

Workers' Compensation Benefits Paid for the Year 2004 (in millions, current \$)

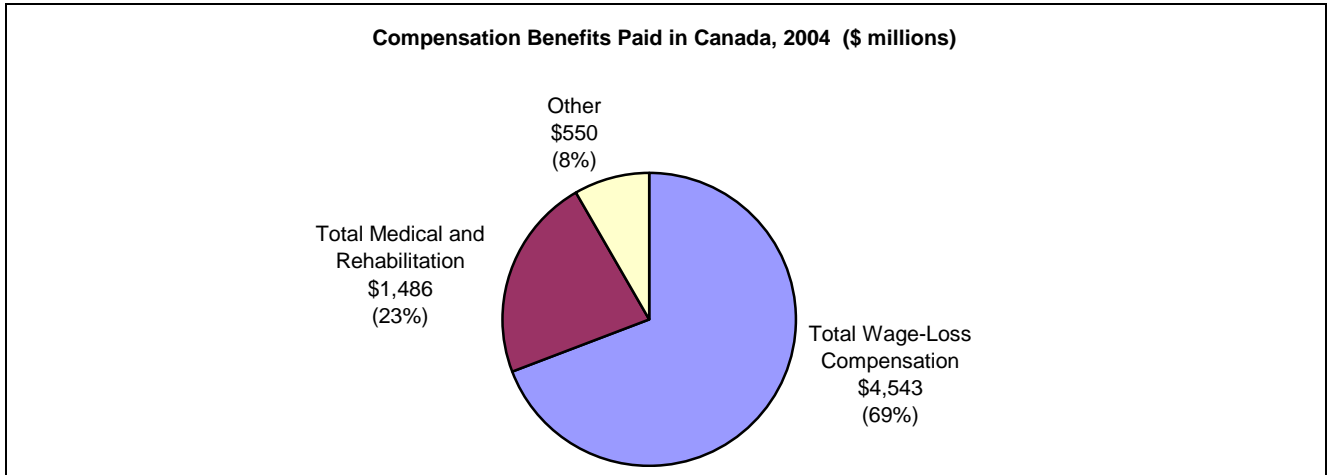
	BC ¹	AB ²	SK ³	MB ⁴	ON ⁵	PQ ⁶	NB ⁷	NS ⁸	PEI ⁹	NF ¹⁰	Total
Wage-Loss Compensation											
Long-term disability	364.032	122.596	41.472	43.914			33.728	68.003	7.483	41.490	
Short-term disability	234.084	175.894	65.710	50.432			38.662	47.762	3.391	26.602	
Short-term and Long-term Disability	598.116	298.490	107.181	94.346	1,342.000	192.327	72.390	115.765	10.874	68.092	2,900
Loss of Earnings (ON)					678.000						
Income-replacement (PQ)						965.228					
Total Wage-Loss Compensation	598.116	298.490	107.181	94.346	2,020.000	1,157.555	72.390	115.765	10.874	68.092	4,543
Medical and Rehabilitation											
Health Care	201.230	202.510	46.957	37.081	447.000	296.413	34.607	35.384	3.713	34.955	1,340
Rehabilitation	47.663	32.144	5.202	2.941	0	54.535	0 ⁷	1.436	0.897	1.602	146
Total Medical and Rehabilitation	248.893	234.654	52.159	40.022	447.000	350.948	34.607	36.820	4.611	36.557	1,486
Other											
Survivor Benefits	60.678	41.428	11.254	13.625	150.000	37.336	8.309	14.047	0	7.177	344
Labour market re-entry (ON)					194.000						194
Economic and social stabilization (PQ)						11.944					12
											550
Total Compensation Benefits Paid (\$millions)	908	575	171	148	2,811	1,558	115	167	15	112	6,579
Average premium rate per \$100 of payroll ¹¹	1.99	1.96	2.00	1.71	2.19	2.16	2.20	2.59	2.39	3.41	
2004 employed labour force participants (thousands) ¹²	2,062.808	1,757.925	479.767	576.717	6,316.958	3,681.158	350.200	442.308	66.892	214.242	15,948.975
Percent of workforce covered (AWCBC) ¹¹	93.1	82.8	76.1	65.0	66.9	93.7	95.2	71.1	90.6	97.0	79.7
Number of employees covered (thousands)	1,920.681	1,455.035	364.863	374.866	4,222.887	3,447.405	333.460	314.570	60.570	207.793	12,702.129
Benefits paid per covered employee (\$)	472.59	394.89	467.56	394.79	665.66	451.87	345.79	529.71	255.65	538.16	451.67

Notes:

1. British Columbia data come from note 7 of the Financial Report for 2004.
2. Alberta data come from note 9 and note 15 of the Financial Report for 2004.
3. Saskatchewan data come from note 10 of the Financial Report for 2004 and other data from the WCB (personal communication).
4. Manitoba data come from note 11 of the Financial Report for 2004.
5. Ontario data come from note 8 of the Financial Report for 2004.
6. Quebec data come from p. 50 of the Rapport d'activite 2005 (contains both 2005 and 2004 data) and Données d'exploitation 2004. 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 8 of the Financial Report for 2004. In New Brunswick, the short-term disability category also includes rehabilitation benefits ("Short-term disability and rehabilitation").
8. Nova Scotia data come from note 8 of the Financial Report for 2005 (which contains 2004 and 2005 data).
9. PEI data come from note 9 and note 13 of the Financial Report for 2004.
10. Newfoundland data come from note 9 and note 19 of the Financial Report for 2004.
11. Average premium rate and per cent of workforce covered (AWCBC) are taken from the AWCBC Key Statistical Measures - 2004.
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 2004, over \$6.5 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 (\$4.5 billion).
- Payments for medical and rehabilitation services provided to injured workers totalled almost \$1.5 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 2004 was 15.9 million people, and almost 80% of those workers (12.7 million) were covered by workers' compensation if they are injured on the job. This implies that 3.2 million workers were not covered.
- The average amount of benefits paid per insured employee ranged from a low of \$255.65 in Prince Edward Island to a high of \$665.66 in Ontario. The Canadian average[†] was \$451.67. 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.
- Across provinces the proportion of the labour force covered by workers' compensation ranged from a low of 65 per cent in Manitoba to a high of 97 per cent in Newfoundland. In Ontario, an estimated 67 per cent of the labour force was covered.

[†] Unweighted.

Where the data came from:

The data for this fact sheet were compiled by Roman Dolinski and Sudipa Bhattacharyya, Institute for Work & Health. The data were drawn from the Association of Workers' Compensation Boards of Canada Key Statistical Measures, 2004, and the 2004 and/or 2005 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 2004 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, 1970-1996: trends, reform efforts and a path for the future. Canadian Public Policy 2000; XXVI(2):241-264.

Mustard CA, Dickie C, Chan S. Disability income security benefits for working-age Canadians. Institute for Work & Health Working Paper 2007.

The Institute has a number of experts who can discuss work-related health and disability issues. Contact Anita Dubey at 416-927-2027 ext. 2260 or by e-mail at 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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