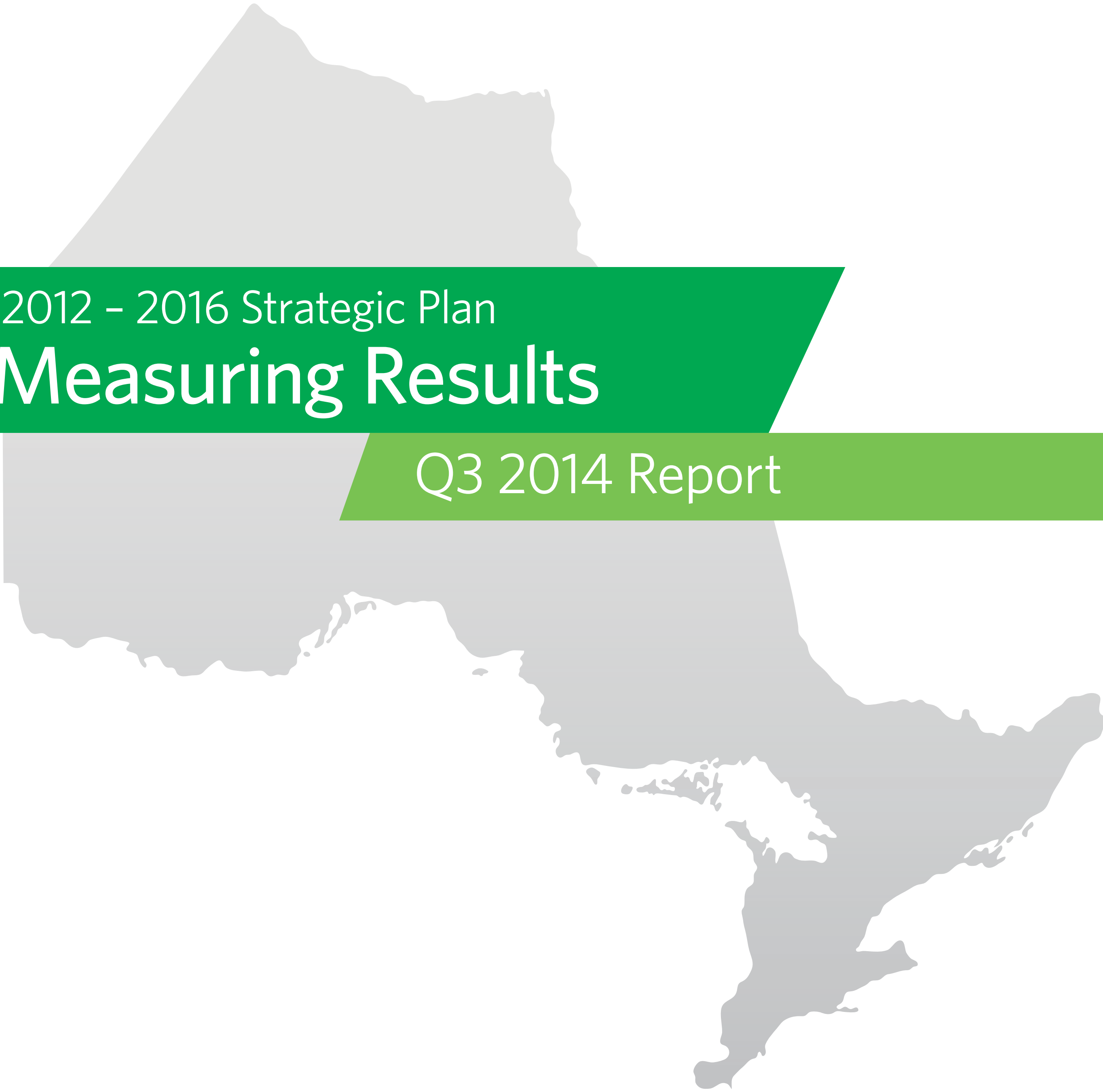
2012 – 2016 Strategic Plan
Measuring Results
Q3 2014 Report



Workplace Safety & Insurance Board
Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
Published: December 11, 2014

Assessment of Q3 2014 Results

Return to Work and Fair Benefits

Strong recovery and Return to Work results

Sufficient Funding

Sustainability continues to improve

Revenue Must be Fairly Assessed and Cover Costs

Slower growth in insurable earnings

Service Excellence and Efficient Administration

Continued stakeholder satisfaction

Stakeholder Relationships

Celebrating 100 years of serving Ontario

LEGEND:

Performance meeting or exceeding target	Performance off target	Positive change
Performance marginally off target	For tracking purposes only	Negative change

Discussion & Analysis

The WSIB's efforts in integrating Return to Work (RTW) and health care continue to produce solid results for workers and employers. We continue to see 92 percent of workers with lost-time injuries returning to work with no wage-loss within 12 months. After 11 months of being higher than the prior year, the three month duration result in Q3 2014 dropped below the Q3 2013 result. Recovery outcomes also continue to improve as the percentage of workers with a permanent impairment improved to 5.5 percent in 2014 from 6.7 percent in 2013.

Year-to-date (YTD) premiums continued to cover operational expenses, and the WSIB achieved core earnings of $744M for the nine months ending September 2014, $131M higher than the same period last year. As a result of this improved performance, the WSIB's Sufficiency Ratio increased by 6.1 percent from 63.0 percent in Q4 2013 to 69.1 percent in Q3 2014.

This discussion and analysis provides management's perspective on the key results for the first three quarters of 2014.

Operational results

Claim volumes up slightly

Claim volumes for the first three quarters of 2014 were 0.5 percent (660 claims) higher than prior year. The YTD increase was due to a 0.7 percent (702 claims) increase in no-lost-time claims. Lost-time claims were largely unchanged with a decrease of 0.1 percent (42 claims).

The marginal decrease in lost-time claims, combined with a 1.8 percent increase in insurable earnings, resulted in a further decline in the lost-time injury rate from 0.94 injuries per 100 workers in 2013 to 0.90 in 2014. Ontario continues to have the lowest lost-time injury (LTI) rate in Canada.

Among large sectors, only Transportation experienced an increase (3.7 percent or 173 more claims) in registered lost-time claims. All other large sectors were below volumes from 2013 with the largest decline in Manufacturing (2.4 percent or 151 fewer claims) and Construction (1.5 percent or 61 fewer claims). The decrease occurred even while insurable earnings in each of these sectors increased.

The WSIB continues to work with and fund the Ontario Health and Safety system to prevent workplace injuries and illnesses. The WSIB's investment in Ontario's Health and Safety system was $193M for Q3 2014 YTD, 2 percent ($4M) higher than prior year.

Chart 1: Registered lost time claims - top six sectors

Sector	Q3 YTD 2013	Q3 YTD 2014	Change	% Change
Transportation	4,628	4,801	173	3.7
Health Care	7,385	7,377	(8)	(0.1)
Automotive	1,836	1,823	(13)	(0.7)
Services	13,125	13,070	(55)	(0.4)
Construction	3,968	3,907	(61)	(1.5)
Manufacturing	6,167	6,016	(151)	(2.4)

Chart 2: Insurable earnings ($M) - top six sectors

Sector	Q3 YTD 2013	Q3 YTD 2014	Change	% Change
Transportation	7,558	7,796	238	3.2
Health Care	17,447	18,034	587	3.4
Automotive	5,577	5,718	141	2.5
Services	35,599	36,822	1,223	3.4
Construction	13,815	14,414	599	4.3
Manufacturing	29,410	29,775	365	1.2

Supporting sustainable return to work

Starting in the last half of 2013 and continuing into 2014, short-term durations (three and six months) began to increase. As a result, the WSIB worked to improve timely support and active case planning to better assist workers in the early stages of a claim. The increased effort resulted in improved performance in Q2 2014 which continued into this quarter. For the first time since October 2013, the percentage of workers on benefits at three months was lower than the result from the prior year - from 11.7 percent in Q3 2013 to 11.6 percent in Q3 2014. The percentage of workers on benefits at six months also continued to improve and is expected to be at or lower than 2013 levels by the end of 2014.

Results for mid-durations (12 and 24 months post-injury) have held steady while longer durations (48 to 72 months post-injury) continued to see improvements. The percentage of workers on benefits at 48 and 72 months decreased to 2.9 percent and 5.0 percent from 4.3 percent and 5.6 percent in Q3 2013.

Discussion & Analysis

These duration results are supported by significant improvements in our Work Transition Program. This program, which assists workers who have injuries that range in severity, continues to achieve improved outcomes. The percentage of workers who found employment upon completion of their Work Transition Plans improved by 24.2 percent, to 77 percent for Q3 YTD 2014 from 61 percent in 2013. The emphasis on RTW and recovery is also providing improved results for workers who do not return to their pre-injury level of employment. The Q3 2014 YTD average loss of earnings (LOE) percentage at lock-in decreased to 45.7 percent from 47.4 percent for Q3 2013 YTD.

The Serious Injury Program is a highly specialized area that provides a range of services and supports to workers who have experienced catastrophic and other serious injuries at work. Each year, approximately 300 workers enter the Serious Injury Program. The WSIB works with these workers as appropriate to facilitate RTW where possible.

Investing in health care

The WSIB invests in health care on behalf of injured workers and employers to support RTW and recovery. For Q3 2014 YTD, 35.8 percent of workers were in an integrated health care program such as Programs of Care and Specialty Clinics, a 2.7 percent increase from 2013.

This investment in health care continues to deliver improved recovery results. For Q3 YTD 2014 the proportion of workers whose workplace injury resulted in a permanent impairment improved from 6.7 percent in 2013 to 5.5 percent in 2014, an 18 percent reduction. The improvement in the proportion of workers with a permanent impairment was associated with very little change in the average level of impairment which decreased by 0.1 percent from 9.7 percent for Q3 2013 YTD to 9.6 percent for Q3 2014 YTD. The Quarterly Focus section of this report outlines the steps that the WSIB has taken since 2009 to improve recovery outcomes for injured workers.

Sustained stakeholder satisfaction with WSIB services

Q3 survey results indicate that the WSIB has been able to maintain its customer satisfaction results while investing in its business transformation. Injured workers' impressions of the WSIB have sustained the improvements seen over the course of the past year. Seven out of every ten respondents reported they are satisfied with the overall service they received during their last contact with the WSIB.

Our efforts to improve early support are being noted by workers. Eighty percent of workers surveyed were satisfied or somewhat satisfied with the time it took to be contacted by WSIB after first submitting a claim and 71 percent believed that the WSIB was effective in assisting in RTW. Workers also continue to be satisfied with staff interactions; staff scored 78 percent on knowledge and competency and 81 percent on courtesy.

Employer scores continue to show improvement over several service excellence measures. Employers continue to be satisfied when interacting with WSIB staff members for account management: staff are knowledgeable and competent (94 percent), courteousness of staff (93 percent) and staff met my customer service expectations (92 percent) all performed well. Eighty-six percent of employers surveyed found it easy to do account management business with the WSIB, and 83 percent see the WSIB as effective in assisting in RTW.

More efficient appeals process

The modernized appeals process continues to show greatly improved timeliness without compromising the quality of the decisions. 91.5 percent of appeals were resolved within six months in Q3 2014, compared to 45.9 percent in Q3 of 2013. While the active inventory of appeals increased slightly from 2,719 in Q2 2014 to 2,820 cases in Q3 2014, the increase is well within an acceptable level. The percentage of appeals allowed has remained consistent throughout 2014 at 16 percent.

Financial Results

Slower growth in insurable earnings

Insurable earnings for Q3 2014 YTD grew by 1.8 percent versus prior year, lower than the expected 3.0 percent growth, and lower than the 5.1 percent growth seen in 2013. While all large sectors continued to grow (see chart 2), sectors with notable slowdowns versus last year include Construction (18.4 percent growth in 2013, 4.3 percent growth in 2014), Manufacturing (3.7 percent growth in 2013, 1.2 percent growth in 2014) and Transportation (5.0 percent growth in 2013, 3.2 percent growth in 2014). Part of the slowdown in the Construction sector compared to the prior year can be attributed to the one time increase in 2013 resulting from mandatory coverage in the sector.

Discussion & Analysis

Slower growth in employment was a trend that was seen across the province. Employment and Social Development Canada's Ontario Labour Market Bulletin showed a slowdown in growth in Ontario's employment from 1.7 percent in Q3 2013 to 0.6 percent in Q3 2014[1]. We anticipate slower than expected growth in insurable earnings to continue and have adjusted our year-end growth forecast from 3.0 percent to 1.7 percent. Longer term growth expectations, for next year and beyond, have not been adjusted as they are still in line with external forecasts.

Strong core earnings

In the first three quarters of 2014, the WSIB achieved core earnings of $744M, $131M (21.4 percent) higher than 2013. Net premiums were 0.4 percent ($13M) lower than the same period last year.

Improved recovery and RTW outcomes combined with fewer lost-time claims meant that benefit payments for Q3 2014 YTD decreased to $1,810M, $79M (4.2 percent) lower than 2013. Improved claims experience also resulted in $676M in lower than anticipated benefit liabilities.

The WSIB administrative expenses in the first nine months of 2014 decreased by $67M, or 11.4 percent. More than any other factor, the decrease was due to the $39M decrease in the long-term benefit 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.

Strong investment returns continued

From January 1, 2013 to January 1, 2014, WSIB's investment portfolio increased by $3,136M (17.8%) from $17,579M to $20,715M. In the first nine months of 2014, the WSIB achieved a return of 7.4 percent on its investments, 0.2 percent higher than benchmark and similar to the return for the same period last year. As a result, net investment income as of September 30, 2014 was $1,373M, $225M higher than last year. Returns for 10 and 15 years were 6.8 percent, and 6.0 percent respectively, relative to our 6 percent total return target.

Equity markets remained strong in the first eight months of the year, supported by the ongoing economic recovery. Markets in North America were especially strong, with particular strength in the US. Emerging Markets such as India and Indonesia were also strong. In September, market sentiment turned down significantly as certain economic data lowered future GDP growth expectations. Consequently, equity markets corrected significantly. Markets have somewhat recovered since the end of the quarter.

Bonds have delivered strong positive returns YTD on strong demand from investors as concerns about rising rates receded. Central banks continue to remain vigilant about inflation to mitigate the risk of deflation taking hold.

While longer term economic conditions look somewhat weaker, they remain positive with stable to low inflation. Geopolitical risks continue to affect market volatility as sanctions in Russia and hostilities in the Middle East continue.

Ensuring a sustainable system

The steady improvement in operational and financial results continued into Q3 2014. As a result of our improved operational performance, the WSIB was able to stay within its funding targets even with the slower than expected growth in premium revenues and a small increase in registered claim volumes.

While significant positive changes have been achieved, it is critical that we stay the course. The WSIB continues to be less than 70 percent funded, the lowest for any jurisdiction in Canada. We will continue to focus on sustaining the gains already achieved and improving results to build a sustainable system for current and future workers and employers.

1. Employment and Social Development Canada: Ontario Q3 2013 and 2014 Labour Market Bulletin

Schedule 1 Results by Pillar

Pillar 1: Return to Work and Fair Benefits

Strong recovery and Return to Work results

Registered claim volumes were largely unchanged from 2013 levels. Q3 2014 registered claims increased by 0.2 percent from 50,794 in 2013 to 50,874 in 2014. The increase was primarily due to a 0.7 percent increase in lost-time injuries from 14,068 in 2013 to 14,168 in 2014.

While still slightly higher than target, both three and six month durations continue to improve. For the first time this year, there was a year over year decrease in three month duration and the percentage of workers on benefits at six months is expected to be at, or lower than, 2013 levels by the end of 2014. Durations at 12 and 24 months have stabilized and longer term durations (48 and 72 months) continued to improve. The non-locked in claims inventory is an early indication of changes in duration. In Q3, the inventory decreased by 2,777 claims (16.2 percent) to 14,337.

Our continued focus on integrating RTW and recovery using specialized services, such as Programs of Care and Specialty Clinics, resulted in 2.1 percent increase in the percentage of workers using integrated health care programs this quarter. In Q3 2014, the percentage of workers with a permanent impairment (PI) improved from 5.9 percent in Q3 2013 to 5.2 percent, while the average PI award improved from 10.1 percent in Q3 2013 to 9.4 percent.

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

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Registered	50,794	48,648	47,842	47,882	50,874	146,491
Pending	4,355	5,011	4,676	3,906	3,977	4,729
Allowed	38,109	35,287	34,756	35,180	37,813	112,128
	82.1%	80.9%	80.5%	80.0%	80.6%	79.1%

YTD Lost-time Injury/Illness Rate

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014
Result	0.94	0.98	0.98	0.91	0.90
Prior Year	1.02	1.04	0.99	0.92	0.94
Variance	(7.8%)	(6.0%)	(0.4%)	(1.6%)	(4.3%)
Assessment	✓	✓	✓	✓	✓

Total Wage Loss Claims Inventory

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Assessment
Total Claims	170,923	170,434	169,285	166,779	165,214	✓
Locked-in Claims	153,809	153,460	152,639	151,746	150,877	✓
Non-locked-in Claims	17,114	16,974	16,646	15,033	14,337	✓

Pillar 1: Return to Work and Fair Benefits

Benefit Payments

($M)	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	613	629	612	612	586	1,810
Prior Year	637	649	640	636	613	1,889
Variance	(24)	(20)	(28)	(24)	(27)	(79)
Assessment	✔	✔	✔	✔	✔	✔

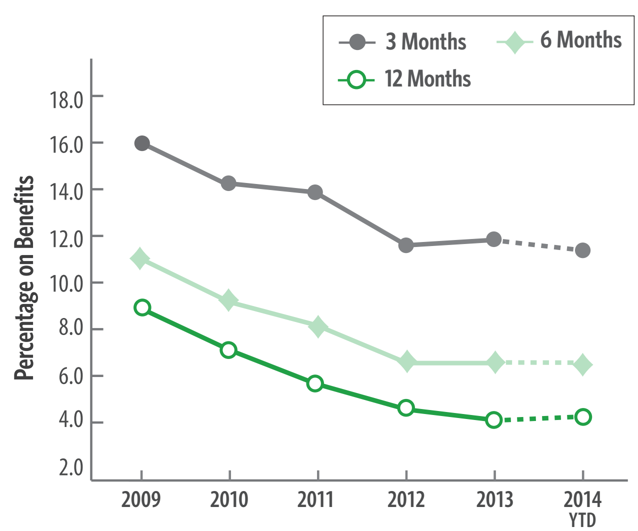
RTW at 100% Pre-Injury Earnings at 12 Months (Allowed Lost-time Claims)

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	90.9%	91.0%	91.2%	91.3%	91.6%	91.4%
Target	91.4%	91.4%	92.0%	92.0%	92.0%	92.0%
Variance	(0.5%)	(0.4%)	(0.8%)	(0.7%)	(0.4%)	(0.6%)
Assessment	▽	▽	▽	▽	▽	▽

Duration

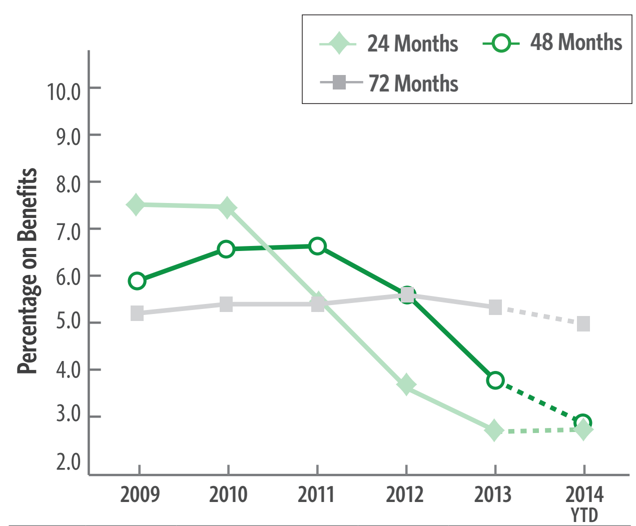
	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Target	Assessment
3 months	11.7%	11.9%	12.1%	11.9%	11.6%	11.5%	▽
6 months	6.5%	6.6%	6.8%	6.7%	6.6%	6.4%	▽
12 months	3.9%	4.0%	4.1%	4.0%	4.1%	3.9%	▽
24 months	2.9%	2.7%	2.7%	2.7%	2.8%	2.7%	▽
48 months	4.3%	3.9%	3.5%	3.1%	2.9%	3.5%	✔
72 months	5.6%	5.5%	5.4%	5.2%	5.0%	5.5%	✔

Measuring Short-term Duration



	2009	2010	2011	2012	2013	2014 YTD
3 Months	16.0	14.3	13.9	11.8	11.9	11.6
6 Months	11.2	9.2	8.2	6.6	6.6	6.6
12 Months	8.9	7.0	5.6	4.2	4.0	4.1

Measuring Long-term Duration



	2009	2010	2011	2012	2013	2014 YTD
24 Months	7.5	7.4	5.5	3.6	2.7	2.8
48 Months	5.9	6.5	6.6	5.6	3.9	2.9
72 Months	5.1	5.4	5.4	5.6	5.5	5.0

Pillar 1: Return to Work and Fair Benefits

Strong recovery and Return to Work results

The emphasis on recovery has also benefited workers who cannot return to their pre-injury level of employment. The Q3 2014 average loss of earnings (LOE) percentage at lock-in improved to 45.7 percent from 46.6 percent for Q3 2013.

Average PI Award Percentage

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	10.1%	9.8%	9.9%	9.6%	9.4%	9.6%
Benchmark	11.0%	11.0%	10.0%	10.0%	10.0%	10.0%
Variance	(0.9%)	(1.2%)	(0.1%)	(0.4%)	(0.6%)	(0.4%)
Assessment	✓	✓	✓	✓	✓	✓

Percentage of Workers with a PI

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	5.9%	6.3%	5.6%	5.8%	5.2%	5.5%
Benchmark	9.0%	9.0%	8.0%	8.0%	8.0%	8.0%
Variance	(3.1%)	(2.7%)	(2.4%)	(2.2%)	(2.8%)	(2.5%)
Assessment	✓	✓	✓	✓	✓	✓

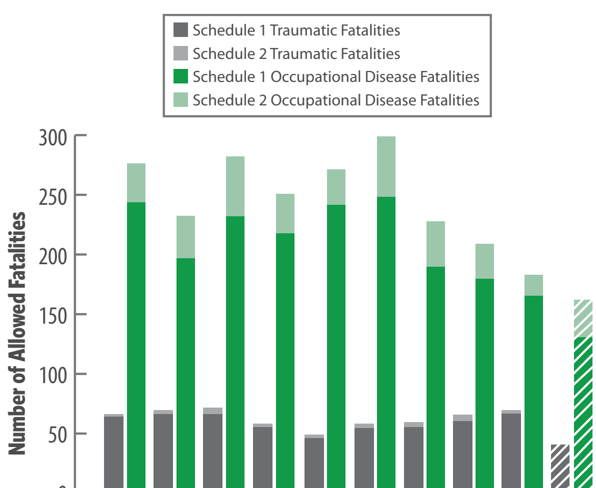
Average LOE Entitlement Award at Lock-in

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	46.6%	46.7%	45.7%	45.6%	45.7%	45.7%
Prior Year	48.0%	49.1%	48.7%	47.0%	46.6%	47.4%
Variance	(1.4%)	(2.4%)	(3.0%)	(1.4%)	(0.9%)	(1.7%)
Assessment	✓	✓	✓	✓	✓	✓

Percentage of Claims in Integrated Health Care Programs

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	33.3%	33.5%	35.4%	36.4%	35.4%	35.8%
Prior Year	28.3%	29.4%	32.2%	33.2%	33.3%	33.1%
Variance	5.0%	4.1%	3.3%	3.2%	2.1%	2.7%
Assessment	✓	✓	✓	✓	✓	✓

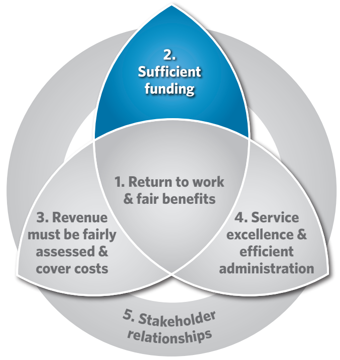
WSIB – Allowed Traumatic & Occupational Disease Fatalities



	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 YTD
	62	66	66	55	46	54	55	60	70	43
	1	2	5	1	3	4	4	5	3	0
TRM Fatalities Total	**63**	**68**	**71**	**56**	**49**	**58**	**59**	**65**	**73**	**43**
	230	197	229	221	229	250	191	189	159	133
	30	34	51	37	32	51	38	32	23	35
OD Fatalities Total	**260**	**231**	**280**	**258**	**261**	**301**	**229**	**221**	**182**	**168**

Percentage of Claims in Integrated Health Care Programs

	2008	2009	2010	2011	2012	2013	2014 YTD
	17.5%	24.3%	23.2%	24.3%	28.9%	32.8%	35.8%



Pillar 2: Sufficient Funding

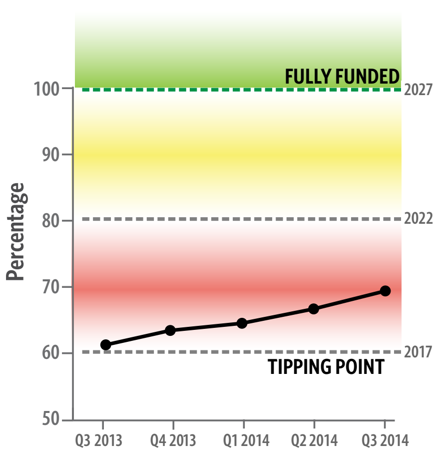
Sustainability continues to improve

Strong operational performance and gains on investments allowed the WSIB to continue making progress towards financial sustainability. The Unfunded Liability: Sufficiency Basis* (UFL) decreased by $920M, from $10,457M in Q2 2014 to $9,537M in Q3 2014. Overall in 2014 the Sufficiency Ratio has increased by 6.1 percent from 63.0 percent in Q4 2013 to 69.1 percent in Q3 2014.

OBJECTIVES

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

Sufficiency Ratio Trend



Sufficiency Ratio	60.8%	63.0%	64.5%	66.2%	69.1%

Sufficiency Ratio

	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Result	63.0%	64.5%	66.2%	69.1%	
Budget	N/A	61.4%	62.6%	63.7%	
Variance	N/A	3.1%	3.6%	5.4%	
Assessment					

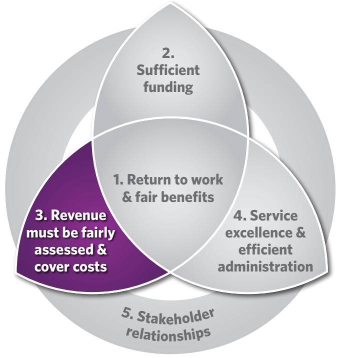
Unfunded Liability (Sufficiency Basis)*

	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014
Result	(11,325)	(10,905)	(10,457)	(9,537)	
Budget	N/A	N/A	N/A	N/A	
Variance	N/A	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

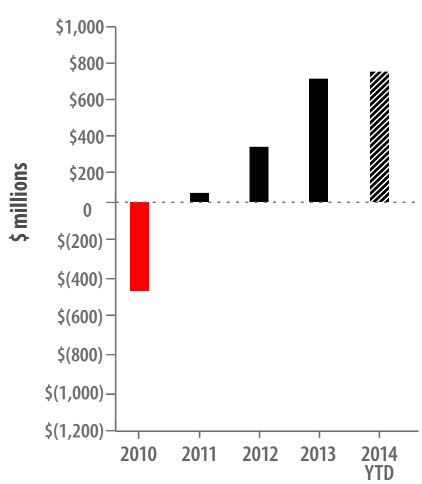
OBJECTIVES

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	(393)	34	308	715	744

Slower growth in insurable earnings

Although Q3 2014 premiums continued to cover operational expenses, premiums did decrease relative to 2013. Slower growth in insurable earnings resulted in a 2.5 percent ($29M) decrease in premium revenues from $1,149M in Q3 2013 to $1,120M in Q3 2014. Despite this marginal reduction, core earnings were $280M for Q3 2014, $26M higher than prior year.

In September 2014, market sentiment turned down significantly as certain economic data lowered future GDP growth expectations. As a result, the WSIB achieved a third quarter return of 0.8 percent on its investments, lower than benchmark and prior year. However, strong returns in Q1 and Q2 allowed for a Q3 2014 YTD return of 7.4 percent, 0.2 percent higher than benchmark and 0.1 percent higher than last year. Returns for 10 and 15 years were 6.8 percent, and 6.0 percent respectively.

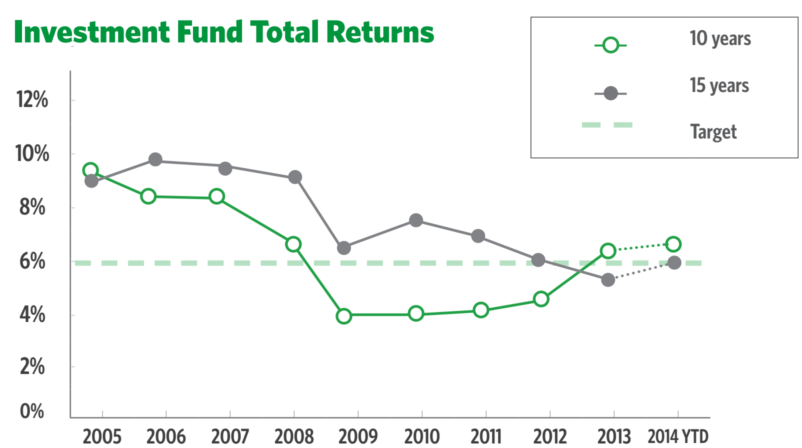
Core Earnings

($M)	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	254	102	247	217	280	744
Budget	177	35	183	248	222	655
Variance	77	67	64	(31)	58	89
Assessment	✓	✓	✓	✗	✓	✓

Premiums

($M)	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	1,149	1,034	1,127	1,093	1,120	3,340
Budget	1,100	996	1,097	1,160	1,118	3,375
Variance	49	38	30	(67)	2	(35)
Assessment	✓	✓	✓	✗	✓	▽

Investment Fund Total Returns



	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 YTD
10 years	8.6%	8.6%	6.9%	4.0%	4.1%	4.2%	4.6%	6.3%	6.3%	6.8%
15 years	9.8%	9.7%	9.1%	6.6%	7.6%	7.0%	6.1%	5.7%	5.8%	6.0%

Pillar 4: Service Excellence and Efficient Administration

Continued stakeholder satisfaction

Results remained consistently positive in the latest Customer Satisfaction Survey. Injured workers' impressions of the WSIB have sustained the improvements seen over the course of the past year. We continued to see that seven out of ten injured workers were satisfied with claims related services. Employer service excellence scores for accounts and claims improved to 89 percent from 84 percent in Q3 2013 and to 86 percent from 85 percent respectively.

The WSIB was able to improve on decision timeliness for eligibility decisions as the Q3 2014 percentage of decisions made within two weeks increased by 2.7 percent from 92.3 percent in Q3 2013 to 95.0 percent.

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)

		Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Assessment vs. Prior Year
Claims – Employers	% Very Satisfied or Somewhat Satisfied	85%	84%	85%	87%	86%	✓
	Average Rating	7.8	7.6	7.7	7.7	7.6	
Claims – Injured Workers	% Very Satisfied or Somewhat Satisfied	77%	77%	76%	76%	75%	✓
	Average Rating	7.3	7.4	7.2	7.2	7.2	
Account Management	% Very Satisfied or Somewhat Satisfied	84%	87%	89%	90%	89%	✓
	Average Rating	7.8	7.8	8.0	7.9	7.9	

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

Program Index* (Schedule 1 & 2)

		Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Assessment vs. Prior Year
Claims – Employers	% Very Satisfied or Somewhat Satisfied	80%	81%	80%	81%	79%	✓
	Average Rating	7.4	7.2	7.3	7.2	7.2	
Claims – Injured Workers	% Very Satisfied or Somewhat Satisfied	71%	71%	69%	69%	69%	✓
	Average Rating	6.8	6.9	6.7	6.6	6.7	
Account Management	% Very Satisfied or Somewhat Satisfied	78%	81%	84%	86%	84%	✓
	Average Rating	7.4	7.4	7.6	7.6	7.5	

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

Pillar 4: Service Excellence and Efficient Administration

Continued stakeholder satisfaction

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 45.9 percent in Q3 of 2013 to 91.5 percent in Q3 2014. The active inventory of appeals experienced a marginal increase, from 2,719 in Q2 2014 to 2,820 cases in Q3 2014.

Total Administrative Expenses

($M)	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	194	217	177	177	168	522
Budget	191	210	201	206	203	610
Variance	3	7	(24)	(29)	(35)	(88)
Assessment	▽	▽	✓	✓	✓	✓

Administrative Expenses per $100 of Insurable Earnings

($ / $100)	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	$0.45	$0.58	$0.37	$0.39	$0.39	$0.38
Budget	$0.45	$0.56	$0.43	$0.44	$0.46	$0.44
Variance	$0.00	$0.02	($0.06)	($0.05)	($0.07)	($0.06)
Assessment	✓	▽	✓	✓	✓	✓

Appeals (Schedule 1 & 2)

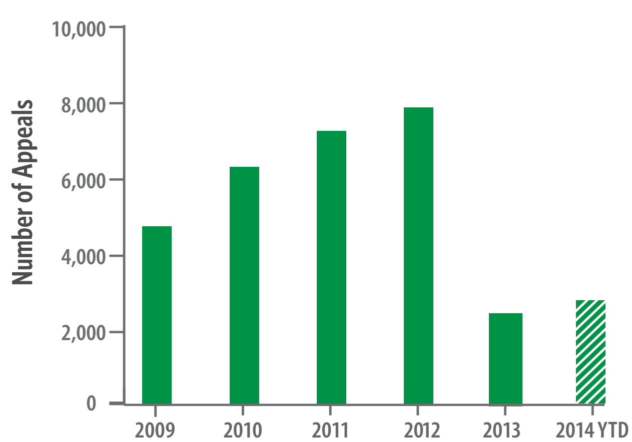
		Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014
# of Appeals Received		1,991	2,225	2,956	2,480	2,273
# of Appeals Resolved		3,034	3,090	2,623	2,577	2,116
% of Resolved Appeals	Allowed	14%	15%	16%	16%	16%
	Allowed/Denied in Part	13%	12%	13%	14%	16%
% Appeals Resolved in 6 months		45.9%	60.6%	94.0%*	95.0%*	91.5%*

* restated for new appeals only

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

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	92.3%	90.8%	89.5%	93.4%	95.0%	92.7%
Target	85.0%	85.0%	90.0%	90.0%	90.0%	90.0%
Variance	7.3%	5.8%	(0.5%)	3.4%	5.0%	2.7%
Assessment	✓	✓	▽	✓	✓	✓

Appeals Year-End Inventory



Appeals	4,683	6,222	7,140	7,958	2,519	2,820

Pillar 5: Stakeholder Relationships

Celebrating 100 years of serving Ontario

In 2014, the WSIB is commemorating 100 years of serving Ontario. In recognition of this historic milestone, the WSIB launched a website with content highlighting the WSIB's history. In addition, the WSIB hosted the 2014 Association of Workers' Compensation Boards of Canada (AWCBC) Governance and Learning Symposium from September 28 to October 2, 2014. Delegates from all jurisdictions in Canada attended the sessions.

The WSIB continues to support Ontario's prevention efforts. YTD, the WSIB has committed $193M to prevention activities.

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)	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014	2014 YTD Budget	Assessment
Prevention	64	60	66	63	64	193	198	✓
Non-Prevention	8	11	10	9	8	27	29	✓
Total	72	71	76	72	72	220	227	✓

Schedule 2 Results

Pillar 1: Return to Work and Fair Benefits

Strong recovery and Return to Work results

Both registered claims and allowed lost time claims increased in the first nine months of 2014. The number of registered claims increased by 1.2 percent (342 claims) while allowed lost-time claims increased by 2.9 percent (271 claims) compared to the same period last year. The result was a 3.9 percent increase in the lost-time injury rate for Schedule 2 employers from 1.95 in Q3 2013 to 2.02 in 2014.

Q3 2014 YTD results for all durations performed at or better than prior year. This is the first time since Q2 2013 that there have been improvements across all durations.

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

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Registered	8,528	9,704	10,931	9,306	8,348	28,553
Pending	1,107	1,265	1,230	1,045	1,085	1,252
Allowed	5,742	6,622	7,751	6,463	5,576	21,007
	77.4%	78.5%	79.9%	78.2%	76.8%	76.9%

YTD Lost-Time Injury/Illness Rate

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014
Result	1.95	1.90	2.84	2.22	2.02
Prior Year	1.91	1.87	2.34	2.07	1.95
Variance	2.1%	1.6%	21.4%	7.0%	3.9%
Assessment	▽	▽	✖	✖	▽

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

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

Pillar 1: Return to Work and Fair Benefits

Benefit Payments

($M)	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	58	62	60	62	60	182
Prior Year	60	61	62	62	58	182
Variance	(2)	1	(2)	0	2	0
Assessment	✓	▽	✓	✓	▽	✓

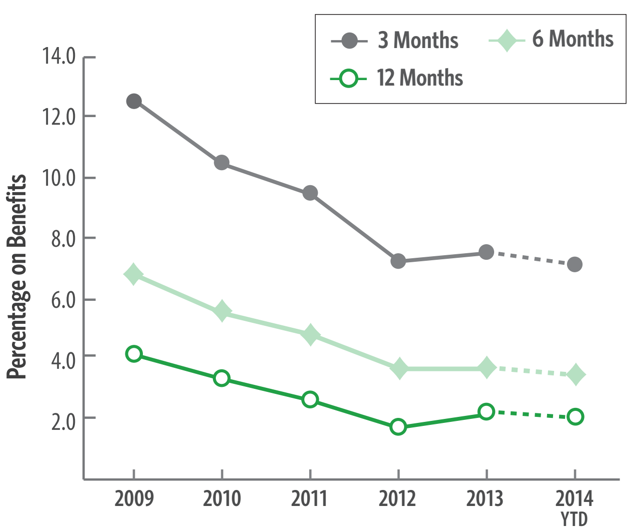
Average LOE Entitlement Award at Lock-in

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	40.5%	42.9%	42.1%	41.7%	52.5%	45.6%
Prior Year	51.9%	49.9%	49.2%	52.2%	40.5%	47.4%
Variance	(11.4%)	(7.0%)	(7.1%)	(10.6%)	12.0%	(1.8%)
Assessment	✓	✓	✓	✓	✗	✓

Duration

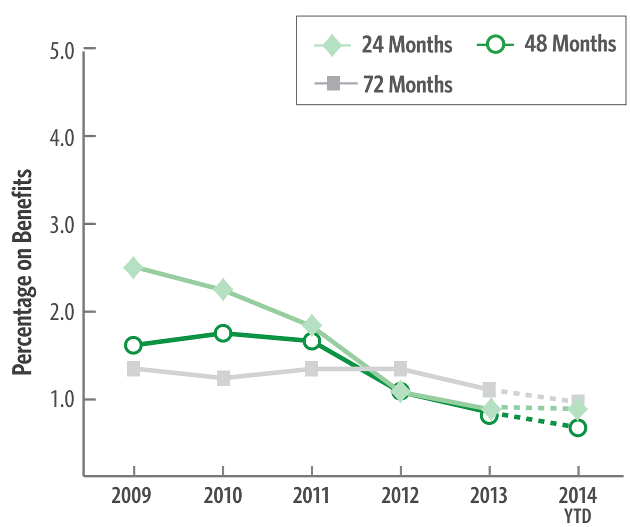
	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Assessment
3 months	7.7%	7.8%	7.7%	7.4%	7.7%	✓
6 months	3.8%	3.6%	3.5%	3.5%	3.5%	✓
12 months	2.0%	2.1%	2.0%	1.9%	2.0%	✓
24 months	0.9%	0.9%	0.9%	0.8%	0.9%	✓
48 months	0.9%	0.8%	0.8%	0.6%	0.6%	✓
72 months	1.0%	1.1%	1.0%	1.0%	0.9%	✓

Measuring Short-term Duration



●	12.3	10.3	9.6	7.6	7.8	7.7
◆	6.8	5.7	4.9	3.6	3.6	3.5
○	4.0	3.4	2.6	1.8	2.1	2.0

Measuring Long-term Duration



◆	2.5	2.3	1.8	1.1	0.9	0.9
○	1.5	1.7	1.6	1.1	0.8	0.6
■	1.3	1.2	1.3	1.3	1.1	0.9

Pillar 1: Return to Work and Fair Benefits

Investments in integrating recovery and RTW continued and resulted in a 2.2 percent increase in the Q3 2014 percentage of workers using integrated health care programs. This has led to improved recovery results as the YTD Q3 2014 percentage of workers with a PI improved from 2.9 percent in Q3 2013 to 1.9 percent in 2014. However, the average PI award increased from 8.7 percent YTD Q3 2013 to 11.3 percent in 2014. YTD 2014 benefit payments for Schedule 2 employers were largely unchanged with a 0.3 percent ($0.6M) increase versus last year.

Percentage of Claims in Integrated Health Care Programs

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	35.5%	35.2%	34.9%	38.0%	38.3%	38.8%
Prior Year	28.8%	30.7%	32.5%	35.1%	35.5%	36.6%
Variance	6.7%	4.6%	2.3%	2.9%	2.8%	2.2%
Assessment						

Average PI Award Percentage

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	7.6%	8.6%	10.5%	11.2%	12.0%	11.3%
Prior Year	10.0%	9.1%	9.2%	9.3%	7.6%	8.7%
Variance	(2.4%)	(0.5%)	1.3%	1.9%	4.4%	2.6%
Assessment						

Percentage of Workers with a PI

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	2.6%	2.3%	1.9%	1.9%	1.9%	1.9%
Prior Year	4.3%	4.0%	3.5%	2.3%	2.6%	2.9%
Variance	(1.7%)	(1.7%)	(2.6%)	(0.4%)	(0.7%)	(1.0%)
Assessment						

Pillar 4: Service Excellence and Efficient Administration

Continued stakeholder satisfaction

Improvements in timeliness of eligibility decisions continued in the third quarter of 2014. The percentage of eligibility decisions made within two weeks for the first nine months of 2014 increased by 1.0 percent from 90.9 percent in 2013 to 91.9 percent in 2014.

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

	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	YTD 2014
Result	90.7%	90.6%	89.8%	92.9%	93.5%	91.9%
Target	85.0%	85.0%	90.0%	90.0%	90.0%	90.0%
Variance	5.7%	5.6%	(0.2%)	2.9%	3.5%	1.9%
Assessment	✓	✓	▽	✓	✓	✓

Quarterly Focus

Improving Recovery Outcomes for Ontario Workers

In 2014, the WSIB commemorates 100 years of serving Ontario's injured workers and employers. Over the century, the WSIB has evolved to meet the demand and now protects over five million workers in cases of workplace injury or illness by providing benefits, allowing injured workers to focus on their Return to Work (RTW) and recovery efforts.

While the majority of workers are able to recover fully from their workplace illness or injury, some injuries, such as an amputation, by their nature create a permanent impairment (PI). In cases where there is a PI, the WSIB provides a non-economic loss (NEL) benefit to recognize continued physical, functional or psychological loss due to a workplace injury or disease.

The WSIB recognizes that helping workers recover from their injuries and preventing PIs is good for the worker, good for the employer, good for the compensation system and good for the economy as a whole. This quarterly focus section discusses the investments that the WSIB has made and the resulting improvement in recovery outcomes for workers.

Did you know? In 2013, over 7,000 workers received a NEL award as a result of suffering a permanent impairment.

Improving outcomes for injured workers

The number of PIs is driven by three factors: the number of claims made, the severity of claims and WSIB's ability to manage RTW and recovery.

Prior to 1999, the percentage of injured workers that experienced a PI remained steady at under seven percent. In the decade that followed, that percentage rose sharply – up to 10.3 percent. This pattern was developing without a corresponding increase in severity of worker injuries. This meant that more workers were developing PIs that were not purely reflective of the nature of their injury. Our challenge was to understand and then address this troubling trend.

First, we noted newer research that was showing inactivity increased the likelihood of a worker developing a PI, and demonstrated the importance of RTW as part of the recovery process. The literature also showed that administrative processes themselves can impact recovery. The third observation based on scientific evidence was the key role of early and effective health interventions. The research also indicates that some health interventions, such as excessive narcotic use, can create prolonged absence from work and negatively affect health outcomes.

The WSIB began to recognize that a day mattered. The longer a worker stayed off work, the higher the probability of them developing a PI. Over the last five years, based on this research and international best practices, the WSIB has made substantial efforts to reduce the likelihood of a worker developing a PI by focusing on three key areas:

- Enhancing the speed and efficiency of administrative processes such as claims registration and eligibility decisions;

What is a NEL?

Following a workplace injury or illness, the WSIB provides workers with early, expert medical interventions to achieve optimal recovery. In some instances, due to the nature of the injury or disease, not all workers fully recover and some are left with a permanent impairment (PI). A PI means a physical or functional abnormality or loss, including disfigurement, which results from the injury and any psychological damage arising from the abnormality or loss.

When a work-related injury or disease does result in a PI, workers are entitled to a non-economic loss (NEL) benefit. This benefit is separate from any loss of earnings the worker may be entitled to due to their work-related injury or disease.

To determine the degree of PI, the WSIB employs a clinical team of registered nurses who have extensive training and expertise in the evaluation of PIs. These decision-makers use a legislated rating schedule, the American Medical Association Guides to the Evaluation of Permanent Impairment, Third Edition (Revised), all relevant health care information in the case file and, if required, a report from an independent medical assessment.

The calculation and dollar amount of a NEL benefit is set out in the *Workplace Safety and Insurance Act* and is based on the degree of PI and the age of the worker at the time of injury.

Quarterly Focus

- Ensuring effective case management practices that integrate RTW and the recovery process, and;
- Providing early, expert medical services.

Did you know? Efficient processes, faster decisions and case planning can improve recovery outcomes.

Efficient registration and decisions

The WSIB registers over 800 claims daily, and we recognize that the time it takes to register claims and make an eligibility decision can impact the likelihood of a worker developing a PI. The quicker we make an eligibility decision, the more quickly we can eliminate a worker's concern about income replacement and help them focus on their RTW planning and recovery.

Part of our strategy to increase the timeliness of registration was to modernize our technology. This has resulted in over 96 percent of claims now being registered within two business days of receipt.

We also improved our eligibility process. A new Eligibility Adjudicator role was created to ensure that workers receive fast, accurate eligibility decisions. Technology was introduced to eAdjudicate claims with straightforward entitlement or that require medical benefits only. This now allows the WSIB to quickly and accurately make decisions on approximately 47 percent of claims as soon as they are registered. As a result of these two enhancements, the percent of eligibility decisions made within two weeks has increased from 65 percent to over 90 percent.

Did you know? Workers and employers can now register a claim electronically via our eForms, over the telephone via Teleclaim, in addition to the traditional paper process.

Effective case management

We recognized that the relationship between injured workers and their case manager(s) is critical. A supportive relationship helps to remove barriers that impede an injured worker from successfully returning to work, such as remaining active after their injury.

Since adopting the "Better at Work" principle, our case managers now establish RTW and recovery plans by collaboratively working with injured workers, their treating physicians and employers. Building these plans recognizes the link between RTW and recovery and, often, some form of graduated RTW is part of the recovery plan. This model is focused on achieving early, safe and sustainable RTW and recovery. Key principles to the approach include maintaining the employment relationship with the injury employer, goal oriented work transition plans that focus on ability rather than disability and ensuring that workers are provided with meaningful input and choice. Today, most injured workers are contacted on the first day that the WSIB receives a claim and contact is maintained between the workplace parties and the WSIB throughout the claim.

To provide onsite support to our case managers, Return to Work Specialists facilitate RTW at the injury workplace in the early phase of a claim. Today, these staff make over 26,000 visits to employers each year to build case specific plans on behalf of workers. In addition, our over 200 professionally designated Work Transition (WT) Specialists continue to personalize and better integrate RTW and recovery for injured workers by providing in-house labour market re-entry, retraining programs and job-search services. We also provide specialized support for workers who are not well suited for traditional re-skilling, including training on the job, specialized work placements and job placement assistance.

Combined, these enhancements are helping injured workers stay active through their recovery and, as a result, achieve improved recovery outcomes.

Did you know? Research shows that participating in daily life and work activities improves recovery.

Quarterly Focus

Early and expert medical services

Efficient registration and effective case management practices enable a critical component of helping injured workers recover: early and expert medical services. Access to quality medical care in a timely manner prevents injuries and illnesses from worsening to the point that no further improvement is anticipated.

Introducing the WSIB Medical Strategy was an important systemic change that has had a large impact on recovery outcomes for injured workers. Our expanded province-wide network of expert, specialized medical assessment and treatment services ensures that injured workers have access to high quality providers and, when needed, specialized hospital-based clinics for more complex injuries or occupational illnesses. Overall, the health services that are covered for workers are broader than provincial health benefits.

We identified that providing specialized treatment for workers leads to enhanced outcomes for low-back, shoulder and musculoskeletal injuries. In many cases we now start providing these workers with the appropriate care even before their claim is allowed. As a result, injuries that were becoming complex over time as workers waited for health care are now being treated earlier and preventing permanent loss of function. Between 2011 and 2013:

- 64 percent fewer soft tissue injuries (sprains, strains or tears) resulted in a PI.
- 68 percent fewer back injuries and 49 percent fewer shoulder injuries resulted in a PI.

We continue to provide more workers with the opportunity to participate in Programs of Care (POCs) and given the importance of timely treatment, the WSIB is focused on getting workers into these programs faster. In 2013, over half the workers in a POC began this treatment within six months of injury. We now invest more health care dollars per injured worker - the average health care costs per claim increased by 5.2 percent.

Did you know? In 2013, 29,079 injured workers participated in Programs of Care and spending on these programs increased by 28.5 percent to $17.5M.

Enhancing programs; improving results

In 2009, the WSIB had among the highest percentage of workers who developed a permanent impairment (PI) when compared to other jurisdictions in Canada. We recognized that we needed to provide more timely support to workers to help them recover and prevent them from developing impairments for life.

Through enhanced programs, services and our emphasis on early intervention, the WSIB has been able to improve outcomes for injured workers. Between 2011 and 2013, the proportion of injured workers who developed a PI decreased from 10.3 percent to 6.6 percent. As a result, Ontario is now one of the leading jurisdictions in Canada at preventing PIs. This is a significant accomplishment which has improved the lives of injured workers and has had a profound impact for the system as a whole. Today, more workers are able to return to work, recover and get back to what matters to them.

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	14
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	14
Appeals Received	The volume of appeals received by the Appeals Services Division in the denoted period.	Schedule 1 and 2	14
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	14
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	14
Appeals - % of Appeals Resolved in 6 Months	The percentage of appeals resolved by the Appeals Services Division within six months of receipt.	An appeal resolution includes an appeal decision, a return or a withdrawal of an appeal Schedule 1 and 2	14
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 six measures equally weighted Schedule 1 and 2	15
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 four measures equally weighted Schedule 1 and 2	15
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	10, 18

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	10, 19
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	9, 18
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		12
Duration	The year-to-date percentage of injured or ill workers that continue to receive full or partial LOE benefits on the specified anniversary		9, 18
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		12
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 Adviser and the Office of the Employer Adviser).		15
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), 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	8, 17
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	10
Percentage of Claims in Integrated Health Care Programs	The percentage of claims that received a service from an integrated Health Care program versus all claims that received a direct Health Care service.	Integrated Health Care programs include: 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.	10, 19

Measure	Definition	Notes	Page
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	14, 20
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	10, 19
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	12
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 eight measures equally weighted Schedule 1 and 2	13
Program Index – Employers **Program Index – Injured Workers**	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 eight measures equally weighted Schedule 1 and 2	13
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 three months	9, 17
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 nine measures equally weighted Schedule 1 and 2	13
Service Excellence Index – Employers **Service Excellence Index – Injured Workers**	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	13
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.		11

Measure	Definition	Notes	Page
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	8
Traumatic Fatalities	The number of allowed traumatic fatal claims in the period specified	By year of death Data is un-matured	10
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	11
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	8
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).	17

Workplace Safety & Insurance Board
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