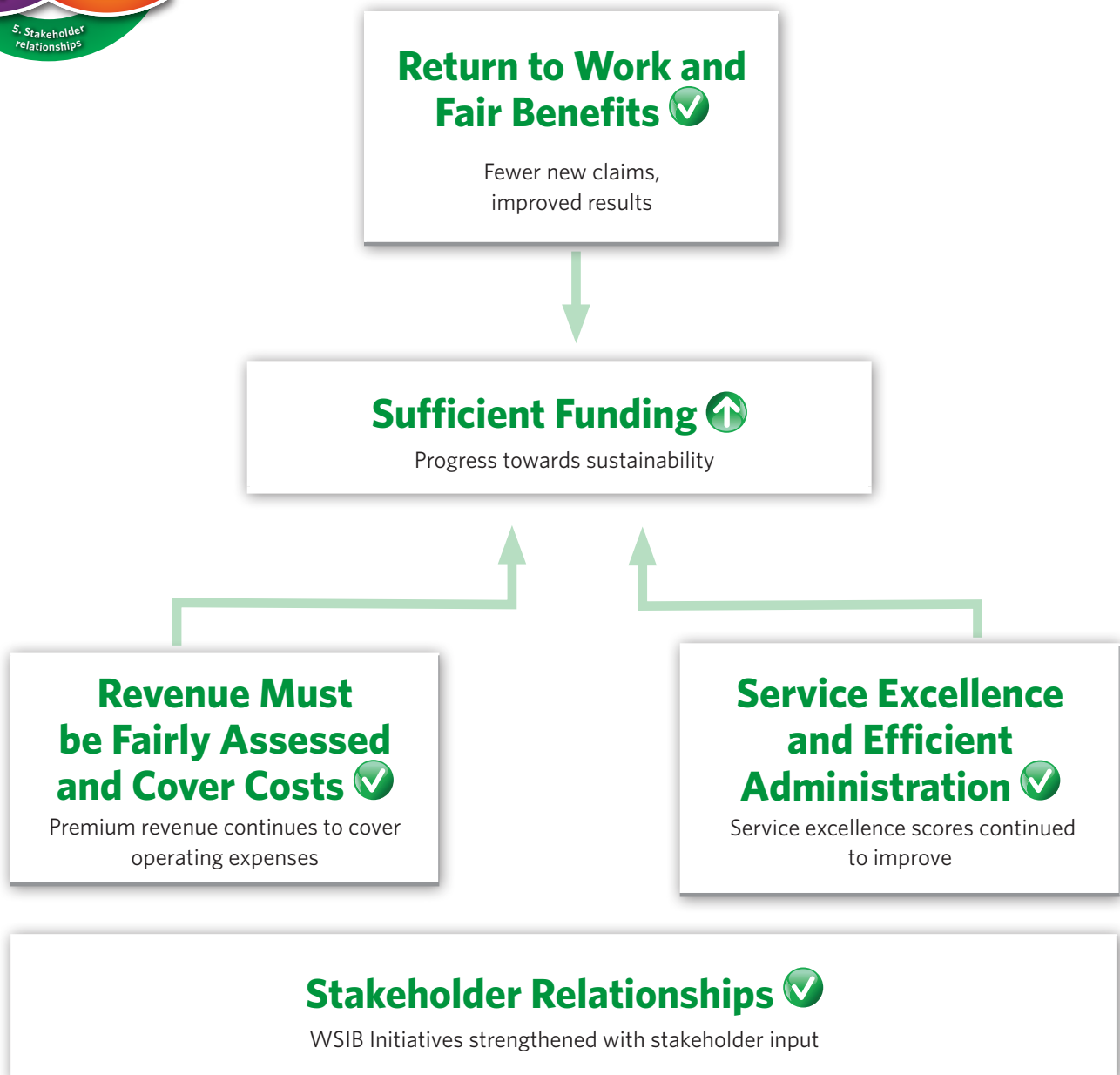


2012 – 2016 Strategic Plan
Measuring Results

Q2 2014 Report



Assessment of Q2 2014 Results



LEGEND:

✓ Performance meeting or exceeding target	✗ Performance off target	↓ ↑ Positive change
▽ Performance marginally off target	* For tracking purposes only	↓ ↑ Negative change

Discussion & Analysis

Progress towards improved sustainability

The WSIB continued to sustain strong operational and financial performance in the second quarter of 2014. Ninety-two percent of all workers with lost-time injuries returned to work with no wage-loss within 12 months and premium revenue continued to cover operating expenses. In the first six months of 2014, the WSIB achieved Core Earnings of \$464M. Combined with strong investment returns, this resulted in a \$867M decrease in the Unfunded Liability: Sufficiency Basis* (UFL) from \$11,324M in Q4 2013 to \$10,457M in Q2 2014. The Sufficiency Ratio also increased by 3.2 percent from 63.0 percent in Q4 2013 to 66.2 percent in Q2 2014.

Although we are pleased with our progress to date, we are cautious that there continues to be a long road ahead. While improving, claim volumes continue to be higher than last year. At the same time insurable earnings were below forecast in the second quarter of 2014. Combined, these two results can impact our recovery and return to work outcomes and premiums in 2014.

This discussion and analysis provides managements' perspective on the key results in the first half of 2014.

Operational results

Claim volumes

Between Q3 2013 and Q1 2014 the WSIB experienced three straight quarters with increases in registered claim volumes. In Q2 2014 claim volumes decreased, however, YTD volumes continued to be marginally (0.6 percent or 599 claims) higher than YTD 2013. This marginal increase in claim volumes occurred while YTD insurable earnings grew by 2.2 percent. As a result, the lost-time injury rate decreased slightly from 0.92 injuries per 100 workers in 2013 to 0.91 in 2014, the lowest in Canada.

The YTD number of registered lost-time claims was largely unchanged with a decrease of 0.2 percent or 51 claims. Among large sectors, only Transportation (3.8 percent or 120 more claims), and Automotive (2.0 percent or 24 more claims) experienced an increase in registered lost-time claims. Other large sectors were at or below volumes from 2013 with the largest decline in the Healthcare (2.9 percent or 150 claims) and Construction (2.9 percent or 69 claims) sectors (see chart).

The WSIB continues to work with and fund the Ontario Health and Safety system to prevent workplace injuries and illnesses. However, as employment has increased, other Compensation

Boards in Canada have experienced increases in registered claim volumes. While this has not yet occurred in Ontario on an annual basis, we do anticipate that as more workers enter the workforce in 2014, registered claims volumes will either remain flat or increase slightly.

Chart 1: Registered lost time claims - top six sectors

Sector	Q2 YTD 2013	Q2 YTD 2014	Change	% Change
Transportation	3,129	3,249	120	3.8%
Automotive	1,192	1,216	24	2.0%
Services	8,475	8,475	0	0.0%
Manufacturing	4,038	4,009	(29)	(0.7%)
Health care	5,192	5,042	(150)	(2.9%)
Construction	2,395	2,326	(69)	(2.9%)

Helping workers return to work

Once claims are registered the WSIB continued to make quick eligibility decisions, ensuring workers can receive the benefits they are entitled to and focus on recovery and return to work. After a slight dip in Q1 2014, the percentage of eligibility decisions made within 2 weeks increased by 3.9 percent to 91.5 percent for Q2 2014 YTD.

When a reported injury is allowed, the WSIB begins to assist workers with their return to work and recovery. Measuring the percentage of workers that remain on benefits after their injury/ illness allows the WSIB to assess our success. Between Q1 2013 and Q1 2014 short term durations deteriorated slightly. However, efforts to reverse this trend have begun to take hold. After four quarters of increase, the percentage of workers on benefits at 3 and 6 months has started to decline to 11.9 percent and 6.7 percent from 12.1 percent and 6.8 percent respectively in Q1 2014.

Early efforts to improve recovery and return to work outcomes play a significant role in improving results in the latter stages of a claim. Results from 24 to 72 months post-injury continued to see improvements. The percentage of workers on benefits at 24, 48 and 72 months decreased to 2.7 percent, 3.1 percent and 5.2 percent from 3.1 percent and 4.8 percent and 5.7 percent in Q2 2013.

Workers requiring longer term support continued to see improvements. For Q2 2014 YTD, 77 percent of workers who completed their Work Transition plans found employment, a significant increase from 36 percent under the old Labour Market Re-entry program. The average loss of earnings (LOE) percentage at lock-in also decreased to 45.7 percent from 47.9 percent for Q2 2013 YTD.

*see page 12

Discussion & Analysis

Improving recovery results

As part of our Health Care Strategy, the WSIB continues to move away from fee-for-service models towards structured and planned health care programs that integrate recovery and return to work planning. In the first half of 2014, costs for Specialty Clinics and Programs of Care increased by 2.4 percent (\$0.8M) and 18.9 percent (\$1.6M) respectively. Combined the percentage of claims treated in these programs increased by 3% from 33 percent for Q2 2013 YTD to 36 percent in 2014 with just over 30,000 injured workers participating in these programs.

We continue to invest in new programs that will further improve recovery outcomes. The WSIB recently announced a new, evidence-based Musculoskeletal Program of Care (MSK POC). This program of care was developed in collaboration with the Ontario Chiropractic Association, the Ontario Physiotherapy Association, the Ontario Society of Occupational Therapists and the Registered Massage Therapists' Association of Ontario. The MSK POC emphasizes task-specific and worker-specific rehabilitation and, consistent with the "Better at Work" philosophy, makes staying at work or returning to work an integral component of rehabilitation. This new program will be available starting in Q3 2014.

The WSIB's investment in health care has continued to improve recovery outcomes. For the first half of 2014, the percentage of workers with a permanent impairment (PI) decreased to 5.7 percent from 7.1 percent in 2013 and the average PI award remained largely unchanged with a 0.2 percent increase.

Strong customer satisfaction results

The WSIB has made significant efforts to improve both our program and customer satisfaction results. The Q2 2014 Customer Survey reveals that these efforts are proving successful as injured workers and employers continued to have some of the highest satisfaction scores for both programs and services.

Areas that have experienced the greatest improvements are areas where the WSIB has focused its efforts, including ease of doing business and timeliness of response. The WSIB understands that making it easy to do business with us and keeping workplace parties informed, improves not only customer satisfaction but also recovery and return to work outcomes.

Employer scores for service excellence continued to improve. Service excellence scores for accounts and claims improved

to 90 percent from 85 percent in Q2 2013 and to 87 percent from 80 percent respectively. The service excellence score for injured workers has held steady and was 76 percent in this quarter.

Further enhancements to the Appeals process

The modernized appeals process has greatly improved the timeliness of appeals decisions, while also maintaining the quality of decisions. The percentage of appeals resolved within 6 months increased from 43.2 percent in Q2 of 2013 to 95.0 percent Q2 2014. The active inventory of appeals decreased from 2,766 in Q1 2014 to 2,719 cases in Q2 2014, and is still well below the pre-modernization inventory of almost 8,000 (see chart on page 14). The percentage of appeals allowed was unchanged from a year ago at 16 percent, and the percentage of appeals allowed in part saw a one percent decrease from 15 percent to 14 percent in Q2 2014.

Additional improvements to the appeals process were introduced effective July 1, 2014 in response to stakeholder feedback. The improvements were focused on providing appealing parties with additional time to provide documentation at various points of the appeals process. The effects of these changes will be monitored to see if decision timeliness will be impacted and we will assess if other aspects of the process can be expedited.

Financial Results

Slower than forecasted growth in Insurable Earnings

In the second quarter of 2014, insurable earnings were 2.9 percent lower than expected and 0.5 percent lower than last year. Notable decreases were in the construction and manufacturing sectors, which experienced a 4.2 percent and 1.9 percent decline respectively. We anticipate this slower than expected growth in insurable earnings to continue and have adjusted our year-end growth forecast from three percent to two percent. However, as the result of a more favourable industry mix, the premiums forecast was not impacted by this change.

As a result of lower than forecast insurable earnings, premiums in the second quarter were \$67M or 5.8 percent below budget and \$20M or 1.8 percent lower than Q2 2013. While premiums continued to cover operating expenses, the lower than expected premiums resulted in Core Earnings that were \$31M lower than budget.

Discussion & Analysis

Benefit payments and administration costs

As a result of continued improvement in long term duration, overall benefit payments decreased to \$1,224M, \$52M (4.1 percent) lower than 2013. Improved claims experience also resulted in a \$131M lower increase in benefit liabilities versus last year. The improvements in claim experience helped to offset the \$115 million accrual for liabilities associated with firefighter presumptive cancer legislation recently introduced.

While we continue to invest in our business transformation efforts, the WSIB administrative expenses in the first half of 2014 decreased by \$41M, or 10.4 percent. The decrease was mainly due to the \$25M decrease in the long-term benefits plans associated with an 80 basis point increase in interest rates (from 3.9 percent to 4.7 percent) used to value our pension and other post-retirement obligations, \$6 million of lower operating expenses, and the absence of a \$10 million one-time provision in 2013 for Retail Sales Tax obligations related to prior years.

Strong investment returns continued

In the first half of 2014, the WSIB achieved a return of 6.5 percent on its investments, 0.8 percent higher than benchmark, and 2.5 percent higher than last year. As a result, net investment income as of June 30, 2014 was \$1,228M, \$612M higher than last year. Returns for 10 and 15 years were 6.5 percent, and 5.9 percent respectively, relative to our 6 percent total return target.

Continued strength in markets reflects a perception that economic conditions may continue to improve and longer term economic downside risks have diminished. Equity markets remained strong in the first half of the year, supported by the ongoing economic recovery, primarily in the U.S.

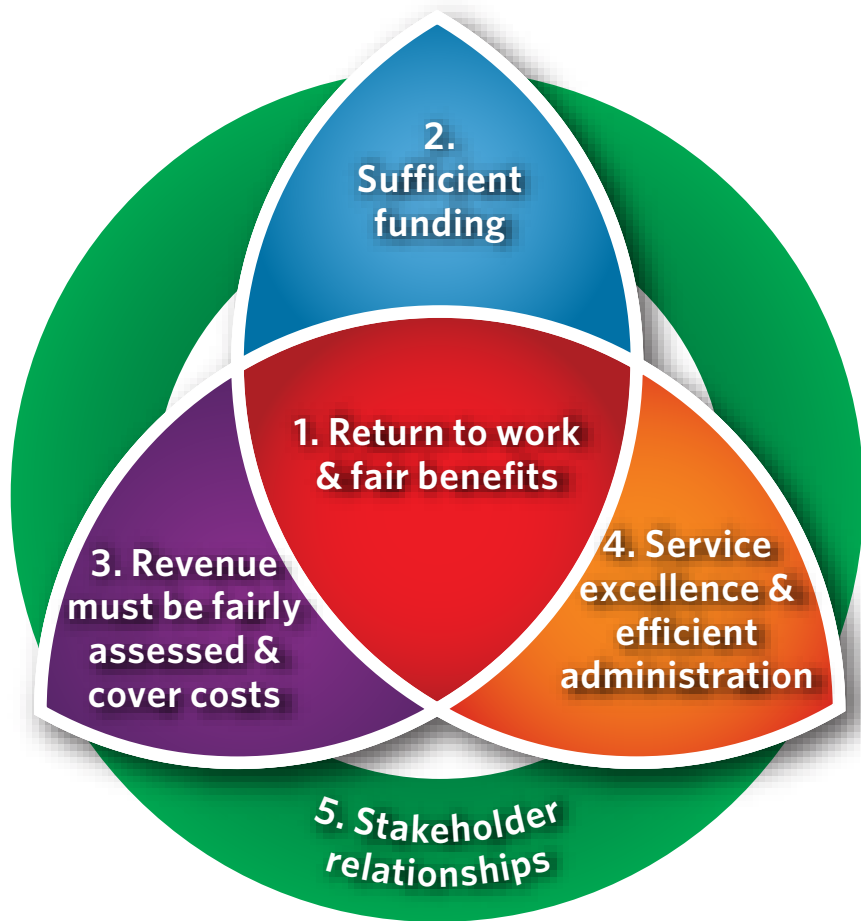
Bonds delivered positive returns year-to-date as interest rates declined, reversing the negative returns of 2013. This reduction in interest rates is a mixed combination of muted inflation statistics in the U.S. and concerns of deflation in Europe. While central banks remain vigilant, the prospects for world economic growth remains mixed with strength in the U.S., and weakness in Europe and Japan. Developing economies are also mixed with China apparently stabilizing at lower growth levels while India, Russia and Brazil all operating at various speeds.

While longer term economic conditions seem to be generally improving, current geopolitical risks have increased short-term market volatility as sanctions in Russia and hostilities in the Middle East escalate. We expect this volatility to continue as diplomatic and military solutions present different risks and opportunities to global economic growth prospects.

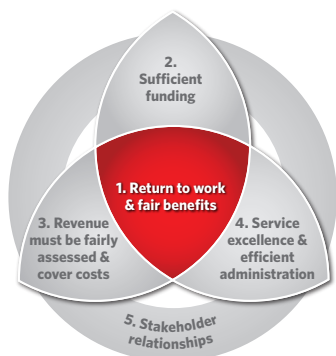
Staying focused on improved results

One hundred years ago employers and injured workers reached a historical compromise whereby workers would receive guaranteed benefits under a no-fault system that was paid for by employers who in return were protected against lawsuits. Since that time, the WSIB has been a key component to the success of the Ontario economy as the provider of insurance for employers and benefits for injured workers. Benefits from our system, such as LOE and Health care, allow injured workers to focus on recovery and return to work, and ultimately get back to their pre-injury lives. The benefits that are provided to injured workers and how they have improved are discussed further in the Quarterly Focus section of this report.

The second quarter of 2014 results indicate that we have made progress toward reaching our goal of being the leading workplace compensation board in Canada, but still have a long way to go. We will continue to hold ourselves accountable to ensure workers and employers can get back to what matters to them, while at the same time working towards ensuring that the system is sustainable for future generations.



Schedule 1 Results by Pillar



Pillar 1: Return to Work and Fair Benefits

Fewer new claims, improved results

After three quarters of increasing claim volumes, registered claims decreased by 1.3 percent in the second quarter. YTD registered claims were marginally (0.6 percent or 599 claims) higher than 2013.

Management efforts to reverse the trend in short term durations have begun to take hold. After four quarters of increase, the percentage of workers on benefits at three and six months has started to decline – to 11.9 percent and 6.7 percent from 12.1 percent and 6.8 percent respectively in Q1 2014. As the result of the decrease in claim volumes and improvements across all durations, the non-locked in claims inventory decreased by 3,311 claims (18.0 percent) compared to Q2 2013.

As part of the effort to provide a worker-centric health provider system, the WSIB has increased the use of health care programs that integrate components of occupational health and return to work. Combined in the first six months of this year just over 30,000 injured workers participated in these programs, and the percentage of claims treated in these programs increased by 3 percent to 36.4 percent in Q2 2014.

OBJECTIVES

- 1-1** We will work with the Chief Prevention Officer and the Ministry of Labour to promote healthy and safe workplaces.
- 1-2** We will support injured workers and employers in Return to Work.
- 1-3** We will administer benefits and services, for work-related injuries or illnesses, in a fair and equitable manner.
- 1-4** We will focus on improving recovery and return to work outcomes to reduce the incidence of permanent impairment caused by all injuries.
- 1-5** We will approach health care as an investment on behalf of injured workers, and manage medical recovery and return to work together.

New Claims

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Registered	48,511	50,794	48,648	47,842	47,882	95,671
Pending	4,218	4,355	5,011	4,676	3,906	4,481
Allowed	35,920	38,109	35,287	34,756	35,180	72,221
	81.1%	82.1%	80.9%	80.5%	80.0%	79.2%

YTD Lost-time Injury/Illness Rate

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014
Result	0.92	0.94	0.98	0.98	0.91
Prior Year	1.03	1.02	1.04	0.99	0.92
Variance	(10.7%)	(7.8%)	(6.0%)	(0.4%)	(1.6%)
Assessment	✓	✓	✓	✓	✓

Total Wage Loss Claims Inventory

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Assessment
Total Claims	172,472	170,923	170,434	169,285	166,779	✓
Locked-in Claims	154,128	153,809	153,460	152,639	151,746	✓
Non-locked-in Claims	18,344	17,114	16,974	16,646	15,033	✓

Pillar 1: Return to Work and Fair Benefits

Benefit Payments

(\$M)	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	636	613	629	612	612	1,224
Prior Year	673	637	649	640	636	1,276
Variance	(37)	(24)	(20)	(28)	(24)	(52)
Assessment	✓	✓	✓	✓	✓	✓

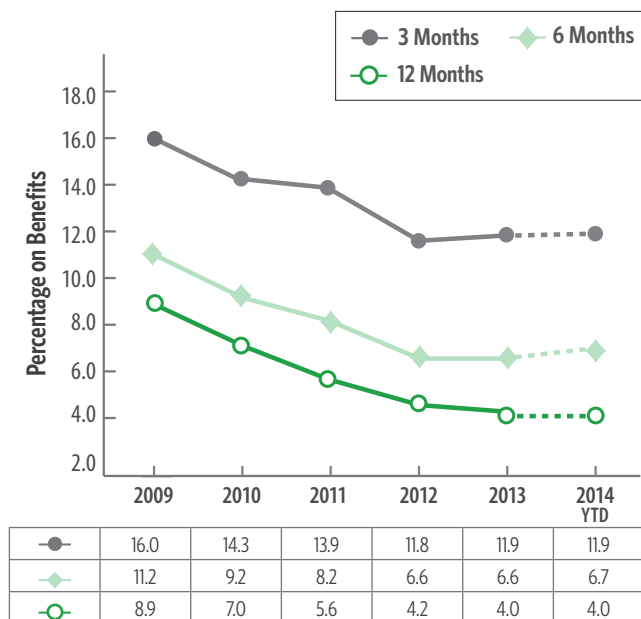
RTW at 100% Pre-Injury Earnings at 12 Months (Allowed Lost-time Claims)

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	91.7%	90.9%	91.0%	91.2%	91.3%	91.3%
Target	91.4%	91.4%	91.4%	92.0%	92.0%	92.0%
Variance	0.3%	(0.5%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)
Assessment	✓	⚠	⚠	⚠	⚠	⚠

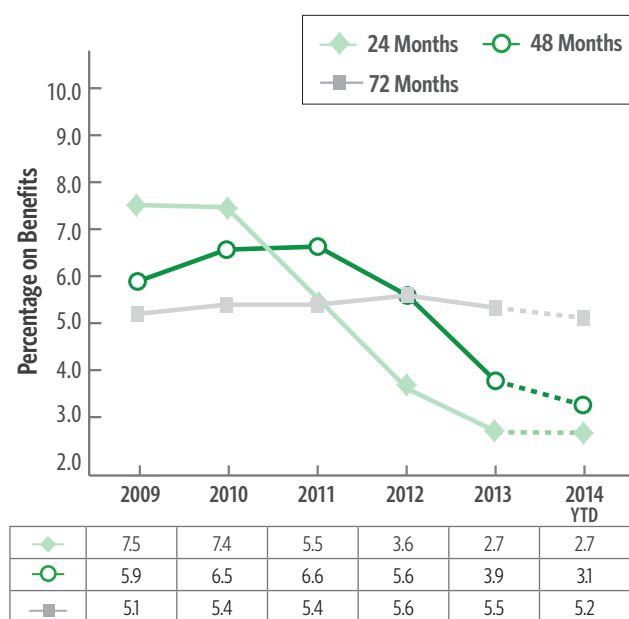
Duration

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Target	Assessment
3 months	11.6%	11.7%	11.9%	12.1%	11.9%	11.5%	⚠
6 months	6.4%	6.5%	6.6%	6.8%	6.7%	6.4%	⚠
12 months	4.0%	3.9%	4.0%	4.1%	4.0%	3.9%	⚠
24 months	3.1%	2.9%	2.7%	2.7%	2.7%	2.7%	✓
48 months	4.8%	4.3%	3.9%	3.5%	3.1%	3.5%	✓
72 months	5.7%	5.6%	5.5%	5.4%	5.2%	5.5%	✓

Measuring Short-term Duration



Measuring Long-term Duration



Pillar 1: Return to Work and Fair Benefits

Fewer new claims, improved results

The investment in health care has continued to improve recovery outcomes. In Q2 2014, the percentage of workers with a permanent impairment (PI) decreased to 5.8 percent from 6.7 percent in 2013 and the average PI award remained largely unchanged with a 0.3 percent increase.

Average PI Award Percentage

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	9.3%	10.1%	9.8%	9.9%	9.6%	9.8%
Benchmark	11.0%	11.0%	11.0%	10.0%	10.0%	10.0%
Variance	(1.7%)	(0.9%)	(1.2%)	(0.1%)	(0.4%)	(0.2%)
Assessment	✓	✓	✓	✓	✓	✓

Percentage of Workers with a PI

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	6.7%	5.9%	6.3%	5.6%	5.8%	5.7%
Benchmark	9.0%	9.0%	9.0%	8.0%	8.0%	8.0%
Variance	(2.3%)	(3.1%)	(2.7%)	(2.4%)	(2.2%)	(2.3%)
Assessment	✓	✓	✓	✓	✓	✓

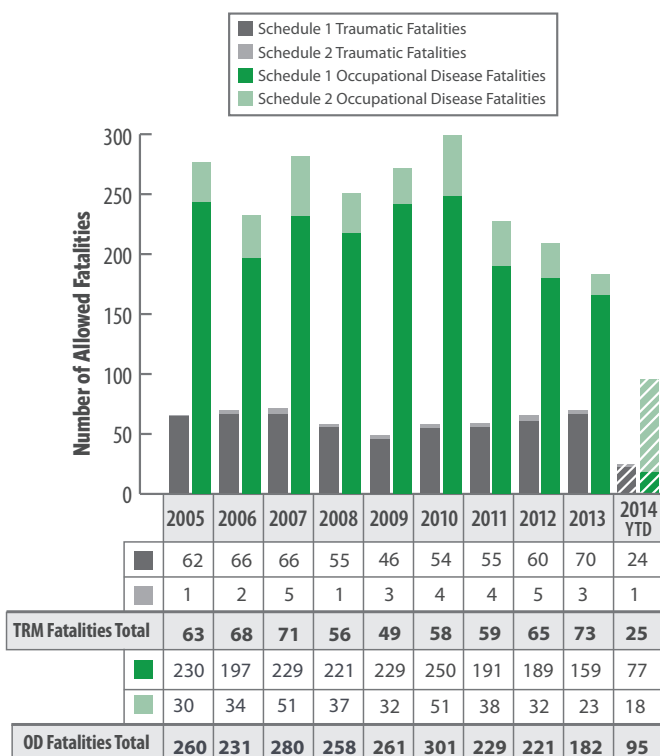
Average LOE Entitlement Award at Lock-in

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	47.0%	46.6%	46.7%	45.7%	45.6%	45.7%
Prior Year	50.3%	48.0%	49.1%	48.7%	47.0%	47.9%
Variance	(3.3%)	(1.4%)	(2.4%)	(3.0%)	(1.4%)	(2.2%)
Assessment	✓	✓	✓	✓	✓	✓

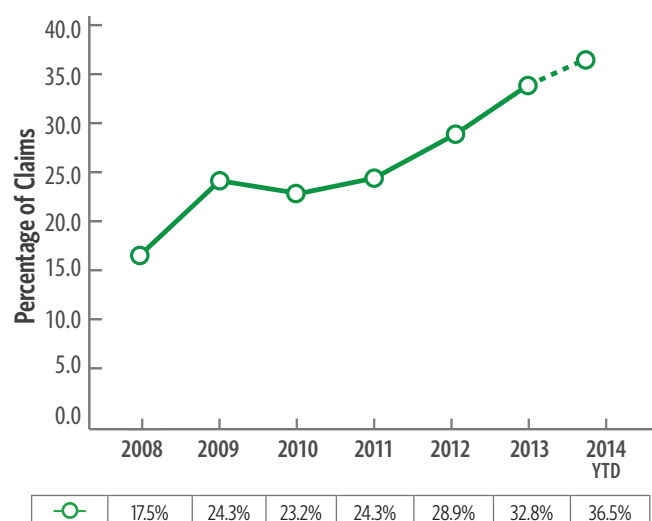
Percentage of Claims in Integrated Health Care Programs

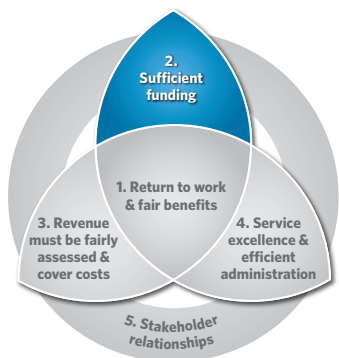
	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	33.2%	33.3%	33.5%	35.4%	36.4%	36.5%
Prior Year	28.7%	28.3%	29.4%	32.2%	33.2%	33.2%
Variance	4.6%	5.0%	4.1%	3.3%	3.2%	3.3%
Assessment	✓	✓	✓	✓	✓	✓

WSIB - Allowed Traumatic & Occupational Disease Fatalities



Percentage of Claims in Integrated Health Care Programs





Pillar 2: Sufficient Funding

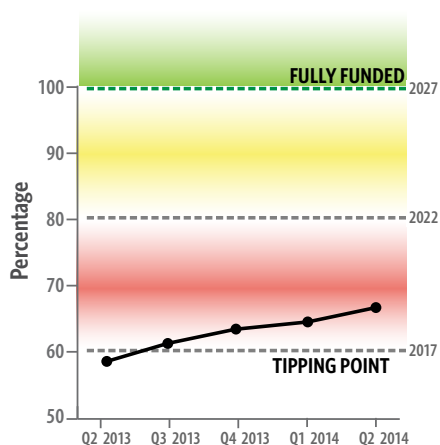
Progress towards sustainability

Strong operational results, combined with exceptional investment returns in the second quarter, resulted in a \$448M decrease in the Unfunded Liability (Sufficiency Basis) to \$10,457M. The WSIB's Sufficiency Ratio increased by 1.7 percent to 66.2 percent.

OBJECTIVES

- 2-1** We will achieve funding requirements as prescribed in regulation.

Sufficiency Ratio Trend



Sufficiency Ratio

	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Result	63.0%	64.5%	66.2%		
Budget	N/A	61.4%	62.6%		
Variance	N/A	3.1%	3.6%		
Assessment	⚡	⬆	⬆		

Unfunded Liability (Sufficiency Basis)*

(\$M)	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Result	(11,324)	(10,905)	(10,457)		
Budget	N/A	N/A	N/A		
Variance	N/A	N/A	N/A		
Assessment	⚡	⚡	⚡		

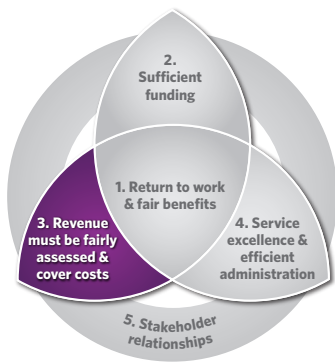
* The UFL is reported on a Sufficiency Basis (defined in the glossary). As a result, prior quarters have been re-stated and will not match previously published reports.

Revenue

Premiums ⬆ Investments ⬆

Costs

Benefit Costs ⬆ Administrative Expenses ⬆



Pillar 3: Revenue Must be Fairly Assessed and Cover Costs

Premium revenue continues to cover operating expenses

In Q2 2014, insurable earnings were 2.9 percent lower than expected and 0.5 percent lower than last year. At the same time expenses for mandatory employer incentive programs (experience rating) were \$21M higher due to improved return to work outcomes. As a result, premiums were \$67M or 5.8 percent below budget and 1.8 percent lower than last year. While premiums continued to cover operating expenses, the lower than expected premiums resulted in Core Earnings that were \$31M lower than budget. We expect lower than budgeted growth in insurable earnings for 2014 and have adjusted the forecasted growth to 2% from 3%.

In the second quarter of 2014, the WSIB achieved a return of 2.6 percent on its investments, 0.2 percent higher than benchmark, and 3.1 percent higher than last year. As a result, net investment income in Q2 2014 was \$519M, \$625M higher than last year. Returns for 10 and 15 years continue to hover around the 6 percent target with returns of 6.5 percent, and 5.9 percent respectively.

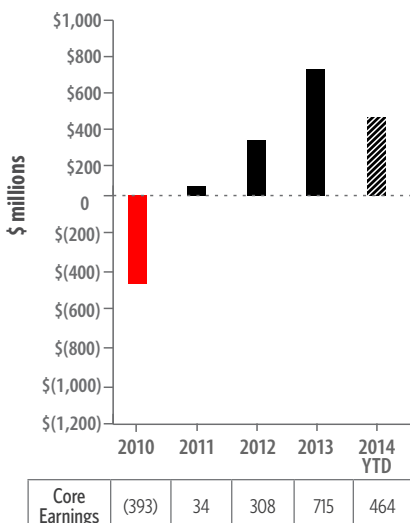
OBJECTIVES

3-1 We will collect premium revenue each year at a level that ensures all required payments can be made as they become due, and the UFL can continue to be retired.

3-2 We will continue to manage the Investment Fund with prudence and due regard for risk management and liability structures.

3-3 We will ensure a fair and transparent rate setting framework.

Core Earnings Trend



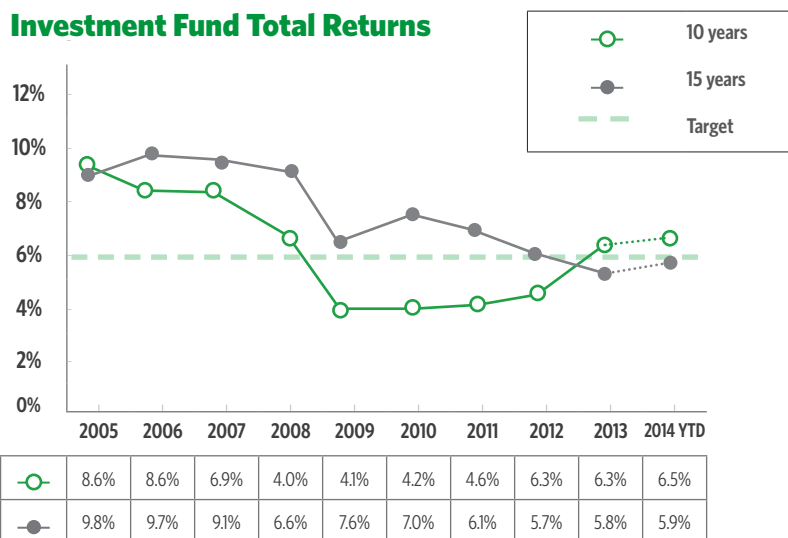
Core Earnings

(\$M)	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	196	254	102	247	217	464
Budget	156	177	35	183	248	430
Variance	40	77	67	64	(31)	34
Assessment	✓	✓	✓	✓	✗	✓

Premiums

(\$M)	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	1,113	1,149	1,034	1,127	1,093	2,220
Budget	1,096	1,100	996	1,097	1,160	2,257
Variance	17	49	38	30	(67)	(37)
Assessment	✓	✓	✓	✓	✗	⚠

Investment Fund Total Returns





Pillar 4: Service Excellence and Efficient Administration

Service excellence scores continued to improve

The Q2 2014 Customer Survey reveals that efforts to improve customer satisfaction are proving successful as injured workers and employers continued to have some of the highest satisfaction scores for both programs and services. Employer service excellence scores for accounts and claims improved to 90 percent from 85 percent in Q2 2013 and to 87 percent from 80 percent respectively. Injured workers scores have held steady at 76 percent. As part of our efforts to continually improve the customer experience, the WSIB launched its new website on August 11th.

OBJECTIVES

4-1 We will update policies so that they are clear and provide appropriate guidance to staff and customers.

4-2 We will ensure every interaction with customers is based on the values of trust, integrity and fairness.

4-3 We will enhance our ability to deliver excellent customer service.

4-4 We will administer an effective Appeals Resolutions process that efficiently responds to workers and employers.

4-5 By improving efficiencies, we will reduce the cost to administer the system.

Service Excellence Index* (Schedule 1 & 2)

		Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Assessment vs. Prior Year
Claims - Employers	% Very Satisfied or Somewhat Satisfied	80%	85%	84%	85%	87%	✓
	Average Rating	7.4	7.8	7.6	7.7	7.7	
Claims - Injured Workers	% Very Satisfied or Somewhat Satisfied	74%	77%	77%	76%	76%	✓
	Average Rating	7.1	7.3	7.4	7.2	7.2	
Account Management	% Very Satisfied or Somewhat Satisfied	85%	84%	87%	89%	90%	✓
	Average Rating	7.9	7.8	7.8	8.0	7.9	

* the percentage of injured workers or employers who are satisfied with the customer service they received.

Program Index* (Schedule 1 & 2)

		Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Assessment vs. Prior Year
Claims - Employers	% Very Satisfied or Somewhat Satisfied	73%	80%	81%	80%	81%	✓
	Average Rating	6.8	7.4	7.2	7.3	7.2	
Claims - Injured Workers	% Very Satisfied or Somewhat Satisfied	65%	71%	71%	69%	69%	✓
	Average Rating	6.4	6.8	6.9	6.7	6.6	
Account Management	% Very Satisfied or Somewhat Satisfied	78%	78%	81%	84%	86%	✓
	Average Rating	7.4	7.4	7.4	7.6	7.6	

* the percentage of injured workers or employers who are satisfied with WSIB's programs.

Pillar 4: Service Excellence and Efficient Administration

Service excellence scores continued to improve

The modernized appeals process has greatly improved the timeliness of appeals decisions, while also maintaining the quality of decisions. The percentage of appeals resolved within six months increased from 43.2 percent in Q2 of 2013 to 95.0 percent Q2 2014. The active inventory of appeals also decreased slightly, from 2,766 in Q1 2014 to 2,719 cases in Q2 2014.

Total Administrative Expenses

(\$M)	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	202	194	217	177	177	354
Budget	193	191	210	201	206	407
Variance	9	3	7	(24)	(29)	(53)
Assessment	⚠️	⚠️	⚠️	✅	✅	✅

Administrative Expenses per \$100 of Insurable Earnings

(\$ / \$100)	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	\$0.44	\$0.45	\$0.58	\$0.37	\$0.39	\$0.38
Budget	\$0.43	\$0.45	\$0.56	\$0.43	\$0.44	\$0.44
Variance	\$0.01	\$0.00	\$0.02	(\$0.06)	(\$0.05)	(\$0.06)
Assessment	⚠️	✅	⚠️	✅	✅	✅

Appeals (Schedule 1 & 2)

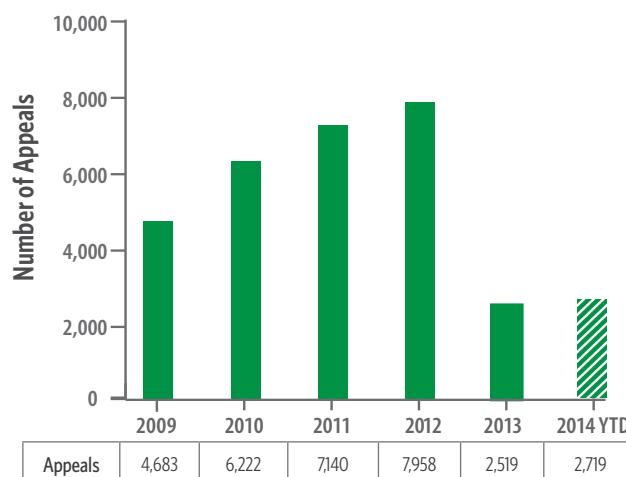
		Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014
# of Appeals Received		3,418	1,991	2,225	2,956	2,480
# of Appeals Resolved		3,047	3,034	3,090	2,623	2,577
% of Resolved Appeals	Allowed	16%	14%	15%	16%	16%
	Allowed/Denied in Part	15%	13%	12%	13%	14%
% Appeals Resolved in 6 months		43.2%	45.9%	60.6%	94.0%*	95.0%*

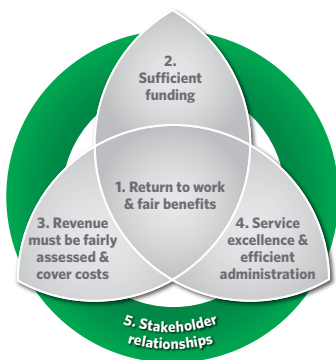
* restated for new appeals only

Percentage of Eligibility Decisions Made within Two Weeks from the Claim Registration Date

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	91.8%	92.3%	90.8%	89.5%	93.4%	91.5%
Target	85.0%	85.0%	85.0%	90.0%	90.0%	90.0%
Variance	6.8%	7.3%	5.8%	(0.5%)	3.4%	1.5%
Assessment	✅	✅	✅	⚠️	✅	✅

Appeals Year-End Inventory





Pillar 5: Stakeholder Relationships

WSIB Initiatives strengthened with stakeholder input

The WSIB continues to seek and use input from stakeholders on our initiatives. Additional improvements to the appeals process were introduced effective July 1, 2014 in response to stakeholder feedback. The improvements were focused on providing appealing parties with additional time to provide documentation at various points of the appeals process.

In August 2014, the WSIB also launched a new Musculoskeletal Program of Care (MSK POC). The program was developed in collaboration with health professional associations and experts in the scientific-evidence based treatment of MSK injuries.

OBJECTIVES

5-1 We will develop and implement a proactive Communication Strategy that includes stakeholder engagement.

5-2 We will operate in a transparent manner.

5-3 We will build stakeholder confidence by promptly responding to stakeholder needs and concerns, and provide opportunities for engagement.

5-4 We will engage with the Chief Prevention Officer and the Ministry of Labour to ensure accountability for funding of Ontario's occupational health and safety system.

2013 Annual Reputation Index

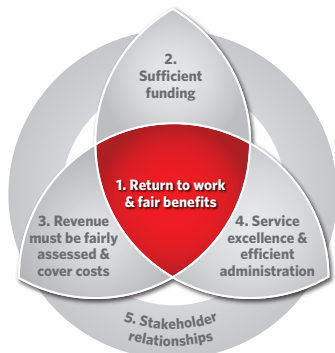
	Injured Workers	Employers	Non-clients
% Very or Somewhat Favourable	64%	70%	64%
Average Rating	6.4	6.6	6.2

Legislated Obligations (Schedule 1 & 2)

(\$M)	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014	2014 YTD Budget	Assessment
Prevention	55.0	64.0	60.0	66.0	63.0	129.0	133.0	✓
Non-Prevention	9.0	8.0	11.0	10.0	9.0	19.0	19.0	✓
Total	64.0	72.0	71.0	76.0	72.0	148.0	152.0	✓



Schedule 2 Results



Pillar 1: Return to Work and Fair Benefits

Strong return to work results

Both registered claims and allowed lost-time claims increased in the first six months of 2014. The number of registered claims increased by 2.6 percent (520 claims), while allowed lost-time claims increased by 6.9 percent (434 claims) compared to the same period last year. The result was a 7 percent increase in the lost-time injury rate for Schedule 2 employers from 2.07 in Q2 2013 to 2.22 in 2014.

After three straight quarters of year over year increase in the three and six month duration results, the Q2 YTD 2014 results improved versus last year. Durations at three and six month decreased by 0.5 percent and 0.3 percent respectively. Longer term duration results continue to improve. As a result of these improvements, benefit payments for Schedule 2 employers decreased by \$1.6M (1.3 percent) to \$122M for the first half of 2014.

OBJECTIVES

- 1-1** We will work with the Chief Prevention Officer and the Ministry of Labour to promote healthy and safe workplaces.
- 1-2** We will support injured workers and employers in Return to Work.
- 1-3** We will administer benefits and services, for work-related injuries or illnesses, in a fair and equitable manner.
- 1-4** We will focus on improving recovery and return to work outcomes to reduce the incidence of permanent impairment caused by all injuries.
- 1-5** We will approach health care as an investment on behalf of injured workers, and manage medical recovery and return to work together.

New Claims

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Registered	9,799	8,528	9,704	10,931	9,306	20,227
Pending	1,053	1,107	1,265	1,230	1,045	1,153
Allowed	6,695	5,742	6,622	7,751	6,463	14,871
	76.5%	77.4%	78.5%	79.9%	78.2%	78.0%

YTD Lost-Time Injury/Illness Rate

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014
Result	2.07	1.95	1.90	2.84	2.22
Prior Year	2.00	1.91	1.87	2.34	2.07
Variance	3.5%	2.1%	1.6%	21.4%	7.0%
Assessment	⬇️	⬇️	⬇️	❌	❌

RTW at 100% Pre-Injury Earnings at 12 Months (Allowed Lost-time Claims)

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	94.9%	94.7%	94.7%	94.4%	95.0%	94.7%
Prior Year	95.0%	95.3%	95.1%	95.3%	94.9%	95.1%
Variance	(0.1%)	(0.6%)	(0.4%)	(0.9%)	0.1%	(0.4%)
Assessment	⬇️	⬇️	⬇️	⬇️	✅	⬇️

Pillar 1: Return to Work and Fair Benefits

Benefit Payments

(\$M)	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	62	58	62	60	62	122
Prior Year	65	60	61	62	62	124
Variance	(3)	(2)	1	(2)	0	(2)
Assessment	✓	✓	⚠	✓	✓	✓

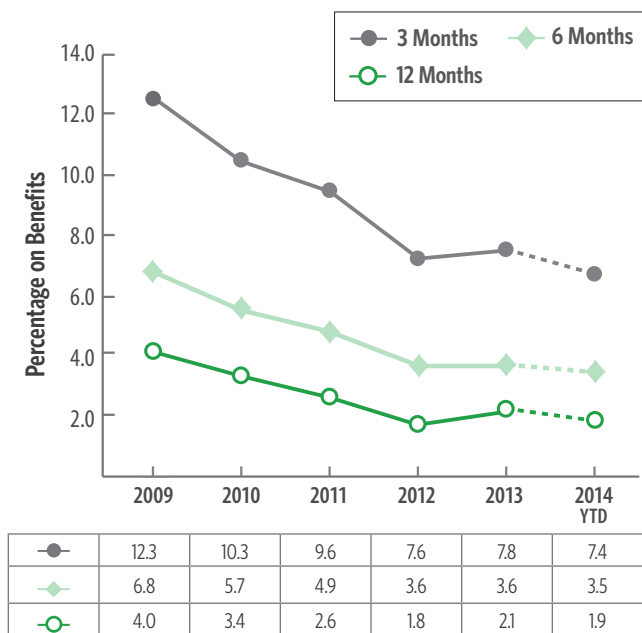
Average LOE Entitlement Award at Lock-in

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	52.2%	40.5%	42.9%	42.1%	41.7%	41.9%
Prior Year	52.4%	51.9%	49.9%	49.2%	52.2%	50.7%
Variance	(0.2%)	(11.4%)	(7.0%)	(7.1%)	(10.6%)	(8.9%)
Assessment	✓	✓	✓	✓	✓	✓

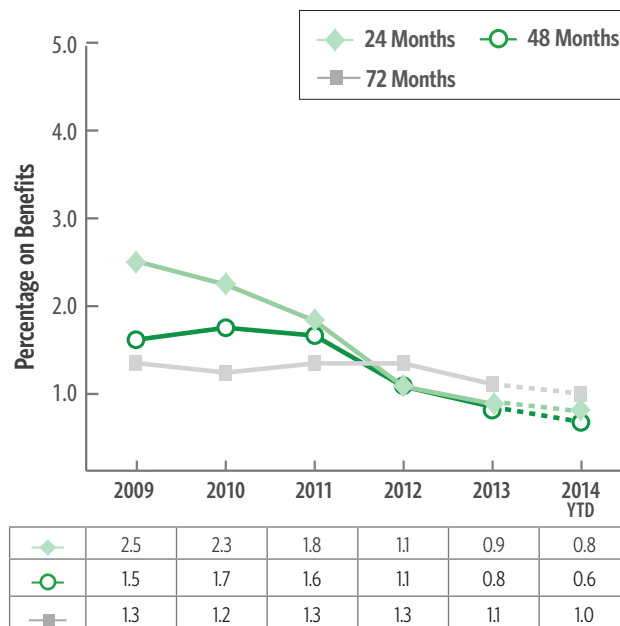
Duration

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Assessment
3 months	7.9%	7.7%	7.8%	7.7%	7.4%	✓
6 months	3.8%	3.8%	3.6%	3.5%	3.5%	✓
12 months	1.8%	2.0%	2.1%	2.0%	1.9%	⚠
24 months	1.0%	0.9%	0.9%	0.9%	0.8%	✓
48 months	0.9%	0.9%	0.8%	0.8%	0.6%	✓
72 months	1.2%	1.0%	1.1%	1.0%	1.0%	✓

Measuring Short-term Duration



Measuring Long-term Duration



Pillar 1: Return to Work and Fair Benefits

Percentage of Claims in Integrated Health Care Programs

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	35.1%	35.5%	35.2%	34.9%	38.0%	37.8%
Prior Year	28.7%	28.8%	30.7%	32.5%	35.1%	35.4%
Variance	6.4%	6.7%	4.6%	2.3%	2.9%	2.4%
Assessment	✓	✓	✓	✓	✓	✓

Average PI Award Percentage

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	9.3%	7.6%	8.6%	10.5%	11.2%	10.9%
Prior Year	10.7%	10.0%	9.1%	9.2%	9.3%	9.3%
Variance	(1.4%)	(2.4%)	(0.5%)	1.3%	1.9%	1.6%
Assessment	✓	✓	✓	⚠	⚠	⚠

Percentage of Workers with a PI

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	2.3%	2.6%	2.3%	1.9%	1.9%	1.9%
Prior Year	5.7%	4.3%	4.0%	3.5%	2.3%	2.9%
Variance	(3.4%)	(1.7%)	(1.7%)	(2.6%)	(0.4%)	(1.0%)
Assessment	✓	✓	✓	✓	✓	✓



Pillar 4: Service Excellence and Efficient Administration

Improved decision timeliness

As a result of improvements in the second quarter of 2014, the percentage of eligibility decisions made within two weeks for the first six months of 2014 was 1.3 percent higher than target.

OBJECTIVES

4-1 We will update policies so that they are clear and provide appropriate guidance to staff and customers.

4-2 We will ensure every interaction with customers is based on the values of trust, integrity and fairness.

4-3 We will enhance our ability to deliver excellent customer service.

4-4 We will administer an effective Appeals Resolutions process that efficiently responds to workers and employers.

4-5 By improving efficiencies, we will reduce the cost to administer the system.

Percentage of Eligibility Decisions Made within Two Weeks from the Claim Registration Date

	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	YTD 2014
Result	91.1%	90.7%	90.6%	89.8%	92.9%	91.3%
Target	85.0%	85.0%	85.0%	90.0%	90.0%	90.0%
Variance	6.1%	5.7%	5.6%	(0.2%)	2.9%	1.3%
Assessment	✓	✓	✓	⚠	✓	✓

Quarterly Focus

Supporting Injured Workers in Recovery and Return to Work

This year marks the 100th anniversary of the WSIB providing no-fault insurance services to workers and employers in Ontario. The WSIB's mandate is one reached through a historic compromise where workers gave up the right to sue in exchange for fast, fair services and benefits for injuries and illness that occur in the course of employment. Employers fully fund the system on a collective liability basis; the Government determines what is "fair". The WSIB's role is to administer the legislation for the benefit of both workers and employers.

The benefits and services provided to workers as set by the *Workplace Safety and Insurance Act* (WSIA) and Policy are substantial. They are comparable to, or better than, the best provided by any insurance system in North America. This quarterly focus highlights the benefits and services provided to workers by the WSIB and the enhancements that have been made to improve outcomes for injured workers and employers.

Efficient claim registration

We know that the time to make a decision about a worker's eligibility for benefits and early involvement in a case influences its outcome. To enhance and expedite our claim registration process for the over 800 claims that the WSIB registers daily, the WSIB has added new channels in recent years. Claims can now be registered with the WSIB electronically via our eForms, over the telephone via Teleclaim or through the traditional paper process. Today, over 80 percent of claims are registered within 24 hours of receipt.

Once the claim is registered, the WSIB focuses on quickly making eligibility decisions to ensure workers receive the benefits they are entitled to and can focus on their recovery and return to work. To achieve this, the WSIB created an eligibility adjudicator role with the accountability for quick and accurate eligibility decisions and enhanced its eAdjudication capabilities. Currently, over half of eligibility decisions are made within one day, and over 90 percent of eligibility decisions are made within two weeks. The percentage of claims allowed has remained constant for the last 10 years at approximately 80 percent.

Did you know? The WSIB registers over 200,000 claims annually, the equivalent to the size of the City of Windsor, Ontario.



Early and expert medical services

Once a claim is allowed, our teams of case managers, nurse consultants and field Return to Work (RTW) staff focus on early intervention to improve recovery and return to work outcomes.

The WSIB has expanded its province-wide network of expert specialized medical assessment and treatment services for Ontario workers. Through this structured and planned health care delivery system, workers get access to high quality health services and providers. Evidence-based programs of care for low back, shoulder and musculoskeletal injuries are complemented by specialized hospital-based clinics for workers with more complex injuries or occupational illnesses. The WSIB also provides prescription drug coverage for workers who are prescribed a drug by their physician for the work-related injury or illness. The WSIB was one of the first jurisdictions to introduce a Narcotic Strategy to address the appropriate use of these potentially addictive drugs.

Overall, the health services that are covered for workers are broader than provincial health benefits, particularly given our unique focus on integrating health care with return to work planning. We know that education about an injury and expected treatment can be helpful to workers. Therefore, we provide all workers who register a claim for a back or shoulder injury, which are two of our more common claims, with information that has been developed by experts to help them understand their injury and recovery.

Did you know? As the result of WSIB's investment in early, expert health care, between 2009 and 2013, the average health care costs per claim increased by 5.2% while the overall health care costs decreased by 11.3%.



Wage loss benefit

Annually, approximately 42,000 claims require time off work beyond the date of the injury. In these cases, the WSIB pays up to 85 percent of the worker's net average earnings until they recover and are able to return to work. For most workers, wage loss benefits are only required for a short period of time – 88 percent are off benefit at 3 months and 96 percent at 1 year.

In addition to the loss of earnings (LOE) benefit, the WSIB provides a retirement income benefit for workers whose

Quarterly Focus

injuries require a lengthier time away from work. After 12 months of continuous benefits, the WSIB contributes an additional 5 percent of a workers' LOE benefits towards a Loss of Retirement Income Fund. Workers have the option of contributing an additional 5 percent. The WSIB manages the Loss of Retirement Income Fund on behalf of injured workers to ensure security of this benefit once they retire.

Did you know? The WSIB continues to provide wage loss benefits to over 100,000 workers whose injuries occurred prior to 1998. Benefits to these workers totaled over \$850M in 2013.



Return to work (RTW) services

One of the most important services the WSIB provides is helping workers return to work. Returning to daily life and work activities has been shown to improve an injured worker's recovery and reduce the likelihood of long-term impairment. Research also shows that the longer a worker is off work due to injury or illness, the less likely it is that they will return to work.

To help workers return to work, WSIB staff build unique case plans with each worker with regard to their injury, pre-accident job and duties and workplace to avoid prolonged work absence. Staff who specialize in RTW facilitate on-site workplace discussions to enhance case planning. In 2013, our staff made over 26,000 visits to employer premises to discuss and build case specific RTW plans on behalf of workers. Our goal is to help workers return to their pre-injury employer.

In some cases, however, workers are unable to return to the same job and accommodated or alternative work is not available with their employer. In these cases, our RTW services include detailed assessments of a worker's skills and abilities and when required, specialized training or education to enhance skills to return to the workforce. The WSIB also provides specialized support for workers who are not well suited for traditional reskilling/training, including training on the job, specialized work placements and job placement assistance.

In 2013, the WSIB spent over \$73.8M assisting approximately 8,000 workers return to work. Outcomes for this program are reflected in both in the success rate and customer satisfaction results. In 2013, 70 percent of injured workers found employment on completion of their work transition program, compared to 36 percent in 2009. Current survey results show

that 89 percent of workers were satisfied with the service they received from their Work Transition Specialist.

Did you know? To improve the success of the program, the WSIB offers special work transition services for older and young workers, for people with language barriers and for worker's better suited for hands on learning.



Non-economic loss (NEL) awards

The WSIB provides early and expert medical intervention to achieve optimal recovery. Unfortunately, not all injured workers are able to fully recover from their work related injury or illness. For these workers who suffer a permanent impairment (PI) the WSIB provides a NEL benefit.

A NEL is awarded to recognize that, beyond wage loss, a worker has also suffered a physical, functional or psychological loss. The award is determined by the percentage of whole body impairment and is based on the age of the worker and the severity of the PI.

Did you know? In 2013, over 7,000 workers received NEL awards totaling approximately \$50M.



Preventing Workplace Injuries and Illnesses

In 2012, the mandate for the prevention of workplace injuries and illness in Ontario shifted from the WSIB to the Ministry of Labour. However, the WSIB continues to fund the Ontario Prevention System. In 2013, the WSIB contributed approximately \$250M to prevent workplace injuries and illnesses. This included all the Ministry of Labour costs to enforce the Occupational Health and Safety Act, the operation of the Ministry of Labour's Prevention Office and the Health and Safety Associations.

The WSIB also continues to fund and manage two employer focused prevention incentive programs. The Safety Group Program which incents employers to develop and manage an effective health and safety management system and the Safe Communities Incentive Program that provides education to help small business employers effectively manage health and safety in their workplaces. Over 3,600 employers participated in these programs in 2013.

Quarterly Focus

Specialized support

The WSIB provides specialized services to ensure that the unique needs of its most vulnerable workers and their families are met. Through multidisciplinary teams, we provide timely and quality services and support to workers, their families and employers in often complex and devastating circumstances involving life altering serious injuries, occupational diseases, traumatic mental stress as well as traumatic fatalities.

Workers with serious injuries are supported by specialized teams that include highly skilled case managers, nurse consultants, occupational therapists, social workers and independent living consultants dedicated to maximizing a worker's potential for recovery, increased independence and quality of life. Seriously injured workers also receive additional benefits and services beyond regular LOE and health care, including an annual allowance to assist in supporting independence, a monthly allowance to pay for the services of an attendant to assist with the activities of daily living, home modifications as required, comprehensive coverage for medications, as well as other benefits and services intended to enhance quality of life.

Injured worker success story

Most workers recover and return to work shortly after their injury. Our statistics show that 88 per cent are off benefits within three months and 96 per cent are off benefits within a year. However, every injury is unique and not all workers are able to return to their pre-injury jobs. The WSIB's Work Transition program was developed to meet the unique needs of these workers. Anthony is just one example.

In 2008, Anthony was employed as a Brake Press Operator. After suffering a knee injury, it was determined that he would be unable to return to his pre-injury job and therefore would require retraining. The WSIB's Work Transition Specialist (WTS) worked with Anthony to assess what opportunities were available to him based on his past experience, education and interests. Taking all factors into account it was decided that he should be retrained as a Cardiology Technologist. With success in this program, Anthony, now 45, has been enabled through the WSIB to get back to what matters most to him. "I don't just have a new job," says Anthony. "I have a new career that I love."

Occupational diseases are considered through sector-based multi-disciplinary service delivery teams that include adjudicators, advanced practice nurses and occupational hygienists. They work collaboratively to ensure the delivery of compassionate services to workers, their families and employers. Occupational diseases include a wide range of conditions, including cancers, respiratory, skin and other illnesses. For diseases that are serious or terminal, home visits are conducted to ensure access to appropriate health care and that all other necessary supports are in place.

In cases where a worker passes away from the disease or trauma related fatality, continued support for the family is provided through the grieving process. WSIB Crisis Intervention Counsellors provide immediate assistance to the grieving family, as well as to co-workers and the employer, if needed. Funeral costs and survivor payments are also provided for the spouse and children.

Did you know? If requested, the WSIB provides training for the spouse of a worker who passed away as the result of workplace injury or illness to assist them in entering the workforce.



Sustainability for future generations

Overall, the WSIB has a significant impact on the Ontario economy. We provide insurance to over five million workers and 290,000 employers. Last year the WSIB paid over \$2.5B in benefit costs to or on behalf of injured workers. However, the most significant impact we have made in the last 100 years is improving the lives of injured workers and employers.

The benefits that the WSIB provides helps injured workers focus on their recovery and return to work and we continue to achieve improvements in this regard. Today, 92 percent of injured workers are back to work with no wage loss within 12 months compared to 85 percent in 2009 and fewer workers suffer PIs. These improvements are helping stabilize the system, without reducing benefits, while moving the WSIB towards achieving its vision of being the leading workplace compensation board.

Glossary

Measure	Definition	Notes	Page
Administrative Expenses	Total cost of administering the Workplace Safety and Insurance Act (WSIA).	Includes operating expenses, project costs, and administrative costs associated with claims administration allocated to benefit costs Excludes Schedule 2	13
Administrative Expenses per \$100 of Insurable Earnings	The administrative costs to operate the system per \$100 of insurable payroll (applicable payroll required by legislation to determine premiums submitted by employers to the WSIB)	Includes operating expenses and project costs prior to the allocation of administrative costs associated with claims administration and Schedule 2 reimbursements	13
Appeals Received	The volume of appeals received by the Appeals Services Division in the denoted period.	Schedule 1 and 2	13
Appeals Resolved	The volume of appeals resolved by the Appeals Services Division in the denoted period.	An appeal resolution includes an appeal decision, a return or a withdrawal of an appeal Schedule 1 and 2	13
Appeals - % of Resolved Appeals Allowed/Allowed in Part	The percentage of resolved appeals allowed, in full or in part	Represents a percentage of total appeal resolutions Schedule 1 and 2	13
Appeals - % of Appeals Resolved in 6 Months	The percentage of appeals resolved by the Appeals Services Division within 6 months of receipt.	An appeal resolution includes an appeal decision, a return or a withdrawal of an appeal Schedule 1 and 2	13
Annual Reputation Index Employers or Injured Workers	The percentage of registered employers or injured workers that have a positive perception of the WSIB in the specified year Average rating of the questions in the index	External survey results: index calculated using a straight average of 6 measures equally weighted Schedule 1 and 2	14
Annual Reputation Index Non Clients	The percentage of non-registered employers and general workers (without a WSIB claim) that have a positive perception of the WSIB in the specified year Average rating of the questions in the index	External survey results: index calculated using a straight average of 4 measures equally weighted Schedule 1 and 2	14
Average LOE Entitlement Award at Lock-in	The average entitlement percent for workers having reached Loss of Earnings (LOE) lock-in in the denoted period	By quarter of lock-in decision for Bill 99 claims This measure does not use a lag period	9, 17

Measure	Definition	Notes	Page
Average PI Award Percentage	The average NEL award quantum (permanent impairment %) for awards made in the specified period	By NEL award year, including lost time and no lost-time claims This measure does not use a lag period	9, 18
Benefit Payments	Benefit costs paid (or Benefit payment) represent the amount paid to or on behalf of injured and ill workers	Includes LOE, Workers' Pension, Health Care, Future Economic Loss (FEL), Survivor Benefits, External Providers and NEL Excludes changes in benefit liabilities and claims administration costs	8, 17
Core Earnings	The total comprehensive income excluding the impacts of investment income, changes in actuarial valuation and any items that are considered as material and exceptional in nature		11
Duration	The year-to-date percentage of injured or ill workers that continue to receive full or partial LOE benefits on the specified anniversary		8, 17
Insurance Fund Total Returns	The total compounded annual returns for the Insurance Fund as at the end of the reporting period over one, five, 10- and 15- year periods		11
Legislative Obligations	Reimbursement to the Government of Ontario for Prevention (all administrative costs of the Occupational Health and Safety Act and Ministry of Labour prevention Costs) and non-prevention (the Workplace Safety and Insurance Appeals Tribunal, the office of the Worker Advisor and the Office of the Employer Adviser).		14
New Claims	The distribution of new registered claims by allowed and pending status that were registered in the specified period % allowed excludes pending	By registration year (regardless of injury year) Includes lost-time injuries (LTIs), no lost-time injuries (NLTIs) and fatalities and abandoned claims Pending claims are claims for which a decision has not yet been made Excludes amalgamated, and PEIR (Program for Exposure Incident Reporting) claims	7, 16
Occupational Disease Fatalities	The number of allowed occupational disease fatal claims by decision date	By year of entitlement (regardless of injury year) Data is un-matured	9

Measure	Definition	Notes	Page
Percentage of Claims in Integrated Health Care Programs	The percentage of claims that receive a service from an integrated Health Care program versus all claims that received a direct Health Care service.	Integrated Health Care programs includes: Low Back Examinations, Physician Case File Reviews, Programs of Care, RECs, Shoulder Assessments, and Specialty Clinic Programs Direct Health Care Services includes services that are provided directly to injured workers.	9, 18
Percentage of Eligibility Decisions made within two weeks from the Claim Registration Date	The percentage of claims where eligibility decisions are made within the targeted timeframe of 10 business days after their registration date	Excludes occupational disease, pre-1990, serious injury, fatality, withdrawn, abandoned and re-opened claims	13, 19
Percentage of Workers with a PI	The percentage of allowed lost-time cases with a non-economic loss (NEL) award	By injury year Data has a three year lag	9, 18
Premiums	Premiums that are charged to Schedule 1 employers to cover the cost of the current year's claims, the future cost of administering these claims, overhead expenses, and the cost of incentive programs	Excludes Schedule 2 reimbursement of benefits paid	11
Program Index - Account Management	The percentage of registered employers that are very satisfied or somewhat satisfied with the WSIB's account management processes	External survey results: index calculated using a straight average of 8 measures equally weighted Schedule 1 and 2	12
Program Index - Employers	The percentage of registered employers and injured workers that are very satisfied or somewhat satisfied with the WSIB's claims processes	External survey results: index calculated using a straight average of 8 measures equally weighted Schedule 1 and 2	12
Program Index - Injured Workers			
RTW at 100% Pre-injury Earnings at 12 months (Allowed Lost-time Claims)	The percentage of allowed lost-time claims returned to work with no wage loss within 12 months of injury date	Data is matured 3 months	8, 16
Service Excellence Index - Account Management	The percentage of registered employers that are very satisfied or somewhat satisfied with their interactions relating to their account management	External survey results: index calculated using a straight average of 9 measures equally weighted Schedule 1 and 2	12
Service Excellence Index - Employers	The percentage of registered employers and injured workers that are very satisfied or somewhat satisfied with their interactions relating to claims	External survey results: index calculated using a straight average of 12 measures equally weighted Schedule 1 and 2	12
Service Excellence Index - Injured Workers			

Measure	Definition	Notes	Page
Sufficiency Ratio	The ratio of total assets of the WSIB, less non-controlling interests to the total liabilities of the WSIB, as presented in the Sufficiency Statement, and is expressed as a percentage.		10
Total Wage Loss Claims Inventory	The distribution of wage loss claims	Includes Schedule 1 locked-in and non-locked in claims Includes claims from all legislations (Pre-1990, Bill 162, Bill 99) Excludes health care claims and no lost-time claims	7
Traumatic Fatalities	The number of allowed traumatic fatal claims in the period specified	By year of death Data is un-matured	9
Unfunded Liability (Sufficiency Basis)	The deficiency of net assets attributable to WSIB stakeholders as at the end of the reporting period. Valuations of assets and liabilities are based on actuarial valuations that are consistent with accepted actuarial practices for going concern valuations.	Reflects the WSIB's ability to meet all future payment obligations based on existing assets and liabilities, expressed as an absolute dollar value Excludes Schedule 2	10
YTD Lost Time Injury/ Illness Rate Schedule 1	The year-to-date number of allowed lost-time injury and illness claims per 100 Full-Time Equivalent (FTE) workers for the injury year specified	A calculation based on total allowed lost-time injuries/illness/fatalities and derived FTE Derived FTE is based on employer's insurable earnings and average hourly wage defined by the WSIB's Actuarial Services	7
YTD Lost-time Injury/ Illness Rate Schedule 2	The year-to-date number of allowed lost-time injury and illness claims per 100 Full-Time Equivalent (FTE) workers for the injury year specified	A calculation based on total allowed lost-time injuries/illness/fatalities and derived FTE Since the WSIB does not collect Schedule 2 payroll information the same methodology cannot be used to derive Schedule 2 FTE. The Schedule 2 FTE is an estimate based on data from Statistics Canada's Survey of Employment, Payrolls and Hours (SEPH)	16



Workplace Safety & Insurance Board
Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
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