

Alcantarillado: Libreria. Generalmente los mejores libros tienen parafrasear dudas y soluciones. Es un. A small but growing number of Canadian businesses are becoming insurers, offering workers and families lower rates and better coverage. A report out last week by the Canadian Centre for Policy Alternatives found that 14 percent of Canadian workers were employed by companies that did not offer workers' compensation coverage. That's up from 11 percent in 2007. In Ontario, the number went from seven percent to 14 percent in the same period. Nationwide, the report found the share of self-insured employers to have risen to 17 percent from eight percent in 2007, largely due to self-insurance becoming cheaper. "You'll find a growth pattern in the self-insured workplaces, as costs rise, then you'll find a sizable fraction of the self-insured workplaces that look for ways to save money," said Karen Wehrle, one of the report's co-authors. About one in 10 Canadian businesses employ fewer than five workers, while about a quarter have between five and 20. Some of the big insurance groups that sell workers compensation coverage do charge higher premiums to small businesses. Insurance analyst Parash Ghosh says he was recently surprised to see some small business insurance policies drop from about 50 per cent to 60 per cent of risk. "I thought these premiums would go away," Ghosh said. Making risk worth it Tom Shannon, the president of the Insurance Bureau of Canada, says that the big insurance companies can drop out of the market because of "complacency" but it still makes sense to sell workers' compensation insurance to small companies. "You look at it from a risk-reward calculation. You can either see a small number of catastrophic events in a year or you can sell it to a large number of small companies who never have a claim," Shannon said. The Insurance Bureau of Canada says the insurance sector is challenged by competition among the large players and the drop in unionization of the economy. Shannon says there are fewer unionized work forces in Canada to bargain for good wages. The bureau also warns there are "unique risks" posed by employees who are self-employed. "Employers can drop their insurance and they can charge premiums that are riskier," Shannon said. Ghosh says the reason there are more self

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