

# 2019 ANNUAL REPORT



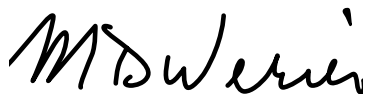
# LETTER TO THE MINISTER

The Honourable Scott Fielding  
Minister of Finance  
Room 103, Legislative Building  
Winnipeg, MB R3C 0V8

Dear Minister:

We are pleased to present our 2019 Annual Report and Five Year Plan in accordance with the provisions of *The Workers Compensation Act*. This report covers the 12-month period from January 1 to December 31, 2019. It includes the statements of accounts required to be kept under the Act.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'MD Werier', is positioned above the printed name.

**Michael D. Werier**  
Chairperson

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# ABOUT THE WCB

The Workers Compensation Board (WCB) is a mutual workplace injury and disability statutory corporation funded by employer premiums. We are here to insure and support safe and healthy work and workplaces. We put workers and employers at the centre of all we do. We provide them with valued services for injury prevention, compensation and return to health and work while maintaining the integrity of the system.

## Services and Benefits

If people are hurt or become ill as a result of their work, the WCB is here to help, offering a wide range of benefits to assist injured workers in returning to health and meaningful work as soon as safely possible. Some of the benefits offered include:

- replacement of lost income
- payments for healthcare treatments and medication
- employment retraining
- lump sum payments for permanent impairments
- financial support for partners and children in the event of a workplace fatality.

As part of the WCB's commitment to quality service and fair process, injured workers, their dependants and employers may contact the Fair Practices Office (FPO), an independent office that works to ensure fair practices at the WCB. Further information is available at [www.fairpracticesofficemb.ca](http://www.fairpracticesofficemb.ca).





## Our Vision

A safer Manitoba that fosters prevention and return to work.

## Our Mission

We provide our customers with value services for insurance, prevention, compensation and return to work, while maintaining the integrity of the system.

## Our Values

**Integrity:** We treat our stakeholders fairly and honestly, while being accountable and transparent.

**Caring:** We understand the unique needs of our customers and treat them with compassion, dignity and respect.

**Innovation:** We continuously strive to make our systems more responsive, efficient and effective.

**Collaboration:** We work together with our stakeholders to achieve our vision.

## Our Strategic Priorities

**Create a SAFE Work Culture** – Reduce the number and severity of injuries.

**Enable Successful Return to Work** – Reduce days lost and improve the return to work experience.

**Deliver Excellent Service** – Strive to improve customers' satisfaction with their WCB experience.

**Grow Our People** – Attract, retain and develop our people to align with our evolving needs.

# MESSAGE FROM THE CHAIRPERSON



Since it was formed in September 1916, the Workers Compensation Board (WCB) has delivered the essential service of workplace injury and disability insurance to Manitoba's workers and employers. Starting with a staff of 14, the WCB has since grown to meet the diverse needs of Manitoba's workers and employers. Today, with a staff of approximately 600 working in offices in Winnipeg, Brandon and Thompson, the WCB insures more than 37,000 employers and their workers, and delivers exceptional injury prevention, compensation and return to work services.

As the Board of Directors for the WCB, it is our role to approve and oversee the WCB's strategic direction and support its journey to deliver quality service to customers. The Board of Directors accomplishes this by bringing representative voices to the table, that include employers, workers and the public interest, and by drawing on Board members' years of expertise, knowledge and insight in these areas to work in partnership with the WCB's administration.

This year, we said farewell to two Board of Directors members, Chris Lorenc and Sonya Penner. I'd like to personally thank them for their years of service and contributions to helping guide the policies and strategic direction of the WCB.

In 2019, the Board of Directors welcomed two new members: Michael Bereziak as an employer representative, and Glenn Hildebrand as a representative for the public interest. The WCB Board of Directors also welcomed Doug Einarson as a new external member of the Audit Committee. We look forward to working with our new and existing Board of Directors members to help the WCB meet its strategic priorities.

For 2019, the Board of Directors provided guidance on numerous initiatives to help the WCB continue its focus on building a safer Manitoba and to support Manitobans when they need us the most.

This year, the WCB acted on feedback heard from our partners to review our funding model for industry-based safety programs (IBSPs). The Board of Directors approved changes to the funding model that will now include a cap on the amount employers will pay to access an IBSP and the valued services these organizations provide. These changes are important and will not only help the WCB meet its goal to expand employer access to safety programs and services, but will also help strengthen our partnership with one of our key stakeholders — IBSPs.

In a constantly evolving technological landscape, protecting our customers' information and privacy is a priority. This past year, we continued to review and update our corporate processes to safeguard and enhance customer privacy and ensure greater transparency.

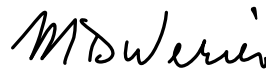
The Board of Directors also approved changes to the *Status of Workers* policy to reflect the evolving nature of work in the province and to address the challenges posed by the new and expanding gig economy. For greater transparency, we introduced a *Decision Making* policy to ensure that the reasons behind all decisions are clear and that key legal principles and concepts are consistently applied when making decisions under *The Workers Compensation Act*.

At the end of 2019, the Manitoba government introduced legislation to modernize *The Workers Compensation Act*. *The Workers Compensation Amendment Act* will implement many of the changes recommended by the Workers Compensation Legislative Review Committee 2016-2017. These changes will help the WCB address the challenges and opportunities of a modern and evolving Manitoba workforce,

and help reinforce the WCB's position as an independent entity.

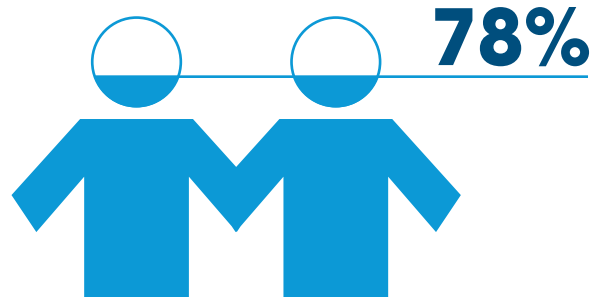
These changes will also help lead the WCB into the future as a stronger organization, with a continued focus on improving its compensation system.

On behalf of the Board of Directors, I'd like to take this opportunity to thank WCB staff for their work and dedication this past year. We look forward to continuing our work in the coming year to deliver valued services in insurance, prevention, compensation and return to work, while maintaining the integrity of the system for all Manitobans.



**Michael D. Werier**  
Chairperson

## OUR CUSTOMERS WORKERS COVERED



## REGISTERED EMPLOYERS

37,711

# MESSAGE FROM THE PRESIDENT AND CEO



This past year, the WCB and our Board of Directors finalized our new 2019-2023 strategic framework, which will guide our direction and vision for a safer Manitoba that fosters prevention and return to work. To support this new framework, we have also renewed our five-year prevention strategy and five-year Return to Work Roadmap.

This new strategic framework will focus on four key priorities: Create a SAFE Work Culture, Enable Successful Return to Work, Deliver Excellent Service and Grow Our People.

We have seen significant progress in making our province safer through our prevention division, SAFE Work Manitoba. A significant part of this progress is due to our collaboration with key partners in order to clarify roles, identify the unique and invaluable strengths each partner contributes to making our province safer, as well as setting the course and direction for the future of workplace safety in our province.

In the past year, SAFE Work Manitoba continued to make our province safer for workers through its landmark programs SAFE Work Certified and the Prevention Rebate Program. Both of these programs have been instrumental in setting the provincial standard for safety and for rewarding and recognizing Manitoba employers for prioritizing their workers' safety. Our focus on building a SAFE Work culture throughout our province is further complemented by our public awareness campaigns aimed to educate all Manitobans about the value of safe work.

On the compensation side of our business, this past year we focused on finding new ways to innovate and deliver exceptional service to our customers. In 2019, we implemented best practices to improve the claims management process for all stakeholders. We made improvements to the Short Term Claims process, building on the successes achieved through best practices implemented in Case Management in 2018. We have worked with WCB staff to review and identify what works best in the processing and managing of claims, and from this we have implemented improvements to deliver greater consistency in helping injured workers get back to work safely and in a timelier manner.

Our goal as an organization is to always find new ways to deliver and improve service to customers. In 2019, we introduced Employer Insights, a new personalized online tool to help employers improve their return to work outcomes. Employer Insights provides employers with claims data to help them achieve a better understanding of what drives their claims results, as well as the ability to assess the effectiveness of their prevention efforts. By providing this data to employers, we believe we will empower them to better understand the WCB system and to take action to improve the health and safety of their workplaces.

The WCB continues to demonstrate a strong commitment to sound financial management. Whether faced with market uncertainties or in times of prosperity and growth, the WCB continues to not only weather market fluctuations, but to also prosper and maintain healthy reserves through our strong financial position. This long-standing focus on prudent financial management allowed us to distribute \$73 million in reserve surpluses back to Manitoba employers in 2019.

The WCB also continues to deliver value to our customers by having the lowest rate in Canada. This is achieved through our commitment to financial stability, maintaining an unwavering focus on injury prevention and by working with partners such as industry-based safety programs (IBSPs) to lower injury rates and time loss claims across many industries throughout the province.

For 2019, we continued to see an upward trend in our customer satisfaction results. From 2014 to 2019, we've seen an 11 per cent increase in injured workers' satisfaction with the service they've received from Short Term Claims, and 12 per cent increase in Case Management. I believe we are seeing these improved satisfaction results because we have made the choice to prioritize our customers' needs. We also understand that

despite these achievements, our organization's future success depends on our ability to adopt a culture of continuous improvement and innovation.

All of these achievements and successes are made possible because of our dedicated and talented staff. They are at the forefront of leading our organization into the future and are our most important resource. The WCB is committed to investing in our employees' growth and development through initiatives focused on education, training and professional development to enhance their knowledge, skills and competencies. We are also committed to safeguarding their health and wellbeing through initiatives such as our mental health strategy. This strategy includes educating all WCB employees and leaders about mental health in the workplace to break down stigma and create a psychologically safe and healthy workplace for all WCB employees.

I'd like to take this opportunity to thank our staff for their unwavering commitment to innovation and for always delivering valued and compassionate service to our customers. You are providing an invaluable service to our province by helping Manitobans when they need us the most, while also helping to build a safer Manitoba.

I'd also like to thank our Board of Directors for their direction and guidance this past year. Through this partnership, we will continue to do our part to create a safer Manitoba that fosters prevention and return to work in everything we do.



**Winston Maharaj**  
President and CEO

## REDUCING EMPLOYER PREMIUMS

AVERAGE ASSESSMENT RATE PER \$100 OF ASSESSABLE PAYROLL






# OUR BOARD OF DIRECTORS AND BOARD COMMITTEES

By statute, the Board of Directors consists of 10 members appointed by the Government of Manitoba after consultation with employers, workers and the public. The tripartite representation includes a neutral Board Chairperson, three representatives of employers, three representatives of workers and three representatives of the public interest. The President and CEO is a non-voting member of the Board of Directors.

As stewards of the compensation system, the Board of Directors plans for its future. The Board of Directors sets the WCB's strategic direction; makes policies about compensation, rehabilitation, assessment, prevention and investment of the funds within the investment portfolio; and monitors progress in these areas.

Coloured dots denote committee membership. Michael Bereziaik and Glenn Hildebrand will be appointed to a Board of Directors committee in 2020.

-  **Audit Committee**  
External Member – Doug Einarson
-  **Finance Committee**
-  **Investment Committee**  
External Members – Brad Peacock, Cathy Rolland and Nestor Theodorou
-  **Governance Committee**
-  **Prevention Committee**  
External Members – Neal Curry, Executive Director, Made Safe; Rick Farley; Dennis Nikkel, Chief Prevention Officer; Steven Spry, Assistant Deputy Minister, Finance



Michael D. Werier,  
Chairperson



Winston Maharaj,  
President and CEO

## REPRESENTATIVES OF EMPLOYERS:



Michael Bereziaik



Ron Koslowsky



Yvette Milner



## REPRESENTATIVES OF WORKERS:



Jean-Guy Bourgeois



Sylvia Farley



Marc Lafond



## REPRESENTATIVES OF THE PUBLIC INTEREST:



Peter Dyck



Glenn Hildebrand



Elizabeth Roberts



The Chairperson of the Board of Directors and the President and CEO are members of all committees.

For a description of the responsibilities of each committee, see the Terms of Reference available at [www.wcb.mb.ca/board-and-executive](http://www.wcb.mb.ca/board-and-executive).

# OUR LEADERS – EXECUTIVE MANAGEMENT COMMITTEE

Our Executive Management Committee oversees the strategic direction of the WCB and leads a diverse group of employees who fulfill the WCB's vision of *A safer Manitoba that fosters prevention and return to work.*



**Winston Maharaj**  
President and CEO



**Renzo Borgesa**  
Vice President,  
Assessments,  
Innovation and  
Technology



**Shannon Earle**  
Vice President,  
Human Resources  
and Strategy



**Jamie Hall**  
Chief Operating  
Officer, SAFE Work  
Manitoba



**Andria McCaughan**  
Chief Financial Officer,  
Finance and  
Administrative Services



**Darren Oryniak**  
Vice President,  
Compensation  
Services



**Cathy Skinner**  
General Counsel  
and Vice President,  
Compliance and  
Corporate Services

# ENABLE SUCCESSFUL RETURN TO WORK

The WCB has introduced a new Return to Work Roadmap for 2019-2023 to help the organization improve the overall return to work experience for injured workers and their employers, as well as reduce days lost. Return to work initiatives are focused on applying best practices, innovation, and working with partners to help facilitate a safe and timely return to work, optimize workers' recovery and prevent further injuries.

In 2019, we completed work on a Short Term Claims best practices initiative, which reviewed the life cycle of claims and focused on standardizing practices and processes to ensure consistency in the customer service experience. The Short Term Claims best practices initiative followed the same framework used in the development of Case Management best practices, which has delivered excellent improvements and results for customers.

After a successful pilot in late 2018, the WCB rolled out its e-health application to select Manitoba physiotherapy clinics. The e-health application gives physiotherapy service providers the ability to complete their WCB reporting and billing online. This new tool will allow for more timely return to work for injured workers, faster and more efficient payments to healthcare service providers, as well as better data for analysis.

The WCB undertook a review of its claim systems in 2019 as the first steps in assessing functionality and to find opportunities to modernize. This initiative will be ongoing for the next several years and will help build the foundation for future technological needs of the Compensation Services division, and in turn help us continue to meet the evolving needs of our customers.

## STRENGTHENING WCB SUPPORT FOR RETURN TO WORK WORKER SATISFACTION



Recognizing employers that do an exceptional job of helping workers return to meaningful and productive work is one way to promote the value of return to work practices in our province. For the second year, the WCB presented the WCB Return to Work Award as part of the Manitoba Chambers of Commerce's annual Manitoba Business Awards, and this year's recipient was Actionmarguerite for demonstrating leadership through its exceptional return to work programming.

The WCB collaborated with the Manitoba Chambers of Commerce on the Return to Work & Mental Health Conference in the fall of 2019. This half-day conference hosted more than 120 H.R. and health and safety professionals who had the opportunity to participate in practical, thought-provoking presentations and learn about best practices from experts in the field of mental health and return to work.

The WCB, along with CPHR Manitoba, Johnston Group and the Winnipeg Regional Health Authority, continued its partnership with the Winnipeg Chamber of Commerce to support their Healthy Workplaces initiative. This included promoting articles on return to work and prevention on the Winnipeg Chamber of Commerce's website, as well as presenting at its Cannabis in the Workplace Conference.

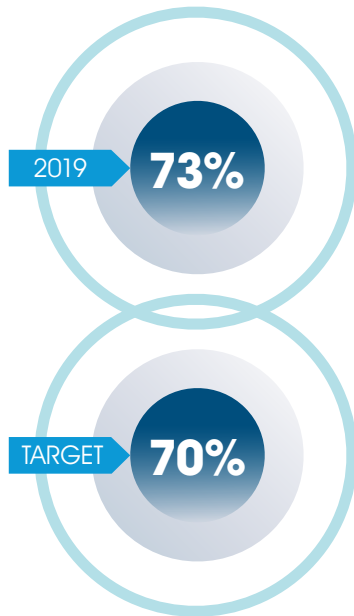
To meet the growing demand for return to work training, the WCB increased its capacity to provide training to employers in 2019. Return to work training focuses on the basic components and best practices that can help employers develop or enhance their return to work programs.

## OUR SYSTEM HELPS INJURED WORKERS RETURN TO HEALTH AND MEANINGFUL WORK



# DELIVER EXCELLENT SERVICE

## ENSURING PROMPT CUSTOMER SERVICE CLAIMS PAID WITHIN 14 DAYS OF INJURY



Delivering excellent service means continually striving to improve our customers' satisfaction with their WCB experience, while striving to find ways to improve accessibility.

In 2019, the WCB introduced expanded hours for its Customer Service Centre (CSC). These expanded hours enable our customers to speak to a Claim Services Representative beyond regular business hours. Our enhanced Claims Service Center hours of service are now from 8:00 a.m. to 7:00 p.m. and allow customers to both report new claims and receive service for their existing claim needs.

The WCB provided employers with redesigned annual rate statements in 2019 to enhance understanding of their rates and illustrate the value of WCB coverage. The redesigned statements include customized information tailored to meet employers' individual needs.

## ENHANCING INJURED WORKER CUSTOMER SATISFACTION 2019

with short  
term claims

88%

with case  
management

73%

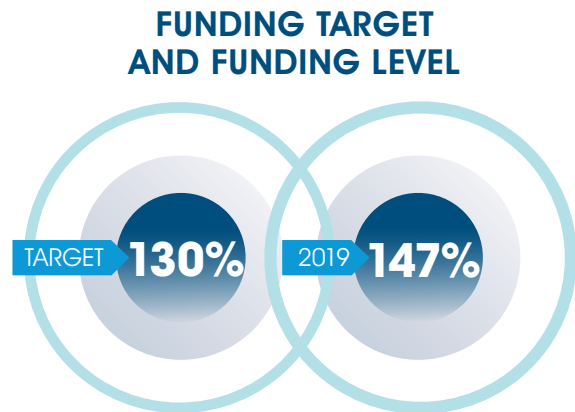
The WCB continues to implement our multi-year program to modernize our rate model to be more fair and balanced. For 2019, all system changes related to the new rate model have been fully implemented for the 2020 assessment rates, and the WCB will continue to transition all employers to the new system over the next two years. For 2019, the average WCB rate held steady at \$0.95, the lowest average rate in Canada.

The WCB introduced Employer Insights, a new, personalized online tool to help Manitoba employers in their efforts to prevent injuries and improve return to work outcomes. This personalized online tool provides employers with their claims data and the ability to evaluate injury and return to work performance. Employer Insights is interactive, uses illustrative graphics to present employer-specific data and provides customers with a tool that can help them improve their organization’s health and safety outcomes.

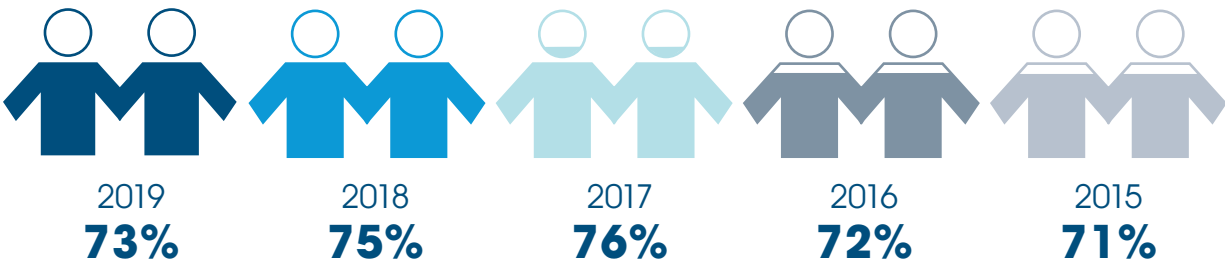
The WCB undertook a redesign of the Employer section on its website to provide more streamlined, step-by-step processes and information. This redesign recognizes that employers have different support needs and provides tailored information based on the employers’ business size.

In 2019, 77 per cent of WCB employers reported their annual payroll online, up from 70 per cent in 2018. Online reporting is an easy and convenient way to submit payroll information to the WCB. This online reporting option can be done after-hours and on weekends, and provides more flexibility and choice to our customers looking for alternative methods for providing their payroll information every February.

In 2019, the WCB returned \$73 million back to employers through a surplus distribution, as we continue to be funded above our 130 per cent target ratio.



**IMPROVING EMPLOYER CUSTOMER SATISFACTION**



# GROW OUR PEOPLE

## STAFF MILESTONE ANNIVERSARIES IN 2019

29 employees celebrated  
5 years of service

26 employees celebrated  
10 years of service

10 employees celebrated  
15 years of service

18 employees celebrated  
20 years of service

10 employees celebrated  
25 years of service

20 employees celebrated  
30 years of service

26 employees celebrated  
35 years of service

2 employees celebrated  
40 years of service

Our goal as an organization is to attract, retain and develop our people to align with our evolving needs and to deliver excellent service to our customers. We plan to accomplish this goal through initiatives focused on engaging our employees, developing our leaders and fostering a culture of innovation throughout our organization.

In 2019, the WCB continued to prioritize mental health awareness throughout our organization. Our efforts concentrated on leadership development, as well as training and initiatives for our staff. Our entire WCB leadership team has now completed the Workplace Mental Health Leadership™ Certificate Program. This course, offered in partnership with Morneau Shepell and Queens University, is designed to support the development of empathetic and solution-focused leadership skills when it comes to supporting mental health. The practical framework and leadership skills introduced in the program align with evidence-based and industry best practices, including the National Standard for Psychological Health and Safety in the Workplace.

Our organizational goal to have all WCB employees complete our Mental Health Awareness course was achieved in 2019 with four sessions held throughout the year. Since 2016, when first introduced, the WCB has held a total of 28 sessions that have focused on the importance of identifying assumptions and stereotypes, recognizing stigma and its impacts, speaking up for change, developing self-care strategies and identifying mental health resources and supports.

Increasing mental health awareness among our employees is one of the key elements of our commitment to fostering mental health and safety in the workplace. One organizational initiative to achieve this in the past year included recognizing the Canadian Mental Health Association's Mental Health Week. The WCB participated and adopted the theme: *Be Kind to your Mind - Mental Wellness at Work*. Employees

throughout the organization participated in activities that promoted positive mental health and brought awareness and the desire to reduce the stigma around mental illness.

The development of our people leaders at the WCB is essential to achieving our organizational goals. In 2019, we helped our leaders develop skills through e-learning opportunities such as our Navigating Respect and Ethics at the WCB course. This course, completed by all WCB leaders, is designed to help strengthen our organizational culture with a focus on respect and ethics across all levels and departments.

This past year, the WCB leadership group participated in the SAFE Work Manitoba course Supervisors and SAFE Work. This course, also offered to members of the public that supervise staff, helped educate leaders with direct reports on their role and obligations as supervisors when it comes to safety and health, and how they can influence safety culture in the workplace.

As part of our continued commitment to privacy and IT security, all WCB staff completed an e-learning module on the topic of cyber security in 2019. The goal for this course was to raise general awareness and knowledge among WCB staff about their responsibilities concerning cyber security and the impact it has on privacy.

The WCB completed Phase 1 of our Interior Renovation Project this past year. This included updating our physical spaces to allow for more collaboration, streamlining workflows, increasing natural lighting, improving training spaces and increasing our buildings' mechanical efficiency. These updated spaces help create synergy among staff, and in turn helps us deliver exceptional service, and sets a standard for the future phases for space improvements.

The WCB continues to meet our commitment to improve customer service through French Language Services (FLS). This included offering our employees French language courses facilitated by Université de Saint-Boniface to

help expand their French language skills. These courses, offered to employees over their lunch hour, will strengthen this skillset within our organization and allow us to provide exceptional customer service to our French-speaking customers.

One of the WCB's core values is to provide a respectful and diverse workplace that is reflective of the diversity we see throughout our province, while also ensuring employee equity for every member of our staff. To help achieve this, our Joint Equity, Diversity and Inclusivity Committee this past year worked with our H.R. department to expand our community outreach and build partnerships with organizations that share our goal of promoting inclusivity and diversity such as Manitoba Start, Connect, AMIK and Manitoba Employment Equity Practitioners Association (MEEPA).

The WCB is proud to be recognized as a Manitoba's Top Employer in 2019. This is the ninth consecutive year that the WCB has been selected and recognized as a Manitoba employer that offers employees an exceptional place to work.

Each year, we recognize and celebrate our employees for reaching long-service milestones and choosing to build their careers with the WCB. For 2019, our organization celebrated a total of 121 staff milestone anniversaries, with six individuals reaching an impressive 35 years of service and two reaching 40 years of service.

## OUR ANNUAL UNITED WAY CAMPAIGN



# YEAR AT A GLANCE

FINANCIAL INFORMATION	2019	2018
Funded position	\$646,821,000	\$632,115,000
Funded ratio	146.8%	148.1%
Number of registered employers	37,711	37,131
Average assessment rate (per \$100 of assessable payroll)	\$0.95	\$0.95
Assessment revenue, Class E employers	\$180,537,000	\$179,014,000
Investment income	\$199,952,000	\$21,757,000
Investment rate of return (gross)	12.4%	1.5%
Operating expenses	\$101,106,000	\$99,542,00

CLAIMS INFORMATION	2019	2018
Time loss injury rate (per 100 full time workers)	2.5*	2.6
Days lost to workplace injury or illness (per full time worker)	1.50*	1.59
Total injury claims	27,495	27,920
Time loss injury claims	12,755	13,035
Severe injuries	2,319*	2,361
Fatality claims (accepted in the year)	19	24
Average days paid for all wage loss claims	30.1	31.4
Claim costs incurred	\$192,616,000	\$186,285,000

\* Estimated, to be confirmed mid-2020

# STATISTICS AND MEASURES

## OUR CUSTOMERS

### Worker Satisfaction with WCB Support for Return to Work

2019	2018	2017	2016	2015
84%	82%	83%	74%	63%

### Customer Satisfaction – Injured Workers

#### Overall results

2019	2018	2017	2016	2015
81%	81%	78%	72%	77%

#### Short Term Claim results

2019	2018	2017	2016	2015
88%	87%	84%	80%	77%

#### Case Management results

2019	2018	2017	2016	2015
73%	73%	72%	69%	64%

### Customer Satisfaction – Employers

2019	2018	2017	2016	2015
73%	75%	76%	72%	71%

### Claims Paid Within 14 Days of Injury

2019	2018	2017	2016	2015
73%	72%	70%	65%	66%

### Employers and Workers Likely to Speak Positively About the WCB

#### Employer results

2019	2018	2017	2016	2015
82%	82%	81%	79%	80%

#### Injured Workers results

2019	2018	2017	2016	2015
81%	80%	76%	72%	N/A

## OUR SYSTEM

### Claim Duration (Average Days Paid)

2019	2018	2017	2016	2015
31.8	31.4	31.7	32.5	31.4

### Reserves and Funding (Funding Ratio)

2019	2018	2017	2016	2015
146.8%	148.1%	148.8%	145.9%	143.3%

### Review Office Reconsiderations – Adjudicative Decisions Confirmed

2019	2018	2017	2016	2015
75%	76%	75%	76%	73%

### Percentage of Injured Workers Returning to Health and Meaningful Work after 10 Days

2019	2018	2017	2016	2015
63%	63%	64%	63%	63%

### Percentage of Injured Workers Returning to Health and Meaningful Work after 60 Days

2019	2018	2017	2016	2015
92%	92%	91%	91%	91%

### Percentage of Workforce Covered

2019	2018	2017	2016	2015
78%	78%	77%	77%	76%

### Registered Employers

2019	2018	2017	2016	2015
37,711	37,131	36,246	35,427	34,204

## OUR PARTNERS

Manitobans Who Believe the WCB Makes a Positive Contribution to the Province

2019	2018	2017	2016	2015
75%	74%	72%	72%	79%

Percentage of WCB-Covered Payroll that is Served by an Industry-Based Safety Program

2019	2018	2017	2016	2015
47%	46%	45%	32%	22%

## SAFE WORK MANITOBA

Time Loss Injury Rate per 100 full time workers

2019	2018	2017	2016	2015
2.5*	2.6	2.9	2.9	3.0

Number of Time Loss Injuries

2019	2018	2017	2016	2015
12,755	13,035	14,204	14,167	14,442

Severe Injury Rate per 100 full time workers

2019	2018	2017	2016	2015
0.46*	0.47	0.51	0.53	0.52

Number of Severe Injuries

2019	2018	2017	2016	2015
2,319*	2,361	2,529	2,548	2,524

Injury Rate per 100 full time workers

2019	2018	2017	2016	2015
5.4*	5.6	5.7	5.9	6.0

Number of Injuries

2019	2018	2017	2016	2015
27,495	27,920	28,254	28,960	28,969

Days Lost to Workplace Injury or Illness per full time worker

2019	2018	2017	2016	2015
1.50	1.59	1.65	1.67	1.68

Number of Days Lost to Workplace Injury or Illness

2019	2018	2017	2016	2015
758,807	798,567	826,348	825,740	815,666

Percentage of WCB-Covered Payroll that is SAFE Work Certified

2019	2018	2017	2016	2015
12%	10%	9%	N/A	N/A

\* Estimated, to be confirmed in mid-2020



# SAFE WORK MANITOBA

# NOTE FROM THE CHIEF OPERATING OFFICER



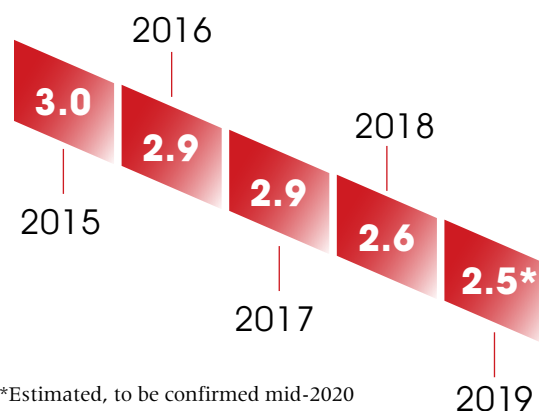
SAFE Work Manitoba, a division of the WCB, is the public agency dedicated to the prevention of workplace injury and illness. Working with our partners in the safety community, we champion a strong culture of workplace safety in Manitoba through stewardship, strategic direction, promotion, standards and programming.

2019 was a year spent strengthening the injury prevention infrastructure that we've built over the past five years since SAFE Work Manitoba was first established.

This past year, we also finalized our new prevention strategic framework and made significant progress on a new strategy for the prevention system to guide our work over the next five years. Our new prevention strategic framework will focus our efforts on championing a SAFE Work culture throughout the province, continuing our work to expand access to important safety programs offered through our partners, enhancing standards to ensure consistency and quality in training and safety programming, and improving system coordination and accountability.

Part of supporting our industry-based safety program (IBSP) partners in their important work this past year included the WCB reviewing the funding model for these programs. From this work, the WCB has established a level playing field by implementing a cap on the amount employers paid to access an IBSP in their industry,

## TIME LOSS INJURY RATE PER 100 FULL TIME WORKERS



with the WCB now sharing this cost. The new five per cent safety levy cap, ensures that employers in industries seeing improvements in their injury rates won't pay higher percentages than those in other industries, while still ensuring IBSPs have the funding they need to operate and deliver quality industry-specific safety services to their members.

Another achievement from this past year has been our continued progress with our SAFE Work Certified standard and Prevention Rebate program. These two programs recognize and reward employers that demonstrate workplace health and safety leadership, and have been shown to reduce the risk of workplace injury and illness. This past year, 145 employers achieved the SAFE Work Certified standard.

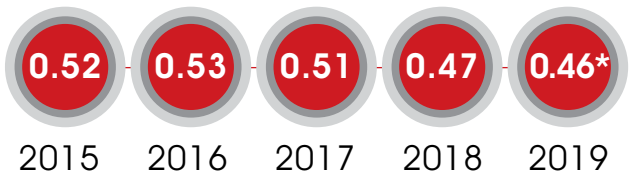
This brings our total number of employers that have achieved the SAFE Work Certified standard to 1,256 and we estimate our total Prevention Rebate payments to be more than \$11.7 million for 2018 and 2019. Together, these two programs make a strong business case for employers to prioritize injury prevention and take a proactive approach to health and safety in the workplace. I look forward to seeing more employers take the needed steps to build a SAFE Work culture in their workplaces through safety and health certification.

I believe our goals outlined in our new strategic framework, as well as their related initiatives, will build on the progress we've made in our first five years to reduce workplace injuries and illness across many industries. I look forward to working with our partners to achieve our vision of a safer Manitoba that fosters prevention and return to work for all Manitobans.



**Jamie Hall**  
Chief Operation Officer  
SAFE Work Manitoba

**SEVERE INJURY RATE**  
PER 100 FULL TIME WORKERS

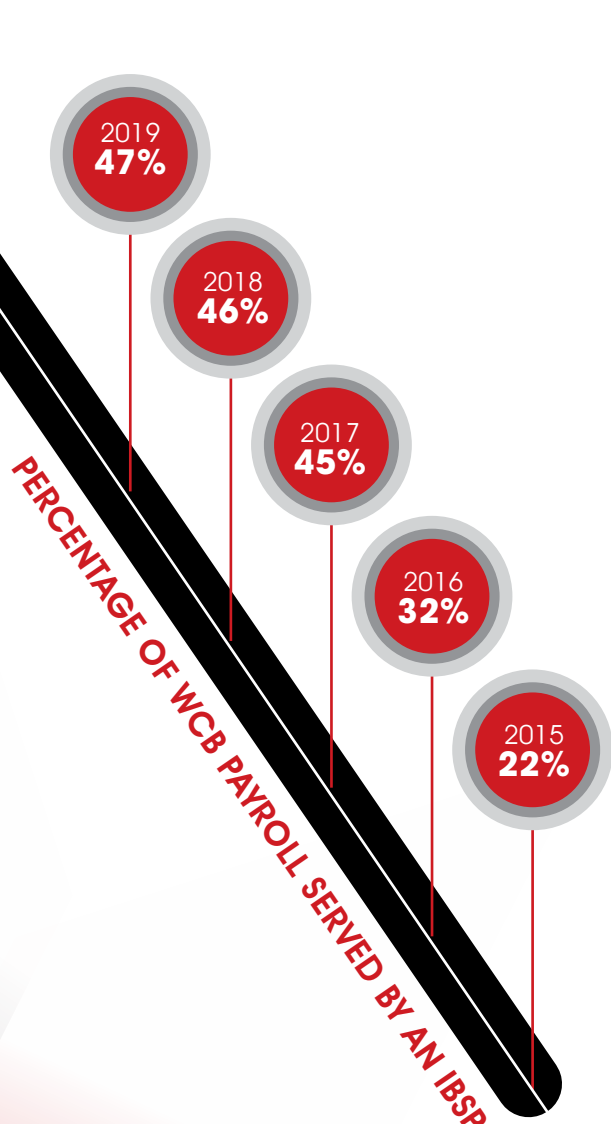


# CREATE A SAFE WORK CULTURE

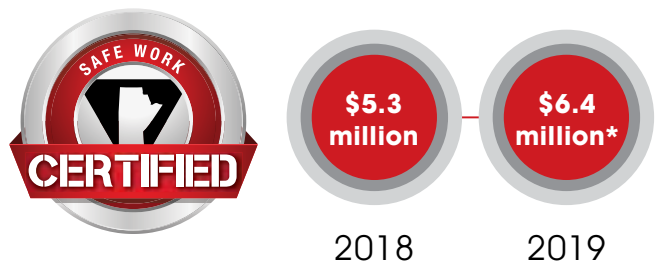
SAFE Work Manitoba is a division of the WCB dedicated to the prevention of workplace injury and illness in our province. Through its prevention initiatives, SAFE Work Manitoba is helping to make the province safer for workers and this work has led to a significant decrease in injury rates over the last five years since it was established.

Through our work to ensure every employer in the province has access to industry-specific injury prevention support, the WCB introduced a new funding model for industry-based safety programs (IBSP). The IBSP funding model now includes a five per cent safety levy cap on the amount to be funded by employers. Under this new funding model, the costs associated with operating an IBSP and the services it offers will now be shared between participating employers and the WCB, whereas previously, the costs were born solely by employers.

The number of Manitoba employers becoming SAFE Work Certified continued to grow in 2019. By the end of the year (the third for the program), 1,256 employers had received safety certification and another 149 were in the process of becoming certified. Safety certification has been shown to be effective in reducing the risk of workplace injury and illness.



## REBATES PAID TO SAFE WORK CERTIFIED EMPLOYERS



\*Estimate, to be confirmed mid-2020

2019 was the second year of SAFE Work Manitoba's Prevention Rebate Program. An estimated 1,165 SAFE Work Certified employers will qualify to receive a percentage of their WCB premium back as a rebate. For 2019, an estimated \$6.4 million in Prevention Rebates will be distributed to SAFE Work Certified employers.

Our *When We Work Together, SAFE Work...Works* campaign, which ran in February, highlighted the results of our joint efforts with the province's industry-based safety programs (IBSPs) in reducing workplace injuries in Manitoba. Among the statistics: construction-sector injuries are at their lowest point in the last 10 years and manufacturing injuries are down by half over the same period. The campaign was repeated in December.

The *SAFE Workers Aren't Born, They're Trained* campaign in June, raised awareness of the importance of training workers to perform their tasks safely. The campaign pointed to resources, such as the Young Worker Readiness Certificate Course (YWRCC), which is now a requirement for young Manitobans to complete before starting a job. The course provides the basics on rights and responsibilities for safety and health at work.

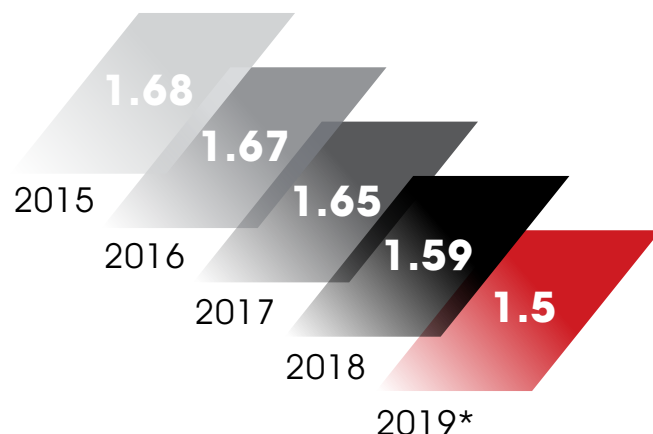
SAFE Work Manitoba participated in the 3<sup>rd</sup> annual Safety awards gala in September. SAFE Work Manitoba was one of eight organizations that celebrated Manitobans for their efforts to make their workplaces safe and healthy.

Our sixth annual Committee Leadership Conference continued to expand, with more than 500 people in attendance. The October conference featured keynote speakers and workshops focused on popular and emerging topics of interest to workplace safety and health committee co-chairs.

Our efforts to protect the safety of young workers continued in October with the second phase of our Level Up campaign. Using virtual reality, Level Up 2.0 taught young people to recognize and address common hazards in a variety of workplace situations.

Manitobans continued to take advantage of our e-learning courses. By the end of 2019, 15,713 e-learning "seats" had been used.

## DAYS LOST TO WORKPLACE INJURY OR ILLNESS RATE



## NUMBER OF PEOPLE ATTENDING TRAINING (IBSP AND SAFE WORK MANITOBA)

13,957

# SAFE WORK MANITOBA OPERATING EXPENSES

Year ended December 31  
(in thousands of dollars)

	2019	2018
Salaries, employee benefits and training	\$ 3,559	\$ 3,869
Office supplies, services and projects	268	228
Communications	409	2,274
Professional fees	160	147
<b>SAFE Work Manitoba Total Operating Expenses</b>	<b>\$ 4,396</b>	<b>\$ 6,518</b>



2020

2021

2022

2023

2024

**FIVE YEAR PLAN**

# INTRODUCTION

Working from the strategic framework approved by our Board of Directors in 2018, the WCB has developed its Five Year Plan centred on four priorities to guide our work and initiatives. These priorities were chosen to reflect our organization's vision to attract, retain and develop the staff needed to deliver excellent service to our customers and build a safer Manitoba that fosters prevention and return to work.

# OUR STRATEGIC PRIORITIES



# CREATE A SAFE WORK CULTURE

## Strategic Goal:

Reduce the number and severity of injuries.

## Strategic initiatives

**Champion a vibrant safety culture in which all Manitobans share values and beliefs that support workplace injury and illness prevention**

The WCB, through its prevention division, SAFE Work Manitoba, will work to increase public awareness for workplace safety and health and for injury prevention through targeted campaigns to reach stakeholders and shift perspectives about safety and health at work. Our organization will work with partners to identify and support executives who are safety leaders. Programming will also focus on finding ways to engage with educational institutions in the province to increase workplace safety and health awareness and training.

**Expand access to safety programs to build an inclusive, coordinated prevention system with all partners**

SAFE Work Manitoba will continue to build strong partnerships with industry-based safety programs (IBSPs) with the goal of expanding and enhancing safety programs to ensure all Manitoba employers and workers have access to sector-specific services. Through this partnership, SAFE Work Manitoba will work to increase the number of stakeholders who have received workplace safety and health education and training through IBSPs and other safety partners.

## Five Year Targets

In the five year period covered by this plan, the WCB is focused on the following milestones:

### Time loss Injuries

Reduce the number to

12,000 or less

Achieve a rate of

2.2 or less  
per 100 full time workers

### Days lost to Workplace Injury or Illness

Reduce the number to

748,000 or less

Achieve a rate of

1.38 or less  
per 100 full time workers

**Enhance safety program standards  
to establish best practices and  
promote consistency**

SAFE Work Manitoba will continue to support and provide oversight for SAFE Work Certified, Manitoba's safety and health certification standard that helps make workplaces safer and provides a financial reward to employers that take proactive steps to prevent workplace injuries and illnesses. This will include working with IBSPs and other partners to increase employer participation in safety certification that meets the SAFE Work Certified standard.

SAFE Work Manitoba will continue its partnership with Manitoba Building Trades and the Construction Safety Association of Manitoba (CSAM) to establish a consistent approach for developing and using standards for safety and health training delivered to Manitobans. This initiative will work to increase the quality and consistency of safety and health training delivered and ensure workers have the right skills and knowledge needed to do their work safely and reduce their risk of injury.

**WCB-Covered Payroll**

Achieve at least

**42%**

that is SAFE Work Certified

Increase percentage  
served by an industry-  
based safety program to

**72%** or more

**Severe Injuries**

Reduce the number to

**2,200** or less

Achieve a rate of

**0.4** or less

per 100 full time workers

# ENABLE SUCCESSFUL RETURN TO WORK

## Strategic Goal:

Improve the return to work experience for all stakeholders, ensure the worker stays healthy during the return to work process, identify and address suspected inappropriate return to work activities by employers and reduce the number of days lost.

## Strategic initiatives

### **Expand industry-based safety programs' capacity to provide return to work programs**

The WCB will look for opportunities to partner with industry-based safety programs (IBSPs) to promote return to work programming to their industries. This includes building on the success of the SAFE Work Certified program and exploring the option of a return to work certification program for employers.

The WCB is committed to supporting best practices and promoting the value of return to work. This includes helping workplaces increase the effectiveness of their return to work programs, delivering return to work training and ensuring the WCB provides quality services to assist workers in safely returning to meaningful and productive work as soon as possible after an injury.

The WCB will continue its work to support healthcare providers through initiatives focused on electronic healthcare reporting and billing. The WCB has seen success in its e-health application pilot for physiotherapy service providers and will expand this initiative to provide greater online capabilities for other healthcare providers including chiropractors and physicians.

### **Increase awareness, education and training**

The WCB will continue to meet the need for quality return to work training and consulting for employers through courses such as our Return to Work Basics course and consulting services to help employers gain an understanding of the basic components and best practices needed to build effective workplace return to work programs.

We will provide education and support to healthcare providers through planned outreach activities focused on raising awareness for WCB return to work programs, and find ways to work together to support injured workers through the return to work process.

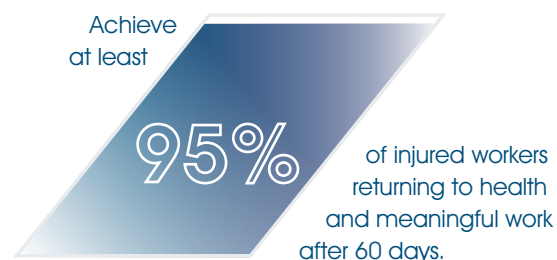
We are committed to continuing our support for injured workers through improved information and resources to help them navigate the return to work process. We will look for opportunities through new and existing channels to ensure workers receive the information they need in the correct format and at the right time.

### **Leverage technology and analytics to improve outcomes**

We will continue to find opportunities within our current claims systems to support and improve return to work outcomes through data analytics, while also continuing to develop our technology infrastructure to support new initiatives such as our electronic healthcare reporting and billing.

### **Five Year Targets**

In the five year period covered by this plan, the WCB is focused on the following milestones:



# DELIVER EXCELLENT SERVICE

## Strategic Goal:

Strive to improve customers' satisfaction with their WCB experience.

## Strategic initiatives

### **Continuously strive to improve the quality of services we deliver**

The WCB is committed to seeking out new and innovative ways to enhance the service we deliver to our customers. We will continue to develop comprehensive customer service initiatives, implement recommendations from the customer journey maps for workers and employers, improve the overall customer service experience, and provide additional ways for customers to share their feedback with us.

We are committed to improving workers' interactions with our organization by ensuring access to the information they need, greater flexibility in how they communicate with us and streamlined processes based on best practices.

For employers, we are committed to delivering greater options for how they access and provide information throughout the assessment and claims process. This will be achieved through initiatives focused on delivering multi-channel solutions that provide them with flexibility and choice.

## Five Year Targets

In the five year period covered by this plan, the WCB is focused on the following milestones:

Achieve at least



in customer satisfaction of  
employers and injured workers

Achieve at least



of claims paid within  
14 days of injury

### **Utilize data analytics and tailor services to meet the unique needs of our customers**

The WCB will leverage data to support our key stakeholders. For workers and employers this means providing them with claims information and data to help them make informed decisions and gain a better understanding of WCB systems and processes. As an organization we will continue to analyze injury and return to work data to improve the customer service we provide.

The WCB will also support industry-based safety programs (IBSPs) by providing meaningful data and information to assist in the delivery of injury prevention and return to work programming tailored to the needs of different industries.

### **Improve communication with customers and stakeholders**

We will continue to collaborate with our partners to deliver information and solicit feedback through opportunities such as the Manitoba Chambers of Commerce AGM, the WCB Return to Work Conference (in collaboration with the Manitoba Chambers), and the Winnipeg Chamber of Commerce's Small Business Forum and Healthy Workplace Program. The WCB also commits to engaging with the healthcare community to clarify roles and expectations to promote the effectiveness of return to work programs.

Achieve and maintain an average assessment rate at under



Maintain the accident fund reserve in keeping with the



funding ratio target

# GROW OUR PEOPLE

Investment in staff  
professional development  
and training



## Strategic Goal:

Attract, retain and develop our people to align with our evolving needs.

## Strategic initiatives

### **Support the ongoing development of employees to achieve our vision**

Integral to our organization achieving its goals and vision is the dedication and commitment of our employees. This dedication and commitment will be key in delivering exceptional service and finding opportunities for improvements in the way we do business and support the evolving needs of our customers.

The WCB is committed to investing in initiatives that build skills and competencies and that will help us continue to build a workforce focused on innovation, as well as professional growth and development.

The WCB recognizes that continuous learning and development promotes employees' engagement and successful job performance. We will continue to deliver initiatives that support educational, training and professional development to enhance the knowledge, skills and competencies of our staff. This includes supporting employee development in both their current job responsibilities and future career opportunities with the WCB.

To promote the education, training and professional development of our staff, the WCB has introduced new corporate policies that commit to funding a broad range of educational opportunities for employees, such as half-day seminars and workshops, courses, technical training, as well as lengthier degree, diploma and certificate programs. This will ensure our employees have the knowledge, skills and competencies needed to be successful in their careers, as well as ensure our workforce is qualified and skilled in helping our organization meet its strategic goals.

\*Average per employee per year.

### **Enhance employee engagement**

Enhancing employee engagement includes ensuring our workplace environment is one that supports and promotes mental health and safety. The WCB will continue its work to deliver on our mental health strategy, which includes leadership development, training for our staff to raise awareness, as well as initiatives that foster understanding and support for mental health issues.

Enhancing employee engagement will also include continuing our work to provide employees with effective work spaces that promote collaboration and increase organizational efficiency. In the coming year, we will be entering Phase 2 of our multi-year office renewal plan, which will include ongoing upgrades and improvements to our office space throughout our organization.

### **Renew succession management strategies**

Our organization's success depends on our ability to prepare and plan for the future. To do this, we will be implementing strategies that promote succession management. Our workforce is changing and evolving, as people move into different phases of their careers. We are committed to ensuring we have the employees with the right skill sets and competencies to meet the evolving needs of our organization and our customers.

We are committed to developing our people by providing career growth and educational opportunities, as well as cross-functional experience across departments and divisions throughout the WCB. We are committed to helping our people advance their careers within our organization and nurture a diverse, talented and innovative workforce.

# 2020 – 2024 BUDGETED AND PROJECTED FINANCIAL STATEMENTS

The financial statements presented in the Five Year Plan are unaudited.

The pro forma financial statements for the years 2020-2024 present the financial outcomes of the strategic and operational plans of the WCB.

The average assessment rate is maintained at \$0.95 throughout the Five Year Plan. Surplus distributions are planned to continue annually through 2022. The goal is to reduce the funding ratio toward the 130 per cent policy target.

## **WCB revenues include:**

**Premium revenue:** this amount represents a combination of estimated annual assessable payroll and the average assessment rate, using reasonable assumptions for economic and inflationary growth. The average assessment rate used in the Five Year Plan is \$0.95.

**Investment revenue:** this amount represents a return that is consistent with the WCB's investment portfolio profile. A steady rate of return of six per cent is used throughout the Plan, as it is not possible to predict investment markets. Actual results in this area will vary and fluctuations can be significant.

## **WCB expenses include:**

**Claim costs:** this amount assumes the injury rate will decline during the Five Year Plan period and includes a reasonable assumption for cost inflation. Fluctuations in claim costs can occur if there is an increase to injury rates, very expensive claims, a change in the mix of old and new claims, or a change in average claim duration.

**Operating expenses:** this amount represents salaries, employee benefits, infrastructure, the Appeal Commission, the Research and Workplace Innovation Program, SAFE Work Manitoba and administrative costs.

**COVID-19:** The outbreak of COVID-19 was unknown prior to preparing the Five Year Plan. The outcomes of COVID-19 may have significant impacts on these financial projections.

## Proforma Statement of Financial Position (unaudited)

As at December 31

(in thousands of dollars)

	2019 Actual	2020 Budget	2021 Projection	2022 Projection	2023 Projection	2024 Projection
Assets	<b>\$ 2,029,820</b>	<b>\$ 2,029,386</b>	<b>\$ 1,984,105</b>	<b>\$ 1,936,235</b>	<b>\$ 1,973,168</b>	<b>\$ 2,013,580</b>
Liabilities	1,382,999	1,422,079	1,454,558	1,483,174	1,513,318	1,539,803
Funded position	646,821	607,307	529,547	453,061	459,850	473,777
	<b>\$ 2,029,820</b>	<b>\$ 2,029,386</b>	<b>\$ 1,984,105</b>	<b>\$ 1,936,235</b>	<b>\$ 1,973,168</b>	<b>\$ 2,013,580</b>
Funding ratio	146.8%	142.7%	136.4%	130.5%	130.4%	130.8%

## Proforma Statement of Operations and Comprehensive Income (unaudited)

For the years ending December 31

(in thousands of dollars)

	2019 Actual	2020 Budget	2021 Projection	2022 Projection	2023 Projection	2024 Projection
Projected average assessment rate	\$ 0.95	\$ 0.95	\$ 0.95	\$ 0.95	\$ 0.95	\$ 0.95
Premium revenue	\$ 214,099	\$ 221,964	\$ 228,939	\$ 233,935	\$ 239,584	\$ 244,772
Investment income	199,952	92,178	90,518	89,182	89,081	91,133
Revenue	414,051	314,142	319,457	323,117	328,665	335,905
Claim costs incurred	192,616	202,035	203,252	200,890	203,786	202,313
Operating expenses	101,106	114,300	115,322	116,861	118,090	119,666
Total expenses	293,722	316,335	318,574	317,751	321,876	321,979
Operating surplus (loss)	<b>120,329</b>	<b>(2,193)</b>	<b>883</b>	<b>5,366</b>	<b>6,789</b>	<b>13,926</b>
Surplus distribution	(72,605)	(37,320)	(78,644)	(81,852)	-	-
Net surplus (deficit)	<b>47,724</b>	<b>(39,513)</b>	<b>(77,761)</b>	<b>(76,486)</b>	<b>6,789</b>	<b>13,926</b>
Other comprehensive income (loss)	(33,018)	-	-	-	-	-
Total comprehensive income (loss)	<b>\$ 14,706</b>	<b>\$ (39,513)</b>	<b>\$ (77,761)</b>	<b>\$ (76,486)</b>	<b>\$ 6,789</b>	<b>\$ 13,926</b>



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