



**2017
CORPORATE
BUSINESS PLAN**



WORKPLACE SAFETY AND INSURANCE BOARD



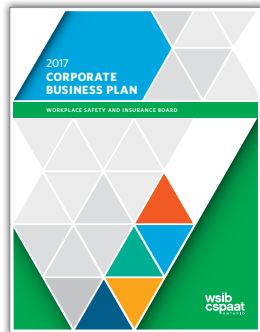
**wsib
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ONTARIO

STRATEGIC PLANNING



1. Multi-year Strategic Plan

3-Year



2. Annual Corporate Business Plan with integrated objectives and measures for business units throughout the WSIB

Annual

Form the basis of the annual submission to the Ministry of Labour



3. Quarterly Corporate Measurements Reports

Quarterly

Reported publicly, and linked directly to the strategic plan

The *2017 Corporate Business Plan* is a one-year plan with a three-year outlook in support of the WSIB's *2016-2018 Strategic Plan* and includes its annual statement of priorities. Together, the two documents meet the requirements of the Ontario Government's Agencies and Appointments Directive and the Memorandum of Understanding between the Minister of Labour and the Chair of the Workplace Safety and Insurance Board.

2017 CORPORATE BUSINESS PLAN

WORKPLACE SAFETY AND INSURANCE BOARD

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INTRODUCTION

The WSIB is committed to being a more responsive and customer focused organization that strives for integrity and service excellence.

The WSIB exists first and foremost to serve workers by providing compensation when needed and supporting recovery and return to work while providing stable and predictable premiums for employers.

The WSIB's work is aligned to the 2016-2018 Strategic Plan which sets our goals toward becoming the leading workplace compensation board in North America. This three-year strategy is supported by annual corporate Business Plans, like this one, which help us to further focus our efforts.

In 2017, we will continue to focus on executing the five themes of the Strategic Plan:

- **Health & Safety**
- **Return to Work, Recovery & Fair Benefits**
- **Financial Sustainability**
- **Innovation**
- **Our People**

The Strategic Plan will guide us in improving outcomes for the injured workers we serve. 2017 will be a pivotal year for our organization as we plan new initiatives aimed at enhancing innovation and customer service. Our focus is and will remain twofold: providing the best outcomes for workers and delivering value to employers.

We will continue to meet our financial goals while maintaining benefits for injured and ill workers. These goals are to eliminate the Unfunded Liability (UFL), and to progress toward full funding. We are six years ahead of the legislated deadline to eliminate the UFL and our trajectory remains positive. This has allowed us to implement the first premium reduction since 2001.

Full funding will allow us to deliver on our two responsibilities: maintaining secure benefits for workers and stable, predictable premiums for employers for future generations, while shielding them from adverse economic conditions.

In 2017 and beyond, our dedication to integrity and excellence will continue to guide everything we do, to make your experience with your WSIB positive.

2016-2018 STRATEGIC PLAN






Under the guidance of our 2016-2018 Strategic Plan, we are rethinking how we can do our job better and how we can deliver increased value to Ontarians.

The Plan sets the direction of the WSIB and serves as a critical guide as we develop and prioritize efforts to continue to deliver better outcomes and service. The plan includes objectives under each of five themes.

Performance Measures

The WSIB has established key measures to assess its performance against the 2016-2018 Strategic Plan objectives. In addition, the WSIB Quarterly Report to Stakeholders and Measuring Results reports provide regular updates on performance against key financial and non-financial performance indicators. The reports are reviewed and approved by the Board of Directors before being published on the WSIB's website. The results are continually monitored, allowing the WSIB to measure progress and, when necessary, to respond by adjusting its efforts and priorities accordingly.



Strategic Theme	Strategic Goal	Measures	2017 Target
 HEALTH & SAFETY	Promote health and safety in Ontario workplaces	LTI Rate	0.85
 RETURN TO WORK, RECOVERY & FAIR BENEFITS	Achieve better return-to-work and recovery outcomes and administer benefits fairly	RTW at 100% pre-injury earnings within 12 months	92.0%
 FINANCIAL SUSTAINABILITY	Eliminate the Unfunded Liability and make Ontario's workers' compensation system financially sustainable	Sufficiency Ratio	Budget TBD
 INNOVATION	Deliver service excellence, quality and care through innovation	Rate Framework Implementation	On target at milestones
 OUR PEOPLE	Reach shared goals as a dedicated and collaborative team	Overall Satisfaction:	
		Injured Workers	70%
		Employers	79%

2017 PRIORITIES & IMPLEMENTATION PLAN

As we embark on the second year of our three-year strategic plan, we will concentrate our efforts on **five specific priorities** which are aligned to the strategic plan.

Focusing on these priorities will help us to deliver the commitments set out in the 2016-2018 Strategic Plan. With these priorities in mind, we will continue enhancing services for the workers and employers of Ontario toward our mission of providing security for Ontario's workers today, and for generations to come.

HEALTH & SAFETY



HEALTH & SAFETY

The WSIB is dedicated to a culture of health and safety through the prevention of workplace injuries, illnesses and fatalities. In 2017, this means further embracing our role as a key health and safety system partner by using advanced analytics to help our system partners better assess system performance. It means providing employers with data on injuries and claims to help them prevent mistakes and make better decisions to improve their health and safety practices. By leveraging higher quality information, we hope to strengthen system integration and better prevent workplace injuries, illnesses and fatalities at their source.

MAINTAINING FINANCIAL STRENGTH



FINANCIAL
SUSTAINABILITY

Being financially strong will give the WSIB the ability to do more in the future. From a peak of \$14.2 billion in 2011, the unfunded liability (UFL) has now been brought down to \$5.6 billion as of June 30, 2016. As a result of sustained improvements over the last five years, the WSIB is currently ahead of schedule in meeting its legislated funding requirements. As critical as eliminating the UFL is, we are also focusing on ensuring fair premium rates for employers and sustainable investment strategies to provide future benefits for workers.

SHARPENING OUR FOCUS ON SERVICE TO WORKERS & EMPLOYERS



HEALTH & SAFETY



RETURN TO WORK,
RECOVERY &
FAIR BENEFITS

We believe that successful customer service involves developing new and better ways to serve those who come to us at a difficult and vulnerable time. It requires renewed focus on adjudication practices, productivity and responsiveness. It means ensuring greater quality, integrity and consistency in the claims decisions we make and the benefits we pay. It is about providing better service. It is about being compassionate. It is about ensuring that we elevate our customer service to a point that even if employers and injured workers had the option to go elsewhere for workplace insurance or compensation, they would continue to come to the WSIB. In 2017, we are strengthening our commitment to service by undertaking many initiatives with the goal of making it easier to interact with the WSIB.

A WORKPLACE WHERE OUR PEOPLE ARE VALUED



Successfully delivering on our priorities requires a deep pool of talented, dedicated and well-supported staff. We need to ensure we are equipping our employees to succeed and creating an environment that values health and safety. Efforts continue to attract and retain talent by treating our employees fairly, helping them to develop their skills, and ensuring their wellbeing.

BUILDING A CULTURE OF INNOVATION



Addressing today's challenges requires creativity and resourcefulness. Innovative approaches allow us to deliver new and increased value to workers and employers. For us, innovation means pursuing new directions and priorities — to increase the value we provide to workers and employers. It means getting better at the things we already do. It means advances in our business intelligence capabilities that will help us to determine which solutions are most likely to succeed, where there are bottlenecks in our service delivery and how to better respond to trends. Making focused investments in our processes and technologies now will help us build a strong foundation from which we can better meet the challenges of the future.



PRIORITY INITIATIVES

STRATEGIC THEME

HEALTH & SAFETY INDEX

Assess the health and safety system's success at improving outcomes for workers and employers and act as a call to action for system partners to improve performance. In 2017, this will result in:

- Creation, implementation and communication of the index
- Development of a strategy to promote adoption in other Provincial and International jurisdictions



HEALTH & SAFETY

CUSTOMER STRATEGY

Develop multi-faceted strategies that allow the WSIB to focus its resources on what is most meaningful for its customers, with a particular focus on employers and workers. Together, this suite of strategies will produce:

- A comprehensive Channels approach, including email and text
- Customer-centric service and options for how customers engage with WSIB, including self-service, fewer touch-points and less burden



INNOVATION

ADJUDICATIVE EXCELLENCE

Conduct a thorough adjudicative review to improve customer service, streamline business processes and identify service partners to achieve:

- Reduced complexity and duplication and increased speed of response to customer requests
- Improved ability to assign work to the right level resource at the right time



RETURN TO WORK,
RECOVERY &
FAIR BENEFITS



INNOVATION

INDEXATION

Implement legislation to ensure that all workers and survivors have benefits indexed by the same rate, resulting in:

- Increased fairness of benefit payments for workers and survivors



RETURN TO WORK,
RECOVERY & FAIR BENEFITS

RATE FRAMEWORK

Continue education and outreach efforts to fully prepare stakeholders for the new Rate Framework, which will:

- Provide employers with more detailed and actionable information to help them make informed health and safety decisions through an interactive tool
- Ensure premiums are more fair and responsive to employers' risk and claims experience



FINANCIAL
SUSTAINABILITY

POOLED ASSET MANAGEMENT

Contribute to the successful implementation of the Investment Management Corporation of Ontario to ensure:

- Successful transition of investment functions and staff to IMCO
- IMCO commences provision of outsourced investment management services to WSIB



FINANCIAL
SUSTAINABILITY



INNOVATION

HUMAN RESOURCE STRATEGY

Continue implementation of the HR Strategy, which identifies ten key priorities to drive an engaged and accountable workforce that dares to innovate. In 2017, we will:

- Develop an Engagement Action Plan, following an enterprise-wide Engagement Survey



OUR PEOPLE

IMPLEMENTATION PLAN

Delivering on our priorities requires careful planning and rigorous oversight. A multi-year Enterprise Roadmap has been developed to guide the content and sequence of our overall project portfolio. It sets the course for a future WSIB with new strengths and new capabilities, including:

- Achieving full funding to ensure the financial sustainability and integrity of Ontario’s workers’ compensation system
- Operating with a customer-centric mindset that more effectively meets the needs of workers and employers
- Focusing on the 20% of claims that are more complex, while maximizing efficiency in how we manage the remaining 80%
- Fostering a workplace culture that ensures our people are valued, engaged and fully committed to achieving the organization’s goals
- More responsive and more digital, enabling us to mitigate risks posed by an evolving economy

The Corporate Priority Setting Committee, comprised of WSIB Chief Officers, ensures that projects are aligned with the Strategic Plan and are appropriately prioritized, scheduled and resourced for success. Our governance structure includes committees with subject matter expertise that provide the robust oversight, guidance and feedback crucial to the success of our initiatives. The WSIB Board of Directors is also engaged and updated regularly.

STRATEGIC THEME		2017	2018	2019
Health & Safety	Health & Safety Index	[Orange bar spanning 2017 and 2018]		
	Adjudicative Excellence	[Blue bar spanning 2017, 2018, and 2019]		
RTW, Recovery & Fair Benefits	Indexation	[Blue bar spanning 2017 and 2018]		
	Rate Framework	[Teal bar spanning 2017, 2018, and 2019]		
Financial Sustainability	Pooled Asset Management	[Teal bar spanning 2017, 2018, and 2019]		
	Customer Strategy	[Orange bar spanning 2017, 2018, and 2019]		
Innovation	Human Resources Strategy	[Dark Blue bar spanning 2017, 2018, and 2019]		
Our People				

THREE-YEAR FINANCIAL PLAN

(\$ millions)	2016 Forecast	2017 Budget	2018 Budget	2019 Budget
Revenues				
Premiums	4,789	4,686	4,544	4,410
Net investment income	918	1,244	1,357	1,476
Total revenues	5,707	5,930	5,901	5,886
Expenses				
Benefit costs				
Benefit payments	2,345	2,402	2,426	2,448
Claim administration costs	432	487	512	500
Changes in actuarial valuation of benefit liabilities	1,816	837	782	749
	4,593	3,726	3,720	3,697
Loss of Retirement Income Fund contributions	59	56	57	57
Administrative and other expenses	438	496	520	507
Legislated obligations and funding commitments	274	269	268	268
Total expenses	5,364	4,547	4,565	4,529
Excess of revenues over expenses	343	1,383	1,336	1,357
Other comprehensive income (loss)				
Remeasurements of employee defined benefit plans	(458)	50	53	55
Total Comprehensive income (loss) for the year	(115)	1,433	1,389	1,412
Total Comprehensive income (loss) attributable to:				
WSIB stakeholders	(228)	1,283	1,231	1,244
Non-controlling interest	113	150	158	168
	(115)	1,433	1,389	1,412
Total administration costs	848	964	1,013	988
Core earnings	1,241	976	761	630
Net investment return	3.60%	4.75%	4.75%	4.75%
Unfunded liability (sufficiency basis)	(6,583)	(4,676)	(3,073)	(1,873)
Sufficiency Ratio	80.6%	86.5%	91.4%	94.8%

ENTERPRISE RISK MANAGEMENT

Enterprise Risk Management Program

In alignment with the Government of Ontario requirement to manage the business using a risk based approach, the WSIB continues to develop and implement a robust Enterprise Risk Management (ERM) program. WSIB's ERM Framework development is progressing as planned supported by the Corporate Risk Management Policy which includes guiding principles for WSIB's risk management, risk appetite statements and risk governance.

In line with the WSIB's multi-year (2016-2018) objectives for the ERM program, ERM will be further enhanced in 2017 to further integrate in all organizational processes. ERM's multi-year objectives include:

1. Building an organizational risk management culture and consistent risk management practices to support risk-informed decision-making at all levels
2. Providing meaningful and timely reporting on risks to senior executives and board-level committees in order to support ongoing dialogue on WSIB's risk exposure, appetite and risk responses
3. Facilitating organization-wide risk training, awareness and collaboration
4. Increasing capacity and capability of the ERM function in order to support the programs' maturity across the organization.

Significant Enterprise Risks

WSIB's portfolio of significant enterprise risks includes risks that may impact WSIB's corporate objectives. These significant risks are managed by the WSIB, actively monitored by WSIB's ERM group and reported to the Board on a quarterly basis.

Below are a subset of risks that we are monitoring but do not include WSIB's entire risk universe. As at September 2016, WSIB's significant enterprise risks, including an assessment and current mitigation strategies include some of the following:

Operations and reputation

Stakeholder criticism of WSIB's approach to the adjudication of claims, including allegations that financial gains have occurred at the expense of the welfare of injured workers represents reputational risk, and compels the organization to have a strong governance over adjudicative practices. The business plan includes significant investment in compliance management, including a WSIA compliance framework, and Operations is launching an adjudicative excellence program to focus on integrity and excellence in adjudication.

Strategic initiatives implementation

The enterprise roadmap includes numerous complex initiatives which have significant anticipated benefits. Many have not yet been fully planned. Detailed implementation plans have to be defined and matched to available resourcing to provide strong assurance that implementation objectives, including objectives for schedule, cost, scope and benefits will be realized.

IT environment

Continued funding of the mainframe, prolonged operation of older and unsupported legacy systems, and limited disaster recovery capability leave the organization exposed to loss, and make the migration

to a modern customer centric computing environment a continuing challenge. The IT Strategy rollout, which begins to address these issues, represents a significant 2017 investment.

Economic uncertainty

Sufficiency funding continues to improve but remains below 100%, and well under the target 115% to 125% range. Accordingly WSIB's premium rate stability remains at risk, and could be jeopardized by a deterioration in Ontario's economy that could reduce premium revenues, as well as global economic shocks that could significantly erode investment performance. We continue to invest in financial analysis, including stress testing, to understand and respond to material change, and ensure return expectations and discount rate assumptions are established based on best estimates of the economic landscape.

Legislative change

Fundamental and/or incremental changes to the workplace insurance legislative framework can have significant impacts on the WSIB's delivery of service to injured workers and employers and ability to maintain a predictable financial trajectory. Careful impact analysis of any potential changes to the legislative framework is critically important if the WSIB is to achieve strategic goals.

APPENDIX

Mandate

The Workplace Safety and Insurance Board (WSIB) is an independent trust agency responsible for administering the Workplace Safety and Insurance Act (Ontario). Its mandate requires the WSIB to accomplish the following in a financially responsible and accountable manner:

- To promote health and safety in workplaces
- To facilitate the return to work and recovery of workers who sustain personal injury arising out of and in the course of employment or who suffer from an occupational disease
- To facilitate the re-entry into the labour market of workers and spouses of deceased workers
- To provide compensation and other benefits to workers and to the survivors of deceased workers.

Program

The WSIB administers no-fault workplace insurance for approximately 300,000 employers, and covers more than five million workers in the province. It provides disability benefits for injured workers and benefits for the survivors of fatally injured workers, manages the provision of high-quality health care, and assists in the early and safe return to work for workers who are injured on the job or who contract an occupational disease.

Fundamental to the system is a historical compromise by which workers gave up the right to sue for their work-related injuries, irrespective of fault, in return for guaranteed benefits for allowed claims. Employers receive protection from lawsuits in exchange for financing the program through premiums. This system of collective liability provides fair compensation for injured workers and their families while spreading costs among employers.

As an independent trust agency, the WSIB is funded entirely by employer premiums and does not receive any funding from the Government of Ontario.

The WSIB funds Ontario's occupational health and safety system by providing over \$240 million each year to support the Ministry of Labour's (MOL) prevention office, administration of the Occupational Health and Safety Act, the health and safety associations, the Offices of the Worker Adviser and Employer Adviser, and the Workplace Safety and Insurance Appeals Tribunal.

To ensure accountability, the Fair Practices Commission acts as the organizational ombudsman for the WSIB. The Commission provides an independent, neutral and confidential service for injured workers, employers and service providers who have complaints about the service they receive at the WSIB. The Commission also tracks complaints, identifies systemic issues and recommends improvements to the WSIB.

Corporate Governance

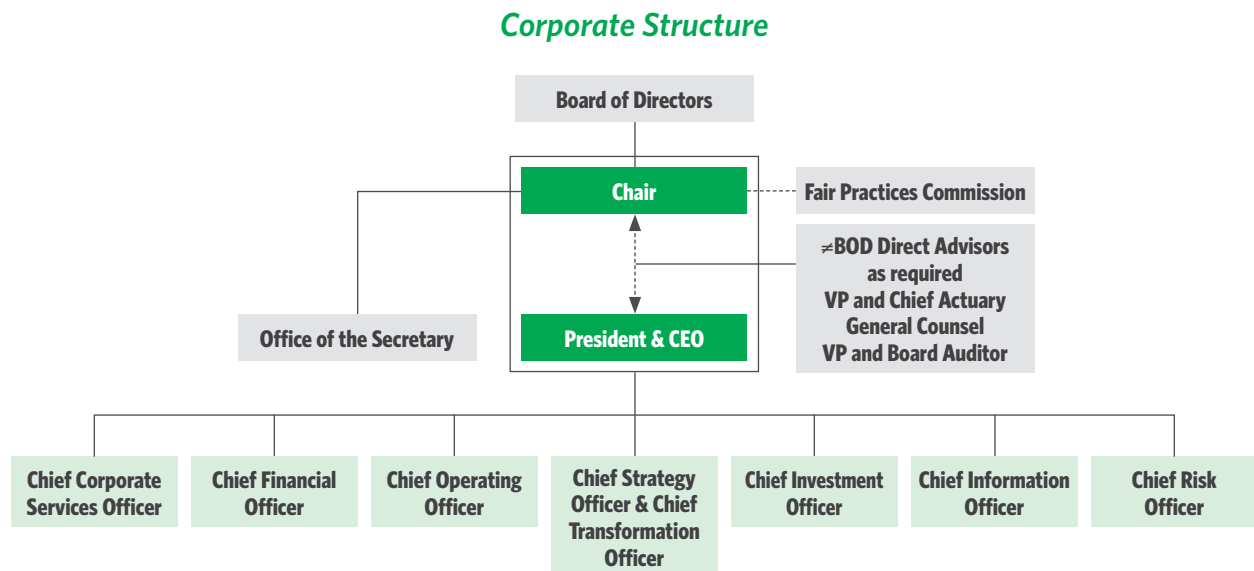
The WSIB continues to make significant improvements to its corporate governance. The Corporate Governance policy recognizes the organization's obligations, including the Government of Ontario's requirements for agencies governed by a Board of Directors. The policy creates the parameters for Board of Directors (BOD) and Board committee meetings, including roles and responsibilities. Each Board Committee has its own mandate and work plan. These include the following:

- **Governance Committee**, which provides advice and assistance to the BOD on issues relating to the governance of the Corporation and the stewardship role of the BOD with respect to:

- the management of the corporation and the functioning of the BOD to assist the WSIB in enhancing its performance.
- recommending to the BOD a multi-year strategic plan and annual update
- recommending to the BOD a Corporate Risk Management Policy, an Enterprise Risk Management Framework and a plan to manage identified risks that could impact the WSIB's strategic objectives
- **Audit and Finance Committee**, which assists the BOD in fulfilling its oversight responsibilities with respect to:
 - the integrity of the WSIB financial reporting process and statements, and those of the WSIB Employees Pension Plan and Employee Supplementary Pension Plan
 - the effectiveness of the system of internal controls
 - the performance of the actuarial function
 - the performance, independence, and qualifications of the internal and external auditing functions, including the statutory Value-for-Money Audit function, and
 - compliance with laws, regulations, and policies relevant to finances, financial reporting and the annual financial statements of the WSIB, its subsidiaries, and the Pension Plans
- **Health and Safety Committee**, which assists the WSIB BOD in providing strategic direction and oversight with respect to:
 - the WSIB's health and safety mandate
 - advice/feedback provided to the Chief Prevention Officer regarding health and safety system performance measures
 - the development of programs for promoting health and safety
- **Investment Committee**, which provides advice and assistance to the BOD on issues relating to the administration of the investments of the Insurance, Pension, Supplementary Pension and Loss of Retirement Income funds. This includes:
 - providing investment governance , including approving investment policies consistent with the WSIB investment beliefs and within the provision of the Statements of Investment Policies and Procedures for the Funds
 - reporting on the financial status and performance of funds
 - recommending the Delegation of Investment Authority and approving the appointment of investment managers and setting their mandates and performance benchmarks
- **Human Resources and Compensation Committee**, which assists in the areas of:
 - Human Resources and compensation strategic framework, including talent management and succession planning
 - oversight of the HR function, including recommending major changes to structure, total rewards and remuneration, ensuring that the WSIB complies with statutory HR obligations, and in labour relations, the WSIB management bargaining mandates and ratification of collective agreements

- support to the BOD in its role as Plan Sponsor and Administrator of the WSIB Employees' Pension Plan and the Supplementary Pension Plan, including overseeing governance of the Pension Plan and consolidating financial and investment information as well as inputs from consultations

In support of the BOD's commitment to continuous improvement, members of the Board conduct regular self-evaluation. The WSIB regularly reviews and updates its action plan to guide further governance enhancements.



Environmental Scan

The WSIB identified the following trends through our environmental scan:

Changing structure of Ontario's economy could affect coverage and premium income

- Increasingly, Ontario job growth is occurring in sectors without mandatory WSIB coverage, and a low supply of skilled labour is likely to further limit the expansion of some industries covered by the WSIB (e.g., road transportation).
- Changes in healthcare service delivery models are likely to result in care shifting from hospitals to other settings and employment becoming increasingly contract based.
- The construction industry's current outlook is at the lowest level since 2010. While demand continues for residential homes and government funded infrastructure, increasing vacancies in commercial properties and lower industrial investment will likely result in slower growth.
- Increased output in both automotive assembly and parts has been driven by North American sales, but some sources warn that the current growth trend is unlikely to continue. While Canada's share of North American production continues to decline in favour of Mexico and southern states in the US, a recent agreement between GM and Unifor commits to some

production moving from Mexico to the St. Catharines plant. It is expected that similar agreements will be reached with the other auto manufacturers.

- The growth of the sharing economy (i.e., Uber and AirBnB) may impact the traditional service sector structure and societal definitions of employment. This trend is expected to continue and potential impacts for the WSIB will continue to be monitored.

Shifts in the nature of employment are gaining more attention

- The Ontario Government has appointed two special advisors to conduct a review of the Employment Standards Act (ESA) and Labour Relations Act (LRA) in response to the rise of precarious employment, and the increased use of temporary help agencies. Currently, stakeholder feedback is being sought on the suggestions in the interim Modernizing Workplace Legislation report, which presented options on how to amend the ESA and LRA.

Innovations in healthcare are driving unique approaches to treatment and service

- E-Health and other tools continue to change the way health care is delivered in Ontario and provide greater opportunities for integrated approaches to caring for patients, including the use of telehealth to provide mental health services.
- Changes in technology and consumer expectations are leading patients to expect greater personalization of services, the ability to share health care information with all health providers in one click, and real-time text alerts for health problems such as high blood pressure, etc.

Technological advancements provide tools, but pose potential risks

- Analytics are evolving from predictive to prescriptive, with real-time data and insights informing trends and overall claims management processes. This could support better and faster decision-making, improved customer service, and higher productivity.
- Wearables are expected to become more prevalent. Insurance companies and workers' compensation organizations are increasingly experimenting with wearables for health & wellness, injury prevention and rehabilitation purposes.
- Cyber liability is more frequently being identified as a risk, including data breaches, confidentiality and cyberterrorism.

Human Resource Strategy

The WSIB employs approximately 4,000 employees, working at our head office in Toronto and 14 regional offices across the province. This dedicated and talented group of individuals plays a key role in delivering our mandate, including providing benefits and services to workers and employers, and driving innovations in our programs, services and systems. The key issues faced by the WSIB are much like those faced by many public and private organizations today: developing a skilled workforce, attracting and retaining talented employees, and ensuring effective succession plans.

In 2017, the WSIB's Human Resources division will continue to lead a cross-enterprise, multi-year initiative to help ensure that the WSIB has the right workforce and workplace to achieve business outcomes. The outcome will be a workforce with the capability and capacity to deliver on our strategic and business plans.

The WSIB provides a competitive compensation, pension and benefit program for its employees. The WSIB's workforce is 79 per cent unionized, and the programs for these employees are therefore subject to collective bargaining. To reflect the outcomes of recent legislation (Bill 8), the WSIB is reviewing the Executive Compensation Strategy, including compensation, benefits, health and wellness, and recognition. WSIB is also actively benchmarking its programs against comparable broader public-sector organizations to confirm alignment of design and costs. This information will be used to establish short- and long-term goals to attract and retain the right talent within appropriate administration budget targets.

Communications Plan

As an agency of the Ontario government, the WSIB is committed to transparency and accountability, and required by directive to make its strategic and corporate plans accessible to the public.

To help meet our commitments and requirements, we post our Corporate Business Plans on our website. This enables the public, including workers and employers, to understand the WSIB's strategy for fulfilling its vision of being the leading compensation board and providing fast, accessible and fair benefits at a fair price.

We will post the 2017 Corporate Business Plan in an easily accessible place on our website, within 30 days of receiving approval to do so from the Minister of Labour. We will use the channels most appropriate and effective to ensure that our stakeholders are made aware of the publication of the Corporate Business Plan each year.



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