

## 2026 MUNICIPAL ICP RE-POLLING

# What Municipal Leaders Need to Know **BEFORE** **Voting**



### Training & Education

What training and education leads to  
improved your municipal employees  
to be safer and healthier.

### Strategic Partnerships

Leading strategic partnerships  
that bring you the latest health  
and safety innovations.

### Business Solutions

Apply business solutions customized  
to help your health and safety  
infrastructure thrive.

### Advocacy & Representation

Unleashing municipal stakeholders  
advocacy and representation to facilitate  
growth in the health and safety sector.

### Certifications

Effective certifications that validate  
your organization's health and safety  
knowledge and expertise.

# LEARNING OBJECTIVES:

In this session, municipal leaders will be able to:

1



**Explain what ICP is and how it differs from Standard Pricing**

2



**Identify what to review before voting**

3



**Describe the risks and benefits of ICP and how they may affect different municipalities differently (size, claims variability, and internal capacity)**

4



**Explain how the re-polling vote works and why participation matters when outcomes are determined by employer votes weighted by assessable earnings**

# ABOUT ME

## CRAIG HRYNCHUK

### AMHSA CAO/EXECUTIVE DIRECTOR

30+ years of  
experience in  
organizational  
transformation and  
board governance

Focused on innovation  
and operational  
excellence in various  
industries

Strong background in  
not-for-profit  
associations and  
corporate governance

Expertise in Corporate Services: Health, Safety, Environment, Human Resources,  
Sustainable Development, Quality, Facilities Management

Proven leadership across diverse sectors, including infrastructure construction,  
utilities, aerospace, healthcare, and municipal sectors



Craig LinkedIn Account

# EXPLORE THE ICP MICROSITE

**AMHSA**  
Health | Safety | Environment

V A L U E

## Learn more about **Industry Custom Pricing (ICP)**

Your one-stop resource for understanding ICP options, repolling, and industry-specific information



### Understand ICP

Learn how ICP options impact pricing and performance



### Find Sources

Access fact sheets, FAQs, and other helpful industry sources



### Get Key Insights

A clear overview to help you make informed decisions



Explore ICP resources before you vote  
[amhsa.devcogroup.com/icp/](https://amhsa.devcogroup.com/icp/)



# Understanding Industry Custom Pricing: A Guide for Alberta Municipalities

How Your Performance Impacts Your Premiums

Alberta Municipal Health and Safety  
Association



# Before ICP: the basic pricing context “Standard Pricing”

- WCB sets industry premium rates every year through its pricing framework. Standard pricing is the normal starting point unless an industry has chosen an ICP option.
- Within standard pricing, employers can still receive discounts or surcharges depending on their claims experience and the rules that apply to their pricing program.
- Performance matters under both standard pricing and ICP. ICP changes some of the pricing rules that sit on top of the base system.

Standard pricing is the default model.

ICP is a customized industry-level version of part of that pricing model.

The key question is how directly premiums respond to performance and through which features.

# What “Performance” Actually Means

## Performance Factors

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graph TD; A[Performance Factors] --> B[Claims]; A --> C[Costs]; A --> D[Return-to-Work];
```

### Claims

Number and severity of  
workplace injuries

### Costs

Total expenses for  
medical care and wage  
replacement

### Return-to-Work

How quickly injured  
workers resume  
modified or full duties

# What “Performance” Actually Means

- Claim frequency tracks how often workplace injuries occur at your municipality compared to similar employers in your industry
- Claim costs include all expenses WCB pays out for injuries—medical treatment, wage replacement, rehabilitation, and long-term benefits
- Return-to-work success measures how effectively you bring injured workers back to productive employment, even in modified roles
- Your experience ratio compares your actual costs to the industry average, determining whether you receive a discount or surcharge <sup>[4]</sup>



# What is Industry Custom Pricing ?

- Industry Custom Pricing is an optional, industry-based pricing program. It allows an industry to customize certain features of its pricing program rather than staying fully in the standard pricing model.
- ICP is a way to make premium adjustments more reflective of employer experience, which can increase accountability and strengthen the link between performance and pricing.
- When an industry joins ICP, the selected option applies to all employers in that industry. It is not an individual employer election.

An industry in standard pricing can choose ICP-ER, ICP-CR, or both.

The choice is made through industry polling.

With a majority vote, the selected pricing structure applies industry-wide.

Any change is implemented in the next available rate year.

# Why was **Industry Custom Pricing** introduced?

- Shift to a performance-based pricing model
- Move away from one-size-fits-all pricing – offers choice
- Give industries more control over how premiums are set
- Increase accountability at the employer level
- Maintain stability at the industry level
- Enable an industry-led, collective approach (vote-based)

# Why this Matters to **Your Municipality**

## Industry Rate

Your sector's  
baseline cost <sup>[3]</sup>

## Your Performance

Individual  
claims history <sup>[3]</sup>

- Your industry collectively decides which pricing program to use through majority voting
- Your individual municipality's safety record and claims history determine whether your premium is adjusted up or down from the industry base rate
- Industry Custom Pricing is one option your industry can vote to adopt, giving more control but also more accountability
- **Better performance leads to lower costs**—this is the core principle we'll explore throughout this session

# Industry Custom Pricing

- ICP gives industries greater control over premium calculations compared to standard pricing
- Recognizes different industries have unique risk profiles that benefit from customized approaches <sup>[1]</sup>
- If your industry votes in favor, every employer participates regardless of individual vote
- Industries can request early re-polling after the third or fourth year with sufficient evidence <sup>[1]</sup>

## Voluntary Program

Not Mandatory – your industry must vote to participate

## Customizable Features

Allows you to change discount/surcharge limits and performance measures

## Industry Decision

Requires majority vote (more than 50% of assessable earnings)

## Regular Review

Automatically re-pollled every 5 years to confirm continued participation

# The Two ICP Options

## ICP – Experience Rating (ER)

- Changes the experience rating design for large employers.
- The maximum discount and surcharge can increase from 40% to 60%.
- This means pricing results can reflect employer performance more strongly.

VS

## ICP – Waiving Cost Relief (CR)

- Removes the levy that funds one type of cost relief from the base industry rate.
- In return, employers are not eligible for cost relief tied to prolonged recovery from an aggravation of a pre-existing condition.
- This option changes the cost structure, which can affect individual claims experience over time.

# What Happens to the Cost Relief Levy in the two ICP Options – Financial Impact

## ICP – Experience Rating (ER)

- There is **no change to the CR levy**.
- The CR levy remains part of your base premium.
- Focus shifts to discounts and surcharges based on your performance.

VS

## ICP – Waiving Cost Relief (CR)

- The **CR levy is removed**.
- Lower up-front premiums.
- No cost relief for prolonged recovery related to pre-existing condition.

# Why Industries Choose ICP - CR

## Potential Benefits

- All employers will get a lower base premium rate if the industry chooses to remove the cost relief levy.
- Eliminates the levy that funds relief for claims involving pre-existing conditions<sup>[1]</sup>

## Trade-offs to Consider

- Claims costs due to prolonged recovery from the aggravation of a pre-existing condition will remain in the employers' claims experience.
- Employers with higher-than-average claims / claims costs of this kind may see an impact on their experience rating.

# ICP-CR explained – what changes

## Possible Strengths of ICP-CR

- It keeps claim costs more directly connected to the employer instead of spreading this specific cost across the industry.
- Creates a stronger reason to focus on safety, prevention and return to work.
- The industry base rate is lower because the cost relief levy is removed.
- There is less administration tied to identifying and moving this type of cost relief.

## Important Trade-offs to Understand

- Employers do not receive cost relief for prolonged recovery from the aggravation of a pre-existing condition.
- Employers that used to benefit from that cost relief may see more of those costs stay in their own claims experience.
- Premium outcomes more variable from year to year depending on claims experience.

# Base Rate **Impact Explained** – What that means

- Cost relief allows for certain costs to be shared across the industry.
- These shared costs are funded through a levy built into the base rate<sup>[5]</sup>
- Under ICP-CR, that levy is removed
- As a result, more costs remain with the individual employer rather than being shared<sup>[2]</sup>
- Less cost sharing means more direct impact from claims experience.

## **Under ICP – CR:**

### **Lower Base Rate**

For all employers when cost relief levy removed

### **No Cost Relief**

Claim costs associated with aggravation of pre-existing conditions stay on your account

# Understanding the Cost Relief Levy

## – Financial Impact

- Every employer in standard pricing pays a cost relief levy as part of their premium — it's what funds cost relief across the system.
- Levies reflect claims cost and expected cost relief usage in the industry, and reference comparable industries in standard pricing.

Your specific levy amount is outlined in your polling letter—look there for your industry's forecast

**A levy is applied per \$100 of assessable earnings.**

*Example:* A 16¢ levy per \$100 of assessable earnings

\$100,000 annual payroll ×  
\$0.16 per \$100 =

**\$160 annual CR levy**

# Why Industries Choose ICP - ER

## Potential Benefits

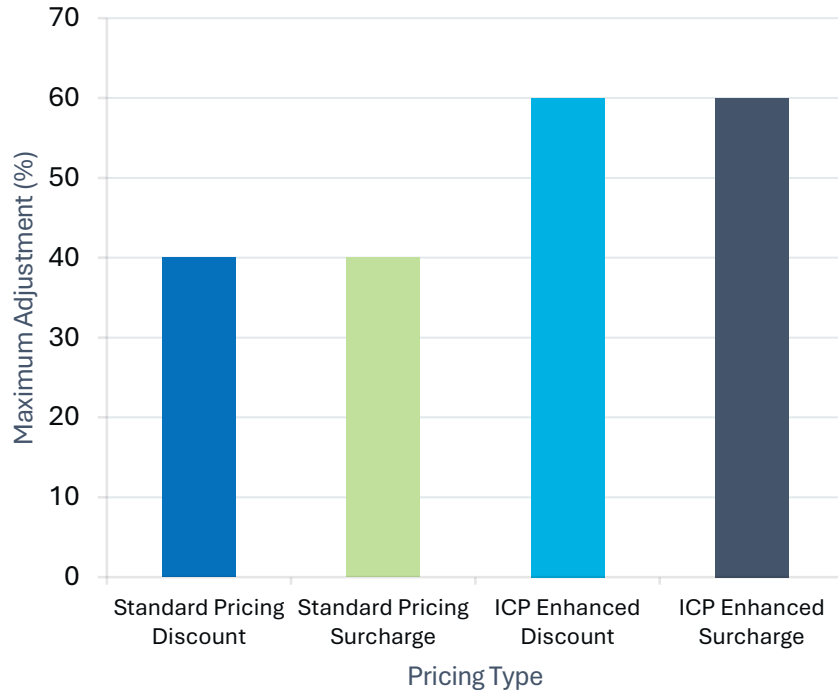
- Larger discounts available for high-performing employers—up to 60% instead of the standard 40% maximum <sup>[1]</sup>
- Greater recognition of individual performance through increased participation factors

## Trade-offs to Consider

- Larger surcharges for poor performers—up to 60% instead of 40%
- Increased variability between top and bottom performers in the industry

# Performance Impact: What ICP-ER Means in Real Terms

Discount/Surcharge Ranges: Standard vs ICP



- Employers performing well compared to the industry average can benefit from enhanced discounts
- Employers with poor performance records will pay more with enhanced surcharges, increasing accountability
- The overall premium collected across the industry remains the same; ICP redistributes who pays what based on performance

# ICP-ER: Real Terms Translation

- Imagine your industry base rate is \$1.50 per \$100 of payroll—this is what an average performer would pay
- Under standard pricing with 40% maximum adjustment, the best performers might pay \$0.90 while the poorest performers pay \$2.10
- Under ICP with 60% maximum adjustment, the best performers could pay as low as \$0.60 while the poorest could pay \$2.40
- **Better performance leads to lower costs**, and ICP amplifies both the rewards and the accountability for that performance

**\$1.50 per \$100**

Example industry base rate

**± 60%**

Possible adjustment range under ICP

# What Changes and What Does Not Change

## What Changes Under ICP

- The **pricing structure** changes based on the option selected.
- Under the experience rating option, the **range of discounts and surcharges** can be larger.
- Under the cost relief option, the **levy and cost relief treatment** for one element changes.

## What Does Not Change

- Claims are still managed under the **same workers' compensation system**.
- The **test for claim acceptance** under WCB coverage does not change because of ICP.
- Employers can **still be recognized for good performance** under both ICP and standard pricing.

# Currently Cities and Municipal Districts are in ICP - CR

Cities (Industry 95104) and Municipal Districts (Industry 95102) have been participating in the Waiving of Cost Relief option of ICP, for Cities since 2010 and for Municipal Districts since 2009.

- Costs due to the aggravation of pre-existing conditions (one type of cost relief) are not removed from employer experience records
  - These costs remain included in historical claims experience.
- The levy used to fund this type of cost relief has been removed from the industry base premium rate.
- All other types of cost relief, cost capping and cost transfers are still available in this pricing program
  - Only cost relief related to aggravation of a pre-existing condition is waived.

# Currently Towns and Villages are in both ICP-CR & ICP-ER

Since 2010, Towns (Industry 95101) and Villages (Industry 95100), have been participating in both the Waiving of Cost Relief option and Experience Rating option of ICP.

## ICP – Waiving CR

- Costs due to the aggravation of pre-existing conditions (one type of cost relief) are not removed from employer experience records
  - These costs remain included in historical claims experience.
- The levy used to fund this type of cost relief has been removed from the industry base premium rate.
- All other types of cost relief, cost capping and cost transfers are still available in this pricing program
  - Only cost relief related to aggravation of a pre-existing condition is waived.

## ICP - ER

- The weighting of experience rating is adjusted to expand discount and surcharge limits from  $\pm 40\%$  to  $\pm 60\%$

# The Voting Process

**>50%**

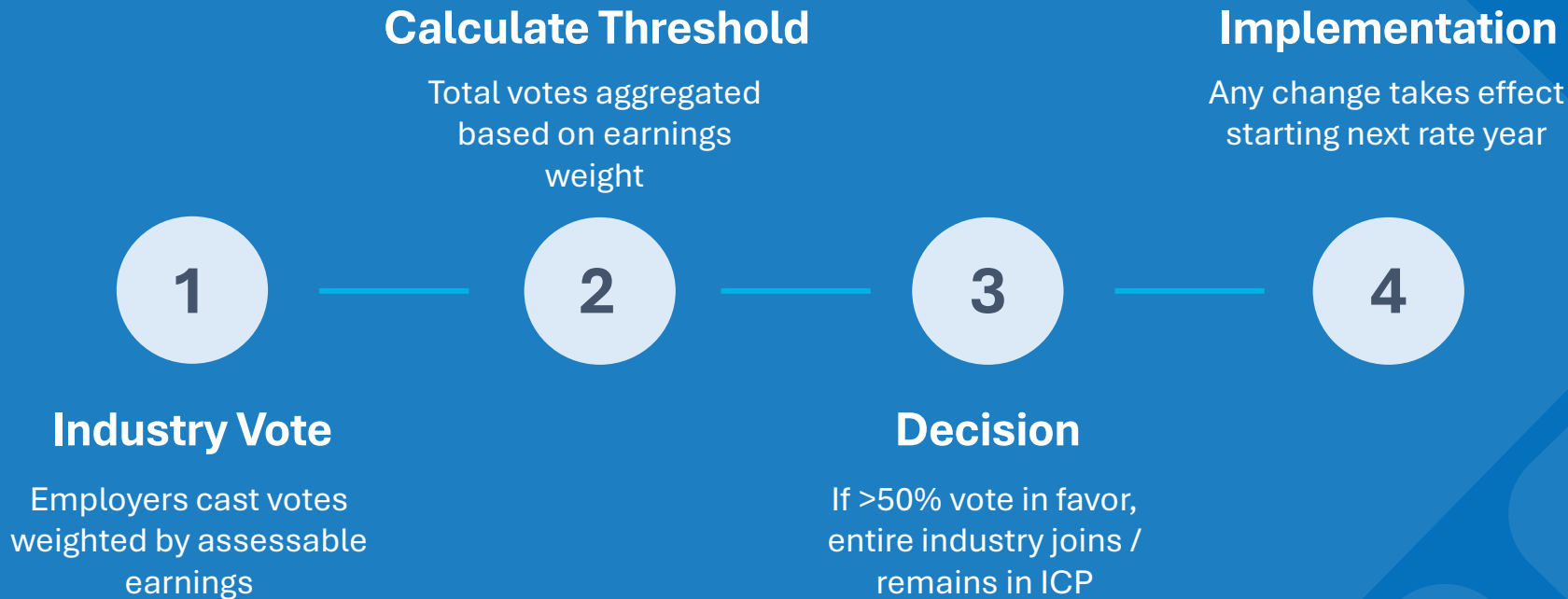
Threshold for ICP  
Adoption <sup>[1]</sup>

**5 Years**

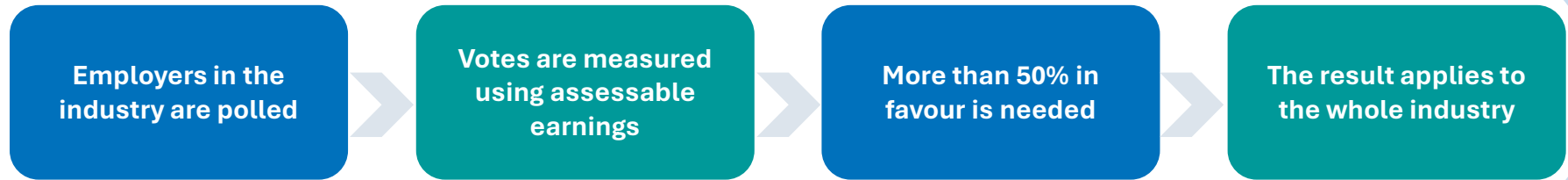
Standard  
Review Cycle <sup>[1]</sup>

- Voting weight is based on assessable earnings, meaning larger employers have proportionally more influence
- If greater than 50% vote in favor of joining, the entire industry joins ICP starting the next rate year <sup>[1]</sup>
- If 50% or less vote in favor, the industry remains in standard pricing <sup>[6]</sup>
- This decision affects all employers in your classification, making it important to understand the implications

# The Voting Process

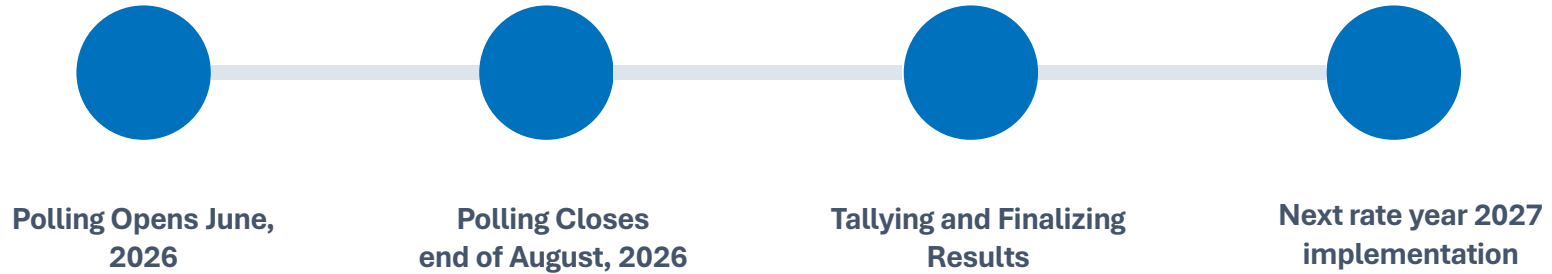


# How voting works



If 50% or less of the industry's assessable earnings vote in favour, the industry stays in or returns to standard pricing. <sup>[7]</sup>

# Re-polling and Timing



# Where Municipalities Can Influence Performance

- Prevention programs reduce claim frequency through proactive safety training and workplace hazard identification
- Early injury reporting allows prompt medical care and faster recovery, reducing overall claim costs
- Well-designed return-to-work programs with modified duties help injured workers remain productive during recovery
- Consistent safety practices across all departments ensures no weak links driving up performance ratings

## Prevention

Implement safety programs and hazard assessments



## Early Reporting

Report injuries immediately to enable faster intervention



## Return-to-Work

Create modified duty options to get workers back sooner and provide permanent accommodation when needed.



## Consistency

Apply safety practices uniformly across all departments

# Key Takeaways



**ICP is voluntary**, requiring majority vote based on assessable earnings



**ICP Customization** changes how cost and variability are distributed



**Performance influences cost outcomes** —ICP increases how directly performance is reflected in premiums



**Municipalities** can **influence performance** through prevention, early reporting, return-to-work, and consistent practices



**Consider** when evaluating ICP participation, the fit for your organization

# Quick Links for Employers

## ICP Information

[Industry Custom Pricing \(ICP\)](#)

[ICP polling process fact sheet](#)

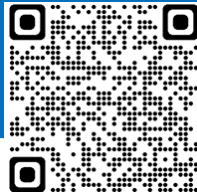
ICP email contact:  
[icp@wcb.ab.ca](mailto:icp@wcb.ab.ca)

## Return to work / OIS

[Occupational Injury Service \(OIS\)](#)

[Modified Work Agreement template](#)

[Modified work planning](#)

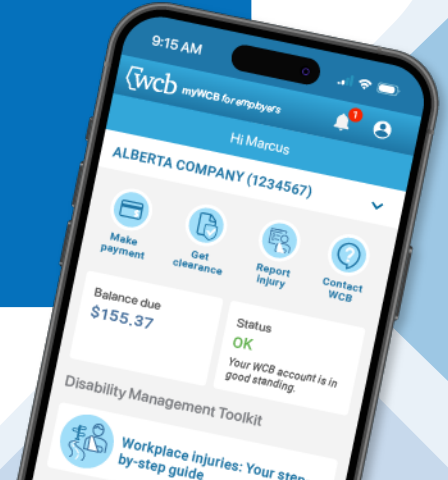


## Learning & seminars

[Employer seminars and workshops](#)

[Employer forms and guides](#)

[Employer resources landing page](#)



# Thank You!

[mailbox.is.industrysupport@wcb.ab.ca](mailto:mailbox.is.industrysupport@wcb.ab.ca)



# References

[<sup>1</sup>][Industry custom pricing \(ICP\) - WCB Alberta](#)

[<sup>2</sup>][Things to consider before voting for the WCB's Indust...](#)

[<sup>3</sup>][WCB-Alberta Premium Rate Guide](#)

[<sup>4</sup>][Policy 07-02 Part II App 2 Experience Rating - WCB](#)

[<sup>5</sup>][Cost relief, cost transfer and cost reallocation proc...](#)

[<sup>6</sup>][Policy 07-02 Part II App 7 Industry Custom Pricing- WCB](#)