

Workers' Compensation Benefits Paid for the Year 2009 (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	362.078	134.081	46.876	52.966			41.990	117.221	8.337	54.960	
Short-term disability	280.582	154.541	67.302	64.659			41.259	45.308	4.498	30.236	
Short-term and Long-term Disability	642.660	288.622	114.177	117.625	1,274.000	183.946	83.249	162.529	12.834	85.196	2,965
Loss of Earnings (ON)					1,116.000						
Income-replacement (PQ)						1,146.051					
Total Wage-Loss Compensation	642.660	288.622	114.177	117.625	2,390.000	1,329.997	83.249	162.529	12.834	85.196	5,227
Medical and Rehabilitation											
Health Care	233.668	245.987	61.909	53.201	579.000		44.480	60.243	5.461	39.807	
Rehabilitation	67.993	31.371	4.545	3.068	0		0 ⁷	1.520	0.708	1.379	
Total Medical and Rehabilitation	301.661	277.358	66.453	56.269	579.000	415.297	44.480	61.763	6.170	41.186	1,850
Other											
Survivor Benefits	63.906	44.952	10.410	15.396	185.000	37.947	8.411	14.348	0	7.568	388
Labour market re-entry (ON)					334.000						
Economic and social stabilization (PQ)						7.183					
Total Other	63.906	44.952	10.410	15.396	519.000	45.130	8.411	14.348	0	7.568	729
Total Compensation Benefits Paid (\$millions)	1,008	611	191	189	3,488	1,790	136	239	19	134	7,806
Average premium rate per \$100 of payroll ¹¹	1.40	1.24	1.70	1.62	2.20	2.08	2.01	2.67	2.20	2.72	
2009 employed labour force participants (thousands) ¹²	2,259.525	1,988.375	520.625	606.925	6,526.708	3,843.200	366.525	452.933	69.458	214.775	16,849.050
Percent of workforce covered (AWCBC) ¹¹	93.3	86.2	74.2	73.4	73.0	93.3	94.0	71.2	95.2	97.6	82.8
Number of employees covered (thousands)	2,108.589	1,713.979	386.200	445.240	4,767.108	3,586.474	344.680	322.353	66.124	209.685	13,950.432
Benefits paid per covered employee (\$)	478.15	356.44	494.67	425.14	731.68	499.22	394.97	740.31	287.40	638.82	559.53

Notes:

1. British Columbia data come from note 8 of the Financial Report for 2009.

2. Alberta data come from note 11 of the Financial Report for 2009 and other data from the WCB (personal communication).

3. Saskatchewan data come from note 9 of the Financial Report for 2009 and other data from the WCB (personal communication).

4. Manitoba data come from note 12 of the Financial Report for 2009.

5. Ontario data come from note 11 of the Financial Report for 2009.

6. Quebec data come from note 6 of the Rapport annuel de gestion 2009 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 2009. 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 2009.

9. PEI data come from note 11 and note 12 of the Financial Report for 2009.

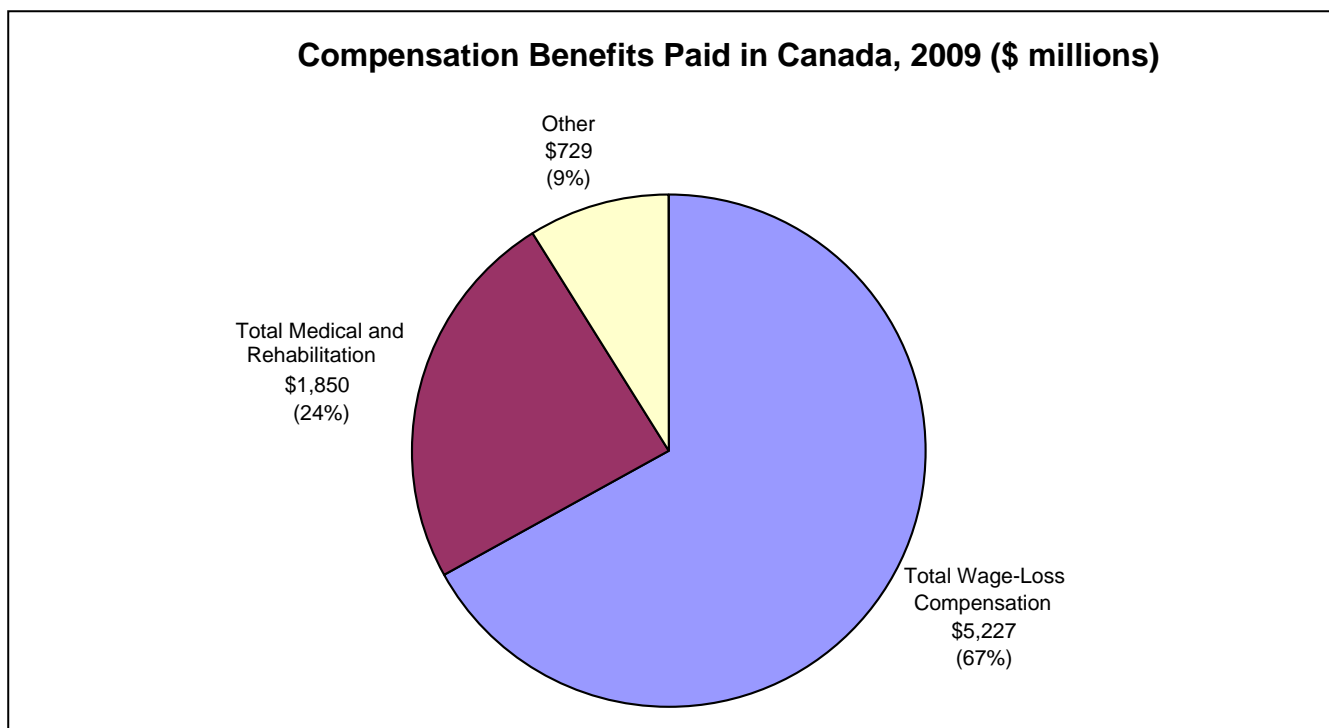
10. Newfoundland and Labrador data come from note 12 and note 21 of the Financial Report for 2009.

11. Average premium rate and per cent of workforce covered (AWCBC) are taken from the AWCBC Key Statistical Measures – 2009.

12. Provincial 2009 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 2009, over \$7.8 billion in workers' compensation benefits were disbursed across Canada to compensate injured workers and to provide them with health care treatment and rehabilitation. The total compensation benefits payouts grew by only about 1.9% compared to 2008, as most compensation boards have been successful in containing the growth in claim benefit expenditures.
- Two-thirds of the benefits paid were wage-loss compensation, which includes long- and short-term disability (over \$5.2 billion). The expenditure in this major compensation category increased by 1.9% compared to 2008.
- Payments for medical and rehabilitation services provided to injured workers totalled \$1.85 billion. This represents an increase of about 1.5% compared to 2008.
- Workers' compensation benefits payments of other types, such as survivor benefits, amounted to nearly \$730 million. This category represented a smaller share of total workers' compensation benefits paid in Canada in 2009 (9%) and it grew by 3.1% compared to 2008.



* 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 2009 was approximately 16.8 million people, and 82.8% of those workers (over 13.9 million) were covered by workers' compensation if they are injured on the job. This implies that almost 2.9 million workers were not covered.
- The number of employed persons in the labour force declined by 1.6% between 2008 and 2009 as a result of an economic downturn. The number of workers covered by workers' compensation decreased over the same time period by 2%.
- The average amount of benefits paid per insured employee ranged from a low of \$287 in Prince Edward Island to a high of \$740 in Nova Scotia. The Canadian average was \$560. 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 71.2 per cent in Nova Scotia to a high of 97.6 per cent in Newfoundland and Labrador. In Ontario, an estimated 73 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 2009 financial statements from ten of the provincial workers' compensation boards and the Association of Workers' Compensation Boards of Canada Key Statistical Measures, 2009. While data on total benefits paid have been presented elsewhere, 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 2009 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.

The Institute has a number of experts who can discuss work-related health and disability issues. Contact Cindy Moser at 416-927-2027 ext. 2183 or by e-mail at cmoser@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](#).