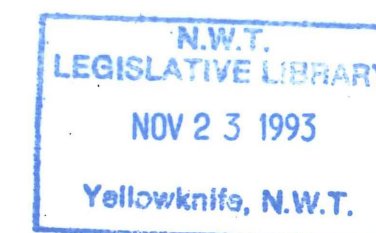




TABLE OF CONTENTS

INTRODUCTION	1
MISSION STATEMENT	2
CHAIRPERSON'S MESSAGE	3
LEGISLATIVE HISTORY	7
ENVIRONMENTAL SCAN	8
The Canadian Economic Environment:	8
The NWT Economic Environment:	8
The Canadian WCB Environment:	9
The NWT WCB Environment:	10
GOALS AND STRATEGIES	12
Safety Education.	12
Claims Management.	13
Classification.	14
Merit Rebate/Surcharge Penalty.	15
Traditional Harvesters.	16
Management Information System.	17
Communications.	18
Customer/Client Services.	19
Human Resources.	20
Legislation and Policy Review.	21
Accident Fund.	22



The mission of the WCB is to serve injured workers and employers in an effective and efficient manner by promoting accident prevention in the workplace and by providing quality rehabilitation services and fair compensation to injured workers throughout the Northwest Territories.

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INTRODUCTION

STRATEGIC planning is deciding what an organization will look like at some point in the future, and determining and devising the action steps and resources necessary to get there. The five steps in the planning process are: consultation, mission and vision development, direction setting, development of key strategies and implementation. A plan helps an organization stay on track to ensure long range objectives are achieved.

This plan has been created with the input of Board members and staff, using feedback from our clients. As a strategic document, it will guide the Board's decisions over the next three years. It will enable the Board to phase in programs and policies to address a number of important client issues.

Although the Workers' Compensation Board is required by Territorial legislation to create an annual corporate plan and submit it for Ministerial approval, the plan is intended as a living document to ensure the Board achieves its stated goals.

MISSION STATEMENT

TO serve injured workers and employers in an effective and efficient manner by promoting accident prevention in the workplace and by providing quality rehabilitation services and fair compensation to injured workers throughout the Northwest Territories.

PRINCIPLES

The Workers' Compensation Board of the Northwest Territories must:

1. Be representative and sensitive to the needs of clients within the Northwest Territories;
2. Maintain a compensation system which is fair and equitable;
3. Be effective, efficient and committed to providing excellent services;
4. Be committed to maintaining benefits in a cost effective manner;
5. Be committed to accident prevention and safety education.

Risks: A return of high inflation or significant shifts in the employment mix within the jurisdiction would alter both revenue and expenditure forecasts.

Any natural disaster which results in a significant variation from annual averages for accident frequency or severity could cause a deterioration in the financial position of the Accident Fund.

Poor investment results could also cause a short term deterioration in the financial position of the Accident Fund.

- Initiatives:**
1. Develop balanced budget for 1994, including program costs.
 2. Achieve fully funded position in 1994 by:
 - a) adopting more aggressive investment policies,
 - b) moving toward market based valuation of investment assets,
 - c) establishing new reserve accounts to replace contingency reserve,
 - d) managing Rehabilitation program and medical cost effectively.
 3. Conduct an audit of the new impairment rating schedule.
 4. Assist Board in conducting annual review of funding policy.
 5. Communicate changes in Board's financial position to stakeholders.
 6. Conduct annual review of YMIR and SPI, and make recommendations to Minister.
 7. Develop fraud strategy encompassing:
 - ♦ staff,
 - ♦ claimants,
 - ♦ employers,
 - ♦ suppliers.

11. Accident Fund

Issue: For many years, the WCB of the Northwest Territories had sufficient assets to fund future costs of all existing claims. This situation is referred to as being "fully funded". In 1992, due to unanticipated cost increases, the Board moved into a deficit position.

Goal: Regain and maintain a fully funded accident fund.

Strategy: Develop a funding strategy.

Assumptions: Compensation and medical aid costs in the future will follow the trend set in recent years of costs per claim increasing moderately.

Rehabilitation services costs will decrease from 1992 levels and plateau in 1994 and 1995 at 1991 levels.

Actuarial calculations of reserves required will result in total reserves remaining at the same proportion of expenditures throughout the forecast period.

While some pensions will increase, others will decrease. Overall, however, the recently improved impairment schedule will result in reductions in the cost of capitalizations for permanent disability awards.

Earnings on the investment portfolio will average 3% (after inflation) over the long term.

Assessment rates will be frozen at the 1993 level for 1994.

Administrative costs will plateau in 1994 and increase only for inflation in future years.

All benefit programs will be evaluated with respect to ensuring the most cost effective method of delivery.

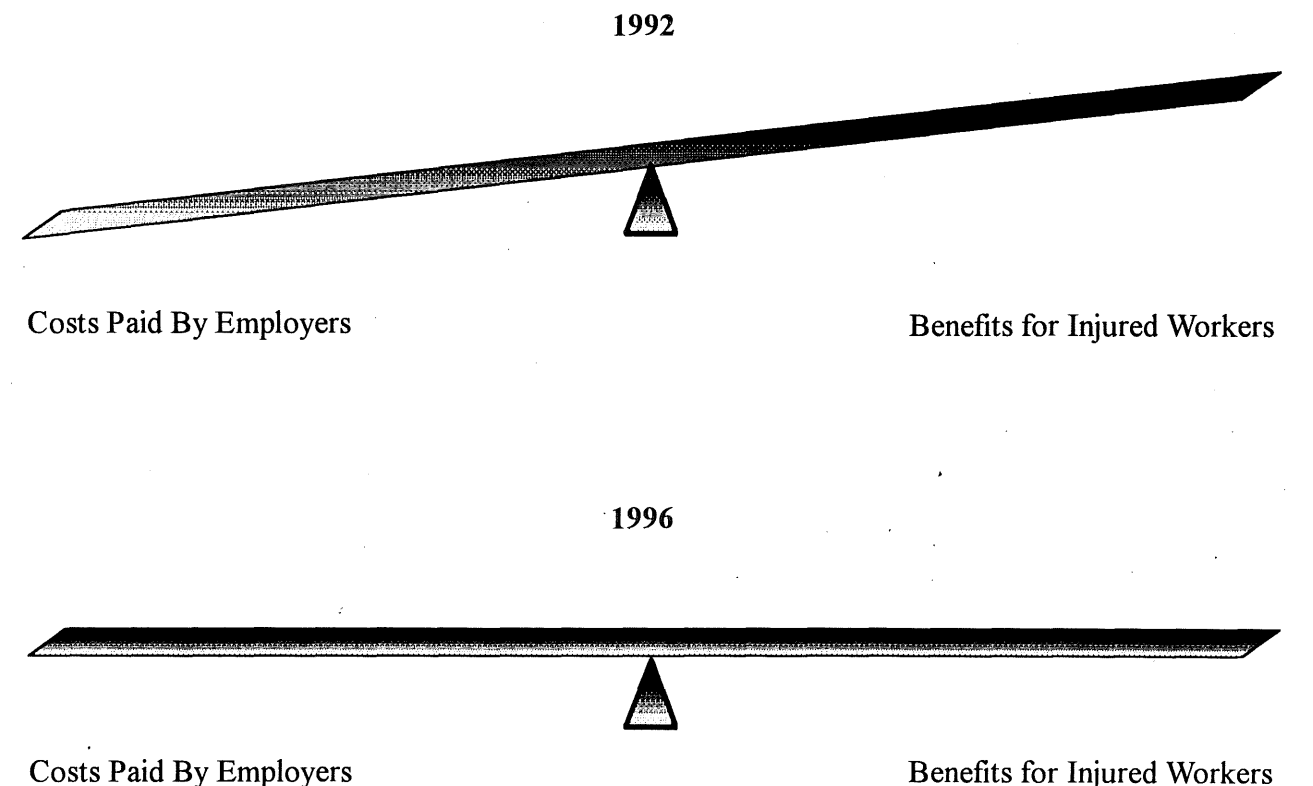
CHAIRPERSON'S MESSAGE

THIS three year corporate plan is intended to describe the measures proposed by the Board to reduce costs while ensuring injured workers receive quality service and appropriate benefits. It is an attempt to strike a balance between funding the system and maximizing benefits, and covers the years 1994 through 1996 inclusive.

The original covenant between employers and workers remains the cornerstone of Canadian compensation systems. Workers receive guaranteed no-fault benefits for injuries on the job, but give up their right to sue their employers. Employers wholly fund the compensation system, and are protected from civil liability for work place injuries.

In order to place the plan in context, it is important to remember events of 1992. At the end of 1992, the Northwest Territories Workers' Compensation Board, for the first time in its history, had an unfunded liability of \$900,000 and an operating deficit of \$8.3 million. This financial position necessitated an increase in assessment rates to be effective January 1, 1993. Employer groups argued that the costs of the system were too high. At the same time, labour groups argued that the number of accidents in the NWT remained too high, and criticized the services provided by the Board to injured workers. There was increasing recognition by stakeholders that the compensation system in the NWT was in crisis.

The NWT Workers' Compensation system must be put back into balance.

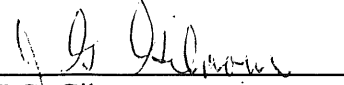


The following steps are being taken to reform the current system:

1. Effective Case Management, which will reduce the frequency and severity of claims from injured workers;
2. Reduction of administration costs;
3. A new funding strategy which will reduce the operating deficit of the Board and ensure that the Board is fully funded in the future;
4. New initiatives, such as the Safety Education program, which should reduce the number of accidents at worksites and claims filed by injured workers;
5. Legislative amendments;
6. Program audits for such items as vocational rehabilitation and medical services.
7. Significant changes to the organizational structure in an effort to assist stakeholders to access information about services, costs and programs;
8. Improving the Board's information system to ensure confidence in our statistical data;
9. Implementing a new NWT Impairment Rating Schedule to better assess permanent injuries.

The corporate plan envisions many procedural, administrative and technical changes to the compensation system. Like all strategic documents, it is not cast in stone and will be revisited each year. However, during the three years of the plan our focus will be to serve injured workers and employers in a more efficient manner by promoting accident prevention in the workplace and by providing quality rehabilitation services and fair compensation to injured workers throughout the Northwest Territories.

In closing, I would like to thank my fellow Board members for their dedication and hard work in developing this plan. I would also like to thank the Board's staff, who will implement this document.


J.G. Gilmour

10. Legislation and Policy Review

Issue: Although reform has been proposed a number of times, the *Act* has not had a significant review since 1977 when the current legislation was enacted. In 1993, Garnet Garven found the current legislation to be reasonably sound and fairly current relative to other jurisdictions. He did recommend a regular external review of the *Act*, the regulations and administration.

Goal: An *Act*, regulations and policies which are consistent and up to date.

Strategy: Conduct a review of the *Act*, the regulations and Board policies.

- Initiatives:**
1. Ensure that current policies are in accordance with the *Act*.
 2. Develop options for legislative review.
 3. Support public review process.
 4. Develop legislative proposal.
 5. Provide drafting instructions for revised *Act* and regulations.
 6. Develop new or amend existing policies and procedures to complement new *Act*.
 7. Communicate legislative and policy changes to stakeholders.
 8. Provide necessary staff training to administer new legislation.

9. Human Resources

Issue: In order to provide quality services to our clients, WCB staff must be appropriately trained. Recruitment and staff retention plans must identify and acquire the staff attributes necessary for successful delivery of WCB programs and services.

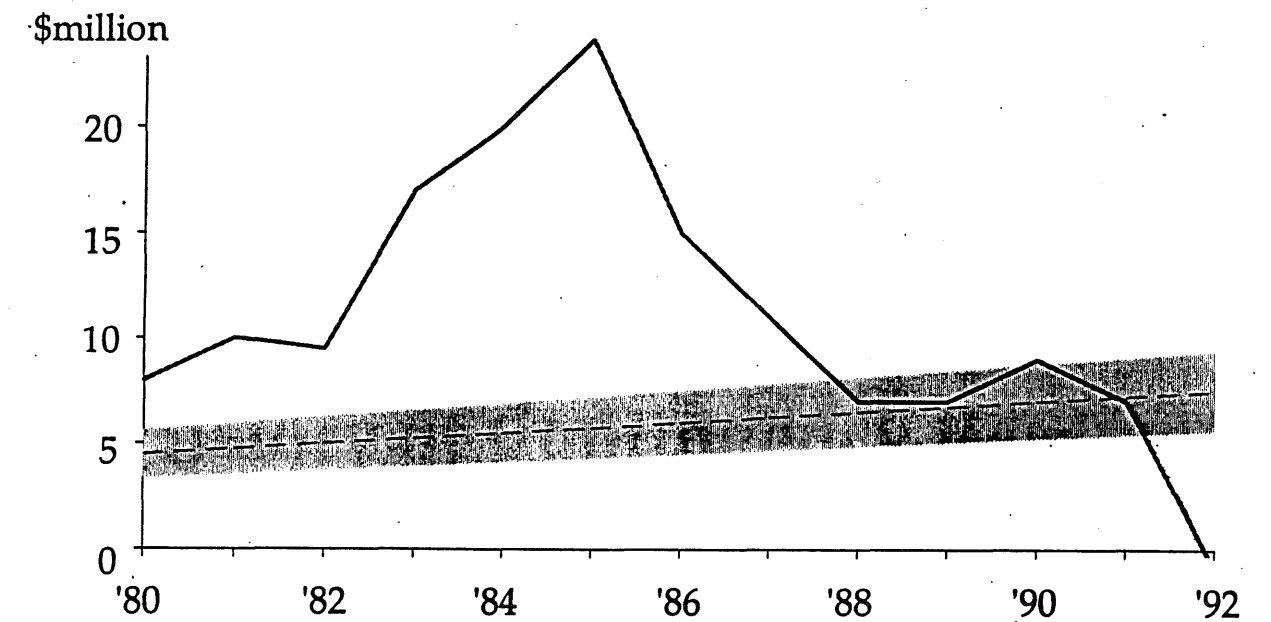
Goal: Effective and competently trained staff.

Strategy: Develop a comprehensive human resource plan.

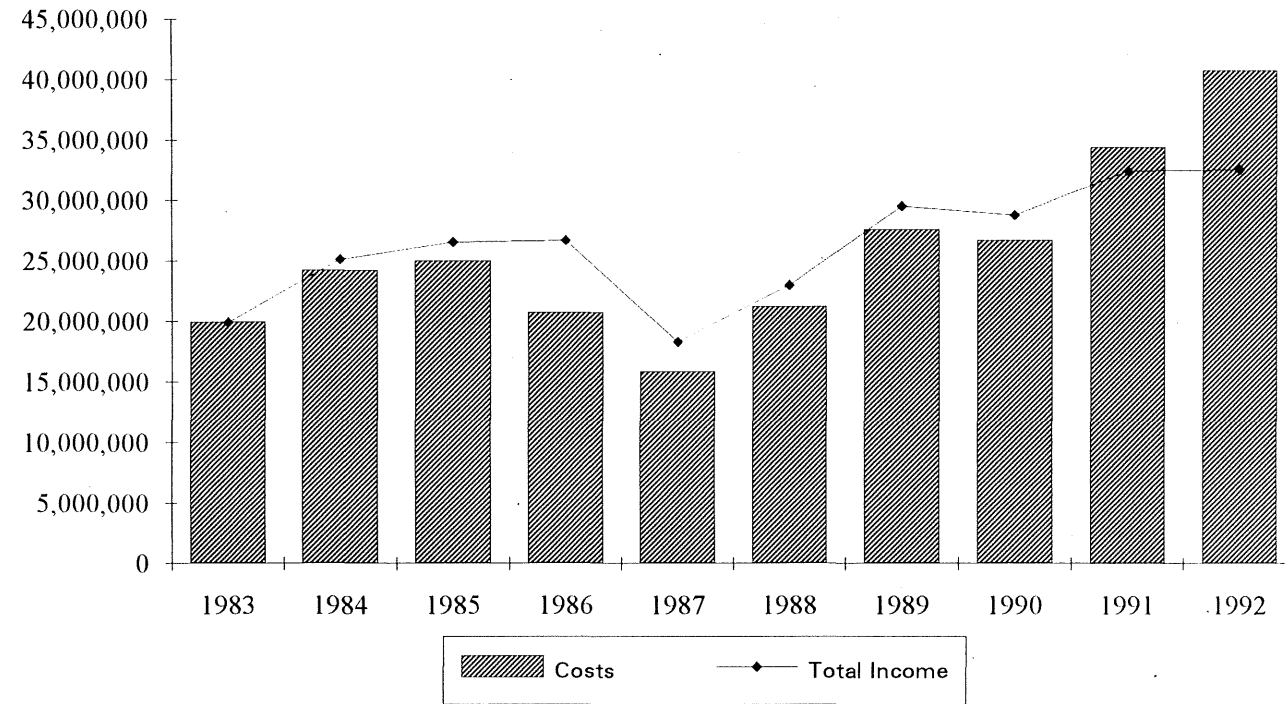
The plan will deal with all aspects of human resources including forecasting of staffing needs, recruitment, affirmative action, classification and review of personnel policies. It will be strongly oriented towards defining and dealing with training needs - especially in light of future developments such as the creation of Nunavut.

- Initiatives:**
1. Restate expectations of performance appraisal system.
 2. Implement an affirmative action plan.
 3. Develop a recruitment strategy, emphasizing priority candidates.
 4. Conduct a needs analysis and implement staff training plan.
 5. Develop a staff orientation program, including orientation manual.
 6. Initiate succession planning process, including identification of WCB career paths.
 7. Develop a cross-training (information sharing) strategy.
 8. Develop a generic training model for customer service.
 9. Develop technical training modules for program delivery areas.
 10. Develop and implement a policy on course cost reimbursement for work related training.
 11. Review status of staff under *Public Service Act*.
 12. Research and implement an Employee Assistance Plan.

HISTORY OF CONTINGENCY RESERVE



COSTS & REVENUES 1983 - 1992



	Costs	Total Income
1983	19,924,000	19,879,000
1984	24,202,000	25,081,000
1985	24,972,000	26,528,000
1986	20,714,000	26,684,000
1987	15,853,000	18,305,000
1988	21,188,000	22,970,000
1989	27,623,000	29,520,000
1990	26,705,000	28,747,000
1991	34,417,000	32,420,000
1992	40,825,000	32,540,000

8. Customer/Client Services

Issue: Over the last decade, many businesses have learned the danger of being insensitive to the needs and demands of their customers. Customers of public sector agencies are similarly no longer content to accept poor service. As a public administrative body, the WCB is responsible for meeting its mandate while pursuing strategies which contribute to economic stability, equity in policy application and program effectiveness.

Goal: A more effective, efficient and sensitive customer/client service process.

Strategy: Develop a customer service strategy.

The strategy would examine the complete range of present methods of service delivery, and introduce improvements.

- Initiatives:**
1. Enlist Employee Advisory Committee involvement in developing a customer services strategy:
 - a) Use the Kellogg Report as a starting point.
 - b) Clarify current service levels and problems.
 - c) Identify training needs of staff.
 2. Communicate rights and obligations of clients.
 3. Provide communication guidelines for staff.
 4. Establish standards for customer service for all divisions
 5. Examine ways to streamline the Appeals Tribunal's adjudication procedures, and develop rules of practice.
 6. Develop and distribute a customer survey to determine whether the Board is meeting the needs of its clients.

7. Communications

Issue: The ABC Committee Final Report and the Garven Report both suggested that the Board conduct some business outside of Yellowknife, and acquaint itself with the issues and people of the regions through community visits.

Goal: Effective and efficient communications with clients, customers and the public at large.

Strategy: Develop and implement a comprehensive communications strategy.

The strategy would include a newsletter, better information for the public (including statistical data), client needs assessment, liaison with the Workers' Advisor and other groups, community visits and meetings with interest groups and stakeholders, TV announcements, videos, and revised information packages which are appropriately translated.

- Initiatives:**
1. Conduct needs analysis.
 2. Develop communications strategy, encompassing:
 - a) Community visits
 - b) Statistics reports to stakeholders
 - c) Newsletter
 - d) Monthly newspaper columns
 - e) Handbooks for employers and workers
 - f) New series of brochures/pamphlets
 - g) Videos
 - h) Community television & radio
 - i) Interest group/stakeholders meetings
 3. Solicit stakeholder input to strategy before finalization.

LEGISLATIVE HISTORY

IN Canada, the present concept of workers' compensation had its beginnings in Ontario in 1910, when Sir William Meredith was named as Commissioner to enquire into laws relating to the liability of employers to compensate their employees for injuries received in the course of their employment. As a result of Sir William's report, a new Ontario law came into force on January 1, 1915, providing for cash benefits for wage loss resulting from accidents from a state fund operated on a collective liability basis. There was no provision for medical aid or rehabilitation until 1917 and 1924, respectively.

By 1931, all provinces except Prince Edward Island had enacted a law modelled on the Ontario statute. P.E.I. passed its first Workers' Compensation Act in 1949, followed by Newfoundland in 1950.

On January 1, 1953, the *Workers' Compensation Ordinance* of the Northwest Territories came into force. The system created by this legislation was unique in Canada. Although the ordinance embodied the general principles of employer liability to provide compensation for injured workers, it made employers individually liable for the costs incurred. The other unique feature was the absence of an autonomous Board to administer the legislation. Under the 1953 ordinance, employers were required to provide insurance coverage through private sector insurance companies.

The *Workers' Compensation Act* of 1974 established an autonomous Board of Directors with responsibility for administration of the *Act*. However, liability for providing compensation remained that of individual employers.

The 1977 *Workers' Compensation Act* established the Accident Fund. For the first time, employers in the Northwest Territories shared collective liability for injured workers. The Territories, along with all other jurisdictions in Canada, now provided compensation to injured workers on a no-fault, collective liability basis.

The *Act* has not had a major review since coming into force, although reviews of the workers' compensation system were conducted in 1986, 1989, 1992 and 1993. In 1992, the Standing Committee on Agencies, Boards and Commissions conducted a review of the system and made a series of recommendations for change.

The report of the Standing Committee was followed closely by the 1993 report of Garnet Garven. Garven found the current legislation to be reasonably sound and fairly current, relative to many other jurisdictions.

ENVIRONMENTAL SCAN

The Canadian Economic Environment:

The 1992 recovery has been described as weak and agonizingly slow. At the end of 1992, the Canadian economy was still operating below the level at which it entered the recession in April 1990. The economy continued to be held down by high unemployment, weak spending by consumers, plant layoffs and closings, depressed levels of investment in non-residential building construction, and record numbers of business and personal bankruptcies. On a positive note, the drop in mortgage interest rates, coupled with special government home ownership programs, helped to stimulate the home-building sector.

As companies continue to restructure under the Free Trade Agreement and governments attempt to reduce deficits, the unemployment rate is expected to continue at an average of 11%.

Interest rates (Bank of Canada rate of 4.2% and prime lending rate of under 6%) are at their lowest level since September 1967, and are expected to remain low provided that spending remains weak, economic recovery remains sluggish and the Canadian dollar remains stable.

With modest growth anticipated, the Bank of Canada's target of a 2.5% inflation rate by mid 1994 should be met. The last time Canadians lived with so little upward pressure on prices was during the early 1960's.

All levels of government have increased taxes and reduced spending.

The NWT Economic Environment:

Reduced transfer payments from the federal government have forced the Government of the NWT into a period of fiscal restraint.

The population of the Territories continues to be a young one. Between 1981 and 1991, the population increased by approximately 12,000 persons. The largest grouping is persons under 14 years of age (approximately 19% of the population in 1991), with more than half the population under the age of 34.

High unemployment continues to be an issue in much of the Territories. The number of persons in the Territories collecting unemployment insurance benefits has increased steadily since 1988, as has the number of persons collecting social assistance payments who are considered "unemployed but able."

6. Management Information System

Issue: Accurate and timely information is essential for good decision making. During 1991 and 1992, it became increasingly difficult to provide accurate information to decision makers at the WCB.

Goal: A comprehensive and reliable information system.

Strategy: Develop and implement a comprehensive, reliable electronic information system. This will require major changes to the existing computer system.

- Initiatives:**
1. Complete systems conversion including:
 - a) Staff Training
 - b) Hardware and Software acquisition.
 2. Establish a "Help Desk."
 3. Develop a security policy encompassing:
 - a) Disaster Recovery
 - b) Computer Viruses
 - c) Computer Piracy (Software Theft)
 4. Analyze feasibility of establishing electronic link with other Boards.
 5. Clarify information needs for:
 - a) Management
 - b) Stakeholders
 6. Develop long term Strategy for Information Processing.
 7. Conduct an audit of the systems conversion project after its completion.
 8. Conduct cost/benefit analysis of document imaging.
 9. Establish client computer access to pay accounts.
 10. Conduct cost/benefit analysis of teleconferencing.
 11. Conduct a feasibility study for processing forms.
 12. Evaluate automated remote office environment.

5. Traditional Harvesters

Issue: Both the 1989 report of the Workers' Compensation Review Panel and the 1992 Final Report of the Standing Committee on Agencies, Boards and Commissions dealt extensively with hunting, fishing and trapping. The Review Panel concluded that rather than automatically use YMIR, actual earnings should be used to calculate pensions. The ABC Report recommended that the policy definition of "principally engaged" should be reviewed in order to be fair and equitable and recognize the realities of the north.

Goal: Effective and efficient administration of the Harvesters' Program on behalf of the Government of the Northwest Territories.

Strategy: Amend legislation and policy in order to implement government direction.

The WCB will co-ordinate with Renewable Resources to provide better information on the program to all communities throughout the Northwest Territories.

- Initiatives:**
1. Develop legislative proposal to extend coverage for Harvesters.
 2. Negotiate a Memorandum of Understanding (MOU) with Renewable Resources for revised program.
 3. Develop policies, procedures and forms.
 4. Develop an information package for interest groups (including translation).
 5. Conduct community visits to explain program (if funding provided).
 6. Conduct an annual program audit and review.

The economy of the NWT is dominated by the mining and government services sectors. In 1992, approximately 30% of the people employed in the Northwest Territories had a job with one of the three levels of government. If government-related industries are included in this grouping, government accounts for more than 50% of all employment in the Territories.

Those employed in the mining industry account for about 10%, but again, if all mining-related jobs are grouped together, mining accounts for much more than one job in ten. The mining sector reached its peak employment level in 1990. Employment in mining has since dropped 22%, but will likely increase as diamond exploration and development continues in the Lac de Gras area, development proposals continue for a base metal mine at Izok Lake, and the Colomac mine goes back into production.

In the construction industry, for approximately three decades the major source of construction dollars was federal government capital expenditures for roads, airports, hospitals, schools and housing. Future construction activity appears to be limited and essentially linked to the need for infrastructure to develop Izok Lake and Lac de Gras mining activities, along with the establishment of Nunavut. Land claim settlements are expected to impact both the form of public government and future investment and development in the NWT. It is anticipated that claim settlements will provide a more positive investment climate as large pools of money are transferred to aboriginal groups. For example, land claim agreements are expected to stimulate oil and gas exploration and development in the Western Arctic. The TFN agreement is expected to stimulate the construction industry in the Eastern Arctic. Division of the territories in 1999 will impact the government service sector.

Both the economy generally and employment levels specifically have a direct impact on WCB revenues (from assessable payrolls and investments) and costs (greater employment levels means more workers are potentially at risk of work place accidents). In addition, the NWT must contend with vast geographic differences, a "boom or bust" economy, a multi-lingual population and eventual division.

The Canadian WCB Environment:

All Workers' Compensation Boards across Canada are concerned with expanding costs. Prior to the early 1980's, all Boards covered their costs; however, there is increasing concern about the current unfunded liabilities of many Canadian Boards. Only two Boards are currently fully funded. Those Boards with unfunded liabilities have plans in place to be fully funded over the next five to twenty years.

Across Canada, workers injured on the job are entitled to receive a percentage of earnings lost up to a yearly maximum insurable rate (YMIR) as a result of the injury. As at December 31, 1992, seven jurisdictions paid 90% of net earnings while the other five paid 75%. Effective January 1, 1993, New Brunswick reduced benefits to 80% of net. Manitoba will pay 90% of net for the first 24 months only. YMIR across Canada ranges from a low of \$27,000 in P.E.I. to a high of \$52,500 in Ontario. The current YMIR in the NWT is \$47,500.

Nine of the twelve Canadian Boards have some form of Experience Rating or Merit Rebate Plan in place to shift a greater part of required assessment revenue from the group as a whole to those employers incurring higher than average costs.

Many Canadian WCBs are moving to a "case management" approach to claims in an attempt to ensure that injured workers receive appropriate rehabilitative care in an efficient manner. Since the early 1980's, the national average costs per claim has doubled, mainly due to the wide scope now being given to the definition of injury (ie: some jurisdictions have accepted claims based on work related "stress" or chronic pain syndrome). Although those who criticize the system agree that most claims are legitimate, it remains a rule of thumb that 90% of the costs are generated by less than 10% of the cases.

The NWT WCB Environment:

The NWT is unique in that approximately 70% of clients receiving rehabilitation benefits are non-residents. The NWT WCB, by necessity, must rely upon and keep abreast of the services provided by other Canadian Boards in order to appropriately serve our non-resident claimants. Resident claimants are often referred to rehabilitation facilities in Alberta, as there are very limited rehabilitation facilities within the Territories.

Unlike the rest of Canada, given the population of the Territories, an aging workforce is not an issue for the NWT Board. However, the system of lifetime pensions for permanent disabilities results in increased pension payments when young workers are injured on the job.

It is anticipated that division of the Territories in 1999 will have an effect on the current Board; however, division raises more questions than can be answered at this time. Questions include the administration of pensions from Eastern Arctic claimants and the stability of the classification system after Eastern Arctic employers are no longer part of the industry pool. It is safe to assume that division will result in development of infrastructure in Nunavut. Increased jobs in the construction industry will result in increased assessment revenue, but will also potentially lead to increased accidents. Since government is currently the major employer in the Territories and government assessments provide much of the Board's revenue base, an outflow of government positions will also impact revenues.

In 1992 the WCB of the Northwest Territories was the focus of a general review by the Standing Committee on Boards, Agencies and Commissions. The Committee received public input on a number of issues, and made a total of 27 recommendations. One of the observations made by the Committee was that the WCB was hampered by outdated legislation and ineffective policy.

Largely in response to the ABC Committee Final Report, a legislative review was conducted by Chief Commissioner Garnet Garven. In Garven's opinion, the legislation is fairly current relative to other jurisdictions and is reasonably sound. However, Garven went on to identify the following key issues which require further review: safety education, impairment rating schedules, industrial classification systems, merit/surcharge programs, vocational rehabilitation and coverage for traditional harvesters.

4. Merit Rebate/Surcharge Penalty

Issue: The Northwest Territories is one of three jurisdictions in Canada that does not have a program to increase or decrease the assessment rates paid by individual employers. Other jurisdictions have a range of experience rating programs, including merit rebates and surcharge penalties.

Goal: To implement an experience rating program in the Northwest Territories.

Strategy: To be determined pending staff recommendations.

- Initiatives:**
1. Develop proposal for a Merit Rebate/Surcharge Penalty Program.
 2. Develop implementation plan based on Board's decision.
 3. Verify data base for new program.
 4. Develop policy and legal framework for new program.
 5. Implement new program.
 6. Communicate this new program to employers and workers.
 7. Co-ordinate this new program with Safety and Public Services.
 8. Conduct an audit of new program's effectiveness.

3. Classification

Issue: The industrial classification system used by the Workers' Compensation Board of the Northwest Territories is broken down into eight sectors or classes, and further subdivided into 43 rate groups or subclasses. With only 20,000 workers, many of the rate groups are small and do not provide the level of stability and protection employers want.

Goal: A simplified and improved classification system.

Strategy: To be determined pending staff recommendation.

- Initiatives:**
1. Develop proposal for changes to classification system, including consideration of multi-industry employers.
 2. Develop implementation plan for changes to classification system.
 3. Communicate changes in classification system along with rationale for system.
 4. Implement changes to classification system.
 5. Conduct program evaluation of revised classification system.

Following the Garven Report, the Board of Directors held community visits throughout the Territories. In summary, these consultations indicated:

1. a public desire to have safety regulations enforced, and safety education targeted at high accident employers;
2. a concern regarding the benefits paid to workers who are injured in the North but convalesce in Southern Canada;
3. concern about the increased costs of using the AMA Guide as the principle impairment rating schedule;
4. concern that assessment rates are based on an inflexible classification system;
5. support for penalties for employers with poor safety records; and
6. the need for better information, specifically regarding compensation coverage for traditional harvesters.

Several initiatives have already been made to address these concerns, as follows:

1. In July 1993, the Board approved the implementation of a NWT Impairment Rating Schedule to replace the AMA Guide.
2. Staff are conducting a study of merit rebate/surcharge programs in other Canadian jurisdictions.
3. The industrial classification system is being reviewed.
4. The WCB, through an agreement with the Department of Safety & Public Services, provides funding for the position of Workers' Advisor.
5. The Board has initiated a quarterly newsletter to improve communication with stakeholders.
6. The Board is working with the Department of Renewable Resources to expand the application of WCB coverage for traditional harvesters.

In conclusion, there are some unique considerations facing the WCB of the Northwest Territories. These include devolution of programs from the GNWT to communities, which often results in a wide variation of assessment income; the "boom or bust" cycles of certain segments of the economy; workplaces which are particularly susceptible to catastrophic accidents potentially capable of decimating the Accident Fund; and the lack of rehabilitation facilities within the Territories.

These issues combine to make the process of long-range planning a particular challenge for the WCB of the Northwest Territories.