

How claims affect your premiums

Adjustments to your premiums are based on your claims experience to provide you with incentives to reduce your costs. For small business employers, adjustments are based on your total number of claims. For large business employers, adjustments are based on the cost of your claims.

Small business employers

(less than \$15,000 in industry-rated premiums over three years)

Experience rating plan for small employers	
Lost-time claims	Rate adjustment
0	5% discount
1-4	No adjustment
5 +	5% surcharge

No-time-lost (NTL) claims have no impact on the experience rating plan for small employers.

Employers become eligible for a five per cent discount if they have zero lost-time claims (LTC) in the first five years of the previous six-year period. Employers receive a five per cent surcharge as soon as they have five or more LTC.

Large business employers

(\$15,000 or more in industry-rated premiums over three years)

Experience rating plan for large employers	
Claim type	Rate adjustment
NTL with costs less than \$1,500*	No impact
NTL with costs more than \$1,500*	All costs are included in your experience rating
LTC	All costs are included in your experience rating

Claim costs are subject to a Maximum Per Claims Cost (MPCC) and are totalled and compared with the average costs of an employer's size and industry.

*The threshold for excluding NTL claims from experience rating is reviewed annually. For claims occurring in 2019, 2020 and 2021, the threshold is \$1,500. Claims occurring in 2021 are first used in experience rating in 2023. For NTL claims occurring in 2017 and 2018, the threshold is \$1,400. For claims occurring in 2016, the threshold is \$1,300. For claims occurring in 2015 and prior years, the threshold used is \$1,000.

For more detailed information on our pricing programs, please reference our [pricing guide](#).

