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# WorkSafeNB

## 2011 Client Satisfaction Study

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### Report

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**WorkSafeNB**  
**WOR002-1005**

*Prepared for:*



**December 2011**



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## Executive Summary

### Introduction

This report presents the findings from the **WorkSafeNB 2011 Client Satisfaction Survey** conducted by Corporate Research Associates (CRA) between September 13 and October 24, 2011. The primary objective of this 12th wave of WorkSafeNB's client satisfaction study is to measure key elements of client satisfaction across several groups. The Client Satisfaction Survey is an integral measurement of WorkSafeNB's Service Goal of *providing effective programs and services, implemented with care, compassion, efficiency, promptness, and fairness, to benefit both workers and employers*. Consistent with past methodologies, this annual study aims at capturing feedback from five specific groups:

- Injured workers;
- General workers, who have not sustained a workplace injury;
- Registered employers, required to have coverage under the *Workers' Compensation Act*, and pay assessments to WorkSafeNB;
- Non-registered employers, who are small employers not required to have coverage under the *Workers' Compensation Act* and do not pay assessments to WorkSafeNB; and
- Stakeholders representing industry groups and associations.

More specifically, data collection and analysis efforts conducted as part of this study, sought to meet the following objectives:

- Measure overall satisfaction with key service areas;
- Examine overall satisfaction with quality of service;
- Measure awareness of WorkSafeNB programs and services;
- Evaluate access to program and services information;
- Determine satisfaction with case management services;
- Determine awareness of workers' compensation and occupational health and safety legislation;
- Explore clients' perceptions of WorkSafeNB's ability to balance benefits and remain accountable to stakeholders;
- Investigate perceptions of workplace safety, including internal responsibility for health and safety; and
- Examine trends and patterns related to the study over time.



To meet the above objectives, data was collected by means of a telephone survey. Five separate surveys were completed to capture measures across all groups, with more than 1,700 interviews completed as follows:

- 801 surveys with injured workers;
- 380 surveys with general workers;
- 267 surveys with registered employers;
- 201 surveys with non-registered employers; and
- 61 surveys with stakeholders.

At times, stakeholders were asked their perceptions of the opinions of injured workers and registered employers. These perceptions are labelled as “stakeholders – workers” and “stakeholders – employers.”

Statistical reliability and survey length varies across each respondent group. The following table provides the survey length for each respondent group and the achieved margin of error, considering a 95% level of confidence.

	Injured Workers	General Workers	Registered Employers	Non-registered Employers	Stakeholders
<b>Respondent Group:</b>	NB workers who have filed a workplace injury compensation claim	NB workers who have never filed a workplace injury compensation claim	NB employers registered with WorkSafeNB (3+ employees)	NB employers not registered with WorkSafeNB (< 3 employees)	Industry group/ association members who represent employer or worker groups
<b>Sample Size:</b>	n=801	n=380	n=267	n=201	n=61
<b>Margin of Error:</b>	+/-3.4% (95%CI)	+/-5.0% (95%CI)	+/-6.0% (95%CI)	+/-6.9% (95%CI)	n/a
<b>Average Survey Length:</b>	16 minutes	10 minutes	12.5 minutes	8.5 minutes	18.5 minutes

The data was weighted for both injured workers and registered employers in order to reflect the known population distribution for both these groups. The final injured workers sample was weighted by injured worker type, whereas registered employers were weighted by payroll size. Interviews were conducted in either French or English, as per the preference of participants.

This report provides a detailed analysis of opinions across each respondent group and provides readers with key conclusions. A description of the methodology used is presented at the end of the report. It should be noted that occasionally overall results may not add up to 100 percent due to rounding and where multiple responses are permitted, the totals may exceed 100 percent.

Comments from open-ended questions are included throughout this report. It is important to note that these comments are not statistically reliable, and represent the perspective of individual respondents. They are presented only to provide qualitative supplementation to the findings.



Throughout this report, often sub-groups of injured workers and employers are discussed as referenced below:

**Long Term Disability (LTD)** – Injured workers who have a permanent work restriction and continue to receive loss of earnings.

**Regular Loss of Earnings (RLOE)** – Time loss claims, which remain active as injured worker has not returned to employment.

**Time Loss or Disablement of Three Days or Less (LTMAO)** – Time loss of three days or less. Although there is no entitlement to loss of earning benefits, injured workers may receive medical aid.

**No Lost Time (NLT)** – No time loss or disablement beyond the day of the accident.

**First and Final (FF)** – Time loss or disablement for more than three days (or more than three-fifths of the worker's regular work week) where the worker has returned to work before the claim is adjudicated.

**Annually Assessed Employers** – Registered employers who report assessable earnings on an annual basis.

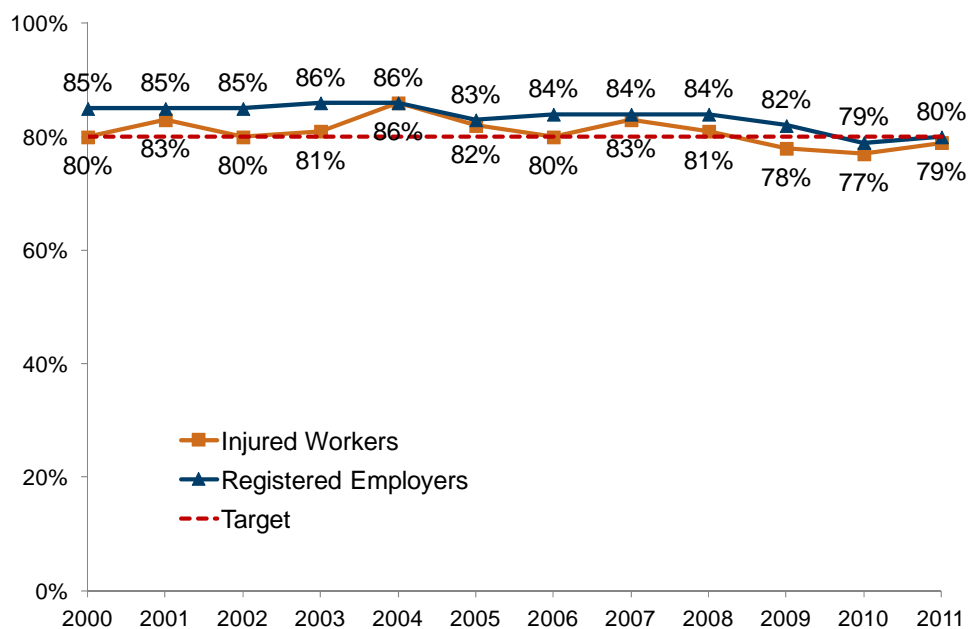
**Monthly Assessment on Actual Payroll (MAAP)** – Employers who report actual payroll and pay assessments on a monthly basis.



## Summary of Key Findings

The results of the **2011 WorkSafeNB Client Satisfaction Study** indicate that similar to 2010, injured workers and registered employers are generally satisfied, both overall and across aspects of service. The Client Satisfaction Index (CSI) for each respondent group has shifted only slightly; the CSI for registered employers is at the target of 80 percent, while the CSI for injured workers has improved slightly to 79 percent. Note: the CSI is calculated based on all respondents, including those who do not provide a definite indication of satisfaction or dissatisfaction. Among registered employers, the CSI continues to be affected by the proportion of registered employers who are unfamiliar with certain aspects of service.

### Client Satisfaction Index (CSI)



### Service Goal

A regression analysis<sup>1</sup> identifies the two strongest drivers of overall satisfaction for injured workers as *effective handling of clients' claims* and *understanding client needs*. Among registered employers, a regression analysis identifies *effective handling of employee's compensation issue* as the strongest of two drivers of overall satisfaction. The second driver is *understanding of client's needs*. In reference to these drivers, a few key points merit mentioning:

- Among injured workers, ratings of “complete” satisfaction with respect to *understanding needs* and *effective handling of problems* have improved in 2011, although they remain lower compared with 2007 results; and

<sup>1</sup> Regression analysis is a statistical technique to understand and predict variability in survey responses. For additional information, please reference Appendix A.



- The regression model for registered employers is considered to be somewhat weak, with the two main drivers (effective handling of employee's compensation issue and understanding of client's needs) explaining 38 percent of the variability in ratings of overall satisfaction.<sup>2</sup>

Satisfaction with overall quality of service remains high among both injured workers and registered employers. Most injured workers express satisfaction with services received from their case manager. Following three years of declining ratings, satisfaction among injured workers with the amount of benefits received has improved in 2011. Among registered employers who provide a definite opinion, most express satisfaction with the claims-related service they have received. Similar to 2010, a large proportion of registered employers lack an opinion regarding the services received from the case manager.

### Awareness

While general awareness of WorkSafeNB's roles and services is moderate, there are opportunities to improve levels of awareness of specific areas:

- For all respondent groups, there is an opportunity to improve awareness of WorkSafeNB's accident prevention services;
- Among injured workers, there is an opportunity to improve awareness of return to work assistance, as well as occupational health and safety inspections;
- General workers are less aware than injured workers with respect to compensation for lost wages, coverage of approved medical costs, and rehabilitation services; and
- Non-registered employers are less aware than registered employers across the range of roles and services.

Following an increase in 2010, awareness of the *Occupational Health and Safety Act (OHS Act)* is stable in 2011. At least three-quarters of injured workers, general workers, registered employers, and non-registered employers are aware of the *OHS Act*.

While most injured workers and registered employers are aware of the right to appeal a decision made by WorkSafeNB, fewer than one-half indicate they understand the appeals process.

### Safety Goal

Relatively few workers and employers disagree that workplace accidents and injuries are a serious problem in New Brunswick today, and results are consistent with those reported in 2010. Notably, injured workers tend to be less likely than other respondent groups to disagree that workplace accidents and injuries are a serious problem. Most workers and employers agree that the right amount of attention is directed towards reducing workplace accidents and injuries. Injured workers remain less likely than other respondent groups to disagree that workplace accidents are inevitable.

<sup>2</sup> A strong regression model would be one where more than 60 percent of the variability in ratings of overall satisfaction is explained by the drivers.



Workers and employers continue to express different opinions with respect to responsibility for health and safety in the workplace. Workers offer diverse opinions on who is responsible, and identify employers, joint health and safety committees, and themselves in this regard. In contrast, the vast majority of employers view this role as resting solely on themselves.

Among respondent groups, the vast majority continue to affirm that public awareness and education programs make them think about the risks of workplace accidents and injuries. The most frequently offered suggestion for improving workplace safety in New Brunswick is continued and/or increased education, awareness, and training.

### **Balance Goal**

There is an opportunity to improve ratings of WorkSafeNB among all respondent groups across the range of attributes related to the Balance Goal. Specifically, six in ten or fewer clients across respondent groups believe that WorkSafeNB balances the best possible benefits for injured workers with the lowest possible assessment rates for employers. Ratings of WorkSafeNB with respect to providing reasonable income replacement benefits and demonstrating accountability are more favourable, although there remains room to further communicate WorkSafeNB's efforts related to the Balance Goal to the various respondent groups.

### **Return to Work Goal**

Workers and employers identify access to treatment, assisting with new jobs, education and training as opportunity areas for WorkSafeNB to assist workers returning to work.

With regards to return to work, most are aware that employers have a duty to accommodate workers injured on the job that have a temporary or permanent disability, although awareness of this duty is lower among non-registered employers compared with registered employers. Awareness remains considerably lower with respect to employers' re-employment obligations: employers with at least ten but fewer than 20 workers are required to keep a job available to workers injured on the job for one year, while employers with at 20 or more workers are required to keep a job available to workers injured on the job for two years.<sup>3</sup>

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<sup>3</sup> Note: an exception to this is the construction industry, which is subject to the rules and practices respecting hiring and placement in the worker's trade, if any, and if the construction project and the position exist at the time the worker is able to resume work.





## Detailed Analysis

In this section of the report, a detailed analysis of the findings is presented.

### Service Goal

### Satisfaction Measures

***Satisfaction with WorkSafeNB, both overall and with respect to specific aspects of service, remains high, and CSI scores are at or very close to the target of 80 percent.***

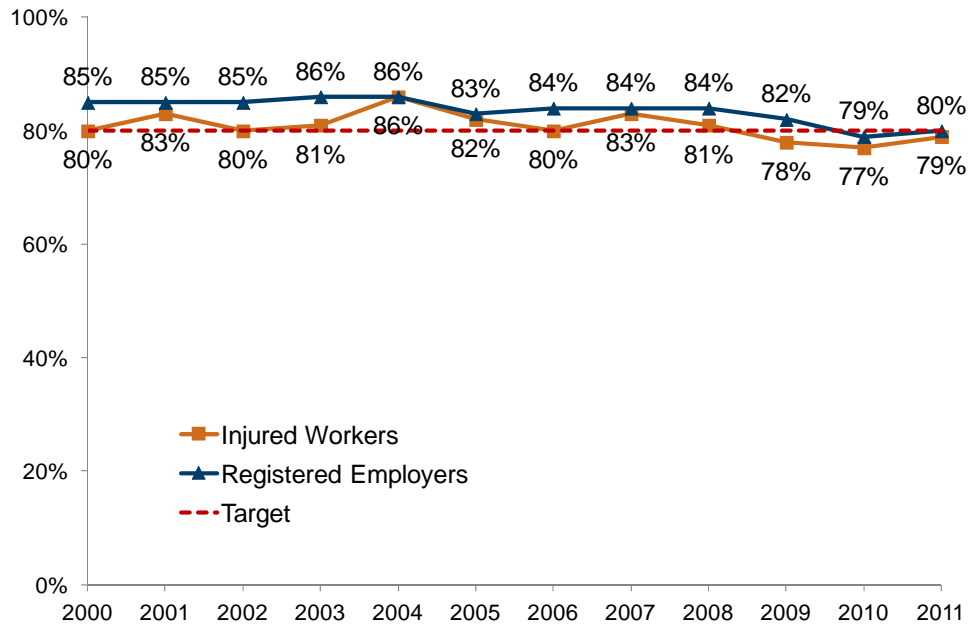
WorkSafeNB measures its Service Goal using the CSI, an aggregate score of several satisfaction attributes measured in this survey.

2011 Satisfaction Attributes (Whether asked to respondent group)				
Satisfaction Attributes	Injured Workers	Registered Employers	Stakeholders – Workers	Stakeholders - Employers
Understanding of your needs/their needs	✓	✓	✓	✓
Fairness in handling your claim	✓			
How effectively your problems were handled/your company's compensation issues or concerns were handled/their compensation issues or concerns were handled	✓	✓	✓	✓
Accuracy of information received/providing them with accurate information	✓	✓	✓	✓
Amount of benefits received	✓			
Keeping you informed and up-to-date/keeping them informed and up-to-date	✓	✓	✓	✓
Time it took to handle your claim	✓			
Willingness to listen	✓	✓		
Promptness in providing you service/providing them with prompt service	✓	✓	✓	✓
The level of respect shown/showing you respect/show them respect	✓	✓	✓	✓
Competence	✓	✓		
Professionalism	✓	✓	✓	✓



In 2011, the registered employers' CSI has returned to the target of 80 percent, with the CSI for injured workers improving to 79 percent, just shy of the target of 80 percent. Although the CSI for both groups has fluctuated over time, the overall trend is relatively flat.

### Client Satisfaction Index (CSI)



Among injured workers, ratings of the attributes that define the CSI were generally stable in 2011, with increased satisfaction noted with respect to WorkSafeNB understanding injured workers' needs (up 5 percentage points) and amount of benefits received (up 5 points). Examining injured worker subgroups, the CSI is lower among those receiving a pre-1982 pension (CSI=72) and long-term disability benefits clients (CSI=73). Consistent with previous results, these two groups tend to offer lower satisfaction ratings compared with other injured workers across the range of CSI attributes. The gap in satisfaction is particularly wide between LTD and other injured workers regarding their needs being understood and amount of benefits received. Gaps in satisfaction between those receiving pension benefits and other injured workers are largest with respect to how effectively problems were solved and the amount of benefits received, consistent with results from previous years.

Among registered employers, satisfaction ratings are generally consistent with those reported with only slight fluctuations compared with 2010 results.

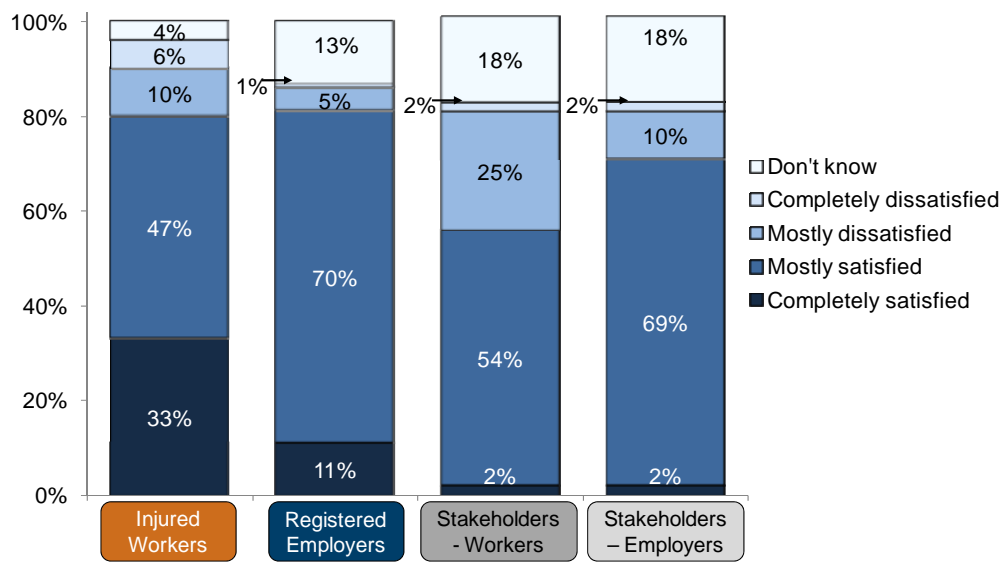
Injured workers are generally quite satisfied with the services received from WorkSafeNB, and one-third offer a rating of complete satisfaction. Injured workers are more likely to express complete satisfaction in 2011 (up 5 percentage points compared with 2010), however this increase in ratings of complete satisfaction is offset by a corresponding decline in the percentage offering a rating of mostly satisfied. Satisfaction with overall quality of service varies across claim types: injured workers who receive LTD or pension benefits are more likely than others to express dissatisfaction.



Registered employers are also satisfied in terms of overall quality of service. Ratings of complete satisfaction have increased slightly since 2010, offset by a corresponding decline in ratings of mostly satisfied. Approximately one in five registered employers did not offer a response to this question. Notably, registered employers who are not aware of the services and programs offered by WorkSafeNB are more likely than others to not provide a response regarding their level of satisfaction with WorkSafeNB. Additionally, annually assessed employers are more likely than MAAP employers, and those who do not understand the appeals process are more likely than those who indicate they understand the appeals process to be unable to provide a response regarding the overall quality of service provided by WorkSafeNB.

Compared with injured workers' and registered employers' results, a larger proportion of stakeholders believe each of these two groups is dissatisfied with WorkSafeNB. In addition, stakeholders believe injured workers are generally less satisfied than employers, although the difference is not that large (56% of stakeholders believe injured workers are satisfied, compared with 70% who believe employers are satisfied).

### Satisfaction with Overall Quality of Service Provided by WorkSafeNB 2011



Q.19

**Stakeholder employer feedback:**

*"They aren't listening to industry, aren't working with industry and the way they go about doing things is a dictatorship. They have not changed and not worked with industry."*

*"Not necessarily the quality, it's more about the knowledge of what they do."*

**Stakeholder injured worker feedback:**

*"Largely they complain frequently about rates of compensation; I've heard injured workers complain about having to travel long distances."*

*"I think they are very satisfied with the downstream therapeutic support you provide, quality and expertise of medical care. The dissatisfaction lies in the claims process and the appeals processes are not necessarily fair to them in every case and the claims management and the support of that relationship."*



## Summary of 2011 Satisfaction Results

The following two graphs illustrate all satisfaction scores for 2011 among injured workers and registered employers. It should be noted that both graphs present results for those who *express a definite opinion*<sup>4</sup>. Among injured workers, satisfaction with the amount of benefits received increased in 2011, following a three-year decline. Only one area, amount of benefits received, receives a slightly less favourable assessment compared with other areas.

### Satisfaction with WorkSafeNB Injured Workers



There are some general trends about injured workers that merit mentioning:

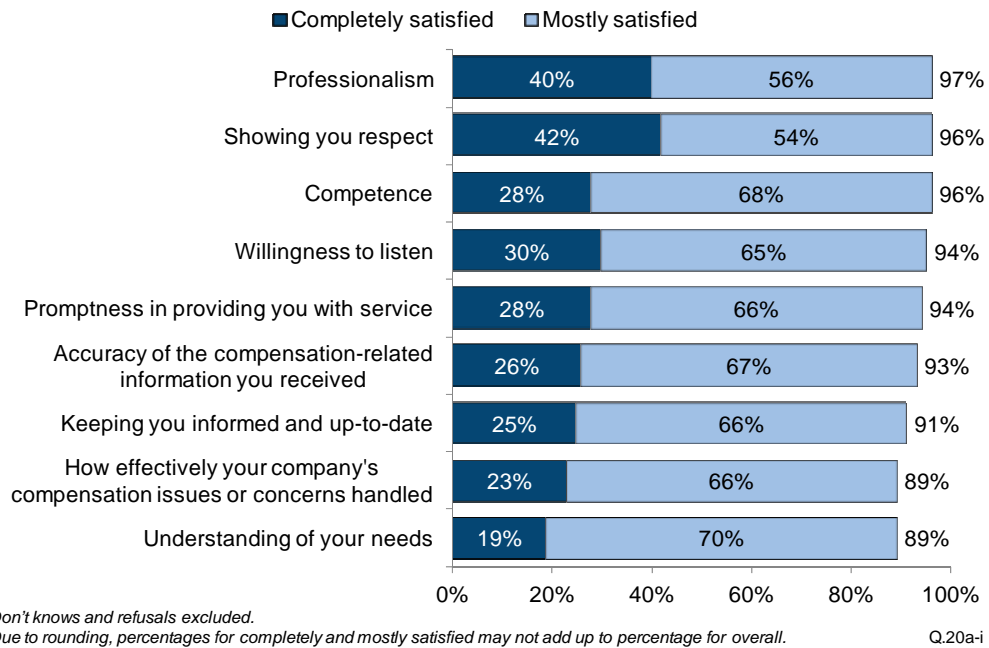
- Injured workers who indicate they were aware of WorkSafeNB pre-accident, are consistently more satisfied across attributes than those who were unaware.
- Injured workers who have returned to work tend to express higher levels of satisfaction across the range of attributes, compared with those who have not yet returned to work. This is particularly evident with respect to satisfaction with amount of benefits received.

Among registered employers, lack of familiarity and lack of exposure to WorkSafeNB continues to affect the CSI. Specifically, among those who *express a definite opinion* on each factor (as presented below), it is evident results are highly favourable and largely above the 80 percent threshold. For most CSI attributes, at least one-quarter of registered employers indicate this aspect of service does not apply, or do not offer a definite opinion. The exception is "keeping informed and up-to-date", with 15 percent of registered employers not offering a rating for this aspect of service.

<sup>4</sup> Those who express a definite opinion refers to those who express satisfaction or dissatisfaction and excludes those that say 'don't know' or 'not applicable.'



## Satisfaction with WorkSafeNB Registered Employers



There are some trends in registered employers' opinions that merit mentioning:

- Those who are aware of WorkSafeNB are more satisfied than those unaware across some attributes, including understanding needs, keeping you informed and up-to-date, promptness in providing service, and competence.

### Historical Trends

The following two tables examine satisfaction levels for injured workers and registered employers over the past five years among those that provided a definite response (i.e., indicate a level of satisfaction or dissatisfaction).

The following observations are made for injured workers:

- While ratings of complete satisfaction among injured workers have improved compared with 2010 results, they still remain lower across all attributes relative to four years ago. The largest decline over the four years is 12 percentage points for understanding needs.
- 2007 represents the peak in the percentage of those who were completely satisfied across all attributes. In 2007, the average for 'completely satisfied' across the 12 factors was 49.3 percent. In 2011, this average declined to 41.3 percent.
- In terms of overall satisfaction (completely/mostly satisfied), all attributes are stable or down slightly compared with 2007 results. The largest decline is 7 percentage points, recorded for how effectively problems were handled.



Injured Workers – Satisfaction Attributes (% Satisfied, Excluding Don't Know/No Answer/No Response) <sup>5</sup>						
		2007	2008	2009	2010	2011
Accuracy of information received	Completely satisfied	49%	46%	42%	37%	40%
	Mostly satisfied	41%	42%	42%	47%	47%
	<b>% Satisfied</b>	<b>90%</b>	<b>88%</b>	<b>84%</b>	<b>84%</b>	<b>87%</b>
Professionalism	Completely satisfied	55%	52%	50%	45%	47%
	Mostly satisfied	36%	38%	38%	43%	39%
	<b>% Satisfied</b>	<b>92%</b>	<b>90%</b>	<b>87%</b>	<b>88%</b>	<b>86%</b>
Competence	Completely satisfied	51%	47%	46%	37%	42%
	Mostly satisfied	39%	41%	39%	50%	44%
	<b>% Satisfied</b>	<b>90%</b>	<b>88%</b>	<b>85%</b>	<b>86%</b>	<b>86%</b>
Level of respect shown	Completely satisfied	54%	50%	49%	45%	48%
	Mostly satisfied	37%	40%	36%	41%	37%
	<b>% Satisfied</b>	<b>91%</b>	<b>90%</b>	<b>85%</b>	<b>86%</b>	<b>85%</b>
Fairness in handling your claim	Completely satisfied	50%	45%	43%	37%	44%
	Mostly satisfied	38%	42%	39%	43%	40%
	<b>% Satisfied</b>	<b>89%</b>	<b>87%</b>	<b>82%</b>	<b>80%</b>	<b>84%</b>
Promptness in providing you with services	Completely satisfied	50%	44%	41%	38%	42%
	Mostly satisfied	37%	42%	40%	45%	42%
	<b>% Satisfied</b>	<b>87%</b>	<b>86%</b>	<b>81%</b>	<b>83%</b>	<b>84%</b>
Willingness to listen	Completely satisfied	51%	49%	41%	36%	44%
	Mostly satisfied	37%	39%	40%	44%	39%
	<b>% Satisfied</b>	<b>88%</b>	<b>88%</b>	<b>81%</b>	<b>80%</b>	<b>83%</b>
Time it took to handle your claim	Completely satisfied	48%	41%	41%	36%	40%
	Mostly satisfied	39%	41%	39%	42%	42%
	<b>% Satisfied</b>	<b>87%</b>	<b>82%</b>	<b>80%</b>	<b>79%</b>	<b>82%</b>
Keeping you informed and up-to-date	Completely satisfied	45%	42%	34%	33%	37%
	Mostly satisfied	39%	40%	42%	45%	44%
	<b>% Satisfied</b>	<b>85%</b>	<b>82%</b>	<b>76%</b>	<b>78%</b>	<b>81%</b>
How effectively your problems were handled	Completely satisfied	48%	42%	41%	35%	40%
	Mostly satisfied	40%	41%	38%	45%	40%
	<b>% Satisfied</b>	<b>87%</b>	<b>83%</b>	<b>79%</b>	<b>80%</b>	<b>80%</b>
Understanding of your needs	Completely satisfied	49%	42%	41%	32%	37%
	Mostly satisfied	37%	41%	37%	43%	43%
	<b>% Satisfied</b>	<b>86%</b>	<b>83%</b>	<b>79%</b>	<b>75%</b>	<b>80%</b>
Amount of benefits received	Completely satisfied	42%	35%	33%	29%	34%
	Mostly satisfied	40%	43%	43%	43%	42%
	<b>% Satisfied</b>	<b>82%</b>	<b>77%</b>	<b>76%</b>	<b>72%</b>	<b>77%</b>

<sup>5</sup> Due to rounding, percentages for completely and mostly satisfied may not add up to percentage reported for overall satisfaction.



The following observations are made for registered employers:

- For the most part, ratings of complete satisfaction are stable or improved compared with 2010 results, with two notable exceptions: accuracy of compensation-related information received (down 10 percentage points) and understanding needs (down 6 points). Compared with 2007 results, complete satisfaction is lower among registered employers across all attributes. Declines since 2007 range from 22 percentage points for understanding needs, to 5 percentage points for professionalism.
- Only two of the nine areas have declines in complete satisfaction that are less than 10 percentage points (professionalism and showing respect) since 2007.
- In terms of overall satisfaction (completely/mostly satisfied), all attributes have experienced declines since 2007, although these are notably less dramatic declines than those observed for complete satisfaction. Indeed, while there have been declines in ratings of complete satisfaction, these declines have been largely offset by increases in ratings of mostly satisfied.

Registered Employers – Satisfaction Attributes (% Satisfied, Excluding Don't Know/No Answer/No Response) <sup>6</sup>						
		2007	2008	2009	2010	2011
Professionalism	Completely satisfied	45%	48%	43%	37%	40%
	Mostly satisfied	54%	50%	54%	58%	56%
	<b>% Satisfied</b>	<b>99%</b>	<b>98%</b>	<b>97%</b>	<b>95%</b>	<b>97%</b>
Showing you respect	Completely satisfied	48%	48%	50%	41%	42%
	Mostly satisfied	49%	49%	47%	52%	54%
	<b>% Satisfied</b>	<b>97%</b>	<b>97%</b>	<b>97%</b>	<b>93%</b>	<b>96%</b>
Competence	Completely satisfied	42%	46%	38%	30%	28%
	Mostly satisfied	57%	50%	59%	62%	68%
	<b>% Satisfied</b>	<b>98%</b>	<b>97%</b>	<b>97%</b>	<b>92%</b>	<b>96%</b>
Willingness to listen	Completely satisfied	41%	45%	31%	30%	30%
	Mostly satisfied	57%	50%	57%	60%	65%
	<b>% Satisfied</b>	<b>97%</b>	<b>95%</b>	<b>89%</b>	<b>90%</b>	<b>94%</b>
Promptness in providing you with service	Completely satisfied	42%	41%	36%	31%	28%
	Mostly satisfied	55%	54%	58%	62%	66%
	<b>% Satisfied</b>	<b>97%</b>	<b>95%</b>	<b>95%</b>	<b>94%</b>	<b>94%</b>
Accuracy of the compensation-related information you received	Completely satisfied	43%	49%	37%	36%	26%
	Mostly satisfied	55%	46%	59%	60%	67%
	<b>% Satisfied</b>	<b>97%</b>	<b>95%</b>	<b>96%</b>	<b>95%</b>	<b>93%</b>
Keeping you informed and up-to-date	Completely satisfied	38%	37%	32%	28%	25%
	Mostly satisfied	58%	57%	58%	63%	66%
	<b>% Satisfied</b>	<b>96%</b>	<b>94%</b>	<b>91%</b>	<b>91%</b>	<b>91%</b>
How effectively your problems were handled	Completely satisfied	40%	39%	29%	26%	23%
	Mostly satisfied	55%	57%	65%	65%	66%
	<b>% Satisfied</b>	<b>95%</b>	<b>96%</b>	<b>94%</b>	<b>91%</b>	<b>89%</b>
Understanding of your needs	Completely satisfied	41%	36%	24%	25%	19%
	Mostly satisfied	55%	55%	66%	65%	70%
	<b>% Satisfied</b>	<b>96%</b>	<b>91%</b>	<b>90%</b>	<b>89%</b>	<b>89%</b>

<sup>6</sup> Due to rounding, percentages for completely and mostly satisfied may not add up to percentage for overall.



Overall, stakeholders perceive registered employers to be less satisfied than they actually are across the range of areas. Similarly, stakeholder perceptions of injured workers suggest lower satisfaction across the range of areas when compared with injured workers' reported levels of satisfaction.

**Perceived Satisfaction with WorkSafeNB**  
(% Satisfied, Excluding Don't Know/No Answer/No Response)<sup>7</sup>

	Injured Workers	Registered Employers	Stakeholders Workers	Stakeholders Employers
<b>Accuracy of information received (IW);</b>				
<b>Accuracy of the compensation-related information you received (RE);</b>	87%	93%	79%	90%
<b>Provide them with accurate information (SH)</b>				
<b>Professionalism</b>	86%	97%	84%	96%
<b>Level of respect shown (IW);</b>				
<b>Showing you respect (RE);</b>	85%	96%	76%	90%
<b>Show them respect (SH)</b>				
<b>Promptness in providing you with service (IW/RE);</b>	84%	94%	68%	85%
<b>Provide them with prompt service (SH)</b>				
<b>Keeping you informed and up-to-date (IW/RE);</b>	81%	91%	73%	90%
<b>Keeping them informed and up-to-date (SH)</b>				
<b>How effectively your problems were handled (IW/RE);</b>	80%	89%	74%	87%
<b>Effectively handle their compensation issues or concerns (SH)</b>				
<b>Understanding of your needs (IW/RE);</b>	80%	89%	73%	81%
<b>Understand their needs (SH)</b>				

<sup>7</sup> Due to rounding, percentages for completely and mostly satisfied may not add up to percentage for overall.





## Drivers of Satisfaction

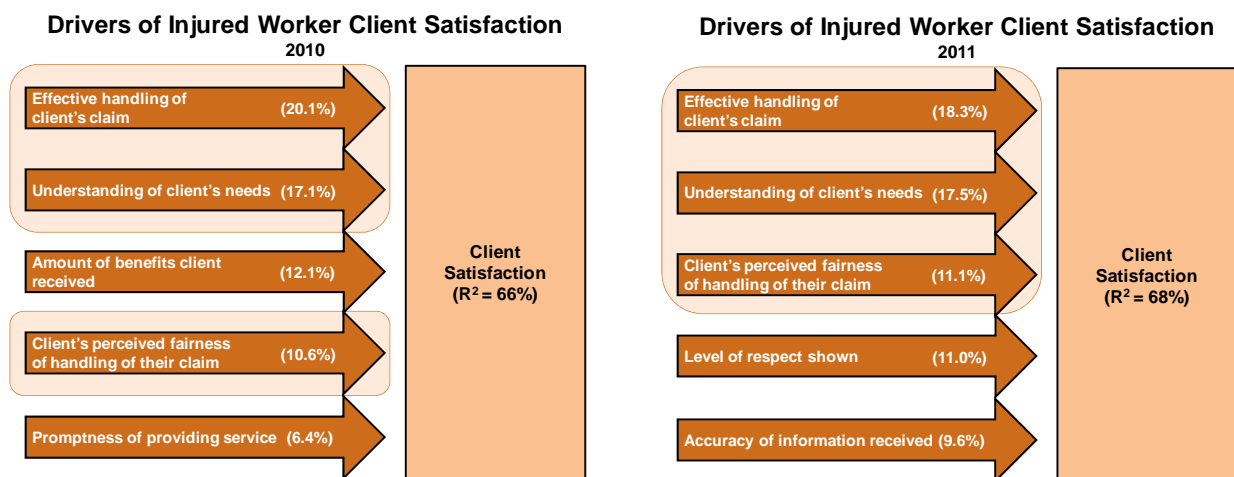
To determine which attributes most influence registered employers' and injured workers' overall satisfaction with the service they receive from WorkSafeNB, regression analyses were conducted. Regression analysis is a statistical technique for determining which attributes predict a specific outcome – in this case, client satisfaction. Only those attributes that significantly predict client satisfaction are considered drivers, and each driver is weighted according to its predictive ability. The value of this information is that it allows WorkSafeNB to understand which attributes have the greatest influence on client satisfaction. This may help to identify areas on which to focus, that in turn may help to improve satisfaction ratings. Appendix A contains a further explanation of regression analysis.

### Injured Workers

***Effective handling of the client's claim, understanding of client needs, and perceived fairness continue to be the strongest drivers of injured workers' overall satisfaction with WorkSafeNB.***

After excluding "don't know" and "non-applicable" responses, this regression was based on a total of 670 injured workers' responses.<sup>8</sup>

The graphs below illustrate the results of the 2010 and 2011 regression analyses. Each graph shows the unique contribution of each driver in explaining clients' ratings of overall satisfaction. Similar to 2010 results, the 2011 regression analysis identified five key drivers. Together, these five drivers explain 68 percent of the variability in ratings of overall satisfaction with WorkSafeNB, which is considered a strong regression model. Notably, the top two drivers or three of the top five, which account for the majority of the variability in ratings, were also found to be the top drivers of satisfaction among injured workers in 2010.



<sup>8</sup> Technical details may be found in Appendix A.



## Registered Employers

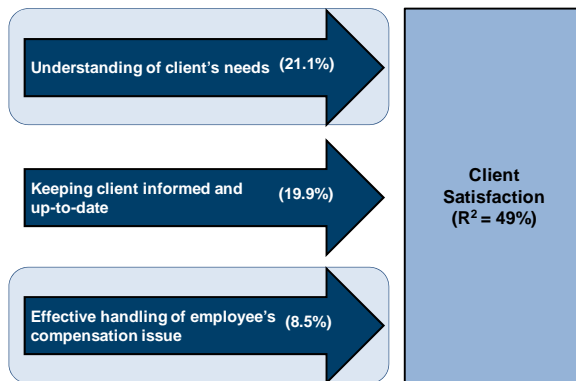
***Effective handling of client compensation issues and understanding of client needs are the strongest drivers of registered employers' overall satisfaction with WorkSafeNB.***

After excluding “don’t know” and “non-applicable” responses, the regression was based on a total of 152 registered employers’ responses.

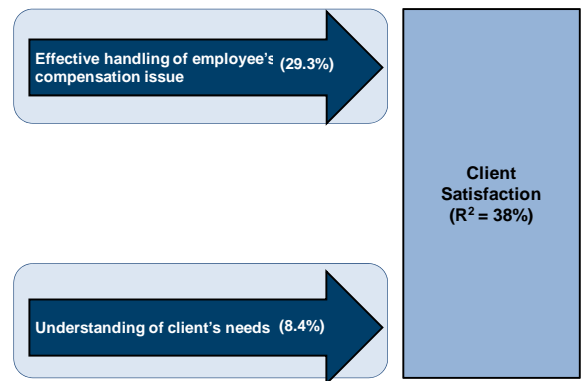
The graphs below illustrate the results of the 2010 and 2011 regression analyses. Each graph shows the unique contribution of each driver in explaining registered employers’ ratings of overall satisfaction.

The 2011 regression analysis identifies two key drivers. Together, these two drivers explain 38 percent of the variability in ratings of overall satisfaction with WorkSafeNB, which is somewhat weak for a regression model. Having said that, it should be noted that these two drivers were also found to be significant drivers of satisfaction among registered employers surveyed in 2010.

**Drivers of Registered Employer Client Satisfaction**  
2010



**Drivers of Registered Employer Client Satisfaction**  
2011



When comparing regression results year over year, differences are often noted. There are a number of potential reasons why differences are observed between the 2010 and 2011 results. Firstly, regression results are often used by an organization as a basis for developing targeted initiatives or programs aimed at changing perceptions. To the extent that the organization focuses on a particular element (e.g., understanding client needs), it may affect the relationship between all of the elements in the regression model. Secondly, when sample sizes are relatively small, as they are on the registered employers’ survey, slight differences in the responses of a few of the survey respondents (some of whom may not have been surveyed last year) can have a large impact on the correlations among elements in the model and, therefore, the output of the regression. Finally, even if the organization has not made any operational changes, there may be external effects (e.g., societal, economic) that lead to changes in perceptions and behaviours over time which in turn lead to different regression results. Thus, when there are changes over time in the order of the predictor variables in a regression model, this is indicative of an underlying change in the relationship of the regression elements within the survey population. However, whether this change in relationship was driven by organizational changes and/or external changes is difficult to pinpoint.

Generally speaking, we like to see R<sup>2</sup> values (which indicate the strength of the model) above 60 percent, which is indicative of a strong model. R<sup>2</sup> values between 30 and 60 percent are considered moderate, while those below 30 percent are considered weak.



## Awareness of WorkSafeNB Programs and Services

*Three areas emerge as opportunities to improve awareness, particularly among workers and non-registered employers: accident prevention services, the provision of work assistance, and occupational health and safety inspections.*

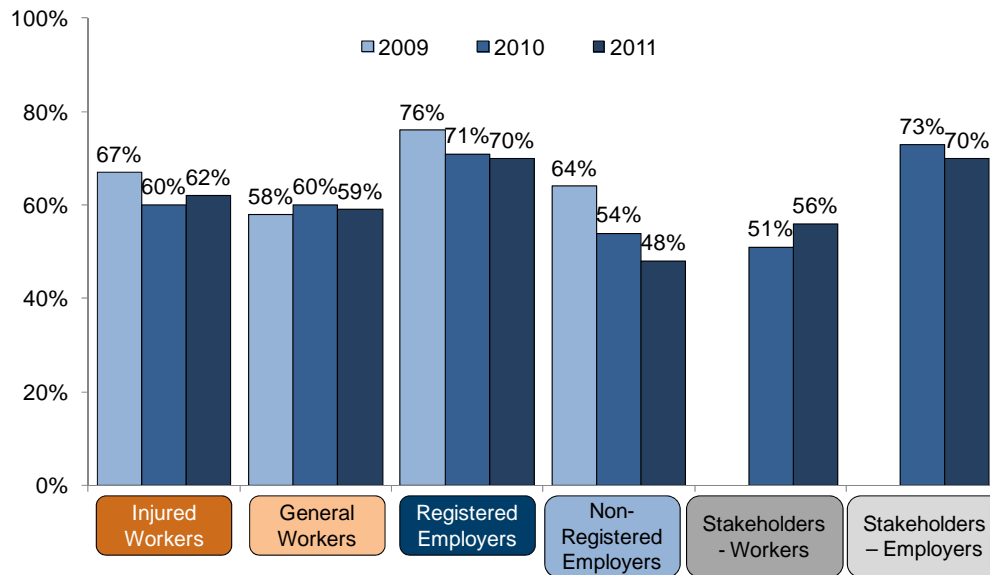
This section examines awareness of WorkSafeNB programs and services across all client respondent groups. While all employers and general workers were asked about their *current* level of awareness of the services and programs WorkSafeNB provides, injured workers were asked to think back to the time *before they filed their most recent claim*.

### Overall Awareness

With the exception of non-registered employers, more than one-half of the various respondent groups are aware of WorkSafeNB's role and services. Awareness is lowest among non-registered employers, and awareness among this group has declined significantly since 2009. Across all respondent groups, very few indicate they are 'completely' aware of WorkSafeNB's programs and services, with responses for this answer category ranging from 2% to 12%<sup>9</sup>.

## Awareness of Services & Programs Provided by WorkSafeNB

% Completely/Mostly Aware



Q.6/6e

<sup>9</sup> Stakeholder data for 2009 is not available.



## Awareness Index

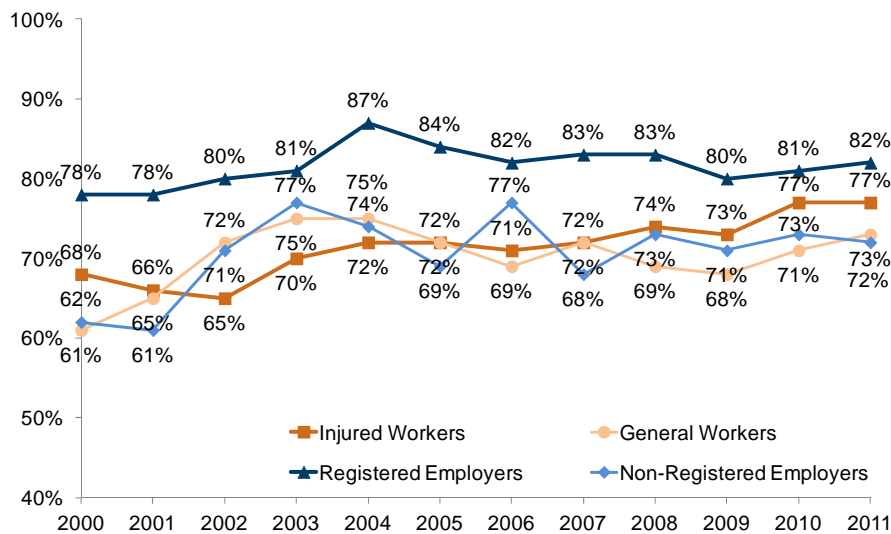
A calculation of WorkSafeNB’s Awareness Index, a composite score from six awareness statements, shows only minor fluctuations in client awareness for 2011. General workers continue to lag behind injured workers in terms of awareness, and non-registered employers lag behind registered employers.

### Awareness Index Statements

Thinking of the programs and services offered by WorkSafeNB, are you completely aware, mostly aware, mostly unaware, or completely unaware of the following:

- That WorkSafeNB provides injured workers with money for lost employment wages.
- That WorkSafeNB pays for approved medical costs associated with claims for injured workers. *(Note: Changed from “That WorkSafeNB pays for approved prescription drugs and physiotherapy costs for injured workers.” in 2010)*
- That WorkSafeNB provides injured workers with return to work assistance (such as job search techniques and skills development).
- That WorkSafeNB provides injured workers with rehabilitation services (such as physiotherapy and occupational therapy services).
- That WorkSafeNB provides accident prevention services.
- That WorkSafeNB provides occupational health and safety inspections.

### Awareness Index



Awareness Index <sup>10</sup>	2011
Injured Workers	77%
General Workers	73%
Registered Employers	82%
Non-registered Employers	72%
Stakeholder - Workers	69%
Stakeholders - Employers	76%

<sup>10</sup> Note: Stakeholder scores are only provided for comparison and represent a small number of views of stakeholders.



The following table summarizes the results for the individual attributes comprising the awareness index.

**2011 Awareness Measures  
(% Completely/Mostly Aware)**

Awareness Attributes	Injured Workers	General Workers	Registered Employers	Non-registered Employers	Stakeholders - Workers	Stakeholders - Employers
WorkSafeNB provides injured workers with money for lost employment wages.	83%	68%	90%	66%	84%	92%
WorkSafeNB pays for approved medical costs associated with claims for injured workers.	80%	62%	88%	64%	74%	80%
WorkSafeNB provides injured workers with return to work assistance (such as job search techniques and skills development).	74%	70%	88%	71%	46%	74%
WorkSafeNB provides injured workers with rehabilitation services (such as physiotherapy and occupational therapy services).	90%	76%	93%	81%	75%	89%
WorkSafeNB provides accident prevention services.	64%	69%	78%	68%	61%	70%
WorkSafeNB provides occupational health and safety inspections.	72%	76%	85%	73%	59%	72%

The following are key points observed for the individual awareness measures:

- Awareness measures among injured workers are stable compared with 2010 results. Injured workers remain least likely to be aware of WorkSafeNB's accident prevention services, and most likely to be aware of rehabilitation services.
- Compared with injured workers, general workers are less likely to be aware of medical benefits, monetary benefits, rehabilitation services, and return to work assistance.
- Registered employers' awareness remains relatively high compared with other respondent groups, and awareness measures are stable compared with 2010 results. Currently, registered employers' awareness is lowest regarding accident prevention services.
- Compared with registered employers, non-registered employers tend to be less aware of all aspects of WorkSafeNB services.
- Non-registered employers' awareness has fluctuated slightly (both up and down) across some aspects of WorkSafeNB services, compared with 2010. Specifically, among non-registered employers, there has been a decline in awareness that WorkSafeNB provides injured workers with money for lost employment wages, and that WorkSafeNB provides accident prevention services.

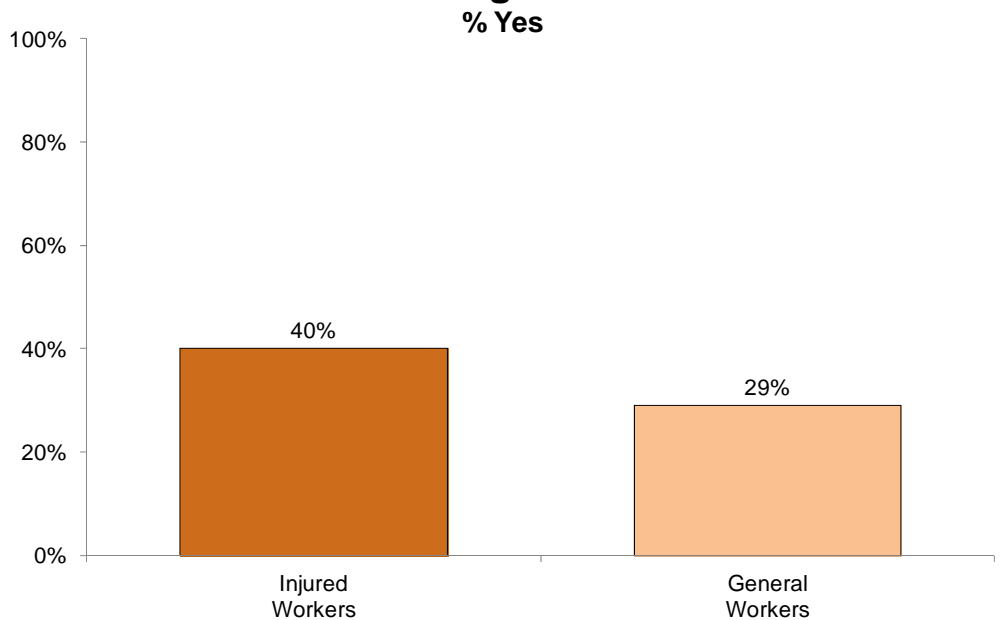


## Accessing Information

Injured workers remain more likely than general workers to report they have accessed information about WorkSafeNB programs or services. More specifically:

- Among injured workers, those most likely to have accessed information include case-managed clients, women, those aged 35 years and older, those on disability, and injured workers with higher levels of household income and/or education.
- Among general workers, males, those who work full-time, those aged 35 years and older and workers with higher levels of household income and/or education are more likely than others to have looked up information on programs and services.

### Looked Up Information to Read about Any WorkSafeNB Programs or Services

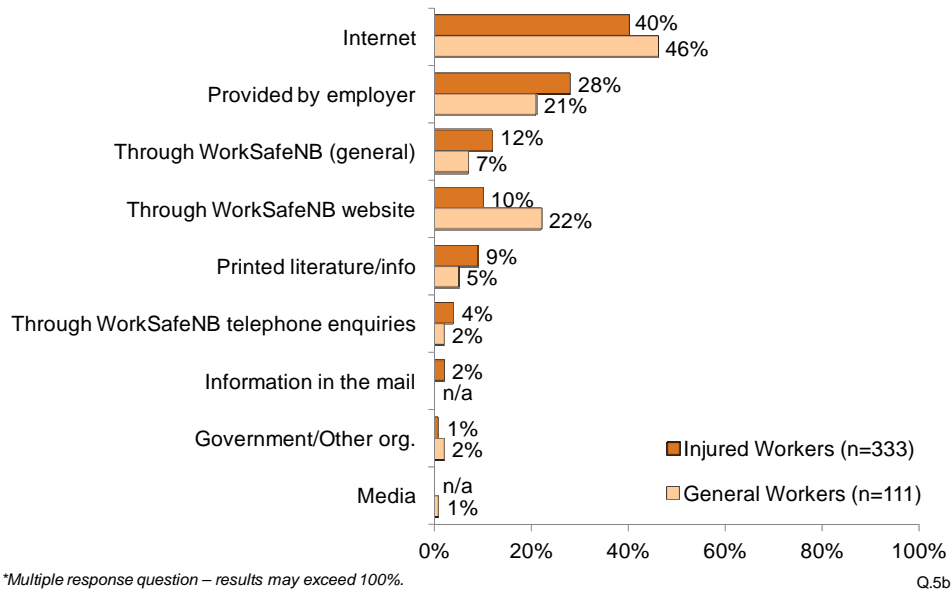


Q.5a

The Internet remains the most common source for information regarding WorkSafeNB programs and services among both injured workers and general workers. Injured workers, however, are less likely than general workers to rely on the Internet. Employers also serve as an important information source for New Brunswick workers, particularly among non-case managed injured workers and those who return to work quickly.



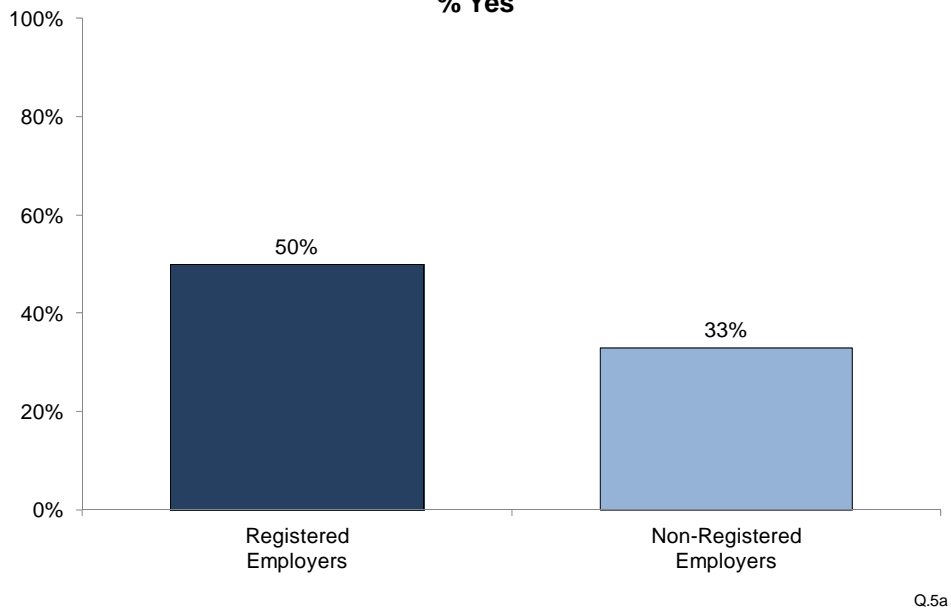
### Top Sources Accessed Regarding WorkSafeNB Programs or Services Top Mentions Among Those Who Accessed Information



Registered employers remain more likely than non-registered employers to report they have accessed information about WorkSafeNB programs or services. More specifically:

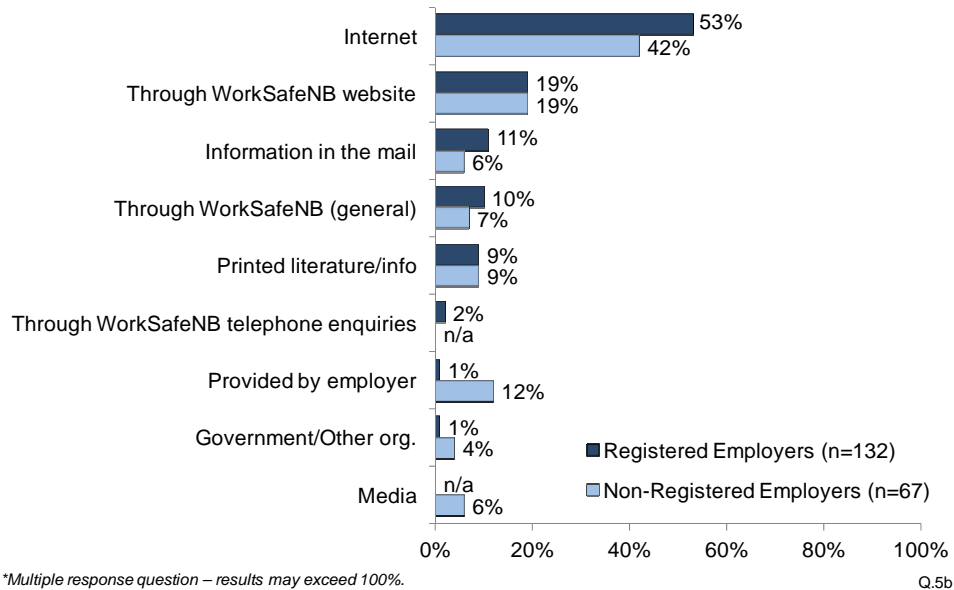
- Among registered employers, MAAP clients and larger employers are most likely to have looked up information.

### Looked Up Information to Read about Any WorkSafeNB Programs or Services % Yes



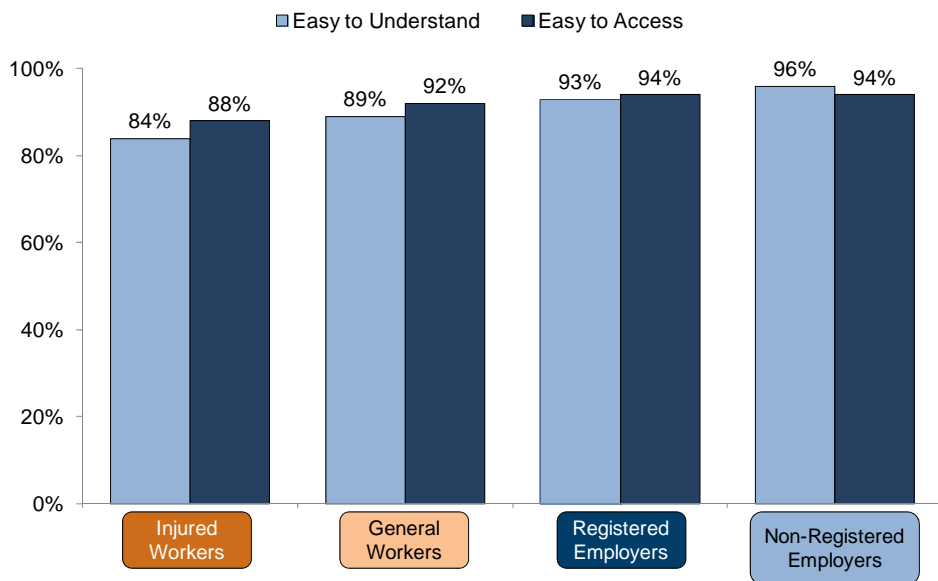
The Internet remains the most common source for information regarding WorkSafeNB programs and services. Non-registered employers, however, are less likely to rely on the Internet.

### Top Sources Accessed Regarding WorkSafeNB Programs or Services Top Mentions Among Those Who Accessed Information



Among those who accessed information, the vast majority indicate this information was both easy to access and easy to understand. Among injured workers, those least likely to indicate the information was easy to understand include pension or surviving spouse clients, and those who are unemployed/retired.

### Information % Yes



Q.5c, 5d

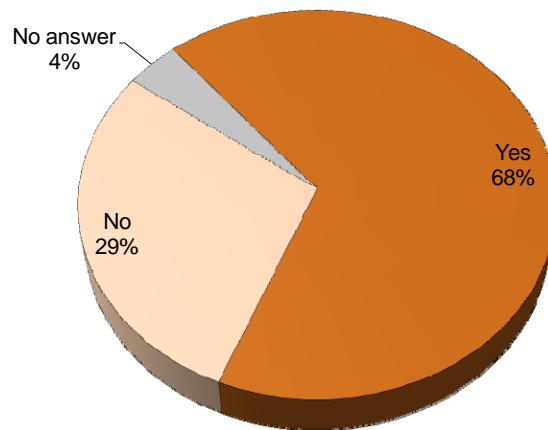




Three in ten injured workers do not feel they had all of the information they needed to make informed decisions about their injury, suggesting there is an opportunity to improve perceptions in this regard. LTD clients are most likely to indicate they did not have the information they needed to make informed decisions about their injury.

There is a relationship between the CSI and injured workers believing they had the necessary information. Specifically, those with higher CSI scores are more likely than those with lower CSI scores to indicate they had all of the necessary information they needed to make informed decisions about their injury.

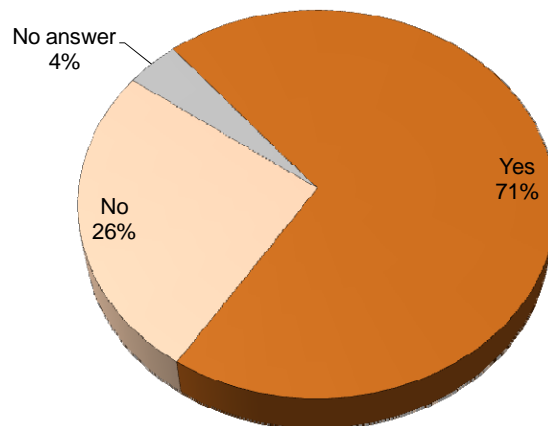
### Had All of the Necessary Information Needed to Make Informed Decisions About Your Injury Among Injured Workers



Q.22

When LTD clients are removed from the sample, results change only slightly.

### Had All of the Necessary Information Needed to Make Informed Decisions About Your Injury Among Injured Workers – Excluding LTD Clients

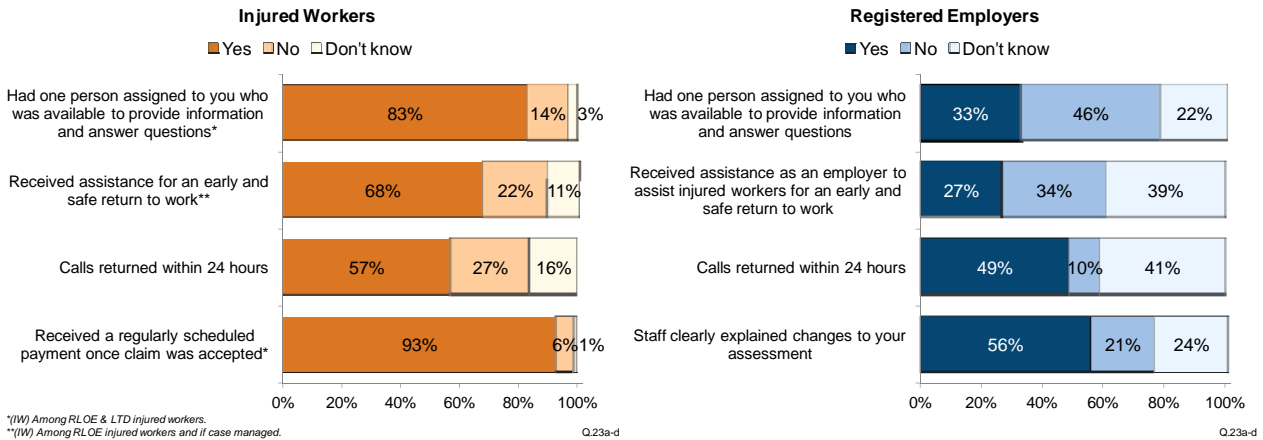


Q.22



Injured workers and registered employers were asked to indicate whether or not they had received certain specific services from WorkSafeNB. The graphs below depict the results of those specific areas across the two respondent groups.

### Service Received from WorkSafeNB Staff

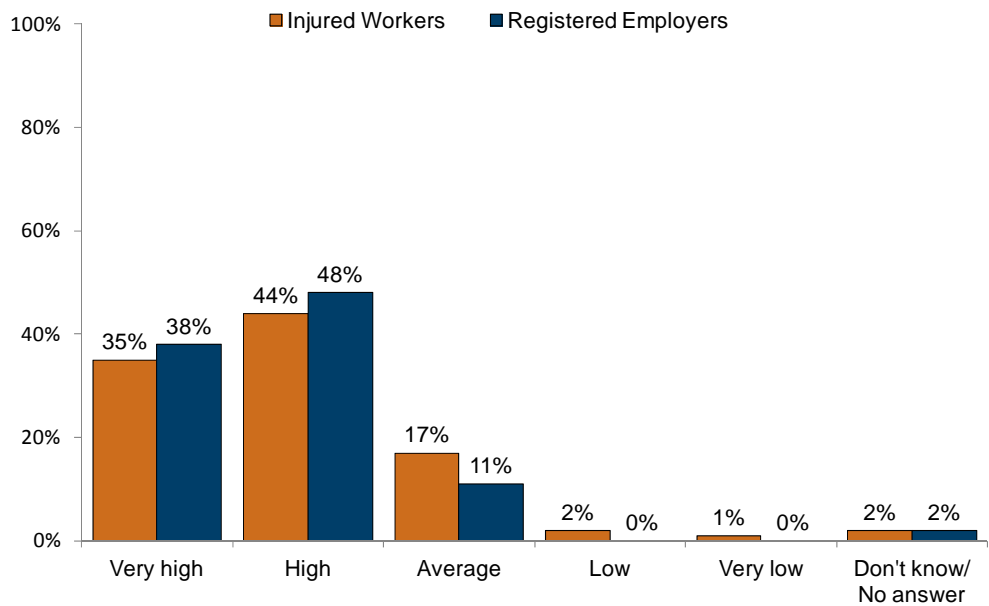


- In 2011, injured workers are most likely to indicate they received a regularly scheduled payment once their claim was accepted or that they had one person assigned to them who was available to provide information or answer questions. They are less likely to state they received assistance for an early and safe return to work or that their calls were returned within 24 hours. Notably, one in ten injured workers do not provide a definite response regarding receiving assistance for a safe and early return to work, and close to two in ten do not provide a definite response with respect to having calls returned within 24 hours. Across claims types, LTD clients are more likely than others to report their calls **were not** returned within 24 hours. Finally, compared with 2010 results, injured workers are more likely to report they **did not** receive assistance for an early and safe return to work.
- Among registered employers, a significant proportion does not offer a definite response regarding the various services being assessed. They are most likely to indicate they **did not** have one person assigned to them or that they **did not** receive assistance as an employer to assist injured workers for a safe and early return to work. Examining employer subgroups, MAAP employers are more likely to indicate they received these services, compared with annually assessed employers. Finally, compared with 2010 results, the percentage of employers indicating they **did not** have one person assigned to them or that they **did not** receive assistance as an employer to assist injured workers for a safe and early return to work increased in 2011. Employers are more likely to indicate staff clearly explained changes to their assessment, compared with 2010 results.
- Those with higher CSI scores are also more likely than those with lower CSI scores to indicate the service standards were met.



Injured workers and registered employers were asked to indicate the level of service delivery they expect to receive in their service interactions with WorkSafeNB, and to indicate the extent to which WorkSafeNB met their service delivery expectations. Injured workers and registered employers have high expectations with respect to their service interactions with WorkSafeNB. Among injured workers, LTD and pension clients are less likely than others to indicate they have high or very high expectations with respect to service delivery. Those most likely to have high service expectations include injured workers with the highest levels of household income and/or education. Among registered employers, large organizations are most likely to indicate they have high service expectations.

## Service Delivery Expectations



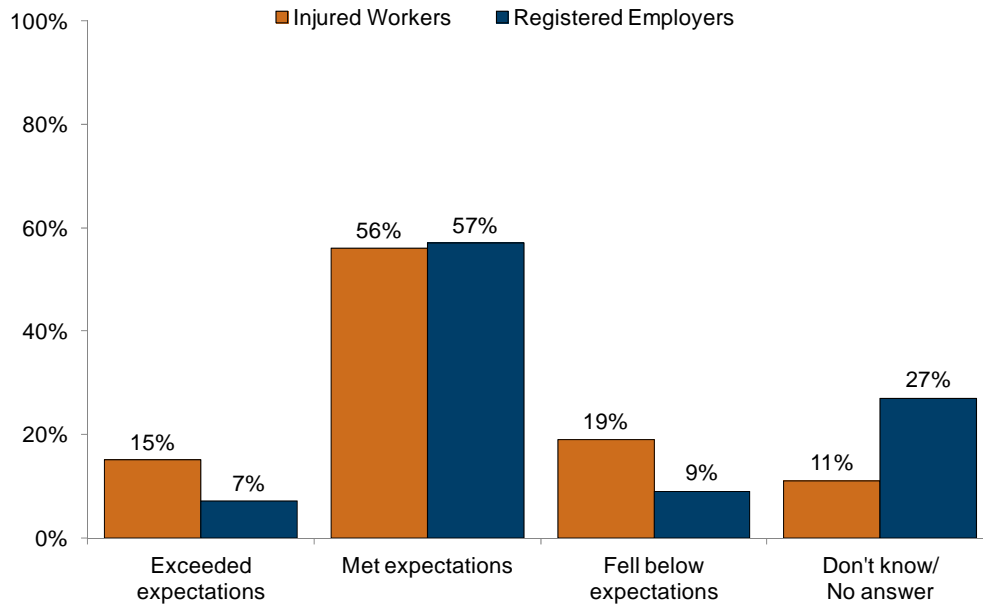
Q.26a

Two in ten injured workers and one in ten registered employers indicate WorkSafeNB has failed to meet their expectations with respect to service delivery. Of note, close to three in ten registered employers do not offer a definite opinion on the matter. Injured workers, case-managed workers and RLOE clients are more likely than others to indicate their interactions with WorkSafeNB failed to meet their expectations. Injured workers who were not aware of WorkSafeNB prior to their claim are less likely than other injured workers to indicate their service expectations were not met. Among registered employers, those most likely to indicate their service expectations were met include medium, large, and MAAP employers.



There is a relationship between perceptions regarding service delivery expectations and the CSI. Specifically, those with higher CSI scores are more likely than those with lower CSI scores to indicate the service they received from WorkSafeNB *exceeded* their expectations.

## Service Delivery vs. Expectations



Q.26b

As illustrated in the following two tables, there is not a consistent relationship between service expectations and whether WorkSafeNB met, exceeded, or did not meet these expectations.

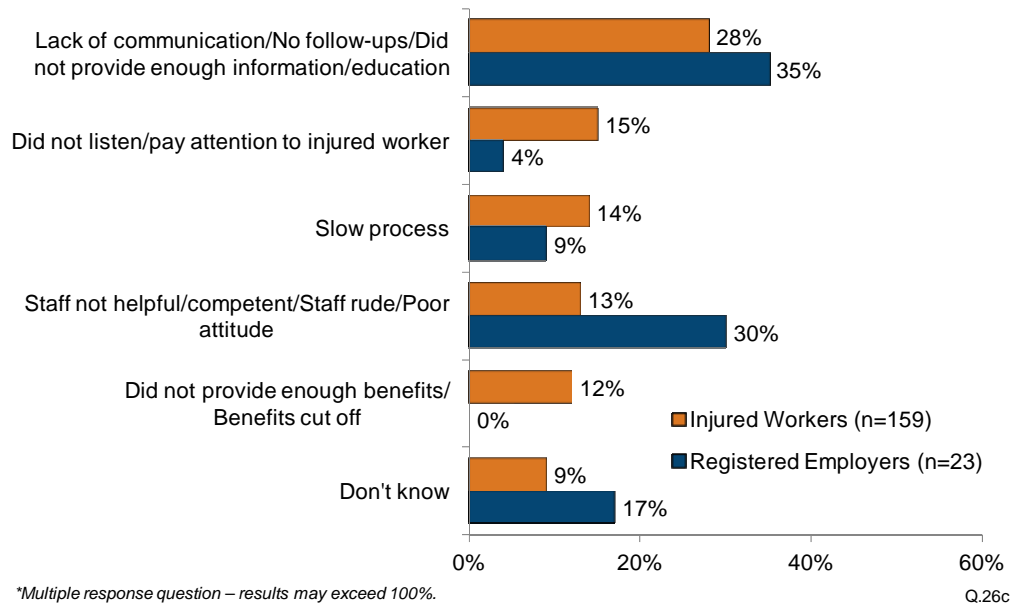
Expectations of WorkSafeNB			
How Injured Workers' Expectations Were Met	Very High	High	Average
Exceeded	16%	13%	18%
Met	51%	63%	48%
Fell below	21%	16%	20%
Don't know/No answer	11%	8%	13%

Expectations of WorkSafeNB			
How Registered Employers' Expectations Were Met	Very High	High	Average
Exceeded	5%	8%	7%
Met	51%	64%	52%
Fell below	8%	8%	17%
Don't know/No answer	36%	19%	24%



Injured workers and registered employers who indicated the service provided by WorkSafeNB fell below their expectations were asked to provide details. Among injured workers, the most common complaint is lack of communication, information or follow-up, followed by WorkSafeNB does not listen, a slow process, unhelpful staff, and insufficient benefits. Among registered employers, the most common complaints are lack of communication or information and unhelpful staff.

### Ways WorkSafeNB Service Delivery Did Not Meet Expectations Unaided Top Mentions

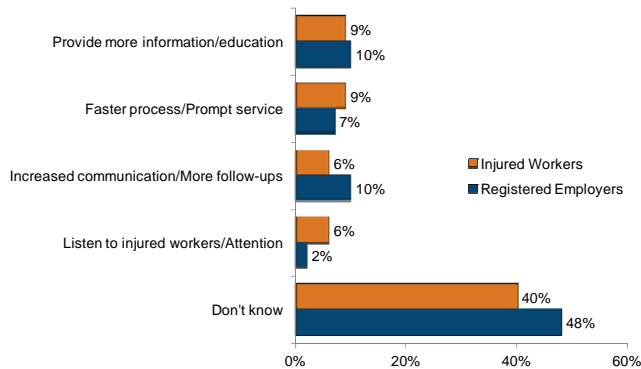


Injured workers and registered employers were asked to provide suggestions as to the single most important thing that WorkSafeNB could do to improve its service delivery. A variety of suggestions are offered, with no single suggestion mentioned by more than one in ten survey respondents. Of note, a significant minority of injured workers and registered employers do not offer any suggestions for improved service delivery. For injured workers, the most frequently offered suggestions include the provision of more information and education, faster service, and improved communication. Among registered employers, suggestions include more information and education, better communication, and faster service.

Similar suggestions are heard from stakeholders. They suggest faster service, better communication, and more information for the injured workers and registered employers.

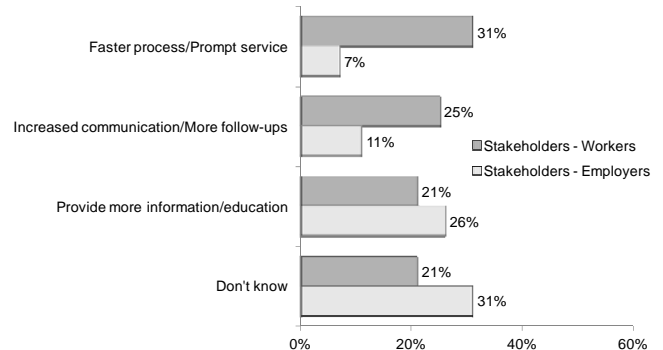


**Single Most Important Thing WorkSafeNB Could Do to Deliver Services to You with Excellence**  
Unaided Top Mentions



\*Multiple response question – results may exceed 100%.

**Single Most Important Thing WorkSafeNB Could Do to Deliver its Services to Injured Workers/Employers with Excellence**  
Unaided Top Mentions



Q.26 \*Multiple response question – results may exceed 100%.

Q.26/26E

Other, less frequently offered suggestions from stakeholders include more respect from staff, listen to injured workers, improve the treatment process, more contact with employers, being able to deal with a single case worker, return phone calls, more competent staff, lower/more reasonable rates, and more benefit money.

**Stakeholder employer feedback:**

*“More publicity targeted to employers about services available on the prevention. People would be more aware of what’s available to them and be able to take advantage of them.”*

*“Maintaining an effective board of directors, well rounded and, again, high level of professionalism within the staff of WorkSafeNB. Basically you’re dealing with professionalism starting with the board of directors who should be working in unison.”*

*“I think seeing more work in collaboration between WorkSafe and the employer and, again, more education. I think it would improve the service for the employee to know that WorkSafe and the employer are working together and I think the employer would be more satisfied in the items previously mentioned because WorkSafe would have a better understanding of what the employers’ needs are if they work with the employer.”*

**Stakeholder worker feedback:**

*“Better information about the potential impact and implications of injuries themselves, not only in physical health, but also in regard to the organization as a whole.”*

*“Faster processing of the claims. It’ll make them a lot more satisfied if he gets his check quicker, it’s better for his family and everybody.”*

*“Have more authority to do personalized plans for people and not necessarily have hard and fast rules applied equally across the board.”*

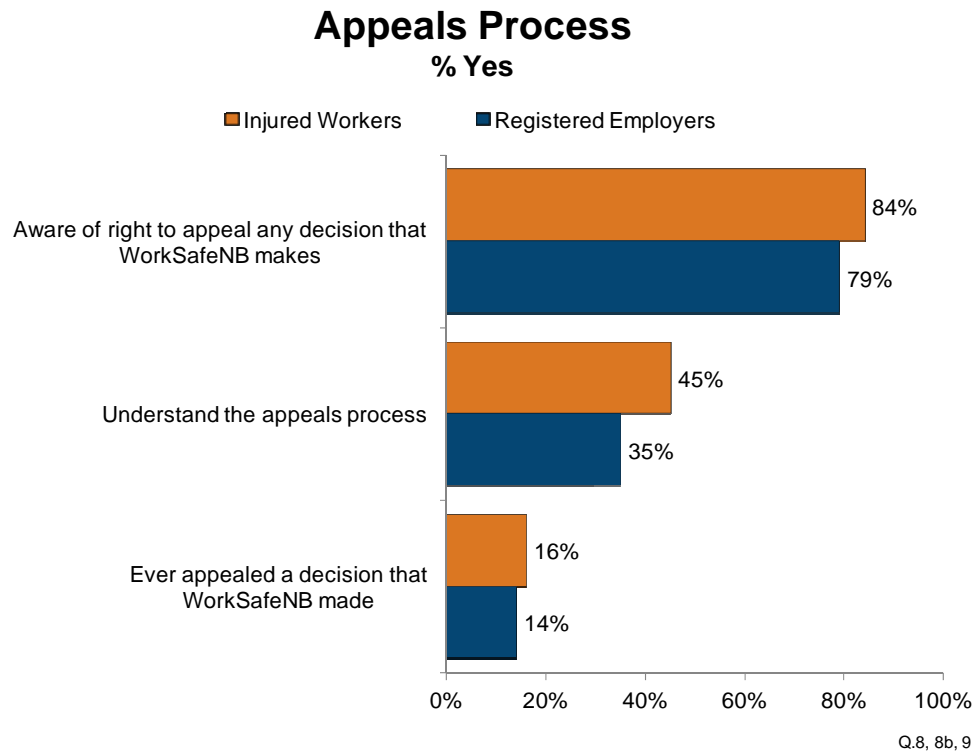
*“I think they should do more in terms of enforcing accommodation, they do have the legislation to enforce, they could be more assertive in dealing with the employers. We get a lot of complaints of people who have to leave their home to go to the rehab center, but better access in their home area would be better for workers.”*



## Appeals Process

*There remains a lack of understanding of the appeals process.*

The vast majority of injured workers and registered employers are aware they may appeal a decision made by WorkSafeNB. Fewer than one-half of each respondent group, however, indicate they understand the appeals process, and awareness of the appeals process has declined among both groups since 2010.



Among injured workers and registered employers who indicate they have appealed a decision, one-half of injured workers (50%) and seven in ten registered employers (69%) express satisfaction with the amount of time it took to receive a decision on the appeal.



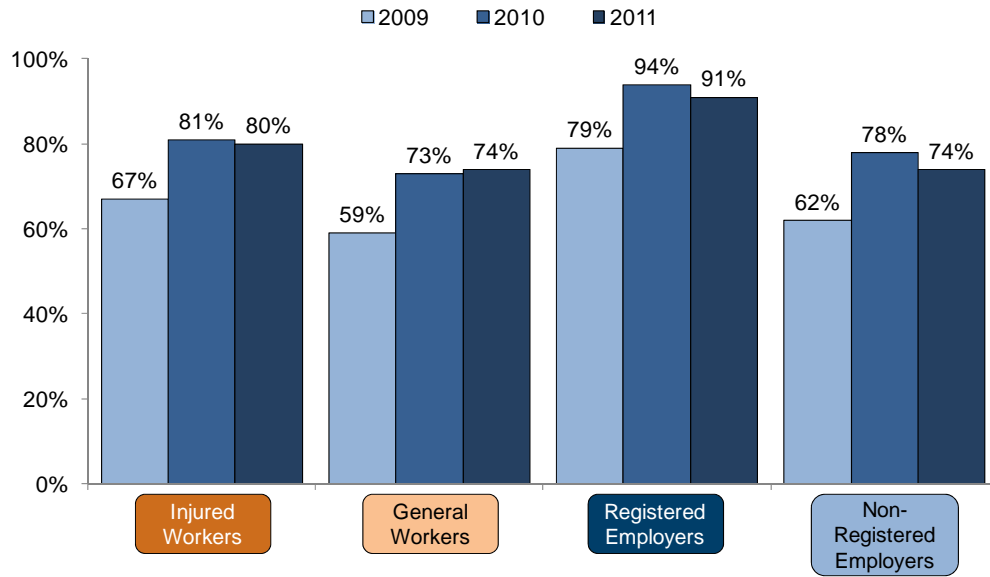
## Safety Goal

*Attitudes regarding the seriousness of workplace accidents, the effectiveness of public awareness and education programs, the amount of attention being paid to reducing workplace accidents and injuries, and the inevitability of workplace accidents are generally stable in 2011.*

Awareness of the OHS Act is stable in 2011, with injured workers and registered employers most likely to be aware of the OHS Act. Among general workers, women and those under 35 years of age are least likely to be aware of the Act.

### Awareness of the Occupational Health and Safety Act and its Regulations

% Yes



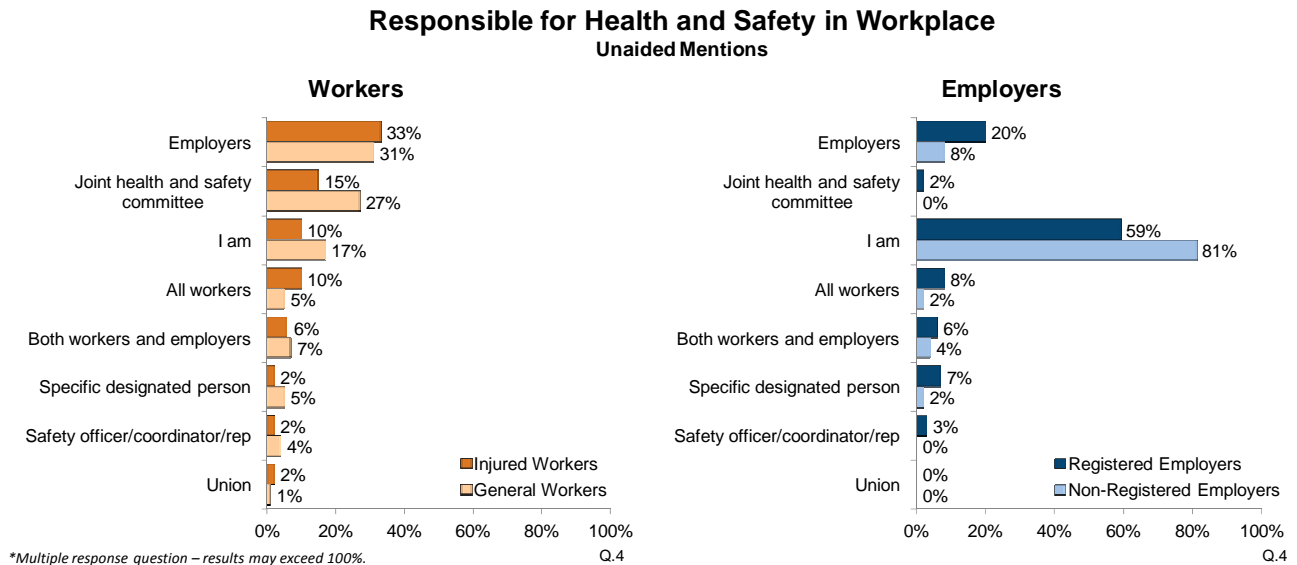
Q.1



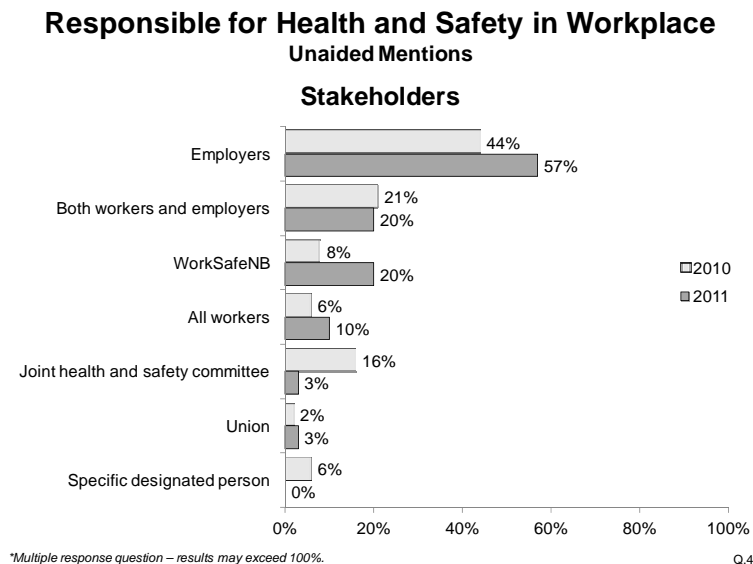


### Responsibility for Health and Safety in the Workplace

On the topic of health and safety responsibility at the workplace, workers and employers continue to hold different opinions. While workers (both injured and general) are most likely to identify employers, they also identify the joint health and safety committee, workers, or both workers and employers. Most employers (both registered and non-registered) believe the onus of providing a safe workplace rests solely on themselves.



Close to six in ten stakeholders believe it is the responsibility of the employer to ensure health and safety at the workplace, and compared with 2010 results, stakeholders are more likely to hold this opinion in 2011. Stakeholders are also more likely to name WorkSafeNB in this regard in 2011.



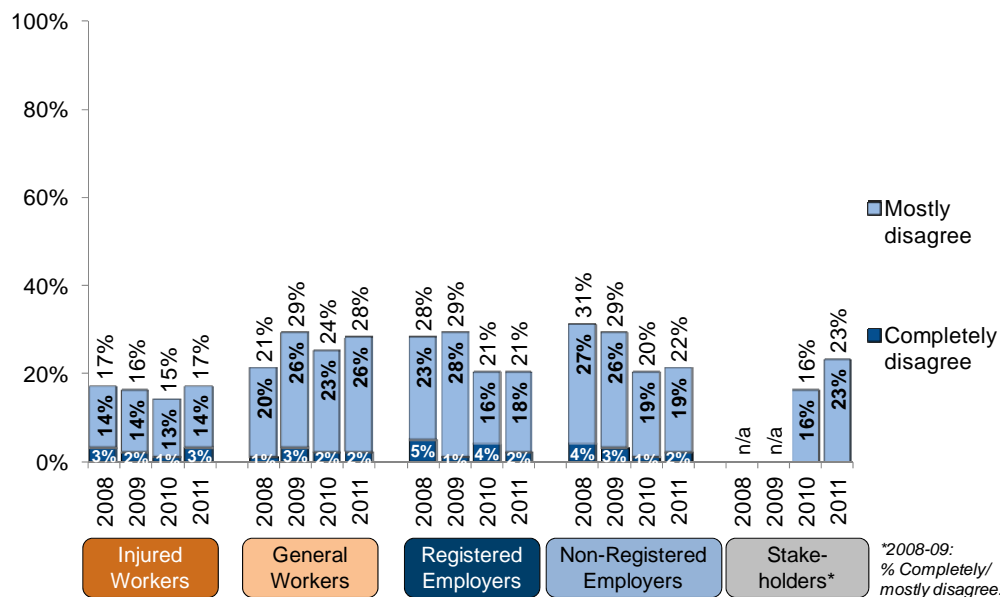
## Workplace Accidents

Relatively few workers and employers disagree that workplace accidents and injuries are a serious problem in New Brunswick today, and results are consistent with those reported in 2010. Notably, injured workers tend to be less likely than other respondent groups to disagree workplace accidents and injuries are a serious problem.

Injured workers with no lost time are more likely than other injured workers to disagree that workplace accidents are a serious problem. Among registered employers, larger organizations are more likely than smaller organizations to express disagreement with this statement.

For each of the four Safety Goal statements, stakeholders who disagreed with any of the statements were asked to comment on their reasons. A sample of their comments is provided.

### Workplace Accidents and Injuries are a Serious Problem in New Brunswick Today



Due to rounding, percentages for completely and mostly disagree may not add up to percentage for overall.

Q.2a

#### Stakeholder feedback:

*"I just think that with awareness of the employers and the employees, accidents have gone down to a minimum."*

*"The employees and employers have made an effort to increase safety in the workplace. An observation on the highways: they have better barriers when they are working on the highways (and an impact trailer that follows the workers)."*

*"Because in most sectors we are about as low as you are going to get given the inevitability that things are going to happen."*

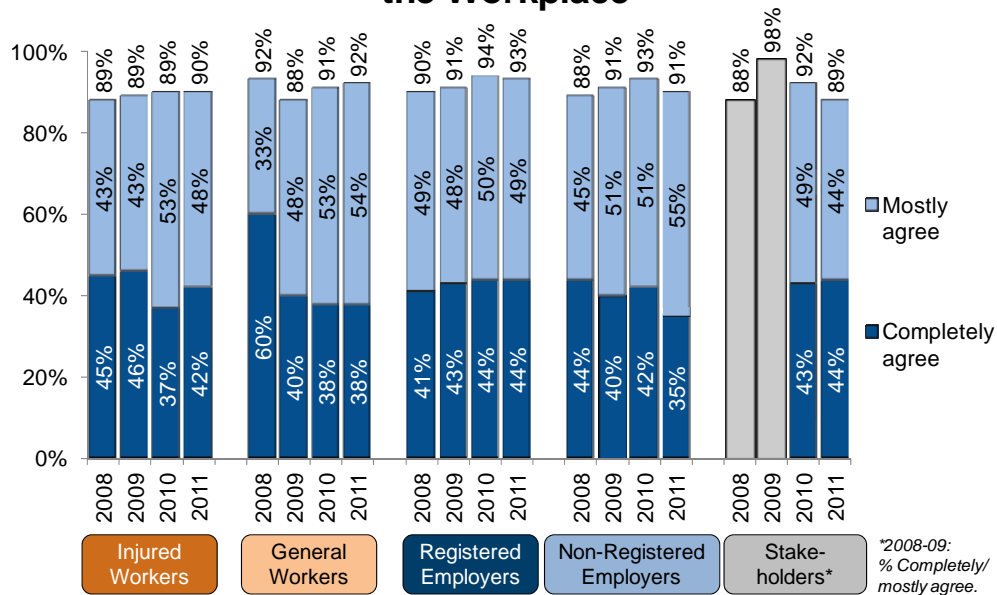
*"Based on my own employer and work environment I don't see it as a serious problem. I don't hear a lot of publication or news on serious accidents."*



### Public Awareness and Education

Opinions regarding the personal impact of public awareness programs are stable, with only minor fluctuations in opinion over the past four years. Agreement on this topic is consistent across all respondent groups.

## Public Awareness and Education Programs Make Me Think More About the Risks of Accidents and Injuries at the Workplace



Due to rounding, percentages for completely and mostly agree may not add up to percentage for overall.

Q.2b

#### Stakeholder feedback:

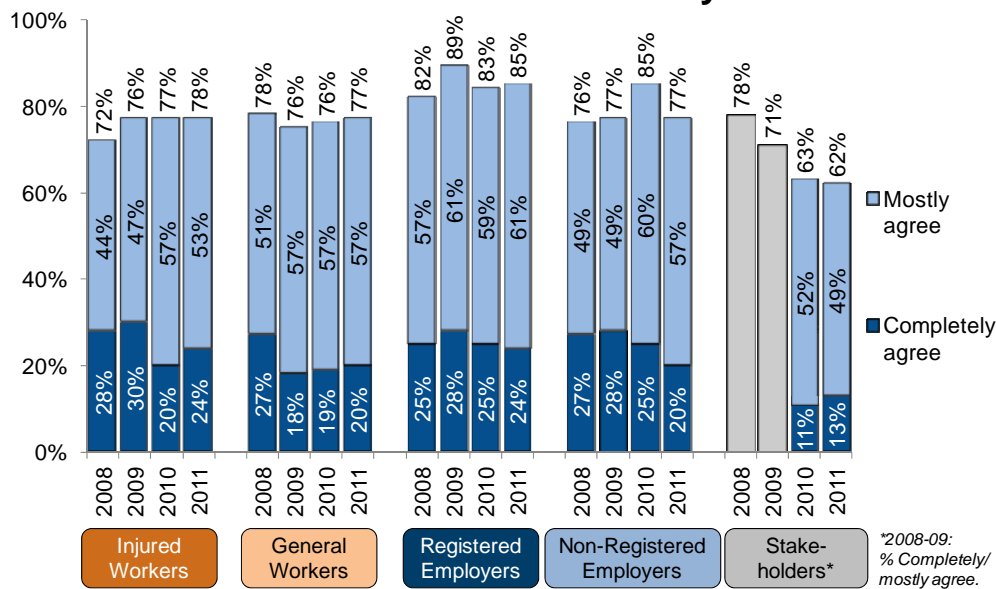
*“Just feel good stuff – social marketing is not giving you a lot of bang for your buck – more important to work with the business community and employees on it.”*



### Attention to Reduction of Workplace Accidents

Registered employers are somewhat more likely than other respondent groups to agree New Brunswick is paying about the *right amount of attention* to reduce accidents and injuries at work. The proportion of non-registered employers agreeing with this statement decreased since last year. Among injured workers, pension clients are least likely to agree with this statement. Stakeholders are less likely than other respondent groups to agree that sufficient attention is being paid to reducing workplace accidents and injuries.

## We are Paying About the Right Amount of Attention to Reducing Workplace Accidents and Injuries in New Brunswick Today



Due to rounding, percentages for completely and mostly agree may not add up to percentage for overall.

Q.2c

#### Stakeholder feedback:

*“Don’t think we are paying right amount. Example, in our sector, the nursing home sector, we have the highest rate of all injuries and the province has cut off programs in place to ensure proper ergonomics are used and then wondering why accidents go up is a paradox.”*

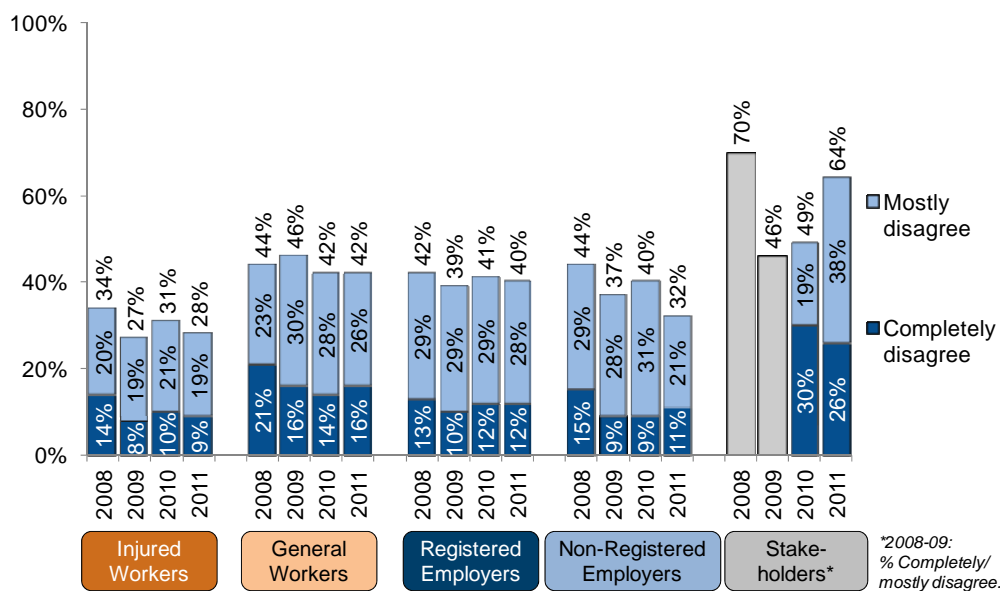
*“I’ve been in some places where I’ve seen that accidents are inevitable – because of the set up of the business itself – there are obstacles and things all over the place that soon are going to lead to accidents – there’s a place for everything and everything should be in its place, but that’s not always the case.”*



## Workplace Accidents and Injuries

Similar to 2010 results, the minority of workers and employers believe workplace accidents and injuries **are not** an inevitable part of life. Injured workers remain less likely than other respondent groups to disagree that workplace accidents and injuries are an inevitable part of life. Non-registered employers are less likely to disagree with this statement, compared with earlier years. Among injured workers, those most likely to disagree that workplace accidents and injuries are an inevitable part of life include injured workers with no lost time, those who have returned to work, as well as RLOE and surviving spouse clients. Across all workers, those with higher levels of household income and/or education, as well as workers under 55 years of age are more likely than others to disagree that workplace accidents are inevitable. Among registered employers, MAAP employers are considerably more likely than annually assessed employers to disagree that workplace accidents are inevitable. Additionally, large employers are more likely than smaller employers to express disagreement with this statement.

### Workplace Accidents and Injuries are an Inevitable Part of Life



Due to rounding, percentages for completely and mostly disagree may not add up to percentage for overall.

Q.2d

#### Stakeholder feedback: (on why workplace accidents are inevitable)

"People can slip and fall and do whatever as much as we'd like to eliminate all accidents, we can minimize risk, but things can still happen. Can eliminate as much of the risk as possible."

"Because they are always going to happen. Tripped over a drawer. Repetitive strain injuries depending on work they do and as people age."

"Accidents are inevitable - what needs to occur is to minimize the number of accidents that can occur. Ideally, you'd want a world where there are no accidents, but realistically I'm not sure that we can get there."

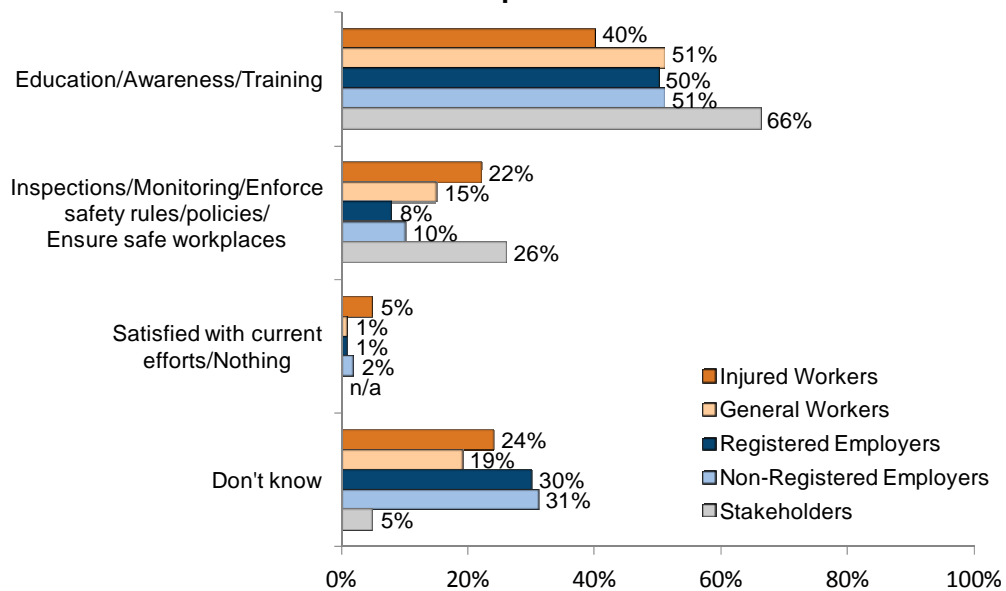


### Improvements to Workplace Safety

Across groups, respondents are most likely to offer suggestions related to education and awareness initiatives as key to improving workplace safety, and stakeholders remain more likely than other respondent groups to indicate these types of initiatives are critical. Among injured workers, LTD clients are more likely than others to suggest inspections or monitoring. Pension and surviving spouse clients are more likely than others to not offer an opinion. Larger registered employers are more likely to identify education, training or awareness initiatives, while smaller employers are more likely to not offer an opinion.

## Single Most Important Thing WorkSafeNB Could Do to Improve Workplace Safety in New Brunswick

### Unaided Top Mentions



\*Multiple response question – results may exceed 100%.

Q.3

#### Stakeholder feedback:

*“Making more education available and more awareness – there is a lot of good information on the WorkSafe website, but more should be done to draw attention to it and for employers too – more training available to employers in claims processing, return to work and case management.”*

*“I think they need to have more enforcement, more compliance officers going out and actually checking up on workplaces and making sure people are working safely.”*



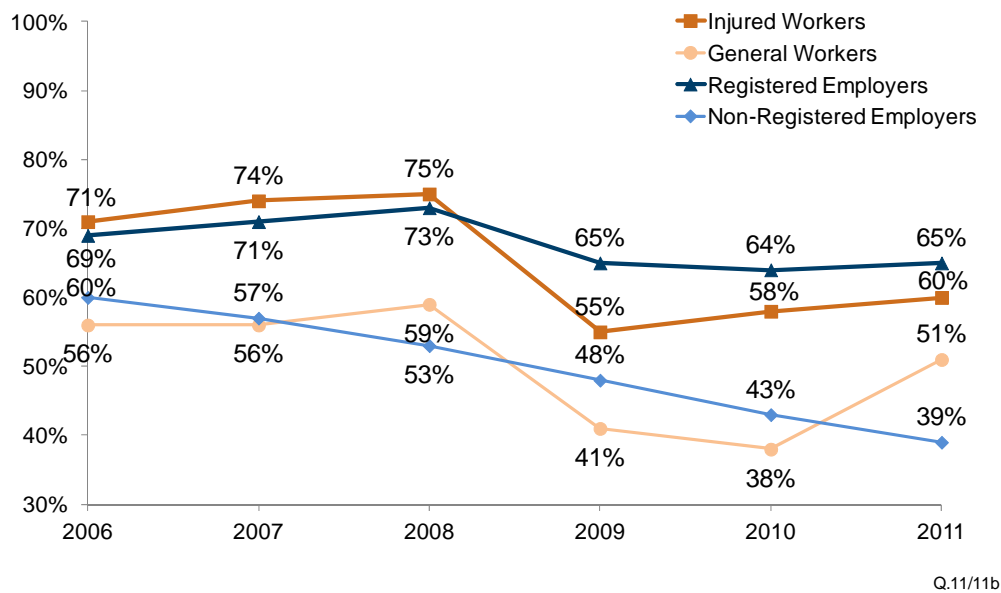
## Balance Goal

*There is an opportunity for WorkSafeNB to improve respondent group perceptions across the range of attributes related to the Balance Goal.*

### Amount of Income Replacement Benefits

Perception that the amount of income replacement benefits provided to injured workers is reasonable is improving among the injured workers and registered employer populations, following a significant decline in 2009. The downward trend, however, continues among non-registered employers. Following two years of decline, in 2011 general workers are more likely to offer a favourable opinion regarding the amount of income replacement benefits provided to injured workers.

**Amount of Income Replacement Benefits Provided to Injured Workers is Reasonable**  
% Completely/Mostly Agree

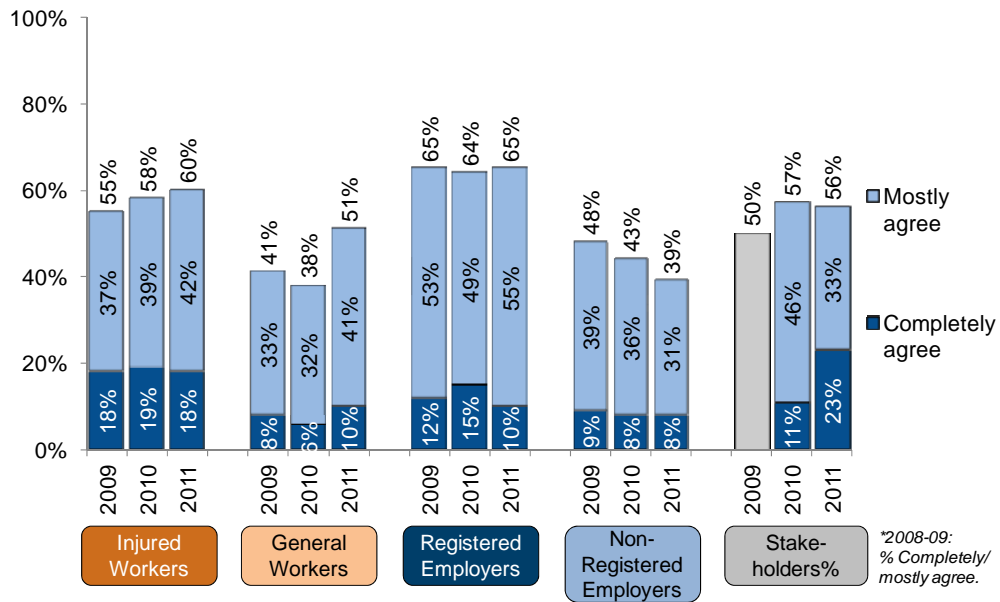


Disagreement that the amount of income replacement benefits is reasonable is stronger among injured workers, compared with other respondent groups, with three in ten injured workers disagreeing with this statement. For injured workers, the opinion that income replacement benefits are *not* reasonable is strongest among LTMAO clients, those claiming LTD or pension benefits, and those who have not yet returned to work. Among general workers and employers (registered and non-registered), there are a larger number of don't know responses.



Close to six in ten stakeholders agree that income replacement benefits are reasonable. A few comments from stakeholders who disagree with this notion are provided.

## Amount of Income Replacement Benefits Provided to Injured Workers is Reasonable



Q.11/11b

### Stakeholder feedback:

*"I don't think it matches the cost of living at all – the money they're losing off their table takes quite an adjustment to keep your household going."*

*"Because it's a deterrent – in some collective agreements some workers receive 100%, so it's a deterrent for some workers to go on workers comp and receive a less percentage."*

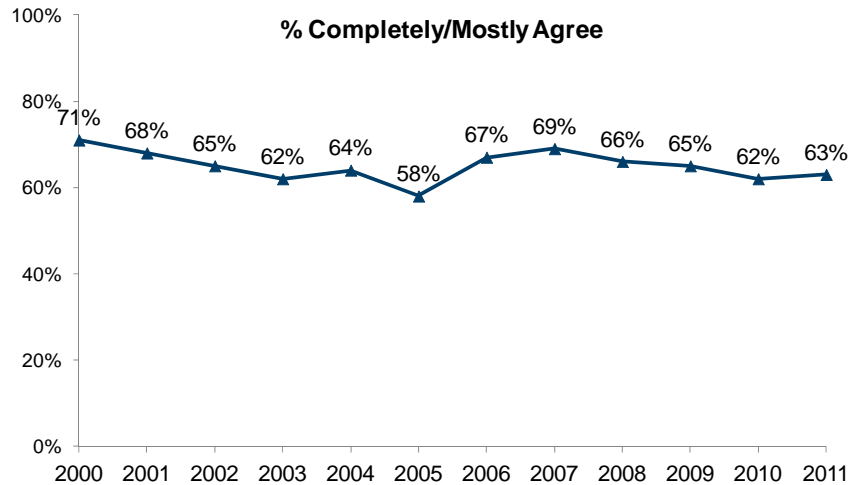




### Assessment Rates

Just over six in ten employers agree the assessment rates they pay to WorkSafeNB are reasonable, and opinion regarding assessment rates is stable in 2011 following a decline between 2007 and 2010.

### Assessment Rates Paid to WorkSafeNB are Reasonable Registered Employers

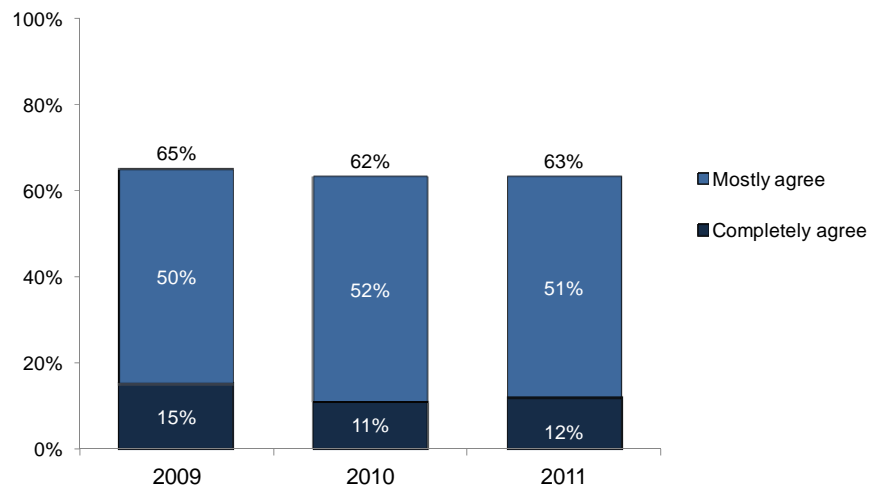


*Due to rounding, percentages for completely and mostly agree may not add up to percentage for overall.*

Q.11a

The relative proportions completely agreeing (12%, up 1 percentage point since 2010) and mostly agreeing (51%, down 1 percentage point), are virtually unchanged from last year. MAAP employers are more likely than annually assessed employers to disagree their assessment rates are reasonable. Large employers are less likely than small or medium employers to agree that assessment rates are reasonable.

### Assessment Rates Paid to WorkSafeNB are Reasonable Registered Employers



*Due to rounding, percentages for completely and mostly agree may not add up to percentage for overall.*

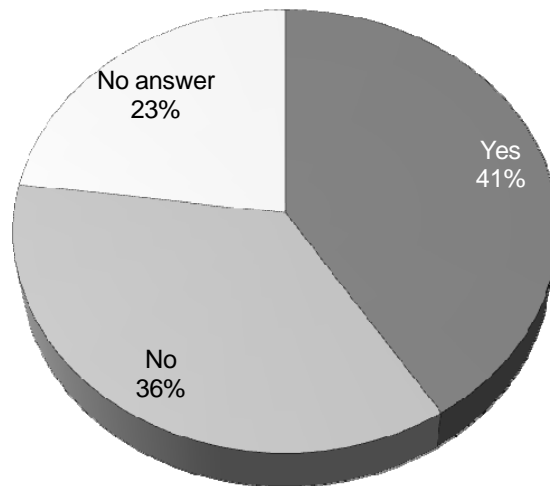
Q.11a



A similar question was asked of stakeholders (yes/no rather than an agreement scale) regarding their impressions of what employers think of the assessment rates they pay. Four in ten stakeholders are of the opinion that employers believe their assessment rates are reasonable, stable compared with 2010 results. Stakeholder perceptions remain lower than registered employers' actual opinions.

It is important to note that approximately one-quarter of stakeholders could not offer a definitive opinion on this matter. Four in ten indicate they believe that assessment rates are reasonable.

### Employers Believe that the Assessment Rates They Pay to WorkSafeNB are Reasonable Stakeholders



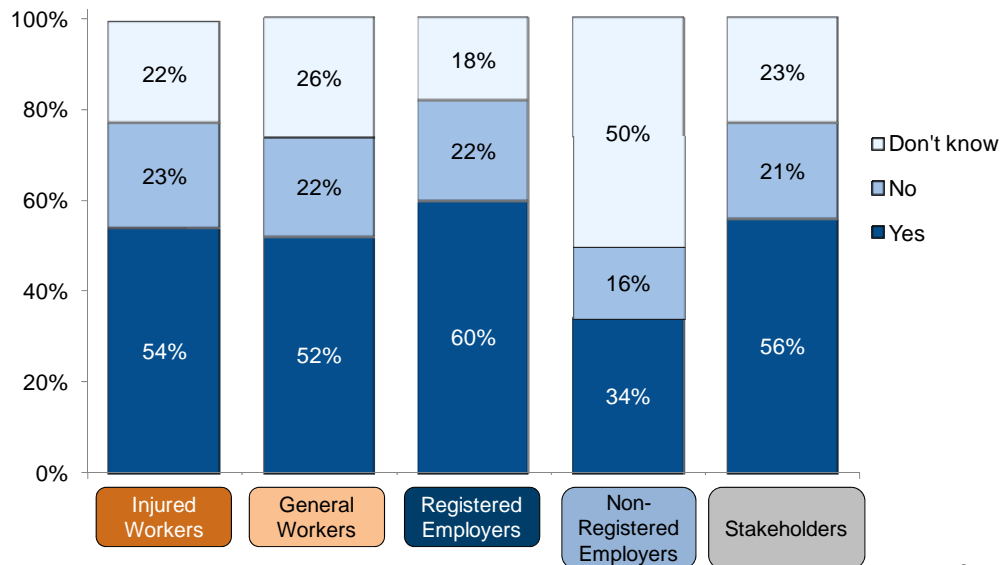
Q.12c



### Balance of Benefits and Rates

At least one-half of injured workers, general workers, registered employers, and stakeholders believe that WorkSafeNB balances the *best possible benefits to injured workers with the lowest possible assessment rates for employers*. Agreement is lower among non-registered employers, offset by a higher percentage not offering a definite response to this question. In 2011, general workers are more likely to believe that WorkSafeNB balances benefits with assessment rates, compared with 2010 results. When “don’t know” responses are factored out, at least two-thirds of each respondent group express agreement that WorkSafeNB balances the best possible benefits to injured workers with the lowest possible assessment rates for employers.

## WorkSafeNB Balances the Best Possible Benefits to Injured Workers with the Lowest Possible Assessment Rates for Employers



Q.12a

#### Stakeholder feedback:

*“Because I hear employers all the time talking about WorkSafeNB gouging them to death.”*

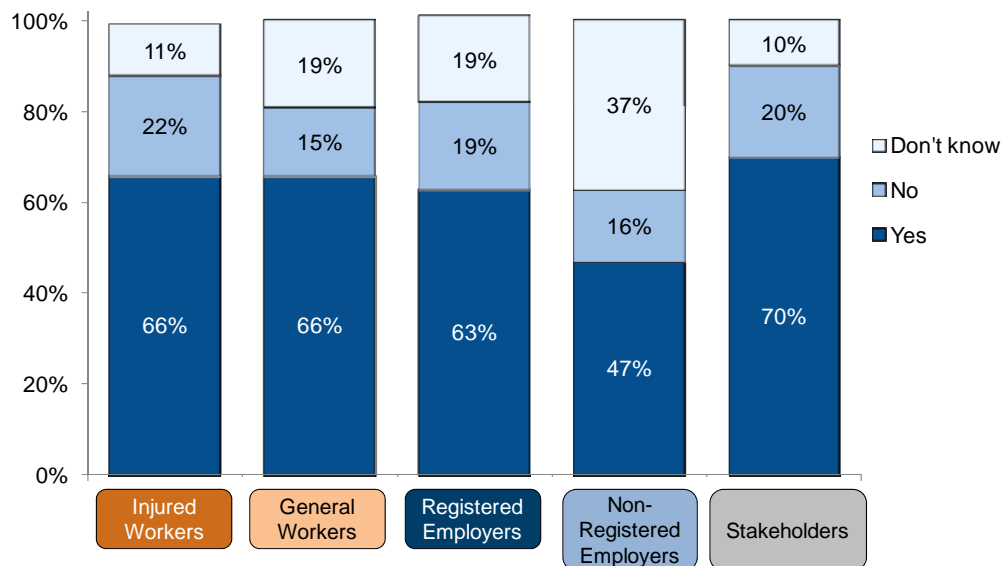
*“That's based on my other job – it's the highest premiums in the industry and we've never had a claim. I think the formula should be based on average wage and also on risk assessment.”*



### Accountability to Stakeholders

At least six in ten workers, registered employers and stakeholders agree that WorkSafeNB demonstrates accountability to stakeholders. In contrast, just under one-half of non-registered employers agree with this statement. A significant proportion of each respondent group (ranging from 11% to 37%) could not answer this question. When “don’t know” responses are factored out, at least three-quarters of each respondent group agree with this statement.

## WorkSafeNB Demonstrates Accountability to the Stakeholders of New Brunswick



Q.12b

**Stakeholder feedback:**

*“They muzzle everything that comes out of the commission and the board of directors isn’t free to tell people what is going on.”*

*“I don’t believe there is enough transparency within the organization and their reporting back to government.”*



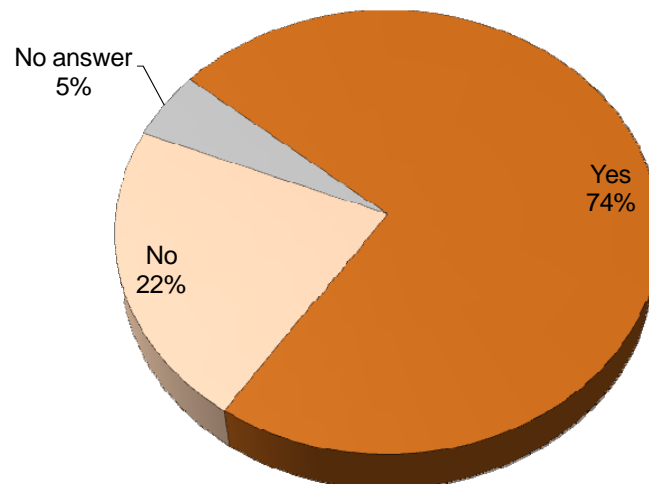
## Return to Work Goal

**Workers and employers identify access to treatment, assisting with new jobs, education, and training as opportunity areas for WorkSafeNB to assist workers returning to work.**

Injured workers and registered employers were asked a series of questions related to WorkSafeNB's Return to Work Goal. These included assessment of services such as rehabilitation services, job search, claims management, and legislative obligations or requirements.

Three-quarters of injured workers surveyed returned to work since their most recent injury, unchanged compared with 2010 results. The prospect of returning to work or finding alternate employment varies significantly across demographic groups. Older injured workers and those with lower levels of household income and/or education are less likely than others to report they have returned to work.

### Returned to Work After Most Recent Injury Injured Workers



Q.15a

## Satisfaction with Claims Management

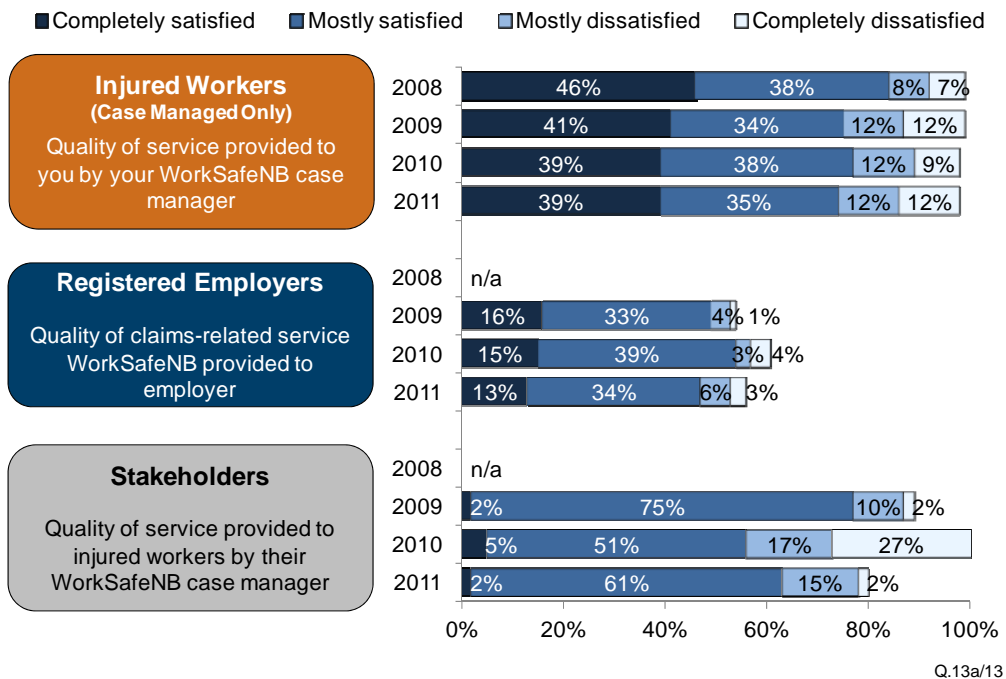
Most case-managed injured workers are generally pleased with the services received from their case manager. Dissatisfaction with case manager services is higher among LTD clients than RLOE clients, and is also higher among those not currently employed and those reporting household incomes of less than \$30,000.

Stakeholders are more critical than injured workers in their assessment of claims management, with just over six in ten indicating they believe injured workers are satisfied.



Few registered employers have any issues with WorkSafeNB claims management (stakeholders' perceptions of the service provided to registered employers was not assessed), and a significant minority are unable to provide a definite opinion on the matter (44% do not provide a definite response).

## Satisfaction with WorkSafeNB's Claims Management



**Stakeholder feedback:**

*“Because of the workload of the caseworker; I think when you’re home and injured and don’t have money to put bread on table, the workload of the caseworker is not your concern, you want your case to be settled.”*

*“There is an impression amongst injured workers that the claims managers are more concerned with the employers’ needs and keeping their costs down than working with injured workers.”*

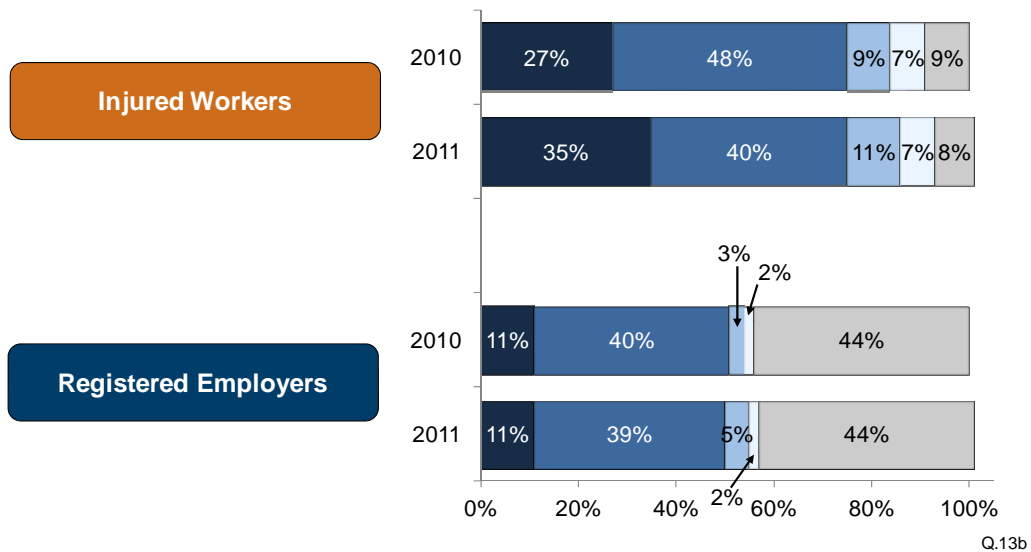


### Satisfaction with Return to Work Services

There is high satisfaction with return to work services among injured workers, and the likelihood of being “completely” satisfied increased in 2011. A significant minority of registered employers do not provide an opinion, but among those who offer an opinion, there is general satisfaction.

## Satisfaction with WorkSafeNB’s Quality of Service Regarding Return to Work Programs and Services

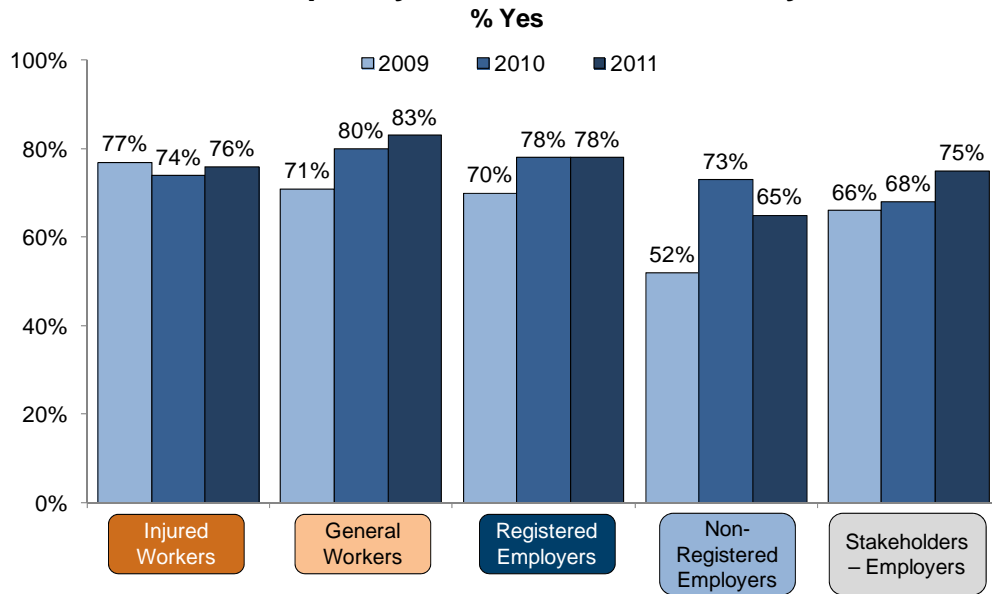
■ Completely satisfied ■ Mostly satisfied ■ Mostly dissatisfied □ Completely dissatisfied □ Don't know



**Awareness of Components of *Human Rights Act***

Awareness that employers have a duty to accommodate injured workers with a disability remains high across respondent groups, and with the exception of non-registered employers, awareness is stable or increased in 2011. Stakeholders were asked their impressions of employers' awareness in this regard. Their impressions are similar to results offered by employers.

**Aware that Under the *Human Rights Act* Employers Have a Duty to Accommodate Workers Injured on the Job Who Have a Temporary or Permanent Disability**



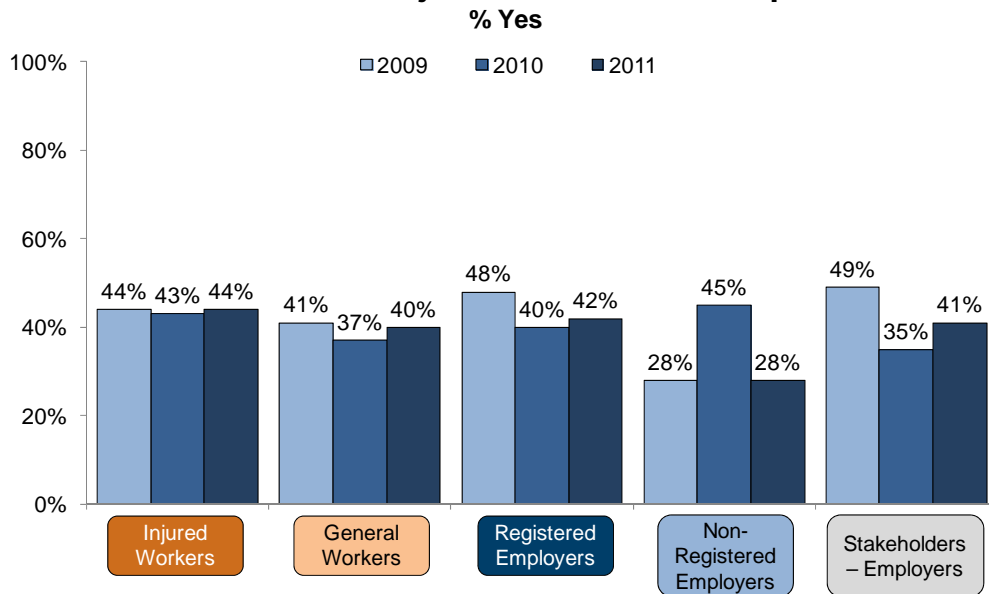
Q.15b/15a





Overall awareness is lower with respect to re-employment obligations under the *Workers' Compensation Act* that employers with at least ten but fewer than 20 workers are required to keep a job available to workers injured on the job for one year, while employers with at 20 or more workers are required to keep a job available to workers injured on the job for two years. Following a significant increase in awareness in 2010, awareness among non-registered employers decreased in 2011, and this group is least likely to claim awareness of this employer duty. Stakeholders' opinions are similar to those offered by registered employers.<sup>11</sup>

**Aware that Under the *Workers' Compensation Act* Employers with 10 or More Workers are Required to Keep a Job Available to Workers Injured on the Job for Up to 2 Years**



Q.15c/15b

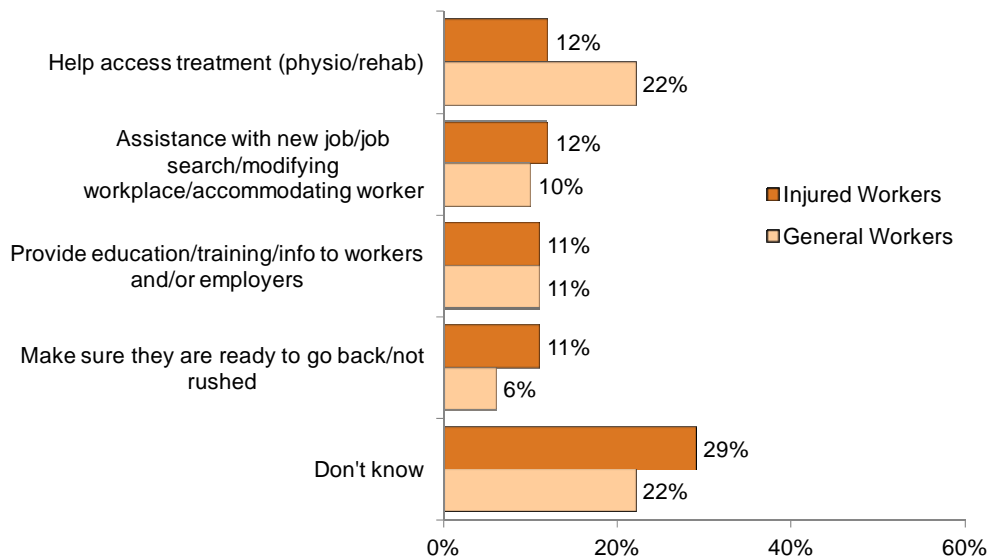
<sup>11</sup> Note: an exception to this is the construction industry, which is subject to the rules and practices respecting hiring and placement in the worker's trade, if any, and if the construction project and the position exist at the time the worker is able to resume work.



## Suggestions

When asked *how* WorkSafeNB could assist injured workers with their return to work process, four suggestions are offered with roughly equal frequency by injured workers: help injured workers access treatment, provide help with the job search or other work re-entry assistance, provide education or training to injured workers or employers, and ensure injured workers do not go back to work until they are ready. General workers, meanwhile, are most likely to identify providing injured workers with help accessing treatment.

### Single Most Important Thing WorkSafeNB Could Do to Assist Injured Workers with Returning to Work Unaided Top Mentions - Workers



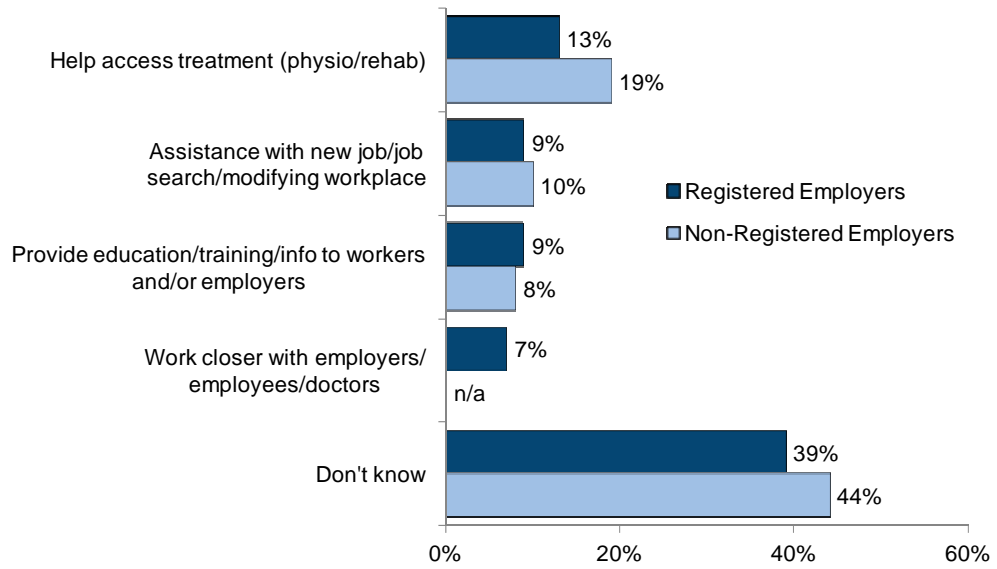
\*Multiple response question – results may exceed 100%.

Q.16



Suggestions offered by employers are similar to those offered by workers. The top suggestion among employers is assistance in accessing treatment. Assistance with new jobs, education and training, and work closer with involved parties are also offered as suggestions.

### Single Most Important Thing WorkSafeNB Could Do to Assist Employers Return Injured Workers to Work Unaided Top Mentions - Employers



\*Multiple response question – results may exceed 100%.

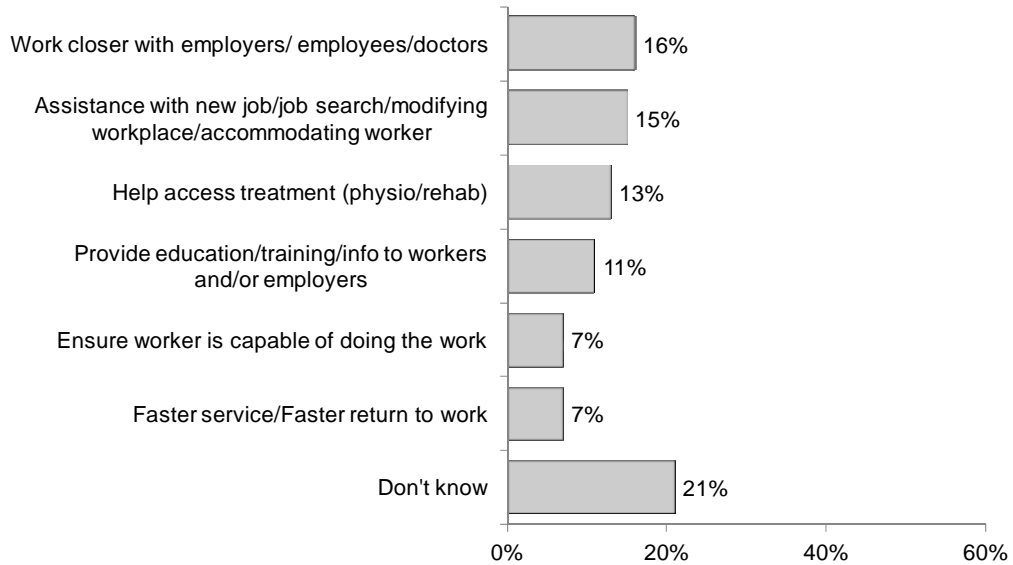
Q.16



The top suggestions among stakeholders include working closer with the various parties, provide assistance with new jobs, provide help accessing treatment, and provide education and training.

## Single Most Important Thing WorkSafeNB Could Do to Assist Injured Workers with Returning to Work

### Unaided Mentions - Stakeholders



\*Multiple response question – results may exceed 100%.

Q.16

#### Stakeholder employer feedback:

*“Make employer aware and help them prepare themselves for what they will get back.”*

#### Stakeholder worker feedback:

*“Expectation management; make sure the employee is clear on what they are going back to answer why; both the employee and employer is aware.”*

*“Make sure the employee is able to return to work. That they are able to do their work, gradual return to work.”*

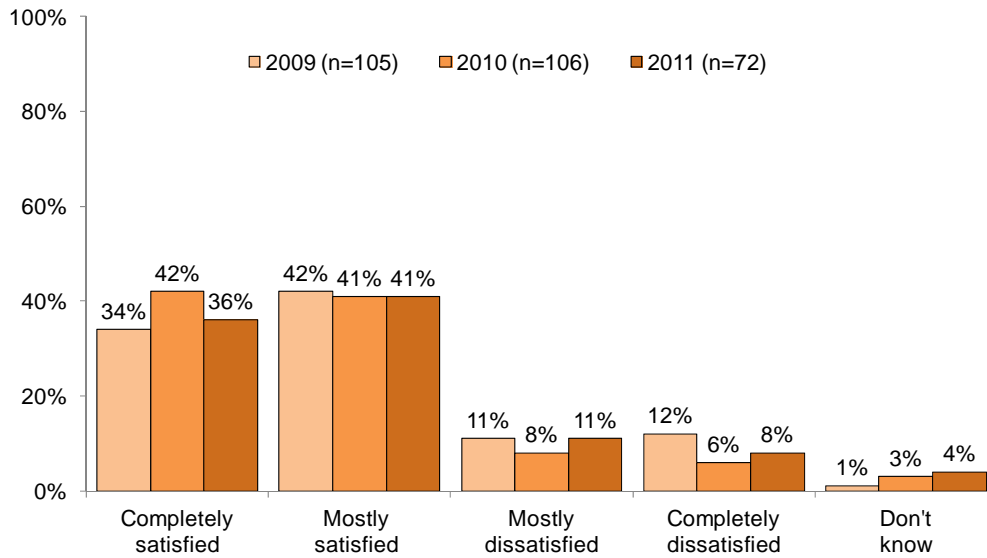
*“After they have an injury they should do a follow up with the injured workers on how the return to work is going, almost like a survey, could be a call with maybe 3 or 4 questions just to follow up. So they sense support and they know someone is behind them.”*



**Workers' Rehabilitation Centre**

Among injured workers who *have* used the programs or services of the WRC in the past year, close to eight in ten report they have been satisfied. Compared with 2010, there has been a decline in the proportion of workers completely satisfied with the programs or services of the WRC. Satisfaction is highest among the highest income earners and those who are currently employed.

**Satisfaction with Quality of Service Provided  
by the Workers Rehabilitation Centre**  
Among Injured Workers Who Used Programs/Services of WRC in Past Year



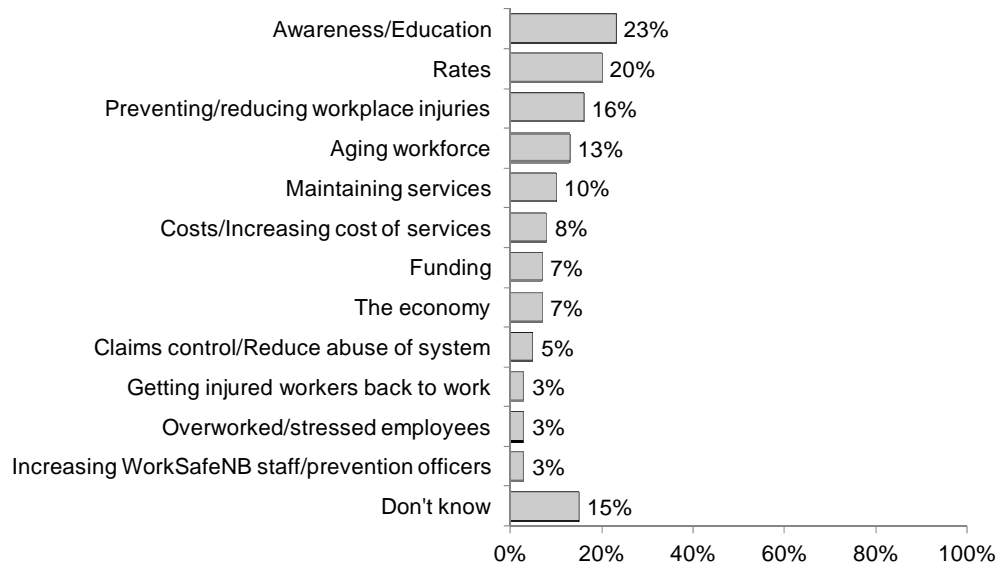
Q.18



## Most Important Issue

Stakeholders were asked to provide their perception of the single most important issue for WorkSafeNB in the coming five years. Several issues are identified, with the most frequently mentioned issues including awareness and education, rates, preventing or reducing workplace injuries, and an aging workforce.

### Single Most Important Issue Faced by WorkSafeNB Over Next Five Years Unaided Mentions – Stakeholders



\*Multiple response question – results may exceed 100%.

Q.51

#### Stakeholder employer feedback:

*“Education for both employers and employees. I think it will impact what people know is available to them and what their responsibilities are and some of the services are not going to be utilized completely unless people know what’s available to them.”*

*“I think cost containment; it affects employers due to cost, if the money isn’t being used on the core business it could impact on the assistance that injured folks receive as well; I think like every other organization it’s about being aware of the cost of what you’re doing, being strategic and looking for ways to do it more efficiently and effectively.”*



## Longer-term Claim Respondents

For the purposes of this analysis, pensions and surviving spouses<sup>12</sup> were grouped with LTD claimants to represent longer-term claims. The following analysis details any statistically significant differences between longer-term claim respondents (n=232), and all other injured worker respondents (that is, respondents with no lost time, LTMAO, First and Finalled, and RLOE) (n=545). A statistical significance test was performed on all closed-ended questions of the survey, comparing these two groups of respondents to determine if there are any statistically significant differences in opinion. Statistical significance testing often results in a large number of statistically significant differences, as each response category within a question is tested. For the purposes of this analysis, discussion is based on statistically significant differences for top-box responses (i.e., completely/mostly agree, completely/mostly aware, or completely/mostly satisfied), or on ‘yes’ responses.<sup>13</sup>

### Satisfaction Index

Longer-term claim respondents remain less likely than other injured workers to be satisfied across a range of service factors. The Client Satisfaction Index for longer-term clients is 74.0%, lower than the CSI of 80.7% for other injured workers, which represents a statistically significant difference.

Longer-term claim respondents are also less likely to be satisfied than other injured workers for a number of CSI attributes. There may be opportunity for WorkSafeNB to improve the satisfaction of longer-term clients in examining the service delivery it provides to these clients.

Note: the following table identifies areas where there is a statistically significant difference between longer-term clients and other injured workers. Every item in this table denotes a statistical difference between longer-term claims and other injured workers.

% Saying Completely/Mostly Satisfied	Longer-term Claims	Other Injured Workers
<b>Client Satisfaction Index (CSI)</b>	<b>74.0%</b>	<b>80.7%</b>
20a. Understanding your needs	68%	83%
20b. Fairness in handling claim	75%	86%
20c. Effective handling of problems	71%	83%
20d. Accuracy of information received	80%	88%
20e. Amount of benefits received	65%	81%
20f. Keeping you informed and up-to-date	77%	82%
20h. Willingness to listen	74%	85%
20j. Level of respect shown	77%	88%
20k. Competence	80%	88%
20i. Professionalism	80%	88%

<sup>12</sup> Although for the purposes of this analysis Surviving Spouses were grouped with other longer-term claims, their experience with WorkSafeNB differs than that of other clients in this group.

<sup>13</sup> Further information regarding the exact nature of the statistical tests performed can be found in Appendix A.



## Awareness Index

There are some statistically significant differences in terms of questions relating to the awareness index, however, it is important to note that there is not a statistically significant difference for the overall awareness index for these two groups of injured workers. Longer-term claim respondents are less likely to be aware that WorkSafeNB provides money for lost employment wages, and occupational health and safety inspections, however, they are more likely to be aware that WorkSafeNB provides injured workers with return to work assistance.

Conversely, there are no significant differences between **longer-term clients** and other injured workers pertaining to awareness that WorkSafeNB pays for approved medical costs, rehabilitation services, and accident prevention services.

Note: the following table identifies areas where there is a statistically significant difference between LTD clients and other injured workers. Every item in this table denotes a statistical difference between longer-term claims and other injured workers.

% Saying Completely/Mostly Aware	Longer-term Claims	Other Injured Workers
<b>Awareness Index (AI)</b>	<b>76.0%</b>	<b>76.8%</b>
7a. WorkSafeNB provides money for lost wages	80%	85%
7c. WorkSafeNB provides injured workers with return-to-work assistance	79%	73%
7f. WorkSafeNB provides occupational health and safety inspections	65%	74%

## Appeals

In the area of appeals, longer-term clients are more likely than other injured workers to be aware of the right to appeal a decision that WorkSafeNB makes. This group is considerably more likely than other injured workers to have appealed a decision, and are more likely to indicate they understand the appeal process.

% Saying Yes	Longer-term Claims	Other Injured Workers
8. Aware of right to appeal any decision that WorkSafeNB makes with respect to your claim or file	89%	82%
8b. Ever appealed a decision that WorkSafeNB made with respect to a claim or file	46%	8%
9. Do you understand the process to appeal a decision?	63%	40%





## Other Measures

Note: the following table identifies areas where there is a statistically significant difference between LTD clients and other injured workers.

Service	Longer-term Claims	Other Injured Workers
<b>19. Overall quality of services provided by WorkSafeNB</b> (% saying completely/mostly satisfied)	75%	82%
<b>13a. Quality of service provided by case manager</b> (% saying completely/mostly satisfied)	59%	78%
<b>13b. Quality of service provided in relation to return-to-work programs and services</b> (% saying completely/mostly satisfied)	68%	77%
<b>6. Aware of services and programs WorkSafeNB provides</b> (% saying completely/mostly aware)	47%	66%
<b>23a. Had call returned within 24 hours (RLOE and LTD claimants only)</b> (% saying no)	31%	26%
<b>23b. Receive a regularly scheduled payment once claim was accepted (RLOE and LTD claimants only)</b> (% saying yes)	97%	89%
<b>23c. Have one person assigned to you (RLOE and LTD claimants only)</b> (% saying yes)	76%	90%
Return to Work	Longer-term Claims	Other Injured Workers
<b>15a. Did you return to work after your most recent injury?</b> (% saying yes)	39%	83%
<b>15b. Employers duty to accommodate workers injured on the job who have a temporary or permanent disability</b> (% saying yes)	67%	78%



Balance	Longer-term Claims	Other Injured Workers
<b>11. Amount of income replacement benefits are reasonable.</b> (% completely/mostly agree)	52%	62%
<b>12a. WorkSafeNB balances the best possible benefits to injured workers with the lowest possible assessment rates for employers</b> (% saying yes)	60%	73%
<b>12b. WorkSafeNB demonstrates accountability to the stakeholders of New Brunswick</b> (% saying yes)	65%	77%

Safety	Longer-term Claims	Other Injured Workers
<b>2d. Workplace accidents and injuries are an inevitable part of life</b> (% saying completely/mostly agree)	74%	68%

There are no statistically significant differences with respect to perceptions of workplace accidents or the awareness pertaining to the *Workers' Compensation Act* duty to keep a job available for up to two years.

The following table examines differences in opinion between full and partial LTD clients. For the purposes of this analysis, any items for which there are statistically significant differences in satisfaction between these two groups are highlighted. Notably, three areas are identified where partial LTD clients offer statistically significant lower satisfaction ratings: understanding needs, amount of benefits received, and being informed and up-to-date.<sup>14</sup>

% Saying Completely/Mostly Satisfied	Full LTD	Partial LTD
<b>Client Satisfaction Index (CSI)</b>	<b>75.4%</b>	<b>70.1%</b>
20a. Understanding your needs	73%	56%
20b. Fairness in handling claim	75%	69%
20c. Effective handling of problems	74%	63%
20d. Accuracy of information received	80%	78%
20e. Amount of benefits received	71%	54%
20f. Keeping you informed and up-to-date	81%	67%
20g. Time took to handle claim	78%	70%
20h. Willingness to listen	73%	69%

<sup>14</sup> Further information regarding the exact nature of the statistical tests performed can be found in Appendix A.



% Saying Completely/Mostly Satisfied	Full LTD	Partial LTD
20i. Promptness of service	80%	72%
20j. Level of respect shown	81%	69%
20k. Competence	81%	76%
20i. Professionalism	81%	76%

For the following table, gray highlights indicate cells that are significantly higher than the comparison cell (or cells) referenced by the superscripted letter(s). For example, the satisfaction index score for No Lost Time (a) is significantly greater than for LTD (c). Similarly, results show that satisfaction with level of respect shown is higher for No Lost Time (a) when compared to either LTD (c) or RLOE (e), but not the other two groups (LTMAO or First and Finalled).

% Saying Completely/Mostly Satisfied	No Lost Time (a)	LTMAO (b)	LTD (c)	First and Finalled (d)	RLOE (e)
<b>Client Satisfaction Index (CSI)</b>	<b>82.4%<sup>c</sup></b>	77.2%	72.6%	80.0%	<b>79.1%<sup>c</sup></b>
20a. Understanding your needs	<b>87%<sup>c</sup></b>	77%	64%	<b>86%<sup>c</sup></b>	77%
20b. Fairness in handling claim	<b>90%<sup>c</sup></b>	80%	72%	85%	83%
20c. Effective handling of problems	<b>87%<sup>c</sup></b>	75%	69%	82%	78%
20d. Accuracy of information received	<b>91%<sup>c</sup></b>	83%	79%	89%	85%
20e. Amount of benefits received	<b>85%<sup>c</sup></b>	70%	62%	77%	<b>81%<sup>c</sup></b>
20f. Keeping you informed and up-to-date	84%	78%	74%	85%	80%
20g. Time took to handle claim	84%	73%	74%	89%	85%
20h. Willingness to listen	<b>89%<sup>ce</sup></b>	85%	71%	85%	79%
20i. Promptness of service	<b>87%<sup>c</sup></b>	83%	76%	89%	84%
20j. Level of respect shown	<b>92%<sup>ce</sup></b>	82%	75%	85%	82%
20k. Competence	<b>91%<sup>c</sup></b>	83%	79%	86%	85%
20i. Professionalism	<b>91%<sup>c</sup></b>	87%	78%	86%	83%



## Methodology

The objectives of this study were met through the use of telephone interviews employing computer-assisted telephone interviewing (CATI) software. A summary of the specific methodology used across each of the five surveys is detailed below.

	Injured Workers	General Workers	Registered Employers	Non-Registered Employers	Stakeholders
<b>Study Type:</b>	Telephone CATI	Telephone CATI	Telephone CATI	Telephone CATI	Telephone CATI
<b>Respondent Group:</b>	NB workers who have filed a workplace injury compensation claim	NB workers who have never filed a workplace injury compensation claim	NB employers registered with WorkSafeNB (3+ employees)	NB employers not registered with WorkSafeNB (< 3 employees)	Industry group/association members who represent employer or worker groups
<b>Sampling:</b>	- WorkSafeNB  -Stratified random sampling	-CRA Provided  -Random Digit Dialling	-WorkSafeNB  -Stratified random sampling	-CRA Provided  -Random Digit Dialling	-WorkSafeNB  -Random sampling
<b>Sample Size:</b>	n=801	n=380	n=267	n=201	n=61
<b>Margin of Error:</b>	+/-3.4% (95%CI)	+/-5.0% (95%CI)	+/-6.0% (95%CI)	+/-6.9% (95%CI)	n/a
<b>Language:</b>	Choice: English or French	Choice: English or French	Choice: English or French	Choice: English or French	Choice: English or French
<b>Average Survey Length:</b>	16 minutes	10 minutes	12.5 minutes	8.5 minutes	18.5 minutes
<b>Weighting:</b>	Weights applied based on actual distribution of injured worker type	No weight applied	Weights applied based on actual distribution of company sizes, based on payroll size	No weight applied	No weight applied

Dates shaded in blue in the following table represent the data collection period for each survey.

	September 2 to September 30														October 1 to October 31																
	2-3	4-6	7-8	9-10	11-12	13-14	15-16	17-18	19-20	21-22	23-24	25-26	27-28	29-30	1	2-3	4-5	6-7	8-9	10-11	12-13	14-15	16-17	18-19	20-21	22-23	24-25	26-27	28-29	30-31	
<b>Injured Workers</b>																															
<b>General Workers</b>																															
<b>Registered Employers</b>																															
<b>Non-Reg. Employers</b>																															
<b>Stakeholders</b>																															



## Survey Administration

The data for this study was collected by Blue Ocean Contact Centre, a gold seal member of the Marketing Research and Intelligence Association (MRIA). All industry guidelines for the proper collection of data were adhered to, including appropriate callbacks and monitoring of interviews. The overall response rate for this study using the MRIA standard for calculating this rate was between 20 and 39 percent for employers and workers, and 42 percent for stakeholders. The actual disposition of calls for this study is as follows:

	Injured Workers	General Workers	Registered Employers	Non-Registered Employers	Stakeholders
<b>A. Total Numbers Attempted</b>	<b>4017</b>	<b>3492</b>	<b>1495</b>	<b>2756</b>	<b>154</b>
Disc #/ NIS	352	538	39	177	2
Fax/Modem	29	47	17	25	
Cell Phone/Pager	12	2		4	
Non Business #			2	9	
Non Residential #	38	46			
Wrong Number	208		9	23	1
Blocked Number	28	7	1		
Duplicate	7	2	5	12	5
Business Closed Out / Out of Business			15	61	
Corporate Level Decision			5	72	
Stuck in IVR			3		
<b>B. Eligible Numbers</b>	<b>3343</b>	<b>2850</b>	<b>1399</b>	<b>2373</b>	<b>146</b>
Busy	52	16	32	25	
Answering Machine	843	342	333	466	27
No Answer	440	212	64	98	1
Scheduled Call Back	277	68	225	127	29
Mid Call Back	2		3	1	
French Callback	24	71	100	158	1
Illness, Incapable	37	29		3	
Language Problem	8	16	3	13	
Qualified Not Available	116	28	28	33	7
Deceased	15				
<b>C. Total Asked</b>	<b>1529</b>	<b>2068</b>	<b>611</b>	<b>1449</b>	<b>81</b>
Soft Gatekeeper Refusal	98	383	98	149	1
Hard Gatekeeper Refusal	5	101	30	20	1
Mid Terminate	50	17	6	7	2
Soft Respondent Refusal	272	229	99	196	10
Hard Respondent Refusal	25	26	37	46	4
Never Call List - Company	10	9	3	6	
Never Call List - Study	64	11	4	12	
Hang Up	151	581	55	76	1
<b>D. Co-operative Contacts</b>	<b>854</b>	<b>711</b>	<b>279</b>	<b>937</b>	<b>62</b>
Complete	801	380	267	201	61
DNQ - Not a Client			12		1
DNQ - Number of Employees				661	
DNQ - Registered				75	
DNQ - Sensitive Occupation	22	2			
DNQ - Age (under 18)	1	1			
DNQ - Age Refusal		2			
DNQ - Not a Client	30				
DNQ - No One Eligible to Complete		326			
DNQ - Not Employed					
<b>Response Rate</b>	<b>26%</b>	<b>25%</b>	<b>20%</b>	<b>39%</b>	<b>42%</b>



## Appendix A

### Regression Analysis

Regression is a statistical technique used to understand and predict variability in survey responses. For example, on an overall satisfaction question using a scale that ranges from 1 (low satisfaction) to 5 (high satisfaction), it would be informative to know what drives some respondents to offer a low rating (e.g., a “1”) and other respondents to offer a high rating (e.g., a “5”). To do this, variables that could potentially be related to overall satisfaction (the dependent variable) are identified, and input into the regression model. These “predictor” variables are often more specific, actionable items that could provide insight into how to influence or improve the dependent variable. Again, using the example where overall satisfaction with the quality of services provided by WorkSafeNB is the dependent variable, potential predictor variables could include accuracy of the information received, time it took to handle the claim, and level of respect shown, just to name a few. If there is a strong relationship between the predictor variables and the dependent variable, the pattern and strength of the relationship will be captured by the regression model. For instance, if respondents who offer low ratings in terms of the time it took to handle their claim, also give low ratings in terms of overall satisfaction with WorkSafeNB, while respondents who offer high ratings in terms of claim handling time, offer high ratings on the overall satisfaction question, this pattern suggests a relationship between claim handling time and overall satisfaction.

Relationships in regression models are accounted for by two particular statistics, the  $R^2$  (“R-squared”) value and the beta weights. The  **$R^2$  value** represents the overall ability of the regression model to explain the variability in ratings on the dependent variable across respondents (i.e., how well it predicts why some respondents give low ratings and some give high ratings). This  $R^2$  value ranges from 0% to 100%, with 0% meaning none of the variability in ratings on the dependent variable is accounted for by the predictor variables, and 100% meaning the rating given by every respondent can be correctly estimated from the predictor variables. In terms of how the  $R^2$  value is interpreted, it depends on several factors (e.g., sample size, number of predictor variables included). Generally speaking, a regression model with an  $R^2$  value of 20% or lower is considered a weak model. Models that explain between 20% and 50% of the variability in ratings are moderate, and those that explain 50% to 80% are strong. It is a rare occurrence when a model explains more than 80% of the variability in opinion ratings, simply because there are many other factors at play which can influence opinions expressed on surveys (e.g., survey design, social conventions, respondent engagement, respondent fatigue).

**Beta weights** (often expressed as percentages) reflect the unique contribution made by any single predictor variable to the overall regression model. Thus, if a regression model contained three predictor variables, the beta weights would indicate the relative strength of the relationship between each predictor variable and the dependent variable (e.g., one predictor variable might be twice as strong a predictor as another predictor variable). The beta weights are useful in that they provide a basis for prioritizing resources necessary to produce change in the dependent variable. For example, if the end goal is to increase overall satisfaction (the dependent variable) and the strongest predictor is the time it took to handle the claim, then this result would suggest the best route to increasing overall satisfaction is to take initiatives to reduce the amount of time taken to handle claims.



## Statistical Testing

All statistical testing among groups (e.g., the comparison between Full Time LTD and Partial LTD) conducted in this report was done utilizing t-tests. All tests were two-tailed, with an alpha=0.05. The Bonferroni correction was employed in situations where there was more than one possible comparison (e.g., the comparisons among (No lost time, LTMAO, LTD, First and Finalled and RLOE).

