



OCCUPATIONAL HEALTH AND SAFETY

CALCULATION OF PERSONALIZED RATE 2024

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 rates. 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 2024 (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 premiums are generally between \$9,000 and \$425,000. This ratemaking method concerns approximately 26% of insured employers in Quebec.

A large number of employers assessed on a personalized rate basis are members of a prevention mutual group. 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 workers who have suffered an accident. Moreover, the process of personalizing rates increases equity among employers in every 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 unit.

Thus, where an employer’s performance is better than those of all employers classified in the same 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 unit, its risk is considered higher than that of those other employers. 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?

The personalized rate is actually made up of three separate components. The first two are the **short-term personalized rate** and the **long-term personalized rate**. These two components are added together to give the personalized risk-related rate. The third component, the **uniform fixed rate**, is added to the risk-related portion to give the personalized rate.

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. After making various calculations, a short-term risk index and a long-term risk index are determined.

Taking into account the short-term and long-term rates of the unit in which the employer is classified, as well as the employer's short-term and long-term risk indices, makes it possible to determine both a short-term and a long-term personalized rate. The sum of those two rates and of the uniform fixed rate gives 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 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 units in which the employer is classified, giving a personalized rate for each unit.

1.5 Employer belonging to a prevention mutual group (PMG)

When an employer has been a member of a PMG 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 file include the injury costs for all the members of the PMG during the years in which the employer was a member of that PMG. 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 PMG. 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 the PMG. That information is used to calculate its personalized rate.

Chapter 2: Qualification requirements for the personalized rate

2.1 Qualification for personalized rate

For the 2024 ratemaking year, an employer qualifies for the personalized rate if, during the short-term reference period (from 2020 to 2022), the aggregate of the expected costs exceeds \$1,410. The CNESST estimates that, in such cases, the employer's yearly premium is generally higher than \$9,000.

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 2024*, are reproduced in Appendix 3 at the end of this document.

2.2 Employer belonging to a prevention mutual group (PMG)

For an employer belonging to a PMG, 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 PMG.

2.3 Employer whose activities have been reclassified

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

2.4 Employer who has acquired an enterprise

- **Where an employer commences 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 subject to the personalized rate.

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

- **Where an employer is already in operation at the time of the acquisition of an enterprise**

Where an employer acquires another enterprise already assessed at a personalized rate, it remains qualified for that ratemaking method if it has so qualified previously, and it becomes so qualified if it was previously assessed at the unit rate.

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

The successor 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 Injuries used

To determine an employer's risk in relation to that of employers classified in the same unit, the CNESST takes into account the cost of all injuries that occurred between 2019 and 2022 in the employer's enterprise and in those of employers classified in the same unit. That information is used to set its 2024 personalized rate.

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

In calculating the 2024 personalized rate, cost imputed to the employer's file for all occupational injuries that occurred between 2019 and 2022 is considered. Imputed cost used is for the reference period ending December 31, 2022.

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 • 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 indemnity for physical injury	Date of the initial decision granting compensation

The lump sum indemnity 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 lump sum indemnity for death payable to the surviving spouse 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 death occurred during the reference period.

Interest included in the indemnities is excluded from the calculation of the compensation cost.

3.3 Compensation cost

The compensation cost allows for a better estimate of occupational injury compensation costs and improved recognition of the relative seriousness of the claims recorded in the employer's file in relation to those in the files of employers classified in the same 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 premium.

3.4 How is compensation cost determined?

A compensation cost is determined for each injury. It is an estimate of the amount required to pay all benefits and indemnities associated with the 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:

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

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.

A number of different factors are used in calculating the compensation cost for 2019, 2020 and 2021 injuries, given that the data pertaining to these years covers periods of varying duration: 48 months, 36 months and 24 months, respectively.

For 2022, no future cost is calculated. Instead, a factor of 1 is used. Injuries that occurred in 2022, specifically those that will later prove to be costly, had not sufficiently advanced as of December 31, 2022. Therefore, credible factors could not readily be determined to apply to individual injuries.

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

3.5 Compensation cost factors that apply to 2019 to 2021 injuries

2019 injuries – 48 months		
Injury category	Definition	Compensation cost factor
Death	Death occurring as the result of an occupational injury before the end of 2022	1.0841
Inactive file	No IRI payment for 2021 and 2022	1.0560
Active file	IRI payment for at least one quarter in 2021 or 2022	
<ul style="list-style-type: none"> • Number of quarters with IRI: 		
1		1.1541
2		1.2522
3		1.3503
4		1.4483
5		1.5464
6		1.6445
7		1.7425
8		1.8406

2020 injuries – 36 months		
Injury category	Definition	Compensation cost factor
Death	Death occurring as the result of an occupational injury before the end of 2022	1.1684
Inactive file	No IRI payment for 2022	1.0962
Active file	IRI payment for 2022	
	<ul style="list-style-type: none"> • No IRI for the 3rd and 4th quarters of 2022 • IRI for the 3rd or 4th quarter of 2022 	
		1.3609
		2.7323

2021 injuries – 24 months		
Injury category	Definition	Compensation cost factor
Death	Death occurring as the result of an occupational injury before the end of 2022	1.2759
Inactive file	No IRI payment for the last quarter of 2022	1.1839
Active file	IRI payment for the last quarter of 2022	4.1270

3.6 Examples of compensation cost calculation for the 2024 personalized rate

Example 1: Injury category – Inactive file	
2020 injury	Imputed benefits
Income replacement indemnity (IRI) from June 15 to September 20, 2020	\$3,500
Medical assistance and rehabilitation costs (MA) from June 14 to July 9, 2020	\$1,000
Death	\$0
Physical injury	\$0

Calculation: $(\$3,500 + \$1,000 + \$0) \times 1.0962 + \$0 = \$4,932.90$

Example 2: Injury category – Active file	
2021 injury	Imputed benefits
Income replacement indemnity (IRI) from August 9, 2021, to October 15, 2022	\$21,500
Medical assistance and rehabilitation costs (MA) from August 8, 2021, to June 7, 2022	\$3,850
Death	\$0
Physical injury – Decision dated September 8, 2022	\$1,600

Calculation: $(\$21,500 + \$3,850 + \$0) \times 4.1270 + \$1,600 = \$106,219.45$

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

4.3 Example

The maximum yearly insurable wages (MYIW) were:

- \$76,500 for 2019
- \$78,500 for 2020
- \$83,500 for 2021
- \$88,000 for 2022

The following example presents an injury occurring in 2020 for which the compensation cost is **\$125,000**. Taking into account an MYIW of \$78,500, the compensation cost is **\$68,687.50**, after application of the limit.

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)	$50\% \times \$78,500 = \$39,250.00$
+	+
50% of the compensation cost (between 50% and 100% of the MYIW)	$50\% \times (\$78,500 - \$39,250) = \$19,625.00$
+	+
25% of the compensation cost (between 100% and 150% of the MYIW)	$25\% \times (\$117,750 - \$78,500) = \$9,812.50$
=	=
Compensation cost after application of the limit per claim	\$68,687.50

Chapter 5: Calculation of personalized rate

The following example is intended to facilitate comprehension of the document *Calcul détaillé – Taux personnalisé 2024*, 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 – 2024				
Employer's financial data				
<ul style="list-style-type: none"> The employer is classified in unit 68030, and its activities fall under provincial jurisdiction (unit rate \$1.93). It does not qualify for retrospective ratemaking. It is not a member of a prevention mutual group. <p>For the reference period, the following information is taken into account.</p>				
	2019	2020	2021	2022
Total payroll	\$3,000,000	\$3,500,000	\$4,000,000	\$4,500,000
Compensation cost	\$60,000*	\$7,400	\$5,200	\$4,700
	\$1,500	\$2,000	\$1,200	\$1,600
	\$600	\$1,000		\$900
	\$500	\$400		
	<hr/>	<hr/>	<hr/>	<hr/>
	\$62,600	\$10,800	\$6,400	\$7,200
Number of injuries	4	4	2	3

* Injury for which the compensation cost after application of the limit is \$49,125.
 $(\$49,125 = (0.5 \times \$76,500) + 0.5 \times (\$60,000 - \$38,250) + 0.25 \times \$0)$

Calcul détaillé du taux personnalisé 2024						
Taux applicable du 01-01-2024 au 31-12-2024						
Nom de l'employeur : ABC						
N° d'entité légale : 00000000						
Assujetti à la tarification rétrospective : non						
1: Calculation of retained costs	Section 1 : Calcul des coûts retenus					
		2019	2020	2021	2022	Total
Compensation costs	Coûts d'indemnisation	\$62,600	\$10,800	\$6,400	\$7,200	
Compensation costs (after application of the limit)	Coûts d'indemnisation (après application de la limite)	\$51,725	\$10,800	\$6,400	\$7,200	
Short-term retained costs	Coûts retenus court terme (a)	---	\$7,325	\$5,375	\$6,900	\$19,600
Long-term retained costs	Coûts retenus long terme (b)	\$45,300	\$3,475	\$1,025	---	\$49,800
2: Calculation of expected costs	Section 2 : Calcul des coûts attendus					
		2019	2020	2021	2022	Total
Total payrolls	Masses salariales 68030 (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 68030 (d)	---	0.1498	0.1521	0.1429	
Long-term	Long terme 68030 (e)	0.7452	0.7452	0.7452	---	
Expected costs	Coûts attendus					
Short-term	Court terme (c x d) ÷ 100 (f)	---	\$5,243	\$6,084	\$6,431	\$17,758
Long-term	Long terme (c x e) ÷ 100 (g)	\$22,356	\$26,082	\$29,808	---	\$78,246
3: Calculation of risk indices	Section 3 : Calcul des indices de risque					
		Court terme	Long terme	Détail du calcul		
Retained costs	Coûts retenus (h)	\$19,600	\$49,800	Voir section 1		
Expected costs	Coûts attendus (i)	\$17,758	\$78,246	Voir section 2		
Adjustment factor (recalculations)	Facteur d'ajustement (recalculs) (j)	1.0100	1.1900			
Experience index	Indice d'expérience (k)	1.1148	0.7574	(h ÷ i) x j		
Parameter of degree of personalization	Paramètre du degré de personnalisation (l)	\$4,230	\$197,400	Note: assujetti si (f) > \$1,410		
Degree of personalization	Degré de personnalisation (m)	80.76%	28.39%	i ÷ (i + l)		
Credible index	Indice crédible (n)	1.0927	0.9311	(m x k) + (1 - (m))		
Maximum index	Indice maximum (o)	3.0000	2.7034	minimum entre (1 + 6 x (m)) et 3		
Risk index	Indice de risque (p)	1.0927	0.9311	minimum entre (n) et (o)		
4: Calculation of personalized rate	Section 4: Calcul du taux personnalisé					
		Court terme	Long terme	Détail du calcul		
68030 (provincial)	68030 (provinciale)					
Unit rate based on risk	Taux de l'unité selon le risque (t)	\$0.1872	\$1.4628			
Adjustment factor (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)	\$0.2046	\$1.3620	(p) x (t) x (u)		
Total risk	Total au risque (w)		\$1.5666	somme de la ligne (v)		
Fixed rate	Taux fixe (x)		\$0.2800			
Employer's personalized rate	Taux personnalisé de l'employeur (y)		\$1.85*	(w) + (x)		

* The employer's personalized rate (\$1.85) is lower than the rate for unit 68030 (\$1.93).

Section 1: Calculation of retained costs

Compensation cost

Compensation cost is calculated for each 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 cost after application of the limit

Compensation cost after application of the limit is calculated for each 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 cost (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 the purpose of calculating the 2024 personalized rate, the reference period includes the years 2020 to 2022.

For each 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.

Year	MYIW	5% of the MYIW
2020	\$78,500	\$3,925
2021	\$83,500	\$4,175
2022	\$88,000	\$4,400

In the example, the reference period includes 9 injuries.

Short-term retained cost per injury			
Year	2020	2021	2022
Short-term retained cost (a)	\$3,925	\$4,175	\$4,400
	\$2,000	\$1,200	\$1,600
	\$1,000		\$900
	\$400		
Total	\$7,325	\$5,375	\$6,900

Long-term retained cost (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 the purpose of calculating the 2024 personalized rate, the reference period includes the years 2019 to 2021.

For each 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.

Year	MYIW	5% of the MYIW
2019	\$76,500	\$3,825
2020	\$78,500	\$3,925
2021	\$83,500	\$4,175

In the example, the reference period includes 10 injuries, 3 of which have a cost that exceeds 5% of the MYIW for the year in which the injury occurred.

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

Long-term retained cost per injury			
Year	2019	2020	2021
Cost after application of the limit	\$49,125	\$7,400	\$5,200
-			
5% of the MYIW	\$3,825	\$3,925	\$4,175
Long-term retained cost (b)	\$45,300	\$3,475	\$1,025

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 file if they corresponded to the average costs of all the employers classified in the same unit.

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

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

For a single unit

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

For two or more units

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

* For the experience ratios, see Appendix 3, "Parameters required to calculate personalized rates."

Short-term expected cost (f)

Short-term expected cost per year			
Unit 68030	2020	2021	2022
	$\frac{\$3.5\text{M} \times 0.1498}{100}$	$\frac{\$4.0\text{M} \times 0.1521}{100}$	$\frac{\$4.5\text{M} \times 0.1429}{100}$
Total	\$5,243	\$6,084	\$6,431

Long-term expected cost (g)

Long-term expected cost per year			
Unit 68030	2019	2020	2021
	$\frac{\$3.0\text{M} \times 0.7452}{100}$	$\frac{\$3.5\text{M} \times 0.7452}{100}$	$\frac{\$4.0\text{M} \times 0.7452}{100}$
Total	\$22,356	\$26,082	\$29,808

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 charged 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 to reflect the effect of potential recalculations of the personalized rates (j).

The adjustment factor applied to the short-term experience index is 1.01.

$$\text{Short-term experience index} = \frac{\$19,600}{\$17,758} \times 1.01 = 1.1148$$

- **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 to reflect the effect of potential recalculations of the personalized rates (j).

The adjustment factor applied to the long-term experience index is 1.19.

$$\text{Long-term experience index} = \frac{\$49,800}{\$78,246} \times 1.19 = 0.7574$$

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:

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

where the parameter of the short-term degree of personalization (l) = \$4,230, and the short-term expected cost = (i)

$\text{Short-term degree of personalization} = \frac{\$17,758}{\$17,758 + \$4,230} = 80.76\%$

- **Long-term degree of personalization**

This is obtained by doing the following calculation:

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

where the parameter of the long-term degree of personalization (l) = \$197,400, and the long-term expected cost = (i)

$\text{Long-term degree of personalization} = \frac{\$78,246}{\$78,246 + \$197,400} = 28.39\%$
--

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 supplement 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**

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

$$\text{Short-term credible index} = (1.1148 \times 0.8076) + (1 - 0.8076) = 1.0927$$

- **Long-term credible index**

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

$$\text{Long-term credible index} = (0.7574 \times 0.2839) + (1 - 0.2839) = 0.9311$$

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 would be 3, i.e., the lesser of the following:

3 or

1 + (6 x 0.8076) = 5.8456

- **Long-term maximum index**

The long-term maximum index would be 2.7034, i.e., the lesser of the following:

3 or

$$1 + (6 \times 0.2839) = 2.7034$$

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 unit (greater or less than that of the 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 would be 1.0927, i.e., the lesser of the following:

1.0927 or

3

- **Long-term risk index**

The long-term risk index would be 0.9311, i.e., the lesser of the following:

0.9311 or

2.7034

Note: Points (q), (r) and (s) apply in cases where employer experience is used. See Appendix 1, "Cases where employer experience is used."

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 68030 based on short-term risk	= \$0.1872
Unit rate 68030 based on long-term risk	= \$1.4628

For the short-term and long-term unit rates, see Appendix 3, "Parameters required to calculate personalized rate."

Adjustment for 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 2024, this factor is set at 1.0948.

The adjustment factor is 1.0000 for all other employers.

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 the same manner.

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

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

Personalized rate based on short-term risk = 1.0927 x \$0.1872 x 1 = \$0.2046

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

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

Personalized rate based on long-term risk = 0.9311 x \$1.4628 x 1 = \$1.3620
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Total risk (w)

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

Total risk = \$0.2046 + \$1.3620 = \$1.5666

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 2024, the provincial uniform fixed rate is set at \$0.2800.

For employers qualifying for retrospective ratemaking, the provincial uniform fixed rate is subject to an adjustment and is set at \$0.3037.

Personalized rate (y)

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

$$\text{Personalized rate} = \text{Total risk} + \text{Uniform fixed rate}$$

\$1.85	=	\$1.5666	+	\$0.2800
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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 2024*. These modifications involve the unit rate based on risk (t), the adjustment for the retrospective ratemaking (u), and the 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 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 for 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 2024, this factor is set at 1.0894 for activities under federal jurisdiction.

The adjustment factor is 1.0000 for all other employers.

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 2024, the provincial uniform fixed rate is set at \$0.0835.

For employers qualifying for retrospective ratemaking, the federal uniform fixed rate is subject to an adjustment and is set at \$0.0982.

* For the short-term and long-term unit rates, see Appendix 3, "Parameters required to calculate personalized rate." The rates in the appendix must be multiplied by a correction factor that is set at 0.9722 for 2024.

Appendix 1: Cases where employer experience is used

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 2024* 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 2024* includes an additional section. Sections 4 and 5 become “Calculation of weighted risk indices” and “Calculation of the personalized rate,” respectively.

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

Weight of the index (q)

As a general rule, the weight (weighting in the *Notice of Calculation of Personalized Rates*) 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 weights (q) as there are components.

Risk index (r)

This refers to the risk indices (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 weight (q) times the risk index (r) for each of the components.

Appendix 2: Transition period following change in classification

Transition period following change in classification for 2024

In order to determine whether an employer qualifies for a personalized rate in 2024 and to calculate that rate, the CNESST must be informed of the wages paid by the employer for each year in the reference period, that is, from 2019 to 2022, as well as the breakdown of those wages among the units in which its activities were classified for 2024. 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 2019 and 2024.

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

1. Employer whose activities are reclassified in one unit

Where an employer carries on activities that were previously classified in one or more 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 in which the activities have been reclassified.

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

Where an employer carries on activities that were previously classified in a single unit and that are then reclassified in two or more units, the employer will fall into one of the following categories:

2.1 Employer reclassified in 2024 in a single unit and at least one exceptional unit¹

For each year in the reference period, the workers' wages must be broken down according to the percentages set forth in section 47 of the *Regulation respecting financing (Regulation)*² for the exceptional units. The remaining percentage is attributed to the other unit.

¹In cases where the employer's classification unit expressly stipulates, the exceptional units are assigned for office workers, employees who perform tasks both on their employer's premises and elsewhere, salespersons, and truck drivers.

²For exceptional units 34410, 90010, 90020 and 80020, these percentages are 10%, 14%, 3% and 10%, respectively.

2.2 Employer reclassified in 2024 in two or more units other than exceptional units

In this case, the CNESST does not have the information needed to break down the total payrolls among the new classification units assigned to the employer as if its activities had been classified in those same units in 2019, 2020, 2021 and 2022. The CNESST is therefore unable to use that information.

2.3 Employer reclassified for a year prior to 2024

Since the breakdown of wages among the different units is known for the year as of which the new classification was assigned, the same percentages are used to break down the wages for each of the preceding years included in the reference period.

2.4 Employer that is able to provide its real breakdown of wages

Employers who find themselves in one of the situations described in points 2.1 to 2.3 can break down their total payrolls for the years 2019 to 2022 among the new classification units in which they have been assigned, so that their personalized rates can be calculated on the basis of the real breakdown of wages rather than according to the procedures prescribed in the *Regulation*.

Appendix 3: Parameters required to calculate personalized rate

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2020	2021	2022	From 2019 to 2021	
10110	0.2713	2.2702	0.2386	0.2197	0.1776	0.9641	
10120	0.2868	2.9979	0.2695	0.2578	0.2050	1.1602	
10130	0.2473	1.9628	0.2310	0.2472	0.1732	0.9551	
10140	0.1871	1.6784	0.1672	0.1821	0.1524	0.6740	
10150	0.2159	1.6906	0.2050	0.2110	0.1631	0.8871	
11110	0.1728	3.1372	0.1559	0.1182	0.1302	1.0891	
13110	0.1451	1.1465	0.1489	0.1279	0.1256	0.4230	
13120	0.1492	2.3208	0.1678	0.1267	0.0911	0.8749	
13140	0.2965	2.5035	0.2213	0.2044	0.1749	0.7532	
13150	0.1980	3.2879	0.1613	0.1883	0.1717	1.1394	
13160	0.1787	1.6113	0.1612	0.1241	0.0807	0.5997	
14010	0.2697	3.1903	0.2300	0.2449	0.1540	1.1457	
14020	0.4932	3.7577	0.4177	0.4418	0.4576	1.7865	
14030	0.7904	8.0148	0.6986	0.7295	0.5481	3.1497	
15010	0.5508	2.7237	0.4905	0.5166	0.4399	1.3874	
15020	0.3304	2.1866	0.3088	0.3284	0.2416	1.0678	
15030	0.2446	1.7741	0.1983	0.1800	0.1431	0.7553	
15040	0.1959	1.0952	0.1794	0.1989	0.1594	0.5595	
15050	0.3085	2.1535	0.2318	0.2736	0.2271	0.9396	
15060	0.2457	1.7892	0.2162	0.2260	0.1848	0.8712	
15070	0.1997	1.6303	0.2008	0.2081	0.1808	0.8459	
15080	0.1745	0.8677	0.1562	0.1883	0.1465	0.4377	
16010	0.2667	1.5597	0.2305	0.3507	0.2043	0.8285	
16020	0.2159	1.4841	0.2748	0.1731	0.1921	0.6685	
16040	0.2319	1.4945	0.2206	0.2469	0.1854	0.8127	
16050	0.3224	1.9831	0.2404	0.3202	0.2512	0.8965	
16070	0.1145	0.7639	0.0941	0.1141	0.0935	0.3706	
16080	0.1486	1.1186	0.1252	0.1336	0.1133	0.4814	
16090	0.1007	0.6113	0.0704	0.1014	0.0841	0.2558	
17010	0.2359	1.7791	0.1823	0.2275	0.1813	0.8255	
17030	0.1004	1.0896	0.1096	0.1250	0.0947	0.6653	
17040	0.2300	1.5900	0.2225	0.1362	0.1876	0.8121	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2020	2021	2022	From 2019 to 2021	
18010	0.3050	1.9286	0.2916	0.3516	0.2878	0.9637	
18020	0.3849	2.3327	0.3556	0.3701	0.3599	1.1133	
18030	0.6092	4.1460	0.4359	0.6711	0.4519	1.8718	
18040	0.2350	2.0330	0.2457	0.2764	0.2625	0.9256	
18050	0.2333	1.6588	0.1959	0.2279	0.1773	0.7722	
18060	0.2495	1.9371	0.2187	0.2689	0.2011	0.8973	
18070	0.2399	1.6282	0.1490	0.2239	0.1758	0.7874	
19010	0.3240	2.6938	0.2102	0.3123	0.2763	1.0731	
26050	0.1347	1.0187	0.1159	0.1361	0.1190	0.4849	
34010	0.4076	2.8889	0.3731	0.4022	0.3328	1.3010	
34030	0.4966	2.9149	0.4270	0.4263	0.4581	1.3215	
34200	0.1068	1.0591	0.1005	0.1006	0.1031	0.4129	
34210	0.2339	1.7061	0.2096	0.2331	0.2024	0.8048	
34410	0.2429	2.7047	0.2955	0.3268	0.2001	1.2907	
35010	0.2831	1.8290	0.1980	0.2352	0.2243	0.8630	
35020	0.3158	3.3275	0.3155	0.2742	0.2437	1.3327	
35030	0.3985	2.1740	0.3502	0.3994	0.2635	1.2235	
35040	0.2343	1.9057	0.2131	0.2491	0.2655	0.9173	
35050	0.1660	1.1350	0.1404	0.1863	0.1242	0.4806	
36050	0.2746	1.8700	0.2415	0.2556	0.2208	0.7784	
36060	0.3379	2.4004	0.3456	0.3390	0.2755	1.0547	
36070	0.3368	2.1099	0.2385	0.2700	0.2463	0.8815	
36080	0.4196	2.7759	0.4105	0.3839	0.3361	1.2491	
36100	0.3399	2.2752	0.3205	0.2979	0.2469	1.0221	
36110	0.2285	1.7859	0.2027	0.2409	0.1841	0.7368	
36120	0.1629	0.9055	0.1193	0.1665	0.1279	0.4559	
36130	0.1312	1.0662	0.1246	0.1142	0.1246	0.4453	
36140	0.0994	1.1372	0.1091	0.0889	0.0894	0.4940	
36150	0.0425	0.2858	0.0420	0.0385	0.0348	0.1546	
36160	0.0792	0.6889	0.0716	0.0884	0.0679	0.3319	
36170	0.3795	3.3851	0.3338	0.3570	0.1888	1.3471	
36190	0.0819	0.3455	0.0542	0.0646	0.0773	0.1975	
36200	0.2025	1.0672	0.1730	0.1694	0.1425	0.5696	
36300	0.1632	1.1638	0.1540	0.1673	0.1119	0.4690	
36310	0.1366	0.6192	0.1319	0.1391	0.1184	0.3136	
36320	0.1412	0.8687	0.1223	0.1129	0.1055	0.4086	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2020	2021	2022	From 2019 to 2021	
36330	0.4868	2.9482	0.3861	0.5475	0.3550	1.3383	
36350	0.2747	1.3036	0.1950	0.2377	0.2396	0.6169	
54010	0.1580	1.2535	0.1356	0.1557	0.1117	0.6008	
54020	0.0440	0.4792	0.0415	0.0388	0.0409	0.2243	
54030	0.1297	0.9838	0.1059	0.1160	0.0735	0.4718	
54040	0.0764	0.5712	0.0670	0.0652	0.0564	0.3018	
54050	0.2190	1.1910	0.1907	0.2072	0.1759	0.5962	
54060	0.0710	0.6565	0.0599	0.0615	0.0482	0.3250	
54070	0.2409	1.4559	0.2192	0.2340	0.1955	0.7376	
54080	0.1559	1.3993	0.1406	0.1014	0.1259	0.6116	
54090	0.0691	0.4008	0.0670	0.0748	0.0442	0.2111	
54100	0.0642	0.3573	0.0572	0.0575	0.0514	0.1674	
54210	0.2559	1.7174	0.2537	0.2158	0.1702	0.7664	
54220	0.1778	1.5371	0.1721	0.1691	0.1271	0.6194	
54230	0.0771	0.5093	0.0600	0.0593	0.0716	0.2200	
54240	0.1411	1.3170	0.1205	0.1389	0.1169	0.5571	
54250	0.1616	1.2225	0.1657	0.1357	0.1060	0.6512	
54260	0.4081	3.5078	0.3457	0.3904	0.2958	1.4552	
54320	0.0996	0.8604	0.0912	0.0781	0.0783	0.3599	
54330	0.1431	1.5632	0.1511	0.1554	0.1197	0.7624	
54340	0.1535	1.3546	0.1496	0.1387	0.1418	0.6015	
54350	0.2363	2.0099	0.2155	0.2295	0.1796	0.8655	
54360	0.2591	2.8409	0.2273	0.2484	0.2441	1.1248	
54410	0.2940	1.9802	0.2657	0.2949	0.2576	0.9521	
54420	0.2207	1.1908	0.2014	0.2213	0.1967	0.6395	
54430	0.1234	0.8212	0.1143	0.1378	0.0884	0.4620	
54440	0.0597	0.3465	0.0522	0.0622	0.0446	0.1867	
55010	0.1215	0.8785	0.0821	0.0912	0.1037	0.3698	
55020	0.1901	2.1825	0.1845	0.2195	0.1743	0.8232	
55030	0.1616	1.8706	0.1522	0.1845	0.1738	0.6257	
55040	0.2154	1.6846	0.1988	0.2168	0.2021	0.8163	
55050	0.3041	3.6945	0.2810	0.2628	0.2478	1.3481	
55060	0.7257	7.0797	0.5811	0.6833	0.4821	3.3183	
55070	0.2159	2.6332	0.1954	0.1798	0.1783	1.0148	
55080	0.2999	2.1294	0.2539	0.2773	0.2232	0.9200	
55090	0.4862	3.6038	0.3942	0.4989	0.5116	1.6126	
57010	0.0759	0.6178	0.0531	0.0719	0.0677	0.2847	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2020	2021	2022	From 2019	to	2021
57020	0.1121	0.7207	0.1016	0.1075	0.0945			0.3699
57030	0.1537	1.2803	0.1370	0.1110	0.1301			0.6034
57040	0.4012	3.0763	0.3302	0.4598	0.3779			1.6161
58010	0.2606	2.5249	0.2329	0.2506	0.2431			1.0693
58020	0.5592	5.0805	0.5208	0.4585	0.4101			2.1093
58030	0.2620	2.8680	0.2570	0.2936	0.1812			1.3494
58040	0.0223	0.1255	0.0171	0.0185	0.0143			0.0639
58050	0.0526	0.2937	0.0163	0.0635	0.0788			0.1280
58060	0.0972	0.7068	0.1009	0.0771	0.0764			0.3532
58070	0.1634	0.9670	0.1407	0.1484	0.1313			0.4777
58080	0.2622	1.7773	0.1803	0.4991	0.1502			1.6475
58090	0.0344	0.1553	0.0288	0.0360	0.0234			0.0898
59010	0.0684	0.7107	0.0647	0.0701	0.0630			0.3770
59020	0.1667	0.9933	0.1526	0.1467	0.1013			0.5186
59030	0.4850	2.9600	0.3430	0.4269	0.2956			1.4095
59040	0.4346	3.3243	0.3433	0.3598	0.3155			1.5881
59050	0.1754	1.3415	0.1442	0.1437	0.1168			0.6317
59060	0.3818	2.7892	0.2962	0.3495	0.3354			1.0585
59070	0.0465	0.4394	0.0407	0.0433	0.0358			0.1913
59080	0.0832	1.0614	0.0752	0.0786	0.0529			0.4109
59090	0.3215	2.2182	0.2756	0.3144	0.2641			1.1376
59100	0.6583	4.3217	0.5816	0.5149	0.4835			2.3084
59110	0.0701	0.6393	0.0524	0.0688	0.0523			0.3103
59120	0.3594	2.1642	0.2962	0.3444	0.2873			1.0924
59130	0.5858	2.9721	0.4949	0.4940	0.3042			1.5190
59140	0.1265	0.8274	0.1335	0.1066	0.0873			0.4269
59150	0.2372	1.7954	0.1543	0.1846	0.2023			0.8210
60100	0.0835	0.4466	0.0601	0.0812	0.0699			0.2468
60110	0.0270	0.1715	0.0197	0.0223	0.0207			0.0797
61100	0.0807	0.7917	0.0471	0.0533	0.0456			0.3768
61110	0.2684	1.6411	0.2038	0.1927	0.2371			0.7547
65100	0.0107	0.0877	0.0092	0.0064	0.0053			0.0414
65110	0.0067	0.0715	0.0063	0.0054	0.0062			0.0311
65120	0.0112	0.0903	0.0091	0.0064	0.0054			0.0384
65130	0.0244	0.2065	0.0212	0.0212	0.0213			0.0816
65140	0.1527	1.1888	0.1216	0.1350	0.1417			0.5594
65150	0.0067	0.0715	0.0063	0.0054	0.0062			0.0311

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2020	2021	2022	From 2019 to	2021
65160	0.4725	4.7380	0.3540	0.4292	0.4531	2.2482	
67100	0.0258	0.2536	0.0175	0.0189	0.0216	0.0972	
67110	0.3388	2.6306	0.2822	0.3201	0.2738	1.3068	
67120	0.4737	5.5941	0.4534	0.3745	0.5265	2.1551	
68010	0.1201	0.8795	0.1098	0.1088	0.0869	0.4542	
68020	0.1884	1.5553	0.1430	0.1426	0.1588	0.6413	
68030	0.1872	1.4628	0.1498	0.1521	0.1429	0.7452	
68040	0.2119	1.5496	0.1845	0.2095	0.2028	0.7510	
68050	0.1041	1.2908	0.0925	0.0877	0.0746	0.5127	
69960	0.2794	2.6153	0.2443	0.2554	0.2143	0.9797	
77010	0.4270	2.8330	0.2815	0.2660	0.2712	1.0250	
77020	0.2560	2.3410	0.2264	0.2393	0.2273	1.1063	
77040	0.1397	2.0371	0.1708	0.1008	0.0716	1.0366	
80020	0.0173	0.2298	0.0114	0.0207	0.0289	0.0790	
80030	0.2310	2.9956	0.2103	0.2292	0.1835	1.0858	
80040	0.3347	3.9553	0.2691	0.2648	0.2639	1.3495	
80060	0.2184	2.5965	0.2451	0.2095	0.2304	0.9089	
80080	0.6362	6.7338	0.4426	0.4086	0.4049	1.8850	
80100	0.4643	4.9491	0.4361	0.4128	0.3347	1.8211	
80110	0.3581	5.1356	0.3412	0.3529	0.3080	1.7159	
80130	0.4219	5.9881	0.3733	0.3813	0.3513	1.9925	
80140	0.3479	5.1939	0.3970	0.3548	0.3103	1.8157	
80150	0.4900	6.7400	0.4609	0.5095	0.4130	2.3020	
80160	0.2794	2.6153	0.2443	0.2554	0.2143	0.9797	
80170	0.2075	2.0608	0.1932	0.2066	0.1778	0.7393	
80180	0.3567	4.6640	0.3087	0.3017	0.3211	1.5029	
80190	0.2220	1.3998	0.1759	0.2249	0.1769	0.6362	
80200	0.3036	2.4104	0.2833	0.2878	0.2664	1.0223	
80230	0.2682	2.3375	0.2263	0.2385	0.2038	1.0681	
80250	0.4240	6.4260	0.2266	0.2280	0.2396	1.2332	
90010	0.0080	0.0634	0.0062	0.0054	0.0075	0.0237	
90020	0.0173	0.2298	0.0114	0.0207	0.0289	0.0790	



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