to do.

sustainability, and cause pain and suffering for injured workers along with their families.

Accidents don't just happen! They are preventable and aren't simply part of the job. WCBs across Canada are making use of social marketing tactics in order to get both employers and workers alike to realize that workplace injuries and fatalities are simply unacceptable.

The tactics used in social marketing are simply a complement to the education and enforcement around safety in the workplace; without employer support and appropriate repercussions for those who are reckless, social marketing investments will not yield the expected outcomes: completely safe workplaces. Changing how society views workplace accidents is a priority if we are to prevent potential accidents and thereby save lives. Similar awareness campaigns and social pressures have transformed drunk driving from a socially acceptable practice to a deadly crime; WCBs are pushing for the increased growth of workplace safety cultures so as to drive home the message that workplace accidents shouldn't happen and aren't a part of doing business.

Social marketing opens up many doors for community partnerships. And changing societal views is a substantial challenge, so teaming up with other community groups is a great way to reach a larger audience and gain further support in the cause. The WCB is currently finalizing the Go Safe initiative which is a support partnership between businesses and the WCB's Prevention Services Team. (See page 10) 

Changing how society views workplace accidents is a **priority** if we are to prevent potential accidents and thereby **save lives**.

of the public to be effective," says Dave. "Our goal is to grab everyone's attention by shocking them into realizing that 'this could happen to me.'"

A phenomenal benchmark for social marketing was set by the work done to educate the public about the risks involved in drinking and driving. The anti drinking and driving campaign created political and public concern that led to tougher legislation, increased enforcement, successful mass media campaigns, awareness programs, and treatment and rehabilitation for offenders. As such, it remains one of the most successful social marketing campaigns because it succeeded in influencing social

Most Canadians agree that drinking and driving and the accidents they often cause are not—by any means—an inevitable part of life. However, not all Canadians perceive workplace accidents in the same light. So while the majority of our workforce feels that it is not okay to be injured or killed by a drunk driver while traveling to work, they somehow do not see workplace injuries and deaths as equally unjustifiable. Your WCB sees this common misperception as something in need of mending.

Workplace accidents cost Canadian employers millions of dollars each year; they damage morale, lower productivity, affect long-term



Community Involvement: just cause

Across North America CEOs, presidents, boards, and business owners are redefining the definition of corporate success. Corporate success used to be understood in terms of the successful and prolific generation of revenue dollars; evidence of this success would often come in the form of a big boat, fancy home or Mercedes-Benz. But over the last decade, something quite remarkable has taken hold of corporate boardrooms. It appears as though the term corporate success has now come to mean a rise in profits that brings with it a simultaneous increase in the area of community involvement.

Northern businesses are not new to the idea of community involvement. Some small businesses, such as Yellowknife's Fitzgerald Carpeting, regularly give back to their community by donating an annual scholarship to a local high school graduate. Others have focused on being involved in local schools by supporting curriculum development. For instance, Tahera co-sponsored the introduction of a CPR program for Inuksuk High School, located in Iqaluit, Nunavut. De Beers has also significantly participated in community school development with the Kimberlite Career and Technical Centre; it is a facility whose curriculum is dedicated to trades education in the North. Of course, schools aren't the only community groups that benefit from corporate involvement. Larger companies are able to donate a portion of their revenue to large-scale community initiatives such as arenas and swimming pools.

"We are all northerners," explains Theresa Wolfe, Chair of the WCB's Fundraising Committee. "These are our children, this is our community, and it is our responsibility to make it great."

Of course not all organizations can allot a handful of cash to community enhancement projects. The Workers' Compensation Board of the Northwest Territories and Nunavut, for instance, is a board that is fully funded by


northern employers; therefore, as it is your money and not ours, the funds are only spent on WCB programs, initiatives and workers' benefits. However, where there's a will, there's a way. WCB employees have created an internal fundraising committee to represent their workplace in northern communities and have continually managed to exceed each of their previous year's donations. In 2005, WCB employees raised over \$12,000 for various charities.

WCB employees raise money by donating personal items for silent auctions held during the lunch hour, hosting chilli lunches, organizing bake sales and having recycling drives.

"Every employee participates in some form or another to help us reach our goals," adds Wolfe.

This past year, WCB employees had their hard work recognized when they were presented with the Terry Fox Run award for the most money raised per capita in the corporate team category. WCB employees raised over \$4,500 in honour of Terry Fox. In addition, WCB employees donated over \$3,000 to the Salvation Army Christmas families; over \$2,000 to Relay for Life; over \$1,400 to the Canadian Red Cross Tsunami Relief; over \$1,000 to the Kids Help Phone; and, over \$500 to the Canadian Cancer Society by purchasing Daffodils for Cancer.

Although the money raised for the community has come from employees' personal piggy banks, it is nevertheless a mark of this team's sense of social responsibility and commitment to community involvement.

"From a corporate standpoint, it gives substance to our vision and value statements. I commend the employees for taking up this personal challenge on behalf of the WCB" says David Clark, President and CEO of the WCB, and Yellowknife resident. "Remember actions will always speak louder than words." 

The entire population of a medium-sized community suffered a time-loss workplace injury in 2005...

Okay, so that isn't entirely true – but it got your attention right? In actual fact, a total of nine hundred and fifty workers suffered time-loss injuries of some sort in 2005. In a workforce of just over 34,000 northerners, this means that almost 3 out of every 100 workers suffered a workplace injury in which they were forced to take time off work.



Getting employees **BACK TO WORK**

Getting just one of these workers to return to their pre-injury job can be challenging. Because learning to cope with new bodily restraints or the fear of further injury are challenges that can really be trying on a worker's desire to return to her/his job. However, research has shown that the longer an injured worker is off work the less likely s/he is of returning to work. And evidence suggests that the benefits of helping an injured worker back into her/his pre-injury workplace far exceed the option of staying home. A worker who is back in her/his job will have a greater chance of making a rapid and complete recovery.

Return to Work programs benefit not only workers, but employers, unions, and health care providers as well. A swift return to the workplace can benefit employers by reducing an worker's time away and thereby eliminating the costs or need of training replacement workers. By

taking an active role in the recovery process, employers can help reduce an injured worker's temporary and/or permanent disability. Unions benefit because timely returns protect worker employment and employability in general. And Return to Work programs benefit health care providers by giving them an additional tool to help workers recover and return to work faster.

The goal should always be to get workers back to their original position at the earliest and most appropriate time in their healing process. To jump start this process, even if it is only to perform duties that have been modified from her/his original tasks, an employer or supervisor can contact the worker's WCB case manager or case adjudicator. The case manager or adjudicator can work with the employer to help them understand what types of modified jobs the worker would be able to perform.

Return to Work is a Shared Responsibility

There are many participants in the return to work process, and each have a different role and responsibility. Beyond managing and monitoring the claim, the WCB is also responsible for providing education and assistance to both the worker and employer. Health care providers are responsible for providing timely medical and functional abilities information. By working together, these parties can help the worker achieve a quick yet safe return as well as a restoration to full productivity; their cooperation makes a big difference as it reduces the human and economic impacts of workplace injuries and illnesses. Where there are shared responsibilities, communication and cooperation are essential.

The Process

The return to work process may be initiated at the request of the injured worker, the WCB, the employer or the injured worker's health care provider, whenever work is deemed as an appropriate part of the recovery. Many individuals are available to assist the employer in developing an appropriate individual plan for their worker. The health care provider is able to consult with the employer regarding the restrictions and capabilities of the worker in question.

A safe and sustainable return to work plan is designed so as to accommodate the worker's current capabilities. WCB staff can work closely with the employer and the health care provider to assist in the creation, coordination, and monitoring of such a plan.

The health care provider's role in return to work initiatives is to assess the injured worker and determine her/his capacity to do her/his job. However, when it comes to encouraging an injured worker to return to the workplace, this responsibility rests with the employer. The employer should be in constant contact with their injured worker

so as to monitor and encourage her/his progress and to ensure that the relationship between the two is maintained. Upon discussing job modifications with the injured worker directly, her/his supervisor can then either send a list of possible duties through the worker, via the WCB or to the health care provider directly. If the worker and health care provider have agreed to the modified job tasks, then the employer can contact the WCB for assistance in developing an effective return to work plan.

Modifying a Worker's Pre-Injury Job

Initially, the injured worker may need to return to a job that is somewhat modified from her/his regular duties. A modified job can either consist of transitional duties or it can simply be a gradual return to work.

Both the worker and supervisor alike must understand that any recovery process takes time; this realization is key if workplace morale is to remain high and the worker is

to have a successful reintegration into her/his duties.

When an injured worker is not cleared to return to work in a timely manner, it is sometimes because the physician was not made aware of how the worker's job can be modified

to suit her/his temporary limitations. As such, clear and thorough communication is essential at all times if the worker is to return to work in the shortest possible time. The responsibility for developing a modified job is generally that of the injured worker's immediate supervisor; however, this responsibility may vary from company to company depending on corporate policy. Modified duties should be focused on the tasks that the worker can accomplish given her/his temporary limitations. And of course there must always be open lines of communication between the health care provider and the WCB while they assist the worker in getting back to her/his pre-injury work routines. In the end, the goal is to get the worker back to her/his regular job and to do so in such a way that s/he is comfortable with the recovery process.

A safe and sustainable return to work plan is designed to accommodate the worker's current capabilities.

Return to Work Programs


Return to Work programs are based on the philosophy that many workers can safely perform productive work during their recovery process. Additionally, these programs often have a way of helping the recovery process along as they can be modified to parallel the increasing ability that a worker gains as s/he recovers.

Work Assessment Program:

The health care provider, employer and WCB work together with the worker in order to assess her/his ability to perform pre-injury tasks. While the worker is recovering from their injury and easing back into the workplace, the employer can request WCB assistance. Therefore, the WCB will continue to pay the injured worker compensation during her/his return to work process so that the employer can remain fully staffed without incurring a financial loss.

Training on the Job:

In the event that there is a worker who can never return to her/his pre-injury work but who still has skills that would allow the employer to transfer her/him to another position, the WCB will work with the employer to help re-train the worker. The WCB will assist the re-training process by sponsoring a percentage of the worker's gross pay during their training. This percentage is reimbursed directly to the worker. The length of this program is flexible and depends on the amount of training that the worker requires. Depending on the situation and the type of training the worker is undergoing, the WCB may help fund the worker's training as well.

Some employers may be weary of encouraging an injured worker to return to work. However, the WCB's Return to Work programs have specifically been put in place to ease any of the concerns that an injured worker or employer might have. The employer is not liable for any costs should the worker suffer either a recurrence of the injury or a new injury while participating in this program. Lastly, employers interested in hiring previously injured workers can, and are encouraged to, take advantage of this program. 

Skills Canada 12th National Competition



Congratulations

Peter Boggis on winning the Gold Medal in Work Place Safety at the National Skills Competition!

The Competition took place in Halifax May 23-26.

The Workplace Safety Competition consists of 3 areas: a written exam, a safety presentation and a workplace hazard assessment where the competitor must find the hazards, classify the hazards according to the National classification system and correct the hazard.

The WCB would like to congratulate all the Skills Canada participants from both Team NWT and Team Nunavut on their successes.

A special recognition to Lana Shave who competed in Workplace Safety.



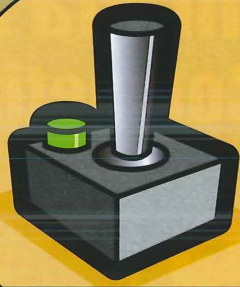
WORKERS' COMPENSATION BOARD
Northwest Territories and Nunavut

Northwest Territories:

www.wcb.nt.ca 1.800.661.0792

Nunavut:

www.wcbnunavut.ca 1.877.404.4407



the Bottom Line



The Costs of Safety

- WCB Safety Training Courses – FREE (http://www.wcb.nt.ca/safety_and_training/training/course_outlines.html):
 - Claims Management for Employers;
 - Safety Management;
 - Safety Awareness;
 - Incident and Accident Investigation;
 - Occupational Health and Safety (OH&S) Committees;
 - Workplace Hazardous Materials Information System (WHMIS);
 - Workplace Hazardous Materials Information System (WHMIS) Instructor;
 - Artist/Carver Safety Awareness;
 - Ergonomics Program;
 - Indoor Air Quality;
 - Internal Responsibility System (IRS) and Due Diligence;
 - Managing Safety.
- Ergonomic Assessments – FREE;
- Air Quality Testing – FREE;
- Go Safe: is a partnership program that provides northern employers with the support and resources to prevent serious illnesses, incidents, and injuries in the workplace. By becoming a partner with WCB in this program you can benefit – for FREE – from:
 - a user friendly Go Safe kit that will help you go about making your workplace even safer;
 - access to a WCB safety officer who can assist you and make suggestions on how to raise the bar on workplace safety;
 - a number of other safety resources (*for more information on the Go Safe program, see page 10*).

vs.

Funding the Accident

- The investigation brings with it a loss of productivity, because:
 - it must include the supervisor, witnesses, and the injured worker;
 - WCB paperwork that needs to be completed;
 - people are removed from regular duties to investigate what happened.
- Production is lost when the equipment is damaged or the employee is unfit to operate it;
- Contract deadlines can be missed, and this can result in additional costs (which depend on the terms of the contract);
- Loss of worker confidence in the organization;
- A poor safety image makes it difficult for the company to win contracts;
- Having a replacement worker, who fills in for the injured employee, carries a cost. But not having one means that greater workloads will be placed on the rest of the team, thereby making them more prone to accidents or fatigue;
- Training and recruitment costs can be expensive; they range from \$4,000 for a reception position to \$40,000 for an executive position;
- The loss of a trained and experienced employee is tremendous;
- Equipment might need to be replaced, repaired – and then there are insurance costs, premium costs, etc.

Conclusion: If you do the math, it is clear that the winners are those who invest in Safety. Take advantage of our FREE Safety Services, the savings can be immense!



How to Cope: What about the Survivors

When an accident or critical incident of some sort occurs, the immediate focus is naturally placed upon the injured party. However, a workplace accident is an event that can cause emotional or psychological trauma to any of those who are either directly or indirectly exposed to the incident. The emotional or psychological trauma sustained from such experiences can often manifest themselves in a number of different ways.

Reactions to a highly stressful event can include:

- feeling jumpy, anxious, moody or irritable;
- having difficulty concentrating, making decisions or thinking clearly;
- having trouble going near the scene of the accident or to places that trigger memories of the incident;
- having trouble being around people;
- having difficulty being alone;
- sleep disturbances/nightmares.

A worker's feelings about their workplace or occupation can be seriously affected by an accident and it is often quite possible that the entire workplace may suffer following such an incident.

Possible effects are:

- poor morale;
- decreased productivity;
- increased accidents;
- sick time;
- higher disability claims;
- greater staff turnover.

Employers can effectively manage accidents or critical incidents by drawing up clearly defined procedures that deal with addressing workers after such incidents and including them within their safety plan. Properly structured critical stress debriefings can make significant headway towards preventing or limiting the development of post-traumatic stress in people who have been exposed to accidents or critical incidents. The reason for this is that intervention procedures help workers deal with the sudden emotions that they might face after an accident and it helps them to return to work with confidence in their workplace, occupation and employer.

Types of interventions:

Defusing session (within 6 to 8 hours):

- A brief, confidential and non-judgmental group meeting of the workers affected by the incident;
- It is important that this be conducted by people who have experience in defusing sessions (this could even be done by properly trained peers);
- The diffuser explains the physical, emotional and mental reactions that workers may be experiencing and how to take care of their emotional and physical health.

Debriefing session (within 24 to 72 hours):

- A confidential and non-judgmental discussion of the continued effects that stem from the trauma experienced by the workers;
- The purpose of the session is to alleviate workers' trauma;
- This debriefing focuses on the emotional well-being of the workers, and it does not attempt to find the cause of the accident or assign blame;
- This session should be voluntarily led by someone who is trained.


Critiquing session (held few weeks later):

- Employers, supervisors and workers gather to review aspects of the incident, identify deficiencies and determine appropriate solutions in that regard;

- Determine how it can be handled better;
- Determine how it can be prevented;
- Assess the effectiveness of the intervention;
- Related company policies and procedures should be reviewed during this session.

Corporate Review (within 30 days of the incident):

- Employer conducts a broad review of all the steps taken in response to the incident:
- First aid;
- Emergency procedures;
- Critical incident debriefing;
- Accident investigation;
- Corrective responses;
- Claims management.
- The purpose of a corporate review is to assess the company's procedures, responses and to suggest corrective steps. It does not replace an accident investigation.

Critical stress debriefings can prevent or limit the amount of post-traumatic stress that personnel might experience after an accident or critical incident. Critical Incident Stress Debriefing (CISD) provide workers with a supportive and safe environment within which they can discuss their thoughts and feelings following a distressing event. Many organizations have a Critical Incident Response plan as part of their safety plan; find out if you have one in your place of employment! 

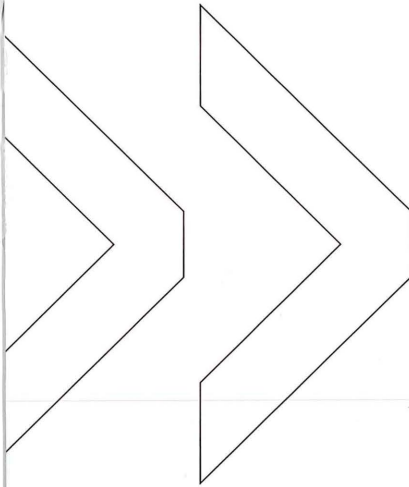
Lives Lost in 2005

In 2005, we lost ten northerners to workplace injuries or illnesses. Each of these workers left behind family. Each of these deaths were preventable. We hope this information underscores how tragic this loss of life is and that it highlights some of the dangers faced by our workers every day. None of these numbers are just statistics – they represent lives that should still be with us today.

- 4 – As a result of exposure/hypothermia/drowning.
- 2 – Firefighters in the line of duty.
- 2 – Electrocution.
- 1 – Hit by object as a result of an explosion.
- 1 – A slip and fall.



Tracking your Claim



Understanding a foreign system can be quite discouraging. This is especially true if you are learning the ropes of a new system while recovering from a workplace injury. But filing and following a claim with the WCB should not be seen as an intimidating process. The WCB employs numerous adjudicators and case managers in both Nunavut and the Northwest Territories. These adjudicators and case managers are professionals who regularly work with injured workers on a case-by-case basis to educate them about the benefits they are entitled to and to track their progress as they recover from their injury and re-enter the workforce. The following provides a quick glimpse of two routes that a WCB claim can take in its development. Remember that, at any time during the process, an injured worker or their employer can contact the case manager or adjudicator if they want.

An accident claim is filed with the WCB by completing the Worker's Report of Accident form, the Employer's Report of Accident form, or the First Medical Report by the attending health care professional. These forms are found on the WCB website at www.wcb.nt.ca or www.wcbnunavut.ca. Although the completion of any one of these forms will open a claim, a worker will not receive benefits until the Worker's Report of Accident form is completed and returned to the WCB.

WCB registers the claim. If more information is required, the WCB contacts the injured worker, their employer, the witnesses to the accident, and/or the physician/health care provider.

The claim is accepted.

The injured worker receives an acceptance letter and is assigned to an Adjudicator/Case Manager. The Adjudicator/Case Manager works with the injured worker to educate them about the benefits that they are entitled to as a result of their workplace injury.

The Adjudicator/Case Manager monitors the injured worker's progress and recovery and helps determine when it is appropriate for her/him to safely return to work.

To receive benefits the Adjudicator/Case Manager will require documentation that may include medical reports or information, and original expense receipts. Delays in receiving this information may result in payment delays.

The Adjudicator/Case Manager will continue to work with the injured worker and her/his employer until the end of the claim process. It is important for the injured worker to maintain frequent contact with both her/his Adjudicator/Case Manager and employer; this will ensure that the injured worker's questions are answered, their claim's status is understood and that s/he returns to work as soon as it is appropriate. Adjudicators/Case Managers can be reached in Nunavut at 1-877-404-4407 or in the Northwest Territories at 1-800-661-0792.

The claim is denied.

The injured worker receives a letter explaining why her/his claim was denied.

The injured worker disagrees with the WCB's case for denying the claim.

The injured worker agrees with the WCB's case for denying the claim.

The injured worker can decide to appeal the WCB's decision by contacting the Review Committee at 1-800-661-0792.

The injured worker's file is closed.

Level one of the appeals process begins.

Need more information or have more questions?

To contact your Claims Adjudicator or Case Manager call 1-800-661-0792 (Northwest Territories) or 1-877-404-4407 (Nunavut).

For copies of WCB forms or further information about the appeals process, check out our website at www.wcb.nt.ca or www.wcbnunavut.ca.

**Note: if a claim file is open longer than six weeks, it is transferred from the Adjudicator to a Case Manager.*

BUILDING

SAFETY into the Plan

In a workplace that doesn't have a safety plan, the secret to surviving an entire day's work is similar to that of the age-old game of Russian Roulette – you hold your breath and hope for the best. However, making it home from work safely and in one piece isn't a game of chance. It's a fundamental part of workers' rights and it is a daily reality that can be expected and demanded by all.

Did you know that in 2005, 950 people suffered time-loss injuries in the NWT and Nunavut? A safely run workplace has positive impacts on the entire organization. Safety programs save money by keeping assessment rates down and by helping maintain consistent budgets. When a company has a thorough safety program it helps retain skilled workers because it makes it clear to them that their safety is a number one concern. Lastly, if a workplace injury should occur safety programs also help retain skilled workers in that they provide a detailed process for rehabilitating injured workers and getting them back into your workplace.

Building safety into a project plan right from the beginning doesn't have to be an intimidating task. And it is important to remember that incorporating safety into a project plan shouldn't solely be the responsibility of the implementation team. The project development team can and should play a major role in writing safety into the project from the start.


"Safety planning is absolutely critical, however it won't accomplish its ultimate goal of preventing accidents unless it is taken up and applied in earnest by the development team," says Derek Dinham, Vice President, Nunavut Operations.

To give project teams a clear understanding of what is legally required of them throughout a project's development, it is often useful for them to consult the Worker's Compensation Acts along with the Safety Acts and Regulations. By becoming familiar with these requirements, project teams can then use them as the skeleton for their safety plan; this will of course make it far easier for them to tailor it to their particular needs afterwards. Like any part of your project, safety demands serious consideration.

Traditionally, workplace safety hasn't been the chief criteria in businesses' decision to hire a contractor, however recent evidence has increasingly shown a shift in that regard. Employers that hire contractors regularly are starting to recognize the value of workplace safety and have begun requesting safety records and safety program outlines as part of the bidding process for their contracts. By making safety program outlines and low injury rates a business requirement, employers are helping their workers, themselves and the WCB because they are effectively making workplaces safer and they are doing their part towards stitching safety awareness into the very fabric of our northern business culture.

Everyone involved in a workplace holds a certain degree of responsibility for the safety of its workers. Without shared responsibility, no safety plan will be completely effective and no worksite will be without injury.

Long ago, management used to believe that safety was the employee's responsibility. However, today it is becoming more and more apparent that a safe workplace requires a proactive management team that pushes safety to the forefront and demands that expectations be met in that regard.

So why approach safety as a game of Russian Roulette when it can be actively pursued as a highly realistic and feasible goal? Have everyone seriously consider and incorporate safety into their workplace so that no trigger is ever accidentally pulled. Remember, surviving a day at work has nothing to do with chance, yet it does have everything to do with being prepared. 

Elements of an effective safety program:

1 Occupational Safety and Health Policy:

States the employer's commitment to safety and health; identifies the Occupational Health and Safety (OH&S) committee's objectives; and, defines the safety related roles and responsibilities of the employer, supervisors, and workers.

2 Regular Premises Inspection:

Conducted at regular intervals to ensure that worksite, equipment, and workplace practices meet safety and health standards, and to identify conditions that need corrective actions.

3 Safe Work Procedure Outline:

Used as workplace standards that guide and direct workers through safe performance of their jobs. The safe work procedures outline also identifies hazards and appropriate actions to eliminate them.

4 Accident Investigations

Determines the cause of incidents and injuries. This information can then be used to identify unsafe conditions and procedures, which can then lead to the development of solutions for incident and injury prevention.

5 Records and Statistics:

Documenting training, incidents and injuries, accident investigations and workplace safety improvements as part of a safety program helps to identify trends and problem areas within your workplace.

6 Occupational Health and Safety Committee:

Provides an opportunity for workers to exercise their responsibility in safety and health by identifying health and safety issues, and recommending ways that management can make improvements.

7 Worker Instructions:

Includes formal training, orientation and refresher training that makes workers proficient in performing their jobs safely.

8 First Aid and WHMIS:

Specifies the equipment, supplies, facilities and services required to provide workers with prompt first aid. It also specifies the information, labeling and training requirements for hazardous substances.

Rate Setting 101



Every business is assigned a subclass category, and with that comes a pre-determined assessment rate. But the big question is: where does this assessment rate come from? Is it picked out of a hat, or is it randomly decided by some kind of computer software or is there an actual science behind the figures that show up in the annual Rate Guide?

The answer is: there is an actual science behind those figures. In January 2006, with the assistance of its Actuary, Morneau-Sobeco, the Workers' Compensation Board of the Northwest Territories and Nunavut (WCB) implemented a new Rate Setting System. The new system maintains the hallmark of collective liability and rate stability while improving its fairness and responsiveness to employers' actual experience. Here's the crash course to help you understand what the assessment rate really is and how the figures are determined.

The WCB has
changed the way
assessment rates
are calculated ...



Class 1
Renewable Resources
& Outdoor Recreation



Class 2
Mining



Class 3
Oil and Gas



Class 4
Construction



Class 5
Transportation,
Communication,
and Utilities



Class 6
Trades



Class 7
Services



Class 8
Public Administration
and Defense

The Basics

Like all Canadian WCBs, the Workers' Compensation Board of the NWT and Nunavut collects assessment premiums to cover the costs associated with workplace injury claims and their administration by the board. The board must ensure that sufficient money is available to provide for all current and future accident-related costs in a given year. To calculate the expected costs of these accident claims and to fairly divide and allot them to the employers, the WCB employs the services of an Actuary, who is a professional that typically works in the insurance industry. The role of the Actuary is to compute insurance risks and premiums for the purpose of providing an expert and statistics-based opinion on the organization of employer classes and their associated assessment rates. Both the WCB and the Actuary, evaluate the potential risks of a particular subclass by considering its claims activity over the last five years. This is the foundation of the collective liability principle. Collective liability, which is common across the insurance industry, means that the risk is shared among all employers as an industry subclass and not by employers as individual businesses.

The Economics

In addition to risk assessment, the WCB must consider additional factors to determine an appropriate assessment rate for a subclass. Rate stability is a major consideration. The Governance Council does not want employers to be burdened by large assessment increases that are caused by short-term spikes in claims costs. Therefore, collected premiums must ensure that the Accident Fund is ready to absorb these unexpected costs.

With the assistance of its Actuary, the board implemented a new rate setting system in January 2006. And while the collective liability principle and stability of rates are pillars of this system, it has also sought to improve its fairness and responsiveness to the actual experience of its employer subclasses. To keep claim costs current with workplace injury trends, the new system only takes the costs of claims that have occurred in the last five years into account when setting the assessment rates. This means that the rates for employer subclasses will react more quickly to either improving or deteriorating claims experience.

The board also limited the cost impact of a single claim to two and a half times the Year's Maximum Insurable Remuneration (YMIR). This means that an expensive claim will not create an excessive burden on a subclass. However, to stress the severity of worker fatalities, the board also implemented a one-time charge for worker fatalities of two and a half times the YMIR to the employer subclass.

The Sociology

In addition to straight statistics and economics, there is a human aspect to rate setting as well.


Most WCBs across Canada allot a share of the individual risk to employers based on individual accident costs; and this is usually done through a system of experience rating or a merit/demerit system.

For its own part, the NWT and Nunavut board has developed Safe Advantage; it is their own unique merit/demerit program that will be implemented in 2007. The Safe Advantage initiative was developed to help encourage the largest employers—who are responsible for nearly 80% of all time-loss claims—to improve their safety records.

The new system also includes a provision to move subgroups of employers from one rate group to another based on experience. These reviews will be done every three to five years, and will also work towards maintaining a fair and responsive system.

Rate setting also involves a certain amount of sociology in that we want employers to recognize the severity of workplace accidents and to realize that they are both intolerable and preventable. The charge of two and a half times the YMIR to an employer subclass that suffers a fatality allows the WCB to do just that. This one-time charge reflects the severity of this type of claim and it does so in the hopes of driving home the message that a loss of life in the workplace is absolutely unacceptable.

In keeping with their commitment to steady assessment rates in a fair manner and to not over burden employers, the WCB maintains a 25% limit on assessment rate increases or decreases for a rate group from one year to the next.

So there really is a science to it. And this kind of science recognizes that things are always in a state of flux. As such, assessment rates will change from year to year, and employer subgroups are never set in stone. Even with that said, it is important to point out that the WCB of the NWT and Nunavut has managed to maintain one of the lowest average assessment rates in the country. Currently, your WCB has the fourth lowest average provisional assessment rate in Canada. Alberta holds the top spot for the lowest rate at \$1.57 and it is followed by Manitoba at \$1.68 and then Saskatchewan at \$1.84 (each rate is per \$100 of assessable payroll). The WCB of the NWT and Nunavut's rate of \$1.87 is just behind Saskatchewan's; Newfoundland and Labrador has the highest rate at \$2.75. 

Look how the WCB has changed the way assessment rates are calculated ...

2006 Provisional Average Assessment Rates

(per \$100.00 Payroll)

Alberta	\$.157
Manitoba	\$.168
Saskatchewan	\$.184
Northwest Territories and Nunavut . . .	\$.187
British Columbia	\$.190
New Brunswick	\$.214
Yukon	\$.216
Prince Edward Island	\$.223
Ontario	\$.226
Quebec	\$.232
Nova Scotia	\$.265
Newfoundland and Labrador	\$.275



Vision

Safe workplaces and fair benefits.

Mission

Safe workplaces achieved through strong partnerships with employers and workers while providing fair and sustainable benefits.

Values

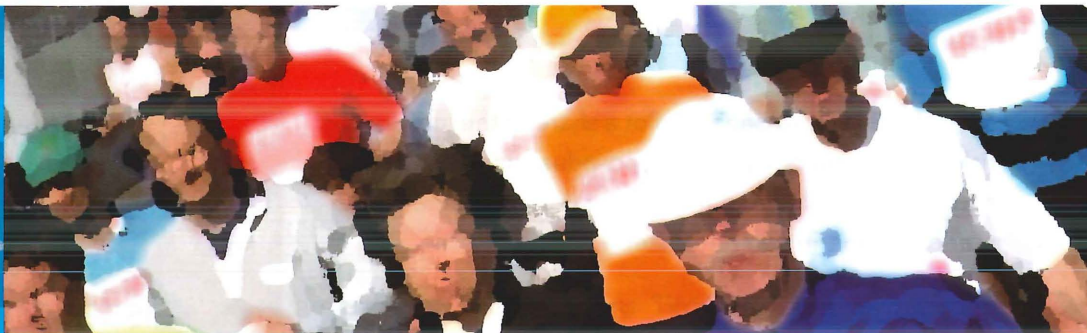
The Workers' Compensation Board of the Northwest Territories and Nunavut is committed to the following values:

We treat others honestly, fairly and respectfully.

We are sensitive and responsive to our clients' needs.

We work safely.

We do what we say.



employees are passionate about supporting their northern communities. We support the following community organizations by donating our time and enthusiasm:

Arctic Winter Games 2008

Atii Fitness Centre

Aurora Arts Society

Aurora Minor Soccer League

Autism Society of the NWT

Avens Seniors Centre

Canadian Cancer Society

Canadian Championship Dog Derby

Canadian Diabetes Association

Canadian Lung Association

Canadian Mental Health Association NWT Division

Canadian National Institute for the Blind

Caribou Carnival

Catholic Church in Rankin Inlet and Iqaluit

Children's Wish Foundation

Civil Air Search and Rescue

Community Emergency Response Team Northwest Territories

Dog Trotters Association

Facilities for Kids

Girl Guides of Canada

Iqaluit Skating Club

Junior Mens' High

Performance Basketball

Minor Hockey

NWT Council of Disabled Persons

NWT Gymnastics Association

NWT Hockey Association

NWT Medical Association

NWT Special Olympics

NWT Soccer Association

Nunavut Helpline

Red Shield Appeal

Rotary International – Yellowknife and Iqaluit branches

Salvation Army

Yellowknife Alliance Church

Yellowknife Association of Community Living

Yellowknife Association of Concerned Citizens for Seniors

Yellowknife Catholic School Board School Activity Fundraising

Yellowknife Curling Club

Yellowknife Elks Lodge #314

Yellowknife Fire Department (volunteer fire fighter)

Yellowknife Gymnastics Club

Yellowknife Public Library

Yellowknife Public School Board Parent Advisory Committee

Yellowknife Ski Club

Yellowknife Tennis Club

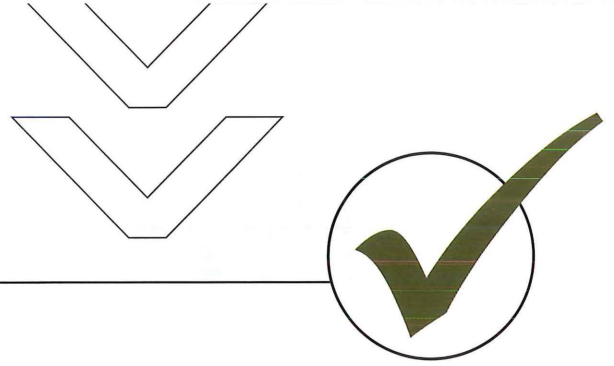
Yellowknife Terry Fox Run Committee

contact



Northwest Territories:
www.wcb.nt.ca 1.800.661.0792

Nunavut:
www.wcbnunavut.ca 1.877.404.4407



Worker loses 2 fingertips

Prevention, Safety and Compensation are WCB's primary goals and responsibilities. Therefore, the case study section is intended to highlight a common injury that has occurred in either the Northwest Territories or Nunavut – and, above all, to show how it could have been prevented.

On a summer's morning in June, a worker with a power saw was cutting a 1" by 8" piece of wood that was located over her/his head at an awkward angle. Once the worker succeeded in cutting off a 12" piece of the wood, it fell and s/he immediately reached to catch it. While so doing, the worker's fingers crossed paths with the power saw that was in her/his other hand; the worker severed four fingertips and ultimately lost two of them.

A report on the injury was filled out with the Workers' Compensation Board. 

Doing it right!

1. When planning to cut something, make sure the surrounding area is clear of people or obstructions (so falling pieces of wood won't cause any harm or damage);
2. Brace the most stable part of the wood with one hand and cut away from your limbs or body parts with the other;
3. Never try to catch falling pieces of wood or do anything similar while the power saw is activated;
4. Turn equipment off immediately after you have finished cutting.

WCB resources

Safety Organizations:

Canada Safety Council
www.safety-council.org

Canadian Centre for
Occupational Health and Safety
www.ccohs.ca

Canadian Society of Safety Engineers
www.ccse.org

Association of Canadian Ergonomists
www.ace-ergocanada.ca

General Safety:

Smartrisk
www.smartrisk.ca

Standards Association:

CSA International
www.csa.ca

FREE WHIMIS Poster:
[www.ohscanada.com/
whimis/whimis.html](http://www.ohscanada.com/whimis/whimis.html)





WORKERS' COMPENSATION BOARD

Northwest Territories and Nunavut



Safety Training



Safety Awareness



Youth Safety

WE'VE GOT YOU COVERED

► **Youth Safety** – As an employer or supervisor of young workers, increase your understanding and insight into the specific needs of your young workers and your responsibilities to meet their needs. The WCB offers a Workplace Safety: Safety and the Young Worker program at no cost to employers or workers. Young workers will learn rights and responsibilities for workplace safety, thereby protecting themselves against hazards on the job.

For more information, please contact the WCB.

Northwest Territories: www.wcb.nt.ca 1-800-661-0792

Nunavut: www.wcbnunavut.ca 1-877-404-4407





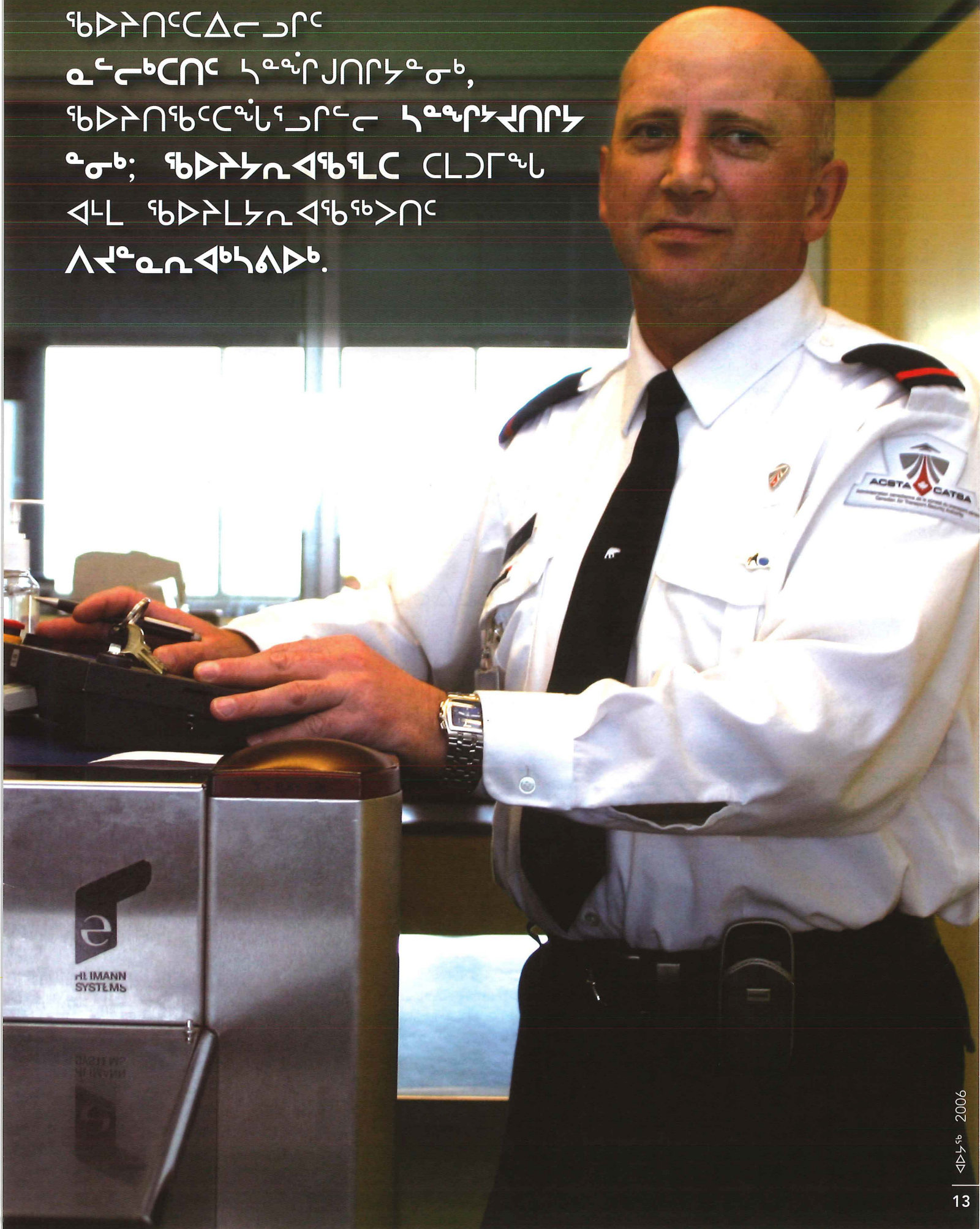
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www.wcb.nt.ca

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www.wcbnunavut.ca

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