

Workers' Compensation Benefits Paid for the Year 2007 (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	357.381	130.259	44.748	44.850			39.081	104.405	8.214	48.872	
Short-term disability	258.514	150.907	61.402	62.645			39.809	51.033	4.843	27.516	
Short-term and Long-term Disability	615.895	281.166	106.150	107.495	1,297.000	188.473	78.890	155.438	13.057	76.388	2,920
Loss of Earnings (ON)					906.000						
Income-replacement (PQ)						1,069.068					
Total Wage-Loss Compensation	615.895	281.166	106.150	107.495	2,203.000	1,257.541	78.890	155.438	13.057	76.388	4,895
Medical and Rehabilitation											
Health Care	241.474	223.823	53.654	47.829	527.000		39.208	64.659	4.712	33.205	
Rehabilitation	52.549	21.923	3.969	2.484	0		0 ⁷	1.326	0.535	0.893	
Total Medical and Rehabilitation	294.023	245.746	57.623	50.313	527.000	427.649	39.208	65.985	5.247	34.098	1,747
Other											
Survivor Benefits	61.876	38.946	10.653	15.034	169.000	38.578	8.903	14.192	0	7.034	364
Labour market re-entry (ON)					283.000						
Economic and social stabilization (PQ)						8.467					
Total Other	61.876	38.946	10.653	15.034	452.000	47.045	8.903	14.192	0	7.034	656
Total Compensation Benefits Paid (\$millions)	972	566	174	173	3,182	1,732	127	236	18	118	7,298
Average premium rate per \$100 of payroll ¹¹	1.54	1.46	1.87	1.71	2.24	2.19	2.08	2.64	2.20	2.73	
2007 employed labour force participants (thousands) ¹²	2,266.767	1,959.333	501.792	596.483	6,592.408	3,851.650	362.883	447.650	69.400	217.117	16,865.483
Percent of workforce covered (AWCBC) ¹¹	93.1	89.7	74.1	69.5	72.6	93.4	93.9	72.6	96.2	97.0	82.9
Number of employees covered (thousands)	2,110.813	1,757.326	371.978	414.675	4,786.088	3,598.211	340.856	325.128	66.735	210.603	13,982.415
Benefits paid per covered employee (\$)	460.39	322.00	468.91	416.81	664.84	481.42	372.59	724.68	274.28	558.02	521.91

Notes:

1. British Columbia data come from note 8 of the Financial Report for 2007.

2. Alberta data come from note 11 of the Financial Report for 2007 and other data from the WCB (personal communication).

3. Saskatchewan data come from note 8 of the Financial Report for 2007 and other data from the WCB (personal communication).

4. Manitoba data come from note 10 of the Financial Report for 2007.

5. Ontario data come from note 8 of the Financial Report for 2007.

6. Quebec data come from note 5 of the Financial Statements for 2007 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.

7. New Brunswick data come from note 8 of the Financial Report for 2007. In New Brunswick, the short-term disability category also includes rehabilitation benefits ("Short-term disability and rehabilitation").

8. Nova Scotia data come from note 7 of the Financial Report for 2007.

9. PEI data come from note 10 and note 11 of the Financial Report for 2007.

10. Newfoundland and Labrador data come from note 9 and note 18 of the Financial Report for 2007.

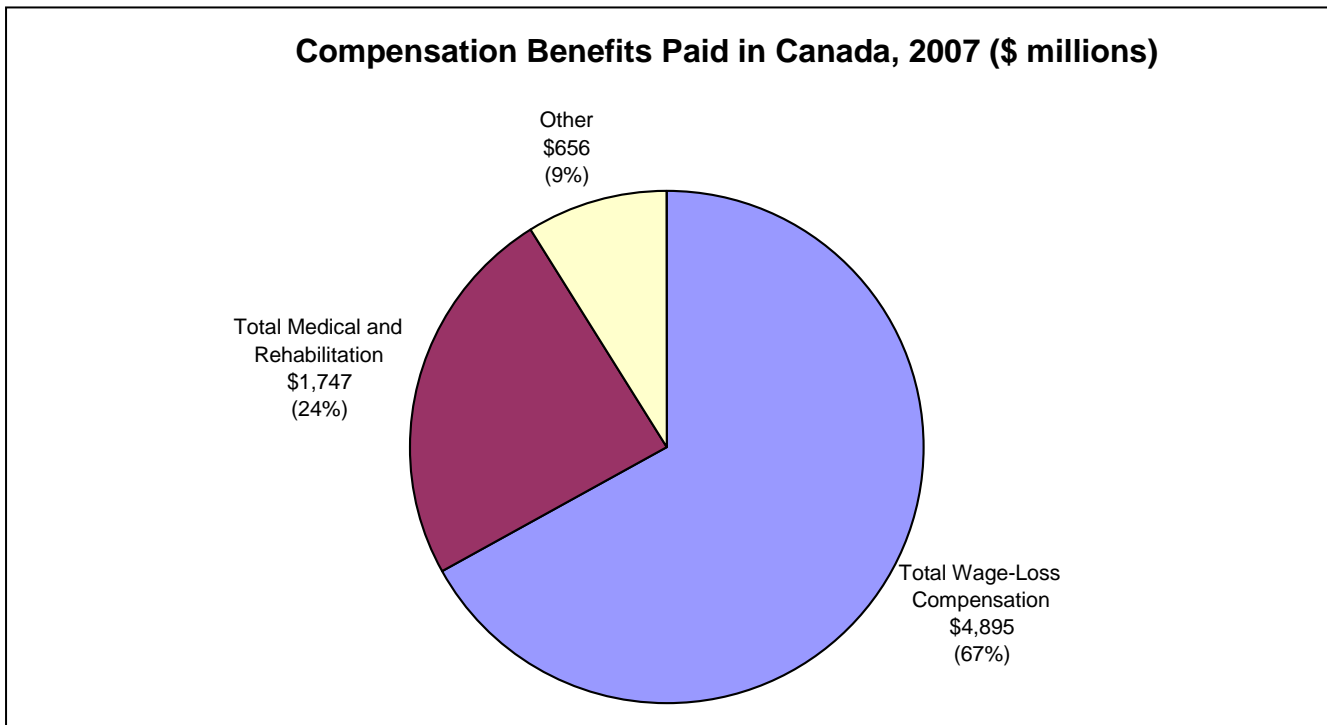
11. Average premium rate and per cent of workforce covered (AWCBC) are taken from the AWCBC Key Statistical Measures - 2007, with the exception of per cent of workforce covered in Quebec (other data from the CSST - personal communication).

12. Provincial 2007 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 2007, nearly \$7.3 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 (\$4.9 billion).
- Payments for medical and rehabilitation services provided to injured workers totalled approximately \$1.75 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 2007 was approximately 16.8 million people, and nearly 83 per cent of those workers (14 million) were covered by workers' compensation if they were 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 \$274.28 in Prince Edward Island to a high of \$724.68 in Nova Scotia. The Canadian average was \$521.91. These provincial differences are partially explained by differences among 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 69.5 per cent in Manitoba to a high of 97 per cent in Newfoundland and Labrador. In Ontario, an estimated 72.6 per cent of the labour force was covered.

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, 2007, and the 2007 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 2007 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 Key Statistical Measures. 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 for more information.

The Institute for Work & Health is an independent, not-for-profit organization whose mission is to conduct and share research that protects and improves the health of working people and is valued by policy-makers, workers and workplaces, clinicians, and health & safety professionals. 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](#).

www.iwh.on.ca