

Ranking Workers' Compensation Systems Ontario Summary¹

The Canadian Federation of Independent Business' (CFIB) *Small Business Workers' Compensation Index* provides a comparative analysis of all Canadian workers' compensation systems through the lens of the small business owner. In Ontario, the Workplace Safety and Insurance Board (WSIB), the Ministry of Labour and other entities (such as the Office of the Chief Prevention Officer) play a role in overseeing different aspects of workers' compensation. This research encompasses 35 indicators in seven major areas: cost of premiums; claims management; experience rating; classification and assessment; coverage; long-term fiscal sustainability; and customer service. The first edition of this index was published in 2011.

Overall Index Scores, Workers' Compensation Systems, 2015 (10 is best; 0 is worst)

Province	Overall Index Scores	Cost of Premiums	Claims Management	Experience Rating	Classification and Assessment	Coverage	Long-Term Financial Sustainability	Customer Service
NB	7.00	8.5	4.5	6.8	8.3	7.1	6.9	5.4
PEI	6.69	5.2	10.0	4.0	10.0	5.1	5.7	8.6
AB	6.35	8.7	4.5	6.7	6.6	2.9	7.0	3.8
NS	5.86	4.2	7.0	7.4	6.5	8.3	3.6	3.5
BC	5.70	5.6	5.4	9.4	5.8	1.6	7.7	1.8
NL	5.47	4.1	6.7	7.3	2.8	5.6	9.8	3.0
SK	5.18	6.6	4.8	4.1	6.0	3.3	5.0	3.5
MB	5.15	6.9	4.2	6.8	3.7	1.6	6.8	1.8
QC	3.96	2.8	2.8	5.3	5.2	1.9	10.0	5.5
ON	3.58	4.3	5.1	0.2	4.3	4.7	2.6	0.5

Progress since the 2011 Index:

The WSIB has undertaken the following improvements since the 2011 Index was released:

- ▶ Premium rates were frozen in 2014, 2015 and a premium freeze has been announced for 2016.
- ▶ The unfunded liability has been reduced from \$14.2 billion in Q4 2011 to \$6.6 billion in Q2 2015.
- ▶ Claim reporting requirements were reduced by 60 per cent in 2012.
- ▶ The WSIB implemented online and telephone services for employers to register their businesses and submit claims.
- ▶ The WSIB expanded the hours that it offers customer service to businesses.
- ▶ The WSIB conducted seven roundtables across the province with small business owners in 2013

Competitive Advantages:

The following include some small business-friendly aspects of WSIB system:

- ▶ Online injury reporting available for employers.
- ▶ No mandatory reinstatement for employers with ten or fewer employees.
- ▶ Employer advocate service available for employers.
- ▶ Highest percentage of claimants back to work at 90 days.
- ▶ Assessment payments are made on actual, rather than forecasted, payroll.

¹ Summary based on "Ranking Workers' Compensation in Canada: 2015 Small Business Workers' Compensation Index".

- ▶ Five payment methods available for employers' to pay their assessments.

Areas for Further Improvement:

Experience Rating

- ▶ Reduce the ratio between maximum surcharge and discount levels.
- ▶ Reduce the number of years it takes to obtain a discount through the experience rating program.

Classification and assessment

- ▶ Take steps to ensure that classification and premium information is communicated to employers in an understandable manner.
- ▶ Ensure auditors are trained to deal professionally and fairly with small business owners.
- ▶ Work to improve the online payment process for employers.

Coverage

- ▶ Bring maximum insurable earnings limit in line with Ontario's average yearly earnings.

Customer Service

- ▶ Ensure that the board's website is user-friendly and that information is easily accessible.
- ▶ Commit to compiling and publishing appeal statistics such as number of appeals, number of successful appeals from employers and employees, timeliness of appeal decisions, etc.
- ▶ Develop an Employer Fairness Code, similar to the WorkSafeBC *Employer Fairness and Service Code* to make it simpler for employers to understand the services and requirements of the workers' compensation system.