

## Workers' Compensation Benefits Paid for the Year 2006 (in millions, current \$)

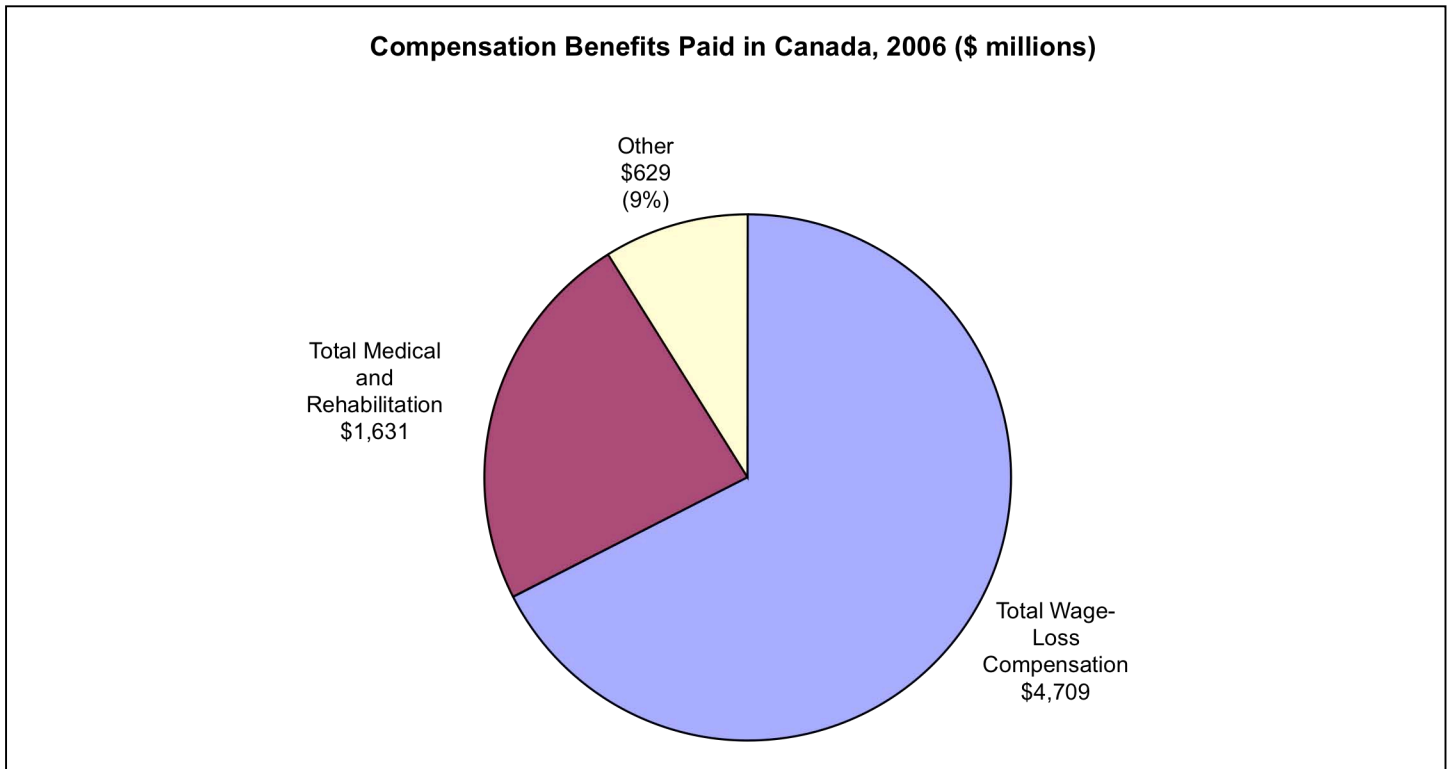
	BC <sup>1</sup>	AB <sup>2</sup>	SK <sup>3</sup>	MB <sup>4</sup>	ON <sup>5</sup>	PQ <sup>6</sup>	NB <sup>7</sup>	NS <sup>8</sup>	PEI <sup>9</sup>	NF <sup>10</sup>	Total
<b>Wage-Loss Compensation</b>											
Long-term disability	369.464	126.068	46.143	45.044			37.460	93.074	8.455	46.734	
Short-term disability	238.037	161.578	60.734	56.405			40.876	50.456	3.792	27.102	
Short-term and Long-term Disability	607.501	287.646	106.877	101.449	1,262.000	190.297	78.336	143.530	12.247	73.836	2,864
Loss of Earnings (ON)					807.000						
Income-replacement (PQ)						1,038.032					
Total Wage-Loss Compensation	607.501	287.646	106.877	101.449	2,069.000	1,228.329	78.336	143.530	12.247	73.836	4,709
<b>Medical and Rehabilitation</b>											
Health Care	220.879	227.563	50.856	43.672	494.000		40.438	51.695	4.659	34.773	
Rehabilitation	47.238	24.176	4.747	2.518	0		0 <sup>7</sup>	1.412	0.489	1.061	
Total Medical and Rehabilitation	268.117	251.739	55.603	46.190	494.000	380.367	40.438	53.107	5.148	35.834	1,631
<b>Other</b>											
Survivor Benefits	62.518	41.220	11.055	14.339	168.000	40.849	8.377	14.242	0	11.054	372
Labour market re-entry (ON)					248.000						248
Economic and social stabilization (PQ)						9.239					9
Total Other	62.518	41.220	11.055	14.339	416.000	50.088	8.377	14.242	0	11.054	629
<b>Total Compensation Benefits Paid (\$millions)</b>	<b>938</b>	<b>581</b>	<b>174</b>	<b>162</b>	<b>2,979</b>	<b>1,659</b>	<b>127</b>	<b>211</b>	<b>17</b>	<b>121</b>	<b>6,968</b>
Average premium rate per \$100 of payroll <sup>11</sup>	1.89	1.63	1.87	1.72	2.24	2.30	2.09	2.63	2.24	2.66	
2006 employed labour force participants (thousands) <sup>12</sup>	2,195.933	1,871.158	491.650	587.150	6,492.058	3,765.750	355.583	441.975	68.592	215.517	16,485.367
Percent of workforce covered (AWCBC) <sup>11</sup>	93.1	89.0	73.1	68.7	73.1	93.3	93.9	71.9	93.3	97.0	82.9
Number of employees covered (thousands)	2,044.414	1,665.331	359.593	403.548	4,748.291	3,513.445	333.857	317.692	63.989	209.030	13,659.190
Benefits paid per covered employee (\$)	458.88	348.64	482.59	401.38	627.38	472.12	380.85	663.79	271.84	577.54	468.50

### Notes:

- British Columbia data come from note 7 of the Financial Report for 2006.
- Alberta data come from note 10 of the Financial Report for 2006 and other data from the WCB (personal communication).
- Saskatchewan data come from note 9 of the Financial Report for 2006 and other data from the WCB (personal communication).
- Manitoba data come from note 10 of the Financial Report for 2006.
- Ontario data come from note 8 of the Financial Report for 2006.
- Quebec data come from p. 102 of the Rapport annuel de gestion 2006 and other data from CSST (personal communication). 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.
- New Brunswick data come from note 8 of the Financial Report for 2006. In New Brunswick, the short-term disability category also includes rehabilitation benefits ("Short-term disability and rehabilitation").
- Nova Scotia data come from note 7 of the Financial Report for 2006.
- PEI data come from note 10 and note 11 of the Financial Report for 2006.
- Newfoundland data come from note 10 and note 19 of the Financial Report for 2006.
- Average premium rate and per cent of workforce covered (AWCBC) are taken from the AWCBC Key Statistical Measures - 2006.
- Provincial 2006 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 2006, nearly \$7 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 (\$4.7 billion).
- Payments for medical and rehabilitation services provided to injured workers totalled more than \$1.6 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 2006 was approximately 16.5 million people, and nearly 83% of those workers (13.7 million) were covered by workers' compensation if they are injured on the job. This implies that 2.8 million workers were not covered.
- The average amount of benefits paid per insured employee ranged from a low of \$271.84 in Prince Edward Island to a high of \$663.79 in Nova Scotia. The Canadian average<sup>†</sup> was \$468.50. 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 68.7 per cent in Manitoba to a high of 97 per cent in Newfoundland. In Ontario, an estimated 73.1 per cent of the labour force was covered.

<sup>†</sup> Unweighted.

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

The data for this fact sheet were compiled by Roman Dolinski, Institute for Work & Health. The data were drawn from the Association of Workers' Compensation Boards of Canada Key Statistical Measures, 2006, and the 2006 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.

It is also important to note that the benefits reported here are those paid in 2006 for current and previous years' 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. Disability income benefits in Canada 1994-2004. November 9-10, 2006: WCRG Meeting, Boston, MA.

Mustard CA, Dickie C, Chan S. Disability income security benefits for working-age Canadians. Institute for Work & Health Working Paper #339, 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.

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