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**.

M41 – Dairy Products, Soft Drinks

Comparing your 2026 and 2027 rates

Rate components	2026 rate	2027 rate	Percentage change
Claim costs	**$1.198**	**$1.367**	**14.1%**
Short-term disability and vocational rehabilitation	$0.405	$0.488	20.5%
Medical costs	$0.625	$0.695	11.2%
Long-term disability	$0.147	$0.166	12.9%
Fatality and survivor benefits	$0.021	$0.018	-14.3%
Administration costs	**$0.442**	**$0.494**	**11.8%**
WCB administration expenses	$0.381	$0.434	13.9%
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	**$1.640**	**$1.861**	**13.5%**
Safety association funding	$0.069	$0.068	-1.4%
Model calculated rate (rounded)	**$1.71**	**$1.93**	**12.9%**
Additional rate reduction	($0.07)	($0.09)	28.6%
Total rate (rounded)	**$1.64**	**$1.84**	**12.2%**

Updated payroll forecasts

Assessable payroll ($ millions)	Used in 2026 rate setting	Updated 2026 projection	2027 projection
M41 rate code payroll	$43.04	$46.66	$48.53

The overall increase to the M41 model premium rate is the result of increasing claims and related administration costs, which increasing payroll forecasts for 2027 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 M41 premium rate by an additional nine cents for 2027.

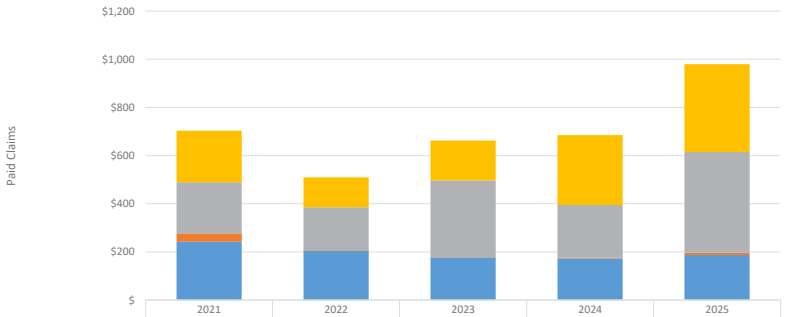
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AT A GLANCE:

M41 – Dairy Products, Soft Drinks

M41 Claim costs (thousands of dollars)



	2021	2022	2023	2024	2025
Short Term Disability	$214	$125	$167	$291	$366
Medical Aid	$213	$178	$319	$219	$418
Vocational Rehabilitation	$34	$3	$	$3	$9
Long Term Disability	$242	$205	$177	$173	$187

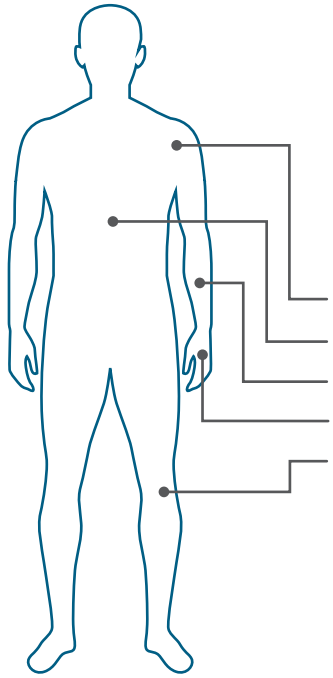
Did you know?

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

M41: 2021-2025



Part of body	Number of injuries	Percentage of injuries
Shoulder	27	10.2%
Back	67	25.2%
Arm	34	12.8%
Hand	30	11.3%
Leg	38	14.3%

Injuries can happen at any age in M41

42 average age at injury

26.3 per cent of injuries under age 35

Top five causes of serious injuries in

M41: 2021-2025

1. overexertion in lifting
2. bending, climbing, crawling, reaching, twisting
3. repetitive placing, grasping and moving objects, except tools
4. overexertion in pulling or pushing objects
5. bodily reaction, n.e.c.

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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