



OCCUPATIONAL HEALTH AND SAFETY

CALCULATION OF PERSONALIZED RATE 2026

EMPLOYER'S GUIDE

This document is produced by the Vice-présidence aux finances in collaboration with the Direction générale des communications.

Original version in French

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The purpose of this guide is to facilitate comprehension of the rules for calculating personalized rate. It has no legal value and should not be regarded as a substitute for the following official reference documents:

- **the *Act respecting industrial accidents and occupational diseases* (CQLR, chapter A-3.001);**
- **the *Regulation respecting financing* (CQLR, chapter A-3.001, r. 7).**

**This guide was designed for use with the document
Calcul détaillé – Taux personnalisé 2026 (available in French only),
which employers can obtain on request from the CNESST.**

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Chapter 1:

Personalized ratemaking: general remarks

1.1 For whom is personalized ratemaking intended?

Personalized ratemaking is intended for medium-sized and large-sized enterprises whose yearly occupational health and safety insurance premium is generally between \$10,000 and \$425,000. This ratemaking method concerns approximately 25% of insured employers in Quebec.

A large number of employers assessed on a personalized rate basis are members of a prevention mutual. In that case, their personalized rate takes into account the performance of all the employers in the group.

To find out if an enterprise qualifies for personalized ratemaking, see Chapter 2, “Qualification requirements for the personalized rate.”

1.2 What is personalized ratemaking?

The purpose of personalized ratemaking is to take into account the effort invested by the employer in the past four years to prevent occupational injuries, facilitate rehabilitation and foster a prompt and lasting return to work of injured workers. Moreover, the process of personalizing rates increases equity among employers in every classification unit.

The CNESST takes into account an employer’s involvement in the management of occupational health and safety by adjusting the rate of the unit in which it is classified according to its performance in relation to all employers classified in that classification unit.

Thus, where an employer’s performance is better than those of all employers classified in the same classification unit, the employer’s risk is considered lower. Consequently, the employer’s personalized rate will be lower than the rate of the unit in which it is classified.

Conversely, where the employer’s results are worse than those of the other employers classified in the same classification unit, its risk is considered higher. Consequently, its personalized rate will be higher than that of the unit in which it is classified.

1.3 How is the personalized rate determined?

In calculating the personalized rate, the employer’s occupational injury costs and its total payrolls are compared with those of other employers carrying on the same activities. A short-term risk index and a long-term risk index are calculated for the employer.

For both the short term and the long term, a personalized rate is calculated for the employer based on its risk index and its classification unit rate. The sum of the short-term personalized rate and the long-term

personalized rate constitutes the personalized rate based on risk. Adding the uniform fixed rate provides the employer's personalized rate.

1.4 Employer carrying on more than one activity

Where an employer carries on activities classified in more than one classification unit, the cost of the occupational injuries occurring in its enterprise and its total payrolls are compared with those of employers classified in the same units. The result of that comparison is a single short-term risk index and a single long-term risk index for the employer. These two risk indices are applied to each of the classification units in which the employer is classified, giving a personalized rate for each classification unit.

1.5 Employer belonging to a prevention mutual

When an employer belongs to a prevention mutual* for at least two years, it will be assessed at a personalized rate. In order to determine its risk indices, the compensation costs associated with its insurance file include the injury costs for all the members of the prevention mutual during the years in which the employer was a member of that prevention mutual. The information pertaining to the payrolls and to the classification units also includes the information for all the employers in the group.

Detailed information concerning the other employers in the group is not provided to any members of the prevention mutual. However, the CNESST provides, along with the *Notice of Calculation of Personalized Rates*, a summary of the global information (costs of injuries and total payrolls) for each year in which the employer was a member of a prevention mutual. That information is used to calculate its personalized rate.

* For more information, consult the [Faire partie d'une mutuelle de prévention](#) page on our website (available in French only).

Chapter 2: Qualification requirements for the personalized rate

2.1 Qualification for personalized rate

For the 2026 ratemaking year, an employer qualifies for the personalized rate if, during the short-term reference period (from 2022 to 2024), the aggregate of the expected costs exceeds \$1,660. The CNESST estimates that, in such cases, the employer's yearly premium is generally higher than \$10,000. To find out the qualification threshold per ratemaking year, consult the [Seuil d'assujettissement à la tarification au taux personnalisé](#) page on our website (available in French only).

The calculation of the short-term expected costs is based on the insurable wages paid by the employer and on the experience ratios for the classification units corresponding to its activities.

These ratios, which were published in Schedule 1 of the *Regulation respecting financing* for 2026, can be found in the document [Unit Rates Based on Risk and Experience Ratios for Classification Units – Personalized Ratemaking](#).

2.2 Employer belonging to a prevention mutual

For an employer belonging to a prevention mutual, the sum of the short-term expected costs takes into account its membership in the PMG for the years of the reference period during which it was a member of that prevention mutual.

2.3 Employer whose activities have been reclassified

For an employer whose activities have not changed but have been reclassified in a new classification unit, specific conditions have been introduced in order to maintain its eligibility for the personalized rate. These conditions are explained briefly in Appendix 2, "Employer whose activities have been reclassified."

2.4 Employer who has acquired an enterprise

- **Employer starting its activities following the acquisition of an enterprise**

In the case of the total or partial acquisition of an enterprise, the new employer will be subject to the personalized rate if the previous employer was already.

The information used to calculate the personalized rate of the successor* employer is that of the predecessor* employer for the period prior to the acquisition of the enterprise and that of the successor for the period after the acquisition.

- **Employer already in operation at time of the acquisition of an enterprise**

When acquiring an enterprise, the successor employer is subject to the personalized rate if it or the predecessor employer was already subject to the personalized rate.

New risk indices are calculated on the basis of the weighted average of the risk indices that applied to the predecessor employer and the risk indices that applied to the successor employer prior to the transaction. If it was assessed at the unit rate, its risk indices are set at 1.

The successor employer will receive a new *Notice of Calculation of Personalized Rates* setting forth the information used to calculate the weighted average.

2.5 Employer resulting from an amalgamation

An employer resulting from an amalgamation of two or more enterprises, one of which qualifies for the personalized rate, will be assessed at the personalized rate. New risk indices are calculated on the basis of the weighted average of the risk indices of the predecessors before the amalgamation. If an enterprise was assessed at the unit rate, its risk indices were set at 1.

* In section 170 of the *Regulation respecting financing*, the employer that continues the activities of another employer is referred to as the “successor,” and the employer that ceases carrying on those same activities is referred to as the “predecessor.”

Chapter 3: Compensation cost

3.1 Occupational injuries used

To determine the risk of the carried on by an employer in relation to that of its classification unit, the CNESST takes into account the cost of all occupational injuries that occurred during the reference period with this employer and with employers classified in the same classification unit. For the 2026 personalized rate, the reference period corresponds to the years from 2021 to 2024.

3.2 Determination of the cost of occupational injuries imputed to the reference period

Calculation of the 2026 personalized rate takes into account the cost imputed to the employer's insurance file up to December 31, 2024 for all occupational injuries that occurred between 2021 and 2024.

The imputation year corresponds to the period covered by the indemnities, benefits or expenses, and therefore may differ from the year in which the amounts were actually paid.

The following table shows the imputation date associated with each type of benefit or indemnity.

Type of benefit or indemnity	Date imputed
Income replacement indemnity (IRI)	Period for which the worker is compensated
Medical assistance* and rehabilitation costs	Date the service or item is provided
Death <ul style="list-style-type: none">• Lump sum benefits payable to a minor child• Other lump sum benefits• Monthly indemnities• Reimbursement of various costs	<ul style="list-style-type: none">• Date on which the child reaches the age of majority• Date of the worker's death• Period for which indemnities are paid• Date the service or item is provided
Lump sum benefits for physical injury	Date of the initial decision granting compensation

* These terms may change as a result of the forthcoming entry into force of the *Regulation respecting health services, adapted equipment and other costs*.

The lump sum benefits for physical injury is taken into account in calculating the cost of the injury, even if the amount in question has not yet been paid or if the decision awarding such payment is being contested by one of the parties, provided the initial decision covering the indemnity was rendered during the reference period.

The cost of the lump sum death benefit payable to the spouse is part of the cost of the injury. However, this cost will be considered for the reference period only if the death occurs during that period.

Interests included in all indemnities are excluded from the calculation of the compensation cost.

3.3 Compensation cost

The compensation cost corresponds to the amount required to pay all benefits and indemnities resulting from the occupational injury, including those due after the end of the reference period. It allows for a better estimate of occupational injuries compensation costs and improved recognition of the relative seriousness of the injuries recorded in the employer’s insurance file in relation to those in the insurance files of employers classified in the same classification unit.

The compensation cost has a direct effect on the motivation to return a worker to their employment. The more the employer promotes the prompt and lasting return to work of its injured workers, the lower the compensation cost of such injuries will be, and the less significant their impact on its insurance premium.

3.4 How is the compensation cost determined?

A compensation cost is determined for each occupational injury.

Only the portion of the cost of benefits imputed to the employer’s file is included in the calculation of the compensation cost.

For the purposes of determining the compensation cost, each injury file is classified in one of the following three categories: death, inactive file, active file.

Formula used to determine the compensation cost:

$$\text{Compensation cost} = \left[\begin{array}{c} \text{Income replacement} \\ \text{indemnity (IRI)} \\ + \\ \text{Medical assistance*} \\ \text{and rehabilitation costs} \\ \text{(excluding costs of adapting a} \\ \text{workstation)} \\ + \\ \text{Death benefits} \end{array} \right] \times \text{Compensation cost factor} + \text{Lump sum benefits for physical injury and costs of adapting a workstation}$$

* These terms may change as a result or the forthcoming entry into force of the *Regulation respecting health services, adapted equipment and other costs*.

Compensation cost factor

The compensation cost factor varies depending on the category of the injury: death, inactive file or active file. This specifically allows for a fair apportionment of future costs among the various injury file categories.

For a given injury year and if cases of death are excluded, the compensation cost factor increases according to the length of the period in which the IRI is paid.

As a general rule, an injury for which IRI payments are paid for only a short period generates few future costs. The compensation cost factor will therefore not be very high. Conversely, the longer the period for which an IRI is paid for an injury, the more likely it is to generate significant future costs.

It should be noted that, for categorization purposes, the IRI excludes wage reimbursements for time taken to attend medical appointments.

3.5 Example of compensation cost calculation

All data used in this example are for illustrative purposes only.

Injury category: Active file Compensation cost factor: 2.2500	
Type of benefit	Imputed benefits
Income replacement indemnity (IRI)	\$25,000
Medical assistance* and rehabilitation costs (excluding costs of adapting a workstation)	\$5,000
Death	\$0
Lump sum benefits for physical injury and costs of adapting a workstation	\$2,000
Total	\$32,000

Compensation cost of the injury: $(\$25,000 + \$5,000 + \$0) \times 2.2500 + \$2,000 = \$69,500$

* These terms may change as a result or the forthcoming entry into force of the *Regulation respecting health services, adapted equipment and other costs*.

3.6 Compensation cost factors that apply to the 2026 personalized rate

(For more information, consult the [Facteurs pour coût d'indemnisation – Tarification au taux personnalisé](#) page on our website (available in French only).)

Different factors are used in calculating the compensation cost for 2021, 2022 and 2023 injuries, given that the data pertaining to these years covers periods of varying duration: 48 months, 36 months and 24 months, respectively.

For 2024, as no future cost is calculated, a factor of 1 is used. Injuries that occurred in 2024, specifically those that will later prove to be costly, had not sufficiently advanced as of December 31, 2024. Therefore, credible factors could not be determined to apply to individual injuries.

2021 injuries – 48 months		
Injury category	Definition	Compensation cost factor
Death	Death occurring as the result of an occupational injury before the end of 2024	1.1191
Inactive file	No IRI payment for 2023 and 2024	1.0794
Active file	IRI payment for at least one quarter in 2023 or 2024	
<ul style="list-style-type: none"> • Number of quarters with IRI: 		
1		1.2183
2		1.3572
3		1.4961
4		1.6350
5		1.7740
6		1.9129
7		2.0518
8		2.1907

2022 injuries – 36 months		
Injury category	Definition	Compensation cost factor
Death	Death occurring as the result of an occupational injury before the end of 2024	1.1307
Inactive file	No IRI payment for 2024	1.0747
Active file	IRI payment for 2024	1.2801
	<ul style="list-style-type: none"> • No IRI for the 3rd and 4th quarters of 2024 • IRI for the 3rd or 4th quarter of 2024 	2.3446

2023 injuries – 24 months		
Injury category	Definition	Compensation cost factor
Death	Death occurring as the result of an occupational injury before the end of 2024	1.2062
Inactive file	No IRI payment for the last quarter of 2024	1.1374
Active file	IRI payment for the last quarter of 2024	3.3365

Chapter 4: Compensation cost after application of the limit

4.1 Limit per claim

Personalized ratemaking does not, for calculations, use the compensation cost as such, but provides for a limit per claim in order to avoid the more serious injuries generating excessive premium increases. The calculation of that limit applies to every injury imputed to the employer.

4.2 Calculation of the compensation cost after application of the limit

The limit takes into account the compensation cost, up to a maximum of 150% of the maximum yearly insurable wages (MYIW). It is also three-tiered, which makes it possible to gradually reduce the portion considered in calculating the employer's rate and to increase the insured portion.

Compensation cost after application of the limit per claim
Compensation cost (up to a maximum amount equal to 50% of the MYIW)
+
50% of the compensation cost (between 50% and 100% of the MYIW)
+
25% of the compensation cost (between 100% and 150% of the MYIW)
=
Compensation cost after application of the limit per claim

For the purpose of calculating the 2026 personalized rate, the maximum yearly insurable wages (MYIW) were:

\$83,500 for 2021
\$88,000 for 2022
\$91,000 for 2023
\$94,000 for 2024

4.3 Example of calculation of the compensation cost after application of the limit per claim

All data used in this example are for illustrative purposes only.

Compensation cost of the occupational injury: \$150,000

Maximum yearly insurable wages (MYIW) for the year the injury occurred: \$90,000

Calculation of the compensation cost after application of the limit per claim		
Compensation cost (up to a maximum amount equal to 50% of the MYIW)	50% x \$90,000 =	\$45,000
+		+
50% of the compensation cost (between 50% and 100% of the MYIW)	50% x (\$90,000 - \$45,000) =	\$22,500
+		+
25% of the compensation cost (between 100% and 150% of the MYIW)	25% x (\$135,000 - \$90,000) =	\$11,250
=		=
Compensation cost after application of the limit per claim		\$78,750

For a compensation cost of \$150,000, the actual compensation cost is \$78,750, after application of the limit per claim.

Chapter 5: Calculation of personalized rate

The following example is intended to facilitate comprehension of the document *Calcul détaillé – Taux personnalisé*, which employers can obtain on request from the CNESST. All the calculation data and parameters used in this example are presented for information purposes only.

Example of calculation of personalized rate for year T				
Employer's financial data				
<ul style="list-style-type: none"> • Employer with only one classification unit. • Unit rate based on short-term risk = \$0.2000 • Unit rate based on long-term risk = \$1.5000 • Uniform fixed rate = \$0.3000 • Unit rate = \$2.00 • Maximum yearly insurable wages (MYIW) = \$90,000 for the four years of the reference period. • Employer not qualifying for retrospective ratemaking. • Employer who is not a member of a prevention mutual. • For the four years of the reference period, the following information is taken into account: 				
	Year T – 5	Year T – 4	Year T – 3	Year T – 2
Insurable wages paid	\$3,000,000	\$3,500,000	\$4,000,000	\$4,500,000
	4 injuries	4 injuries	2 injuries	3 injuries
Compensation cost	\$50,000*	\$7,500	\$5,500	\$5,000
	\$1,500	\$2,000	\$1,500	\$1,500
	\$1,000	\$1,000		\$1,000
	\$500	\$500		
	<hr/>	<hr/>	<hr/>	<hr/>
	\$53,000	\$11,000	\$7,000	\$7,500

* Injury for which the compensation cost after application of the limit is \$47,500.
 $(\$47,500 = (0.5 \times \$90,000) + 0.5 \times (\$50,000 - \$45,000) + 0.25 \times \$0)$

Example of calculation of personalized rate for year T						
Calcul détaillé						
1: Calculation of retained costs	Section 1 : Calcul des coûts retenus					
		Année T – 5	Année T – 4	Année T – 3	Année T – 2	Total
Compensation costs	Coûts d'indemnisation	\$53,000	\$11,000	\$7,000	\$7,500	
Compensation costs (after application of the limit)	Coûts d'indemnisation (après application de la limite)	\$50,500	\$11,000	\$7,000	\$7,500	
Short-term retained costs	Coûts retenus court terme (a)	---	\$8,000	\$6,000	\$7,000	\$21,000
Long-term retained costs	Coûts retenus long terme (b)	\$43,000	\$3,000	\$1,000	---	\$47,000
2: Calculation of expected costs	Section 2 : Calcul des coûts attendus					
		Année T – 5	Année T – 4	Année T – 3	Année T – 2	Total
Total payrolls	Masses salariales (c)	\$3,0 M	\$3,5 M	\$4,0 M	\$4,5 M	
Experience ratios for the unit (per \$100 of insurable payroll)	Ratios d'expérience de l'unité (par 100 \$ de masse salariale assurable)					
Short-term	Court terme (d)	---	0.1500	0.1525	0.1425	
Long-term	Long terme (e)	0.7450	0.7450	0.7450	---	
Expected costs	Coûts attendus					
Short-term	Court terme (c x d) ÷ 100 (f)	---	\$5,250	\$6,100	\$6,413	\$17,763
Long-term	Long terme (c x e) ÷ 100 (g)	\$22,350	\$26,075	\$29,800	---	\$78,225
3: Calculation of risk indices	Section 3 : Calcul des indices de risque					
		Court terme	Long terme	Détail du calcul		
Retained costs	Coûts retenus (h)	\$21,000	\$47,000	Voir section 1		
Expected costs	Coûts attendus (i)	\$17,763	\$78,225	Voir section 2		
Adjustment factor (recalculations)	Facteur d'ajustement (recalculs) (j)	1.0100	1.2000			
Experience index	Indice d'expérience (k)	1.1941	0.7210	((h) ÷ (i)) x (j)		
Parameter of degree of personalization	Paramètre du degré de personnalisation (l)	\$5,000	\$235,000			
Degree of personalization	Degré de personnalisation (m)	78.03%	24.97%	(i) ÷ ((i) + (l))		
Credible index	Indice crédible (n)	1.1515	0.9303	((m) x (k)) + (1 - (m))		
Maximum index	Indice maximum (o)	3.0000	2.4982	Minimum entre (1 + 6 x (m)) et 3		
Risk index	Indice de risque (p)	1.1515	0.9303	Minimum entre (n) et (o)		
4: Calculation of personalized rate	Section 4: Calcul du taux personnalisé					
		Court terme	Long terme	Détail du calcul		
Unit rate based on risk	Taux de l'unité selon le risque (t)	\$0.2000	\$1.5000			
Adjustment (retrospective ratemaking)	Ajustement (tarification rétrospective) (u)	1.0000	1.0000	Égale 1,0000 si non rétro		
Personalized rate based on risk	Taux personnalisé selon le risque (v)	\$0.2303	\$1.3955	(p) x (t) x (u)		
Total risk	Total au risque (w)		\$1.6258	Somme de la ligne (v)		
Uniform fixed rate	Taux fixe uniforme (x)		\$0.3000			
Employer's personalized rate	Taux personnalisé de l'employeur (y)		\$1.93*	(w) + (x)		

* The employer's personalized rate (\$1.93) is lower than the rate for unit (\$2.00).

Section 1: Calculation of retained costs

Compensation costs

A compensation cost is calculated for each occupational injury. The aggregate of the compensation costs for a year are added together and presented in the calculation per injury year.

The calculation of the compensation cost per injury is shown in the “Financial Information Used in Calculating Personalized Rates” section of the *Notice of Calculation of Personalized Rates* provided to the employer. Total compensation costs per injury year are shown in the “Summary of Financial Information Used in Calculating Personalized Rates” in that same document.

Compensation costs after application of the limit

A compensation cost after application of the limit is calculated for each occupational injury. The aggregate of the compensation costs after application of the limit are added together and presented in the calculation per injury year.

Total costs after application of the limit per injury year are shown in the “Summary of Financial Information Used in Calculating Personalized Rates” section of the *Notice of Calculation of Personalized Rates*.

Short-term retained costs (a)

The reference period used to calculate the short-term personalized rate includes **the three years prior to the year preceding the ratemaking year**.

For each occupational injury, the cost obtained after application of the limit is used, up to a maximum of 5% of the maximum yearly insurable wages (MYIW) for the year in which the injury occurred.

In the example, the reference period used for the short-term (years from T – 4 to T – 2) includes 9 injuries. For each occupational injury, the cost obtained after application of the limit is used, up to a maximum of 5% of the MYIW of \$90,000, or \$4,500.

Short-term retained cost per injury			
Year	Year T – 4	Year T – 3	Year T – 2
Short-term retained cost (a)	\$4,500	\$4,500	\$4,500
	\$2,000	\$1,500	\$1,500
	\$1,000		\$1,000
	\$500		
Total	\$8,000	\$6,000	\$7,000

For the purpose of calculating the 2026 personalized rate, the reference period includes the years 2022 to 2024.

Year	MYIW	5% of the MYIW
2022	\$88,000	\$4,400
2023	\$91,000	\$4,550
2024	\$94,000	\$4,700

Long-term retained costs (b)

The reference period used to calculate the long-term personalized rate includes **the three years prior to the two years preceding the ratemaking year**.

For each occupational injury, the long-term retained cost corresponds to the portion of the cost after application of the limit that exceeds 5% of the maximum yearly insurable wages (MYIW) for the year in which the injury occurred.

In the example, the reference used for the long-term (years from T – 5 to T – 3) includes 10 injuries, 3 of which have a cost that exceeds 5% of the MYIW. For each occupational injury, the long-term retained cost corresponds to the portion of the cost after application of the limit that exceeds 5% of the MYIW of \$90,000, or \$4,500.

$$\text{Long-term retained cost} = \text{Cost after application of the limit} - 5\% \text{ of the MYIW}$$

Long-term retained cost per injury			
Year	Year T – 5 (one injury > \$4,500)	Year T – 4 (one injury > \$4,500)	Year T – 3 (one injury > \$4,500)
Cost after application of the limit	\$47,500	\$7,500	\$5,500
-			
5% of the MYIW	\$4,500	\$4,500	\$4,500
Long-term retained cost (b)	\$43,000	\$3,000	\$1 000

For the purpose of calculating the 2026 personalized rate, the reference period includes the years 2021 to 2023.

Year	MYIW	5% of the MYIW
2021	\$83,500	\$4,175
2022	\$88,000	\$4,400
2023	\$91,000	\$4,550

Section 2: Calculation of expected costs

Short-term and long-term expected costs are assessed on the basis of the costs observed among all the employers in the same classification unit. These are the costs that would appear in the employer's insurance file if they corresponded to the average costs of all the employers classified in the same classification unit.

For each year in the reference period, the expected cost is the product of the total payroll (c) paid by the employer times the short-term (d) and long-term (e) experience ratio* for the unit.

$$\text{Expected cost} = \frac{\text{Total payroll paid} \times \text{Experience ratio for the unit}}{100}$$

For a single classification unit

For an employer whose activities are classified in only one classification unit, the expected cost is the sum of the expected costs for each year in the reference period.

For two or more classification units

For an employer whose activities are classified in two or more classification units, the expected cost is the sum of the expected costs determined for each of those units in which it is classified.

* To consult the experience ratios for classification units, see the [Unit Rates Based on Risk and Experience Ratios for Classification Units – Personalized Ratemaking](#).

Short-term expected costs (f)

The experience ratios used in this example are for illustrative purposes only.

Short-term expected cost per year			
	Year T – 4	Year T – 3	Year T – 2
	$\frac{\$3.5\text{M} \times 0.1500}{100}$	$\frac{\$4.0\text{M} \times 0.1525}{100}$	$\frac{\$4.5\text{M} \times 0.1425}{100}$
Total	\$5,250	\$6,100	\$6,413

Long-term expected costs (g)

The experience ratios used in this example are for illustrative purposes only.

Long-term expected cost per year			
	Year T – 5	Year T – 4	Year T – 3
	$\frac{\$3.0\text{M} \times 0.7450}{100}$	$\frac{\$3.5\text{M} \times 0.7450}{100}$	$\frac{\$4.0\text{M} \times 0.7450}{100}$
Total	\$22,350	\$26,075	\$29,800

Section 3: Calculation of risk indices

Experience index (k)

The experience index reflects the relationship between the costs retained in the employer's file and the average costs imputed to the employers carrying on the same activities.

- **Short-term experience index**

This is obtained by dividing the short-term retained cost (h) by the short-term expected cost (i) and by taking into account an adjustment factor (j) to reflect the effect of potential recalculations of the personalized rates.

For the purposes of this example, the adjustment factor (j) applied to the short-term experience index is 1.01.

$$\text{Short-term experience index} = \frac{\$21,000}{\$17,763} \times 1.01 = 1.1941$$

For the purpose of calculating the 2026 personalized rate, the adjustment factor applied to the short-term experience index is 1.01. (For more information, consult the [Facteurs d'ajustement pour recalculs – Tarification au taux personnalisé](#) page on our website (available in French only).)

- **Long-term experience index**

This is obtained by dividing the long-term retained cost (h) by the long-term expected cost (i) and by taking into account an adjustment factor (j) to reflect the effect of potential recalculations of the personalized rates.

For the purposes of this example, the adjustment factor applied to the long-term experience index is 1.20.

$$\text{Long-term experience index} = \frac{\$47,000}{\$78,225} \times 1.20 = 0.7210$$

For the purpose of calculating the 2026 personalized rate, the adjustment factor applied to the long-term experience index is 1.19. (For more information, consult the [Facteurs d'ajustement pour recalculs – Tarification au taux personnalisé](#) page on our website (available in French only).)

Degree of personalization (m)

The degree of personalization serves to determine what proportion of the experience index will be used in calculating the employer's risk index.

- **Short-term degree of personalization**

This is obtained by doing the following calculation:

$$\text{Short-term degree of personalization} = \frac{\text{Short-term expected cost}}{\text{Short-term expected cost} + \text{Parameter}}$$

For the purposes of this example, the parameter of the short-term degree of personalization (l) is \$5,000.

Short-term degree of personalization	=	$\frac{\$17,763}{\$17,763 + \$5,000}$	=	78.03%
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For the purpose of calculating the 2026 personalized rate, the parameter of the short-term degree of personalization is \$4,980. (For more information, consult the [Paramètres pour le calcul du degré de personnalisation – Tarification au taux personnalisé](#) page on our website (available in French only).)

- **Long-term degree of personalization**

This is obtained by doing the following calculation:

$$\text{Long-term degree of personalization} = \frac{\text{Long-term expected cost}}{\text{Long-term expected cost} + \text{Parameter}}$$

For the purposes of this example, the parameter of the long-term degree of personalization (l) is \$235,000.

Long-term degree of personalization	=	$\frac{\$78,225}{\$78,225 + \$235,000}$	=	24.97%
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For the purpose of calculating the 2026 personalized rate, the parameter of the long-term degree of personalization is \$232,400. (For more information, consult the [Paramètres pour le calcul du degré de personnalisation – Tarification au taux personnalisé](#) page on our website (available in French only).)

Credible index (n)

The credible index is the sum of two parts. The first is the product of the employer's experience index times its degree of personalization (credibility). This is what enables the employer to obtain, for example, reductions on the rate for its unit owing to its prevention and return-to-work efforts. The second part, the complement to its degree of personalization, helps to stabilize the employer's rate.

The credible index thus allows for fair recognition of the employer's experience while providing the protection it needs given its size.

- **Short-term credible index**

$$\text{Short-term credible index} = \left[\begin{array}{l} \text{Short-term} \\ \text{experience} \\ \text{index} \end{array} \times \begin{array}{l} \text{Short-term degree} \\ \text{of personalization} \end{array} \right] + \left[\begin{array}{l} 1 - \\ \text{Short-term} \\ \text{degree of} \\ \text{personalization} \end{array} \right]$$

$$\text{Short-term credible index} = (1.1941 \times 0.7803) + (1 - 0.7803) = 1.1515$$

- **Long-term credible index**

$$\text{Long-term credible index} = \left[\begin{array}{l} \text{Long-term} \\ \text{experience} \\ \text{index} \end{array} \times \begin{array}{l} \text{Long-term degree} \\ \text{of personalization} \end{array} \right] + \left[\begin{array}{l} 1 - \\ \text{Long-term} \\ \text{degree of} \\ \text{personalization} \end{array} \right]$$

$$\text{Long-term credible index} = (0.7210 \times 0.2497) + (1 - 0.2497) = 0.9303$$

Maximum index (o)

No limit is set for an employer's experience index. However, a very high result on this index may result in a higher credible level than is desirable, despite the limitation imposed by the degree of personalization. Consequently, to compensate for extreme situations, a limit has been provided in case of a highly unfavourable experience on the part of an employer.

The maximum index corresponds to the lesser of the following:

3 or

1 + (6 x Degree of personalization)

- **Short-term maximum index**

The short-term maximum index is 3, i.e., the lesser of the following:

3 or

$$1 + (6 \times 0.7803) = 5.6818$$

- **Long-term maximum index**

The long-term maximum index is 2.4982, i.e., the lesser of the following:

3 or

$$1 + (6 \times 0.2497) = 2.4982$$

Risk index (p)

The risk index corresponds to the value of the credible index, subject to the maximum index limit. An employer's risk index indicates the degree of risk of the employer's experience compared with the experience of all employers in the same classification unit (greater or less than that of the classification unit, depending on the circumstances). This index also measures the reduction that the employer will obtain or the additional premium it will have to pay compared with the rate for its unit.

The risk index corresponds to the lesser of the following:

the credible index (n)

or

the maximum index (o)

- **Short-term risk index**

The short-term risk index is 1.1515, i.e., the lesser of the following:

1.1515 or

3

- **Long-term risk index**

The long-term risk index is 0.9303, i.e., the lesser of the following:

0.9303 or

2.4982

Section 4: Calculation of the personalized rate

Employer whose activities are under provincial jurisdiction

The employer's personalized rate is the sum of its short-term and long-term personalized rates and the uniform fixed rate.

Unit rate based on risk (t)

The unit rate based on risk* makes it possible to finance occupational injury costs and certain administrative expenses. It is divided into short-term and long-term rates.

Unit rate based on short-term risk	= \$0.2000
Unit rate based on long-term risk	= \$1.5000

Adjustment (retrospective ratemaking) (u)

If the employer qualifies for retrospective ratemaking, its short-term and long-term personalized rates are multiplied by an adjustment factor. For 2026, this factor is set at 1.0369 for activities under provincial jurisdiction.

The adjustment factor is 1.0000 for employers not qualifying for retrospective ratemaking.

Personalized rate based on risk (v)

The personalized rate based on short-term risk is obtained by multiplying the short-term risk index by the unit rate based on short-term risk and by an adjustment factor when the employer qualifies for retrospective ratemaking. The personalized rate based on long-term risk is determined in a similar manner.

* To consult the unit rates based on risk, see the [Unit Rates Based on Risk and Experience Ratios for Classification Units – Personalized Ratemaking](#).

- **Personalized rate based on short-term risk**

$$\text{Personalized rate based on short-term risk} = \text{Short-term risk index} \times \text{Unit rate based on short-term risk} \times \text{Adjustment factor (retrospective ratemaking)}$$

$$\text{Personalized rate based on short-term risk} = 1.1515 \times \$0.2000 \times 1,0000 = \$0.2303$$

- **Personalized rate based on long-term risk**

$$\text{Personalized rate based on long-term risk} = \text{Long-term risk index} \times \text{Unit rate based on long-term risk} \times \text{Adjustment factor (retrospective ratemaking)}$$

$$\text{Personalized rate based on long-term risk} = 0.9303 \times \$1.5000 \times 1,0000 = \$1.3955$$

Total risk (w)

This is the sum of the personalized rates based on the short-term and the long-term risk.

$$\text{Total risk} = \$0.2303 + \$1.3955 = \$1.6258$$

Uniform fixed rate (x)

This rate applies to all employers but varies depending on what jurisdiction they are under and whether they qualify for retrospective ratemaking. For an employer under provincial jurisdiction, this rate makes it possible to finance the For a Safe Maternity Experience Program, prevention programs, and certain administrative expenses.

For the purposes of this example, the uniform fixed rate is \$0.3000.

For 2026, the provincial uniform fixed rate is set at \$0.2294. For employers qualifying for retrospective ratemaking, the provincial uniform fixed rate is subject to an adjustment and is set at \$0.2728. (For more information, consult the [Taux fixe uniforme – Tarification au taux personnalisé](#) or [Taux personnalisé pour les employeurs assujettis à la tarification rétrospective](#) pages on our website (available in French only).)

Employer's personalized rate (y)

The personalized rate is the sum of the risk part and the fixed part, rounded to the nearest cent.

Personalized rate = Total risk + Uniform fixed rate

\$1.93	=	\$1.6258	+	\$0.3000
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Employer whose activities are under federal jurisdiction

The personalized rate for an employer whose activities are under federal jurisdiction is the sum of its short-term and long-term personalized rates and the uniform fixed rate. However, modifications must be made to some of the elements presented in Section 4 of the document *Calcul détaillé – Taux personnalisé*. These modifications involve the unit rate based on risk (t), the adjustment (retrospective ratemaking) (u), and the uniform fixed rate (x).

The other parameters that enter into the calculation of the personalized rate are the same as those that are used for the calculation of the rate for employers whose activities are under provincial jurisdiction. Thus, an employer's risk indices do not differ based on whether its activities are under provincial or federal jurisdiction.

Unit rate based on risk (t)

For employers under federal jurisdiction, a correction is made to the short-term and long-term rates of the classification units* in which their activities are classified, given that they are not obliged to contribute to certain expenses arising from the *Act respecting occupational health and safety* (AOHS).

Adjustment (retrospective ratemaking) (u)

If the employer qualifies for retrospective ratemaking, its short-term and long-term personalized rates are multiplied by an adjustment factor. For 2026, this factor is set at 1.0288 for activities under federal jurisdiction.

The adjustment factor is 1.0000 for employers not qualifying for retrospective ratemaking.

Uniform fixed rate (x)

This rate applies to all employers but varies depending on what jurisdiction they are under and whether they qualify for retrospective ratemaking.

For 2026, the provincial uniform fixed rate is set at \$0.0955. For employers qualifying for retrospective ratemaking, the federal uniform fixed rate is subject to an adjustment and is set at \$0.1014. (For more information, consult the [Taux fixe uniforme – Tarification au taux personnalisé](#) or [Taux personnalisé pour les employeurs assujettis à la tarification rétrospective](#) pages on our website (available in French only).)

* To consult the short-term and long-term unit rates, see the [Unit Rates Based on Risk and Experience Ratios for Classification Units – Personalized Ratemaking](#).

Appendix 1: Use cases for the experience

The detailed calculation of the personalized rate for an employer that has been involved in a transaction such as the acquisition of an enterprise or an amalgamation of enterprises (see Chapter 2, “Qualification requirements,” points 2.4 and 2.5) will be different from the calculation in the standard case presented in our example if the successor’s risk indices are the result of a weighted average of the risk indices.

Section 1 “Calculation of retained costs,” Section 2 “Calculation of expected costs” and Section 3 “Calculation of risk indices” in the document *Calcul détaillé – Taux personnalisé* are the same for each of the components. The list of employers participating in a component refers to all the employers whose information is combined to obtain the risk indices for that component, based on the dates on which the transactions occurred. The same components are presented in the *Notice of Calculation of Personalized Rates*, in which a single employer is mentioned to identify the component.

When there are weighted risk indices, the document *Calcul détaillé – Taux personnalisé* includes an additional section. Sections 4 and 5 become “Calculation of weighted risk index” and “Calculation of the personalized rate,” respectively.

Section 4 indicates the weighting of the index (q) accorded to each component and the risk index (r) calculated in the corresponding Section 3. The final calculation in that section will determine the weighted risk index (s).

Weighting of the index (q)

As a general rule, the weighting is obtained using the premium based on risk at the unit rate for the year preceding the year of the transaction of each of the employers involved in the transaction. There are as many weighting of the index (q) as there are components.

Risk index (r)

This refers to the risk index (p) of the component determined in the corresponding Section 3.

Weighted risk index (s)

The weighted risk index is obtained by adding together the product of the weighting of the index (q) times the risk index (r) for each of the components.

Appendix 2: Employer whose activities have been reclassified

To determine coverage and calculate an employer's personalized rate in 2026, the CNESST must know:

- the wages paid by the employer for each year in the reference period, that is, from 2021 to 2024
- the breakdown of those wages among the classification units for 2026.

Accordingly, special provisions may be applicable when an employer's activities or a part of its activities were subject to a change in classification between 2021 and 2026.

Sections 46, 47 and 57 of the *Regulation respecting financing (Regulation)* contain the provisions that apply to such situations.

1. Employer whose activities are reclassified in one classification unit

Where an employer carries on activities that were previously classified in one or more classification units and that are then reclassified in a new unit, the wages earned by its workers for carrying out activities classified in the previously assigned unit(s) for each year in the reference period are considered to be wages earned for carrying on activities classified in the unit to which the activities are reclassified.

2. Employer whose activities are reclassified in two or more classification units

Where an employer carries on activities that were previously classified in a single classification unit and that are then reclassified in two or more units:

- according to the *Regulation*, the proportion of the wage distribution among the classification units of the reclassification year is used for the wage distribution of previous years within the reference period;
- employers can allocate their wages for the years in the reference period to the new classification units assigned to them so their personalized rates are calculated based on the actual distribution of their wages rather than in accordance with the terms set out in the *Regulation*.



To contact us
cnesst.gouv.qc.ca
1 844 838-0808