

Workers' Compensation Board
Northwest Territories
Annual Report
1989

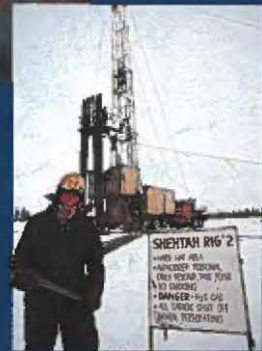
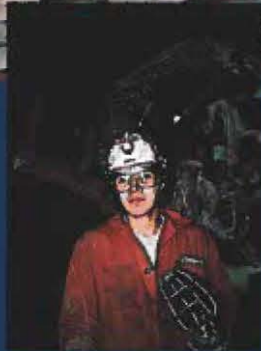
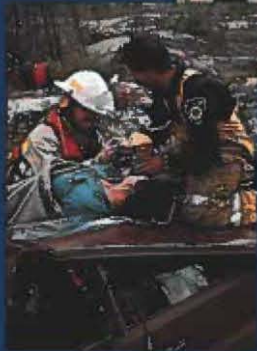




Table of Contents

Transmittal Letter	3
Board of Directors	4
Report of the Chairman, C.E.O.	5
Mission Statement	7
Management Staff	8
Financial Statements	11
Schedule of Administration and General Expenses	24
Schedule of Investments	25
Accidents/Claims Statistics:	
Three Year History	26
Industrial History	28
Claims Reported (by Part of Body)	30
Nature of Injuries	32
Causes of Injuries	34
Five Year Historical Data	35
By Region	36
Benefits Information	38
Average Assessment Rate	40



Photos courtesy of GNWT Culture and Communications

Transmittal Letter

1989

Mr. Daniel L. Norris
Commissioner of the Northwest Territories

The Honourable Jeannie Marie Jewell
Minister Responsible for the Workers' Compensation Board

In accordance with Section 58 of the Workers' Compensation Act, it is our pleasure to present the Annual Report for the Workers' Compensation Board for the year ending December 31, 1989 including audited Financial Statements.

Accompanying the Financial Statements is an Actuarial Opinion as to the reasonableness of the Pension and Future Claims Liabilities and the adequacy of the Contingency Reserve.

In addition we have provided General statistics on a three year comparative basis pertaining to the number and type of accidents and related costs, employer statistics and financial schedules.

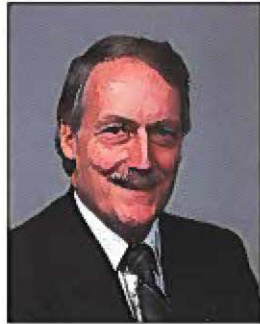
Yours truly,



W. G. Hinchey
Chairman
Workers' Compensation Board
June 14, 1990

Board of Directors

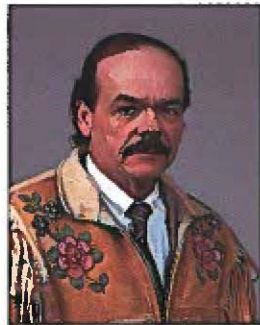
(at December 31/89)



W. Grant Hinchey
(Chairman)
Yellowknife, NWT



Jo-Anne Allison
Yellowknife, NWT



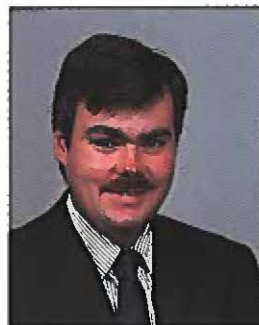
James Evoy
Yellowknife, NWT



Grant Horseman
Yellowknife, NWT



Dale Johnston
Yellowknife, NWT



Ron Williams
Yellowknife, NWT

Joe Pameolik
Arviat, NWT



Report of the Chairman, C.E.O.

The Workers' Compensation Board has the exclusive jurisdiction in all matters affecting compensation for workers injured on the job. Compensation includes the payment of medical expenses, provision of medical and vocational rehabilitation, payment for loss of wages resulting from injury or occupational disease, pensions for workers who suffer permanent disability and pensions for the dependants of workers killed in accidents. The funding for this activity is provided by employers who carry on a business or industry in the Northwest Territories. Workers are guaranteed compensation for their injuries without regard to cause or fault and without having to go to court. In return, employers are protected from legal action by their own workers in the event of an accident.

The Board is appointed on the recommendation of the Legislative Assembly and reports to the Assembly through the Minister Responsible for the WCB, the Honourable Jeannie Marie-Jewell. There are 6 part-time Directors in addition to the Chairman who is also the Board's Chief Executive Officer. WCB is thus an independently funded corporation created by territorial legislation. Its responsibilities are unique among boards and agencies in the N.W.T.

Directors represent interests of organized labour, business and the community at large. They require at least fifty (50) days per year to fulfil their varied responsibilities to the Board. We all have a responsibility in assisting WCB in fulfilling its mandate.

The management and staff of WCB have the responsibility of providing a service to those involved in work related injuries and to the employers. Their responsibilities include:

- adjudication of claims
- administration of pensions
- arrangement of rehabilitation programs
- determination of and collection of insurance premiums from employers and
- management of the financial resources to assure that future costs related to past claims are fully funded.

In 1988 a Ministerial Review Panel was appointed to review the operations of the WCB with particular emphasis on the cause of the increase in 1989 premium rates. The Panel completed its Report April 16, 1989 and made seventy-six (76) recommendations directed at improving the overall effectiveness of the WCB. Two of the recommendations were to undertake:

- i) An indepth actuarial review and
- ii) An indepth investment review

The years of 1989 and 1990 have brought a considerable number of changes to the WCB; changes necessary to meet the challenges of the 1990's. Change is not always easy to accomplish but the staff and board of directors have accepted the challenge. Our goal is to have all our changes completed by December 31, 1990.

Ideally all the *Stakeholders* should be supportive of the changes. We realize that this may not be possible. We also realize that we are managing a service funded by employers and that the needs and

requirements of injured workers today are considerably different than those when the Accident Fund was created in 1977.

Costs of compensation are a concern throughout North America. We should be concerned with the costs but the focus must be on Safety! A recognition by employees and employers that a safe workplace means:

- a longer and happier life
- greater productivity and
- lower or stabilized insurance costs.

Our success requires the commitment of all the Stakeholders.

WCB this year approved its first mission statement which is a part of this Annual Report. The Board has trustee responsibility for the Accident Fund from which all compensation and administration costs are paid. Established in 1977 with less than \$1 million, the Fund now has assets totalling \$112.5 million. At the end of 1989 \$99.9 million was invested in long term instruments and the Board was holding \$5.5 million in cash and short-term deposits.

Revenue from investments for 1989 was \$10.1 million, an increase of 17.8% over 1988 and 65.1% over 1987. The Board's liabilities for pensions and claims totalled \$103.8 million at the end of 1989. These liabilities were fully funded and the Board had a contingency reserve at the end of the year of \$6.7 million. A 4.3% cost of living supplement to all existing pensions at the beginning of 1989 added \$2.8 million to the Board's Pension Liability.

The yearly maximum insurable earnings remained at \$40,000 for 1989 and will continue to be \$40,000 in 1990.

The number of accidents increased to 3997 in 1989 from 3405 in the previous year. The number of employers and

individuals self-employed registered with the Board decreased to 4604 in 1989 from 4854 in 1988. Assessment revenue increased to \$18.5 million from \$13.1 million; rates in 1989 averaged \$2.35 per \$100 of assessable payroll, an increase from \$1.88 per \$100 in 1988.


Claims expenses - payments on current year's claims and transfers from operations to the Future Claims Liability as provision for future payments were \$21.4 million compared with \$16.7 million in 1988. Transfers from 1989 operations to the Pension Liability decreased to \$1.6 million from \$3.1 million in the previous year.

The Accident Fund is in a generally healthy situation. The liabilities for pensions and claims are fully funded, but the five year financial history issued with this report shows how quickly the liabilities are increasing. The contingency reserve is at the lowest end of the acceptable target range which is required to enable WCB to cope financially with disasters. We have not listed all the changes undertaken by WCB.

The Workers' Compensation Board is totally committed to improvement, early intervention to the injured worker, a fair and equitable insurance premium, a safe workplace and the elimination of abuse in all areas.

My sincere thanks to the Minister, the staff and Directors for their participation in the success of the Board's goals and programs. We eagerly anticipate the challenges of the 90's and making SERVICE to our clients a first priority.

Respectfully,



Grant Hinchey
Chairman, C.E.O.

Mission Statement

To Protect Workers Against the Result of Work Injury

GOALS

- To deliver fair and timely service to injured workers/dependants and employers.
- To develop our human and other resources, to meet present and future challenges.
- To provide a fully funded, efficient, and effective workers' compensation system.
- To communicate and promote an understanding of workers' compensation.
- To communicate, promote and ensure a safe working environment.
- To manage Workers' Compensation Board funds effectively.
- To effectively administer the Workers' Compensation Act of the Northwest Territories.

VALUES

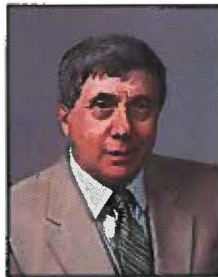
These values and principles support the foundation of our Mission and Goals:

- Integrity
- Sensitivity
- Courtesy
- Accountability
- Teamwork
- Efficiency
- Equality

The Workers' Compensation Board Management Staff



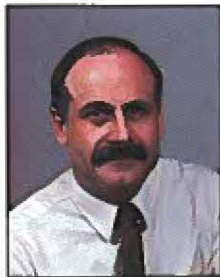
Barney Dohm
Chief Operating Officer



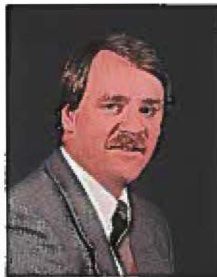
Wally Maduke
Manager,
Administration



Bryan Roberts
Director,
Client Services



Con Neuman
Manager, Claims



Bill Fildes
Manager, System &
Computer Services



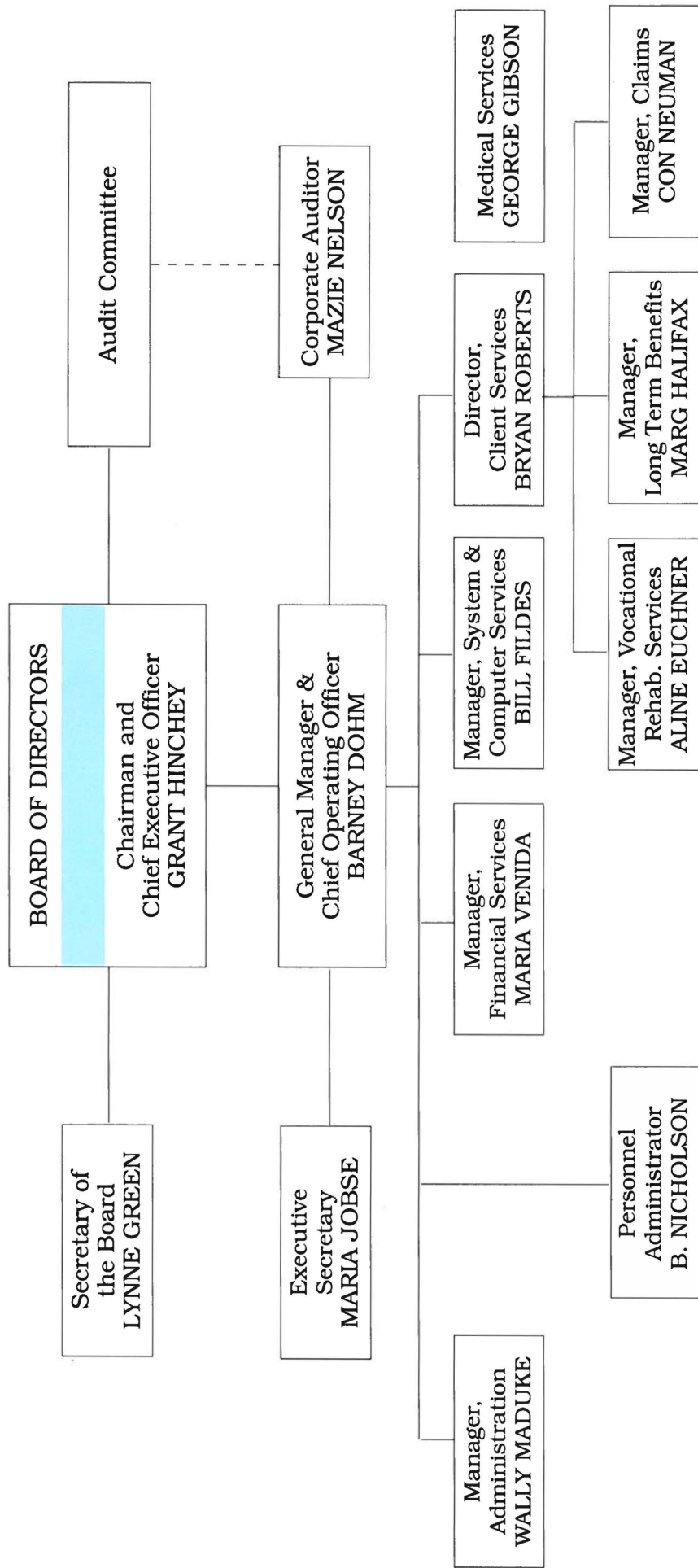
Marg Halifax
Manager,
Long Term Benefits

Aline Euchner
Manager, Vocational
Rehabilitation Services

Maria Venida
Manager,
Financial Services

Workers' Compensation Board

Management Staff (at December 31, 1989)



Financial Statements 1989

Auditor's Report	12
Balance Sheet	13
Statement of Operations	14
Statement of Contingency Reserve	15
Statement of Changes in Financial Position	16
Notes to Financial Statements	17
Actuarial Opinion	23



AUDITOR GENERAL OF CANADA

VÉRIFICATEUR GÉNÉRAL DU CANADA

AUDITOR'S REPORT

To the Minister responsible for the
Workers' Compensation Board

I have examined the balance sheet of the Workers' Compensation Board (Northwest Territories) as at December 31, 1989 and the statements of operations, contingency reserve and changes in financial position for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Board as at December 31, 1989 and the results of its operations and changes in its financial position for the year then ended in accordance with the accounting policies set out in note 2 to the financial statements applied, after giving retroactive effect to the changes in accounting policies as explained in note 3, on a basis consistent with that of the preceding year.

I further report that, in my opinion, proper books of account have been kept and the financial statements are in agreement therewith and the transactions of the Board that have come to my notice have, in all significant respects, been in accordance with the Financial Administration Act, the Workers' Compensation Act and regulations, and by-laws of the Board.

A handwritten signature in black ink, appearing to read 'Ray Dubois', written over a horizontal line.

Raymond Dubois, F.C.A.
Deputy Auditor General
for the Auditor General of Canada

Ottawa, Canada
May 8, 1990

Workers' Compensation Board
(Northwest Territories)

Balance Sheet

as at December 31, 1989

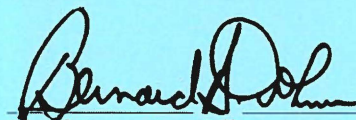
ASSETS

	1989	1988
	(thousands of dollars)	
Cash and short-term deposit	\$ 5,427	\$ 3,378
Assessments receivable	5,253	1,828
Accrued interest receivable	2,447	1,915
Investments (note 4)	98,914	93,378
Property and equipment (note 5)	504	291
	<u>\$ 112,545</u>	<u>\$ 100,790</u>

LIABILITIES AND RESERVE

Accounts payable (note 6)	\$ 588	\$ 705
Lease payable (note 6)	334	-
Assessments refundable	1,077	900
Future pension liability (notes 8 & 10)	67,393	64,162
Future claims liability (notes 9 & 10)	36,449	31,216
	<u>105,841</u>	<u>96,983</u>
Contingency Reserve	<u>6,704</u>	<u>3,807</u>
	<u>\$ 112,545</u>	<u>\$ 100,790</u>

Approved by Management:

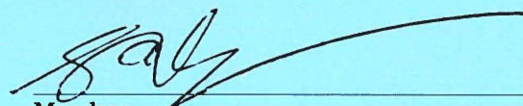


Chief Operating Officer

Approved on behalf of the Board of
Directors:



Chairman



Member



Workers' Compensation Board
Northwest Territories

Statement of Contingency Reserve

for the year ended December 31, 1989

	1989	1988
	(thousands of dollars)	
Balance at the beginning of the year		
As previously reported	\$ 6,656	\$ 11,481
Adjustment for SPI increases (note 3)	<u>(2,849)</u>	<u>(2,318)</u>
As restated	\$ 3,807	\$ 9,163
Income (Loss) from operations	<u>\$ 2,897</u>	<u>(5,356)</u>
Balance at end of the year	<u>\$ 6,704</u>	<u>\$ 3,807</u>

Statement of Changes in Financial Position

for the year ended December 31, 1989

	1989	1988
	(thousands of dollars)	
Operating Activities		
Income (loss) from operations	\$ 2,897	(\$ 5,356)
Items not requiring outlay of funds		
Amortization of bond premiums and discounts	(128)	(51)
Depreciation	250	178
Loss (gain) on sale of investments	(408)	295
Provisions and investments income allocations		
Pension and SPI liability	1,637	5,982
Claims liability	17,796	14,303
	<u>22,044</u>	<u>15,351</u>
Payments from		
Pension liability	7,128	6,676
Claims liability	3,841	4,428
	<u>10,969</u>	<u>11,104</u>
Decrease (increase) in assessments and accrued interest receivable	(3,957)	946
Increase in Lease payable	334	-
(Decrease) increase in accounts payable and assessments refundable	60	(256)
	<u>(3,563)</u>	<u>690</u>
Funds provided from operating activities	<u>7,512</u>	<u>4,937</u>
Investing Activities		
Funds utilized for investments	5,000	5,000
Purchases of Property & Equipment	463	113
	<u>5,463</u>	<u>5,113</u>
Increase (decrease) in cash and short-term deposits	\$ 2,049	(176)
Cash and short-term deposits: at the beginning of the year	3,378	3,554
at the end of year	<u>\$ 5,427</u>	<u>\$ 3,378</u>

Notes to Financial Statements

December 31, 1989

1. Authority and Operations

The Workers' Compensation Board was established by, and is responsible for the administration of the Workers' Compensation Act.

The mission of the Workers' Compensation Board is to protect workers against the result of work injury. The Board provides compensation for injury or death by accident arising out of, and in the course, of employment. Assessments required to meet the costs of compensation, pension awards and administration are levied upon employers on the basis of a percentage of their assessable payroll.

2. Accounting Policies

The more significant accounting policies of the Board are as follows:

(a) Investments

Investments are recorded at cost at the time of purchase. For fixed-income investments, discounts or premiums are amortized on a straight-line basis over the periods remaining to the maturity dates of the investments.

(b) Property and equipment

Property and equipment are recorded at cost and depreciated or amortized over their estimated useful life under the straight-line method as follows:

Furnishings - 10 years
Equipment (Purchase and Lease)
- 5 years
Leasehold improvements - Over
the term of the lease

(c) Future pension liability

The future pension liability represents the present value of future payments in respect of pension awards. The amounts of pensions awarded for the current year's claims are provided annually from operations. The amount of pensions awarded for prior years' claims are provided from the future claims liability.

(d) Future claims liability

The future claims liability represents the present value of amounts required to be paid in the future for all accident claims still in process at the end of the fiscal year. This includes a provision from operations for current year claims. All compensation payments and the capitalized value of pension awards granted after the year of injury are charged to this liability.

(e) Funding policy

The funding policy of the Board is to maintain both the future pension liability and the future claims liability at a fully funded level at each year end.

The amount of liabilities is determined on a basis which allows for future inflationary increases by using a net discount rate of 2.5%.

(f) Contingency reserve

The contingency reserve is maintained to provide a margin of protection against adverse financial experience which could unduly burden future employers. Such adverse experience could arise in respect of the following risks:



Workers' Compensation Board
Northwest Territories

4. Investments

	Par Value	1989 Amortized Cost (thousands of dollars)	1988 Amortized Cost
Government of Canada Bonds	\$ 38,111	\$ 36,302	\$ 35,092
N.H.A. mortgage-backed securities	1,735	1,714	1,877
Provincial bonds	17,495	17,381	16,339
Municipal bonds	2,600	2,577	1,981
Corporate bonds	12,105	12,009	8,959
Common stocks	16,918	16,919	13,166
	88,964	86,902	77,414
Cash and short-term held by investment managers (at market value)	12,958	12,012	15,964
	\$ 101,922	\$ 98,914	\$ 93,378

The approximate market value of investments as at December 31, 1989 was \$101,286,000 (1988 - \$92,176,000).

5. Property and equipment

	1989 (thousands of dollars)	1988
Furnishings	\$ 108	\$ 128
Equipment		
- Purchase	356	728
- Lease	359	-
Leasehold improvement	68	145
	891	1,001
Less:		
Accumulated depreciation and amortization	387	710
	\$ 504	\$ 291



8. Future Pension Liability

	1989	1988
	(thousands of dollars)	
Transfers from:		
Operation		
- Pensions	\$ 1,637	\$ 3,133
- SPIs	-	2,849
Future Claims Liability (note 9)	<u>8,722</u>	<u>8,728</u>
	10,359	14,710
Recoveries	<u>7</u>	<u>-</u>
	10,366	14,710
Less: Pension payments	<u>7,135</u>	<u>6,676</u>
Increase for the year	3,231	8,034
Balance at beginning of the year	<u>64,162</u>	<u>56,128</u>
Balance at end of the year (note 3)	<u>\$ 67,393</u>	<u>\$ 64,162</u>

9. Future Claims Liability

	1989	1988
	(thousands of dollars)	
Transfer from:		
Operations (note 7)	\$ 17,796	\$ 14,303
Less: Claims payments	3,841	4,428
Transfer to:		
Future Pension Liability (note 8)	<u>8,722</u>	<u>8,728</u>
	12,563	13,156
Increase for the year	5,233	1,147
Balance at beginning of the year	<u>31,216</u>	<u>30,069</u>
Balance at end of year	<u>\$ 36,449</u>	<u>\$ 31,216</u>

The Coles Group
CONSULTANTS LTD.

2100-1066 West Hastings Street, Vancouver, British Columbia V6E 3X2. Telephone (604) 683-7
Facsimile (604) 683-0

**WORKERS' COMPENSATION BOARD
NORTHWEST TERRITORIES**

ACTUARIAL OPINION

We have examined the valuation of the liabilities for future claim payments and future pension payments as at December 31, 1989. This valuation was based on the provisions of the Workers' Compensation Act in effect at December 31, 1989.

There have been some changes in accounting procedures; however, the assumptions used in the valuation of the liabilities are the same as those used for the valuation as at December 31, 1988.

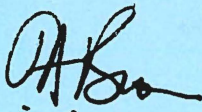
In our opinion:

- A: The Future Claims Liability of \$36,449,000 makes adequate provision for expected future payments in respect of accidents incurred prior to January 1, 1990;
- B. The Future Pension Liability of \$67,393,000 makes adequate provision for expected future pension payments, including anticipated Supplementary Pension Increases in respect of future years, for pension awards granted prior to January 1, 1990;
- C. The data on which the valuation is based is sufficient and reliable for the purpose of the valuation;
- D. The assumptions used are adequate and appropriate for the purpose of valuation;
and
- E. The methods employed are consistent with sound actuarial principles.

Nonetheless, emerging experience differing from the assumptions will result in gains or losses which will be revealed in future valuations.

Respectfully submitted for

THE COLES GROUP CONSULTANTS LTD.



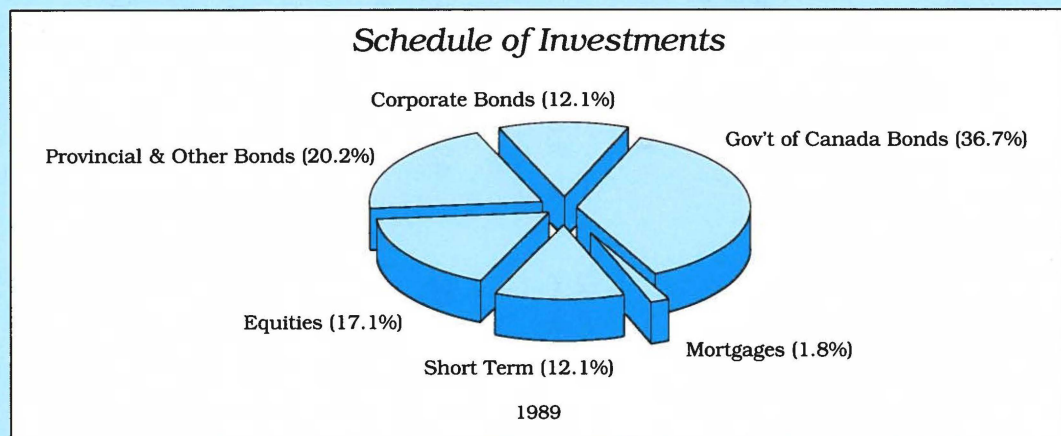
J. Allan Brown,
Fellow of the Canadian
Institute of Actuaries

A-35(123)

March 21, 1990

Schedule of Investments

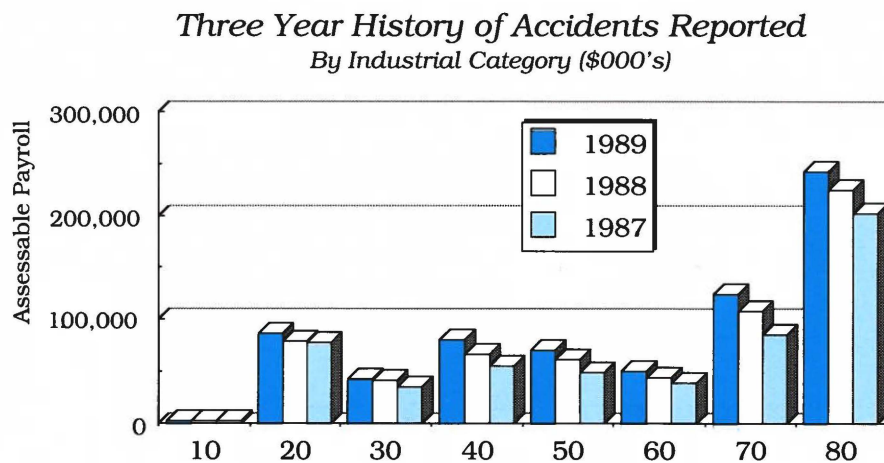
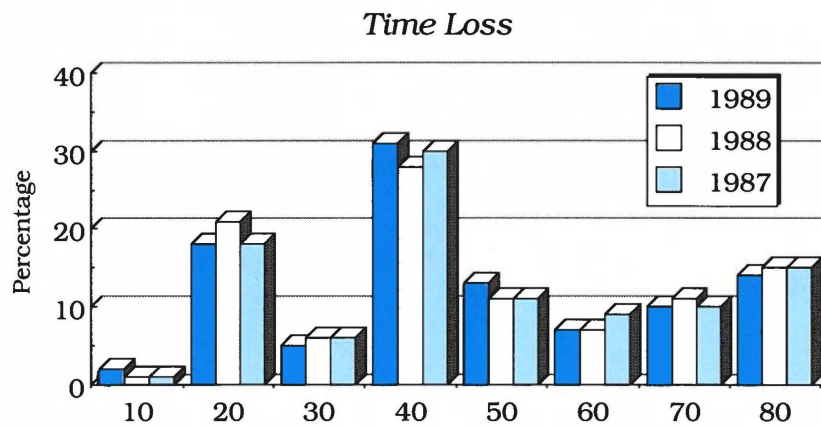
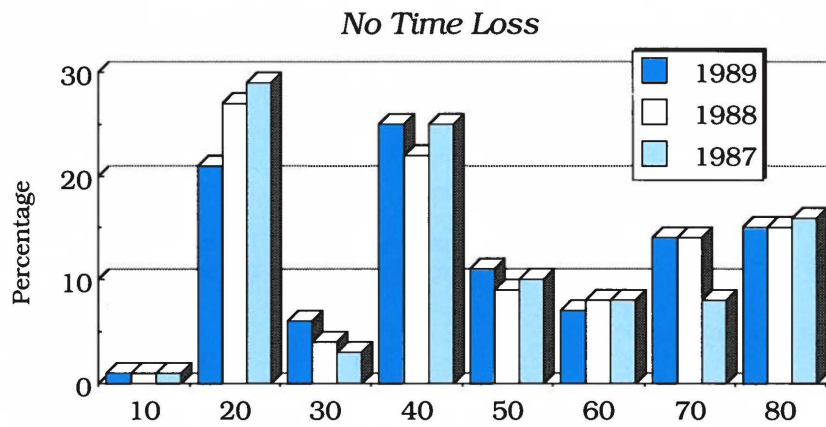
	1989		1988	
	Amortized Value (\$000's)	Market Value	Amortized Value (\$000's)	Market Value
Bonds				
Government of Canada	\$ 36,302	37,076	\$ 35,092	34,220
Provincial & other	19,958	19,962	18,320	17,802
Corporate	12,009	13,455	8,959	8,997
	68,269	70,493	62,371	61,019
Mortgages				
N.H.A. guaranteed	\$ 1,714	1,496	1,877	1,857
Equities	\$ 16,919	17,285	13,166	13,335
Total Long Term	86,902	89,274	77,414	76,211
Short Term	12,012	12,012	15,964	15,964
Total Investments	98,914	101,286	93,378	92,175



Three Year History of Claims Reported by Industrial Category

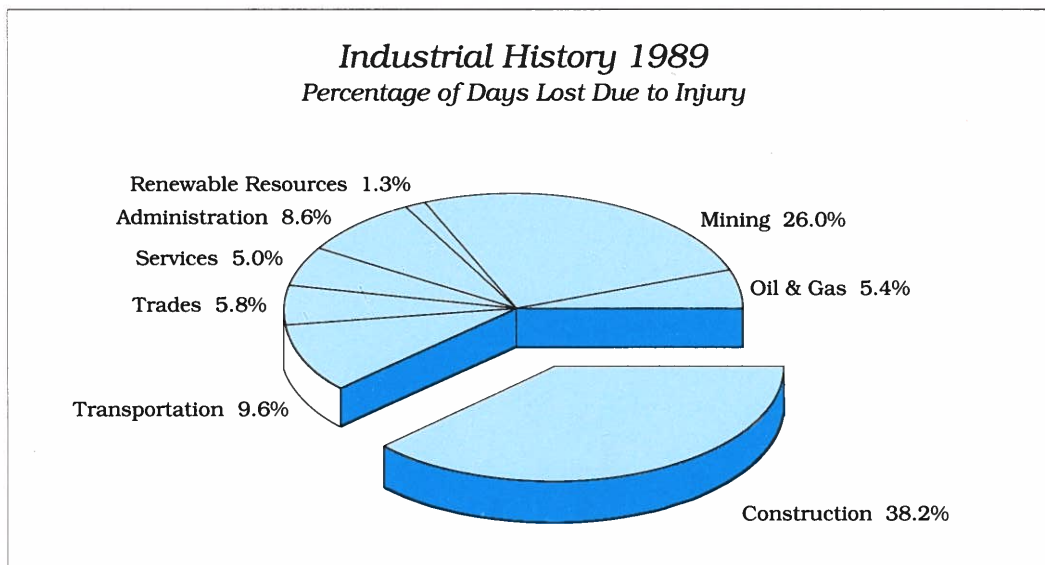
(by % claims reported)

Category	Assessable Payroll (\$000's)			Time Loss (%)			No Time Loss (%)		
	1989	1988	1987	1989	1988	1987	1989	1988	1987
10 Renewable Resources	\$ 2,822	\$ 2,481	\$ 2,276	2	1	1	1	1	1
20 Mining	86,099	79,318	78,270	18	21	18	21	27	29
30 Gas & Oil	43,193	41,757	34,966	5	6	6	6	4	3
40 Construction	80,536	66,808	54,999	31	28	30	25	22	25
50 Transp. & Commun.	70,049	61,897	48,940	13	11	11	11	9	10
60 Trades	50,210	43,599	39,268	7	7	9	7	8	8
70 Services	123,997	107,486	85,117	10	11	10	14	14	8
80 Public	241,923	225,237	201,858	14	15	15	15	15	16



Industrial History 1989

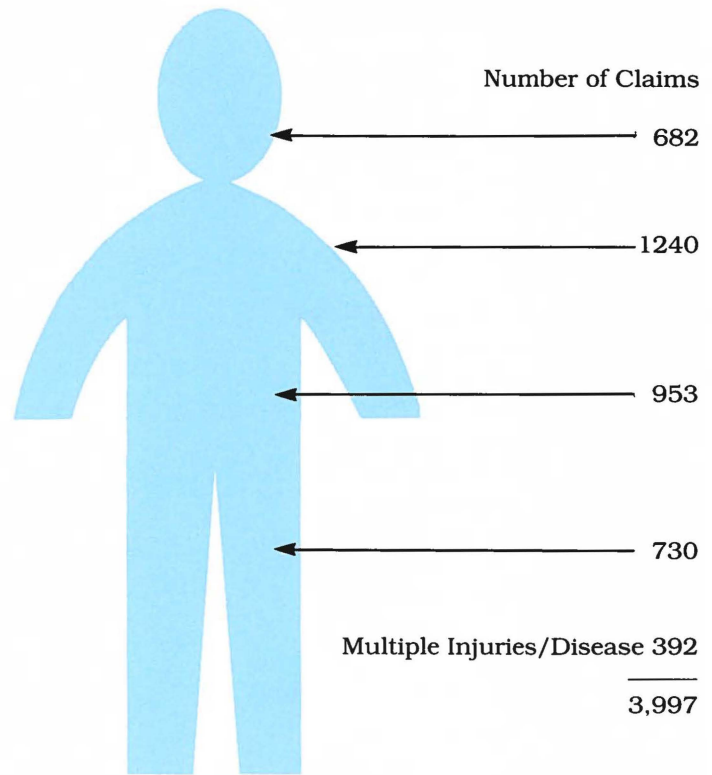
Industry	Number of Days Lost
10 - Renewable Resources	398
20 - Mining	8,035
30 - Oil & Gas	1,663
40 - Construction	11,780
50 - Transportation & Communication	2,977
60 - Trades	1,788
70 - Services	1,557
80 - Public Administration	2,665
Total	30,863



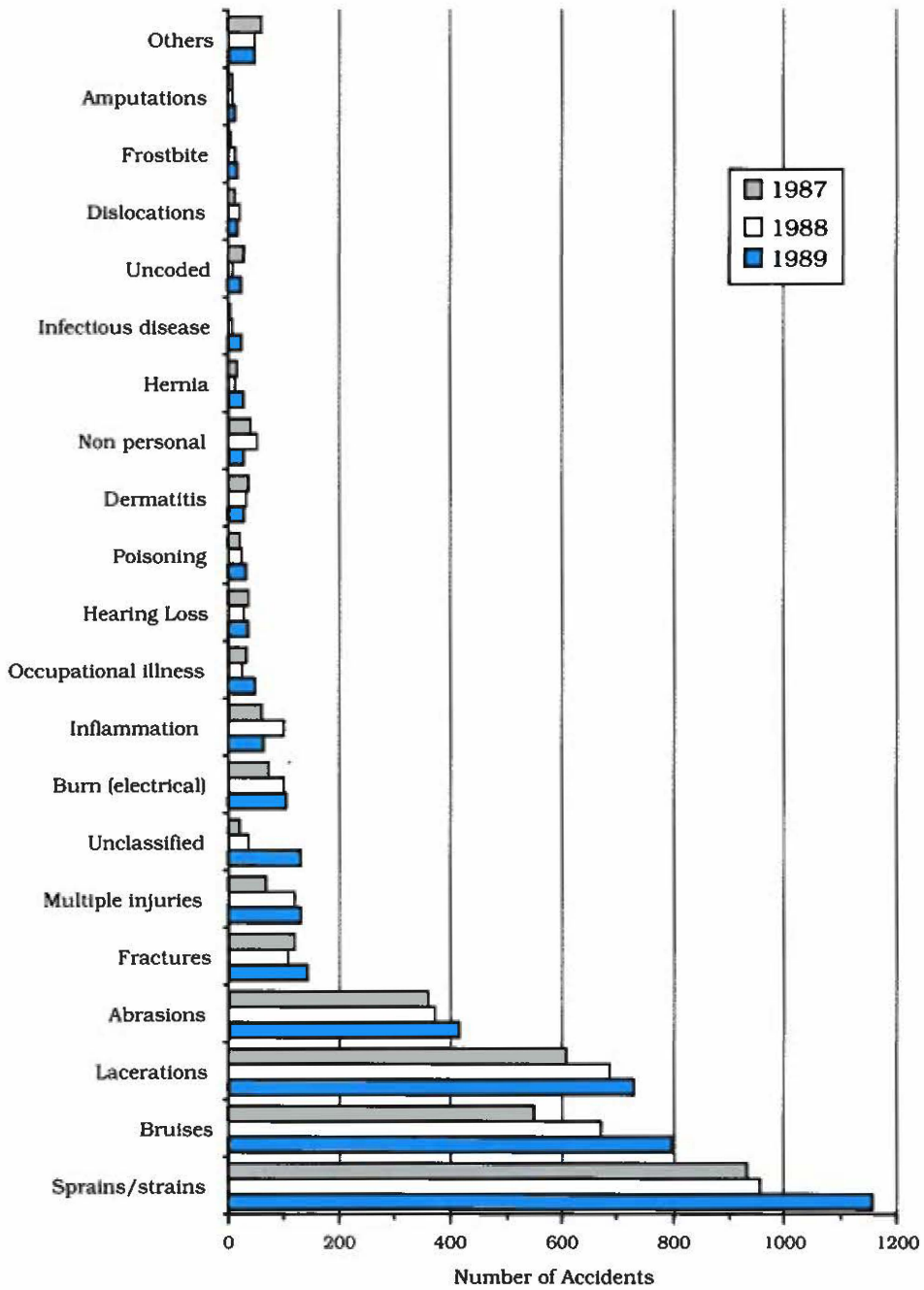
Claims Reported

Part of Body	Number of Claims		
	1989	1988	1987
Ears (external)	6	9	8
Ears (internal)	53	36	39
Eyes	452	398	374
Jaw	5	5	5
Mouth	37	37	27
Nose	8	14	9
Face	1	27	16
Face (*NEC)	21	19	21
Scalp	9	17	9
Skull	1	1	3
Head	7	13	14
Head (*NEC)	82	56	40
Total	682	632	565
Neck	47	44	67
Upper Arm	6	20	16
Elbow	87	54	68
Forearm	22	32	21
Arm (multiple)	15	19	36
Arm (*NEC)	88	53	38
Wrist	108	83	76
Hand	274	242	229
Finger(s)	593	521	451
Total	1240	1068	1002
Abdomen	60	34	36
Back	662	549	472
Chest	86	62	57
Hips	25	25	29
Shoulder(s)	119	113	91
Trunk (*NEC)	1	1	8
Total	953	784	693
Thigh	20	23	16
Knee	251	219	157
Lower Leg	8	5	26
Leg (multiple)	7	21	16
Leg (*NEC)	57	51	45
Ankle	146	127	109
Foot	187	151	146
Toe(s)	41	41	35
Lower Extremities	3	1	4
Lower Extremities (*NEC)	10	2	1
Total	730	641	555

Multiple Parts	248	212	172
Circulatory System	1	5	1
Digestive System	2	1	1
Musculo-Skeletal System	-	1	-
Nervous System	12	2	2
Respiratory System	36	15	11
Other Body Systems	11	3	5
Total	310	239	192
Body Parts (*NEC)	1	32	15
Non-Personal	12	7	22
Unclassified	69	2	16
Sub Total	82	41	53
Total	3,997	3,405	3,060



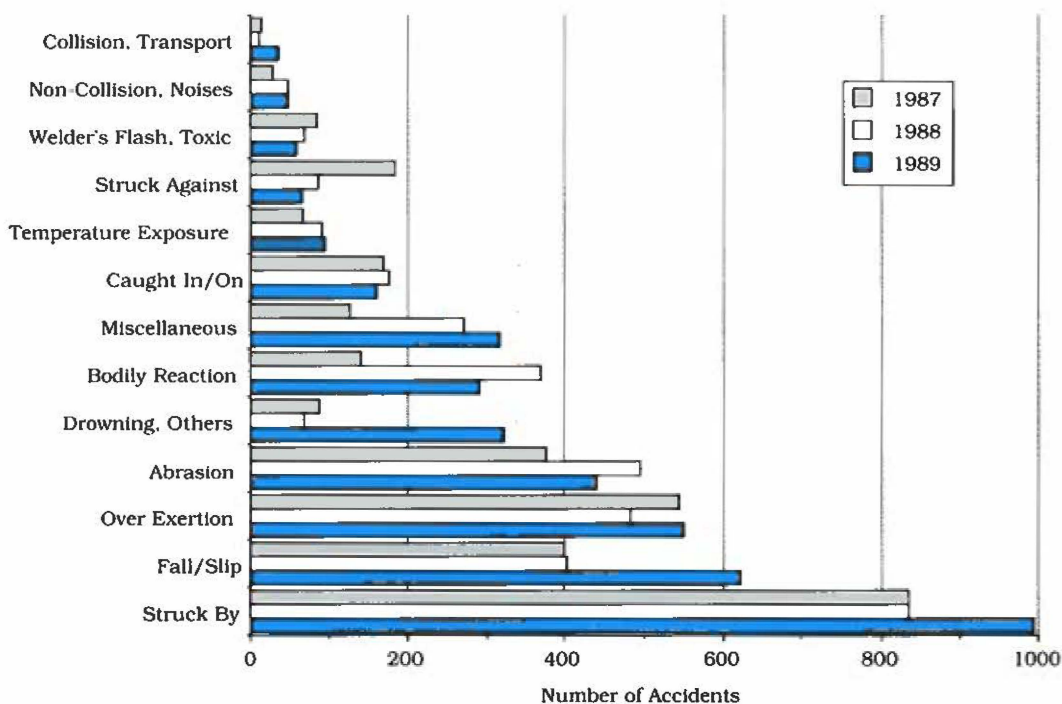
Nature of Injuries in 1989
Total Claims Processed



Causes of Injuries

	No. of Claims 1989	No. of Claims 1988	No. of Claims 1987
Struck By	994	834	834
Fall, Slip	622	403	400
Over Exertion	550	482	544
Abrasion	440	495	377
Drowning, Others	321	69	89
Bodily Reaction	289	369	141
Miscellaneous	317	271	127
Caught In/On	161	177	170
Temperature Exposure	95	92	67
Struck Against	65	86	183
Welder's Flash, Toxics	59	69	84
Non-Collision, Noise	48	48	29
Collision, Transport	36	10	15
	<u>3,997</u>	<u>3,405</u>	<u>3,060</u>

Causes of Injuries
Total Claims Processed



Five Year Historical Data

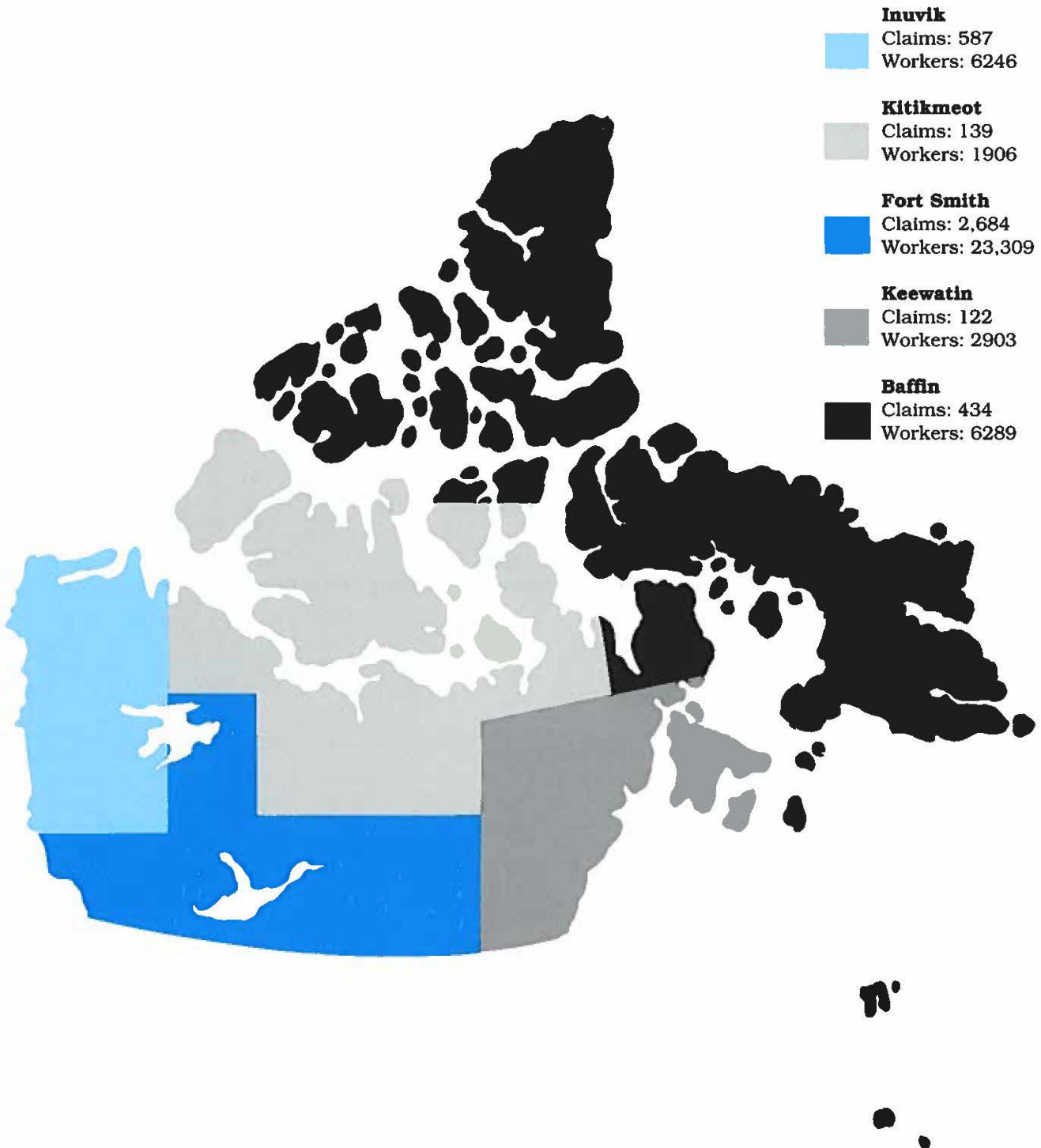
1985 - 1989

	1989	1988	1987	1986	1985
Active Businesses:					
Employers:	3,526	3,491	3,215	3,450	3,436
Self-Employed:	<u>1,078</u>	<u>1,363</u>	<u>1,018</u>	<u>1,499</u>	<u>1,435</u>
Total Active Business	4,604	4,854	4,233	4,949	4,871
Accidents Reported	3,997	3,405	3,063	3,186	3,419
Year's Maximum Insurable Remuneration YMIR	\$ 40,000	40,000	36,800	30,400	30,400 ⁽¹⁾
Supplementary Pension ⁽²⁾ Increases	\$ 0	2,849	2,374	6,564	4,682

⁽¹⁾ Change to \$30,400 YMIR was effective July 1, 1985.

⁽²⁾ Pension increases granted to bring existing pensions to current level of benefits.

Claims/Workers by Region

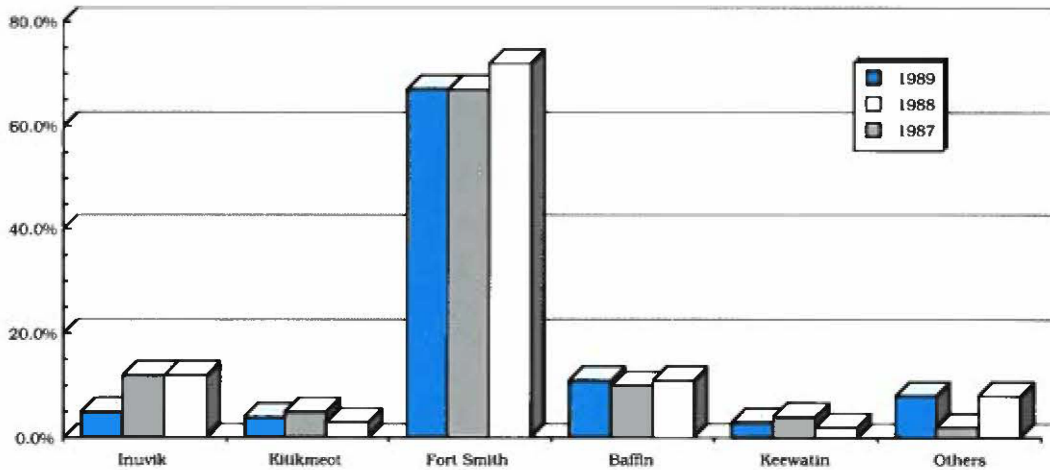


Claims Reported by Region

Claims by Region

	1989		1988		1987	
Inuvik	587	15%	451	12%	344	12%
Kitikmeot	139	4%	156	5%	98	3%
Fort Smith	2684	67%	2271	67%	2186	72%
Baffin	434	11%	345	10%	340	11%
Keewatin	122	3%	124	4%	68	2%
Others	31	.8%	58	2%	24	.8%
	<u>3,997</u>		<u>3,405</u>		<u>3,060</u>	

*Claims Reported by Region
(Percentage)*



Benefits 1990

Examples of Monthly Compensation Payments Effective January 1, 1990

Based on 90% of net earnings after deductions for Income Tax, Canada Pension Plan and Unemployment Insurance contributions.

Year's Maximum Insurable Remuneration \$40,000.00

	Permanent or Temporary Total Disability Gross Salary	60% Permanent Disability Gross Salary	30% Permanent Disability Gross Salary
Workers who qualify as Northern residents for income tax purposes	40,000 30,000 25,000	40,000 30,000 25,000	40,000 30,000 25,000
Single worker, no dependants	2333.85 1836.47 1560.88	1400.31 1101.88 936.53	700.16 550.94 468.26
Married worker, spouse, no children	2429.55 1932.17 1656.58	1457.73 1159.30 999.95	728.87 579.65 496.97
Married worker, spouse, one dependent child	2436.98 1939.59 1664.01	1462.19 1163.75 998.41	731.09 581.88 499.20
Married worker, spouse, two dependent children	2444.40 1947.02 1671.44	1466.64 1168.21 1002.86	733.32 584.11 501.43



		Permanent or Temporary Total Disability Gross Salary				60% Permanent Disability Gross Salary	30% Permanent Disability Gross Salary
Workers who do not qualify as Northern residents for income tax purposes	40,000	30,000	25,000	40,000	30,000	25,000	40,000
Single worker, no dependants	2180.11	1718.97	1460.36	1308.07	1031.38	876.22	654.03
Married worker, spouse, no children	2275.81	1814.67	1556.06	1365.49	1088.80	933.64	682.74
Married worker, spouse, one dependent child	2283.24	1822.10	1563.49	1369.94	1093.26	938.09	684.97
Married worker, spouse, two dependent children	2290.67	1829.53	1570.92	1374.40	1097.72	942.55	687.20

Dependants' Benefits (Fatal Accidents)

Widow or widower's benefits	per year \$13,200 per month \$1,100
Pensions for each child	per year \$3,000 per month \$250
Maximum pension for other dependants (where no spouse)	per year \$13,200 per month \$1,100
Immediate allowance (lump sum)	\$1,600
Additional contribution (lump sum)	\$1,600
Re-marriage allowance (lump sum)	\$13,200



Average & Required Assessment Rate

(per \$100 Assessable Payroll)

Year	Average Assessment Rate	Required Assessment Rate
1980	2.21	1.82
1981	2.68	2.10
1982	3.14	2.08
1983	3.21	1.78
1984	3.15	2.08
1985	2.79	2.23
1986	2.59	2.48
1987	1.97	2.69
1988	1.88	2.45
1989	2.35	2.73

Comparison of Average and Required Assessment Rates
(Per \$100 of Assessable Payroll)

