FREQUENTLY ASKED QUESTIONS

November 2025

Experience Rating Program

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?

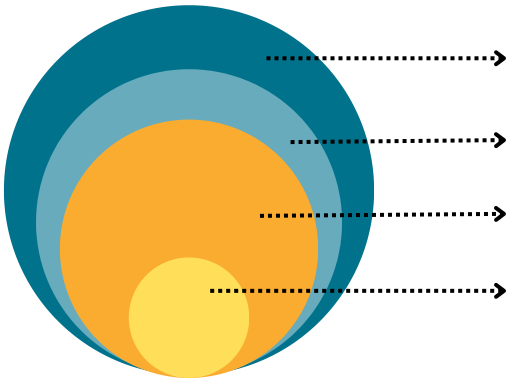
Safety is good for business! By improving your workplace safety and proactively preventing work disability, you are protecting your workers, and by doing this you can reduce your WCB assessment rates.

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 (3) years. The WCB will keep you informed about the cost of claims and you can generate your own Cost of Claims Report in your WCB Online Services account.



6,677* Assessable Employers

4,923 Employers in Experience Rating Program

4,376 Employers receiving a discount

547 Employers paying a surcharge

***The number of assessable employers fluctuates.**
These numbers represent information available in November 2025.

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.

Who is included in the program?

All employers who are required to have WCB coverage and who have been registered with the WCB over the previous four (4) years. Employers with Optional Coverage are not eligible.

How is the experience rate calculated?

When calculating your experience rate, we use claims cost and payroll from the first three (3) of the past four (4) years. For example, in January 2026, the experience rate calculation will be based on claims costs and payroll for 2022, 2023, and 2024. This information will be used to compare your experience to the industry group.

How can I get more information?

If you have questions that aren't covered here or if you need more information, please reach out to the WCB's Employer Services. 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** and visit our website **wcb.pe.ca**.