

# Claims Cost Analysis Summary Report

## Executive Summary

Though claims costs have continually increased over the years, recent increases have been significant. Claims costs incurred rose from \$17 million in 2001 to \$29 million in 2002 and for the first time the costs of prior year injuries exceeded the costs of current year injuries.

Claims costs incurred are composed of claims payments made to injured workers plus the future liability associated with those claims. It is necessary to understand how claims payments have changed in order to understand the changes in claims costs incurred.

### Analysis of Claims Payments

- Total claim payments have been rising over the past 10 years. The largest single increase took place in 2001 and this was followed by a further increase in 2002.
- The average cost per paid claim reached an all time high in 2001 and then fell in 2002 but still remained above previous levels.
- The total number of paid claims was high in 2002 as a result of an increase in current year claims and an increase in paid prior year claims.
- Much of the increase in claims payments has resulted from an increase in payments on prior year claims. In 2002, payments made to year 2001 claimants actually increased over payments made to this group of workers in 2001.
- In 2001, there was a very large increase in total compensation payments followed by a further increase in 2002.
- In 2001, there was a very large increase in total medical payments followed by another large increase in 2002.
- Rehabilitation payments also rose in 2001 and 2002.

### Factors Influencing Payments

There were legislative factors that added to total claim payments in 2002 and to claims costs incurred. The largest impacts were as a result of:

- Bill 83 Workers' Compensation Appeal Tribunal,
- Bill 73 Pre-1993 Maximum Wage Rate, and
- Bill 64 Reinstatement of Spousal Pensions.

Claim frequency and claim duration also influenced claim payments in 2002. Since 1998, claim frequency has increased slightly. It is significant that there are more claims by older workers, by women and more claims associated with complex injuries such as multiple chemical sensitivity and repetitive strain injury.

In terms of duration, claims in 2002 were associated with a higher average number of compensated days than in previous years. The duration of shorter term claims has remained stable but longer term claims are showing an increase in duration.

Factors that influence frequency and duration of claims include:

- changes in the nature and severity of injury,
- economic trends, including the weakness of the Yukon economy and the shift from goods producing industries to service industries,
- demographic trends in Yukon, including the aging workforce and increased participation of women in the workforce, and
- the efficiency and effectiveness of claim management.

### **The Calculation of Future Liability**

The increase in the Benefits Liability has been a major contributor to the high level of claims costs incurred in 2002.

The Benefits Liability is the present value of the expected future payments in relation to claims that have already occurred. The liability is calculated based on the assumption that the payment patterns that are emerging will continue in the future.

There have been a number of changes in payment patterns in 2002 that have resulted in an increase in the Benefits Liability.

- **Bill 73 Pre-1993 Maximum Wage Rate.**  
The benefit level of individuals injured before 1993 was increased substantially in 2002. Consequently, the future benefits these individuals will receive is expected to increase as well.
- **Bill 64 Reinstatement of Spousal Pensions.**  
The reinstatement of one spousal pension added to the Benefits Liability in 2002.
- **Bill 83 Workers' Compensation Appeal Tribunal (WCAT).**  
Decisions issued by WCAT in 2002 resulted in increased benefit levels for a number of appellants. There are additional future benefits that are expected to be paid as a result of these decisions.

- **Longer Duration of Claims.**  
Claims payments rose substantially in 2001 and then remained high in 2002. This was as a result of an increase in claims duration. The methodology used to calculate the Benefits Liability uses an averaging technique that resulted in the large increase in payments in 2001 being reflected in the Benefits Liability in 2002.

In 2002 the Benefits Liability was \$10.1million higher than anticipated. Legislative factors accounted for \$5.9 million and the remaining \$4.2 million was a reflection of longer claims duration.

### **Opportunities to Influence Claims Costs in the Future**

Claims costs in Yukon are influenced by a variety of factors, many of which are outside the control of the Workers' Compensation Health and Safety Board. There are, however, steps that are consistent with the active management of claims costs. These could include:

- implementing a comprehensive prevention strategy,
- improving the way WCHSB manages the claims of injured workers,
- developing detailed forecasts of the financial impact of proposed policies and legislative changes before they are enacted,
- reviewing options for containing the costs of medical services and technical aids, and
- undertaking a program of regular monitoring of key cost indicators.

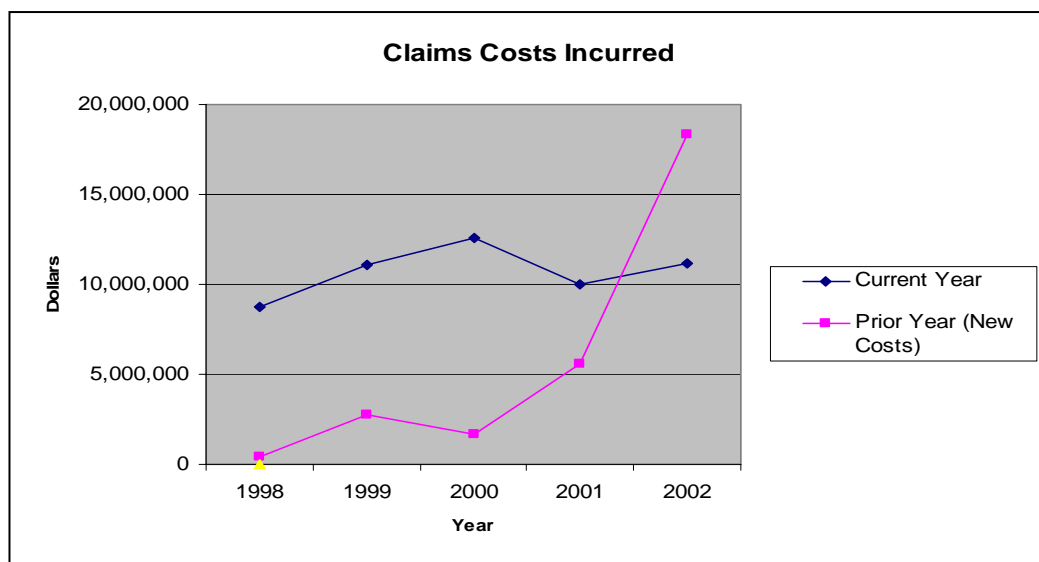
## Introduction

In May 2003, the Board of Directors of the Yukon Workers' Compensation Health and Safety Board (YWCHSB) directed the administration to investigate the causes of claims cost increases.

Though claims costs have continually increased over the years, recent increases have been significant. Claims costs incurred rose from \$17 million in 2001 to \$29 million in 2002. These figures include actual payments to claimants and increases in the future liability for all claims.

Claims costs incurred are reported each year in YWCHSB's audited financial statements. The costs are reported in two categories: by current year injuries and by new costs incurred for prior year injuries. Chart #1 below shows the history of claims costs incurred by YWCHSB over the past five years.

**Chart #1**



What is immediately apparent from the chart is that the costs incurred as a result of current year injuries have remained relatively stable between 1998 and 2002. In contrast, the costs incurred as a result of prior year injuries have risen significantly in the past two years. In 2002, for the first time, the new costs incurred for prior year injuries exceeded the cost of current year injuries.

## Methodology

Claims costs incurred are composed of claims payments made to injured workers plus the future liability associated with those claims. The amount and type of payments made on a claim in any year determine the future liability. In order to understand how claims costs incurred have changed over time, it is necessary to understand how claims payments have changed.

To begin, a detailed examination of quantitative data from the claims information management system (CIMS) was undertaken for the period 1992 to 2002. Types of payments were studied as well as the types of claims that were associated with those payments. Results were compiled by legislative group and were also broken down by current year and prior year payments in order to identify patterns.

Next, factors that had discreet and quantifiable impacts on claims costs incurred in 2002 were identified. These were examined in detail and the impact on claims costs was calculated.

Other factors that could influence the frequency and duration of claims were identified. A review of the literature was undertaken to determine what research reveals about factors that affect frequency and duration. Also, interviews were conducted with staff of YWCHSB who work with injured workers to gather information about any changes they had observed that could impact the frequency or duration of claims. This information was then analyzed in conjunction with the Yukon claims payment data to determine if these factors could explain the trends observed here.

Finally, the manner in which the future liability is calculated was examined in order to understand how future liability has impacted claims costs incurred.

## Assumptions

A number of assumptions were made in the preparation of these documents, including:

- there are no significant coding errors on the payments entered into CIMS,
- the financial data entered into CIMS is accurate, without material error,
- SAS queries written to extract reports from CIMS are functioning as intended,
- research done in other jurisdictions can be generalized to the Yukon, and
- the approach used to assess future liability for a group of claims can be used to assess the future liability of any single claim.

## Structure of the Report

This summary report provides an overview of the results of the claims cost analysis project.

Part 1 includes highlights from the quantitative analysis of data taken from the claims information management system. **All the dollar values reported have been adjusted to 2002 dollars.**

Part 2 provides an analysis of the legislative factors that have impacted claims costs in 2002. It also discusses other environmental factors, both internal and external to the YWCHSB, which have had an influence on claims frequency and/or duration.

Part 3 provides a summary of how future liability is calculated and discusses the impact that this has had on 2002 claims costs incurred.

Part 4 suggests ways in which claims costs may be influenced in the future.

Included as appendices to this report are individual papers that examine in more detail each area of study undertaken as part of this project. The highlights from each of these papers and the conclusions reached form the basis for this summary report.

# Part 1. Analysis of Claim Payments

## Total Payments

Chart #2

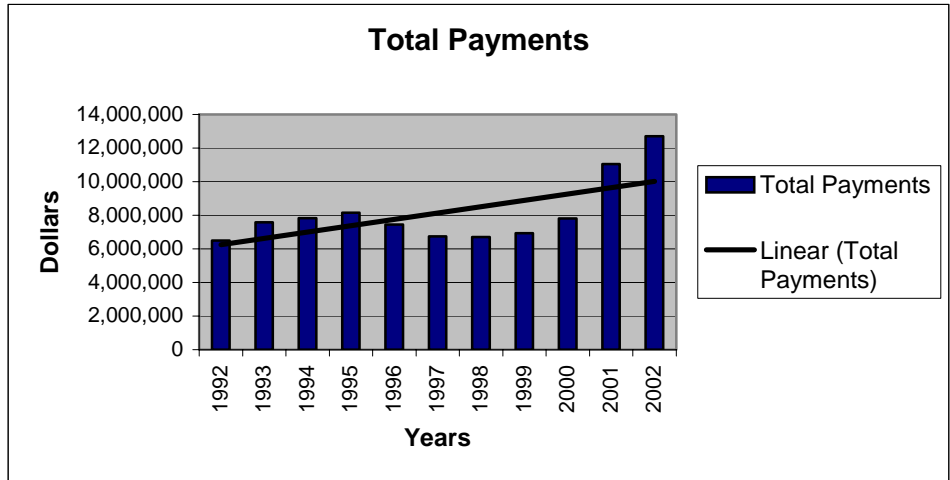
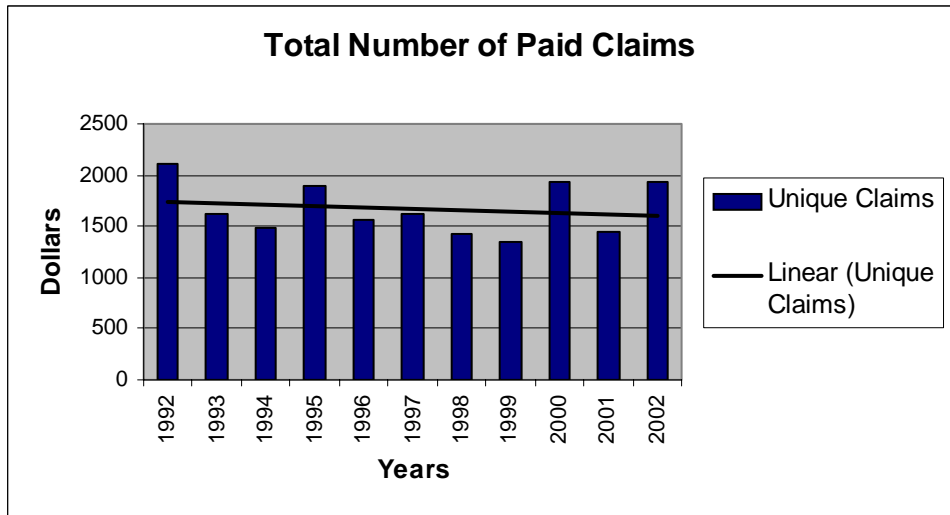
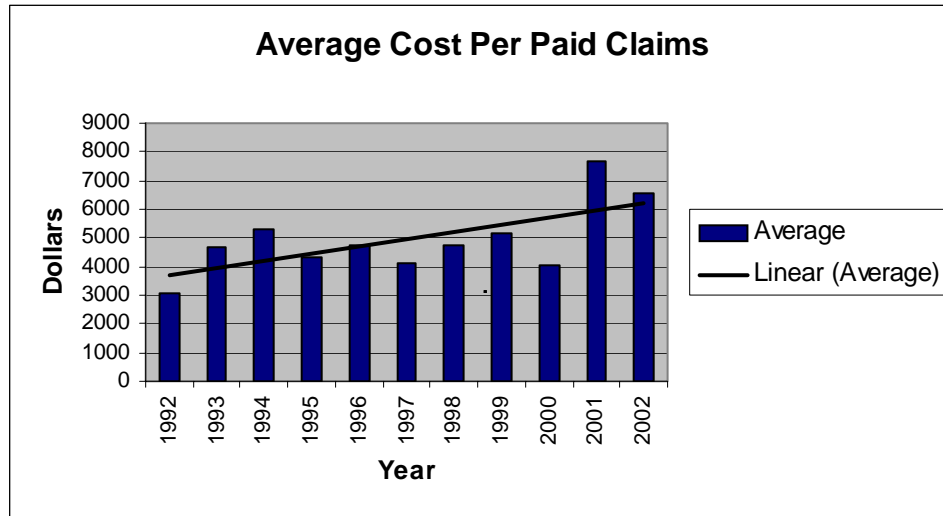


Chart #3



#### Chart #4



#### Total Claim Payments

Chart #2 shows that while the trend over the past ten years has been upward, the biggest increase in total claims payments took place in 2001. The 2001 rise was the result of an increase in payments to current year claimants and larger than expected costs in 2001 for year 2000 claims.

In 2002, there was a further increase in total claims payments but the increase was not as large as in 2001. In 2002, current year payments went up, relative to current year payments in 2001. Also, in 2002, the payments made to year 2001 claimants actually increased over the value of payments made to this same group of workers in 2001. This is a unique and quite unexpected event. Normally, payments made to a group of injured workers would be expected to decrease in the year following the year in which the injuries occurred. In 2002, this pattern was reversed.

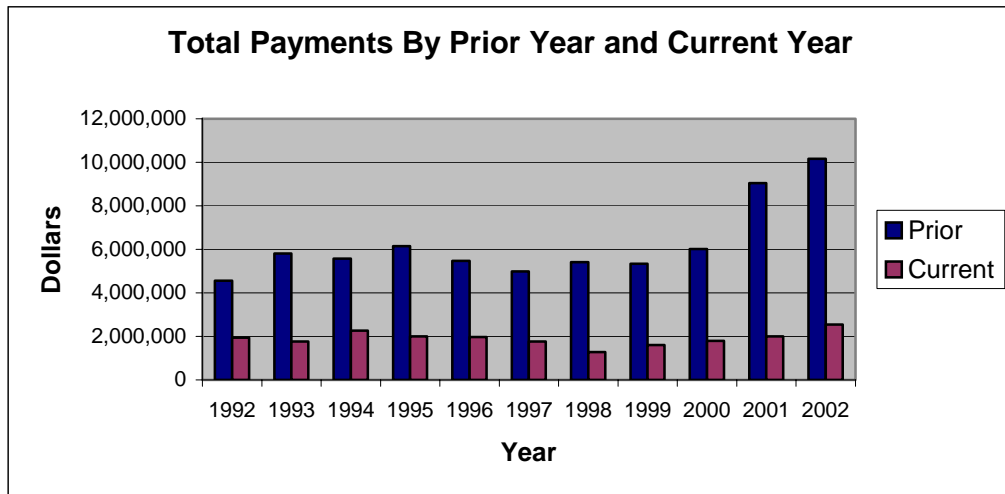
Chart #3 indicates that in 2002 there was a peak in the total number of paid claims. In the past, such peaks have been the result of a surge in the number of current year claims. In 2002, this peak was caused by an increase in current year claims and also by an increase in the number of paid prior year claims.

Chart #4 shows that the average cost per paid claim rose significantly in 2001. This increase was attributable to increases in compensation and medical payments. The average cost per paid claim fell in 2002, but did not return to previous levels.



## Current Year Versus Prior Year Claims Payments

Chart #5



### Current Year versus Prior Year Claims Payments

Chart #5 shows that much of the increase in claims payments has resulted from an increase in prior year payments, rather than an increase in current year payments. Prior year claim payments rose by 50 percent in 2001 and by a further 12 percent in 2002. Current year claim payments increased by 11 percent in 2001 and by 27 percent in 2002.

The total number of paid prior year claims is increasing. Factors that increase claims duration will add to the number of prior year claims and drive up prior year claims payments.

## Compensation Payments

Chart #6

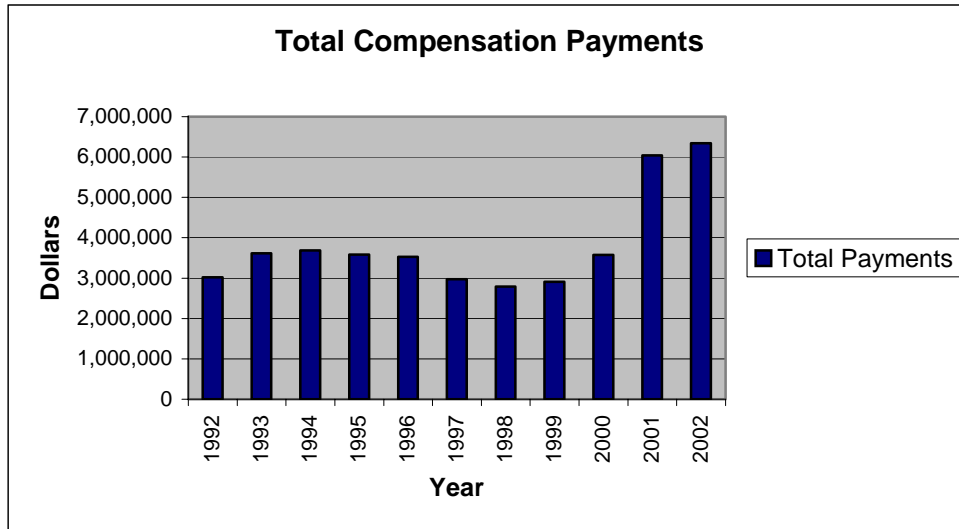
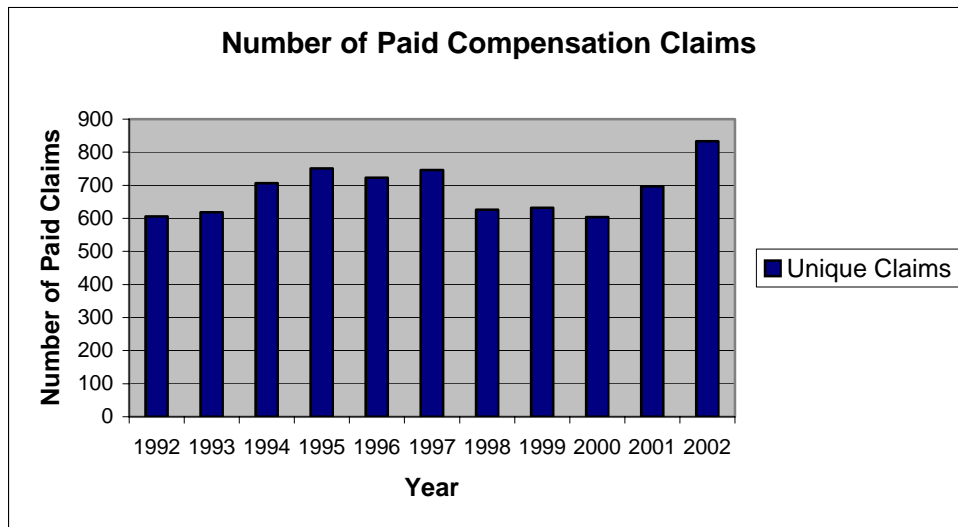


Chart #7



## **Compensation Payments**

Compensation payments include rehabilitation wage loss but do not include other rehabilitation payments, or any medical or pension payments.

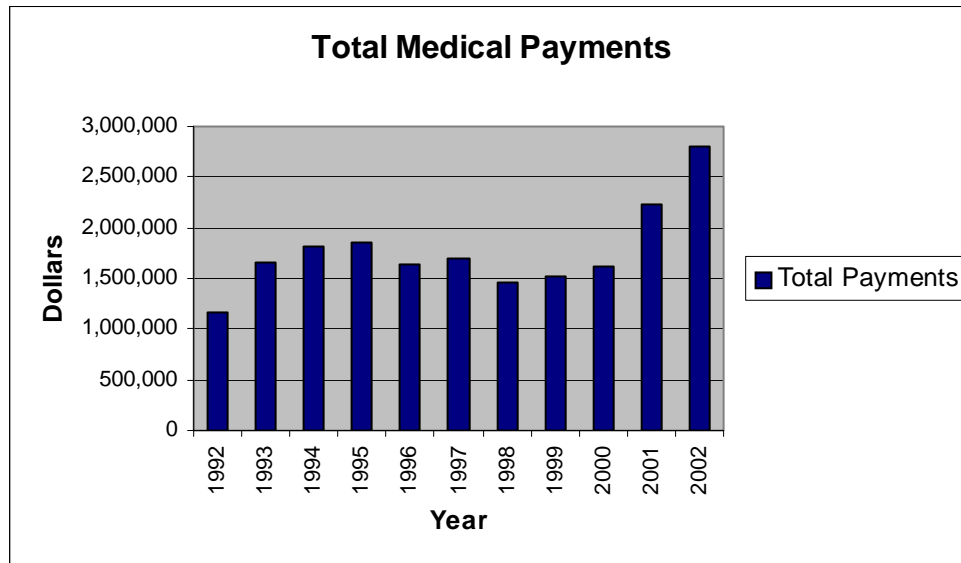
Chart #6 shows that in 2001 there was a very large increase in compensation payments. Payments rose by 69 percent and reached a level that had not been reached in any previous year. This new level was maintained in 2002 and in fact rose again by a further 4 percent.

The average cost per paid compensation claim rose significantly in 2001. The average cost in 2001 was 46 percent higher than the average cost in 2000. The average dropped back by 12 percent in 2002 but was still well above the average in any year prior to 2001.

Chart #7 indicates that the number of paid compensation claims reached a new high in 2002 that is 10 percent above any previous high. Although the average cost per paid compensation claim dropped in 2002, the higher number of claims more than offset this drop in terms of total payments.

## Medical Payments

Chart #8



### Medical Payments

Chart #8 shows that medical payments were reasonably stable until 2000. In 2001, there was a significant increase in medical costs, followed by a further significant increase in 2002. The average medical cost per paid medical claim rose by 96 percent in 2001. The average cost fell slightly in 2002 but as with compensation payments, this decline was more than offset by an increase in the number of paid medical claims.

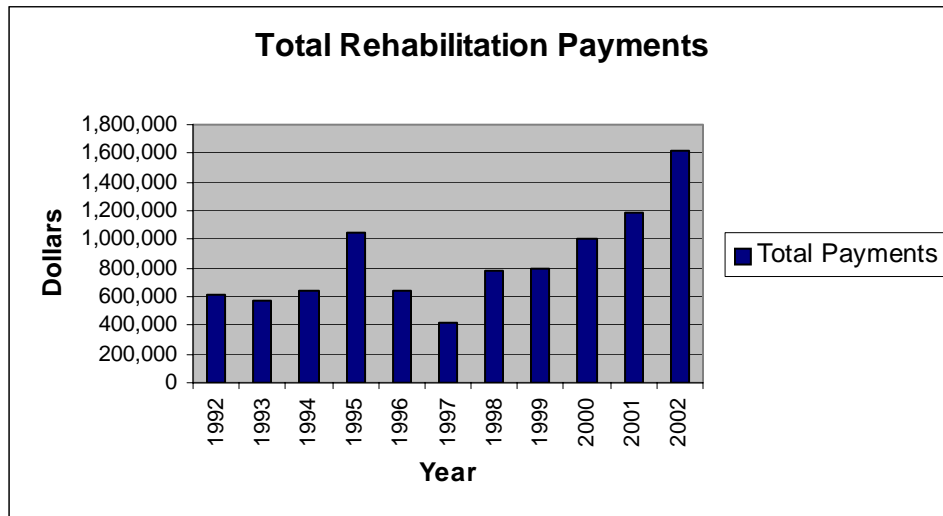
The largest increases in medical costs have been associated with travel, hearing services and prescription drugs. Travel is an important driver of medical costs. YWCHSB pays more for travel than for any other category of medical costs.

The cost of hearing services has risen significantly over the past ten years. Although there are more noise induced hearing loss claims being established each year, the increase is due mainly to the changes in hearing aid technology. YWCHSB paid more for hearing services in 2002 than for inpatient hospital services or for physiotherapy services.

Payments to physicians who are members of the Yukon Medical Association have remained relatively stable over the past ten years. They represent approximately 10 percent of medical costs. Over the same period, all other medical costs have risen sharply.

## Rehabilitation Payments

Chart #9



### Rehabilitation Payments

Chart #9 indicates that rehabilitation payments have been rising since 2000. In 2002, rehabilitation payments reached an all time high that was 35 percent above the previous level realized in 2001. The number of paid rehabilitation claims was also at an all time high in 2002.

The greatest rehabilitation payments are in the area of earnings loss benefits: retraining allowance, re-employment assistance and rehabilitation wage loss. The cost of retraining allowances doubled in 2001 and 2002 relative to previous year levels. This is an indication that more injured workers are involved in retraining programs than ever before. Rehabilitation wage loss is also at an all time high. This reflects higher wage loss costs for injured workers who are involved in on-the-job training.



## Part 2. Discussion of Factors Influencing Payments

### Legislative Factors

A number of legislative factors impacted claims payments in 2002 including:

- Bill 73 Pre-1993 Maximum Wage Rate,
- Bill 64 Reinstatement of Spousal Pensions,
- Bill 83 Workers' Compensation Appeal Tribunal (WCAT),
- Bill 83 Interest, and
- Post-1992 Maximum Wage Rate and Indexing.

#### ***Bill 73 Pre-1993 Maximum Wage Rate***

In 2002, Bill 73 amended the *Transitional* clause of the *Workers' Compensation Act*. The effect of this amendment was to bring the wage rate of workers who fell under predecessor legislation between 1983 and 1992 up to the level of the maximum wage rate for 2002, and to permit their claims to be indexed on the same basis as claims occurring between 1993 and 2002.

This change resulted in increased claim payments in 2002 of \$366,800. This higher level of payments will continue as long as these claims remain open and with indexing, benefits are likely to increase annually. The benefit liability for these claims is \$5,033,200.

The total estimated current and future liability as a result of Bill 73 is \$5.4 million.

#### ***Bill 64 Reinstatement of Spousal Pensions***

In 2002, Bill 64 the *Spousal Compensation Act* retroactively reinstated spousal benefits to persons who lost their benefits as a result of marriage or cohabitation after April 17, 1985 and before April 16, 1987.

The *Spousal Compensation Act* resulted in one pension being reinstated and a retroactive lump sum payment of \$255,132 was issued. The future liability of this claim is \$447,500.

The total estimated current and future liability as a result of the *Spousal Compensation Act* is \$702,632.

### ***Bill 83 Workers' Compensation Appeal Tribunal (WCAT)***

Bill 83 established the Workers' Compensation Appeal Tribunal, an external, independent body operating at arms-length from YWCHSB. The Tribunal began hearing claimant and employer appeals of claims decisions on April 1, 2000.

Decisions made by WCAT have had a \$10.4 million<sup>1</sup> impact on claims costs from the inception of the Tribunal until the end of 2002. The impact in 2002 was \$1.9 million.

WCAT has accepted a high proportion of claimant appeals and evidence suggests that this pattern will continue. The ongoing financial impact of this is unknown.

### ***Bill 83 Interest***

The passing of Bill 83 and the approval of policy CL-52 has allowed for the payment of interest on compensation benefits. The total amount of interest paid in 2002 was \$1,881. This included all outstanding interest payments since April 1, 2000.

It is anticipated that the amount of interest paid annually will continue to be minimal. This will depend on the speed and effectiveness with which claims are adjudicated so that interest payments will not be necessary.

### ***Post-1992 Maximum Wage Rate and Indexing***

The Maximum Wage Rate is a legislated provision under the *Workers' Compensation Act*. It establishes the ceiling for compensation benefits for all disabled workers in the year of claim.

The cost to YWCHSB in 2002 of raising the Maximum Wage Rate to \$65,100 from the 2001 value of \$61,500 was \$24,000.

The indexing of a worker's loss of earnings benefits is also a legislated provision under the *Workers' Compensation Act*. The Maximum Wage Rate for the year acts as a ceiling for indexing compensation benefits. If a worker is at the Maximum Wage Rate, benefits are not indexed.

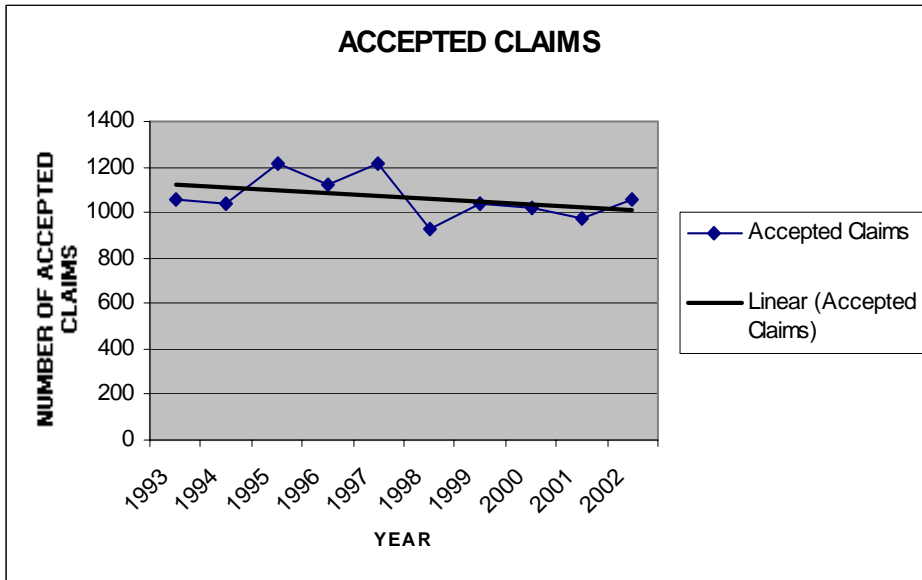
The cost to YWCHSB in 2002 of indexing benefits was \$202,580. This is 71percent higher than the cost of indexing in 2001.

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<sup>1</sup> This figure does not include the administrative costs of implementing WCAT decisions or the cost of administering WCAT.

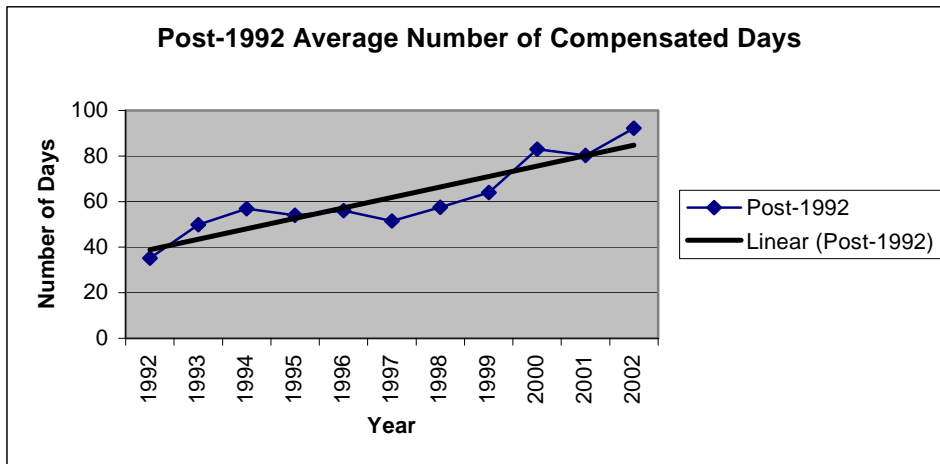
## Frequency and Duration of Claims

**Chart #10 Claims Frequency 1992-2002**



As indicated in chart #10, the frequency of new accepted claims has declined somewhat over the period from 1992 to 2002. However, since 1998 claim frequency has increased slightly. It is significant that there are more claims by older workers, more claims by women and more claims associated with complex injuries such as multiple chemical sensitivity and repetitive strain injury.

**Chart #11 Post-1992 Average Number of Compensated Days**

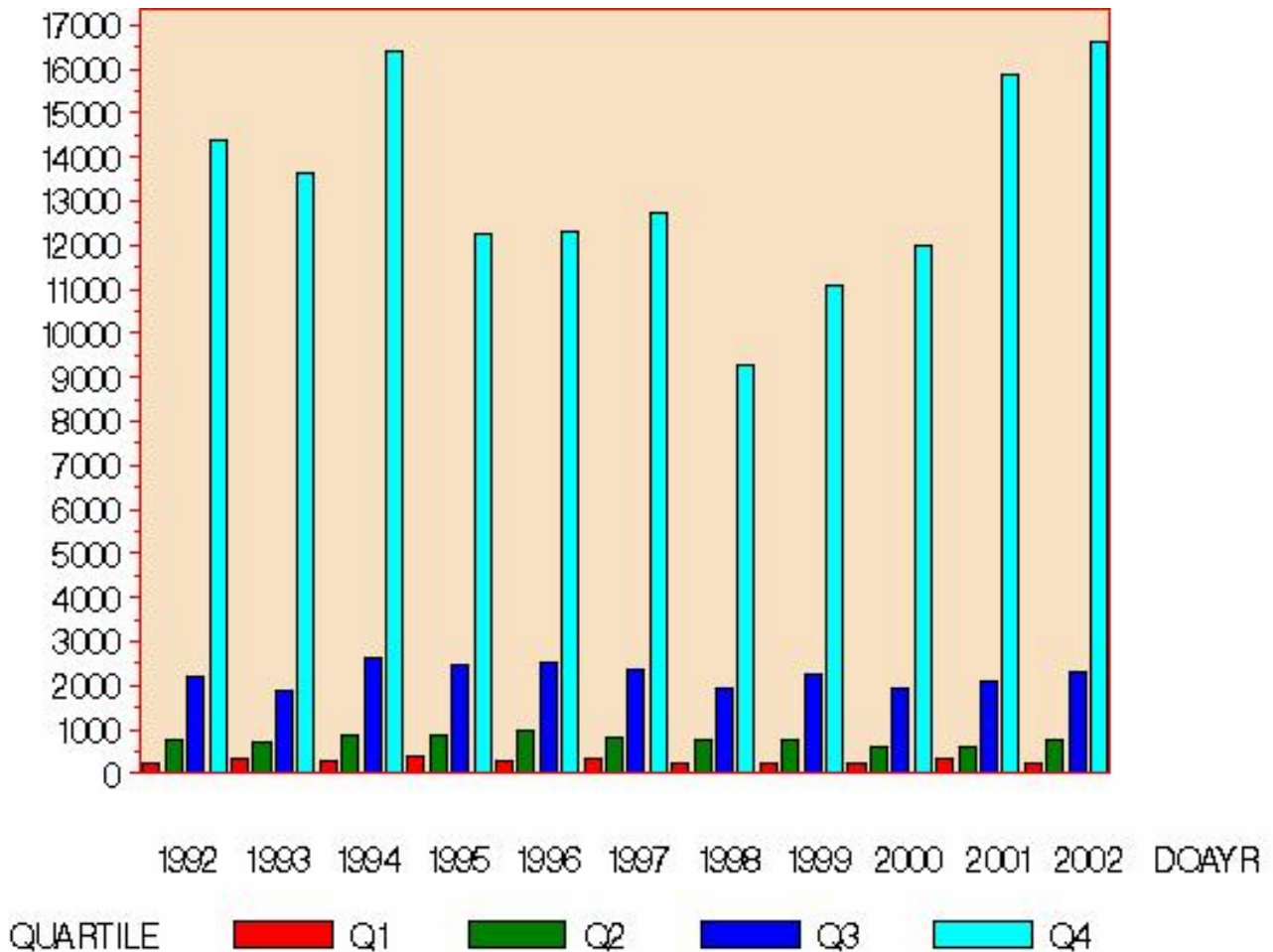




Claims that have been established in the period since 1993 are subject to the 1992 legislation and make up the largest group of active claims. Chart #11 shows the trend in this group of claims is toward higher average numbers of compensated days. The average has grown from 35 days in 1992 to 92 days in 2002. This increase in claim duration is a key driver of increased claims costs.

**Chart #12 Total Compensated Days, by Quartile, by Year**

The bar chart below shows the total number of compensated days in each quartile by accident year. Each quartile represents 25 percent of accepted time-loss claims.



As Chart #12 shows, claims in the fourth quartile have been increasing in duration since 1998. This group of claims accounts for more compensated days than all other quartiles combined.

The duration of short and medium claims has remained reasonably stable. Longer term claims are showing an increase in duration. This group of claims is driving up the average number of compensated days.

## **Factors that Influence Frequency and Duration**

### **1. Demographics - the Aging Workforce**

The Yukon workforce is aging and more older workers are establishing claims. Research indicates that older workers are less likely to be injured than younger workers but, when injured, they take longer to recover.

The aging of the workforce tends to drive up claim duration and medical costs.

### **2. Demographics - the Increased Participation of Women in the Workforce**

There are more women participating in the workforce than ever before. In the Yukon, more women are establishing compensation claims. Research shows that women are less likely to be injured at work than men but, when injured, they tend to remain off work longer than men.

The increased participation of women in the workforce tends to increase claims duration.

### **3. Nature and Severity of Injury**

Claim duration is closely linked to the nature and severity of the injury. In the Yukon, there is an increase in the number of claims associated with complex conditions that are hard to diagnose and difficult to treat. These conditions include multiple chemical sensitivity, post traumatic stress disorder and repetitive strain injury.

Increases in the number of these types of claims tends to drive up claims duration.

### **4. Effects of Industry Change**

The Yukon is experiencing a shift from goods producing to service producing industries. Some, but not all, research indicates this shift is associated with a decline in claim frequency. However, in the Yukon this does not appear to have been the case.

In Yukon there appears to be an offsetting effect – as claim numbers in the goods sector have fallen, there have been increases in claims in the service occupations such as health care.

A further feature of the Yukon economy is the concentration of workers employed in small and medium sized enterprises. Research suggests that these types of businesses are associated with higher claim frequencies.

As this sector of the economy grows, it may be exerting an upward pressure on claim numbers.

#### **4. Effects of Economic Change**

The Yukon's economy is currently characterized by low to moderate inflation, high unemployment and slow economic growth. Research shows that claim frequency and duration both increase as the economy weakens.

It is difficult to quantify the size of this effect. However, it is reasonable to conclude that recent increases in claim frequency and duration are being driven, at least in part, by the weakness of the Yukon's economy.

#### **5. Claim Management**

The efficiency and effectiveness of claim management affects claim duration. Delays in decision-making and case management can delay treatment and return to work planning.

A number of factors have been identified within YWCHSB that may contribute to increased claim duration. These include:

- higher standards for the management of claims
- lack of clear role definitions in claims and rehabilitation.
- increased workload
- staff turnover

### Part 3. Future Liability

The YWCHSB's obligation to pay benefits is created when work-related injury, incapacity or occupational disease occurs. When an injury does occur the Board's obligation extends beyond the payments that have been made.

The Benefits Liability is the value of the expected future payments.

The Benefits Liability increased by \$16,800,000 in 2002 to \$95,022,000. Some of this increase is expected due to the maturing of the YWCHSB's liability but much of this increase was not expected.

There were four main contributing causes to the increases in the Benefits Liability. First, a natural increase due to the maturing of the YWCHSB's liabilities, second, legislative changes that enhanced existing benefits; third, a re-activation of claims that had not been included in previous valuations, and fourth, a rise in the duration of the claims;

Expected increase	6,700,000
Legislative changes	
Increase due to Bill 73 (pre 1983 wages)	5,000,000
Increase due to Bill 64 (reinstated spouse)	400,000
Reactivation of claims due to Bill 83 (WCAT)	500,000
Increase due to longer duration claims	4,200,000
<u>Total</u>	<u>16,800,000</u>

#### Expected Increase

Each year there is a natural increase in the Benefits Liability. In the normal course of events this increase would be funded from the net assessment revenue (unsubsidized assessment revenue less administration expenses) and investment income. The benefit payments would be a deduction from the liability.

#### Bill 73 Pre-1993 Maximum Wage Rate

Because the benefit level for individuals disabled prior to 1983 was increased substantially, the future benefits these individuals will receive is expected to increase as well. A liability of \$5.0 million was calculated as the value for expected future benefits. This includes an allowance for the benefit level to be increased in future years by the increase in the maximum wage rate.

The total cost of Bill-73 (\$5,400,000) includes the amount paid during 2002.

#### Bill 64 Reinstatement of Spousal Pensions

The liability for future payments to the one widow who was reinstated was \$400,000.

### **Bill 83 Workers' Compensation Appeal Tribunal (WCAT)**

As a result of WCAT decisions in 2002 the Benefits Liability was increased by \$500,000. This reflects the additional future benefits that are expected to be paid as a result of the WCAT decisions. The 2002 costs of WCAT decisions (\$1,900,000) includes the payments that were made in 2002.

### **Longer Duration Claims**

The claim payment increased substantially in 2001 and then remained at the higher level in 2002. This has now been identified largely as an increase in the duration of claims, particularly in compensation claims. The large increase in the Benefits Liability did not take place until 2002.

The lag in the increase to the Benefits Liability was due to the methodology used in the calculation of the Benefits Liability. The calculation utilizes an averaging technique to recognize that due to the size of the YWCHSB there is a substantial random variation in the claim statistics. While this approach smoothes out a lot of the simple statistical random variation it does delay the reaction of the Benefit Liability to trends. The Benefits Liability in simple terms takes a "wait and see" approach to changes in the claims patterns unless there is an expectation that the new claims level is likely to continue.

In 2001 there was not an expectation that the high claims level would continue. When the high payment level was repeated in 2002 the methodology used in the calculation of the Benefits Liability anticipated the higher level would continue in the future and adjusted the liability accordingly.

The adjustment to the Benefits Liability due to the longer duration claims is \$4,200,000.

## Part 4. Opportunities to Influence Claims Costs

Claims costs in the Yukon are influenced by a variety of factors, many of which are outside the control of YWCHSB. There are, however, steps that can be taken which are consistent with the active management of claims costs.

1. Implement a comprehensive prevention strategy to ensure prevention resources are used as effectively as possible.
2. Introduce changes to the way that YWCHSB manages the claims of injured workers, including:
  - clarifying the roles of claims and rehabilitation staff,
  - redesigning the workflow in Claimant Services to improve efficiency, and
  - providing improved electronic system support for the management of claims.
3. Formalize the development of detailed forecasts of the financial impacts of all new policies and proposed legislative changes before they are enacted.
4. Review options for containing the costs of out-of-territory medical services. For example, negotiate preferred provider rates with key service providers.
5. Review policy options with respect to payment for costly 'state of the art' technical aids such as hearing aids.
6. Undertake a program of regular monitoring of key claims cost indicators. Such indicators could include year to date values for:
  - total claim payments, total number of paid claims and average cost per paid claim,
  - total payments made for prior year claims and total payments made for current year claims,
  - total compensation payments, total number of paid compensation claims and average cost per paid compensation claim,
  - total medical payments, total payments for travel, and
  - average number of compensated days for post-1992 claims.

Environmental factors should also be included in this monitoring, for example:

- scan for emerging issues in medical and rehabilitation management that could impact claims costs
- scan for policy changes or legislative initiatives that could impact claims costs, and
- review local economic and demographic indicators to identify emerging trends.

## Summary and Conclusion

Claims costs rose significantly in 2002. This was as a result of increases in claims payments made to injured workers plus an increase in the future liability associated with these claims.

The largest increase in claims payments occurred in 2001. This was followed by a further increase in 2002. There were increases in payments to current year claimants and even larger increases in payments to prior year claimants. This was mainly a reflection of increases in compensation payments although medical and rehabilitation payments also increased.

There were a number of legislative factors that contributed to the increase in claims payments in 2002. The other factor that impacted claims payments was an increase in claims duration. In Yukon, this increase in duration appears to be related to changes in Yukon demographics, the changing nature of work-related injuries and a weak economy.

When there are changes in claim payment patterns this change is reflected in the Benefits Liability. The methodology used to calculate the liability employs an averaging technique that results in a lag between the time when claim payment patterns change and when this change will be reflected in the Benefits Liability.

The largest increase in claim payments occurred in 2001. Because of the lag associated with the calculation the largest increase in the Benefits Liability occurred in 2002.

In 2002 the Benefits Liability was \$10.1 million higher than anticipated. Approximately 58 percent of this increase was related to legislative factors and 42 percent was attributable to the increase in claims duration.

While many of the factors that influence claims costs in Yukon are outside the control of WCHSB there are steps that would be consistent with the active management of claims costs. A program of regular quarterly monitoring of key cost indicators would enable WCHSB to identify trends as they develop.

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