



**SAFE
WORK**

SPOT THE HAZARD
ASSESS THE RISK
FIND A SAFER WAY
EVERYDAY

SERVICE DRIVEN. SAFETY MINDED.

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This document is also available in large print format. Please call 954-4760, toll-free 1-800-362-3340 or email info@wcb.mb.ca.

For further information about the WCB's future plans, please refer to the 2008-2012 Five Year Plan on the WCB's website at www.wcb.mb.ca.

Vision, Mission and Values

VISION

SAFE Work – A Way of Life

MISSION

Working with its partners, the Workers Compensation Board of Manitoba promotes safe and healthy workplaces, promotes recovery and return to work, provides compassionate and supportive compensation services for workers and employers, and ensures responsible financial stewardship.

VALUES

We are committed to being a safe workplace that:

- Operates with fairness, integrity and respect
- Provides services that are fast, easy, caring, right and clear
- Strives for excellence
- Manages our resources efficiently and effectively
- Operates in an open and transparent manner
- Is accountable to the public and our partners
- Develops our staff and provides a supportive, innovative and creative environment
- Meets the diverse needs of our clients in a comfortable and welcoming way
- Provides a respectful and diverse workplace reflective of Manitoba
- Works collaboratively with our partners
- Is a valued member of the community



SAFE Work - A Way of Life

Introduction

Each year the Workers Compensation Board presents its vision for the future of the compensation system in Manitoba. The WCB will continue to focus on creating a culture in Manitoba in which SAFE Work is a way a life: where workers and employers collaborate to make workplaces safer due to prevention efforts, where workers are safe to file claims, where it is safe for workers to exercise their rights, and where it is safe to return to work if an injury has occurred. The WCB has a responsibility to injured workers, their families and their employers to help them return to health and to work in a timely and safe manner and is committed to making continuous improvements in the way services are provided. The WCB will fulfill these responsibilities while maintaining careful stewardship of its resources.

Under the strategic guidance of the Board of Directors, senior management at the WCB conducts an analysis of the economic, demographic, financial, and claim trends that affect the WCB's operations. Planning takes account of the needs and views of the WCB's stakeholders and is also mindful of risks faced by the system – that the injury rate might rise or that volatility in investment returns may increase, for instance. Planning points to areas where resources and new initiatives may be needed so that the WCB can meet challenges and mitigate future risks. Planning is guided and put into focus by the WCB's four strategic themes:

- Prevention – Preventing Injuries and Illnesses through Promotion, Protection and Education
- Recovery – Returning Workers to Health and Work
- Service – Continuously Improving Services to Workers and Employers
- Stewardship – Effectively Managing Human, Technological and Financial Resources

This document sets out these four strategic themes, the goals the WCB has set within them, new strategies it will use to implement them, and measures it will use to report its progress in each year's annual report.

The Five Year Plan looks to the future, outlining what new initiatives will be undertaken to build on the strategies that are already under way. For information on the WCB's current activities, please see the WCB's 2007 Annual Report.

Prevention

PREVENTING INJURIES AND ILLNESSES THROUGH PROMOTION, PROTECTION AND EDUCATION

The WCB and the Workplace Safety and Health Division (WSHD) of the Department of Labour and Immigration are pursuing an ambitious injury and illness prevention strategy to create in Manitoba a culture that values and promotes healthy and safe workplaces – a culture that understands that even one workplace injury or illness is too many. Manitobans have made significant progress toward that goal. Between 2000 and 2007, the time loss injury rate fell by 25 per cent.

The decline in the overall time loss injury rate has slowed in recent years and the risk remains that injury rates might rise. This year, the WCB and the WSHD revamped their Joint Injury and Illness Prevention Strategy. The new plan adopts an aggressive approach to reducing the number of workplace injuries and illnesses in Manitoba. The WCB will continue to deploy prevention resources in those targeted areas where they will have the greatest impact. The WCB is confident that its efforts will continue to promote a downward trend in injury rates.

PREVENTION GOALS

- Reducing the workplace injury rate
- Promoting a culture of SAFE Work in Manitoba

Strategies to Reduce the Workplace Injury Rate

- To enhance the safety of Manitoba workplaces, the WCB will begin providing consultative services to employers with respect to prevention, consider developing a prevention certification program, continue the SAFE on Site program and launch a similar program targeted at youth, and support the Manitoba Immigrant Safety Initiative.
- To expand prevention knowledge, the WCB will deliver prevention training to small and medium sized businesses, provide prevention education sessions for healthcare clinics, and continue its support for the SAFE Workers of Tomorrow program.
- To build prevention capacity, the WCB will continue to improve the alignment of WSHD and WCB prevention activities, increase prevention expertise within the WCB, and work on developing a comprehensive injury statistics information system.

Strategies to Promote a Culture of SAFE Work in Manitoba

- To expand awareness and change attitudes to workplace safety, the WCB will publicize the joint WCB-WSHD strategic prevention plan, use the successful SAFE Work social marketing campaign to change the belief that workplace injuries are inevitable, and develop campaigns targeted at specific audiences such as young workers or aging workers.
- To build partnerships and foster champions, the WCB will encourage the development of industry-based safety groups, particularly in healthcare and manufacturing, and expand the SAFE Momentum testimonial campaign.
- To strengthen the business case for prevention, the WCB will develop standardized reports for employers that communicate information on injury rates and types, simplify the communication of the assessment rate model, evaluate the pilot incentive program in construction, develop employers' capacity to fill out self-service reports and business cases, and explore other financial incentives or disincentives such as further changes to the assessment rate model.
- To be a leader in workplace safety and health, the WCB will evaluate and continue to enhance its internal workplace safety and health program.

FIVE YEAR TARGETS

- Reduce the time loss injury rate to 3.5 per 100 workers by the end of 2012 and the number of serious injuries by 50 per cent, in addition to reducing the number of traumatic fatalities
- Have 70 percent of Manitobans disagree with the statement that workplace injuries are inevitable

Recovery

RETURNING WORKERS TO HEALTH AND WORK

The WCB is working with its partners to help build a culture that views returning to work as soon as safely possible as both natural and part of the medical recovery process. The WCB has enhanced its capacity to provide outreach on return to work issues and will continue to work with workers, employers, healthcare providers, and worker and employer advocates to return injured workers to health and productive work as early in the recovery process as is safely possible.

Research has shown that the longer injured workers are off work, the greater the disruption to the lives of workers and their families, the greater the likelihood workers will not return to work, and the higher the costs associated with their claims. Increased claim duration and cost are inherent risks to the WCB. Returning to work must, therefore, be part of the healing process.

Many factors influence how long injured workers take to recover, including their age, gender and the complexity of their injuries. The workforce is aging, and along with that, the average age of injured workers is increasing. Injuries are becoming more complex and a higher proportion of claims are for musculoskeletal injuries. All these trends increase the risk of longer recovery times.

RECOVERY GOALS

- Improving support for workers' timely return to health
- Improving support for workers' timely and sustainable return to productive work

Strategies to Improve Support for Workers' Timely Return to Health

- To improve the quality and timeliness of medical information and advice received from internal healthcare providers, the WCB will implement recommendations from a project that examined how medical examinations are conducted, evaluate the management of several aspects of healthcare, (including the Pain Management Unit, the use of narcotic drugs, back care and hearing loss claims), review processes around determining permanent impairments, revise the orientation training for new WCB healthcare professionals, and develop and deliver internal healthcare education on relevant topics.
- To improve the quality and consistency of medical advice received from external healthcare providers, the WCB will develop and deliver external community healthcare education on relevant topics and investigate other opportunities to improve healthcare services.

Strategies to Improve Support for Workers' Timely and Sustainable Return to Productive Work

- To support employers in implementing return to work and disability management programs, the WCB will begin providing consultative services to employers with respect to disability management, deliver disability management training to small and medium sized businesses, and strengthen management processes to help employers implement and improve disability management programs.
- To support WCB staff in the provision of return to work and disability management services, the WCB will provide enhanced training and consultative services to staff on disability management and return to work.

FIVE YEAR TARGETS

- Score an average of 8 out of 10 when workers are asked how well the WCB supported them in their return to work
- For all claims that are in pay during the calendar year, achieve an average claim duration of 37 days in pay during the year

Service

CONTINUOUSLY IMPROVING SERVICES TO WORKERS AND EMPLOYERS

The WCB works hard to provide better customer service to all of its stakeholders. The organization’s values include providing service that is fast, easy, caring, right and clear.

Timeliness is a major theme in providing better customer service. Timeliness is not restricted to the number of days it takes to pay benefits to an injured worker. Rather, the WCB is concerned with the timeliness of employer and worker reports, medical treatment, medical reports, vocational rehabilitation initiatives and return to work.

Our goal of timely service is matched with service quality goals. The key is to pay compensable claims within a specified timeframe, ensuring that they have been properly adjudicated as work-related injuries or diseases, based on relevant evidence. The WCB has various quality assurance processes in place to ensure the appropriateness of its decisions.

SERVICE GOALS	<ul style="list-style-type: none"> Developing a stronger service culture Improving service to injured workers Improving service to employers Delivering high quality services
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Strategies to Develop a Stronger Service Culture

- To ensure all WCB staff view service as one of their highest priorities, the WCB will introduce leadership sessions for service excellence, continue measuring internal customer satisfaction, and implement a structured process for management and staff to talk about improving service.

Strategies to Improve Service to Injured Workers

- To provide prompt service, the WCB will encourage more online claim reporting, continue to implement a claim reporting strategy, complete the implementation of the electronic claim file system, and continue to monitor and enhance the application.

- To provide supportive and compassionate service to injured workers, the WCB will deliver experiential training on disability to front line staff, continue staff training in transitional services, develop a vocational rehabilitation services handbook, develop and implement a strategy to meet the language and literacy needs of injured workers, and renew and enhance the mandate of the specialized services unit.
- To improve injured workers' satisfaction with service, the WCB will enhance injured worker feedback loops for both short term and longer term claims, improve service on the telephone, and enhance the electronic claim file system.

Strategies to Improve Service to Employers

- To improve employers' satisfaction with service, the WCB will improve the coordination of services to employers, implement process and technological improvements in assessments (such as online services), develop more effective employer feedback mechanisms, implement an employer segmentation strategy, participate in Manitoba Business Links, explore participation in the Manitoba government's Single Window Service Delivery for Business initiative, and deliver training on WCB basics.
- The WCB will conduct a further consultation on the extension of coverage and then, as directed by government regulation, will provide services to newly covered employers and workers.

Strategies to Deliver High Quality Services

- To exceed quality expectations in the adjudication and management of claims, the WCB will continue to implement the Rehabilitation and Compensation Services training and development strategy, implement the case management training program, review the payments process, and implement a quality program in Short Term Claims.
- To exceed quality expectations in employer assessments, the WCB will develop a focused quality program.

FIVE YEAR TARGETS

- Pay 70 per cent of injured workers within 14 days of injury
- Score at least 80 per cent on the WCB service culture index
- Consistently score 8 out of 10 in injured worker satisfaction
- Consistently score 8 out of 10 in employer satisfaction
- Meet quality expectations on 95 per cent of claims

Stewardship

EFFECTIVELY MANAGING HUMAN, TECHNOLOGICAL AND FINANCIAL RESOURCES

As the steward of the compensation system, the WCB strives to ensure that all aspects of its operations – including its finances, human resources, and technological supports – are complementary, effective and responsibly managed. By enhancing all of these processes, the WCB will be well positioned for future challenges.

The WCB will continue to provide its staff with training and development opportunities and updated and enhanced information technology so that they can provide quality customer service to all stakeholders, today and tomorrow. The WCB’s vision for human resources is “Building Trust – Building Strength – Building a Future”.

The WCB and its staff have achieved a positive reputation for community leadership and support. The WCB’s efforts over the next five years will continue to earn it this respect.

Although the potential for volatile investment returns remains a risk to the system, the WCB remains in a strong financial position with total WCB reserves, consisting of the accident fund reserve and accumulated other comprehensive income (which shows the cumulative unrealized gains and losses arising from the investment portfolio), of \$258 million. This results in a funding ratio of 130 per cent (total assets divided by total liabilities). The funding level is among the highest in Canada.

STEWARDSHIP GOALS	<ul style="list-style-type: none"> Achieving operational excellence Maintaining financial strength Building organizational strength through people Enhancing organizational reputation and stakeholder confidence
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Strategies to Achieve Operational Excellence

- To implement business process improvements, the WCB will complete the implementation of the electronic claim file system and continue to enhance the application, begin the implementation of the second phase of its initiative to improve assessment services to employers, and develop a long term strategy for service delivery improvements, such as enhancing staff’s ability to access the WCB’s computer network off site.

- To ensure business continuity, the WCB will develop a pandemic plan and integrate it along with other disaster plans, test and update its system to resume business in the event of a disaster or emergency, and implement improvements to the business continuity technology infrastructure.
- To strengthen performance measurement, the WCB will continue to identify and implement new key performance indicators, continue to enhance executive information strategies, and, as part of its initiative to improve assessment services to employers, start the development of a report on key performance indicators for this area of operations.
- To maintain reliable, available and secure information technology assets, the WCB will continue to update its hardware and software infrastructure, continue to deliver security education and awareness presentations, implement a new and enhanced messaging gateway product with capabilities for secure e-mail, implement enhanced system management capabilities, and roll out new portable computing devices.

Strategies to Maintain Financial Strength

- To ensure value in program expenditures, the WCB will evaluate several processes within the claims area (such as how services are delivered to workers who experience chronic pain and how other specialized services are delivered), operationalize the link between the WCB and Manitoba Health to better coordinate medical expense billings, and evaluate the pilot incentive program in the construction industry.
- To ensure that it employs prudent financial controls, the WCB will work with its financial experts to ensure benefit liabilities are appropriately valued and implement measures outlined in the WCB's updated Funding Policy.
- To strengthen internal control systems, the WCB will review risks and update its risk management plan, and undertake several internal audits.

Strategies to Build Organizational Strength through People

- To foster an environment in which staff are actively engaged in contributing to the WCB's goals, the WCB will develop a Management Fundamentals and Tools program, enhance staff understanding and use of the Performance and Development System, develop and deliver a leadership program, create a Human Resources intranet site, and enhance the healthy organization strategy.
- To provide a sound foundation for staff to achieve the WCB's goals, the WCB will enhance its Human Resources policies and provide training to staff on these policies, develop and implement strategies for career development and selection, and enhance its disability management program.

- To actively participate in the larger Manitoba workplace, the WCB will develop partnerships with external groups and employers to promote the employment of individuals from diversity groups, implement a WCB Employee Care model, and develop a workforce planning strategy.

Strategies to Enhance Organizational Reputation and Stakeholder Confidence

- To promote and support WCB brands, the WCB will enhance, promote and grow the corporate intranet site, build relations with internal stakeholders through customer feedback processes, launch a SAFE Work store for staff, and complete and implement an external stakeholder relationship strategy.
- To be a valued member of the community, the WCB will implement a community engagement program and enhance its community presence.

FIVE YEAR TARGETS

- Meet or exceed the target on 80 per cent of its efficiency and effectiveness measures – the indicators the WCB has created to measure its operations, financial strength and human resources
- Achieve the target balance for the WCB's reserves as set out in the Funding Policy
- Score an average of at least 80 per cent on the employee engagement index – selected questions from the WCB employee opinion survey that measure attitudes and awareness of organizational goals
- Have at least 70 per cent of Manitobans tell the WCB that it is making a positive contribution to the province

The background is a blue-tinted photograph of a pen writing on a document. The document has a grid pattern and some numbers are visible, such as '118', '117', and '2007'. The pen is positioned diagonally across the frame, and the overall scene is out of focus, creating a sense of depth and movement.

2008 - 2012 Five Year Plan

Budgeted and Projected Financial Statements

Budgeted and Projected Financial Statements

In 2008 and beyond, the Workers Compensation Board of Manitoba will continue its work in Prevention, Recovery, Service and Stewardship. This is an ambitious plan for the next five years. The WCB is financially sound and is well resourced to achieve the goals of this plan. The budgeted financial statements for 2008 and the projections for 2009 to 2012 follow.

The WCB undertook a consultation process on extension of coverage beginning in February 2008. It should be noted that, as the outcome of this consultation process is unknown at the time of preparation of the Five Year Plan, the projections for 2009 to 2012 do not include revenue or costs for any additional extension of coverage that may occur.

In a similar vein, the WCB has begun planning for the conversion to International Financial Reporting Standards (IFRS) from Canadian generally accepted accounting principles effective January 1, 2011. As the financial impact of this change is not yet determined, the projections for 2009 to 2012 do not include any estimates related to IFRS.

Premium revenue is derived from estimated annual assessable payroll and the average assessment rate. Reasonable assumptions for economic and inflationary growth for assessable payrolls are used. The average assessment rate used throughout the Five Year Plan is \$1.60.

Investment revenue assumes a net rate of return of 6.0 per cent. This rate represents a conservative estimate based on long term historical returns and is linked to the discount rate used to value WCB liabilities. A steady rate of return is used throughout the plan, as it is not possible to predict the investment markets. Actual results in this area will vary with the market and the fluctuations can be significant.

Claim costs incurred are derived by employing reasonable assumptions for cost increases from economic and inflationary growth overlaid by an assumption that the injury rate will decline over time. Actual results in this area can fluctuate significantly. Significant fluctuations might occur if there is an increase to injury rates, an occurrence of very expensive claims, a change in the mix of old and new claims, or a change in claim duration.

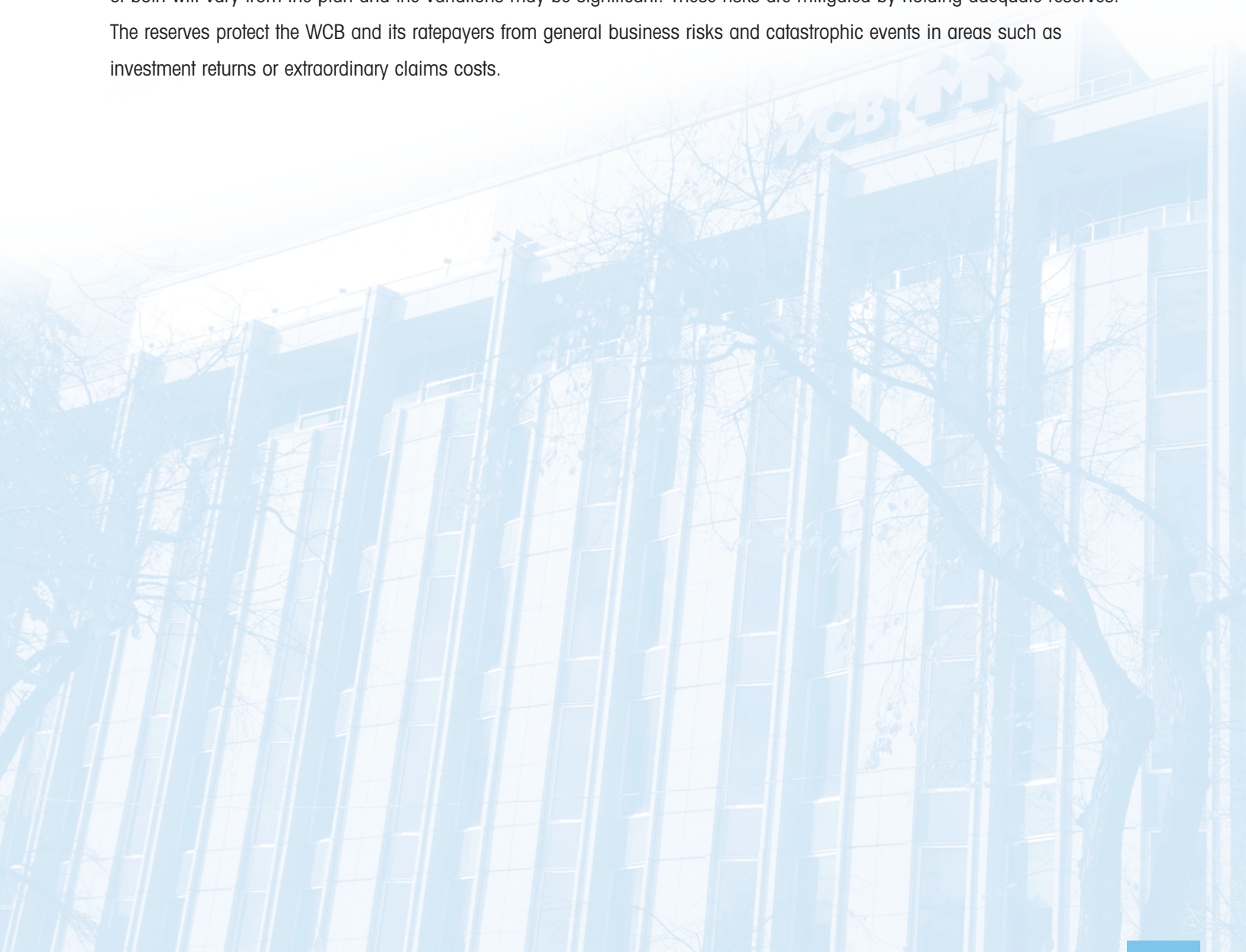
Operating expenses of the WCB include funds for salaries, employee benefits, infrastructure, the Appeal Commission, the Community Initiatives and Research Program and other administrative costs. In 2008 and beyond, the estimated costs include a reasonable assumption for inflationary growth.

Financial strength of the WCB continues throughout the timeframe of the plan. The following outcomes illustrate the WCB's financial strength: the plan predicts operating surpluses in a range from \$1 million to \$4 million; growth in overall WCB reserves from \$258 million to \$311 million, maintenance of the funding ratio at about 130 per cent and growth in the investment portfolio from just over \$1.0 billion to \$1.2 billion.

Assumptions and Risks

Assumptions of one per cent employment growth and three per cent inflationary and wage growth were used throughout the Five Year Plan.

The two areas that have the greatest potential to vary from plan are investment returns and claim costs incurred. Actual results of both will vary from the plan and the variations may be significant. These risks are mitigated by holding adequate reserves. The reserves protect the WCB and its ratepayers from general business risks and catastrophic events in areas such as investment returns or extraordinary claims costs.



CONSOLIDATED BALANCE SHEET (UNAUDITED)As at December 31
(000's)

	2007 Actual	2008 Budget	2009 Projection	2010 Projection	2011 Projection	2012 Projection
Assets						
Cash	\$ 2,881	\$ 2,822	\$ 2,459	\$ 2,797	\$ 2,900	\$ 2,341
Receivables	35,190	35,044	36,545	37,939	39,458	39,524
Investment portfolio	1,019,142	1,056,336	1,093,435	1,133,003	1,175,221	1,225,417
Deferred assessments	47,598	50,385	52,392	54,637	56,483	58,527
Capital assets	11,993	11,993	11,993	11,993	11,993	11,993
	<u>\$ 1,116,804</u>	<u>\$ 1,156,580</u>	<u>\$ 1,196,824</u>	<u>\$ 1,240,369</u>	<u>\$ 1,286,055</u>	<u>\$ 1,337,802</u>
Liabilities and Funded Position						
Payables and accrued liabilities	\$ 27,223	\$ 30,392	\$ 33,487	\$ 37,350	\$ 40,572	\$ 46,600
Benefit liabilities	831,681	859,870	886,930	917,210	947,392	979,878
Total liabilities	<u>858,904</u>	<u>890,262</u>	<u>920,417</u>	<u>954,560</u>	<u>987,964</u>	<u>1,026,478</u>
Accident fund reserve	150,254	151,468	153,839	155,058	158,656	162,561
Accumulated other comprehensive income	<u>107,646</u>	<u>114,850</u>	<u>122,568</u>	<u>130,751</u>	<u>139,435</u>	<u>148,763</u>
Funded position	<u>257,900</u>	<u>266,318</u>	<u>276,407</u>	<u>285,809</u>	<u>298,091</u>	<u>311,324</u>
	<u>\$ 1,116,804</u>	<u>\$ 1,156,580</u>	<u>\$ 1,196,824</u>	<u>\$ 1,240,369</u>	<u>\$ 1,286,055</u>	<u>\$ 1,337,802</u>
Funding Ratio	130.0%	129.9%	130.0%	129.9%	130.2%	130.3%

CONSOLIDATED STATEMENT OF OPERATIONS AND ACCIDENT FUND RESERVE (UNAUDITED)

For the years ending December 31
(000's)

	2007 Actual	2008 Budget	2009 Projection	2010 Projection	2011 Projection	2012 Projection
Projected Average Assessment Rate	\$ 1.70	\$ 1.60	\$ 1.60	\$ 1.60	\$ 1.60	\$ 1.60
Revenue						
Premium revenue	\$ 223,973	\$ 214,685	\$ 222,902	\$ 231,505	\$ 240,215	\$ 249,811
Investment income	98,078	53,138	54,649	56,575	58,675	60,961
Total revenue	322,051	267,823	277,551	288,080	298,890	310,772
Expenses						
Claim costs incurred	215,491	207,069	213,221	222,936	229,769	239,706
Operating expenses	55,981	59,540	61,959	63,925	65,523	67,161
Total expenses	271,472	266,609	275,180	286,861	295,292	306,867
Operating surplus	50,579	1,214	2,371	1,219	3,598	3,905
Accident fund reserve at beginning of year	99,675	150,254	151,468	153,839	155,058	158,656
Accident fund reserve at end of year	\$ 150,254	\$ 151,468	\$ 153,839	\$ 155,058	\$ 158,656	\$ 162,561

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

For the years ending December 31
(000's)

	2007 Actual	2008 Budget	2009 Projection	2010 Projection	2011 Projection	2012 Projection
Operating surplus	\$ 50,579	\$ 1,214	\$ 2,371	\$ 1,219	\$ 3,598	\$ 3,905
Unrealized gains on available-for-sale financial assets	5,934	29,204	29,718	30,183	30,684	31,328
Reclassification of realized gains to the Consolidated Statement of Operations and Accident Fund Reserve	(45,309)	(22,000)	(22,000)	(22,000)	(22,000)	(22,000)
Other comprehensive (loss) income	(39,375)	7,204	7,718	8,183	8,684	9,328
Total comprehensive income	<u>\$ 11,204</u>	<u>\$ 8,418</u>	<u>\$ 10,089</u>	<u>\$ 9,402</u>	<u>\$ 12,282</u>	<u>\$ 13,233</u>

CONSOLIDATED STATEMENT OF CHANGES IN ACCUMULATED OTHER COMPREHENSIVE INCOME (UNAUDITED)

For the years ending December 31
(000's)

Accumulated Other Comprehensive Income						
Balance at beginning of year	\$ 147,021	\$ 107,646	\$ 114,850	\$ 122,568	\$ 130,751	\$ 139,435
Other comprehensive (loss) income	(39,375)	7,204	7,718	8,183	8,684	9,328
Balance at end of year	<u>\$ 107,646</u>	<u>\$ 114,850</u>	<u>\$ 122,568</u>	<u>\$ 130,751</u>	<u>\$ 139,435</u>	<u>\$ 148,763</u>

CONSOLIDATED STATEMENT OF CASH FLOWS (UNAUDITED)

For the years ending December 31
(000's)

	2007 Actual	2008 Budget	2009 Projection	2010 Projection	2011 Projection	2012 Projection
Operating cash flows						
Premiums from employers	\$ 218,560	\$ 212,045	\$ 219,395	\$ 227,865	\$ 236,850	\$ 247,700
Claim payments	(172,842)	(178,160)	(185,327)	(191,680)	(198,449)	(205,897)
Purchases of administration goods and services	(52,061)	(54,604)	(57,491)	(58,805)	(61,152)	(60,111)
Net cash used by operating activities	(6,343)	(20,719)	(23,423)	(22,620)	(22,751)	(18,308)
Investing Cash Flows						
Sales of investments, net of purchases and expenses	8,599	22,785	25,238	25,190	25,142	20,094
Capital asset acquisitions, net of disposals	(2,487)	(2,125)	(2,178)	(2,232)	(2,288)	(2,345)
Net cash provided by investing activities	6,112	20,660	23,060	22,958	22,854	17,749
Net (decrease) increase in cash	(231)	(59)	(363)	338	103	(559)
Cash at beginning of year	3,112	2,881	2,822	2,459	2,797	2,900
Cash at end of year	\$ 2,881	\$ 2,822	\$ 2,459	\$ 2,797	\$ 2,900	\$ 2,341

The 2007 audited consolidated financial statements and accompanying notes are available in the 2007 WCB Annual Report.

2008 - 2012

2008 - 2012 FIVE YEAR PLAN SERVICE DRIVEN. SAFETY MINDED.



Workers Compensation Board of Manitoba 2008 - 2012 Five Year Plan



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