

# Interpreting your Partnerships in Injury Reduction (PIR) PROJECTION REPORT

The PIR projection report is produced monthly for all employers registered in the PIR program and is accessible to employers via myWCB.

## Partnerships In Injury Reduction (PIR) 2018 Projection Report

**1** Policy Number: 123456  
Industry Code: 12345  
Industry Description: INDUSTRY TYPE

Legal Name: COMPANY NAME  
Trade Name:

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**A** **A. Certificate of Recognition (COR) A1**

Active COR	COR Audit	Audit Year	
Y	Y	2017	<b>A2</b>

Discount using this measure: 5.00% **A3**

**B** **B. Improving Your Performance (IYP)**

Costs: 2018		Costs: 2017	
Claims 2016 - 2018: <b>B1</b>	\$0.00	Claims 2015 - 2017: <b>B4</b>	\$0.00
Earnings 2016 - 2018: <b>B2</b>	\$366,339.00	Earnings 2015 - 2017: <b>B5</b>	\$377,789.00
Expected Costs: <b>B3</b>	\$0.00	Employer Ratio (Claims/Earnings): <b>B6</b>	0.000000

Discount using this measure: 0.00% **B7**

**C** **C. Maintaining Industry Leadership (MILR)**

Costs: 2016 - 2018		Costs: 2015 - 2017	
Claims 2016 - 2018: <b>C1</b>	\$0.00	Claims 2015 - 2017: <b>C4</b>	\$0.00
Industry Average Costs: <b>C2</b>	\$118.69	Industry Average Costs: <b>C5</b>	\$135.25
Difference: <b>C3</b>	100.00% Lower	Difference: <b>C6</b>	100.00% Lower

Discount using this measure: 20.00% **C7**

**D** For **2018**, your PIR Discount is estimated to be 20.00% - MILR

<b>E</b>	Eligibility Factor:	1
<b>F</b>	Employer Rate Adjustment:	5.00% Discount
<b>G</b>	Insurable Earnings Estimate:	\$109,150.00
<b>H</b>	Industry Rate:	\$1.54
<b>I</b>	Premium at Industry Rate:	\$1,680.91
<b>J</b>	PIR Refund Estimate:	\$336.18

The following accounts/industries were included in the calculation:

Policy Number	Industry Code	Industry Description
123456	12345	INDUSTRY TYPE

**K**

### 1. Policy/Report Information

The legal name, account and industry used for the report calculations.

#### A. Certificate of Recognition (COR)

A1: Indicates whether a COR audit has been completed for the calculation year or if the COR is currently valid according to data from Alberta Government Partnerships. This status is updated monthly and is valid only at the time the report is printed.

A2: This field is blank until the COR audit is completed for the year.

A3: Your projected discount providing your COR status remain active. If you are a first time/brand new employer that has an active COR and has never had a PIR refund before, you will receive a 10 per cent discount. This will be reflected on the final report only. Each time thereafter, if an audit is done per calendar year, you will automatically receive a five per cent discount using this measure.

#### B. Improving Your Performance (IYP)

B1: Claims costs paid in 2018 for claims that occurred in 2016, 2017 and 2018.

B2: The sum of insurable earnings for 2016, 2017 and 2018, including personal coverage.

B3: The expected amount of claim costs for the 2018 measurement period based on your prior period claims costs to insurable earnings ratio. These expected costs are calculated by multiplying your employer ratio (B6) by your current period insurable earnings (B2).

B4: Claims costs paid in 2017 for claims that occurred in 2015, 2016 and 2017.

B5: The sum of insurable earnings for 2015, 2016 and 2017, including personal coverage.

B6: Your claims to insurable earnings ratio calculated by dividing claim costs in 2017 (B4) by your insurable earnings for 2015, 2016 and 2017 (B5).

B7: Your discount if your performance remains the same for the year.

### C. Maintaining Industry Leadership (MIL)

C1: All costs for all the claims occurring in 2016 to 2018 with cost until Dec. 31, 2018.

C2: The industry average claim costs paid for the 2018 measurement period.

C3: The percentage indicates whether your claim performance is higher or lower than industry average.

C4: All costs for all the claims occurring in 2015 to 2017 with costs until Dec. 31, 2017.

C5: The industry average claim costs paid in the 2017 measurement period.

C6: The percentage indicates whether your claim performance is higher or lower than industry average.

C7: Your projected Maintaining Industry Leadership discount is determined according to the following guidelines:

Percentage lower than industry average claim costs for two consecutive years	PIR premium discount
(including COR discount)	
50% to 64.99% lower	10%
65% to 79.99% lower	12.5%
80% to 89.99% lower	15%
90% to 100% lower	20%

### D. Projected Discount

This is the best of the three projected discounts. This is the discount you will receive if you continue performing as you have to date.

## Interpreting your Partnerships in Injury Reduction (PIR)

# PROJECTION REPORT *(continued)*

### E. Eligibility Factor

The number of years an employer's account was open during the three-year PIR measurement period divided by three. The following eligibility factors apply:

Year of PIR Experience	Eligibility Factor
1	1/3
2	2/3
3	3/3 = 1

### F. Employer Rate Adjustment

This is your experience rate including discounts or surcharges from the experience rating program. The Employer Rate Adjustment will be capped at 60 per cent.

### G. Insurable Earnings Estimate

The insurable earnings (including personal coverage) for your account for the PIR calculation year that was reported by the employer.

### H. Industry Rate

The base rate for your industry.

### I. Premium at Industry Rate

Industry rate multiplied by your insurable earnings divided by \$100.

### J. PIR Refund

Your PIR discount (D) multiplied by your premiums (I). This is the refund you are eligible for. This amount will change throughout the year based on changes to claims costs and changes to the insurable earnings reported to the WCB. The final report is an actual amount. Any changes to the account can impact the amount and recalculations are done when changes occur to the account.

### K. Combinations of Experience

When account/industries are listed here, this means that the insurable earnings and claims costs from these accounts have been used to determining the percentage amount of the refund.

*In April of the following year, you will receive a final PIR report that shows you the final calculations used to calculate your PIR discount.*

