

WCB INSIDER

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Industry Classifications and Risk Category Ranges

When you registered your business with the WCB, you were placed in an industry classification based on the nature of your business activities. This groups you with other employers who operate in a similar industry with a similar level of risk.

Each industry classification is assigned to a risk category that best reflects the collective liability of that group. This is based on claim cost trends over a period of several years and is set as a percentage of the average assessment rate.

Within each classification, you can pay more or less than the classification base rate based on your past claims costs. The range – how much more or less than the classification base rate it is possible to pay – is based on your size. Small and medium employers have a narrower rate range than large employers. This is beneficial because it helps to protect employers against sharp rate changes caused by sharp changes in claims costs and ensures that rates can't climb as high as they once did. Smaller ranges also mean greater shared liability and more protection.



Regardless of size, all employers may experience a change to their industry's classification risk category as a result of changing cost experience among their industry classification.

Each year, we monitor industry classification experience rates to ensure that employers are placed in the proper risk category. An industry classification may be moved to a lower or higher risk category that best represents its most recent experience. When your industry's experience as a whole improves, all businesses within the industry have

the opportunity to drop into a lower risk category - and ultimately pay a lower rate.

By now you should have received your 2021 annual rate notification, which would have indicated the possible movement of risk categories. Keep in mind that if your business is not affected by possible movement, you won't see any indication on your rate notification.

Ultimately, the best way to lower your claim costs and pay a lower rate is by improving health and safety at your workplace and strengthening your return to

work programs.

To learn more, visit wcb.mb.ca, select your employer size, and click on Learn About My Rate (Small Business) or Learn About Your WCB Premium (Medium and Large Business).





Authorized Contacts on your Employer Account

Did you know that employers can add additional authorized contacts to their account at any time?

When you first registered your employer account with the WCB, the person registering it was automatically listed as your authorized contact. Your authorized contact has access to your WCB information, and can make changes to your account information. Subject to certain exceptions permitted by law, the WCB only gives access to your account information to your authorized contact. Your information is treated as private and confidential, and WCB employees are bound by confidentiality policies to safeguard your account information.

Some employers find it useful to have more than one authorized contact. An authorized contact is typically an owner of the business, a director of the corporation or a trusted employee. You can add one or more authorized contacts at any time by providing the WCB with a signed authorization that includes the following:

- Employer's legal name, address and contact information (phone, fax, email)
- Employer's WCB account number
- The authorized contact's name, address and contact information
- The types of information (claims, assessment or both) for which access is being given
- The effective date access is being given to the employer's file information
- Your name, title, signature and contact information (if you're

requesting to add the contact).

Sometimes you may want an external party, such as an advocate or consultant, to have access to some of your information. If you would like an external party to have access to your information, you can provide access by following the same process you use to add additional authorized contacts. In addition, an external party's access must be renewed by the employer every two years. If you do not renew the external party's access, it will lapse automatically.

Please note that if there are multiple employer accounts, a separate authorization letter is required for each account.

Employers can update their contacts anytime throughout the year by contacting Assessment Accounts at 204-954-4505, toll free 1-855-954-4321, ext. 4505, or by email at assessmentservices@wcb.mb.ca.

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