



OCCUPATIONAL HEALTH AND SAFETY

**CALCULATION OF
PERSONALIZED
RATE 2021**

EMPLOYER'S GUIDE

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EMPLOYER'S GUIDE

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 2021 (available in French only),
which employers can obtain on request from the CNESST.**

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Chapter 1: Personalized ratemaking: general remarks

1.1 Who is personalized ratemaking intended for?

Personalized ratemaking is intended for medium-sized and large-sized enterprises whose yearly occupational health and safety insurance premiums are generally between \$9,000 and \$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 that 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 Chapter 2, “Qualification requirements.”

1.2 What is personalized ratemaking?

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

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

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

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

1.3 How is the personalized rate determined?

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

In calculating the personalized rate, the employer's 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.

Chapter 2: Qualification requirements

2.1 Qualification for personalized rate

For the 2021 ratemaking year, an employer qualifies for the personalized rate if, during the short-term reference period (from 2017 to 2019), the aggregate of the calculated expected costs exceeds \$1,400. The CNESST estimates that, in such cases, the employer's yearly premium is generally higher than \$9,000.

The calculation of the short-term expected costs is based on the insurable wages paid by the employer and 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 2021, are reproduced in Appendix 3 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

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

2.4 Employer who has acquired an enterprise

- **Where an employer commences activities following 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 Calculation of Personalized Rates* setting forth the information used to calculate the weighted average.

2.5 Employer resulting from an amalgamation

An employer resulting from an amalgamation of two or more enterprises, one of which qualifies for the personalized rate, 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.”

Chapter 3: Compensation cost

3.1 Injuries used

To determine an employer's risk in relation to that of employers classified in the same unit, the CNESST takes into account the cost of all injuries that occurred between 2016 and 2019 in the employer's enterprise and in those of employers classified in the same unit. That information is used to set its 2021 personalized rate.

3.2 Determination of benefits charged for the reference period

The 2021 personalized rate is calculated taking into account all benefits pertaining to injuries that occurred between 2016 and 2019 that were charged to the employer's file for that reference period. That period ends on December 31, 2019.

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
<p>Death</p> <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 are included in the calculation of the cost of injuries, even if the amount in question has not yet been paid or the decision 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 the spouse are included in the calculation of the cost of injuries, even if the amount in question has not yet been paid or the decision 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. The more the employer promotes the prompt and lasting return to work of its injured workers, the lower the compensation cost of such injuries will be, and the less significant their impact on its premium.

3.4 How is compensation cost determined?

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

Injury compensation costs include only the benefit costs assigned to the employer's file.

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:

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

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 2016, 2017 and 2018 claims, given that the data pertaining to these years covers periods of varying duration: 48 months, 36 months and 24 months, respectively.

For 2019, no future cost is calculated. Instead, a factor of 1 is used. Injuries that occurred in 2019, specifically those that will later prove to be costly, had not sufficiently advanced as at December 31, 2019. 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 2016 to 2018 claims

2016 claims – 48 months		
Category of claim	Definition	Compensation cost factor
Death	Death occurred as a result of an employment injury before the end of 2019	1.1302
Inactive file	No IRI payment for 2018 and 2019	1.0868
Active file	IRI payment for at least one quarter in 2018 or 2019	
<ul style="list-style-type: none"> • Number of quarters with IRI: 		
1		1.2387
2		1.3906
3		1.5425
4		1.6944
5		1.8463
6		1.9982
7		2.1501
8		2.3020

2017 claims – 36 months		
Category of claim	Definition	Compensation cost factor
Death	Death occurred as a result of an employment injury before the end of 2019	1.1862
Inactive file	No IRI payment for 2019	1.1064
Active file	IRI payment for 2019	
	<ul style="list-style-type: none"> • No IRI for the 3rd and 4th quarters of 2019 • IRI for the 3rd or 4th quarter of 2019 	<p style="text-align: center;">1.3991</p> <p style="text-align: center;">2.9155</p>

2018 claims – 24 months		
Category of claim	Definition	Compensation cost factor
Death	Death occurred as a result of an employment injury before the end of 2019	1.2539
Inactive file	No IRI payment for the last quarter of 2019	1.1693
Active file	IRI payment for the last quarter of 2019	3.8778

3.6 Examples of compensation cost calculation for the 2021 personalized rate

Example 1: Claim category: Inactive file	
2017 claim	Imputed benefits
Income replacement indemnity (IRI) from June 15 to September 20, 2017	\$3,500
Costs of medical assistance and rehabilitation (MA) from June 14 to July 9, 2017	\$1,000
Death	\$0
Physical injury	\$0

Calculation: $[(\$3,500 + \$1,000 + \$0) \times 1.1064] + \$0 = \$4,978.80$

Example 2: Claim category: Active file	
2018 claim	Imputed benefits
Income replacement indemnity (IRI) from August 9, 2018 to October 15, 2019	\$21,500
Costs of medical assistance and rehabilitation (MA) from August 8, 2018 to June 7, 2019	\$3,850
Death	\$0
Physical injury – Decision dated September 8, 2019	\$1,600

Calculation: $[(\$21,500 + \$3,850 + \$0) \times 3.8778] + \$1,600 = \$99,902.23$

Chapter 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:

\$71,500 for 2016

\$72,500 for 2017

\$74,000 for 2018

\$76,500 for 2019

The following table presents an example of an injury occurring in 2018 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 (\$60,250)			
\$37,000	50% of \$37,000	25% of \$37,000		
\$0				\$125,000
	50% of the MYIE	100% of the MYIE	150% of the MYIE	
\$37,000	+	\$18,500	+	\$9,250 = \$64,750

Year in which injury occurred: 2018	
Compensation cost \$125,000	Cost after application of the limit per claim \$64,750

Chapter 5: Calculation of personalized rate

The following example is intended to facilitate comprehension of the document *Calcul détaillé – Taux personnalisé 2021*, 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 – 2021				
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 \$2.42). It does not qualify for retrospective adjustment of its assessment. It is not a member of a prevention mutual group. <p>For the reference period, the following information is taken into account.</p>				
	2016	2017	2018	2019
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 \$60,750.
 $(\$60,750 = (0.5 * \$71,500) + 0.5 * (0.5 * \$71,500) + 0.25 * (\$100,000 - \$71,500))$

Calcul détaillé du taux personnalisé 2021						
Taux applicable du 01-01-2021 au 31-12-2021						
Nom de l'employeur :		ABC				
N° d'entité légale :		00000000				
Assujetti au mode rétrospectif :		non				
1: Calculation of retained costs		Section 1 : Calcul des coûts retenus				
		2016	2017	2018	2019	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)	\$63,350	\$10,800	\$6,400	\$7,200	
Short-term retained costs	Coûts retenus court terme (a)	---	\$7,025	\$4,900	\$6,325	\$18,250
Long-term retained costs	Coûts retenus long terme (b)	\$57,175	\$3,775	\$1,500	---	\$62,450
2: Calculation of expected costs		Section 2 : Calcul des coûts attendus				
		2016	2017	2018	2019	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)	---	0.2145	0.2287	0.2109	
Long-term	Long terme 68030 (e)	0.7201	0.7201	0.7201	---	
Expected costs	Coûts attendus					
Short-term	Court terme (c x d) ÷ 100 (f)	---	\$9,653	\$11,435	\$11,600	\$32,688
Long-term	Long terme (c x e) ÷ 100 (g)	\$25,204	\$32,405	\$36,005	---	\$93,614
3: Calculation of risk indices		Section 3 : Calcul des indices de risque				
		Court terme	Long terme	Détail du calcul		
Retained costs	Coûts retenus (h)	\$18,250	\$62,450	Voir section 1		
Expected costs	Coûts attendus (i)	\$32,688	\$93,614	Voir section 2		
Adjustment factor (recalculations)	Facteur d'ajustement (recalculs) (j)	1.0100	1.1700			
Experience index	Indice d'expérience (k)	0.5639	0.7805	(h ÷ i) x j		
Parameter of degree of personalization	Paramètre du degré de personnalisation (l)	\$4,200	\$196,000	Note: assujetti si (f) > \$1,400		
Degree of personalization	Degré de personnalisation (m)	88.61%	32.32%	i ÷ (i + l)		
Credible index	Indice crédible (n)	0.6136	0.9291	(m x k) + (1 - (m))		
Maximum index	Indice maximum (o)	3.0000	2.9392	minimum entre (1 + 6 x (m)) et 3		
Risk index	Indice de risque (p)	0.6136	0.9291	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)	\$0.2698	\$1.8459			
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)	\$0.1655	\$1.7150	(p) x (t) x (u)		
Total risk	Total au risque (w)		\$1.8805	somme de la ligne (v)		
Fixed rate	Taux fixe (x)		\$0.3051			
Employer's personalized rate	Taux personnalisé de l'employeur (y)		\$2.19	(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*.

Short-term retained cost (a)

The reference period used to calculate the short-term personalized rate includes **the three years prior to the year preceding the ratemaking year**. For the purpose of calculating the 2021 personalized rate, the reference period includes the years 2017 to 2019.

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
2017	\$72,500	\$3,625
2018	\$74,000	\$3,700
2019	\$76,500	\$3,825

In the example, the reference period includes 9 claims.

Short-term retained cost per claim			
Year	2017	2018	2019
Short-term retained cost	\$3,625	\$3,700	\$3,825
	\$2,000	\$1,200	\$1,600
	\$1,000		\$900
	\$400		
Total	\$7,025	\$4,900	\$6,325

Long-term retained cost (b)

The reference period used to calculate the long-term personalized rate includes **the three years prior to the two years preceding the ratemaking year**. For the purpose of calculating the 2021 personalized rate, the reference period includes the years 2016 to 2018.

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
2016	\$71,500	\$3,575
2017	\$72,500	\$3,625
2018	\$74,000	\$3,700

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	2016	2017	2018
Cost after application of limit	\$60,750	\$7,400	\$5,200
-			
5% of the MYIE	\$3,575	\$3,625	\$3,700
Long-term retained cost	\$57,175	\$3,775	\$1,500

Section 2: Calculation of expected costs

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

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

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

For a unit

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

For two or more units

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

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

Short-term expected cost (f)

Short-term expected cost per year			
Unit 68030	2017	2018	2019
	<u>\$4.5M x 0.2145</u>	<u>\$5.0M x 0.2287</u>	<u>\$5.5M x 0.2109</u>
	100	100	100
Total	\$9,653	\$11,435	\$11,600

Long-term expected cost (g)

Long-term expected cost per year			
Unit 68030	2016	2017	2018
	<u>\$3.5M x 0.7201</u>	<u>\$4.5M x 0.7201</u>	<u>\$5.0M x 0.7201</u>
	100	100	100
Total	\$25,204	\$32,405	\$36,005

Section 3: Calculation of risk indices

Experience index (k)

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.

$$\text{Short-term experience index} = \frac{\$18,250}{\$32,688} \times 1.01 = 0.5639$$

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.

$$\text{Long-term experience index} = \frac{\$62,450}{\$93,614} \times 1.17 = 0.7805$$

Degree of personalization (m)

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

Short-term degree of personalization

This is obtained by doing the following calculation:

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

where the parameter of the short-term degree of personalization (l) = \$4,200 and the short-term expected cost = (i)

Short-term degree of personalization	=	$\frac{\$32,688}{\$32,688 + \$4,200}$	=	88.61%
--------------------------------------	---	---------------------------------------	---	--------

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) = \$196,000 and the long-term expected cost = (i)

Long-term degree of personalization	=	$\frac{\$93,614}{\$93,614 + \$196,000}$	=	32.32%
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Credible index (n)

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

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

Short-term credible index

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

$$\text{Short-term credible index} = (0.5639 \times 0.8861) + (1 - 0.8861) = 0.6136$$

Long-term credible index

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

$$\text{Long-term credible index} = (0.7805 \times 0.3232) + (1 - 0.3232) = 0.9291$$

Maximum index (o)

No limit is set for an employer's experience index. However, a very high result on this index may result in a higher credible level than is desirable, despite the limitation imposed by the degree of personalization 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
- $1 + (6 \times 0.8861) = 6.3166$

Long-term maximum index

The long-term maximum index would be 2.9392, i.e. the lesser of the following:

- 3
- or
- $1 + (6 \times 0.3232) = 2.9392$

Risk index (p)

The risk index corresponds to the value of the credible index, subject to the maximum index limit. An employer's risk index indicates the degree of risk of the employer's experience compared with the experience of all employers in the same unit (greater or 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 0.6136, i.e. the lesser of the following:

- 0.6136
- or
- 3

Long-term risk index

The long-term risk index would be 0.9291, i.e. the lesser of the following:

- 0.9291
- or
- 2.9392

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

Section 4: Calculation of the personalized rate

Employer under provincial jurisdiction

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

Unit rate based on risk (t)

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

Unit rate 68030 based on short-term risk	= \$0.2698
Unit rate 68030 based on long-term risk	= \$1.8459

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

Adjustment for the retrospective method (u)

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 2021, this factor is set at 0.9882.

The adjustment factor is 1.0000 for all other employers.

Personalized rate based on risk (v)

The personalized rate based on short-term risk is obtained by multiplying the short-term risk index by the unit rate based on short-term risk and by an adjustment factor when the employer 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

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

$$\text{Personalized rate based on short-term risk} = 0.6136 \times \$0.2698 \times 1 = \$0.1655$$

Personalized rate based on long-term risk

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

$$\text{Personalized rate based on long-term risk} = 0.9291 \times \$1.8459 \times 1 = \$1.7150$$

Total risk (w)

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

$$\text{Total risk} = \$0.1655 + \$1.7150 = \$1.8805$$

Fixed rate (x)

This rate applies to all employers, but varies depending on what jurisdiction they are under and whether they are subject to the adjustment for the retrospective method. 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 2021, the provincial uniform fixed rate is set at \$0.3051.

For employers qualifying for retrospective adjustment of the contribution, the provincial uniform fixed rate is subject to an adjustment and is set at \$0.3413.

Personalized rate (y)

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

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

\$2.19	=	\$1.8805	+	\$0.3051
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Employer under federal jurisdiction

The personalized rate for an employer whose activities are under federal jurisdiction is the sum of its short-term and long-term personalized rates and the uniform fixed rate. However, modifications must be made to some of the elements presented in Section 4 of the document *Calcul détaillé – Taux personnalisé 2021*. These modifications involve the unit rate based on risk (t), the adjustment for the retrospective method (u), and the fixed rate (x).

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

Unit rate based on risk (t)

For employers under federal jurisdiction (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).

Adjustment for the retrospective method (u)

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 2021, this factor is set at 0.9792.

The adjustment factor is 1.0000 for all other employers.

* For the short-term and long-term unit rates, see Appendix 3, "Parameters required to calculate personalized rate." The rates in the appendix must be multiplied by a correction factor that is set at 0.9811 for 2021.

Fixed rate (x)

This rate applies to all employers, but varies depending on what jurisdiction they are under and whether they are subject to the adjustment for the retrospective method.

For 2021, the provincial uniform fixed rate is set at \$0.1033.

For employers qualifying for retrospective adjustment of the contribution, the federal uniform fixed rate is subject to an adjustment and is set at \$0.1126.

Appendix 1: 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 Chapter 2, “Qualification requirements,” points 2.4 and 2.5) will be different from the calculation in the standard case presented in our example if the successor’s risk indices are the result of a weighted average of the risk indices.

Section 1 “Calculation of retained costs,” Section 2 “Calculation of expected costs” and Section 3 “Calculation of risk indices,” in the document *Calcul détaillé – Taux personnalisé 2021* are the same for each of the components. The list of employers participating in a component refers to all the employers whose information is combined to obtain the risk indices for that component, based on the dates on which the transactions occurred. The same components are presented in the *Notice of Calculation of Personalized Rates*, in which a single employer is mentioned to identify the component.

When there are weighted risk indices, the document *Calcul détaillé – Taux personnalisé 2021* includes an additional section. Sections 4 and 5 become “Calculation of weighted risk indices” and “Calculation of the personalized rate,” respectively.

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

Weight of the index (q)

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

Risk index (r)

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

Weighted risk index (s)

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

Appendix 2: Transition period following change in classification

Transition period following change in classification for 2021

In order to determine whether an employer qualifies for a personalized rate in 2021 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 2016 to 2019, as well as the breakdown of those wages among the units in which its activities were classified for 2021. 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 2016 and 2021.

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 unit(s) 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 2021 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. The remaining percentage is 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 2021 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 2016, 2017, 2018 and 2019. The CNESST is therefore unable to use that information.

2.3 Employer reclassified for a year prior to 2021

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 2016 to 2019 among the new classification units in which they have been assigned, so that their personalized rates can be calculated on the basis of the real breakdown of wages rather than according to the procedures prescribed in the *Regulation*.

Appendix 3: Parameters required to calculate personalized rate

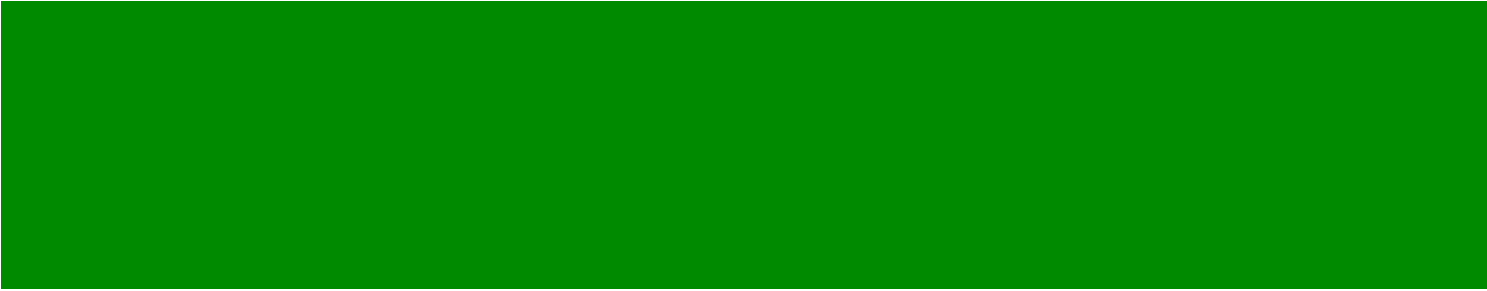
Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2017	2018	2019	2016	to	2018
10110	0.3839	4.0905	0.2965	0.2913	0.2442			1.2834
10120	0.5163	4.4247	0.3849	0.5038	0.3565			1.6230
10130	0.4442	2.6512	0.3593	0.3128	0.2903			0.8800
10140	0.2777	2.3900	0.2118	0.2288	0.1509			0.8068
10150	0.3348	2.7042	0.2826	0.2410	0.2285			1.0504
11110	0.2321	5.5928	0.1654	0.1615	0.1248			1.4617
13110	0.1724	0.9429	0.1146	0.1447	0.1343			0.2822
13120	0.2747	3.4702	0.2032	0.2016	0.1252			0.8982
13140	0.3038	3.5911	0.3459	0.3160	0.2678			1.2516
13150	0.3664	6.2405	0.3072	0.2788	0.2182			1.5289
13160	0.3076	3.3973	0.2117	0.2046	0.1024			0.8773
14010	0.3983	5.8014	0.3539	0.2705	0.3256			1.4065
14020	0.5350	6.1004	0.4514	0.4029	0.4213			1.8968
14030	0.9890	14.6006	0.8136	0.9411	0.8875			3.5471
15010	0.8114	4.0186	0.6563	0.7113	0.6496			1.5719
15020	0.4778	3.0464	0.3433	0.3927	0.3241			1.1768
15030	0.3107	2.2709	0.2122	0.2897	0.1943			0.7865
15040	0.3363	1.8514	0.2487	0.2494	0.2064			0.6737
15050	0.5036	3.0822	0.3554	0.3565	0.3086			1.0382
15060	0.3112	2.3324	0.2266	0.2407	0.2238			0.8548
15070	0.2666	1.5550	0.1675	0.1890	0.2606			0.4990
15080	0.1995	0.8720	0.1538	0.1769	0.1136			0.3855
16010	0.3508	1.6863	0.3080	0.2688	0.2617			0.8358
16020	0.4611	2.6960	0.3313	0.3252	0.2810			0.9275
16040	0.3550	2.1526	0.2716	0.2574	0.2537			0.7480
16050	0.4748	3.4511	0.3956	0.3656	0.2920			1.2067
16070	0.1325	0.9691	0.1039	0.0994	0.1193			0.3362
16080	0.1878	1.5961	0.1493	0.1505	0.1530			0.5136
16090	0.0823	0.8226	0.0809	0.0849	0.0752			0.2855
17010	0.2845	1.9201	0.2357	0.2323	0.2354			0.7078

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2017	2018	2019	2016	to	2018
17030	0.1506	1.0643	0.0904	0.1009	0.1159			0.3682
17040	0.2945	2.7412	0.2620	0.2308	0.2231			0.9756
18010	0.4051	2.1898	0.2686	0.3283	0.2673			0.8161
18020	0.4830	2.9673	0.3961	0.3962	0.3540			1.0935
18030	0.7326	6.2907	0.5372	0.7816	0.5886			2.4723
18040	0.3742	2.8107	0.2643	0.2910	0.2465			0.9913
18050	0.4354	2.8338	0.2713	0.3810	0.3028			0.9102
18060	0.4364	2.9385	0.3592	0.3911	0.2932			1.1324
18070	0.2769	1.6857	0.2140	0.2432	0.2136			0.6911
19010	0.3398	4.9051	0.2570	0.3009	0.2873			1.4704
26050	0.1637	1.1680	0.1234	0.1343	0.1333			0.4019
34010	0.4967	3.7582	0.3317	0.4015	0.3283			1.1530
34030	0.7834	5.4746	0.7172	0.6644	0.6130			2.0992
34200	0.1713	1.2307	0.1094	0.1130	0.1171			0.3644
34210	0.2902	1.7680	0.2158	0.2279	0.2262			0.6268
34410	0.3609	3.8666	0.3008	0.2434	0.2228			1.1906
35010	0.5168	3.1222	0.2484	0.3092	0.3029			0.9056
35020	0.3518	4.0051	0.2561	0.3361	0.3316			1.1879
35030	0.4645	2.5413	0.3620	0.3878	0.3473			1.0574
35040	0.4345	1.9196	0.2164	0.3084	0.2876			0.6596
35050	0.1825	2.0424	0.1751	0.1749	0.1559			0.7206
36050	0.3385	2.3100	0.2488	0.2763	0.2539			0.7513
36060	0.4136	2.4856	0.3343	0.4046	0.3630			0.9385
36070	0.4266	3.0106	0.3255	0.3605	0.3041			1.1062
36080	0.5938	4.8020	0.4338	0.5064	0.4571			1.7667
36100	0.4750	2.8075	0.3820	0.3707	0.3502			0.9747
36110	0.3238	2.4556	0.2638	0.2655	0.2167			0.7832
36120	0.2205	1.3327	0.1835	0.1907	0.1789			0.4934
36130	0.1804	0.9863	0.1546	0.1413	0.1232			0.4010
36140	0.1431	1.1953	0.0862	0.0918	0.1141			0.2923
36150	0.0851	0.5610	0.0551	0.0571	0.0548			0.1959
36160	0.1027	0.6948	0.0767	0.0827	0.0745			0.2693
36170	0.6225	5.3453	0.4697	0.4891	0.3278			1.5593
36190	0.1602	0.7811	0.1078	0.1259	0.0951			0.2952
36200	0.3621	1.9437	0.2910	0.2986	0.3434			0.7488

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2017	2018	2019	2016	to	2018
36300	0.2344	1.4002	0.1673	0.1861	0.1582		0.4529	
36310	0.1259	0.6558	0.0949	0.0963	0.0924		0.2424	
36320	0.1605	1.1946	0.1153	0.1290	0.1141		0.4210	
36330	0.6646	3.7385	0.5324	0.5565	0.5052		1.3248	
36350	0.3955	2.4571	0.2772	0.3024	0.2388		0.7910	
54010	0.2182	1.8171	0.1866	0.1752	0.1525		0.6676	
54020	0.0553	0.5006	0.0395	0.0512	0.0462		0.1827	
54030	0.1482	1.5067	0.1099	0.1554	0.1525		0.5505	
54040	0.1059	0.8001	0.0736	0.0826	0.0713		0.3119	
54050	0.3602	1.7248	0.2737	0.2874	0.2575		0.7657	
54060	0.0960	1.0144	0.0924	0.0749	0.0786		0.3913	
54070	0.2596	1.5925	0.1981	0.2132	0.2168		0.5893	
54080	0.1750	1.8848	0.1399	0.1586	0.1415		0.6495	
54090	0.0991	0.7319	0.0610	0.0806	0.0632		0.2413	
54100	0.1264	0.7985	0.0740	0.0864	0.0636		0.2857	
54210	0.3942	3.2967	0.2958	0.3079	0.2528		1.0056	
54220	0.2376	2.1087	0.1824	0.2016	0.2039		0.6467	
54230	0.0943	0.8612	0.0795	0.0821	0.0764		0.2655	
54240	0.1868	1.9775	0.1628	0.1535	0.1451		0.6150	
54250	0.2390	2.1918	0.1835	0.1732	0.1676		0.6727	
54260	0.6763	4.9192	0.4520	0.4470	0.3992		1.5929	
54320	0.1382	1.1305	0.1217	0.1183	0.1238		0.4071	
54330	0.2268	2.0881	0.1635	0.1495	0.1913		0.6725	
54340	0.2366	1.7117	0.1694	0.2114	0.1964		0.6425	
54350	0.3682	3.2543	0.2880	0.3083	0.2788		1.0842	
54360	0.3453	3.5149	0.2340	0.3136	0.2481		1.0711	
54410	0.4314	2.3921	0.3189	0.3309	0.3322		0.8796	
54420	0.2890	1.5536	0.2181	0.2380	0.1888		0.6371	
54430	0.1871	0.9991	0.1547	0.1572	0.1179		0.4663	
54440	0.0828	0.5311	0.0654	0.0674	0.0588		0.2141	
55010	0.2499	1.5203	0.1834	0.1897	0.1799		0.5873	
55020	0.2466	1.8492	0.1889	0.1951	0.2007		0.5921	
55030	0.2476	1.8410	0.1707	0.2065	0.1614		0.5875	
55040	0.4785	2.9592	0.3594	0.3925	0.3874		1.2038	
55050	0.4765	5.8108	0.3824	0.3729	0.3245		1.6496	
55060	0.9073	12.4455	0.7167	0.8622	0.7959		3.7882	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2017	2018	2019	2016	to	2018
55070	0.2796	4.2890	0.2325	0.2134	0.2243		1.1483	
55080	0.3227	2.5275	0.2468	0.2780	0.2623		0.8175	
55090	0.6199	3.6850	0.4211	0.5364	0.5611		1.3934	
57010	0.1293	0.9286	0.0966	0.0940	0.0765		0.3239	
57020	0.1428	0.9897	0.1191	0.1059	0.1136		0.3866	
57030	0.1920	2.1377	0.1599	0.1785	0.1375		0.8085	
57040	0.5324	2.8221	0.3671	0.4488	0.4133		1.1476	
58010	0.2844	2.9291	0.1958	0.2391	0.2144		0.9081	
58020	0.6111	5.4301	0.4088	0.4423	0.4217		1.7368	
58030	0.2764	2.4180	0.2057	0.2353	0.2245		0.9672	
58040	0.0320	0.1891	0.0245	0.0236	0.0203		0.0798	
58050	0.0644	0.4400	0.0405	0.0844	0.0283		0.2002	
58060	0.1306	0.8916	0.0974	0.1154	0.0990		0.3272	
58070	0.2659	1.6129	0.2061	0.2105	0.1980		0.5848	
58080	0.3438	2.3451	0.2543	0.2374	0.2006		1.1268	
58090	0.0593	0.2396	0.0399	0.0448	0.0325		0.0974	
59010	0.1062	1.1303	0.0840	0.0775	0.0745		0.4402	
59020	0.2024	1.0425	0.1659	0.1837	0.1560		0.5056	
59030	0.4652	2.4197	0.4399	0.4840	0.4208		1.3977	
59040	0.6608	4.8967	0.5343	0.5437	0.4506		2.1248	
59050	0.2048	1.7567	0.1715	0.1486	0.1397		0.6632	
59060	0.4967	3.8601	0.3966	0.3589	0.3445		1.1078	
59070	0.0501	0.4824	0.0379	0.0419	0.0381		0.1798	
59080	0.0860	1.2486	0.0645	0.0778	0.0595		0.3843	
59090	0.3827	2.6120	0.2948	0.2984	0.3077		1.0488	
59100	0.7749	4.5200	0.7041	0.9074	0.8036		2.4812	
59110	0.0809	0.8346	0.0657	0.0695	0.0747		0.3429	
59120	0.5838	3.4752	0.4961	0.5034	0.4018		1.3581	
59130	0.8106	4.3844	0.6595	0.7522	0.4633		1.9146	
59140	0.1794	0.7783	0.1261	0.1101	0.1242		0.3415	
59150	0.5021	3.5087	0.3764	0.4872	0.2852		1.6119	
60100	0.0899	0.5089	0.0689	0.0783	0.0742		0.2346	
60110	0.0341	0.2576	0.0263	0.0307	0.0276		0.0972	
61100	0.1191	0.9394	0.0725	0.1215	0.0904		0.3298	
61110	0.3549	2.4063	0.2707	0.2914	0.2194		0.9671	
65100	0.0155	0.1390	0.0109	0.0121	0.0123		0.0462	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios		
			2017	2018	2019	2016	to	2018
65110	0.0100	0.1045	0.0083	0.0086	0.0090		0.0352	
65120	0.0161	0.1721	0.0141	0.0137	0.0128		0.0653	
65130	0.0348	0.2614	0.0241	0.0317	0.0218		0.0998	
65140	0.2212	1.8596	0.1729	0.1938	0.1738		0.7128	
65150	0.0100	0.1045	0.0083	0.0086	0.0090		0.0352	
65160	0.4185	5.9081	0.3097	0.4387	0.3975		1.9201	
67100	0.0314	0.3789	0.0253	0.0232	0.0236		0.1125	
67110	0.6093	4.3058	0.4725	0.4540	0.3724		1.6882	
67120	0.5387	5.1212	0.4243	0.4792	0.4722		1.6544	
68010	0.1887	1.2725	0.1481	0.1501	0.1331		0.5043	
68020	0.2773	2.4627	0.2197	0.2629	0.2014		0.9094	
68030	0.2698	1.8459	0.2145	0.2287	0.2109		0.7201	
68040	0.2610	2.6046	0.2026	0.2056	0.2083		0.8946	
68050	0.1509	1.8453	0.1171	0.1204	0.1117		0.5658	
69960	0.3480	3.7393	0.2661	0.2824	0.2331		1.0467	
77010	0.4103	3.8946	0.3371	0.4105	0.3253		1.6603	
77020	0.4377	3.5114	0.3316	0.3040	0.2947		1.2096	
80020	0.0178	0.2068	0.0140	0.0161	0.0267		0.0640	
80030	0.3346	4.8071	0.2577	0.2633	0.2401		1.2639	
80040	0.3986	5.6787	0.3183	0.2934	0.2924		1.4265	
80060	0.2445	2.7304	0.1866	0.1826	0.1656		0.6795	
80080	0.5954	13.0241	0.4867	0.5012	0.4605		2.4427	
80100	0.5336	6.7113	0.3693	0.4394	0.4092		1.6417	
80110	0.4830	7.2319	0.3494	0.3778	0.3448		1.7417	
80130	0.6132	11.1474	0.5054	0.4650	0.4367		2.6703	
80140	0.5644	10.0863	0.4821	0.3749	0.3677		2.2539	
80150	0.5781	8.4361	0.3979	0.4939	0.3884		2.0904	
80160	0.3480	3.7393	0.2661	0.2824	0.2331		1.0467	
80170	0.2506	2.8763	0.1779	0.1939	0.1890		0.7131	
80180	0.4088	4.2561	0.2692	0.3459	0.2779		1.1618	
80190	0.3568	2.2458	0.2870	0.2892	0.2392		0.8011	
80200	0.3703	3.9095	0.2881	0.3152	0.3255		1.0513	
80230	0.4123	3.7051	0.3384	0.2970	0.3106		1.3486	
80250	0.5200	13.0349	0.3285	0.3079	0.2012		1.9356	
90010	0.0108	0.1037	0.0048	0.0072	0.0104		0.0270	
90020	0.0178	0.2068	0.0140	0.0161	0.0267		0.0640	



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