

# Business Plan 2025

**People.**  
**Prevention.**  
**Integrity.**



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## OUR 2025 PATH

**I'm pleased to introduce WorkSafeNB's 2025 Business Plan. This document is a reflection of our commitment to good governance and our steadfast focus on People, Prevention, and Integrity.** Aligned with our new five-year strategic plan for 2025–2029, this roadmap reinforces our commitment to the goals, objectives, and measures we've set, building on the guiding pillars we established in our previous strategic plan.

The year ahead presents significant opportunities to advance our work in meaningful ways. Through our ongoing modernization efforts, we are building a strong foundation that ensures we'll continue to provide exceptional service for New Brunswick's workers and employers well into the future.

Our modernization is about more than updates; it's about transformation. We are laying the groundwork to position WorkSafeNB as an employer of choice, streamlining claims processes for quicker, safer returns to work, and empowering employers with better data to prevent workplace injuries. These efforts will ensure we remain sustainable while driving New Brunswick's progress in reducing workplace injuries.



Exceeding the needs of workers and employers is our priority, and we are committed to achieving this through continuous improvement and innovation.

Our board of directors is pleased to be accountable for preparing this plan and for achieving its goals and objectives. Serving New Brunswickers is an honour, and we extend our deepest gratitude to the workers, employers, and health care partners who go above and beyond to protect the safety and well-being of our province's workforce.

Thank you for your collaboration and commitment as we work together to build a safer, stronger future for New Brunswick.

**Mel Norton**

A blue ink signature of Mel Norton, written in a cursive style.

Chairperson

# Our vision:



**MAKING**  
New Brunswick  
**THE SAFEST**  
**PLACE**  
TO **WORK**

## Our mission:

**We help New Brunswick thrive through an effective continuum of safety and care.**

## Our values:

 **Accountability**

 **Collaboration**

 **Trust**

# FOCUS AREAS



## PEOPLE

**We live a people-first culture resulting in an exceptional employee and client experience.**

### AN EXCEPTIONAL EXPERIENCE

Keeping New Brunswick workers healthy and safe is more than a job – it's a passion! We are workers too, as are our parents, siblings, children, friends and colleagues. Together, we build a strong network of support.



## PREVENTION

**Together, we will prevent workplace injuries, illnesses, death and disability.**

### A PROVINCE WITHOUT WORKPLACE INJURY AND DISABILITY

Traditionally, when we think about prevention, we think of injuries and illnesses. WorkSafeNB, however, is changing this mindset. We also define it as helping injured workers recover at work when possible, keeping them involved and productive to help prevent disability.



## INTEGRITY

**We will protect the integrity of the system.**

### OUR GUIDING PRINCIPLE

As a trusted steward, we are dedicated to building a strong, stable and sustainable system. While financial sustainability is a key component, system integrity also includes good governance, privacy protection, modern technology, cybersecurity and sound legislative foundation.





# PEOPLE

**Goal:** We live a people-first culture resulting in an exceptional employee and client experience.

## Objectives



**Foster a high-performance culture that embraces accountability, collaboration and trust.**



**Evolve an accessible and personalized client service experience.**



**Focus on service delivery that is high-quality, efficient, delivers intended outcomes and is resourced appropriately.**





# KEY INITIATIVES

## Supporting our WorkSafeNB People and our Clients

WorkSafeNB prioritizes creating an engaging experience for our employees, fostering their growth and a people-first environment. We aim to attract top talent and be an employer of choice, recognizing that a strong, vibrant workplace culture is essential to creating exceptional experience for our people and those we serve. In 2025, our efforts include continuing to invest in learning and development for our team members, further strengthening leadership capabilities and advancing WorkSafeNB's *Inclusion, Diversity, Equity, and Accessibility* (IDEA) framework, embracing and celebrating the unique strengths that diverse perspectives contribute to our organization. Central to these efforts is our unwavering commitment to cultivating a psychologically safe environment—one where open communication and the free exchange of ideas are encouraged and valued.

## Client Experience

We know workers, employers, and service providers rely on quick and easy access to comprehensive support, crucial information, and trusted guidance from WorkSafeNB. To better serve our clients, we're making a concerted effort to improve key areas that drive their experience in 2025 and will be focused on improving time to first decision and time to first payment. These are critical moments in a worker's journey, impacting financial stability, recovery, and overall well-being.

In 2024, we developed a modernization strategy focused on enhancing front-end client experience ensuring a seamless, multichannel experience for our clients whether they pick up the phone or click their mouse. As part of our multi-year implementation, we're building a future where working with WorkSafeNB is effortless, accessible and personalized interactions. This includes efforts getting underway on a new website to further streamline how clients find and use our services.

## Keeping Assessment Rates Low

We now have the lowest assessment rate for NB employers at \$1.10. This was the lowest rate in Eastern Canada and the second lowest across the country. The sustainability of the workers' compensation system is based on maintaining a fine balance between the needs of both workers and employers. Reducing the average assessment rate while improving benefits further realizes this goal – the best possible benefits for injured workers and their families, while maintaining fair and affordable rates for employers. Along with smart financial management, our ongoing efforts and initiatives to prevent workplace injury play an important role in keeping rates low and the success of these initiatives has led to New Brunswick recording the lowest workplace injury rate in Canada for 2024. That mission to continue to be the safest place to work will continue in 2025.

# KEY INITIATIVES

## Collaborative Partnerships for Targeted Industry Support

WorkSafeNB is dedicated to providing workplaces with the tools and support they need to prioritize safety and health. Together—employers, workers, industry groups, and community partners—we can build a culture where safety is second nature. In 2025, we are strengthening relationships across industries to ensure that every worker, no matter their background or experience, has access to the tools and support they need to stay safe.

Some industries and occupations require additional resources, and we are committed to providing targeted support. Our collaborations in 2025 include ongoing work with the New Brunswick Construction Safety Association, with support from the BC Construction Safety Alliance, to equip employers with innovative tools for managing silica exposure.

We are also deepening our engagement with the seafood processing industry and launching a new initiative with Junior Achievers to empower young workers with safety knowledge early in their careers. Additionally, with fishing vessels now recognized as places of employment under the *Occupational Health and Safety (OHS) Act*, we will continue working alongside New Brunswick's fish harvesters, ensuring they have the education and resources needed to keep workers safe on the water.

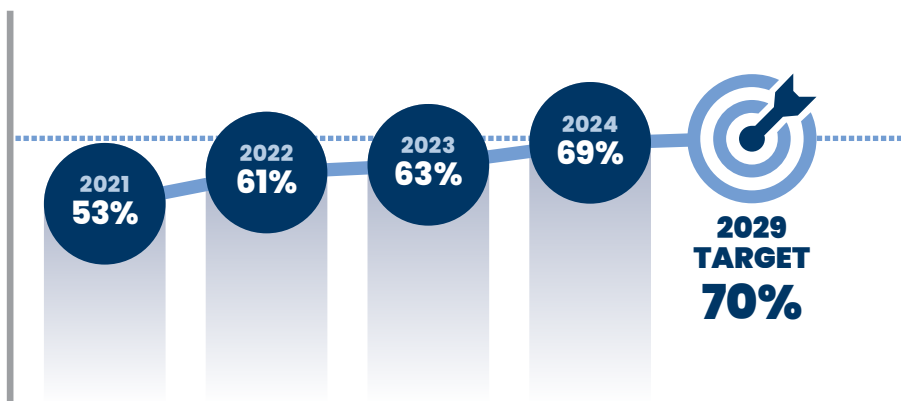
As our province continues to welcome newcomers, we recognize that workplace safety must be accessible to everyone, regardless of language or experience. In 2025, we are committed to strengthening partnerships with organizations that support newcomers, ensuring they have the knowledge and resources to work safely. Safety is a universal language, and by working together, we can build a culture where every worker feels informed, supported and protected.



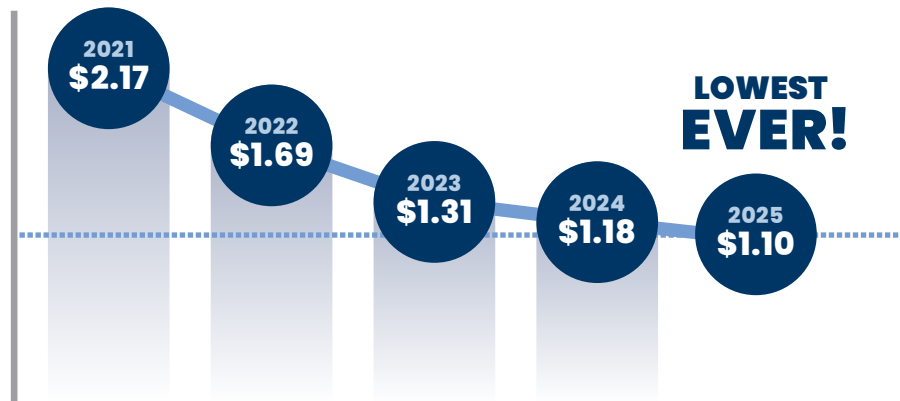


# MEASURES

## Employee Engagement– 2029 Target: 70%



## Assessment Rate Stability – Annual Target: Less than 15% from the prior year



Employee engagement is key to building success by encouraging collaboration and communications, improving productivity, building trust and relationships, retention and talent acquisition. We conduct an extensive employee engagement survey every year.

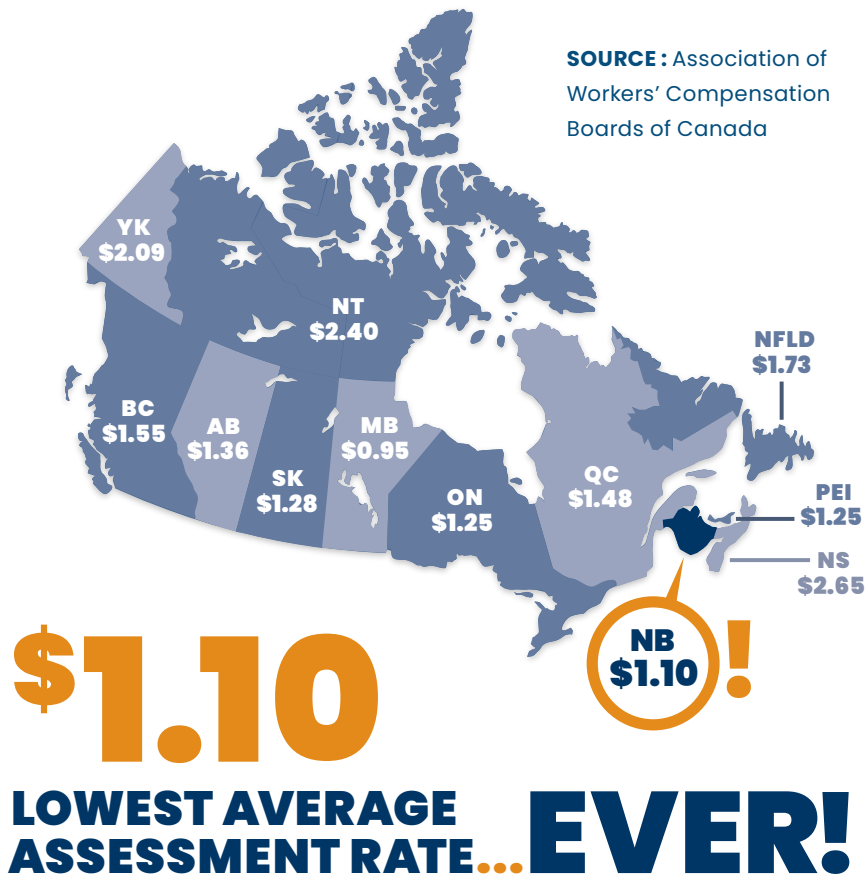




# MEASURES

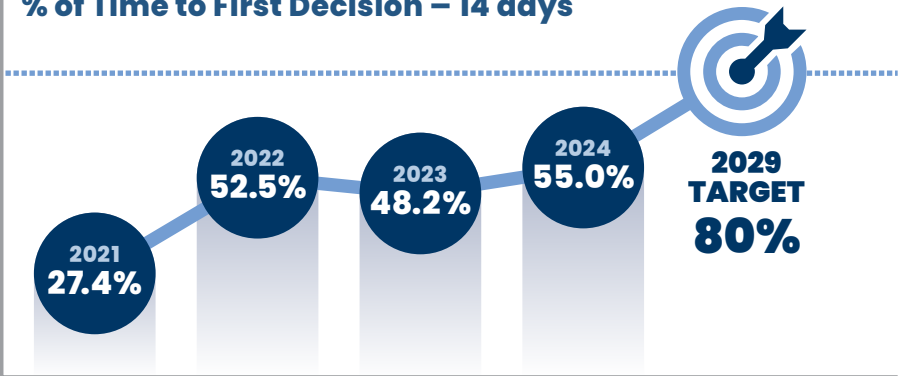
## One of the Three Lowest Assessment Rates in the Country

For 2025 we will have the lowest rate in Eastern Canada and second lowest in the country, and marking the lowest rate in NB history.



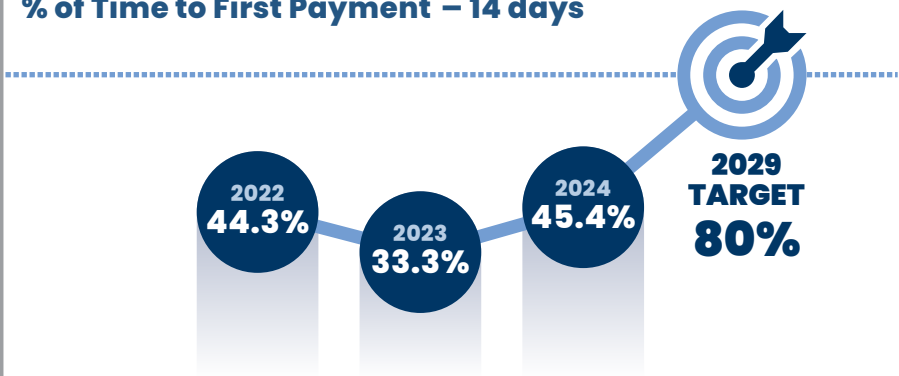
## KPI Time to First Decision – 2029 Target: 80% Within 14 Days

### % of Time to First Decision – 14 days



## KPI Time to First Payment – 2029 Target: 80% Within 14 Days

### % of Time to First Payment – 14 days





# PREVENTION

**Goal:** Together, we will prevent workplace injuries, illnesses, death and disability.

## Objectives



**Strengthen accountability and effectiveness by offering the right services, at the right time and place, delivered by the right people.**



**Influence a culture of safety, stay at work and early return to work in New Brunswick workplaces.**



**Leverage the capabilities, expertise and accessibility of our service provider networks and strategic alliances.**



# KEY INITIATIVES

## Advancing Mental Health Supports

WorkSafeNB's 2025 *Aligned Mental Health Strategy* sets a clear path toward fostering a psychologically safe workplace culture across New Brunswick. Grounded in the *CSA Standard for Psychological Health and Safety*, the strategy emphasizes prevention, early intervention, and effective claims management. This strategy aligns with mental health initiatives across the organization by integrating four key areas: **Psychological Health and Safety, Traumatic Psychological Injury (TPI) Prevention, TPI Claims and Rehabilitation, and Mental Health** support in physical injury claims. This unified approach ensures a consistent framework for addressing psychosocial risks, enhancing resilience, and supporting employees and employers. Our strategy's success will improve employee engagement, reduce workplace injuries, and optimize outcomes for the mental health components of claims. Through collaboration, targeted education, and resource centralization, WorkSafeNB is committed to delivering a healthier and safer future for workers and employers in New Brunswick.

## Extended Services and Enhancing Client Programs for Better Outcomes

We continue to work to modernize our approach to service delivery and mature our *Stay-at-Work Support* and *Early Intervention* programs using best practices to get people back to work after injury and avoid disability. We measure the duration injured workers stay on claim. These timeframes allow us to measure early intervention and stay-at-work initiative efforts, aimed at better supporting injured workers. We benchmark our results against ourselves, as well as other provinces.

We are also building on our Modernization momentum in 2025 with the new Clinical Partner Relations team to ensure a consistent and timely client-focused experience in their recovery. By strengthening our strategic clinical partnerships, we help ensure injured workers have quick access to individualized care to support return-to-work efforts and prevent long-term disability to avoid prolonged absences from work. We are focused on ensuring clients receive the right service at the right time, reducing wait times, and enhancing the overall quality of care.

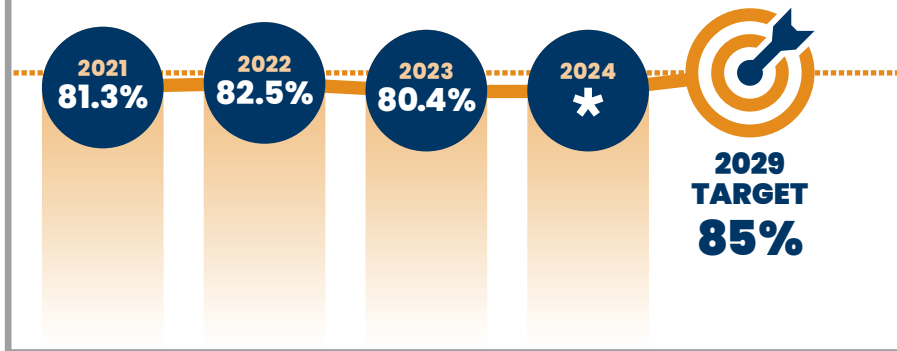
## Support for High-Risk Industry

We will continue to focus on targeted physical safety initiatives for workers identified in high-risk industries. Focused areas for our compliance and consultation teams include new promotional activities for several topics in 2025 including fall protection, the hazards of respirable silica in construction and quarries, hearing conservation, MSI prevention in manufacturing and lockout awareness campaigns in heavy equipment industries. In the latter half of 2025 we'll begin an initiative on ergonomic safety in nursing homes and acute care. WorkSafeNB focuses on high-risk industries because every worker deserves to come home safe, and reducing injuries in these sectors protects livelihoods, lives, families, and communities.

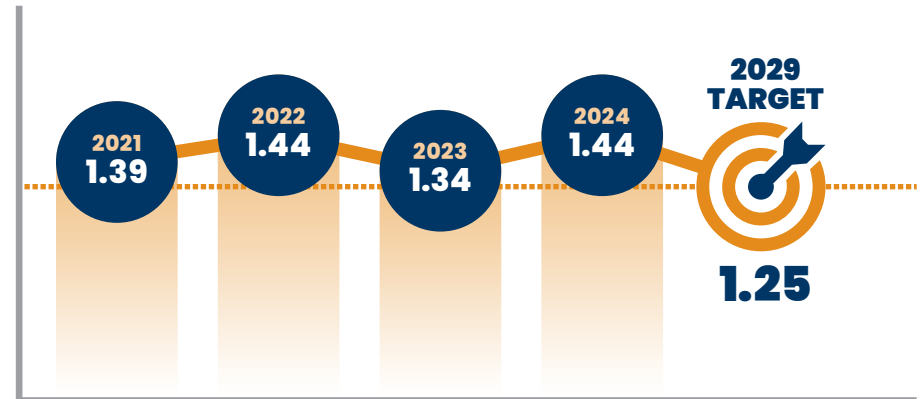
# MEASURES

## Percentage of Workers Off Claim Within 180 Days – 2029 Target: 85%

180 days / 26 weeks



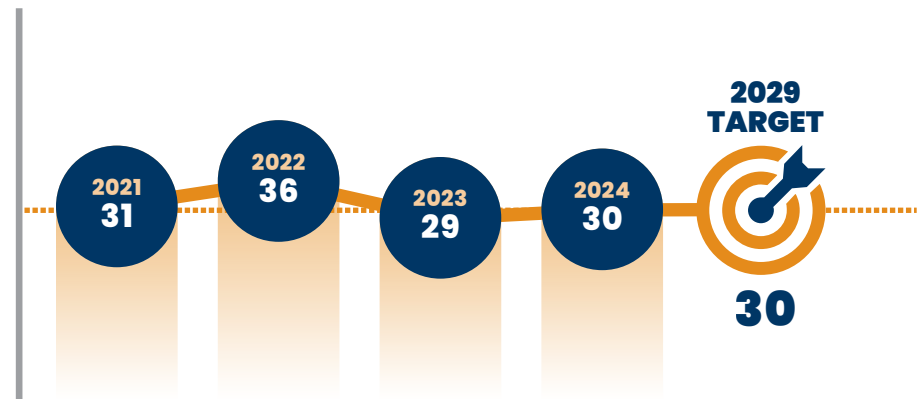
## Total Injury Frequency – 2029 Target: 1.25 per 100 Workers



It's our mission to make New Brunswick the safest place to work. These measures allow us to assess the impact our prevention initiatives have in keeping New Brunswickers safe on the job, avoiding severe injury leading to missed worked time, and preventing on the job deaths.

\*2024 information shall be posted when available.

## Severe Injury Frequency – 2029 Target: 30 per 100 Workers







# INTEGRITY

**Goal:** We will protect the integrity of the system.

## Objectives



**Effect good governance, including sound legislative and policy frameworks, transparent stakeholder engagement and communication.**



**Advance and leverage our capabilities in enterprise risk management and quality assurance.**



**Execute on our *Modernization Roadmap*, reshaping both employee and client experiences, as we fully embrace the transformative power of technology.**



# KEY INITIATIVES

## Modernizing Our Core System

WorkSafeNB is advancing its systems modernization initiatives to transform how we work and deliver services. In 2025 we'll begin implementation on our HR and Finance solutions, which will enhance operational efficiency by streamlining processes, reducing manual tasks, improving access to quality data, and introducing modern solutions to everyday challenges. The implementation will span two and a half years. These systems will simplify and automate tasks, enabling us to focus on our core mission.

In 2025 we will be going to market for subsequent core systems including claims systems and are finalizing requirements. Our modernization efforts prioritize doing it right the first time, with a strong focus on creating a seamless client experience and building a robust foundation for long term success.

## Meaningful Legislation

In 2025, we will continue to work toward making meaningful legislative advancement. This will include recommended amendments to the *Workers' Compensation Act* including improvements for survivor payouts, young workers, and correctional officers. WorkSafeNB will share the results of the comprehensive public consultation held in 2024, which focused on the potential merger of the *Firefighters' Compensation (FC) Act* with the *Workers' Compensation (WC) Act*. This initiative responds to a longstanding call from firefighters to expand the list of presumptive cancers and aims to streamline the claims process for faster and more effective support.

By combining stakeholder feedback with in-depth analysis, we will continue to make informed recommendations to the government, driving forward a legislative framework that better balances and serves the needs of both New Brunswick's workers and employers. These efforts exemplify our commitment to transparency and collaboration, ensuring that the voices of New Brunswickers are at the heart of decisions that impact workplace safety and well-being. By leveraging the insights gained, we aim to drive positive change, creating a stronger, more inclusive framework that supports workers and employers alike.

## Financial Excellence

2024 marked the first year in our history to announce performance refunds to employers with revenue at 156%. It's a result of smart financial management and investment and, importantly, safer workplaces. It's also the result of more efficient treatment and care. When we work together to reduce injuries, everybody wins. With our continued efforts we are already on track for another year in a strong financial position and are well placed for the future.

# KEY INITIATIVES

## Consulting Our Stakeholders

Public consultations are vital to WorkSafeNB because they ensure the voices of workers, employers, and stakeholders are heard in shaping workplace safety policies. By gathering diverse perspectives, we create fair, balanced, and effective regulations that protect everyone.

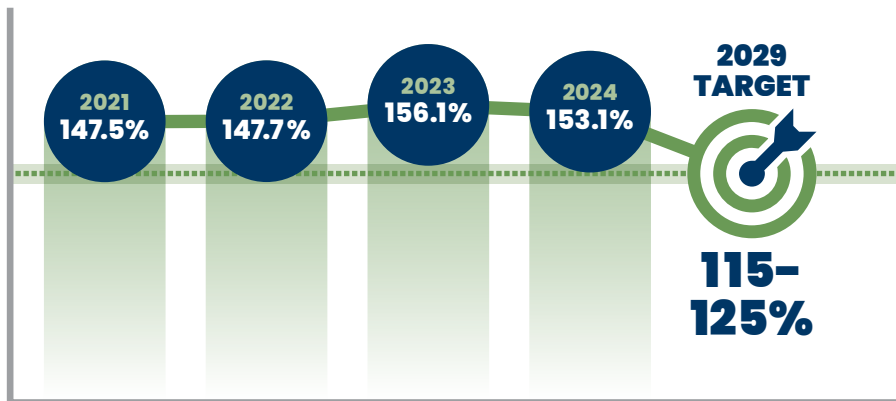
In 2025 we are asking for public input on proposed legislative updates to the *Workplace Health, Safety and Compensation Commission & Workers' Compensation Appeals Tribunal Act* that have come out of our mandated 5 year review. These proposals reflect the organization's ongoing commitment to delivering a fair, effective, and sustainable system for New Brunswickers and include: modernizing language and structure, improving flexibility in appeal decision timelines, expanding investment options and streamlining the external auditor appointment process.

Our regular review of the *Occupation Health and Safety Act* will also commence shortly with preconsultation work getting underway in 2025.



# MEASURES

## Funding Position – Annual Target: 115%–125%



WorkSafeNB is dedicated to building a strong, stable, and sustainable workers' compensation system that serves New Brunswick's workers and employers today and in the future. A key component of sustainability is WorkSafeNB's funding policy. The funding policy specifies a funding target ranging from 115% to 125% with an amortization period for surcharges and surpluses of no more than 10 years. This permitted excess of assets over liabilities reduces the impact of year-to-year fluctuations, thereby providing assessment rate stabilization and enhanced security that awarded benefits will be met.



# FINANCIAL POSITION

## Modernization Initiatives

WorkSafeNB has been undergoing a multi-year plus journey to modernize processes and procedures that lead to a sustainable and progressive WorkSafeNB.

Modernization comprises 19 initiatives in areas of People, Prevention and Integrity. Within those initiatives are three programs and 30+ projects. The results of modernization include: a more data-driven organization; seamless and modernized claim service delivery model; future oriented and responsive finance, claim and HR systems; and modern and efficient information technologies.

## Consolidated Statement of Financial Position – as of December 31, 2023\*

### ASSETS

Cash and cash equivalents	\$ 66,306
Receivables and other	8,985
Investments	1,999,797
Capital assets	3,193
<b>Total assets</b>	<b>\$ 2,078,281</b>

### LIABILITIES

Payables and accruals	\$ 7,868
Self-insured pension annuity liabilities	17,539
Insurance contract liabilities	1,370,649
<b>Total liabilities</b>	<b>\$ 1,396,056</b>

### NET ASSETS

WorkSafeNB net assets	\$ 646,620
Non-controlling interests (Note 3)	35,605
Total net assets	682,225
<b>Total liabilities and net assets</b>	<b>\$ 2,078,281</b>

\*2024 information shall be posted when available.



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