

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 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 60 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 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.

ROI For Health & Safety Improvements in the Workplace

Everyone agrees that safety is an important element of the workplace but many don't recognize that ignoring safety brings with it many hard economic costs that usually exceeds the costs of any equipment, process or program changes to improve health & safety in the workplace. Developing and implementing safer procedures and programs actually increase productivity and improve quality. Health & safety improvements not only save money by preventing accidents, they often make a strong contribution to the bottom line. Convincing the organization's management, the value of advocating for a strong health and safety program requires more than technical skills and a passion for safety but an ability to 'hold your own' against other leaders in an organization competing for corporate resources.

The key to being successful in this endeavor is to relate health & safety to profitability- Hence developing an ROI- Return on Investment. An ROI measure is a decision-making process and calculation that organizational leaders use to assess the net benefit value of investments in health & safety. Generally speaking, the higher the ROI, the more desirable the investment in health & safety improvements. It is important to showcase the investment needed to improve safety programs with the savings that can be achieved by reducing injury claims costs over a period of time. Another way to showcase the ROI value is to highlight the revenue needed in sales equivalent dollars to offset the injury claims costs on an annual basis. These calculations can often be startling to an organization's CFO.

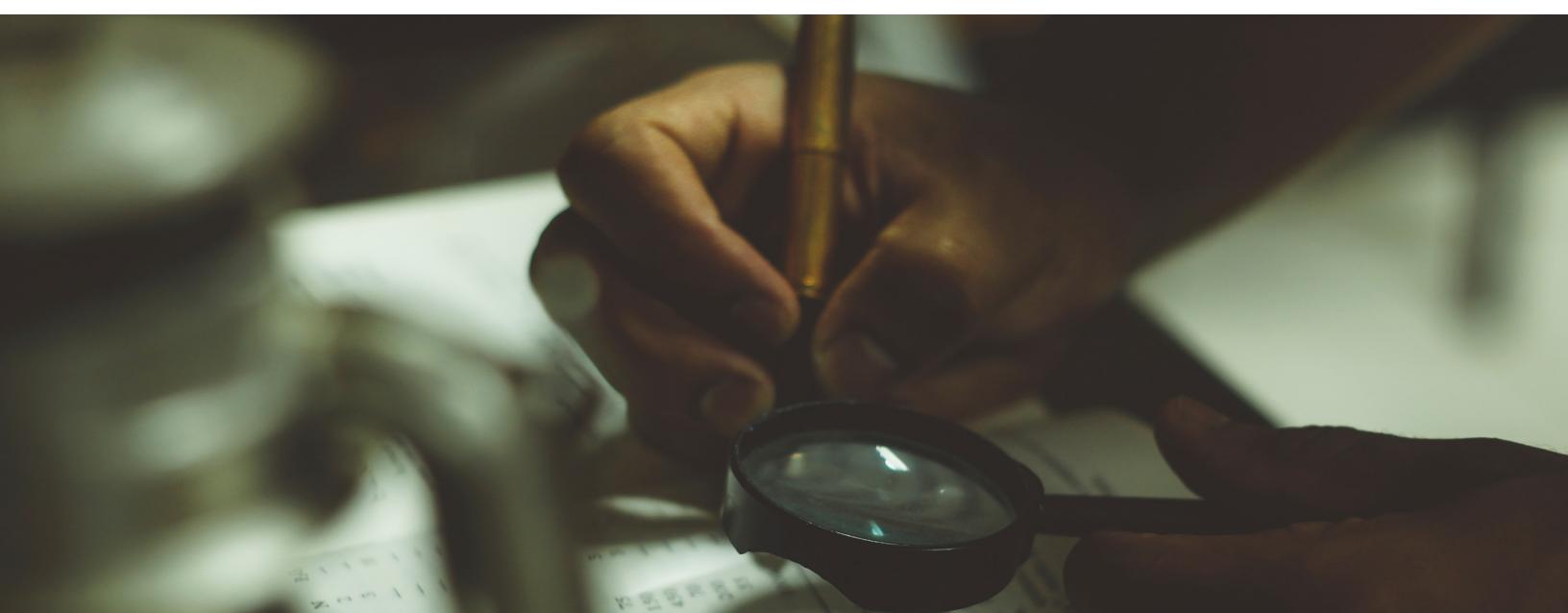
A progressive and growing mindset on improving ROI for health and safety programs involves changing the safety performance measurement and recognition system of an organization into an achievement-based system. This type of system does not rely on past statistics of injuries and other failures but is based on developing measures to assess and reward positive behaviors of not just employees but everyone in the organization- especially management.

In assessing where your organization fits in with their ROI process and why it's so important- keep these points in mind:

- **Improved public perception:** Being viewed as health and safety conscious by the public.
- **Adherence to legislative standards and regulations saves money:** Non-compliance can cost an organization financially
- **Improved operational efficiency** A wide focus health & safety leads to increased productivity and drives short-term revenue growth and long-term sustainability.
- **Occupational claims cost savings:** Effective health & safety programs will reduce costly employee injuries and reduce expenses related to loss of earnings, medical care and costly appeals/litigation.
- **Enhanced employee satisfaction:** Organizations find it easier to retain and hire top talent where the workplace is safe and caring.

For more information or if you are looking for assistance in understanding your organization's ROI values please contact:

Barbara.Staring@crawco.ca or **Victoria.Hanson@crawco.ca**



The Basics of COVID-19 Workplace Screening

Despite the recent lockdowns across many jurisdictions in Canada; many municipalities are allowing the continuance of business operations. Regulatory authorities across Canada have made it clear that employers may implement screening measures to prevent COVID-19 infections in the workplace. Some provinces like Ontario require mandatory workplace screening. More provinces have and will follow suit noting the current 2nd wave.

Keep these basic concepts in mind when developing or updating your current workplace screening program:

- 01** Is screening a requirement or a recommendation?
- 02** Do the screening rules cover your organization?
- 03** Are outdoor workplaces exempt?
- 04** Who needs to be screened? Employees? Customers and the public who access your location?
- 05** Who in your organization will do the screening?
- 06** What method will your organization use to screen- QR code? Web based portal? Hand-written sign in sheet?
- 07** How will your organization implement and monitor the screening results over time?

The following symptoms are common across 90% of the provinces and territories and should be considered as part of a screening tool:

- Are you experiencing any of the “new or worsening” symptoms Fever and chills?
- Are you experiencing a sore throat or trouble swallowing?
- Do you have a runny nose, stuffy nose or nasal congestion?
- Do you have difficulty breathing or have shortness of breath?
- Do you have a decrease or loss of smell or taste?
- Are you experiencing nausea, vomiting, diarrhea, abdominal pain?
- Are you experiencing extreme tiredness and/or muscle soreness?

The screening tool should also include:

- Have you been outside Canada within the past 2 weeks; and have you had close contact, i.e., within 6 feet/2 meters, of a confirmed or probable COVID-19 case?

If the employee or customer answers yes to any one of these questions most provinces recommend that entry be barred for that employee or customer. Asking the employee or customer to self-isolate and get tested is a necessary recommendation. Reminding them to seek medical attention for next steps on assessing their health should also be part of your organization's response.

Should your organization require further guidance on developing a provincial specific screening tool; please check your provincial COVID-19 business information page or contact:

Barbara.Staring@crawco.ca or **Victoria.Hanson@crawco.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@crawco.ca

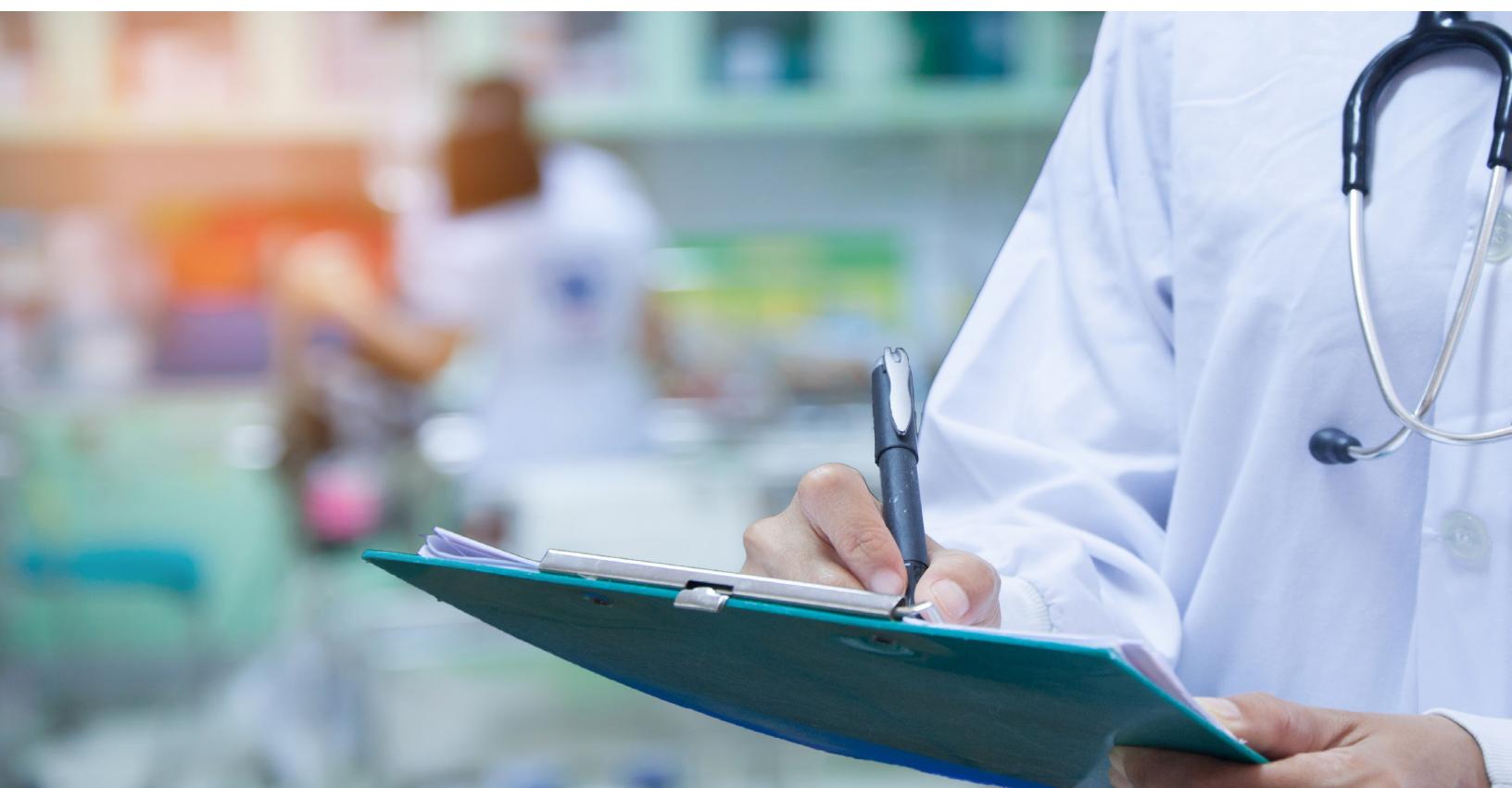
TO VIEW BROCHURE [CLICK HERE](#)

COVID-19 vs. Flu in the Workplace

We have all heard of the push by every provincial ministry of health to get everyone vaccinated against this year's strain of the flu. The concept makes sound medical sense and can make a life saving difference in developing complications if exposure to COVID-19 occurred. Of course organizations cannot force an employee to get vaccinated for the flu but during this pandemic crisis consideration may be given to demand an employee who has flu like or COVID-19 symptoms to avoid the workplace or self-isolate at home.

Recognizing these are extraordinary times for the public and for organizations; the flu season is different than in past years as the acute period of exposure is concurrent with the COVID-19 pandemic. Noting this many public health guidelines provide authority to organizations to control who comes into a workplace. Some provinces like Ontario mandate workplace medical screening prior to entering a workplace location. The symptoms of the flu are quite similar to COVID-19 and as such responding to the screening tool with a 'Yes' would allow the organization to bar entry or send an employee or customer home or to leave the location.

Every organization needs to do their part in preventing employees and customers from accessing workplaces when they are sick – whether or not it's the common cold, the flu or COVID-19.



Provincial Legislative Updates

PEI

It is the first province to provide specific regulations allowing its employees who have to travel outside of the Atlantic region to work-isolate once they return. This change allows employees to be tested upon arrival- once deemed negative they can work but must then self-isolate once home (when they are not at work). They must be tested 2 further times during a 14 days period to maintain the work-isolate option.

Quebec

Quebec is updating its CNESST OHS regulations to harmonize with specific national standards such as chemical safety, first aid, and PPE among others. Completion of the updates is expected by the end 2021.

Ontario

Ontario Labour Relations Board upholds Ministry of Labour order to enforce employers to protect employees who can't socially distance. Reasonable remedies are expected of employers.

All businesses that choose to participate in the financial relief package can make payments in one or multiple, equal installments between January and June 30, 2021, interest-free. Longer repayment terms may also be negotiated with the WSIB directly through Employer Services.

Alberta

The Alberta Occupational Health & Safety Code has been updated for implementation in 2021 with changes to the following elements

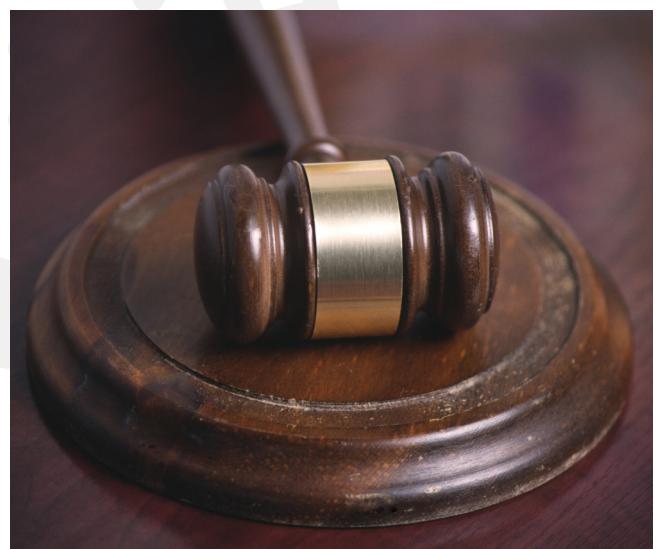
- Chemical Hazards
- Cranes- Hoists-Lifting Devices
- Fire Explosion Hazards
- First Aid Improvements
- Overhead Powerlines
- Noise
- Radiation Exposure
- Violence & Harassment

Northwest Territories

November 30th 2020 is the deadline for NWT and Nunavut employers with significant staffing changes due to COVID-19 to report any payroll changes of 25% or more to the WSCC.

Nunavut

Bill 49 has been approved and provides employees up to 5 days paid leave and up to 15 weeks unpaid leave due to family abuse/domestic violence incidents. Minimum employment timelines must be met to qualify.



Spot The Hazards



Photos courtesy of WorkSafeBC.

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@crawco.ca or Victoria.Hanson@crawco.ca

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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