

# **IWAC Position Paper**

## **Policy 21-106 – Accident Reporting and Application for Benefits**

*October 9, 2025*

### **Background**

The Injured Workers Advisory Committee (IWAC) appreciates the opportunity to provide input on the proposed revisions to Policy 21-106 – Accident Reporting and Application for Benefits. This policy sets out the responsibilities of workers and employers to report workplace accidents, the timelines for applying for compensation benefits, and how WorkSafeNB considers late applications.

IWAC supports the effort to modernize and clarify the policy and offers the following feedback, grounded in the lived experiences of injured workers.

### **1. Accessibility and Awareness**

While the proposed revisions provide additional clarity, workers often do not know their rights or the deadlines for reporting and applying. Injured workers may be overwhelmed or unaware that their condition is compensable, particularly in cases of occupational disease or delayed symptoms.

*Recommendation:* Provide plain-language education materials to ensure workers understand reporting obligations, time limits, and how to initiate a claim.

### **2. Reasonable Delays**

The policy outlines how WorkSafeNB may consider “reasonable delays” in filing. IWAC strongly supports the inclusion of flexibility, especially where workers:

- Were unaware their condition was work-related or compensable.
- Faced barriers to diagnostic testing or access to care.
- Were dealing with psychological injury, PTSD, or other conditions that affect capacity to navigate the system.

*Recommendation:* Publish clear examples of circumstances where discretion may be applied, so workers and their families know when exceptions are possible.

### **3. Employer Reporting and Accountability**

Workers continue to face challenges when employers delay or fail to report accidents. This undermines trust in the system and puts additional burden on injured workers.

*Recommendation:* Strengthen accountability for employers who fail to meet their reporting obligations and ensure workers are not penalized for employer inaction.

#### **4. Date of Accident**

IWAC recognizes the effort to clarify how WorkSafeNB determines the “date of accident” across different types of claims. However, members note that complexity around occupational diseases, hearing loss, and traumatic psychological injuries can still confuse workers.

*Recommendation:* Align communications with plain-language explanations and provide case examples that illustrate how the “date of accident” is determined in practice.

#### **Conclusion**

IWAC supports WorkSafeNB’s intention to improve clarity, fairness, and accessibility in Policy 21-106. However, the success of this policy will depend on how it is communicated and applied in real-world situations. Transparency, flexibility, and accountability must remain central to ensure injured workers are not disadvantaged by technicalities or lack of awareness.

We welcome ongoing dialogue and thank you for the opportunity to contribute to this consultation.

Respectfully submitted,

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Injured Workers Advisory Committee (IWAC)