

## Summary of Experience Rating Programs in Canada

The following table lists the experience rating programs used at each WCB and provides a link for further details on the program.

**\*Click on title of Experience Rating Program to be directed to detailed information on the program on the Board/Commission website.**

Click below to go directly to the following jurisdiction:

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ALBERTA					
Yr1	Title	Eligibility	Effect <sup>2</sup>	Balance	Surcharge/ Rebate Spread
2000	<a href="#">Partnerships in Injury Reduction</a>	All employers	retrospective	not balanced	-Refunds only.  -Up to 20% refunds based on achieving a COR and improved performance (minimum 5% rebate for maintaining COR, first- time COR holders receive minimum 10% for first year of program).

<sup>1</sup> Many WCBs had other experience rating programs or plans operating before those listed. P.E.I. had a program in the 1970s and early 1980s.

<sup>2</sup> With **retrospective adjustments**, the employer starts each year paying the basic assessment rate for the industry, and after the year is over, retrospective refunds or surcharges are made to reflect the employer's actual experience. **Prospective programs**, on the other hand, adjust future assessments through discounts or surcharges based on past years' experience.

*Source: Association of Workers' Compensation Boards of Canada – 2012*

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## ALBERTA

Yr1	Title	Eligibility	Effect <sup>2</sup>	Balance	Surcharge/ Rebate Spread
1998	<a href="#">Experience Rating Plan for Large Employers</a>	Employers with industry rate premiums of at least \$15,000 over 3 year period.	prospective	not balanced	-Up to 40% discount or surcharge on industry rate.
1998	<a href="#">Experience Rating Plan for Small Employers</a>	Employers with industry rate premiums less than \$15,000 over a 3 year period.	prospective	not balanced	5% discount if no lost time claims in 5 year period; 5% surcharge if 5 or more lost time claims in 5 year period; no discount if 1-4 lost time claims or if less than 5 yrs of history.
1998	<a href="#">Poor Performance Surcharge</a>	Employers in Experience Rating for Large Employers at maximum surcharge for 2 or more yrs.	prospective	not balanced	-Effective January 1, 2009, maximum surcharge of 200%
2008	<a href="#">Industry Custom Pricing</a>	All employers	prospective	not balanced	Industries can choose to customize various features of Experience Rating in accordance with their risk preferences. Features that can be customized are: <ul style="list-style-type: none"> <li>-Maximum discounts and surcharges</li> <li>-Experience ratio</li> <li>-Participation</li> <li>-Costs used to measure performance (cost relief)</li> </ul>

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## BRITISH COLUMBIA

Yr <sup>3</sup>	Title	Eligibility	Effect <sup>4</sup>	Balance	Surcharge/ Rebate Spread
2000	<a href="#">Experience Rating Plan</a>	All employers	prospective	balanced	Maximum 50% discount to maximum 100% surcharge on base assessment rate.
	<a href="#">Partners Program (COR)</a>	All employers	retrospective	Not yearly balanced but appropriately considered by funding policy	-10% rebate off base assessments for Occupational Health & Safety Certificate of Recognition (COR) -5% rebate off base assessments for Disability Management COR

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## MANITOBA

Yr <sup>5</sup>	Title	Eligibility	Effect <sup>6</sup>	Balance	Surcharge/ Rebate Spread
1989	<a href="#">Experience Sensitive Rating</a>	All employers except individually liable employers.	prospective	balanced	Plus 200% or minus 40% from the category base rate <sup>7</sup> .

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- <sup>3</sup> Many WCBs had other experience rating programs or plans operating before those listed. P.E.I. had a program in the 1970s and early 1980s.
- <sup>4</sup> With **retrospective adjustments**, the employer starts each year paying the basic assessment rate for the industry, and after the year is over, retrospective refunds or surcharges are made to reflect the employer's actual experience. **Prospective programs**, on the other hand, adjust future assessments through discounts or surcharges based on past years' experience.
- <sup>5</sup> Many WCBs had other experience rating programs or plans operating before those listed. P.E.I. had a program in the 1970s and early 1980s.
- <sup>6</sup> With **retrospective adjustments**, the employer starts each year paying the basic assessment rate for the industry, and after the year is over, retrospective refunds or surcharges are made to reflect the employer's actual experience. **Prospective programs**, on the other hand, adjust future assessments through discounts or surcharges based on past years' experience.
- <sup>7</sup> Manitoba has not had a merit/surcharge program since 1997. Assessment rates for individual firms can vary by minus 40% or plus 200% from the category base rate.

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NEW BRUNSWICK					
Yr <sup>8</sup>	Title	Eligibility	Effect <sup>9</sup>	Balance	Surcharge/ Rebate Spread
1990	<a href="#">Experience Rating System</a>	Employers with premiums of at least \$3,000 over a 3 yr period. To be eligible to participate in the Experience Rating system, employers must have a basic average annual assessment of at least \$1,000 over the exposure period.	prospective	balanced	40%-40% of base assessment.
1992	<a href="#">Enhanced Participation</a>	Employers with premiums of at least \$3,000 over a 3 yr period. To be eligible to participate in the Experience Rating system, employers must have a basic average annual assessment of at least \$1,000 over the exposure period.			Participation 25% plus 1% for each \$500 of assessments over \$1,000.
1996	<a href="#">Enhanced Experience Rating System</a>	Employers with premiums of at least \$3,000 over a 3 yr period. To be eligible to participate in the Experience Rating system, employers must have a basic average annual assessment of at least \$1,000 over the exposure period.			Up to 40% rate reduction and up to 80% rate surcharge.

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NEWFOUNDLAND AND LABRADOR					
Yr <sup>10</sup>	Title	Eligibility	Effect <sup>11</sup>	Balance	Surcharge/ Rebate Spread
1989	Experience Rating Assessment Plan - Pilot Project	Hospitals, nursing homes, and special care homes with total premiums of at least \$3,000 over a 3 yr. period.	prospective	balanced	20% - 20% of base assessment rate.

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9 With **retrospective adjustments**, the employer starts each year paying the basic assessment rate for the industry, and after the year is over, retrospective refunds or surcharges are made to reflect the employer's actual experience. **Prospective programs**, on the other hand, adjust future assessments through discounts or surcharges based on past years' experience.

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**NEWFOUNDLAND AND LABRADOR**

<b>Yr10</b>	<b>Title</b>	<b>Eligibility</b>	<b>Effect<sup>11</sup></b>	<b>Balance</b>	<b>Surcharge/ Rebate Spread</b>
1995	Expanded Experience Rating Plan  Mandatory for all eligible firms	All firms in an eligible rate code that have been active for the past three years and have paid a minimum of \$3,000 in assessments over those three years (an average of \$1,000 per year).	prospective	balanced	Maximum of 20% discount or 20% surcharge applied to the base rate.
2002	Adjusted Experience Rating Plan	Same as 1995 Plan, but with industry groups replacing rate codes.	prospective	not balanced	Maximum of 20% discount or 40% surcharge applied to base rate <sup>12</sup> .
2005	<a href="#">PRIME Program</a>  Practice Incentive continues for eligible firms. Experience refunds and charges for large employers delayed until 2008. (Delayed until 2009 for all other employers)	Experience Rating Plan still in effect for non-large employers. However, all firms in eligible NIC codes, with a calculated base assessment in the PRIME year greater than the minimum assessment may qualify for refunds.	prospective	not balanced	Maximum of 20% discount or 40% surcharge applied to base rate <sup>12</sup> plus an additional 5% refund if employers meet Practice Incentive criteria.

<sup>12</sup> Doubling of maximum surcharge was instituted for the 2002 rate setting year and continues for 2003 (a 20% maximum surcharge existed prior to 2002). The current experience rating program is not necessarily revenue neutral as a result.

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**NEWFOUNDLAND AND LABRADOR**

<b>Yr10</b>	<b>Title</b>	<b>Eligibility</b>	<b>Effect<sup>11</sup></b>	<b>Balance</b>	<b>Surcharge/ Rebate Spread</b>
2008	<p><a href="#">PRIME Program</a></p> <p>The practice and experience incentive components of the PRIME program are now in effect for all PRIME eligible employers.</p>	<p><u>Practice Incentive</u></p> <p>All firms in eligible NIC codes, with a calculated base assessment in the PRIME year greater than the minimum assessment may qualify for practice incentive refunds</p> <p><u>Experience Incentive</u></p> <p>All employers who are eligible for the practice incentive are eligible for the experience incentive component of PRIME, with the exception of:</p> <ol style="list-style-type: none"> <li>Employers who do not have an assessment in the PRIME year (the calendar year for which costs are considered for PRIME) and an assessment in one or both of the other two years of the PRIME base period (maximum three year period including the PRIME year and the two years prior), and</li> <li>Employers who have calculated base assessments in any one of the qualifying years of the PRIME base period which is less than or equal to the prescribed minimum assessment as per section 24 of the <i>Workplace Health, Safety and Compensation Regulations</i>.</li> </ol> <p>For new employers, a period of at least two years is necessary before eligibility for the experience incentive component can be determined.</p>	prospective	not balanced	<p>Employers who meet the Practice Incentive criteria may qualify for a 5% refund on their average calculated base assessments.</p> <p>Under the experience incentive, employers are assigned a PRIME experience incentive range. The employers claim costs are accumulated throughout the year and then compared to the experience incentive range. If their costs fall below the bottom of their range, they will receive an experience refund. If their costs are higher than the top of their range, they may be required to pay an experience charge. If their costs are within their range, there may be no experience refund or charge applied.</p> <p>Only those employers who meet the requirements of the Practice Incentive component can qualify for additional refunds under the experience incentive component. Employers who do not qualify for their practice refund will still be subject to experience charges, if applicable.</p>

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## NOVA SCOTIA

Yr <sup>13</sup>	Title	Eligibility	Effect <sup>14</sup>	Balance	Surcharge/ Rebate Spread
1996	<a href="#">Experience Rating</a>	All regularly classified employers. Special protection employers are not eligible. Employers with consistently poor Experience Rating results receive an additional surcharge	prospective	balanced	The max. merit (decrease) in an employer's basic rate is 30%; the max. demerit (increase) is 60%. Surcharges are over and above the Experience Rating maximum demerit. They begin at up to 20% of the industry rate, and can increase by up to 20% per year.

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## NORTHWEST TERRITORIES AND NUNAVUT

Yr <sup>15</sup>	Title	Eligibility	Effect <sup>16</sup>	Balance	Surcharge/ Rebate Spread
1996 / 1999	Safety Incentive and Rate Reduction (SIRR) <b>Program Cancelled</b>				<b>PROGRAM CANCELLED</b>
2008	<a href="#">Safe Advantage</a>	Employers paying over \$40,000 in average assessments (based on prior 3 years)	retrospective	balanced	Merit/Demerit based on claims cost experience and safety and return to work management practices.

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13 Many WCBs had other experience rating programs or plans operating before those listed. P.E.I. had a program in the 1970s and early 1980s.

14 With **retrospective adjustments**, the employer starts each year paying the basic assessment rate for the industry, and after the year is over, retrospective refunds or surcharges are made to reflect the employer's actual experience. **Prospective programs**, on the other hand, adjust future assessments through discounts or surcharges based on past years' experience.

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## ONTARIO

Yr <sup>17</sup>	Title	Eligibility	Effect <sup>18</sup>	Balance	Surcharge/ Rebate Spread
1984	<a href="#">CAD-7</a> <sup>19</sup>	Construction employers paying more than \$25,000 annual premium.	retrospective	balanced over time	Refund/surcharge varies with rating factor.
1984	<a href="#">New Experimental Experience Rating (NEER)</a>	Non construction employers paying more than \$25,000 annual premium.	retrospective	balanced over time	Refund/surcharge varies with rating factor.
1989	<a href="#">Workwell Program</a>	All employers.	retrospective	not balanced	Surcharge only; 10-75% of assessment to a maximum of \$500,000.
1997	<a href="#">Safe Communities Incentive Program (SCIP)</a>	Employers paying up to \$90,000 in annual WCB premiums (optional).	retrospective	not balanced	Refund only; 75% of cost savings realized.
1998	<a href="#">Merit Adjusted Premium (MAP) Program</a>	Employers paying premiums of \$1,000 to \$25,000 annually.	prospective	balanced	Maximum premium rebate (discount) of 10%. Maximum premium increase of 50%.
2007	<a href="#">Safety Groups Program</a>	All employers.	retrospective	balanced	Refund only; max. of 6% of a Group's premium distributed among members.

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19 Council Amendment to Draft #7. No individually liable employer is eligible to participate in an experience rating/incentive program.

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## PRINCE EDWARD ISLAND

Yr20	Title	Eligibility	Effect <sup>21</sup>	Balance	Surcharge/ Rebate Spread
1995	Experience Rating System – Pilot	Construction sectors with total premiums of at least \$3,000 over a 3 year period.	prospective	balanced	Plus or minus 30% from the base rate.
1996	<a href="#">Experience Rating System</a>	Employers with total premiums of at least \$3,000 over a 3 year period. Farming and Fishing industries are excluded.	prospective	balanced	Plus 50% or minus 25% from the base rate.

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## QUEBEC

Yr22	Title	Eligibility	Effect <sup>23</sup>	Balance	Surcharge/ Rebate Spread
1998	<a href="#">Mutuelles de prévention</a> (Mutual Prevention Group)	Same as 1999 personalized plan applicable to employers of the group considered as a whole.	prospective	balanced	Varies according to the degree of personalization.  May reach 200% of the part of the premium according to the unit risk / Might come close de 100% of the part of the premium according to the unit risk

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Yr22	Title	Eligibility	Effect <sup>23</sup>	Balance	Surcharge/ Rebate Spread
1990	<a href="#">Le taux personnalisé</a> (Personalized rate)	Employers whose premium exceeds a certain threshold (about \$7,500 in 2012) <sup>24</sup> .	prospective	balanced	Varies according to the degree of personalization. Might reach 200% of the part of the premium according to the unit risk / Might reach overall 70% of the part of the premium according to the unit risk
1990	<a href="#">Le mode rétrospectif</a> (Retrospective rate)	Qualification threshold of the basic test: 2010insurable payroll x risk-related part of 2010 unit rate exceeding \$321,700.	retrospective	not yearly balanced (but appropriately considered by the funding policy)	Varies according to size 50% / 50% at near 100% of the experience rating

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## SASKATCHEWAN

Yr25	Title	Eligibility	Effect <sup>26</sup>	Balance	Surcharge/ Rebate Spread
2005	<a href="#">Experience Rating Program</a>	<b>Standard program:</b> Employers must be active for the last 3 yrs. for discount or surcharge, with annual assessable premiums of min. \$50.00. Employers with industry rate premiums less than \$15,000 over a 3 year period.	prospective	balanced over time	Discount - up to 25% off of industry premium rate. Surcharge - up to 75% added to industry premium rate

<sup>24</sup> Personalized rate of an employer based on risk cannot exceed thrice the rate of the unit based on risk.

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## SASKATCHEWAN

Yr <sup>25</sup>	Title	Eligibility	Effect <sup>26</sup>	Balance	Surcharge/ Rebate Spread
2005	<a href="#">Experience Rating Program</a>	<b>Advanced program:</b> Employers must be active for the last year in the evaluation window to be eligible for either discount or surcharge, with annual assessable premiums of min \$50. Employers with industry rate premiums of more than \$15,000 over 3 year period.	prospective	balanced over time	Discount - up to 30% off of industry premium rate. Surcharge - up to 200% added to industry premium
1992	Merit/ Surcharge Program - <b>Program replaced by Experience Rating Program</b>	Employers must be active for the last year for surcharge and the last 3 yrs. for merit, with annual premiums of min. \$50.00.	retrospective	not balanced	Merit - up to 25% refund of average premiums. Surcharge - up to 40% additional charges of average premiums.

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## YUKON

Yr <sup>27</sup>	Title	Eligibility	Effect <sup>28</sup>	Balance	Surcharge/ Rebate Spread
1992	Risk Reduction Merit Rebate Program. <b>Program Cancelled</b>				<b>No experience Rating Programs in place in 2011.</b>
1997	Risk Reduction Merit Rebate <b>Program Cancelled</b>				

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28 With **retrospective adjustments**, the employer starts each year paying the basic assessment rate for the industry, and after the year is over, retrospective refunds or surcharges are made to reflect the employer's actual experience. **Prospective programs**, on the other hand, adjust future assessments through discounts or surcharges based on past years' experience.

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