

- WED. APRIL 13<sup>TH</sup>, 2011 = W.S.I.B. FUNDING REVIEW  
PUBLIC HEARING, AT VACHALLA INN

THANK YOU FOR THIS OPPORTUNITY TO SPEAK BEFORE YOUR COMMITTEE.

- 1) IN REGARD TO THE "FEB. 2011" LETTER OUTLINING THIS HEARING, SOME COMMENTS AND CONCERNS MUST BE RAISED.
- 2) "WORK PLACE SAFETY AND INSURANCE BOARD (W.S.I.B.)" IS AN INACCURATE FILE DESCRIPTION. "WORK PLACE SAFETY" SUGGESTS THAT YOUR MAIN CONCERNS ARE WITH THE "EMPLOYER", NOT THE "INJURED WORKER". "INSURANCE BOARD" SUGGESTS AN "AMERICAN STYLE" OF "PRIVATIZED INSURANCE", NOT A "PROVINCIAL GOV. AGENCY", WHOSE MAIN CONCERNS SHOULD BE FOR THE "TAX PAYING CANADIAN CITIZEN WORKER". IT SHOULD BE TIME TO RETURN TO CALLING THE BOARD "WORKERS' COMPENSATION BOARD", WHERE THE "PRIME GOAL" SHOULD BE THE COMPLETE CARE, MEDICAL RECOVERY, REHABILITATION, AND SAFE RETURN OF INJURED WORKERS BACK TO THEIR ORIGINAL WORK PLACE, OR TO ANOTHER WORKPLACE OF EQUAL WAGE-PAYING OPPORTUNITIES, OR ~~ACADEMIC~~ ACADEMIC UPGRADING AND RETRAINING FOR A WORKPLACE JOB EQUIVALENCY WITH ANOTHER EMPLOYER, FULLY ASSISTED BY W.S.I.B./W.C.B., NOT HARASSED, ABANDONED, AND LEFT DISILLUSIONED.
- 3) "THE W.S.I.B.'S UNFUNDED LIABILITY (U.F.L.)... HAS RISEN OVER THE PAST 2 DECADES DUE TO INSUFFICIENT PREMIUMS, RISING COSTS, AND DECLINING INVESTMENT RETURNS FOLLOWING THE RECENT ECONOMIC DOWNTURN." IF "INSUFFICIENT PREMIUMS" HAVE BEEN COLLECTED FROM EMPLOYERS, THEN HOW IS THAT THE FAULT OF "INJURED WORKERS"? IF "RISING COSTS" HAVE HAPPENED, THEN ONE MAY ASK IF THIS IS NOT MISMANAGEMENT BY THOSE ENTRUSTED TO OPERATE W.S.I.B., AGAIN NOT THE FAULT OF "INJURED WORKERS"? AS FAR AS "DECLINING INVESTMENT RETURNS FOLLOWING THE RECENT ECONOMIC DOWNTURN", THEN WHO WAS INVESTING THE PREMIUMS COLLECTED ON BEHALF OF "INJURED WORKERS" FROM "EMPLOYERS"? WHO

PAGE 2: WAS IN CHARGE OF INVESTMENTS? DID THE INVESTORS NOT SEEK "WISE ECONOMIC INVESTMENT ADVICE", PERHAPS TO "DIVERSIFY INVESTMENTS" YEARS AGO, WHEN "ECONOMIC WARNING RISK SIGNS" BEGAN APPEARING? THIS SOUNDS LIKE "YOU" WERE GIVEN "POOR", IF NOT "BAD ADVICE" FOR INVESTMENT PROTECTION, AND "WE", THE INJURED WORKERS MUST NOW SUFFER THE HIGH COSTS OF MISMANAGEMENT OF OUR, IN MOST CASES, ONLY "INCOMES" THAT YOU HAVE BEEN ENTRUSTED TO INVEST ON OUR BEHALF!!

4) THE "WE WANT EVERYONE AT THE TABLE, DEVELOPING SOLUTIONS TOGETHER" SCENARIO, MENTIONS "WORKERS, INJURED WORKERS, EMPLOYERS, AND OTHER KNOWLEDGEABLE EXPERTS ACROSS ONTARIO" OF SPECIFIC POLICY ISSUES RELATING TO OUR FINANCIAL FUTURE". THE "BOARD" IS NOT MENTIONED AS ANY ONE WITH SOMETHING INVESTED HERE, NOR AT RISK, LIKE "WORKERS, INJURED WORKERS EMPLOYERS". PERHAPS "W.S.I.B." MANAGEMENT, SUPERVISORS, BOARD EMPLOYEES NEED TO "LEAD" BY EXAMPLE AND CUT THEIR WAGES AND SALARIES BY 10% OR 25% TO REFLECT "SOLIDARITY" AND "SUPPORT" FOR THE INJURED WORKERS", WHOM THE W.S.I.B. CLAIMS TO REPRESENT THE CARE AND HELP FOR THESE WORKERS!! IF YOU WANT TO BE AN "INSURANCE BOARD", THEN "WE, THE INJURED WORKERS" ARE YOUR PRIMARY "SHARE HOLDERS"! SINCE OUR INVESTMENTS HAVE TAKEN A LOSS, SO SHOULD IT REFLECT UPON YOUR WAGES, SALARIES, ESPECIALLY ANY BONUSES THAT YOU AT THE BOARD SHARE THIS LOSS, "OUR LOSS TOGETHER". YOU, THE "BOARD" ARE HERE TO SERVE OUR NEEDS, ASSIST US THROUGH THE "SYSTEM". WE ARE NOT OF "LESS HUMAN VALUE" THAN YOU FOLKS AT THE BOARD, AND WE, THE "INJURED WORKERS" ARE NOT TO BE "CANNON FODDER", NOR "CASUALTIES" IN THE WAR TO SURVIVE WORK-PLACE INJURIES.

PAGE 3: BUT YOU ARE THE "MEDICS" TO HELP US TO HEAL, REHABILITATE, AND TO RETURN TO A SAFE WORK PLACE, OR AT LEAST BE ASSISTED WITH PERMANENT PARTIAL PENSIONS, PHYSIO THERAPY (ONGOING IF NECESSARY), MEDICATION, AND PHYSICAL AND EMOTIONAL COUNSELLING, WITH SUPPORTIVE BENEFITS.

5) "WE ARE DOING OUR PART" ~~IS NOT~~ SEEMS TO BE WHAT THE "BOARD" THINKS THAT WE ~~THE~~ INJURED WORKERS, NEED, NOT WHAT WE ARE ASKING FOR AS OUR NEEDS. YOUR SOLUTION SEEMS TO BE "TO SLOW THE GROWTH OF THE U.F.L. AND TO ADDRESS COSTS". WHILE W.S.I.B. INCREASED THE AVERAGE EMPLOYER PREMIUM BY 20% FOR BOTH 2011 AND 2012" YOUR "ADDRESSING COSTS" SEEMS TO BE TO CUT ~~OUR~~ MUCH-NEEDED SERVICES TO INJURED WORKERS. IF YOU ARE REALLY "DOING (YOUR) PART", THEN WHY AREN'T WSAB MANAGEMENT, EXECUTIVES, SUPERVISORS, AND STAFF NOT TAKING CUTS IN YOUR WAGES, SALARIES, AND BONUSES, ETC.? THE ECONOMY HAS BEEN TERRIBLY HARD ON THE INDUSTRIES IN NORTH WESTERN ONTARIO, HINDERED ALSO BY BOTH PROVINCIAL AND FEDERAL GOVT. "POLITICAL" CUTS TO OUR VAST GEOGRAPHIC, BUT LESS-POPULATED AREAS. OUR JOBLESSNESS HAVE BEEN HUGE WHEN LOCAL INDUSTRIES (LIKE GRAIN, LUMBER, PULP AND PAPER, MINING, ETC.) HAVE SUCCEumbed OVER THE PAST 25 PLUS YEARS, ESPECIALLY TO VARIOUS POLITICAL SWIPES, INJUSTICES, RETALIATIONS, ETC. WE, IN THE NORTH, PROVIDED ALL OUR RICH RESOURCES TO SOUTHERN ONTARIO FOR NEARLY 100 YEARS, ONLY TO SEE OURSELVES BLEED DRY AND MOSTLY ABANDONED.

6) THE CHANGE IN 1990 ?? FROM PENSIONABLE DECISIONS (I.E., THE "PRE-1990 PENSIONS AND CLAIMS") TO "N.E.L.'S" AND "F.E.L.'S" (NOW ECONOMIC AND FUTURE ECONOMIC LOSSES) CHANGED W.C.B.'S DIRECTION OF RESPONSIBILITIES, FROM GIVING RECOGNITION PERMANENT INJURIES A "PARTIAL PENSION" EACH MONTH, THAT COMPENSATE FOR PERMANENT HEALTH LOSSES AND GIVING THOSE WORKERS CARE AND SUPPORT IN THEIR HOME LOCALS IN THE NORTH. SUDDENLY,

PAGE 4: THE W.S.I.B. SWITCHED IN 1990 TO "CASH BUY-OUTS" LIKE "INSURANCE COMPANIES", TO SEDUCE ~~INDUCED~~ NEWLY INSURED WORKERS WITH AN AMOUNT OF CASH TO BUY THEM OUT, AND GET THEM OUT OF THE SYSTEM. WAS THIS ALSO THE IDEA, WHEN "W.C.B." CHANGED ITS NAME TO "W.S.I.B." TO MAKE THEM MORE LIKE "AMERICAN INSURANCE" COMPANIES, AND TO REDIRECT CONCERNS FROM "INSURED WORKERS" BEING "COMPENSATED" TO CARE ABOUT "WORK PLACE SAFETY AND INSURANCE" ???

7) WHAT HAPPENED TO THE "BILLIONS" OF DOLLARS THAT W.S.I.B. COLLECTED FROM EMPLOYER'S PREMIUMS, BECAUSE MANY INSURED WORKERS (LIKE MYSELF, PENSIONED SINCE 1975 FOR 3 REPEATED INJURIES FOR 1972, 1973, 1974) ARE NOT, NOR EVER HAVE BEEN ABLE TO COLLECT ASSISTANCE THAT WE WERE TO BE GIVEN (ENTITLED) FOR BENEFITS, PSYCHOTHERAPY, MEDICATIONS, ACADEMIC UPGRADE/RETRAINING, RETURN TO WORK, RETURN TO NEW JOBS, PHYSICAL AND EMOTIONAL COUNSELLING, ETC. ???

8) WHY ~~DID~~ LOCAL WORKERS, "PRE-1990 PENSIONERS", NOT EVEN INFORMED THAT THEIR FILES WERE TRANSFERRED TO TORONTO, WITHOUT ANY NOTICE FROM THAT LOCAL W.S.I.B. OFFICE (AND IN MY CASE NOT TOLD FOR ABOUT A YEAR AFTERWARDS, IN SPITE OF REPEATED PHONE CALLS TO THE LAST LOCAL ADJUDICATOR/CASE WORKER)? WHY DO "PRE-1990 PENSIONERS" HAVE TO CONTINUALLY PAY "TELEPHONE TAG" WITH TORONTO OFFICES, TO BE TREATED LIKE THE W.S.I.B. IS TRYING TO LOSE US IN THE BUREAUCRACY, BE "JERKED AROUND" BY W.S.I.B. NURSES FOR MONTHS FOR THE "NURSES" DECISION ON PSYCHOTHERAPY AND MEDICATIONS, WHEN LOCAL DOCTORS, SPECIALISTS, AND EVEN W.S.I.B.-ASSIGNED DOCTORS ARE ALL BEING OVERRULED BY A NURSE WHO, UNLIKE THE DOCTORS, HAS NEVER SEEN THE W.S.I.B. PENSIONER/INSURED WORKER, BUT FROM 1000 MILES AWAY, IS MAKING THE VITAL DECISIONS BY THAT NURSE FOR ONE'S DESPERATE HEALTH CARE NEEDS? THIS "LONG-DISTANCE

PAGE 5: HANDS-OFF APPROACH "By W.S.I.B. Nurses, Who IGNORE AND OVERRULE THE HEALTH CARE NECESSARY FOR THE INJURED WORKERS BY DOCTORS AND SPECIALISTS HERE, EVEN A W.S.I.B. DOCTOR SENT HERE, AND PHYSIOTHERAPISTS, HAS TO STOP. PROPER CARE, RECOMMENDED BY DOCTORS, NEEDS TO BE GIVEN PATIENTS/INJURED WORKERS IN THEIR LOCAL COMMUNITIES, NOT BY LONG-DISTANCE, HANDS OFF, BUREAUCRATIC NURSES.

9) IT IS TIME TO RETURN "PRE-1990 PENSION CLAIMS" BACK TO LOCAL W.S.I.B./W.C.B. OFFICES. YOU, THE BOARD, ARE ACTING EXACTLY LIKE INSURANCE COMPANIES, WHEN YOU SPEND LARGE SUMS OF W.S.I.B. MONEY PAYING NURSES TO STALL, DELAY, AND DENY "PHYSIO-THERAPY AND MEDICATION COVERAGE" TO LOCAL INJURED WORKERS. THE LONGER THAT AN INJURED WORKER MUST WAIT FOR URGENT CARE LIKE PHYSIOTHERAPY AND MEDICATION, THEN THE LONGER TIME AND MORE CARE WILL TAKE AND BE NEEDED, THUS GREATLY INCREASING COSTS FOR INJURED WORKERS' CARE AND STABILIZING, IF NOT COMPLETE RECOVERY.

10) THE W.S.I.B. NEEDS TO HIRE MORE REHABILITATED PERMANENTLY/INJURED WORKERS FOR MANAGEMENT AND STAFF. DEALING WITH HEALTHY, NEVER-INJURED CHRONICALLY OR PERMANENTLY STAFF SHOWS THEM TO BE UNQUALIFIED, INSENSITIVE, NON-UNDERSTANDING, AND UNREALISTIC, IN MOST CASES, WHEN DEALING WITH INJURED WORKERS. NURSES, STAFF, BUREAUCRATS, ETC, CURRENTLY EMPLOYED WITH W.S.I.B., NEED COMPLETE IMMERSION INTO INJURY-SENSITIVITY AND AWARENESS TRAINING, TO RECOGNIZE THE DIFFERENCE BETWEEN INJURIES THAT WILL HEAL, VERSUS INJURIES THAT WON'T COMPLETELY HEAL BUT WILL BECOME PERMANENT, CHRONIC, DISABILITIES, WHICH WILL WORSEN, AND MAY NEED ON-GOING PHYSIOTHERAPY, MEDICATION, COUNSELLING, REHAB, RETRAINING, NEW EMPLOYMENT, ETC.

11) W.S.I.B./W.C.B., AND <sup>THE</sup> MINISTRY OF LABOUR, NEED TO BE MORE FORCEFUL WITH INVESTIGATIONS OF <sup>THE</sup> WORKPLACES SAFETY AND RISKS FOR INJURIES, AFTER A WORKER HAS BEEN INJURED DUE TO AN EMPLOYER'S CARELESSNESS OR REFUSAL TO CLEAN UP,

PAGE 6: REPAIR, OR MAKE SAFE THE WORK PLACE. AS A 1970'S FORMER SAFETY COMMITTEE SECRETARY, WHO WROTE UP CONCERNS FROM WORKERS WITH REGARDS TO UNSAFE OR RISKY WORK PLACES' NEEDS, LIKE SAFETY RAILINGS, REPAIRS, ETC., THE EMPLOYER FILED AWAY THESE REPORTS, UNACTED UPON THEM, UNTIL INVESTIGATIONS BY W.S.I.B. AND MINISTRY OF LABOUR FOUND THESE REPORTS. ONLY THEN, AFTER AN INJURY, WOULD AN EMPLOYER ACT UPON CLEANING UP AND REPAIRING THE UNSAFE WORK PLACE CONDITIONS. AS SECRETARY, MY NAME WAS ON SEVERAL COMPLAINTS, AND I BECAME A TARGET BY MY EMPLOYER'S MANAGEMENT, THAT WHEN I GOT REINSURED, RE-ASSIGNED, AND ULTIMATELY ILL FROM WORK PLACE INDUSTRIAL POLLUTION IN 1974, I WAS DENIED A TRANSFER, NOR A LAY OFF TO RECUPERATE, BUT WAS OFFERED A CHANCE TO BUMP SOMEONE "JUNIOR" INSIDE A DEPARTMENT, WHICH WOULD HAVE CREATED ADVERSARIAL PROBLEMS AND ALSO WAS A WORSE RISK TO MY HEALTH. UPON MY DOCTOR'S URGING, I RESIGNED, BUT AFTER RECEIVING A <sup>SMALL</sup> PERMANENT PARTIAL DISABILITY PENSION IN 1975, I WAS UNABLE TO RETURN TO ANY PREVIOUS EMPLOYERS (WHERE I HAD BEEN LAID OFF IN GOOD STANDING) AND WAS RECEIVING NEGATIVE JOB REFERENCES FROM MY MOST RECENT EMPLOYER (WHOM I LATER LEARNED WAS ACCUSING ME OF BEING ACCIDENT PRONE, A PROMISE MAKER, AND NOT A GOOD WORKER, ALL FALSE ACCUSATIONS).

2) WHY IS W.S.I.B. ACTING LIKE A PRIVATE INSURANCE COMPANY "ACTUARY", ESTIMATING AN INSURED WORKER'S LIFE-TIME TO DETERMINE THE PROJECTED COSTS OF THAT WORKER OVER THEIR LIFE-TIME, INSTEAD OF DEALING WITH CURRENT PREMIUMS PAID TO W.S.I.B. BY EMPLOYERS FOR EMPLOYEES, IN RELATION TO THE MONTHLY COSTS OF CARING FOR INJURED WORKERS? THE ACCOUNTANTS SEE INJURED WORKERS AS "COSTING NUMBERS", NOT AS PEOPLE NEEDING HELP. IF W.S.I.B.'S "ULTIMATE GOALS IS TO PROTECT WORKER BENEFITS AND REDUCE EMPLOYER PREMIUMS", THAT IS LIKE "THE POLITICAL" CONSERVATIVE PARTY" WISHING TO REDUCE "CORPORATION TAXES" WITH THE HOPE THAT THEY WILL SPEND THAT SAVINGS TO CREATE MORE JOBS. REDUCES CORPORATION TAXES

PAGE 7: WILL ONLY PUT MORE CASH IN "SHARE HOLDERS' POCKETS", NOT ENCOURAGE MORE JOB CREATIONS. SIMILARLY, CUTTING "EMPLOYER PREMIUMS" WILL NOT RESULT IN MORE WORKERS HIRED, OR EVEN ANY BETTER WORKING CONDITIONS, OR LESS INJURED WORKERS. W.S.I.B. NEEDS TO LEAVE "EMPLOYER PREMIUMS" AS IS; REDUCE THEIR COSTS OF OPERATING W.S.I.B. BY ~~REDUCING~~ LEADING BY EXAMPLE, AND CUTTING THEIR WAGES, SALARIES, AND BONUSES BY 10% TO 25%; ~~BETTER~~ ENFORCE WORK PLACES FOR SAFER CONDITIONS;

A) I MUST APOLOGIZE FOR RUNNING OUT OF TIME TO COMPLETE FURTHER COMMENTS.

B) I MUST APOLOGIZE FOR THE MISDIRECTED USAGE OF "YOU" (AT W.S.I.B.), AS 36 YEARS OF CORRESPONDENCE WITH W.S.I.B. STAFF MAKES IT DIFFICULT TO OMIT THE WORD "YOU", WHEN THE SUBJECT MATTER IS USUALLY DIRECTED TO W.S.I.B.

C) I MUST APOLOGIZE FOR NOT OWNING A "TYPEWRITER, NOR A COMPUTER", SO MUST PRINT ALL CORRESPONDENCE IN AN EFFORT TO COMMUNICATE, AS MY "WRITING" SKILLS HAVE GREATLY DETERIORATED.

THANK YOU FOR THIS OPPORTUNITY TO COMMUNICATE WITH YOUR HEARING.

YOURS GRATEFULLY,

Greg R. Brown

A) SORRY ALSO THAT I DON'T HAVE AN "E-MAIL", NOR EVEN A "TOUCH TONE TELEPHONE", ONLY A "ROTARY DIAL PHONE" AND AN "ANSWERING MACHINE" AND A "CANADA POST MAILING ADDRESS".