

# How are 2026 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

- Employers are grouped 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

- An actuarial rate model is used to determine annual industry premium rates.
- Expected claim costs are projected 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 2025, you will be able to view your 2026 industry rate, including your experience rating, through your WCB online account only. Sign up for your WCB online account by visiting [wcb.sask.com](https://wcb.sask.com).

## A11 – Light Agricultural Operations

### Comparing your 2025 and 2026 rates

| Rate components                                                                | 2025 rate      | 2026 rate      | Percentage change |
|--------------------------------------------------------------------------------|----------------|----------------|-------------------|
| <b>Claim costs</b>                                                             | <b>\$1.555</b> | <b>\$1.474</b> | <b>-5.2%</b>      |
| Short-term disability and vocational rehabilitation                            | \$0.503        | \$0.466        | -7.4%             |
| Medical costs                                                                  | \$0.738        | \$0.713        | -3.4%             |
| Long-term disability                                                           | \$0.248        | \$0.237        | -4.4%             |
| Fatality and survivor benefits                                                 | \$0.066        | \$0.058        | -12.1%            |
| <b>Administration costs</b>                                                    | <b>\$0.542</b> | <b>\$0.519</b> | <b>-4.2%</b>      |
| WCB administration expenses                                                    | \$0.479        | \$0.458        | -4.4%             |
| WorkSafe Saskatchewan                                                          | \$0.011        | \$0.010        | -9.1%             |
| Occupational Health and Safety (OHS) and Injured Worker Appeal Services (IWAS) | \$0.052        | \$0.051        | -1.9%             |
| <b>Subtotal</b>                                                                | <b>\$2.097</b> | <b>\$1.993</b> | <b>-5.0%</b>      |
| Safety association funding                                                     | \$0.000        | \$0.000        | 0.0%              |
| <b>Model calculated rate (rounded)</b>                                         | <b>\$2.10</b>  | <b>\$1.99</b>  | <b>-5.2%</b>      |
| Additional rate reduction                                                      | N/A            | (\$0.08)       | N/A               |
| <b>Total rate (rounded)</b>                                                    | <b>\$2.10</b>  | <b>\$1.91</b>  | <b>-9.0%</b>      |

### Updated payroll forecasts

| Assessable payroll (\$ millions) | Used in 2025 rate setting | Updated 2025 projection | 2026 projection |
|----------------------------------|---------------------------|-------------------------|-----------------|
| A11 rate code payroll            | \$127.73                  | \$136.21                | \$140.30        |

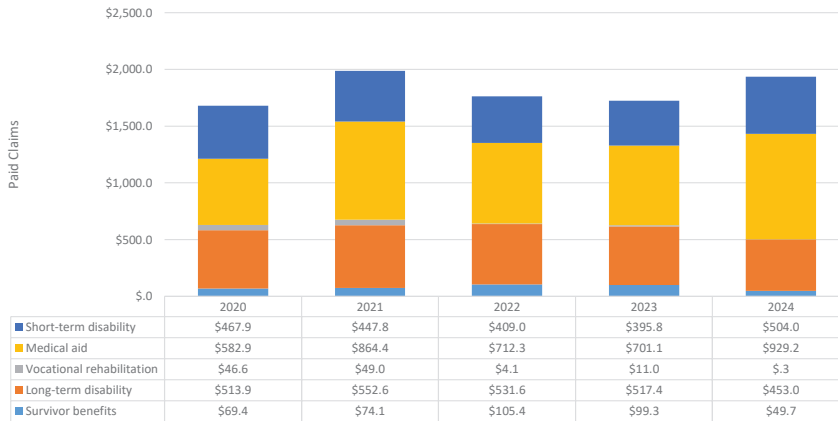
The overall reduction to the model premium rate for A11 is the result of increasing payroll forecasted for 2026, which is partly offset by increasing claims and related administration costs. The largest change in claims in dollar terms is related to medical costs. Recognizing the WCB's strong funded position, the A11 premium rate has been reduced by an additional eight cents for 2026.



# At a glance:

## A11 – Light Agricultural Operations

### A11 Claim costs (thousands of dollars)



Injuries can happen  
at any age in A11

**37.5** average age  
at injury

**47.1** per cent of  
injuries under  
age 35

### Top five causes of serious injuries in

A11: 2020-2024

1. attacks and other injuries by animals/insects (non-venomous), n.e.c.
2. fall on same level, n.e.c.
3. struck by or slammed in swinging door or gate
4. overexertion in lifting
5. fall from ladder

### 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](https://worksafesask.ca).

### Top five parts of the body injured in

A11: 2020-2024

| Part of body | Number of injuries | Percentage of injuries |
|--------------|--------------------|------------------------|
| Head         | 84                 | 11.5%                  |
| Back         | 68                 | 9.3%                   |
| Arm          | 72                 | 9.9%                   |
| Hand         | 122                | 16.7%                  |
| Leg          | 161                | 22.0%                  |

### More info

Visit [wcbsask.com/statistics](https://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](mailto:employerservices@wcbsask.com)

wcb

Saskatchewan  
Workers'  
Compensation  
Board