

## Workers' Compensation Benefits Paid for the Year 2005 (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>											
Long-term disability	374.126	126.052	44.032	43.516			34.342	111.395	7.385	44.608	
Short-term disability	236.050	157.618	61.051	51.909			40.445	54.661	3.727	26.261	
Short-term and Long-term Disability	610.176	283.671	105.083	95.425	1,330.000	188.281	74.787	166.056	11.113	70.869	2,935
Loss of Earnings (ON)					724.000						
Income-replacement (PQ)						989.856					
Total Wage-Loss Compensation	610.176	283.671	105.083	95.425	2,054.000	1,178.137	74.787	166.056	11.113	70.869	4,649
<b>Medical and Rehabilitation</b>											
Health Care	211.744	212.486	45.877	40.805	459.000	288.597	38.942	41.905	4.012	36.149	1,380
Rehabilitation	48.749	26.337	4.382	2.720	0	56.273	0 <sup>7</sup>	1.572	0.766	1.250	142
Total Medical and Rehabilitation	260.493	238.823	50.259	43.525	459.000	344.870	38.942	43.477	4.778	37.399	1,522
<b>Other</b>											
Survivor Benefits	61.410	38.515	10.469	13.649	162.000	38.419	8.550	14.030	0	7.103	354
Labour market re-entry (ON)					231.000						231
Economic and social stabilization (PQ)						10.569					11
											596
<b>Total Compensation Benefits Paid (\$millions)</b>	932	561	166	153	2906	1572	122	224	16	115	6767
Average premium rate per \$100 of payroll <sup>11</sup>	1.99	1.83	1.99	1.72	2.23	2.29	2.16	2.63	2.34	3.30	
2005 employed labour force participants (thousands) <sup>12</sup>	2,130.367	1,784.250	483.517	580.250	6,397.417	3,717.308	350.517	443.033	68.225	214.133	16,169.017
Percent of workforce covered (AWCBC) <sup>11</sup>	92.5	87.1	74.0	67.2	69.3	93.4	94.5	71.7	96.4	97.0	81.1
Number of employees covered (thousands)	1,970.376	1,553.190	357.706	389.870	4,431.491	3,470.479	331.273	317.611	65.748	207.667	13,095.410
Benefits paid per covered employee (\$)	473.05	361.20	463.54	391.41	655.76	452.96	369.12	703.89	241.69	555.56	466.82

### Notes:

1. British Columbia data come from note 7 of the Financial Report for 2005.

2. Alberta data come from note 10 of the Financial Report for 2005 and other data from the WCB (personal communication).

3. Saskatchewan data come from note 9 of the Financial Report for 2005 and other data from the WCB (personal communication).

4. Manitoba data come from note 10 of the Financial Report for 2005.

5. Ontario data come from note 8 of the Financial Report for 2005.

6. Quebec data come from p. 50 of the Rapport d'activite 2005 and Données d'exploitation 2005. 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 2005. 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 10 of the Financial Report for 2005.

10. Newfoundland data come from note 10 and note 20 of the Financial Report for 2005.

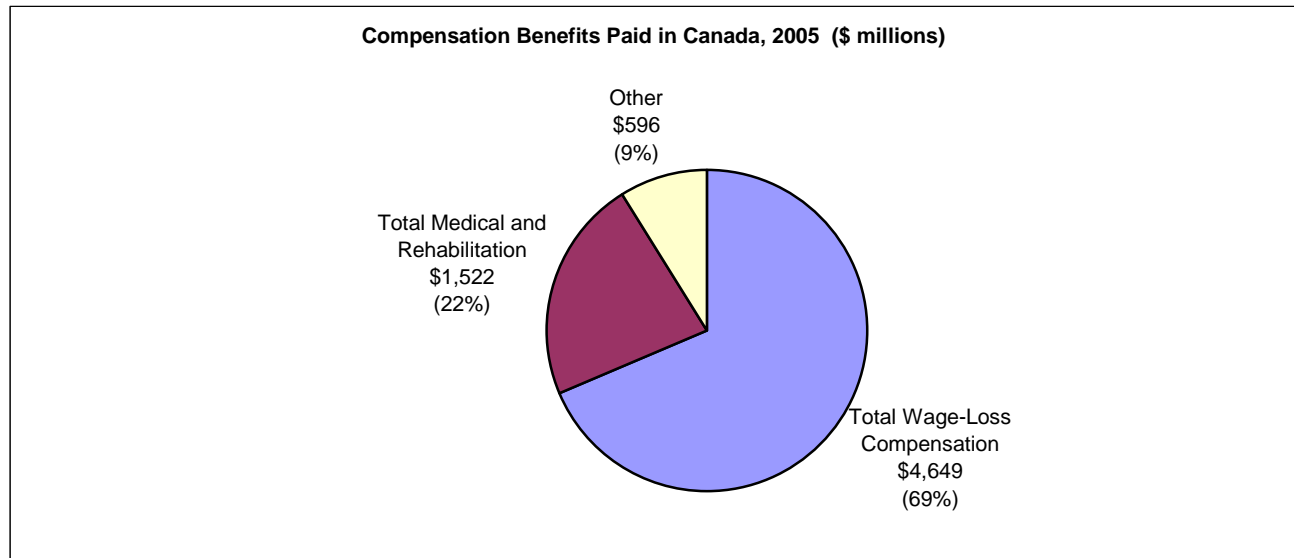
11. Average premium rate and per cent of workforce covered (AWCBC) are taken from the AWCBC Key Statistical Measures - 2005. The percent of workforce covered is not available for Quebec.

12. Provincial 2005 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 2005, over \$6.8 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 (\$4.6 billion).
- Payments for medical and rehabilitation services provided to injured workers totalled more than \$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 2005 was approximately 16.2 million people, and 81% of those workers (13.1 million) were covered by workers' compensation if they are injured on the job. This implies that about 3 million workers were not covered.
- The average amount of benefits paid per insured employee ranged from a low of \$241.69 in Prince Edward Island to a high of \$703.89 in Nova Scotia. The Canadian average<sup>†</sup> was \$466.82. 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 67 per cent in Manitoba to a high of 97 per cent in Newfoundland. In Ontario, an estimated 69 per cent of the labour force was covered.

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<sup>†</sup> Unweighted.

**Where the data came from:**

The data for this fact sheet were compiled by Roman Dolinschi and Sudipa Bhattacharyya, Institute for Work & Health. The data were drawn from the Association of Workers' Compensation Boards of Canada Key Statistical Measures, 2005, and the 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 2005 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](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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