



Mohawk Self Insurance Survey Report

Prepared by



Charleen Schurman, 514-797-8076

Table of Contents

1. Executive Summary.....	Page 3
2. Background.....	Page 4
3. Methodology.....	Page 4
4. Results Question 1.....	Page 5
5. Results Question 2.....	Page 6
6. Results Question 3.....	Page 7
7. Results Question 4.....	Page 8
8. Results Question 5.....	Page 9
9. Results Question 6.....	Page 10
10. Results Question 7.....	Page 11
11. Results Question 8.....	Page 12
12. Qualitative Data.....	Pages 13-26
13. Appendix A - Survey Questions.....	Pages 27-28

EXECUTIVE SUMMARY

Mohawk Self Insurance (MSI) is an optional benefit available to all Kahnawà:ke business owners to financially protect their employees in the event they become injured at work. It is an alternative to Provincial insurance Commission de la Santé et de la Sécurité du Travail (CSST), however, many individuals working in Kahnawà:ke remain unprotected by either insurance, because it is not mandatory.

The Kahnawà:ke Mohawk Self Insurance Survey was commissioned by The Mohawk Council of Kahnawake (MCK) *'to determine the opinion of those on the Kahnawà:ke Kanien'kehá:ka Registry, on declaring MSI a mandatory benefit for all Kahnawakehro:non who work within the community'*. PlanIT Consulting & Communications administered the survey to 367 individuals during the months of October and November 2020.

Key findings indicate that while the majority of respondents were currently employed in Kahnawà:ke, a significant amount were to some extent lacking knowledge of MSI and an awareness of their MSI coverage.

- Approximately 75% of respondents reported that they *do* work in Kahnawà:ke in some capacity, roughly 53% of this group is only somewhat aware of MSI.
- About 71% of participants strongly agreed that MSI should be implemented by all employers to insure their employees.
- 50.36% of respondents who work in Kahnawà:ke confirmed that they are covered by MSI.
- 40% of working people reported that they are either not covered or uncertain with the *belief* that they are not covered.
- Only 18.26% of respondents reported that they were injured while working, requiring 3 or more weeks off. Of this group, approximately 72% were covered by some type of on-the-job insurance.

Community respondents generally favoured the idea of having MSI as a required provision for employers. There were some concerns expressed by participants regarding the impact this decision could have on small businesses who do not have the financial means to insure their employees and continue to operate comfortably.

Other participants requested more effort to promote awareness of MSI in the community and more accessibility to important information about MSI. Findings indicate that MCK and the Kahnawà:ke Labour Office should increase communication efforts to create more awareness of MSI and consider the concerns regarding potential financial complications that small businesses may experience by paying into mandatory insurance coverage.

BACKGROUND

MSI was officially introduced in 1984 after the MCK and community identified the need to have local occupational safety and health regulations that are independent from the existing provincial safety agency, the Commission de la Santé et de la Sécurité du Travail.

MSI is administered by the Kahnawà:ke Labour Office (KLO), a department within the Mohawk Council of Kahnawà:ke (MCK). The KLO is in place to ensure safe and healthy work environments by providing financial and social benefits to both Native and Non- Native individuals working on Kahnawà:ke Mohawk Territory. The purpose of MSI is to ensure that businesses have proper workers compensation coverage for employees should an on-the-job accident resulting in injury or death occur.

METHODOLOGY

PlanIT Consulting and Communications (PlanIT), a Kahnawà:ke-based independent consulting business was contracted by MCK to administer the Mohawk Self Insurance Survey within the community. The Kahnawà:ke Labour Office and Community Decision-Making Process (CDMP) collaborated to create the eight-question, mixed-method survey to gather community feedback about their awareness of, experience with, and opinion on MSI. The survey included dichotomous (3), multiple choice (1), likert scale (3), and open-ended (1) questions.

Four (4) collector consultants contacted 367¹ community members by telephone within a six week period. PlanIT provided each collector with a randomized list of names for contact. Each participant was offered the chance to win a \$50 Shop Kahnawà:ke gift certificate in a random draw upon completion of the survey, by entering their name in a separate draw. Responses were confidential and no names or other identifiers were used for purposes other than the drawing.

¹ Two additional surveys were produced as a result of an enthusiastic collector.

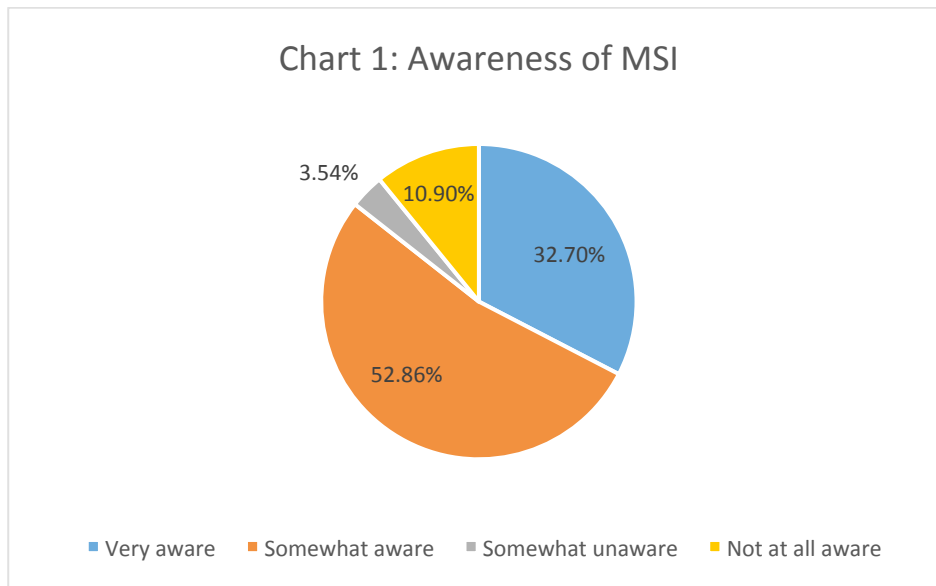
QUESTION 1: To what extent are you aware of Mohawk Self-Insurance?

All (100%) of the survey participants provided a response to question 1 above. The data showed that approximately 85% of the respondents had an awareness of the Mohawk Self-Insurance (MSI), however, a significant 52.99% of this group reported that they were only “somewhat aware”. This indicates a need for increased MSI promotion activities to create strong awareness and improve uptake.

Respondent numbers in each category were as follows:

Answer Choices	% Responses	Respondent Numbers
Very aware	32.70	120
Somewhat aware	52.86	194
Somewhat unaware	3.54	13
Not at all aware	10.90	40
	Total	367

The overall data are represented in Chart 1 below.



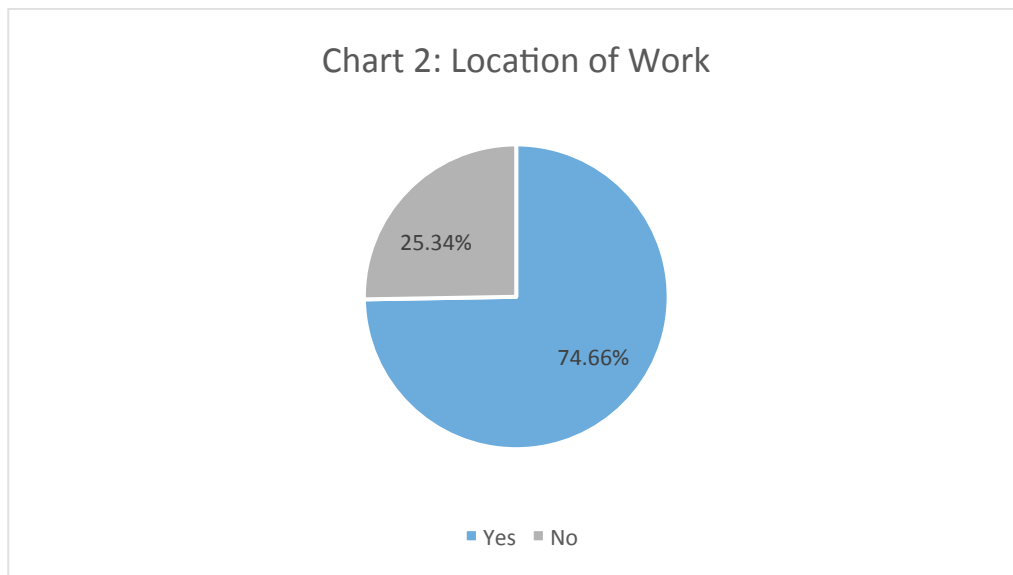
QUESTION 2: Do you work in Kahnawà:ke?

All (100%) of the participants responded to the question regarding their location of work, with approximately 75% reporting that they work in Kahnawà:ke and the remaining respondents identifying that they work outside of the community.

Respondent numbers in each category were as follows:

Answer Choices	% Responses	Respondent Numbers
Yes	74.66	274
No	25.34	93
	Total	367

The overall data are represented in Chart 2 below.



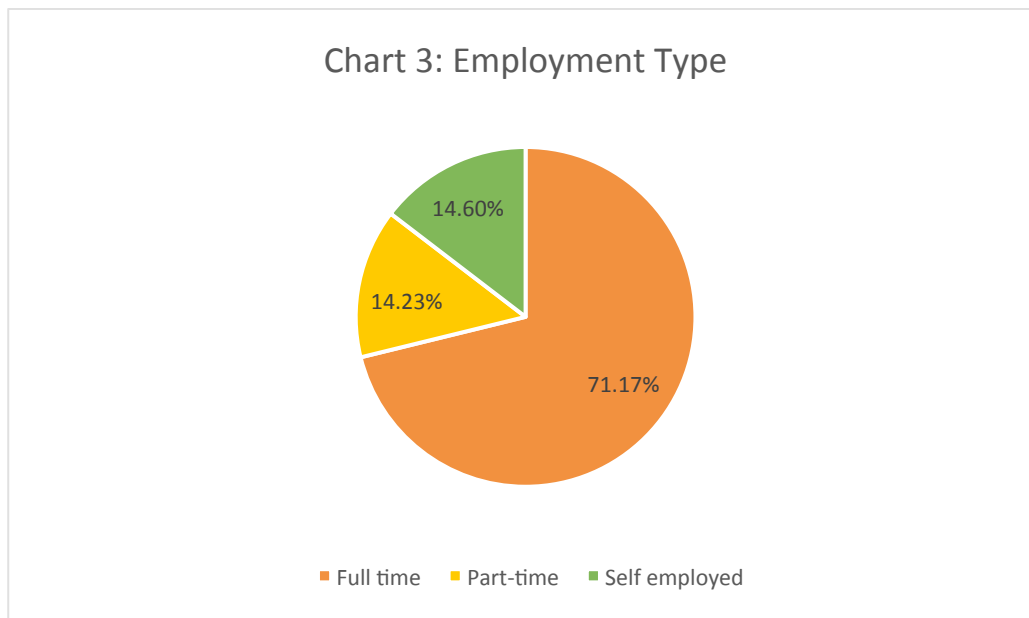
QUESTION 3: In what capacity do you work in Kahnawà:ke?

A total 274 participants responded to question 3, with a significant 71.17% reporting an engagement in full-time work.

Respondent numbers in each category were as follows:

Answer Choices	% Responses	Respondent Numbers
Full-time	71.17	195
Part-time	14.23	39
Self-employed	14.60	40
	Total	274

The overall data are represented in Chart 3 below.



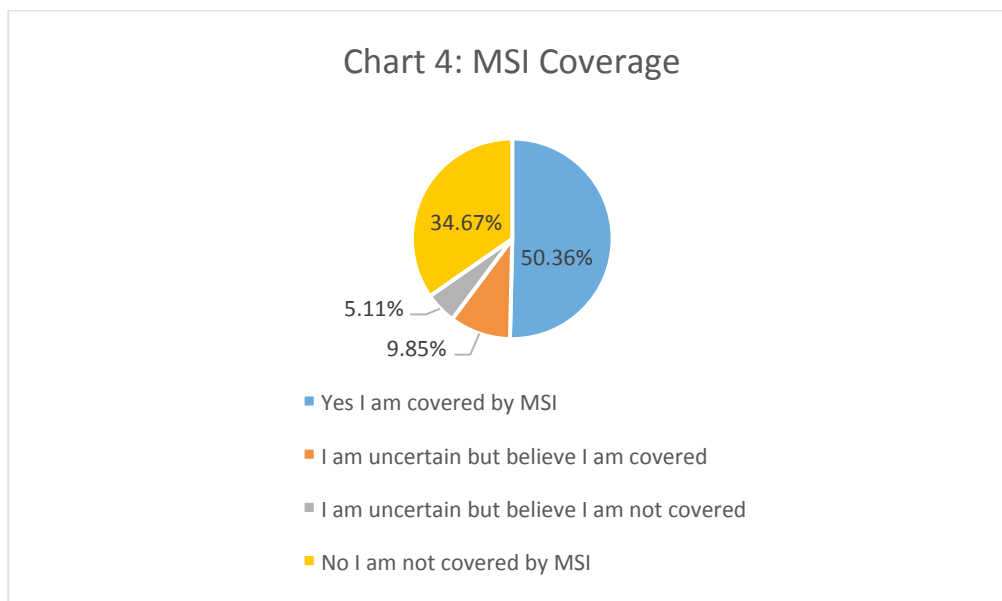
QUESTION 4: Are you covered for on the job injury through MSI (by your employer)?

A total of 274 survey participants provided a response to question 4. Of this number, a significant 50.36% reported having MSI coverage. An approximate 40% of respondents, however, reported a belief of lack or confirmed a lack of coverage. This number presents an opportunity for the expansion of MSI coverage.

Respondent numbers in each category were as follows:

Answer Choices	% Responses	Respondent Numbers
Yes I am covered by MSI	50.36	138
I am uncertain but believe I am covered	9.85	27
I am uncertain but believe I am not covered	5.11	14
No I am not covered by MSI	34.67	95
	Total	274

The overall data are represented in Chart 4 below.



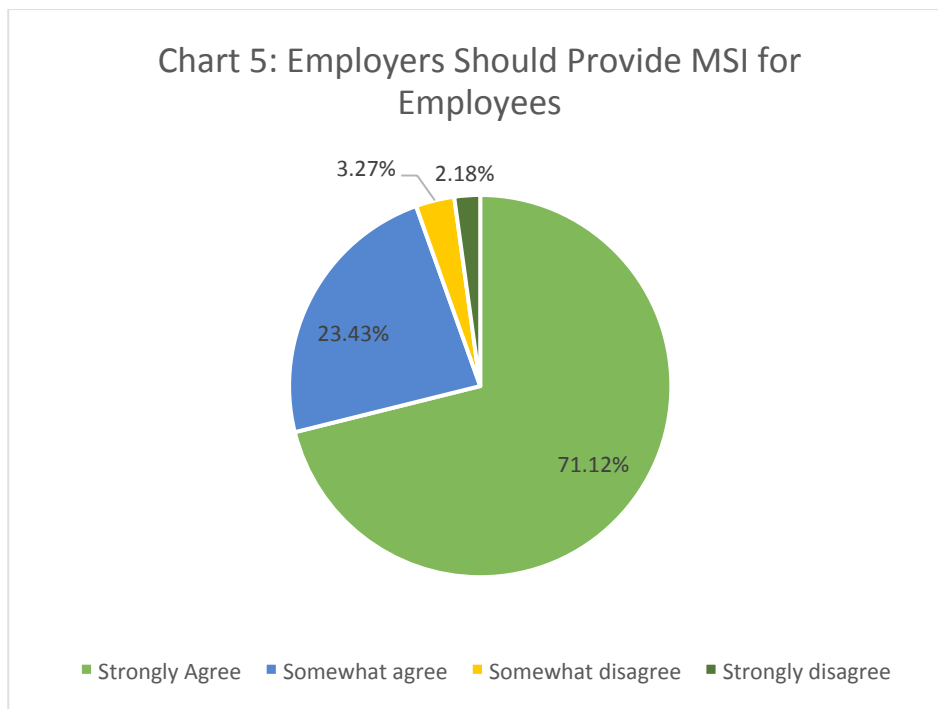
QUESTION 5: To what extent do you agree that all employers should insure their employees with MSI?

367 participants responded to this question. Of this, 71.12% strongly agreed that all employers should insure their employees.

Respondent numbers in each category were as follows:

Answer Choices	% Responses	Respondent Numbers
Strongly agree	71.12	261
Somewhat agree	23.43	86
Somewhat disagree	3.27	12
Strongly disagree	2.18	8
Total		367

The overall data are represented in Chart 5 below.



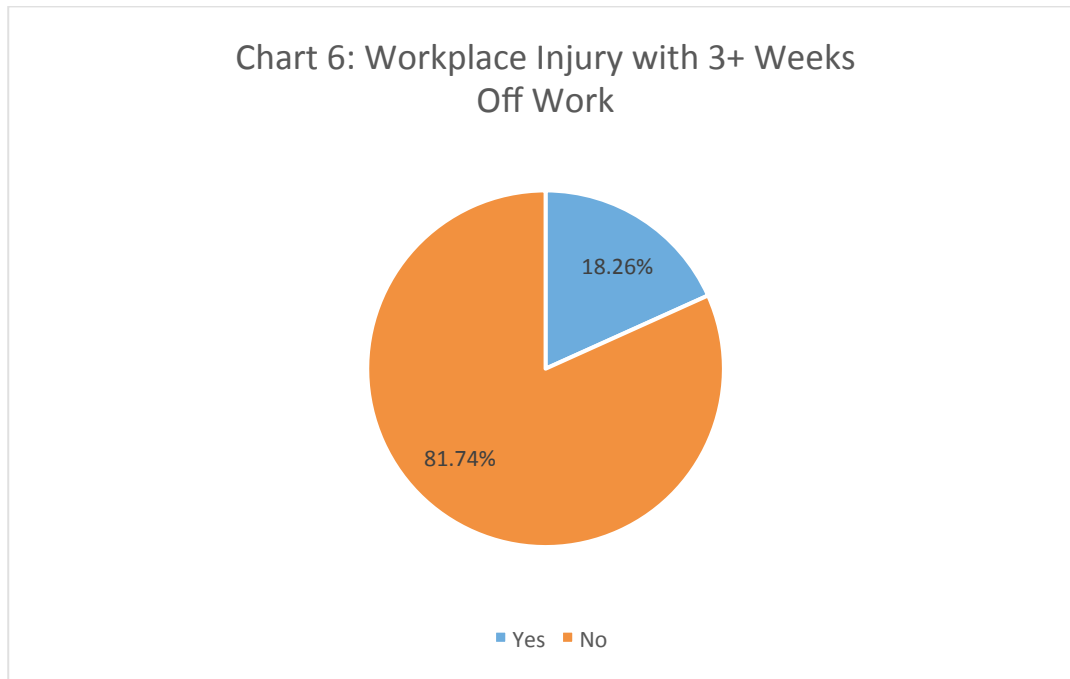
Question 6: Have you ever been injured at work requiring 3 or more weeks off?

81.74% of the total 367 participants who responded to this question, reported no injury at work requiring 3 or more weeks off.

Respondent numbers in each category were as follows:

Answer Choices	% Responses	Respondent Numbers
Yes	18.26	67
No	81.74	300
	Total	367

The overall data are represented in Chart 6 below.



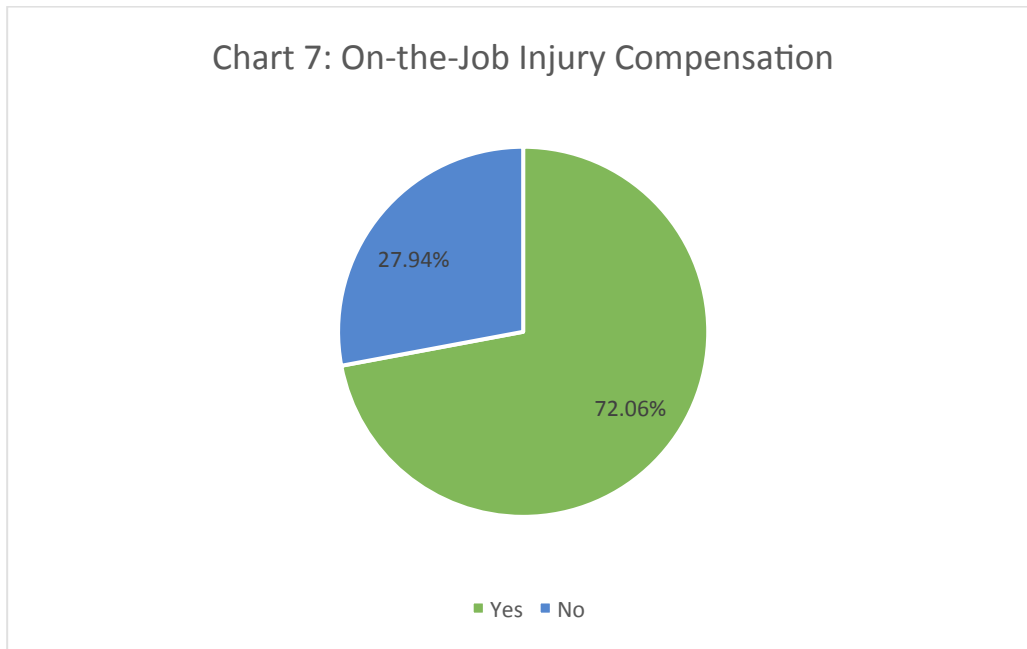
Question 7: When you were injured did you receive compensation from on-the-job insurance?

68 total participants responded to question 7, this number directly linked to the “yes” responses to question 6. A significant 72.06% reported receiving compensation from on-the-job insurance during the work injury related time off.

Respondent numbers in each category were as follows:

Answer Choices	% Responses	Respondent Numbers
Yes	72.06	49
No	27.94	19
	Total	68

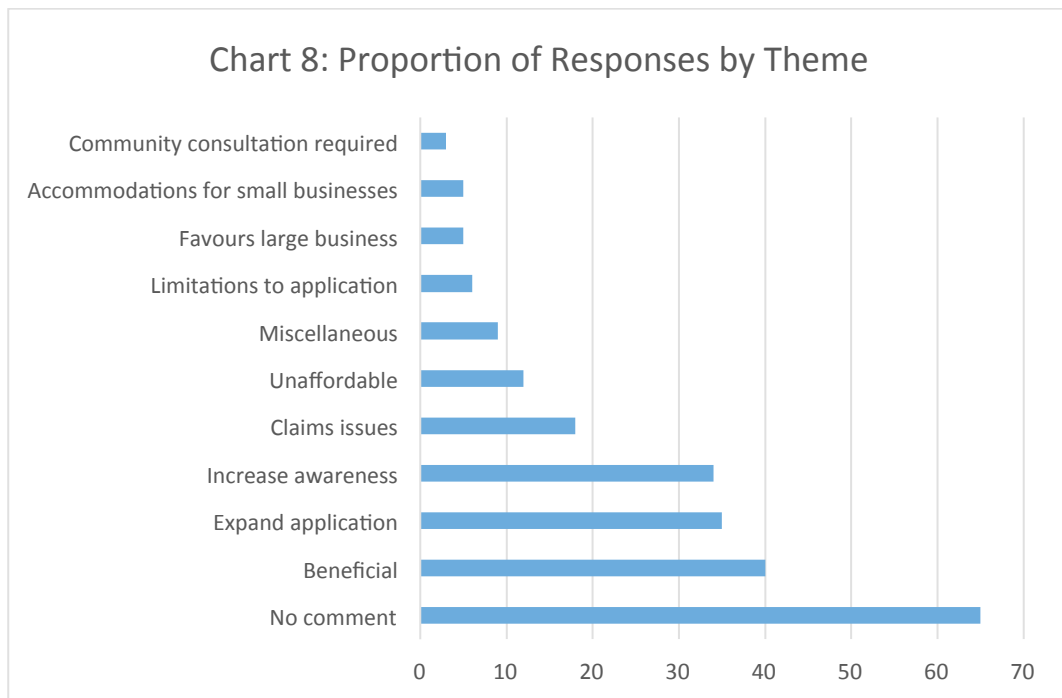
The overall data are represented in Chart 7 below.



QUESTION 8: Would you like to add any comments about Mohawk Self-Insurance?

Of the total 367 survey participants, 231 provided qualitative reports in response to question 8. Comments were sorted into 11 overall themes, with 1 “No Comment” and 10 unique categories emerging from analysis of the data.

The overall responses per theme are depicted in Chart 8 below. This is followed by a discussion of each theme and collation of the total comments related to the theme. All the comments are reported exactly as written by the respondents, with no modification.



DISCUSSIONS

THEME 1: Community Consultation Required

Three respondents indicated an appreciation for consultation and/or identified a need for further consultation to be conducted in order to ensure the fit of MSI for businesses and employees. The comments are listed below.

- Glad MCK is consulting the community. Self-employed people and business owners can barely afford to keep the door open and insurance adds extra cost to provide to employees. I don't like the one-size-fits-all approach, because some people might not want it. Do more consultation with business owners, not just advertising on the radio. Approach businesses to allow them to ask questions.
- It would be good to go around to each business to see if they would insure their employees. The employers should take more steps to insure their employees.
- I really feel that Kahnawà:ke should have this figured out by now, in terms of ensuring all employees are covered for on the job insurance.

THEME 2: Accommodation Required for Small Businesses

Five respondents indicated, in varying measures, sentiments relating to the need for MSI to be adapted to support small businesses. The comments were:

- They need to have a better plan for small businesses. Larger establishments have better things in place and it's not as fair for smaller business.
- I would like to see more info out there about MSI. Provide more information to small businesses on how to access it for workers. Have more information about the difference between CSST and MSI. I had to call and ask a lot of questions when I was assisting a client because I didn't know enough about it.
- I think it is a good idea to have it strongly recommended for people who do labour intensive work, but not necessary for smaller businesses whose risk is low and it can be an expense for a small business that could be detrimental.
- I think it's a good thing for certain types of businesses, and am concerned of the costs for a small business.
- I think the major organizations can participate but the smaller businesses shouldn't be forced; they should have the option.

THEME 3: Favourable Only to Large Businesses

A common perception among five respondents was that the MSI is more favourable towards large businesses. Thus, calls were made, by a significant number of respondents in the category, for plans to support small establishments in order to increase employee enrolment. Comments made were:

- I can see it for larger businesses, like construction but not for smaller businesses. They don't make enough money to be able to pay into it. I'd rather see them make unemployment mandatory instead.
- I understand some small businesses would not be able to afford the coverage but the larger businesses should definitely cover their employees. Different premiums for different types of business.
- Mom and Pop shops cannot afford to offer MSI. MSI is killing small businesses. It's too expensive.
- Too expensive for the smaller businesses in town to afford.
- I had looked into it, and as a small business owner you cannot forecast the financial future and we thought it was too expensive. Also, we are low risk and have only part-time employees.

THEME 4: Limitations to Application for All

Six respondents reported the need for flexibility and choice especially with regard to insurance provider. The comments are listed below.

- I think mandatory is too strong, there should be options. not all businesses should have to enrol.
- I think it's a great initiative but to get everyone on board will be a hard sell, especially the under the table businesses.
- I think for some jobs it should be mandatory but other jobs that are not so dangerous they shouldn't be forced to have it.
- I think offering an incentive to offer MSI is a better alternative than making it mandatory.
- I have no problem with MSI, and I feel that employers should be required to cover employees but not necessarily MSI. There are other options. The best option should be used.
- I don't think all Businesses need to pay into MSI. Not all businesses have a high risk for injury. ex: If you work full time from home, or an office.

THEME 5: Miscellaneous

Nine responses were very diverse and are therefore categorized as miscellaneous. The comments were:

- Even though I'm retired I did construction years ago and I saw a need for it then and now.
- I'm retired but I volunteer for a lot of organizations. I see the need for it, but at the same time I'm old school. When I worked when I was younger I didn't have such benefits. If I was injured I still went to work, or I didn't get paid.
- MSI cannot guarantee business owners that CSST won't conflict with our own community insurance.
- There should be occupational health and safety program that MSI should be preparing for the organizations. MSI had recommended that organizations develop their own, but it should come from them so we're all on the same page.
- It doesn't consider salary earnings and maxes out at a certain amount. Consideration must be given for individuals who earn a larger salary.
- I'm concerned there could be manipulation of the system.
- Does MSI cover preventative leave for illnesses. What is the level of monitoring for people who are benefiting from MSI, what is the level of monitoring for non-native vs Kahnawà:keronon?
- I never had to use it, but I can see that there are certain jobs that are more high risk, so they should have it (MSI).
- The cost for businesses is a huge factor. Protecting the worker is a good idea. Regulations for bringing buildings/equipment up to code could be a huge financial factor for businesses. Are we going to find ourselves in a bureaucratic quagmire?

THEME 6: Unaffordable

Twelve respondents reported concerns regarding the cost of MSI being too high and beyond the access of various sectors of the community. The comments were:

- Mom and Pop shops cannot afford to offer MSI. MSI is killing small businesses. It's too expensive.

Theme 6 continued

- I don't like seeing the rates keep going up. Seems like some people abuse the system. Also, I don't know about enforcing it, some small start-up businesses maybe can't afford to offer it.
- Sometimes things are not covered all the way and it's not clear as to why; too many loopholes. The rates are very high, and you always have to pay the same rate every year even if you never had to file a claim. I don't find that fair.
- The premiums are very high for the benefits you offer. I would like to see where all the money goes. They say it goes public but they never disclose it.
- I had looked into it, and as a small business owner you cannot forecast the financial future and we thought it was too expensive. Also, we are low risk and have only part-time employees.
- I had to get it when we self-contracted to build our house and the purpose was to save money, but I found it very expensive.
- It's an excellent idea, but it would need a stable financial foundation to keep it sustainable. The cost to employers and employees. It must be kept independent from MCK.
- It might be too costly for the smaller businesses in town to have to pay into MSI. There needs to be an in-town discussion about the specifics, to get more information about MSI out there.
- I remember having to pay this when I built my house (for the contractor) and I recall it being very expensive. This is a deterrent for me.
- I heard 1-2 people who got injured on the job had a hard time to collect benefits. It makes me wary about MSI, but I hear this is the case with most insurance companies. They want your money but it's a hassle to get it.
- I think that it needs to be more affordable or make the benefits of having it more known/prominent. I don't agree that a business has to close because they cannot afford to get MSI for their workers.

THEME 7: Claims Issues

Another theme that emerged from the study analysis was with regard to insurance claims. Eighteen respondents expressed experiencing either delays with or failure to receive MSI claim benefits. The comments are listed below.

Theme 7 continued

- It needs to be clear on what you're covered for. The loopholes need to be closed and the coverage more inclusive. There's room for improvement.
- There should be a longer window for claiming an injury and applying for MSI benefits. I did not get my benefits because I did not file my claim the same day it happened and I don't think that's right.
- I am concerned that when making a claim the time it will take to receive a payment will be lengthy. And what happens if employees are not from Kahnawà:ke are they entitled to MSI benefits or are employers forced to pay into CSST?
- The claim process was not very well explained - on how it was calculated or what I was entitled to. The communication between MSI and my employer was not good, the forms my employer gave me to complete were not up to date.
- Some businesses can't afford it. When I collected, the amount maxed out and it didn't cover what was "advertised" or told to me. It didn't cover the percentage of my salary. I am glad I am covered but wish it wouldn't be maxed out.
- I got injured late in the afternoon and a supervisor told me I had to speak to Human Resources. I wasn't told to go to the clinic right away which I should have done. I went to a chiropractor and I was then told that wasn't covered. My supervisor didn't have enough information to direct me in the right steps. Organizations need to be more informed in the correct process, etc. Not just heads, but middle managers.
- Hard to get them to return calls, to answer questions. I've called several times and have had no luck getting information. The cost is also very high and a deterrent. A group plan for a company would also be something to consider. As for making it mandatory, how will they enforce that? People will get mad and not do it.
- I find it's not very clear what you are entitled to. In my own experience I had to hear from others who had to use MSI that I could have submitted receipts for certain things, etc. I should have heard that from the MSI staff themselves. They need to be 100% clear and transparent.
- I was doing massage before for one of the poker houses and it wasn't covered. I feel like we were never informed about it either way.
- Always seems to be a loophole to get out of paying.
- There are too many loopholes that they have to try and get out of paying you full benefits.

Theme 7 continued

- I think it's a good idea. From my observation there seemed to be no consistency when trying to make a claim, and trying to get into contact with staff. There was no succession planning in their workplace in the event that staff is off.
- From what I heard, the length of time (of benefits paid) is not long enough. It's too short. That's my only concern.
- I was hurt at work and couldn't see a doctor right away. Sometimes it is difficult to see a doctor and I found this to be a barrier to getting MSI.
- I've dealt with MSI on a professional level, having to file claims for employees. While I agree that everyone should have it, I've seen that sometimes MSI doesn't want to pay certain claims. The same rules need to apply as CSST. No picking and choosing and rules applied fairly.
- There should be a longer window for claiming an injury and applying for MSI benefits. I did not get my benefits because I did not file my claim the same day it happened and I don't think that's right.
- I've heard of cases where someone who was injured and was only receiving a percentage of their salary. When they inquired at CSST they were told they would have received 95% of their salary. This makes me wonder where the other percentage goes? People really need to be aware of their options and what they are entitled to.
- I am covered by private insurance. My husband is forced to pay into it because he is an employer (construction) but when he needed to make a claim he did not due to the negative feedback he has heard from friends and community members on the processing delays and bureaucracy.

THEME 8: Increase Awareness/Provide More Information

Knowledge of the existence of MSI was reportedly low, with 34 participants claiming no prior information of the Insurance program. Various respondents in this category called for the creation of more awareness and information regarding the insurance and its associated benefits, across the population.

- There should be an information booklet passed out to the community, that way everyone would be more informed about what you have to offer.
- You could probably give out more information on your benefits that you offer, about costs and such.

Theme 8 continued

- There should be more awareness to let employees know about MSI and what they are entitled to under this benefit. Also, as a self-employed person I didn't know that I could even get it.
- I think it should be user friendly; where is the information on the product/services? I am currently participating in the ACE program and I am not sure if I am covered, should there be a card or number given for your policy.
- There needs to be more information put out to the community, especially business owners.
- Promote it more; give out more information especially to the younger generation.
- There needs to be more awareness and more information. People need to know your rates and what you offer; what they are entitled to.
- They need to put more information out there.
- Why do we have Sun Life and MSI? Employees need to have a clear explanation of what both insurances cover.
- There should be more awareness to let employees know about MSI and what they are entitled to under this benefit. Also, as a self-employed person I didn't know that I could even get it.
- An awareness campaign needs to be done. People need to know why they need it. Send packages to ALL businesses.
- Can cigarette factory workers be insured? I have been injured at work but couldn't take time off because I wasn't insured and I would likely lose my job.
- I don't know much about it.
- If there was more information promoted on the coverage and what it includes that would be great.
- I am covered but not aware of what the coverage includes.
- Cannot objectively comment. Can MSI compare to CSST? I would need to know more about the coverage to make a comment.

Theme 8 continued

- Although I am covered by MSI I don't know much about it. I believe it needs to be communicated more to the community on what it is. This should be ongoing and not just a one-time thing. It needs to be kept fresh in peoples' minds.
- There should be a campaign to get information out to everyone who's entitled to benefits if needed. I was injured before but didn't know I had it, so I just went back to work.
- If I was working, I'd like to be knowledgeable about it and get the employees feedback and be able to make an informed decision. I think it's important for our self-determination.
- I would like to see more information about MSI before I would make a definitive decision.
- More information is needed, I work for MCK and I am still not sure what my benefits are.
- Make available all information available online with access to the general public.
- I don't know much about it. Is it just for injury or will they be integrating more benefits (like EI) for those businesses who are not registered with Quebec.
- Although I am covered by MSI but I am not clear on what my coverage includes. An update to employees who are covered should be done on a regular basis, regarding rates and coverage.
- I think it should be more visible. They need to do more of a campaign to inform community to entice people to use the product. Should look into unemployment also. People don't want outside gov't in our business. I do believe we should have something in place. People need to know the difference between MSI and CSST. How are the rates calculated and who decides this? Inspectors should be trained in the specific jobs they are inspecting i.e.: cig factory, construction sites, restaurant, offices
- It's a good idea but I would like to know more about the product.
- I don't know anything about it. I'm an older person who is retired.
- I wish I knew more about it.

Theme 8 continued

- Maybe it should be advertised more. I spoke with CNSST when I went on preventative leave and they had no idea about MSI. No one was able to tell me I needed to go on MSI. I didn't know it was an option or what I needed to do to get it.
-
- Maybe give more targeted information for self-employed people. I am self-employed and I called once and got really vague answers.
- I don't know much about MSI, but if I decide to go with MSI, will other MERCS be reduced accordingly? If you're already paying CSST why would you pay double?
- I've always known that I had it through my work, but luckily, I never had to use it so I don't really know the ins and outs of MSI.
- Advertise more about MSI benefits.
- There should be a community discussion before any laws get passed. As a contractor I have lots of questions.

THEME 9: Expand Application to Cover All

Thirty-five respondents indicated a strong value for MSI and the need for its coverage to extend to enable access for all. The comments were:

- Great job; Speaking from experience, everyone should have it.
- Everyone should be entitled to MSI. It is paramount for all. Whether you're paying out of your cheque or not, it is still good to have.
- It should be mandatory to insure employees with MSI
- I was covered by MSI in the past and it's essential. The employees should have it. I really think it's super important for employers to offer it.
- Everybody should be on it, especially if you are the main income for your family.
- I had heard one of the cigarette factories offered it, and one of my patients had to go on preventive leave (who was pregnant) and was really glad. I would hope that everyone would offer this.

Theme 9 continued

- MSI being mandatory to have depends on what work you are going into and what you want for your family. I was a professor and taught at home and abroad and I appreciated it.
- It should include the tobacco industry. It exercises our independence and jurisdiction. It can create jobs. The coverage is broad and inclusive. The challenge would be getting all on board. Will the court of Kahnawà:ke be able to hear these types of cases? Enforcement will be challenging.
- Online payments would be a good thing before making the coverage mandatory.
- We should take care of our own and everyone should be covered in the event of injury.
- I hope that all Kahnawà:ke businesses would insure their employees.
- I believe that our jurisdiction needs to assertive and ALL businesses, organizations, gov't bodies operating on our territory should have to comply. The hospital should be forced to take it also; it will be stronger if all participated. It works well and is a good system.
- All businesses should participate
- I think all businesses should have to pay into MSI
- All businesses should have MSI for their employees.
- All business in town should have their employees on it, for the employer's sake.
- I think everyone should have it. I keep planning on asking if I'm covered in my p/t position. Having done this survey, I intend on finding out asap.
- I think everyone should have it!
- I think it should be mandatory for all employers to insure their employees.
- I think it's a good idea to make it mandatory.
- I believe everyone should have it in Kahnawà:ke.
- I think it's important that the tobacco industry should be the first to cover their employees.

Theme 9 continued

- I think every employer should offer it to their employees especially the cigarette factories.
- In principle, I strongly agree all employers should look after their employees. Especially if there is a heightened risk of injury.
- Every employer should offer MSI
- I do agree that it should be offered for all jobs that have higher risk of injury. For example, cigarette factories.
- It should be for everyone, waitresses and small businesses.
- I think all businesses even smaller ones should insure their employees with MSI, sometimes you're out of work for weeks due to an injury with no pay, it's not right.
- It's a good thing, all businesses should have it. I know a worker who was injured very badly and was shocked to learn he didn't get any compensation. I think everyone should have it.
- Not all employers have profit margins to allow them to offer this. If you make it optional not all will do it. But if you make it mandatory, enforcement will be difficult. Also, making someone offer it may mean hiring fewer workers (thus more unemployment).
- I think employees should be insured if they work in a job with a high risk for injury. ex: cigarette factories
- If the employer pays into MSI, MSI should cover every injury related to that specific job. ex: Radio stations....MSI should cover Laryngitis.
- I would like to see everyone covered in town by MSI

THEME 10: Beneficial

The second largest category, a total of forty participants identified the Insurance program as beneficial, for various reasons which included personal benefits, a sense of security for self or employees and a general sense of community safety with the existence of the services in the community. A number of respondents indicated the need for the MSI to be made mandatory for businesses, especially those engaged in high-risk jobs with a higher potential for workplace injuries. Comments are listed below.

Theme 10 continued

- MSI is a very good to have for jobs that have high risk for injury.
- I was satisfied when I had to use it because I received 75% of my salary and covered me right until I returned to work.
- User friendly
- When I paid it for my employees a long time ago, it was very expensive for my small business but it ended up benefiting them and I was happy.
- Very good to have.
- MSI is important to have to fall back on if needed.
- I'm glad I am insured at work
- I think it's great!
- I've dealt with MSI before and they are very professional. I've also dealt with CNSST and MSI is better. It's a great service that we have here in town.
- It's a good thing to have in Kahnawà:ke.
- It's good for everybody
- MSI is a very good to have for jobs that have high risk for injury.
- I know accidents happen at work and it is a good thing to have.
- I was not injured but had to go on MSI when I was pregnant as I was high risk.
- I know people who have had to use it and they were happy with it.
- I think it's a very good thing
- I think it's a good idea for employers to protect their workers.
- Doing a great job!
- It's a good thing, I have had to use it. It was quick and easy to use.
- It's a good benefit and all employers should have it.

Theme 10 continued

- It's good to have to protect people. If you say no today you may be sorry tomorrow.
- The dealings I had were thorough and professional.
- It's a good thing to have in Kahnawà:ke.
- It's a good benefit and all employers should have it.
- It's a good idea. I am covered by CSST at the KMHC.
- The whole system ran smoothly when I had to use it. I asked questions and got answers quickly. I think everyone should be covered by them (in town)
- It's beneficial even though the cost. It helps our own from our own.
- I had it before when I used to work for the town. I never had to use it, but I know people who have. It's important to have, if you get hurt and don't have it, what do you do when you have bills to pay?
- I had to use it when I was pregnant and needed time off. I have no complaints, everything went smooth.
- It's very good quick and easy. I had to use the coverage and was satisfied.
- It is a very good idea and every business should have it.
- Satisfied with the service.
- It helped me when I needed it.
- Everyone should have it. It's a benefit for the employee and employer, so I'm all for it.
- I was off work for three days and the process was quick and easy.
- I think it's an excellent idea for all workers to be insured.
- I had to put a claim for 2 weeks and the process was easy.
- I'm satisfied.
- It's a great benefit.

Theme 10 continued

- MSI is doing a great job! It was a blessing to have MSI, so helpful, better than Sun-Life

THEME 11: No Comment

The largest respondent group in the qualitative category, sixty-five participants chose not to leave a comment.

- END

APPENDIX - A

Mohawk Self-Insurance (Complete)

Kwe,

PlanIT Consulting and Communications is an independent Kahnàwa:ke business. We have been contracted to conduct a neutral and confidential survey on Mohawk Self-Insurance also known as MSI, which is on-the-job injury insurance.

MSI is administered by the Kahnawà:ke Labour Office, a department of the Mohawk Council of Kahnawà:ke.

The purpose of this survey is to determine the opinion of those on the Kahnawà:ke Kanien'kehá:ka Registry, on declaring MSI a mandatory benefit for all who work in Kahnawà:ke.

The survey contains 8 questions and will take about 5 minutes. Would you be willing to participate?

Thank you, we will now start with the first question:

*** 1. To what extent are you aware of Mohawk Self-Insurance?**

- Very aware
- Somewhat aware
- Somewhat unaware
- Not at all aware

*** 2. Do you work in Kahnawà:ke?**

- Yes
- No

Mohawk Self-Insurance (Complete)

3. In what capacity do you work in Kahnawà:ke?

- Full-time
- Part-time
- Self-employed

4. Are you covered for on the job injury through MSI (by your employer)?

- Yes, I am covered by MSI
- I am uncertain, but believe I am COVERED
- I am uncertain, but believe I am NOT COVERED
- No, I am not covered by MSI

* 5. To what extent do you agree that all employers should insure their employees with MSI?

- Strongly agree
- Somewhat agree
- Somewhat disagree
- Strongly disagree

* 6. Have you ever been injured at work requiring 3 or more weeks off?

- Yes
- No

Mohawk Self-Insurance (Complete)

7. When you were injured did you receive compensation from on-the-job insurance?

- Yes
- No

Mohawk Self-Insurance (Complete)

8. Would you like to add any comments about Mohawk Self Insurance?

Thank you! That concludes our survey. For your information, the results of the survey will be a resource for the Community Decision Making Process to determine a final decision.

As a participant, you have the chance to win 1 of 3, \$50 Shop Kahnawà:ke Gift Certificates. If you would like to be entered please click [here](#) to be taken to a separate window.

Please remember to click 'Done' at the bottom of this page to submit your responses.