

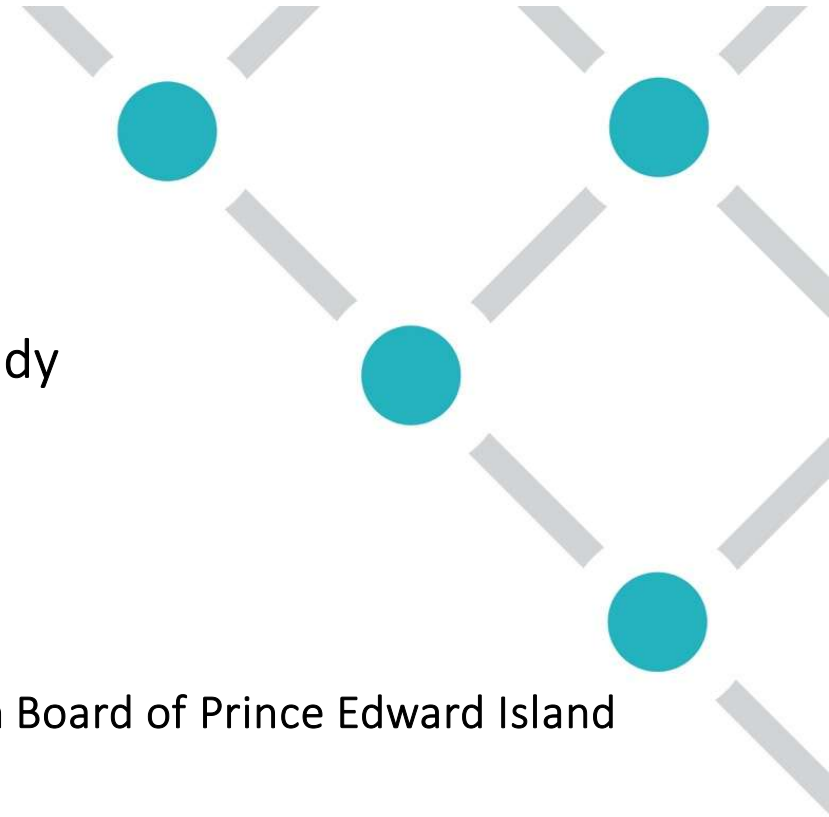
NARRATIVE
RESEARCH

2025 Employers Study

December 2025

Prepared for:

Workers Compensation Board of Prince Edward Island





Methodology



Mode
Telephone survey



Audience
Employer clients of the WCB of Prince Edward Island



500 completed surveys



Data Collection Dates
October 27-November 13, 2025



Average Completion Time
10 minutes



Sampling/Administration

Random telephone surveys with a representative sample of employers from the WCB's employers' database, including registered employers across Prince Edward Island and those located outside the province but with operations on the Island.



Weighting

Results were statistically weighted to the distribution of the true distribution of WCB employer clients, by company size and region.



Response Rate

11%



Margin of Error

Overall results are accurate to within +/- 4.4 percentage points, 19 times out of 20.

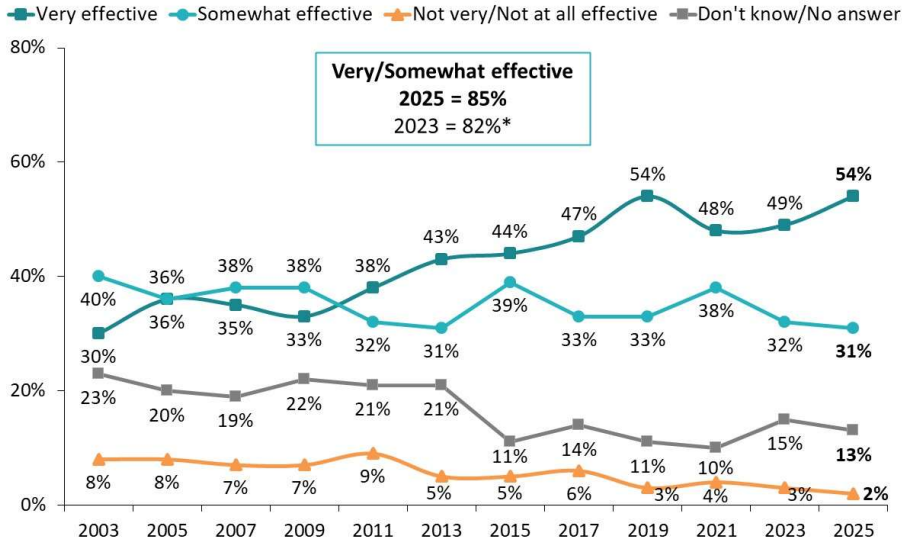


Effectiveness and Fairness of the WCB

The WCB continues to be effective in providing services to employers, and there is an increase in employers saying the service is 'very effective' as compared to last year.

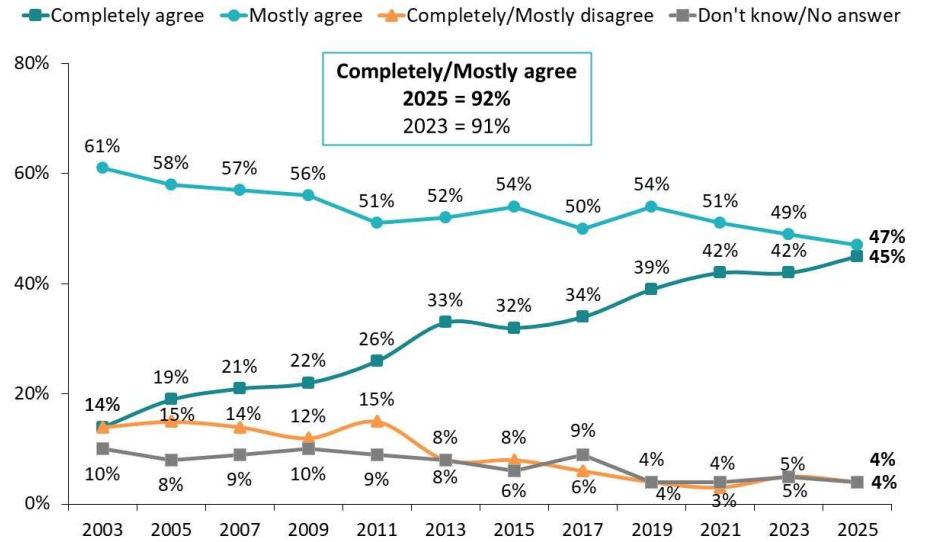
The vast majority continue to agree that the WCB is fair to employers, with an expanding percentage completely agreeing with this sentiment.

Effectiveness in Providing Service to Employers



Q.2: How effective is the WCB specifically in terms of providing service to you? Do you think the WCB is very effective, somewhat effective, not very effective, or not at all effective? (n=500) *Due to rounding.

Workers Compensation on PEI is Fair to Employers



Q.5: Please indicate whether you completely agree, mostly agree, mostly disagree, or completely disagree with the following statement: Workers Compensation on PEI is fair to employers? (n=500) *Due to rounding.

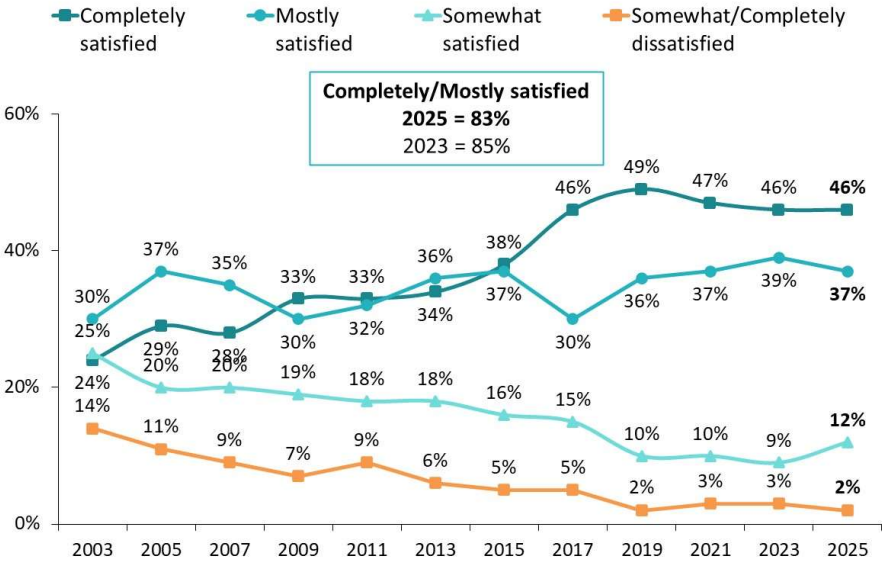


Satisfaction with the WCB

Employers continue to report strong satisfaction with the WCB overall.

This year, the WCB continues to receive strong ratings on its service dimensions.

Overall Satisfaction with WCB



Q.3: And overall, are you completely satisfied, mostly satisfied, somewhat satisfied, somewhat dissatisfied, or completely dissatisfied with the WCB? (n=500)

Assessing the WCB's Service

% Completely/Mostly Agree

Category	2003	2005	2007	2009	2011	2013	2015	2017	2019	2021	2023	2025
The WCB does a good job of keeping me informed	78%	84%	76%	81%	82%	87%	94%	91%	93%	93%	92%	94%
Workers' compensation on PEI is providing a benefit to employers	81%	83%	86%	85%	86%	85%	87%	88%	92%	93%	93%	93%
The WCB clearly explains the assessment system	75%	74%	78%	77%	78%	80%	81%	79%	84%	84%	82%	84%
The WCB assesses employers fairly based on their claims cost experience	64%	64%	71%	74%	71%	73%	78%	75%	83%	86%	81%	84%

Q.8a-d: I would now like to ask you to agree or disagree with a few statements about the WCB. For each statement, please indicate whether you completely agree, mostly agree, mostly disagree, or completely disagree that....: (n=500)

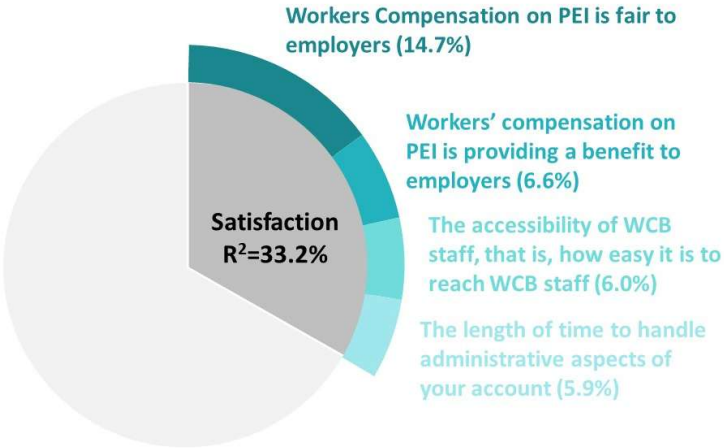


Drivers of Satisfaction and Fairness with the WCB

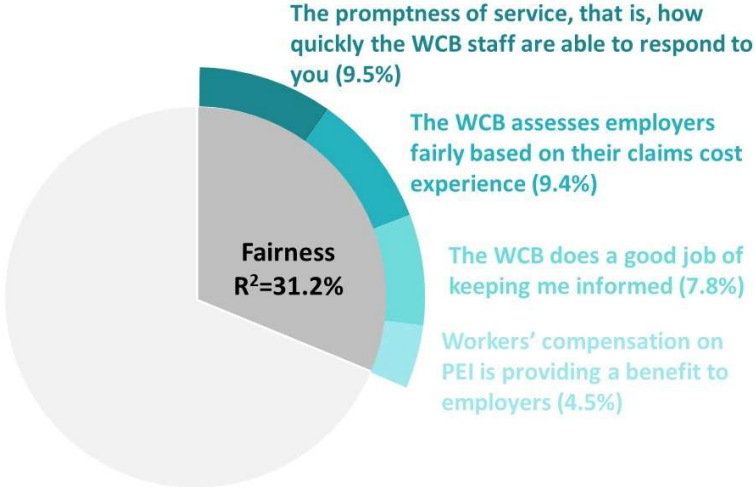
Overall satisfaction with the WCB is driven by perceptions of fairness towards employers, accessibility of staff, length of time for administrative aspects, and perceived benefits provided to employers by the WCB.

This year, perceptions of fairness with the WCB are driven by prompt service, assessing employers fairly based on claims cost experience, keeping employers informed, and the perception that the WCB provides a benefit to employers.

Drivers of Satisfaction with WCB



Drivers of Perceived Fairness





Importance and Satisfaction Ratings

WCB staff members' ability to answer questions continues to be the most critically important factor in evaluating service.

Importance of Evaluating WCB's Services												
	% Critically Important											
Service Category	2003	2005	2007	2009	2011	2013	2015	2017	2019	2021	2023	2025
Ability to answer questions	62%	67%	64%	63%	65%	68%	63%	65%	67%	69%	68%	72%
Accessibility	51%	58%	53%	56%	53%	59%	56%	60%	58%	63%	64%	72%
Clarity of letters	63%	61%	62%	56%	57%	61%	60%	60%	61%	64%	63%	68%
Promptness	52%	59%	53%	54%	53%	59%	55%	60%	58%	58%	61%	62%
Politeness	48%	45%	49%	48%	44%	50%	50%	47%	47%	48%	47%	55%
Reporting	39%	43%	51%	42%	43%	49%	45%	47%	44%	50%	48%	50%
Frequency of contact	34%	35%	34%	36%	34%	41%	42%	45%	40%	48%	43%	50%
Other administrative requirements*	n/a	n/a	n/a	n/a	n/a	n/a	n/a	33%	34%	39%	40%	39%

Q.6a-h: How important are each of the following in terms of evaluating the service provided by the WCB? Would you say [READ AND ROTATE STATEMENTS] is critically important, important, but not critical, not very important, or not at all important? (n=500) *New question in 2017.

The WCB's service performance remains high for the examined areas, with employers being most satisfied with the length of time to handle administration and politeness.

Satisfaction Rating with WCB's Services												
	% Completely/Mostly Satisfied											
Service Category	2003	2005	2007	2009	2011	2013	2015	2017	2019	2021	2023	2025
Length of time to handle administrative aspects*	n/a	n/a	n/a	n/a	n/a	77%	84%	82%	84%	84%	85%	90%
Politeness	76%	76%	77%	78%	80%	83%	87%	84%	89%	88%	87%	89%
Clarity of letters	74%	76%	73%	88%	74%	80%	84%	84%	87%	87%	83%	86%
Accessibility	70%	73%	68%	74%	75%	78%	80%	78%	81%	82%	83%	84%
Clarity of forms	67%	74%	67%	77%	77%	77%	77%	82%	85%	84%	81%	84%
Promptness	67%	72%	69%	72%	75%	76%	78%	75%	82%	81%	80%	83%
Ability to answer questions	66%	71%	67%	73%	75%	75%	81%	76%	82%	82%	79%	83%

Q.7a-g: Next, please indicate whether you are completely satisfied, mostly satisfied, somewhat satisfied, somewhat dissatisfied, or completely dissatisfied with the following statements. Please mention if a specific statement does not apply to your organization. (n=500) *New question in 2013.



WCB Service Satisfaction Index

The WCB's Service Satisfaction Index is on par with the record high from 2019.

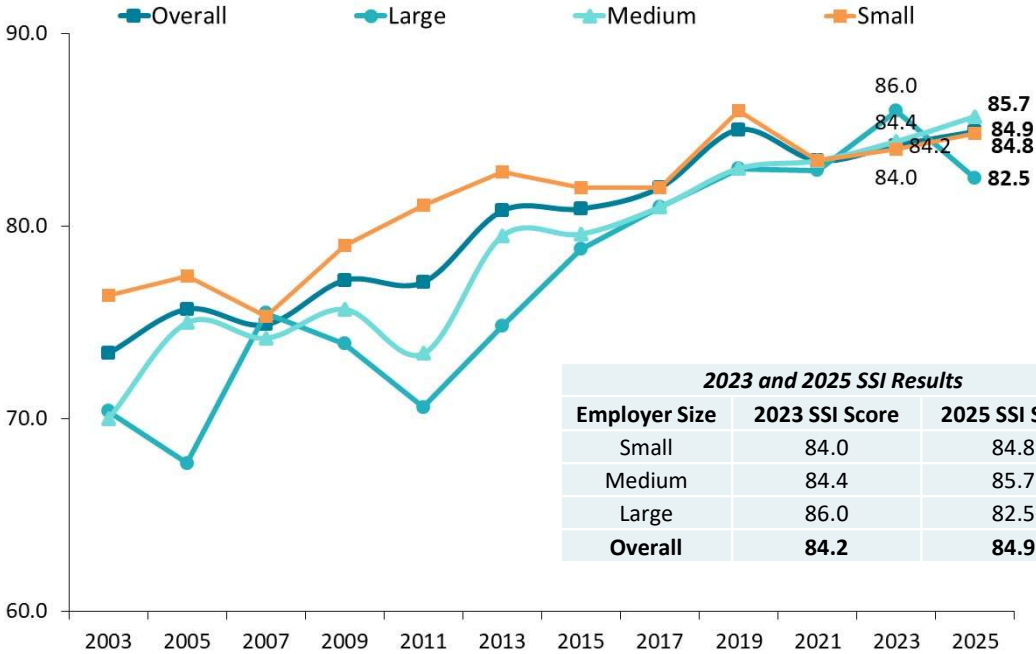
To provide a method for tracking the WCB's performance with respect to opinions of employers on Prince Edward Island, an index was created in 2003 that combined key aspects of the WCB's service to employers. Specifically, the Service Satisfaction Index (SSI) includes employers' assessments of the overall effectiveness of the WCB in providing service to them, their overall satisfaction with the WCB, agreement that workers' compensation on PEI is fair to employers, as well as their satisfaction with the WCB in terms of staff accessibility, promptness, and knowledge (that is, how well the WCB staff are able to answer employer questions).

Based on the sample size and variability associated with the present study results, it is estimated that a difference in the Index of approximately 2.5 points in either direction would be considered a significant change (improvement or decline) in performance, year-over-year.

Currently, the **2025 SSI stands at 84.9**, up 0.7 points from 2023, on par with the highest level ever recorded (85 in 2019). As indicated in the accompanying graph, the Index score for large organizations has fallen slightly below the score for organizations of other sizes this year.

Service Satisfaction Index - Employers

By Size of Business



2023 and 2025 SSI Results		
Employer Size	2023 SSI Score	2025 SSI Score
Small	84.0	84.8
Medium	84.4	85.7
Large	86.0	82.5
Overall	84.2	84.9



Gap Analysis

The gaps between expectations and satisfaction with performance are generally unchanged since 2023.

By collecting separate ratings of importance and rating of satisfaction, it is possible to conduct a statistical gap analysis that compares clients' *expectations* on a set of service factors, on one hand, with an *organization's performance* on those same factors, on the other hand. Gap scores are calculated as the percentage of clients who rate a factor as critically important and are less than completely satisfied with performance on that factor. Higher gap scores indicate greater gaps between expectation and performance, and represent areas in which attention could be focused to achieve organizational improvement. On a positive note, the gap scores for the WCB of PEI are all within reasonable performance standards.

Gap Analysis												
Service Category	2003	2005	2007	2009	2011	2013	2015	2017	2019	2021	2023	2025
Accessibility	32%	33%	33%	32%	30%	27%	28%	29%	25%	26%	27%	30%
Ability to answer questions	41%	37%	40%	37%	40%	33%	32%	32%	27%	27%	27%	27%
Clarity of letters	37%	38%	42%	37%	31%	22%	27%	30%	23%	27%	26%	27%
Promptness	34%	36%	35%	31%	31%	28%	28%	31%	23%	23%	28%	25%
Politeness	26%	22%	25%	22%	15%	16%	16%	16%	13%	13%	15%	16%
Length of time to handle administrative aspects*	n/a	n/a	n/a	n/a	n/a	23%	20%	13%	12%	14%	16%	15%

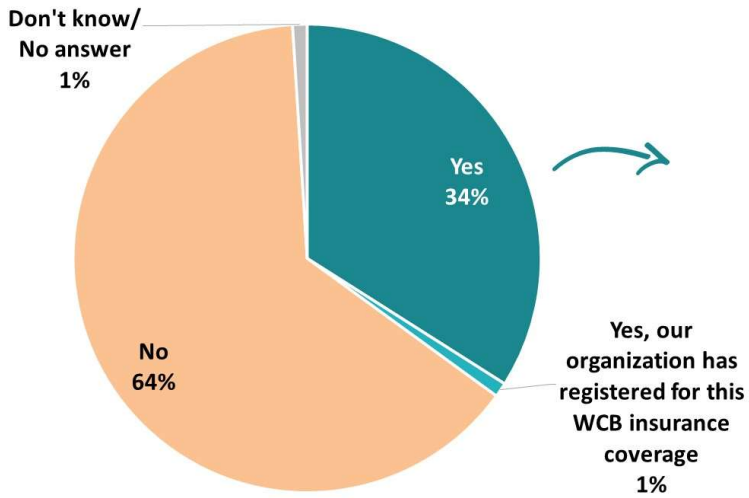
Q.7a-d, f-g: Gap Analysis. (n=500) *New question in 2013.



Personal Coverage Insurance

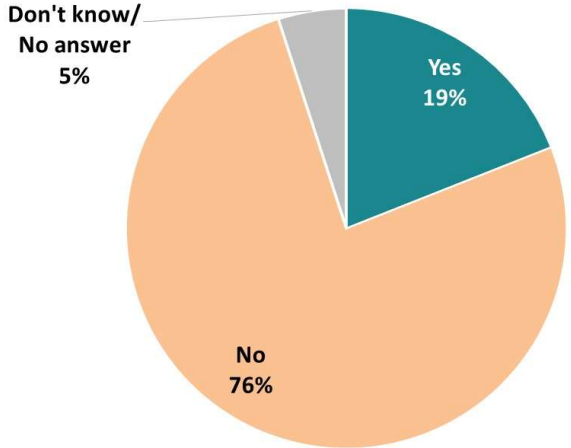
Awareness of and registration for the WCB's personal coverage insurance are somewhat low among employers.

Aware WCB Offers Personal Coverage Insurance



Q.9: For a fee, the WCB offers insurance called 'Personal Coverage' which is for owners, partners and directors of companies that operate on PEI. This insurance provides benefits for work-related injuries or illness to these individuals. Prior to today, did you know that the WCB offers this insurance? (n=500) *New question in 2025*

Organization Has Registered for WCB Personal Coverage Insurance



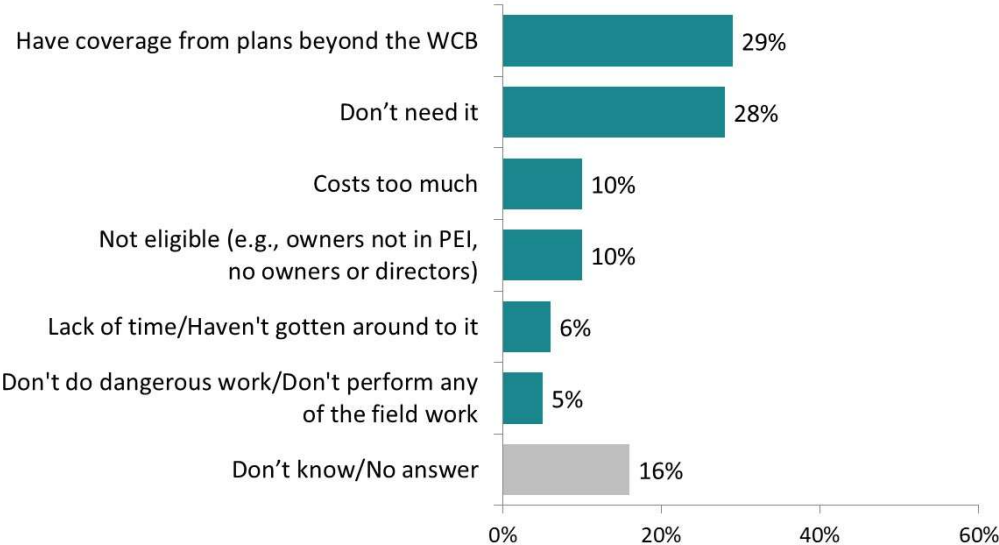
Q.10: Has your organization already registered for this WCB personal insurance coverage for your company's owners and directors? (n=182) *Note: Responses of 'Yes, our organization has registered for this WCB insurance coverage' in Q.9 are coded into 'Yes' in Q.10. New question in 2025*



Reason for Not Registering for Personal Coverage Insurance

Many employers aware of but not registered for the personal coverage insurance either already have coverage elsewhere, or say they have no need for it.

Why Organization Has Not Registered Among Those Who Have Not Registered for WCB's Personal Coverage Insurance Aggregated Verbatim Comments



Q.11: [IF CODE 1 (YES, I WAS AWARE) IN Q.9, BUT NOT IF CODE 1 (YES, ALREADY REGISTERED) IN Q.10] What is the single most important reason why your organization has not registered for this WCB Personal Coverage insurance? Any other reasons? (n=145) *New question in 2025.*

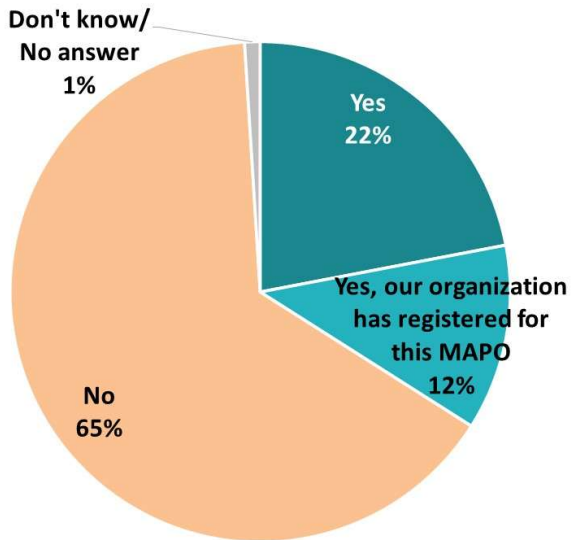


Monthly Assessment Payment Option (MAPO)

A majority of employers are not aware of the monthly assessment payment option.

Employers aware of the MAPO primarily say they have not registered for it because they have no need to.

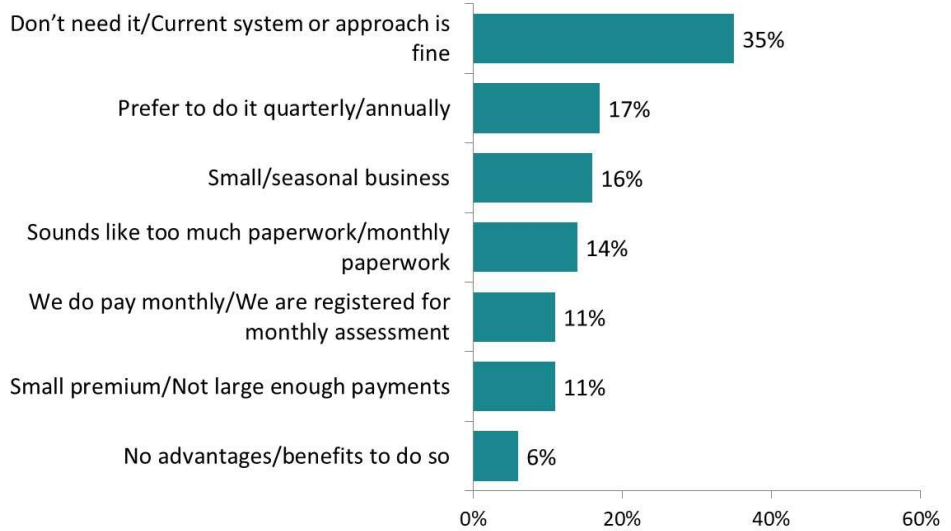
Aware WCB Offers Monthly Assessment Payment Option



Q.12: [NOT IF EMPLOYER ALREADY HAS MAPO, AS FROM CONTACT RECORD] The WCB offers, at no additional cost, a Monthly Assessment Payment Option, or MAPO, to employers. This is a voluntary program allowing monthly payments based on actual monthly payroll instead of a large annual estimate, or paying for their WCB coverage in advance. Prior to today, did you know that the WCB offers this Monthly Assessment Payment Option? (n=486) *New question in 2025*

Why Organization Has Not Registered

Among Those Who Have Not Registered for WCB's Monthly Assessment Payment Option
Aggregated Verbatim Comments



Q.13: [IF CODE 1 (YES, I WAS AWARE) IN Q.12] What is the single most important reason why your organization has not registered for the WCB's Monthly Assessment Payment Option? b. Any other reasons? (n=107) *New question in 2025.*



Suggestions for Improvement

Only a minority of employers offer suggestions for service improvement on the part of the WCB, likely a testament to the widespread satisfaction among employers.

What the WCB Could Do to Improve the Service it Provides to Employers on PEI												
Aggregated Verbatim Comments												
Items	2003	2005	2007	2009	2011	2013	2015	2017	2019	2021	2023	2025
Improve communication/ More detailed information	12%	10%	14%	2%	6%	4%	4%	7%	4%	4%	6%	9%
More access to information	6%	6%	7%	2%	4%	2%	0%	1%	2%	1%	2%	8%
More-user friendly/easier to use website	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3%	7%	5%
More information regarding procedures for determining rate of pay	n/a	n/a	n/a	3%	1%	0%	1%	n/a	0%	0%	3%	5%
Provide seminars/ workshops/training	5%	7%	4%	2%	2%	1%	1%	2%	2%	5%	2%	4%
None/No improvements/ Nothing	20%	18%	17%	5%	12%	18%	4%	16%	13%	16%	22%	10%
Don't know/No answer	32%	38%	36%	67%	56%	61%	67%	53%	60%	55%	44%	55%

Q.14: And in closing, what, if anything, do you think the WCB could do to improve the services it provides to employers on PEI? Please feel free to mention about any aspect of service provided by the WCB. Anything else? (n=500)



NARRATIVE RESEARCH

Every insight tells a story.