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Whole person. Whole system.

IDSS 2023

12 – 14 November
Hobart



A comparison between Australia and Canada

*Our common pursuit to improve outcomes for
injured workers*

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*This presentation has been prepared for the Actuaries Institute 2023 Injury and Disability Schemes Seminar.
The Institute Council wishes it to be understood that opinions put forward herein are not necessarily those of the
Institute and the Council is not responsible for those opinions.*

1 Background

Similarities and differences between
WorkSafe Victoria and WorkSafe BC

2 Personas

Journey through the system in both schemes

3 Snapshot by Numbers / Key Metrics

A comparison between Australia and Canada

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On different sides of the world, the two Commonwealth countries share a similar journey in the evolution of workers' compensation.

Similarities:

- Separate legislation in each state
- Compulsory

Differences:

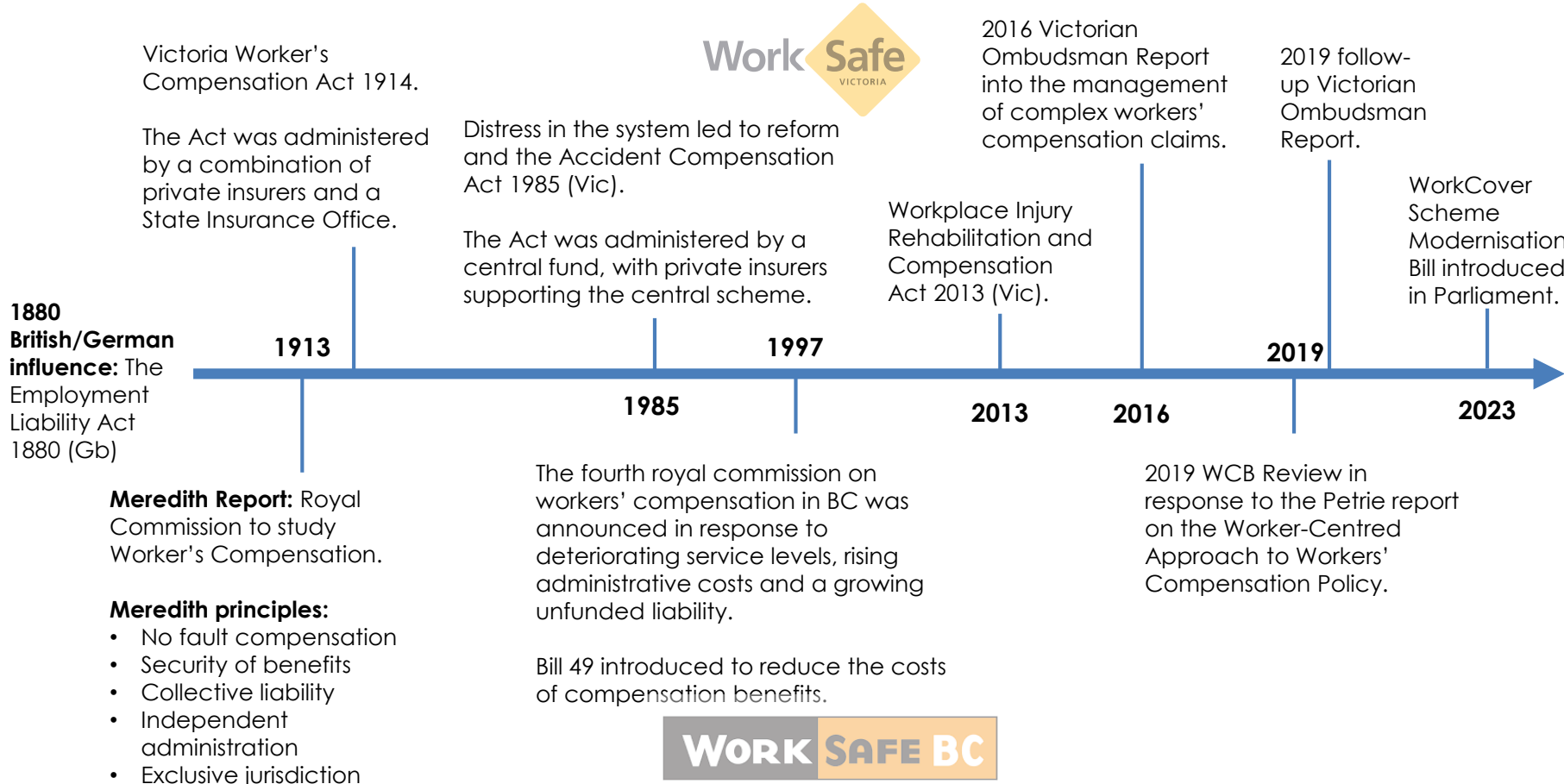
- Boards vs Schemes
- Provinces vs States

Our focus



Journey through the years

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How do the key benefits compare?

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Weekly compensation

- Weekly income replacement, reducing from 95% of pre-injury average weekly earnings to 80% at 130 weeks

Permanent impairment benefit

- Lump sum payment for people with permanent disabilities

Common Law (Claim for damages)

- Entitlement to sue for damages for serious injury claims

Medical and like

- For costs associated with treatment

Entitlements following a work-related death

- Support and financial compensation for dependent partners and children

Occupational rehabilitation

Short term disability

- Fortnightly income replacement up to 10 weeks, 90% of pre-injury net earnings

Long term disability

- Monthly long term or permanent disability income replacement, usually paid to retirement

Healthcare

- Medical treatments, hospitalisation, medical supplies, rehabilitation, and medications

Survivor benefits

- Support and financial compensation for surviving spouse, dependent children, funeral benefit, counselling

Vocational rehabilitation

- Return to work plans and programs

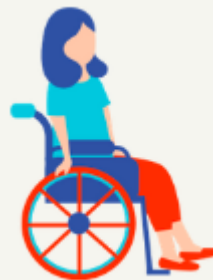
Personas

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Name: Jess
Occupation: Roofer
Injury: Knee sprain

Off work for 4 weeks



Name: Amy
Occupation: Factory Worker
Injury: Paraplegia

Negligence of employer
Chronic pain greater than
expected



Name: Owen
Occupation: Paramedic
Injury: Stabbing and PTSD

Mental injury deteriorates



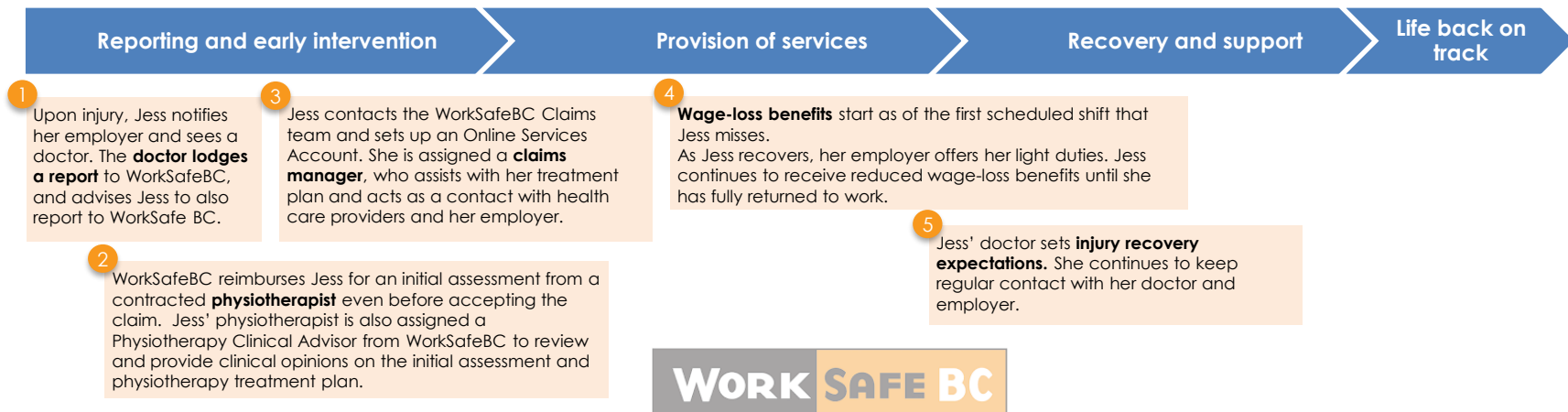
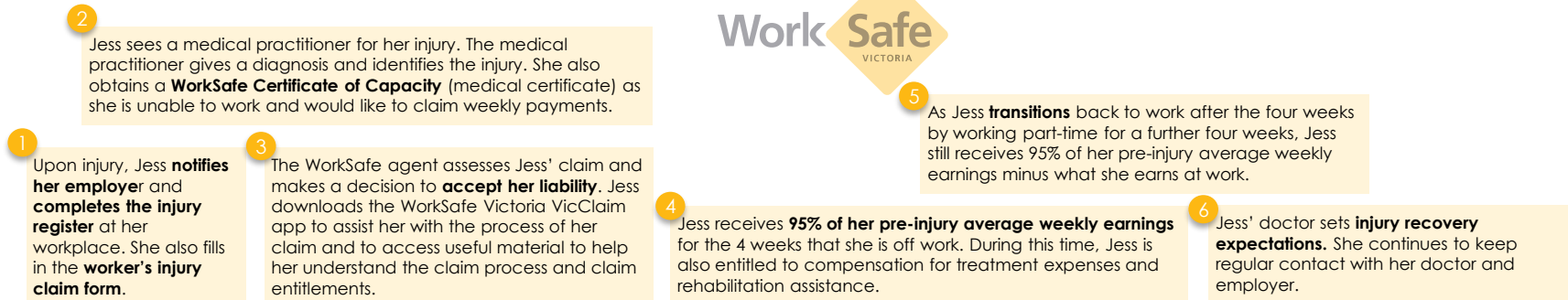
Jess Roofer with a knee sprain

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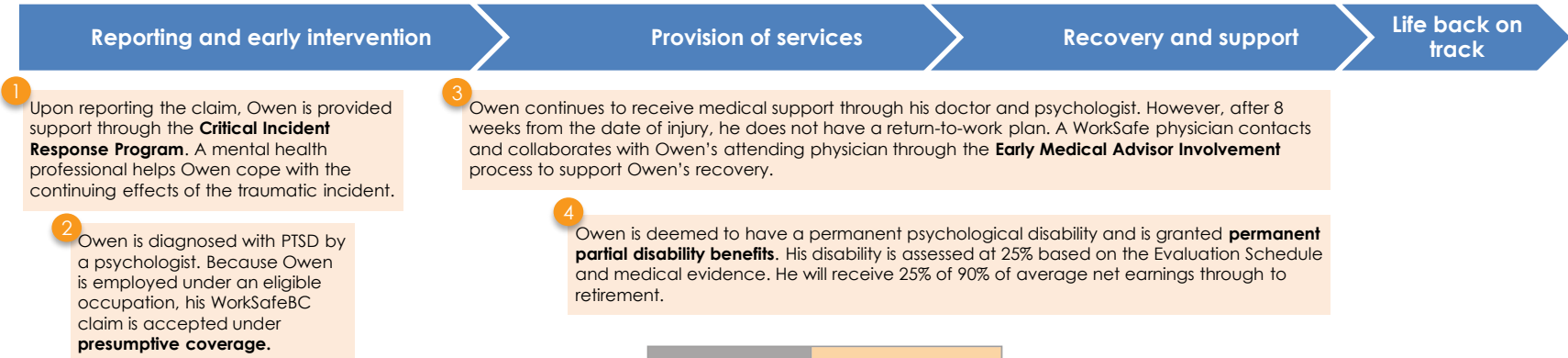
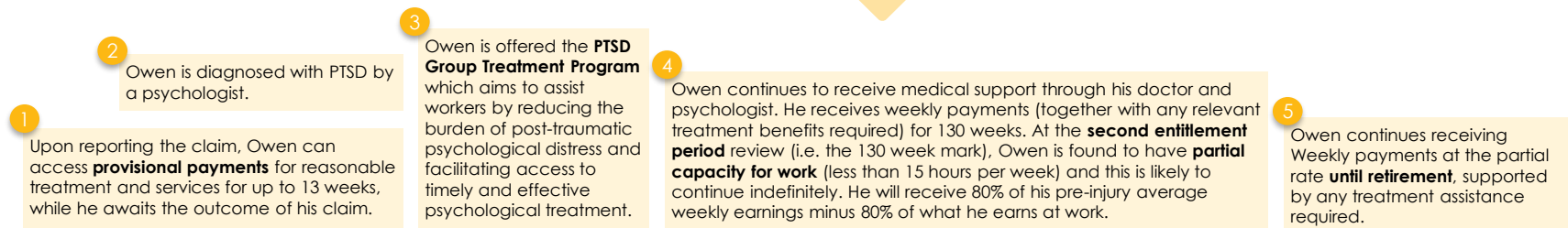
Work Safe
VICTORIA



WORK SAFE BC



Owen Paramedic with PTSD





Amy

Factory worker with Paraplegia

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VICTORIA

1

Amy is identified as being eligible for the **Community Integration Program**. This is a program for catastrophically injured workers which are managed jointly by the Transport Accident Commission and the Agent.

2

Amy is covered for medical treatment, personal and nursing care, medical equipment. She is also covered for Weekly payments until retirement.

3

Under the WorkSafe Victoria scheme, workers have a **common law right to damages where a duty of care has been breached**. Amy lodges a Common Law claim against her employer.

4

Amy was successful in her Common Law lodgement, with **Both Heads of Damages awarded** to her covering Economic Loss and Pain & Suffering. She continues to receive attendant care and treatment benefits but no longer receives Weekly benefits.

Reporting and early intervention

Provision of services

Recovery and support

Life back on track

1

Amy's first point of contact for all matters relating to her claim is her case manager. She is also assigned a special needs officer to review her needs for special allowances, equipment, appliances and prosthetics.

2

A registered nurse is assigned to work with the case manager and local providers to ensure her treatment plan addresses her needs for ongoing care.

3

Further to the medical treatment, Amy is covered for personal and nursing care, medical equipment such as a motorised wheelchair and car and home modifications.

4

Amy is granted **permanent disability benefits**, where she will be compensated through to retirement based on her loss of function. Her chronic pain is also compensable and considered in the determination of her entitlement.

5

WorkSafeBC introduces Amy to a number of services and organisations to help her reconnect with her community.

6

Amy has access to the Crisis Line, which is staffed by professional counsellors, available 24/7.

WORK SAFE BC

A snapshot by numbers (latest)

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343,568 workplaces
covered

Workforce



2.6m employees and
270,000 employers covered

1,847 staff

Organisation

3,865 staff

26.6bn \$AUD total liabilities
105% funding ratio

Financial



3.3bn \$AUD premiums
1.8% premium rate
1.817% break-even rate

16.9bn \$CAD total liabilities
142% funding ratio

2.1bn \$CAD premiums
1.55% premium rate
1.88% break-even rate

Metric: Claims profile

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63%



37%

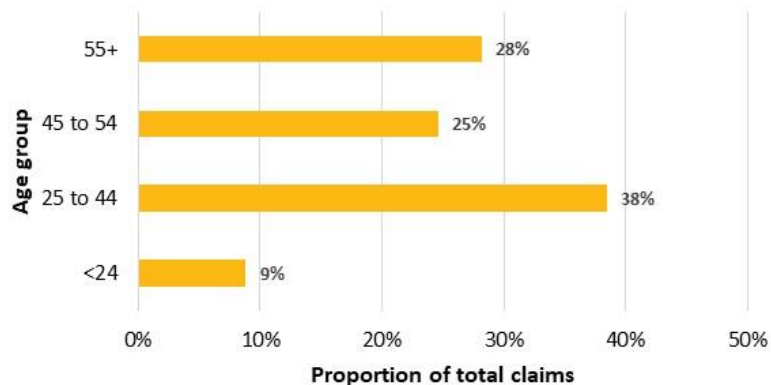


58%

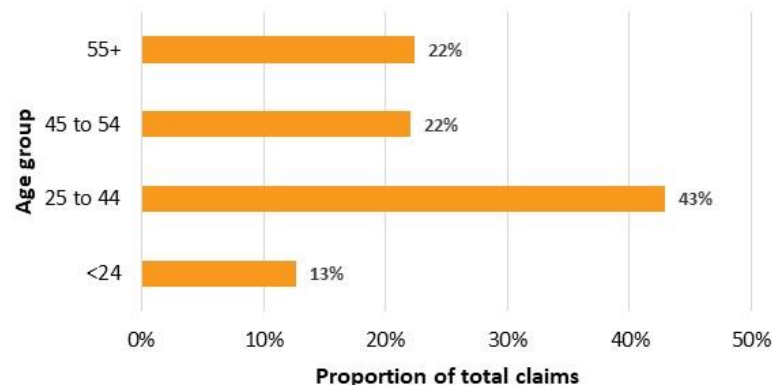


42%

Age Distribution - WorkSafe Victoria



Age Distribution - WorkSafe BC



Notes: Claims profile shown as the average distribution for the 2018 to 2022 report calendar years, age shown as age at time of injury

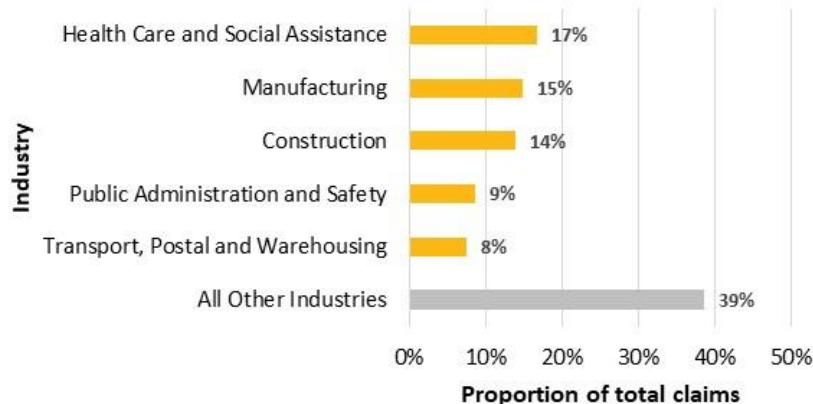
Sources: WorkSafe Victoria claims statistical report by calendar year, WorkSafe BC claims dashboard

Metric: Claims by industry

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Top 5 Industries - WorkSafe Victoria



Top 5 Industries - WorkSafe BC

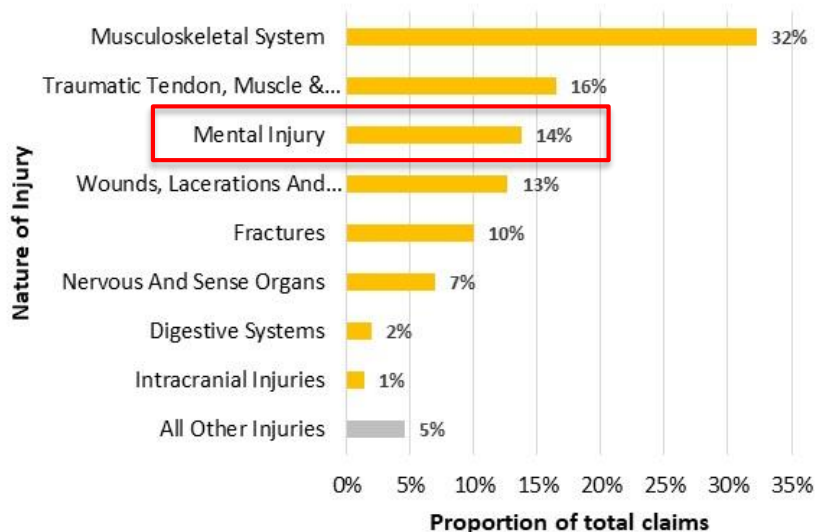


Metric: Claims by nature of injury

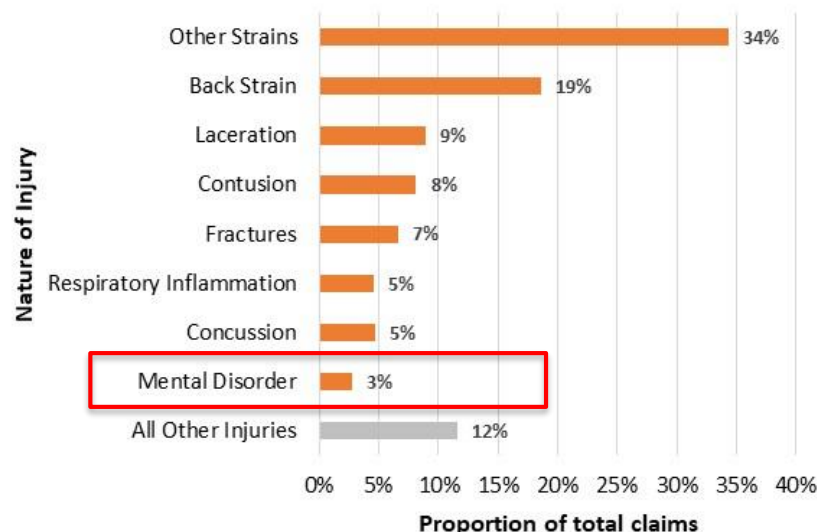
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Top 8 Nature of Injuries - WorkSafe Victoria



Top 8 Nature of Injuries - WorkSafe BC

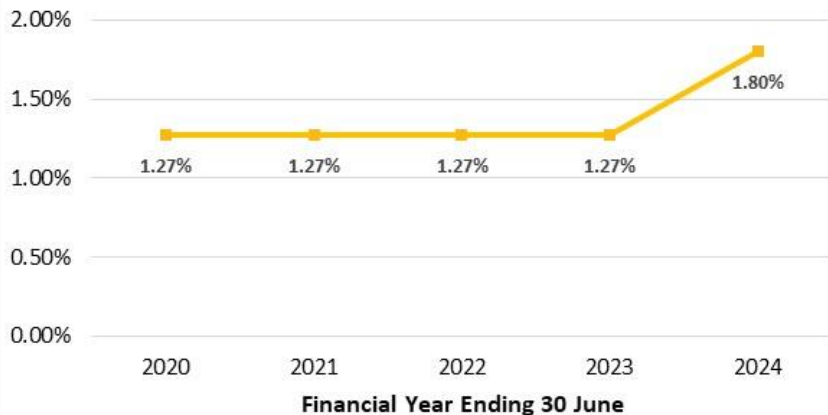


Metric: Charged premium rate

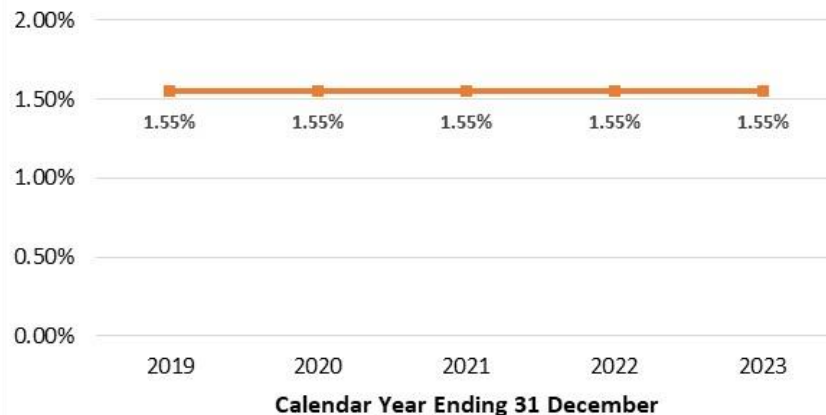
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Charged Premium Rate - WorkSafe Victoria



Charged Premium Rate - WorkSafe BC



Notes: Charged premium rate shown as a % of \$m remuneration

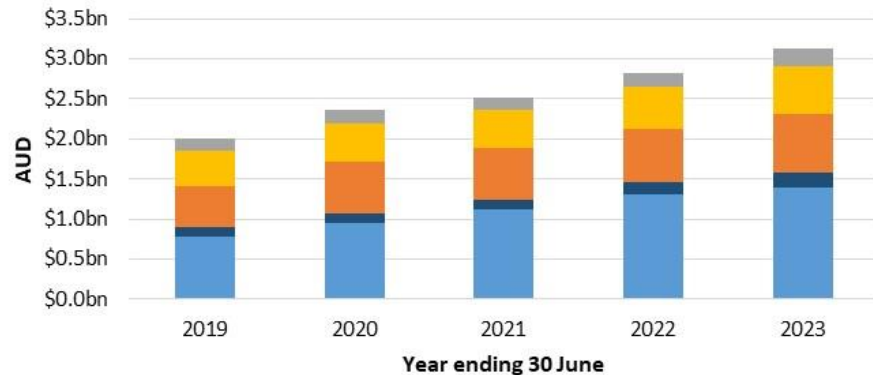
Sources: WorkSafe Victoria Annual Reports, WorkSafe BC Annual Reports

Metric: Payments (\$bn)

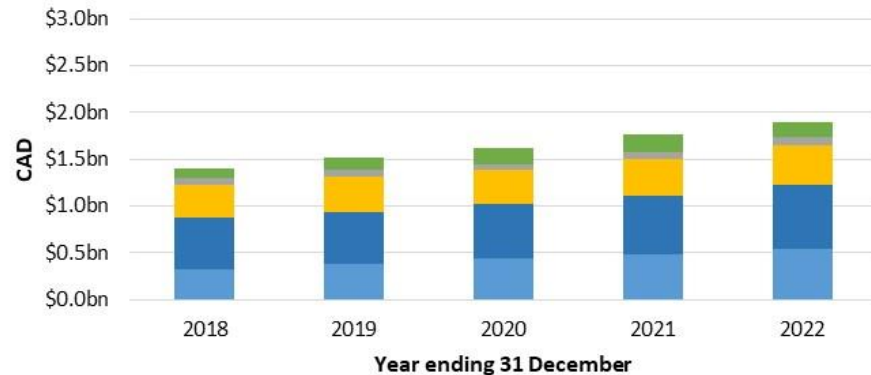
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Claim payments by benefit type - WorkSafe Victoria



Claim payments by benefit type - WorkSafe BC



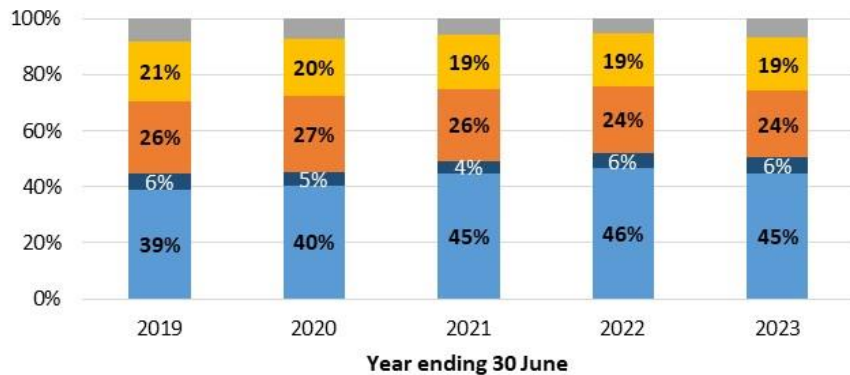
Note: Occupational rehabilitation included under "Other payment types" for WorkSafe Victoria
Sources: WorkSafe Victoria Annual Reports, WorkSafe BC Annual Reports

Metric: Payments (%)

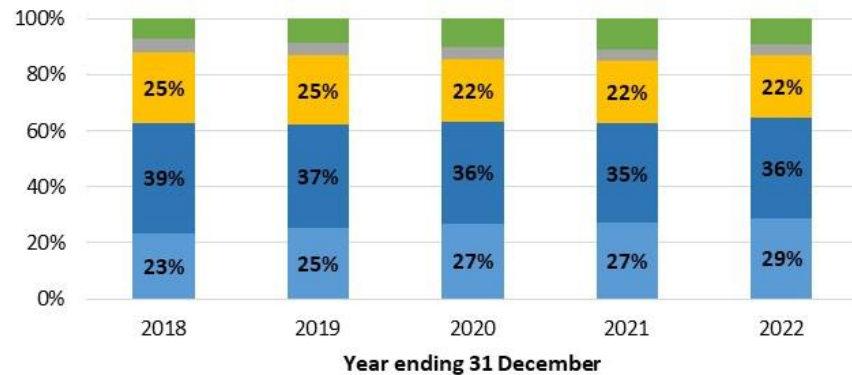
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Split of payments by benefit type - WorkSafe Victoria



Split of payments by benefit type - WorkSafe BC



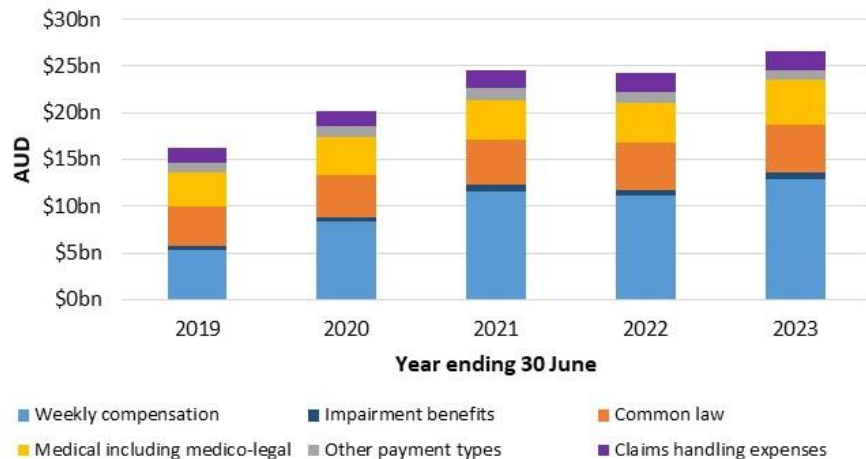
Note: Occupational rehabilitation included under "Other payment types" for WorkSafe Victoria
Sources: WorkSafe Victoria Annual Reports, WorkSafe BC Annual Reports

Metric: Liability (\$bn)

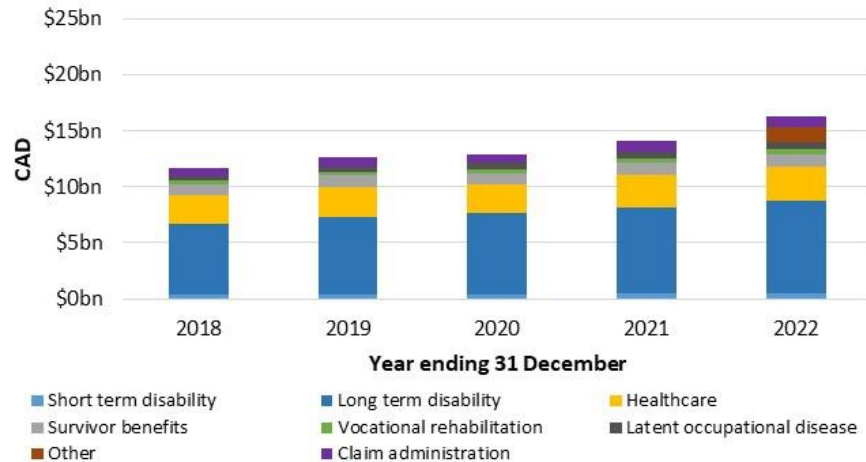
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Claim liability by benefit type - WorkSafe Victoria



Claim liability by benefit type - WorkSafe BC



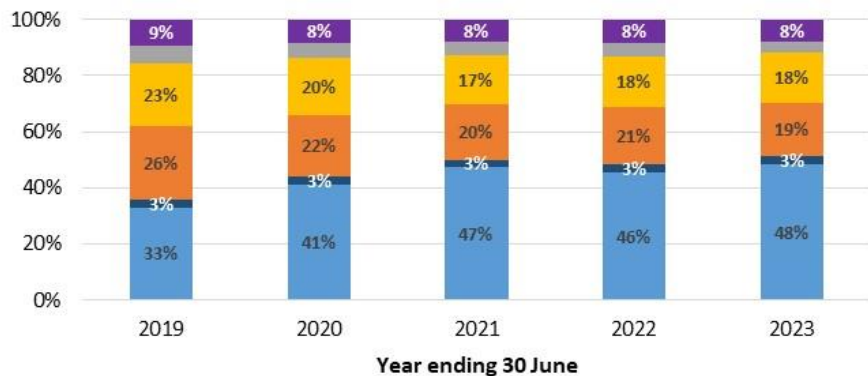
Note: Occupational rehabilitation included under "Other payment types" for WorkSafe Victoria
Sources: WorkSafe Victoria Annual Reports, WorkSafe BC Annual Reports

Metric: Liability (%)

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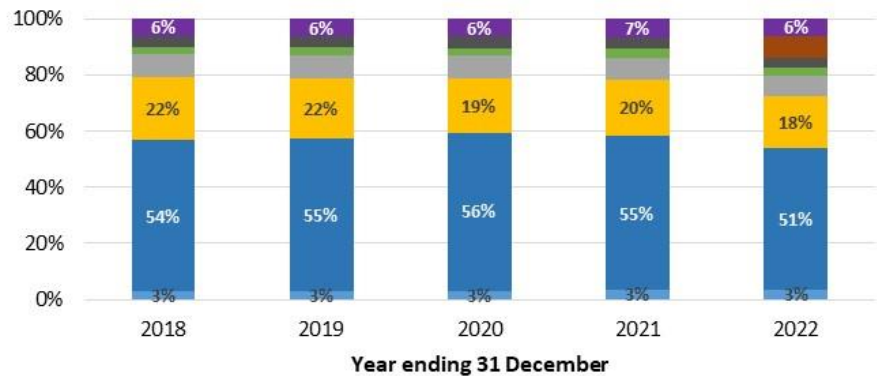


% Liability by benefit type - WorkSafe Victoria



■ Weekly compensation
■ Impairment benefits
■ Common law
■ Medical including medico-legal
■ Other payment types
■ Claims handling expenses

% Liability by benefit type - WorkSafe BC



■ Short term disability
■ Long term disability
■ Healthcare
■ Survivor benefits
■ Vocational rehabilitation
■ Latent occupational disease
■ Other
■ Claim administration

Note: Occupational rehabilitation included under "Other payment types" for WorkSafe Victoria
Sources: WorkSafe Victoria Annual Reports, WorkSafe BC Annual Reports



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Thank you

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