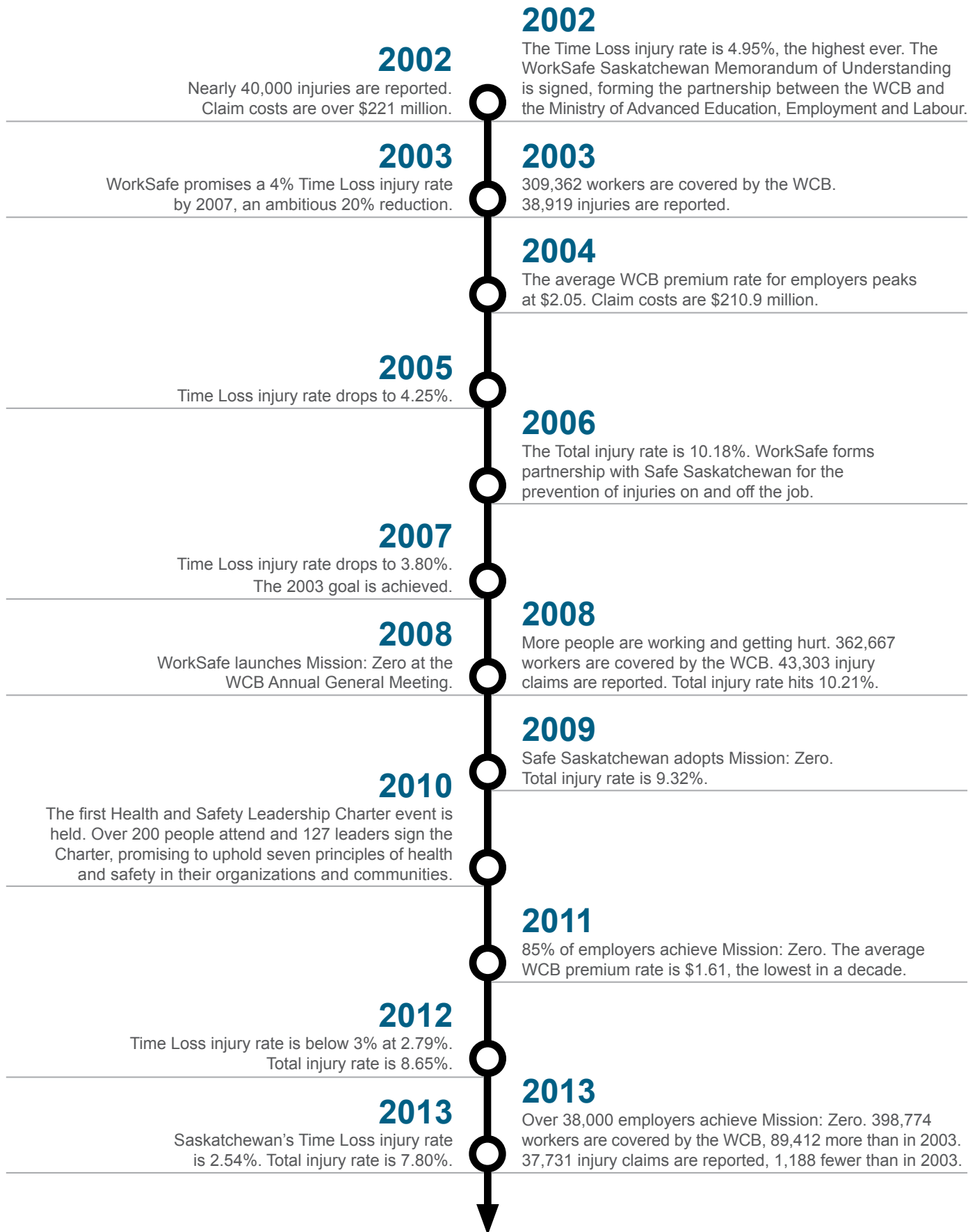




**Saskatchewan Workers' Compensation Board
Report to Stakeholders 2013**

A Decade of **WorkSafe**[™] SASKATCHEWAN

Work to live.



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Year at a Glance

	2013	2012	2011	2010	2009
Number of workers covered ¹	398,774	385,856	377,004	370,659	353,384
Time Loss injury rate (per 100 workers) ²	2.54	2.79	3.05	3.12	3.44
Total injury rate (per 100 workers) ²	7.80	8.65	8.73	8.70	9.32
Number of claims reported	37,731	39,343	39,689	38,773	39,558
Number of Time Loss claims accepted ²	10,116	10,774	11,516	11,574	12,141
Fatal claims accepted ³	34	56	36	44	32
Average duration in days ⁴	34.88	38.89	34.44	34.67	34.10
Active employer accounts ⁵	45,649	43,611	41,972	40,365	38,354
Average premium rate ⁶ (per \$100 of insurable earnings)	1.58	1.60	1.61	1.63	1.66
Number of appeals filed Appeals Department	1,006	841	940	1,152**	951
Board Level	274	267	190	243**	232
Claims costs (\$ millions)	283.4	196.1	199.7	228.3	222.8
Premium revenue (\$ millions)	301.4	296.2	282.0	251.0	255.2
Investment income (\$ millions) ⁷	252.6	127.3	(33.5)	147.2	27.0
Benefits liabilities (\$ millions)	1,085.5	1,005.4	1,013.9	1,021.3	995.7
Funded position (\$ millions)					
Injury Fund ⁷	521.1	298.3*	229.3	235.9	111.0
Reserves	117.6	150.4	60.8	61.3	59.7
AOCI ⁸	(2.6)	(8.4)*			6.3
Funding Percentage ⁹	119.3	117.1*	119.0	111.5	111.2

1 Full-time equivalent workers based on Statistics Canada average wage and WCB payroll information as of December 31st. Does not include workers for self-insured employers.

2 Based on new claims reported to, and accepted by, the WCB in the year. Does not include claims for self-insured employers.

3 In the self-insured employer category, there was 1 fatality in 2013, 4 in 2012, 1 in 2011, 1 in 2010, and 2 in 2009.

4 Average days on compensation based on all Time Loss claims paid within a 12-month period.

5 Active employers excludes employers whose assessment accounts were closed during the year.

6 All years are Board-approved rates.

7 For the years 2010-2013, unrealized gains and losses on investments are recorded in investment income when incurred.

8 For 2012 and 2013, Accumulated Other Comprehensive Income (AOCI) includes actuarial gains (losses) on the defined benefit pension plan. In 2009, AOCI included unrealized gains (losses) on investments which are combined with the Injury Fund beginning in 2010.

9 Beginning in 2010, the calculation of Funding Percentage was changed to be consistent with prior years. The calculation now excludes the unrealized gains and losses on investments in the Injury Fund.

* Restated 2012 to reflect the change in accounting for defined benefit pension plans.

** Earlier reports incorrectly show 1,150 appeals received by the Appeals Department and 239 appeals received by the Board Appeal Tribunal.

Introduction

We are pleased to provide the 2013 Report to Stakeholders. We make decisions and take actions every day that affect Saskatchewan's working men and women, their families, employers, and communities. We expect to be held to a high standard. This report is one way that we meet that standard. In it, you will find information that shows how well your compensation system performed in 2013 and where there are challenges still to be met. Here are highlights:

- Through 2012 and 2013, we updated our corporate Balanced Scorecard and our Strategy Map. Each is crucial in decision-making, from the Board table through to the frontlines of service delivery. Using regular reviews, we keep the Scorecard and its Strategy Map current with your needs and expectations. Decisions then follow on where and when Administration directs resources.
- Our Strategic and Operational Plan is our roadmap to service excellence. It unifies our organization behind strategic and operational objectives that move us closer to service and program targets. Our Plan has been influenced by our Scorecard and now is written to reflect corporate objectives for each of our Scorecard's four perspectives. Keeping our focus on the key service-based priorities in the Plan is the surest way to achieve corporate objectives.
- Part of our role is identifying risks to corporate success. Administration then mitigates those risks through planning, budgeting, and performance management. Our Balanced Scorecard has impacted our work here, too. Through 2013 and early 2014, we revised our enterprise risk management processes following best practices and taking into account our Scorecard's strategic objectives. The result will be a risk register that is aligned both to our Scorecard and to our Strategic and Operational Plan.

- We committed to publishing a status update on our implementation of recommendations from the 2006 and 2010 Committees of Review. We respect the influence that Committees of Review have on our operations, and on the benefits and programs that we provide to our customers. You will find our status update on page 24 of this report.
- As in past years, this report includes year-end performance summaries for several of our services and programs. This information is a companion to the Balanced Scorecard, Statistical Summary, and Management Discussion and Analysis in our annual report to the legislature. We congratulate the WCB staff for meeting and in several instances surpassing their performance targets. We acknowledge, too, performance areas that continue to challenge us. Administration will approach these challenges through a continuous improvement process that delivers improved customer service.

The WorkSafe timeline in the front of this report reminds us of the strides you have made in reducing workplace injuries and illnesses. Just ten years after our Time Loss injury rate was at an all-time high of 4.95 percent, your efforts have cut that rate in half. This is a remarkable accomplishment. We congratulate and thank you for making safety and prevention matter. We will continue to strive for our goal of zero injuries, zero fatalities, and zero suffering. We encourage you to do the same.



Gord Dobrowsky
Chairperson



Walter Eberle
Board Member



Karen Smith
Board Member

The Meredith Principles

The Meredith Principles were first articulated by Sir William Meredith in 1910, to describe the basic principles of a workers' compensation system in an industrial age. They were adopted by all Canadian jurisdictions as the foundation for their respective workers' compensation legislation. The principles represent an historic compromise in which employers fund the workers' compensation system and injured workers, in turn, surrender their right to sue their employer for their work injury.

Saskatchewan's compensation system began with these Meredith Principles in 1930 and has continually affirmed their importance.

The Meredith Principles ensure that your compensation system contributes to social and economic stability, and positively impacts quality of life in our province.

No fault compensation – every work-related injury is covered regardless of who is to blame – the worker, the employer, or a co-worker.

Security of benefits – the system is fully funded to ensure that there are sufficient funds to meet current and future costs arising from work injuries.

Collective employer liability – all employers contribute to the system based on industry groupings, thus ensuring certainty of payment for injured workers and removing the risk of bankruptcy for employers.

Independence of the Board – the system is governed by an independent Board which can fairly serve and respond to the needs of workers and employers without partisan political influence.

Exclusive jurisdiction – the Board has exclusive jurisdiction so that each claim can be considered on its individual merits and benefits can be provided promptly without the need to sue for damages.

Balanced Scorecard

We first reported on our use of the Balanced Scorecard as a performance measurement tool in our 2000 Annual Report. Using the Scorecard helped us to focus the strategic lens that we used to direct the organization.

Our requirements changed as we became more practiced at strategic and operational planning. We needed a more structured and integrated use of the scorecard methodology to guide planning and decision making, and to monitor performance. We also wanted our employees to have a clear line of sight from their tasks to corporate performance targets.

Work on updating our Scorecard began in 2012. By the end of the year, a new corporate Scorecard and Strategy Map were in place. Our corporate Strategy Map documents our primary strategic objectives and shows how the four perspectives on the map link to reach our two overarching goals: worker and employer service excellence.

Staff in our business units then set to work defining scorecards and strategy maps for their departments that were aligned corporately and that could be used to translate the corporate Strategic Plan in to action at the business unit level. Cascading the scorecards with attention to corporate alignment gives us that clear line of sight between strategic objectives determined by the Board and the work that is planned to accomplish those objectives.

The Scorecard and Strategy Map methodology views our organization from four perspectives. One perspective builds on to the other, leading to the achievement of strategic objectives.

Each perspective has its own set of strategic objectives that assemble a step-by-step blueprint for corporate success. Targets and metrics track and analyze performance.

1. The Stakeholders Perspective

- Using leading indicators to gauge customer service satisfaction. Poor performance here is a leading indicator of future corporate issues.
- The other three perspectives roll up to achieve the strategic objectives set for this perspective.

2. The Internal Perspective

- Metrics in this perspective tell us how well we are running our organization.

3. The Enablers Perspective

- We are a knowledge-worker organization. People are our key resource. Effective and efficient processes are our primary work tools. Metrics here help us focus management activities in training, recruitment, inter-personal relationships (inside and outside the WCB), work quality and process improvements that are integral to our success.

4. The Financial Perspective

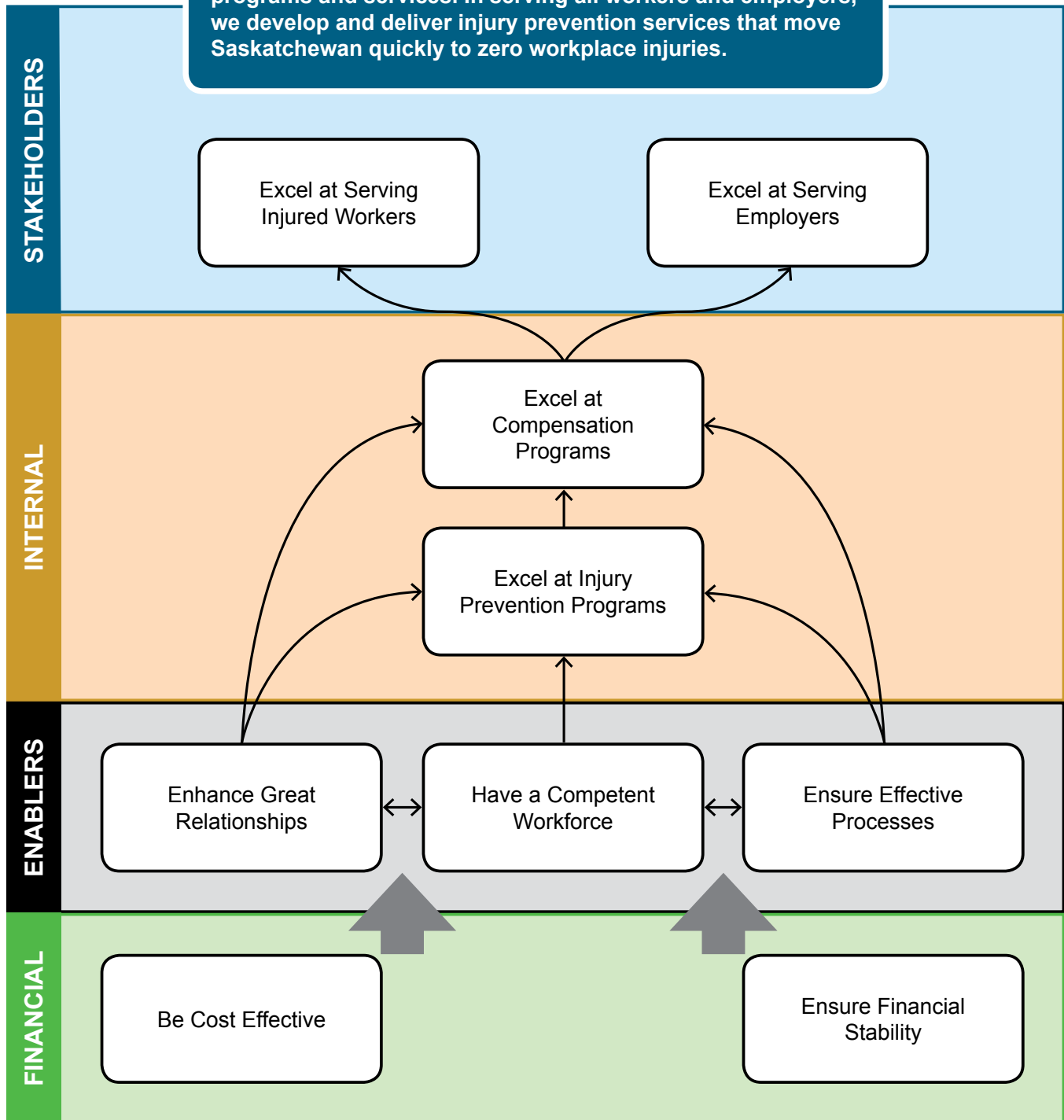
- This perspective helps ensure that we have adequate financial resources to fulfill our legislated obligations and execute our plan. We strive to ensure adequate financial resources are maintained to meet obligations to injured workers, by collecting the right amount of premiums, maximizing investment returns and being cost effective.

Aligning business activities to the organization's vision and strategy is only one benefit of the contemporary Scorecard and Strategy Map. It also improves internal and external communications by focusing attention on the critical few results and measures that indicate corporate success, and by monitoring our performance against strategic goals.



WCB Strategy Map

In serving injured workers and employers, we excel in the development and delivery of workers' compensation programs and services. In serving all workers and employers, we develop and deliver injury prevention services that move Saskatchewan quickly to zero workplace injuries.



2013 Balanced Scorecard Targets and Performance

Corporate Objective	Indicator	Target	2013 Performance
STAKEHOLDERS PERSPECTIVE			
Excel at serving injured workers	Worker service satisfaction score	4.20%	3.99%
Excel at serving employers	Employer service satisfaction score	4.20%	4.09%
INTERNAL PERSPECTIVE			
Excel at compensation programs	Duration of Time Loss claims	35.5 days	34.88 days
Excel at injury prevention programs	Total injury rate	8.00%	7.80%
ENABLERS PERSPECTIVE			
Enhance great relationships	Relationship Index	95%	96%
Have a competent workforce	HR Alignment Index	95%	88%
Ensure effective processes	Effective Process Index	95%	80%
FINANCIAL PERSPECTIVE			
Be cost effective	Administration budget variance	± 0.75%	0.50%
Ensure financial stability	Funded position	110-120%	119.3%



What's the
problem here?

MISSION:
ZERO

The real problem here is too many people in Saskatchewan are getting hurt every day. We have the worst injury rate in all of Canada. What are YOU doing to prevent injuries at home, at work and at play?

Zero injuries, zero fatalities, zero suffering

worksafesask.ca

WorkSafe
SASKATCHEWAN

Work to live.

Did you spot all the hazards in this picture? Go to: worksafesask.ca/problem

2013-2015 Strategic Plan

The Strategic Plan is rooted in the Meredith Principles and describes what the WCB holds to be true about Saskatchewan's compensation system, our stakeholders, and the nature of our relationships with workers, employers and the people of Saskatchewan.

Vision Statement

In serving injured workers and employers, we excel in the development and delivery of workers' compensation programs and services. In serving all workers and employers, we develop and deliver injury prevention programs and services that move Saskatchewan quickly to zero workplace injuries.

Mission Statement

In support of our vision, our mission is to:

- Provide the right service, at the right time, and be cost effective in our processes.
- Build positive relationships with workers, employers, and others affected by the workers' compensation system.
- Build positive relationships and implement programs that move Saskatchewan to zero workplace injuries.
- Ensure the health and safety of our employees is considered in all of our decisions and actions.
- Communicate clearly our distinct identity, benefits, and beliefs.
- Ensure the organizational and financial integrity of the Workers' Compensation Board.
- Be accountable for our results.

Statement of Principles and Beliefs:

Our corporate principles and beliefs are:

- All unintentional injuries are preventable.
- Compensation and prevention programs are a shared responsibility in the workplace.
- Injured workers and employers deserve excellent service.
- Workers, employers and others deal with us honestly.
- Employers care about their employees and care that their employees receive excellent service.
- The WCB's future relies on positive relationships built on trust, understanding and cooperation in our programs and services.
- WCB employees want to excel in customer service.
- We are guided by our corporate values, Code of Conduct and Ethics, and our responsibility for the protection of privacy of information, in all of our decisions.
- We will act with dignity and treat everyone with respect, and conduct our business in a fair, open, honest, balanced and professional manner.
- We will be socially responsible in fulfilling our mandate.
- We will expect and recognize individual and corporate achievements and contributions to our workplace.



Values Statements:

Our corporate values are the standards by which our actions and decisions are to be considered and judged by others and are rooted in our Code of Corporate Conduct and Ethics.

1. Health and Safety – we will achieve our mandate without compromising, first and foremost, the health and safety of our employees.
2. Dignity – those we serve and those we work with are treated with respect and consideration.
3. Fairness – those we serve and those we work with are treated equally and without prejudice or bias. We provide service in a timely manner.
4. Honesty – we are truthful with those we serve and those we work with.
5. Openness – our programs and services are easy to access and to understand. Our decisions and actions are clear, reasonable and open to examination.

Strategy Statements:

The strategy statements are meant to be interrelated and mutually supportive. Taken together, strategy statements are meant to represent a comprehensive, preferred future for the organization.

Service – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.

Prevention – We will promote safety and injury prevention. We will support workers, employers and communities in the development and implementation of prevention programs that eliminate all unintentional injuries.

Relationships – We will continue to build positive relationships that best serve the interests of workers and employers.

Strategic Management – We will follow a planning process that anticipates and responds to the environment, that integrates operational planning, and that results in service and management excellence and efficiency.

Risk Management – We will follow a risk management framework that identifies and mitigates risks that jeopardize the implementation of the strategic plan, and that determines the risk appetite specific to its objectives.

Employee Relations – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished. We will foster a working environment that maximizes employee engagement.

Operational Plan Report

Two corporate initiatives played significant roles in maturing our operational planning practice in 2013.

Through late 2012 and 2013, our continuous improvement practice was established and launched through our Business Transformation Office (BTO). The BTO's purpose is to develop and apply a sound process improvement methodology. The end goal is finding process efficiencies so that we can deliver more value to customers. The methodology relies on the knowledge and experience of our employees to streamline tasks and free resources for work that provides higher value to our customers. Early pilot projects tested the methodology and demonstrated that it will benefit our customers. As we moved in to 2014, process improvement projects aimed at our service delivery processes were in development.

The second initiative was the implementation of our Portfolio Management Executive Committee, which now considers and approves projects, as well as major process improvement initiatives. Once approved, projects are managed through a framework that standardizes how they are developed and documented, and that determines a project's requirements and deliverables, priority, timing, resources, and budget allocations. Working through the framework helps to resolve competing demands for resources while securing alignment and support for projects that are most likely to add value to our customers.

Updating the corporate Balanced Scorecard impacted the way we report our Operational Plan. We now structure the Operational Plan to mirror the Scorecard's four perspectives: Stakeholders, Internal, Enablers, and Financial. Starting with this Report to Stakeholders, we also are reporting our progress on implementing the Operational Plan through these perspectives.

Aligning business activities to the organization's vision and strategy is only one benefit of the contemporary Scorecard and resulting Strategy Map. Both also improve internal and external communications by focusing attention on the critical few results and measures that indicate corporate success. Regular reporting is focused, too, with identified objectives, indicators, targets, and year end performance.

Other features of our Operational Plan remain the same. It continues to represent an integrated approach to planning and implementation that relies on cooperation and collaboration between WCB business units. This optimizes our opportunities to be successful. The Operational Plan also continues to have a three-year horizon and to respond as needed to our environment. This flexibility allows us to adapt to change without losing sight of our intended strategic and operational objectives.

The pages that follow provide highlights of the 2013 progress made by our staff on our Operational Plan.



STAKEHOLDERS PERSPECTIVE

Excel at Serving Injured Workers

Excel at Serving Employers

Achieves WCB Strategy Statements:

- **Service** – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- **Prevention** – We will promote safety and injury prevention. We will support workers, employers and communities in the development and implementation of prevention programs that eliminate all unintentional injuries.
- **Relationships** – We will continue to build positive relationships that best serve the interests of workers and employers.
- **Employee Relations** – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished. We will foster a working environment that maximizes employee engagement.

This perspective results in outcomes from successful initiatives and projects identified in the Internal and Enablers perspectives.

Stakeholders can expect initiatives and projects through the three-year planning cycle with resources and attention devoted to process improvement.

In 2013:

- The year end average service satisfaction measure for employers with a Time Loss claim increased

to 4.09 out of 5. This was within the ‘very good to excellent range’, but short of the 4.20 target.

- Injured worker service satisfaction declined in 2013, ending the year at an average of 3.99 out of 5. The average was just 0.1 below the ‘very good to excellent range’ for our Common Measurements survey tool. The 2013 target was 4.20.
- In concert with a core claims process review, we launched a new business unit within the WCB, with a mandate to develop customer service standards and related training materials. Called Service Excellence, the new unit includes the quality assurance work already being done through our former Team Support area.
- Through 2013, we revised our publications, training, procedures and processes to prepare for changes brought about by our new legislation, *The Workers’ Compensation Act, 2013* and pending changes from Bill 85, An Act Respecting Employment Standards, Occupational Health and Safety.
- Our corporate website (wcbask.com) was re-designed. Significant customer data was compiled through the design process so that the new website would meet customer priorities for online services. The new site is easier to navigate and use, and the information we provide is based on customer data to meet customer needs.
- Improvements to online forms (Employer’s Initial Report of Injury, Worker’s Initial Report of Injury, and Primary Practitioner Report) made it easier to report the initial information about a claim. Improvements included auto population and auto completion of fields in the forms.



EMPLOYER FEEDBACK
■ Measure — Target 4.25



WORKER SERVICE FEEDBACK
■ Measure — Target 4.25

INTERNAL PERSPECTIVE Excel at Compensation Programs

Achieves WCB Strategy Statements:

- **Service** – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- **Relationships** – We will continue to build positive relationships that best serve the interests of workers and employers.
- **Employee Relations** – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished. We will foster a working environment that maximizes employee engagement.

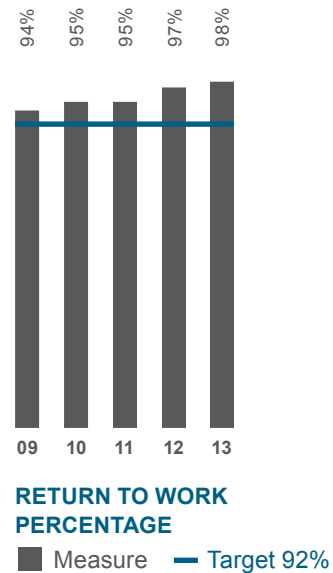


TIME LOSS CLAIM DURATION
■ Measure — Target 35.50



In 2013:

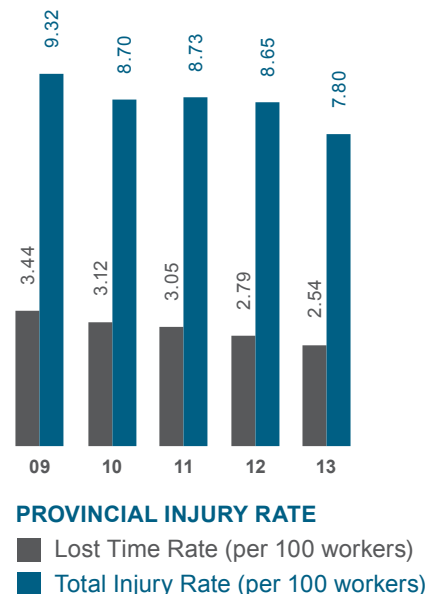
- The average duration of claims dropped by four days to 34.88 days, surpassing the 35.50 days target.
- The percentage of workers with a Time Loss claim who returned to work was 98 percent, surpassing the 92 percent target.
- Significant progress was made on the backlog in the Appeals Department. Average days to decision dropped from 70 days in 2012, to 21 days in 2013.



INTERNAL PERSPECTIVE Excel at Injury Prevention Programs

Achieves WCB Strategy Statements:

- **Service** – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- **Relationships** – We will continue to build positive relationships that best serve the interests of workers and employers.



In 2013:

- The Total injury rate dropped to 7.80 percent, below the 2013 target of 8.00 percent. This represents 2,289 fewer claims. The Time Loss injury rate dropped to 2.54 percent, surpassing the target of 2.60 percent. This represents 658 fewer Time Loss claims.
- Working with Priority 50 employers resulted in a collective drop of 12.87 percent in their injury rate.
- The number of youth injuries dropped by 512 claims, representing a 7.76 percent decline from 2012. Youth fatalities were 5 in 2012 and 2 in 2013.

ENABLERS PERSPECTIVE Enhance Great Relationships

Achieves WCB Strategy Statements:

- **Service** – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- **Prevention** – We will promote safety and injury prevention. We will support workers, employers and communities in the development and implementation of prevention programs that eliminate all unintentional injuries.
- **Relationships** – We will continue to build positive relationships that best serve the interests of workers and employers.
- **Employee Relations** – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished. We will foster a working environment that maximizes employee engagement.





In 2013:

- There are two aspects of Great Relationships that we monitor:
 1. Externally, we meet with customers and stakeholders throughout the year to advance our objectives and learn their needs. We also negotiate partnerships where that arrangement is the best means of reaching a mutual goal. Our WorkSafe Saskatchewan partnership is an example of this type of arrangement. Other examples are fee agreements with care providers.
 2. Internally, we measure employee engagement every two years. Our 2013 result is 101, similar to our 2011 result.

- WorkSafe has developed partnerships with external agencies that also are interested in advancing injury prevention and promoting Mission: Zero.
- We successfully negotiated a four-year collective agreement during the year, contributing to internal stability, effective staff relations and service continuity.
- We redesigned our corporate logo last year. Our new logo is technology friendly, and one of the first steps in providing more and better services either online or through mobile technology.

ENABLERS PERSPECTIVE Have a Competent Workforce

Achieves WCB strategy statements:

- **Service** – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- **Prevention** – We will promote safety and injury prevention. We will support workers, employers and communities in the development and implementation of prevention programs that eliminate all unintentional injuries.
- **Relationships** – We will continue to build positive relationships that best serve the interests of workers and employers.



- **Employee Relations** – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished. We will foster a working environment that maximizes employee engagement.

In 2013:

- The HR Alignment Index monitors our results in the recruitment, development and retention of our staff. The 2013 target for the index was 95 percent; the result was 89 percent. This was primarily due to employee training and development falling short of targets.
- As a result of our new claims system and changes to our legislation, a project began to re-write all training materials for all processes within our core business operations.

- We again were selected as a top employer in Saskatchewan. This award helps us to market the WCB as a preferred employer.
- Our new structure was finalized during 2013. Our employees achieved many significant and positive outcomes during the year. Our new structure and focus position us to achieve even more success in delivering value to our customers.
- Late in 2013, we moved our Team Support area to our new Service Excellence Department. We will continue to conduct file reviews for quality assurance purposes and be responsible for technical training programs for Operations staff. The mandate of the new department is to establish customer service standards and related training for all roles within the WCB.

ENABLERS PERSPECTIVE

Ensure Effective Processes

Achieves WCB strategy statements:

- **Service** – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- **Prevention** – We will promote safety and injury prevention. We will support workers, employers and communities in the development and implementation of prevention programs that eliminate all unintentional injuries.
- **Relationships** – We will continue to build positive relationships that best serve the interests of workers and employers.
- **Strategic Management** – We will follow a planning process that anticipates and responds to the environment, that integrates operational planning, and that results in service and management excellence and efficiency.
- **Risk Management** – We will follow a risk management framework that identifies and mitigates risks that jeopardize the implementation of the strategic plan, and that determines the risk appetite specific to its objectives.



- **Employee Relations** – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished. We will foster a working environment that maximizes employee engagement.

In 2013:

- We implemented more rigour and governance around the selection and execution of projects. Selection is now governed by the identification of key processes that deliver value to stakeholders, and projects with the greatest impact on these key processes.
- Our process improvement methodology and framework were developed and implemented. Five formal process reviews were completed. Improvements in three of the five were implemented by year end. The remaining two reviews will see improvements in 2014.
 1. Initial wage loss – Process redesign is under-way. A pilot of the new design is scheduled for March 2014.
 2. Worker expense payments – A pilot was underway at year end to streamline the worker advance and reimbursement payment process. Resulting initiatives will create internal efficiencies and make the process easier for claimants.
 3. No Time Loss Claims – Process improvements resulted in 47 percent fewer manual tasks within the WCB to manage NTL claims.
 4. Employer registration – Improvements brought the percentage of registrations completed within the 10 day target from 59 percent in 2012 to 78 percent in December of 2013.
 5. Improvements in the medical payments process increased the number of payments issued within 30 days from below 50 percent to 95 percent.
- Independent detailed reviews are conducted on randomly selected files in our entitlement unit to ensure there is compliance and accuracy with respect to adjudication decisions. The 2013 result was 93 percent, just 2 percent short of our target.
- The number of employers with secure online accounts grew from 6,231 in 2012 to 10,252 by year end 2013. Improved online services contributed to the increase, including improvements that make it easier for employers to do business with us:
 - Online payroll revisions.
 - Access to detailed claims reports.
 - Experience rating statements.
 - Automation of clearance certificate notices.
- The training from the Ministry of Labour Relations and Workplace Safety was transferred to the WCB. This included the Train the Trainer sessions, as well as working with LRWS to approve external trainers and training agencies.
- An online training registration process was introduced, making it easier for employers and workers to register for our classroom courses.
- Independent market research on social marketing completed through our WorkSafe Saskatchewan partnership saw a sharp increase from 61 percent to 78 percent in the number of Saskatchewan residents who have heard of Mission: Zero and say the message is important to them. Eighty-eight percent of working residents agree that ‘workplace injuries are preventable’, below our target of 90 percent.

- Where it is determined that compensation paid to a worker or dependant exceeds entitlement under the Act, WCB has a process in place to recoup such

overpayments. The Board approved 25 orders for registration with the Court as one method of collecting such amounts due to WCB.

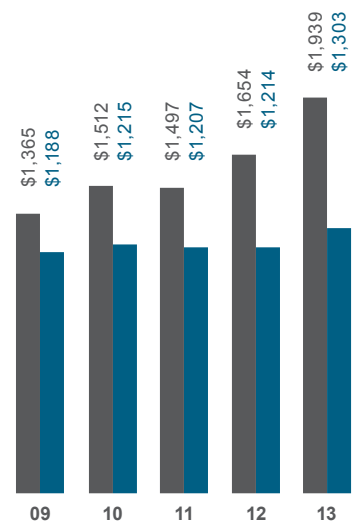
FINANCIAL PERSPECTIVE

Be Cost Effective Ensure Financial Stability

Achieves WCB strategy statements:

- Service** – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.
- Prevention** – We will promote safety and injury prevention. We will support workers, employers and communities in the development and implementation of prevention programs that eliminate all unintentional injuries.
- Strategic Management** – We will follow a planning process that anticipates and responds to the environment, that integrates operational planning, and that result in service and management excellence and efficiency.

Like the Stakeholders perspective, this perspective results in outcomes from successful initiatives and projects identified in the Enablers and Internal perspectives.



FULLY FUNDED STATUS (millions)

■ Assets ■ Liabilities

* Restated 2012 to reflect the change in accounting for defined benefit pension plans.



In 2013:

- Our 2013 target for cost effectiveness was to be within 0.75 percent of our budgeted administration expenses. That target was achieved. At year end we were 0.5 percent over budget. Administrative costs dropped 2.6 percent or \$1.4 million.
- Our Funding Policy sets the parameters for the Injury Fund and each of our reserves. The targeted range for the Injury Fund is 5 percent to 20 percent of benefits liabilities, resulting in a targeted Funding Percentage of 105 percent to 120 percent. For 2013, our Funding Percentage was 119.3 percent, compared to 117.1 percent in 2011.
- We reviewed and updated our Statement of Investment Policy and Goals in 2013.



Enterprise Risk Management

Enterprise Risk Management (ERM) identifies risks to corporate success and the controls needed to lessen those risks. We use the risk information when we plan and budget, and in performance management.

Your Board updated the risks identified through the ERM process in 2013. They considered best practices as they made their decisions. The result is improved governance of our ERM processes and better alignment with our strategic and operational plan. Key improvements are:

- Our ERM is tied to our Balanced Scorecard (BSC). Our BSC can affect the ranking given to a risk.
- WCB Board Members identify and evaluate risk categories.
- Strategic and operational planners consider risk controls.
- Administration identifies and puts in place risk controls.

The five most important risk categories identified by Board Members are found in the following table.

Risk Category	Definition
Governance	There is a risk that: <ul style="list-style-type: none"> • Our governance structure does not protect the interests of the WCB. • Governance processes are not properly identified. • Governance processes are not directed to the proper level of management and do not provide oversight.
Quality	These are risks associated with: <ul style="list-style-type: none"> • The quality and outcome of processes. • Not achieving process outcomes that provide service excellence.
Technological Risks	These are risks of: <ul style="list-style-type: none"> • Obsolescence (of products or processes). • Quality of data. • Integrity of data.



Risk Category	Definition
Reputation	These are risks to the view of the WCB held by: <ul style="list-style-type: none">• Stakeholders.• Partners.• The media.• The public.
Performance and Productivity	These are risks related to the: <ul style="list-style-type: none">• Success of our programs and services.• Completion of projects.• Running of the WCB (control systems, business policies, business culture).

Committee of Review Report

The Saskatchewan government establishes a WCB Committee of Review (COR) every four years. Our principal stakeholders – workers and employers – are represented on each Committee. The Committee may inquire into any and all aspects of our operations. Recommendations of Committees of Review can amend legislation, or change our policies or practices. We committed to reporting in our annual reports, our progress on those 2006 and 2010 Committee recommendations that are within our authority to implement.

The following information describes the COR recommendations and actions we have taken.

- Lengthy recommendations are summarized where this did not change the meaning of the recommendations.
- Housekeeping recommendations, such as substituting one word or term for another, are not included in the information.

Recommendations to amend or enact legislation or regulations are outside our authority and are not included in the information. Unless otherwise noted, references to the Act mean *The Workers' Compensation Act, 1979*. We note where recommendations were addressed through our recently revised legislation.

2006 Committee of Review

Recommendations – Implemented/Completed	Comments
<p>That the WCB:</p> <ul style="list-style-type: none"> • Directs that the current edition of the American Medical Association Guidelines be used when rating permanent functional impairment (PFI). • Rescinds its disfigurement policy when the AMA guidelines become the WCB's schedule. • Requires that a PFI examination and rating be performed by a medical specialist or chiropractor familiar with the injured worker. 	<p>POL 23/2010 approved in September 2010 directs:</p> <ul style="list-style-type: none"> • Use of the most current edition of the AMA guidelines when rating a PFI. • Required PFI examinations are conducted by a caregiver familiar with conducting injury related physical or mental health examinations, or a WCB consultant.
<p>That the Board adopt a practice of periodic, scheduled review of cautionary security classifications.</p>	<p>A security procedure review was completed and a new administrative procedure took effect in June 2008 with a scheduled review of cautionary selection classifications.</p>
<p>That the Board review, revise and update its policies on psychological injury and stress, in particular, and adopt a new policy or policies within a year.</p>	<p>The review was completed and a revised policy (POL 01/2009) in place in May 2009.</p>
<p>That the Board researches the effects of shiftwork when developing, interpreting and applying its policies and programs.</p>	<p>We continue to monitor medical literature, legal reviews and other jurisdictions.</p>
<p>That periodic administrative wage rate reviews should not result in an overpayment to an injured worker unless there is misconduct on the part of the worker.</p>	<p>A new overpayment policy took effect in February 2012 (POL 38/2010). It directs whether and how overpayments will be pursued.</p>



Recommendations – Implemented/Completed	Comments
That the Board adopts a plan to identify and apply each new policy to all affected and eligible persons when new policies are approved.	Implementation of new policies and policy changes does include identifying eligible cases. However, most policies are not intended to retrospectively effect or to change decisions made in the past.
That the Board includes with each expense cheque a statement explaining the expenses being paid, the amount for each expense and the calculation of the total being paid.	Cheque stubs and payment vouchers have provided this information since the roll out of the new claims management system in 2012.
That the pre-existing condition policy and procedures be reviewed within one year to ensure the opinion of the injured worker’s health care provider is obtained before a decision is taken.	Existing procedure PRO 01/2000 requires that we do this if needed. It may not be done in every case. Updated medical reports may be sought instead.
That a procedure be implemented that allows the WCB and future Committees of Review to access and analyze decisions under Section 50 (pre-existing conditions).	We are now able to search our data for Section 50 decisions.
That a policy on chronic pain and chronic pain syndrome be developed, adopted and published within one year.	A policy is not required. Chronic pain is recognized in assessment, treatment and impairment ratings. Process changes include use of AMA guidelines.
That an evaluation of the effectiveness of the WCB’s team-based case management be undertaken against the goals and objectives it was intended to achieve, and that findings are published, within a year.	All case management processes were reviewed during the computer system project. An additional review is not necessary.
<p>That the Board:</p> <ul style="list-style-type: none"> • Adopt the practice of referring workers to the Office of the Workers’ Advocate for advice and assistance before rejecting a certificate from a physician or chiropractor accompanying a request for a Medical Review Panel. • Discontinue the practice of unilateral requests for clarification of Medical Review Panel decisions and amend its policy and procedure to state that any request to a Medical Review Panel for clarification of its decision must be made jointly by the Board and the worker. 	WCB correspondence and a fact sheet describing medical review panels were reviewed and revised.
That the Board develop and publish a guide to assist Case Managers to identify injured workers at risk of not obtaining suitable, meaningful and productive employment and implement processes for early and timely referral of these workers to vocational services.	Related policies and procedures were updated, and changes were made to staff training materials.

Recommendations – Implemented/Completed	Comments
That the Board publicly report the outcomes for injured workers who have individual vocational plans in returning to suitable, productive, safe and sustained employment.	About 700 individual vocational plans are written each year. Claimants contact us if their plan does not work, so that another plan can be considered. We publish statistics on appeals we received by our Appeals Department on vocational rehabilitation and training. The Board is reviewing data governance. This recommendation will be considered in that review.
That the Board adopt policies or procedures that confirm any estimated increases in earning capacity for individual injured workers are realistic, reasonable, achievable, and supported by information that justifies the estimation and that provide that the Board follows up to confirm each estimate is reasonable.	POL 26/2010 Determination of Long-term Loss of Earnings, effective November 2010, addresses concerns raised by the recommendation.
That the Board collect data on the number, circumstances and identity of persons making or confirming the decision to reduce or terminate compensation under Section 104 of the Act.	Effective May 2009 suspension letters are coded. This allows for reporting if necessary.
That each letter communicating a decision to reduce or terminate compensation under Section 104 (of the Act) be investigated and co-signed by a Team Leader or the Director of Case Management.	This process change started in May 2009 and continues to date.
That appeals from decisions under Section 104 (of the Act) are to be made directly to the members of the Board and annually report the number and outcome of these appeals.	The nature and outcome of appeals are published in the annual Report to Stakeholders.
That the Board take steps necessary to ensure employers, workers and Board employees identify potential claims for subrogation and attentively and vigorously pursue recovery of claim costs from other parties responsible for injuries to workers.	POL 04/2007 (Third Party Actions/Subrogation) took effect in May 2007. The policy and its procedure set out steps to identify and pursue subrogation. With the assistance of the worker, the worker's dependants or representative, we are responsible for identifying potential Third Party and subrogation actions. Operations staff notify the WCB's Subrogation Administrator of such claims.
That the Board publish a report to stakeholders no later than December 31, 2007 that has identified and addressed the factors that can result in the declaration of overpayments to injured workers, dependents and health care providers in order to eliminate or minimize the incidents of overpayment.	A new overpayment policy took effect in February 2012. Claim letters have been revised, as well. Statistics on overpayment appeals to the Appeals Department are published on page 38.
That the Fair Practices Office formally adopt, adhere to and advertise its adherence to the International Ombudsman Association code of ethics and standards of practice.	POL 15/2010 took effect June 2010 and was superceded by POL 14/2013 in January 2014. The policy requires that the Fair Practices Officer be a member of the International Ombudsman Association and adhere to that association's Code of Ethics.



Recommendations – In Process	Comments
<ul style="list-style-type: none">• That the WCB advise the provincial government that industrial hog operations may be brought within the scope of the Act.• That the Board publish a report on industries, occupations and businesses not compulsorily covered by the Act.	A project to review excluded industries is anticipated in late-2014.
That the Board adopt a practice of having Case Managers assume responsibility for disability management by developing managed rehabilitation care plans in full collaboration with the injured worker and his or her health care provider and the employer.	New policies on return to work plans and continuum of care are in development. These new policies set out roles and responsibilities for all parties in the development and implementation of return to work plans appropriate to each stage of a worker's recovery.
That the Board compile and publish on its website all of the current standard operating procedures in its underwriting procedures manual and any other similarly developed documents that are relied on by its employees in the interpretation and application of the Act and regulations.	Many Employer Services standard operating procedures have been developed into policies and are in the Policy Manual. Work is underway to complete this project.

2010 Committee of Review

Several of the Committee's recommendations endorsed our procedures and practices. For example; recommendations that we:

- Examine rate groups to determine groups are decided in a fair and balanced manner.
- Continue to share injury data with OHS to support their prevention activities.
- Pursue improvements to return to work processes and partnerships with care givers.
- Keep our focus on improvements to our organizational culture and employee satisfaction.
- Monitor the effectiveness of our employee training programs and provide training as needs are identified.
- Continue our focus on continuous improvement using input from front-line staff.
- Ensure all policies are reviewed at least once every three years, according to current practice.
- Publish data on outstanding appeals and the wait times for resolution of appeals.
- Provide contact information so that claimants can follow-up on correspondence about WCB decisions.
- Continue to use medical evidence and opinion as quality criteria in our quality control and quality assurance reviews.
- Continue to provide self-employed people with the option of WCB coverage.
- Receive annual reports from OHS on their enforcement activities, as part of our Annual General Meeting.
- Continue to use industry safety associations as primarily responsible for developing and delivering safety and prevention programming to employers in their industry.
- Establish safety associations in industries that do not have one.



Recommendations – Implemented or In Process	Comments
That we develop processes to minimize moral hazard (fraud).	<p>We are committed to continual improvement of our processes and results. Our fraud policies and efforts are made public. A tips line allows anyone to report suspected fraud.</p> <p>For the past four years, we have received an average of 115 referrals of suspected fraud by workers, employers and caregivers. An average of six files each year had sufficient evidence to be referred to the police. Of that number, two prosecutions per year were pursued.</p>
That we use one electronic physician's Return to Work form to ensure clarity and accountability and the timely distribution of information to the employee, employer and WCB.	We agree. We are expanding our use of electronic reports through our new claims management system. This is intended to include report forms relating to fitness for work.
That we are able to accurately monitor return to work programs and ensure that they are being effectively applied and administered in alignment with duty to accommodate legislation, and that the programs incorporate: <ul data-bbox="167 1209 781 1423" style="list-style-type: none">• Objective medical and physical restrictions and limitations.• Manager and supervisor engagement.• Employee, and where applicable, union engagement.• Monitoring, and• Evaluation.	We agree, in part. We do not have the authority to enforce duty to accommodate legislation. We do, however, support best practices in the workplace – including claim statistics and advice on return to work – through education and resources provided by our Prevention Department and by our Case Managers. Our corporate materials are being revised to stress best practice RTW plan criteria. The recommendation will be considered as part of the return to work process review.
That our decisions are explained in writing using plain language.	We agree. There is a quality improvement process on-going in the Appeals Department and, at the Board Appeal Tribunal, we are conducting a review of our practices.
That privacy considerations always be a priority and all applicable privacy legislation be respected.	Our privacy policies were reviewed in 2012. Changes required for the new legislation were made and policies and procedures were adopted to clarify when redaction or removal of information is appropriate and how information that is unrelated to decision making on a worker claim or employer file should be stored.
That we make use of modern communication processes to get the right information to the right people at the right time.	The use of more online services was considered as we built our new claims management system and our new corporate website. We adopted a digital media framework in 2013 that includes our website and our forms review. The framework anticipates more online service delivery and transactions.

Recommendations – Implemented or In Process	Comments
That all monitoring and evaluation measures including time to first cheque be examined for unintended consequences and amended if necessary.	We agree. We are reviewing our performance measures, as part of our review of the corporate Balanced Scorecard. Considerable work was done in late 2012 and through 2013 to align performance measures from front line business units through to our corporate Balanced Scorecard.
That a comprehensive customer service survey be undertaken prior to the set up of the next Committee of Review. The results of the survey to be made known to stakeholders and used to plan further action.	We have a regular program of customer service surveys, and use stakeholder focus groups when that is appropriate. High-level results are reported through our corporate Balanced Scorecard. Publication of survey results on our corporate website will begin in 2014. It is not a problem to adjust our timetable to accommodate future Committees of Review.
That a Board manual be created and provided to Board Members outlining their duties and obligations and the timing and frequency of same. It should be updated regularly and make up a part of the orientation of a new Board Member.	We agree. A governance project was started in 2012, continued through 2013, and is expected to be completed in 2014. The project will clarify and document the roles and responsibilities of the Board, Board committees, the Chair and the CEO. An orientation manual for Board Members and the Board Appeal Tribunal is in development.
That adequate resources be provided at all levels of the appeal processes.	We agree. Staffing levels have been reviewed, as have appeal processes.
That within two weeks of filing an appeal, all appellants be provided with a date on which they can expect their appeal to be heard.	We agree and have implemented the recommendation.
That adjudicators consult the WCB's medical advisory services and ensure their involvement in the early stages of complex claims adjudication to confirm the quality and extent of the medical information presented by the claimant's health care provider and adjudicator.	We agree. Complex claims are being reviewed as part of the continuous improvement project.
That the Board revise its pre-existing condition policy and procedures to ensure that the opinion of the injured worker's health care provider is obtained before making a decision to deny or terminate benefits.	Existing procedure PRO 01/2000 requires that we do this if needed. It may not be done in every case. Updated medical reports may be sought instead. This policy is under review.
That the Board ensure that it is evident that medical staff have considered a claimant's work history and any recent medical assessments before reaching a conclusion.	The template for medical officer memos has been improved.
That the WCB be more diligent with respect to benefit control and advise employers of its effort.	Benefits on each claim depend on the evidence collected to weigh the merits of the claim. In the few cases where fraud occurs, we seek prosecution through the justice system.



Recommendations – Implemented or In Process	Comments
That voluntary incentive programs be offered within industries and sectors and implemented on a gradual basis. Industries would be responsible for how the incentive program would be structured. Payment for the programs would come from within the industry.	A project to review experience rating will be completed before proposing policy revisions. The voluntary incentive program will be reviewed after the project concludes.
That we set up a dedicated process for privacy through which all requests for information from files should be passed, and responses to requests be provided in a timely manner.	This recommendation is being considered. A review is looking at how this is done in other jurisdictions.
That the rates for upcoming years be circulated to employer groups and large employers before finalizing them. Enhanced opportunities be offered to receive employer input prior to finalizing the rates. That we ensure that information on all aspects of rate setting continue to be provided at Compensation Institute and through other means.	A review of rate setting communications is scheduled in time to implement changes to 2015 rate setting.
That separate resources be established within WCB dedicated exclusively to serving employers, especially small business employers and those new to the WCB.	Three additional Account Managers have been hired and additional options are being considered for small and new employers.
That a progress report be published annually listing the recommendations from the report of the Committee of Review, their status (implemented or not) and an explanation for that status. This report to be shared with stakeholders and posted on the WCB website.	This report marks the first report on the status of Committee of Review recommendations.
That we seek stakeholder input before finalizing any changes in policy.	We agree in part. The process to review policy is still being undertaken.
That we publish data showing the number of outstanding appeals and how long they have been in process.	We agree and we are doing this, in part. The statistics collected and reported are under review.

Recommendations – Not Implemented	Comments
That the WCB inform its claimants taking out annuities about the options and consequences of choosing an inflation protected annuity versus a flat rate option.	We do not have the expertise or the mandate to provide financial management advice to claimants. We encourage workers to seek expert financial advice.

Corporate Social Responsibility

Our Statement of Principles and Beliefs directs us to be socially responsible as we fulfill our mandate. For us, this means accountability for the impact our decisions and actions have in our workplaces and in our communities.

There are four ways that we practice social responsibility:

- Our leadership and influence in workplace safety and injury prevention.
- Our impact on our environment.
- A healthy and safe work environment for our employees.
- Our support of non-profit and community organizations.

Workplace Safety and Injury Prevention

We are uniquely positioned to be leaders and partners in workplace safety and injury prevention. We believe it is socially responsible to use our influence to reach Mission: Zero's goal of *zero injuries, zero fatalities, and zero suffering*.

Our WorkSafe Saskatchewan partnership with the Ministry of Labour Relations and Workplace Safety is now over a decade old. The partnership set ambitious goals in its early years. In large measure, these were met. WorkSafe responded to that success with greater collaboration between our two organizations and more ambitious targets aimed at bringing injury rates down more quickly.

WorkSafe continues to deliver significant value to our stakeholders. We are proud of the role it has played in steadily declining injury rates, joint programming that helps workplaces turn around their injury experience, and social marketing that keeps safety and prevention

a top of mind public issue. Our commitment to the partnership remains a central feature of our work in safety and injury prevention.

You will find a report on WorkSafe's 2013 activities on page 51 of this report.

Impact on our Environment

In recent years, we have taken steps to lessen our impact on the environment:

- We automated transactions that are frequently used by employers and injured workers. For example, employer cost statements now are only available through secure online accounts. Statements of administrative expenses are sent electronically. Payment by electronic funds transfer is encouraged for injured workers. We also accept payments by credit cards. We continue to look for ways to reduce our reliance on paper and postage, and are working on offering more transactions online.
- Recycling programs include paper, cardboard, plastics, tins, and bottles. Recycling bins are on every floor of our workplaces, making it easy for our employees to participate. In 2013, our recycling program diverted 48,000 pounds of plastic and paper from Regina and Saskatoon landfills.
- Our photocopiers default to two-sided copying, we route faxes directly to computers, and we scan our documents to make even greater savings on paper.
- Our purchasing policy sources local vendors when possible and considers a company's green policies when reviewing tenders. We also look for a printing company's forestry sustainability designation when choosing print shops.



- We encourage video-conferencing to reduce travel between our offices, to save on gas consumption and emissions, and to reduce the risk of injury for our employees.
- Used batteries are collected and sent to a local vendor for disposal.

A Healthy and Safe Working Environment

We promote health and safety to our employees and offer our Healthy Lifestyles Program to support their healthy choices. The Program encourages our employees to set personal goals and helps to keep them motivated. An employee committee delivers the Healthy Lifestyles Program, generating ideas to build interest and participation among our staff.

Employees earn points in three areas: fitness and exercise, nutrition and lifestyle management, and spirit (mind, soul and social responsibility), and three levels of rewards – Bronze, Silver and Gold. Employees can earn up to \$175 in rewards during the year. In 2013, 201 of our employees participated in the Program earning \$19,750 in rewards.

Other steps we take to promote safety and health to our employees include:

- Ergonomic assessments are done and then adjustments are made to work stations to ensure the work station fits the employee. In 2013, 73 assessments were completed, and 179 workstation adjustments were made.
- We bring fitness and weight management classes, and workplace and leisure safety information sessions, to our Saskatoon and Regina offices.
- Information about community fundraising events that feature exercise is published to our employee intranet.
- Desk drops are used to remind employees of the importance of nutrition, fitness and staying safe and well. We take advantage of the change in seasons and holiday events to focus on safely performing yard work, preparing for holidays, and doing home repairs.
- Guest speakers and specialists are brought in to speak on topics ranging from personal safety to making nutritious meals.
- We offer free flu clinics to our employees, to help them through the winter flu season.

Special events that we observed or organized in 2013 include:

- NAOSH Week.
- Lunch 'N Learns on Toastmasters, nutrition and arthritis.
- Mental Health Week and Mental Illness Awareness Week.
- Rider Pride/Food Bank Day.

We also offered information and activities to get our employees moving and eating healthy:

- Weight Watchers at Work.
- Regina Police Service Half-Marathon.
- Latin dance workshops.
- Best Food Forward.
- Music for the Sole (run or walk).
- Ballroom dance lessons.
- Tai Chi information night.

Our employees raised funds for community organizations through events that promoted fitness and health:

- Good Mourning Walk.
- Music for the Sole.
- Steps for Life.
- Saskatchewan Brain Injury Association's Brain Boogie.
- CIBC Run for the Cure.
- The Terry Fox Run.
- Jingle Bell Run in Regina and Saskatoon.

We also offer group benefits programs to our employees, giving them financial support to maintain good medical, dental and vision health.

Support for Non-profit and Community Organizations

We are fortunate to have employees who give back to their communities as volunteers and community leaders. We are proud of the difference they make to amateur sports, neighbourhood and community organizations, service clubs and local charities.

To support their volunteerism, each of our employees can take one paid day a year to work with charitable organizations. In 2013, our employees contributed their volunteer day to:

- Adopt a Family.
- AIDS Saskatoon.
- University of Regina ICBC OH&S Team.
- Canadian Progress Club Regina Wascana – Champagne Classic.

- Habitat for Humanity.
- The Marian Centre Soup Kitchen.
- Canadian Blood Services – Blood donor clinics.
- WCB Partners for Life Program.
- Ecole Wilfred Walker School.
- Regina Queen City Kinsmen and Kinettes.
- Winston Knoll High School.
- Trek for Tourette.

Our employees fundraise for organizations, too. In Saskatoon, our staff selects a monthly charity and then fundraises during the month through casual days, bake sales, raffles and contests. In many cases, a charity is chosen because of family members or friends who are experiencing a health challenge. Charities and organizations that have received funds include:

- Canadian Cancer Society.
- UNICEF.
- MS Society.
- Saskatoon Food Bank.
- Camp Circle of Friends.
- World Vision.
- Movember fundraising.

In recognition of our employees' volunteerism, we again donated \$2,500 to the Leader Post Christmas Cheer Fund (with proceeds going to emergency shelters for women and children) and \$3,500 to each of the Regina and Saskatoon food banks.



The past year presented us with a unique opportunity to support the Mother Theresa Middle School in Regina in their work to break the cycle of poverty for inner city youth. The school had need of a school bus to transport students to and from school and on field trips. We worked with a group of Regina business leaders to raise the funds to purchase the bus.

Financial Support to Community Organizations

We provide financial support to community organizations and events with objectives that complement our priorities. Through this support, we aim to help these organizations meet their goals. In many instances, our support gives us access to events and audiences that are important to our safety and prevention objectives.

In 2013, we supported:

- The annual Industrial Safety Seminar. This event has become the largest and most prestigious event of its kind for safety professionals and safety organizations in our province.
- The Occupational Medicine Specialist Organization, the only Canadian organization dedicated to the specialty practice of occupational medicine.
- Back to Basics, a program to help returning armed forces as they consider starting up a business. Our sponsorship included a presentation on the importance of leadership in building a safety and prevention culture in the workplace.
- Farm Credit Canada's annual Drive Away Hunger campaign, with funds raised supporting local food banks in Saskatchewan.

- Events organized by the First Nations University of Canada, the Regina Aboriginal Professionals Association, the Aboriginal Government Employees Network, and the Stepping Stones Career Fair.
- The Indspire Awards, formerly the National Aboriginal Achievement Foundation.
- Our employees raised over \$21,000 for the United Way in 2013. They have raised over \$73,000 since 2010.

Encouraging OHS as a Career

Saskatchewan celebrated its centenary, and we celebrated our 75th anniversary, in 2005. To mark both occasions, we established Centennial Merit Scholarships through SIAST to recognize academic achievements in the Occupational Health and Safety Practitioner applied certificate program. SIAST is the only provider of an OHS academic program in Saskatchewan. Two awards are awarded each year, each equivalent to the program's tuition. Recipients are selected on their academic achievement.

Through the scholarship program, we encourage and grow the OHS profession in our province. SIAST graduates have the specialized knowledge needed to provide OHS advice and to make recommendations on critical OHS issues. They may work for governments, the private sector, industry, and trade and safety associations. Ultimately, we all benefit from safer workplaces.

Appeals

Appeals Department for Injury Claim Appeals

The Appeals Department is the first level of appeal for injured workers or employers who are dissatisfied with a WCB claim decision.

In 2013 the Appeals Department continued its focus on improving the quality of service to its customers. Throughout this year, most customers received their decision within the 30 day service standard.

Customers who disagree with a decision of the Appeals Department may appeal to the Board Appeal Tribunal, the final level of appeal.

Appeals Activity	2013	2012	2011	2010	2009
Appeals Received*	1,006	841	940	1,152	951
Accepted	250	237	191	200	183
Denied	660	839	594	544	557
Returned for Development	10	18	65	188	212
Total**	949	1,094	840	932	952
Withdrawn	38	29	41	32	10
Appeals Pending	87	41	297	277	102
Average days to decision	21	70	131	53	43
Appeals decided within 30 days	74.92%	17.20%	9.08%	14.83%	21.9%
Appeal Meetings	22	45	54	44	25

*May be more than one appeal per individual claim.

**Decisions made may include appeals received in prior years, but exclude claims that can not be registered.



Appeals Department (continued)

Source of Appeals	2013	2012	2011	2010	2009
Worker	566	510	555	727	560
Worker Representative*	–	–	–	115	–
Workers' Advocate	201	207	165	159	196
Employer	62	64	69	85	79
Employer Representative*	–	–	–	66	–
Union Official	21	12	17	Breakdown not available for 2010	21
Lawyer	18	20	26		14
Family	20	15	19		5
Other Representative	118	13	89		76
Total	1,006	841	940	1,152	951

*Reported categories for 2010 only.

Appeals Department (continued)

Nature of Appeals	2013		2012		2011		2010		2009	
		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>
Initial Acceptance	303	78	390	76	287	58	279	49	291	38
Relationship (of condition to employment)	147	21	174	26	124	20	142	25	155	27
Cost Relief for Employer	93	40	49	13	37	8	43	8	28	4
Wage Loss Benefits	65	19	98	29	85	36	86	24	93	27
Suspension	47	17	34	13	22	11	41	11	62	19
Recovery/Pre-existing Condition	46	2	62	7	50	5	59	9	49	10
Recovery/Fitness	37	8	69	18	50	14	64	15	74	18
Estimated Earning Capacity	33	12	42	16	30	11	60	19	37	10
Medical Expense	29	13	36	13	30	9	56	15	43	11
Permanent Functional Impairment	27	1	24	0	15	1	19	2	12	0
Other	19	17	10	2	3	0	17	2	23	5
Transportation Expense	17	5	28	10	21	9	20	5	14	5
Overpayment Recovery	17	4	15	4	6	1	26	7	14	4
Vocational Services*	13	5	21	4	n/a	n/a	n/a	n/a	n/a	n/a
Wage Base	8	2	15	2	6	4	18	3	13	3
Independence Allowance	5	3	4	1	3	1	3	1	4	0
Dependants	4	3	5	3	1	0	1	0	1	0
Retraining**	n/a	n/a	n/a	n/a	5	3	9	4	11	2
Revenue & Employer Accounts***	n/a	n/a	n/a	n/a	n/a	n/a	2	1	74	18
Total	910	250	1,076	237	775	191	945	200	998	201

The table provides the total decided appeals and of those, the number accepted.

2013 data does not include appeals that require development, appeals that can not be registered, and appeals that are withdrawn.

*Vocational Services was a new category in 2012 that includes, but is not limited to, retraining.

** Retraining is now part of Vocational Services — see note above.

*** The Appeals Department no longer processes employer appeals with appeal issues relating to their WCB accounts.



Assessment Committee for Employer Account Appeals

The Employer Services Department is responsible for employer registration, industry classification, experience rating and other services that affect an employer's WCB account.

Employer appeals follow a two-step process:

1. The Employer Services Representative or Quantitative Research Analyst who made the decision is asked to review it. Many client concerns can be resolved at this stage.
2. If the concern is not resolved, the employer can appeal to the Assessment Committee. The Committee will review the file and advise the employer of their decision, with reasons.

If the concern remains unresolved, the employer can appeal the matter to the Board Appeal Tribunal, the final level of appeal.

Appeals Activity	2013	2012	2011	2010	2009
Appeals Received	20	38	26	19	22
Accepted					
Experience Rating	2	3	1	1	1
Classification	3	3	1	3	3
Coverage	0	2	1	1	1
Other	3	4	2	6	4
Total Accepted	8	12	5	11	9
Denied					
Experience Rating	1	5	9	1	2
Classification	1	5	3	1	1
Coverage	0	3	0	1	2
Other	7	9	5	5	4
Total Denied	9	22	17	8	9
Outstanding	3	4	4	0	4

Board Appeal Tribunal

Clients who are not satisfied with the outcome of first level appeals to the Appeals Department or Assessment Committee can request that their concern is reviewed by the Board Appeal Tribunal.

The Board Members serve as the Board Appeal Tribunal. The tribunal is the final level of appeal for all matters, unless there is a bona fide medical question to be decided. These are referred to a medical review panel of practitioners.

Appeals Activity	2013	2012	2011	2010	2009
Appeals Received	274	267	190	243	232
Decisions Made					
Accepted	148	116	121	115	82
Denied	81	103	102	97	99
Total	229	219	223	212	181
Appeals Withdrawn	10	13	15	10	20
Appeals Pending	217	158	111	159	134
Average Number of Days to Decision	217	180	251	219	191
Oral Hearings	115	130	120	84	99

Source of Appeals	2013	2012	2011	2010	2009
Workers' Advocate	132	129	98	103	101
Worker	63	77	46	68	73
Employer	31	31	31	32	21
Other Representative	38	19	7	16	16
Lawyer	4	7	7	13	7
Union Official	4	3	1	9	8
Family	2	1	0	2	6
Total	274	267	190	243	232



Board Appeal Tribunal (continued)

Nature of Appeals	2013		2012		2011		2010		2009	
		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>
Relationship (of condition to injury)	78	44	70	28	61	26	51	21	41	19
Initial Acceptance	77	51	61	30	68	38	80	48	71	31
Recovery/Fitness for Work	19	15	24	19	31	16	31	15	33	18
Cost Relief	12	12	5	5	21	17	10	8	5	3
Other	11	7	19	12	8	4	9	7	5	3
Estimated Earnings	10	7	14	10	16	13	3	2	12	13
Suspension	7	5	5	4	5	3	12	6	6	3
Permanent Functional Impairment	5	1	6	2	2	1	3	0	3	0
Assessment/Surcharge	4	4	6	2	3	0	0	0	0	0
Wage Base	3	1	3	2	3	0	4	1	1	1
Expenses	2	0	3	0	2	2	7	5	2	0
Retraining	1	1	1	0	2	1	2	2	2	1
Independence Allowance	0	0	2	2	1	0	0	0	0	0
Total	229	148	219	116	223	121	212	115	181	82

The above table provides the total decided appeals, not counting those withdrawn, and the number of those accepted. Some prior year numbers were restated to correct prior year calculations.

Medical Review Panel

Certificates Received

	2013	2012	2011	2010	2009
Certificates Accepted	3	6	3	5	16
Certificates Denied	10	13	13	6	22
Cases Withdrawn	1	1	0	0	0
Total	14	20	16	11	38

Appeals Activity

	2013	2012	2011	2010	2009
Panels Held	4	4	4	9	13
Decisions Made					
Accepted	0	4	1	4	5
Denied	4	0	3	5	8
Total	4	4	4	9	13

Nature of Appeals

	2013	2012	2011	2010	2009
Relationship of Condition to Injury	3	4	2	7	6
Recovery/Fitness	1	2	2	2	7
Permanent Functional Impairment	0	1	0	0	0
Other	0	0	0	0	0
Total	4	7	4	9	13



Fair Practices Office

The Fair Practices Office receives concerns about the fairness of WCB actions and decisions. Where appropriate, recommendations to resolve concerns are forwarded to WCB managers. The FPO 2013 Annual Report is available at wcb.sask.com.

Comparative statistics for the years 2009 to 2013 are provided.

Number of Complaints / Inquiries Received	2013	2012	2011	2010	2009
Complaints received	415	484	432	425	407
Re-opened	38	47	35*	33	25
Total	453	531	467*	458	432

* The 2011 report incorrectly shows 44 files re-opened and a total 476 inquiries received.

Source of Complaints / Inquiries (%)	2013	2012	2011	2010	2009
Injured Workers	85.5	88.6	88.4	93.2	92.9
Employers	14.5	10.5	10.2	5.9	6.9
Other	0	0.9	1.4	0.9	0.2
Total	100.0	100.0	100.0	100.0	100.0

Response Time to Close (%)	2013	2012	2011	2010	2009
0-7 days	74.4	72.9	73.1	71.5	75.2
8-30 days	15.2	17.8	17.8	19.1	16.0
Over 30 days	10.4	9.3	9.1	9.4	8.8
Total	100.0	100.0	100.0	100.0	100.0

Category of Complaints / Inquiries Received	2013	2012	2011	2010	2009
Disagree with decisions	364	425	355	338	275
Information requests	133	148	128	131	126
Timeliness & process delays	79	113	81	68	65
Communications/service issues	102	103	81	75	55
FPO issues (systemic)	0	1	1	1	2
Total	678	790	646	613	523

Note: More than one complaint can be registered per inquiry.

Resolution (closed files)	2013	2012	2011	2010	2009
Completed by FPO without referral	265	284	243	262	276
Called WCB for clarification	41	76	52	52	30
Referral to WCB for review	109	123	133	111	101
Total	415	483	428	425	407

Note: One file remained open at the end of 2012, and 4 files remained open at the end of 2011.

Outcome of Referrals to WCB	2013	2012	2011	2010	2009
Decision changed	16	20	28	20	23
New action taken	84	93	92	81	74
Reviewed – no change	9	10	13	10	4
Total	109	123	133	111	101



New and Amended Policies and Procedures

Policy directives include policy and procedure documents that form the basis of actions performed or decisions made under *The Workers' Compensation Act, 2013*. Policies are authorized by the Board Members throughout the year in order to interpret legislation and regulation. Procedures are authorized by the Chief Executive Officer. They support policies and provide specific instructions for day-to-day tasks or functions, required to implement policy. The following policies and procedures were amended or introduced in 2013.

All references to the "Act" are to *The Workers' Compensation Act, 2013*.

WCB policies and procedures are available at the WCB's website, wcb.sask.com, Policy & Legislation.

POL 01/2013 & PRO 01/2013

Determination of a Worker's Right to Bring Action

Under Section 43 of the Act, no employer, worker or any dependent of a worker has a right of action against an employer or a worker with respect to a work-related injury. However, a party may dispute this under Section 169 of the Act.

POL 02/2013 & PRO 02/2013

Funding

This policy and procedure establish guidelines for the maintenance of a fully funded status.

PRO 03/2013

Injuries – Hernia

This procedure establishes the adjudication guidelines for hernia claims. It has been updated for clarification purposes only.

POL 04/2013

Date of Injury

This policy has been updated to clarify the guidelines used to determine a worker's date of injury. It differentiates between acute injuries and delayed onset injuries.

POL 05/2013 & PRO 05/2013

Injuries – Heart Attack

This policy and procedure have been updated to include a direct reference to our current policy for Pre-Existing Conditions – Section 49 (POL 01/2000). The definition of "unusual physical exertion or strain" has also been updated to clarify that the exertion or strain must also be unusual when compared to an individual's active lifestyle outside of work.

POL 06/2013

Maximum Assessable Wage Rate

Under Section 137(2) of the Act the WCB is required to set a maximum assessable wage rate for payroll reporting and assessment purposes. Historically, the maximum assessable wage rate has been set in accordance with the maximum wage rate. Therefore, the maximum assessable wage rate will be \$59,000 effective January 1, 2014.

POL 07/2013

Consumer Price Index – Annual Indexing

This policy establishes the process for adjusting compensation in accordance with annual CPI percentage increases. This policy has been updated to reference WCB's new legislation.

POL 08/2013 & PRO 08/2013
Interjurisdictional Agreement
on Workers' Compensation

This policy establishes the Interjurisdictional Agreement on Workers' Compensation (IJA). The IJA is an agreement between the provinces and territories of Canada. It was created to ensure the effective and efficient administration of injury claims when two or more jurisdictions are involved. This policy and procedure have been updated to clarify that Section 35 of the Act requires the client to submit a claim to the Saskatchewan WCB within three months. The Saskatchewan WCB may extend this notice period. However, if the client does not give notice, the client is deemed to have elected not to claim compensation under the Saskatchewan Act.

POL 09/2013 & PRO 09/2013
Estimating Earning Capacity –
Commissioned Sales and Self-Employment

This policy and procedure establish guidelines for estimating the earning capacity of workers in commissioned sales or self-employment. The documents have been updated to highlight how estimated earnings loss benefits are determined and when benefits will end.

POL 10/2013
Classification of Industries – 2014 Premium Rates

This policy is a regular annual update effective January 1, 2014. In October 2013, provisional premium rate consultation sessions were held with employers and their associations. Taking into consideration the feedback received from these meetings, WCB established the 2014 premium rates.

POL 11/2013
Bridging Program

When an injury no longer impacts a worker's ability to go back to work, the WCB will reduce or stop paying

benefits. However, WCB benefits may be a worker's only source of money. Therefore, this policy directs WCB to let workers know about other sources of support before stopping benefits. If a worker gets benefits for more than 12 months, the WCB will attach a fact sheet to the worker's termination of benefits notice.

POL 12/2013
Arising Out of and In the Course of Employment

This policy amalgamates POL 13/2001, Arising Out of and In the Course of Employment; POL 12/98, Coverage, Travelling to and from, or for Work; POL 17/91, Injuries, Entering or Exiting Employer Premises; and POL 27/95, Coverage During Rest Breaks. This policy has been updated to ensure that the injury presumption provided under Section 27 of the Act does not apply if the contrary is proven.

POL 13/2013 & PRO 13/2013
Annuities

This policy and procedure establish the annuity program to help supplement retirement income for clients receiving long-term wage loss benefits. In accordance with the Act, at age 65, if the client's annuity funds are less than \$25,000, the client has the option of taking a lump sum payment instead of purchasing an annuity. This amount will be increased annually by the percentage increase in the Consumer Price Index.

POL 14/2013
Fair Practices Office

This policy establishes the mandate for the WCB's Fair Practices Office. The Fair Practices Office was established in September of 2003 with the appointment of the Fair Practices Officer. This policy has been updated to reference Section 186 of the Act, which allows for the specific appointment of the Fair Practices Officer.



POL 15/2013

Privacy of Information

This policy provides guidelines for protecting the privacy of information. In accordance with Section 173 of the Act, this policy has been updated to allow a worker, their dependents or their representatives access to the worker's claim record without having to file an appeal or identify the issue in dispute. The policy also provides a definition of relevant to clarify what information will be disclosed in relation to a decision or issue in dispute.

PRO 16/2013

Information from Inquiries

This procedure provides guidelines for claim and employer account inquiries. It has been updated to adhere to WCB's new legislation.

PRO 17/2013

Authority for Disclosure

This procedure provides guidelines for the disclosure of information. In accordance with Section 173 of the Act, this policy has been updated to allow a worker, their dependents or their representatives access to the worker's claim record without having to file an appeal or identify the issue in dispute. In accordance with Section 174 of the Act, this procedure will provide workers and employers 15 business days to request reconsideration, rather than 21 days. The procedure also clarifies that the decision maker is responsible for determining what information is relevant to a decision.

PRO 18/2013

Records Management

This procedure provides the guidelines for the storage, archiving and destruction of information. It has been updated to adhere to WCB's new legislation and to identify situations when redaction or removal of information is appropriate.

PRO 19/2013

Information Complaints

This procedure provides an avenue for privacy inquiries and complaints. It has been updated to adhere to WCB's new legislation. The procedure now indicates that a complainant may appeal a decision of the Privacy Officer to the Board Appeal Tribunal.

POL 20/2013 & PRO 20/2013

Appeals – Employer Accounts

This policy outlines the appeals process for employer account decisions. The intent of the appeals process is to provide employers with an easily accessible and independent process of review for decisions regarding their employer account. This policy and procedure have been updated for WCB's new legislation.

POL 21/2013 & PRO 21/2013

Appeals - Claims

This policy outlines the appeals process for claim decisions. The intent of the appeals process is to provide workers and employers with an easily accessible and independent process of review for a decision regarding a worker's claim for entitlement to benefits. This policy and procedure have been updated for WCB's new legislation.

POL 22/2013

Appeals – Board Tribunal

This policy establishes the Board Appeal Tribunal as the final step in the appeal process. The Board Appeal Tribunal is a quorum composed of at least two members of the Board (Board Members and/or Chairperson) who act as the final appeal for injury claim and employer account decisions of the WCB. This policy and procedure have been updated for WCB's new legislation.

POL 23/2013 **Board Policy Directives**

Through the Act, the WCB is authorized to develop policy directives which form the basis of actions performed or decisions made under the Act. This policy has been updated to clarify that all current policy directives, other than purely administrative documents, will be published electronically in a Policy and Procedure Manual. Policy directives that have an effect on injury benefits or employer assessment must be included and the Manual will be updated within 30 days of the effective date of each new or revised policy and procedure.

POL 24/2013 & PRO 24/2013 **Offset of Canada or Quebec Pension Plan Disability Benefits**

In accordance with Section 95 of the Act, if a worker or a worker's surviving spouse is receiving Canada or Quebec Pension Plan benefits (CPP/QPP benefits) relative to a work injury or death, 50% of the benefits will be considered wages the worker or the worker's surviving spouse is capable of earning. This policy and procedure have been updated to clarify that in situations where the worker's or the worker's surviving spouse benefits were not subject to a full CPP/QPP offset at the previous review due to the maximum wage rate, the CPP/QPP offset will be adjusted at the current review to reflect only the latest CPP/QPP rate increase. Adjustments in the calculation of wage loss benefits because of an increase to the worker's CPP/QPP benefits will occur during the worker's or the worker's surviving spouse annual benefit review. This review is completed on the anniversary date of the original commencement of loss of earnings.

POL 25/2013 & PRO 25/2013 **Maximum Wage Rate – Section 37**

In accordance with the 2013 Act, the maximum wage rates have been increased effective January 1, 2014. If the injury date is before January 1, 2014, the maximum wage rate will be \$57,037. Eligible injured workers will receive the increase on the 2014 anniversary date of the start of their wage loss. If the injury date is on or after January 1, 2014, the maximum wage rate is \$59,000 per year. These amounts will be increased each year.

POL 26/2013 **Fines & Penalties – General**

The Act outlines the obligations and reporting responsibilities for employers and workers in industries covered under the Act. To ensure the compensation system works efficiently, it is important that these obligations are met. Therefore, the Act provides the WCB with authority to pursue summary convictions and/or impose discretionary penalties and administrative penalties for non-compliance with specific provisions of the Act. This new general policy outlines the offences and the possible fines and penalties.

PRO 50/2013 **Medical Fees – Massage Therapy**

The WCB accepts massage therapy as a pain management modality and will authorize funding when specific conditions are met. This procedure provides the updated practice standards and fee schedule for massage therapy service providers as agreed upon by the WCB and the Massage Therapy Association of Saskatchewan (MTAS). The new practice standards and fee schedule will apply to all claims on or after April 1, 2013.



PRO 51/2013

Expenses – Travel and Sustenance – PSC Rates

This procedure was updated to provide the current rates at which WCB staff and clients are reimbursed for travel and sustenance expenses incurred while attending to WCB business. As this procedure is based upon rates established by the Public Service Commission (PSC), it is revised each time the PSC revises its travel and sustenance rates. This procedure is effective May 1, 2013.

PRO 52/2013

Medical Fees – Physical Therapy

This medical fee procedure establishes fees and guidelines for accredited physical therapists providing out-patient and private clinic services to WCB clients. This updated procedure is a result of discussions with the Saskatchewan Physiotherapy Association (SPA). This procedure supersedes PRO 64/2011, but only Schedule A – Accreditation Standards and Service Provider Guidelines for Physical Therapists has been updated. The Fee Schedule approved through the previous procedure remains the same.

PRO 53/2013

Expenses – Travel and Sustenance – PSC Rates

This procedure was updated to provide the current rates at which WCB staff and clients are to be reimbursed for travel and sustenance expenses incurred while attending to WCB business. As this procedure is based upon rates established by the Public Service Commission (PSC), it is revised each time the PSC revises its travel and sustenance rates. This procedure is effective November 1, 2013.

PRO 54/2013

Minimum Compensation – Section 75 – 2014

In accordance with Section 75 of the Act, on and after January 1, 1983, minimum compensation is to be not less than 50 percent of the average weekly wage as of June preceding the year in which the review of compensation occurs, or where the worker's average earnings are less than that amount, the amount of those earnings. Effective January 1, 2014, the minimum compensation will not be less than \$474.49 per week, or the actual amount of the worker's average earnings.

PRO 55/2013

Minimum Average Weekly Earnings – Section 70(5) – 2014

This procedure is an annual update. It establishes the minimum average weekly earnings for workers injured on or after January 1, 1980 and who have been receiving wage loss compensation for more than 24 months. In accordance with Section 70(5) of the Act, the minimum is to be set at not less than two-thirds of Saskatchewan's average weekly wage as of June preceding the year in which the review of the compensation occurs. Effective January 1, 2014, the minimum average weekly earnings will not be less than \$632.65.

PRO 56/2013

Medical Fees – Chiropractors

This updated procedure is the result of an agreement between the WCB and the Chiropractic Association of Saskatchewan (CAS) for developing treatment and return-to-work processes, reporting forms and fee schedules for chiropractic services. This updated procedure is effective January 1, 2014.

PRO 57/2013

Medical Fees – Secondary & Tertiary Treatment Centres

This medical fee procedure establishes the fees and guidelines for all secondary and tertiary treatment centres providing services to WCB clients. This updated procedure is a result of discussions with the Coalition of Physical Rehabilitation Centres of Saskatchewan (CPRCS), representing the majority of the secondary and tertiary rehabilitation centres in Saskatchewan. The Fee Schedule provides for increases in service fees effective January 1, 2014.

PRO 58/2013

Consumer Price Index (CPI) – Annual Increase

Section 69 of the Act requires that compensation amounts be adjusted annually by the percentage increase in the Consumer Price Index (CPI). The basis for any increase is the average of percentage increases in the Regina and Saskatoon All-Items CPI for the 12 months ending on November 30 in each year. For 2014, entitlements will be increased 1.3% due to the CPI increase.

PRO 59/2013

Default in Assessment Payment

In accordance with Section 8 of *The Workers' Compensation General Regulations, 1985*, the Bank of Canada's interest rate effective October 31st of the prior year will be added annually to 6% to arrive at the penalty to be applied when an employer fails to pay premiums required by the Act. Effective January 1, 2013, the annual penalty rate will be 7.00% with a monthly rate of 0.58%.

PRO 60/2013

Calculation of Net Compensation Payable

Section 2(3) of the Act states the WCB must annually establish a schedule setting out a table of earnings and probable compensation from employment for the purposes of Section 2(1)(k). Therefore, when there are any legislated changes to the income tax deductions, either federally or provincially, and these changes become available, the WCB will publish revised tables of earnings and incorporate them into the calculation of net earnings loss. The current changes to the system tables are effective January 1, 2014.



WorkSafe Saskatchewan

The WorkSafe Saskatchewan (WSS) partnership between the WCB and the Ministry of Labour Relations and Workplace Safety (LRWS) was created in 2002, after the provincial workplace Time Loss injury rate had reached an all-time high of 4.95 percent.

Like the WCB, the WSS partnership is adopting a Balanced Scorecard approach to measuring and reporting its progress against its Strategic and Operational plan. This Scorecard will allow the partnership to evaluate its projects and programs from the perspective of four areas: Stakeholders, Internal, Enablers, and Financial. The partnership continues to focus on:

- Building greater capacity for occupational health and safety programming in Saskatchewan workplaces.

- Supporting the use of best practices in injury prevention.
- Developing and supporting partnerships that advance injury prevention.
- Informing the general public on the urgency of eliminating workplace injuries.
- Developing its targeting strategies to address: fatalities, health care, manufacturing, Priority 50 employers, the public sector, small business, and youth.

The targeting strategies are in progress. Injury prevention efforts currently in effect are working. Saskatchewan’s Time Loss and Total Injury rates continue to come down.

STAKEHOLDERS PERSPECTIVE

Mission: Zero

The overall goal of all the strategies is to continue to move the province closer to zero injuries and achieving Mission: Zero.

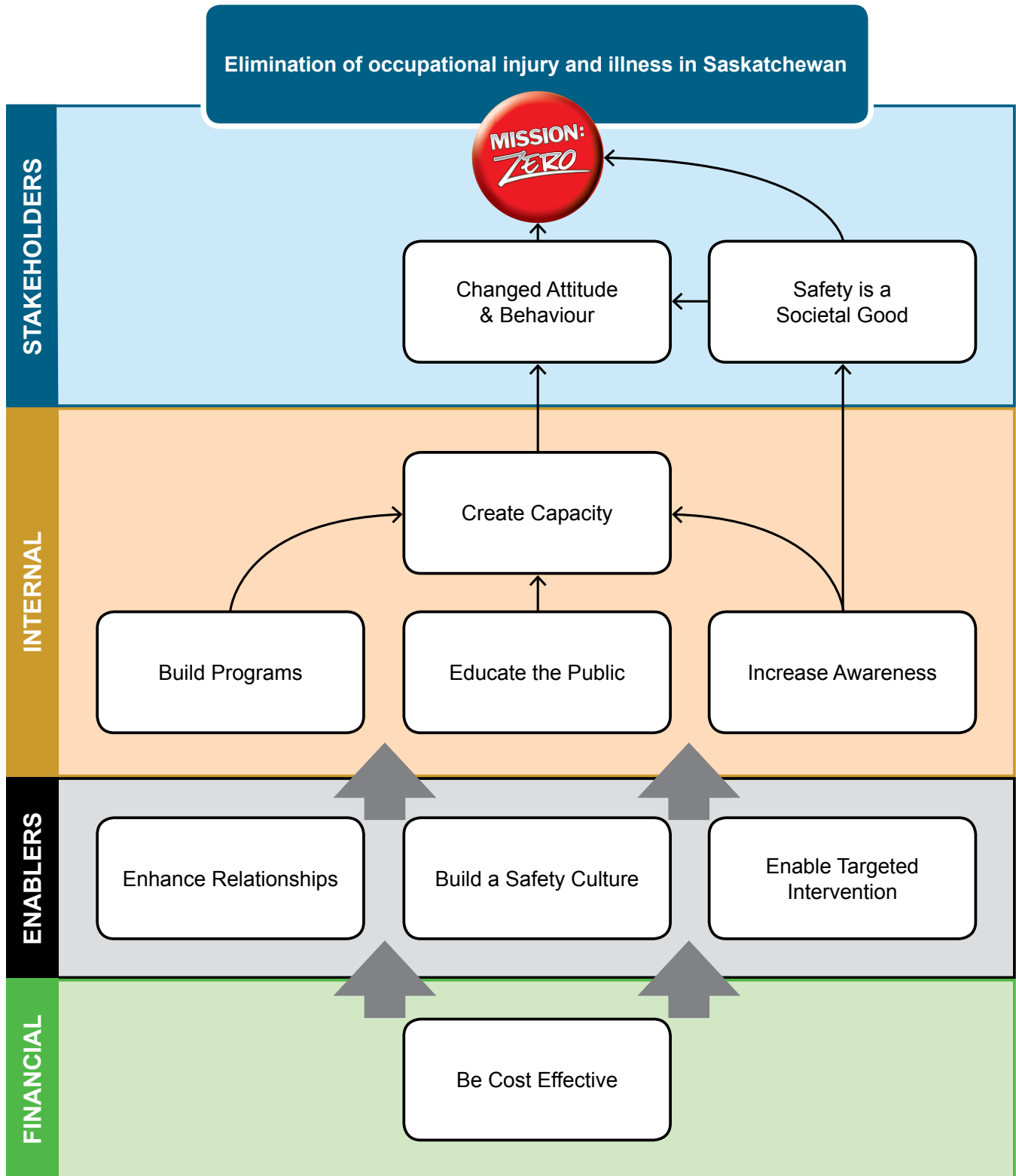
Since its launch in 2008, the Mission: Zero message and its distinctive red button have been endorsed by workers, employers and safety organizations across the province.

In total, injury rates dropped in 2013. After a slight increase in 2011, the Total injury rate dropped in 2012 and 2013 to 7.80 percent. The Time Loss injury rate dropped for the eleventh straight year to 2.54 percent. This is a 50 percent decrease since 2002.



Work to live.

WorkSafe Strategy Map





INTERNAL PERSPECTIVE

Campaign

WSS continues to use a combination of paid advertising, media and public relations in order to influence behaviour and build overall awareness of WSS, Mission: Zero and workplace injury prevention. In the fall of 2013, WSS launched two new TV ads to deliver the message that injuries hurt more than just the worker: workplace injuries have ripple effects through communities. These ads are also aligned with three of the targeting strategies: fatalities, manufacturing and youth.

Three new print ads and posters are designed to encourage action at work and at home. They depict common hazards. An accompanying web page lists the hazards and the solution.

WSS conducts regular surveying; 64 percent of working Saskatchewan residents have heard of Mission: Zero. Of those, 30 percent say it has motivated them to change their behaviour at work, and 30 percent say it has motivated them to do things in order to prevent injuries at work.

In order to measure the impact of the key message “Injuries are predictable and preventable”, WSS had set a goal that by 2014, 90 percent of the working public will believe injuries are preventable. The December 2013 survey indicated an agreement of 88 percent.

Highway Safety Committee

WSS formed a highway safety committee made up of twenty corporate, government and community partners to address the increased risk of injuries and fatalities due to increased economic activity in the southeast and northwest corners of the province. The committee collected research and made a submission to the Legislative Traffic Safety Committee. It delivered a summer safety campaign and employer tool kit packages for summer and winter driving safety. The committee continues to meet to share best practice ideas and to continue with our endeavour to eliminate highway fatalities.

Research

In 2012, WSS partnered with the University of Regina Centre for Management Development on a wide scale research project on the Health and Safety Leadership Charter. This is the first time in Canada that a charter project has been evaluated in this way. The research project continued in 2013 and is also looking at the impact leadership has on safety culture within an organization.

Resource Development

WSS collaborated with WorkSafeBC to produce two injury prevention videos, featuring the stories of two young people. These were filmed in Saskatchewan and British Columbia.

WSS worked with the Ministry of Education to produce a safety manual for school science labs for grades kindergarten through 12. It is available in hard copy and online. A French translation will be available in 2014.

WSS collaborated with Junior Achievement Saskatchewan to create materials for the Entrepreneurship 30 class. Junior Achievement Saskatchewan now has a safety module that will be used by Saskatchewan chapters.

Training Opportunities for Workplaces

WSS provides nine classroom training programs: Level 1 and 2 Occupational Health Committee (OHC) training, Ergonomic Assessment, WHMIS, Supervision and Safety, Back Safety, Computer Workstation Assessment, Effective Return to Work and Understanding the WCB. In 2013, responsibility for delivering the OHC training was transferred from LRWS to the WCB. WSS provided classroom training to 4,287 people in 2013.

WSS also approved three funded safety associations: the Saskatchewan Construction Safety Association,

Saskatchewan Association for Safe Workplaces in Health, and the Motor Safety Association as Recognized Training Agencies to deliver industry-specific Level 1 and 2 OHC training and Supervision and Safety.

The WSS website offers three online courses: WHMIS, Investigations, and Inspections training. There were 4,835 online registrations for these courses in 2013, a substantial increase over 2011 registration of 1,950 and 2012 registration of 3,613.

To register for these courses see the WSS website: worksafesask.ca/training/online-courses.

To find out more about WSS workplace safety training, visit the website at: worksafesask.ca/training.

Website

There were 86,977 visitors to the WSS website in 2013, an increase over 2012's 76,218 visitors. WSS launched a new website in December of 2013.

ENABLERS PERSPECTIVE

Awards

WSS recognizes leadership and excellence in workplace safety through a number of annual awards.

WSS presents two of its own safety awards at the annual Compensation Institute: the Safe Worker and Safe Employer Awards. In 2013, the Safe Worker winner was Carey Gleason of Royal Ford in Yorkton. The Safe Employer winner was Articulate Masonry of Prince Albert.

WSS also partners with a number of organizations to present awards that promote and recognize leadership in injury prevention. WSS is the Safety Partner for the Saskatchewan Chamber of Commerce Abex Awards and the sponsor for a Regina Chamber of Commerce Paragon award. WSS collaborates with the North Saskatoon Business Association (NSBA) to present the NSBA Business Builder Safety Award. WSS also supports Canada's Safest Employers Awards by being a member of the selection committee.



Events

WSS promotes cultural change and the sharing of leading-edge practices by bringing together business and community leaders.

WSS hosted a WorkSafe Regional Workshop in Prince Albert. This day-long event featured sessions to help attendees better understand the WCB and injury prevention.

Partnerships

WSS has over thirty formal partnerships with community organizations, employer associations and safety associations and unions to create awareness and provide education, training and support for injury prevention.

Safety Associations: WSS supports seven industry-based safety associations to reach employers and workers in various sectors including construction, road building, health care, manufacturing, retail, hospitality and petroleum. For more information: worksafesask.ca/resources/saskatchewan-safety-associations.

Safe Saskatchewan: Whether an injury occurs on or off the job, it affects the individual, the employer, the family and the community. Safe Saskatchewan promotes injury prevention in all areas of life. WSS is a founding partner and a major supporter of Safe Saskatchewan.

Health and Safety Leadership Charter Program

On June 10, 2010, WSS and Safe Saskatchewan co-hosted the province's first Health and Safety Leadership Charter signing event. There are now 341 committed organizations and leaders furthering injury prevention in the province as Charter signatories. WSS supports Safe Saskatchewan in hosting the annual Charter event to promote leadership in injury prevention and celebrate new charter signatories.



ENABLERS PERSPECTIVE

The targeting strategies fall within the Enablers perspective. These are mid- and long term strategies and are in development.

Healthcare

Health care continues to have the highest total number of injuries of any sector. The WSS partnership identified 20 priority employers in healthcare and in 2013 conducted 354 inspections, 80 meetings, 6 safety perception surveys and 24 ergonomic assessments. The 2013 Health Care Priority 20 employers reduced their combined Time Loss injury rate by 15.16 percent and their combined Total injury rate by 12.81 percent, resulting in 300 fewer Time Loss claims and 448 fewer Total claims.

A new strategy launched in 2013 intends to deliver targeted interventions in the health care sector to achieve a continual reduction to the G22 Total Injury rate. The strategy is a collaboration between WSS and the Saskatchewan Association for Safe Workplaces in Health.

Manufacturing

The manufacturing strategy is in development in cooperation with the Safety Association of Saskatchewan Manufacturers. While this strategy is in progress, WSS continues to work with manufacturing firms with high injury rates. Manufacturing firms reduced their combined Total injury rate from 20.75 percent to 16.84 percent. The net effect was 524 fewer injury claims.

Priority Employers

In 2013, WSS completed 139 meetings, 485 inspections, 10 audits, 2 perception surveys and 13 ergonomic assessments with Priority 50 employers.

Priority 50 employers reduced their combined injury rate by 18.71 percent in 2013, and their combined total injury rate by 12.87 percent, resulting in 359 fewer Time Loss claims and 474 fewer claims.

Public Sector

The public sector strategy is in progress. WSS continues to provide injury prevention information and support to the Government of Saskatchewan Safety Champions Committee. The Total Injury rate for the public sector (excluding G22) remains flat at 8.10 percent.

Small Business

The Small Business strategy is in development. WSS is evaluating data and research in order to evaluate how best to serve and reach small business employers in the province.

Youth

WSS has identified youth ages 14 to 24 as an area of strategic focus. The injury rate for this demographic group remained unchanged at 19.80 in 2012 and in 2013.

We estimate there is a 20 to 30 percent higher incidence of workplace injury in youth under the age of 25 than in adults working in comparable industries. The strategy for youth is in development.



In 2013, WSS launched a street team to attend events in 12 communities and speak directly to youth ages 14 to 18 about workplace safety. WSS developed three new posters for youth ages 18 to 24 to address common injuries and industries for those ages.

WSS continues to host a youth video contest, and in 2013 the Saskatchewan winners won “Fan Favourite” in the first-ever national contest. The winning entries can be seen under the WSS website Youth tab.

WSS surveys youth annually to learn about their attitudes to workplace safety. In 2012 and 2013, 61 percent of youth are aware of WSS; Work2Live, the WSS youth campaign, or Mission: Zero. Twenty-five percent of working youth have changed their behaviour at work because of WSS or Mission: Zero, down from 33 percent in 2012.

Fatalities

This strategy is in development. In 2012 there were a record number of workplace fatalities. WSS identified

a high number of motor vehicle-related fatalities. We responded by forming the Highway Safety Committee and launching ads that addressed the number one cause of highway fatalities: distraction.

Occupational disease continues to be a major contributor to workplace fatalities. While many of these deaths are the result of exposure from decades ago, LRWS has taken steps to identify those public buildings that currently have asbestos.

FINANCIAL PERSPECTIVE

The purpose of WSS is to reduce and eliminate workplace injuries. Injury prevention has a direct and positive impact on compensation costs.





See something?
Say something.



Speak up for safety. It's your job. Stay safe and look out for the people around you.

Zero injuries. Zero fatalities. Zero suffering.

worksafesask.ca

WorkSafe[™]
SASKATCHEWAN

Work to live.

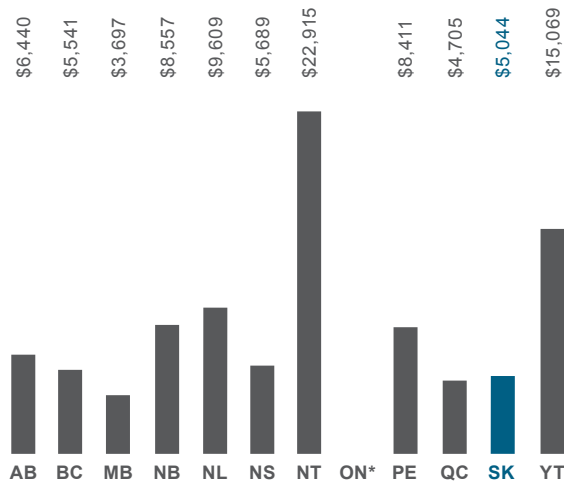


Comparison with Canadian WCBs

The Saskatchewan Workers' Compensation Board is a member of the Association of Workers' Compensation Boards and Commissions (AWCBC), a national non-profit organization represented by the workers' compensation board or commission from each of Canada's provinces and territories.

Through the AWCBC, the Chief Financial Officers of the Canadian boards and commissions develop financial and statistical indicators to describe the workers' compensation insurance system in Canada overall, and to provide comparisons across jurisdictions.

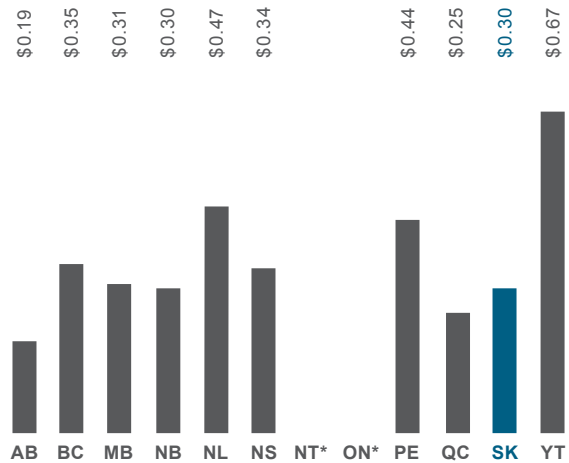
The following comparisons are based on 2012 data (the most recent data available).



Administration Cost Per Time Loss Claim

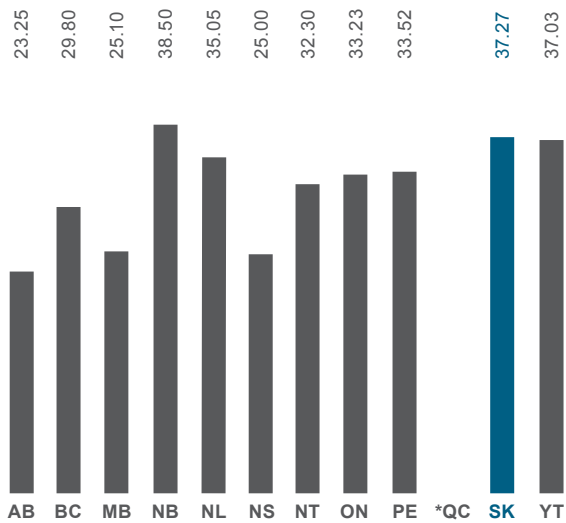
The WCB and AWCBC use different criteria when counting Time Loss claims for this key statistical measure. The AWCBC counts claims with the same injury and registration year, as of March 31 of the following year. The WCB counts Time Loss claims registered and accepted in the year, regardless of the injury date. As a result, the AWCBC figure for 2011 differs from the figure of \$3,676 published by the WCB in its 2012 Annual Report.

* Ontario data not available



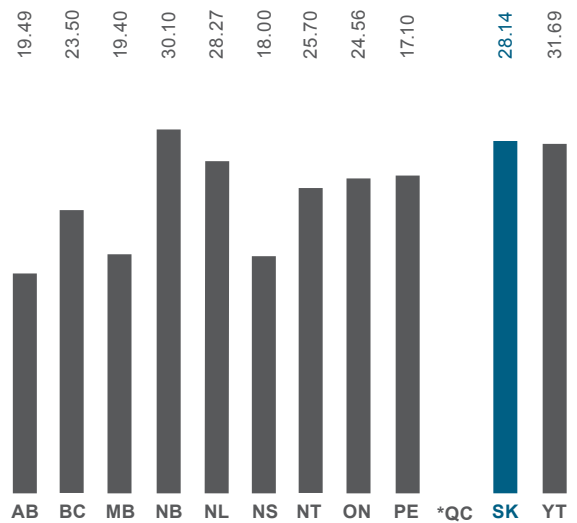
Administration Cost Per \$100 Assessable Payroll

* Data not available



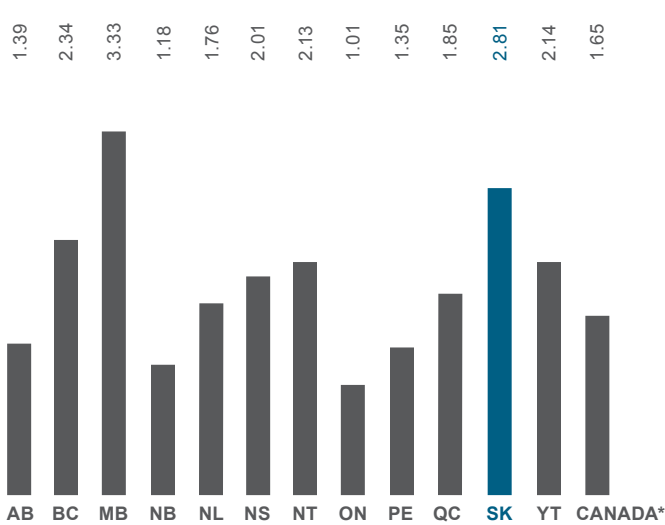
Average Calendar Days From Injury to First Payment Issued

* Quebec data unavailable



Average Calendar Days From Registration Of Claim to First Payment Issued

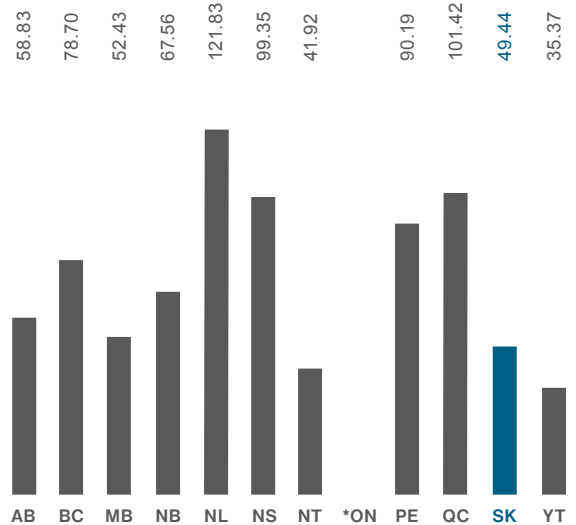
* Quebec data unavailable



Injury Rate per 100 Workers of Assessable Employers

* Weighted Average

AWCBC statistics are based on accepted national definitions and may not be the same as statistics published in WCB annual reports. The definition of this measure is, the number of new Time Loss claims for assessable employers per 100 workers of assessable employers.



Average Composite Duration Of Claim (in days)

* Ontario data unavailable

You can view the complete report on 2012 Key Statistical Measures and Indicator Ratios at the AWCBC's website awcbc.org.

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