# How are 2027 industry premium rates set?

**The Saskatchewan WCB sets industry premium rates annually. The rate setting process ensures today's employers pay for the costs of today's claims.**



## Step 1: Industry classification

- The WCB groups employers into industry rate codes based on their primary business activity.
- This forms the WCB's classification system, which has 50 industry rate codes.
- The collective experience of all employers in each industry rate code determines the industry premium rate.
- All employers in the same rate code start with the same industry premium rate.

## Step 2: Industry premium rates

- The WCB uses an actuarial rate model to determine annual industry premium rates.
- The WCB projects expected claim codes for the upcoming year.
- Industry premium rate = costs/payroll.
- Premiums cover all current and future costs for claims that occur during the year.

## Step 3: Experience rating

- The experience rating program adjusts the industry premium rate based on an employer's individual claims experience.
- Employers can receive a discount or pay a surcharge depending on their claims experience.
- Reducing the number and cost of claims through injury prevention and workplace safety can improve your experience rating and reduce the WCB premiums you pay.

**Online services reminder:** in early December 2026, you will be able to view your 2027 industry rate, including your experience rating, through your WCB online account only. Sign up for your WCB online account by visiting **wcbsask.com**.

## C62 – Automotive Service Shops, Towing

### Comparing your 2026 and 2027 rates

| Rate components | 2026 rate | 2027 rate | Percentage change |
|---|---|---|---|
| **Claim costs** | **$1.064** | **$1.072** | **0.8%** |
| Short-term disability and vocational rehabilitation | $0.397 | $0.386 | -2.8% |
| Medical costs | $0.476 | $0.487 | 2.3% |
| Long-term disability | $0.162 | $0.175 | 8.0% |
| Fatality and survivor benefits | $0.029 | $0.024 | -17.2% |
| **Administration costs** | **$0.404** | **$0.410** | **1.5%** |
| WCB administration expenses | $0.343 | $0.350 | 2.0% |
| WorkSafe Saskatchewan | $0.010 | $0.010 | 0.0% |
| Occupational Health and Safety (OHS) and Injured Worker Appeal Services (IWAS) | $0.051 | $0.050 | -2.0% |
| **Subtotal** | **$1.468** | **$1.482** | **1.0%** |
| Safety association funding | $0.069 | $0.068 | -1.4% |
| **Model calculated rate (rounded)** | **$1.54** | **$1.55** | **0.6%** |
| Additional rate reduction | ($0.06) | ($0.07) | 16.7% |
| **Total rate (rounded)** | **$1.48** | **$1.48** | **0.0%** |

### Updated payroll forecasts

| Assessable payroll ($ millions) | Used in 2026 rate setting | Updated 2026 projection | 2027 projection |
|---|---|---|---|
| C62 rate code payroll | $601.45 | $616.31 | $653.29 |

The overall increase in the C62 model premium rate results from increasing claims and related administration costs, which increasing 2027 payroll forecasts partly offset. The largest change in claims in dollar terms is related to medical costs. Recognizing the WCB's strong funded position, the WCB reduced the C62 premium rate by an additional seven cents for 2027.

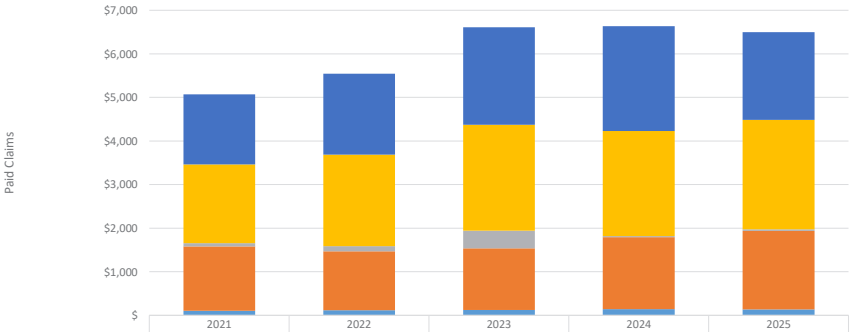
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**AT A GLANCE:**

# C62 – Automotive Service Shops, Towing

## C62 Claim costs (thousands of dollars)




| | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|
| Short Term Disability | $1,610 | $1,858 | $2,236 | $2,402 | $2,013 |
| Medical Aid | $1,805 | $2,099 | $2,429 | $2,416 | $2,513 |
| Vocational Rehabilitation | $78 | $120 | $403 | $20 | $40 |
| Long Term Disability | $1,474 | $1,347 | $1,417 | $1,655 | $1,799 |
| Survivor Benefits | $105 | $120 | $124 | $141 | $136 |

## Injuries can happen at any age in C62

**36.3** average age at injury

**53.8** per cent of injuries under age 35

## Top five causes of serious injuries in C62: 2021-2025

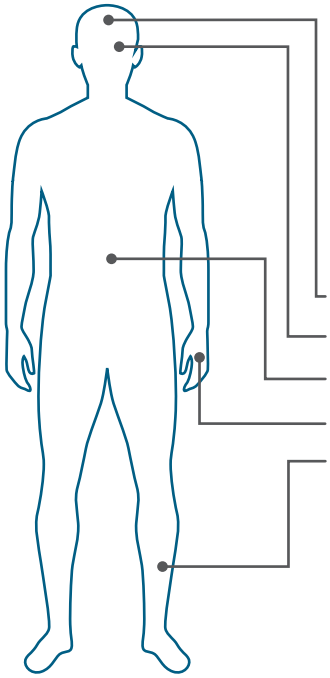
1. overexertion in lifting
2. fall to floor, walkway or other surface
3. struck by falling object
4. bending, climbing, crawling, reaching, twisting
5. bodily reactions and exertion, n.e.c.

## Did you know?

Claim costs directly affect your premium rate. **Injury prevention is the best way to minimize your costs and reduce human suffering.**

**For information on how to prevent injuries, visit worksafesask.ca.**

## Top five parts of the body injured in C62: 2021-2025



| Part of body | Number of injuries | Percentage of injuries |
|---|---|---|
| Head | 259 | 12.6% |
| Eye | 201 | 9.8% |
| Back | 275 | 13.4% |
| Hand | 530 | 25.8% |
| Leg | 257 | 12.5% |

## More info

Visit **wcbsask.com/statistics** for additional industry statistics, such as injury rates, or the average cost or duration per claim.


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