

# HUMAN RISK REPORT

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# 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



Risk, Health  
and Safety



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 nearly 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.

For further details on our Human Risk Management Solutions please click [HERE](#) to access our Brochure and service details.





## Biopsychosocial Approach to Managing Mental Stress Claims

*The following article is based on Crawford's March 2021 white paper: Workplace Chronic Mental Stress – Holistic Approach to Cost Mitigation, written by Mike Moher, Director Workers' Compensation Services.*

Chronic mental stress is now compensable by most Canadian WCBs. Due to the nature and causal complexities of mental illness, managing these stress claims requires a holistic, 'biopsychosocial' approach, which recognizes that multi-level elements affect an individual's level of mental wellness.

The 'biopsychosocial' model acknowledges that biological (genetic vulnerability, stress reactivity), psychological (personality, behaviours) and societal (social-economic status) factors interact, and mutually affect an individual suffering from a mental illness. By applying the biopsychosocial concepts to disability management practices, an employer will gain a better understanding of the interpersonal and social influences that can impact functional recovery. This broad-scoped, empathetic appreciation encourages proactive, open communication between the workplace parties, which ultimately contributes to the worker's successful work re-integration.

Entitlement to chronic stress requires a 'substantial' work-related stressor (excessive in intensity and/or duration) that arises out of and in the course of employment. There are also specific diagnostic requirements to be satisfied for chronic mental stress to be compensable. The substantial work-related stressor must also be the predominant cause of the mental stress disability, when compared to other (non-occupational) stressors.

As an example, harassment or blatantly abusive conduct at the workplace may be considered as a compensable work-related stressor. On the other hand, there is no entitlement to mental stress resulting from an employer's actions that are a regular part of the employment relationship.

Even where the workplace appears to be the predominant cause of chronic stress, there are, typically, underlying, non-work related influences (e.g. familial, financial, or vulnerable personality) that may contribute to the onset and severity of mental stress. This holistic view is consistent with the 'thin skull principle', which provides compensation to a workplace injury or illness, regardless of whether a different worker, or average worker, may not have had the same level of disabling response to an event. If a mental illness is WCB compensable, effectively managing the disability cycle will contain premiums.

If a mental illness is WCB compensable, effectively managing the disability cycle will contain premiums. If the mental illness is non-occupational, proactive case management strategies keep short term disability costs in line. Regardless of whether the mental stress claim is covered under WCB, or an employer's supplementary benefits plan, the organization funds the payments either way.

The following statistics underscore the significance of mental health illness:

- According to the Canadian Mental Health Association (Ontario), about 30% of individuals between the age of 20-29 experience mental illness, and 30% of short term / long term claims are for mental health conditions;
- In January 2019, Stats Canada reports that 63% of individuals with a mental health illness also have pain-related disability, and that the anxiety, depression, bipolar disorder and severe stress disorder are the most common mental health conditions
- In its July 2020 'Pandemic Pulse Check – COVID-19's Impact on Canadians' Mental Health', the Conference Board of Canada and the Mental Health Commission of Canada survey found:
  - The vast majority of respondents confirmed that Covid-19 has had a negative impact on their mental health
  - Individuals with lower financial health, and unemployment or lower income status, have worse than average mental health scores
  - Major areas of concern include: personal well-being, wellness of family, the future, isolation and loneliness, and anxiousness

The Pandemic Pulse Check survey outlines several strategies for an employer to mitigate mental health harms, including:

- Re-distributing work so that it is meaningful for employees
- Considering wellbeing of worker's family, employee job security and anxiousness
- Implementing a structured, standardized approach to promote psychological health
- Identifying appropriate coping strategies to improve psychological health and safety in the workplace
- Collaboration between employer and employee to mutually support positive mental health
- Promoting psychological services to help employees with mental health issues (e.g. EAP)

Effectively managing workplace mental stress claims requires a biopsychosocial approach that considers the interrelationship between biological, psychological and social causal factors. By seeing through 'whole person' lenses, with empathetic and supportive thinking, all workplace parties benefit.

**TO VIEW THE COMPLETE WHITEPAPER, [CLICK HERE](#)**

**For more information or if you are looking for assistance in understanding your organization's ROI values please contact: [Barbara.Staring@crowco.ca](mailto:Barbara.Staring@crowco.ca) or [Victoria.Hanson@crowco.ca](mailto:Victoria.Hanson@crowco.ca)**



## How to Identify and Assess Musculoskeletal (MSI) Hazards

Repetitive strain and motion injuries and other musculoskeletal injuries (MSIs) are painful and at times life altering conditions for employees to have to endure and employers to manage the work disruption and accommodations. They are the fastest growing source of occupational and non-occupational injuries. That's why all jurisdictions require employers to implement ergonomic measures to head off MSI risks. As required by all Canadian OHSA regulations- it is the responsibility of the employer to identify hazards and assess control measures. Here are 3 steps to follow to ensure these hazards are mitigated.

1. Identify the MSI hazards by evaluating the workplace for variables that could expose workers to these type of hazards. This evaluation should be done by a competent and knowledgeable supervisor or JHSC member. This should be done annually and whenever a worker is injured due to a MSI injury.
2. Review injury records including occupational injury claim records, first aid reports, incident reports, symptoms severity notes and JHSC meeting minutes. The goal is to identify patterns of injuries which can help identify work locations, jobs duties and workstations that may expose workers to MSIs;
3. Monitor workers performing their duties, workplace layout, environmental conditions and the equipment they utilize in an effort to gain valuable insight on the risk factors for MSI that may be present.

Utilizing the above 3 combined assessment results the employer would be well positioned to then prioritize which specific jobs, workstations and specific hazards to address. It should be noted that there should be an order to which they should be addressed- highest risk first. This analysis would be based on the severity of the hazard, the complexity of its causes and the potential costs of changing the role, equipment, workstations and procedures, etc.

Should your organization require further guidance on developing a robust and current MSI/Ergonomic Hazard Identification and Control policy and program; please contact: [Barbara.Staring@crowco.ca](mailto:Barbara.Staring@crowco.ca) or [Victoria.Hanson@crowco.ca](mailto:Victoria.Hanson@crowco.ca)

## 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](mailto:Barbara.Staring@crowco.ca)**

**TO VIEW BROCHURE [CLICK HERE](#)**

# Are You Ready? Pandemic Recovery Challenges for Employers

We are now 3 months into 2021 and businesses are still not sure what lies ahead for them for the rest of 2021 and 2022. With COVID-19 now approaching a third wave, public health and safety regulations changing almost daily and planning for growth now on cyclical hold; businesses are doing their best to adjust to these changing realities. They should also be aware of what other challenges they can expect for the rest of this year and into next year. Here are the top 5 Challenges:

## 1. Managing Employee Flex & Remote Work

There has been a growing trend pre-pandemic to find the appropriate work-life balance and this usually involved an element of working from home. Several provinces and territories have had cyclical school/daycare closures and/or virtual schooling programs throughout 2020 and continuing into 2021. Employers will need to manage the challenges of parental absences due to school and child care expectations. HR and Legal departments will need to develop and manage sound telecommuting/remote worker and parental absence needs policies and programs. Employers will need to work with their HR and Legal teams to ensure sound and effective telecommuting/remote policies and programs are developed and managed well.

## 2. COVID-19 Work Refusals

Across every jurisdiction in Canada; employers are experiencing occupational based 'work refusals' due to the COVID-19 exposure risks. There is an expectation that this trend will continue especially during the 'Vaccine Have and Have Not' period of the vaccine roll out. Employers will need to draft clear policy language and subsequent training for all employees on what constitutes a valid work refusal. Adhering to the latest provincial precedence cases should also be considered by the employer.

## 3. COVID-19 Relief Assistance

Many businesses across Canada applied for and received the CEWS (Canada Emergency Wage Subsidy) benefit to offset losses related to COVID-19. Time is approaching quickly to reconcile these subsidies through proper documentation to show compliance with the eligibility requirements for each relief program. Based on the assumption the CEWS and similar provincial programs will be wound down; an organization will need to determine the right levels of employment moving forward - including the prospect of future layoffs or re-organization.

## 4. Compliance with Public Health Requirements for COVID-19

Most provinces and territories have increased their oversight and enforcement of public health rulings and OHS regulations. Employers will need to ensure they continue to comply with these regulations and guidelines so as to prevent COVID-19 infections in the workplace. Breaches can be expensive and may lead to businesses being forced to shut down. Inspectors are out in force 7 days a week across most provinces and territories to ensure workplace screening, social distancing and other mandates contained in government emergency decrees and public health guidelines are being complied with.

## 5. Potential Increase in ESA and Occupational/Non-Occupational Disability Claims

Businesses may see a rise in disability and medical leaves resulting from COVID-19 virus exposure but also pandemic related concerns such as long-tail chronic medical conditions, mental health conditions and secondary effects relating to business re-organization and employee level planning. There is a potential for an increase in ESA (employment standards act) claims based on terminations, discrimination claims, breach of contract concerns and other ESA based regulations.



# Provincial Legislative Updates

## PEI

General minimum wage will increase to \$13.00 per hour and takes effect April 1st 2021.

## Newfoundland

7 day minimum quarantines have now been put into effect for returning workers from out of province. If after 7 days a worker is tested negative for COVID-19 they may be allowed back into the workplace and other less restrictive movements.

## Quebec

Quebec's new PARAF program will provide support to workers who were laid off due to the pandemic up to \$500/week. There is one catch- workers must be enrolled in a re-training program based on skills development.

## Ontario

Ontario has recently passed a COVID-19 liability shield law – Bill 218. Workers and Businesses are shielded from lawsuits by third parties where COVID-19 exposures occurred- except in cases of gross negligence. Business must however prove that reasonable and good faith efforts were made to adhere to local and provincial Public Health Guidelines and laws.

## Saskatchewan

The provincial government has introduced a rebate program for employers with less than 100 employees. They may be eligible to receive rebates to cover project costs that adjust their services, facilities and technology to adapt to better pandemic controls.

## Alberta

Small and medium businesses operating within the province's 'COVID-19 restrictions list' will receive grants to offset COVID-19 revenue losses up to a maximum amount.

## British Columbia

Employers must now ensure daily health checks are conducted by employees prior to entering a BC workplace. Written records must be kept of each daily check in.

## Northwest Territories

Bill 120 has been passed allowing for paid leave for employees affected by COVID-19 exposure.



## Spot The Hazards



Photos courtesy of Aurora Pictures.



Photo courtesy of SAIF Corp.

Each photo has several hazards being depicted. See if you can locate the hazards!!

If you want to check your answers please contact: [Barbara.Staring@crowco.ca](mailto:Barbara.Staring@crowco.ca) or [Victoria.Hanson@crowco.ca](mailto:Victoria.Hanson@crowco.ca)

## DID YOU KNOW?

- Hand sanitizer was the type of PPE ranked most essential to Canadian businesses across all industries.
- **59.4%** of Canadian businesses would provide accommodations for parents in 2021.
- Over **70%** of Canadian businesses expect to have the same number of employees over the next few months.

*Statistics courtesy of Statistics Canada*

### Workers' Compensation

Claims and appeal management across Canada and in multiple languages

### Risk, Health & Safety

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

### Medical & Disability Management

ASO, STD and LTD claims management

### EmployerWORKS PDA and RTW Tool

Revolutionary digital PDA and simplified RTW tool

For more information about our services, please contact:  
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