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OCCUPATIONAL HEALTH AND SAFETY
2019
Let’s talk insurance

An equitable insurance plan
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Thus, an employer’s efforts to manage occupational health and safety issues in its enterprise help improve its performance in this area, all of which is taken into account in determining its premium.
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The CNESST has three rate plans

The unit-rate plan: for small businesses
This plan is generally intended for employers whose total annual premium is less than $7,500. The premium is calculated on the basis of the rate for each unit in which the enterprise’s activities are classified, for every $100 of total insurable payroll. About 72% of employers are assessed under this rate plan.

This plan is applied collectively: when an employment injury occurs, the group as a whole bears the costs. However, if each employer takes measures to prevent or reduce the cost of employment injuries, all employers in the unit will benefit in both the medium and long term.

The personalized-rate plan: for large-scale enterprises
This plan is designed for employers whose annual assessments generally exceed $400,000. About 1% of employers are assessed under this rate plan.

Under the retrospective plan, the employer’s assessment is adjusted to take into account changes over four years in the costs of injuries that may have occurred during the relevant year. The adjustment takes into account the limit per claim determined by the employer on the basis of its insurance needs.

An initial provisional adjustment is made at the 24-month point and takes into account changes in the costs of injuries. An employer may request a second provisional adjustment at the 36-month point. The definitive retrospective adjustment occurs at the 48-month point.

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Better management of health and safety: lower premiums
According to basic insurance principles, premiums vary in relation to two factors: the rules associated with the activities carried on by the employer and the cost of claims. For example, the premium for insuring the staff of a pharmacy is much lower than that for insuring factory workers.

Employers can reduce their premiums by taking measures to prevent work-related accidents and occupational diseases. The CNESST can provide assistance and advice in this regard.

If one of its employees suffers an industrial accident or contracts an occupational disease, it is in the employer’s best interest to maintain the employment relationship with the employee and promote his or her prompt and lasting return to work. In this way, the enterprise can retain its experienced and qualified personnel, while reducing its premium and lowering the costs of the occupational health and safety plan.

The retrospective plan: for medium-sized and large businesses
This plan applies to employers whose total annual premium is assessed under this rate plan.

The calculation of the premium is based on a personalized rate. In other words, the applicable rate(s) for a particular activity carried out by the employer is adjusted to take into account its efforts to prevent work-related accidents and to facilitate the rehabilitation of injured workers and their prompt and lasting return to work.

The average rate of $1.79 is broken down as follows:

- $1.33 Cost of employment injuries
- $0.30 Cost of administering the occupational health and safety plan
- $0.16 The fee for a competent experience program
- $0.09 Prevention program
- $0.04 Cost of financing the administrative tribunals
- 5-0.13 Superannuation

Joint sector-based associations (JSA)
Joint sector-based associations are organizations that focus on the prevention of employment injuries. They are made up of employers’ and workers’ associations in a given sector of activity administered by a joint board of directors and financed through a specific assessment paid by these employers.

These associations provide workers and employers in the relevant activity sector with information, training and advisory services. They also provide assistance in setting up health and safety committees and developing prevention programs.

For more information, visit their website at preventionenligne.com

Non-imputed costs: a significant component of an employer’s premium
As a general rule, the cost of an employment injury is imputed to the employer of the injured worker. However, in a variety of circumstances, for example where a worker was already handicapped when the injury occurred, it is possible that certain costs will not be imputed to employers’ files. Those 72% called non-imputed costs (NIC). Every year, a part of the premium rate of all employers is applied to finance such costs.

The Classification Decision informs every employer of the portion of its premium rate, in relation to its assigned classification unit, that is used to finance non-imputed costs.

On average, non-imputed costs amount to 28% of the total cost of employment injuries.

How are contributions used?
The average premium rate is calculated on the basis of the financial requirements of the occupational health and safety plan and total insurable wages. For 2019, the CNESST anticipates that the financial requirements of the plan will be approximately $2.75 billion. As for total insurable wages, they are estimated at $153.5 billion.

The average premium rate in 2019 is $1.79 for every $100 of payroll, that is, the same rate as in 2018. This is the second lowest rate ever applied since the Act requiring industrial accidents and occupational diseases came into effect in 1985. Premium rates have dropped $0.40 since 2011, saving Quebec businesses a total of close to $353 million.

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