

Discounts and Surcharges – Standard Program

An employer's discount of surcharge is based on the number of time loss claims they have during the evaluation window, as follows:

| # of Time Loss Claims | Discount or Surcharge |
|-----------------------|-----------------------|
| 0 | 25% Discount |
| 1 to 2 | Industry Premium Rate |
| 3 | 25% Surcharge |
| 4 | 50% Surcharge |
| 5 or more | 75% Surcharge |

Applicable discounts or surcharges are applied to an employer's industry premium rate to determine their individual firm rate under the Standard Program.