

2026 Industry Insurance Rates

Presentation to SafeCare BC Members

Long-term Care and Community Health Support Services

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August 21, 2025

Agenda

- 1 Classification and rate structure
- 2 Long-term Care and Community Health Support Services insurance rates
- 3 Experience rating
- 4 Injury statistics
- 5 What can you do?

2024 results and 2026 rates

Key 2024 results

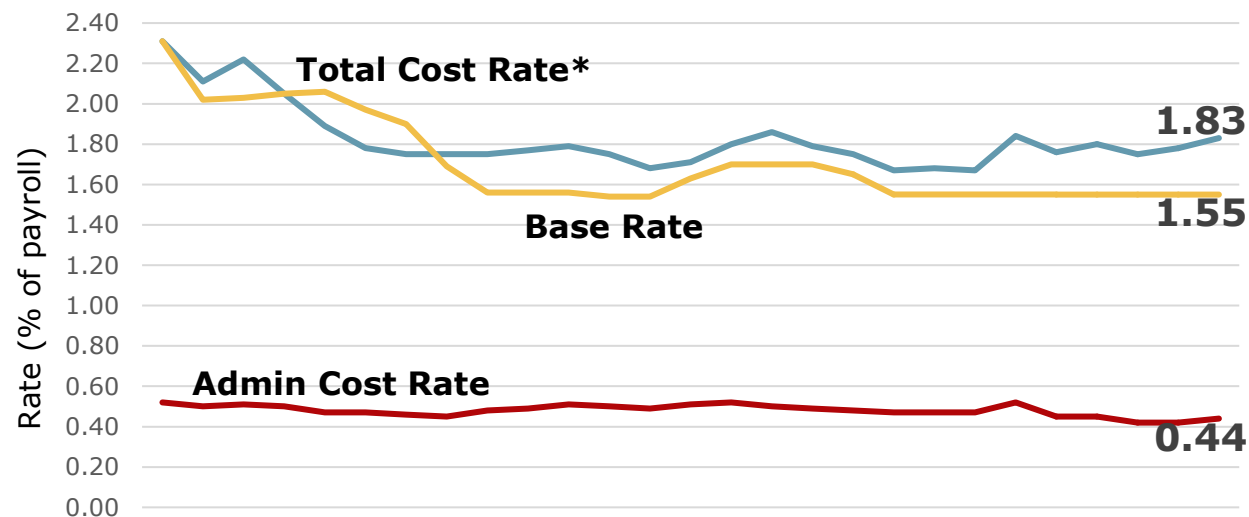
- Time-loss claims rate (injury rate): 2.02 claims accepted per 100 person years of employment
- Return to work: 79.7% of workers back at work within 26 weeks
- Investment gain of 11.6% or \$2.7 billion (2023 gain: 8.4% or \$1.8 billion)
 - Above the required return of 4.7%
- 2024 Funded level decreased to 141% from 142% last year (2021 – 155%)

2026 preliminary average base rate to remain at 1.55%

- Ninth year the average base rate has remained at 1.55%
- \$570 million of surplus returned via discounted rates meaning on average employers are paying less than 85% of the projected total cost rate of 1.83%
- Rates will be formally approved in November of 2025

Historical perspective: Premium rates and cost rates

***2026 rates are preliminary**



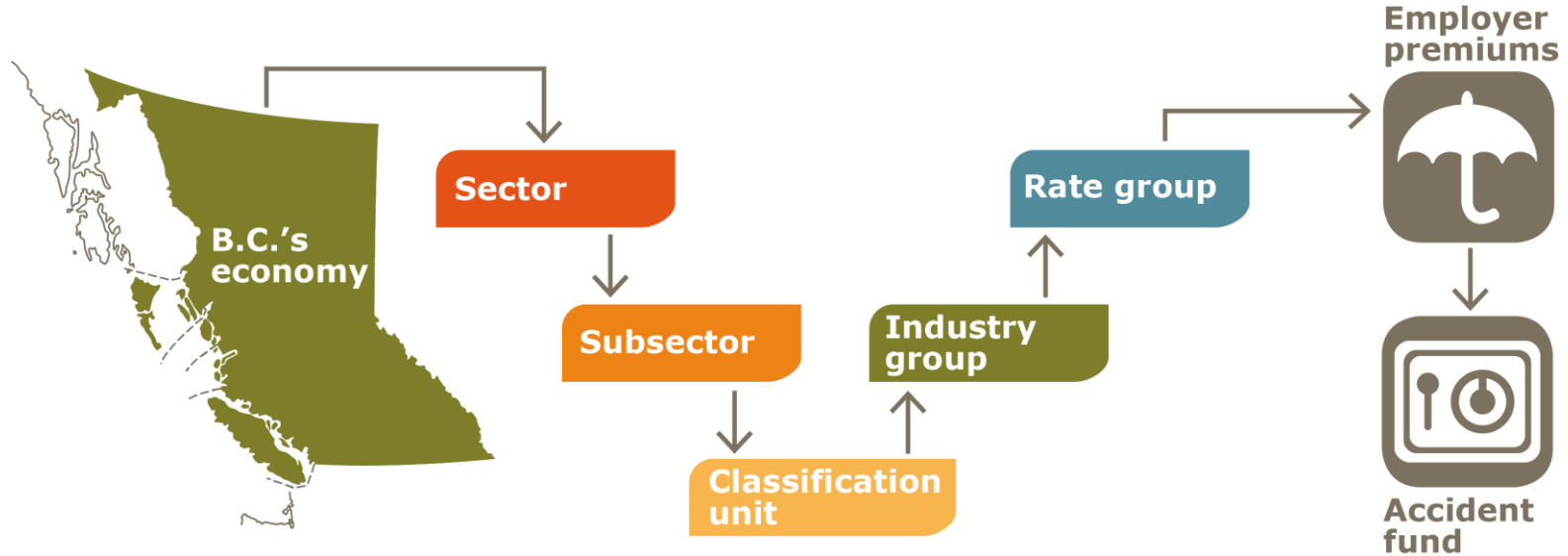
***The Total Cost Rate includes:**

- The projected cost of new injuries
- The projected cost of administration
- Adjustment for assessment penalties, other income and experience rating imbalance

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Prelim 2026
Total Cost Rate	2.31	2.11	2.22	2.05	1.89	1.78	1.75	1.75	1.75	1.77	1.79	1.75	1.68	1.71	1.80	1.86	1.79	1.75	1.67	1.68	1.67	1.84	1.76	1.80	1.75	1.78	1.83
Admin Cost Rate	0.52	0.50	0.51	0.50	0.47	0.47	0.46	0.45	0.48	0.49	0.51	0.50	0.49	0.51	0.52	0.50	0.49	0.48	0.47	0.47	0.47	0.52	0.45	0.45	0.42	0.42	0.44
Base Rate	2.31	2.02	2.03	2.05	2.06	1.97	1.90	1.69	1.56	1.56	1.56	1.54	1.54	1.63	1.70	1.70	1.70	1.65	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55

Classification and rate structure

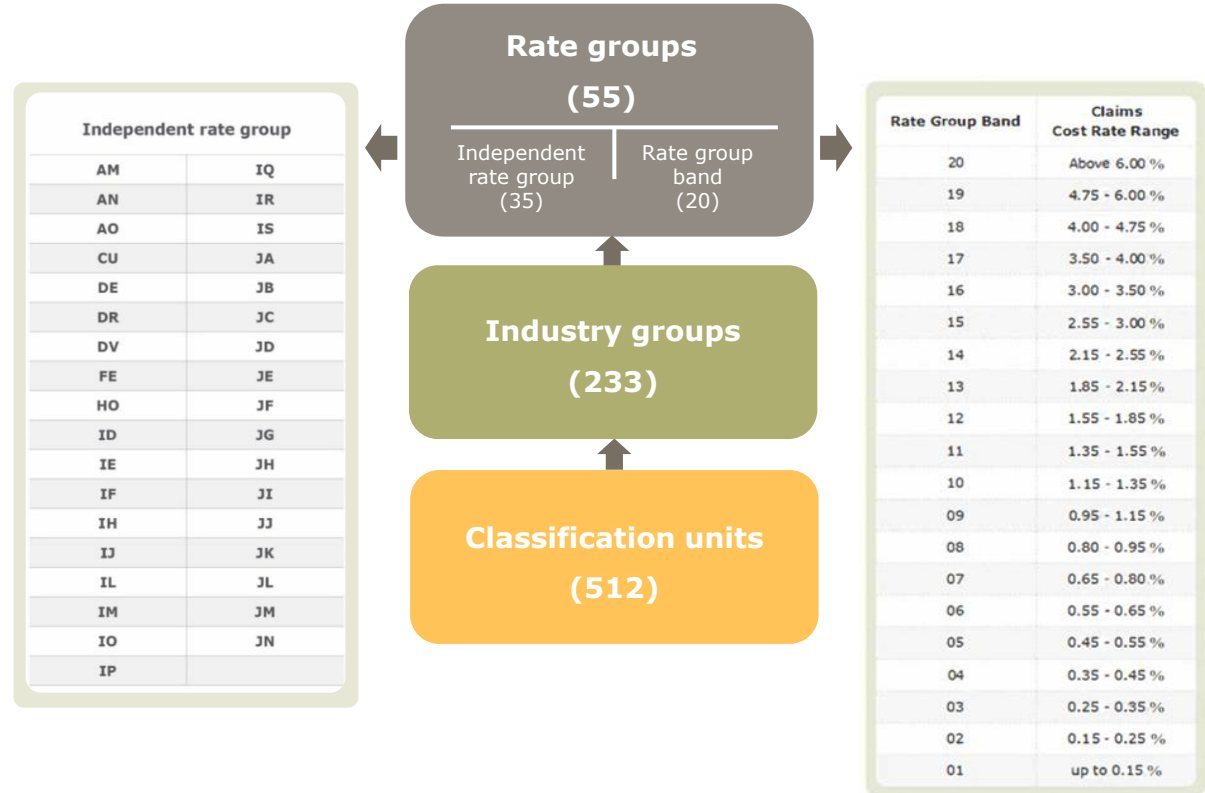
Classification and rate setting



- Similar classification units are placed together into industry groups.
- Industry groups with similar costs are then placed into rate groups.
- When industry groups start having higher or lower costs, they're moved to more appropriate rate groups.

Rate group structure

- Similar classification units (CUs) are placed together in industry groups.
- Industry groups with similar costs are placed in one of 20 clearly defined and stable rate group bands with progressively higher cost-rate boundaries.
- Sufficiently large-enough industry groups form their own independent, alphabetically named rate groups.



Premium rate components



Claim costs include these payments:

- Health care
- Short term disability
- Vocational rehabilitation
- Long term disability
- Survivor benefits

**Long-term Care and Community Health
Support Services insurance rates**

Industry classification

Long-Term Care

Long-Term Care	Sector: Service Sector
	Sub-sector: Health Care and Social Services
Classification Unit: 766011	

General information

Memory Care: This is a type of long-term care that provides services specifically designed to assist people living with a dementia, such as Alzheimer's disease, or another memory impairment.

Extended Care: This is health care provided to persons having a severe chronic disability which has usually produced a functional deficit or frail elderly who requires 24-hour-a-day professional nursing services and continuing medical supervision, but does not require all the resources for an acute care hospital. Most persons at this level have a limited potential for rehabilitation and often require institutional care on a permanent basis.

Extended Care Hospital: A hospital that primarily exists for the continuing treatment of patients who have a long term illness or have a low potential for recovery, and who require regular medical assessment and continuing nursing care.

Residential Care Facility: Includes homes for the aged, physically handicapped, mentally handicapped, developmentally delayed, psychiatrically disabled, and clients with alcohol and drug problems. Although there is some overlap with extended care hospitals, these facilities generally do not provide the same level of care. Many facilities are maintained for people chronically ill or disabled who live there more or less permanently. Other facilities provide shelter for a shorter period of time and often provide a program or service.

[Find your classification unit, industry, or rate - WorkSafeBC](#)

Industry classification

Community Health Support Services

Community Health Support Services	Sector: Service Sector
	Sub-sector: Health Care and Social Services
Classification Unit: 766006	

General information

Firms in this classification unit provide services that range from managing a clients household (e.g. cooking and cleaning), providing assistance with activities of daily living and personal care, to providing nursing to the client in his or her home. Clients may be elderly, physically or developmentally-challenged and may be eligible for government funding to pay for the services within a prescribed care plan.

Homeowners, legal guardians or client support group societies having an individual provide care for themselves, their dependants, or others, are appropriately classified in CU 764029 [Hiring or Providing Companion Services or Childcare], regardless of the credentials of the individual they are hiring.

Included in this classification unit are labour supply firms that fulfill client staffing requirements by supplying an individual or group of individuals. Although individuals are under the direction and control of the client, they are paid by the labour supply firm.

[Find your classification unit, industry, or rate - WorkSafeBC](#)

Rate group membership

Both Long-Term Care and Community Health Support Services form their own rate groups.

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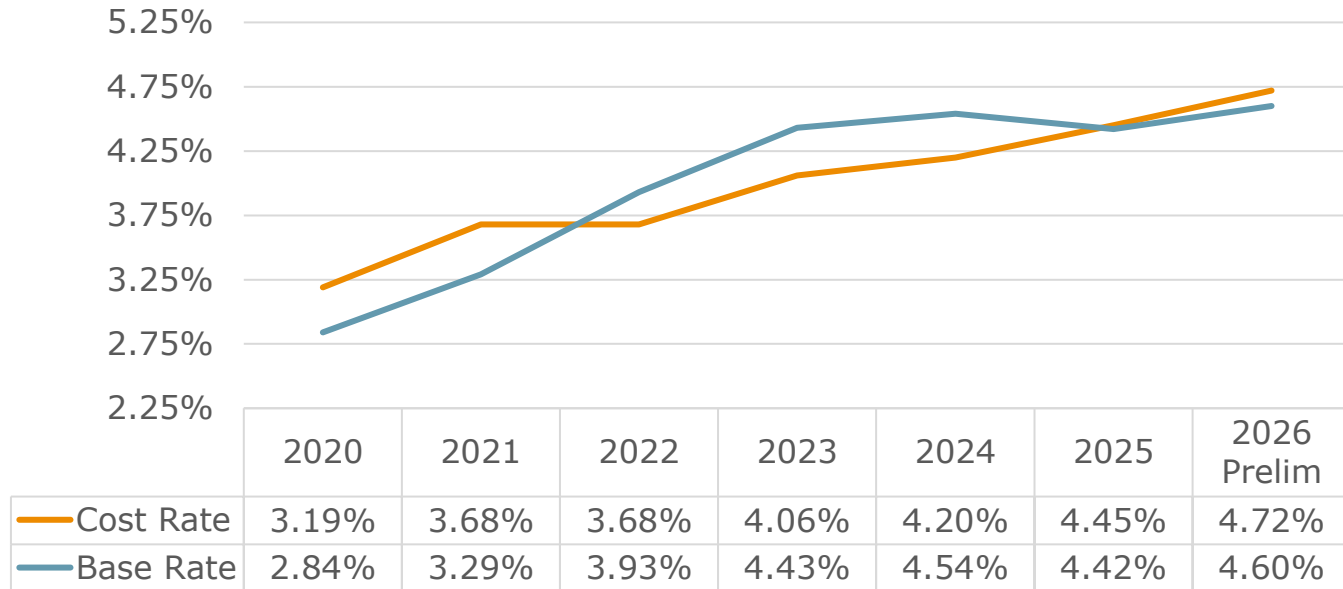
- Long-Term Care (CU 766011)

A507

- Community Health Support Services (CU 766006)

Long-term Care insurance rates

CU 766011



Both rates have been on a steady increase since 2020. Prior to 2022, surplus funds kept the base rate below cost rate. For 2025 and 2026 Preliminary rates, while the cost rate has increased, the surplus has reduced the base rate below the cost rate again.

Q 2026 - Cost components for Rate Group AO

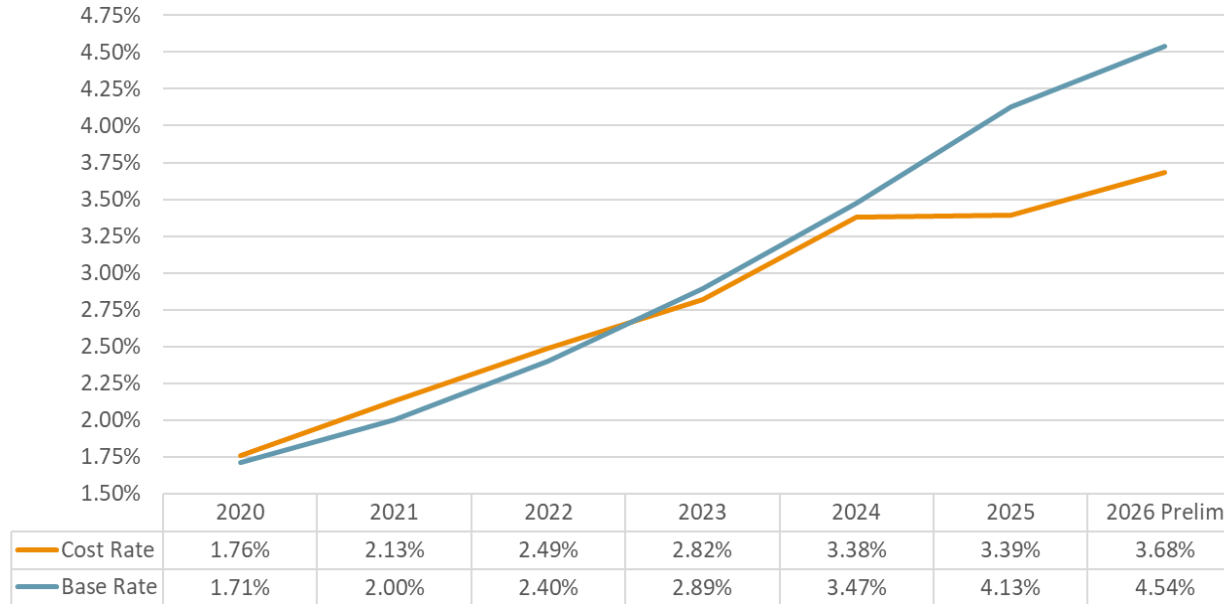
Cost rates	Prelim 2026	2025
Short term disability	1.091	1.104
Long term disability	0.990	0.822
Survivor benefits	0.014	0.012
Health care	0.638	0.593
Vocational rehabilitation	0.228	0.235
Average benefit cost rate	2.96 *	2.77 *
Accident fund adjustment	0.91	0.82
Allocated benefit cost rate	3.87	3.59
Claim Administration	0.50	0.51
Penalty and ER imbalance adjustment	-0.08	-0.06
Other administration costs	0.43	0.41
Total cost rate	4.72	4.45

Long-Term Care

Cost components	Prelim Rate 2026	Rate 2025
Total cost rate	4.72	4.45
Amortization adjustment	-0.27	-0.06
Actuarial rate	4.45	4.39
Funding policy adjustment	0.00	0.00
Certificate of recognition incentive	0.02	0.01
Industry-funded initiatives	0.13	0.02
Prevention adjustment	0.00	0.00
Base rate	4.60	4.42

Higher claims costs are the primary reason for the increased cost rate, but the industry surplus has kept the base rate lower.

Community Health Support Services insurance rates CU 766006



The Community Health Support Services industry has experienced rate increases for the past several years. Prior to 2023, the surplus kept the base rate below the cost rate. In 2024, the base rate had been kept lower than projected to prevent a rate increase of more than 20%. Remainder of the increase was applied for 2025.

2026 - Cost components for Rate Group FE

Cost rates	Prelim 2026	2025
Short term disability	0.786	0.804
Long term disability	0.824	0.731
Survivor benefits	0.021	0.015
Health care	0.456	0.423
Vocational rehabilitation	0.209	0.207
Average benefit cost rate	2.30 *	2.18 *
Accident fund adjustment	0.72	0.68
Allocated benefit cost rate	3.02	2.86
Claim Administration	0.31	0.31
Penalty and ER imbalance adjustment	0.08	-0.03
Other administration costs	0.27	0.25
Total cost rate	3.68	3.39



Community Health Support Services

Cost components	Prelim Rate 2026	Rate 2025
Total cost rate	3.68	3.39
Amortization adjustment	0.79	0.71
Actuarial rate	4.47	4.10
Funding policy adjustment	-0.06	0.00
Certificate of recognition incentive	0.00	0.00
Industry-funded initiatives	0.13	0.03
Prevention adjustment	0.00	0.00
Base rate	4.54	4.13

Higher claims costs are the primary reason for the increased cost rate, but the industry benefited from the 2026 capping measures, limiting the increase to 10%.

COVID-19 claims

- On July 26, 2024, Provincial Health Officer, Dr. Bonnie Henry, rescinded all provincial orders related to COVID-19.
- Costs related to COVID-19 claims with an injury date on or after July 26, 2024, have been included in the expected 2026 benefit cost rates.
- The COVID-19 claim costs from July 26, 2024 will now be included in a firm's 2026 experience rating calculation.



2025 SafeCare BC levy calculation

CU	2025 base rate	2025 base rate - corrected	2026 preliminary base rate	2026 preliminary base rate after adjustment
766006	4.13	4.21	4.52	4.54
766011	4.42	4.50	4.58	4.60

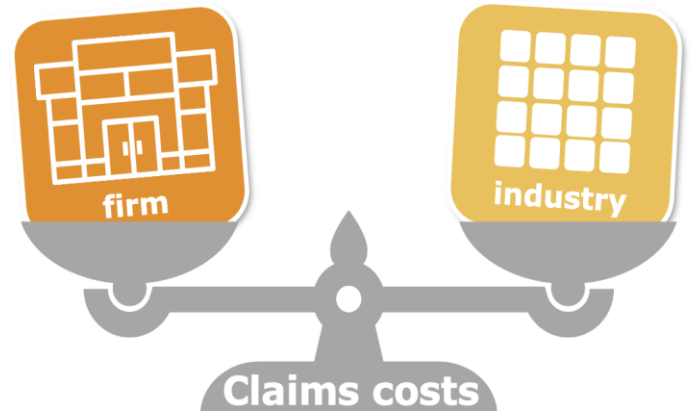
Feedback on preliminary insurance rates

- WorkSafeBC's Board of Directors considers all feedback before approving the final rates in November 2025. To provide feedback on the rates, please do so by [September 30, 2025](#).
- If you have any questions, please contact the WorkSafeBC Class & Rate Modification team at classrates@worksafebc.com.
- To learn more about your insurance rates and rate setting, visit [How we set industry base premium rates](#) on worksafebc.com.

Experience rating

Experience rating: It's all about balance

- Firms whose claims costs are the same as those of other similar-sized firms in their industry are considered “average” and pay the industry’s base premium rate.
- Best-performing firms can qualify for up to a 50% discount on their premium rates while worst-performing firms may pay a surcharge of up to 100%.



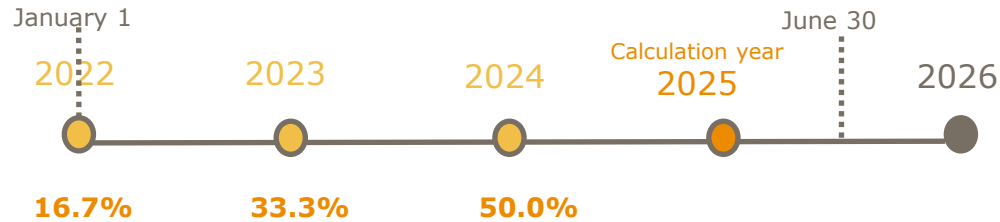
How experience rating works

- 1 We look at your claim costs for the past three years.
- 2 We consider the size of your firm in terms of payroll.
- 3 We compare your claims costs, per dollar of payroll, to the average of your industry's rate group.

If your firm has lower-than-average claims costs (compared to similar-sized firms in your industry), you will receive higher experience rating discounts.

Experience rating

The three-year weighted window



Calculation of experience rating involves weighting a firm's performance within a three-year window.

We also incorporate a number of dampening measures:

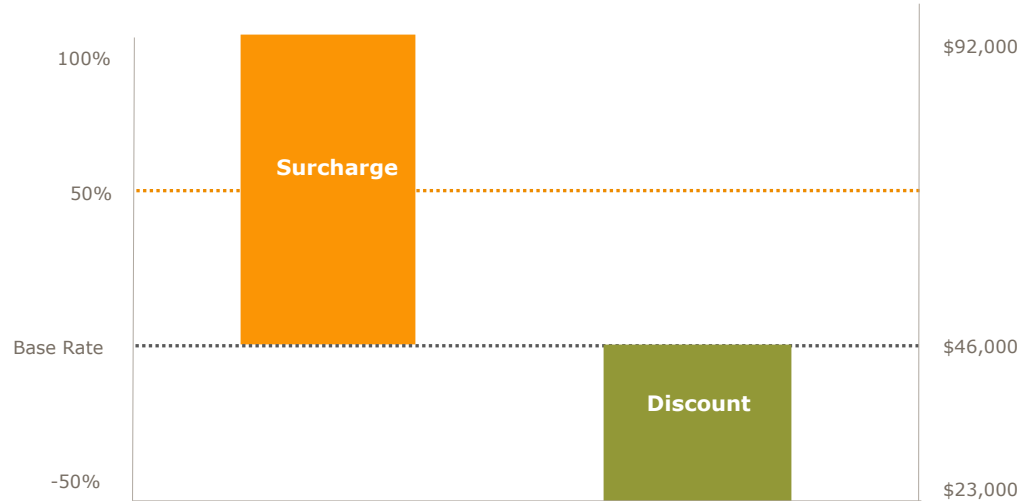
Fatalities (a 5-year rolling average is used)

Per claim limit (progressively less costs are used for claims of more than \$70K)

Per year cap (a firm is at most calculated to be 3 times worse than average)

Window credibility (blend current performance with prior experience)

Experience rating: Rewarding safety

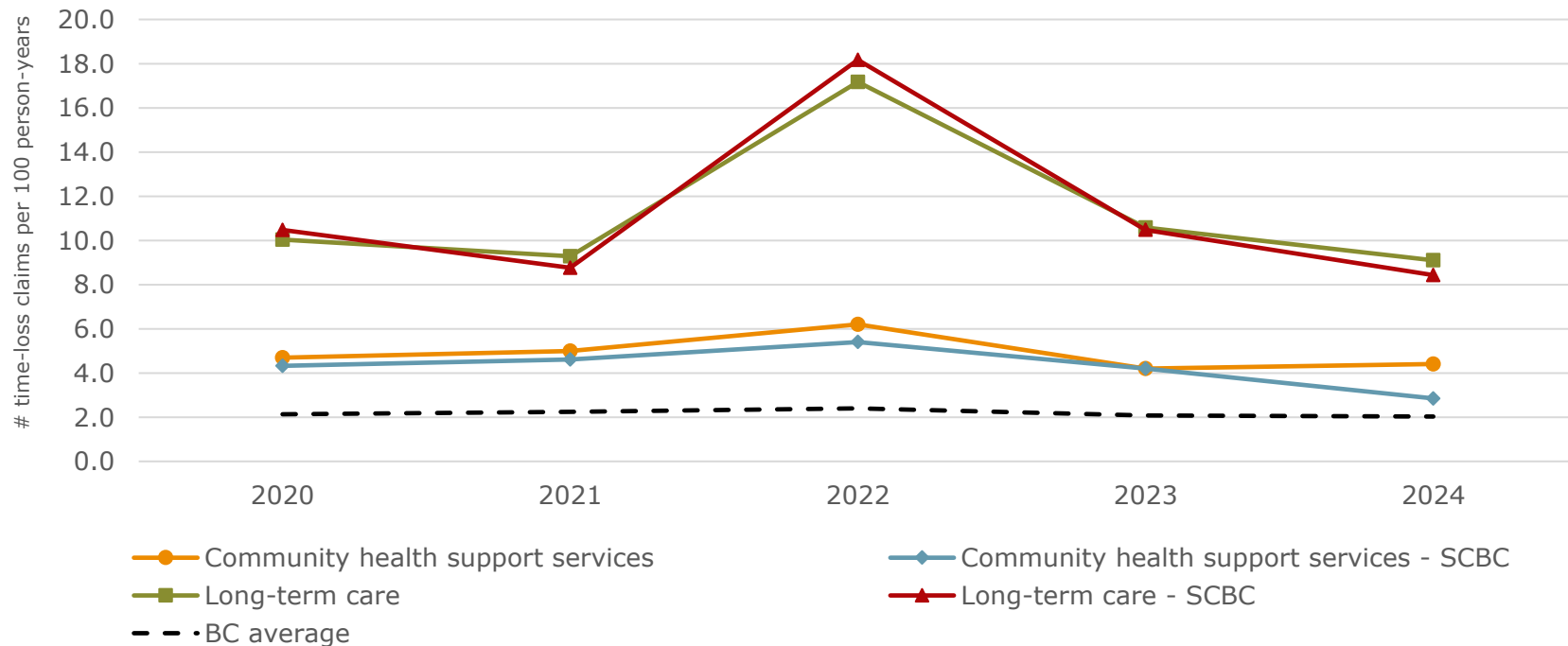


For example: An employer with \$1M in payroll with a base rate of 4.60% would pay \$46,000 but could pay as little as \$23,000, or as much as \$92,000, depending on its safety record over time.

Injury statistics

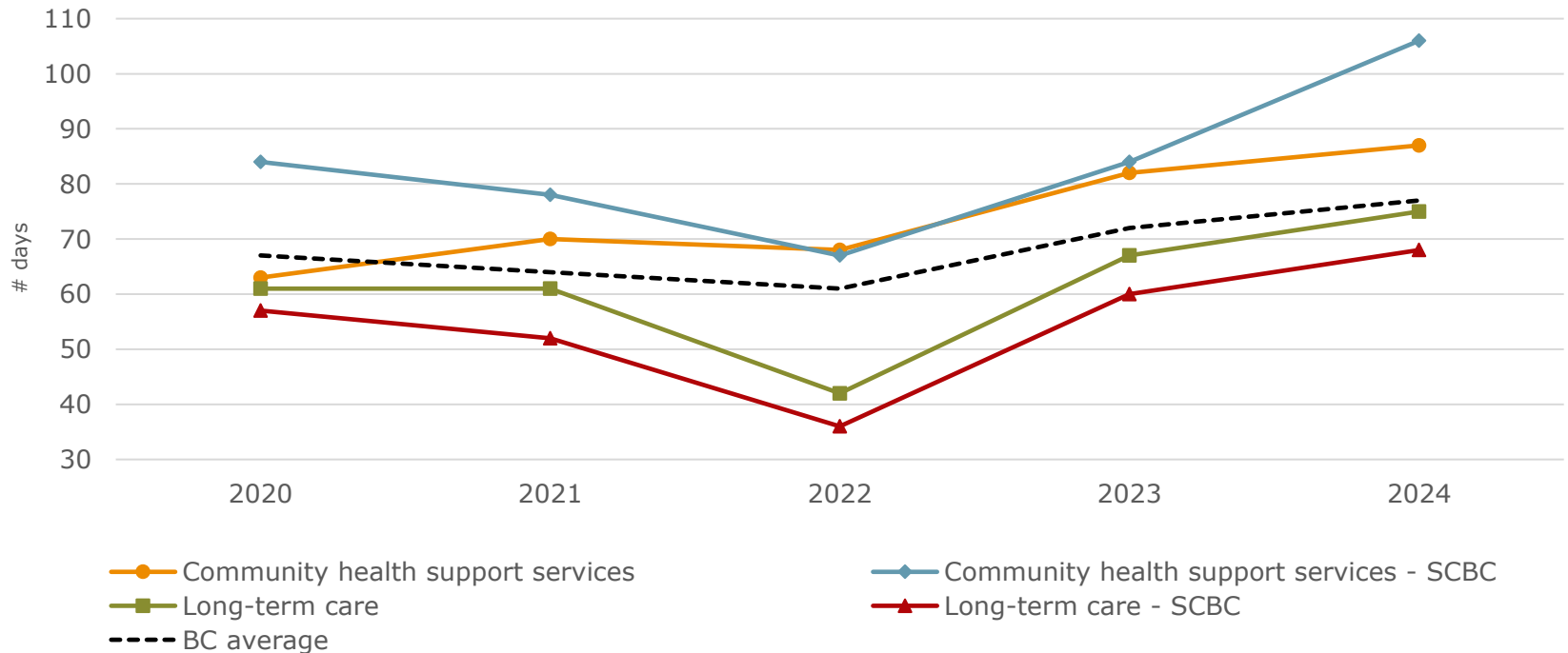
Time-loss claim injury rate by CU

2020-2024



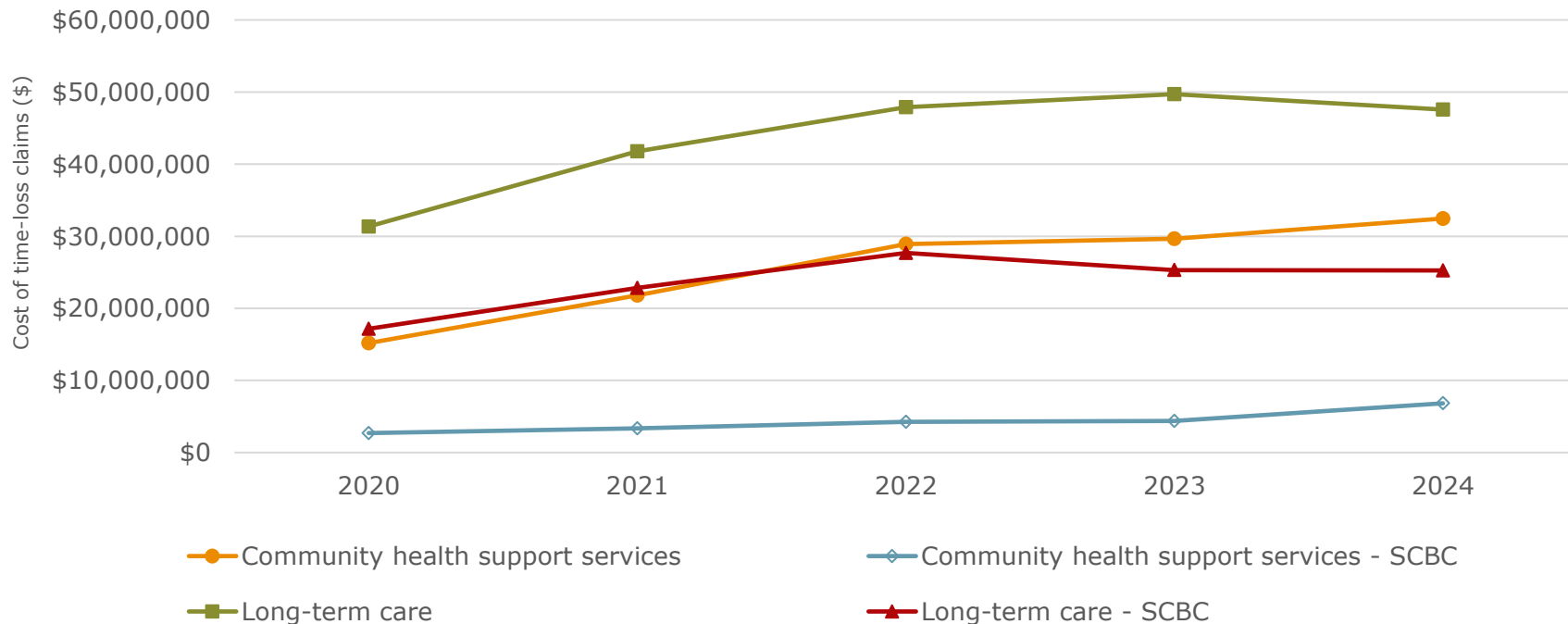
Average complete duration by CU

2020-2024



Time-loss claim injury cost by CU

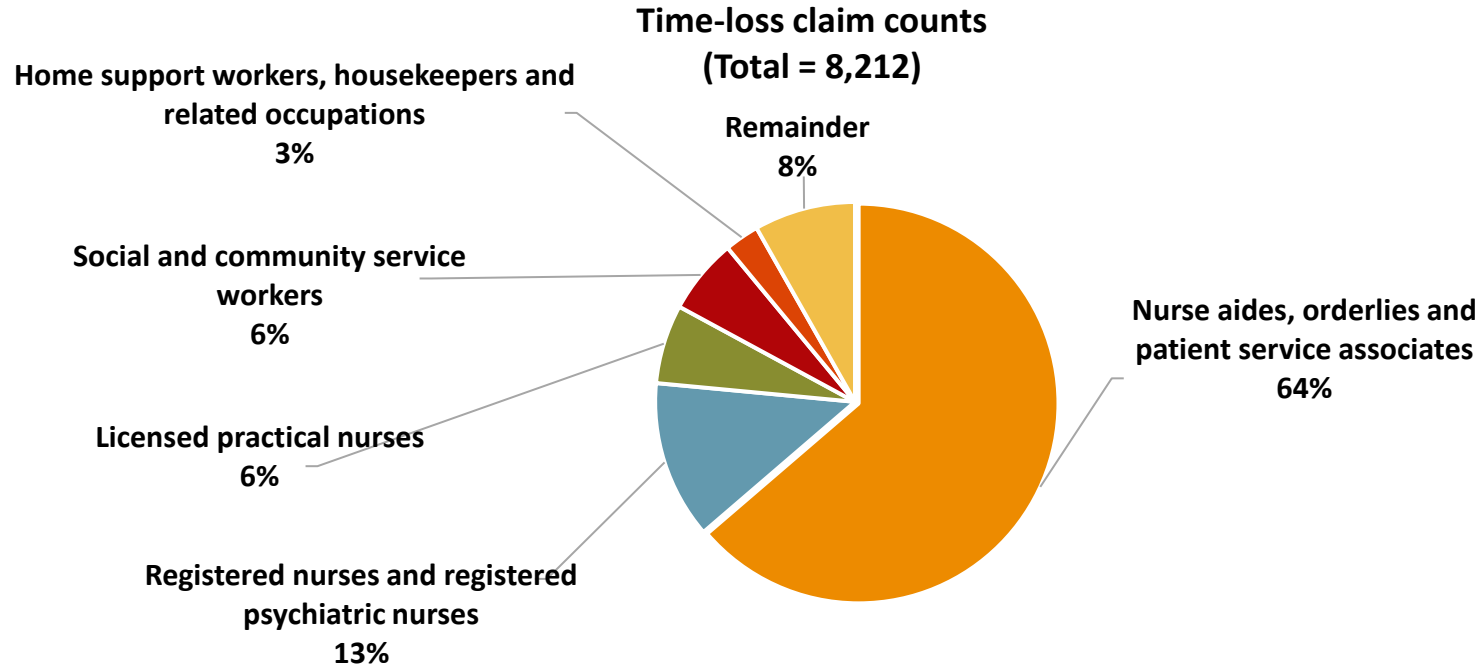
2020-2024



Community Health Support Services
– CU 766006

Proportion of time-loss claim counts by occupation, 2020-2024

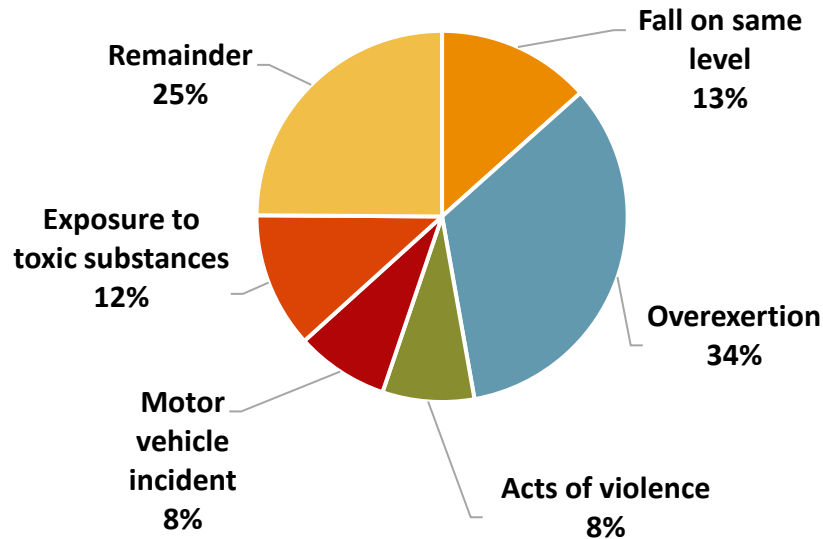
Community health support services



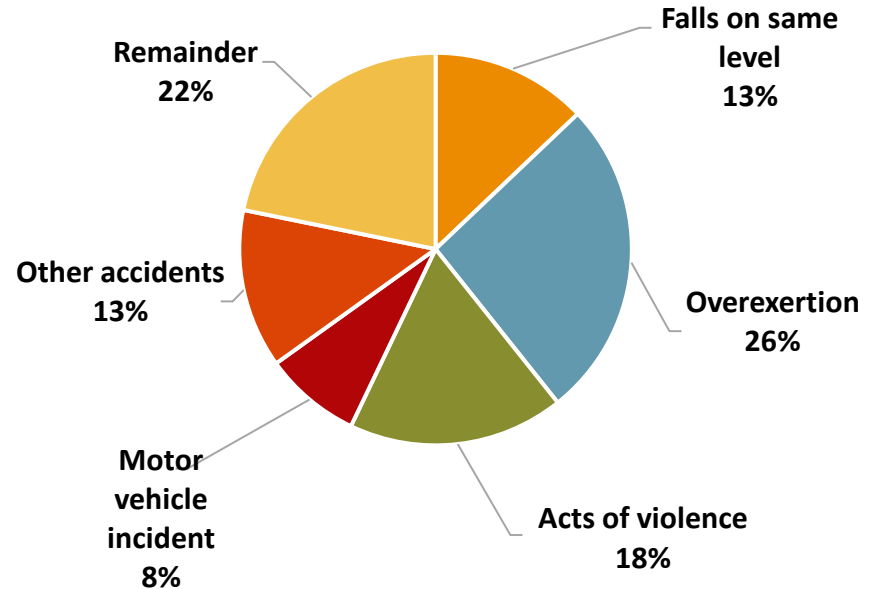
Top 5 accident types, 2020-2024

Community health support services

Time-loss claim counts
(Total = 8,212)



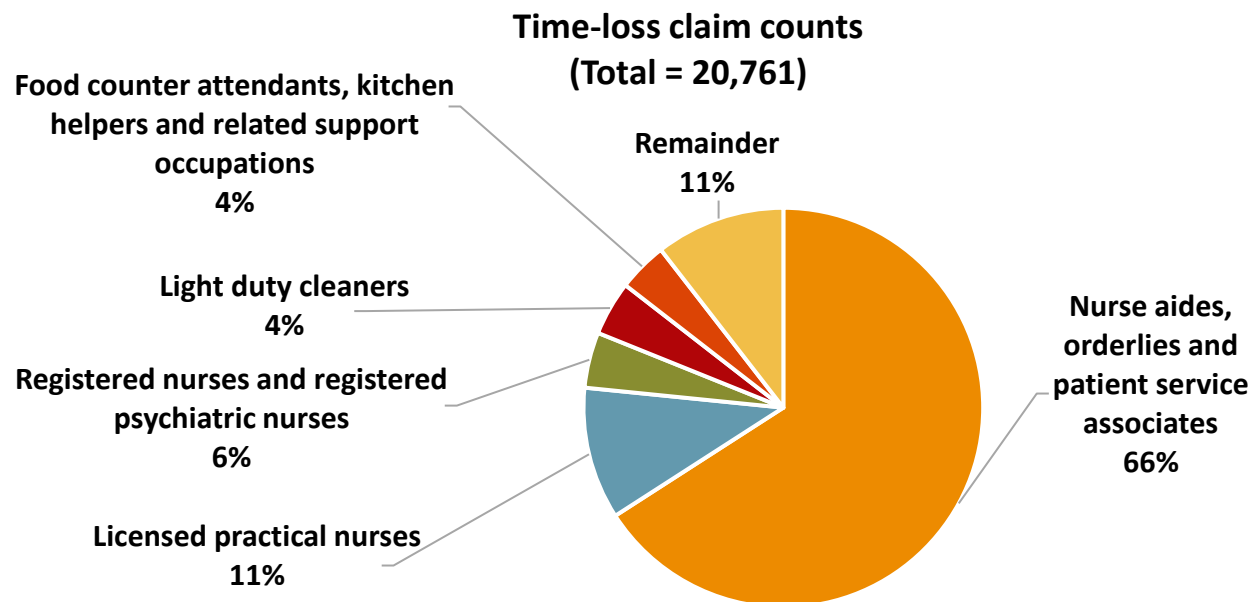
Time-loss claim costs
(Total = \$128 million)



Long-term Care – CU 766011

Proportion of time-loss claim counts by occupation, 2020-2024

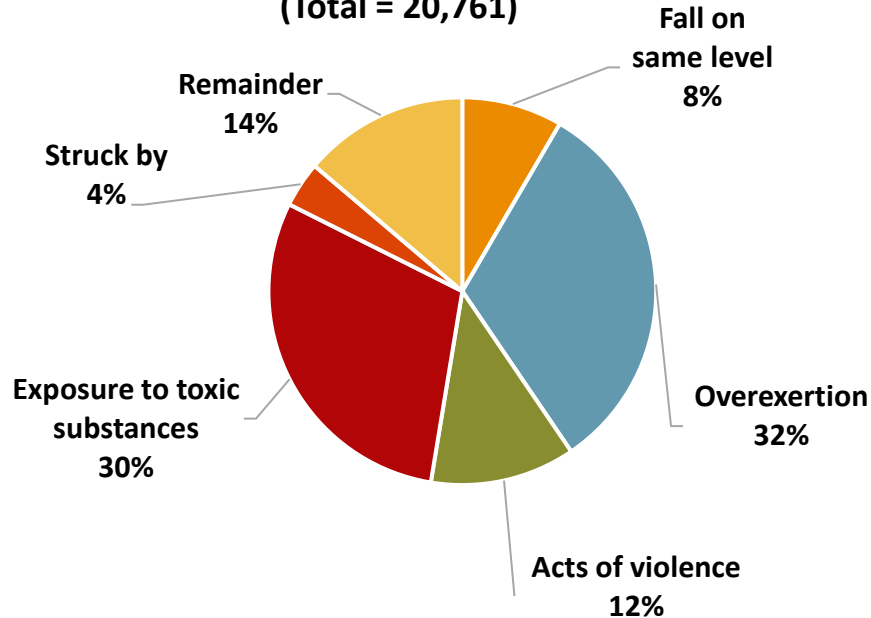
Long-term care



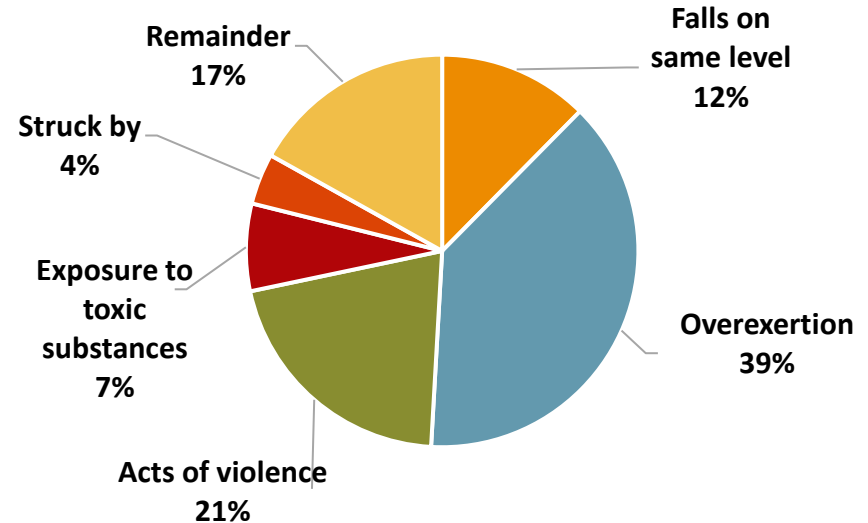
Top 5 accident types, 2020-2024

Long-term care

Time-loss claim counts
(Total = 20,761)



Time-loss claim costs
(Total = \$219 million)



Psychological injury claims

Psychological injury only claims

By industry subsector – Summary 2020-2024

Psychological Injury Only Claims Reported and Allowed

Five-Year Summary, listing industry subsector and classification units with more than 25 psychological injury only claims accepted in 2024.

	Psychological injury only claims reported					Psychological injury only claims first allowed in year				
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
Total - All Sectors	4,437	5,449	5,889	6,773	7,258	1,624	1,739	1,977	2,192	2,437
Health Care and Social Services	1,760	2,319	2,491	2,972	3,374	785	874	945	1,092	1,241
Acute Care	533	762	872	1,021	1,075	219	244	298	322	335
Pre-hospital Emergency Health Care	322	427	358	366	482	233	260	242	218	238
Residential Social Service Facility	176	236	293	391	421	103	104	121	171	224
Community Health Support Services	229	280	301	355	495	72	87	83	133	155
Counselling or Social Services	145	185	212	268	341	60	68	76	110	118
Long-Term Care	239	285	314	361	357	64	68	71	91	104

Psychological injury only claims

By occupation, 2020-2024

Five-Year Summary, listing occupations with more than 20 psychological injury only claims accepted in 2024.

	Psychological injury only claims reported					Psychological injury only claims first allowed in year				
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
Total - All Occupations	4,437	5,449	5,889	6,773	7,258	1,624	1,739	1,977	2,192	2,437
Nurse	508	692	856	960	941	222	244	308	363	352
Social and community service workers	365	517	518	654	730	154	202	211	282	247
Paramedic	282	359	315	312	417	214	224	214	181	205
Correctional Officer	127	188	190	163	202	89	124	130	127	152
Teacher and assistant	203	287	257	324	325	75	74	96	110	118
Nurse aides, orderlies and patient service associates	183	196	232	308	331	75	67	76	100	115

Physical with psychological injury claims

By industry subsector, 2020-2024

Physical with psychological injury claims

Five-Year Summary, listing industry subsectors and classification units with more than 20 psychological injuries first accepted in 2024 on a claim with both a psychological and physical injury.

	Psychological injury first accepted				
	2020	2021	2022	2023	2024
Total - All Sectors	970	911	983	977	1,118
Health Care and Social Services	211	260	267	242	267
Acute Care	61	90	92	77	82
Residential Social Service Facility	38	42	51	38	49
Community Health Support Services	24	24	28	28	39
Counselling or Social Services	15	17	28	33	34
Long-Term Care	41	47	38	37	34

Managing psychological health & safety

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Managing psychological health & safety

Definitions

Related topics

Managing psychological health & safety

Managing psychological health and safety in the workplace is as important as managing physical health and safety. A psychologically healthy and safe workplace prevents harm to workers' mental health and promotes mental well-being.

While many factors outside the workplace can affect mental health, it is an employer's responsibility to address the factors that are within the control, responsibility, or influence of the workplace. These three principles help to create, support, promote, and maintain a psychologically healthy and safe workplace:

1. Show leadership commitment
2. Develop supportive managers and supervisors
3. Ensure worker participation

Many employers already operate according to these principles, which are outlined in detail in our [framework for success](#). Those who effectively promote psychological health and safety have greater productivity and employee engagement. Their workers experience less conflict and higher morale, and are less likely to leave.

What can you do?

Reducing workplace injuries

Identify and understand what is causing your injuries and costs

- Most frequent injuries and causes
- Most serious injuries and causes
- Costs and counts associated with both

Build an effective health and safety program

Create & manage a healthy & safe workplace – WorkSafeBC

- Ensure your OH&S Program has specific processes that mitigate:
 - Identified biggest risks / hazards
 - Most common / frequent injuries
 - Largest cost injuries

Involve your workers and build a strong safety culture

- Joint health and safety committees and worker health and safety representatives



Two streams of shared data

Industry-level data (publicly available) and employer-specific data (secure access)

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Home > About us > Data & insights

Data & insights

Access comprehensive data and interactive tools to understand trends and patterns of work-related injuries, claim costs, assessment rates, and prevention activities in British Columbia.

You can use our statistics and analytics tools to support occupational health and safety research, promote education and awareness, and support business planning initiatives that help to reduce workplace injuries, illnesses, and fatalities.

Industry health & safety data

You can use our industry data tools to identify opportunities to improve workplace health and safety. They are available to everyone, without creating an account. The information is available in charts and graphics, which are useful for research, reports, business planning, and general interest.

Industry health and safety data

- Audiometrics: Hearing tests in B.C.
- Industry claim cost drivers
- Industry data: Provincial overview and industry claims analysis
- Industry risks: Prevention data for planning workplace health and safety in B.C.
- Serious injuries: Data about workplace injuries in B.C.
- Work-related deaths: Data about workplace deaths in B.C.

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Employer links

- Report a workplace injury
- View & submit claim information
- Search the OHS Regulation
- Report payroll & pay

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Welcome Ryan

Find information and services by topic

Health & Safety

- Requirements, hazards, equipment, education, training and certification, investigations

Forms & Resources

- Search forms and resources, filter by topic, audience, type, and language

Law & Policy

- Review and update policies, orders, and contracts

Find information and services for you

- Workers Employers Health claims expert

Account information

- Account number: 704000
- Legal name: ASSOCIATION & ADULT OPERATION TEST ACCOUNT
- Trade name: NEW TOWN NAME FOR 2015
- OSHA business number: 00000000000000000000
- Account status: Active

Contact details

- 8000 WESTMINSTER AVE
- BOOTHVILLE ONT L7R 1G8
- 905.334.6170

Payroll report status

- Quarter 3
- Due October 20, 2023
- Next period: 4th quarter
- Report payroll

Account balance

- Current balance: \$0.00
- Make a payment

Clearance status

- Are you ready to comment on your clearance status?
- Learn more
- Get clearance

Rate information

- View your firm's rate information, including experience rating adjustments and claim costs.
- View rate information

Health & Safety Planning Tool Kit

- Learn about injuries and claims, compare your performance to your peers, identify trends, and plan health and safety initiatives for your workplace.
- Go to tool kit

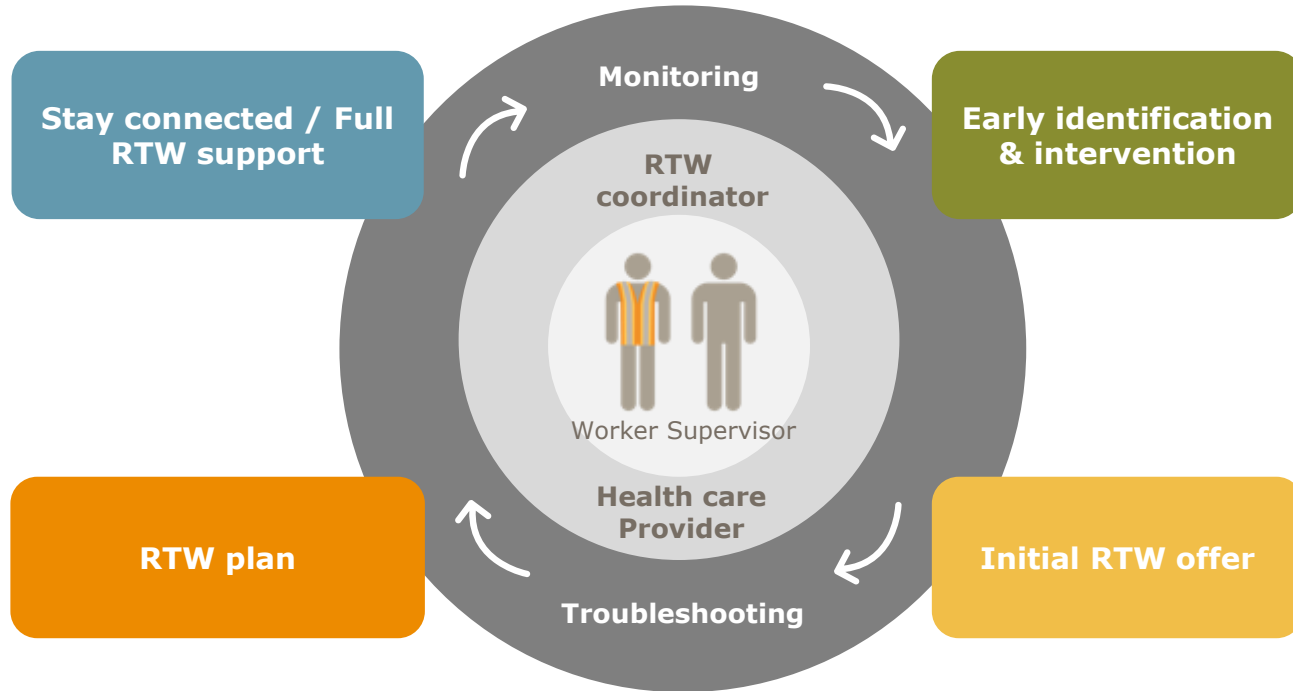
Other services

- Calculate experience rating
- Check review status
- Request a review
- Request & manage claims

Industry health & safety data - WorkSafeBC

Employer Health & Safety Planning Tool Kit - WorkSafeBC

RTW planning: A shared responsibility

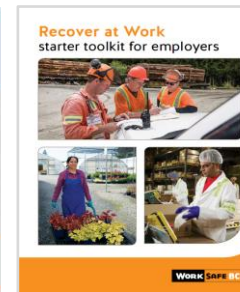
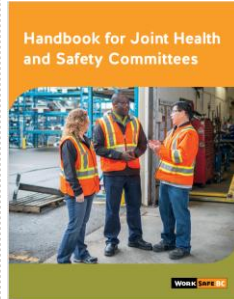


Resources on worksafebc.com

Videos



Books

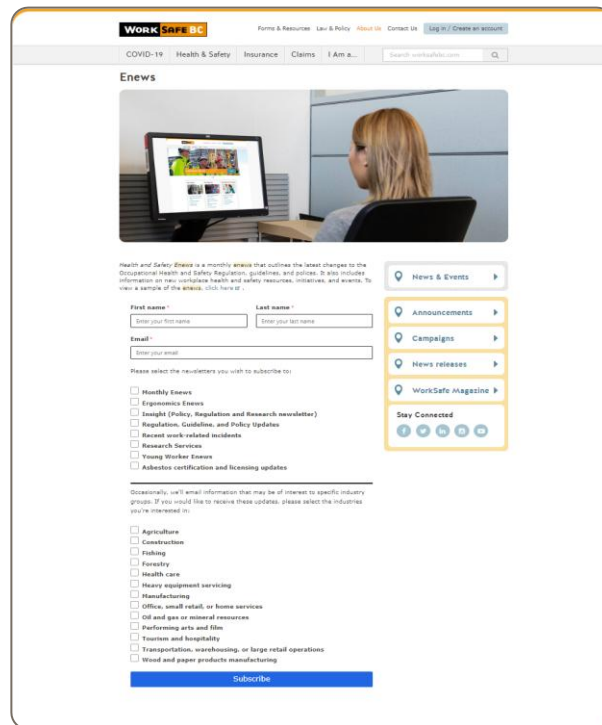
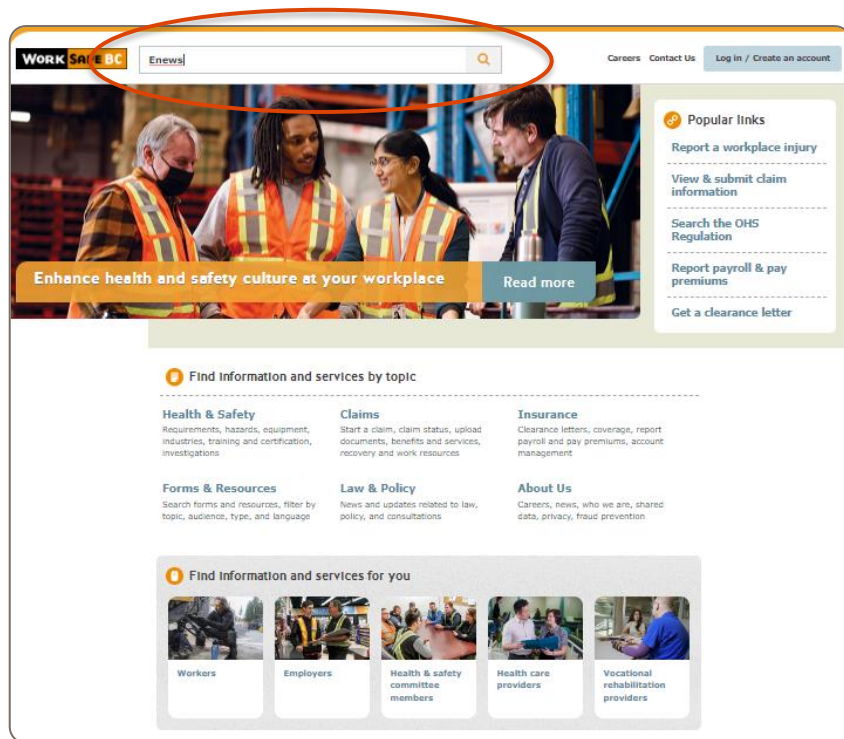


Bulletins and info sheets



Read WorkSafeBC enews

Sign up and receive ongoing notifications



Get help from your health and safety association

Industry-specific resources

- 13 health and safety associations in B.C.
- Funded by your premiums
- If you pay a levy, you're a member



Questions?