

HUMAN RISK REPORT

IN THIS ISSUE:

- Canadian WC Boards offer financial relief for employers
- Provincial COVID19 cases update
- WCB Legislative Update - New Brunswick & Nunavut
- WCB Legislative Update - New Brunswick & Nunavut
- Revolutionizing the RTW Process – EmployerWorks!!!
- Health, Safety and Distance for Remote Employees
- Cleaning & Disinfecting in the Workplace

CRAWFORD & COMPANY (CANADA) INC.

About Crawford & Company®

For over 75 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss
Adjusting



Third Party
Administration



Managed
Repair



Medical
Management



On-Demand
Services



Catastrophe
Response

9,000 employees | **50,000** field resources | **70** countries | **\$18B+** claims managed annually

Crawford & Company (Canada) Inc. is a Third Party Administration firm that has specialized in claims and risk management for over 50 years. Throughout Canada, we have a branch network of more than 40 locations ensuring that we are able to provide coast-to-coast service to our clients. As a global enterprise, we have an extended network of more than 700 locations, spanning more than 70 countries, through which we offer global capabilities with local expertise and provide a broad suite of customized solutions.

As a leading organization in our field, we have expanded on the depth and breadth of our service offerings to meet the evolving needs of our clients. Our vast portfolio of service offerings positions us well to be the “single solution” provider to our clients, which includes claims management, risk consulting, health & safety consulting, professional services, and vendor management programs. Crawford's services are designed specifically to address the wide-ranging needs of our clientele and benefit them in the following ways: centralization of business services and data management, consistency in quality and delivery of service, as well as primary point-of-contact, and increased cost savings.

Human Risk Services

Employee absence, regardless of reason, is costly and difficult to manage for any business. In fact, up to one in five employees are absent at any given time. This can put considerable strain on human resources, overall productivity and your bottom line. Crawford & Company (Canada) Inc., is a leading third-party administrator to employers and insurance companies throughout Canada. We provide a broad range of offerings designed to increase employee productivity and decrease costs. We provide customized consulting, claims and prevention services, coupled with our renowned medical management services. Crawford's successful management of workers compensation claims, short-term disability (STD), long-term disability (LTD) claims and Accident & Health claims has made us a premier provider of disability, affinity and leave management services.

EmployerWorks – A Revolutionary Return-to-Work Tool!

Technological developments continue to enhance and transform our lives in a number of ways. To enhance our claims experience, Crawford has taken considerable strides towards investing in and developing technologies across all of our service lines – including our Human Risk Services with the integration of Crawford EmployerWORKS software. As a tool for the disability and case management consultants of Crawford's Human Risk division, EmployerWORKS empowers our professionals to effectively and efficiently handle disability claims, ensuring a prompt and successful return to work and implementing proper measures to prevent workplace injuries.

For more information please contact: Barbara.Staring@crowco.ca

[TO VIEW BROCHURE CLICK HERE](#)



Canadian WC Boards Offer Financial Relief for Employers

Across every province and territory in Canada; the COVID-19 pandemic has had sweeping impacts on Canadian employers and their employees. We have seen significant measures introduced by the various provincial/territory governments to provide financial relief for businesses to mitigate the losses and impacts of COVID-19 as well as providing support for employees in need of clarity and benefits where COVID-19 has impacted them. Some of the financial relief measures include special premium payment guidelines and the assessment processes used for assessing workers' compensation claims.

We list here a brief update on the provinces/territories providing financial and claims mitigation assistance:

Yukon

The YWCHSB has revised their annual payroll estimates allowing for partial and in some cases full refunds of their 2020 premiums (for qualified employers where COVID-19 has directly affected their operations). YWCHSB has also deferred premium payments without penalty or interest charges to a date appropriate for the employer's financial situation.

British Columbia

WorkSafeBC is providing employers that report payroll and make payments on a quarterly basis to defer payments until June 30, 2020 without penalty. Employers that report payroll and make payments on an annual basis are not required to pay 2020 premiums until March 2021.

Alberta

WCB Alberta has provided all private-sector employers deferrals on their WCB premiums until 2021. In 2021, small and medium-sized private-sector employers will have 50% of their 2020 premiums waived.

Saskatchewan

The Saskatchewan WCB is waiving penalties and interest charges for late premium payments from April 1 until July 31st, 2020. They are also forgiving interest and penalties for late payments applied in the month of March 2020. Also as an added relief measure the WCB is suspending payroll audits until further notice except in situations where an employer may be eligible for a refund

Manitoba

Premium payments have been deferred until the end of May 2020 and non-payment penalties and interest will not be charged until October. Ensure that coverage remains active for accounts that choose to defer payments until the end of October 2020.

NWT & Nunavut

WSCC has extended their assessment premium payment deadline for Northwest Territories and Nunavut employers, and has suspended late payment interest charges to August 1, 2020.

Ontario

The WSIB is permitting employers to defer premium reporting and payments until August 31, 2020. Further, they have included no accruing interest nor penalties for 6 months for outstanding premium payments for Schedule 1 employers. Schedule 2 employers account balances will not accrue debit interest.

CNESST (Quebec)

CNESST's premiums payment deadline has been extended until August 31, 2020, during which no interests or fees on outstanding payments will be applied.

New Brunswick

WorkSafe NB has provided employers with monthly premium payments deferrals for February, March, April and May 2020. These will resume in late June 2020 based on three equal amounts in June, July and August 2020. Employers who pay premiums annually, and still have a balance owing, must also resume payment at this time.



Nova Scotia

WCB Nova Scotia has deferred all employer premium payments for six months until October 2020.

PEI

The WCB PEI has offered employers premium payment relief until September 30, 2020 with no accruing of interest nor application of penalties.

Newfoundland & Labrador

WorkplaceNL premium payments from Newfoundland and Labrador employers have been deferred until August 31, 2020.

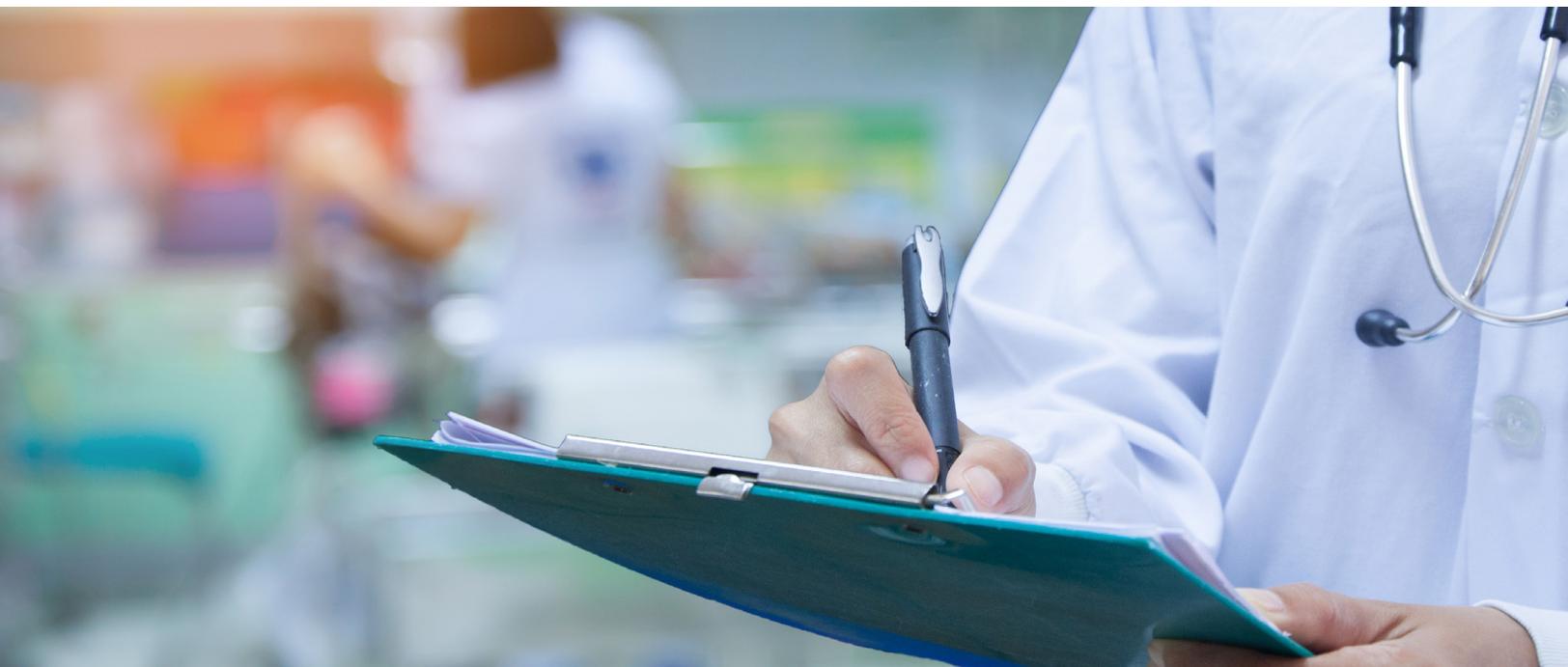
Employers with operations in Canada should familiarize themselves with the various relief measures and their deadlines across the provinces and territories where they operate. For more detail on these measures and future changes, please refer to our originating source: <http://awcbc.org/?p=21322>

Provincial COVID-19 Outbreak Totals Update As Of June 25th 2020

- BC: **2800+**
- Alberta: **7800+**
- Yukon: **11**
- Northwest Territories: **5**
- Nunavut: **0**
- Saskatchewan: **750+**
- Manitoba: **300+**
- Ontario: **34,000+**
- Quebec: **55,000+**
- New Brunswick: **160+**
- Nova Scotia: **1000+**
- PEI: **25+**
- Newfoundland: **260+**

Provincial Board Legislative Updates

- The Workers' Compensation Act of New Brunswick will facilitate recovery for workers following a workplace injury, stabilize assessment rates for employers and potentially improve benefits for injured workers.
- The Workers' Compensation Act of Nunavut has updated their definition of impairment.
- PEI WC Board has introduced Workplace Harassment regulations effective July 1 2020. This regulation will have an effect on claims where harassment has allegedly occurred.



Health, Safety and Care For Remote Employees

With more and more employees working in some sort of telecommuting role and over 80% of employees saying they would like to work remotely at least part of the time. COVID-19 has challenged every employer whether big or small to adjust their process, facilities and technology needs. Employers need to ensure their employees are given the tools they need in order to do their jobs at home- safely. Remember many employees are working remotely for an extended period of time for their first time.

Here are some best practices that could make a difference in making the remote transition successfully:

- **Provide clear job expectations, communication processes and deadline adherence.** Ensure employees are aware of their work hours and ensure they do not overwork.
- **Where possible provide guidance on their workstation set up and location.** Provide awareness of ergonomic best set ups and follow up on any issues
- **Maintain regular contact with employees.** Use phone, video chats, email, etc. to reach out and let them know you are there and willing to provide support and guidance. Keep your employees informed of any changes to processes, programs and company updates.
- **Encourage employees to set boundaries on their time at work and at home.** Take breaks often and set a schedule.
- **Provide positive feedback and support.** Let employees know about the successes and good news stories within the company. Make available company and related resources to help your employees who are experiencing issues. Remember working alone does not mean self-isolation from your employees and colleagues.



Covid19 National WCB Guide:

We are in uncharted territory working in partnership with our clients to support occupational and non-occupational claims and wellness needs. Extensive work was done on amalgamating information from various Boards and sources to provide a snapshot of what the Board responses are currently in managing/responding to our Covid19 reality. This guide will be updated regularly as more WC Boards update their responses. Please contact us to obtain the most up to date version.

As an overall comment, all our benefit regimes will be financially and resource strained by the containment efforts of our governments and corporate entities and of course for benefits that will eventually be paid out to workers who have become exposed.

Mitigating efforts for companies across Canada have already begun including allowing staff to work from home, reduction of meetings and travel, etc. Insurance companies are already preparing for what may be catastrophic exposure to claims and losses as the financial toll starts to be tallied. These may include Business Interruption claims, Travel Insurance Cancellation/ Interruption claims (prior to the government issued travel ban) and of course Disability Insurers and in some case WC Boards looking to recoup losses from non occupational and occupational benefit claim payouts including increased premiums and/or limiting future coverage.

[TO VIEW GUIDE CLICK HERE](#)

Cleaning & Disinfecting The Workplace

- Create a cleaning and disinfectant program and process designed for use within the workplace as administered by employees or third party providers
- Ensure the proper PPE suitable for the chemicals and processes being used to clean and disinfect the workplace
- Determine the appropriate disinfectant and cleaning solution sufficient to mitigate the risk of Covid19 transmission- read and understand the manufacturer's instructions and WHMIS SDS guidelines.
- Provide the appropriate level of training to all involved staff and stakeholders and ensure compliance.
- Identifying the workplace touch points where the risk is greatest should be part of the cleaning and disinfecting strategy. These can include the following:
 - Door handles and face plates
 - Sink and faucets
 - Appliance handles
 - Printer/photocopiers
 - Elevator buttons
 - Toilet paper and towel paper dispensers
 - Wheelchair access buttons
 - Counter tops
 - Beverage Machines
 - Vending Machines
- Develop a schedule of cleaning and disinfection on a per shift/day basis or more often as appropriate based on the number of touch points and individuals in the workplace.
- Complete a checklist with each cleaning and disinfecting session to ensure all areas were serviced appropriately and by whom.
- Re-evaluate the program and processes to determine the efficacy of the cleaning and disinfecting process and results. Adjust the program and process accordingly and as needed.

If your business is looking for guidance on developing COVID 19 response protocols, please contact:
Anthony.Magagna@crawco.ca

DID YOU KNOW?

- The Maximum Assessable/Insurable Earnings for 2020:

NFLD: **\$66,980**

PEI: **\$55,300**

Nova Scotia: **\$62,000**

New Brunswick: **\$66,200**

Quebec: **\$78,500**

Ontario: **\$95,400**

Manitoba: **\$127,000**

Saskatchewan: **\$88,906**

Alberta: **\$98,700**

BC: **\$87,100**

Yukon: **\$90,750**

NWT/NVT: **\$94,500**

- Employee rights across all provinces include these 3 basic elements?
 - 1) Know what hazards are present on the job
 - 2) Participate in health and safety activities
 - 3) The right of refusal to work in unsafe conditions, activities or the use or operation of a machine vehicle that constitutes a danger to employees
- A report from Rates.ca states that in Q1 2020 only 40% of Canadians who traveled outside the country purchased travel insurance for their trip with BC and Quebec residents having the highest number of purchases.

Workers' Compensation

Claims and appeal management across Canada and in multiple languages

Medical & Disability Management

ASO, STD and LTD claims management

Risk, Health & Safety

Pre-risk hazard, prevention programs and post incident investigation and costs mitigation

EmployerWORKS PDA and RTW Tool

Revolutionary digital PDA and simplified RTW tool

For more information about our services, please contact:

Victoria.Hanson@crowco.ca or Barbara.Staring@crowco.ca

www.crowco.ca

