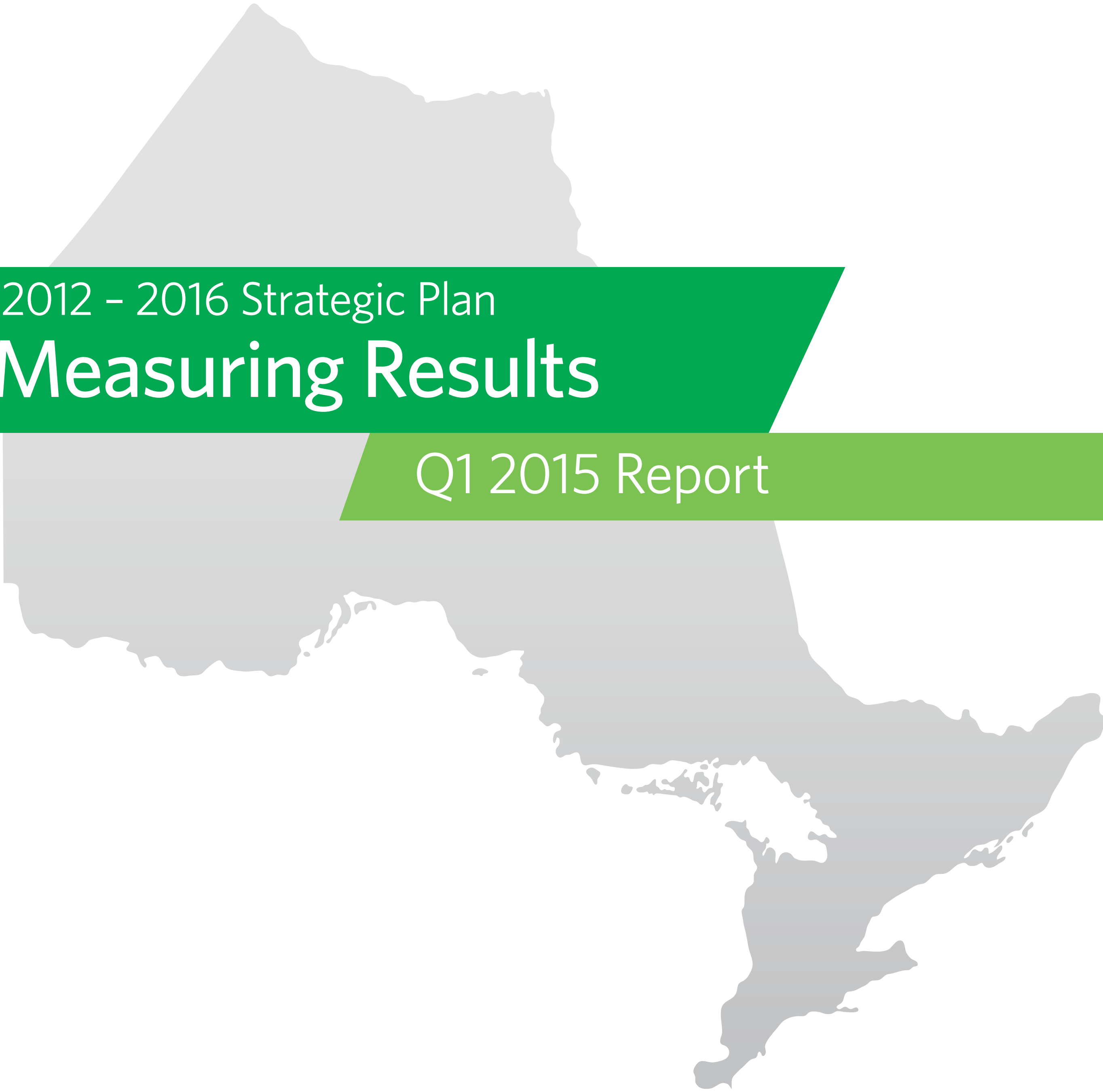


2012 - 2016 Strategic Plan

Measuring Results

Q1 2015 Report

Workplace Safety & Insurance Board
Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
Published: June 18, 2015

Assessment of Q1 2015 Results

Return to Work and Fair Benefits ✓

Continued focus on improving recovery and return to work

Sufficient Funding ✓

Financial sustainability continues to improve

Revenue Must be Fairly Assessed and Cover Costs ✓

Costs remain well within revenue

Service Excellence and Efficient Administration ✓

Launch of enhanced customer satisfaction survey

Stakeholder Relationships ✓

Engaging stakeholders on rate framework modernization

LEGEND:

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

Discussion & Analysis

WSIB's positive performance in Q1 2015 laid a strong foundation for ongoing improvement efforts this year. Both financial and operational performance were once again strong this quarter.

Starting in 2015 we have added a page to show Schedule 1 and 2 combined results (see page 21).

This discussion and analysis provides management's perspective on the key results for Q1 2015.

Decrease in claim volumes

Following a slight increase in claim volumes last quarter, the number of registered claims in Q1 2015 was 4.3 percent lower than last year. Both registered lost-time and registered no-lost-time claim volumes have decreased compared to Q1 2014, down by 6.0 percent and 3.6 percent respectively. This quarter, the WSIB allowed 78.5 percent of registered claims, which is slightly lower than the historical average (since 2008) of approximately 80 percent. The WSIB continues to monitor its eligibility decisions to ensure quality in decisions. Our most recent results show over 99 percent of eligibility decisions were within policy and law.

With fewer claims and slightly higher insurable earnings in Q1 2015 (up 0.2 percent), the LTI rate improved to 0.90. This reflects an improvement of 8.2 percent compared to Q1 2014 (LTI rate was 0.98). Even before this quarter's improvement, Ontario's LTI rate was already better than every other jurisdiction in Canada.

The number of lost-time claims is down compared to last year for each of WSIB's largest sectors except for Health Care. After experiencing a year-over-year increase in claim volume in Q1 2014, Transportation had the largest decrease (14 percent or 263 claims) even while insurable earnings from Transportation were up by over 2 percent, more than almost any other large sector. In contrast, claim volumes in Health Care were 6.5 percent higher than in 2014, while insurable earnings declined 0.5 percent.

Registered lost time claims - top six sectors

Sector	Q1 2014	Q1 2015	Change	% Change
Automotive	581	510	-71	-12.2%
Construction	1,108	1,071	-37	-3.3%
Health Care	2,784	2,964	180	6.5%
Manufacturing	2,125	1,872	-253	-11.9%
Services	4,233	4,056	-177	-4.2%
Transportation	1,837	1,574	-263	-14.3%

Insurable earnings ($M) - top six sectors

Sector	Q1 2014	Q1 2015	Change	% Change
Automotive	1,991	1,987	-4	-0.2%
Construction	4,410	4,452	42	0.9%
Health Care	6,143	6,113	-30	-0.5%
Manufacturing	10,817	10,769	-48	-0.4%
Services	12,703	13,078	375	3.0%
Transportation	2,657	2,719	62	2.4%

Ongoing improvement in outcomes for injured workers

In Q4 2014, we reported that the percentages of workers on benefits at three and six months were at their lowest levels observed. In Q1 2015, these results improved further to 11.0 percent and 6.1 percent respectively (from 11.2 and 6.4 percent at the end of 2014). The percentage on benefits at 12 months also improved slightly (0.1 percent) to 3.9 percent.

This quarter, 40.6 percent of claims were treated through WSIB's integrated health care programs, up 5.2 percentage points compared to Q1 last year. This ongoing emphasis on early, expert medical care for injured workers through services such as Specialty Clinics and Programs of Care helped to ensure that the percentage of workers who develop a permanent impairment remains low, currently at 5.6 percent and unchanged since 2014. These services also helped to improve the average percentage of impairment, from 9.9 percent in 2014 to 9.6 percent this year.

Discussion & Analysis

The WSIB effort to assist workers to mitigate their wage loss is also having more success; 80.1 percent of workers who completed their work transition program found employment. The average loss of earnings award at lock-in also improved to 44.8 percent, down from 45.7 percent in 2014.

Insurable earnings remain stable

The WSIB's insurable earnings in Q1 2015 increased slightly (0.2 percent) compared to Q1 2014. The slight increase was the result of higher insurable earnings in Services (3.0 percent), Transportation (2.4 percent) and Construction (0.9 percent). Insurable earnings declined compared to last year in each of the WSIB's other large sectors, most notably in Health Care (0.5 percent) but also in Manufacturing (0.4 percent) and Automotive (0.2 percent).

Growth in Construction may be partially explained by continued government investment in infrastructure. The budget released by the Government of Ontario this spring pledged an investment of over $130B in public infrastructure over the next ten years, a positive sign for ongoing strength in the industry.

In contrast, the declines in insurable earnings from the Automotive and Manufacturing sectors go somewhat against expectations, though the trend may reverse as the year progresses. The Conference Board of Canada has anticipated growth in both sectors this year from the positive influence of a stronger U.S. economy, lower Canadian dollar and lower oil prices.

Strong core earnings

This quarter's core earnings of $271M were 26 percent higher than budgeted and 10 percent higher than 2014. These earnings, in addition to positive investment returns this quarter, have helped to reduce the Unfunded Liability (Sufficiency Basis) by $592M since Q4 2014, to $8,313M.

Growth in core earnings was driven by a $20M (3.3 percent) decrease in benefit payments and $7M (0.6 percent) higher than budgeted premiums.

Total administrative spend was up slightly (1.1 percent or $2M) compared to Q1 2014 due in part to $8M of higher long-term employee benefit expenses from a 70 basis point decrease in interest rates used to value our long-term employee benefit plans and $6M of higher salaries and benefits expenses, and partially offset by $6M of lower new systems development and integration expenses. Administrative expenses per $100 insurable earnings have remained consistent with 2014, at $0.37 per $100 of insurable earnings.

Q1 YTD Financial Results

	Q1 2014	Q1 2015	Variance
Premium Revenue ($M)	1,127	1,134	7
Net Investment Income ($M)	709	1,309	600
Benefit Payments ($M)	612	592	(20)
Total Admin. Expenses ($M)	177	179	2
Core Earnings ($M)	247	271	24
UFL: Sufficiency Basis ($M)	(10,905)	(8,313)	2,592
Sufficiency Ratio	64.5%	72.9%	8.4%

Discussion & Analysis

Strong investment returns as strong markets continue

In the first three months of 2015, the WSIB achieved a return of 6.0 percent on its investments, 0.2 percent higher than benchmark and up from 3.8 percent in the same period last year. As a result, net investment income as of March 31, 2015 was $1,309M, $600M higher than last year. Returns for 10 and 15 years were 6.9 percent and 5.8 percent, respectively, relative to our 6 percent total return target.

Equity and bond markets were strong in Q1, supported by European Central Bank actions that created the perception that European economies will perform better, as well as a generally improved sentiment toward Emerging Markets economies. In Canada, market returns were healthy in response to Canadian central bank action to provide "insurance" to the Canadian economy to mitigate the effects of a decline in oil prices.

Global GDP growth is expected to pick up during the balance of 2015. A more aggressive monetary policy underpins the recovery in Europe, the U.S. Federal Reserve remains attentive to not raising rates until labour and inflation markets deem it appropriate and Chinese central bank actions made it clear to the market they intend to do their part to mitigate the risk of growth falling too far (i.e., below 6 percent). The primary risks that exist today include unexpected weakness in large economies (Europe, U.S., China and Japan) and extreme currency volatility.

Timely appeals resolution

In Q1, 87.1 percent of appeals were resolved within six months. While this was below pre-July 2014 results, when we introduced longer timelines for appeal parties to submit certain documentation, it does represent a 1 percent improvement compared to Q4 2014. The longer timeframes allow the appeal parties to submit more complete arguments in support of their appeal (or response to an appeal), which contributes to a more effective appeal process.

Compared to the year prior, the incoming volume of appeals decreased 23 percent, from 2,956 cases in Q1 2014 to 2,270 in Q1 2015. The percent of appeals allowed has held steady at 16 percent while the percent allowed/denied in part has fallen 2 percent compared to Q4 2014, to 12 percent. The active inventory of appeals has been declining since Q3 2014 and is currently 2,576.

Launch of enhanced customer satisfaction survey

In 2014, the WSIB laid the groundwork for a revised customer satisfaction survey that will allow us to obtain deeper insight for enhancing our services to employers and workers. The survey was first launched in 1999 and was last substantially

Q1 YTD Operational Results

	Q1 2014	Q1 2015	Variance
YTD Lost-Time Injury/Illness Rate	0.98	0.90	(0.08)
RTW at 100% Pre-Injury Earnings at 12 Months	91.2%	91.0%	(0.2%)
% of Claims on Benefits at 12 Months	4.1%	3.9%	(0.2%)
% of Workers with a PI	5.6%	5.6%	0
Average PI Award %	9.9%	9.6%	(0.3%)
% of Claims in Integrated Health Care Programs	35.4%	40.6%	5.2%
% of Eligibility Decisions Made within Two Weeks	89.5%	92.2%	2.7%

Discussion & Analysis

improved in 2011 with the introduction of quarterly surveys.

The new version of the survey uses an industry standard 5-point response scale in place of the previous 11-point scale. This change has been made to allow for better comparability of results with other organizations and to make it easier for customers to complete the survey. The 5-point scale, which offers a mid-point for neutral responses, has become the norm for customer satisfaction surveys.

Given the significance of this change to the survey, results from the new version should not be directly compared to previous quarters' results, with the exception of the results noted below. We will however be continuing to use the redesigned survey in future quarters and will be able to once again benchmark performance over time starting in Q2 2015.

In Q1, the service excellence index score for claims was 86 percent among registered employers and 73 percent among injured workers. The service excellence score for account management was 88 percent. Although the survey has been significantly re-designed overall, these results can be compared to previous quarters as the new survey has kept the questions making up these indices intact, and the results have been calibrated to reflect an 11-point scale, based on previous analysis, for comparability purposes.

Engaging with stakeholders on Rate Framework modernization

This year, the WSIB will continue to work with stakeholders to consider the modernization of its employer classification structure and premium rate setting process. In March, the WSIB released materials on its website to share and explain the proposed preliminary Rate Framework to stakeholders. The materials offer a variety of formats and levels of detail in an effort to reach as wide a stakeholder audience as possible. The materials include:

- A series of technical papers that describe the proposed preliminary Rate Framework, including an executive summary.
- A non-technical video that explains the need for modernization and provides an overview of the proposed preliminary Rate Framework.
- An information sheet that provides a high level overview of the case for change, the proposed preliminary Rate Framework and proposed transition.

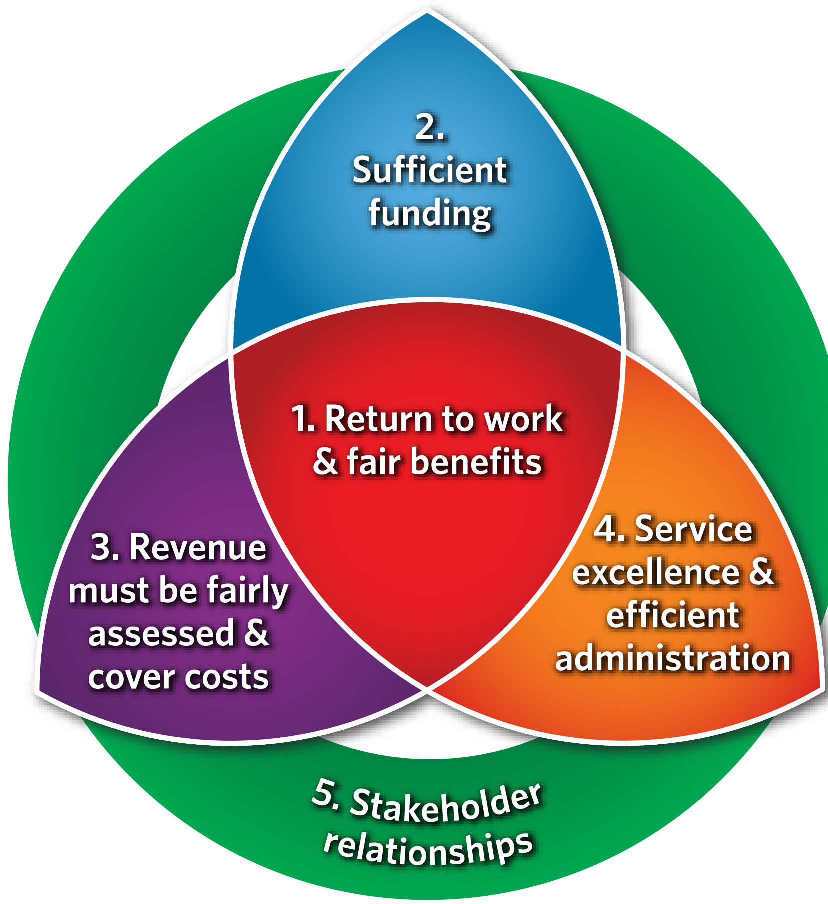
After allowing time for interested stakeholders to review the proposed preliminary Rate Framework, the WSIB will be actively gathering stakeholder response and input through to fall 2015.

Building on a strong foundation

In Q1, ninety-two percent of workers with a lost-time injury returned to work within 12 months with no wage loss, unchanged from 2014. The percentages of workers on benefits at three and six months are once again at levels lower than previously observed. These strong operational results are continuing to improve the WSIB's financial position and sustainability. In Q1, the Sufficiency Ratio increased 2.0 percent to 72.9 percent.

The WSIB will build on these initial achievements from Q1 to ensure that 2015 is another positive year on the path towards ensuring a fair and sustainable workplace compensation system for the workers and employers of Ontario.

While the WSIB continues to be proud of the positive results we have achieved in recent years, the core of our work is in helping individual workers overcome the challenges that workplace injuries or occupational diseases may present and get back to what matters to them. The Q1 Quarterly Focus article presents the stories of three such workers who successfully returned to work following injuries, offering a more personal perspective on the stories behind the numbers.



Schedule 1 Results by Pillar

Pillar 1: Return to Work and Fair Benefits

Continued focus on improving recovery and return to work

For Q1 2015, registered claims decreased by 4.3 percent from 47,842 in 2014 to 45,789 in 2015. The decrease was due to both a 6.0 percent decrease in registered lost-time injuries from 14,342 in 2014 to 13,483 in 2015, as well as a decrease of 3.6 percent in registered no-lost-time injuries, from 33,500 to 32,306.

Improved results in the later stages of claims continued, as reflected in the percentage of workers on benefits at 48 and 72 months, as well as the average entitlement percent at lock-in. The Q1 2015 average loss of earnings (LOE) percentage at lock-in improved to 44.8 percent from 45.7 percent for Q1 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

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Registered	47,842	47,882	50,874	49,126	45,789	45,789
Pending	4,676	3,906	3,977	3,975	4,255	4,255
Allowed	34,756	35,180	37,813	35,809	32,593	32,593
	80.5%	80.0%	80.6%	79.3%	78.5%	78.5%

YTD Lost-time Injury/Illness Rate

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015
Result	0.98	0.91	0.90	0.92	0.90
Prior Year	0.99	0.92	0.94	0.98	0.98
Variance	(0.4%)	(1.6%)	(4.3%)	(6.1%)	(8.2%)
Assessment	✓	✓	✓	✓	✓

Total Wage Loss Claims Inventory

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Assessment
Total Claims	169,285	166,779	165,214	164,444	162,834	✓
Locked-in Claims	152,639	151,746	150,877	150,477	149,372	✓
Non-locked-in Claims	16,646	15,033	14,337	13,967	13,462	✓

Pillar 1: Return to Work and Fair Benefits

Benefit Payments

($M)	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	612	612	586	610	592	592
Prior Year	640	636	613	629	612	612
Variance	(28)	(24)	(27)	(19)	(20)	(20)
Assessment	✓	✓	✓	✓	✓	✓

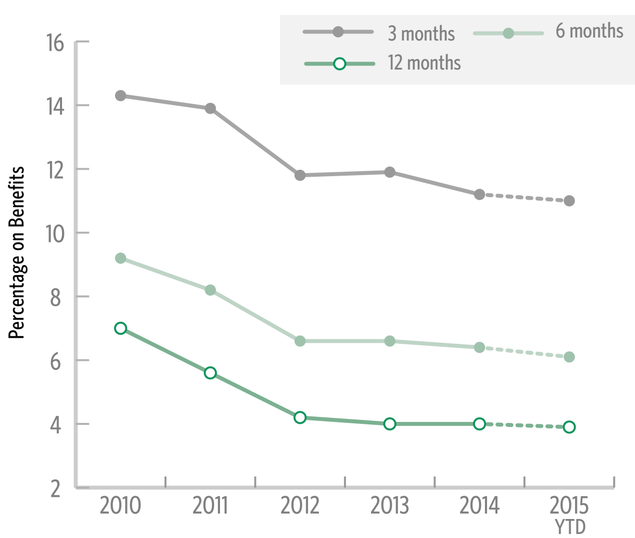
RTW at 100% Pre-Injury Earnings at 12 Months (Allowed Lost-time Claims)

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	91.2%	91.3%	91.6%	91.0%	91.0%	91.0%
Target	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%
Variance	(0.8%)	(0.7%)	(0.4%)	(1.0%)	(1.0%)	(1.0%)
Assessment	▽	▽	▽	▽	▽	▽

Duration

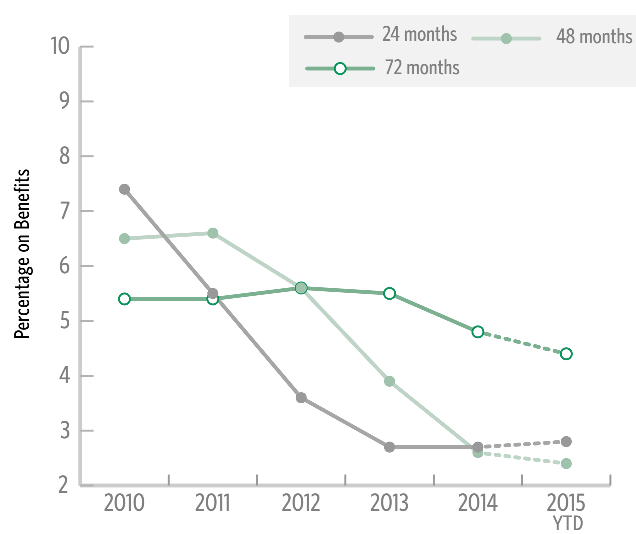
	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Target	Assessment
3 months	12.1%	11.9%	11.6%	11.2%	11.0%	11.0%	✓
6 months	6.8%	6.7%	6.6%	6.4%	6.1%	6.1%	✓
12 months	4.1%	4.0%	4.1%	4.0%	3.9%	3.9%	✓
24 months	2.7%	2.7%	2.8%	2.7%	2.8%	2.8%	✓
48 months	3.5%	3.1%	2.9%	2.6%	2.4%	2.5%	✓
72 months	5.4%	5.2%	5.0%	4.8%	4.4%	4.5%	✓

Measuring Short-term Duration



	14.3	13.9	11.8	11.9	11.2	11.0
	9.2	8.2	6.6	6.6	6.4	6.1
	7.0	5.6	4.2	4.0	4.0	3.9

Measuring Long-term Duration



	7.4	5.5	3.6	2.7	2.7	2.8
	6.5	6.6	5.6	3.9	2.6	2.4
	5.4	5.4	5.6	5.5	4.8	4.4

Pillar 1: Return to Work and Fair Benefits

Our continued focus on integrating return to work and recovery using specialized services, such as Programs of Care and Specialty Clinics, resulted in a 5.2 percent increase in the percentage of workers using integrated health care programs this quarter compared to Q1 2014. In Q1 2015, the percentage of workers with a PI remained unchanged compared to Q1 2014 at 5.6 percent, while the average PI award improved from 9.9 percent in Q1 2014 to 9.6 percent for Q1 2015.

Average PI Award Percentage

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	9.9%	9.6%	9.4%	9.2%	9.6%	9.6%
Benchmark	10.0%	10.0%	10.0%	10.0%	9.5%	9.5%
Variance	(0.1%)	(0.4%)	(0.6%)	(0.8%)	0.1%	0.1%
Assessment	✓	✓	✓	✓	▽	▽

Percentage of Workers with a PI

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	5.6%	5.8%	5.2%	5.9%	5.6%	5.6%
Benchmark	8.0%	8.0%	8.0%	8.0%	7.0%	7.0%
Variance	(2.4%)	(2.2%)	(2.8%)	(2.1%)	(1.4%)	(1.4%)
Assessment	✓	✓	✓	✓	✓	✓

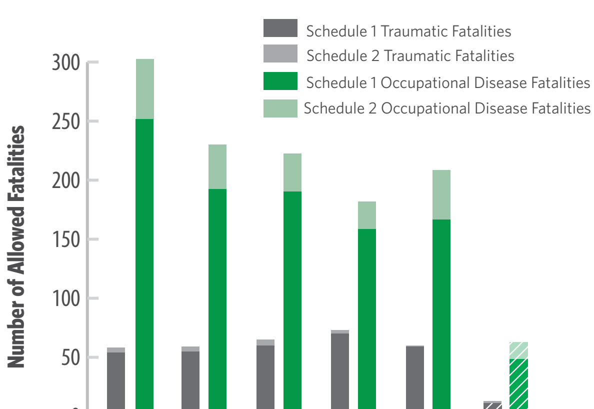
Average LOE Entitlement Award at Lock-in

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	45.7%	45.6%	45.7%	46.6%	44.8%	44.8%
Prior Year	48.7%	47.0%	46.6%	46.7%	45.6%	45.6%
Variance	(3.0%)	(1.4%)	(0.9%)	(0.1%)	(0.8%)	(0.8%)
Assessment	✓	✓	✓	✓	✓	✓

Percentage of Claims in Integrated Health Care Programs

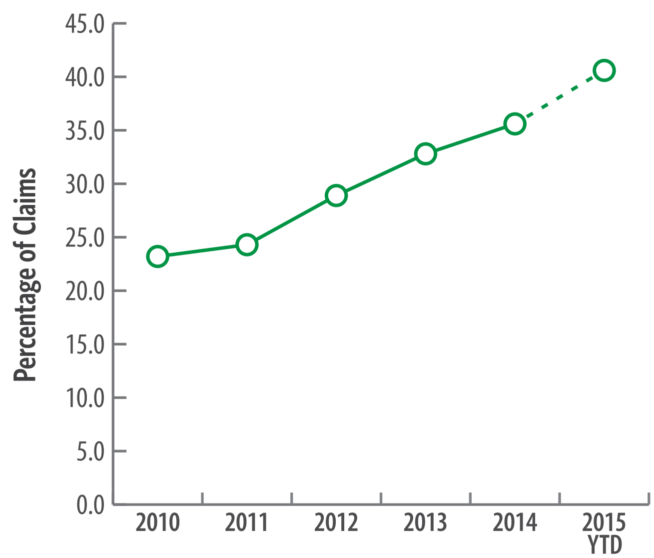
	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	35.4%	36.4%	35.4%	36.9%	40.6%	40.6%
Prior Year	32.2%	33.2%	33.3%	33.5%	35.4%	35.4%
Variance	3.3%	3.2%	2.1%	3.4%	5.2%	5.2%
Assessment	✓	✓	✓	✓	✓	✓

WSIB – Allowed Traumatic & Occupational Disease Fatalities



	2010	2011	2012	2013	2014	2015 YTD
	54	55	60	70	59	11
	4	4	5	3	1	2
TRM Fatalities Total	**58**	**59**	**65**	**73**	**60**	**13**
	250	191	189	159	167	48
	51	38	32	23	42	14
OD Fatalities Total	**301**	**229**	**221**	**182**	**209**	**62**

Percentage of Claims in Integrated Health Care Programs



-O-	23.2%	24.3%	28.9%	32.8%	35.6%	40.6%

Pillar 2: Sufficient Funding

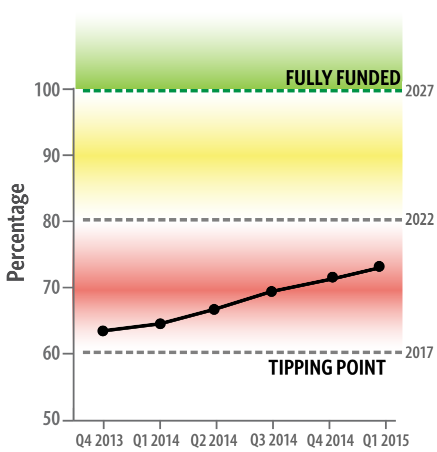
Financial sustainability continues to improve

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 $592M, from $8,905M in Q4 2014 to $8,313M in Q1 2015. The Sufficiency Ratio has increased by 2 percent from 70.9 percent in Q4 2014 to 72.9 percent in Q1 2015.

OBJECTIVES

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

Sufficiency Ratio Trend



Sufficiency Ratio	63.0%	64.5%	66.2%	69.1%	70.9%	72.9%

Sufficiency Ratio

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015
Result	64.5%	66.2%	69.1%	70.9%	72.9%
Budget	61.4%	62.6%	63.7%	64.3%	69.7%
Variance	3.1%	3.6%	5.4%	6.6%	3.2%
Assessment					

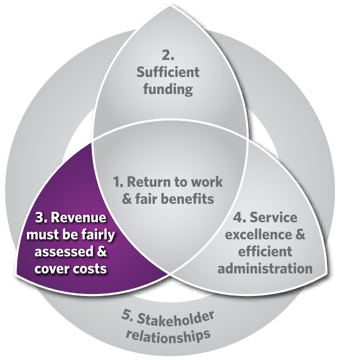
Unfunded Liability (Sufficiency Basis)*

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015
Result	(10,905)	(10,457)	(9,537)	(8,905)	(8,313)
Budget	N/A	N/A	N/A	N/A	N/A
Variance	N/A	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.

Costs remain well within revenue

Employer reported insurable earnings as well as premium revenue increased by 0.2 percent and 0.6 percent, respectively, in Q1 2015 compared to Q1 2014. This, combined with ongoing strong operational performance in recovery and return to work and controlled administrative expenses, has led to the continued trend of revenue covering expenses. In the first quarter of 2015, the WSIB achieved core earnings of $271M, $24M higher than Q1 2014.

The WSIB achieved a first quarter return of 6.0 percent on its investments, which was slightly (0.2 percent) higher than benchmark. Returns for 10 and 15 years were 6.9 percent and 5.8 percent respectively.

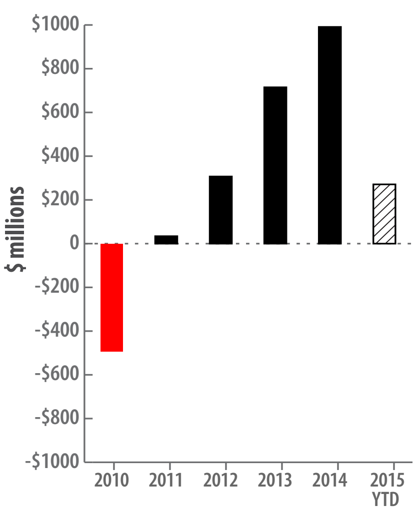
Core Earnings

($M)	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	247	217	280	247	271	271
Budget	183	248	222	144	215	215
Variance	64	(31)	58	103	56	56
Assessment	✓	✗	✓	✓	✓	✓

Premiums

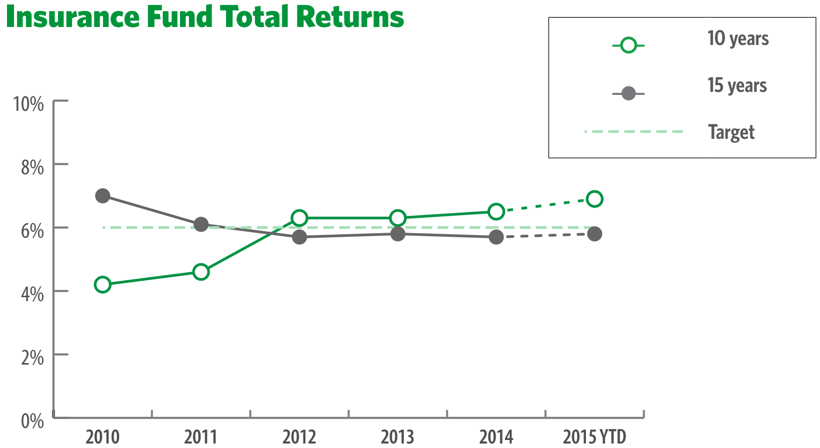
($M)	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	1,127	1,093	1,120	1,127	1,134	1,134
Budget	1,097	1,160	1,118	1,045	1,122	1,122
Variance	30	(67)	2	82	12	12
Assessment	✓	✗	✓	✓	✓	✓

Core Earnings Trend



	2010	2011	2012	2013	2014	2015 YTD
Core Earnings	(493)	34	307	715	991	271

Insurance Fund Total Returns



	2010	2011	2012	2013	2014	2015 YTD
10 years	4.2%	4.6%	6.3%	6.3%	6.5%	6.9%
15 years	7.0%	6.1%	5.7%	5.8%	5.7%	5.8%

Pillar 4: Service Excellence and Efficient Administration

Launch of enhanced customer satisfaction survey

Based on this quarter's newly redesigned customer satisfaction survey, three-quarters (73 percent) of injured workers and 86 percent of employers expressed satisfaction with the WSIB's claims-related services. Nearly nine in ten employers (88 percent) were satisfied with the way in which the WSIB manages their account.

We are able to compare these results to previous quarters (despite the survey redesign) since the questions used in the service excellence index have been kept intact and the results have been calibrated to reflect an 11-point scale based on previous analysis.

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)

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Assessment vs. Prior Year
Claims – Employers	85%	87%	86%	89%	86%	
Claims – Injured Workers	76%	76%	75%	77%	73%	
Account Management	89%	90%	89%	89%	88%	

Pillar 4: Service Excellence and Efficient Administration

The WSIB was able to improve on decision timeliness for eligibility decisions as the Q1 2015 percentage of decisions made within two weeks increased by 2.7 percent, from 89.5 percent in Q1 2014 to 92.2 percent. Q1 2015 marks the fourth consecutive quarter showing a year-over-year improvement.

The modernized appeals process has improved the timeliness of appeals decisions, while also maintaining the quality of decisions. Compared to the year prior, the incoming volume of appeals decreased 23 percent, from 2,956 cases in Q1 2014 to 2,270 in Q1 2015.

Total Administrative Expenses

($M)	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	177	177	168	180	179	179
Budget	201	206	203	201	200	200
Variance	(24)	(29)	(35)	(21)	(21)	(21)
Assessment						

Administrative Expenses per $100 of Insurable Earnings

($ / $100)	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	$0.37	$0.39	$0.39	$0.45	$0.37	$0.37
Budget	$0.43	$0.44	$0.46	$0.50	$0.42	$0.42
Variance	($0.06)	($0.05)	($0.07)	($0.05)	($0.05)	($0.05)
Assessment						

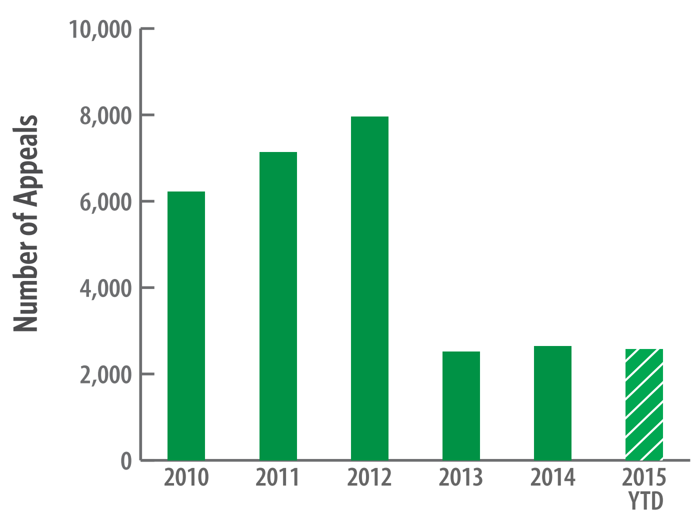
Appeals (Schedule 1 & 2)

		Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015
# of Appeals Received		2,956	2,480	2,273	2,279	2,270
# of Appeals Resolved		2,623	2,577	2,116	2,392	2,390
% of Resolved Appeals	Allowed	16%	16%	16%	16%	16%
	Allowed/Denied in Part	13%	14%	16%	14%	12%
% Appeals Resolved in 6 months		94.0%	95.0%	91.5%	86.1%	87.1%
Target		N/A	N/A	N/A	N/A	85.0%
Assessment						

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

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	89.5%	93.4%	95.0%	94.7%	92.2%	92.2%
Target	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
Variance	(0.5%)	3.4%	5.0%	4.7%	2.2%	2.2%
Assessment						

Appeals Year-End Inventory



	2010	2011	2012	2013	2014	2015 YTD
Appeals	6,222	7,140	7,958	2,519	2,646	2,576

Pillar 5: Stakeholder Relationships

Engaging stakeholders on rate framework modernization

In 2015, the WSIB is continuing its work to modernize the current employer classification structure and premium rate setting processes, in consultation with its stakeholders and partners. The WSIB will be holding consultations on Rate Framework Reform during Q2 2015 at live and web-based sessions and is also inviting written feedback submissions.

This quarter, WSIB staff were engaged in planning this year's Day of Mourning, to take place on April 28. Plans include a commemoration ceremony to be held outside the WSIB headquarters. The Day is an opportunity to honour those workers who have died, been injured or suffered illness in the workplace and to remember the families and friends who have been affected by these tragedies. It is also an opportunity for us to renew our commitment to the promotion of healthy and safe workplaces.

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.

2015 Annual Reputation Index

	Injured Workers	Employers
% Very or Somewhat Favourable	N/A	N/A

Legislated Obligations (Schedule 1 & 2)

($M)	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015	2015 YTD Budget	Assessment
Prevention	66	63	64	64	68	68	67	✓
Non-Prevention	10	9	8	11	10	10	10	✓
Total	76	72	72	75	78	78	77	✓

Schedule 2 Results

Pillar 1: Return to Work and Fair Benefits

Reduced claim volume and improved outcomes

Both registered claims and lost-time claims decreased in Q1 2015 compared to Q1 2014, by 6.2 percent (674 claims) and 4.7 percent (237 claims) respectively.

Q1 2015 results for longer-term durations continue to improve, with the exception of the percentage of workers on benefits at 24 months (up 0.2 percent compared to Q1 2014). Year-over-year results for short-term durations have increased slightly; three month and six month durations are up 0.1 percent and 0.2 percent respectively.

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

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Registered	10,931	9,306	8,348	9,654	10,257	10,257
Pending	1,230	1,045	1,085	1,334	1,397	1,397
Allowed	7,751	6,463	5,576	6,435	6,854	6,854
	79.9%	78.2%	76.8%	77.3%	77.4%	77.4%

YTD Lost-Time Injury/Illness Rate

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015
Result	2.84	2.22	2.02	1.95	2.50
Prior Year	2.34	2.07	1.95	1.90	2.84
Variance	21.4%	7.0%	3.9%	2.6%	(12.0%)
Assessment					

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

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	94.4%	95.0%	95.3%	94.4%	95.1%	95.1%
Prior Year	95.3%	94.9%	94.7%	94.7%	94.4%	94.4%
Variance	(0.9%)	0.1%	0.6%	(0.3%)	0.7%	0.7%
Assessment						

Pillar 1: Return to Work and Fair Benefits

Benefit Payments

($M)	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	60	62	60	59	63	63
Prior Year	62	62	58	62	60	60
Variance	(2)	0	2	(3)	3	3
Assessment	✓	✓	▽	✓	▽	▽

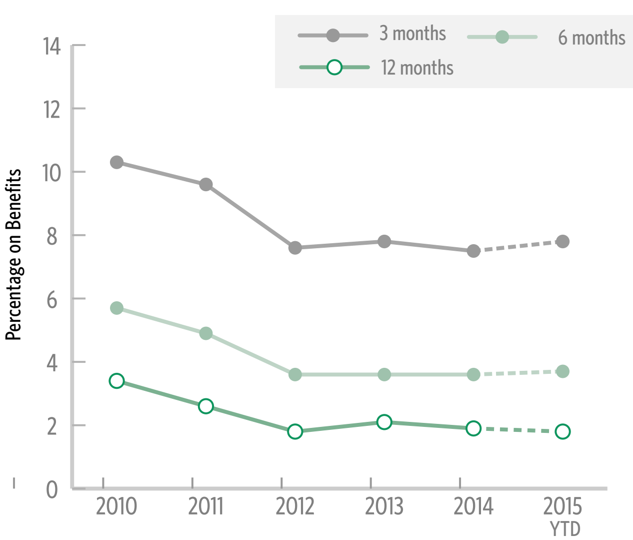
Average LOE Entitlement Award at Lock-in

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	42.1%	41.7%	52.5%	45.2%	44.4%	44.4%
Prior Year	49.2%	52.2%	40.5%	42.9%	42.1%	42.1%
Variance	(7.1%)	(10.6%)	12.0%	2.3%	2.3%	2.3%
Assessment	✓	✓	✗	▽	▽	▽

Duration

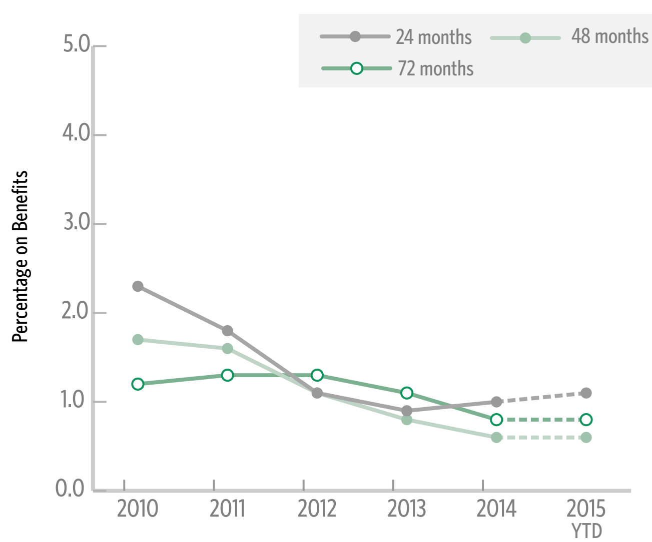
	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Assessment
3 months	7.7%	7.4%	7.7%	7.5%	7.8%	▽
6 months	3.5%	3.5%	3.5%	3.6%	3.7%	▽
12 months	2.0%	1.9%	2.0%	1.9%	1.8%	✓
24 months	0.9%	0.8%	0.9%	1.0%	1.1%	▽
48 months	0.8%	0.6%	0.6%	0.6%	0.6%	✓
72 months	1.0%	1.0%	0.9%	0.8%	0.8%	✓

Measuring Short-term Duration



—●—	10.3	9.6	7.6	7.8	7.5	7.8
—●—	5.7	4.9	3.6	3.6	3.6	3.7
—○—	3.4	2.6	1.8	2.1	1.9	1.8

Measuring Long-term Duration



—●—	2.3	1.8	1.1	0.9	1.0	1.1
—●—	1.7	1.6	1.1	0.8	0.6	0.6
—○—	1.2	1.3	1.3	1.1	0.8	0.8

Pillar 1: Return to Work and Fair Benefits

Investments in integrating recovery and return to work continued and resulted in a 10.2 percent increase in the Q1 2015 percentage of workers using integrated health care programs. These investments have supported improved recovery results, such as the average PI award decreasing from 10.5 percent in Q1 2014 to 10.3 percent in Q1 2015. The percentage of workers with a PI for Q1 2015 remained unchanged compared to prior year, at 1.9 percent.

Benefit payments this quarter ($63M) were $3M higher than in Q1 2014. We will continue to monitor benefit payments closely in 2015.

Percentage of Claims in Integrated Health Care Programs

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	34.9%	38.0%	38.3%	40.1%	45.1%	45.1%
Prior Year	32.5%	35.1%	35.5%	35.2%	34.9%	34.9%
Variance	2.3%	2.9%	2.8%	4.9%	10.2%	10.2%
Assessment						

Average PI Award Percentage

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	10.5%	11.2%	12.0%	12.0%	10.3%	10.3%
Prior Year	9.2%	9.3%	7.6%	8.6%	10.5%	10.5%
Variance	1.3%	1.9%	4.4%	3.4%	(0.2%)	(0.2%)
Assessment						

Percentage of Workers with a PI

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	1.9%	1.9%	1.9%	1.6%	1.9%	1.9%
Prior Year	3.5%	2.3%	2.6%	2.3%	1.9%	1.9%
Variance	(2.6%)	(0.4%)	(0.7%)	(0.7%)	0.0%	0.0%
Assessment						

Pillar 4: Service Excellence and Efficient Administration

Timeliness of decision-making continues to improve

Improvements in the timeliness of eligibility decisions continued in the first quarter of 2015. The percentage of eligibility decisions made within two weeks increased by 1.2 percent, from 89.8 percent in Q1 2014 to 91.0 percent. Q1 2015 marks the first quarter in over a year showing a year-over-year improvement in this measure.

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

	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	YTD 2015
Result	89.8%	92.9%	93.5%	94.5%	91.0%	91.0%
Target	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
Variance	(0.2%)	2.9%	3.5%	4.5%	1.0%	1.0%
Assessment	▽	✓	✓	✓	✓	✓

OVERALL RESULTS Q1 2015

Schedule 1 and 2

The tables below present results for Schedules 1 and 2 combined and allow for a complete view of all claims coming in to the WSIB. Elsewhere in the report, Schedule 1 and 2 results are shown and discussed separately.

When compared to 2014, Q1 2015 combined results show an improvement on all but two metrics. The percentage of claims on benefits at 24 months has increased slightly compared to 2014 (from 2.3 to 2.4 percent), driven by Schedule 1 results. Among Schedule 2 claims, this value is consistent with 2014 (1.9 percent). The combined percentage of workers with a permanent impairment (4.7 percent) is also slightly higher than last year due to small increases among both Schedule 1 and 2 claims (increases too small to register when reported on separately).

Return to Work & Fair Benefits

		Q1 2014	Q4 2014	Q1 2015	Assessment
Registered Claims		58,773	58,780	56,046	
Pending Claims		5,906	5,309	5,652	
Allowed Claims		42,507	42,244	39,447	
YTD Lost-Time Injury/Illness Rate		1.19	1.06	1.08	
RTW at 100% Pre-Injury Earnings at 12 Months (Allowed Lost-Time Claims)		92.0%	91.8%	92.0%	
Duration	3 months	11.0%	10.3%	10.2%	
	6 months	6.0%	5.7%	5.5%	
	12 months	3.6%	3.5%	3.4%	
	24 months	2.3%	2.3%	2.4%	
	48 months	2.9%	2.1%	2.0%	
	72 months	4.5%	3.9%	3.6%	
Percentage of Workers with a PI		4.6%	4.9%	4.7%	
Average PI Award Percentage		10.0%	9.5%	9.7%	
Average LOE Entitlement at Lock-In		45.6%	46.6%	44.8%	
Percentage of Claims in Integrated Health Care Programs		35.3%	37.3%	41.2%	
Benefit Payments		$671M	$669M	$655M	

Service Excellence & Efficient Administration

	Q1 2014	Q4 2014	Q1 2015	Assessment
Percentage of Eligibility Decisions Made within Two Weeks from the Claim Registration Date	89.6%	94.7%	92.0%	

Quarterly Focus

Getting Workers Back to What Matters

The vision of the Return to Work (RTW) Services program at the WSIB is to return injured or ill workers back to productive and safe employment. Every effort is made to bring workers back to work with their injury employer as it brings with it many benefits and provides the least disruption to a worker's life following an injury or illness. The benefits include a feeling of self-worth, use of job knowledge and maintaining a social network and sense of pride. For employers, it ensures minimal disruption to their workforce as they continue to have an experienced and productive employee stay within their company.

When the pre-injury job demands exceed a worker's functional or cognitive abilities, the Work Transition Specialist (WTS) will assist the workplace parties in exploring job accommodation options that allow the worker to continue in their pre-injury job or a similar job. When a job change is required as a result of the injury, the WTS will help assess and review if there are other jobs the worker could perform with the injury employer with some upskilling or training. This approach of helping workers return to their pre-injury employer has been a key factor in the overall success of the WT program. When there is no suitable and safe job opportunity with the injury employer the WTS provide assistance to the worker to achieve the goal of return to work with a new employer.

Since 2012, the Measuring Results report has highlighted the WSIB's success at improving outcomes for workers and employers. Behind these results are the thousands of workers who, with the support of the WSIB, have been able to return to work after sustaining a workplace injury or illness. This Quarterly Focus looks at that success through the eyes of three workers whose lives were changed because of a workplace injury, and how they were able to overcome these injuries and embark on a new beginning.

Did you know? In 2014, 80.5 percent of workers who completed their Work Transition plans were employed compared to 36 percent in 2009

Name: Mary
Age when injured: 54
Injury: Ankle
Previous position: Transit Driver
New position: Payroll Clerk

Mary was a city transit driver, and one day she stepped off a slippery platform while exiting the bus and injured her right ankle.

Mary did not want to leave her organization, in which she had built up seniority. She stated, "I've been there a long time; I'm going to retire from there."

> "I never ever had that feeling that they [WSIB] didn't have my back. And they did. And they still will."

Due to concerns with her recovery she was referred to a WSIB Specialty Clinic for a second opinion. The Specialty Clinic confirmed that Mary had Complex Regional Pain Syndrome with symptoms including severe chronic pain and swelling.

Even though Mary could not be accommodated in her old job, she had the full support of the WSIB and her employer to take on a new role within the company as a Payroll Clerk. The WSIB arranged for Mary to attend Mohawk College to acquire the skills required for her new career.

Mary's safe travel to work was also considered with her vehicle modified with a left-sided gas and brake pedal. Further accommodations were made within her workplace in the form of a sit/stand workstation.

Mary is now working as a Payroll Clerk with her employer and is grateful for the support she received from the WSIB. Mary said, "Their goal is to get you working, to put you back to what you can do, and they'll truly be here to help you, I'm convinced of that."

"I never ever had that feeling that they [WSIB] didn't have my back. And they did. And they still will," Mary said.

Nadia, a Return to Work coordinator in Human Resources with the injury employer, can see a difference in how the WSIB now handles back to work efforts.

Quarterly Focus

"My experience with the WSIB over 10 years is that the WSIB has evolved in that time period, especially with the introduction of the Work Transition Specialist, because I find that I have a co-partner in the process," Nadia said.

Did you know? The WSIB collaborates with employers to ensure that necessary accommodations are implemented to allow for successful return to work

Name: Anthony

Age when injured: 37

Injury: Knee

Previous position: Brake Press Operator

New position: Cardiology Technologist

Anthony was working as a brake press operator when his life changed in a fraction of a second.

"I caught my knee on a piece of machinery and... it destroyed all the cartilage and some of the tendons on the sides," he said.

With no options to accommodate his pre-injury job and no suitable work available with his employer, Anthony needed to consider another line of work.

"I want to help motivate others in believing they can achieve their goals, too. I'm proud of the example I have been able to set for my children. I have my life back."

"I thought, I'm young, I can't just sit around; there's got to be something else," he said.

Sharon, one of over 200 Work Transition Specialists at the WSIB, sat down with Anthony to assess what opportunities were available to him. Together they looked at his past experience, education and interests and jobs that were in high demand. After taking all factors into account, Anthony trained to become a Cardiology Technologist.

Throughout his 18 months of studies at a private career college, Anthony maintained an A-grade standing, and upon graduation he was asked to be a program ambassador for new students. Additionally, he was the only student at his college selected by a renowned children's hospital for a placement which afforded him the opportunity to gain valuable hands-on experience in this field.

He remained in contact with Human Resources at this hospital, as he was considered a top candidate. In the meantime, he secured part-time employment as a Cardiology Technologist at a clinic close to home.

"I have accomplished so much thanks to Sharon and the WSIB. The Work Transition program helped me achieve my goal of getting back to meaningful work."

After graduating and gaining on-the-job experience, Anthony successfully completed the Canadian Society of Cardiology Technologists exam on his first attempt, and is now fully certified in his profession.

In August 2014, he received a call from the children's hospital and joined their team as a Cardiology Technologist.

In looking back on the support he received from the WSIB he said, "They helped me when I didn't know what I was looking for."

Did you know? As a result of fewer injuries and getting thousands of workers back to work, Ontario work places saved over 2.5 million days in 2014 compared to 2009

"The WSIB didn't focus on my injury or use it as a barrier to keep me from getting back to work. Sharon wanted me to succeed, which motivated me during the tougher parts of retraining. Without Sharon, I would not have made it through this program. We are a team now."

Now, Anthony wants to encourage others navigating the uncertainty that follows significant injuries in the workplace.

"I want to help motivate others in believing they can achieve their goals, too. I'm proud of the example I have been able to set for my children. I have my life back."

Name: Lanny
Age when injured: 63
Injury: Multiple
Previous position: AZ Truck Driver
New position: Safety and Compliance Officer

Lanny is proud to be back with his employer in a new role after his 40-year career as a truck driver ended with a fall that left him very seriously injured and confined to three months of bed rest.

> “If it wouldn’t have been for WSIB, I don’t think that I would be here today.”

“The doctor said that I need to start thinking about a different career because I’ll never sit behind the wheel of a truck again,” he said.

He first met with Janet, a Work Transition Specialist from the WSIB, and, together, they engaged with Scott, the owner of Lanny’s company, to figure out how to get him back to their organization.

“The best plan for everyone … was for Lanny to get back to work and for Scott to be able to keep a valued employee and for the WSIB to be able to facilitate all of that,” Janet said.

Scott created a new position that would have Lanny train new drivers, as well as perform driver enhancement and health and safety training.

“This is a guy we want to keep on our team,” said Scott.

With support from the WSIB, Lanny went to a career college for six months and trained for his new job.

“If I went into it with an attitude of ‘poor me’ it probably wouldn’t have worked,” Lanny said. “If it wouldn’t have been for WSIB, I don’t think that I would be here today.”

Lanny is now working as Safety and Compliance Officer for his injury employer.

“Post injury, I’m still here,” Lanny said.

Did you know? One of the key principles of the Return to Work Services model at the WSIB is to maintain the employment relationship between the worker and the injury employer

Getting back to work quickly and safely

One of the most important services the WSIB provides is helping workers return to work. The WSIB’s Return to Work Services model was developed to meet the unique needs of workers. Key principles to the new approach include early intervention and ensuring the worker and employer remain connected with a focus on ability rather than disability. The goal is to return to safe and productive work.

While the WSIB makes every effort to bring workers back to work with their injury employer, not all workers are able to return to their pre-injury jobs. Where this is not possible, the WSIB can provide workers with specialized training or education to enhance their skills to return to work with the injury employer or a new employer. New training pathways are made available, including training on the job, specialized work placements and employment placement assistance. All of this amounts to a transformational change of our services as workers are now back to work more quickly and safely. In 2014, 80.5 percent of workers who completed their Work Transition plans were employed, an improvement from 36 percent under the old Labour Market Re-entry Program in 2009.

The return to work journey is supported by a comprehensive Medical Strategy that integrates return to work as part of the recovery process. A worker injured on the job receives medical care that is significantly beyond what Ontario Health Insurance (OHIP) would cover for someone not injured at work. This includes timely access to specialized care that workers need such as Programs of Care and Specialty Clinics. The percentage of claims in Integrated Health Care programs has increased from 17.5 percent in 2008 to 40.6 percent for Q1 2015.

The WSIB’s commitment to quality programs and services has been fundamental in helping workers achieve early, safe and sustainable recovery and return to work. Research 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. As a result of the WSIB’s continued focus on helping workers return to work, the percentage of workers on benefits at 12 months has decreased from 8.9 percent in 2009 to 3.9 percent in Q1 2015. This is among the best results for any jurisdiction in Canada and places Ontario among the leaders in helping workers get back to what matters to them.

Glossary

Measure	Definition	Notes	Page
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/ Denied 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
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
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

Measure	Definition	Notes	Page
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
Legislated 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
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

Measure	Definition	Notes	Page
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
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
Total 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
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

Measure	Definition	Notes	Page
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
Commission de la sécurité professionnelle et de l'assurance contre les accidents du travail
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