

**From:** "Robert Vosters" <rvosters@mynetset.ca>  
**To:** <ratemodelreview@wcb.mb.ca>  
**Date:** 11/05/2014 10:30 PM  
**Subject:** Rate Model Review & Stakeholder Consultations

Hello,

I wish to submit these concerns / comments regarding the WCB program.

First; I am the Director and sole Shareholder of GTP Food Club Inc; a market garden venture that sells farm produce directly to the public (ie. GTP = Gate to Plate). I am very small in size and have just recently started operation. The past 2 years I have had 1 - 2 employees working part-time during the summer months (May to Oct). Salaries to-date have yet to exceed \$2,000 per year.

My concern (displeasure) with the WCB system thus far is it's unfair cost structure for start-up businesses, such as mine. I pay a flat \$100 rate even though my actual premiums would be far less. This places an unfair burden on very small enterprises.

Given there are thousands of small and smaller business, and that they far outnumber the very, very large enterprises, this rate model thus transfer a larger percentage of the costs of this system on smaller enterprises. Why should small enterprises subsidize large enterprises?

Here are my answers to some of the questions posed in your discussion paper:

Does treating all employers "the same" always result in all employers being treated "fairly"?

(A) No.

Should small employers contribute to the cost of administering the system based on a different formula that reflects the relative size of the employer?

(A) Yes.

Should employers be treated identically by the rate model regardless of size?

(A) No.

Thank you for the opportunity to participate.

Regards,

Robert Vosters

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