



OCCUPATIONAL  
HEALTH AND SAFETY

# Calculation of personalized rate 2018

EMPLOYER'S GUIDE

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## **Calculation of personalized rate – 2018**



**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 form *Calcul détaillé - Taux personnalisé 2018* (available in French only), which employers can obtain on request from the CNESST.**

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## **1. Personalized ratemaking: general remarks**

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### **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 \$7,500 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 a case, 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 the 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, thus 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**

Where 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**

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### **2.1 Qualification for personalized rate**

For the 2018 ratemaking year, an employer qualifies for the personalized rate if, during the short-term reference period (from 2014 to 2016), the aggregate of the calculated expected costs exceeds \$1,110. The CNESST estimates that, in such a case, the employer's yearly premium is generally higher than \$7,500.

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 2018, are reproduced in Appendix 2 at the end of this document.

### **2.2 Employer belonging to a prevention mutual group**

For an employer that belongs 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.)

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\* 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**

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#### **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 2013 and 2016 in the employer's enterprise and in those of employers classified in the same unit. That information is used to set its 2018 personalized rate.

#### **3.2 Determination of benefits charged for the reference period**

The 2018 personalized rate is calculated taking into account all benefits pertaining to injuries occurring between 2013 and 2016 and charged to the employer for that reference period. That period ends on December 31, 2016.

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 worker receives indemnities
Medical assistance and rehabilitation costs	Date on which service is rendered or item is received
Death <ul style="list-style-type: none"> <li>• Lump-sum benefits paid to a minor</li> <li>• Other lump-sum benefits</li> <li>• Monthly indemnities</li> <li>• Reimbursement of various costs</li> </ul>	Date on which child reaches age of majority Date of worker's death Period during which indemnity is paid Date on which service is rendered or item is received
Lump-sum benefit for bodily injuries	Date of first decision awarding benefit

Lump-sum benefits for bodily injuries 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 first decision granting such an indemnity is rendered during the reference period.

Lump-sum death benefits payable to the 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 his 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 him or her.

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.

**The following formula is used to determine the compensation cost:**

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

## **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 overall to generate significant future costs.

A number of different factors are used in calculating the compensation cost for 2013, 2014 and 2015 claims, given that the data pertaining to these years covers periods of varying duration: 48 months, 36 months and 24 months, respectively.

For 2016, no future cost is calculated; a factor of 1 is therefore used. This is because 2016 claims, specifically those that will later prove to be costly, had not sufficiently advanced as at December 31, 2016. 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 2013 to 2015 claims**

<b>2013 claims – 48 months</b>		
<b>Category of claim</b>	<b>Definition</b>	<b>Compensation cost factor</b>
Death	Death occurred further to an employment injury before the end of 2016	1.1425
Inactive file	No IRI payment for 2015 and 2016	1.0950
Active file	IRI payment for at least one quarter in 2015 or 2016	
• Number of quarters with IRI:		
1		1.2613
2		1.4275
3		1.5938
4		1.7600
5		1.9263
6		2.0925
7		2.2588
8		2.4250

<b>2014 claims – 36 months</b>		
<b>Category of claim</b>	<b>Definition</b>	<b>Compensation cost factor</b>
Death	Death occurred further to an employment injury before the end of 2016	1.2075
Inactive file	No IRI payment for 2016	1.1186
Active file	IRI payment for 2016	
	• No IRI for the 3rd and 4th quarters of 2016	1.4447
	• IRI for the 3rd or 4th quarter of 2016	3.1345

<b>2015 claims – 24 months</b>		
<b>Category of claim</b>	<b>Definition</b>	<b>Compensation cost factor</b>
Death	Death occurred further to an employment injury before the end of 2016	1.2865
Inactive file	No IRI payment for the last quarter of 2016	1.1910
Active file	IRI payment for the last quarter of 2016	4.2470

**3.6 Examples of compensation cost calculation for the 2018 personalized rate**

<b>Example 1</b>	<b>Claim category: inactive file</b>	
<b>2014 claim</b>	<b>Imputed benefits</b>	
Income replacement indemnity (IRI) from June 15 to September 20, 2014	\$3,500	
Costs of medical assistance and rehabilitation (MA) from June 14 to July 9, 2014	\$1,000	
Death	\$0	
Bodily injuries	\$0	

**Calculation:**  $[(\$3,500 + \$1,000 + \$0) \times 1.1186] + \$0 = \$5,033.70$

<b>Example 2</b>		<b>Claim category: active file</b>	
<b>2015 claim</b>		<b>Imputed benefits</b>	
Income replacement indemnity (IRI) from August 9, 2015 to October 15, 2016		\$21,500	
Costs of medical assistance and rehabilitation (MA) from August 8, 2015 to June 7, 2016		\$3,850	
Death		\$0	
Bodily injuries – Decision dated September 8, 2016		\$1,600	

**Calculation:**  $\left[ (\$21,500 + \$3,850 + \$0) \times 4.2470 \right] + \$1,600 = \$109,261.45$



## 4. Compensation cost after application of limit

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### 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.

<b>Compensation cost after application of the limit per claim</b>
Compensation cost (up to a maximum amount equal to 50% of the maximum yearly insurable earnings)
+
1/2 of the compensation cost (between 50% and 100% of the maximum yearly insurable earnings)
+
1/4 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:

- \$67,500 for 2013
- \$69,000 for 2014
- \$70,000 for 2015
- \$71,500 for 2016

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

<b>Application of the limit per claim</b>			
Portion of the compensation cost retained  \$35,000	Portion of the compensation cost not retained (\$63,750)		
	½ of \$35,000	¼ of \$35,000	
\$0	50%	100%	150%
	of the MYIE	of the MYIE	of the MYIE
\$35,000	+	\$17,500	+
		\$8,750	=
			\$61,250

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

## 5. Calculation of personalized rate

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The following example is intended to facilitate comprehension of the form *Calcul détaillé - Taux personnalisé 2018*, 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 – 2018				
Employer's financial data				
<ul style="list-style-type: none"> <li>• The employer is classified in unit 68030.</li> <li>• Its activities fall under provincial jurisdiction.</li> <li>• It does not qualify for retrospective adjustment of its assessment.</li> <li>• It is not a member of a prevention mutual group.</li> <li>• No enterprise was acquired.</li> <li>• For the reference period, the following information is taken into account.</li> </ul>				
	2013	2014	2015	2016
Total payroll	\$3,000,000	\$3,500,000	\$4,000,000	\$4,500,000
Compensation cost	\$100,000*	\$ 7,400	\$ 5,200	\$ 4,700
	\$ 1,500	\$ 2,000	\$ 1,200	\$ 1,600
	\$ 600	\$ 1,000		\$ 900
	<u>\$ 500</u>	<u>\$ 400</u>		
	\$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 \$58,750.00.

<b>Calcul détaillé du taux personnalisé 2018</b>						
Taux applicable du 01-01-2018 au 31-12-2018						
Nom de l'employeur :		ABC				
N° d'entité légale :		00000000				
Assujetti au mode rétrospectif :		non				
<b>1: Calculation of retained costs</b>		<b>Section 1 : Calcul des coûts retenus</b>				
		<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>Total</b>
Compensation costs	Coûts d'indemnisation	\$102,600.00	\$10,800.00	\$6,400.00	\$7,200.00	
Compensation costs (after application of limit)	Coûts d'indemnisation (après application de la limite)	\$61,350.00	\$10,800.00	\$6,400.00	\$7,200.00	
Short-term retained costs	Coûts retenus court terme (a)	---	\$6,850.00	\$4,700.00	\$6,075.00	\$17,625.00
Long-term retained costs	Coûts retenus long terme (b)	\$55,375.00	\$3,950.00	\$1,700.00	---	\$61,025.00
<b>2: Calculation of expected costs</b>		<b>Section 2 : Calcul des coûts attendus</b>				
		<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>Total</b>
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)	---	0.2157	0.2162	0.1877	
Long-term	Long terme 68030 (e)	0.6472	0.6472	0.6472	---	
Expected costs	Coûts attendus					
Short-term	Court terme (c x d) ÷ 100 (f)	---	\$7,549.50	\$8,648.00	\$8,446.50	\$24,644.00
Long-term	Long terme (c x e) ÷ 100 (g)	\$19,416.00	\$22,652.00	\$25,888.00	---	\$67,956.00
<b>3: Calculation of risk indices</b>		<b>Section 3 : Calcul des indices de risque</b>				
		<b>Court terme</b>	<b>Long terme</b>	<b>Détail du calcul</b>		
Retained costs	Coûts retenus (h)	\$17,625.00	\$61,025.00	Voir section 1		
Expected costs	Coûts attendus (i)	\$24,644.00	\$67,956.00	Voir section 2		
Adjustment factor (recalculations)	Facteur d'ajustement (recalculs) (j)	1.0100	1.1500			
Experience index	Indice d'expérience (k)	0.7223	1.0327	(h ÷ i) x j		
Parameter of degree of personalization	Paramètre du degré de personnalisation (l)	\$3,330.00	\$155,400.00	Note: assujetti si (f) > \$ 1,110		
Degree of personalization	Degré de personnalisation (m)	88.10 %	30.42 %	i ÷ (i + l)		
Credible index	Indice crédible (n)	0.7553	1.0099	(m x k) + (1 - (m))		
Maximum index	Indice maximum (o)	3.0000	2.8252	minimum entre (1 + 6 x (m)) et 3		
Risk index	Indice de risque (p)	0.7553	1.0099	minimum entre (n) et (o)		
<b>4: Calculation of personalized rate</b>		<b>Section 4: Calculation of Personalized Rate</b>				
		<b>Court terme</b>	<b>Long terme</b>	<b>Détail du calcul</b>		
68030 (provincial)	68030 (provinciale)					
Unit rate based on risk	Taux de l'unité selon le risque (t)	\$0.2892	\$1.7357			
Adjustment factor (retrospective method)	Ajustement (mode rétrospectif) (u)	1.0000	1.0000	égale 1,0000 si non rétro		
Personalized rate based on risk	Taux personnalisé selon le risque (v)	\$0.2184	\$1.7529	(p) x (t) x (u)		
Total risk	Total au risque (w)		\$1.9713	somme de la ligne (v)		
Fixed rate	Taux fixe (x)		\$0.3755			
<b>Employer's personalized rate</b>	<b>Taux personnalisé de l'employeur (y)</b>		<b>\$ 2.35</b>	(w) + (x)		

## Section 1: Calculation of retained cost

### 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 2018 personalized rate, the reference period includes the years 2014 to 2016.

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.

**Section 1: Calculation of retained costs**

<b>Year</b>	<b>MYIE</b>	<b>5% of the MYIE</b>
2014	\$69,000	\$3,450
2015	\$70,000	\$3,500
2016	\$71,500	\$3,575

In the example, the reference period includes 9 claims.

<b>Short-term retained cost per claim</b>			
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
Short-term retained cost	\$3,450	\$3,500	\$3,575
	\$2,000	\$1,200	\$1,600
	\$1,000		\$ 900
	\$ 400		
<b>Total</b>	\$6,850	\$4,700	\$6,075

**(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 2018 personalized rate, the reference period includes the years 2013 to 2015.

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.

<b>Year</b>	<b>MYIE</b>	<b>5% of the MYIE</b>
2013	\$67,500	\$3,375
2014	\$69,000	\$3,450
2015	\$70,000	\$3,500

**Section 1: Calculation of retained cost**

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.

For each claim, the long-term retained cost is calculated as follows:

$$\begin{array}{rcl} \text{Long-term} & & \text{Cost after} \\ \text{retained} & = & \text{application} \\ \text{cost} & & \text{of limit} \end{array} \quad - \quad \begin{array}{l} \text{5\% of the} \\ \text{MYIE} \end{array}$$

<b>Long-term retained cost per claim</b>			
<b>Year</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
Cost after application of limit	\$58,750.00	\$7,400.00	\$5,200.00
minus			
5% of the MYIE	\$3,375.00	\$3,450.00	\$3,500.00
<b>Long-term retained cost</b>	<b>\$55,375.00</b>	<b>\$3,950.00</b>	<b>\$1,700.00</b>

**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.

**(f) Short-term expected cost**

<b>Short-term expected cost per year</b>			
<b>Unit 68030</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>
	$\frac{\$3.5\text{M} \times 0.2157}{100}$	$\frac{\$4.0\text{M} \times 0.2162}{100}$	$\frac{\$4.5\text{M} \times 0.1877}{100}$
<b>Total</b>	\$7,549.50	\$8,648.00	\$8,446.50

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\* For the experience ratios, see Appendix 2, “Parameters required to calculate personalized rates”.

**Section 2: Calculation of expected costs**

**(g) Long-term expected cost**

<b>Long-term expected cost per year</b>			
<b>Unit 68030</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
	$\frac{\$3.0\text{M} \times 0.6472}{100}$	$\frac{\$3.5\text{M} \times 0.6472}{100}$	$\frac{\$4.0\text{M} \times 0.6472}{100}$
<b>Total</b>	\$15,416.00	\$22,652.00	\$25,888.00

### 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.

$$\begin{array}{l} \text{Short-term} \\ \text{experience} \\ \text{index} \end{array} = \frac{\$17,625.00}{\$24,644.00} \times 1.01 = 0.7223$$

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

$$\begin{array}{l} \text{Long-term} \\ \text{experience} \\ \text{index} \end{array} = \frac{\$61,025.00}{\$67,956.00} \times 1.15 = 1.0327$$

### Section 3: Calculation of risk indices

#### (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 (l) = \$3,330 and the short-term expected cost = (i)

$$\text{Short-term degree of personalization} = \frac{\$24,644.00}{\$24,644.00 + \$3,330.00} = 88.10\%$$

#### 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) = \$155,400 and the long-term expected cost = (i)

$$\text{Long-term degree of personalization} = \frac{\$67,956.00}{\$67,956.00 + \$155,400.00} = 30.42\%$$

### Section 3: Calculation of risk indices

#### (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 in health and safety while providing the protection it needs appropriate to its size.

#### Short-term credible index

This is calculated as follows:

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

$$\text{Short-term credible index} = (0.7223 \times 0.8810) + (1 - 0.8810) = 0.7553$$

#### Long-term credible index

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

$$\text{Long-term credible index} = (1.0327 \times 0.3042) + (1 - 0.3042) = 1.0099$$

### Section 3: Calculation of risk indices

#### (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
- $1 + (6 \times 0.8810) = 6.2860$

#### Long-term maximum index

The long-term maximum index would be 2.8252, i.e. the lesser of the following:

- 3
- or
- $1 + (6 \times 0.3042) = 2.8252$

### Section 3: Calculation of risk indices

#### (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 0.7553, i.e. the lesser of the following:

- 0.7553
- or
- 3

#### Long-term risk index

The long-term risk index would be 1.0099, i.e. the lesser of the following:

- 1.0099
- or
- 2.8252

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.

## Employer under provincial jurisdiction

### Section 4: Calculation of the personalized rate

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	= \$0.2892
Unit rate 68030 based on long-term risk	= \$1.7357

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 2018, this factor is set at 0.9693.

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.

## Employer under provincial jurisdiction

### Section 4: Calculation of the personalized rate jurisdiction

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

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

$$\text{Personalized rate based on short-term risk} = 0.7553 \times \$0.2892 \times 1 = \$0.2184$$

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

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

$$\text{Personalized rate based on long-term risk} = 1.0099 \times \$1.7357 \times 1 = \$1.7529$$

#### (w) Total risk

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

$$\text{Total risk} = \$0.2184 + \$1.7529 = \$1.9713$$

## Employer under provincial jurisdiction

### Section 4: Calculation of the personalized rate

#### (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 2018, the provincial uniform fixed rate is set at \$0.3755.

For employers qualifying for retrospective adjustment of the contribution, the provincial uniform fixed rate is subject to an adjustment and is set at \$0.3873.

#### (y) Personalized rate

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

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

$$\text{Personalized rate} = \$1.9713 + \$0.3755 = \$2.3468 \text{ rounded to } \$2.35$$

## Employer under federal jurisdiction

### Section 4: Calculation of the personalized rate

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 2018* 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 2018, this factor is set at 0.9650.

The adjustment factor is 1.0000 for all other employers.

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• 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 0.9712 for 2018.

## Employer under federal jurisdiction

### Section 4: Calculation of the personalized rate

#### (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

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

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

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

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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## Employer under federal jurisdiction

### Section 4: Calculation of personalized rate

#### (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 2018, the provincial uniform fixed rate is set at \$0.1167.

For employers qualifying for retrospective adjustment of the contribution, the federal uniform fixed rate is subject to an adjustment and is set at \$0.1171.

#### (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	=	rounded to	\$ \$
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## Supplement - Cases where employer experience is used

### Section 5: Detailed calculation of personalized rate

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 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 “Calcul des coûts retenus”, Section 2 “Calcul des coûts attendus” and Section 3 “Calcul des indices de risque”, in the form *Calcul détaillé - Taux personnalisé 2018* 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 form *Calcul détaillé - Taux personnalisé 2018* received by an employer that has weighted risk indices includes an additional section. In this version of the form, Section 4 is entitled “Calculation of Weighted Risk Indexes” and Section 5 is entitled “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.

## Supplement - Cases where employer experience is used

### Section 5 Detailed calculation of personalized rate

#### (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 2018*.

#### (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**

<b>Transition period following change in classification for 2018</b>
<p>In order to determine whether an employer qualifies for a personalized rate in 2018 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 2013 to 2016, as well as the breakdown of those wages among the units in which its activities were classified for 2018. 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 2013 and 2018.</p> <p>Sections 46, 47 and 57 of the Regulation contain the provisions that apply to such situations.</p>
<b>1. Employer whose activities are reclassified in one unit</b>
<p>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.</p>
<b>2. Employer whose activities are reclassified in two or more units</b>
<p>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:</p>

**2.1 Employer reclassified in 2018 in a single unit and at least one exceptional unit<sup>1</sup>**

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<sup>2</sup> 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 2018 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 2013, 2014, 2015 and 2016. The CNESST is therefore unable to use that information.

**2.3 Employer reclassified for a year prior to 2018**

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 2013 to 2016 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		
			2014	2015	2016	2013	to	2015
10110	0.4410	4.7409	0.3183	0.3210	0.2549			1.2637
10120	0.4775	4.6660	0.3585	0.3918	0.3152			1.4831
10130	0.4637	3.3308	0.2745	0.2908	0.3016			0.9254
10140	0.2701	2.3113	0.2261	0.1939	0.1929			0.6872
10150	0.3642	3.0978	0.2946	0.2518	0.2316			1.0386
11110	0.3406	8.5225	0.2264	0.1718	0.2279			1.6170
13110	0.1034	0.8952	0.0598	0.0886	0.0681			0.2124
13120	0.2958	3.5164	0.1702	0.2050	0.1062			0.8470
13130	1.2729	10.4916	2.4329	0.2394	0.0228			7.0769
13140	0.5211	4.0534	0.3466	0.3296	0.2892			1.0366
13150	0.3581	5.9364	0.2943	0.3306	0.2024			1.3969
13160	0.4295	5.7750	0.2512	0.2912	0.0962			1.2943
14010	0.4444	5.0401	0.3679	0.3927	0.2990			1.3577
14020	0.6990	6.8154	0.5530	0.5047	0.3701			1.9802
14030	1.4378	13.9738	1.0643	0.9808	0.7887			3.7951
15010	1.2409	5.1536	0.5910	0.6132	0.5232			1.3417
15020	0.4795	2.9733	0.545	0.3833	0.3436			1.0850
15030	0.3747	2.5996	0.2636	0.2914	0.1925			0.7764
15040	0.2688	1.4397	0.1722	0.1920	0.1664			0.4897
15050	0.4697	3.1648	0.3466	0.3840	0.3174			1.0818
15060	0.2802	2.2098	0.1993	0.2273	0.2187			0.7318
15070	0.2163	1.2682	0.1433	0.1348	0.1280			0.4312
15080	0.2615	1.1261	0.1947	0.1833	0.1264			0.4179
16010	0.2525	1.6320	0.1592	0.1605	0.1643			0.4699
16020	0.4286	2.5607	0.3045	0.3209	0.2477			0.8440
16030	0.2938	1.9944	0.2308	0.2156	0.2127			0.6699
16040	0.3054	1.7571	0.2067	0.2184	0.1865			0.5879
16050	0.6072	3.4973	0.3579	0.4367	0.3196			1.0292
16070	0.1894	1.2349	0.1143	0.1233	0.0931			0.3442

Unit	Unit rate	Unit rate	Short-term			Long-term		
	based on	based on	experience ratios			experience ratios		
	short-term risk	long-term risk	2014	2015	2016	2013	to	2015
16080	0.1898	1.7047	0.1512	0.1121	0.1054			0.4274
16090	0.1326	0.5776	0.0846	0.0779	0.0567			0.1820
17010	0.3110	1.6803	0.2117	0.2671	0.1760			0.6329
17030	0.1362	1.3065	0.1071	0.1063	0.0971			0.4011
17040	0.2633	2.8398	0.2009	0.1870	0.2089			0.8362
18010	0.3885	2.0760	0.2742	0.2891	0.2600			0.7107
18020	0.4962	3.0175	0.3920	0.4016	0.3424			1.0023
18030	1.2518	9.1781	0.6643	0.7346	0.6650			2.5008
18040	0.3698	3.7456	0.3396	0.2992	0.2701			1.1621
18050	0.3373	2.3272	0.2659	0.2529	0.2493			0.8058
18060	0.4777	3.4268	0.3247	0.2968	0.2546			0.9579
18070	0.3053	1.5018	0.2313	0.2222	0.2091			0.5795
19010	0.3970	3.8075	0.2647	0.2757	0.2462			0.9905
26050	0.1491	1.0893	0.1143	0.1117	0.0940			0.3385
34010	0.5041	3.7796	0.4076	0.4139	0.2994			1.0933
34030	0.8919	4.9926	0.6022	0.4681	0.4551			1.3638
34200	0.1349	0.9823	0.1066	0.0994	0.0758			0.2670
34210	0.2861	2.2047	0.2151	0.2059	0.1913			0.6076
34410	0.6304	5.4141	0.2884	0.2428	0.3227			1.0064
35010	0.4276	3.6767	0.3415	0.3585	0.3222			1.1217
35020	0.3923	4.4537	0.3204	0.2915	0.2422			1.2889
35030	0.5679	3.9766	0.4756	0.3999	0.3668			1.2699
35040	0.4093	2.0687	0.2647	0.3150	0.2827			0.7065
35050	0.2735	1.4620	0.1379	0.1843	0.1354			0.4694
36050	0.2956	1.8548	0.2153	0.2144	0.1898			0.5489
36060	0.5383	2.0662	0.3802	0.3591	0.2660			0.7748
36070	0.4357	2.8435	0.3156	0.3187	0.2398			0.9408
36080	0.7984	3.361	0.4340	0.5359	0.5224			1.1381
36090	0.7292	4.5506	0.5089	0.5637	0.504			1.2401
36100	0.6933	3.4125	0.4512	0.4209	0.3300			1.0206
36110	0.4400	2.7993	0.3015	0.2859	0.2150			0.7639
36120	0.3489	2.3028	0.2384	0.1975	0.2145			0.5929
36130	0.2208	1.1653	0.1256	0.1455	0.1215			0.3215
36140	0.1944	1.4621	0.1212	0.1465	0.0993			0.4475
36150	0.0681	0.5309	0.0447	0.0562	0.0496			0.1773

Unit	Unit rate	Unit rate	Short-term			Long-term		
	based on	based on	experience ratios			experience ratios		
	short-term risk	long-term risk	2014	2015	2016	2013	to	2015
36160	0.1169	0.6876	0.1021	0.0842	0.0736			0.2683
36170	0.9301	6.5144	0.7763	0.6440	0.4799			2.1692
36190	0.1543	0.7358	0.0857	0.1045	0.0594			0.2554
36200	0.3627	1.5618	0.2180	0.2016	0.1953			0.4598
36300	0.2463	1.4238	0.2046	0.1969	0.1487			0.4959
36310	0.1921	0.6940	0.1472	0.1095	0.0800			0.2455
36320	0.3206	1.0991	0.1389	0.1319	0.0845			0.3396
36330	1.0570	4.1233	0.7427	0.6807	0.4710			1.3820
36350	0.3431	1.8211	0.2732	0.2879	0.2102			0.7189
54010	0.1962	1.6995	0.1682	0.1380	0.1445			0.5576
54020	0.0551	0.4784	0.0340	0.0414	0.0320			0.1381
54030	0.1584	1.2477	0.1286	0.1150	0.1135			0.4400
54040	0.0993	0.7309	0.0778	0.0822	0.0724			0.2779
54050	0.4441	2.2400	0.3470	0.3541	0.3029			0.9493
54060	0.0900	0.7990	0.0622	0.0706	0.0627			0.2547
54070	0.2386	1.4823	0.1768	0.1862	0.1738			0.5285
54080	0.1817	1.9243	0.1456	0.1496	0.1262			0.6050
54090	0.0979	0.8770	0.0820	0.0796	0.0665			0.2778
54100	0.0934	0.8370	0.0760	0.0712	0.0840			0.2819
54210	0.2937	2.9308	0.3005	0.3178	0.2460			0.9855
54220	0.2760	1.9085	0.1751	0.1791	0.1571			0.5097
54230	0.0781	0.8400	0.0576	0.0620	0.0388			0.1901
54240	0.2378	2.2081	0.1695	0.1549	0.1708			0.5716
54250	0.1924	1.6021	0.1691	0.2460	0.1617			0.7281
54260	0.5647	5.3578	0.4182	0.4309	0.4495			1.5387
54320	0.1204	1.0363	0.0982	0.0923	0.0915			0.3331
54330	0.1781	2.6164	0.1547	0.1690	0.1584			0.7758
54340	0.1901	1.3771	0.1517	0.1632	0.1515			0.5333
54350	0.3964	3.2967	0.2893	0.3040	0.2479			0.9395
54360	0.2987	3.2597	0.1993	0.2116	0.1874			0.9009
54410	0.3585	2.1563	0.2431	0.2813	0.2552			0.7302
54420	0.2944	1.5759	0.2150	0.2105	0.1950			0.5897
54430	0.2006	1.1909	0.1520	0.1508	0.1305			0.4507
54440	0.0740	0.4916	0.0437	0.0513	0.0486			0.1601
55010	0.2971	1.8874	0.2124	0.2172	0.1540			0.6788
55020	0.2025	2.2620	0.2008	0.2044	0.2129			0.7242
55030	0.3416	3.0965	0.2462	0.1962	0.1948			0.7592

Unit	Unit rate	Unit rate	Short-term			Long-term		
	based on	based on	experience ratios			experience ratios		
	short-term risk	long-term risk	2014	2015	2016	2013	to	2015
55040	0.2940	1.9177	0.2218	0.2361	0.2071			0.6856
55050	0.5123	6.5193	0.3983	0.3905	0.3365			1.6227
55060	1.0884	13.3048	0.9406	0.8807	0.6019			4.6020
55070	0.3898	4.6449	0.2721	0.2617	0.2102			1.1989
55080	0.3645	2.2708	0.2434	0.2947	0.2509			0.8175
55090	0.6243	3.3956	0.4434	0.4542	0.3883			1.1607
57010	0.1179	1.1495	0.0875	0.0863	0.0773			0.3145
57020	0.1345	1.0838	0.1107	0.1074	0.1020			0.3688
57030	0.2432	1.2481	0.1612	0.1825	0.1686			0.5129
57040	0.5418	2.9660	0.3529	0.3908	0.4391			1.1431
58010	0.4307	4.1093	0.3206	0.3074	0.2325			1.0354
58020	0.9250	8.0763	0.7162	0.6537	0.6299			2.4449
58030	0.2202	1.5251	0.1777	0.1665	0.1999			0.5589
58040	0.0335	0.1560	0.0243	0.0240	0.0227			0.0619
58050	0.0441	0.5025	0.0311	0.0446	0.0401			0.2159
58060	0.1435	0.8201	0.1122	0.0978	0.0707			0.2811
58070	0.2278	1.2652	0.1723	0.1714	0.1353			0.4615
58080	0.3457	2.6686	0.3037	0.2163	0.1660			1.1286
58090	0.0696	0.3125	0.0488	0.0463	0.0392			0.1089
59010	0.0978	1.1669	0.0657	0.0763	0.0729			0.3957
59020	0.1425	0.6220	0.0995	0.1081	0.1013			0.2486
59030	0.3694	1.6251	0.2738	0.2768	0.2750			0.6744
59040	0.5703	4.0124	0.4313	0.4310	0.4335			1.5509
59050	0.2114	1.5602	0.1360	0.1766	0.1460			0.5293
59060	0.5919	3.4020	0.4260	0.3922	0.2996			0.9591
59070	0.0495	0.4439	0.0325	0.0380	0.0354			0.1464
59080	0.0708	1.0181	0.0546	0.0608	0.0458			0.2973
59090	0.3319	2.3709	0.2541	0.2568	0.2388			0.8854
59100	0.6371	2.8498	0.4437	0.4880	0.4920			1.2276
59110	0.0669	0.7217	0.0564	0.0611	0.0487			0.2532
59120	0.6405	2.5640	0.3726	0.4083	0.3715			0.8392
59130	0.5722	3.5909	0.4897	0.3847	0.5032			1.2693
59140	0.1555	0.6976	0.1038	0.1211	0.1018			0.2609
59150	0.3803	3.4596	0.2906	0.3202	0.3393			1.2223
60100	0.0819	0.4240	0.0624	0.0621	0.0580			0.1839
60110	0.0294	0.1715	0.0243	0.0213	0.0208			0.0661
61100	0.1175	1.1143	0.0697	0.0931	0.0739			0.3544

Unit	Unit rate	Unit rate	Short-term			Long-term	
	based on	based on	experience ratios			experience ratios	
	short-term risk	long-term risk	2014	2015	2016	2013	to 2015
61110	0.3695	2.0190	0.2646	0.2761	0.2231		0.7567
65100	0.0168	0.1267	0.0125	0.0132	0.0107		0.0463
65110	0.0117	0.1137	0.0081	0.0077	0.0067		0.0322
65120	0.0177	0.1438	0.0134	0.0115	0.0119		0.0500
65130	0.0328	0.2909	0.0251	0.0251	0.0238		0.0874
65140	0.2303	1.7536	0.1759	0.1725	0.1581		0.6252
65150	0.0117	0.1137	0.0081	0.0077	0.0067		0.0322
65160	0.3322	4.3500	0.2360	0.2365	0.1992		1.0360
67100	0.0280	0.2955	0.0183	0.0245	0.0212		0.0877
67110	0.7258	5.4717	0.5780	0.5768	0.5160		1.8190
67120	0.7722	5.2549	0.5575	0.4861	0.4105		1.6333
68010	0.1808	1.2827	0.1306	0.1409	0.1144		0.4506
68020	0.3413	2.8133	0.2503	0.2612	0.1800		0.8970
68030	0.2892	1.7357	0.2157	0.2162	0.1877		0.6472
68040	0.3144	2.7161	0.2495	0.2365	0.2319		0.9440
68050	0.1570	1.9867	0.1207	0.1193	0.1069		0.5450
69960	0.3624	4.4924	0.2509	0.2811	0.2414		1.0689
77010	0.3459	3.3286	0.2537	0.3192	0.3236		1.1631
77020	0.4029	3.5403	0.2973	0.3110	0.2763		1.1883
80020	0.0317	0.2042	0.0188	0.0173	0.0307		0.0537
80030	0.3322	4.3500	0.2360	0.2365	0.1992		1.0360
80040	0.4965	7.1558	0.3789	0.3557	0.3053		1.7030
80060	0.4152	3.9543	0.2811	0.2938	0.1827		0.9640
80080	0.8327	15.0218	0.5498	0.4420	0.3183		2.3398
80100	0.5020	6.8973	0.3853	0.3501	0.2651		1.4716
80110	0.4891	8.5488	0.3691	0.3445	0.2883		1.8011
80130	0.7089	12.9641	0.5223	0.5153	0.4760		2.6176
80140	0.6021	8.8324	0.3226	0.3172	0.2814		1.6377
80150	0.8335	13.2640	0.5703	0.4813	0.5030		2.6396
80160	0.3624	4.4924	0.2509	0.2811	0.2414		1.0689
80170	0.2521	3.2454	0.1725	0.2020	0.1319		0.7424
80180	0.4754	4.5691	0.3191	0.2939	0.2427		1.0824
80190	0.4437	2.3428	0.2751	0.2726	0.2184		0.7252
80200	0.5241	4.5804	0.3179	0.3163	0.2489		1.0117
80230	0.5498	4.1242	0.3251	0.3243	0.3155		1.1782
80250	0.7291	14.6054	0.5606	0.4564	0.3175		2.8449
90010	0.0097	0.1251	0.0074	0.0090	0.0133		0.0394

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2014	2015	2016	2013	to	2015
90020	0.0317	0.2042	0.0188	0.0173	0.0307	0.0537		



**TO CONTACT US**

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