2024 Annual REPORT



Safety Matters @Work

Workers Compensation Board of PEI

Here for you since 1949

CONTACT INFORMATION

Please connect with us if you have questions or concerns. The WCB is here to help!

wcb.pe.ca

14 Weymouth Street, Charlottetown

WCB of PEI, PO Box 757, Charlottetown, PE, C1A 7L7

902-368-5680 or 1-800-237-5049 toll-free in Atlantic Canada

24-Hour Occupational Health and Safety Emergency Line 902-628-7513

General occupational health and safety inquiries: ohs@wcb.pe.ca
General claim inquiries: workerservices@wcb.pe.ca
Employer accounts and services: safetymatters@wcb.pe.ca
Internal Reconsideration Office: appeals@wcb.pe.ca
Service feedback: servicefeedback@wcb.pe.ca



VISION, MISSION, GUIDING PRINCIPLES

The Workers Compensation Board (WCB) has been an integral part of the Island community since 1949. Today, over 92,300 workers and 6,790 employers are protected through the fair and effective administration of the *Workers Compensation Act* (WC Act). Furthermore, the WCB supports all Island workplaces through education about, and enforcement of, the *Occupational Health and Safety Act* (OHS Act).

VISION

Workplaces are safe. Injuries are eliminated. Service excellence is assured.

MISSION

We provide leadership in building safe and healthy workplaces, and support recovery, if an injury occurs.

GUIDING PRINCIPLES

Our efforts are guided by the following five principles:



INTEGRITY

We are fair and transparent, and take responsibility for our actions and performance.

COMPASSION

We value the diverse needs and perspectives of individuals, and treat people with respect and empathy.

EXCELLENCE

We demonstrate high standards and empower our people to innovate and continuously do things better.

COLLABORATION

We work with each other and our stakeholders to achieve our mission, while balancing worker and employer interests.

ACCOUNTABILITY

We are stewards of PEI's workplace safety and compensation system and its entrusted resources.

BOARD OF DIRECTORS



Back row, left to right:
James McInnis, Karen Creighan, Blair Weeks, Gail Ellis, Bronwyn Dunphy
Front row, left to right:
Jim MacPhee (Chair), Valerie Robinson (Vice-Chair)

SENIOR LEADERSHIP TEAM

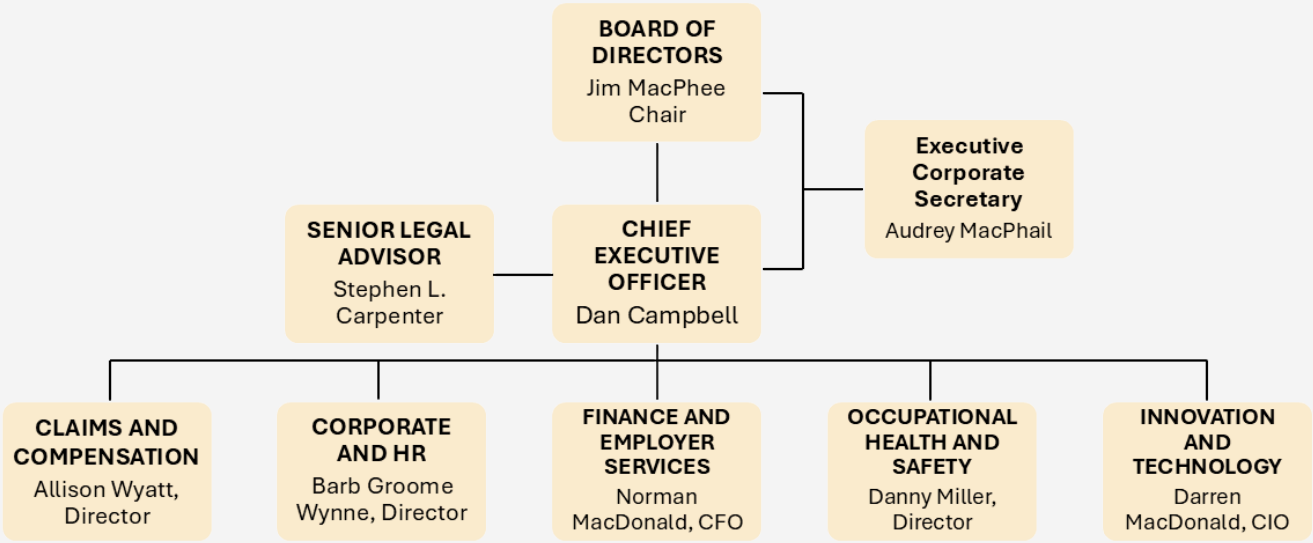


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YEAR AT A GLANCE

	2024	2023
Educational Activities Public presentations, virtual sessions, in-person workshops, site visits	3,111 participants	3,199 participants
Workplace Inspections	2,760	2,954
Number of Assessed Employers[1]	6,791	6,760
Estimated Size of PEI Workforce **As per Statistics Canada**	92,350 March 31, 2025	88,400 March 31, 2024
Total Adjudicated Claims	1,809	1,718
- Temporary Wage Loss	986	936
- Medical Aid Only	673	620
- Denied	144	161
- Compensable Workplace Fatalities	6	1
Total Workplace Fatalities[2]	9	1

[1] Employers with multiple operations may be classed as more than one assessed employer.

[2] The Total Workplace Fatalities encompasses all compensable and non-compensable workplace injuries that resulted in the death of a worker, as reported to us.

HIGHLIGHTS & NEW INITIATIVES IN 2024

IMPROVED APPROACH TO MAXIMUM ANNUAL EARNINGS (MAE) CALCULATION

In January, the new method to calculate the MAE came into effect to keep pace with annual PEI wage growth. As a result, more Islanders have their full earnings covered by the WCB when receiving wage loss benefits. The MAE is the maximum amount of earnings an employer would pay premiums on, per worker.

RESOURCES AVAILABLE IN SIX DIFFERENT LANGUAGE

In May, the WCB released a series of new and updated resources in six different languages to enhance the health and safety of workers and employers on the Island. These resources include safety responsibility related posters, a fact sheet about what workers compensation coverage is and a fact sheet about what to do if a work-related injury or illness happens. These resources are available in English, French, Chinese simplified, Punjabi, Filipino and Spanish.

2024 INJURED WORKER SURVEY RESULTS

The WCB surveys its two client groups – injured workers and employers – on a biennial basis. In November, Narrative Research was commissioned to survey injured workers. The injured worker service satisfaction index, the combined key metrics about the WCB's service, has continued to increase and now stands at 79.3 which is a record high. The overall satisfaction of injured workers with the WCB now stands at 76%, which is also an all-time high.

FILE YOUR CLAIM ONLINE

In January, the WCB launched its online claim filing service to provide injured workers quicker access to submitting a claim. Now, workers on the Island have the convenience of reporting and filing a work-related injury or illness claim anytime, from anywhere and any device, through the WCB's Online Services portal.

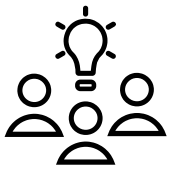
ONLINE CERTIFICATE COURSES

In May, the WCB started offering free online certificate courses that cover a variety of compensation and occupational health and safety topics for employers and workers. Learning is self-paced and when a participant finishes a course, they receive a completion certificate from the WCB. The five courses are: Hazard Assessment and Control, Joint Occupational Health and Safety Committee Basics, Supervisor Safety, Workplace Disability Management and Workplace Safety for Young Workers

EXPANSION OF COVERAGE FOR PSYCHOLOGICAL INJURIES

In 2024, the Board of Directors approved the expansion of coverage to include psychological injuries resulting from work-related harassment, effective January 1, 2025. The WCB recognized that the needs of workers and employers are evolving and becoming more complex. Enhancing compensation for psychological injuries is one way to address those needs and to make WCB coverage more inclusive.

FROM PREVENTION TO RECOVERY BY THE NUMBERS



PARTICIPANTS IN EDUCATIONAL SESSIONS	
2024	2023
3,111	3,199



WORKPLACE INSPECTIONS	
2024	2023
2,760	2,954



TIME-LOSS INJURY FREQUENCY*	
2024	2023
1.21	1.16

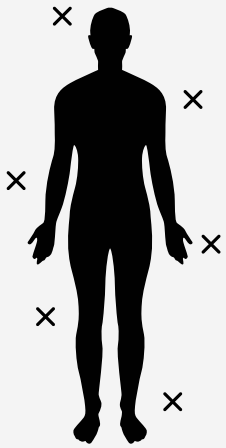


NATURE OF INJURY FOR TIME-LOSS CLAIMS	
2024	2023
56.5% sprains, strains, tears	56.1% sprains, strains, tears

PERCENTAGES OF WORKPLACES INJURIES PER INDUSTRY (time-loss claims)					
Health and Social Services		**Construction**		**Manufacturing**	
2024	2023	**2024**	2023	**2024**	2023
24.5%	24.7%	**16.2%**	15.6%	**14.7%**	15.1%
Retail Trade		**Government Services**		**All Other Industries**	
2024	2023	**2024**	2023	**2024**	2023
6.9%	9.6%	**9.6%**	9.1%	**28%**	26%

* The Canadian average for 2023 was 1.62 as provided by the AWCBC, and excludes Newfoundland and Labrador.

FROM PREVENTION TO RECOVERY BY THE NUMBERS



MOST COMMON AREAS OF INJURY (time loss claims)		
	2024	2023
Head, neck, throat	**18.5%**	13.3%
Shoulder	**9.3%**	12.2%
Back	**20.9%**	20.1%
Arm, wrist, hand	**18.2%**	17.3%
Hip, knee, ankle, foot	**16.8%**	20.3%



AVERAGE CALENDAR DAYS TO FIRST PAYMENT	
2024	2023
12.3	15.0



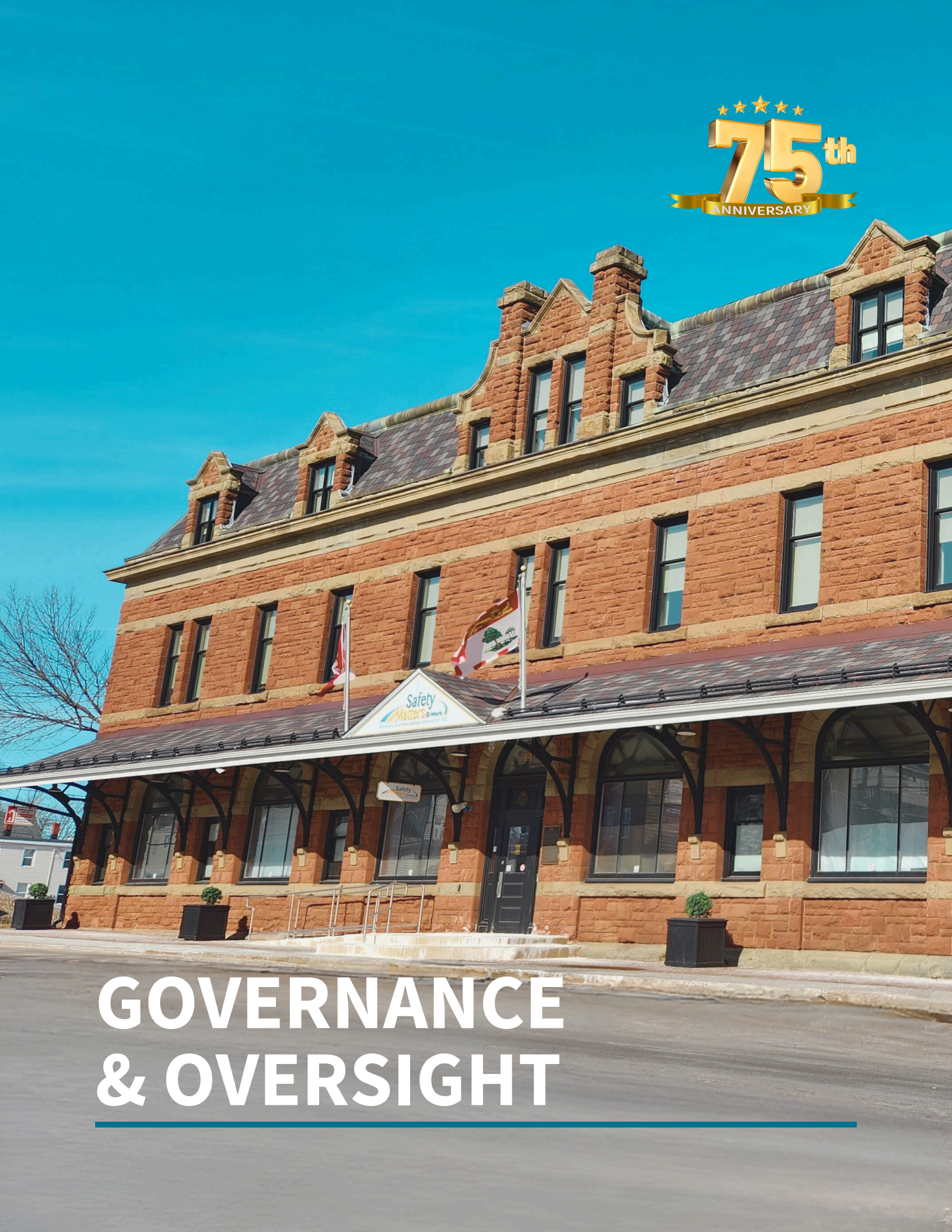
WORKER SATISFACTION INDEX		EMPLOYER SATISFACTION INDEX	
2024	2022	**2023**	2021
79.3	77.7	**84.2**	83.4



PERCENTAGE OF INJURED WORKERS WHO RETURN TO WORK WITH PRE-INJURY EMPLOYER	
2023	2022
86%	82%



PERCENTAGE OF INJURED WORKERS NO LONGER ON WAGE LOSS BENEFITS		
	2023	2022
After 90 days	**58%**	67%
After 180 days	**73%**	80%
After 360 days	**82%**	86%



GOVERNANCE & OVERSIGHT

MESSAGE FROM THE CHAIR



Chair, Workers Compensation Board

This year marked the 75th anniversary of the WCB of Prince Edward Island. Our organization was created in 1949 when PEI became the ninth province to pass workers compensation legislation with *An Act Respecting Workmen's Compensation*. While the name of this legislation may have changed and our mandate expanded with responsibility for occupational health and safety, one thing hasn't changed: the WCB continues to be an integral part of the Island community.

We marked our anniversary by rolling out our roadmap for the next three years: "Focusing on the Future: 2024-2026 Strategic Plan."

This new strategic plan reflects our commitment to excellence and innovation. 75 years into our journey, we remain dedicated to the whole of our organization's work while navigating the unique challenges of today's workplace. While doing so, we will be focusing on three areas for the duration of this plan: our team, our clients' complex and evolving needs and business transformation.

We are taking on this challenge as the organization's clients continue to highlight their positive experience with the WCB. The injured worker service satisfaction index – the combined key metrics about the WCB's service – now stands at 79.3 out of 100, its highest level since surveying began over twenty years ago. While this is a fantastic result for which we can credit the professional work of our team members, we know there is always room for improvement. Continuous improvement for the benefit of all is deeply ingrained in our organizational culture.

Finally, I would be remiss if I didn't mention the continued trend in decreasing rates for employers. For over a decade now, we have been enhancing worker benefits all the while reducing costs for employers. Making sure the compensation system remains sustainable is a key function of the WCB which requires constant diligence.

As we look ahead, the Board of Directors is confident that WCB team members will continue their unwavering commitment to PEI workers and employers. We extend our heartfelt gratitude to all WCB team members, partners, providers, workers and employers. Each and every one of them is at the heart of what we do, and why we do it.

MESSAGE DE LA PRÉSIDENCE

La Commission des accidents du travail (CAT) de l'Île-du-Prince-Édouard a marqué son 75e anniversaire cette année. Notre organisation a vu le jour en 1949, lorsque l'Île-du-Prince-Édouard est devenue la neuvième province à adopter une loi sur l'indemnisation des accidents du travail, soit An Act Respecting Workmen's Compensation. Bien que le nom de la loi ait changé au fil des ans et que notre mandat se soit élargi pour intégrer la santé et la sécurité au travail, une chose est restée la même : la CAT fait partie intégrante de la communauté insulaire.

Nous avons profité de notre anniversaire pour présenter Focusing on the Future (« Regard sur l'avenir »), qui servira de feuille de route pour les trois prochaines années.

Ce nouveau plan stratégique pour 2024-2026 reflète notre engagement en faveur de l'excellence et de l'innovation. Après 75 ans d'existence, nous tenons à poursuivre l'ensemble du travail de l'organisation tout en relevant les nouveaux défis du monde du travail. Dans cet esprit, nous nous concentrerons sur trois axes d'intervention pendant la durée du plan : notre équipe, les besoins complexes et évolutifs de notre clientèle et la transformation organisationnelle.

Au moment où nous nous lançons dans ce défi, notre clientèle continue de rapporter une expérience positive auprès de la CAT. L'indice mesurant la satisfaction des victimes d'accidents du travail, qui regroupe les indicateurs clés des services de la CAT, se situe maintenant à 79,3 sur 100. Il s'agit du meilleur résultat depuis le début des sondages il y a plus de vingt ans. Nous sommes fiers de ce résultat, qui découle bien sûr de l'excellent travail des membres de notre équipe, mais nous savons qu'il y a toujours place à l'amélioration. C'est pourquoi l'amélioration continue est au cœur de notre culture organisationnelle.

Enfin, il ne faut pas oublier de mentionner la tendance continue de diminution des taux de cotisation pour les employeurs. Depuis plus d'une décennie, nous améliorons les prestations pour les travailleuses et travailleurs tout en réduisant les coûts pour les employeurs. L'une des fonctions clés de la CAT est de s'assurer que le système d'indemnisation demeure viable – et pour ce faire, nous devons faire preuve de diligence constante.

En posant un regard sur l'avenir, le conseil d'administration ne doute pas que le personnel de la CAT poursuivra son engagement inébranlable envers les travailleuses et travailleurs et les employeurs de l'Île-du-Prince-Édouard. Nous remercions sincèrement toute l'équipe de la CAT, nos partenaires et nos fournisseurs, ainsi que les travailleuses et travailleurs et les employeurs. Vous êtes la raison d'être de notre organisation et de notre travail.



Jim MacPhee
Présidence de la Commission des accidents du travail

MESSAGE FROM THE CEO



CEO, Workers Compensation Board

This past year has been a dynamic one for the WCB team. Our strategic plan was launched in February, and we delved right into its implementation. All WCB team members had the opportunity to contribute to developing the plan. And we're grateful to have such a dedicated team to turn this plan into reality, for the benefit of Island workers and employers. An overview of the first year implementation is included in this annual report.

Speaking of Island workers and employers, this year we prepared for the expansion of coverage for psychological injuries caused by work-related harassment.

We recognize that the needs of workers and employers are becoming more complex, which includes the impact of psychological injuries on workers and on Island workplaces. We prepared for this coverage change by enhancing our existing Psychological Care Process, creating resource materials like a detailed return to work guide and putting in place a Psychological Injuries Team within our Claims and Compensation Division. We are confident our team is prepared to serve our client's needs when the coverage comes into effect next year.

Sadly, nine Islanders lost their lives because of work-related injuries or illness in 2024. These workers left behind loved ones, family, friends and coworkers whose lives are now forever changed. We must always remember and honour these workers. At the same time, we must continue working with employers to make sure Island workplaces keep health and safety at the forefront of their activities.

Health and safety were clearly top of mind for the over 3,100 Island workers and employers who had the opportunity to take part in our many workshops and learning activities this year. This is in addition to the 2,760 workplace inspections carried out by our OHS Officers. It was also a year marked by the launch of our revamped OHS Leadership Program, offered in both English and French high schools across the province. Supporting young workers is key to developing a strong culture of workplace health and safety in our province.

Finally, I'd like to thank all WCB team members for their unwavering commitment to Island workers and employers, and for being the driving force of our success.

MESSAGE DE LA DIRECTION GÉNÉRALE

La dernière année a été particulièrement dynamique pour la Commission des accidents du travail (CAT). Toute l'équipe de la CAT a contribué à l'élaboration d'un nouveau plan stratégique, que nous avons lancé en février – et nous n'avons pas tardé à le mettre en œuvre. Nous sommes reconnaissants d'avoir une équipe aussi dévouée pour concrétiser un plan qui profitera aux travailleuses et travailleurs et aux employeurs de l'Île. Le présent rapport annuel fait état de la première année de mise en œuvre du plan.

L'organisation s'est aussi préparée à élargir la couverture des blessures psychologiques causées par le harcèlement au travail.

Nous reconnaissons que les besoins de notre clientèle sont de plus en plus complexes, et cette complexité comprend l'impact des blessures psychologiques sur les travailleuses et travailleurs ainsi que sur les milieux de travail insulaires. Nous nous sommes préparés en améliorant notre processus de soins psychologiques, créé des ressources documentaires telles qu'un guide détaillé sur le retour au travail, et mis en place une équipe chargée des blessures psychologiques au sein de notre division des réclamations et de l'indemnisation. Nous sommes convaincus que notre équipe est prête pour le changement de couverture qui entrera en vigueur l'année prochaine.

Malheureusement, neuf Insulaires ont perdu la vie à la suite d'une blessure ou d'une maladie liée au travail en 2024. Ces travailleuses et travailleurs ont laissé derrière des familles, des amis et des collègues dont la vie ne sera plus jamais la même. Nous devons nous souvenir de ces victimes et leur rendre hommage. Nous devons aussi continuer de travailler avec les employeurs pour veiller à ce que les milieux de travail insulaires aient toujours la santé et la sécurité au premier plan de leurs activités.

La santé et la sécurité au travail étaient au premier plan pour les plus de 3 100 travailleuses et travailleurs et employeurs de l'Île qui ont eu l'occasion de participer à nos multiples formations et occasions d'apprentissage. En plus, nous avons effectué 2 760 inspections en milieu de travail par nos agents de santé et de sécurité au travail. L'année a également été marquée par le lancement de notre nouveau programme de leadership en SST dans les écoles secondaires anglophones et francophones de la province. Si nous souhaitons développer une bonne culture de santé et de sécurité au travail dans notre province, nous devons absolument continuer de soutenir nos jeunes travailleuses et travailleurs.

Enfin, j'aimerais remercier chaque membre de l'équipe de la CAT pour leur engagement inébranlable envers les travailleuses et travailleurs et les employeurs de l'Île. Vous êtes la force motrice de notre succès.



Daniel M. Campbell
Direction générale de la Commission des accidents du travail

OVERVIEW 2024-2026 STRATEGIC PLAN

In March, the WCB released its 2024-2026 Strategic Plan which focuses on three core areas: its team, the complex and evolving needs of its clients, and business transformation. Developed in consultation with WCB team members and the people it serves, this three-year plan charts a course that acknowledges the challenges that come with navigating a continuously evolving environment. For each of the three core areas, the plan outlines an overarching goal and associated objectives.



OUR TEAM

The goal is to build a high performing organization with an engaged and supported team.

In 2024, the WCB:

- Launched a multi-year Inclusive Workplace Strategy.
- Led all-team member workshops on putting the WCB Guiding Principles in action.
- Increased the organizational training and development budget and educational opportunities.
- Introduced feedback mechanisms for innovation and continuous improvement.

COMPLEX AND EVOLVING NEEDS

The goal is to provide consistent, fair and comprehensive coverage and compensation.

In 2024, the WCB:

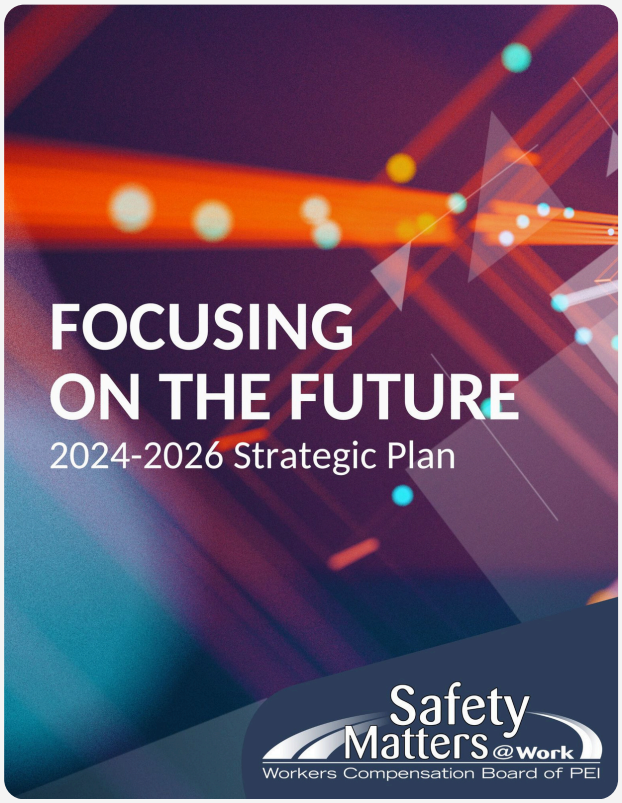
- Provided comprehensive training and education to team members in preparation of the expansion of coverage for psychological injuries caused by work-related harassment.
- Developed and launched the electronic WCB Newsletter to keep workers and employers updated on relevant compensation and occupational health and safety topics.
- Developed and implemented a social media strategy to expand the outreach to workers and employers.

BUSINESS TRANSFORMATION

The goal is to define and initiate a multi-phased journey to drive business transformation.

In 2024, the WCB:

- Selected the external strategic partner to work with for this multi-phased initiative.
- Completed a current and future-state assessment of the three main components of the initiative: people, processes and technology.
- Started the Business Transformation Roadmap which will guide the work over the coming years.



The complete strategic plan is available on the WCB website **wcb.pe.ca**.



2024 PERFORMANCE REPORTS

WORKPLACE SAFETY

The WCB's Occupational Health and Safety (OHS) division partners with employers, workers, and other interested parties by providing workplace safety education and enforcement services to assist in making workplaces safe. The responsibility for workplace health and safety is shared between workers and employers and the WCB supports them through initiatives and actions outlined in this section.

OCCUPATIONAL HEALTH AND SAFETY (OHS) ADVISORY COUNCIL

The OHS Advisory Council advises the WCB Board of Directors on the administration of the OHS Act and its Regulations; the monitoring and reporting on OHS activities throughout the province; and other matters relating to occupational health and safety, including amendments to the OHS Act or its Regulations. Members of the Council are appointed by the minister responsible for the WCB. These individuals have knowledge and experience relating to the principles and promotion of occupational health and safety

In 2024, the Council met twice and:

- Made final recommendations, following consultation, about the OHS Act General Regulations, to align with the Pan Canadian Occupational Health and Safety Reconciliation Agreement, including the following standards being referenced in the OHS General Regulations:
  - CSA Standard Z1210-17, First aid training for the workplace – Curriculum and quality management for training agencies.
  - CSA Standard Z94.4.1-21, Performance of filtering respirators.
  - In addition, changes were being proposed to Part 22 to ensure the General Regulations were consistent with the National Building Code of Canada.
- Started a review of the Operating Guidelines of the OHS Advisory Council.

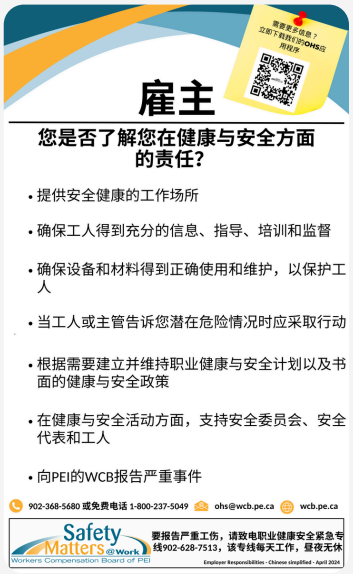
Members of the Council include representation from the WCB, from workers, from employers and a member of the public. In 2024, members are as follows: Benjamin MacDonald (Chair), Alan McCormick (Vice-Chair), Vernon Anderson, Karen Biggar, Lynn MacPhail, Betty Pryor, Sam Sanderson, Danny Miller (WCB – Director of OHS) and Jim MacPhee (WCB Board of Directors representative).

SAFETY RESOURCES AND ACTIVITIES

The WCB's OHS division develops and publishes educational materials on OHS topics. These resources are then made available to workers and employers on the WCB website and in printed format and distributed.

In addition to the 60 OHS topics available on the Guide to OHS Legislation mobile app, the following materials were produced in 2024:

- Prevention Update - Adapting Training for New Workers (January 2024)
- FAQ – Understanding Your OHS Legal Responsibilities (January 2024)
- Poster – WHMIS Pictograms (February 2024)
- Posters – Workplace Safety Series in six different languages (April 2024)
- Hazard Alert – Fishing Vessel Hoist (July 2024)
- Brochure – OHS Consultants: Your Partners in Learning (August 2024)
- Brochure – When an OHS Officer Visits a PEI Workplace (August 2024)
- Guide – Construction Site Workplace Safety (October 2024)
- Prevention Update – Updated First Aid Regulations (October 2024)
- Guide – Workplace First Aid Regulation (December 2024)







Overall, OHS team members conducted educational events, including site visits, public presentations, virtual presentations, and workshops for a total of 3,111 participants in 2024.

In addition to the ongoing series of Workplace Safety Education Sessions and the annual Workplace Health and Safety Conference, the WCB's Occupational Hygienist worked with Lung NS/PEI, the Government of PEI and the City of Charlottetown to offer a radon awareness workshop.

The Occupational Hygienist had the opportunity to partner with the OHS Farm Safety Specialist to lead a hazard-specific initiative, offering free noise level assessment to Island potato farmers. Participation was on a volunteer basis; assessments were conducted free of charge; results were shared only with the farm operations who volunteered; and, the information gathered will be used to support the development of educational materials for the PEI potato industry.

The WCB also expanded learning opportunities offered free of charge to Island workers and employers by launching its online certificate courses. Five initial courses were launched in May:

- Hazard Assessment and Control
- Joint Occupational Health and Safety Committee Basics
- Supervisor Safety
- Workplace Disability Management
- Workplace Safety for Young Workers

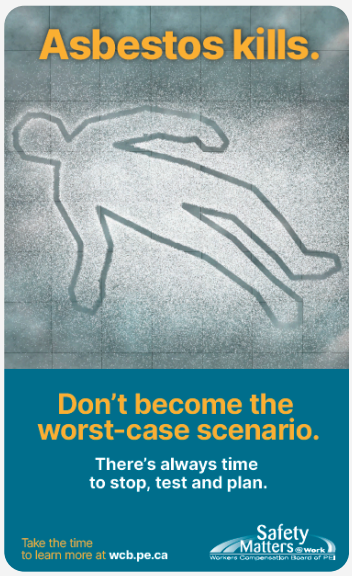
Finally, the OHS Leadership Program was revamped with a new schedule and incentives to increase participation. The program aims to raise awareness of occupational health and safety for young workers. Grades 11 and 12 high school students create teams of two and carry out a variety of activities in their school community, centered around the theme of OHS for young workers. The program now culminates with participants attending the WCB's annual Workplace Health and Safety Conference.

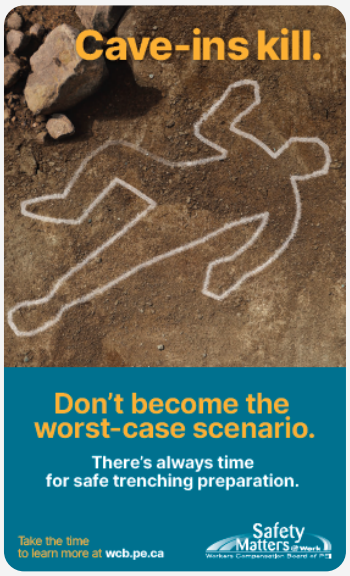


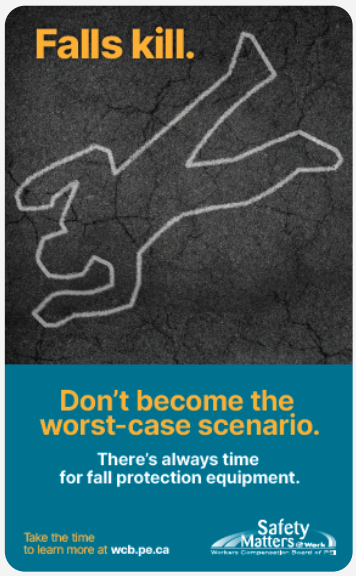
2024 OHS Leadership Program participants

MULTI-HAZARD SAFETY CAMPAIGN

The “Don’t become the worst-case scenario” multi-hazard safety campaign was run for a second time through May and June 2024. This campaign was developed to raise awareness about hazards associated with asbestos, excavating and trenching, and working at heights. Through advertising – digital and audio - and handout materials, the campaign highlights how everyone can take the time to do the right thing to make sure they, and those around them, remain safe at work.







OHS resources, workshop schedule and online courses are available on the WCB website **wcb.pe.ca**.

COMPENSATION BENEFITS & SERVICES

The WCB's Claims and Compensation division provides programs and services to eligible workers who have suffered a work-related injury or illness. The types of benefits include but are not limited to:

- Compensation for time lost from work
- Health care benefits for treatment and recovery
- Expense reimbursement
- Support for personal independence
- Return to work assistance
- Vocational rehabilitation services
- Long-term benefits
- Survivor benefits

KEY STATISTICAL INDICATORS FOR 2024

- 92% of claims approved for compensation
- Average calendar days to first payment 12.3
- Time-loss injury frequency 1.21
  - Injury frequency is the number of time-loss claims per 100 workers.
- 86% of injured workers returned to work with their pre-injury employer in 2023
  - Return to pre-injury employment is the optimum outcome.

EXPANSION OF COVERAGE FOR PSYCHOLOGICAL INJURIES

The WCB announced that it would be expanding coverage to include psychological injuries resulting from work-related harassment, effective January 1, 2025.



The WCB recognized that the needs of workers and employers are evolving and becoming more complex. Enhancing compensation for psychological injuries is one way to address those needs and to make WCB coverage more inclusive.

The Claims and Compensation division prepared for the upcoming expanded coverage by:

- Creating a dedicated Psychological Injuries Team within the division
- Providing learning opportunities on topics such as applicable legal frameworks, Workplace Investigation Training and Certificate Program, Trauma Informed Interviewing, Suicide Intervention Training, Disability Prevention and Return to Work Training
- Enhancing the existing Psychological Care Process, including provider access
- Developing and distributing related publications for workers and employers
- Developing and distributing the "Return-to-Work Toolkit – Guide for a Healthy Recovery from Psychological Work-Related Injury"
- Expanding the psychological injury content on the WCB website
- Offering education sessions to employers

FILE YOUR CLAIM ONLINE

The WCB officially launched its online claim filing service to provide injured workers quicker access to submitting a claim. Now, workers on the Island have the convenience of reporting and filing a work-related injury or illness claim anytime, from anywhere and any device, through the WCB's Online Services portal. Paper claim forms and downloadable printable forms remain available to make sure filing a claim remains accessible to everyone.



MAXIMUM ASSESSABLE EARNINGS (MAE)

The last item of the 2022 legislative benefit enhancements, the adjustment of the MAE calculation, came into effect on January 1, 2024. The MAE is used to calculate wage loss and other benefits, and the calculation method was revised to keep better pace with wage growth going forward. As a result, more Islanders would have their full earnings eligible for coverage by the WCB.

RECOVERY AT WORK AWARENESS CAMPAIGN

The social marketing campaign “Getting back is part of getting better” first launched in 2023 and ran for a second time in 2024. The goal of this campaign is to raise awareness of the importance of returning and recovering at work from a work-related injury or illness, when that is safely feasible. Through advertising - audio, digital and broadcast - the campaign highlighted three pillars which contribute to returning to work: staying connected during the time away from work, making a plan with your employer to return to work in transitional duties and getting the support needed for recovery. The campaign is made possible thanks to the Atlantic Social Marketing Partnership between WCB Nova Scotia, WorkSafeNB, WorkplaceNL and the WCB of PEI.





Detailed program and service information is available on the WCB website **wcb.pe.ca**.

COVERAGE

The WCB is responsible for coverage included in the WC Act and its Regulations. On Prince Edward Island, most industries are required by law to have coverage under the provincial compensation system. At this time, 98% of the total workforce in PEI is covered under the WC Act. One notable exception is the fishing industry which is excluded from the legislation.

While the industry remains excluded, fishing employers can purchase Optional Coverage for their workers. It's estimated that under 150 (12%) of the approximately 1,250 fishing employers have Optional Coverage. The WCB continues to promote Optional Coverage which provides protection to workers so they can receive benefits and services in the event of a work-related injury or illness.

Under the WC Act, independent operators, proprietors and partners of a non-incorporated business, and owners and directors of a corporation are not automatically covered under the WC Act. They may however purchase Personal Coverage which provides them with the same protections as workers have under the Act. The WCB continues to promote this coverage through outreach, educational materials, the WCB website and social media channels.

In 2024, the WCB's policy on Employer Registration (POL-19) was amended to clarify coverage and registration requirements for out of province employers of workers in PEI, to ensure fair, comprehensive and appropriate coverage under the WC Act. Amendments were also made to the policy Worker (POL-74) to clearly set out the requirements for workers of out of province employers, working in PEI.

Additional coverage information is available on the WCB website **wcb.pe.ca**.

SYSTEM SUSTAINABILITY

The WCB is dedicated to maintaining a strong, stable and sustainable worker's compensation system that serves PEI worker and employer needs today, and in the future. The Board of Directors provides oversight and future-focused governance of the system to ensure its long-term sustainability. We invite you to read through the Overview and Analysis of 2024 Financial Results section for details on how the funding status of the WCB contributes to the stability and sustainability of the system. Sustainability also includes policy related work, client satisfaction and business continuity management.

GOVERNANCE

The Board of Directors is responsible for the governance and strategic oversight of the organization. The Board establishes policies and programs required for the administration of the WC Act and the OHS Act. Among the Board's responsibilities are the approvals of WCB policies, budgets and assessment rates. The Board is made up of a Chair and an equal number of worker and employer representatives. Together, they reflect a balance of stakeholder interests in the Island's workplace compensation and safety system.

POLICY

WCB policies set the decision-making framework for determining coverage, benefits and safety standards under both the WC Act and the OHS Act In 2024, the Board of Directors approved a number of policy amendments to provide clarity and reflect enhanced supports for workers and employers, notably:

- **POL-01**, Psychological or Psychiatric Condition, effective January 1, 2025, to expand coverage for injuries related to workplace harassment
- **POL-58**, Apportionment, with its new title, Cost Relief for Employers, to clarify how accident costs are shared across the system
- **POL-74**, Worker and **POL-19**, Employer Registration, to clarify coverage requirements for out of province employers with workers in PEI
- **POL-124**, Pension Replacement Benefits (approval in principle), to streamline access to benefits to reflect loss of retirement income.

The WCB's regular and ongoing policy review process also addresses non-substantive changes to improve readability and understanding for the benefit of both workers and employers.

CLIENT SATISFACTION

The WCB surveys its two client groups – injured workers and employers – on a biennial basis. In November, Narrative Research was commissioned to survey injured workers. Client surveys have been conducted for over 20 years now, which provides the WCB with significant comparison data to draw from.

To provide a method for tracking the WCB's performance of service to injured workers, an index was created that combines key metrics concerning WCB's service. The injured worker service satisfaction index sits at 79.3 in 2024. This is a record high. Specifically, the index includes injured workers' satisfaction with their overall WCB experience, as well as the top three drivers of overall satisfaction identified in the inaugural 2002 survey: the extent to which injured workers feel they are treated fairly by the WCB; being involved in the decision-making process regarding their claim; and the perceived ability of WCB team members to answer injured workers' questions.

The overall satisfaction of injured workers with the WCB now stands at 76%, which is also an all-time high, an increase of 12% between 2002 and 2024. 94% of injured workers say WCB team members treat them with respect and 87% of injured workers say that they were able to receive the services they needed in a timely manner.

BUSINESS CONTINUITY MANAGEMENT

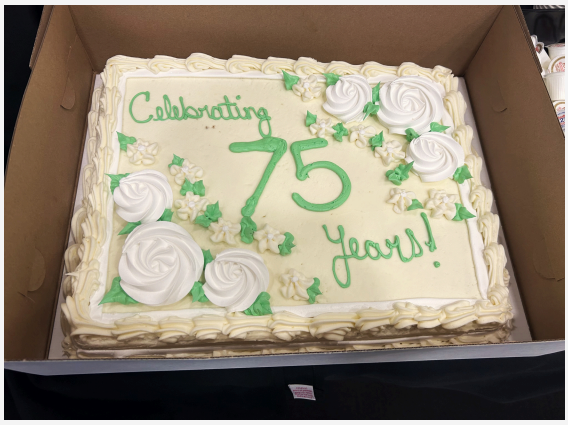
The goal of business continuity management is to provide the organization with the ability to respond to emergencies and minimize their potential adverse impacts, for the organization itself, and to its clients. In 2024, the WCB put business continuity measures in place to mitigate the effects of a 32-day postal disruption.

While the disruption did not affect clients that receive payments through direct deposit or use the Online Services portal, the WCB reached out directly to workers, employers and health care providers to make arrangements when needed. Through a partnership with Access PEI, workers and employers could securely drop off claims and other WCB-related documents at locations throughout the province.



75th ANNIVERSARY

This year, the WCB celebrated its 75th anniversary of providing programs and services to Island workers and employers. It was in 1949 that PEI became the ninth provice to pass workers compensation legislation. WCB team members had the opportunity to mark the occasion with a 75th Anniversary Trivia Contest, a potluck and attending a harness racing event.











Policies and client surveys are available on the WCB website **wcb.pe.ca**.

OUR TEAM

Between retirements, departures and new positions, the WCB welcomed 18 team members in 2024. This included a new Director of Claims and Compensation: Allison Wyatt. Allison is a welcome addition to the WCB team with her wealth of health sector leadership and safety experience.

TRAINING, DEVELOPMENT AND SUPPORTS

With the WCB's strategic focus on our team, 2024 saw a renewed focus on employee development. This included an increase in the training and development funds available to employees. Team members participated in a variety of professional development and training opportunities, including conflict management, privacy protection, and a workshop on putting the WCB Guiding Principles into action as part of our daily work. Leadership development topics included coaching, performance management and change management, as well as team-building activities.





Claims and Compensation team members took part in legislation-related workshops, disability prevention and return to work training, with a focus on psychological injuries and supports. Occupational Health and Safety team members enhanced their accident investigation skills.

As part of the newly launched WCB's Inclusive Workplace Strategy, sessions were offered on menopausal health, employee health benefits, and stress management. The WCB developed a leave management policy with increased flexibility to reflect the diverse needs of our team members. An innovation workshop on internal communication was held in February which resulted in the creation of the WCB IDEA Hub, a continuous employee feedback outlet.

SERVICE AWARDS AND RETIREMENTS

The WCB team gathered on April 22, 2024, for its annual Staff Service Awards Luncheon. A total of nine WCB team members were celebrated for their combined 160 years of service to the organization. This included one team member reaching 35 years of service and four team members with 20 years of service, or more. We are proud to have long-standing, dedicated individuals who support our mission every day.



Left to right: Dan Campbell (CEO), Mitchell Jay (OHS Officer), Jeff Thompson (OHS Officer), David Follett (OHS Officer), Danny Miller (Director, Occupational Health and Safety), Carmelle Creed (Worker Services Support), Jody Jackson (Manager, Policy, Planning and Evaluation), Kerri Batchilder (Benefits Administrator), Alida Love (Occupational Therapist), Jim MacPhee (Board Chair). Absent from photo: Gail Gauthier (Occupational Therapist)

In 2024, we also celebrated Joe MacAulay (with the green jacket in the photo) who retired after 17 years of service during which he so generously contributed his knowledge, his talents and his expertise to the organization to keep Island workplaces safe as an OHS Officer.



Thank you Joe!



OVERVIEW & ANALYSIS OF FINANCIAL RESULTS

OVERVIEW & ANALYSIS OF FINANCIAL RESULTS

The WCB financial statements are prepared in accordance with International Financial Reporting Standards (IFRS), as issued by the International Accounting Standards Board (IASB), in effect as of December 31, 2024. The WCB financial statements have been prepared on a historical cost basis except for all portfolio investments which are recorded at fair value.

FINANCIAL HIGHLIGHTS FOR THE YEAR ENDED DECEMBER 31, 2024
It is recommended that the following pages be read in combination with the complete December 31, 2024, audited financial statements and accompanying notes. These documents are available on the WCB website **wcb.pe.ca**.

In this report, numbers are rounded throughout for ease of reading.

FINANCIAL HIGHLIGHTS ($ MILLIONS)

OPERATIONAL HIGHLIGHTS	2024	2023
Insurance service result	**10.1**	10.4
Net investment income	**27.4**	17.8
Insurance finance expense	**(9.8)**	(13.1)
Net insurance financial result	**27.7**	15.1
Other income (expenses) and comprehensive income	**(3.0)**	(23.4)
Total comprehensive income (loss)	**24.7**	(8.3)
Market rate of return on portfolio	**10.46%**	8.90%

BALANCE SHEET HIGHLIGHTS	2024	2023
Total Assets	**267.7**	239.1
Market Value of Assets (included in total assets)	**253.9**	227.0
Total Liabilities	**175.8**	171.9
Insurance Contract Liabilities (included in total liabilities)	**170.7**	168.0

A detailed reconciliation of the WCB's funding percentage can be found on p. 43 of this report. Funding status is calculated in Note 15, on p. 40, of the audited financial statements.

OPERATIONAL HIGHLIGHTS

INSURANCE SERVICE RESULT

INSURANCE SERVICE RESULT ($ THOUSANDS)	2024	2023
Insurance revenue	**43,452**	42,273
Insurance service expense	**33,448**	31,832
Insurance service result	**10,094**	10,441

INSURANCE REVENUE, AVERAGE RATES AND EMPLOYER STATISTICS

Insurance revenue is collected from assessed employers. Revenue from assessed employers is a function of the assessment rate applied against the assessable payroll of employers registered in the province. The changes in key inputs to the WCB's 2024 insurance revenue compared to 2023 and to estimated budget projections used for rate setting purposes can be summarized as follows:

- Total assessable payroll increased by 11.09% (or $333 million dollars) compared to 2023;
- Insurance revenue increased by 2.84% (or $1.2 million dollars) compared to 2023; and,
- The 2024 year end final average assessment rate was $1.30 per $100 of assessable payroll compared to 2023's average assessment rate of $1.41 and to the 2024 estimated average assessment rate of $1.25 (2023 – $1.37) forecasted during the 2024 rate setting process.

ASSESSABLE EMPLOYERS					
	2024	**2023**	**2022**	**2021**	**2020**
Number of Assessable Employers	6,791	6,760	6,602	6,372	6,003
Variance to prior year	*31*	*158*	*230*	*369*	*(112)*

ASSESSABLE PAYROLL ($ MILLIONS)					
	2024	**2023**	**2022**	**2021**	**2020**
Year-End Assessable Payroll	3,335	3,002	2,704	2,454	2,297
Variance to prior year	*333*	*298*	*250*	*157*	*31*

INSURANCE REVENUE ($ MILLIONS)					
	2024	**2023**	**2022**	**2021**	**2020**
Year-End Insurance Revenue	43.5	42.3	41.5	39.0	35.7
Variance to prior year	*1.2*	*0.8*	*2.5*	*3.3*	*(0.7)*

AVERAGE ASSESSMENT RATE (PER $100 OF ASSESSABLE PAYROLL)					
	2024	**2023**	**2022**	**2021**	**2020**
Year-End Final Average Assessment Rate	$1.30	$1.41	$1.47	$1.59	$1.55
Estimated Average Assessment Rate	$1.25	$1.37	$1.43	$1.57	$1.52
Variance to estimated	*$0.05*	*$0.04*	*$0.04*	*$0.02*	*$0.03*

INSURANCE SERVICE EXPENSE

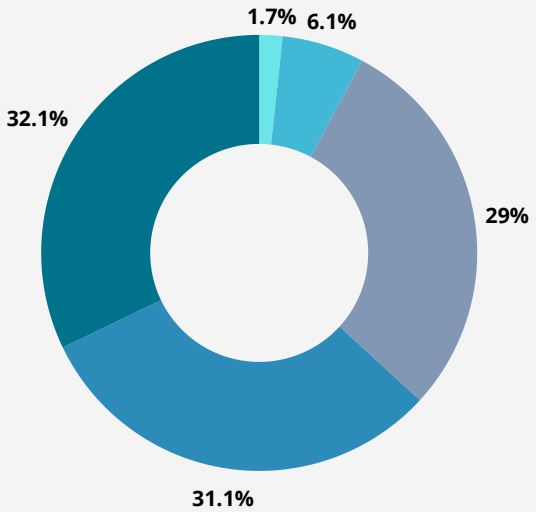
INSURANCE SERVICE EXPENSE ($ THOUSANDS)	2024	2023
Claims and administrative costs incurred	**27,296**	24,975
Administrative costs related to insurance service	**9.826**	8,367
Experience (gains) losses	**(1,930)**	(412)
Change in latent occupational disease costs	**226**	665
Change in actuarial assumptions	**-**	-
Changes in legislation	**-**	-
Subtotal	**35,418**	33,595
Allocation to claims and benefits	**(1,969)**	(1,763)
Total	**33,449**	31,832

Insurance service expense represents current and future costs associated with workplace injuries occurring in the reporting year. These expenditures are determined by estimating the outstanding insurance contract liabilities. This involves actuarial calculations that analyze experience, trends, and other relevant factors, based largely on the assumption that past experiences are an appropriate predictor of the future. This process involves an actuarial projection of future claims costs and administration costs incurred to the end of the reporting year (2024). Insurance service expense is $33.4 million (2023 - $31.8 million) which is a net increase of $1.6 million.

The claims and administrative costs incurred are $27.3M (2023 - $25.0M). Claims and administrative costs represent 81.7% (2023 – 78.6%) of the total insurance service expense. Claims and administrative costs have increased $2.3M or 1%.

In accordance with accounting standards, the insurance service expense is required to include an allocation of administrative costs attributable to the provision of insurance services. For 2024, this allocated amount is $9.8 million (2023 - $8.4 million) of the WCB's total administrative costs of $13.0 million (2023 - $11.3 million).

CLAIMS AND ADMINISTRATIVE COSTS INCURRED ($ THOUSANDS)	2024	2023
Temporary Wage Loss	**8,475**	7,766
Pension and Extended Wage Loss	**8.773**	7,852
Health Care	**7,910**	7,407
Rehabilitation	**472**	425
Claim Administration	**1,666**	1,525
Total	**27,296**	24,975



Temporary Wage Loss - 1.7%

Claim Administration - 6.1%

Health Care - 29.0%

Temporary Wage Loss - 31.1%

Pension and Extended Wage Loss - 32.1%

INVESTMENT INCOME

Investments are important to the WCB because the capital invested plus investment income must cover future claim obligations. Since compensation liabilities have an inflationary component, over time, investment income must cover at a minimum that inflationary component.

All portfolio investments are recorded at fair value, which, means the WCB recognizes interest revenue as earned, dividends when declared, and investment gains and losses when realized. Unrealized gains and losses on fair value through profit or loss investments are recognized as investment income at year end based on the fair value of the investments at that time. In 2024, the WCB had investment income of 10.46%, or $28.3 million dollars (2023 – $18.6 million dollars) and a net investment income of $27.4 million dollars (2023 – $17.8 million dollars).

Net investment income includes management fees of $872 thousand (2023 - $778 thousand). Investment management fees consist of two components: external management fees and management fees paid to WorkSafeNB for the management of the Pooled Investment Fund. Management fees paid to WorkSafeNB are calculated on a cost recovery basis. Investment management fees fluctuate annually based on the level of investment income. Investment management fees increased by $94 thousand (or 12%) in 2024.

INVESTMENT RETURNS									
2015	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**
4.30%	9.16%	10.29%	-1.32%	14.01%	5.40%	13.12%	-3.83%	8.90%	**10.46%**

INSURANCE FINANCE INCOME (EXPENSE)

Insurance finance income (expense) includes items associated with accounts receivable as well as the effect of discounting and interest rates on the year-end valuation of the benefits liabilities.

Included in the WCB's annual actuarial valuation of its benefits liabilities, is the calculation of the "expected increase" in the benefits liabilities and the impact that "changes in interest rates" has had on the valuation results.

INSURANCE FINANCE (EXPENSE) INCOME ($ THOUSANDS)	2024	2023
Interest on contract receivables	**330**	272
Bad debt	**(224)**	(177)
Expected increase related to discounting	**(8,242)**	(8,501)
Changes in discount rate	**(1,664)**	(4,689)
Total	**(9,800)**	(13,095)

OTHER INCOME (EXPENSES)

Other income (expenses) includes anything that is not related to the contract between the WCB and employers, as well as the allocation of administrative expenses incurred in the course of WCB's operations that are not considered directly attributable to the insurance service expense. Admin fees from self-insured employers is a transactional based fee that is charged to self-insured employers for the administration of their claims and benefits costs.

OTHER (EXPENSES) INCOME ($ THOUSANDS)	2024	2023
Admin fees from self-insured employers	**286**	223
Distribution to employers	**-**	(20,725)
Administrative and general expenses	**(3,222)**	(2,945)
Total	**(2,936)**	(23,447)

ADMINISTRATION EXPENSES

Accounting standards require an allocation of operating expenses directly related to the insurance contract and amounts not directly related to the insurance contract. For comparative purposes, the combined expenses are as follows:

ADMINISTRATION EXPENSES ($ THOUSANDS)	2024	2023
Insurance service expense	**9,826**	8,367
General and operating expenses	**2,730**	2,501
Worker Advisor Program	**225**	176
Employer Advisor Program	**175**	153
Appeals Tribunal	**92**	115
Subtotal	**3,222**	2,945
Total	**13,048**	11,312

Administration expenses for 2024 are $13,048 million, in comparison to $11,312 million in 2023, which represents an increase of $1,736 million (or +15.35%). Inflation, global trends, hiring activity/collective bargaining increases and operational requirements are all impacting administration costs in 2024.

Significant variances within these expense categories include: Business Transformation is a new expense line in 2024 ($257 thousand) as WCB prepares its operations to launch a multi-year capital project; Computer maintenance has increased $244 thousand (+85%) based on planned work and market increases in support and licensing costs; Dues and fees has increased $27 thousand (26%) based on pro rata share fees from national committees; Professional development has increased $34 thousand (48%) based on staff education and training opportunities; Professional fees have increased $163 thousand (or +27%) based on planned accounting, internal audit, actuarial and legal work completed in 2024; Staff salaries and benefits have increased $805 thousand (or +10%) through a combination of collective agreement increases and some hiring; and Travel and meetings has increased $104 thousand (or +75%). This increase was expected by management. After years of virtual meeting offerings many professional meetings returned to in person formats in 2024. In addition, the WCB hosted one additional staff day and an investment education session with another province during the year.

The WCB funds the program expenses of the Office of the Worker Advisor, the Office of the Employer Advisor, and the Workers Compensation Appeals Tribunal. These programs operate independently from the WCB. In 2024, the combined expenditure for these three program areas are $491 thousand. This is an increase of $48 thousand (or +11%) in comparison to the combined expenditure of $444 thousand in 2023. Most of the costs associated with running these programs are salaries and professional services.

BALANCE SHEET HIGHLIGHTS

INVESTMENTS

At December 31, 2024, the market value of the investment portfolio was $254 million, in comparison to $227 million in 2023. The increase in the portfolio is attributed to positive net investment returns of +$27.4 million (2023 net returns of $17.8 million).

INVESTMENT FUND ($ MILLIONS)									
2015	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**
226.7	248.7	255.1	227.3	231.3	243.4	255.1	225.9	227.0	**254.0**

INSURANCE CONTRACT LIABILITIES

Insurance contract liabilities represent the actuarial present value of all future benefits expected to be paid for claims as a result of injuries that occurred on or before December 31, 2024. The insurance contract liabilities include provision for all benefits provided by current legislation policies and administrative practices in respect of existing claims. Accounting standards require that insurance contract liabilities be reported net of insurance contract assets as follows:

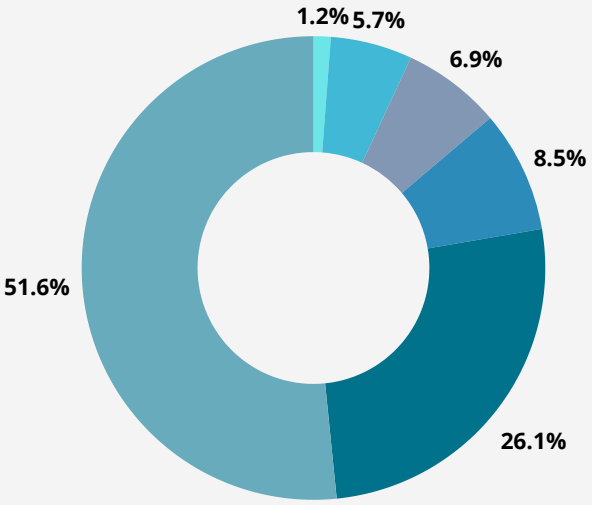
INSURANCE CONTRACT LIABILITIES ($ MILLIONS)	2024	2023
Insurance contract liabilities - *see table p.40*	**173.9**	170.7
Less: Insurance contract assets		
Assessments receivable	**2.8**	2.4
Allowance for doubtful contracts	**(.5)**	(.3)
Accrued assessments	**.9**	.6
Total insurance contract assets	**3.2**	2.7
Net insurance contract liabilities	**170.7**	168.0

Net insurance contract liabilities of $170.7 million ($168.0 million in 2023) have increased by 2.7 million (or +1.6%).

Insurance contract liabilities include a $9.87 million dollar provision (2023 - $9.69 million dollar) for future administration expenses equal to 6.5% of the total benefits liabilities (before the provision for latent occupational disease).

Also included in insurance contract liabilities is a 7.5% or $12.13 million dollars (2023 - $11.91 million dollars) general provision for latent occupational disease claims expected to be diagnosed after December 31, 2024, as a result of exposures assumed to have occurred in the workplace, prior to December 31, 2024. Examples of occupational disease claims include cancers, lung related diseases, carpal tunnel syndrome, and asbestos related diseases.

INSURANCE CONTRACT LIABILITIES ($ MILLIONS)	2024	2023
Temporary Wage Loss	**14,738**	11,375
Pension and Extended Wage Loss	**89,766**	93,325
Health Care	**45,320**	42,817
Rehabilition	**2,061**	1,540
Administration	**9,873**	9,689
Subtotal	**161,758**	158,746
Occupational Diseases	**12,132**	11,906
Total	**173,890**	170,652



Rehabilitation - 1.2%

Administration - 5.7%

Occupational Diseases - 6.9%

Temporary Wage Loss - 8.5%

Health Care - 26.1%

Pension and Extended Wage Loss - 51.6%

FUNDING REQUIREMENTS, POLICY AND STATUS

FUNDING REQUIREMENTS

Pursuant to section 63 of the *Workers Compensation Act*, the WCB is required to be fully funded. When it is not, it is required to have a plan to be fully funded within a reasonable time frame. Being in a fully funded position means that the Board is in a position to pay all future benefits to which current injured workers are entitled, as well as the costs associated with administering those benefits.

FUNDING POLICY

POL-136, Funding Policy, establishes a framework to achieve long-term financial sustainability for the workers compensation system.

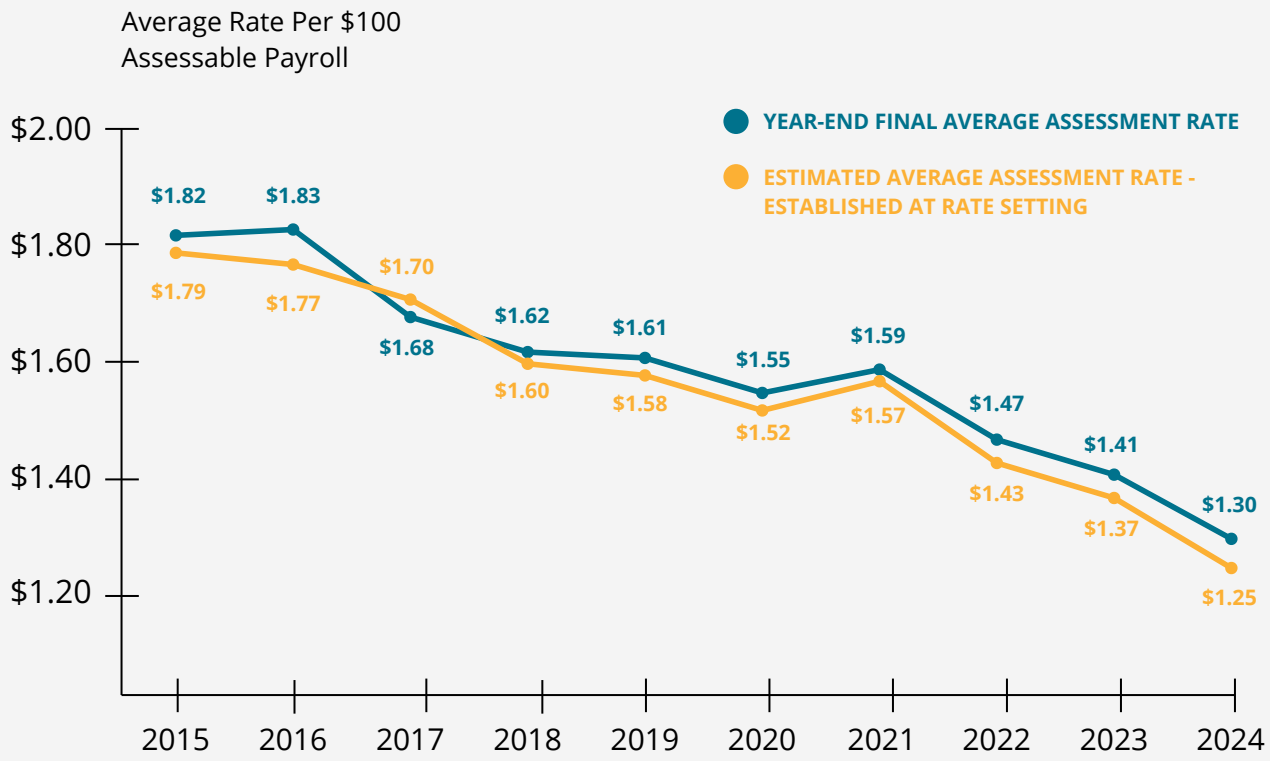
The primary goals of the funding policy are:

- Minimize the risk of being unfunded
- Minimize cost volatility for employers so the overall average assessment rate for the current year will not vary significantly from the previous year's average assessment rate
- Minimize the total cost charged to employers by ensuring the funded status is appropriate in relation to financial needs
- Make sure today's employers pay for the current and future cost of today's workplace incidents

The funding policy targets a funded status in the range of 100-125% and includes specific adjustments to be applied to the assessment rate should the funded status fall outside this range.

When the funding status is 125% to 140%, the surplus will be returned to employers by reducing assessment rates over a number of fiscal years, until funding status returns to the 100-125% target range.

For rate setting purposes, the required average assessment rate of $1.31 (2023 - $1.43) was reduced by 6 cents (2023 – 6 cents) per $100 of assessable payroll, in accordance with this funding policy. For 2024, the net estimated average assessment rate was $1.25 (2023 - $1.37).



When funding status is above 140%, the Board may consider a surplus distribution back to eligible employers, in an amount as determined by the Board.

In accordance with our funding policy, over the past ten years a cumulative $162 million dollars has been approved by the Board to be returned to employers, based on better-than-expected investment returns. This benefit was transferred to employers over the past ten years through Board approved annual rate adjustments of $17 million dollars and direct distributions to employers totaling $145 million dollars.

FUNDING STATUS AS DETERMINED BY THE WCB'S POL-136, FUNDING POLICY

FUNDING STATUS									
2015	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**
141.4%	159.4%	165.4%	146.3%	147.8%	155.4%	164.2%	147.7%	144.4%	**159.5%**

Reconciliation of the funding percentage based on POL-136, Funding Policy, is as follows:

FUNDING STRATEGY AND CAPITAL MANAGEMENT ($ MILLIONS)	2024	2023
Assets per audited financial statements	**267.8**	239.1
Plus: Assessments receivable	**3.1**	2.6
Assets for funding purposes	**270.9**	241.7
Liabilities per audited financial statements	**175.8**	171.9
Less: Liabilities for incurred claims	**(173.9)**	(170.7)
Plus: Assessments receivable	**3.1**	2.6
Plus: Benefits liabilities for funding purposes	**164.8**	163.5
Liabilities for funding purposes	**169.8**	167.3
Funding percentage in accordance with POL-136	**159.5%**	144.4%

The funding status of 159.5% at December 31, 2024, will be considered when setting 2026 assessment rates.

Detailed financial statements are available on the WCB website **wcb.pe.ca**.



COMMUNITY ENGAGEMENT

DAY OF MOURNING

April 28 is the National Day of Mourning for those who died, became ill or were injured on the job. The WCB held a moment of virtual silence, issued a joint news release with the PEI Federation of Labour and representatives attended and laid a wreath at the public commemoration ceremony.

THREADS OF LIFE

The Association for Workplace Tragedy Family Support, known as Threads of Life, is a Canadian registered charity dedicated to supporting families after a workplace fatality, life-altering injury or occupational disease. Its network of family members and corporate partners believes traumatic workplace injuries, occupational diseases and deaths are preventable.

The WCB takes an active role in the annual Threads of Life Walk - Steps for Life. Walking for Families of Workplace Tragedy is a national movement to change the way Canadians think and act about workplace health and safety, and to support those directly affected by fatalities, life-altering injuries and occupational disease. In 2024, WCB Board and team members held a walk in downtown Charlottetown to raise awareness of this important cause. The team paused at the Day of Mourning monument to observe a moment of silence to remember workers who lost their lives to a work-related injury or illness.



The WCB supports families in participating in the Threads of Life Atlantic Family Forum through corporate donations and promotions. The purpose of the Family Forum is to bring together families affected by a workplace tragedy. Families gather from Nova Scotia, New Brunswick, Newfoundland and Labrador, Prince Edward Island, and Québec for a weekend of support and healing. The WCB was represented by Dan Campbell at the Atlantic Family Forum Reflections Ceremony in May 2024.

Finally, WCB team members had the opportunity to hear from Threads of Life speaker, David Collins, at their Staff Development Day in April 2024. Mr. Collins recounted the story of his work-related injury and its aftermath. Today, David lives a full and rewarding life which includes volunteering with Threads of Life.



UNITED WAY

The United Way of PEI's mission is to improve the lives of Islanders by empowering communities and supporting collective action. The money raised in this campaign will go towards such things as school breakfast programs, Blooming House, emergency preparedness kits, 211 PEI, Big Brothers Big Sisters and many more. Organizations and Islanders from tip-to-tip benefit from the United Way. The WCB was actively involved in the provincial government's fundraising efforts again this year. We thank all team members who took part in the fundraising activities.

COMMUNITY SUPPORTS

The WCB organized a food drive to collect non-perishable food items for the Charlottetown Food Bank in December. WCB team members had the opportunity to make suggestions for which non-profit organization we would support for the 2024 holidays. Based on our team's suggestions:

- WCB team members participated in a toy drive for the benefit of families in need via Santa's Angels Toy Drop. The organization matched team member donations.
- The WCB made a corporate donation to Blooming House, a non-profit organization whose primary goal is to provide safe overnight shelter for women in the Charlottetown area.







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