

2024 BUSINESS PLAN

People.
Prevention.
Integrity.



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Welcome to 2024!

I'm pleased to share WorkSafeNB's 2024 Business Plan. Aligned with our three-year strategic plan, *Linked Together for our Future*, this business plan is a testament to our commitment to good governance practices and our unwavering focus on People, Prevention and Integrity.

WorkSafeNB remains focused on these three areas and to the goals, objectives and measures within each.

The year promises to be full of progress throughout our organization. Through our modernization efforts we're preparing for longevity. For more than 100 years, WorkSafeNB has been there for our province's workers and employers, and we plan to be here for at least 100 more.

Our modernization journey is all about building a strong foundation to support the WorkSafeNB of the future – it will position us as an employer of choice, speed up the claims process so workers safely return to work more quickly, and help employers prevent injury, based on better data. Modernization will create a sustainable WorkSafeNB, with the systems we need to continue the progress this province is seeing with fewer workplace injuries.



We want to exceed the needs of New Brunswick workers and employers, and we are committed to achieving this through ongoing improvement and innovation.

Our board of directors is pleased to be accountable for preparing this plan and for achieving its goals and objectives. We're honoured to serve fellow New Brunswickers, and would like to express our sincere appreciation to all workers, employers and health care partners who go above and beyond to ensure the safety and well-being of New Brunswick's workers and their families.

Thank you for your diligence and passion for our people.


Mel Norton
Chairperson



Our vision:

Making New Brunswick
the safest place to work.



Our mission:

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



Our values:

Accountability,
collaboration and trust

FOCUS AREAS



PEOPLE

We will create 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 daughters and sons, brothers and sisters, parents and children, and 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 foundations.



PEOPLE



GOAL

We will create a people-first culture resulting in an exceptional employee and client experience.

OBJECTIVES



Foster a high-performance culture that is inclusive, engaged and empowered.



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

OUR PEOPLE, OUR STRENGTH

At WorkSafeNB, we firmly believe that our people are our greatest strength. We're committed to becoming the employer of choice, fostering a culture where every team member can thrive. Our focus this year is cultivating a workplace culture that embodies our three core values, Accountability, Collaboration and Trust, and propels the success of each colleague. As a strategic move, we're channeling substantial investments into learning and development (L&D), ensuring an overarching framework and continuous skill enhancement and professional development for everyone. Simultaneously, our 2024 agenda includes the formalization of a robust Inclusion, Diversity, Equity and Accessibility (IDEA) framework, actively embracing and celebrating the unique strengths that diverse perspectives bring to our organization. At the core of our initiatives is the creation of a psychologically safe environment, fostering

open communication and idea-sharing without reservation. We'll also develop a strategy and tools that will be implemented internally, as an employer, and will also be shared externally to support our vision of Making New Brunswick the Safest Place to Work.

DIGITAL REVOLUTION: TRANSFORMING WORKSAFENB CLIENT EXPERIENCES

WorkSafeNB is committed to leveraging cutting-edge technology to elevate client experiences and redefine service standards. Our modernization initiative, *Front-end Client Interface Strategy*, is a response to the evolving needs of employers, injured workers and medical professionals. Imagine a future where interactions with WorkSafeNB are seamless, accessible and personalized. Our goal is to eradicate inefficiencies, communication delays and process redundancies by embracing a modern, multi-channel, digital approach.

At the forefront of this tech revolution is our commitment to an intuitive user experience, offering New Brunswickers a range of options for connecting with WorkSafeNB. At the same time, our new online forms will help streamline processes, while Modernization's *Business Intelligence* project empowers us to make informed decisions through effective data management and analytics. By harnessing technology, embracing automation and prioritizing client empowerment, we're building a digitally enabled experience that not only supports our communities, but also ensures a safer, healthier province.



ENHANCING SUPPORT FOR INJURED WORKERS: A PEOPLE-CENTRIC APPROACH

At WorkSafeNB, balance takes centre stage as we navigate the delicate balance between affordable and fair assessment rates for employers and providing a robust suite of benefits for injured workers and their families.

Following an in-depth consultation and benefits review, we're proud that in 2024, we're seeking two pivotal benefit enhancements – an increase in the loss of earnings benefit from 85% to 90% and an increase to the maximum annual earnings threshold. These improvements would ensure that more workers would have a greater portion of their earnings covered and not only align us with most counterparts in Canada, but also underscore our commitment to alleviating the financial strain faced by workers during their recovery. This initiative requires legislative change, and we look forward to working together with the Government of New Brunswick to advance this priority.

ELEVATING EXPERIENCE THROUGH NEW SERVICE DELIVERY MODELS

In 2024, WorkSafeNB is prioritizing people-centric service delivery models. We're reviewing processes in Pensions, Long-Term Disability, Workforce Re-entry and Medical Aid, ensuring all the right support is available for those critically injured or unable to return to their previous occupation. As we continue to embrace our *Care Closer to Home* model introduced last year, we'll continue strengthening health care partnerships and leveraging New Brunswick's network for optimal service. This model prioritizes local medical treatment, maintaining a workers' connections with family and friends during recovery. This comprehensive approach to reviewing service offerings that are responsive to changing environments aims to provide the best service to New Brunswick's workers and employers.



"Helping people from the moment they register with WorkSafeNB is very important to us. Getting them off to the right start means looking at their particular needs and guiding them on all questions. I'm so proud to be part of such an integral and tireless team that makes this happen."

– Brent Marr

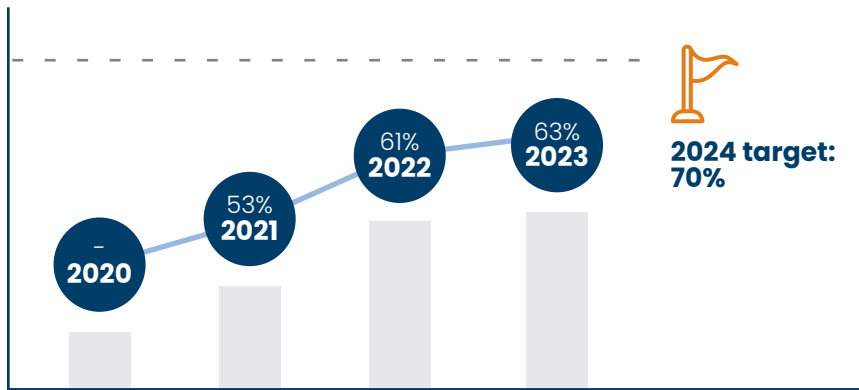
Team Lead, Employer Assessments, Financial Services, WorkSafeNB

MEASURES



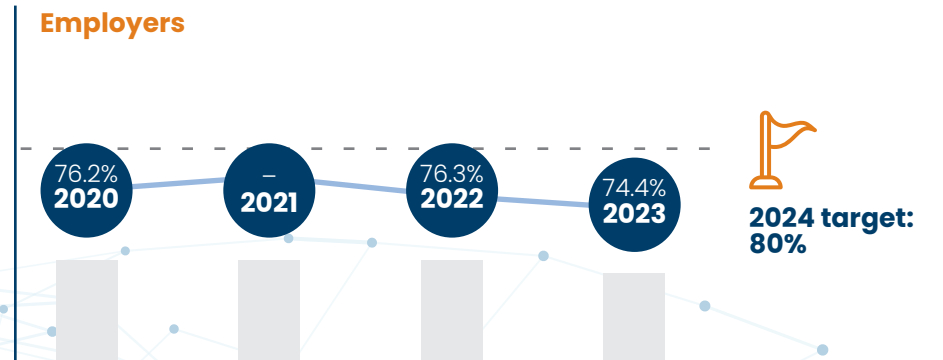
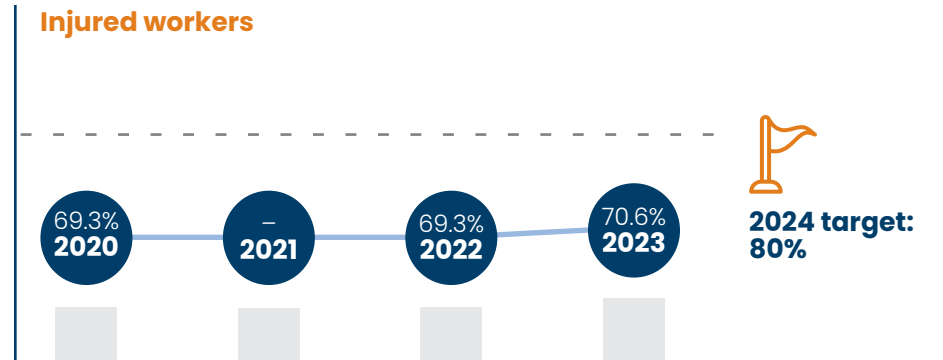
EMPLOYEE ENGAGEMENT

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.



CLIENT SATISFACTION

Our client satisfaction survey is conducted annually with a random sample of 300 employers and 1,000 injured workers who have received WorkSafeNB services in the past year. Key drivers for injured workers are staff character, outcomes, communication and timeliness. For employers, the key drivers are staff character, outcomes, service delivery and occupational health and safety culture.





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

TARGETED, SECTOR-SPECIFIC SUPPORT FOR OVERALL SAFETY

WorkSafeNB's commitment is to ensure all workplaces have the tools and support to keep themselves safe and healthy. At times, however, certain industries or occupations need extra help. In 2024, we are focusing our efforts on improving support for fish harvesters, who – starting in June – will be subject to compliance of the *Occupational Health and Safety (OHS) Act*. We're also focusing our efforts on building new frameworks and tools for workplaces and industries in which employees are prone to psychological health and safety injuries. Nurses, long-term resident care providers, first responders and correctional facility workers – and employers in those occupations – may need additional guidance and support to reduce psychological injury and illness. Providing such focus ensures we're meeting the needs of changing work environments, adapting to risks and trends that affect our workers.

CREATING A PSYCHOLOGICALLY SAFE AND HEALTHY NEW BRUNSWICK

With mental health-related injuries and illness on the rise, we know we must do more to support our workplaces. In 2024, WorkSafeNB is investing in a strategy that involves the addition of specialized mental health professionals to our Prevention team. This group will proactively consult with workplaces, and review policies, programs and more to build strong cultures of psychologically safe workplaces. We'll also develop comprehensive, user-friendly online tools, accessible to workers and employers, to help raise awareness of risks, responsibilities and strategies to enable a strong foundation of psychological safety at work. Through prevention efforts, we can minimize these invisible injury risks in the workplace and enable workers and employers to better support colleagues affected by mental health injury and illness.

PREVENTING DISABILITY THROUGH CUSTOMIZED CARE AND PARTNERSHIPS

When a worker becomes ill or injured at the workplace, they can often return to their job with minor impact. A smaller percentage of workers, however, will need a change in occupation. Finding meaningful alternate work is critical for productivity and self-value, avoiding disability. In 2024, we're reviewing how we help workers in such need, ensuring we're following best practices and leveraging available opportunities in our province.

We're also maturing our early intervention support. We recently developed teams that provide early, customized support from the onset of recovery. The Stay-at-Work Support and Early Intervention teams will further evolve in 2024, building on their knowledge and expertise, and continuing to provide seamless, tailored support that best serves workers and employers.

We're also working closely with health care partners to increase awareness and collaboration among providers, employers and WorkSafeNB. Through increased education and teamwork, we're building a model where work is part of a worker's recovery, enabling their journey.

LEGISLATIVE CHANGE TO ADAPT TO THE CHANGING WORKPLACE

Occupational health and safety best practices constantly evolve, adapting to meet our changing workplace needs. General Regulation 91-191 is undergoing numerous legislative changes to enhance health and safety. The third and final phase of these changes is expected to be completed in 2024. It affects topics of explosives, hearing loss prevention, laser radiation, portable compressed gas containers, lighting, emergency eyewash and shower requirements, ladders, personal protective equipment, X-ray safety, demolition and scaffolding. WorkSafeNB will also be reviewing Regulation 96-105 Underground Mine.



“Providing injured workers treatment and support is crucial. Timely access to treatment prevents the escalation of injuries and enhances recovery. When injured workers have a full team of support around them, they can focus on what they can do and not what they can’t.”

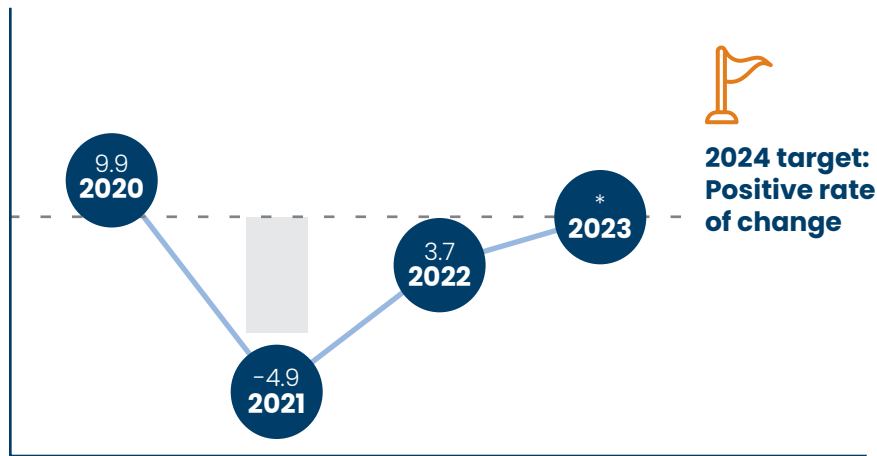
– **Michael Melanson**
Adjudicator, Intake and Adjudication
Services, WorkSafeNB

MEASURES



HEALTH AND SAFETY INDEX (HSI)

The HSI measures the overall health and safety of New Brunswick’s workplaces. It considers five components – prevention, empowerment, workplace culture, enforcement and injuries – and 15 metrics of health and safety. The components are weighted and combined to reach the single index measure. The HSI offers us a more complete picture of progress on occupational health and safety and helps us determine where to concentrate our efforts.



PERCENTAGE OF WORKERS OFF CLAIM

WorkSafeNB measures the percentage of workers no longer on a workers’ compensation claim at 90 days and again at 180 days. 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.



* 2023 information will be posted when available.



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.



Create a culture of accountability.



KEY INITIATIVES

OUR MODERNIZATION JOURNEY: CORE SYSTEMS

In 2024, WorkSafeNB is driving forward with our extensive modernization efforts, narrowing in on the replacement of our finance, human resources and claims management systems. As we venture into new territory of finalizing requirements, procuring modern solutions and eventual implementation of the new technology, our focus remains steadfast on achieving seamless integration, fostering operational efficiency, adaptability and an exceptional employee and client experience.

FINANCIAL EXCELLENCE

In 2024, WorkSafeNB remains steadfast in our commitment to financial excellence. Our dedication to keeping assessment rates competitive underscores our understanding of the economic impact on businesses. Looking ahead, our board of directors is proactively conducting an asset liability study for long-term success, aligning our financial planning with obligations and goals. Notably, new reporting requirements under the International Financial Reporting Standards for Insurance Contracts (IFRS 17) will reshape this year's financial statements, mainly with an increase in balance sheet liabilities. It's important to note that these changes won't affect the core economic fundamentals of our workers' compensation system. Our board's commitment to a long-term perspective in achieving the targeted funding levels and setting assessment rates remains unwavering.

LEGISLATIVE INNOVATIONS: FORGING A SAFER PATH FORWARD

New Brunswick is poised for exploring significant legislative changes in 2024. WorkSafeNB will embark on a comprehensive consultation to consider merging the *Firefighters' Compensation (FC) Act* with the *Workers' Compensation (WC) Act*. This initiative not only addresses the longstanding call from firefighters to expand the list of presumptive cancers, but also streamlines the claims process, ensuring expeditious support. Concurrently, a public consultation, launched in 2023, concluded and explored the introduction of a presumptive clause for correctional officers who have suffered a traumatic psychological injury such as post-traumatic stress disorder (PTSD). WorkSafeNB's board of directors will pursue this legislative change in 2024. These combined efforts demonstrate a commitment to recognizing and safeguarding the well-being of essential workers, ushering in a safer and more supportive legislative framework.

CULTIVATING COLLABORATION

In 2024, our commitment to stakeholder engagement remains paramount. We're dedicated to fostering strong relationships in industries facing new challenges, such as fisheries; seeking continuous feedback from stakeholders on proposed legislative changes by those impacted; and ensuring that the perspectives of workers and employers shape our decision-making processes. We believe that collaboration is key to navigating these changes successfully.

In 2024, we'll strengthen our engagement strategy through new tools and platforms, seeking additional opportunities to connect, and proactively keeping workers, employers, government and partners informed of safety and return to work efforts. This commitment reflects our belief in the power of collaboration and partnership, propelling us toward a future where our collective efforts create a system that best serves our clients.



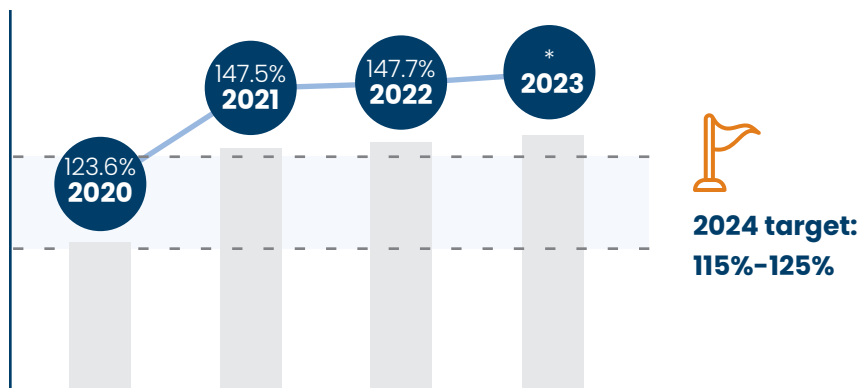


MEASURE



FUNDING POSITION

Under the *Workers' Compensation Act*, a minimum funding level of 100% is required to ensure sustainability, with any shortfall to be recovered within 15 years. In October 2019, WorkSafeNB set a funding level target to reduce the impact of year-to-year fluctuations. This intended excess of assets over liabilities provides for more stable assessment rates for employers and assurance that funds for benefits will be there for injured workers when needed.







"I'm proud to work with an amazing team that places integrity as a priority. The modernization of our systems and infrastructure helps ensure exemplary service now and in the future for workers, employers, and our staff."



– **Stephanie Manzer**
Senior Implementation Lead, Business Relationship Services, WorkSafeNB

* 2023 information will be posted when available.

MEASURES AT A GLANCE

 PEOPLE	2020	2021	2022	2023	 2024
EMPLOYEE ENGAGEMENT	–	53%	61%	63%	70%
CLIENT SATISFACTION					
Injured workers	69.3%	–	69.3%	70.6%	80%
Employers	76.2%	–	76.3%	74.4%	80%

 PREVENTION	2020	2021	2022	2023	 2024
HEALTH AND SAFETY INDEX	9.9	-4.9	3.7	Positive rate of change	Positive rate of change
PERCENTAGE OF WORKERS OFF CLAIM					
90 days (13 weeks)	64.0%	66.2%	69.1%	*	80%
180 days (26 weeks)	80.8%	81.3%	83.7%	*	87%

 INTEGRITY	2020	2021	2022	2023	 2024
FUNDING POSITION	123.6%	147.5%	147.7%	*	115%-125%

* 2023 information will be posted when available.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2022*

	(000s)
ASSETS	
Cash and cash equivalents	\$ 69,534
Receivables and other	19,132
Investments	1,853,056
Capital assets	6,919
	\$ 1,948,641
LIABILITIES AND FUNDED POSITION	
Payables and accruals	\$ 21,269
Benefits liabilities	1,275,471
Total liabilities	1,296,740
WorkSafeNB funded position	618,128
Non-controlling interests	33,773
	651,901
	\$ 1,948,641

* 2023 information will be posted when available.

People. Prevention. Integrity. *Modernization!*

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.

See our strategic plan:

[people-prevention-integrity.ca](https://www.worksafebc.com/people-prevention-integrity.ca)

