



# 2010

to 2015

**STRATEGIC PLAN  
& RISK ASSESSMENT**

# Message from the Chairperson and the President & CEO of WorkSafeNB

The context in which WorkSafeNB makes its strategic decisions is continuously changing. Trends and events within New Brunswick and across Canada are intricately linked to the achievement of our vision of *Healthy and Safe Workplaces in New Brunswick*. Factors in the internal and external environment in which WorkSafeNB operates, pose risks as well as opportunities for the organization. The Board of Directors must consider these environmental, economic, and societal factors when making decisions for the future of WorkSafeNB.

## ENVIRONMENTAL ISSUES

The turbulent markets that impacted WorkSafeNB's investments and resulted in an under-funded position at the end of 2008 was of particular interest to our Board and stakeholders in 2009. Through our commitment to strong leadership and our disciplined approach to long-term fiscal strategy, WorkSafeNB returned to being fully funded in 2009, maintained the lowest assessment rate in Atlantic Canada, and made benefit improvements for injured workers. Maintaining this balance and ensuring the long-term sustainability of the system remains vitally important; it allows us to secure resources to fund the benefits and services that help build healthy and safe workplaces in New Brunswick.

Strengthening relationships with our stakeholders has been instrumental in helping build a safe work culture

in New Brunswick, which is at the heart of our Safety Goal. The workers and employers of New Brunswick have together made progress towards reducing injuries and positively changing attitudes about safety and injury prevention, as demonstrated by lower workplace injury frequency in recent years. To build on this success, we will continue to focus on strengthening relationships with our existing stakeholders and forging new ones with stakeholders in emerging industries to make New Brunswick a safer place to work.

Through our 2010 strategic planning process, we also confirmed the need to focus on strengthening relationships with our clients in terms of providing service. For the first time in ten years, injured worker satisfaction levels dropped below 80% and employer satisfaction levels were 82%. To better understand clients' expectations and the reasons for lower satisfaction, the Board of Directors has resourced more in-depth research to further measure its Service Goal.

The Board recognizes that it is important to understand how factors such as access to health care services, individual treatment plans, personal health, claim duration, employment opportunities, education, and transferable job skills influence return to work and recovery from injury. Annual return to work results indicated that we have fallen short of our 2009 target. While disappointed, the Board of Directors views



# Strong Leadership

## Shared Goals

## Positive Relationships



this shortcoming as an opportunity to focus on the care provided for specific types of injuries to explore alternate, medically-effective treatments that may improve recovery and return to work outcomes for our clients.

### WORKSAFE NB PRIORITIES

Within this changing context, the Board of Directors annually makes decisions to either re-affirm or adjust the strategic direction of WorkSafeNB. Based on its analysis in 2010, the Board:

- Reaffirmed its Vision, Mission, Mandate, Values, and Goals;
- Identified 20 risks to achieving its direction;
- Adjusted its five safety strategies and reaffirmed 25 strategies established to manage risks and achieve our goals; and

- Resourced 89 priorities related to legislative amendments, policy, policy evaluation, and stakeholder engagement.

These decisions are summarized throughout this plan. We are confident that the 2010-2015 Strategic Plan and Risk Assessment will guide WorkSafeNB and its stakeholders as it continues to promote safer workplaces and provide the best possible benefits within a balanced system. These decisions have been made with the best interest of workers and employers in mind. We believe that our decisions address the needs of our clients while preserving the integrity of WorkSafeNB for future generations of New Brunswickers.

*Roberta Dugas, WorkSafeNB Chairperson, and Douglas C. Stanley, WorkSafeNB President and CEO*

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# Our Business



## WORKSAFENB

WorkSafeNB administers no-fault workplace accident and disability insurance, and provides comprehensive occupational health and safety programs and services for employers, workers, and injured workers' dependants. WorkSafeNB derives its authority from the *Workplace Health, Safety and Compensation Commission Act*, the *Workers' Compensation Act*, the *Firefighters' Compensation Act*, and the *Occupational Health and Safety Act*, and regulations.

WorkSafeNB ensures benefits for injured workers and it shares liability among registered employers through assessments on their payrolls. Through this system, workers and employers receive protection from litigation when an accident occurs. The Board of Directors secures the sustainability of this system for future generations by ensuring the implementation of sound governance practices, focusing on balanced decision-making, and diligently overseeing the operations of the organization.

The Board of Directors and management equally contribute to the success of WorkSafeNB by focusing their efforts toward five shared goals:

- Safety;
- Balance;
- Return to Work;
- Service; and
- Staff Satisfaction & Engagement.

## BOARD OF DIRECTORS

WorkSafeNB is governed by an independent, stakeholder-driven Board of Directors appointed by New Brunswick's Lieutenant-Governor in Council. The Board is comprised of a Chairperson, a Vice-Chairperson, four members representing employers, and four members representing

workers. There are also two non-voting members of the Board — WorkSafeNB's President and CEO, and the Chairperson of the Appeals Tribunal.

The Board of Directors is committed to upholding the Meredith Principles, which provide the foundation for compensation systems across Canada. Operating within a strong governance framework, the Board serves the best interests of WorkSafeNB by:

- Planning for the future of the system by focusing on long-term goals and ends;
- Establishing WorkSafeNB's strategic direction, goals, and priorities;
- Recommending to Government appropriate workplace health, safety, and compensation legislative changes;
- Identifying and managing risks to the organization;
- Ensuring sound financial stewardship; and
- Overseeing operations and the implementation of key strategies.

## PRESIDENT AND CHIEF EXECUTIVE OFFICER (CEO)

The President and CEO of WorkSafeNB is accountable to the Board of Directors and is responsible for executing its strategies and accomplishing its Goals. With an operational focus, the President and CEO directs WorkSafeNB's resources towards achieving the results identified by the Board as fundamental to the organization's success. WorkSafeNB's corporate functions of Human Resources, Communications, Internal Audit, and Office of the Board Secretary and General Counsel each report directly to the President and CEO.

Also reporting to the President and CEO, WorkSafeNB's operational functions are led by two divisional Vice-Presidents who direct the WorkSafe Services Division and the Corporate Services Division.

## Strong Leadership

WorkSafeNB's independent Board of Directors provides strong leadership, using a disciplined decision-making process to establish the strategic direction of WorkSafeNB and provide the best possible benefits for injured workers, while ensuring that the system will be sustainable for future generations of New Brunswickers.

### WORKSAFE SERVICES DIVISION

The WorkSafe Services Division administers New Brunswick's *Occupational Health and Safety (OHS) Act*, *Workers' Compensation (WC) Act*, and *Firefighters' Compensation (FC) Act*. The division promotes workplace health and safety through a variety of injury prevention initiatives; provides businesses with in-depth health and safety planning and consulting services; and conducts health and safety inspections, accident investigations, and arbitration hearings under the *OHS Act*. The division provides injured workers with services related to claim adjudication, case management, benefits payments, and return-to-work assistance. The WorkSafe Services Division is accessible to employers and workers in four service locations: Bathurst, Dieppe, Grand Falls, and Saint John.

### CORPORATE SERVICES DIVISION

The Corporate Services Division serves internal and external clients by providing a variety of supportive and administrative services, enabling WorkSafeNB to achieve its legislative mandate through a balanced and sustainable workplace health, safety and compensation system. Among its key functions is supporting the Board of Directors' governance and oversight role in the areas of annual strategic planning and risk assessment, policy research, development and evaluation, stakeholder engagement, and quarterly reporting of results.



The division is committed to the Board's Balance Goal, providing a financial framework that includes rate setting, assessments, asset management, process improvement, and financial management and reporting. Corporate Services also contributes to WorkSafeNB's Safety, Service, Return to Work, and Staff Satisfaction and Engagement Goals. It delivers intensive and specialized rehabilitation services to injured workers through WorkSafeNB's internationally-accredited Work Recovery and Vocational Evaluation programs. Additionally, the division manages WorkSafeNB's physical and technological infrastructure through facilities management, information technology, and software development and support.

### APPEALS TRIBUNAL

Through the Appeals Tribunal members and staff, New Brunswick employers, injured workers, and injured workers' dependants have an internal process to appeal any decision made by WorkSafeNB. Consisting of a Chairperson and Vice-Chairpersons appointed by New Brunswick's Lieutenant-Governor in Council, and panel members appointed by the Board of Directors, the tribunal hears and considers the merits of individual cases, and applies appropriate legislation and WorkSafeNB policy to provide fair, consistent, impartial, and timely decisions. The Appeals Tribunal Chairperson, a non-voting member of the WorkSafeNB Board of Directors, is responsible for administering the tribunal and implementing the Board's goals and strategies specific to the Appeals Tribunal.

# Our Foundation



## The Meredith Principles

Canadian compensation systems are founded on principles formulated by former Chief Justice of Ontario, Sir William Meredith, in 1913. These principles were adopted by New Brunswick in 1919 and continue to guide WorkSafeNB's Board of Directors in its commitment to providing the best possible benefits to injured workers while maintaining the lowest possible assessment rates for employers.

### **NO-FAULT COMPENSATION**

Workers are eligible to receive benefits for work-related injuries or occupational diseases, regardless of fault, while workers and employers waive the right to sue.

### **COLLECTIVE LIABILITY**

All registered employers share responsibility for fully funding the cost of workers' compensation insurance and for the system's financial liability.

### **SECURITY OF PAYMENT**

The system is operated to ensure its long-term stability, availability, financial security, and cost-effectiveness. Compensation benefits should be fair and reduce the financial burden of workplace injuries. Assessment premiums should be fair, competitive, and account for the full cost of the system including claims, reserves, and administration.

### **EXCLUSIVE JURISDICTION**

WorkSafeNB has final decision-making authority. It is not bound by legal precedent and must judge each case on its individual merits.

### **BOARD INDEPENDENCE**

The governing board is stakeholder-driven, autonomous, non-political, and financially independent of government or any special interest group.

## Shared Goals

WorkSafeNB's Board of Directors has defined clear strategies, executed by the President and CEO, to help the organization achieve its vision of healthy and safe workplaces in New Brunswick.

### VISION

Healthy and Safe Workplaces in New Brunswick

### MISSION

WorkSafeNB will promote a safe and healthy work environment to the workers and employers of New Brunswick and efficiently provide quality services, just adjudication, and fair administration of the legislation.

### MANDATE

Promote the creation of a workplace safety culture in which all employees and employers view all occupational diseases and accidents as being preventable.

Provide timely compensation benefits, medical aid, rehabilitation, and safe return-to-work services to injured workers.

Provide sustainable insurance and insurance-related services to the employer community.

Represent stakeholders and provide recommendations and advice to government with respect to legislation and publish such reports, studies, and recommendations.

### VALUES

We dedicate ourselves to the provision of prompt, effective, efficient, and caring services to each of our clients.

We believe that a team approach ensures that all members of WorkSafeNB are working towards a shared Vision, Mission, Values, and Goals.

We are committed to providing competent and energetic leadership that is focused on a clear direction for WorkSafeNB.

We ensure that our decisions are made with integrity, credibility, and accountability.

We ensure that our communications are based on trust, mutual respect, openness, and clear and reliable information.

We manage our human, material, and financial resources effectively in responding to our mandate and established priorities.

# Our Goals

To achieve its Vision of “Healthy and Safe Workplaces in New Brunswick”, the WorkSafeNB Board of Directors has established five measurable strategic Goals.

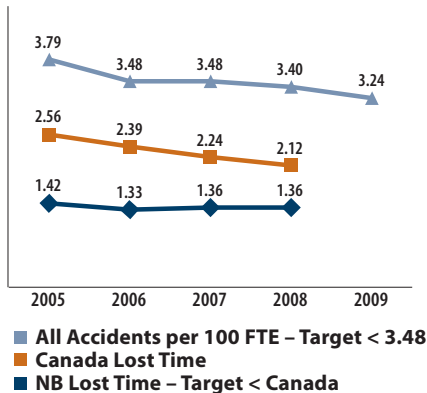
## SAFETY

Our vigorous pursuit of a safe work culture will lead to a decline in the overall frequency of workplace injuries, and a decline in the perception of the inevitability of workplace injuries in New Brunswick.

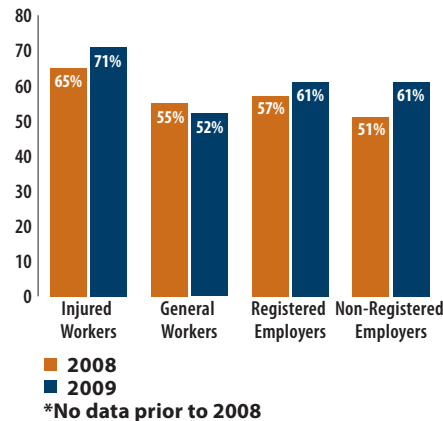
### ANNUAL TARGETS

- The workplace injury frequency rate per 100 full-time employees (FTE) will be lower than previous five-year average.
- The lost-time workplace injury frequency rate per 100 FTE in New Brunswick will be lower than the Canadian average.
- The percentage of workers and employers agreeing that workplace injuries are inevitable will be lower than the previous five-year average.

Accident Frequency Rates (Accidents/100 FTE)



Percentage Agreeing Workplace Accidents and Injuries are Inevitable\*



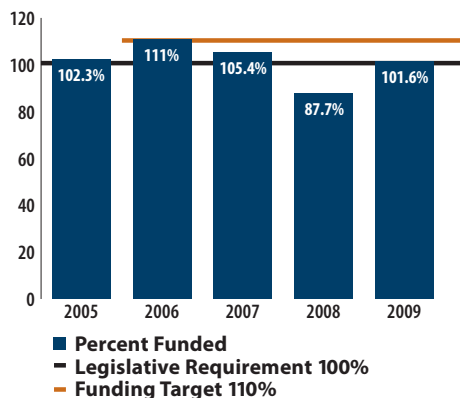
## BALANCE

We will provide the best possible benefits to injured workers while maintaining the lowest possible assessment rates for employers.

### ANNUAL TARGETS

- At a minimum, we will maintain a 100% funded liability.

Funding History





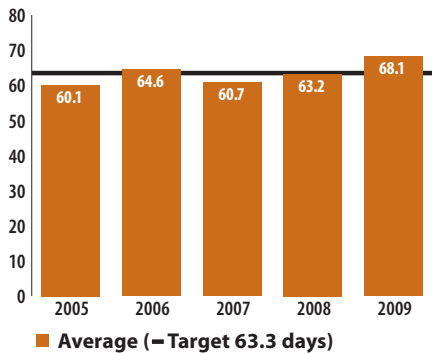
## RETURN TO WORK

We will decrease the time by which injured workers return or are ready to return to employment.

### ANNUAL TARGETS

- The average paid compensation days for claimants with a return to work goal will be lower than the previous five-year average.

Paid Compensation Days



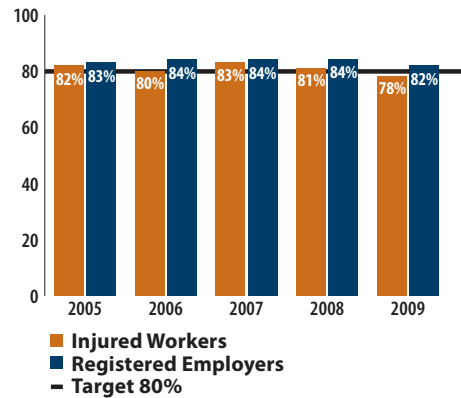
## SERVICE

We will provide effective programs and services, implemented with care, compassion, efficiency, promptness, and fairness, to benefit both workers and employers.

### ANNUAL TARGETS

- We will maintain or exceed the high level of satisfaction, in excess of 80%, that both our injured worker and employer clients have come to expect.

Client Satisfaction



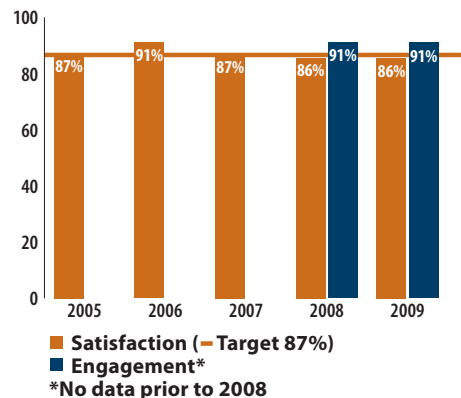
## STAFF SATISFACTION AND ENGAGEMENT

Our employees will feel their work is valuable and makes a difference, motivated by the understanding of how their role and individual contribution is critical to achieving our Vision, Mission, Mandate, Values and Goals.

### ANNUAL TARGETS

- Employee satisfaction and engagement levels will meet or exceed the previous five-year average.

Staff Satisfaction and Engagement



# Our Strategies

The WorkSafeNB Board of Directors resources key strategies to achieve our strategic goals.

## SAFETY

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- Focusing on high-risk industries
- Engaging in intensive firm-level interventions
- Using nature of injury to focus prevention activities
- Building a WorkSafe culture through youth, education, and social marketing
- Maintaining safety standards in New Brunswick through regulatory review and renewal

## RETURN TO WORK

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- Providing timely, efficient, and adequately resourced regional case management services
- Developing return-to-work plans and resourcing suitable retraining initiatives
- Communicating regularly to help injured workers understand loss of earnings benefits and return to work expectations
- Partnering to educate workers, employers, and the public on rights, responsibilities, and benefits of return to work
- Partnering with medical aid providers to facilitate effective and timely treatment

## STAFF SATISFACTION AND ENGAGEMENT

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- Developing strategies to promote and evaluate employee engagement
- Building a WorkSafe culture among staff by promoting health, safety, and wellness
- Evaluating competitiveness of wages and benefits
- Providing timely disability management to improve return-to-work outcomes of staff
- Planning employee succession to ensure the professional development of staff and senior management



## Positive Relationships

Successfully achieving our goals depends on the positive relationships between WorkSafeNB's stakeholders. The commitment and cooperation of the Board of Directors, management, staff, workers, employers and other stakeholders are fundamental to our success.

### BALANCE

- Adhering to a disciplined legislative and policy decision-making process to balance benefits and assessment rates
- Remaining accountable through effective oversight, auditing, and evaluation
- Engaging stakeholders in policy and legislative change
- Promoting continuity, and Board decision-making through policy outcome evaluation
- Providing effective oversight of the Appeals Tribunal
- Ensuring a disciplined approach to investment management, financial management, and fiscal and economic planning
- Protecting the system through prevention and detection of fraud and abuse
- Maintaining the current funding strategy

### SERVICE

- Improving decision-making processes to maximize efficiencies and reduce time to first cheque
- Helping clients navigate the system through advice, assistance, and support
- Investing in innovative and cost-effective service delivery approaches, when it meets the needs of clients and stakeholders
- Measuring and evaluating client and stakeholder satisfaction with service delivery
- Aligning resources to support effective service delivery
- Developing service delivery standards and evaluating performance against them
- Continuing to focus on service delivery for long-term clients



# Our Priorities

The WorkSafeNB Board of Directors identifies and allocates resources towards key legislative, policy, policy evaluation, and stakeholder engagement priorities.



## REHABILITATION

- Principles
- Home care and independence
- Prescription eyeglasses
- Home and vehicle modifications

## RETURN TO WORK

- Principles
- Responsibilities, communication, and mediation
- Identifying suitable employment
- Vocational rehabilitation

## GOVERNANCE

- Board of Directors' governance statement
- Information sharing and privacy protection
- Balancing benefit decisions
- Compensation for firefighters
- Three-day waiting period

## FUNDING AND ADMINISTRATIVE

- Investment philosophy and beliefs; goals and objectives
- Experience rating system
- Purchasing goods and services

## SERVICE DELIVERY AND COMMUNICATION

- Release of Appeals Tribunal information
- Financial advice for surviving spouses
- Client service

## EVALUATION AND STAKEHOLDER ENGAGEMENT

- RTW incentives
- Quality of life grant
- Client satisfaction
- Service delivery

## OCCUPATIONAL HEALTH & SAFETY

- OHS Regulations:
  - Conventional logging
  - Occupational hygiene
  - Workplace Hazardous Materials Information System (WHMIS)
  - Accident reporting
  - Demerits
  - Musculoskeletal injuries

## ENTITLEMENT TO BENEFITS

- General principles
- Tests of time, place, and activity
- Recurrences
- Hearing loss
- Pre-existing conditions and cost relief
- Workers under 21
- Non-compensable conditions during rehabilitation
- Federal Government employees

## EMPLOYER SERVICES

- Registration, reporting, and payment of assessments
- Assessable earnings
- Auditing employer accounts
- Late filing penalty

## CALCULATING/ADMINISTERING BENEFITS

- Annual review of compensation benefits
- Minimum benefits and transitional entitlement
- Claim-related travel, accommodation, meals, and child care
- Pension benefits for pre-1982 accidents



# Risk Assessment

Our Board of Directors identifies, assesses, and responds to risks that could impact WorkSafeNB's ability to achieve its Goals.

Risk response strategies:

- **AVOID** the risk by taking action to exit the activities giving rise to risk;
- **REDUCE** the risk by changing the activity so that the chance of harm and potential damage, are within acceptable limits;
- **SHARE** the risk by taking action to reduce risk likelihood or impact by transferring or otherwise sharing a portion of the risk; and
- **ACCEPT** all or part of the risk, and prepare for the consequences.

## UNIQUE MANDATE RISKS

Specific risks that exist only as a result of WorkSafeNB's legislated mandate

RISK	RISK LEVEL	RISK STRATEGY
Balancing benefit-related decisions to ensure intergenerational equity and system sustainability	Cautionary	Reduce
Board succession planning	Cautionary	Reduce
Appeals Tribunal decisions that are inconsistent with WorkSafeNB policy	Unacceptable	Reduce
Gaps and delays in OHS legislation	Unacceptable	Reduce
Varying expectations of WorkSafeNB's OHS role	Acceptable	Reduce
Funding level	Cautionary	Accept
Changes to international financial reporting standards	Cautionary	Reduce
Defining WorkSafeNB's role in return-to-work	Cautionary	Reduce

## OPERATIONAL RISKS

A failure of people or systems that may impact WorkSafeNB's ability to fulfill its legislative responsibilities

RISK	RISK LEVEL	RISK STRATEGY
Impact of external agencies' recommendations upon WorkSafeNB	Cautionary	Reduce
Employee retirement levels	Unacceptable	Reduce
Retaining WorkSafeNB employees in specialized fields	Cautionary	Reduce
Impact of catastrophic events on business continuity	Cautionary	Reduce

## RISKS TO REPUTATION

Risks that may impact the perceptions and attitudes held by stakeholders, clients, and the public towards WorkSafeNB

RISK	RISK LEVEL	RISK STRATEGY
Government decisions that are independent of WorkSafeNB advice	Unacceptable	Reduce
Fraud and abuse	Acceptable	Reduce

## EXTERNAL RISKS

Societal trends, behaviours and influences that could impact WorkSafeNB's Goals

RISK	RISK LEVEL	RISK STRATEGY
Impacts of culture, language, and literacy	Acceptable	Reduce
Skills and labour shortages	Acceptable	Accept
Emerging high-risk industries	Cautionary	Reduce
Changes to legislation and policies in other jurisdictions and levels of government	Acceptable	Reduce
General health status of New Brunswick workers	Cautionary	Accept
Availability and cost of health care	Cautionary	Accept

# Strong Leadership Shared Goals Positive Relationships



## Contact WorkSafeNB

The Board of Directors and the President and CEO of WorkSafeNB look forward to your comments and discussion of our 2010-2015 Strategic Plan and Risk Assessment.

You can reach us at:

Toll-free: 1 800 222-9775  
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