

Frequently Asked Questions

Experience Rating Program

December 2021

What is the Experience Rating Program?

The Experience Rating Program provides an opportunity for employers to see reductions in assessment rates through investment in safety and work disability prevention. Through this program, assessment rates are adjusted based on claims history and associated cost.

Why is it important?

Safety is good for business. By improving safety performance and proactively preventing work disability you are protecting your workers, and by doing this, you can reduce your WCB assessment rates.

How does it work?

With experience rating, your assessment rate is determined in large part by your firm's own experience as it compares to other employers in your industry.

If you are an employer with a history of claims costs higher than the group average you may pay a surcharge. If you have lower claims costs, you could receive a discount.

A claim can affect your assessment rates for up to three years. The WCB will keep you informed about the costs of claims, and for your convenience Cost of Claims Reports are available through the WCB's Online Services.


How can I improve my experience rating?

When you invest in workplace safety and work disability prevention programs, you can reduce your WCB claims costs and improve your experience rating. The changes may take some time, but with continued effort, you could see a reduction in your rate.


Changes to the Experience Rating Program

Financial incentive program for employers




How it works:

Assessment rates adjusted based on claim cost history 

Why it matters:

To build awareness around the importance of workplace safety and work disability prevention 

Key Changes:

- Over 2,200 more employers now included 
- Most employers will experience positive impacts on rates 
- The new formula helps minimize the negative impact on small employers 

Impact:

Current Program (Before 2022)



6 IN 10
employers included

New Program (Effective 2022)



9 IN 10
employers included

How will the program change?

There are two main changes to the current Experience Rating Program:

1. Previously, the program was limited to employers who paid at least \$3,000 in total WCB assessments over three years. All employers will now be included in the experience rating program in order to promote a culture of safety in both large and small workplaces.
2. We have changed the calculation of the rate adjustment for employers to minimize the negative impact on small employers, and moved the maximum surcharge for small employers into closer alignment with other jurisdictions.

Who will be included in the program?

All Island employers who:

- Are required to have WCB coverage, and
- Have been registered with the WCB over the previous four years.

Employers with optional coverage are not eligible

When will the new changes come into effect?

Changes to the program will come into effect January 1, 2022.

Why is the program changing?

The changes are a result of an extensive review of the program to ensure that it is effective, fair and easy to understand. The enhancements will encourage safety and work disability prevention, expand access to more employers, and will adjust the formula for calculating rates to limit the negative impact on small employers.

What information is used to calculate experience rates?

When calculating your experience rate, we use claim costs and payroll from the first three of the past four years. For example, in January 2022, the experience rate calculation will be based on claim costs and payroll for 2018, 2019, and 2020. This information will be used to compare your experience to the industry group.

Where can I get more information?

If you have any questions, you can reach us by phone at 902-368-5680 or toll-free in Atlantic Canada at 1-800-237-5049. You can also reach us by email at safetymatters@wcb.pe.ca.