





- If the difference between your claims experience and the top end of your experience range being \$10,000.
- Based on your relative size compared to other employers in the program a participation factor of 50% was applied. The participation factor means you are only accountable for 50% of the variance between the top of your claims experience range and your actual claims experience.

Your Claims Experience Penalty calculation would be  $\$10,000 * .50 = \$5,000$ .

- If you did not meet the Management Practices Questionnaire requirements you would also have a Management Practices Penalty equal to 50% of your Claims Experience Penalty.

Your Management Practices Penalty calculation would be  $\$5,000 * .5 = \$2,500$

In this case the total Safe Advantage Penalty would be  $\$5,000 + \$2,500 = \$7,500$ .

### **When and how are refunds paid?**

Companies receiving a refund will find a cheque attached to their Safe Advantage results letter at the end of the program year. Companies receiving a refund that have an overdue balance (with exception to employers on payment plans) will receive a notice advising their refund has been credited towards their account.

### **When and how are penalties issued?**

Your Safe Advantage Penalty will appear on your statement which is issued at the end of the program year and is due within 30 days of the statement date. You will also be notified of your penalty amount in a Safe Advantage results letter.

### **How are employers with multiple operations handled?**

For claims cost experience calculations, the claims and assessments of ALL operations of a multiple-operation employer are combined before any calculations are done.

### **How are adjustments handled after a refund is paid or a penalty imposed?**

Where a retroactive adjustment results in a change to an employer's assessment, the Safe Advantage results are recalculated. Recalculations, as the result of retroactive adjustments to an employer's claim costs, are considered upon the request of the employer.

These requests are considered on a case by case basis. No recalculation is considered beyond the preceding three years. If the impact of the recalculation is less than 1% of the qualifying minimum assessment limit, no adjustment is made to the refund or penalty.

### **WSSCC policies for Safe Advantage**