



Corporate Business Plan 2019

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Introduction

2018 marked an important turning point for the Workplace Safety and Insurance Board (WSIB). We completely eliminated our unfunded liability (UFL) almost 10 years ahead of the legislated deadline after reaching a high of \$14.2 billion in 2011.

From this position of financial security we can take the next steps to deliver stronger outcomes and better experiences for the people we are here to help.

Our 2019 Corporate Business Plan is a one-year plan with a multi-year outlook that describes the initiatives we will carry out to begin accomplishing the goals we set in our 2019-2021 Strategic Plan:

1. Make Ontario a safer place to work
2. Improve return-to-work and recovery outcomes
3. Meet our customers' needs and expectations
4. Provide services in a financially responsible and accountable way

Together, our Corporate Business Plan and Strategic Plan meet the requirements of the Ontario Government's Agencies and Appointments Directive and the Memorandum of Understanding between the Minister of Labour and the Chair of the Workplace Safety and Insurance Board.

All of this work is grounded in how well we contribute to the overall economic and social health of Ontario – what we call our public value. We deliver public value to Ontarians by reducing the disruption and devastation caused by workplace injuries and illnesses, while making Ontario a safer place to work. And, we must deliver our services in a way that meets the needs and expectations of the people with whom we serve and work.

2019-2021 Strategic Plan and performance measures



Make Ontario a safer place to work

Ontario should be one of the safest and healthiest jurisdictions in which to work.

Employers want to protect their employees and prevent injuries and illness from happening in the workplace. Prevention doesn't have to be costly, but doing nothing can be. All injuries or illnesses have a cost and negatively impact people, businesses and the larger community. That's why we offer voluntary programs and services that help employers build a healthy and safe workplace to meet their responsibilities and return-to-work obligations.

Measure	Baseline	Target
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Lost-time injury rate

0.92
(Schedule 1, year-end 2017)



Improve return-to-work and recovery outcomes

People deserve fast access to leading health-care and rehabilitation services, and safe and lasting return to work.

The research is clear – returning to work as soon as safely possible is essential to psychological and financial well-being. It's also important that return to work is healthy and sustainable to ensure long-term well-being. The goal is not just to get people back to work – it's to help people stay at work.

Measure	Baseline	Target
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Return to work at 100% pre-injury earnings within 12 months

89.9%
(Schedule 1, Q2 2018 YTD)





Meet our customers' needs and expectations

Our customers should get the services they need and expect with the least amount of effort.

We know it hasn't always been easy for people and businesses to work with us. We need to improve our services and be easier to work with. This means quick and fair entitlement decisions, making it easier to access high-quality health care, reducing the stress of an injury, improving return-to-work outcomes, giving employers more time back to run their business, and easing the burden of catastrophic injury, illness or death.

We need skilled and talented professionals to deliver the kind of empathetic and effective service we want to be known for. We will make sure that top talents choose to work and build their careers here.

By investing in and adapting our processes to the right technology, we can provide better service that makes the experience people have with us more convenient and successful while preparing to meet the demands of our digital future.

	Measure	Baseline	Target
Overall satisfaction with the WSIB	Injured/ill people	72% (Q2 2018)	↑
	Employers	78% (Q2 2018)	↑



Provide services in a financially responsible and accountable way

We must deliver our services and drive system improvements in a financially responsible and accountable way.

A workplace injury or illness can be a devastating event. In addition to physical recovery, a person and their family may face anxiety, uncertainty and worry about future employment. For an employer, it removes a productive employee from their business, resulting in disruption.

We are committed to meeting our business objectives of delivering improved outcomes for the people we serve and doing so efficiently and effectively. That responsibility includes ensuring stability for businesses through future economic volatility. It's also important to be efficient so we can direct our resources to what matters most – supporting people with work-related injuries or illnesses to recover and return to work.

Technology is changing more rapidly than ever before and we can't allow ourselves to fall further behind. We need to invest in the right technology to adapt to a digital future.

Measure	Baseline	Target
Sufficiency Ratio	>100%	

2019 priorities

The following 2019 priority objectives and initiatives are key components to support the multi-year transformation taking place across the WSIB as we evolve our programs, technology, and people, while continuing to ensure Ontario's workplace safety and insurance system is there for people who need it.

STRATEGIC
ALIGNMENT

2019 priority areas



Core Services Modernization

Deliver foundational process and technology changes for injured people, employers and healthcare providers resulting in improvements to service excellence and financial responsibility.

OBJECTIVES:

Optimizing service delivery channels to meet different customer relationship needs across case management, return-to-work and health-care services, and achieve barrier-free service for employers and injured persons.

Enable faster processing of billing and payments for health care and drugs, facilitate online transactions for registration, scheduling appointments and referrals, and provide self-serve options around claims maintenance and inquiry.

INITIATIVES:

- Enhance our customer service experience through technology-based channels
- Execute Infrastructure Strategy to enable customer-centric services
- Pursue technology-enabled modernization of transactional business processes, enhancing options and streamlining customer interactions with the WSIB



Return to work and recovery

People and operating model changes to claims lifecycle and day-to-day operations. Focus on delivering improvement to return to work and recovery.

OBJECTIVES:

Meet our customers' needs by providing a specialized service experience and clear communication that fosters trust and instills confidence.

Identify risk and triage cases to the right resources and expertise to provide an appropriate level of effort and service.

Make quality, timely and fair decisions that are informed by individual case requirements, governed by legislation, guided by clear policies, and supported by optimized and transparent processes.

Leverage internal and external service providers to facilitate access to best care and recovery resources, improve quality of life and provide safe and sustainable return to work.

Make a difference in the lives of injured and ill workers through our dedicated, highly-skilled experts and certified professionals whose responsibilities are aligned to achieve the best return-to-work and recovery outcomes and support improved quality of life.

Collaborate with health-care and community providers, return-to-work industry experts, the research community, government and other stakeholders to capitalize on scientific evidence and best practices to become the leading return-to-work organization.

INITIATIVES:

- Perform quality control and continuous improvement across the claims lifecycle
- Leverage advanced analytics to guide allocation, approaches to cases and automated decision-making support (includes use of artificial intelligence)
- Provide access to best health and improve health-care related decision-making by:
 - Improving clinical collaboration in recovery and return to work
 - Developing an integrated provincial return-to-work and health hub
 - Integrating return-to-work professionals in the Specialty Programs and Occupational Health Services
 - Ensuring decisions are informed by best practices and current science



Employer services

Focus on improving service excellence by streamlining the employer service model and modernizing rate framework.

OBJECTIVES:

Make it easy for employers to understand and manage their obligations with the WSIB.

Increase our focus on customized services which add value for employers.

Reduce the burden on employers so they can spend more time on their business, and less time managing their WSIB obligations.

Improve the employer service delivery model.

Transition to a rate structure aimed at fairer premium allocation for employers and balanced rate responsiveness to employer risk.

INITIATIVES:

- Modernize the rate structure by implementing rate framework
- Provide employers insights into their premiums and health and safety metrics along with peer comparative capabilities
- Make improvements to the employer services delivery model as they relate to:
 - Channel solutions and customer experience strategy for employers
 - Proactive outreach campaigns to improve premium reporting
 - Customer segmentation to provide differentiated services required to various customer profiles
 - Increase payment options



Health and safety services

Design and deliver integrated, customer-centric services that encourage employers to create healthier and safer Ontario workplaces through improved employer engagement and occupational health and safety competencies.



OBJECTIVES:

Strengthen integration, accountability and effectiveness of the occupational health and safety system.

Develop customer-centric health and safety programs that encourage workplace wellness.

Promote health and safety through active participation in World Congress on Safety & Health at Work 2020, a global forum for advancing worker health protection.

INITIATIVES:

- Develop a health and safety excellence program (HSEP) to obtain better prevention outcomes and enhance service delivery
- Host the 2020 World Congress on Safety & Health at Work

Spotlights

2019-2021 People Plan

The people and businesses of Ontario depend on the WSIB to make the province a safer place to work and to help them when things go wrong. Delivering on this responsibility are the employees of the WSIB who serve Ontarians from 14 locations across the province. As of 2018, our active and committed workforce of 3,920 is 67% female, 73% unionized and made up of four different generations. Our most important asset is our employees, who are at the heart of everything the WSIB does. We face a future driven by changes in technology, population demographics and the ongoing transformation to the nature of work itself. Our employees need to be enabled to navigate change and empowered to deliver public value as we improve our return-to-work and recovery outcomes, and make Ontario the safest and healthiest place to work.

Our 2019-2021 People Plan focuses on:

- A future-ready workforce: our employees' skills and abilities align with the WSIB's strategic objectives
- Engaged employees: our employees feel valued and experience meaningful opportunities for recognition, contribution, and growth. Our workplace is inclusive, respectful and healthy
- Effective leaders: our leaders have the competencies to deliver in a changing environment. Our leaders communicate effectively and with passion

Investment Management Corporation of Ontario

Having reached 100% funding, the combination of excess funding from investment assets for all three funds managed (insurance, LRI, Pension Funds) as well as the transfer of investment implementation of WSIB's investment strategy to Investment Management Corporation of Ontario ("IMCO") requires an evolution of investment priorities and risk management.

As a result of this evolution, the organization is now focused on:

- Development of a second generation Strategic Investment Plan (SIP 2.0) to examine risks in a changed world of excess funding and market uncertainty
- Development of a robust supplier relationship management function and reporting on IMCO's performance across a number of key performance indicators that go beyond investment performance to include governance, risk management, processes and systems, and people knowledge and skills

These indicators will facilitate focusing on the evaluation and management of IMCO delivering on the expected benefits of:

- Enhanced risk-adjusted net investment performance
- Enhanced risk management
- Broader access to investments

Implementation plan

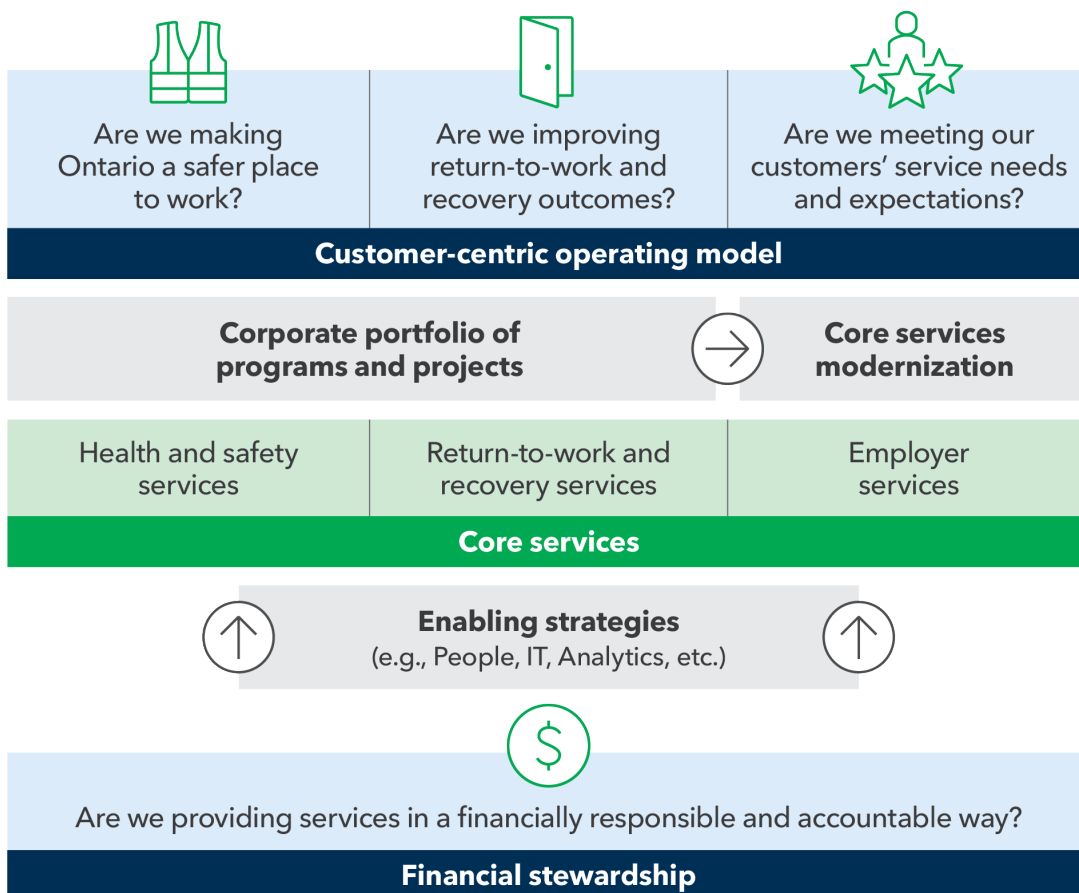
Delivering on our priorities requires careful planning and rigorous oversight. We have developed a strategic implementation map to support the execution of the 2019-2021 Strategic Plan. This map acknowledges that our core services come first – these services directly support the employers of Ontario and people with injuries/illnesses. The core services strategies are aligned to our priority areas, and identify the objectives, initiatives, and measures we are tracking to ensure we are making continued progress toward becoming a modern, service-focused, leading workers’ compensation organization. Supporting these core services are foundational enablers, which are key to achieving our strategic goals.

The strategic implementation map informs our multi-year integrated enterprise roadmap which guides the sequencing and prioritization of our overall project portfolio. It sets the course for a future WSIB that is focused on:

- Making Ontario a safer place to work
- Improving return-to-work and recovery outcomes
- Meeting our customers’ service needs and expectations
- Providing services in a financially responsible and accountable way

Our vision

To make Ontario the safest and healthiest place to work and set the standard for outcomes in recovery, return to work, occupational health care and claims decision-making.



Three-year financial plan

(\$ millions)	2018 Forecast	2019 Budget	2020 Budget	2021 Budget
Revenues				
Net Premiums	4,811	3,523	3,134	3,224
Net investment income	1,308	1,602	1,706	1,755
Total revenues	6,119	5,125	4,840	4,979
Expenses				
Claim costs				
Claim payments	2,477	2,641	2,672	2,768
Claim administration costs	482	462	483	491
Changes in actuarial valuation of benefit liabilities	(151)	636	410	314
	2,808	3,739	3,565	3,573
Loss of Retirement Income Fund contributions	58	66	68	71
Administration and other expenses	480	491	514	523
Legislated obligations and funding commitments	271	267	267	267
Total expenses	3,617	4,563	4,414	4,434
Excess of revenues over expenses	2,502	562	426	545
Total Other Comprehensive income (loss)	205	52	54	57
Total Comprehensive income (loss)	2,707	614	480	602
Total Comprehensive income (loss) attributable to:				
WSIB stakeholders	2,559	439	297	412
Non-controlling interest	148	175	183	190
	2,707	614	480	602
Total administration costs	933	933	977	994
Net investment return	4.75%	4.75%	4.75%	4.75%
Net assets (Unfunded liability) on a Sufficiency Ratio basis	1,930	2,666	3,318	4,115
Sufficiency Ratio	106.0%	108.1%	109.9%	112.2%

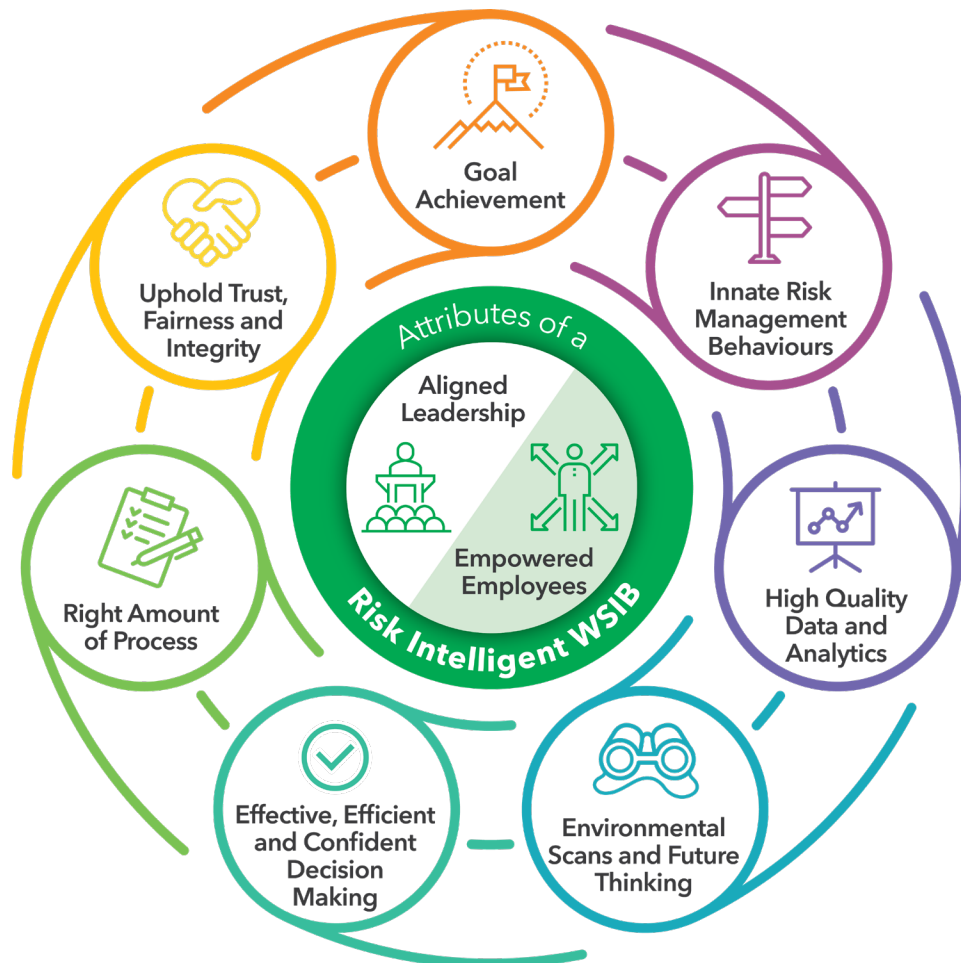
Enterprise risk management

The WSIB Enterprise Risk Management (ERM) function continues to evolve and mature, enabling the WSIB to effectively manage critical risks to the achievement of the Corporate Business Plan's objectives, and providing a key foundation for effective governance of the WSIB. In alignment with the Corporate Risk Management Policy and ERM Framework, the ERM function includes risk-based analysis of operations, strategic decision-making options, and key projects that underpin the Corporate Business Plan.

Key objectives for the ERM function for 2019 include:

- Incorporating risk identification and mitigation into business planning
- Applying the ERM framework to identify and monitor new and emerging enterprise risks with regular reporting to the Board of Directors
- Continuous expansion of ERM's role in advising and supporting projects and initiatives, in addition to fostering an organizational risk management culture to support risk-informed decision making at all levels

Through ongoing maturation, the WSIB is instilling a risk intelligent culture, where people at every level of the organization consider and manage risk as an intrinsic part of their jobs. Such a culture supports open discussion about risks and opportunities encountered in operations, and leads to enhanced decision-making and stronger organizational performance.



Significant enterprise risks

The WSIB, through its ERM function, closely monitors enterprise risks that may impact the achievement of strategic objectives and undertakes continuous engagement with leaders to assess and adjust risk mitigations and controls. The chart below summarizes its current assessment of significant enterprise risks.

Summary of risk assessment and risk projection					
Significant enterprise risk	Risk assessment	Effectiveness of risk responses	Risk projection		2018 Risk target
			Next period	Next 12 months	
Insurance funding	Moderate	Moderate	▲	▲	Moderate
Management of claims	High	Developing	↔	↔	High
Enterprise compliance	High	Moderate	↔	▼	Moderate
Program and project delivery	High	Developing	↔	▼	Moderate
Workforce	High	Developing	↔	▼	Moderate
Business continuity management	High	Moderate	↔	↔	High
Information technology	High	Moderate	↔	▼	Moderate
Third party	High	Developing	↔	↔	High
Legislative and regulatory change	High	Moderate	↔	↔	High
Reputational	Moderate	Developing	↔	↔	Moderate

In addition to updating and revising the portfolio of significant enterprise risks, the WSIB is focused on addressing the following key areas of risk in 2019:

FUNDING SUFFICIENCY

The WSIB's recent achievement of full funding reinforces the need for the WSIB to review funding risk going forward. Accordingly, the scope of the insurance funding risk has been expanded to now include the risk of overfunding the system and the required actions to address preserving a Sufficiency Ratio above 100%.

MODERNIZATION EFFORTS

We are undertaking extensive efforts to update the WSIB's technology platform and to make operational services more efficient, customer-centric, and dynamic. Successful implementation of these modernization efforts will help mitigate several significant enterprise risks such as the Management of Claims, Insurance Funding, Information Technology and Workforce risks. ERM will drive a risk-based approach and work with various stakeholders to provide risk guidance and support in order to ensure the successful outcome of such efforts.

PROGRAM AND PROJECT EXECUTION

Our programs and projects support the WSIB's 2019-2021 Strategic Plan. Successful execution of these programs advances our transformational goals and supports the achievement of our strategic objectives. A key mitigation to the risk of unsuccessful program and project execution is the new centralized Enterprise Portfolio Management Office (EPMO) which aims to ensure every projects' success. The establishment of an effective EPMO will not only facilitate sound project execution but will ultimately contribute to improved outcomes for people with work-related injuries and illnesses, healthcare providers, and employers.

CHANGE FATIGUE (CHANGE MANAGEMENT)

While enhancements to technology and processes begin to emerge across the organization, the risk of change fatigue also increases. Areas of enhanced exposure include our operations workforce as it adapts to administering claims differently and adjusts to new interfaces and touchpoints with providers and people with work-related injuries or illnesses. ERM will continue to monitor and assess the management of change throughout the organization with specific attention paid to ensuring that principles of change management are continuously integrated into the planning of transformational programs and projects.

LEGISLATIVE CHANGES

The introduction of new legislation, or changes to existing legislation can bring significant risk to the organization, and may require adjustments to existing plans and activities. ERM is following the WSIB's interactions with the Ministry of Labour to understand any potential Workplace Safety and Insurance Act (WSIA) or non-WSIA related legislative amendments by the provincial government.

Appendix

Mandate

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

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

Program

The WSIB administers no-fault workplace insurance for just over 300,000 employers and covers more than five million working people in the province. We provide disability benefits for people who have been injured at work and benefits for the survivors of those who have been fatally injured at work, manage the provision of high-quality health care, and assist in the early and safe return to work for people who are injured on the job or who contract an occupational disease.

The WSIB operates under the Meredith principles:

- Ontario's workers compensation is a "no fault" system
- Benefits to workers are secure
- Employers provide funding for the system based on their collective liability
- The WSIB is independent from government
- The WSIB has the exclusive jurisdiction on benefit claims

The WSIB is funded entirely by employer premiums and does not receive any funding from the Government of Ontario.

The WSIB provides funds to the Ministry of Labour for prevention, administration of the *Occupational Health and Safety Act*, the health and safety associations, the offices of the Worker Adviser and Employer Adviser, and the Workplace Safety and Insurance Appeals Tribunal.

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

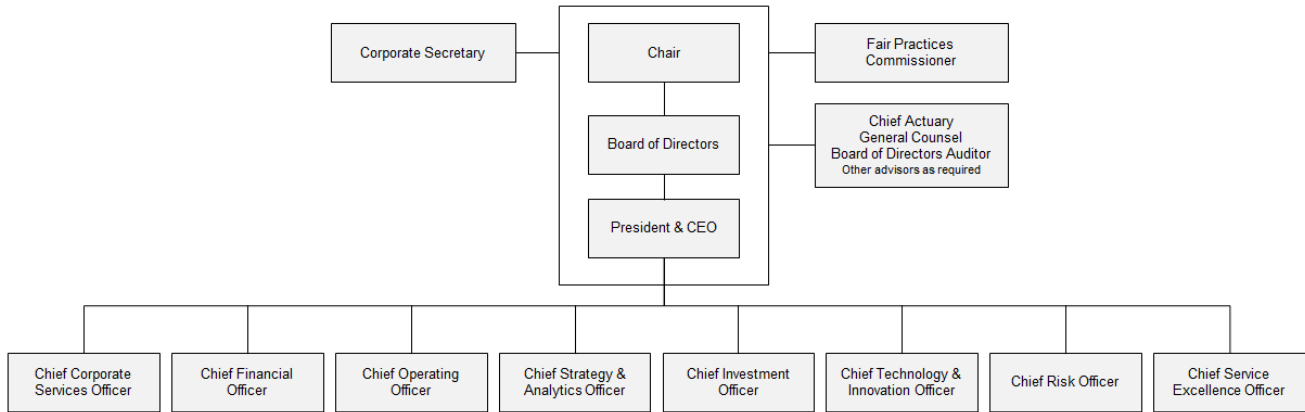
Enterprise governance

The Enterprise Governance Framework promotes effective, efficient, accountable and transparent decision-making. Within this framework, the Board of Directors' (BoD) mandate includes obligations associated with a Government of Ontario board governed agency. The BoD and each Board Committee has its own mandate and annual work plan. These committees are:

- Governance Committee provides advice and assistance to the BOD on issues relating to the governance of the agency, the stewardship role of the BOD with respect to the management of the agency and the functioning of the BOD to assist the WSIB in enhancing its performance
- Audit and Finance Committee assists the BOD in fulfilling its oversight responsibilities with respect to:
 - The integrity of the WSIB financial reporting process and statements, and those of the WSIB Employees Pension Plan and Employee Supplementary Pension Plan
 - The effectiveness of internal controls
 - The performance of the actuarial function
 - The performance, independence, and qualifications of the internal and external auditing functions, including the statutory Value-for-Money Audit function, and
 - Compliance with laws, regulations, and policies relevant to finances, financial reporting and the annual financial statements of the WSIB, its subsidiaries, and the Pension Plans
- Health and Safety Committee assists the BOD in providing strategic direction and oversight with respect to the WSIB's health and safety mandate to promote health and safety and strategic goal to make Ontario the safest and healthiest place to work
- Investment Committee provides advice and assistance to the BOD on issues relating to the administration of the investments of the Insurance, Pension, Supplementary Pension and Loss of Retirement Income funds
- Human Resources and Compensation Committee assists in the areas of Human Resource strategy, oversight of the HR function and support to the BOD in its role as Plan Sponsor and Administrator of the WSIB Employees' Pension Plan and the Supplementary Pension Plan

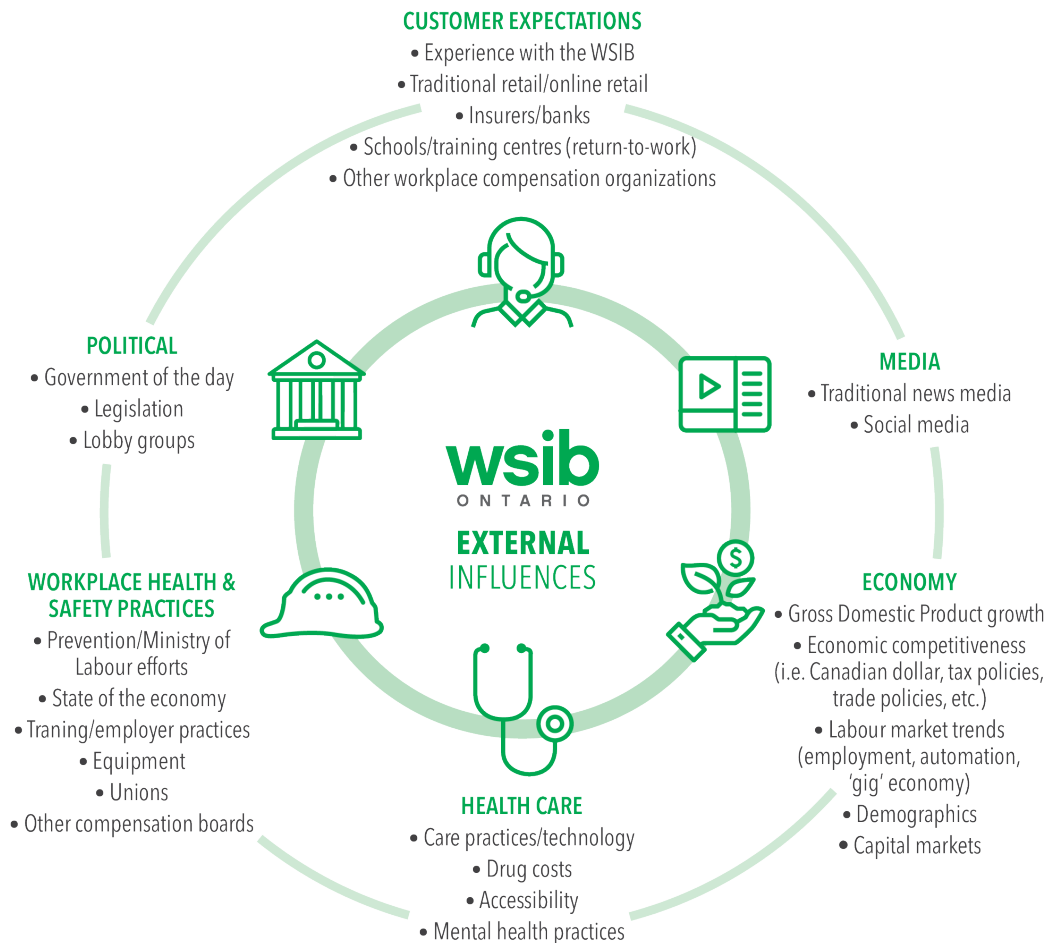
In support of the BOD's commitment to continuous improvement, members of the Board conduct regular evaluations. The WSIB regularly reviews and updates its action plan to guide further governance enhancements.

Corporate structure



Environmental scan

A number of external factors impact the WSIB and its operations. These range from economic trends that influence the labour force we support to health-care advances, customer expectations and the political landscape.



We reviewed development in each of these external influences and identified the following considerations for 2019 and beyond.

EXTERNAL INFLUENCES

Ontarians increasingly demand personalization in products and experiences through seamless multi-channel service

- Digital apps and access to products/personal accounts across all channels continue to be the norm. Customers increasingly expect to be able to carry out all their business, including accessing government services, on any device, anywhere, anytime.
- Research indicates that customers prefer engaging, rather than transactional, end-to-end interactions with primary interaction mobile applications or “apps.” Transactions on mobile apps will become real-time conversations with the help of artificial intelligence (AI) and bot technologies. Ultimately, these engaging mobile apps will become the primary web portal for mobile customers.
- Personalization efforts are more focused on saving and respecting customers’ time; this will require companies to leverage a deep understanding of customer preference, structured and unstructured data, conversations in and across channels, and to pre-emptively anticipate customer needs.
- Insurers continue to customize products and improve transparency by offering peer-to-peer insurance (i.e. where unused premiums are returned or donated), usage-based models (i.e. where coverage can be switched on/off) and new product lines for the sharing economy.



Technologies like AI, Internet of Things (IoT) and robotics will continue to improve speed and quality of service, while enabling new business models and service delivery approaches

- As AI algorithms and IoT devices proliferate and improve data quality, insurers will become more adept at creating risk profiles to reduce cycle times for a decision, improve pricing, automate claims decisions and improve coaching in case management. Insurers are looking to further streamline claims operations using advanced algorithms to handle initial claims routing, increasing efficiency and accuracy.
- Companies will further explore block chain technology to instantaneously authorize payments from a customer’s financial account and chat bots and speech analytics will continue to be leveraged more to provide instant support and take pressure off routine service.
- Robots are improving health outcomes by assisting surgeries and providing medical “coaching” to patients.
- Deep learning technologies will become more common for processing the incredibly large and complex data streams that will be generated by “active” insurance products tied to an individual’s behavior and activities.



Changing nature of work and rise in precarious employment

- AI is evolving rapidly and could transform or replace many types of jobs, from highly skilled professionals to low skill. Forecasts on the impact of AI in Canada vary widely as studies differ on how to measure the risk of AI for occupations. It is estimated that up to 30% of jobs are at high risk of having some task automation. Conversely, automation may be of benefit to Ontario's economy, helping to improve productivity in the face of an aging population.
- As short-term freelance contracts in the "gig economy" begin to replace full-time jobs that include benefits like pensions, job stability and income security could become uncertain; moreover, growth in non-standard work is largely coming from temporary full-time work which is growing at twice the rate of permanent full-time employment.
- Online work platforms that connect clients with freelance workers around the world may soon make virtual work widespread in Canada. These marketplaces are growing at an estimated 33% annually.
- Factors like globalization, technological change, declining unionization and competition with the United States for business investment are contributing to a decline in medium skilled jobs as well as a rise in non-standard work.



Health-care trends

- Increasingly, health care is moving from fee for service models to value-based funding approaches. Value based care/reimbursement is the concept of paying for health-care services based on outcomes. It has been demonstrated to provide better care to the patient as it holds one organization accountable for the patients care when they go home, rather than passing them off to a new organization.
- Personalized medicine is also a trend in the health-care space where treatment plans are built for individual patients based on variability in genes, environment and lifestyle. For example, before prescribing a particular drug, physicians may do a genetic test to understand whether a drug is effective with an individual's genetic makeup.
- The Federal Government's *Advisory Council on the Implementation of National Pharmacare* to explore options for creating a new national pharmacare program will be consulting with a wide-range of stakeholders including provinces, territories, Indigenous groups, and experts on how best to proceed with a national program.



Legalization of recreational cannabis

- While medical cannabis has been legal in Canada since 2001, there is ongoing debate about its use in treating the sick or injured.
- With the Federal government's legalization of recreational cannabis across the country, employers and workers will require increased education and awareness around the effects of cannabis use at the workplace, and may need to update or establish workplace drug and alcohol policies that address cannabis use.
- The WSIB may also experience an increase in claims requesting cannabis as a preferred therapy, and may need to revise its policies accordingly.



Claims compositions and mental health coverage

- While physical injury rates are decreasing, there is an increase in mental health and psychological injuries.
- Coverage for mental stress disorders is either in effect or has been proposed in all provinces and territories. The coverage is presumptive to all workers in Manitoba and Saskatchewan, and first responders only in other provinces and territories.
- New policies or legislation governing workplace mental health claims has been tabled in most Canadian jurisdictions now.



Communications plan

As an agency of the Ontario government, we are committed to transparency and accountability, and required by directive to make our strategic and corporate plans accessible to the public. We post our corporate business plans on our website to help meet these commitments and requirements. This allows anyone, including the general public, people with work-related injuries and illnesses and employers, to understand what our plans are to fulfill our vision of making Ontario the safest and healthiest place to work and set the standard for outcomes in recovery, return to work, occupational health care and claims decision-making.

We will post our 2019 Corporate Business Plan on our website under our corporate reports webpage within 30 days of receiving approval to do so from the Minister of Labour. We use the communication channels most appropriate and effective to ensure that our stakeholders are made aware of the publication of our corporate business plan each year.