



OCCUPATIONAL
HEALTH AND SAFETY

Calculation of Personalized Rate 2020

EMPLOYER'S GUIDE

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Calculation of Personalized Rate – 2020

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, c. A-3.001); and**
- **the *Regulation respecting financing* (CQLR, c. A-3.001, r. 7).**

This guide was designed for use with the document *Calcul détaillé – Taux personnalisé 2020* (available in French only), which employers can obtain on request from the CNESST.

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1. Personalized ratemaking: general remarks

1.1 Who is personalized ratemaking intended for?

Personalized ratemaking is intended for medium-sized and large-sized enterprises whose yearly premiums are generally between \$9,000 and \$400,000. This ratemaking method concerns approximately 27% of insured employers in Quebec.

A large number of employers assessed on a personalized rate basis are members of a prevention mutual group (PMG). In such, their respective personalized rates take into account the cost of injuries that occurred in the enterprises of the employers in the group.

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

1.2 What is personalized ratemaking?

The purpose of personalized ratemaking is to recognize and encourage the efforts made by an employer to prevent employment injuries and to return to work those workers who have sustained employment injuries. 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.

Where an employer’s performance is better than that of the employers carrying on the same activities as it, the employer’s risk in relation to that of the other employers classified in the same unit is considered to be lower. Consequently, its 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 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 employment 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 employment injuries occurring in its enterprise and its total payrolls are compared to 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, with the result that the employer has as many different personalized rates as the number of units in which it is classified.

1.5 Employer belonging to a prevention mutual group

When an employer has been a member of a prevention mutual group (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.

2. Qualification requirements

2.1 Qualification for personalized rate

For the 2020 ratemaking year, an employer qualifies for the personalized rate if, during the short-term reference period (from 2016 to 2018), the aggregate of the calculated expected costs exceeds \$1,270. The CNESST estimates that, in such 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 broken down according to the units in which its activities are classified and on the experience ratios for those units for each year in the short-term reference period.

These ratios, which were published in Schedule 1 of the *Regulation respecting financing* for 2020, are reproduced in Appendix 2 at the end of this document.

2.2 Employer belonging to a prevention mutual group

For an employer belonging to a prevention mutual group (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

Lastly, 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 1, "Transition period following change in classification."

2.4 Employer who has acquired an enterprise

- **Where an employer commences activities following a transaction (acquisition of an enterprise)**

An employer that has commenced activities by acquiring, in whole or in part, an enterprise eligible for a personalized rate prior to the transaction may qualify for a personalized rate.

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

- **Where an employer is already in operation at the time of a transaction (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 were set at 1.)

The employer will receive a new *Notice 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, is 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 are 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.”

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 2015 and 2018 in the employer's enterprise and in those of employers classified in the same unit. That information is used to set its 2020 personalized rate.

3.2 Determination of benefits charged for the reference period

The 2020 personalized rate is calculated taking into account all benefits pertaining to injuries occurring between 2015 and 2018 and charged to the employer for that reference period. That period ends on December 31, 2018.

The imputation date corresponds to the period covered by the benefits, disregarding the date on which the benefit was or will be paid.

The following table shows the date each type of benefit or indemnity is imputed.

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 child reaches age of majority • Date of the worker's death • Period for which the indemnity is paid • Date the service or item is provided
Lump sum compensation for physical injury	Date of the initial decision granting compensation

Lump sum compensations for physical injury enter into the calculation of the cost of injuries, even if the amount in question has not yet been paid or the decision that granted compensation is being contested by one of the parties involved, on condition that the initial decision granting such an indemnity was rendered during the reference period.

Lump sum death benefits payable to spouse enter into the calculation of the cost of injuries, even if the amount in question has not yet been paid or the decision that awarded the benefits is being contested by one of the parties involved, on condition that 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 employment 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, because where an employer promotes the prompt and lasting return to work of its injured workers, the compensation cost of such injuries will be lower and the impact on its premium will be less significant.

3.4 How is compensation cost determined?

A compensation cost is determined for each injury. This involves estimating the amount required to pay all the benefits and indemnities associated with the injury.

An employer's injury compensation costs include only the benefit costs assigned to them.

For the purposes of determining the compensation cost, the CNESST classifies each injury file into one of the following three categories: death, inactive file, active file.

The following formula is used to determine the compensation cost:

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

Compensation cost factor

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

For a given claim 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, a claim 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 a claim, the more likely it is to generate significant future costs.

A number of different factors are used in calculating the compensation cost for 2015, 2016 and 2017 claims, given that the data pertaining to these years covers periods of varying duration: 48 months, 36 months and 24 months, respectively.

For 2018, no future cost is calculated; a factor of 1 is therefore used. This is because 2018 claims, specifically those that will later prove to be costly, had not sufficiently advanced as at December 31, 2018. Therefore, credible factors could not readily be determined to apply to individual claims.

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

3.5 Compensation cost factors that apply to 2015 to 2017 claims

2015 claims – 48 months		
Category of claim	Definition	Compensation cost factor
Death	Death occurred as a result of an employment injury before the end of 2018	1.1386
Inactive file	No IRI payment for 2017 and 2018	1.0924
Active file	IRI payment for at least one quarter in 2017 or 2018	
<ul style="list-style-type: none"> • Number of quarters with IRI: 		
1		1.2542
2		1.4159
3		1.5776
4		1.7394
5		1.9011
6		2.0628
7		2.2246
8		2.3863

2016 claims – 36 months		
Category of claim	Definition	Compensation cost factor
Death	Death occurred as a result of an employment injury before the end of 2018	1.1845
Inactive file	No IRI payment for 2018	1.1054
Active file	IRI payment for 2018	
	<ul style="list-style-type: none"> • No IRI for the 3rd and 4th quarters of 2018 • IRI for the 3rd or 4th quarter of 2018 	<p style="text-align: center;">1.3954</p> <p style="text-align: center;">2.8978</p>

2017 claims – 24 months		
Category of claim	Definition	Compensation cost factor
Death	Death occurred as a result of an employment injury before the end of 2018	1.2728
Inactive file	No IRI payment for the last quarter of 2018	1.1819
Active file	IRI payment for the last quarter of 2018	4.0916

3.6 Examples of compensation cost calculation for the 2020 personalized rate

Example 1: Claim category: Inactive file	
2016 claim	Imputed benefits
Income replacement indemnity (IRI) from June 15 to September 20, 2016	\$3,500
Costs of medical assistance and rehabilitation (MA) from June 14 to July 9, 2016	\$1,000
Death	\$0
Physical injury	\$0

Calculation: $[(\$3,500 + \$1,000 + \$0) \times 1.1054] + \$0 = \$4,974.30$

Example 2: Claim category: Active file	
2017 claim	Imputed benefits
Income replacement indemnity (IRI) from August 9, 2017 to October 15, 2018	\$21,500
Costs of medical assistance and rehabilitation (MA) from August 8, 2017 to June 7, 2018	\$3,850
Death	\$0
Physical injury – Decision dated September 8, 2018	\$1,600

Calculation: $[(\$21,500 + \$3,850 + \$0) \times 4.0916] + \$1,600 = \$105,322.06$

4. Compensation cost after application of 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 claim 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 earnings. It is also three-tiered, which makes it possible to gradually reduce the portion taken into account 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 maximum yearly insurable earnings)
+
50% of the compensation cost (between 50% and 100% of the maximum yearly insurable earnings)
+
25% of the compensation cost (between 100% and 150% of the maximum yearly insurable earnings)
=
Compensation cost after application of the limit per claim

4.3 Example

The maximum yearly insurable earnings (MYIE) were:

\$70,000 for 2015

\$71,500 for 2016

\$72,500 for 2017

\$74,000 for 2018

The following table presents an example of an injury occurring in 2015 for which the compensation cost would be \$125,000.

Application of the limit per claim				
Portion of the compensation cost retained	Portion of the compensation cost not retained (\$63,750)			
\$35,000	50% of \$35,000	25% of \$35,000		
\$0				\$125,000
	50% of the MYIE	100% of the MYIE	150% of the MYIE	
\$35,000	+	\$17,500	+	\$8,750 = \$61,250

Year in which injury occurred: 2015	
Compensation cost \$125,000	Cost after application of the limit per claim \$61,250

5. Calculation of personalized rate

The following example is intended to facilitate comprehension of the document *Calcul détaillé – Taux personnalisé 2020*, 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 the personalized rate – 2020				
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 \$2.51). It does not qualify for retrospective adjustment of its assessment. It is not a member of a prevention mutual group. No enterprise was acquired. <p>For the reference period, the following information is taken into account.</p>				
	2015	2016	2017	2018
Total payroll	\$3,500,000	\$4,500,000	\$5,000,000	\$5,500,000
Compensation cost	\$100,000*	\$7,400	\$5,200	\$4,700
	\$1,500	\$2,000	\$1,200	\$1,600
	\$600	\$1,000		\$900
	\$500	\$400		
	\$102,600	\$10,800	\$6,400	\$7,200
Number of claims	4	4	2	3

* Claim for which the compensation cost after application of the limit is \$60,000.
 $(\$60,000 = (0.5 * \$70,000) + 0.5 * (0.5 * \$70,000) + 0.25 * (\$100,000 - \$70,000))$

		Calcul détaillé du taux personnalisé 2020				
		Taux applicable du 01-01-2020 au 31-12-2020				
		Nom de l'employeur :	ABC			
		N° d'entité légale :	00000000			
		Assujetti au mode rétroactif :	non			
1: Calculation of retained costs	Section 1 : Calcul des coûts retenus					
		2015	2016	2017	2018	Total
Compensation costs	Coûts d'indemnisation	\$102,600	\$10,800	\$6,400	\$7,200	
Compensation costs (after application of limit)	Coûts d'indemnisation (après application de la limite)	\$62,600	\$10,800	\$6,400	\$7,200	
Short-term retained costs	Coûts retenus court terme (a)	---	\$6,975	\$4,825	\$6,200	\$18,000
Long-term retained costs	Coûts retenus long terme (b)	\$56,500	\$3,825	\$1,575	---	\$61,900
2: Calculation of expected costs	Section 2 : Calcul des coûts attendus					
		2015	2016	2017	2018	Total
Total payrolls	Masses salariales 68030 (c)	\$3,5 M	\$4,5 M	\$5,0 M	\$5,5 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)	---	0.1930	0.2172	0.1986	
Long-term	Long terme 68030 (e)	0.6776	0.6776	0.6776	---	
Expected costs	Coûts attendus					
Short-term	Court terme (c x d) ÷ 100 (f)	---	\$8,685	\$10,860	\$10,923	\$30,468
Long-term	Long terme (c x e) ÷ 100 (g)	\$23,716	\$30,492	\$33,880	---	\$88,088
3: Calculation of risk indices	Section 3 : Calcul des indices de risque					
		Court terme	Long terme	Détail du calcul		
Retained costs	Coûts retenus (h)	\$18,000	\$61,900	Voir section 1		
Expected costs	Coûts attendus (i)	\$30,468	\$88,088	Voir section 2		
Adjustment factor (recalculations)	Facteur d'ajustement (recalculs) (j)	1.0100	1.1700			
Experience index	Indice d'expérience (k)	0.5967	0.8222	(h ÷ i) x j		
Parameter of degree of personalization	Paramètre du degré de personnalisation (l)	\$3,810	\$177,800	Note: assujetti si (f) > \$1,270		
Degree of personalization	Degré de personnalisation (m)	88.88%	33.13%	i ÷ (i + l)		
Credible index	Indice crédible (n)	0.6415	0.9411	(m x k) + (1 - (m))		
Maximum index	Indice maximum (o)	3.0000	2.9878	minimum entre (1 + 6 x (m)) et 3		
Risk index	Indice de risque (p)	0.6415	0.9411	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)	\$0.2843	\$1.9122			
Adjustment factor (retrospective method)	Ajustement (mode rétroactif) (u)	1.0000	1.0000	égale 1,0000 si non rétro		
Personalized rate based on risk	Taux personnalisé selon le risque (v)	\$0.1824	\$1.7996	(p) x (t) x (u)		
Total risk	Total au risque (w)		\$1.9820	somme de la ligne (v)		
Fixed rate	Taux fixe (x)		\$0.3151			
Employer's personalized rate	Taux personnalisé de l'employeur (y)		\$2.30	(w) + (x)		

Section 1: Calculation of retained costs

Compensation cost

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

The calculation of the compensation cost per claim 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 claim year are shown in the “Summary of Financial Information Used in Calculating Personalized Rates” in that same document.

Compensation cost (after application of limit)

Compensation cost after application of the limit is calculated for each claim. The aggregate of the claim costs after application of the limit for a year are added together and presented per claim year.

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

(a) Short-term retained cost

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 2020 personalized rate, the reference period includes the years 2016 to 2018.

For each claim, the cost obtained after applying the limit is used, up to a maximum of 5% of the maximum yearly insurable earnings (MYIE) for the year in which the injury occurred.

Year	MYIE	5% of the MYIE
2016	\$71,500	\$3,575
2017	\$72,500	\$3,625
2018	\$74,500	\$3,700

In the example, the reference period includes 9 claims.

Short-term retained cost per claim			
Year	2016	2017	2018
Short-term retained cost	\$3,575	\$3,625	\$3,700
	\$2,000	\$1,200	\$1,600
	\$1,000		\$900
	\$400		
Total	\$6,975	\$4,825	\$6,200

(b) Long-term retained cost

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 2020 personalized rate, the reference period includes the years 2015 to 2017.

For each claim, 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 earnings (MYIE) for the year in which the injury occurred.

Year	MYIE	5% of the MYIE
2015	\$70,000	\$3,500
2016	\$71,500	\$3,575
2017	\$72,500	\$3,625

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

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

Long-term retained cost per claim			
Year	2015	2016	2017
Cost after application of limit	\$60,000	\$7,400	\$5,200
5% of the MYIE	\$3,500	\$3,575	\$3,625
Long-term retained cost	\$56,500	\$3,825	\$1,575

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 classified 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 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 2, "Parameters required to calculate personalized rates."

(f) Short-term expected cost

Short-term expected cost per year			
Unit 68030	2016	2017	2018
	<u>\$4.5M x 0.1930</u>	<u>\$5.0M x 0.2172</u>	<u>\$5.5M x 0.1986</u>
	100	100	100
Total	\$8,685	\$10,860	\$10,923

(g) Long-term expected cost

Long-term expected cost per year			
Unit 68030	2015	2016	2017
	<u>\$3.5M x 0.6776</u>	<u>\$4.5M x 0.6776</u>	<u>\$5.0M x 0.6776</u>
	100	100	100
Total	\$23,716	\$30,492	\$33,880

Section 3: Calculation of risk indices

(k) Experience index

The experience index reflects the relationship between the costs retained to 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.

$$\text{Short-term experience index} = \frac{\$18,000}{\$30,468} \times 1.01 = 0.5967$$

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 1.17. However, for employers qualifying for retrospective adjustment of the contribution, it is 1.18.

$$\text{Long-term experience index} = \frac{\$61,900}{\$88,088} \times 1.17 = 0.8222$$

(m) Degree of personalization

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 (I) = \$3,810 and the short-term expected cost = (i)

Short-term degree of personalization	=	$\frac{\$30,468}{\$30,468 + \$3,810}$	=	88.88%
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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 (I) = \$177,800 and the long-term expected cost = (i)

Long-term degree of personalization	=	$\frac{\$88,088}{\$88,088 + \$177,800}$	=	33.13%
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(n) Credible index

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 appropriate to its size.

Short-term credible index

This is calculated as follows:

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

$$\text{Short-term credible index} = (0.5967 \times 0.8888) + (1 - 0.8888) = 0.6415$$

Long-term credible index

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

$$\text{Long-term credible index} = (0.8222 \times 0.3313) + (1 - 0.3313) = 0.9411$$

(o) Maximum index

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 on how the experience index is taken into account. 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
- $1 + (6 \times \text{Degree of personalization})$

Short-term maximum index

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

- 3
- or
- $1 + (6 \times 0.8888) = 6.3328$

Long-term maximum index

The long-term maximum index would be 2.9878, i.e. the lesser of the following:

- 3
- or
- $1 + (6 \times 0.3313) = 2.9878$

(p) Risk index

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 to the experience of its unit (greater or lesser 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 to 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 0.6415, i.e. the lesser of the following:

- 0.6415
- or
- 3

Long-term risk index

The long-term risk index would be 0.9411, i.e. the lesser of the following:

- 0.9411
- or
- 2.9878

Note: Points (q), (r) and (s) apply in cases where employer experience is used. See Section 5, “Detailed calculation of personalized rate, Supplement – Cases where employer experience is used.”

Section 4: Calculation of the personalized rate

Employer 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.

(t) Unit rate based on risk

The unit rate based on risk makes it possible to finance employment injury costs and certain administrative expenses. The rate based on short-term risk is established using the cost of claims in the unit taken into account up to a maximum of 5% of the maximum yearly insurable earnings. The rate based on long-term risk is established using the cost of claims greater than 5% of the maximum yearly insurable earnings in the unit.

Unit rate 68030 based on short-term risk	= \$0.2843
Unit rate 68030 based on long-term risk	= \$1.9122

For the short-term and long-term unit rates, see Appendix 2, "Parameters required to calculate personalized rate."

(u) Adjustment (retrospective method)

If the employer qualifies for retrospective adjustment of the assessment, its short-term and long-term personalized rates are multiplied by an adjustment factor. For 2020, this factor is set at 0.9565.

The adjustment factor is 1.0000 for all other employers.

(v) Personalized rate based on risk

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 is subject to the retrospective adjustment of the contribution. The personalized rate based on long-term risk is determined in the same manner.

Personalized rate based on short-term risk

$$\begin{array}{ccccccc} \text{Personalized} & & \text{Short-term} & & \text{Unit rate} & & \text{Adjustment} \\ \text{rate based on} & = & \text{risk} & \times & \text{based on} & \times & \text{factor} \\ \text{short-term risk} & & \text{index} & & \text{short-term risk} & & \text{(retrospective} \\ & & & & & & \text{method)} \end{array}$$

Personalized rate based on short-term risk = 0.6415 x \$0.2843 x 1 = \$0.1824

Personalized rate based on long-term risk

$$\begin{array}{ccccccc} \text{Personalized} & & \text{Long-term} & & \text{Unit rate} & & \text{Adjustment} \\ \text{rate based on} & = & \text{risk} & \times & \text{based on} & \times & \text{factor} \\ \text{long-term risk} & & \text{index} & & \text{long-term risk} & & \text{(retrospective} \\ & & & & & & \text{method)} \end{array}$$

Personalized rate based on long-term risk = 0.9411 x \$1.9122 x 1 = \$1.7996
--

(w) Total risk

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

Total risk = \$0.1824 + \$1.7996 = \$1.9820

(x) Fixed rate

This rate applies to all employers, but varies depending on whether the employer qualifies for retrospective adjustment of the assessment and depending on its jurisdiction. 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 2020, the provincial uniform fixed rate is set at \$0.3151.

For employers qualifying for retrospective adjustment of the contribution, the provincial uniform fixed rate is subject to an adjustment and is set at \$0.3447.

(y) Personalized rate

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

$$\begin{array}{ccccccc} \text{Personalized} & & & & \text{Total} & & \text{Uniform} \\ \text{rate} & = & & & \text{risk} & + & \text{fixed rate} \end{array}$$

\$2.30	=	\$1.9820	+	\$0.3151
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Employer under federal jurisdiction

The personalized rate for an employer under federal jurisdiction is the sum of its short-term and long-term personalized rates and the uniform fixed rate. However, certain modifications to the elements presented in Section 4 of the document *Calcul détaillé - Taux personnalisé 2020* are necessary. These involve the unit rates, the adjustment for employers qualifying for the retrospective adjustment of the contribution, and the uniform fixed rate.

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.

(t) Unit rate based on risk

For employers under federal jurisdiction (EFJ), 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).

(u) Adjustment (retrospective method)

If the employer qualifies for retrospective adjustment of the assessment, its short-term and long-term personalized rates are multiplied by an adjustment factor. For 2020, this factor is set at 0.9501.

The adjustment factor is 1.0000 for all other employers.

* For the short-term and long-term unit rates, see Appendix 2, "Parameters required to calculate personalized rate." The rates in the appendix must be multiplied by a correction factor that is set at 0.9812 for 2020.

(v) Personalized rate based on risk

The personalized rate based on short-term risk is determined by multiplying the employer’s short-term risk index by the unit rate based on short-term risk and by an adjustment factor when the employer is subject to the retrospective adjustment of the contribution. The personalized rate based on long-term risk is determined in the same manner.

Personalized rate based on short-term risk

$$\begin{array}{ccccccc} \text{Personalized rate} & & \text{Short-term} & & \text{Unit rate} & & \text{Adjustment factor} \\ \text{based on} & = & \text{risk} & \times & \text{based on} & \times & \text{(retrospective} \\ \text{short-term rate} & & \text{index} & & \text{short-term risk} & & \text{method)} \end{array}$$

Personalized rate based on short-term risk =	\$
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Personalized rate based on long-term risk

$$\begin{array}{ccccccc} \text{Personalized} & & \text{Long-term} & & \text{Unit rate} & & \text{Adjustment factor} \\ \text{rate based on} & = & \text{risk} & \times & \text{based on} & \times & \text{(retrospective} \\ \text{long-term risk} & & \text{index} & & \text{long-term risk} & & \text{method)} \end{array}$$

Personalized rate based on long-term risk =	\$
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(w) Total risk

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

Total risk =	\$
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(x) Fixed rate

This rate applies to all employers, but varies depending on whether the employer qualifies for retrospective adjustment of the assessment and depending on its jurisdiction.

For 2020, the provincial uniform fixed rate is set at \$0.1023.

For employers qualifying for retrospective adjustment of the contribution, the federal uniform fixed rate is subject to an adjustment and is set at \$0.1099.

(y) Personalized rate

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
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Section 5: Detailed calculation of personalized rate

Supplement – Cases where employer experience is used

The detailed calculation of the personalized rate for an employer that has been involved in an transaction such as the acquisition of an enterprise or an amalgamation of enterprises (see Section 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 2020* 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 Personalized Rates*, in which a single employer is mentioned to identify the component.

The version of the document *Calcul détaillé – Taux personnalisé 2020* received by an employer that has weighted risk indices includes an additional section. In this version of the document, Section 4 is entitled “Calculation of the personalized rate” and Section 5 is entitled “Detailed calculation of personalized rate.”

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

(q) Weight of the index

As a general rule, the weight (weighting in the *Notice 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.

(r) Risk index

This refers to the risk indices (p) of the component that were determined in the corresponding Section 3 of the document *Calcul détaillé – Taux personnalisé 2020*.

(s) Weighted risk index

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 1: Transition period following change in classification

Transition period following change in classification for 2020

In order to determine whether an employer qualifies for a personalized rate in 2020 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 2015 to 2018, as well as the breakdown of those wages among the units in which its activities were classified for 2020. 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 2015 and 2020.

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

1. Employer whose activities are reclassified in one unit

When 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 units or in the unit previously assigned for each year in the reference period are considered to be wages earned for carrying out 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 2020 in a single unit and at least one exceptional unit (1)

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* (2) for the exceptional units, with the remaining percentage being attributed to the other unit.

(1) In 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.

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

2.2 Employer reclassified in 2020 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 2015, 2016, 2017 and 2018. The CNESST is therefore unable to use that information.

2.3 Employer reclassified for a year prior to 2020

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 paragraphs 2.1 to 2.3 can break down their total payrolls for the years 2015 to 2018 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 2: 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		
			2016	2017	2018	2015	to	2017
10110	0.4333	4.4460	0.2945	0.2991	0.2451			1.3069
10120	0.6138	5.3411	0.3733	0.4106	0.4447			1.4779
10130	0.5002	3.1724	0.3297	0.3781	0.2873			0.9731
10140	0.2872	2.3830	0.1968	0.1990	0.1916			0.6629
10150	0.3741	2.8688	0.2545	0.2681	0.1971			0.9538
11110	0.3441	6.8708	0.2487	0.1703	0.1580			1.4550
13110	0.1140	1.0068	0.0952	0.1160	0.1107			0.2761
13120	0.2212	3.1492	0.1552	0.1425	0.0880			0.7684
13140	0.3428	3.1602	0.2177	0.2771	0.2063			0.8447
13150	0.4217	7.1774	0.2542	0.3183	0.2257			1.5758
13160	0.4132	4.1917	0.1852	0.1898	0.1214			0.8599
14010	0.4531	5.8766	0.3307	0.3528	0.2482			1.3451
14020	0.6243	7.1707	0.3942	0.4453	0.3546			1.8681
14030	1.0793	14.8956	0.7773	0.8097	0.7965			3.3497
15010	0.8730	4.3510	0.5866	0.7634	0.6745			1.5589
15020	0.5824	3.5025	0.4291	0.4235	0.3889			1.2785
15030	0.3291	2.2427	0.1811	0.2227	0.2621			0.6670
15040	0.2863	1.8814	0.2165	0.2421	0.1929			0.6635
15050	0.5501	3.4273	0.3809	0.3885	0.3318			1.0756
15060	0.3315	2.6295	0.2424	0.2430	0.2132			0.8438
15070	0.2679	1.9470	0.2150	0.2023	0.1915			0.5570
15080	0.2276	0.8373	0.1221	0.1567	0.1528			0.2952
16010	0.3303	1.8288	0.2247	0.2905	0.2014			0.7641
16020	0.4379	3.0665	0.3136	0.3215	0.2574			0.9562
16040	0.3081	2.1068	0.2290	0.2602	0.2162			0.7305
16050	0.5229	3.3779	0.3428	0.4132	0.3134			1.1936
16070	0.1600	1.0330	0.0988	0.1118	0.0923			0.3317
16080	0.2048	1.6613	0.1226	0.1558	0.1278			0.4412
16090	0.1034	0.6815	0.0789	0.0829	0.0740			0.2290
17010	0.3174	1.9534	0.1855	0.2480	0.2088			0.7004

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2016	2017	2018	2015	to	2017
17030	0.1626	1.3866	0.1116	0.0976	0.0894			0.4205
17040	0.3330	3.2979	0.2109	0.2572	0.1962			0.9595
18010	0.5068	2.7385	0.3371	0.3383	0.3458			0.8817
18020	0.5681	3.5006	0.3798	0.4268	0.3753			1.0666
18030	0.8829	7.6620	0.5442	0.5955	0.7586			2.1217
18040	0.4671	3.5104	0.2822	0.2739	0.2593			0.9969
18050	0.3996	3.3453	0.3270	0.3423	0.4051			1.0656
18060	0.4180	2.6145	0.2536	0.3046	0.2856			0.8338
18070	0.2973	1.7755	0.2213	0.2268	0.2253			0.6326
19010	0.3655	4.3694	0.2960	0.2555	0.2449			1.1392
26050	0.1942	1.2791	0.1312	0.1384	0.1328			0.4218
34010	0.5872	4.6977	0.4154	0.4053	0.4059			1.3208
34030	1.1030	6.5019	0.6916	0.7881	0.6039			1.8971
34200	0.1753	1.1193	0.1114	0.1009	0.0894			0.2988
34210	0.3092	2.1858	0.2095	0.2313	0.2108			0.6141
34410	0.4487	4.7080	0.3171	0.3844	0.2524			1.2784
35010	0.5656	3.6865	0.3777	0.2629	0.2533			0.8084
35020	0.3597	4.4938	0.2511	0.2751	0.3145			1.1327
35030	0.5582	3.1922	0.3581	0.3738	0.3419			1.0250
35040	0.4122	2.1954	0.3176	0.2259	0.2825			0.7077
35050	0.1997	1.7852	0.1684	0.1666	0.1409			0.6896
36050	0.3348	2.3104	0.2388	0.2489	0.2392			0.6818
36060	0.4888	2.3993	0.3200	0.3669	0.3902			0.7954
36070	0.5374	3.0747	0.3034	0.3597	0.3504			1.0607
36080	0.6528	5.1352	0.6293	0.4625	0.4578			1.8655
36100	0.5546	3.5299	0.3947	0.4711	0.3868			1.0743
36110	0.4369	2.9970	0.2769	0.3047	0.2563			0.8775
36120	0.3136	1.6413	0.1806	0.1836	0.1581			0.4377
36130	0.2112	0.9354	0.1469	0.1675	0.1198			0.3669
36140	0.1702	1.3285	0.1054	0.0839	0.0702			0.3807
36150	0.0757	0.5921	0.0589	0.0536	0.0464			0.2152
36160	0.1079	0.6761	0.0736	0.0752	0.0666			0.2391
36170	0.7175	5.8804	0.4732	0.5196	0.4785			1.6551
36190	0.1408	0.8116	0.0837	0.0984	0.0976			0.2747
36200	0.3703	1.7946	0.2622	0.2778	0.2489			0.6713

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2016	2017	2018	2015	to	2017
36300	0.2495	1.2182	0.1702	0.1550	0.1220		0.3851	
36310	0.1590	0.8177	0.1106	0.1106	0.0831		0.2726	
36320	0.2121	1.1831	0.1246	0.1212	0.1133		0.3667	
36330	0.7688	4.1152	0.4941	0.5486	0.4653		1.3857	
36350	0.3625	2.7924	0.2444	0.2992	0.2709		0.9191	
54010	0.2544	2.0767	0.1725	0.1903	0.1493		0.6104	
54020	0.0538	0.4762	0.0354	0.0384	0.0486		0.1613	
54030	0.1476	1.3310	0.1120	0.1087	0.1348		0.4220	
54040	0.1041	0.8434	0.0805	0.0774	0.0697		0.3247	
54050	0.3962	1.9617	0.2606	0.3019	0.2600		0.7656	
54060	0.1063	0.9888	0.0780	0.0964	0.0670		0.3469	
54070	0.2810	1.6393	0.1976	0.2130	0.1898		0.5565	
54080	0.1862	2.0841	0.1344	0.1501	0.1507		0.6549	
54090	0.0938	0.9126	0.0639	0.0601	0.0700		0.2282	
54100	0.1372	1.0535	0.1086	0.0878	0.0918		0.3206	
54210	0.4040	4.1181	0.2457	0.3189	0.2935		1.0073	
54220	0.2634	2.1290	0.1821	0.1826	0.1698		0.5837	
54230	0.0916	0.8002	0.0476	0.0806	0.0686		0.2388	
54240	0.2177	2.1398	0.1642	0.1740	0.1231		0.6312	
54250	0.2250	2.4099	0.1747	0.1999	0.1568		0.8689	
54260	0.6500	5.4326	0.4992	0.4539	0.3860		1.6544	
54320	0.1358	1.0505	0.0955	0.1227	0.1039		0.3460	
54330	0.2444	2.6456	0.1534	0.1659	0.1436		0.6925	
54340	0.2546	1.6219	0.1868	0.1692	0.1853		0.5562	
54350	0.3975	3.4843	0.2724	0.2898	0.2619		0.9955	
54360	0.3607	3.7222	0.2597	0.2482	0.2831		0.9923	
54410	0.4543	2.7166	0.3251	0.3485	0.3050		0.9105	
54420	0.3102	1.7973	0.2230	0.2424	0.2213		0.6533	
54430	0.2174	1.2784	0.1410	0.1727	0.1528		0.5021	
54440	0.0870	0.5558	0.0573	0.0679	0.0602		0.1971	
55010	0.2734	1.5835	0.1689	0.1970	0.1674		0.5727	
55020	0.3493	2.1956	0.1897	0.1904	0.1726		0.5514	
55030	0.3170	2.2279	0.1817	0.1766	0.1773		0.5718	
55040	0.4454	2.6614	0.2999	0.3305	0.3227		0.9709	
55050	0.5297	6.6623	0.3530	0.3960	0.3375		1.6229	
55060	1.1014	13.7084	0.6777	0.7970	0.7624		3.8421	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2016	2017	2018	2015	to	2017
55070	0.3221	4.8427	0.2165	0.2481	0.2045		1.2191	
55080	0.3795	2.7534	0.2850	0.2819	0.2753		0.9206	
55090	0.6360	3.2382	0.4240	0.3843	0.3950		1.0622	
57010	0.1399	1.0559	0.0887	0.0993	0.0806		0.3174	
57020	0.1678	1.1714	0.1090	0.1252	0.0964		0.3760	
57030	0.2197	1.9683	0.1647	0.1726	0.1620		0.6757	
57040	0.6009	3.0674	0.5098	0.3842	0.3665		1.0436	
58010	0.3374	3.6375	0.1824	0.2003	0.2099		0.8628	
58020	0.7744	6.7005	0.6181	0.4835	0.4373		1.8734	
58030	0.2734	2.2915	0.2335	0.2108	0.2121		0.8187	
58040	0.0325	0.1983	0.0248	0.0253	0.0206		0.0772	
58050	0.0704	0.4954	0.0368	0.0431	0.0625		0.1524	
58060	0.1396	0.8490	0.0776	0.0985	0.1045		0.2612	
58070	0.2540	1.4880	0.1693	0.1883	0.1617		0.5077	
58080	0.5647	2.4214	0.2336	0.2766	0.2084		0.8136	
58090	0.0680	0.2588	0.0407	0.0392	0.0369		0.0930	
59010	0.1075	1.2058	0.0867	0.0816	0.0608		0.4422	
59020	0.1776	0.9173	0.1430	0.1473	0.1384		0.4008	
59030	0.4319	2.1530	0.3488	0.3614	0.3396		0.9817	
59040	0.6806	4.8629	0.5005	0.5256	0.4568		1.8505	
59050	0.2087	1.7333	0.1534	0.1618	0.1186		0.6187	
59060	0.5440	4.2353	0.3538	0.4237	0.3136		1.1269	
59070	0.0533	0.4400	0.0391	0.0396	0.0374		0.1543	
59080	0.0840	1.2479	0.0594	0.0634	0.0561		0.3463	
59090	0.3807	2.7276	0.2599	0.2989	0.2632		0.9931	
59100	0.7950	3.9799	0.6478	0.6715	0.7476		1.8089	
59110	0.0915	0.8640	0.0554	0.0658	0.0574		0.2878	
59120	0.5969	3.5480	0.4426	0.5403	0.4393		1.2958	
59130	0.8030	4.3519	0.7946	0.9235	0.8733		2.0636	
59140	0.1676	0.9447	0.1247	0.1227	0.0891		0.3866	
59150	0.4904	3.5972	0.3740	0.3733	0.4210		1.3645	
60100	0.0947	0.5271	0.0645	0.0732	0.0700		0.2148	
60110	0.0342	0.2393	0.0255	0.0258	0.0244		0.0790	
61100	0.1222	0.9104	0.0877	0.0733	0.0971		0.2756	
61110	0.3572	2.2490	0.2320	0.2841	0.2634		0.8650	
65100	0.0170	0.1445	0.0121	0.0119	0.0110		0.0477	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2016	2017	2018	2015	to	2017
65110	0.0108	0.1168	0.0076	0.0087	0.0076		0.0329	
65120	0.0188	0.1782	0.0124	0.0143	0.0118		0.0611	
65130	0.0391	0.2798	0.0272	0.0251	0.0275		0.0851	
65140	0.2245	1.8963	0.1609	0.1698	0.1633		0.6146	
65150	0.0108	0.1168	0.0076	0.0087	0.0076		0.0329	
65160	0.3355	4.9057	0.2343	0.2535	0.2217		1.1781	
67100	0.0332	0.3602	0.0236	0.0247	0.0202		0.1045	
67110	0.6721	4.8550	0.4920	0.4789	0.3692		1.6681	
67120	0.6485	5.6335	0.4480	0.5172	0.5061		1.6751	
68010	0.1999	1.3742	0.1371	0.1514	0.1258		0.4916	
68020	0.2959	2.4409	0.1878	0.2314	0.2371		0.8017	
68030	0.2843	1.9122	0.1930	0.2172	0.1986		0.6776	
68040	0.3040	2.9330	0.2555	0.2302	0.2088		0.9520	
68050	0.1814	2.1137	0.1218	0.1240	0.1134		0.5382	
69960	0.3829	4.1194	0.2647	0.2729	0.2382		1.0168	
77010	0.3983	3.4722	0.3255	0.2987	0.3079		1.2491	
77020	0.4560	3.8429	0.3277	0.3438	0.2719		1.2602	
80020	0.0208	0.2069	0.0167	0.0122	0.0385		0.0543	
80030	0.3355	4.9057	0.2343	0.2535	0.2217		1.1781	
80040	0.4764	6.6558	0.3317	0.3105	0.2560		1.4474	
80060	0.3392	3.3733	0.1612	0.2244	0.1797		0.8069	
80080	0.6358	14.4033	0.4065	0.5060	0.4979		2.5084	
80100	0.6229	8.3430	0.3692	0.4298	0.4287		1.6937	
80110	0.5027	8.0355	0.3254	0.3443	0.3255		1.6862	
80130	0.7494	13.6228	0.5419	0.5496	0.4278		2.9181	
80140	0.4598	9.8551	0.3967	0.4769	0.3310		2.3968	
80150	0.6765	10.4574	0.4812	0.4764	0.5242		2.1388	
80160	0.3829	4.1194	0.2647	0.2729	0.2382		1.0168	
80170	0.2631	3.2096	0.1567	0.1799	0.1691		0.7172	
80180	0.3718	3.8331	0.2530	0.2586	0.2754		0.9676	
80190	0.3844	2.1721	0.2479	0.2772	0.2325		0.6868	
80200	0.3915	3.9095	0.2745	0.2898	0.2459		1.0073	
80230	0.4646	4.0147	0.3542	0.3677	0.2879		1.3442	
80250	0.5568	16.1654	0.3842	0.3479	0.2657		2.6134	
90010	0.0114	0.1225	0.0091	0.0056	0.0141		0.0269	
90020	0.0208	0.2069	0.0167	0.0122	0.0385		0.0543	

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