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 **wcbsask.com**.

A21 – Farming and Ranching

Comparing your 2025 and 2026 rates

Rate components	2025 rate	2026 rate	Percentage change
Claim costs	**$1.086**	**$1.071**	**-1.4%**
Short-term disability and vocational rehabilitation	$0.343	$0.333	-2.9%
Medical costs	$0.505	$0.498	-1.4%
Long-term disability	$0.155	$0.158	1.9%
Fatality and survivor benefits	$0.083	$0.082	-1.2%
Administration costs	**$0.411**	**$0.406**	**-1.2%**
WCB administration expenses	$0.348	$0.345	-0.9%
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%
Subtotal	**$1.497**	**$1.477**	**-1.3%**
Safety association funding	$0.000	$0.000	0.0%
Model calculated rate (rounded)	**$1.50**	**$1.48**	**-1.3%**
Additional rate reduction	N/A	($0.06)	N/A
Total rate (rounded)	**$1.50**	**$1.42**	**-5.3%**

Updated payroll forecasts

Assessable payroll ($ millions)	Used in 2025 rate setting	Updated 2025 projection	2026 projection
A21 rate code payroll	$256.20	$249.27	$266.72

The overall reduction to the model premium rate for A21 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 A21 premium rate has been reduced by an additional six cents for 2026.

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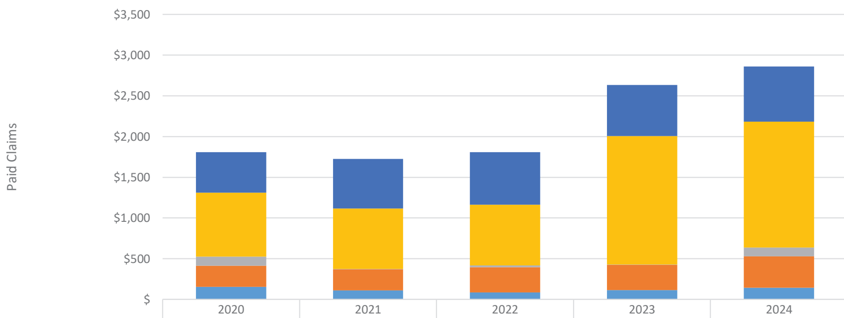
At a glance:
A21 – Farming and Ranching

A21 Claim costs (thousands of dollars)

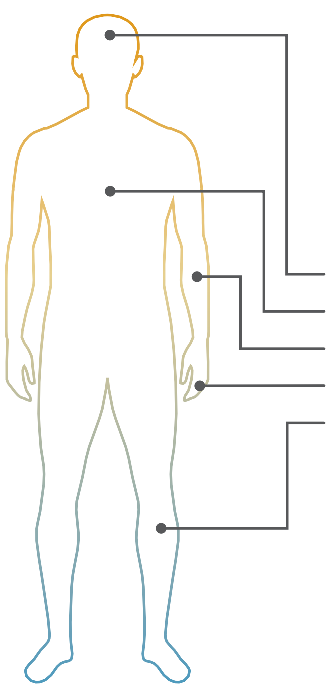


	2020	2021	2022	2023	2024
Short-term disability	$497	$609	$644	$624	$680
Medical aid	$788	$744	$745	$1,580	$1,543
Vocational rehabilitation	$112	$3	$23	$3	$108
Long-term disability	$259	$259	$308	$312	$388
Survivor benefits	$153	$110	$86	$113	$142

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

A21: 2020-2024

Part of body	Number of injuries	Percentage of injuries
Head	56	11.8%
Back	48	10.2%
Arm	38	8.0%
Hand	103	21.8%
Leg	75	15.9%

Injuries can happen at any age in A21

40.7 **average age at injury**

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

Top five causes of serious injuries in

A21: 2020-2024

1. attacks and other injuries by animals/insects (nonvenomous), n.e.c.
2. caught in running equipment or machinery
3. struck by falling object
4. fall from non-moving vehicle
5. jack-knifed or overturned-no collision

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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