

WorkplaceNL

Health | Safety | Compensation

2026-28

STRATEGIC PLAN



MESSAGE FROM THE

Board of Directors

On behalf of the Board of Directors, I submit WorkplaceNL's Strategic Plan for January 1, 2026, to December 31, 2028.

Over the next three years, we will implement targeted, measurable initiatives to prevent workplace injury, support workers' recovery and return to work as well as modernize our client service delivery. Our overall purpose, which is to improve the quality of life for the people of our province through safe workplaces and support for our clients, drives these priorities.

We also remain committed to ensuring that the employer-funded, no-fault workplace injury compensation system can provide benefits to workers for years to come.

This plan focuses on the Board's priorities; it does not describe everything we will achieve. These priorities consider input from our stakeholders and the public and represent issues important to the people we serve.

We thank our stakeholders and partners for their ongoing collaboration and feedback as we continue to build a sustainable workplace injury compensation system in our province.

This plan has been prepared under my direction and in accordance with the **Transparency and Accountability Act** and the Guidelines for Multi-Year Performance-Based Planning for Category 1 Government Entities. My signature below indicates the Board's accountability for the preparation of this plan and achieving the goals and objectives outlined herein.



February 26, 2026

John Peddle, ICD.D
Chair, Board of Directors
WorkplaceNL

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Overview of the Organization

WorkplaceNL administers Newfoundland and Labrador’s mandatory, no-fault, workplace injury compensation system. The system is funded by assessments collected from employers and investment returns.

Our purpose is to improve quality of life through safe workplaces and support for our clients. We promote healthy and safe workplaces and provide benefits and services to workers who are injured at work.

We serve over 17,000 employers and 230,000 workers throughout Newfoundland and Labrador. As of 2025, our 374 employees serve clients from three offices in St. John’s, Grand Falls-Windsor and Corner Brook.

WorkplaceNL adheres to its funding and investment policies.¹ On a funding basis, total 2024 revenue was \$429.0 million. This includes \$171.4 million in assessment revenue from employers, \$254.2 million in investment income and \$3.4 million in administrative fees paid by self-insured employers and third-party reimbursements.

As of December 31, 2024, the Injury Fund remained fully funded at 131.6 per cent, higher than the prior year due to better-than-expected investment income. This means the benefits promised to workers for the life of their claims are available. However, we remain cautious as fluctuations in global financial markets may affect our Injury Fund investments.

Our success relies on collaboration and sound relationships with our clients, stakeholders and partners. We work with the Occupational Health and Safety (OHS) Division of the Department of Government Services to recommend and develop programs respecting workplace health and safety. We also work closely with stakeholder groups that represent workers and employers, along with industry associations, safety sector councils, community groups and health and safety coalitions at provincial and national levels.

Please visit our website at [WorkplaceNL.ca](https://www.WorkplaceNL.ca) for more information on our programs and services.

¹ All financial information referenced in this report is based on WorkplaceNL’s 2024 audited financial statements and reflect our funding basis as outlined in Policy IF-01 Long-term Financial Strategy.

Meredith Principles

The Meredith Principles are the foundation of Canada's workplace compensation systems:

No-fault compensation

Workers are provided with benefits regardless of how an injury occurred and employers cannot be sued for an injury.

Security of benefits

A fund is established to guarantee compensation is available for workers when they need it.

Collective liability

Employers share the total cost of the system.

Independent administration

Workers' compensation system is financially separate from government or other groups.

Exclusive jurisdiction

Only workers' compensation boards make decisions on claims.

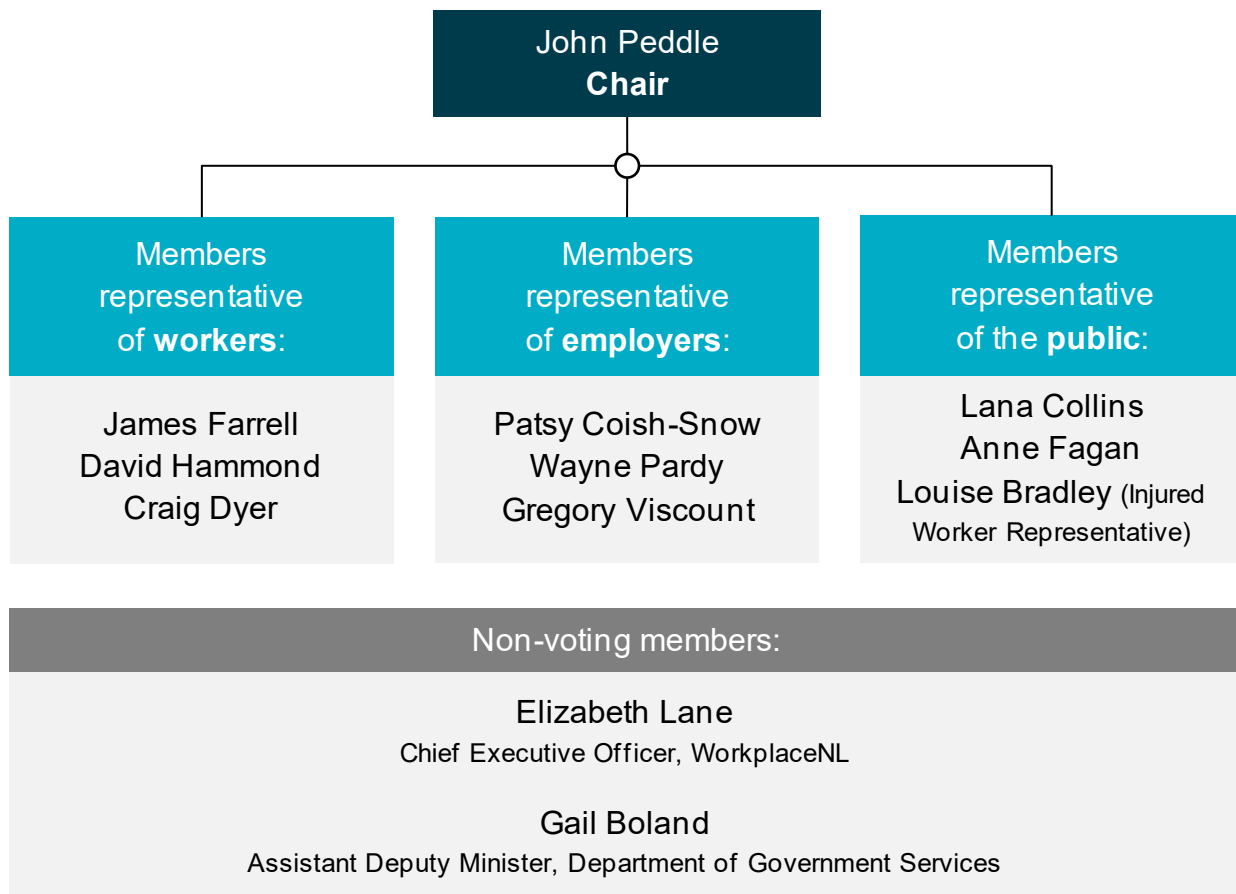
Vision

Our vision is of safe and healthy workplaces within a sustainable and balanced insurance system that reduces the impact of workplace injuries by providing fair and adequate benefits to workers at reasonable costs for employers.

Board Governance

In accordance with the **Workplace Health Safety and Compensation Act, 2022** (the Act), our 10-member Board of Directors is appointed by the Lieutenant-Governor in Council. Our Board also has two non-voting members: the Chief Executive Officer of WorkplaceNL and a Provincial Government employee designated by the Minister Responsible for WorkplaceNL.

Our Board of Directors as of December 31, 2025, were:



Mandate

Under the authority of the Act, WorkplaceNL:

- Promotes workplace health and safety to prevent workplace injuries.
- Strives to ensure workers who are injured receive appropriate services and benefits to support their recovery.
- Collaborates with workers, employers and health care providers to facilitate workers' recovery and return to work following a workplace injury.
- Administers an employer classification and assessment system.
- Ensures adequate funding for services through sound financial management.

Definition:

Workplace Injury

Section 2(1)(v) of the Act defines a workplace “injury” as including an injury, disablement, occupational disease or fatality that arises out of and in the course of a worker’s employment. The definition includes a recurrence of an injury and an aggravation of a pre-existing condition, but does not include stress other than stress that is a reaction to traumatic events. All references to “injury” in this plan reflect the definition under our legislation.

Lines of Business

WorkplaceNL fulfills its mandate through three lines of business:

1. Education to prevent workplace injuries

We develop and deliver health and safety education to prevent workplace injury, illness and occupational disease. We:

- Provide advisory services to workplaces.
- Promote public awareness and develop strategic partnerships to create a culture of workplace health and safety.
- Fund workplace health and safety research.
- Design training standards for certification under the OHS Act and certify providers to deliver that training.
- Collaborate with the OHS Division of the Department of Government Services, which enforces the OHS Act.

2. Claims management and benefits for workers who are injured

We manage workers' claims to ensure they receive appropriate benefits following a workplace injury and services that enable them to recover and restore their pre-injury earnings. We:

- Determine workers' entitlement to benefits, such as wage loss, health care and retirement benefits.
- Provide case management and deliver programs that support workers in recovering from their injury and returning to work at the earliest, safe opportunity.
- Provide benefits to the dependents of a deceased worker in the case of a fatality due to a workplace injury.

3. Employer assessments for no-fault compensation coverage

Employers performing work in Newfoundland and Labrador must register with WorkplaceNL and pay assessments for workers' compensation coverage. This assessment revenue, plus investment returns on that revenue, is used to fund benefits for workers who are injured. Under this line of business, we:

- Manage employers' no-fault, mandatory insurance coverage, as well as optional coverage.
- Set assessment rates and collect assessments from employers to meet the financial needs of the workers' compensation system.
- Ensure the fairness and stability of the employer assessment model.
- Ensure employers comply with registration, reporting and payment requirements.

Our corporate departments with specialized knowledge support these lines of business.

Strategic Issues, Goals, and Objectives

We developed our 2026-28 Strategic Plan through significant input from our internal and external stakeholders to ensure we remain responsive to our clients' needs while achieving our mandate. We held in-person engagement sessions with workers and employers, conducted focus groups with our staff and Board of Directors and sought public input through an online survey. In total, we collected feedback from over 100 participants, which we used to help develop the strategic issues for this plan.

From 2026 to 2028, we will focus on three strategic issues:

1 Preventing workplace injuries

Pursuing targeted, data-informed initiatives to keep our province's workplaces as safe as possible.

2 Improving return-to-work outcomes

Supporting workers in recovering from workplace injuries and returning to work at the earliest, safe opportunity.

3 Modernizing client service delivery

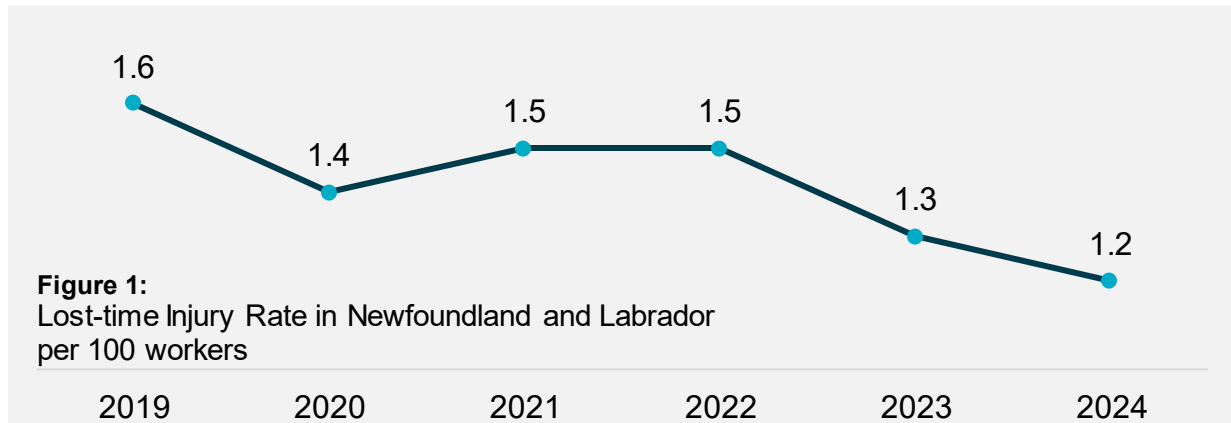
Keeping pace with evolving client service needs through digital and process enhancements.

Continuing to make progress in these areas will help realize our vision of safe and healthy workplaces within a sustainable and balanced compensation system.

This plan has a three-year goal for each strategic issue with annual objectives, and measurable indicators for each goal and 2026 objective. Objective indicators for subsequent years will be published in our annual performance reports.

Strategic Issue 1: Preventing workplace injuries

Newfoundland and Labrador is a safer place to work today. Our lost-time injury rate reached a record low of 1.2 lost-time injuries per 100 workers in 2024, dropping 25 per cent since 2019. We have one of the lowest lost-time injury rates in Canada.



WorkplaceNL is committed to preventing as many workplace injuries as possible. Safer workplaces contribute to our economy, our communities and our families. Guided by our Workplace Injury Prevention Strategy 2023-2028, we will continue to help build physically and psychologically healthy workplaces in partnership with the OHS Division of the Department of Government Services.

Our work will include targeted initiatives for workplaces with the highest risk of workplace injuries. This includes:

- Implementing Path 2 of our PRIME Program.** PRIME provides refunds to employers who implement effective OHS programs to protect their workers. We launched Path 1 for small employers in 2023, making it easier for them to participate. We will launch Path 2 to the remaining 1,000 or so large employers in 2026, who collectively represent 78 per cent of our province's lost-time injuries. To qualify for a PRIME refund, these employers will now have to implement a 15-element program reflecting best practices in OHS. Growing participation in this program will further reduce injuries in our province's workplaces.
- Focusing OHS education on workplaces with the highest risk of injuries.** About 93 per cent of our province's workplaces reported no injuries in 2024, demonstrating a strong safety culture in our province. We will use data-informed approaches to better tailor our OHS education to the needs of workplaces with the highest risk of injuries. This will require continuing to build strategic partnerships with individual employers, safety sector councils and industry groups.

Strategic Issue 1:

Preventing workplace injuries

2028 Goal:

By December 31, 2028, WorkplaceNL will have supported workplaces with a high risk of injuries in implementing effective OHS systems.

Indicators:

- Increased participation in Path 2 of our PRIME program
- Increased participation of workplaces with a high risk of injuries in targeted OHS education

2026 Objective:

By December 31, 2026, WorkplaceNL will have launched and measured participation in Path 2 of our PRIME program and OHS education initiatives targeting workplaces with a high risk of injuries.

Indicators:

- Launched Path 2 of our PRIME program for large employers and established baselines detailing number of participating employers in 2026
- Launched OHS education initiatives targeting workplaces with a high risk of injuries and established baselines detailing number of participating workplaces in 2026

2027 Objective:

By December 31, 2027, WorkplaceNL will have implemented strategies to increase participation in Path 2 of our PRIME program and OHS education initiatives targeting workplaces with a high risk of injuries.

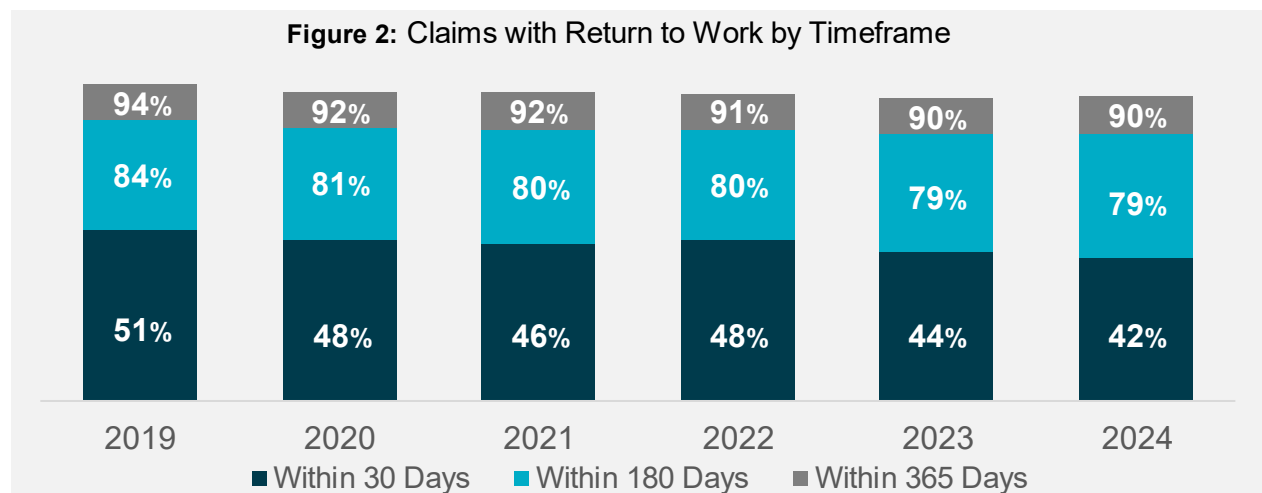
2028 Objective:

By December 31, 2028, WorkplaceNL will have analyzed and refined, as necessary, strategies to increase participation in Path 2 of our PRIME program and OHS education targeting workplaces with a high risk of injuries.

Strategic Issue 2: Improving return-to-work outcomes

We understand that a workplace injury impacts a worker, their family and their employer. We focus on helping workers with short-term injuries get back to the connections and routines of their workplace, while also providing benefits and support for workers with longer-term injuries.

Since the COVID-19 pandemic, it is taking longer for workers to return to work after an injury. From 2019 to 2024, the number of workers returning to work within 180 days declined from 84 per cent to 79 per cent. Increasing claim complexity and delays in accessing appropriate recovery supports have contributed to this issue. This is a challenge as research shows the likelihood of a worker returning to work is higher within 180 days of an injury.²



Our focus for the next three years is on:

- Enhancing return-to-work planning during recovery.** Many injuries, such as soft-tissue injuries, allow a worker to work while they recover, some with modified hours or duties. A return-to-work plan requires a worker, their employer and health care providers to collaborate in identifying safe and suitable return-to-work options based on a worker's functional abilities. By strengthening this collaboration, we can help workers remain attached to their workplace while they recover.
- Addressing barriers to recovery and return to work within 180 days.** Workers who are injured require timely access to appropriate recovery supports. We have seen more complex claims in recent years, with more psychosocial factors. In addition, wait times to access some supports are longer, including diagnostic services and surgery. We will identify and action levers within our control to address these barriers to improve recovery and return-to-work outcomes for workers.

² American College of Occupational and Environmental Medicine, "Preventing Needless Work Disability by Helping People Stay Employed," 2005, as referenced in Treasury Board Secretariat of Canada's "Managing for Wellness," 2021 (see Figure 2).

Strategic Issue 2:

Improving return-to-work outcomes

2028 Goal:

By December 31, 2028, WorkplaceNL will have improved return-to-work outcomes for workers following an injury.

Indicators:

- Increased the percentage of workers participating in return-to-work plans within 30 days following an injury
- Increased the percentage of workers returning to work within 180 days following an injury

2026 Objective:

By December 31, 2026, WorkplaceNL will have developed strategies to enhance return-to-work planning and address barriers to recovery and return to work within 180 days.

Indicators:

- Established baselines for participation in return-to-work plans within 30 days and identified strategies to increase participation
- Established baselines to monitor barriers to recovery and return to work within 180 days and identified strategies to address barriers

2027 Objective:

By December 31, 2027, WorkplaceNL will have implemented and monitored strategies to increase participation in return-to-work plans and address barriers to recovery and return to work within 180 days.

2028 Objective:

By December 31, 2028, WorkplaceNL will have analyzed and refined, as necessary, strategies to increase participation in return-to-work plans and address barriers to recovery and return to work within 180 days.

Strategic Issue 3: Modernizing client service delivery

WorkplaceNL’s clients include employers receiving no-fault insurance coverage and workers receiving benefits after a workplace injury. Through periodic surveys, we measure their satisfaction with how we deliver our services. The satisfaction rate among employers was 86 per cent in 2024, while the satisfaction rate among workers was 77 per cent.

Client Group	2019	2022	2024
Employers	89%	86%	86%
Workers ¹	80%	79%	77%

¹ Based on survey of workers receiving Temporary Earnings Loss, rehabilitation or health care benefits.

Service modernization is about updating our processes, technologies and other business capabilities to deliver the best possible outcomes for our clients. Our journey to modernize our service delivery started several years ago. We launched new digital services via MyWorkplaceNL and other service improvements.

Through our surveys, our clients have told us the main opportunities to better meet their needs include:

- Enhancing access to our staff.** Workers who are injured need assistance from our staff to help them access and understand the benefits we provide. Surveys show enhancing workers’ access to our staff is one of the main ways we can improve their satisfaction with our service delivery. This means we need to create more time for our staff to engage with workers by making our business processes more efficient. We also need to continue providing convenient ways for workers to communicate with us, including user-friendly digital services.
- Enhancing access to information.** Employers need convenient access to data and information to manage their accounts, claims costs and OHS programs. Surveys show enhancing employers’ access to accurate, timely and detailed information is one of the main ways we can improve their satisfaction with our service delivery. We need to better leverage data and find new ways to get more information to employers faster – all while balancing our clients’ rights to privacy and security of our information systems.

Strategic Issue 3:

Modernizing client service delivery

2028 Goal:

By December 31, 2028, WorkplaceNL will have enhanced our client service experience through modernized operations.

Indicators:

- Implemented at least five modernization initiatives designed to improve workers' access to our staff
- Implemented at least five modernization initiatives designed to improve employers' access to information

2026 Objective:

By December 31, 2026, WorkplaceNL will have identified and prioritized business process and digital service enhancements to improve the client service experience for workers and employers.

Indicators:

- Identified and prioritized, into two phases, at least five business process or digital service enhancements to improve workers' access to our staff
- Identified and prioritized, into two phases, at least five business process or digital service enhancements to improve employers' access to information

2027 Objective:

By December 31, 2027, WorkplaceNL will have commenced implementing phase 1 enhancements to business processes and digital services.

2028 Objective:

By December 31, 2028, WorkplaceNL will have implemented phase 1 and phase 2 enhancements to business processes and digital services.

Annex A – WorkplaceNL Values

While the Meredith Principles are the foundation of all Canadian workplace injury compensation systems, these values define who we are and what we aspire to be.

These are our commitments to each other, and to our clients.



Accountability >>>

We are responsible for our words, actions and results – we learn from our mistakes and trust each other to do the same.



Respect >>>

We value and treat everyone with dignity and empathy.



Integrity >>>

We are open and honest, and always try to do the right thing.



Service >>>

We honour our responsibilities to those we serve, communicating with purpose and clarity.



Excellence >>>

We always put our best effort forward, accomplishing more by working together and learning as we grow.



Safety >>>

Everyone's health, safety and well-being is our priority.

WorkplaceNL

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