

# Summary of Experience Rating Programs in Canada



## Summary of Experience Rating Programs in Canada

The following tables list the experience rating programs used at each Workers' Compensation Board/Commission and provide 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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*Source: Association of Workers' Compensation Boards of Canada – March 2024*

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## Newfoundland and Labrador

This table lists the experience rating programs used at Newfoundland and Labrador's WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>1</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-year period.	prospective	balanced	20% - 20% of base assessment rate.
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	A 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	A maximum of 20% discount or 40% surcharge applied to base rate <sup>2</sup> .
2005	PRIME Program  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	A maximum of 20% discount or 40% surcharge applied to base rate <sup>2</sup> plus an additional 5% refund if employers meet Practice Incentive criteria.

- 1 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.
- 2 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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Year	Name of Program	Eligibility	Effect <sup>1</sup>	Balance	Surcharge/ Rebate Spread
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 may 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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## Prince Edward Island

This table lists the experience rating programs used at PEI's WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>3</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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3 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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## Nova Scotia

This table lists the experience rating programs used at Nova Scotia's WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>4</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	<p>The max. merit (decrease) in an employer's basic rate is 30%; the max. demerit (increase) is 60%.</p> <p>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.</p> <p>Surcharge premiums can be refunded at year-end for eligible investments in health and safety.</p>
2013	<a href="#">Practice Incentive Rebate Program</a>	Employers in classifications where the WCB collects a levy for the NS Construction Safety Association or the NS Trucking Safety Association	retrospective	balanced	<p>Employers passing a safety audit with a certified provider receive year-end rebates as follows:</p> <p>Premium &lt;= \$5000: 10% rebate</p> <p>Premium \$5,000-\$10,000: \$500 rebate</p> <p>Premium over \$10,000: 5% rebate</p> <p>The rebates are funded through construction and trucking industry rates</p>

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4 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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## New Brunswick

This table lists the experience rating programs used at New Brunswick's WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>5</sup>	Balance	Surcharge/ Rebate Spread
1990	Experience Rating System	Employers with premiums of at least \$3,000 over a 3 year 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	Experience Rating System (Enhanced )	Employers with premiums of at least \$3,000 over a 3 year 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	Participation 25% plus 1% for each \$500 of assessments over \$1,000.
1996	Experience Rating System (Enhanced)	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	Up to 40% rate reduction and up to 80% rate surcharge.
2014	Experience Rating System (Modified Participation)	To be eligible to participate in the Experience Rating system, employers must have a basic average annual assessment of at least \$2,000 over the exposure period.	prospective	approximately balanced	Up to 40% rate reduction and up to 80% rate surcharge.  Participation 25% plus 1% for each \$750 of assessments over \$2,000

<sup>5</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.

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Year	Name of Program	Eligibility	Effect <sup>5</sup>	Balance	Surcharge/ Rebate Spread
1999	Safety Achievement Financial Incentive System (SAFIS)	Large employers who pay more than \$500,000 in average annual premiums before experience rating over a 3-year period can choose to participate in the voluntary SAFIS program. SAFIS compares premiums paid to costs incurred. When costs are lower than anticipated, employers receive refunds and when costs are higher than anticipated, they must pay a surcharge.	retrospective	not balanced	Up to 100% of the cost of injury portion of premiums

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## Quebec

This table lists the experience rating programs used at Quebec's CNESST and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>6</sup>	Balance	Surcharge/ Rebate Spread
1990	<a href="#">Le taux personnalisé</a> (Personalized rate)	Employers whose premium exceeds a certain threshold (about \$9,000 in 2024).	prospective	balanced	Varies according to the degree of personalization.  Surcharge: Up to 200% of the part of the premium according to the unit risk.  Rebate: Up to 70% of the part of the premium according to the unit risk. No maximum for an employer subject to Retrospective ratemaking.
1998	<a href="#">Mutuelles de prévention</a> (Mutual Prevention Group)	Same as Personalized rate applicable to employers of the group considered as a whole.	prospective	balanced	Varies according to the degree of personalization.  Surcharge: Up to 200% of the part of the premium according to the unit risk.  Rebate: Might come close to 100% of the part of the premium according to the unit risk.
1990	<a href="#">Le mode rétrospectif</a> (Retrospective ratemaking)	Qualification threshold of the basic test in 2024: 2022 insurable payroll x risk-related part of 2022 unit rate exceeding \$347,000.	retrospective	not yearly balanced (but appropriately considered by the funding policy)	Varies according to size.  Surcharge: Up to 50% of the the risk-related portion of the Personalized rate-based premium.  Rebate: 50% to near 100% of the risk-related portion of the Personalized rate-based premium.

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<sup>6</sup> With retrospective **adjustments**, the employer begins every year by paying a personalized rate. After 24 months, 36 months (on request) and 48 months, reimbursements or surcharges are made reflecting the experience of the employer's insurance year. The **personalized rate**, on the other hand, adjusts future contributions through rebates or surcharges based on past experience.

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## Ontario

This table lists the experience rating programs used in Ontario and provides a link for further details on each program.

Year	Name of Program	Eligibility	Effect <sup>7</sup>	Balance	Surcharge/ Rebate Spread
1984	<a href="#">CAD-7</a> <sup>8</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.
1997	<a href="#">Small Business Health and Safety Programs</a> (formerly Safe Communities Incentive Programs) <sup>9</sup>	Employers paying up to \$90,000 in annual WCB premiums (optional).	retrospective	not balanced	Rebate only: 5% of annual premiums paid to participating employers to max \$4,500.
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> <sup>9</sup>	All employers.	retrospective	not balanced	Refund only; maximum of 6% of a Group's premium distributed among members.

**Special note:** The WSIB's experience rating programs ended in 2020 as it transitioned to a new premium rate-setting model. You can visit [wsib.ca](http://wsib.ca) to learn more.

Additionally, the Small Business Health and Safety Programs (formerly Safe Communities Incentive Programs) no longer exist.

7 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.

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

9 Financial Incentive Programs.

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## Manitoba

This table lists the experience rating programs used at Manitoba's WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>10</sup>	Balance	Surcharge/ Rebate Spread
1989	Experience Sensitive Rating	All employers except individually liable employers.	prospective	balanced	Plus 120% or minus 30% from the category base rate.
2018	<a href="#">Experience Sensitive Rating</a>	All employers except for individual assessed employers.	prospective	balanced	Plus 120% or minus 40% from the risk category base rate.
2018	<a href="#">SAFE Work Certified</a>	All employers except for individually assessed employers.	retrospective	not balanced	Maximum prevention rebate for SAFE Work Certification of 15% of their premium or \$3000, whichever is greater. The rebate will not exceed 75% of an employer's assessment premium.

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<sup>10</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.

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## Saskatchewan

Year	Name of Program	Eligibility	Effect <sup>11</sup>	Balance	Surcharge/ Rebate Spreadable
2017	<a href="#">Experience Rating Program</a>	<b>Standard program:</b> Employers must be active for the last 3 years for discount or surcharge, with annual assessable premiums equal to the minimum annual assessment for each of the three years. Employers with industry rate premiums less than \$21,000 over a 3-year period.	prospective	Balanced over time	Discount - up to 25% off the industry premium rate. Surcharge - up to 75% added to industry premium rate
2017	<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. Employers with industry rate premiums of more than \$21,000 over 3-year period.	prospective	Balanced over time	Discount - up to 30% off of industry premium rate. Surcharge - up to 200% added to the industry premium rate. Maintain your discount if you move from Standard Program to Advanced Program until a new claim appears on your file.
2005	<a href="#">Experience Rating Program</a>	<b>Standard program:</b> Employers must be active for the last 3 years for discount or surcharge, with annual assessable premiums equal to the minimum annual assessment for each of the three years. 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
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. Employers with	prospective	balanced over time	Discount - up to 30% off of industry premium rate. Surcharge - up to 200% added to industry premium

11 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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Year	Name of Program	Eligibility	Effect <sup>11</sup>	Balance	Surcharge/ Rebate Spreadable
		industry rate premiums of more than \$15,000 over 3 year period.			
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.

This table lists the experience rating programs used at Saskatchewan's WCB and provides a link for further details on the program.

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## Alberta

This table lists the experience rating programs used at the Alberta WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>12</sup>	Balance	Surcharge/ Rebate Spread
2000	<a href="#">Partnerships in Injury Reduction</a>	All Employers who register for PIR Program	retrospective	not balanced	Refunds only.  Up to 20% refund based on achieving COR, improved performance or maintaining industry leadership (minimum 5% rebate for maintaining COR, first-time COR holders may be eligible to receive minimum 10% for first year of program).
1998	<a href="#">Experience Rating Plan for Large Employers</a>	Employers with industry rated premiums of at least \$15,000 over a 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 rated 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 in 5 year period or if less than 6 years of consecutive history.
1998	<a href="#">Poor Performance Surcharge</a>	Large Employers at maximum experience ratings surcharge for 2 or more consecutive years.	prospective	not balanced	Effective January 1, 2009, surcharges range from 0% to 200% maximum dependent on the year of consecutive poor performance.

<sup>12</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.

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Year	Name of Program	Eligibility	Effect <sup>12</sup>	Balance	Surcharge/ Rebate Spread
2008	<a href="#">Industry Custom Pricing</a>	Voluntary program where Employers are polled to participate or exit Industry Custom Pricing.	prospective	not balanced	<p>Industries can choose to customize various features of their pricing programs. Features include maximum discounts and surcharges, experience ratios, participation and costs used to measure performance (cost relief).</p> <p>Cost relief option - Cost relief is waived when there has been an aggravation of a pre-existing condition. Industry will benefit from a reduction in the base rate for waiving cost relief due to aggravation of a pre-existing condition.</p> <p>Experience rating option - Maximum discount / surcharge 60%.</p>

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## British Columbia

This table lists the experience rating programs used at the British Columbia WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>13</sup>	Balance	Surcharge/ Rebate Spread
2000	<a href="#">Experience Rating Plan</a>	All employers (with the exception of those engaged in Commercial Fishing and voluntary registration)	prospective	The ER Program itself is not balanced but the discounting balance is applied to rate group base rate.	<p>Maximum 50% discount to maximum 100% surcharge on base assessment rate.</p> <p>The Excess Cost Surcharge allows a surcharge of up to 500%.</p> <p>An employer may qualify for net rate transitioning if facing a net rate increase of more than 33.3% to the prior year's net rate as a result of classification change for a reason other than a change in operations, fraud or misrepresentation.</p>
	<a href="#">Partners Program (COR)</a>	All employers	retrospective	Not yearly balanced but appropriately considered by funding policy	<p>-10% rebate off base assessments for Occupational Health &amp; Safety Certificate of Recognition (COR)</p> <p>The 5% rebate off base assessment for Disability Management COR has been retired several years ago.</p>

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<sup>13</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.

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## Yukon

This table lists the experience rating programs used at Yukon's WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>14</sup>	Balance	Surcharge/ Rebate Spread
	<b>No experience Rating Programs in place.</b>				

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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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## Northwest Territories and Nunavut

This table lists the experience rating programs used at Northwest Territories and Nunavut's WCB and provides a link for further details on the program.

Year	Name of Program	Eligibility	Effect <sup>15</sup>	Balance	Surcharge/ Rebate Spread

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15 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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