



Employer Service Centre

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October 31, 2019

510

SALT SPRING ISLAND FIRE PROTECTION DISTRICT
105 LOWER GANGES RD
SALT SPRING ISLAND BC V8K 2T1

Your account number	095530
Your 2019 net rate	1.86%
Your 2020 net rate	1.88%

Your 2020 premium rate

We're writing to provide information about your premium rate for 2020. You'll use this rate to determine your premium for your 2020 WorkSafeBC insurance - insurance that protects your firm against lawsuits from workers who suffer workplace injuries or occupational diseases and provides benefits to workers who are injured on the job.

One of our goals is to support you in maintaining a safe and healthy workplace.

Your premium rate is dependent on the classification unit assigned to your firm: **Local Government and Related Operations (753004)**. It's very important that you review the enclosed description of this classification unit; if it does not reflect your business operations, please call us right away.

How we calculate your 2020 premium rate

First, we determine a base premium rate, which reflects the historical cost of injuries in your industry's rate group. Then, we compare your firm's claims and payroll history with other firms in your rate group to determine if you qualify for an experience rating discount or if a surcharge applies. Please refer to the following pages for information about your claims and how your firm's claims and payroll history compares to others in your industry.

Base premium rate	2.19%	The base premium rate is stated as a percentage of assessable payroll. It's the same for all firms in your classification unit.
Experience rating discount of 14.3%	-0.31	You've earned a discount of 14.3% based on your firm's claims and payroll history.
Your firm's 2020 net premium rate	1.88%	Multiply this rate by your assessable payroll to determine your premium. For 2020, the maximum assessable payroll per worker is \$87,100.

Through your premiums, your industry funds the BC Construction Safety Alliance (BCCSA), of which you are a member. With programs, services and safety advisors, at no additional cost, they can assist to reduce injuries and their associated costs. For more information, visit bccsa.ca.

Your insurance premium is currently due on a quarterly basis. The first payment for your 2020 premium will be due in April 2020. We'll notify you if your payment schedule changes and will send you more information about reporting your payroll and calculating your premium before your payment is due.

We're here to help

If you have any questions about your WorkSafeBC insurance, please call us at 604.244.6181 (or toll-free at 1.888.922.2768) between 8:30 and 4:30, Monday through Friday. You can find more information about our rate setting process and do business with us anytime at worksafebc.com.

How we determined your 2020 experience rating

How your firm's claims and payroll history compares to others in your industry's rate group

To determine your experience rating, we compare your firm's claims and payroll history with that of your industry's rate group. We look at your recent history, as outlined below, as well as your earlier history, to ensure your experience rating accurately and fairly reflects your claims performance.

	Year the injury occurred		
	2016	2017	2018
Your claim costs paid to June 30, 2019 (See listing on next page)	\$2,722	\$1,594	\$1,447
Your firm's assessable payroll	\$765,307	\$1,158,401	\$1,245,654
Your firm's claim costs as a percentage of assessable payroll	0.3556%	0.1376%	0.1161%
Your rate group's claim costs as a percentage of assessable payroll	0.5226%	0.5151%	0.4513%
How your firm compares	Better than average	Better than average	Better than average

The table above summarizes your recent claims and payroll history. To put this recent history into proper perspective and ensure your experience rating fairly reflects your claims performance, we also look at your earlier history, as appropriate. That history is also reflected in your experience rating for 2019 which was a 10.4 percent discount.

Based on this information, your experience rating for 2020 is a 14.3 percent discount.

For the detailed calculation of your experience rating, please visit worksafebc.com and log in to your account to view your online rate information letters. To learn more about how changes in your claim costs impact your experience rating, log in to your account and access our Employer Safety Planning Tool Kit.