

2024

ANNUAL REPORT

Submitted to:

Minister Responsible for the Workers' Safety and Compensation Commission (NT)

The Honourable Vince McKay

Minister Responsible for the Workers' Safety and Compensation Commission (NU)

The Honourable Pamela Gross

WSCC Governance Council

Prepared by:

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Maia Lepage, January 2025

Workers' Advisor Office Northwest Territories and Nunavut

ANNUAL REPORT

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A Message from the Workers' Advisor

I am pleased to introduce the 2024 Annual Report for the Workers' Advisor Office of the Northwest Territories and Nunavut (WAO).

2024 has been a big year for the Workers' Advisor Office. We have helped more workers, addressed more issues and opened a new office in Iqaluit with the addition of our full-time Deputy Workers' Advisor. It may not always be easy, but our small team of 3 dedicated people show up every day to help workers navigate the Workers' Compensation system. Thank you for trusting us to do this work and we will continue to do our best moving into 2025.



Maia Lepage Workers' Advisor

1. Purpose of the Workers' Advisor Office

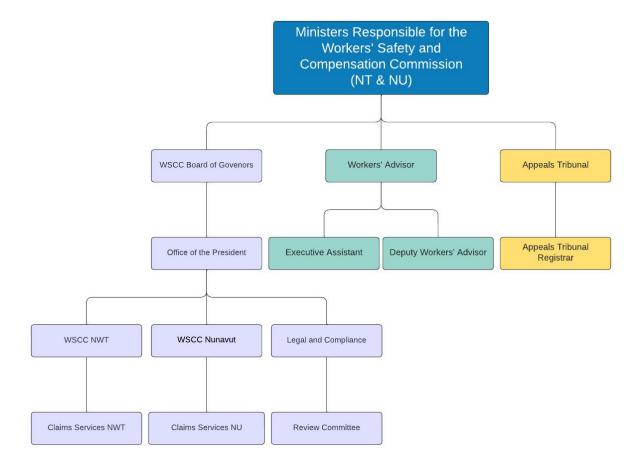
1.1 Who We Are

The Workers' Advisor Office of the Northwest Territories and Nunavut (WAO) was established through legislation to assist workers and others to understand the Workers' Compensation Act and to make claims for compensation.

The office is established under Section 107 of the Workers' Compensation Act in both territories and is designed to be independent from both the Workers' Safety and Compensation Commission (WSCC) and the public service. The Ministers Responsible for the Workers' Safety and Compensation Commission appoint the Workers' Advisor, Deputy Advisor, and staff. The Workers' Advisor reports directly to the Ministers Responsible for the Workers' Safety and Compensation Commission on a guarterly basis.

To ensure the independence of the WAO, the legislation stipulates that funding for the Workers' Advisor Office be paid from the Workers' Protection Fund.

The WAO for the Northwest Territories and Nunavut is the only Workers' Advisor office in Canada to span two jurisdictions.



^{*} Although there are more services within WSCC, only the divisions that the Workers' Advisor Office regularly works with are listed.

1.2 What We Do

The WAO provides a range of supports and assistance to workers injured in the Northwest Territories or Nunavut.

These services include:

- Obtaining information from the WSCC on their behalf;
- Helping clients communicate with the WSCC;
- Reviewing file evidence to better understand and support their case.
- Explaining the WSCC process and decisions;
- Assisting workers to prepare and present submissions to all WSCC decision-making levels;
- Referring clients to other community services; and
- Providing stakeholder feedback to WSCC regarding policy and legislation changes

A worker's first contact with the WAO may take place at any stage of their WSCC process.



After discussing the worker's concerns, the WAO usually begins by obtaining and reviewing the worker's WSCC file to better understand their issue. It is then possible for the WAO to advise the worker of the options that may be available to them.

The WAO aims to resolve issues at the Claims Services level, but in circumstances where that is not possible, the WAO would also help prepare and represent the worker at the various decision-making authorities within the WSCC system.

The WAO may decline to further assist a client if it is clear there are no grounds on which to further their case. This may be the result of lack of objective medical evidence or a lack of statutory entitlement. In all cases, the WAO does a thorough review of a workers' file and assists as much as we can before withdrawing further assistance.

"This was definitely the detailed summary I needed to truly have a clear understanding of this entire situation. It has truly lifted my spirits quite a bit to have things begin to make more sense." – Worker Comment. Jan 2023

2. Workers' Advisor Summary 2024

2.1 Workers' Advisor Office Summary

General Overview:

2024 was a busy year for the WAO. Like last year, the WAO has seen another increase in the volume of workers contacting our office. We saw a 15.6% increase over our 2023 numbers (231 workers helped in 2023 vs. 267 workers helped in 2024). This increase, again, is quite a jump from the number we saw a few years ago.

Of the 267 workers that accessed services in 2024, 50% had never accessed services from the WAO in the past. Like our 2023 reporting, we believe this increase in new workers is reflective of our positive working relations with WSCC and their case managers increasing awareness of our office with their workers. We are also seeing more referrals from employers and other injured workers accessing WSCC support.

The WAO is also seeing many workers return for further assistance once their initial issues are resolved. This year, 45 workers came back on one or more occasions, which has kept our case load at the highest it has ever been. In 2024, we worked with an average of 115 workers per month, with certain months reporting closer to 130 workers accessing services. While the WAO caseload was high, feedback from workers has remained predominantly positive.

The WAO was involved in 23 reviews with the Review Committee, which represents a 28% increase over last year. Of the decisions returned in 2024, we have a favorable outcome on all of them. We are still waiting on the conclusion of 11 outstanding reviews but are hopeful the favorable outcomes will continue.

The increases in files year after year has been taxing for our staff of 2. When we opened the Yellowknife office in 2019, we worked with 131 workers that year. We now work with close to that many files each month. An increase to 267 individual workers a year represents a 104% increase in 5 years. In addition, when a file closes with the WAO, there is a 15% chance the file will reopen again within 6 months. This type of growth has been challenging with no increase in our staffing.

To help address the high volume of workers, we took on a summer student, Umairah Mutoola, from June until September. Ms. Mutoola was a fantastic asset to the office, and we appreciated her hard work and dedication while she was here. Having a third person in the office was extremely helpful and welcome.

After a long and exhaustive search, we are finally able to announce that we have secured a full-time Deputy Workers' Advisor and have opened a new office in Iqaluit. Andrew Morrison took over the role in October and we officially opened our office in November. This is a tremendous gain for the Workers' Advisor Office, and we hope that having two full-time advisors moving forward will help make the caseloads more manageable and sustainable. Moving into 2025, we are optimistic and hopeful.

2.2 Executive Summary of 2024 Recommendations:

In 2024, the WAO provided the following recommendations:

- 1. Align the NWT and Nunavut with all other jurisdictions in Canada by establishing protections for workers within policy for when and how WSCC will collect on overpayments;
- 2. Improve communication around WSCC processes and timelines;
- 3. Consider Indexing Total Disability (TD) payments on long standing claims;
- 4. Establish a Memorandum of Understanding to solidify processes and expectations for how WSCC and the WAO work together.
- 5. Amend Sections 107-111 of the Workers' Compensation Act to include provisions for the Workers' Advisor and Deputy Workers' Advisor similar to those that exist for other statutory offices in regard to salary and benefits.

2.3 Recommendations

A. Recommendations for WSCC from 2024 Report:

i. Establish Provisions in Policy to Protect Workers re: Overpayments

- In 2023, the WAO represented 2 workers in overpayment situations. In 2024, workers requesting assistance with overpayments increased by 600%, and we are aware there could be more.
- Due to changes in internal processes at WSCC, there has been an increase in overpayments identified in worker files. The majority of the overpayments that have come to the WAO have been errors on WSCC's part that resulted in substantial overpayment collection notices for the worker.
- The overpayments can range from hundreds of dollars to hundreds of thousands of dollars – the highest that has come to our attention is approximately \$200,000.
- When overpayments are identified, the worker is required to enter into a repayment plan, and in some cases, workers will use their WSCC pension entitlement to repay the overpayment amount – meaning that they may receive no compensation moving forward recognizing their permanent injury.
- Every other jurisdiction in Canada has protections in place for workers so they are not placed in undue financial hardship when the overpayment situation was an administrative error or a situation reasonably outside of the worker's control. Other jurisdictions have clear, defined policies indicating when they would consider collecting overpayments and/or an expressed window for how far back the collections could be considered.
- The NWT and Nunavut do not have these same protections in place. Currently, the NWT and Nunavut legislation only outlines WSCC's right to collect any amount paid in error as far back as the error occurred - no matter who was at fault for the error.
- There are already provisions within current legislation for forgiveness of an overpayment, but this is not often exercised – In cases that have come through the WAO since 2018, we have no knowledge of any worker receiving forgiveness.
- Requesting reviews of overpayments is not likely to overturn a decision, as WSCC would be within their right in policy and legislation to collect on any monies that were given out in error, even if the fault was with WSCC.
- WSCC Management has indicated that although they acknowledge these overpayment situations are happening more frequently, they are not currently willing to look at these policies or consider protection for workers.
- Considering that every other jurisdiction in Canada has established protections for workers in overpayment situations, the WAO strongly recommends that WSCC do the same. These relatively straight forward amendments would ensure that workers are not put in undue financial hardship due to WSCC's administrative errors. We feel that this can be done in a reasonable timeframe, like within 2025.

ii. Improve Communication Around WSCC Processes and Timelines

- There has been an increase in complaints regarding WSCC processing times.
- Typically, there is a justifiable reason for a delayed response. These reasons are not always clearly articulated to workers, leaving them anxious, upset and sometimes feeling that WSCC is intentionally withholding information. When trust is broken between a worker and case manager, it is difficult to rebuild that relationship.
- Workers have expressed that WSCC is not living up to their own vision and values because they are leaving injured workers unsupported.
- o For example, in the past, wait times for a WSCC Pension were typically 6-8 weeks once an injury was deemed to be permanent. Now, the WAO is hearing from workers that they are being told it will be a 6 month wait or more. When raised with WSCC

- management, we were assured that wait times were not 6 months, but workers continue to say otherwise.
- When a worker's injury is deemed to be permanent, WSCC's no longer has an obligation to provide wage loss compensation. In the transition from Total Disability (TD) payments to a WSCC pension, workers may be without income until their pension is fully processed the stoppage of their wage loss benefits is often described as abrupt, unexpected and/or malicious.
- Many workers especially those who cannot return to work cannot afford to have a stoppage in payments for months on end with no certainty on what their pension will be once processed. They should have time to apply for outside supports, if needed.
- Similar to the Pension process, the timelines for a review with the Review Committee are another area of complaint. A standard review is supposed to take 50 business days.
 For reviews the WAO has been involved with, the average review in 2024 from the submission of a review request to when we received the decision was approximately 290 business days.
- O Again, the reason for the delay may be justified, but more care can be taken to keep the workers up to date on why a delay may be longer than expected.
- Based on these reasons, the WAO recommends that the WSCC: Set clear expectations with workers.
 - If a timeline is given, mandatory emails with reasons for delay should be sent if the timeline is not able to be met.
 - If a process is taking significant time, monthly or bi-monthly check-ins with workers should be scheduled so they are kept up to date on where things are.
 - A review of the Pension process and Review Committee should happen to identify where the processes could be made more efficient and take steps to resolve waiting times.
 - Take measures to inform workers early in their claim about the different processes and possible stoppage in compensation so workers can plan accordingly or apply for outside support where needed.
 - Consideration of additional supports for workers (i.e.: wage loss compensation) if an administrative process is outside of the ability of the worker to control.

iii. Consideration for Indexing Total Disability on Long Standing Claims

- There are circumstances when a worker is injured and they may receive Total Disability (TD) payments for years. In these circumstances, a worker's TD payments would not increase with inflation and would remain at the same amount until the worker is able to return to work, or their injury is deemed permanent, and their file is sent to pensions.
- WSCC already indexes the Years Maximum Insurable Remuneration, which increases the TD amount eligible for new claimants:
 - Workers' Compensation Act, Section 53. Cost of Living Increase (1) On January 1 of each year, the Governance Council shall establish the percentage that it considers reflects the increase in the cost of living for the previous year.
- Further, when a claim is transferred to pensions, a worker's pension is indexed yearly:
 - Workers' Compensation Act, Section 53. Increases (2) After January 1 of each year, the amount of any pension that commenced in a previous year must be increased for the current year by the cost of living increase established by the Governance Council under subsection (1).
- Given this is already happening in other areas, we recommend that WSCC considers indexing TD payments in longstanding claims. This adjustment will help workers keep up with the cost of living and ensure they receive fair compensation for their workplace injury.

B. Recommendations Remaining from 2023 Report:

i. Consistent Support for Workers Unable to Return to Work

- o In 2023, we recommended that further consideration should be given to how WSCC supports workers who are unable to return to any form of employment. The WAO recommends that provisions for how these workers will be supported should be clearly articulated in policy and be equitable for everyone accessing the support. Consideration should be given to backdating any new accommodations for workers unable to return to employment to January 16, 2023, when the Transition Assistance Program was removed from policy. This would ensure that all workers currently subject to this policy gap would have access to appropriate supports.
- Response from WSCC Management indicated their current policies do appropriately support workers. They specifically referred to the Additional Compensation policy. They felt that provisions already exist which allow for discretion where additional increases can be considered in exceptional circumstances.
- O While we agree that the provisions within the policy could appropriately address our raised concerns, in practice, they do not. The discretion allowed in the Additional Compensation policy is not being exercised in the workers favour, and therefore leaves workers inadequately supported. Additional compensation can be considered in exceptional circumstances, but we have been told that an inability to return to work due to a workplace injury would not be considered an exceptional circumstance.
- We maintain our 2023 recommendation that adequate supports for workers unable to return to any form of work should be clearly articulated in policy and be equitable to all workers looking to access the support.
- The Meredith Principles, which is the foundation for our workers compensation system, explicitly calls for reasonable compensation for workers who are disenfranchised because their inability to return to work because of a workplace injury. If the compensation payable for lost earnings doesn't equate to a reasonable livable wage, workers would be stuck in legally enforced poverty. Within legislation, a worker does not have a right to judicial review, so questions around whether not providing a worker with a livable wage is a breach of the workers rights should be raised. Further considerations needs to be made to ensure these workers are appropriately supported.

ii. Amend the Scope of the Retirement Transition Benefit

- The current policy allows WSCC to provide a worker with up to 24 months of wage loss compensation if the worker is able to work but wouldn't complete their Vocational Rehabilitation (VR) before the age of 65.
- We recommend that the scope of the Retirement Transition Benefit be amended so this benefit to be made available to all workers who have to consider retirement because of their workplace injury. We also recommended that the Retirement Transition benefit be moved to the Pension section of the WSCC policy manual so that it is no longer contingent on qualifying for VR to access this support.
- Response from WSCC Management indicated that the Retirement Transition does not belong in the Pension section as it is not a pension benefit and there are currently no provisions for economic loss under the current Acts.
- We recommend that amending the policy should be considered. If a worker must contemplate retirement because of their workplace injury, having appropriate financial supports while they transition (or apply for outside supports since WSCC does not provide them with a livable wage) is reasonable. This transition financing was done under the previous term supplement policy, and while there were some issues, it was more equitable how it was applied.

iii. Supporting Workers in Returning to Work with Their Pre-Injury Employers

- We recommended adjustments to the Workers' Compensation Act, Section 40 (2):
 Extended Compensation should be considered to allow WSCC to extend a worker's compensation entitlement beyond the period of disability due to administrative delays beyond the workers control.
- O Response from WSCC Management indicated that this recommendation has been added to the legislative review tracking plan.

C. Recommendations Remaining from 2022 Report:

i. Establish a Formal WSCC Complaint Process

- Currently, there are no formal processes in place if a worker wishes to submit a complaint pertaining to their WSCC claim. While complaints will typically escalate to management level when workers are vocal about their grievances, other workers have voiced concern that there was no formal process, so they felt they were not taken seriously. Some jurisdictions include information regarding the complaint process online so it is clear and easy to find steps a worker should take if they would like to raise concern with their worker's compensation board. The WAO asserts that establishing online processes at WSCC would benefit workers. These processes should outline the procedure of a complaint and an estimated timeline for when the workers should expect to receive a reply.
- O The Response from WSCC Management indicated that a jurisdictional scan has been undertaken to see how this is being done at other boards.

D. Recommendations Remaining from 2021 Report:

Investigate the Feasibility of Having Dedicated Support Staff for Claims Dealing with Psychiatric or Psychological Disorders

- The WAO felt this may also help relieve pressure from the case manager and allow for the worker to better understand their claim and feel better supported by WSCC.
- The response from WSCC Management indicated that this continues to be addressed through the Telus Health (previously known as LifeWorks) review. The WSCC has entered into a partnership with a specialized contractor to better support traumatic psychological injuries.

ii. Employer Advisor

- We recommended the establishment of an Employer Advisor Office for the NWT and Nunavut.
- The response from WSCC Management indicated that the WSCC undertook a
 business improvement study on how we can enhance service delivery to Employers.
 An action plan has been developed and implementation is scheduled for 2024. This
 is a Strategic Plan Objective (2.2. Develop innovative and efficient operations
 and processes) and for the 2024 year has initiative 2.2.2 Improve Employer
 experience.

E. Recommendations for Workers' Advisor Office:

Establish a memorandum of understanding (MOU) to solidify processes and expectations for how WSCC and the WAO work together

- While the WAO is separate and independent from WSCC, in the past there was some support available through WSCC to ensure we were up to standard.
- Over the past years, those supports have been stripped back, which has had a financial impact and has caused confusion between the WAO and WSCC.
- The WAO recommends that an MOU address these gaps by explicitly outlining the areas where WSCC will offer support, how both parties will work together and an expectation of the timelines so that everyone is on the same page.
- O For instance, in the past, we were able to receive some technical support from WSCC for our office of two people. They helped ensure that we were taking the appropriate security measures and were able to assist if we were having technical issues. This support has been discontinued and now if we need technical assistance, the intention is that we pay for these services from an outside business. Since WSCC had set up the WAO system, the WAO did not have appropriate permissions on our own systems to make the adjustments that were needed, so we had to request further assistance from WSCC this back and forth ended costing money and time, and while the WAO agrees with WSCC that it is important to have boundaries in place, the realities of this office are that we are small. Our focus is not technology and procurement but addressing worker concerns. We end up spending a significant amount of time and money on services that could have been reasonably provided by WSCC for considerably less than what we are being charged.
- Gaps in the process were also apparent when we were working on finalizing the contract for our Deputy Workers' Advisor. The WAO is not a party to the Deputy's contact, so WSCC was responsible for preparing these documents. WSCC was notified that a contract was needed in July, but the Deputy was not provided with a copy until November. The position had been posted since May 2023, so there should have been a reasonable expectation that this position would eventually be filled. The WAO was fortunate that the Deputy Advisor was able to wait out this delay, but the WAO acknowledges that many people would not have been so patient.
- There need to be established processes and clearly defined timelines and expectations for how these offices work together.
- The WSCC has already confirmed that they are also in favour of creating an MOU. The WAO would like to reiterate their mutual support for this process and emphasize that work on this should not be one-sided.

ii. Amend Section 107-111 of the Workers' Compensation Act to Include Fair Compensation

- The Workers' Advisor Office is established through legislation, specifically section 107-111 of the Workers' Compensation Act.
- Currently, the Workers' Advisor and Deputy Workers' Advisor positions are treated as contract positions and do not include any benefits like medical insurance or pension entitlement.
- The lack of benefits has been a detriment in hiring for the Deputy Advisor Position.
- While still considered outside of the public service, the Chief Electoral Officer, Human Rights Tribunal, Official Languages Commissioner, and the Ombudsperson all have provisions established in legislation to ensure that they receive privileges and benefits, including remuneration and pension benefits, similar to the entitlements of Assistant Deputy Ministers within the GNWT.
- Given the scope and workload associated with this office, the WAO believes it is reasonable to include similar provisions in the Workers' Compensation Act to ensure that the Workers' Advisor and Deputy Workers' Advisor position are aligned with the compensation packages of other statutory offices.

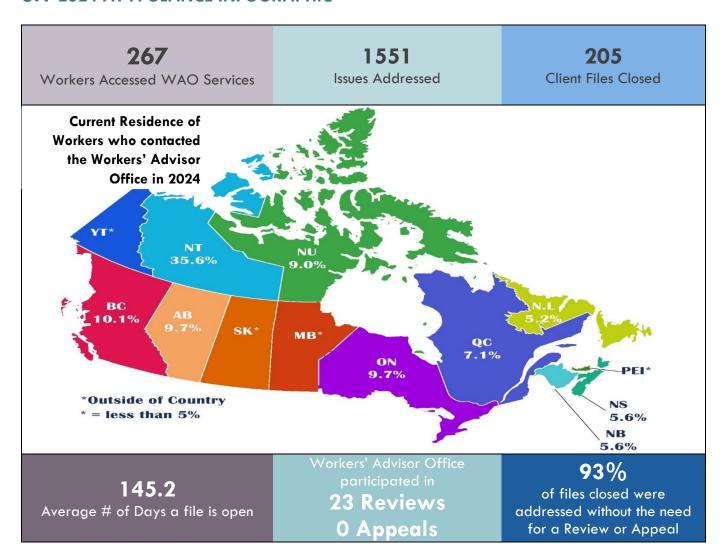
The WAO believes this would help with hiring and retention down the line – as this would be fair compensation compared to similar positions.

iii. Update the WAO Reporting Matrix

- The WAO has been using the same reporting matrix since 2019. While this has
 given us satisfactory insight for policy and legislation recommendations, we feel that
 it is time for an update.
- There are a few categories that are no longer relevant due to changes in policy and there are other categories that would benefit from further breakdown.
- Starting in January 2025, we will be using an updated matrix to better capture the work being done at the WAO, and hopefully this will provide even better insight for WSCC policy considerations as well.

3. Statistics and Demographics for 2024

3.1 2024 AT A GLANCE INFOGRAPHIC



3.2 Northwest Territories Demographics

159 WAO Cases originated in the NWT	95 Clients indicated their primary residence was in the NWT	123 NT Client Files Closed
Reimbursements & Payments	Workers' Advisor Office participated in	140 days
Most Common Issue Addressed for NWT Workers	13 Reviews O Appeals For files originating in NWT	Average time a NWT file is Open

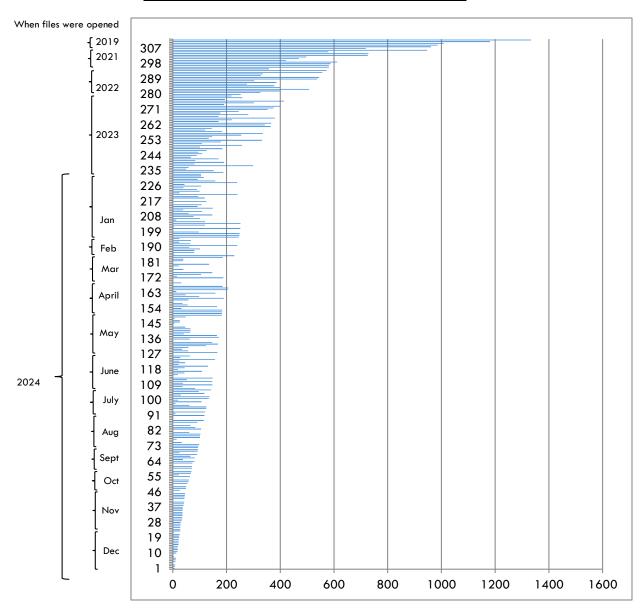
3.3 Nunavut Demographics

108 WAO Cases originated in Nunavut	24 Clients indicated their primary	72 NU Client Files Closed
originalea in Nonavoi	residence was in NU Workers' Advisor	
Explanation of Process		183 days
Most Common Issue Addressed for NU Workers	10 Reviews 0 Appeals For files originating in Nunavut	Average time a NU file is Open

3.4 Case Management

A case is considered opened when a worker first contacts the WAO. The case remains open until issues are resolved, the worker indicates that they are no longer requiring the services of the WAO, or there has been no contact from a worker in several months. The chart below illustrates the cases that were active during 2024, with the column on the left indicating when they were first opened. While 267 distinct workers contacted the office during 2024, several workers accessed services on multiple occasions. This is reflected in the number of cases identified, which 312.

Duration of Workers' Advisor Office Cases in 2024



Business Days Elapsed

Cases were open an average of 145.2 days in 2024, which is lower than 2023 when cases were open an average of 172 days. The WAO believe the difference is attributed to our closure policies for lack of contact.

The WAO assists the worker to address their issue(s) in the timeliest manner possible. While some issues are able to be resolved the same day, such as explanation of a WSCC process, others may take several months and go through several phases. In some instances, the worker chooses to keep their file active and work with the WAO on a regular basis moving forward, even when there are no active issues.

Every case is treated as unique.

Once a file is initiated, issues are identified through discussions with the worker and if needed, through an extensive file review conducted by the WAO. On average in 2024, there was an average of 5.8 issues identified per worker.

The three most common issues addressed in 2024 were:

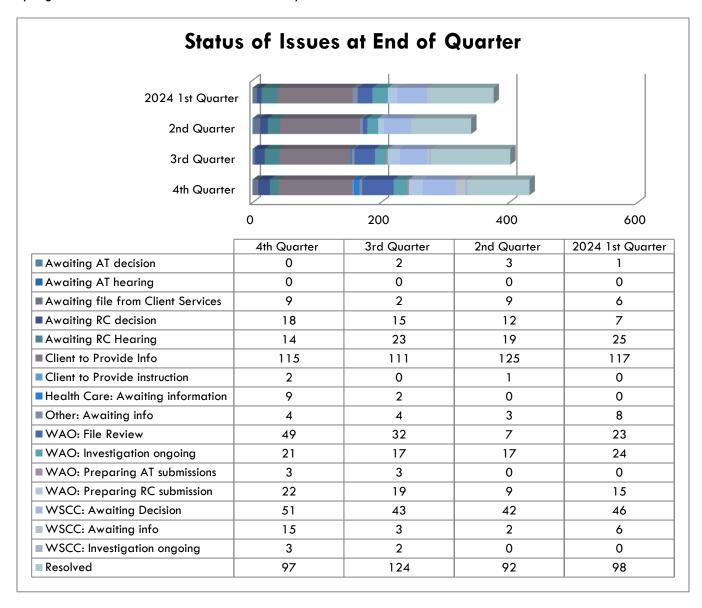
- 1. Assistance with Reimbursements/Payments (22.6%) (higher than 2023)
- 2. Acceptance of Claim (17%) (higher than 2023)
- 3. Explanation of WSCC processes (10.4%) (lower than 2023)

These three categories account for 47% of the workload in the Workers' Advisor Office. Acceptance of Claim and Assistance with Reimbursements/ Payments were also top issues addressed in past years as well.

Issues Addressed	2024 1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total
Acceptance of Claim	79	60	62	63	264
Assistance with File	34	31	22	26	113
Assistance: Addition to Claim	23	29	30	37	119
Assistance: Pension	25	26	24	16	91
Assistance: Reimbursements/Payments	97	82	71	100	350
Assistance: Return to Work	15	20	10	13	58
Assistance: Review/Appeal	22	23	14	15	74
Benefits Advance	1	0	0	0	1
Change in Disability % Level (PMI)	4	5	3	6	18
Explanation of WSCC processes	35	47	42	37	161
Increase in Benefits Amount	8	4	3	3	18
Medical Evidence	14	8	8	6	36
Medical Treatment Requested by Client	21	27	20	25	93
Suspension or Termination	14	12	4	8	38
Vocational Rehabilitation program	38	27	21	14	100
WSCC Not Responsive to Client	2	1	7	7	17
Total:	432	402	341	376	1551

Each stage of an issue is dependent on the collection of data from different sources such as decisions from WSCC, reports from doctors' offices or legal opinions from outside council. Each issue is unique and will require information specific to the worker.

The status of an issue may fluctuate daily but, for reporting purposes, these statuses are captured as a snapshot on the last day of each month. The stats are then grouped into quarters to give a picture of the progress in the WAO over the course of the year.



Waiting on information or instructions from workers represents an average of 30.36% of issues statuses.

Overall, the WAO is satisfied with how the majority of issues progress, but timelines are being identified as an issue more often. As discussed in the recommendations, clear communication with a worker about processes they are involved with is something WSCC should consider. When workers enter a process with the WAO, we are upfront about possible timelines and common reasons for deferrals and delays, but many delays are outside of our ability to control (WSCC decisions, getting information from medical professionals, etc.). When a file is delayed, we will set check-ins every month or two depending on the situation.

The WAO may make representations on behalf of a worker in support of their WSCC claim. This applies to submissions to Claims Services, the Review Committee or the Appeals Tribunal. In 2024, 93% of files resolved were able to be addressed without entering a formal review or appeals process. Of the 12 decisions we received from the Review Committee, we had 100% favorable outcome for the worker. We made no submissions to the Appeals Tribunal in 2024.

	<u>Issues Addressed</u>		Review Submissions			Appeals Submissions	
	Representations	Issues Resolved	Active Reviews	Favorable Outcome	Pending Decisions	Appeals Requested	Favorable Outcome
Pending from 2022	N/A		1	1			
Pending from 2023	N/A		7	5	2		
January	151	31					
February	140	29	3	2	1		
March	141	40	2	1	1		
April	133	34	2	1	1		
May	138	41	2	1	1		
June	131	48					
July	127	49	1	1			
August	127	18					
September	102	21					
October	112	29	1		1		
November	120	39	4		4		
December	129	25					
Total:	1551	404	23	12	11		

4.0 Contact Information

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