

# WCB INSIDER

September 2018

## Rate Letters Coming Sooner This Year

Based on your feedback, the WCB will be sending out your annual rate letter earlier this year. Beginning in October, watch for your rate letter to be delivered in the mail.

Many employers use the information in their letter to estimate their WCB premiums for the year ahead. As part of our commitment to putting our customers at the centre of all that we do, we listened to your feedback and want to provide you with the tools to help you plan.

For more information about your rate letter and our rate setting process, please visit [wcb.mb.ca](http://wcb.mb.ca) and click on **Employers > Your WCB Premium**. Here you'll find a range of resources, including a sample rate letter with detailed, step-by-step information.

You'll also find the latest information about the changes that we continue to phase into our rate model, which will be fully implemented by 2020.

All of the changes that we're making are part of our commitment to modernize the workers' compensation system to meet the evolving needs of our customers. Our new rate model more effectively balances injury prevention and return to work as ultimately, the most effective ways to reduce your WCB premiums are by improving safety and health at your workplace and

**Your 2020 Rate Statement**

**WCB**  
Workers Compensation Board of Manitoba

BUSINESS NAME  
BOX 42  
WINNIPEG, MB A1B 2C3  
ADDRESS LINE  
ADDRESS LINE  
ADDRESS LINE

Account Number: 555555  
November 30, 2019

**Your 2020 WCB Rate is \$1.86.**  
Your WCB rate is based on the injury costs of businesses like yours (your classification and its risk category) and your business's injury costs (if any).

	2020 Rate	2019 Rate
<b>Your WCB Rate</b>	<b>\$1.86</b>	<b>\$1.81</b>
Farming Livestock NEC (Classification 10203) Average Rate	\$1.90	\$2.00

**Your Rate Compared to Similar Employers**  
Your rate is set within a range based on your business size (based on payroll), as well as your classification and its risk category.

Your Business Size Farming Livestock NEC (Classification 10203) Risk Category	2020	2019
	Large	Large
	200%	200%

The chart below shows your position in the rate range for similar employers in your classification.

HIGHEST possible rate	\$2.47
Classification average rate	\$1.90
<b>YOUR RATE</b>	<b>\$1.86</b>
LOWEST possible rate	\$1.71

The size of your business determines the ratio of your injury costs and your industry's costs used to determine your rate. As a large business, a large portion of your WCB rate is based on your business's injury costs.

Your industry classification participates in an industry-based safety program (IBSP) offered by your industry association, and a fee to support the IBSP is included in your WCB rate.

**Next Steps**  
Estimate Your 2020 WCB Premium  
2020 WCB Rate x 2020 Estimated Payroll = 2020 Premium  
\$1.86 x \$100 = \$186

**Prepare to Report Payroll**  
You will receive a letter in January with directions for reporting your 2020 estimated payroll. You must report your payroll by February 28, 2020. You can report your payroll online and learn more about payroll reporting requirements, including reporting total hours worked, at [wcb.mb.ca](http://wcb.mb.ca).

After your payroll information is submitted, you will receive an account statement with your total premium owing and payment schedule.

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**Improve Performance and Reduce Costs**

Here are steps you can take to reduce your business's injury costs and lower or maintain your WCB rate and premium:

- Prevent injuries and illnesses** – the most effective way to reduce your WCB costs is by investing in a workplace safety and health program. You can also become SAFE Work Certified to be eligible for a rebate on your WCB premium. Visit [safeworkcertified.com](http://safeworkcertified.com) to learn more.
- Reduce the costs of injuries** – prepare for injuries by investing in a Return to Work program to reduce the length of time employees are off work due to an injury or illness. Visit [wcb.mb.ca](http://wcb.mb.ca) to learn more.
- Understand your business's performance** – sign up for the WCB's Online Analytics Platform to see data on injuries in your workplace, how you compare to similar businesses and detailed information on how your rate is calculated. Go to [wcb.mb.ca](http://wcb.mb.ca) and look for Employer Online Services and detailed information on how your rate is calculated. Get involved in your industry-based safety program to improve the performance of all businesses in your classification. This can reduce your classification's risk category, reducing rates for all employers in your classification – including you.

**Do You Know?**  
You maintained the average rate at an all-time low of \$0.95 for the third year in a row – the lowest average rate in Canada.

**Value of Your WCB Coverage**  
A range of compensation benefits for your workers including wage replacement, healthcare treatment, rehabilitation services and more.  
Tools and services to help you develop effective safety and health and Return to Work programs.  
Free from lawsuits or legal action from workers injured on the job.  
Investment in reducing workplace injuries and illnesses across Manitoba to keep rates low.

Learn about how your rates are set by visiting our website: [wcb.mb.ca](http://wcb.mb.ca).

For general questions about your rate or premium, contact us directly at 204-954-4505 (in Winnipeg) or toll free at 1-855-957-SAFE (7233), extension 4505.

For more information about how workplace safety and health programs can help your business, contact SAFE Work Manitoba (7233) in Winnipeg, toll free 1-855-957-SAFE (7233) or online at [safeworkcertified.com](http://safeworkcertified.com).

... caring, right and clear.  
and select Rate Letter Survey on the feature window of our homepage.

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strengthening your return to work programs.

The WCB partners with SAFE Work Manitoba to help you invest in safety and health at your workplace. To learn more about safety programs and how they can help your business,

please call **204-957-SAFE (7233)** in Winnipeg or **1-855-957-SAFE (7233)** outside Winnipeg.

For additional questions, please contact Assessment Services at **204-954-4505** or toll free at **1-855-954-4321**, extension 4505.

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## Experience Period Changes for 2019 Rates

We continue to phase in changes to how we calculate your rates. Next year, the most significant change is the transition to our new experience period.

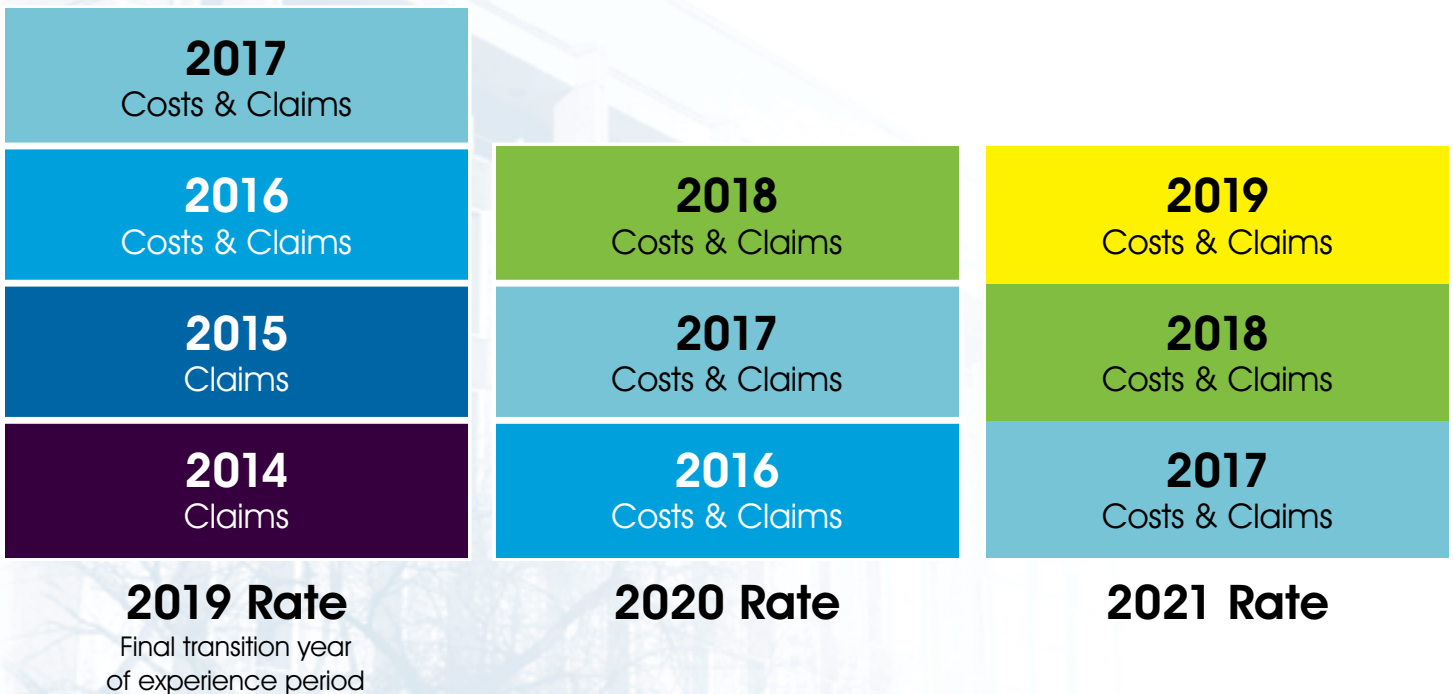
The experience period is the timeframe in which we collect costs to project your future risk. Previously, one year of costs were based on five years of

claims. For 2019, two years of costs will be based on four years of claims. By 2020, this change will be fully implemented with rates being based on three years of costs for claims incurred over the same three year period.

The benefit of this change is that it helps to balance the rate impact of preventing injuries with the impact

of controlling claim costs through return to work efforts after an injury has occurred.

To learn more, visit [wcb.mb.ca](http://wcb.mb.ca) and click on **Employers > Your WCB Premium**. Here you'll find our Rate Model Transition Chart which provides an overview of all of the changes to our rate model.



Return undeliverable copies to:  
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