WorkSafeNB 2010 Client Satisfaction Study

Report

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Executive Summary

Introduction

This report presents the findings from the **WorkSafeNB 2010 Client Satisfaction Survey** conducted by Corporate Research Associates (CRA) between September 3 and November 12, 2010. The primary objective of this 11th wave of WorkSafeNB's client satisfaction study is to measure key elements of client satisfaction across several target groups. The Client Satisfaction Survey is an integral measurement of WorkSafeNB's Service Goal of *providing effective programs and services, implemented with care, compassion, efficiency, promptness, and fairness, to benefit both workers and employers.* Consistent with past methodologies, this annual study aims at capturing feedback from five specific target groups:

- Injured workers;
- General workers, who have not sustained a workplace injury;
- Registered employers, who maintain a WorkSafeNB account with paid assessments;
- Non-registered employers, who are small employers not requiring a WorkSafeNB account; and
- Stakeholders from industry groups and associations.

More specifically, data collection and analysis efforts conducted as part of this study sought to meet the following objectives:

- Measure overall satisfaction with key service areas;
- Examine overall satisfaction with quality of service;
- Measure awareness of WorkSafeNB programs and services;
- Evaluate access to program and services information;
- Determine satisfaction with case management services;
- Determine awareness of workers' compensation and occupational health and safety legislation;
- Explore clients' perceptions of WorkSafeNB's ability to balance benefits and remain accountable to stakeholders;
- Investigate perceptions of workplace safety, including internal responsibility for health and safety;
 and
- Examine trends and patterns over the years since the initial launch of this study in 2000.

To meet the above objectives, data was collected by means of a telephone survey. Five separate surveys were completed to capture measures across all groups, with more than 1,700 interviews completed as follows:

- 802 surveys with injured workers;
- 382 surveys with general workers;
- 265 surveys with registered employers;
- 200 surveys with non-registered employers; and
- 63 surveys with stakeholders.



At times, stakeholders were asked their perceptions of the opinion of injured workers and registered employers. These perceptions are labelled as "stakeholders – workers" and "stakeholders – employers".

Statistical reliability and survey length varies across each respondent group. The following table provides the survey length for each respondent group and the achieved margin of error, considering a 95% level of confidence.

	Injured Workers	General Workers	Non-Registered Employers	Registered Employers	Stakeholders
Respondent Group:	NB workers who have filed a workplace injury compensation claim	NB workers who have never filed a workplace injury compensation claim	NB employers not registered with WorkSafeNB (< 3 employees)	NB employers registered with WorkSafeNB (3+ employees)	Industry group/ association members who represent employer or worker groups
Sample Size:	n=802	n=382		n=63	
Margin of Error:	+/-3.4% (95%CI)	+/-5.0% (95%CI)	+/-6.9% (95%CI)	+/-6.0% (95%CI)	n/a
Average Survey length:	14 minutes	8 minutes	8 minutes	12 minutes	17 minutes

The data was weighted for both injured workers and registered employers in order to reflect the known population distribution for both these groups. The final injured workers sample was weighted by injured worker type, whereas registered employers were weighted by payroll size. Interviews were conducted in either French or English, as per the preference of participants.

This report provides a detailed analysis of opinions across each respondent group and provides readers with key conclusions. A description of the methodology used and appendices are presented at the end of the report. Table references in the report refer to the tables attached in the appendices. It should be noted that occasionally overall results may not add up to 100 percent due to rounding and where multiple responses are permitted, the totals may exceed 100 percent.

Comments from open-ended questions are included throughout this report. It is important to note that these comments are <u>not</u> statistically reliable, and represent individual respondent's perspective. They are presented only to provide qualitative supplementation to the findings.



Summary of Key Findings

The results of the **WorkSafeNB Client Satisfaction Study** indicate that most injured workers and registered employers are generally satisfied, both overall and across aspects of service. While the Client Satisfaction Index (CSI) for both respondent groups has declined slightly, it is just below the 80 percent target. It is also important to note that the satisfaction levels among registered employers are affected somewhat by their lack of ability to rate various aspects of service. In other words, they do not have sufficient experience with certain aspects of service to indicate whether they are satisfied or dissatisfied. The CSI is calculated based on all registered employers, including those who do not provide a definite indication of satisfaction or dissatisfaction.

Service Goal

Regression analyses¹ reveal that the strongest drivers of overall satisfaction for <u>injured workers</u> are <u>effective handling of clients' claims</u> and <u>understanding client needs</u>, while the strongest drivers of overall satisfaction for <u>registered employers</u> are <u>understanding of client needs</u> and <u>keeping the client informed and up-to-date</u>. In reference to these top drivers, a few key points merit mention:

- While satisfaction with respect to *understanding* registered employers' *needs* remains at a high level year-over-year, there continues to be a decline in injured workers' satisfaction with this area;
- Satisfaction with effective handling of problems is high among injured workers; and
- Satisfaction with *being kept up-to-date* is high among registered employers.

Satisfaction with overall quality of service is high among injured workers and registered employers. Satisfaction with services received from the case manager is also high among injured workers, as well as among registered employers who answered the question. A fairly large proportion of registered employers lack an opinion regarding the services received from the case manager. Satisfaction among injured workers with the amount of benefits received declined over the past three years, bringing the measure to the lowest level in 11 years.

Awareness

Overall awareness of services and programs provided by WorkSafeNB is at a moderate level. Examining individual aspects of service more specifically suggests there are key opportunities to increase awareness in several areas with respect to WorkSafeNB programs and services. Specifically,

- For all respondent groups, there is opportunity to improve knowledge of the medical aid benefits, such as the coverage of prescription drugs and physiotherapy costs;
- For injured workers, knowledge of accident prevention services presents the most opportunity for improvement;
- General workers are less aware than injured workers regarding return to work assistance, medical aid benefits, and rehabilitative services; and

¹ Regression analysis is a statistical technique to understand and predict variability in survey responses. For additional information, please reference Appendix A.



• Non-registered employers are less aware than registered employers regarding return to work assistance, accident prevention services, and occupational health and safety inspections.

Awareness of the *Occupational Health and Safety Act (OHS Act)* has improved across respondent groups since last year. More than seven in ten injured workers, general workers, registered employers, and non-registered employers are aware of the *Act*.

Most injured workers and registered employers are aware of the right to appeal a decision made by WorkSafeNB. Fewer are aware of the actual appeals process.

Safety Goal

It is positive to note that most respondent groups agree that workplace accidents and injuries are a serious problem, and that the right amount of attention is directed towards reducing workplace accidents and injuries. The majority of respondents continue to agree that workplace accidents and injuries are inevitable, similar to 2008.

Workers and employers hold slightly different opinions in terms of responsibility. Workers have diverse opinions on who is responsible, citing employers, joint health and safety committees, and themselves, whereas most employers believe employers are responsible.

The vast majority in all respondent groups affirm that public awareness and education programs make them think about the risks of workplace accidents and injuries. The top suggestion for improving workplace safety in New Brunswick is continued and/or increased education and awareness.

Balance Goal

There is some room for improvement in clients' perceptions with respect to the balance goal. Specifically, only about one in two clients across most respondent groups believes that WorkSafeNB balances the best possible benefits to injured workers with the lowest possible assessment rates for employers. On other balance measures, clients have more positive perceptions of WorkSafeNB's performance compared with perception of the balance of benefits and assessment rates.

Return to Work Goal

With regards to return to work, most are aware that employers have a duty to accommodate workers injured on the job who have a temporary or permanent disability. Awareness is considerably lower of employers' re-employment obligations – that employers with ten or more workers are required to keep a job available to workers injured on the job for up to two years.



Detailed Analysis

In this section of the report, a detailed analysis of the findings is presented.

Service Goal

Satisfaction Measures

Satisfaction with WorkSafeNB, both overall and with respect to specific aspects of service, remains high, although declining CSI scores in the past few years present some concern.

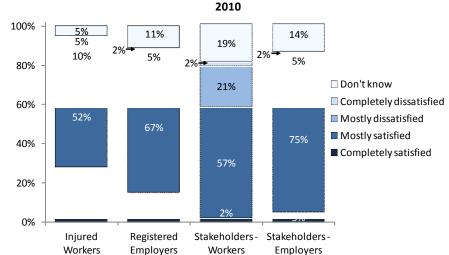
Injured workers are generally quite satisfied with the services received from WorkSafeNB, with more than one-quarter offering a rating of complete satisfaction. However, satisfaction with overall quality of service varies across claim types: injured workers who receive LTD benefits are less satisfied about the services they received when compared with others.

Registered employers are also satisfied in terms of overall quality of service. However, one in ten registered employers did not offer a response to this question, and notably, those who are unaware of the services and programs offered by WorkSafeNB are more likely to not provide a response regarding their level of satisfaction with WorkSafeNB. Annually assessed registered employers are also more likely to be unable to provide a response than MAAP employers.

Stakeholders believe injured workers' dissatisfaction is greater than reported, and that this respondent group is generally less satisfied than employers. Stakeholders also perceive employers to be much more satisfied than injured workers.



Satisfaction with Overall Quality of Service Provided by WorkSafeNB



Stakeholder employer feedback:

"Because they select who they are going to train and go with the 5*22 program."

"They have some inspection services and some monitoring services but no treatment facilities. You have an injured worker travelling 5-6 hours to get to the treatment facilities."

Stakeholder injured worker feedback:

"Because workers see it as nearly impossible to access the system and taking too long to receive benefits."

Q.19

"I think because they don't know what to expect and they are disappointed when they receive the services they expect more."

"The reason is the hoops they have to jump through with the application process, the appeals process, and the cut backs in the services of the Grand Bay rehabilitation centre."

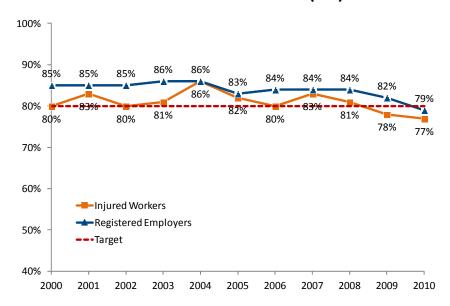
WorkSafeNB measures its Service Goal using the CSI, an aggregate score of several satisfaction attributes measured in this survey. For the first time in 11 years, WorkSafeNB's CSI has dropped below the targeted 80 percent for both injured workers and registered employers. In fact, satisfaction within both these respondent groups has decreased over the past two years.



2010 Satisfaction Attributes (Whether asked to respondent group)						
Satisfaction Attributes	Injured Workers	Registered Employers	Stakeholders - Workers	Stakeholders - Employers		
Understanding of your needs/their needs						
Fairness in handling your claim				_		
How effectively your problems were handled/your company's compensation issues or concerns were handled/their compensation issues or concerns were handled	1	√	✓	√		
Accuracy of information received/providing them with accurate information	1	1	√	1		
Amount of benefits received						
Keeping you informed and up-to- date/keeping them informed and up-to- date	1	1	√	√		
Time it took to handle your claim						
Willingness to listen	<i></i>					
Promptness in providing you service/providing them with prompt service	1	1	√	1		
The level of respect shown/showing you respect/show them respect	1	/	√	1		
Competence						
Professionalism						



Client Satisfaction Index (CSI)



- While index scores are generally steady across respondent groups and segments, the CSI is weaker among injured workers receiving a pre-1982 pension (CSI=72) and long-term disability benefits (CSI=71), as well as those who have not (or not yet) returned to work (CSI=74). This pattern is evident for all the individual attributes comprising the index. The gap in satisfaction is particularly wide between LTD and pension respondents and other injured workers regarding the amount of benefits received. LTMAO clients are similar to LTD and pension respondents in their dissatisfaction with the time it took to handle their claim.
- While most attributes behind the CSI declined in 2008 and 2009, the decrease in the index for 2010 among injured workers can be attributed largely to two attributes: amount of benefits received and understanding my needs. Both attributes experienced a statistically significant decrease this past year (4 points for each). While 2009 also experienced a decline in the index score for injured workers, it was due to declines in different attributes than is seen in the current year. Specifically, in 2009, all attributes experienced at least some minor decline, with significant declines for the attributes keeping me informed, respect shown, willingness to listen, promptness, and fairness. Scores for these attributes remain steady following last year's decline.
- Among registered employers, the three-point decrease this year can also be attributed to only two
 key attributes. For this respondent group, these include significant decreases in satisfaction in
 terms of respect shown (down 4 percentage points) and competence (down 5 points).



Summary of 2010 Satisfaction Results

The following two graphs show all satisfaction scores for 2010 among injured workers and registered employers. For injured workers, two areas receive slightly lower ratings compared with other areas, namely the amount of benefits received and WorkSafeNB's understanding of their needs. While these differences are relatively small, they are responsible for bringing the CSI to slightly below target level.

Satisfaction with WorkSafeNB

Injured Workers ■ Completely satisfied Mostly satisfied Professionalism 45% 43% 88% 50% 86% Competence 41% 86% Level of respect shown 45% Accuracy of information received 37% 47% 84% Promptness in providing you with service 38% 45% 83% 80% 37% 43% Fairness in handling your claim Willingness to listen 36% 44% 80% How effectively your problems were handled 45% 80% 35% 36% 42% 79% Time it took to handle your claim Keeping you informed and up-to-date 45% 78% Understanding of your needs 43% 75% 32% 43% 72% Amount of benefits received

20%

There are some general trends about injured workers that merit mention:

Don't knows and refusals excluded.

0%

Due to rounding, percentages for completely and mostly satisfied may not add up to percentage for overall.

Injured workers who indicate they are aware of WorkSafeNB pre-accident are consistently more satisfied across attributes than those who are unaware.

40%

60%

80%

100%

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Satisfaction among injured workers with the amount of benefits received declined over the past three years, bringing the measure to the lowest level in 11 years.

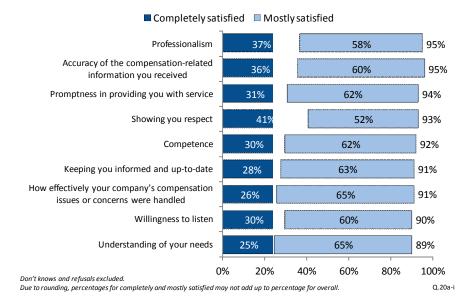
With registered employers, it is largely unfamiliarity and lack of exposure to WorkSafeNB that has an effect on this respondent group's CSI. Specifically, examining scores among those who express a definite opinion² on each factor (as presented below), it is evident results are quite positive and largely above the 80 percent threshold. For most attributes, at least one-quarter do not have a definite opinion. The exception is keeping informed and up-to-date, with approximately one in ten not expressing a definite opinion on this aspect of service.

² Those who express a definite opinion refers to those who express satisfaction or dissatisfaction and excludes those that say don't know or not applicable.



Satisfaction with WorkSafeNB

Registered Employers



There are some trends in the registered employers' opinions that merit mention:

- Those who are aware of WorkSafeNB are more satisfied than those unaware across attributes.
- MAAP employers are more satisfied than annually assessed employers across several attributes, including accuracy of information, effective handling of compensation issues, promptness of service, respect shown, and professionalism.

Historical Trends

The following two tables examines the satisfaction levels for injured workers and registered employers over the past five years among those that provide a definite response (i.e., indicate a level of satisfaction or dissatisfaction).

The following observations are made for injured workers:

- Complete satisfaction among injured workers is lower across all attributes relative to five years ago. Declines range from 5 percentage points for professionalism to 10 percentage points for willingness to listen.
- 2007 represents the peak in the percentage completely satisfied across attributes.
- In terms of overall satisfaction, all attributes are down slightly, although to a lesser degree than complete satisfaction. The one exception is understanding of your needs, which is down 9 percentage points since 2006.



Injured Workers – Satisfaction Attributes (% Satisfied, Excluding Don't Know/No Answer/No Response)							
		2006	2007	2008	2009	2010	
	Completely satisfied	50%	55%	52%	50%	45%	
Professionalism	Mostly satisfied	40%	36%	38%	38%	43%	
	% Satisfied	90%	92%	90%	87%	88%	
	Completely satisfied	44%	51%	47%	46%	37%	
Competence	Mostly satisfied	44%	39%	41%	39%	50%	
	% Satisfied	88%	90%	88%	85%	86%	
	Completely satisfied	51%	54%	50%	49%	45%	
Level of respect shown	Mostly satisfied	38%	37%	40%	36%	41%	
	% Satisfied	88%	91%	90%	85%	86%	
Accuracy of information	Completely satisfied	44%	49%	46%	42%	37%	
received	Mostly satisfied	42%	41%	42%	42%	47%	
received	% Satisfied	86%	90%	88%	84%	84%	
Dromptnoss in providing	Completely satisfied	45%	50%	44%	41%	38%	
Promptness in providing you with services	Mostly satisfied	42%	37%	42%	40%	45%	
you with services	% Satisfied	88%	87%	86%	81%	83%	
Fairness in handling your	Completely satisfied	46%	50%	45%	43%	37%	
claim	Mostly satisfied	40%	38%	42%	39%	43%	
Cidiffi	% Satisfied	85%	89%	87%	82%	80%	
	Completely satisfied	46%	51%	49%	41%	36%	
Willingness to listen	Mostly satisfied	40%	37%	39%	40%	44%	
	% Satisfied	86%	88%	88%	81%	80%	
How effectively your	Completely satisfied	42%	48%	42%	41%	35%	
problems were handled	Mostly satisfied	40%	40%	41%	38%	45%	
problems were number	% Satisfied	82%	87%	83%	79%	80%	
Time it took to handle	Completely satisfied	43%	48%	41%	41%	36%	
your claim	Mostly satisfied	41%	39%	41%	39%	42%	
your claim	% Satisfied	84%	87%	82%	80%	79%	
Keeping you informed	Completely satisfied	42%	45%	42%	34%	33%	
and up-to-date	Mostly satisfied	41%	39%	40%	42%	45%	
and up to date	% Satisfied	83%	85%	82%	76%	78%	
Understanding of your	Completely satisfied	41%	49%	42%	41%	32%	
needs	Mostly satisfied	43%	37%	41%	37%	43%	
necus	% Satisfied	83%	86%	83%	79%	75%	
Amount of benefits	Completely satisfied	38%	42%	35%	33%	29%	
received	Mostly satisfied	40%	40%	43%	43%	43%	
TOUCIVE	% Satisfied	78%	82%	77%	76%	72%	

Due to rounding, percentages for completely and mostly satisfied may not add up to percentage for overall.



The following observations are made for registered employers:

- Complete satisfaction is lower among registered employers across all attributes relative to 2006. Declines since 2006 range from 7 percentage points for showing respect to 14 percentage points for promptness.
- Only two of the nine areas have declines less than 10 percentage points (respect and competence) since 2006 in complete satisfaction, although these two areas show the most dramatic decline in complete satisfaction since last year.
- In terms of overall satisfaction, all attributes have experienced declines since 2006, although these are notably less dramatic declines than those observed for complete satisfaction. Much of the decline in completely satisfied corresponded with an increase in mostly satisfied.

Registered Employers – Satisfaction Attributes (% Satisfied, Excluding Don't Know/No Answer/No Response)							
		2006	2007	2008	2009	2010	
	Completely satisfied	50%	45%	48%	43%	37%	
Professionalism	Mostly satisfied	47%	54%	50%	54%	58%	
	% Satisfied	97%	99%	98%	97%	95%	
Accuracy of the	Completely satisfied	46%	43%	49%	37%	36%	
compensation-related	Mostly satisfied	52%	55%	46%	59%	60%	
information you received	% Satisfied	98%	97%	95%	96%	95%	
Promptness in providing	Completely satisfied	45%	42%	41%	36%	31%	
you with service	Mostly satisfied	52%	55%	54%	58%	62%	
you with service	% Satisfied	97%	97%	95%	95%	94%	
	Completely satisfied	50%	48%	48%	50%	41%	
Showing you respect	Mostly satisfied	47%	49%	49%	47%	52%	
	% Satisfied	97%	97%	97%	97%	93%	
	Completely satisfied	37%	42%	46%	38%	30%	
Competence	Mostly satisfied	60%	57%	50%	59%	62%	
	% Satisfied	97%	98%	97%	97%	92%	
Keeping you informed	Completely satisfied	39%	38%	37%	32%	28%	
and up-to-date	Mostly satisfied	56%	58%	57%	58%	63%	
and up-to-uate	% Satisfied	95%	96%	94%	91%	91%	
How effectively your	Completely satisfied	38%	40%	39%	29%	26%	
problems were handled	Mostly satisfied	59%	55%	57%	65%	65%	
problems were number	% Satisfied	97%	95%	96%	94%	91%	
	Completely satisfied	43%	41%	45%	31%	30%	
Willingness to listen	Mostly satisfied	52%	57%	505	57%	60%	
	% Satisfied	95%	97%	95%	89%	90%	
Understanding of your	Completely satisfied	37%	41%	36%	24%	25%	
needs	Mostly satisfied	55%	55%	55%	66%	65%	
necus	% Satisfied	92%	96%	91%	90%	89%	

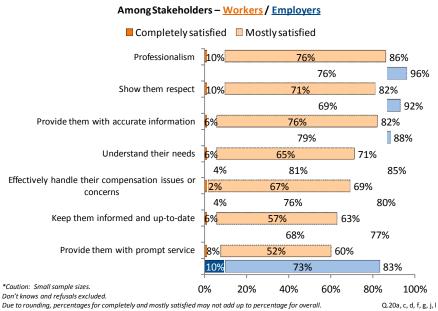
Due to rounding, percentages for completely and mostly satisfied may not add up to percentage for overall.



The graph below shows stakeholders' impressions of workers' and employers' perceptions of each attribute. Stakeholders are far less likely to believe that injured workers or registered employers are 'completely' satisfied with any of the mentioned attributes than these two groups actually are.

Overall, stakeholders perceive injured workers and registered workers to be less satisfied than they actually are in the areas of promptness of service, effective handling of problems, and keeping injured workers informed.

Perceived Satisfaction with WorkSafeNB





Drivers of Satisfaction

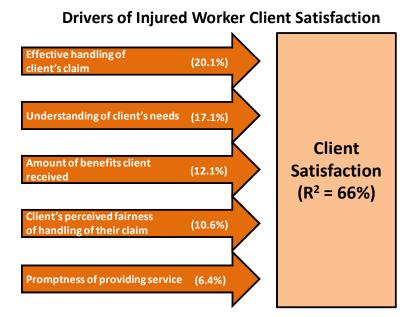
To determine which attributes most influence registered employers' and injured workers' overall satisfaction with the service they receive from WorkSafeNB, regression analyses were conducted. Regression analysis is a statistical technique for determining which attributes predict a specific outcome – in this case, client satisfaction. Only those attributes that significantly predict client satisfaction are considered drivers, and each driver is weighted according to its predictive ability. The value of this information is that it allows WorkSafeNB to understand which attributes have the greatest influence on client satisfaction. This may help to identify areas on which to focus, that in turn may help to improve satisfaction ratings. Appendix A contains a further explanation of regression analysis.

Injured Workers

Effective handling of the client's claim and understanding of the client's needs are the strongest drivers of <u>injured workers</u>' overall satisfaction with WorkSafeNB.

After excluding "don't know" and "non-applicable" responses, this regression was based on a total of 589 injured workers' responses.³

As illustrated in the graph, the regression analysis identified five key drivers. The graph also shows the unique contribution of each driver in explaining clients' ratings of overall satisfaction. Together, these five drivers explain 66 percent of the variability in ratings of overall satisfaction with WorkSafeNB, which is considered a strong regression model.



³ Technical notes: All R² values reported are adjusted R²values. Unique variability explained for each predictor is calculated as a proportion based on standardized beta weights and part r values.



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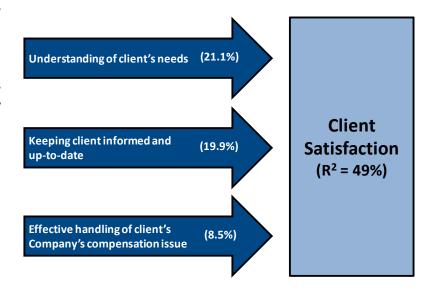
Registered Employers

Understanding of client needs and keeping the client informed and up-to-date are the strongest drivers of registered employers' overall satisfaction with WorkSafeNB.

After excluding "don't know" and "non-applicable" responses, the regression was based on a total of 146 registered employers' responses.1

illustrated, the regression analysis identifies three key drivers and shows the unique contribution of each driver in explaining clients' ratings of overall satisfaction. Together, these three drivers explain 49 percent of the variability in ratings of overall satisfaction with WorkSafeNB, which is considered a moderately strong regression model.

Drivers of Registered Employer Client Satisfaction







Client Awareness

There is an opportunity to strengthen and increase awareness of WorkSafeNB programs and services.

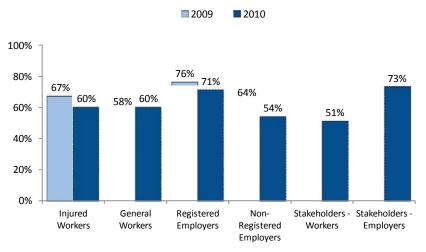
This section examines awareness of WorkSafeNB programs and services across all client respondent groups. While all employers and general workers were asked about their *current* level of awareness of the services and programs WorkSafeNB provides, injured workers were asked to think back to the time *before* they filed their most recent claim.

Overall Awareness

Across respondent groups, at least a majority express awareness of WorkSafeNB's role and services. Awareness is lower among the general workers and non-registered employers. Interestingly, in 2010, injured workers' pre-injury awareness is consistent with the general workers' current awareness level. Currently, about two in five workers – both injured workers and general workers - are largely unaware of WorkSafeNB across the province. Registered employers have the highest level of awareness of WorkSafeNB's programs and services. Across all respondent groups, very few rate themselves as being 'completely' aware of these programs and services (8% to 13%).

Awareness of Services & Programs Provided by WorkSafeNB

% Completely/Mostly Aware



Q.6/6e



Awareness Index

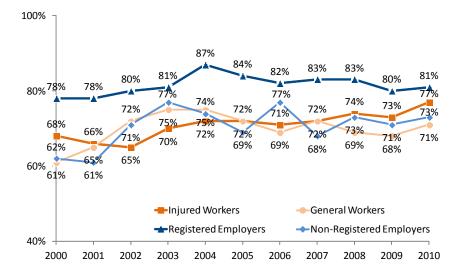
A calculation of WorkSafeNB's Awareness Index, a composite score from six various awareness statements, shows very little change in client awareness for 2010. That being said, the slow but steady increase in injured workers' awareness index since 2000 has resulted in a significantly narrower gap between registered employers' and injured workers' awareness over the years. General workers lag behind injured workers in terms of awareness, while non-registered employers lag behind registered employers.

Awareness Index Statements

Thinking of the programs and services offered by WorkSafeNB, are you completely aware, mostly aware, mostly unaware, or completely unaware of the following:

- That WorkSafeNB provides injured workers with money for lost employment wages.
- That WorkSafeNB pays for approved prescription drugs and physiotherapy costs for injured workers.
- That WorkSafeNB provides injured workers with return to work assistance (such as job search techniques and skills development).
- That WorkSafeNB provides injured workers with rehabilitation services (such as physiotherapy and occupational therapy services).
- That WorkSafeNB provides accident prevention services.
- That WorkSafeNB provides occupational health and safety inspections.

Awareness Index



Awareness Index	2010
Injured Workers	77%
General Workers	71%
Registered Employers	81%
Non-Registered Employers	73%
Stakeholder - Workers	70%
Stakeholders - Employers	76%



The following graph summarizes the results for the individual attributes comprising the awareness index.

2010 Awareness Measures (% Completely/Mostly Aware)								
Awareness Attributes	Injured Workers	General Workers	Registered Employers	Non- Registered Employers	Stakeholders - Workers	Stakeholders - Employers		
WorkSafeNB provides injured workers with money for lost employment wages.	82%	68%	92%	71%	84%	90%		
WorkSafeNB pays for approved prescription drugs and physiotherapy costs for injured workers.	71%	55%	74%	61%	63%	68%		
WorkSafeNB provides injured workers with return to work assistance (such as job search techniques and skills development).	72%	70%	90%	67%	49%	70%		
WorkSafeNB provides injured workers with rehabilitation services (such as physiotherapy and occupational therapy services).	87%	77%	94%	82%	75%	79%		
WorkSafeNB provides accident prevention services.	66%	66%	82%	72%	57%	70%		
WorkSafeNB provides occupational health and safety inspections.	71%	73%	84%	75%	68%	78%		

The following are key points observed for the individual awareness measures:

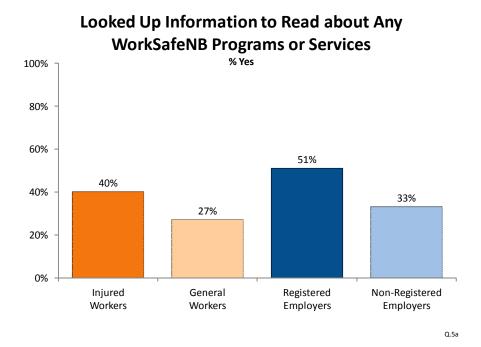
- Injured workers' awareness pertaining to return to work assistance, medical benefits, rehabilitation services, accident prevention services, and inspections has steadily increased over the past decade. Currently, the lowest level of awareness is with accident prevention services, while the highest is rehabilitation services and monetary benefits.
- General workers are less aware of medical benefits than other areas.
- Registered employers' awareness remains relatively high, and awareness regarding return to work
 assistance and accident prevention services modestly increased. Currently, registered employers'
 awareness is lowest regarding medical benefits.
- Generally, registered employers are more aware than other respondent groups, although the gap between registered employers and injured workers is declining
- Non-registered employers exhibit significant increased awareness across areas over the past decade.
- Of the six attributes, return to work and accident prevention services awareness increased the most across respondent groups, although there is still opportunity for improvement.



Accessing Information

Injured workers are more likely than general workers, and registered employers are more likely than non-registered employers, to report having accessed information about WorkSafeNB programs or services. More specifically:

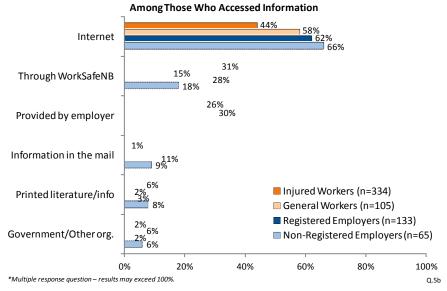
- Among injured workers, case-managed, LTD injured workers, and those with at least some postsecondary education are most likely to report that they have accessed information;
- Among general workers, males and those with household incomes of more than \$60K are more likely to have looked up information on programs and services; and
- Among registered employers, MAAP clients and those in the southeast part of the province are most likely to have looked up information.
- Among non-registered employers, those in the southeast are most likely and those in the southwest least likely to have looked up information.



The Internet is the most significant source for information regarding WorkSafeNB programs and services across all respondent groups. However, injured workers are less likely to rely on the Internet than other respondent groups. Employers also play an important role in providing information about WorkSafeNB to New Brunswick workers, particularly among non-case managed injured workers and those who return to work quickly. As well, WorkSafeNB staff is also identified as a significant source of information, especially for registered employers and injured workers.

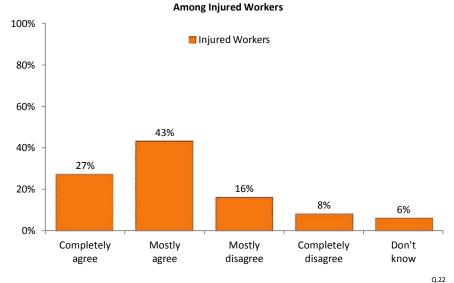


Top Sources Accessed Regarding WorkSafeNB Programs or Services



Seven in ten injured workers agree they are fully informed of all benefits and services required to treat their injury. However, this also means that approximately one-quarter of injured workers disagree that this is the case, suggesting there is an opportunity to improve perceptions in this regard. Those who returned to work are more likely than those who have not, to completely agree they are fully informed of all benefits (29% vs. 20%), although those who did not return to work are more likely to indicate they do not know (14% vs. 3%). Across claims types, RLOE injured workers (31%) are most likely to completely agree, while LTD (21%) and LTMAO (21%) are least likely to completely agree that they are fully informed of all benefits.

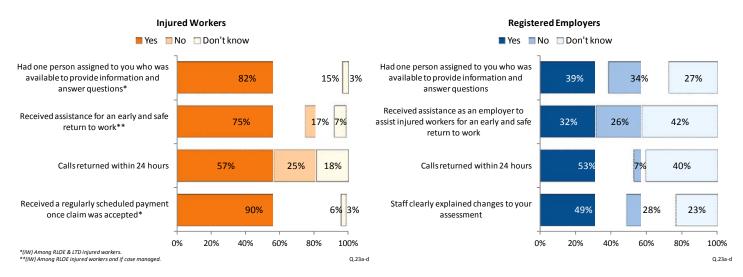
Fully Informed of All Benefits and Services Required to Treat Your Injury





Injured workers and registered employers were asked to indicate whether or not they had received certain specific services from WorkSafeNB. The graph below depicts the results of those specific areas across the two respondent groups.

Service Received from WorkSafeNB Staff



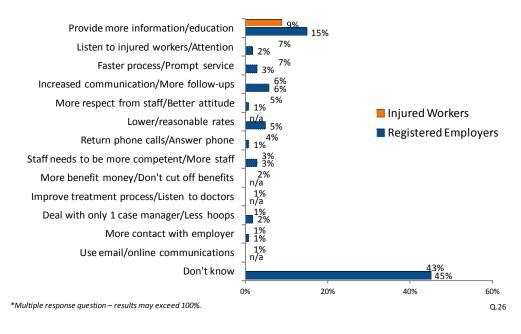
- Most injured workers confirm they have received these services from WorkSafeNB, however, only slightly more than one-half report their calls are returned within 24 hours. Across claims types, similar proportions (about one-quarter) report they did not have their call returned within 24 hours. LTMAO and no lost time respondent groups are more likely to indicate don't know to this question.
- For registered employers, the don't know/no answer responses to these questions are high. Slightly more than one-half of registered employers indicate their calls are returned within 24 hours. MAAP employers are more likely to affirm they received a service than annually assessed employers.
- For all service measures, there is a relationship with the CSI. Specifically, those who affirm these service standards are met are more likely than those who indicate they are not met to have higher CSI scores.

Injured workers and registered employers were asked to provide suggestions as to the single most important thing that WorkSafeNB could do to improve its service delivery. Each suggestion is mentioned by a small percentage of respondents. For injured workers, several items are suggested, including provision of more information and education, improved communication (listening to injured workers and increase communication/follow-up), more respect, and faster service. For registered employers, provision of more information and education is most commonly identified. Other suggestions put forth by small percentages of registered employers include lower or reasonable rates and increased communication or follow-ups.



Single Most Important Thing WorkSafeNB Could Do to Deliver Services to You with Excellence

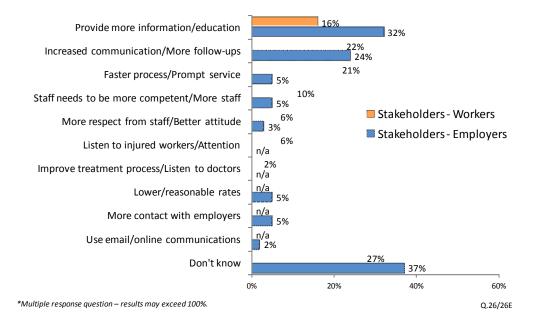
Unaided Mentions



Similar suggestions are heard from stakeholders. They suggest that greater communication, information, and education is needed for employers, whereas they believe injured workers would benefit from improvements specific to service delivery. More specifically, stakeholders suggest that prompt service and increased communications, followed by more information are most important for injured workers.

Single Most Important Thing WorkSafeNB Could Do to Deliver its Services to Injured Workers/Employers with Excellence

Unaided Mentions





Stakeholder employer feedback:

"Keep us informed of things as they come and get quick responses. Keep us informed where the claims are in the system."

"Continue to do sessions and site visits, make sure everyone has minimum requirement for safety."

"More consultation with employers on all aspects – claims, worksite inspections, to yearly updates on all information and should be prompted by WorkSafeNB."

"Communication with employers more and be more available to the employer, more friendly environment, feels like you are putting them out of their way."

Stakeholder worker feedback:

"Building awareness of the services available."

"Start listening to the injured and outside doctors about their opinions."

"Get in contact with the injured worker or somebody from the family within 24 hours. The first thing that happens when someone gets hurt at work is their perception of loss of money and work. So they basically need to be reassured of the services and benefits..."

"Get away from the travel to Grand Bay NB, should do more outreach for the clients in their own area."

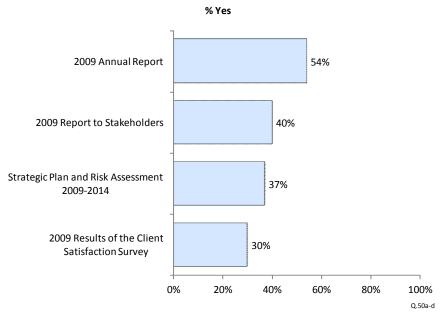
"I think probably that's the promptness of dealing with injured workers, I think just simply the fact that the waiting time would be cut short and the people whom are injured they need a proper response time."

"Make training available to the companies and at a lower cost, enforcement and increased inspections, offer training both official languages."

WorkSafeNB Publications

Stakeholders were questioned on whether they have read four specific WorkSafeNB publications in past years. There is moderate use of these publications.

WorkSafeNB Publications Read in Past Years



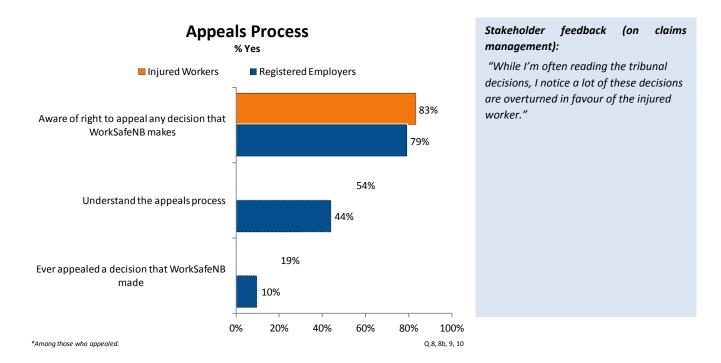




Appeals Process

It is widely understood that injured workers and registered employers have the right to an appeal, although there is limited familiarity with the actual process.

Most injured workers and registered employers are aware that a decision made by WorkSafeNB can be appealed, and a small majority of injured workers report they understand the appeals process. Of those who appealed a decision, injured workers with a long-term disability and MAAP employers are more likely to understand the appeals process.



Injured workers (82%) and registered employers (87%) who appealed a decision generally understand the appeals process. There is moderate satisfaction with the time it took to receive a decision on the appeal among injured workers (44%) and registered employers (53%).

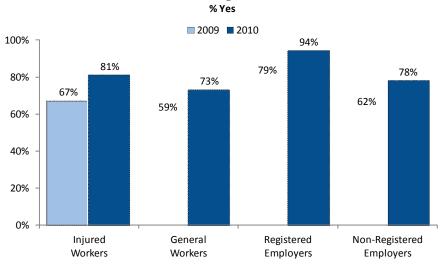


Safety Goal

There is a noteworthy increase in clients' perceived awareness of the Occupational Health and Safety Act (OHS Act) this past year.

There is an obvious and significant increase in awareness of the *OHS Act* over the past year. Across workers, females and those aged 18 to 34 are significantly less likely to be familiar with the *Act*.

Awareness of the Occupational Health and Safety Act and its Regulations

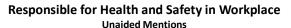


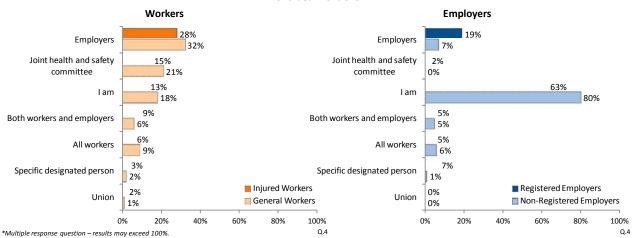
Responsibility for Health and Safety in the Workplace

On the topic of health and safety responsibility at the workplace, workers and employers hold different perceptions. Workers (both injured and general) have mixed opinions regarding who is responsible for health and safety in the workplace, with many suggesting it is the workers, the Joint Health and Safety Committees or a combination of groups that are responsible for their safety. In contrast, most employers (both registered and non-registered) believe the onus of providing a safe workplace rests solely on themselves. Injured workers are more likely than general workers to indicate that their employers are responsible when it comes to ensuring health and safety at work.



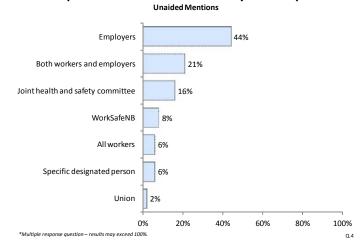
Q.1





A large proportion of stakeholders believe it is the responsibility of the employer to ensure health and safety at the workplace. Joint responsibility, whether between workers and employers or a joint health and safety committee, are also fairly common perceptions.

Responsible for Health and Safety in Workplace



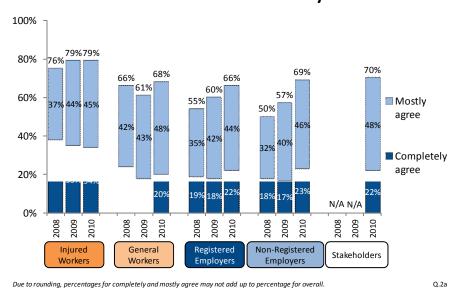
Workplace Accidents

Most workers and employers continue to perceive workplace accidents and injuries as a serious problem in New Brunswick today. Year-over-year, the proportion of general workers who view workplace accidents and injuries as a serious problem increased since 2008. The proportion of registered and non-registered employers who hold the same view also increased over the past year. Injured workers who are case managed and receive LTD benefits are slightly more likely than other injured workers to agree with the statement that workplace accidents are a serious problem. MAAP registered employers are also more concerned about it than annually assessed employers.



For each of the four Safety Goal statements, stakeholders who disagreed with any of the statements were asked to comment on their reasons. A sample of their comments is provided.

Workplace Accidents and Injuries are a Serious Problem in New Brunswick Today



Stakeholder feedback:

"Because

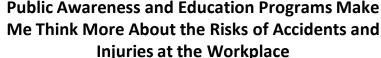
improvement and safety performance." "I think, generally speaking, companies are putting in place processes to protect their workers & workers understand their rights better and the environment they have to work under."

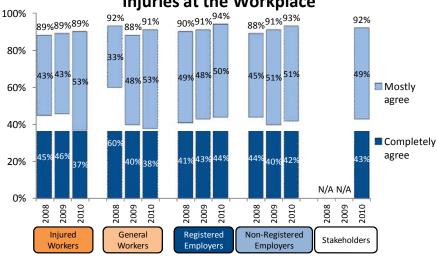
had

we have

Public Awareness and Education

Very few changes are observed for the past three years on the personal impact of public awareness programs. Agreement on this topic is consistent across all respondent groups. Nonetheless, considering most respondents tend to only 'mostly' agree with this topic, there is still an opportunity for improvement.





Stakeholder feedback:

Q.2b

"Because most training and education is internal, including certification and most is internally organized. Public education is lower profile now than they used to do, based upon the employer."

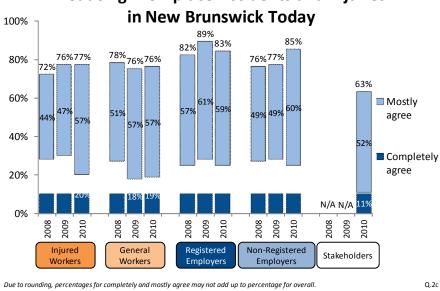


Due to rounding, percentages for completely and mostly agree may not add up to percentage for overall.

Attention to Reduction of Workplace Accidents

Employers, both registered and non-registered, are somewhat more likely than other respondent groups to agree New Brunswick is paying about the *right amount of attention* to reduce accidents and injuries at work. The proportion of non-registered employers agreeing with this statement increased since last year, while the proportion of registered employers dipped slightly. Among registered employers, MAAP employers are more likely than annually assessed employers to believe New Brunswick is paying the right amount of attention to this issue.

We are Paying About the Right Amount of Attention to Reducing Workplace Accidents and Injuries



Stakeholder feedback:

"Because I don't think there is enough attention to accidents especially the inspection and monitoring and investigations."

"I think that there's always more that can be done, education something that is going continual and something we need to pay more attention too. And it's not just for the employers but for the employees."

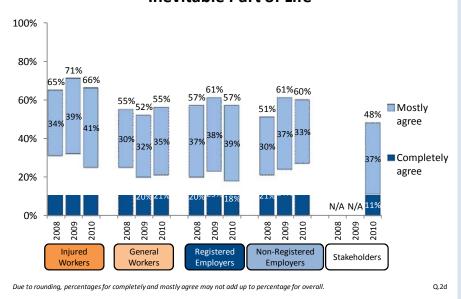
"Because we have an appalling number of injuries in nursing employees, all health care workers have a high incidents of accidents."

Workplace Accidents and Injuries

The majority of workers and employers believe workplace accidents and injuries are an inevitable part of life. Injured workers continue to be more likely than other respondent groups to believe workplace accidents and injuries are an inevitable part of life. Injured workers, general workers, and registered employers have similar levels of agreement to those observed in 2008, after some fluctuation last year. Non-registered employers sustain the increase noted last year in agreement with this statement. Among registered employers, MAAP employers are more likely than annually assessed employers to think workplace accidents are inevitable. Among both general and injured workers, those without any post-secondary education and those with less than \$60K household incomes are more inclined to view workplace accidents as inevitable.



Workplace Accidents and Injuries are an Inevitable Part of Life



Stakeholder feedback: (on why workplace accidents are inevitable)

"Because people don't follow procedures."

"Well, no matter how careful you are, accidents still happen, sometimes you have to worry about others..."

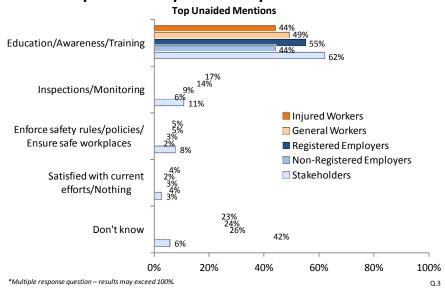
"Because you are dealing with people and people make mistakes regardless."

"There are still things happening, despite everything. Right now, no, it should be a part of life, in the workplace or at home. It's a prevention thing."

Improvements to Workplace Safety

Workers, employers, and stakeholders believe that education and awareness initiatives are key to improving workplace safety. Secondary suggestions revolve around inspection and enforcement of rules and policies. Registered employers in the Southeast Region are more likely than employers in other regions to suggest that more inspections and monitoring are needed. Non-registered employers are least likely to have an opinion on this topic.

Single Most Important Thing WorkSafeNB Could Do to Improve Workplace Safety in New Brunswick



Stakeholder feedback:

"Continue to send information to employers with regards to accidents in the province."

"Education, to have resources available to come to the offices around the region."

"I think part of it has to do with more regular inspections of work places, training, and there has to be additional training."

"They are on the right track. They have to meet with employers regularly. Offer information sessions. They are getting better at it, but they have to continue at it. All the different TV ads help make people more aware."

"More prevention. It can be reinforced in the health and safety committee mandates at work."



Balance Goal

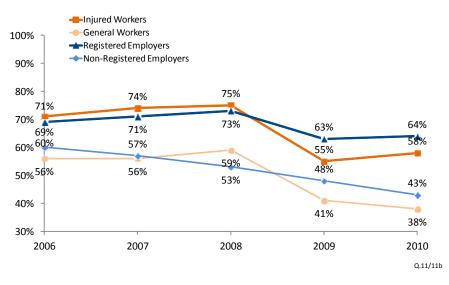
Of all the components comprising the balance goal, perceptions are least positive regarding WorkSafeNB balancing the best possible benefits to injured workers with the lowest possible assessment rate for employers.

Amount of Income Replacement Benefits

Perception that the amount of income replacement benefits provided to injured workers is reasonable remains stable over the past year among injured workers and registered employers, after a notable decline the previous year. The downward trend, however, continues among general workers and non-registered employers.

Amount of Income Replacement Benefits Provided to Injured Workers is Reasonable



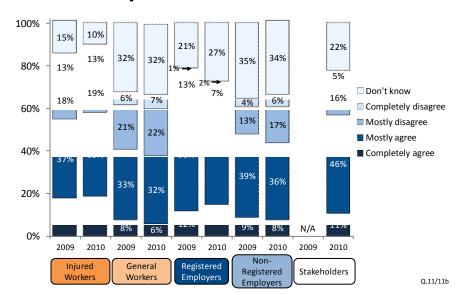


Disagreement that the amount of income replacement benefits is reasonable is stronger among workers (both injured and general), with approximately three in ten of each of these groups disagreeing with this statement. For injured workers, the opinion that income replacement benefits are *not* reasonable is strongest among those claiming LTD or Pension benefits. For many employers (both registered and non-registered) and general workers, there are a larger number of don't know responses, resulting in lower agreement ratings.

Stakeholders mostly agree that income replacement benefits are reasonable. A few comments from stakeholders who disagree with this notion are provided.



Amount of Income Replacement Benefits Provided to **Injured Workers is Reasonable**



Stakeholder feedback:

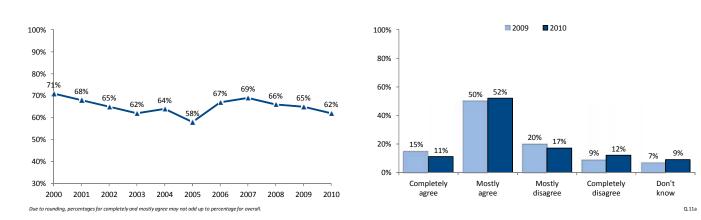
"3 day waiting period and the cap is 50,000."

"Because they are always at loss of earnings, and that comes in to play when someone is deemed capable of going back to work, the difference is not a full compensation of pay rate."

Assessment Rates

Employers were asked their opinion regarding assessment rates they pay to WorkSafeNB. Two-thirds agree that assessment rates paid to WorkSafeNB are reasonable. However, the percentage agreeing with this statement declined for the past three years. The relative proportions completely agreeing (11%, down 4 percentage points since 2009) and mostly agreeing (50%, up 2 percentage points), only changed slightly since last year. MAAP and annually assessed employers are similar in their responses.

Assessment Rates Paid to WorkSafeNB are Reasonable % Completely/Mostly Agree



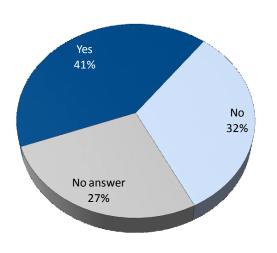
A similar question was asked of stakeholders (yes/no rather than an agreement scale) regarding their impressions of what employers think of the assessment rates they pay. Although agreement with this notion declined since 2009 (53% in 2009), it is still not the opinion of the majority, and notably lower than registered employers' actual opinions.



It is important to note that approximately one-quarter of stakeholders could not offer a definitive opinion on this matter. Approximately one-third affirm they do not believe that assessment rates are reasonable.

Employers Believe that the Assessment Rates They Pay to WorkSafeNB are Reasonable

Stakeholders



Stakeholder feedback: "No"

"Because other provinces are lower they believe it is a tax and it not insurance."

"I just hear them think that they're paying too much. I work with companies and one of their main concerns is the fees."

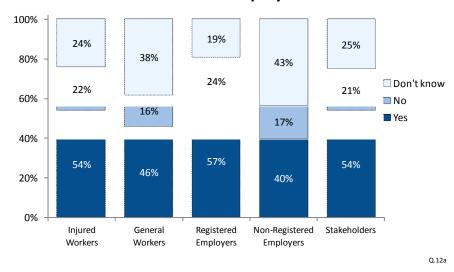
Balance of Benefits and Rates

At least one-half of injured workers, registered employers, and stakeholders believe that WorkSafeNB balances the best possible benefits to injured workers with the lowest possible assessment rates for employers. Agreement is somewhat lower among general workers and non-registered employers, but both of these respondent groups have less experience with WorkSafeNB and have a high percentage of people who said don't know to this question. For all respondent groups, there is at least one-quarter who responded don't know to this question. Among those injured workers and registered employers that could provide an answer, seven in ten believe that WorkSafeNB balances benefits with assessment rates.

Q.12c



WorkSafeNB Balances the Best Possible Benefits to Injured Workers with the Lowest Possible Assessment Rates for Employers



Stakeholder feedback:

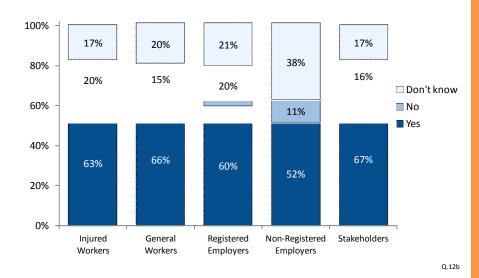
"I believe that the industries are sustaining losses and are not acting as a deterrent for employers to invest in training vs. if the rates are higher. If they did this, there would not be as many accidents."

"I guess the rates are expensive and the idea of insurance, when you have an accident on the job the first time it wouldn't increase (rates) automatically."

Accountability to Stakeholders

Approximately two-thirds of workers, registered employers and stakeholders agree that WorkSafeNB demonstrates accountability to stakeholders, while only one-half of the non-registered employers agree with this statement. However, a large percent of respondents (17% to 38%) could not answer this question. By factoring out the don't knows, at least three out of four of each respondent group would agree with this statement.

WorkSafeNB Demonstrates Accountability to the Stakeholders of New Brunswick



Stakeholder feedback:

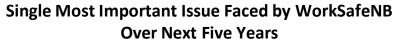
"Because the stakeholders have a hard time to find out and where the commission is going."

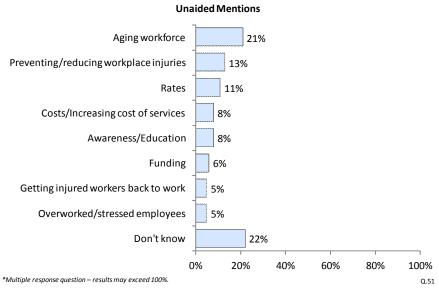
"In the past I have had the impression that the decisions made by the corporate board have not always been respected and that the information given to board is sometimes slanted with the objective of maintaining a low premium for employers."



Most Important Issue

Stakeholders were asked to provide their perception of the single most important issue for WorkSafeNB in the coming five years. Increased costs of services and the impact of these costs on employers' rates are some of the top of mind issues among this respondent group. Many also believe that WorkSafeNB should focus on safety and accident prevention, as well as greater assistance with return to work services.





Stakeholder employer feedback:

"Accident prevention. Making employee and employers aware. Keeping assessment rates as low as possible. This means that employers will hire more."

"Improving prevention and reducing workplace accidents and eliminating MSIs from this province. People hurt people; get a better handle on these."

"Stop being so preoccupied with having to do reports and the rates of compensation. Put all their efforts instead towards the issue of prevention and the well-being of those employed."



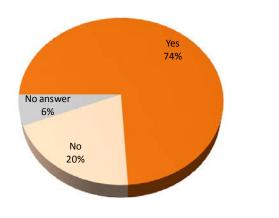
Return to Work Goal

With respect to the return to work goal, most injured workers are satisfied with the services provided by the case manager, as well as with the quality of return to work services.

WorkSafeNB's Return to Work Goal revolves around several facets of the return to work process for both injured workers and registered employers. These include services such as rehabilitation services, job search, claims management, and legislative obligations or requirements.

Most injured workers surveyed returned to work since their most recent injury. The prospect of returning to work or finding alternate employment varies significantly across demographic groups. Older injured workers (55+) are less likely to find employment after their injury.

Returned to Work After Most Recent Injury



Q.15a

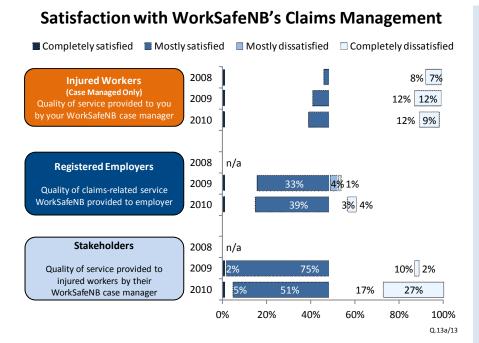
Satisfaction with Claims Management

Most case-managed injured workers are generally pleased with the services received from their case manager. Dissatisfaction with case manager services is stronger among injured workers less than 55 years of age and those with less than \$30K household income, as well as those not currently employed.

Stakeholders believe fewer injured workers are satisfied with claims management, with only one-half indicating that injured workers are satisfied.

Few registered employers have any issues with WorkSafeNB claims management (stakeholders' perceptions of the service provided to registered employers was not assessed). Satisfaction is quite high among employers with greater exposure and experience in dealing with compensation claims (82%). It is important to note that four in ten registered employers did not have a definite opinion in this area.





Stakeholder feedback:

the case manager - by not returning of their calls - and case managers stating to a client that they were very lucky to have WorkSafeNB to take advantage of."

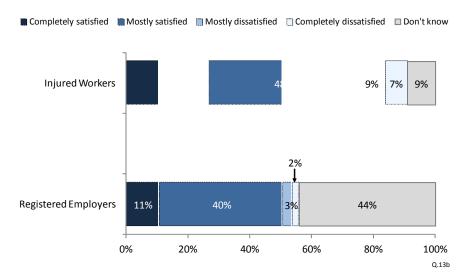
"Likely the case managers have huge case loads and are stretched thin and response times are not good, making it hard to take a hands on approach."

"Again because of the lack of respect by

Satisfaction with Return to Work Services

There is high satisfaction with return to work services among injured workers. Many registered employers did not provide an opinion, but among those that did there is general satisfaction.

Satisfaction with WorkSafeNB's Quality of Service Regarding Return to Work Programs and Services 2010



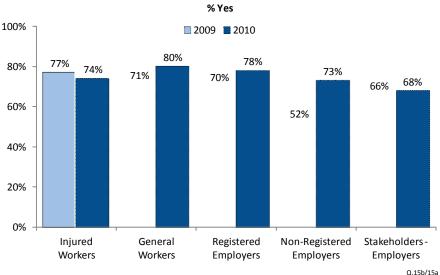




Awareness of Components of Human Rights Act

Awareness that employers have a duty to accommodate injured workers with a disability is high across respondent groups. There is a notable increase in awareness compared with last year among general workers and registered and non-registered employers. In addition, among injured and general workers, awareness increases with higher income profiles. Stakeholders were asked their impressions of employers' awareness in this regard. They estimate awareness among employers to be less than it actually is.

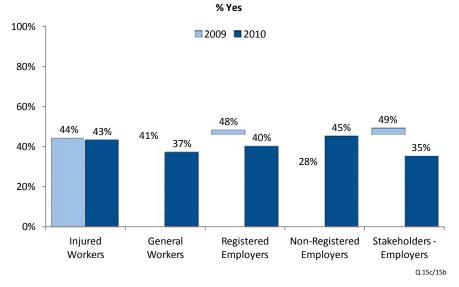




Overall awareness is lower with respect to re-employment obligations under the *Workers' Compensation Act* that employers with 10 or more workers are required to ensure job availability for up to two years for those who sustain injuries. Although there is a notable increase in the non-registered employers' level of awareness that there is a re-employment obligation, still less than one-half are aware. Stakeholders only slightly underestimate employers' awareness.



Aware that Under the Workers' Compensation Act Employers with 10 or More Workers are Required to Keep a Job Available to Workers Injured on the Job for Up to 2 Years

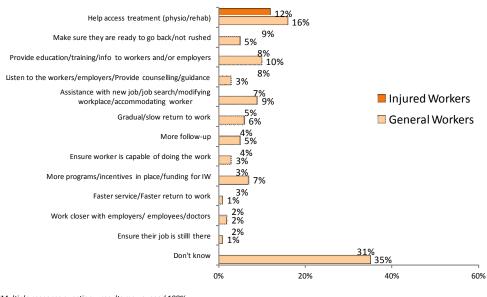


Suggestions

When asked how WorkSafeNB could assist injured workers with their return to work process, the top suggestion offered by workers is to assist them in accessing rehabilitation treatments. Other suggestions included ensuring workers are ready to return to work, more information and education for all parties involved, listening/guidance, and greater help and assistance to injured workers in locating a new job.

Single Most Important Thing WorkSafeNB Could Do to Assist Injured Workers with Returning to Work





*Multiple response question – results may exceed 100%.

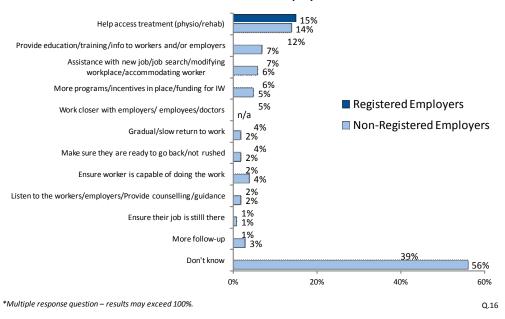
Q.16



Similar to workers, the top suggestion among employers is assistance in accessing treatment. Education and training, assistance with new jobs, and more programs/funding are also suggestions.

Single Most Important Thing WorkSafeNB Could Do to Assist Employers Return Injured Workers to Work

Unaided Mentions - Employers

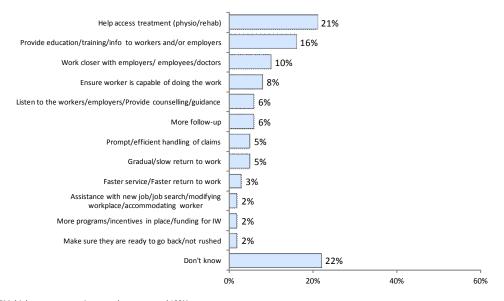


Stakeholders' suggestions are also similar with help accessing treatment and education and training the key suggestions.



Single Most Important Thing WorkSafeNB Could Do to Assist Injured Workers with Returning to Work

Unaided Mentions - Stakeholders



*Multiple response question – results may exceed 100%.

Q.16

Stakeholder employer feedback:

"Provide quality rehab services; work with the employer to ensure their continued communication with the injured worker."

"Work with the employer. WorkSafeNB does not supply the employers with details. Co-operation between the employer and WorkSafeNB."

"Education and career counseling and health counseling and follow-up in a meaningful way."

Stakeholder worker feedback:

"Convince people that they are able to return to work - some people seem to think they are not able to fulfill a function again, whether they could or not, that seems to be an issue with them"

"Maybe the best thing to do would be to wait until the injured worker has completely recovered and not to rush them back to work too early."



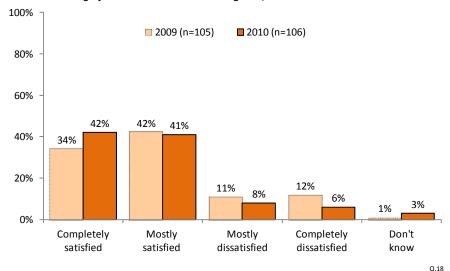


Workers Rehabilitation Centre

Among injured workers who *have* used the programs or services of the WRC in the past year, more than eight in ten report that they have been satisfied. Compared with 2009, there has been an increase in the proportion of workers completely satisfied with the programs or services of the WRC.

Satisfaction with Quality of Service Provided by the Workers Rehabilitation Centre

Among Injured Workers Who Used Programs/Services of WRC in Past Year





Long Term Disability/Pension/Surviving Spouse Respondents

For the purposes of this analysis, pensions and surviving spouses were grouped with LTD claimants to represent longer-term claims. The following analysis details any statistically significant differences between Long Term Disability/Pension/Surviving Spouse respondents (n=229), and all other injured worker respondents (that is, respondents with no lost time, LTMAO, First and Finalled, and RLOE) (n=573). A statistical significance test was performed on all closed-ended questions of the survey, comparing these two groups of respondents to determine if there are any statistically significant differences in opinion. Statistical significance testing often results in a large number of statistically significant differences, as each response category within a question is tested. For example, there may be statistically significant differences for responses of 'completely satisfied', or for 'don't know/no answer' responses. For the purposes of this analysis, discussion is based on statistically significant differences for top-box responses (i.e., completely/mostly agree, completely/mostly aware, or completely/mostly satisfied), or on 'yes' responses.

Satisfaction Index

Long Term Disability/Pension/Surviving Spouse respondents are less likely than other injured workers to be satisfied with a number of aspects of service. Indeed, LTD/Pension/Surviving Spouse respondents have a lower overall CSI when compared with other injured workers. Specifically, the Client Satisfaction Index for Long Term Disability/Pension/Surviving Spouse respondents is 72.8, compared with 79.3 for other injured workers, which represents a statistically significant difference.

Long Term Disability/Pension/Surviving Spouse respondents are also less likely to be satisfied than other injured workers for a number of CSI attributes including WorkSafeNB understanding their needs, the fairness in handling claims, effective handling of problems, accuracy of information, the amount of benefits received, being kept informed and up-to-date, willingness to listen, level of respect shown, competence, and professionalism.

Conversely, there are no significant differences between Long Term Disability/Pension/Surviving Spouse respondents and other injured workers in the areas of time taken to handle claim and promptness in providing service.

	Long Term Disability/Pension/ Surviving Spouse Respondents	Other Injured Workers
CSI	72.8	79.3
20a. Understanding your needs. (% saying completely/mostly satisfied)	65%	79%
20b. Fairness in handling claim. (% saying completely/mostly satisfied)	72%	84%
20c. Effective handling of problems. (% saying completely/mostly satisfied)	72%	82%
20d. Accuracy of information received. (% saying completely/mostly satisfied)	78%	86%



	Long Term Disability/Pension/ Surviving Spouse Respondents	Other Injured Workers
20e. Amount of benefits received. (% saying completely/mostly satisfied)	61%	78%
20f. Keeping you informed and up-to-date. (% saying completely/mostly satisfied)	72%	80%
20h. Willingness to listen. (% saying completely/mostly satisfied)	75%	83%
20j. Level of Respect Shown. (% saying completely/mostly satisfied)	80%	88%
20k. Competence. (% saying completely/mostly satisfied)	79%	89%
20i. Professionalism. (% saying completely/mostly satisfied)	83%	90%

Awareness Index

There are some statistically significant differences in terms of questions relating to the awareness index, however, it is important to note that there is not a statistically significant difference for the overall awareness index for these two groups of injured workers. LTD/Pension/Surviving Spouse respondents are more likely to be aware that WorkSafeNB provides money for lost employment wages and provides injured workers with return to work assistance.

Conversely, there are no significant differences between LTD/Pension/Surviving Spouse and other injured workers pertaining to awareness of health benefits, rehabilitation services, accident prevention services, and provision of occupational health and safety inspections.

	Long Term Disability/Pension/ Surviving Spouse Respondents	Other Injured Workers
Awareness Index	78.8	76.5
7a. WorkSafeNB provides money for lost wages (% saying completely/mostly aware)	87%	80%
7c. WorkSafeNB provides injured workers with return-to-work assistance. (% saying completely/mostly aware)	80%	69%





Appeals

In the area of appeals, LTD/Pension/Surviving Spouse respondents are more likely than other injured workers to be aware of the right to appeal a decision that WorkSafeNB makes, are more likely to have appealed a decision, and are more likely to indicate they understand the appeal process.

	Long Term Disability/Pension/ Surviving Spouse Respondents	Other Injured Workers
8. Aware of right to appeal any decision that WorkSafeNB makes with respect to your claim or file. (% saying yes)	91%	80%
8b. Ever appealed a decision that WorkSafeNB made with respect to a claim or file. (% saying yes)	40%	11%
9. Do you understand the process to appeal a decision? (% saying yes)	66%	49%

Other Measures

Finally, there are several significant differences on other measures. Long Term Disability/Pension/Surviving Spouse respondents are less likely to be satisfied with the overall quality of services provided by WorkSafeNB when compared with other injured workers. They are also less likely to be aware of the services and programs WorkSafeNB provides. Long Term Disability/Pension/Surviving Spouse respondents are less likely than other injured workers to have returned to work after their most recent injury and are less likely to believe the amount of income replacement benefits is reasonable.

LTD workers are more likely than RLOE workers to report receiving a regularly scheduled payment once their claim was accepted and to have their calls returned within 24 hours.

	Long Term Disability/Pension/ Surviving Spouse Respondents	Other Injured Workers
19. Overall quality of services provided by WorkSafeNB. (% saying completely/mostly satisfied)	74%	82%
6. Aware of services and programs WorkSafeNB provides. (% saying completely/mostly aware)	49%	64%
15a. Did you return to work after your most recent injury? (% saying yes)	53%	82%
11. Amount of income replacement benefits are reasonable (% completely/mostly agree)	50%	61%
23a. Had call returned within 24 hours (% saying yes)	64%	54%
23b. Receive a regularly scheduled payment once claim was accepted (RLOE and LTD claimants only). (% saying yes)	95%	87%



There are no statistically significant differences with respect to perceptions of workplace accidents, feeling fully informed of all benefits, balance of benefits and rates, and accountability to stakeholders. There are also no statistically significant differences in having one person assigned or looking up information on programs and services. Perceptions of the overall quality of service provided regarding return to work programs and services also do not statistically differ, nor does the awareness pertaining to the *Occupational Health and Safety Act*, duty to accommodate workers, or the duty to keep a job available for up to two years.





Methodology

The objectives of this study were met through the use of telephone interviews employing computerassisted telephone interviewing (CATI) software. A summary of the specific methodology used across each of the five surveys is detailed below.

	Injured Workers	General Workers	Registered Employers	Non-Registered Employers	Stakeholders
Study Type:	Telephone CATI	Telephone CATI	Telephone CATI	Telephone CATI	Telephone CATI
Respondent Group:	NB workers who have filed a workplace injury compensation claim	NB workers who have never filed a workplace injury compensation claim	NB employers registered with WorkSafeNB (3+ employees)	NB employers not registered with WorkSafeNB (< 3 employees)	Industry group/association members who represent employer or worker groups
Sampling:	- WorkSafeNB	-CRA Provided	-WorkSafeNB	-CRA Provided	-WorkSafeNB
	-Stratified random sampling	-Random Digit Dialling	-Stratified random sampling	-Random Digit Dialling	-Random sampling
Sample Size:	n=802	n=382	n=265	n=200	n=63
Margin of Error:	+/-3.4% (95%CI)	+/-5.0% (95%CI)	+/-6.0% (95%CI)	+/-6.9% (95%CI)	n/a
Language:	Choice: English or French	Choice: English or French	Choice: English or French	Choice: English or French	Choice: English or French
Average Survey length:	14 mins	8 mins	12 mins	8 mins	17 mins
Weighting:	Weights applied based on actual distribution of injured worker type	No weight applied	Weights applied based on actual distribution of company sizes, based on payroll size	No weight applied	No weight applied



Dates shaded in blue in the following table represent the data collection period for each survey.⁴

	September 2 to September 30										October 1 to October 31														November 1 to November 12											
	2-3	4-6	7-8	9-10	11- 12	13- 14	15- 16	17- 18	19- 20	21- 22	23- 24	25- 26	27- 28	29- 30	1	2-3	4-5	6-7	8-9	10- 11	12- 13	14- 15	16- 17	18- 19	20- 21	22- 23	24- 25	26- 27	28- 29	30- 31	1-2	3-4	5-6	7-8	9-10	11- 12
Injured Workers																																				
General Workers																																				
Registered Employers																																				
Non-Reg. Employers																																				
Stakeholders																																				

Survey Administration

The data for this study was collected by Blue Ocean Contact Centre, a gold seal member of the Marketing Research and Intelligence Association (MRIA). All industry guidelines for the proper collection of data were adhered to, including appropriate callbacks and monitoring of interviews. The overall response rate for this study using the MRIA standard for calculating this rate was between 15 percent to 25 percent for employers and workers, and 50% for stakeholders. The actual disposition of calls for this study is as follows:

⁴ All data collection was put on hold during the New Brunswick election period between September 15 and September 29 with the exception of stakeholder Interviews, which did not start field until October 6. The data compared for the two time periods does not differ.



				Non-	
	Injured	General	Registered	Registered	Stakeholders
	Workers	Workers	Employers	Employers	
A. Total Numbers Attempted	4518	4477	2013	2442	140
Disc #/ NIS	437	622	81	155	3
Fax/Modem	20	48	9	9	
Cell Phone/Pager	31	5	6	2	1
Non Business #			18	7	1
Non Residential #	35	32			
Wrong Number	196	9	31	17	5
Blocked Number	10	14	5	5	
Duplicate	4	4	6	6	1
Business Closed Out/ Out of Business			9		
Corporate Level Decision			13	47	
Stuck in IVR			4		
Business Closed Out/ Out of Business				25	
B. Eligible Numbers	3785	3743	1831	2169	129
Busy	79	56	26	33	
Answering Machine	1045	701	449	423	26
No Answer	520	553	202	149	2
Scheduled Call Back	403	121	307	450	1
Mid Call Back	1		6		
French Callback	8	25	122	86	
Illness, Incapable	39	17	2	1	
Language Problem	3	16	4	9	
Qualified Not Available	60	41	79	111	14
Deceased	20				
C. Total Asked	1607	2213	634	907	86
Soft Gatekeeper Refusal	67	203	50	34	
Hard Gatekeeper Refusal	1	1	14	9	
Mid Terminate	57	11	12	9	
Soft Respondent Refusal	503	797	188	229	19
Hard Respondent Refusal	13	4	22	39	2
Never Call List - Company	2	8	1		
Never Call List - Study	10	7	5	5	
Hang Up	119	472	76	48	1
D. Co-operative Contacts	835	710	266	534	64
Complete	802	382	265	200	63
DNQ- Not a Client			1		1
DNQ - Number of Employees				309	
DNQ - Registered				25	
DNQ - Sensitive Occupation	26	17			
DNQ - Age (under 18)	2	2			
DNQ - Age Refusal	1	4			
DNQ - Not a Client	4				
DNQ- No One Eligible to Complete		290			
DNQ- Not Employed		15			
Response Rate	22%	19%	15%	25%	50%



Appendix A: Regression Analysis

Regression is a statistical technique used to understand and predict variability in survey responses. For example, on an overall satisfaction question using a scale that ranges from 1 (low satisfaction) to 5 (high satisfaction), it would be informative to know what drives some respondents to offer a low ratings (e.g., a "1") and other respondents to offer a high ratings (e.g., a "5"). To do this, variables that could potentially be related to overall satisfaction (the dependent variable) are identified, and input into the regression model. These "predictor" variables are often more specific, actionable items that could provide insight into how to influence or improve the dependent variable. Again, using the example where overall satisfaction with the quality of services provided by WorkSafeNB is the dependent variable, potential predictor variables could include accuracy of the information received, time it took to handle the claim, and level of respect shown, just to name a few. If there is a strong relationship between the predictor variables and the dependent variable, the pattern and strength of the relationship will be captured by the regression model. For instance, if respondents who offer low ratings in terms of the time it took to handle their claim also give low ratings in terms of overall satisfaction with WorkSafeNB, while respondents who offer high ratings in terms of claim handling time offer high ratings on the overall satisfaction question, this pattern suggests a relationship between claiming handling time and overall satisfaction.

Relationships in regression models are accounted for by two particular statistics, the R² ("R-squared") value and the beta weights. The R² value represents the overall ability of the regression model to explain the variability in ratings on the dependent variable across respondents (i.e., how well it predicts why some respondents give low ratings and some give high ratings). This R² value ranges from 0% to 100%, with 0% meaning none of the variability in ratings on the dependent variable is accounted for by the predictor variables, and 100% meaning the rating given by every respondent can be correctly estimated from the predictor variables. In terms of how the R² value is interpreted, it depends on several factors (e.g., sample size, number of predictor variables included). Generally speaking, a regression model with an R² value of 20% or lower is considered a weak model. Models that explain between 20% and 50% of the variability in ratings are moderate, and those that explain 50% to 80% are strong. It is a rare occurrence when a model explains more than 80% of the variability in opinion ratings, simply because there are many other factors at play which can influence opinions expressed on surveys (e.g., survey design, social conventions, respondent engagement, respondent fatigue).

Beta weights (often expressed as percentages) reflect the unique contribution made by any single predictor variable to the overall regression model. Thus, if a regression model contained three predictor variables, the beta weights would indicate the relative strength of the relationship between each predictor variable and the dependent variable (e.g., one predictor variable might be twice as strong a predictor as another predictor variable). The beta weights are useful in that they provide a basis for prioritizing resources necessary to produce change in the dependent variable. For example, if the end goal is to increase overall satisfaction (the dependent variable) and the strongest predictor is the time it took to handle the claim, then this result would suggest the best route to increasing overall satisfaction is to take initiatives to reduce the amount of time taken to handle claims.

