

WCB UPDATE

September 2018

Rate Letters Coming Sooner This Year

Based on your feedback, the WCB will be sending out your annual rate letter earlier this year. Beginning in October, watch for your rate letter to be delivered in the mail.

Many employers use the information in their letter to estimate their WCB premiums for the year ahead. As part of our commitment to putting our customers at the centre of all that we do, we listened to your feedback and want to provide you with the tools to help you plan.

For more information about your rate letter and our rate setting process, please visit wcb.mb.ca and click on **Employers > Your WCB Premium**. Here you'll find a range of resources, including a sample rate letter with detailed, step-by-step information.

You'll also find the latest information about the changes that we continue to phase into our rate model, which will be fully implemented by 2020.

All of the changes that we're making are part of our commitment to modernize the workers' compensation system to meet the evolving needs of our customers. Our new rate model more effectively balances injury prevention and return to work as ultimately, the most effective ways to reduce your WCB premiums are by improving safety and health at your workplace and

Your 2020 Rate Statement

BUSINESS NAME
BOX 42
WINNIPEG, MB R3B 2C3
ADDRESS LINE
ADDRESS LINE

Account Number: 955555

Your 2020 WCB Rate is \$1.86.

Your WCB rate is based on the injury cost of businesses like yours (your classification and its risk category) and your business's injury costs (if any).

	2020 Rate	2019 Rate
Your WCB Rate	\$1.86	\$1.81
Working Directly NRC (Classification 10205) Average Rate	\$1.90	\$2.00

Your Rate Compared to Similar Employers

Your rate is set within a range based on your business size (based on payroll), as well as your classification and its risk category.

	2020	2019
Your Business Size	Large	Large
Working Directly NRC (Classification 10205) Risk Category	200%	200%

The chart below shows your position in the rate range for similar employers in your classification.

	2020	2019
HIGHEST possible rate	\$2.47	\$2.50
Classification average rate	\$1.90	\$2.00
YOUR RATE	\$1.86	\$1.81
LOWEST possible rate	\$1.71	\$1.70

The size of your business determines the range of your injury costs and your industry's costs used to determine your rate. As a large business, a large portion of your WCB rate is based on your business's injury costs.

Your industry classification participates in an industry-based safety program (IBSP) offered by your industry association, and a fee to support the IBSP is included in your WCB rate.

Next Steps

Estimate Your 2020 WCB Premium

2020 WCB Rate x 2020 Estimated Payroll = 2020 Premium

\$1.86 x \$100 = \$186

Prepare to Report Payroll

You will receive a letter in January with directions for reporting your 2020 estimated payroll. You must report your payroll by February 28, 2020. You can report your payroll online and learn more about payroll reporting requirements, including reporting total hours worked, at wcb.mb.ca.

After your payroll information is submitted, you will receive an account statement with your total premium owing and payment schedule.

333 Broadway, Winnipeg, MB R3C 4W3 | Tel: 204-954-4321 | Toll free: 1-855-954-4321 | wcbmb.ca

Improve Performance and Reduce Costs

There are steps you can take to reduce your business's injury costs and lower or maintain your WCB rate and premium.

- **Prevent injuries and illnesses** – the most effective way to reduce your WCB cost is by investing in a workplace safety and health program. You can also become SAFE Work Certified to be eligible for a rebate on your WCB premium. Visit safeworkmanitoba.com to learn more.
- **Reduce the cost of injuries** – Prepare for injuries by investing in a Return to Work program to reduce the length of your employees are off work due to an injury or illness. Visit wcbmb.ca to learn more.
- **Understand your business's performance** – Sign up for the WCB's Online Analytics Platform to see data on injuries in your workplace, how you compare to similar businesses and detailed information on how your rate is calculated. Go to wcbmb.ca and look for Employer Online Services on the homepage.
- **Help your industry improve** – get involved in your industry-based safety program to improve the performance of all businesses in your classification. This can reduce your classification's risk category, reducing rates for all employees in your classification – including you.

Did You Know?

The WCB maintained the average rate in an all-employee of \$0.95 for the third year in a row – the lowest average rate in Canada.

The Value of Your WCB Coverage

- A full range of compensation benefits for your workers including wage replacement, healthcare treatment, rehabilitation services and more.
- Programs and services to help you develop effective safety and health and Return to Work programs.
- Protection from lawsuits or legal action from workers injured on the job.
- Proactive investments in reducing workplace injuries and illnesses across Manitoba to keep rates low.

Contact Us

Find out more about how your rates are set by visiting our website: wcbmb.ca.

If you have additional questions about your rate or premium, contact us directly at 204-954-4505 (in Winnipeg) or toll free at 1-855-954-4321, extension 4305.

To learn more about our workplace safety and health programs that help your business, contact SAFE Work Manitoba at 204-954-SAFE (7233) in Winnipeg, toll free 1-855-957-SAFE (7233) or online at safeworkmanitoba.com.

We Want Your Feedback

Please email feedback to complete a confidential survey about the information provided here and on our website. Your feedback helps us ensure we provide service that is fast, easy, caring, right and clear.

To complete the survey visit wcbmb.ca and select Rate Letter Survey on the featured window of our homepage.

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strengthening your return to work programs.

The WCB partners with SAFE Work Manitoba to help you invest in safety and health at your workplace. To learn more about safety programs and how they can help your business,

please call **204-957-SAFE (7233)** in Winnipeg or **1-855-957-SAFE (7233)** outside Winnipeg.

For additional questions, please contact Assessment Services at **204-954-4505** or toll free at **1-855-954-4321, extension 4505**.

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Experience Period Changes for 2019 Rates

We continue to phase in changes to how we calculate your rates. Next year, the most significant change is the transition to our new experience period.

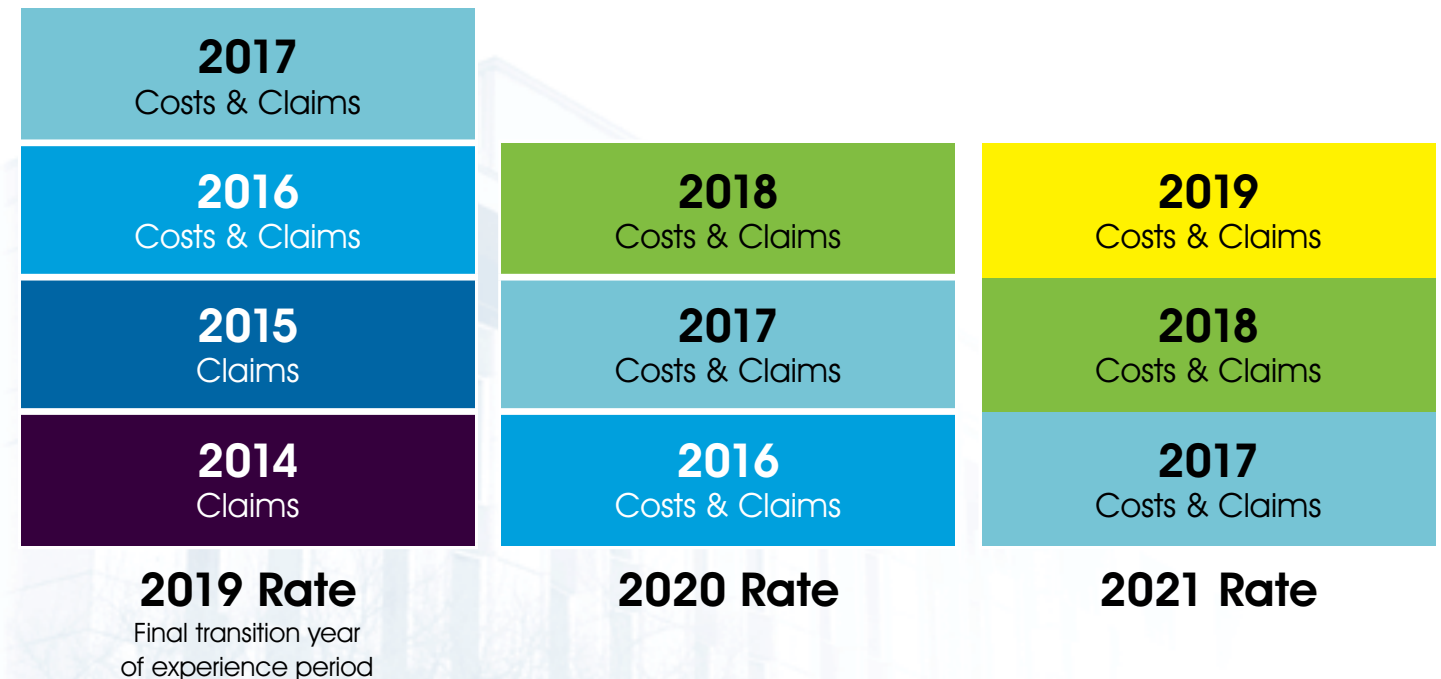
The experience period is the timeframe in which we collect costs to project your future risk. Previously, one year of costs were based on five years of

claims. For 2019, two years of costs will be based on four years of claims. By 2020, this change will be fully implemented with rates being based on three years of costs for claims incurred over the same three year period.

The benefit of this change is that it helps to balance the rate impact of preventing injuries with the impact

of controlling claim costs through return to work efforts after an injury has occurred.

To learn more, visit wcb.mb.ca and click on **Employers > Your WCB Premium**. Here you'll find our Rate Model Transition Chart which provides an overview of all of the changes to our rate model.



Return to Work

for better business
and better recovery

The WCB is here to help
you get started.



- Help workers heal faster with modified duties and gradual return
- Retain valuable employees
- Reduce WCB costs

wcb.mb.ca

204-954-6161 • 1-855-954-4321 ext. 6161
RTWProgramServices@wcb.mb.ca

WCB
Workers Compensation
Board of Manitoba



October is Global Ergonomics Month!

Did you know? Musculoskeletal Injury (MSI) is the leading cause of time loss injuries in Manitoba. In fact, MSIs accounted for 61.1% of all time loss injuries in 2016 according to the 2007-2016 Manitoba Workplace Injury Statistics Report. A substantial

percentage of these were reportedly caused by overexertion, bodily reaction and repetitive motions.

Take some time this October to give your workers the tips and tools they need to become Ergonomic Champions with SAFE Work

Manitoba's two new half day courses: *Building Office Ergonomic Champions* and *Manual Material Handling*. Learn more about what causes MSIs in the office and what you can do to avoid them. For course offerings visit <https://www.safemanitoba.com/events>

Slips, Trips and Falls in the Workplace

Did you know that almost 1 in 5 injuries reported to the Workers Compensation Board were related to slips, trips or falls in 2017?

Join us November 2 to get practical tips from employers in different sectors actively working to reduce the number of slips, trips and falls in their workplaces.

Attendees will gain practical tools for preventing injury in their own workplace, along with free safety resources to help them apply what they learned.

To register, please visit:
www.safemanitoba.com/events



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WCBConnect



wcb.mb.ca/wcb-newsletters





Return to Work for Better Business & Better Recovery

Is your company maximizing its Return to Work program?
Find out at our free WCB Workshops for Winnipeg and area employers!

Return to Work Basics | Oct. 17, Nov. 21, 2018

- **Learn how to save money** by developing a Return to Work program that could decrease your WCB premiums and extended health coverage costs
- **Reduce productivity loss** to stay more competitive in your industry
- **Attract and retain good employees** by becoming "an employer of choice"

WCB Basics | Oct. 16, Nov. 20, 2018

- Learn how to report injuries, manage claims and understand your rate
- Recommended to take prior to Return to Work Basics

"When a worker is injured, I now know all the steps in returning the worker to work fast and safe."
-- Workshop attendee

Each workshop runs 8:30 a.m. - 4:00 p.m.
363 Broadway, Winnipeg

Register today at wcb.mb.ca/training

For more information

1-855-954-4321, ext 4662 | RTWProgramServices@wcb.mb.ca



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