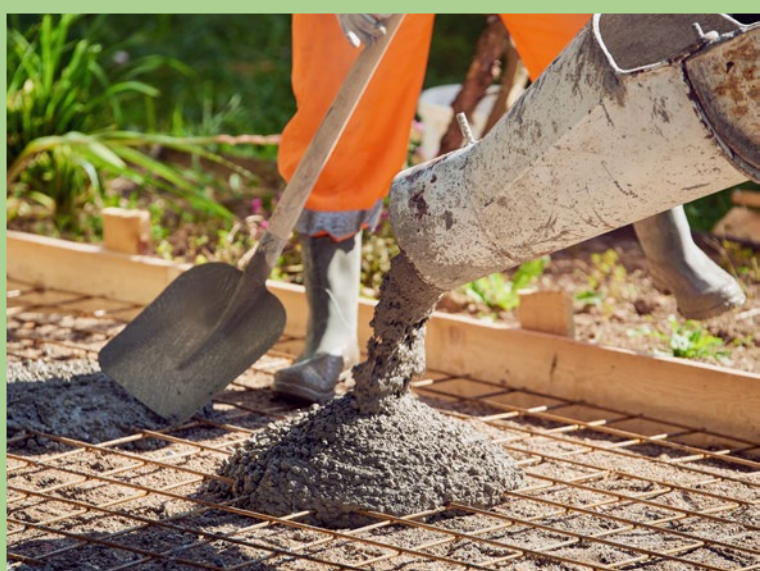




Albertans working—
a **safe,**
healthy
and **strong**
Alberta.



WCB-Alberta
2017 Premium Rates

WCB Workers' Compensation Board
Alberta

Foreword

The Alberta Workers' Compensation Board sets premium rates annually for each industry. This guide is meant to provide a basic understanding of the process for setting industry premium rates. It also provides valuable information on 2017 industry rates, claims trends and pricing programs. Detailed information regarding specific pricing incentives and adjustments to individual employer rates is available upon request by contacting the Underwriting Unit.

In 2017, the average premium rate will remain unchanged from 2016 at \$1.02 (per \$100 of insurable earnings).

It is important to remember the following key messages:

Our goal in setting premium rates is to promote fairness and accountability. Your rate as an employer is a reflection of your own performance as well the performance of your industry.

Your performance drives your rate, at the industry and individual employer level. Claims costs remain the largest component of premium rates, so as employers make progress towards reducing the number of claims and duration of claims, they realize the payback through their industry rates.

To have a greater impact on your employer rate, access programs like Partnerships in Injury Reduction, Industry Custom Pricing, or join an industry or safety association. Take advantage of WCB employer workshops and seminars to get help with disability management best practices and capitalize on all opportunities available to reduce the human and financial costs of workplace injuries.

Through effective disability management and return-to-work practices, you can have a big impact on the premiums you pay—and we are always here to help.

Joint initiatives such as voluntary pricing programs that provide strong financial incentives to improve claim performance are making a difference. Also offering modified work programs, making investments in safety & prevention, working with safety associations and using Occupational Injury Service clinics when a worker is injured helps reduce claim impacts and costs. Together we can ensure our responsibility to Alberta workers is met.

We thank all Alberta employers for your continued commitment to the safety of your workers, and for your dedication to helping injured workers return to their jobs.

Contents

Pricing Overview	1
Classification & Rate Setting	
History of Classification Structure	2
Rate Setting Principles	6
Rate Setting Structure	6
Rate Setting Process	7
Industry Rate Variations	8
Calculating Premium Rates	8
Detailed Calculation of Rates	9
Rate Package	
Preface	17
2017 Premium Rate Fact Sheet	18
Appendix 1 - Rate Setting History by Rate Group	
Appendix 2 - Rate Calculation by Industry	
Pricing Programs	
Overview	19
Experience Rating Plan for Small Employers	20
Experience Rating Plan for Large Employers	21
Poor Performance Surcharge (PPS)	23
Industry Custom Pricing (ICP)	24
Partnerships in Injury Reduction (PIR)	27
Performance Management Reports	29
Appendix 3 – 2017 Industry Custom Pricing Participants	

Common Questions

Questions and Answers ----- 31

2017 Premium Rates

Overview

2017 Industry Rates

Pricing Overview

Employers pay premiums to fund workers' compensation insurance. WCB-Alberta determines premium requirements annually based on the best estimates of insurable earnings and costs for the year. Pricing refers to the distribution of premiums among employers.

The objectives of WCB's pricing programs are to:

1. Collect the amount of premiums needed to **cover all current and future costs for 2017 claims** from employers operating in 2017.

Premiums cover worker benefits; health care; administration; transfers to OH&S, safety associations, Appeals Commission and medical panels; pricing incentives; and fund balance and reserve requirements.

2. **Promote accountability and recognize disability management** through distribution of premiums among industries and employers.

Distributing premiums through pricing programs helps maintain collective liability while promoting fairness and accountability for workplace injury and illness.

WCB's pricing formula is simple:

Accountability + **Fairness** = **Collective Liability**
for employer performance of premium distribution for working Albertans

Classification & Rate Setting

History of Classification Structure

The foundation for premium rate setting is a classification system that is used to identify employers with similar business and risk characteristics. Employers are classified by the industry in which they conduct business. Industries are categorized into rate groups for rate setting purposes. Rate groups consist of industries with similar business activities, loss expectations and have a large enough group of employers to provide appropriate statistical information for reliable insurance pricing. Rate groups are further organized into business sectors.

The categorization of industries into rate groups was implemented in 1986, moving away from the class system which lacked accountability by grouping large numbers of industries, often unrelated, for rate setting purposes.

In 1990, an independent actuarial review determined that the classification system had swung too far in the opposite direction with too many small rate groups that lacked statistical credibility. Their recommendation was to consolidate rate groups with the objective of attaining a reasonable balance of accountability, statistical credibility and to shorten the rate setting period in order to be more responsive and reflective of current experience. As a result, a systematic process of industry reviews was undertaken to reduce the number of rate groups, and moving from a ten-year history to a five-year history as a basis for setting rates.

In 1990, the classification structure had 327 rate groups containing 761 industries and 13 sectors. By 1999 we had significantly reduced the number of rate groups. Actuarial analysis is completed each year to review the level of statistical credibility. Satisfied with the consolidation of the rate groups, our focus moved to better defining industry, analyzing experience and improving the composition of the rate groups.

Over the last few years, WCB has been conducting reviews of our classification structure to ensure we continue to have a sound experience rating system with adherence to statistical reliability and a commitment of fairness to employers.

Farming Classification Structure

Some farm and ranch operations in Alberta are no longer exempt from workers' compensation coverage effective January 1, 2016. Farms and ranches employing waged workers who are not business owners, or family members of business owners, are now required to have a WCB account. As such, a review of our existing farming classification structure took place.

Our previous farming structure consisted of six industries within a single rate group, all paying the same rate. This was a practical approach given the previous voluntary nature of farming coverage and the limited uptake, ensuring the rates for this group were statistically credible.

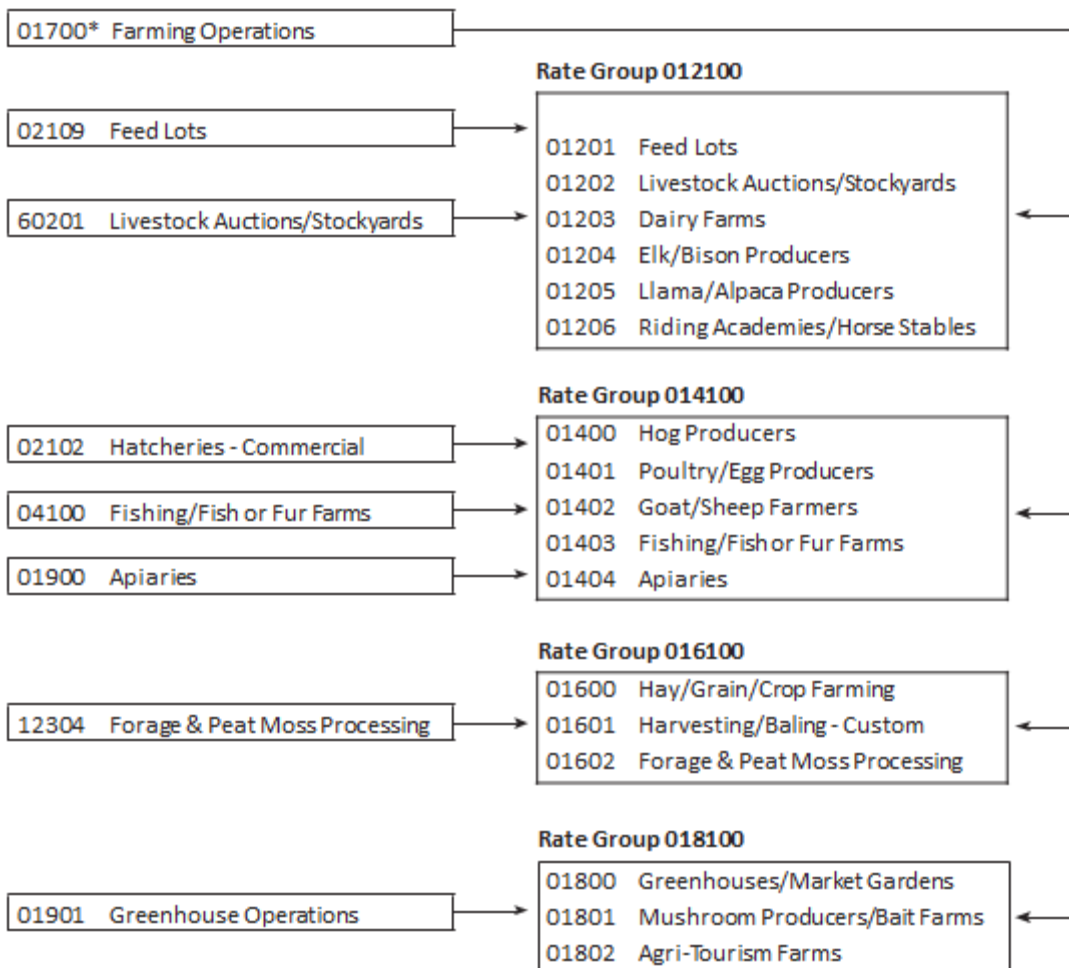
In addition, our previous structure has two other farming related industries (60201 - Livestock Auctions/Stockyards and 12304 - Forage & Peat Moss Processing) that were previously in their own rate groups. In conjunction with the overall move to compulsory coverage for farming, this was a fitting opportunity to address the appropriate placement of these industries.

Given the move to compulsory coverage, we intend to set rates that are reflective of unique risks associated with various farming activities in the agricultural sector. Our first step was to propose a suitable classification structure that adheres to our pricing principles and basic insurance principles. We looked to other provinces for guidance, recognizing the many similarities and differences, and customized their structures to what we believed will be the best structure for Alberta. To facilitate this, a handful of new industries were introduced.

The following chart illustrates the resulting changes:

2015 Structure

2016 Structure



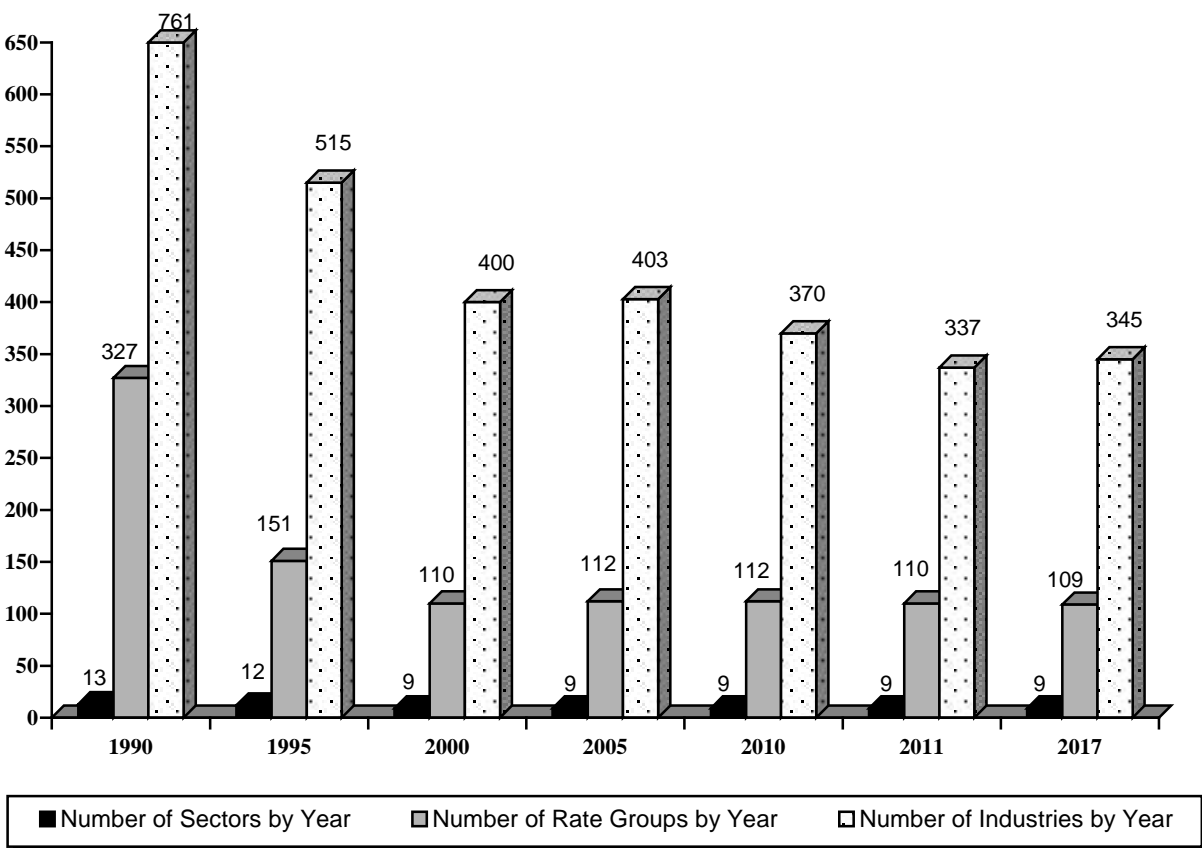
*In 2015, we had one farming industry classification (01700). With the new structure in 2016, all farming employers in industry 01700 were assigned a new industry (in one of four rate groups) based on their actual business operations.

In the 2016 structure, there are four rate groups. The first rate group encompasses industries that pertain to the farming of large animals, the second rate group pertains to smaller animals, the third rate group encompasses industries that pertain to the farming of field crops and the fourth rate group is for industries that grow in controlled greenhouse type of environments, where the process is more labour intensive and includes other miscellaneous farming activities.

Classification & Rate Setting

The classification structure will be monitored over the years to ensure it continues to support statistically credible rate setting and experience rating. For 2017, the farming structure remains unchanged.

There will be 109 rate groups for 345 different industries within 9 sectors for 2017. The following chart illustrates the changes in the classification structure over the years:



Rate Setting Principles

Premium rate setting involves distributing the costs of insuring work-related accidents and is based on three fundamental principles: full funding, accountability and statistical reliability.

Full Funding

Full funding means the premiums collected on an annual basis will cover all *current and future costs* related to claims occurring in the year for which the rates have been set. Full funding has been legislated to ensure today's employers pay the full cost of today's claims, securing future benefits for injured workers.

Accountability

Accountability is achieved by determining separate rates for each of the rate groups. The premium rate is varied, reflecting the loss patterns of each rate group, to provide a fair distribution of premiums while providing incentives to reduce injuries and the associated costs.

Statistical Reliability

Rate setting uses historical data on claim costs. To ensure that rates reflect current trends for the cost sharing pool and remain stable from year to year, this data must be statistically reliable. This is tied to the principle of collective liability, which spreads the cost of insurance among a large group of employers.

Rate Setting Structure

Industries – 345

Employers are classified into industries based on the business they conduct. Statistical information on claims and payroll is recorded and tracked by industry.

Rate Groups – 109

To attain a sufficient statistical base, industries are consolidated into broader categories referred to as rate groups. Rate groups are formed on the basis of similar business characteristics and loss patterns.

The performance of industries within a rate group is monitored to ensure trends do not diverge substantially within the rate group. Single industries may form rate groups when reliable rate setting information exists; however, this is not usually the case.

Premium rates are based on the experience of each rate group and use statistical information for the most current five-year period. The rates for 2017 are set in 2016 using the experience period from 2011 through 2015. The experience of the rate group is the primary influence on premium rates for employers in each rate group and provides accountability.

Sectors – 9

Rate groups are assigned to sectors reflecting similar economic activity. Statistical information at the sector level is used to adjust rate group costs to provide for full funding of claims. Sector level statistics for claims costs from 2011 through 2015 are used for 2017 rates.

Rate Setting Process

The rate setting process begins by forecasting the total full funded costs of claims occurring in a given rate year. This involves forecasting costs well into the future, and for statistical reliability, an overall forecast is made using the most current trend for all industries.

Rate setting then becomes a process of determining industry rates, which will meet the overall forecasted cost of claims. As stated, the experience of each rate group is the primary basis for setting industry rates. Initially the rate group's claims experience over a five-year period is used to determine a base rate for the rate group. Since this calculation includes actual claims costs paid within that period alone, it produces only a portion of the revenue needed to fully fund the cost of claims. To include a provision for expected future costs, a balancing factor needs to be applied. Sector level information, based on a five-year period, is used to determine a full funding factor to be applied to the base rate for each industry, which reflects long-term claim trends within each sector.

Additional loading factors and allocations to meet other funding requirements are then applied to arrive at final industry rates.

Industry Rate Variations

Generally, all industries within a rate group will have the same industry rate. However, industry rates within a rate group may vary due to loading factors that are industry specific. There are four reasons industry rates may vary within a rate group:

- **Occupational Health & Safety (OH&S) and Safety Associations** – Two reasons for variance relate to the funding of OH&S and safety association programs. The OH&S levy is not applicable to industries that are regulated federally. Safety association levies are applied by industry and not all industries within a rate group are subject to such levies. For example, businesses in Industry 87503, Hotels and Motels, share their rate group with six other industries, however, they are the only industry within their rate group subject to a levy required to distribute funding to the Alberta Hospitality Safety Association.
- **Pricing Incentives** – The third reason for variances between industry rates within a rate group relates to pricing incentives. With the introduction of Industry Custom Pricing, various industries that have chosen the “Waiving of Cost Relief Option” are not required to fund retroactive cost relief, and therefore are not subject to the levy collected to fund this.
- **Classification** – The final reason for a variance relates to rate group restructuring. Based on annual reviews, rate groups may be consolidated to improve statistical credibility in calculating premium rates, as well as to address other underwriting concerns. Restructuring may result in significant premium rate shifts for certain industries. In such cases, the WCB may manage rate increases and decreases within a rate group, via a phased approach, to moderate the impact on individual industries. Increases and decreases due to rate group restructuring are balanced within the rate group so the rate group, as a whole, will contribute the required premium.

Calculating Premium Rates

The following summarizes the steps in calculating premium rates. More detail on each step is provided in the following pages.

Step #1 Full Funded Cost of Claims

Projections are made for the full funded cost of all claims for 2017, and the full funded costs are apportioned by sector based on the respective experience within each sector.

Step #2 Rate Group Base Rate

Rate Group Claim Costs / Insurable Earnings / 100 = Base Rate

Step #3 Full Funding Requirement*

Sector Full Funded Costs / Sector Base Rate Premium = Full Funding Factor

* This requires a detailed actuarial calculation and the statistical information for this calculation is not included.

Step #4 Required Rate for Claims

Base Rate X Full Funding Factor = Required Rate for Claims

Step #5 Total Required Rate

Required Rate for Claims + Loading Costs = Total Required Rate

Step #6 Industry Rate

Total Required Rate + Funding Policy Requirement = Industry Rate

Detailed Calculation of Rates

Step #1 Determine Provincial and Full Funded Cost of Claims

Actuarial work is done to forecast the aggregate amount required to fully fund the cost of claims expected to occur in the rate year. This means accounting for future costs beyond the rate year. This forecast is based on current economic and claim trends for the province as a whole. Full funded costs are forecast for each of four benefit types.

Full funded claim costs for the 2017 rate year are projected to be \$788.0 million, itemized as follows:

- Compensation \$211.8 million
- Medical Aid \$394.3 million

- Pensions \$154.3 million
- Fatalities \$27.6 million

Step #2 Determine Rate Group Base Rate for Claims

$$\text{Rate Group Claim Costs} / \text{Insurable Earnings} / 100 = \text{Base Rate}$$

A rate group base rate is calculated by dividing the five-year claim costs per \$100 of insurable earnings for each of the four benefit categories. The calculation of the base rate only uses the actual or paid costs as of December 2015 for claims occurring in the previous five years. There will be a significant amount of future costs to be transacted on these claims, especially for claims occurring in the most recent years (eg. 2015). In addition, for the purpose of determining the base rate, the cost on any one claim is capped at \$100,000 to provide insurance protection for those random but costly claims. With these limitations, the base rate alone would not meet full funded revenue requirements.

Step #3 Determine Full Funding Requirement

$$\text{Sector Full Funded Costs} / \text{Sector Base Rate Premium} = \text{Full Funding Factor}$$

To achieve full funding, base rates are adjusted by determining a full funding factor for each payment type in each sector. A five-year history is used to calculate each sector's share of overall full funded costs for each payment type. The full funding factor is calculated by determining the amount of revenue which would be generated through the base rates for all rate groups within a sector, and dividing this by the amount of the full funded costs for the sector.

As an example, it has been determined (through Step #1) the full funded medical aid costs in the Business, Personal and Professional Services sector are \$32.9 million and the base rate premium is \$14.84 million. As a result, the medical aid base rate for each rate group in that sector is adjusted by a factor of 2.217 to provide for full funding of medical aid costs for this sector.

Step #4 Determine the Required Rate for Claims

$$\text{Base Rate} \times \text{Full Funding Factor} = \text{Required Rate for Claims}$$

The base rate multiplied by the full funding factor produces a required rate for claims for each benefit type. The sum of the required rates for each benefit type determines the required rate for claims for the rate group.

Step #5 Determine the Total Required Rate

Required Rate for Claims + Loading Costs = Total Required Rate

Through premium rates, the WCB collects premiums to cover operating costs as well as to fund pricing incentives, safety programs, and the Appeals Commission. For 2017, there are five separate loading costs which may be applied:

- WCB Administration
- Pricing Incentives
- Occupational Health & Safety (OH&S) Programs
- Safety Associations
- Appeals Commission and Medical Panels

Each of the loading costs is calculated as follows:

WCB Administration

Required Rate for Claims X 19.98% + \$.0408

WCB administration is also fully funded. This means premiums are collected to cover the present and future cost of administering claims occurring in 2017. All employers and industries share this cost, budgeted at \$200.0 million.

There are two components to this levy. The majority of the administrative budget, 78.73% or \$157.4 million, is charged out as a percentage of the required rate for claims. This covers the full funded cost of claims administration as well as 50% of general administrative costs. Applying this as a percentage of the claims rate makes this a variable charge of 19.98% reflecting a user pay principle.

The remaining 50% of general administrative costs, \$42.5 million, is charged out as a flat or fixed rate of \$0.0408 for all industries in all rate groups.

Pricing Incentives

Required Rate for Claims X 11.73% (PIR) + CR Levy + Off Balance Rate Adjustment

The WCB provides financial incentives to employers for accident prevention and disability management through both compulsory and voluntary rate modification programs. An inherent feature of these programs is that discounts generally exceed surcharges reducing the overall premiums paid.

The total cost of pricing initiatives is budgeted at \$184.4 million. Of this amount, \$87.4 million covers the Partnerships in Injury Reduction program. This portion will be charged out at 11.73% of the required rate for claims and will be shared by employers and industries, subject to the pricing programs in which they participate.

Furthermore, \$15.5 million covers retroactive cost relief. All industries that continue to use cost relief in their pricing programs will be subject to this levy. The majority of the cost relief provision, approximately 75%, is charged out proportionally based on historical cost relief usage of industries within each rate group that continue to use cost relief making this a variable charge reflective of a user pay principle.

The remaining 25% of total cost relief provision, is charged out as a flat or fixed rate of \$0.0052 for all industries within each rate group that continue to use cost relief.

The sum of these two individual components makes up the total value of this provision, subject to a minimum amount of \$0.01.

The remaining \$81.5 million for pricing incentives is to account for the cost of experience rating plans. Experience rating generally produces more discounts than surcharges and the resulting off balance is funded through industry rates. An off balance is determined for each rate group and a corresponding adjustment is applied to the rate.

For 2017, the Poor Performance Surcharge (PPS) program will produce additional revenue which is used to reduce the off balance in the experience rating program. Each rate groups' rate is lowered by the amount of additional revenue collected from employers subject to a PPS in their respective rate groups.

Occupational Health & Safety (OH&S) Programs

Required Rate for Claims X 6.86%

Industries subject to provincial health and safety regulation have a levy applied to provide funding to Ministry of Labour OH&S programs. The Alberta WCB collects \$48.0 million which is transferred to OH&S. Where applicable, this is calculated as a percentage of the required rate for claims.

Safety Associations

Funded safety associations represent industries to promote workplace safety through education and other initiatives. Certain industries fund industry sponsored safety associations through levies in their premium rates. These industries are polled by the applicable association for their consent. Levies are calculated based on funding requests received from the safety associations. Levies may be a flat rate or calculated as a percentage of the required rate for claims.

In 2017 WCB-Alberta will collect \$18.8 million from contributing industries and transfer the funds to sponsoring associations.

The following is a list of associations, the participating industries and applicable levies:

Alberta Construction Safety Association (ACSA)	<i>Levy</i> 1.50%*
<i>Industries:</i> 02100, 02200, 30302, 31508, 34800, 40400, 40401, 40405, 40602, 40604, 40901, 40905, 42102, 42103, 42104, 42105, 42106, 42109, 42110, 42111, 42113, 42117, 42118, 42120, 42121, 42122, 42124, 42125, 42129, 42133, 42135, 42139, 42141, 42143, 42144, 42147, 42151, 42155, 42156, 42159, 42161, 42184, 51504, 62302, 86911, 89401, 89600, 89605, & 89928	

Classification & Rate Setting

Alberta Hospitality Safety Association (AHSA)	\$0.04 / \$100
<i>Industry:</i> 87503	
Continuing Care Safety Association (CCSA)	\$0.07 / \$100
<i>Industries:</i> 82800 & 82808	
Alberta Municipal Health & Safety Association (AMHSA)	\$0.0375 / \$100
<i>Industries:</i> 95100, 95101, 95102 & 95104	
Manufacturers' Health and Safety Association (MHSA)	\$0.08 / \$100
<i>Industry:</i> 30100 & 62500	
Alberta Motor Transport Association (AMTA)	4.45% *
<i>Industries:</i> 50701, 50714, & 57901	
ENFORM	
• ENFORM (Base Levy)	\$0.0775/ \$100
<i>Industries:</i> 06300, 06304, 06305, 06306, 09600, 09903, 09927, 36500, 36502, & 51501	
• ENFORM (Base Levy and PSAC)	\$0.0975/\$100
<i>Industries:</i> 06501, 09900, 09904, 09911, 09915, 09921, 50720 & 51502	
• ENFORM (Base Levy and CAGC)	\$0.1975/\$100
<i>Industries:</i> 9200 & 9201	

* Where indicated as a percentage, the levy is calculated as a percentage of the total of all components comprising the industry rate prior to the application of the off balance adjustment factor.

Appeals Commission and Medical Panels

Required Rate for Claims X 1.78%

The Appeals Commission and Medical Panel are also funded through the rates with all industries and employers contributing. The Alberta WCB collects \$14.0 million as a percentage of the required rate for claims for each of the industries and transfers it to Ministry of Labour for operation of the Appeals Commission (\$13.6 million) and Medical Panels (\$0.4 million).

Step #6 Determine the Industry Rate

Total Required Rate + Funding Policy Requirement (0%) = Industry Rate

The legislative mandate of the WCB requires that sufficient funds be available in the Accident Fund for the payment of present and future compensation.

In 2007 an independent external actuary conducted a review of WCB-Alberta's existing funding range requirements. The actuary found various shortcomings with the range which wasn't broad enough to adequately absorb possible investment volatility which impacts overall funding. It found year-after-year funding fluctuations could easily move WCB in and out of acceptable funding levels causing rate volatility for employers. In order to provide long-term rate stability, the actuary recommended the targeted range be expanded. Based on this advice, and after review and stakeholder consultation, the Board of Directors approved an amendment that took effect July 1, 2008.

Three key recommendations stemmed from this. The first was a change to the target range of the fund balance, expanding it to between 114% and 128% (which was previously 116% to 122%). The second was a change to the target funding level for the Occupational Disease Reserve (ODR), which is maintained within the Accident Fund, to become 6% of the claim benefit liabilities (previously 6% of total liabilities). The final key recommendation was the introduction of a minimum threshold for dividend distribution, which was set at 1% of the claim benefit liabilities. The threshold is required because of the administration costs involved in issuing the special dividend payments.

In 2013, a subsequent review was completed by the WCB and external consultants regarding the ODR requirement in the Funding Policy. Through the review, it was determined:

- The WCB has not drawn on the ODR reserve for any reason.
- Our overall funding position has been stable and the reserve has been managed as part of the overall funding position.
- The ODR is not a direct component of the fully funded claims costs.

It was determined that the increases or decreases to the reserve can more appropriately be funded via a transfer from accumulated surplus rather than rate setting. Since 2014, the ODR levy is not a requirement in the rate setting process and ODR will be maintained as an apportionment of the Fund Balance.

Should the funded position (including provisions for the ODR) fall below 114%, the Funding Policy allows for a replenishment levy be added to the premium rates to return the Funded Balance to the target range. If the funded position exceeds 128%, funds are available for distribution to employers in the form of a surplus distribution as outlined in the Funding Policy. Payment of a surplus distribution is subject to the minimum threshold noted above.

Rate Package

Preface

Detailed rate information is available to employers upon request. In addition to general rate setting information, a rate package specific to an employer's industry and rate group is available from the Underwriting Unit. It provides detailed information explaining the components of rates, how rates are calculated, and how claim costs affect rates.

The following reports are included in each rate package:

- ***2017 Premium Rate Fact Sheet*** – provides general information on rates
- ***Appendix 1 – Rate Setting History*** – provides a summary of claim costs and insurable earnings which are used as a basis for determining premium rates for an employer's rate group
- ***Appendix 2 – Rate Calculation*** – details the components of an employer's industry rate for 2017.

Attached are some sample reports using actual data for Rate Group 965301 and Industry 87501, Restaurants and Catering.

2017 Premium Rate Fact Sheet

Average premium rate /\$100 of insurable earnings	\$1.02
Projected premium rate revenue	\$1.069 billion
Total insurable earnings	\$104.4 billion
Full funded claims costs	\$788.0 million

Loading Costs (Factors)*:

Administration	\$200.0 million	(19.98% + \$0.0408)
Pricing Incentives	\$184.4 million	(see below)**
OH&S Transfer	\$48.0 million	(6.86%)
Safety Associations	\$18.8 million	(See Safety Associations below)
Appeals Commission/Medical Panel	\$14.0 million	(1.78%)

* Where shown as a %, the loading factor is applied as a percentage of the “required rate for claims” and will result in costs that vary by industry. Where shown as a \$ amount, the loading factor is added as a flat rate per \$100 of insurable earnings.

** Pricing Incentives include levies for funding the PIR program (at 11.73%), the Experience Rating Program and where applicable the funding of retroactive Cost Relief. Levies for Experience Rating and Cost Relief are variable based on rate group performance.

*** Safety Associations:

Alberta Municipal Health & Safety Association	\$0.0375
Manufacturers’ Health and Safety Association	\$0.08
Alberta Hospitality Safety Association	\$0.04
ENFORM	\$0.0775
ENFORM and PSAC	\$0.0975
ENFORM and CAGC	\$0.1975
Alberta Motor Transport Association	4.45%
Alberta Construction Safety Association	1.50%
Continuing Care Safety Association	\$0.07

*** Where indicated as a percentage, the Safety Association Levy varies by industry and is calculated as a percentage of the total of all components comprising the industry rate prior to the application of the off balance adjustment factor. Where shown as a dollar amount, the levy is added as a flat rate per \$100 of insurable earnings.

Other Factors:

Rate Setting Experience Period	2011 - 2015
Rate Setting Maximum Per Claim Cost	\$100,000

Classification Structure:

Industries	345
Rate Groups	109
Sectors	9

SAMPLE

Appendix 1

PREMIUM RATE SUMMARY - 2017

RATE SETTING HISTORY

RATE GROUP - 965301

Industry	Code	2015 Accounts	Five Year Rate Setting History 2011 - 2015								
			Insurable Earnings	Lost Time Claims	# of PPD	# of Fatalities	Compensation	Medical Aid	Permanent Disabilities	Fatalities	TOTAL
Golf Clubs/Ranges	85900	259 **	\$794,584,111	270	7	1	\$600,512	\$1,138,108	\$22,239	\$84,494	\$1,845,353
Ski Resorts/Gondolas	85904	64	\$270,821,630	332	7	0	\$613,265	\$1,665,696	\$40,441	\$0	\$2,319,402
Restaurants and Catering	87501	7,360	\$11,647,936,210	6,336	83	1	\$9,278,726	\$16,381,820	\$344,455	\$84,618	\$26,089,619
Hotels/Convention Centres	87503	1,082	\$4,394,271,039	2,394	33	1	\$4,542,186	\$8,387,512	\$212,205	\$90,494	\$13,232,397
Outdoor Sports and Recreation	87600	478	\$276,501,178	188	5	0	\$812,706	\$1,272,821	\$26,069	\$0	\$2,111,596
Youth/Religious Camps	87603	90 **	\$90,167,449	48	2	0	\$139,766	\$241,504	\$2,598	\$0	\$383,867
Rate Group Totals - 2017 (includes five years 2011-2015)		9,333	\$17,474,281,617	9,568	137	3	\$15,987,162	\$29,087,460	\$648,007	\$259,606	\$45,982,235
Rate Group Totals - 2016 (includes five years 2010-2014)		9,089	\$16,492,993,138	9,138	119	3	\$16,599,495	\$26,274,418	\$626,696	\$266,728	\$43,767,338
Rate Group Totals - 2015 (includes five years 2009-2013)		8,790	\$15,561,407,054	8,784	130	3	\$16,379,224	\$25,996,101	\$874,683	\$269,159	\$43,519,167

SAMPLE

PREMIUM RATE SUMMARY - 2017
 RATE CALCULATION
 RATE GROUP - 965301, INDUSTRY CODE - 87503

Rate Components	2015			2016			2017		
	Base Rate	Full Funding Factor	Required Rate	Base Rate	Full Funding Factor	Required Rate	Base Rate	Full Funding Factor	Required Rate
Benefit Type:									
Compensation	0.1053	x 1.3665	= 0.1438	0.1006	x 1.4641	= 0.1474	0.0915	x 1.4442	= 0.1321
Medical Aid	0.1671	x 1.9330	= 0.3229	0.1593	x 2.0910	= 0.3331	0.1665	x 2.2167	= 0.3690
Permanent Disability	0.0056	x 9.1004	= 0.0512	0.0038	x 11.3590	= 0.0432	0.0037	x 13.7231	= 0.0509
Fatalities	0.0017	x 3.1082	= 0.0054	0.0016	x 3.8924	= 0.0063	0.0015	x 4.4187	= 0.0066
Total Required Rate for Claims			0.5233			0.5299			0.5586
Loading Factors:									
Administration			0.1370			0.1487			0.1524
Pricing Incentives			0.0465			0.0526			0.0570
WH & S			0.0291			0.0340			0.0383
Appeals Commission			0.0084			0.0092			0.0099
Safety Association			0.0400			0.0400			0.0400
Total Required Rate			0.7843			0.8144			0.8562
Reserve Requirements			0.0000			0.0000			0.0000
Industry Rate			\$0.78			\$0.81			\$0.86

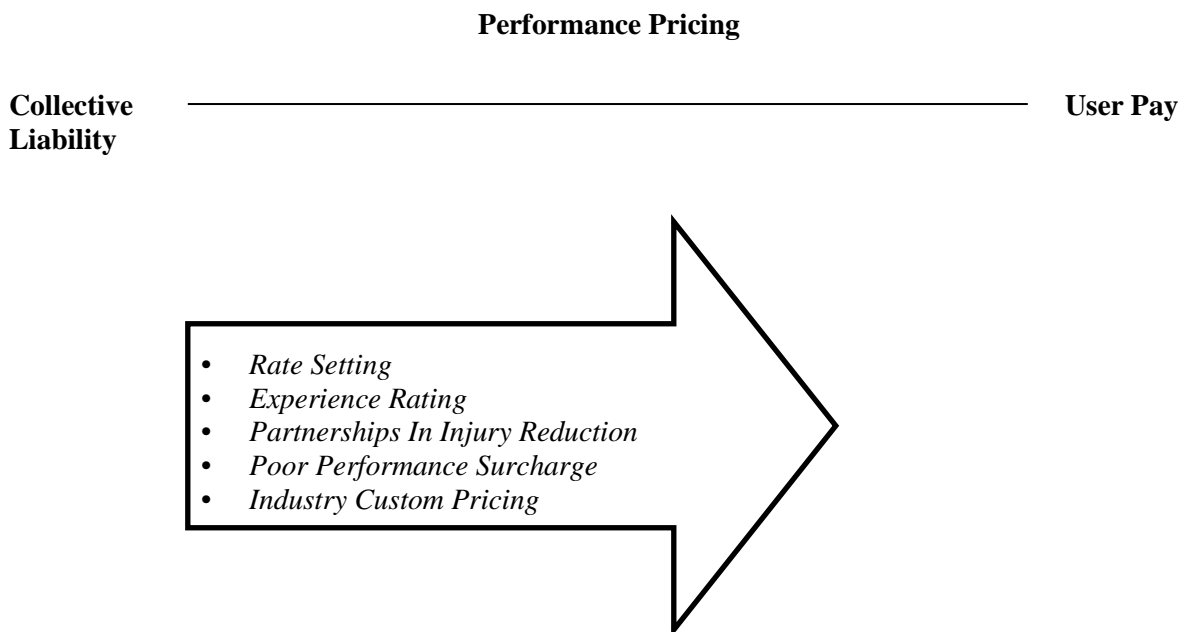
SAMPLE

- Base Rate: Five year rate setting costs divided by five year insurable earnings
- Full Funding Factor: Accounts for future costs and other direct costs excluded from the base rate
- Total Required Rate For Claims: Rate required to fund present and all future costs of claims occurring during the rate year
- Total Required Rate: Rate required to fund claims and loading factors
- Reserve Requirements: Provision to assist funding of reserves
- Industry Rate: Rate assigned to industry after funding policy requirement (i.e. rates prior to experience rating adjustments or premium rebates)

Pricing Programs

Overview

Performance pricing refers to the distribution of premiums amongst employers based on individual performance. Premium adjustments based on individual employer experience aligns with the performance pricing principle of accountability in efforts to promote accident prevention and disability management. This occurs as employers gain experience and move from paying industry rated premiums with participation in various pricing programs as illustrated below.



Different programs, both mandatory and voluntary, are offered by the WCB. Participation in a given program can depend on the employer size. The following chart summarizes the available pricing programs:

Pricing Programs

Pricing program	Available to all employers	Large employers only	Mandatory	Voluntary
Rate Setting Distributes premiums among all industries.	✓		✓	
Experience Rating Plan Distributes industry premiums among employers within an industry.	✓		✓	
Partnerships in Injury Reduction Recognizes employers for injury prevention and disability management.	✓			✓
Industry Custom Pricing Customizes pricing at industry level based on industry's risk preferences.	✓			✓
Poor Performance Surcharge Focuses on employers who are consistently the worst performers.		✓	✓	

Experience Rating Plan - Small Employers

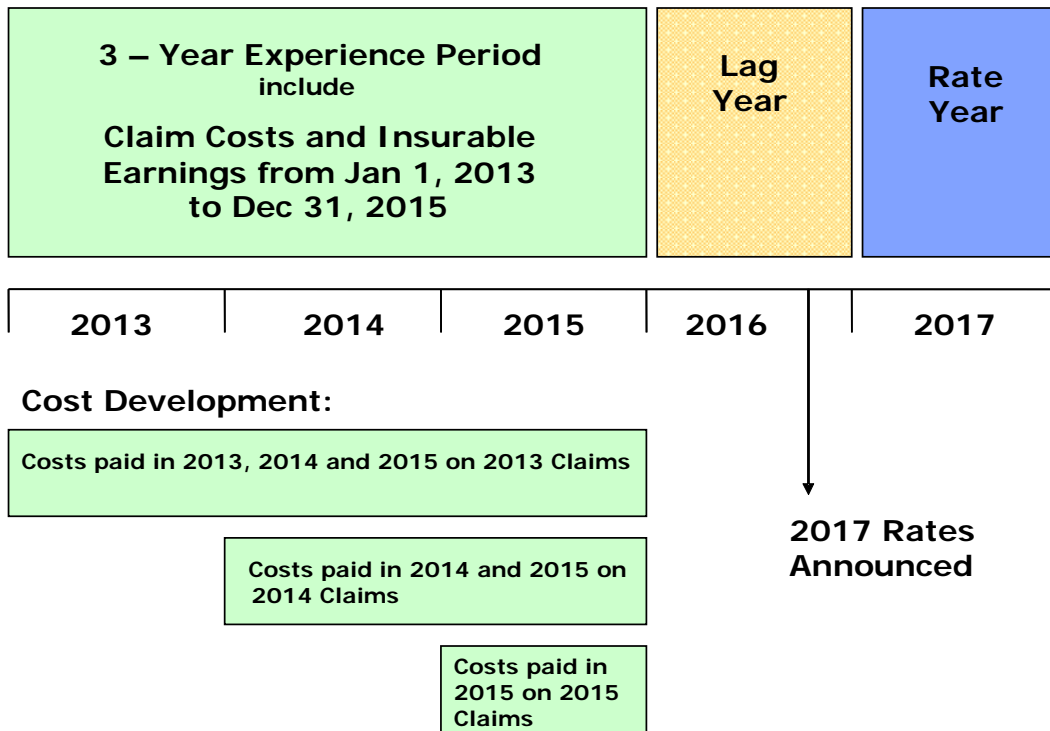
Small employers are those with less than \$15,000 in premiums over a three-year period. Since they generally have relatively few claims compared to larger employers, WCB reviews the first five of the previous six years of claims information. These employers are experience rated based on the number of lost time claims occurring in that period, rather than on the costs associated with those claims.

Small employers can earn either a 5% discount or a 5% surcharge, depending on the number of claims they have experienced. If an employer has not had any lost time claims in five years, they will receive a 5% premium discount. If an employer has between one and four lost time claims, they will receive no adjustment and will pay premiums based on the industry rate. If they have five or more

lost time claims in the previous five years, they will receive a 5% premium surcharge. Currently approximately 114,366 registered employers are considered small employers and are able to participate in this program provided they meet program criteria.

Experience Rating Plan - Large Employers

Employers with \$15,000 or more in industry-rated premiums over three years are automatically included in this program. Those employers in industries who have opted to participate in Industry Custom Pricing are in a modified large business experience rating plan. Claim costs and insurable earnings for workers covered are reviewed over a historical period to establish an employer's experience record based on accident trends. The first three of the previous four years are used as the experience period.



This plan distributes the cost of workers' compensation coverage among employers by adjusting the industry premium rate based on the company's actual accident experience. If an employer has lower

than average claim costs experience, they could earn a discount of up to 40% off their industry premium rate. If an employer has higher than average claim costs experience, they could receive a surcharge of up to 40%. Approximately 23,529 registered employers participate in this program.

Determining the Discount or Surcharge

$$\begin{array}{cccccc} \text{Experience} & & \text{Participation} & & \text{Eligibility} & & \text{Discount or} \\ \text{Ratio} & \times & \text{Factor} & \times & \text{Factor} & = & \text{Surcharge} \\ (80\%) & & (50\%) & & (1) & & (40\%) \end{array}$$

Experience Ratio

The experience ratio is the comparison of the employer’s accident experience to the average of the industry’s Rate Group in which the employer is operating. It is determined by comparing the employer’s claim costs to the industry average claim costs. This is capped at 80%.

Participation Factor

The degree to which an employer participates in experience rating varies according to the size of the employer. For every \$4,000 of industry-rated premiums over the three year experience period, an employer receives a 1 % participation factor (to a maximum of 50 %). The participation factor protects employers from excessive changes to their premium rates and also ensures that rate adjustments are based on statistically credible information.

Eligibility Factor

The eligibility factor refers to the number of years the employer’s account was open during the three year experience period. Since one or two years of experience does not usually provide sufficient statistical information to reliably adjust premium rates, employers with less than three years of experience are only eligible for partial experience rating adjustments.

Poor Performance Surcharge (PPS)

The Poor Performance Surcharge (PPS) was first introduced in 1998 as part of a performance pricing strategy to motivate employers with poorer performance. It is a program of surcharges that are layered on top of the surcharges applied through the base Experience Rating Plan for Large Employers. Although it was initially successful in motivating many employers to take rapid action to correct and improve poor accident experience, some still continued to have extremely poor claims experience.

Two rounds of stakeholder consultation in 2006 indicated there was strong support from the WCB's key stakeholder groups to make the PPS more aggressive in order to motivate employers to change behaviors and improve safety and disability management practices.

Effective January 1, 2008, the Poor Performance Surcharge Policy was amended to increase the maximum possible PPS from 40% to 200%. The intent of this policy change is to focus on employers that have not changed their practices and who treat the surcharge as a cost of doing business.

In addition to an increase in the PPS percentage/amount, the 'participation factor' was eliminated in calculating the PPS (although it is retained as a feature of the base Experience Rating Plan for Large Employers). This means that PPS employers are accountable for the full impact of their claims experience (up to the maximum PPS amount). The surcharge is not be limited by employer size – the only limit is performance.

The PPS program key criteria are as follows:

- Employer must have four or more claims for at least two consecutive experience periods (*This protects smaller employers from receiving a PPS for one or two random expensive claims*), and
- Employers' experience ratio must be 80%* worse (or greater) than the industry average for their size for two or more consecutive years (*If an employer has one experience period that is lower than 80%, they drop out of their PPS, and the employers PPS year count reverts to zero*).

*The threshold for PPS may change when the employer is in ICP.

The current model was implemented in a "phased-in" approach over 2009 and 2010 as follows:

# of Consecutive Years with experience ratio 80% (or greater) worse then the industry average	# of Consecutive Experience Periods (3 yrs) with 4 or More Claims	2009 Maximum PPS Amounts	2010 Maximum PPS Amounts
1	1	0	0
2	2	25%	25%
3	3	50%	50%
4	4	75%	100%
5+	5+	100%	200%

Leading up to implementation, WCB communicated with PPS employers and employers at risk of receiving a PPS. Employers have been advised of their status early and the options available to better manage their health, safety and disability management programs.

As of January 1, 2010, the Poor Performance Surcharge Policy was fully implemented, and will continue in 2017.

Industry Custom Pricing (ICP)

A stakeholder consultation was completed in the spring of 2008 during which the existing experience rating program was reviewed.

Feedback on the program was very positive, however, participants wanted to see more options for individual industries. WCB responded with Industry Custom Pricing (ICP), a voluntary flexible pricing option that allows industries to customize various features of Experience Rating in accordance with their risk preferences. The intent of ICP is to offer a program that provides flexibility, encourages accountability and more closely reflects individual claims performance while focusing on injury prevention.

ICP Customizable Features

Features from the standard experience rating model that can be customized with ICP include:

- **Maximum discounts and surcharges:** ICP allows the maximum discount and surcharge threshold set under the standard experience rating model to be increased. Discounts could potentially increase to as high as 60%. Surcharges are generally set at the same maximum level as discounts, however, they could potentially be higher. The maximum discounts and surcharges are dependant on changes made to the other factors of the Experience Rating model, more specifically, the experience ratio and participation factor/rate.
- **Experience ratio:** Currently the experience ratio is capped at 80% better or worse than industry average. With ICP, this could be increased as high as 100%.
- **Participation factor/rate:** Currently, the participation factor is capped at 50%, with a participation rate of 1%/\$4000 in premiums. With ICP the participation factor could be increased as high as 100%, with a participation rate as high as 1%/\$1000 in premiums. This will allow employers to participate more aggressively in performance based pricing, ultimately enabling opportunities to earn greater discounts or surcharges.
- **Costs used to measure performance:** ICP provides industries with a choice in determining the costs used to measure an employer's relative performance in the experience rating model. More specifically, they are given a choice whether or not to use cost relief for an aggravation of a pre-existing condition. Cost relief takes the costs from an employer's experience record and transfers them to the industry. Cost relief does not affect the costs of a claim, as there is no change to the benefits received by a worker or the health care costs that WCB-Alberta must pay. Instead of the costs of the claim being charged to the employer's record, those costs are shared by the industry.

Currently, costs resulting from claims where there has been an aggravation of a pre-existing condition are not used when measuring an employers' performance against the industry. A levy is included in premium rates to fund the usage of this type of cost relief, and all

employers must pay this levy. If an industry chose to no longer recognize cost relief for the aggravation of pre-existing conditions, the levy required to fund this type of cost relief could be removed when setting rates, resulting in decreases to base industry rates. Costs associated with the aggravation of pre-existing conditions would then be included in the pool when measuring an employer's performance against the industry. Doing so means that adjustments to premiums are more closely tied to actual performance in prevention and disability management. If those costs remain outside of the pool of costs (i.e. through cost relief), then all employers will continue to subsidize those claims – and there is no incentive or reward for trying to return those workers back to work. All other cost relief, cost capping and cost transfers would still be applied in Experience Rating (hearing loss, negligence, MPCC, etc).

Each customizable feature is independent of the others. They can be selected individually, or in any combination with one another.

WCB-Alberta is working with several industries through various channels to discuss options available through ICP, and potentially arrive at a voting process to determine whether or not they would be in favor of the proposed option(s).

In order for an industry to implement ICP, the majority of the industry must agree to the proposed option(s) (over 50% of insurable earnings represented by employers within the industry). With a majority vote, all employers in the industry participate in ICP regardless of how they voted individually. Please note that the 50% standard applies to all of the insurable earnings in the industry, not just the percentage that responded.

An industry will start in the program for a minimum of three years. Analyzing the results of ICP requires some time to pass. The three year minimum allows for meaningful data to be collected and help the industry decide if the program is working as expected.

2017 Participants

For 2017, 176 industries will be participating in ICP.

Of these, 23 industries have selected to increase the maximum discounts and surcharges available to employers by modifying their experience ratio, participation factor, and participation rate; 138 industries have selected to modify the costs used to measure their performance and no longer recognize cost relief for aggravations of pre-existing conditions; and 15 industries have selected a combination of the above features.

Industries that have chosen to no longer recognize cost for aggravations for pre-existing conditions with a prolonged period of recovery will experience industry rate reductions ranging from \$0.01 to \$0.14.

A complete listing of these industries, in addition to the options they have selected, can be found in the appendix at the end of this section.

ICP and Other Pricing Programs

Partnerships in Injury Reduction (PIR):

- The PIR program remains an option for employers to improve their discounts, however, the maximum combined discount allowed from all programs is 60%.

Poor Performance Surcharge (PPS) Program:

- The PPS program remains as compulsory for employers participating in the Large Business Experience Rating Plan with very poor records. However, depending on the ICP program chosen, the threshold may increase up to 100% worse than industry average for PPS to be applied. The maximum surcharge of 200% for PPS employers is still applicable.

Partnerships in Injury Reduction (PIR)

PIR is a voluntary program that operates through the combined efforts of the WCB–Alberta, Ministry of Labour, industry partners, safety associations, employers and labour groups, to help employers reduce losses caused by workplace injuries.

By joining PIR, employers can reduce their WCB premium in the following ways:

- Achieving or maintaining a Certificate of Recognition (COR) **and**
- Improving Performance **or**
- Maintaining Industry Leadership.

5% for a Certificate of Recognition (10% in the first year of the program)

Employers are eligible for a 10% discount for the first year upon achieving their Certificate of Recognition (COR), unless they qualify for higher discounts through: Improving Performance or Maintaining Industry Leadership. In year two of the program, the incentive for maintaining COR reverts to a 5% discount (however, employers can still earn up to a maximum rebate of 20% for Improving Performance or Maintaining Industry Leadership). For employers achieving their COR for the first time, the 10% discount is paid in the year the COR is achieved.

Up to 20% for Improving Performance

This measure compares the employer's current accident performance with historical performance. Claim costs transacted in the measurement year are compared to claim costs transacted in the prior year. Employers can earn a 1% discount for every 1% improvement, up to a maximum of 20%.

Note: With this measure, employers have a one year grace period in which they can achieve their COR and still earn a discount.

10–20% for Maintaining Industry Leadership

This measure evaluates improvements in an employer's claims experience in comparison to the average for the industry's rate group over the same period. To earn discounts, the employer must have claim costs that are at least 50% lower than the industry average, for two consecutive years (in addition to the COR).

Note: Employers will receive the highest of the three discounts earned, up to a maximum of 20%.

PIR is a proven way for businesses to save. Over \$78 million in WCB premium refunds were awarded to approximately 12,313 employers registered in the PIR program for their 2016 performance reflecting excellence in workplace safety. The added benefit is a safer work

environment and reduced claims costs. In 2016, PIR employers achieved 35.14% lower loss ratio than non-PIR participants.

Performance Management Reports

The Underwriting Unit provides various reports and statistical analysis to help employers understand their premium rate and factors affecting it. In addition to customized requests, the following reports are available to staff and employers:

- ***General Statistics (Industry or Employer)*** – This report provides analysis on the type of accident, nature of injury, claims cost history, claim frequency and claim severity by industry or for an individual employer.
- ***Claims Costs Summary (Monthly or Yearly)*** – This report summarizes information on all claims for the period and includes descriptions of the injuries, total costs to date, and total temporary disability days to date.
- ***Experience Rating Simulation*** – This report gives employers an idea of how their experience is affecting their participation in insurance pricing (i.e. whether they are eligible for a discount or surcharge on their rate).
- ***Partnerships in Injury Reduction Simulation*** – This report simulates what level of discount an employer may receive under the PIR Program based on their experience.
- ***Executive PIR Summary*** – This report is sent monthly and summarizes an employer's status in PIR. It shows performance in all three areas of PIR and notifies the employer of his projected discount.
- ***PIR Claims Summary*** – This report summarizes the lost-time claims and claims cost used in PIR calculations.
- ***Premium Rate Statement*** – This report advises employers of discounts or surcharges to their rates. It is sent annually to employers who participate in the Experience Rating Plan for Small Employers and Experience Rating Plan for Large Employers. If there has been a change of information, this statement is sent more frequently.
- ***Experience Rating Claim Costs Statement*** – This report is sent annually listing the claims and costs used to determine an employer's experience rating discount or surcharge. It is also

- forwarded on a more frequent basis, if there have been claims, and lists any adjustments in claim costs that have occurred since the last statement.
- ***Employer Report Card*** – This report compares an individual employer to their industry in terms of experience rating, performance impact on premiums, and claims reporting performance. It also provides an analysis of how an individual employer compares to their industry on several claim measures over a range of years.
 - ***Claims Reporting Performance*** – This report provides information on whether employers are meeting requirements of reporting worker’s injuries within 72 hours.
 - ***Premium Summary*** – This report gives employers a detailed breakdown of how their premium is calculated, including how all pricing program adjustments (discounts/surcharges) are applied to their account for each of the past five revenue years.
 - ***Industry Custom Pricing Summary (Industry or Employer)*** – These reports provide information and statistics on the financial impact ICP could potentially have on the industry as well as individual employers.

WCB’s self-serve system allows employers to electronically request and receive some of the above reports. Check our website at www.wcb.ab.ca to find out how to register for myWCB access to become a user.

For more detailed information on Pricing Programs and Performance Management Reports please contact the WCB at (780) 498-3999. The following publications are also available:

- “Employer” handbook
- “Pricing-Workers’ Compensation Insurance” brochure
- “WCB Partnerships in Injury Reduction Program” brochure and registration form
- WCB fact sheets: “Your Premium Rate Statement”.

You may also view the above publications or obtain information on how to register for Performance Management Reports on the WCB – Alberta website at www.wcb.ab.ca

APPENDIX 3

2017 Industry Custom Pricing Participants

Industry Code	Industry Description	1st Year of ICP Participation	ICP Features	2017 Industry Rate
6300	OIL & GAS - UPSTREAM	2011	ER Only*	\$0.51
30100	STEEL/METAL FABRICATION	2010	ER Only	\$1.84
33602	SWITCHBOARD/ELECTRICAL PANEL - MFG	2017	ER Only	\$1.35
36500	REFINING CRUDE OIL	2011	ER Only*	\$0.97
42121	DOORS/WINDOWS - MFG/INSTALL	2016	ER Only	\$2.77
42122	MECHANICAL CONTRACTING	2011	ER Only	\$1.39
42129	INDUSTRIAL PLANT MAINTENANCE	2016	ER Only	\$1.38
42156	ERECT/DISMANTLE - STORAGE TANKS	2016	ER Only	\$1.38
42159	CAISSON OPERATIONS	2013	ER Only	\$3.16
50714	TRUCKING SERVICE - GENERAL	2010	ER Only	\$3.78
50720	TRUCKING SERVICES - OILFIELD	2011	ER Only	\$2.70
50800	BUS LINES	2016	ER Only	\$1.94
51501	PIPELINE TRANSMISSION - OIL/GAS	2011	ER Only*	\$0.49
51502	NDT TESTING INCL VISUAL INSPECT	2016	ER Only	\$0.78
57400	UTILITIES - ELECTRIC AND NATURAL GAS	2015	ER Only	\$0.60
62201	MOBILE EQUIPMENT DEALERS	2015	ER Only	\$1.16
65600	AUTO DEALERS	2013	ER Only	\$0.98
80103	COLLEGES	2014	ER Only	\$0.28
87505	CATERING - INDUSTRIAL CAMPS	2016	ER Only	\$1.79
89902	SECURITY SERVICES/INDUSTRIAL PATROLS	2017	ER Only	\$1.34
89913	COMMISSIONAIRES AND ARMoured CAR SERVICES	2017	ER Only	\$1.41
89928	RENT/ERECT - SCAFFOLD/CRANES	2012	ER Only	\$1.38
93113	BOARDS, AGENCIES, COMM (B/A)	2017	ER Only	\$0.20
9902	CLEANING SVCES - MOBILE PRESSURE	2013	ER & CR	\$2.34
10100	MEAT PROCESSING	2009	ER & CR	\$2.94
10104	RENDERING PLANTS	2010	ER & CR	\$2.94
30700	HEAT/COOLING EQUIPMENT MFG	2009	ER & CR	\$1.33
37801	PETROCHEMICAL - MFG	2011	ER & CR	\$0.84
50701	TRUCKING - SPECIALIZED	2010	ER & CR	\$2.61
54300	RADIO/TV STATIONS	2010	ER & CR	\$0.70
70200	BANKS/FINANCIAL SERVICES	2012	ER & CR	\$0.18
80311	INSTITUTES OF TECHNOLOGY	2014	ER & CR	\$0.27
80500	UNIVERSITIES	2014	ER & CR	\$0.27
85925	TRAVEL AGENCY/MOTOR ASSOCIATION	2012	ER & CR	\$0.19
86410	MAP MAKING	2010	ER & CR	\$0.13
89901	EXHIBITION ASSOCIATIONS	2010	ER & CR	\$1.18

Industry Code	Industry Description	1st Year of ICP Participation	ICP Features	2017 Industry Rate
95100	VILLAGES	2010	ER & CR	\$1.30
95101	TOWNS	2010	ER & CR	\$1.30
1103	POULTRY LOADING SERVICES	2013	CR Only	\$2.94
1201	FEED LOTS	2009	CR Only	\$2.97
1202	LIVESTOCK AUCTIONS/STOCKYARDS	2011	CR Only	\$2.97
1403	FISHING/FISH OR FUR FARMS	2009	CR Only	\$1.75
1404	APIARIES	2009	CR Only	\$1.75
1800	GREENHOUSES/MARKET GARDENS	2010	CR Only	\$1.70
1801	MUSHROOM PRODUCERS/BAIT FARMS	2010	CR Only	\$1.70
1904	NURSERIES - TREE/SHRUB	2010	CR Only	\$1.49
2101	SEED CLEANING PLANTS	2009	CR Only	\$1.28
2103	LAWN MAINTENANCE	2010	CR Only	\$1.49
2104	ANIMAL HEALTH SERVICES	2013	CR Only	\$0.36
2105	FEED LOT/CORRAL CLEANING	2010	CR Only	\$1.49
2116	ANIMAL SHELTERS/POUNDS	2010	CR Only	\$1.18
6306	VACUUM REMOVAL - WET/DRY WASTE	2013	CR Only	\$2.43
6601	HEAVY OIL/OILSANDS - R & D	2010	CR Only	\$0.40
7700	MINE/REFINE - SALT	2010	CR Only	\$0.42
9200	SEISMIC SURVEY	2010	CR Only	\$3.30
9201	DRILLING - SHOT HOLE	2010	CR Only	\$2.73
9927	MOBILE OILFIELD WASTE TREATMENT SVCS	2013	CR Only	\$2.43
12301	FEED MILLS	2009	CR Only	\$1.28
13100	FOOD PROCESS - MISC	2009	CR Only	\$1.71
13900	MALT MFG	2009	CR Only	\$1.34
16900	MFG OF RUBBER STAMPS/STENCILS/VINYL GOODS	2010	CR Only	\$0.24
21300	ROPE/CARPET - MFG/REPAIR	2009	CR Only	\$0.56
22101	AWNINGS/TENTS/TARPS - MFG/REPAIR	2009	CR Only	\$1.84
24900	CLOTHING & LEATHER GOODS - MFG/REPAIR	2009	CR Only	\$0.56
25900	PEEL/POINT - POSTS	2010	CR Only	\$1.67
26101	FURNITURE MANUFACTURING AND REPAIR	2010	CR Only	\$2.30
26401	METAL FURNITURE MFG	2010	CR Only	\$1.72
27400	RECYCLE/SALVAGE/RECLAIM - WASTE	2012	CR Only	\$2.81
27402	ELECTRONIC & PHOTOGRAPHIC PRINTING	2009	CR Only	\$0.87
28603	SIGNS/ADVERTISING DISPLAYS - MFG	2009	CR Only	\$0.67
28900	PUBLISHING	2013	CR Only	\$0.87
29102	FOUNDRIES, IRON & STEEL	2014	CR Only	\$3.57
30403	METAL/PORCELAIN PROD. - COATING	2010	CR Only	\$1.09
30407	COATING/HEAT TREATING OF MANUFACTURED PRODUCTS	2010	CR Only	\$1.72
31507	DUST SUPPRESSION SYSTEMS	2010	CR Only	\$1.35
33606	INDUSTRIAL ELECTRIC EQUIPMENT - MFG	2010	CR Only	\$1.72

Industry Code	Industry Description	1st Year of ICP Participation	ICP Features	2017 Industry Rate
33901	MEDICAL EQUIPMENT SALE/SVC	2012	CR Only	\$0.21
33902	ELECTRICAL COMPONENTS - MFG	2010	CR Only	\$0.24
34500	GYPSON & CLAY PRODUCTS - MFG	2010	CR Only	\$2.00
35301	MONUMENT/TOMBSTONE DEALERS	2009	CR Only	\$0.73
35401	FIBREGLASS INSULATION - MFG	2009	CR Only	\$2.00
37301	PLASTIC PRODUCTS AND METAL EXTRUSION - MFG	2012	CR Only	\$1.60
37902	CHEMICAL PRODUCTS - PCKG/DIST	2011	CR Only	\$0.44
38100	INSTRUMENTATION - MFG	2011	CR Only	\$0.24
38200	JEWELRY - MFG	2010	CR Only	\$0.24
38201	LAPIDARY SERVICES	2011	CR Only	\$0.24
39300	SPORTING EQUIPMENT/BROOMS - MFG	2010	CR Only	\$0.24
39701	OUTDOOR ADVERTISING	2009	CR Only	\$1.84
40901	POWER LINE - CONSTRUCT/REMOVE	2011	CR Only	\$1.52
40905	PIPELINE CONSTRUCTION	2011	CR Only	\$1.52
40907	TEST/PRESERVE - POWER POLES	2009	CR Only	\$0.69
42103	BORING - HORIZONTAL/ANGULAR	2011	CR Only	\$2.55
42131	VACUUM SYSTEMS - ASMB/INSTALL	2009	CR Only	\$0.73
42144	FIRE SPRINKERS - INSTALL/SVCE	2011	CR Only	\$1.37
42150	PROCURING SOIL SAMPLES	2011	CR Only	\$2.52
42160	ELECTRONIC EQUIPMENT - SELL/SVCE	2012	CR Only	\$0.73
50104	AIR SERVICE - REGULAR & CHARTER	2009	CR Only	\$1.09
50107	HELICOPTER SERVICES	2010	CR Only	\$1.09
50203	FLIGHT OPERATIONS - MISCELLANEOUS	2009	CR Only	\$1.09
50607	RAILWAY TRANSPORTATION SERVICE	2010	CR Only	\$0.83
50801	BUS - SCHOOL	2013	CR Only	\$2.11
50802	BUS DEPOTS	2010	CR Only	\$2.01
51200	TAXI CABS/LIMOUSINE SERVICE	2010	CR Only	\$2.01
51500	PIPELINE CLEANING	2010	CR Only	\$0.40
51503	OIL/GAS METERS - INSPECT/TEST	2009	CR Only	\$0.66
51705	PACKING/CRATING - CUSTOM	2009	CR Only	\$2.08
54501	TELECOMMUNICATION SYSTEMS	2010	CR Only	\$0.38
62200	FARM IMPLEMENT DEALERS	2009	CR Only	\$1.04
62300	OFFICE EQUIPMENT- SALES/SVCE	2012	CR Only	\$0.21
62302	MACHINERY/EQUIP NEC - SALES/SVCE	2013	CR Only	\$0.74
62303	INDUSTRIAL SUPPLY STORES	2012	CR Only	\$0.44
62500	STEEL SVCE CENTRE - NO SALVAGE	2011	CR Only	\$1.54
62700	SCRAP/SALVAGE DEALERS	2010	CR Only	\$3.57
62903	SALES OPERATIONS, NEC	2010	CR Only	\$0.43
62908	GARDEN SUPPLY CENTRE	2009	CR Only	\$1.78
65400	SERVICE STATIONS	2010	CR Only	\$1.61
65402	TOWING AUTO VEHICLES	2012	CR Only	\$2.81

Industry Code	Industry Description	1st Year of ICP Participation	ICP Features	2017 Industry Rate
65800	AUTOMOBILE BODY REPAIRS	2009	CR Only	\$1.54
67300	HARDWARE/AUTO PARTS STORES/ETC	2012	CR Only	\$1.21
67601	FURNITURE STORES	2011	CR Only	\$1.21
67604	APPLIANCES - SALE & SVCE	2010	CR Only	\$1.21
69200	FLORISTS,WHOLESALE AND RETAIL	2012	CR Only	\$1.21
69901	AUCTIONS - NEC	2010	CR Only	\$1.21
69912	TRAILERS - SALES/RENTAL WITH SVCE	2010	CR Only	\$1.00
69914	PET/SEED/FEED STORES	2012	CR Only	\$1.21
73500	REAL ESTATE DEALERS/LAND DEVELOP	2012	CR Only	\$0.19
73501	INSURANCE COMPANIES	2012	CR Only	\$0.19
73702	LAND/PERMIT MAN SERVICES	2011	CR Only	\$0.40
80105	SCHOOLS - INDEPENDENT	2010	CR Only	\$0.72
80301	SPECIALTY SCHOOLS - PROFESSIONAL/PERSONAL	2010	CR Only	\$0.27
80700	LIBRARY BOARDS	2010	CR Only	\$0.27
80701	MUSEUMS & ART GALLERIES	2011	CR Only	\$0.27
80703	ZOOS/GAME FARMS	2010	CR Only	\$1.18
82100	HEALTH CARE SERVICES - ALBERTA HEALTH SERVICES	2010	CR Only	\$0.76
82700	MANUFACTURING OF HEALTH RELATED PRODUCTS	2012	CR Only	\$0.36
82701	HEALTH/ALLIED SERVICE - MISC	2012	CR Only	\$0.36
82705	HEALTH CARE SERVICES - COVENANT HEALTH	2010	CR Only	\$0.82
82712	FIRE PROTECTION CO-OPERATIVES	2009	CR Only	\$1.23
82812	PLAY SCHOOLS	2010	CR Only	\$0.74
83100	CHURCHES/RELIGIOUS ORDERS	2011	CR Only	\$0.49
85100	MOVIE THEATRES	2014	CR Only	\$0.74
85300	BOWLING ALLEYS/BILLIARD PARLOURS	2011	CR Only	\$1.18
85900	GOLF CLUBS/RANGES	2011	CR Only	\$0.81
85901	SKATING/CURLING RINKS, COMM ASSN	2011	CR Only	\$1.18
85909	FRIENDSHIP/CULTURAL CENTRES	2010	CR Only	\$0.88
85918	LIVE THEATRES/BALLET	2010	CR Only	\$0.74
85922	ARCADES	2010	CR Only	\$1.18
86200	ADVERTISING AGENCIES	2012	CR Only	\$0.19
86201	WINDOW/STORE DISPLAY AD SERVICES	2014	CR Only	\$0.67
86202	NEWSPAPER/FLYER DISTRIBUTION	2010	CR Only	\$0.87
86401	SURVEY - LAND/GENERAL	2010	CR Only	\$0.79
86403	RESEARCH/MATERIAL TESTING LABS	2012	CR Only	\$0.69
86405	GEOPHYSICAL SURVEYS EXCL SEISMIC	2012	CR Only	\$0.13
86408	WATERFOWL PRESERVATION	2010	CR Only	\$0.13
86413	TEST - HEAT/AIR CONDITION SYSTEMS	2009	CR Only	\$0.69
86414	GEOLOGICAL AND ENVIRONMENTAL CONSULTING	2012	CR Only	\$0.13
86905	SAFETY EQUIPMENT - SALE/RENTAL	2013	CR Only	\$0.73
86913	ARCHITECTS, DRAFTING, AND DESIGN	2012	CR Only	\$0.13

Industry Code	Industry Description	1st Year of ICP Participation	ICP Features	2017 Industry Rate
86920	PERSONNEL RECRUITMENT AGENCIES	2013	CR Only	\$0.19
87401	DRY CLEANERS	2014	CR Only	\$1.85
87402	LAUNDROMATS - COIN OPERATED	2010	CR Only	\$1.85
87500	MANUFACTURED HOME PARKS	2009	CR Only	\$0.98
87508	PRIVATE CLUBS	2011	CR Only	\$1.18
87603	YOUTH/RELIGIOUS CAMPS	2010	CR Only	\$0.81
87700	FUNERAL SERVICES AND CEMETERIES	2010	CR Only	\$0.49
89101	PROFESSIONAL/TRADE/CHARITABLE ASSOCIATIONS	2012	CR Only	\$0.19
89605	SERVICE STATION EQUIP - SALES/SVCE	2011	CR Only	\$1.37
89705	FURNACE CLEANING SERVICES	2010	CR Only	\$1.24
89916	TAXIDERMISTS	2010	CR Only	\$0.24
89923	SCHOOLS - DRIVING/TESTING	2010	CR Only	\$0.72
89924	INVESTIGATIVE SERVICES	2009	CR Only	\$1.38
89925	SOCIAL/COMMUNITY SUPPORT SVCE	2013	CR Only	\$0.88
89927	SURVEY - ARCHAEOLOGICAL	2010	CR Only	\$0.13
93109	BOARDS, AGENCIES, COMM (COMPUL)	2012	CR Only	\$0.19
95102	MUNICIPAL DISTRICTS	2009	CR Only	\$1.26
95104	CITIES	2010	CR Only	\$1.30

CR = Waiving of Cost Relief Option

ER = Experience Rating Option (100% Experience Ratio, 100% Participation Factor, 1%/\$2000 Participation Rate)

* Indicates modified ER features as follows: 100% Experience Ratio, 100% Participation Factor, 1%/\$4000 Participation Rate

Common Questions

Questions and Answers

Q. How are premium rates set?

A. Industries are categorized into rate groups for rate setting purposes. Rates are set for each rate group using a five year history to calculate the full funded claim costs. For 2017 rates, the period between 2011 and 2015 will be used. Rates are set based on the following principles:

- *Costs of year 2017 claims will be fully funded by year 2017 premiums* – premiums collected will cover all current and future costs related to claims occurring in 2017
- *Collective liability* – spreading of costs among all employers to provide statistically reliable data to set rates, and
- *Balance accountability and incentives* – rates are varied for each rate group based on claims experience. Incentives thereby encourage risk management and loss control efforts to reduce industry premiums.

Q. How do I obtain my 2017 premium rate statement?

A. Premium rate statements are no longer mailed. Your 2017 premium rate statement can be obtained electronically from your myWCB online access. For more information on myWCB access or to sign up visit online at www.wcb.ab.ca.

Q. How does the average premium rate for 2017 compare to 2016?

A. In 2017, the average premium rate remains unchanged from 2016 at \$1.02 per \$100 insurable earnings.

Q. Will all employers' rates increase for 2017?

A. No. Individual employer premiums are based on their experience and their industry. The average premium rate for 2017 of \$1.02 is an indicator of employer performance for the whole province. It is not the rate all employers pay. Rates are individualized by industry and rate group. For 2017, 61% of industries will see a rate increase, 11% of industries will see no rate change and 28% of industries will see a rate decrease.

You can improve your performance by investing in modified work, joining an industry or safety association, and participating in the Partnerships in Injury Reduction program. Programs such as Industry Custom Pricing can also encourage employers to be accountable, invest in modified work and use occupational injury clinics to help reduce claim impacts and costs. Collaboration is key, and we're here to help. We share your commitment to the workers' compensation system and value working with you to help improve outcomes for you and your workers.

Q. What components make up the average premium rate and how do they compare to last year?

A. Claims costs continue to be the key driver and largest component of premium rates. Administration, levies (such as OH&S, Safety Association and Appeal Commission) and reserve requirements have remained relatively stable for 2017. The following chart breaks down the components of the average premium rate:

	2016	2017
Full Funded Claim Costs	74.5%	73.7%
Administration	18.6%	18.7%
OH&S, Safety Association and Appeals Commission	6.9%	7.6%
Average Premium Rate	\$1.02	\$1.02

Q. How do the 2017 rate setting assumptions compare to 2016?

A. Forecast premium rates are based on financial and economic assumptions. Key financial assumptions include indications on the growth in the Alberta workforce, rate of inflation, investment performance, and trends in the number of claims, costs and duration. The following chart provides a comparison of budgeted assumptions for 2016 and 2017:

	2016	2017
Full Funded Claim Costs	\$825.1 M	788.0 M
Administration	\$210.77 M	\$200.00 M
Transfer Levies (OH&S, Safety Association and Appeals Commission)	\$83.5 M	\$80.8 M
Forecasted Insurable Earnings	\$109.5 B	\$104.4 B
Net Premium Revenue	\$1.119 B	\$1.069 B
Average Premium Rate	\$1.02	\$1.02

**After legislative changes to bring farming under compulsory coverage, the average rate for 2016 was \$1.02. The average rate remains unchanged for 2017.*

Q. Can an employer’s premium rate increase even if an employer has not had injury claims?

A. Yes. Due to the concept of collective liability, all employers will be affected by the claims experience and trends within their respective rate groups. Although an employer’s own performance may have improved, the industry rate may increase due to overall performance of employers in the rate group. Individual employers can mitigate the impact through participation in performance pricing programs such as Experience Rating and Partnerships in Injury Reduction (PIR).

Q. Why is the WCB charging employers the full cost of workplace injuries?

A. Today’s employers, through premium rates, need to be responsible for fully funding the cost associated with claims occurring in the year for which rates are set, including the related cost of doing business. This is imperative to securing workers benefits for the lifetime of the claim and not passing costs on to future employers.

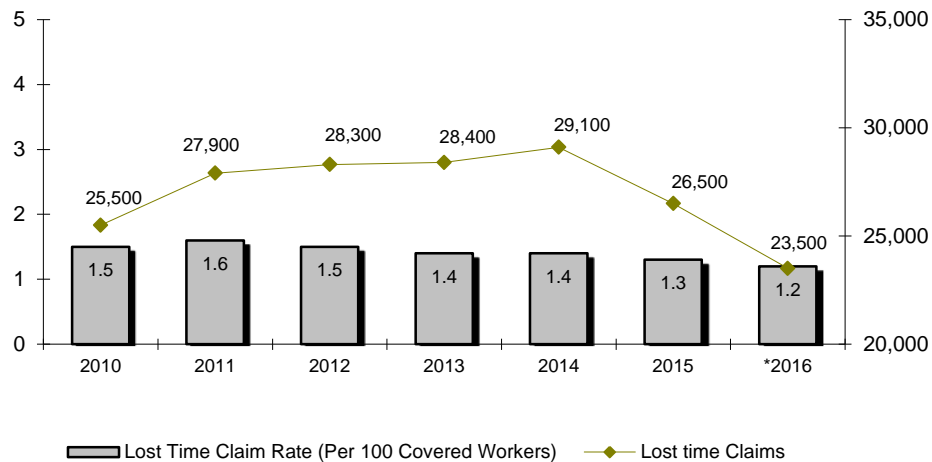
Historical practices of discounting rates up front based on forecasts of excess funds have demonstrated weaknesses. The practice sends misleading messages to employers and industries about performance if rates are lowered when claims cost have not. This practice essentially rewards all employers regardless of the safety records and can lead to shortfalls in funding requirements as a result of market volatility.

Setting premium rates that reflect the full cost of business for the year and using pricing programs to adjust employers based on their safety records sends the message that safer workplaces are still the best way to reduce premium rates. The WCB will continue to work with stakeholders to enhance existing incentive programs and develop new ones to reward employers and industries with excellent safety records.

This contributes to solid financial management and any excess operating funds assist in maintaining the required Fund Balance, supporting new strategies to mitigate the impact market volatility and lessen the risk of financial shortfalls.

Q. Given that the key driver of premium rates is claims, what do current claims indicators reveal?

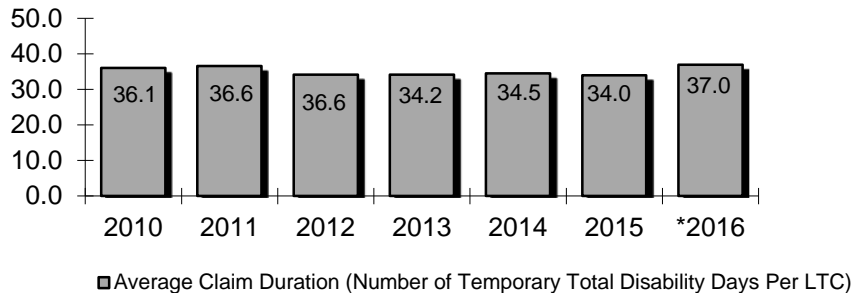
A. The total number of claims is expected to decrease for 2016. The lost time claim rate is expected to remain stable at 1.2 injuries per 100 workers.



*Forecast to year-end 2016 as of October 2016

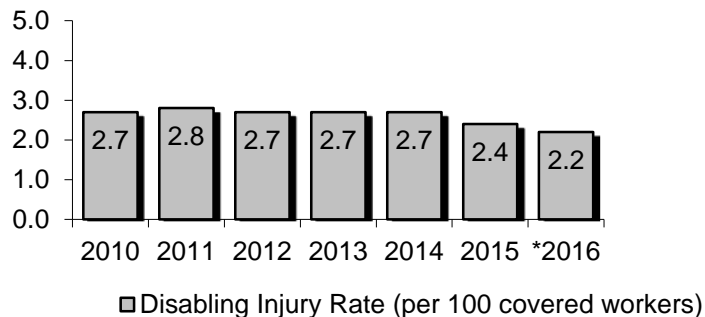
Common Questions

The average claim duration has increased slightly relative to the previous year, from 34.0 days in 2015 to 37.0 days in 2016 (forecast).



**Forecast to year-end 2016 as of October 2016*

As employers' disability management and modified work programs impact the number of lost time claims and claim duration, the disabling injury rate will also be impacted. A disabling injury is a work related injury serious enough to result in time lost from work beyond the day of injury, or a modification of work duties as a result of the injury. The disabling injury rate accounts for both lost time claims and modified work claims (the total number of disabling injuries).



** Forecast to year-end 2016 as of October 2016*

Q. Why did the funding policy change in 2008?

A. In 2007, an independent external actuary conducted a review of WCB-Alberta's funding range requirements at that time (116% - 122%). The actuary found various shortcomings with the range which wasn't broad enough to adequately absorb possible investment volatility which impacts overall funding. It found year-after-year funding fluctuations could easily move WCB in and out of acceptable funding levels causing rate volatility for employers. In order to provide long-term rate stability, the actuary recommended the targeted range be expanded. Based on this expert advice, the Board of Directors approved this amendment to take effect July 1, 2008. As a result, the target funding range became 114% to 128%.

Q. What consulting took place with stakeholders for the funding policy change?

A. The process to amend the funding policy involved online consultation in addition to in-person meetings. Stakeholders were provided time to respond, encouraged to ask questions, seek answers and provide feedback. The Board of Directors approved the revised policy based on solid evidence of negative financial risk should amendments not be made to the policy.

Q. What impact did this funding policy change have on employers?

A. Employers received more protection from the up and down cycle of investments. It provided employers with more rate stability, and premiums will continue to be reflective of claim costs. The broader range reduces the risk of fluctuation between underfunded and overfunded positions from year to year, and the possibility of requiring opposite types of corrective action to bring us back into our target funding range (including a levy in the rates to replenish the fund balance in one year, and issuing a funding distribution resulting from excess funds in the next).

Q. What impact did this funding policy have on workers?

A. Worker benefits are protected by the funding policy in the long-term. Worker benefits are set based on legislative requirements and WCB's benefit policies, and do not increase or decrease to reflect WCB's funding status. However, having a stronger funding policy secures those benefits with respect to the WCB's ability to pay the lifetime costs of claims.

Q. In the future, how will WCB handle Accident Fund shortages and surpluses?

A. The WCB has established a funded position target for the Accident Fund of 114% to 128%. The WCB also set out in policy a framework to address funding shortages and surpluses. Should the funded position fall below 114%, the Funding Policy allows for a replenishment levy be added to the premium rate to return the funded position to the target range. If the funded position exceeds 128%, funds are available for distribution to employers in the form of surplus distribution as outlined in the Funding Policy. Payment of a surplus distribution is subject to a minimum threshold of 1% of the claim benefit liabilities. Levy or excess fund amounts are determined and approved by the Board of Directors in the annual financial planning process.

Q. What is Industry Custom Pricing?

A. Industry Custom Pricing (ICP) is a voluntary program that allows industries to customize various features of the standard Experience Rating plan in accordance with their risk preferences. Maximums on discounts/surcharges, participation factors, experience ratios and costs used in the calculations are all optional features with ICP.

Q. What is the objective of Industry Custom Pricing?

A. The major objective of ICP is to offer a voluntary flexible pricing program to industries to achieve greater accountability and offer incentives for performance. Premiums set in ICP programs will send more significant and direct messages to employers about how well or poorly they are performing. For employers doing well, they will get lower premiums – for employers doing poorly, they will pay a higher premium. All affected employers will get the opportunity to get bigger rewards for improving performance.

If an industry chooses to no longer recognize cost relief for the aggravation of pre-existing conditions where there is a prolonged period of recovery, the levy required to fund retroactive cost relief could be removed when setting rates, resulting in decreases to base industry rates.

Industries that choose to modify features of the standard Experience Rating plan, but do not choose the cost relief option, will end up paying the same collective premium, however, it will be distributed differently amongst the employers within the industry in efforts to promote injury reduction and effective disability management.

Q. How many industries are participating in Industry Custom Pricing?

A. For 2017, 176 industries will be participating in ICP.

Of these, 23 industries have selected to increase the maximum discounts and surcharges available to employers by modifying their experience ratio, participation factor, and participation rate; 138 industries have selected to modify the costs used to measure their performance and no longer recognize cost relief for aggravations of pre-existing conditions where there is a prolonged period of recovery; and 15 industries have selected a combination of the above features. Industries that have chosen to no longer recognize cost for aggravations for pre-existing conditions will experience industry rate reductions ranging from \$0.01 to \$0.14.

Q. Who do I contact to get additional information on Industry Custom Pricing?

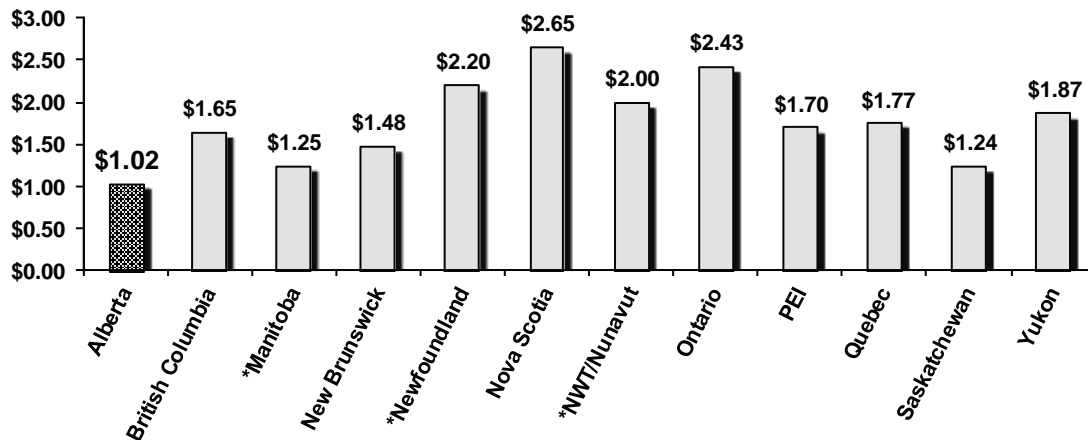
A. To find out more, you can contact the Underwriting team at the WCB. They can be reached by calling our WCB toll free number (in Alberta) 1-866-922-9221 or directly at 780-498-7937. If you have an Account Manager, you can also contact them for more information.

Q. How many employers will receive a Poor Performance Surcharge (PPS) in 2016 and will this additional revenue contribute to lower rates for other employers?

A. For 2017, there are 1062 employers receiving a PPS, with 88 of those employers being levied the maximum PPS of 200%. The rate for each rate group is lowered by the amount of PPS revenue collected from employers in their respective rate groups.

Q. How do premium rates in Alberta compare to other Canadian compensation boards?

A. Alberta employers have the lowest premium rates in the country for 2017. The graph below depicts the average forecasted 2017 premium rates across the country (information obtained from the Association of Workers' Compensation Boards of Canada website).



*2016 rate displayed (2017 rate currently unavailable)

Q. Will the maximum insurable earnings be increasing?

A. Worker benefits are set to be reflective of current wage trends and given the current economy in Alberta, the maximum insurable earnings for 2017 remain the same at \$98,700.

Q. What is the WCB doing to help employers and workers?

A. While employers are focusing on improving safety and reducing the volume of claims, WCB – Alberta is working hard to improve customer service and keep our administrative costs down. Some examples are:

- *Electronic Online Services* – The WCB has developed an electronic reporting and invoicing system that allows employers, physicians, chiropractors, and physical therapists to electronically complete and submit a variety of forms to the WCB-Alberta. Employers are also able to setup new WCB accounts, register and obtain clearance and loss control reports and complete their annual return online. Employers can make many of their most frequent updates online through our online Account Maintenance application: revise

worker estimates, maintain Personal Coverage, update operations and trade names, change mailing and contact information, or close an account. In addition, employers are now able to make payments electronically.

- *Performance Management Reports* – Performance Management Reporting lets you access claim related data quickly and easily. You can request company and industry specific reports including claims cost summaries, Partnerships in Injury Reduction reports, premium rates statements and so much more. This can be accessed through myWCB.
- *A partner in many prevention programs* – The WCB provides opportunities for employers to achieve safe workplaces by working with our partners (government and labour, industry and safety associations) on prevention programs. This includes the “*Partnerships in Injury Reduction*” program.
- *Flexible pricing options* – The WCB offers a voluntary flexible pricing program, known as “*Industry Custom Pricing*”, to industries to achieve greater accountability and offer incentives for improving performance.
- *Training programs* – The WCB’s training programs include “Employer Information Workshop”, “Return to work (Modified Work) Seminar”, “Appeals system seminar”, “Action Planning Seminar” and “Preventing Workplace Violence Seminar”.
- *Customer Connect model* – The Customer Connect model, implemented in 2000, combined case management staff, account managers and medical professional into teams to provide a single point of service for workers and employers. With the integrated teams we’ve found we know more about injuries, workers and employers within specific industries. We also have a better understanding of specific work environments, related injuries and return-to-work issues.
- *Millard Health* – Millard Health has 50 years of experience and offers enhanced health care and rehabilitation services. They serve more than 5,000 clients annually and frequently provide consultations to other organizations. Millard Health staff has piloted innovative programs to consult more closely with employers on return-to-work integration and to take a more holistic approach to a worker’s rehabilitation. They also offer various learning opportunities with workshops on topics such as “Office Ergonomics”, “Industrial Ergonomics”, “Modified Work” and “Physical Demands Analysis (PDA)”.

Q. What can employers do to ensure premium rates do not rise?

A. Workplace safety saves lives, reduces injuries and can lower insurance rates. Employers with good safety performance records realize that safer workplaces not only reduce the personal costs to workers and their families, but also reduce the other indirect costs that impact a company's productivity and reputation. The following are some things employers can do to prevent injuries and reduce costs:

- *Make safety a priority* – Implement a comprehensive workplace safety program.
- *Help injured workers return to work* – A worker who is recovering from an injury may still be able to perform lighter or modified duties, depending upon the nature of the injury. Employers should talk to case managers about seeking opportunities, wherever reasonable to support the employee's recovery and return to work. This means employers keep valuable know-how in the workplace, support employees in their rehabilitation, and it lowers both injury costs and insurance premiums. Also, employers are encouraged to sign up for the Occupational Injury Services (OIS) program.
- *Report injuries within 72 hours* – Statistics show that reporting injuries on time will reduce the duration of a claim and help keep costs down. That's why you should report injuries within 72 hours of the accident.
- *Join Partnerships in Injury Reduction (PIR)* – This is a voluntary program designed to encourage injury prevention and the development of effective workplace health, safety and disability management programs in conjunction with Alberta Jobs, Skills, Training and Labour and industry partners. Employers can earn a refund as high as 20% of the WCB industry premium rate.
- *Get involved in other safety programs and partnerships* – The WCB has partnered with other safety associations to work with Alberta employers on safety and injury prevention. Some examples include:
 1. *Heads-Up Campaign* – to educate young workers on the importance of safety in the workplace, and
 2. *Back Pain: Don't take it lying down* – in partnership with the Alberta Construction Safety Association and the Alberta Hotel Safety Association to educate on the issues surrounding back pain.

Common Questions

- *Utilize injury prevention and disability management resources* – WCB offers free disability management seminars to help employers understand the relationship between claims costs and employer premiums, and how both can be controlled through effective disability management. WCB also offers numerous brochures, which include “*Office Ergonomics*”, “*Working Safely Behind the Wheel*”, and “*Heads Up. Work Smart. Work Safe*”.

With the help of these programs and resources, the human and financial costs of workplace injuries and illnesses can be reduced. The need for Alberta employers to practice injury prevention and implement disability management programs is crucial to the prevention of continual increases in rates.

Q. Do employers really see a difference in their rates through programs like Experience Rating (E/R) and Partnerships in Injury Reduction (PIR)?

A. Absolutely. The premiums employers pay can vary widely depending on their safety record and whether or not they participate in E/R and PIR. The following illustrates the potential impact of E/R and PIR on premium rates:

Sample Industries	Maximum Discount (60%)*		2017 Premium Rate		Maximum Surcharge (240%)**
Engineering	\$0.06	←	\$0.15	→	\$0.51
Food/Convenience Store	\$0.55	←	\$1.37	→	\$4.66
Welding	\$0.71	←	\$1.78	→	\$6.05
Drywall/Lath/Plaster/Stucco etc.	\$1.84	←	\$4.60	→	\$15.64

* Maximum Discount combines Experience Rating Plan (E/R) at 40% and Partnerships in Injury Reduction at 20%

** Maximum Surcharge combines Experience Rating Plan (E/R) at 40% and Poor Performance Surcharge (PPS) at 200% (Please note employers in ICP are eligible for a 260% maximum surcharge)

The impact on actual premiums employers pay is clearly seen through the following examples:

	60% Discount	Industry Rate	240% Surcharge
Engineering Company with \$10 million in Insurable Earnings			
Rate	\$0.06	\$0.15	\$0.51
Premium	\$6,000	\$15,000	\$51,000

	60% Discount	Industry Rate	240% Surcharge
Food/Convenience Store Chain with \$10 million in Insurable Earnings			
Rate	\$0.55	\$1.37	\$4.66
Premium	\$55,000	\$137,000	\$466,000

	60% Discount	Industry Rate	240% Surcharge
Welding Company with \$10 million in Insurable Earnings			
Rate	\$0.71	\$1.78	\$6.05
Premium	\$71,000	\$178,000	\$605,000

	60% Discount	Industry Rate	240% Surcharge
Drywall Company with \$10 million in Insurable Earnings			
Rate	\$1.84	\$4.60	\$15.64
Premium	\$184,000	\$460,000	\$1,564,000

Q. How can small employers reduce their rates?

A. Small employers who do not have any lost time claims in the first five years of the previous six year period will automatically receive a 5 % premium discount through our Experience Rating plan. As well, they can obtain a Small Employer Certificate of Recognition (SECOR) through the PIR program and earn up to a maximum 20 % premium rebate. With both programs combined, small employers can earn up to a 25% total discount on their premium rates. While there is a point where all rebate and reduction opportunities are exhausted, it is important to remember that WCB coverage is both protection and peace of mind. The average small employer pays about \$1,169* per year in premiums. The average cost per lost time claim is \$32,442* – that is over 27 years’ worth of premiums. The cost of a severe injury could wipe out a business and leave an employer with no help. It is in these situations that WCB coverage is of greatest value to small employers.

**Based on 2016 forecasts*

Q. Who do I contact to get more information on rates or performance pricing programs (such as Partnerships in Injury Reduction or ICP)?

A. You may contact our Customer Contact Centre at (780) 498-3999. You may also obtain information from our website at www.wcb.ab.ca. If you require detailed information on your experience rating, claim costs trends, etc., you will be referred to the Underwriting Unit.

2017 Premium Rates

Overview

This section provides the 2017 industry rates for workers' compensation insurance in Alberta.

Industry rates are the basic premium rates that employers will pay, prior to any applicable insurance price adjustments. The following section shows rates in order by industry code and also breaks down the rate by its various components.

You may also access the Premium Rate List on the WCB – Alberta website at www.wcb.ab.ca

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	OH&S Levy	Med Panel &	Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy		Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
1103	Poultry Loading Services	\$2.94	\$2.95	-0.34	2.0243	0.4453	0.1387	0.0360	0.2977	0.0000	0.0000		ICP
1200	Beef Producers	\$2.97	\$2.97	0.00	2.0838	0.4572	0.1428	0.0370	0.2446	0.0000	0.0000		
1201	Feed Lots	\$2.97	\$2.97	0.00	2.0838	0.4572	0.1428	0.0370	0.2446	0.0000	0.0000		ICP
1202	Livestock Auctions/Stockyards	\$2.97	\$2.97	0.00	2.0838	0.4572	0.1428	0.0370	0.2446	0.0000	0.0000		ICP
1203	Dairy Farms	\$2.97	\$2.97	0.00	2.0838	0.4572	0.1428	0.0370	0.2446	0.0000	0.0000		
1204	Elk/Bison Producers	\$2.97	\$2.97	0.00	2.0838	0.4572	0.1428	0.0370	0.2446	0.0000	0.0000		
1205	Llama/Alpaca Producers	\$2.97	\$2.97	0.00	2.0838	0.4572	0.1428	0.0370	0.2446	0.0000	0.0000		
1206	Riding Academies/Horse Stables	\$2.97	\$2.97	0.00	2.0838	0.4572	0.1428	0.0370	0.2446	0.0000	0.0000		
1400	Hog Producers	\$1.75	\$1.75	0.00	1.2184	0.2843	0.0835	0.0216	0.1430	0.0000	0.0000		
1401	Poultry/Egg Producers	\$1.75	\$1.75	0.00	1.2184	0.2843	0.0835	0.0216	0.1430	0.0000	0.0000		
1402	Goat/Sheep Producers	\$1.75	\$1.75	0.00	1.2184	0.2843	0.0835	0.0216	0.1430	0.0000	0.0000		
1403	Fishing/Fish or Fur Farms	\$1.75	\$1.75	0.00	1.2184	0.2843	0.0835	0.0216	0.1430	0.0000	0.0000		ICP
1404	Apiaries	\$1.75	\$1.75	0.00	1.2184	0.2843	0.0835	0.0216	0.1430	0.0000	0.0000		ICP
1600	Hay/Grain/Crop Farming	\$2.25	\$2.25	0.00	1.5734	0.3552	0.1078	0.0280	0.1847	0.0000	0.0000		
1601	Harvesting/Baling - Custom	\$2.25	\$2.25	0.00	1.5734	0.3552	0.1078	0.0280	0.1847	0.0000	0.0000		
1602	Forage & Peat Moss Processing	\$2.25	\$2.25	0.00	1.5734	0.3552	0.1078	0.0280	0.1847	0.0000	0.0000		
1800	Greenhouses/Market Gardens	\$1.70	\$1.70	0.00	1.1808	0.2768	0.0809	0.0210	0.1386	0.0000	0.0000		ICP
1801	Mushroom Producers/Bait Farms	\$1.70	\$1.70	0.00	1.1808	0.2768	0.0809	0.0210	0.1386	0.0000	0.0000		ICP
1802	Agri-Tourism Farms	\$1.70	\$1.70	0.00	1.1808	0.2768	0.0809	0.0210	0.1386	0.0000	0.0000		
1904	Nurseries - Tree/Shrub	\$1.49	\$1.50	-0.67	0.9515	0.2309	0.0652	0.0169	0.2317	0.0000	0.0000		ICP
1905	Sod Growers	\$1.52	\$1.52	0.00	0.9515	0.2309	0.0652	0.0169	0.2562	0.0000	0.0000		
2100	Landscaping	\$1.54	\$1.54	0.00	0.9515	0.2309	0.0652	0.0169	0.2562	0.0000	0.0210	ACSA	
2101	Seed Cleaning Plants	\$1.28	\$1.51	-15.23	0.9210	0.2248	0.0000	0.0164	0.1181	0.0000	0.0000		ICP
2103	Lawn Maintenance	\$1.49	\$1.50	-0.67	0.9515	0.2309	0.0652	0.0169	0.2317	0.0000	0.0000		ICP
2104	Animal Health Services	\$0.36	\$0.34	5.88	0.2261	0.0860	0.0155	0.0040	0.0265	0.0000	0.0000		ICP
2105	Feed Lot/Corral Cleaning	\$1.49	\$1.50	-0.67	0.9515	0.2309	0.0652	0.0169	0.2317	0.0000	0.0000		ICP
2116	Animal Shelters/Pounds	\$1.18	\$1.14	3.51	0.7917	0.1990	0.0543	0.0141	0.1129	0.0000	0.0000		ICP
2117	Kennels/Pet Grooming	\$1.19	\$1.15	3.48	0.7917	0.1990	0.0543	0.0141	0.1229	0.0000	0.0000		

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	OH&S Levy	Med Panel &	Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy		Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
2200	Right-of-Way Maintenance	\$1.54	\$1.54	0.00	0.9515	0.2309	0.0652	0.0169	0.2562	0.0000	0.0210	ACSA	
3100	Logging - Woodlands Operations	\$2.91	\$2.76	5.43	1.9093	0.4224	0.1308	0.0339	0.4142	0.0000	0.0000		
3902	Timber Management	\$2.91	\$2.76	5.43	1.9093	0.4224	0.1308	0.0339	0.4142	0.0000	0.0000		
6110	Mining & Overburden Removal	\$1.92	\$1.45	32.41	1.2065	0.2819	0.0827	0.0214	0.3245	0.0000	0.0000		
6300	Oil & Gas - Upstream	\$0.51	\$0.47	8.51	0.1909	0.0789	0.0131	0.0034	0.1424	0.0000	0.0775	Enform	ICP
6304	Oil Field Maint/Construction	\$1.45	\$1.39	4.32	0.7685	0.1944	0.0527	0.0137	0.3480	0.0000	0.0775	Enform	
6305	Field Production Operators	\$0.51	\$0.47	8.51	0.1909	0.0789	0.0131	0.0034	0.1424	0.0000	0.0775	Enform	
6306	Vacuum Removal - Wet/Dry Waste	\$2.43	\$1.98	22.73	1.4162	0.3238	0.0971	0.0252	0.4863	0.0000	0.0775	Enform	ICP
6501	Sulphur Process	\$1.00	\$0.85	17.65	0.3929	0.1193	0.0269	0.0070	0.3561	0.0000	0.0975	PSAC	
6600	Oilsands Operations	\$0.43	\$0.44	-2.27	0.2656	0.0939	0.0182	0.0047	0.0511	0.0000	0.0000		
6601	Heavy Oil/Oilsands - R & D	\$0.40	\$0.37	8.11	0.1909	0.0789	0.0131	0.0034	0.1124	0.0000	0.0000		ICP
7700	Mine/Refine - Salt	\$0.42	\$0.43	-2.33	0.2656	0.0939	0.0182	0.0047	0.0411	0.0000	0.0000		ICP
9200	Seismic Survey	\$3.30	\$2.38	38.66	2.0609	0.4526	0.1412	0.0366	0.4120	0.0000	0.1975	CAGC	ICP
9201	Drilling - Shot Hole	\$2.73	\$2.99	-8.70	1.6461	0.3697	0.1128	0.0292	0.3733	0.0000	0.1975	CAGC	ICP
9600	Drilling - Oil/Gas Wells	\$2.71	\$2.49	8.84	1.7290	0.3863	0.1185	0.0307	0.3732	0.0000	0.0775	Enform	
9900	Mud Logging Services	\$0.25	\$0.24	4.17	0.0609	0.0530	0.0042	0.0011	0.0371	0.0000	0.0975	PSAC	
9902	Cleaning Svces - Mobile Pressure	\$2.34	\$1.90	23.16	1.4162	0.3238	0.0971	0.0252	0.4763	0.0000	0.0000		ICP
9903	Well Servicing with Service Rigs	\$2.71	\$2.31	17.32	1.7441	0.3893	0.1195	0.0310	0.3459	0.0000	0.0775	Enform	
9904	Drilling - Rathole/Rig Anchor	\$2.72	\$2.89	-5.88	1.6461	0.3697	0.1128	0.0292	0.4695	0.0000	0.0975	PSAC	
9911	Oilfield Downhole Services	\$1.30	\$1.15	13.04	0.7469	0.1901	0.0512	0.0133	0.2063	0.0000	0.0975	PSAC	
9915	Well Casing Services	\$2.73	\$2.51	8.76	1.7290	0.3863	0.1185	0.0307	0.3732	0.0000	0.0975	PSAC	
9921	Oilfield Svces - Christmas Tree	\$1.30	\$1.15	13.04	0.7469	0.1901	0.0512	0.0133	0.2063	0.0000	0.0975	PSAC	
9927	Mobile Oilfield Waste Treatment Svcs	\$2.43	\$1.98	22.73	1.4162	0.3238	0.0971	0.0252	0.4863	0.0000	0.0775	Enform	ICP
10100	Meat Processing	\$2.94	\$2.95	-0.34	2.0243	0.4453	0.1387	0.0360	0.2977	0.0000	0.0000		ICP
10104	Rendering Plants	\$2.94	\$2.95	-0.34	2.0243	0.4453	0.1387	0.0360	0.2977	0.0000	0.0000		ICP
10500	Dairy/Fruit Juice Processing	\$1.33	\$1.28	3.91	0.8350	0.2077	0.0572	0.0148	0.2156	0.0000	0.0000		
12301	Feed Mills	\$1.28	\$1.51	-15.23	0.9210	0.2248	0.0000	0.0164	0.1181	0.0000	0.0000		ICP

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	OH&S Levy	Med Panel &	Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy		Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
12400	Flour Mills	\$1.30	\$1.53	-15.03	0.9210	0.2248	0.0000	0.0164	0.1418	0.0000	0.0000		
12900	Bakeries/Pasta Manufacturing	\$1.76	\$1.69	4.14	1.1715	0.2749	0.0803	0.0208	0.2134	0.0000	0.0000		
13100	Food Process - Misc	\$1.71	\$1.62	5.56	1.1715	0.2749	0.0803	0.0208	0.1575	0.0000	0.0000		ICP
13500	Vegetable Oils & Beet Sugar Processing	\$1.33	\$1.28	3.91	0.8350	0.2077	0.0572	0.0148	0.2156	0.0000	0.0000		
13900	Malt Mfg	\$1.34	\$1.58	-15.19	0.9210	0.2248	0.0631	0.0164	0.1181	0.0000	0.0000		ICP
13905	Vegetables Process/Grade	\$1.76	\$1.69	4.14	1.1715	0.2749	0.0803	0.0208	0.2134	0.0000	0.0000		
14100	Soft Drinks/Water/Ice - Mfg	\$1.68	\$1.70	-1.18	1.1448	0.2696	0.0785	0.0203	0.1626	0.0000	0.0000		
14300	Liquor/Wine - Mfg	\$1.14	\$1.24	-8.06	0.7669	0.1940	0.0526	0.0136	0.1146	0.0000	0.0000		
14500	Breweries	\$1.14	\$1.24	-8.06	0.7669	0.1940	0.0526	0.0136	0.1146	0.0000	0.0000		
16900	Manufacturing of Rubber Stamps/Stencils/Vinyl Goods	\$0.24	\$0.24	0.00	0.1402	0.0688	0.0096	0.0025	0.0164	0.0000	0.0000		ICP
16901	Tires/Rubber Products - Mfg	\$2.09	\$2.00	4.50	1.3422	0.3090	0.0920	0.0238	0.3217	0.0000	0.0000		
16902	Industrial Belting - Install/Svce	\$0.82	\$0.73	12.33	0.4960	0.1399	0.0340	0.0088	0.1475	0.0000	0.0000		
21300	Rope/Carpet - Mfg/Repair	\$0.56	\$0.54	3.70	0.3579	0.1123	0.0245	0.0064	0.0620	0.0000	0.0000		ICP
22101	Awnings/Tents/Tarps - Mfg/Repair	\$1.84	\$1.75	5.14	1.2635	0.2933	0.0866	0.0225	0.1783	0.0000	0.0000		ICP
22901	Drapes/Linens - Mfg/Repair/Inst	\$0.57	\$0.55	3.64	0.3579	0.1123	0.0245	0.0064	0.0720	0.0000	0.0000		
24900	Clothing & Leather Goods - Mfg/Repair	\$0.56	\$0.54	3.70	0.3579	0.1123	0.0245	0.0064	0.0620	0.0000	0.0000		ICP
25100	Sawmills/Planing Mills	\$1.68	\$1.76	-4.55	1.1576	0.2721	0.0793	0.0206	0.1520	0.0000	0.0000		
25401	Wood Products - Mfg	\$2.81	\$2.92	-3.77	1.8044	0.4014	0.1237	0.0321	0.4443	0.0000	0.0000		
25403	Home Improvement Centres	\$1.82	\$1.79	1.68	1.2432	0.2892	0.0852	0.0221	0.1757	0.0000	0.0000		
25900	Peel/Point - Posts	\$1.67	\$1.74	-4.02	1.1576	0.2721	0.0793	0.0206	0.1359	0.0000	0.0000		ICP
25901	Treating of Timber	\$1.68	\$1.76	-4.55	1.1576	0.2721	0.0793	0.0206	0.1520	0.0000	0.0000		
26101	Furniture Manufacturing and Repair	\$2.30	\$3.15	-26.98	1.6681	0.3741	0.1143	0.0296	0.1158	0.0000	0.0000		ICP
26401	Metal Furniture Mfg	\$1.72	\$1.75	-1.71	1.0420	0.2490	0.0714	0.0185	0.3423	0.0000	0.0000		ICP
27102	Pulp Mills	\$0.90	\$0.67	34.33	0.5378	0.1483	0.0369	0.0096	0.1658	0.0000	0.0000		
27103	Panelboard - Mfg	\$1.62	\$1.56	3.85	1.1101	0.2626	0.0761	0.0197	0.1542	0.0000	0.0000		
27200	Asphalt Roofing Products - Mfg	\$2.09	\$2.00	4.50	1.3422	0.3090	0.0920	0.0238	0.3217	0.0000	0.0000		
27300	Cardboard Box/Tubing/Bag - Mfg	\$1.63	\$2.39	-31.80	1.1710	0.2748	0.0803	0.0208	0.0812	0.0000	0.0000		

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	Med Panel &			Reserve	Safety	Industry	
					Rate	Admin	OH&S	Appeals	Pricing	& Fund	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Levy	Assoc	Participant*
27400	Recycle/Salvage/Reclaim - Waste	\$2.81	\$2.97	-5.39	1.9044	0.4214	0.1305	0.0338	0.3136	0.0000	0.0000		ICP
27402	Electronic & Photographic Printing	\$0.87	\$0.72	20.83	0.5595	0.1526	0.0383	0.0099	0.1057	0.0000	0.0000		ICP
28600	Printing/Book Binding	\$0.88	\$0.73	20.55	0.5595	0.1526	0.0383	0.0099	0.1209	0.0000	0.0000		
28603	Signs/Advertising Displays - Mfg	\$0.67	\$0.71	-5.63	0.4362	0.1280	0.0299	0.0078	0.0712	0.0000	0.0000		ICP
28900	Publishing	\$0.87	\$0.72	20.83	0.5595	0.1526	0.0383	0.0099	0.1057	0.0000	0.0000		ICP
29100	Steel Mfg - Exclude Foundries	\$1.75	\$1.77	-1.13	1.0420	0.2490	0.0714	0.0185	0.3708	0.0000	0.0000		
29102	Foundries, Iron & Steel	\$3.57	\$3.21	11.21	2.4307	0.5265	0.1666	0.0432	0.4054	0.0000	0.0000		ICP
29200	Steel Pipe Mfg	\$1.55	\$1.38	12.32	1.0079	0.2422	0.0691	0.0179	0.2144	0.0000	0.0000		
29700	Foundry - Non Ferrous	\$1.88	\$2.02	-6.93	1.2107	0.2827	0.0830	0.0215	0.2821	0.0000	0.0000		
30100	Steel/Metal Fabrication	\$1.84	\$1.87	-1.60	1.0420	0.2490	0.0714	0.0185	0.3808	0.0000	0.0800	MHSA	ICP
30302	Overhead Doors - Install/Repair	\$2.77	\$2.48	11.69	1.5600	0.3525	0.1069	0.0277	0.6895	0.0000	0.0337	ACSA	
30403	Metal/Porcelain Prod. - Coating	\$1.09	\$1.02	6.86	0.6921	0.1791	0.0474	0.0123	0.1612	0.0000	0.0000		ICP
30407	Coating/Heat Treating of Manufactured Products	\$1.72	\$1.75	-1.71	1.0420	0.2490	0.0714	0.0185	0.3423	0.0000	0.0000		ICP
30412	Sheet Metal Shops	\$1.35	\$1.21	11.57	0.8279	0.2062	0.0567	0.0147	0.2422	0.0000	0.0000		
30700	Heat/Cooling Equipment Mfg	\$1.33	\$1.19	11.76	0.8279	0.2062	0.0567	0.0147	0.2272	0.0000	0.0000		ICP
30801	Machining	\$1.11	\$1.04	6.73	0.6921	0.1791	0.0474	0.0123	0.1841	0.0000	0.0000		
31501	Light Metal Products- Asmb/Install	\$0.74	\$0.70	5.71	0.4658	0.1339	0.0319	0.0083	0.1046	0.0000	0.0000		
31507	Dust Suppression Systems	\$1.35	\$1.39	-2.88	0.8564	0.2119	0.0587	0.0152	0.2105	0.0000	0.0000		ICP
31508	Overhead Cranes - Service Only	\$1.39	\$1.43	-2.80	0.8564	0.2119	0.0587	0.0152	0.2273	0.0000	0.0189	ACSA	
33602	Switchboard/Electrical Panel - Mfg	\$1.35	\$1.21	11.57	0.8279	0.2062	0.0567	0.0147	0.2422	0.0000	0.0000		ICP
33606	Industrial Electric Equipment - Mfg	\$1.72	\$1.75	-1.71	1.0420	0.2490	0.0714	0.0185	0.3423	0.0000	0.0000		ICP
33901	Medical Equipment - Sales/Svce	\$0.21	\$0.21	0.00	0.1180	0.0644	0.0081	0.0021	0.0238	0.0000	0.0000		ICP
33902	Electrical Components - Mfg	\$0.24	\$0.24	0.00	0.1402	0.0688	0.0096	0.0025	0.0164	0.0000	0.0000		ICP
34101	Cement & Lime Mfg, Incl. Quarrying	\$1.92	\$1.45	32.41	1.2065	0.2819	0.0827	0.0214	0.3245	0.0000	0.0000		
34500	Gypsum & Clay Products - Mfg	\$2.00	\$1.90	5.26	1.3422	0.3090	0.0920	0.0238	0.2376	0.0000	0.0000		ICP
34700	Concrete Products Mfg	\$1.88	\$2.02	-6.93	1.2107	0.2827	0.0830	0.0215	0.2821	0.0000	0.0000		
34800	Transit Mix Operations	\$2.42	\$2.16	12.04	1.5363	0.3478	0.1053	0.0273	0.3689	0.0000	0.0341	ACSA	

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	Med Panel &			Reserve	Safety	Industry	
					Rate	Admin	OH&S	Appeals	Pricing	& Fund	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Levy	Assoc	Participant*
35301	Monument/Tombstone Dealers	\$0.73	\$0.69	5.80	0.4658	0.1339	0.0319	0.0083	0.0946	0.0000	0.0000		ICP
35401	Fibreglass Insulation - Mfg	\$2.00	\$1.90	5.26	1.3422	0.3090	0.0920	0.0238	0.2376	0.0000	0.0000		ICP
36500	Refining Crude Oil	\$0.97	\$0.82	18.29	0.3929	0.1193	0.0269	0.0070	0.3461	0.0000	0.0775	Enform	ICP
36502	Oilfield and Industrial Hazardous Waste Mgmt	\$0.97	\$0.82	18.29	0.3929	0.1193	0.0269	0.0070	0.3461	0.0000	0.0775	Enform	
37301	Plastic Products and Metal Extrusion - Mfg	\$1.60	\$1.45	10.34	1.0904	0.2587	0.0747	0.0194	0.1580	0.0000	0.0000		ICP
37402	Medicine/Vitamins Mfg	\$1.33	\$1.28	3.91	0.8350	0.2077	0.0572	0.0148	0.2156	0.0000	0.0000		
37801	Petrochemicals - Mfg	\$0.84	\$0.73	15.07	0.3929	0.1193	0.0269	0.0070	0.2961	0.0000	0.0000		ICP
37902	Chemical Products - Pckg/Dist	\$0.44	\$0.43	2.33	0.2790	0.0966	0.0191	0.0050	0.0427	0.0000	0.0000		ICP
38100	Instrumentation - Mfg	\$0.24	\$0.24	0.00	0.1402	0.0688	0.0096	0.0025	0.0164	0.0000	0.0000		ICP
38200	Jewelry - Mfg	\$0.24	\$0.24	0.00	0.1402	0.0688	0.0096	0.0025	0.0164	0.0000	0.0000		ICP
38201	Lapidary Services	\$0.24	\$0.24	0.00	0.1402	0.0688	0.0096	0.0025	0.0164	0.0000	0.0000		ICP
38500	Fibreglass/Artificial Stone Products - Mfg	\$1.88	\$2.02	-6.93	1.2107	0.2827	0.0830	0.0215	0.2821	0.0000	0.0000		
39300	Sporting Equipment/Brooms - Mfg	\$0.24	\$0.24	0.00	0.1402	0.0688	0.0096	0.0025	0.0164	0.0000	0.0000		ICP
39701	Outdoor Advertising	\$1.84	\$1.75	5.14	1.2635	0.2933	0.0866	0.0225	0.1783	0.0000	0.0000		ICP
39901	Picture Frame, Case, Casket - Mfg	\$0.68	\$0.72	-5.56	0.4362	0.1280	0.0299	0.0078	0.0812	0.0000	0.0000		
40400	Construction - Industrial	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA	
40401	Construction Trade Services - NEC	\$5.46	\$5.73	-4.71	3.5500	0.7502	0.2433	0.0631	0.7736	0.0000	0.0756	ACSA	
40405	Residential General Contractor	\$1.31	\$1.38	-5.07	0.7724	0.1951	0.0529	0.0137	0.2553	0.0000	0.0171	ACSA	
40602	Paving/Surfacing	\$1.54	\$1.54	0.00	0.9515	0.2309	0.0652	0.0169	0.2562	0.0000	0.0210	ACSA	
40604	Mobile Equipment Operation	\$1.54	\$1.54	0.00	0.9515	0.2309	0.0652	0.0169	0.2562	0.0000	0.0210	ACSA	
40901	Power Line - Construct/Remove	\$1.52	\$1.52	0.00	0.9515	0.2309	0.0652	0.0169	0.2317	0.0000	0.0206	ACSA	ICP
40905	Pipeline Construction	\$1.52	\$1.52	0.00	0.9515	0.2309	0.0652	0.0169	0.2317	0.0000	0.0206	ACSA	ICP
40907	Test/Preserve - Power Poles	\$0.69	\$0.70	-1.43	0.4131	0.1233	0.0283	0.0073	0.1185	0.0000	0.0000		ICP
42102	Brick/Masonry Contracting	\$3.16	\$3.43	-7.87	1.9369	0.4278	0.1327	0.0344	0.5910	0.0000	0.0417	ACSA	
42103	Boring - Horizontal/Angular	\$2.55	\$2.82	-9.57	1.6461	0.3697	0.1128	0.0292	0.3633	0.0000	0.0353	ACSA	ICP
42104	Concrete Construction	\$3.16	\$3.43	-7.87	1.9369	0.4278	0.1327	0.0344	0.5910	0.0000	0.0417	ACSA	
42105	Erect - Sheet/Metal Structures	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA	

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	Med Panel &		Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy	OH&S Levy	Appeals Comm Levy	Pricing Incentive	& Fund Balance		Assoc Levy
42106	Erect - Structural Steel	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA
42109	Heavy Machine/Equip - Install/Svce	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA
42110	Elevators/Escalators - Svce/Install	\$1.39	\$1.43	-2.80	0.8564	0.2119	0.0587	0.0152	0.2273	0.0000	0.0189	ACSA
42111	Painting/Decorating	\$3.04	\$3.13	-2.88	1.9588	0.4322	0.1342	0.0348	0.4363	0.0000	0.0422	ACSA
42113	Tile/Terrazzo - Sell/Install	\$3.08	\$2.93	5.12	1.9543	0.4313	0.1339	0.0347	0.4794	0.0000	0.0419	ACSA
42117	Heating Systems - Fab/Install	\$1.39	\$1.43	-2.80	0.8564	0.2119	0.0587	0.0152	0.2273	0.0000	0.0189	ACSA
42118	Roofing	\$5.75	\$5.56	3.42	3.3401	0.7082	0.2289	0.0593	1.3483	0.0000	0.0716	ACSA
42120	Sand Blasting	\$3.04	\$3.13	-2.88	1.9588	0.4322	0.1342	0.0348	0.4363	0.0000	0.0422	ACSA
42121	Doors/Windows - Mfg/Install	\$2.77	\$2.48	11.69	1.5600	0.3525	0.1069	0.0277	0.6895	0.0000	0.0337	ACSA ICP
42122	Mechanical Contracting	\$1.39	\$1.43	-2.80	0.8564	0.2119	0.0587	0.0152	0.2273	0.0000	0.0189	ACSA ICP
42124	Electric Wiring	\$1.39	\$1.43	-2.80	0.8564	0.2119	0.0587	0.0152	0.2273	0.0000	0.0189	ACSA
42125	Floor Coverings - Sell/Install	\$3.08	\$2.93	5.12	1.9543	0.4313	0.1339	0.0347	0.4794	0.0000	0.0419	ACSA
42128	TV/Radio Antennae Installation	\$1.37	\$1.41	-2.84	0.8564	0.2119	0.0587	0.0152	0.2273	0.0000	0.0000	
42129	Industrial Plant Maintenance	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA ICP
42130	Drilling - Waterwell/Deep Core	\$2.62	\$2.80	-6.43	1.6461	0.3697	0.1128	0.0292	0.4595	0.0000	0.0000	
42131	Vacuum Systems - Asmb/Install	\$0.73	\$0.69	5.80	0.4658	0.1339	0.0319	0.0083	0.0946	0.0000	0.0000	ICP
42133	Cabinets/Counters - Asmb/Install	\$2.20	\$2.15	2.33	1.3830	0.3172	0.0948	0.0246	0.3436	0.0000	0.0299	ACSA
42135	Drywall/Plaster/Stucco/etc	\$4.60	\$4.43	3.84	2.8828	0.6169	0.1976	0.0512	0.7902	0.0000	0.0621	ACSA
42139	Industrial Coating Services	\$3.04	\$3.13	-2.88	1.9588	0.4322	0.1342	0.0348	0.4363	0.0000	0.0422	ACSA
42141	Acoustic Materials- Sell/Install	\$4.60	\$4.43	3.84	2.8828	0.6169	0.1976	0.0512	0.7902	0.0000	0.0621	ACSA
42143	Framing Contractor - Const.	\$5.46	\$5.73	-4.71	3.5500	0.7502	0.2433	0.0631	0.7736	0.0000	0.0756	ACSA
42144	Fire Sprinklers - Install/Svce	\$1.37	\$1.41	-2.84	0.8564	0.2119	0.0587	0.0152	0.2105	0.0000	0.0186	ACSA ICP
42147	Finishing Carpentry	\$2.85	\$2.96	-3.72	1.8044	0.4014	0.1237	0.0321	0.4543	0.0000	0.0395	ACSA
42150	Procuring Soil Samples	\$2.52	\$2.78	-9.35	1.6461	0.3697	0.1128	0.0292	0.3533	0.0000	0.0000	ICP
42151	Siding/Eavestrough - Fab./Inst.	\$5.75	\$5.56	3.42	3.3401	0.7082	0.2289	0.0593	1.3483	0.0000	0.0716	ACSA
42155	Move Buildings	\$2.75	\$2.53	8.70	1.5562	0.3518	0.1066	0.0277	0.6678	0.0000	0.0344	ACSA
42156	Erect/Dismantle - Storage Tanks	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA ICP

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	Med Panel &			Reserve	Safety	Industry	
					Rate	Admin	OH&S	Appeals	Pricing	& Fund	Assoc	Safety	Custom Pricing
					Claims	Levy	Levy	Comm Levy	Incentive	Balance	Levy	Assoc	Participant*
42158	Refractory Linings - Sell/Install	\$3.11	\$3.38	-7.99	1.9369	0.4278	0.1327	0.0344	0.5810	0.0000	0.0000		
42159	Caisson Operations	\$3.16	\$3.43	-7.87	1.9369	0.4278	0.1327	0.0344	0.5910	0.0000	0.0417	ACSA	ICP
42160	Electronic Equipment - Sell/Svce	\$0.73	\$0.69	5.80	0.4658	0.1339	0.0319	0.0083	0.0946	0.0000	0.0000		ICP
42161	Erect - Precast Concrete	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA	
42184	Mechanical Insulation - Install/Svce	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA	
50100	Air Svce - Scheduled Commercial	\$1.10	\$0.99	11.11	0.7923	0.1991	0.0000	0.0141	0.0967	0.0000	0.0000		
50104	Air Service - Regular & Charter	\$1.09	\$0.97	12.37	0.7923	0.1991	0.0000	0.0141	0.0830	0.0000	0.0000		ICP
50107	Helicopter Service	\$1.09	\$0.97	12.37	0.7923	0.1991	0.0000	0.0141	0.0830	0.0000	0.0000		ICP
50200	Aircraft - Ground Support Svces	\$1.10	\$0.99	11.11	0.7923	0.1991	0.0000	0.0141	0.0967	0.0000	0.0000		
50203	Flight Operations - Miscellaneous	\$1.09	\$0.97	12.37	0.7923	0.1991	0.0000	0.0141	0.0830	0.0000	0.0000		ICP
50607	Railway Transportation Service	\$0.83	\$0.97	-14.43	0.5890	0.1585	0.0000	0.0105	0.0791	0.0000	0.0000		ICP
50701	Trucking - Specialized	\$2.61	\$2.43	7.41	1.5562	0.3518	0.0000	0.0277	0.5827	0.0000	0.0943	AMTA	ICP
50714	Trucking Service - General	\$3.78	\$3.58	5.59	2.2914	0.4987	0.0000	0.0407	0.8115	0.0000	0.1398	AMTA	ICP
50720	Trucking Service - Oilfield	\$2.70	\$2.48	8.87	1.5562	0.3518	0.0000	0.0277	0.6578	0.0000	0.0975	PSAC	ICP
50800	Bus Lines	\$1.94	\$1.89	2.65	1.2777	0.2961	0.0000	0.0227	0.3466	0.0000	0.0000		ICP
50801	Bus - School	\$2.11	\$1.87	12.83	1.4713	0.3348	0.1008	0.0261	0.1727	0.0000	0.0000		ICP
50802	Bus Depots	\$2.01	\$1.94	3.61	1.2777	0.2961	0.0876	0.0227	0.3200	0.0000	0.0000		ICP
51200	Taxi Cabs/Limousine Service	\$2.01	\$1.94	3.61	1.2777	0.2961	0.0876	0.0227	0.3200	0.0000	0.0000		ICP
51500	Pipeline Cleaning	\$0.40	\$0.37	8.11	0.1909	0.0789	0.0131	0.0034	0.1124	0.0000	0.0000		ICP
51501	Pipeline Transmission - Oil/Gas	\$0.49	\$0.45	8.89	0.1909	0.0789	0.0000	0.0034	0.1424	0.0000	0.0775	Enform	ICP
51502	NDT Testing Incl Visual Inspect	\$0.78	\$0.77	1.30	0.4131	0.1233	0.0000	0.0073	0.1385	0.0000	0.0975	PSAC	ICP
51503	Oil/Gas Meters - Inspect/Test	\$0.66	\$0.67	-1.49	0.4131	0.1233	0.0000	0.0073	0.1185	0.0000	0.0000		ICP
51504	Cathodic Protection Service	\$0.68	\$0.69	-1.45	0.4131	0.1233	0.0000	0.0073	0.1285	0.0000	0.0090	ACSA	
51506	Quality Control Svces - Construct	\$0.70	\$0.71	-1.41	0.4131	0.1233	0.0283	0.0073	0.1285	0.0000	0.0000		
51701	Parking Facilities/Storage Garages	\$1.19	\$1.15	3.48	0.7917	0.1990	0.0543	0.0141	0.1229	0.0000	0.0000		
51705	Packing/Crating - Custom	\$2.08	\$1.95	6.67	1.4219	0.3249	0.0974	0.0253	0.2069	0.0000	0.0000		ICP
52400	Grain/Seed Handling Operations	\$0.65	\$0.76	-14.47	0.4385	0.1284	0.0000	0.0078	0.0714	0.0000	0.0000		

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	OH&S Levy	Med Panel &	Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy		Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
52700	Warehousing - Public	\$2.14	\$2.02	5.94	1.4219	0.3249	0.0974	0.0253	0.2717	0.0000	0.0000		
52705	Document Storage/Exchange	\$0.20	\$0.19	5.26	0.0942	0.0596	0.0065	0.0017	0.0410	0.0000	0.0000		
54300	Radio/TV Stations	\$0.70	\$0.53	32.08	0.3990	0.1205	0.0000	0.0071	0.1768	0.0000	0.0000		ICP
54301	Closed Circuit TV/Cablevision	\$0.39	\$0.32	21.88	0.2371	0.0882	0.0000	0.0042	0.0578	0.0000	0.0000		
54501	Telecommunication Systems	\$0.38	\$0.31	22.58	0.2371	0.0882	0.0000	0.0042	0.0478	0.0000	0.0000		ICP
57400	Electricity and Natural Gas Utilities	\$0.60	\$0.60	0.00	0.3453	0.1098	0.0237	0.0061	0.1205	0.0000	0.0000		ICP
57601	Irrigation/Drainage District	\$1.24	\$1.16	6.90	0.8548	0.2116	0.0586	0.0152	0.1003	0.0000	0.0000		
57602	Water Treatment/Distribution	\$1.24	\$1.16	6.90	0.8548	0.2116	0.0586	0.0152	0.1003	0.0000	0.0000		
57901	Garbage Collection/Disposal	\$2.96	\$3.14	-5.73	1.9044	0.4214	0.1305	0.0338	0.3485	0.0000	0.1219	AMTA	
60800	Bulk Petroleum Dealers	\$1.59	\$1.40	13.57	0.9838	0.2374	0.0674	0.0175	0.2895	0.0000	0.0000		
62200	Farm Implement Dealers	\$1.04	\$1.12	-7.14	0.6938	0.1794	0.0475	0.0123	0.1114	0.0000	0.0000		ICP
62201	Mobile Equipment Dealers	\$1.16	\$1.14	1.75	0.6130	0.1633	0.0420	0.0109	0.3347	0.0000	0.0000		ICP
62300	Office Equipment - Sales/Svce	\$0.21	\$0.21	0.00	0.1180	0.0644	0.0081	0.0021	0.0238	0.0000	0.0000		ICP
62302	Machinery/Equip NEC - Sales/Svce	\$0.74	\$0.72	2.78	0.4888	0.1385	0.0335	0.0087	0.0573	0.0000	0.0109	ACSA	ICP
62303	Industrial Supply Stores	\$0.44	\$0.43	2.33	0.2790	0.0966	0.0191	0.0050	0.0427	0.0000	0.0000		ICP
62304	Compressors/Power Unit - Mfg	\$0.82	\$0.73	12.33	0.4960	0.1399	0.0340	0.0088	0.1475	0.0000	0.0000		
62500	Steel Svce Centre - No Salvage	\$1.54	\$1.42	8.45	1.0079	0.2422	0.0691	0.0179	0.1283	0.0000	0.0800	MHSA	ICP
62700	Scrap/Salvage Dealers	\$3.57	\$3.21	11.21	2.4307	0.5265	0.1666	0.0432	0.4054	0.0000	0.0000		ICP
62900	Wholesaling - NEC	\$0.78	\$0.75	4.00	0.5514	0.1510	0.0378	0.0098	0.0281	0.0000	0.0000		
62903	Sales Operations, NEC	\$0.43	\$0.42	2.38	0.3041	0.1016	0.0208	0.0054	-0.0043	0.0000	0.0000		ICP
62908	Garden Supply Centre	\$1.78	\$1.73	2.89	1.2432	0.2892	0.0852	0.0221	0.1359	0.0000	0.0000		ICP
63100	Food/Convenience Stores	\$1.37	\$1.36	0.74	0.9517	0.2310	0.0652	0.0169	0.0988	0.0000	0.0000		
63103	Home Provisioner/Butcher Shops	\$1.37	\$1.36	0.74	0.9517	0.2310	0.0652	0.0169	0.0988	0.0000	0.0000		
63105	Liquor/Wine/Beer Sales Outlets	\$1.37	\$1.36	0.74	0.9517	0.2310	0.0652	0.0169	0.0988	0.0000	0.0000		
64200	Department/General Stores	\$1.25	\$1.19	5.04	0.8225	0.2052	0.0564	0.0146	0.1458	0.0000	0.0000		
65400	Service Stations	\$1.61	\$1.53	5.23	1.0943	0.2595	0.0750	0.0194	0.1585	0.0000	0.0000		ICP
65402	Towing Auto Vehicles	\$2.81	\$2.97	-5.39	1.9044	0.4214	0.1305	0.0338	0.3136	0.0000	0.0000		ICP

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	OH&S Levy	Med Panel &	Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy		Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
65406	Gas Bars/Car Wash, Retail - No Servicing	\$1.37	\$1.36	0.74	0.9517	0.2310	0.0652	0.0169	0.0988	0.0000	0.0000		
65600	Auto Dealers	\$0.98	\$0.95	3.16	0.6272	0.1661	0.0430	0.0111	0.1380	0.0000	0.0000		ICP
65800	Automobile Body Repairs	\$1.54	\$1.69	-8.88	1.0520	0.2510	0.0721	0.0187	0.1435	0.0000	0.0000		ICP
65808	General Automotive Repairs and Auto Wreckers	\$1.63	\$1.54	5.84	1.0943	0.2595	0.0750	0.0194	0.1747	0.0000	0.0000		
66900	Clothing and Shoe Stores	\$0.44	\$0.43	2.33	0.3041	0.1016	0.0208	0.0054	0.0057	0.0000	0.0000		
67300	Hardware/Auto Parts Stores/etc	\$1.21	\$1.14	6.14	0.8225	0.2052	0.0564	0.0146	0.1065	0.0000	0.0000		ICP
67601	Furniture Stores	\$1.21	\$1.14	6.14	0.8225	0.2052	0.0564	0.0146	0.1065	0.0000	0.0000		ICP
67602	Entertainment Equip - Sales/Svce	\$0.22	\$0.22	0.00	0.1180	0.0644	0.0081	0.0021	0.0338	0.0000	0.0000		
67604	Appliances - Sale & Svce	\$1.21	\$1.14	6.14	0.8225	0.2052	0.0564	0.0146	0.1065	0.0000	0.0000		ICP
68100	Drug Stores	\$0.44	\$0.43	2.33	0.3041	0.1016	0.0208	0.0054	0.0057	0.0000	0.0000		
69200	Florists, Wholesale and Retail	\$1.21	\$1.14	6.14	0.8225	0.2052	0.0564	0.0146	0.1065	0.0000	0.0000		ICP
69300	Propane Dealers	\$1.59	\$1.40	13.57	0.9838	0.2374	0.0674	0.0175	0.2895	0.0000	0.0000		
69901	Auctions - NEC	\$1.21	\$1.14	6.14	0.8225	0.2052	0.0564	0.0146	0.1065	0.0000	0.0000		ICP
69903	Pottery - Mfg	\$0.25	\$0.25	0.00	0.1402	0.0688	0.0096	0.0025	0.0264	0.0000	0.0000		
69904	Retail Specialty Stores	\$0.44	\$0.43	2.33	0.3041	0.1016	0.0208	0.0054	0.0057	0.0000	0.0000		
69912	Trailers - Sales/Rental with Svce	\$1.00	\$1.13	-11.50	0.7084	0.1824	0.0485	0.0126	0.0531	0.0000	0.0000		ICP
69914	Pet/Seed/Feed Stores	\$1.21	\$1.14	6.14	0.8225	0.2052	0.0564	0.0146	0.1065	0.0000	0.0000		ICP
69915	Sport Vehicles - Sale/Svce	\$1.02	\$1.15	-11.30	0.7084	0.1824	0.0485	0.0126	0.0710	0.0000	0.0000		
69916	Wholesale Food Distribution	\$1.37	\$1.36	0.74	0.9517	0.2310	0.0652	0.0169	0.0988	0.0000	0.0000		
70200	Banks/Financial Services	\$0.18	\$0.17	5.88	0.0942	0.0596	0.0000	0.0017	0.0310	0.0000	0.0000		ICP
73500	Real Estate Dealers/Land Develop	\$0.19	\$0.18	5.56	0.0942	0.0596	0.0065	0.0017	0.0310	0.0000	0.0000		ICP
73501	Insurance Companies	\$0.19	\$0.18	5.56	0.0942	0.0596	0.0065	0.0017	0.0310	0.0000	0.0000		ICP
73702	Land/Permit Man Services	\$0.40	\$0.37	8.11	0.1909	0.0789	0.0131	0.0034	0.1124	0.0000	0.0000		ICP
80102	School Boards	\$0.73	\$0.69	5.80	0.4828	0.1373	0.0331	0.0086	0.0719	0.0000	0.0000		
80103	Colleges	\$0.28	\$0.29	-3.45	0.1492	0.0706	0.0102	0.0027	0.0475	0.0000	0.0000		ICP
80105	Schools - Independent	\$0.72	\$0.67	7.46	0.4828	0.1373	0.0331	0.0086	0.0566	0.0000	0.0000		ICP
80106	Kindergartens	\$0.73	\$0.69	5.80	0.4828	0.1373	0.0331	0.0086	0.0719	0.0000	0.0000		

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	OH&S Levy	Med Panel &	Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy		Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
80301	Specialty Schools - Professional/Personal	\$0.27	\$0.28	-3.57	0.1492	0.0706	0.0102	0.0027	0.0375	0.0000	0.0000		ICP
80311	Institutes of Technology	\$0.27	\$0.28	-3.57	0.1492	0.0706	0.0102	0.0027	0.0375	0.0000	0.0000		ICP
80500	Universities	\$0.27	\$0.28	-3.57	0.1492	0.0706	0.0102	0.0027	0.0375	0.0000	0.0000		ICP
80700	Library Boards	\$0.27	\$0.28	-3.57	0.1492	0.0706	0.0102	0.0027	0.0375	0.0000	0.0000		ICP
80701	Museums & Art Galleries	\$0.27	\$0.28	-3.57	0.1492	0.0706	0.0102	0.0027	0.0375	0.0000	0.0000		ICP
80703	Zoos/Game Farms	\$1.18	\$1.14	3.51	0.7917	0.1990	0.0543	0.0141	0.1129	0.0000	0.0000		ICP
82100	Health Care Services - Alberta Health Services	\$0.76	\$0.74	2.70	0.5719	0.1551	0.0392	0.0102	-0.0200	0.0000	0.0000		ICP
82500	Private Medical/Physiotherapy Centres	\$0.37	\$0.35	5.71	0.2261	0.0860	0.0155	0.0040	0.0365	0.0000	0.0000		
82700	Manufacturing of Health Related Products	\$0.36	\$0.34	5.88	0.2261	0.0860	0.0155	0.0040	0.0265	0.0000	0.0000		ICP
82701	Health/Allied Service - Misc	\$0.36	\$0.34	5.88	0.2261	0.0860	0.0155	0.0040	0.0265	0.0000	0.0000		ICP
82704	Home Support Services	\$1.52	\$1.42	7.04	1.0336	0.2473	0.0708	0.0184	0.1535	0.0000	0.0000		
82705	Health Care Services - Covenant Health	\$0.82	\$0.81	1.23	0.5719	0.1551	0.0392	0.0102	0.0471	0.0000	0.0000		ICP
82710	Health Care Services - Other Providers	\$0.84	\$0.82	2.44	0.5719	0.1551	0.0392	0.0102	0.0606	0.0000	0.0000		
82712	Fire Protection Co-operatives	\$1.23	\$1.15	6.96	0.8548	0.2116	0.0586	0.0152	0.0903	0.0000	0.0000		ICP
82800	Seniors' Supportive Living/Lodges	\$1.59	\$1.49	6.71	1.0336	0.2473	0.0708	0.0184	0.1535	0.0000	0.0700	CCSA	
82801	Day Homes/Day Care Centres	\$0.75	\$0.82	-8.54	0.5086	0.1424	0.0349	0.0090	0.0597	0.0000	0.0000		
82806	Rehabilitation Svces for Disabled	\$1.29	\$1.23	4.88	0.9086	0.2224	0.0623	0.0161	0.0757	0.0000	0.0000		
82808	Continuing Care Facilities	\$1.59	\$1.49	6.71	1.0336	0.2473	0.0708	0.0184	0.1535	0.0000	0.0700	CCSA	
82812	Play Schools	\$0.74	\$0.81	-8.64	0.5086	0.1424	0.0349	0.0090	0.0497	0.0000	0.0000		ICP
83100	Churches/Religious Orders	\$0.49	\$0.48	2.08	0.3556	0.1119	0.0244	0.0063	-0.0083	0.0000	0.0000		ICP
85100	Movie Theatres	\$0.74	\$0.56	32.14	0.3990	0.1205	0.0273	0.0071	0.1868	0.0000	0.0000		ICP
85300	Bowling Alleys/Billiard Parlours	\$1.18	\$1.14	3.51	0.7917	0.1990	0.0543	0.0141	0.1129	0.0000	0.0000		ICP
85900	Golf Clubs/Ranges	\$0.81	\$0.77	5.19	0.5586	0.1524	0.0383	0.0099	0.0455	0.0000	0.0000		ICP
85901	Skating/Curling Rinks, Comm Assn	\$1.18	\$1.14	3.51	0.7917	0.1990	0.0543	0.0141	0.1129	0.0000	0.0000		ICP
85904	Ski Resorts/Gondolas	\$0.82	\$0.78	5.13	0.5586	0.1524	0.0383	0.0099	0.0555	0.0000	0.0000		
85907	Film Production Including Performers	\$0.76	\$0.57	33.33	0.3990	0.1205	0.0273	0.0071	0.2034	0.0000	0.0000		
85909	Friendship/Cultural Centres	\$0.88	\$0.81	8.64	0.6287	0.1664	0.0431	0.0112	0.0338	0.0000	0.0000		ICP

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	OH&S Levy	Med Panel &	Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy		Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
85916	Casinos/Dance Halls	\$1.19	\$1.15	3.48	0.7917	0.1990	0.0543	0.0141	0.1229	0.0000	0.0000		
85918	Live Theatres/Ballet	\$0.74	\$0.56	32.14	0.3990	0.1205	0.0273	0.0071	0.1868	0.0000	0.0000		ICP
85919	Arenas/Stadiums - Operation of	\$1.19	\$1.15	3.48	0.7917	0.1990	0.0543	0.0141	0.1229	0.0000	0.0000		
85922	Arcades	\$1.18	\$1.14	3.51	0.7917	0.1990	0.0543	0.0141	0.1129	0.0000	0.0000		ICP
85925	Travel Agency/Motor Association	\$0.19	\$0.18	5.56	0.0942	0.0596	0.0065	0.0017	0.0310	0.0000	0.0000		ICP
85934	Alliance Theatre Trust Funds	\$0.76	\$0.57	33.33	0.3990	0.1205	0.0273	0.0071	0.2034	0.0000	0.0000		
86200	Advertising Agencies	\$0.19	\$0.18	5.56	0.0942	0.0596	0.0065	0.0017	0.0310	0.0000	0.0000		ICP
86201	Window/Store Display Ad Services	\$0.67	\$0.71	-5.63	0.4362	0.1280	0.0299	0.0078	0.0712	0.0000	0.0000		ICP
86202	Newspaper/Flyer Distribution	\$0.87	\$0.72	20.83	0.5595	0.1526	0.0383	0.0099	0.1057	0.0000	0.0000		ICP
86400	Engineering	\$0.15	\$0.15	0.00	0.0609	0.0530	0.0042	0.0011	0.0271	0.0000	0.0000		
86401	Survey - Land/General	\$0.79	\$0.72	9.72	0.4754	0.1358	0.0326	0.0084	0.1458	0.0000	0.0000		ICP
86403	Research/Material Testing Labs	\$0.69	\$0.70	-1.43	0.4131	0.1233	0.0283	0.0073	0.1185	0.0000	0.0000		ICP
86405	Geophysical Surveys Excl Seismic	\$0.13	\$0.14	-7.14	0.0609	0.0530	0.0042	0.0011	0.0171	0.0000	0.0000		ICP
86408	Waterfowl Preservation	\$0.13	\$0.14	-7.14	0.0609	0.0530	0.0042	0.0011	0.0171	0.0000	0.0000		ICP
86410	Map Making	\$0.13	\$0.14	-7.14	0.0609	0.0530	0.0042	0.0011	0.0171	0.0000	0.0000		ICP
86413	Test - Heat/Air Condition Systems	\$0.69	\$0.70	-1.43	0.4131	0.1233	0.0283	0.0073	0.1185	0.0000	0.0000		ICP
86414	Geological and Environmental Consulting	\$0.13	\$0.14	-7.14	0.0609	0.0530	0.0042	0.0011	0.0171	0.0000	0.0000		ICP
86600	Legal Services	\$0.20	\$0.19	5.26	0.0942	0.0596	0.0065	0.0017	0.0410	0.0000	0.0000		
86901	Business Services	\$0.20	\$0.19	5.26	0.0942	0.0596	0.0065	0.0017	0.0410	0.0000	0.0000		
86902	Consultant - Management	\$0.20	\$0.19	5.26	0.0942	0.0596	0.0065	0.0017	0.0410	0.0000	0.0000		
86905	Safety Equipment - Sale/Rental	\$0.73	\$0.71	2.82	0.4888	0.1385	0.0335	0.0087	0.0573	0.0000	0.0000		ICP
86906	Staffing Svcs. - Clerical/Professional	\$0.20	\$0.19	5.26	0.0942	0.0596	0.0065	0.0017	0.0410	0.0000	0.0000		
86909	Inventory Services	\$1.25	\$1.19	5.04	0.8225	0.2052	0.0564	0.0146	0.1458	0.0000	0.0000		
86911	Staffing Services - Labour	\$2.22	\$2.06	7.77	1.4654	0.3336	0.1004	0.0260	0.2562	0.0000	0.0321	ACSA	
86913	Architects, Drafting and Design	\$0.13	\$0.14	-7.14	0.0609	0.0530	0.0042	0.0011	0.0171	0.0000	0.0000		ICP
86920	Personnel Recruitment Agencies	\$0.19	\$0.18	5.56	0.0942	0.0596	0.0065	0.0017	0.0310	0.0000	0.0000		ICP
86921	Administer Out of Province Ops	\$0.20	\$0.19	5.26	0.0942	0.0596	0.0065	0.0017	0.0410	0.0000	0.0000		

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	OH&S Levy	Med Panel &	Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy		Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
86922	Inspection Services- Visual, NEC	\$0.70	\$0.71	-1.41	0.4131	0.1233	0.0283	0.0073	0.1285	0.0000	0.0000		
86927	Safety/First Aid Training	\$0.28	\$0.29	-3.45	0.1492	0.0706	0.0102	0.0027	0.0475	0.0000	0.0000		
87200	Beauty/Barber Shops and Schools	\$0.50	\$0.54	-7.41	0.3298	0.1067	0.0226	0.0059	0.0287	0.0000	0.0000		
87300	Domestic Help - Homeowner Only	\$1.25	\$1.09	14.68	0.8134	0.2033	0.0557	0.0145	0.1655	0.0000	0.0000		
87400	Laundries - Commercial	\$1.92	\$1.81	6.08	1.2916	0.2989	0.0885	0.0229	0.2192	0.0000	0.0000		
87401	Dry Cleaners	\$1.85	\$1.76	5.11	1.2916	0.2989	0.0885	0.0229	0.1516	0.0000	0.0000		ICP
87402	Laundromats - Coin Operated	\$1.85	\$1.76	5.11	1.2916	0.2989	0.0885	0.0229	0.1516	0.0000	0.0000		ICP
87500	Manufactured Home Parks	\$0.98	\$1.00	-2.00	0.6563	0.1719	0.0450	0.0117	0.0970	0.0000	0.0000		ICP
87501	Restaurants and Catering	\$0.82	\$0.78	5.13	0.5586	0.1524	0.0383	0.0099	0.0555	0.0000	0.0000		
87503	Hotels/Convention Centres	\$0.86	\$0.81	6.17	0.5586	0.1524	0.0383	0.0099	0.0555	0.0000	0.0400	AHSA	
87505	Catering - Industrial Camps	\$1.79	\$1.76	1.70	1.1163	0.2639	0.0765	0.0198	0.3145	0.0000	0.0000		ICP
87508	Private Clubs	\$1.18	\$1.14	3.51	0.7917	0.1990	0.0543	0.0141	0.1129	0.0000	0.0000		ICP
87600	Outdoor Sports and Recreation	\$0.82	\$0.78	5.13	0.5586	0.1524	0.0383	0.0099	0.0555	0.0000	0.0000		
87603	Youth/Religious Camps	\$0.81	\$0.77	5.19	0.5586	0.1524	0.0383	0.0099	0.0455	0.0000	0.0000		ICP
87700	Funeral Services and Cemeteries	\$0.49	\$0.48	2.08	0.3556	0.1119	0.0244	0.0063	-0.0083	0.0000	0.0000		ICP
89100	Travelling Sales/Mfg Agents	\$0.44	\$0.43	2.33	0.3041	0.1016	0.0208	0.0054	0.0057	0.0000	0.0000		
89101	Professional/Trade/Charitable Associations	\$0.19	\$0.18	5.56	0.0942	0.0596	0.0065	0.0017	0.0310	0.0000	0.0000		ICP
89401	Welding	\$1.78	\$1.80	-1.11	1.0420	0.2490	0.0714	0.0185	0.3708	0.0000	0.0230	ACSA	
89600	Refrigeration Equip- Sales/Svce	\$1.39	\$1.43	-2.80	0.8564	0.2119	0.0587	0.0152	0.2273	0.0000	0.0189	ACSA	
89605	Service Station Equip - Sales/Svce	\$1.37	\$1.41	-2.84	0.8564	0.2119	0.0587	0.0152	0.2105	0.0000	0.0186	ACSA	ICP
89701	Janitorial and Maid Services	\$1.25	\$1.09	14.68	0.8134	0.2033	0.0557	0.0145	0.1655	0.0000	0.0000		
89702	Property Management/Hostels	\$0.99	\$1.01	-1.98	0.6563	0.1719	0.0450	0.0117	0.1070	0.0000	0.0000		
89703	Exterior High Rise Window Cleaning	\$1.25	\$1.09	14.68	0.8134	0.2033	0.0557	0.0145	0.1655	0.0000	0.0000		
89704	Fumigating	\$1.25	\$1.09	14.68	0.8134	0.2033	0.0557	0.0145	0.1655	0.0000	0.0000		
89705	Furnace Cleaning Services	\$1.24	\$1.08	14.81	0.8134	0.2033	0.0557	0.0145	0.1555	0.0000	0.0000		ICP
89901	Exhibition Associations	\$1.18	\$1.14	3.51	0.7917	0.1990	0.0543	0.0141	0.1129	0.0000	0.0000		ICP
89902	Security Services/Industrial Patrols	\$1.34	\$1.15	16.52	0.8106	0.2028	0.0000	0.0144	0.3142	0.0000	0.0000		ICP

2017 INDUSTRY RATES

Industry	Description	2017 Rate	2016 Rate	% Change 2016 - 2017	Required	WCB	Med Panel &		Pricing Incentive	Reserve	Safety	Safety Assoc	Industry
					Rate	Admin Levy	OH&S Levy	Appeals Comm Levy		& Fund Balance	Assoc Levy		Custom Pricing Participant*
89907	Tennis & Squash Facilities	\$1.19	\$1.15	3.48	0.7917	0.1990	0.0543	0.0141	0.1229	0.0000	0.0000		
89908	Small Equipment/Appliances - Rental and Service	\$1.25	\$1.19	5.04	0.8225	0.2052	0.0564	0.0146	0.1458	0.0000	0.0000		
89910	Industrial/Oilfield Equip - Rent	\$0.78	\$0.85	-8.24	0.4992	0.1406	0.0342	0.0089	0.0942	0.0000	0.0000		
89913	Commissionaires and Armoured Car Services	\$1.41	\$1.20	17.50	0.8106	0.2028	0.0556	0.0144	0.3242	0.0000	0.0000		ICP
89916	Taxidermists	\$0.24	\$0.24	0.00	0.1402	0.0688	0.0096	0.0025	0.0164	0.0000	0.0000		ICP
89922	Industrial Camp Trailers - Rental	\$1.02	\$1.15	-11.30	0.7084	0.1824	0.0485	0.0126	0.0710	0.0000	0.0000		
89923	Schools - Driving/Testing	\$0.72	\$0.67	7.46	0.4828	0.1373	0.0331	0.0086	0.0566	0.0000	0.0000		ICP
89924	Investigative Services	\$1.38	\$1.16	18.97	0.8106	0.2028	0.0556	0.0144	0.2951	0.0000	0.0000		ICP
89925	Social/Community Support Svce	\$0.88	\$0.81	8.64	0.6287	0.1664	0.0431	0.0112	0.0338	0.0000	0.0000		ICP
89927	Survey - Archaeological	\$0.13	\$0.14	-7.14	0.0609	0.0530	0.0042	0.0011	0.0171	0.0000	0.0000		ICP
89928	Rent/Erect - Scaffold/Cranes	\$1.38	\$1.34	2.99	0.7685	0.1944	0.0527	0.0137	0.3380	0.0000	0.0172	ACSA	ICP
93109	Boards, Agencies, Comm (compul)	\$0.19	\$0.18	5.56	0.0942	0.0596	0.0065	0.0017	0.0310	0.0000	0.0000		ICP
93113	Boards, Agencies, Comm (B/A)	\$0.20	\$0.19	5.26	0.0942	0.0596	0.0065	0.0017	0.0410	0.0000	0.0000		ICP
93200	AGPS	\$0.53	\$0.49	8.16	0.3676	0.1271	0.0296	0.0077	0.0000	0.0000	0.0000		
95100	Villages	\$1.30	\$1.27	2.36	0.8584	0.2123	0.0588	0.0153	0.1208	0.0000	0.0375	AMHSA	ICP
95101	Towns	\$1.30	\$1.27	2.36	0.8584	0.2123	0.0588	0.0153	0.1208	0.0000	0.0375	AMHSA	ICP
95102	Municipal Districts	\$1.26	\$1.19	5.88	0.8548	0.2116	0.0586	0.0152	0.0903	0.0000	0.0375	AMHSA	ICP
95104	Cities	\$1.30	\$1.27	2.36	0.8584	0.2123	0.0588	0.0153	0.1208	0.0000	0.0375	AMHSA	ICP
95105	First Nations Operations	\$1.17	\$1.16	0.86	0.8118	0.2030	0.0000	0.0144	0.1425	0.0000	0.0000		
95108	Operate - Metis Settlements	\$1.23	\$1.21	1.65	0.8118	0.2030	0.0556	0.0144	0.1425	0.0000	0.0000		

*For details on ICP participants, please see Appendix 3

How to reach us

If you need more information or have questions about the information in this booklet, please call WCB-Alberta toll-free from anywhere in Alberta. Dial **1-866-WCB-WCB1 (922-9221)** and then dial the area code and the seven digit number of the office you wish to reach. Outside of Alberta call **1-800-661-9608**.

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