

Notice

An Act respecting industrial accidents and occupational diseases
(R.S.Q., c. A-3.001)

Insurance premiums for 2008

Notice is hereby given in accordance with sections 10 and 11 of the Regulations Act (R.S.Q., c. R-18.1) that upon the expiry of 45 days following this publication the “Regulation respecting the insurance premiums for 2008”, the text of which appears below, may be made by the Commission de la santé et de la sécurité du travail.

That Regulation determines the insurance premiums to be used in calculating the retrospective adjustment of the annual assessment for 2008 that will be paid by the employers subject to that adjustment for that year under the Regulation respecting retrospective adjustment of the assessment.*

Any interested person having comments to make on matter is asked to send them in writing, before the expiry of the 45-day period, to Mr. Roland Longchamps, Vice-Chairman, Finance, Commission de la santé et de la sécurité du travail, 524, rue Bourdages, Québec (Québec) G1K 7E2.

RÉAL BISSON,
*Interim chairman of the board and
chief executive officer of the
Commission de la santé et
de la sécurité du travail*

Regulation respecting the insurance premiums for 2008

An Act respecting industrial accidents and occupational diseases
(R.S.Q., c. A-3.001, s. 454, 1st par., subpar. 10)

1. The insurance premiums necessary for the retrospective adjustment of the annual assessment for the assessment year 2008 shall be calculated in accordance with the table in Schedule I.

2. The premiums shall be determined by applying the percentage calculated to the part of the assessment calculated in terms of the risk, taking into account the limit applicable to the employer with respect to the assumption of the cost of benefits.

3. The percentages appearing in the table are applicable to the precise amounts of assessment distributed in terms of the risk corresponding to those percentages. Where the amount of assessment falls between two levels of assessment in the table, the percentage shall be calculated by linear interpolation, and the result shall be rounded to the nearest hundredth of a per cent.

4. This Regulation comes into force as of 1 January 2008.

* The Regulation respecting retrospective adjustment of the assessment has been adopted by the Commission de la santé et de la sécurité du travail by Resolution A-85-98 of September 17, 1998 (1998, G.O. 2, 4156).

SCHEDULE ITABLE OF PREMIUMS
(in percentage)

Part of the assessment in terms of the risk	Limit of the assumption (in multiple of the maximum annual insurable amount)									
	1½	2	2½	3	4	5	6	7	8	9
13,600 or less	77.2	77.2	77.2	77.2	77.2	77.2	77.2	77.2	77.2	77.2
18,700	73.4	73.4	73.4	73.4	73.4	73.4	73.4	73.4	73.4	73.4
25,600	69.4	69.4	69.4	69.4	69.4	69.4	69.4	69.4	69.4	69.4
35,050	65.3	65.3	65.3	65.3	65.3	65.3	65.3	65.3	65.3	65.3
47,450	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1
64,600	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8
87,400	54.0	53.2	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5
118,350	52.2	50.4	48.9	48.0	48.0	48.0	48.0	48.0	48.0	48.0
160,200	51.0	48.4	46.2	44.6	43.8	43.3	43.3	43.3	43.3	43.3
217,700	50.3	47.0	44.3	41.8	39.5	38.5	38.2	38.2	38.2	38.2
297,950	48.9	45.1	41.8	38.7	34.6	33.1	32.9	32.7	32.7	32.7
413,050	47.2	43.2	39.6	36.7	30.9	28.2	26.7	25.8	25.5	25.4
582,000	45.9	41.9	38.3	34.8	28.1	24.5	22.2	20.6	19.5	19.2
839,000	44.9	40.5	36.5	32.7	25.5	21.5	18.6	16.4	14.9	14.3
1,244,950	44.0	39.3	35.1	31.0	23.3	18.9	15.8	13.5	11.7	10.8
1,914,650	43.3	38.4	33.9	29.8	21.6	16.9	13.6	11.2	9.3	8.2
3,073,500	42.8	37.7	33.0	28.7	20.2	15.3	11.9	9.4	7.5	6.4
5,182,650	42.4	37.1	32.3	27.9	19.2	14.1	10.6	8.0	6.2	5.0
9,400,450	42.1	36.7	31.8	27.2	18.4	13.2	9.6	7.0	5.1	4.0
17,836,500	42.0	36.5	31.5	26.8	17.8	12.5	8.9	6.2	4.4	3.3
34,708,000 or more	41.9	36.4	31.3	26.6	17.5	12.1	8.4	5.7	3.9	2.7

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Personalized rates, adjustment of the assessment and use of employer experience**— Amendments**

Notice is hereby given, pursuant to sections 10 and 11 of the Regulations Act (R.S.Q., c. R-18.1), that the “Regulation amending the Regulation respecting personalized rates, the Regulation respecting retrospective adjustment of the assessment and the Regulation respecting the use of employer experience”, the text of which appears below, shall be adopted by the Commission de la santé et de la sécurité du travail upon the expiry of 45 days from the date of publication hereof.

This draft Regulation provides for the taking into account, for the purpose of calculating an employer’s assessment, the protection to which that employer may be entitled under section 18 of the Act respecting industrial accidents and occupational diseases. It therefore allows for premium calculations that more accurately reflect the risk related to an employer’s activities.

This draft Regulation also updates an employer’s qualifying threshold for personalized rates for 2008 and updates certain parameters applied in calculating that rate. The update for 2008 allows for maintaining the number of employers qualifying for a personalized rate at approximately the same as for 2007.

An examination of this matter indicates no significant financial impact on enterprises, specifically including small and medium-sized businesses.