



OCCUPATIONAL HEALTH AND SAFETY

**CALCULATION OF  
PERSONALIZED  
RATE 2022**

EMPLOYER'S GUIDE

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

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

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

**This guide was designed for use with the document  
*Calcul détaillé – Taux personnalisé 2022* (available in French only),  
which employers can obtain on request from the CNESST.**

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

### **1.1 For whom is personalized ratemaking intended?**

Personalized ratemaking is intended for medium-sized and large-sized enterprises whose yearly occupational health and safety insurance premiums are generally between \$9,000 and \$450,000. This ratemaking method concerns approximately 26% of insured employers in Quebec.

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

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

### **1.2 What is personalized ratemaking?**

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

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

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

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

### **1.3 How is the personalized rate determined?**

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

In calculating the personalized rate, the employer's 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 occupational 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 for the personalized rate**

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

For the 2022 ratemaking year, an employer qualifies for the personalized rate if, during the short-term reference period (from 2018 to 2020), 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 on the experience ratios for the classification units corresponding to its activities.

These ratios, which were published in Schedule 1 of the *Regulation respecting financing* for 2022, 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 the acquisition of an enterprise**

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

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

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

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

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

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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."

## **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 2017 and 2020 in the employer's enterprise and in those of employers classified in the same unit. That information is used to set its 2022 personalized rate.

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

The 2022 personalized rate is calculated taking into account the cost of all occupational injuries that occurred between 2017 and 2020 that were charged to the employer's file for that reference period. That period ends on December 31, 2020.

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

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

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

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

The lump sum indemnity for death payable to the surviving spouse is taken into account in calculating the cost of the injury, even if the amount in question has not yet been paid or if the decision awarding such payment is being contested by one of the parties, provided the death occurred during the reference period.

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

### 3.3 Compensation cost

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

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

### 3.4 How is compensation cost determined?

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

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

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

#### Formula used to determine the compensation cost:

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

## **Compensation cost factor**

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

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

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

A number of different factors are used in calculating the compensation cost for 2017, 2018 and 2019 injuries, given that the data pertaining to these years covers periods of varying duration: 48 months, 36 months and 24 months, respectively.

For 2020, no future cost is calculated. Instead, a factor of 1 is used. Injuries that occurred in 2020, specifically those that will later prove to be costly, had not sufficiently advanced as at December 31, 2020. Therefore, credible factors could not readily be determined to apply to individual injuries.

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

### 3.5 Compensation cost factors that apply to 2017 to 2019 injuries

2017 injuries – 48 months		
Injury category	Definition	Compensation cost factor
Death	Death occurring as the result of an occupational injury before the end of 2020	1.1297
Inactive file	No IRI payment for 2019 and 2020	1.0865
Active file	IRI payment for at least one quarter in 2019 or 2020	
<ul style="list-style-type: none"> <li>• Number of quarters with IRI:</li> </ul>		
1		1.2377
2		1.3890
3		1.5403
4		1.6916
5		1.8429
6		1.9942
7		2.1455
8		2.2968

<b>2018 injuries – 36 months</b>		
<b>Injury category</b>	<b>Definition</b>	<b>Compensation cost factor</b>
Death	Death occurring as the result of an occupational injury before the end of 2020	1.1609
Inactive file	No IRI payment for 2020	1.0920
Active file	IRI payment for 2020	
	<ul style="list-style-type: none"> <li>• No IRI for the 3rd and 4th quarters of 2020</li> <li>• IRI for the 3rd or 4th quarter of 2020</li> </ul>	<p style="text-align: center;">1.3449</p> <p style="text-align: center;">2.6554</p>

<b>2019 injuries – 24 months</b>		
<b>Injury category</b>	<b>Definition</b>	<b>Compensation cost factor</b>
Death	Death occurring as the result of an occupational injury before the end of 2020	1.2081
Inactive file	No IRI payment for the last quarter of 2020	1.1388
Active file	IRI payment for the last quarter of 2020	3.3589

### 3.6 Examples of compensation cost calculation for the 2022 personalized rate

<b>Example 1: Injury category – Inactive file</b>	
<b>2018 injury</b>	<b>Imputed benefits</b>
Income replacement indemnity (IRI) from June 15 to September 20, 2018	\$3,500
Medical assistance and rehabilitation costs (MA) from June 14 to July 9, 2018	\$1,000
Death	\$0
Physical injury	\$0

Calculation:  $\left[ (\$3,500 + \$1,000 + \$0) \times 1.0920 \right] + \$0 = \$4,914.00$

<b>Example 2: Injury category – Active file</b>	
<b>2019 injury</b>	<b>Imputed benefits</b>
Income replacement indemnity (IRI) from August 9, 2019 to October 15, 2020	\$21,500
Medical assistance and rehabilitation costs (MA) from August 8, 2019 to June 7, 2020	\$3,850
Death	\$0
Physical injury – Decision dated September 8, 2020	\$1,600

Calculation:  $\left[ (\$21,500 + \$3,850 + \$0) \times 3.3589 \right] + \$1,600 = \$86,748.12$

## Chapter 4: Compensation cost after application of the limit

### 4.1 Limit per claim

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

### 4.2 Calculation of the compensation cost after application of the limit

The limit takes into account the compensation cost, up to a maximum of 150% of the maximum yearly insurable 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

$$\begin{aligned} & \text{Compensation cost} \\ & \text{(up to a maximum amount equal to 50\% of the maximum yearly insurable} \\ & \quad \text{earnings)} \\ & \quad + \\ & \quad \text{50\% of the compensation cost} \\ & \quad \text{(between 50\% and 100\% of the maximum yearly insurable earnings)} \\ & \quad + \\ & \quad \text{25\% of the compensation cost} \\ & \quad \text{(between 100\% and 150\% of the maximum yearly insurable earnings)} \\ & \quad = \\ & \text{Compensation cost after application of the limit per claim} \end{aligned}$$

### 4.3 Example

The maximum yearly insurable earnings (MYIE) were:

\$72,500 for 2017

\$74,000 for 2018

\$76,500 for 2019

\$78,500 for 2020

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				
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 \$64,750

## Chapter 5: Calculation of personalized rate

The following example is intended to facilitate comprehension of the document *Calcul détaillé – Taux personnalisé 2022*, which employers can obtain on request from the CNESST. **All the calculation data and parameters used in this example are presented for information purposes only.**

Example of calculation of personalized rate – 2022				
Employer's financial data				
<ul style="list-style-type: none"> <li>The employer is classified in unit <b>68030</b> and its activities fall under provincial jurisdiction (<b>unit rate \$2.47</b>).</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> </ul> <p>For the reference period, the following information is taken into account.</p>				
	2017	2018	2019	2020
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
	\$500	\$400		
	<u>\$102,600</u>	<u>\$10,800</u>	<u>\$6,400</u>	<u>\$7,200</u>
Number of injuries	4	4	2	3

\* Injury for which the compensation cost after application of the limit is \$61,250.

$(\$61,250 = (0.5 * \$72,500) + 0.5 * (0.5 * \$72,500) + 0.25 * (\$100,000 - \$72,500))$

		<b>Calcul détaillé du taux personnalisé 2022</b>					
		Taux applicable du 01-01-2022 au 31-12-2022					
		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>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>Total</b>
Compensation costs	Coûts d'indemnisation		\$102,600	\$10,800	\$6,400	\$7,200	
Compensation costs (after application of the limit)	Coûts d'indemnisation (après application de la limite)		\$63,850	\$10,800	\$6,400	\$7,200	
Short-term retained costs	Coûts retenus court terme	(a)	---	\$7,100	\$5,025	\$6,425	\$18,550
Long-term retained costs	Coûts retenus long terme	(b)	\$57,625	\$3,700	\$1,375	---	\$62,700
<b>2: Calculation of expected costs</b>	<b>Section 2 : Calcul des coûts attendus</b>						
			<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</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)	---	0.2242	0.2452	0.1395	
Long-term	Long terme	68030 (e)	0.8587	0.8587	0.8587	---	
Expected costs	Coûts attendus						
Short-term	Court terme (c x d) ÷ 100	(f)	---	\$7,847	\$9,808	\$6,278	\$23,933
Long-term	Long terme (c x e) ÷ 100	(g)	\$25,761	\$30,055	\$34,348	---	\$90,164
<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)	\$18,550	\$62,700	Voir section 1		
Expected costs	Coûts attendus	(i)	\$23,933	\$90,164	Voir section 2		
Adjustment factor (recalculations)	Facteur d'ajustement (recalculs)	(j)	1.0100	1.1700			
Experience index	Indice d'expérience	(k)	0.7828	0.8136	(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)	85.07%	31.51%	i ÷ (i + l)		
Credible index	Indice crédible	(n)	0.8152	0.9413	(m x k) + (1 - (m))		
Maximum index	Indice maximum	(o)	3.0000	2.8906	minimum entre (1 + 6 x (m)) et 3		
Risk index	Indice de risque	(p)	0.8152	0.9413	minimum entre (n) et (o)		
<b>4: Calculation of personalized rate</b>	<b>Section 4: Calcul du taux personnalisé</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)	\$0.2501	\$1.8917			
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)	\$0.2039	\$1.7807	(p) x (t) x (u)		
Total risk	Total au risque	(w)		\$1.9846	somme de la ligne (v)		
Fixed rate	Taux fixe	(x)		\$0.3313			
<b>Employer's personalized rate</b>	<b>Taux personnalisé de l'employeur</b>	(y)		<b>\$2.32*</b>	(w) + (x)		
* The employer's personalized rate (\$2.32) is lower than the rate for unit 68030 (\$2.47).							

## **Section 1: Calculation of retained costs**

### **Compensation cost**

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

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

### **Compensation cost after application of the limit**

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

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

### **Short-term retained cost (a)**

The reference period used to calculate the short-term personalized rate includes **the three years prior to the year preceding the ratemaking year**. For the purpose of calculating the 2022 personalized rate, the reference period includes the years 2018 to 2020.

For each injury, the cost obtained after application of 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
2018	\$74,000	\$3,700
2019	\$76,500	\$3,825
2020	\$78,500	\$3,925

In the example, the reference period includes 9 injuries.

Short-term retained cost per injury			
Year	2018	2019	2020
Short-term retained cost (a)	\$3,700	\$3,825	\$3,925
	\$2,000	\$1,200	\$1,600
	\$1,000		\$900
	\$400		
<b>Total</b>	<b>\$7,100</b>	<b>\$5,025</b>	<b>\$6,425</b>

### 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 2022 personalized rate, the reference period includes the years 2017 to 2019.

For each injury, the long-term retained cost corresponds to the portion of the cost after application of the limit that exceeds 5% of the maximum yearly insurable 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 10 injuries, 3 of which have a cost that exceeds 5% of the MYIE for the year in which the injury occurred.

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

<b>Long-term retained cost per injury</b>			
<b>Year</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
Cost after application of the limit	\$61,250	\$7,400	\$5,200
-			
5% of the MYIE	\$3,625	\$3,700	\$3,825
<b>Long-term retained cost (b)</b>	<b>\$57,625</b>	<b>\$3,700</b>	<b>\$1,375</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 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.

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

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

<b>Short-term expected cost per year</b>			
<b>Unit 68030</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
	<u>\$3.5M x 0.2242</u>	<u>\$4.0M x 0.2452</u>	<u>\$4.5M x 0.1395</u>
	100	100	100
<b>Total</b>	<b>\$7,847</b>	<b>\$9,808</b>	<b>\$6,278</b>

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

<b>Long-term expected cost per year</b>			
<b>Unit 68030</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
	<u>\$3.0M x 0.8587</u>	<u>\$3.5M x 0.8587</u>	<u>\$4.0M x 0.8587</u>
	100	100	100
<b>Total</b>	<b>\$25,761</b>	<b>\$30,055</b>	<b>\$34,348</b>

## 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.

$$\text{Short-term experience index} = \frac{\$18,550}{\$23,933} \times 1.01 = 0.7828$$

#### *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.

$$\text{Long-term experience index} = \frac{\$62,700}{\$90,164} \times 1.17 = 0.8136$$

### **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 (I) = \$4,200 and the short-term expected cost = (i)

$\text{Short-term degree of personalization} = \frac{\$23,933}{\$23,933 + \$4,200} = 85.07 \%$
--

### ***Long-term degree of personalization***

This is obtained by doing the following calculation:

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

where the parameter of the long-term degree of personalization (I) = \$196,000 and the long-term expected cost = (i)

$\text{Long-term degree of personalization} = \frac{\$90,164}{\$90,164 + \$196,000} = 31.51\%$
--

## **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***

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

$$\text{Short-term credible index} = (0.7828 \times 0.8507) + (1 - 0.8507) = 0.8152$$

### ***Long-term credible index***

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

$$\text{Long-term credible index} = (0.8136 \times 0.3151) + (1 - 0.3151) = 0.9413$$

### **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
- $1 + (6 \times 0.8507) = 6.1042$

### ***Long-term maximum index***

The long-term maximum index would be 2.8906, i.e. the lesser of the following:

- 3
- or
- $1 + (6 \times 0.3151) = 2.8906$

## **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 0.8152, i.e. the lesser of the following:

- 0.8152
- or
- 3

## ***Long-term risk index***

The long-term risk index would be 0.9413, i.e. the lesser of the following:

- 0.9413
- or
- 2.8906

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	= \$0.2501
Unit rate 68030 based on long-term risk	= \$1.8917

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 2022, this factor is set at 1.0190.

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***

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

Personalized rate based on short-term risk = 0.8152 x \$0.2501 x 1 = \$0.2039
---

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

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

Personalized rate based on long-term risk = 0.9413 x \$1.8917 x 1 = \$1.7807
--

### **Total risk (w)**

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

Total risk = \$0.2039 + \$1.7807 = \$1.9846
---

### **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 retrospective ratemaking. For an employer under provincial jurisdiction, this rate makes it possible to finance the For a safe maternity experience program, prevention programs, and certain administrative expenses.

For 2022, the provincial uniform fixed rate is set at \$0.3313.

For employers qualifying for retrospective adjustment of the contribution, the provincial uniform fixed rate is subject to an adjustment and is set at \$0.3355.

### **Personalized rate (y)**

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

Personalized rate	=	Total risk	+	Uniform fixed rate
\$2.32	=	\$1.9846	+	\$0.3313

## **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 2022*. 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 is subject to retrospective ratemaking, its short-term and long-term personalized rates are multiplied by an adjustment factor. For 2022, this factor is set at 1.0118.

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 0.9750 for 2022.

**Fixed rate (x)**

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

For 2022, the provincial uniform fixed rate is set at \$0.1052.

For employers qualifying for retrospective ratemaking of the contribution, the federal uniform fixed rate is subject to an adjustment and is set at \$0.1098.

## **Appendix 1: Cases where employer experience is used**

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

Section 1 “Calculation of retained costs,” Section 2 “Calculation of expected costs” and Section 3 “Calculation of risk indices,” in the document *Calcul détaillé – Taux personnalisé 2022* 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 2022* 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 2022**

In order to determine whether an employer qualifies for a personalized rate in 2022 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 2017 to 2020, as well as the breakdown of those wages among the units in which its activities were classified for 2022. 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 2017 and 2022.

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

#### **1. Employer whose activities are reclassified in one unit**

Where an employer carries on activities that were previously classified in one or more units and that are then reclassified in a new unit, the wages earned by its workers for carrying out activities classified in the previously assigned unit(s) for each year in the reference period are considered to be wages earned for carrying 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 2022 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 2022 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 2017, 2018, 2019 and 2020. The CNESST is therefore unable to use that information.

**2.3 Employer reclassified for a year prior to 2022**

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 2017 to 2020 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

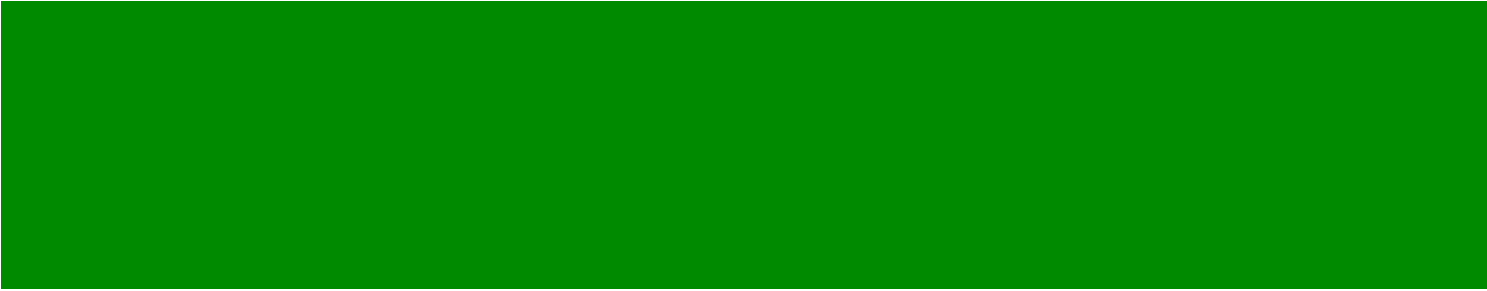
Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2018	2019	2020	2017 to 2019	
10110	0.3475	3.3538	0.2880	0.2815	0.2137	1.2323	
10120	0.4745	3.7303	0.4644	0.3998	0.3030	1.5022	
10130	0.4182	2.6684	0.3204	0.3495	0.2119	1.0050	
10140	0.2318	2.2015	0.2266	0.1754	0.1388	0.7951	
10150	0.2777	2.2314	0.2128	0.2288	0.1790	0.9775	
11110	0.2077	5.0431	0.1627	0.1473	0.1546	1.2276	
13110	0.1584	1.0503	0.1389	0.1526	0.1297	0.3887	
13120	0.2334	2.9663	0.1990	0.1704	0.1292	0.8972	
13140	0.3280	3.8907	0.3077	0.3057	0.2232	1.3377	
13150	0.3364	4.8823	0.2268	0.2358	0.1190	1.2571	
13160	0.2540	2.6347	0.2023	0.1718	0.1085	0.8587	
14010	0.4139	4.9457	0.2490	0.3038	0.2367	1.3215	
14020	0.5690	5.5661	0.4374	0.4808	0.3638	2.0804	
14030	1.3072	12.5343	0.9141	1.0456	0.6749	3.5086	
15010	0.7413	3.5045	0.6232	0.7031	0.5215	1.6378	
15020	0.4916	3.1742	0.4478	0.4411	0.3495	1.3885	
15030	0.2714	1.8355	0.2916	0.2367	0.1714	0.8379	
15040	0.2915	1.4900	0.2424	0.2419	0.1773	0.6507	
15050	0.4040	2.7170	0.3548	0.3445	0.1987	1.0707	
15060	0.2708	2.1713	0.2419	0.2678	0.1923	0.9450	
15070	0.2301	1.5163	0.1822	0.3002	0.1884	0.7235	
15080	0.1647	0.7942	0.1643	0.1310	0.1220	0.3954	
16010	0.2875	1.5574	0.2516	0.2829	0.2344	0.8115	
16020	0.3390	2.1097	0.2602	0.2695	0.2411	0.6812	
16040	0.2964	1.9714	0.2492	0.2838	0.2147	0.8350	
16050	0.4327	2.9370	0.3675	0.3467	0.2231	1.2486	
16070	0.1163	0.9319	0.0963	0.1334	0.0883	0.3956	
16080	0.1529	1.4770	0.1357	0.1585	0.1166	0.5726	
16090	0.0854	0.8904	0.0834	0.0868	0.0624	0.3057	
17010	0.2541	2.1346	0.2326	0.2812	0.1548	0.9854	
17030	0.1192	0.9694	0.1002	0.1348	0.0996	0.4674	
17040	0.3081	2.6346	0.2312	0.2844	0.2003	1.0405	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2018	2019	2020	2017 to 2019	
18010	0.3685	1.8868	0.3357	0.3187	0.2541	0.8981	
18020	0.4411	2.6044	0.3762	0.3974	0.2836	1.0958	
18030	0.8903	5.9179	0.8290	0.6839	0.4806	2.3757	
18040	0.3792	2.4505	0.3084	0.2864	0.2554	0.9629	
18050	0.3532	2.1855	0.3255	0.3065	0.2186	0.8667	
18060	0.3901	2.7467	0.3564	0.3209	0.2504	1.1279	
18070	0.2931	1.7541	0.2530	0.2651	0.1213	0.7589	
19010	0.3254	4.0235	0.2912	0.3056	0.1875	1.4153	
26050	0.1542	1.1546	0.1397	0.1572	0.1104	0.4923	
34010	0.4250	3.0718	0.3823	0.3708	0.3023	1.1395	
34030	0.6682	4.2705	0.5021	0.5445	0.3757	1.5978	
34200	0.1494	1.3693	0.1321	0.1558	0.1028	0.4838	
34210	0.2707	1.7157	0.2226	0.2633	0.1730	0.7272	
34410	0.3518	3.1998	0.2505	0.2589	0.2316	1.2366	
35010	0.3541	2.7303	0.2798	0.3026	0.2120	1.0113	
35020	0.3452	3.4615	0.3137	0.3540	0.2693	1.2224	
35030	0.4099	2.1078	0.3513	0.3745	0.2550	1.0251	
35040	0.3722	1.9164	0.3111	0.3489	0.2094	0.8818	
35050	0.1908	1.7692	0.1555	0.1851	0.1434	0.6126	
36050	0.3344	2.1036	0.2791	0.2956	0.2109	0.8112	
36060	0.3904	2.2485	0.3262	0.3538	0.2694	0.9185	
36070	0.3414	2.5032	0.3261	0.3180	0.2194	1.0887	
36080	0.6531	3.9173	0.4574	0.4708	0.3506	1.3235	
36100	0.4312	2.6545	0.3542	0.3916	0.2682	1.0590	
36110	0.3157	2.1219	0.2501	0.2473	0.1822	0.7437	
36120	0.2266	1.1274	0.1690	0.1901	0.1081	0.4713	
36130	0.1630	0.9381	0.1379	0.1345	0.0856	0.4016	
36140	0.1100	1.1791	0.0890	0.1293	0.0778	0.3763	
36150	0.0679	0.4378	0.0550	0.0616	0.0424	0.1935	
36160	0.1011	0.6895	0.0867	0.0930	0.0676	0.3000	
36170	0.5094	4.5856	0.4667	0.3682	0.2705	1.5763	
36190	0.1421	0.5611	0.1002	0.0950	0.0509	0.2088	
36200	0.3390	1.5805	0.2363	0.3243	0.1956	0.6990	
36300	0.2167	1.4346	0.1810	0.1908	0.1497	0.4875	
36310	0.1210	0.5655	0.0927	0.1102	0.1025	0.2505	
36320	0.1539	0.9702	0.1172	0.1311	0.0994	0.3865	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2018	2019	2020	2017 to	2019
36330	0.5790	3.6413	0.5023	0.5995	0.3536	1.5116	
36350	0.3114	1.9544	0.2788	0.2539	0.1802	0.7947	
54010	0.1990	1.5497	0.1622	0.1687	0.1228	0.6372	
54020	0.0548	0.5110	0.0509	0.0551	0.0390	0.2202	
54030	0.1561	1.4593	0.1413	0.1510	0.0974	0.5651	
54040	0.0926	0.7216	0.0828	0.0842	0.0614	0.3282	
54050	0.3485	1.8098	0.3128	0.3363	0.2344	0.9411	
54060	0.0949	0.9838	0.0723	0.0898	0.0582	0.4164	
54070	0.2621	1.5769	0.2207	0.2615	0.1868	0.6973	
54080	0.1862	1.9479	0.1688	0.1731	0.1047	0.7690	
54090	0.0833	0.5300	0.0734	0.0687	0.0696	0.2200	
54100	0.0896	0.5691	0.0813	0.0677	0.0528	0.2268	
54210	0.3578	2.5209	0.2848	0.2609	0.2392	0.8734	
54220	0.2027	1.6735	0.1753	0.1991	0.1507	0.5750	
54230	0.0908	0.6819	0.0826	0.0844	0.0578	0.2634	
54240	0.1995	1.8998	0.1440	0.1611	0.1083	0.5925	
54250	0.2190	1.9043	0.1723	0.1827	0.1563	0.7124	
54260	0.5771	4.3975	0.4623	0.4685	0.2755	1.6062	
54320	0.1389	1.0896	0.1138	0.1297	0.0997	0.4260	
54330	0.2065	1.7841	0.1479	0.2178	0.1313	0.7636	
54340	0.2342	1.7387	0.2139	0.2328	0.1804	0.7270	
54350	0.3270	2.8194	0.2892	0.3103	0.2151	1.0700	
54360	0.2902	2.9302	0.2851	0.2636	0.1781	1.0729	
54410	0.3816	2.3277	0.3112	0.3661	0.2422	0.9647	
54420	0.2496	1.2831	0.2249	0.2134	0.1612	0.6199	
54430	0.1504	0.7545	0.1373	0.1236	0.0920	0.4163	
54440	0.0715	0.4297	0.0617	0.0642	0.0479	0.1989	
55010	0.1822	1.2876	0.1677	0.1829	0.0909	0.6026	
55020	0.2123	1.9162	0.1839	0.2101	0.1380	0.6599	
55030	0.2245	2.0342	0.2244	0.1855	0.1627	0.6996	
55040	0.3599	2.3670	0.3057	0.3388	0.2800	1.0647	
55050	0.4426	5.1623	0.3695	0.3668	0.2728	1.6423	
55060	0.9732	11.3054	0.9064	0.9936	0.6000	4.2719	
55070	0.2645	3.8804	0.2146	0.2462	0.1859	1.2517	
55080	0.3157	2.4901	0.2778	0.3028	0.2041	0.9496	
55090	0.5880	3.7757	0.5224	0.6268	0.4073	1.6592	
57010	0.1163	0.8537	0.0968	0.0956	0.0470	0.3572	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2018	2019	2020	2017 to 2019	
57020	0.1415	0.9638	0.1086	0.1362	0.0977	0.4390	
57030	0.1578	1.7948	0.1591	0.1487	0.1225	0.7286	
57040	0.5155	3.0570	0.4256	0.5029	0.2438	1.3268	
58010	0.2802	2.8236	0.2559	0.2674	0.1899	1.0800	
58020	0.5306	4.8706	0.4554	0.5022	0.3443	1.8548	
58030	0.2875	2.4244	0.2361	0.2464	0.2402	1.0086	
58040	0.0267	0.1596	0.0223	0.0227	0.0137	0.0713	
58050	0.0547	0.3705	0.0742	0.0243	0.0137	0.1956	
58060	0.1090	0.8888	0.1132	0.1118	0.0911	0.4126	
58070	0.2258	1.3202	0.1854	0.2033	0.1441	0.5554	
58080	0.2739	2.1094	0.2153	0.3076	0.1755	1.3445	
58090	0.0519	0.2062	0.0445	0.0387	0.0254	0.0909	
59010	0.1100	1.0021	0.0773	0.0909	0.0628	0.4000	
59020	0.1894	0.9880	0.1600	0.1601	0.1238	0.4688	
59030	0.4835	2.6452	0.5589	0.5570	0.3781	1.7013	
59040	0.5837	4.3660	0.5192	0.4982	0.3122	2.0815	
59050	0.1926	1.6447	0.1555	0.1743	0.1050	0.7296	
59060	0.5179	3.5085	0.3806	0.4328	0.3072	1.2120	
59070	0.0484	0.5071	0.0441	0.0466	0.0358	0.2136	
59080	0.0793	1.1657	0.0784	0.0744	0.0548	0.4354	
59090	0.3461	2.3965	0.2953	0.3450	0.2406	1.1727	
59100	0.7807	4.9580	0.8301	0.8754	0.6249	2.8293	
59110	0.0841	0.7890	0.0682	0.0913	0.0485	0.3717	
59120	0.4781	2.9243	0.4299	0.3903	0.2764	1.3348	
59130	0.6901	3.7005	0.7264	0.4828	0.4073	1.8281	
59140	0.1554	0.6916	0.1082	0.1415	0.1087	0.3472	
59150	0.4237	2.7150	0.4405	0.3093	0.1767	1.3326	
60100	0.0868	0.4840	0.0783	0.0870	0.0491	0.2575	
60110	0.0321	0.2281	0.0290	0.0309	0.0167	0.0989	
61100	0.0978	0.9694	0.1160	0.1029	0.0400	0.4393	
61110	0.3011	2.0862	0.2917	0.2640	0.2111	1.0441	
65100	0.0136	0.1149	0.0119	0.0136	0.0071	0.0477	
65110	0.0108	0.0954	0.0084	0.0096	0.0062	0.0387	
65120	0.0152	0.1584	0.0138	0.0149	0.0086	0.0660	
65130	0.0294	0.2439	0.0314	0.0252	0.0190	0.1019	
65140	0.2137	1.6924	0.1944	0.2040	0.1176	0.7677	
65150	0.0108	0.0954	0.0084	0.0096	0.0062	0.0387	

Unit	Unit rate based on short-term risk	Unit rate based on long-term risk	Short-term experience ratios			Long-term experience ratios	
			2018	2019	2020	2017 to	2019
65160	0.4797	5.9849	0.4598	0.4848	0.3088	2.5130	
67100	0.0321	0.3543	0.0237	0.0275	0.0180	0.1166	
67110	0.4874	3.7048	0.4381	0.4302	0.2495	1.6744	
67120	0.4853	5.2682	0.4762	0.5068	0.3857	1.9571	
68010	0.1612	1.1732	0.1413	0.1477	0.1030	0.5285	
68020	0.2124	1.9063	0.2156	0.1911	0.1296	0.8174	
68030	0.2501	1.8917	0.2242	0.2452	0.1395	0.8587	
68040	0.2498	2.1659	0.1960	0.2183	0.1717	0.8299	
68050	0.1428	1.7159	0.1221	0.1288	0.0828	0.6115	
69960	0.3123	3.4194	0.2778	0.2748	0.2271	1.0775	
77010	0.4259	4.2428	0.4333	0.4044	0.2751	1.7453	
77020	0.3623	3.0442	0.2923	0.3286	0.2117	1.2515	
80020	0.0201	0.2135	0.0177	0.0193	0.0330	0.0657	
80030	0.3037	4.2070	0.2633	0.2758	0.2037	1.3304	
80040	0.3698	5.4495	0.2996	0.3300	0.2372	1.5234	
80060	0.1982	2.4531	0.1801	0.1979	0.1627	0.7763	
80080	0.5018	10.3369	0.3652	0.3846	0.2922	1.9071	
80100	0.5040	5.9868	0.4401	0.4732	0.3882	1.8444	
80110	0.4311	6.3526	0.3679	0.3803	0.3092	1.8223	
80130	0.5873	9.5153	0.4611	0.5149	0.3346	2.5603	
80140	0.4952	7.9635	0.3591	0.3851	0.4136	1.9485	
80150	0.4335	6.7308	0.4475	0.4035	0.3318	1.9785	
80160	0.3123	3.4194	0.2778	0.2748	0.2271	1.0775	
80170	0.2473	2.3900	0.1890	0.2100	0.1765	0.7560	
80180	0.3882	4.1935	0.3486	0.3499	0.2661	1.2953	
80190	0.2941	1.8247	0.2594	0.2557	0.1689	0.7463	
80200	0.3654	3.5950	0.2872	0.3299	0.2562	1.0760	
80230	0.3287	3.0943	0.2733	0.3074	0.2212	1.3322	
80250	0.4630	10.3257	0.2238	0.2048	0.1568	1.2339	
90010	0.0090	0.0878	0.0076	0.0085	0.0128	0.0307	
90020	0.0201	0.2135	0.0177	0.0193	0.0330	0.0657	



To contact us  
[cnesst.gouv.qc.ca](https://cnesst.gouv.qc.ca)  
**1 844 838-0808**