Following consultation with stakeholders across Manitoba, we are moving towards an improved rate model that responds to your concerns and is more fair and balanced. We've made some changes already while others will be phased in over the next four years.

What makes the new model better?

- It's more fair and balanced.
- It's tailored to the unique needs of different sized employers.
- It provides better collective liability protection against large rate increases.
- It reduces rate volatility.
- It balances the rate impact of preventing injuries with the impact of controlling claims costs after an injury has occurred.

Here's a snapshot of the new rate model as of 2020:

	Small	Medium	Large
Payroll Size	Up to $750,000	$750,000 to $7.5 million	Over $7.5 million
Experience Factor	20%	30% - 40%	40% - 100%
Risk Category Range	10% below to 30% above category average	20% below to 60% above category average	40% below to 120% above category average
Annual Rate Change Limit	+ / - 15%		
Experience Window	3 years of costs on 3 years of claims		

Where can I get more information?

Visit **wcb.mb.ca** and click on **Employers** for more information. You can also contact Assessment Services at 204-954-4505 or toll free at 1-855-954-4321, extension 4505.

WCB Workers Compensation Board of Manitoba

A trusted partner, insuring today and building a safer tomorrow.

If you're hurt at work, we're here to help.

How to Reach Us

The Workers Compensation Board of Manitoba
333 Broadway, Winnipeg, MB R3C 4W3

Email us at
wcb@wcb.mb.ca

For more information, visit
wcb.mb.ca

or call us at
204-954-4321

or toll free
1-855-954-4321

Report fraud and non-compliance

Call 204-888-8081 or toll free 1-844-888-8081
Email **Compliance@wcb.mb.ca**

SAFE Work is everyone's responsibility. Preventing injuries is good for employers and workers. To learn more, go to:

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

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WCB Workers Compensation Board of Manitoba

Balance and Fairness in the Rates You Pay

If you're hurt at work, we're here to help.

How has the rate model changed?

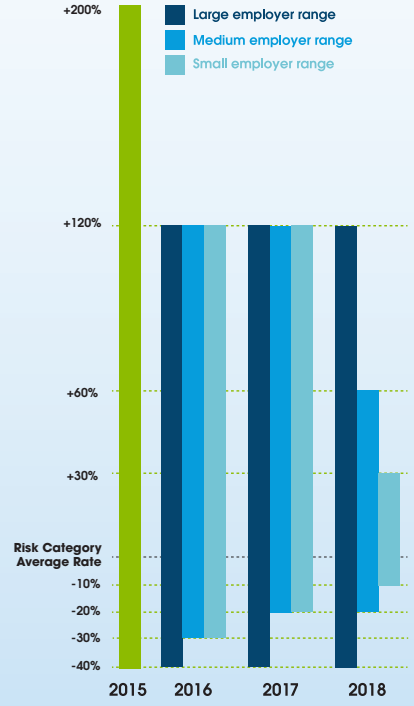
A narrower risk category range that restricts how much your rate moves above or below the category average.

The narrower range enhances shared liability and provides you with more protection against large rate increases. The size of your business determines the highest and lowest rate that you can pay. Small or medium employers' category ranges are narrower than the range of large employers.

Small employers are those with a payroll of less than $750,000; medium employers are those with a payroll less than $7.5 million.

The upper boundary of the category ranges has been reduced to 120 per cent of the category average for all employers. For small and medium employers, we've begun phasing in an increase to the lower boundary – over three years for small employers and over two years for medium employers. Raising the lower boundary means higher rates for those who are at or near the bottom of the range.

Risk Category Range



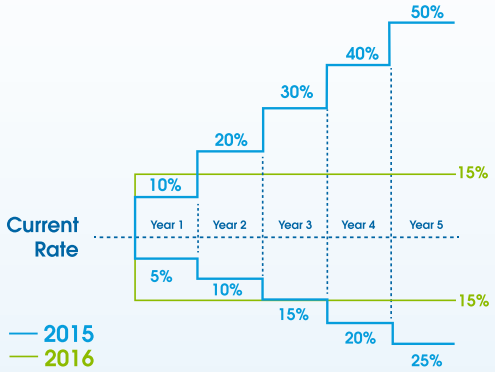
What's the benefit?

This change increases collective liability and provides more protection. For small and medium employers, a slightly higher rate at the lower range of the risk category means increased protection from the type of high cost claim that would likely result in five consecutive years of large rate increases under the current model.

A reduction in the basic annual rate change limit to reduce volatility.

The basic annual rate change limit is now capped to restrict your rate movement to a maximum of 15 per cent upwards or downwards. *It is important to note that in 2016 or 2017, some employers might still see changes in excess of 15 per cent due to other factors in the current rate model.*

Annual Rate Change Limit



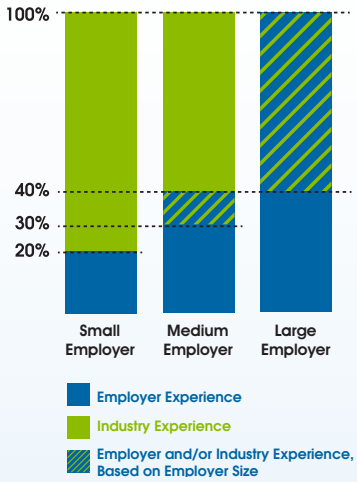
What's the benefit?

This change decreases the year-to-year volatility of employers' rates and helps protect them against large rate increases, while still responding in a reasonable way to changes in their experience.

What rate model changes can I expect in 2018?

A new feature called the *experience factor* will mean your claims experience is weighted differently, depending on your size.

Under the new model, your industry's experience will carry more weight if you're a small or medium employer, while your claims experience will carry more weight if you're a large employer. This more fairly balances individual and collective risk based on relative size.



What's the benefit?

The experience factor will protect small and medium employers against large rate increases while still promoting large employers' accountability.

The *experience window* will change to provide more consistent treatment of short and long duration claims.

Starting in 2018, the experience window will transition towards using three years of costs for claims incurred in the last three years on a calendar year basis. For 2018 rate setting, the current experience window will still be used but calculated on a calendar year basis.

What's the benefit?

This change will provide employers with a financial incentive to prioritize injury prevention, rather than focusing on controlling claims cost after an injury has occurred.