2025 Workplace Injury Reporting and Claiming Study

December 2025

Prepared for:

WorkplaceNL

Health | Safety | Compensation

NARRATIVE RESEARCH



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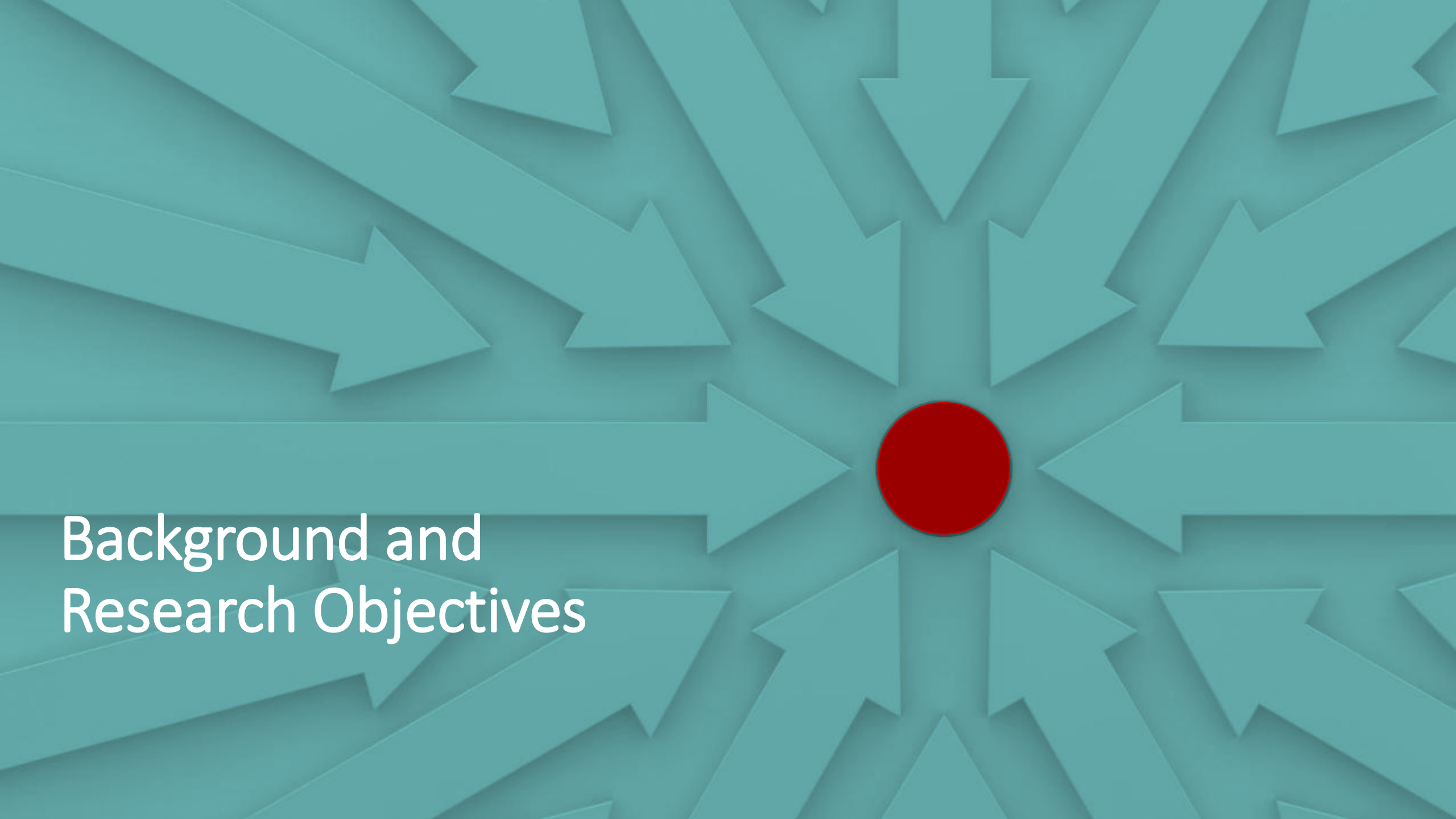


Background and Research Objectives

Background and Objectives

Background

WorkplaceNL provides no-fault workplace injury insurance to employers and workers across Newfoundland and Labrador under the direction of the Workplace Health, Safety and Compensation Act, 2022. At the same time, WorkplaceNL also works with employers and workers to promote safe and healthy workplaces, prevent workplace injuries, support injured workers and their families, and to establish strong return to work programs throughout the province.

In 2024, WorkplaceNL sought an in-depth review and analysis of workers and employers to understand injury reporting and claims practices in Newfoundland & Labrador, and the circumstances that facilitate or inhibit tendencies to report claims. Specifically, there was a desire within WorkplaceNL to obtain a quantitative estimate on injury reporting and claim suppression among Newfoundland and Labrador businesses. To meet research objectives, Narrative Research worked alongside representatives from WorkplaceNL to finalize surveys for both target audiences, those being workers and employers in the province. Subsequently, NL Statistics Agency managed survey administration, data collection, and prepared data tables in advance of additional analysis and reporting by Narrative Research.

Objectives

The principal research objectives of this study included to:

- *Assess the state of injury reporting and claims practices among workers and employers in Newfoundland and Labrador;*
- *Identify factors that could influence suppression of injury report claims; and*
- *Provide a quantitative estimate of injury reporting and claim suppression rates within the province.*

In this report, Workers survey results primarily focus upon: 1) The combined results from WorkplaceNL contact records of workers with an injury claim from 2021-2023, together with 2) Survey results from General Population Worker (GPW) random sampling. This approach allows a larger sample size/number of surveys for analysis of injured workers with a 2021-2023 injury claim, than otherwise would have been possible.

The following report presents an overview of the results of the 2025 Workplace Injury Reporting and Claiming Study, and includes an overview of the methodological approach, the study highlights, and a detailed analysis of the survey results based on the data tables provided by the NL Statistics Agency. Appended to this report are copies of the questionnaires (Appendix A), as well as two sets of high-level data tables (workers and employers, produced by NL Statistics Agency) providing results for each question (Appendix B). Table numbers/references are noted throughout the report, under each graph. Unless otherwise noted, all results are expressed as a percentage.



Methodology

Methodology

The following provides an overview of the methodological approach used in this study.

Mode

Multimodal data collection approach with Online and Telephone surveys

Data Collection Dates:

- **Employers:** February 21 – May 29, 2025
- **Workers with Claims:** November 4, 2024 – March 5, 2025
- **General Population Workers:** March 6 – May 13, 2025

Overall
7 months

Survey length varied by audience, experiences, and mode. Both the workers' as well as the employers' surveys were designed to be completed in no more than 15 minutes.

Completed Surveys

- 178 with **Employers**
- 645 with **General Population Workers** (GPW) either currently employed, or employed in NL in 2021-2023 **(random sampling contact records from the province's comprehensive Medical Care Plan [MCP] database)**
- 376 with **Workplace Injury Workers (combined GPW who were injured + WorkplaceNL contact records for Workers with Claims)**

Sampling/Administration/Tabulation

NL Statistics Agency undertook sampling, survey administration and data processing. Employers were randomly selected from the database maintained by NL Statistics Agency. Workers were selected from two sources. 1) **General Population Workers** (GPW) who were randomly selected from the province's comprehensive MCP database, and 2) **Workers with Claims** who were randomly from the database provided by WorkplaceNL. **General Population Workers** (GPW) (who may or may not have had an injury claim in 2021-2023) include current employees as well as those who were employed in the 2021-2023 but who are not employed at the present time. GPW contact records were selected to be geographically proportionate with the province's nine Rural Secretariat Regions (RSRs), as well as proportionate with labour force participation, gender, and age distributions. *In this report, '**Workplace Injury Workers**' represent the combined surveys completed with **Workers with Claims** provided by WorkplaceNL who confirmed they had a workplace injury in 2021-2023), as well as **GPW workers** who also had a 2021-2023 workplace injury. **This approach is depicted graphically on the next slide.***

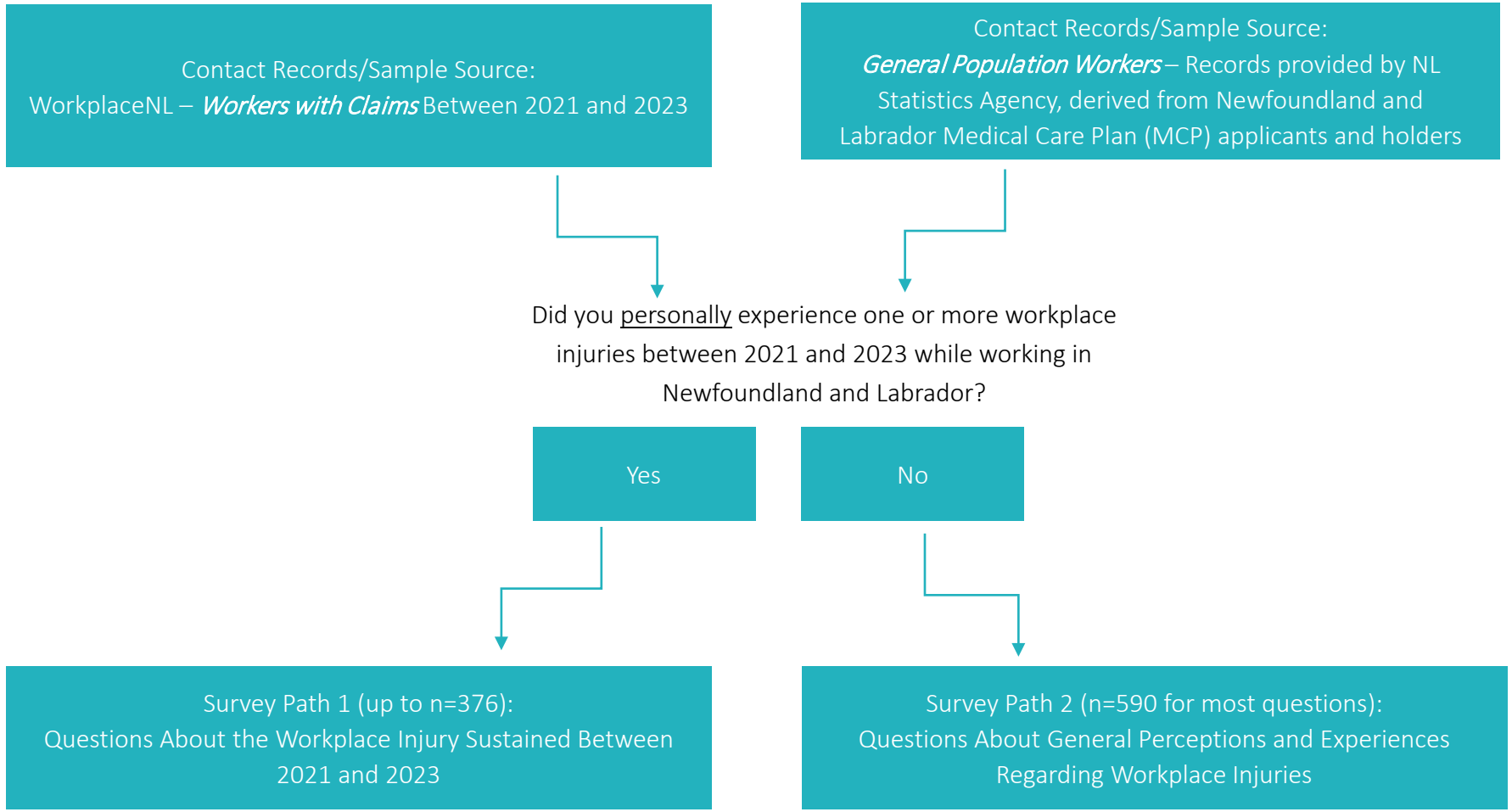
Data collection entailed a combination of single-use online surveys via invitation letters from the Newfoundland and Labrador Statistics Agency, as well as telephone interviewing. Specifically, prospective respondents were sent invitation letters via mail granting access to the online survey. Telephone follow-up was undertaken with employers to encourage survey completion (this step was not required for Workers).

The collected survey data was not statistically weighted, as the collected surveys approximated the true distribution of the surveyed populations along relevant classification dimensions. The margins of error for the three probability study components are as follows (each having a confidence interval of 19 times out of 20): General Population Workers: +/- 3.0 percentage points; Workplace Injury Workers: +/- 5.0 percentage points; and Employers: +/- 7.3 percentage points.

Notes

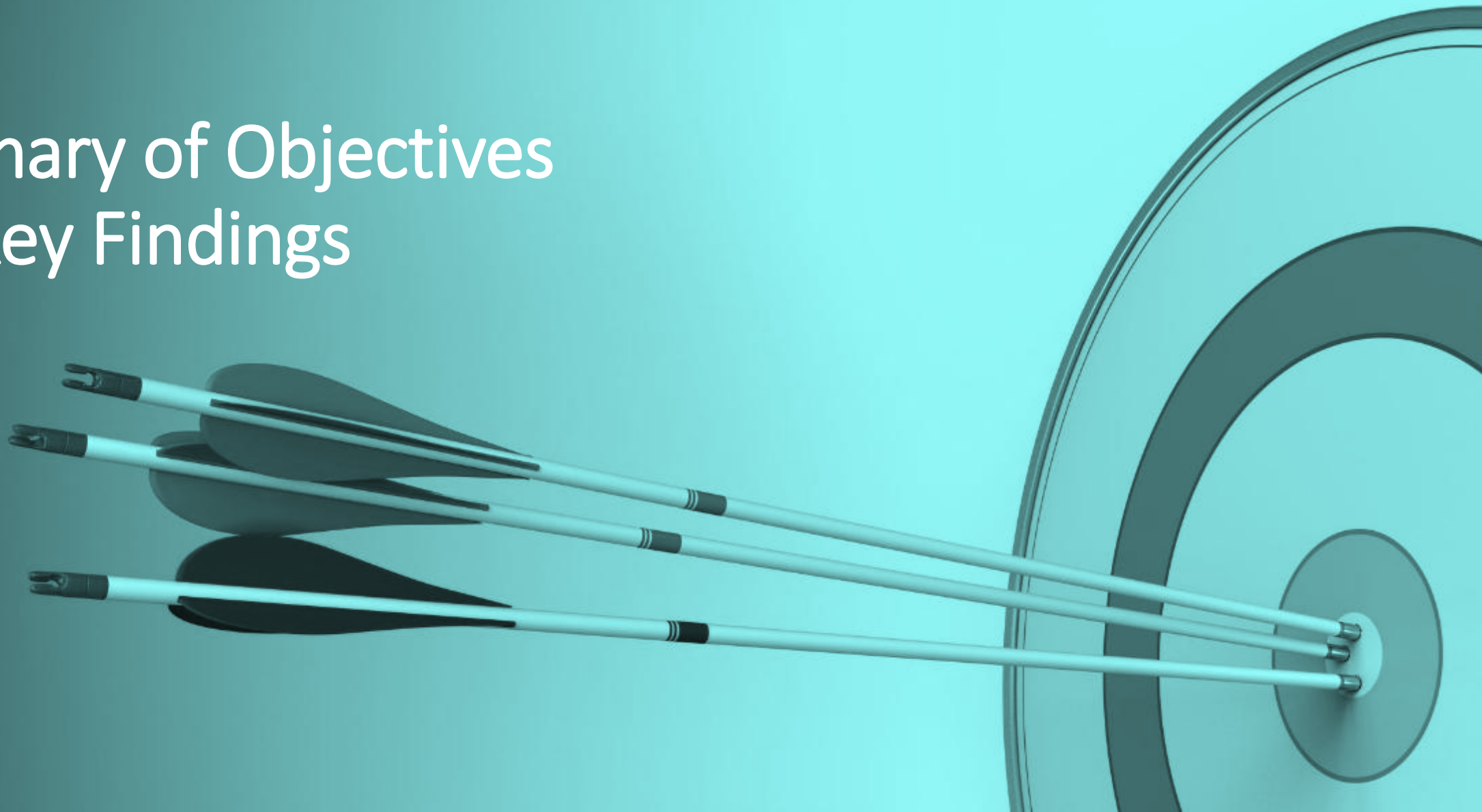
Sampling, data collection, coding & tabulation provided by NL Statistics Agency

Methodology



Note: Respondents drawn from the Workers with Claims population or the General Population Workers population were streamed to either Survey Path 1 or Survey Path 2, depending on whether or not they confirmed or acknowledged that they had a workplace Injury between 2021-2023. Of the 410 respondents from the WorkplaceNL Workers with Claims contact records/sample source, a total of 89 reported that they did not have a workplace injury during the 2021-2023 timeframe. This potentially could be attributable at least in part to lack of recall due to the injury possibly being minor in nature.

Summary of Objectives and Key Findings



Summary of Objectives and Key Findings

Workers survey results primarily focus upon: 1) The combined results from WorkplaceNL contact records of workers with an injury claim from 2021-2023, together with 2) Survey results from General Population Worker (GPW) random sampling. This approach allows a larger sample size/number of surveys for analysis of injured workers with a 2021-2023 injury claim, than otherwise would have been possible.

Objectives	Key Findings
Assess the state of injury reporting and claim practices among workers and employers in Newfoundland and Labrador	• Results from the ***Workplace Injury Reporting and Claiming Study*** offer a largely positive assessment of injury reporting and claim practices among workers and employers in Newfoundland and Labrador. That said, despite most employers and workers believing they have a solid understanding of the WorkplaceNL reporting process, these protocols and procedures do not appear to be universally understood, with a small segment of employers and workers having misconceptions regarding reporting requirements, particularly with regards to the need to report an injury regardless of whether time off work is required and/or the severity of the injury experienced. • While a sizable percentage of organizations offer training on when and how to report injuries to WorkplaceNL, another sizable minority do not. Moreover, acknowledgement or recognition of training on when and how to file in the event of a workplace injury or illness is far more limited among workers than among employers, with only a minority stating they have had such training in place.
Identify factors that influence suppression of report claims	• There appear to be a range of factors that may negatively impact an employer's likelihood of reporting a workplace injury to WorkplaceNL. In particular, believing it is better to avoid lost time claims due to potentially negatively impacting their organizational assessment rating, the process being viewed as complex, a general preference for not involving WorkplaceNL for small injuries, and fear of triggering a health and safety inspection were each mentioned by a small proportion of organizations as factors that may affect reporting. Conversely, doctors' visits, hospitalizations, not having an injured worker return for the next shift, and having workers file their own incident report widely contribute to injury reporting. • The availability of sick days appears to be a potential reason for not reporting among workers, with a notable minority believing it is acceptable to use sick days rather than file an injury claim. In addition, there is general uncertainty among workers regarding the minimum number of days off due to a workplace injury before claim submission is required. • Having medical expenses covered, and believing their employer could be negatively impacted are also deterrents for reporting for a small percentage of workers. • Moreover, a small segment of workers do not appear knowledgeable on when and/or how to report a workplace injury. Without having experienced a workplace injury, many workers either believe the process is complex or express uncertainty as to the ease of filing a claim.

Summary of Objectives and Key Findings *(cont.)*

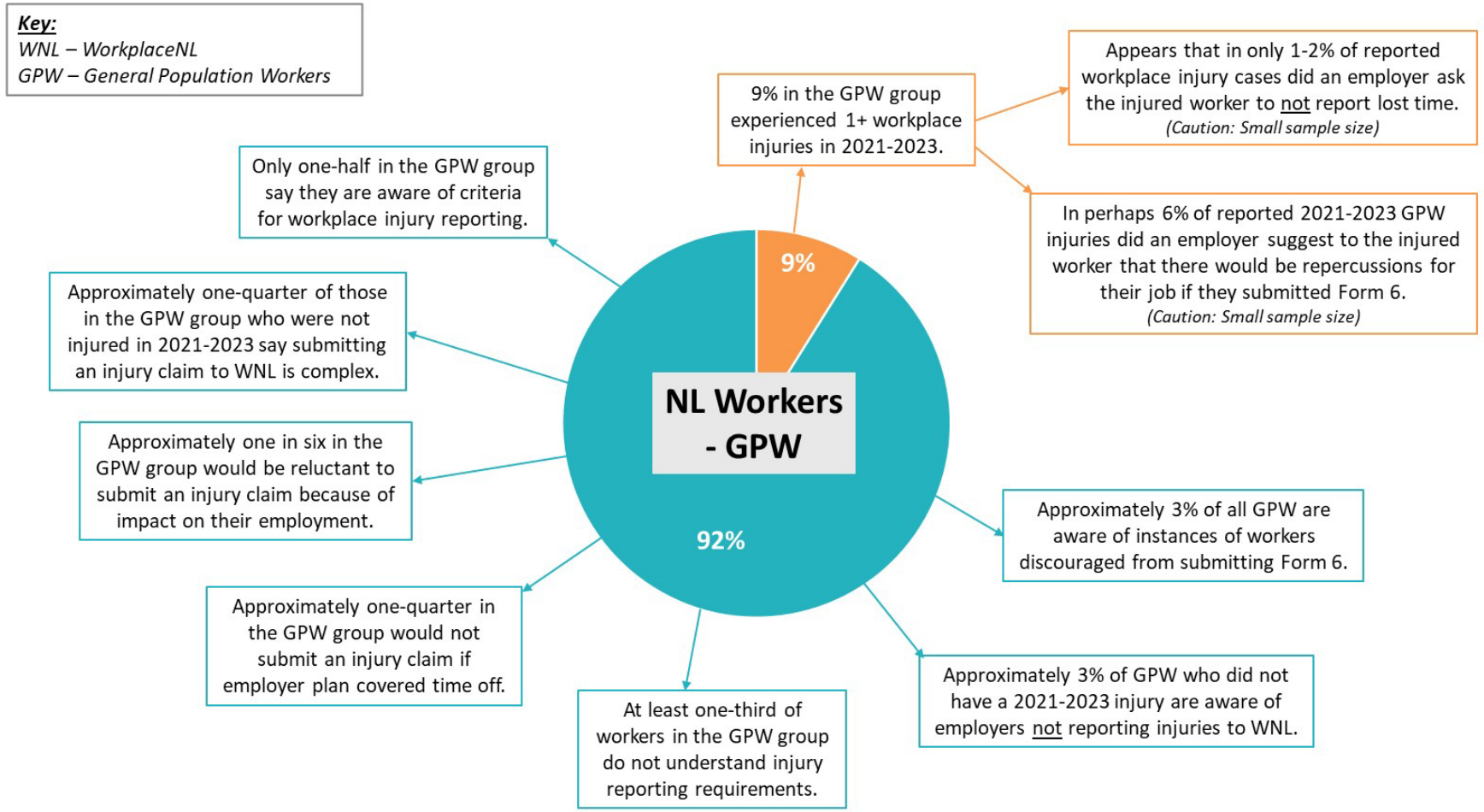
Objectives	Key Findings
Provide a quantitative estimate of injury reporting and claim suppression rates within the province	• A sizable minority of organizations are unable to recall the number of workplace injuries they had during the 2021-2023 period that resulted in time off work for more than a day, while only one in six expressly say they had no such incidents. • Only a handful of employers or workers are indeed aware of instances in which organizations discouraged workers from reporting an injury. That said, a small segment of workers appear uncertain as to whether such incidents are taking place in their workplace. • A small proportion of employers are aware of cases whereby injuries have resulted in time off work, but were not reported to management and/or did not result in a Worker's Report of Injury form being submitted or proceeded with a WorkplaceNL claim. • Among those organizations that say they experienced a 2021-2023 workplace injury, a notable minority state they did not report submit an Employer's Report of Injury form as a result, while one in ten state they do not always report workplace injuries to WorkplaceNL. • Among workers who did not experience a 2021-2023 workplace injury, only three percent report being aware of any incidents whereby their employer did not submit a claim to WorkplaceNL. • At the same time, among those employers who have experienced a 2021-2023 workplace injury but did not apply to WorkplaceNL for wage loss benefits, not losing any or much time from work is by far the most predominant reason for not applying to WorkplaceNL for wage loss benefits. • Of note, among those who experienced and informed their employer of their 2021-2023 workplace injury, not all are aware as to whether or not their employer had filed a claim. That said, an extremely small percentage of injured workers report instances where undue negative influence was exerted on the employee to discourage them from submitting a Workers Report of Injury (Form 6). In most instances, this discouragement came from a manager/supervisor, or an owner of the employer organization.

Summary of Objectives and Key Findings *(cont.)*

Please Note: From a workers survey perspective, the preceding two slides catalogued the key research findings of workers survey results arising from the combined survey data from WorkplaceNL contact records of workers with an injury claim from 2021-2023, together with 2) Survey results from General Population Worker (GPW) random sampling. Throughout this report, most discussion regarding worker survey results focuses upon this combined survey data.

On this current slide as well as the slide that immediately follows, the worker results presented are derived solely from the GPW stream, so as to provide an overview of key attitudinal and behavioural incidences among Newfoundland and Labrador workers generally, vis-à-vis workplace injuries and reporting practices and levels of understanding.

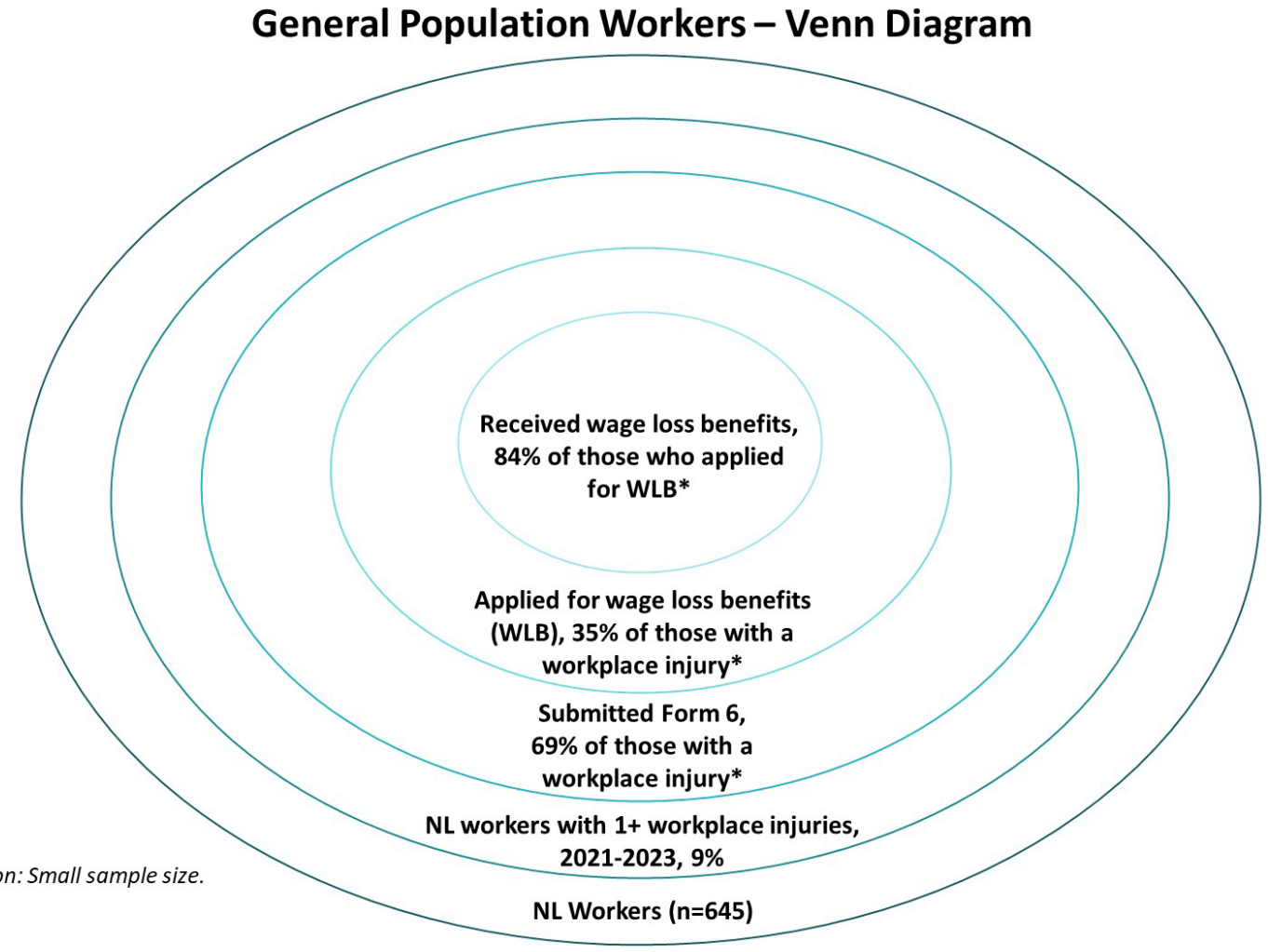
General Population Workers Survey Highlights



Percentages do not add up to 100%, due to rounding.

Summary of Objectives and Key Findings *(cont.)*

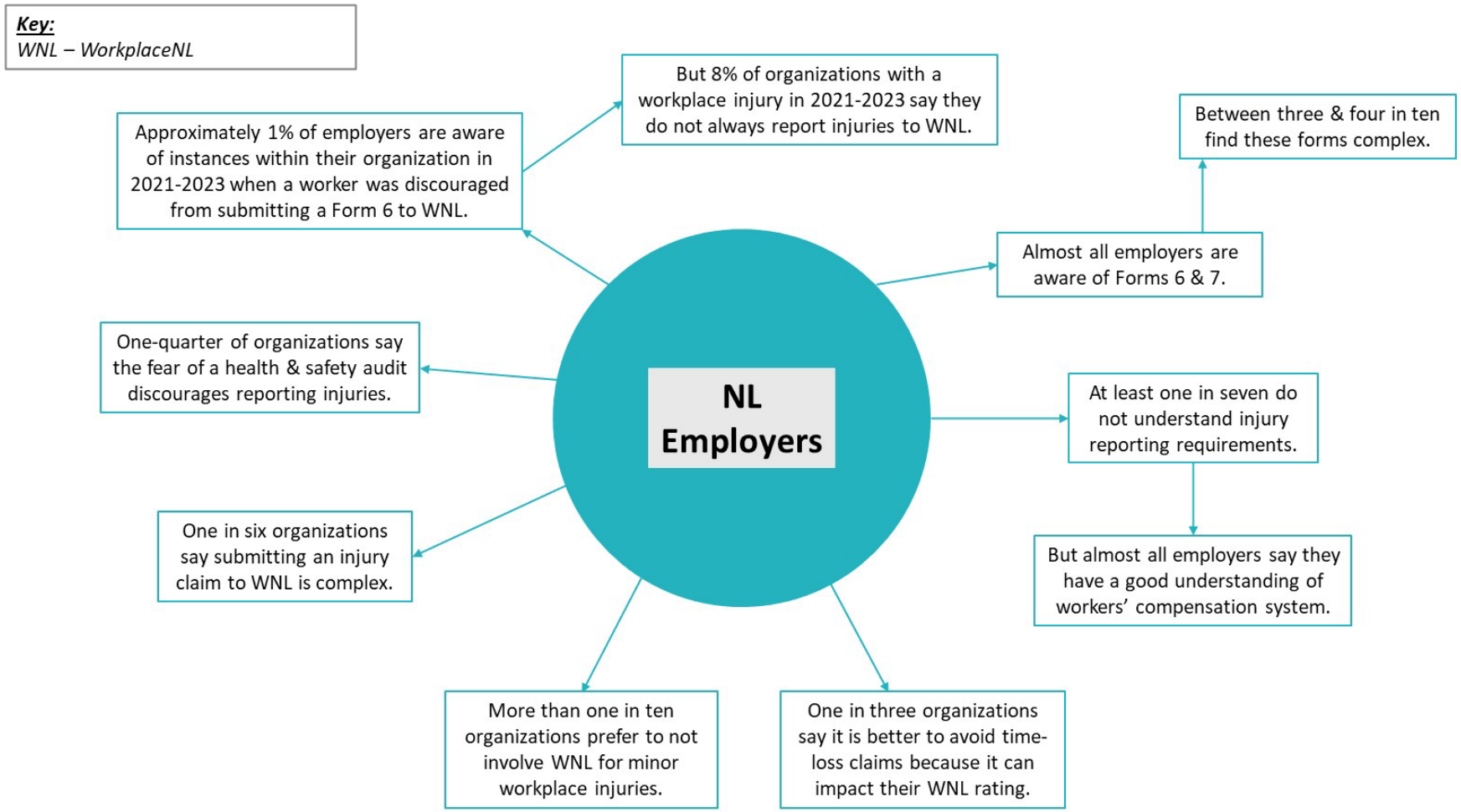
Please Note: As mentioned on the preceding slide, the worker results presented here are derived solely from the GPW sampling stream of the workers survey, so as to provide an overview of key behavioural incidences among Newfoundland and Labrador workers generally, vis-à-vis workplace injuries and reporting practices.



**Caution: Small sample size.*

Summary of Objectives and Key Findings *(cont.)*

Employers Survey Highlights





Takeaways and Recommendations

Takeaways and Recommendations

1

There is strong awareness overall regarding the processes and procedures for reporting workplace injuries and illnesses to WorkplaceNL. However, important gaps in understanding do remain, and are of great importance.

While most workers and employers believe they understand reporting processes, a small percentage of misconceptions persist, particularly concerning the obligation to report incidents regardless of injury severity or time off from the workplace. In addition, although many employers say they provide relevant training concerning injury reporting, worker results in contrast indicate that a notable portion of employers do not (or do not deliver it universally across the organization), suggesting the training has not had the intended impact (on at least a certain percentage of workers).

2

Given what appear to be misunderstandings or lack of knowledge of proper reporting of workplace injuries in the province, an opportunity exists for WorkplaceNL to promote a deeper understanding of procedures across these two stakeholder groups (i.e., workers and employers).

Given the first recommendation above, there is a clear opportunity for WorkplaceNL to assume a greater leadership role to augment worker and employer training vis-à-vis reporting injuries in the province. Current training and educational materials and activities could be reviewed and enhanced, as appropriate and feasible.

3

Where possible, address barriers and challenges that may make employers and workers reluctant to report an injury.

While not the majority opinion, both employers and workers identify a range of barriers, deterrents, and discouraging considerations to injury reporting. For employer organizations, barriers include, for example, avoiding a negative impact on their WorkplaceNL assessment rating, perceiving the process as being complex, a general preference for not involving WorkplaceNL for small injuries, and fear of triggering a health and safety inspection. For workers, usage of sick days appears to be a reason for some to not report their injury, with a notable minority believing it is acceptable to use sick days rather than file a claim. Moreover, there is uncertainty among some workers regarding the minimum number of days off due to a workplace injury there must be, before claim submission is required. To counter reluctance and uncertainty among employers and workers, WorkplaceNL could take steps to streamline the reporting processes wherever possible, emphasize the importance and value of reporting all workplace injuries, and also expand worker and employer knowledge about formal requirements and reporting best practices.



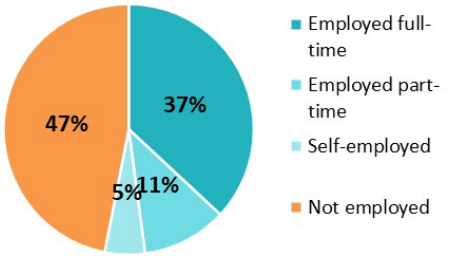
Respondent Profiles

The following outlines a breakdown of respondents by contact records source and organizational characteristics.

General Population Workers Profile

General Population Workers *(n=967)*

Current Employment Status



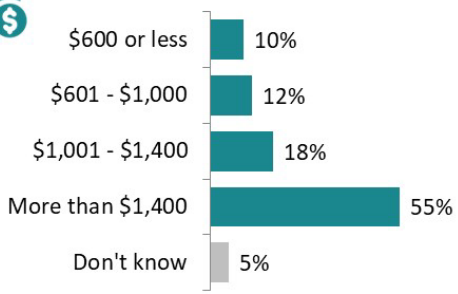
Industry Currently Employed in NL

Key Mentions Among Those Employed Full-/Part-Time (n=486)

- 25% Health care and social services
- 13% Government – municipal, provincial or federal
- 12% Wholesale or retail trade
- 10% Education
- 8% Mining, quarrying or oil and gas extraction

Bi-Weekly Salary Before Taxes

Among Those Employed Full-/Part-Time (n=486)



Number of Employees Currently Employed Full-Time

Among Those Employed Full-/Part-Time (n=486)

- 12% Less than 5
- 18% 5 to 19
- 16% 20 to 99
- 12% 100 to 500
- 34% More than 500
- 7% Don't know

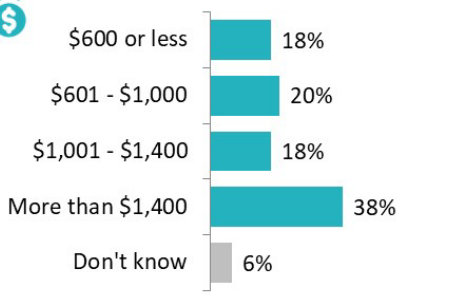
Industry Most Recently Employed in NL

Key Mentions Among Those Who Are Not Currently Employed (n=159)

- 15% Wholesale or retail trade
- 13% Construction
- 11% Health care and social services
- 11% Accommodations and food service
- 10% Agriculture, fishing, forestry or logging

Bi-Weekly Salary Before Taxes

Among Those Who Are Not Currently Employed (n=159)



Number of Employees Recently Employed Full-Time

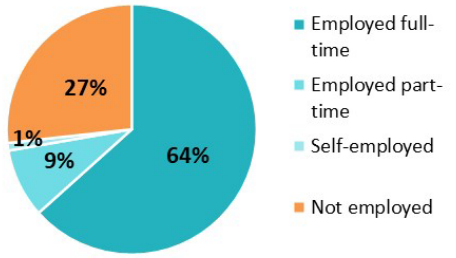
Among Those Who Are Not Currently Employed (n=159)

- 25% Less than 5
- 24% 5 to 19
- 15% 20 to 99
- 15% 100 to 500
- 13% More than 500
- 9% Don't know

Workers with Claims Profile

Workers with Claims *(n=428)*

Current Employment Status



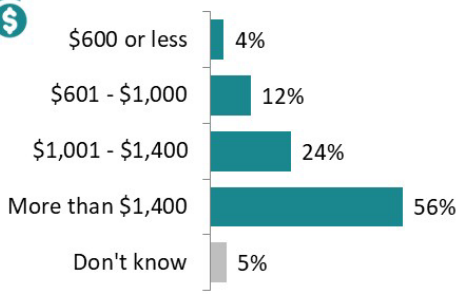
Industry Currently Employed in NL

Key Mentions Among Those Employed Full-/Part-Time (n=310)

- 30% Health care and social services
- 13% Government – municipal, provincial or federal
- 10% Transportation
- 8% Construction
- 8% Wholesale or retail trade

Bi-Weekly Salary Before Taxes

Among Those Employed Full-/Part-Time (n=310)



Number of Employees Currently Employed Full-Time

Among Those Employed Full-/Part-Time (n=310)

- 5% Less than 5
- 18% 5 to 19
- 20% 20 to 99
- 16% 100 to 500
- 27% More than 500
- 14% Don't know

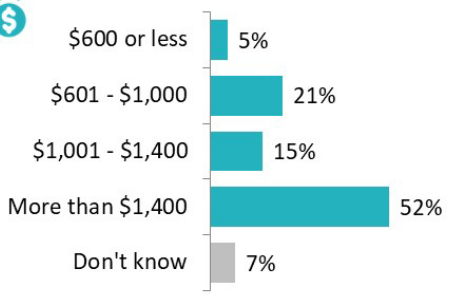
Industry Most Recently Employed in NL

Key Mentions Among Those Who Are Not Currently Employed (n=100)

- 22% Health care and social services
- 11% Agriculture, fishing, forestry or logging
- 11% Construction
- 11% Wholesale or retail trade
- 10% Government – municipal, provincial or federal

Bi-Weekly Salary Before Taxes

Among Those Who Are Not Currently Employed (n=100)



Number of Employees Recently Employed Full-Time

Among Those Who Are Not Currently Employed (n=100)

- 8% Less than 5
- 23% 5 to 19
- 19% 20 to 99
- 22% 100 to 500
- 14% More than 500
- 14% Don't know

Workers' Profile at Time of Injury

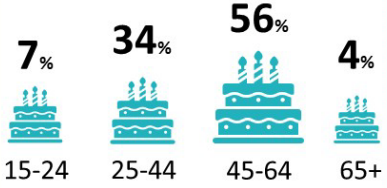
Workers who indicated they had experienced a 2021-2023 workplace injury (i.e., experienced at least one workplace injury between 2021-2023; regardless if drawn from the General Population Workers source [n=55], or drawn from the Workers with Claims source [n=321]) were asked to provide background details, including their age and employment role, the type of organization they worked for at the time, union membership status, salary at the time of the injury, and so forth.

The graphic to the right provides a general employment profile of workers at the time of their injury.

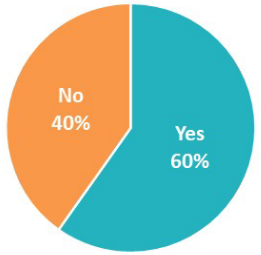
Workers were then subsequently asked to provide details concerning the nature of their workplace injury and its subsequent impact, including any reports filed and their perceptions and opinions regarding various aspects of the reporting process as it relates to WorkplaceNL.

Profile of Workers at Time of Injury *(n=376)*

Age of Workers



Member of Union



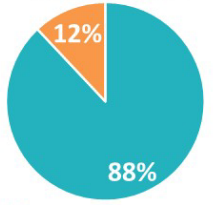
Industry Workers Worked in at Time of Injury

29% Health care and social services
13% Government – municipal, provincial or federal
9% Wholesale or retail trade
8% Construction
8% Agriculture, fishing, forestry or logging
8% Transportation
7% Accommodations and food service
6% Mining, quarrying or oil and gas extraction
3% Education
3% Other private sector services
1% Utilities
~1%* Manufacturing
3% Other

Number of Workers Employed Full-Time

6% Less than 5
20% 5 to 19
21% 20 to 99
14% 100 to 500
25% More than 500
14% Don't know

Employment Status at Time of Injury

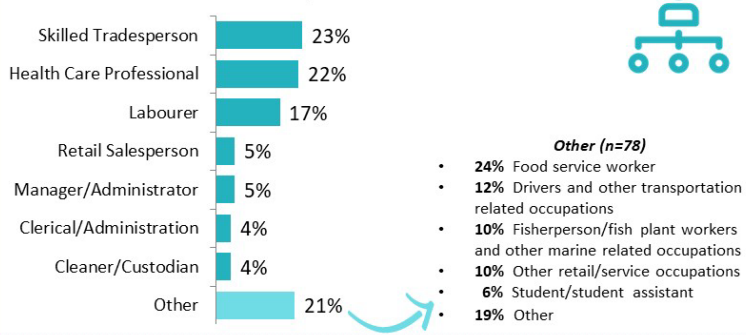


Gender

49% Man
49% Woman
1% Refused

90% were **workers** and **~9%*** were **managers/supervisors**

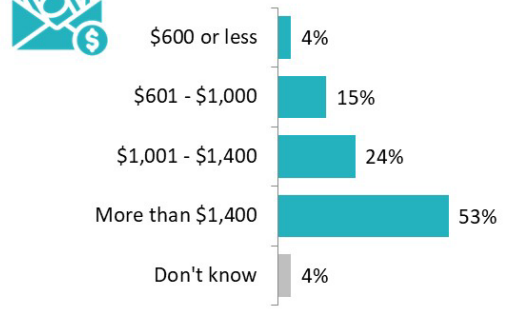
Occupation of Workers



Other (n=78)

- **24%** Food service worker
- **12%** Drivers and other transportation related occupations
- **10%** Fisherperson/fish plant workers and other marine related occupations
- **10%** Other retail/service occupations
- **6%** Student/student assistant
- **19%** Other

Bi-Weekly Salary of Workers



Q.C1-Q.C8, Q.D2. **Exact figure cannot be provided due to privacy/confidentiality. ~Approximately.*

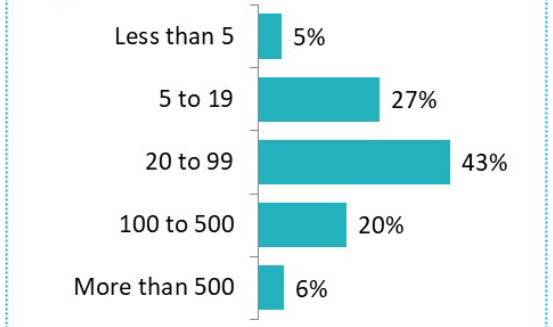
Employers Profile

Profile of Employers *(n=178)*

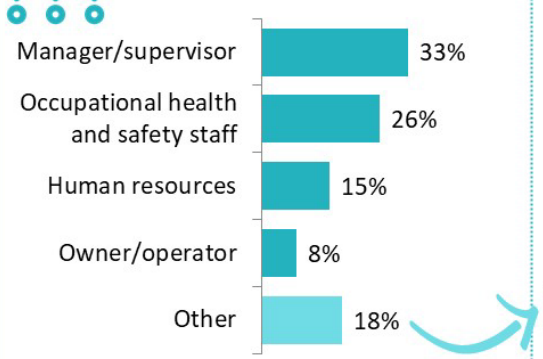
Organization's Industry*

- 21% Wholesale or retail trade (n=37)
- 17% Construction (n=31)
- 15% Health care and social services (n=27)
- 13% Transportation (n=23)
- 11% Government – municipal, provincial or federal (n=19)
- 10% Other private sector services (n=18)
- 7% Manufacturing (n=13)
- 7% Accommodations and food service (n=12)
- 6% Mining, quarrying or oil and gas extraction (n=10)
- 3% Agriculture, fishing, forestry or logging (n=6)
- 3% Education (n=5)
- 5% Other (n=8)

Number of Employees Employed Full-Time at Organization



Position in Organization



Other (n=32)

- **63%** Financial related positions
- **38%** Other

Q.A1-Q.A3. **Multiple responses. Caution: Small sample sizes.*



Detailed Findings: Workers

This report section presents findings from the Workers Survey. The contact records utilized included both Workers with Claims as well as General Population Workers. Slides are presented separately here for those who did not have a workplace injury between 2021 and 2023, and later in this Workers section slides are presented for those who did have an injury during this period.



Understanding of Workplace Injury and Claims

Among Those Who Report Not Having Had a 2021-2023 Workplace Injury

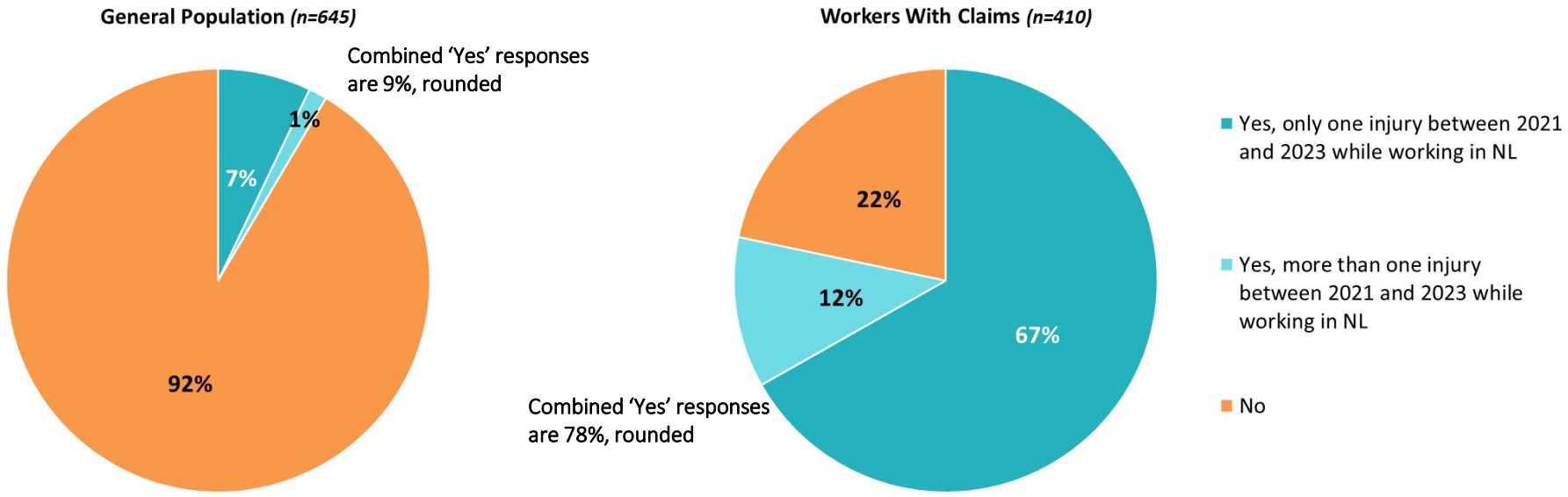
Workplace Injuries

A far greater proportion from the Workers with Claims source report having experienced a 2021-2023 workplace injury, as compared to General Population Workers.

As would be expected, a substantially higher proportion of those sourced as Workers with Claims indeed report having one or more injuries during the 2021-2023 timeframe, as compared to those sourced via General Population Workers. Indeed, while approximately eight in ten Workers with Claims report having one or more injuries between 2021 and 2023 (78%, rounded), approximately one in ten General Population Workers report having experienced an injury during this period (9%, rounded).

As mentioned in the Methodology section earlier in this report, workers who indicated they had not experienced such an injury (i.e., they did not experience at least one workplace injury between 2021-2023) were subsequently posed a series of questions to gauge their understanding and perceptions on how workplace injuries are handled at their place of work.

Experienced One or More Workplace Injuries Between 2021-2023



Q.A10: **[IF CURRENTLY EMPLOYED OR NOT CURRENTLY EMPLOYED BUT WERE EMPLOYED BY AN EMPLOYER IN NL BETWEEN 2021 AND 2023]** Did you personally experience one or more workplace injuries between 2021 and 2023 while working in Newfoundland and Labrador?

Injury Reporting

Knowledge of workplace injury reporting tends to be fairly robust among workers, albeit some lack a clear understanding of the requirements.

To better understand the level of knowledge of workplace injury reporting protocols and procedures among those without a personal injury experience between 2021-2023, workers were asked whether they agreed or disagreed to a series of related statements.

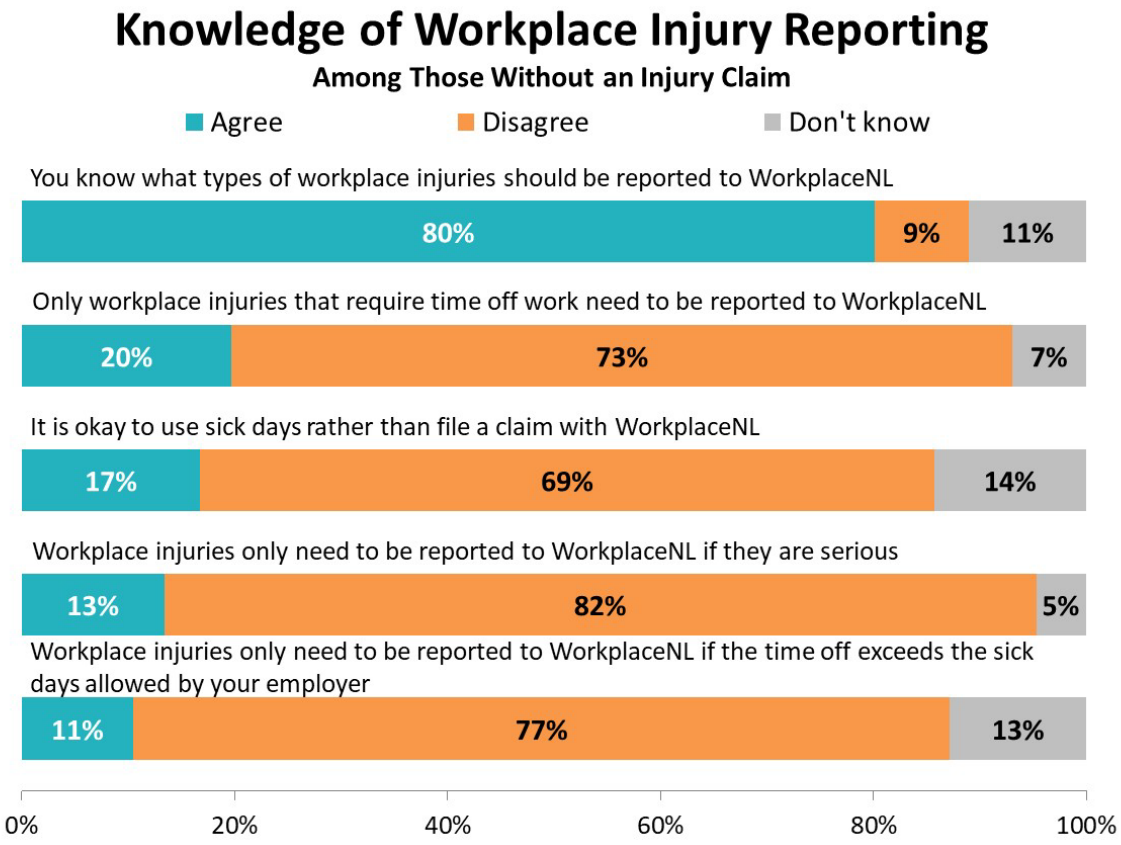
Overall, results suggest there is a degree of uncertainty or misunderstanding concerning reporting protocols and procedures. Among those who have not experienced a 2021-2023 workplace injury, one in ten did ***not know the types of workplace injuries that should be reported to WorkplaceNL***, with an additional one in ten being uncertain.

Two in ten agree that ***only workplace injuries that required time off work needed to be reported to WorkplaceNL***, while almost as many agree that it is ***okay to use sick days rather than file a claim with WorkplaceNL***.

One in ten agree that ***workplace injuries only need to be reported to WorkplaceNL if they are serious***, while a similar proportion agree that workplace injuries ***only need to be reported if the time off exceeds the sick days allowed by their employer***.

Classification Differences:

- General Population Workers are twice as likely as Workers with Claims to agree that it is okay to use sick days rather than file a claim with WorkplaceNL (18% vs. 9%).



Q.B1a-e: **[IF DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Please indicate whether you agree or disagree with the following statements: (n=679)

Required Days Off Before Claim Submission

Uncertainty is evident regarding the minimum number of days off there have to be owing to a workplace injury, before a claim should be submitted.

Those who did not experience a 2021-2023 workplace injury were asked, to the best of their knowledge, the minimum number of days an employee would have to be off work due to a workplace injury before a claim should be submitted to WorkplaceNL.

One-half of workers report they do not know what is the *minimum number of days they have to be off work due to a workplace injury before a claim should be submitted to WorkplaceNL*. Others provide a variety of responses with no clear consensus among this population. One in five report that it is zero days, suggesting they believe a report should be submitted the day of the injury.

Classification Differences:

- General Population Workers are modestly more likely than Workers with Claims to express uncertainty as to the minimum number of days an employee has to be off work due to a workplace injury, before a claim should be submitted to WorkplaceNL (52% vs. 40%).



Q.B2: **[IF DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** To the best of your knowledge, what is the minimum number of days that you have to be off work due to a workplace injury before a claim should be submitted to WorkplaceNL? (n=679) **Exact figure cannot be provided due to privacy/confidentiality. ~Approximately.*

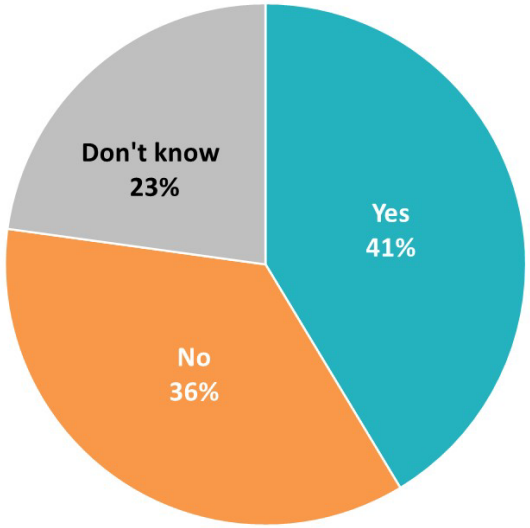
Training on When and How to File

Training on when and how to file claims with WorkplaceNL in the event of a workplace injury or illness appears to be limited.

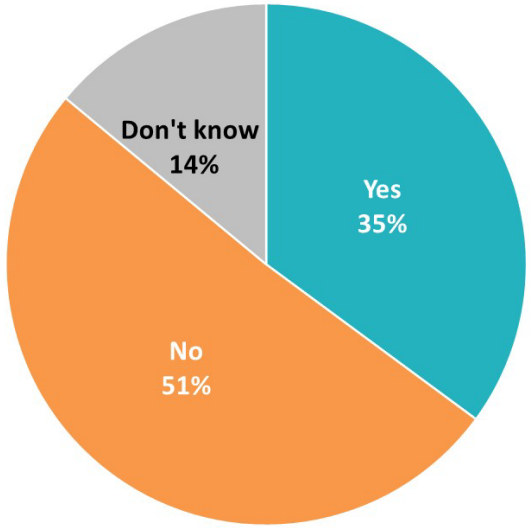
Overall, training related to filing claims with WorkplaceNL appears to be not widespread. Among those who have not experienced a 2021-2023 workplace injury, four in ten workers who are currently employed state they have received training on when and how to file claims with WorkplaceNL in the event of a workplace injury or illness. Reported incidence of training is marginally lower among those currently unemployed but who reported being employed between in the 2021-2023 timeframe, with just over one-third stating they received such training through their last employer in Newfoundland and Labrador.

Training on When and How to File Claims with WorkplaceNL in the Event of a Workplace Injury or Illness

Among Those Currently Employed in NL



Among Those Employed in NL Between 2021-2023 But Not Currently



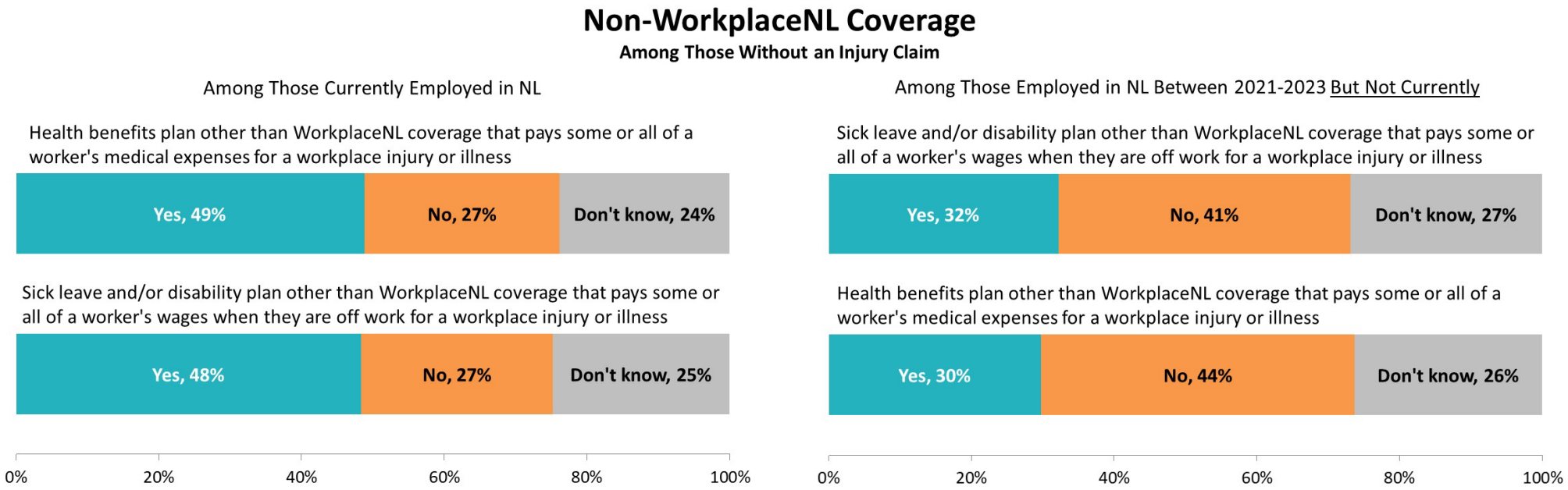
Q.B3Ad: **[IF CURRENTLY EMPLOYED BY AN EMPLOYER IN Q.A2/Q.A3 AND DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Does your employer have any of the following? (n=508)
Q.B3Bd: **[IF CURRENTLY NOT EMPLOYED BY AN EMPLOYER BUT WHO WERE BETWEEN 2021 AND 2023 IN Q.A2/Q.A3 AND DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Did your most recent employer in Newfoundland and Labrador have any of the following? (n=171)

Additional Coverage Outside of WorkplaceNL

Results suggest that non-WorkplaceNL coverage may be becoming more common.

For those currently employed, one-half report having a *health benefits plan other than WorkplaceNL coverage that pays some or all of a worker's medical expenses for a workplace injury or illness*, while the same proportion report having *sick leave and/or a disability plan other than WorkplaceNL coverage that plays some or all of a worker's wages when they are off work for a workplace injury or illness.* Note for each plan type, an additional one-quarter are unsure if their employer has such plans in place.

For those currently unemployed, but who were working during the period in question (2021-2023), notably fewer report having had such plans in place. Indeed, for each plan type, three in ten stated their employer had such plans in place, while an additional one-quarter were uncertain.



Q.B3Aa-b: **[IF CURRENTLY EMPLOYED BY AN EMPLOYER IN Q.A2/Q.A3 AND DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Does your employer have any of the following? (n=508)
Q.B3Ba-b: **[IF CURRENTLY NOT EMPLOYED BY AN EMPLOYER BUT WHO WERE BETWEEN 2021 AND 2023 IN Q.A2/Q.A3 AND DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Did your most recent employer in Newfoundland and Labrador have any of the following? (n=171)

Bonus/Incentives to Maintain Accident-Free Workplace

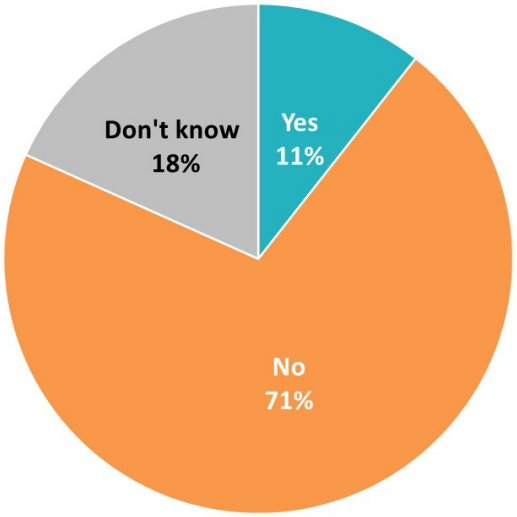
Few workers report their employer offering bonuses or incentives to maintain an accident-free workplace.

Only one in ten workers currently employed report their employer offering a bonus or incentives to maintain an accident-free workplace, while an additional two in ten are uncertain. Similar results were found among those who were previously employed between 2021 and 2023, with unemployed workers being only marginally more likely to report having had such offering being available with their previous employer.

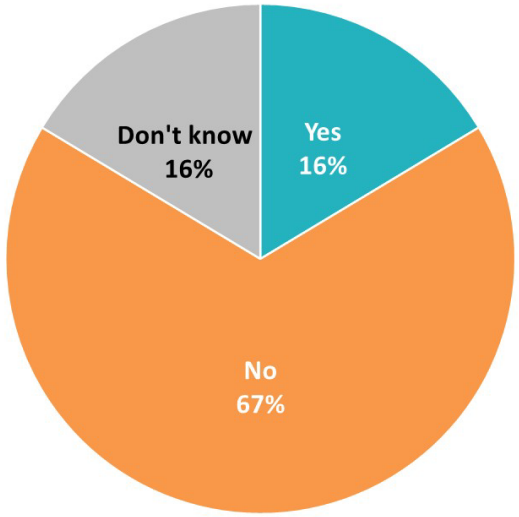
A Bonus or Incentives to Maintain Accident-Free Workplace

Among Those Without an Injury Claim

Among Those Currently Employed in NL



Among Those Employed in NL Between 2021-2023 But Not Currently



Q.B3Ac: **[IF CURRENTLY EMPLOYED BY AN EMPLOYER IN Q.A2/Q.A3 AND DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Does your employer have any of the following? (n=508)
Q.B3Bc: **[IF CURRENTLY NOT EMPLOYED BY AN EMPLOYER BUT WHO WERE BETWEEN 2021 AND 2023 IN Q.A2/Q.A3 AND DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Did your most recent employer in Newfoundland and Labrador have any of the following? (n=171)

Employees' Perceptions of their Employer

A notable minority of workers appear to lack required information to accurately gauge their employers' awareness and knowledge of the workers' compensation system. Results also reveal skepticism concerning how employers may handle certain workplace injury situations.

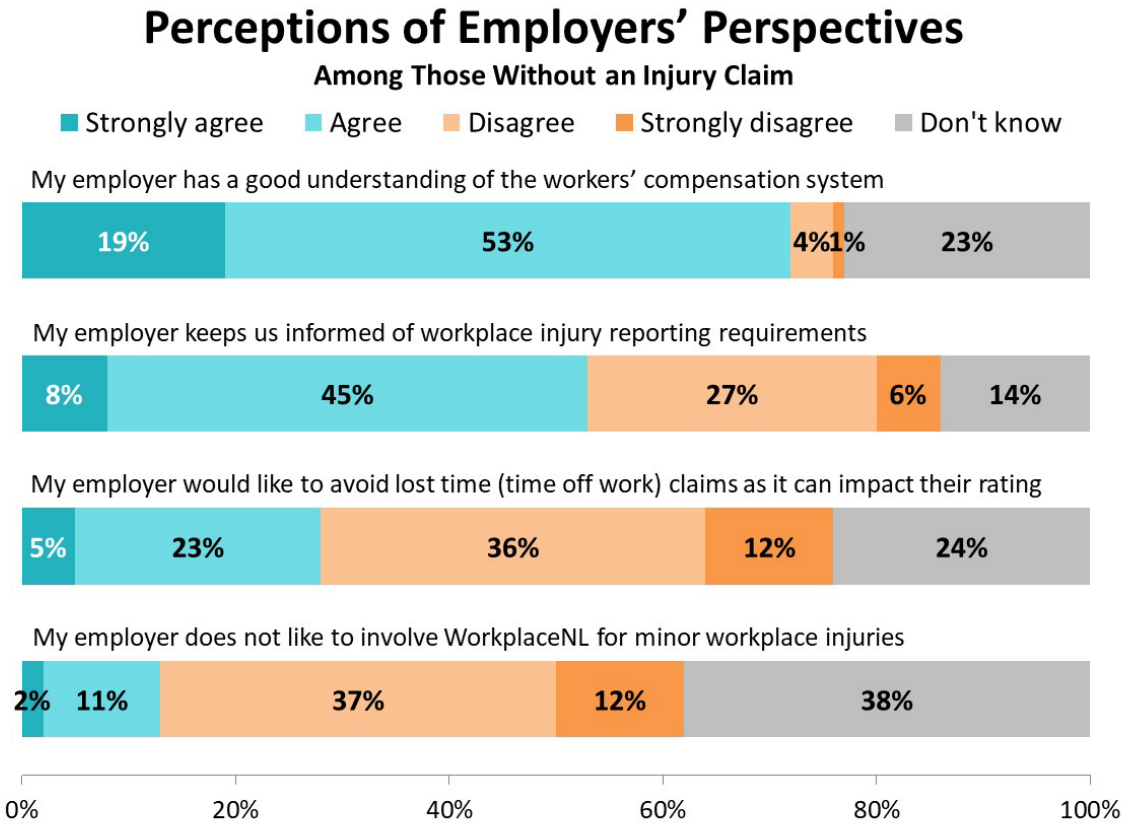
To better understand workers' perceptions of their employer's knowledge and implementation of protocols and processes for managing workplace injuries, workers who reported they had not been involved in a 2021-2023 workplace injury were asked their views on their employer's understanding of the workers' compensation system and how their employer might address certain situations.

Seven in ten workers offer some level of agreement that their ***employer has a good understanding of the workers' compensation system***, however, only two in ten *strongly agree* with this assessment, while one-quarter are *unsure*.

Perceptions of employers' efforts to keep employees informed of reporting requirements is more varied. Approximately one-half of workers agree that their ***employer keeps them informed of workplace injury requirements***, although only one in ten strongly agree with this assessment. In contrast, one-third of workers do not feel their employer keeps them informed.

More than one-quarter of workers *agree* that their ***employer would like to avoid lost time (time off work) claims as it can impact their rating***, while slightly fewer remain uncertain about their employer's stance on this issue.

Just over one in ten workers are of the impression that their ***employer does not like to involve WorkplaceNL for minor workplace injuries***, while a substantial minority (four in ten) are uncertain about their employer's position on this topic.



Q.B4a-l: **[IF DID NOT EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Please indicate your level of agreement with the following statements regarding reporting workplace injuries to WorkplaceNL. (n=679)

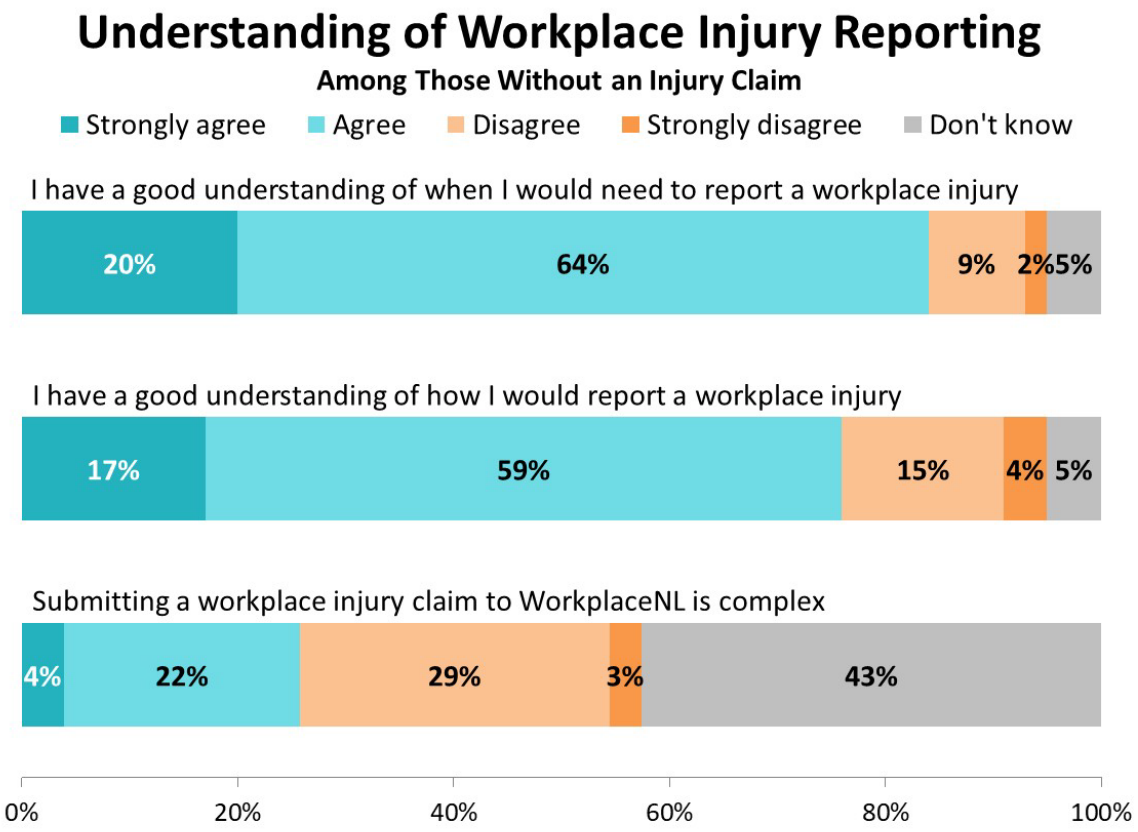
Workers' Understanding of Workplace Injury Reporting

While most workers appear to have some understanding of when and how to report a workplace injury, a small segment of workers appear to lack the necessary knowledge.

More than eight in ten workers agree they have a ***good understanding of <u>when</u> they would need to report a workplace injury***. Having stated that, only two in ten *strongly agree* with this statement. Conversely, approximately one in ten do <u>not</u> feel they understand when they would need to report such an incident.

In terms of the logistical reporting process, approximately three-quarters of workers agree they have a ***good understanding of <u>how</u> they would report a workplace injury***. That said, fewer than two in ten *strongly agree*, while a similar proportion expressly indicate they do not possess the knowledge concerning how to report.

A large minority of workers were unable to assess the complexity of submitting a claim. Nonetheless, one-quarter agree that the ***claim process to WorkplaceNL is complex.***



Q.B4a-l: **[IF DID NOT EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Please indicate your level of agreement with the following statements regarding reporting workplace injuries to WorkplaceNL. (n=679)

Classification Differences:

- Workers with Claims are more likely than General Population Workers to *strongly agree* they have a good understanding of when they would need to report a workplace injury (29% vs. 19%).
- At the same time, General Population Workers are notably more likely than Workers with Claims to express uncertainty about the claim submission process being complex (46% vs. 21%).

Reasons Workers Would Not Report

For a small segment of workers there appear to be a variety of reasons or barriers that may prevent them from reporting a workplace injury.

A line of questioning was included in the survey to better understand factors that could discourage workers who may have never submitted a claim in the past, from submitting one in the future. Specifically, workers who did not experience a workplace injury during the 2021-2023 period were asked to indicate their level of agreement or disagreement with statements that explored potential barriers.

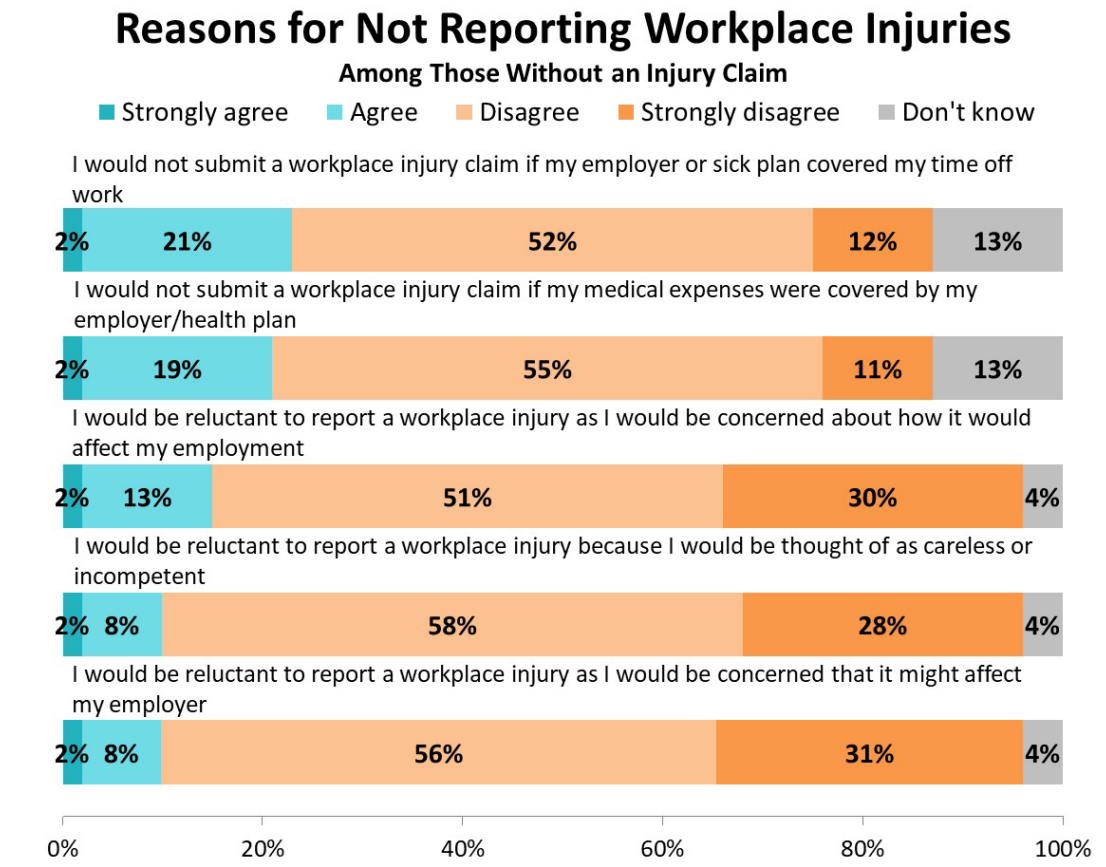
The survey findings reveal that nearly one-quarter of workers offer some level of agreement that they *would not submit a workplace injury claim if their employer or sick plan covered their time off work*. At the same time, a similar percentage agreed they *would not submit if their medical expenses were covered by their employer/health plan*. Marginally fewer agreed they would be reluctant to report due to *concern over how it would affect their employment.*

Further, one in ten felt they would be reluctant due to *concerns about being perceived as being careless or incompetent*, while a similar proportion agreed they would be reluctant due to the *effect an injury complaint would have on their employer*.

Of note, no more than three in ten workers *strongly disagreed* with each statement.

Classification Differences:

- Overall, General Population Workers are *less* likely than Workers with Claims to *strongly disagree* to each statement.



Q.B4a-l: **[IF DID NOT EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Please indicate your level of agreement with the following statements regarding reporting workplace injuries to WorkplaceNL. (n=679)

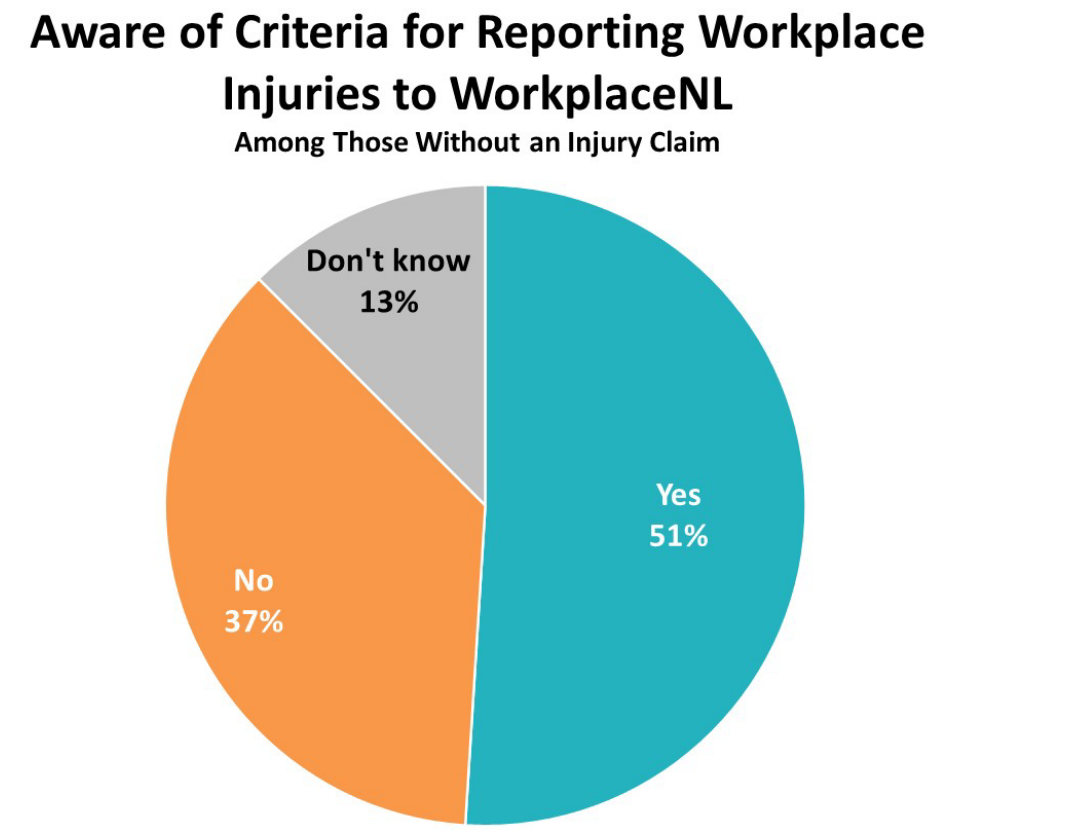
Awareness of Reporting Criteria

Awareness of the criteria for reporting workplace injuries to WorkplaceNL is moderate.

Nearly four in ten workers who did not experience a workplace injury during the 2021-2023 period are not aware of the *criteria for reporting workplace injuries to WorkplaceNL*, while additionally more than one in ten are uncertain of the criteria to report.

Classification Differences:

- Overall, Workers with Claims who stated they did not personally experience a workplace injury in the previous two years (n=89), are notably more likely than General Population Workers without a 2021-2023 workplace injury to state they are indeed aware of the criteria for reporting to WorkplaceNL (76% vs. 47%).



Q.B5: **[IF DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Are you aware of the criteria for reporting workplace injuries to WorkplaceNL? (n=679)

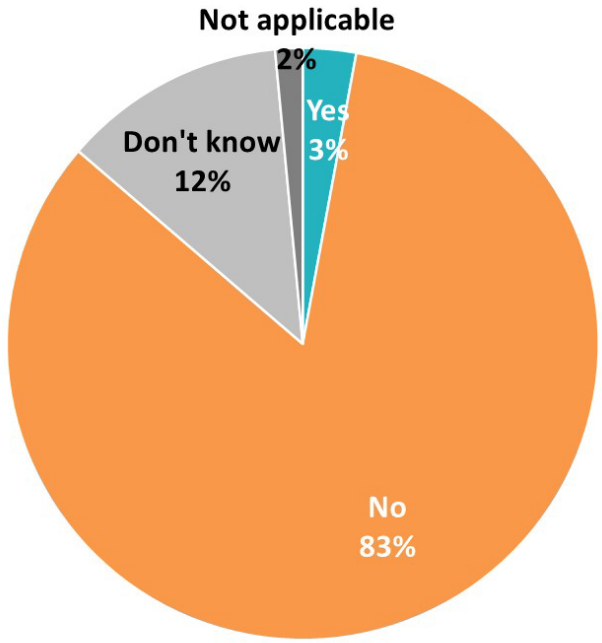
Non-Reporting

A very small segment (3%) of workers without a 2021-2023 injury claim report they are aware of instances where their employer did not report workplace injuries to WorkplaceNL.

Overall, just over eight in ten workers who did not experience a 2021-2023 workplace injury state they are *unaware* of any instances in which their employer failed to report a workplace injury to WorkplaceNL. That said, approximately one in ten are uncertain.

Aware of Instances Where Employer Did Not Report Workplace Injuries to WorkplaceNL

Among Those Without an Injury Claim



Q.B6: **[IF DID NOT PERSONALLY EXPERIENCE A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Are you aware of any instances in which your employer did not report workplace injuries to WorkplaceNL? (n=679)

Classification Differences:

- Overall, Workers with Claims who stated they did not personally experience a workplace injury in the 2021-2023 timeframe, are more likely than General Population Workers without an injury during this period to be uncertain as to whether such a situation has occurred (20% vs. 11%).



Injury Experience

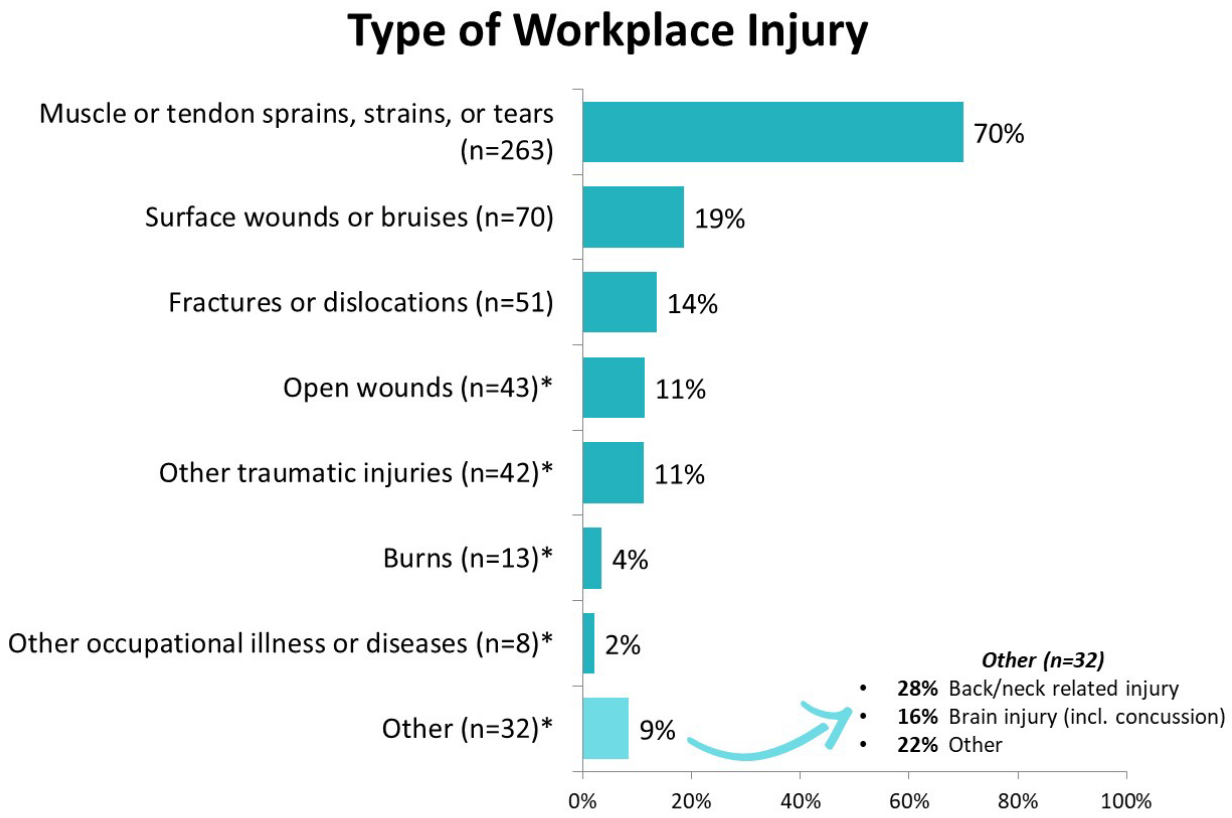
Among Those Who Report Having Had a 2021-2023 Workplace Injury

Type of Workplace Injury

Muscle or tendon sprains, strains, or tears is the most prevalent type of workplace injury experienced.

Regardless if drawn from the General Population Workers or the Workers with Claims source, all workers who experienced a workplace injury between 2021 and 2023 were asked to share specifics regarding their experience.

Seven in ten report their workplace injury involved ***muscle or tendon sprains, strains, or tears,*** making it by far the most prevalent type of injury. Otherwise, a variety of injuries were experienced by smaller segments including ***surface wounds or bruises***, ***fractures or dislocations***, ***open wounds***, or ***other traumatic injuries***. Other types of injuries were each reported by fewer than five percent of injured workers.



Q.C10: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Which of the following statements describes your workplace injury? (n=376) *Multiple responses. *Caution: Small sample size.*

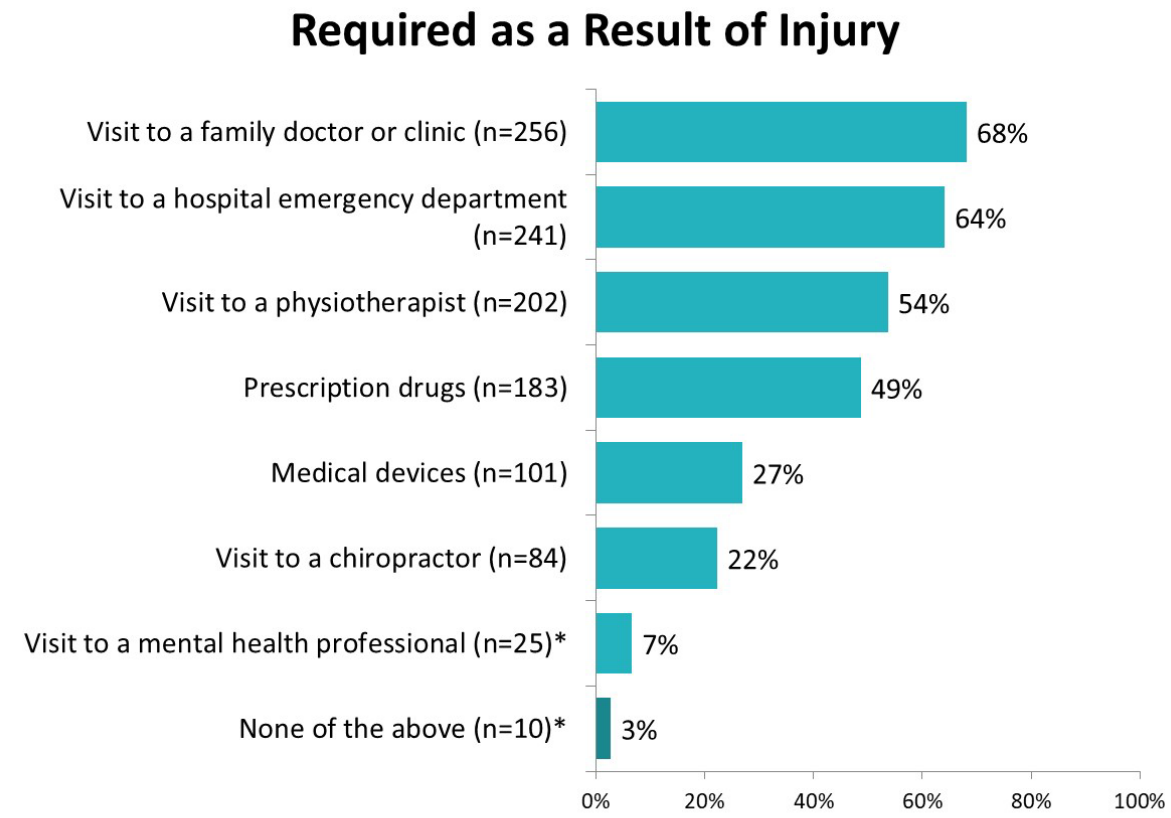
Care Required

Family doctor or clinic visits, and hospital emergency department visits are the top two types of care required, although physiotherapy and prescription drugs are also prevalent.

Nearly all injured workers reported requiring some form of follow-up care following their workplace injury.

Approximately two-thirds of workers injured between 2021 and 2023 report having *visited a family doctor or clinic as a result of their injury*, while a similar proportion *visited a hospital emergency department*.

Just over one-half required a visit to a *physiotherapist*, while marginally fewer required *prescription drugs* due to their injury. *Medical device* usage and *visits to a chiropractor* are less common following an injury, although each were called upon by approximately one-quarter of injured workers.



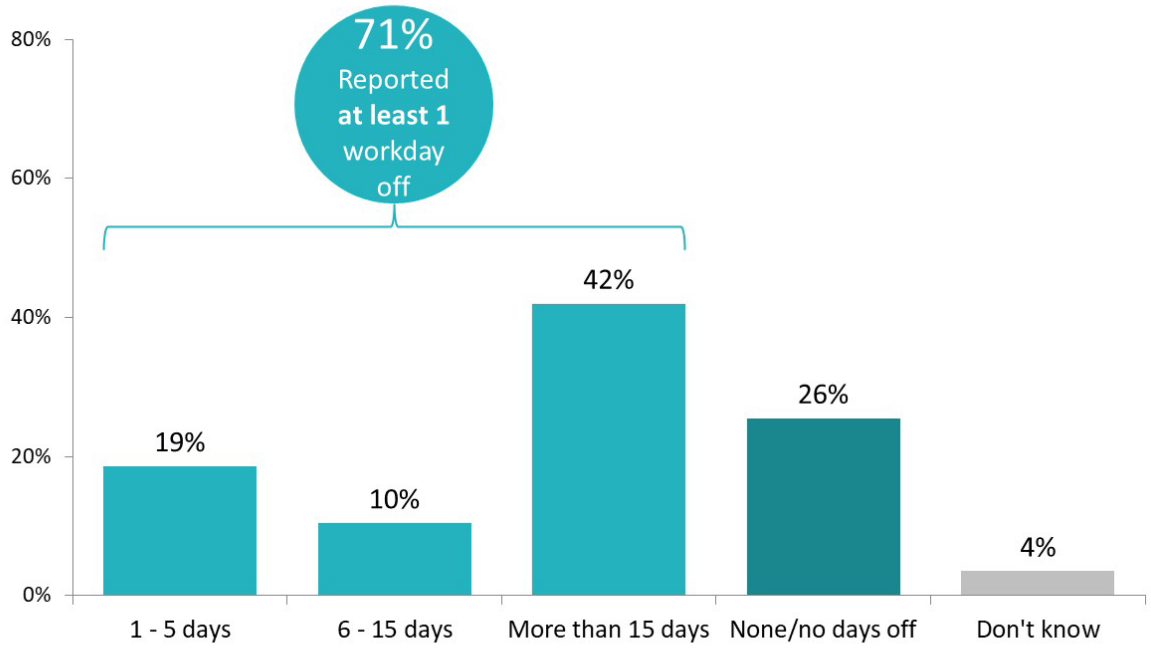
Q.C9: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Which of the following were required as a result of your injury? (n=376) *Multiple responses. *Caution: Small sample size.*

Workdays Off

A majority of injured workers required at least one day off, with almost one-half requiring more than 15 days off.

Excluding the day of their injury, seven in ten injured workers were away from their job *at least one workday* as a result of their injury, with almost one-half of those requiring *more than 15 days off* as a result. One-quarter of injured workers did not lose any time as a result of their injury.

Number of Workdays Off as a Result of Injury



Q.C11: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Not counting regular days off work and not counting the day of the injury, how many workdays were you off work as a result of your injury? (n=376)

Classification Differences:

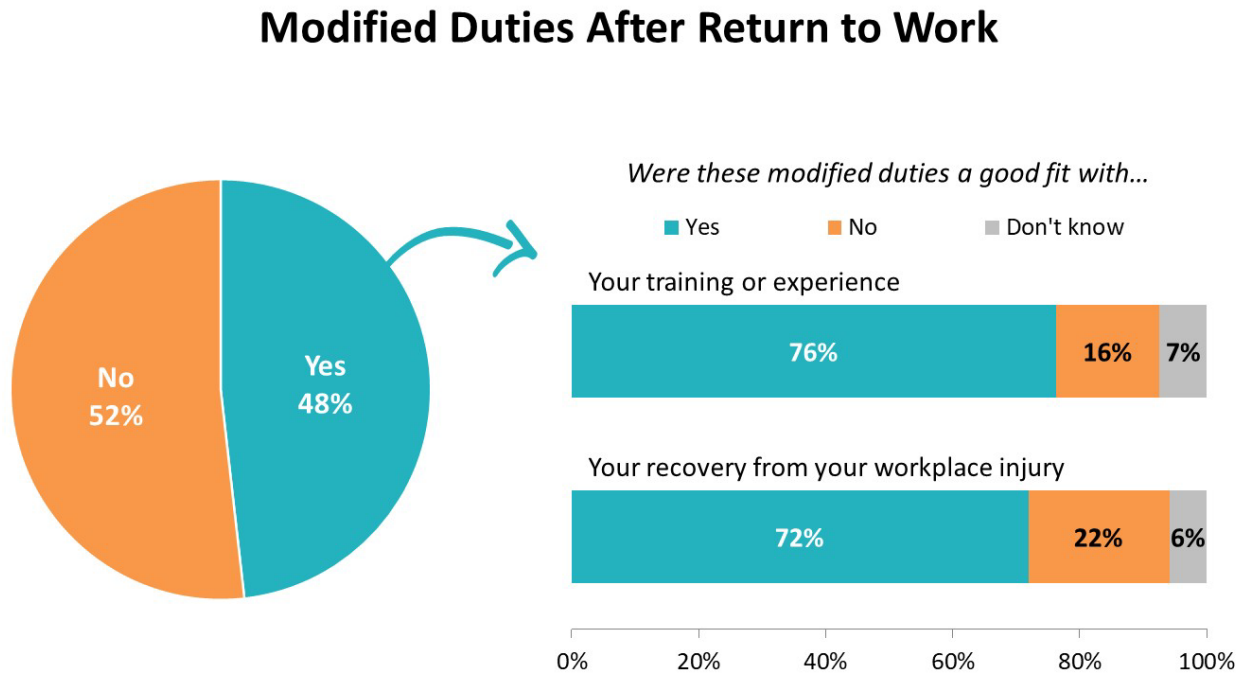
- Among injured workers, Workers with Claims are notably more likely than General Population Workers to report having been off work *more than 15 days* as a result of their injury (44% vs. 29%).

Modified Duties

Approximately one in two injured workers had modified duties after they returned to work.

A large majority of injured workers believe the *modified duties were a good fit with their training or experience*, and that the modified duties were a good fit for their *recovery from their workplace injury*.

Approximately one in five disagreed that they were a good fit with their *recovery*, and just slightly fewer disagreed they were a good fit with their *training or experience*.



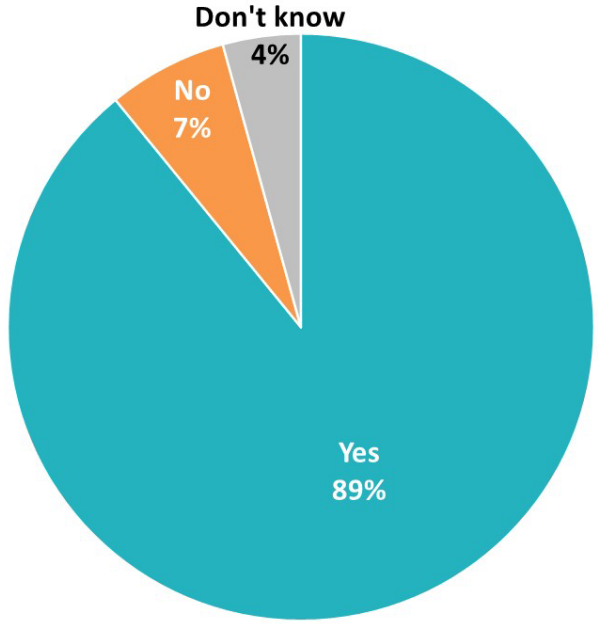
Q.C12: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10 AND EXCLUDING THOSE WHO WERE NOT OFF WORK AS A RESULT OF THEIR INJURY IN Q.C11]** Did you have modified duties, that is, a temporary change in your job tasks, functions, or workload, when you returned to work? (n=280)
Q.C13a-b: **[IF HAD MODIFIED DUTIES WHEN RETURNED TO WORK IN Q.C12]** Were these modified duties a good fit with: (n=135)

Worker's Report of Injury

Although most injured workers submitted a Worker's Report of Injury to WorkplaceNL, a small segment did not, suggesting there remains an opportunity to reinforce the importance of completing the form among workers.

While most did submit a *Worker's Report of Injury* (Form 6) following their workplace injury, seven percent did not submit the form, while an additional four percent were uncertain.

Submitted a Worker's Report of Injury



Q.C14: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Did you submit a Worker's Report of Injury (Form 6) to WorkplaceNL? (n=376)

Classification Differences:

- Injured employees from the Workers with Claims source are notably more likely than those from General Population Workers to recall actually submitting a Worker's Report of Injury (93% vs. 69%).

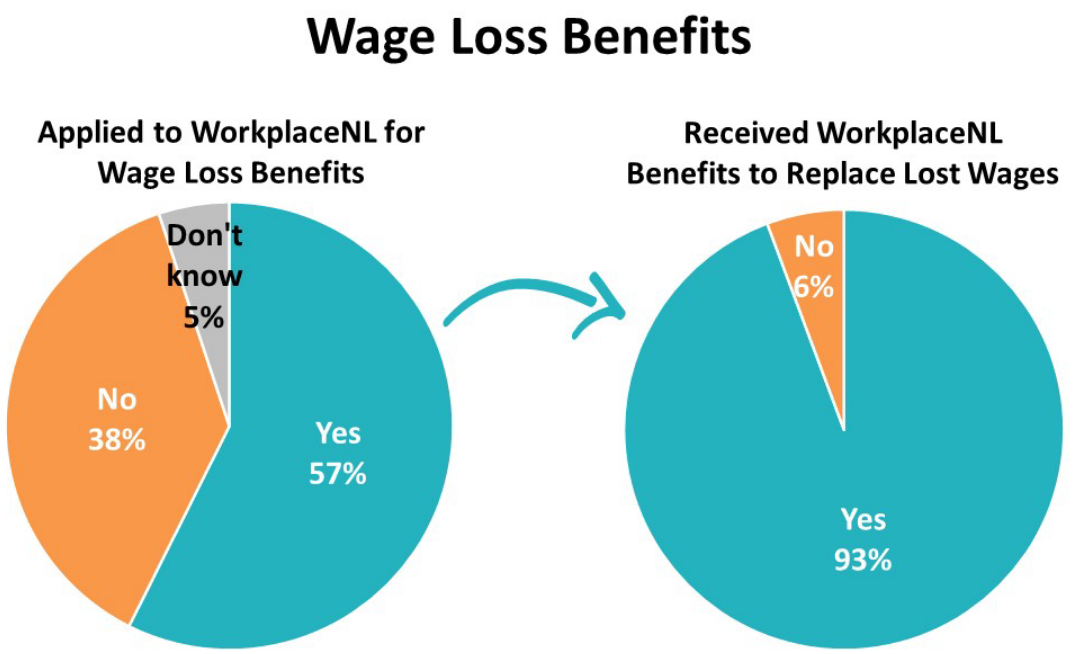
Wage Loss Benefits

While a majority of injured workers applied to WorkplaceNL for wage loss benefits, a minority did not.

Close to six in ten applied for wage loss benefits, and of these, almost all received them, with only six percent of applicants saying they were denied WorkplaceNL benefits to replace their lost wages.

Classification Differences:

- Application for wage loss benefits was much more common among injured Workers with Claims. While most Workers with Claims applied for such benefits, only a minority of injured workers from the General Population Workers reported having done so (61% vs. 35%).
- At the same time, injured workers whose doctor/health care provider recommended they take time off were also more likely than those without such a recommendation to apply for wage loss benefits (77% vs. 11%).
- For those who applied for wage loss benefits, Workers with Claims are slightly more likely than their General Population counterparts to report having subsequently received WorkplaceNL benefits to replace their lost wages (94% vs. 84%).

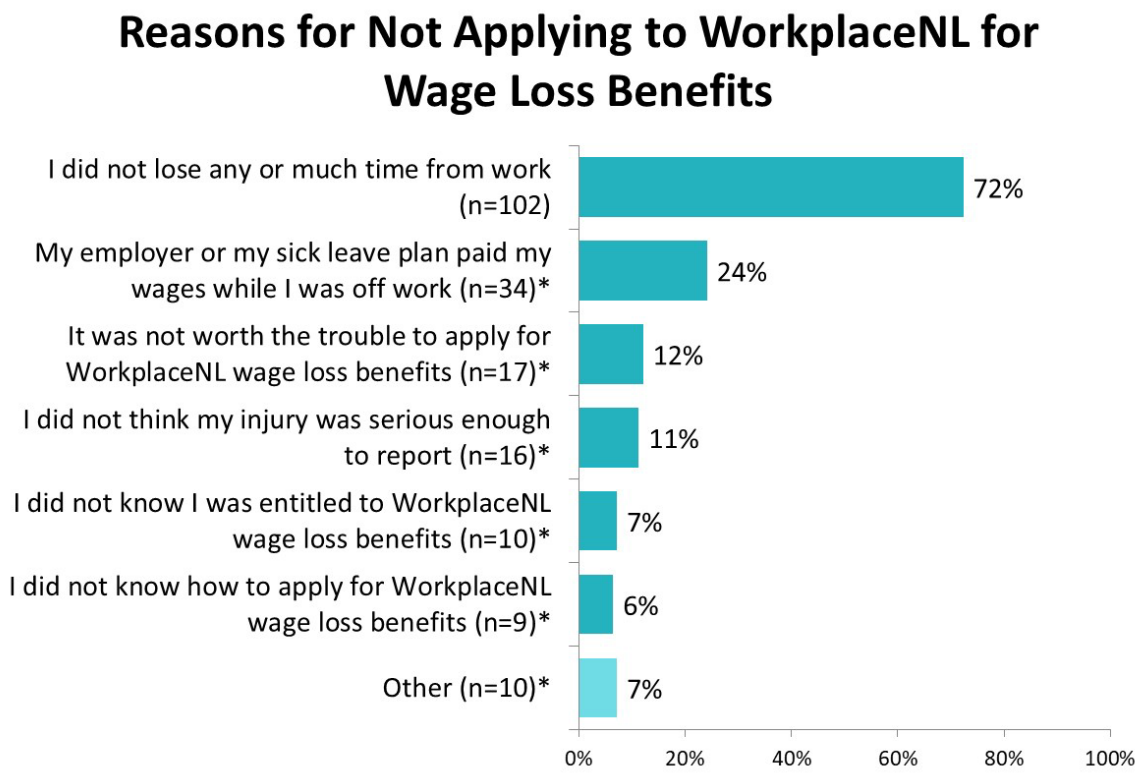


Q.C15: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Did you apply to WorkplaceNL for wage loss benefits? (n=376)
Q.C16: **[IF APPLIED TO WORKPLACENL FOR WAGE LOSS BENEFITS IN Q.C15]** Did you receive WorkplaceNL benefits to replace your lost wages? (n=216)

Reasons for Not Applying for Wage Loss Benefits

Not losing any or much time from work is the most predominant reason for not applying to WorkplaceNL for wage loss benefits.

Seven in ten of those who did not apply for wage loss benefits even though they experienced a workplace injury in 2021-2023, did not do so because they did not lose any or much time from work. For one-quarter, their employer or sick leave plan paid the wages.



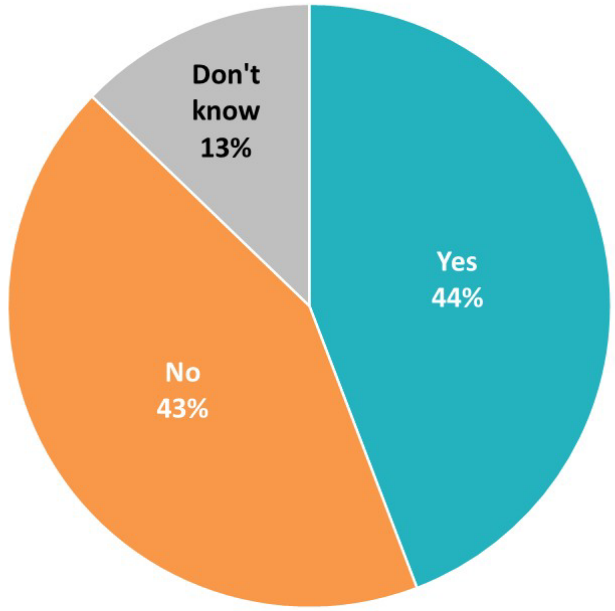
Q.C18: **[IF DID NOT APPLY TO WORKPLACENL FOR WAGE LOSS BENEFITS IN Q.C15]** You mentioned that you experienced one or more workplace injuries **between 2021 and 2023** for which you did not apply to WorkplaceNL for wage loss benefits. Which of the following are reasons why you did not apply to WorkplaceNL for wage loss benefits? (n=141)
*Multiple responses. *Caution: Small sample size.*

Wages Maintained While Away from Work

In approximately half the cases the wages of the injured worker were maintained by their employer or by a sick leave plan.

Among those who did not apply to WorkplaceNL for wage loss benefits, cannot recall if they did so, or who applied but did not receive these benefits, seemingly in approximately half the cases the wages of the injured worker were maintained by their employer or by a sick leave plan, while for the other half the wages of the injured worker were not maintained.

Wages Maintained by Employer or Sick Leave Plan



Q.C17: **[IF DID NOT APPLY TO WORKPLACENL FOR WAGE LOSS BENEFITS/COULDN'T RECALL IN Q.C15 OR IF APPLIED BUT DID NOT RECEIVE THEM IN Q.C16]** Did your employer or sick leave plan maintain your wages while you were off work? (n=172)

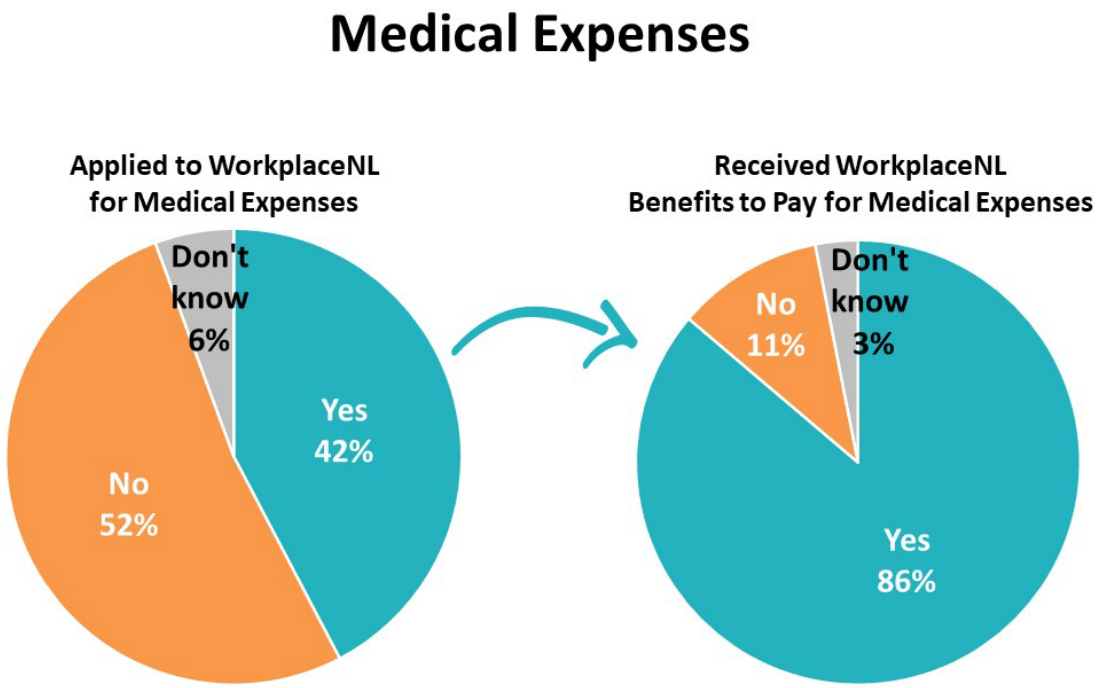
Classification Differences:

- Among those who did not apply/could not recall applying for wage loss benefits, or who were subsequently denied, Workers with Claims are notably more likely than General Population Workers to report that their employer or sick leave plan maintained their wages while they were off work (49% vs. 28%).

Medical Expenses

Among the minority who applied to WorkplaceNL for medical expenses, a strong majority received them.

One in ten injured workers who applied for medical expenses recall that they did not receive them.



Q.C19: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Did you apply to WorkplaceNL for medical expenses (for example, prescription drugs or a medical device such as crutches, a brace or hearing aid)? (n=376)
Q.C20: **[IF APPLIED TO WORKPLACENL FOR MEDICAL BENEFITS IN Q.C19]** Did you receive WorkplaceNL benefits to pay for medical expenses? (n=159)

Classification Differences:

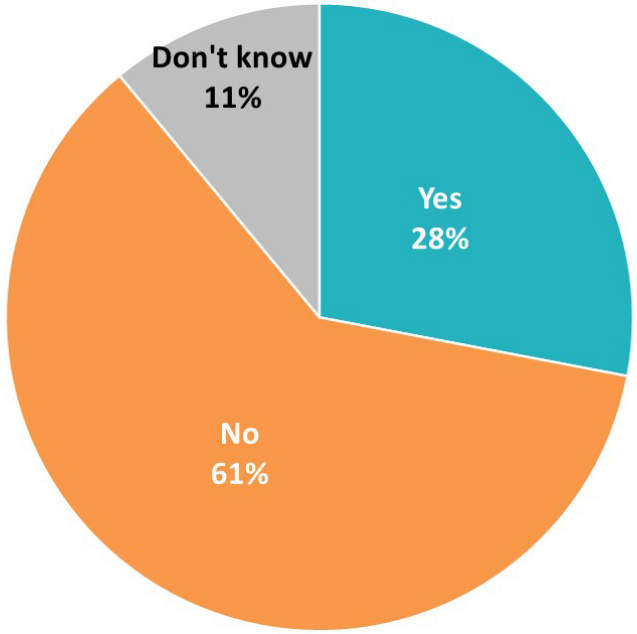
- While nearly one-half of Workers with Claims reported having applied to WorkplaceNL for medical expenses, only one-quarter from the General Population applied (46% vs. 24%). Receiving WorkplaceNL benefits to pay for medical expenses is slightly more common among injured Workers with Claims than among General Population Workers (87% vs. 77%).
- Injured workers whose doctor/health care provider recommended they take time off were also more likely than those without such a recommendation to apply to WorkplaceNL for medical expenses (50% vs. 30%).

Medical Expenses

Among workers who either did not apply to WorkplaceNL for medical expenses, or who applied but did not receive them, in a minority of instances these expenses were covered by the employer or a sick leave plan.

Specifically, in three in ten cases, workers who either did not apply/could not recall applying to WorkplaceNL for medical expenses, or who applied but did not receive them, these expenses were covered either by the employer or by a sick leave plan.

Medical Expenses Paid by Employer or Sick Leave Plan



Q.C21: **[IF DID NOT APPLY TO WORKPLACENL FOR MEDICAL EXPENSES/COULDN'T RECALL IN Q.C19 OR IF APPLIED BUT DID NOT RECEIVE THEM IN Q.C20]** Did your employer or sick leave plan pay for all or some of your medical expenses? (n=234)

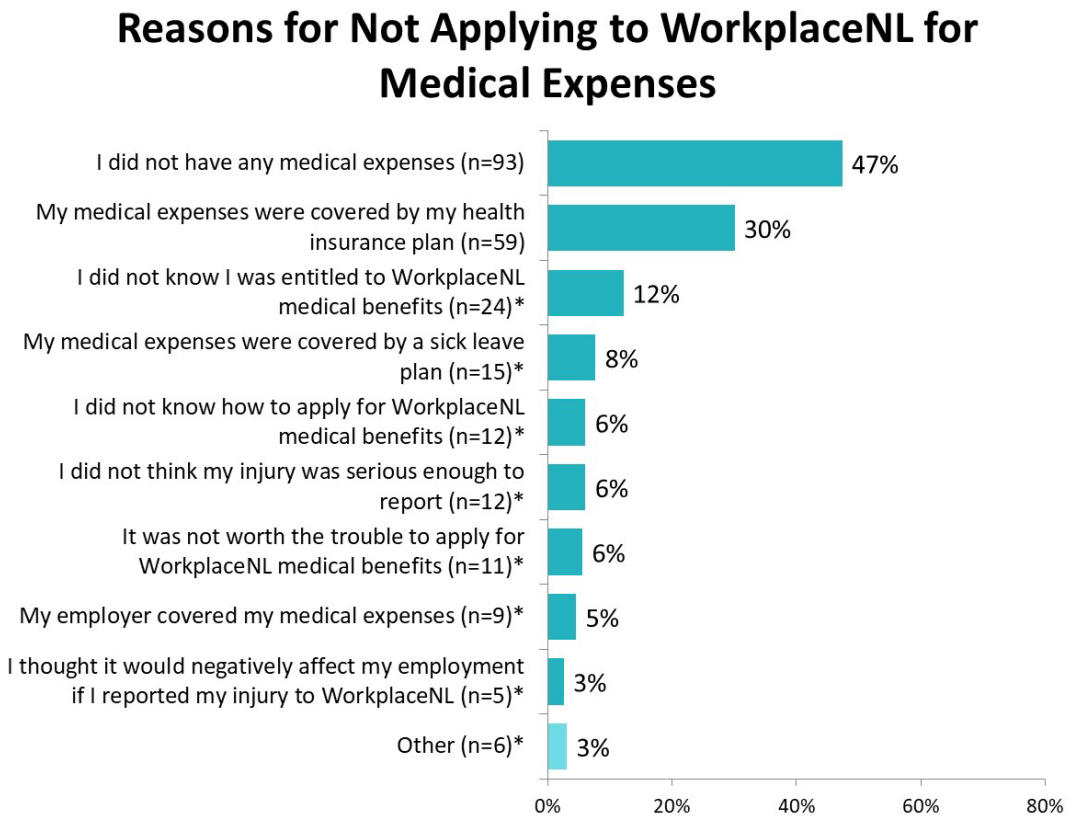
Classification Differences:

- For those who did not apply for medical expenses or who were subsequently denied, Workers with Claims are more likely than General Population Workers to report that their employer or sick leave plan paid for all or some of their medical expenses (30% vs. 20%).

Medical Expenses

Not incurring medical expenses and such expenses being covered by their health insurance plan are the top two reasons for not applying to WorkplaceNL for medical expenses.

Among those who did not apply to WorkplaceNL for medical expenses, a wide variety of explanatory reasons are provided by workers. Having said that, two such reasons predominate, specifically, that the worker did not incur any medical expenses, and that the workers' medical expenses were covered by their health insurance plan.



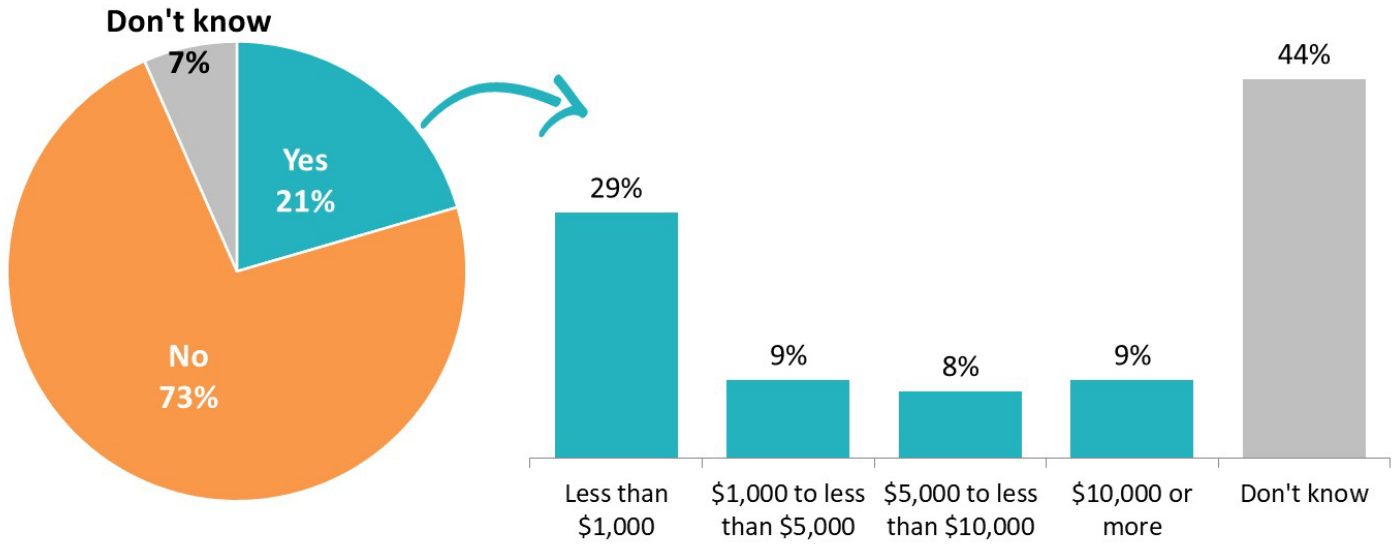
Q.C22: **[IF DID NOT APPLY TO WORKPLACENL FOR MEDICAL EXPENSES IN Q.C19]** You mentioned that you experienced one or more workplace injuries **between 2021 and 2023** for which you did not apply to WorkplaceNL for medical expenses. Which of the following are reasons why you did not apply to WorkplaceNL for medical expenses?
*Multiple responses. *Caution: Small sample size.*

Income Loss

One in five injured workers experienced a loss of income not covered by WorkplaceNL or their employer.

While a large percentage did not know how much income they lost, three in ten report it was less than $1,000. One in four lost more than that. Indeed, one in ten lost $10,000 or more.

Loss of Income as a Result of Workplace Injury



Q.C23: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** As a result of your workplace injury, did you experience any loss of income that was not covered by either WorkplaceNL or your employer? (n=376)
Q.C24: **[IF LOST INCOME AS A RESULT OF THEIR WORKPLACE INJURY IN Q.C23]** What was the approximate amount of the loss of income? (n=77)

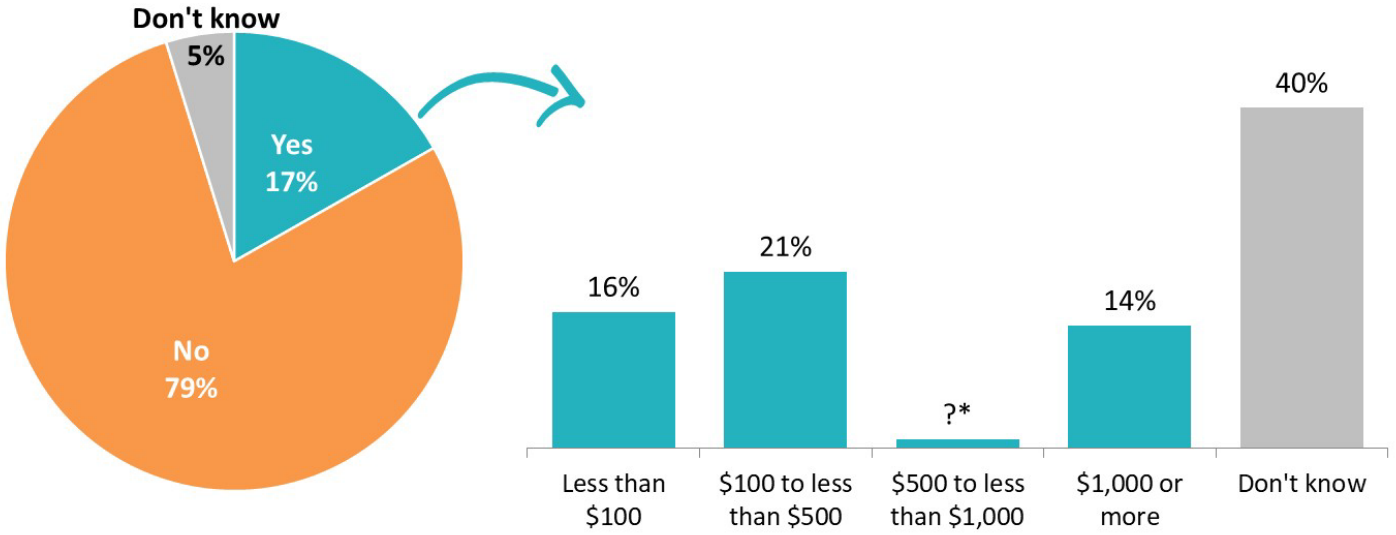
Out-of-Pocket Medical Expenses

A notable minority of injured workers report having had to absorb medical expenses as a result of their workplace injury, expenses that were not covered by either WorkplaceNL or their employer.

One in every six injured workers had out-of-pocket medical expenses not covered by WorkplaceNL or their employer. That said, the amount of the expenses, among those who could recall the amount, varied considerably.

Of note, among those who did have out-of-pocket medical expenses, four in ten were unable to recall the approximate amount that they spent.

Out-of-Pocket Medical Expenses as a Result of Workplace Injury



Q.C25: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** As a result of your workplace injury, did you experience any out-of-pocket medical expenses that were not covered by either WorkplaceNL or your employer? (n=376)
Q.C26: **[IF EXPERIENCED OUT-OF-POCKET MEDICAL EXPENSES AS A RESULT OF THEIR WORKPLACE INJURY IN Q.C25]** What was the approximate amount of the out-of-pocket medical expenses? (n=63) **Exact figure cannot be provided due to privacy/confidentiality. The remaining 9.5% of respondents either provided a financial amount between $500 to less than $1,000, or they refused to offer a dollar response.*

Workplace Injury Reporting

Reporting the workplace injury to the employer is near universal, and it seems in most cases the employer did submit an Employer Report of Injury, although some employees are uncertain.

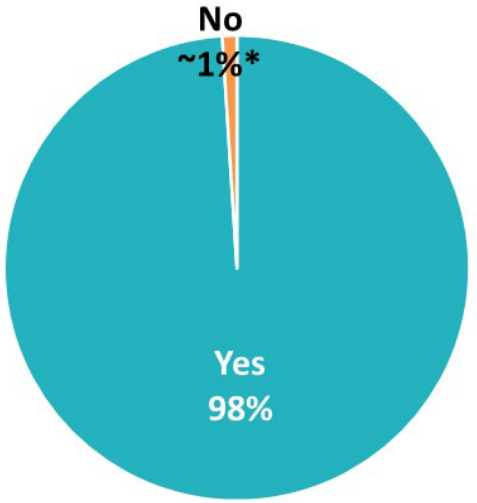
In only 2% of instances do injured workers expressly relate that their employer did not submit an ***Employer Report of Injury*** (Form 7) to WorkplaceNL.

Please note, it is important to report that there is insufficient survey data available to meaningfully provide commentary in regard to the question (C28) that sought to understand why injured workers did not report their injury to their employer. It appears that only approximately three or four survey responses were collected for this query, owing to the tiny incidence of injured workers who did not report their injury to their employer.

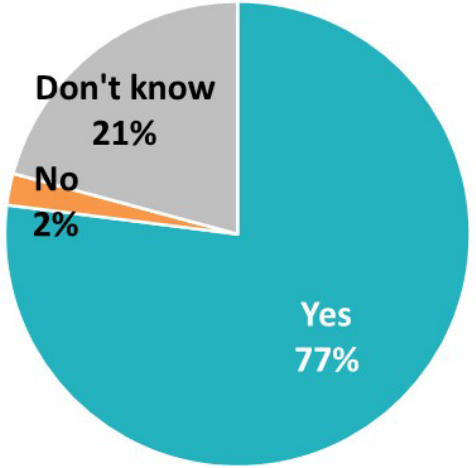
Classification Differences:

- Among injured workers, Workers with Claims and General Population Workers essentially are as likely to have reported their workplace injury to their employer (99% vs. 95%).
- That said, Workers with Claims are somewhat more likely than General Population Workers to indicate their employer submitted a Form 7 report to WorkplaceNL (79% vs. 64%).

Report Workplace Injury to Employer



Employer Submitted an Employer Report of Injury to WorkplaceNL

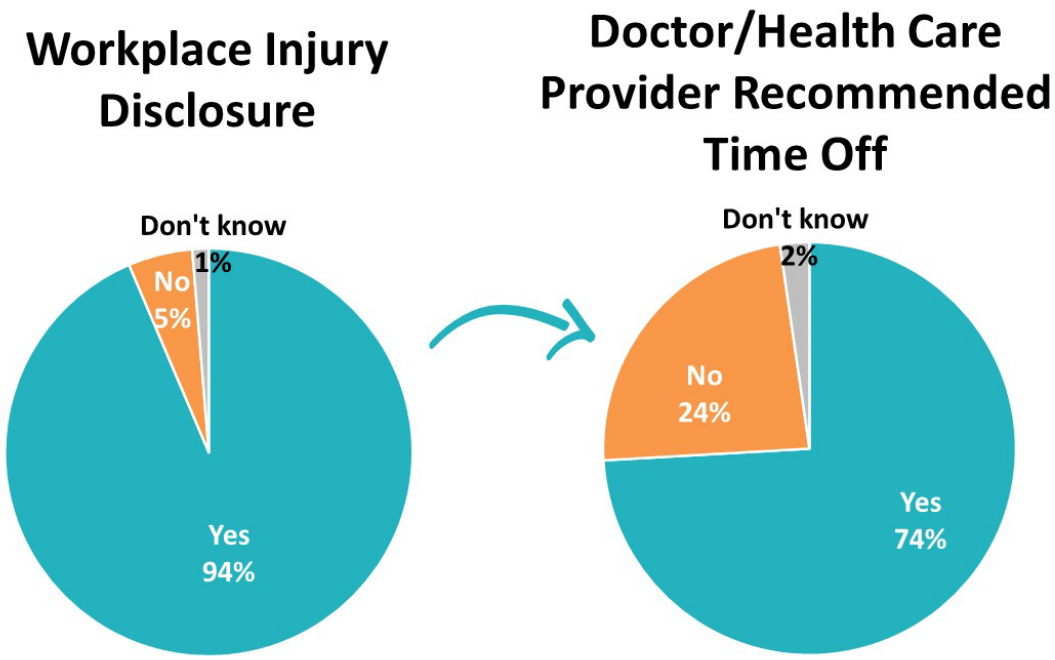


Q.C27: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Did you report your workplace injury to your employer? (n=376) **Exact figure cannot be provided due to privacy/confidentiality.*
Q.C29: **[IF REPORTED THEIR WORKPLACE INJURY TO THEIR EMPLOYER IN Q.C27]** Did your employer submit an Employer Report of Injury (Form 7) to WorkplaceNL? (n=370)

Reporting to Health Care Provider

Almost all injured workers disclosed their injury to their health care provider, with time off recommended in a strong majority of cases.

Nearly all injured workers report that they *disclosed to their doctor or other health care provider about their work-related injury*. Of those who did disclose, three-quarters noted that their doctor/health care provider *recommended that they take time off from work as a result*.



Q.C33: **[IF PERSONALLY EXPERIENCED WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10]** Did you tell your doctor or other health care provider that you has an injury that was the result of a work-related incident? (n=376)
Q.C34: **[IF TOLD A HEALTHCARE PROVIDER THAT THEY HAD A WORK-RELATED INJURY IN Q.C33]** Did your doctor or other health care provider recommend you take time off work after your workplace injury? (n=352)

Classification Differences:

- Workers with Claims are more likely than their General Population counterparts to indicate that they disclosed to their doctor or health care provider that their injury was a result of a work-related incident (95% vs. 84%).



Discouraging Report Filing

To assess the extent to which organizations discourage reporting of workplace injury, workers were asked whether they were aware of any instances in which someone within their organization was discouraged from reporting. Additionally, those who experienced a personal incident were asked if there were undue pressures placed on them not to report.

Discouragement of Reporting

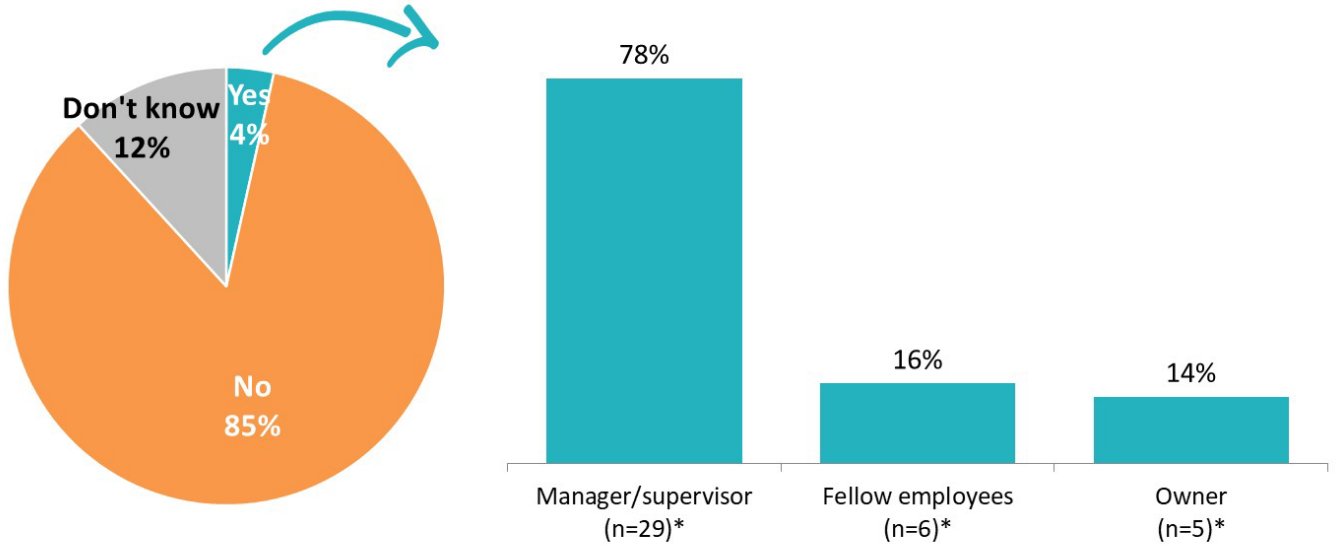
A small segment of workers report awareness of workplace injuries in which the injured party was actively discouraged from submitting a claim to WorkplaceNL.

Regardless of whether they experienced a 2021-2023 workplace injury or not, all current and recently employed workers (n=1,055) were asked their awareness of any 2021-2023 instances in which employees at their organization or elsewhere in Newfoundland and Labrador were discouraged from submitting a Worker's Report of Injury (Form 6) to WorkplaceNL.

Approximately one in 25 employees are aware of 2021-2023 instances within their organization or elsewhere in the province whereby ***workers were discouraged from reporting*** (n=37, or 4%, rounded). In most of these situations, it was a ***manager or supervisor*** who discouraged the injured worker from submitting a Worker's Report of Injury (Form 6) to WorkplaceNL.

Of note, approximately one in ten employees express uncertainty whether such instances occurred during the two-year period under review.

Discouragement of Submitting Worker's Report of Injury Form



Q.C31: **[IF CURRENTLY EMPLOYED OR NOT CURRENTLY EMPLOYED BUT WHO WERE EMPLOYED BY AN EMPLOYER IN NL BETWEEN 2021 AND 2023 IN Q.A10]** Are you aware of any instances within your organization between 2021 and 2023, including your own, if applicable, when workers were discouraged from submitting a Worker's Report of Injury (Form 6) to WorkplaceNL? (n=1,055)
Q.C32: **[IF AWARE OF INSTANCES WHERE WORKERS WERE DISCOURAGED FROM SUBMITTING A FORM 6 TO WORKPLACENL IN Q.C31]** Who discouraged them from submitting a Worker's Report of Injury (Form 6) to WorkplaceNL? *Multiple responses. *Caution: Small sample size.*

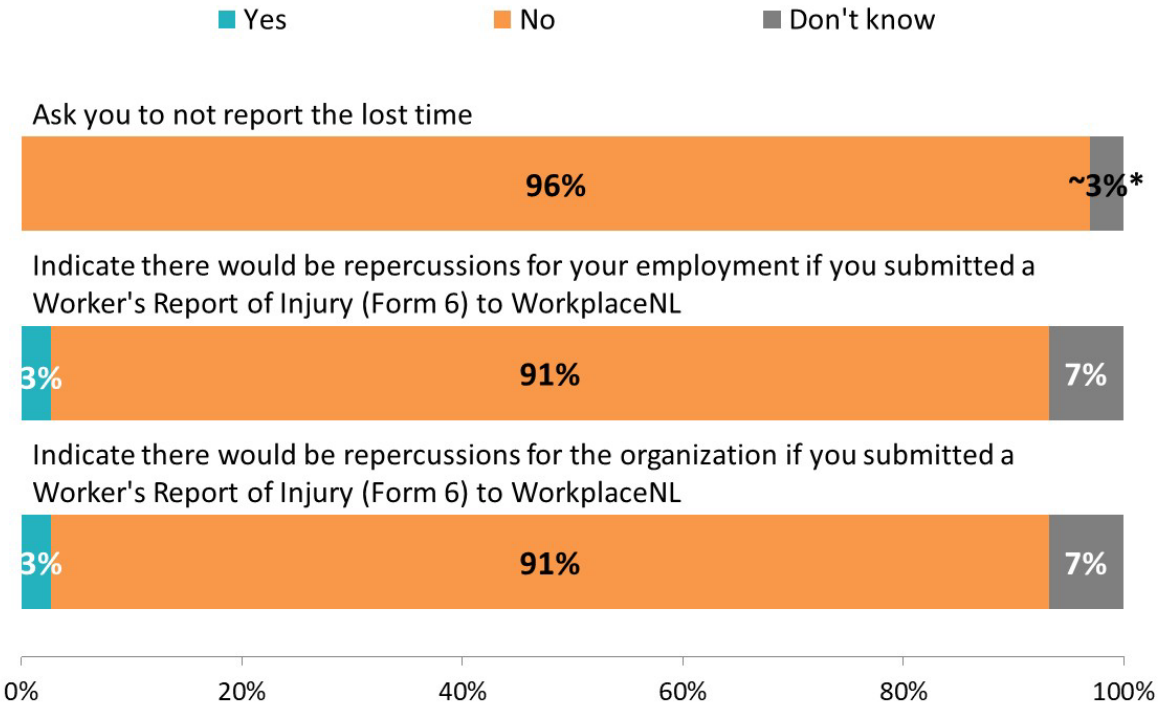
Employer Influence on Reporting

Only an extremely small number of injured workers report instances where their employer exerted undue negative influence on their injury submissions.

For those who experienced a 2021-2023 workplace injury that required time off work (and whose injury was reported to their employer), when asked if their *employer asked them not to report lost time*, nearly all reported 'no.'

Three percent of this subset of injured workers report that their employer indicated there *would be repercussions with their employment if they submitted a Worker's Report Injury to WorkplaceNL*, while the same percentage stated their employer indicated there *would be repercussions for the organization if they went through with a claim*.

Employer Perspective on Reporting Workplace Injuries

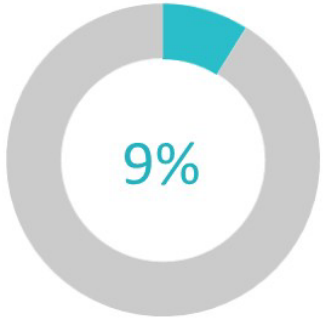


Q.C30a-c: **[IF PERSONALLY EXPERIENCED A WORKPLACE INJURY BETWEEN 2021 AND 2023 IN Q.A10, EXCLUDING THOSE WHO WERE NOT OFF WORK AS A RESULT OF THEIR INJURY IN Q.C11 OR DID NOT REPORT THEIR WORKPLACE INJURY TO THEIR EMPLOYER IN Q.C27]** Did your employer…? (n=264) **Exact figure cannot be provided due to privacy/confidentiality. ~Approximately.*

Additional Feedback from Workers

At the end of the survey all workers were also given the opportunity to provide additional commentary related to the survey or its comments. Among the few who offered additional remarks, workers most commonly provided *comments related to their own individual experiences*, *general injury/claims-related comments* (e.g., wage loss benefit being too long, the need for additional training), or provided *specific comments related to the survey* (e.g., being too long, question/choice suggestions).

Additional Feedback



Have comments related to the survey/its content

Specific Comments

- **4%** Comments specific to an individual's own experiences
- **3%** General injury/claims-related comments (wage loss benefit too low, more training needed, etc.)
- **2%** Survey related comments (too long, question/choice suggestions, etc.)
- **91%** No comments

Q.E1: **[IF CURRENTLY EMPLOYED OR NOT CURRENTLY EMPLOYED BUT WHO WERE EMPLOYED BY AN EMPLOYER IN NL BETWEEN 2021 AND 2023 IN Q.A10]** Do you have any comments related to this survey or its content? (n=1,055)



Detailed Findings: Employers

This section of the report presents findings from the Employers Survey



General Knowledge, Responsibilities and Procedures

All organizations were asked questions to assess their general knowledge of the WorkplaceNL injury reporting process, along with details regarding the roles and responsibilities within their organization in terms of Employer Reports.

Reporting Responsibility

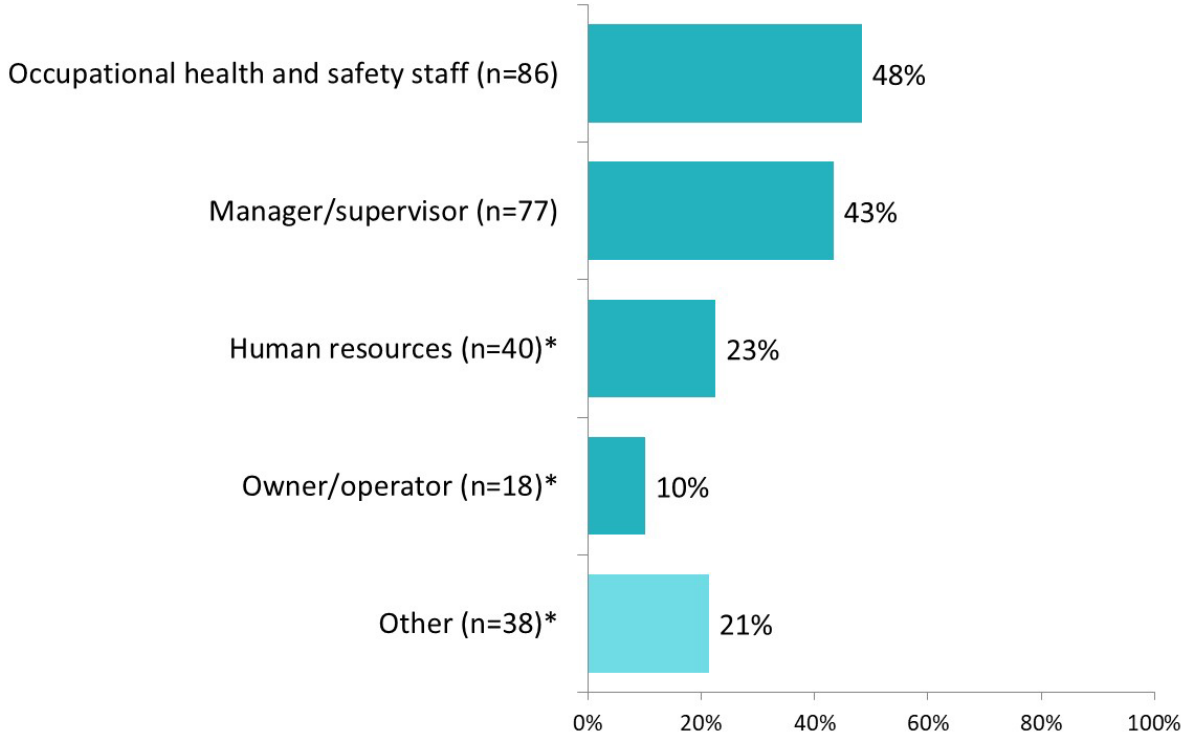
Most organizations have occupational health and safety staff members and/or manager/supervisors filling out claims and incident reports.

In terms of filing claims and incident reports related to workplace health and safety issues at their organization, one-half of organizations have this task assigned to *occupational health and safety staff*, while slightly fewer note responsibility being at the *managerial/supervisor level*.

Nearly one-quarter report assigning this responsibility to *Human Resources*, and only a few note this responsibility lies directly with the company's *owners/operators*.

Of note, two in ten organizations have this responsibility handled by alternative roles within their organization, such as *administration*, a *disability manager*, and those in *financial related positions*, among others.

Responsible for Filling Claims and Incident Reports



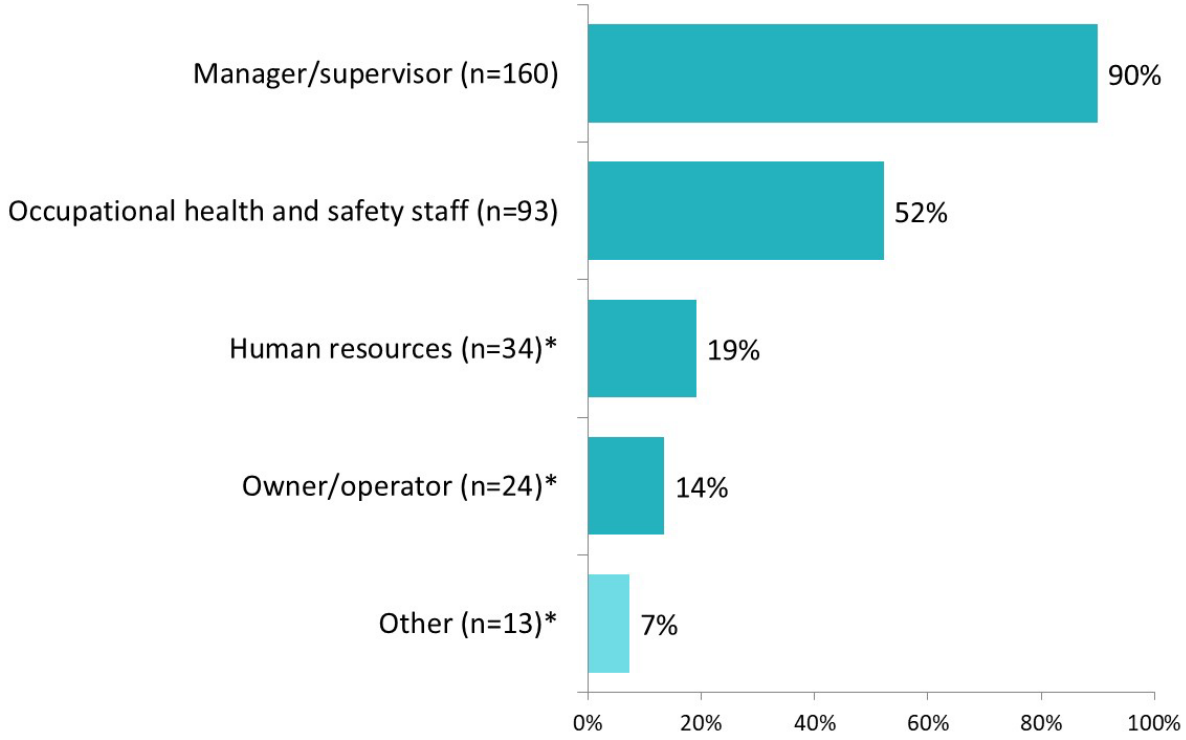
Q.B1: Who is responsible for filling claims and incident reports related to workplace health and safety issues at your organization? *Multiple responses. *Caution: Small sample size.*

Injury Reporting

Workers almost universally report injuries to managers/supervisors, although reporting to occupational health and safety staff is also moderately prevalent.

When asked to whom workers would report a workplace injury within their organization, nearly all anticipated that workers would report to *managers/ supervisors.* That said, one-half expect workers to report such matters to *occupational health and safety staff*, while far fewer mentioned *Human Resources* or directly to the *owner/operator*.

To Whom Workers Report Injuries

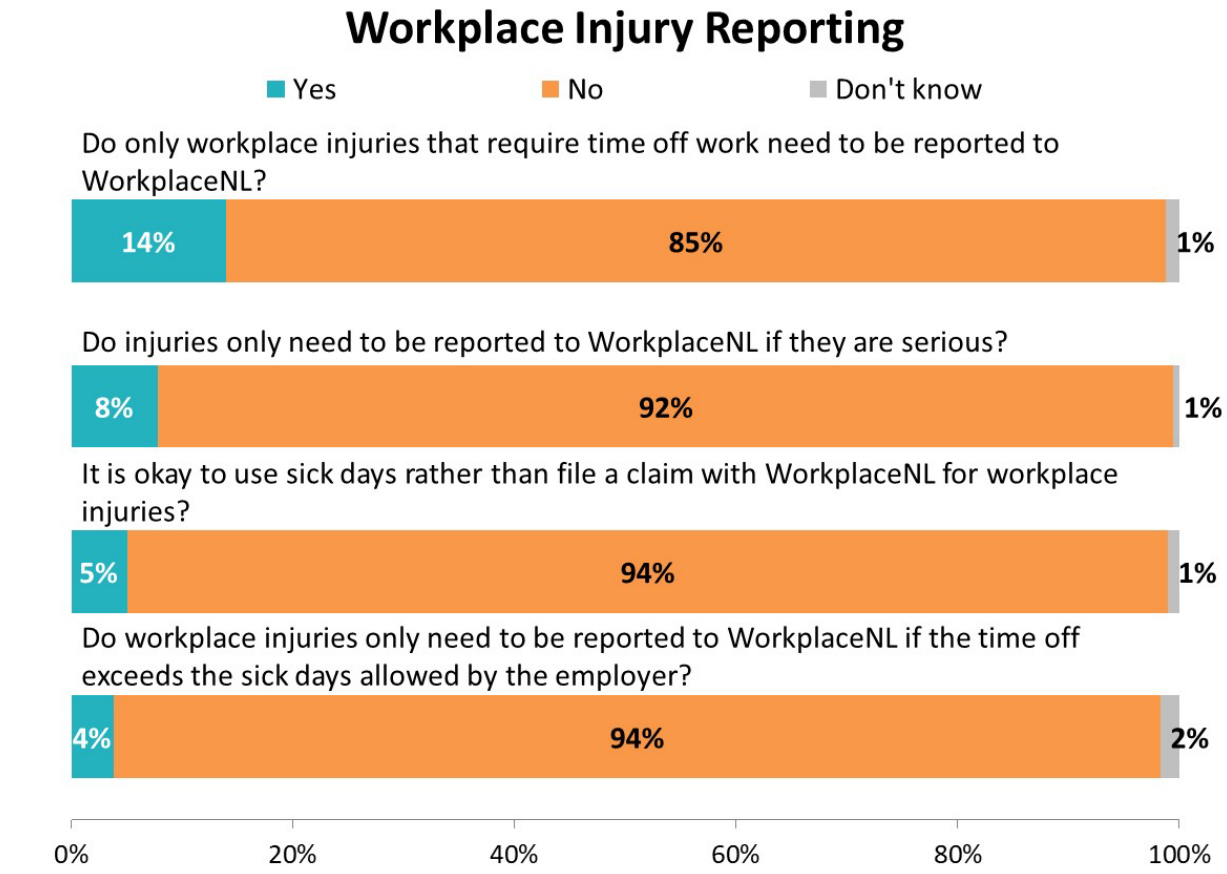


Q.B2: To whom at your organization would a worker report a workplace injury?
*Multiple responses. *Caution: Small sample size.*

Injury Reporting

Of various scenarios explored in the research, the greatest misconception is that only workplace injuries that require time off work need to be reported to WorkplaceNL.

For the most part it appears that employers understand various requirements for when to report workplace injuries. That said, small segments of employers seem to express some confusion regarding this issue. The largest misunderstanding exists with respect to the notion that *only workplace injuries that require time off work need to be reported to WorkplaceNL*, with one in seven employers stating that such is the case. Meanwhile, approximately one in ten believe *that injuries only need to be reported to WorkplaceNL if they are serious.*



Q.B3a-d: To the best of your knowledge… (n=178)

Return to Work Arrangements

Offering return to work or modified duties is near universal.

Nearly all organizations report offering some form of *return to work program* or *modified duties arrangements* for those returning to work after experiencing a workplace injury.



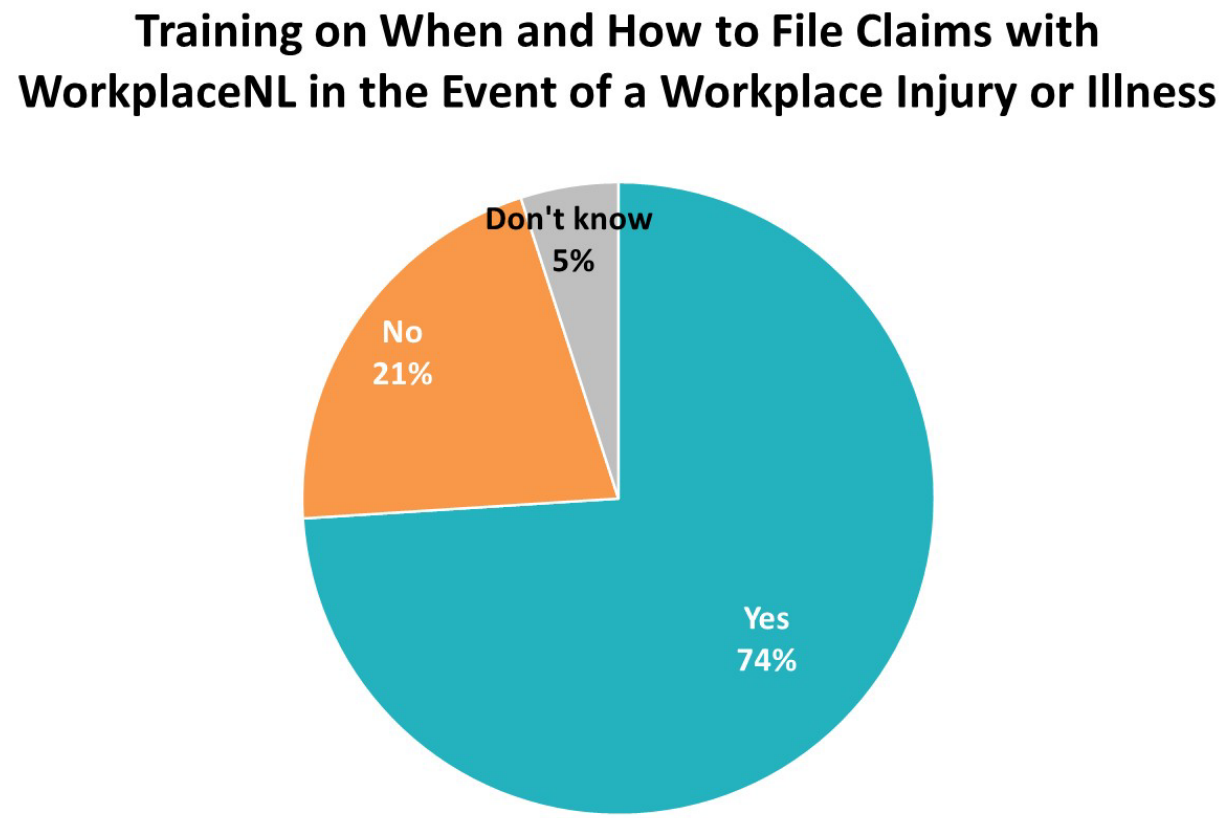
98% agree that their organization offers **return to work**, or **modified duties** for those returning to work when they have experienced a workplace injury
(n=178)

File Claim Training

A strong majority of organizations report having training on when and how to file claims with WorkplaceNL.

Three-quarters of employers confirm having training on when and how to file claims with WorkplaceNL, while two in ten state their organization has no such training in place.

Only a small segment of employers are uncertain as to whether such training is offered.



Q.B5d: Does your organization have any of the following? (n=178)

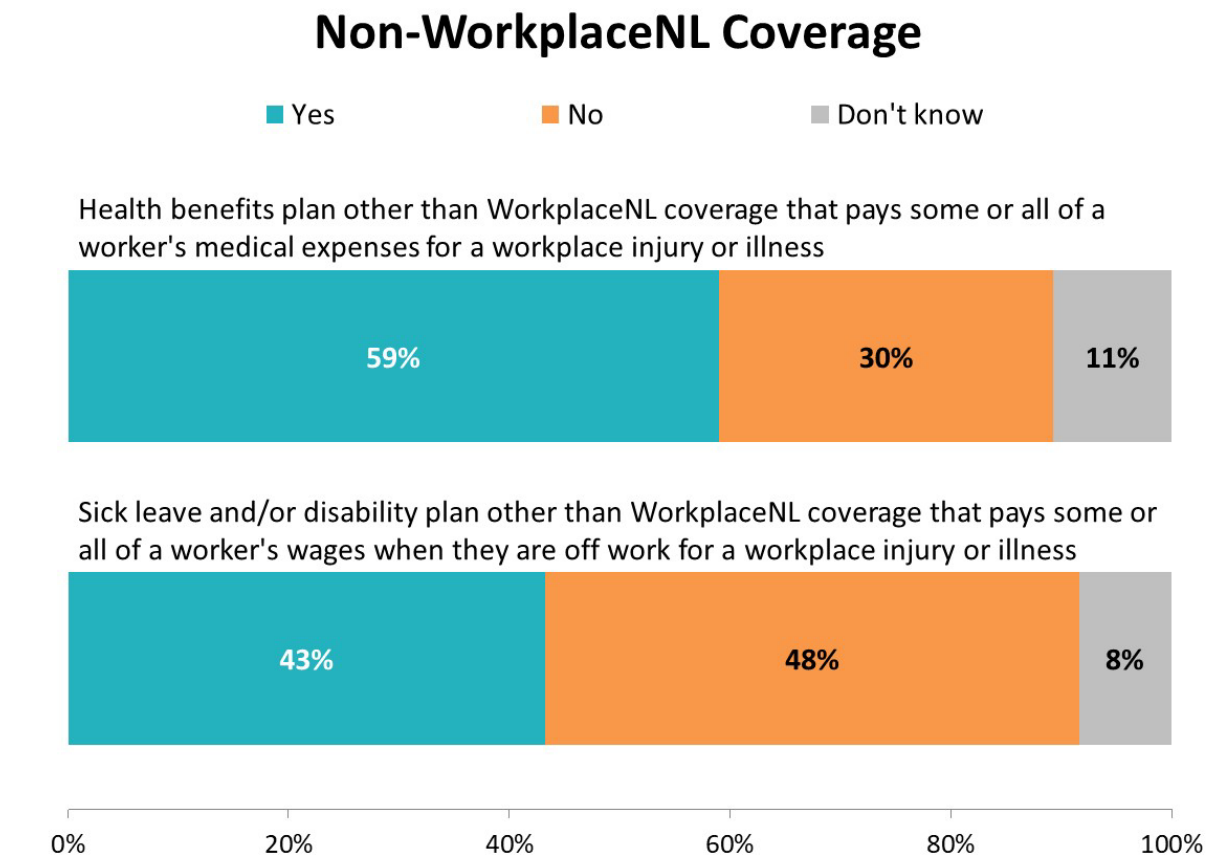
Non-WorkplaceNL Coverage

Coverage via health benefits plans for medical expenses for workplace injuries or illness other than via WorkplaceNL is evident in a majority of employers, while coverage for wages via sick leave and/or a disability plan is in place for a large minority.

Outside of their WorkplaceNL coverage, when it comes to workplace injuries/illness, six in ten organizations have a ***health benefits plan that pays some or all of a worker's medical expenses***, while just over four in ten organizations have a ***sick leave and/or disability plan that pays some or all of a worker's wages***.

For each type of coverage, approximately one in ten are uncertain if their company has such coverage in place.

Note, outside of WorkplaceNL coverage, there is a positive correlation between organizations offering a health benefits plan, on the one hand, and a sick leave and/or disability plan, on the other hand, whereby organizations that offer one of these plans are more likely to offer the other.

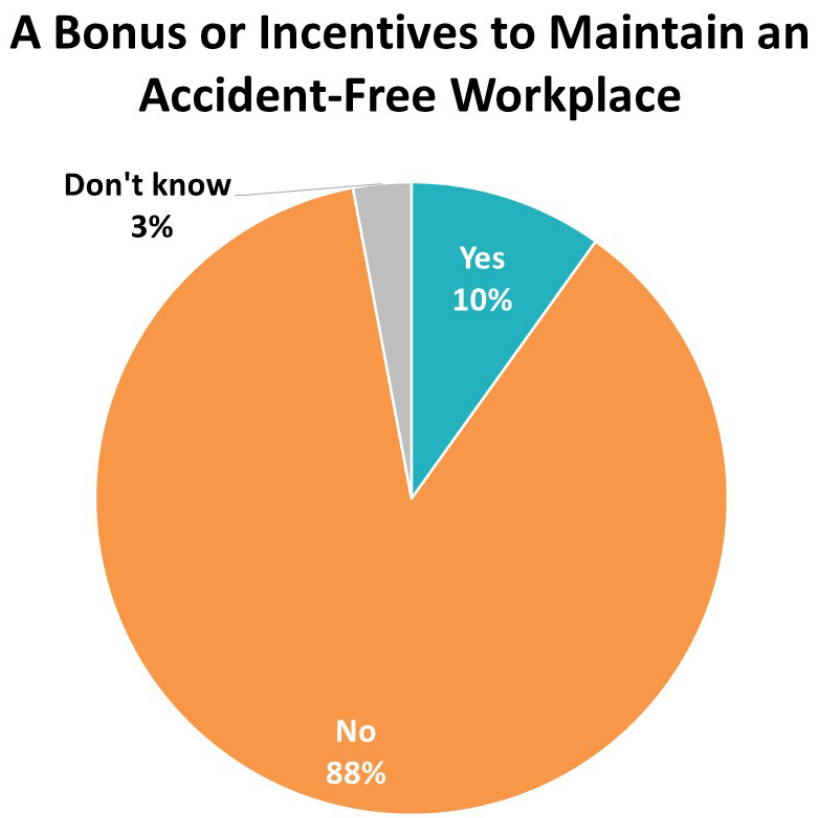


Q.B5a-b: Does your organization have any of the following? (n=178)

Bonus/Incentives to Maintain Accident-Free Workplace

Consistent with results from the workers survey, offering bonuses or incentives to maintain an accident-free workplace is relatively uncommon among organizations in Newfoundland and Labrador.

One in ten employers report their organization offers a bonus or incentives to maintain an accident-free workplace, while an additional three percent are uncertain as to whether their organization has such a policy or program in place.



Q.B5c: Does your organization have any of the following? (n=178)

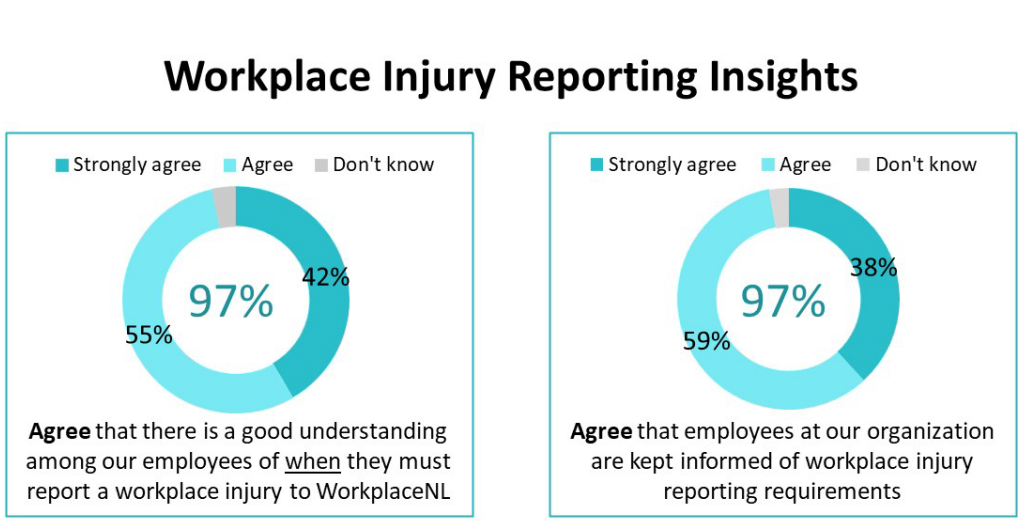
Reporting - Knowledge & Understanding

Organizations generally perceive themselves as having a solid understanding of the injury reporting processes and protocols related to WorkplaceNL. However, there remains an opportunity to enhance employee education and awareness to ensure all staff are fully informed and completely up to date on these mechanisms.

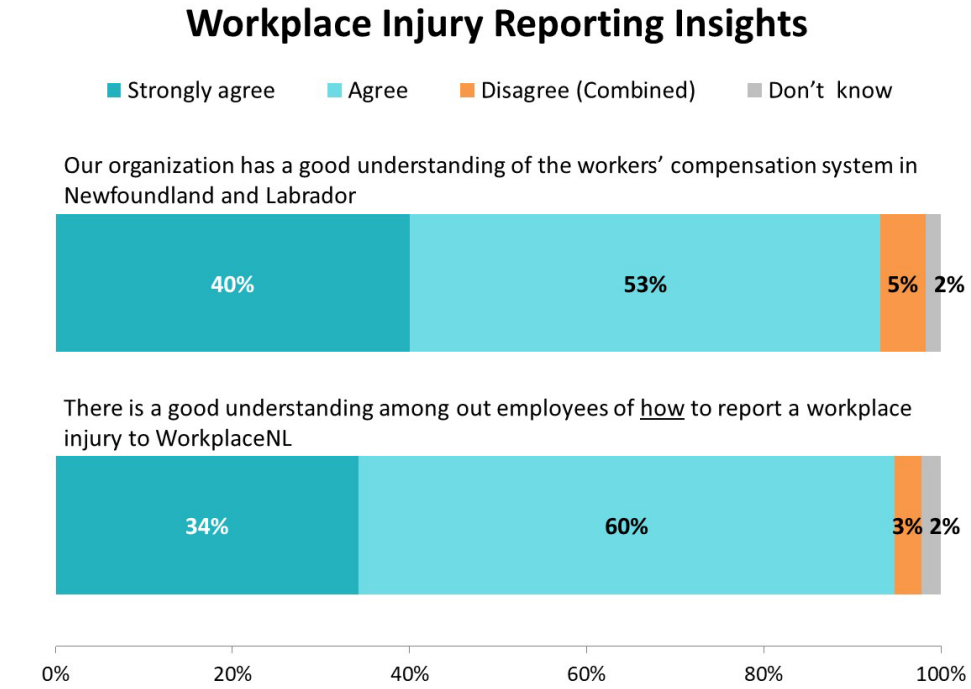
To better understand the level of knowledge that organizations and their employees have about the injury reporting process to WorkplaceNL, employers were asked to indicate their level of agreement or disagreement to a series of statements.

Nearly all employees demonstrate some level of agreement with each statement assessed, including that there is a *good understanding among employees of <u>when</u> they must report a workplace injury to WorkplaceNL*, that their *organization has a good understanding of the workers' compensation system in Newfoundland and Labrador*, that *employees are kept informed of workplace injury reporting requirements*, and that there is *a good understanding among employees on <u>how</u> to report a workplace injury to WorkplaceNL*.

That said, the proportion expressing strong agreement is limited, with fewer than one-half expressing strong agreement for any given statement. In particular, only one-third of organizations strongly agree that their employees have a good understanding of <u>how</u> to report such an incident.



Q.B6a, i: Please indicate your level of agreement with the following statements. (n=178)



Q.B6b, h: Please indicate your level of agreement with the following statements. (n=178)
Disagree (combined) includes both disagree and strongly disagree responses.

Reporting - Perceptions

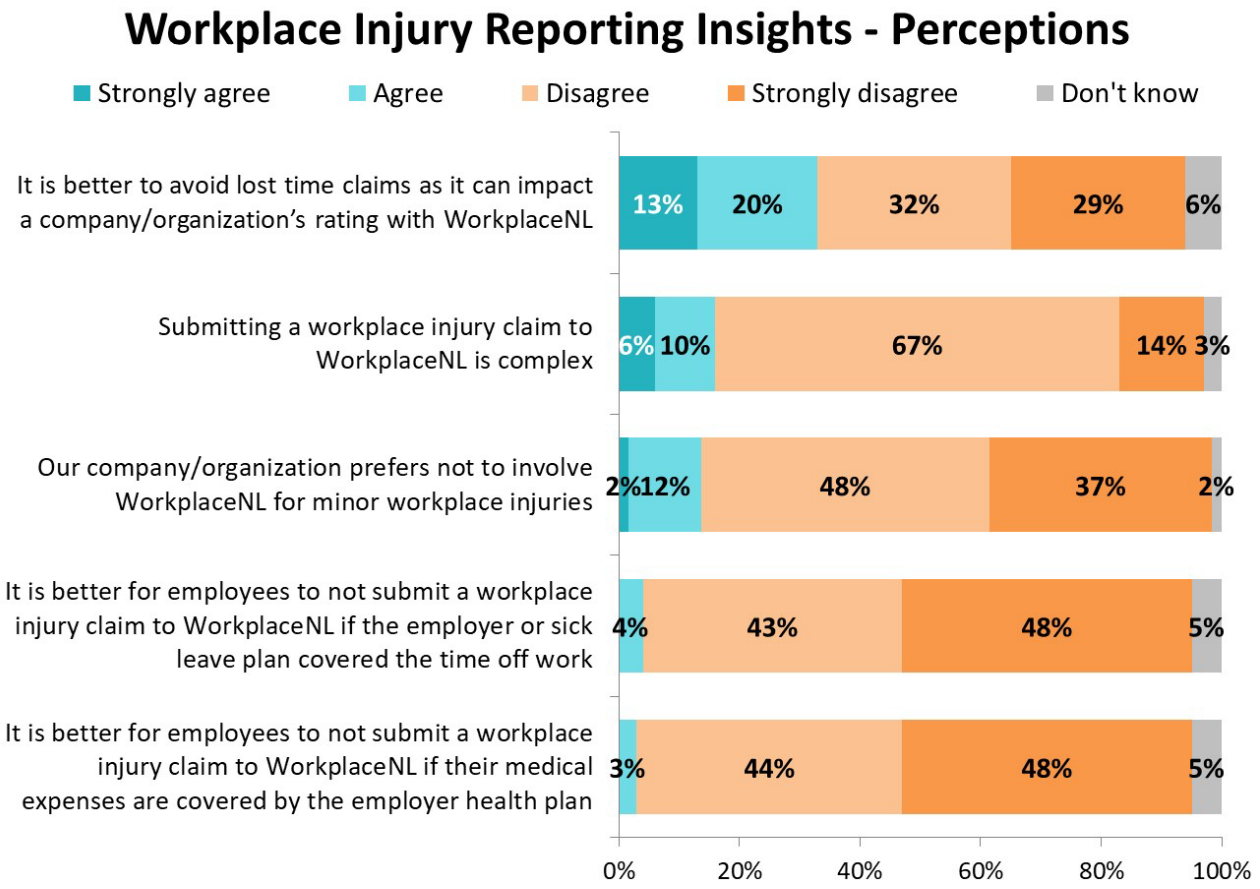
While most organizations appear to be generally aligned with established workplace injury reporting policies and procedures, a small minority perceive some benefits in not reporting.

To better understand employers' underlying perceptions related to workplace injury reporting, they were asked to indicate their level of agreement or disagreement to a series of statements concerning the processes and procedures for reporting (or not reporting) to WorkplaceNL.

One-third of employers offer some level of agreement that it is ***better to avoid lost time claims as it can impact a company/organization's rating with WorkplaceNL***, with more than one in ten indicating they *strongly* agree. At the same time, more than one in ten agree that their ***company/organization prefers not to involve WorkplaceNL for minor workplace injuries.***

While most organizations do not perceive ***submitting a claim to WorkplaceNL as a complex process***, only a small proportion *strongly disagree* with this view. Conversely, under two in ten agree that they do indeed find the process to be complex.

In terms of employee submissions of a workplace injury claim to WorkplaceNL, approximately nine in ten organizations disagree that it is ***better not to submit a claim if the employer or sick leave plan covered the time off work***, while a similar proportion disagree that it ***better not to submit if medical expenses are covered by the employer health plan***. That said, only one-half *strongly* disagree to each of these statements.



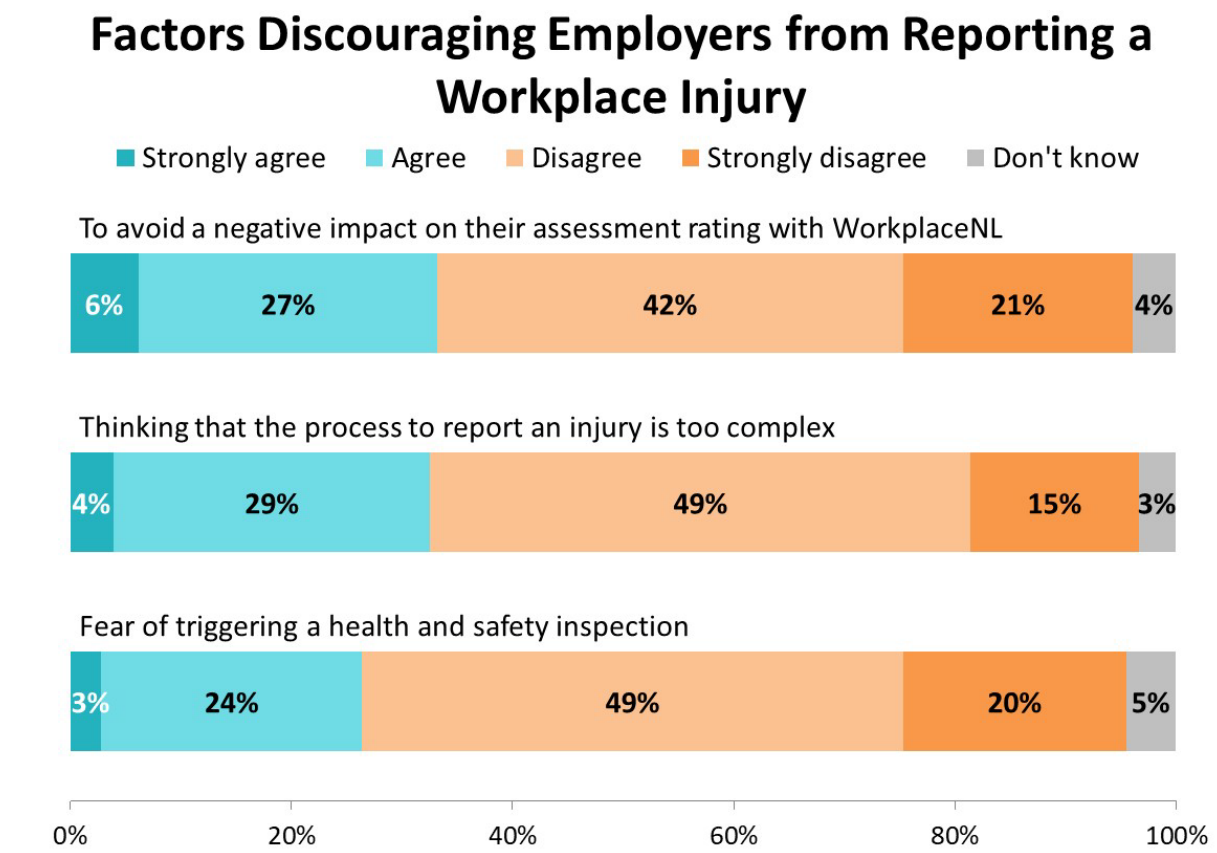
Q.B6c-g: Please indicate your level of agreement with the following statements. (n=178)

Factors Discouraging Reporting

Avoiding a negative impact on their assessment rating, perceiving the injury reporting process as too complex, and fear of triggering a health and safety inspection are each perceived by a sizable minority of employers as discouraging employers from reporting workplace injuries to WorkplaceNL.

While a majority of employers offer some level of disagreement that each of the three factors examined discourages employers from reporting workplace injuries, no more than two in ten *strongly disagree*.

Conversely, ***avoiding a negative impact on their assessment rating*** and ***perceiving the process as too complex*** are each identified by one-third of employers as potentially discouraging factors, while one-quarter view ***fear of triggering a health and safety inspection*** as a factor that would discourage reporting.



Q.B7a-c: To what extent do you agree or disagree that the following discourages employers from reporting a workplace injury to WorkplaceNL? (n=178)



Injury Claims Reporting Specifics

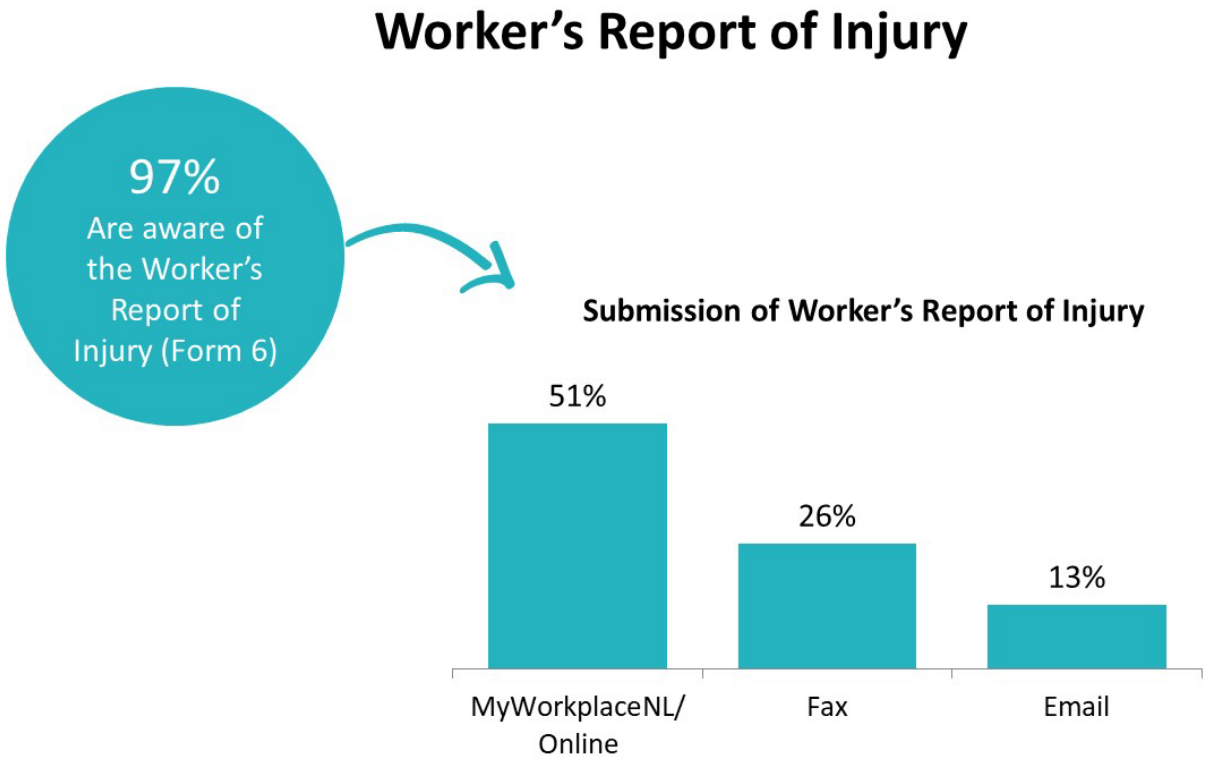
To better understand the specific organizational processes and procedures in place for reporting injury claims, organizations were asked to provide details regarding their own organization.

Worker's Report of Injury

Awareness of the Worker's Report of Injury is near universal, with reported discouragement of reporting being very rare.

Nearly all employers report being aware of the *Worker's Report of Injury* (Form 6).

In terms of submission, one-half of employers confirm that Form 6 is submitted *online*, while one-quarter do so via *fax*. Just over one in ten submit by *email*, while far fewer report using alternative means such as *mail* or by calling upon a *third party/consultant*, among other modes.



Q.C1a: Are you aware of the Worker's Report of Injury (Form 6)? (n=178)
Q.C1b: **[IF AWARE OF THE WORKER'S REPORT OF INJURY IN Q.C1A]** How does the Worker's Report of Injury (Form 6) get submitted to WorkplaceNL? (n=173) *Key Mentions.*

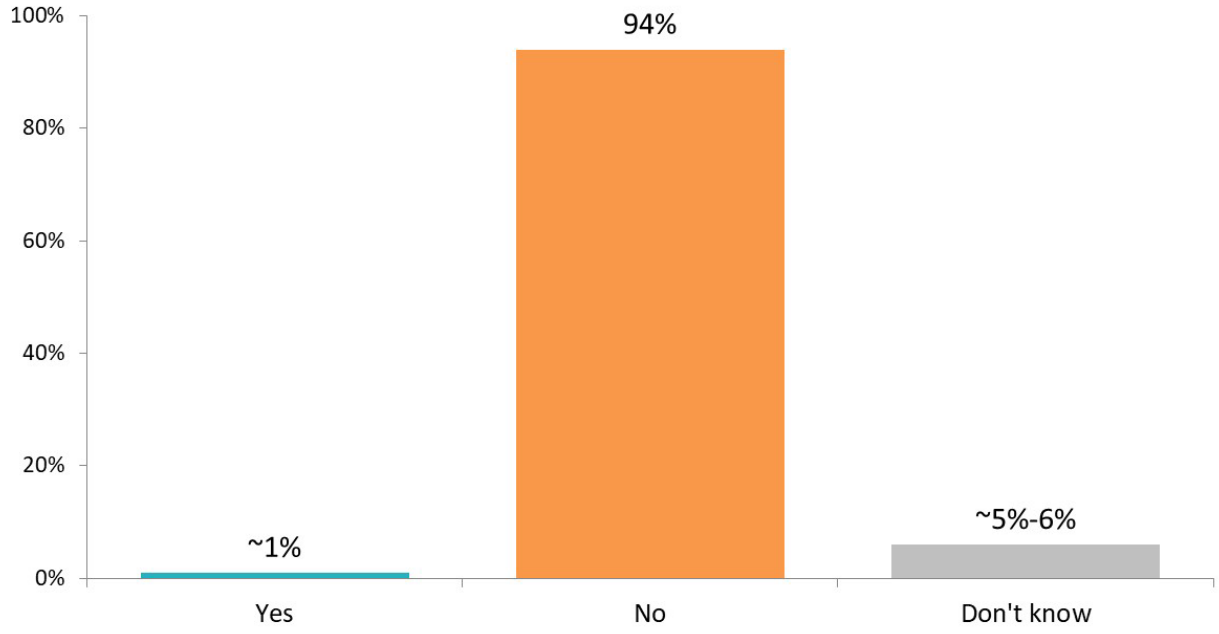
Worker's Report of Injury

Virtually no employers in the province are aware of instances when their workers were discouraged from submitting a Worker's report of Injury to WorlplaceNL.

Among those aware of Form 6, almost all state they are not aware of any 2021-2023 instances where injured workers were discouraged from reporting, while most of the remaining organizations are unsure whether such instances have occurred.

It appears that fewer than one percent of employers are aware of an instance within their organization between 2021 and 2023 when workers were discouraged from submitting a Form 6 to WorkplaceNL.

Discouraged from Submitting Worker's Report of Injury



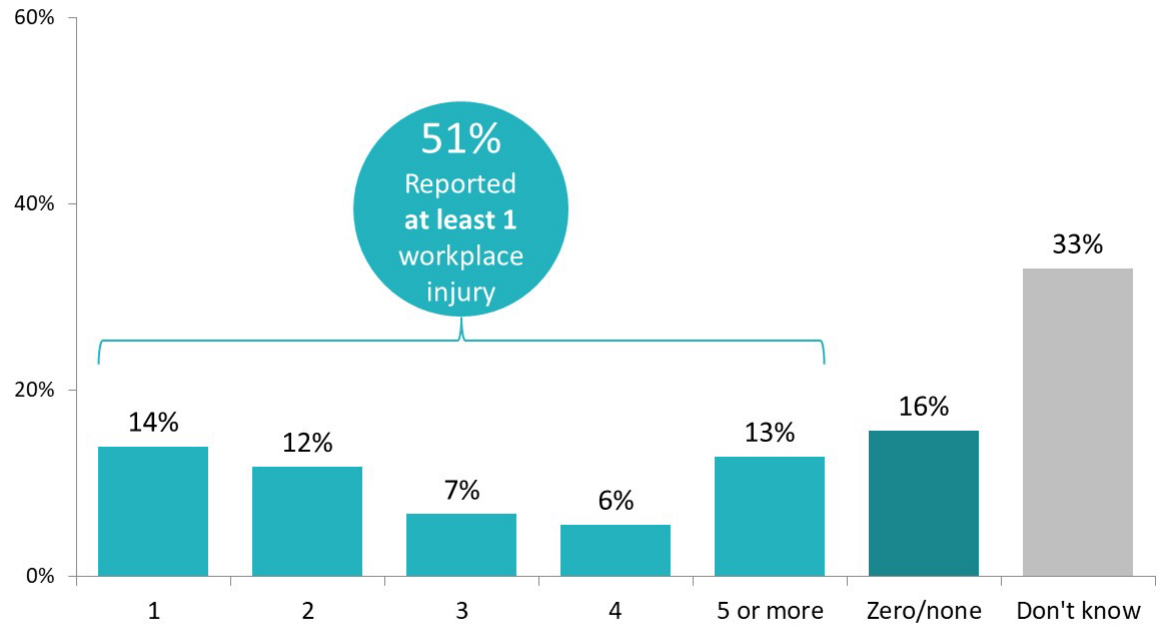
Q.C1c: **[IF AWARE OF THE WORKER'S REPORT OF INJURY IN Q.C1A]** Are you aware of any instance within your organization **between 2021 and 2023** when workers were discouraged from submitting a Worker's Report of Injury (Form 6) to WorkplaceNL? (n=173) *~Approximately.*

Workplace Injuries

Among those able to provide a definite answer, most employers indicate they had at least one workplace injury that resulted in time off work of greater than one day.

One in three organizations were unsure as to the number of workplace injuries that occurred at their organization between 2021 and 2023 that resulted in time off work for more than a day, while one in six reported having no such incidents during this timeframe.

Number of Workplace Injuries That Resulted in Time Off Work of Greater Than 1 Day



Q.C3: To the best of your knowledge, approximately how many workplace injuries occurred at your organization **between 2021 and 2023** that resulted in time off work of greater than 1 day? (n=178)

Classification Differences:

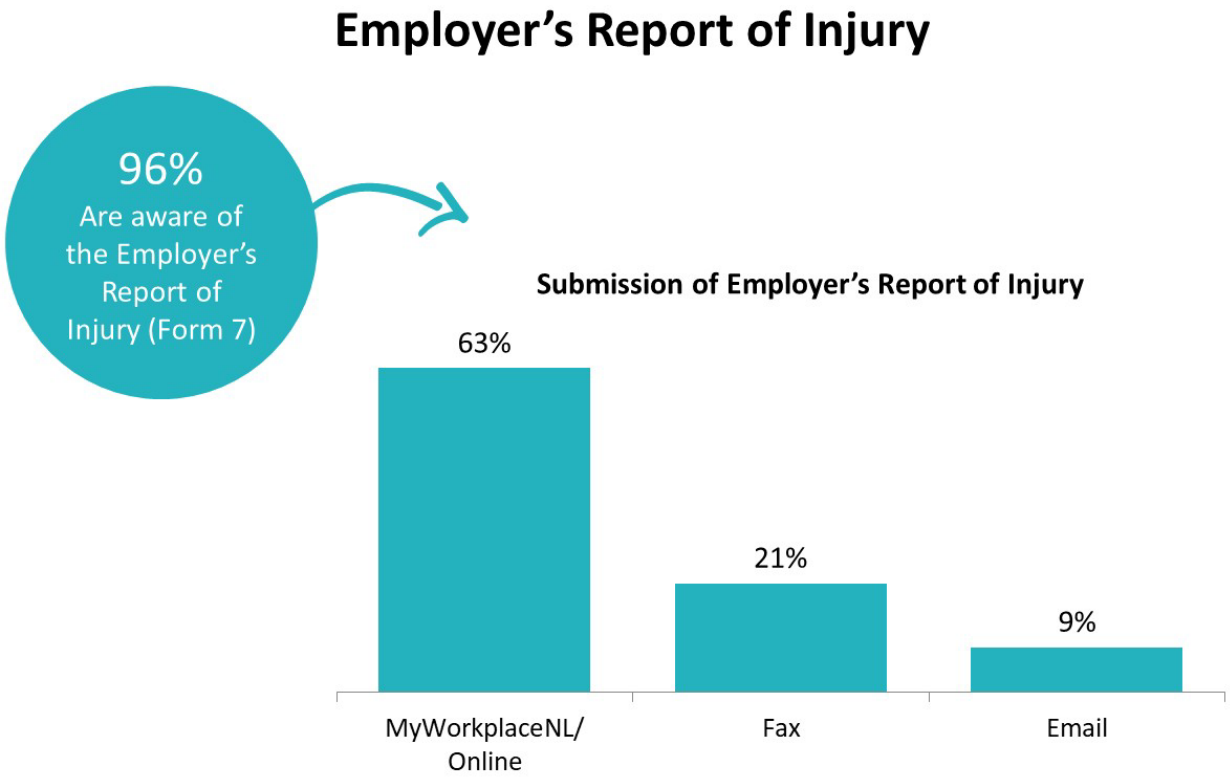
- Organizations with a sick leave and/or disability plan are more likely than those without such plans in place to report having few or no workplace injuries resulting in time off work greater than a day.

Employer's Report of Injury

Knowledge of the Employer's Report of Injury (Form 7) is also near universal, with reporting online most prevalent.

Similar to Form 6, nearly all employers indicate being aware of the *Employer's Report of Injury* (Form 7).

Close to two-thirds of organizations report submitting their Form 7 report *online*. *Fax* and *email* are also used by some employers, but are notably less so. Again, few use alternative means.



Q.C2a: Are you aware of the Employer's Report of Injury (Form 7)? (n=178)
Q.C2b: **[IF AWARE OF THE EMPLOYER'S REPORT OF INJURY IN Q.C1A]** How does the Employer's Report of Injury (Form 7) get submitted to WorkplaceNL? (n=170) *Key Mentions.*

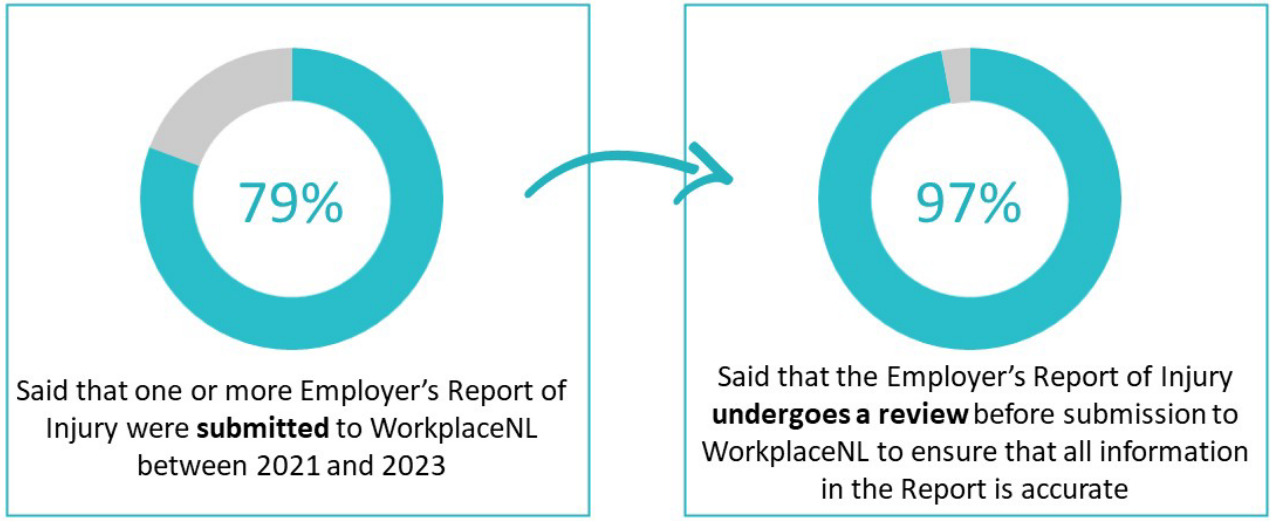
Employer's Report of Injury

Organizations generally review Form 7 reports prior to formal submission.

Among those aware of at least one WorkplaceNL injury filing at their organization between 2021 and 2023 that resulted in time off work of more than one day (n=150), eight in ten indicate that *one or more Form 7 reports were submitted by their organization* during this time period, while the remaining organizations generally expressed uncertainty as to whether Employer's Report of Injury were submitted.

Among those aware of at least one Form 7 being submitted by their company during this time period (n=119), nearly all indicate that *reports are reviewed prior to formal submission to ensure accuracy*.

Submission and Verification of Employer's Report of Injury



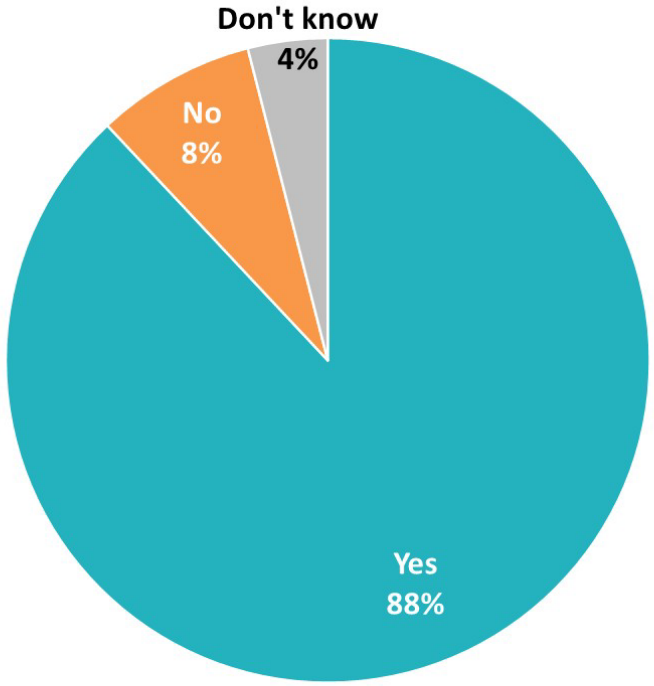
Q.C4: **[EXCLUDING THOSE WHO SAID THERE WAS ZERO/NO WORKPLACE INJURY THAT RESULTED IN TIME OFF WORK OF GREATER THAN 1 DAY THAT OCCURRED IN THE ORGANIZATION BETWEEN 2021 AND 2023 IN Q.C3]** Were one or more Employer's Report of Injury (Form 7) submitted to WorkplaceNL from your organization **between 2021 and 2023?** (n=150)
Q.C5: **[IF SUBMITTED ONE OR MORE EMPLOYER'S REPORT OF INJURY TO WORKPLACENL BETWEEN 2021 AND 2023 IN Q.C4]** Does the Employer's Report of Injury (Form 7) undergo a review before submission to WorkplaceNL, to ensure that all information in the Report is accurate? (n=119)

Workplace Injury Reporting

While reporting of workplace injuries to WorkplaceNL is a widespread practice, not all do so consistently.

Among those organizations with at least one 2021-2023 workplace injury in their organization (or those unable to state with certainty that no such events took place), approximately one in ten employers do not always report workplace injuries to WorkplaceNL.

Always Report Workplace Injuries to WorkplaceNL



Q.C7: **[EXCLUDING THOSE WHO SAID THERE WAS ZERO/NO WORKPLACE INJURY THAT RESULTED IN TIME OFF WORK OF GREATER THAN 1 DAY THAT OCCURRED IN THE ORGANIZATION BETWEEN 2021 AND 2023 IN Q.C3]** Does your organization always report workplace injuries to WorkplaceNL? (n=150)

Classification Differences:

- Organizations with a sick leave and/or disability plan are modestly less likely than those without to indicate always reporting workplace injuries to WorkplaceNL (83% vs. 95%) (Caution: small sample sizes).

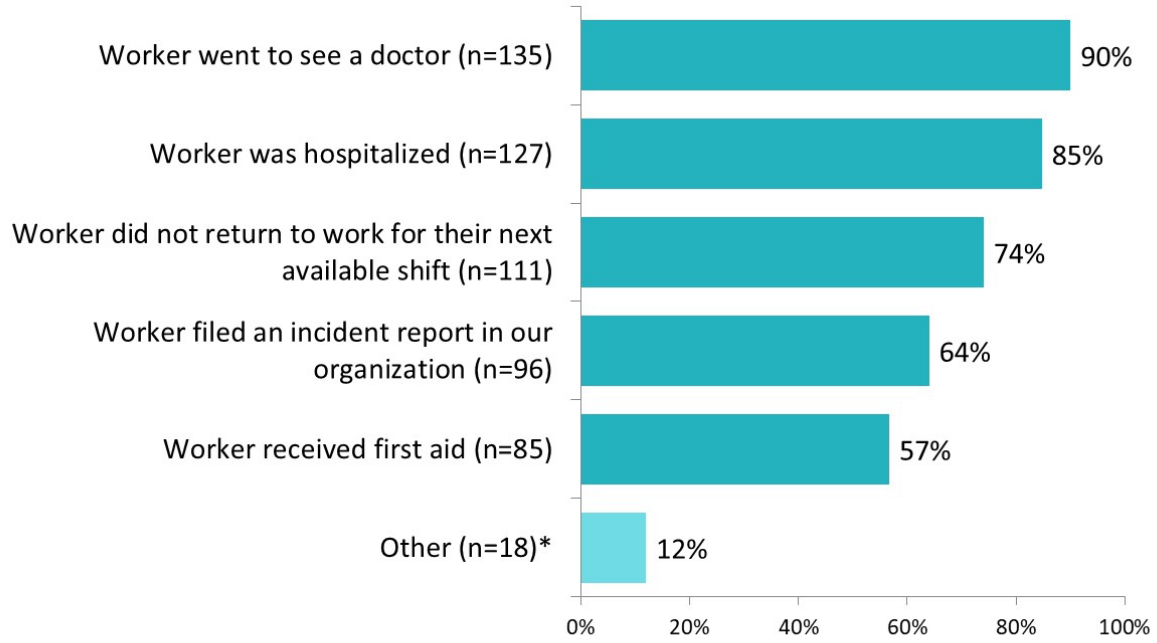
Workplace Injury Reporting

Doctors' visits and hospitalizations are factors that determine whether an injury or illness is reported to WorkplaceNL. Having a worker not return for the next available shift and whether a worker filed an internal incident report are also important considerations.

When asked what factors help to determine whether their organization files a workplace injury or illness report, it is found that doctors' visits and hospitalizations are the most commonly cited reasons for filling out a formal WorkplaceNL report (among those who had reported one or more 2021-2023 workplace injuries to WorkplaceNL).

Three-quarters of organizations state a ***worker not returning for the next available shift*** would be a trigger for filing, while two-thirds indicate that a ***worker filing their own internal incident report*** would trigger their organization to file. Slightly fewer report ***first aid treatment*** as a determinant for reporting to WorkplaceNL.

Factors That Determine Reporting of a Workplace Injury or Illness to WorkplaceNL



Q.C8: **[EXCLUDING THOSE WHO SAID THERE WAS ZERO/NO WORKPLACE INJURY THAT RESULTED IN TIME OFF WORK OF GREATER THAN 1 DAY THAT OCCURRED IN THE ORGANIZATION BETWEEN 2021 AND 2023 IN Q.C3]** What factors determine whether your organization reports a workplace injury or illness to WorkplaceNL? **Caution: Small sample size.*

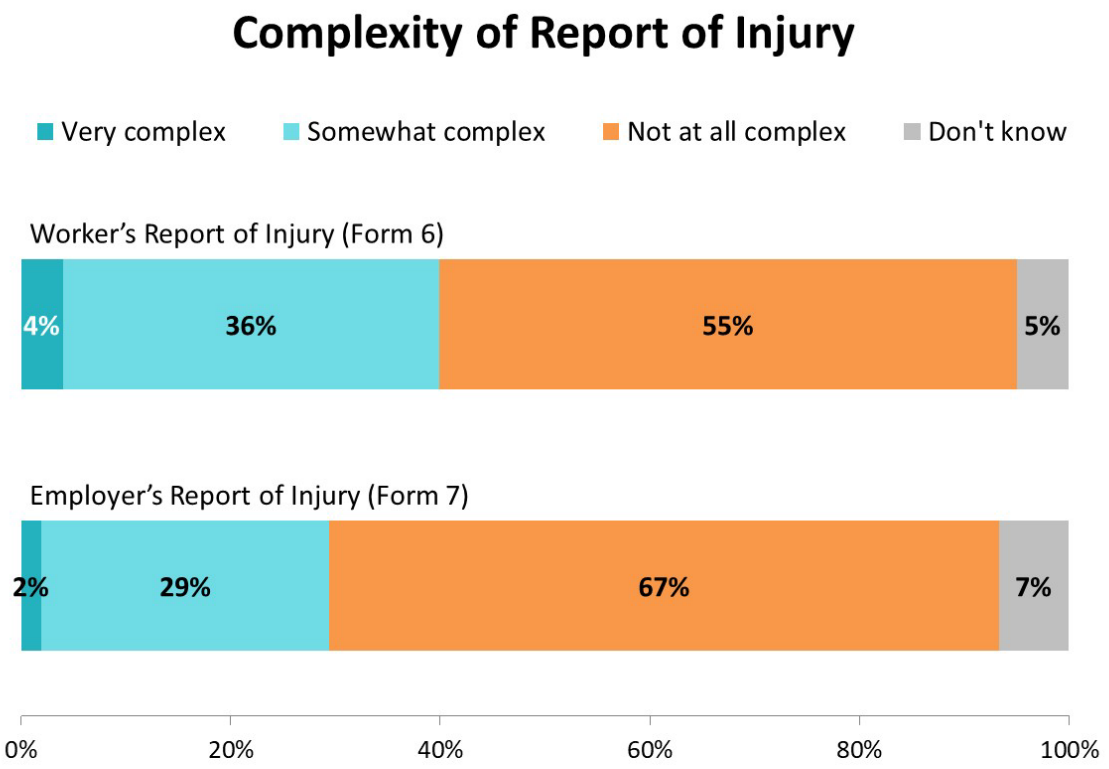
Complexity of Report of Injury

Perceptions of complexity differ slightly between the two report of injury forms, although very few deem either to be very complex.

Organizations with some level of experience in completing Form 6 or Form 7 between 2021 and 2023 were asked how complex they perceived each relevant form to be.

Among those organizations that had at least one workplace injury between 2021 and 2023 that resulted in an employee having to take time off work for greater than one day, approximately four in ten deem the Worker's Report of Injury (Form 6) to be ***complex*** to complete, although only around five percent regard it as *very* complex.

In comparison, approximately three in ten organizations deem the Employer's Report of Injury (Form 7) to be ***complex***, with even fewer categorizing it as *very complex*.



Q.C9/Q.C10: **[EXCLUDING THOSE WHO SAID THERE WAS ZERO/NO WORKPLACE INJURY THAT RESULTED IN TIME OFF WORK OF GREATER THAN 1 DAY THAT OCCURRED IN THE ORGANIZATION BETWEEN 2021 AND 2023 IN Q.C3]** Based on the experience within your organization, how complex would you say the [Worker's/Employer's] Report of Injury [Form 6/Form 7] is to complete? (n=150)

Lost Time or Medical Benefits

A small proportion of organizations are aware of at least some cases in which workplace injuries have resulted in time off work, but were not reported to management and/or did not result in a Worker's Report of Injury form being submitted or proceeding with a WorkplaceNL claim.

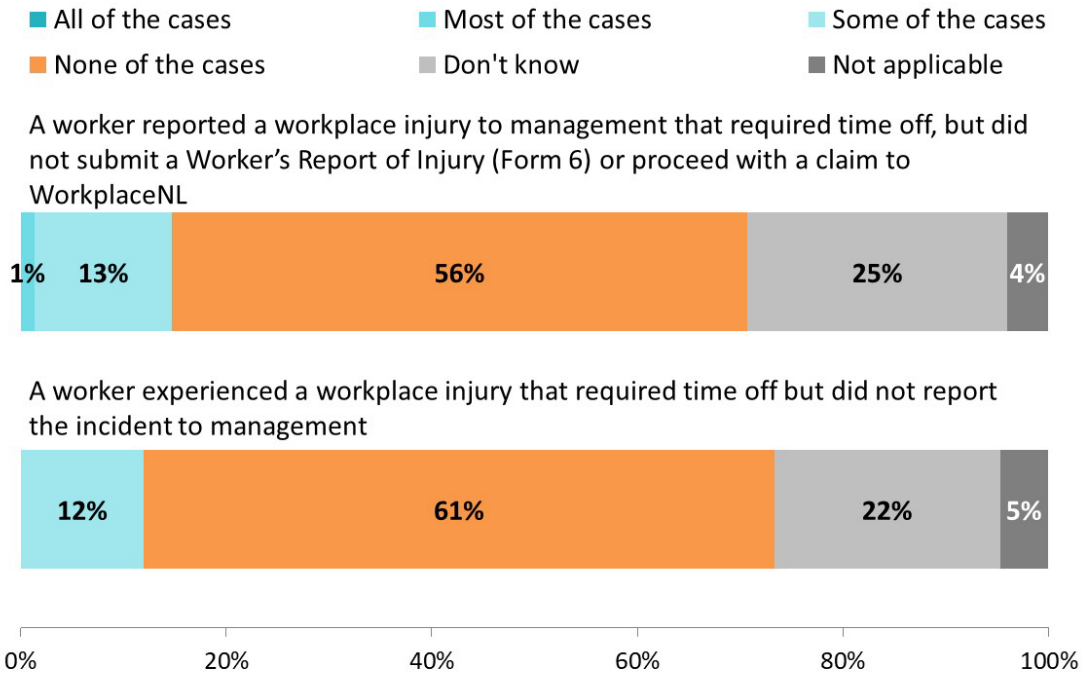
Organizations with at least one known workplace injury at their organization between 2021 and 2023 that resulted in either medical benefits from WorkplaceNL or notable time off work (i.e., greater than 1 day) were asked, to the best of their knowledge, the frequency which these were not reported to management or where a Worker's Report of Injury form was not submitted/proceeded with a WorkplaceNL claim.

Among the relevant organizations, approximately 15 percent report that *at least some* such cases have resulted in time off but did not involve a Worker's Report of Injury being submitted nor proceeded with a WorkplaceNL claim. It is noteworthy, however, that one-quarter were uncertain as to the frequency to which this occurred.

Having a worker experience an injury that required time off but one that was not reported to management was felt to be a relatively rare occurrence, with just over one in ten stating it happened in *some cases*, while no one felt it happened in most or all cases. That said, just over one-quarter were unable to answer this question or felt the question was not applicable.

When asked, when an injury was reported to management, why a Worker's Report of Injury was also not submitted, reasons provided for this small number of cases include ***not losing that much time from work***, believing it was ***not worth the trouble to apply for WorkplaceNL wage loss benefits***, and ***not believing their injury was serious enough to report*** being most common. (Q.C12)

Frequency of Workplace Injuries Resulting in Lost Time or Medical Benefits

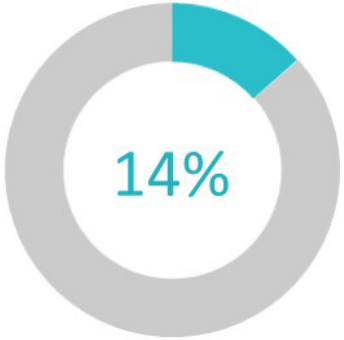


Q.C11a-b: [**EXCLUDING THOSE WHO SAID THERE WAS ZERO/NO WORKPLACE INJURY THAT OCCURRED IN THE ORGANIZATION BETWEEN 2021 AND 2023 IN Q.C3]** Thinking of workplace injuries at your organization between 2021 and 2023 that resulted in either medical benefits from WorkplaceNL, or time off work greater than 1 day, to the best of your knowledge how often did the following happen? (n=150)

Additional Feedback from Employers

At the end of the survey all organizations were given the opportunity to provide additional commentary related to the survey or its contents. Among the few who provided additional remarks (n=24), organizations most commonly provided ***general claims-related comments*** (e.g., navigation difficulty, time reporting considered to be tedious, requiring more training), or they provided ***specific comments related to Form 6 or Form 7*** (e.g., lack of clarity, needing more space, requesting a comments section to be added).

Additional Feedback



Have comments related to the survey/its content

Specific Comments

- **6%** General claims-related comments (difficult to navigate, time reporting is tedious, more training required, etc.)
- **3%** Specific comments related to Form 6 or Form 7 (unclear, more space needed, comments section required, etc.)
- **87%** No comments

Q.D1: Do you have any comments related to this survey or its content? (n=178)



Employer / Worker Comparisons

The following provides a brief comparative analysis of survey responses from employers and workers on key questions posed to both populations.

Organizational Offerings – Workers vs. Employers

After excluding employers and injured workers who answered "don't know" regarding their organizations, results indicate that approximately two-thirds of both employers and current workers report having a health benefits plan in place, other than their WorkplaceNL coverage, to pay for some or all of a worker's medical expenses for a workplace injury. That said, far fewer workers no longer employed report having had such a plan in place in 2021-2023.

At the same time, current workers are more likely than employers to report having a sick leave and/or disability plan in place to play for some or all of a worker's wages when they are off work due to a workplace injury. Again, those no longer employed are less likely to report having had such a plan in place as compared with their counterparts still in the workforce.

Employers are far more likely than workers to report having company training on when and how to file claims with WorkplaceNL.

Finally, reports of bonus or incentive programs designed to promote an accident-free workplace remain limited among both employers and workers.

Does your organization/employer have any of the following?	Workers *(currently employed; did not personally experience a 2021-2023 workplace injury)*	Workers *(previously employed between 2021-2023; did not personally experience a 2021-2023 workplace injury)*	Employers
Health benefits plan other than WorkplaceNL coverage that pays some or all of a worker's medical expenses for a workplace injury or illness.	*Yes:* 64%	*Yes:* 40%	*Yes:* 66%
Sick leave and/or disability plan other than WorkplaceNL coverage that pays some or all of a worker's wages when they are off work for a workplace injury or illness.	*Yes:* 64%	*Yes:* 44%	*Yes:* 47%
Training on when and how to file claims with WorkplaceNL in the event of a workplace injury or illness	*Yes:* 54%	*Yes:* 41%	*Yes:* 78%
A bonus or incentives to maintain an accident-free workplace	*Yes:* 13%	*Yes:* 20%	*Yes:* 10%

(Workers: QB3Aa-d and QB3Ba-d; Employers: QB5a-d)

Note: These calculations are based only on respondents who provided an opinion. Responses of 'don't know' have been excluded.

When to Report – Workers vs. Employers

In terms of when to report, workers who did not experience a 2021-2023 workplace injury are slightly more likely to express uncertainty to these statements, particularly in relation as to whether "it is okay to use sick days rather than filing an injury claim," and if "injuries only need to be reported if the time off exceeds the number of sick days allowed."

That said, when comparing results between workers and employers between those who offered an opinion (i.e., excluding mentions of "don't know" from the calculations), the results still indicate that workers who have not experienced a 2021-2023 workplace injury are slightly more likely than employers to agree with each statement that incorrectly describes reporting situations.

When to Report *(Yes/Agree)*	Workers *(did not personally experience a 2021-2023 workplace injury)*	Employers
Only workplace injuries that require time off work need to be reported to WorkplaceNL. / Do only workplace injuries that require time off work need to be reported to WorkplaceNL?	*Agree:* 21%	*Yes:* 14%
It is okay to use sick days rather than file a claim in WorkplaceNL. / It is okay to use sick days rather than file a claim with WorkplaceNL for workplace injuries?	*Agree:* 20%	*Yes:* 5%
Workplace injuries only need to be reported to WorkplaceNL if they are serious. / Do injuries only need to be reported to WorkplaceNL if they are serious?	*Agree:* 14%	*Yes:* 8%
Workplace injuries only need to be reported to WorkplaceNL if the time off exceeds the sick days allowed by your employer. / Do workplace injuries only need to be reported to WorkplaceNL if the time off exceeds the sick days allowed by the employer?	*Agree:* 12%	*Yes:* 4%

(Workers: QB1b-e; Employers: QB3a-d)

Note: These calculations are based only on respondents who provided an opinion. Responses of 'don't know' have been excluded.

Perception Statements – Workers vs. Employers

Here again, survey results of workers and employers who offered an opinion (i.e., excluding mentions of "don't know" from the calculations) are compared. As noted in the table to the right, agreement across the various statements assessed varies notably in four of the seven comparable statements, between workers without a 2021-2023 injury, on the one hand, and employers, on the other hand.

Among those who offered an opinion, employers are more likely to agree that employees know how to report. Alternatively, workers are more likely to agree that the claim process is complex, and that they would not submit a workplace injury claim if their employer/sick plan/health plan covered their medical expenses and other aspects.

Perception Statements: Strongly Agree/Agree	Workers *(currently employed; did not personally experience a 2021-2023 workplace injury)*	Employer
I have a good understanding of how I would report a workplace injury (QB4e). / There is a good understanding among our employees of how to report a workplace injury to WorkplaceNL (QB6b).	81%	97%
My employer has a good understanding of the workers' compensation system (QB4k). / Our organization has a good understanding of the workers' compensation system in Newfoundland and Labrador (QB6h).	93%	95%
My employer would like to avoid lost time (time off work) claims as it can impact their rating (QB4j). / It is better to avoid lost time claims as it can impact a company/organization's rating with WorkplaceNL (QB6g).	36%	35%
Submitting a workplace injury claim to WorkplaceNL is complex (QB4f/QB6c).	44%	16%
I would not submit a workplace injury claim if my employer or sick plan covered my time off work (QB4g). / It is better for employees to not submit a workplace injury claim to WorkplaceNL if the employer or sick leave plan covered the time off work (QB6d).	26%	4%
I would not submit a workplace injury claim if my medical expenses were covered by my employer/health plan (QB4h). / It is better for employees to not submit a workplace injury claim to WorkplaceNL if their medical expenses are covered by the employer health plan (QB6e).	24%	4%
My employer does not like to involve WorkplaceNL for minor workplace injuries (QB4i). / Our company/organization prefers not to involve WorkplaceNL for minor workplace injuries (QB6f).	20%	14%

(Workers: QB4e-k; Employers: QB6b-h)

Note: These calculations are based only on respondents who provided an opinion. Responses of 'don't know' have been excluded. Statements where 'don't know' responses were supressed due to small sample sizes have also been excluded from the table.



NARRATIVE
RESEARCH

Every insight tells a story.