



Corporate Business Plan 2020

Contents

- Introduction 2
- 2019-2021 Strategic Plan and performance measures..... 3
 - Make Ontario a safer place to work 3
 - Improve return-to-work and recovery outcomes 4
 - Meet our customers’ needs and expectations..... 5
 - Provide services in a financially responsible and accountable way..... 6
- 2020 priorities 7
 - Modernizing our core services 7
 - Return to work and recovery..... 8
 - Employer services 9
 - Health and safety services..... 10
- Significant Events 11
 - Our new premium rate-setting model 11
 - Ontario Government Review 11
- 2019-2021 People Plan..... 12
- Implementation plan..... 13
- Three-year financial plan..... 14
- Enterprise risk management 15
- Appendix..... 16
 - Mandate 16
 - Program 16
 - Enterprise governance 17
 - Corporate structure 18
 - Environmental scan..... 18
 - Communications plan..... 24

Introduction

In 2019 we accelerated our journey toward optimizing service delivery channels to meet different customer needs across case management, health and safety, return-to-work and health-care services to achieve barrier-free service for people. We are making changes to serve our customers better including investing in and adapting our processes to the right technology, so 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. To do so, in 2020 we are making a major investment in the WSIB, which we believe will have positive returns for people with workplace injuries and illnesses and businesses in the future.

In 2019, we delivered an enhancement to our Clearance Program, implemented a new payroll processing solution, focused on reducing the burden on businesses and published a new transition policy to govern our change to the new rate-setting model being implemented in 2020. We also increased internal capabilities such as Change Management and Benefits Realization to make sure we are ready as an organization from a people, process and technology to enhance our ability to measure our progress and provide transparency in reporting to our stakeholders. In November 2019, we will launch a Health and Safety Excellence program that will provide businesses with flexible, customized, and value added support to help make Ontario a safer place to work. While making these improvements, we have maintained strong financial discipline with the goal of maintaining rate stability and protecting benefits.

As we continue along this journey, in 2020 we are staying the course and focusing on delivering the promises made in our 2019-2021 Strategic Plan. Our 2020 corporate plan is purposefully designed to support our already set multi-year direction with updates to deliverables planned for 2019 and 2020. All of the work that is being undertaken to deliver against our Strategic Plan is grounded in how well we contribute to the overall economic and social health of Ontario – what we call our public value.

We will deliver public value to Ontarians through the goals set out 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.

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 that negatively impact people, businesses and the larger community. That's why we offer a Health and Safety Excellence program that will help employers build a healthy and safe workplace to meet their responsibilities and return-to-work obligations.

Measure	Baseline	Target
Health and Safety Index	1.9% (Q2 2019)	A green circular icon containing a white upward-pointing arrow, indicating a target or goal.



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
Return to work at 100% pre-injury earnings within 12 months	90.4% (Schedule 1, Q2 2019 YTD)	A green circular icon containing a white upward-pointing arrow, indicating a target or goal.



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	71% (Q2 2019)	↑
	Businesses	79% (Q2 2019)	↑



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%	

2020 priorities

The following 2020 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

2020 priority areas



Modernizing our core services

Transform how the WSIB delivers its core services to customers, including: (1) more efficient and effective operational and administrative processes, (2) reduced risk on the WSIB's technical footprint and, (3) better customer experience and reduced burden for customers.

OBJECTIVES:

Optimize 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 businesses and injured people.

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
- Pursue technology-enabled modernization of transactional business processes, enhancing options and streamlining customer interactions with the WSIB



Return to work and recovery

Focus on improving return to work and recovery through changes to the claims lifecycle and day-to-day operations.

OBJECTIVES:

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

Triage cases to the right resources and expertise to provide an appropriate level of service.

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

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

Improve lives of people with work-related injuries and illnesses through our dedicated, highly skilled experts and certified professionals who work together to achieve the best return-to-work and recovery outcomes.

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 claim approaches and automated decision-making support (includes use of artificial intelligence)
- Provide access quality health care 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 care 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 businesses.

Reduce the burden on businesses 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 new rate model aimed at boosting transparency and setting premium rates that are more fair and risk-based for Ontario businesses.

INITIATIVES:

- Implement our new premium rate-setting model in 2020
- Provide businesses with premium rates that are more reflective of their individual risk and claims experience
- Provide businesses with secure login for exclusive insights into detailed claims, costs, premiums and rates, and access to their key health and safety statistics
- 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 for various customer profiles
 - Increased payment options



Health and safety services

Promote and oversee the delivery of integrated, customer-centric services that encourage employers to create healthier and safer Ontario workplaces through the development of health and safety topics supported by financial incentives and recognition



OBJECTIVES:

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

Implement and ensure continuous improvement in a customer-centric health and safety program that increases health and safety awareness, engagement and competency development.

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:

- Operationalize the Health and Safety Excellence program to obtain better health and safety outcomes
 - Align the Health and Safety Excellence program with the Ministry of Labour's Accreditation program and system priorities and supports
 - Showcase the WSIB as a leader in health and safety at the 2020 World Congress on Safety & Health at Work

Significant Events

Our new premium rate-setting model

We are introducing a new way to set premium rates for the 300,000 Ontario businesses covered by our workplace injury and illness insurance.

The new model classifies businesses using the North American Industry Classification System (NAICS), which is a North American standard. Adopting NAICS will make it easier for businesses to understand how they and other businesses are classified.

Our new model comes into effect January 1, 2020, changing the way businesses are classified, boosting fairness and increasing transparency in how premium rates are set and adjusted. Premium rates under the new model will be based on a business's 2019 rate group rate, claims experience, the size of business, new NAICS classification, new projected premium rate and whether or not they were in an experience rating program previously.

For the first time we are also sharing projected premium rate information with businesses. Projected premium rates provide the future direction a business's premium rate is headed if there is no change in individual and class experience from year-to-year. This information will help businesses plan for the future, and make the necessary investments to their workplace health and safety efforts.

To help businesses smoothly transition to our new model, any rate decreases will be applied immediately to 2020 rates, while any initial rate increases will be staggered over a number of years.

Ontario Government Review

The Ontario government is conducting an operational review of the WSIB to provide the government with new information regarding the WSIB's operations and how it compares to other organizations.

The outcome of the review is unknown at the time of the documentation of this plan. Once the review is complete, the WSIB will amend the plan and respond to the outcomes.

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 they get injured or ill at work. 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. The People Plan is an enabler of our strategic priorities, and helps us leverage the talents of our employees to realize the WSIB's goals: 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:

- Building a future-ready workforce: We will prepare our workforce to support the goals of the WSIB
- 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 our objectives in a changing environment. Our leaders communicate effectively and with passion

Implementation plan

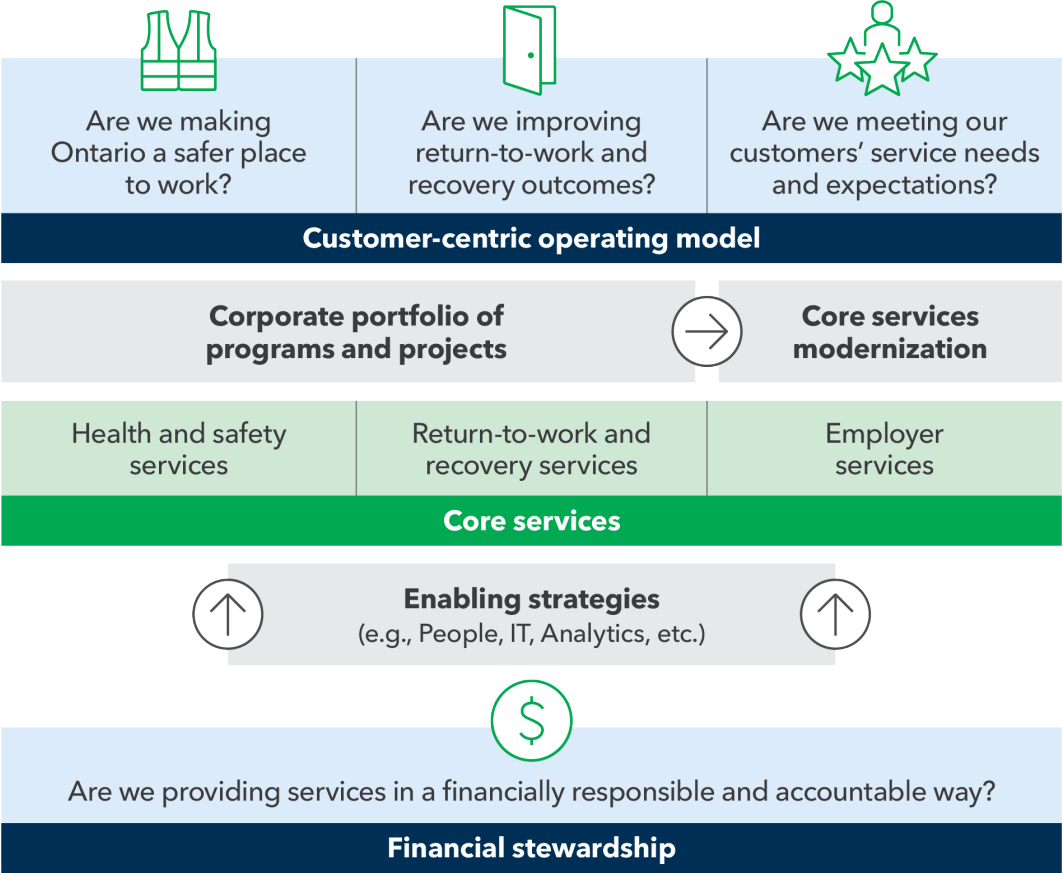
Delivering on our priorities requires careful planning and rigorous oversight. We have developed a strategic implementation framework to support the execution of the 2019-2021 Strategic Plan. This framework acknowledges that our core services come first – these services directly support the businesses of Ontario and people with workplace injuries or 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 framework 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)	2019 Forecast	2020 Budget	2021 Budget	2022 Budget
Revenues				
Net premiums	3,589	3,143	3,226	3,036
Net investment income	2,703	1,742	1,776	1,815
Total revenues	6,292	4,885	5,002	4,851
Expenses				
Claim costs				
Claim payments	2,546	2,621	2,697	2,774
Claim administration costs	464	472	484	420
Changes in actuarial valuation of benefit liabilities	282	495	512	256
	3,292	3,588	3,693	3,450
Loss of Retirement Income Fund contributions	59	62	65	68
Administration and other expenses	487	611	627	541
Legislated obligations and funding commitments	261	301	329	350
Total expenses	4,099	4,562	4,714	4,409
Excess of revenues over expenses	2,193	323	288	442
Total other comprehensive income (loss)	(692)	91	96	100
Total comprehensive income	1,501	414	384	542
Total comprehensive income attributable to:				
WSIB stakeholders	1,235	214	165	305
Non-controlling interest	266	200	219	237
	1,501	414	384	542
Total administration	925	1,063	1,091	941
Net investment return	8.3%	5.0%	5.0%	5.0%
Net assets on a Sufficiency Ratio basis	3,504	4,063	4,519	4,762
Sufficiency Ratio	111.0%	112.8%	114.0%	114.7%

Enterprise risk management

The WSIB's Enterprise Risk Management (ERM) program is designed to enable the WSIB successfully achieve the objectives within the 2019-2021 Strategic Plan. This is achieved through the identification, assessment, and reporting of the threats to the plan, and working with management to identify and then monitor the performance of key risk responses.

This effort includes the performance of risk-based analysis of operations, strategic decision-making options, and key programs and projects that underpin the Strategic Plan, in keeping with the Enterprise Risk Management Strategy and the Corporate Risk Management Policy.

In support of the development of the Corporate Business Plan, and the 2020 operating budget, the WSIB has identified key risk considerations, significant enterprise risks of particular importance and also where enhanced monitoring is in place.

Budget Risk Consideration	Significant Enterprise Risks
 <p>Economic Factors Fluctuations in market forces (investments, interest rates, industry shifts, changing nature of injury claims, rise in temporary workers) could impact key assumptions & injury trends, potentially impacting revenues, benefit payments, actuarial valuation of benefit liabilities, long term employee benefit plans expense and other comprehensive income</p>  <p>Transformation Execution The operating plan and budget contemplate successful execution of transformative initiative, and collective bargaining outcomes that support transformation interests. There is a risk that goals may not be achieved due to the scale and complexity of such transformation objectives.</p>  <p>Government Review Potential impacts of various reviews are still uncertain, particularly with the structure of health & safety system partners</p>	 <p>Management of Claims Management of claims and related business process improvements may not result in optimal recovery & RTW outcomes</p>  <p>Technology and Data Governance Investments in recent years are catching up after a historical lack of sustained investment in the IT environment and the capabilities to securely leverage data, which may jeopardize service delivery</p>  <p>Workforce The demands of our workforce are changing as we transform the organization. If our workforce skills, capacity and engagement do not match these demands, we put these strategic and operating objectives at risk.</p>  <p>Project Delivery & Change Management Projects may fail to deliver value or consider change management implications, which may compromise realization of desired benefits</p>  <p>Third Party Ineffective selection and governance of third parties supporting critical business operations may result in poor performance outcomes</p>

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 businesses 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 and ill people, 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.

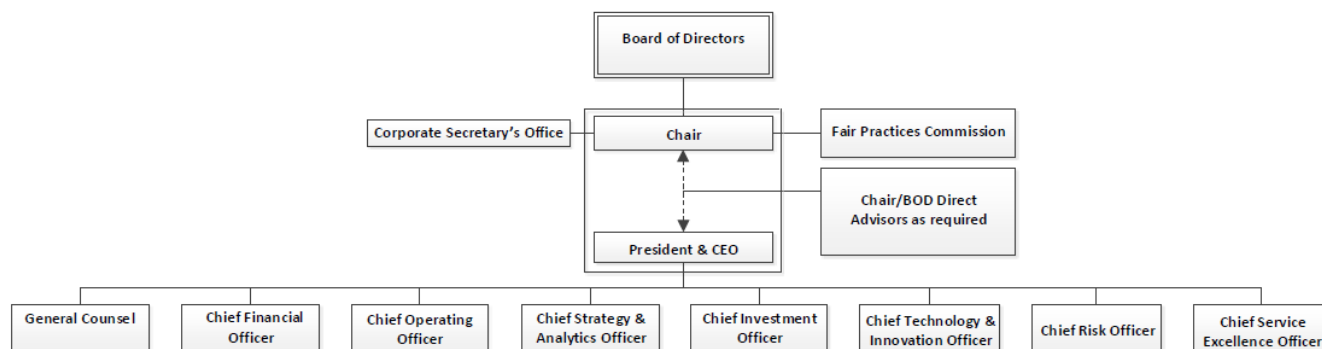
Enterprise governance

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
- Information Technology Advisory Group advises and assists the BoD in fulfilling its duty of care in issues relating to information technology. The IT Advisory Group delivers advice on the current IT Strategy and on existing plans for developing and acquiring IT to support the WSIB's strategic plan, particularly with respect to technology flexibility and robustness. Also, review of this Advisory Group shall be undertaken in 2020 to assess its effectiveness and to determine whether an ongoing need for the IT Advisory Group exists

In support of the BoD's commitment to continuous improvement, members of the Board conduct regular evaluations. The WSIB regularly reviews and updates its practices 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 developments in each of these external influences and identified the following considerations for 2020 and beyond.

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 expect to be able to carry out all their business, including accessing government services, on any device, anywhere, anytime.
- Customers prefer engaging (rather than transactional) end-to-end interactions with apps. Transactions on mobile apps will become real-time conversations with the help of artificial intelligence (AI) and bot technologies. Ultimately, these engaging 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 artificial intelligence, 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 artificial intelligence 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 blockchain technology to instantaneously authorize payments from a customer's financial account and chat bots 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 behaviour and activities.



Provincial government Open for Business Plan – Burden Reduction Initiative

- The Conservative government introduced Restoring Ontario's Competitiveness Act, 2018 and Making Ontario Open for Business Act, 2018, which revoked employment and labour law provisions introduced by the former Liberal government in the Fair Workplaces, Better Jobs Act, 2018.
- Open for Business Action Plan is intended to reduce the cost of doing business in Ontario and stimulate economic growth. Key to the mandate is cutting government red tape, including reducing regulatory burdens by 25%.
- Ministries have been tasked with implementing changes that could make it simpler, faster, and more cost-effective for businesses to operate. This includes a review of legislation, regulations, policies, and forms, and encompasses agencies, boards, and commissions (ABCs) as well.



Changing nature of work and rise in precarious employment

- Artificial intelligence is evolving rapidly and could transform or replace many types of jobs, from highly skilled professionals to low skill. Forecasts on the impact of artificial intelligence in Canada vary widely as studies differ on how to measure the risk of artificial intelligence 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 and job stability, 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.
- Non-standard employment work arrangements will expand further in coming years as sector-specific professional labour platforms proliferate, possibly taking full-time jobs out of companies and converting them into sets of projects or tasks, shifting the source of commercial trust toward digital systems.
- 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.



- Artificial intelligence is being used to develop “digital health coaches” that ensure a patient is taking medications at the right time and to alert a medical professional if something is wrong.
- Machine learning is being applied to cancer detection, including early identification of melanoma for skin cancers at 200x the speed of a human.
- Robots are being tested as personal health assistants to monitor their health in the home, send encrypted data to a doctor and read emotions on patients’ faces.
- Wearables insurance companies and workers’ compensation organizations are increasingly experimenting with wearables for health and wellness, injury prevention and rehabilitation purposes.
- 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 patient’s 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.
- In August, 2019, the Government of Canada announced the final amendments to the Patented Medicines Regulations which will give the Patented Medicine Prices Review Board the tools to protect Canadians from excessive prices and make patented medicines more affordable. These amendments are expected to save Canadians approximately \$13.2 billion over 10 years on patented drug costs by giving new, more sensible guidelines to the review board that sets the maximum prices companies can charge for prescription drugs.



Aging demographic, reduced service provisions in rural areas, and reliance on immigration to sustain workforce

- The number of seniors aged 65 and over is projected to almost double from 2.4 million, or 16.7% of population, in 2017 to 4.6 million, or 24.8%, by 2041. The growth of seniors accelerates over the 2017–2031 period as baby boomers turn age 65.
- With the percentage of Canadians living in urban areas forecast to continue rising, rural communities may find it challenging to access certain goods and services and could struggle to generate enough municipal tax revenue to maintain or upgrade aging infrastructure and could face ongoing challenges replacing older employees when they retire.
- With the natural rate of increase (births less deaths) set to turn negative in Ontario by 2035, net international immigration will become the sole driver of population growth in the outer years of the forecast.
- Research indicates that immigrant workers are exposed to more occupational health and safety hazards than Canadian-born workers. Workers with poor English proficiency, family-class immigrants and refugees were most likely to be employed in occupations with higher physical demands two and four years after arrival in Canada.
- Immigrants are more likely to be in work situations that put them at greater health and safety risk, including non-membership in a union, employment in physically demanding occupations, employment in a small workplace, regular shift work, and non-permanent employment. Linguistic and visible minorities are over-represented in job categories with the greatest injury risk.



Claims compositions: Rise in psychological injuries and violent assaults on health care workers is rising

- While physical injury rates are decreasing, there is an increase in mental health and psychological injuries, which are more difficult to treat and have longer recovery periods.
- According to the Canadian Mental Health Association, one in five Canadians will experience a mental health problem in any given year.
- Workplace violence in the health care sector continues to grow: a 2018 Ontario Council of Hospital Unions (OCHU) survey found that almost 70% of respondents reported experiencing at least one incident of physical violence in the past year, while 20% said they had been subjected to such assaults nine or more times during that period.
- OCHU president said violence by patients and family members can occur in virtually any part of a hospital, and budget restraints often mean less funds available to invest in protections for staff.



Economic environment and implications of trade agreements

- World economic growth has passed its peak and is moving toward a slower expansion path after generally increasing over the past few years. Growth is expected to weaken to 2.9% in 2019 and 2.8% in 2020 after expanding by around 3.2% in 2018.
- Weaker growth in global trade linked to higher tariffs, capacity constraints, and tightening financial conditions in some countries are the main factors behind the more sluggish outlook. Beyond these factors, higher geopolitical risks, including the uncertainty surrounding Brexit and the trade tensions between the United States (US) and China, will continue to impact the world outlook.
- As a result of the United States-Mexico-Canada Agreement, Canada's dairy sector will be significantly impacted as shipments are projected to decline both due to the ceding of market share to US dairy imports and to declining domestic demand from the macroeconomic consequences of the agreement. Additionally, the Canadian automotive sector is projected to decline due to loss of market share in the US with simultaneous increase in imports south of the border. Canadian services will also see a decrease due to the negative income effects of the agreement and consequent decline in general domestic demand.



Workers' compensation system and occupational health and safety system reviews and audits

- The provincial government is conducting a review of the workers' compensation system to ensure it remains sustainable in the future. The review will assess whether risks are being appropriately considered while providing rate predictability for employers. It will also consider whether the WSIB is operating efficiently and effectively, and whether the governance framework can fulfil its mandate.
- In addition, the Ontario Internal Audit Division (OIAD), under the Treasury Board Secretariat, is conducting an audit on the WSIB's Governance and Accountability. The objective of the audit is to assess the effectiveness of the governance and accountability framework and mechanisms at the WSIB.
- The Office of the Auditor General is conducting a Value for Money Audit of the Occupational Health and Safety Program at the Ministry of Labour focusing on inspector and prevention reviews. The WSIB is contributing to the Ministry's response.
- The provincial government has engaged the Occupational Cancer Research Centre (OCRC), to conduct a review of occupational cancers over the course of 2019. The review will primarily look at what scientific evidence can best be used in determining whether a cancer is work related. As well, the Ministry of Labour is working collaboratively with the WSIB and its Health and Safety Association partners to develop an Occupational Disease and Illness Prevention Strategy.



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 businesses, 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 2020 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.

Corporate Business Plan

Summary of Changes for BOD Submission (Oct 16, 2019)

Page	Description of Change
2	Inserted a description that 2020 is a year of investment to achieve positive returns
2	Wording change in paragraph 2
6	Sufficiency ratio arrow - It was kept as flat for 2020
7-10	Description wording (in green) for priorities confirmed as consistent with budget overview deck
7	Wording change “Optimizing” to “Optimize”
7	Initiatives bullets for Modernizing our core services: discussion at AFC/GC meeting to make consistent with bullets in budget material. No change recommended for Corporate Business Plan to keep with consistent external-facing language used (budget material includes specific activities and program/project work)
8	Several wording changes within section on Return to Work and Recovery
9	Wording change “to” to “for”
10	Initiatives was a suggested replacement for topics under Health and safety services; however “topics” is the term used externally regarding health & safety excellence program
10	Wording change “on” to “in”
11	Changed “Spotlights” to “Significant Events”
11	Wording changes to new premium rate setting section
11	Did not include CSM section, as per discussion at AFC/GC
12	Wording changes to be more outcomes-focused
13	Wording changes from “Implementation map” to “implementation framework”

Page	Description of Change
14	No change to financial statement line items to maintain consistency (suggested change was to change it to expenses instead of claims admin cost and total admin costs)
15	Changes to the Enterprise risk management section: <ul style="list-style-type: none"> • Wording changes • Replaced labour relations budget consideration with transformation execution (removed transformational initiatives as it was combined into one item) • Wording changes to technology and data governance risk • Re-stated the workforce risk
18	Replaced with new corporate structure