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MSI History and Information

We must remember that it was the business owners of Kahnawà:ke that requested the development of our own workers compensation, this was not imposed by MCK.

What is MSI? Mohawk Self Insurance is a Workers Compensation Program that provides financial and social benefits in the event of a work-related injury, death or occupational disease.

What is CNESST? CNESST (Commission des normes, de l'équité, de la santé et de la sécurité du travail) is the Québec Worker's Compensation Program Before 2016 CNESST (Commission des normes, de l'équité, de la santé et de la sécurité du travail) was known as CSST (Commission de la santé et de la sécurité du travail).

MSI (Mohawk Self Insurance) history goes back to 1981 when a local Native contractor working on the Mercier bridge was visited by CSST inspectors. Thirty-eight (39) years later, MSI is thriving.

MSI started when local contractors kicked the CSST inspectors off the job and approached MCK to get rid of CSST from the reserve and to start our own workers compensation coverage.

In Quebec it is mandatory by law that every worker is automatically covered by CSST in the event of a work-related injury, death or occupational disease. It is also mandatory by law that every business enterprise pay a premium for this coverage.

In the beginning, MSI covered only Kahnawa'kehró:non workers, later on that coverage was extended to non-native workers working in Kahnawà:ke. CSST coverage did partially remain in Kahnawà:ke for certain non-native businesses renting or conducting business in Kahnawà:ke. Example: Kateri Memorial Hospital, Kanawaki Golf Club, CP Rail tower operations to mention a few.

Beginning in 2006 MCK met with the Quebec government, specifically for labor and workers compensation coverage. Eventually those negotiations resulted into the 2014 Quebec/Kahnawà:ke labor agreement. January 1, 2018 was the official start of the MSI-CNESST agreement.

The new latest agreement is this: MSI is the only recognized workers compensation in the territory of Kahnawà:ke, all businesses both native and non-native owned are to pay their Worker's Compensation premiums for both native and non-native workers to MSI.(Does this mean non-native businesses pay MSI Worker's Compensation premiums?)

- When a claim is made by a native worker in Kahnawà:ke, it is administered by MSI.
- When a claim is made by a non-native worker in Kahnawà:ke it is administered by CNESST.
- These agreements were made to protect Kahnawà:ke's jurisdiction and the taxation rights of Kahnawà:ke workers.
- CNESST inspectors are not allowed to randomly visit or inspect any Kahnawà:ke business. The KLO (Kahnawà:ke Labor Office) Occupational Safety and Health department handles all inspections.
- Last 20 years 1351 claims, \$7.4 million in benefits paid out