

# Stakeholder Engagement Meeting

## *Debrief Report*

### *June 20<sup>th</sup>, 2017*

Communication

Collaboration

Innovation

Progress

Healthy & Safe  
Workplaces in  
New Brunswick

WORKSAFE

TRAVAIL SÉCURITAIRE



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**Dorine P. Pirie, LL.B.**

Chairperson / Présidente du conseil d'administration

1 Portland Street, P.O. Box 160

Saint John, N.B. E2L 3X9

Phone 506 632-4955

Fax 506 632-4999

1, rue Portland, case postale 160

Saint John (N.-B.) E2L 3X9

Téléphone 506 632-4955

Télécopieur 506 632-4999

June 21, 2017

## **Letter from the Chair on Behalf of WorkSafeNB's Board of Directors**

On behalf of WorkSafeNB's Board of Directors, I'd like to thank you for having joined us at our second stakeholder engagement session. As you know, the aim of these sessions is to create a workers' compensation system that will be effective and sustainable in the long-term – a system that needs to be shaped by you, our stakeholders. This second, in a series of meetings, was held on June 20<sup>th</sup>, 2017 at the Best Western in Bathurst, New Brunswick. Along with WorkSafeNB Board Members and staff, representatives from the employer community, the worker community, Workers' Compensation Appeals Tribunal, the Workers' Compensation Task Force and various levels of government attended.

This meeting was an opportunity for WorkSafeNB to share 2016 year-end results with our stakeholders and, with the help of our consulting actuary, Morneau Shepell's Conrad Ferguson, to present a detailed analysis of the forces at work within the workers' compensation system affecting both assessment rates and claiming patterns. Following the presentation, we were especially pleased with the high level of engagement and discussion by the wide cross-section of stakeholders – your continued commitment and contributions will be critical to the success of establishing a sustainable workers' compensation system as we undergo this transformation.

Our next stakeholder engagement forum, focusing on rate setting, will be held in the fall of 2017 and we look forward to seeing you there and continuing the rich discussion. Finally, we would like to take the opportunity to urge our stakeholders to participate in the engagement activities initiated by the Workers' Compensation Task Force as they conduct their review of the workers' compensation system. The workers' compensation belongs to all of us and this presents yet another incredible opportunity to have your voice heard.

Yours truly,

A handwritten signature in black ink that reads "Dorine P. Pirie".

Dorine P. Pirie

Chairperson, Board of Directors

## Stakeholder Meeting – Executive Summary

### Overview

On June 20, 2017, WorkSafeNB hosted the second in a series of stakeholder engagement meetings at the Best Western hotel in Bathurst. WorkSafeNB's Board of Directors welcomed over 68 stakeholders representing the worker community, employer community, Workers' Compensation Appeals Tribunal and various levels of government.

### Welcome and Context

Dorine Pirie, Chair of the Board of Directors of WorkSafeNB, welcomed stakeholders to the meeting and introduced Haley Flaro, Vice-Chair of WorkSafeNB, who provided opening remarks. Ms. Flaro explained that the goal of the meeting was to create a workers' compensation system that will be sustainable and shaped by its stakeholders. Ms. Flaro thanked stakeholders for their commitment and explained that the Board of Directors looks forward to continuing to strengthen this relationship. Each Board member present at the meeting introduced themselves:

- Hector Losier (worker representative);
- Lucien Sonier (employer representative);
- Tim Petersen (acting President & CEO);
- David Ellis (employer representative);
- Maureen Wallace (worker representative); and
- Jim Stanley (worker representative).

While not present for introductions, Board member, Michèle Caron (worker representative), joined the meeting shortly after introductions.

Ms. Flaro proceeded to introduce members of WorkSafeNB's Executive Leadership Team:

- Tim Petersen (acting President & CEO);
- Shelly Dauphinee (Vice-President, WorkSafe Services);
- Carolyn MacDonald (acting Vice-President, Corporate Services); and
- Michael McGovern (General Counsel & Corporate Secretary).

Ms. Flaro also explained that Manon Arsenault, WorkSafeNB's Director of Communications, and Laragh Dooley, WorkSafeNB's acting Director of Planning & Policy, were also present and were serving as moderators for the meeting.

Ms. Flaro commented that at WorkSafeNB's previous stakeholder engagement meeting, held in April 2017, stakeholders requested that WorkSafeNB provide more accessible information. Ms. Flaro explained that WorkSafeNB listened and its website now offers easily accessible data to provide stakeholders with a broader understanding of our workers' compensation system. As part of our continued commitment to transparency, WorkSafeNB will continue to expand upon this online data portal.

## **WorkSafeNB Stakeholder Presentation Overview (Presented by Tim Petersen, acting President & CEO)**

Mr. Petersen opened by explaining that while stakeholders in the workers' compensation system have diverse interests, all parties can find common ground in a shared vision of healthy and safe workplaces in New Brunswick.

Mr. Petersen explained that the workers' compensation system was founded on five key principles known as the "Meredith Principles". They are:

1. No-fault compensation;
2. Collective liability;
3. Security of benefits for workers;
4. Independence of the Board; and
5. Exclusive jurisdiction to hear matters related to workers' compensation.

Mr. Petersen explained that two key concepts of the workers' compensation system are balance and compromise. The challenge for this system, which was first established nearly 100 years ago, is determining how to best strike this balance. In trying to achieve this, WorkSafeNB is supported by a stakeholder Board of Directors with equal representation of the worker and employer community plus a neutral Chair and Vice-Chair. WorkSafeNB's Board has a balanced decision-making discipline in place to consider all factors when introducing new policy and/or changing existing policy.

WorkSafeNB suffered a deficit of \$115M in 2016. At the end of 2015, the funding level (funds available relative to liabilities) was at 123.2% and currently sits at 112% bringing the funding level close to the target established in Board policy of 110%. A significant driving factor in the current funding level is increasing claim costs.

Mr. Petersen explained that it is important to note that when WorkSafeNB's funding level is above the Board's target of 110%, a rebate is provided in the assessment rate in order to draw the funding level back down to the Board's target. Because WorkSafeNB is close to its target funding level, these rebates will be reduced.

Mr. Petersen explained that WorkSafeNB's investment portfolio return in 2016 was 9.16%. Over the last eight years, WorkSafeNB's investment portfolio returns have averaged over 10% - consistently surpassing its target. The performance of WorkSafeNB's investment portfolio has added a significant value to the accident fund and has tempered the rate increases required due to other pressures on the system.

Mr. Petersen also clarified that WorkSafeNB experienced a positive variance on its 2016 administration budget with a budget of just over \$51M and actuals at \$48.7M. The administration budget increased slightly in 2016 and is expected to slightly increase again in 2017 as a result of the Board approving investments in service excellence and safety leadership.

Mr. Petersen concluded by reiterating that claim costs are a major driver for assessment rates. In 2016, WorkSafeNB had claim costs totalling \$377M compared to a budget of \$189M. When the budget was set for 2016 (in the fall of 2015), steep increasing trends in claim costs had not yet been realized.

## Presentation by Conrad Ferguson of Morneau Shepell

Mr. Ferguson expressed his hope that his presentation would help stakeholders understand what is driving the increase in assessment rates and the increases in costs that the workers' compensation system in New Brunswick is experiencing. Mr. Ferguson explained that, at a very high level, there are three important items to consider:

1. Level of benefits paid to injured workers;
2. Funding level to support promises made to injured workers about future benefits; and
3. Rates charged to employers who are responsible to fund the system.

Mr. Ferguson explained that his role for the June 20<sup>th</sup> stakeholder meeting was to discuss the issues of funding level and costs. Before continuing with the body of his presentation, he noted three facts:

1. WorkSafeNB's funding level dropped from 138% in 2014 to 112% in 2016;
2. Assessment rates increased for assessed employers from \$1.11 in 2015 to \$1.48 in 2016; and
3. The 2015 assessment rate of \$1.11 included a rebate of \$0.43 to employers, therefore, the "real" cost of the system at that time was approximately \$1.50.

Mr. Ferguson emphasized that his role was not to talk about "right" or "wrong" but rather to discuss financial impacts only. Mr. Ferguson's approach to his presentation was to answer 8 questions:

1. What are the key drivers to the change in funding levels over time?
2. What has and has not changed in the last 5 years?
3. Is aging population an important factor?
4. What is the level and timing of claim cost increases?
5. What are the sources of claim cost increases?
6. What are the key components of the 2017 rate increase?
7. What are the key drivers to cost increases in the last 5 years?
8. What does this mean for 2018 rates?

*Question 1: What are the key drivers to the change in funding levels over time?*

Mr. Ferguson explained that, after 2008, WorkSafeNB experienced vast increases in funding levels due mostly to positive returns on investments and performance in the financial markets. The claim frequency dropped after 1993 with the exception of the year 2000 which saw a slight increase possibly due to a large number of major construction projects around the province at that time. Until 2014, claim frequency remained stable or decreased largely due to effective safety efforts.

Between December 31, 2014 and December 31, 2016, WorkSafeNB's funding position dropped from 138% to 112%. This was the result of:

- Higher cost of new accidents;
- Higher prior year claim costs; and
- Refunds to employers.

*2. What has and has not changed in the last 5 years?*

What has not changed?

- No major transformation in economy;
- Similar group of employers;
- Similar profile of workers;
- Staff of WorkSafeNB remains relatively the same;

- Investment portfolio has continued to make gains;
- Administration expenses have remained stable and lower with only Saskatchewan having lower administration expenses.

### What has changed?

- Definition of compensable injury or disease expanded to a presumption in favour of worker from a preponderance of evidence basis (similar to the pre-1993 definition);
- Conditions affecting continuation of a lost-time claim, benefit level and closure for reasons other than age and duration limits now subject to presumptive-like standard of evidence;
- Supplements list has narrowed significantly;
- Criteria for receiving LTD benefits has expanded and does not allow for estimated capable earnings as often as pre-1993 situation;
- CPPD offset has been reduced and 10% annuity contributions required on amount of CPPD offset; and
- Various other medical and support benefits provided on an expanded basis.

### *3. Is Aging Population an Important Factor?*

Mr. Ferguson explained that, based on statistics, one can surmise that aging is an important factor as the worker population has aged significantly in the last 25 years. Pre-existing chronic conditions are prevalent in the NB population at all working ages and prevalence increases rapidly with advancing ages as one would expect. In the context of the current standard of evidence, risks of increased claim volume and costs are definitely augmented due to aging and the general population health of NB.

However, Mr. Ferguson concluded that, while it is a factor, it is not a major cost driver.

### *4. What is the level and timing of claims cost increases?*

Mr. Ferguson explained that each month, WorkSafeNB records lost-time claims that are classified as “open” in the system. Statistics show that since the beginning of 2016, there was a very quick increase in open claims and by the end of March, 2017, open claims were 33% higher than 12 months prior.

Mr. Ferguson explained that information used to set the 2017 assessment rate included figures until the end of July 2016. When the rate for 2017 was set, it allowed for some increase in claims but not to the extent realized in the months following July of 2016.

The 2017 rate also included a rebate to employers (\$0.23/\$100 in assessed payroll) although lower than the 2016 rebate (\$0.43/\$100 in assessed payroll) due to the less favorable funding position. After WorkSafeNB’s Board set the 2017 assessment rate, WorkSafeNB experienced an increase in the amount of lost-time cash payments and an increase to the pace at which these increases were occurring.

Mr. Ferguson explained that, had this information been known before the assessment rate was set, the assessment rate would have been even higher. However, Mr. Ferguson explained that the rate-setting process is based on facts and historical trends so there is no mechanism to speculate when rates are set.

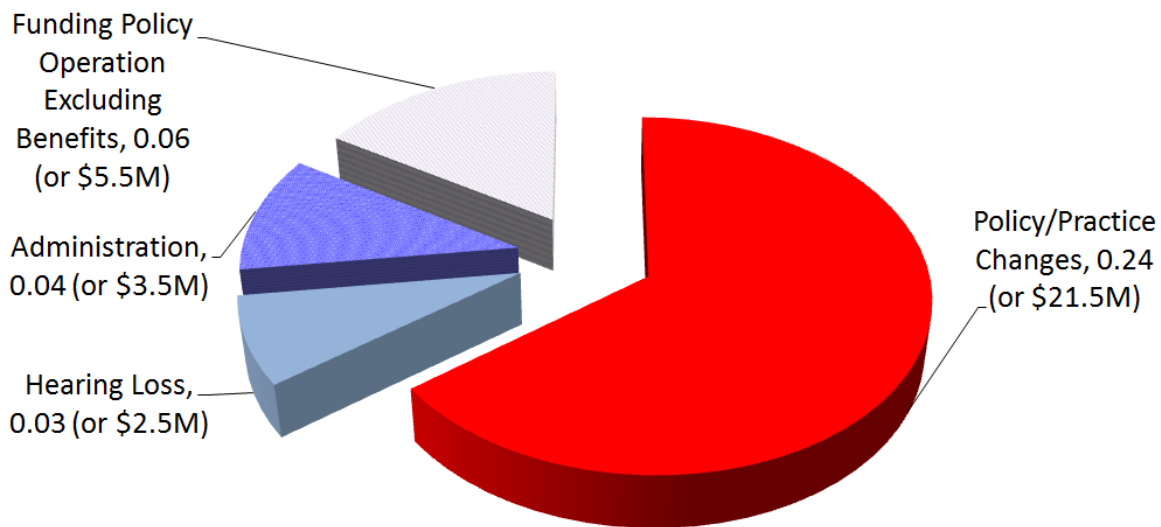
5. What are the sources of cost increases?

Mr. Ferguson explained that, for assessed employers, virtually all of the increase in cost was experienced in the sprain, strain and pain (soft tissue) category. For self-insured employers (which consists primarily of New Brunswick Government), all injury categories had increased but because the numbers are so small for claims other than pain, strain and pain, it is difficult to interpret much from the available data. Mr. Ferguson noted that the rate of increase picked up earlier for self-insured employers than for assessed employers.

Mr. Ferguson noted that the average claim cost for sprains, strains and pain for assessed employers had increased. For self-insured employers, the average cost per claim is higher than assessed employers.

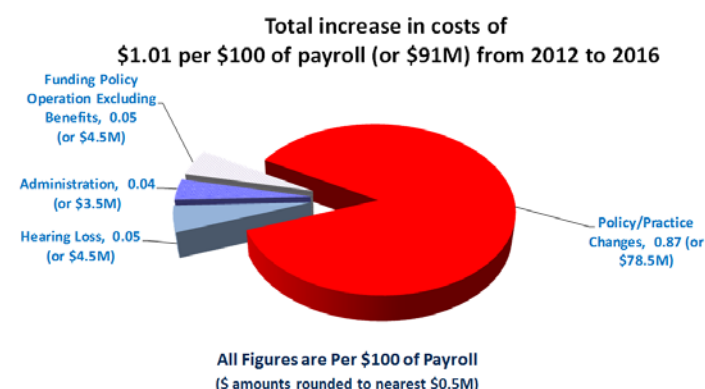
While the number of claims has not increased significantly (roughly 10% although that trend may not be fully realized yet) the length of time (duration) claims remain on the system has increased significantly driving the cost of claims up.

6. What are the key components of the 2017 rate increase?



**All Figures are Per \$100 of Payroll**  
(\$ amounts rounded to nearest \$0.5M)

The increase of \$0.37 per \$100 of payroll in the assessment rate for 2017 is comprised of policy/practice changes (claim costs) (\$0.24), hearing loss (\$0.03), administration (\$0.04) and funding policy operation excluding benefits (\$0.06).

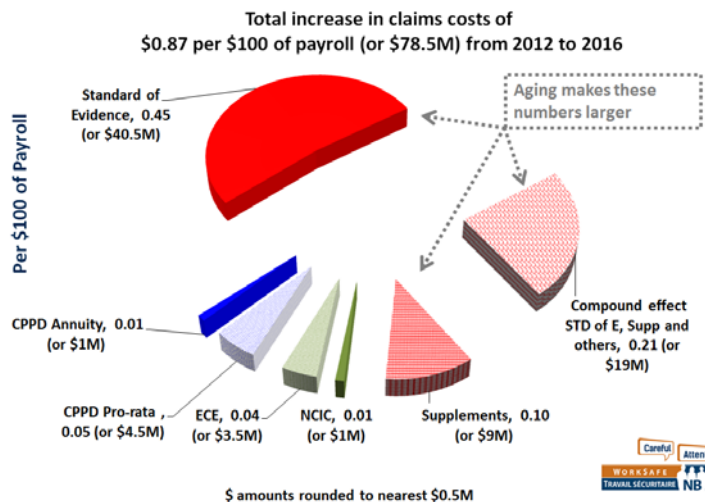


7. What are the key drivers to cost increases in the last 5 years?

There has been a \$1.01 increase in cost per \$100 of payroll between 2012 to 2016. This can be broken down into changes to policy and practice (\$0.87 - \$78.5M), funding policy



operation excluding benefits (\$0.05 - \$4.5M), administration (\$0.04 - \$3.5M) and hearing loss (\$0.05 - \$4.5M). Approximately 86% of the cost increases can be attributed to changes in policy and practice.



When we break down changes to policy and practice, we see that it consists of a change in:

- How annuities are calculated (\$0.01);
- The pro-rata of CPPD based on what portion of the CPPD is attributable to the compensable injury (\$0.05);
- A change in interpretation regarding estimated capable earnings (\$0.04);
- Payments no longer being suspended when the injured worker experiences a non-compensable, intervening condition (\$0.01);
- The changing standard of evidence (\$0.45); and
- A reduction in supplements (\$0.10).

There was a portion of the increase which did not easily fit into a category so it was identified as a compound effect representing \$0.21 of the increase.

### 8. What does this mean for 2018 rates?

Mr. Ferguson explained that when setting its 2018 assessment rate, WorkSafeNB will look at the trends ranging back for 3+ years and not just the previous year. This discipline is in place because current trends can continue, flatten or reverse. Every three months, WorkSafeNB tracks the forecasted estimated cash payments and compares those figures with actual payments. For the first quarter of 2017, the results showed that actual payments were above estimates. While these results are preliminary, this could suggest that the recently observed trends are continuing. However, from these preliminary results, it cannot yet be determined how much the increases will be and for how long the increases will last.

Mr. Ferguson explained that, based on current information, WorkSafeNB's 2018 assessment rate could be in the range of \$1.86-\$2.37. Mr. Ferguson stressed that the estimated range should not be construed as an indication of the final rate because the final rate setting is subject to a decision by the Board of Directors of WorkSafeNB.

### Final Observations

Mr. Ferguson concluded his presentation by reiterating that virtually all claims cost factors are trending upward at a significant rate. Mr. Ferguson asserted that, based on the emerging claiming patterns, the system is undergoing a fundamental transformation. When one combines changes in standard of evidence, fewer supplements, aging worker population and prevalence of pre-existing conditions, it is expected that there would be significantly increased claim costs.

Following Mr. Ferguson's presentation, Ms. Flaro explained there would be an opportunity for stakeholders to ask questions of Mr. Ferguson and WorkSafeNB's Board of Directors and provide feedback following a short break.

## **Stakeholder Discussion**

### *Safety Leadership*

A stakeholder expressed that a worker should never have to argue with a workplace coordinator with respect to the safety of the work being done. Because this still occurs, this signals a need for a shift in the NB system to reflect the reality that workers must leave their workplace alive and uninjured.

### *Information Used by WorkSafeNB when Setting Rates*

A stakeholder expressed that while WorkSafeNB says they do not speculate when setting rates, there is some prediction in terms of what claims may be in the coming year and, that in and of itself, is speculation. Presumptive cancer legislation is an example of this speculation. Mr. Ferguson clarified that when looking at data and cost experience, it is smoothed out and averaged rather than speculating that precise increases will be realized each month and that is what is meant by not speculating. Mr. Ferguson also explained that in terms of cancers, legislation regulations specify what cancers are covered and it is up to cabinet to determine what cancers may be added. Trying to assess what this will cost is a big challenge.

A stakeholder asked for further clarification on information used when setting rates including the use of the 12-month rolling average to estimate future costs and the funding level allowing for a rebate in the assessment rate. Mr. Ferguson explained that many pieces of information and data are considered of which a 12-month rolling average is only a single component. Mr. Ferguson also confirmed that the rate presented to the Board for consideration each year is presented absent any adjustment for funding. The application of a discount or surcharge is determined after rates are set and are decided in context of the organization's funded level. Mr. Petersen noted that WorkSafeNB has not done a great job of explaining the rate setting process and the architecture of WorkSafeNB's assessment rate to stakeholders. Mr. Petersen confirmed that rates will be communicated more clearly in the future in the hopes of removing any surrounding confusion.

WorkSafeNB also clarified that costs driven by self-insured employers do not factor into WorkSafeNB's assessment rate.

### *Injury Rates in Health Care Workplaces*

A stakeholder inquired into the data available on WorkSafeNB's website and clarified that health care and nursing home injuries are higher than any other industry and this is a challenge in every jurisdiction.

### *Standard of Evidence*

Several stakeholders had questions and comments regarding the standard of evidence used when making claim decisions with a shift in the standard favoring the worker. A Board member noted that, for some time, benefits were more difficult for workers to access. Today, through awareness, political climate, etc., the door to accessing these benefits is open wider. One stakeholder inquired where the changes in the standard of evidence are stemming from. Mr. Petersen explained that there is some

legislation on this matter and the Board of Directors has policy regarding the standard of evidence as well.

A stakeholder asked what is done at an administrative level at WorkSafeNB in terms of understanding preponderance of evidence. Mr. Petersen explained that frontline staff are well-versed on the law around this concept and receive training on this issue through an outside firm.

Another stakeholder expressed that the shift in the standard of evidence is concerning. Moving from a *preponderance of evidence* standard to an *evidence to the contrary* standard is going to make it very difficult for employers to successfully prove that an injury did not happen at work.

#### *Workers' Compensation Appeals Tribunal (WCAT)*

There was discussion on the effect on Board policy when the WCAT finds Board policy inconsistent with legislation. It was explained that WorkSafeNB is bound by the WCAT's decisions and must revise the affected policies in these circumstances. It was discussed that, at the Board level, key items such as the standard of evidence are being modified by the interpretive power of the WCAT which was granted in legislation in April of 2015.

A stakeholder noted that the WCAT, who are comprised of lawyers, is capable of interpreting legislation and determining policy compliance with legislation. Other stakeholders noted that the WCAT is not bound by the principles afforded by the historic compromise – which is a founding concept of workers' compensation in Canada. One stakeholder struggled with who is in the best position to ultimately set policy within the system. Another stakeholder commented that the WCAT may be oversimplifying issues and wondered if, when asking a small tribunal to make decisions which have such a profound impact on so many stakeholders, the WCAT should reach out to the Board of Directors of WorkSafeNB to understand the broader implications of their decisions.

An injured worker expressed frustration with the necessity of going through the appeals process with the WCAT and stated that this adds a tremendous amount of stress on injured workers and their families. The injured worker stated that if WorkSafeNB were to pay the appropriate benefits in the course of injured workers' claims, this would eliminate the added financial and emotional burden of the appeals process.

#### *Legislative Changes*

A stakeholder spoke to the legislative changes in 1993 and the impact those had on injured workers in terms of a reduction in their benefits and a couple of stakeholders stated that, in order to avoid this in the future, workers should be consulted before further legislative changes move forward. The stakeholder asked WorkSafeNB if it could quantify the cost implications resulting from several key decisions by the WCAT.

There was an inquiry into the status of future legislative amendments. The Chair of WorkSafeNB's Board and WorkSafeNB's General Counsel & Corporate Secretary, Michael McGovern, explained that further legislative changes have been tabled in order to wait on the assessment rendered by the Workers' Compensation Task Force.

A couple of stakeholders posed general questions from stakeholders with respect to Bill 15. Mr. McGovern explained that Bill 15, which came into law in December 2016, changed the calculation of interest for pensions as well as imposed a cap on retroactive calculation. Mr. Petersen advised that other changes resulting from WCAT decisions are being applied on a prospective basis.

A stakeholder posed a question regarding the recent PTSD presumption that now exists in legislation and commented on claiming patterns that were noticed in his workplace. Mr. Ferguson confirmed that, because there is currently a small number of PTSD-related claims, it is too early to identify trends.

#### *The Importance of Stakeholder Engagement and Collaboration*

Several stakeholders commented on the importance of stakeholder engagement and collaboration and stated their commitment to the engagement process. It was mentioned that stakeholders need to be in the same room and have these discussions to determine what will work for the employers and the workers of the Province.

#### *Historical Assessment Rates*

A stakeholder noted that the assessment rate in the 1990s was higher than it is today and that, while cost increases are not ideal, there may be a circular pattern to trends.

#### *Return to Work*

A stakeholder identified issues regarding employers' ability to assist their staff in returning to work. Because treatments are not covered by WorkSafeNB until claims are processed and assigned into case management (which takes time), injured workers follow physician direction in the interim. Employer input on return to work accommodations is not sought from physicians and often the worker is put off work entirely creating issues for both the employer and the worker. The stakeholder suggested that perhaps a case manager could be assigned to a claim that will potentially be disputed and a protocol could be established with physicians with respect to return to work. The stakeholder concluded that when an employer devotes time to claims instead of prevention, it creates an undesirable cycle.

#### *Potential Impacts on the 2018 Assessment Rate*

A stakeholder asked Mr. Ferguson his opinion on the likelihood of trends reversing, flattening or continuing. Mr. Ferguson indicated the reversal of current trends is much less likely than the continuation of current trends based on the information available to the end of March 2017.

#### *Task Force*

A stakeholder asked if a consultation with WorkSafeNB would be completed prior to the enactment of changes to policy or law via the Workers' Compensation Task Force's recommendations. WorkSafeNB's Chair explained that the presumption is that a consultation with WorkSafeNB will be done.

#### *Final Remarks and Next Steps*

Ms. Flaro thanked all stakeholders for their presence at the meeting and reiterated that the Board of Directors of WorkSafeNB is highly committed to the engagement process. Feedback is encouraged. WorkSafeNB plans to bring stakeholders together for another engagement meeting in the fall which will focus on the 2018 assessment rate. Details of that meeting will be communicated as they become available. Ms. Flaro noted that the task force may ask for stakeholder engagement and encouraged stakeholders to take advantage of all opportunities for engagement.

## Attendees

Amy Riordon, City of Bathurst  
Andy Belanger, J.D. Irving, Limited  
Azarie Ross, IWAC Committee Member  
Carolyn MacDonald, WorkSafeNB  
Chris Kenny, Labourers Local 900  
Chris MacDonald, J. D. Irving, Limited  
Christianne Grenier, Imperial Manufacturing Group  
Conrad Ferguson, Morneau Shepell  
Coreen Paul, Imperial Manufacturing Group  
Daniel Theriault, Workers' Compensation Appeals Tribunal  
David Ellis, WorkSafeNB Board of Directors  
Dianne Nason, Post-secondary Education, Training and Labour  
Dorine Pirie, WorkSafeNB Board of Directors  
Earl Garland, Workers' Advocate  
Eugénie Boudreau, Association Francophone des municipalités  
Ginette Savoie, Post-secondary Education, Training and Labour  
Glen Davis, Atlantic Chamber of Commerce  
Greg Lutes, Executive Support for Task Force  
Haley Flaro, WorkSafeNB Board of Directors  
Harold Fisher, IBEW Local 1555  
Hector Losier, WorkSafeNB Board of Directors  
Hermel Thériault, IWAC Committee Member  
Ida Haggarty, Canadian Union of Public Employees  
Jacques Thériault, Twin Rivers  
James Stanley, WorkSafeNB Board of Directors  
Jamey Brown, UA Local 325 Plumbers & Pipefitters  
Jason Roy, Pattison Sign  
John Wishart, Greater Moncton Chamber of Commerce  
Julie Weir, New Brunswick Association of Nursing Homes  
Kim MacRae, IBEW Local 2166  
Krista Ross, Fredericton Chamber of Commerce (FCC)  
Laragh Dooley, WorkSafeNB  
Larry Cook, International Association of Firefighters  
Lisa Dubé, Nadeau Poultry  
Louis-Phillipe Gauthier, Canadian Federation of Independent Business  
Luc Erjavec, Restaurants Canada, Atlantic Division  
Lucien Sonier, WorkSafeNB Board of Directors  
Manon Arsenault, WorkSafeNB  
Maureen Wallace, WorkSafeNB Board of Directors  
Michèle Caron, WorkSafeNB Board of Directors  
Michèle Rankin, Canadian Manufacturers & Exporters  
Michelle Hall, Service New Brunswick  
Mike Legere, ForestNB  
Mike Maltais, UA Local 325 Plumbers & Pipefitters  
Mike McGovern, WorkSafeNB  
Morgan Peters, Fredericton Chamber of Commerce (FCC)

Nathan Doucette, UA Local 325 Plumbers & Pipefitters  
Pam Baker, IWAC Committee Member  
Patrick Colford, New Brunswick Federation of Labour  
Patrick O'Brien, City of Moncton  
Paula Garant, IWAC Committee Member  
Pauline Diotte, IWAC Committee Member  
Peter Morgan, City of Saint John  
Pierre Levasseur, Groupe Savoie  
Ray MacMurray, IWAC Committee Member  
Raymond Murphy, Anglophone North School District  
Réjean Bédard, Vitalite Health Network  
Renaud Cormier, Twin Rivers  
Rick Gorges, Miramichi Chamber of Commerce  
Rick Smith, UA/MCA Joint Apprenticeship & Training Committee of NB (UA/MCA JATC)  
Shelly Dauphinee, WorkSafeNB  
Stephanie O'Donnell, Groupe Savoie  
Tammy Marmen, IPL Plastic  
Thomas Raffy, Economic Council of New Brunswick (CENB)  
Tim Petersen, WorkSafeNB  
Tom Barron, Workers' Advocate  
Tom Coughlan, Electrical Contractors Association of NB  
Wayne Bushey, Miramichi Chamber of Commerce

## **Attachments**

Appendix 1 – Stakeholder Engagement Meeting Presentation  
Appendix 2 – Stakeholder Engagement Meeting Order of the Day