



# A Small Business Assessment of Workers' Compensation:

2015 Small Business Workers' Compensation Index



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## **2015 Small Business Workers' Compensation Index**

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## Executive Summary

This is the Canadian Federation of Independent Business' (CFIB) second edition of the *Small Business Workers' Compensation Index*. Similar to the first edition published in 2011, CFIB has undertaken a study on all of the workers' compensation systems in Canada to provide a thorough comparative analysis through the lens of the small- and medium-sized business (SME) owner. The 2015 *Index* encompasses 35 indicators in seven major areas of workers' compensation systems: cost of premiums; claims management; experience rating; classification and assessment; coverage; long-term financial sustainability; and customer service.

It should be noted that the system is inclusive of provincial workers' compensation boards and other regulatory bodies that play a role in overseeing some aspect of the workers' compensation system. For instance, in Ontario the responsibility for advice on promoting health and safety in the workplace (see Table 4, indicator B4) rests with the Prevention Office (an element of the Ministry of Labour) and not the provincial workers' compensation board (Workplace Safety and Insurance Board).

### 2015 Small Business Workers' Compensation Index (10 is best; 0 is worst)

Best (10) ↑	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	5.61	4.1	6.7	7.3	4.1	5.6	9.8	3.0
	SK	5.17	6.6	4.8	4.1	6.0	3.3	5.0	3.5
	MB	5.15	6.9	4.2	6.9	3.7	1.6	6.8	1.8
	QC	4.30	2.8	4.4	5.3	5.2	1.9	10.0	5.5
	ON	3.59	4.3	5.1	0.2	4.3	4.7	2.6	0.5

For the 2015 *Index*, New Brunswick's system improves its ranking from 2011, moving from second position to first position (overall score 7.00 out of 10). At the other end of the scale, as it did in 2011, Ontario's system finds itself in last place (overall score of 3.59 out of 10). Alberta's system experienced the largest improvement in ranking since 2011, moving up two spots from the fifth to third position. British Columbia experienced the largest drop in rankings moving from third to fifth position.

### Small Business Workers' Compensation Index, change in overall rankings (2011 vs. 2015, by province)

Province	2015 Rank	2011 Rank	Change in Rank (2011 vs. 2015)
NB	1	2	+1
PEI	2	1	-1
AB	3	5	+2
NS	4	4	0
BC	5	3	-2
NL	6	7	+1
SK	7	6	-1
MB	8	8	0
QC	9	9	0
ON	10	10	0

The results suggest that, from a small business perspective, all systems still have work to do in order to improve their performance. This report offers policy direction for all the workers' compensation systems to improve the service they provide to small businesses.

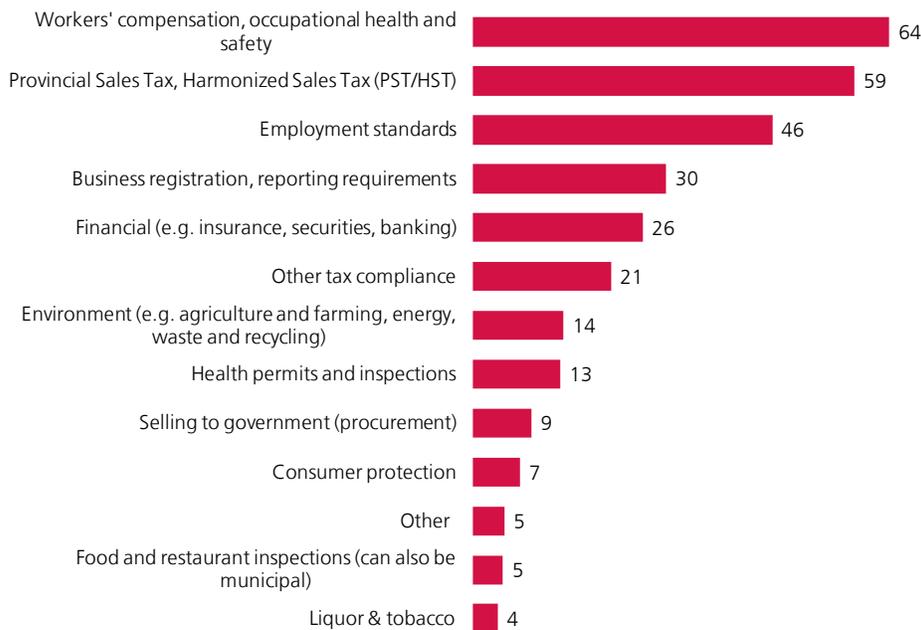
## Introduction

Workers' compensation is an issue of great importance to Canada's small- and medium-sized businesses (SMEs). This is no surprise, given that the workers' compensation system is funded exclusively from employer premiums that are based on their payroll<sup>1</sup>. In effect, the premiums are a tax on payroll that must be remitted to the provincial or territorial board regardless of an employer's profitability.

Workers' compensation systems are also very complex. This is highlighted by the prevalent opinion of business owners who point to workers' compensation and occupational health and safety requirements as the most burdensome area of provincial/territorial regulation (see Figure 1). While the workers' compensation system poses a significant cost to small business owners, it is often responsible for overseeing safety in the workplace, which is very important to small business owners, as they care about the safety of their workers.

Figure 1

### Most burdensome provincial regulations for business owners (% response)



Source: CFIB, *Survey on Regulation and Paperburden*, 2014, n=8,867.

The Canadian Federation of Independent Business (CFIB) 2015 *Small Business Workers' Compensation Index* takes an in-depth look at provincial/territorial<sup>2</sup> workers' compensation systems through the lens of the SME owner. Using 35 indicators in seven major areas of focus, the report ranks the small business friendliness of workers' compensation systems across Canada based on their best and worst practices. This is the second edition of the *Small Business Workers' Compensation Index*. The first edition was published in 2011.

<sup>1</sup> Assessable payroll for assessable employers.

<sup>2</sup> Territories are treated separately, and do not affect the ranking of the provinces. See Appendix A for the territorial scoring.

CFIB presents this unique study to serve as a valuable tool for workers' compensation boards/commissions (referred to as board(s), hereafter), officials and government policymakers to act upon the findings, and make improvements that are in the best interest of small business owners and their employees.

To provide context and background for this study, the following section outlines an overview of the principles that guide workers' compensation systems in Canada.

## Overview of workers' compensation

Workers' compensation is a system in which injured workers relinquish their right to sue their employers in exchange for compensation benefits. When first introduced in Canada, close to a century ago, it was based on the following five basic principles, all of which remain in place today.

1. *No-fault compensation*: workplace injuries are compensated regardless of fault; the worker and employer waive the right to sue; there is no argument over responsibility or liability for an injury; and providing compensation to injured workers becomes the focus.
2. *Collective liability*: the total cost of the compensation system is shared by all employers; all employers contribute to a common fund; and the financial liability becomes their collective responsibility.
3. *Security of payment*: a fund is established to guarantee that compensation monies will be available; and injured workers are assured of prompt compensation and future benefits.
4. *Exclusive jurisdiction*: all compensation claims are directed solely to the board; the board is the decision-maker and final authority for all claims; the board is not bound by legal precedent; and the board has the power and authority to judge each case on its individual merits.
5. *Independent board*: the board is both autonomous and non-political; the board is financially independent of government or any special interest group; and the administration of the system is focused on the needs of its employer and worker clients, providing service with efficiency and impartiality.

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## Assessing Workers' Compensation Systems

CFIB's 2015 *Small Business Workers' Compensation Index* was developed as a comprehensive comparison of indicators that determine the strength or weakness of a workers' compensation system. It was developed as an overall ranking from a small business owner's perspective based on seven main components (subindexes) of the system:

Subindex A: Cost of Premiums (9 indicators)

Subindex B: Claims Management (6 indicators)

Subindex C: Experience Rating (3 indicators)

Subindex D: Classification and Assessment (5 indicators)

Subindex E: Coverage (4 indicators)

Subindex F: Long-term Financial Sustainability (2 indicators)

Subindex G: Customer Service (6 indicators)

It should be noted that the system is inclusive of provincial workers' compensation boards and other regulatory bodies that play a role in overseeing some aspect of the workers' compensation system. For instance, in Ontario the responsibility for advice on promoting health and safety in the workplace (see Table 4, indicator B4) rests with the Prevention Office (an element of the Ministry of Labour) and not the provincial workers' compensation board (Workplace Safety and Insurance Board).

Each subindex is designed to score each area of the workers' compensation system on a scale of zero (worst) to ten (best). There are two types of indicators: scalar indicators (value on a scale between 0 and 10) and binary indicators (value of either 0 or 10). Overall, within the seven subindexes there are 35 indicators (see Appendix C). The *Index* is designed as a relative index in which each indicator is ranked relative to the indicator's range in other provinces.

In calculating the overall score, the seven subindexes are weighted based on the results of CFIB's *Point of View: Workers' Compensation 2015* survey, in which business owners were asked about the priority level for each area of the workers' compensation system. Using the survey results, the following weights were assigned:

31 per cent—Cost of Premiums

20 per cent—Claims Management

15 per cent—Experience Rating

11 per cent—Classification and Assessment

11 per cent—Coverage

7 per cent—Long-term Financial Sustainability

5 per cent—Customer Service

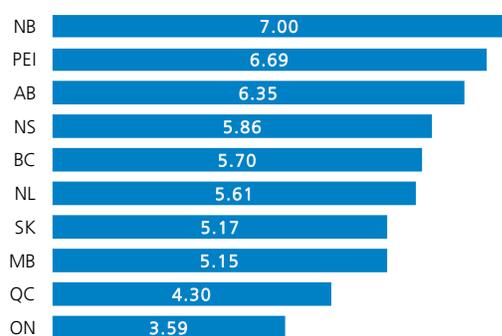
Refer to the Methodology section in Appendix C for more details on how scores were calculated, and the changes applied to the methodology since the 2011 edition of the *Index*. The 2015 *Index* is based on rules and rates that were in effect as of July 1, 2015 (specific dates for each indicator are listed in Tables 3, 4, 5, 6, 7, 8 and 9).

## Principal Findings

New Brunswick's system tops the 2015 *Small Business Workers' Compensation Index*, receiving an overall score of 7.00 out of 10 (see Figure 2). The system's top ranking is helped in part by having some of the lowest industry-specific premium rates relative to other systems, its use of a three day waiting period to discourage frivolous and minor claims, and by providing an employer advocate to help employers with issues related to workers' compensation. Ontario's system, on the other hand, ranks at the bottom with an overall score of 3.59 out of 10. The system's low ranking can be attributed in part to its high industry-specific premium rates relative to other systems. In addition, Ontario's system is significantly underfunded and fares the poorest among all systems in terms of customer service.

Figure 2

### 2015 *Small Business Workers' Compensation Index*, overall score (10 is best; 0 is worst)



#### Highest Score—New Brunswick

- ▶ Some of the lowest industry-specific premium rates relative to other boards.
- ▶ Employer advocate service available to clients.
- ▶ Only board to use a three day waiting period for benefits.

#### Lowest Score—Ontario

- ▶ Very high industry-specific premium rates relative to other boards.
- ▶ Board is in an underfunded position.
- ▶ Low ratings for customer service.

Source: CFIB calculations, see Table 2.

In comparing the 2015 *Index* rankings with the 2011 rankings, New Brunswick's system improves its ranking by one position (moving from second to first position), while Ontario's system maintains its bottom rank (see Table 1). Alberta's system made the most improvement since 2011, moving up two positions from fifth to third place; while British Columbia's system experienced the largest drop in rankings moving from the third to fifth position.

Table 1

### *Small Business Workers' Compensation Index*, change in overall rankings (2011 vs. 2015, by province)

Province	2015 Rank	2011 Rank	Change in Rank (2011 vs. 2015)
NB	1	2	+1
PEI	2	1	-1
AB	3	5	+2
NS	4	4	0
BC	5	3	-2
NL	6	7	+1
SK	7	6	-1
MB	8	8	0
QC	9	9	0
ON	10	10	0

The score for each of the seven major areas (subindexes) in the 2015 *Index* reveal that while New Brunswick's system earned the highest overall score, the system does not receive the highest score for any of the seven individual subindexes (see Table 2). However, the system does perform consistently well in most subindexes. Prince Edward Island's system receives the highest score in three of seven subindexes—Claims Management, Classification and Assessment, and Customer Service. The system in Alberta earns the highest score for the Cost of Premiums subindex, British Columbia's system scores the best for the Experience Rating subindex, and Quebec's system receives the highest score for the Long-term Financial Sustainability subindex.

Ontario's system scores the worst for three of the seven subindexes, including Experience Rating, Long-term Financial Sustainability, and Customer Service. The system in Quebec earns the lowest position for two subindexes—Cost of Premiums, and Claims Management. Newfoundland and Labrador's system receives the lowest score for the Classification and Assessment subindex, while Manitoba and British Columbia tie for the lowest score for the Coverage subindex.

A detailed description and scoring for each subindex and its indicators will be discussed in the next sections (A to G).

Table 2

**2015 Small Business Workers' Compensation Index, subindex scores, by province (10 is best; 0 is worst)**

Overall Score		Cost of Premiums		Claims Management		Experience Rating		Classification and Assessment		Coverage		Long-term Financial Sustainability		Customer Service	
NB	7.00	AB	8.7	PEI	10.0	BC	9.4	PEI	10.0	NS	8.3	QC	10.0	PEI	8.6
PEI	6.69	NB	8.5	NS	7.0	NS	7.4	NB	8.3	NB	7.1	NL	9.8	QC	5.5
AB	6.35	MB	6.9	NL	6.7	NL	7.3	AB	6.6	NL	5.6	BC	7.7	NB	5.4
NS	5.86	SK	6.6	BC	5.4	MB	6.9	NS	6.5	PEI	5.1	AB	7.0	AB	3.8
BC	5.70	BC	5.6	ON	5.1	NB	6.8	SK	6.0	ON	4.7	NB	6.9	SK	3.5
NL	5.61	PEI	5.2	SK	4.8	AB	6.7	BC	5.8	SK	3.3	MB	6.8	NS	3.5
SK	5.17	ON	4.3	AB	4.5	QC	5.3	QC	5.2	AB	2.9	PEI	5.7	NL	3.0
MB	5.15	NS	4.2	NB	4.5	SK	4.1	ON	4.3	QC	1.9	SK	5.0	BC	1.8
QC	4.30	NL	4.1	MB	4.2	PEI	4.0	NL	4.1	MB	1.6	NS	3.6	MB	1.8
ON	3.59	QC	2.8	QC	4.4	ON	0.2	MB	3.7	BC	1.6	ON	2.6	ON	0.5

**Table 3: Cost of Premiums Subindex, Score: Best—10; Worst—0 (score below data)**

Indicators	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL
A1. Frequency of lost time claims—%	2.30% (3.8)	1.34% (8.2)	2.57% (2.5)	3.12% (0.0)	0.95% (10.0)	1.82% (6.0)	1.13% (9.2)	1.92% (5.5)	1.22% (8.8)	1.78% (6.2)
A2. Percentage of claimants back to work at 90 days—%	76.0% (5.7)	79.3% (7.3)	77.6% (6.5)	81.6% (8.4)	85.0% (10.0)	74.3% (4.9)	Not applicable <sup>1</sup>	Not applicable <sup>1</sup>	Not applicable <sup>1,2</sup>	71.0% (3.3)
A3. Administrative expenses per \$100 of assessable payroll	\$0.33 (4.7)	\$0.17 (10.0)	\$0.27 (6.7)	\$0.34 (4.3)	\$0.47 (0.0)	\$0.25 (7.3)	\$0.31 (5.3)	\$0.37 (3.3)	\$0.43 (1.3)	\$0.43 (1.3)
A4.1 General Trucking—\$ per \$100 of assessable payroll	\$6.10 (3.3)	\$3.34 (8.5)	\$3.76 (7.7)	\$2.52 <sup>3</sup> (10.0)	\$6.72 (2.1)	\$7.84 (0.0)	\$2.60 (9.8)	\$5.44 (4.5)	\$5.76 (3.9)	\$5.06 (5.2)
A4.2 Machine Shop—\$ per \$100 of assessable payrolls	\$1.73 (7.6)	\$1.00 (10.0)	\$1.85 (7.3)	\$2.44 <sup>3</sup> (5.4)	\$2.61 (4.8)	\$3.29 (2.6)	\$1.84 (7.3)	\$2.31 (5.8)	\$4.10 (0.0)	\$3.19 (2.9)
A4.3 Restaurants—\$ per \$100 of assessable payrolls	\$1.08 (7.5)	\$0.75 (10.0)	\$0.92 (8.7)	\$0.80 <sup>3</sup> (9.6)	\$1.72 (2.8)	\$2.09 (0.0)	\$0.75 (10.0)	\$1.76 (2.5)	\$0.91 (8.8)	\$1.66 (3.2)
A4.4 Landscaping—\$ per \$100 of assessable payrolls	\$3.05 (7.3)	\$1.49 (9.8)	\$2.01 (9.0)	\$2.06 <sup>3</sup> (8.9)	\$4.93 (4.2)	\$7.54 (0.0)	\$1.39 (10.0)	\$3.71 (6.2)	\$3.21 (7.0)	\$1.87 (9.2)
A4.5 General Stores—\$ per \$100 of assessable payroll	\$0.75 (8.4)	\$1.14 (6.3)	\$1.13 (6.3)	\$0.44 <sup>3</sup> (10.0)	\$1.46 (4.6)	\$2.33 (0.0)	\$1.10 (6.5)	\$1.56 (4.1)	\$0.91 (7.5)	\$1.72 (3.2)
A5. Total percentage change of the average assessment (premium) rate, 2006–2015	-7.6% (2.5)	-49.3% (8.6)	-24.2% (5.0)	-26.7% (5.3)	9.5% (0.0)	-17.4% (4.0)	-58.5% (10.0)	0.8% (1.3)	-17.6% (4.0)	-7.6% (2.5)
<b>Overall Score</b>	<b>5.6</b>	<b>8.7</b>	<b>6.6</b>	<b>6.9</b>	<b>4.3</b>	<b>2.8</b>	<b>8.5</b>	<b>4.2</b>	<b>5.2</b>	<b>4.1</b>

Note: A1, A2, A3 - 2013 data. A4.1, A4.2, A4.3, A4.4, A4.5 - 2015 data

1. Not included in the examination of the *Percentage of claimants back to work at 90 days* since these systems use a waiting period for benefits, which limits the number of very short-term claims and negatively impacts the accuracy of this indicator. As such, no score was given.
2. Effective January 1, 2016 the Workers Compensation Board (WCB) of Prince Edward Island will eliminate the 2 day waiting period.
3. The Manitoba system uses a built-in experience rating system for rate setting purposes. This system differs from other provinces, in that it provides a range of potential premium rates for each industry group rather than one specific value. The Manitoba system does, however, provide a single new business rate for each industry group. To provide an accurate comparison of premium rates for specific industry groups across all systems, the new businesses rates are used for Manitoba. The categories used for comparison are local and long-haul trucking, metal working plants, restaurants and food services, landscaping, and specialty retail stores.

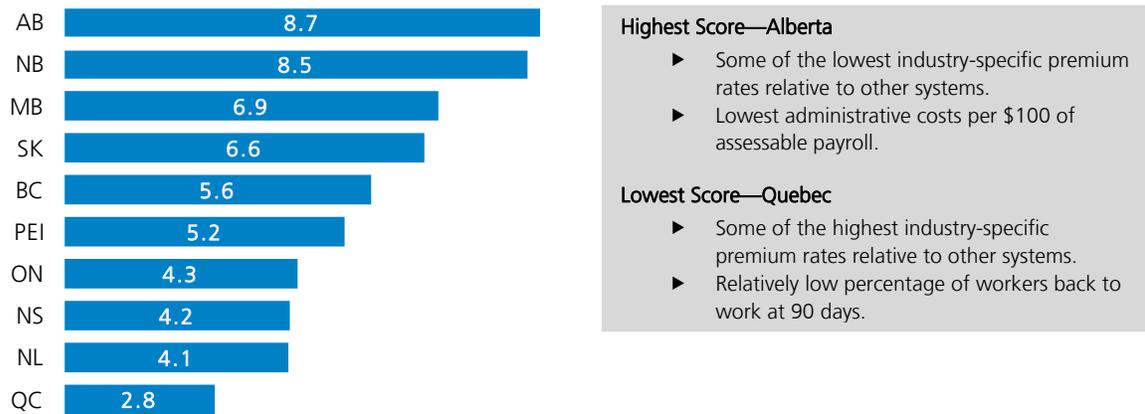
## A. Cost of Premiums Subindex

Workers' compensation premiums have a considerable impact on small businesses. If premium rates are high, the payments made will constrain a business owners' ability to grow their business, increase their employee wages, create job opportunities, and invest in new and safer processes and equipment.

Various factors can increase the costs of workers' compensation systems which in turn put pressure on a workers' compensation board's decision to increase premiums. All of the indicators in this subindex examine premium rates and the factors that affect them (see Table 3).

Figure 3

### Cost of Premiums Subindex (Score: Best—10; Worst—0)



Source: CFIB calculations, see Table 3.

#### A1 Frequency of lost time claims

A lost time claim is created when an employee suffers a work-related injury or disease which results in that employee being off work past the day of the accident, a loss of wages, and/or a permanent disability. The higher the frequency of lost time claims, the higher the cost to the workers' compensation system. This could place pressure on provincial boards to increase premiums in order to cover the higher costs. As a result, the lower the frequency of lost time claims, the higher the score for this indicator.

Ontario's system has the lowest frequency of lost time claims at 0.95 per cent, and thereby scores the best. Manitoba's system has the highest lost time claim frequency at 3.12 per cent, and scores the worst.

#### A2 Percentage of claimants back to work at 90 days

This indicator refers to the percentage of lost time claimants in each province who are back to work within 90 days after filing a claim. The longer a claimant receives workers' compensation benefits, the higher the costs to the system. As such, the higher the percentage of claimants who return to work within 90 days, the higher the score.

Ontario's system has the highest percentage of claimants who return to work within 90 days. At 85.0 per cent, Ontario's system receives the best score. Newfoundland and Labrador's system performs the poorest in this area, with only 71.0 per cent of claimants back to work within 90 days.

The systems in Prince Edward Island, Nova Scotia, and New Brunswick are the only systems that use a waiting period. A waiting period limits the number of very short-term claims, negatively impacting the accuracy of this indicator; as such, these systems were excluded from this examination (for more details on waiting periods, see Coverage subindex).

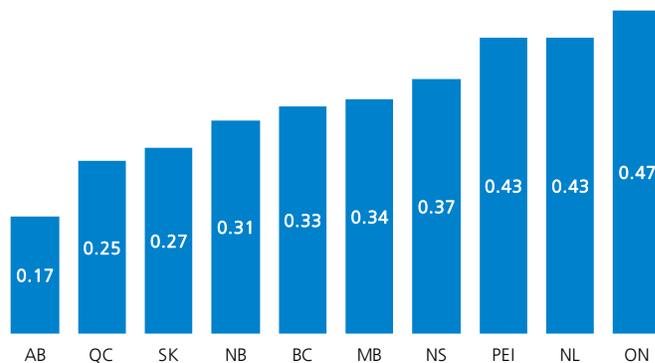
### A3 Administrative expenses per \$100 of assessable payroll

As with the first two indicators in this subindex, the administrative expenses of a board ultimately impacts premiums paid by employers. A board with high administrative expenses may need to increase premium rates in order to cover its costs. Conversely, lower administrative expenses should result in lower premiums. As such, systems whose boards have low administrative expenses receive higher scores.

Alberta's system ranks the best in this area as its board keeps its administrative expenses to \$0.17 per \$100 of payroll (see Figure 4). Ontario's system ranks the worst since its board's administrative expenses are the highest at \$0.47 per \$100 of payroll.

Figure 4

### Workers' compensation board's administrative expenses, by province, \$ per \$100 of assessable payroll



Source: Workers' compensation boards.

### A4.1—A4.5 Comparison of assessment (premium) rates

For this indicator five diverse industries (inclusive of a large percentage of the SME community) were chosen to provide a comparison of premium rates across systems. Within each industry the premium rate for a specific industry group<sup>3</sup> is used for comparisons<sup>4</sup>. Systems with lower premium rates for each industry group receive higher scores.

#### A4.1 Transportation: General Trucking

Manitoba's system has the lowest industry rate of \$2.52 per \$100 of assessable payroll and scores the highest (see Figure 5). In contrast, Quebec's system has a significantly higher industry rate at \$7.84 per \$100 of assessable payroll and scores the lowest.

<sup>3</sup> Industries are categorized into groups for rate setting purposes. Industry rate groups consist of businesses with similar characteristics and loss expectations.

<sup>4</sup> See footnote 3 in Table 3 for explanation regarding the industry group rates used for Manitoba's system.

#### A4.2 Manufacturing: Machine Shop

Alberta's system scores highest with an industry rate of \$1.00 per \$100 of assessable payroll. Prince Edward Island's system scores the lowest with a rate of \$4.10 per \$100 of assessable payroll.

#### A4.3 Accommodation, Food and Beverage: Restaurants

With a rate of \$0.75 per \$100 of assessable payroll for the restaurant industry group the systems in Alberta and New Brunswick receive the highest score. Quebec's system receives the lowest score with a rate of \$2.09 per \$100 of assessable payroll.

#### A4.4 Construction: Landscaping

New Brunswick's system scores the best in the landscaping industry group with a rate of \$1.39 per \$100 of assessable payroll. Quebec's system scores the worst with a significantly higher rate of \$7.54 per \$100 of assessable payroll.

#### A4.5 Retail Trade: General Stores

The system in Manitoba leads all provincial systems with \$0.44 per \$100 of assessable payroll, the lowest rate for businesses in the general stores industry group. Quebec's system has set its rate to \$2.33 per \$100 of assessable payroll, ranking it worst.

Figure 5

### Workers' compensation premium rate for selected industries, \$ per \$100 of assessable payroll, by province, 2015



Source: Workers' compensation boards.

*A5 Total annual percentage change<sup>5</sup> of the average premium rate, 2006-2015*

This indicator is intended to capture the overall trend in the average premium rate of each system during the past ten years (i.e. 2006 to 2015). The greater the reduction of the average premium rate, the higher the score.

During the past ten years, the system in New Brunswick achieved a reduction of 58.5 per cent in their average premium rate and receives the highest score. Alberta's system receives the second highest score, with a 49.3 per cent reduction.

All systems except the Ontario and Nova Scotia systems experienced a reduction in their average premium rate during the past ten years. Nova Scotia's system showed the least amount of variation in average premium rate and exhibited an increase of 0.8 per cent. Ontario's system experienced the most pronounced increase at 9.5 per cent, scoring the worst among all systems.

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<sup>5</sup> Total annual percentage is the sum of the annual percentage change from 2006-2015.  
Annual percentage change = (year 2 - year 1/year 1) x 100.

Table 4: Claims Management Subindex, Score: Best—10; Worst—0 (score below data)

Indicators	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL
B1. Online injury reporting for employers—Yes/No	Yes (10.0)	Yes (10.0)	Yes (10.0)	Yes (10.0)	Yes (10.0)	Yes (10.0)	No (0.0)	Yes (10.0)	Yes (10.0)	Yes (10.0)
B2. Mandatory reinstatement for employers with ten or fewer employees—Yes/No	No (10.0)	No (10.0)	No (10.0)	No (10.0)	No (10.0)	Yes (0.0)	Yes <sup>1</sup> (0.0)	No (10.0)	No (10.0)	No (10.0)
B3. Employer advocate or advisor—Yes/No	Yes (10.0)	No (0.0)	No (0.0)	No (0.0)	Yes (10.0)	No (0.0)	Yes (10.0)	Yes (10.0)	Yes (10.0)	Yes (10.0)
B4. Advice on promoting health and safety—%	41.4% (2.3)	37.2% (1.0)	43.9% (3.1)	40.9% (2.2)	33.8% <sup>2</sup> (0.0)	54.4% (6.3)	59.4% (7.8)	53.0% (5.8)	66.7% (10.0)	50.4% (5.1)
B5. Assistance with back-to-work transition—%	31.8% (0.0)	41.6% (3.0)	41.9% (3.1)	33.7% (0.6)	33.6% (0.5)	46.3% (4.5)	48.4% (5.1)	44.6% (4.0)	64.1% (10.0)	40.9% (2.8)
B6. Overall rating of claims process	0.4	3.1	2.5	2.5	0.3	5.9	3.8	2.1	10.0	2.3
Professional handling of claim—%	59.3% (0.1)	66.2% (2.2)	60.6% (0.5)	67.1% (2.5)	58.8% (0.0)	74.2% (4.6)	69.0% (3.0)	62.9% (1.2)	92.3% (10.0)	70.8% (3.6)
Prompt response to claim—%	61.2% (1.2)	67.7% (3.3)	63.5% (1.9)	66.9% (3.0)	58.7% (0.4)	70.1% (4.1)	65.5% (2.6)	67.9% (3.4)	88.5% (10.0)	57.4% (0.0)
Fair settlement of claim—%	43.0% (0.1)	49.1% (2.2)	51.5% (3.1)	46.1% (1.2)	42.5% (0.0)	59.5% (5.7)	51.8% (3.1)	45.2% (0.9)	72.0% (10.0)	53.3% (3.7)
Overall communication of the process—%	45.2% (0.0)	53.9% (4.6)	53.6% (4.5)	51.6% (3.4)	46.7% (0.8)	62.6% (9.2)	57.4% (6.5)	50.6% (2.9)	64.0% (10.0)	48.9% (2.0)
<b>Overall Score</b>	<b>5.4</b>	<b>4.5</b>	<b>4.8</b>	<b>4.2</b>	<b>5.1</b>	<b>4.4</b>	<b>4.5</b>	<b>7.0</b>	<b>10.0</b>	<b>6.7</b>

Note: B1, B2, and B3 - 2015 data. B4, B5 and B6 - Source: Canadian Federation of Independent Business, *Point of View: Workers' Compensation Survey 2015*, based on 11,702 responses, May 2015. Note that the percentage reflects only the respondents who selected "Very Good" or "Good" as their response.

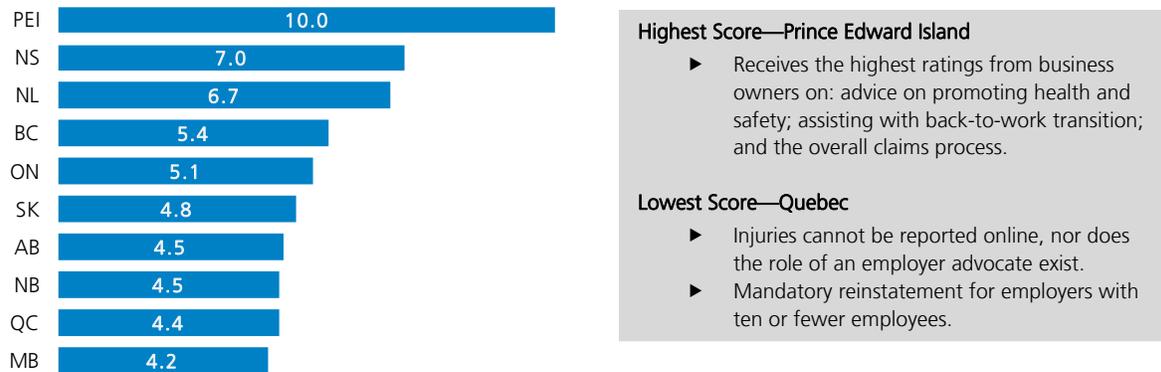
- Under the WCT Act, employers with 10 or more workers have a legislated responsibility to reinstate injured workers.
- The responsibility for advice on promoting health and safety in the workplace rests with the Prevention Office (an element of the Ministry of Labour) and not the provincial workers' compensation board (Workplace Safety and Insurance Board).

## B. Claims Management Subindex

Business owners take as many steps as possible to ensure that their workplace is safe. In the event that an accident happens, employers must work with their systems regarding the many aspects of a claim and, depending on the circumstances, the processes to reinstate injured workers. This subindex examines the various steps involved in the claims management process (see Table 4).

Figure 6

### Claims Management Subindex (Score: Best—10; Worst—0)



Source: CFIB calculations, see Table 4.

#### B1 Online injury reporting for employers

Having the ability to report a worker's injury online is valuable to the employer, given that it is convenient and timely. Systems that offer online reporting receive a score of 10, and those that do not offer online reporting receive a score of 0.

Only the system in New Brunswick does not offer online injury reporting, and receives a score of 0. All other systems offer online injury reporting and receive a score of 10.

#### B2 Mandatory reinstatement for employers with ten or fewer employees

This indicator focuses on how reinstatement policies recognize the realities of very small businesses (i.e. ten or fewer employees). Mandatory reinstatement requires an employer to rehire a worker, who has sustained a compensable injury, to his or her former position of employment. Such a policy can present a challenge for smaller employers. For example, in the case where a smaller employer has to hire a temporary worker, the investment made in the temporary worker may be lost once they are obligated to reinstate a worker to their former position; with limited resources (e.g. time, money, employment positions) it would be difficult for smaller employers to retain the temporary worker and reinstate a worker to their former position.

Given that flexibility is paramount for small business owners, systems without mandatory reinstatement receive a score of 10, and those with mandatory reinstatement receive a score of 0.

The systems in Quebec and New Brunswick score 0 since they require mandatory reinstatement for very small employers. All other systems do not require mandatory reinstatement for very small employers and receive a score of 10.

### *B3 Employer advocate or advisor*

Employer advocates or advisors can be very helpful to employers. Their role is to provide one-on-one confidential assistance and advice without a direct fee to an employer on issues such as claims management or appeals. This indicator measures whether a system provides such a service to employers; it does not measure the effectiveness of the employer advocate or advisor. Systems that provide the services of an employer advocate or advisor receive a score of 10, and those that do not receive a score of 0 for this indicator.

Six systems have employer advocates or advisors, and receive a score of 10: the systems in British Columbia, Ontario, and all four systems in Atlantic Canada. The remaining systems in Alberta, Saskatchewan, Manitoba, and Quebec do not provide employer advocates or advisors, and receive a score of 0.

### *B4 Advice on promoting health and safety*

Promoting healthy and safe work practices is an important part of creating a safety-conscious work culture amongst both employees and employers. Survey results on how business owners rate their system's advice on promoting health and safety in their workplace serve as the basis for this indicator (see Appendix D: Results of CFIB's *Point of View: Workers' Compensation Survey 2015*). The highest score goes to the system that receives the highest share of "very good" or "good" responses.

The system in Prince Edward Island scores highest in this indicator; 66.7 per cent of small business owners in the province reported that the system is doing a "very good" or "good" job of providing advice on promoting health and safety. The Ontario system scores the lowest, with only 33.8 per cent of business owners responding that the system does a "very good" or "good" job of providing such advice.

### *B5 Assistance with back-to-work transition*

All systems provide assistance with back-to-work transition. However, the quality of this service varies from system to system. Survey results on how business owners rate their systems on such assistance serve as the basis for this indicator (see Appendix D: Results of CFIB's *Point of View: Workers' Compensation Survey 2015*). The highest score goes to the system that receives the highest share of "very good" or "good" responses.

Prince Edward Island's system performs the best for this indicator, with 64.1 per cent of small business owners responding that they receive "very good" or "good" assistance with back-to-work transition. British Columbia's system performs the worst, with only 31.8 per cent of small business owners responding "very good" or "good".

### *B6 Overall rating of claims process*

This indicator uses survey results to measure how small business owners evaluate several aspects of the initial claims process. Specifically, these are: professionalism of handling claims; promptness of responding to claims; fairness in settling claims; and overall communication of the process (see Appendix D: Results of CFIB's *Point of View: Workers' Compensation Survey 2015*). The highest score goes to the system that receives the highest share of "very good" or "good" responses for these the four areas.

Prince Edward Island's system receives the highest score in all the aforementioned areas earning it a perfect score of 10 for this indicator. In contrast, Ontario's system scores the poorest in all but one of the claims processing areas, thereby receiving the lowest score for this indicator.

**Table 5: Experience Rating Subindex, Score: Best—10; Worst—0 (score below data)**

Indicators	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL
C1. Maximum discount—%	50.0% (10.0)	9.0% <sup>1</sup> (0.2)	17.25% <sup>2</sup> (2.2)	40.0% <sup>3</sup> (7.6)	8.0% <sup>4</sup> (0.0)	14.0% (1.4)	16.92% <sup>5</sup> (2.1)	25.0% <sup>6</sup> (4.0)	23.75% <sup>7</sup> (3.8)	17.0% <sup>8</sup> (2.1)
C2. Ratio of maximum surcharge to maximum discount <sup>9</sup>	2.0 (8.2)	1.0 (10.0)	6.7 (0.0)	5.0 (2.9)	6.3 (0.7)	4.1 (4.5)	2.0 (8.2)	2.0 (8.2)	2.0 (8.2)	1.2 <sup>10</sup> (9.7)
C3. Years to obtain experience discount <sup>11</sup>	2 (10.0)	2 (10.0)	2 (10.0)	2 (10.0)	4 (0.0)	2 <sup>12</sup> (10.0)	2 (10.0)	2 (10.0)	4 (0.0)	2 (10.0)
<b>Overall Score</b>	<b>9.4</b>	<b>6.7</b>	<b>4.1</b>	<b>6.9</b>	<b>0.2</b>	<b>5.3</b>	<b>6.8</b>	<b>7.4</b>	<b>4.0</b>	<b>7.3</b>

**Note:** C1, C2, and C3 – 2015 data. Data is based on the particular provincial experience rating program that a small business with the following characteristics belongs to: Manufacturing sector; ten employees; in existence for five years; accident free; annual payroll of \$500,000; and a premium rate of \$3.00 per \$100 of payroll resulting in \$15,000 annually in assessments.

- Employers with \$15,000 or more in industry rated premiums over three years are automatically included in the *Experience Rating Plan for Large Employers*. Employer discounts and surcharges are limited by their participation factor (i.e. the degree to which an employer participates in Experience Rating). For the business in our scenario, three-year industry rated premiums of \$45,000 have a participation factor of 11.25% applied to the maximum 80% discount.
- Advanced program: Employers with \$15,000 or more in assessments over three year period. For the business in our scenario with \$45,000 in assessments over three years, a participation factor of 57.5% is applied to the maximum 30% discount.
- Businesses are classified and placed into a risk category. Assessment rates can vary 40% below (discount) or 200% above (surcharge) the category average rate.
- Maximum possible discount under Merit-Adjusted Premium \$15,000.00 to \$19,999.99.
- Employers participate in experience rating at different levels, depending on the amount of assessments. The minimum qualifying average assessment of \$2,000 results in a 25% participation factor. For the business in our scenario with \$15,000 of annual assessments, a participation factor of 42.3% is applied to the maximum 40% discount.
- Medium size employers (annual premiums between \$5,000 and \$18,400) participate at increments based on their annual assessments. For the business in our scenario with \$15,000 of annual assessments, a participation factor of 83.33% is applied to the maximum 30% discount.
- Employers participate in experience rating at different levels, depending on the amount of assessments. For the business in our scenario with an average assessment of \$15,000 per year, a participation factor of 95% is applied to the maximum 30% discount.
- PRIME Experience Incentive compares an employer's PRIME claim costs to their expected range of injury costs (Experience Incentive Range). The range for our sample business is \$2,500 at the bottom and \$6,450 at the top. Using the bottom of range calculation, a business with \$15,000 in annual assessments will receive a maximum discount of 17%.
- Maximum surcharges used for comparisons to the maximum discounts for each system: BC, 100%; AB, 9%; SK, 115%; MB, 200%; ON, 50%; QC, 58%; NB, 33.84%; NS, 50%; PEI, 47.50%; NL, 20%.
- The "Maximum rule" is set by Newfoundland and Labrador's system to protect employers from large increases in their assessments from year to year. At and below the level of \$1,000 average calculated base assessment, the maximum amount by which an employer can be in a less favourable position than the year before is set at 5%. For each additional \$1,000 of average assessment, an additional 1% of increase is added, up to a maximum of 20%. The maximum 20% is applied to all employers at \$16,000 or more in average assessments.
- For this study, we examine experience rating programs using a scenario of a small business that registered with their respective system in January 2010.
- Businesses can belong to a mutual prevention group which offers better premium rates and eligibility for experience rating. Businesses that belong to prevention mutual groups are collectively insured, which takes into account their common performance in occupational health and safety. CFIB and Morneau Shepell-HSW have two prevention mutual groups available for CFIB members; for more information visit: <http://cfib.ca/a5274e>

## C. Experience Rating Subindex

Experience rating is a system that takes into account a business' claims history when determining its annual assessment. The principal basis of experience rating is that a business with a history of workplace accidents should face higher premium rates. Conversely, a business with a good safety record should be rewarded with lower premium rates.

Experience rating programs are highly complex and differ substantially according to various factors including jurisdiction, business size, business sector, and claims history. As a result, a comparison is extremely difficult without some assumptions. For this study, we examine experience rating programs using a scenario of a small business with the following characteristics:

- ▶ Business is in the manufacturing sector;
- ▶ Ten employees work in the business;
- ▶ Business is in existence for five years (i.e. registered January 1, 2010);
- ▶ Accident free (i.e. zero claims);
- ▶ Annual payroll of \$500,000; and
- ▶ Premium rate of \$3.00 per \$100 of assessable payroll, resulting in \$15,000 annually in assessments.

Using this approach the best experience rating program is determined (see Table 5).

Figure 7

### Experience Rating Subindex (Score: Best—10; Worst—0)



Source: CFIB calculations, see Table 5.

#### C1 Maximum discount

This indicator examines the maximum discount that a small business (as defined above) is eligible to receive on its premium rate. The intention of applying a discount is to provide an incentive for businesses to ensure workplace safety. The higher the maximum discount the higher the score.

British Columbia's system scores the best, setting a 50 per cent maximum discount for a small business. Manitoba's system follows with a maximum discount of 40 per cent. The systems in Alberta and Ontario receive the two lowest scores as they offer a maximum discount of nine per cent and eight per cent, respectively.

*C2 Ratio of maximum surcharge to maximum discount*

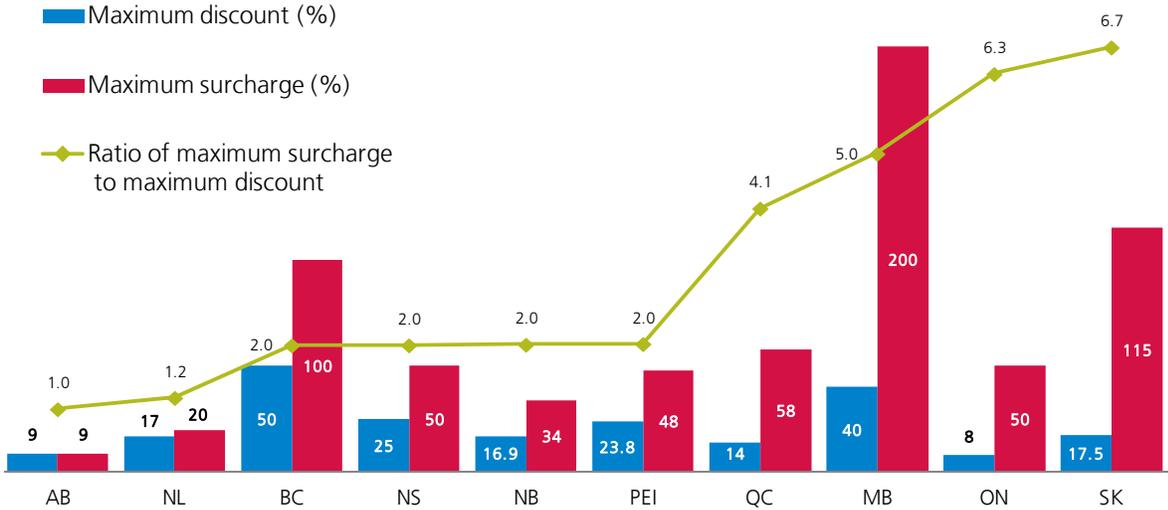
This indicator represents the ratio of the maximum surcharge to the maximum discount on the premium rate for a small business in our defined scenario. While systems offer discounts to businesses with low claims records, businesses with a history of workplace accidents are penalized through surcharges. Setting the surcharge and discount levels appropriately should help promote safety in the workplace, as well as control costs for the employer and the system.

A lower ratio indicates that surcharge and discount levels are set in a more proportional manner. As a result, the lower the ratio of maximum surcharge to maximum discount levels, the higher the score.

Alberta's system receives the highest score, with a ratio of 1.0 (see Figure 8). The system in Saskatchewan receives the lowest score due to its significantly high maximum surcharge to discount ratio of 6.7.

Figure 8

**Maximum experience rating discount, surcharge and ratio, by province**



Source: Workers' compensation boards, CFIB calculations.

*C3 Years to obtain experience discount*

This indicator examines the number of years it would take for the business in our scenario to have a discount applied to its premium rate. Businesses with good safety records should have access to discounts sooner. As such, the fewer number of years it takes a business to obtain a discount, the higher the score for this indicator.

Eight systems receive the highest score, given that it would take the business in our scenario two years to obtain a discount: the British Columbia, Alberta, Saskatchewan, Manitoba, Quebec, New Brunswick, Nova Scotia, and Newfoundland and Labrador systems. The Ontario and Prince Edward Island systems receive the lowest score, as it would take the business four years to obtain a discount.

**Table 6: Classification and Assessment Subindex, Score: Best—10; Worst—0 (score below data)**

Indicators	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL
D1. Payments on actual payroll—Yes/No	Yes (10.0)	Yes <sup>1</sup> (5.0)	Yes <sup>1</sup> (5.0)	Yes <sup>1</sup> (5.0)	Yes (10.0)	Yes (10.0)	Yes <sup>2</sup> (10.0)	Yes (10.0)	Yes <sup>3</sup> (10.0)	Yes <sup>1</sup> (5.0)
D2. Number of payment methods	5 (10.0)	5 (10.0)	5 (10.0)	4 (8.0)	5 (10.0)	3 (6.0)	5 (10.0)	4 (8.0)	5 (10.0)	3 (6.0)
D3. Rating of online payment process—%	65.4% (5.5)	69.0% (6.6)	60.4% (4.0)	51.6 (1.3)	47.4% (0.0)	Not applicable <sup>4</sup>	76.3% (8.9)	Not applicable <sup>4</sup>	80.0% (10.0)	Not applicable <sup>4</sup>
D4. Overall rating of classification and premiums	2.5	4.2	5.3	2.6	0.0	4.5	7.1	4.4	10.0	2.8
Accuracy in rate classification of business—%	34.1% (1.7)	43.0% (4.9)	45.7% (5.9)	35.6% (2.2)	29.4% (0.0)	44.3% (5.4)	52.2% (8.3)	43.4% (5.1)	56.9% (10.0)	40.5% (4.0)
Level of Premiums—%	17.8% (2.9)	20.8% (4.1)	22.4% (4.7)	19.6% (3.6)	10.7% (0.0)	23.1% (5.0)	24.4% (5.6)	19.9% (3.7)	35.3% (10.0)	18.9% (3.3)
Premiums set in an understandable manner—%	36.2% (3.0)	37.3% (3.4)	42.3% (5.1)	33.0% (1.9)	27.3% (0.0)	36.0% (3.0)	49.5% (7.6)	40.0% (4.3)	56.5% (10.0)	30.5% (1.1)
D5. Overall rating of auditors	0.9	7.1	5.7	1.7	1.7	0.4	5.7	3.7	10.0	2.5
Professionalism of auditors—%	70.7% (0.0)	86.5% (7.8)	77.3% (3.2)	74.0% (1.6)	72.8% (1.0)	73.1% (1.2)	81.4% (5.3)	80.6% (4.9)	90.9% (10.0)	75.0% (2.1)
Knowledge of auditors—%	70.5% (2.8)	82.8% (7.1)	83.7% (7.5)	70.6% (2.8)	70.2% (2.7)	62.7% (0.0)	76.8% (5.0)	74.3% (4.1)	90.9% (10.0)	73.3% (3.8)
Fairness of auditors—%	56.7% (0.0)	78.7% (6.4)	78.6% (6.4)	58.8% (0.6)	61.2% (1.3)	56.7% (0.0)	80.0% (6.8)	63.9% (2.1)	90.9% (10.0)	62.5% (1.7)
<b>Overall Score</b>	<b>5.8</b>	<b>6.6</b>	<b>6.0</b>	<b>3.7</b>	<b>4.3</b>	<b>5.2</b>	<b>8.3</b>	<b>6.5</b>	<b>10.0</b>	<b>4.1</b>

**Note:** D1 and D2 - 2015 data. D3, D4, and D5 - Source: Canadian Federation of Independent Business, *Point of View: Workers' Compensation Survey 2015*, based on 11,702 responses, May 2015. Note that the percentage reflects only the respondents who selected "Very Good" or "Good" as their response.

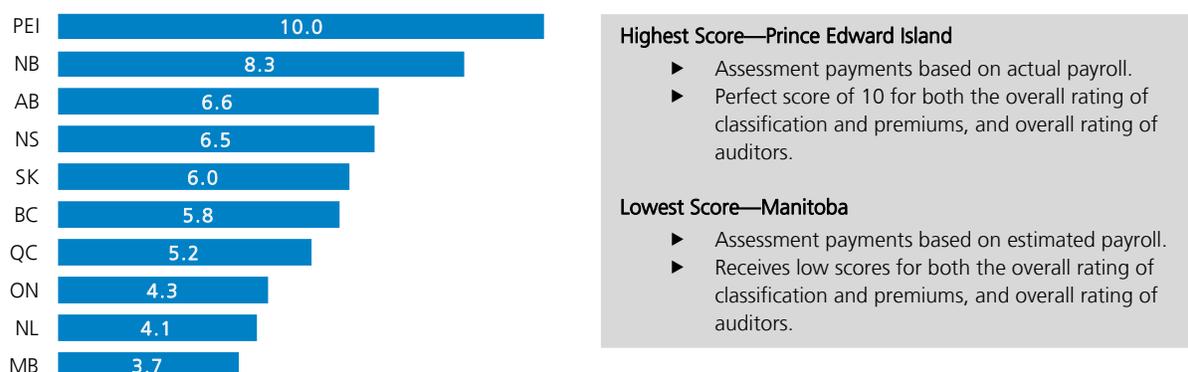
1. Assessments based on estimated payroll, but payroll can be revised throughout the year to update accuracy of assessments.
2. Monthly Assessments on Actual Payroll (MAAP) Program. Only employers whose account is in good standing can participate in the MAAP program. Additionally, employers must have three or more workers, full or part-time and pay \$1,000 or more per year in assessments.
3. Monthly Assessment Payment Option (MAPO) Program. Only employers whose account is in good standing can participate in the MAPO program.
4. Employers cannot pay their premiums directly through their board's website. As such, the system was excluded from this indicator and no score was given.

## D. Classification and Assessment Subindex

The Classification and Assessment Subindex focuses on issues relating to paying assessments, accuracy in rate classifications, understandability on how premiums are set, and the performance of auditors (see Table 6).

Figure 9

### Classification and Assessment Subindex (Score: Best—10; Worst—0)



Source: CFIB calculations, see Table 6.

#### *D1 Payments on actual payroll*

In addition to the industry premium rate, a component of calculating a business' assessment for coverage includes the amount of payroll. When an employer pays on actual payroll, the accuracy of assessments paid is never in doubt. On the other hand, some systems require business owners to forecast their payrolls and submit annual estimates in order to calculate their assessment. This may result in assessment calculations that are over- or underestimated. In the latter case, systems charge penalties to employers for these inaccuracies that are difficult for business owners to foresee.

To illustrate, a monthly system based on actual payroll allows January's assessments to be calculated and paid in February, thereby eliminating the guess work required to forecast a business' annual payroll.

Systems which allow business owners to pay their assessments based on actual payroll score 10 for this indicator—these are the British Columbia, Ontario, Quebec, New Brunswick, Nova Scotia, and Prince Edward Island systems. Systems which base assessments on estimated payroll, but which allow for payroll revisions to be made after the annual estimate is submitted, receive a score of 5—these are the Alberta, Manitoba, Saskatchewan and Newfoundland and Labrador systems.

#### *D2 Number of payment methods*

This indicator examines the various ways in which employers can pay their workers' compensation assessments. The more ways a system allows a business owner to pay their assessments, the higher the score.

The following lists the five major types of payment methods that were used for comparison purposes—two points are awarded for each payment method:

- ▶ Online payment through one's board or a government website (e.g. service centre);
- ▶ Telephone payment through one's board or a government service centre (e.g. 1-800 number);
- ▶ Paper mail payment through one's board or a government service centre;
- ▶ In-person payment at one's board or a government service centre;
- ▶ Payment to one's board through a financial institution (e.g. bank or credit union), whether it is online, by telephone, through paper mail, or in-person.

The systems in British Columbia, Alberta, Saskatchewan, Ontario, New Brunswick, and Prince Edward Island all offer five ways for making a payment (see Appendix B). As a result, they all receive the highest score of 10. The systems in Manitoba and Nova Scotia follow, offering four modes of payment to employers. The systems in Quebec and Newfoundland and Labrador tie for last place, having three payment methods available for business owners. Additionally, the system in Newfoundland and Labrador is the only system that does not offer an online payment method to business owners, whether through its own website or a government website.

#### *D3 Rating of online payment process*

Governments are increasingly providing the ability to pay online for permits and licenses. Likewise, boards are moving in this direction when it comes to payment of assessments. Based on survey results, this indicator ranks systems based on how business owners rate the online payment process on their board's website (see Appendix D: Results of CFIB's *Point of View: Workers' Compensation Survey 2015*). The highest score goes to the system whose board's online payment process receives the highest share of "very good" or "good" responses.

The boards in Quebec, Nova Scotia, and Newfoundland and Labrador do not offer an online payment option through their website and, therefore, their systems are excluded from this indicator. Prince Edward Island's board receives the highest ratings, earning its system the highest score for this indicator. Ontario's board, on the other hand, receives the lowest ratings, earning its system the lowest score.

#### *D4 Overall rating of classification and premiums*

Workers' compensation boards classify employers based on the industry they do business in. Industry classification is used to determine the premium rate that is set for a business. As such, the accurate classification of a business is crucial for determining the assessments a business will be required to pay. Based on survey results (see Appendix D: Results of CFIB's *Point of View: Workers' Compensation Survey 2015*), this indicator scores systems on how business owners rate three areas of industry classification: accuracy in industry rate classification; the level of premiums; and how well the rate setting process is understood. The highest score goes to the system which receives the highest share of "very good" or "good" responses to these three areas.

Prince Edward Island's board receives the highest rating for each area measured in this indicator, giving its system the highest overall score. The lowest overall score goes to Ontario's system.

#### *D5 Overall rating of auditors*

Being audited is another part of the classification and assessment system. This indicator is based on survey results of how business owners rate the professionalism, knowledge, and fairness of the auditor(s) (see Appendix D: Results of CFIB's *Point of View: Workers' Compensation 2015*). The highest score goes to the system which receives the highest share of "very good" or "good" responses to these three areas.

Prince Edward Island's system receives the highest rating for each area measured in this indicator, giving it the highest overall score. The lowest overall score goes to Quebec's system.

**Table 7: Coverage Subindex, Score: Best—10; Worst—0 (score below data)**

Indicators	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL
E1. Private sector payroll subject to workers' compensation—% <sup>1</sup>	75.7% (0.0)	66.0% (3.7)	66.1% (3.7)	58.9% (6.5)	49.8% (10.0)	73.4% (0.9)	55.8% (7.7)	53.1% (8.7)	69.2% (2.5)	60.5% (5.9)
E2. Gap between maximum insurable earnings and the average annual earnings—% <sup>2</sup>	29.8% (6.6)	12.4% (7.9)	-10.5% (9.6)	117.7% <sup>3</sup> (0.0)	44.7% (5.5)	27.2% (6.8)	20.1% (7.3)	12.1% (7.9)	12.5% (7.9)	-16.0% (10.0)
E3. Benefits as a percentage of earnings—% net	90% (0.0)	90% (0.0)	90% (0.0)	90% <sup>4</sup> (0.0)	85% (3.3)	90% (0.0)	85% <sup>5</sup> (3.3)	75% <sup>6</sup> (10.0)	85% (3.3)	80% (6.7)
E4. Length of waiting period—# of work days	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	3 (10.0)	2 (6.7)	2 <sup>7</sup> (6.7)	0 (0.0)
<b>Overall Score</b>	<b>1.6</b>	<b>2.9</b>	<b>3.3</b>	<b>1.6</b>	<b>4.7</b>	<b>1.9</b>	<b>7.1</b>	<b>8.3</b>	<b>5.1</b>	<b>5.6</b>

Note: E1 - 2013 data. E2, E3, and E4 - 2015 data.

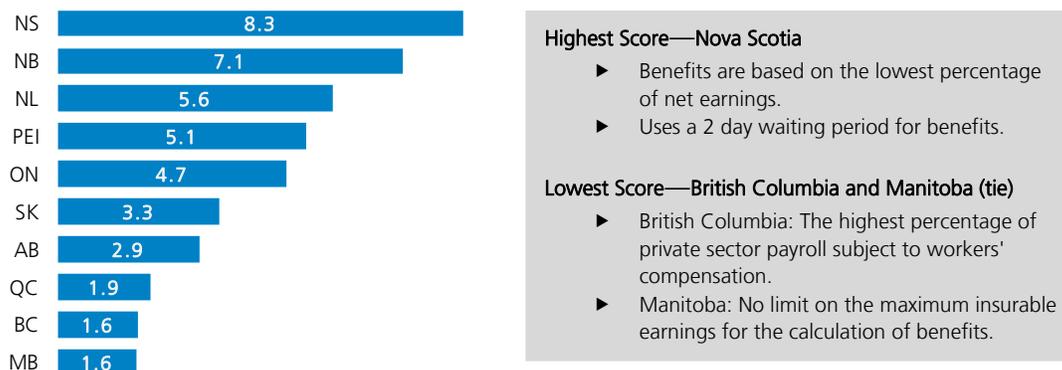
1. E1 is based on a comparison between the WCB assessable or covered payroll (\$) 2013, and the total private sector payroll (\$) 2013.
2. E2 compares the maximum insurable earnings to the average annualized earnings for goods producing industries by province.
3. While there is no limit on insurable earnings used for calculation of a worker's benefits, there is a limit on assessable earnings per worker used in the calculation of an employer's assessment. For 2015, the maximum assessable earnings level is \$121,000.
4. Where the worker's average earnings are \$22,256 or less, wage loss benefits are based on 100% of net earnings.
5. 85% loss of earnings. Loss of earnings is defined as average net earnings minus net estimated capable earnings.
6. 75% of net earnings 1<sup>st</sup> 26 wks then 85% of net earnings.
7. Effective January 1, 2016 the Workers Compensation Board (WCB) of Prince Edward Island will eliminate the 2 day waiting period.

## E. Coverage Subindex

Coverage refers to how much protection a system provides to an employer and employee. In general, should someone who is covered by workers' compensation be injured on the job, a system will pay benefits to that individual for the period of time that they are off the job. This subindex examines four areas which pertain to coverage—private sector payroll subject to workers' compensation; the gap between maximum insurable earnings and the average annual earnings; benefits as a percentage of earnings; and length of waiting period (see Table 7).

Figure 10

### Coverage Subindex (Score: Best—10; Worst—0)



Source: CFIB calculations, see Table 7

### E1 Private sector payroll subject to workers' compensation

This indicator examines a province's total private sector payroll that is subject to workers' compensation. In the past, some systems have attempted to expand workers compensation coverage to include a wider array of occupations. As a result, this increases the burden on small business owners to pay assessments for low-risk occupations (e.g. directors, office workers, etc.) that in reality do not require such mandatory protection.

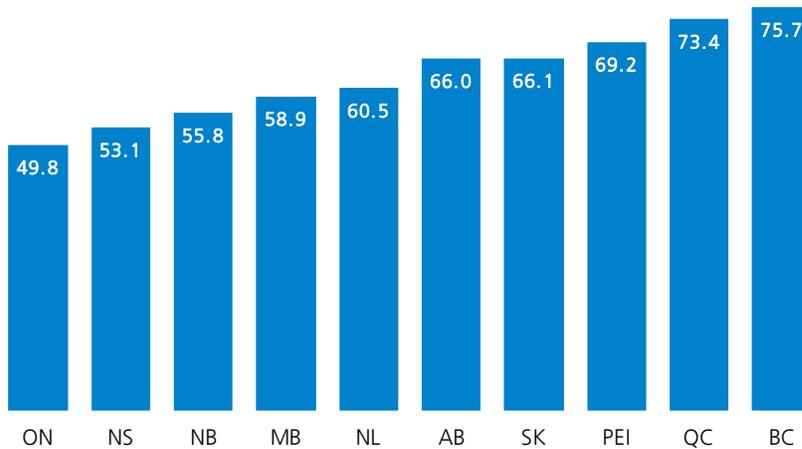
For this indicator, the lower the percentage of total private sector payroll that is subject to workers' compensation, the higher the score.

Ontario's system receives the highest score, with 49.8 per cent of total private sector payroll that is subject to worker's compensation (see Figure 11). Nova Scotia's system follows with 53.1 per cent of its private sector payroll subject to workers' compensation. British Columbia's system scores the lowest, where workers' compensation applies to 75.7 per cent of the province's private sector payroll.

CFIB recommends that systems abandon the expansion of mandatory coverage. Alternatively, CFIB continues to support the voluntary coverage for all sectors and all entrepreneurs.

Figure 11

### Private sector payroll subject to workers' compensation, by province (%)



Sources: Workers' compensation boards.

### E2 Gap between maximum insurable earnings and the average annual earnings

The amount and cost of coverage provided by a workers' compensation system are based on the workers' insurable earnings—the portion of an employee's gross earnings on which an employer must pay assessments, before deductions such as income tax and payroll taxes.

*Example: A worker's gross earnings for 2015 are \$70,000. The maximum insurable earnings level for 2015 is \$61,615. The employer would report \$61,615 insurable earnings for this worker. The excess earnings on which the employer does not have to pay assessments are \$8,385.*

To keep program costs under control and to ensure benefits are not overly generous, the maximum insurable earnings set by a system should be close to, or lower than, the average annual earnings of employees in the province. For this indicator, the farther below a system's maximum insurable earnings is relative to the provincial average annual earnings for employees, the higher the score. Conversely, the higher above a system's maximum insurable earnings is relative to the provincial average annual earnings for employees, the lower the score.

To account for employee wage differences among provinces, this indicator compares the maximum insurable earnings to the average annualized earnings for goods producing industries by province<sup>6</sup>. Workers' compensation systems generally provide coverage to the goods-producing sector, which offers a higher-than-average wage level.

Newfoundland and Labrador's system sets a maximum insurable earnings of \$61,615. The province's average annual earnings is \$73,375. As a result the system receives the highest score, having set its maximum insurable earnings 16 per cent lower than the province's average annual earnings for employees. Manitoba's system receives the worst score since it does not have a cap on the maximum insurable earnings for the calculation of benefits (see Background: Maximum Insurable Earnings in Manitoba for additional details). This is a worrisome practice which CFIB strongly advises other systems against using.

<sup>6</sup> Average weekly earnings—Industrial aggregate excluding unclassified businesses. January 2015. Statistics Canada, Table 281-0063. Accessed, June 25, 2015.

### Background: Maximum Insurable Earnings in Manitoba

All systems, with the exception of Manitoba, cover an injured worker's loss of earnings up to a maximum amount. The Manitoba Workers' Compensation Act Review Committee recommended the removal of the limit on insurable income and on January 1, 2006 Manitoba became the first jurisdiction to no longer have a cap on maximum insurable earnings for the calculation of benefits. Such a system may result in creating a disincentive for injured workers to return to work.

#### *E3 Benefits as a percentage of earnings*

In general, most systems base their benefits on net earnings (refer to notes in Table 7 for additional details). When benefits are based on a higher percentage of earnings, a stronger disincentive is created for injured workers to return to work. A higher level of benefits also creates additional financial strain on the workers' compensation system and may place pressure on the system to raise premiums. As a result, the lower the percentage of net earnings that a system bases its benefits on, the higher the score.

It should be noted that comments from CFIB's survey with business owners—*Point of View: Workers' Compensation Survey 2015*—reveal that in the event of a workplace injury, small business owners want their injured employees to be treated fairly by the workers' compensation system, as well as receive sufficient compensation while being off work.

Nova Scotia's system scores the highest for this indicator given that benefits are based on 75 per cent of earnings, the lowest percentage among provincial systems. The systems in British Columbia, Alberta, Saskatchewan, Manitoba, Quebec all base benefits on 90 per cent of earnings and, as a result, tie for last place with a score of 0.

#### *E4 Length of waiting period*

Insurance programs often have deductibles—commonly referred to as a “waiting period”. In terms of workers' compensation, the waiting period describes the percentage of a claimant's average weekly earnings that will be deducted from his or her first benefit cheque. Systems which use such a practice describe the waiting period in terms of work days. For example, if a system has a three day waiting period, an amount equal to 60 per cent of a week's average earnings is deducted from an injured worker's first benefit cheque.

Although waiting periods are not very common, it is an extremely important indicator since its presence can discourage frivolous or minor claims. All other things being equal, fewer claims will mean lower overall claims costs. Therefore, waiting periods can be an effective way of curbing increases in premiums and/or a system's liabilities. This indicator measures the length of a waiting period. The longer the length of a waiting period a system uses, the higher the score.

In Canada, only three systems use waiting periods: the systems in New Brunswick, Nova Scotia, and Prince Edward Island. New Brunswick's system has a three-day waiting period, and receives the highest score. The systems in Nova Scotia and Prince Edward Island both have a two-day<sup>7</sup> waiting period (i.e. 40 per cent of weekly average earnings are deducted from an injured worker's first benefit cheque), and as a result they both tie for second place. Since all other systems do not use waiting periods, they receive the lowest score of 0.

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<sup>7</sup> Effective January 1, 2016 the Workers Compensation Board (WCB) of Prince Edward Island will eliminate the 2 day waiting period.

**Table 8: Long-term Financial Sustainability, Subindex, Score: Best—10; Worst—0 (score below data)**

Indicators	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL
F1. 2014 Funding position—% <sup>1</sup>	129.7% (5.5)	136.0% (4.0)	153.3% (0.0)	137.8% (3.6)	73.9% (5.1)	99.5% <sup>2</sup> (10.0)	137.3% (3.7)	76.9% (5.8)	147.2% (1.4)	112.1% (9.5)
F2. 2014 Under-funded distance from 95%—Percentage points	0.0 (10.0)	0.0 (10.0)	0.0 (10.0)	0.0 (10.0)	21.1 (0.0)	0.0 (10.0)	0.0 (10.0)	18.1 (1.4)	0.0 (10.0)	0.0 (10.0)
<b>Overall Score</b>	<b>7.7</b>	<b>7.0</b>	<b>5.0</b>	<b>6.8</b>	<b>2.6</b>	<b>10.0</b>	<b>6.9</b>	<b>3.6</b>	<b>5.7</b>	<b>9.8</b>

**Note:** The ideal funding ratio should be between 95 per cent and 110 per cent since it is unrealistic to expect a system to consistently have a 100 per cent funding ratio.

1. F1 is based on a comparison between total assets relative to total liabilities.
2. In 2014, the effective funding position for rating purposes is 104.5% and corresponds to total assets relative to total liabilities, excluding a provision for non-reported latent occupational diseases/illnesses (e.g. asbestos-related diseases, cancers, etc.).

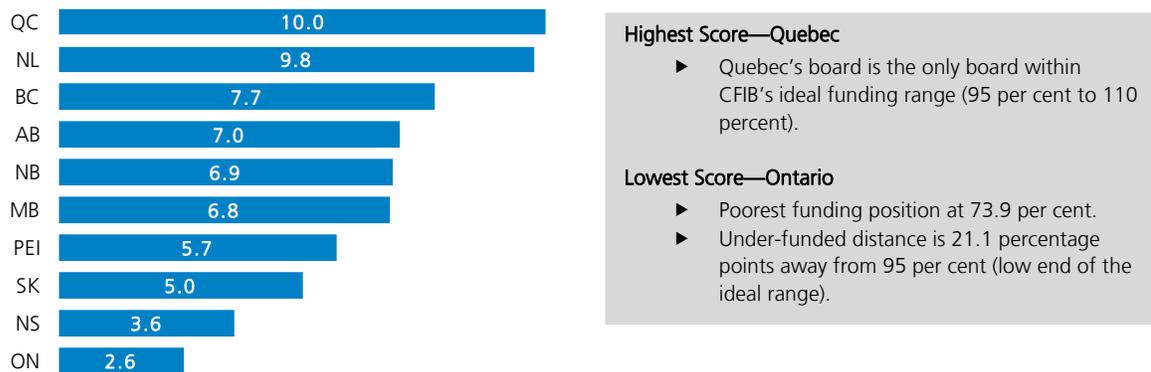
## F. Long-term Financial Sustainability Subindex

It is critical that every system be fiscally sustainable in the long-term. This subindex focuses on a board's financial situation in 2014 (see Table 8). For this study, the measure of a board's financial situation is based on the ratio of total assets to total liabilities (funding ratio). A ratio below 100 per cent indicates that a board's liabilities exceed its assets, signalling an under-funded position. Conversely, a ratio greater than 100 per cent indicates an over-funded position in which a board's assets exceed its liabilities.

Since it is unrealistic to expect a board to consistently have a 100 per cent funding ratio (i.e. fully-funded), the assumption was made that a board's ideal target range for its funding ratio should be between 95 per cent and 110 per cent. The reason the funding target is greater at the higher end is to account for the fact that it is easier for a board to reduce its over-funded position, rather than move into a fully funded position.

Figure 12

### Long-term Financial Sustainability (Score: Best—10; Worst—0)



Source: CFIB calculations, see Table 8.

### F1 2014 Funding position

A fully-funded workers' compensation system is necessary for ensuring that the financial obligations associated with payment of current and future workers' benefits are met. This indicator is based on the funding ratio (i.e. total assets relative to total liabilities). This ratio is expressed as a percentage (see Figure 13). As such, the systems receive scores based on how far their board's funding positions are from the ideal range (i.e. 95 per cent and 110 per cent). The closer a board's funding position is to the ideal funding range, the higher the score.

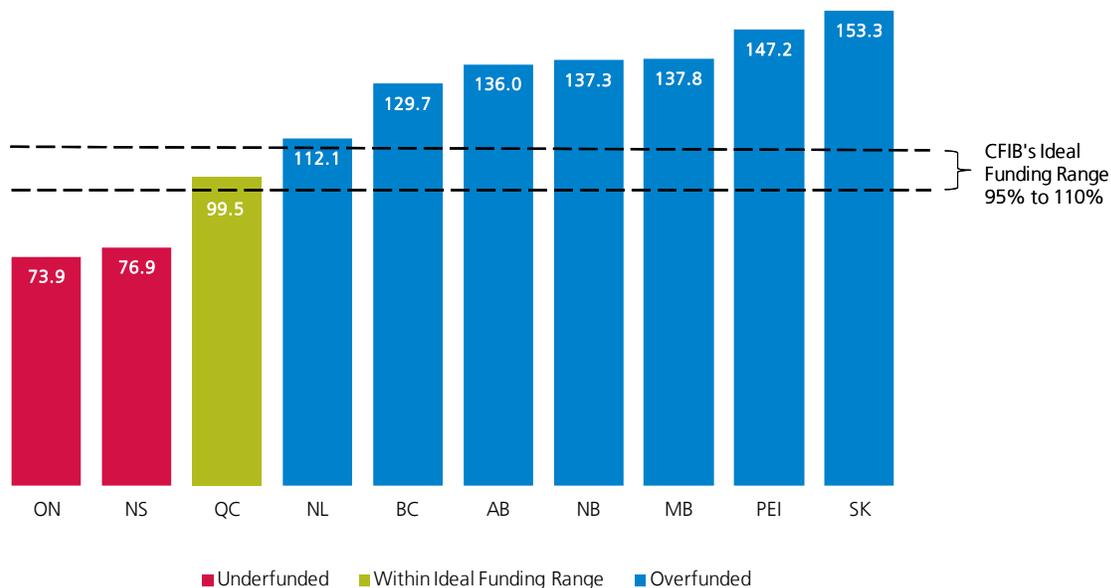
The board in Quebec is the only board that is funded within the ideal range, earning its system the highest score. In the 2011 *Index* the Quebec board was in an underfunded position at 73.6 per cent. To return to a fully funded position, the board approved new arrangements for their funding policy. Under these new arrangements the Quebec board was able to not only decrease premiums but also return to a fully funded position. Further, the Quebec board recently adopted a policy establishing a funding range of 95 per cent to 110 per cent, which is CFIB's ideal range.

Saskatchewan's board is the farthest from the ideal range and consequently the most over-funded board (153.3 per cent funding ratio), earning its system the lowest score. The significant over-funded position of many provincial boards indicates that they are charging employers unnecessarily high

premiums. These boards should work towards establishing and adhering to a funding range of 95 per cent to 110 per cent in order to ensure sound management of employer finances.

Figure 13

### Funding position\* of workers' compensation boards, by province, 2014 (%)



\*Ratio of total assets over total liabilities

Sources: Workers' compensation boards.

### F2 2014 Under-funded distance from 95 per cent

The funding position indicator (F1) alone does not distinguish between over-funded or under-funded since it focuses solely on the distance from the ideal range. Hence, the purpose of this indicator is to focus only on those boards that are under-funded and measure their distance from 95 per cent (low end of the ideal range). A board that is under-funded is more likely to increase premiums for employers as a means of getting its unfunded liabilities (i.e. the amount by which a board's liabilities exceeds its assets) under control. As such, systems whose boards are not under-funded receive a score of 10 for this indicator. The farther an under-funded board's position is from 95 per cent, the lower the system scores.

The boards in Nova Scotia and Ontario are the only two boards that are under-funded. Nova Scotia's funding is 18.1 percentage points away from 95 percent, and Ontario's board is 21.1 percentage points away from 95 per cent. As a result, Ontario's system receives the lowest score. The remaining eight boards are not under-funded, and their systems receive a score of 10.

To eliminate its unfunded liability and work towards full funding, in 2013 the Ontario government introduced a new funding policy requiring Ontario's board to reach a fully-funded position by 2027. CFIB is encouraged by the board's commitment to achieving this target and the progress it has achieved to-date.

## **Background: Over-funded Positions in Workers' Compensation**

In order to guide financial decisions and manage their long-term financial sustainability, workers' compensation boards set a target funding range. For example WCB-Alberta's funding policy has established a funding range of 114 per cent to 128 per cent.

From 2005 to 2014, WCB-Alberta's funding position has exceeded its funding range for seven of those ten years. To return to its funding range, Alberta's board has issued a surplus distribution directly to employers. Over the past two years, more than \$1 billion dollars has been refunded to employers by WCB-Alberta. While CFIB applauds WCB-Alberta for its practice of returning surplus assets directly to employers, the board's continued over-funded position indicates that employers are overpaying through their assessments, causing WCB-Alberta to have more of employers' money than needed.

Alberta's board, however, is not the only board in a significant over-funded position. WCB Saskatchewan exceeded its funding range (i.e. 105 per cent to 120 per cent), at 153.3 per cent in 2014. After seeking feedback from employers and other key stakeholders including CFIB, WCB Saskatchewan will also issue a surplus distribution (\$141 million) directly to employers in 2015. Also, the Workers' Compensation Board in Prince Edward Island exceeded its funding range (100 per cent to 110 per cent), at 147.2 per cent in 2014. As such, the board in Prince Edward Island announced that \$13.2 million will be distributed to employers as part of a surplus distribution plan in 2015.

A major recommendation of CFIB has been for all boards to set their top funding target to 110 per cent, allowing for enough finances to pay for workers' benefits against unexpected events while also providing more accurate assessments to employers. Additionally, boards that are over-funded should reduce their premiums or issue a surplus distribution to employers. This recommendation also applies to boards that have a target range that is within CFIB's ideal funding range (i.e. New Brunswick: 110%, British Columbia: 100%) but are significantly overfunded.

Applying these recommendations will enable employers to use more of their money to grow their business, create jobs, and invest in newer and safer equipment.

Table 9: Customer Service Subindex, Score: Best—10; Worst—0 (score below data)

Indicators	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL
G1. Overall rating of staff	1.7	3.8	4.5	2.6	0.0	4.5	5.7	4.4	10.0	3.6
Accessibility—%	55.9% (1.7)	63.7% (3.8)	65.1% (4.2)	63.6% (3.8)	49.4% (0.0)	68.8% (5.1)	72.3% (6.1)	65.7% (4.3)	87.1% (10.0)	63.4% (3.7)
Knowledge—%	56.6% (1.8)	64.1% (4.0)	67.8% (5.1)	55.8% (1.6)	50.4% (0.0)	66.3% (4.7)	68.7% (5.4)	65.2% (4.3)	84.5% (10.0)	61.7% (3.3)
Professionalism—%	58.8% (1.5)	66.2% (3.6)	67.9% (4.1)	61.6% (2.3)	53.6% (0.0)	66.6% (3.7)	73.1% (5.6)	69.5% (4.6)	88.4% (10.0)	66.7% (3.8)
G2. Overall rating of responses	1.1	3.7	4.3	2.4	0.0	2.3	5.1	3.2	10.0	2.5
Promptness—%	54.8% (0.5)	65.8% (3.7)	66.3% (3.9)	64.9% (3.5)	52.9% (0.0)	60.7% (2.3)	71.0% (5.2)	65.6% (3.7)	87.5% (10.0)	62.3% (2.7)
Clarity—%	50.4% (1.5)	60.0% (4.2)	60.5% (4.3)	53.9% (2.5)	45.0% (0.0)	54.0% (2.5)	63.0% (5.0)	58.8% (3.9)	80.6% (10.0)	54.0% (2.5)
Accuracy—%	51.6% (1.3)	60.6% (3.9)	65.9% (5.4)	54.3% (2.1)	46.9% (0.0)	57.8% (3.1)	66.1% (5.4)	56.6% (2.7)	82.3% (10.0)	58.7% (3.3)
Consistency—%	49.4 (0.9)	59.0 (3.4)	61.1% (4.0)	54.3% (2.2)	45.7% (0.0)	50.2% (1.1)	65.5% (5.1)	57.4% (3.0)	84.5% (10.0)	52.3% (1.7)
Willingness to answer inquiries—%	53.3% (1.0)	60.6% (3.1)	63.2% (3.8)	55.1% (1.5)	50.0% (0.0)	57.8% (2.3)	66.4% (4.8)	60.2% (3.0)	84.4% (10.0)	58.0% (2.3)
G3. Overall rating of understandability and change in service	0.8	4.4	4.0	2.3	2.6	7.7	5.8	2.8	9.2	4.9
Understanding of business needs—%	28.7% (1.7)	36.8% (4.2)	41.8% (5.8)	26.7% (1.0)	23.4% (0.0)	40.5% (5.4)	46.3% (7.2)	40.9% (5.5)	55.0% (10.0)	42.7% (6.1)
Change in overall service during the past 3 years—% <sup>1</sup>	3.2% (0.0)	6.1% (4.6)	4.6% (2.3)	5.4% (3.6)	6.4% (5.2)	9.3% (10.0)	5.8% (4.3)	3.3% (0.0)	8.3% (8.4)	5.5% (3.7)

Continued on p.29

Table 9: Customer Service Subindex, Score: Best—10; Worst—0 (score below data) contd.

Indicators	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL
G4. Overall rating of compliance burden	2.3	4.3	5.0	1.2	0.3	2.7	5.7	3.7	10.0	1.1
Readability, simplicity of forms/invoices—%	43.4% (2.2)	48.9% (3.9)	52.0% (4.8)	42.0% (1.8)	35.9% (0.0)	46.6% (3.2)	58.3% (6.7)	50.5% (4.4)	69.2% (10.0)	38.1% (0.7)
Amount of time required to deal with requirements—%	36.2% (1.8)	42.9% (3.3)	48.4% (4.6)	36.4% (1.8)	28.6% (0.0)	44.8% (3.8)	52.0% (5.5)	42.6% (3.3)	71.4% (10.0)	37.0% (2.0)
Process for issuing clearance certificates—%	59.4% (2.8)	68.0% (5.5)	68.1% (5.5)	50.3% (0.0)	53.3% (1.0)	53.6% (1.0)	65.8% (4.8)	61.2% (3.4)	82.5% (10.0)	52.8% (0.8)
G5. Overall rating of website	3.7	5.2	3.4	2.3	0.0	6.0	6.8	5.4	10.0	1.8
User friendliness—%	51.7% (3.1)	57.1% (4.4)	50.0% (2.7)	46.7% (2.0)	38.0% (0.0)	62.7% (5.7)	65.7% (6.3)	59.4% (4.9)	81.6% (10.0)	42.1% (0.9)
Availability of information—%	54.0% (4.2)	60.1% (6.0)	53.7% (4.1)	48.8% (2.6)	40.2% (0.0)	61.4% (6.4)	64.1% (7.2)	59.3% (5.8)	73.2% (10.0)	48.9% (2.6)
G6. Overall rating of the appeals process—%	13.1% (1.5)	12.6% (1.3)	8.9% (0.0)	8.9% (0.0)	9.2% (0.1)	37.7% (10.0)	19.5% (3.7)	13.4% (1.5)	16.0% (2.5)	20.9% (4.2)
<b>Overall Score</b>	<b>1.8</b>	<b>3.8</b>	<b>3.5</b>	<b>1.8</b>	<b>0.5</b>	<b>5.5</b>	<b>5.4</b>	<b>3.5</b>	<b>8.6</b>	<b>3.0</b>

Note: G1 to G6 – Source: Canadian Federation of Independent Business, *Point of View: Workers' Compensation Survey 2015*, based on 11,702 responses, May 2015. The percentage reflects only the respondents who selected "Very Good" or "Good" as their response.

1. Percentage reflects only the respondents who selected "Improved" as their response.

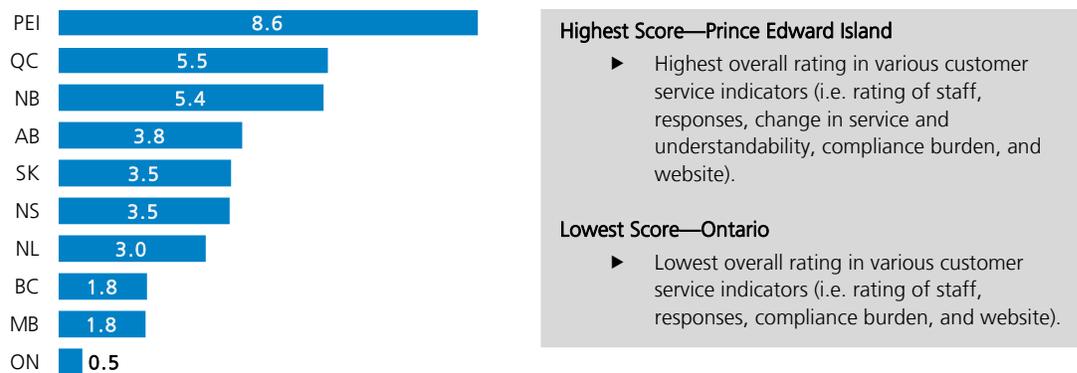
## G. Customer Service Subindex

An assessment of workers' compensation is not complete without examining how systems are performing in serving their small business clients. Customer service is a large component of paperburden and red tape, which in effect equates to time and money for small employers.

All indicators within this subindex are based on survey results on how small business owners rate the various aspects of their system's customer service (see Appendix D: Results of CFIB's *Point of View: Workers' Compensation Survey 2015*). The higher the share of "very good" or "good" survey responses, the higher the system scores (see Table 9).

Figure 14

### Customer Service Subindex (Score: Best—10; Worst—0)



Source: CFIB calculations see Table 9.

#### G1 Overall rating of staff

This indicator is based on how small business owners evaluate three aspects of their board's front-line staff: accessibility, knowledge, and professionalism (see Appendix D: Results of CFIB's *Point of View: Workers' Compensation Survey 2015*). Prince Edward Island's board receives the highest ratings for all three aspects, and thereby its system receives the highest score. Ontario's board performs the worst for all three aspects and its system receives the lowest score for this indicator.

#### G2 Overall rating of responses

When a business owner calls a board, she/he expects to receive prompt and accurate responses to their inquiries. Employers suffer in many ways when board staff provide unclear or inconsistent responses. In assessing how boards respond to their small business clients, five specific areas were measured: promptness, clarity, accuracy, consistency, and willingness to answer inquiries.

Once again, Prince Edward Island's board receives the highest rating for all five areas, thereby earning its system the highest score for the overall rating of responses. Ontario's board receives the lowest rating for all five areas, and its system receives the lowest score for this indicator.

### *G3 Overall rating of understandability and change in service*

In order for a board to offer good customer service, it is important that its staff have an understanding of the needs of their small business clients. It is also important that a board work towards improving its overall service from year to year to ensure that it is providing the highest level of service possible. This indicator is a combination of survey results on a board's understanding of small business needs and how overall service has improved during the past three years.

While Prince Edward Island's system receives the highest score for this indicator, its board does not perform well, with only 55 per cent of small business owners rating a board's understanding of their business needs as "very good" or "good", and about 8 per cent of small business owners reporting an improvement in the board's overall service. British Columbia's system receives the lowest score for this indicator.

Based on the results of this indicator, CFIB encourages all boards to work towards better understanding the specific needs of small business owners (as seen throughout this report) and strive for improvement.

### *G4 Overall rating of compliance burden*

The time it takes to understand a form, or the number of requirements of the workers' compensation system, is time taken away from the business owner to operate the business. This indicator takes into account: the readability and simplicity of forms/invoices; the amount of time it takes to comply with the system's requirements; and the process for issuing clearance certificates.

The system in Prince Edward Island receives the highest rating in all three areas measured, thereby earning its system the highest score for the overall rating of compliance burden. Ontario's system receives the lowest score for this indicator.

### *G5 Overall rating of website*

Websites have become an integral source of information for business owners. In particular, small business owners are usually quite busy managing the operations of their business and therefore need quick and easy access to workers' compensation information. With this in mind, boards are increasingly using their websites to provide information to their clients.

This indicator focuses on each board's website in terms of its user-friendliness and availability of information. In both aspects of its website, Prince Edward Island's board receives the highest ratings, thereby earning its system the highest score for the overall rating of the website. Ontario's board receives the lowest ratings, earning its system a score of 0—signalling that the board has much to do to improve its website.

### *G6 Overall rating of the appeals process*

If business owners find themselves in a situation where they have to use the appeals process, they want to know it is, among other things, a fair process. This indicator is based on how business owners rated their board's appeals process.

Systems do not perform well in this indicator. While Quebec's system receives the highest score for this indicator, it should be noted that only 37.7 per cent of small business owners rate its board's appeals process as "very good" or "good". The boards in Manitoba and Saskatchewan have the lowest ratings (8.9 per cent of small business owners rating the appeals process as "very good" or "good").

## Customer Service Makes a Difference

With regards to how workers' compensation boards are serving their clients, Table 10 contains a few examples of both positive and negative comments from CFIB's survey with business owners—*Point of View: Workers' Compensation Survey 2015*. It should be noted, however, that most business owners had negative comments when describing their customer service experiences with their board.

Table 10

### Business Owners' Comments

Positive Comments	Negative Comments
Injury claim was handled immediately and my WCB worker contacted me often and understood the repercussions to my business from me not being able to work. They helped to rush the process of doctor assessments, physiotherapy, etc. and my payments were received quickly and fairly. And they helped me [sic] ease back into working full time again. The whole process was very positive and we recommend owners of small businesses to purchase coverage if necessary. <i>(Automotive repair shop, PEI)</i>	When I had a concern about a worker not being accurate in reporting his symptoms, I did not get much support or help from the claim administrator. Very little communication about how the worker is actually doing and how it is working for us on the employer end in accommodating the return to work. For smaller businesses it is difficult to accommodate the employee when they are not able to be on the job site and need to have office type duties. <i>(Electrician, SK)</i>
There was constant communication going on between the owner and the WCB. The case manager at the WCB was very knowledgeable and competent. It was a very positive experience for the owner to see the fact that the WCB was eager to get our worker back fully recovered and ready for work. <i>(Home furnishing business, AB)</i>	Had a problem with classification of my business. I placed a number of calls and was told there would be no changes. It wasn't until I got my accountant involved that a resolution was achieved [sic]. Very rude and poor customer service! No apology for their mistake! Not impressed! <i>(Dental office, NL)</i>
In difficult cases the WCB has helped co-ordinate the information between physician, employee, and employer. It has also helped in understanding the requirements for the employee to return to light duty. <i>(Metal product manufacturer, SK)</i>	The safety officers on our sites have no consistency from jurisdiction to jurisdiction which is frustrating as we are performing the same duties but have to abide by different interpretations of the same regulation. The officers also need to improve on their people skills as we are not the enemy. We are trying to achieve an accident free workplace for all employees. <i>(Lumber &amp; building supplies business, BC)</i>
We had an employee who filed a compensation claim and did not notify our company of an incident. Our employee had taken time off work due to a hockey related injury and then filed a claim. Worker's compensation denied the claim after consulting with our company. <i>(Construction, ON)</i>	I felt like a criminal. It was the first experience in over 70 years in business and I had no idea how to proceed. When I called, I was told I had not filed some form quick enough and instead of helping me, the person told me all the fines I was subject to because I did not do things fast enough [sic]. The whole thing is totally unfair to the business owner. <i>(RV parks &amp; recreational camps, ON)</i>
They have always stayed in touch regarding staff members' progress and responded to our questions in a timely manner. <i>(Homecare business, NS)</i>	For the trouble involved in processing the claim versus the amount of time, effort, energy, and cost involved in tracking even the most minor of injuries, it's an exorbitant and overly expensive process. <i>(Grocery Store, QC)</i>
I found workers' compensation to be understanding, informative and helpful when dealing with one of my employees' claim. They willingly answered any questions or reservations that I had. <i>(Priv. elem. &amp; secondary school, BC)</i>	The appeal process is so cumbersome that you either have to hire a lawyer or be one to wade through the process. <i>(Printing business, MB)</i>

**To make it simpler for employers to understand the services and requirements of the workers' compensation system, CFIB recommends the introduction of a Fairness Code for Employers, similar to that developed by British Columbia's WorkSafeBC (see Background: WorkSafeBC Employers' Fairness and Service Code for additional details).**

### **Background: WorkSafeBC Employers' Fairness and Service Code**

In 2012, WorkSafeBC, in partnership with CFIB, launched the first Employers' Fairness and Service Code for workers' compensation in Canada. The Code is designed to ensure employers are aware of their rights when dealing with WorkSafeBC staff, and outlines the standards of customer service they can expect.

CFIB's 2011 report, *A Small Business Assessment of Workers' Compensation*, identified that small business owners experience significant difficulties when dealing with the customer service aspect of their workers' compensation boards. As a result, CFIB recommended that boards develop a fairness code for employers to make it simpler to understand the services and requirements of the workers' compensation system. WorkSafeBC took this recommendation and worked with CFIB to develop their Fairness and Service Code the following year.

While many other boards have published various documents outlining information on their workers' compensation system, they are predominantly focused on the responsibilities of employers, rather than the rights or services available to them. WorkSafeBC's Employers' Fairness and Service Code is a unique document that demonstrates the board's commitment to strengthening its relationship with business owners as important partners in workplace safety. In addition, the Code also introduced the creation of a toll-free phone number and email address dedicated to providing information and services specific to small business owners.

However, despite the implementation of the Employers' Fairness and Service Code, for the 2015 *Index* WorkSafeBC scores poorly in the Customer Service Subindex (score 1.8 out of 10) relative to other provinces. Further, comparisons with the 2011 *Index* reveal that WorkSafeBC's relative score for the Customer Service Subindex has actually decreased since the implementation of the Code (score 2.5 out of 10 in 2011). Such findings may be an indication of a number of possible factors, including the lack of adherence to the Code, the erosion of previous capacities, or that it may be too early to assess the effect of the Code.

Nevertheless, CFIB encourages other boards across Canada to also adopt and adhere to a Fairness Code for Employers in an effort to improve the workers' compensation system for small businesses.

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## Conclusion and Recommendations

Based on the findings of this report, the systems in New Brunswick, Prince Edward Island, and Alberta have the best workers' compensation systems for small businesses in Canada. On the other hand, the systems in Quebec and Ontario perform worst in the country. All systems, however, have room for improvement.

Workplace safety and having a good plan for covering workplace injuries is a priority for everyone, especially small business owners. To achieve this, the workers' compensation system must remain financially sustainable and fully funded. Therefore, it is critical that workers' compensation systems are well run and keep paperwork and costs reasonable for small business owners.

We strongly suggest that this report be used by workers' compensation board officials and governments across Canada to improve the system for all small businesses in areas where respective rankings were less competitive. For this purpose CFIB offers the following recommendations:

### Keys to an Effective Workers' Compensation System: A Small Business Perspective

#### *Cost of Premiums*

- ▶ Develop and adhere to a plan to eliminate unfunded liabilities, where applicable.
- ▶ Regularly review the rate-setting process to ensure rates do not fluctuate widely from year to year.
- ▶ Ensure administrative costs are controlled.

#### *Claims Management*

- ▶ Provide online injury reporting for employers.
- ▶ Ensure employee reinstatement and return-to-work provisions take into consideration the realities of running a small business.
- ▶ Establish an independent office of the employer advocate to provide meaningful support to small business owners.
- ▶ Work closely with small business owners to promote health and safety.
- ▶ Ensure the claims process is fair, among other things (e.g. handled in a professional manner, effectively communicated).

#### *Experience Rating*

- ▶ Set proportional surcharge and discount levels—appropriate levels promote safety in the workplace, as well as control costs for employers.
- ▶ Ensure any experience rating program accounts for businesses with limited claims experience.

#### *Classification and Assessment*

- ▶ Allow employers to pay assessments based on actual, rather than estimated, payroll.
- ▶ Provide a range of payment options for assessments, particularly online, to allow for convenient and timely payments.
- ▶ Ensure all classification and premium information is communicated to small business employers in plain language.

### *Coverage*

- ▶ Abandon further expansion of mandatory coverage.
- ▶ Maintain a maximum insurable earnings limit that is closely aligned with provincial/territorial average yearly earnings.
- ▶ Ensure the amount of benefits offered to injured workers does not create a disincentive to return to work.
- ▶ Introduce a waiting period.

### *Long-term Financial Sustainability*

- ▶ Maintain a funding ratio (total assets over total liabilities) between 100 per cent and 110 per cent.
- ▶ Reduce premiums or offer surplus distribution to employers, if funding ratio exceeds 110 per cent.

### *Customer service*

- ▶ Provide training to front-line staff to ensure they are knowledgeable about the needs of small businesses.
- ▶ Develop and adhere to a Fairness Code for Employers (e.g. WorkSafeBC Employers' Fairness and Service Code), making it simpler for employers to understand the services and requirements of the workers' compensation system.
- ▶ Ensure that appeal boards continue to be bound by the law and policy of workers' compensation boards.
- ▶ 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.
- ▶ Provide useful information on board websites in a user-friendly manner (e.g. information on injury reporting, claims process, and paying assessments).

One of the broad conclusions uncovered in this study is the challenge of obtaining the latest, comparable data on some relevant indicators. CFIB recommends that boards move to a common definition of their key statistical measures, as well as commit to timely reporting on these indicators through the Association of Workers' Compensation Boards of Canada (AWCBC).

One final recommendation is that the regulatory bodies that play a role in overseeing workers' compensation for their particular province should work together to improve the system for small businesses.

## Appendix A: Territories

Given that both the Yukon and Northwest Territories/Nunavut workers' compensation systems serve a small number of clients, they are not included in the main comparison of the provincial systems. Rather, Appendix A illustrates the relative scores for the territorial systems as if they were included in the full comparison.

Table A1:

### Territorial Workers' Compensation Scores

	Overall Index Scores	Cost of Premiums	Claims Management	Experience Rating	Classification and Assessment	Coverage	Long-Term Financial Sustainability	Customer Service
YT	3.5	4.8	3.5	NA	4.3	3.8	5.0	1.1
NT/NU	3.3	3.7	3.8	NA	2.8	2.9	9.4	2.8

### Data for the Yukon, Northwest Territories/Nunavut

Table A2:

#### Cost of Premiums Subindex (Score: Best—10; Worst—0)

Indicators	YT	NT/NU
Frequency of lost time claims—%	1.9%	2.2%
Percentage of claimants back to work at 90 days—%	80.0%	91.1%
Administrative expenses per \$100 of assessable payroll	0.66	0.81
General Trucking—\$ per \$100 assessable payroll	\$5.02	\$6.39
Machine Shop—\$ per \$100 assessable payroll	\$3.25	\$1.76
Restaurants—\$ per \$100 assessable payroll	\$1.55	\$1.88
Landscaping—\$ per \$100 assessable payroll	\$1.55	\$4.15
General Stores—\$ per \$100 assessable payroll	\$1.55	\$2.16
Total percentage change of the average premium rate, 2006–2015	-11.6%	3.0%
<b>Overall Score</b>	<b>4.8</b>	<b>3.7</b>

#### Cost of Premiums Subindex

For the Cost of Premiums Subindex, the Yukon system scores higher than the Northwest Territories/Nunavut system. During the last 10 years, Yukon's system has seen an 11.6 per cent reduction in its average premium rate, contributing to the Yukon system's higher score.

Table A3:

**Claims Management Subindex  
(Score: Best—10; Worst—0)**

Indicators	YT	NT/NU
Online injury reporting for employers—Yes/No	Yes	No
Mandatory reinstatement for employers with ten or fewer employers—Yes/No	No	No
Employer advocate or advisor—Yes/No	No	No
Advice on promoting health and safety—%	24.0%	56.0%
Assistance with back-to-work transition—%	25.0%	38.5%
Overall rating of claims process		
Professional handling of claim—%	40.0%	50.0%
Prompt response to claim—%	55.6%	50.0%
Fair settlement of claim—%	40.0%	25.0%
Overall communication of the process—%	33.3%	50.0%
<b>Overall Score</b>	<b>3.5</b>	<b>3.8</b>

*Claims Management Subindex*

For the Claims Management Subindex, the Northwest Territories/Nunavut system scores slightly higher than the Yukon system. Nevertheless, Yukon's system does provide online injury reporting for employers, while the Northwest Territories/Nunavut system does not. Both systems, however, do not provide an employer advocate service.

Table A4:

**Experience Rating Subindex  
(Score: Best—10; Worst—0)**

Indicators	YT	NT/NU
Maximum discount—%	Not applicable	Not applicable
Ratio of maximum surcharge to maximum discount	Not applicable	Not applicable
Years to obtain experience rating	Not applicable	Not applicable
<b>Overall Score</b>	<b>Not applicable</b>	<b>Not applicable</b>

*Experience Rating Subindex*

Neither territorial system offers small business experience rating programs, and therefore do not receive a score for this subindex.

Table A5:

### Classification and Assessment Subindex (Score: Best—10; Worst—0)

Indicators	YT	NT/NU
Payments on actual payroll—Yes/No	Yes	No
Number of payment methods	4	4
Rating of online payment process—%	Not applicable	Not applicable
Overall rating of classification and premiums		
Accuracy in rate classification of business—%	20.0	19.2
Level of Premiums—%	4.0	12.0
Premiums set in an understandable manner—%	29.2	36.0
Overall rating of auditors		
Professionalism of auditors—%	42.9%	50.0%
Knowledge of auditors—%	42.9%	50.0%
Fairness of auditors—%	33.3%	50.0%
<b>Overall Score</b>	<b>4.6</b>	<b>2.9</b>

Table A6:

### Coverage Subindex (Score: Best—10; Worst—0)

Indicators	YT	NT/NU
Private sector payroll subject to workers' compensation—%	81.2%	74.5%
Gap between maximum insurable earnings and average annual earnings—%	46%	-7%
Benefits as a percentage of earnings—% net	75%	90%
Length of waiting period—# of days	0	0
<b>Overall Score</b>	<b>3.8</b>	<b>2.9</b>

### Classification and Assessment Subindex

For the Classification and Assessment Subindex, the Yukon system outscores the Northwest Territories/Nunavut system. Yukon's system offers assessment payments on actual payroll, while the Northwest Territories/Nunavut system does not. The system in Northwest Territories/Nunavut however receives a higher score for overall rating of classification and premiums, as well as overall rating of auditors. Neither board offers an online payment method for assessments on their website.

### Coverage Subindex

Yukon's board scores higher than the Northwest Territories/Nunavut system for the Coverage Subindex. Between the two systems the Yukon system has the lower percentage of earnings that benefits are based on, thereby receiving the higher score for that indicator. However, Northwest Territories/Nunavut's system scores higher for the percentage of private sector payroll subject to workers' compensation, and scores higher for its low gap between maximum insurable earnings and average annual earnings.

Table A7:

### Long-term Financial Sustainability Subindex

(Score: Best—10; Worst—0)

Indicators	YT	NT/NU
2014 Funding position—%	160.4%	116.0%
2014 Under-funded distance from 95%	0.0	0.0
<b>Overall Score</b>	<b>5.0</b>	<b>9.4</b>

Table A8:

### Customer Service Subindex

(Score: Best—10; Worst—0)

Indicators	YT	NT/NU
Overall rating of staff		
Accessibility of staff—%	48.3%	59.3%
Knowledge of staff—%	38.5%	56.0%
Professionalism of staff—%	50.0%	59.3%
Overall rating of responses		
Promptness of responses—%	51.9%	52.0%
Clarity of responses—%	41.7%	48.0%
Accuracy of responses—%	44.0%	58.3%
Consistency of responses—%	41.7%	50.0%
Willingness to answer inquiries—%	51.9%	64.0%
Overall rating of understandability and change in service		
Understanding of business needs—%	20.8%	26.9%
Change in overall service during the past 3 years —%	12.0%	7.7%
Overall rating of compliance burden		
Readability, simplicity of forms/invoices—%	36.0%	53.8%
Amount of time required to deal with requirements—%	44.0%	44.0%
Process for issuing clearance certificates—%	23.8%	25.0%
Overall rating of website		
User friendliness of website—%	6.7%	50.0%
Availability of information on website—%	13.3%	35.3%
Overall rating of the appeals process—%	0.0%	0.0%
<b>Overall Score</b>	<b>1.1</b>	<b>2.8</b>

### Long-term Financial Sustainability Subindex

The Northwest Territories/Nunavut system scores very high for this subindex as it's board is close to CFIB's ideal funding range (95 per cent to 110 per cent). While both boards are in the overfunded position, Yukon's board is in a much higher funding position.<sup>8</sup>

### Customer Service Subindex

For the Customer Service Subindex, the Northwest Territories/Nunavut system scores higher than the Yukon board. Both systems, however, perform very poorly for this subindex. Northwest Territories/Nunavut's board receives higher ratings on four out of six aspects of customer service, including the rating of staff, responses, compliance burden, and website. Yukon's system receives the higher score for the overall rating of change in service and understandability indicator. Both systems tie for a score of 0 when rating their board's appeal process.

<sup>8</sup> To bring its funding position closer to its target range (121 and 129 per cent), Yukon Workers' Compensation Health and Safety Board will issue a \$10 million rebate to eligible employers by the end of 2015. Employers will also receive a total of \$14 million through lower rates.

## Appendix B: Payment Methods

Table B1:

### Payment Methods for Assessments Offered by Each System

	Online payment at WCB or Govt. Service Centre site	Telephone WCB or Govt. Service Centre (e.g. 1-800)	Mail payment to WCB or Govt. Service Centre (Addressed envelopes)	Drop payment off in-person at local WCB office or Govt. Service Centre (cash, cheque, money order, debit card, etc.)	Financial Institution (bank/credit union) in any mode
<b>BC</b>	Yes	Yes	Yes	Yes	Yes
<b>AB</b>	Yes	Yes	Yes	Yes	Yes
<b>SK</b>	Yes	Yes	Yes	Yes	Yes
<b>MB</b>	Yes	Yes	Yes	Yes	No
<b>ON</b>	Yes	Yes	Yes	Yes	Yes
<b>QC<sup>1</sup></b>	Yes	No	Yes	No	Yes
<b>NB<sup>2</sup></b>	Yes	Yes	Yes	Yes	Yes
<b>NS<sup>3</sup></b>	Yes	No	Yes	Yes	Yes
<b>PEI</b>	Yes	Yes	Yes	Yes	Yes
<b>NL</b>	No	No	Yes	Yes	Yes
<b>YK</b>	No	Yes	Yes	Yes	Yes
<b>NT/NU</b>	No	Yes	Yes	Yes	Yes

Source: Provincial/territorial workers' compensation boards/commissions - 2015 data.

<sup>1</sup>All assessment payments are processed by Revenu Quebec.

<sup>2</sup>All assessment payments are processed by Service New Brunswick.

<sup>3</sup>All assessment payments are processed by the Canada Revenue Agency.

## Appendix C: Methodology

CFIB's 2015 Small Business Workers' Compensation Index was developed as a comprehensive ranking of workers' compensation systems, through the perspective of a small business owner. The ranking is based on seven major components of the workers' compensation system (subindexes) which encompass 35 indicators. The system is inclusive of provincial workers' compensation boards and other regulatory bodies that play a role in overseeing some aspect of the workers' compensation system. For instance, in Ontario the responsibility for advice on promoting health and safety in the workplace (see Table 4, indicator B4) rests with the Prevention Office (an element of the Ministry of Labour) and not the provincial workers' compensation board (Workerplace Safety and Insurance Board).

### Subindex A: Cost of Premiums (9 indicators)

- A1 Frequency of lost time claims—%
- A2 Percentage of claimants back to work at 90 days—%
- A3 Administrative expenses per \$100 of assessable payroll
- A4.1 General Trucking—\$ per \$100 assessable payroll
- A4.2 Machine Shop—\$ per \$100 assessable payroll
- A4.3 Restaurants—\$ per \$100 assessable payroll
- A4.4 Landscaping—\$ per \$100 assessable payroll
- A4.5 General Stores—\$ per \$100 assessable payroll
- A5 Total percentage change of the average premium rate, 2006–2015

### Subindex B: Claims Management (6 indicators)

- B1 Online injury reporting for employers—Yes/No
- B2 Mandatory reinstatement for employers with ten or fewer employees—Yes/No
- B3 Employer advocate or advisor—Yes/No
- B4 Advice on promoting health and safety—%
- B5 Assistance with back- to- work transition—%
- B6 Overall rating of claims processing

### Subindex C: Experience Rating (3 indicators)

- C1 Maximum discount—%
- C2 Ratio of maximum surcharge to maximum discount
- C3 Years to obtain experience discount

### Subindex D: Classification and Assessment (5 indicators)

- D1 Payments on actual payroll—Yes/No
- D2 Number of payment methods
- D3 Rating of online payment process—%
- D4 Overall rating of classification and premiums
- D5 Overall rating of auditors

### Subindex E: Coverage (4 indicators)

- E1 Private sector payroll subject to workers' compensation—%
- E2 Gap between maximum insurable earnings and the average annual earnings—%
- E3 Benefits as a percentage of earnings—% net
- E4 Length of waiting period—# of work days

### Subindex F: Long-term Financial Sustainability (2 indicators)

- F1 2014 funding position—%
- F2 2014 Under- funded distance from 95%—Percentage points

**Subindex G: Customer Service (6 indicators)**

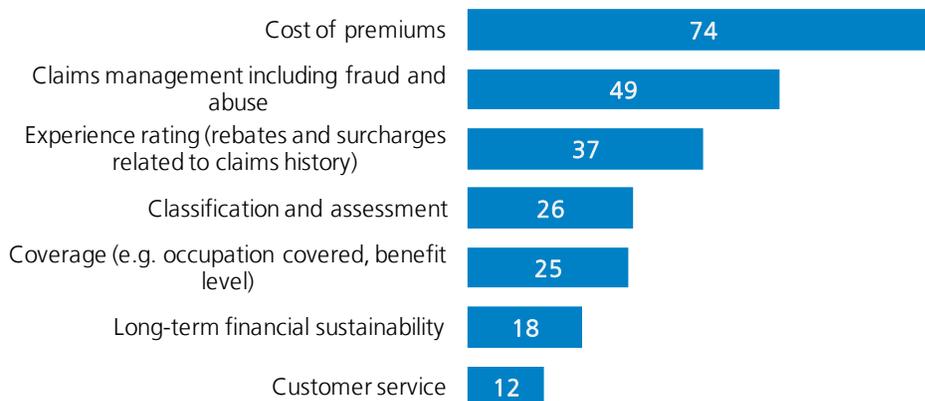
- G1 Overall rating of staff
- G2 Overall rating of responses
- G3 Overall rating of understandability and change in overall service
- G4 Overall rating of compliance burden
- G5 Overall rating of website
- G6 Overall rating of the appeals process

The seven subindexes are not weighted equally. Rather, each subindex is weighted based on results from CFIB's *Workers' Compensation Survey 2015*, where business owners were asked to identify what should be the top priorities for CFIB action regarding their workers' compensation board/commission. From these results, we determined the order of importance for the different areas and assigned the following weights<sup>9</sup>.

- 31 per cent—Cost of Premiums
- 20 per cent—Claims Management
- 15 per cent—Experience Rating
- 11 per cent—Classification and Assessment
- 11 per cent—Coverage
- 7 per cent—Long-term Financial Sustainability
- 5 per cent—Customer Service

Figure C1

### What should be the top priorities for CFIB action regarding workers' compensation board? (% response)



Source: CFIB, *Point of View: Workers' Compensation 2015*, based on 11,702 responses, May 2015.

In each subindex there are two types of indicators: scalar indicators and binary indicators. A scalar indicator has a value on a scale between 0 and 10. A binary indicator has a value of either 0 or 10<sup>10</sup>. For example, a board either allows online remittance of workers' compensation premiums, or it does not. We acknowledge that combining scalar and binary indicators with equal weight within a subindex may be problematic, because the extreme valuation of the binary indicator can significantly influence the results. However, the several binary indicators used are important enough to small businesses that they warrant the extreme valuation.

<sup>9</sup> Formula used is:  $(100 \times x) / 241$ , where  $x$  is the individual score and 241 is the sum of all survey scores.

<sup>10</sup> An exception was made for the "payments on actual payroll" indicator; see *2015 Changes in Methodology* in Appendix C for further details.

CFIB's *Small Business Workers' Compensation Index* is designed as a relative index rather than an absolute index. Each scalar indicator is ranked relative to the indicator's range in other jurisdictions. The relative scoring scale is from 0 to 10, with zero meaning worst among boards, and 10 meaning best. Assessing boards relative to the best performer allows for fractional scores that are sensitive to the range of differences, and allows for a more accurate assessment of relative performance.

## How to Read the Tables

The tables in each section indicate the data used for calculating each of the subindexes. On each scalar indicator, the board with the best indicator (lowest or highest, depending on the indicator) receives the maximum score of 10, while the worst board receives a score of 0. All other scores are based on the scale formed by these two values. The value of each indicator is shown in the cell with the ranking underneath in brackets (score).

When an indicator receives a lower score for a higher value or a higher score for a lower value (for instance, in the case of the premiums for a specific industry grouping) the formula used is:

$$10 - ((x - \text{min}) / (\text{max} - \text{min})) * 10$$

When an indicator receives a lower score for a lower value, or a higher score for a higher value (for instance, the length of the waiting period), the formula used is:

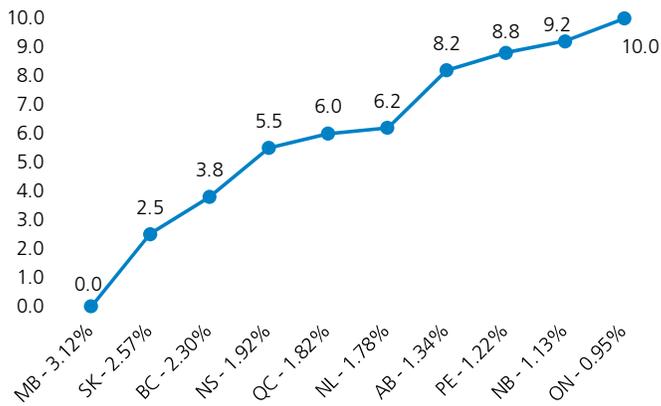
$$(x - \text{min}) / (\text{max} - \text{min}) * 10$$

Where x = the score to be calculated

Min and max are the minimum and maximum of the range of indicators.

### Example: 2013 Frequency of lost time claims

Ontario's board obtains the highest score of 10 since it has the lowest frequency of lost time claims (0.95 per cent) relative to other boards, while Manitoba's board obtains the lowest score of 0 with the highest lost time claim frequency (3.12 per cent) relative to other boards.



## 2015 Changes to Methodology

As with the 2011 *Index*, the 2015 *Index* uses surveys results on how business owners rate various aspects of the workers' compensation system.

The questionnaire used for the 2015 *Index* (*Point of View: Workers' Compensation Survey 2015*), differs from the previous 2010 version (*Point of View: Workers' Compensation*) in that a further breakdown of both positive and negative responses was introduced. For example, whereas the 2011 questionnaire only offered a range of three responses (good, fair, poor) for rating multiple aspects of the workers' compensation system, the 2015 questionnaire provides a range of five responses (very good, good, fair, poor, very poor). As such, indicators that were based on the share of respondents that selected "good" as their response in the 2011 *Index* are now based on the share of respondents who selected "very good" or "good" as their response.

Further, the responses available for rating the "change in overall service during the past 3 years" changed from "better, same, worse, don't know/not applicable" to "improved, stayed about the same, worsened, don't know/not applicable". Whereas the 2011 *Index* scoring for this aspect of the workers' compensation was based on the share of respondents that selected "better" as their response, the 2015 *Index* bases scoring on the share of respondents that selected "improved" as their response.

In the 2011 *Index*, the "payments on actual payroll" indicator had a value of either 0 or 10, where boards that base assessments on estimated payroll received a score of 0, and those boards that base assessments on actual payroll received a score of 10. The 2015 *Index* acknowledges that some boards allow for payroll revisions to be made after the annual estimate is submitted. As such, boards that base assessments on estimated payroll, but which allow for payroll revisions to be made after the annual estimate is submitted, receive a partial score of 5 out of 10.

For the "overall rating of classification and premiums" indicator, the 2011 *Index* based its score on how business owners rated two areas of the industry classification. For the 2015 *Index*, a third area has been added—the level of premiums.

## Appendix D: Results of CFIB Workers' Compensation Survey 2015, by Province/Territory<sup>11</sup>

1. Are you registered with workers' compensation? (Select one answer only)

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	28	31	1,190	1286	563	461	5,161	1,501	501	515	101	164	11,502
	% response												
Yes, for myself (the business owner)	17.9	0.0	4.7	4.4	3.9	2.8	3.2	2.7	3.2	3.7	1.0	3.7	3.5
Yes, for my employees	3.6	67.7	23.1	32.7	35.2	57.0	52.5	67.7	21.2	28.5	54.5	24.4	45.6
Yes, for both myself and my employees	78.6	29.0	67.5	50.0	50.4	26.7	28.0	21.1	59.3	48.5	32.7	69.5	37.7
No, mandatory coverage is not required in my industry, or I have no employees	0.0	3.2	4.7	13.0	10.5	13.4	16.3	8.5	16.4	19.2	11.9	2.4	13.1

2. What should be the top priorities for CFIB action regarding your workers' compensation board/commission? (Select a maximum of three responses)

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	29	29	1,094	1075	491	380	4,158	1,284	406	403	83	147	9579
	% response												
Coverage	24.1	34.5	27.1	31.3	35.8	28.2	24.0	17.8	25.4	23.1	34.9	24.5	25.3
Cost of premiums	58.6	82.8	66.3	70.1	68.8	76.8	79.7	66.5	69.7	78.2	77.1	76.9	74.0
Classification and assessment	20.7	27.6	26.6	19.4	18.5	22.6	25.4	38.9	23.4	21.8	27.7	24.5	26.0
Claims management including fraud and abuse	44.8	20.7	48.4	48.1	44.8	47.1	50.3	47.0	51.5	54.6	39.8	40.8	48.9
Experience rating (rebates and surcharges related to claims history)	51.7	51.7	35.1	43.8	38.3	37.9	33.4	44.2	35.2	37.0	37.3	40.1	37.1
Long-term financial sustainability	20.7	6.9	17.6	20.1	20.0	16.3	20.9	9.0	19.0	16.1	16.9	6.1	18.0
Customer service	13.8	20.7	15.2	12.1	11.0	12.1	12.6	8.3	11.8	9.4	15.7	12.2	12.1

3. How do you rate your workers' compensation board/commission staff on each of the following? (Select one for each line)

a. Accessibility of staff

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	29	27	778	807	364	283	3,104	987	300	315	70	123	7187
	% response												
Very Good	10.3	18.5	8.2	11.2	12.9	11.3	7.5	13.4	14.7	16.5	24.3	11.4	10.2
Good	37.9	40.7	47.7	52.5	52.2	52.3	41.9	55.4	57.7	49.2	62.9	52.0	47.9
Fair	41.4	22.2	32.4	27.6	24.7	28.6	35.1	24.8	21.7	26.0	10.0	31.7	30.5
Poor	3.4	14.8	7.8	5.6	6.9	5.3	10.0	4.1	4.7	4.8	1.4	4.1	7.4
Very Poor	6.9	3.7	3.9	3.1	3.3	2.5	5.6	2.3	1.3	3.5	1.4	0.8	4.0

<sup>11</sup> Figures may not add up to 100% due to rounding.

## b. Knowledge of staff

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	26	25	765	793	367	283	3,076	970	294	313	71	120	7103
	% response												
Very Good	7.7	12.0	6.9	10.8	12.8	8.5	7.4	11.5	12.6	15.0	22.5	11.7	9.4
Good	30.8	44.0	49.7	53.2	55.0	47.3	43.0	54.7	56.1	50.2	62.0	50.0	48.4
Fair	50.0	24.0	30.6	29.0	22.9	34.6	35.0	26.6	22.4	27.8	12.7	34.2	31.0
Poor	7.7	12.0	8.5	4.9	6.3	7.1	9.7	4.9	6.5	5.1	1.4	3.3	7.6
Very Poor	3.8	8.0	4.3	2.0	3.0	2.5	5.0	2.2	2.4	1.9	1.4	0.8	3.6

## c. Overall professionalism of staff

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	28	27	769	795	365	281	3,084	970	297	311	69	114	7110
	% response												
Very Good	10.7	14.8	9.0	10.9	14.8	10.3	8.1	12.1	15.2	14.8	24.6	14.0	10.4
Good	39.3	44.4	49.8	55.2	53.2	51.2	45.5	54.5	57.9	54.7	63.8	52.6	50.1
Fair	39.3	29.6	29.1	26.9	22.2	27.8	31.6	24.8	18.5	23.5	10.1	29.8	28.1
Poor	7.1	7.4	7.9	3.5	6.8	7.5	8.8	6.1	6.1	5.1	1.4	2.6	7.1
Very Poor	3.6	3.7	4.2	3.4	3.0	3.2	6.1	2.5	2.4	1.9	0.0	0.9	4.3

## 4. How do you rate your workers' compensation board/commission responses on each of the following? (Select one for each line)

## a. Promptness of responses

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	27	25	744	775	341	265	2,890	940	279	302	64	114	6766
	% response												
Very Good	7.4	12.0	8.5	12.3	11.7	9.8	7.9	8.9	14.7	18.2	26.6	14.0	9.9
Good	44.4	40.0	46.4	53.5	54.5	55.1	45.1	51.8	56.3	47.4	60.9	48.2	48.7
Fair	33.3	32.0	35.2	26.5	24.9	28.3	33.0	31.3	22.9	23.5	9.4	31.6	30.6
Poor	11.1	16.0	7.4	5.5	6.5	5.7	9.9	5.9	3.6	7.0	1.6	3.5	7.7
Very Poor	3.7	0.0	2.6	2.2	2.3	1.1	4.1	2.1	2.5	4.0	1.6	2.6	3.1

## b. Clarity of responses

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	24	25	740	775	342	267	2,888	927	281	294	62	113	6738
	% response												
Very Good	4.2	12.0	6.5	10.7	10.8	7.5	6.4	7.2	11.7	13.6	16.1	10.6	8.0
Good	37.5	36.0	43.9	49.3	49.7	46.4	38.6	46.8	51.2	45.2	64.5	43.4	43.6
Fair	41.7	48.0	32.6	29.0	28.1	33.3	35.4	33.9	27.0	27.2	17.7	37.2	32.9
Poor	8.3	4.0	12.3	8.4	8.2	9.7	13.8	9.6	6.8	11.2	1.6	7.1	11.3
Very Poor	8.3	0.0	4.7	2.6	3.2	3.0	5.7	2.5	3.2	2.7	0.0	1.8	4.2

## c. Accuracy of responses

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	24	737	751	331	265	2,843	914	274	288	62	109	6623
	% response												
Very Good	8.0	16.7	6.8	11.2	11.8	7.5	6.4	8.0	10.9	12.8	21.0	11.0	8.2
Good	36.0	41.7	44.8	49.4	54.1	46.8	40.6	49.8	55.1	43.8	61.3	47.7	45.3
Fair	44.0	37.5	33.1	30.5	22.4	35.5	36.1	32.1	25.2	31.3	16.1	34.9	33.0
Poor	12.0	4.2	10.6	6.8	8.2	7.2	11.9	7.0	6.2	9.7	0.0	3.7	9.5
Very Poor	0.0	0.0	4.7	2.1	3.6	3.0	5.0	3.2	2.6	2.4	1.6	2.8	3.9

d. Consistency of responses

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	24	24	719	744	332	256	2,789	917	275	291	58	107	6536
	% response												
Very Good	8.3	12.5	7.1	10.2	10.5	7.0	6.3	6.3	10.9	11.3	20.7	11.2	7.7
Good	33.3	37.5	42.3	48.8	50.6	47.3	39.4	43.8	54.5	46.0	63.8	41.1	43.5
Fair	45.8	45.8	34.5	30.2	25.3	32.4	34.8	34.4	24.7	29.9	12.1	39.3	32.9
Poor	8.3	0.0	11.4	7.3	7.8	10.5	14.1	11.0	7.6	10.3	0.0	5.6	11.4
Very Poor	4.2	4.2	4.7	3.5	5.7	2.7	5.4	4.5	2.2	2.4	3.4	2.8	4.6

e. Willingness to answer inquiries

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	27	25	754	767	345	265	2,852	920	277	294	64	112	6702
	% response												
Very Good	7.4	28.0	9.7	11.6	13.6	11.7	8.7	10.0	14.8	18.0	20.3	12.5	10.6
Good	44.4	36.0	43.6	49.0	49.6	43.4	41.3	47.8	51.6	42.2	64.1	45.5	44.6
Fair	25.9	28.0	30.9	28.9	22.3	29.4	31.1	29.7	23.5	28.2	14.1	32.1	29.5
Poor	14.8	8.0	10.3	5.9	9.0	12.8	12.6	8.6	7.2	7.8	1.6	8.0	10.2
Very Poor	7.4	0.0	5.4	4.6	5.5	2.6	6.3	3.9	2.9	3.7	0.0	1.8	5.1

5. How do you rate your workers' compensation board/commission on each of the following? (Select one for each line)

a. Understanding of my business needs

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	24	26	763	785	359	273	2,969	947	285	303	60	124	6918
	% response												
Very Good	0.0	0.0	3.3	3.8	6.7	2.9	2.1	3.3	3.5	5.3	8.3	6.5	3.2
Good	20.8	26.9	25.4	33.0	35.1	23.8	21.4	37.3	42.8	35.6	46.7	36.3	28.1
Fair	50.0	30.8	42.6	38.5	34.3	40.7	38.4	38.8	35.1	35.0	38.3	36.3	38.5
Poor	20.8	26.9	21.2	16.4	15.9	23.8	24.1	14.9	11.6	17.2	3.3	14.5	20.1
Very Poor	8.3	15.4	7.5	8.3	8.1	8.8	14.0	5.8	7.0	6.9	3.3	6.5	10.2

b. Accuracy in rate classification of business

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	26	825	823	376	284	3,130	997	301	318	65	121	7291
	% response												
Very Good	0.0	3.8	5.2	6.1	9.6	4.6	3.3	4.6	7.6	7.2	12.3	4.1	4.8
Good	20.0	15.4	28.8	36.9	36.2	31.0	26.1	39.7	44.5	36.2	44.6	36.4	31.7
Fair	64.0	50.0	41.9	36.9	35.4	33.1	37.7	37.2	29.9	32.4	32.3	43.0	37.3
Poor	12.0	7.7	18.8	13.9	12.5	20.4	21.9	12.9	10.6	17.3	9.2	13.2	17.9
Very Poor	4.0	23.1	5.2	6.2	6.4	10.9	11.0	5.5	7.3	6.9	1.5	3.3	8.3

c. Readability, simplicity of forms/invoices

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	26	821	847	371	286	3,152	989	302	313	65	126	7323
	% response												
Very Good	0.0	11.5	5.6	6.4	10.2	5.9	4.1	4.9	9.9	7.0	15.4	5.6	5.5
Good	36.0	42.3	37.8	42.5	41.8	36.0	31.8	41.8	48.3	43.5	53.8	32.5	37.2
Fair	52.0	23.1	39.6	38.4	31.8	39.9	40.5	36.3	30.5	39.3	23.1	50.0	38.7
Poor	8.0	19.2	13.3	9.1	11.3	12.6	16.1	10.9	7.6	8.0	6.2	7.9	13.0
Very Poor	4.0	3.8	3.8	3.7	4.9	5.6	7.4	6.2	3.6	2.2	1.5	4.0	5.7

## d. Amount of time required to deal with requirements

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	25	791	788	353	269	2,970	929	279	298	63	119	6909
	% response												
Very Good	4.0	8.0	3.8	6.2	6.8	4.5	2.4	3.7	6.1	6.0	17.5	5.0	4.0
Good	40.0	36.0	32.4	36.7	41.6	32.0	26.2	41.1	45.9	36.6	54.0	31.9	32.8
Fair	28.0	28.0	41.6	40.2	34.0	40.9	43.7	38.3	34.8	36.2	25.4	48.7	40.9
Poor	20.0	16.0	16.2	12.7	12.2	14.9	19.0	12.5	9.0	15.8	3.2	9.2	15.7
Very Poor	8.0	12.0	6.1	4.2	5.4	7.8	8.8	4.4	4.3	5.4	0.0	5.0	6.7

## e. Premiums set in an understandable manner

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	24	25	828	853	376	288	3,165	999	287	315	69	128	7357
	% response												
Very Good	0.0	4.0	3.9	4.6	6.1	3.5	2.3	2.5	5.6	5.7	4.3	2.3	3.3
Good	29.2	32.0	32.4	32.7	36.2	29.5	25.0	33.5	43.9	34.3	52.2	28.1	30.1
Fair	45.8	44.0	39.6	39.2	36.2	37.2	39.0	39.3	34.1	35.9	34.8	50.8	38.8
Poor	20.8	12.0	17.8	17.2	13.3	20.5	22.2	17.4	10.8	16.5	2.9	15.6	18.9
Very Poor	4.2	8.0	6.4	6.3	8.2	9.4	11.4	7.2	5.6	7.6	5.8	3.1	8.8

## f. Advice on promoting health and safety in my workplace

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	25	760	761	346	276	2,974	963	283	298	66	123	6900
	% response												
Very Good	4.0	12.0	5.4	5.0	6.6	5.8	3.7	6.1	6.0	9.7	16.7	7.3	5.2
Good	20.0	44.0	36.1	32.2	37.3	35.1	30.1	48.3	53.4	43.3	50.0	43.1	36.1
Fair	68.0	24.0	34.7	39.8	36.4	36.6	36.6	32.4	28.6	29.9	24.2	34.1	35.4
Poor	4.0	12.0	16.7	15.2	12.4	13.8	19.0	8.9	7.8	10.1	4.5	10.6	15.2
Very Poor	4.0	8.0	7.1	7.8	7.2	8.7	10.6	4.3	4.2	7.0	4.5	4.9	8.2

## g. Process for issuing clearance certificates

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	21	20	549	638	270	193	2,409	743	228	242	40	89	5442
	% response												
Very Good	4.8	5.0	22.2	27.1	22.2	14.0	15.6	7.4	15.4	18.6	17.5	15.7	16.9
Good	19.0	20.0	37.2	40.9	45.9	36.3	37.7	46.2	50.4	42.6	65.0	37.1	40.3
Fair	61.9	50.0	28.2	24.9	23.3	29.5	30.1	36.3	25.4	28.9	15.0	40.4	29.8
Poor	9.5	5.0	8.7	4.9	4.8	14.0	10.7	6.1	5.7	5.8	0.0	6.7	8.4
Very Poor	4.8	20.0	3.6	2.2	3.7	6.2	5.9	4.0	3.1	4.1	2.5	0.0	4.6

## h. Assistance with back-to-work transition for injured employees

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	16	13	500	565	236	187	1,784	725	186	213	39	88	4552
	% response												
Very Good	6.3	0.0	3.8	8.0	7.2	3.2	3.4	4.4	5.4	7.0	15.4	4.5	4.7
Good	18.8	38.5	28.0	33.6	34.7	30.5	30.2	41.9	43.0	37.6	48.7	36.4	33.6
Fair	56.3	30.8	42.0	40.2	36.4	35.8	40.4	34.1	29.6	38.0	28.2	42.0	38.6
Poor	12.5	7.7	19.2	11.5	11.4	17.1	15.5	10.6	13.4	10.3	7.7	13.6	14.0
Very Poor	6.3	23.1	7.0	6.7	10.2	13.4	10.5	9.0	8.6	7.0	0.0	3.4	9.1

i. Level of Premiums

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	25	816	845	371	291	3,143	988	295	322	68	127	7316
	% response												
Very Good	0.0	0.0	2.6	2.2	3.5	2.1	0.9	1.1	2.0	2.5	1.5	1.6	1.6
Good	4.0	12.0	15.2	18.6	18.9	17.5	9.8	22.0	22.4	17.4	33.8	17.3	15.0
Fair	44.0	28.0	44.9	44.6	43.4	36.4	36.1	47.2	46.8	39.8	45.6	39.4	40.7
Poor	40.0	32.0	26.7	23.6	24.0	27.8	32.6	20.3	16.3	23.0	13.2	26.8	27.3
Very Poor	12.0	28.0	10.7	11.0	10.2	16.2	20.5	9.4	12.5	17.4	5.9	15.0	15.4

6. How do you rate your workers' compensation board/commission website on each of the following? (Select one for each line)

a. User friendliness of website

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	15	18	683	734	286	210	2,532	742	230	217	38	95	5800
	% response												
Very Good	0.0	11.1	7.5	9.5	5.9	3.3	4.9	7.1	10.0	8.3	13.2	7.4	6.5
Good	6.7	38.9	44.2	47.5	44.1	43.3	33.1	55.5	55.7	51.2	68.4	34.7	41.8
Fair	73.3	44.4	36.6	34.3	38.5	43.8	39.5	30.2	26.1	30.0	13.2	49.5	36.6
Poor	13.3	5.6	8.1	6.7	7.7	7.6	15.3	4.9	5.7	9.2	5.3	5.3	10.5
Very Poor	6.7	0.0	3.7	1.9	3.8	1.9	7.1	2.3	2.6	1.4	0.0	3.2	4.6

b. Availability of information on website

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	15	17	693	721	287	211	2,510	736	231	214	41	94	5770
	% response												
Very Good	0.0	11.8	7.6	8.9	5.9	3.3	4.4	6.4	10.4	8.9	14.6	6.4	6.2
Good	13.3	23.5	46.3	51.2	47.7	45.5	35.9	55.0	53.7	50.5	58.5	42.6	43.8
Fair	66.7	47.1	34.9	32.9	35.5	41.7	40.8	28.5	27.7	33.2	17.1	44.7	36.5
Poor	13.3	11.8	7.4	5.1	7.0	7.1	13.8	7.5	6.1	6.1	9.8	3.2	9.8
Very Poor	6.7	5.9	3.8	1.9	3.8	2.4	5.1	2.6	2.2	1.4	0.0	3.2	3.8

c. Online payment process

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	7	12	615	597	240	157	1,993	540	211	142	30	71	4615
	% response												
Very Good	0.0	16.7	17.6	18.1	12.5	9.6	9.7	11.3	25.6	8.5	13.3	5.6	12.8
Good	28.6	25.0	47.8	50.9	47.9	42.0	37.7	57.0	50.7	53.5	66.7	47.9	45.1
Fair	71.4	41.7	27.3	26.0	31.7	37.6	32.2	25.0	16.6	30.3	13.3	39.4	29.3
Poor	0.0	16.7	4.7	3.2	5.0	10.2	13.0	4.4	4.3	5.6	3.3	4.2	8.3
Very Poor	0.0	0.0	2.6	1.8	2.9	0.6	7.4	2.2	2.8	2.1	3.3	2.8	4.5

7. Has your business been through an audit by the workers' compensation board/commission during the past 3 years? (Select one answer only)

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	27	26	902	919	426	313	3,448	1,085	337	349	75	129	8036
	% response												
Yes	25.9	15.4	18.8	11.1	11.5	16.6	25.9	28.0	22.3	11.2	16.0	38.8	21.9
No	74.1	84.6	81.2	88.9	88.5	83.4	74.1	72.0	77.7	88.8	84.0	61.2	78.1

8. How do you rate your workers' compensation board/commission auditor on each of the following? (Select one for each line)

## a. Overall professionalism

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	7	4	164	96	44	50	872	297	70	36	11	48	1699
	% response												
Very Good	14.3	0.0	27.4	29.2	34.1	14.0	27.5	15.5	30.0	22.2	27.3	16.7	24.8
Good	28.6	50.0	43.3	57.3	43.2	60.0	45.3	57.6	51.4	58.3	63.6	58.3	49.3
Fair	42.9	25.0	22.0	10.4	15.9	16.0	18.9	21.9	18.6	5.6	9.1	25.0	19.0
Poor	14.3	25.0	3.7	3.1	4.5	0.0	4.7	4.0	0.0	11.1	0.0	0.0	4.1
Very Poor	0.0	0.0	3.7	0.0	2.3	10.0	3.6	1.0	0.0	2.8	0.0	0.0	2.8

## b. Knowledge

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	7	4	166	93	43	51	859	295	69	35	11	45	1678
	% response												
Very Good	14.3	0.0	22.3	25.8	30.2	9.8	25.8	13.9	27.5	20.0	27.3	17.8	22.6
Good	28.6	50.0	48.2	57.0	53.5	60.8	44.4	48.8	49.3	54.3	63.6	55.6	47.7
Fair	42.9	50.0	21.1	15.1	11.6	21.6	20.6	28.8	18.8	14.3	0.0	26.7	21.6
Poor	14.3	0.0	4.2	1.1	2.3	3.9	6.9	6.4	4.3	8.6	9.1	0.0	5.8
Very Poor	0.0	0.0	4.2	1.1	2.3	3.9	2.3	2.0	0.0	2.9	0.0	0.0	2.3

## c. Fairness

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	6	4	164	94	42	51	863	293	70	36	11	48	1682
	% response												
Very Good	0.0	0.0	20.1	24.5	35.7	9.8	23.6	11.9	25.7	11.1	27.3	18.8	20.7
Good	33.3	50.0	36.6	54.3	42.9	49.0	37.5	44.7	54.3	52.8	63.6	43.8	41.5
Fair	50.0	0.0	29.9	19.1	14.3	19.6	23.2	30.4	17.1	16.7	9.1	31.3	24.3
Poor	0.0	50.0	7.9	2.1	2.4	9.8	10.5	8.5	2.9	11.1	0.0	4.2	8.7
Very Poor	16.7	0.0	5.5	0.0	4.8	11.8	5.1	4.4	0.0	8.3	0.0	2.1	4.7

9. Have you been involved in a claims process with your workers' compensation board/commission during the past 3 years? (Select one answer only)

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	26	26	899	918	415	313	3,396	1,072	327	354	72	129	7947
	% response												
Yes, a claim was filed for either myself (the business owner) or an employee	42.3	30.8	48.1	46.2	42.7	51.4	36.0	40.2	34.9	47.5	36.1	38.0	40.5
No	57.7	69.2	51.9	53.8	57.3	48.6	64.0	59.8	65.1	52.5	63.9	62.0	59.5

10. How do you rate the initial claims process with your workers' compensation board/commission on each of the following? (Select one for each line)

## a. Professional handling of claim

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	10	8	420	405	170	158	1,193	423	113	159	26	48	3133
	% response												
Very Good	0.0	0.0	11.9	15.1	14.1	9.5	8.5	13.0	12.4	9.4	30.8	10.4	11.1
Good	40.0	50.0	47.4	51.1	46.5	57.6	50.3	61.2	56.6	53.5	61.5	60.4	52.3
Fair	40.0	37.5	29.5	26.7	30.0	22.2	28.7	20.6	21.2	27.0	7.7	18.8	26.6
Poor	10.0	12.5	6.4	4.7	2.9	7.6	7.5	2.8	3.5	5.7	0.0	10.4	5.9
Very Poor	10.0	0.0	4.8	2.5	6.5	3.2	5.0	2.4	6.2	4.4	0.0	0.0	4.2

b. Prompt response to claims

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	9	8	420	412	167	154	1,190	421	113	159	26	47	3126
	% response												
Very Good	0.0	12.5	15.5	15.8	15.6	9.1	10.3	12.8	14.2	10.7	26.9	8.5	12.5
Good	55.6	37.5	45.7	51.9	47.9	57.8	48.3	57.2	51.3	57.2	61.5	48.9	50.8
Fair	33.3	25.0	28.6	25.7	28.1	24.0	29.4	23.3	24.8	21.4	7.7	38.3	27.0
Poor	11.1	25.0	6.4	4.9	3.6	7.8	7.7	4.5	6.2	7.5	3.8	2.1	6.4
Very Poor	0.0	0.0	3.8	1.7	4.8	1.3	4.2	2.1	3.5	3.1	0.0	2.1	3.3

c. Fair settlement of claim

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	10	8	398	393	163	152	1,145	412	112	155	25	45	3018
	% response												
Very Good	0.0	0.0	8.8	11.2	11.7	7.2	6.6	10.7	9.8	7.1	20.0	8.9	8.6
Good	40.0	25.0	34.2	37.9	39.9	38.8	36.0	48.8	42.0	38.1	52.0	44.4	38.7
Fair	40.0	37.5	30.9	28.0	30.1	26.3	31.2	22.8	26.8	30.3	16.0	31.1	29.0
Poor	10.0	37.5	16.6	13.7	9.8	13.8	15.4	10.9	12.5	14.2	12.0	8.9	14.1
Very Poor	10.0	0.0	9.5	9.2	8.6	13.8	10.9	6.8	8.9	10.3	0.0	6.7	9.7

d. Overall communication of the process

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	9	8	409	406	166	157	1,179	417	108	158	25	47	3089
	% response												
Very Good	0.0	0.0	11.2	13.1	12.0	8.3	7.5	9.1	11.1	9.5	28.0	8.5	9.6
Good	33.3	50.0	34.0	40.9	41.6	43.3	39.2	53.5	46.3	41.1	36.0	40.4	41.3
Fair	33.3	12.5	35.0	33.0	29.5	33.1	33.4	26.1	27.8	31.6	32.0	38.3	32.1
Poor	22.2	37.5	11.5	8.4	9.0	10.8	11.6	6.0	7.4	8.9	4.0	10.6	10.0
Very Poor	11.1	0.0	8.3	4.7	7.8	4.5	8.2	5.3	7.4	8.9	0.0	2.1	7.0

11. How do you rate the appeals process with your workers' compensation board/commission? (Select one answer only)

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	10	8	419	414	168	157	1,190	411	113	157	25	43	3115
	% response												
Very Good	0.0	0.0	1.9	1.9	1.2	0.6	0.7	2.7	2.7	1.9	0.0	0.0	1.4
Good	0.0	0.0	11.2	10.6	7.7	8.3	8.5	35.0	16.8	11.5	16.0	20.9	13.2
Fair	20.0	12.5	15.3	16.2	15.5	14.0	13.3	24.8	12.4	17.8	24.0	25.6	16.1
Poor	10.0	25.0	10.7	10.1	8.3	12.1	11.8	7.5	5.3	12.7	0.0	9.3	10.4
Very Poor	20.0	12.5	9.1	7.5	10.1	14.0	11.8	6.6	13.3	14.0	0.0	7.0	10.2
Not applicable	50.0	50.0	51.8	53.6	57.1	51.0	53.9	23.4	49.6	42.0	60.0	37.2	48.6

13. How has the overall service you received from your workers' compensation board/commission changed during the past 3 years? (Select one answer only)

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	26	894	909	411	312	3,417	1066	326	338	72	128	7924
	% response												
Improved	12.0	7.7	3.2	6.1	4.6	5.4	6.4	9.3	5.8	3.3	8.3	5.5	6.1
Stayed about the same	60.0	46.2	58.3	62.6	62.3	58.0	56.0	50.8	58.6	61.5	70.8	70.3	57.4
Worsened	16.0	11.5	6.5	2.6	5.4	7.4	7.7	4.9	4.3	5.0	1.4	4.7	6.2
Don't know/ Not applicable	12.0	34.6	32.0	28.7	27.7	29.2	29.9	35.0	31.3	30.2	19.4	19.5	30.3

15. In your view, should businesses be allowed to buy their workplace disability insurance coverage from a private insurer (not the workers' compensation system) for these categories? (Select one for each line)

## a. Owner(s)

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	24	27	937	1053	462	357	4,139	1,156	398	428	80	131	9192
	% response												
Yes	58.3	77.8	72.9	74.3	76.4	81.2	86.7	75.9	67.1	76.6	81.3	68.7	80.0
No	12.5	7.4	10.6	9.6	9.3	4.5	4.0	8.2	10.8	7.2	3.8	9.9	6.7
Don't know	29.2	14.8	16.5	16.1	14.3	14.3	9.4	15.9	22.1	16.1	15.0	21.4	13.3

## b. Executive Officers of corporations

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	25	912	1013	453	351	4,026	1,124	378	420	75	127	8929
	% response												
Yes	52.0	84.0	65.7	66.9	70.6	75.8	81.5	69.7	57.9	67.9	65.3	57.5	73.8
No	20.0	8.0	11.4	12.8	9.9	6.3	5.0	9.4	12.7	8.6	10.7	12.6	8.1
Don't know	28.0	8.0	22.9	20.2	19.4	17.9	13.5	20.9	29.4	23.6	24.0	29.9	18.1

## c. Independent Operators (operating on own account without paid employees)

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	26	907	1026	456	349	4,020	1,107	385	418	73	126	8918
	% response												
Yes	48.0	76.9	66.3	67.0	67.8	75.9	79.8	71.5	62.1	68.4	69.9	56.3	73.3
No	20.0	7.7	12.1	13.1	12.7	4.9	6.1	8.9	10.4	8.6	8.2	15.1	8.6
Don't know	32.0	15.4	21.6	20.0	19.5	19.2	14.1	19.7	27.5	23.0	21.9	28.6	18.0

## d. Employees

	YT	NT	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	Can.
Responses	25	26	913	1030	453	350	4,058	1,104	378	417	76	124	8954
	% response												
Yes	40.0	65.4	44.7	49.4	50.1	58.9	59.2	47.8	49.7	59.2	47.4	48.4	54.0
No	32.0	15.4	35.3	31.6	35.1	24.0	25.7	28.8	26.7	21.1	32.9	25.0	28.0
Don't know	28.0	19.2	20.0	19.0	14.8	17.1	15.1	23.4	23.5	19.7	19.7	26.6	18.0

Source: CFIB survey on Workers' Compensation. The survey was conducted between March 5, 2015 and May 14, 2015. Results are based on 11,702 responses and are statistically accurate to +/- 0.9 percentage points 19 times in 20.