

## Workers' Compensation Benefits Paid for the Year 2008 (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	371.165	129.865	47.237	47.617			40.001	119.935	8.021	52.721	
Short-term disability	278.599	149.466	65.443	70.237			43.867	46.140	5.044	29.797	
Short-term and Long-term Disability	649.764	279.331	112.680	117.854	1,298.000	182.059	83.868	166.075	13.066	82.518	2,985
Loss of Earnings (ON)					1,031.000						
Income-replacement (PQ)						1,115.775					
<b>Total Wage-Loss Compensation</b>	<b>649.764</b>	<b>279.331</b>	<b>112.680</b>	<b>117.854</b>	<b>2,329.000</b>	<b>1,297.834</b>	<b>83.868</b>	<b>166.075</b>	<b>13.066</b>	<b>82.518</b>	<b>5,132</b>
<b>Medical and Rehabilitation</b>											
Health Care	266.803	241.168	58.349	54.484	542.000		41.957	61.971	5.557	37.424	
Rehabilitation	56.758	22.095	3.858	2.715	0		0 <sup>7</sup>	1.165	0.535	1.033	
<b>Total Medical and Rehabilitation</b>	<b>323.561</b>	<b>263.263</b>	<b>62.207</b>	<b>57.199</b>	<b>542.000</b>	<b>425.369</b>	<b>41.957</b>	<b>63.136</b>	<b>6.092</b>	<b>38.457</b>	<b>1,823</b>
<b>Other</b>											
Survivor Benefits	63.261	47.737	10.666	16.266	185.000	37.492	8.714	14.159	0	7.168	390
Labour market re-entry (ON)					309.000						
Economic and social stabilization (PQ)						7.900					
<b>Total Other</b>	<b>63.261</b>	<b>47.737</b>	<b>10.666</b>	<b>16.266</b>	<b>494.000</b>	<b>45.392</b>	<b>8.714</b>	<b>14.159</b>	<b>0</b>	<b>7.168</b>	<b>707</b>
<b>Total Compensation Benefits Paid (\$millions)</b>	<b>1,037</b>	<b>590</b>	<b>186</b>	<b>191</b>	<b>3,365</b>	<b>1,769</b>	<b>135</b>	<b>243</b>	<b>19</b>	<b>128</b>	<b>7,663</b>
Average premium rate per \$100 of payroll <sup>11</sup>	1.51	1.33	1.74	1.62	2.24	2.12	2.04	2.68	1.79	2.74	
2008 employed labour force participants (thousands) <sup>12</sup>	2,313.375	2,012.725	512.875	606.758	6,685.683	3,879.642	366.183	453.150	70.225	219.992	17,120.608
Percent of workforce covered (AWCBC) <sup>11</sup>	93.4	91.8	74.5	70.6	72.5	93.3	93.8	72.7	96.0	97.6	83.2
Number of employees covered (thousands)	2,161.386	1,848.487	382.041	428.553	4,845.115	3,619.706	343.626	329.304	67.423	214.756	14,240.397
Benefits paid per covered employee (\$)	479.59	319.36	485.69	446.43	694.51	488.60	391.53	739.04	284.14	596.69	538.09

### Notes:

1. British Columbia data come from note 9 of the Financial Report for 2008.

2. Alberta data come from note 11 of the Financial Report for 2008 and other data from the WCB (personal communication).

3. Saskatchewan data come from note 9 of the Financial Report for 2008 and other data from the WCB (personal communication).

4. Manitoba data come from note 11 of the Financial Report for 2008.

5. Ontario data come from note 9 of the Financial Report for 2008.

6. Quebec data come from note 6 of the Rapport annuel de gestion 2008 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 2008. 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 2008.

9. PEI data come from note 10 and note 11 of the Financial Report for 2008.

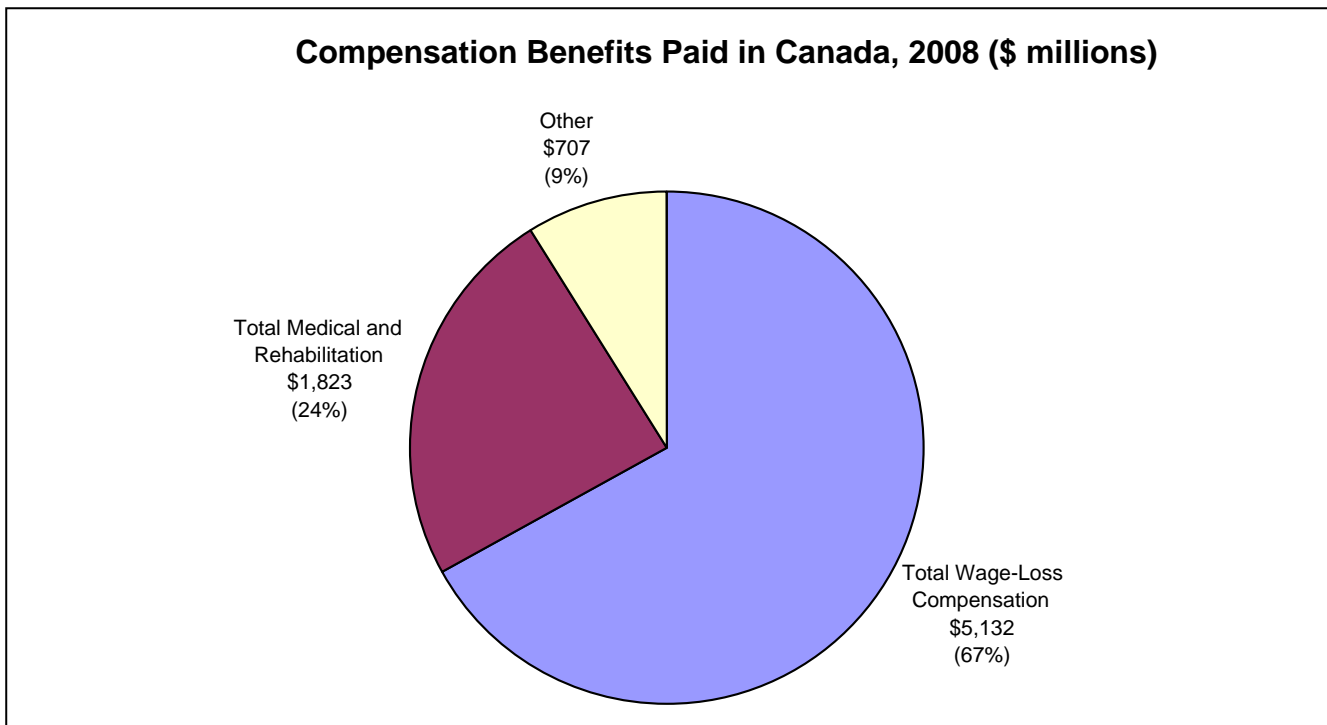
10. Newfoundland and Labrador data come from note 10 and note 19 of the Financial Report for 2008.

11. Average premium rate and per cent of workforce covered (AWCBC) are taken from the AWCBC Key Statistical Measures - 2008, with the exception of per cent of workforce covered in Quebec (other data from the CSST - personal communication).

12. Provincial 2008 employment is provided by Statistics Canada and represents annual average number employed workers age 15 years and over. These data do not include employment in the three territories and are taken from the following CANSIM 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 2008, over \$7.6 billion in workers' compensation benefits were disbursed across Canada to compensate injured workers and to provide them with health care treatment and rehabilitation. The total compensation benefits payouts grew by 5% compared to 2007.
- Two-thirds of the benefits paid were wage-loss compensation, which includes long- and short-term disability (over \$5.1 billion). The expenditure in this major compensation category increased by 4.8% compared to 2007.
- Payments for medical and rehabilitation services provided to injured workers totalled approximately \$1.82 billion. This represents an increase of about 4.4% compared to 2007.
- Workers' compensation benefits payments of other types, such as survivor benefits, amounted to just over \$700 million. This category represented a smaller share of total workers' compensation benefits paid in Canada in 2008 (9%) and it grew by 7.8% compared to 2007.



\* 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 2008 was approximately 17.1 million people, and just over 83% of those workers (14.2 million) were covered by workers' compensation if they are injured on the job. This implies that almost 2.9 million workers were not covered.
- While the number of employed persons in the labour force grew by 1.5% between 2007 and 2008, this growth was outpaced by the increase in the number of workers covered by workers' compensation which rose by 1.8% over the same time period.
- The average amount of benefits paid per insured employee ranged from a low of \$284 in Prince Edward Island to a high of \$739 in Nova Scotia. The Canadian average was \$538. These provincial differences are partially explained by differences between provinces in levels of coverage, cost of medical and rehabilitation services, wage levels, and differing employment mixes across industrial sectors.
- Across provinces the proportion of the labour force covered by workers' compensation ranged from a low of 70.6 per cent in Manitoba to a high of 97.6 per cent in Newfoundland and Labrador. In Ontario, an estimated 72.5 per cent of the labour force was covered.

## The Data

The data for this fact sheet were compiled by Roman Dolinski, Institute for Work & Health. The data were drawn from the 2008 financial statements from ten of the provincial workers' compensation boards and the Association of Workers' Compensation Boards of Canada Key Statistical Measures, 2008. 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 2008 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.

Other Institute research related to the field of Compensation and Benefits can be found here:

<http://www.iwh.on.ca/compensation-benefits>

If you need additional information or have questions about this workers' compensation benefits table and report, contact Roman Dolinski at 416-927-2027 ext. 2172 or by e-mail at [rdolinski@iwh.on.ca](mailto:rdolinski@iwh.on.ca).

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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