

## Workers' Compensation Benefits Paid for the Year 2002 (in millions, current \$)

	BC <sup>1</sup>	AB <sup>2</sup>	SK <sup>3</sup>	MB <sup>4</sup>	ON <sup>5</sup>	PQ <sup>6</sup>	NB <sup>7</sup>	NS <sup>8</sup>	PEI <sup>9</sup>	NF <sup>10</sup>	Total
<b>Wage-Loss Compensation</b>											
Short-term and Long-term Disability	571.726	543.817	102.101	89.664	1,442.000	198.369	68.462	114.411	11.150	66.278	3,208
Loss of Earnings (ON)					504.000						
Income-replacement (PQ)						862.963					
Total Wage-Loss Compensation	571.726	543.817	102.101	89.664	1,946.000	1,061.332	68.462	114.411	11.150	66.278	4,575
<b>Medical and Rehabilitation</b>											
Health Care	179.827	167.397	47.697	29.319	347.000	262.093	34.088	34.424	3.373	31.998	1,137
Rehabilitation	79.270	34.592	15.702	3.744	0	50.816	0 <sup>7</sup>	2.699	1.025	2.078	190
Total Medical and Rehabilitation	259.097	201.989	63.398	33.063	347.000	312.909	34.088	37.123	4.398	34.076	1,327
<b>Other</b>											
Survivor Benefits	57.782	39.316	10.660	14.349	140.000	39.167	8.547	16.537	0	7.042	333
Labour market re-entry (ON)					166.000						
Economic and social stabilization (PQ)						13.683					
<b>Total Compensation Benefits Paid (\$millions)</b>	<b>889</b>	<b>785</b>	<b>176</b>	<b>137</b>	<b>2,599</b>	<b>1,427</b>	<b>111</b>	<b>168</b>	<b>16</b>	<b>107</b>	<b>6,415</b>
Average premium rate per \$100 of payroll <sup>11</sup>	1.88	1.64	1.65	1.53	2.13	1.83	1.86	2.50	2.34	3.50	
2002 employed labour force participants (thousands) <sup>12</sup>	1,973.108	1,673.592	481.917	567.017	6,067.600	3,592.783	345.858	428.275	67.067	214.267	15,411.484
Percent of workforce covered (AWCBC) <sup>11</sup>	93.5	82	71.4	66.4	67.2	93.7	93.9	70.6	86.6	97.0	79.9
Number of employees covered (thousands)	1,844.856	1,372.345	344.089	376.499	4,077.427	3,366.438	324.761	302.362	58.080	207.839	12,274.696
Benefits paid per covered employee (\$)	481.67	572.10	511.96	364.08	637.41	423.92	342.09	555.86	267.70	516.73	467.35

### Notes:

1. British Columbia data come from note 7 of the Financial Report for 2002.

2. Alberta data come from note 9 and note 15 of the Financial Report for 2002.

3. Saskatchewan data come from note 9 of the Financial Report for 2002 and other data from the WCB (personal communication).

4. Manitoba data come from note 10 of the Financial Report for 2002.

5. Ontario data come from note 8 of the Financial Report for 2002.

6. Quebec data come from p. 50 of the Rapport d'activite 2002. Quebec uses different categories for "benefits paid".

As a result, Quebec's reported results were apportioned to the table categories where possible. For example, bodily injury and permanent disability benefits were placed under short- and long-term disability.

Death benefits were placed under survivor benefits. Income replacement could not be apportioned and therefore was pulled out as a separate category within the table.

7. New Brunswick data come from note 7 of the Financial Report for 2002. In New Brunswick, the short-term disability category also includes rehabilitation benefits ("Short-term disability and rehabilitation").

8. Nova Scotia data come from note 9 and note 13 of the Financial Report for 2002.

9. PEI data come from note 7 and note 12 of the Financial Report for 2002.

10. Newfoundland data come from note 8 and note 17 of the Financial Report for 2002.

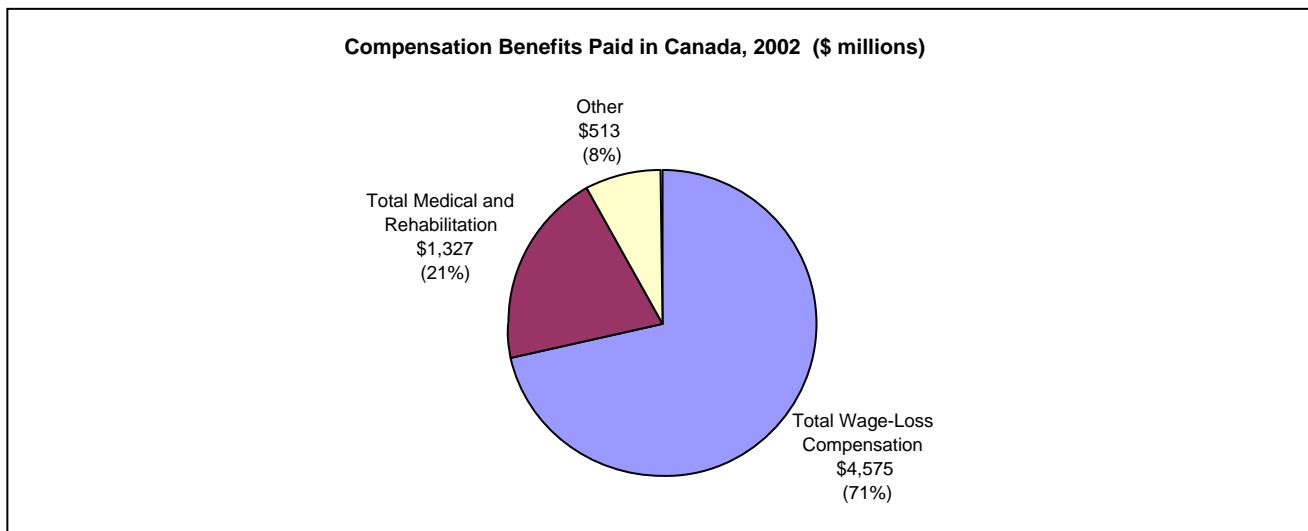
11. Average premium rate and per cent of workforce covered (AWCBC) are taken from the AWCBC Key Statistical Measures - 2002.

12. Provincial 2002 employment is provided by Statistics Canada and represents annual average number employed workers age 15 years and over. These data are taken from the following CANSIM II series:

BC - V2064701; AB - V2064512; SK - V2064323; MB - V2064134; ON - V2063945; PQ - V2063756; NB - V2063567; NS - V2063378; PEI - V2063189; NF - V2063000.

## The facts on compensation benefits paid across Canada

- In 2002, \$6.42 billion in workers' compensation benefits were disbursed across Canada to compensate injured workers and to provide them with health care treatment and rehabilitation.
- The majority of the benefits paid were wage-loss compensation, which includes long- and short-term disability (over \$4.5 billion)
- Payments for medical and rehabilitation services provided to injured workers totalled over \$1.3 billion.



\* It is important to note that the definitions of benefit categories may vary across provinces.

- The number of employed persons in the Canadian labour force in 2002 consisted of 15.4 million people, and 80% of those workers (12.3 million) were covered by workers' compensation if they are injured on the job. This implies that 3.1 million workers were not covered.
- Across provinces, the proportion of the labour force covered by workers' compensation, ranged from a low of 66.4 per cent in Manitoba to a high of 97 per cent in Newfoundland. In Ontario, an estimated 67.2 per cent of the labour force was covered.
- The average amount of benefits paid per insured employee ranged from a low of \$267.70 in Prince Edward Island to a high of \$637.41 in Ontario. The Canadian average<sup>†</sup> was \$467.35. These provincial differences are partially explained by differences between provinces in wage levels, differing employment mixes across industrial sectors, and differences in the existence and the levels of additional premiums to cover future liabilities.

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<sup>†</sup> Unweighted.

## **Where the data came from:**

The data for this fact sheet were compiled by Roman Dolinschi, Institute for Work & Health. The data were drawn from the Association of Workers' Compensation Boards of Canada Key Statistical Measures, 2002, and the 2002 financial statements from 10 of the provincial workers' compensation boards. While data on total benefits paid have been presented in the past, the data presented here break down the compensation benefits paid across Canada into their various components—wage-loss compensation, medical and rehabilitation services, and other (including survivor benefits and province-specific programs such as Ontario's Labour Market Re-entry Program). While this breakdown provides a comparison, caution must be exercised in the interpretation of these data as some Boards may define benefits payments differently and may allocate payments into different categories. The data represented are for both assessable and self-insured employers. The only exception is the province of Quebec where the board does not include claims costs and associated payments for self-insured employers in its liability valuation. As a result, the actual workers' compensation benefits payments made in Quebec are likely higher than those reported in the above table.

It is also important to note that the benefits reported here are those paid in 2002 for current and previous injuries. They are not "total costs" for injuries that year, which would include current and future costs of injury. Those costs can be found in the AWCBC annual report. In addition, the administrative expenses associated with processing claims are not included in the totals presented.

## **Related Institute research**

Campolieti M, Lavis JN. Disability expenditures in Canada, 1970-1994: trends, reform efforts and a path for the future. *Canadian Public Policy* 2000; XXVI(2):241-264.

The Institute has a number of experts who can discuss work-related health and disability issues. Contact Anita Dubey at 416-927-2260 ext. 2115 or by e-mail at [adubey@iwh.on.ca](mailto:adubey@iwh.on.ca) for more information.

The Institute for Work & Health is an independent, not-for-profit organization whose mission is to conduct and share research with workers, labour, employers, clinicians and policy-makers to promote, protect and improve the health of working people. The Institute has been providing research and evidence-based, practical tools for clinicians, policy-makers, employees and managers since 1990. It operates with the support of the [Ontario Workplace Safety & Insurance Board](#).

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