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Date Received: April 14, 2004

### Via email

I am writing to express my experiences or understandings with the compensation laws for Manitobans. As a born and bred Manitoban, who has had life experiences of working in the construction industry for over 27 years throughout Canada. I have seen a lot. In British Columbia, Alberta and Ontario I never gave a thought working for a contractor wondering if I or my co-workers were covered by WCB. In Manitoba I learnt that that was not the case. In Manitoba I found that a company can tell you are covered until you get injured, then to find out that there is no coverage for you. Its always harder fighting for yourself when your injured. Only in Manitoba have I had someone tell me not to get treatment just take a couple of days off and you'll feel better. Or another good one is my rates will go up please don't file a claim. I am glad I never was injured seriously after hearing those words growing up as a naive young man, but those are true statements that you hear out there in Manitoba. I believe to this day, if you were to ask people on the way to work in the morning, if they new if they were covered by WCB, most would not all be able to answer knowingly and I find that very alarming as who wants to work for a company that has no accident insurance for you.

In Manitoba we have a labour law that requires 64% of Manitoba Businesses to pay WCB insurance premiums? When the other western provinces have 100 per cent coverage or just slightly less. My objective here is to ask why in Manitoba do we not have coverage for all working Manitobans? Is it not possible to have a retail clerk at your local convenience store to be shot while being robbed, or for that matter a barber being accosted cutting someone's hair while alone in a shop after taking a days worth of receipts ? or that ice cream vendor riding that 3 wheeled bike on a busy street being hit by a vehicle ? and on and on! The way people are using weapons of all types to rob and accost all occupations anywhere , and especially anytime for whatever reasons. Would it not be more affordable if all business paid into a WCB insurance plan, making rates drop because of the increased enrolment? Would it open up medical services if Manitoba had a similar facility where workers

could go to get rehabilitated say like in British Columbia's Richmond facility? Do people of Manitoba know how WCB works in the province? What type of facilities and benefits do the ones who are covered under WCB have available to them? Would it not benefit all Manitobans if we had a workers insurance fund paying out of that pot of cash for health services for all injured workers? Why is it that 100 per cent of all Alberta's business's have mandatory coverage for all employee's? Why don't we hear the argument of what the other provinces do and have for there clients? I have recently been in this position of injury and can only feel for the people who have been injured and let go the following week who didn't have the means or ways to hire a lawyer and take the long steps of resolving the dispute and that certainly is a process that the employee has very little chance of accepting a reasonable solution too. Why is it that a population and diversified population as we are, can we not do something like create our own insurance like Manitoba Public Insurance but for the all the workers in case of injury or possible death. I feel for the 36% of the working population who have no idea if they are even covered by WCB.? I have had friends who have done work in the Province of Alberta who had done work for the Province and they had to have their WCB payments paid up to date before a final payment was made. Does Manitoba have that for our contractors? I hope my couple of questions help create ideas to benefit all of the population and making Manitoba a truly Friendly Safe place to work and live .