

The impact of universal WSIB coverage

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Executive Summary¹

Ontario has one of the lowest workplace injury insurance coverage rates in the country. Our estimates suggest that over 1.5 million workers in Ontario are not covered by WSIB. These workers are concentrated in the finance and insurance, professional, scientific and technical services, and health care and social assistance industries.

Implementing universal coverage could have benefits for WSIB, currently covered employers, uncovered workers and Ontario taxpayers. We estimate that universal coverage would increase WSIB revenue by \$613 million, about \$75 million of which could be directed towards legislative obligations. By expanding the payroll base, premium rates for existing employers could be reduced by up to 6.2% if administrative expenses and costs for legislative obligations remain stable, providing currently covered employers \$205 million that could be redirected to other purposes.

Uncovered workers would secure \$41 million in additional wage loss replacement benefits if covered by WSIB instead of having to rely on employment insurance. Furthermore, \$107 million of healthcare costs would be covered through universal WSIB coverage. As a result, the Ontario Health Insurance Plan would realize over \$100 million in cost relief.

It is often argued that expanding WSIB would result in employment losses in newly covered industries. Based on estimates of the responsiveness of employment to payroll taxes, we estimate that any impact on employment arising out of expanded coverage would be negligible.

¹ This report was authored by Silas Xuereb. The author would like to thank Robin Shaban for support in developing this project, and Hugh Mackenzie for comments on a draft of this report as an external reviewer.

Introduction

This paper estimates the impact of expanding mandatory workplace injury insurance coverage through WSIB to include all workers in Ontario. Unlike most provinces in Canada, there are hundreds of subsectors of Ontario industries in which workers are not mandatorily covered under WSIB. While some employers have voluntarily opted into coverage, most workers in these industries remain uncovered by the public insurance system. Building on previous research on this topic by Kralj (2019), and Mackenzie (2015),² we estimate the impact of extending mandatory coverage to the entire Ontario workforce.

WSIB Coverage in Ontario

In order to estimate the impacts of universal coverage, we first must establish how many workers are not covered by WSIB. This is more challenging than it may seem because WSIB does not collect data on the number of workers employed by employers covered under the program. Instead, WSIB estimates the number of full-time equivalent workers (FTE) covered in each industry based on the total insured payroll reported to them by employers in each industry and the average hourly wage reported by injured workers in the industry. An FTE is equivalent to 2000 hours of work at the average hourly wage in each industry. This metric is not comparable to total employment statistics (such as from the Labour Force Survey; LFS) which count the number of employed workers, regardless of the number of hours they work (according to the LFS, the average Ontario worker worked 1846 hours in 2021).³

Previous reports estimating the number of uncovered workers in Ontario have relied on a different approach – adding up the number of employed workers in industries without mandatory coverage according to the Survey of Employment, Payroll and Hours (SEPH). This method avoids the problem of incompatibility between WSIB-reported FTE and total employment statistics. However, it can overestimate the number of uncovered workers because many employers who are not mandatorily covered by WSIB have voluntarily opted into coverage.⁴

Our approach to estimating coverage uses a combination of information about which industries have mandatory coverage and adjustments to WSIB statistics on covered FTE to estimate the number of workers not covered by WSIB. In doing so, we hope to avoid the pitfalls of previous approaches described above.

To estimate coverage, we began by identifying industries with no exceptions to mandatory coverage. There are only 3 industries that have no exceptions to mandatory coverage under Ontario Regulation 175/98: mining, oil and gas (NAICS code 21), construction (23), and

² Kralj, B. (2019). A study of the Impacts of WSIA Coverage Expansion in Ontario.

Mackenzie, H. (2015). Review of Universal Coverage Ontario WSIB.

³ <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1410003701>

⁴ For example, although Regulation 175/98 indicates that insurance carriers are not mandatorily covered, WSIB data indicates that over 3,700 FTE in insurance (NAICS code 524) were insured by WSIB in 2021.

manufacturing (31-33).⁵ We assume that these three sectors have full coverage (this is supported by comparing covered FTE reported by WSIB and employment according to the LFS and SEPH). For the remaining industries, which all contain some subsectors or occupations that do not have mandatory coverage, we estimate the number of uncovered employees using the methodology described below.

First, we calculate the number of workers covered by WSIB in each industry (defined as 2-digit NAICS codes). The number of Schedule 1 covered FTE by class/subclass is drawn from the WSIB website.⁶ We convert class/subclass to the corresponding 2-digit NAICS code to align with LFS data. Then, to convert Schedule 1 covered FTE to Schedule 1 covered workers, we multiply by 2000 divided by the average annual actual hours worked in each industry according to the Labour Force Survey.⁷ The WSIB does not report Schedule 2 FTE broken down by class/subclass. However, they calculate the total Schedule 2 covered FTE by adding up employment (based on the SEPH) in the subsectors typically included in Schedule 2 and subtracting any covered FTE in these sectors under Schedule 1.⁸ We replicate this calculation, subtracting our estimates of the number of covered workers under Schedule 1, to estimate the number of covered workers in each industry under Schedule 2. We then add covered workers under Schedule 1 and Schedule 2 in each industry to arrive at our estimate of the total number of covered workers in each industry.

Next, we compare the number of covered workers in each industry to the total number of people employed in each industry. Employment is drawn from the Labour Force Survey for every industry except wholesale trade, and transportation and warehousing. For these two industries, we use the employment numbers from the SEPH because they better align with the number of covered workers.⁹ The difference between the employment in an industry and the number of covered workers in an industry is our estimate of the number of uncovered workers in each industry who would be covered if mandatory coverage were extended to all Ontario workers.

UNCOVERED WORKERS BY INDUSTRY

We estimate that there were approximately 1.56 million workers who were not covered by WSIB in 2021. In the Appendix, we explore the effect of using alternative assumptions on our coverage estimates and on the effects of universal coverage for workers, WSIB, and employers. Table 1 presents our estimates of the number of uncovered workers by industry. Uncovered

⁵ <https://www.ontario.ca/laws/regulation/980175>

⁶ *Workplaces – Covered Employment*. Retrieved February 2, 2023 from <https://safetycheck.onlineservices.wsib.on.ca/safetycheck/explore/additional/provincialDownloads?lang=en>

⁷ <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1410003701>

⁸ The method for calculating Schedule 2 FTE was obtained privately from WSIB.

⁹ Using the LFS employment number for wholesale trade suggests that there are 56,552 more covered workers under WSIB than there are people working in wholesale trade in Ontario. Discrepancies can arise between LFS and SEPH employment numbers due to multiple job holders and workers residing in one province but working in another. For more information on the differences in definitions of employment in the LFS and SEPH, see [here](#).

workers are largely concentrated in finance and insurance, professional, scientific, and technical services, and health care and social assistance.

Table 1. Estimated number of workers not covered by WSIB by NAICS industry, 2021.

NAICS	Class (Subclasses)	Description	Uncovered workers
11	A	Agriculture, Forestry, Fishing and Hunting	13,982
21	B	Mining, Quarrying, and Oil and Gas Extraction	0
22	C	Utilities	10,025
23	G (G1-G6)	Construction	0
31-33	E (E1-E6)	Manufacturing	0
41	H (H1-H2)	Wholesale Trade	26,053
44-45	I (I1-I4)	Retail Trade	0
48-49	F (F1-F2)	Transportation and Warehousing	0
51	J	Information	105,931
52	K	Finance and Insurance	439,553
53	K	Real Estate and Rental and Leasing	65,090
54	L	Professional, Scientific, and Technical Services	396,668
55	K	Management of Companies and Enterprises	25,556
56	M	Administrative and Support and Waste Management and Remediation Services	20,422
61	D1	Educational Services	37,099
62	D3, N (N1-N3)	Health Care and Social Assistance	280,407
71	O	Arts, Entertainment, and Recreation	43,658
72	O	Accommodation and Food Services	0
81	P	Other Services (except Public Administration)	96,408
91	D2	Public Administration	0
Total			1,560,853

The impacts of universal coverage

Using the number of uncovered workers estimated above, we examine the impacts of mandating universal coverage under the Workplace Safety and Insurance Act (WSIA) on WSIB revenue, premiums for currently covered employers, and employment.

WSIB REVENUE

To estimate the impact of universal coverage on WSIB revenue, we estimated the premium rates that would be paid by employers in each industry and the new insurable payroll in each industry. We assumed that the premium rate paid by uncovered workers in each industry would be equal to the 2022 class rate for that industry.¹⁰ Average annual insurable earnings would be

¹⁰ For industries with multiple WSIB subclasses, we used a weighted average of the premium rates in each subclass. For healthcare and social assistance, we used the premium rate from subclass N3, in which workers are

equal to the average annual insurable earnings reported by WSIB, adjusted for the number of hours actually worked by workers in each industry.¹¹ Total new revenue from an industry is equal to the premium rate times the average annual insured earnings times the number of uncovered workers.

Class premium rates are set based on three components: new claim costs, administrative expenses, and contributions to legislative obligations.¹² Using the proportions of premiums in each industry allocated to each of these three components according to the 2020 Premium Rates Manual (the most recent version available),¹³ we estimated the new revenue that would be apportioned to these three components. Table 2 summarizes the results of the estimates of new WSIB revenue by industry. On average, the new premium rate is estimated to be \$0.81 for newly covered workers. With average annual insurable earnings of \$49,148, this would raise \$613 million in new revenue for WSIB.

Table 2. New WSIB revenue from expanding WSIB to cover all uncovered workers.

NAICS	Premium rate (per \$100)	Average annual insured earnings	New revenue – claims	New revenue – legislative obligations	New revenue – administrative expenses	Total new revenue
11	2.46	44,744	10,772,756	1,308,120	3,308,775	15,389,651
22	0.69	91,483	3,733,728	835,342	1,759,282	6,328,352
41	1.05	47,393	8,001,167	1,508,163	3,431,265	12,940,595
51	0.39	69,003	16,819,219	3,933,987	7,753,945	28,507,150
52	0.91	55,469	130,904,973	27,068,486	63,899,377	221,872,836
53	0.91	44,699	15,620,853	3,230,075	7,625,095	26,476,023
54	0.22	44,426	22,873,900	7,753,864	8,141,558	38,769,322
55	0.91	56,044	7,689,867	1,590,108	3,753,698	13,033,674
56	1.67	31,561	6,996,532	1,011,806	2,755,557	10,763,895
61	0.33	36,892	2,664,786	871,701	980,099	4,516,587
62	1.29	45,066	97,807,941	18,094,469	47,110,825	163,013,235
71	0.94	37,026	8,964,926	1,823,375	4,406,489	15,194,790
81	1.4	41,637	35,405,163	5,957,059	14,836,449	56,198,671
Total	<i>0.81</i>	<i>49,148</i>	<i>368,255,811</i>	<i>74,986,557</i>	<i>169,762,413</i>	<i>613,004,781</i>

EMPLOYER PREMIUM RATES

most similar to those covered by WSIB and which is the most conservative estimate. Premium rates retrieved Feb 3, 2023 from <https://www.wsib.ca/en/2022premiumrates>

¹¹ WSIB Health and Safety statistics: Workplaces – Covered Employment. Retrieved February 2, 2023 from <https://safetycheck.onlineservices.wsib.on.ca/safetycheck/explore/additional/provincialDownloads?lang=en>

¹² The WSIB eliminated its unfunded liability in 2018 so this is no longer a component of premium rates.

¹³ WSIB. 2020 Premium Rates Manual. Retrieved February 7, 2023 from https://www.wsib.ca/sites/default/files/2019-12/2020_premium_rates_manual.pdf

According to the 2020 Premium Rates Manual, 60% of this premium revenue, or \$368 million, is allocated to cover claim costs of newly covered workers. 12%, or \$75 million, is allocated for legislative obligations and 28%, or \$170 million, is allocated for administrative expenses. Assuming that WSIB’s legislative funding obligations and administrative costs were not significantly increased by the inclusion of the new workers, we can estimate the amount that premiums could be reduced for existing WSIB employers if these costs are held at their current level.

Table 3 displays the estimated premium reduction that could be achieved by maintaining legislative and administrative expenses at their current levels. With an average premium rate of \$1.37 in 2021, and 7% of actual expenses spent on legislative expenses,¹⁴ \$0.09 of every \$100 in insured payroll is spent on legislative obligations. To raise \$260 million in revenue from the new expanded payroll base, the premium rate for legislative obligations could be reduced by \$0.03, or 28.8%. This means that \$75 million in legislative obligation costs borne by current employers could be spread amongst newly covered employers.

29% of actual expenses were spent on administration costs in 2021, or \$0.39 per \$100 of insured payroll. This could be reduced by 15%, or \$0.06, while holding administrative spending constant at \$1.125 billion. In total, premiums for currently covered employers could be reduced by \$0.09 or 6.2% if all workers in Ontario were mandatorily covered under the WSIA and costs for administration and legislative obligations were held constant. This would provide currently covered employers up to \$205 million that could be redirected to other purposes.

Table 3. Impact of universal coverage on premium rates for currently covered industries.

	Current spending	New revenue	2021 average premium	Adjustment to restore current revenue	New premium rate
Legislative obligations	260,000,000	74,986,557	0.09	- 28.8%	0.06
Administration	1,125,000,000	169,762,413	0.39	- 15.1%	0.33
Sum	1,385,000,000	244,748,970	0.48		0.40
Avg. premium rate reduction				6.2%	0.09

EMPLOYMENT

One common argument against expanding coverage of WSIB is that it would have adverse employment effects. The logic is that employers would lay off or not hire new workers because of the increase in labour costs caused by paying mandatory WSIB premiums. To assess this

¹⁴ Actual spending on the three categories comes from the 2021 WSIB Annual Report, retrieved Feb 2, 2023 from <https://www.wsib.ca/sites/default/files/2022-08/2021annualreport.pdf>

argument, we estimate the maximum adverse employment effects that could be caused by extending WSIB coverage to all workers.

We follow the methodology used by Kralj (2019), using our updated estimates of the number of uncovered workers in Ontario. This method treats WSIB premiums as a payroll tax, akin to Employment Insurance, Canada Pension Plan, and Employer Health Tax premiums that are already paid by employers in Ontario. Current payroll taxes are \$10.18 per \$100 insurable payroll (up to a maximum contribution per employee per year) for most employers – \$5.95 for CPP, \$2.28 for EI,¹⁵ and \$1.95 for the EHT.¹⁶ For each industry, we then calculate the percentage increase in payroll taxes based on the assumed premium rate for that industry. The average premium rate for uncovered workers is expected to be \$0.81, or an 8.0% increase to payroll taxes.

To estimate the employment effects, we employ the elasticities reported in Kralj (2019) which estimate the percentage point reduction in employment for each of the next 10 years in response to a 1% increase in payroll taxes today. These elasticities were estimated using the FOCUS and FOCUS-Ontario macroeconomic models maintained by the University of Toronto. The estimated change in employment in each year is equal to the estimated total employment times the percentage increase in payroll taxes times the employment elasticity. We also calculate the potential employment increase from a \$0.09 reduction in current premium rates for currently covered employers. In future years, we assume that industry-level employment continues growing at the average growth rate of the past five years from the LFS.

Results indicate that employment would be most adversely affected three years after the inclusion of uncovered workers. At most 751 less workers would be employed in currently uncovered industries than in the absence of universal coverage. This could be offset by up to 267 additional workers being employed by currently covered employers who receive a \$0.09 premium rate reduction, resulting in an estimated net employment effect of 484. This would be a 0.006% change in employment, essentially negligible. These effects may be further mitigated if it results in employers substituting WSIA coverage for currently existing private insurance plans, rather than creating new costs.

Any adverse employment effects would disappear after eight years because labour supply is assumed to be inelastic to the real wage in the long-run, and thus real wages adjust to offset the increased labour costs for employers. Table 4 displays the estimated net change in total employment for 10 years after the increase in payroll taxes (see Appendix Table A2 for the maximum employment effect by industry).

Table 4. Estimated net change in employment in Ontario due to implementing universal coverage of WSIA.

¹⁵ <https://www.canada.ca/en/revenue-agency/services/forms-publications/payroll/t4032-payroll-deductions-tables/t4032on-jan/t4032on-january-general-information.html#special4032>

¹⁶ <https://www.ontario.ca/document/employer-health-tax-ehlt>

Year	Employment elasticity wrt payroll tax	Employment without full coverage	Employment with universal coverage	Estimated change in employment
Year 1	-0.00315	7,502,693	7,502,438	-255
Year 2	-0.00551	7,614,303	7,613,848	-455
Year 3	-0.00573	7,731,127	7,730,643	-484
Year 4	-0.00522	7,853,327	7,852,878	-450
Year 5	-0.00421	7,981,077	7,980,707	-370
Year 6	-0.00293	8,114,557	8,114,293	-264
Year 7	-0.00165	8,253,956	8,253,805	-152
Year 8	-0.00057	8,399,474	8,399,420	-54
Year 9	0.00022	8,551,318	8,551,339	21
Year 10	0.0008	8,709,706	8,709,785	79

The cost of non-coverage

In this section, we quantify the effects of a lack of workplace injury insurance coverage on workers and the Ontario Health Insurance Plan (OHIP).

THE COST OF NON-COVERAGE FOR WORKERS

Workers covered by WSIB receive loss of earnings compensation equivalent to 85% of their normal earnings (up to a maximum) when they miss work due to a workplace injury. Workers not covered by WSIB are not eligible for this compensation. Some uncovered employers provide their own disability insurance plans, although replacement rates are typically lower than 85%. Injured workers may also be eligible for Employment Insurance (EI) which provides income at a replacement rate of 55% of normal earnings. To estimate the total financial cost to workers, we estimated the number of lost-time injuries likely incurred by uncovered workers and the compensation they would receive if they were covered by WSIB when they were injured.

We assumed that the lost-time injury rates of uncovered workers in each industry would be equivalent to the lost-time injury rate of covered workers in that industry in 2021, resulting in an average lost-time injury rate for currently uncovered workers of 0.74 per 100 workers.¹⁷ The average lost-time injury rate for currently covered workers was 1.34 in 2021. With 1.56 million uncovered workers, this results in an estimated 11,621 lost-time injuries for uncovered workers each year. In 2021, WSIB paid out \$1.05 billion in loss of earnings compensation to 104,251 workers with lost-time injuries, or approximately \$10,071 per lost-time injury. Assuming that uncovered workers would receive the same average compensation per lost-time claim, they would receive \$117 million in loss of earnings compensation if they were covered by WSIB.

¹⁷ For uncovered workers in health care and social assistance, we applied the lost-time injury rate of subclass N3, which contains workers most similar to those currently excluded and is the most conservative assumption.

Currently uncovered workers may receive a wide range of benefits, or no benefits at all, when injured at work. There is no available data on the proportion of uncovered workers who receive different forms of benefits. Instead, we discuss the possible benefits they may receive and present one estimate of the amount of benefits they currently receive.

First, employers may purchase their own private workplace accident or disability insurance plans. Research conducted by ESDC found that the number of employers with private short-term disability plans decreased from 2000 to 2015 but the number of employees covered by these plans increased over the same period. A 2020 ESDC survey of 42 employers found 57% subscribed to some form of short-term disability plan. Another 21% had sick days and the remaining provided no benefits to injured workers. Among those who offered plans, most provided income replacement rates between 55 and 74%, while some provided higher rates.¹⁸

The federal government incentivizes employers to make use of these plans through reducing EI premiums for employers with short-term disability insurance plans that meet certain requirements.¹⁹ This is because injured workers who do not receive WSIA coverage (or are waiting for WSIA benefits) can also make use of EI Sickness benefits. EI Sickness benefits have an income replacement rate of 55% and are accessible for up to 26 weeks (only 15 weeks before December 18, 2022). Overall, 21.9% of those on EI Sickness benefits also received benefits from an employer plan. These benefits require workers to get a medical certificate signed by a medical practitioner. Take-up of both private plans and EI Sickness benefits are likely affected by the fact that they rely on workers submitting claims and that workers may not be aware of them.²⁰ In Ontario there were 111,200 EI Sickness claims in fiscal year 2019-20, although we do not know how many were for workplace injuries (rather than other forms of sickness) which could be covered by WSIA.

For uncovered workers who are unaware of or otherwise unable to claim benefits through EI or an employer program, there are a few remaining options. Workers may choose to self-insure through using vacation days or sick days, incurring the costs of their workplace injury themselves. Given limits on paid vacation and sick days, this option would only be viable for injuries with very short lost-time periods. Employers may also offer to continue paying workers themselves while workers cannot work, especially if doing so shields them from other financial and legal liability.

¹⁸ ESDC. (2020). Evaluation of the Employment Insurance sickness benefits. Retrieved May 31, 2023 from <https://www.canada.ca/en/employment-social-development/corporate/reports/evaluations/ei-sickness-benefits.html>

¹⁹ Government of Canada. (2022). EI Premium Reduction Program: For employers. Retrieved May 31, 2023 from <https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/ei-employers/premium-reduction-program.html>

²⁰ Employment Insurance Monitoring and Assessment Report 2020-21. Retrieved May 31, 2023 from https://www.canada.ca/content/dam/esdc-edsc/documents/programs/ei/ei-list/reports/monitoring2021/2020-2021_EI_MAR-EN.pdf

Many uncovered workers likely receive compensation through EI Sickness benefits. Given that access to EI is limited, especially for part-time workers and multiple job holders, it is likely that some workers not covered by WSIA receive no benefits at all when injured at work. On the other hand, some workers receive higher compensation rates through private employer insurance plans. To provide a very rough estimate of how workers would be financially affected by universal WSIA coverage, we estimate the total loss of earnings compensation they would receive if all uncovered workers access earnings replacement at 55% (the EI rate). In reality, some likely earn less (especially because EI sickness benefits may expire before a return to work), and others earn more, but this is a reasonable estimate of the average earnings replacement rate for uncovered workers. In this case, uncovered workers would receive \$75.7 million in compensation, \$41.3 million less than if they were covered by WSIB.

THE COST OF NON-COVERAGE FOR OHIP

The Ontario Health Insurance Plan (OHIP) also bears the cost of workplace injuries that are not covered by WSIB. Universal coverage would shift the cost burden of these injuries from the general public, who fund OHIP, onto the newly covered employers.

Of new revenues raised by covering uncovered workers, \$368 million is allocated towards new claims (see Table 2). In 2021, health care costs consisted of 29% of claim costs according to WSIB Health and Safety data.²¹ Assuming health care costs account for the same proportion of claim costs among newly covered workers, WSIB would pay \$107 million for health care costs for newly covered workers each year. Therefore, universal coverage under WSIB would shift \$107 million of health care costs from the public tax base that funds OHIP onto newly covered employers.

²¹ Schedule 1 and 2 Benefit Payments. Retrieved November 11, 2022 from <https://safetycheck.onlineservices.wsib.on.ca/safetycheck/explore/additional/provincialDownloads?lang=en>

Appendix

SENSITIVITY ANALYSIS

In this section, we assess how sensitive our results are to different assumptions about the current number of covered and uncovered workers in Ontario. As described in the main text, there have been a range of previous estimates of the number of uncovered workers in Ontario which have relied on different methods and assumptions. We presented our preferred estimate in the main text. Here, we present a “low” estimate of the number of uncovered workers using alternative plausible assumptions and a “high” estimate that uses similar assumptions as previous research.

In the low estimate, we do not correct coverage estimates in industries where the number of covered workers reported by WSIB (adjusted for hours worked) exceeds the number reported in the LFS (for example, the adjusted number of covered workers in manufacturing is 884,210 whereas the LFS reports only 775,200 manufacturing workers). Furthermore, we do not assume that there are no uncovered workers in mining, oil and gas, construction, and manufacturing (although these industries have no exceptions in the legislation). This estimate assumes that the data reported by WSIB (with the adjustment for hours worked) and the LFS are accurate and comparable. These assumptions suggest that there could be as few as 1.45 million uncovered workers in Ontario.

In the high estimate, we do not make any adjustment for hours worked to the WSIB reported covered FTE. Instead, we take the number of covered FTE as reported by WSIB as the number of covered workers in the sector. We do not think this assumption is very plausible but it is in line with previous estimates of the number of covered workers in Ontario and is roughly what the WSIB uses to report its overall coverage rate. This assumption suggests that there could be as many as 1.86 million uncovered workers in Ontario.

Appendix Table A1 presents estimates of the impacts of implementing universal coverage on WSIB, workers, and employers under three different sets of assumptions about the number of uncovered workers in Ontario: our preferred estimate presented in the main text, and the low and high estimates described above. Overall, the impact of universal coverage would be smaller under the low estimate, and larger under the high estimate. However, the general results that current employers and OHIP could experience cost savings, employment impacts would be small, and uncovered workers would see increased benefits hold under the alternative assumptions.

Table A1. Estimates of the impact of universal coverage under different coverage assumptions.

Category	Best Estimate	Low estimate	High estimate
Number of uncovered workers	1,560,000	1,450,000	1,840,000
Additional funding raised for WSIB	\$613,000,000	\$579,000,000	\$732,000,000
Premium rate reduction for current employers	6.2%	5.9%	7.2%
Total potential savings for current employers	\$205,000,000	\$194,000,000	\$245,000,000
Maximum negative employment impact	751	714	904
Estimated employment impact if current employers realize all potential savings	484	476	607
Annual WSIA compensation for currently uncovered workers	\$117,000,000	\$108,000,000	\$137,000,000
Estimated net increase in compensation for currently uncovered workers	\$41,300,000	\$38,000,000	\$48,000,000
Estimated OHIP savings	\$107,000,000	\$101,000,000	\$128,000,000

Table A2. Maximum net employment impact by industry three years after implementation of universal coverage.

NAICS	Description	Maximum adverse employment impact in uncovered industries	Increased employment due to premium rate reductions for covered employees	Estimated net employment effect
11	Agriculture, Forestry, Fishing and Hunting	-18	2	-16
21	Mining, Quarrying, and Oil and Gas Extraction	0	1	1
22	Utilities	-4	2	-2
23	Construction	0	23	23
31-33	Manufacturing	0	34	34
41	Wholesale Trade	-15	14	-1
44-45	Retail Trade	0	42	42
48-49	Transportation and Warehousing	0	13	13
51	Information	-23	4	-19
52	Finance and Insurance	-247	2	-245
53	Real Estate and Rental and Leasing	-38	5	-33
54	Professional, Scientific, and Technical Services	-57	20	-37
55	Management of Companies and Enterprises	-12	0	-12
56	Administrative and Support and Waste Management and Remediation Services	-18	9	-9
61	Educational Services	-7	27	20
62	Health Care and Social Assistance	-215	29	-186
71	Arts, Entertainment, and Recreation	-23	3	-20
72	Accommodation and Food Services	0	16	16
81	Other Services (except Public Administration)	-74	7	-67
91	Public Administration	0	17	17
Total		-751	267	-484