



WORKSAFE
TRAVAIL SÉCURITAIRE  **NB**

2020 ANNUAL REPORT

WorkSafeNB
Annual Report 2020

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For detailed financial statements, see the accompanying document - Management Discussion and Analysis and Consolidated Financial Statements and Notes

OUR FOUNDING PRINCIPLES

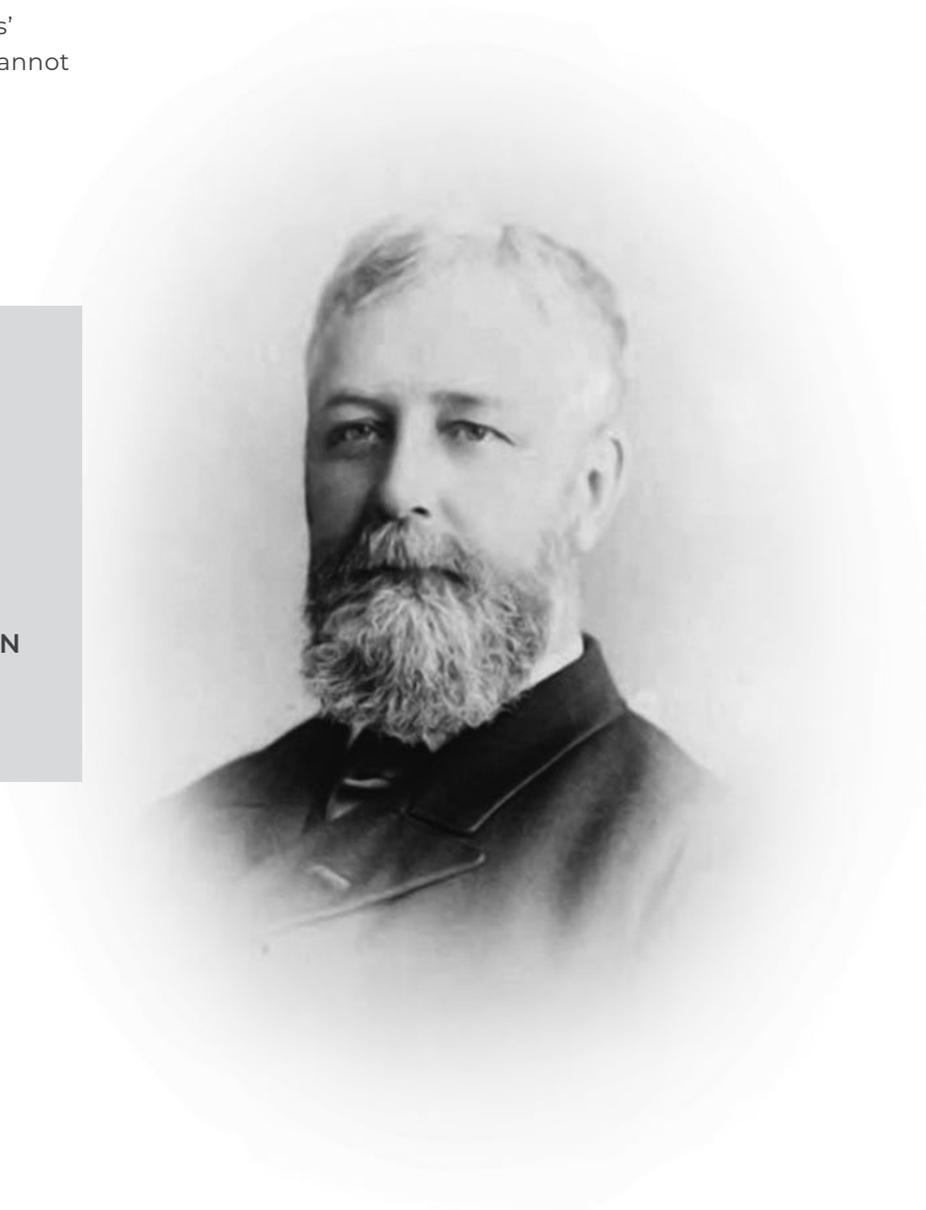
In 1918, New Brunswick's workers' compensation system was established based upon principles developed five years earlier by Sir William Meredith, a former Chief Justice of Ontario.

The development of The Meredith Principles achieved a historic compromise in which employers fund the workers' compensation system and collectively share liability if, and when, workers are injured. In return, injured workers receive wage-loss compensation and medical benefits while they recover from a workplace injury. In accepting the workers' compensation benefits, injured workers cannot sue their employers.

The Meredith Principles became the basis for workers' compensation systems across Canada and remain so today.

THE MEREDITH PRINCIPLES
ARE BASED ON:

- 1 NO-FAULT COMPENSATION**
- 2 SECURITY OF BENEFITS**
- 3 COLLECTIVE LIABILITY**
- 4 INDEPENDENT ADMINISTRATION**
- 5 EXCLUSIVE JURISDICTION**



WHO WE ARE

WorkSafeNB is a Crown corporation committed to promoting healthy and safe workplaces in New Brunswick. While our primary objective is to prevent workplace injuries and occupational disease, we provide comprehensive rehabilitation services and wage-loss compensation benefits when these do occur.

WorkSafeNB is the regulatory body responsible for ensuring compliance with New Brunswick's *Occupational Health and Safety Act*. We are also accountable to our stakeholders for fair administration of the *Workers' Compensation Act*, the *Workplace Health, Safety and Compensation Commission* and *Workers' Compensation Appeals Tribunal Act* and the *Firefighters' Compensation Act*.



STRATEGIC PILLARS



DRIVE A SAFETY-FIRST CULTURE

Keeping New Brunswickers healthy and safe through leadership and prevention initiatives.



ACHIEVE EFFECTIVE RECOVERY

Effectively and efficiently tapping into all available health care resources when rehabilitation is necessary so injured workers can stay at work or return to work as soon as safely possible.



BUILD A WORKPLACE COMMITTED TO SUPERIOR SERVICE

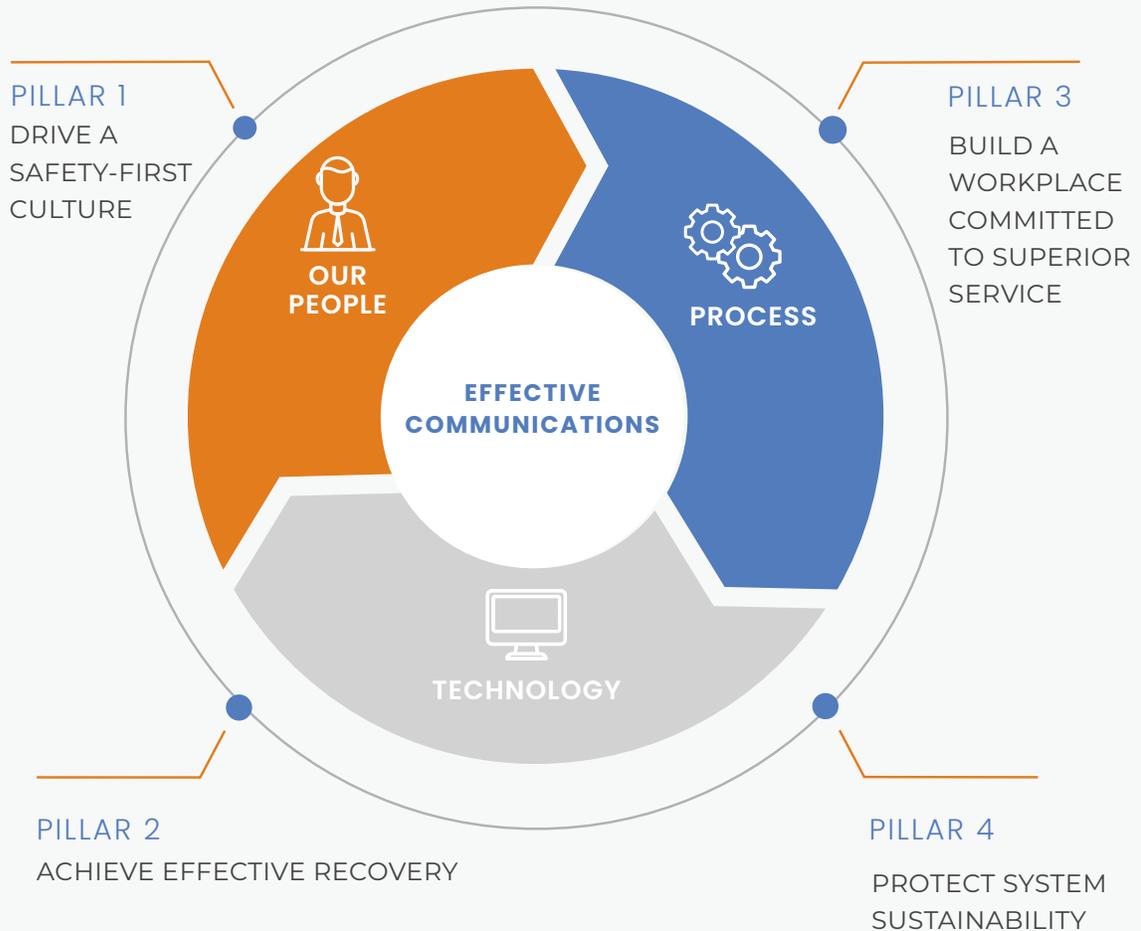
Investing in our people, processes and technology to improve the overall experience for our stakeholders and staff.



PROTECT SYSTEM SUSTAINABILITY

Ensuring we provide services and benefits that are fair, accessible, transparent and fiscally responsible.

OUR FOUNDATIONAL CAPABILITIES



WHO WE SERVE



LARGEST THREE SECTORS



CONSTRUCTION



RETAIL



HEALTH CARE &
SOCIAL ASSISTANCE
(DOES NOT INCLUDE SELF-INSURED)

EMPLOYER BY SIZE (BY FULL-TIME EQUIVALENT)

LARGE
6%
APPROXIMATELY
55 EMPLOYEES OR MORE

MEDIUM
20%
APPROXIMATELY
12-55 EMPLOYEES

SMALL
74%
FEWER THAN
12 EMPLOYEES

BOARD OF DIRECTORS



WorkSafeNB's board of directors, appointed by the Lieutenant-Governor in Council, is comprised of New Brunswickers who represent our stakeholders' interests. They are responsible for WorkSafeNB's stewardship and strategic direction. As a Crown corporation, the board is accountable to the Government of New Brunswick through the Minister of Post-Secondary Education, Training and Labour.

Our board consists of a chairperson and a vice-chairperson, neither of whom are representative of either workers or employers, as well as four members representing workers and four members representing employers. Once appointed, members act in the best interest of WorkSafeNB at all times, regardless of the stakeholders they represent. The president and CEO is an ex-officio non-voting member of the board of directors.

SUMMARY OF KEY STRATEGIC MEASURES

 DRIVE A SAFETY-FIRST CULTURE	2018	2019	2020
LOST-TIME INJURY FREQUENCY*			
Assessed	1.4	1.3	1.1
Self-insured	3.7	3.0	2.5
All employers	1.7	1.5	1.3
HEALTH & SAFETY INDEX		baseline	9.9%
WORKPLACE FATALITIES	28	17	10
 ACHIEVE EFFECTIVE RECOVERY	2018	2019	2020
CLAIM DURATION			
Average days for open claims	247	267	289
Average days for closed claims	98	113	104
% OF WORKERS RETURNED TO WORK WITHIN:			
26 weeks	81%	82%	85%
2 years	92%	95%	97%
WORKPLACE INJURY TO CLAIM REGISTRATION	15	14	14
CLAIM REGISTRATION TO FIRST PAYMENT	28	39	26
 BUILD A WORKPLACE TO DELIVER SUPERIOR SERVICE	2018	2019	2020
CLIENT SATISFACTION INDEX			
Injured workers	72%	N/A	69%
Employers	74%	N/A	76%
EMPLOYEE ENGAGEMENT SCORE	49%	44%	N/A
 PROTECT SYSTEM SUSTAINABILITY	2018	2019	2020
FUNDING POSITION	85%	105%	124%
RETURN ON INVESTMENT	-1.3%	14.0%	5.4%
AVERAGE ASSESSMENT RATE	\$1.70	\$2.65	\$2.40

*Per 100 full-time equivalents

YEAR AT A GLANCE

	2018	2019	2020
Number of workers covered	323,324	326,194	322,314
Total injury rate (per 100 workers)	3.2	2.6	2.1
Number of lost-time claims accepted	5,188	4,532	3,786
Number of no lost-time claims accepted	4,166	2,329	2,006
Open claim duration	247	267	289
Closed claim duration	98	114	104
Active employer registered	15,080	15,121	14,998
Number of appeals			
At Decision review office* - reviews completed	N/A	N/A	654
At Appeals Tribunal – appeals resolved	541	511	604
Claim costs (\$ millions)	367.8	86.7	14.5
Benefit payments (\$ millions)	167.3	157.9	140.4
Benefit liabilities (\$ millions)	200.5	(71.2)	(125.9)
Assessment revenue (\$ millions)	174.2	272.6	244.9
Investment income (\$ millions)	(17.6)	184.2	83.3
Benefits liabilities (\$ millions)	1,576.3	1,505.1	1,379.2

*Decision review became legislated in January 2020



COMPARISON WITH OTHER CANADIAN WORKERS' COMPENSATION BOARDS

WorkSafeNB is a member of the Association of Workers' Compensation Boards of Canada (AWCBC), a national non-profit organization represented by the workers' compensation board or commission from each of Canada's provinces and territories. Through the AWCBC, the chief financial officers of the Canadian boards and commissions develop financial and statistical indicators to describe the workers' compensation insurance system in Canada overall and provide comparisons across jurisdictions. The following comparisons are based on 2019 data with other jurisdictions (the most recent data available). Where available, WorkSafeNB has used 2020 data. View the complete report on the AWCBC's website at www.awcbc.org.

	AB	BC	MB	NB	NL	NS	NT/ NU	ON	PE	QC	SK	YT
Administration cost per Time Loss claim	7,074	6,019	6,655	8,966	9,909	9,334	30,393	14,563	5,822	4,340	7,200	20,589
Administration cost per \$100 assessable payroll	0.19	0.29	0.36	0.35	0.41	0.42	0.85	0.32	0.27	0.22	0.27	0.69
Average calendar days from injury to first payment issued	27	31	19	40*	32	40	26	43	37	N/A	35	33
Average calendar days from registration of claim to first payment issued	23	23	14	26*	27	31	22	32	21	N/A	29	29
Injury rate per 100 workers of assessable employers	1.5	2.2	2.5	1.6	1.7	1.7	2.1	1.1	1.4	2.1	2.0	1.8
Average composite duration of claim (in days)	90	83	33	91	152	147	74	N/A	66	N/A	62	29
Benefit cost per lost-time claim	39,000	27,000	12,000	34,000	29,000	38,000	42,000	33,000	23,000	28,000	21,000	30,000

*2020 data

WorkSafeNB and AWCBC use different criteria when counting lost-time claims for this key statistical measure. The AWCBC counts claims with the same injury and registration year, as of March 31 of the following year. WorkSafeNB counts lost-time claims registered and accepted in the year, regardless of the injury date. The AWCBC includes claims that receive a permanent functional impairment award with or without any time lost, while WorkSafeNB only includes claims with lost time. Two AWCBC statistics are based on accepted national definitions and may not be the same as statistics published in WorkSafeNB's annual reports. The definition of this measure is the number of new lost-time claims per 100 covered workers (full-time equivalents).

SUMMARY OF TASK FORCE AND AUDITOR GENERAL RECOMMENDATIONS

In 2017-2018, a Ministerial Task Force and the Auditor General conducted reviews of New Brunswick’s workers’ compensation system. The Task Force focused on short-term solutions and long-term sustainability, while two separate Auditor General reviews focused on 1). our governance model, and 2). our claims

management and rehabilitation system. Many of the recommendations have already been implemented. The following represents the status at the end of 2020.

To see the status of all recommendations, visit our website.

RECOMMENDATIONS	Implemented	In progress	Not started
Auditor General Phase 1: Governance	8/12	4/12	0/12
Auditor General Phase 2: Claims	20/29	6/29	3/29
Task Force	22/28	5/28	1/28



MESSAGE FROM THE CHAIRPERSON



I am proud of how our employees, under the guidance of president and CEO Doug Jones, responded to the pandemic. Many employees worked countless hours helping to ensure the health and safety of not only our workforce, but of all New Brunswickers.



MEL NORTON
CHAIRPERSON

In writing this message, I couldn't help but think how the COVID-19 pandemic shaped the work of our organization throughout 2020. Globally, there were 84 million recorded cases during 2020. By the end of the year, we saw hope emerge in the approval and deployment of vaccines developed to put an end to the scourge. Yet, by mid-May 2021, there were another 84 million cases recorded globally and we have been impacted by third waves of the virus and variants, leading to lockdowns in provinces across Canada. Never has the health and safety of families, friends, and co-workers been more front and centre in our everyday lives.

New Brunswick's experience, seen through a purely statistical perspective, has fared relatively well. But numbers cannot hide the pain and suffering of those whose lives were claimed by COVID-19 and their families. We know that

many who were infected by the virus and have recovered may still feel some debilitating effects of the infection for some time. Furthermore, many others were impacted as businesses struggled, jobs were lost, and family relationships were strained as restrictions prevented loved ones from connecting. On behalf of the entire board of directors, I offer our condolences to all affected by the devastating pandemic.

While our province certainly suffered, we were also seen as a leader – both nationally and internationally – in the proactive steps taken to protect the province's residents. Our government took early decisive action to protect the health and safety of New Brunswickers. WorkSafeNB worked closely with the Department of Public Health and the Department of Justice and Public Safety. The three entities collaborated to educate and protect every New Brunswicker, with

WorkSafeNB focused on keeping New Brunswick workers and their families healthy and their workplaces operating safely.

I am proud of how our employees, under the guidance of president and CEO Doug Jones, responded to the pandemic. Many employees worked countless hours helping to ensure the health and safety of not only our workforce but of all New Brunswickers. The board and I commend their tireless commitment and I feel honoured and privileged to chair such a professional, dedicated and caring organization.

Shifting from the pandemic to an operational review, we are pleased to report some very positive changes in our key metrics.

The number of lost-time injuries continued a steady decline throughout 2020, following which we recorded the lowest injury rate in the past 10 years. The number of workplace fatalities also significantly declined from previous years. While some of this decline is, undoubtedly due to the pandemic's effects, we are encouraged by the underlying positive trend.

We also recorded a significant reduction in claims costs, due in part to the changes in legislation in 2018 and 2019, and accompanying policy changes. Over the past few years, we saw claims costs start to rise dramatically in 2016, reaching a peak in 2018. WorkSafeNB recorded a total of \$633 million in losses over the 2015-2018 period. Claim costs have now returned to 2016 levels and are continuing to decline, approaching traditional levels in line with costs experienced by workers' compensation organizations in other provinces. Over the past two years, WorkSafeNB has also recorded a positive net income of \$568 million, nearly offsetting the losses of the previous four years.

As a result of the favourable cost trends, the board was pleased to announce a reduced provisional average assessment rate of \$2.17 per \$100 of assessable payroll for 2021, which

represents a 9.6% reduction from the \$2.40 average assessment rate announced for 2020.

We are also pleased to report that the Accident Fund funding ratio of assets to liabilities was 124% at the end of 2020, representing a remarkable improvement from the 85% and 105% reported at year ends 2018 and 2019, respectively. WorkSafeNB has returned to a solid financial footing that benefits all stakeholders.

We were also pleased to continue reducing the unpaid waiting period for injured workers, from two days to one day on July 1, 2020. The unpaid waiting period will be eliminated entirely on July 1, 2021.

Throughout 2020, WorkSafeNB staff worked diligently to continue implementing the legislative amendments passed in recent years. This included efforts to ensure all stakeholders were aware of the legislative changes and their impacts through a comprehensive education and awareness campaign, compliance plan, and advisory and consultation services. Critical was the work resulting from the legislative amendments introduced in late December 2019, through Bills 26 and 27. Amendments to the *Occupational Health and Safety Act (OHS Act)* helped us enhance workplace safety, including clarifying the obligations of employers and supervisors. Similarly, the "duty to accommodate" language in the *Workers' Compensation Act (WC Act)* was amended to reinforce the employer's obligation to return injured workers to work, unless the accommodation causes the employer undue hardship. This change will help facilitate recovery for injured workers.

Throughout 2020 and 2021, a comprehensive review of the *Workers' Compensation Act* will be completed, with a report due to our Minister by year-end 2021. This Act is long overdue for an end-to-end review, and I look forward to this report's findings, which will be followed by stakeholder consultation.



The board also worked diligently implementing the remaining governance recommendations made by the Auditor General. Of the 12 recommendations, eight are complete and the other four are underway. In 2020, the board spent considerable time maturing the skills matrix. This included defining the appropriate skills and competencies, working with an external provider to complete an independent review of the board's current skills and level, and peer evaluations to assess members' performance. This work is valuable in identifying gaps, creating professional development plans, and providing guidance for filling vacancies during recruitment. We are committed to continuing to identify actions to optimize board and director performance and board composition.

On a final note, I would like to express my appreciation to board members for their dedication to WorkSafeNB. In particular, I would like to thank Mr. Hector Losier, who left the board in 2020, after nine years of service. Hector was a knowledgeable, passionate board member who was very well-respected by all board members and numerous stakeholders.

In closing, I recall the proverbial phrase "When life gives you lemons, make lemonade." We have had a tough year, but we have been provided a rare opportunity to recognize and appreciate who and what matters most.

Events of the past year forced us to connect with people differently – even little things such as walking down the street and saying hello to neighbours you had never met before. We were forced to change things that we wouldn't have even previously considered.

We had good reason to get in touch with nature – both human nature and our beautiful great outdoors. For WorkSafeNB, 2020 reminded us why the health and safety of our stakeholders and the communities we serve are and will always be our top priority.

The board chairperson is responsible for the annual report and for achieving the goals and objectives defined within.

MESSAGE FROM THE PRESIDENT AND CEO



Since my arrival as CEO in March 2018, our organization has been on a journey to re-establish a firm financial footing following a few years of increasing costs and a deteriorating funding level. Through a combination of legislative changes as well as policy and process adjustments to complement the legislative change, I'm pleased to confirm that our financial situation has improved dramatically during 2019 and 2020.

DOUGLAS JONES
PRESIDENT AND CEO

Before 2020, who could have imagined that within weeks plexiglass would become one of the most popular workplace upgrades, a face mask would become a standard personal accessory and hand sanitizer would replace hand lotion.

A YEAR LIKE NO OTHER

The COVID-19 pandemic created numerous challenges as we adapted to various control measures and many businesses suffered as a result. Sadly, many people also suffered. We grieved those whom we have lost to the disease. Our healing processes were too often significantly impacted by an inability to hold the hand of a loved one, to extend a final goodbye or to pay our respects and celebrate life with friends, families and loved ones in our traditional ways.

However, borne out of these challenges and difficult times arose hope, adaptability, innovation and tenacity.



Within a few short days of the March 17 order to work from home, WorkSafeNB staff were up and running on a virtual basis, barely missing a beat in our ability to serve our clients.

Admittedly, the first weeks were rocky at times, but I couldn't have been prouder of our staff as they persevered and adapted to our "new normal."

We rapidly built partnerships with the Department of Public Health, and The Department of Justice and Public Safety to develop educational material and respond as needed to workplaces to help

businesses reopen while protecting the health of employees, clients, and the public. Our Prevention team engaged with employers and their employees and built much more robust relationships, which will help grow our province's workplace safety culture in the years to come. We were pleased to report a significant reduction in the number of workplace injuries during 2020. Though we recognize that the pandemic played a role in this decline, we remain committed to working with our stakeholders to continue our drive toward our aspirational goal of zero harm.

Our Claims and Rehabilitation division took full advantage of the opportunities and lessons learned from working in a virtual environment. Some of the virtual work benefits included improving our ability to serve our clients in the language of their choice and increasing our pool of employee candidates, as employment opportunities are not dependent on a specific geographic location. One of the more significant learnings was how our Rehabilitation team adapted to a virtual work environment to provide effective treatment options for injured workers closer to their homes, which has been an expressed desire of a number of clients for many years. The Claims team tackled the red tape and bottlenecks, both internal and external, that had delayed claim acceptance decisions and loss of earnings processes. The improvement on these two key strategic measures (KSMs) was remarkable throughout the year and their goal is to improve even more during 2021.

DECISION REVIEW OFFICE

Effective January 1, 2020, new legislation created our Decision Review Office (DRO), which provides an internal appeal process should any party dispute a workers' compensation claim decision. The DRO has had an active first year, reviewing 654 decisions and overturning or amending approximately 27% of those. We also established a new Quality Management Services (QMS) team, focusing on continuous improvement and

training. The QMS team evaluates the outcomes of the DRO and Workers' Compensation Appeal Tribunal decisions as part of this essential continuous improvement process.

A FOCUS ON INFORMATION TECHNOLOGY

Upgrading our IT systems plays a large part in our Transformation program, as outlined in our Strategic Plan. We were fortunate that our IT team had completed several upgrades and enhancements to our systems in recent years to enable a mobile workforce. This paid off handsomely during the pandemic. Among other IT achievements in 2020, work continued to enhance cyber-security and disaster recovery, and we started our transition of certain applications to the cloud.

“ The next three years will be very exciting as we replace many of the key systems in our organization with tools and features to help us enhance effectiveness, security and the client experience. ”

REGAINING FINANCIAL FOOTING

Since my arrival as CEO in March 2018, our organization has been on a journey to re-establish a firm financial footing following a few years of increasing costs and a deteriorating funding level needed to secure the assets required to pay for future benefits for our injured workers. Through a combination of legislative changes as well as policy and process adjustments to complement the legislative change, I'm pleased to confirm that our financial situation has improved dramatically during 2019 and 2020.

Our funding level was at a worrisome level of 85% at year-end 2018. This improved to 105% at year-end 2019, and at year-end 2020 we have recovered to 124% – above our 120% target.

Though our accident costs remain one of the highest in the country, they are declining as we work with employers and injured workers to focus on returning employees to work as soon as safely possible.

THE YEAR AHEAD

Looking ahead to 2021, we will continue to adapt to COVID-19 and we will reflect and act upon the outcomes stemming from the pandemic. Working from home will change how we look at the typical workplace and many people are working in “gig economy” jobs. A scheduled review of the *Workers’ Compensation Act* throughout 2021 is timely, as it provides an opportunity to consider what legislative changes may be needed to adapt to our

new ways of working. During this legislative review, we will also be considering additional benefits for injured workers that may be appropriate.

I invite you to read our entire Annual Report and learn more about our areas of success, our challenges and the stories behind the numbers. I remain committed to you, our stakeholders, to work diligently on our journey to build a high-performing organization dedicated to exceptional client-centric service and ensuring every New Brunswicker returns home at the end of their shift the same way they left – healthy and safe.



SETTING THE STAGE

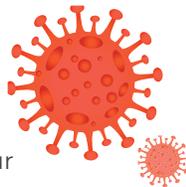
AN UNFORGETTABLE YEAR

If we had to describe 2020 in one word, we all may choose differently. But one definitive word everyone would likely agree on is unforgettable. We will all remember the year that introduced us to COVID-19, significantly changing our lives.

For some, the pandemic brought devastation and tragedy, for others the loss of livelihood, both temporarily and permanently, while a minority were simply inconvenienced. No matter its effect, COVID-19 forced us to be resilient, and cultivated our compassion and creativity. It forced us to find innovative ways to work, to learn, to communicate and to focus on what matters most – our health and safety and that of our loved ones.

At WorkSafeNB, 2020 pressed us to find the silver lining in this dark COVID-19 cloud. In 2019 we had already begun our journey of transformation, to evolve our business processes and technology systems and change how we deliver services. We needed to do more than improve upon these – we needed to transform them.

Our transformation is about raising the bar to our new best. It's about embracing change, envisioning a different approach to better serve our clients and to leverage technology to empower success. COVID-19 forced us to accelerate our transformation.



TRANSFORMATION PROGRAMS

We launched three programs under our transformation model to improve the Client Experience, the Employee Experience and the Enterprise Experience.



Our Client Experience Program operates on our belief that how an organization delivers its services to clients is as important as what it delivers. Research tells us that by putting clients first in delivering the services they need in the way



they want to receive them produces better results for those clients and improves stakeholder trust and helps build cultures that benefit the clients.



Our Employee Experience Program focuses on providing a positive experience for all employees, from the time they join WorkSafeNB to when they retire. An environment of growth and learning and development is important in shaping their careers, as well as our future. The program is also about setting employees up for success by ensuring people are in roles that leverage their strengths, and that we celebrate them for a job well done, through appropriate rewards and recognition. When employees are happy and feel valued, they are more committed to the organization and its clients.



Our Enterprise Experience program is focused on identifying and implementing the right systems and best technology to improve the client experience – for New Brunswick's workers and employers and our staff. As our clients' needs change, so must the way we respond to them change. It means modernizing to provide

more self-serve options and automation that will eliminate manual data entry and handling. This will lead to better data available more quickly, so we can make the most informed decisions on claims. This, in turn, will lead to better outcomes. It means integration of all our business systems, including a procurement model that will lead to financial savings and operational efficiencies. It means standardized workflows that will boost employee productivity.

OUR TEAM PERSEVERED

2020 was indeed unforgettable. But for WorkSafeNB it is unforgettable for more than being the year of COVID-19 – it is memorable for the relationships we forged with our stakeholders

while working on their behalf; it is memorable for the countless hours and tremendous efforts staff dedicated to keeping New Brunswick’s businesses open, healthy and safe and helped to ensure that cross-border workers and our borders protected; and, it is memorable for highlighting our commitment to ensuring continued service to our clients, whether that service was provided virtually or by adhering to social distancing.

While we found a silver lining and accelerated our transformation. WorkSafeNB is more committed than ever before to making New Brunswick a healthy and safe place to work and live, wherever those workplaces may be.



Members of the RCMP, Public Health, Emergency Measures Office, the Department of Justice and Public Safety, and WorkSafeNB are featured here in Campbellton in October 2020, just before the first compliance blitz, called “operation yellow.” The officers were checking for COVID-19-compliance with employers in this zone, to help get the area back to a yellow level.

STRATEGIC
PILLAR



DRIVE A SAFETY-FIRST CULTURE

Keeping New Brunswickers healthy and safe through leadership and prevention initiatives

Our vision of

Keeping people safe and healthy at work

was never more important a guiding beacon than in 2020, a year that saw the pandemic turn the world upside down, drastically changing every aspect of our lives. Tragically, some people lost their lives, others their livelihoods. Some businesses stopped or suspended operations, while sectors such as transportation, manufacturing, home renovations, and health care services ramped up.

It was not business as usual, as much of our work focused on helping New Brunswick’s workplaces implement protocols to keep their workers and visitors safe while keeping their doors open.

However, COVID-19 did not restrict WorkSafeNB from other responsibilities, such as awareness and compliance. We continued to pursue legislative change and conduct workplace inspections and investigations. We also worked with the Crown to refer charges, when appropriate assisted with court proceedings and coroner inquests, and participated with police in criminal investigations into industrial accidents, when required.

Through a steadfast commitment to collaboration, we cemented the trust of our stakeholders and strengthened relationships, recognizing that collectively we are stronger and that the term “we’re all in this together” is more than a cliché.

KEY STRATEGIC MEASURES

	2018	2019	2020	TARGET	ACHIEVED
LOST-TIME INJURY FREQUENCY*					
Assessed	1.4	1.3	1.1	↓	✓
Self-insured	3.7	3.0	2.5	↓	✓
All employers	1.7	1.5	1.3	↓	✓
HEALTH & SAFETY INDEX (Percentage improvement)	N/A	Baseline	9.9%	↑	-
WORKPLACE FATALITIES	28	17	10	↓	✓

*Based on the number of lost-time claims per 100 full-time equivalents (FTEs)

LOST-TIME INJURY FREQUENCY

The attention and dedication to healthy and safe workplaces by our workers, employers, unions, governments and safety associations has resulted in a continued decline in lost-time injury (LTI) frequency.

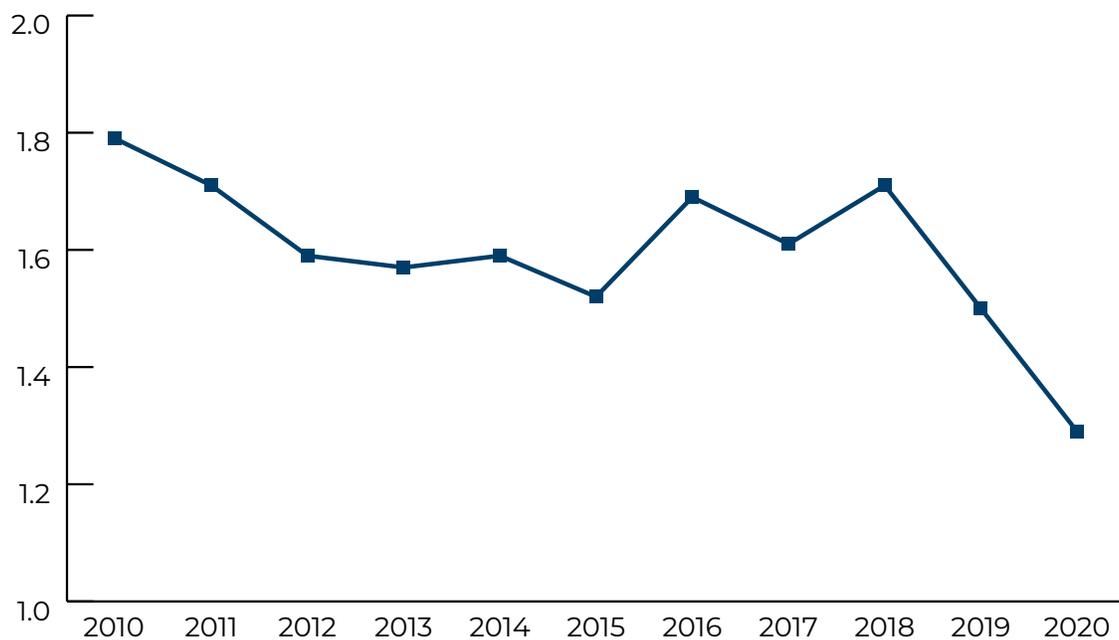
In 2020, LTI frequency for all employers dropped by 15% from 1.7 in 2019 to 1.3, the lowest in 11 years, and the second lowest LTI frequency of all the Canadian jurisdictions. (The LTI frequency for self-insured employers, which consists mostly of government departments and agencies, continues to be higher than with assessed employers. We continue to work with them and are seeing

progress.) This continued reduction is the result of many factors, including the collaborative efforts of WorkSafeNB and its stakeholders. There is no question that COVID-19 played a part by not only changing the way we work but also focusing everyone on workplace health and safety in general.

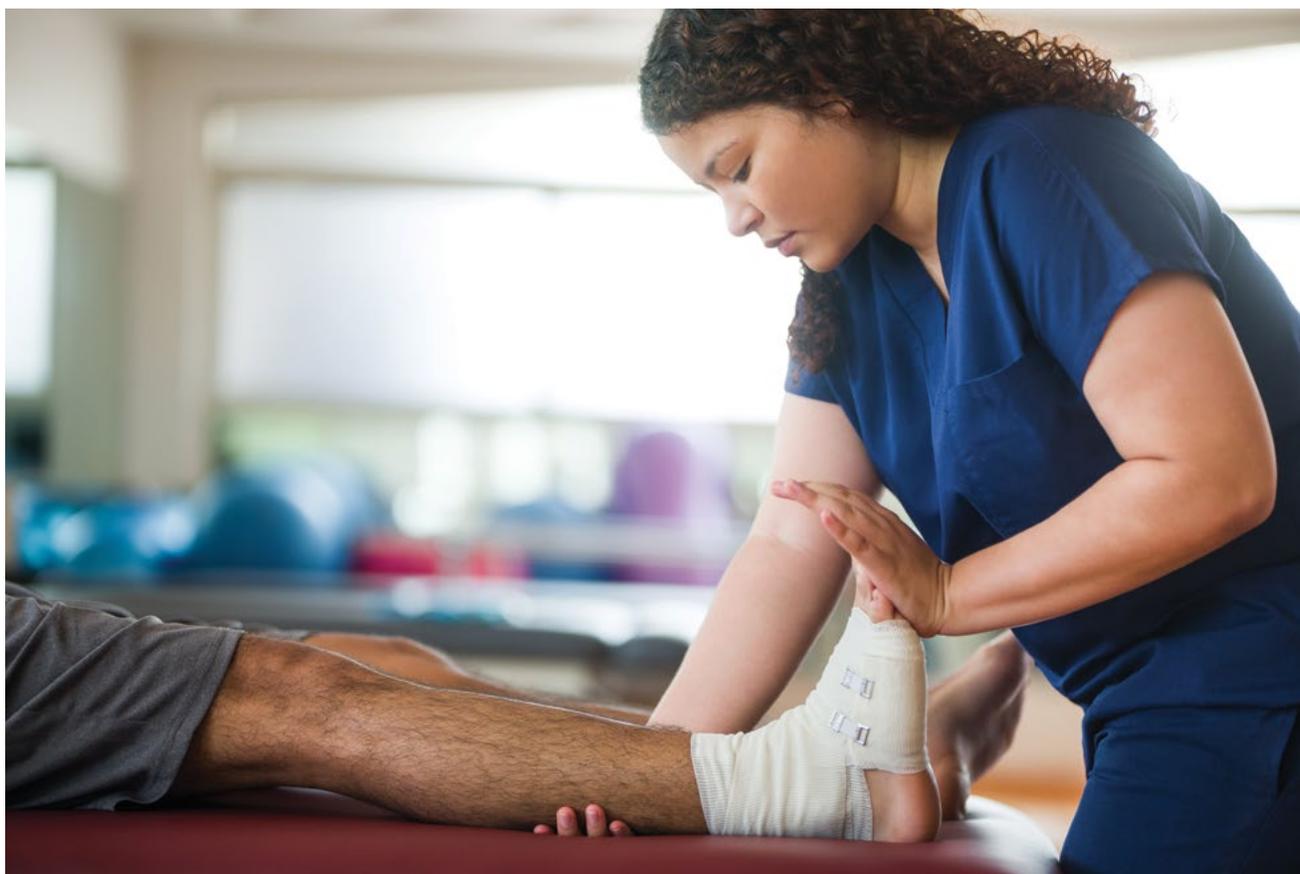
We thank New Brunswick's workforce for their efforts in reducing injury frequency and we commit to building on the relationships developed during COVID-19 to work even harder with our stakeholders to continue to drive LTI injury frequency down.



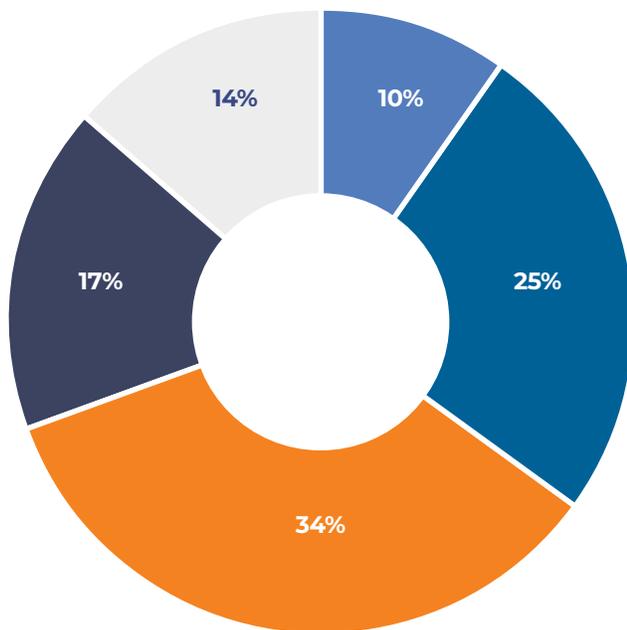
LOST-TIME INJURY FREQUENCY



Lost-time injury frequency is based on the number of lost-time claims per 100 full-time equivalents (FTE). An FTE is equivalent to one employee working full-time.



HEALTH AND SAFETY INDEX



- PREVENTION**
(Safety support, inspections, prevention activities)
- EMPOWERMENT**
(Complaints, work refusals, worker involvement)
- WORKPLACE CULTURE**
(Awareness, leadership, workplace culture)
- ENFORCEMENT**
(Fines, orders and convictions)
- INJURIES**
(Injuries, severity, workers on benefits at 30 days)

Driving a safety-first culture requires an understanding of what needs to improve in the province’s workplaces. To gain that knowledge, in 2019 we adopted a Health and Safety Index (HSI) to measure the overall health and safety of New Brunswick’s workplaces.

The HSI was developed by the Workplace Safety and Insurance Board (WSIB) Ontario, based on best practices, and modelled on well-known indices such as the United Nations Human Development Index.

It measures the annual rate of change in health and safety in New Brunswick workplaces by considering five components and 15 metrics of health and safety. The five components include:

Prevention - efforts that prevent work-related injuries and illnesses, like avoiding unnecessary risks and following health and safety rules.

Empowerment - how people are involved in keeping workplaces healthy and safe.

Workplace culture - how employees think about the priority placed on health and safety where they work.

Enforcement - the fines, orders and convictions for poor health and safety practices.

Injuries - the injuries that occur and how often, how long it takes people to get back to work, and the severity of the injuries, including loss of life.

The five components are weighted and combined to reach the single index measure. By combining multiple performance indicators into a single 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.

We collected baseline data for the HSI in 2019 and are happy to report in the first year an improvement of 9.9%. This represents a significant improvement in the state of health and safety in New Brunswick workplaces. The province’s employees and employers should be proud of their combined efforts to make New Brunswick one of Canada’s safest provinces!

ACUTE FATALITIES

Five New Brunswickers died from acute fatalities in 2020, the lowest number in 10 years. While this reduction is encouraging, we must continue to strive to prevent workplace fatalities altogether. We are fully committed to working our hardest to eliminate these tragic events. We're confident that continued awareness campaigns, collaborative efforts, and improved legislation that clarifies responsibilities and provides us with additional enforcement tools will help toward this goal.

Fatal work-related motor vehicle accidents (MVA) are also included in acute fatalities. In 2018 there were six MVAs, five in 2019, and one MVA in 2020.

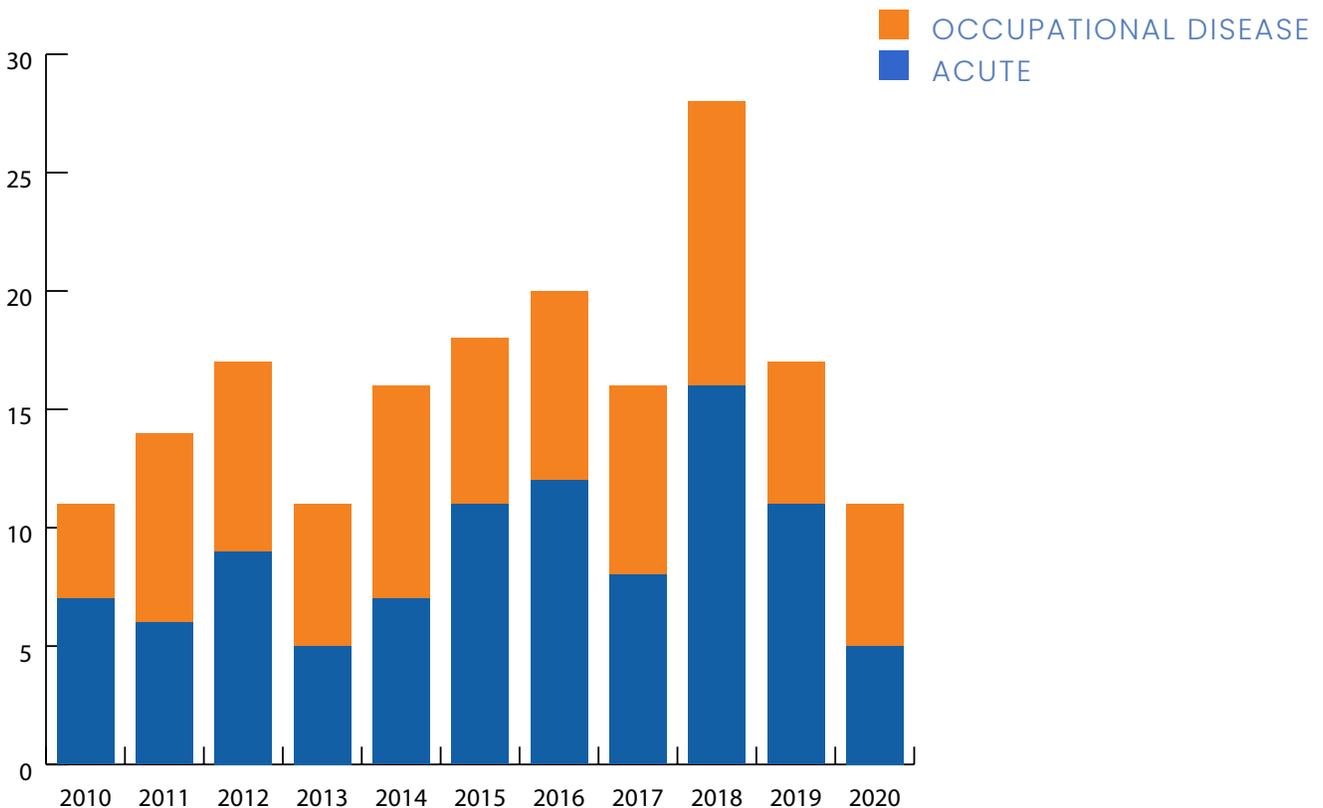
OCCUPATIONAL FATALITIES

Occupational diseases are caused by exposure to a workplace health hazard, including biological, chemical and physical agents. Because most are usually gradual in their onset, such as mesothelioma and silicosis, they are frequently diagnosed several years after the initial exposure.

Five New Brunswickers died of occupational disease in 2020.

While measures have been put in place for several years, and even decades, to prevent occupational disease, we continue to see fatalities because of their long latency. We are currently working with government to update occupational hygiene legislation that will help protect workers and prevent new occurrences of occupational disease.

FATALITIES



An acute fatality results from an injury that occurred in the same year.

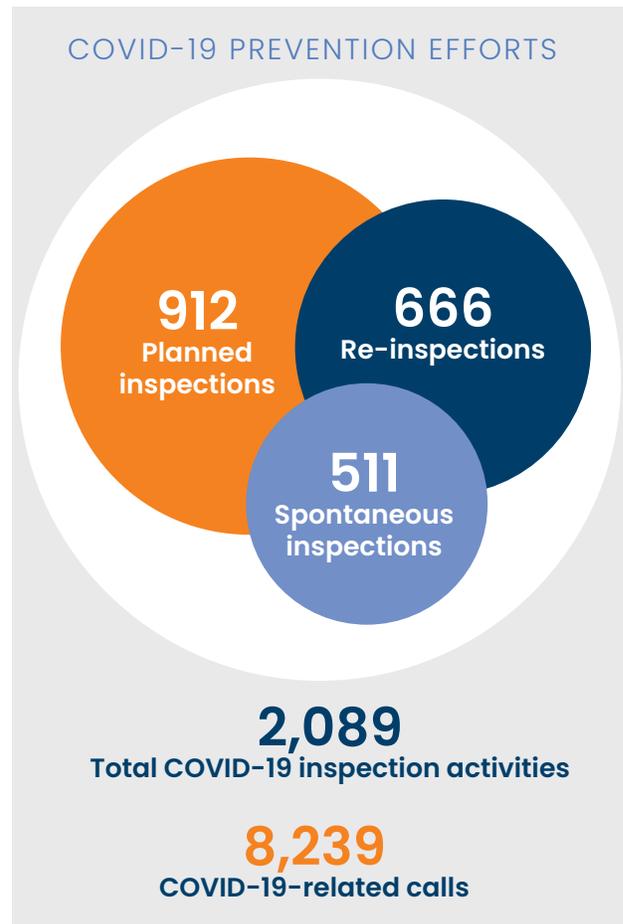
PREVENTION & COVID-19

The emergence of COVID-19 did not occupy all our prevention efforts in 2020, but it did demand countless hours from many of our prevention staff. WorkSafeNB is proud of the role they played in helping keep New Brunswick businesses open and its people healthy and safe, along with representatives from the many government departments, with whom we partnered on various committees. Thank you all for your tireless efforts.

In March 2020, WorkSafeNB joined the Emergency Measures Organization’s Provincial Emergency Action Committee (PEAC) to help co-ordinate a public health response to COVID-19 at the provincial level, as well as a whole-of-society approach to ensure the continuity of essential services and critical infrastructure. The overall goal of the pandemic response is to minimize and prevent serious illness and deaths, societal impacts and economic disruption.

PEAC was comprised of members from: Canadian Red Cross; Department of Health; Education and Early Childhood Development; Environment and Local Government; NB Power; Ambulance New Brunswick/Extra-mural Program; Service New Brunswick; Department of Transportation and Infrastructure; Department of Social Development; Department of Justice and Public Safety; and the RCMP.

For many weeks in 2020, New Brunswick had the lowest rate of COVID-19 cases across North America. This success is in a big part due to the provincial government departments, elected officials, and stakeholders of PEAC, including WorkSafeNB, which collaborated daily to develop and communicate guidelines and protocols to educate New Brunswickers on how to reduce the spread of COVID-19. Credit also goes to New Brunswickers, who diligently followed the COVID-19 guidelines we helped put in place for handwashing, social-distancing, mask-wearing and travel restrictions.



WorkSafeNB’s prevention staff maintained a continual presence at the Provincial Emergency Operations Centre and Department of Health Emergency Operations Centre in Fredericton and worked tirelessly to keep staff informed on Public Health guidelines that New Brunswick workplaces needed to implement as part of their operational plans. They also worked closely with peace officers from the Department of Justice and Public Safety to enforce compliance at our borders and in workplaces.

Responding to the countless questions generated by COVID-19, WorkSafeNB developed two comprehensive resources: a detailed guide, *Embracing the New Normal*, that includes an operational plan template, and a webpage hosting close to [60 Frequently Asked Questions](#), addressing topics such as sanitizing, mask use, isolation requirements and border

restrictions. These were updated constantly as recovery levels changed. In addition to the FAQs, we established a Prevention Response Team to

answer stakeholder questions and address any concerns.



EMBRACING THE NEW NORMAL

AS WE SAFELY RETURN TO WORK

GUIDELINES FOR NEW BRUNSWICK WORKPLACES IN A COVID-19 ENVIRONMENT



6 MILLION VIA FACEBOOK COVID-19 SECTION

f 268,000
FACEBOOK

REACHED 476,000 ON SOCIAL MEDIA

in 39,000
LINKEDIN

t 169,000
TWITTER



Working with the other agencies on Provincial Emergency Action Team was a valuable experience and enabled us to be on top of the issues of the day. As a group we ensured that all departmental and agency efforts were co-ordinated and emerging issues or concerns were responded to promptly and with a cohesive message. There were many previously uncharted waters and everyone benefited from working closely with our colleagues.

– Angela Francoeur, Health and Safety Services, WorkSafeNB



As a member of the Health Emergency Operation Centre, WorkSafeNB played an important part in developing COVID-19 protocols, guidelines and resources. We provided subject matter expertise on issues such as selection of personal protective equipment, ventilation requirements, and general working conditions to allow workplaces to reopen. Helping businesses problem-solve when faced with unique situations was key. The Prevention team was key to stakeholders being able to connect with someone to discuss their situation and develop safe solutions.

– Roberto Sgrosso
Team Lead, Occupational Hygiene and Ergonomics, WorkSafeNB

WORKING WITH NEW BRUNSWICKERS TO KEEP NEW BRUNSWICKERS WORKING

It's always been our job – keeping New Brunswickers healthy and safe at work. And it's always been more than a job, because we are New Brunswick workers too, as are our daughters and sons, brothers and sisters, parents and friends.

With the arrival of COVID-19, keeping people healthy and safe at work became more than a vision – it became part of who we are. It occupied our thoughts, even while sleeping. It lingered in every breath we took. We saw what was happening around the world – the devastation, the heartbreak, the cruelty of circumstance – and were determined that we would not let that happen here. COVID-19 was a hazard we were determined to mitigate, and we knew we could not do this alone.

Keeping that COVID-19 at bay in New Brunswick meant more collaboration with other government departments and enforcement agencies – it meant a partnership. We worked continuously with members of the Department of Public Health, Department of Justice and Public Safety, municipalities, RCMP, employers and workers. These efforts resulted in our province recognized as the safest province or state in North America at one point, and while we couldn't keep COVID-19 entirely at bay, we continue to be a comparatively safe place to work and live.

Growing and cementing relationships with these groups showed us how strong we can be together, and that can only bode well for the future of health and safety in New Brunswick. WorkSafeNB thanks them for their guidance and support.

WORKING WITH SMALL BUSINESS TO KEEP THEIR DOORS SAFELY OPEN



When the pandemic forced New Brunswick business owners to shut down last year, they had a lot of questions. Not only did they want to reopen, they wanted to do it safely. That's where *WorkSafeNB's Working in the New Normal* guide was such a valuable tool. Complete with templates, checklists and real world scenarios, it offered step-by-step solutions to help employers comply with the order, while keeping their workers and customers safe. On behalf of our members, we appreciate your leadership and dedication to health and safety. We're in this together!

– **Krista Ross**

CEO, Fredericton Chamber of Commerce

HELPING EMPLOYERS MAINTAIN A HEALTHY AND SAFE WORKFORCE

// As the largest independent seafood producer in the world, Cooke Aquaculture employs a lot of people, including more than 2,000 for our operations here in New Brunswick. Keeping people working is critical to our province’s economy. To meet our growing demands, we rely on help from out-of-province workers, and while safety is top of mind, naturally we had concerns when the pandemic forced border closures around the world. Luckily for us, WorkSafeNB and the Department of Public Health were able to quickly establish a screening process that allowed healthy workers to enter the province safely and efficiently, requiring a WorkSafeNB compliant operational plan and work isolation processes and requirements



for these workers. WorkSafeNB has done its part to minimize the pandemic’s impact on business without ever taking shortcuts on safety. Thank you.

– **Joel Richardson**

Vice-president, Public Relations,
Cooke Aquaculture Inc.

GOVERNMENT DEPARTMENTS TEAM UP TO KEEP NEW BRUNSWICK COMMUNITIES SAFE

// While the pandemic certainly challenged us in ways few could have anticipated, it did present its share of opportunities. The fact WorkSafeNB and Justice and Public Safety share a common goal of keeping communities safe meant we were able to complement each other, thus increasing the success and impact of our efforts. We worked collaboratively during compliance blitzes across the province, helping to provide a better understanding of each other’s respective mandates. Now, not only do we have new contacts with WorkSafeNB and vice-versa, we’ve also forged new friendships that will make tackling similar challenges easier in the future.

WorkSafeNB has an amazing group of dedicated employees and we here at Justice and Public Safety are fortunate



and grateful to have the chance to work with you. Thank you for the work that you do – it is making a difference!

– **Marie-Pier Picard**

Inspector, Department of Justice and
Public Safety

SAFER SCHOOLS TOGETHER

// Introducing a comprehensive occupational health and safety program that spans seven school districts is a challenge at the best of times. During a global pandemic? Even more so.

Despite this, the Department of Education and Early Childhood Development (EECD) continued its positive and evolving collaboration with WorkSafeNB in 2020.

Despite the challenges, keeping our schools and personnel safe was critical throughout the pandemic. WorkSafeNB was a constant part of this process and offered support and guidance as our seven new occupational health and safety co-ordinators settled into their new roles.

Through it all, collaboration between these individuals, WorkSafeNB and EECD has been the difference. Much has been accomplished in the past 12 months and the program is still in the



early stages. We still have a lot of work to do, but we are optimistic as we move forward together.

– **Tim McCluskey**

Educational Facilities & Pupil Transportation, Department of Education and Early Childhood Development

RALLYING WITH WORKERS TO KEEP THEIR WORKPLACES SAFE

// When the pandemic was declared, my background in health and safety told me we were looking at a serious situation that would not resolve itself overnight. From the beginning, WorkSafeNB worked with us to answer questions and to provide clear direction on what we had to do to comply with the order. I was impressed not only with how quickly they were able to update information, but by their collaborative approach. It was truly a team effort. On behalf of our members, we'd like to thank WorkSafeNB's prevention team for their leadership and reassurance during this challenging time.



– **Corey Jackson**

Corporate Health, Safety & Environment Lead, Lorneville Mechanical Contractors

THANK YOU FOR WEARING A MASK CAMPAIGN

To complement other educational components of our COVID-prevention efforts, WorkSafeNB launched a “Thank you for wearing a mask” campaign, to remind New Brunswickers how important masks are in reducing the spread of the virus. The idea for this campaign was

suggested by New Brunswick’s Chief Medical Officer, Dr. Jennifer Russell, and we were thrilled to act on her recommendation. The messaging was promoted on our Facebook, LinkedIn, Instagram and Twitter accounts, and posters were made available to download from our website.

THANK YOU FOR WEARING A MASK

WORKSAFE NB
TRAVAIL SÉCURITAIRE NB

REACHED MORE THAN 14,000 PEOPLE ON SOCIAL MEDIA

4,709 f FACEBOOK	7,065 in LINKEDIN	2,055 TWITTER
303 i INSTAGRAM	128,449 H VIA HUDDLE	

ADVANCING HEALTH AND SAFETY LEGISLATION

To drive a safety-first culture and protect employees from a wide range of hazards, WorkSafeNB consults with stakeholders and collaborates with government on legislative amendments. These efforts resulted in amendments in 2020 to General Regulation 91-191 of the *Occupational Health and Safety (OHS) Act* and Regulation 2004-130-First Aid. The amendments reduce red tape for employers that conduct business in more than one Canadian province or territory, while continuing to maintain worker safety. The legislation harmonized safety standards for personal protective equipment (PPE) for head, eyes, face, and feet. It standardized PPE for hearing as well as for lifejackets and personal flotation devices (PFDs). Standards were also harmonized for first aid kits.

Another amendment to the *OHS Act* provided WorkSafeNB with the authority to impose administrative penalties for repeated non-compliance with the Act and regulations. While prosecutions are lengthy and are reserved for more severe infractions, administrative penalties can be imposed quickly, resulting in faster deterrence and, more importantly, changing behaviours and making workplaces safer. The penalty amounts, ranging from \$100 to \$2,000, would normally be lower than what would be imposed by the court. Penalties are paid into WorkSafeNB's Accident Fund and help support designated health and safety initiatives.

WorkSafeNB is also pursuing legislative and regulatory change with respect to fishing vessels. Fishing is widely recognized as one of the most dangerous professions, but in New Brunswick commercial fishing vessels are not considered "a place of employment" under the *OHS Act*. WorkSafeNB proposed amendments to the Act to include commercial fishing vessels in the definition of "places of employment" and make wearing personal flotation devices and lifejackets mandatory while on the vessel. Legislating safety aboard commercial vessels would help make

fishing safer for crews and their captains, who would be bound by general duty principles to provide healthy and safe workplaces. As a place of employment, captains and their crew would also have access to WorkSafeNB prevention resources for advice and enforcement, another measure leading to safer workplaces. Of all the jurisdictions in Canada with a commercial fishing industry, New Brunswick is only one of two without occupational health and safety authority over the industry.

Legislative change to clarify supervisor responsibilities was enacted in December 2019 and came into force on January 1, 2020. To ensure employers and supervisors clearly understood their responsibilities, WorkSafeNB launched a comprehensive education campaign, including social media ads, a video, and a mailout to more than 13,000 employers, with three posters: (1) defining responsibilities for employers and supervisors, (2) describing legal implications, and (3) explaining who is a supervisor. We also developed a [topic dedicated to supervisors on our website](#) and [OHS Guide to Legislation app](#).

What you need to know:
Legislative amendments to enhance workplace safety through competent and sufficient supervision.

Who is a SUPERVISOR?
 The *OHS Act* defines a supervisor as a person authorized by an employer to supervise or direct the work of the employer's employees.
 They may include owners, managers, superintendents, overseers, lead hands, foremen, department heads, and experienced employees designated by the employer to supervise work on a temporary basis.

Every SUPERVISOR must:

1. Acquaint employees with the hazards associated with their work
2. Provide the necessary information to ensure the health and safety of their employees
3. Provide the instruction that is necessary to ensure the safety of their employees
4. Ensure that employees under their supervision and direction comply with the *OHS Act* and regulations

Join us at our Health and Safety Conference October 7-9, 2020 at the Fredericton Convention Centre to learn more about this and other topics.

Download our app for more than 50 health and safety topics!

GET IT ON Google Play | Download on the App Store

We know you want to keep your employees safe.
 If you want help understanding what we mean by competent and sufficient supervision give us a call at 1800 999-9775 or learn more at: worksafenb.ca/safety-topics/supervisor

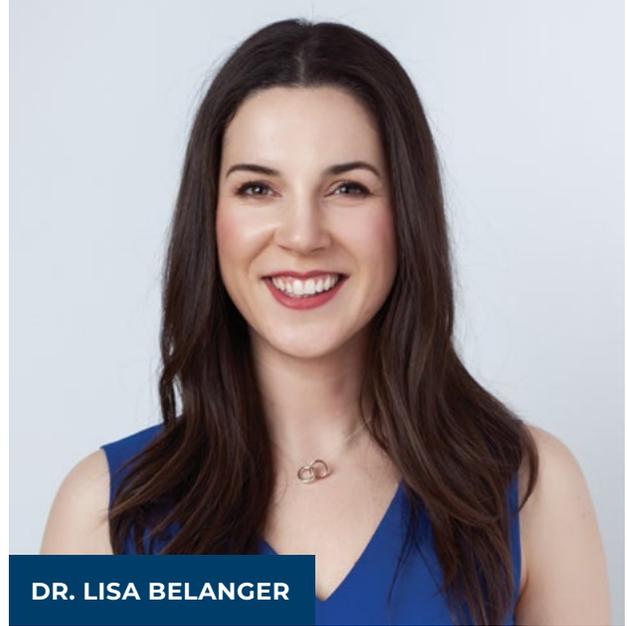
SAFETY LEADERSHIP THROUGH EDUCATION

Education is key to driving a safety-first culture. An important educational tool is our annual health and safety conference. For the first time in its 40-year history, our conference was held in a virtual format and provided free of charge. It also set a record for participation, with 675 registrants, an impressive testament to New Brunswickers continued commitment to workplace health and safety.

Held over two days in November, the conference featured keynote speakers Michael Williams and Dr. Lisa Belanger.

Williams shared his life-changing story of surviving the Deepwater Horizon explosion and subsequent fire resulting in its sinking. The tragedy claimed the lives of 11 workers and resulted in serious injuries to 17 others. His heart-wrenching emotional account moved all those who heard it, with one registrant saying, "Thank you for sharing this very personal journey so that others may learn and never have to hurt like you do."

Belanger's presentation highlighted how to optimize performance, productivity and innovation while working from home. Her advice resonated with many, as one registrant said,



DR. LISA BELANGER

// I could listen to you all day!

Another registrant said, "Amazing presentation! Mindfulness meditation has changed my life."

Other sessions included Breaking Down Barriers – The Value of Return-to-work Planning; Supervisor Obligations; The Art of Storytelling; and, Ergonomics.



HEALTH AND SAFETY LEADERSHIP NETWORK

In August 2020, WorkSafeNB brought together senior safety leaders from across the province to leverage their passion, expertise and experience to improve our province's health and safety culture in the Health and Safety Leadership Network. The Network provides an open forum to discuss how to better drive a safety-first culture in New Brunswick and collaborate to create innovative health and safety initiatives.

The Network includes 15 stakeholder representatives from small, medium and large businesses in the oil and gas, pulp and paper,



restaurant and entertainment, residential and commercial roofing, and road paving sectors. Approximately 10 employees from WorkSafeNB's prevention, claims and rehabilitation, communications, and business transformation departments are part of the Network.

We look forward to reporting on some of the initiatives in 2021, including a mentorship program.

“ It's great to see the potential of the mentorship program. We can all learn from the experience and knowledge of the people who have been there before. Learning never stops.

Our goal is to improve the province's safety maturity. If we do this, we will create a safer province and safer workplaces, ensuring that our loved ones return home safely from work each day.

– Patrick Jean
HSE Manager
Northern Group of Companies



“ While we are a dynamic group with varied backgrounds, safety is common among all industries. Each leader has different approaches to achieving this goal. There are various barriers and challenges, but by coming together, we can share what works, what doesn't work and find innovative solutions.

– David MacAskil
Director, Strategic Planning – Prevention



I am so proud of the Prevention team. They went above and beyond the call of duty to help keep the doors of New Brunswick’s businesses open and prevent the spread of COVID-19 in those workplaces. They’ve shown great commitment and resiliency. Their collaborative approach throughout 2020 was well received by our stakeholders, resulting in numerous instances where businesses were proactively reaching out to WorkSafeNB for advice and guidance. We’ve built strong relationships with our stakeholders, ones that will last long beyond COVID-19. These relationships will be key to keeping our province’s workplaces healthy and safe for many years to come.

– Tim Petersen
Vice-president, Prevention Services

COMPLIANCE

By ensuring compliance to the *OHS Act* through workplace inspections and helping workplaces to find solutions when hazards and risks are identified, WorkSafeNB continued to drive a safety-first culture. We conducted 4,096 inspections and 400 investigations, 41 of which were for serious incidents such as fatalities, fractures and injuries requiring hospitalization.

Health and safety violations resulted in 2,549 orders issued and six prosecutions, totalling close to \$500,000 in court-ordered fines. For the first time in New Brunswick’s history, in 2020 an employer and supervisor were charged under the Criminal Code of Canada. Both were charged with criminal negligence in relation to a workplace death in 2018.

COMPLIANCE BY THE NUMBERS



4,096

Inspections



400

Investigations



41

Serious incidents



2,549

Orders



\$500,000

In court-ordered fines



SAFETY
STAR

MCCAIN'S POTATO PROCESSING TECHNOLOGY CENTRE

SAFETY FIRST, POTATOES SECOND

When you hear the name McCain, the first thing most likely to come to mind is french fries. Or maybe Deep 'n Delicious cake, if you have a sweet tooth. But for the management and staff at the Potato Processing Technology Centre (PPTC) in Florenceville, when they think of McCain, they think "safety first."

"Nothing matters more in life than family," said Brian Ruff, facility manager. "We are proud to be a family company, and we take care of business and each other, like a family. Above all, the health and safety of our people always comes first," Ruff said.

// McCain's PPTC is an excellent example of workplace safety.

And this safety-first commitment has resulted in McCain's PPTC being recognized as a 2020 WorkSafeNB Safety Star.

The potato processing plant employs 26, and supports the McCain business with manufacturing capabilities, developing new products, maintenance to existing products, developing and testing new equipment, and technologies.

The type of machinery used in potato processing can be hazardous, but with the right procedures and a robust safety culture, incidents are avoided. In fact, the plant is proud to be 12 years incident-free.

"What makes McCain a safe place to work comes down to the people," said Jason Laing, McCain's PPTC's health and safety co-ordinator. "With a small staff, we are able to make personal connections both on and off the job. Whether it's working on policies or procedures together, celebrating personal milestones, or helping move



furniture for a colleague on the weekend, it's those personal connections that help drive the message of why we work safely every day," Laing said. The bond among staff is further cemented through fundraising events and their support of the local school and charities, such as the community food bank. The staff also sponsor a family in need at Christmas each year.

"We have a 'why I work safe' board as the first thing you see when you walk into our facility. It features pictures of family, special occasions or places we have been as reminders of why we work safe every day – not just for ourselves but for each other as well," he said.

But when it comes to their positive safety culture, buy-in from leadership is necessary, he added.

// I have been an employee with McCain for over 30 years and, throughout my career, safety was important but not necessarily a priority. For the past 8-10 years McCain has taken a new stance on safety. Our employees' safety is now number 1 each and every day.

“Credit has to go to our leadership team,” he said. “They are the unsung heroes, especially our facility manager, Brian Ruff, although he does not like taking any credit. Leadership has always been supportive of our health and safety initiatives and programs. They provide guidance when needed but also empower us to make our own decisions. When COVID hit in March 2020, for example, the decision to stay open or closed was made by the employees and supported by the management team.

“I came here in 2011 and can’t recall that there was ever pushback on safety. The leadership team wants us all to succeed in safety and sees the added value it adds to the business.”

Some of McCain’s PPTC health and safety initiatives include its Caught in the Act (CITA) program and the Key Element of Safety (KES) program. The CITA program gives staff the opportunity to recognize each other for exemplary safety behaviour above and beyond the normal work duties. Laing cites an example of a staff member who cleared snow from a walkway and salted it before everyone left at the end of the day and then helped clear snow from their vehicles.

The KES program is employee driven. It ensures accountability by making every employee responsible for a piece of the program. It uses nine key elements to achieve company-wide safety:

1. Management Involvement
2. Employee Involvement
3. Safety Policies and Procedures
4. Safe Work Practices
5. Planning for Safe Work
6. Site Training Systems
7. Behaviour Observation System
8. Failure Analysis
9. Performance Measurement



Members of McCain’s PPTC’s joint health and safety committee proudly accept their Safety Star award. Pictured from left are Melissa Lloyd, Misty Scott, Marc Schriver, Shamus Guest, and Jason Laing. In front, holding the award, is Eryn Shaw. Absent from the photo is Shelley McIntosh.

The Preventative Measure Rate is a tool to track behaviour, inspections and corrective actions, and, in addition to regular JHSC meetings, all staff engage in two monthly on- and off-the-job safety topics; one decided by the JHSC and one shared from inside the organization. An example of an on-the-job topic selected by the JHSC is emergency medical response and off-the-job is better sleeping tips.

Nothing is worth getting hurt for – we all want to go home to our families!

“Another important part of our safety success is engaging our contractors and visitors in our safety culture. Just like our staff, we want everyone entering our facility to be safe as well,” Laing said. “Any contractors coming onsite have a sit-down job briefing before they can begin work, and those who demonstrate good safety are regularly recognized.”

Examples like these demonstrate McCain’s commitment to safety. They’ve set an example for other workplaces as a safety leader. The passion and commitment of management and staff to health and safety has helped not only to make New Brunswick a safer place to work, but also a safer place to live.

TONY NOSEWORTHY

A WORTHY SAFETY STAR

Tony Noseworthy has worked in the mining industry most of his adult life. Recognizing the inherent dangers of the mining industry, when policies, procedures and work instructions are not followed compelled Noseworthy to specialize in health and safety. This career began in 1992 after working as a paramedic firefighter.

In April 2018, Noseworthy took on the role of health and safety co-ordinator with the City of Moncton, leaving the mining industry and Labrador, where he lived before making the move. In the short time he's been with the city, Noseworthy has made quite an impact, prompting his nomination and recognition as one of WorkSafeNB's 2020 Safety Stars.

"I saw the health and safety co-ordinator position advertised and I didn't think twice about applying. I have a daughter and grandchildren here in Moncton and was happy to leave behind the -50° temperatures, the months of total darkness and blizzards that could last for a week," Noseworthy said. "Working at the tip of Baffin Island, in one of the harshest working environments in the world, not only teaches you how to keep people safe and healthy but also a lot about people."

Not to mention, the job is tailor-made for him. "Tony is the embodiment of a health and safety superstar. We are very fortunate to have someone of his talents and commitment working for us," said one of his nominators.

"Some people work only to make money, but for me, it's important to believe in the work and enjoy it to stay healthy. And I do," Noseworthy said. "The job is so dynamic and involves working directly with people regarding their health and safety."



Some people work only to make money, but for me, it's important to believe in the work and enjoy it to stay healthy.

His passion for the job is evident and appreciated by many. "He has accomplished a number of significant safety milestones with the City of Moncton departments after only working here for a few years. He gives personal time to address issues and concerns from the workplace, he is the primary safety contact person for hundreds of municipal employees, has integrity and exemplifies a true commitment to his profession," said one nominator.

Another nominator said, "Tony is genuine and cares about people. He is a man of his word and does what he can to continually help our department improve and assist employees." He provides training sessions, reminds us to celebrate even small accomplishments, and takes his job very seriously."



Tony Noseworthy, in the field.

Noseworthy said he always believed mental health was an important aspect of workplace health and safety but Michael Landsberg's presentation at WorkSafeNB's Health and Safety Conference in 2018 really underlined its significance for him. "All workplaces must recognize that mental wellness is an important component of a health and safety program; it's key to having good, happy, productive employees," he said.

Noseworthy was so moved by Landsberg's story that he enrolled in the University of Fredericton's Psychological Health and Safety program, obtaining an advanced certificate. His knowledge and experience proved valuable during the COVID-19 pandemic.

"The COVID-19 pandemic really taxed mental health. People struggled and suffered pandemic fatigue. We established a support team and

developed a mental wellness strategy for the city. More than 100 people attended our first (virtual) session, the best participation number of any employee session the city has hosted."

One employee praised Noseworthy's leadership during the pandemic, describing how he worked with Resurgo Place (a Moncton Museum) on a safety plan that was widely accepted by the Emergency Command Centre and senior management as being "above and beyond" and resulted in Resurgo being the first institution of its kind in the province, as well as one of the first in the country, to re-open for visitors.

"The plan allowed the museum to hire students, while many institutions were laying off staff. In addition to the operational safety plan, it was imperative that our staff were provided a safe working environment," the employee said. "Tony provided all staff with in-person training on COVID-19 safety protocols. His approach was pragmatic, appropriately serious and reassuring all at once; a delicate balance! The City of Moncton has been able to continue to provide services and keep employees working safely due in large part to the direction and stewardship of Tony Noseworthy."

Noseworthy said he is humbled by being named a WorkSafeNB Safety Star. "This award is a great achievement. But it's not a one-person, one-department honour. It takes everyone working together to make it happen."

And WorkSafeNB wholeheartedly agrees. While it takes everyone working together to make New Brunswick a healthy and safe place to work and live, it is the leadership of Safety Stars like Tony Noseworthy that will help change our culture to one that does not accept workplace injuries and illness as an inevitable part of the job.

**STRATEGIC
PILLAR**



ACHIEVE EFFECTIVE RECOVERY

Effectively and efficiently tapping into all available health care resources when rehabilitation is necessary, so that injured workers can stay at work or return to work as soon as safely possible.

In an ideal world, there would be no workplace injuries and therefore no need for WorkSafeNB to support injured workers. Although our lost-time injury frequency continues to decline, we are not at zero yet. Until the day we do reach zero, we will continue to provide the support required for injured workers to help them stay at work as part as recovery or recover and get back to work safely, as early as possible. We do this by approving appropriate and timely medical care, leveraging effective return-to-work practices and providing compensation benefits.

We want the best for our province’s workers. Being off work for extended periods is not good for a worker, their family, employer or the province’s economy. We want workers who are injured to not only safely return to work, but to get back to doing the things they love—this is why we are so committed to helping injured workers safely stay at work during recovery, where possible, or recover quickly and safely.

KEY STRATEGIC MEASURES

	2018	2019	2020	TARGET	ACHIEVED
CLAIM DURATION					
Average days for open claims	247	267	289	↓	✘
Average days for closed claims	98	113	104	↓	✔
% OF WORKERS RETURNED TO WORK WITHIN:					
• 26 weeks*	81%	82%	85%	↑	✔
• 2 years	92%	95%	97%	↑	✔
TIMELINESS					
Workplace injury to claim registration (Days)	15	14	14	↓	✘
Claim registration to first payment (Days)	28	39	26	↓	✔

**Data will not be finalized until Dec. 31, 2021*

CLAIM DURATION

Although disappointing, it is no surprise that the average days’ duration for open claims increased in 2020, from 267 to 289. Much of the increase can be attributed to COVID-19, which forced many health professionals to suspend services in the spring of 2020. Claims that might

have otherwise been closed sooner remained active because workers were delayed in getting the treatment they needed to effectively recover. This included access to physiotherapy, occupational therapists, medical specialists, necessary surgery, and chiropractic services.

Traumatic psychological injuries (TPIs) also significantly affect open claim duration. TPIs can result from experiencing or witnessing a traumatic event at work (for example: a correctional officer witnesses a violent attack by inmates or a first responder experiences a traumatic event and relives it every day). It can include anxiety disorder, acute stress reactions and post-traumatic stress disorder. In fact, from 2017 to 2020, the number of TPI claims more than doubled, and their duration increased by 45%, from 289 days to 419 days. TPIs can be difficult to treat, differing dramatically from the traditional treatment of physical injuries. As with many other jurisdictions across Canada, there is a lack of available mental health professionals, such as psychologists and psychiatrists, in the province. In addition, these workers require creative return-to-work approaches and often need retraining in new careers, factors that can significantly contribute to the average duration of an open claim. While TPIs can affect almost any worker, they are more prevalent in the public service sector.

Understanding that TPI claims are complex, in 2021 we will launch a project to better identify the unique constraints and difficulties, enhance the care model provided to these clients,

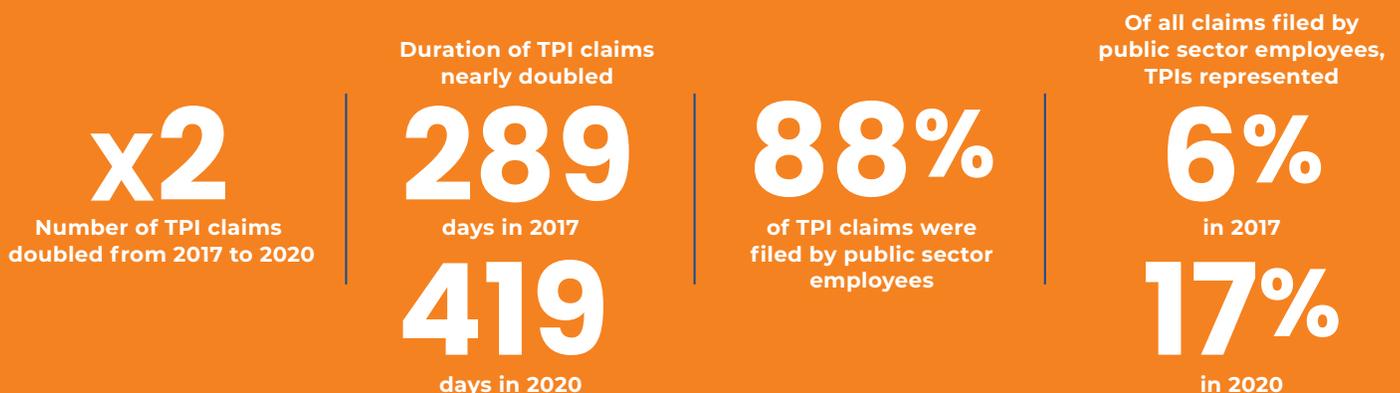
including access to specialized clinical services, and reviewing best practices to provide better outcomes and services.

Helping New Brunswickers safely return work is an important part of recovery and we are pleased that we met our target of reducing the average duration number of closed days to 104, an 8% reduction from 113 in 2019. In that year, the measure increased because of the inclusion of lengthy claims. Legislative changes in 2015 resulted in unintended consequences whereby some workers with health conditions unrelated to a workplace injury continued to receive workers' compensation benefits. Legislative changes to mitigate this issue in December 2018, as well as new duty-to accommodate legislation in 2019, has resulted in improvements in claim duration, and we expect to see more over the coming years.

In addition to the average number of days for open and closed claims, WorkSafeNB measures the percentage of workers back on the job at 26 weeks and again at two years. We benchmark our results against ourselves, as well as against other provinces, as shown in the charts on page 44.



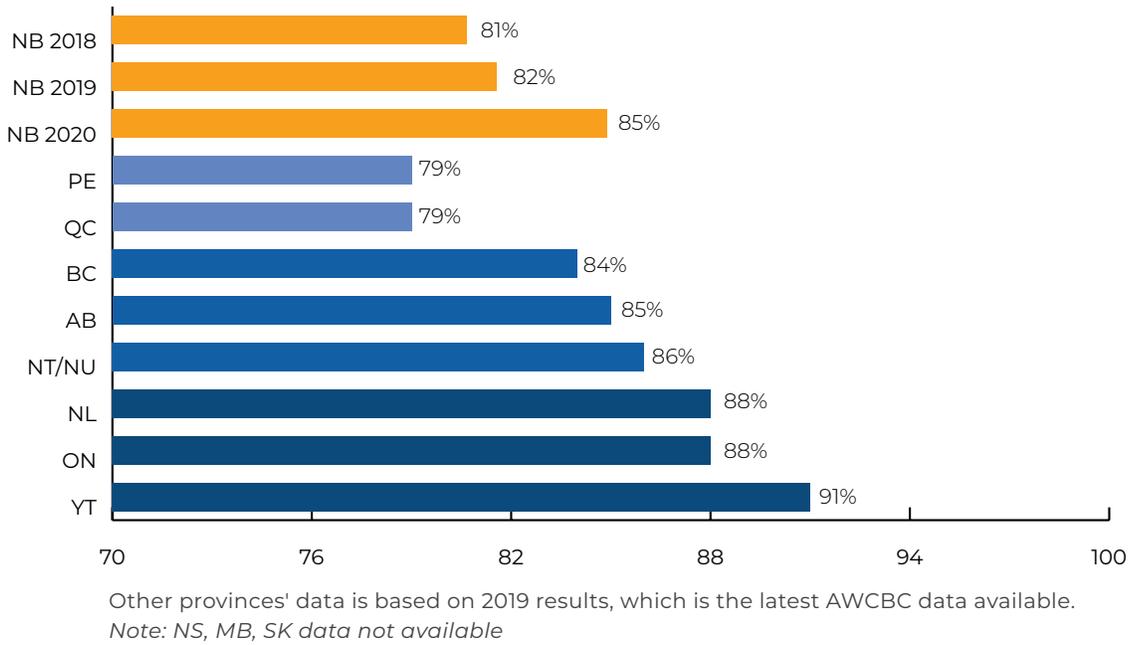
TRAUMATIC PSYCHOLOGICAL INJURIES (TPIs) CLAIMS IMPACTING OPEN DURATION



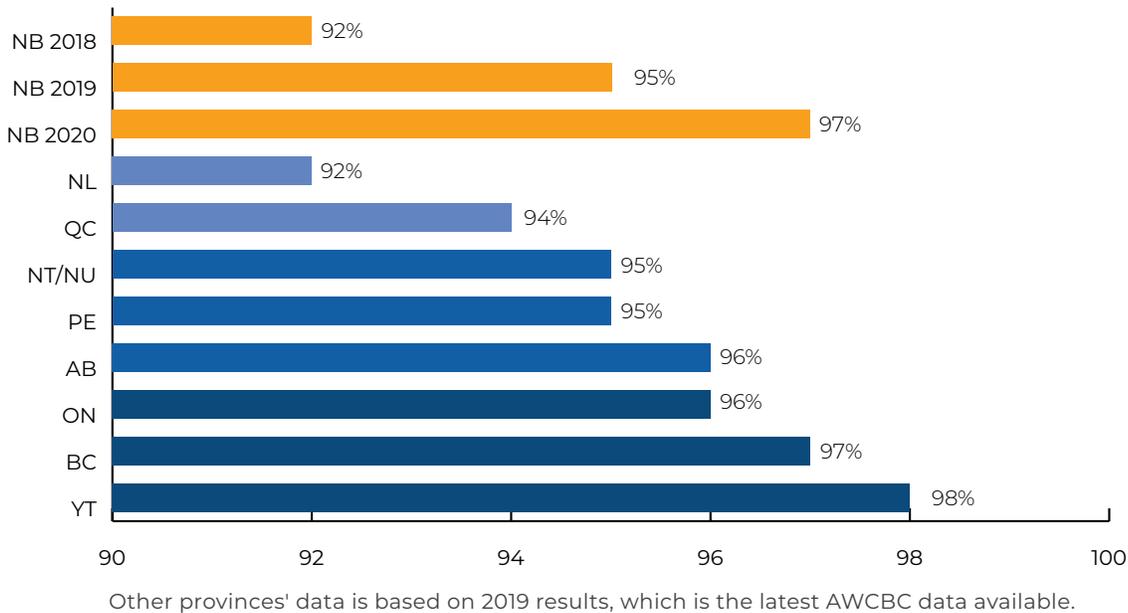
While we still have room for improvement, we have made great strides helping our injured workers return to work in the past few years. We now compare favourably to our Canadian counterparts and have increased the percentage for both workers returning to work within 26 weeks and

within two years. Making safe and sustainable work arrangements for recovering workers takes teamwork. Workers, employers and health care providers all have important contributions to make to shift the focus from what a person can't do to what they can do at the workplace.

% OF WORKERS RETURNED TO WORK AFTER 26 WEEKS



% OF WORKERS RETURNED TO WORK AFTER TWO YEARS

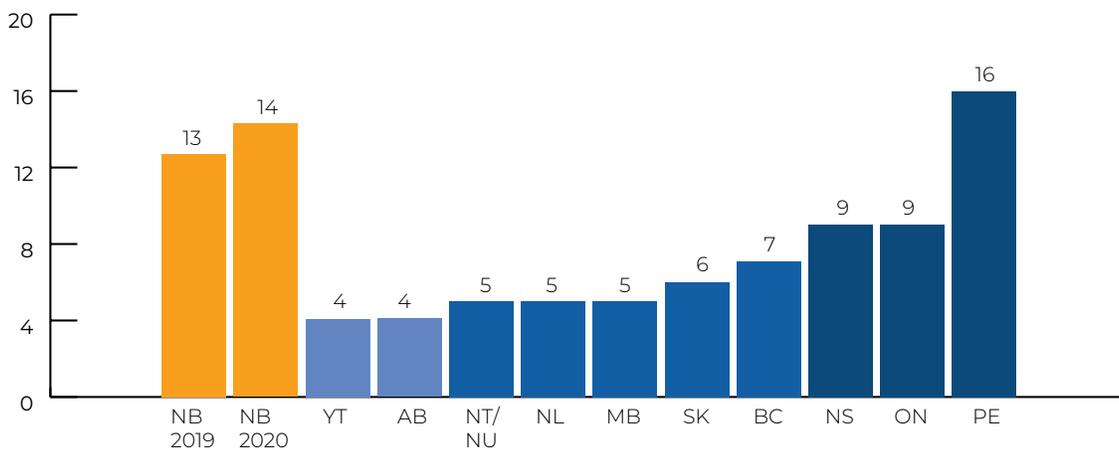


These significant improvements are possible due to the incredible efforts of all parties – workers, employers, service providers and our staff, along with recent legislative change and improved internal strategies, processes and policies. We hope to continue to improve on these outcomes so that we not only compare favourably with the other jurisdictions, but we lead the country in achieving the best outcomes for our clients.

TIMELINESS

A workplace injury can be stressful enough without the added worry of access to treatment and lost income. That’s why reducing the time it takes to adjudicate claims and provide compensation for wage loss is so important. Alleviating worry can help an injured worker better focus on their recovery.

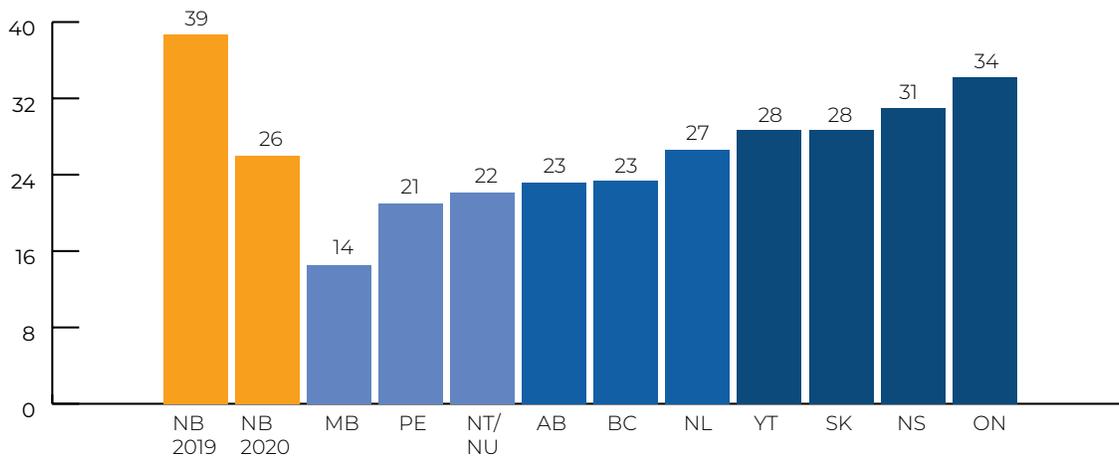
AVERAGE DAYS FROM WORKPLACE INJURY TO CLAIM REGISTRATION



The time it takes for employers and workers to register a claim from when the injury occurred has remained about the same for the past few years, at 14 days. We are committed to working with our clients to simplify and speed up the claim filing process, because the quicker an injury is reported to WorkSafeNB, the faster we can connect an injured worker to the services

and support needed for an effective recovery. We know there is much work to be done and improving our systems and processes, such as making it easier to file a claim, is a good start. Legislative changes and the separation of our injury reporting form – Form 67 – that allows employers and workers to file independently of each other will also affect a positive outcome.

AVERAGE DAYS FROM REGISTRATION TO FIRST PAYMENT (LOSS OF EARNINGS)



In 2020, we were extremely pleased to reduce the average days from claim registration to first payment to 26 days, from 39 days in 2019. We're proud of this 33% reduction in one year, but we know we can do better and are committed to doing so. We believe the transformation of our intake and adjudication processes will help to this end.

We know how important it is to workers and their families to ensure compensation is paid quickly, and are committed to improving even further, striving to attain and even exceed results like those of Manitoba, where clients can expect a first payment in 14 days following registration.



TRANSFORMING FOR A MORE EFFECTIVE RECOVERY

In our 2019-2021 Strategic Plan we committed to the concept of transformation, understanding its necessity to keep pace with the service experience and outcomes our employers and workers expect and deserve. There is no longer such a thing as business as usual at WorkSafeNB. Not a day goes by that we're not asking ourselves what can we do better for New Brunswickers.

Our transformation effected a significant change in the way we adjudicate and processed claims, striving to ensure our clients receive the best possible service specific to their needs.

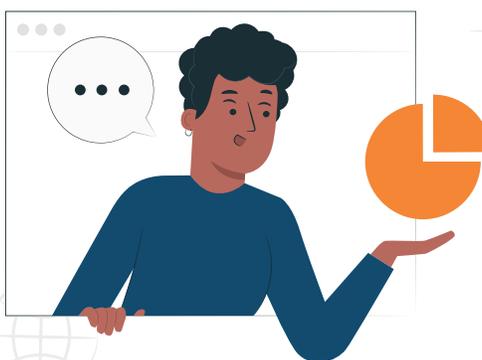
Previously, claims waiting to be adjudicated were assigned to individual employees. They are now assessed and routed to one of three teams through a queue management system.

The queue management system is a best practice that prioritizes work and creates efficiencies in workflows. It also facilitates alignment of skills and expertise to certain types of claims (teams):

TEAM 1 – Works with clients with acute injury with a clear cause.



TEAM 3 – Works with clients with unclear cause of injury or illness and exposure over time such as occupational disease & TPIs.



TEAM 2 – Works with clients with acute injury with complicating factors.



This team approach increased employee engagement and accountability. Together, these transformative changes resulted in an approximate 50% improvement in the time it takes to adjudicate whether a worker's claim is accepted or denied – known as our first decision. The speed of this first decision is critical as it directly impacts time to first payment and access to medical aid and rehabilitation. The only three jurisdictions that report time to first decision are Quebec (66% of first decision within 15 days), British Columbia (average 23 days to first decision, excluding psychological injuries) and the Northwest Territory (74% within 15 days). Our results now show that 61% of first decisions are made within 14 days and 73% under 21 days are directly linked to transforming this part of our business. We are generally comparable with other jurisdictions that report time to first decision but there is always room to improve.

We didn't stop the transformation with our adjudication processes, which are often the first point of contact for workers and employers. We are transforming our case management model. We shifted to an industry-focused case management model that allows a team to develop in-depth understanding and expertise in a particular sector, such as health care, construction, manufacturing, commercial, retail, public sector and specialized services. This model helps us strengthen our relationships with employers and identify relevant trends and issues that support our collective goal of stay at work and return to work.

Furthermore, by moving some administrative functions, such as financial transactions, to the finance department (Benefit Payment Services), case managers can focus more on ensuring injured workers get the right treatment from the right people at the right time.

With other aspects of our business, though COVID-19 put forth many obstacles and challenges, it also provided opportunity. For WorkSafeNB, it accelerated our drive toward client experience transformation. COVID-19 forced an urgency on us – a need to quickly identify

new ways to deliver service and fast-track the improvements we had already begun as part of our planned transformation. It forced us to improvise in providing client assessments and treatment, typically provided at the WorkSafeNB Rehabilitation Centre (WRC). (Read the following feature about one client's experience with virtual care). With the WRC inaccessible for in-person treatment, we provided our clients with virtual assessments, monitoring and education. We partnered with physiotherapy clinics and health care providers close to our clients' homes to deliver the care they needed, eliminating the need to travel to the WRC in Grand Bay-Westfield during the pandemic and relieving the anxiety caused by leaving the comfort of family and home.

We will build on all opportunities presented to us as we continue our transformation, despite the pandemic, striving to create a New Brunswick where workers, health care providers and employers all work together to create a supportive and seamless network that understands and promotes the importance of work in the recovery process.





FEATURE

VIRTUAL CARE RECONNECTS CLIENTS TO REHAB SERVICES DURING COVID-19

When New Brunswick declared a state of emergency on March 18, 2020, WorkSafeNB was faced with a new challenge – how to care for the province’s injured workers while respecting social distancing guidelines.

It was the first question Michael Bewsher, health services director of WorkSafeNB’s Rehabilitation Centre (WRC), asked himself.

“Allowing clients to go untreated was never an option,” he said. “We knew we had to come up with a solution and we had to do it quickly.”

Bewsher realized right away that the answer would involve technology and collaboration with our community partners.

“Although we were already using teleconferencing software to some degree, the pandemic really pushed its evolution forward to quickly and permanently make virtual care possible – and even preferable, in some cases – for a rapid, safe recovery.”

Just ask Sherri Duffy. When the pandemic was declared, her employer asked her to work from her home in Hillsborough.

“It all happened so quickly,” she recalled. “I didn’t have my desktop computer or chair, let alone a proper ergonomic set-up, but as a newer employee I was just happy to continue working.”

Duffy had already been receiving treatment through WorkSafeNB for a cervical strain injury at the time she was sent home. After three months of improper ergonomic set-up at home, her neck and shoulder pain became unmanageable.



It got really bad. I could barely move. I couldn’t sleep, I was exhausted, and my mental health was starting to suffer.

After being put off work and opening a reoccurrence claim with WorkSafeNB in June, she was asked to participate in an in-person assessment with the WRC treatment team. The two-hour drive from Hillsborough to Grand Bay-Westfield was excruciating.

“Fortunately, my husband could drive me because I couldn’t even do that. I felt miserable and was beginning to lose hope.”

At the WRC she met her treatment team, including physiotherapist Jillian Gosselin and occupational therapist Courtney Wilkins. Throughout her treatment program, she gained a better understanding of her injury in that her trapezius muscles were resulting in persistent neck pain. She was also provided with independent self symptom management tools to better manage her symptoms. Most importantly, though, Gosselin and Wilkins were able to provide Duffy with something she sorely needed – hope.

“The fact they could tell me it was something they’d seen before and that with the proper rehab it would get better was something I really needed to hear.”

In addition to continuing in-person treatments with her local massage therapist, Duffy continued to meet with the WorkSafeNB team for virtual appointments every week.

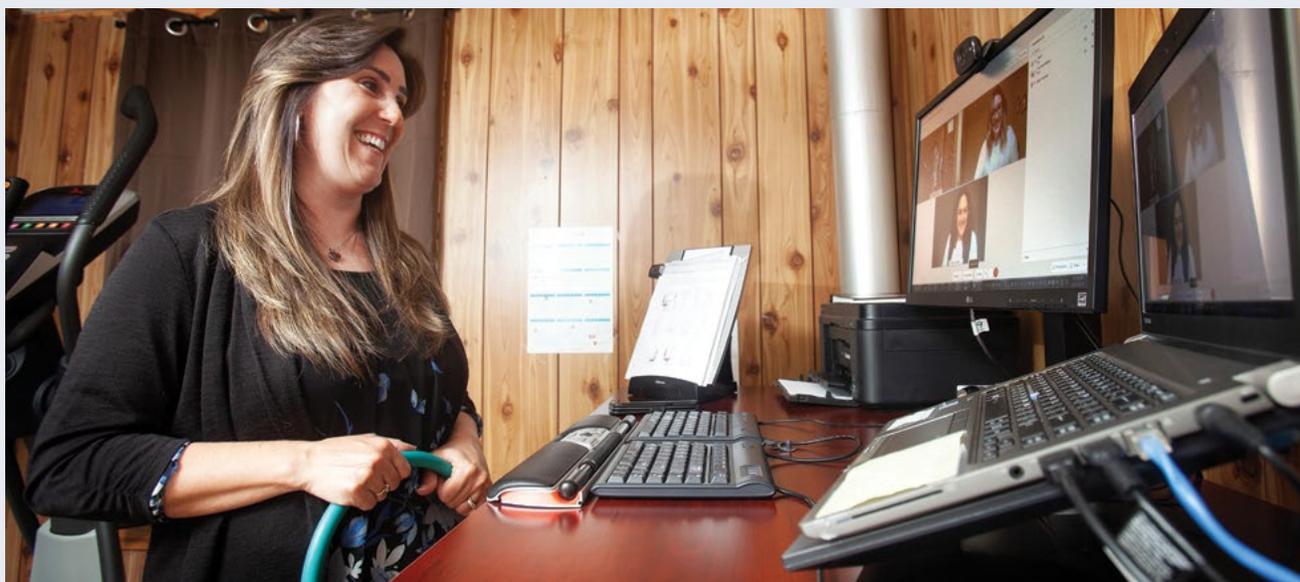
“It was such an advantage being able to welcome them into my home this way. They could review my workstation and even give me recommendations on how to position the pillows on my bed to ensure I didn’t intensify my neck pain. The treatment program was not just focused on returning me back to the workforce, but also back to regular daily life and the things I enjoyed.”

Virtual care also addresses a long-standing concern from injured workers who didn’t like leaving their families for treatment in another part of the province.

“Virtual care allowed me to continue my recovery in the comfort of my own home, surrounded by my husband and five children, who have been a great support. I would not have wanted to drive back and forth and stay in a hotel room.”

Today Duffy is back on the job full-time, working from home. While she still has muscle tension and is mindful when engaging in new activities, she continues to make incremental improvements.

“Virtual care was a great fit and I can’t say enough about my recovery team. They gave me hope when I had none.”



DID YOU KNOW?



MORE THAN
700

WRC CLIENTS RECEIVED VIRTUAL CARE TREATMENT IN 2020



MARCH 18
Pandemic declared

MAY 6
Virtual Care project launched to all teams



APRIL 13
Virtual Care pilot project launched

JANUARY

JUNE

LEGISLATIVE AMENDMENT TO CONFIRM AND HIGHLIGHT IMPORTANCE OF WORKPLACE ACCOMMODATION

In 2020 we began seeing results of the legislative amendment introduced in late December 2019 to the *Workers' Compensation Act*, which was amended to reinforce the employer's obligation to return injured workers to work, unless the accommodation causes undue hardship.

We believe this will help reduce claim duration and long-term disability costs, and more importantly it helped increase the percentage for both workers staying at work during recovery, and those returning to work following rehabilitation. Helping an injured worker safely back to work is the best way to achieve effective recovery – it helps them stay active, renews a sense of purpose, is good for their physical and mental health, and provides financial stability.

It also benefits employers, as they keep productivity loss to a minimum, retain a skilled and experienced worker, reduce the costs of recruiting new talent and reduce claim costs that, in turn, can reduce assessment premiums.

Best practices for employers to consider for an effective return to work plan:

- **Keep in touch with injured workers throughout the recovery process to show they are valued and connected to the workplace.**
- **Offer meaningful and productive modified duties or other suitable work that is safe and within their capabilities.**
- **Ensure supervisors and co-workers support injured workers during recovery.**
- **Communicate and collaborate with all return-to-work partners.**

To help employers better understand their legal responsibility, as well as the benefits of recovery at work or a safe and early return to work, we enhanced our existing resources. We added tips on preparing a return-to-work program and identify suitable employment and will launch additional tools to promote and enforce the legislation over the next few years.



STRATEGIC
PILLAR



BUILD A WORKPLACE THAT IS COMMITTED TO SUPERIOR SERVICE

Investing in our people, processes, and technology to improve the overall experience for our stakeholders and our staff.

In 2020, COVID-19 led to a health crisis and economic shutdowns that were unprecedented in recent history and challenged service delivery in every sector. Despite this, WorkSafeNB staff rose to the challenge, playing a key role in helping employers safely reopen their businesses

and workers safely return to work. We are proud of the effectiveness with which our staff navigated the pandemic and commend the commitment that all colleagues have shown in supporting our stakeholders – as well as each other – throughout this trying time.

KEY STRATEGIC MEASURES

	2018	2019	2020	TARGET	ACHIEVED
CLIENT SATISFACTION INDEX					
Injured workers*	72%	N/A	69%	↑	✘
Registered employers	74%	N/A	76%	↑	✔
EMPLOYEE ENGAGEMENT SCORE					
	49%	44%	N/A	↑	–

*Survey only assessed clients' experience with workers' compensation

CLIENT SATISFACTION INDEX

Our client satisfaction survey is conducted every two years with a random sample of 300 employers and 1,000 injured workers who have received WorkSafeNB services in the past year. Key drivers of the index 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. In 2020, injured workers indicated an overall satisfaction of 69%, down slightly from the last survey conducted in 2018. While part of the decrease may be attributed to some obstacles presented by COVID-19, we will analyze and focus on improving those areas that scored lower. Satisfaction increased with employers by 2% over 2018, and although we are pleased with this result we know we can always do better.

We are confident that our ongoing transformation and commitment to continuous improvement will result in higher satisfaction with both injured workers and employers.

EMPLOYEE ENGAGEMENT SCORE

Ensuring our staff is engaged and knows they are valued is key to providing superior service. To meet our clients' needs, we must first meet those of our employees. Employee engagement has been proven to build success by improving productivity; encouraging collaboration and communications; building trust and relationships; reducing turnover; and, improving talent acquisition, to name a few. We conduct an annual employee engagement survey every two years. Our next survey will be conducted in the fall of 2021 and we look forward to reporting the survey results in the 2021 Annual Report.

RE-IMAGINING OUR WORKPLACE

Thinking back to mid-March of 2020, as the pandemic first impacted New Brunswick, we asked more than 80% of our employees to start working remotely in a matter of days. Those employees had to learn to work with their colleagues, direct reports, and managers in new ways; to balance their jobs while caring for children or other family members; to create home offices or workspaces where they hadn't existed before; to manage and support technology, to teach and to train, to lead, and to communicate.

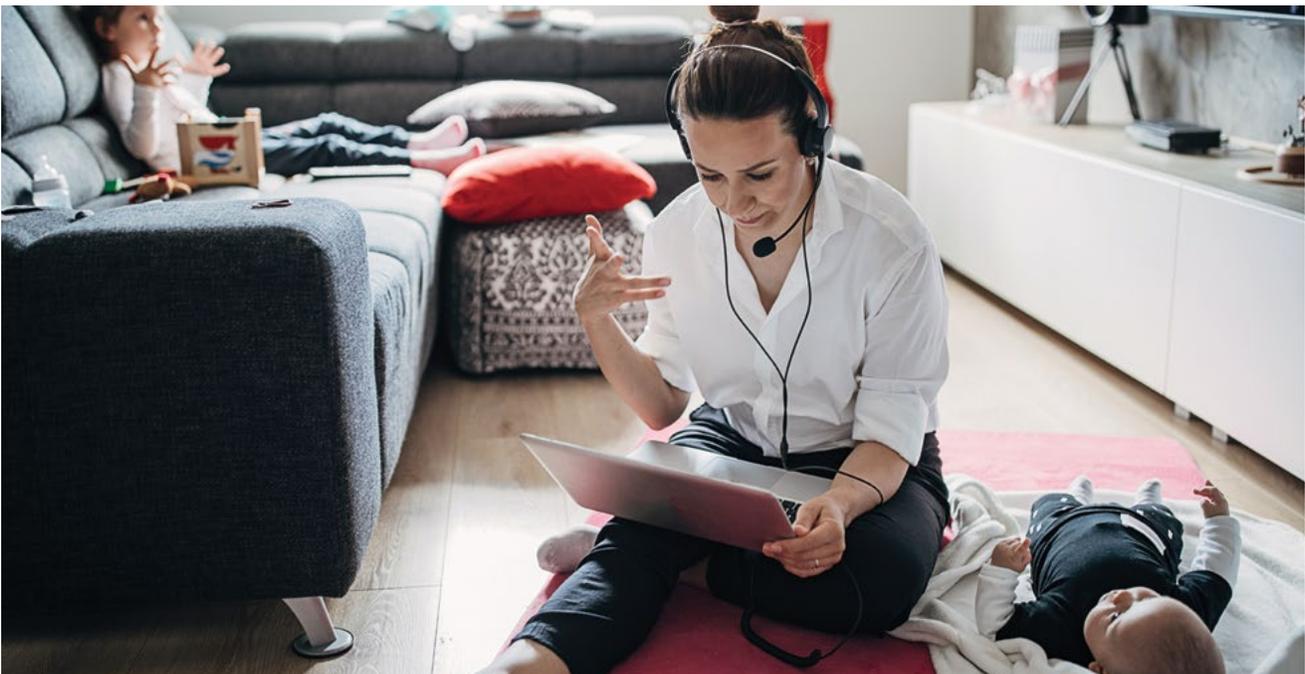
At that same time, we asked the other 20% of our employees to continue to work in our offices during a pandemic and help maintain our essential services. Those employees had to adapt to a completely different environment almost overnight; to go to work in offices that were quiet and spare instead of boisterous and busy; to wear masks and follow strict safety protocols while in the buildings; to implement new processes and procedures to keep everyone as safe as possible while still performing their duties.

At the time, one question was loud and clear: Can we completely change the way we work and still deliver services to our stakeholders and each

other? We are incredibly proud to say the answer was a resounding yes.

Our employees' commitment to our province's employers, workers, and each other did not waver. In fact, in many ways it was strengthened. Staff continued to perform their jobs well despite so much change. They adapted and innovated, with our vision, our goals, and our purpose always at top of mind.

How did the WorkSafeNB team demonstrate their commitment to each other and our stakeholders throughout such an unusual year? Here are a few examples of our actions and our results from 2020: We demonstrated this commitment by leveraging our already existing communications tools such as an active Intranet and virtual technology to keep staff well-informed with weekly, sometimes daily, updates on COVID-19 and our general operations. We provided sessions to our staff on mental health, ergonomics for working at home, and nutrition, to name a few. We created a peer support group (*see story on page 60*). And we stayed connected through optional virtual coffee breaks, social media channels and through friendly competitions, such as book or fitness challenges.



When the coronavirus forced us to close our offices in 2020, many employees started working from home for the first time. Our employees' well-being is always top of mind, so it was critical that we continuously checked in with them. Through several surveys and direct conversations with staff, they told us they have more control over how they manage their time, resulting in increased focus and greater work-life balance.

Not only that, but the remote work environment means job opportunities are no longer limited by geography – you can work for us no matter where you are in the province. Looking ahead, managers will continue to lead their teams virtually and we will continue developing strategies to help employees maintain their connection



with the workplace. It's an exciting time to be part of WorkSafeNB and we are optimistic about the future.

– **Josée Pelletier**

Executive Director, Human Resources

Crises are critical times for any organization, and the pandemic has been no exception. One of our key roles early on was to reassure employees and stakeholders with clear, consistent, and timely communications. By inspiring confidence, earning trust and engaging employees along the way, we've been able to successfully maintain business operations – and I think it's safe to say our clients and colleagues could rarely tell that we were achieving this all while working from home.

– **Laragh Dooley**

Executive Director, Communications



We have three transformation-focused programs and all aim to advance our commitment to superior service:



Employee Experience

is focused on ensuring staff success and a positive experience from onboarding to retirement.



Client Experience

is centred on delivering the best possible service.



Enterprise Experience

ensures our technology is well set up to deliver on our service commitments.

In 2020, under all three programs, staff were invited to apply to Program Advisory Committees. The response was overwhelming, indicating a high level of employee engagement. We are so pleased with this demonstrated desire to participate in these programs, especially

as they were launched during the trying time of a pandemic. With enthusiasm and momentum for the projects under these programs, our teams are passionate about *Achieving Exceptional Together* and taking service at WorkSafeNB to the next level.

COVID-19 touched upon a cardinal principle for IT professionals – that of business continuity. When our offices suddenly closed, our team worked hard to equip our co-workers with the software and equipment needed to do their jobs from home. Similarly, we helped deploy our virtual care program to provide clients with rehab services so as not to disrupt their recovery. I’m proud of our team’s adaptability and how quickly they answered the call.

– Lisa Walker
IT Division, Chief Information Officer



Given the complexity of decision-making and the need for constant interaction and communication with clients, working from home is more efficient and less stressful than working in a busy office where constant noise levels can make it hard to concentrate or hear clients and service providers when communicating on the phone. And while we couldn't imagine that a global pandemic would be the impetus to such a change, count me in as someone who is 100% satisfied with the remote working arrangement.

– **Judy McGrattan**
Case Manager



While most employees were asked to work from home after the mandatory order was declared, several who were deemed essential still reported to the office. Keeping them safe was our top priority. We immediately set up an operational plan and communicated it to the organization. This included active screening, a sign-in procedure, measures to maintain social distancing, and hand sanitizer and masks. Meanwhile, our cleaning staff worked diligently to keep the office disinfected.

We adjusted the plan accordingly through collaboration with Public Health, depending on the phase. Through it all, we managed to keep our offices operational, and most importantly, COVID-free.

– **Ian Case**
Occupational Health & Safety Specialist,
Human Resources



SUPPORTING AND DEVELOPING OUR PEOPLE

WorkSafeNB is committed to the learning and development of our employees. We know the benefits of doing so – improved performance, higher employee satisfaction, consistency of service, and increased productivity are a few. All good reasons, but the most important reason for us to grow and develop our staff is because we want to keep them. We are proud of our employees – their knowledge, their passion, their experience - and learning and development is critical in retention.

By driving us to adopt a predominantly working-from-home environment, COVID-19 both facilitated and necessitated learning and development for all staff.

As with the entire population, staff had to cope with the fear and uncertainty of the pandemic. On top of this, they were adapting to a new work environment – their home – and separating the two could be difficult. We recognize that mental health is as important as physical health, so we offered resiliency training through the University of Fredericton to every employee. With our re-imagined workplace, the online training was self-paced and could be done at a time that best suited the employee. We are committed to creating a psychologically safe workplace and providing our staff with the tools they need to support their mental health.

No matter what position, every worker is subject to stress, and COVID-19 compounded stress for many. Our leaders have to deal not only with their own, but also with that of the staff who report to them. Through virtual quarterly iLead meetings and monthly online coffee breaks for leaders, we provided our leaders with leadership development opportunities and a forum to support each other and openly discuss challenges and solutions.

COVID-19 broke down regional barriers within our workforce. Because our new work offices could be a backyard in Bathurst, a home office in Grand Falls, or a deck at the cottage anywhere in New Brunswick, more career opportunities were opened to our staff as they no longer were based in a particular area. Furthermore, in 2020, we provided 58 employees with the opportunity of growth with the organization through temporary assignments, enabling them to learn new skills, broaden their knowledge and take on new challenges. We support these professional growth opportunities wholeheartedly.

Staff supported each other as well, in less formal channels. Realizing the importance of staying connected, many departments set up their own optional coffee breaks, where colleagues could catch up with each other, discussing non work-related topics.





BETTER MENTAL HEALTH STARTS WITH PEER SUPPORT



“How are you?”

It’s a question we’re asked almost every day, but how often do we answer it honestly?

Knowing the toll that COVID-19 has taken on our mental health, with 40% of Canadians reporting that their mental health has declined since the onset of the pandemic, WorkSafeNB had to be proactive.

Enter Michel Cyr. An investigations officer with WorkSafeNB’s Compliance and Regulatory Review office, in 2020 Michel helped establish a peer support network to help his co-workers in need. “It was designed by employees, for employees,” he said. “The purpose is to provide informal, non-judgmental and confidential support to co-workers who are experiencing personal troubles and are seeking help.”

Peer helpers are trained volunteers who help build a bridge between an employee with a problem and the people who are most qualified to help them. Their primary purpose is to improve work-life balance, encourage health and wellness, and support their colleagues through life and work challenges.

Peer support is rooted in a trusting relationship between a person who is struggling and looking for help and understanding, and a peer whose personal history allows them to understand, support and, above all, model a sense of hope.

– Michel Cyr

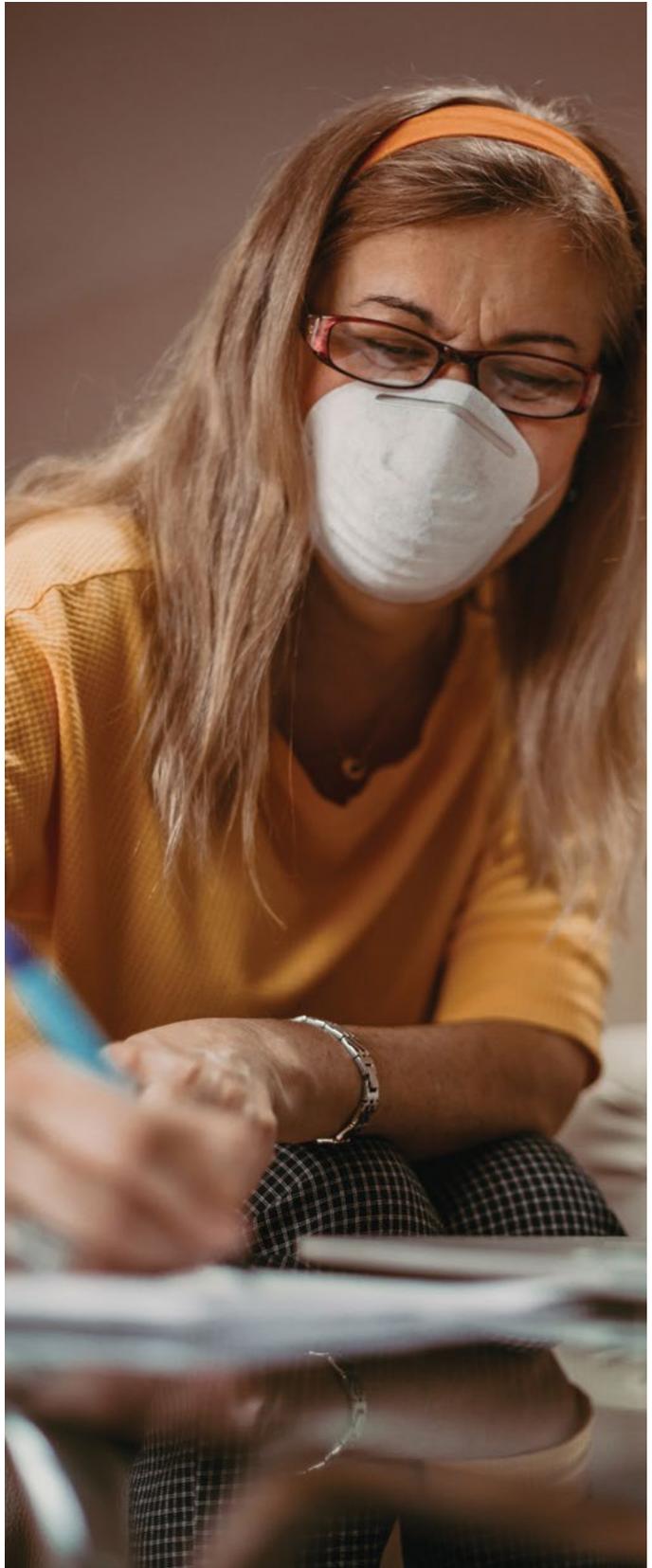


FOSTERING A CULTURE OF CONTINUOUS LEARNING AND IMPROVEMENT

We know that ensuring the quality of our decisions, services and programs is essential to achieving exceptional client outcomes. In 2020, WorkSafeNB established the Quality Management Services Department (QMS), a new department formed to support the learning and development needs of the Claims and Rehabilitation division. QMS offers a centralized one-stop shop of expertise to the department to ensure consistency and continuity of training, support and evaluation. At WorkSafeNB, quality management is an ongoing process, involving learning loops and feedback, training, implementation, and continuous improvement.

And while we strive to ensure every decision impacting our clients is correct and fair, we don't always get it right and we can learn from these opportunities. That's where our Decision Review Office (DRO) comes in. When a client disagrees with a decision, they can request a review by the DRO within 90 days after the original decision date. This process change that requires a DRO review before a decision goes to the WCAT was introduced in 2020 and helps ensure decisions we make are consistent with legislation, policy, and the merits of the case, and that clients have timely access to an appeal process.

WorkSafeNB takes continuous learning seriously and all departments have a part to play. If our DRO team identifies trends in decision-making or development gaps, the DRO team collaborates with the QMS team to address the issues, creating a coaching opportunity for all decision makers. Working together creates a continuous learning loop. QMS is able to identify trends, provide quality feedback and develop targeted learning and development opportunities for our Claims and Rehabilitation employees. Ultimately, this helps us provide timely and superior



IMPROVING COMMUNICATION TOOLS FOR OUR CLIENTS

Our improved services to stakeholders as the result of transforming our case management and intake and adjudication processes (see *Achieve Effective Recovery*, page 42) was further enhanced with services and tools that made it easier to communicate with us.

We separated our Application for Benefits Form, known as Form 67, to better serve our two unique users. Injured workers can now report an incident and apply for compensation benefits and employers can report an accident or occupational disease independently of each other, with only information relevant to each group required. We also created clarity on the application process to understand if workers were simply reporting an incident or intended to file for compensation benefits. This clearer communication better serves all parties. Finally, the new forms can now be emailed so they can be completed and filed online, where previously they had to be emailed, faxed, or phoned in. While we hope to launch an online, interactive form, the ability to email was an important step forward.

We also expanded email communication channels for our case managers to communicate directly with clients. With guidelines provided by our privacy officer, emails are often quicker and more effective than conference calls, providing another option for our clients to receive information and status updates.

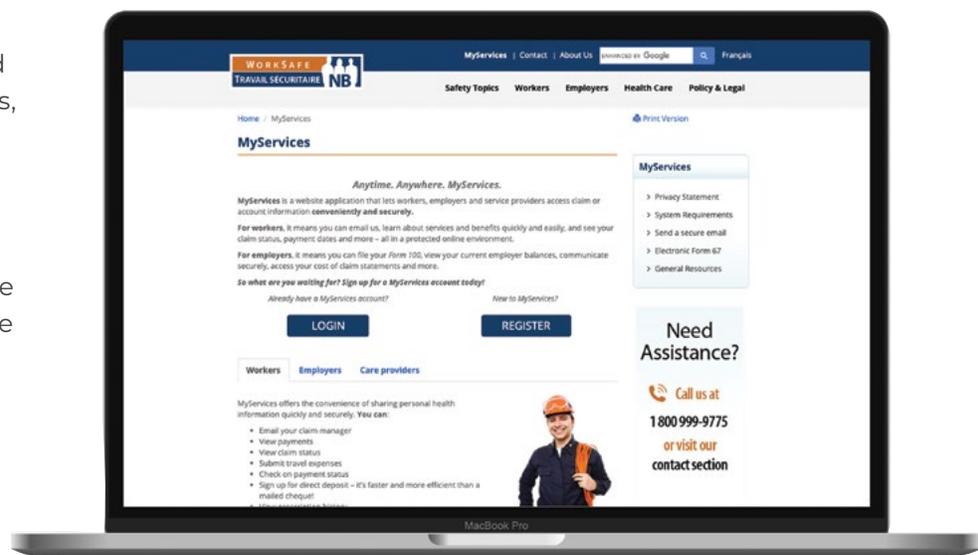
We upgraded MyServices, our online secure communication portal where workers can check on payments, appointments and prescriptions; employers can access clearance certificates, check on assessment payments, and file their *Form 100*; and, health care providers can check on invoice status,

email case managers securely and register for direct deposit.

The upgrades include:

- Workers and employers can now upload claim-related documents to WorkSafeNB quickly and easily – helping us better support injured workers through faster and more efficient communication.
- Health care providers can now check WorkSafeNB payments against their invoices with access to direct deposit statements.
- A new self-service functionality lets assessed employers update their company information, including names and addresses, at their convenience.

Communication around COVID-19 to our stakeholders was a top priority. We launched a dedicated page on our website to respond to COVID-19 specific inquiries. It includes comprehensive resources, including more than 60 FAQs, that were regularly updated as levels and circumstances changed. Our prevention team responded to thousands of inquiries to help keep workers safe and businesses open.



WORKSAFENB CARES!

That's evident in the work we do – keeping New Brunswick's workforce healthy and safe. But this caring attitude goes beyond the workplace, as many of our staff donate countless volunteer hours as well as \$\$ to charitable and service organizations, such as the United Way. We are proud to have been recognized by the United Way for "Outstanding Campaign Team" in 2020, presented to a team of volunteers that effectively used teamwork and strategic thinking to improve their campaigns and entice staff to donate through payroll deductions. WorkSafeNB staff donated close to \$10,000 in 2020 to United Way agencies across the province.



I was honoured to work with you all during the campaign and cannot express enough my gratitude for your dedication and commitment to our community. Taking on the campaign with short notice and jumping in with enthusiasm was greatly appreciated by me. Without volunteers like you, we would not have been able to raise \$1.756 million dollars to help fight poverty and social exclusion in the Saint John, Kings and Charlotte region.

– Jo-Anne Renton

Relationship and development officer,
United Way Saint John, Kings & Charlotte





STRATEGIC
PILLAR

PROTECT SYSTEM SUSTAINABILITY

Ensuring we provide services and benefits that are fair, accessible, transparent and fiscally responsible

WorkSafeNB takes its role as stewards of New Brunswick's workers' compensation system very seriously. Based on the Meredith Principles (page 4), the system must ensure there are always funds available to provide medical, rehabilitation and compensation benefits for those injured at work, while protecting employers from liability. To guarantee the future of these funds and services, we must ensure our employers pay fair assessment rates that allow them to keep contributing to our provincial economy.

Balancing costs and benefits remain a long-term mission. To maintain this delicate balance, WorkSafeNB continuously looks to find ways to improve by reviewing our policies, internal practices and governance framework, and working with government to pursue legislative changes. We are committed to finding process efficiencies that will help lower costs while exploring benefit improvements for injured workers in the coming years, such as increasing the maximum insurable earnings and the percentage of wage reimbursement.

KEY STRATEGIC MEASURES

	2018	2019	2020	TARGET	ACHIEVED
FUNDING POSITION	85%	105%	124%	115-125%	✓
RETURN ON INVESTMENT	-1.3%	14.0%	5.4%	6.1%	✗
AVERAGE ASSESSMENT RATE	\$1.70	\$2.65	\$2.40	↓	✓

FUNDING POSITION

Under the *Workers' Compensation Act*, a minimum funding level of 100% is required to ensure system sustainability, with any shortfall to be recovered within 15 years. However, in October 2019, through policy, WorkSafeNB set a funding level target of 115-125% 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.

With a funded ratio of 124% at December 31, 2020, WorkSafeNB met its funding target. This funding improvement over 2018 and 2019 is a result of investment returns, key legislative changes, policy and process enhancements, better return to work outcomes.

FUNDING POSITION

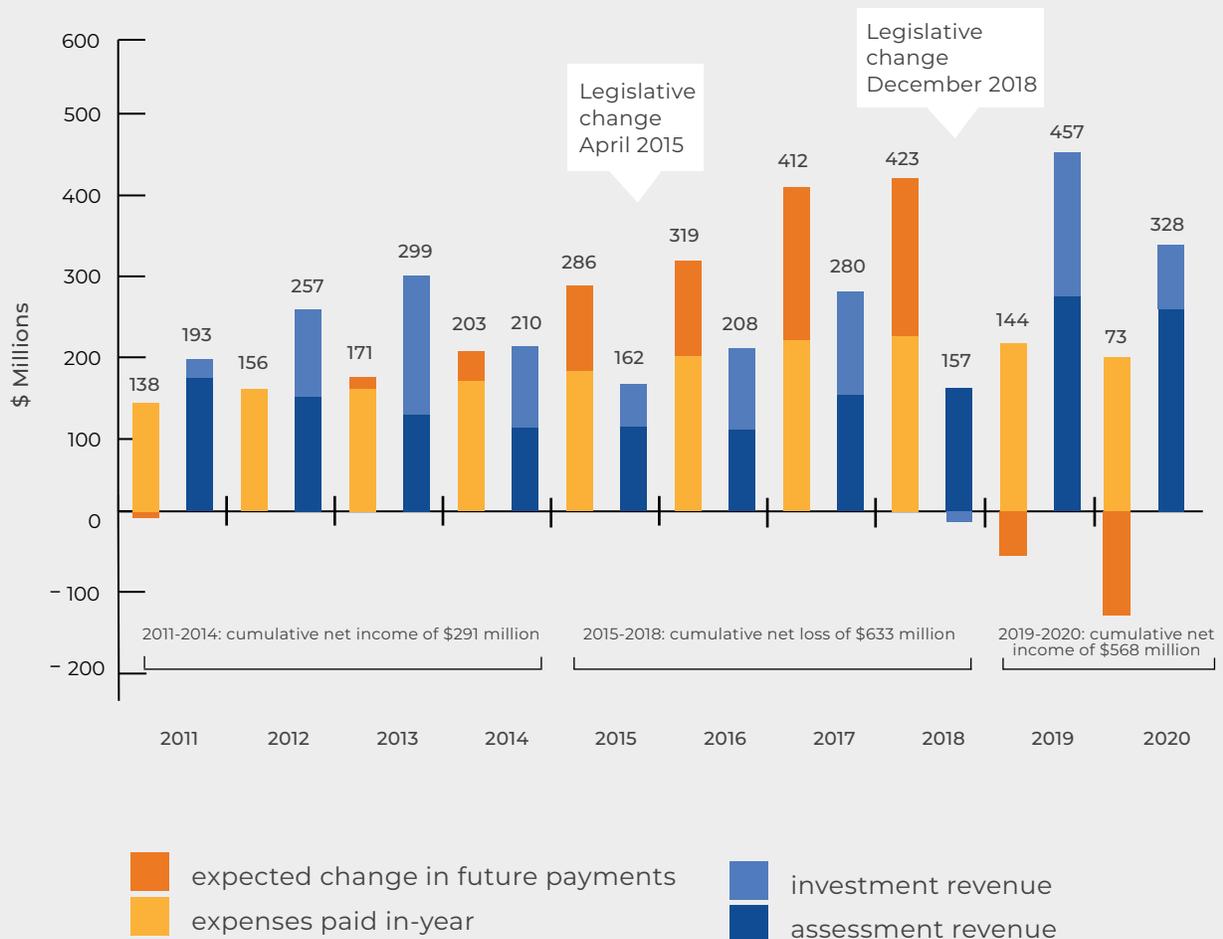
	2018 (\$ millions)	2019 (\$ millions)	2020 (\$ millions)
ASSETS	\$1,358	\$1,602	\$1,726
LIABILITIES	\$1,592	\$1,525	\$1,397
FUNDING POSITION	85%	105%	124%

*These numbers have been restated from previous years' reports to reflect assessed employers only.

BENEFITS COSTS AND REVENUE

From 2015 to 2018, costs exceeded revenue by \$633 million resulting in an underfunded position and several years of increasing average assessment rates. This shifted in

2019, when, for the first time since 2014, our revenue once again exceeded expenses. This continued in 2020.



In 2020, we are pleased to report a noteworthy decrease in the benefits liability by more than

\$170M when compared to 2019. This can be attributed primarily to three key areas:

1. Improvements in hearing loss claim experience

The reduced hearing loss liability is primarily related to fewer claims than expected in 2020 and a lower number of claims expected to be filed in the future. This can be attributed to legislation clarifying that the purpose of the workers' compensation system is to compensate

for work-related injuries. In addition, a new fee schedule was negotiated with vendors, further decreasing the expected future liability. These factors resulted in a total reduction of \$81.9 million in hearing loss claims liability.



2. Expected claim duration

The positive impact of legislative amendments, subsequent policy changes, and the transformation of our claims management processes have significantly reduced

the number of claims expected to reach permanent long-term disability status in the future. The total liability or future long-term disability claims declined by \$46.4 million.



3. 2020 claim cost experience

COVID-19 impacted every part of our business and payment experience is no exception. In 2020, wage-loss payments and hospital and medical costs were less than expected. This can partially be attributed to the pandemic's public health restrictions that affected hospital, medical and return to work services. While these significantly lower payment levels

are not expected to continue, a portion of these lower payments are not related to the pandemic and can be expected in coming years. Therefore, the net reduction to the liabilities related to payment experience, after adjusting for the impact of COVID-19, is \$39.5 million.



INVESTMENT PERFORMANCE

	2020	4-year average	8-year average	10-year average
REAL RATE OF RETURN	4.67%	5.23%	6.55%	6.25%
REAL RETURN TARGET	3.75%	3.75%	3.81%	3.85%

WorkSafeNB derives its revenues from two sources – employer assessments and investment returns. We rely on investment income to supplement assessment revenue to cover total expenses for the year.

While investment income decreased from \$184.2 million in 2019 to \$83.3 million in 2020, the Accident Fund continued to perform strongly. WorkSafeNB realized a 4.7% real rate of return on investments, exceeding the long-term objectives.



AVERAGE ASSESSMENT RATE

	2015	2016	2017	2018	2019	2020	2021
PROVISIONAL RATE (\$ PER \$100 OF PAYROLL)							
Cost of benefits for new accidents	0.97	1.03	1.10	1.47	1.66	1.47	1.33
OHS costs	0.11	0.15	0.14	0.12	0.12	0.11	0.11
Board strategic investment (OHS)	0.10	0.00	0.00	0.00	0.00	0.00	0.00
Legislative obligations	0.04	0.05	0.05	0.05	0.03	0.03	0.04
Other administration	0.33	0.31	0.37	0.29	0.45	0.44	0.34
Administration sub total	0.58	0.51	0.56	0.46	0.60	0.58	0.49
Sub total (new accident costs and all administration)	1.55	1.54	1.66	1.93	2.26	2.05	1.82
Funding level adjustment	(0.44)	(0.43)	(0.18)	(0.23)	0.39	0.35	0.35
AVERAGE RATE	1.11	1.11	1.48	1.70	2.65	2.40	2.17

Assessment rates are key to maintaining the delicate balance required to sustain the workers' compensation system – providing the appropriate benefits to injured workers, health and safety support to our province's workplaces, and administration costs.

In 2020, the average assessment rate decreased by nearly 10% to \$2.40 per \$100 of assessable payroll, down from \$2.65 in 2019, a result of fewer claims and claim costs. This trend continued in 2020 as we set the 2021 rate in the fall. We were able to reduce the provincial average assessment rate by another 9.6%, to \$2.17, driven by a significant decline in new accident costs and administration costs.

These rate decreases benefit not only employers but all New Brunswickers, as assessment rates reflect the safety and return-to-work outcomes of our province's workforce.

While we are pleased with the ongoing decrease, going forward, WorkSafeNB will continue to focus on operational excellence so that we can achieve a workers' compensation cost structure that will allow for competitive assessment rates for employers and enhanced benefits for injured workers.



\$ PER \$100 OF PAYROLL	2017	2018	2019	2020	2021
Newfoundland and Labrador	2.06	1.90	1.69	1.69	1.60
Prince Edward Island	1.70	1.60	1.58	1.52	1.57
Nova Scotia	2.65	2.65	2.65	2.65	2.65
New Brunswick	1.48	1.70	2.65	2.40	2.17
Quebec	1.77	1.79	1.79	1.85	1.77
Ontario	2.43	2.35	1.65	1.37	1.37
Manitoba	1.10	0.95	0.95	0.95	0.95
Saskatchewan	1.24	1.19	1.17	1.17	1.17
Alberta	1.02	1.02	1.08	1.14	1.14
British Columbia	1.65	1.55	1.55	1.55	1.55
Yukon	1.94	1.93	2.05	2.09	2.07
Northwest Territories and Nunavut	2.00	2.05	2.10	2.40	2.40

Note: Comparisons of average assessment rates can be misleading and are influenced by the various methods adopted by workers' compensation boards (WCB) for developing these averages. For example, weighting of individual rates by payroll or by industry can significantly impact the average rate. The mix of industry, the varying benefit levels and earnings ceilings, extent of industry coverage and degree of funding of liabilities can also result in distorted comparisons of average assessment rates by jurisdiction. Caution should be exercised in how average WCB assessment rates are used.

TRANSFORMING OUR SYSTEMS

Our Enterprise Experience Program was planned before COVID-19 hit, with a focus on modernizing our core systems. We know our systems require updating and that they are holding us back from offering the best possible experience for our staff, our clients and our service providers. Enterprise experience is about technology that touches the whole organization.

The first step is tackling our financial system, implementing a new enterprise resource planning (ERP) system, with the goal to make it best in class and to centralize our finance department by integrating our core financial modules such as general ledger as well as human resource and supply chain management modules, which are currently operated independently of each other. “I’m so passionate about this program because it will add a lot of value to our organization. We will move away from manual work and be able to support our employees and clients more efficiently,” said Perry Cheeks, WorkSafeNB’s chief financial officer.

In 2020, staff from across the organization worked together to build the business requirements for this new system. It was a significant piece of work but getting the requirements right is critical for the project’s success.

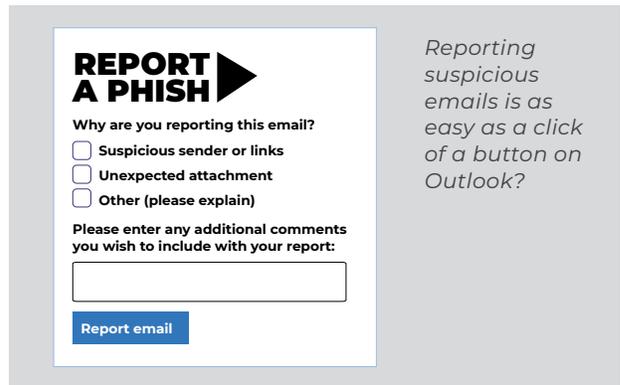
The new ERP system will streamline the entire organization, enabling more accurate reporting and a more efficient, collaboration-based and data-driven work environment. The new system will benefit our employees through standardized workflows and real-time reporting for decision-making. It will also provide vendors and clients with reliable, efficient and timely payments.

INTRODUCING A NEW CYBERSECURITY PLATFORM

Today’s cyber criminals are more sophisticated than ever, with data breaches happening daily. We already had security protocols in place such as data encryption, password protocols, safe device storage practices, and regular software updates, but we knew we had to do more to protect our clients’ data.

WorkSafeNB introduced a new cybersecurity platform in 2020 and provided security awareness training to all our staff. This training includes surveys, courses and quizzes. The employee must score 80% or more to successfully complete a course. A risk dashboard tracks each employee’s awareness level, exposures, incidents and rewards. The “rewards” are points given to employees who improve their cyber awareness score when they identify suspicious emails that could contain a virus or malware, some of which are simulated through our own platform.

The training is ongoing, and reporting suspicious emails is as easy as a click of a button on Outlook.



THREE-DAY WAIT

In 2020, we further reduced the three-day unpaid waiting period, to one day. Amendments to the *Workers’ Compensation Act* in 2018 allowed WorkSafeNB to gradually eliminate the unpaid three-day wait, the time workers were required to wait until they could receive compensation benefits, meaning they would lose three days of wages. It was reduced to two days in 2019 and will be completely eliminated in July 2021.

This benefit improvement will directly benefit New Brunswick’s most vulnerable injured workers who might not have access to sick leave benefits during this time frame.

CYBER-SECURITY

Implementing a cyber security platform was an important step in protecting our data, but to ensure its effectiveness we needed someone with extensive cybersecurity experience. So, in March 2020, we welcomed Jamie Rees to our team as enterprise information security officer.

With more than 21 years of cybersecurity experience, Jamie oversees the protection of our technical infrastructure and corporate data and assets from cyber threats to minimize our risks and ensure our systems' safety.

// The security of the information systems is fundamental to ensuring WorkSafeNB's system sustainability, as it provides a foundation of integrity and availability for the broader system.

"We need to continuously improve our cybersecurity practices due to the rapidly changing threats," Rees said.

"In fact, I think the security of systems impacts each of the pillars in some way. System sustainability is an obvious one, of course. It also really hits on superior service; so much of the work we do serving clients is automated or computer dependent that superior service isn't really possible without the computers. Truly



modernized systems are ones with security built into them and maintained for performance.

Getting publicly hacked and losing data or having extended downtimes would impact a client's satisfaction. I would also expect that claim registration to first payment would also be compromised if we had no computer access for weeks."



IN 2020 THERE WERE 5,058 EMAILS REPORTED TO THE TEAM AS SOME SORT OF SUSPICIOUS EMAIL.

About one-third of those (31%) were phishing or malware of some kind, either infected Word/Excel docs, or attached zip files with viruses. Those are the ones that worry us most, as they cause stolen accounts, viruses that can steal banking credentials and of course launch ransomware. Another approximately 12% are scams looking to have gift cards bought or other ways to try and convince people to send money or other valuables. A very few are legitimate emails and a majority is typical spam that is not harmful – just annoying.

POLICY UPDATES

Legislative amendments almost always require a review and updates of policies. In response to new and amended legislation, in 2020, we revised 19 policies, including: [Unpaid Waiting Period](#), [Determining Dominant Cause](#), [Medical Aid Decisions](#), and [Return to](#)

[Work - Responsibilities and Re-employment Obligations](#). These revisions will enable a better-balanced system with a clear focus on supporting injuries that are work-related.



ANNUAL GENERAL MEETING

WorkSafeNB is committed to keeping you, our stakeholders, apprised of what's going well, where we need to improve and our plans for the future. We do this through consultation, this annual report and through our annual general meeting (AGM). Our AGM is a live event, where engagement is key. We were not about to let COVID get in the way of this important means of dialogue, so, rather than postpone the event, we held our 2020 AGM virtually.

Although lacking the intimacy of a live meeting, the silver lining of taking our AGM virtual was the number of participants we could accommodate. More than 330 of you registered, the most participants for an AGM in our history. Held August 5, 2020 our president and CEO,

Doug Jones, reviewed results from 2019, our plans for enhancing accident prevention and building a leadership position in health and safety, and the 2021 assessment rates. This was followed by a thoughtful and robust question and answer period.

We look forward to continuing this two-way communication through future AGMs and through consultations, where we will involve you, our stakeholders, in our decision-making process. We aim to continuously improve our engagement and communication practices by creating increased opportunities for civic dialogue, sharing data, and providing you with the information you need to better understand New Brunswick's workers' compensation system.

CONSOLIDATED FINANCIAL STATEMENTS

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2020

	2020 (000s)	2019 (000s)
ASSETS		
Cash and cash equivalents	\$ 90,072	\$ 78,234
Receivables and other	20,739	19,086
Investments	1,642,133	1,521,714
Capital assets	8,899	10,667
	\$ 1,761,843	\$ 1,629,701
LIABILITIES AND FUNDED POSITION		
Payables and accruals	\$ 17,682	\$ 19,432
Benefits liabilities	1,379,232	1,505,140
Total liabilities	1,396,914	1,524,572
WorkSafeNB funded position	329,355	77,657
Non-controlling interests	35,574	27,472
	\$ 1,761,843	\$ 1,629,701

On behalf of the board of directors:



James E. A. Stanley

Audit Committee,
Board of Directors



Tina Soucy

Audit Committee,
Board of Directors



Mel Norton

Chairperson,
Board of Directors

The accompanying Management Discussion and Analysis Document contains complete detailed financial statements.

CONSOLIDATED FINANCIAL STATEMENTS

CONSOLIDATED INCOME STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020

	2020 (000s)	2019 (000s)
REVENUE		
Assessment revenue	\$ 244,876	\$ 272,559
Investment income	83,281	184,160
	328,157	456,719
EXPENSES		
Claims costs incurred		
Benefit payments	140,372	157,900
Changes in actuarial valuation of benefit liabilities	(125,908)	(71,190)
Total claims costs incurred	14,464	86,710
Administration	53,928	53,687
Legislative obligations	4,979	3,453
	58,907	57,140
Total expenses	73,371	143,850
Net income for the year	\$ 254,786	\$ 312,869
Net income for the year attributable to:		
WorkSafeNB	251,698	311,727
Non-controlling interests	3,088	1,142
	\$ 254,786	\$ 312,869

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CONSOLIDATED FINANCIAL STATEMENTS

CONSOLIDATED STATEMENT OF CHANGES IN FUNDED POSITION

FOR THE YEAR ENDED DECEMBER 31, 2020

	WorkSafeNB	Non- controlling interests	2020 Total	2019 Total
	(000s)	(000s)	(000s)	(000s)
Funded position, beginning of year	\$ 77,657	\$ 27,472	\$ 105,129	\$ (203,865)
Capital contributions by non-controlling interests	-	6,509	6,509	1,766
Distributions to non-controlling interests	-	(1,495)	(1,495)	(5,641)
Net income for the year	251,698	3,088	254,786	312,869
FUNDED POSITION, END OF YEAR	\$ 329,355	\$ 35,574	\$ 364,929	\$ 105,129

The accompanying Management Discussion and Analysis Document contains complete detailed financial statements.



CONSOLIDATED FINANCIAL STATEMENTS

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2020

	2020 (000s)	2019 (000s)
Cash flow from operating activities		
Cash received from:		
Assessed employers	\$ 244,234	\$ 271,420
Interest and dividends	32,736	37,446
	276,970	308,866
Cash paid to:		
Injured workers or third parties on their behalf	140,372	157,900
Suppliers and employees, for administration and other services	63,727	59,374
	204,099	217,274
Net cash provided operating activities	72,871	91,592
Cash flow from investing activities		
Cash received from:		
Sale of investments	247,113	147,367
Contributions by non-controlling interests	6,831	2,022
	253,944	149,389
Cash Paid for:		
Purchase of investments	311,016	220,483
Purchase of capital assets	1,289	1,413
Distributions to non-controlling interests	1,788	5,852
	314,093	227,748
Net cash used in investing activities	(60,149)	(78,359)
Cash flow from financing activities		
Repayment of lease liabilities	884	915
Net cash used in financing activities	(884)	(915)
Increase in cash during the year	11,838	12,318
Cash and cash equivalents, beginning of year	78,234	65,916
CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 90,072	\$ 78,234

The accompanying Management Discussion and Analysis Document contains complete detailed financial statements.

