

SUBMISSION

BY

JANET PATERSON

127 Ravenwood Avenue, Thunder Bay, ON P7B 4H7

ID# 49251

BILL 27

SECTION 6

I am submitting my thoughts on Section 6 of Bill 27, particularly the prospect that the government is considering returning surplus premiums paid by employers back to them. You have listened to a number of presentations by advocates and allies for workers during the last three days, all who are denouncing the return of these surplus premiums paid by employers.

Surplus is defined as “an amount of something left over when requirements have been met; an excess of production or supply over demand”. An amount of something left over when requirements have been met; the WSIB calls it a surplus but in reality, these are the monies that are owed to workers injured and made sick in their workplaces but entitlement has been denied. The WSIB states that 92% of all persons with claims return to their pre-injury life. The remaining 8% are roughly 20,000 workers who experience a permanent injury every year and that does not account for those who become sick with occupational diseases. This means that many of these workers did not receive Loss of Earnings or healthcare benefits; how are they supposed to recover? Research shows that many of these live in poverty and suffer not only from their workplace health issues but also mental health issues that arise from the neglect and abuse that they suffer at the hands of the WSIB, who boasts that they are caring for workers injured or made sick.

Minister McNaughton announced the good news on September 24, 2019 that “Ontario’s Workplace Safety and Insurance Board (WSIB) is ending its unfunded liability charge, leading to a \$607 million reduction in costs to business, and it is good news for employers and employees across the province; money will lead to investments in new jobs, technology and health and safety programs.” Ontario’s Chamber of Commerce president and CEO, Rocco Rossi noted that “Today’s news is welcomed by the Ontario business community. Premiums come out of the pockets of business owners. This money saved can be better spent on job creation, new technologies, infrastructure, and better, safer workplaces.”

Premiums come out of the pockets of business owners? It is apparent that Mr. Rossi has no knowledge of the founding principles of the compensation system or has conveniently forgotten that WSIB premiums are the assurance that their business will not be sued and bankrupted in case of a worker's injury or illness from their workplace and their employees will be fairly compensated for as long as the injury / illness lasts. Ask any worker who is living with a workplace permanent impairment that has greatly altered their life and supported by the compensation system, or their immediate family members, if job creation, new technologies and infrastructure are fair trade-off to compensation.

The WSIB is not responsible to make sure that employers excel financially. To propose that these "surplus" premiums should be returned to employers because of the losses they suffered due to COVID-19 is ludicrous. We know that employers have already received multiple cuts to their premiums to the point that theirs are the lowest in all of Canada, while benefits to workers injured or sick with permanent impairments have been reduced from \$4.8 billion annually in 2010 to \$2.3 billion in 2017. This is grossly unjust! Furthermore, from 2010 to 2019, the number of people covered by the WSIB for Schedule 1 firms has increased by approximately 24 per cent while the lost-time injury rate and no lost-time injury rate have both decreased by 15 percent and 14 per cent respectively.

We need our government to stand up and denounce all of the WSIB's current practices which are so harmful to workers in Ontario. Deeming forces a life sentence of poverty to any worker who has been deemed. Do you want to know how many workers are affected by deeming? I have asked the WSIB for that number and they say they don't track it. A practice that not only saves them billions of dollars each year but must also be manually set up for each deemed worker to define the number of hours weekly that they will be deemed as well as the rate of pay that will be deducted, is certainly trackable. You must request this number from the WSIB to really understand what the real cost is to taxpayers because

when the WSIB denies benefits, both financial and healthcare, to workers who are injured or sick, they are then forced to go to social programs for support.

It is malpractice and immoral to use the WSIB's physicians who are paid by the WSIB and appear to be more than willing to override the professional opinions of medical teams who have been working hands-on with the workers to support denials by the WSIB. We have a saying that justice delayed is justice denied. This is a person whose life you are playing a numbers game with. Workers are not meant to be a pawn. Meredith trusted that good people would be making the decisions that affected workers. Every worker in Ontario deserves to know that if they are hurt or made sick from their workplace, they will receive all the benefits necessary, as prescribed by their treating physicians, to ensure that they will achieve maximum recovery – including physically, mentally and financially, and if their maximum recovery does not allow them to regain their previous financial status, they will receive equitable compensation from the WSIB.

I recommend that the government do the right thing and withdraw Section 6 of Bill 27 and that the government immediately hold discussions with worker and employer representatives to determine a fair and proper dispersal of the surplus funds.

Janet Paterson