



REPORT TO STAKEHOLDERS 2011



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MESSAGE FROM THE CHAIRPERSON AND PRESIDENT & CEO

On behalf of the board of directors and the management and staff of WorkSafeNB, we are pleased to present our 2011 Report to Stakeholders. This report outlines our goals, the targets we've set to achieve them, and our results. It provides you – our stakeholders – with a glimpse of some of the stories behind the numbers, and highlights not only our successes, but yours as well.

Despite working amid a struggling provincial economy, 2011 was a very positive year for WorkSafeNB. Our injury rate and assessment rates were both lowered, and our funding position was improved.

A determined commitment to achieving the targets associated with our goals produced, for the most part, successful results.

We met our safety targets for 2011, recording the lowest injury frequency rates ever. Our injury frequency rate dropped to 3.12 FTEs. This drop was due, in part, to our focus on reducing injuries in nursing home facilities – an industry that saw a decrease in injury frequency of 13.5%. That being said, a survey of workers and employers across the province has revealed that more work needs to be done to break down the perception that workplace injuries are inevitable, rather than unacceptable.

We worked diligently in support of our service goal this year, making a significant effort to

better understand the drivers behind client satisfaction in our business. While client satisfaction increased for both employers and injured workers, the results and responses associated with our client satisfaction survey have essentially remained unchanged over a number of years. As a result, we are working with a consultant to dig deeply into the survey, retooling it in 2012 to produce more meaningful results that we can act upon over time.

We attained our targets in relation to our return to work goal this year. The concerted and collaborative efforts of many stakeholders – injured workers, employers, health care providers and others who provide guidance and support – and WorkSafeNB's continued commitment to seeking and implementing evidence-based best practices has resulted in improved return to work outcomes and a decrease in claim duration.

Our funded liability rose to 116.9%, exceeding the target set out for us in support of our balance goal, and our assessment rate dropped by \$0.08.

We also achieved our staff satisfaction and engagement goal, with 88% of our staff indicating that they find WorkSafeNB “a good place to work” and 93% of our staff indicating they are committed to their work and believe it is valuable, makes a difference and contributes to our goals. Staff satisfaction and engagement was evident in staff turnover – 2011 saw our lowest turnover rate since 2005.



In 2011, our board of directors welcomed a number of new board members, and we were also pleased to bring our CEO search to a successful conclusion.

We expect 2012 will present challenges as we attempt to further reduce our injury rate and work with our stakeholder groups to improve our services, while facing demographic shifts that will impact all New Brunswick workplaces. Changes to the interpretation of legislation, and potential changes to the legislation itself may also change the way we conduct our business. We are, however, confident that WorkSafeNB's board and staff will rise to the challenge and deliver another set of positive results in 2012.

Sincerely,

A handwritten signature in black ink that reads "Sharon E. Tucker".

Sharon Tucker
Chairperson, Board of Directors

A handwritten signature in black ink that reads "Gerard M. Adams".

Gerard M. Adams
President & CEO

BOARD OF DIRECTORS



Front row, left to right

Ronald Gaffney, *Chairperson, Appeals Tribunal*
David Ellis, *Employer Representative*
Sharon Tucker, *Chairperson*
Gerard Adams, *President & CEO*
Michèle Caron, *Worker Representative*

Back row, left to right:

Jean Stewart, *Employer Representative*
Kim Froats, *Employer Representative*
Hector Losier, *Worker Representative*
Michael W. Allen, *Worker Representative*
Euclide Haché, *Worker Representative*
Maureen Wallace, *Worker Representative*

WorkSafeNB is governed by a board of directors whose members are appointed by the Lieutenant-Governor in Council. Under the board's stewardship, WorkSafeNB administers four acts governing workers' compensation and workplace health and safety in New Brunswick. These are:

- The Workers' Compensation Act
- The Occupational Health and Safety Act
- The Workplace Health, Safety and Compensation Commission Act
- The Firefighters' Compensation Act

The board is comprised of a chairperson, a vice-chairperson, four members representing employers, four members representing workers, and two non-voting members – WorkSafeNB's president and chief executive officer and the chairperson of the Appeals Tribunal. This mix provides a level of expertise that ensures balance in the interest of all our stakeholders.

VISION, MISSION, MANDATE AND VALUES

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.

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.

Service

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

Return to Work

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

Balance

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

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.

THE FOUNDATION OF THE WORKERS' COMPENSATION SYSTEM



In 1910, Justice William Meredith was appointed to a Royal Commission to study workers' compensation in Ontario. In his report, published three years later, Meredith proposed a trade-off where workers gave up the right to sue their employers in exchange for no-fault compensation benefits. Meredith's concepts, known as the Meredith Principles, became the basis for workers' compensation legislation in Canada.

Canada's first workers' compensation act was proclaimed in Ontario in 1915, while New Brunswick's *Workmen's Compensation Act* was enacted in 1918. Although the Act has evolved to reflect a changing economy and workforce, the roots of our workers' compensation system continue to be solidly embedded within the Meredith Principles.

THE MEREDITH PRINCIPLES

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 account for the nature of the injury as well as the impact on employment earnings. Employer 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.

SAFETY

Goal

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.

TARGETS

- The workplace injury frequency rate per 100 full-time employees (FTE) will be lower than the 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.

RESULTS

Province-wide

The estimated workplace injury frequency rate for 2011 is 3.12 per 100 FTEs. This is a slight decrease (1%) from 2010 (3.16), and is well below the five-year average target of 3.37.

There were four workplace fatalities, and an additional five workers died in 2011 from previous years' injuries or diseases.

Jurisdiction

Lost-time frequency continues to remain below the national average as reported by the Association of Workers' Compensation Boards of Canada. At 1.35 in 2010, New Brunswick's injury frequency remains one of the lowest in the country.

Perceptions of workplace injuries

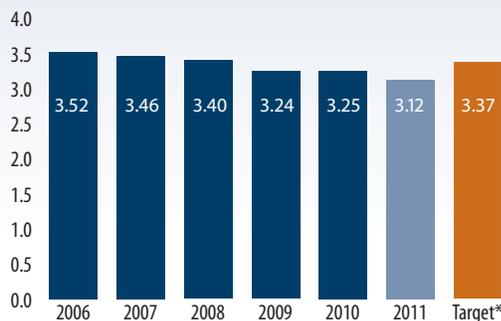
WorkSafeNB surveys workers and employers in New Brunswick to understand their perceptions of workplace injuries. In 2011, the percentage of those who agreed that workplace injuries are inevitable increased in all categories, with the exception of registered employers, which remained the same.

Activities

WorkSafeNB worked with two focus industries in 2011: nursing care facilities and supermarkets. WorkSafe Services Division staff met with employer associations in these industries to discuss injury issues, recommend improved practices, and encourage active health and safety promotion.

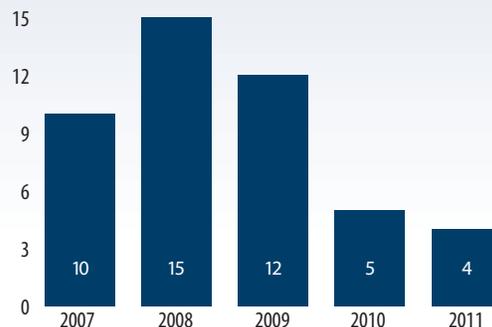
Although the injury rate for nursing care facilities declined in 2010 as compared to 2009, it increased significantly in 2011 (13.6%). WorkSafeNB staff conducted an extensive evaluation of this industry to determine causes for the fluctuations in injury rates over the past decade. The recommendations from the study are currently under review by the various industry stakeholders.

Provincial Accident Frequency Rate
(Rate per 100 FTEs)



* Before 2008 no target had been defined. Previous years adjusted to reflect the most current data.

Fatalities by Year of Accident*



* Has been restated to reflect new information. Note: Represents workplace fatalities by year of accident or disease, regardless of date of death.



Master Packaging,
Dieppe NB

Profile

Award-winning safety

One of the most effective ways to promote a safe work culture is to ensure that all New Brunswick companies have an effective joint health and safety committee (JHSC) in place.

“Our JHSC three-day training course has had an enormously positive impact on workplace safety in the province,” said Perley Brewer, manager of client consulting and education services. “The course gives committee members clear direction on their role and responsibilities in the workplace, and an effective understanding of health and safety legislation.”

In 2011, almost 2,000 people attended the course, representing 769 companies.

One of those companies was Dieppe’s Master Packaging. A 300,000 square foot corrugated packaging facility employing 175 people in the Greater Moncton area, the company runs shifts covering 24 hours a day, seven days a week.

“Since the course started, we have sent more than 20 participants to the three-day workshop,” said Mike Auffrey, director of manufacturing. “We believe education is the essential ingredient to ensure a safe workplace and continued improvement. It is a vital investment in our team that delivers a positive return.”

Auffrey says JHSC training is a great opportunity to learn about the applicable legislation and best practices from companies around the province.

“Our employees have a new appreciation of the importance of the JHSC committee,” Auffrey said. “They leave the course with a better understanding of the level of responsibility and the importance of the role our JHSC members play regarding employee health and safety.”

And it’s paying off. Master Packaging’s incident rate is among the best in its industry.

“We don’t take our incident rate for granted,” he said. “Our JHSC will continue to focus on process improvement with the goal of achieving even better safety performance. It is a shared commitment by everyone involved in the operation and an everyday priority.”

Master Packaging recently won a prestigious North American safety award for their industry, presented by the Association of Independent Corrugated Converters. It was their first attempt to qualify for the Operation Safe Shop Award – a very competitive program in the independent corrugated manufacturing sector – and they placed second overall. Applicants are judged on their entire safety program, the commitment and involvement of their management team, and other factors including: preventive maintenance, employee participation, and total hours worked.

“We knew our safety program was making a difference, but we didn’t know how we compared to other leading companies in our industry,” said Mary-Jean Irving, CEO of Master Packaging. “The award reflects the contribution made by our JHSC and the teamwork that exists within our entire workforce. It is a real tribute to the entire team and the care and dedication they put into ensuring every day is a safe one at our plant.”

Our solid foundation of legislation, policies, products and services provide employers, workers and youth in New Brunswick with the tools they need to ensure our province's workplaces are among the safest and healthiest in Canada. We are working hard to build on that foundation, crafting a culture of safety that will ensure that our stakeholders view workplace injuries as unacceptable.

WorkSafeNB also continued to work with focus firms (companies identified for focused attention based on their accident history of their industry and on the individual firms' accident record). WorkSafeNB has been conducting firm-level initiatives since 2002. Currently, 22,413 employees are participating, representing 101 firms. For those currently participating, we are recording a 33.7% decrease from their pre-intervention frequency, when compared to the baseline results. In comparison, accident frequency for the entire province has decreased by 22.7% during that same time period.

Enforcement and education are key to prevention. Our health and safety officers and occupational hygienists conducted 8,751 workplace inspections, and wrote 6,782 orders under the *Occupational Health and Safety Act* and regulations; 2,177 firms were inspected.

WorkSafeNB's education consultants conducted 99 JHSC training workshops for more than 1,900 members, representing 769 companies. JHSC training is required by legislation, and, since 2007, we've provided this training to 8,706 participants.

The 31st Annual Health and Safety Conference provided additional opportunities to educate New Brunswickers. Close to 700 participants attended the conference, featuring workshops on topics such as Overcoming Return to Work Barriers, New Worker Orientation, Implementing and Maintaining Your WHMIS Program, and Developing a Code of Practice for the Prevention of Musculoskeletal Injuries.

We continue to work closely with the Department of Education through curriculum writing, the provision of support resources and

the introduction of new programs. Between August 2010 and August 2011, students from kindergarten to Grade 12 were made aware of health and safety through 105,000 exposures, through programs such as Stella the Safety Skunk, Progressive Agriculture® Safety Days, Passport to Safety, the Lost Youth Tour, and our ongoing partnership with Service Canada.

In 2011, WorkSafeNB's board of directors reviewed Policy No. 24-013 Occupational Health and Safety Inspections & Investigations, and Policy No. 26-005 Occupational Health and Safety – Provincial Jurisdiction. While no substantive changes have been made to the latter, Policy No. 24-013 now explains that investigations will take place when employees have exercised their right to refuse dangerous work and the matter has not been resolved in the workplace, and information on recent requirements for mandatory inquests under the *Coroners Act* has been added.

Prosecutions (2007 – 2011)

	2007	2008	2009	2010	2011
Number of Prosecutions	12	17	7	8	11
Number of Convictions*	12	14	4	5	5**
Value of Fines***	\$61,300	\$56,505	\$11,500	\$23,500	\$37,500
Complaints	8	19	8	6	10

* Does not reflect the number of individual counts for which a defendant was found guilty or entered a guilty plea.

** Six files carried forward in 2012.

*** Includes cases begun in previous years but only concluded in 2011.

SERVICE

Goal

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

TARGET

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.

RESULTS

Client Satisfaction Index: Injured Workers

In 2011, 79% of injured workers indicated satisfaction with WorkSafeNB's service attributes, included in the Client Satisfaction Index. This is an increase from 2010 (77%) and below the target of >80%.

Client Satisfaction Index: Employers

In 2011, 80% of registered employers reported satisfaction with WorkSafeNB's service attributes included in the Client Satisfaction Index. This is a slight increase from 2010 (79%) and slightly below the target of >80%.

Note: The Client Satisfaction Index examines injured workers' and employers' satisfaction with WorkSafeNB's service delivery, specifically as it relates to professionalism, willingness to listen, level of understanding, accuracy of information provided, amount of benefits, communications, timeliness of handling claims, promptness of service, respect, fairness, competency, and effective problem solving. The survey is administered by an independent agency.

Activities

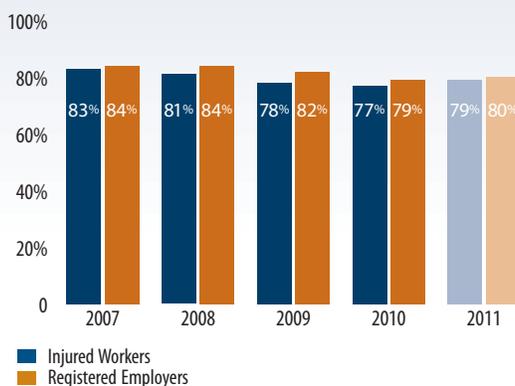
WorkSafeNB works toward client satisfaction by offering workers fair claims adjudication, timely delivery of benefits, hands-on case management and return to work services, and easy-to-read and informative communication tools.

WorkSafeNB adjudicated 12,018 applications for claims, a 3.9% decrease from 2010; 1,329 were rejected as being non-work-related or an uninsured employers. Of those accepted, 5,688 involved lost-time of at least one day (a 4.7% decrease from 2010), and 4,998 were no lost-time claims (medical costs only, and a 3.3% decrease from 2010).

The average number of days from injury to first cheque for manageable claims increased to 19.1 days in 2011, compared to 18 days in 2010.

In addition to maintaining and populating four websites (worksafenb.ca, travailsecuritairenb.ca, youthsafenb.ca and securitejeunessenb.ca) WorkSafeNB's Communications Department produces a number of publications for both

Client Satisfaction Index





Dr. David Elias, President of Canadian Health Solutions

Profile

Service-oriented health care

As a major purchaser of health care services in the province, WorkSafeNB pays the hospitalization, physician, prescription and rehabilitation costs for injured and ill workers. We cover treatment and services well beyond what Medicare would provide to that patient if the injury occurred outside of work.

With ever-increasing medical care costs, WorkSafeNB has sought creative and strategic opportunities to increase its efficiencies to be able to maintain the high level of quality care and benefits for our injured workers, while offering affordable and fair assessment rates to our employers.

A partnership with Canadian Health Solutions was one of these opportunities. WorkSafeNB partnered with Canadian Health Solutions in 2010 to enhance its medical research and best practices, and to provide New Brunswick's injured workers and their employers with a multidisciplinary approach to assessment and treatment, with improved outcomes. This partnership provides our clients with access to services unavailable elsewhere.

"We have worked with WorkSafeNB on a wide variety of exciting projects related to improving health care management," said Dr. David Elias, president of Canadian Health Solutions. "Leading Canadian economists suggest the public health care system should be watching the workers' compensation system, and WorkSafeNB is showing them why."

During 2011, Elias and his team worked on several service-oriented projects for WorkSafeNB.

"Last year we started work on the opioid monitoring program, developing a detailed functional evaluation that will be incorporated into the assessment process," Elias said.

"We are also developing a process that will help WorkSafeNB make evidence-based – and therefore highly-accurate – decisions to better tailor services to individual injured workers."

The CHS team also conducted a jurisdictional review of best practices for medical input. This information is critical to the outcomes realized on a given file. Their research has revealed a number of action items for WorkSafeNB, and they are currently evaluating tools for implementation.

Elias said WorkSafeNB's ability to track outcomes and evaluate success is a huge advantage for WorkSafeNB, as it serves to drive innovation and helps identify efficient and effective service improvements.

WorkSafeNB staff work hard to consistently deliver relevant high-quality services to our clients. After all, our clients' satisfaction is a critical component of the balance we must achieve and maintain over time.

workers and employers. These include a monthly electronic newsletter, E-News; Contact, our print newsletter; a calendar; two annual reports (WorkSafeNB and *Firefighters' Compensation Act's* Disability Fund) and a stakeholder report; hazard and risk alerts; posters; pamphlets; pocket cards, etc. All publications are available in both official languages.

In 2011, Translation Services translated or managed the translation of close to 450,000 words.

To promote and discuss our services, WorkSafeNB's Assessment Services Department hosted 12 information sessions with employers, employer associations and groups.

WorkSafeNB launched a stakeholder consultation portal on our website in the fall, with the goal of informing stakeholders of current consultations, and answering questions about the process of bringing issues with current legislation to our board's attention. Supporting information on this portal includes a new

pamphlet on stakeholder involvement in the legislative process.

RETURN TO WORK

Goal

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

TARGET

The average paid compensation days for claimants with a return to work goal will be lower than the previous five-year average. (The target for 2011 was 62.6 days).

RESULTS

The duration of lost-time claims decreased by 1.2% in 2011, meeting the target set by the board. In 2011, 96.5% (4,150 clients) were back to work immediately following their rehabilitation; 1.9% (74 clients) were not capable of any employment following their workplace injury and are receiving full long-term disability benefits; 1.6% (69 clients) were not re-employed when their claim was closed.

Activities

The average payment for claim was \$4,610. The maximum insurable earnings for injured workers with lost-time claims, or their dependents, was \$56,700 based on 85% of their net income, and benefits are based on 85% of their net income (gross income less income tax and CPP/EI contributions).

Some injured workers require more comprehensive support to help recover from their injuries and return to work. This help is provided through case management teams located in the regional offices, and may last for several months, or, in the most severe cases, several years. In 2011, 3,973 claimants received case-managed services.

WorkSafeNB provides pension and long-term disability benefits to workers with a residual disability resulting from the accident. At the end

of the year, there were 1,024 pre-1982 accident pensioners, 485 widows or dependants, and 2,544 injured workers receiving long-term disability benefits.

WorkSafeNB's Continuum of Care model for case management is an incremental care and treatment approach to getting an injured worker safely back to work, as quickly as possible. The ongoing evaluation of this model helps identify areas for improvement in process and services. In 2011, WorkSafeNB evaluated the rehabilitation services of work conditioning and work capacity evaluations. As a result of these reviews, revisions to practices were made to help improve return to work outcomes.

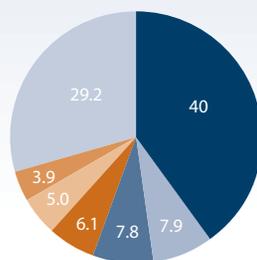
Shoulder injuries account for a significant number of workplace injuries in New Brunswick and often result in prolonged disability and unnecessary surgery. Together with the NB

Days of Paid Compensation

	Median Days	Average Days	Number of Claims
2006	22.0	63.4	4,218
2007	21.0	59.5	4,451
2008	20.0	61.7	4,573
2009	22.3	65.0	4,571
2010	23.0	57.7	4,595
2011	22.0	57.0	4,164

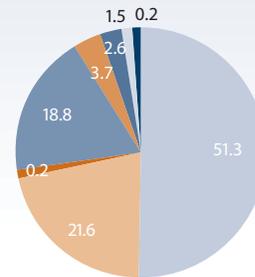
* Previous years have been restated to reflect current information.

Nature of Injury – Lost-Time Claims 2011 Percentage



- 40.0% Sprains, strains, tears, unspecified
- 7.9% Traumatic injuries to muscles, tendons, ligaments, joints, etc., unspecified
- 7.8% Fractures
- 6.1% Bruises, contusions
- 5.0% Cuts, lacerations
- 3.9% Back pain, hurt back
- 29.2% Other

Nature of Event – Lost-Time Claims 2011 Percentage



- 51.3% Bodily reaction and exertion
- 21.6% Contact with objects and equipment
- 18.8% Falls
- 3.7% Exposure to harmful substances or environments
- 2.6% Transportation accidents
- 1.5% Assaults and violent acts
- 0.2% Fires and explosions
- 0.2% Other events and exposures



Pam Wasson, Rehabilitation Program Analyst

Profile

Pilot program provides injured workers with shoulders to lean on

When a 2005 injury review showed that clients with soft tissue shoulder injuries were taking longer than other diagnostic groups to get back to work, WorkSafeNB took a closer look.

Pam Wasson, the rehabilitation program analyst for physiotherapy with the Program Development and Evaluation Department, was tasked with studying how these claims were managed and resolved.

“Shoulder injuries had become what lower back injuries were in the early 80s,” Wasson said, noting that even before the review there was a general feeling among WorkSafeNB case management staff that clients with shoulder injuries weren’t doing as well as they could be.

“We found that a lot of time was spent waiting for specialists and tests that did not result in necessary surgery or orthopedic procedures, so we needed to determine if there was a better way of triaging clients.”

Wasson studied the 2005 claims and identified an opportunity to improve access to the appropriate medical and rehabilitation. Dr. Douglas Margison, WorkSafeNB’s chief medical officer, established a joint committee between the New Brunswick Medical Society and WorkSafeNB to establish care maps* for best practice management of shoulder injuries. As a result, a shoulder care map pilot program was rolled out in the province’s southwest region between October 2009 and October 2010, bringing orthopedic surgeons, specially selected physiotherapists and case management teams together.

“The idea was to implement a more streamlined care model so that injured workers received or benefited from the appropriate care more quickly, to accelerate access for those that need to see a surgeon, and ensure that those with non-surgical conditions receive the best, evidence-based rehabilitation.”

Through a request for proposals in the southwest region, WorkSafeNB selected seven physiotherapists with interest, experience and expertise in treating shoulder injuries. They assessed the clients’ injuries to determine which clients should be fast-tracked to the surgeons, and which needed a good rehabilitation program.

With a 91% return to work rate, the pilot program proved successful. The average claim length was reduced by 55%, with the workers spending on average 18.5 weeks on a claim, down from 41 weeks in 2005. As a result, the program expanded to the southeast and northeast regions in July 2011.

Wasson said the project has been well received by the injured workers, surgeons and family physicians.

“This is a new model of collaboration between orthopedic surgeons and physiotherapists. The surgeons appreciate the assessment and recommendations from the physiotherapists, as it enables them to prioritize the clients who most require their services,” Wasson said.

*Care maps are tools (usually a diagram) used to systematically plan and follow up client or patient care.

WorkSafeNB is committed to working with our stakeholders to foster, advance and implement leading practices in medical rehabilitation that will help injured workers in their recovery. We are equally committed to partnering with those workers to guide them through the return to work process in an efficient and caring manner.

Medical Society (NBMS), we developed care maps, based upon best practice physiotherapy and medical management, for claimants with shoulder injuries who were off work at three to four weeks post-injury or recurrence. These care maps were implemented as a pilot in the southwest region from October 2009 to September 2010, and were implemented in other regions in July 2011.

On-the-job training (OJT) programs, as a component of vocational rehabilitation, resulted in good return to work success. An initiative to develop OJT opportunities for injured workers

was completed in 2011, establishing a bank of approximately 50 OJT employer opportunities.

We provide injured workers with an intensive, specialized approach to rehabilitation through our Work Recovery and Vocational Evaluation Programs based out of our facility in Grand Bay-Westfield. In 2011, 690 clients were admitted for treatment, with 508 of those clients receiving treatment for one week or longer. Of this number 16.34% made a full return to work, 52.76% made a gradual or modified return to work, 16.14% left the facility ready to return to work, and 14.76% left not ready to return to work.

Number of Claims Processed in 2011 by Type (in thousands)

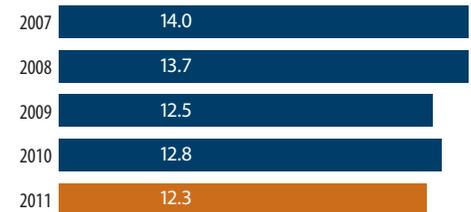
Lost Time



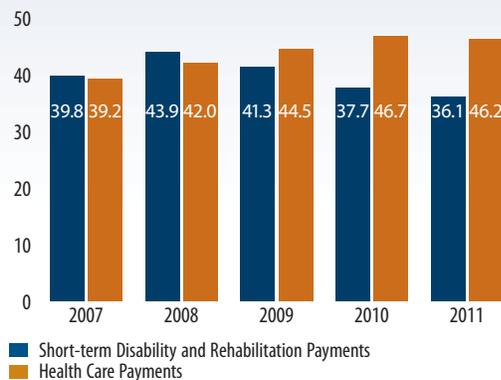
Health Care Only



No Payments Made



Short-term Disability and Rehabilitation, and Health Care Payments (in Millions)



Benefit Payments (in Millions)



BALANCE

Goal

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

TARGET

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

RESULTS

Funded Liability and Investment Portfolio

Investments held to meet future benefit obligations for past injuries reached \$1.047 billion at the end of 2011, representing a 116.9% funded liability. WorkSafeNB's investment portfolio produced an annual return of 2.63%.

Performance Objectives

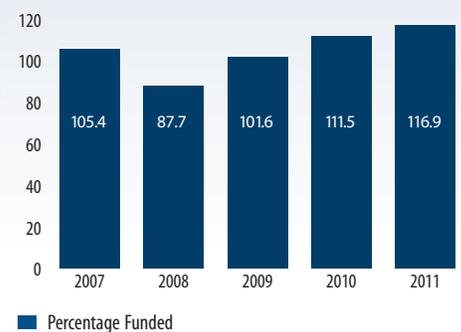
OBJECTIVE 1: The investment portfolio's rate of return is to exceed the increase in the Consumer Price Index (CPI) + 3.8%, on a four-year moving average basis. (Before 2006, the objective was CPI + 4%.)

OBJECTIVE 2: The investment portfolio's rate of return is to exceed the return generated by the investment policy defined benchmark portfolio by 0.75%, on a four-year moving average basis.

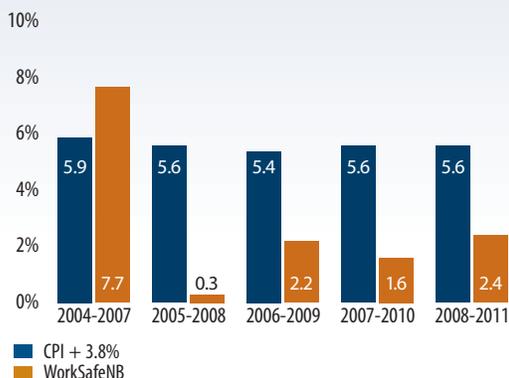
Assessment Rate

The 2011 provisional assessment rate of \$2.00 represents a \$0.08 decrease from the 2010 provisional rate. New Brunswick's rates continue to remain the lowest in Atlantic Canada.

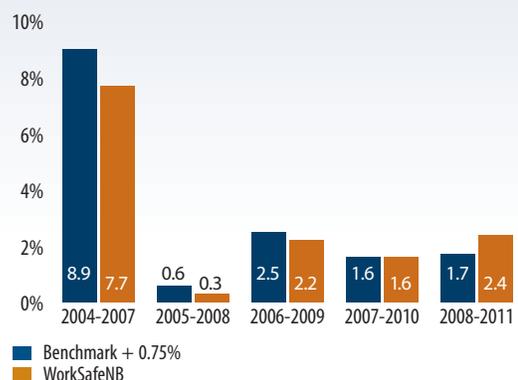
Funding History



Objective 1



Objective 2





Board members Euclide Haché (left) and Hector Losier

Profile

Green processes result in savings and efficiency

In 2011, WorkSafeNB explored several ways to improve service and reduce costs using environmentally friendly processes. One great example of green processes that helped us achieve our targets for our balance goal was the e-board pilot project.

In advance of every board meeting, binders were prepared for each of our 14 members containing all the documents and background information associated with each item on the upcoming agenda. The documents were printed and assembled and then the binder was couriered to each member's home address.

The costs associated with this process included stationery expenses such as paper, ink and bindery; courier costs; and the time associated with assembling the binders.

We conducted a pilot project with two of our board members – David Ellis (member representing employers) and Michèle Caron (member representing workers). Ten days before every meeting we provided them with an electronic document in PDF format, saved in a secure location on our network. They then copied this document to their own workspace where they could review it to prepare for the meeting.

"The PDF document included all the materials required for the upcoming meeting, with the added advantage of allowing for bookmarking and links throughout, giving members quick access to the information they needed, including easy access to the Internet and to our own minute archives and policy libraries," said Frank Forestell, manager of information systems. "The PDF format was chosen so the members could use Adobe Acrobat to mark up the document and add notes for later reference at the meeting, leaving the original context in place for comparison."

"I was interested in participating in the pilot project because I found the volume of paper required for WorkSafeNB board operations to be cumbersome. It also made it easy to lose sight of the big picture – of what we needed to accomplish in the meeting," said David Ellis, board member and executive director of the Electrical Contractors Association of New Brunswick. "This solution has successfully addressed the main problems presented by the binders while being a more cost-effective option."

"The digital approach will provide our board members with improved functionality and greater access to current information," Forestell said. "It's a better process at a lower cost – and that's a win win."

The new process was adopted and rolled out in the first quarter of 2012.

Another example of a cost-reducing measure is the savings of \$21,000 per year achieved by replacing two water-cooled air conditioners in our Saint John server room. The new air-cooled units have eliminated the consumption of large amounts of city-supplied water, making them a greener and more cost-effective solution.

We also began developing an online process that authorized physiotherapists will use for billing and reporting, which will reduce paperwork, improve accuracy and save time.

Our board of directors is charged with the long-term stewardship of this organization, ensuring that the historic trade-off established by the Meredith Principles continues to benefit both workers and employers, and contributes to a healthy provincial economy. That stewardship requires that we strike a balance between the best possible benefits and services, and the lowest possible assessment rates. It is our ongoing challenge – one that we meet through transparency and accountability over the long haul.

Overview of Financial results

WorkSafeNB recorded a surplus of \$55.0 million in 2011, compared with a \$104.9 million surplus in 2010. The surplus is the result of better than expected claims costs and administration costs. Actual claims and administration costs were \$159.7 million, which is 33.8% lower than the budgeted claims and administration costs of \$241.4 million. These operating results improved the funded position to \$177.7 million, or 116.9%.

Activities

Payments to injured workers or third parties on their behalf totaled \$136.6 million, a 0.2% decrease from 2010 payments of \$137.0 million.

WorkSafeNB conducted 345 investigations in 2011, resulting in present and future claim cost savings estimated at \$1.03 million.

These investigations not only serve to detect, prevent and deter fraud and abuse, but to gather information for the Adjudication and Benefit Services Department to help make case decisions.

Third party action recoveries provided cost relief to employers of approximately \$1.4 million. Injured workers received \$490,500, representing the amount received by third party settlements or judgments in excess of claim costs booked by WorkSafeNB.

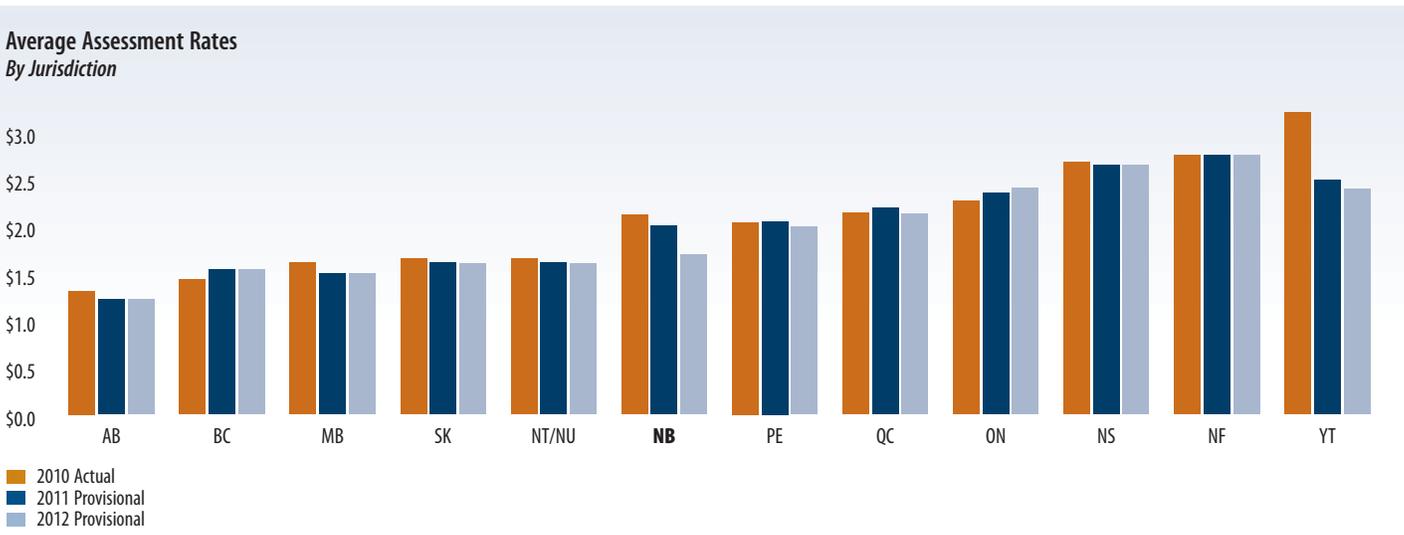
In 2011, the board of directors undertook a comprehensive review of WorkSafeNB's Conditions for Entitlement framework and

policies. As part of the review, eight policies were approved with substantive updates made to the following three:

- Policy No. 21-101 Conditions for Entitlement – Pre-existing Conditions now includes a decision-making framework for pre-existing conditions based on reasonable medical probability; aligns definitions of aggravation and exacerbation with the American Medical Association; and outlines how to manage claims when a pre-existing condition is the cause of the injury.
- Policy No. 21-102 Conditions for Entitlement – Recurrences has been amended to give direction in instances when a recurrence does not occur at work.

- Policy No. 21-108 Conditions for Entitlement – Injuries During Rehabilitation was updated to communicate an injured worker’s responsibility to report an injury that occurs during rehabilitation.

WorkSafeNB’s board of directors updated Policy No. 21-220 Claim-related Travel Expenses and its associated fee schedules. The mileage rate and meal per diems were increased to align with the 2011 Government of New Brunswick rate, and in-province accommodations are now reimbursed at a negotiated rate.



Note: The average assessment rate is influenced by the industry mix, varying benefit levels and earning ceilings, the extent of industry coverage, the degree of funding liabilities, and the methodology used to calculate the average. Therefore, caution should be exercised when drawing comparisons across the jurisdictions.

STAFF SATISFACTION AND ENGAGEMENT

Goal

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, mandate, values, and goals.

TARGET

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

RESULTS

Satisfaction and Engagement

In 2011, 88% of employees indicated that they find WorkSafeNB “a good place to work,” as measured by the annual staff satisfaction survey. This is a decrease from the previous year, but consistent with the five-year average of 88% (2006-2010). Employee engagement decreased 1% in 2011. Responses to a survey question that measures employee engagement indicate that 93% of our employees are committed to their work and believe it is valuable, makes a difference and contributes to the organizational goals. (Only four years of data is available to measure employee engagement.)

Absenteeism

On average, employees were absent from work 9.37 days, a slight increase over the five-year average of 8.76 days.

Health and Safety

There were 10 accepted claims in 2011, representing 2.2 accepted claims per 100 full-time equivalent (FTE) workers. The accepted claims per 100 FTE is lower than the five-year average of 3.43. Two were lost-time claims totalling 15 days, and costing slightly more than \$12,500. In 2011, the health and safety index from our survey was 87%. Managers will review individual results to work on improving this average.

Staff turnover

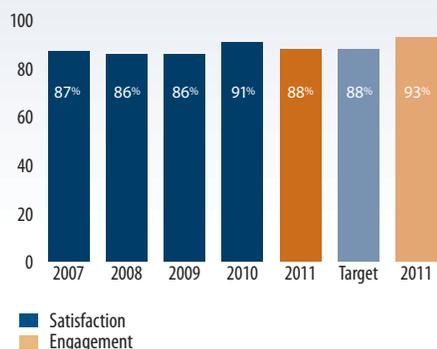
In 2011, 20 employees left the organization. This represents a staff turnover rate of 4.5% and is

lower than the five-year average of 6.32%. There were nine retirements, accounting for 2% of the turnover rate.

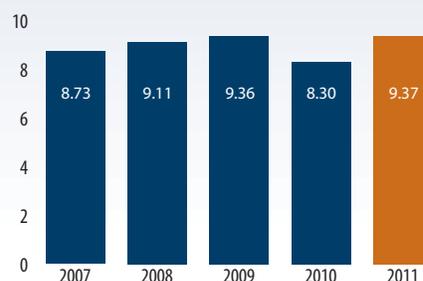
ACTIVITIES

- \$637,365.00 spent for educational and professional development.
- The department sponsored 24 workshops, courses and information sessions, with 274 participants.
- The Growing Leaders program identifies and develops staff in leadership roles. Seven new employees joined the program in 2011.
- Supervisors conducted performance reviews with 97% of the staff.
- Reviewed and revised 21 human resources related directives or procedures.
- Reviewed and updated 83 job descriptions, which included identifying the appropriate job hazards and their controls.

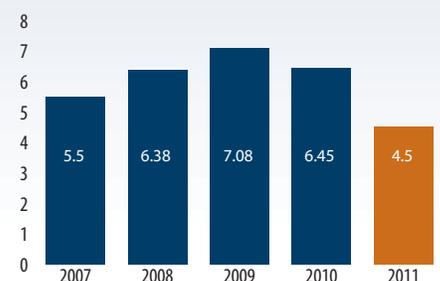
Satisfaction and Engagement



Absenteeism (Days/person)



Staff Turnover (Percentage)



* Target is for Satisfaction only. Engagement was only added as a measure in 2008.



Ray Lang (JHSC member), Edith Savoie, and Jan Grant (on right)

Profile

New tool for managing difficult situations

WorkSafeNB is as committed to the health and safety of its own employees, as it is to that of its stakeholders. Because of an increase in recent years of violent incidences against public sector workers, including those in other compensation jurisdictions across Canada, WorkSafeNB's Human Resources Department developed a tool to help employees identify signs of potential crises and manage difficult situations in the workplace. This tool, introduced in 2011, is called the "Employee Guide to Managing Difficult Situations," and complements earlier employee training.

"In our workplace we understand that emotions can run high for our clients. As a result, our employees sometimes encounter situations of conflict as they work with our clients," said Edith Savoie, director of human resources. "It is important for our employees to be able to recognize those situations and are able to provide appropriate services to our clients".

With the help of front-line employees and our own joint health and safety committee members, we created a booklet designed for all WorkSafeNB employees. We wanted to give employees an easy-to-use tool in English and French. They have it at their fingertips so they can quickly use it when responding to situations that might arise.

"The booklet provides guidelines and reminders of how to effectively manage difficult situations such as threats and abuse – verbal or physical – whether in person or in writing," Savoie explained. "It emphasizes prevention strategies such as how to identify risk early on, how to diffuse escalating emotions and how to maintain personal safety."

One of the handy checklists included in the booklet warns of signs to watch or listen for – signs of increasing frustration or anger.

The booklet has been well received, and a review of its content is scheduled for 2012.

"People appreciate having a tool like this. It is very important that our employees are well equipped to manage any difficult situations professionally – feeling safe and secure at work is an essential component of employee satisfaction."

A companion booklet (in electronic format), designed for managers, was also developed.

An engaged and satisfied workforce is perhaps the most critical component of our ability to meet our goals and be successful over the long-term. We strive to ensure each of our employees are connected to our overall mission, mandate and values, and understand their contribution in a meaningful way.

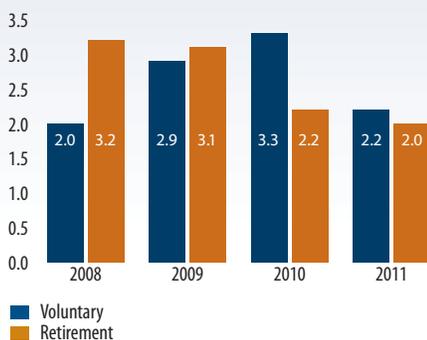
- The Wellness Program provided employees with a variety of activities in support of the four global objectives of physical, nutritional, psychological and basic health. Activities included:
 - Fitness challenges (Biggest loser contest, poker walk, Disability Awareness Week walk, Zumba, boot camp)
 - Distribution of newsletters, information pamphlets and 2011 wellness calendars
 - Distribution of articles: Boosting your positive outlook, sleep and seasonal affective disorder, healthy living
 - Lunch and Learn presentations, including: Nutritional information, life balancing-

parenting teens, home personal safety; financial wellness and fire prevention

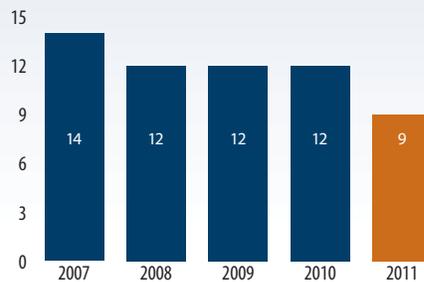
- Yoga and tai chi classes
- Wellness expo, blood glucose and cholesterol clinic
- Usage of our Employee Assistance Program was at 23 %.
- The Disability Management Program helped 11 employees: 10 employees returned to work through the Gradual Return to Work program; one employee retired.
- Health and Safety Program activities included:
 - Review of Violence in the Workplace directives and procedures and creation of a tool to identify and manage difficult situations.

- Establishment of a program for departments using tools to assure compliance with legislated requirements.
- Monitoring of progress to reduce slips, trips and falls and repetitive strain injuries.
- Review and revision of emergency procedures.
- The annual staff meeting and recognition banquet was held in April, honouring 75 employees and seven retirees.

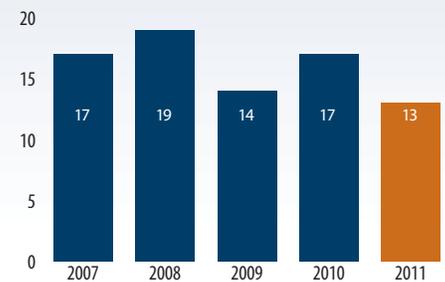
Reasons for Staff Turnover*
(Percentage)



Accepted Claims for WorkSafeNB staff
Number or claims



Internal Promotions



* Does not include those who left because of performance issues, or death

EMPLOYMENT MILESTONES & RETIREMENTS



5 YEARS
 Front row, from left to right: Ashlee Ramsay, Janice Muise, Stephanie Moyer, Stephen Jackman, Johanna McLeod
 Back row, from left to right: Shelly Dauphinee (presenter), Andrew Ross, Pierre Daigle, Sylvain Bélanger, Allie DeGrace, Renée Cyr, Stephane Sonier



10 YEARS
 Front row, from left to right: Micheline Drisdelle, Lise Minville, Denise Doiron
 Back row, from left to right: Jocelyn Ouellette, Julie Ouellette, Barb Keir (presenter)



15 YEARS
 Front row, from left to right: Angela Acott-Smith, Martine Beaulieu, Rachel Cyr
 Back row, from left to right: Marilyn Sood, Michael McGovern, Anne Walker

5 YEARS:

Norah Allaby	Lynn Hébert
Sylvain Bélanger	Stephen Jackman
Michael Bewsher	Johanna McLeod
Eric Bossé	Katie Melvin
Diane Brideau	Pauline Mitchell
Yvonne Chevarie	Stephanie Moyer
Renée Cyr	Janice Muise
Pierre Daigle	Ashlee Ramsay
Allie DeGrace	Virginia Richard
Daniel Gallant	Andrew Ross
	Stephane Sonier

10 YEARS:

Angela Chiasson-Beaudin	Rachel Guay
Rose-Anne Comeau	Lise Minville
Denise Doiron	Janice Oliver
Micheline Drisdelle	Jocelyn Ouellette
Jacinthe Gagné	Julie Ouellette
Nancy Graham	Claude Roy
Tanya Gray	Tanya Vanier

15 YEARS:

Angela Acott-Smith	Peter Jensen
Martine Beaulieu	Darren McCarthy
Richard Blais	Michael McGovern
Rachel Cyr	Marilyn Sood
Lorraine Drapeau	Anne Walker
Marilyn Hall-McMillan	

20 YEARS



Front row, from left to right: Muriel Melanson, Kimberley Miller, Susan Campbell
Back row, from left to right: Paul Bourque, Paul Vautour, Jean Landry (presenter)

20 YEARS:

Paul Bourque	Muriel Melanson
Tammy Burns	Kimberley Miller
Susan Campbell	Blair Skeldon
Kim Kelly	Paul Vautour

25 YEARS



Front row, from left to right: Richard Grasse, Debbie Kay, Jean Landry
Back row, from left to right: John MacDonald, Melody Mladineo (presenter)

25 YEARS:

Glenda Barrett	Jean Landry
Richard Grasse	John MacDonald
Gilles Heppell	John Phinney
Debbie Kay	

30 YEARS



Front row, from left to right: Lynn Spear, Lorie Richard, Kim Doucet
Back row, from left to right: Tim Petersen (presenter), Tim Reicker, Bill Carvell, Danny King (presenter)

30 YEARS:

Colette Biggins	Patricia Duplisea
Perley Brewer	Ed Jacob
Bill Carvell	Tim Reicker
Jan Chiswell	Lorie Richard
Kim Doucet	Lynn Spear

35 YEARS



From left to right: Shelly Dauphinee (presenter), Nancy Ouellet, Valarie Hall-Parks, David Ellis (presenter)

35 YEARS:

Donna Berube	Valarie Hall-Parks
Marg Emery	Nancy Ouellet

RETIREES



Front row, from left to right: Susan Campbell, Linda Thériault, Jeannine Morais, David Greason
Back row, from left to right: Douglas Stanley, Kay Fitzgerald, Sharon Tucker (presenter), Peter Murphy (presenter)

THOSE WHO WERE HONoured FOR RETIREMENT IN 2011:

Susan Campbell	Kay Fitzgerald
David Greason	Jeannine Morais
Douglas Stanley	Linda Thériault
Murray Turner	

(This is different from those who actually retired in 2011.)

APPEALS TRIBUNAL

Goal

The goal of the Appeals Tribunal is to deliver the highest quality services possible, and the fair and timely resolution of appeals.

TARGET

To reduce the inventory of appeals to be heard and to continue to improve the overall processing time of decisions.

RESULTS

The Appeals Tribunal saw another large increase in appeal applications during 2011. The number of applications rose by 13.7% from the 2010 level to a total of 798 appeals received. This is the largest amount of appeals received since the Appeals Tribunal was established in its current form in the mid-1990s. Due to the efforts of Appeals Tribunal members and staff, we processed 10.4% more appeals than in 2010, therefore our inventory increased by only 3.1%. The time required to schedule appeals was lowered by 35% from the previous year. Because

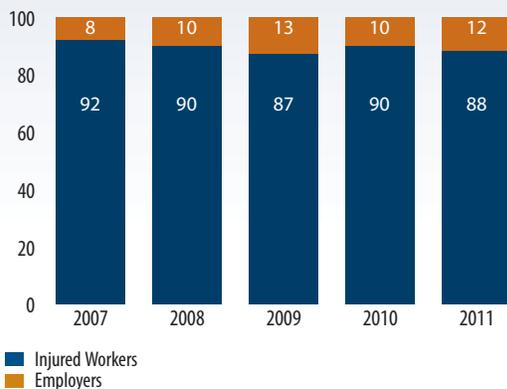
of the large volume of appeals needing to be processed in early 2011, created by the increase in volume from 2010 and the disruption brought about when the Appeals Tribunal was moved to its current location, the processing time from the hearing to the decision being mailed increased during the year. However, our efforts in processing more appeals allowed us to reduce the processing time, achieving the same level as last year. We were successful in reducing the overall processing time by 18%.

The Appeals Tribunal, operating at arm's length from WorkSafeNB, offers employers and workers the opportunity to appeal WorkSafeNB decisions. The Appeals Tribunal's primary responsibility is to provide fair, consistent and impartial decisions in a timely manner.

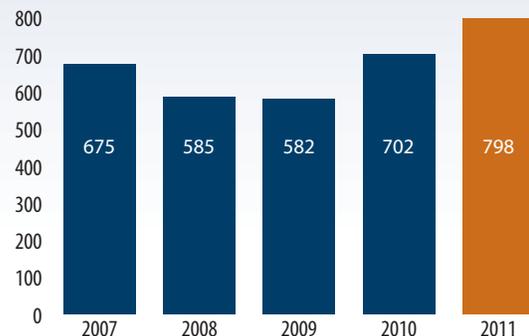
The Appeals Tribunal consists of the following:

- Chairperson: reports to the board of directors on the administrative operation of the Appeals Tribunal. He also acts as a chairperson for appeal hearings.
- Vice-chairpersons: at the present time, we have six part-time vice-chairpersons who chair appeal hearings.
- Appeals Panel members: Appeals Panel members, representatives of workers or employers throughout the province, are appointed by the board of directors. At present, we have 20 part-time members.
- In support of the activities of the Appeals Tribunal, 12 staff members work to schedule hearings, prepare the necessary documentation and ensure decisions are sent to all parties concerned.

Appeals Initiated (%)



Appeals Received



Despite a surge in appeals during 2011, the Appeals Tribunal, its managers and staff, successfully kept an increase in its appeals inventory to a minimum and made strides in reducing scheduling and processing times. It is hoped that recommended guideline and processing changes will further enhance our ability to address appeals in a timely manner. The Appeals Tribunal remains committed to providing fair and impartial hearings in an efficient fashion. ~ Ronald E. Gaffney, Chairperson of the Appeals Tribunal

Achieving fair, consistent, impartial and timely completion of appeals requires:

- Well-trained vice-chairpersons, panel members and staff
- A consistent approach to deciding appeals
- Supportive legislation and policies

The Appeals Tribunal offers the following service:

Workers, dependants, and employers can appeal decisions of WorksafeNB. As an administrative tribunal, the Appeals Tribunal is a quasi-judicial body that follows the rules of Natural Justice in its decision-making.

Appeals Panel hearings

An Appeals Panel will consider an appeal at an Appeals Panel hearing. The Appeals Tribunal

holds its hearings in regions throughout the province in the official language chosen by the person submitting the appeal. Appeals Panel decisions are final and delivered in writing. The Appeals Panel consists of a Three-Person Panel or a Single-Person Panel.

Three-Person Panel

A Three-Person Panel is made up of a chairperson and two panel members. The chairperson is chosen from the Appeals Tribunal's list of individuals appointed for that purpose. The two remaining panel members consist of a worker representative and an employer representative, also chosen from pre-established lists. Panel members are required to act impartially, and as such, do not represent any particular group.

Single-Person Panel

A Single-Person Panel is subject to the consent of all parties and consists of a chairperson acting alone.

HIGHLIGHTS

- The number of appeals received increased by 13.7% from 2010.
- The number of appeals processed and resolved increased by 10.4% from 2010.
- The inventory of appeals increased by 3.1% from last year.
- The time required to schedule an appeal was reduced by 35% from 2010.
- The overall processing time for an appeal decreased by 18% from 2010.
- The number of postponed appeals increased by 12.4% over last year's level, where it had

Appeals Results

	2007	2008	2009	2010	2011
Accepted	67%	68%	68%	68%	75%
Partial	5%	6%	5%	6%	5%
Denied	25%	25%	26%	26%	19%
Withdrawn (at hearing)	3%	1%	1%	0%	1%

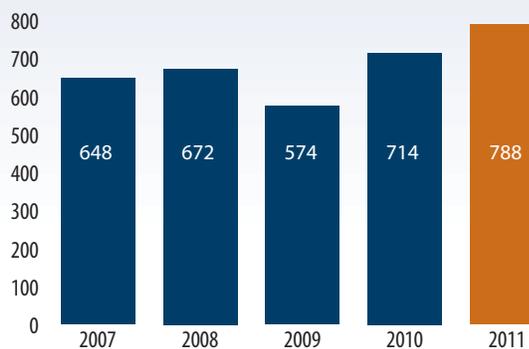
increased by 5%. As in 2010, although we did not experience many weather-related postponements in 2011, the main reason for the increase was due to the lack of availability of some representatives of parties to the appeal and some panel members. We continue to monitor postponements to work toward reducing the overall amount. Options will be explored on how to best deal with the lack of readiness of some parties to appeals.

- Appeals withdrawn before the hearing decreased by 6%. This is the third year where we have seen a modest decrease in

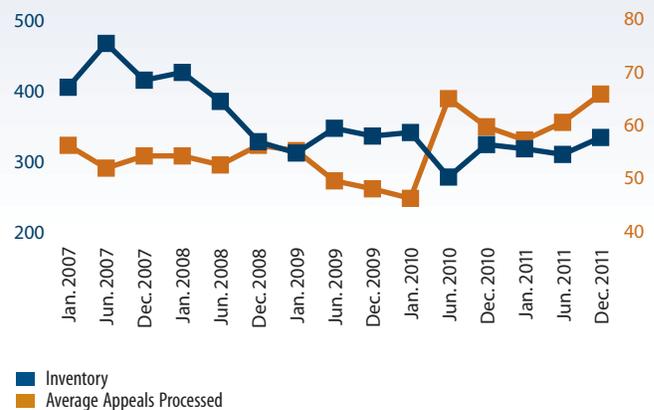
appeals withdrawn. A percentage of these cases can be attributed to an appeal being withdrawn in lieu of postponing due to new information coming in that needs to be seen by the original decision-maker. As well, unrepresented appellants will often submit an appeal application, and then seek assistance with the worker or employer advocates. After seeking assistance, these appeals are sometimes withdrawn to allow the representative time to review the file and to obtain additional information to be sent to WorkSafeNB for review.

- We continued to look for different ways to process appeals. A strategic plan and objectives were developed later in the year and recommendations will be made to advance some options. Although some recommendations require legislative change to be realized, other options that will make the process more efficient will either be implemented or further explored.
- A new vice-chairperson was appointed to the Appeals Tribunal late in 2011. Orientation began in early 2012.

Appeals Resolved



Overview of Inventory of Appeals



QUICK FACTS

Number of assessed employers	14,423
Maximum assessable / insurable earnings	\$56,700
Provisional average assessment rate	\$2.00*
Actual average assessment rate	\$2.02
Appeals received:	798
• initiated by workers (or their representative)	701
• initiated by employers (or their representative)	97
Appeals resolved	788
Total claims created (can include claims with no application for benefits)	23,332
Claims recorded, no benefits paid	12,298
Total claims adjudicated	12,018
Lost-time claims	5,688
No lost-time claims	4,998
Average days lost per lost-time claim	57.0
Average (non-tax) payment per claim	\$4,610
Average calendar days from injury to first payment issued (manageable claims)	19.1
Number of workplace health and safety inspections	8,751
Number of orders (violations of the Occupational Health and Safety Act)	6,782
Number of serious accident investigations	359**
Work-related fatalities (4 workplace fatalities occurring, plus 5 from previous years' injuries/occupational diseases)	9
Administration costs—excludes self-insured and Occupational Health and Safety (000s)	\$23,576
Administration costs—Occupational Health and Safety (000s)	\$8,658
Assessment revenue (000s)	\$162,428
Total premium revenues (000s)	\$189,914
Current year claims costs incurred (000s)	\$107,748
Claims payment made for current and prior years' injuries (000s)	\$136,624
Claims cost incurred for current and prior years' injuries (000s)	\$119,263
Total benefits liabilities—assessed employers (000s)	\$886,433
Total benefits liabilities—self-insured employers (000s)	\$144,030
Assessable payroll (000s)	\$8,160,924
Market rate of return on portfolio	2.63 %

* Announced assessment rate for 2012 is \$1.70.

** Includes fatalities, fractures (excluding fingers and toes), and any injury requiring hospital admission as an in-patient (amputations, burns, etc.).

Note: Certain figures have been restated from previous publications to reflect up-to-date information. Reflects most current data as of December 31, 2011.

CONTACT INFORMATION

TOLL-FREE NUMBERS

For all WorkSafeNB departments and offices:

1 800 222-9775

Physician Inquiry Line:

1 877 647-0777

Toll-free fax for claims:

1 888 629-4722

OFFICE LOCATIONS AND FAX NUMBERS

Saint John

Head Office, Assessment Services, Claims Inquiry
(Mailing address for all WorkSafeNB Offices)

1 Portland Street

P.O. Box 160

Saint John, NB E2L 3X9

Tel: 506 632-2200

Appeals Tribunal

Tel: 506 632-2200

Fax: 506 738-4104

Toll free: 1 800 222-9775

Dieppe

30 Englehart Street, Suite F

Tel: 506 867-0525

Fax: 506 859-6911

Bathurst

Place Bathurst Mall

1300 St. Peter Avenue, Suite 220

Tel: 506 547-7300

Fax: 506 547-7311 or 506 547-2982

Grand Falls

166 Broadway Boulevard, Suite 300

Tel: 506 475-2550

Fax: 506 475-2568

Email addresses

Appeals Tribunal: appeals.tribunal@ws-ts.nb.ca

Communications Department:

communications@ws-ts.nb.ca

Assessment Services:

assessment.services@ws-ts.nb.ca

www.worksafenb.ca