

wcb | Saskatchewan
Workers'
Compensation
Board

2014

STAKEHOLDERS REPORT

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History of WorkSafe Saskatchewan

<p>WorkSafe promises a 4.00% Time Loss injury rate by 2007, an ambitious 20% reduction.</p>	<p>2002 The Time Loss injury rate is 4.95%, the highest ever. WorkSafe Saskatchewan is formed.</p>
<p>Time Loss injury rate drops to 4.25%.</p>	<p>2004 The average WCB premium rate for employers peaks at \$2.05.</p>
<p>Time Loss injury rate drops to 3.80% surpassing the goal of 4.00%.</p>	<p>2006 The Total injury rate is 10.18%.</p>
<p>Safe Saskatchewan adopts Mission: Zero. Total injury rate is 9.32%.</p>	<p>2008 WorkSafe launches Mission: Zero at the WCB Annual General Meeting.</p>
<p>The average WCB premium rate is \$1.61, the lowest in a decade.</p>	<p>2010 The first Health and Safety Leadership Charter event is held. 127 leaders sign the Charter, promising to uphold seven principles of health and safety.</p>
<p>341 Saskatchewan leaders have signed the Charter. The Total injury rate drops to 7.80%.</p>	<p>2012 Time Loss injury rate is below 3.00% at 2.79%. Total injury rate is 8.65%.</p>
<p>Average premium rate is \$1.51, the lowest since 1987. The Total injury rate drops to 6.99%. 382 Saskatchewan leaders have signed the Charter. 87% of Saskatchewan employers achieve Mission: Zero.</p>	<p>2014</p>



Year at a Glance

	2014	2013	2012	2011	2010
Number of workers covered ¹	402,894	398,774	385,856	377,004	370,659
Time Loss injury rate (per 100 workers) ²	2.41	2.54	2.79	3.05	3.12
Total injury rate (per 100 workers) ²	6.99	7.80	8.65	8.73	8.70
Number of claims reported	35,836	37,731	39,343	39,689	38,773
Number of Time Loss claims accepted ²	9,715	10,116	10,774	11,516	11,574
Fatal claims accepted ³	39	35	60	37	45
Average duration in days ⁴	37.01	34.88	38.89	34.44	34.67
Active employer accounts ⁵	46,656	45,649	43,611	41,972	40,365
Average premium rate ⁶ (per \$100 of insurable earnings)	1.51	1.58	1.60	1.61	1.63
Number of appeals filed					
Appeals department	1,070	1,006	841	940	1,152
Board Level	265	274	270*	189*	243
Claims costs (\$ millions)	264.7	283.4	196.1	199.7	228.3
Premium revenue (\$ millions)	291.2	301.4	296.2	282.0	251.0
Investment income (\$ millions) ⁷	159.5	252.6	127.3	(33.5)	147.2
Benefits liabilities (\$ millions)	1,151.9	1,085.5	1,005.4	1,013.9	1,021.3
Funded position (\$ millions)					
Injury Fund ⁷	703.2	521.1	298.3**	229.3	235.9
Reserves	34.6	117.6	150.4	60.8	61.3
AOCI ⁸	(4.1)	(2.6)	(8.4)**		
Funding Percentage ⁹	132.2	119.3	117.1**	119.0	111.5

1 Full-time equivalent workers based on Statistics Canada average wage and WCB payroll information as of December 31. 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 Prior years have been restated to now include fatalities for self-insured employers, there were 0 fatalities in 2014, 1 in 2013, 4 in 2012, 1 in 2011 and 1 in 2010.

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 Unrealized gains and losses on investments are recorded in investment income when incurred.

8 For 2012-2014, Accumulated Other Comprehensive Income (AOCI) includes actuarial gains (losses) on the defined benefit pension plan.

9 The calculation of Funding Percentage excludes the unrealized gains and losses on investments in the Injury Fund.

* Restated to reflect the updated count of Board Level Appeals.

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

Introduction

We are pleased to present the 2014 Report to Stakeholders on behalf of the Saskatchewan Workers' Compensation Board. It is provided as a companion document to the 2014 Annual Report that is tabled in the provincial Legislature.

The Report to Stakeholders is one of several methods that your WCB uses to demonstrate accountability to its stakeholders for the way in which it delivers services, benefits and programs to Saskatchewan employers and injured workers.

You will see how we utilized our integrated planning process to support the achievement of our organization's strategic imperatives, starting at the Board level, with the strategic plan, then through operational planning with executive management and then out to the front-line personnel for service delivery. Our aim is to ensure that employees have a clear line of sight from their daily activities to long-term corporate objectives. We continue to hold our focus on critical service-based priorities as we strive to excel at serving employers and injured workers.

Some of the highlights for 2014 are set out below.

- In 2014, the WCB undertook one of its largest process improvement initiatives of the year, to address service delivery issues that had been identified at the front-end of the claim. Processes were improved, new service standards developed, and training provided to all front-line service delivery personnel. The goal will be to transition from focussing on process improvement as a single event, to a continuous improvement process. Timelines and production in this service area continue to improve.
- The WCB also embarked upon its Service Excellence program. The mandate of this business unit is to create standards for service delivery that are based upon best practice and that will be consistently applied throughout the organization. It will incorporate a quality assurance process, and will also identify, develop and deliver the training needed to maintain those standards.

- As the WCB pursues its strategic and operational objectives, it must also identify any risks that could jeopardize that success and, through effective planning, create strategies needed to mitigate them. In 2014, we completed the revision of our enterprise risk management process and the development of a risk register that is now aligned with our Strategic and Operational Plan as well as our Balanced Scorecard.
- Investment markets remained strong in 2014. The WCB is currently awaiting an asset/liability study before proceeding with a review of its funding policy.
- You will see we have continued with our commitment to provide annual updates on our implementation of the 2006 and 2010 Committees of Review recommendations. We continue to make progress on accepted recommendations which had not been fully implemented by the start of 2014.
- The entire organization has struggled to address backlogs in 2014. Every department has a plan in place to improve outcomes. We will strive to improve claim timeliness without unintended consequences that jeopardize quality.
- The WorkSafe programs continue to produce positive results. The total injury rate has decreased again from 7.80% in 2013 to 6.99% in 2014. The number of time loss claims has also reduced, resulting in a reduction in total compensation days paid from 474,948 to 443,583 over the same period. You have clearly made a commitment to safety and prevention, and the impact of that commitment is changing workers' lives and futures.

As you read, in this report, about the accomplishments, challenges and plans of your WCB, you will also see the product of our employees' dedication, commitment, and professionalism. Through their efforts and yours, 2014 has been a successful year for your WCB.


Gord Dobrowsky
Chairperson


Marg Romanow
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. The scorecard allows us to focus the strategic lens that we use 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.

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 within our business units use defined scorecards and strategy maps for their departments to align corporately and translate the corporate strategic plan into 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

- Customer Satisfaction performance measures form the stakeholder perspective. Results lacking

or targets not met here are 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 programs and services.

3. The Enablers Perspective

- We are a knowledge-worker organization. People are our key resource, and effective and efficient processes are our primary work tools.

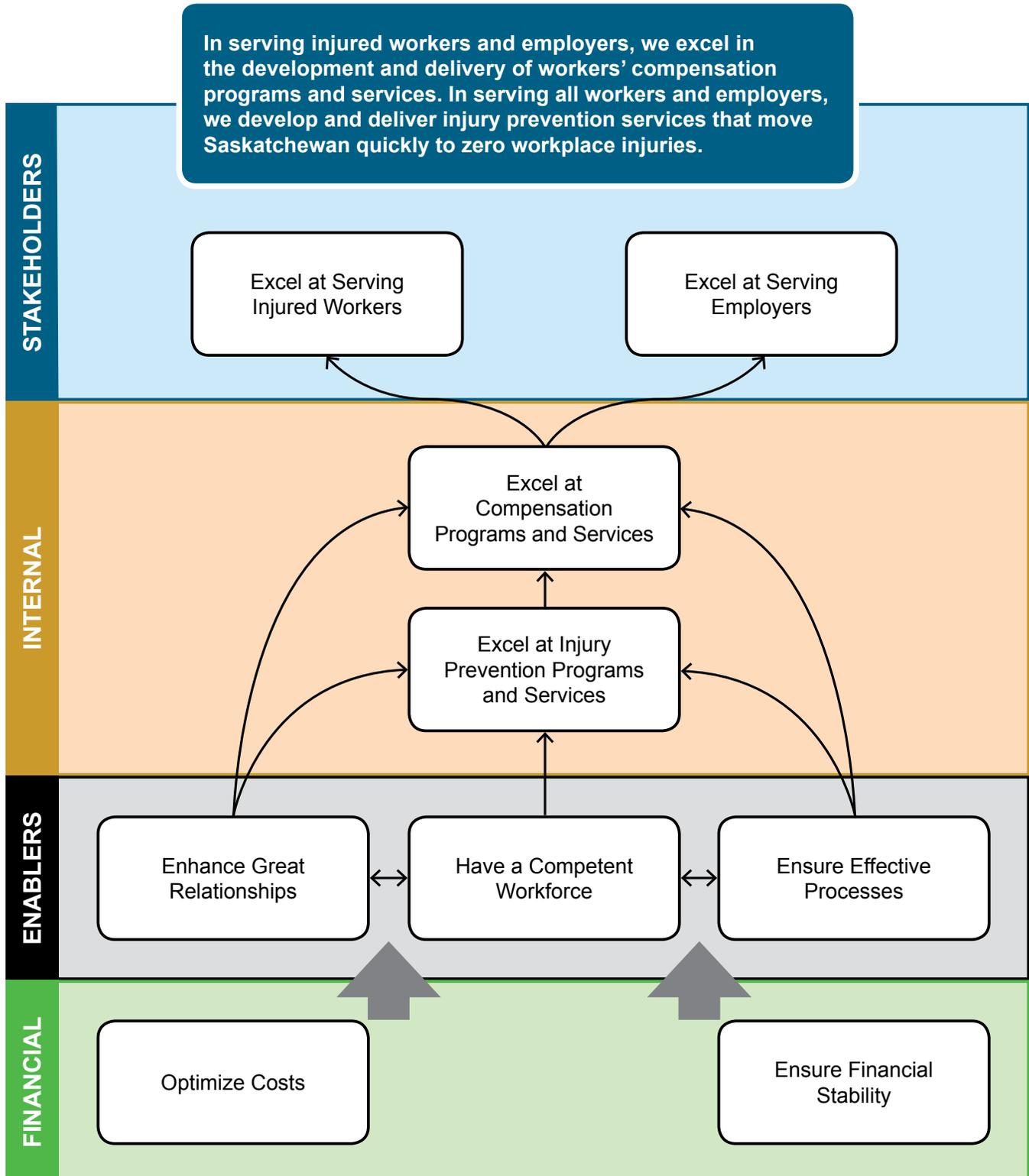
Metrics here help us focus activities related to internal and external relationships, recruitment, staff development, training and retention, and work quality and process improvements – all of which are integral to our success.

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. The balanced scorecard and strategy map provides a framework for strategic and operational planning. 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



2014 Balanced Scorecard Targets and Performance

Corporate Objective	Indicator	Target	2014 Performance
STAKEHOLDERS PERSPECTIVE			
Excel at serving injured workers	Worker service satisfaction score	4.20	3.72
Excel at serving employers	Employer service satisfaction score	4.20	3.99
INTERNAL PERSPECTIVE			
Excel at compensation programs and services	Duration of Time Loss claims	34 days	37.01 days
Excel at injury prevention programs and services	Total injury rate	7.50%	6.99%
ENABLERS PERSPECTIVE			
Enhance great relationships	Relationship index	95%	94%
Have a competent workforce	HR alignment index	95%	99%
Ensure effective processes	Effective process index	95%	71%
FINANCIAL PERSPECTIVE			
Optimize costs	Optimized cost index	99%	92%
Ensure financial stability	Funded position	105-120%	132.2%

2015-2017 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.

Our 2015 to 2017 Strategic Plan*

There are five elements to our Strategic Plan:

- Vision Statement
- Mission Statement
- Statement of Principles and Beliefs
- Value Statements, and
- Strategy Statements

Strategic planners considered what changes to these elements would be needed to reflect changes in our operating environment in the past year, as well as to our Balanced Scorecard and Strategy Map. They agreed that our Vision Statement and Statement of Principles and Beliefs remained current and relevant, and would not be changed. Minor language changes were made to our Values Statement.

The Mission Statement and Strategy Statements were amended by strategic planners.

The Board had given considerable strategic attention to best practices in governance structures and models through 2014. Administration had put considerable effort in to the development and launch of a process improvement methodology for the WCB. Strategic planners agreed the continuing importance to the organization of both governance and continuous improvement, and greater emphasis on employer services, should be reflected in our Mission Statement and Strategy Statements.

Our 2015 to 2017 Strategic Plan, with the amendments noted above, follows.

*Due to changes within our strategic planning process, the Strategic Plan published in 2014 was titled the 2015 - 2017 Strategic Plan, and includes an update on 2014 initiatives and plans.

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:

- Ensure our governance structures and activities reflect sound governance principles.
- Provide the right service, at the right time, and be cost effective in our processes.
- Practice continuous improvement in the pursuit of process improvement.
- Build positive relationships with workers, employers and others affected by the workers' compensation program.
- 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, through the adoption of Mission: Zero.
- 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 continuously improve our processes to provide service excellence to workers and employers in the delivery of disability management services and the administration of employer accounts.

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 foster a work environment that maximizes employee engagement and continue to build positive relationships with stakeholders 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, that follows good governance principles, and that result 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.

Operational Plan Report

In 2014, we continued to focus on our foundational initiatives established in the last few years. Process improvement and service excellence remain the leading areas of priority for our organization operationally. We worked to build on these strategic underpinnings in an effort to create long-term stability and to better service our customers.

Initiatives throughout the year were meant to further enhance these two key areas included a focus on the following areas:

- Claims Entitlement
- Payments
- Engagement of Healthcare Providers
- Employer Registration
- Employer Payroll Reporting

We recognize our customer satisfaction results, which have dropped in the past years as we make fundamental changes to our processes, require improvement. We believe that this short-term decline in satisfaction will improve once these fundamental changes are fully in place, ultimately resulting in the achievement of our overall strategic goals. All of the investments we are making in the compensation system today are intended to result in service improvements that will benefit our customers long term. These themes help guide our core process reviews, which are central to our service improvement strategy. In 2015, we will continue to develop, improve and review our core service delivery processes. Specific initiatives to address customer feedback are noted in the Enablers Perspectives.

Our Portfolio Management Executive Committee (PMEC), which is comprised of members of the executive and management, continues to review and approve 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.

Our Operational Plan is structured to reflect the four perspectives of our Balanced Scorecard:

- Stakeholders
- Internal
- Enablers
- and Financial

This annual Stakeholder Report is part of our annual reporting cycle to recount our progress on implementing the operational plan. The organizations vision and strategy is critical to aligning business activities and cycling back to the Scorecard and resulting Strategy Map. These help to improve internal and external communications by focusing attention on the critical few results and measures that indicate corporate success. Our regular reporting focuses on identified objectives, indicators, targets, and year end performance. The overall plan continues to represent an integrated approach to planning and implementation that relies on cooperation and collaboration between WCB business units and our strategic partners, including the Ministry of Labour Relations and Workplace Safety, the Occupational Health and Safety Division, and other partners such as our safety associations. 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 2014 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 continuously improve our processes to provide service excellence to workers and employers in the delivery of disability management services and the administration of employer accounts.
- **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 foster a work environment that maximizes employee engagement and continue to build positive relationships with stakeholders 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, that follows good governance principles, 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.

In 2014:

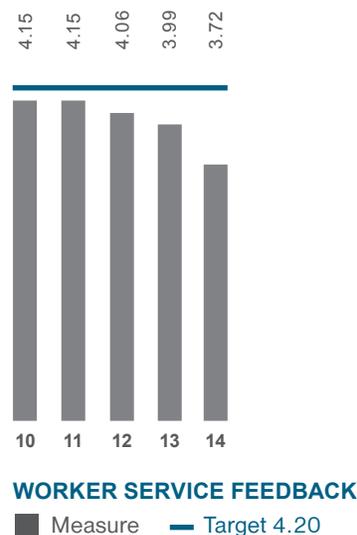
- We recognize our customer satisfaction results, which have dropped in the past years as we make fundamental changes to our processes, require improvement. We believe that this short-term decline in satisfaction will improve once these fundamental changes are fully in place, ultimately resulting in the achievement of our overall strategic goals.
- The year end average service satisfaction measure for injured workers with a Time Loss claim decreased to 3.72 out of 5 with a target of 4.20.
- Employers rated their overall service satisfaction with claims services at 3.99 out of 5. This is down slightly from 2013 at 4.09. The 2014 target was 4.20.



EMPLOYER FEEDBACK

■ Measure — Target 4.20

- The 2014 declines in the service satisfaction with both employers and injured workers were due to service quality issues. As a result there has been a renewed focus on improving service quality in all aspects of our business. The focus includes claims entitlement, payments, engagement of healthcare providers, employer registration and employer payroll reporting.
- We reduced our backlog of unadjudicated claims and implemented a process to improve quality and timeliness of information exchange and decision-making.
- Within payments, we simplified forms, improved payment management processes, piloted improvements that eliminated the need for expense advancements, and began an analysis of policy simplification options and payments.
- For employer registration, we introduced a new online form that made it easier for employers to provide the required information and eliminated backlogs to improve timeliness.
- For employer payroll reporting, we redesigned the employer payroll statement based on customer feedback. We also improved the online form to make it easier for customers to provide the required information.



INTERNAL PERSPECTIVE

Excel at Compensation Programs and Services

Achieves WCB Strategy Statements:

- **Service** – We will continuously improve our processes to provide service excellence to workers and employers in the delivery of disability management services and the administration of employer accounts.
- **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 foster a work environment that maximizes employee engagement and continue to build positive relationships with stakeholders that best serve the interests of workers and employers.

This perspective tells us how well our compensation and prevention programs and services deliver quality service in a timely manner.

Our focus is service timeliness and service excellence in both our Operations and Employer Services departments. Implementation of the WorkSafe Saskatchewan

Strategic and Operational Plan is a key contributor to success in this perspective.

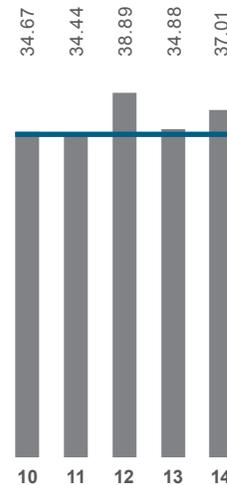
Continuous improvement of our programs and services is supported by:

- Process improvement,
- A competent workforce, and
- Relationships that contribute to achieving our Vision.

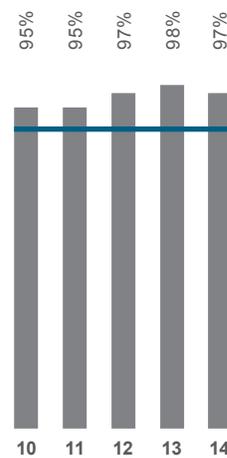
Initiatives and projects that accomplish this perspective are found in the Enablers perspective.

In 2014:

- Average duration, the measure of timeliness of Return to Work, increased 2.13 days to 37.01 days per Time Loss claim.
- In 2014, other factors such as claims demographics and appeals awards also impacted average duration. The primary driver behind increasing durations is the relatively higher proportion of more severe or long-term claims in our system.
- Compliance of entitlement decisions measures the quality of initial claims decisions. This metric improved to 98 percent in 2014 exceeding our 95 percent target.
- We measured time to first payment, which is the number of days it takes to issue a first payment. The target is 75 percent of first payments are made within 14 days of injury occurrence. In 2014, our performance improved from 25 percent to 30 percent, as we focused on process and backlog clearing issues. We expect to see steady progress and achieve our objective in 2015.



TIME LOSS CLAIM DURATION
■ Measure — Target 34



RETURN TO WORK PERCENTAGE
■ Measure — Target 92%

INTERNAL PERSPECTIVE

Excel at Injury Prevention Programs and Services

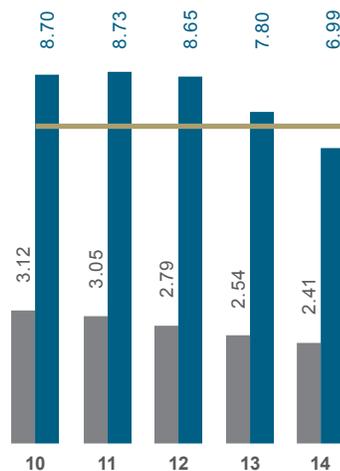
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- **Relationships** – We will foster a work environment that maximizes employee engagement and continue to build positive relationships with stakeholders that best serve the interests of workers and employers.

In 2014:

- Progress was once again made in 2014, as injury rates continued to fall. Saskatchewan's workers, employers, safety organizations, and WorkSafe partners deserve credit for their contributions to reducing the injury rate.
- The Total injury rate dropped to 6.99 percent, below the 2014 target of 7.5 percent.
- The Time Loss injury rate dropped to 2.41 percent, surpassing the target of 2.40 percent. In 2014, there were 9,715 Time Loss claims (TLCs) which was lower than in 2013. This is a positive sign given that we covered 4,120 more full-time workers in 2014. As well, the total number of claims reported decreased by 1,895 claims.

- The goal was to lower youth injuries as a percentage of all injuries from 19.6 percent to 18.3 percent. The total number of youth workplace injuries in 2014 was the lowest in the past decade. Since its peak in 2008, the number of youth workplace injuries has dropped by 2,751. In 2014, the youth injury rate declined slightly to 19.2 percent.
- Our focused approach includes: Awareness Campaigns; Education & Training; Targeting Initiatives; and Partnerships and Leadership.



PROVINCIAL INJURY RATE

- Lost Time Rate (per 100 workers)
- Total Injury Rate (per 100 workers)
- 2014 Total Target Rate 7.50

ENABLERS PERSPECTIVE Enhance Great Relationships

Achieves WCB Strategy Statements:

- **Relationships** – We will foster a work environment that maximizes employee engagement and continue to build positive relationships with stakeholders 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.

This perspective tells us how well our relationships, both inside the WCB and with our customers and stakeholders, are contributing to our business outcomes. Our focus is on:

- A healthy, safe and secure workplace for our employees.
- A WCB workforce that understands and performs its role in successful customer service, and
- Processes that help us and our stakeholders improve outcomes in claims management, return to work, prevention and safety.

In 2014:

- One of the strategic objectives within this perspective is fostering great relationships. In 2014, the relationship index result of 94 percent was slightly below the established target. There are two aspects to this strategic objective – internal and external relations.

- The internal aspect is measured using an extensive employee survey tool, which is administered every two years, with the next survey planned for 2015.
- Partnership agreements and speaking engagements are measurements used to assess external relations.
- Through WorkSafe, we continue to engage customers through meetings, presentations, customer surveys and partnerships that support program and service delivery goals and promote injury prevention and Mission: Zero.



ENABLERS PERSPECTIVE

Have a Competent Workforce

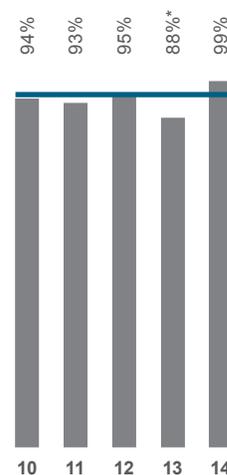
Achieves WCB strategy statements:

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- **Employee Relations** – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished.

In 2014:

- The HR alignment index monitors our results in the recruitment, development, health and safety, and retention of our staff. The 2014 target for the index was 95 percent; the result in 2014 was 99 percent.
- Once again the WCB was selected as a top employer in Saskatchewan. This award helps us to market the WCB as a preferred employer.

- Our employee relations continue to be stable within our business environment due to the signing of a four year collective agreement which expires in December, 2016. Our intent is to continue to work with our Union to ensure we have effective communication and employee relations in the future.
- The organization is also committed to supporting the development of its employees. Human Resources worked with the Executive team to identify core management and leadership learning programs. Delivery of the management training modules and related content is scheduled to commence early in 2015.



HUMAN RESOURCES ALIGNMENT

■ Measure — Target 95%

*The 2013 Stakeholders Report noted 89% for 2013, however it should be 88% as noted in the 2013 Annual Report.

ENABLERS PERSPECTIVE

Ensure Effective Processes

Achieves WCB strategy statements:

- **Service** – We will continuously improve our processes to provide service excellence to workers and employers in the delivery of disability management services and the administration of employer accounts.
- **Strategic Management** – We will follow a planning process that anticipates and responds to the environment, that integrates operational planning, that follows good governance principles, and that result 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.

This perspective focuses management activities on continuous process improvement so that we continually deliver value to its customers.

In 2014:

- The organization is in the initial stages of transforming its approach to service delivery to our stakeholders. This transformation includes: process improvement methodologies; formalization of the Service Excellence department; and enhanced communications efforts.
- Priorities for improvement are set using Balanced Scorecard strategy maps and corporate value stream maps.

- Improvements to these processes to-date have been executed through projects governed by our Portfolio Management Executive Committee (PMEC). Staff involvement in improving processes was significant and will continue to be an important aspect of our process improvement in the future.
- In early 2014, we began the implementation of a redesign of the claims intake process to make it easier for our customers to provide relevant information to process claims, and to enhance our ability to serve our customers.
- Stakeholder feedback has been used in the redesign of this process and further refinements are underway.
- Throughout 2014, our effective processes indicator was below target because a number of processes were delayed. We will be undertaking initiatives in 2015 to enhance our ability to make improvements on a more continuous basis.
- Two additional initiatives undertaken in 2014 were aimed at providing improved service related to the employer registration process and employer payroll reporting process. Both initiatives position us to deliver more and better online services to our customers.

FINANCIAL PERSPECTIVE

Optimize Costs Ensure Financial Stability

Achieves WCB strategy statements:

Service – We will continuously improve our processes to provide service excellence to workers and employers in the delivery of disability management services and the administration of employer accounts.

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

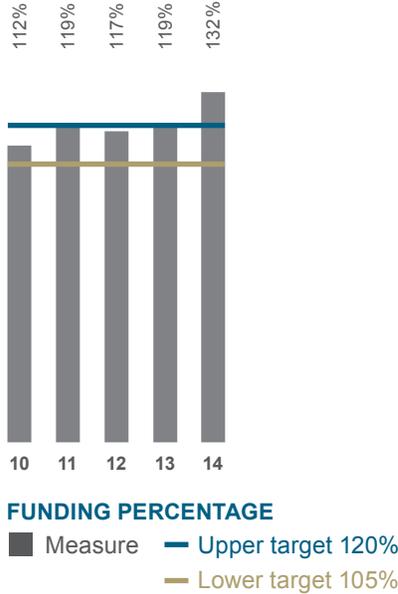
Risk Management – We will follow a risk management framework that identifies and mitigates risks that jeopardize the implementation of the strategic plan, and that determines the risk appetite specific to its objectives.

This perspective results in outcomes from successful initiatives and projects identified in the Enablers and Internal perspectives. There are two performance indicators for this perspective:

- Optimize Costs: An index comprised of our cost per claim and administration budget variance.
- Ensure Financial Stability: Our fully-funded status.

In 2014:

- We reached an Optimize Cost Index of 92 percent falling short of our 99 percent target. This is due to: the metric for Time Loss claim costs including interjurisdictional agreement costs and No Time Loss claim costs and an increase in the administrative budget expense due to an increase in defined benefit pension plan costs. The metric for costs per claim has been adjusted in 2015 to include appropriate Time Loss costs.



- 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 benefit liabilities, resulting in a targeted funding percentage of 105 percent to 120 percent. For 2014, our funding percentage was 132.2 percent, outside the targeted range of 120 percent. Pursuant to the Funding Policy, the Board approved a distribution of excess investment earnings in 2015 of \$78.9 million as calculated by its external actuary. As well, through an external consultant, the WCB is currently conducting an Asset Liability Study, which will assist the Board in reviewing our funding policy and reserve requirements.



Enterprise Risk Management

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

Your Board serves as the oversight of ERM. Executive Management identifies and evaluates the risk categories with the Board reviewing the results

Highlights of ERM at the WCB include:

- Our ERM is tied to our Balanced Scorecard (BSC). Our BSC can affect the ranking given to a risk.
- Strategic and operational planners consider risks.
- Administration identifies risk elements and puts in place risk mitigation activities and controls.

The risk categories identified are found in the following table.

Risk Category	Definition
Process	The risk of loss resulting from inadequate or failed internal processes.
Governance	The risk that the WCB’s governance structure does not protect the interests of the WCB. The risk that governance processes are not formalized and implemented. The risk that governance processes, at all levels, are not directed to the proper level of management and do not provide oversight.
Human Capital (People)	Risks related to the adequacy and execution of human resource standards, policies and practices.
Regulatory and Political	The risk that changes to government and laws could negatively impact the WCB’s business model and activities. The risk that our relationship with stakeholders deteriorates.
Systems	The risks related to the quality and integrity of our technology.
Suppliers	The risk that service and product providers/ suppliers create a negative impact on business performance.
Financial	The risks related to achieving or maintaining the appropriate funding for the organization to function.
Environmental	The risk of a major adverse event that would impede the WCB’s ability to conduct normal business activities.

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. The Committees of Review can recommend amendments to legislation, or changes to 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.
- The information below describes actions taken in 2014 on the outstanding COR recommendations.

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
That the Board adopt a practice of periodic, scheduled review of cautionary security classifications.	A security procedure review was completed and a new administrative procedure took effect in June 2008 with a scheduled review of cautionary selection classifications currently underway.
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.	The review was completed and a revised policy (POL 01/2009) in place in May 2009. It is currently under review.
That the Board researches the effects of shiftwork when developing, interpreting and applying its policies and programs.	We continue to monitor medical literature, legal reviews and other jurisdictions.
That the Board: <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 fact sheets for workers and medical practitioners describing medical review panels were reviewed and revised. A fact sheet and procedure manual was also prepared for panel members.

Recommendations – Implemented/Completed	Comments
<p>That the Board publicly report the outcomes for injured workers who have individual vocational plans in returning to suitable, productive, safe and sustained employment.</p>	<p>About 500 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 and the Board Appeal Tribunal on vocational rehabilitation and training.</p> <p>The WCB is reviewing data governance for the purpose of tracking and reporting. This recommendation will be considered in that review.</p>
<p>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.</p>	<p>POL 26/2010 Determination of Long-term Loss of Earnings, effective November 2010, addresses concerns raised by the recommendation. This was further reviewed and clarified through POL 15/2014.</p>
<p>That each letter communicating a decision to reduce or terminate compensation under Section 104 (review of compensation) be investigated and co-signed by a team leader or the Director of Case Management.</p>	<p>This process change started in May 2009 and continues through 2014 with POL 07/2014 and a process established in PRO 07/2014 at point 20.</p>
<p>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.</p>	<p>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. This was further clarified through POL 13/2014.</p>

Recommendations – Implemented/Completed	Comments
<p>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.</p>	<p>POL 15/2010 took effect June 2010 and was superseded 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.</p>
<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. 	<p>Prior to 2010, the Board conducted research on the historical basis for all existing exclusions. The project to review the excluded industries was suspended in 2010 in anticipation of that year's Committee of Review and proposed changes to the Act and the Exclusion Regulations. The project is expected to remain in abeyance pending the 2015 Committee of Review.</p>
<p>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.</p>	<p>POL 08/2014 Continuum of Care established guiding principles for the coordinated planning and provision of healthcare and RTW plans. A new RTW policy is in development.</p>
<p>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 regulation.</p>	<p>The majority of Employer Services standard operating procedures have been developed into policies and are in the Policy Manual. Work is underway to complete this project.</p>

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 Division 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 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 Division on their enforcement activities, as part of our Annual General Meeting.
- Continue to use industry safety associations as primarily responsible for the development and delivery of 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
<p>That we develop processes to minimize moral hazard (fraud).</p>	<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 110 referrals of suspected fraud by workers, employers and caregivers. An average of four files each year had sufficient evidence to be referred to the police. Of that number, two prosecutions per year were pursued.</p>
<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 the WCB.</p>	<p>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. 77% of workers now report receipt of restrictions.</p>
<p>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:</p> <ul 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. 	<p>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 continually updated to stress best practice RTW plan criteria and accommodation. The recommendation will be considered as part of the return to work process review. Workshops are offered through Comp Institute and individually, on RTW programs and auditing.</p>
<p>That our decisions are explained in writing using plain language.</p>	<p>We agree. There is a quality improvement process ongoing in the Appeals department and at the Board Appeal Tribunal. Staff receive plain language training through the Foundation of Administrative Justice, and all staff have access to our Clear Language Guidelines which are published on the WCB's intranet.</p>
<p>That privacy considerations always be a priority and all applicable privacy legislation be respected.</p>	<p>Our privacy policies, procedures and framework for delivery are currently being reviewed. Changes required for the new legislation were made and policies and procedures were adopted to clarify when reduction 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.</p>

Recommendations – Implemented or In Process	Comments
<p>That we make use of modern communication processes to get the right information to the right people at the right time.</p>	<p>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. In 2014, the Board also began to offer appeals by video conference for Saskatoon hearings.</p>
<p>That all monitoring and evaluation measures including time to first cheque be examined for unintended consequences and amended if necessary.</p>	<p>We agree. Corporate Balanced Scorecard indicators were confirmed and cascaded Balanced Scorecards for departments were updated. A review is underway to identify any unintended consequences of the speed of processing on quality of information.</p>
<p>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.</p>	<p>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, and published in the Report to Stakeholders. It is not a problem to adjust our timetable to accommodate future Committees of Review.</p>
<p>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.</p>	<p>We agree. A governance project was started in 2012, continued through 2014 producing a new Governance Policy that was approved in June 2014. The policy clarifies and documents 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 was developed and is scheduled for annual review.</p>
<p>That adequate resources be provided at all levels of the 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.</p>	<p>We agree. Staffing levels have been reviewed, as have appeal processes. Staffing at the Board level has been increased and a process review is underway. We agree. Letters of acknowledging appeals go out within two weeks of receipt of the appeal in most instances.</p>
<p>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.</p>	<p>We agree. Processes have been modified to ensure medical officers are consulted appropriately in complex claims adjudication decisions.</p>

Recommendations – Implemented or In Process	Comments
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. Quality Assurance process, process reviews and file reviews, through Service Excellence implemented.
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.	In 2014, a stakeholder committee to review experience rating provided recommendations which are currently before the Board. 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. This is being reviewed as part of a larger initiative on privacy issues.
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.	Rate setting communications were expanded in October 2014 to a broader audience and included a webinar that is now permanently posted on our website.
That separate resources be established within the WCB dedicated exclusively to serving employers, especially small business employers and those new to the WCB.	Three additional account managers were hired in 2013. 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 will continue to be included in the annual Stakeholders' Report which is published on the WCB website.

Recommendations – Implemented or In Process	Comments
That we seek stakeholder input before finalizing any changes in policy.	We agree in part. The process to review policy is still being undertaken. An interjurisdictional update is being prepared. Stakeholder input options are being considered.
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

We are guided by our Statement of Principles and Beliefs to be socially responsible as we fulfill our mandate. This accountability directly impacts the decisions we make and the actions we take 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.

Since 2002, WorkSafe Saskatchewan has partnered with the Ministry of Labour Relations and Workplace Safety. The WorkSafe partnership set ambitious goals from its inception and WorkSafe and its partners continue to collaborate, setting 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 reduces duplication of effort, helping workplaces manage their injury prevention programs, 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.

WorkSafe is also a strategic partner with Safe Saskatchewan Inc., a registered not-for-profit provincial organization led by a consortium of public, private, co-operative and non-profit sector partners whose vision is an injury-free Saskatchewan where safe lifestyles influence how we live, work and play. Safe Saskatchewan's primary strategic priority is to facilitate and coordinate strategies and activities aimed at transforming Saskatchewan culture and positioning injury prevention as a core value.

You will find a report on WorkSafe's 2014 activities on page 50 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.
- Monthly statements of administrative expenses are sent electronically to managers.
- 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 2014, our recycling program diverted 58,000 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.

- When WCB photocopy, printer and computer hardware become obsolete, the WCB donates this equipment to registered charities and schools.
- 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 2014, 205 of our employees participated in the program earning \$21,475 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 2014, 43

assessments were completed, and 161 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 2014 include:

- NAOSH Week
- Lunch-and-learn sessions on nutrition, alzheimers, arrhythmia, and blood types
- Mental Health Week and Mental Illness Awareness Week
- RSI (repetitive strain injury) Day
- Nutrition Month (March)
- Blood pressure clinic

Our internal United Way committee had another successful fundraising year with many events held in support of this great organization.

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

- Weight Watchers
- Hypothermic half marathon
- Latin dance workshops
- Women's self defence workshops
- Yoga in Victoria Park
- Back Active (preventing back injury)
- Queen City Marathon
- Royal Road Race

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

- Steps for Life
- Saskatchewan Brain Injury Association's Brain Boogie
- GLOW, Canadian Cancer Society
- Juvenile Diabetes Walk
- Walk for ALS

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 2014, our employees contributed their volunteer day to:

- North American Indigenous Games
- Blood donor clinics
- Habitat for Humanity
- Sacred Heart School program – serving lunch
- Chili for Children
- Adopt a Family
- Camp Circle O'Friends
- 2014 Smudge Walk
- Kinsmen/Kinettes
- Creative Kids RCMP Charity ball

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:

- Aboriginal Students Centre, University of Saskatchewan
- Occupational Medicine Specialists of Canada
- Mother Teresa Middle School
- Stepping Stones
- Vocational Rehabilitation Association of Canada
- MS Society
- Saskatchewan Gaming Corporation
- 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 inner city youth in Regina as staff volunteered to break the cycle of poverty.

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 2014, we supported:

- Once again, the annual Industrial Safety Seminar. This event has become the largest and most prominent 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 Inspire Awards, formerly the National Aboriginal Achievement Foundation.
- Our employees raised over \$21,000 for the United Way in 2014. They have raised over \$73,000 since 2010.

Encouraging OHS as a Career

In 2005, Saskatchewan celebrated its centenary and the WCB we celebrated our 75th anniversary. To mark both occasions, we established Centennial Merit Scholarships through SIAST (now Saskatchewan Polytechnic) to recognize academic achievements in the occupational Health and Safety practitioner applied certificate program. Saskatchewan Polytechnic is the only provider of an OHS academic program in Saskatchewan. Two awards are provided 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. Saskatchewan Polytechnic 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 independent of the Operations department where the initial claim decisions are made. The first level of appeal for injured workers or employers who disagree with a claim decision, is with the Appeals department.

In 2014 the Appeals department continued its focus of providing quality decisions in a timely manner.

Workers or employers who disagree with a decision of the Appeals department may further appeal to the Board Appeal Tribunal, which is the final level of appeal.

Appeals Activity

	2014	2013	2012	2011	2010
Appeals Registered	1,070	1,006	841	940	1,152
Accepted	356	250	237	191	200
Denied	626	660	839	594	544
Returned for Development	12	10	18	65	188
Total Completed	994	920	1,094	850	932
Withdrawn	35	38	29	41	32
Appeals Pending	133	92	41	297	277
Average Days to Decision	39	21	70	131	53
Appeals Decided Within 30 Days	28%	74%	17%	9%	15%
Appeals Decided Within 45 Days	63%	n/a	n/a	n/a	n/a
Appeal Meetings	56	22	45	54	44

Source of Appeals

	2014	2013	2012	2011	2010
Worker	659	566	510	555	727
Worker Representative	91	109	43	93	115
Workers' Advocate	193	201	207	165	159
Employer	63	62	64	69	85
Employer Representative	64	68	17	58	66
Total	1,070	1,006	841	940	1,152

Appeals Department (continued)

Nature of Appeals

	2014		2013		2012		2011		2010	
	<i>accepted</i>		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>	
Initial Acceptance	338	122	303	78	390	76	287	58	279	49
Relationship	142	40	147	21	174	26	124	20	142	25
Wage Loss Benefits	92	52	65	19	98	29	85	36	86	24
Cost Relief for Employer	85	37	93	40	49	13	37	8	43	8
Recovery/Fitness	49	16	37	8	69	18	50	14	64	15
Recovery/Pre-existing Condition	33	11	46	2	62	7	50	5	59	9
Other	26	17	19	17	10	2	3	0	17	2
Suspension	26	11	47	17	34	13	22	11	41	11
Medical Expense	24	10	29	13	36	13	30	9	56	15
Estimated Earning Capacity	22	14	33	12	42	16	30	11	60	19
Permanent Functional Impairment	20	4	27	1	24	0	15	1	19	2
Transportation Expense	19	11	17	5	28	10	21	9	20	5
Overpayment Recovery	14	4	17	4	15	4	6	1	26	7
Vocational Services*	11	3	13	5	21	4	n/a	n/a	n/a	n/a
Wage Base	8	3	8	2	15	2	6	4	18	3
Dependants	2	1	4	3	5	3	1	0	1	0
Independence Allowance	1	0	5	3	4	1	3	1	3	1
Retraining**	n/a	n/a	n/a	n/a	n/a	n/a	5	3	9	4
Revenue & Employer Accounts***	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2	1
Total	912	356	910	250	1,076	237	775	191	945	200

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

2014 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.

*** 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

	2014	2013	2012	2011	2010
Appeals Received	22	20	38	26	19
Accepted					
Experience Rating	0	2	3	1	1
Classification	0	3	3	1	3
Coverage	1	0	2	1	1
Other	3	3	4	2	6
Total Accepted	4	8	12	5	11
Denied					
Experience Rating	9	1	5	9	1
Classification	2	1	5	3	1
Coverage	1	0	3	0	1
Other	3	7	9	5	5
Total Denied	15	9	22	17	8
Outstanding	3	3	4	4	0

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

	2014	2013	2012	2011	2010
Appeals Received	266	275*	270*	190	243
Appeals Decided					
Accepted**	95	148	116	121	115
Denied	102	81	103	102	97
Total	222	229	219	223	212
Appeals Withdrawn	25	10	13	15	10
Appeals Pending	240	217	158	111	159
Average Number of Days to Decision	296	217	180	251	219
Oral Hearings	96	115	130	120	84

*2012 and 2013 statistics adjusted from previous report to reflect late registered appeals.

** Includes 36 partially accepted decisions in 2014. Statistics not available for prior years.

Source of Appeals

	2014	2013	2012	2011	2010
Workers' Advocate	128	132	129	98	103
Worker	79	63	77	46	68
Employer	20	31	31	31	32
Other Representative	33	38	19	7	16
Lawyer	3	4	7	7	13
Union Official	1	4	3	1	9
Family	2	2	1	0	2
Total	266	274	267	190	243

Board Appeal Tribunal (continued)

Nature of Appeals

	2014		2013		2012		2011		2010	
	<i>accepted*</i>		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>		<i>accepted</i>	
Initial Acceptance	84	36	77	51	61	30	68	38	80	48
Relationship (of condition to injury)	68	19	78	44	70	28	61	26	51	21
Recovery/Fitness for Work	24	10	19	15	24	19	31	16	31	15
Cost Relief	10	8	12	12	5	5	21	17	10	8
Estimated Earnings	9	7	10	7	14	10	16	13	3	2
Other	8	1	11	7	19	12	8	4	9	7
Suspension	4	3	7	5	5	4	5	3	12	6
Permanent Functional Impairment	4	3	5	1	6	2	2	1	3	0
Expenses	4	2	2	0	3	0	2	2	7	5
Wage Base	3	1	3	1	3	2	3	0	4	1
Assessment/Surcharge	2	1	4	4	6	2	3	0	0	0
Retraining	1	0	1	1	1	0	2	1	2	2
Independence Allowance	1	0	0	0	2	2	1	0	0	0
Total	222	91	229	148	219	116	223	121	212	115

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.

*Accepted includes partially accepted.

The Tribunal also determines other types of applications such as requests to issue orders allowing WCB to collect overpayments, applications under Section 169 of *The Workers' Compensation Act, 2013* (the Act) to determine if an action should be barred, and applications to determine whether certificates required with respect to Medical Review Panels comply with the Act.

Non-Appeal Applications Decided in 2014*

Medical Review Panels Certificates Reviewed	14
Section 169 Applications	3
Administrative Fines & Penalties	0
Overpayment Orders	31
Other	2
Total	50

*2014 is the first year for which non-appeal applications have been tracked for the purpose of this report.

Board Appeal Tribunal (continued)**Appeals Progress Report**

	2014	2013	2012	2011	2010
Date Received to Date Hearing Ready	230	127	107	184	161
Date Hearing Ready to Date Decided	66	90	72	66	58
Date Received to Date Decided	296	217	179	250	219

Appeals Pending at Year End

	2014	2013	2012	2011	2010
Appeals Received but not Appeal Ready	199	167	91	65	120
Appeals Awaiting Additional Information	24	14	25	14	14
Appeals Ready	17	36	42	39	21
Total Appeals Pending at Year End	240	217	158	114	155

Medical Review Panel Certificates Received

	2014	2013	2012	2011	2010
Certificates Accepted	1	3	6	3	5
Certificates Denied	13	10	13	13	6
Cases Withdrawn	0	1	1	0	0
Total	14	14	20	16	11

A Medical Review Panel (MRP) is a panel of health care practitioners who are used when a medical decision about an injured worker is questioned. The MRP is the final step in the appeal process and the decision of the panel is binding on the worker and the WCB. The Act sets out how an MRP can be requested, who sits on the panel and how it will operate. The Board reviews the enabling certificate that supports the request for an MRP as well as the decision of the panel, to be sure that the requirements of the Act have been followed.

MRP Activity

	2014	2013	2012	2011	2010
Panels Held	1	4	4	4	9
Decisions Made					
Accepted	0	0	4	1	4
Denied	1	4	0	3	5
Total	1	4	4	4	9

Nature of MRP Appeals

	2014	2013	2012	2011	2010
Relationship of Condition to Injury	0	3	4	2	7
Recovery/Fitness	0	1	2	2	2
Permanent Functional Impairment	1	0	1	0	0
Other	0	0	0	0	0
Total	1	4	7	4	9

Fair Practices Office

The Fair Practices Office (FPO) receives concerns about the fairness of WCB actions and decisions. Where appropriate, recommendations to resolve concerns are forwarded to WCB managers. The FPO 2014 Annual Report is available at wcb.sask.com.

Comparative statistics for the years 2010 to 2014 are provided.

Number of Complaints / Inquiries Received

	2014	2013	2012	2011	2010
Complaints Received	363	415	484	432	425
Re-Opened	24	38	47	35*	33
Total	387	453	531	467*	458

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

Source of Complaints / Inquiries (%)

	2014	2013	2012	2011	2010
Injured Workers	92.3	85.5	88.6	88.4	93.2
Employers	6.7	14.5	10.5	10.2	5.9
Other	1.0	0	0.9	1.4	0.9
Total	100.0	100.0	100.0	100.0	100.0

Response Time to Close (%)

	2014	2013	2012	2011	2010
0-7 Days	47.6	74.4	72.9	73.1	71.5
8-30 Days	32.3	15.2	17.8	17.8	19.1
Over 30 Days	20.1	10.4	9.3	9.1	9.4
Total	100.0	100.0	100.0	100.0	100.0

Category of Complaints / Inquiries Received

	2014	2013	2012	2011	2010
Disagree with Decisions	333	364	425	355	338
Information Requests	87	133	148	128	131
Timeliness & Process Delays	80	79	113	81	68
Communications/Service Issues	99	102	103	81	75
FPO Issues (systemic)	4	0	1	1	1
Total	603	678	790	646	613

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

Resolution (closed files)

	2014	2013	2012	2011	2010
Completed by FPO Without Referral	206	265	284	243	262
Called WCB for Clarification	44	41	76	52	52
Referral to WCB for Review	109	109	123	133	111
Total	359	415	483	428	425

Note: Four files remained open at the end of 2014, one at the end of 2012 and four at the end of 2011.

Outcome of Referrals to WCB

	2014	2013	2012	2011	2010
Decision Changed	18	16	20	28	20
New Action Taken	87	84	93	92	81
Reviewed – No Change	4	9	10	13	10
Total	109	109	123	133	111

New & Amended Policies & 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 policy and procedures were amended or introduced in 2014.

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

WCB policies and procedures are available at the WCB's website, www.wcbsask.com, Policy & Legislation at the top right of the homepage.

Funding (POL 01/2014)

The Act requires the WCB to maintain a funded status although the extent of the reserves to be held is left to the discretion of the Board Members. Therefore, the Funding Policy has been updated to note that the Occupational Disease Reserve level will be established by the WCB from time to time based on actuarial valuation rather than based on a percentage of benefit liabilities.

Vocational Rehabilitation – Moving Allowance (POL & PRO 02/2014)

A work-related injury can leave a worker with restrictions, making it difficult for a worker to find suitable productive employment in their resident community. Therefore, to assist these workers, the WCB may provide a moving allowance. This practice has been clarified through POL & PRO 02/2014.

Coverage – Personal (POL 03/2014)

Our General Regulations allow a proprietor or partner of a business or an executive officer of a corporation

not on the company's payroll to purchase personal coverage. The policy has been updated to note that if the amount of personal coverage requested is higher than the minimum personal coverage amount, the applicant will be required to substantiate actual employment earnings in the event of an injury.

Fatalities, Presumption (POL & PRO 04/2014)

Section 29 of the Act states "unless the contrary is proven, if a worker is found dead at a place where the worker had a right to be in the course of his or her employment, it is presumed that the worker's death was the result of injury arising out of and in the course of his or her employment." This policy and procedure establish guidelines for applying presumptive clauses in fatalities. The procedure clarifies that Operations staff will follow the "Fatality Adjudication Checklist" when reviewing all fatality claims.

Occupational Disease Reserve (POL & PRO 05/2014)

The Occupational Disease Reserve provides cost relief and protection to employers who may be faced with high costs for diseases caused by past exposure for which they may not be responsible or for industries where the employer is no longer in business. This policy supersedes POL 10/1999, Disaster and Occupational Disease Reserve (guidelines for the Disaster Reserve are covered under POL 12/2014).

The procedure is a new addition to the Policy and Procedure Manual and provides guidelines for Operations staff to use when determining whether a claim meets the conditions for cost relief through the Occupational Disease Reserve. The documents clarify that WCB staff will charge costs to the Occupational Disease Reserve after considering recoveries (e.g., third party recoveries), or relief under the Second Injury and Re-employment Reserve.

Support – Family of Seriously Injured Workers (POL & PRO 06/2014)

The Act allows the WCB to provide support to the family of seriously injured workers. This policy and procedure supersede POL 11/2001, Family Support in Exceptional Circumstances. These documents clarify who is considered a family member and what type of support may be provided. The procedure is a new addition to the procedure manual and clarifies the process Operations staff will follow when providing support in these situations.

Suspension of Benefits (POL & PRO 07/2014)

This policy and procedure establish guidelines for the suspension of benefits when the client's loss of earnings is not related to the effects of the injury. In order to clarify practice, the documents have been revised to clarify that the WCB may delay suspension for clients (absence with good reasons) for as long as four weeks or until the client qualifies for an alternate source of support, whichever occurs first. An appendix is attached to the procedure as a guideline for determining what circumstances would be considered acceptable as a good reason. The documents have also been updated to clarify that Operations staff will contact the employer prior to determining the notice period so as to establish benefit eligibility and the effective date for other forms of support.

Continuum of Care (POL 08/2014)

The Early Intervention Program (EIP) model was implemented by the WCB in 1996. The program intended to ensure an injured worker's optimal recovery and resumption of normal activities, including work, in the most appropriate, timely and safe manner. The program was renamed Continuum of Care to better reflect the progressive levels of assessment and treatment available to injured workers.

This policy supersedes POL 04/96, Early Intervention Program, and has been updated to clarify the three levels of assessment and treatment. This policy also notes that the WCB supports the functional rehabilitation model that recognizes the importance of returning the injured worker to functional activities relevant to his or her life, including return to work, during the recovery period. The policy includes a list of risk factors for chronic disability and guidelines for expected recovery and assessment referral timelines.

Governance Policy (POL 09/2014)

The WCB Board Members are responsible for the stewardship of the WCB, and to oversee the WCB's adherence to provisions of the Act. The Board believes that a strong governance framework is necessary to ensure that it fulfils its responsibilities to workers and employers in the most effective manner. As a result, a Governance Policy has been approved which describes WCB's public policy objectives and the governance framework which has been adopted to achieve them.

Allowance – Personal Care (POL & PRO 10/2014)

The Act authorizes the WCB to provide personal care allowances (PCA) to injured workers that have physical or cognitive needs because of a work injury. This policy and procedure clarify that the workers are eligible for a PCA for both temporary or permanent needs. The procedure has also been updated to clarify that PCAs are in addition to and distinct from other allowances provided by the WCB, such as the Temporary Additional Expense and the Independence Allowance.

Vocational Rehabilitation – Self-Employment Plans (PRO 11/2014)

This procedure provides administrative guidelines for the approval and implementation of individualized vocational plans (IVPs) for self-employment. It has been updated as follows:

- Clarifies when the WCB will consider an IVP for self-employment.
- Clarifies that the VRS will make purchases and get appropriate secondary approvals as required by PRO 07/2012, Procurement Procedure.

Disaster Reserve (POL & PRO 12/2014)

The Disaster Reserve is a fund created to help meet the demands of any disaster or other circumstances that might unfairly burden employers. This new policy and procedure clarify that the WCB will charge costs to the Disaster Reserve after considering recoveries (e.g., third party recoveries), or relief under the Second Injury and Re-employment Reserve or the Occupational Disease Reserve.

Third Party Actions (POL & PRO 13/2014)

The Act provides the WCB with the right of subrogation. These documents provide guidelines for the management of third party actions (civil claim to recover damages suffered by the client as the result of a work injury caused by the actions or neglect of a third party). These documents supersede POL & PRO 04/2007 and have been updated to ensure consistent review and referral for possible subrogation opportunities. A fact sheet regarding Third Party Actions is also posted on our website under the Workers section.

Coverage – Directors (POL 14/2014)

This policy is a new addition to our Policy Manual. It clarifies that directors of a limited company or corporation, who are carried on the payroll and are active in the day-to-day operations, are considered workers under the Act and, therefore, must report assessable earnings. Directors who are not carried on the company's payroll can purchase personal coverage. This new policy is effective November 1, 2014 for all new accounts, and January 1, 2015 for existing accounts and replaces the previous standard operating procedure.

Determination of Long-Term Loss of Earnings (POL & PRO 15/2014)

This policy and corresponding procedure establish the guidelines for determining a worker's or dependent spouse's long-term wage loss entitlement subsequent to the completion of a vocational rehabilitation program.

These documents now:

- Outline that the WCB may not reduce or eliminate future earnings loss benefits if a client's earnings loss benefits are based on actual earnings, and the client works at a job that experiences fluctuations in earnings (i.e., short periods of higher earnings that do not represent a sustained earning capacity).
- State that the WCB will reduce earnings loss benefits to reflect staged increases.
- Note that if the client's earning capacity is at the minimum, the estimation will change when there are changes to the provincial minimum wage.

Extrication Services (POL 16/2014)

This policy and procedure establish the guidelines for providing payment for extrication services for an injured worker. The policy and procedure have been revised to cover all forms of extrication. Further, the policy now clarifies that SGI will be the first payer in all instances involving a licensed vehicle, whereas, in situations not involving a licensed vehicle, employers will be the first payer. In these cases, the employer may apply for WCB reimbursement for the lesser of the actual costs or \$1,000.

Maximum Wage Rates – 2015 (POL & PRO 17/2014)

In accordance with the Act, the maximum wage rates have been increased effective January 1, 2015:

- If the injury date is before January 1, 2014, the maximum wage rate is \$58,941.
- If the injury date is on or after January 1, 2015, the maximum wage rate is \$65,130.

Any adjustments in the calculation of loss of earnings because of an increase in the maximum wage rates will occur during the worker's annual benefit review on the anniversary date of the original commencement of loss. For injuries sustained prior to January 1, 2014, annual increases to a worker's average weekly earnings will be subject to a maximum of \$58,941. For injuries on or after January 1, 2014, annual increases will be subject to a maximum of \$65,130.

Maximum Assessable Wage Rate – 2015 (POL 18/2014)

Under Section 137(2) of the Act, the WCB is required to set a maximum assessable wage rate for payroll reporting and assessment purposes. The maximum assessable wage rate will be \$65,130 effective January 1, 2015.

Classification of Industries – 2015 Premium Rates (POL 19/2014)

This policy is a regular annual update effective January 1, 2015. In October 2014, provisional premium rate consultation sessions were held with employers and their associations. Taking into consideration the feedback received from these meetings, the Board Members have approved the 2015 premium rates as listed in POL 19/2014.

Coverage – Offenders in Work-Based Programs (POL & PRO 20/2014)

This policy and procedure supersede POL 04/82, Coverage, Inmates; POL 47/83, Coverage, Community Service Order Participants; and POL 12/85, Coverage for Young Offenders Act Participants. The amalgamated documents have been updated to clarify that coverage under the Act is extended to offenders participating in work-based programs within correctional facilities, youth custody facilities, Alternative Measures programs, Fine Option programs and CSO programs that are offered by agencies authorized and sponsored, in whole or in part, by Saskatchewan's Ministry of Justice.

Coverage – Voluntary (POL 21/2014)

This policy establishes the guidelines for extending voluntary coverage to industries and occupations excluded from the Act. It explains the application and approval process. It also clarifies that when voluntary coverage has been purchased, the employer and workers are subject to the same requirements and entitled to the same benefits as those required to have coverage under the Act.

Employer Accounts – Clearances and Letters of Good Standing (POL & PRO 22/2014)

This policy and procedure outline the process for issuing clearances and letters of good standing. It clarifies that a clearance letter must be obtained prior to a principal releasing any payment to a contractor, including any advance, progress, or final payment. It also notes that a principal may request a letter of good standing (prior to hiring a contractor) to inquire about the contractor's WCB status. However, the letter of good standing does not replace the need for a clearance letter prior to releasing payment.

Reversing Decisions (POL & PRO 23/2014)

The Act authorizes the WCB to rescind, alter or amend any decision it has previously made (Section 20(5)). This policy and procedure establish the process for reversing decisions and detail the circumstances in which decisions may be reversed. These documents supersede POL 13/91 and PRO 51/2006 and have been updated to clarify that they apply to both Operations and Employer Services decisions.

Alternative Assessment Procedure (AAP) for the Interjurisdictional Trucking Industry (POL & PRO 24/2014)

Prior to 1995, all Canadian compensation boards required interjurisdictional trucking employers to pay a proportionate assessment for each driver who traveled in or through their jurisdiction. To

address the issues with this practice, Association of Workers' Compensation Boards of Canada created an Alternative Assessment Procedure (AAP) for the Interjurisdictional Trucking Industry. The AAP forms part of the Interjurisdictional Agreement (IJA) and establishes an elective assessment procedure under which employers in the interjurisdictional trucking industry can pay premiums for workers to the assessing board in the jurisdiction where the worker resides. This policy and procedure have been updated to note that, beginning January 1, 2015, commercial bus operators can participate in the AAP.

Compensation Rate – Apprentices and On-the-Job Training (POL & PRO 25/2014)

This policy and procedure establish guidelines for compensating workers who are injured while undergoing training or instruction as defined within the policy. They clarify that a worker's earnings base will be increased according to the probable wages that the apprentice would have received for each applicable stage of the apprenticeship program effective at the time of the commencement of loss of earnings. These adjusted earnings will be subject to CPI increases. Throughout the apprenticeship or on-the-job training program, Operations staff will perform a required comparison between the Section 50 increases (including any applicable CPI adjustments) and the original CPI-adjusted earnings. The worker's benefits will be based on the greater of these two amounts. The policy also clarifies that CPI will begin to apply after the projected completion date of the apprenticeship program.

Medical Fees – Occupational Therapy (PRO 50/2014)

This medical fee procedure has been updated as a result of discussions with the Saskatchewan Society of Occupational Therapists. Fee increases have been provided effective March 1, 2014, April 1, 2014, and April 1, 2015. These fees will remain in effect until

the WCB and SSOT reach a new agreement. Further the procedure now directs if a worker needs occupational therapy, the Vocational Rehabilitation Specialist or attending care giver will request Health Care Services to arrange care. However, if the referral is urgent (i.e., recent post-operative hand therapy client), the Occupational Therapist can begin treatment before hearing from the WCB.

Medical Fees – Psychologists (PRO 51/2014)

This procedure establishes fees and practice guidelines for primary level and assessment services provided by psychologists. An updated fee schedule and practice guidelines are effective April 1, 2014. In addition to fee increases, the procedure now directs that psychologists are required to submit progress reports (PSYP) after every three treatments or three hours of service, whichever occurs first.

Medical Fees – Physical Therapy Services (PRO 52/2014)

This medical fee procedure establishes fees and guidelines for accredited physical therapists providing services to WCB clients. This updated procedure is a result of discussions with the Saskatchewan Physiotherapy Association (SPA) and supersedes PRO 52/2013. The new fees are effective April 1, 2014.

Medical Fees – Assessment Teams (PRO 53/2014)

The continuum of care model is a framework for the efficient and coordinated planning and provision of medical aid and return-to-work plans appropriate to each stage of a worker's injury and recovery. Within this model, there are three levels of assessment and treatment – Level I (primary), Level II (secondary), and Level III (tertiary) – that progress towards increased program complexity, scope and resources, depending on the needs of the injured worker. The role of the assessment teams is to ensure the worker's optimal recovery from a physical work injury and a return to

safe, meaningful employment. This procedure has been revised to reflect an updated fee schedule effective June 1, 2014.

Expenses – Travel and Sustenance – PSC Rates (PRO 54/2014)

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.

Medical Fees – Registered Nurse (Nurse Practitioner) (PRO 55/2014)

PRO 55/2014, Medical Fees – Registered Nurse (Nurse Practitioner), has been approved. This procedure supersedes PRO 57/2012 and is effective September 1, 2014. It provides the RN(NP)s with their own fee schedule for reporting that is independent of physician fees.

Minimum Average Weekly Earnings (Section 70(5)) – 2015 (PRO 56/2014)

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 proceeding the year in which the review of the compensation occurs. Effective January 1, 2015, the minimum average weekly earnings will not be less than \$653.77.

Minimum Compensation (Section 75) – 2015 (PRO 57/2014)

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, 2015, the minimum compensation will not be less than \$490.33 per week, or the actual amount of the worker's average earnings.

Default in Assessment Payment (PRO 58/2014)

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, 2015, the annual penalty rate will be 7.25% with a monthly rate of 0.60%.

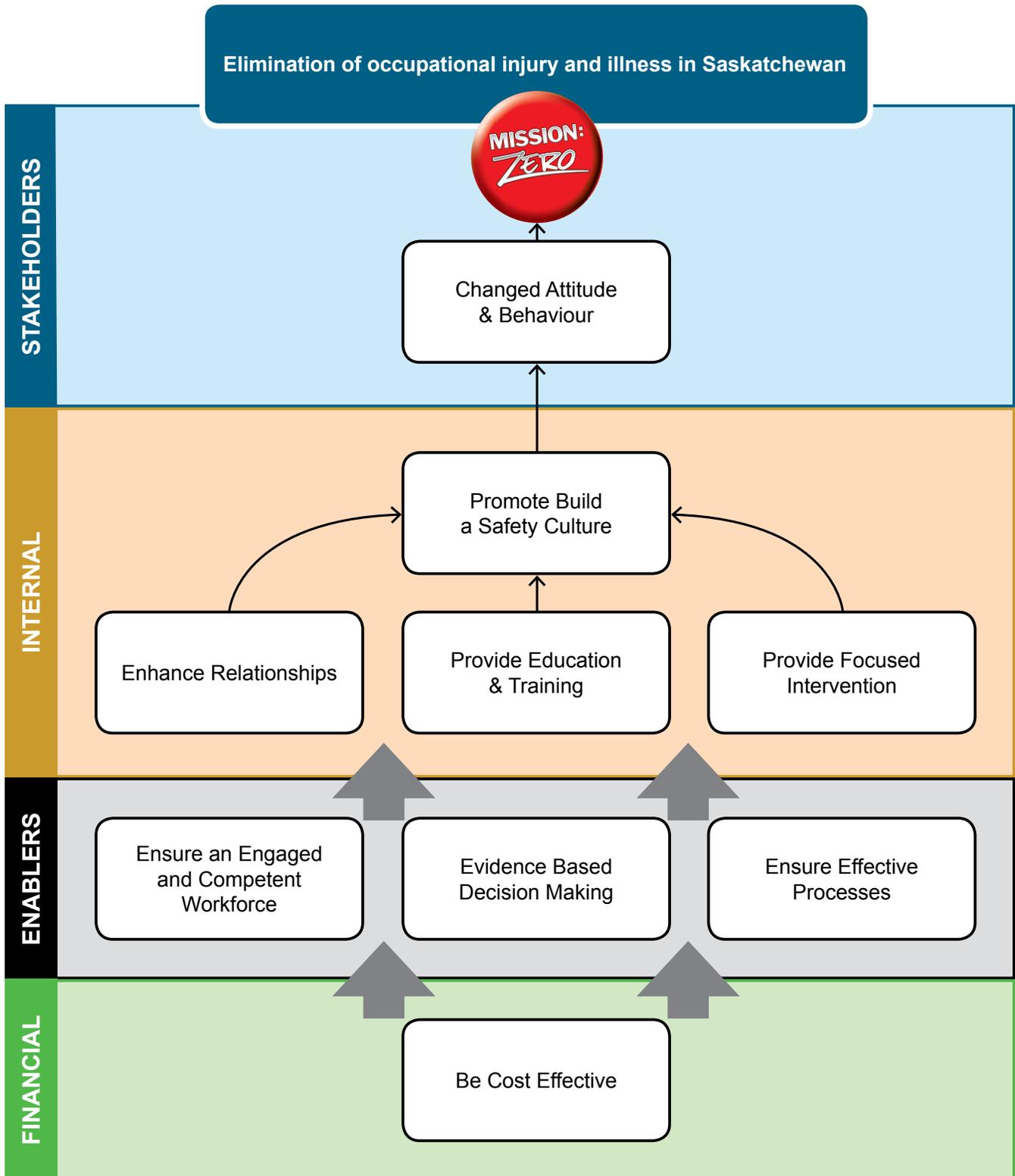
Calculation of Net Compensation Payable (PRO 59/2014)

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. CRA has announced federal and provincial changes to tax credit amounts effective January 1, 2015.

Consumer Price Index (CPI) – Annual Increase (PRO 60/2014)

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 2015, entitlements will be increased 2.1% due to the CPI increase.

WorkSafe Strategy Map



WorkSafe Saskatchewan



Work to live.

The WorkSafe Saskatchewan partnership between the WCB and the Ministry of Labour Relations and Workplace Safety (LRWS) was formed in 2002 when the provincial injury rate was at an all-time high of 4.95 percent. The mandate of the partnership was to develop and execute on strategies that would bring about a significant and sustained reduction in work place injuries. In 2014, the WCB reported a 2.41 percent Time Loss injury rate and a 6.99 percent Total injury rate.

The Strategic Objective is to reduce the Total injury rate to 5 percent by 2018. The overall goal is zero injuries and zero fatalities.

WorkSafe, along with our partners, is achieving our injury reduction goals through the four pillars of prevention: targeted and general campaigns to raise awareness and change behaviour, education and training, targeted interventions, developing leadership and enhancing partnerships in order to prevent duplication of effort and to meet strategic and operational objectives.

Focused

Priority companies: The WorkSafe partners hold regular meetings to ensure integration of activities. WorkSafe conducted over 253 meetings with priority companies in 2014.

Health care: Health care remains a priority industry for WorkSafe. The health care strategy developed in 2013 through a collaborative effort between the Saskatchewan Association for Safe Workplaces in Health (SASWH) and WorkSafe. It launched successfully and all elements of the strategy are on target. It was rolled out with a focus on 13 facilities with the highest number of claims. Incorporated into this was a back injury "Who's Got Your Back" Campaign. Over 600 kits containing posters, window clings and Tool Box talks for supervisors were delivered to health care facilities around the province.

The Certification Auditor and a Prevention Consultant had the opportunity to work with SASWH on the Accreditation Canada Standards Review committee. The members reviewed the standard, and as a collective put forward their recommendations to add a safety component to the management and leadership element of the tool.

Youth: Protecting young people as they enter the workforce also remains a priority for WorkSafe. As part of our strategy for youth, we have identified that there needs to be consistent orientation for young workers. We also identified that there is a lack of orientation resources for employers. WorkSafe has assembled a committee involving a number of safety associations and other partners to begin developing a provincial youth strategy with the first focus on orientation materials.

As part of our priority on youth, WorkSafe collaborated with LRWS on the updated, interactive version of the Young Worker Readiness Certificate Course launching in 2015.

WorkSafe continues to sit on the Early Safety Training and the Skills Canada Committees. To help raise awareness and teach young people about workplace safety, the WorkSafe Street team took part in 12 events around the province.

Involved

In 2014, we worked to improve our mechanism for face-to face contact by establishing the groundwork for a Speakers Bureau. In 2014, the WCB Prevention department accepted over 100 speaking requests and conducted sessions on Return to Work, Understanding the WCB, and general statistical and Mission: Zero presentations.



Don't text and drive.

- eat
- watch videos
- fight
- be a DJ
- email
- take a selfie

What's your distraction?

Keep your hands on the wheel and your eyes on the road.



WorkSafe
SASKATCHEWAN

Work to live.

www.worksafesask.ca

WorkSafe held a day-long learning event in Estevan in November. These WorkSafe Regional Meetings have become annual events. The Estevan event hosted over 70 people representing various organizations.

WorkSafe continues to seek and maintain formal partnerships in order to promote Mission: Zero and support injury prevention. WorkSafe now has 37 formal and active partnership agreements.

Aware

WorkSafe continues to build awareness around the need to take action for injury prevention. In an annual survey of Saskatchewan working public, 73 percent of the Saskatchewan population is aware of WorkSafe and Mission: Zero. This is a significant increase from 2013 when 66 percent were aware of Mission: Zero and 56 percent were aware of WorkSafe. 33 percent say Mission: Zero has motivated them to prevent injuries.

WorkSafe ran a distracted driving campaign in two targeted areas of the province. A pre- and post-campaign survey showed that respondents in the target area reported awareness of the campaign and Saskatchewan's new driving laws. Post-campaign they self-reported higher incidence of distracting-driving behaviours and decreased texting while driving. The television ad for the campaign was a finalist at the International Media Festival for Prevention in Frankfurt, Germany.

Educating

The WCB Prevention department continues to offer classroom training courses in Effective Return to Work, Computer Workstation Assessment Training, Back Talk and Understanding the WCB.

In mid-2013, the WCB began offering classroom sessions of OHS committee training when the courses moved from LRWS to the WCB. In 2014, the WCB registered and trained over 4,000 participants. The training materials are also undergoing an update for legislative changes and a rebrand.

Committee training courses include OHC Levels 1 and 2 and Supervision and Safety. WorkSafe also certifies external instructors, and in 2014 provided 13 Train-the-Trainer sessions.

Prevention staff will also offer special courses on demand to employers. They delivered 45 of these in 2014.

Online training continues to be popular. WHMIS, Inspections and Investigations courses are available on the WorkSafe website through the Canadian Centre for Occupational Health and Safety (CCOHS). In 2014, 5,079 people took WorkSafe online training, an increase from 4,835 in 2013.



Don't do make-up and drive.

- text
- be a DJ
- eat
- fight
- read
- do your hair

What's your distraction?

Keep your hands on the wheel and your eyes on the road.



WorkSafe[™]
SASKATCHEWAN
Work to live.

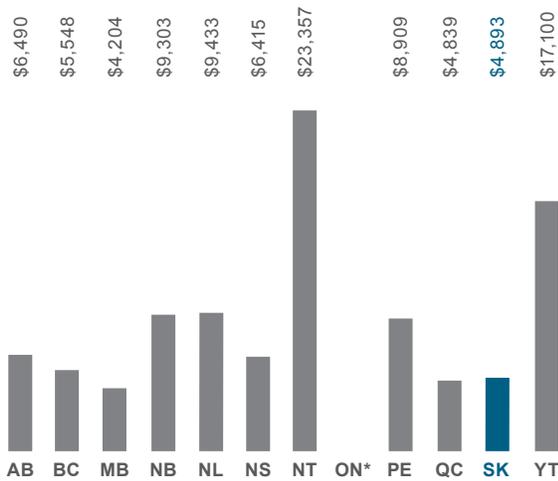
www.worksafesask.ca

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.

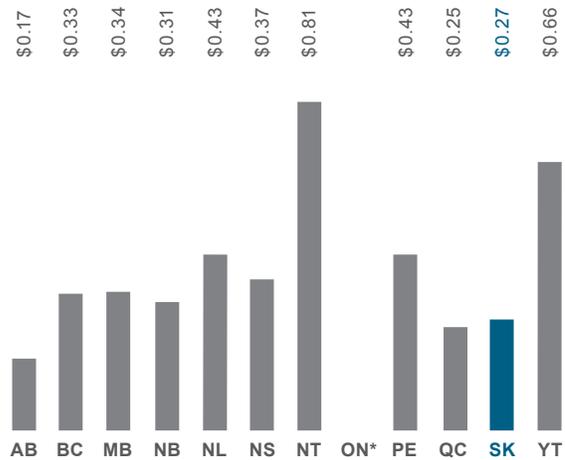
The following comparisons are based on 2013 data (the most recent data available).



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.

* Ontario data not available



Administration Cost Per \$100 Assessable Payroll

* Ontario 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

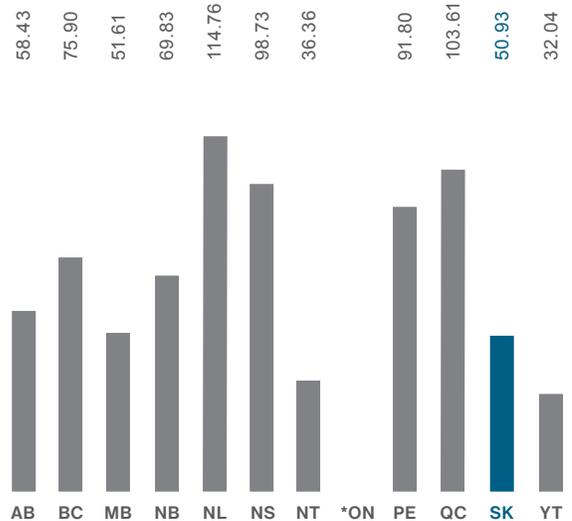
* Quebec data unavailable



Injury Rate per 100 Workers of Assessable Employers

* Northwest and Nunavut Territories data unavailable

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 2013 Key Statistical Measures and Indicator Ratios at the AWCBC's website www.awcbc.org.



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