

2021 ANNUAL REPORT



**Guiding
New Brunswickers
forward, together.**



WorkSafeNB
Annual Report 2021

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For detailed financial statements, see the accompanying document - Management Discussion and Analysis and Consolidated Financial Statements and Notes

OUR FOUNDING PRINCIPLES

In 1918, New Brunswick's workers' compensation system was established based upon principles developed five years earlier by Sir William Meredith, a former Chief Justice of Ontario.

The development of the Meredith Principles achieved a historic compromise in which employers fund the workers' compensation system and collectively share liability if, and when, workers are injured. In return, injured workers receive wage-loss compensation and medical benefits while they recover from a workplace injury. In accepting workers' compensation benefits, injured workers cannot sue their employers.

The Meredith Principles became the basis for workers' compensation systems across Canada and remain so today.

THE MEREDITH PRINCIPLES ARE BASED ON:

- 1 NO-FAULT COMPENSATION**
- 2 SECURITY OF BENEFITS**
- 3 COLLECTIVE LIABILITY**
- 4 INDEPENDENT ADMINISTRATION**
- 5 EXCLUSIVE JURISDICTION**

WHO WE ARE

WorkSafeNB is a Crown corporation committed to promoting healthy and safe workplaces in New Brunswick. While our primary objective is to prevent workplace injuries and occupational disease, we provide comprehensive rehabilitation services and wage-loss replacement when these do occur.

WorkSafeNB is the regulatory body responsible for ensuring compliance with New Brunswick's *Occupational Health and Safety Act*. We are also accountable to our stakeholders for fair administration of the *Workers' Compensation Act*, the *Workplace Health, Safety and Compensation Commission* and *Workers' Compensation Appeals Tribunal Act* and the *Firefighters' Compensation Act*.



OUR VISION

Keeping people safe and healthy at work.



WHO WE ARE

OUR MISSION

Collaborate with all stakeholders to design, build and manage an effective continuum of safety and care.



STRATEGIC PILLARS



DRIVE A SAFETY-FIRST CULTURE

Keeping New Brunswickers healthy and safe through leadership and prevention initiatives.



ACHIEVE EFFECTIVE RECOVERY

Effectively and efficiently tap into all available health care resources when rehabilitation is necessary, so that injured workers can stay at work or return to work as soon as safely possible.



BUILD A WORKPLACE COMMITTED TO SUPERIOR SERVICE

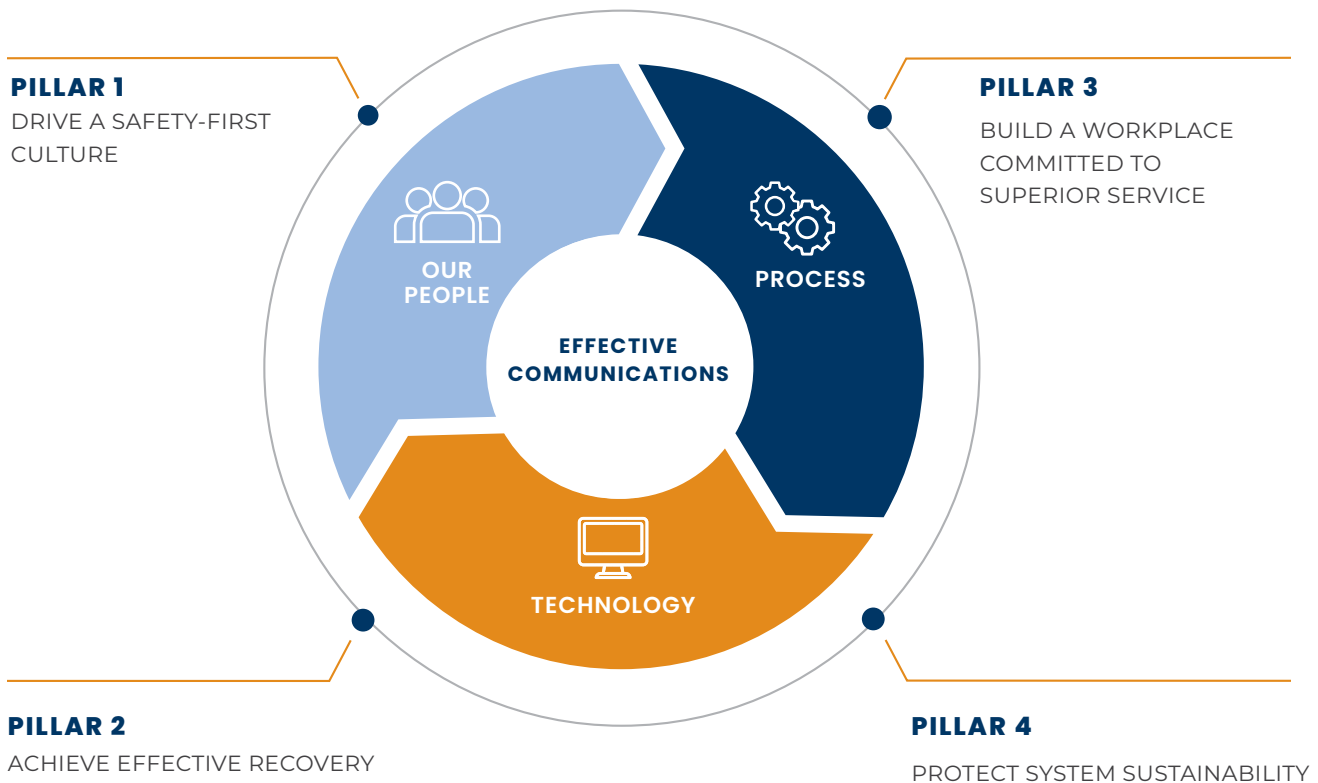
Invest in our people, technology, and processes to improve the overall customer experience for both workers and employers.



PROTECT SYSTEM SUSTAINABILITY

Ensuring we provide services and benefits that are fair, accessible, transparent and fiscally responsible.

OUR FOUNDATIONAL CAPABILITIES



WHO WE SERVE



15,000*

OF REGISTERED EMPLOYERS

28,600*

OF WORKPLACES

350,000*

OF WORKERS
(FULL-TIME EQUIVALENTS)

LARGEST THREE SECTORS



CONSTRUCTION



HEALTH CARE &
SOCIAL ASSISTANCE

(DOES NOT INCLUDE SELF-INSURED)



RETAIL

EMPLOYERS BY SIZE

(BY FULL-TIME EQUIVALENT)

LARGE

6%

APPROXIMATELY
55 EMPLOYEES OR MORE

MEDIUM

20%

APPROXIMATELY
12-55 EMPLOYEES

SMALL

74%

FEWER THAN
12 EMPLOYEES

* APPROXIMATED

OUR BOARD OF DIRECTORS



MEL NORTON
Chairperson



HALEY FLARO
Vice-Chairperson



JAMES STANLEY
Saint John



DONNA MCNEILL
Fredericton



TIM PETERSEN
Acting President and CEO



GAËTAN GUÉRETTE
Edmundston



TINA SOUCY
Dieppe



MIKE MACMULLIN
Saint John



LUCIEN SONIER
Caraquet



BERT CYR
Moncton

WorkSafeNB's board of directors is appointed by the Lieutenant-Governor in Council to represent our stakeholders' interests. They are responsible for WorkSafeNB's stewardship and strategic direction. As a Crown corporation, the board is accountable to the Government of New Brunswick through the Minister of Post-Secondary Education, Training and Labour.

Our board consists of a chairperson and a vice-chairperson, neither of whom are representative of either workers or employers, as well as four members representing workers and four members representing employers. These members agree to act in the best interest of WorkSafeNB at all times, regardless of the stakeholders they represent. The president and CEO is an ex-officio non-voting member of the board of directors.

OUR EXECUTIVE LEADERSHIP TEAM



TIM PETERSEN
Acting President and CEO



RICHARD BLAIS
Acting Vice-President,
Prevention



DAVID LUTHER
Acting General Counsel
and Corporate Secretary



CATHY BENT
Vice President, Claims
Management and Rehabilitation



PERRY CHEEKS
Chief Financial Officer



LARAGH DOOLEY
Executive Director,
Corporate Communications
Acting Executive Lead,
Business Transformation and
Client Experience



JOSÉE PELLETIER
Executive Director,
Human Resources



LISA WALKER
Chief Information Officer




CAROLYN MACDONALD
Executive Director, Strategic
Planning, Policy and Risk

Responsible for implementing our board of directors' strategies and for managing our day-to-day operations, WorkSafeNB's executive leadership team (ELT) can be described as the heartbeat of our organization.


While each ELT member has the critical skills, training and education to lead, more importantly, they each have the qualities of great leadership that can't be taught – like empathy, accountability and trustworthiness. They motivate and inspire by setting the right example, guided by these qualities. The ELT upholds our vision, sets a clear and actionable strategy for achieving that vision, and motivates and empowers all other employees at WorkSafeNB.


We are proud of our ELT and trust in its ability to realize our strategic plan through measurement and oversight to make critical, and often hard, decisions for the betterment of both WorkSafeNB and our stakeholders.

SUMMARY OF KEY STRATEGIC MEASURES

 DRIVE A SAFETY-FIRST CULTURE	2019	2020	2021	2019 -2021 Target
LOST-TIME INJURY FREQUENCY*				
Assessed	1.3	1.1	0.9	▼
Self-insured	3.2	2.5	2.5	▼
All employers	1.6	1.3	1.2	▼
HEALTH & SAFETY INDEX	N/A	9.9%	-4.9%	Above 0
WORKPLACE FATALITIES**	17	12	14	0

 ACHIEVE EFFECTIVE RECOVERY	2019	2020	2021	2019 -2021 Target
CLAIM DURATION				
Average days for open claims	266.7	288.6	330.5	▼
Average days for closed claims	113.5	103.6	97.6	▼
Percentage of workers returned to work within:				
26 weeks	81.3%	80.6%	82.1%	▲
2 years	95.9%	96.7%	96.9%	▲
CLAIM REGISTRATION TO FIRST PAYMENT	38.8	25.9	32.2	▼
WORKPLACE INJURY TO CLAIM REGISTRATION	14.0	14.3	16.5	▼

 BUILD A WORKPLACE THAT IS COMMITTED TO SUPERIOR SERVICE	2019	2020	2021	2019 -2021 Target
CLIENT SATISFACTION INDEX (Client satisfaction surveys are conducted every second year)				
Injured workers	N/A	69%	N/A	▲
Employers	N/A	76%	N/A	▲
EMPLOYEE ENGAGEMENT SCORE	44%	N/A	47%	▲

 PROTECT SYSTEM SUSTAINABILITY	2019	2020	2021	2019 -2021 Target
FUNDING POSITION	105.1%	123.6%	147.5%	115%- 125%
RETURN ON INVESTMENT	14.0%	5.4%	13.1%	6.1%
AVERAGE ASSESSMENT RATE	\$2.65	\$2.40	\$2.17	▼

*Per 100 full-time equivalents

**Based on date of death

OUR YEAR AT A GLANCE

	2021
Number of workers covered	330,189
Total injury rate (per 100 workers)	1.7
Number of lost-time claims accepted	3,422
Number of no lost-time claims accepted	1,638
Open claim duration (in days)	330.5
Closed claim duration (in days)	97.6
Number of active registered employers	15,233
Number of appeal reviews at Decision Review Office*	
Number of review requests received:	813
Number of review requests completed:	778
Claim costs (\$ millions)	73.4
Benefit payments (\$ millions)	130.5
Benefit liabilities (\$ millions)	(57.1)
Assessment revenue (\$ millions)	232.6
Investment income (\$ millions)	215.4
Benefits liabilities (\$ millions)	1,322.2

*The Decision Review Office (DRO) became legislated in January 2020. All decisions must be reviewed by the DRO before going to the Workers' Compensation Appeals Tribunal.



A MESSAGE FROM THE CHAIRPERSON



When I wrote my message in the 2020 Annual Report, who would have imagined that one year later COVID-19 would still be such a pervasive threat?

Throughout 2021, our province went through each of the three restriction levels, various interim levels and a changing mandatory order and a state of emergency. A new variant, Omicron, made its presence known and proved even more transmissible than previous variants.

But through it all, New Brunswickers were steadfast in their commitment to keeping each other safe. They got vaccinated and followed the necessary guidelines to limit the spread of COVID-19. Workplaces closely followed the requirements set forward to keep their employees and clients safe, and many suffered financial hardship.

I thank WorkSafeNB's employees, who, through their guidance, played a large part in keeping businesses safely open. They worked tirelessly to respond to each restriction level to keep our provincial workplaces informed of their responsibilities, helping to keep them healthy and safe. They showed this same commitment to each other, their families, their friends and their communities.

And they did so under the leadership of Doug Jones, who left our organization in October after close to four years as president and chief executive officer. I thank Doug for his many contributions during his time at WorkSafeNB's helm, particularly in leading significant transformational changes, all while facing the challenges of a global pandemic. I also must acknowledge Tim Petersen, for assuming the president's role in the interim.

Having assumed this acting role in the past, and as vice-president of Prevention, I am confident that the executive leadership team, and indeed WorkSafeNB as a whole, is in highly capable hands.

Despite the year's challenges, the executive leadership team, with continued support from Honourable Minister Trevor Holder and the provincial government, led WorkSafeNB to meaningful change and successful outcomes, such as lowered assessment rates that ensure the sustainability of our workers' compensation system. You'll learn about other successes in this report.



I want to thank our stakeholders for their continued resiliency through a second year of trying times in the shadow of a pandemic.

While our board was pleased to welcome a new member, Bert Cyr, in June, that meant having to say goodbye to Julie Marr. Julie's contribution was invaluable, and we will miss her. We were also happy that Haley Flaro was reappointed to her role as vice-chairperson.

Lastly, I'd like to thank my fellow board members for their support and leadership, both at the committee and board level. Your experience, knowledge, skills and dedication to the stakeholders we serve has been instrumental in moving forward WorkSafeNB and its vision of making New Brunswick the safest place to work.

I look forward to seeing what 2022 has in store for us and will continue working collectively to attain this vision.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mel Norton'.

Mel Norton

Chairperson, Board of Directors

As outlined in the Accountability and Continuous Improvement Act, WorkSafeNB's chairperson is accountable for the preparation of this annual report and for achieving the specific goals and objectives of the report.

A MESSAGE FROM THE ACTING PRESIDENT AND CHIEF EXECUTIVE OFFICER



“TOGETHER WITH YOU, OUR STAKEHOLDERS, WE CONTINUED TO UPHOLD OUR VISION TO KEEP PEOPLE HEALTHY AND SAFE AT WORK, ADJUSTING TO CHANGES IN HOW WE LIVE, HOW WE CONNECT, HOW WE WORK, AND HOW WE PROVIDE CLIENT CARE.”

– **TIM PETERSEN**
ACTING PRESIDENT AND
CHIEF EXECUTIVE OFFICER

By the end of 2020, New Brunswickers were hopeful that we would put COVID-19 behind us and resume a more normal life. But the Omicron variant had different ideas. Although less severe in its impact, Omicron spread more widely and quickly than its predecessors. Our experience was not over, and our adaptability would continue to be tested throughout 2021.

I am incredibly proud of how the WorkSafeNB team continued to pivot and react to the ever-changing restrictions in response to the pandemic. Together with you, our stakeholders, we continued to uphold our vision to keep people healthy and safe at work, adjusting to changes in how we live, how we connect, how we work, and how we provide client care. And we continued to do so while achieving the positive outcomes highlighted in this annual report.

We strengthened our collaboration with the Departments of Justice and Public Safety and Public Health to ensure we could provide workplaces with meaningful guidance and the most accurate information possible, as they continued to cope with the challenges of the pandemic. We also continued to collaborate with Education and Early Childhood Development (EECD) and New Brunswick's school districts on health and safety programs, in addition to helping them develop their pandemic response plans.

In 2021, we partnered with a strategic advisor to help us build on the improvements we've already implemented as we press forward on our modernization journey. Our modernization is centred on providing a strong employee and client experience, through an investment in our people and our technology. It will result in more self-serve options and automation, helping to eliminate manual data entry and handling, so that time can be spent on more valuable activities, like engaging with our clients. Modernizing will lead to better information, available more quickly, so we can make the most informed decisions, resulting in better outcomes for both workers and employers. We will have integrated business systems that will result in financial savings and operational efficiencies. We expect to release our modernization roadmap in Q2 of 2022.

2021 saw a reduction in the average assessment rate as our financial position continued to improve. We reviewed legislation and regulations that we administer to identify areas that require change and formulated a consultation plan that will be launched in early 2022. We developed a communicable disease plan, built on the previous COVID-19 plan, and we continued to provide health and safety advice to workplaces. Injury frequency declined in 2021 and we saw improvement in the percentage of workers

returned to work within 26 weeks of injury and within two years of injury. Lower fine levels in 2021 relative to previous years drove the health and safety index down. We saw an increase in the time from claim registration to first payment, an area that will be a focal point for improvement in 2022.

We also developed our 2022-2024 Strategic Plan, which I encourage you to read. I'm very excited about this plan as it introduces a new direction for us. We have taken our pillars and whittled them down to what matters most. Our focus will be People. Prevention. Integrity.



And while it is difficult to predict the pandemic's path for 2022, I assure you that WorkSafeNB remains steadfast in our commitment to our vision of making New Brunswick the safest place to work!

I thank our employees for their dedication and hard work, resourcefulness, and innovative thinking. I am confident they will remain resilient, responsible, and resolved to support each other, our stakeholders, and our province.

In closing, I would like to thank our board of directors. Under Mel Norton's leadership, the board has guided us through a challenging time. They have demonstrated outstanding governance and oversight, and I know that will continue as we strive to provide exceptional value for the workers and employers of our great province.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tim Petersen', is written over a white background.

Tim Petersen, CPA, CA

Acting President and Chief Executive Officer

LOOKING BACK, SURGING FORWARD

As we ushered in a new year in 2021, we were optimistic that, with the availability of vaccines, we were welcoming the beginning of the end of COVID-19. We learned quickly, however, that this unwelcome guest wasn't yet ready to leave.

COVID-19 continued to cause distress and disruption. But as they did in 2020, WorkSafeNB's staff continued to adapt and respond to our clients' needs with warmth and empathy. From the beginning of COVID, we trusted in their resilience, innovation and commitment and it proved to be a trust well-earned.

Acknowledging that most everyone experienced some form of COVID fatigue, including our employees, we focused on putting wellness first. Employees were given the option of permanently working from home, continuing to work at an office, or a hybrid model. We actively provided coping strategies and education to help keep them connected and mentally and physically healthy, activities you can read about in the Highlights and Activities section of this report. (Throughout this report you will also see "COVID Chronicles", stories about how some of our employees and employers navigated through COVID.)

We saw many successes in 2021, which you can read about in the following pages of this report. Although proud of these results, we do not remain complacent. We continue to build on them, with a focus on continuous improvement.



And while we met most of our targets, we did not meet all of them, such as those regarding timeliness. Measures were put in place in 2020 to address timeliness, and despite our team's diligent work, resourcing challenges played a significant role in our ability to improve these results. We are confident, however, that in 2022, recent changes to our service delivery approach will improve these results.

As we look forward to 2022, we can only hope that the pandemic begins to subside, and that we can step into our next normal. While we can't foretell the pandemic's path, we know our own path. We're excited about 2022. Our 2022-2024 strategic plan lays out our focus areas of People. Prevention. Integrity. and the goals that accompany them. It details how WorkSafeNB staff, workers, employers and our government are all linked together in achieving our vision.

We invite you to please read on. The successes and stories featured in this report are as much yours as they are WorkSafeNB's.





DRIVE A SAFETY-FIRST CULTURE

Keeping New Brunswickers healthy and safe through leadership and prevention initiatives

Our vision of “keeping people safe and healthy at work” guides all that we do. But in 2021, COVID-19 remained a concern, and continued to pose a challenge.

Despite this, we helped New Brunswick’s workplaces navigate the ever-changing pandemic level restrictions, all the while holding fast to our responsibilities of education and compliance. We continued to pursue legislative change, conduct inspections and investigations, and attend court proceedings.

And again, we collaborated closely with the departments of Justice and Public Safety, Public Health and Education and Early Childhood Development, further strengthening the relationships we shaped in 2020.

For more on our 2021 activities directed to drive a safety-first culture, see our Highlights and Activities section beginning on page 58.

Key Strategic Measures	2019	2020	2021	2019-2021 TARGET	ACHIEVED
LOST-TIME INJURY FREQUENCY*					
Assessed	1.3	1.1	0.9	↓	✓
Self-insured	3.2	2.5	2.5	↓	✗
All employers	1.6	1.3	1.2	↓	✓
HEALTH & SAFETY INDEX	Baseline	9.9%	-4.9%	Above 0	✗
WORKPLACE FATALITIES**	17	12	14	0	✗

*Based on the number of lost-time claims per 100 full-time equivalents (FTEs). An FTE is equivalent to one employee working full-time.

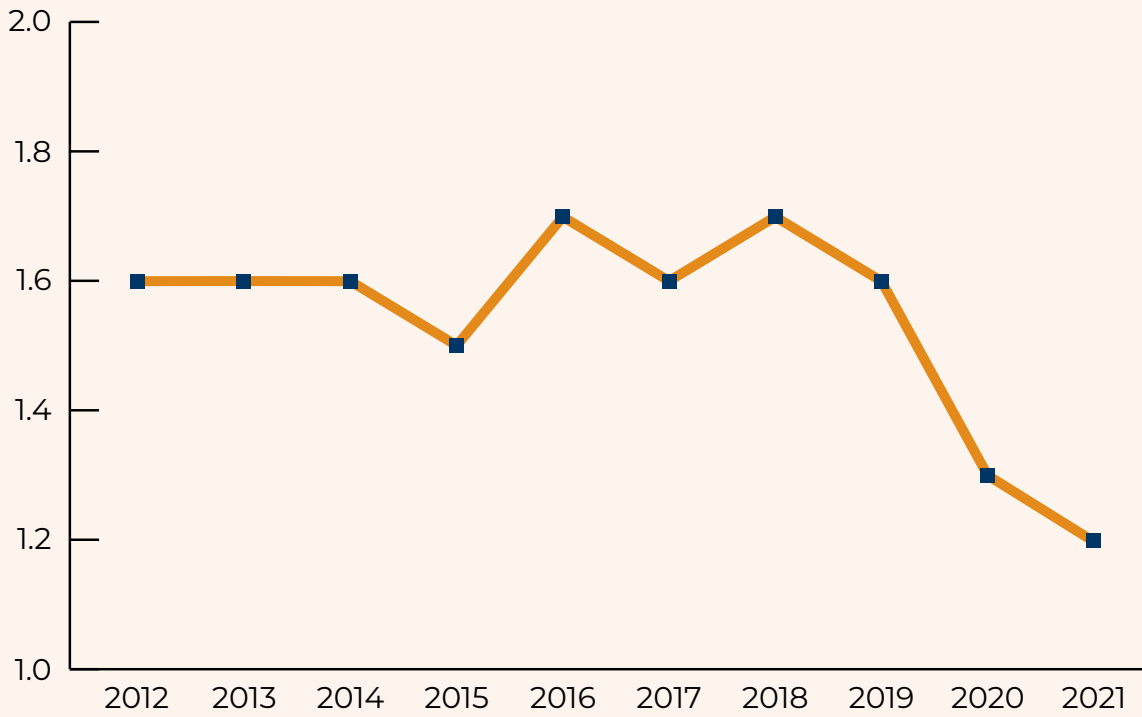
**Death by year

Lost-time Injury (LTI) Frequency

Lost-time injury frequency continues to trend downward, and we thank New Brunswick’s workers, employers, unions, governments, and safety associations for this. In 2021, LTI frequency for all employers dropped slightly from 1.3 in 2020 to 1.2, the lowest in 13 years. The LTI frequency for self-insured employers, which consists mostly of government departments and agencies, remained steady at 2.5, a noteworthy improvement from 3.2 in 2019. We look forward to continuing to work together with our self-insured employers to help further reduce LTIs in this sector.

We believe that COVID-19 played a part in the overall reduction by focusing everyone on workplace health and safety in an unprecedented way. Our workforce continued to adjust and respond to the various levels of restrictions, making health and safety the priority. We applaud their efforts in reducing injury frequency and we commit to working even harder with our stakeholders to continue to drive LTI frequency down.

Lost-time Injury Frequency



Lost-time injury frequency is based on the number of lost-time claims per 100 full-time equivalents (FTE). An FTE is equivalent to one employee working full-time.



Health and Safety Index



- PREVENTION**
Safety support, inspections, prevention activities
- EMPOWERMENT**
Complaints, work refusals, worker involvement
- WORKPLACE CULTURE**
Awareness, leadership, workplace culture
- ENFORCEMENT**
Fines, orders and convictions
- INJURIES**
Injuries, severity, workers on benefits at 30 days

With the knowledge that we cannot drive a safety-first culture without understanding exactly what needs to improve in the existing safety culture in our province's workplaces, in 2019 we adopted a Health and Safety Index (HSI) to measure the overall health and safety of New Brunswick's workplaces.

The index was developed by WSIB Ontario, based on best practices, and modelled on well-known indices such as the United Nation's Human Development Index.

Traditional measures of health and safety performance tended to be single "after-the-fact" metrics, such as the number of fatalities, the number of new claims, or the lost-time injury rate over a given time period. By combining multiple performance indicators into a single measure, the HSI has been designed to offer a broader and more sophisticated picture of progress on occupational health and safety, including leading indicators of emerging issues.

The index looks at New Brunswick's workplaces as a whole, looking at five components, to measure the annual rate of change related to:

Prevention - awareness and what is done to prevent work-related injuries and illnesses, like avoiding unnecessary risks and following health and safety rules

Empowerment - how people are involved in keeping workplaces healthy and safe

Workplace culture - how employees think about the priority placed on health and safety where they work

Enforcement - fines, orders and convictions for poor health and safety practices

Injuries - the injuries that occur and how often, how long it takes people to get back to work, and the severity of the injuries, including loss of life

The components are scored based on workplace health and safety data covering almost every sector of our economy. Each of the five components are weighted and added together to reach the single index measure. By combining multiple performance indicators into a single measure, the HSI offers us a more complete

picture of progress on occupational health and safety and tells us where to concentrate our effort to continue to make strides.

We set the baseline for the HSI in 2019. In 2020, we recorded an outstanding improvement of 9.9%. Much of this is attributed to COVID-19 driving a significant increase in complaints and work refusals. The volume of compliance issues driven by COVID-19 in 2020 was unprecedented as we all navigated the pandemic together.

Unfortunately in 2021, the HSI value dropped to -4.9% when compared to 2020. However, the result was, once again, largely influenced by COVID-19. Complaints and work refusals dropped

significantly as workers and employers learned to live and work safely within the pandemic. In addition, fines (as a result of prosecutions) went from \$488K in 2020 to \$153K in 2021. Together, these changes drove the downward trend.

On a positive note, the injury component of the HSI trended up significantly in 2021 as a result of fewer lost-time injuries compared to 2020 and the strong metrics related to prevention activities and workplace culture remained relatively stable.

Fatalities

ACUTE FATALITIES

Nine New Brunswickers died from acute fatalities in 2021. This is unacceptable, as are any injuries or fatalities. We must all work together and fully commit to preventing these tragic events and keep health and safety top of mind—always. We're confident that continued awareness campaigns, collaborative efforts, and improved legislation that clarifies responsibilities and provides us with additional enforcement tools will help toward this goal.

OCCUPATIONAL FATALITIES

Occupational diseases are caused by exposure to biological, chemical or physical agents. Because many are gradual in their onset, such as mesothelioma and silicosis, they are frequently diagnosed several years after the initial exposure. Five New Brunswickers died of occupational disease in 2021. While measures have been in place for years, and even decades, to prevent occupational disease, we continue to see fatalities because the necessary control measures needed to mitigate diseases may be inadequate. We are currently working with government to update occupational hygiene legislation that will better protect workers and prevent new occurrences of occupational disease.

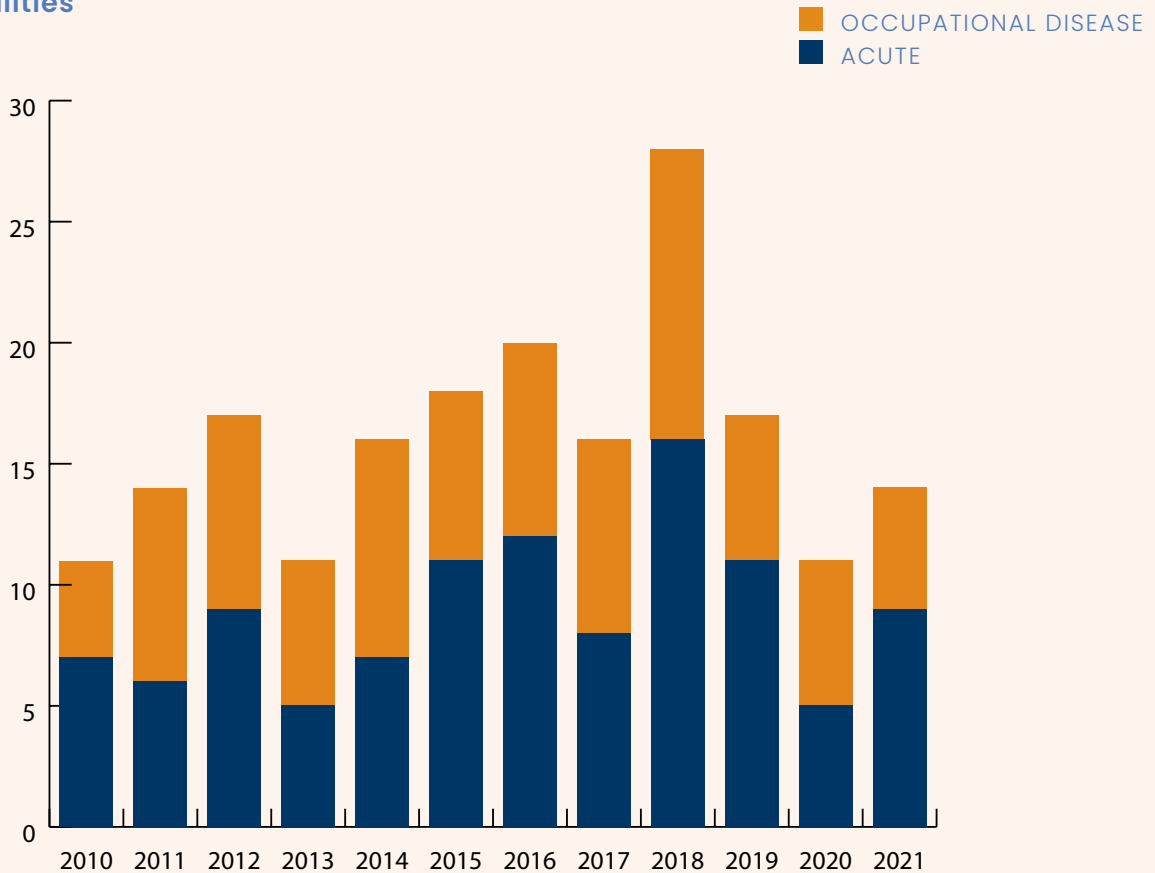
Compliance

By ensuring compliance to the *OHS Act* through workplace inspections and helping workplaces find solutions when hazards and risks are identified, WorkSafeNB continued to drive a safety-first culture.

And while enforcement is a necessary tool to ensure that workplaces are safe, our first step is to focus on awareness and education. However, when workplaces continue to operate unsafely, our health and safety officers have other tools at their disposal, including writing compliance orders and stop work orders, issuing administrative penalties and recommending prosecution.

An administrative penalty is a monetary penalty imposed on an employer, supervisor, employee or other workplace party for failing to comply with the *OHS Act* or regulations. In 2021, we imposed 27 administrative penalties, totalling \$12,450. We also conducted 6,005 inspections and 849 investigations, 57 of which were for serious incidents such as fatalities, fractures and injuries requiring hospitalization, and issued 3,808 orders and six prosecutions, totalling \$153,000 in court-ordered fines.

Fatalities



An acute fatality results from an injury that occurred in the same year.

COMPLIANCE BY THE NUMBERS

6,005

INSPECTIONS

849

INVESTIGATIONS

57

SERIOUS INCIDENTS

3,808

ORDERS ISSUED

\$153,000

COURT-ORDERED FINES

27

ADMINISTRATIVE PENALTIES



COVID CHRONICLE:

ITALIAN BY NIGHT – SAFETY FIRST WITH NO RESERVATIONS!

It could be argued that the hospitality industry was hardest hit by COVID, and within that industry restaurants may have felt the loss the most.

Restaurants are where we go to celebrate a graduation, retirement, engagement or anniversary. Or where we may go to catch up with an out-of-town friend or relative who's come home for a visit. By their nature, restaurants demand close contact and intimacy, so it is no wonder the industry suffered such an upheaval.

"If ever there was a test for the viability of a business, COVID was it," said Michelle Hooton, chef and co-owner of Italian by Night (IbN), a fine-dining restaurant in Saint John. Luckily for its non-wavering and meticulous attention to safety protocols, and loyal clientele, IbN did pass the test. But it wasn't easy.

"During the first weeks of isolation, I thought I was going to lose my mind. My anxiety was at an all time high," Hooton said. So she put her mind to good use by finding ways to keep herself and her customers engaged, and keep IbN safely afloat.



IbN switched to disposable menus, installed an air purification system, and voluntarily closed before the government-imposed restrictions.

When dine-in was available, IbN's customers could be assured that the highest standards of safety were in place. The restaurant strictly followed government guidelines – masks, directional arrows, proof of vaccination and contact tracing. They required their staff members to be vaccinated, resulting in the resignation of one employee. They switched to disposable menus and installed an air purification

system. The restaurant had even voluntarily closed before the government-imposed restrictions. And they used all the WorkSafeNB resources available to help guide them through the safety protocols.

In addition to the loss of revenue and the costs related to doing business during COVID (masks, hand sanitizing lotions, disposable menus, etc.), the industry was hit with spiralling food costs. "Food costs rose 15-40%, and the cost of Plexiglas quadrupled. But we found a silver lining in this," she said. "Given the prohibitive costs for us to install Plexiglas, we came up with a better alternative. We used doors and painted them black to match our décor. They are much more pleasing to the eye."



Michelle Hooton's live cooking videos



Michelle Hooton (left) and her business partners, Gord Hewitt and Elizabeth Rowe



Michelle Hooton at work in her kitchen

The restaurant promoted itself heavily on social media, with daily posts about their safety protocols, the menu, hours of operation, and the highly engaging COVID Chronicles; interviews with its staff to describe how the virus was affecting them. IbN's COVID Chronicles were so engaging, in fact, that they inspired our own chronicles.

Hooton further enhanced IbN's visibility, and kept her own stress levels down, by doing live cooking videos on Facebook, sharing recipes weekly during the three months they were shut down. "It was fun for me – doing something I love – and reconnecting with our guests in a virtual gathering."

As devastating as COVID was, Italian by Night is grateful that their diligence to safety, innovation and loyal customers helped them survive.



Julia Bustin, baker at IbN



ACHIEVE EFFECTIVE RECOVERY

Effectively and efficiently tapping into all available health care resources when rehabilitation is necessary, so that injured workers can stay at work or return to work as soon as safely possible.

We want the best for our province's workers. We want to keep them healthy and safe at work. And although our lost-time injury frequency continues to decline, we are not at zero yet. Until the day we do reach zero, we are here to provide support to those workers who do get injured or who contract an occupational disease. We do this by approving appropriate and timely medical care, leveraging effective return-to-work and stay-at-work practices, and providing compensation benefits. Being off work for extended periods is not good for a worker, their family, employer, or the province's economy. The longer an employee is off work, the more likely they will not return. Work helps them stay active, renews a sense of purpose, and

provides financial stability. Working is good for physical and mental health, and, in fact, often helps speed healing.

So it's important to keep them at work or get them back to work quickly but safely, and to get them back to doing the things they love.

Employers also benefit from creating workplaces that support New Brunswick workers in their recovery. They benefit by retaining a skilled and experienced worker, keeping productivity loss to a minimum, reducing recruiting costs as well as claim costs that, in turn, can reduce assessment premiums. And by showing their workers they value them, they'll benefit from improved engagement.

Key Strategic Measures	2019	2020	2021	2019-2021 TARGET	ACHIEVED
CLAIM DURATION					
Average days for open claims	266.7	288.6	330.5	↓	✘
Average days for closed claims	113.5	103.6	97.6	↓	✔
Percentage of workers returned to work within:					
26 weeks	81.3%	80.6%	82.1%	↑	✔
2 years	95.9%	96.7%	96.9%	↑	✔
CLAIM REGISTRATION TO FIRST PAYMENT	38.8	25.9	32.2	↓	✘
WORKPLACE INJURY TO CLAIM REGISTRATION	14.0	14.3	16.5	↓	✘

Claim Duration

AVERAGE NUMBER OF DAYS FOR OPEN CLAIMS

The average number of days duration for open claims increased in 2021 from 2020, from 289 to 331, a disappointing but not surprising result. Some of the continued increase can once again be attributed to COVID-19, which forced many health professionals to suspend services in the spring of 2020. Claims that might have otherwise been closed sooner remained active because workers were delayed in getting the treatment they needed to effectively recover. This included access to physiotherapy, occupational therapists, medical specialists, necessary surgery, and chiropractic services. In some cases, return-to-work plans were disrupted as employers were navigating the changing COVID-19 requirements.

Traumatic psychological injuries (TPIs) also significantly affect open claim duration. TPIs can result from experiencing or witnessing a traumatic event at work (for example: a correctional officer witnesses a violent attack by inmates, or a first responder experiences a traumatic event and relives it every day). It can include anxiety disorder, acute stress reactions and post-traumatic stress disorder. In fact, from 2017 to 2020, the number of TPI claims more than doubled, and their duration increased by 45%, from 289 days to 419 days. In 2021, there were 58 TPI claims, down 23% from 2020, with a duration of 495 days. TPIs can be difficult to treat, differing

dramatically from the traditional treatment of physical injuries. As with many other jurisdictions across Canada, there is a lack of available mental health professionals, such as psychologists and psychiatrists, in the province. In addition, these workers require creative return-to-work approaches and often need retraining in new careers, factors that can significantly contribute to the average duration of an open claim. While TPIs can affect almost any worker, they are more prevalent in the public service sector.

We are working on a model of care to better identify the unique constraints and difficulties for workers suffering TPIs, including access to specialized clinical services, and reviewing best practices to provide better outcomes and services. In Q2 2022, we expect to launch a new early intervention program, "SUCCEED", whereby eligible workers with a TPI can start receiving medical care before their claim is adjudicated. We will develop a specialized team to work closely with these workers, their employers, and their health care providers. Similar to the SUCCEED program, we have begun to build a program for early identification, early intervention and prioritization of complex claims, and we will develop expertise needed to handle these claims. This program will also focus on modified return-to-work (MRTW).





AVERAGE NUMBER OF DAYS FOR CLOSED CLAIMS

In 2021 we met our target of reducing the average duration number of closed days to 98, down 6% from 104 in 2020. Legislative changes in recent years, clarifying that workers' compensation applies to injuries or diseases that occur solely in the course of employment, continue to help improve claim duration. A better understanding of simple claims, closer collaboration with the medical community to understand their capacity, and increased communication with employers to clarify and support their duty to accommodate injured workers were also contributing factors in reducing duration.



We firmly believe that as we enter into the “next normal” that these measures will prove successful, and we will see open claim duration begin to drop.


PERCENTAGE OF WORKERS RETURNED TO WORK WITHIN 26 WEEKS AND TWO YEARS

In addition to the average number of days for open and closed claims, WorkSafeNB measures the percentage of workers back on the job at 26 weeks and again at two years. We continue to make great strides helping our injured workers return to work more quickly in the past few years, and, in 2021, increased the percentage for both workers returning to work within 26 weeks and within two years.

Making safe and sustainable work arrangements for recovering workers takes teamwork and we thank New Brunswick's workers, employers and health care providers for their important contributions to shifting the focus from what a person can't do to what they can.

Timeliness

A workplace injury can be stressful enough without compounding it with the concern of access to treatment and lost income. That's



MAKING SAFE AND SUSTAINABLE WORK ARRANGEMENTS FOR RECOVERING WORKERS TAKES TEAMWORK AND WE THANK NEW BRUNSWICK'S WORKERS, EMPLOYERS AND HEALTH CARE PROVIDERS FOR THEIR IMPORTANT CONTRIBUTIONS TO SHIFTING THE FOCUS FROM WHAT A PERSON CAN'T DO TO WHAT THEY CAN.

why it's critical to reduce the time it takes to adjudicate claims and to provide compensation benefits quickly. Alleviating worry can help an injured worker better focus on their recovery.

We regret that we were unable to reach our targets for reducing the time for claim registration, and for registration to first payment. The time it takes for employers and workers to register a claim from when the injury occurred has remained about the same for the past few years, at 14 days. In 2021, that increased by three days, and time from registration to first cheque increased by six days. Although we made constructive changes to improve our timeliness, such as implementing better processes and a restructure of our Intake and Adjudication department, COVID-19 caused staff shortages, resulting in these increased numbers.

We are confident we can bring these numbers down. We continue to work with our stakeholders to simplify and speed up the claim filing process, because the quicker an injury is reported to WorkSafeNB, the faster we can connect an injured worker to the services and support needed for an effective recovery and can adjudicate the claim. Where once we assigned claims to

individual employees for adjudication, they are now assessed and routed to one of three teams through a queue management system. We know there is much work to be done and improving our systems and processes, such as making it easier to file a claim, as we've done with the queue management system, is a good start. Leveraging technology, such as making all forms fillable with the ability to submit them online, is another way to improve our results.

Legislative changes will positively affect outcomes, as will our current transformation and modernization plans. One influential change to note is the removal of administrative functions, such as financial transactions, away from case managers to our Finance department (BenPay), allowing case managers more time to focus on claims and clients. We also plan to hire more staff to address resourcing issues.

We are intent on improving our timeliness, and these measures will help us do this.



BUILD A WORKSPACE THAT IS COMMITTED TO SUPERIOR SERVICE

Invest in our people, technology, and processes to improve the overall customer experience for both workers and employers.

In 2021, COVID-19 continued to challenge New Brunswick’s workforce. With the introduction of vaccines, many thought the pandemic was being brought under control and that we would be returning to a pre-COVID “normal”, but the virus remained relentless. The health crisis and shutdowns continued, challenging service delivery in every sector. Restriction levels changed often and throughout different provincial zones. Workplaces continued to look to us for guidance to help keep their doors safely open and to ensure worker

and client safety. Staff continued to adapt and innovate in response to the constant change, with our vision of making New Brunswick the safest place to work always top of mind. They also supported each other, connecting through virtual coffee breaks, sending virtual kudos, and sharing stories on our Intranet, to name a few. We are proud of the effectiveness with which our staff navigated the pandemic and commend their commitment to supporting our stakeholders, and each other, throughout this ongoing challenge.

Key Strategic Measures	2019	2020	2021	2019-2021	
				TARGET	ACHIEVED
CLIENT SATISFACTION INDEX (Client satisfaction surveys are conducted every second year)					
Injured workers	n/a	69%	n/a	↑	n/a
Employers	n/a	76%	n/a	↑	n/a
EMPLOYEE ENGAGEMENT SCORE	44%	n/a	47%	↑	✓

Client Satisfaction Index

Since we undertake the client satisfaction survey every two years, there are no new results to report for client satisfaction. We look forward to conducting the survey this year and reporting on the results in our 2022 Annual Report. We are committed to continuously improving the client experience by listening and providing value to our stakeholders and by helping them easily and seamlessly navigate our system, and by transforming. We anticipate that the ongoing transformation of our system – its policies, processes, programs, delivery, and technology – will result in higher satisfaction for all our clients.

Employee Engagement Score

While our employee engagement score improved by 3%, we expect our commitment to a “workplace re-imagined” and providing learning opportunities to empower staff to drive their own personal growth will result in a more significant engagement score in the next survey.

See Highlights and Activities section starting on page 34 to learn more on programs and initiatives we implemented to increase client satisfaction and employee engagement.



GIVING BACK

At WorkSafeNB we care about our community. And although workplace health and safety is our focus, this caring attitude goes beyond the workplace.

As an organization, we contribute to our communities through sponsorships and donations, both monetary and in products such as to food banks, homeless shelters and women's shelters. Our staff donate countless number of volunteer hours to hundreds of non-profits, and charitable and service organizations.

Below are some of the organizations who benefitted from our financial donations in 2021.

\$8,450

United Way

\$1,500

Disability
Awareness Week

\$4,220

Steps for Life

\$25,500

Threads of Life

\$1,715

Run for The Cure





COVID CHRONICLE: A PANDEMIC BABY

On January 17, 2020, Laragh Dooley, WorkSafeNB's executive director of Corporate Communications, learned the wonderful news that she was pregnant. And two months and two days later, New Brunswick declared a state of emergency because of rapidly rising COVID-19 cases.

"If you know me at all, you'll know that I'm a planner — someone who likes to think 10 steps ahead," Laragh said. "Planning soothes me, and in those two months between finding out I was pregnant and learning of COVID-19, I had planned exactly how my pregnancy was going to go: no complications, minimal morning sickness, decent sleep before the storm, and an occasional pedicure." But her pregnancy plans did not include a global pandemic.

"The next seven months were surreal. We were in and out of lockdown. My belly was growing but there were barely any witnesses. Baby showers were planned, then cancelled. The hospital cancelled birth classes and instead my husband Greg and I sat in our sweatpants, with Chinese takeout on our laps, and watched parenting classes on YouTube."

Laragh had to attend doctor appointments and ultrasounds alone, with no one beside her to provide support if there was bad news. "I'd frantically take notes and ultrasound pictures and text my husband while standing in the hospital parking lot, trying to curb his disappointment of missing out on these milestone moments," she said.

With so much hardship and heartache in the world at the time, Laragh and Greg felt lucky to have something wonderful to look forward to. "Our growing baby was the best kind of distraction."

Early on October 7, Laragh and Greg arrived at the hospital ready to meet their baby. Wearing masks, they were screened outside the building to make sure they were asymptomatic and then were tested for COVID. "There were a lot of precautions, but I felt safe. No other visitors were allowed." Because the risk to COVID was highest in the hospital, the family was discharged in less than 24 hours.



Laragh and Greg's precious pandemic bundle, Aoife

“This was our first baby; we arrived home with no clue what we were doing. We were expecting a village, but our tribe was much smaller than we had envisioned. In those early days, we did everything we could to protect our daughter from the virus. She met her great grandparents through a phone screen; my mom cuddled her first granddaughter while wearing a mask; friends saw her through our window.”

Although alone a lot, Laragh said the time “was also incredibly magical. We didn’t have anywhere to be. No visitors to impress. No play dates to schedule. It was just us, figuring it all out together, in our own bubble.”

The next few months passed in a slow sprint of boring chaos. We changed diapers. I dropped my phone on the baby twice while watching insurrectionists storm the Capitol. We learned to swaddle. We checked the COVID dashboard every day. We mastered burping techniques while watching the US Presidential Inauguration proceed without incident. I cried happy tears holding my baby as CNN showed armoured trucks delivering vaccines to healthcare workers,” she said.

If having a baby puts life in perspective, having a baby during a pandemic intensifies the focus. The experience was defined by contradictions: isolation when it takes a village, new life amid death, hope pushing down fear. My family experienced one of the most unpredictable events in history through a unique lens. Quarantine enabled us to really slow down, unplug and build our foundation as a family.”

Despite the challenges her family faced during COVID, Laragh was able to find, and will always remember, the silver linings. The biggest of which is now a beautiful redheaded toddler who keeps her on her toes.



*Laragh Dooley, Executive Director,
Corporate Communications*



“We waited for things to get better, but at the same time, things were the best they had ever been. I’d waited my whole life for those moments, and I often revisit these memories.”



PROTECT SYSTEM SUSTAINABILITY

Ensuring we provide services and benefits that are fair, accessible, transparent and fiscally responsible.

As stewards of New Brunswick's workers' compensation system, WorkSafeNB must be responsive to the needs of both workers and employers. Injured workers must be able to rely on us to maintain the funds and services needed to support them if they are injured at work or become ill. To guarantee those funds and services are always available, we collect assessments from employers, but we also must ensure they pay fair rates that enable them to keep

contributing to our provincial economy. Without this balance, there is no workers' compensation system. WorkSafeNB continuously looks to find efficiencies and make improvements by reviewing our policies, internal practices, and governance framework, and working with government to pursue legislative changes required to maintain this balance.

Key Strategic Measures	2019	2020	2021	2019-2021 TARGET	ACHIEVED
FUNDING POSITION	105.1%	123.6%	147.5%	115%-125%	✓
RETURN ON INVESTMENT	14.0%	5.4%	13.1%	6.1%	✓
AVERAGE ASSESSMENT RATE	\$2.65	\$2.40	\$2.17	↓	✓

Funding Position	2019 (\$ MIL)	2020 (\$ MIL)	2021 (\$ MIL)
ASSETS	\$1,602	\$1,726	\$1,988
LIABILITIES	\$1,525	\$1,397	\$1,348
FUNDING POSITION	105.1%	123.6%	147.5%

New Brunswick's *Workers' Compensation Act* requires that sufficient funds be available in WorkSafeNB's Accident Fund to provide for future benefits for injured workers. The Act requires a minimum funding level of 100%, with any shortfall recovered within 15 years. Continued improvement from recent legislative changes and their related policies, and process enhancements, ensured we met our funding target of 115-125%. As at December 31, 2021, the funded position was 147.5%.

Investment Performance

Investment Performance	2021	4-YR AV	8-YR AVG	10-YR AVG
REAL RATE OF RETURN	8.32%	5.21%	5.81%	7.07%
REAL RETURN TARGET	3.75%	3.75%	3.78%	3.82%

WorkSafeNB derives its revenues from two sources – in addition to employer assessments, we rely on investment income to supplement assessment revenue to cover total expenses for the year. In 2021, to ensure the continuity of knowledge and avert the risk of losing internal

expertise, we secured an external investment management firm (OCIO) to manage 65% of our investment assets. The transition will occur in Q1 of 2022. The remaining 35% of investment assets remained under in-house management.

Average Assessment Rate

	2016	2017	2018	2019	2020	2021	2022
PROVISIONAL RATE (\$ PER \$100 PAYROLL)							
COST OF BENEFITS FOR NEW ACCIDENTS	1.03	1.10	1.47	1.66	1.47	1.33	1.20
OHS COSTS	0.15	0.14	0.12	0.12	0.11	0.11	0.11
LEGISLATIVE OBLIGATIONS	0.05	0.05	0.05	0.03	0.03	0.04	0.03
OTHER ADMINISTRATION	0.31	0.37	0.29	0.45	0.44	0.34	0.35
ADMINISTRATION SUB TOTAL	0.51	0.56	0.46	0.60	0.58	0.49	0.49
SUBTOTAL (NEW ACCIDENT COSTS AND ALL ADMINISTRATION)	1.54	1.66	1.93	2.26	2.05	1.82	1.69
FUNDING LEVEL ADJUSTMENT	(0.43)	(0.18)	(0.23)	0.39	0.35	0.35	–
AVERAGE RATE	1.11	1.48	1.70	2.65	2.40	2.17	1.69

Assessment rates are key to maintaining the delicate balance required to sustain the workers' compensation system – providing the appropriate benefits to injured workers, health and safety support to our province's workplaces, and administration costs.

In 2021, the average assessment rate decreased by nearly 10% to \$2.17 per \$100 of assessable payroll, down from \$2.40 in 2020. This trend continued, as we set the 2022 rate in the fall, and were able to reduce the provincial average assessment

rate significantly to \$1.69, a 22% decrease. Fewer workplace accidents, better rehabilitation and return-to-work outcomes, and an improved financial position have resulted in a significantly reduced assessment rate for 2022.

Rate decreases benefit not only employers but all New Brunswickers, as assessment rates reflect the safety and return-to-work outcomes of our province's workforce.

HIGHLIGHTS AND ACTIVITIES

SECTION 1 PEOPLE FIRST: THE CLIENT EXPERIENCE

Changing the Way we Deliver Service to our Injured Workers

WorkSafeNB continuously looks for ways to improve our services by delivering more value and better results for our injured workers and employers.

In 2021, we began designing a service delivery model to do just that. This model focuses on support for stay-at-work or modified return-to-work (MRTW) clients, early identification of clients at high-risk of disability or of not returning to work, and early intervention with these high-risk clients.

Previously, we did not actively monitor clients on a MRTW or who did not lose time from work. In 2020, 58% of MRTW claims were transferred to case management after four to five weeks. We realized the importance of connecting with and supporting these workers to keep them healthy and at work and identifying those clients who are at high-risk early on. This new model promotes stay-at-work (modified duties) during treatment or an early return-to-work with accommodations or job modifications as they recover and will fast-track claims to case management as soon as a MRTW claim is at risk of failing (early identification).

While the majority of our injured workers recover and safely return to work, a variety of factors, such as psychosocial barriers, can prevent them from doing so. Under this model, staff are equipped with the knowledge and tools to identify a client early on in their recovery who may be at risk of having their condition worsen or developing disability. Once identified, a specialized case management team will work with the at-risk client to help them overcome barriers and safely return to work.

Keeping clients at work or getting them back to work quickly and safely is good for their physical, mental and social health – research supports this. Absence from work contributes to declining health, slower recovery times, and longer disability duration. Workers benefit by maintaining a connection to the workplace and co-workers, and the support of family and friends. Early intervention allows the client to stay closer to home by partnering with health care providers in their communities, maintaining those connections that are so critical to recovery.

This new model benefits the employer in several ways: they keep a skilled and experienced worker; keeps productivity loss to a minimum; reduces the costs of finding and retraining new workers; and can reduce claims costs, which can thereby reduce assessment rates. It also shows employees that their employer cares about them, which can increase morale and create a more engaged workforce.

With the design phase complete, the build and implementation phases are scheduled for 2022.



Continuing to Help Guide New Brunswick Workplaces Through COVID-19

While COVID-19 continued to make its presence known in 2021, WorkSafeNB continued to react to changes in government restrictions. Rather than providing a sense of relief for employers, relaxed restrictions caused confusion and uncertainty. It was a disconcerting time for employers, who called us frequently for clarification. We adapted the Embracing the New Normal as We Safely Return to Work guide, and shared an operational plan template (from the Government of New Brunswick) to help guide them. We revised the guide each time the environment changed.

A May 2021 campaign reminded workplaces to continue to review WorkSafeNB and GNB requirements and update their operational plan as needed.

We launched a second campaign - The Green and Beyond campaign - to help workplaces prepare for the easing of restrictions. It included partner sharing, advertising, social media and two new documents: one for employers and one for employees.



Elimination of Final Day of Three-Day Waiting Period

July 1, 2021, saw the complete elimination of the three-day unpaid waiting period for New Brunswick's injured and ill workers.

More than 25 years ago, an unpaid waiting period was introduced that disallowed compensation to an injured worker for the first three days of the claim. Legislation repealed that provision in

stages, with the initial elimination of one unpaid day effective July 1, 2019, and the second effective July 1, 2020.

This benefit improvement directly helps New Brunswick's most vulnerable injured workers, who might not have had access to sick leave benefits during the three-day time frame.

Treating Workers with Psychological Injuries

Claims related to mental health and traumatic events can significantly affect open claim duration. And they can be difficult to diagnose and treat.

When a claim is submitted, WorkSafeNB must thoroughly review evidence to determine if an injury or illness is compensable *under the Workers' Compensation (WC) Act*.

Psychologists are critical to this process by providing a qualified opinion on the necessary conditions for entitlement. By increasing their knowledge of WorkSafeNB's policies and processes, community-based psychologists are better equipped to provide the information we need to make a quicker claim decision, resulting in faster treatment and support for injured workers. It also means a more streamlined, efficient process for our adjudication team.

Service Continues Through Strike

While COVID continued to throw its curve balls in 2021, the province faced another challenge – a strike by 10 CUPE locals. The strike included our own Local 1866, representing about 140 employees who provide valuable services to New Brunswick's workers and employers.

Health, safety and client support remained our focus during the two-week strike. Each of our departments developed a contingency plan with managers to continue effective care and service to injured workers and employers. Staff prioritized responsibilities, pausing some activities, to focus on critical operations such as payments and adjudicating decisions, etc. We remained flexible and accommodating, both to our clients and to each other.

WorkSafeNB respects and supports the collective bargaining process. Our CUPE colleagues are a valuable and essential part of WorkSafeNB, and we were truly pleased to welcome their return.

We thank all staff who worked diligently to maintain service during the strike.

To help psychologists understand how the WC Act applies to injuries or illnesses related to mental health and traumatic events, in 2021 we created a new document, *Is mental stress a compensable injury? What constitutes a traumatic event?*

We are also working on a model of care to better identify the unique constraints and difficulties for workers suffering traumatic psychological injuries (TPIs), including access to specialized clinical services, and reviewing best practices to provide better outcomes and services. In Q2 2022, we expect to launch an early intervention program, SUCCEED, whereby eligible workers with a TPI can start receiving medical care before their claim is adjudicated. We will develop a specialized team to work closely with these workers, their employers, and their health care providers.



BenPay

In 2021, WorkSafeNB began transitioning financial transactions such as medical aid and loss of earning benefits, out of claims management to the chief financial office. This transformation project allows case managers more time to spend with their clients, capitalizing on their skills rather than losing time to paperwork. This was a recommendation in the Auditor General's review of injured worker claims management.

We are committed to transitioning all benefit transactions, including long-term disability payments, to the CFO in 2022.

Stakeholder Consultations

WorkSafeNB regularly reviews legislation to determine where amendments can be made to improve our workers' compensation system and our province's occupational health and safety.

As a stakeholder-driven organization, we are committed to fully exploring any proposed amendments with our stakeholders to understand potential impacts on injured workers, employers, and the system's long-term fiscal sustainability.

Transparent dialogue with and feedback from our stakeholders helps inform our decisions. In 2021, we conducted consultations on four topics recommended for amendment:



FIRST AID LEGISLATION



In September, WorkSafeNB launched a four-week stakeholder consultation on proposed amendments to New Brunswick's First Aid Regulation to harmonize them with national standards. Harmonizing these regulations to a national standard plays an important role in improving the health, safety, and environment of New Brunswickers by ensuring the products and services we use are safe, reliable and consistent. Harmonization also supports the economy by promoting innovation and reducing red tape. Most employers operating in New Brunswick have obligations under provincial first aid regulations. More than 40 stakeholders submitted feedback, largely in favour of the proposals.

FALL PROTECTION



Fall protection affects many New Brunswick workplaces. In September, WorkSafeNB launched a four-week stakeholder consultation on proposed amendments to fall protection regulations to harmonize with national standards, again with the goal of improving health and safety while reducing red tape. A primary objective of the consultation was to determine the financial impact on employers. More than 50 stakeholders responded, also largely in favour of the proposed amendments.

WORKERS' COMPENSATION ACT

For more than a century, the *Workers' Compensation (WC) Act* has served the best interests of New Brunswick's workers and employers. However, the pace of social and technological change continues to accelerate, putting legislation at risk of becoming irrelevant or even obsolete. So, when government introduced legislation in 2019 that required us to review our acts and corresponding regulations every five years, we were excited by the opportunity to collaborate with stakeholders to design a stronger system.

In 2021, the board of directors completed a comprehensive review of the *WC Act*, identifying issues to consider for legislative change in three key areas including benefits and entitlements,

modernization and plain language. While all these issues are important, the board of directors is particularly interested in focusing on benefit improvements that affect as many workers as possible:

- **Increasing the maximum annual earnings threshold so more workers have more of their wages covered.**
- **Restoring the percentage paid for loss of earnings benefits from 85% to 90%.**

In 2022, the board will lead a comprehensive, 90-day stakeholder consultation to gauge worker and employer reaction to the proposals.

OCCUPATIONAL HEALTH AND SAFETY ACT

In 2021, to advance national harmonized safety standards, we consulted stakeholders on proposed changes to the First Aid Regulation and sought business impact analyses from employers on proposed enhancements to provincial fall protection regulations. In 2022 we will continue consulting on the *OHS Act*, as part of the legislated five-year review of the Act.

We also continued to advocate for *OHS Act* amendments that would improve safety in the commercial fishing industry. The proposed amendments would include commercial fishing vessels as a place of employment under the *OHS Act*, where one of the requirements would be to

make it mandatory to wear lifejackets or personal flotation devices while on a fishing vessel. Stakeholders were supportive of these proposed amendments, and we will continue to campaign for legislative changes in the fishing industry, an industry widely recognized as one of the most dangerous.

We look forward to our continued collaboration with the Department of Post-Secondary Education, Training and Labour (PETL), in helping keep New Brunswick a great place to work and live.



Annual General Meeting

In addition to stakeholder consultations, WorkSafeNB holds an Annual General Meeting. In August 2021, we shared our 2020 year-end results, as well as the trends impacting the 2022 assessment rates, funding improvements, investment returns, key legislative changes, and improvements to both our employee and client experience. Approximately 300 stakeholders registered for the event.

Attendees were first to hear about the 22% assessment rate reduction from \$2.17 to \$1.69.

\$2.17
DOWN TO

\$1.69

Updated Client Education Videos

Our education efforts are not directed solely toward prevention. Education is an important part of helping our injured workers cope with and overcome a workplace injury or illness.

Before the pandemic, we offered in-person education sessions to these clients. But COVID-19 forced us to find an option to best serve our clients remotely. We revamped and recorded each of our education session presentations and made them available online. There are currently eight sessions available to our clients, including Understanding Pain, Nutrition Since Injury, and Safe Patient Handling Techniques.

Educational videos improve a clients' health literacy and can result in improved outcomes and reduced reinjury or remission rates.

Reporting Simplified

In our commitment to effective workplace recovery and superior service, in 2021 we worked alongside New Brunswick chiropractors to revise their reporting process to WorkSafeNB.

The two forms were combined into one form for all visits. The *Chiropractic Form 8-10*, available in fillable PDF format, aligns with recent legislative changes and best practices affecting workplace injury recovery.

Importantly, the form focuses on a worker's abilities (not inabilities) after an injury or illness. This helps workers stay at work or return to work as soon as safely possible. It gives employers, workers and WorkSafeNB the necessary information to provide safe and helpful modified work, such as revised duties or reduced hours.

The form also streamlines WorkSafeNB's processes. Information is clear, concise and supports ongoing care.



Early and safe return to work contributes to positive recovery, with benefits to both physical and psychological wellbeing.



Modernization Journey

For more than 100 years, WorkSafeNB has been there for our province's workers and employers. We strive to prevent workplace injury, illness and tragedy from impacting the lives of New Brunswickers. But when it does, we're there to help. We've made incredible progress in this mission. It's what we do, and what we will always do. That will never change. But how we do that work is continuously evolving and modernizing.

Over the years, service expectations and technology has changed the way we work, just as it has changed society as a whole. COVID-19, while challenging, has also changed our experiences as an employer and created possibilities that were previously unexplored, whether that be remote work or new service delivery models.

Our modernization journey is all about building a strong foundation to support the WorkSafeNB of the future – it will position us as an employer of choice, speed up the claims process so workers safely return to work more quickly, and help employers prevent injury, based on better data.

Modernization will create a sustainable WorkSafeNB, with the systems we need to continue the progress this province is seeing with fewer workplace injuries.

To help us successfully navigate this modernization journey, in the fall of 2021 we established a strategic partnership where we can draw on these results, while building a roadmap that's right for us and our clients.

In October, more than 150 employees participated in interviews, small focus groups, and workshops to identify our current state. In November, we brought these 150 participants together again to lay out our future state.

In 2022, WorkSafeNB, working closely with our strategic partner, will launch a comprehensive, realistic, and exciting modernization roadmap, to be implemented over the coming years. This roadmap will create exceptional value for our clients, while also positioning the organization to fulfill our people-first commitment.



MODERNIZATION OUTCOMES

Dimensions of a Future Vision and Outcome Model for WorkSafeNB

1. OUR PEOPLE FIRST AND CUSTOMER-CENTRIC

I'm supported and empowered at work. I'm focused on helping New Brunswickers stay safe and supported through a challenging time in their life. We measure our success through our client's eyes. We've really improved the client journey.

2. DIGITAL AND AUTOMATED

Routine work is automated so that I can spend time on more valuable work.

6. ACCOUNTABLE AT ALL LEVELS

I'm empowered with authority and supports to take ownership of my work.

OUR PEOPLE

3. INNOVATIVE

It's OK if I make a mistake especially if I'm trying something new. We look outwards to new ideas and ways to better achieve client outcomes.

5. DATA DRIVEN

I don't need to manually re-enter data all the time. We have the data I need to make informed decisions.

4. INTEGRATED

We have cross-divisional coordination. People, systems, data are shared.

A New Strategic Plan: Creating a Clear Pathway for the Next Three Years

Every three to five years, we pause to consider how far we've come and where we want to go next. Bound by good governance practices, our board of directors sets our strategic direction. WorkSafeNB employees – from every level of the organization – then determine how we'll action the plan: How do we turn broad strategic direction into objectives and actions that will drive our work over the three years?

In 2021, we asked that question, and developed a plan that gives clarity and purpose to our daily work. It connects us in all we do.

In fact, "linked" is our theme. We realized that to attain our vision of New Brunswick as the "safest place to work," we must be linked: internally, aligned and collaborating among our various teams and divisions; and with external partners, such as employers, workers, safety associations and health care providers.

Our plan categorizes our work into three focus areas: people, prevention and integrity.

People – We will create a people-first culture resulting in an exceptional employee and client experience. Keeping New Brunswick workers healthy and safe is more than a job – it's a passion! Together, we build a strong network of support.

Prevention – Together, we will prevent workplace injuries, illnesses, death and disability. Traditionally, when we think about prevention, we think of injuries or illnesses. WorkSafeNB, however, is changing this mindset. We define it as helping injured workers recover at work when possible, keeping them involved and productive.

Integrity – We will protect the integrity of the system. As a trusted steward, we are dedicated to building a strong, stable and sustainable system. While financial sustainability is a key component, system integrity also includes good governance, privacy protection, modern technology, cybersecurity and sound legislative foundations.

With the strategic plan's foundation and guidance, our team is set for achieving our objectives and targets. We're on a clear pathway for success.



STRATEGIC PLAN HIGHLIGHTS



Developed the plan, including focus areas, objectives, measures and targets.



Our plan categorizes our work into three focus areas: people, prevention and integrity.



Developed a website to guide our employees and stakeholders.



Equipped our leaders with tools for sharing and supporting the plan.

New Hybrid Investment Model

Our investment portfolio is a key component of WorkSafeNB's funding strategy and is of critical interest to many of our stakeholders.

New Brunswick workers have a significant interest in the Accident Fund as this money is earmarked to provide compensation, vocational rehabilitation support, and medical aid to our injured workers. Prudent management of the Accident Fund, including strong investments, helps ensure that these future costs will be paid.

Through assessments, employers are responsible for providing the funding of workers' compensation benefits for injured workers. Therefore, employers stand to benefit from superior investment earnings if that translates into lower assessments.

The board of directors has a fiduciary responsibility for prudently managing the assets in the Accident Fund on behalf of employers and injured workers and the Accident Fund's overall management is subject to public accountability.

In 2021, WorkSafeNB transitioned to a hybrid model of investment management, whereby an outsourced chief of investment officer (OCIO) was secured to manage a portion of our current portfolio. The OCIO is responsible for the investment management of equities, fixed income and cash and has taken on some of the operational tasks associated with the Accident Fund.

WorkSafeNB's internal investment management staff retained responsibility for the remaining portion, including the alternative investments (real estate, infrastructure and opportunistic mandate). Oversight, asset-liability studies and other governance responsibilities still remain with staff, the Finance & Investment Committee and the board of directors.

This new hybrid model significantly reduces operational risks related to staff resources and succession planning, provides additional protection to ongoing investment management, and aligns with jurisdictions across the country.

Care Allowance

On January 1, 2020, Care Allowance transitioned to a reimbursement model. In a first phase, the change affects injured workers who were not already receiving this benefit.

Clients receiving the allowance pre-2020, continue to receive it. In the event a new evaluation is required, new provisions will apply. The intention is to transition all recipients from the allowance model to the reimbursement model once our systems allow for this.

Moving to a reimbursement model is fiscally responsible and ensures that injured workers who

qualify for this benefit receive the care assistance they need under the policy provisions. Properly reporting these benefits is also a matter of accountability.

How we report the care allowance has also changed. In accordance with CRA, benefits that are not considered a medical expense must be reported on the injured workers' T5007. We follow CRA guidelines to determine what is considered a medical expense. Although the benefit is not taxable, if the criteria are not met, we must report it on the worker's T5007.

Going Paperless

WorkSafeNB continues to seek ways to improve efficiency while also reducing our carbon footprint. In July 2021, we stopped issuing paper invoice information and cheques to health care providers. Instead, we asked all providers to register for direct deposit and MyServices.

MyServices is a secure, online portal that has many benefits. Providers can see a history of their

WorkSafeNB invoicing and payments and directly connect with a case manager, occupational therapist, payment administrator or other WorkSafeNB professional. They can ask questions on specific concerns easily and quickly.

We're proud to take one more step to an efficient, modernized WorkSafeNB that puts client service first and one that benefits the environment.





COVID CHRONICLE: THE BENEFITS OF PROACTIVITY

Navigating through the COVID-19 pandemic has been daunting for New Brunswick businesses, as several were forced to rethink their customer service approach. While it proved challenging for some, others, like La Société Coopérative de Lamèque Limitée, had some innovative ideas and recorded increased sales. Proactivity at the Heart of Success.

Although the provincial government provided direction to businesses to regulate their operations during the pandemic, Jacques Chiasson, the COOP's general manager, explained that they decided to take it one step further.

"We followed public health measures as instructed by the provincial government, but I think we had measures in place that extended beyond those mandated by government. From the beginning of the pandemic, we were very proactive," Chiasson said. He added that Sobeys, the store's main supplier, provided them with a lot of information every day, and even offered guidance through Zoom meetings.

To protect staff and customers at the Lamèque store, there was no lack of public health measures, Chiasson explained. "Only 45 carts were allowed in the store at one time. When the carts were gone, customers couldn't come in. They would wait outside. We used a metal partition to divide the store into two sections. Customers coming in for groceries who wanted to purchase alcohol or hardware supplies had to go out and come back in through the other door." Only one person per household was permitted to enter. They had to use a cart, so they were forced to maintain physical distancing between themselves, other customers and staff. As well, all surfaces touched by customers and staff were disinfected every four hours, and staff would wash their hands every 15 minutes," he said.

Costly Measures that Pay Off

In addition to the cost of cleaning products and the installation of Plexiglas barriers, staff overtime was a big expense for the store. "We kept all our registers open at all times so that customers could go through quickly and leave as soon as possible. This meant increased hours of work, but we wanted customers and staff to feel safe. That's what matters most."

"We had a few customers who weren't happy about public health requirements, including mandatory masking, but it all worked out. People really appreciated all the precautions we took. They would tell us they felt safe."

The store's efforts paid off. Chiasson said that sales have increased by 15-20% since the beginning of the pandemic. What's more, the number of employees has remained unchanged at 80. The numbers are proof that investing in the safety of customers and staff makes good business sense.



HIGHLIGHTS AND ACTIVITIES

SECTION 2 PEOPLE FIRST: OUR EMPLOYEE EXPERIENCE

Workplace Reimagined

To further provide a positive experience for all employees, during all phases in their career, WorkSafeNB launched the Workplace Reimagined.

Like so many workplaces around the world, the COVID-19 pandemic compelled us to reimagine the future of our workplace. This initiative is about creating a working environment where our employees thrive; it means embracing change, leveraging technology, and envisioning a different approach to our workspace, to better serve our clients and staff to empower success.

When COVID-19 first forced our employees to work at home in 2020, they demonstrated remarkable productivity. So in 2021 we surveyed them on their preferred working environment - working from home, working exclusively in-office, or a hybrid of the two. And we listened - about 90% of employees opted to continue working at home, although with occasional in-office team meetings to remain connected to their co-workers.

To make the most of this opportunity, we had to invest in the tools and technology to make this the best experience possible for our employees. One such tool is Microsoft Teams, a collaboration app rolled out across the organization to help our teams stay connected and organized when working remotely.

Not only did our Workplace Reimagined respond to our employees' needs, it also allowed us to reduce our corporate footprint. We were able to decrease the amount of office space needed, and in some instances did not renew leases that came up for renewal. We will continue to gather more knowledge to help us adapt our offices' footprint to ensure we best meet the needs of our staff.

We will continue to enhance this employee experience in 2022, when we launch a hotelling station pilot program to redesign existing spaces for optimal use. Employees will be able to easily reserve a workspace at their office through Microsoft Outlook. This will foster the opportunity for colleagues to collaborate and reconnect in the way they have all missed.





Quality Management Services Department

To achieve exceptional client outcomes, we must ensure the quality of every decision we make, and each service and program we deliver. And to do this, we need highly skilled employees and consistent processes.

So, in 2021, WorkSafeNB established the Quality Management Services Department (QMS), expanding on an existing small learning and development department within Claims Management and Rehabilitation. QMS's goal is to foster high performing teams by providing divisional onboarding, job specific onboarding, technical coaching, quality assurance reviews and job aid tools, with a focus on training.

QMS is built on the foundation of adult learning principles. It begins with training, which is followed by coaching, a partnership between the coach and the employee. Coaches nurture the employee's growth and development through active listening and thoughtful questioning. Coaching services are divided into Direct Access Coaching (DAC) and Transfer of Learning Coaching (TLC).

**TO DATE DAC HAS FIELDDED
1,650 QUESTIONS –
AVERAGE OF 8.5 PER DAY**

DAC is for case-specific questions, and provides direct access to subject matter experts, who respond promptly by email, phone or video call. In TLC, coaches provide support following QMS training to enhance application learning and transfer of learning to real-life claims.

Coaches look to see how employees demonstrate the skills acquired in training to ensure they retain these skills.

**99% OF EMPLOYEES SAID
OUR TRAINING MODULES
MET OR EXCEEDED THEIR
EXPECTATIONS.
57% OF EMPLOYEES RATED
OUR LAST DIVISIONAL
ONBOARDING AS EXCEEDING
THEIR EXPECTATIONS.**

The QMS process all begins with a needs assessment, which determines the best learning solution. When the needs assessment indicates training or workshops are required, QMS training defines clear learning objectives and outcomes. Training development is based on industry standards and best practices for both in-person and virtual delivery.

The QMS department includes trainers, coaches, a quality assurance specialist and skills development specialists.

In 2021, QMS focused primarily on divisional and claims management onboarding, medical aid payments and return to work planning.

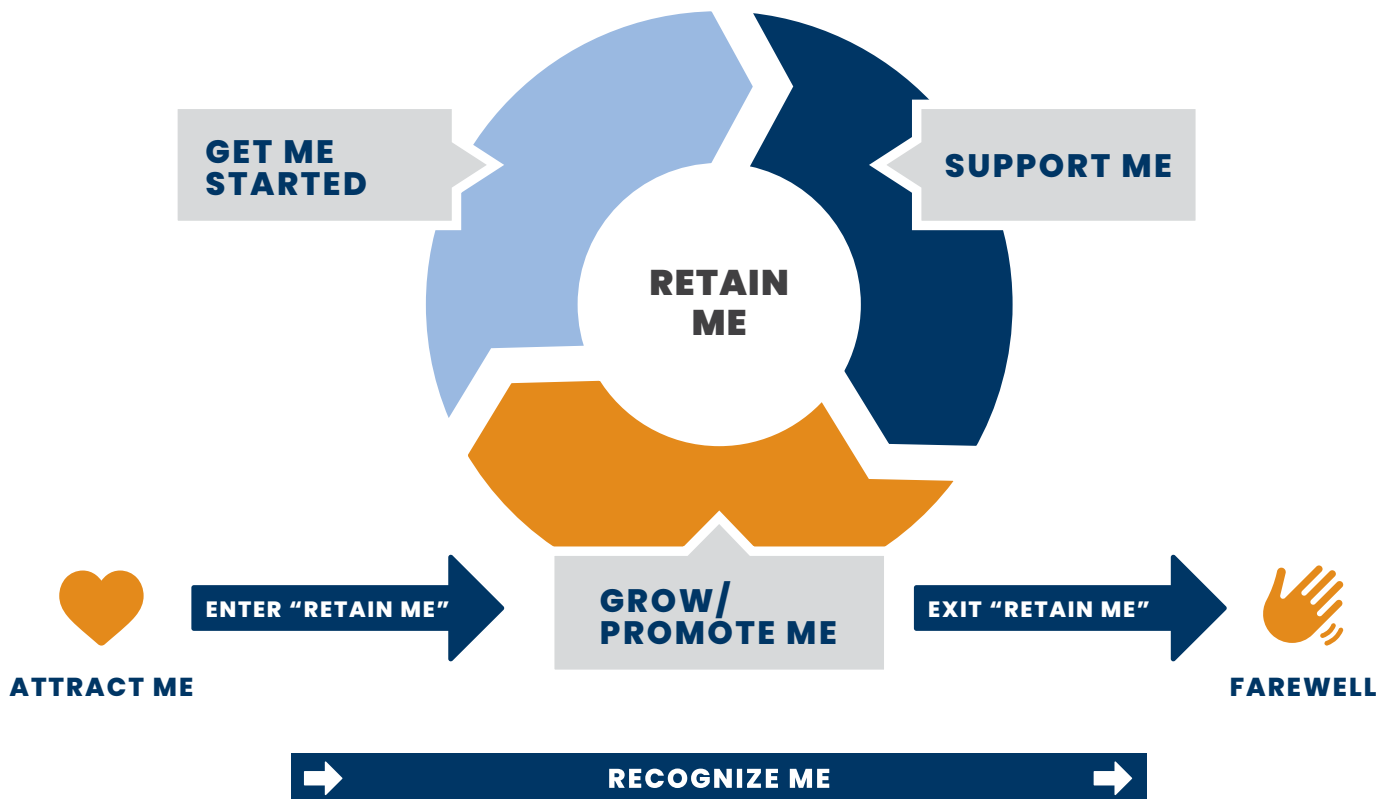
**OUR OVERALL
RESPONSE RATE
FOR EVALUATION
IS AN IMPRESSIVE 76%.
AVERAGE TRAINING
RESPONSE RATE IS
NORMALLY 33%,
WITH 50% BEING
AN EXCELLENT
RESPONSE RATE.**

"I've had a great experience with the QMS Team so far! When I get stuck making a decision on a claim, it's been really beneficial reaching out to them and talking through the claim, whether it boosted my confidence in my thinking, or I ended up seeing an issue from a different perspective. I've learned a lot since they've started coaching in April and I'm looking forward to continuing my growth in my role with the help of the QMS Team."

- Rachelle McDonald

"The team in QMS has been such an amazing resource. They consistently provide great mentoring and coaching. I'm so grateful for their talents and their ability to help group my colleagues and I into the subject matter experts we're all striving to become."

- Nicole Hutton



DIRECT ACCESS COACHING (DAC)

159

Individual employees accessed DAC

We responded to **2,094** DAC requests

92%

Were contacted within 48 hours

75% Of requesters were contacted within 24 hours (46% on the same day)

7 ISSUES

of Coaches' Corner Published

- **One page newsletter** with best practice tips, legislation and policy interpretations and where to find additional resources
- **Reaches 175 staff** from the distribution list

TRAINING

36

Employees participated in divisional onboarding – 3-day module providing a high-level understanding of Claims Management Division

41

Employees (new or new to position) participated in job specific onboarding modules – get me started

23

Employees participated in specific topic modules – support me

Learning and Development

To provide our stakeholders with the best service possible, we need a competent, caring and educated staff. We want to be a top employer in New Brunswick and attracting and retaining the best employees to provide the best service means investing in their professional development and supporting their career growth. We are committed to ensuring our employees are equipped with the knowledge and skills they need to succeed.

Our Learning and Development program puts our employees in the driver's seat of their careers. Learning and Development helps ensure timely, relevant, and quality training. This long-term investment in our employees' professional growth includes performance development plans, in which each employee carves out their goals and the professional development needed to get them there.

LinkedIn LEARNING

One tool that's part of Learning and Development at WorkSafeNB is LinkedIn Learning. Because COVID-19 prevented our staff from attending conferences, courses, seminars, and other educational opportunities, we knew a virtual strategy was even more important than ever. So, in 2021, we provided every employee with access to LinkedIn Learning professional development courses. The on-demand learning platform is flexible and offers more than 18,000 courses, providing learning opportunities for everyone in the organization, from front line staff, health care professionals, IT staff and legal personnel.

Courses include quick hits on how to use specific programs and applications, leadership courses, as well as personal topics such as wellness and mental health.

All managers encouraged their teams to carve out time weekly to focus on their development and enhance their skills using this new tool. Our employees are enjoying the platform! See what they have to say:

"I LIKE BEING ABLE TO FIND COURSES TO HELP ME WITH SPECIFIC TOPICS OR CURRENT CHALLENGES. I HAVE CREATED A FEW COLLECTIONS WHERE I CAN SAVE INTERESTING COURSES FOR A LATER TIME. I LOVE THAT WE'RE ENCOURAGED TO BLOCK TIME IN OUR CALENDARS FOR DEVELOPMENTAL ACTIVITIES, INCLUDING LINKEDIN LEARNING."

– CAROLINE GRAHAM

"I ENJOY USING LINKEDIN LEARNING BECAUSE OF THE MANY OPPORTUNITIES FOR PERSONAL AND PROFESSIONAL GROWTH."

– NORAH DENIS

"THE INSTRUCTORS ARE VERY ENGAGING AND GO AT AN EASY-TO-FOLLOW PACE. YOU DON'T HAVE TO RUSH THROUGH THE COURSES. WHEN LEARNING TO HONE A PARTICULAR SKILL IT'S USEFUL TO PRACTISE, PRACTISE, PRACTISE. A SMALL INVESTMENT OF MY TIME IN THESE COURSES WILL BE WORTH IT IN THE LONG RUN."

– LAURA HOWE

Leading Change

Positive change takes strong desire and commitment. It also takes people.

Employees matter. Their ability to adapt, accept and leverage change is important for preparedness, engagement, their mental health, and our organization's success.

In 2021, WorkSafeNB committed to ramping up its change management competency and support for employees.

We established a team of change leads – certified change practitioners – to immerse themselves in our organization and support people leaders, projects and events that could significantly impact employees. The group asked questions, like: “Why do we need it?” “Who should know first?” and “What other things are happening in this group that could affect them?”

They have begun guiding our leaders on conversations to have with employees before, during and after a change, helping ensure we are considering and assessing impacts at every step of the change.

They can foster dialogue and thought regarding who may be affected by a change – from those most significantly impacted to others who may be affected by a trickle-down effect.

Change management comes down to ensuring people understand what's happening, why it's happening, and how they and the organization will benefit from the change. It involves listening, asking questions, sharing feelings without

needing a solution, giving updates, celebrating wins and milestones, and working through issues together.

The team has worked collaboratively with executive leadership, people leaders, project teams, and many departments including corporate communications to ensure everyone is working in alignment.

Communication is critical. Messaging to the right people at the right time helps ensure awareness, acceptance and engagement.

The team follows the ADKAR model (awareness of the need for change, desire to support and participate in the change, knowledge of how to change, ability to implement required skills and behaviours, and reinforcement to sustain change).

ADKAR is a proven framework that guides all we do. People are at different places on a change journey, so we meet them where they're at. We work alongside them, supporting them, and, in turn, they care for themselves and others. It's about prioritizing our people.

In the end, this leads to growth and success beyond our expectations. We build an exemplary group of employees who care for our mission, our values and for the workers and employers of our province.

2021 was just the first step in fostering the competency of leading change and we are excited by the future of this discipline at WorkSafeNB.



Key Moments

PRONOUNS TO EMAIL SIGNATURES

WorkSafeNB employees are caring, compassionate and welcoming. To celebrate pride month, we introduced the option to add pronouns to our email signatures.

Adding preferred pronouns to email signatures has the practical benefit of making clear how we like to be referred to, while also signaling to the recipient that we respect their gender identity and choice of pronouns. It goes beyond trans and non-binary equality; it normalizes discussions about gender.

My Name (she/her) (elle)

My Name (he/him) (il/lui)

My Name (they/them) (iel)

VIRTUAL DAY OF TRUTH AND RECONCILIATION



We encourage our staff to support organizations and events that raise awareness on health and safety, such as the Day of Mourning, Steps for Life and Disability Awareness Week. But education and engagement are not limited to professional learning. Nurturing compassion and respect, and broadening our cultural knowledge is another form of education. We used The Day for Truth and Reconciliation as an opportunity to pause and learn more about an extremely dark chapter in our country's history. We honoured the victims and survivors and recognized the effects of residential schools on Indigenous families and communities, a terrible toll they continue to suffer to this day.



Sarain Fox

WorkSafeNB acknowledged its importance and commemorated this day with a presentation to all employees from Indigenous artist, activist, and ambassador Sarain Fox.

CELEBRATING STAFF MILESTONES

We value our employees and celebrate their milestones every year. COVID forced us to recognize and congratulate them virtually this year through a Staff Recognition Week (September 27–October 1). We bid a fond farewell to 10 retirees and celebrated milestones for 81 employees for 5, 10, 15, 20, 25, 30 and 35 years of service.



SERVICE AND RETIREMENT AWARDS

10 Retirees (288 combined years of service)

5 YEARS ————— **24**

25 YEARS ————— **5**

10 YEARS ————— **14**

30 YEARS ————— **7**

15 YEARS ————— **17**

35 YEARS ————— **3**

20 YEARS ————— **10**

Working to Become an Employer of Choice

CULTURE SURVEY

We seek feedback from our staff every year through an employee engagement survey. In 2021, we added our first-ever culture survey. Culture surveys tell us how our workforce perceives the current culture in terms of the behaviours and norms people believe are needed to “fit in.” These behavioural norms significantly affect our ability to solve problems, communicate, adapt, and perform effectively. Engagement surveys, on the other hand, measure factors that impact employees’ connection and commitment to the organization.

The culture survey captured the personal values of 415 respondents and how they stack

COMMUNICATION IS KEY

As we continue to transform as an organization, we change the way that we work. And the most effective way to do this, is through two-way transparent communication. As a whole, our employees across the province are more connected than ever before. Staff update sessions, known as TIMTalks, are more frequent, we’ve implemented manager coffee breaks, we release quarterly Transformation newsletters, and share daily posts on SafetyNet. It all contributes to a positive employee experience and helps improve our culture.

DEMONSTRATING FLEXIBILITY TO RETAIN SKILLED EMPLOYEES

Since 2016, WorkSafeNB has provided employees with flexible work options, such as a compressed work week, purchased time (purchase an extra week of vacation), and reduced work in pre-retirement. But before COVID-19, we hadn’t fully entertained the possibility of allowing an employee to permanently work part-time.

up against our organization’s own current and ideal values. We are dedicated to developing an outstanding culture at WorkSafeNB – one that embraces respect, shared values, and diversity. We are committed to putting our people first by cementing trust, demonstrating fairness, communicating openly, recognizing and validating their accomplishments, and fostering their growth and development.

We have already begun to see gains as a result of this people-first approach and will continue to improve our culture in 2022, as we implement our modernization roadmap.



Faced with losing a skilled employee in claims management who asked for a part-time option, we knew we had to change and respond to the changing needs of our workforce. We also needed to demonstrate our commitment to people first and the employee experience. So we created the opportunity for part-time permanent case manager positions from existing positions in the Claims and Rehabilitation Division.

INTRODUCTION OF MEETING-FREE ZONES

While the Workplace Reimagined has been an overall positive employee experience, one downfall of working almost exclusively from home is that the number of meetings increased, and some of them back-to-back. We know that this can affect how an employee manages their workload, causing stress, and how, most importantly, stress can negatively affect their mental health. In 2021, we introduced the concept of meeting-free zones - times when routine, non-essential meetings are suspended. This initiative supports our commitment to putting people first

by affording everyone interruption-free times to continue their work, or, in some cases, to simply get caught up on outstanding work.

Meeting-free zones were held for two weeks in the summer and two weeks at the end of December. Employees took advantage of this time to take vacation or to catch up on backburner items.

Because our staff loved and appreciated this initiative, we will continue to implement meeting-free zones in 2022.





Tim Petersen appointed to Council of Governors for CCOHS

On June 24, Tim Petersen, acting president and chief executive officer, was appointed to serve as the Governor representing New Brunswick on the Council of Governors for the Canadian Centre for Occupational Health and Safety (CCOHS).

The Council, which represents governments (federal, provincial, and territorial), employers, and labour, helps deliver a trustworthy and complete occupational health and safety service, and ensures a balanced approach to workplace health and safety issues.

Congratulations on your appointment, Tim!

National Public Relations Award for WorkSafeNB

While communication is always important, this is especially true during a pandemic.

And it's often during such challenging times we see teamwork and expertise at their best. This is why we were so proud to be honoured with a National Award of Excellence by the Canadian Public Relations Society (CPRS).

WorkSafeNB was recognized in the "Best Pivot" category for our ability to pivot during the pandemic. In addition to guiding and supporting New Brunswick workplaces on COVID-19 prevention, we continued ongoing business transformation efforts, maintained employee motivation and reaffirmed our promise to keep staff a priority, all while navigating the province's emergency order, new virtual care opportunities for injured workers, increased use of technology, and office personnel changes (from 5% to 80% of staff working at home).



Communication excellence helped the entire organization adapt and function in a time of great need and anxiety.

Our communications team was presented the CPRS award in a Canada-wide virtual ceremony.

WorkSafeNB has also earned awards from the American Association of State Compensation and Insurance Funds (AASCIF), including Best in Show and first place in the External Communications Campaign category in 2017 for the Safe Waste Collection campaign, and first place in the website category for WorkSafeNB's Guide to OHS Legislation in 2016.



COVID CHRONICLE: SPENDING MORE TIME AS A FAMILY

On March 8, 2020, Nadine Cormier, decision review specialist, returned from a family vacation in Florida. Eleven days later, New Brunswick declared a state of emergency to enhance measures to help contain the spread of COVID-19.

“At the beginning, I felt it was going to be short-lived. I saw it as a ‘break’ for a couple of weeks, but quickly realized that we were in this for the long haul,” she said. “The kids reacted in a positive way at first and took it as a ‘mini-vacation.’ Then I felt a bit of panic and uncertainty start to settle in and realized we had to openly talk about what was going on (even though we didn’t really know what was going on). We spent quite some time answering their questions and reassuring them.”



When the state of emergency was declared, she transitioned to work from home, while navigating online learning for her two kids.

“I adapted pretty well to working from home. As a social butterfly, it was quite an adjustment not being able to interact in person with colleagues, but I adjusted better than I thought I would! I adapted to the virtual world, while trying to stay connected with colleagues,” she said.

Like many of us, Nadine struggled to keep her office routine.

“I struggled at first with the routine... not taking a.m./p.m. breaks or taking shorter lunch breaks, but quickly realized the importance of having a routine similar to my office routine. I started incorporating walks at lunchtime and forced myself to step away from the computer to have coffee and a healthy snack.” Her experience with

online learning was positive overall. “My kids are at an age where they are independent (for the most part) and adjusted well. I found it distracting at first to try and balance work and having the kids at home, but we established a routine and schedule where we could all get our work done with minimal distractions. My husband is a teacher, so we got to experience that perspective as well.”

COVID-19 gave Nadine an appreciation for little things like family time and family dinners.

“About one month into the pandemic we were in complete lockdown and had no idea what was happening. I remember clearly, one evening, while we were having dinner at the table with the kids (12-year-old daughter and eight-year-old son at the time), my husband asked them to name one positive and one negative thing about the pandemic... as expected, both kids immediately said they missed their friends but then, to my surprise, both kids said that the positive was being able to have family dinner every night! I guess they didn’t miss their peanut butter sandwiches and boiled eggs for dinner when we had to rush to hockey practice.

“All kidding aside, who knew that such a small thing could have an impact on young kids? But they were right, it ‘forced’ us to spend more time together and while we had dinner conversations before the pandemic, now we know how important they are to the kids. While our schedule can still get pretty busy and overwhelming at times, we have to remind ourselves to slow down and focus on the little things that matter most – like a family dinner!

“And in case you are wondering, the peanut butter sandwiches and boiled eggs are back on the menu during hockey season.”



HIGHLIGHTS AND ACTIVITIES

SECTION

3

MAKING NEW BRUNSWICK THE SAFEST PLACE TO WORK

Despite enduring another year of upheaval caused by COVID-19, we can look back on 2021 with pride in our accomplishments. With the help of New Brunswick's employers and workers, we are most proud of reducing the injury rate because making New Brunswick the safest place to work is what we all work toward.

When we reduce injuries, we ensure that our province's workers – our sons and daughters, brothers and sisters, mothers and fathers, and friends – continue to live a rich life, doing the things they love. A reduction in injuries also safeguards the sustainability of the whole workers' compensation system, ensuring the benefits for injured workers are there when they need them.

Reducing injuries means changing behaviour, and changing behaviour requires strong leadership and education. Among the ways WorkSafeNB helps educate our workplaces is through social marketing campaigns and initiatives.

In 2021 we launched two marketing campaigns – one on fall protection, and the other geared toward farm safety.

Farming Sector Health and Safety Initiative

Agriculture is so vital to New Brunswick's economy. But it can be very dangerous, especially around silos. Too often we learn of farm incidents where a farm worker or family member was seriously injured or killed by a preventable injury.

To help farmers improve safety for themselves and their workers we developed resources – a Farm Inspection Checklist and Silo Safety Checklist. We shared these new checklists, along with other relevant resources, with farmers with help from industry partners, including the Agriculture Alliance of New Brunswick, Dairy Farmers of New Brunswick and the National Farmers Union in New Brunswick.

We launched this initiative in the fall and will continue to build on it in 2022.



Fall Protection

The statistics don't lie – falls from heights continue to be a leading cause of serious workplace injuries. So, to help keep workers safe, and to continue driving a safety-first culture in New Brunswick's roofing industry, we launched a workplace inspection blitz in summer 2021 to educate roofers and improve safety by ensuring compliance with regulations. The blitz focused primarily on:



The use, care, and maintenance of equipment



Supervisor competency



Employee training

71

PLANNED INSPECTIONS

generating **134** orders, including **9** stop work orders

26

SPONTANEOUS INSPECTIONS

generating **72** orders, including **10** stop work orders



Slow Please – My Mom/Dad is Working Ahead

In addition to these campaigns, we partnered with the Department of Transportation and Infrastructure, the New Brunswick Construction Safety Association and the RCMP on a campaign promoting safety for road workers, a group particularly vulnerable to workplace incidents because of hazards such as driver inattention, heavy equipment, and outdoor elements. This is the eighth year we have partnered on this annual campaign, co-ordinated by the New Brunswick Road Builders and Heavy Construction Association.

The campaign reminded drivers that the road worker is someone's mom, dad, sister, brother, daughter, or son. It urged drivers to slow down and obey speed limits, drive free of distractions, and follow signs around road construction to ensure they arrived home safely each day.

The message was promoted through signage before roadway construction zones, radio advertising and social and digital media. Videos were played at Service New Brunswick locations throughout the summer.



Education and Awareness

ANNUAL HEALTH AND SAFETY CONFERENCE

Our Annual Health and Safety Conference is another way we help educate our stakeholders. The complexities to organize such an event caused by COVID prohibited us from hosting a conference this year, but, if we can safely do so, we are planning to return to an in-person conference in 2023.

Supporting and participating in events that promote awareness of health and safety-related groups and topics is another vehicle we use to educate. These events also serve to engage our employees. In 2021, WorkSafeNB supported the following:

DAY OF MOURNING

Every year on April 28 we pay our respects to, and remember, the workers who have been killed, injured or suffered illness as a result of work-related incidents. We take a moment to honour lives forever changed.

In 2021 we hosted a virtual Day of Mourning event for our employees and attended the ceremony at Lily Lake in Saint John, where we laid a wreath in memory of the nine workers killed in 2020.



STEPS FOR LIFE

In May, WorkSafeNB sponsored the Steps for Life walk, an annual fundraiser for Threads of Life, a Canadian charity dedicated to supporting families after a workplace fatality, life-altering injury or occupational disease. About 50 staff members participated in a virtual 5K walk (some ran or biked), **raising a total of \$4,220.**

NATIONAL INJURY PREVENTION DAY

On July 5, WorkSafeNB supported Parachute Canada, a national charity dedicated to injury prevention, in celebrating its fifth National Injury Prevention Day to raise awareness about the devastating effects of preventable injuries. We honoured this day by lighting up the Hatheway Labour Monument, at Lily Lake in Saint John, in green.



DISABILITY AWARENESS WEEK

Disability Awareness Week (DAW) raises public awareness of existing barriers that prevent citizens with disabilities from full and equal participation in all aspects of their community and what we can do to correct these problems. DAW celebrates examples of best practices and advancements made toward full inclusion for citizens with disabilities.

A popular DAW awareness activity is a walk and roll challenge. WorkSafeNB staff were encouraged to virtually participate in the walk and roll challenge any time between May 30 to June 5. We donated \$1,500 to the DAW provincial awareness campaign.

SAFETY AND HEALTH WEEK (FORMERLY NAOSH)

WorkSafeNB did not host any events, however, we shared the theme “Make Safety a Habit” on all social media channels and our webpage.





COVID CHRONICLE: ELEMENTAL SAFETY AT ELEMENT5 SPA & SALON

While most New Brunswick businesses were negatively impacted by COVID, hardest hit were those in the service industry, such as restaurants, accommodations such as hotels, spas, and fitness centres. Sadly, some were forced to close permanently.

But for Tracey MacDonald and her staff, Element5 Spa & Salon was not one of them.

“Spas are high-touch and personal interaction is critical,” MacDonald said. “But because of this, spas have always been rigorously controlled. Tools and stations were already being scrupulously sanitized with medical grade products so the COVID protocols did not force us to do an about-face.”

MacDonald, who owns an Element5 Spa & Salon in both Moncton and Saint John, was determined to keep her doors open. Being there for her clients was important to her.

“When people are stressed, they often look to treat themselves, and a spa is the perfect answer. A massage or facial can be both relaxing and rejuvenating,” MacDonald said. “We have a loyal clientele, and I wanted to repay that loyalty.”



Just as important as being there for her clients was being there for her staff and keeping them employed. “We were grateful for the government grants and wage subsidies. Having been closed for three months, we would have failed without them. And we are one of the larger spas. On a busy day we would see from 100-150 guests.” As a larger spa, MacDonald said they were fortunate to have lots of room to refigure stations to accommodate the social distancing requirements, and she had medical grade Plexiglass installed. And while the calming scent of Aveda products was replaced by the antiseptic odour of disinfectants, it was what had to be done.

“We were very strict with all government protocols, and because of our appointment system, we were already set up for contact tracing. We allowed no exceptions for guests who ‘forgot’ their vaccination record when it was required. With every visit, even repeat visits, guests had to fill out a questionnaire with sanitized pens, which were re-sanitized after every use. And if they had a cell phone they planned to use, we wiped that down too and guests were not permitted to handle products in the retail boutiques.”

MacDonald said it was difficult to keep up with the constant changes in restriction levels and believes communication could have been better. But she says she appreciates the help provided to spas from the New Brunswick Cosmetology Association and for guidance provided through publications such as WorkSafeNB’s Embracing the New Normal as we Safely Return to Work.



Consolidated Financial Statements

CONSOLIDATED FINANCIAL STATEMENTS

Consolidated Statement of Financial Position

As at December 31, 2021

	2021 (000s)	2020 (000s)
ASSETS		
CASH AND CASH EQUIVALENTS	\$70,191	\$90,072
RECEIVABLES AND OTHER	21,083	20,739
INVESTMENTS	1,925,352	1,642,133
CAPITAL ASSETS	7,564	8,899
	\$2,024,190	\$1,761,843
LIABILITIES AND FUND BALANCE		
PAYABLES AND ACCRUALS	\$25,726	\$17,682
BENEFITS LIABILITIES	1,322,170	1,379,232
TOTAL LIABILITIES	1,347,896	1,396,914
WORKSAFENB FUNDED POSITION	639,859	329,355
NON-CONTROLLING INTERESTS	36,435	35,574
	676,294	364,929
	\$2,024,190	\$1,761,843
WORKSAFENB FUNDED RATIO	147.5%	123.6%

On behalf of the board of directors:

James E. A. Stanley

Audit Committee,
Board of Directors

Tina Soucy

Audit Committee,
Board of Directors

Mel Norton

Chairperson,
Board of Directors

The accompanying Management Discussion and Analysis Document contains complete detailed financial statements.

CONSOLIDATED FINANCIAL STATEMENTS

Consolidated Income Statement

For the year ended December 31, 2021

	2021 (000s)	2020 (000s)
REVENUE		
ASSESSMENT REVENUE	\$232,577	\$244,876
INVESTMENT INCOME	215,415	83,281
	447,992	328,157
EXPENSES		
CLAIMS COSTS INCURRED		
BENEFIT PAYMENTS	130,465	140,372
CHANGES IN ACTUARIAL VALUATION OF BENEFIT LIABILITIES	(57,062)	(125,908)
TOTAL CLAIMS COSTS INCURRED	73,403	14,464
ADMINISTRATION		
	57,085	53,928
LEGISLATIVE OBLIGATIONS	4,690	4,979
	61,775	58,907
TOTAL EXPENSES	135,178	73,371
NET INCOME FOR THE YEAR	\$312,814	\$254,786
NET INCOME FOR THE YEAR ATTRIBUTABLE TO:		
WORKSAFENB	310,504	251,698
NON-CONTROLLING INTERESTS	2,310	3,088
	\$312,814	\$254,786

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CONSOLIDATED FINANCIAL STATEMENTS

Consolidated Statement of Changes in Funded Position

For the year ended December 31, 2021

	WorkSafeNB (000s)	Non- controlling interests (000s)	2021 Total (000s)	2020 Total (000s)
FUNDED POSITION, BEGINNING OF YEAR	\$329,355	\$35,574	\$364,929	\$105,129
CAPITAL CONTRIBUTIONS BY NON-CONTROLLING INTERESTS	-	3,169	3,169	6,509
DISTRIBUTIONS TO NON-CONTROLLING INTERESTS	-	(4,618)	(4,618)	(1,495)
NET INCOME FOR THE YEAR	310,504	2,310	312,814	254,786
FUNDED POSITION, END OF YEAR	\$639,859	\$36,435	\$676,294	\$364,929

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CONSOLIDATED FINANCIAL STATEMENTS

Consolidated Statement of Cash Flows

For the year ended December 31, 2021

	2021 (000s)	2020 (000s)
CASH FLOW FROM OPERATING ACTIVITIES		
CASH RECEIVED FROM:		
ASSESSED EMPLOYERS	\$233,390	\$244,234
INTEREST AND DIVIDENDS	41,848	32,736
	275,238	276,970
CASH PAID TO:		
INJURED WORKERS OR THIRD PARTIES ON THEIR BEHALF	130,465	140,372
SUPPLIERS AND EMPLOYEES, FOR ADMINISTRATION AND OTHER SERVICES	60,062	63,727
	190,527	204,099
NET CASH PROVIDED BY OPERATING ACTIVITIES	84,711	72,871
CASH FLOW FROM INVESTING ACTIVITIES		
CASH RECEIVED FROM:		
SALE OF INVESTMENTS	350,706	247,113
CONTRIBUTIONS BY NON-CONTROLLING INTERESTS	5,094	6,831
	355,800	253,944
CASH PAID FOR:		
PURCHASE OF INVESTMENTS	454,187	311,016
PURCHASE OF CAPITAL ASSETS	1,063	1,289
DISTRIBUTIONS TO NON-CONTROLLING INTERESTS	4,626	1,788
	459,876	314,093
NET CASH USED IN INVESTING ACTIVITIES	(104,076)	(60,149)
CASH FLOW FROM FINANCING ACTIVITIES		
REPAYMENT OF LEASE LIABILITIES	515	884
NET CASH USED IN FINANCING ACTIVITIES	(515)	(884)
(DECREASE) INCREASE IN CASH DURING THE YEAR	(19,881)	11,838
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	90,072	78,234
CASH AND CASH EQUIVALENTS, END OF YEAR	\$70,191	\$90,072

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