

# How claims affect your premiums

Adjustments to your premiums are based on your claims experience to provide you with incentives to reduce your costs. For small business employers, adjustments are based on your total number of claims. For large business employers, adjustments are based on the cost of your claims.

## Small business employers (less than \$15,000 in industry-rated premiums over three years)

Experience rating plan for small employers	
Lost-time claims	Rate adjustment
0	5% discount
1-4	No adjustment
5 +	5% surcharge

No-time-lost (NTL) claims have no impact on the experience rating plan for small employers.

Employers become eligible for a 5% discount if they have zero lost-time claims (LTC) in the first five years of the previous six-year period. Employers receive a 5% surcharge as soon as they have five or more LTC.

## Large business employers (\$15,000 or more in industry-rated premiums over three years)

Experience rating plan for large employers	
Claim type	Rate adjustment
NTL with costs less than \$1,900*	No impact
NTL with costs more than \$1,900*	All costs are included in your experience rating
LTC	All costs are included in your experience rating

\*The threshold for excluding NTL claims from experience rating is reviewed annually. For NTL claims occurring in 2024, the threshold is \$1,900 and are first used in experience rating in 2026.

The thresholds for excluding NTL claims in previous years are listed in the following table:

Date of accident	NTL claim cost threshold
January 1, 2022 - December 31, 2023	\$1,800
January 1, 2019 - December 31, 2021	\$1,500
January 1, 2017 - December 31, 2018	\$1,400
January 1, 2016 - December 31, 2016	\$1,300
January 1, 2015 - December 31, 2015	\$1,000

For more detailed information on our pricing programs, please reference our [pricing guide](#).



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