



Announcer:

It's time for the *IHSA Safety Podcast*.

Ken Rayner:

Welcome to the *IHSA Safety Podcast*. I'm your host, Ken Rayner. And on today's episode, we're going to be speaking with Derek Jackson from WSIB as we learn a little bit more about WSIB and the services that they provide to Ontario's businesses. So Derek, great to have you here. Thanks so much.

Derek Jackson:

Thanks for having me join, Ken. I'm looking forward to the discussion.

Ken Rayner:

All right. We're looking to demystify what is WSIB, the Workplace Safety and Insurance Board? There's certainly instances where we have people, businesses that know a lot about WSIB, and there's lots of instances where we've got very little knowledge of it. So let's start with what we'd call the elevator pitch for WSIB.

So this is something that I've heard about before where you get into an elevator and you've got maybe 60 seconds to explain to somebody else either who you are or who your organization is that you work for. So Derek, how about giving me the elevator pitch on WSIB and the services it provides to Ontario businesses?

Derek Jackson:

Yeah, for sure, Ken. I'll do my best. So at the WSIB, it's our vision to make Ontario one of the healthiest and safest places to work. What we do is provide wage loss benefits, medical coverage, and support to help get people back to work after they've had a work related injury or illness. We're funded by premiums that are paid by Ontario businesses.

And in receipt for those premiums, they receive no-fault collective liability insurance. And with that insurance, they also get access to industry-specific health and safety information. Not everybody knows this, but WSIB is one of the largest insurance organizations in North America. We cover over five million people, and we're in over 300,000 workplaces across the province.

Ken Rayner:

All right, there you go. There's the elevator pitch for WSIB. Now, I'm a business owner in Ontario. Do I need WSIB coverage? I know in a lot of cases insurance is required, but is this required? Can I opt out? Can I choose to take it or not take it?

Derek Jackson:

Yeah, that's a great question, Ken, because it's not always crystal clear, especially for small businesses or new businesses that are just getting off the ground. They have so much on the go, so it's not always easy to understand whether or not you need to have WSIB insurance. So the best advice I could give would be to come see us online. We have a specific page on our website. It's called "Do You Need to Register With Us"? You can access it at [wsib.ca](https://www.wsib.ca).

And basically what it is, it's a short questionnaire survey that a business owner can go through, provide some answers to some very basic questions, and by the end we'll be able to tell that individual if they have an obligation to be registered with us or not. In scenarios where a business is required to have WSIB coverage, we provide them with 10 calendar days to come forward and register their business with us.

So what that means is you don't have to have WSIB coverage before you've hired your first worker. Once your business is off the ground, you've maybe hired one or two employees, you have 10 calendar days from that point to come and see us and register your business with us online. If a business potentially determines that, oh shoot, I've been in operation for a couple of months, I've hired a few employees, I haven't yet registered with a WSIB, that's okay.

That person should follow the same process, visit us online, initiate the registration process, and we'll be able to help you out. There are some scenarios in which a business is not required to have WSIB coverage, but they may look to opt in. They're looking to have coverage in place for them and their workers. We call that optional insurance. So they can apply to have optional insurance again via the same way, complete an online registration, and you'll hear from one of our agents to discuss that further.

Ken Rayner:

Gotcha. And Derek, is it safe to say that the overwhelming majority of employers in Ontario are required to register their business with WSIB?

Derek Jackson:

Yeah, I'd say the vast majority, Ken. I don't have the exact numbers in front of me, but in most industries, if a worker's been hired, there's certainly an obligation there. Another important thing for people to know is when we say worker or employee, that could also mean family members and relatives.

We have conversations sometimes where people may not realize that hiring a brother or a cousin or a sibling or whatever, that that's not considered a worker and that's not the case. So again, we always encourage people if they're ever questioning things, they're not quite sure, we have a great website with a lot of helpful information that people can access to make sure that they're understanding what their obligations are or aren't.

Ken Rayner:

Hey, Derek, I'm really glad you brought that up because I think for the most part, many small businesses when they start in Ontario are typically hiring people that they know, sometimes family. So that may be something that they're not aware of. Well, I just hired my brother, I just hired my family member, and they're not an employee. Well, I'm glad you've straightened that out and made that clear.

So let me ask you about what you get for your services in WSIB because I've been probably paying insurance for my vehicle in Ontario for 35 years at least. And to the best of my knowledge, I'm not aware of what services I get back. I don't think it's much, but I know that WSIB provides a lot of services for what the employer's premiums that they pay. So what are some of those services that Ontario businesses get for the premiums?

Derek Jackson:

Yeah, absolutely. So like I said earlier, the first and foremost thing is they receive no-fault collective liability insurance, and they also get access to industry-specific health and safety information. One thing that I want to make clear is when you're a business paying premiums to the WSIB, in terms of coverage, all businesses received the same level of coverage for their employees.

Small businesses, for example, they have an opportunity to join our Health and Safety Excellence program, and this is a way that they can look to work through some steps to help keep their teams safe at work while at the same time earning rebates on their annual WSIB premiums. So it's not just open to small business. I just want to clarify that. Any size business can come forward and look to participate in our Health and Safety Excellence program.

But for small businesses, for example, independently owned and operated businesses that have fewer than 50 employees, every year they can be recognized through our Small Business Health and Safety Leadership Awards. And each year the top three performing businesses, they can also receive a monetary prize.

So those would be some of the things that I would want people to know what their premiums are going towards. Because like you mentioned earlier, WSIB in Ontario, a lot of businesses have to have our insurance, but at the same time, we want them to know that we're here to help. We have a lot of services that we're able to provide them with and support them and their workers.

Ken Rayner:

Excellent. And we've already done some podcasts on the Health and Safety Excellence program, and we just had your 2022 bronze winner of the Health and Safety Small Business award, Diamond Tree Care and Consulting. We've got some examples of both of those programs already on the *IHSA Safety Podcast*. So let's talk about maybe...now we've talked about registration. So a business in Ontario registers with WSIB to ensure that they've got coverage for themselves and for their workers. Derek, are my responsibilities as an employer then complete? Is that all I have to do? I just register with WSIB and that's it, no more communication, no more interaction, that's the nature of the relationship?

Derek Jackson:

Yeah, that's a good question, Ken. So the short answer is no. So there are a few ongoing responsibilities that a business needs to keep in mind following their registration with us. So I'll talk about each of them

briefly. The first is their reporting and paying schedule. So when a new business comes to the WSIB, we register them on a certain frequency. And so that's how many times a year is that business going to be expected to report payroll and pay their premiums to us?

The vast majority, Ken, of businesses today are registered with us on a quarterly frequency, which means every three months they have to come forward and provide us with their payroll information and then pay a corresponding premium in order to keep their account up to date. We make it as easy as possible for businesses to do this. They can visit us online to report their premiums and make payment.

We've also introduced a new solution late last year that gives businesses the opportunity to report and pay premiums directly through their online banking portal. So that when business owners are inside their app doing other things, they now have a new quick and easy way to provide WSIB with the information that we need and to help manage their account.

So that would be the first one I would want people to know, that there's an ongoing report and pay requirement with the WSIB. And the second, which may sound obvious, but the need to make sure that if an injury or illness happens on the job, that those are being reported to us as well. And so businesses in the event of an injury or illness, can visit us online at wsib.ca/reporting to complete an online Form 7.

And Form 7s, we require those to come in within three days of an accident or incident happening on the workplace. So I'd encourage people, especially on the reporting and injury or illness side, to visit us online. We have a lot of helpful information on our website to help businesses and owners understand if they do have an obligation to report an injury or illness, because it's not always black and white.

Sometimes it is, sometimes it isn't. We have a lot of different examples that somebody can look through on our website just to help them understand whether or not this is a scenario that they need to report to the WSIB.

Ken Rayner:

All right. Hey, Derek, let's talk about money in terms of what do Ontario businesses pay? So let's say that I've opened up Ken Rayner's Lemonade Stand at the bottom of my driveway, and I've registered it with WSIB. And I've hired our 18-year-old son as my additional worker.

And let's compare it to my neighbor's company who's a 25-person demolition company that deals mostly in ICI construction. Are we going to be paying the same amount of premiums? Is Ken's Lemonade Stand going to be paying the same as a demolition company? And if not, and then how does that exactly work?

Derek Jackson:

Yeah, no, it's a good question, Ken. So I'll do my best to explain how we approach our rate setting. And again, there's a lot of information available online that tries to simplify how we approach rate setting here at the WSIB. So getting back to your question, no. So each business covered by the WSIB pays a rate that reflects their industry and their own experience.

So we use a two-step approach. The first is that when a new business comes forward, we obviously through our registration process have an understanding as to the type of work that they do. And with

that information, it allows us to assign them a classification code under the North American Industry Classification System. So it's NAICS for short, N-A-I-C-S. And there's various classes and subclasses within that system.

And then we're able to basically assign a classification quote to that business that reflects the type of work that they do. So once we've done that and we've set the class, as part of our rate setting model, we then look to the business's individual rate. So each class, subclass, like I said, has a rate associated with it, and that rate is reflected of the shared risk of all businesses that are involved in that type of work.

So for example, businesses that fall in a very similar realm of the work that they do and their risk would pay a similar premium rate. What we also do though is we have these things called risk bands. And I won't get into all the specifics, but basically as part of our model, businesses have the ability to move upwards or downwards from the class rate based on their experience. And by experience we mean how they're performing health and safety wise, how many claims are coming in, those types of things.

So that at a certain point gives that employer an individual rate that they, and that could look different from business to business depending on their overall experience. And so that's why health and safety, prevention, it's very important because the work that gets put into those things can have a real impact or reflection on the actual premium rate that gets paid by a certain business.

I hope I haven't confused you too much. I know that's a lot of information. Like I said, our website's fantastic for really trying to simplify our approach towards rate setting, and I'd encourage people to go check it out if they're ever looking to understand more.

Ken Rayner:

Excellent. And we're going to have those links up on our podcast channel. So someone can go in and take a look, if they're Ken's Lemonade Stand, what they're potentially going to pay. And if they're a demolition company, they may be paying a little bit of a different rate based on what you just stated. I want to ask you about something, Derek, that I've used many times in the past, which I think is a great tool particularly as a homeowner, and that's eClearance certificates.

I've had many instances where I've had someone solicit for some business, whether it's redoing the driveway or re-shingling the roof. And I've asked them about WSIB insurance and I pulled out the iPhone and quickly looked up an eClearance whether they have a valid eClearance certificate. And I tell you, it's been very eye-opening for some of those representatives that say, "No, listen, we have insurance."

And I said, "Well, I know you've got insurance if you put a hole in my roof. I don't know that you have insurance if you put a hole in your head." So let's talk about that one. Share, it's been a great service and I use it all the time, maybe a little bit more about the eClearance certificates from WSIB's perspective.

Derek Jackson:

Yeah, sure, Ken, I'll do my best to explain what a clearance is, why we have them, why they're important. So really what a clearance is, it's just a unique number that's issued by the WSIB to a registered business, and a valid clearance shows that a business is registered with us and that they're staying up to date in terms of their premium reporting and payment.

So it's something that we provide a business to say, "Yeah, you're registered. You're doing all the right things. You're up-to-date." And so clearances are typically provided by contractors. So for example, a certain company that's hired to do some work. And they'll be asked oftentimes by principals, who are the companies or the individuals that are paying to have some work done. And clearances should always be provided ahead of any work starting.

That's an important part of the clearance model that we have. And so to your point earlier, we make it as easy as possible for businesses to access clearance certificates. It can be done and managed completely online. Clearance status is something that's public knowledge. To your point earlier, anybody can really go online, visit our clearance portal, type in a company's name and be able to see if that business is in good standing.

Or if they're not in good standing, it means that there's probably some information that might be outstanding. So there's two different views that customers can access. One of them is the public view that you don't have to log in to use. You can just go onto our website and check it out.

The other is actually within our online services portal. So a lot of businesses who do business with us online, they use eClearance inside the portal, and that just provides them with some additional tools to help manage their clearances. For example, they can see the history of clearances that they've created. They can keep things like contractor or principal lists to help stay organized, et cetera.

Ken Rayner:

Excellent. Great tool. So a great tool for a contractor who wants to proactively show that they're doing all the right things and they've got coverage for their employees and they've got that big green check mark on the clearance certificate. And for a member of the general public that's hiring somebody, a great opportunity for them to validate that this information is real time and up to date, and what they're seeing is right there, right then and there on their screen.

So that's great. Okay, Derek, last question for you. I know WSIB is working really hard to improve services, constantly improve it for businesses in Ontario. Everybody is trying to work smarter, not necessarily harder. So what are some of those things that WSIB is doing to help all of us work smarter in 2023?

Derek Jackson:

Yeah, so you hit the nail on the head, Ken. We're always looking for ways to make doing business with the WSIB as easy, simple as possible. So we've done a lot of good things over the last couple of years, a couple of which I'll touch on in a few moments, but that's exactly it. We want to make the services that we provide easy and accessible for people to come and use. I talked a little bit about it earlier, but I'll just touch on it again once more.

When it comes to reporting premiums and making payments, we've introduced a new solution late last year that allows businesses the opportunity to do that directly through their online banking. They can go in, do whatever other business they need to do within their online banking portal. And before they're done, they can stop in, report and pay premiums to the WSIB.

So that was a good change that came in late last year that we know people are excited about and they're accessing. Another thing I wanted to talk about was last year we expanded our online services. So businesses now have 24/7 access to real-time claims related info. They can look up things like claim status, latest payment, approved benefits. They can submit documents right to the claim file and even send us a direct message if they need to do so.

So we were happy to introduce that change late last year, and we know it's benefiting a lot of businesses. Another thing I wanted to talk about is we're starting to become more of a paperless organization. So earlier this year we stopped sending out paper statement of accounts to our businesses. We were able to have a lot of them who may not have been signed up for online services to make the transition over and start to do a little bit more of account management using our online services.

This has helped us obviously cut down on a whole lot of paper that we would send out every month for statement of accounts, but it also acts as a very clean, simple way for businesses to keep a good record of their statements. This is no different than many other organizations out there today starting to send less paper. Obviously there's a lot of environmental pros in doing so, and so we're following suit and helping people work with us online.

Another thing I would mention is that for quite a while now, we've extended our phone hours of service. So for those scenarios where a customer may have a complex question and need to speak with an agent, our phone lines are open from 7:30 AM to 6:00 PM Monday to Friday. Just gives business owners who we know are so busy already a little bit extra time in the day to give us a call if they need to do so. And we're always able to pick up the phone, answer any questions that businesses may have.

Ken Rayner:

Excellent. Derek, thank you so much. That was terrific. We got a really good introduction to the WSIB services. I think everyone has got an opportunity to hear a little bit about what it is that WSIB provides to those businesses that pay premiums into WSIB. And I think it's important to note too, for those in the construction, the electric utility, and the transportation industry, once you register with WSIB, you automatically become a member of the Infrastructure Health and Safety Association, IHSA.

And what does that mean? Well, like that old American Express commercial, membership has its privileges. You receive access to free training, reduced training in terms of cost. So it's subsidized. You've got free products that you can order and put up in your workplace, whether it's posters, whether we've got manuals to help you be able to make sure you're doing the jobs correctly and addressing those hazards.

Lots of different services, podcasts, as we're listening today, a magazine. So please take advantage of those services. Remember, you've got all kinds of assistance at IHSA. So for those people that are now members of the IHSA because they pay premiums into WSIB, take advantage of those services. So Derek, thanks again for being here today. Wonderful to have you. Really appreciate the information you shared.

Derek Jackson:

Yeah, my pleasure, Ken. Thanks so much for having me. Enjoyed spending some time with you, and hopefully people out there find some of this information helpful. I'm sure they will. So thanks again for the opportunity and it was a pleasure.

Ken Rayner:

Great. Thanks, Derek. And thanks to the listeners for listening to the *IHSA Safety Podcast*. Be sure to subscribe and “like” us on your podcast channel and visit us at IHSA.ca for a wealth of health and safety resources and information.

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