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**.

M91 – Agricultural Equipment

Comparing your 2026 and 2027 rates

Rate components	2026 rate	2027 rate	Percentage change
Claim costs	**$0.864**	**$0.899**	**4.1%**
Short-term disability and vocational rehabilitation	$0.304	$0.305	0.3%
Medical costs	$0.434	$0.463	6.7%
Long-term disability	$0.113	$0.121	7.1%
Fatality and survivor benefits	$0.013	$0.010	-23.1%
Administration costs	**$0.348**	**$0.362**	**4.0%**
WCB administration expenses	$0.287	$0.302	5.2%
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	**$1.212**	**$1.261**	**4.0%**
Safety association funding	$0.069	$0.068	-1.4%
Model calculated rate (rounded)	**$1.28**	**$1.33**	**3.9%**
Additional rate reduction	($0.05)	($0.06)	20.0%
Total rate (rounded)	**$1.23**	**$1.27**	**3.3%**

Updated payroll forecasts

Assessable payroll ($ millions)	Used in 2026 rate setting	Updated 2026 projection	2027 projection
M91 rate code payroll	$363.08	$300.45	$300.45

The overall increase to the M91 model premium rate is the result of decreasing payroll forecasts for 2027, which decreasing claims and related administration costs. partly offset. The largest change in claims in dollar terms is related to short-term disability and vocational rehabilitation costs. Recognizing the WCB's strong funded position, the WCB reduced the M91 premium rate by an additional six cents for 2027.

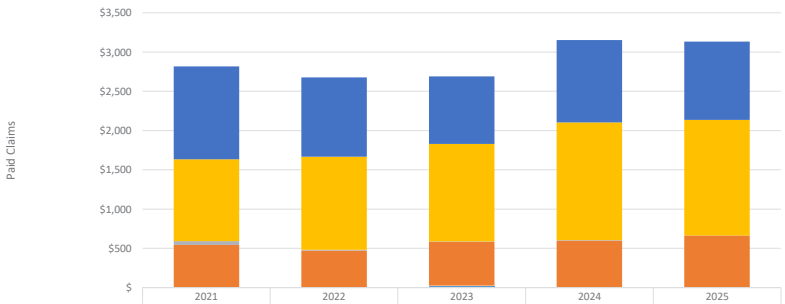
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AT A GLANCE:

M91 – Agricultural Equipment

M91 Claim costs (thousands of dollars)



	2021	2022	2023	2024	2025
Short Term Disability	$1,182	$1,012	$858	$1,048	$1,000
Medical Aid	$1,042	$1,184	$1,243	$1,499	$1,473
Vocational Rehabilitation	$49	$11	$1	$9	
Long Term Disability	$544	$471	$561	$598	$663
Survivor Benefits			$26		

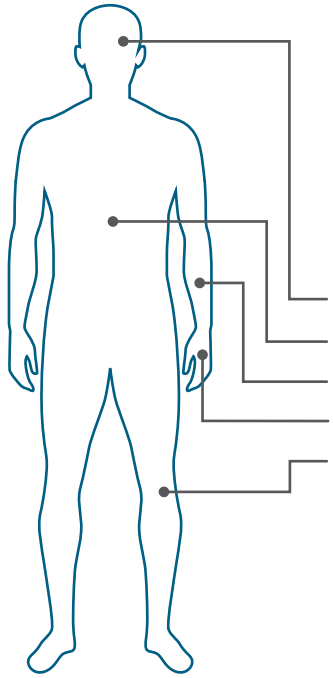
Did you know?

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

M91: 2021-2025



Part of body	Number of injuries	Percentage of injuries
Eye	199	11.4%
Back	223	12.8%
Arm	162	9.3%
Hand	524	30.0%
Leg	189	10.8%

Injuries can happen at any age in M91

38.8 average age at injury

40.8 per cent of injuries under age 35

Top five causes of serious injuries in

M91: 2021-2025

1. overexertion in lifting
2. fall to floor, walkway or other surface
3. struck by falling object
4. bodily reactions and exertion, n.e.c.
5. overexertion in pulling or pushing objects

More info

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

PHONE: 1.800.667.7590
EMAIL: employerservices@wcbsask.com

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