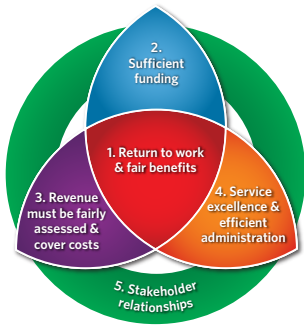
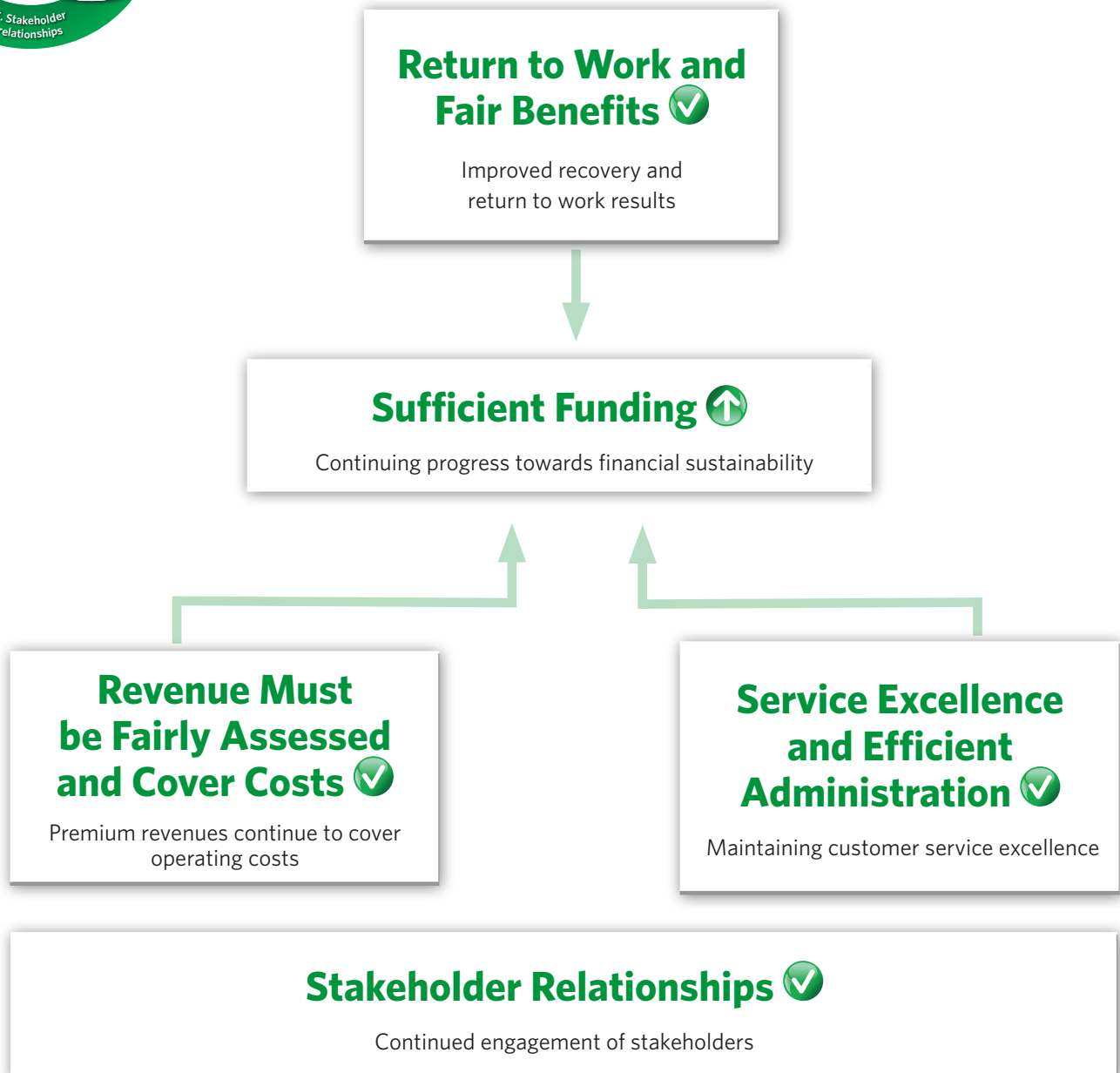


2012 – 2016 Strategic Plan
Measuring Results

Q2 2015 Report



Assessment of Q2 2015 Results



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 continued to sustain strong operational and financial performance in Q2 2015. Efforts in integrating return to work (RTW) and health care produced solid results for workers and employers. In Q2 2015, short-term duration results improved to historic lows, while long-term durations also continue to be strong.

Our Sufficiency Ratio increased to its highest level since 1980, rising by 4.7 per cent since Q4 2014 to 75.6 per cent. In the first six months of 2015, the WSIB achieved core earnings of \$605M. Combined with positive investment returns, these core earnings resulted in a \$1,366M decrease in the Unfunded Liability (sufficiency basis), from \$8,905M in Q4 2014 to \$7,539M in Q2 2015.

This discussion and analysis provides management's perspective on the key results for the first six months of 2015.

Decrease in claim volumes

The total volume of registered claims decreased by 1.9 per cent (1,774 claims) in the first six months of 2015 compared to the same period last year. Decreases occurred in both registered lost-time and registered no-lost-time claims, each decreasing by 1.9 per cent when compared to the claim volumes in the first six months of 2014.

As a result of lower claim volumes and higher insurable earnings, the YTD lost-time injury (LTI) rate continued to improve to 0.83 for Q2 2015. This represents an improvement of 8.8 per cent compared to Q2 2014 (LTI rate was 0.91). Ontario continues to have the lowest LTI rate in Canada.

Among the WSIB's largest sectors, Automotive (11.4 per cent or 139 fewer claims), Transportation (9.0 per cent or 293 fewer claims), and Manufacturing (5.6 per cent or 225 fewer claims) experienced the largest decreases in registered lost-time claims in Q2 YTD 2015 compared to Q2 YTD 2014, even while insurable earnings for each of these sectors grew (by 2.3 per cent, 1.3 per cent and 1.8 per cent respectively).

Similar to the first quarter, Health Care was the only large sector to experience a significant increase in registered lost-time claims (6.6 per cent or 334 more claims). Occupational Disease claims (e.g., infectious and parasitic diseases), which increased by 46.8 per cent (472 claims), were primarily responsible for the year-over-year increase.

Registered lost-time claims – top six sectors

Sector	Q2 YTD 2014	Q2 YTD 2015	Change	% Change
Automotive	1,216	1,077	-139	-11.4%
Construction	2,326	2,328	2	0.1%
Health Care	5,042	5,376	334	6.6%
Manufacturing	4,009	3,784	-225	-5.6%
Services	8,475	8,423	-52	-0.6%
Transportation	3,249	2,956	-293	-9.0%

Insurable earnings (\$M) – top six sectors

Sector	Q2 YTD 2014	Q2 YTD 2015	Change	% Change
Automotive	3,883	3,972	89	2.3%
Construction	9,013	9,539	526	5.8%
Health Care	11,942	12,294	352	3.0%
Manufacturing	20,775	21,147	372	1.8%
Services	25,112	25,934	822	3.3%
Transportation	5,336	5,406	70	1.3%

Outcomes for injured workers continue to improve

As a result of the WSIB's continued focus on supporting workers in their recovery and RTW throughout the life of their claims, the WSIB achieved strong performance across all durations in Q2 2015. The percentage of workers on benefits at three and six months improved to historically low levels at 10.8 per cent and 6.0 per cent respectively. Considering allowed lost-time claims, the percentage of workers who returned to work earning 100 per cent of their pre-injury earnings at 12 months remains consistently high, with a marginal 0.7 per cent increase in Q2 2015 when compared to Q2 2014. The percentage of workers on benefits at 48 and 72 months also improved to 2.3 per cent and 4.2 per cent, from 3.1 per cent and 5.2 per cent respectively in Q2 2014.

Significant improvements in our Work Transition program have supported these duration improvements. The percentage of workers who found employment upon completion of their Work Transition Plans has continued to remain positive at 80.4 per cent for the first six months of 2015, compared to 80.7 per cent over the same period in 2014. The emphasis on return to work and recovery has also improved outcomes

Discussion & Analysis

for workers who do not return to their pre-injury level of employment earnings. The YTD Q2 2015 average loss of earnings (LOE) percentage at lock-in improved to 44.8 per cent from 45.7 per cent for YTD Q2 2014.

The percentage of claims treated in WSIB's integrated health care programs also increased by 5.0 per cent from 35.9 per cent in Q2 2014 YTD to 40.9 per cent over the same period in 2015. This investment in early expert medical care has reduced the likelihood of permanent impairment (PI) for injured workers. In Q2 2015, the percentage of workers with a PI and the average PI award remained steady at 5.8 per cent and 9.5 per cent respectively compared to the same period in 2014.

Insurable earnings growth

The WSIB's insurable earnings year-to-date for 2015 increased by 2.3 per cent compared to the same period last year. This increase is higher than the budgeted growth of 1.6 per cent. Insurable earnings growth came from each of WSIB's large industry sectors, most notably from the Construction (5.8 per cent) and the Services (3.3 per cent) sectors. These increases are in line with May 2015 Statistics Canada data which showed employment growth in Construction and Services of 5.1 per cent and 1.8 per cent, while wage growth was slightly up, by 0.6 per cent and 2.0 per cent respectively. Insurable earnings from Transportation grew the least (1.3 per cent), slightly lower than the average wage growth of 1.6 per cent for this period in Ontario.

The Conference Board of Canada is predicting a moderate year for Ontario as GDP growth is expected to be 2.0 per cent for 2015. This growth will outpace the GDP forecast for Canada at 1.6 per cent.

As a result of higher than expected insurable earnings, premiums in the first six months of 2015 were \$32M or 1.4 per cent above budget and \$116M or 5.2 per cent greater than 2014.

Strength in core earnings

In the first six months of 2015, the WSIB achieved core earnings of \$605M, \$141M (30.4 per cent) higher than 2014. Combined with strong investment performance (discussed below), this has resulted in an increase in the Sufficiency Ratio to 75.6 per cent.

At the end of the second quarter the WSIB's Unfunded Liability (sufficiency basis) was \$7,539M, a reduction of \$2,918M from Q2 2014.

Contributing to these strong results were higher than budgeted premium revenue and improved benefit payments. Fewer claims and improved recovery and return to work outcomes continue to improve benefit payments which were \$1,167M, \$57M (4.7 per cent) lower than in 2014.

While we continue to invest in our business transformation, the WSIB administrative expenses for 2015 increased to \$387M from \$354M in Q2 2014 YTD. This increase was mainly due to a \$29M write-off of uncollectable debt in Q2

Q2 YTD Financial Results

	Q2 YTD 2014	Q2 YTD 2015	Variance
Premium Revenue (\$M)	2,220	2,336	116
Net Investment Income (\$M)	1,228	1,001	(227)
Benefit Payments (\$M)	1,224	1,167	(57)
Admin. Expenses (\$M)	354	387	33
Core Earnings (\$M)	464	605	141
UFL (sufficiency basis) (\$M)	(10,457)	(7,539)	2,918
Sufficiency Ratio	66.2%	75.6%	9.4%

Discussion & Analysis

2015. Administrative expense per \$100 insurable earnings was \$0.40, \$0.02 lower than budgeted.

Positive YTD investment results

The WSIB investment portfolio returned negative 1.2 per cent in the second quarter and 4.7 per cent YTD 2015. Fund returns have been strong at 8.4 per cent over 12 months and 10.3 per cent over the past five years. Longer-term returns have remained in the expected range of 4.5 per cent to 7.5 per cent annually, despite the 2008 Global Financial Crisis.

Equity and bond markets were weak in the second quarter of 2015 as investors perceived that stronger economic conditions would lead to higher interest rates. Additionally, the Greek crisis came to a head at the end of the quarter, which caused temporary market uncertainty and a sell-off in equities.

Global GDP growth has moderated and disappointed in certain countries in the first half of the year. The U.S. Federal Reserve is now expected to raise rates in the near future as the U.S. economy continues to improve, and bond yields have consequently crept up in recent months. Europe has adopted a more aggressive monetary policy which is helping the recovery there, even as it grapples with the Greek crisis. Meanwhile, Chinese authorities are focused on ensuring that economic growth remains healthy and that financial markets do not pose a threat to growth.

Appeals inventory continues to decline

The volume of appeals received continued a significant decline in Q2 2015 with a 21 per cent reduction. 4,285 new appeals were registered in the first six months of 2015, compared to 5,436 for the same period in 2014. Once registered, appeals continue to be resolved quickly. The percentage of appeals resolved within six months increased from 87.1 per cent in Q1 of 2015 to 88.9 per cent for the second quarter of 2015. The active inventory of appeals (2,345) was well below historical levels and within our acceptable standards.

The per cent of changed decisions has remained consistent in Q2 2015 compared to the same period last year. The percentage of appeals allowed for Q2 2015 was 17 per cent, slightly higher than Q2 2014 at 16 per cent. The percentage of appeals allowed/denied in part saw a one per cent decrease from 14 per cent in Q2 2014 to 13 per cent in Q2 2015.

Encouraging customer satisfaction results

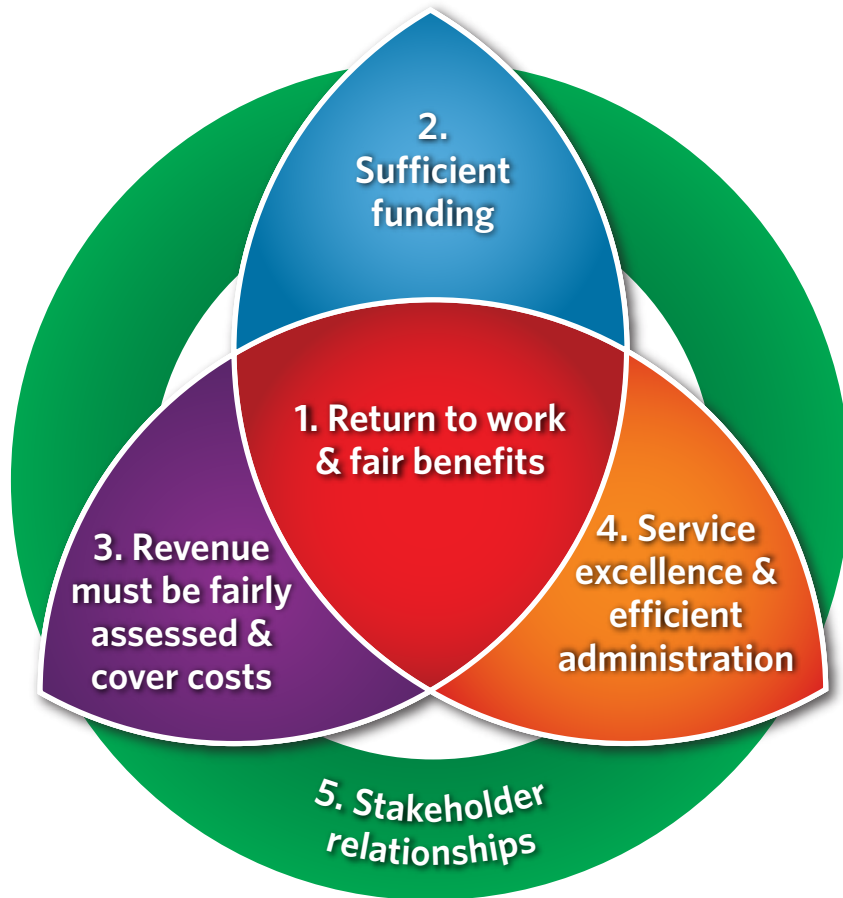
The WSIB has continued to make progress towards improving the programs and services we offer our customers. This progress is being reflected in our customer satisfaction results.

In Q2 2015, customer satisfaction among injured workers reached 80 per cent, the highest recorded since the quarterly survey began in 2011. Both 'informing of the progress of a claim' (85 per cent) and 'being referred to the right person as quickly as possible' (80 per cent) were strong contributors to these results.

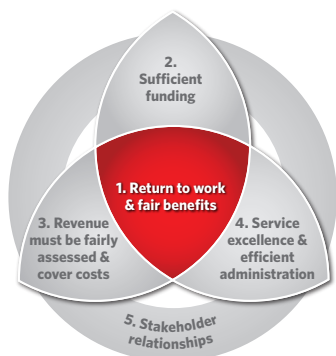
For claims management, service excellence scores for employers were marginally lower at 85 per cent in Q2 2015 from 87 per cent in Q2 2014. The highest scores were received in the following areas: courteousness of staff (92 per cent) and flexibility of services (90 per cent).

For account management, nine in 10 employers (90 per cent) continue to be satisfied with the WSIB's service, unchanged from Q2 2014. In particular, the WSIB received historically high satisfaction results for courteousness of staff (95 per cent) and accuracy of information (90 per cent).

The WSIB's focus on early and safe return to work as a key organizational goal is being reflected in responses from both registered employers and injured workers, whose satisfaction with the program continues to improve from the previous quarter. Eighty per cent of injured workers and 75 per cent of employers are satisfied with the return to work process (an increase of 5 per cent and 2 per cent, respectively, compared to last quarter).



Schedule 1 Results by Pillar



Pillar 1: Return to Work and Fair Benefits

Improved recovery and return to work results

In Q2 2015, registered claims increased by 0.6 per cent from Q2 2014. The increase was due to a 2.6 per cent increase in registered lost-time injuries from 12,924 to 13,264. The Services and Manufacturing sectors saw increases of 3.2 per cent (413 claims) and 4.0 per cent (309 claims) respectively, while the Automotive and Electrical sectors saw decreases in registration volume of 5.0 per cent (172 claims) and 23.3 per cent (163 claims).

Even with the increase in claims we continue to make eligibility decisions quickly. In Q2, 91.5 per cent of decisions were made within two weeks, above the target of 90 per cent.

The percentage of injured workers on benefits at three and six months improved to historically low levels at 10.8 per cent and 6.0 per cent respectively for Q2 2015. The Q2 2015 average loss of earnings (LOE) percentage at lock-in improved to 44.8 per cent from 45.6 per cent for Q2 2014.

OBJECTIVES

1-1 We will work with the Chief Prevention Officer and the Ministry of Labour to promote healthy and safe workplaces.

1-2 We will support injured workers and employers in Return to Work.

1-3 We will administer benefits and services, for work-related injuries or illnesses, in a fair and equitable manner.

1-4 We will focus on improving recovery and Return to Work outcomes to reduce the incidence of permanent impairment caused by all injuries.

1-5 We will approach health care as an investment on behalf of injured workers, and manage medical recovery and Return to Work together.

New Claims

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Registered	47,882	50,874	49,126	45,789	48,161	93,950
Pending	3,906	3,977	3,975	4,255	4,323	5,064
Allowed	35,180	37,813	35,809	32,593	34,738	67,331
	80.0%	80.6%	79.3%	78.5%	79.2%	77.9%

YTD Lost-time Injury/Illness Rate

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015
Result	0.91	0.90	0.92	0.90	0.83
Prior Year	0.92	0.94	0.98	0.98	0.91
Variance	(1.6%)	(4.3%)	(6.1%)	(8.2%)	(8.8%)
Assessment	✓	✓	✓	✓	✓

Total Wage Loss Claims Inventory

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Assessment
Total Claims	166,779	165,214	164,444	162,834	161,248	✓
Locked-in Claims	151,746	150,877	150,477	149,372	148,473	✓
Non-locked-in Claims	15,033	14,337	13,967	13,462	12,775	✓

Pillar 1: Return to Work and Fair Benefits

Benefit Payments

(\$M)	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	612	586	610	592	575	1,167
Prior Year	636	613	629	612	612	1,224
Variance	(24)	(27)	(19)	(20)	(37)	(57)
Assessment	✓	✓	✓	✓	✓	✓

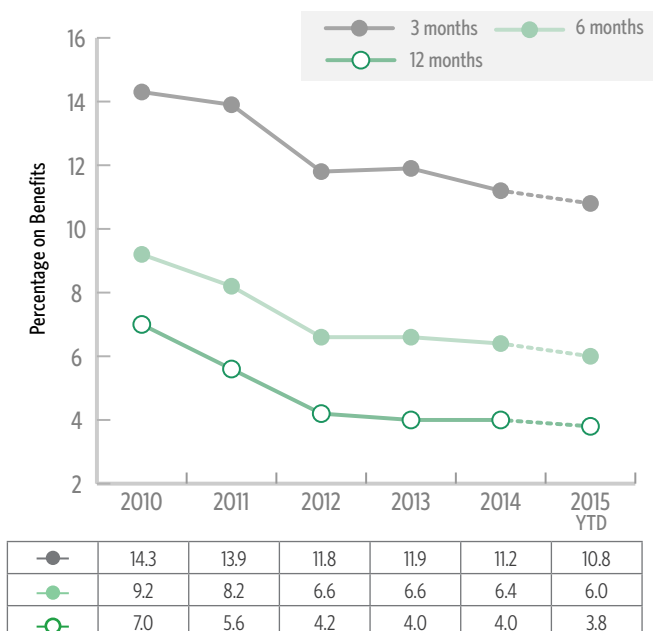
RTW at 100% Pre-Injury Earnings at 12 Months (Allowed Lost-time Claims)

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	91.3%	91.6%	91.0%	91.0%	92.0%	91.5%
Target	92.0%	92.0%	92.0%	92.0%	92.0%	92.0%
Variance	(0.7%)	(0.4%)	(1.0%)	(1.0%)	0.0%	(0.5%)
Assessment	⚠	⚠	⚠	⚠	✓	⚠

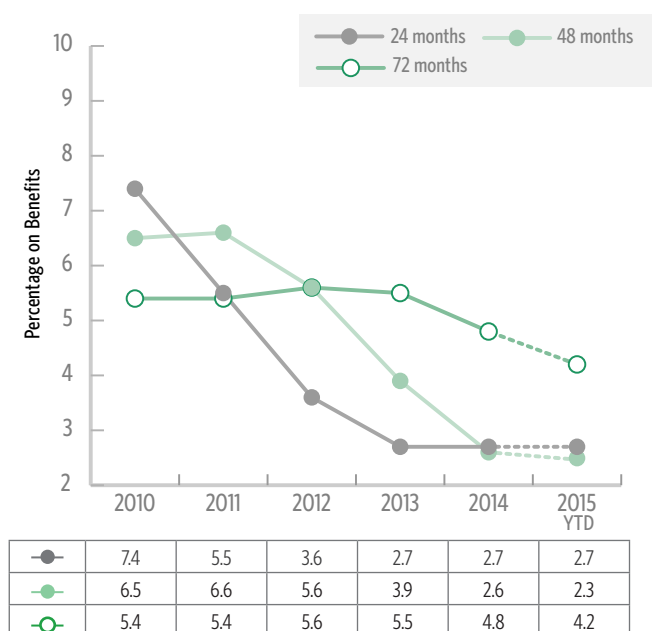
Duration

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Target	Assessment
3 months	11.9%	11.6%	11.2%	11.0%	10.8%	11.0%	✓
6 months	6.7%	6.6%	6.4%	6.1%	6.0%	6.0%	✓
12 months	4.0%	4.1%	4.0%	3.9%	3.8%	3.8%	✓
24 months	2.7%	2.8%	2.7%	2.8%	2.7%	2.7%	✓
48 months	3.1%	2.9%	2.6%	2.4%	2.3%	2.6%	✓
72 months	5.2%	5.0%	4.8%	4.4%	4.2%	4.8%	✓

Measuring Short-term Duration



Measuring Long-term Duration



Pillar 1: Return to Work and Fair Benefits

The percentage of workers using integrated health care programs, such as Programs of Care and Specialty Clinics, increased by 4.8 per cent from 36.4 per cent in Q2 2014 to 41.2 per cent this quarter. In Q2 2015, the percentage of workers with a PI remained unchanged compared to Q2 2014 at 5.8 per cent, while the average PI award improved marginally from 9.6 per cent in Q2 2014 to 9.5 per cent for Q2 2015.

Average PI Award Percentage

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	9.6%	9.4%	9.2%	9.6%	9.5%	9.5%
Benchmark	10.0%	10.0%	10.0%	9.5%	9.5%	9.5%
Variance	(0.4%)	(0.6%)	(0.8%)	0.1%	0.0%	0.0%
Assessment	✔	✔	✔	⚠	✔	✔

Percentage of Workers with a PI

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	5.8%	5.2%	5.9%	5.6%	5.8%	5.7%
Benchmark	8.0%	8.0%	8.0%	7.0%	7.0%	7.0%
Variance	(2.2%)	(2.8%)	(2.1%)	(1.4%)	(1.2%)	(1.3%)
Assessment	✔	✔	✔	✔	✔	✔

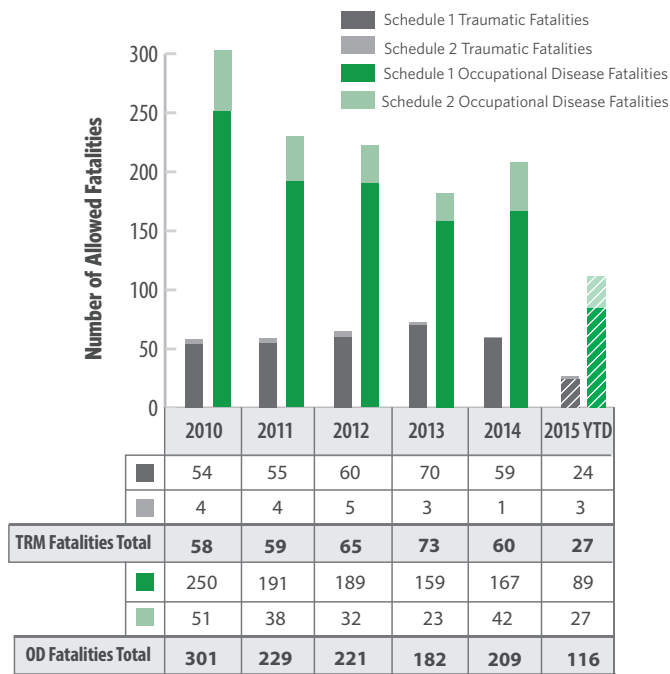
Average LOE Entitlement Award at Lock-in

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

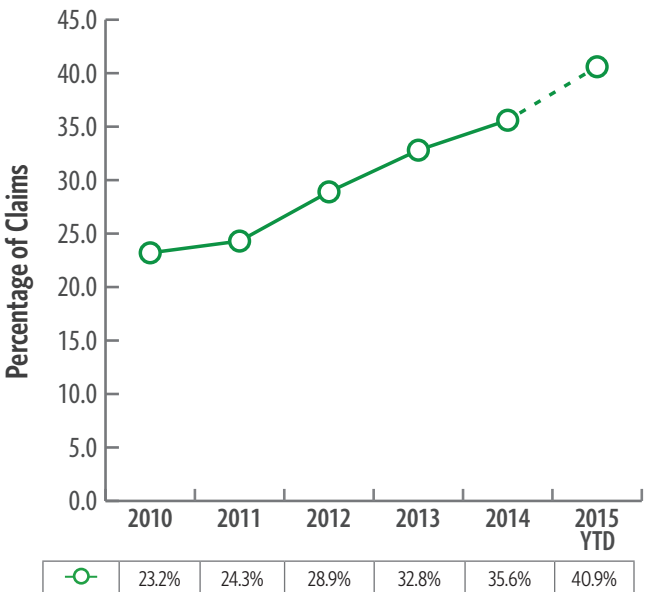
Percentage of Claims in Integrated Health Care Programs

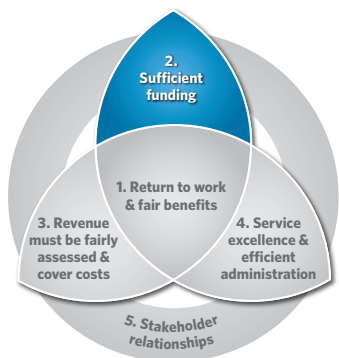
	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	36.4%	35.4%	36.9%	40.6%	41.2%	40.9%
Prior Year	33.2%	33.3%	33.5%	35.4%	36.4%	35.9%
Variance	3.2%	2.1%	3.4%	5.2%	4.8%	5.0%
Assessment	✔	✔	✔	✔	✔	✔

WSIB - Allowed Traumatic & Occupational Disease Fatalities



Percentage of Claims in Integrated Health Care Programs





Pillar 2: Sufficient Funding

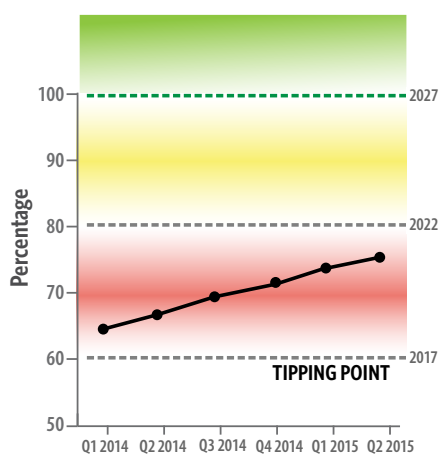
Continuing progress towards financial sustainability

Strong operational and financial performance allowed the WSIB to continue making progress towards financial sustainability. The Unfunded Liability (sufficiency basis) decreased by \$774M, from \$8,313M in Q1 2015 to \$7,539M in Q2 2015. The Sufficiency Ratio increased by 2.7 per cent from 72.9 per cent in Q1 2015 to 75.6 per cent in Q2 2015.

OBJECTIVES

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

Sufficiency Ratio Trend



Sufficiency Ratio

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015
Result	66.2%	69.1%	70.9%	72.9%	75.6%
Budget	62.6%	63.7%	64.3%	69.7%	71.4%
Variance	3.6%	5.4%	6.6%	3.2%	4.2%
Assessment	⬆	⬆	⬆	⬆	⬆

Unfunded Liability (Sufficiency Basis)*

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015
Result	(10,457)	(9,537)	(8,905)	(8,313)	(7,539)
Budget	N/A	N/A	N/A	N/A	N/A
Variance	N/A	N/A	N/A	N/A	N/A
Assessment	✱	✱	✱	✱	✱

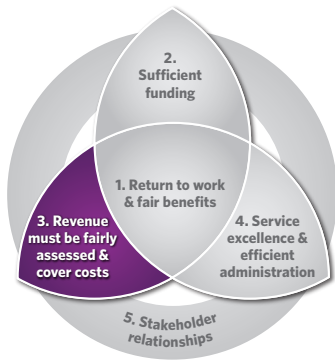
* The UFL is reported on a sufficiency basis (defined in the glossary). As a result, prior quarters have been re-stated and will not match previously published reports.

Revenue

Premiums ⬆ Investments ⬆

Costs

Benefit Costs ⬇ Administrative Expenses ⬇



Pillar 3: Revenue Must be Fairly Assessed and Cover Costs

Premium revenues continue to cover operating costs

Employer reported insurable earnings as well as premium revenue both increased in Q2 2015 compared to Q2 2014 (4.5 per cent and 10 per cent respectively). This, combined with strong performance in recovery and return to work has led to the continued trend of premium revenue covering operating expenses. In the second quarter of 2015, the WSIB achieved core earnings of \$334M, \$117M higher than Q2 2014, and \$40M higher than budgeted.

The WSIB had a second quarter return of -1.2 per cent on its investments, which matched benchmark. However, strong performance in Q1 2015 resulted in a year-to-date return of 4.7 per cent, 0.2 per cent higher than benchmark. Returns for 10 and 15 years were 6.5 per cent and 5.5 per cent respectively.

OBJECTIVES

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

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

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

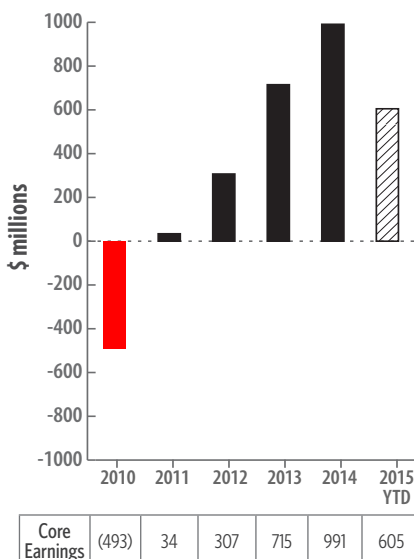
Core Earnings

(\$M)	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	217	280	247	271	334	605
Budget	248	223	144	215	294	509
Variance	-31	57	103	56	40	96
Assessment	✗	✓	✓	✓	✓	✓

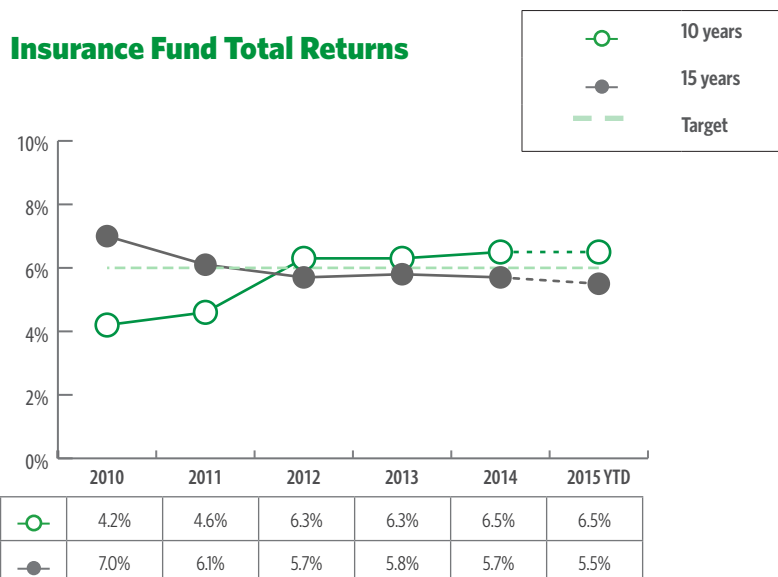
Premiums

(\$M)	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	1,093	1,120	1,127	1,134	1,202	2,336
Budget	1,160	1,118	1,045	1,122	1,182	2,304
Variance	-67	2	82	12	20	32
Assessment	✗	✓	✓	✓	✓	✓

Core Earnings Trend



Insurance Fund Total Returns





Pillar 4: Service Excellence and Efficient Administration

Maintaining customer service excellence

The Q2 2015 Customer Survey reveals that efforts to improve customer satisfaction are proving successful. Eighty per cent of injured workers and 85 per cent of employers expressed satisfaction with the WSIB's claims-related services. Nine in 10 employers were satisfied with the way in which the WSIB manages their account.

OBJECTIVES

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

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

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

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

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

Service Excellence Index (Schedule 1 & 2)

		Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Assessment vs. Prior Year
Claims - Employers	% Very Satisfied or Somewhat Satisfied	87%	86%	89%	86%	85%	⬇️
Claims - Injured Workers	% Very Satisfied or Somewhat Satisfied	76%	75%	77%	73%	80%	⬆️
Account Management	% Very Satisfied or Somewhat Satisfied	90%	89%	89%	88%	90%	⬆️

Pillar 4: Service Excellence and Efficient Administration

Total administrative expenses were \$7 million above budget, reflecting \$29M in higher bad debt expenses, partially offset by lower systems development and integration expenses.

The modernized appeals process continues to improve the timeliness of appeal decisions, while also maintaining the quality of decisions. Compared to the year prior, the incoming volume of appeals decreased 19 per cent, from 2,480 cases in Q2 2014 to 2,015 in Q2 2015. The active inventory of appeals was 2,345.

Total Administrative Expenses

(\$M)	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	177	168	180	179	208	387
Budget	206	202	201	200	201	401
Variance	(29)	(34)	(21)	(21)	7	(14)
Assessment	✓	✓	✓	✓	⚠	✓

Administrative Expenses per \$100 of Insurable Earnings

(\$ / \$100)	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	\$0.39	\$0.39	\$0.45	\$0.37	\$0.44	\$0.40
Budget	\$0.44	\$0.46	\$0.50	\$0.42	\$0.42	\$0.42
Variance	(\$0.05)	(\$0.07)	(\$0.05)	(\$0.05)	\$0.02	(\$0.02)
Assessment	✓	✓	✓	✓	⚠	✓

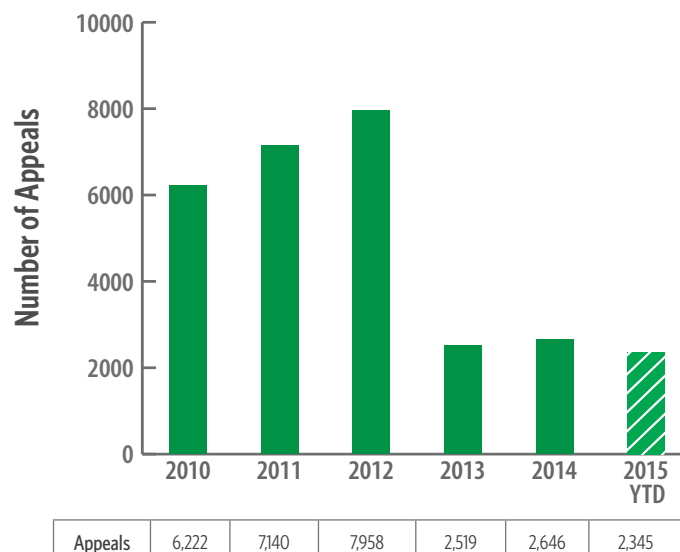
Appeals (Schedule 1 & 2)

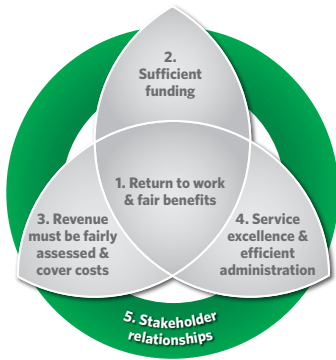
	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015
# of Appeals Received	2,480	2,273	2,279	2,270	2,015
# of Appeals Resolved	2,577	2,116	2,392	2,390	2,304
% of Resolved Appeals	Allowed	16%	16%	16%	17%
	Allowed/Denied in Part	14%	16%	14%	13%
% Appeals Resolved in 6 months	95.0%	91.5%	86.1%	87.1%	88.9%
Target - % Appeals Resolved in 6 months	N/A	N/A	N/A	85.0%	85.0%
Assessment	✖	✖	✖	✓	✓

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

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	93.4%	95.0%	94.7%	92.2%	91.5%	91.8%
Target	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
Variance	3.4%	5.0%	4.7%	2.2%	1.5%	1.8%
Assessment	✓	✓	✓	✓	✓	✓

Appeals Year-End Inventory





Pillar 5: Stakeholder Relationships

Continued engagement of stakeholders

In 2015, the WSIB is continuing its work to modernize the current employer classification structure and premium rate setting processes. In Q2 2015, the WSIB held consultations on Rate Framework Reform through live and web-based sessions, and also invited written feedback submissions. Based on stakeholder feedback the deadline for submissions to the Rate Framework Modernization Consultation has been extended from June 30, 2015 to October 2, 2015.

On April 28th, the WSIB commemorated the National Day of Mourning that featured a wreath-laying ceremony. Threads of Life families, labour and employers and WSIB staff gathered to honour workers who have died, been injured or suffered illness in the workplace. Over 200 people attended the event, including a variety of stakeholder groups and employees.

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.

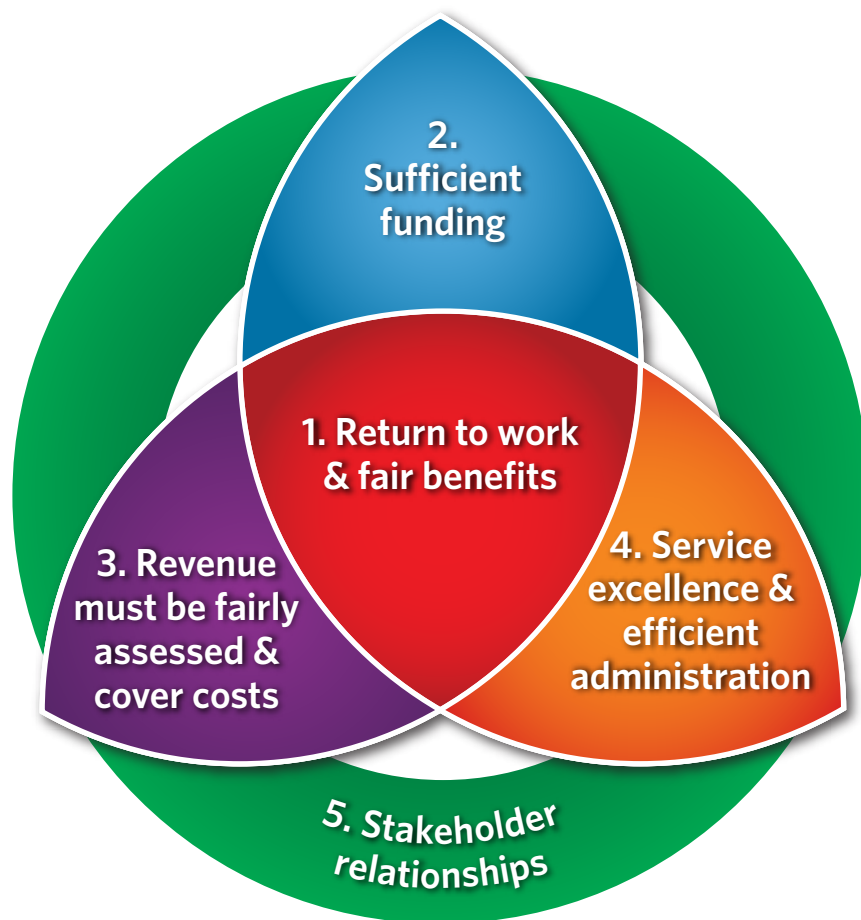
5-4 We will engage with the Chief Prevention Officer and the Ministry of Labour to ensure accountability for funding of Ontario's occupational health and safety system.

2015 Annual Reputation Index

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

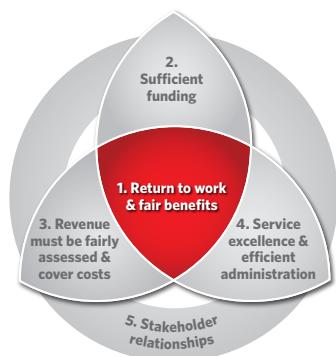
Legislated Obligations (Schedule 1 & 2)

(\$M)	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015	2015 YTD Budget	Assessment
Prevention	63	64	64	68	63	131	134	✓
Non-Prevention	9	8	11	10	8	18	19	✓
Total	72	72	75	78	71	149	153	✓



Schedule 2 Results

Pillar 1: Return to Work and Fair Benefits



Reduced claim volume

Registered claims decreased by 0.5 per cent (46 claims) in Q2 2015 compared to Q2 2014.

Longer-term durations continue to improve, with the percentage of workers on benefits at 72 months reaching historical levels. Year-over-year results for short-term durations have increased slightly; three month and six month durations are up 0.6 per cent and 0.4 per cent respectively. However, Schedule 2 results continue to be significantly lower than Schedule 1 results.

OBJECTIVES

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

New Claims

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Registered	9,306	8,348	9,564	10,257	9,260	19,517
Pending	1,045	1,085	1,334	1,397	1,169	1,374
Allowed	6,463	5,576	6,435	6,854	6,343	13,197
	78.2%	76.8%	77.3%	77.4%	78.4%	76.6%

YTD Lost-Time Injury/Illness Rate

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015
Result	2.22	2.02	1.95	2.50	2.03
Prior Year	2.07	1.95	1.90	2.84	2.22
Variance	7.0%	3.9%	2.6%	(13.6%)	(9.4%)
Assessment	✗	⚠	⚠	✓	✓

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

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	95.0%	95.3%	94.4%	95.1%	95.2%	95.2%
Prior Year	94.9%	94.7%	94.7%	94.4%	95.0%	94.7%
Variance	0.1%	0.6%	(0.3%)	0.7%	0.2%	0.5%
Assessment	✓	✓	⚠	✓	✓	✓

Pillar 1: Return to Work and Fair Benefits

Benefit Payments

(\$M)	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	62	60	59	63	64	127
Prior Year	62	57	62	60	62	122
Variance	0	3	(3)	3	2	5
Assessment	✓	✗	✓	✗	✗	✗

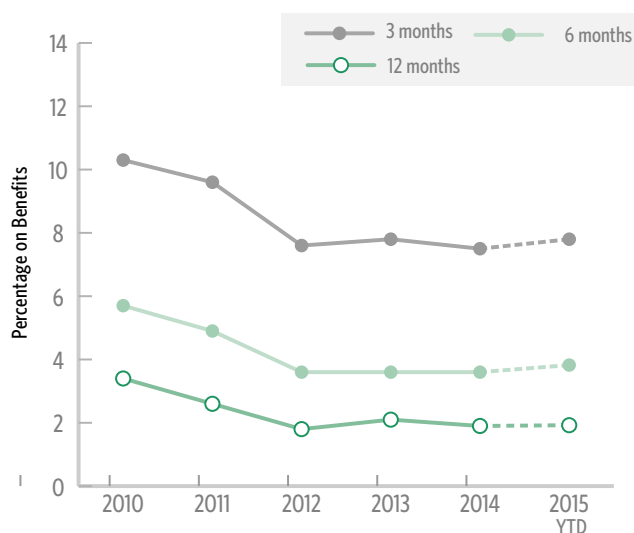
Average LOE Entitlement Award at Lock-in

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	41.7%	52.5%	45.2%	44.4%	32.4%	36.5%
Prior Year	52.2%	40.5%	42.9%	42.1%	41.7%	41.9%
Variance	(10.6%)	12.0%	2.3%	2.3%	(9.3%)	(5.4%)
Assessment	✓	✗	⚠	⚠	✓	✓

Duration

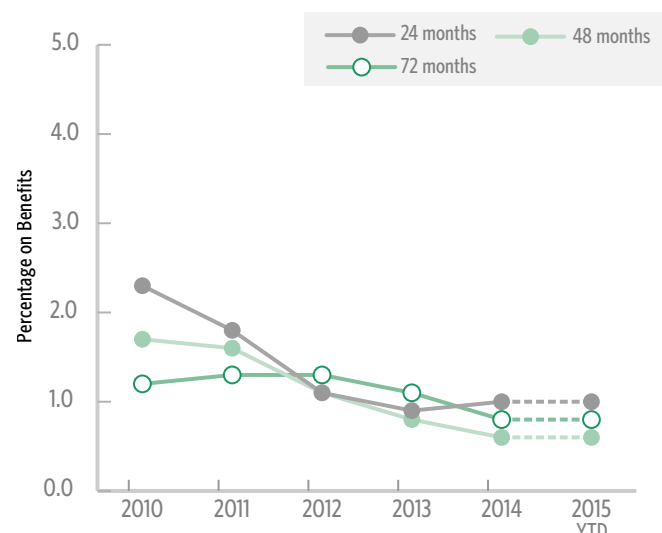
	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Assessment
3 months	7.4%	7.7%	7.5%	7.8%	8.0%	⚠
6 months	3.5%	3.5%	3.6%	3.7%	3.9%	⚠
12 months	1.9%	2.0%	1.9%	1.8%	1.9%	⚠
24 months	0.8%	0.9%	1.0%	1.1%	1.0%	⚠
48 months	0.6%	0.6%	0.6%	0.6%	0.6%	✓
72 months	1.0%	0.9%	0.8%	0.8%	0.7%	✓

Measuring Short-term Duration



3 months	10.3	9.6	7.6	7.8	7.5	8.0
6 months	5.7	4.9	3.6	3.6	3.6	3.9
12 months	3.4	2.6	1.8	2.1	1.9	1.9

Measuring Long-term Duration



24 months	2.3	1.8	1.1	0.9	1.0	1.0
48 months	1.7	1.6	1.1	0.8	0.6	0.6
72 months	1.2	1.3	1.3	1.1	0.8	0.7

Pillar 1: Return to Work and Fair Benefits

Investments in integrating recovery and return to work continued and resulted in a 10.4 per cent increase in the percentage of workers using integrated health care programs. These investments have continued to support improved recovery results. The YTD percentage of workers with a PI and average PI award have held steady.

Percentage of Claims in Integrated Health Care Programs

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	38.0%	38.3%	40.1%	45.1%	48.4%	46.8%
Prior Year	35.1%	35.5%	35.2%	34.9%	38.0%	36.5%
Variance	2.9%	2.8%	4.9%	10.2%	10.4%	10.3%
Assessment	✓	✓	✓	✓	✓	✓

Average PI Award Percentage

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	11.2%	12.0%	12.0%	10.3%	11.0%	10.6%
Prior Year	9.3%	7.6%	8.6%	10.5%	11.2%	10.9%
Variance	1.9%	4.4%	3.4%	(0.2%)	(0.2%)	(0.3%)
Assessment	⚠	⚠	⚠	✓	✓	✓

Percentage of Workers with a PI

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	1.9%	1.9%	1.6%	1.9%	2.5%	2.2%
Prior Year	2.3%	2.6%	2.3%	1.9%	1.9%	1.9%
Variance	(0.4%)	(0.7%)	(0.7%)	0.0%	0.6%	0.3%
Assessment	✓	✓	✓	✓	⚠	⚠



Pillar 4: Service Excellence and Efficient Administration

Timeliness of decision-making remains positive

In Q2 2015, eligibility decisions made within two weeks were marginally lower than the 90 per cent target at 89.9 per cent. Year-to-date, this measure is slightly higher than target at 90.5 per cent.

OBJECTIVES

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

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

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

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

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

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

	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	YTD 2015
Result	92.9%	93.5%	94.5%	91.0%	89.9%	90.5%
Target	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
Variance	2.9%	3.5%	4.5%	1.0%	(0.1%)	0.5%
Assessment	✓	✓	✓	✓	⚠	✓

OVERALL RESULTS Q2 2015

Schedule 1 and 2

The tables below present results for Schedule 1 and 2 claims combined and allows for a complete view of all claims coming in to the WSIB. The current quarter is compared to the previous quarter and to the same quarter last year.

The number of registered claims increased slightly, by 0.4 per cent or 233 claims. Once registered, the WSIB continued to make timely eligibility decisions. The percentage of eligibility decisions made within two weeks was 91.3 per cent, above the 90 per cent target for the year. The percentage of workers with a permanent impairment was slightly higher than last year at 5.0 per cent for Q2 2015 compared to 4.9 per cent in Q2 2014. All other metrics continued to show improvement.

Return to Work & Fair Benefits

		Q2 2014	Q1 2015	Q2 2015	Assessment
Registered Claims		57,188	56,046	57,421	✱
Pending Claims		4,951	5,652	5,492	✱
Allowed Claims		41,643	39,447	41,081	✱
YTD Lost-Time Injury/Illness Rate		1.07	1.08	0.98	✓
RTW at 100% Pre-Injury Earnings at 12 Months (Allowed Lost-Time Claims)		92.3%	92.0%	92.9%	✓
Duration	3 months	10.8%	10.2%	10.1%	✓
	6 months	6.0%	5.5%	5.5%	✓
	12 months	3.5%	3.4%	3.3%	✓
	24 months	2.3%	2.4%	2.3%	✓
	48 months	2.6%	2.0%	1.9%	✓
	72 months	4.3%	3.6%	3.4%	✓
Percentage of Workers with a PI		4.9%	4.7%	5.0%	⚠
Average PI Award Percentage		9.8%	9.7%	9.6%	✓
Average LOE Entitlement at Lock-In		45.5%	44.8%	44.1%	✓
Percentage of Claims in Integrated Health Care Programs		36.7%	41.2%	42.3%	✓
Benefit Payments		\$674M	\$655M	\$639M	✓

Service Excellence & Efficient Administration

	Q2 2014	Q1 2015	Q2 2015	Assessment
Percentage of Eligibility Decisions Made within Two Weeks from the Claim Registration Date	93.3%	92.0%	91.3%	✓

Quarterly Focus

Supporting Injured Workers:

How well is the WSIB doing?

Workplace injuries and illnesses come with costs ranging from minor inconveniences to life-changing impairments or, most tragically, loss of life. Regardless of the type of injury or its severity, the WSIB's role is to give the support needed, to make sure that, wherever possible, workers are able to recover and return to work and that there are no financial costs for the worker as a result of the injury. In fact, the WSIB is required by legislation to make sure that workers pay no costs associated with their treatment or recovery out-of-pocket and that they continue to receive wages up to 85 per cent of their net average earnings from before the injury or illness until they are able to safely return to work. Because of this support, injured or ill workers are given peace of mind to focus on recovery and return to work without financial stress.

This Quarterly Focus examines how well the WSIB is doing in protecting injured workers in Ontario from financial loss due to workplace injury or illness and what happens if a worker suffers a reoccurrence of a previous injury.

Focus on Return to Work (RTW) to Help Recovery

Studies have shown that early and safe return to work is in the best interest of injured or ill workers. Work is good for both our physical and mental health¹ and returning to work as early and as safely as possible—even with a reduced set of tasks or schedule—can lead to a faster, more complete recovery.

When an injury occurs or an illness is diagnosed, the WSIB acts quickly to ensure workers receive timely, specialized medical care. Particularly for some types of injuries, timelier treatment has been found to reduce the chance that permanent damage will be suffered by the worker. In some cases, the WSIB will facilitate access to health care for the worker even before the eligibility of the claim is determined so as to provide the best possible recovery outcome.

The WSIB has established a network of Specialty Clinics and Programs of Care throughout Ontario that integrate recovery

treatment and return to work planning to ensure optimal outcomes. Due to the success of these programs in helping workers recover and return to work, the WSIB has invested in expanding them and over 40 per cent of claims are now treated through at least one of these programs, up from just 18 per cent in 2008.

Workers are returning to work sooner and more safely, as seen in the number of permanent impairments among injured workers which has fallen from 13 per cent of claims in 2009 to below 6 per cent. That means that more than 50 per cent of injured workers who used to suffer lasting impacts from their injuries can now count on a complete recovery. The improvement has been even more dramatic for certain types of injuries, such as those to the lower back. Compared with 2010, the number of workers today who are off work one year after their back injury has dropped by more than 60 per cent and the number of workers developing permanent impairments due to this type of injury has decreased by over 80 per cent.

Did you know? Since 2010, the number of workers developing permanent impairments due to back injuries has decreased by over 80 per cent



In appropriate cases, the WSIB begins planning for a worker's return to employment very early on in the claim. The WSIB's Case Manager, together with the worker, health care providers and the employer, builds plans that combine medical care with activity and gradual, safe return to work. WSIB staff reach out to employers, often visiting the work site in person to verify that appropriate, modified work is made available for the worker whenever possible. Last year, our team made 25,000 in-person visits to employer premises to discuss and build case-specific return to work plans together with workers, helping to pave the way for safe, smooth return to work.

1. Wadell G, Burton A. Is work good for your health and well-being? London: TSO, Department for Work and Pensions, 2006.

How Well Is the WSIB Doing?

GETTING WORKERS BACK TO WORK. According to the Association of Workers' Compensation Boards of Canada (AWCBC) website, no other Canadian jurisdiction has been as successful as Ontario in helping workers recover and return to work. The chart below shows the percentage of injured workers no longer needing compensation after approximately one month, three months and one year in each Canadian province as of 2013 (most recent year available on the AWCBC site; PEI data unavailable).

Percentage of Wage-Loss Claims Off Compensation At...

2013 Results

	Ontario	Alberta	British Columbia	Manitoba	New Brunswick	Newfoundland	Nova Scotia	Quebec	Saskatchewan
30 days	71.4%	60.7%	55.0%	64.0%	44.7%	53.5%	51.9%	57.3%	64.2%
90 days	85.0%	79.3%	76.0%	81.6%	64.2%	71.0%	76.6%	74.3%	77.6%
360 days	96.2%	95.6%	90.0%	95.1%	91.8%	90.6%	92.2%	90.4%	95.0%

Source: AWCBC: www.awcbc.org

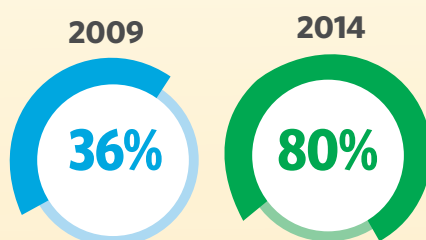
Supporting Injured Workers Who Need to Change Jobs

While the WSIB's main focus in getting injured workers back to work is to help them return to the same position and employer they had before the injury, in a minority of cases this is just not possible. Depending on the nature of the injury or illness and the size and type of employer, suitable work is not always available even if accommodations are made. The WSIB can assist in trying to place the worker with the same employer in a different role, a different employer in the same field or, when needed, to consider a change in career.

In these cases, the WSIB offers services to assist the worker in choosing and preparing for a new type of work. Services include detailed skills assessments, specialized training or education, training on the job, specialized work placements and job placement assistance. During training, loss of earnings benefits continue to be provided. Expenses associated with the training are covered, including travel if needed, and, once training is complete, the WSIB provides additional job search skills to ensure that workers have the skills and knowledge they need to find new employment.

How Well Is the WSIB Doing?

THE WORK TRANSITION PROGRAM. When a worker is unable to return to their pre-injury job and needs to explore different work, the WSIB Work Transition (WT) Specialist consults with them to create a Work Transition plan—the steps required for the worker to be ready for the chosen new role. Plans are tailored to the skills and interests of the worker while drawing on the expertise of the WT Specialist and the latest economic trends to understand which jobs may or may not be in demand in the coming years. Currently, 80 per cent of workers who complete their Work Transition plan find employment upon completion, a marked improvement from 36 per cent in 2009.



Percentage of workers who find employment after completion of WT Plan

Ontario's Injured Workers 10 Years Post-Injury: An IWH Study

The Institute for Work and Health (IWH) is an independent, not-for-profit organization focused on improving the health and safety of workers through research. In 2011, the IWH published a study of the adequacy of benefits to injured workers in Ontario, followed by supplemental analysis released in 2013. This work is the largest study of workers' compensation benefit adequacy ever undertaken in Canada and the sample used in the study was representative of injured workers with permanent impairments.

The study compared how well injured workers in B.C. and under two different sets of compensation rules in Ontario (due to legislative changes in 1990) fared during the 10 years following their injury. In particular, the IWH looked at how well earnings from all sources (employment earnings, workers' compensation, disability benefits) replaced income for injured workers over time compared to uninjured workers with similar profiles. Injured workers were matched with uninjured workers according to pre-injury earnings, age, gender and province of residence for comparison.

Overall, the IWH researchers concluded that "on average, all three programs achieved a high level of earnings replacement: over 90 per cent in each impairment category." Ninety per cent of the worker's after-tax, pre-injury earnings is the target earnings replacement level in post-1990 Ontario legislation. In fact, for workers injured between 1992 and 1994, IWH's supplemental results¹ showed that the average after-tax earnings replacement rate was 105 per cent of the non-injured control group.

The full reports from the study as well as the supplemental analysis are available on the IWH website (iwh.on.ca). IWH is now in the process of updating the 2011 study and the WSIB will be paying close attention to the new results once they are released.

.....
The IWH study, one of the largest of its kind, found that ten years after injury the average after-tax earnings replacement rate for injured workers was 105 per cent of the non-injured control group¹.
.....

Notes:

1. Source: Examining the Adequacy of Workers' Compensation Benefits – Supplemental Analysis: Canada Pension Plan Disability Benefits and WSIB Benefits in the 1992-1994 NEL/FEL Claimant Cohort, IWH Project 0418

If an Injured Worker is Reinjured or Loses Their Job

By far the most common path for injured workers (even those needing time off work) is full recovery, a return to their pre-injury position at full wages and no further need of WSIB services. Occasionally though, workers once again require WSIB support even after they have returned to work. The first reason that injured workers may once again require support is for their health (e.g., an aggravation of a previous injury) and/or when they require further health care (e.g., a surgery). The vast majority of claims coming back to the WSIB for renewed support are of this type. The second, and much less common, reason is that the employer is no longer able to accommodate their injured worker due to economic circumstances (e.g., lay-offs, employer bankruptcy).

Once the renewed WSIB support is allowed, the worker again receives wage loss and other supported services. An injured

Did you know? The number of workers today who are off work one year after their back injury has dropped by more than 60 per cent



worker receiving renewed support for either of the reasons above is entitled to all applicable WSIB services including wage replacement, health care and return to work services. From the WSIB's perspective, there is no difference between these types of claims (where the worker returns after having been off benefits) and a new claim in terms of the way the claims are handled and the services provided.

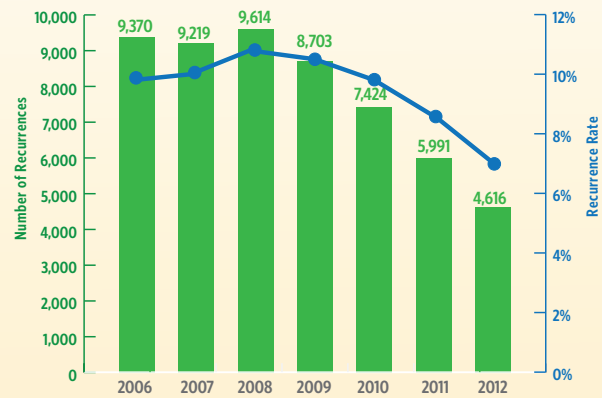
How Well Is the WSIB Doing?

DECLINE IN RECURRENCES AND BETTER OUTCOMES

Overwhelmingly, injured workers who return to work stay at work. Fewer than 10 per cent need further help, mostly within the first year since the injury. Due to the WSIB's increased focus on recovery and return to work, both the number and percentage of workers who need renewed assistance have been declining since 2009 (see chart below). From a high of 9,614 recurrences in the 2008 injury year, the number of recurrences was down to 4,616 in 2012.

Also, data shows that workers who once again required the WSIB's support fared as well or better than workers who had new claims, with the vast majority of returning claims (82 per cent) being successful in returning to work.

Number and Percentage of Recurrences by Injury Year
Schedule 1 and 2



Note: Data is unequally matured.

Summary and Conclusions

When it comes to making sure that there are no financial costs for Ontario workers who are injured on the job, evidence suggests that the WSIB is delivering well, and that we have gotten better at supporting injured workers in recent years.

Ontario has the lowest injury rate for any Canadian jurisdiction and injured workers in Ontario recover, return to work and no longer require benefits more quickly than injured workers in any other Canadian province. Workers needing to change jobs following an injury who go through the WSIB's Work Transition program are far better off compared to five years ago. Few workers who do return to work require any further support from the WSIB. The number and percentage who do is decreasing, and outcomes for them are improving.

For workers who require long-term benefits, independent research done by the Institute for Work and Health has found that earnings replacement for Ontario's injured workers is above the "adequacy" target of 90 per cent on average for all levels of permanent impairment. Finally, injured workers can take comfort with the fact that their future benefits are better protected. The WSIB's Insurance Fund, which is used to pay current and future benefits, is stronger financially than it has been for over three decades.

Despite these successes, we are committed to doing more to ensure that each and every injured or ill worker is fully supported both financially and in making a safe, quick recovery.

Making Sure that Funds Will Be Available When Workers Need Them

A test of a workers' compensation system is the level of confidence that it provides to workers and employers that funds will be there when needed for benefit payments, both now and in the future. In 2011, a funding study done by Dr. Harry Arthurs reported that the WSIB's Insurance Fund (funds available for current and future benefit payments) was "at a tipping point" and at risk of not being sufficient for the WSIB to meet its obligations.

The WSIB's Insurance Fund is now better able to sustain current and future payments to injured workers than it has been for the past 35 years

Careful management of the Fund in subsequent years along with improvements in the rate of injury and in the rate of recovery and return to work of injured workers have led to significant improvements in the financial position of the Insurance Fund. The Fund is now better financed than it has been for at least the last 35 years and is comfortably in what Dr. Arthurs referred to as the "Recovery Zone."

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 per cent 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
Published: September 24, 2015