



# 2021 Premium Rates Manual

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# Introduction

## Premium rates summary

All businesses covered by our workplace insurance will pay the same rate in 2021 that they paid in 2020. Premium rate stability will help Ontario businesses while protecting coverage for the people we serve as we all continue to adjust to the ongoing COVID-19 pandemic.

Between 2016 and 2020 we reduced the average premium rate by 47 per cent, from \$2.59 in 2016 to \$1.37 in 2020. There will be no premium rate increases or decreases in 2021. All figures used in the 2021 Premium Rates Manual are used in the determination of the 2021 projected rates. The 2021 actual premium rate for each business is the same as their 2020 premium rate.

## Establishing premium rates

Our workplace safety and insurance system for Schedule 1 businesses is funded through investment earnings and premium rates applied to the insurable earnings of Schedule 1 businesses. Schedule 1 businesses are not all charged the same rate. Each business is assigned to a class/subclass aligned with the North American Industry Classification System (NAICS) based on the type of work they do. Businesses that have more than one business activity will be classified according to their predominant business activity – the business activity with the highest amount of insurable earnings.

Each class/subclass has a different premium rate, reflecting the average risk of the business activities insured in that class/subclass. More details on classification are available in our [Employer Classification Manual](#).

The average 2021 premium rate reflects lower New Claims Costs (NCC) as a result of reductions to the NCC margin and revenue adjustment margin. The administration component has increased due to expected insurable earnings contraction. In addition, the average premium rate does not include the Past Claims Cost (PCC) component that was used prior to 2020 to reduce our unfunded liability. The PCC component was eliminated in 2020 as our insurance fund is now fully funded.

## Determining 2021 rates

Although actual 2021 premium rates will remain unchanged from actual 2020 rates, projected 2021 rates have been calculated for all businesses.

Projected rates are based on 2021 class rates, which were calculated using the same process as in 2020, but are not used for determining the 2021 actual premium rates businesses will pay. New businesses will pay 2020 class rates in 2021.

We have calculated projected premium rates to reflect the ongoing experience of businesses and our latest financial requirements and targets.

Under our rate-setting model, each of the 35 classes/subclasses has a series of risk bands and each risk band has an associated premium rate, either above or below the 2021 class rate.

The 2021 class rate represents the premium rate a business would pay based on the collective risk profile for all the businesses within the class and the class' shared responsibility to maintain the insurance fund. If the 2021 class rate changes as a result of the overall claims experience of that class, it will affect the other risk band rates within that class.

Each business is assigned to a projected risk band that best represents its risk in relation to other businesses in its class. The difference between successive risk band rates is approximately five per cent.

Businesses in a given class that fall under the same risk band rate have similar risk profiles and will have the same projected rate.

The following rates are determined for each business:

1. Projected premium rate: the rate the business would pay if there were no limits in risk band movement. This rate reflects the business' individual claims cost experience relative to the class to the extent the business' experience is predictable (or credible).
2. Prior year rate: As part of keeping rates the same in 2021 as in 2020, the 2021 prior year rate was set to be the same as the 2020 actual rate before modifiers so that the modifiers in the 2021 actual rate would remain the same as those of 2020 actual rate.
3. Actual premium rate: the rate a business will pay. In 2021, the actual premium rate is the same as the 2020 actual premium rate.

The following process was used to determine 2021 projected rates:

1. Determine overall Schedule 1 average rate: \$1.37 for 2021 premium year.
2. Determine a fair cost (i.e. claims-based cost) for each NAICS class that recovers the required premium in total for the whole of Schedule 1.
3. Determine the 2021 class rate for each class that recovers the necessary premium based on insurable earnings distribution by risk band. The 2021 class rates and their corresponding risk band premium rates are included in the [2021 class rates for risk banding](#) and [table of risk band rates](#) sections.

4. Place businesses in their proper risk band based on their experience relative to the class.

Note the projected rate is published for illustration purposes based on 2021 class rates. For more details on premium rate setting, see our policy on [employer level premium rate setting](#).

The average Schedule 1 premium rate and decision to keep 2021 premium rates the same as in 2020 are approved by the WSIB's Board of Directors. Premium rates are expressed as a dollar amount per \$100 of insurable earnings.

## Premium components

Premium rates include an amount for:

1. NCC – this covers the projected total future cost of injuries or illnesses expected to arise during the upcoming year, including any additional margins the WSIB may require.
2. Administration expenses – this is the cost required to administer the workplace compensation system in Ontario and fulfill legislative obligations.
3. PCC – zero in 2021 but used to reduce the WSIB's unfunded liability prior to 2020.

The premium components reflect the total premium requirement for all Schedule 1 businesses. Each class/subclass' premium rate includes an NCC and administration expense amount which is allocated based on claims experience and insurable earnings data from the most recent six years. For the 2021 projected rate, this is 2014 through 2019. The [class/subclass premium rate components](#) section includes additional detail.

The *Workplace Safety and Insurance Act (WSIA)* was amended on April 14, 2021, to reduce the WSIB 2021 maximum insurable earnings ceiling to \$97,308, providing further support to businesses dealing with the financial impact of the COVID-19 pandemic.

The amendment is retroactive to January 1, 2021 and businesses should use the updated maximum insurable earnings ceiling of \$97,308 when reporting all 2021 insurable earnings. This maximum insurable earnings ceiling replaces the previously communicated amount of \$102,800 for 2021.

## Classification scheme and data sources

Businesses are assigned one or more six-digit codes adapted from NAICS classes/subclasses based on their business activities. The majority of businesses will have a single business activity and those that have more than one business activity will be classified according to their predominant business activity.

Businesses with distinct and unrelated business activities can request multiple classes/subclasses and would be eligible if they meet the WSIB's multi-rating policy criteria. See our [Single and Multiple Premium Rates policy](#).

Certain businesses have been classified using an alternative approach due to their unique circumstances based on the workplace safety and insurance system. This includes [non-exempt partners and executive officers in construction](#).

These special cases are relevant only for industry classification by the WSIB but not to broader economic analysis. The NAICS system does not recognize this alternate treatment so the WSIB has established additional six-digit class/subclass codes to handle classification of these businesses.

As of January 2021, the WSIB separated subclass G1, building construction, into two subclasses for rate-setting purposes. Residential construction activities remain classified as subclass G1 and non-residential construction activities moved into a newly created subclass G6.

Reporting and payment responsibilities are the same for all businesses remaining in G1 residential building construction and moving to G6 non-residential building construction. The class rate for subclass G1 and G6 is \$2.30 and is the same as the 2020 class rate for subclass G1, new businesses in these subclasses will pay this rate.

The figures shown in this manual are based on the data available as of January 2020. You can get more recent information by [contacting the WSIB](#).

## Our role

The WSIB is a statutory corporation created by an Act of the Ontario Legislature in 1914. The WSIB is responsible for administering the *WSIA*. The WSIB receives no government funding. We are funded solely through premiums paid by businesses insured by us. Revenue is also raised through returns on invested assets.

We help support people and businesses affected by workplace injuries and illnesses – providing a comprehensive bundle of insurance benefits as set out in the *WSIA* helping people recover and return to work by:

- providing benefits to people who become injured or ill at work and the dependents of people who have died as a result of a workplace injury or illness
- assisting in the return to work and recovery of work-related injuries or illnesses

Businesses covered by *WSIA* are divided into two groups, referred to as Schedule 1 and Schedule 2. This manual pertains to Schedule 1 businesses only.

## 2021 industry classification scheme

Class/ subclass	Description	NAICS equivalent
A	Agriculture	11
B	Mining, quarrying and oil and gas extraction	21
C	Utilities	22
D1	Educational services	61
D2	Public administration	91
D3	Hospitals	622
E1	Food, textiles and related manufacturing	31
E2	Non-metallic and mineral manufacturing	321-322-326-327
E3	Printing, petroleum and chemical manufacturing	323-324-325
E4	Metal, transportation equipment and furniture manufacturing	331-332-336-337
E5	Machinery, electrical equipment and miscellaneous manufacturing	333-335-339
E6	Computer and electronic manufacturing	334
F1	Rail, water, truck transportation and postal service	482-483-484-491
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	481-485-486-487-488-492-493
G1	Residential building construction	2361
G2	Infrastructure construction	237
G3	Foundation, structure and building exterior construction	2381
G4	Building equipment construction	2382
G5	Specialty trades construction	2383-2389
G6	Non-residential building construction	2362
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	411-412-413-415-418
H2	Personal and household goods, building materials and machinery wholesale	414-416-417-419
I1	Motor vehicles, building materials and food and beverage retail	441-444-445-447
I2	Furniture, home furnishings, clothing and clothing accessories retail	442-448
I3	Electronics, appliances and health and personal care retail	443-446
I4	Specialized retail and department stores	45
J	Information and culture	51
K	Finance, management and leasing	52-53-55
L	Professional, scientific and technical	54
M	Administration, services to buildings, dwellings and open spaces	56
N1	Ambulatory health care	621
N2	Nursing and residential care facilities	623
N3	Social assistance	624
O	Leisure and hospitality	71-72
P	Other services	81

## 2021 classification codes by class/subclass

### A: Agriculture

Classification code	Description
001010	Supply of labour to Class A
111110	Soybean farming
111120	Oilseed (except soybean) farming
111130	Dry pea and bean farming
111140	Wheat farming
111150	Corn farming
111160	Rice farming
111190	Other grain farming
111211	Potato farming
111219	Other vegetable (except potato) and melon farming
111310	Orange groves
111320	Citrus (except orange) groves
111330	Non-citrus fruit and tree nut farming
111411	Mushroom production
111412	Cannabis grown under cover
111419	Other food crops grown under cover
111421	Nursery and tree production
111422	Floriculture production
111910	Tobacco farming
111920	Cotton farming
111930	Sugar cane farming
111940	Hay farming
111993	Fruit and vegetable combination farming
111994	Maple syrup and products production
111995	Cannabis grown in open fields
111999	All other miscellaneous crop farming
112110	Beef cattle ranching and farming, including feedlots
112120	Dairy cattle and milk production
112210	Hog and pig farming
112310	Chicken egg production
112320	Broiler and other meat-type chicken production
112330	Turkey production
112340	Poultry hatcheries
112391	Combination poultry and egg production
112399	All other poultry production
112410	Sheep farming
112420	Goat farming
112510	Aquaculture
112910	Apiculture
112920	Horse and other equine production



## 2021 classification codes by class/subclass

### A: Agriculture

Classification code	Description
112930	Fur-bearing animal and rabbit production
112991	Animal combination farming
112999	All other miscellaneous animal production
113110	Timber tract operations
113210	Forest nurseries and gathering of forest products
113311	Logging (except contract)
113312	Contract logging
114113	Salt water fishing
114114	Freshwater fishing
114210	Hunting and trapping
115110	Support activities for crop production
115210	Support activities for animal production
115310	Support activities for forestry

## 2021 classification codes by class/subclass

### B: Mining, quarrying and oil and gas extraction

Classification code	Description
001020	Supply of labour to Class B
211110	Oil and gas extraction (except oil sands)
211141	In-situ oil sands extraction
211142	Mined oil sands extraction
212114	Bituminous coal mining
212115	Subbituminous coal mining
212116	Lignite coal mining
212210	Iron ore mining
212220	Gold and silver ore mining
212231	Lead-zinc ore mining
212232	Nickel-copper ore mining
212233	Copper-zinc ore mining
212291	Uranium ore mining
212299	All other metal ore mining
212314	Granite mining and quarrying
212315	Limestone mining and quarrying
212316	Marble mining and quarrying
212317	Sandstone mining and quarrying
212323	Sand and gravel mining and quarrying
212326	Shale, clay and refractory mineral mining and quarrying
212392	Diamond mining
212393	Salt mining
212394	Asbestos mining
212395	Gypsum mining
212396	Potash mining
212397	Peat extraction
212398	All other non-metallic mineral mining and quarrying
213111	Oil and gas contract drilling
213117	Contract drilling (except oil and gas)
213118	Services to oil and gas extraction
213119	Other support activities for mining

## 2021 classification codes by class/subclass

### C: Utilities

Classification code	Description
001030	Supply of labour to Class C
221111	Hydro-electric power generation
221112	Fossil-fuel electric power generation
221113	Nuclear electric power generation
221119	Other electric power generation
221121	Electric bulk power transmission and control
221122	Electric power distribution
221210	Natural gas distribution
221310	Water supply and irrigation systems
221320	Sewage treatment facilities
221330	Steam and air-conditioning supply

## 2021 classification codes by class/subclass

### D1: Educational services

Classification code	Description
001040	Supply of labour to Class D1
611110	Elementary and secondary schools
611210	Community colleges and C.E.G.E.P.s
611310	Universities
611410	Business and secretarial schools
611420	Computer training
611430	Professional and management development training
611510	Technical and trade schools
611610	Fine arts schools
611620	Athletic instruction
611630	Language schools
611690	All other schools and instruction
611710	Educational support services

## 2021 classification codes by class/subclass

### D2: Public administration

Classification code	Description
001050	Supply of labour to Class D2
911110	Defence services
911210	Federal courts of law
911220	Federal correctional services
911230	Federal police services
911240	Federal regulatory services
911290	Other federal protective services
911310	Federal labour and employment services
911320	Immigration services
911390	Other federal labour, employment and immigration services
911410	Foreign affairs
911420	International assistance
911910	Other federal government public administration
912110	Provincial courts of law
912120	Provincial correctional services
912130	Provincial police services
912140	Provincial fire-fighting services
912150	Provincial regulatory services
912190	Other provincial protective services
912210	Provincial labour and employment services
912910	Other provincial and territorial public administration
913110	Municipal courts of law
913120	Municipal correctional services
913130	Municipal police services
913140	Municipal fire-fighting services
913150	Municipal regulatory services
913190	Other municipal protective services
913910	Other local, municipal and regional public administration
914110	Aboriginal public administration
919110	International and other extra-territorial public administration

## 2021 classification codes by class/subclass

### D3: Hospitals

Classification code	Description
001060	Supply of labour to Class D3
622111	General (except paediatric) hospitals
622112	Paediatric hospitals
622210	Psychiatric and substance abuse hospitals
622310	Specialty (except psychiatric and substance abuse) hospitals

## 2021 classification codes by class/subclass

### E1: Food, textiles and related manufacturing

Classification code	Description
001070	Supply of labour to Class E1
311111	Dog and cat food manufacturing
311119	Other animal food manufacturing
311211	Flour milling
311214	Rice milling and malt manufacturing
311221	Wet corn milling
311224	Oilseed processing
311225	Fat and oil refining and blending
311230	Breakfast cereal manufacturing
311310	Sugar manufacturing
311340	Non-chocolate confectionery manufacturing
311351	Chocolate and chocolate confectionery manufacturing from cacao beans
311352	Confectionery manufacturing from purchased chocolate
311410	Frozen food manufacturing
311420	Fruit and vegetable canning, pickling and drying
311511	Fluid milk manufacturing
311515	Butter, cheese, and dry and condensed dairy product manufacturing
311520	Ice cream and frozen dessert manufacturing
311611	Animal (except poultry) slaughtering
311614	Rendering and meat processing from carcasses
311615	Poultry processing
311710	Seafood product preparation and packaging
311811	Retail bakeries
311814	Commercial bakeries and frozen bakery product manufacturing
311821	Cookie and cracker manufacturing
311824	Flour mixes, dough, and pasta manufacturing from purchased flour
311830	Tortilla manufacturing
311911	Roasted nut and peanut butter manufacturing
311919	Other snack food manufacturing
311920	Coffee and tea manufacturing
311930	Flavouring syrup and concentrate manufacturing
311940	Seasoning and dressing manufacturing
311990	All other food manufacturing
312110	Soft drink and ice manufacturing
312120	Breweries
312130	Wineries
312140	Distilleries
312210	Tobacco stemming and redrying
312220	Tobacco product manufacturing

## 2021 classification codes by class/subclass

### E1: Food, textiles and related manufacturing

Classification code	Description
312310	Cannabis product manufacturing
313110	Fibre, yarn and thread mills
313210	Broad-woven fabric mills
313220	Narrow fabric mills and Schiffli machine embroidery
313230	Nonwoven fabric mills
313240	Knit fabric mills
313310	Textile and fabric finishing
313320	Fabric coating
314110	Carpet and rug mills
314120	Curtain and linen mills
314910	Textile bag and canvas mills
314990	All other textile product mills
315110	Hosiery and sock mills
315190	Other clothing knitting mills
315210	Cut and sew clothing contracting
315220	Men's and boys' cut and sew clothing manufacturing
315241	Infants' cut and sew clothing manufacturing
315249	Women's and girls' cut and sew clothing manufacturing
315281	Fur and leather clothing manufacturing
315289	All other cut and sew clothing manufacturing
315990	Clothing accessories and other clothing manufacturing
316110	Leather and hide tanning and finishing
316210	Footwear manufacturing
316990	Other leather and allied product manufacturing



## 2021 classification codes by class/subclass

### E2: Non-metallic and mineral manufacturing

Classification code	Description
001080	Supply of labour to Class E2
321111	Sawmills (except shingle and shake mills)
321112	Shingle and shake mills
321114	Wood preservation
321211	Hardwood veneer and plywood mills
321212	Softwood veneer and plywood mills
321215	Structural wood product manufacturing
321216	Particle board and fibreboard mills
321217	Waferboard mills
321911	Wood window and door manufacturing
321919	Other millwork
321920	Wood container and pallet manufacturing
321991	Manufactured (mobile) home manufacturing
321992	Prefabricated wood building manufacturing
321999	All other miscellaneous wood product manufacturing
322111	Mechanical pulp mills
322112	Chemical pulp mills
322121	Paper (except newsprint) mills
322122	Newsprint mills
322130	Paperboard mills
322211	Corrugated and solid fibre box manufacturing
322212	Folding paperboard box manufacturing
322219	Other paperboard container manufacturing
322220	Paper bag and coated and treated paper manufacturing
322230	Stationery product manufacturing
322291	Sanitary paper product manufacturing
322299	All other converted paper product manufacturing
326111	Plastic bag and pouch manufacturing
326114	Plastic film and sheet manufacturing
326121	Unlaminated plastic profile shape manufacturing
326122	Plastic pipe and pipe fitting manufacturing
326130	Laminated plastic plate, sheet (except packaging), and shape manufacturing
326140	Polystyrene foam product manufacturing
326150	Urethane and other foam product (except polystyrene) manufacturing
326160	Plastic bottle manufacturing
326191	Plastic plumbing fixture manufacturing
326193	Motor vehicle plastic parts manufacturing
326196	Plastic window and door manufacturing
326198	All other plastic product manufacturing

## 2021 classification codes by class/subclass

### E2: Non-metallic and mineral manufacturing

Classification code	Description
326210	Tire manufacturing
326220	Rubber and plastic hose and belting manufacturing
326290	Other rubber product manufacturing
327110	Pottery, ceramics and plumbing fixture manufacturing
327120	Clay building material and refractory manufacturing
327214	Glass manufacturing
327215	Glass product manufacturing from purchased glass
327310	Cement manufacturing
327320	Ready-mix concrete manufacturing
327330	Concrete pipe, brick and block manufacturing
327390	Other concrete product manufacturing
327410	Lime manufacturing
327420	Gypsum product manufacturing
327910	Abrasive product manufacturing
327990	All other non-metallic mineral product manufacturing

## 2021 classification codes by class/subclass

### E3: Printing, petroleum and chemical manufacturing

Classification code	Description
001090	Supply of labour to Class E3
323113	Commercial screen printing
323114	Quick printing
323115	Digital printing
323116	Manifold business forms printing
323119	Other printing
323120	Support activities for printing
324110	Petroleum refineries
324121	Asphalt paving mixture and block manufacturing
324122	Asphalt shingle and coating material manufacturing
324190	Other petroleum and coal product manufacturing
325110	Petrochemical manufacturing
325120	Industrial gas manufacturing
325130	Synthetic dye and pigment manufacturing
325181	Alkali and chlorine manufacturing
325189	All other basic inorganic chemical manufacturing
325190	Other basic organic chemical manufacturing
325210	Resin and synthetic rubber manufacturing
325220	Artificial and synthetic fibres and filaments manufacturing
325313	Chemical fertilizer (except potash) manufacturing
325314	Mixed fertilizer manufacturing
325320	Pesticide and other agricultural chemical manufacturing
325410	Pharmaceutical and medicine manufacturing
325510	Paint and coating manufacturing
325520	Adhesive manufacturing
325610	Soap and cleaning compound manufacturing
325620	Toilet preparation manufacturing
325910	Printing ink manufacturing
325920	Explosives manufacturing
325991	Custom compounding of purchased resins
325999	All other miscellaneous chemical product manufacturing

## 2021 classification codes by class/subclass

### E4: Metal, transportation equipment and furniture manufacturing

Classification code	Description
001100	Supply of labour to Class E4
331110	Iron and steel mills and ferro-alloy manufacturing
331210	Iron and steel pipes and tubes manufacturing from purchased steel
331221	Cold-rolled steel shape manufacturing
331222	Steel wire drawing
331313	Primary production of alumina and aluminum
331317	Aluminum rolling, drawing, extruding and alloying
331410	Non-ferrous metal (except aluminum) smelting and refining
331420	Copper rolling, drawing, extruding and alloying
331490	Non-ferrous metal (except copper and aluminum) rolling, drawing, extruding and alloying
331511	Iron foundries
331514	Steel foundries
331523	Non-ferrous metal die-casting foundries
331529	Non-ferrous metal foundries (except die-casting)
332113	Forging
332118	Stamping
332210	Cutlery and hand tool manufacturing
332311	Prefabricated metal building and component manufacturing
332314	Concrete reinforcing bar manufacturing
332319	Other plate work and fabricated structural product manufacturing
332321	Metal window and door manufacturing
332329	Other ornamental and architectural metal product manufacturing
332410	Power boiler and heat exchanger manufacturing
332420	Metal tank (heavy gauge) manufacturing
332431	Metal can manufacturing
332439	Other metal container manufacturing
332510	Hardware manufacturing
332611	Spring (heavy gauge) manufacturing
332619	Other fabricated wire product manufacturing
332710	Machine shops
332720	Turned product and screw, nut and bolt manufacturing
332810	Coating, engraving, cold and heat treating and allied activities
332910	Metal valve manufacturing
332991	Ball and roller bearing manufacturing
332999	All other miscellaneous fabricated metal product manufacturing
336110	Automobile and light-duty motor vehicle manufacturing
336120	Heavy-duty truck manufacturing
336211	Motor vehicle body manufacturing
336212	Truck trailer manufacturing

## 2021 classification codes by class/subclass

### E4: Metal, transportation equipment and furniture manufacturing

Classification code	Description
336215	Motor home, travel trailer and camper manufacturing
336310	Motor vehicle gasoline engine and engine parts manufacturing
336320	Motor vehicle electrical and electronic equipment manufacturing
336330	Motor vehicle steering and suspension components (except spring) manufacturing
336340	Motor vehicle brake system manufacturing
336350	Motor vehicle transmission and power train parts manufacturing
336360	Motor vehicle seating and interior trim manufacturing
336370	Motor vehicle metal stamping
336390	Other motor vehicle parts manufacturing
336410	Aerospace product and parts manufacturing
336510	Railroad rolling stock manufacturing
336611	Ship building and repairing
336612	Boat building
336990	Other transportation equipment manufacturing
337110	Wood kitchen cabinet and counter top manufacturing
337121	Upholstered household furniture manufacturing
337123	Other wood household furniture manufacturing
337126	Household furniture (except wood and upholstered) manufacturing
337127	Institutional furniture manufacturing
337213	Wood office furniture, including custom architectural woodwork, manufacturing
337214	Office furniture (except wood) manufacturing
337215	Showcase, partition, shelving and locker manufacturing
337910	Mattress manufacturing
337920	Blind and shade manufacturing

## 2021 classification codes by class/subclass

### E5: Machinery, electrical equipment and miscellaneous manufacturing

Classification code	Description
001110	Supply of labour to Class E5
333110	Agricultural implement manufacturing
333120	Construction machinery manufacturing
333130	Mining and oil and gas field machinery manufacturing
333245	Sawmill and woodworking machinery manufacturing
333246	Rubber and plastics industry machinery manufacturing
333247	Paper industry machinery manufacturing
333248	All other industrial machinery manufacturing
333310	Commercial and service industry machinery manufacturing
333413	Industrial and commercial fan and blower and air purification equipment manufacturing
333416	Heating equipment and commercial refrigeration equipment manufacturing
333511	Industrial mould manufacturing
333519	Other metalworking machinery manufacturing
333611	Turbine and turbine generator set unit manufacturing
333619	Other engine and power transmission equipment manufacturing
333910	Pump and compressor manufacturing
333920	Material handling equipment manufacturing
333990	All other general-purpose machinery manufacturing
335110	Electric lamp bulb and parts manufacturing
335120	Lighting fixture manufacturing
335210	Small electrical appliance manufacturing
335223	Major kitchen appliance manufacturing
335229	Other major appliance manufacturing
335311	Power, distribution and specialty transformers manufacturing
335312	Motor and generator manufacturing
335315	Switchgear and switchboard, and relay and industrial control apparatus manufacturing
335910	Battery manufacturing
335920	Communication and energy wire and cable manufacturing
335930	Wiring device manufacturing
335990	All other electrical equipment and component manufacturing
339110	Medical equipment and supplies manufacturing
339910	Jewellery and silverware manufacturing
339920	Sporting and athletic goods manufacturing
339930	Doll, toy and game manufacturing
339940	Office supplies (except paper) manufacturing
339950	Sign manufacturing
339990	All other miscellaneous manufacturing

## 2021 classification codes by class/subclass

### E6: Computer and electronic manufacturing

Classification code	Description
001120	Supply of labour to Class E6
334110	Computer and peripheral equipment manufacturing
334210	Telephone apparatus manufacturing
334220	Radio and television broadcasting and wireless communications equipment manufacturing
334290	Other communications equipment manufacturing
334310	Audio and video equipment manufacturing
334410	Semiconductor and other electronic component manufacturing
334511	Navigational and guidance instruments manufacturing
334512	Measuring, medical and controlling devices manufacturing
334610	Manufacturing and reproducing magnetic and optical media

## 2021 classification codes by class/subclass

### F1: Rail, water, truck transportation and postal service

Classification code	Description
001130	Supply of labour to Class F1
482112	Short-haul freight rail transportation
482113	Mainline freight rail transportation
482114	Passenger rail transportation
483115	Deep sea, coastal and Great Lakes water transportation (except by ferries)
483116	Deep sea, coastal and Great Lakes water transportation by ferries
483213	Inland water transportation (except by ferries)
483214	Inland water transportation by ferries
484110	General freight trucking, local
484121	General freight trucking, long distance, truck-load
484122	General freight trucking, long distance, less than truck-load
484210	Used household and office goods moving
484221	Bulk liquids trucking, local
484222	Dry bulk materials trucking, local
484223	Forest products trucking, local
484229	Other specialized freight (except used goods) trucking, local
484231	Bulk liquids trucking, long distance
484232	Dry bulk materials trucking, long distance
484233	Forest products trucking, long distance
484239	Other specialized freight (except used goods) trucking, long distance
491110	Postal service



## 2021 classification codes by class/subclass

### F2: Air, transit, ground passenger, recreational and pipeline transportation, courier

Classification code	Description
001140	Supply of labour to Class F2
481110	Scheduled air transportation
481214	Non-scheduled chartered air transportation
481215	Non-scheduled specialty flying services
485110	Urban transit systems
485210	Interurban and rural bus transportation
485310	Taxi service
485320	Limousine service
485410	School and employee bus transportation
485510	Charter bus industry
485990	Other transit and ground passenger transportation
486110	Pipeline transportation of crude oil
486210	Pipeline transportation of natural gas
486910	Pipeline transportation of refined petroleum products
486990	All other pipeline transportation
487110	Scenic and sightseeing transportation, land
487210	Scenic and sightseeing transportation, water
487990	Scenic and sightseeing transportation, other
488111	Air traffic control
488119	Other airport operations
488190	Other support activities for air transportation
488210	Support activities for rail transportation
488310	Port and harbour operations
488320	Marine cargo handling
488331	Marine salvage services
488332	Ship piloting services
488339	Other navigational services to shipping
488390	Other support activities for water transportation
488410	Motor vehicle towing
488490	Other support activities for road transportation
488511	Marine shipping agencies
488519	Other freight transportation arrangement
488990	Other support activities for transportation
492110	Couriers
492210	Local messengers and local delivery
493110	General warehousing and storage
493120	Refrigerated warehousing and storage
493130	Farm product warehousing and storage
493190	Other warehousing and storage

## 2021 classification codes by class/subclass

### G1: Residential building construction

Classification code	Description
001150	Supply of labour to Class G1
007010	Non-Exempt Partners and Executive Officers in Construction - G1
236110	Residential building construction

## 2021 classification codes by class/subclass

### G2: Infrastructure construction

Classification code	Description
001160	Supply of labour to Class G2
007020	Non-Exempt Partners and Executive Officers in Construction - G2
237110	Water and sewer line and related structures construction
237120	Oil and gas pipeline and related structures construction
237130	Power and communication line and related structures construction
237210	Land subdivision
237310	Highway, street and bridge construction
237990	Other heavy and civil engineering construction

## 2021 classification codes by class/subclass

### G3: Foundation, structure and building exterior construction

Classification code	Description
001170	Supply of labour to Class G3
007030	Non-Exempt Partners and Executive Officers in Construction - G3
238110	Poured concrete foundation and structure contractors
238120	Structural steel and precast concrete contractors
238130	Framing contractors
238140	Masonry contractors
238150	Glass and glazing contractors
238160	Roofing contractors
238170	Siding contractors
238190	Other foundation, structure and building exterior contractors

## 2021 classification codes by class/subclass

### G4: Building equipment construction

Classification code	Description
001180	Supply of labour to Class G4
007040	Non-Exempt Partners and Executive Officers in Construction - G4
238210	Electrical contractors and other wiring installation contractors
238220	Plumbing, heating and air-conditioning contractors
238291	Elevator and escalator installation contractors
238299	All other building equipment contractors

## 2021 classification codes by class/subclass

### G5: Specialty trades construction

Classification code	Description
001190	Supply of labour to Class G5
007050	Non-Exempt Partners and Executive Officers in Construction - G5
238310	Drywall and insulation contractors
238320	Painting and wall covering contractors
238330	Flooring contractors
238340	Tile and terrazzo contractors
238350	Finish carpentry contractors
238390	Other building finishing contractors
238910	Site preparation contractors
238990	All other specialty trade contractors

## 2021 classification codes by class/subclass

### G6: Non-residential building construction

Classification code	Description
001191	Supply of labour to Class G6
007060	Non-Exempt Partners and Executive Officers in Construction - G6
236210	Industrial building and structure construction
236220	Commercial and institutional building construction

## 2021 classification codes by class/subclass

### H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Classification code	Description
001200	Supply of labour to Class H1
411110	Live animal merchant wholesalers
411120	Oilseed and grain merchant wholesalers
411130	Nursery stock and plant merchant wholesalers
411190	Other farm product merchant wholesalers
412110	Petroleum and petroleum products merchant wholesalers
413110	General-line food merchant wholesalers
413120	Dairy and milk products merchant wholesalers
413130	Poultry and egg merchant wholesalers
413140	Fish and seafood product merchant wholesalers
413150	Fresh fruit and vegetable merchant wholesalers
413160	Red meat and meat product merchant wholesalers
413190	Other specialty-line food merchant wholesalers
413210	Non-alcoholic beverage merchant wholesalers
413220	Alcoholic beverage merchant wholesalers
413310	Cigarette and tobacco product merchant wholesalers
413410	Cannabis merchant wholesalers
415110	New and used automobile and light-duty truck merchant wholesalers
415120	Truck, truck tractor and bus merchant wholesalers
415190	Recreational and other motor vehicles merchant wholesalers
415210	Tire merchant wholesalers
415290	Other new motor vehicle parts and accessories merchant wholesalers
415310	Used motor vehicle parts and accessories merchant wholesalers
418110	Recyclable metal merchant wholesalers
418120	Recyclable paper and paperboard merchant wholesalers
418190	Other recyclable material merchant wholesalers
418210	Stationery and office supplies merchant wholesalers
418220	Other paper and disposable plastic product merchant wholesalers
418310	Agricultural feed merchant wholesalers
418320	Seed merchant wholesalers
418390	Agricultural chemical and other farm supplies merchant wholesalers
418410	Chemical (except agricultural) and allied product merchant wholesalers
418910	Log and wood chip merchant wholesalers
418920	Mineral, ore and precious metal merchant wholesalers
418930	Second-hand goods (except machinery and automotive) merchant wholesalers
418990	All other merchant wholesalers



## 2021 classification codes by class/subclass

### H2: Personal and household goods, building materials and machinery wholesale

Classification code	Description
001210	Supply of labour to Class H2
414110	Clothing and clothing accessories merchant wholesalers
414120	Footwear merchant wholesalers
414130	Piece goods, notions and other dry goods merchant wholesalers
414210	Home entertainment equipment merchant wholesalers
414220	Household appliance merchant wholesalers
414310	China, glassware, crockery and pottery merchant wholesalers
414320	Floor covering merchant wholesalers
414330	Linen, drapery and other textile furnishings merchant wholesalers
414390	Other home furnishings merchant wholesalers
414410	Jewellery and watch merchant wholesalers
414420	Book, periodical and newspaper merchant wholesalers
414430	Photographic equipment and supplies merchant wholesalers
414440	Sound recording merchant wholesalers
414450	Video recording merchant wholesalers
414460	Toy and hobby goods merchant wholesalers
414470	Amusement and sporting goods merchant wholesalers
414510	Pharmaceuticals and pharmacy supplies merchant wholesalers
414520	Toiletries, cosmetics and sundries merchant wholesalers
416110	Electrical wiring and construction supplies merchant wholesalers
416120	Plumbing, heating and air-conditioning equipment and supplies merchant wholesalers
416210	Metal service centres
416310	General-line building supplies merchant wholesalers
416320	Lumber, plywood and millwork merchant wholesalers
416330	Hardware merchant wholesalers
416340	Paint, glass and wallpaper merchant wholesalers
416390	Other specialty-line building supplies merchant wholesalers
417110	Farm, lawn and garden machinery and equipment merchant wholesalers
417210	Construction and forestry machinery, equipment and supplies merchant wholesalers
417220	Mining and oil and gas well machinery, equipment and supplies merchant wholesalers
417230	Industrial machinery, equipment and supplies merchant wholesalers
417310	Computer, computer peripheral and pre-packaged software merchant wholesalers
417320	Electronic components, navigational and communications equipment and supplies merchant wholesalers
417910	Office and store machinery and equipment merchant wholesalers

## 2021 classification codes by class/subclass

### H2: Personal and household goods, building materials and machinery wholesale

Classification code	Description
417920	Service establishment machinery, equipment and supplies merchant wholesalers
417930	Professional machinery, equipment and supplies merchant wholesalers
417990	All other machinery, equipment and supplies merchant wholesalers
419110	Business-to-business electronic markets
419120	Wholesale trade agents and brokers

## 2021 classification codes by class/subclass

### I1: Motor vehicles, building materials and food and beverage retail

Classification code	Description
001220	Supply of labour to Class I1
441110	New car dealers
441120	Used car dealers
441210	Recreational vehicle dealers
441220	Motorcycle, boat and other motor vehicle dealers
441310	Automotive parts and accessories stores
441320	Tire dealers
444110	Home centres
444120	Paint and wallpaper stores
444130	Hardware stores
444190	Other building material dealers
444210	Outdoor power equipment stores
444220	Nursery stores and garden centres
445110	Supermarkets and other grocery (except convenience) stores
445120	Convenience stores
445210	Meat markets
445220	Fish and seafood markets
445230	Fruit and vegetable markets
445291	Baked goods stores
445292	Confectionery and nut stores
445299	All other specialty food stores
445310	Beer, wine and liquor stores
447110	Gasoline stations with convenience stores
447190	Other gasoline stations

## 2021 classification codes by class/subclass

### I2: Furniture, home furnishings, clothing and clothing accessories retail

Classification code	Description
001230	Supply of labour to Class I2
442110	Furniture stores
442210	Floor covering stores
442291	Window treatment stores
442292	Print and picture frame stores
442298	All other home furnishings stores
448110	Men's clothing stores
448120	Women's clothing stores
448130	Children's and infants' clothing stores
448140	Family clothing stores
448150	Clothing accessories stores
448191	Fur stores
448199	All other clothing stores
448210	Shoe stores
448310	Jewellery stores
448320	Luggage and leather goods stores

## 2021 classification codes by class/subclass

### I3: Electronics, appliances and health and personal care retail

Classification code	Description
001240	Supply of labour to Class I3
443143	Appliance, television and other electronics stores
443144	Computer and software stores
443145	Camera and photographic supplies stores
443146	Audio and video recordings stores
446110	Pharmacies and drug stores
446120	Cosmetics, beauty supplies and perfume stores
446130	Optical goods stores
446191	Food (health) supplement stores
446199	All other health and personal care stores

## 2021 classification codes by class/subclass

### I4: Specialized retail and department stores

Classification code	Description
001250	Supply of labour to Class I4
451111	Golf equipment and supplies specialty stores
451112	Ski equipment and supplies specialty stores
451113	Cycling equipment and supplies specialty stores
451119	All other sporting goods stores
451120	Hobby, toy and game stores
451130	Sewing, needlework and piece goods stores
451140	Musical instrument and supplies stores
451310	Book stores and news dealers
452110	Department stores
452910	Warehouse clubs
452991	Home and auto supplies stores
452999	All other miscellaneous general merchandise stores
453110	Florists
453210	Office supplies and stationery stores
453220	Gift, novelty and souvenir stores
453310	Used merchandise stores
453910	Pet and pet supplies stores
453920	Art dealers
453930	Mobile home dealers
453992	Beer and wine-making supplies stores
453993	Cannabis stores
453999	All other miscellaneous store retailers (except beer and wine-making supplies stores)
454110	Electronic shopping and mail-order houses
454210	Vending machine operators
454311	Heating oil dealers
454312	Liquefied petroleum gas (bottled gas) dealers
454319	Other fuel dealers
454390	Other direct selling establishments

## 2021 classification codes by class/subclass

### J: Information and culture

Classification code	Description
001260	Supply of labour to Class J
511110	Newspaper publishers
511120	Periodical publishers
511130	Book publishers
511140	Directory and mailing list publishers
511190	Other publishers
511211	Software publishers (except video game publishers)
511212	Video game publishers
512110	Motion picture and video production
512120	Motion picture and video distribution
512130	Motion picture and video exhibition
512190	Post-production and other motion picture and video industries
512230	Music publishers
512240	Sound recording studios
512250	Record production and distribution
512290	Other sound recording industries
515110	Radio broadcasting
515120	Television broadcasting
515210	Pay and specialty television
517310	Wired and wireless telecommunications carriers (except satellite)
517410	Satellite telecommunications
517911	Telecommunications resellers
517919	All other telecommunications
518210	Data processing, hosting, and related services
519110	News syndicates
519121	Libraries
519122	Archives
519130	Internet broadcasting and web search portals
519190	All other information services

## 2021 classification codes by class/subclass

### K: Finance, management and leasing

Classification code	Description
001270	Supply of labour to Class K
521110	Monetary authorities - central bank
522111	Personal and commercial banking industry
522112	Corporate and institutional banking industry
522130	Local credit unions
522190	Other depository credit intermediation
522210	Credit card issuing
522220	Sales financing
522291	Consumer lending
522299	All other non-depository credit intermediation
522310	Mortgage and non-mortgage loan brokers
522321	Central credit unions
522329	Other financial transactions processing and clearing house activities
522390	Other activities related to credit intermediation
523110	Investment banking and securities dealing
523120	Securities brokerage
523130	Commodity contracts dealing
523140	Commodity contracts brokerage
523210	Securities and commodity exchanges
523910	Miscellaneous intermediation
523920	Portfolio management
523930	Investment advice
523990	All other financial investment activities
524111	Direct individual life, health and medical insurance carriers
524112	Direct group life, health and medical insurance carriers
524121	Direct general property and casualty insurance carriers
524122	Direct, private, automobile insurance carriers
524123	Direct, public, automobile insurance carriers
524124	Direct property insurance carriers
524125	Direct liability insurance carriers
524129	Other direct insurance (except life, health and medical) carriers
524131	Life reinsurance carriers
524132	Accident and sickness reinsurance carriers
524133	Automobile reinsurance carriers
524134	Property reinsurance carriers
524135	Liability reinsurance carriers
524139	General and other reinsurance carriers
524210	Insurance agencies and brokerages
524291	Claims adjusters
524299	All other insurance related activities



## 2021 classification codes by class/subclass

### K: Finance, management and leasing

Classification code	Description
526111	Trusted pension funds
526112	Non-trusted pension funds
526911	Equity funds - Canadian
526912	Equity funds - foreign
526913	Mortgage funds
526914	Money market funds
526915	Bond and income / dividend funds - Canadian
526916	Bond and income / dividend funds - foreign
526917	Balanced funds / asset allocation funds
526919	Other open-ended funds
526930	Segregated (except pension) funds
526981	Securitization vehicles
526989	All other miscellaneous funds and financial vehicles
531111	Lessors of residential buildings and dwellings (except social housing projects)
531112	Lessors of social housing projects
531120	Lessors of non-residential buildings (except mini-warehouses)
531130	Self-storage mini-warehouses
531190	Lessors of other real estate property
531211	Real estate agents
531212	Offices of real estate brokers
531310	Real estate property managers
531320	Offices of real estate appraisers
531390	Other activities related to real estate
532111	Passenger car rental
532112	Passenger car leasing
532120	Truck, utility trailer and recreational vehicle (RV) rental and leasing
532210	Consumer electronics and appliance rental
532280	All other consumer goods rental
532310	General rental centres
532410	Construction, transportation, mining, and forestry machinery and equipment rental and leasing
532420	Office machinery and equipment rental and leasing
532490	Other commercial and industrial machinery and equipment rental and leasing
533110	Lessors of non-financial intangible assets (except copyrighted works)
551113	Holding companies
551114	Head offices

## 2021 classification codes by class/subclass

### L: Professional, scientific and technical

Classification code	Description
001280	Supply of labour to Class L
541110	Offices of lawyers
541120	Offices of notaries
541190	Other legal services
541212	Offices of accountants
541213	Tax preparation services
541215	Bookkeeping, payroll and related services
541310	Architectural services
541320	Landscape architectural services
541330	Engineering services
541340	Drafting services
541350	Building inspection services
541360	Geophysical surveying and mapping services
541370	Surveying and mapping (except geophysical) services
541380	Testing laboratories
541410	Interior design services
541420	Industrial design services
541430	Graphic design services
541490	Other specialized design services
541514	Computer systems design and related services (except video game design and development)
541515	Video game design and development services
541611	Administrative management and general management consulting services
541612	Human resources consulting services
541619	Other management consulting services
541620	Environmental consulting services
541690	Other scientific and technical consulting services
541710	Research and development in the physical, engineering and life sciences
541720	Research and development in the social sciences and humanities
541810	Advertising agencies
541820	Public relations services
541830	Media buying agencies
541840	Media representatives
541850	Display advertising
541860	Direct mail advertising
541870	Advertising material distribution services
541891	Specialty advertising distributors
541899	All other services related to advertising

## 2021 classification codes by class/subclass

### L: Professional, scientific and technical

Classification code	Description
541910	Marketing research and public opinion polling
541920	Photographic services
541930	Translation and interpretation services
541940	Veterinary services
541990	All other professional, scientific and technical services

## 2021 classification codes by class/subclass

### M: Administration, services to buildings, dwellings and open spaces

Classification code	Description
001290	Supply of labour to Class M
561110	Office administrative services
561210	Facilities support services
561310	Employment placement agencies and executive search services
561320	Temporary help services
561330	Professional employer organizations
561410	Document preparation services
561420	Telephone call centres
561430	Business service centres
561440	Collection agencies
561450	Credit bureaus
561490	Other business support services
561510	Travel agencies
561520	Tour operators
561590	Other travel arrangement and reservation services
561611	Investigation services
561612	Security guard and patrol services
561613	Armoured car services
561621	Security systems services (except locksmiths)
561622	Locksmiths
561710	Exterminating and pest control services
561721	Window cleaning services
561722	Janitorial services (except window cleaning)
561730	Landscaping services
561740	Carpet and upholstery cleaning services
561791	Duct and chimney cleaning services
561799	All other services to buildings and dwellings
561910	Packaging and labelling services
561920	Convention and trade show organizers
561990	All other support services
562110	Waste collection
562210	Waste treatment and disposal
562910	Remediation services
562920	Material recovery facilities
562990	All other waste management services

## 2021 classification codes by class/subclass

### N1: Ambulatory health care

Classification code	Description
001300	Supply of labour to Class N1
621110	Offices of physicians
621210	Offices of dentists
621310	Offices of chiropractors
621320	Offices of optometrists
621330	Offices of mental health practitioners (except physicians)
621340	Offices of physical, occupational, and speech therapists and audiologists
621390	Offices of all other health practitioners
621410	Family planning centres
621420	Out-patient mental health and substance abuse centres
621494	Community health centres
621499	All other out-patient care centres
621510	Medical and diagnostic laboratories
621610	Home health care services
621911	Ambulance (except air ambulance) services
621912	Air ambulance services
621990	All other ambulatory health care services

## 2021 classification codes by class/subclass

### N2: Nursing and residential care facilities

Classification code	Description
001310	Supply of labour to Class N2
623110	Nursing care facilities
623210	Residential developmental handicap facilities
623221	Residential substance abuse facilities
623222	Homes for the psychiatrically disabled
623310	Community care facilities for the elderly
623991	Transition homes for women
623992	Homes for emotionally disturbed children
623993	Homes for the physically handicapped or disabled
623999	All other residential care facilities

## 2021 classification codes by class/subclass

### N3: Social assistance

Classification code	Description
001320	Supply of labour to Class N3
624110	Child and youth services
624120	Services for the elderly and persons with disabilities
624190	Other individual and family services
624210	Community food services
624220	Community housing services
624230	Emergency and other relief services
624310	Vocational rehabilitation services
624410	Child day-care services

## 2021 classification codes by class/subclass

### O: Leisure and hospitality

Classification code	Description
001330	Supply of labour to Class O
711111	Theatre (except musical) companies
711112	Musical theatre and opera companies
711120	Dance companies
711130	Musical groups and artists
711190	Other performing arts companies
711213	Horse race tracks
711214	Other racing facilities and related activities
711215	Independent athletes performing before a paying audience
711217	Sports teams and clubs performing before a paying audience
711311	Live theatres and other performing arts presenters with facilities
711319	Sports stadiums and other presenters with facilities
711321	Performing arts promoters (presenters) without facilities
711322	Festivals without facilities
711329	Sports presenters and other presenters without facilities
711411	Agents and managers for artists, entertainers and other public figures
711412	Sports agents and managers
711511	Independent visual artists and artisans
711512	Independent actors, comedians and performers
711513	Independent writers and authors
712111	Non-commercial art museums and galleries
712115	History and science museums
712119	Other museums
712120	Historic and heritage sites
712130	Zoos and botanical gardens
712190	Nature parks and other similar institutions
713110	Amusement and theme parks
713120	Amusement arcades
713210	Casinos (except casino hotels)
713291	Lotteries
713299	All other gambling industries
713910	Golf courses and country clubs
713920	Skiing facilities
713930	Marinas
713940	Fitness and recreational sports centres
713950	Bowling centres
713991	Sports clubs, teams and leagues performing before a non-paying audience
713992	Other sport facilities
713999	All other amusement and recreation industries



## 2021 classification codes by class/subclass

### O: Leisure and hospitality

Classification code	Description
721111	Hotels
721112	Motor hotels
721113	Resorts
721114	Motels
721120	Casino hotels
721191	Bed and breakfast
721192	Housekeeping cottages and cabins
721198	All other traveller accommodation
721211	Recreational vehicle (RV) parks and campgrounds
721212	Hunting and fishing camps
721213	Recreational (except hunting and fishing) and vacation camps
721310	Rooming and boarding houses
722310	Food service contractors
722320	Caterers
722330	Mobile food services
722410	Drinking places (alcoholic beverages)
722511	Full-service restaurants
722512	Limited-service eating places

## 2021 classification codes by class/subclass

### P: Other services

Classification code	Description
001340	Supply of labour to Class P
811111	General automotive repair
811112	Automotive exhaust system repair
811119	Other automotive mechanical and electrical repair and maintenance
811121	Automotive body, paint and interior repair and maintenance
811122	Automotive glass replacement shops
811192	Car washes
811199	All other automotive repair and maintenance
811210	Electronic and precision equipment repair and maintenance
811310	Commercial and industrial machinery and equipment (except automotive and electronic) repair and maintenance
811411	Home and garden equipment repair and maintenance
811412	Appliance repair and maintenance
811420	Reupholstery and furniture repair
811430	Footwear and leather goods repair
811490	Other personal and household goods repair and maintenance
812114	Barber shops
812115	Beauty salons
812116	Unisex hair salons
812190	Other personal care services
812210	Funeral homes
812220	Cemeteries and crematoria
812310	Coin-operated laundries and dry cleaners
812320	Dry cleaning and laundry services (except coin-operated)
812330	Linen and uniform supply
812910	Pet care (except veterinary) services
812921	Photo finishing laboratories (except one-hour)
812922	One-hour photo finishing
812930	Parking lots and garages
812990	All other personal services
813110	Religious organizations
813210	Grant-making and giving services
813310	Social advocacy organizations
813410	Civic and social organizations
813910	Business associations
813920	Professional organizations
813930	Labour organizations
813940	Political organizations
813990	Other membership organizations
814110	Private households

## 2021 class rates for risk banding

Class/subclass	Description	Class rate
A	Agriculture	\$2.77
B	Mining, quarrying and oil and gas extraction	\$2.57
C	Utilities	\$0.76
D1	Educational services	\$0.34
D2	Public administration	\$3.85
D3	Hospitals	\$0.90
E1	Food, textiles and related manufacturing	\$1.27
E2	Non-metallic and mineral manufacturing	\$2.15
E3	Printing, petroleum and chemical manufacturing	\$1.00
E4	Metal, transportation equipment and furniture manufacturing	\$1.83
E5	Machinery, electrical equipment and miscellaneous manufacturing	\$1.08
E6	Computer and electronic manufacturing	\$0.25
F1	Rail, water, truck transportation and postal service	\$4.32
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	\$1.75
G1	Residential building construction	\$2.75
G2	Infrastructure construction	\$2.42
G3	Foundation, structure and building exterior construction	\$4.65
G4	Building equipment construction	\$1.87
G5	Specialty trades construction	\$2.52
G6	Non-residential building construction	\$1.93
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	\$1.90
H2	Personal and household goods, building materials and machinery	\$0.78
I1	Motor vehicles, building materials and food and beverage retail	\$1.38
I2	Furniture, home furnishings, clothing and clothing accessories retail	\$0.82
I3	Electronics, appliances and health and personal care retail	\$0.35
I4	Specialized retail and department stores	\$0.95
J	Information and culture	\$0.38
K	Finance, management and leasing	\$0.96
L	Professional, scientific and technical	\$0.29
M	Administration, services to buildings, dwellings and open spaces	\$1.90
N1	Ambulatory health care	\$1.43
N2	Nursing and residential care facilities	\$2.17
N3	Social assistance	\$1.29
O	Leisure and hospitality	\$0.96
P	Other services	\$1.43

These rates are used for calculating projected rates. For new businesses' rate, please refer to 'New businesses' on page 253.

## 2021 table of risk band rates

In 2020, we began using risk bands as part of setting premium rates. This process relies on pre-defined tables of risk band rates. There is one table applicable for each of the 35 classes/subclasses adapted from the North American Industry Classification System (NAICS), which includes the following:

- the risk band
- the risk band change from the 2021 class rate risk band
- the associated range of risk profile index values (risk profile index from and risk profile index to)
- the risk band rate factor
- the risk band premium rate, which equals the 2021 class rate (Risk Band 60 in the risk band tables) times the risk band rate factor

The 2021 risk band tables are included for illustration purposes and reflect the 2021 class rates used to determine the 2021 projected employer rates. Note that for 2021, businesses' actual premium rates are unchanged from their 2020 actual premium rates, based on 2020 class rates.

To determine the projected rate, the maximum risk band for any class/subclass is 83 (i.e., 23 risk bands above the class rate's risk band). The maximum premium rate for risk band 83 differs by each class. For 2021, the minimum premium rate is \$0.07 and the lowest risk band for any class/subclass cannot have a rate below \$0.07. This minimum premium rate applies to all classes, but the minimum risk band differs by class.

The risk band tables are also used for determining the prior year risk band (or starting point risk band) with no limitations. The following general rules are provided and can be used to expand the table; they are the same as those used for the development of the 2020 risk band tables:

- For risk bands below the class rate, the rate factors will be determined by applying a five per cent discount to the risk band factor of the risk band above. This means the risk band factor is 95 per cent of the risk band factor for the next band up. The risk band factor will be the lower limit of the risk profile index range.
- For each risk band above the class rate, the rate factors will be determined by applying a five per cent increase to the risk band factor of the risk band below. This means the risk band factor will be 105 per cent of the risk band factor for the next band down. The risk band factor will be the upper limit of the risk profile index range.
- The risk band rate equals the class rate times the risk band rate factor.

## Table of risk band rates by class/subclass

### A: Agriculture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$8.51
82	+ 22	2.785963	2.925261	2.925261	\$8.10
81	+ 21	2.653298	2.785963	2.785963	\$7.72
80	+ 20	2.526950	2.653298	2.653298	\$7.35
79	+ 19	2.406619	2.526950	2.526950	\$7.00
78	+ 18	2.292018	2.406619	2.406619	\$6.67
77	+ 17	2.182875	2.292018	2.292018	\$6.35
76	+ 16	2.078928	2.182875	2.182875	\$6.05
75	+ 15	1.979932	2.078928	2.078928	\$5.76
74	+ 14	1.885649	1.979932	1.979932	\$5.48
73	+ 13	1.795856	1.885649	1.885649	\$5.22
72	+ 12	1.710339	1.795856	1.795856	\$4.97
71	+ 11	1.628895	1.710339	1.710339	\$4.74
70	+ 10	1.551328	1.628895	1.628895	\$4.51
69	+ 9	1.477455	1.551328	1.551328	\$4.30
68	+ 8	1.407100	1.477455	1.477455	\$4.09
67	+ 7	1.340096	1.407100	1.407100	\$3.90
66	+ 6	1.276282	1.340096	1.340096	\$3.71
65	+ 5	1.215506	1.276282	1.276282	\$3.54
64	+ 4	1.157625	1.215506	1.215506	\$3.37
63	+ 3	1.102500	1.157625	1.157625	\$3.21
62	+ 2	1.050000	1.102500	1.102500	\$3.05
61	+ 1	1.020000	1.050000	1.050000	\$2.91
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$2.77
59	- 1	0.950000	0.980000	0.950000	\$2.63
58	- 2	0.902500	0.950000	0.902500	\$2.50
57	- 3	0.857375	0.902500	0.857375	\$2.37
56	- 4	0.814506	0.857375	0.814506	\$2.26
55	- 5	0.773781	0.814506	0.773781	\$2.14
54	- 6	0.735092	0.773781	0.735092	\$2.04
53	- 7	0.698337	0.735092	0.698337	\$1.93
52	- 8	0.663420	0.698337	0.663420	\$1.84
51	- 9	0.630249	0.663420	0.630249	\$1.75
50	- 10	0.598737	0.630249	0.598737	\$1.66
49	- 11	0.568800	0.598737	0.568800	\$1.58
48	- 12	0.540360	0.568800	0.540360	\$1.50
47	- 13	0.513342	0.540360	0.513342	\$1.42
46	- 14	0.487675	0.513342	0.487675	\$1.35
45	- 15	0.463291	0.487675	0.463291	\$1.28
44	- 16	0.440127	0.463291	0.440127	\$1.22
43	- 17	0.418120	0.440127	0.418120	\$1.16
42	- 18	0.397214	0.418120	0.397214	\$1.10

## Table of risk band rates by class/subclass

### A: Agriculture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$1.05
40	- 20	0.358486	0.377354	0.358486	\$0.99
39	- 21	0.340562	0.358486	0.340562	\$0.94
38	- 22	0.323534	0.340562	0.323534	\$0.90
37	- 23	0.307357	0.323534	0.307357	\$0.85
36	- 24	0.291989	0.307357	0.291989	\$0.81
35	- 25	0.277390	0.291989	0.277390	\$0.77
34	- 26	0.263520	0.277390	0.263520	\$0.73
33	- 27	0.250344	0.263520	0.250344	\$0.69
32	- 28	0.237827	0.250344	0.237827	\$0.66
31	- 29	0.225936	0.237827	0.225936	\$0.63
30	- 30	0.214639	0.225936	0.214639	\$0.59
29	- 31	0.203907	0.214639	0.203907	\$0.56
28	- 32	0.193711	0.203907	0.193711	\$0.54
27	- 33	0.184026	0.193711	0.184026	\$0.51
26	- 34	0.174825	0.184026	0.174825	\$0.48
25	- 35	0.166083	0.174825	0.166083	\$0.46
24	- 36	0.157779	0.166083	0.157779	\$0.44
23	- 37	0.149890	0.157779	0.149890	\$0.42
22	- 38	0.142396	0.149890	0.142396	\$0.39
21	- 39	0.135276	0.142396	0.135276	\$0.37
20	- 40	0.128512	0.135276	0.128512	\$0.36
19	- 41	0.122087	0.128512	0.122087	\$0.34
18	- 42	0.115982	0.122087	0.115982	\$0.32
17	- 43	0.110183	0.115982	0.110183	\$0.31
16	- 44	0.104674	0.110183	0.104674	\$0.29
15	- 45	0.099440	0.104674	0.099440	\$0.28
14	- 46	0.094468	0.099440	0.094468	\$0.26
13	- 47	0.089745	0.094468	0.089745	\$0.25
12	- 48	0.085258	0.089745	0.085258	\$0.24
11	- 49	0.080995	0.085258	0.080995	\$0.22
10	- 50	0.076945	0.080995	0.076945	\$0.21
9	- 51	0.073098	0.076945	0.073098	\$0.20
8	- 52	0.069443	0.073098	0.069443	\$0.19
7	- 53	0.065971	0.069443	0.065971	\$0.18
6	- 54	0.062672	0.065971	0.062672	\$0.17
5	- 55	0.059539	0.062672	0.059539	\$0.16
4	- 56	0.056562	0.059539	0.056562	\$0.16
3	- 57	0.053734	0.056562	0.053734	\$0.15
2	- 58	0.051047	0.053734	0.051047	\$0.14
1	- 59	0.048495	0.051047	0.048495	\$0.13
0	- 60	0.046070	0.048495	0.046070	\$0.13
-1	- 61	0.043766	0.046070	0.043766	\$0.12

## Table of risk band rates by class/subclass

### A: Agriculture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.12
-3	- 63	0.039499	0.041578	0.039499	\$0.11
-4	- 64	0.037524	0.039499	0.037524	\$0.10
-5	- 65	0.035648	0.037524	0.035648	\$0.10
-6	- 66	0.033866	0.035648	0.033866	\$0.09
-7	- 67	0.032172	0.033866	0.032172	\$0.09
-8	- 68	0.030564	0.032172	0.030564	\$0.08
-9	- 69	0.029035	0.030564	0.029035	\$0.08
-10	- 70	0.027584	0.029035	0.027584	\$0.08
-11	- 71	0.026205	0.027584	0.026205	\$0.07
-12	- 72	0.024894	0.026205	0.024894	\$0.07
-13	- 73	0.000000	0.024894	0.023650	\$0.07

## Table of risk band rates by class/subclass

### B: Mining, quarrying and oil and gas extraction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$7.89
82	+ 22	2.785963	2.925261	2.925261	\$7.52
81	+ 21	2.653298	2.785963	2.785963	\$7.16
80	+ 20	2.526950	2.653298	2.653298	\$6.82
79	+ 19	2.406619	2.526950	2.526950	\$6.49
78	+ 18	2.292018	2.406619	2.406619	\$6.19
77	+ 17	2.182875	2.292018	2.292018	\$5.89
76	+ 16	2.078928	2.182875	2.182875	\$5.61
75	+ 15	1.979932	2.078928	2.078928	\$5.34
74	+ 14	1.885649	1.979932	1.979932	\$5.09
73	+ 13	1.795856	1.885649	1.885649	\$4.85
72	+ 12	1.710339	1.795856	1.795856	\$4.62
71	+ 11	1.628895	1.710339	1.710339	\$4.40
70	+ 10	1.551328	1.628895	1.628895	\$4.19
69	+ 9	1.477455	1.551328	1.551328	\$3.99
68	+ 8	1.407100	1.477455	1.477455	\$3.80
67	+ 7	1.340096	1.407100	1.407100	\$3.62
66	+ 6	1.276282	1.340096	1.340096	\$3.44
65	+ 5	1.215506	1.276282	1.276282	\$3.28
64	+ 4	1.157625	1.215506	1.215506	\$3.12
63	+ 3	1.102500	1.157625	1.157625	\$2.98
62	+ 2	1.050000	1.102500	1.102500	\$2.83
61	+ 1	1.020000	1.050000	1.050000	\$2.70
60	Class rate's risk band	0.980000	1.020000	1.000000	\$2.57
59	- 1	0.950000	0.980000	0.950000	\$2.44
58	- 2	0.902500	0.950000	0.902500	\$2.32
57	- 3	0.857375	0.902500	0.857375	\$2.20
56	- 4	0.814506	0.857375	0.814506	\$2.09
55	- 5	0.773781	0.814506	0.773781	\$1.99
54	- 6	0.735092	0.773781	0.735092	\$1.89
53	- 7	0.698337	0.735092	0.698337	\$1.79
52	- 8	0.663420	0.698337	0.663420	\$1.70
51	- 9	0.630249	0.663420	0.630249	\$1.62
50	- 10	0.598737	0.630249	0.598737	\$1.54
49	- 11	0.568800	0.598737	0.568800	\$1.46
48	- 12	0.540360	0.568800	0.540360	\$1.39
47	- 13	0.513342	0.540360	0.513342	\$1.32
46	- 14	0.487675	0.513342	0.487675	\$1.25
45	- 15	0.463291	0.487675	0.463291	\$1.19
44	- 16	0.440127	0.463291	0.440127	\$1.13
43	- 17	0.418120	0.440127	0.418120	\$1.07
42	- 18	0.397214	0.418120	0.397214	\$1.02



## Table of risk band rates by class/subclass

### B: Mining, quarrying and oil and gas extraction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.97
40	- 20	0.358486	0.377354	0.358486	\$0.92
39	- 21	0.340562	0.358486	0.340562	\$0.88
38	- 22	0.323534	0.340562	0.323534	\$0.83
37	- 23	0.307357	0.323534	0.307357	\$0.79
36	- 24	0.291989	0.307357	0.291989	\$0.75
35	- 25	0.277390	0.291989	0.277390	\$0.71
34	- 26	0.263520	0.277390	0.263520	\$0.68
33	- 27	0.250344	0.263520	0.250344	\$0.64
32	- 28	0.237827	0.250344	0.237827	\$0.61
31	- 29	0.225936	0.237827	0.225936	\$0.58
30	- 30	0.214639	0.225936	0.214639	\$0.55
29	- 31	0.203907	0.214639	0.203907	\$0.52
28	- 32	0.193711	0.203907	0.193711	\$0.50
27	- 33	0.184026	0.193711	0.184026	\$0.47
26	- 34	0.174825	0.184026	0.174825	\$0.45
25	- 35	0.166083	0.174825	0.166083	\$0.43
24	- 36	0.157779	0.166083	0.157779	\$0.41
23	- 37	0.149890	0.157779	0.149890	\$0.39
22	- 38	0.142396	0.149890	0.142396	\$0.37
21	- 39	0.135276	0.142396	0.135276	\$0.35
20	- 40	0.128512	0.135276	0.128512	\$0.33
19	- 41	0.122087	0.128512	0.122087	\$0.31
18	- 42	0.115982	0.122087	0.115982	\$0.30
17	- 43	0.110183	0.115982	0.110183	\$0.28
16	- 44	0.104674	0.110183	0.104674	\$0.27
15	- 45	0.099440	0.104674	0.099440	\$0.26
14	- 46	0.094468	0.099440	0.094468	\$0.24
13	- 47	0.089745	0.094468	0.089745	\$0.23
12	- 48	0.085258	0.089745	0.085258	\$0.22
11	- 49	0.080995	0.085258	0.080995	\$0.21
10	- 50	0.076945	0.080995	0.076945	\$0.20
9	- 51	0.073098	0.076945	0.073098	\$0.19
8	- 52	0.069443	0.073098	0.069443	\$0.18
7	- 53	0.065971	0.069443	0.065971	\$0.17
6	- 54	0.062672	0.065971	0.062672	\$0.16
5	- 55	0.059539	0.062672	0.059539	\$0.15
4	- 56	0.056562	0.059539	0.056562	\$0.15
3	- 57	0.053734	0.056562	0.053734	\$0.14
2	- 58	0.051047	0.053734	0.051047	\$0.13
1	- 59	0.048495	0.051047	0.048495	\$0.12
0	- 60	0.046070	0.048495	0.046070	\$0.12
-1	- 61	0.043766	0.046070	0.043766	\$0.11

## Table of risk band rates by class/subclass

### B: Mining, quarrying and oil and gas extraction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.11
-3	- 63	0.039499	0.041578	0.039499	\$0.10
-4	- 64	0.037524	0.039499	0.037524	\$0.10
-5	- 65	0.035648	0.037524	0.035648	\$0.09
-6	- 66	0.033866	0.035648	0.033866	\$0.09
-7	- 67	0.032172	0.033866	0.032172	\$0.08
-8	- 68	0.030564	0.032172	0.030564	\$0.08
-9	- 69	0.029035	0.030564	0.029035	\$0.07
-10	- 70	0.027584	0.029035	0.027584	\$0.07
-11	- 71	0.000000	0.027584	0.026205	\$0.07

## Table of risk band rates by class/subclass

### C: Utilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.33
82	+ 22	2.785963	2.925261	2.925261	\$2.22
81	+ 21	2.653298	2.785963	2.785963	\$2.12
80	+ 20	2.526950	2.653298	2.653298	\$2.02
79	+ 19	2.406619	2.526950	2.526950	\$1.92
78	+ 18	2.292018	2.406619	2.406619	\$1.83
77	+ 17	2.182875	2.292018	2.292018	\$1.74
76	+ 16	2.078928	2.182875	2.182875	\$1.66
75	+ 15	1.979932	2.078928	2.078928	\$1.58
74	+ 14	1.885649	1.979932	1.979932	\$1.50
73	+ 13	1.795856	1.885649	1.885649	\$1.43
72	+ 12	1.710339	1.795856	1.795856	\$1.36
71	+ 11	1.628895	1.710339	1.710339	\$1.30
70	+ 10	1.551328	1.628895	1.628895	\$1.24
69	+ 9	1.477455	1.551328	1.551328	\$1.18
68	+ 8	1.407100	1.477455	1.477455	\$1.12
67	+ 7	1.340096	1.407100	1.407100	\$1.07
66	+ 6	1.276282	1.340096	1.340096	\$1.02
65	+ 5	1.215506	1.276282	1.276282	\$0.97
64	+ 4	1.157625	1.215506	1.215506	\$0.92
63	+ 3	1.102500	1.157625	1.157625	\$0.88
62	+ 2	1.050000	1.102500	1.102500	\$0.84
61	+ 1	1.020000	1.050000	1.050000	\$0.80
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.76
59	- 1	0.950000	0.980000	0.950000	\$0.72
58	- 2	0.902500	0.950000	0.902500	\$0.69
57	- 3	0.857375	0.902500	0.857375	\$0.65
56	- 4	0.814506	0.857375	0.814506	\$0.62
55	- 5	0.773781	0.814506	0.773781	\$0.59
54	- 6	0.735092	0.773781	0.735092	\$0.56
53	- 7	0.698337	0.735092	0.698337	\$0.53
52	- 8	0.663420	0.698337	0.663420	\$0.50
51	- 9	0.630249	0.663420	0.630249	\$0.48
50	- 10	0.598737	0.630249	0.598737	\$0.46
49	- 11	0.568800	0.598737	0.568800	\$0.43
48	- 12	0.540360	0.568800	0.540360	\$0.41
47	- 13	0.513342	0.540360	0.513342	\$0.39
46	- 14	0.487675	0.513342	0.487675	\$0.37
45	- 15	0.463291	0.487675	0.463291	\$0.35
44	- 16	0.440127	0.463291	0.440127	\$0.33
43	- 17	0.418120	0.440127	0.418120	\$0.32
42	- 18	0.397214	0.418120	0.397214	\$0.30

## Table of risk band rates by class/subclass

### C: Utilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.29
40	- 20	0.358486	0.377354	0.358486	\$0.27
39	- 21	0.340562	0.358486	0.340562	\$0.26
38	- 22	0.323534	0.340562	0.323534	\$0.25
37	- 23	0.307357	0.323534	0.307357	\$0.23
36	- 24	0.291989	0.307357	0.291989	\$0.22
35	- 25	0.277390	0.291989	0.277390	\$0.21
34	- 26	0.263520	0.277390	0.263520	\$0.20
33	- 27	0.250344	0.263520	0.250344	\$0.19
32	- 28	0.237827	0.250344	0.237827	\$0.18
31	- 29	0.225936	0.237827	0.225936	\$0.17
30	- 30	0.214639	0.225936	0.214639	\$0.16
29	- 31	0.203907	0.214639	0.203907	\$0.15
28	- 32	0.193711	0.203907	0.193711	\$0.15
27	- 33	0.184026	0.193711	0.184026	\$0.14
26	- 34	0.174825	0.184026	0.174825	\$0.13
25	- 35	0.166083	0.174825	0.166083	\$0.13
24	- 36	0.157779	0.166083	0.157779	\$0.12
23	- 37	0.149890	0.157779	0.149890	\$0.11
22	- 38	0.142396	0.149890	0.142396	\$0.11
21	- 39	0.135276	0.142396	0.135276	\$0.10
20	- 40	0.128512	0.135276	0.128512	\$0.10
19	- 41	0.122087	0.128512	0.122087	\$0.09
18	- 42	0.115982	0.122087	0.115982	\$0.09
17	- 43	0.110183	0.115982	0.110183	\$0.08
16	- 44	0.104674	0.110183	0.104674	\$0.08
15	- 45	0.099440	0.104674	0.099440	\$0.08
14	- 46	0.094468	0.099440	0.094468	\$0.07
13	- 47	0.000000	0.094468	0.089745	\$0.07

## Table of risk band rates by class/subclass

### D1: Educational services

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$1.04
82	+ 22	2.785963	2.925261	2.925261	\$0.99
81	+ 21	2.653298	2.785963	2.785963	\$0.95
80	+ 20	2.526950	2.653298	2.653298	\$0.90
79	+ 19	2.406619	2.526950	2.526950	\$0.86
78	+ 18	2.292018	2.406619	2.406619	\$0.82
77	+ 17	2.182875	2.292018	2.292018	\$0.78
76	+ 16	2.078928	2.182875	2.182875	\$0.74
75	+ 15	1.979932	2.078928	2.078928	\$0.71
74	+ 14	1.885649	1.979932	1.979932	\$0.67
73	+ 13	1.795856	1.885649	1.885649	\$0.64
72	+ 12	1.710339	1.795856	1.795856	\$0.61
71	+ 11	1.628895	1.710339	1.710339	\$0.58
70	+ 10	1.551328	1.628895	1.628895	\$0.55
69	+ 9	1.477455	1.551328	1.551328	\$0.53
68	+ 8	1.407100	1.477455	1.477455	\$0.50
67	+ 7	1.340096	1.407100	1.407100	\$0.48
66	+ 6	1.276282	1.340096	1.340096	\$0.46
65	+ 5	1.215506	1.276282	1.276282	\$0.43
64	+ 4	1.157625	1.215506	1.215506	\$0.41
63	+ 3	1.102500	1.157625	1.157625	\$0.39
62	+ 2	1.050000	1.102500	1.102500	\$0.37
61	+ 1	1.020000	1.050000	1.050000	\$0.36
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.34
59	- 1	0.950000	0.980000	0.950000	\$0.32
58	- 2	0.902500	0.950000	0.902500	\$0.31
57	- 3	0.857375	0.902500	0.857375	\$0.29
56	- 4	0.814506	0.857375	0.814506	\$0.28
55	- 5	0.773781	0.814506	0.773781	\$0.26
54	- 6	0.735092	0.773781	0.735092	\$0.25
53	- 7	0.698337	0.735092	0.698337	\$0.24
52	- 8	0.663420	0.698337	0.663420	\$0.23
51	- 9	0.630249	0.663420	0.630249	\$0.21
50	- 10	0.598737	0.630249	0.598737	\$0.20
49	- 11	0.568800	0.598737	0.568800	\$0.19
48	- 12	0.540360	0.568800	0.540360	\$0.18
47	- 13	0.513342	0.540360	0.513342	\$0.17
46	- 14	0.487675	0.513342	0.487675	\$0.17
45	- 15	0.463291	0.487675	0.463291	\$0.16
44	- 16	0.440127	0.463291	0.440127	\$0.15
43	- 17	0.418120	0.440127	0.418120	\$0.14
42	- 18	0.397214	0.418120	0.397214	\$0.14

## Table of risk band rates by class/subclass

### D1: Educational services

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.13
40	- 20	0.358486	0.377354	0.358486	\$0.12
39	- 21	0.340562	0.358486	0.340562	\$0.12
38	- 22	0.323534	0.340562	0.323534	\$0.11
37	- 23	0.307357	0.323534	0.307357	\$0.10
36	- 24	0.291989	0.307357	0.291989	\$0.10
35	- 25	0.277390	0.291989	0.277390	\$0.09
34	- 26	0.263520	0.277390	0.263520	\$0.09
33	- 27	0.250344	0.263520	0.250344	\$0.09
32	- 28	0.237827	0.250344	0.237827	\$0.08
31	- 29	0.225936	0.237827	0.225936	\$0.08
30	- 30	0.214639	0.225936	0.214639	\$0.07
29	- 31	0.203907	0.214639	0.203907	\$0.07
28	- 32	0.000000	0.203907	0.193711	\$0.07

## Table of risk band rates by class/subclass

### D2: Public administration

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$11.83
82	+ 22	2.785963	2.925261	2.925261	\$11.26
81	+ 21	2.653298	2.785963	2.785963	\$10.73
80	+ 20	2.526950	2.653298	2.653298	\$10.22
79	+ 19	2.406619	2.526950	2.526950	\$9.73
78	+ 18	2.292018	2.406619	2.406619	\$9.27
77	+ 17	2.182875	2.292018	2.292018	\$8.82
76	+ 16	2.078928	2.182875	2.182875	\$8.40
75	+ 15	1.979932	2.078928	2.078928	\$8.00
74	+ 14	1.885649	1.979932	1.979932	\$7.62
73	+ 13	1.795856	1.885649	1.885649	\$7.26
72	+ 12	1.710339	1.795856	1.795856	\$6.91
71	+ 11	1.628895	1.710339	1.710339	\$6.58
70	+ 10	1.551328	1.628895	1.628895	\$6.27
69	+ 9	1.477455	1.551328	1.551328	\$5.97
68	+ 8	1.407100	1.477455	1.477455	\$5.69
67	+ 7	1.340096	1.407100	1.407100	\$5.42
66	+ 6	1.276282	1.340096	1.340096	\$5.16
65	+ 5	1.215506	1.276282	1.276282	\$4.91
64	+ 4	1.157625	1.215506	1.215506	\$4.68
63	+ 3	1.102500	1.157625	1.157625	\$4.46
62	+ 2	1.050000	1.102500	1.102500	\$4.24
61	+ 1	1.020000	1.050000	1.050000	\$4.04
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$3.85
59	- 1	0.950000	0.980000	0.950000	\$3.66
58	- 2	0.902500	0.950000	0.902500	\$3.47
57	- 3	0.857375	0.902500	0.857375	\$3.30
56	- 4	0.814506	0.857375	0.814506	\$3.14
55	- 5	0.773781	0.814506	0.773781	\$2.98
54	- 6	0.735092	0.773781	0.735092	\$2.83
53	- 7	0.698337	0.735092	0.698337	\$2.69
52	- 8	0.663420	0.698337	0.663420	\$2.55
51	- 9	0.630249	0.663420	0.630249	\$2.43
50	- 10	0.598737	0.630249	0.598737	\$2.31
49	- 11	0.568800	0.598737	0.568800	\$2.19
48	- 12	0.540360	0.568800	0.540360	\$2.08
47	- 13	0.513342	0.540360	0.513342	\$1.98
46	- 14	0.487675	0.513342	0.487675	\$1.88
45	- 15	0.463291	0.487675	0.463291	\$1.78
44	- 16	0.440127	0.463291	0.440127	\$1.69
43	- 17	0.418120	0.440127	0.418120	\$1.61
42	- 18	0.397214	0.418120	0.397214	\$1.53

## Table of risk band rates by class/subclass

### D2: Public administration

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$1.45
40	- 20	0.358486	0.377354	0.358486	\$1.38
39	- 21	0.340562	0.358486	0.340562	\$1.31
38	- 22	0.323534	0.340562	0.323534	\$1.25
37	- 23	0.307357	0.323534	0.307357	\$1.18
36	- 24	0.291989	0.307357	0.291989	\$1.12
35	- 25	0.277390	0.291989	0.277390	\$1.07
34	- 26	0.263520	0.277390	0.263520	\$1.01
33	- 27	0.250344	0.263520	0.250344	\$0.96
32	- 28	0.237827	0.250344	0.237827	\$0.92
31	- 29	0.225936	0.237827	0.225936	\$0.87
30	- 30	0.214639	0.225936	0.214639	\$0.83
29	- 31	0.203907	0.214639	0.203907	\$0.79
28	- 32	0.193711	0.203907	0.193711	\$0.75
27	- 33	0.184026	0.193711	0.184026	\$0.71
26	- 34	0.174825	0.184026	0.174825	\$0.67
25	- 35	0.166083	0.174825	0.166083	\$0.64
24	- 36	0.157779	0.166083	0.157779	\$0.61
23	- 37	0.149890	0.157779	0.149890	\$0.58
22	- 38	0.142396	0.149890	0.142396	\$0.55
21	- 39	0.135276	0.142396	0.135276	\$0.52
20	- 40	0.128512	0.135276	0.128512	\$0.49
19	- 41	0.122087	0.128512	0.122087	\$0.47
18	- 42	0.115982	0.122087	0.115982	\$0.45
17	- 43	0.110183	0.115982	0.110183	\$0.42
16	- 44	0.104674	0.110183	0.104674	\$0.40
15	- 45	0.099440	0.104674	0.099440	\$0.38
14	- 46	0.094468	0.099440	0.094468	\$0.36
13	- 47	0.089745	0.094468	0.089745	\$0.35
12	- 48	0.085258	0.089745	0.085258	\$0.33
11	- 49	0.080995	0.085258	0.080995	\$0.31
10	- 50	0.076945	0.080995	0.076945	\$0.30
9	- 51	0.073098	0.076945	0.073098	\$0.28
8	- 52	0.069443	0.073098	0.069443	\$0.27
7	- 53	0.065971	0.069443	0.065971	\$0.25
6	- 54	0.062672	0.065971	0.062672	\$0.24
5	- 55	0.059539	0.062672	0.059539	\$0.23
4	- 56	0.056562	0.059539	0.056562	\$0.22
3	- 57	0.053734	0.056562	0.053734	\$0.21
2	- 58	0.051047	0.053734	0.051047	\$0.20
1	- 59	0.048495	0.051047	0.048495	\$0.19
0	- 60	0.046070	0.048495	0.046070	\$0.18
-1	- 61	0.043766	0.046070	0.043766	\$0.17



## Table of risk band rates by class/subclass

### D2: Public administration

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.16
-3	- 63	0.039499	0.041578	0.039499	\$0.15
-4	- 64	0.037524	0.039499	0.037524	\$0.14
-5	- 65	0.035648	0.037524	0.035648	\$0.14
-6	- 66	0.033866	0.035648	0.033866	\$0.13
-7	- 67	0.032172	0.033866	0.032172	\$0.12
-8	- 68	0.030564	0.032172	0.030564	\$0.12
-9	- 69	0.029035	0.030564	0.029035	\$0.11
-10	- 70	0.027584	0.029035	0.027584	\$0.11
-11	- 71	0.026205	0.027584	0.026205	\$0.10
-12	- 72	0.024894	0.026205	0.024894	\$0.10
-13	- 73	0.023650	0.024894	0.023650	\$0.09
-14	- 74	0.022467	0.023650	0.022467	\$0.09
-15	- 75	0.021344	0.022467	0.021344	\$0.08
-16	- 76	0.020277	0.021344	0.020277	\$0.08
-17	- 77	0.019263	0.020277	0.019263	\$0.07
-18	- 78	0.018300	0.019263	0.018300	\$0.07
-19	- 79	0.000000	0.018300	0.017385	\$0.07

## Table of risk band rates by class/subclass

### D3: Hospitals

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.76
82	+ 22	2.785963	2.925261	2.925261	\$2.63
81	+ 21	2.653298	2.785963	2.785963	\$2.51
80	+ 20	2.526950	2.653298	2.653298	\$2.39
79	+ 19	2.406619	2.526950	2.526950	\$2.27
78	+ 18	2.292018	2.406619	2.406619	\$2.17
77	+ 17	2.182875	2.292018	2.292018	\$2.06
76	+ 16	2.078928	2.182875	2.182875	\$1.96
75	+ 15	1.979932	2.078928	2.078928	\$1.87
74	+ 14	1.885649	1.979932	1.979932	\$1.78
73	+ 13	1.795856	1.885649	1.885649	\$1.70
72	+ 12	1.710339	1.795856	1.795856	\$1.62
71	+ 11	1.628895	1.710339	1.710339	\$1.54
70	+ 10	1.551328	1.628895	1.628895	\$1.47
69	+ 9	1.477455	1.551328	1.551328	\$1.40
68	+ 8	1.407100	1.477455	1.477455	\$1.33
67	+ 7	1.340096	1.407100	1.407100	\$1.27
66	+ 6	1.276282	1.340096	1.340096	\$1.21
65	+ 5	1.215506	1.276282	1.276282	\$1.15
64	+ 4	1.157625	1.215506	1.215506	\$1.09
63	+ 3	1.102500	1.157625	1.157625	\$1.04
62	+ 2	1.050000	1.102500	1.102500	\$0.99
61	+ 1	1.020000	1.050000	1.050000	\$0.95
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.90
59	- 1	0.950000	0.980000	0.950000	\$0.86
58	- 2	0.902500	0.950000	0.902500	\$0.81
57	- 3	0.857375	0.902500	0.857375	\$0.77
56	- 4	0.814506	0.857375	0.814506	\$0.73
55	- 5	0.773781	0.814506	0.773781	\$0.70
54	- 6	0.735092	0.773781	0.735092	\$0.66
53	- 7	0.698337	0.735092	0.698337	\$0.63
52	- 8	0.663420	0.698337	0.663420	\$0.60
51	- 9	0.630249	0.663420	0.630249	\$0.57
50	- 10	0.598737	0.630249	0.598737	\$0.54
49	- 11	0.568800	0.598737	0.568800	\$0.51
48	- 12	0.540360	0.568800	0.540360	\$0.49
47	- 13	0.513342	0.540360	0.513342	\$0.46
46	- 14	0.487675	0.513342	0.487675	\$0.44
45	- 15	0.463291	0.487675	0.463291	\$0.42
44	- 16	0.440127	0.463291	0.440127	\$0.40
43	- 17	0.418120	0.440127	0.418120	\$0.38
42	- 18	0.397214	0.418120	0.397214	\$0.36

## Table of risk band rates by class/subclass

### D3: Hospitals

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.34
40	- 20	0.358486	0.377354	0.358486	\$0.32
39	- 21	0.340562	0.358486	0.340562	\$0.31
38	- 22	0.323534	0.340562	0.323534	\$0.29
37	- 23	0.307357	0.323534	0.307357	\$0.28
36	- 24	0.291989	0.307357	0.291989	\$0.26
35	- 25	0.277390	0.291989	0.277390	\$0.25
34	- 26	0.263520	0.277390	0.263520	\$0.24
33	- 27	0.250344	0.263520	0.250344	\$0.23
32	- 28	0.237827	0.250344	0.237827	\$0.21
31	- 29	0.225936	0.237827	0.225936	\$0.20
30	- 30	0.214639	0.225936	0.214639	\$0.19
29	- 31	0.203907	0.214639	0.203907	\$0.18
28	- 32	0.193711	0.203907	0.193711	\$0.17
27	- 33	0.184026	0.193711	0.184026	\$0.17
26	- 34	0.174825	0.184026	0.174825	\$0.16
25	- 35	0.166083	0.174825	0.166083	\$0.15
24	- 36	0.157779	0.166083	0.157779	\$0.14
23	- 37	0.149890	0.157779	0.149890	\$0.13
22	- 38	0.142396	0.149890	0.142396	\$0.13
21	- 39	0.135276	0.142396	0.135276	\$0.12
20	- 40	0.128512	0.135276	0.128512	\$0.12
19	- 41	0.122087	0.128512	0.122087	\$0.11
18	- 42	0.115982	0.122087	0.115982	\$0.10
17	- 43	0.110183	0.115982	0.110183	\$0.10
16	- 44	0.104674	0.110183	0.104674	\$0.09
15	- 45	0.099440	0.104674	0.099440	\$0.09
14	- 46	0.094468	0.099440	0.094468	\$0.09
13	- 47	0.089745	0.094468	0.089745	\$0.08
12	- 48	0.085258	0.089745	0.085258	\$0.08
11	- 49	0.080995	0.085258	0.080995	\$0.07
10	- 50	0.076945	0.080995	0.076945	\$0.07
9	- 51	0.000000	0.076945	0.073098	\$0.07

## Table of risk band rates by class/subclass

### E1: Food, textiles and related manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$3.90
82	+ 22	2.785963	2.925261	2.925261	\$3.72
81	+ 21	2.653298	2.785963	2.785963	\$3.54
80	+ 20	2.526950	2.653298	2.653298	\$3.37
79	+ 19	2.406619	2.526950	2.526950	\$3.21
78	+ 18	2.292018	2.406619	2.406619	\$3.06
77	+ 17	2.182875	2.292018	2.292018	\$2.91
76	+ 16	2.078928	2.182875	2.182875	\$2.77
75	+ 15	1.979932	2.078928	2.078928	\$2.64
74	+ 14	1.885649	1.979932	1.979932	\$2.51
73	+ 13	1.795856	1.885649	1.885649	\$2.39
72	+ 12	1.710339	1.795856	1.795856	\$2.28
71	+ 11	1.628895	1.710339	1.710339	\$2.17
70	+ 10	1.551328	1.628895	1.628895	\$2.07
69	+ 9	1.477455	1.551328	1.551328	\$1.97
68	+ 8	1.407100	1.477455	1.477455	\$1.88
67	+ 7	1.340096	1.407100	1.407100	\$1.79
66	+ 6	1.276282	1.340096	1.340096	\$1.70
65	+ 5	1.215506	1.276282	1.276282	\$1.62
64	+ 4	1.157625	1.215506	1.215506	\$1.54
63	+ 3	1.102500	1.157625	1.157625	\$1.47
62	+ 2	1.050000	1.102500	1.102500	\$1.40
61	+ 1	1.020000	1.050000	1.050000	\$1.33
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.27
59	- 1	0.950000	0.980000	0.950000	\$1.21
58	- 2	0.902500	0.950000	0.902500	\$1.15
57	- 3	0.857375	0.902500	0.857375	\$1.09
56	- 4	0.814506	0.857375	0.814506	\$1.03
55	- 5	0.773781	0.814506	0.773781	\$0.98
54	- 6	0.735092	0.773781	0.735092	\$0.93
53	- 7	0.698337	0.735092	0.698337	\$0.89
52	- 8	0.663420	0.698337	0.663420	\$0.84
51	- 9	0.630249	0.663420	0.630249	\$0.80
50	- 10	0.598737	0.630249	0.598737	\$0.76
49	- 11	0.568800	0.598737	0.568800	\$0.72
48	- 12	0.540360	0.568800	0.540360	\$0.69
47	- 13	0.513342	0.540360	0.513342	\$0.65
46	- 14	0.487675	0.513342	0.487675	\$0.62
45	- 15	0.463291	0.487675	0.463291	\$0.59
44	- 16	0.440127	0.463291	0.440127	\$0.56
43	- 17	0.418120	0.440127	0.418120	\$0.53
42	- 18	0.397214	0.418120	0.397214	\$0.50

## Table of risk band rates by class/subclass

### E1: Food, textiles and related manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.48
40	- 20	0.358486	0.377354	0.358486	\$0.46
39	- 21	0.340562	0.358486	0.340562	\$0.43
38	- 22	0.323534	0.340562	0.323534	\$0.41
37	- 23	0.307357	0.323534	0.307357	\$0.39
36	- 24	0.291989	0.307357	0.291989	\$0.37
35	- 25	0.277390	0.291989	0.277390	\$0.35
34	- 26	0.263520	0.277390	0.263520	\$0.33
33	- 27	0.250344	0.263520	0.250344	\$0.32
32	- 28	0.237827	0.250344	0.237827	\$0.30
31	- 29	0.225936	0.237827	0.225936	\$0.29
30	- 30	0.214639	0.225936	0.214639	\$0.27
29	- 31	0.203907	0.214639	0.203907	\$0.26
28	- 32	0.193711	0.203907	0.193711	\$0.25
27	- 33	0.184026	0.193711	0.184026	\$0.23
26	- 34	0.174825	0.184026	0.174825	\$0.22
25	- 35	0.166083	0.174825	0.166083	\$0.21
24	- 36	0.157779	0.166083	0.157779	\$0.20
23	- 37	0.149890	0.157779	0.149890	\$0.19
22	- 38	0.142396	0.149890	0.142396	\$0.18
21	- 39	0.135276	0.142396	0.135276	\$0.17
20	- 40	0.128512	0.135276	0.128512	\$0.16
19	- 41	0.122087	0.128512	0.122087	\$0.16
18	- 42	0.115982	0.122087	0.115982	\$0.15
17	- 43	0.110183	0.115982	0.110183	\$0.14
16	- 44	0.104674	0.110183	0.104674	\$0.13
15	- 45	0.099440	0.104674	0.099440	\$0.13
14	- 46	0.094468	0.099440	0.094468	\$0.12
13	- 47	0.089745	0.094468	0.089745	\$0.11
12	- 48	0.085258	0.089745	0.085258	\$0.11
11	- 49	0.080995	0.085258	0.080995	\$0.10
10	- 50	0.076945	0.080995	0.076945	\$0.10
9	- 51	0.073098	0.076945	0.073098	\$0.09
8	- 52	0.069443	0.073098	0.069443	\$0.09
7	- 53	0.065971	0.069443	0.065971	\$0.08
6	- 54	0.062672	0.065971	0.062672	\$0.08
5	- 55	0.059539	0.062672	0.059539	\$0.08
4	- 56	0.056562	0.059539	0.056562	\$0.07
3	- 57	0.000000	0.056562	0.053734	\$0.07

## Table of risk band rates by class/subclass

### E2: Non-metallic and mineral manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$6.60
82	+ 22	2.785963	2.925261	2.925261	\$6.29
81	+ 21	2.653298	2.785963	2.785963	\$5.99
80	+ 20	2.526950	2.653298	2.653298	\$5.70
79	+ 19	2.406619	2.526950	2.526950	\$5.43
78	+ 18	2.292018	2.406619	2.406619	\$5.17
77	+ 17	2.182875	2.292018	2.292018	\$4.93
76	+ 16	2.078928	2.182875	2.182875	\$4.69
75	+ 15	1.979932	2.078928	2.078928	\$4.47
74	+ 14	1.885649	1.979932	1.979932	\$4.26
73	+ 13	1.795856	1.885649	1.885649	\$4.05
72	+ 12	1.710339	1.795856	1.795856	\$3.86
71	+ 11	1.628895	1.710339	1.710339	\$3.68
70	+ 10	1.551328	1.628895	1.628895	\$3.50
69	+ 9	1.477455	1.551328	1.551328	\$3.34
68	+ 8	1.407100	1.477455	1.477455	\$3.18
67	+ 7	1.340096	1.407100	1.407100	\$3.03
66	+ 6	1.276282	1.340096	1.340096	\$2.88
65	+ 5	1.215506	1.276282	1.276282	\$2.74
64	+ 4	1.157625	1.215506	1.215506	\$2.61
63	+ 3	1.102500	1.157625	1.157625	\$2.49
62	+ 2	1.050000	1.102500	1.102500	\$2.37
61	+ 1	1.020000	1.050000	1.050000	\$2.26
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$2.15
59	- 1	0.950000	0.980000	0.950000	\$2.04
58	- 2	0.902500	0.950000	0.902500	\$1.94
57	- 3	0.857375	0.902500	0.857375	\$1.84
56	- 4	0.814506	0.857375	0.814506	\$1.75
55	- 5	0.773781	0.814506	0.773781	\$1.66
54	- 6	0.735092	0.773781	0.735092	\$1.58
53	- 7	0.698337	0.735092	0.698337	\$1.50
52	- 8	0.663420	0.698337	0.663420	\$1.43
51	- 9	0.630249	0.663420	0.630249	\$1.36
50	- 10	0.598737	0.630249	0.598737	\$1.29
49	- 11	0.568800	0.598737	0.568800	\$1.22
48	- 12	0.540360	0.568800	0.540360	\$1.16
47	- 13	0.513342	0.540360	0.513342	\$1.10
46	- 14	0.487675	0.513342	0.487675	\$1.05
45	- 15	0.463291	0.487675	0.463291	\$1.00
44	- 16	0.440127	0.463291	0.440127	\$0.95
43	- 17	0.418120	0.440127	0.418120	\$0.90
42	- 18	0.397214	0.418120	0.397214	\$0.85

## Table of risk band rates by class/subclass

### E2: Non-metallic and mineral manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.81
40	- 20	0.358486	0.377354	0.358486	\$0.77
39	- 21	0.340562	0.358486	0.340562	\$0.73
38	- 22	0.323534	0.340562	0.323534	\$0.70
37	- 23	0.307357	0.323534	0.307357	\$0.66
36	- 24	0.291989	0.307357	0.291989	\$0.63
35	- 25	0.277390	0.291989	0.277390	\$0.60
34	- 26	0.263520	0.277390	0.263520	\$0.57
33	- 27	0.250344	0.263520	0.250344	\$0.54
32	- 28	0.237827	0.250344	0.237827	\$0.51
31	- 29	0.225936	0.237827	0.225936	\$0.49
30	- 30	0.214639	0.225936	0.214639	\$0.46
29	- 31	0.203907	0.214639	0.203907	\$0.44
28	- 32	0.193711	0.203907	0.193711	\$0.42
27	- 33	0.184026	0.193711	0.184026	\$0.40
26	- 34	0.174825	0.184026	0.174825	\$0.38
25	- 35	0.166083	0.174825	0.166083	\$0.36
24	- 36	0.157779	0.166083	0.157779	\$0.34
23	- 37	0.149890	0.157779	0.149890	\$0.32
22	- 38	0.142396	0.149890	0.142396	\$0.31
21	- 39	0.135276	0.142396	0.135276	\$0.29
20	- 40	0.128512	0.135276	0.128512	\$0.28
19	- 41	0.122087	0.128512	0.122087	\$0.26
18	- 42	0.115982	0.122087	0.115982	\$0.25
17	- 43	0.110183	0.115982	0.110183	\$0.24
16	- 44	0.104674	0.110183	0.104674	\$0.23
15	- 45	0.099440	0.104674	0.099440	\$0.21
14	- 46	0.094468	0.099440	0.094468	\$0.20
13	- 47	0.089745	0.094468	0.089745	\$0.19
12	- 48	0.085258	0.089745	0.085258	\$0.18
11	- 49	0.080995	0.085258	0.080995	\$0.17
10	- 50	0.076945	0.080995	0.076945	\$0.17
9	- 51	0.073098	0.076945	0.073098	\$0.16
8	- 52	0.069443	0.073098	0.069443	\$0.15
7	- 53	0.065971	0.069443	0.065971	\$0.14
6	- 54	0.062672	0.065971	0.062672	\$0.13
5	- 55	0.059539	0.062672	0.059539	\$0.13
4	- 56	0.056562	0.059539	0.056562	\$0.12
3	- 57	0.053734	0.056562	0.053734	\$0.12
2	- 58	0.051047	0.053734	0.051047	\$0.11
1	- 59	0.048495	0.051047	0.048495	\$0.10
0	- 60	0.046070	0.048495	0.046070	\$0.10
-1	- 61	0.043766	0.046070	0.043766	\$0.09

## Table of risk band rates by class/subclass

### E2: Non-metallic and mineral manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.09
-3	- 63	0.039499	0.041578	0.039499	\$0.08
-4	- 64	0.037524	0.039499	0.037524	\$0.08
-5	- 65	0.035648	0.037524	0.035648	\$0.08
-6	- 66	0.033866	0.035648	0.033866	\$0.07
-7	- 67	0.032172	0.033866	0.032172	\$0.07
-8	- 68	0.000000	0.032172	0.030564	\$0.07



## Table of risk band rates by class/subclass

### E3: Printing, petroleum and chemical manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$3.07
82	+ 22	2.785963	2.925261	2.925261	\$2.93
81	+ 21	2.653298	2.785963	2.785963	\$2.79
80	+ 20	2.526950	2.653298	2.653298	\$2.65
79	+ 19	2.406619	2.526950	2.526950	\$2.53
78	+ 18	2.292018	2.406619	2.406619	\$2.41
77	+ 17	2.182875	2.292018	2.292018	\$2.29
76	+ 16	2.078928	2.182875	2.182875	\$2.18
75	+ 15	1.979932	2.078928	2.078928	\$2.08
74	+ 14	1.885649	1.979932	1.979932	\$1.98
73	+ 13	1.795856	1.885649	1.885649	\$1.89
72	+ 12	1.710339	1.795856	1.795856	\$1.80
71	+ 11	1.628895	1.710339	1.710339	\$1.71
70	+ 10	1.551328	1.628895	1.628895	\$1.63
69	+ 9	1.477455	1.551328	1.551328	\$1.55
68	+ 8	1.407100	1.477455	1.477455	\$1.48
67	+ 7	1.340096	1.407100	1.407100	\$1.41
66	+ 6	1.276282	1.340096	1.340096	\$1.34
65	+ 5	1.215506	1.276282	1.276282	\$1.28
64	+ 4	1.157625	1.215506	1.215506	\$1.22
63	+ 3	1.102500	1.157625	1.157625	\$1.16
62	+ 2	1.050000	1.102500	1.102500	\$1.10
61	+ 1	1.020000	1.050000	1.050000	\$1.05
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.00
59	- 1	0.950000	0.980000	0.950000	\$0.95
58	- 2	0.902500	0.950000	0.902500	\$0.90
57	- 3	0.857375	0.902500	0.857375	\$0.86
56	- 4	0.814506	0.857375	0.814506	\$0.81
55	- 5	0.773781	0.814506	0.773781	\$0.77
54	- 6	0.735092	0.773781	0.735092	\$0.74
53	- 7	0.698337	0.735092	0.698337	\$0.70
52	- 8	0.663420	0.698337	0.663420	\$0.66
51	- 9	0.630249	0.663420	0.630249	\$0.63
50	- 10	0.598737	0.630249	0.598737	\$0.60
49	- 11	0.568800	0.598737	0.568800	\$0.57
48	- 12	0.540360	0.568800	0.540360	\$0.54
47	- 13	0.513342	0.540360	0.513342	\$0.51
46	- 14	0.487675	0.513342	0.487675	\$0.49
45	- 15	0.463291	0.487675	0.463291	\$0.46
44	- 16	0.440127	0.463291	0.440127	\$0.44
43	- 17	0.418120	0.440127	0.418120	\$0.42
42	- 18	0.397214	0.418120	0.397214	\$0.40

## Table of risk band rates by class/subclass

### E3: Printing, petroleum and chemical manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.38
40	- 20	0.358486	0.377354	0.358486	\$0.36
39	- 21	0.340562	0.358486	0.340562	\$0.34
38	- 22	0.323534	0.340562	0.323534	\$0.32
37	- 23	0.307357	0.323534	0.307357	\$0.31
36	- 24	0.291989	0.307357	0.291989	\$0.29
35	- 25	0.277390	0.291989	0.277390	\$0.28
34	- 26	0.263520	0.277390	0.263520	\$0.26
33	- 27	0.250344	0.263520	0.250344	\$0.25
32	- 28	0.237827	0.250344	0.237827	\$0.24
31	- 29	0.225936	0.237827	0.225936	\$0.23
30	- 30	0.214639	0.225936	0.214639	\$0.21
29	- 31	0.203907	0.214639	0.203907	\$0.20
28	- 32	0.193711	0.203907	0.193711	\$0.19
27	- 33	0.184026	0.193711	0.184026	\$0.18
26	- 34	0.174825	0.184026	0.174825	\$0.17
25	- 35	0.166083	0.174825	0.166083	\$0.17
24	- 36	0.157779	0.166083	0.157779	\$0.16
23	- 37	0.149890	0.157779	0.149890	\$0.15
22	- 38	0.142396	0.149890	0.142396	\$0.14
21	- 39	0.135276	0.142396	0.135276	\$0.14
20	- 40	0.128512	0.135276	0.128512	\$0.13
19	- 41	0.122087	0.128512	0.122087	\$0.12
18	- 42	0.115982	0.122087	0.115982	\$0.12
17	- 43	0.110183	0.115982	0.110183	\$0.11
16	- 44	0.104674	0.110183	0.104674	\$0.10
15	- 45	0.099440	0.104674	0.099440	\$0.10
14	- 46	0.094468	0.099440	0.094468	\$0.09
13	- 47	0.089745	0.094468	0.089745	\$0.09
12	- 48	0.085258	0.089745	0.085258	\$0.09
11	- 49	0.080995	0.085258	0.080995	\$0.08
10	- 50	0.076945	0.080995	0.076945	\$0.08
9	- 51	0.073098	0.076945	0.073098	\$0.07
8	- 52	0.069443	0.073098	0.069443	\$0.07
7	- 53	0.000000	0.069443	0.065971	\$0.07

## Table of risk band rates by class/subclass

### E4: Metal, transportation equipment and furniture manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.62
82	+ 22	2.785963	2.925261	2.925261	\$5.35
81	+ 21	2.653298	2.785963	2.785963	\$5.10
80	+ 20	2.526950	2.653298	2.653298	\$4.86
79	+ 19	2.406619	2.526950	2.526950	\$4.62
78	+ 18	2.292018	2.406619	2.406619	\$4.40
77	+ 17	2.182875	2.292018	2.292018	\$4.19
76	+ 16	2.078928	2.182875	2.182875	\$3.99
75	+ 15	1.979932	2.078928	2.078928	\$3.80
74	+ 14	1.885649	1.979932	1.979932	\$3.62
73	+ 13	1.795856	1.885649	1.885649	\$3.45
72	+ 12	1.710339	1.795856	1.795856	\$3.29
71	+ 11	1.628895	1.710339	1.710339	\$3.13
70	+ 10	1.551328	1.628895	1.628895	\$2.98
69	+ 9	1.477455	1.551328	1.551328	\$2.84
68	+ 8	1.407100	1.477455	1.477455	\$2.70
67	+ 7	1.340096	1.407100	1.407100	\$2.57
66	+ 6	1.276282	1.340096	1.340096	\$2.45
65	+ 5	1.215506	1.276282	1.276282	\$2.34
64	+ 4	1.157625	1.215506	1.215506	\$2.22
63	+ 3	1.102500	1.157625	1.157625	\$2.12
62	+ 2	1.050000	1.102500	1.102500	\$2.02
61	+ 1	1.020000	1.050000	1.050000	\$1.92
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.83
59	- 1	0.950000	0.980000	0.950000	\$1.74
58	- 2	0.902500	0.950000	0.902500	\$1.65
57	- 3	0.857375	0.902500	0.857375	\$1.57
56	- 4	0.814506	0.857375	0.814506	\$1.49
55	- 5	0.773781	0.814506	0.773781	\$1.42
54	- 6	0.735092	0.773781	0.735092	\$1.35
53	- 7	0.698337	0.735092	0.698337	\$1.28
52	- 8	0.663420	0.698337	0.663420	\$1.21
51	- 9	0.630249	0.663420	0.630249	\$1.15
50	- 10	0.598737	0.630249	0.598737	\$1.10
49	- 11	0.568800	0.598737	0.568800	\$1.04
48	- 12	0.540360	0.568800	0.540360	\$0.99
47	- 13	0.513342	0.540360	0.513342	\$0.94
46	- 14	0.487675	0.513342	0.487675	\$0.89
45	- 15	0.463291	0.487675	0.463291	\$0.85
44	- 16	0.440127	0.463291	0.440127	\$0.81
43	- 17	0.418120	0.440127	0.418120	\$0.77
42	- 18	0.397214	0.418120	0.397214	\$0.73

## Table of risk band rates by class/subclass

### E4: Metal, transportation equipment and furniture manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.69
40	- 20	0.358486	0.377354	0.358486	\$0.66
39	- 21	0.340562	0.358486	0.340562	\$0.62
38	- 22	0.323534	0.340562	0.323534	\$0.59
37	- 23	0.307357	0.323534	0.307357	\$0.56
36	- 24	0.291989	0.307357	0.291989	\$0.53
35	- 25	0.277390	0.291989	0.277390	\$0.51
34	- 26	0.263520	0.277390	0.263520	\$0.48
33	- 27	0.250344	0.263520	0.250344	\$0.46
32	- 28	0.237827	0.250344	0.237827	\$0.44
31	- 29	0.225936	0.237827	0.225936	\$0.41
30	- 30	0.214639	0.225936	0.214639	\$0.39
29	- 31	0.203907	0.214639	0.203907	\$0.37
28	- 32	0.193711	0.203907	0.193711	\$0.35
27	- 33	0.184026	0.193711	0.184026	\$0.34
26	- 34	0.174825	0.184026	0.174825	\$0.32
25	- 35	0.166083	0.174825	0.166083	\$0.30
24	- 36	0.157779	0.166083	0.157779	\$0.29
23	- 37	0.149890	0.157779	0.149890	\$0.27
22	- 38	0.142396	0.149890	0.142396	\$0.26
21	- 39	0.135276	0.142396	0.135276	\$0.25
20	- 40	0.128512	0.135276	0.128512	\$0.24
19	- 41	0.122087	0.128512	0.122087	\$0.22
18	- 42	0.115982	0.122087	0.115982	\$0.21
17	- 43	0.110183	0.115982	0.110183	\$0.20
16	- 44	0.104674	0.110183	0.104674	\$0.19
15	- 45	0.099440	0.104674	0.099440	\$0.18
14	- 46	0.094468	0.099440	0.094468	\$0.17
13	- 47	0.089745	0.094468	0.089745	\$0.16
12	- 48	0.085258	0.089745	0.085258	\$0.16
11	- 49	0.080995	0.085258	0.080995	\$0.15
10	- 50	0.076945	0.080995	0.076945	\$0.14
9	- 51	0.073098	0.076945	0.073098	\$0.13
8	- 52	0.069443	0.073098	0.069443	\$0.13
7	- 53	0.065971	0.069443	0.065971	\$0.12
6	- 54	0.062672	0.065971	0.062672	\$0.11
5	- 55	0.059539	0.062672	0.059539	\$0.11
4	- 56	0.056562	0.059539	0.056562	\$0.10
3	- 57	0.053734	0.056562	0.053734	\$0.10
2	- 58	0.051047	0.053734	0.051047	\$0.09
1	- 59	0.048495	0.051047	0.048495	\$0.09
0	- 60	0.046070	0.048495	0.046070	\$0.08
-1	- 61	0.043766	0.046070	0.043766	\$0.08

## Table of risk band rates by class/subclass

### E4: Metal, transportation equipment and furniture manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.08
-3	- 63	0.039499	0.041578	0.039499	\$0.07
-4	- 64	0.037524	0.039499	0.037524	\$0.07
-5	- 65	0.000000	0.037524	0.035648	\$0.07

## Table of risk band rates by class/subclass

### E5: Machinery, electrical equipment and miscellaneous manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$3.32
82	+ 22	2.785963	2.925261	2.925261	\$3.16
81	+ 21	2.653298	2.785963	2.785963	\$3.01
80	+ 20	2.526950	2.653298	2.653298	\$2.87
79	+ 19	2.406619	2.526950	2.526950	\$2.73
78	+ 18	2.292018	2.406619	2.406619	\$2.60
77	+ 17	2.182875	2.292018	2.292018	\$2.48
76	+ 16	2.078928	2.182875	2.182875	\$2.36
75	+ 15	1.979932	2.078928	2.078928	\$2.25
74	+ 14	1.885649	1.979932	1.979932	\$2.14
73	+ 13	1.795856	1.885649	1.885649	\$2.04
72	+ 12	1.710339	1.795856	1.795856	\$1.94
71	+ 11	1.628895	1.710339	1.710339	\$1.85
70	+ 10	1.551328	1.628895	1.628895	\$1.76
69	+ 9	1.477455	1.551328	1.551328	\$1.68
68	+ 8	1.407100	1.477455	1.477455	\$1.60
67	+ 7	1.340096	1.407100	1.407100	\$1.52
66	+ 6	1.276282	1.340096	1.340096	\$1.45
65	+ 5	1.215506	1.276282	1.276282	\$1.38
64	+ 4	1.157625	1.215506	1.215506	\$1.31
63	+ 3	1.102500	1.157625	1.157625	\$1.25
62	+ 2	1.050000	1.102500	1.102500	\$1.19
61	+ 1	1.020000	1.050000	1.050000	\$1.13
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.08
59	- 1	0.950000	0.980000	0.950000	\$1.03
58	- 2	0.902500	0.950000	0.902500	\$0.97
57	- 3	0.857375	0.902500	0.857375	\$0.93
56	- 4	0.814506	0.857375	0.814506	\$0.88
55	- 5	0.773781	0.814506	0.773781	\$0.84
54	- 6	0.735092	0.773781	0.735092	\$0.79
53	- 7	0.698337	0.735092	0.698337	\$0.75
52	- 8	0.663420	0.698337	0.663420	\$0.72
51	- 9	0.630249	0.663420	0.630249	\$0.68
50	- 10	0.598737	0.630249	0.598737	\$0.65
49	- 11	0.568800	0.598737	0.568800	\$0.61
48	- 12	0.540360	0.568800	0.540360	\$0.58
47	- 13	0.513342	0.540360	0.513342	\$0.55
46	- 14	0.487675	0.513342	0.487675	\$0.53
45	- 15	0.463291	0.487675	0.463291	\$0.50
44	- 16	0.440127	0.463291	0.440127	\$0.48
43	- 17	0.418120	0.440127	0.418120	\$0.45
42	- 18	0.397214	0.418120	0.397214	\$0.43

## Table of risk band rates by class/subclass

### E5: Machinery, electrical equipment and miscellaneous manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.41
40	- 20	0.358486	0.377354	0.358486	\$0.39
39	- 21	0.340562	0.358486	0.340562	\$0.37
38	- 22	0.323534	0.340562	0.323534	\$0.35
37	- 23	0.307357	0.323534	0.307357	\$0.33
36	- 24	0.291989	0.307357	0.291989	\$0.32
35	- 25	0.277390	0.291989	0.277390	\$0.30
34	- 26	0.263520	0.277390	0.263520	\$0.28
33	- 27	0.250344	0.263520	0.250344	\$0.27
32	- 28	0.237827	0.250344	0.237827	\$0.26
31	- 29	0.225936	0.237827	0.225936	\$0.24
30	- 30	0.214639	0.225936	0.214639	\$0.23
29	- 31	0.203907	0.214639	0.203907	\$0.22
28	- 32	0.193711	0.203907	0.193711	\$0.21
27	- 33	0.184026	0.193711	0.184026	\$0.20
26	- 34	0.174825	0.184026	0.174825	\$0.19
25	- 35	0.166083	0.174825	0.166083	\$0.18
24	- 36	0.157779	0.166083	0.157779	\$0.17
23	- 37	0.149890	0.157779	0.149890	\$0.16
22	- 38	0.142396	0.149890	0.142396	\$0.15
21	- 39	0.135276	0.142396	0.135276	\$0.15
20	- 40	0.128512	0.135276	0.128512	\$0.14
19	- 41	0.122087	0.128512	0.122087	\$0.13
18	- 42	0.115982	0.122087	0.115982	\$0.13
17	- 43	0.110183	0.115982	0.110183	\$0.12
16	- 44	0.104674	0.110183	0.104674	\$0.11
15	- 45	0.099440	0.104674	0.099440	\$0.11
14	- 46	0.094468	0.099440	0.094468	\$0.10
13	- 47	0.089745	0.094468	0.089745	\$0.10
12	- 48	0.085258	0.089745	0.085258	\$0.09
11	- 49	0.080995	0.085258	0.080995	\$0.09
10	- 50	0.076945	0.080995	0.076945	\$0.08
9	- 51	0.073098	0.076945	0.073098	\$0.08
8	- 52	0.069443	0.073098	0.069443	\$0.07
7	- 53	0.065971	0.069443	0.065971	\$0.07
6	- 54	0.000000	0.065971	0.062672	\$0.07

## Table of risk band rates by class/subclass

### E6: Computer and electronic manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$0.77
82	+ 22	2.785963	2.925261	2.925261	\$0.73
81	+ 21	2.653298	2.785963	2.785963	\$0.70
80	+ 20	2.526950	2.653298	2.653298	\$0.66
79	+ 19	2.406619	2.526950	2.526950	\$0.63
78	+ 18	2.292018	2.406619	2.406619	\$0.60
77	+ 17	2.182875	2.292018	2.292018	\$0.57
76	+ 16	2.078928	2.182875	2.182875	\$0.55
75	+ 15	1.979932	2.078928	2.078928	\$0.52
74	+ 14	1.885649	1.979932	1.979932	\$0.49
73	+ 13	1.795856	1.885649	1.885649	\$0.47
72	+ 12	1.710339	1.795856	1.795856	\$0.45
71	+ 11	1.628895	1.710339	1.710339	\$0.43
70	+ 10	1.551328	1.628895	1.628895	\$0.41
69	+ 9	1.477455	1.551328	1.551328	\$0.39
68	+ 8	1.407100	1.477455	1.477455	\$0.37
67	+ 7	1.340096	1.407100	1.407100	\$0.35
66	+ 6	1.276282	1.340096	1.340096	\$0.34
65	+ 5	1.215506	1.276282	1.276282	\$0.32
64	+ 4	1.157625	1.215506	1.215506	\$0.30
63	+ 3	1.102500	1.157625	1.157625	\$0.29
62	+ 2	1.050000	1.102500	1.102500	\$0.28
61	+ 1	1.020000	1.050000	1.050000	\$0.26
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.25
59	- 1	0.950000	0.980000	0.950000	\$0.24
58	- 2	0.902500	0.950000	0.902500	\$0.23
57	- 3	0.857375	0.902500	0.857375	\$0.21
56	- 4	0.814506	0.857375	0.814506	\$0.20
55	- 5	0.773781	0.814506	0.773781	\$0.19
54	- 6	0.735092	0.773781	0.735092	\$0.18
53	- 7	0.698337	0.735092	0.698337	\$0.17
52	- 8	0.663420	0.698337	0.663420	\$0.17
51	- 9	0.630249	0.663420	0.630249	\$0.16
50	- 10	0.598737	0.630249	0.598737	\$0.15
49	- 11	0.568800	0.598737	0.568800	\$0.14
48	- 12	0.540360	0.568800	0.540360	\$0.14
47	- 13	0.513342	0.540360	0.513342	\$0.13
46	- 14	0.487675	0.513342	0.487675	\$0.12
45	- 15	0.463291	0.487675	0.463291	\$0.12
44	- 16	0.440127	0.463291	0.440127	\$0.11
43	- 17	0.418120	0.440127	0.418120	\$0.10
42	- 18	0.397214	0.418120	0.397214	\$0.10



## Table of risk band rates by class/subclass

### E6: Computer and electronic manufacturing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.09
40	- 20	0.358486	0.377354	0.358486	\$0.09
39	- 21	0.340562	0.358486	0.340562	\$0.09
38	- 22	0.323534	0.340562	0.323534	\$0.08
37	- 23	0.307357	0.323534	0.307357	\$0.08
36	- 24	0.291989	0.307357	0.291989	\$0.07
35	- 25	0.277390	0.291989	0.277390	\$0.07
34	- 26	0.000000	0.277390	0.263520	\$0.07

## Table of risk band rates by class/subclass

### F1: Rail, water, truck transportation and postal service

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$13.27
82	+ 22	2.785963	2.925261	2.925261	\$12.64
81	+ 21	2.653298	2.785963	2.785963	\$12.04
80	+ 20	2.526950	2.653298	2.653298	\$11.46
79	+ 19	2.406619	2.526950	2.526950	\$10.92
78	+ 18	2.292018	2.406619	2.406619	\$10.40
77	+ 17	2.182875	2.292018	2.292018	\$9.90
76	+ 16	2.078928	2.182875	2.182875	\$9.43
75	+ 15	1.979932	2.078928	2.078928	\$8.98
74	+ 14	1.885649	1.979932	1.979932	\$8.55
73	+ 13	1.795856	1.885649	1.885649	\$8.15
72	+ 12	1.710339	1.795856	1.795856	\$7.76
71	+ 11	1.628895	1.710339	1.710339	\$7.39
70	+ 10	1.551328	1.628895	1.628895	\$7.04
69	+ 9	1.477455	1.551328	1.551328	\$6.70
68	+ 8	1.407100	1.477455	1.477455	\$6.38
67	+ 7	1.340096	1.407100	1.407100	\$6.08
66	+ 6	1.276282	1.340096	1.340096	\$5.79
65	+ 5	1.215506	1.276282	1.276282	\$5.51
64	+ 4	1.157625	1.215506	1.215506	\$5.25
63	+ 3	1.102500	1.157625	1.157625	\$5.00
62	+ 2	1.050000	1.102500	1.102500	\$4.76
61	+ 1	1.020000	1.050000	1.050000	\$4.54
60	Class rate's risk band	0.980000	1.020000	1.000000	\$4.32
59	- 1	0.950000	0.980000	0.950000	\$4.10
58	- 2	0.902500	0.950000	0.902500	\$3.90
57	- 3	0.857375	0.902500	0.857375	\$3.70
56	- 4	0.814506	0.857375	0.814506	\$3.52
55	- 5	0.773781	0.814506	0.773781	\$3.34
54	- 6	0.735092	0.773781	0.735092	\$3.18
53	- 7	0.698337	0.735092	0.698337	\$3.02
52	- 8	0.663420	0.698337	0.663420	\$2.87
51	- 9	0.630249	0.663420	0.630249	\$2.72
50	- 10	0.598737	0.630249	0.598737	\$2.59
49	- 11	0.568800	0.598737	0.568800	\$2.46
48	- 12	0.540360	0.568800	0.540360	\$2.33
47	- 13	0.513342	0.540360	0.513342	\$2.22
46	- 14	0.487675	0.513342	0.487675	\$2.11
45	- 15	0.463291	0.487675	0.463291	\$2.00
44	- 16	0.440127	0.463291	0.440127	\$1.90
43	- 17	0.418120	0.440127	0.418120	\$1.81
42	- 18	0.397214	0.418120	0.397214	\$1.72

## Table of risk band rates by class/subclass

### F1: Rail, water, truck transportation and postal service

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$1.63
40	- 20	0.358486	0.377354	0.358486	\$1.55
39	- 21	0.340562	0.358486	0.340562	\$1.47
38	- 22	0.323534	0.340562	0.323534	\$1.40
37	- 23	0.307357	0.323534	0.307357	\$1.33
36	- 24	0.291989	0.307357	0.291989	\$1.26
35	- 25	0.277390	0.291989	0.277390	\$1.20
34	- 26	0.263520	0.277390	0.263520	\$1.14
33	- 27	0.250344	0.263520	0.250344	\$1.08
32	- 28	0.237827	0.250344	0.237827	\$1.03
31	- 29	0.225936	0.237827	0.225936	\$0.98
30	- 30	0.214639	0.225936	0.214639	\$0.93
29	- 31	0.203907	0.214639	0.203907	\$0.88
28	- 32	0.193711	0.203907	0.193711	\$0.84
27	- 33	0.184026	0.193711	0.184026	\$0.79
26	- 34	0.174825	0.184026	0.174825	\$0.76
25	- 35	0.166083	0.174825	0.166083	\$0.72
24	- 36	0.157779	0.166083	0.157779	\$0.68
23	- 37	0.149890	0.157779	0.149890	\$0.65
22	- 38	0.142396	0.149890	0.142396	\$0.62
21	- 39	0.135276	0.142396	0.135276	\$0.58
20	- 40	0.128512	0.135276	0.128512	\$0.56
19	- 41	0.122087	0.128512	0.122087	\$0.53
18	- 42	0.115982	0.122087	0.115982	\$0.50
17	- 43	0.110183	0.115982	0.110183	\$0.48
16	- 44	0.104674	0.110183	0.104674	\$0.45
15	- 45	0.099440	0.104674	0.099440	\$0.43
14	- 46	0.094468	0.099440	0.094468	\$0.41
13	- 47	0.089745	0.094468	0.089745	\$0.39
12	- 48	0.085258	0.089745	0.085258	\$0.37
11	- 49	0.080995	0.085258	0.080995	\$0.35
10	- 50	0.076945	0.080995	0.076945	\$0.33
9	- 51	0.073098	0.076945	0.073098	\$0.32
8	- 52	0.069443	0.073098	0.069443	\$0.30
7	- 53	0.065971	0.069443	0.065971	\$0.28
6	- 54	0.062672	0.065971	0.062672	\$0.27
5	- 55	0.059539	0.062672	0.059539	\$0.26
4	- 56	0.056562	0.059539	0.056562	\$0.24
3	- 57	0.053734	0.056562	0.053734	\$0.23
2	- 58	0.051047	0.053734	0.051047	\$0.22
1	- 59	0.048495	0.051047	0.048495	\$0.21
0	- 60	0.046070	0.048495	0.046070	\$0.20
-1	- 61	0.043766	0.046070	0.043766	\$0.19

## Table of risk band rates by class/subclass

### F1: Rail, water, truck transportation and postal service

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.18
-3	- 63	0.039499	0.041578	0.039499	\$0.17
-4	- 64	0.037524	0.039499	0.037524	\$0.16
-5	- 65	0.035648	0.037524	0.035648	\$0.15
-6	- 66	0.033866	0.035648	0.033866	\$0.15
-7	- 67	0.032172	0.033866	0.032172	\$0.14
-8	- 68	0.030564	0.032172	0.030564	\$0.13
-9	- 69	0.029035	0.030564	0.029035	\$0.13
-10	- 70	0.027584	0.029035	0.027584	\$0.12
-11	- 71	0.026205	0.027584	0.026205	\$0.11
-12	- 72	0.024894	0.026205	0.024894	\$0.11
-13	- 73	0.023650	0.024894	0.023650	\$0.10
-14	- 74	0.022467	0.023650	0.022467	\$0.10
-15	- 75	0.021344	0.022467	0.021344	\$0.09
-16	- 76	0.020277	0.021344	0.020277	\$0.09
-17	- 77	0.019263	0.020277	0.019263	\$0.08
-18	- 78	0.018300	0.019263	0.018300	\$0.08
-19	- 79	0.017385	0.018300	0.017385	\$0.08
-20	- 80	0.016515	0.017385	0.016515	\$0.07
-21	- 81	0.000000	0.016515	0.015690	\$0.07

## Table of risk band rates by class/subclass

### F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.38
82	+ 22	2.785963	2.925261	2.925261	\$5.12
81	+ 21	2.653298	2.785963	2.785963	\$4.88
80	+ 20	2.526950	2.653298	2.653298	\$4.64
79	+ 19	2.406619	2.526950	2.526950	\$4.42
78	+ 18	2.292018	2.406619	2.406619	\$4.21
77	+ 17	2.182875	2.292018	2.292018	\$4.01
76	+ 16	2.078928	2.182875	2.182875	\$3.82
75	+ 15	1.979932	2.078928	2.078928	\$3.64
74	+ 14	1.885649	1.979932	1.979932	\$3.46
73	+ 13	1.795856	1.885649	1.885649	\$3.30
72	+ 12	1.710339	1.795856	1.795856	\$3.14
71	+ 11	1.628895	1.710339	1.710339	\$2.99
70	+ 10	1.551328	1.628895	1.628895	\$2.85
69	+ 9	1.477455	1.551328	1.551328	\$2.71
68	+ 8	1.407100	1.477455	1.477455	\$2.59
67	+ 7	1.340096	1.407100	1.407100	\$2.46
66	+ 6	1.276282	1.340096	1.340096	\$2.35
65	+ 5	1.215506	1.276282	1.276282	\$2.23
64	+ 4	1.157625	1.215506	1.215506	\$2.13
63	+ 3	1.102500	1.157625	1.157625	\$2.03
62	+ 2	1.050000	1.102500	1.102500	\$1.93
61	+ 1	1.020000	1.050000	1.050000	\$1.84
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.75
59	- 1	0.950000	0.980000	0.950000	\$1.66
58	- 2	0.902500	0.950000	0.902500	\$1.58
57	- 3	0.857375	0.902500	0.857375	\$1.50
56	- 4	0.814506	0.857375	0.814506	\$1.43
55	- 5	0.773781	0.814506	0.773781	\$1.35
54	- 6	0.735092	0.773781	0.735092	\$1.29
53	- 7	0.698337	0.735092	0.698337	\$1.22
52	- 8	0.663420	0.698337	0.663420	\$1.16
51	- 9	0.630249	0.663420	0.630249	\$1.10
50	- 10	0.598737	0.630249	0.598737	\$1.05
49	- 11	0.568800	0.598737	0.568800	\$1.00
48	- 12	0.540360	0.568800	0.540360	\$0.95
47	- 13	0.513342	0.540360	0.513342	\$0.90
46	- 14	0.487675	0.513342	0.487675	\$0.85
45	- 15	0.463291	0.487675	0.463291	\$0.81
44	- 16	0.440127	0.463291	0.440127	\$0.77
43	- 17	0.418120	0.440127	0.418120	\$0.73
42	- 18	0.397214	0.418120	0.397214	\$0.70

## Table of risk band rates by class/subclass

### F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.66
40	- 20	0.358486	0.377354	0.358486	\$0.63
39	- 21	0.340562	0.358486	0.340562	\$0.60
38	- 22	0.323534	0.340562	0.323534	\$0.57
37	- 23	0.307357	0.323534	0.307357	\$0.54
36	- 24	0.291989	0.307357	0.291989	\$0.51
35	- 25	0.277390	0.291989	0.277390	\$0.49
34	- 26	0.263520	0.277390	0.263520	\$0.46
33	- 27	0.250344	0.263520	0.250344	\$0.44
32	- 28	0.237827	0.250344	0.237827	\$0.42
31	- 29	0.225936	0.237827	0.225936	\$0.40
30	- 30	0.214639	0.225936	0.214639	\$0.38
29	- 31	0.203907	0.214639	0.203907	\$0.36
28	- 32	0.193711	0.203907	0.193711	\$0.34
27	- 33	0.184026	0.193711	0.184026	\$0.32
26	- 34	0.174825	0.184026	0.174825	\$0.31
25	- 35	0.166083	0.174825	0.166083	\$0.29
24	- 36	0.157779	0.166083	0.157779	\$0.28
23	- 37	0.149890	0.157779	0.149890	\$0.26
22	- 38	0.142396	0.149890	0.142396	\$0.25
21	- 39	0.135276	0.142396	0.135276	\$0.24
20	- 40	0.128512	0.135276	0.128512	\$0.22
19	- 41	0.122087	0.128512	0.122087	\$0.21
18	- 42	0.115982	0.122087	0.115982	\$0.20
17	- 43	0.110183	0.115982	0.110183	\$0.19
16	- 44	0.104674	0.110183	0.104674	\$0.18
15	- 45	0.099440	0.104674	0.099440	\$0.17
14	- 46	0.094468	0.099440	0.094468	\$0.17
13	- 47	0.089745	0.094468	0.089745	\$0.16
12	- 48	0.085258	0.089745	0.085258	\$0.15
11	- 49	0.080995	0.085258	0.080995	\$0.14
10	- 50	0.076945	0.080995	0.076945	\$0.13
9	- 51	0.073098	0.076945	0.073098	\$0.13
8	- 52	0.069443	0.073098	0.069443	\$0.12
7	- 53	0.065971	0.069443	0.065971	\$0.12
6	- 54	0.062672	0.065971	0.062672	\$0.11
5	- 55	0.059539	0.062672	0.059539	\$0.10
4	- 56	0.056562	0.059539	0.056562	\$0.10
3	- 57	0.053734	0.056562	0.053734	\$0.09
2	- 58	0.051047	0.053734	0.051047	\$0.09
1	- 59	0.048495	0.051047	0.048495	\$0.08
0	- 60	0.046070	0.048495	0.046070	\$0.08
-1	- 61	0.043766	0.046070	0.043766	\$0.08

## Table of risk band rates by class/subclass

### F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.07
-3	- 63	0.039499	0.041578	0.039499	\$0.07
-4	- 64	0.000000	0.039499	0.037524	\$0.07

## Table of risk band rates by class/subclass

### G1: Residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$8.45
82	+ 22	2.785963	2.925261	2.925261	\$8.04
81	+ 21	2.653298	2.785963	2.785963	\$7.66
80	+ 20	2.526950	2.653298	2.653298	\$7.30
79	+ 19	2.406619	2.526950	2.526950	\$6.95
78	+ 18	2.292018	2.406619	2.406619	\$6.62
77	+ 17	2.182875	2.292018	2.292018	\$6.30
76	+ 16	2.078928	2.182875	2.182875	\$6.00
75	+ 15	1.979932	2.078928	2.078928	\$5.72
74	+ 14	1.885649	1.979932	1.979932	\$5.44
73	+ 13	1.795856	1.885649	1.885649	\$5.19
72	+ 12	1.710339	1.795856	1.795856	\$4.94
71	+ 11	1.628895	1.710339	1.710339	\$4.70
70	+ 10	1.551328	1.628895	1.628895	\$4.48
69	+ 9	1.477455	1.551328	1.551328	\$4.27
68	+ 8	1.407100	1.477455	1.477455	\$4.06
67	+ 7	1.340096	1.407100	1.407100	\$3.87
66	+ 6	1.276282	1.340096	1.340096	\$3.69
65	+ 5	1.215506	1.276282	1.276282	\$3.51
64	+ 4	1.157625	1.215506	1.215506	\$3.34
63	+ 3	1.102500	1.157625	1.157625	\$3.18
62	+ 2	1.050000	1.102500	1.102500	\$3.03
61	+ 1	1.020000	1.050000	1.050000	\$2.89
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$2.75
59	- 1	0.950000	0.980000	0.950000	\$2.61
58	- 2	0.902500	0.950000	0.902500	\$2.48
57	- 3	0.857375	0.902500	0.857375	\$2.36
56	- 4	0.814506	0.857375	0.814506	\$2.24
55	- 5	0.773781	0.814506	0.773781	\$2.13
54	- 6	0.735092	0.773781	0.735092	\$2.02
53	- 7	0.698337	0.735092	0.698337	\$1.92
52	- 8	0.663420	0.698337	0.663420	\$1.82
51	- 9	0.630249	0.663420	0.630249	\$1.73
50	- 10	0.598737	0.630249	0.598737	\$1.65
49	- 11	0.568800	0.598737	0.568800	\$1.56
48	- 12	0.540360	0.568800	0.540360	\$1.49
47	- 13	0.513342	0.540360	0.513342	\$1.41
46	- 14	0.487675	0.513342	0.487675	\$1.34
45	- 15	0.463291	0.487675	0.463291	\$1.27
44	- 16	0.440127	0.463291	0.440127	\$1.21
43	- 17	0.418120	0.440127	0.418120	\$1.15
42	- 18	0.397214	0.418120	0.397214	\$1.09



## Table of risk band rates by class/subclass

### G1: Residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$1.04
40	- 20	0.358486	0.377354	0.358486	\$0.99
39	- 21	0.340562	0.358486	0.340562	\$0.94
38	- 22	0.323534	0.340562	0.323534	\$0.89
37	- 23	0.307357	0.323534	0.307357	\$0.85
36	- 24	0.291989	0.307357	0.291989	\$0.80
35	- 25	0.277390	0.291989	0.277390	\$0.76
34	- 26	0.263520	0.277390	0.263520	\$0.72
33	- 27	0.250344	0.263520	0.250344	\$0.69
32	- 28	0.237827	0.250344	0.237827	\$0.65
31	- 29	0.225936	0.237827	0.225936	\$0.62
30	- 30	0.214639	0.225936	0.214639	\$0.59
29	- 31	0.203907	0.214639	0.203907	\$0.56
28	- 32	0.193711	0.203907	0.193711	\$0.53
27	- 33	0.184026	0.193711	0.184026	\$0.51
26	- 34	0.174825	0.184026	0.174825	\$0.48
25	- 35	0.166083	0.174825	0.166083	\$0.46
24	- 36	0.157779	0.166083	0.157779	\$0.43
23	- 37	0.149890	0.157779	0.149890	\$0.41
22	- 38	0.142396	0.149890	0.142396	\$0.39
21	- 39	0.135276	0.142396	0.135276	\$0.37
20	- 40	0.128512	0.135276	0.128512	\$0.35
19	- 41	0.122087	0.128512	0.122087	\$0.34
18	- 42	0.115982	0.122087	0.115982	\$0.32
17	- 43	0.110183	0.115982	0.110183	\$0.30
16	- 44	0.104674	0.110183	0.104674	\$0.29
15	- 45	0.099440	0.104674	0.099440	\$0.27
14	- 46	0.094468	0.099440	0.094468	\$0.26
13	- 47	0.089745	0.094468	0.089745	\$0.25
12	- 48	0.085258	0.089745	0.085258	\$0.23
11	- 49	0.080995	0.085258	0.080995	\$0.22
10	- 50	0.076945	0.080995	0.076945	\$0.21
9	- 51	0.073098	0.076945	0.073098	\$0.20
8	- 52	0.069443	0.073098	0.069443	\$0.19
7	- 53	0.065971	0.069443	0.065971	\$0.18
6	- 54	0.062672	0.065971	0.062672	\$0.17
5	- 55	0.059539	0.062672	0.059539	\$0.16
4	- 56	0.056562	0.059539	0.056562	\$0.16
3	- 57	0.053734	0.056562	0.053734	\$0.15
2	- 58	0.051047	0.053734	0.051047	\$0.14
1	- 59	0.048495	0.051047	0.048495	\$0.13
0	- 60	0.046070	0.048495	0.046070	\$0.13
-1	- 61	0.043766	0.046070	0.043766	\$0.12

## Table of risk band rates by class/subclass

### G1: Residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.11
-3	- 63	0.039499	0.041578	0.039499	\$0.11
-4	- 64	0.037524	0.039499	0.037524	\$0.10
-5	- 65	0.035648	0.037524	0.035648	\$0.10
-6	- 66	0.033866	0.035648	0.033866	\$0.09
-7	- 67	0.032172	0.033866	0.032172	\$0.09
-8	- 68	0.030564	0.032172	0.030564	\$0.08
-9	- 69	0.029035	0.030564	0.029035	\$0.08
-10	- 70	0.027584	0.029035	0.027584	\$0.08
-11	- 71	0.026205	0.027584	0.026205	\$0.07
-12	- 72	0.024894	0.026205	0.024894	\$0.07
-13	- 73	0.000000	0.024894	0.023650	\$0.07

## Table of risk band rates by class/subclass

### G2: Infrastructure construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$7.43
82	+ 22	2.785963	2.925261	2.925261	\$7.08
81	+ 21	2.653298	2.785963	2.785963	\$6.74
80	+ 20	2.526950	2.653298	2.653298	\$6.42
79	+ 19	2.406619	2.526950	2.526950	\$6.12
78	+ 18	2.292018	2.406619	2.406619	\$5.82
77	+ 17	2.182875	2.292018	2.292018	\$5.55
76	+ 16	2.078928	2.182875	2.182875	\$5.28
75	+ 15	1.979932	2.078928	2.078928	\$5.03
74	+ 14	1.885649	1.979932	1.979932	\$4.79
73	+ 13	1.795856	1.885649	1.885649	\$4.56
72	+ 12	1.710339	1.795856	1.795856	\$4.35
71	+ 11	1.628895	1.710339	1.710339	\$4.14
70	+ 10	1.551328	1.628895	1.628895	\$3.94
69	+ 9	1.477455	1.551328	1.551328	\$3.75
68	+ 8	1.407100	1.477455	1.477455	\$3.58
67	+ 7	1.340096	1.407100	1.407100	\$3.41
66	+ 6	1.276282	1.340096	1.340096	\$3.24
65	+ 5	1.215506	1.276282	1.276282	\$3.09
64	+ 4	1.157625	1.215506	1.215506	\$2.94
63	+ 3	1.102500	1.157625	1.157625	\$2.80
62	+ 2	1.050000	1.102500	1.102500	\$2.67
61	+ 1	1.020000	1.050000	1.050000	\$2.54
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$2.42
59	- 1	0.950000	0.980000	0.950000	\$2.30
58	- 2	0.902500	0.950000	0.902500	\$2.18
57	- 3	0.857375	0.902500	0.857375	\$2.07
56	- 4	0.814506	0.857375	0.814506	\$1.97
55	- 5	0.773781	0.814506	0.773781	\$1.87
54	- 6	0.735092	0.773781	0.735092	\$1.78
53	- 7	0.698337	0.735092	0.698337	\$1.69
52	- 8	0.663420	0.698337	0.663420	\$1.61
51	- 9	0.630249	0.663420	0.630249	\$1.53
50	- 10	0.598737	0.630249	0.598737	\$1.45
49	- 11	0.568800	0.598737	0.568800	\$1.38
48	- 12	0.540360	0.568800	0.540360	\$1.31
47	- 13	0.513342	0.540360	0.513342	\$1.24
46	- 14	0.487675	0.513342	0.487675	\$1.18
45	- 15	0.463291	0.487675	0.463291	\$1.12
44	- 16	0.440127	0.463291	0.440127	\$1.07
43	- 17	0.418120	0.440127	0.418120	\$1.01
42	- 18	0.397214	0.418120	0.397214	\$0.96

## Table of risk band rates by class/subclass

### G2: Infrastructure construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.91
40	- 20	0.358486	0.377354	0.358486	\$0.87
39	- 21	0.340562	0.358486	0.340562	\$0.82
38	- 22	0.323534	0.340562	0.323534	\$0.78
37	- 23	0.307357	0.323534	0.307357	\$0.74
36	- 24	0.291989	0.307357	0.291989	\$0.71
35	- 25	0.277390	0.291989	0.277390	\$0.67
34	- 26	0.263520	0.277390	0.263520	\$0.64
33	- 27	0.250344	0.263520	0.250344	\$0.61
32	- 28	0.237827	0.250344	0.237827	\$0.58
31	- 29	0.225936	0.237827	0.225936	\$0.55
30	- 30	0.214639	0.225936	0.214639	\$0.52
29	- 31	0.203907	0.214639	0.203907	\$0.49
28	- 32	0.193711	0.203907	0.193711	\$0.47
27	- 33	0.184026	0.193711	0.184026	\$0.45
26	- 34	0.174825	0.184026	0.174825	\$0.42
25	- 35	0.166083	0.174825	0.166083	\$0.40
24	- 36	0.157779	0.166083	0.157779	\$0.38
23	- 37	0.149890	0.157779	0.149890	\$0.36
22	- 38	0.142396	0.149890	0.142396	\$0.34
21	- 39	0.135276	0.142396	0.135276	\$0.33
20	- 40	0.128512	0.135276	0.128512	\$0.31
19	- 41	0.122087	0.128512	0.122087	\$0.30
18	- 42	0.115982	0.122087	0.115982	\$0.28
17	- 43	0.110183	0.115982	0.110183	\$0.27
16	- 44	0.104674	0.110183	0.104674	\$0.25
15	- 45	0.099440	0.104674	0.099440	\$0.24
14	- 46	0.094468	0.099440	0.094468	\$0.23
13	- 47	0.089745	0.094468	0.089745	\$0.22
12	- 48	0.085258	0.089745	0.085258	\$0.21
11	- 49	0.080995	0.085258	0.080995	\$0.20
10	- 50	0.076945	0.080995	0.076945	\$0.19
9	- 51	0.073098	0.076945	0.073098	\$0.18
8	- 52	0.069443	0.073098	0.069443	\$0.17
7	- 53	0.065971	0.069443	0.065971	\$0.16
6	- 54	0.062672	0.065971	0.062672	\$0.15
5	- 55	0.059539	0.062672	0.059539	\$0.14
4	- 56	0.056562	0.059539	0.056562	\$0.14
3	- 57	0.053734	0.056562	0.053734	\$0.13
2	- 58	0.051047	0.053734	0.051047	\$0.12
1	- 59	0.048495	0.051047	0.048495	\$0.12
0	- 60	0.046070	0.048495	0.046070	\$0.11
-1	- 61	0.043766	0.046070	0.043766	\$0.11

## Table of risk band rates by class/subclass

### G2: Infrastructure construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.10
-3	- 63	0.039499	0.041578	0.039499	\$0.10
-4	- 64	0.037524	0.039499	0.037524	\$0.09
-5	- 65	0.035648	0.037524	0.035648	\$0.09
-6	- 66	0.033866	0.035648	0.033866	\$0.08
-7	- 67	0.032172	0.033866	0.032172	\$0.08
-8	- 68	0.030564	0.032172	0.030564	\$0.07
-9	- 69	0.029035	0.030564	0.029035	\$0.07
-10	- 70	0.000000	0.029035	0.027584	\$0.07

## Table of risk band rates by class/subclass

### G3: Foundation, structure and building exterior construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$14.28
82	+ 22	2.785963	2.925261	2.925261	\$13.60
81	+ 21	2.653298	2.785963	2.785963	\$12.95
80	+ 20	2.526950	2.653298	2.653298	\$12.34
79	+ 19	2.406619	2.526950	2.526950	\$11.75
78	+ 18	2.292018	2.406619	2.406619	\$11.19
77	+ 17	2.182875	2.292018	2.292018	\$10.66
76	+ 16	2.078928	2.182875	2.182875	\$10.15
75	+ 15	1.979932	2.078928	2.078928	\$9.67
74	+ 14	1.885649	1.979932	1.979932	\$9.21
73	+ 13	1.795856	1.885649	1.885649	\$8.77
72	+ 12	1.710339	1.795856	1.795856	\$8.35
71	+ 11	1.628895	1.710339	1.710339	\$7.95
70	+ 10	1.551328	1.628895	1.628895	\$7.57
69	+ 9	1.477455	1.551328	1.551328	\$7.21
68	+ 8	1.407100	1.477455	1.477455	\$6.87
67	+ 7	1.340096	1.407100	1.407100	\$6.54
66	+ 6	1.276282	1.340096	1.340096	\$6.23
65	+ 5	1.215506	1.276282	1.276282	\$5.93
64	+ 4	1.157625	1.215506	1.215506	\$5.65
63	+ 3	1.102500	1.157625	1.157625	\$5.38
62	+ 2	1.050000	1.102500	1.102500	\$5.13
61	+ 1	1.020000	1.050000	1.050000	\$4.88
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$4.65
59	- 1	0.950000	0.980000	0.950000	\$4.42
58	- 2	0.902500	0.950000	0.902500	\$4.20
57	- 3	0.857375	0.902500	0.857375	\$3.99
56	- 4	0.814506	0.857375	0.814506	\$3.79
55	- 5	0.773781	0.814506	0.773781	\$3.60
54	- 6	0.735092	0.773781	0.735092	\$3.42
53	- 7	0.698337	0.735092	0.698337	\$3.25
52	- 8	0.663420	0.698337	0.663420	\$3.08
51	- 9	0.630249	0.663420	0.630249	\$2.93
50	- 10	0.598737	0.630249	0.598737	\$2.78
49	- 11	0.568800	0.598737	0.568800	\$2.64
48	- 12	0.540360	0.568800	0.540360	\$2.51
47	- 13	0.513342	0.540360	0.513342	\$2.39
46	- 14	0.487675	0.513342	0.487675	\$2.27
45	- 15	0.463291	0.487675	0.463291	\$2.15
44	- 16	0.440127	0.463291	0.440127	\$2.05
43	- 17	0.418120	0.440127	0.418120	\$1.94
42	- 18	0.397214	0.418120	0.397214	\$1.85

## Table of risk band rates by class/subclass

### G3: Foundation, structure and building exterior construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$1.75
40	- 20	0.358486	0.377354	0.358486	\$1.67
39	- 21	0.340562	0.358486	0.340562	\$1.58
38	- 22	0.323534	0.340562	0.323534	\$1.50
37	- 23	0.307357	0.323534	0.307357	\$1.43
36	- 24	0.291989	0.307357	0.291989	\$1.36
35	- 25	0.277390	0.291989	0.277390	\$1.29
34	- 26	0.263520	0.277390	0.263520	\$1.23
33	- 27	0.250344	0.263520	0.250344	\$1.16
32	- 28	0.237827	0.250344	0.237827	\$1.11
31	- 29	0.225936	0.237827	0.225936	\$1.05
30	- 30	0.214639	0.225936	0.214639	\$1.00
29	- 31	0.203907	0.214639	0.203907	\$0.95
28	- 32	0.193711	0.203907	0.193711	\$0.90
27	- 33	0.184026	0.193711	0.184026	\$0.86
26	- 34	0.174825	0.184026	0.174825	\$0.81
25	- 35	0.166083	0.174825	0.166083	\$0.77
24	- 36	0.157779	0.166083	0.157779	\$0.73
23	- 37	0.149890	0.157779	0.149890	\$0.70
22	- 38	0.142396	0.149890	0.142396	\$0.66
21	- 39	0.135276	0.142396	0.135276	\$0.63
20	- 40	0.128512	0.135276	0.128512	\$0.60
19	- 41	0.122087	0.128512	0.122087	\$0.57
18	- 42	0.115982	0.122087	0.115982	\$0.54
17	- 43	0.110183	0.115982	0.110183	\$0.51
16	- 44	0.104674	0.110183	0.104674	\$0.49
15	- 45	0.099440	0.104674	0.099440	\$0.46
14	- 46	0.094468	0.099440	0.094468	\$0.44
13	- 47	0.089745	0.094468	0.089745	\$0.42
12	- 48	0.085258	0.089745	0.085258	\$0.40
11	- 49	0.080995	0.085258	0.080995	\$0.38
10	- 50	0.076945	0.080995	0.076945	\$0.36
9	- 51	0.073098	0.076945	0.073098	\$0.34
8	- 52	0.069443	0.073098	0.069443	\$0.32
7	- 53	0.065971	0.069443	0.065971	\$0.31
6	- 54	0.062672	0.065971	0.062672	\$0.29
5	- 55	0.059539	0.062672	0.059539	\$0.28
4	- 56	0.056562	0.059539	0.056562	\$0.26
3	- 57	0.053734	0.056562	0.053734	\$0.25
2	- 58	0.051047	0.053734	0.051047	\$0.24
1	- 59	0.048495	0.051047	0.048495	\$0.23
0	- 60	0.046070	0.048495	0.046070	\$0.21
-1	- 61	0.043766	0.046070	0.043766	\$0.20

## Table of risk band rates by class/subclass

### G3: Foundation, structure and building exterior construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.19
-3	- 63	0.039499	0.041578	0.039499	\$0.18
-4	- 64	0.037524	0.039499	0.037524	\$0.17
-5	- 65	0.035648	0.037524	0.035648	\$0.17
-6	- 66	0.033866	0.035648	0.033866	\$0.16
-7	- 67	0.032172	0.033866	0.032172	\$0.15
-8	- 68	0.030564	0.032172	0.030564	\$0.14
-9	- 69	0.029035	0.030564	0.029035	\$0.14
-10	- 70	0.027584	0.029035	0.027584	\$0.13
-11	- 71	0.026205	0.027584	0.026205	\$0.12
-12	- 72	0.024894	0.026205	0.024894	\$0.12
-13	- 73	0.023650	0.024894	0.023650	\$0.11
-14	- 74	0.022467	0.023650	0.022467	\$0.10
-15	- 75	0.021344	0.022467	0.021344	\$0.10
-16	- 76	0.020277	0.021344	0.020277	\$0.09
-17	- 77	0.019263	0.020277	0.019263	\$0.09
-18	- 78	0.018300	0.019263	0.018300	\$0.09
-19	- 79	0.017385	0.018300	0.017385	\$0.08
-20	- 80	0.016515	0.017385	0.016515	\$0.08
-21	- 81	0.015690	0.016515	0.015690	\$0.07
-22	- 82	0.014905	0.015690	0.014905	\$0.07
-23	- 83	0.000000	0.014905	0.014160	\$0.07



## Table of risk band rates by class/subclass

### G4: Building equipment construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.74
82	+ 22	2.785963	2.925261	2.925261	\$5.47
81	+ 21	2.653298	2.785963	2.785963	\$5.21
80	+ 20	2.526950	2.653298	2.653298	\$4.96
79	+ 19	2.406619	2.526950	2.526950	\$4.73
78	+ 18	2.292018	2.406619	2.406619	\$4.50
77	+ 17	2.182875	2.292018	2.292018	\$4.29
76	+ 16	2.078928	2.182875	2.182875	\$4.08
75	+ 15	1.979932	2.078928	2.078928	\$3.89
74	+ 14	1.885649	1.979932	1.979932	\$3.70
73	+ 13	1.795856	1.885649	1.885649	\$3.53
72	+ 12	1.710339	1.795856	1.795856	\$3.36
71	+ 11	1.628895	1.710339	1.710339	\$3.20
70	+ 10	1.551328	1.628895	1.628895	\$3.05
69	+ 9	1.477455	1.551328	1.551328	\$2.90
68	+ 8	1.407100	1.477455	1.477455	\$2.76
67	+ 7	1.340096	1.407100	1.407100	\$2.63
66	+ 6	1.276282	1.340096	1.340096	\$2.51
65	+ 5	1.215506	1.276282	1.276282	\$2.39
64	+ 4	1.157625	1.215506	1.215506	\$2.27
63	+ 3	1.102500	1.157625	1.157625	\$2.16
62	+ 2	1.050000	1.102500	1.102500	\$2.06
61	+ 1	1.020000	1.050000	1.050000	\$1.96
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.87
59	- 1	0.950000	0.980000	0.950000	\$1.78
58	- 2	0.902500	0.950000	0.902500	\$1.69
57	- 3	0.857375	0.902500	0.857375	\$1.60
56	- 4	0.814506	0.857375	0.814506	\$1.52
55	- 5	0.773781	0.814506	0.773781	\$1.45
54	- 6	0.735092	0.773781	0.735092	\$1.37
53	- 7	0.698337	0.735092	0.698337	\$1.31
52	- 8	0.663420	0.698337	0.663420	\$1.24
51	- 9	0.630249	0.663420	0.630249	\$1.18
50	- 10	0.598737	0.630249	0.598737	\$1.12
49	- 11	0.568800	0.598737	0.568800	\$1.06
48	- 12	0.540360	0.568800	0.540360	\$1.01
47	- 13	0.513342	0.540360	0.513342	\$0.96
46	- 14	0.487675	0.513342	0.487675	\$0.91
45	- 15	0.463291	0.487675	0.463291	\$0.87
44	- 16	0.440127	0.463291	0.440127	\$0.82
43	- 17	0.418120	0.440127	0.418120	\$0.78
42	- 18	0.397214	0.418120	0.397214	\$0.74

## Table of risk band rates by class/subclass

### G4: Building equipment construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.71
40	- 20	0.358486	0.377354	0.358486	\$0.67
39	- 21	0.340562	0.358486	0.340562	\$0.64
38	- 22	0.323534	0.340562	0.323534	\$0.61
37	- 23	0.307357	0.323534	0.307357	\$0.57
36	- 24	0.291989	0.307357	0.291989	\$0.55
35	- 25	0.277390	0.291989	0.277390	\$0.52
34	- 26	0.263520	0.277390	0.263520	\$0.49
33	- 27	0.250344	0.263520	0.250344	\$0.47
32	- 28	0.237827	0.250344	0.237827	\$0.44
31	- 29	0.225936	0.237827	0.225936	\$0.42
30	- 30	0.214639	0.225936	0.214639	\$0.40
29	- 31	0.203907	0.214639	0.203907	\$0.38
28	- 32	0.193711	0.203907	0.193711	\$0.36
27	- 33	0.184026	0.193711	0.184026	\$0.34
26	- 34	0.174825	0.184026	0.174825	\$0.33
25	- 35	0.166083	0.174825	0.166083	\$0.31
24	- 36	0.157779	0.166083	0.157779	\$0.30
23	- 37	0.149890	0.157779	0.149890	\$0.28
22	- 38	0.142396	0.149890	0.142396	\$0.27
21	- 39	0.135276	0.142396	0.135276	\$0.25
20	- 40	0.128512	0.135276	0.128512	\$0.24
19	- 41	0.122087	0.128512	0.122087	\$0.23
18	- 42	0.115982	0.122087	0.115982	\$0.22
17	- 43	0.110183	0.115982	0.110183	\$0.21
16	- 44	0.104674	0.110183	0.104674	\$0.20
15	- 45	0.099440	0.104674	0.099440	\$0.19
14	- 46	0.094468	0.099440	0.094468	\$0.18
13	- 47	0.089745	0.094468	0.089745	\$0.17
12	- 48	0.085258	0.089745	0.085258	\$0.16
11	- 49	0.080995	0.085258	0.080995	\$0.15
10	- 50	0.076945	0.080995	0.076945	\$0.14
9	- 51	0.073098	0.076945	0.073098	\$0.14
8	- 52	0.069443	0.073098	0.069443	\$0.13
7	- 53	0.065971	0.069443	0.065971	\$0.12
6	- 54	0.062672	0.065971	0.062672	\$0.12
5	- 55	0.059539	0.062672	0.059539	\$0.11
4	- 56	0.056562	0.059539	0.056562	\$0.11
3	- 57	0.053734	0.056562	0.053734	\$0.10
2	- 58	0.051047	0.053734	0.051047	\$0.10
1	- 59	0.048495	0.051047	0.048495	\$0.09
0	- 60	0.046070	0.048495	0.046070	\$0.09
-1	- 61	0.043766	0.046070	0.043766	\$0.08

## Table of risk band rates by class/subclass

### G4: Building equipment construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.08
-3	- 63	0.039499	0.041578	0.039499	\$0.07
-4	- 64	0.037524	0.039499	0.037524	\$0.07
-5	- 65	0.000000	0.037524	0.035648	\$0.07

## Table of risk band rates by class/subclass

### G5: Specialty trades construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$7.74
82	+ 22	2.785963	2.925261	2.925261	\$7.37
81	+ 21	2.653298	2.785963	2.785963	\$7.02
80	+ 20	2.526950	2.653298	2.653298	\$6.69
79	+ 19	2.406619	2.526950	2.526950	\$6.37
78	+ 18	2.292018	2.406619	2.406619	\$6.06
77	+ 17	2.182875	2.292018	2.292018	\$5.78
76	+ 16	2.078928	2.182875	2.182875	\$5.50
75	+ 15	1.979932	2.078928	2.078928	\$5.24
74	+ 14	1.885649	1.979932	1.979932	\$4.99
73	+ 13	1.795856	1.885649	1.885649	\$4.75
72	+ 12	1.710339	1.795856	1.795856	\$4.53
71	+ 11	1.628895	1.710339	1.710339	\$4.31
70	+ 10	1.551328	1.628895	1.628895	\$4.10
69	+ 9	1.477455	1.551328	1.551328	\$3.91
68	+ 8	1.407100	1.477455	1.477455	\$3.72
67	+ 7	1.340096	1.407100	1.407100	\$3.55
66	+ 6	1.276282	1.340096	1.340096	\$3.38
65	+ 5	1.215506	1.276282	1.276282	\$3.22
64	+ 4	1.157625	1.215506	1.215506	\$3.06
63	+ 3	1.102500	1.157625	1.157625	\$2.92
62	+ 2	1.050000	1.102500	1.102500	\$2.78
61	+ 1	1.020000	1.050000	1.050000	\$2.65
<b>60</b>	<b>Class rate's risk band</b>	<b>0.980000</b>	<b>1.020000</b>	<b>1.000000</b>	<b>\$2.52</b>
59	- 1	0.950000	0.980000	0.950000	\$2.39
58	- 2	0.902500	0.950000	0.902500	\$2.27
57	- 3	0.857375	0.902500	0.857375	\$2.16
56	- 4	0.814506	0.857375	0.814506	\$2.05
55	- 5	0.773781	0.814506	0.773781	\$1.95
54	- 6	0.735092	0.773781	0.735092	\$1.85
53	- 7	0.698337	0.735092	0.698337	\$1.76
52	- 8	0.663420	0.698337	0.663420	\$1.67
51	- 9	0.630249	0.663420	0.630249	\$1.59
50	- 10	0.598737	0.630249	0.598737	\$1.51
49	- 11	0.568800	0.598737	0.568800	\$1.43
48	- 12	0.540360	0.568800	0.540360	\$1.36
47	- 13	0.513342	0.540360	0.513342	\$1.29
46	- 14	0.487675	0.513342	0.487675	\$1.23
45	- 15	0.463291	0.487675	0.463291	\$1.17
44	- 16	0.440127	0.463291	0.440127	\$1.11
43	- 17	0.418120	0.440127	0.418120	\$1.05
42	- 18	0.397214	0.418120	0.397214	\$1.00

## Table of risk band rates by class/subclass

### G5: Specialty trades construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.95
40	- 20	0.358486	0.377354	0.358486	\$0.90
39	- 21	0.340562	0.358486	0.340562	\$0.86
38	- 22	0.323534	0.340562	0.323534	\$0.82
37	- 23	0.307357	0.323534	0.307357	\$0.77
36	- 24	0.291989	0.307357	0.291989	\$0.74
35	- 25	0.277390	0.291989	0.277390	\$0.70
34	- 26	0.263520	0.277390	0.263520	\$0.66
33	- 27	0.250344	0.263520	0.250344	\$0.63
32	- 28	0.237827	0.250344	0.237827	\$0.60
31	- 29	0.225936	0.237827	0.225936	\$0.57
30	- 30	0.214639	0.225936	0.214639	\$0.54
29	- 31	0.203907	0.214639	0.203907	\$0.51
28	- 32	0.193711	0.203907	0.193711	\$0.49
27	- 33	0.184026	0.193711	0.184026	\$0.46
26	- 34	0.174825	0.184026	0.174825	\$0.44
25	- 35	0.166083	0.174825	0.166083	\$0.42
24	- 36	0.157779	0.166083	0.157779	\$0.40
23	- 37	0.149890	0.157779	0.149890	\$0.38
22	- 38	0.142396	0.149890	0.142396	\$0.36
21	- 39	0.135276	0.142396	0.135276	\$0.34
20	- 40	0.128512	0.135276	0.128512	\$0.32
19	- 41	0.122087	0.128512	0.122087	\$0.31
18	- 42	0.115982	0.122087	0.115982	\$0.29
17	- 43	0.110183	0.115982	0.110183	\$0.28
16	- 44	0.104674	0.110183	0.104674	\$0.26
15	- 45	0.099440	0.104674	0.099440	\$0.25
14	- 46	0.094468	0.099440	0.094468	\$0.24
13	- 47	0.089745	0.094468	0.089745	\$0.23
12	- 48	0.085258	0.089745	0.085258	\$0.21
11	- 49	0.080995	0.085258	0.080995	\$0.20
10	- 50	0.076945	0.080995	0.076945	\$0.19
9	- 51	0.073098	0.076945	0.073098	\$0.18
8	- 52	0.069443	0.073098	0.069443	\$0.17
7	- 53	0.065971	0.069443	0.065971	\$0.17
6	- 54	0.062672	0.065971	0.062672	\$0.16
5	- 55	0.059539	0.062672	0.059539	\$0.15
4	- 56	0.056562	0.059539	0.056562	\$0.14
3	- 57	0.053734	0.056562	0.053734	\$0.14
2	- 58	0.051047	0.053734	0.051047	\$0.13
1	- 59	0.048495	0.051047	0.048495	\$0.12
0	- 60	0.046070	0.048495	0.046070	\$0.12
-1	- 61	0.043766	0.046070	0.043766	\$0.11

## Table of risk band rates by class/subclass

### G5: Specialty trades construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.10
-3	- 63	0.039499	0.041578	0.039499	\$0.10
-4	- 64	0.037524	0.039499	0.037524	\$0.09
-5	- 65	0.035648	0.037524	0.035648	\$0.09
-6	- 66	0.033866	0.035648	0.033866	\$0.09
-7	- 67	0.032172	0.033866	0.032172	\$0.08
-8	- 68	0.030564	0.032172	0.030564	\$0.08
-9	- 69	0.029035	0.030564	0.029035	\$0.07
-10	- 70	0.027584	0.029035	0.027584	\$0.07
-11	- 71	0.000000	0.027584	0.026205	\$0.07

## Table of risk band rates by class/subclass

### G6: Non-residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.93
82	+ 22	2.785963	2.925261	2.925261	\$5.65
81	+ 21	2.653298	2.785963	2.785963	\$5.38
80	+ 20	2.526950	2.653298	2.653298	\$5.12
79	+ 19	2.406619	2.526950	2.526950	\$4.88
78	+ 18	2.292018	2.406619	2.406619	\$4.64
77	+ 17	2.182875	2.292018	2.292018	\$4.42
76	+ 16	2.078928	2.182875	2.182875	\$4.21
75	+ 15	1.979932	2.078928	2.078928	\$4.01
74	+ 14	1.885649	1.979932	1.979932	\$3.82
73	+ 13	1.795856	1.885649	1.885649	\$3.64
72	+ 12	1.710339	1.795856	1.795856	\$3.47
71	+ 11	1.628895	1.710339	1.710339	\$3.30
70	+ 10	1.551328	1.628895	1.628895	\$3.14
69	+ 9	1.477455	1.551328	1.551328	\$2.99
68	+ 8	1.407100	1.477455	1.477455	\$2.85
67	+ 7	1.340096	1.407100	1.407100	\$2.72
66	+ 6	1.276282	1.340096	1.340096	\$2.59
65	+ 5	1.215506	1.276282	1.276282	\$2.46
64	+ 4	1.157625	1.215506	1.215506	\$2.35
63	+ 3	1.102500	1.157625	1.157625	\$2.23
62	+ 2	1.050000	1.102500	1.102500	\$2.13
61	+ 1	1.020000	1.050000	1.050000	\$2.03
60	Class rate's risk band	0.980000	1.020000	1.000000	\$1.93
59	- 1	0.950000	0.980000	0.950000	\$1.83
58	- 2	0.902500	0.950000	0.902500	\$1.74
57	- 3	0.857375	0.902500	0.857375	\$1.65
56	- 4	0.814506	0.857375	0.814506	\$1.57
55	- 5	0.773781	0.814506	0.773781	\$1.49
54	- 6	0.735092	0.773781	0.735092	\$1.42
53	- 7	0.698337	0.735092	0.698337	\$1.35
52	- 8	0.663420	0.698337	0.663420	\$1.28
51	- 9	0.630249	0.663420	0.630249	\$1.22
50	- 10	0.598737	0.630249	0.598737	\$1.16
49	- 11	0.568800	0.598737	0.568800	\$1.10
48	- 12	0.540360	0.568800	0.540360	\$1.04
47	- 13	0.513342	0.540360	0.513342	\$0.99
46	- 14	0.487675	0.513342	0.487675	\$0.94
45	- 15	0.463291	0.487675	0.463291	\$0.89
44	- 16	0.440127	0.463291	0.440127	\$0.85
43	- 17	0.418120	0.440127	0.418120	\$0.81
42	- 18	0.397214	0.418120	0.397214	\$0.77

## Table of risk band rates by class/subclass

### G6: Non-residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.73
40	- 20	0.358486	0.377354	0.358486	\$0.69
39	- 21	0.340562	0.358486	0.340562	\$0.66
38	- 22	0.323534	0.340562	0.323534	\$0.62
37	- 23	0.307357	0.323534	0.307357	\$0.59
36	- 24	0.291989	0.307357	0.291989	\$0.56
35	- 25	0.277390	0.291989	0.277390	\$0.54
34	- 26	0.263520	0.277390	0.263520	\$0.51
33	- 27	0.250344	0.263520	0.250344	\$0.48
32	- 28	0.237827	0.250344	0.237827	\$0.46
31	- 29	0.225936	0.237827	0.225936	\$0.44
30	- 30	0.214639	0.225936	0.214639	\$0.41
29	- 31	0.203907	0.214639	0.203907	\$0.39
28	- 32	0.193711	0.203907	0.193711	\$0.37
27	- 33	0.184026	0.193711	0.184026	\$0.36
26	- 34	0.174825	0.184026	0.174825	\$0.34
25	- 35	0.166083	0.174825	0.166083	\$0.32
24	- 36	0.157779	0.166083	0.157779	\$0.30
23	- 37	0.149890	0.157779	0.149890	\$0.29
22	- 38	0.142396	0.149890	0.142396	\$0.27
21	- 39	0.135276	0.142396	0.135276	\$0.26
20	- 40	0.128512	0.135276	0.128512	\$0.25
19	- 41	0.122087	0.128512	0.122087	\$0.24
18	- 42	0.115982	0.122087	0.115982	\$0.22
17	- 43	0.110183	0.115982	0.110183	\$0.21
16	- 44	0.104674	0.110183	0.104674	\$0.20
15	- 45	0.099440	0.104674	0.099440	\$0.19
14	- 46	0.094468	0.099440	0.094468	\$0.18
13	- 47	0.089745	0.094468	0.089745	\$0.17
12	- 48	0.085258	0.089745	0.085258	\$0.16
11	- 49	0.080995	0.085258	0.080995	\$0.16
10	- 50	0.076945	0.080995	0.076945	\$0.15
9	- 51	0.073098	0.076945	0.073098	\$0.14
8	- 52	0.069443	0.073098	0.069443	\$0.13
7	- 53	0.065971	0.069443	0.065971	\$0.13
6	- 54	0.062672	0.065971	0.062672	\$0.12
5	- 55	0.059539	0.062672	0.059539	\$0.11
4	- 56	0.056562	0.059539	0.056562	\$0.11
3	- 57	0.053734	0.056562	0.053734	\$0.10
2	- 58	0.051047	0.053734	0.051047	\$0.10
1	- 59	0.048495	0.051047	0.048495	\$0.09
0	- 60	0.046070	0.048495	0.046070	\$0.09
-1	- 61	0.043766	0.046070	0.043766	\$0.08



## Table of risk band rates by class/subclass

### G6: Non-residential building construction

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.08
-3	- 63	0.039499	0.041578	0.039499	\$0.08
-4	- 64	0.037524	0.039499	0.037524	\$0.07
-5	- 65	0.035648	0.037524	0.035648	\$0.07
-6	- 66	0.000000	0.035648	0.033866	\$0.07

## Table of risk band rates by class/subclass

### H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.84
82	+ 22	2.785963	2.925261	2.925261	\$5.56
81	+ 21	2.653298	2.785963	2.785963	\$5.29
80	+ 20	2.526950	2.653298	2.653298	\$5.04
79	+ 19	2.406619	2.526950	2.526950	\$4.80
78	+ 18	2.292018	2.406619	2.406619	\$4.57
77	+ 17	2.182875	2.292018	2.292018	\$4.35
76	+ 16	2.078928	2.182875	2.182875	\$4.15
75	+ 15	1.979932	2.078928	2.078928	\$3.95
74	+ 14	1.885649	1.979932	1.979932	\$3.76
73	+ 13	1.795856	1.885649	1.885649	\$3.58
72	+ 12	1.710339	1.795856	1.795856	\$3.41
71	+ 11	1.628895	1.710339	1.710339	\$3.25
70	+ 10	1.551328	1.628895	1.628895	\$3.09
69	+ 9	1.477455	1.551328	1.551328	\$2.95
68	+ 8	1.407100	1.477455	1.477455	\$2.81
67	+ 7	1.340096	1.407100	1.407100	\$2.67
66	+ 6	1.276282	1.340096	1.340096	\$2.55
65	+ 5	1.215506	1.276282	1.276282	\$2.42
64	+ 4	1.157625	1.215506	1.215506	\$2.31
63	+ 3	1.102500	1.157625	1.157625	\$2.20
62	+ 2	1.050000	1.102500	1.102500	\$2.09
61	+ 1	1.020000	1.050000	1.050000	\$2.00
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.90
59	- 1	0.950000	0.980000	0.950000	\$1.81
58	- 2	0.902500	0.950000	0.902500	\$1.71
57	- 3	0.857375	0.902500	0.857375	\$1.63
56	- 4	0.814506	0.857375	0.814506	\$1.55
55	- 5	0.773781	0.814506	0.773781	\$1.47
54	- 6	0.735092	0.773781	0.735092	\$1.40
53	- 7	0.698337	0.735092	0.698337	\$1.33
52	- 8	0.663420	0.698337	0.663420	\$1.26
51	- 9	0.630249	0.663420	0.630249	\$1.20
50	- 10	0.598737	0.630249	0.598737	\$1.14
49	- 11	0.568800	0.598737	0.568800	\$1.08
48	- 12	0.540360	0.568800	0.540360	\$1.03
47	- 13	0.513342	0.540360	0.513342	\$0.98
46	- 14	0.487675	0.513342	0.487675	\$0.93
45	- 15	0.463291	0.487675	0.463291	\$0.88
44	- 16	0.440127	0.463291	0.440127	\$0.84
43	- 17	0.418120	0.440127	0.418120	\$0.79
42	- 18	0.397214	0.418120	0.397214	\$0.75

## Table of risk band rates by class/subclass

### H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.72
40	- 20	0.358486	0.377354	0.358486	\$0.68
39	- 21	0.340562	0.358486	0.340562	\$0.65
38	- 22	0.323534	0.340562	0.323534	\$0.61
37	- 23	0.307357	0.323534	0.307357	\$0.58
36	- 24	0.291989	0.307357	0.291989	\$0.55
35	- 25	0.277390	0.291989	0.277390	\$0.53
34	- 26	0.263520	0.277390	0.263520	\$0.50
33	- 27	0.250344	0.263520	0.250344	\$0.48
32	- 28	0.237827	0.250344	0.237827	\$0.45
31	- 29	0.225936	0.237827	0.225936	\$0.43
30	- 30	0.214639	0.225936	0.214639	\$0.41
29	- 31	0.203907	0.214639	0.203907	\$0.39
28	- 32	0.193711	0.203907	0.193711	\$0.37
27	- 33	0.184026	0.193711	0.184026	\$0.35
26	- 34	0.174825	0.184026	0.174825	\$0.33
25	- 35	0.166083	0.174825	0.166083	\$0.32
24	- 36	0.157779	0.166083	0.157779	\$0.30
23	- 37	0.149890	0.157779	0.149890	\$0.28
22	- 38	0.142396	0.149890	0.142396	\$0.27
21	- 39	0.135276	0.142396	0.135276	\$0.26
20	- 40	0.128512	0.135276	0.128512	\$0.24
19	- 41	0.122087	0.128512	0.122087	\$0.23
18	- 42	0.115982	0.122087	0.115982	\$0.22
17	- 43	0.110183	0.115982	0.110183	\$0.21
16	- 44	0.104674	0.110183	0.104674	\$0.20
15	- 45	0.099440	0.104674	0.099440	\$0.19
14	- 46	0.094468	0.099440	0.094468	\$0.18
13	- 47	0.089745	0.094468	0.089745	\$0.17
12	- 48	0.085258	0.089745	0.085258	\$0.16
11	- 49	0.080995	0.085258	0.080995	\$0.15
10	- 50	0.076945	0.080995	0.076945	\$0.15
9	- 51	0.073098	0.076945	0.073098	\$0.14
8	- 52	0.069443	0.073098	0.069443	\$0.13
7	- 53	0.065971	0.069443	0.065971	\$0.13
6	- 54	0.062672	0.065971	0.062672	\$0.12
5	- 55	0.059539	0.062672	0.059539	\$0.11
4	- 56	0.056562	0.059539	0.056562	\$0.11
3	- 57	0.053734	0.056562	0.053734	\$0.10
2	- 58	0.051047	0.053734	0.051047	\$0.10
1	- 59	0.048495	0.051047	0.048495	\$0.09
0	- 60	0.046070	0.048495	0.046070	\$0.09
-1	- 61	0.043766	0.046070	0.043766	\$0.08

## Table of risk band rates by class/subclass

### H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.08
-3	- 63	0.039499	0.041578	0.039499	\$0.08
-4	- 64	0.037524	0.039499	0.037524	\$0.07
-5	- 65	0.000000	0.037524	0.035648	\$0.07

## Table of risk band rates by class/subclass

### H2: Personal and household goods, building materials and machinery wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.40
82	+ 22	2.785963	2.925261	2.925261	\$2.28
81	+ 21	2.653298	2.785963	2.785963	\$2.17
80	+ 20	2.526950	2.653298	2.653298	\$2.07
79	+ 19	2.406619	2.526950	2.526950	\$1.97
78	+ 18	2.292018	2.406619	2.406619	\$1.88
77	+ 17	2.182875	2.292018	2.292018	\$1.79
76	+ 16	2.078928	2.182875	2.182875	\$1.70
75	+ 15	1.979932	2.078928	2.078928	\$1.62
74	+ 14	1.885649	1.979932	1.979932	\$1.54
73	+ 13	1.795856	1.885649	1.885649	\$1.47
72	+ 12	1.710339	1.795856	1.795856	\$1.40
71	+ 11	1.628895	1.710339	1.710339	\$1.33
70	+ 10	1.551328	1.628895	1.628895	\$1.27
69	+ 9	1.477455	1.551328	1.551328	\$1.21
68	+ 8	1.407100	1.477455	1.477455	\$1.15
67	+ 7	1.340096	1.407100	1.407100	\$1.10
66	+ 6	1.276282	1.340096	1.340096	\$1.05
65	+ 5	1.215506	1.276282	1.276282	\$1.00
64	+ 4	1.157625	1.215506	1.215506	\$0.95
63	+ 3	1.102500	1.157625	1.157625	\$0.90
62	+ 2	1.050000	1.102500	1.102500	\$0.86
61	+ 1	1.020000	1.050000	1.050000	\$0.82
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.78
59	- 1	0.950000	0.980000	0.950000	\$0.74
58	- 2	0.902500	0.950000	0.902500	\$0.70
57	- 3	0.857375	0.902500	0.857375	\$0.67
56	- 4	0.814506	0.857375	0.814506	\$0.64
55	- 5	0.773781	0.814506	0.773781	\$0.60
54	- 6	0.735092	0.773781	0.735092	\$0.57
53	- 7	0.698337	0.735092	0.698337	\$0.54
52	- 8	0.663420	0.698337	0.663420	\$0.52
51	- 9	0.630249	0.663420	0.630249	\$0.49
50	- 10	0.598737	0.630249	0.598737	\$0.47
49	- 11	0.568800	0.598737	0.568800	\$0.44
48	- 12	0.540360	0.568800	0.540360	\$0.42
47	- 13	0.513342	0.540360	0.513342	\$0.40
46	- 14	0.487675	0.513342	0.487675	\$0.38
45	- 15	0.463291	0.487675	0.463291	\$0.36
44	- 16	0.440127	0.463291	0.440127	\$0.34
43	- 17	0.418120	0.440127	0.418120	\$0.33
42	- 18	0.397214	0.418120	0.397214	\$0.31

## Table of risk band rates by class/subclass

### H2: Personal and household goods, building materials and machinery wholesale

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.29
40	- 20	0.358486	0.377354	0.358486	\$0.28
39	- 21	0.340562	0.358486	0.340562	\$0.27
38	- 22	0.323534	0.340562	0.323534	\$0.25
37	- 23	0.307357	0.323534	0.307357	\$0.24
36	- 24	0.291989	0.307357	0.291989	\$0.23
35	- 25	0.277390	0.291989	0.277390	\$0.22
34	- 26	0.263520	0.277390	0.263520	\$0.21
33	- 27	0.250344	0.263520	0.250344	\$0.20
32	- 28	0.237827	0.250344	0.237827	\$0.19
31	- 29	0.225936	0.237827	0.225936	\$0.18
30	- 30	0.214639	0.225936	0.214639	\$0.17
29	- 31	0.203907	0.214639	0.203907	\$0.16
28	- 32	0.193711	0.203907	0.193711	\$0.15
27	- 33	0.184026	0.193711	0.184026	\$0.14
26	- 34	0.174825	0.184026	0.174825	\$0.14
25	- 35	0.166083	0.174825	0.166083	\$0.13
24	- 36	0.157779	0.166083	0.157779	\$0.12
23	- 37	0.149890	0.157779	0.149890	\$0.12
22	- 38	0.142396	0.149890	0.142396	\$0.11
21	- 39	0.135276	0.142396	0.135276	\$0.11
20	- 40	0.128512	0.135276	0.128512	\$0.10
19	- 41	0.122087	0.128512	0.122087	\$0.10
18	- 42	0.115982	0.122087	0.115982	\$0.09
17	- 43	0.110183	0.115982	0.110183	\$0.09
16	- 44	0.104674	0.110183	0.104674	\$0.08
15	- 45	0.099440	0.104674	0.099440	\$0.08
14	- 46	0.094468	0.099440	0.094468	\$0.07
13	- 47	0.089745	0.094468	0.089745	\$0.07
12	- 48	0.000000	0.089745	0.085258	\$0.07

## Table of risk band rates by class/subclass

### I1: Motor vehicles, building materials and food and beverage retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$4.24
82	+ 22	2.785963	2.925261	2.925261	\$4.04
81	+ 21	2.653298	2.785963	2.785963	\$3.84
80	+ 20	2.526950	2.653298	2.653298	\$3.66
79	+ 19	2.406619	2.526950	2.526950	\$3.49
78	+ 18	2.292018	2.406619	2.406619	\$3.32
77	+ 17	2.182875	2.292018	2.292018	\$3.16
76	+ 16	2.078928	2.182875	2.182875	\$3.01
75	+ 15	1.979932	2.078928	2.078928	\$2.87
74	+ 14	1.885649	1.979932	1.979932	\$2.73
73	+ 13	1.795856	1.885649	1.885649	\$2.60
72	+ 12	1.710339	1.795856	1.795856	\$2.48
71	+ 11	1.628895	1.710339	1.710339	\$2.36
70	+ 10	1.551328	1.628895	1.628895	\$2.25
69	+ 9	1.477455	1.551328	1.551328	\$2.14
68	+ 8	1.407100	1.477455	1.477455	\$2.04
67	+ 7	1.340096	1.407100	1.407100	\$1.94
66	+ 6	1.276282	1.340096	1.340096	\$1.85
65	+ 5	1.215506	1.276282	1.276282	\$1.76
64	+ 4	1.157625	1.215506	1.215506	\$1.68
63	+ 3	1.102500	1.157625	1.157625	\$1.60
62	+ 2	1.050000	1.102500	1.102500	\$1.52
61	+ 1	1.020000	1.050000	1.050000	\$1.45
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.38
59	- 1	0.950000	0.980000	0.950000	\$1.31
58	- 2	0.902500	0.950000	0.902500	\$1.25
57	- 3	0.857375	0.902500	0.857375	\$1.18
56	- 4	0.814506	0.857375	0.814506	\$1.12
55	- 5	0.773781	0.814506	0.773781	\$1.07
54	- 6	0.735092	0.773781	0.735092	\$1.01
53	- 7	0.698337	0.735092	0.698337	\$0.96
52	- 8	0.663420	0.698337	0.663420	\$0.92
51	- 9	0.630249	0.663420	0.630249	\$0.87
50	- 10	0.598737	0.630249	0.598737	\$0.83
49	- 11	0.568800	0.598737	0.568800	\$0.78
48	- 12	0.540360	0.568800	0.540360	\$0.75
47	- 13	0.513342	0.540360	0.513342	\$0.71
46	- 14	0.487675	0.513342	0.487675	\$0.67
45	- 15	0.463291	0.487675	0.463291	\$0.64
44	- 16	0.440127	0.463291	0.440127	\$0.61
43	- 17	0.418120	0.440127	0.418120	\$0.58
42	- 18	0.397214	0.418120	0.397214	\$0.55

## Table of risk band rates by class/subclass

### I1: Motor vehicles, building materials and food and beverage retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.52
40	- 20	0.358486	0.377354	0.358486	\$0.49
39	- 21	0.340562	0.358486	0.340562	\$0.47
38	- 22	0.323534	0.340562	0.323534	\$0.45
37	- 23	0.307357	0.323534	0.307357	\$0.42
36	- 24	0.291989	0.307357	0.291989	\$0.40
35	- 25	0.277390	0.291989	0.277390	\$0.38
34	- 26	0.263520	0.277390	0.263520	\$0.36
33	- 27	0.250344	0.263520	0.250344	\$0.35
32	- 28	0.237827	0.250344	0.237827	\$0.33
31	- 29	0.225936	0.237827	0.225936	\$0.31
30	- 30	0.214639	0.225936	0.214639	\$0.30
29	- 31	0.203907	0.214639	0.203907	\$0.28
28	- 32	0.193711	0.203907	0.193711	\$0.27
27	- 33	0.184026	0.193711	0.184026	\$0.25
26	- 34	0.174825	0.184026	0.174825	\$0.24
25	- 35	0.166083	0.174825	0.166083	\$0.23
24	- 36	0.157779	0.166083	0.157779	\$0.22
23	- 37	0.149890	0.157779	0.149890	\$0.21
22	- 38	0.142396	0.149890	0.142396	\$0.20
21	- 39	0.135276	0.142396	0.135276	\$0.19
20	- 40	0.128512	0.135276	0.128512	\$0.18
19	- 41	0.122087	0.128512	0.122087	\$0.17
18	- 42	0.115982	0.122087	0.115982	\$0.16
17	- 43	0.110183	0.115982	0.110183	\$0.15
16	- 44	0.104674	0.110183	0.104674	\$0.14
15	- 45	0.099440	0.104674	0.099440	\$0.14
14	- 46	0.094468	0.099440	0.094468	\$0.13
13	- 47	0.089745	0.094468	0.089745	\$0.12
12	- 48	0.085258	0.089745	0.085258	\$0.12
11	- 49	0.080995	0.085258	0.080995	\$0.11
10	- 50	0.076945	0.080995	0.076945	\$0.11
9	- 51	0.073098	0.076945	0.073098	\$0.10
8	- 52	0.069443	0.073098	0.069443	\$0.10
7	- 53	0.065971	0.069443	0.065971	\$0.09
6	- 54	0.062672	0.065971	0.062672	\$0.09
5	- 55	0.059539	0.062672	0.059539	\$0.08
4	- 56	0.056562	0.059539	0.056562	\$0.08
3	- 57	0.053734	0.056562	0.053734	\$0.07
2	- 58	0.051047	0.053734	0.051047	\$0.07
1	- 59	0.000000	0.051047	0.048495	\$0.07



## Table of risk band rates by class/subclass

### I2: Furniture, home furnishings, clothing and clothing accessories retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.52
82	+ 22	2.785963	2.925261	2.925261	\$2.40
81	+ 21	2.653298	2.785963	2.785963	\$2.28
80	+ 20	2.526950	2.653298	2.653298	\$2.18
79	+ 19	2.406619	2.526950	2.526950	\$2.07
78	+ 18	2.292018	2.406619	2.406619	\$1.97
77	+ 17	2.182875	2.292018	2.292018	\$1.88
76	+ 16	2.078928	2.182875	2.182875	\$1.79
75	+ 15	1.979932	2.078928	2.078928	\$1.70
74	+ 14	1.885649	1.979932	1.979932	\$1.62
73	+ 13	1.795856	1.885649	1.885649	\$1.55
72	+ 12	1.710339	1.795856	1.795856	\$1.47
71	+ 11	1.628895	1.710339	1.710339	\$1.40
70	+ 10	1.551328	1.628895	1.628895	\$1.34
69	+ 9	1.477455	1.551328	1.551328	\$1.27
68	+ 8	1.407100	1.477455	1.477455	\$1.21
67	+ 7	1.340096	1.407100	1.407100	\$1.15
66	+ 6	1.276282	1.340096	1.340096	\$1.10
65	+ 5	1.215506	1.276282	1.276282	\$1.05
64	+ 4	1.157625	1.215506	1.215506	\$1.00
63	+ 3	1.102500	1.157625	1.157625	\$0.95
62	+ 2	1.050000	1.102500	1.102500	\$0.90
61	+ 1	1.020000	1.050000	1.050000	\$0.86
<b>60</b>	<b>Class rate's risk band</b>	<b>0.980000</b>	<b>1.020000</b>	<b>1.000000</b>	<b>\$0.82</b>
59	- 1	0.950000	0.980000	0.950000	\$0.78
58	- 2	0.902500	0.950000	0.902500	\$0.74
57	- 3	0.857375	0.902500	0.857375	\$0.70
56	- 4	0.814506	0.857375	0.814506	\$0.67
55	- 5	0.773781	0.814506	0.773781	\$0.63
54	- 6	0.735092	0.773781	0.735092	\$0.60
53	- 7	0.698337	0.735092	0.698337	\$0.57
52	- 8	0.663420	0.698337	0.663420	\$0.54
51	- 9	0.630249	0.663420	0.630249	\$0.52
50	- 10	0.598737	0.630249	0.598737	\$0.49
49	- 11	0.568800	0.598737	0.568800	\$0.47
48	- 12	0.540360	0.568800	0.540360	\$0.44
47	- 13	0.513342	0.540360	0.513342	\$0.42
46	- 14	0.487675	0.513342	0.487675	\$0.40
45	- 15	0.463291	0.487675	0.463291	\$0.38
44	- 16	0.440127	0.463291	0.440127	\$0.36
43	- 17	0.418120	0.440127	0.418120	\$0.34
42	- 18	0.397214	0.418120	0.397214	\$0.33

## Table of risk band rates by class/subclass

### I2: Furniture, home furnishings, clothing and clothing accessories retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.31
40	- 20	0.358486	0.377354	0.358486	\$0.29
39	- 21	0.340562	0.358486	0.340562	\$0.28
38	- 22	0.323534	0.340562	0.323534	\$0.27
37	- 23	0.307357	0.323534	0.307357	\$0.25
36	- 24	0.291989	0.307357	0.291989	\$0.24
35	- 25	0.277390	0.291989	0.277390	\$0.23
34	- 26	0.263520	0.277390	0.263520	\$0.22
33	- 27	0.250344	0.263520	0.250344	\$0.21
32	- 28	0.237827	0.250344	0.237827	\$0.20
31	- 29	0.225936	0.237827	0.225936	\$0.19
30	- 30	0.214639	0.225936	0.214639	\$0.18
29	- 31	0.203907	0.214639	0.203907	\$0.17
28	- 32	0.193711	0.203907	0.193711	\$0.16
27	- 33	0.184026	0.193711	0.184026	\$0.15
26	- 34	0.174825	0.184026	0.174825	\$0.14
25	- 35	0.166083	0.174825	0.166083	\$0.14
24	- 36	0.157779	0.166083	0.157779	\$0.13
23	- 37	0.149890	0.157779	0.149890	\$0.12
22	- 38	0.142396	0.149890	0.142396	\$0.12
21	- 39	0.135276	0.142396	0.135276	\$0.11
20	- 40	0.128512	0.135276	0.128512	\$0.11
19	- 41	0.122087	0.128512	0.122087	\$0.10
18	- 42	0.115982	0.122087	0.115982	\$0.10
17	- 43	0.110183	0.115982	0.110183	\$0.09
16	- 44	0.104674	0.110183	0.104674	\$0.09
15	- 45	0.099440	0.104674	0.099440	\$0.08
14	- 46	0.094468	0.099440	0.094468	\$0.08
13	- 47	0.089745	0.094468	0.089745	\$0.07
12	- 48	0.085258	0.089745	0.085258	\$0.07
11	- 49	0.000000	0.085258	0.080995	\$0.07

## Table of risk band rates by class/subclass

### I3: Electronics, appliances and health and personal care retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$1.08
82	+ 22	2.785963	2.925261	2.925261	\$1.02
81	+ 21	2.653298	2.785963	2.785963	\$0.98
80	+ 20	2.526950	2.653298	2.653298	\$0.93
79	+ 19	2.406619	2.526950	2.526950	\$0.88
78	+ 18	2.292018	2.406619	2.406619	\$0.84
77	+ 17	2.182875	2.292018	2.292018	\$0.80
76	+ 16	2.078928	2.182875	2.182875	\$0.76
75	+ 15	1.979932	2.078928	2.078928	\$0.73
74	+ 14	1.885649	1.979932	1.979932	\$0.69
73	+ 13	1.795856	1.885649	1.885649	\$0.66
72	+ 12	1.710339	1.795856	1.795856	\$0.63
71	+ 11	1.628895	1.710339	1.710339	\$0.60
70	+ 10	1.551328	1.628895	1.628895	\$0.57
69	+ 9	1.477455	1.551328	1.551328	\$0.54
68	+ 8	1.407100	1.477455	1.477455	\$0.52
67	+ 7	1.340096	1.407100	1.407100	\$0.49
66	+ 6	1.276282	1.340096	1.340096	\$0.47
65	+ 5	1.215506	1.276282	1.276282	\$0.45
64	+ 4	1.157625	1.215506	1.215506	\$0.43
63	+ 3	1.102500	1.157625	1.157625	\$0.41
62	+ 2	1.050000	1.102500	1.102500	\$0.39
61	+ 1	1.020000	1.050000	1.050000	\$0.37
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.35
59	- 1	0.950000	0.980000	0.950000	\$0.33
58	- 2	0.902500	0.950000	0.902500	\$0.32
57	- 3	0.857375	0.902500	0.857375	\$0.30
56	- 4	0.814506	0.857375	0.814506	\$0.29
55	- 5	0.773781	0.814506	0.773781	\$0.27
54	- 6	0.735092	0.773781	0.735092	\$0.26
53	- 7	0.698337	0.735092	0.698337	\$0.24
52	- 8	0.663420	0.698337	0.663420	\$0.23
51	- 9	0.630249	0.663420	0.630249	\$0.22
50	- 10	0.598737	0.630249	0.598737	\$0.21
49	- 11	0.568800	0.598737	0.568800	\$0.20
48	- 12	0.540360	0.568800	0.540360	\$0.19
47	- 13	0.513342	0.540360	0.513342	\$0.18
46	- 14	0.487675	0.513342	0.487675	\$0.17
45	- 15	0.463291	0.487675	0.463291	\$0.16
44	- 16	0.440127	0.463291	0.440127	\$0.15
43	- 17	0.418120	0.440127	0.418120	\$0.15
42	- 18	0.397214	0.418120	0.397214	\$0.14

## Table of risk band rates by class/subclass

### I3: Electronics, appliances and health and personal care retail

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.13
40	- 20	0.358486	0.377354	0.358486	\$0.13
39	- 21	0.340562	0.358486	0.340562	\$0.12
38	- 22	0.323534	0.340562	0.323534	\$0.11
37	- 23	0.307357	0.323534	0.307357	\$0.11
36	- 24	0.291989	0.307357	0.291989	\$0.10
35	- 25	0.277390	0.291989	0.277390	\$0.10
34	- 26	0.263520	0.277390	0.263520	\$0.09
33	- 27	0.250344	0.263520	0.250344	\$0.09
32	- 28	0.237827	0.250344	0.237827	\$0.08
31	- 29	0.225936	0.237827	0.225936	\$0.08
30	- 30	0.214639	0.225936	0.214639	\$0.08
29	- 31	0.203907	0.214639	0.203907	\$0.07
28	- 32	0.000000	0.203907	0.193711	\$0.07

## Table of risk band rates by class/subclass

### I4: Specialized retail and department stores

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.92
82	+ 22	2.785963	2.925261	2.925261	\$2.78
81	+ 21	2.653298	2.785963	2.785963	\$2.65
80	+ 20	2.526950	2.653298	2.653298	\$2.52
79	+ 19	2.406619	2.526950	2.526950	\$2.40
78	+ 18	2.292018	2.406619	2.406619	\$2.29
77	+ 17	2.182875	2.292018	2.292018	\$2.18
76	+ 16	2.078928	2.182875	2.182875	\$2.07
75	+ 15	1.979932	2.078928	2.078928	\$1.97
74	+ 14	1.885649	1.979932	1.979932	\$1.88
73	+ 13	1.795856	1.885649	1.885649	\$1.79
72	+ 12	1.710339	1.795856	1.795856	\$1.71
71	+ 11	1.628895	1.710339	1.710339	\$1.62
70	+ 10	1.551328	1.628895	1.628895	\$1.55
69	+ 9	1.477455	1.551328	1.551328	\$1.47
68	+ 8	1.407100	1.477455	1.477455	\$1.40
67	+ 7	1.340096	1.407100	1.407100	\$1.34
66	+ 6	1.276282	1.340096	1.340096	\$1.27
65	+ 5	1.215506	1.276282	1.276282	\$1.21
64	+ 4	1.157625	1.215506	1.215506	\$1.15
63	+ 3	1.102500	1.157625	1.157625	\$1.10
62	+ 2	1.050000	1.102500	1.102500	\$1.05
61	+ 1	1.020000	1.050000	1.050000	\$1.00
60	Class rate's risk band	0.980000	1.020000	1.000000	\$0.95
59	- 1	0.950000	0.980000	0.950000	\$0.90
58	- 2	0.902500	0.950000	0.902500	\$0.86
57	- 3	0.857375	0.902500	0.857375	\$0.81
56	- 4	0.814506	0.857375	0.814506	\$0.77
55	- 5	0.773781	0.814506	0.773781	\$0.74
54	- 6	0.735092	0.773781	0.735092	\$0.70
53	- 7	0.698337	0.735092	0.698337	\$0.66
52	- 8	0.663420	0.698337	0.663420	\$0.63
51	- 9	0.630249	0.663420	0.630249	\$0.60
50	- 10	0.598737	0.630249	0.598737	\$0.57
49	- 11	0.568800	0.598737	0.568800	\$0.54
48	- 12	0.540360	0.568800	0.540360	\$0.51
47	- 13	0.513342	0.540360	0.513342	\$0.49
46	- 14	0.487675	0.513342	0.487675	\$0.46
45	- 15	0.463291	0.487675	0.463291	\$0.44
44	- 16	0.440127	0.463291	0.440127	\$0.42
43	- 17	0.418120	0.440127	0.418120	\$0.40
42	- 18	0.397214	0.418120	0.397214	\$0.38

## Table of risk band rates by class/subclass

### I4: Specialized retail and department stores

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.36
40	- 20	0.358486	0.377354	0.358486	\$0.34
39	- 21	0.340562	0.358486	0.340562	\$0.32
38	- 22	0.323534	0.340562	0.323534	\$0.31
37	- 23	0.307357	0.323534	0.307357	\$0.29
36	- 24	0.291989	0.307357	0.291989	\$0.28
35	- 25	0.277390	0.291989	0.277390	\$0.26
34	- 26	0.263520	0.277390	0.263520	\$0.25
33	- 27	0.250344	0.263520	0.250344	\$0.24
32	- 28	0.237827	0.250344	0.237827	\$0.23
31	- 29	0.225936	0.237827	0.225936	\$0.21
30	- 30	0.214639	0.225936	0.214639	\$0.20
29	- 31	0.203907	0.214639	0.203907	\$0.19
28	- 32	0.193711	0.203907	0.193711	\$0.18
27	- 33	0.184026	0.193711	0.184026	\$0.17
26	- 34	0.174825	0.184026	0.174825	\$0.17
25	- 35	0.166083	0.174825	0.166083	\$0.16
24	- 36	0.157779	0.166083	0.157779	\$0.15
23	- 37	0.149890	0.157779	0.149890	\$0.14
22	- 38	0.142396	0.149890	0.142396	\$0.14
21	- 39	0.135276	0.142396	0.135276	\$0.13
20	- 40	0.128512	0.135276	0.128512	\$0.12
19	- 41	0.122087	0.128512	0.122087	\$0.12
18	- 42	0.115982	0.122087	0.115982	\$0.11
17	- 43	0.110183	0.115982	0.110183	\$0.10
16	- 44	0.104674	0.110183	0.104674	\$0.10
15	- 45	0.099440	0.104674	0.099440	\$0.09
14	- 46	0.094468	0.099440	0.094468	\$0.09
13	- 47	0.089745	0.094468	0.089745	\$0.09
12	- 48	0.085258	0.089745	0.085258	\$0.08
11	- 49	0.080995	0.085258	0.080995	\$0.08
10	- 50	0.076945	0.080995	0.076945	\$0.07
9	- 51	0.073098	0.076945	0.073098	\$0.07
8	- 52	0.000000	0.073098	0.069443	\$0.07

## Table of risk band rates by class/subclass

### J: Information and culture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$1.17
82	+ 22	2.785963	2.925261	2.925261	\$1.11
81	+ 21	2.653298	2.785963	2.785963	\$1.06
80	+ 20	2.526950	2.653298	2.653298	\$1.01
79	+ 19	2.406619	2.526950	2.526950	\$0.96
78	+ 18	2.292018	2.406619	2.406619	\$0.91
77	+ 17	2.182875	2.292018	2.292018	\$0.87
76	+ 16	2.078928	2.182875	2.182875	\$0.83
75	+ 15	1.979932	2.078928	2.078928	\$0.79
74	+ 14	1.885649	1.979932	1.979932	\$0.75
73	+ 13	1.795856	1.885649	1.885649	\$0.72
72	+ 12	1.710339	1.795856	1.795856	\$0.68
71	+ 11	1.628895	1.710339	1.710339	\$0.65
70	+ 10	1.551328	1.628895	1.628895	\$0.62
69	+ 9	1.477455	1.551328	1.551328	\$0.59
68	+ 8	1.407100	1.477455	1.477455	\$0.56
67	+ 7	1.340096	1.407100	1.407100	\$0.53
66	+ 6	1.276282	1.340096	1.340096	\$0.51
65	+ 5	1.215506	1.276282	1.276282	\$0.48
64	+ 4	1.157625	1.215506	1.215506	\$0.46
63	+ 3	1.102500	1.157625	1.157625	\$0.44
62	+ 2	1.050000	1.102500	1.102500	\$0.42
61	+ 1	1.020000	1.050000	1.050000	\$0.40
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.38
59	- 1	0.950000	0.980000	0.950000	\$0.36
58	- 2	0.902500	0.950000	0.902500	\$0.34
57	- 3	0.857375	0.902500	0.857375	\$0.33
56	- 4	0.814506	0.857375	0.814506	\$0.31
55	- 5	0.773781	0.814506	0.773781	\$0.29
54	- 6	0.735092	0.773781	0.735092	\$0.28
53	- 7	0.698337	0.735092	0.698337	\$0.27
52	- 8	0.663420	0.698337	0.663420	\$0.25
51	- 9	0.630249	0.663420	0.630249	\$0.24
50	- 10	0.598737	0.630249	0.598737	\$0.23
49	- 11	0.568800	0.598737	0.568800	\$0.22
48	- 12	0.540360	0.568800	0.540360	\$0.21
47	- 13	0.513342	0.540360	0.513342	\$0.20
46	- 14	0.487675	0.513342	0.487675	\$0.19
45	- 15	0.463291	0.487675	0.463291	\$0.18
44	- 16	0.440127	0.463291	0.440127	\$0.17
43	- 17	0.418120	0.440127	0.418120	\$0.16
42	- 18	0.397214	0.418120	0.397214	\$0.15

## Table of risk band rates by class/subclass

### J: Information and culture

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.14
40	- 20	0.358486	0.377354	0.358486	\$0.14
39	- 21	0.340562	0.358486	0.340562	\$0.13
38	- 22	0.323534	0.340562	0.323534	\$0.12
37	- 23	0.307357	0.323534	0.307357	\$0.12
36	- 24	0.291989	0.307357	0.291989	\$0.11
35	- 25	0.277390	0.291989	0.277390	\$0.11
34	- 26	0.263520	0.277390	0.263520	\$0.10
33	- 27	0.250344	0.263520	0.250344	\$0.10
32	- 28	0.237827	0.250344	0.237827	\$0.09
31	- 29	0.225936	0.237827	0.225936	\$0.09
30	- 30	0.214639	0.225936	0.214639	\$0.08
29	- 31	0.203907	0.214639	0.203907	\$0.08
28	- 32	0.193711	0.203907	0.193711	\$0.07
27	- 33	0.184026	0.193711	0.184026	\$0.07
26	- 34	0.000000	0.184026	0.174825	\$0.07



## Table of risk band rates by class/subclass

### K: Finance, management and leasing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.95
82	+ 22	2.785963	2.925261	2.925261	\$2.81
81	+ 21	2.653298	2.785963	2.785963	\$2.67
80	+ 20	2.526950	2.653298	2.653298	\$2.55
79	+ 19	2.406619	2.526950	2.526950	\$2.43
78	+ 18	2.292018	2.406619	2.406619	\$2.31
77	+ 17	2.182875	2.292018	2.292018	\$2.20
76	+ 16	2.078928	2.182875	2.182875	\$2.10
75	+ 15	1.979932	2.078928	2.078928	\$2.00
74	+ 14	1.885649	1.979932	1.979932	\$1.90
73	+ 13	1.795856	1.885649	1.885649	\$1.81
72	+ 12	1.710339	1.795856	1.795856	\$1.72
71	+ 11	1.628895	1.710339	1.710339	\$1.64
70	+ 10	1.551328	1.628895	1.628895	\$1.56
69	+ 9	1.477455	1.551328	1.551328	\$1.49
68	+ 8	1.407100	1.477455	1.477455	\$1.42
67	+ 7	1.340096	1.407100	1.407100	\$1.35
66	+ 6	1.276282	1.340096	1.340096	\$1.29
65	+ 5	1.215506	1.276282	1.276282	\$1.23
64	+ 4	1.157625	1.215506	1.215506	\$1.17
63	+ 3	1.102500	1.157625	1.157625	\$1.11
62	+ 2	1.050000	1.102500	1.102500	\$1.06
61	+ 1	1.020000	1.050000	1.050000	\$1.01
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.96
59	- 1	0.950000	0.980000	0.950000	\$0.91
58	- 2	0.902500	0.950000	0.902500	\$0.87
57	- 3	0.857375	0.902500	0.857375	\$0.82
56	- 4	0.814506	0.857375	0.814506	\$0.78
55	- 5	0.773781	0.814506	0.773781	\$0.74
54	- 6	0.735092	0.773781	0.735092	\$0.71
53	- 7	0.698337	0.735092	0.698337	\$0.67
52	- 8	0.663420	0.698337	0.663420	\$0.64
51	- 9	0.630249	0.663420	0.630249	\$0.61
50	- 10	0.598737	0.630249	0.598737	\$0.57
49	- 11	0.568800	0.598737	0.568800	\$0.55
48	- 12	0.540360	0.568800	0.540360	\$0.52
47	- 13	0.513342	0.540360	0.513342	\$0.49
46	- 14	0.487675	0.513342	0.487675	\$0.47
45	- 15	0.463291	0.487675	0.463291	\$0.44
44	- 16	0.440127	0.463291	0.440127	\$0.42
43	- 17	0.418120	0.440127	0.418120	\$0.40
42	- 18	0.397214	0.418120	0.397214	\$0.38

## Table of risk band rates by class/subclass

### K: Finance, management and leasing

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.36
40	- 20	0.358486	0.377354	0.358486	\$0.34
39	- 21	0.340562	0.358486	0.340562	\$0.33
38	- 22	0.323534	0.340562	0.323534	\$0.31
37	- 23	0.307357	0.323534	0.307357	\$0.30
36	- 24	0.291989	0.307357	0.291989	\$0.28
35	- 25	0.277390	0.291989	0.277390	\$0.27
34	- 26	0.263520	0.277390	0.263520	\$0.25
33	- 27	0.250344	0.263520	0.250344	\$0.24
32	- 28	0.237827	0.250344	0.237827	\$0.23
31	- 29	0.225936	0.237827	0.225936	\$0.22
30	- 30	0.214639	0.225936	0.214639	\$0.21
29	- 31	0.203907	0.214639	0.203907	\$0.20
28	- 32	0.193711	0.203907	0.193711	\$0.19
27	- 33	0.184026	0.193711	0.184026	\$0.18
26	- 34	0.174825	0.184026	0.174825	\$0.17
25	- 35	0.166083	0.174825	0.166083	\$0.16
24	- 36	0.157779	0.166083	0.157779	\$0.15
23	- 37	0.149890	0.157779	0.149890	\$0.14
22	- 38	0.142396	0.149890	0.142396	\$0.14
21	- 39	0.135276	0.142396	0.135276	\$0.13
20	- 40	0.128512	0.135276	0.128512	\$0.12
19	- 41	0.122087	0.128512	0.122087	\$0.12
18	- 42	0.115982	0.122087	0.115982	\$0.11
17	- 43	0.110183	0.115982	0.110183	\$0.11
16	- 44	0.104674	0.110183	0.104674	\$0.10
15	- 45	0.099440	0.104674	0.099440	\$0.10
14	- 46	0.094468	0.099440	0.094468	\$0.09
13	- 47	0.089745	0.094468	0.089745	\$0.09
12	- 48	0.085258	0.089745	0.085258	\$0.08
11	- 49	0.080995	0.085258	0.080995	\$0.08
10	- 50	0.076945	0.080995	0.076945	\$0.07
9	- 51	0.073098	0.076945	0.073098	\$0.07
8	- 52	0.000000	0.073098	0.069443	\$0.07

## Table of risk band rates by class/subclass

### L: Professional, scientific and technical

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$0.89
82	+ 22	2.785963	2.925261	2.925261	\$0.85
81	+ 21	2.653298	2.785963	2.785963	\$0.81
80	+ 20	2.526950	2.653298	2.653298	\$0.77
79	+ 19	2.406619	2.526950	2.526950	\$0.73
78	+ 18	2.292018	2.406619	2.406619	\$0.70
77	+ 17	2.182875	2.292018	2.292018	\$0.66
76	+ 16	2.078928	2.182875	2.182875	\$0.63
75	+ 15	1.979932	2.078928	2.078928	\$0.60
74	+ 14	1.885649	1.979932	1.979932	\$0.57
73	+ 13	1.795856	1.885649	1.885649	\$0.55
72	+ 12	1.710339	1.795856	1.795856	\$0.52
71	+ 11	1.628895	1.710339	1.710339	\$0.50
70	+ 10	1.551328	1.628895	1.628895	\$0.47
69	+ 9	1.477455	1.551328	1.551328	\$0.45
68	+ 8	1.407100	1.477455	1.477455	\$0.43
67	+ 7	1.340096	1.407100	1.407100	\$0.41
66	+ 6	1.276282	1.340096	1.340096	\$0.39
65	+ 5	1.215506	1.276282	1.276282	\$0.37
64	+ 4	1.157625	1.215506	1.215506	\$0.35
63	+ 3	1.102500	1.157625	1.157625	\$0.34
62	+ 2	1.050000	1.102500	1.102500	\$0.32
61	+ 1	1.020000	1.050000	1.050000	\$0.30
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.29
59	- 1	0.950000	0.980000	0.950000	\$0.28
58	- 2	0.902500	0.950000	0.902500	\$0.26
57	- 3	0.857375	0.902500	0.857375	\$0.25
56	- 4	0.814506	0.857375	0.814506	\$0.24
55	- 5	0.773781	0.814506	0.773781	\$0.22
54	- 6	0.735092	0.773781	0.735092	\$0.21
53	- 7	0.698337	0.735092	0.698337	\$0.20
52	- 8	0.663420	0.698337	0.663420	\$0.19
51	- 9	0.630249	0.663420	0.630249	\$0.18
50	- 10	0.598737	0.630249	0.598737	\$0.17
49	- 11	0.568800	0.598737	0.568800	\$0.16
48	- 12	0.540360	0.568800	0.540360	\$0.16
47	- 13	0.513342	0.540360	0.513342	\$0.15
46	- 14	0.487675	0.513342	0.487675	\$0.14
45	- 15	0.463291	0.487675	0.463291	\$0.13
44	- 16	0.440127	0.463291	0.440127	\$0.13
43	- 17	0.418120	0.440127	0.418120	\$0.12
42	- 18	0.397214	0.418120	0.397214	\$0.12

## Table of risk band rates by class/subclass

### L: Professional, scientific and technical

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.11
40	- 20	0.358486	0.377354	0.358486	\$0.10
39	- 21	0.340562	0.358486	0.340562	\$0.10
38	- 22	0.323534	0.340562	0.323534	\$0.09
37	- 23	0.307357	0.323534	0.307357	\$0.09
36	- 24	0.291989	0.307357	0.291989	\$0.08
35	- 25	0.277390	0.291989	0.277390	\$0.08
34	- 26	0.263520	0.277390	0.263520	\$0.08
33	- 27	0.250344	0.263520	0.250344	\$0.07
32	- 28	0.237827	0.250344	0.237827	\$0.07
31	- 29	0.000000	0.237827	0.225936	\$0.07

## Table of risk band rates by class/subclass

### M: Administration, services to buildings, dwellings and open spaces

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$5.84
82	+ 22	2.785963	2.925261	2.925261	\$5.56
81	+ 21	2.653298	2.785963	2.785963	\$5.29
80	+ 20	2.526950	2.653298	2.653298	\$5.04
79	+ 19	2.406619	2.526950	2.526950	\$4.80
78	+ 18	2.292018	2.406619	2.406619	\$4.57
77	+ 17	2.182875	2.292018	2.292018	\$4.35
76	+ 16	2.078928	2.182875	2.182875	\$4.15
75	+ 15	1.979932	2.078928	2.078928	\$3.95
74	+ 14	1.885649	1.979932	1.979932	\$3.76
73	+ 13	1.795856	1.885649	1.885649	\$3.58
72	+ 12	1.710339	1.795856	1.795856	\$3.41
71	+ 11	1.628895	1.710339	1.710339	\$3.25
70	+ 10	1.551328	1.628895	1.628895	\$3.09
69	+ 9	1.477455	1.551328	1.551328	\$2.95
68	+ 8	1.407100	1.477455	1.477455	\$2.81
67	+ 7	1.340096	1.407100	1.407100	\$2.67
66	+ 6	1.276282	1.340096	1.340096	\$2.55
65	+ 5	1.215506	1.276282	1.276282	\$2.42
64	+ 4	1.157625	1.215506	1.215506	\$2.31
63	+ 3	1.102500	1.157625	1.157625	\$2.20
62	+ 2	1.050000	1.102500	1.102500	\$2.09
61	+ 1	1.020000	1.050000	1.050000	\$2.00
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.90
59	- 1	0.950000	0.980000	0.950000	\$1.81
58	- 2	0.902500	0.950000	0.902500	\$1.71
57	- 3	0.857375	0.902500	0.857375	\$1.63
56	- 4	0.814506	0.857375	0.814506	\$1.55
55	- 5	0.773781	0.814506	0.773781	\$1.47
54	- 6	0.735092	0.773781	0.735092	\$1.40
53	- 7	0.698337	0.735092	0.698337	\$1.33
52	- 8	0.663420	0.698337	0.663420	\$1.26
51	- 9	0.630249	0.663420	0.630249	\$1.20
50	- 10	0.598737	0.630249	0.598737	\$1.14
49	- 11	0.568800	0.598737	0.568800	\$1.08
48	- 12	0.540360	0.568800	0.540360	\$1.03
47	- 13	0.513342	0.540360	0.513342	\$0.98
46	- 14	0.487675	0.513342	0.487675	\$0.93
45	- 15	0.463291	0.487675	0.463291	\$0.88
44	- 16	0.440127	0.463291	0.440127	\$0.84
43	- 17	0.418120	0.440127	0.418120	\$0.79
42	- 18	0.397214	0.418120	0.397214	\$0.75

## Table of risk band rates by class/subclass

### M: Administration, services to buildings, dwellings and open spaces

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.72
40	- 20	0.358486	0.377354	0.358486	\$0.68
39	- 21	0.340562	0.358486	0.340562	\$0.65
38	- 22	0.323534	0.340562	0.323534	\$0.61
37	- 23	0.307357	0.323534	0.307357	\$0.58
36	- 24	0.291989	0.307357	0.291989	\$0.55
35	- 25	0.277390	0.291989	0.277390	\$0.53
34	- 26	0.263520	0.277390	0.263520	\$0.50
33	- 27	0.250344	0.263520	0.250344	\$0.48
32	- 28	0.237827	0.250344	0.237827	\$0.45
31	- 29	0.225936	0.237827	0.225936	\$0.43
30	- 30	0.214639	0.225936	0.214639	\$0.41
29	- 31	0.203907	0.214639	0.203907	\$0.39
28	- 32	0.193711	0.203907	0.193711	\$0.37
27	- 33	0.184026	0.193711	0.184026	\$0.35
26	- 34	0.174825	0.184026	0.174825	\$0.33
25	- 35	0.166083	0.174825	0.166083	\$0.32
24	- 36	0.157779	0.166083	0.157779	\$0.30
23	- 37	0.149890	0.157779	0.149890	\$0.28
22	- 38	0.142396	0.149890	0.142396	\$0.27
21	- 39	0.135276	0.142396	0.135276	\$0.26
20	- 40	0.128512	0.135276	0.128512	\$0.24
19	- 41	0.122087	0.128512	0.122087	\$0.23
18	- 42	0.115982	0.122087	0.115982	\$0.22
17	- 43	0.110183	0.115982	0.110183	\$0.21
16	- 44	0.104674	0.110183	0.104674	\$0.20
15	- 45	0.099440	0.104674	0.099440	\$0.19
14	- 46	0.094468	0.099440	0.094468	\$0.18
13	- 47	0.089745	0.094468	0.089745	\$0.17
12	- 48	0.085258	0.089745	0.085258	\$0.16
11	- 49	0.080995	0.085258	0.080995	\$0.15
10	- 50	0.076945	0.080995	0.076945	\$0.15
9	- 51	0.073098	0.076945	0.073098	\$0.14
8	- 52	0.069443	0.073098	0.069443	\$0.13
7	- 53	0.065971	0.069443	0.065971	\$0.13
6	- 54	0.062672	0.065971	0.062672	\$0.12
5	- 55	0.059539	0.062672	0.059539	\$0.11
4	- 56	0.056562	0.059539	0.056562	\$0.11
3	- 57	0.053734	0.056562	0.053734	\$0.10
2	- 58	0.051047	0.053734	0.051047	\$0.10
1	- 59	0.048495	0.051047	0.048495	\$0.09
0	- 60	0.046070	0.048495	0.046070	\$0.09
-1	- 61	0.043766	0.046070	0.043766	\$0.08

## Table of risk band rates by class/subclass

### M: Administration, services to buildings, dwellings and open spaces

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.08
-3	- 63	0.039499	0.041578	0.039499	\$0.08
-4	- 64	0.037524	0.039499	0.037524	\$0.07
-5	- 65	0.000000	0.037524	0.035648	\$0.07

## Table of risk band rates by class/subclass

### N1: Ambulatory health care

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$4.39
82	+ 22	2.785963	2.925261	2.925261	\$4.18
81	+ 21	2.653298	2.785963	2.785963	\$3.98
80	+ 20	2.526950	2.653298	2.653298	\$3.79
79	+ 19	2.406619	2.526950	2.526950	\$3.61
78	+ 18	2.292018	2.406619	2.406619	\$3.44
77	+ 17	2.182875	2.292018	2.292018	\$3.28
76	+ 16	2.078928	2.182875	2.182875	\$3.12
75	+ 15	1.979932	2.078928	2.078928	\$2.97
74	+ 14	1.885649	1.979932	1.979932	\$2.83
73	+ 13	1.795856	1.885649	1.885649	\$2.70
72	+ 12	1.710339	1.795856	1.795856	\$2.57
71	+ 11	1.628895	1.710339	1.710339	\$2.45
70	+ 10	1.551328	1.628895	1.628895	\$2.33
69	+ 9	1.477455	1.551328	1.551328	\$2.22
68	+ 8	1.407100	1.477455	1.477455	\$2.11
67	+ 7	1.340096	1.407100	1.407100	\$2.01
66	+ 6	1.276282	1.340096	1.340096	\$1.92
65	+ 5	1.215506	1.276282	1.276282	\$1.83
64	+ 4	1.157625	1.215506	1.215506	\$1.74
63	+ 3	1.102500	1.157625	1.157625	\$1.66
62	+ 2	1.050000	1.102500	1.102500	\$1.58
61	+ 1	1.020000	1.050000	1.050000	\$1.50
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.43
59	- 1	0.950000	0.980000	0.950000	\$1.36
58	- 2	0.902500	0.950000	0.902500	\$1.29
57	- 3	0.857375	0.902500	0.857375	\$1.23
56	- 4	0.814506	0.857375	0.814506	\$1.16
55	- 5	0.773781	0.814506	0.773781	\$1.11
54	- 6	0.735092	0.773781	0.735092	\$1.05
53	- 7	0.698337	0.735092	0.698337	\$1.00
52	- 8	0.663420	0.698337	0.663420	\$0.95
51	- 9	0.630249	0.663420	0.630249	\$0.90
50	- 10	0.598737	0.630249	0.598737	\$0.86
49	- 11	0.568800	0.598737	0.568800	\$0.81
48	- 12	0.540360	0.568800	0.540360	\$0.77
47	- 13	0.513342	0.540360	0.513342	\$0.73
46	- 14	0.487675	0.513342	0.487675	\$0.70
45	- 15	0.463291	0.487675	0.463291	\$0.66
44	- 16	0.440127	0.463291	0.440127	\$0.63
43	- 17	0.418120	0.440127	0.418120	\$0.60
42	- 18	0.397214	0.418120	0.397214	\$0.57



## Table of risk band rates by class/subclass

### N1: Ambulatory health care

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.54
40	- 20	0.358486	0.377354	0.358486	\$0.51
39	- 21	0.340562	0.358486	0.340562	\$0.49
38	- 22	0.323534	0.340562	0.323534	\$0.46
37	- 23	0.307357	0.323534	0.307357	\$0.44
36	- 24	0.291989	0.307357	0.291989	\$0.42
35	- 25	0.277390	0.291989	0.277390	\$0.40
34	- 26	0.263520	0.277390	0.263520	\$0.38
33	- 27	0.250344	0.263520	0.250344	\$0.36
32	- 28	0.237827	0.250344	0.237827	\$0.34
31	- 29	0.225936	0.237827	0.225936	\$0.32
30	- 30	0.214639	0.225936	0.214639	\$0.31
29	- 31	0.203907	0.214639	0.203907	\$0.29
28	- 32	0.193711	0.203907	0.193711	\$0.28
27	- 33	0.184026	0.193711	0.184026	\$0.26
26	- 34	0.174825	0.184026	0.174825	\$0.25
25	- 35	0.166083	0.174825	0.166083	\$0.24
24	- 36	0.157779	0.166083	0.157779	\$0.23
23	- 37	0.149890	0.157779	0.149890	\$0.21
22	- 38	0.142396	0.149890	0.142396	\$0.20
21	- 39	0.135276	0.142396	0.135276	\$0.19
20	- 40	0.128512	0.135276	0.128512	\$0.18
19	- 41	0.122087	0.128512	0.122087	\$0.17
18	- 42	0.115982	0.122087	0.115982	\$0.17
17	- 43	0.110183	0.115982	0.110183	\$0.16
16	- 44	0.104674	0.110183	0.104674	\$0.15
15	- 45	0.099440	0.104674	0.099440	\$0.14
14	- 46	0.094468	0.099440	0.094468	\$0.14
13	- 47	0.089745	0.094468	0.089745	\$0.13
12	- 48	0.085258	0.089745	0.085258	\$0.12
11	- 49	0.080995	0.085258	0.080995	\$0.12
10	- 50	0.076945	0.080995	0.076945	\$0.11
9	- 51	0.073098	0.076945	0.073098	\$0.10
8	- 52	0.069443	0.073098	0.069443	\$0.10
7	- 53	0.065971	0.069443	0.065971	\$0.09
6	- 54	0.062672	0.065971	0.062672	\$0.09
5	- 55	0.059539	0.062672	0.059539	\$0.09
4	- 56	0.056562	0.059539	0.056562	\$0.08
3	- 57	0.053734	0.056562	0.053734	\$0.08
2	- 58	0.051047	0.053734	0.051047	\$0.07
1	- 59	0.048495	0.051047	0.048495	\$0.07
0	- 60	0.000000	0.048495	0.046070	\$0.07

## Table of risk band rates by class/subclass

### N2: Nursing and residential care facilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$6.67
82	+ 22	2.785963	2.925261	2.925261	\$6.35
81	+ 21	2.653298	2.785963	2.785963	\$6.05
80	+ 20	2.526950	2.653298	2.653298	\$5.76
79	+ 19	2.406619	2.526950	2.526950	\$5.48
78	+ 18	2.292018	2.406619	2.406619	\$5.22
77	+ 17	2.182875	2.292018	2.292018	\$4.97
76	+ 16	2.078928	2.182875	2.182875	\$4.74
75	+ 15	1.979932	2.078928	2.078928	\$4.51
74	+ 14	1.885649	1.979932	1.979932	\$4.30
73	+ 13	1.795856	1.885649	1.885649	\$4.09
72	+ 12	1.710339	1.795856	1.795856	\$3.90
71	+ 11	1.628895	1.710339	1.710339	\$3.71
70	+ 10	1.551328	1.628895	1.628895	\$3.53
69	+ 9	1.477455	1.551328	1.551328	\$3.37
68	+ 8	1.407100	1.477455	1.477455	\$3.21
67	+ 7	1.340096	1.407100	1.407100	\$3.05
66	+ 6	1.276282	1.340096	1.340096	\$2.91
65	+ 5	1.215506	1.276282	1.276282	\$2.77
64	+ 4	1.157625	1.215506	1.215506	\$2.64
63	+ 3	1.102500	1.157625	1.157625	\$2.51
62	+ 2	1.050000	1.102500	1.102500	\$2.39
61	+ 1	1.020000	1.050000	1.050000	\$2.28
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$2.17
59	- 1	0.950000	0.980000	0.950000	\$2.06
58	- 2	0.902500	0.950000	0.902500	\$1.96
57	- 3	0.857375	0.902500	0.857375	\$1.86
56	- 4	0.814506	0.857375	0.814506	\$1.77
55	- 5	0.773781	0.814506	0.773781	\$1.68
54	- 6	0.735092	0.773781	0.735092	\$1.60
53	- 7	0.698337	0.735092	0.698337	\$1.52
52	- 8	0.663420	0.698337	0.663420	\$1.44
51	- 9	0.630249	0.663420	0.630249	\$1.37
50	- 10	0.598737	0.630249	0.598737	\$1.30
49	- 11	0.568800	0.598737	0.568800	\$1.23
48	- 12	0.540360	0.568800	0.540360	\$1.17
47	- 13	0.513342	0.540360	0.513342	\$1.11
46	- 14	0.487675	0.513342	0.487675	\$1.06
45	- 15	0.463291	0.487675	0.463291	\$1.01
44	- 16	0.440127	0.463291	0.440127	\$0.96
43	- 17	0.418120	0.440127	0.418120	\$0.91
42	- 18	0.397214	0.418120	0.397214	\$0.86

## Table of risk band rates by class/subclass

### N2: Nursing and residential care facilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.82
40	- 20	0.358486	0.377354	0.358486	\$0.78
39	- 21	0.340562	0.358486	0.340562	\$0.74
38	- 22	0.323534	0.340562	0.323534	\$0.70
37	- 23	0.307357	0.323534	0.307357	\$0.67
36	- 24	0.291989	0.307357	0.291989	\$0.63
35	- 25	0.277390	0.291989	0.277390	\$0.60
34	- 26	0.263520	0.277390	0.263520	\$0.57
33	- 27	0.250344	0.263520	0.250344	\$0.54
32	- 28	0.237827	0.250344	0.237827	\$0.52
31	- 29	0.225936	0.237827	0.225936	\$0.49
30	- 30	0.214639	0.225936	0.214639	\$0.47
29	- 31	0.203907	0.214639	0.203907	\$0.44
28	- 32	0.193711	0.203907	0.193711	\$0.42
27	- 33	0.184026	0.193711	0.184026	\$0.40
26	- 34	0.174825	0.184026	0.174825	\$0.38
25	- 35	0.166083	0.174825	0.166083	\$0.36
24	- 36	0.157779	0.166083	0.157779	\$0.34
23	- 37	0.149890	0.157779	0.149890	\$0.33
22	- 38	0.142396	0.149890	0.142396	\$0.31
21	- 39	0.135276	0.142396	0.135276	\$0.29
20	- 40	0.128512	0.135276	0.128512	\$0.28
19	- 41	0.122087	0.128512	0.122087	\$0.26
18	- 42	0.115982	0.122087	0.115982	\$0.25
17	- 43	0.110183	0.115982	0.110183	\$0.24
16	- 44	0.104674	0.110183	0.104674	\$0.23
15	- 45	0.099440	0.104674	0.099440	\$0.22
14	- 46	0.094468	0.099440	0.094468	\$0.20
13	- 47	0.089745	0.094468	0.089745	\$0.19
12	- 48	0.085258	0.089745	0.085258	\$0.19
11	- 49	0.080995	0.085258	0.080995	\$0.18
10	- 50	0.076945	0.080995	0.076945	\$0.17
9	- 51	0.073098	0.076945	0.073098	\$0.16
8	- 52	0.069443	0.073098	0.069443	\$0.15
7	- 53	0.065971	0.069443	0.065971	\$0.14
6	- 54	0.062672	0.065971	0.062672	\$0.14
5	- 55	0.059539	0.062672	0.059539	\$0.13
4	- 56	0.056562	0.059539	0.056562	\$0.12
3	- 57	0.053734	0.056562	0.053734	\$0.12
2	- 58	0.051047	0.053734	0.051047	\$0.11
1	- 59	0.048495	0.051047	0.048495	\$0.11
0	- 60	0.046070	0.048495	0.046070	\$0.10
-1	- 61	0.043766	0.046070	0.043766	\$0.09

## Table of risk band rates by class/subclass

### N2: Nursing and residential care facilities

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
-2	- 62	0.041578	0.043766	0.041578	\$0.09
-3	- 63	0.039499	0.041578	0.039499	\$0.09
-4	- 64	0.037524	0.039499	0.037524	\$0.08
-5	- 65	0.035648	0.037524	0.035648	\$0.08
-6	- 66	0.033866	0.035648	0.033866	\$0.07
-7	- 67	0.032172	0.033866	0.032172	\$0.07
-8	- 68	0.000000	0.032172	0.030564	\$0.07

## Table of risk band rates by class/subclass

### N3: Social assistance

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$3.96
82	+ 22	2.785963	2.925261	2.925261	\$3.77
81	+ 21	2.653298	2.785963	2.785963	\$3.59
80	+ 20	2.526950	2.653298	2.653298	\$3.42
79	+ 19	2.406619	2.526950	2.526950	\$3.26
78	+ 18	2.292018	2.406619	2.406619	\$3.10
77	+ 17	2.182875	2.292018	2.292018	\$2.96
76	+ 16	2.078928	2.182875	2.182875	\$2.82
75	+ 15	1.979932	2.078928	2.078928	\$2.68
74	+ 14	1.885649	1.979932	1.979932	\$2.55
73	+ 13	1.795856	1.885649	1.885649	\$2.43
72	+ 12	1.710339	1.795856	1.795856	\$2.32
71	+ 11	1.628895	1.710339	1.710339	\$2.21
70	+ 10	1.551328	1.628895	1.628895	\$2.10
69	+ 9	1.477455	1.551328	1.551328	\$2.00
68	+ 8	1.407100	1.477455	1.477455	\$1.91
67	+ 7	1.340096	1.407100	1.407100	\$1.82
66	+ 6	1.276282	1.340096	1.340096	\$1.73
65	+ 5	1.215506	1.276282	1.276282	\$1.65
64	+ 4	1.157625	1.215506	1.215506	\$1.57
63	+ 3	1.102500	1.157625	1.157625	\$1.49
62	+ 2	1.050000	1.102500	1.102500	\$1.42
61	+ 1	1.020000	1.050000	1.050000	\$1.35
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.29
59	- 1	0.950000	0.980000	0.950000	\$1.23
58	- 2	0.902500	0.950000	0.902500	\$1.16
57	- 3	0.857375	0.902500	0.857375	\$1.11
56	- 4	0.814506	0.857375	0.814506	\$1.05
55	- 5	0.773781	0.814506	0.773781	\$1.00
54	- 6	0.735092	0.773781	0.735092	\$0.95
53	- 7	0.698337	0.735092	0.698337	\$0.90
52	- 8	0.663420	0.698337	0.663420	\$0.86
51	- 9	0.630249	0.663420	0.630249	\$0.81
50	- 10	0.598737	0.630249	0.598737	\$0.77
49	- 11	0.568800	0.598737	0.568800	\$0.73
48	- 12	0.540360	0.568800	0.540360	\$0.70
47	- 13	0.513342	0.540360	0.513342	\$0.66
46	- 14	0.487675	0.513342	0.487675	\$0.63
45	- 15	0.463291	0.487675	0.463291	\$0.60
44	- 16	0.440127	0.463291	0.440127	\$0.57
43	- 17	0.418120	0.440127	0.418120	\$0.54
42	- 18	0.397214	0.418120	0.397214	\$0.51

## Table of risk band rates by class/subclass

### N3: Social assistance

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.49
40	- 20	0.358486	0.377354	0.358486	\$0.46
39	- 21	0.340562	0.358486	0.340562	\$0.44
38	- 22	0.323534	0.340562	0.323534	\$0.42
37	- 23	0.307357	0.323534	0.307357	\$0.40
36	- 24	0.291989	0.307357	0.291989	\$0.38
35	- 25	0.277390	0.291989	0.277390	\$0.36
34	- 26	0.263520	0.277390	0.263520	\$0.34
33	- 27	0.250344	0.263520	0.250344	\$0.32
32	- 28	0.237827	0.250344	0.237827	\$0.31
31	- 29	0.225936	0.237827	0.225936	\$0.29
30	- 30	0.214639	0.225936	0.214639	\$0.28
29	- 31	0.203907	0.214639	0.203907	\$0.26
28	- 32	0.193711	0.203907	0.193711	\$0.25
27	- 33	0.184026	0.193711	0.184026	\$0.24
26	- 34	0.174825	0.184026	0.174825	\$0.23
25	- 35	0.166083	0.174825	0.166083	\$0.21
24	- 36	0.157779	0.166083	0.157779	\$0.20
23	- 37	0.149890	0.157779	0.149890	\$0.19
22	- 38	0.142396	0.149890	0.142396	\$0.18
21	- 39	0.135276	0.142396	0.135276	\$0.17
20	- 40	0.128512	0.135276	0.128512	\$0.17
19	- 41	0.122087	0.128512	0.122087	\$0.16
18	- 42	0.115982	0.122087	0.115982	\$0.15
17	- 43	0.110183	0.115982	0.110183	\$0.14
16	- 44	0.104674	0.110183	0.104674	\$0.14
15	- 45	0.099440	0.104674	0.099440	\$0.13
14	- 46	0.094468	0.099440	0.094468	\$0.12
13	- 47	0.089745	0.094468	0.089745	\$0.12
12	- 48	0.085258	0.089745	0.085258	\$0.11
11	- 49	0.080995	0.085258	0.080995	\$0.10
10	- 50	0.076945	0.080995	0.076945	\$0.10
9	- 51	0.073098	0.076945	0.073098	\$0.09
8	- 52	0.069443	0.073098	0.069443	\$0.09
7	- 53	0.065971	0.069443	0.065971	\$0.09
6	- 54	0.062672	0.065971	0.062672	\$0.08
5	- 55	0.059539	0.062672	0.059539	\$0.08
4	- 56	0.056562	0.059539	0.056562	\$0.07
3	- 57	0.053734	0.056562	0.053734	\$0.07
2	- 58	0.000000	0.053734	0.051047	\$0.07

## Table of risk band rates by class/subclass

### O: Leisure and hospitality

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$2.95
82	+ 22	2.785963	2.925261	2.925261	\$2.81
81	+ 21	2.653298	2.785963	2.785963	\$2.67
80	+ 20	2.526950	2.653298	2.653298	\$2.55
79	+ 19	2.406619	2.526950	2.526950	\$2.43
78	+ 18	2.292018	2.406619	2.406619	\$2.31
77	+ 17	2.182875	2.292018	2.292018	\$2.20
76	+ 16	2.078928	2.182875	2.182875	\$2.10
75	+ 15	1.979932	2.078928	2.078928	\$2.00
74	+ 14	1.885649	1.979932	1.979932	\$1.90
73	+ 13	1.795856	1.885649	1.885649	\$1.81
72	+ 12	1.710339	1.795856	1.795856	\$1.72
71	+ 11	1.628895	1.710339	1.710339	\$1.64
70	+ 10	1.551328	1.628895	1.628895	\$1.56
69	+ 9	1.477455	1.551328	1.551328	\$1.49
68	+ 8	1.407100	1.477455	1.477455	\$1.42
67	+ 7	1.340096	1.407100	1.407100	\$1.35
66	+ 6	1.276282	1.340096	1.340096	\$1.29
65	+ 5	1.215506	1.276282	1.276282	\$1.23
64	+ 4	1.157625	1.215506	1.215506	\$1.17
63	+ 3	1.102500	1.157625	1.157625	\$1.11
62	+ 2	1.050000	1.102500	1.102500	\$1.06
61	+ 1	1.020000	1.050000	1.050000	\$1.01
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$0.96
59	- 1	0.950000	0.980000	0.950000	\$0.91
58	- 2	0.902500	0.950000	0.902500	\$0.87
57	- 3	0.857375	0.902500	0.857375	\$0.82
56	- 4	0.814506	0.857375	0.814506	\$0.78
55	- 5	0.773781	0.814506	0.773781	\$0.74
54	- 6	0.735092	0.773781	0.735092	\$0.71
53	- 7	0.698337	0.735092	0.698337	\$0.67
52	- 8	0.663420	0.698337	0.663420	\$0.64
51	- 9	0.630249	0.663420	0.630249	\$0.61
50	- 10	0.598737	0.630249	0.598737	\$0.57
49	- 11	0.568800	0.598737	0.568800	\$0.55
48	- 12	0.540360	0.568800	0.540360	\$0.52
47	- 13	0.513342	0.540360	0.513342	\$0.49
46	- 14	0.487675	0.513342	0.487675	\$0.47
45	- 15	0.463291	0.487675	0.463291	\$0.44
44	- 16	0.440127	0.463291	0.440127	\$0.42
43	- 17	0.418120	0.440127	0.418120	\$0.40
42	- 18	0.397214	0.418120	0.397214	\$0.38

## Table of risk band rates by class/subclass

### O: Leisure and hospitality

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.36
40	- 20	0.358486	0.377354	0.358486	\$0.34
39	- 21	0.340562	0.358486	0.340562	\$0.33
38	- 22	0.323534	0.340562	0.323534	\$0.31
37	- 23	0.307357	0.323534	0.307357	\$0.30
36	- 24	0.291989	0.307357	0.291989	\$0.28
35	- 25	0.277390	0.291989	0.277390	\$0.27
34	- 26	0.263520	0.277390	0.263520	\$0.25
33	- 27	0.250344	0.263520	0.250344	\$0.24
32	- 28	0.237827	0.250344	0.237827	\$0.23
31	- 29	0.225936	0.237827	0.225936	\$0.22
30	- 30	0.214639	0.225936	0.214639	\$0.21
29	- 31	0.203907	0.214639	0.203907	\$0.20
28	- 32	0.193711	0.203907	0.193711	\$0.19
27	- 33	0.184026	0.193711	0.184026	\$0.18
26	- 34	0.174825	0.184026	0.174825	\$0.17
25	- 35	0.166083	0.174825	0.166083	\$0.16
24	- 36	0.157779	0.166083	0.157779	\$0.15
23	- 37	0.149890	0.157779	0.149890	\$0.14
22	- 38	0.142396	0.149890	0.142396	\$0.14
21	- 39	0.135276	0.142396	0.135276	\$0.13
20	- 40	0.128512	0.135276	0.128512	\$0.12
19	- 41	0.122087	0.128512	0.122087	\$0.12
18	- 42	0.115982	0.122087	0.115982	\$0.11
17	- 43	0.110183	0.115982	0.110183	\$0.11
16	- 44	0.104674	0.110183	0.104674	\$0.10
15	- 45	0.099440	0.104674	0.099440	\$0.10
14	- 46	0.094468	0.099440	0.094468	\$0.09
13	- 47	0.089745	0.094468	0.089745	\$0.09
12	- 48	0.085258	0.089745	0.085258	\$0.08
11	- 49	0.080995	0.085258	0.080995	\$0.08
10	- 50	0.076945	0.080995	0.076945	\$0.07
9	- 51	0.073098	0.076945	0.073098	\$0.07
8	- 52	0.000000	0.073098	0.069443	\$0.07



## Table of risk band rates by class/subclass

### P: Other services

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
83	+ 23	2.925261	and above	3.071524	\$4.39
82	+ 22	2.785963	2.925261	2.925261	\$4.18
81	+ 21	2.653298	2.785963	2.785963	\$3.98
80	+ 20	2.526950	2.653298	2.653298	\$3.79
79	+ 19	2.406619	2.526950	2.526950	\$3.61
78	+ 18	2.292018	2.406619	2.406619	\$3.44
77	+ 17	2.182875	2.292018	2.292018	\$3.28
76	+ 16	2.078928	2.182875	2.182875	\$3.12
75	+ 15	1.979932	2.078928	2.078928	\$2.97
74	+ 14	1.885649	1.979932	1.979932	\$2.83
73	+ 13	1.795856	1.885649	1.885649	\$2.70
72	+ 12	1.710339	1.795856	1.795856	\$2.57
71	+ 11	1.628895	1.710339	1.710339	\$2.45
70	+ 10	1.551328	1.628895	1.628895	\$2.33
69	+ 9	1.477455	1.551328	1.551328	\$2.22
68	+ 8	1.407100	1.477455	1.477455	\$2.11
67	+ 7	1.340096	1.407100	1.407100	\$2.01
66	+ 6	1.276282	1.340096	1.340096	\$1.92
65	+ 5	1.215506	1.276282	1.276282	\$1.83
64	+ 4	1.157625	1.215506	1.215506	\$1.74
63	+ 3	1.102500	1.157625	1.157625	\$1.66
62	+ 2	1.050000	1.102500	1.102500	\$1.58
61	+ 1	1.020000	1.050000	1.050000	\$1.50
60	<b>Class rate's risk band</b>	0.980000	1.020000	1.000000	\$1.43
59	- 1	0.950000	0.980000	0.950000	\$1.36
58	- 2	0.902500	0.950000	0.902500	\$1.29
57	- 3	0.857375	0.902500	0.857375	\$1.23
56	- 4	0.814506	0.857375	0.814506	\$1.16
55	- 5	0.773781	0.814506	0.773781	\$1.11
54	- 6	0.735092	0.773781	0.735092	\$1.05
53	- 7	0.698337	0.735092	0.698337	\$1.00
52	- 8	0.663420	0.698337	0.663420	\$0.95
51	- 9	0.630249	0.663420	0.630249	\$0.90
50	- 10	0.598737	0.630249	0.598737	\$0.86
49	- 11	0.568800	0.598737	0.568800	\$0.81
48	- 12	0.540360	0.568800	0.540360	\$0.77
47	- 13	0.513342	0.540360	0.513342	\$0.73
46	- 14	0.487675	0.513342	0.487675	\$0.70
45	- 15	0.463291	0.487675	0.463291	\$0.66
44	- 16	0.440127	0.463291	0.440127	\$0.63
43	- 17	0.418120	0.440127	0.418120	\$0.60
42	- 18	0.397214	0.418120	0.397214	\$0.57

## Table of risk band rates by class/subclass

### P: Other services

Risk band	Risk band change from class risk band	Risk profile index from	Risk profile index to	Risk band rate factor	Risk band rate
41	- 19	0.377354	0.397214	0.377354	\$0.54
40	- 20	0.358486	0.377354	0.358486	\$0.51
39	- 21	0.340562	0.358486	0.340562	\$0.49
38	- 22	0.323534	0.340562	0.323534	\$0.46
37	- 23	0.307357	0.323534	0.307357	\$0.44
36	- 24	0.291989	0.307357	0.291989	\$0.42
35	- 25	0.277390	0.291989	0.277390	\$0.40
34	- 26	0.263520	0.277390	0.263520	\$0.38
33	- 27	0.250344	0.263520	0.250344	\$0.36
32	- 28	0.237827	0.250344	0.237827	\$0.34
31	- 29	0.225936	0.237827	0.225936	\$0.32
30	- 30	0.214639	0.225936	0.214639	\$0.31
29	- 31	0.203907	0.214639	0.203907	\$0.29
28	- 32	0.193711	0.203907	0.193711	\$0.28
27	- 33	0.184026	0.193711	0.184026	\$0.26
26	- 34	0.174825	0.184026	0.174825	\$0.25
25	- 35	0.166083	0.174825	0.166083	\$0.24
24	- 36	0.157779	0.166083	0.157779	\$0.23
23	- 37	0.149890	0.157779	0.149890	\$0.21
22	- 38	0.142396	0.149890	0.142396	\$0.20
21	- 39	0.135276	0.142396	0.135276	\$0.19
20	- 40	0.128512	0.135276	0.128512	\$0.18
19	- 41	0.122087	0.128512	0.122087	\$0.17
18	- 42	0.115982	0.122087	0.115982	\$0.17
17	- 43	0.110183	0.115982	0.110183	\$0.16
16	- 44	0.104674	0.110183	0.104674	\$0.15
15	- 45	0.099440	0.104674	0.099440	\$0.14
14	- 46	0.094468	0.099440	0.094468	\$0.14
13	- 47	0.089745	0.094468	0.089745	\$0.13
12	- 48	0.085258	0.089745	0.085258	\$0.12
11	- 49	0.080995	0.085258	0.080995	\$0.12
10	- 50	0.076945	0.080995	0.076945	\$0.11
9	- 51	0.073098	0.076945	0.073098	\$0.10
8	- 52	0.069443	0.073098	0.069443	\$0.10
7	- 53	0.065971	0.069443	0.065971	\$0.09
6	- 54	0.062672	0.065971	0.062672	\$0.09
5	- 55	0.059539	0.062672	0.059539	\$0.09
4	- 56	0.056562	0.059539	0.056562	\$0.08
3	- 57	0.053734	0.056562	0.053734	\$0.08
2	- 58	0.051047	0.053734	0.051047	\$0.07
1	- 59	0.048495	0.051047	0.048495	\$0.07
0	- 60	0.000000	0.048495	0.046070	\$0.07

## 2021 class/subclass rate modifiers (OHSA & SWA and Mine Rescue, but not transition funding)

Class/ subclass	Description	OHSA rate	SWA rate	Mine Rescue rate
A	Agriculture	\$0.080	\$0.049	\$0.306
B	Mining, quarrying and oil and gas extraction	\$0.081	\$0.050	\$0.306
C	Utilities	\$0.037	\$0.023	\$0.306
D1	Educational services	\$0.031	\$0.020	\$0.306
D2	Public administration	\$0.095	\$0.059	\$0.306
D3	Hospitals	\$0.039	\$0.024	\$0.306
E1	Food, textiles and related manufacturing	\$0.058	\$0.036	\$0.306
E2	Non-metallic and mineral manufacturing	\$0.060	\$0.037	\$0.306
E3	Printing, petroleum and chemical manufacturing	\$0.041	\$0.026	\$0.306
E4	Metal, transportation equipment and furniture manufacturing	\$0.070	\$0.043	\$0.306
E5	Machinery, electrical equipment and miscellaneous manufacturing	\$0.041	\$0.025	\$0.306
E6	Computer and electronic manufacturing	\$0.046	\$0.028	\$0.306
F1	Rail, water, truck transportation and postal service	\$0.138	\$0.101	\$0.306
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	\$0.052	\$0.036	\$0.306
G1	Residential building construction	\$0.064	\$0.039	\$0.306
G2	Infrastructure construction	\$0.065	\$0.041	\$0.306
G3	Foundation, structure and building exterior construction	\$0.111	\$0.068	\$0.306
G4	Building equipment construction	\$0.064	\$0.040	\$0.306
G5	Specialty trades construction	\$0.067	\$0.042	\$0.306
G6	Non-residential building construction	\$0.051	\$0.031	\$0.306
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	\$0.072	\$0.045	\$0.306
H2	Personal and household goods, building materials and machinery wholesale	\$0.035	\$0.022	\$0.306
I1	Motor vehicles, building materials and food and beverage retail	\$0.053	\$0.033	\$0.306
I2	Furniture, home furnishings, clothing and clothing accessories retail	\$0.062	\$0.038	\$0.306
I3	Electronics, appliances and health and personal care retail	\$0.032	\$0.020	\$0.306
I4	Specialized retail and department stores	\$0.042	\$0.026	\$0.306
J	Information and culture	\$0.034	\$0.023	\$0.306
K	Finance, management and leasing	\$0.055	\$0.035	\$0.306
L	Professional, scientific and technical	\$0.036	\$0.022	\$0.306
M	Administration, services to buildings, dwellings and open spaces	\$0.056	\$0.037	\$0.306
N1	Ambulatory health care	\$0.047	\$0.029	\$0.306
N2	Nursing and residential care facilities	\$0.060	\$0.037	\$0.306
N3	Social assistance	\$0.044	\$0.027	\$0.306
O	Leisure and hospitality	\$0.064	\$0.040	\$0.306
P	Other services	\$0.062	\$0.038	\$0.306

## 2021 class/subclass risk profiles

Class/ subclass	Description	Class/subclass risk profile
A	Agriculture	0.30540
B	Mining, quarrying and oil and gas extraction	0.26983
C	Utilities	0.08053
D1	Educational services	0.03937
D2	Public administration	0.39738
D3	Hospitals	0.12594
E1	Food, textiles and related manufacturing	0.17839
E2	Non-metallic and mineral manufacturing	0.25055
E3	Printing, petroleum and chemical manufacturing	0.09317
E4	Metal, transportation equipment and furniture manufacturing	0.21583
E5	Machinery, electrical equipment and miscellaneous manufacturing	0.13746
E6	Computer and electronic manufacturing	0.02563
F1	Rail, water, truck transportation and postal service	0.50998
F2	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	0.24955
G1	Residential building construction	0.25589
G2	Infrastructure construction	0.25924
G3	Foundation, structure and building exterior construction	0.45016
G4	Building equipment construction	0.16777
G5	Specialty trades construction	0.24031
G6	Non-residential building construction	0.18086
H1	Petroleum, food, motor vehicle and miscellaneous wholesale	0.21095
H2	Personal and household goods, building materials and machinery wholesale	0.08421
I1	Motor vehicles, building materials and food and beverage retail	0.17770
I2	Furniture, home furnishings, clothing and clothing accessories retail	0.11562
I3	Electronics, appliances and health and personal care retail	0.05133
I4	Specialized retail and department stores	0.14264
J	Information and culture	0.03514
K	Finance, management and leasing	0.10343
L	Professional, scientific and technical	0.02072
M	Administration, services to buildings, dwellings and open spaces	0.21663
N1	Ambulatory health care	0.20794
N2	Nursing and residential care facilities	0.29332
N3	Social assistance	0.18033
O	Leisure and hospitality	0.13126
P	Other services	0.16197

## Transition to our new model

To help businesses smoothly transition to our rate-setting model, initial projected rate increases will be staggered over time. As part of the decision to keep 2021 rates the same as in 2020, the staggered approach to increases will be delayed by one year.

### 2021 transition funding

Transition funding adjustments to 2020 rates will be maintained in 2021.

In 2020 the transition cost modifiers resulted from applying the following rules:

- If the projected risk band is less than eight risk bands lower than the starting point risk band the business moves down two risk bands from the starting point risk band
- If the projected risk band is eight or more risk bands lower than the starting point risk band transition funding will be 24.9% x the projected rate before modifiers

For more information on transition, see our [Employer Level Premium Rate Setting](#) and [Transition](#) policies.

## 2021 premium rate setting parameters

Graduated per claim limits								Maximum risk band
Actuarial predictability *	Predictability scale	2014	2015	2016	2017	2018	2019	2021
<=2.5%	2.5%	\$21,025	\$21,300	\$22,000	\$22,125	\$22,575	\$23,150	66
2.5%-5%	5%	\$42,050	\$42,600	\$44,000	\$44,250	\$45,150	\$46,300	69
5%-10%	10%	\$84,100	\$85,200	\$88,000	\$88,500	\$90,300	\$92,600	74
10%-20%	20%	\$84,100	\$85,200	\$88,000	\$88,500	\$90,300	\$92,600	83
20%-30%	30%	\$168,200	\$170,400	\$176,000	\$177,000	\$180,600	\$185,200	83
30%-40%	40%	\$168,200	\$170,400	\$176,000	\$177,000	\$180,600	\$185,200	83
40%-50%	50%	\$336,400	\$340,800	\$352,000	\$354,000	\$361,200	\$370,400	83
50%-60%	60%	\$336,400	\$340,800	\$352,000	\$354,000	\$361,200	\$370,400	83
60%-70%	70%	\$420,500	\$426,000	\$440,000	\$442,500	\$451,500	\$463,000	83
70%-80%	80%	\$420,500	\$426,000	\$440,000	\$442,500	\$451,500	\$463,000	83
80%-90%	90%	\$588,700	\$596,400	\$616,000	\$619,500	\$632,100	\$648,200	83
90%-100%	100%	\$588,700	\$596,400	\$616,000	\$619,500	\$632,100	\$648,200	83
<b>Maximum insurable earnings (MIE)</b>		\$84,100	\$85,200	\$88,000	\$88,500	\$90,300	\$92,600	\$97,308
<b>Fatality fixed average cost</b>		\$366,500	\$365,800	\$375,900	\$385,400	\$390,500	\$392,000	
<b>Weightings (for claims cost and IE)</b>		1/9	1/9	1/9	2/9	2/9	2/9	

\* The actuarial predictability range includes its upper bound but excludes its lower bound.  
(e.g. for the 20%-30% range, the value 30% is included but 20% is excluded)

### Predictability standards

IE predictability standard	12,000 * MIE
NAC predictability standard	1,200

### Transition measures

Maximum risk band increase	0
Maximum risk band decrease	N/A

### Minimum premium rate

Minimum premium rate	\$0.07
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## Definition of 2021 class premium rate components

The following components are presented for illustration purposes. In 2021, all businesses will pay the same rate as in 2020 rate. New businesses will pay the 2020 class rate. The 2021 class premium rates are provided for illustration purposes and to calculate projected rates.

### New Claims Cost

1. New Claims Cost This covers the projected total future cost of injuries expected to arise during 2021

### Administration expenses

1. Administrative expenses WSIB expenses estimated for the year 2021, to administer the *Workplace Safety and Insurance Act* (WSIA)
2. Legislative obligations 2021 expenses the WSIB is required to fund under the *Occupational Health and Safety Act*, the Workplace Safety and Insurance Appeals Tribunal, Office of the Employer Advisor, Office of the Worker Advisor, Health and Safety Associations and research
3. Total admin expenses Total of administrative and legislative obligations expenses. This is the cost required to administer the workplace compensation system in Ontario and fulfill legislative obligations

### Past Claims Cost

1. Past Claims Cost Historically, this has been a charge intended to recover the WSIB's unfunded liability. It is zero in 2021 and is not expected to appear in future years when Schedule 1 is fully funded

### Premium rate

Total cost per \$100 of insurable earnings required to fund new claims, administrative expenses, and past claims

## Premium rate setting allocation rules for class/subclass

The following allocation rules are presented for illustration purposes, given that the 2021 actual rates are unchanged from the 2020 actual rates. The 2021 class rates are included in the calculation of 2021 projected rates for illustration purposes.

### New Claims Cost (NCC)

Each class/subclass may see changes in its NCC from year to year. In order to minimize this volatility, the NCC is determined first for six “super classes,” which are groups of classes/subclasses in similar broad economic sectors. They are then distributed over the classes/subclasses in the super class group using their claims cost ratios (CCR).

The CCR for each class/subclass is compared to the CCR of its corresponding super class. The CCR is the ratio of six years of costs to six years of insurable earnings. For the draft 2021 class rates, the CCR used is the average of the CCRs for the last three calendar years, to enhance stability.

In 2021, the super classes are defined as follows:

Class/ subclass	Class/subclass description	Super class
<b>A</b>	Agriculture	Other industries and services
<b>B</b>	Mining, quarrying and oil and gas extraction	Other industries and services
<b>C</b>	Utilities	Public sector
<b>D1</b>	Educational services	Public sector
<b>D2</b>	Public administration	Public sector
<b>D3</b>	Hospitals	Public sector
<b>E1</b>	Food, textiles and related manufacturing	Manufacturing
<b>E2</b>	Non-metallic and mineral manufacturing	Manufacturing
<b>E3</b>	Printing, petroleum and chemical manufacturing	Manufacturing
<b>E4</b>	Metal transportation equipment and furniture manufacturing	Manufacturing
<b>E5</b>	Machinery, electrical equipment and miscellaneous manufacturing	Manufacturing
<b>E6</b>	Computer and electronic manufacturing	Manufacturing



<b>Class/ subclass</b>	<b>Class/subclass description</b>	<b>Super class</b>
<b>F1</b>	Rail, water, truck transportation and postal service	Other industries and services
<b>F2</b>	Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing	Other industries and services
<b>G1</b>	Residential building construction	Construction
<b>G2</b>	Infrastructure construction	Construction
<b>G3</b>	Foundation, structure and building exterior construction	Construction
<b>G4</b>	Building equipment construction	Construction
<b>G5</b>	Specialty trades construction	Construction
<b>G6</b>	Non-residential building construction	Construction
<b>H1</b>	Petroleum, food, motor vehicle and miscellaneous wholesale	Retail and wholesale
<b>H2</b>	Personal and household goods, building materials and machinery wholesale	Retail and wholesale
<b>I1</b>	Motor vehicles, building materials and food and beverage retail	Retail and wholesale
<b>I2</b>	Furniture, home furnishings, clothing and clothing accessories retail	Retail and wholesale
<b>I3</b>	Electronics, appliances, health and personal care retail	Retail and wholesale
<b>I4</b>	Specialized retail and department stores	Retail and wholesale
<b>J</b>	Information and culture	Technical services
<b>K</b>	Finance, management and leasing	Technical services
<b>L</b>	Professional, scientific and technical	Technical services
<b>M</b>	Administration, services to buildings, dwellings and open spaces	Technical services

<b>Class/ subclass</b>	<b>Class/subclass description</b>	<b>Super class</b>
<b>N1</b>	Ambulatory health care	Public sector
<b>N2</b>	Nursing and residential care facilities	Public sector
<b>N3</b>	Social assistance	Public sector
<b>O</b>	Leisure and hospitality	Other industries and services
<b>P</b>	Other services	Other industries and services

### **Administration expenses**

Schedule 1 administration expenses are allocated to the classes/subclasses in proportion to their NCC dollars and insurable earnings.

### **Past Claims Cost (PCC)**

In 2020, we eliminated the PCC component, given our full funding position at that time. In 2021, the PCC component was zero since Schedule 1 remained fully funded. This component is not expected to appear in future years when Schedule 1 is fully funded.

## 2021 class/subclass premium rate components

### A: Agriculture

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.714	62%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.770	
2. Legislative obligations	\$0.262	
3. Total overhead expenses	\$1.032	38%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$2.75</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**B: Mining, quarrying and oil and gas extraction**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.569	61%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.728	
2. Legislative obligations	\$0.260	
3. Total overhead expenses	\$0.988	39%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$2.56</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### C: Utilities

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.470	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.224	
2. Legislative obligations	\$0.102	
3. Total overhead expenses	\$0.326	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$0.80</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**D1: Educational services**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.183	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.069	
2. Legislative obligations	\$0.059	
3. Total overhead expenses	\$0.128	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$0.31</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**D2: Public administration**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$2.587	66%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$1.025	
2. Legislative obligations	\$0.337	
3. Total overhead expenses	\$1.362	34%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$3.95</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**D3: Hospitals**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.494	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.242	
2. Legislative obligations	\$0.102	
3. Total overhead expenses	\$0.344	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$0.84</b>	<b>100%</b>



**2021 class/subclass premium rate components**  
**E1: Food, textiles and related manufacturing**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.711	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.344	
2. Legislative obligations	\$0.151	
3. Total overhead expenses	\$0.495	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$1.21</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**E2: Non-metallic and mineral manufacturing**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.191	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.618	
2. Legislative obligations	\$0.199	
3. Total overhead expenses	\$0.817	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$2.01</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**E3: Printing, petroleum and chemical manufacturing**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.533	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.264	
2. Legislative obligations	\$0.107	
3. Total overhead expenses	\$0.371	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$0.90</b>	100%

## 2021 class/subclass premium rate components

### E4: Metal, transportation equipment and furniture manufacturing

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.030	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.518	
2. Legislative obligations	\$0.202	
3. Total overhead expenses	\$0.720	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$1.75</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### E5: Machinery, electrical equipment and miscellaneous manufacturing

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.619	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.312	
2. Legislative obligations	\$0.120	
3. Total overhead expenses	\$0.432	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$1.05</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**E6: Computer and electronic manufacturing**

<b>Component</b>	<b>2021 premium rate per \$100 of insurable earnings</b>	<b>Percentage of 2021 premium rate</b>
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.134	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.022	
2. Legislative obligations	\$0.071	
3. Total overhead expenses	\$0.093	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$0.23</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**F1: Rail, water, truck transportation and postal service**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$2.881	67%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$1.111	
2. Legislative obligations	\$0.291	
3. Total overhead expenses	\$1.402	33%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$4.28</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.023	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.567	
2. Legislative obligations	\$0.144	
3. Total overhead expenses	\$0.711	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$1.73</b>	<b>100%</b>



**2021 class/subclass premium rate components**  
**G1: Residential building construction**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.666	62%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.756	
2. Legislative obligations	\$0.247	
3. Total overhead expenses	\$1.003	38%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$2.67</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**G2: Infrastructure construction**

<b>Component</b>	<b>2021 premium rate per \$100 of insurable earnings</b>	<b>Percentage of 2021 premium rate</b>
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.418	61%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.684	
2. Legislative obligations	\$0.220	
3. Total overhead expenses	\$0.904	39%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$2.32</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### G3: Foundation, structure and building exterior construction

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$3.101	67%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$1.175	
2. Legislative obligations	\$0.387	
3. Total overhead expenses	\$1.562	33%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$4.66</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**G4: Building equipment construction**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.024	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.532	
2. Legislative obligations	\$0.182	
3. Total overhead expenses	\$0.714	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$1.74</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**G5: Specialty trades construction**

<b>Component</b>	<b>2021 premium rate per \$100 of insurable earnings</b>	<b>Percentage of 2021 premium rate</b>
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.532	62%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.717	
2. Legislative obligations	\$0.234	
3. Total overhead expenses	\$0.951	38%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$2.48</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**G6: Non-residential building construction**

<b>Component</b>	<b>2021 premium rate per \$100 of insurable earnings</b>	<b>Percentage of 2021 premium rate</b>
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.055	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.552	
2. Legislative obligations	\$0.181	
3. Total overhead expenses	\$0.733	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$1.79</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.121	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.564	
2. Legislative obligations	\$0.216	
3. Total overhead expenses	\$0.780	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$1.90</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### H2: Personal and household goods, building materials and machinery wholesale

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.463	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.225	
2. Legislative obligations	\$0.098	
3. Total overhead expenses	\$0.323	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$0.79</b>	<b>100%</b>



## 2021 class/subclass premium rate components

### I1: Motor vehicles, building materials and food and beverage retail

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.786	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.395	
2. Legislative obligations	\$0.152	
3. Total overhead expenses	\$0.547	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$1.33</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### I2: Furniture, home furnishings, clothing and clothing accessories retail

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.470	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.195	
2. Legislative obligations	\$0.131	
3. Total overhead expenses	\$0.326	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$0.80</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### I3: Electronics, appliances and health and personal care retail

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.201	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.075	
2. Legislative obligations	\$0.065	
3. Total overhead expenses	\$0.140	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$0.34</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**I4: Specialized retail and department stores**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.582	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.284	
2. Legislative obligations	\$0.121	
3. Total overhead expenses	\$0.405	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$0.99</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### J: Information and culture

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.212	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.101	
2. Legislative obligations	\$0.046	
3. Total overhead expenses	\$0.147	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$0.36</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**K: Finance, management and leasing**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.527	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.246	
2. Legislative obligations	\$0.120	
3. Total overhead expenses	\$0.366	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$0.89</b>	100%

**2021 class/subclass premium rate components**  
**L: Professional, scientific and technical**

<b>Component</b>	<b>2021 premium rate per \$100 of insurable earnings</b>	<b>Percentage of 2021 premium rate</b>
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.147	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.049	
2. Legislative obligations	\$0.053	
3. Total overhead expenses	\$0.102	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$0.25</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### M: Administration, services to buildings, dwellings and open spaces

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.089	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.580	
2. Legislative obligations	\$0.178	
3. Total overhead expenses	\$0.758	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$1.85</b>	<b>100%</b>



**2021 class/subclass premium rate components**  
**N1: Ambulatory health care**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.897	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.462	
2. Legislative obligations	\$0.161	
3. Total overhead expenses	\$0.623	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$1.52</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**N2: Nursing and residential care facilities**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$1.259	60%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.637	
2. Legislative obligations	\$0.205	
3. Total overhead expenses	\$0.842	40%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$2.10</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**N3: Social assistance**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.768	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.393	
2. Legislative obligations	\$0.141	
3. Total overhead expenses	\$0.534	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$1.30</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### O: Leisure and hospitality

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.555	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.242	
2. Legislative obligations	\$0.144	
3. Total overhead expenses	\$0.386	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$0.94</b>	<b>100%</b>

## 2021 class/subclass premium rate components

### P: Other services

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.831	59%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.408	
2. Legislative obligations	\$0.171	
3. Total overhead expenses	\$0.579	41%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>	<b>\$1.41</b>	<b>100%</b>

**2021 class/subclass premium rate components**  
**Schedule 1**

Component	2021 premium rate per \$100 of insurable earnings	Percentage of 2021 premium rate
<b>A. New Claims Cost</b>		
1. New Claims Cost	\$0.828	60%
<b>B. Overhead expenses</b>		
1. WSIB administration	\$0.393	
2. Legislative obligations	\$0.149	
3. Total overhead expenses	\$0.542	40%
<b>C. Past Claims Cost</b>		
1. Past Claims Cost	\$0.000	0%
<b>D. Total premium rate (A+B+C)</b>		
	<b>\$1.37</b>	<b>100%</b>

## 2021 premium rates sub-components of overhead expenses

### A: Agriculture

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.770
Legislative obligations		
	WSIAT	\$0.020
	Office of the Worker Adviser	\$0.010
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.079
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.004
	Total grants	\$0.002
	SWA	\$0.049
	Health and Safety Excellence program	\$0.041
	Accreditation	\$0.029
	Workers Health and Safety Centre	\$0.009
	Health clinics	\$0.007
	Other prevention	\$0.008
	<b>Sub-total</b>	<b>\$0.262</b>
<b>Total overhead expenses</b>		<b>\$1.032</b>

## 2021 premium rates sub-components of overhead expenses

### B: Mining, quarrying and oil and gas extraction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.728
Legislative obligations		
	WSIAT	\$0.019
	Office of the Worker Adviser	\$0.010
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.081
	Mine Rescue*	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.004
	Total grants	\$0.002
	SWA	\$0.050
	Health and Safety Excellence program	\$0.039
	Accreditation	\$0.028
	Workers Health and Safety Centre	\$0.008
	Health clinics	\$0.007
	Other prevention	\$0.008
	<b>Sub-total</b>	<b>\$0.260</b>
<b>Total overhead expenses</b>		<b>\$0.988</b>

\*Mine Rescue is charged at the business level and is a premium rate modifier



## 2021 premium rates sub-components of overhead expenses

### C: Utilities

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.224
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.039
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.024
	Health and Safety Excellence program	\$0.012
	Accreditation	\$0.008
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.002
	<b>Sub-total</b>	<b>\$0.102</b>
<b>Total overhead expenses</b>		<b>\$0.326</b>

## 2021 premium rates sub-components of overhead expenses

### D1: Educational services

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.069
Legislative obligations		
	WSIAT	\$0.002
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.028
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.018
	Health and Safety Excellence program	\$0.004
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	<b>Sub-total</b>	<b>\$0.059</b>
<b>Total overhead expenses</b>		<b>\$0.128</b>

## 2021 premium rates sub-components of overhead expenses

### D2: Public administration

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$1.025
Legislative obligations		
	WSIAT	\$0.027
	Office of the Worker Adviser	\$0.014
	Office of the Employer Adviser	\$0.005
	OHSA	\$0.097
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.005
	Total grants	\$0.002
	SWA	\$0.059
	Health and Safety Excellence program	\$0.055
	Accreditation	\$0.039
	Workers Health and Safety Centre	\$0.012
	Health clinics	\$0.010
	Other prevention	\$0.011
	<b>Sub-total</b>	<b>\$0.337</b>
<b>Total overhead expenses</b>		<b>\$1.362</b>

## 2021 premium rates sub-components of overhead expenses

### D3: Hospitals

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.242
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.037
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.023
	Health and Safety Excellence program	\$0.013
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.003
	<b>Sub-total</b>	<b>\$0.102</b>
<b>Total overhead expenses</b>		<b>\$0.344</b>

## 2021 premium rates sub-components of overhead expenses

### E1: Food, textiles and related manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.344
Legislative obligations		
	WSIAT	\$0.009
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.056
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.034
	Health and Safety Excellence program	\$0.018
	Accreditation	\$0.013
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.003
	Other prevention	\$0.004
	<b>Sub-total</b>	<b>\$0.151</b>
<b>Total overhead expenses</b>		<b>\$0.495</b>

## 2021 premium rates sub-components of overhead expenses

### E2: Non-metallic and mineral manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.618
Legislative obligations		
	WSIAT	\$0.016
	Office of the Worker Adviser	\$0.008
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.057
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.035
	Health and Safety Excellence program	\$0.033
	Accreditation	\$0.023
	Workers Health and Safety Centre	\$0.007
	Health clinics	\$0.006
	Other prevention	\$0.007
	<b>Sub-total</b>	<b>\$0.199</b>
<b>Total overhead expenses</b>		<b>\$0.817</b>

## 2021 premium rates sub-components of overhead expenses

### E3: Printing, petroleum and chemical manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.264
Legislative obligations		
	WSIAT	\$0.007
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.038
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.023
	Health and Safety Excellence program	\$0.014
	Accreditation	\$0.010
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.003
	<b>Sub-total</b>	<b>\$0.107</b>
<b>Total overhead expenses</b>		<b>\$0.371</b>

## 2021 premium rates sub-components of overhead expenses

### E4: Metal, transportation equipment and furniture manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.518
Legislative obligations		
	WSIAT	\$0.014
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.068
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.042
	Health and Safety Excellence program	\$0.028
	Accreditation	\$0.020
	Workers Health and Safety Centre	\$0.006
	Health clinics	\$0.005
	Other prevention	\$0.006
	<b>Sub-total</b>	<b>\$0.202</b>
<b>Total overhead expenses</b>		<b>\$0.720</b>



## 2021 premium rates sub-components of overhead expenses

### E5: Machinery, electrical equipment and miscellaneous manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.312
Legislative obligations		
	WSIAT	\$0.008
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.040
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.025
	Health and Safety Excellence program	\$0.017
	Accreditation	\$0.012
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.003
	Other prevention	\$0.003
	<b>Sub-total</b>	<b>\$0.120</b>
<b>Total overhead expenses</b>		<b>\$0.432</b>

## 2021 premium rates sub-components of overhead expenses

### E6: Computer and electronic manufacturing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.022
Legislative obligations		
	WSIAT	\$0.001
	Office of the Worker Adviser	\$0.000
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.042
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.026
	Health and Safety Excellence program	\$0.001
	Accreditation	\$0.001
	Workers Health and Safety Centre	\$0.000
	Health clinics	\$0.000
	Other prevention	\$0.000
	<b>Sub-total</b>	<b>\$0.071</b>
<b>Total overhead expenses</b>		<b>\$0.093</b>

## 2021 premium rates sub-components of overhead expenses

### F1: Rail, water, truck transportation and postal service

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$1.111
Legislative obligations		
	WSIAT	\$0.029
	Office of the Worker Adviser	\$0.015
	Office of the Employer Adviser	\$0.005
	OHSA	\$0.009
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.006
	Total grants	\$0.003
	SWA	\$0.086
	Health and Safety Excellence program	\$0.060
	Accreditation	\$0.042
	Workers Health and Safety Centre	\$0.013
	Health clinics	\$0.010
	Other prevention	\$0.012
	<b>Sub-total</b>	<b>\$0.291</b>
<b>Total overhead expenses</b>		<b>\$1.402</b>

## 2021 premium rates sub-components of overhead expenses

### F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.567
Legislative obligations		
	WSIAT	\$0.015
	Office of the Worker Adviser	\$0.008
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.026
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.020
	Health and Safety Excellence program	\$0.030
	Accreditation	\$0.021
	Workers Health and Safety Centre	\$0.006
	Health clinics	\$0.005
	Other prevention	\$0.006
	<b>Sub-total</b>	<b>\$0.144</b>
<b>Total overhead expenses</b>		<b>\$0.711</b>

## 2021 premium rates sub-components of overhead expenses

### G1: Residential building construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.756
Legislative obligations		
	WSIAT	\$0.020
	Office of the Worker Adviser	\$0.010
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.070
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.004
	Total grants	\$0.002
	SWA	\$0.043
	Health and Safety Excellence program	\$0.041
	Accreditation	\$0.029
	Workers Health and Safety Centre	\$0.009
	Health clinics	\$0.007
	Other prevention	\$0.008
	<b>Sub-total</b>	<b>\$0.247</b>
<b>Total overhead expenses</b>		<b>\$1.003</b>

## 2021 premium rates sub-components of overhead expenses

### G2: Infrastructure construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.684
Legislative obligations		
	WSIAT	\$0.018
	Office of the Worker Adviser	\$0.009
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.060
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.004
	Total grants	\$0.002
	SWA	\$0.039
	Health and Safety Excellence program	\$0.037
	Accreditation	\$0.026
	Workers Health and Safety Centre	\$0.008
	Health clinics	\$0.006
	Other prevention	\$0.008
	<b>Sub-total</b>	<b>\$0.220</b>
<b>Total overhead expenses</b>		<b>\$0.904</b>

## 2021 premium rates sub-components of overhead expenses

### G3: Foundation, structure and building exterior construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$1.175
Legislative obligations		
	WSIAT	\$0.031
	Office of the Worker Adviser	\$0.016
	Office of the Employer Adviser	\$0.005
	OHSA	\$0.112
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.006
	Total grants	\$0.003
	SWA	\$0.068
	Health and Safety Excellence program	\$0.063
	Accreditation	\$0.045
	Workers Health and Safety Centre	\$0.013
	Health clinics	\$0.011
	Other prevention	\$0.013
	<b>Sub-total</b>	<b>\$0.387</b>
<b>Total overhead expenses</b>		<b>\$1.562</b>

## 2021 premium rates sub-components of overhead expenses

### G4: Building equipment construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.532
Legislative obligations		
	WSIAT	\$0.014
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.055
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.034
	Health and Safety Excellence program	\$0.029
	Accreditation	\$0.020
	Workers Health and Safety Centre	\$0.006
	Health clinics	\$0.005
	Other prevention	\$0.006
	<b>Sub-total</b>	<b>\$0.182</b>
<b>Total overhead expenses</b>		<b>\$0.714</b>



## 2021 premium rates sub-components of overhead expenses

### G5: Specialty trades construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.717
Legislative obligations		
	WSIAT	\$0.019
	Office of the Worker Adviser	\$0.010
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.066
	Mine Rescue	\$0.000
	Program administration	\$0.001
	Institute of Work and Health	\$0.004
	Total grants	\$0.002
	SWA	\$0.041
	Health and Safety Excellence program	\$0.038
	Accreditation	\$0.027
	Workers Health and Safety Centre	\$0.008
	Health clinics	\$0.007
	Other prevention	\$0.008
	<b>Sub-total</b>	<b>\$0.234</b>
<b>Total overhead expenses</b>		<b>\$0.951</b>

## 2021 premium rates sub-components of overhead expenses

### G6: Non-residential building construction

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.552
Legislative obligations		
	WSIAT	\$0.014
	Office of the Worker Adviser	\$0.007
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.053
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.033
	Health and Safety Excellence program	\$0.030
	Accreditation	\$0.021
	Workers Health and Safety Centre	\$0.006
	Health clinics	\$0.005
	Other prevention	\$0.006
	<b>Sub-total</b>	<b>\$0.181</b>
<b>Total overhead expenses</b>		<b>\$0.733</b>

## 2021 premium rates sub-components of overhead expenses

### H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.564
Legislative obligations		
	WSIAT	\$0.015
	Office of the Worker Adviser	\$0.008
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.072
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.046
	Health and Safety Excellence program	\$0.030
	Accreditation	\$0.021
	Workers Health and Safety Centre	\$0.006
	Health clinics	\$0.005
	Other prevention	\$0.006
	<b>Sub-total</b>	<b>\$0.216</b>
<b>Total overhead expenses</b>		<b>\$0.780</b>

## 2021 premium rates sub-components of overhead expenses

### H2: Personal and household goods, building materials and machinery wholesale

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.225
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.036
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.022
	Health and Safety Excellence program	\$0.012
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.002
	<b>Sub-total</b>	<b>\$0.098</b>
<b>Total overhead expenses</b>		<b>\$0.323</b>

## 2021 premium rates sub-components of overhead expenses

### I1: Motor vehicles, building materials and food and beverage retail

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.395
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.052
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.032
	Health and Safety Excellence program	\$0.021
	Accreditation	\$0.015
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.004
	<b>Sub-total</b>	<b>\$0.152</b>
<b>Total overhead expenses</b>		<b>\$0.547</b>

## 2021 premium rates sub-components of overhead expenses

### I2: Furniture, home furnishings, clothing and clothing accessories retail

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.195
Legislative obligations		
	WSIAT	\$0.005
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.060
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.000
	SWA	\$0.038
	Health and Safety Excellence program	\$0.010
	Accreditation	\$0.007
	Workers Health and Safety Centre	\$0.002
	Health clinics	\$0.002
	Other prevention	\$0.002
	<b>Sub-total</b>	<b>\$0.131</b>
<b>Total overhead expenses</b>		<b>\$0.326</b>

## 2021 premium rates sub-components of overhead expenses

### I3: Electronics, appliances and health and personal care retail

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.075
Legislative obligations		
	WSIAT	\$0.002
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.032
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.020
	Health and Safety Excellence program	\$0.004
	Accreditation	\$0.003
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	<b>Sub-total</b>	<b>\$0.065</b>
<b>Total overhead expenses</b>		<b>\$0.140</b>

## 2021 premium rates sub-components of overhead expenses

### I4: Specialized retail and department stores

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.284
Legislative obligations		
	WSIAT	\$0.007
	Office of the Worker Adviser	\$0.004
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.044
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.027
	Health and Safety Excellence program	\$0.015
	Accreditation	\$0.011
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.003
	Other prevention	\$0.003
	<b>Sub-total</b>	<b>\$0.121</b>
<b>Total overhead expenses</b>		<b>\$0.405</b>



## 2021 premium rates sub-components of overhead expenses

### J: Information and culture

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.101
Legislative obligations		
	WSIAT	\$0.003
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.018
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.000
	SWA	\$0.011
	Health and Safety Excellence program	\$0.005
	Accreditation	\$0.004
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.001
	Other prevention	\$0.001
	<b>Sub-total</b>	<b>\$0.046</b>
<b>Total overhead expenses</b>		<b>\$0.147</b>

## 2021 premium rates sub-components of overhead expenses

### K: Finance, management and leasing

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.246
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.048
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.030
	Health and Safety Excellence program	\$0.013
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.003
	<b>Sub-total</b>	<b>\$0.120</b>
<b>Total overhead expenses</b>		<b>\$0.366</b>

## 2021 premium rates sub-components of overhead expenses

### L: Professional, scientific and technical

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.049
Legislative obligations		
	WSIAT	\$0.001
	Office of the Worker Adviser	\$0.001
	Office of the Employer Adviser	\$0.000
	OHSA	\$0.027
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.000
	Total grants	\$0.000
	SWA	\$0.017
	Health and Safety Excellence program	\$0.003
	Accreditation	\$0.002
	Workers Health and Safety Centre	\$0.001
	Health clinics	\$0.000
	Other prevention	\$0.001
	<b>Sub-total</b>	<b>\$0.053</b>
<b>Total overhead expenses</b>		<b>\$0.102</b>

## 2021 premium rates sub-components of overhead expenses

### M: Administration, services to buildings, dwellings and open spaces

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.580
Legislative obligations		
	WSIAT	\$0.015
	Office of the Worker Adviser	\$0.008
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.044
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.033
	Health and Safety Excellence program	\$0.031
	Accreditation	\$0.022
	Workers Health and Safety Centre	\$0.007
	Health clinics	\$0.005
	Other prevention	\$0.006
	<b>Sub-total</b>	<b>\$0.178</b>
<b>Total overhead expenses</b>		<b>\$0.758</b>

## 2021 premium rates sub-components of overhead expenses

### N1: Ambulatory health care

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.462
Legislative obligations		
	WSIAT	\$0.012
	Office of the Worker Adviser	\$0.006
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.050
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.031
	Health and Safety Excellence program	\$0.025
	Accreditation	\$0.018
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.004
	Other prevention	\$0.005
	<b>Sub-total</b>	<b>\$0.161</b>
<b>Total overhead expenses</b>		<b>\$0.623</b>

## 2021 premium rates sub-components of overhead expenses

### N2: Nursing and residential care facilities

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.637
Legislative obligations		
	WSIAT	\$0.017
	Office of the Worker Adviser	\$0.009
	Office of the Employer Adviser	\$0.003
	OHSA	\$0.058
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.003
	Total grants	\$0.001
	SWA	\$0.036
	Health and Safety Excellence program	\$0.034
	Accreditation	\$0.024
	Workers Health and Safety Centre	\$0.007
	Health clinics	\$0.006
	Other prevention	\$0.007
	<b>Sub-total</b>	<b>\$0.205</b>
<b>Total overhead expenses</b>		<b>\$0.842</b>

## 2021 premium rates sub-components of overhead expenses

### N3: Social assistance

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.393
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.045
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.028
	Health and Safety Excellence program	\$0.021
	Accreditation	\$0.015
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.004
	<b>Sub-total</b>	<b>\$0.141</b>
<b>Total overhead expenses</b>		<b>\$0.534</b>

## 2021 premium rates sub-components of overhead expenses

### O: Leisure and hospitality

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.242
Legislative obligations		
	WSIAT	\$0.006
	Office of the Worker Adviser	\$0.003
	Office of the Employer Adviser	\$0.001
	OHSA	\$0.063
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.001
	Total grants	\$0.001
	SWA	\$0.039
	Health and Safety Excellence program	\$0.013
	Accreditation	\$0.009
	Workers Health and Safety Centre	\$0.003
	Health clinics	\$0.002
	Other prevention	\$0.003
	<b>Sub-total</b>	<b>\$0.144</b>
<b>Total overhead expenses</b>		<b>\$0.386</b>



## 2021 premium rates sub-components of overhead expenses

### P: Other services

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.408
Legislative obligations		
	WSIAT	\$0.011
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.062
	Mine Rescue	\$0.000
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.038
	Health and Safety Excellence program	\$0.022
	Accreditation	\$0.015
	Workers Health and Safety Centre	\$0.005
	Health clinics	\$0.004
	Other prevention	\$0.004
	<b>Sub-total</b>	<b>\$0.171</b>
<b>Total overhead expenses</b>		<b>\$0.579</b>

## 2021 premium rates sub-components of overhead expenses

### Schedule 1

Overhead expenses component	Overhead expenses sub-component	Premium rate component
WSIB administration		\$0.393
Legislative obligations		
	WSIAT	\$0.010
	Office of the Worker Adviser	\$0.005
	Office of the Employer Adviser	\$0.002
	OHSA	\$0.048
	Mine Rescue	\$0.002
	Program administration	\$0.000
	Institute of Work and Health	\$0.002
	Total grants	\$0.001
	SWA	\$0.031
	Health and Safety Excellence program	\$0.021
	Accreditation	\$0.015
	Workers Health and Safety Centre	\$0.004
	Health clinics	\$0.004
	Other prevention	\$0.004
	<b>Sub-total</b>	<b>\$0.149</b>
<b>Total overhead expenses</b>		<b>\$0.542</b>

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**A: Agriculture**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$1,454,656,923	\$84,100	\$34,862	41,726	749	1.80%	2,038	4.88%
2015	\$1,533,092,972	\$85,200	\$34,414	44,548	721	1.62%	2,044	4.59%
2016	\$1,652,756,056	\$88,000	\$36,079	45,810	718	1.57%	2,223	4.85%
2017	\$1,746,997,208	\$88,500	\$36,848	47,411	786	1.66%	2,394	5.05%
2018	\$1,957,370,198	\$90,300	\$36,844	53,125	788	1.48%	2,472	4.65%
2019	\$2,143,723,722	\$92,600	\$39,530	54,230	807	1.49%	2,675	4.93%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**B: Mining, quarrying and oil and gas extraction**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$1,963,825,373	\$84,100	\$65,354	30,049	234	0.78%	1,389	4.62%
2015	\$2,006,658,874	\$85,200	\$67,397	29,774	224	0.75%	1,276	4.29%
2016	\$1,963,154,176	\$88,000	\$69,376	28,297	188	0.66%	1,341	4.74%
2017	\$2,043,604,098	\$88,500	\$71,157	28,720	261	0.91%	1,413	4.92%
2018	\$2,128,562,656	\$90,300	\$71,447	29,792	232	0.78%	1,478	4.96%
2019	\$2,345,712,501	\$92,600	\$76,690	30,587	253	0.83%	1,493	4.88%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**C: Utilities**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$3,165,546,154	\$84,100	\$68,368	46,302	115	0.25%	1,075	2.32%
2015	\$3,162,883,423	\$85,200	\$70,241	45,029	112	0.25%	994	2.21%
2016	\$3,283,789,298	\$88,000	\$72,615	45,222	122	0.27%	1,003	2.22%
2017	\$3,313,666,320	\$88,500	\$74,824	44,286	143	0.32%	957	2.16%
2018	\$3,403,321,297	\$90,300	\$75,119	45,306	132	0.29%	938	2.07%
2019	\$3,579,397,101	\$92,600	\$80,178	44,643	156	0.35%	956	2.14%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**D1: Educational services**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$6,691,741,678	\$84,100	\$46,048	145,320	661	0.45%	2,136	1.47%
2015	\$6,859,559,232	\$85,200	\$45,615	150,380	517	0.34%	1,885	1.25%
2016	\$7,080,556,625	\$88,000	\$46,784	151,345	548	0.36%	1,915	1.27%
2017	\$7,322,339,922	\$88,500	\$48,189	151,951	645	0.42%	1,992	1.31%
2018	\$7,774,289,929	\$90,300	\$49,053	158,486	662	0.42%	2,077	1.31%
2019	\$8,389,121,928	\$92,600	\$52,910	158,556	764	0.48%	2,303	1.45%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### D2: Public administration

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$2,208,696,088	\$84,100	\$52,383	42,164	709	1.68%	2,219	5.26%
2015	\$2,255,278,915	\$85,200	\$53,213	42,382	693	1.64%	2,193	5.17%
2016	\$2,328,084,517	\$88,000	\$55,306	42,095	663	1.58%	2,149	5.11%
2017	\$2,426,724,168	\$88,500	\$52,757	45,999	853	1.85%	2,256	4.90%
2018	\$2,556,833,137	\$90,300	\$53,167	48,091	903	1.88%	2,442	5.08%
2019	\$2,702,860,883	\$92,600	\$57,063	47,366	915	1.93%	2,546	5.38%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**D3: Hospitals**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$12,481,598,204	\$84,100	\$56,908	219,329	2,407	1.10%	9,140	4.17%
2015	\$12,815,204,854	\$85,200	\$57,737	221,957	2,335	1.05%	8,569	3.86%
2016	\$13,032,114,214	\$88,000	\$59,210	220,098	2,273	1.03%	8,276	3.76%
2017	\$13,366,485,375	\$88,500	\$59,580	224,344	2,398	1.07%	8,689	3.87%
2018	\$13,898,021,868	\$90,300	\$60,137	231,105	2,914	1.26%	9,603	4.16%
2019	\$14,862,799,476	\$92,600	\$64,582	230,137	2,803	1.22%	9,797	4.26%



## 2021 premium rates by class/subclass

### Six-year historical summary

#### E1: Food, textiles and related manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$5,511,384,534	\$84,100	\$36,743	149,997	1,204	0.80%	5,795	3.86%
2015	\$5,608,907,032	\$85,200	\$36,732	152,696	1,181	0.77%	5,621	3.68%
2016	\$5,815,812,887	\$88,000	\$37,758	154,027	1,215	0.79%	5,897	3.83%
2017	\$6,022,540,655	\$88,500	\$38,386	156,894	1,362	0.87%	6,085	3.88%
2018	\$6,364,758,946	\$90,300	\$38,708	164,431	1,561	0.95%	6,448	3.92%
2019	\$6,741,639,360	\$92,600	\$41,467	162,580	1,465	0.90%	6,527	4.01%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**E2: Non-metallic and mineral manufacturing**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$5,489,989,304	\$84,100	\$41,069	133,676	1,438	1.08%	7,109	5.32%
2015	\$5,695,522,544	\$85,200	\$41,197	138,249	1,425	1.03%	7,388	5.34%
2016	\$5,906,982,900	\$88,000	\$42,003	140,634	1,476	1.05%	7,719	5.49%
2017	\$6,060,220,409	\$88,500	\$42,628	142,166	1,704	1.20%	7,743	5.45%
2018	\$6,267,170,430	\$90,300	\$42,815	146,380	1,820	1.24%	8,162	5.58%
2019	\$6,520,561,885	\$92,600	\$45,855	142,200	1,698	1.19%	8,037	5.65%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**E3: Printing, petroleum and chemical manufacturing**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$4,324,674,836	\$84,100	\$43,950	98,400	488	0.50%	2,070	2.10%
2015	\$4,366,524,725	\$85,200	\$43,429	100,545	449	0.45%	2,046	2.03%
2016	\$4,504,503,274	\$88,000	\$45,322	99,389	556	0.56%	2,134	2.15%
2017	\$4,678,526,836	\$88,500	\$44,833	104,354	569	0.55%	2,273	2.18%
2018	\$4,884,291,463	\$90,300	\$45,269	107,895	666	0.62%	2,466	2.29%
2019	\$5,268,271,979	\$92,600	\$48,820	107,912	647	0.60%	2,395	2.22%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### E4: Metal, transportation equipment and furniture manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$14,447,179,713	\$84,100	\$46,314	311,942	3,656	1.17%	19,095	6.12%
2015	\$14,895,445,741	\$85,200	\$46,616	319,537	3,322	1.04%	18,587	5.82%
2016	\$15,303,704,564	\$88,000	\$47,420	322,727	3,555	1.10%	19,158	5.94%
2017	\$15,586,909,427	\$88,500	\$47,881	325,532	4,009	1.23%	19,530	6.00%
2018	\$16,295,626,092	\$90,300	\$48,033	339,259	4,220	1.24%	20,388	6.01%
2019	\$17,020,861,608	\$92,600	\$51,517	330,390	3,862	1.17%	19,463	5.89%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### E5: Machinery, electrical equipment and miscellaneous manufacturing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$4,905,702,202	\$84,100	\$43,766	112,089	1,018	0.91%	5,153	4.60%
2015	\$5,124,890,094	\$85,200	\$43,548	117,683	1,039	0.88%	5,282	4.49%
2016	\$5,238,959,556	\$88,000	\$45,561	114,988	1,003	0.87%	5,341	4.64%
2017	\$5,494,054,180	\$88,500	\$45,636	120,388	1,122	0.93%	5,543	4.60%
2018	\$5,856,419,720	\$90,300	\$45,989	127,345	1,378	1.08%	5,903	4.64%
2019	\$6,300,694,435	\$92,600	\$49,279	127,857	1,347	1.05%	5,821	4.55%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**E6: Computer and electronic manufacturing**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$2,996,127,700	\$84,100	\$41,751	71,762	134	0.19%	534	0.74%
2015	\$3,069,106,389	\$85,200	\$37,617	81,588	98	0.12%	456	0.56%
2016	\$3,100,132,932	\$88,000	\$39,202	79,082	106	0.13%	472	0.60%
2017	\$3,217,004,721	\$88,500	\$39,928	80,570	120	0.15%	492	0.61%
2018	\$3,396,807,289	\$90,300	\$40,105	84,698	139	0.16%	514	0.61%
2019	\$3,768,408,965	\$92,600	\$43,020	87,596	143	0.16%	574	0.66%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### F1: Rail, water, truck transportation and postal service

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$3,142,228,518	\$84,100	\$46,233	67,966	1,673	2.46%	3,595	5.29%
2015	\$3,280,144,515	\$85,200	\$46,119	71,123	1,432	2.01%	3,249	4.57%
2016	\$3,318,163,270	\$88,000	\$47,473	69,896	1,528	2.19%	3,458	4.95%
2017	\$3,370,874,718	\$88,500	\$47,453	71,036	1,540	2.17%	3,363	4.73%
2018	\$3,500,396,503	\$90,300	\$48,097	72,778	1,646	2.26%	3,567	4.90%
2019	\$3,700,956,110	\$92,600	\$51,930	71,268	1,686	2.37%	3,621	5.08%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### F2: Air, transit, ground passenger, recreational and pipeline transportation, courier services and warehousing

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$4,392,703,112	\$84,100	\$36,648	119,862	1,579	1.32%	5,100	4.25%
2015	\$4,520,775,357	\$85,200	\$37,414	120,830	1,443	1.19%	4,708	3.90%
2016	\$4,667,178,223	\$88,000	\$38,705	120,583	1,519	1.26%	4,923	4.08%
2017	\$4,875,194,276	\$88,500	\$38,627	126,213	1,747	1.38%	5,158	4.09%
2018	\$5,340,815,706	\$90,300	\$38,989	136,984	2,037	1.49%	5,839	4.26%
2019	\$5,778,237,803	\$92,600	\$41,989	137,613	2,000	1.45%	6,061	4.40%



**2021 premium rates by class/subclass**  
**Six-year historical summary**

**G1: Residential building construction**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$1,677,326,421	\$84,100	\$41,628	40,293	517	1.28%	1,458	3.62%
2015	\$1,793,585,408	\$85,200	\$42,608	42,095	554	1.32%	1,401	3.33%
2016	\$1,930,970,479	\$88,000	\$44,264	43,624	533	1.22%	1,547	3.55%
2017	\$2,134,736,629	\$88,500	\$45,401	47,020	624	1.33%	1,698	3.61%
2018	\$2,338,771,550	\$90,300	\$46,243	50,576	698	1.38%	1,849	3.66%
2019	\$2,343,648,173	\$92,600	\$50,183	46,702	706	1.51%	2,022	4.33%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**G2: Infrastructure construction**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$2,618,856,147	\$84,100	\$53,987	48,509	495	1.02%	3,229	6.66%
2015	\$2,804,402,784	\$85,200	\$54,823	51,154	478	0.93%	2,999	5.86%
2016	\$2,897,416,669	\$88,000	\$57,073	50,767	463	0.91%	3,368	6.63%
2017	\$3,031,554,178	\$88,500	\$57,583	52,647	514	0.98%	3,323	6.31%
2018	\$3,238,734,806	\$90,300	\$58,056	55,786	517	0.93%	3,324	5.96%
2019	\$3,571,779,887	\$92,600	\$62,575	57,080	521	0.91%	3,460	6.06%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### G3: Foundation, structure and building exterior construction

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$2,962,125,818	\$84,100	\$45,485	65,123	1,210	1.86%	4,506	6.92%
2015	\$3,102,866,466	\$85,200	\$45,468	68,242	1,206	1.77%	4,583	6.72%
2016	\$3,196,371,850	\$88,000	\$47,818	66,844	1,227	1.84%	4,600	6.88%
2017	\$3,464,448,850	\$88,500	\$48,792	71,004	1,345	1.89%	4,770	6.72%
2018	\$3,652,686,758	\$90,300	\$49,901	73,199	1,314	1.80%	4,992	6.82%
2019	\$3,669,992,128	\$92,600	\$54,329	67,551	1,276	1.89%	5,079	7.52%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**G4: Building equipment construction**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$6,645,401,587	\$84,100	\$47,884	138,781	1,200	0.86%	6,897	4.97%
2015	\$6,974,182,030	\$85,200	\$50,379	138,435	1,184	0.86%	6,443	4.65%
2016	\$7,241,225,946	\$88,000	\$49,082	147,532	1,127	0.76%	6,382	4.33%
2017	\$7,794,613,240	\$88,500	\$51,560	151,176	1,374	0.91%	6,784	4.49%
2018	\$8,474,255,482	\$90,300	\$52,462	161,532	1,446	0.90%	7,357	4.55%
2019	\$9,593,779,990	\$92,600	\$60,518	158,527	1,491	0.94%	7,546	4.76%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**G5: Specialty trades construction**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$3,720,666,571	\$84,100	\$45,816	81,208	906	1.12%	2,782	3.43%
2015	\$3,864,211,596	\$85,200	\$45,825	84,326	894	1.06%	2,698	3.20%
2016	\$4,104,693,584	\$88,000	\$46,727	87,843	893	1.02%	2,891	3.29%
2017	\$4,421,587,321	\$88,500	\$47,179	93,719	1,037	1.11%	3,019	3.22%
2018	\$4,736,358,279	\$90,300	\$47,987	98,702	1,027	1.04%	3,287	3.33%
2019	\$4,752,276,617	\$92,600	\$52,473	90,566	1,073	1.18%	3,501	3.87%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**G6: Non-residential building construction**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$1,980,623,260	\$84,100	\$50,931	38,888	349	0.90%	1,960	5.04%
2015	\$1,980,602,425	\$85,200	\$48,904	40,500	308	0.76%	1,683	4.16%
2016	\$1,983,221,919	\$88,000	\$52,279	37,935	267	0.70%	1,676	4.42%
2017	\$2,090,284,902	\$88,500	\$52,425	39,872	301	0.75%	1,651	4.14%
2018	\$2,257,475,282	\$90,300	\$53,511	42,187	306	0.73%	1,633	3.87%
2019	\$2,397,274,691	\$92,600	\$58,092	41,267	274	0.66%	1,648	3.99%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### H1: Petroleum, food, motor vehicle and miscellaneous wholesale

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$3,519,978,389	\$84,100	\$32,474	108,394	1,106	1.02%	3,320	3.06%
2015	\$3,635,768,092	\$85,200	\$32,456	112,022	1,100	0.98%	3,278	2.93%
2016	\$3,740,809,774	\$88,000	\$33,376	112,080	1,061	0.95%	3,292	2.94%
2017	\$3,847,273,758	\$88,500	\$33,987	113,197	1,152	1.02%	3,390	2.99%
2018	\$4,078,694,901	\$90,300	\$34,386	118,614	1,261	1.06%	3,490	2.94%
2019	\$4,377,947,657	\$92,600	\$37,047	118,174	1,306	1.11%	3,720	3.15%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### H2: Personal and household goods, building materials and machinery wholesale

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$8,628,451,481	\$84,100	\$34,390	250,901	1,046	0.42%	3,468	1.38%
2015	\$8,866,016,364	\$85,200	\$35,181	252,010	991	0.39%	3,285	1.30%
2016	\$9,073,659,207	\$88,000	\$35,811	253,376	967	0.38%	3,345	1.32%
2017	\$9,354,348,435	\$88,500	\$37,003	252,799	1,174	0.46%	3,599	1.42%
2018	\$9,830,352,611	\$90,300	\$37,285	263,657	1,251	0.47%	3,689	1.40%
2019	\$10,672,098,714	\$92,600	\$40,135	265,908	1,459	0.55%	4,132	1.55%



**2021 premium rates by class/subclass**  
**Six-year historical summary**

**I1: Motor vehicles, building materials and food and beverage retail**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$7,551,788,432	\$84,100	\$32,060	235,551	2,966	1.26%	10,252	4.35%
2015	\$7,858,013,245	\$85,200	\$32,022	245,397	2,813	1.15%	10,013	4.08%
2016	\$8,155,559,245	\$88,000	\$32,530	250,707	2,889	1.15%	10,336	4.12%
2017	\$8,420,000,468	\$88,500	\$33,145	254,033	3,176	1.25%	10,647	4.19%
2018	\$9,088,663,005	\$90,300	\$33,532	271,047	3,280	1.21%	10,980	4.05%
2019	\$9,726,492,140	\$92,600	\$36,328	267,743	3,363	1.26%	11,294	4.22%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### I2: Furniture, home furnishings, clothing and clothing accessories retail

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$2,945,208,473	\$84,100	\$27,190	108,318	838	0.77%	2,236	2.06%
2015	\$3,079,452,065	\$85,200	\$27,192	113,248	797	0.70%	2,326	2.05%
2016	\$3,169,396,083	\$88,000	\$29,333	108,049	870	0.81%	2,430	2.25%
2017	\$3,257,976,305	\$88,500	\$29,144	111,788	931	0.83%	2,412	2.16%
2018	\$3,504,755,956	\$90,300	\$29,483	118,875	1,056	0.89%	2,645	2.23%
2019	\$3,542,089,569	\$92,600	\$31,800	111,386	995	0.89%	2,648	2.38%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### I3: Electronics, appliances and health and personal care retail

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$3,422,355,107	\$84,100	\$33,066	103,500	316	0.31%	792	0.77%
2015	\$3,633,368,175	\$85,200	\$34,333	105,828	329	0.31%	829	0.78%
2016	\$3,833,103,564	\$88,000	\$34,728	110,373	340	0.31%	861	0.78%
2017	\$3,967,019,707	\$88,500	\$35,557	111,568	401	0.36%	905	0.81%
2018	\$4,196,070,965	\$90,300	\$35,993	116,580	399	0.34%	897	0.77%
2019	\$4,400,762,058	\$92,600	\$38,946	112,997	420	0.37%	957	0.85%

## 2021 premium rates by class/subclass

### Six-year historical summary

#### I4: Specialized retail and department stores

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$5,024,956,054	\$84,100	\$29,690	169,250	1,602	0.95%	6,171	3.65%
2015	\$5,186,771,435	\$85,200	\$29,603	175,212	1,545	0.88%	6,277	3.58%
2016	\$5,235,742,827	\$88,000	\$30,369	172,402	1,688	0.98%	6,166	3.58%
2017	\$5,449,048,436	\$88,500	\$31,518	172,887	1,886	1.09%	6,916	4.00%
2018	\$5,794,399,218	\$90,300	\$31,890	181,701	2,156	1.19%	7,455	4.10%
2019	\$6,301,186,445	\$92,600	\$34,292	183,752	1,996	1.09%	7,357	4.00%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**J: Information and culture**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$4,286,935,117	\$84,100	\$43,217	99,196	331	0.33%	971	0.98%
2015	\$4,403,329,196	\$85,200	\$44,899	98,072	314	0.32%	1,000	1.02%
2016	\$4,503,183,888	\$88,000	\$48,044	93,731	343	0.37%	1,117	1.19%
2017	\$4,433,204,599	\$88,500	\$49,218	90,073	412	0.46%	1,183	1.31%
2018	\$4,645,835,374	\$90,300	\$49,600	93,667	426	0.45%	1,288	1.38%
2019	\$5,005,892,548	\$92,600	\$53,298	93,923	425	0.45%	1,333	1.42%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**K: Finance, management and leasing**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$3,772,014,483	\$84,100	\$37,655	100,173	625	0.62%	1,860	1.86%
2015	\$4,001,083,889	\$85,200	\$38,246	104,614	614	0.59%	1,915	1.83%
2016	\$4,203,803,496	\$88,000	\$39,371	106,774	634	0.59%	1,819	1.70%
2017	\$4,439,040,841	\$88,500	\$41,158	107,854	734	0.68%	2,014	1.87%
2018	\$4,716,024,373	\$90,300	\$41,561	113,472	725	0.64%	2,080	1.83%
2019	\$5,244,012,479	\$92,600	\$44,709	117,292	794	0.68%	2,233	1.90%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**L: Professional, scientific and technical**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$10,532,978,347	\$84,100	\$38,709	272,104	311	0.11%	1,210	0.44%
2015	\$10,983,471,965	\$85,200	\$38,747	283,465	406	0.14%	1,315	0.46%
2016	\$11,580,996,655	\$88,000	\$40,376	286,831	359	0.13%	1,320	0.46%
2017	\$12,142,804,051	\$88,500	\$41,144	295,128	416	0.14%	1,371	0.46%
2018	\$13,069,961,057	\$90,300	\$41,339	316,168	472	0.15%	1,595	0.50%
2019	\$15,036,742,648	\$92,600	\$44,199	340,202	446	0.13%	1,467	0.43%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**M: Administration, services to buildings, dwellings and open spaces**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$5,417,905,661	\$84,100	\$33,972	159,481	2,005	1.26%	6,058	3.80%
2015	\$5,682,921,406	\$85,200	\$34,924	162,723	1,784	1.10%	5,705	3.51%
2016	\$5,839,737,444	\$88,000	\$36,141	161,584	2,006	1.24%	5,910	3.66%
2017	\$6,085,108,297	\$88,500	\$36,429	167,039	2,051	1.23%	6,090	3.65%
2018	\$6,574,883,777	\$90,300	\$36,298	181,136	2,280	1.26%	6,478	3.58%
2019	\$7,027,490,298	\$92,600	\$38,931	180,509	2,291	1.27%	6,702	3.71%



## 2021 premium rates by class/subclass

### Six-year historical summary

#### N1: Ambulatory health care

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$3,871,869,176	\$84,100	\$37,514	103,212	1,270	1.23%	3,748	3.63%
2015	\$4,029,113,222	\$85,200	\$38,127	105,675	1,057	1.00%	3,283	3.11%
2016	\$4,099,377,908	\$88,000	\$39,084	104,888	1,122	1.07%	3,575	3.41%
2017	\$4,361,084,262	\$88,500	\$38,550	113,128	1,489	1.32%	4,410	3.90%
2018	\$4,310,162,991	\$90,300	\$38,728	111,294	1,753	1.58%	4,789	4.30%
2019	\$4,601,255,067	\$92,600	\$41,480	110,927	1,892	1.71%	5,094	4.59%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**N2: Nursing and residential care facilities**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$4,219,840,538	\$84,100	\$35,150	120,052	2,700	2.25%	8,182	6.82%
2015	\$4,458,780,965	\$85,200	\$35,144	126,873	2,760	2.18%	8,357	6.59%
2016	\$4,599,912,568	\$88,000	\$36,107	127,398	2,736	2.15%	8,885	6.97%
2017	\$4,456,635,352	\$88,500	\$37,992	117,303	2,788	2.38%	8,624	7.35%
2018	\$4,630,323,982	\$90,300	\$38,278	120,965	2,798	2.31%	8,575	7.09%
2019	\$4,944,933,704	\$92,600	\$41,096	120,328	3,257	2.71%	9,180	7.63%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**N3: Social assistance**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$2,422,330,083	\$84,100	\$41,482	58,395	688	1.18%	1,700	2.91%
2015	\$2,551,276,422	\$85,200	\$40,628	62,796	810	1.29%	1,831	2.92%
2016	\$2,660,379,389	\$88,000	\$42,230	62,998	788	1.25%	1,967	3.12%
2017	\$2,773,254,138	\$88,500	\$42,630	65,053	908	1.40%	1,984	3.05%
2018	\$2,932,940,381	\$90,300	\$42,857	68,435	1,105	1.61%	2,328	3.40%
2019	\$3,102,689,613	\$92,600	\$45,978	67,481	1,159	1.72%	2,467	3.66%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**O: Leisure and hospitality**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$9,615,668,887	\$84,100	\$22,835	421,085	4,060	0.96%	13,106	3.11%
2015	\$10,136,597,125	\$85,200	\$23,101	438,791	4,230	0.96%	13,215	3.01%
2016	\$10,661,244,049	\$88,000	\$24,025	443,761	4,373	0.99%	14,009	3.16%
2017	\$11,304,715,295	\$88,500	\$24,190	467,335	4,972	1.06%	14,678	3.14%
2018	\$12,635,915,190	\$90,300	\$24,463	516,528	5,410	1.05%	14,575	2.82%
2019	\$12,837,631,348	\$92,600	\$26,485	484,717	5,325	1.10%	14,498	2.99%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**P: Other services**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$6,119,138,830	\$84,100	\$37,849	161,673	1,494	0.92%	4,846	3.00%
2015	\$6,431,619,668	\$85,200	\$40,194	160,013	1,535	0.96%	4,866	3.04%
2016	\$6,636,236,513	\$88,000	\$40,639	163,297	1,544	0.95%	4,995	3.06%
2017	\$6,946,830,846	\$88,500	\$41,511	167,350	1,756	1.05%	5,144	3.07%
2018	\$7,402,099,551	\$90,300	\$41,521	178,274	1,922	1.08%	5,397	3.03%
2019	\$7,613,849,976	\$92,600	\$44,873	169,676	1,985	1.17%	5,593	3.30%

**2021 premium rates by class/subclass**  
**Six-year historical summary**

**Schedule 1**

Year	Insurable earnings	Maximum insurable earnings ceiling	Average insurable earnings	Employment	Number of LTIs	Lost time injury rate	Total number of injuries	Total injury rate
2014	\$174,132,473,205	\$84,100	\$38,915	4,474,673	42,100	0.94%	155,200	3.47%
2015	\$180,651,428,612	\$85,200	\$39,205	4,607,813	40,700	0.88%	151,600	3.29%
2016	\$186,542,935,551	\$88,000	\$40,316	4,626,988	41,700	0.90%	156,500	3.38%
2017	\$193,700,712,225	\$88,500	\$40,936	4,731,835	46,700	0.99%	162,500	3.43%
2018	\$205,734,050,726	\$90,300	\$41,163	4,998,068	50,700	1.01%	171,000	3.42%
2019	\$219,887,073,503	\$92,600	\$44,515	4,939,645	51,000	1.03%	174,200	3.53%

## New businesses

A new business is assigned one or more six-digit code adapted from NAICS at registration according to their business activities. The business's predominant class is determined at that time.

Businesses with coverage in Schedule 1 for less than 11 months in the review period are considered new businesses, subject to the transition rules applicable to all businesses, until there is sufficient accident cost and insurable earnings information to calculate their risk profile in the review period, so that a premium rate relative to the class rate can be calculated. Please refer to the [Employer Level Premium Rate Setting](#) policy and the [Transition](#) policy for further details. In 2021, the review period covers 2014 to 2019. In 2021,

- New businesses that open in 2021 will be assigned the 2020 class premium rate of their predominant class. These businesses do not pay a transition charge. Please refer to the 2020 premium rates manual.
- New businesses opened in 2020 will pay the same rate as they paid in 2020. These businesses do not pay a transition charge.
- New businesses opened after February 1, 2019 will pay the same rate as they paid in 2020. These businesses may pay a transition charge if it is part of their 2020 premium rate.

Our premium rate-setting model ensures that all new businesses take part in the premium rate setting process as soon as possible.

## Multi-rated businesses

Businesses that operate distinct and unrelated business activities can request multiple classes/subclasses and are eligible if they meet the WSIB's multi-rating policy criteria. See our policy on [single and multiple premium rates](#).

Class rates have been established reflecting minimal multi-rating. Classification shifts due to multi-rating will be reflected as part of any annual adjustments to class rates.



## Non-exempt partners and executive officers in construction

Since 2020, non-exempt partners and executive officers in construction who were previously classified under rate group 755 continue to receive a separate premium rate. This premium rate reflects the low risk of their work in comparison to the rest of the construction industry. The same premium rate is assigned to all non-exempt partners and executive officers in construction in a given year, although they are classified under any one of the five construction subclasses depending on their construction business's operations. The 2021 rate for this group is the same as the rate in 2020, \$0.12 per 100 of insurable earnings (IE).

The 2021 premium rate considers the collective experience of all non-exempt partners and executive officers in construction as if they were a single business in the construction subclass with the highest percentage of insurable earnings and applies our rate-setting formula to it. See our policy on [employer level premium rate setting](#).

In 2021, the construction subclass with the highest percentage of insurable earnings from non-exempt partners and executive officers in construction is G4 Building Equipment Construction based on insurable earnings from 2017, 2018 and 2019. The below chart shows the distribution of insurable earnings among construction subclasses from 2017 – 2019.

Predominant class	2017 IE (in millions)	2018 IE (in millions)	2019 IE (in millions)	2017 - 2019 IE (in millions)	%
G1	\$78.9	\$84.6	\$81.5	\$245.0	14%
G2	\$36.2	\$36.6	\$39.5	\$112.4	7%
G3	\$94.6	\$95.1	\$100.6	\$290.4	17%
G4	\$127.4	\$127.6	\$142.6	\$397.6	23%
G5	\$118.9	\$124.2	\$131.4	\$374.5	22%
G6	\$72.7	\$84.4	\$90.2	\$247.3	14%
Pure rate group 755	\$6.2	\$5.9	\$5.6	\$17.7	1%
Others	\$11.1	\$8.9	\$9.6	\$29.6	2%
<b>Total</b>	<b>\$546.0</b>	<b>\$567.3</b>	<b>\$601.0</b>	<b>\$1,714.4</b>	<b>100%</b>

Predominant class is determined for each business by considering construction business activities only. Class G4 is the construction subclass with the highest percentage of insurable earnings from non-exempt partners and executive officers in construction.

# Steps for calculating the 2021 non-exempt partners and executive officers rate

## Actual rate before modifiers (your rate)

The 2020 non-exempt partners and executive officers in construction actual rate was \$0.12. This actual rate is unchanged for 2021. The projected rate below is shown for illustration purposes.

Transition rules are applied as for any other business:

- the following is the derivation of the projected premium rate that shows the future direction in this premium rate if there is no change in the group and class experience from year to year
- the classification of claims in the non-exempt partners and executive officers in construction group are frequently reviewed to confirm their classification

## Predictability 80 per cent (for all non-exempt partners and executive officers in construction rated as a single business)

Six year total insurable earnings (IE)	\$3,147,766,864.33
100% IE Predictability Standard (12,000 x \$102,800)	\$1,233,600,000.00
Actuarial predictability of IE (capped at 100%)	100.000%
Six year claim count	42
100% allowed claim count predictability standard	1,200
Actuarial predictability of total number of allowed claims (capped at 100%)	18.708%
Predictability value = 75% based on IE + 25% based on total number of allowed claims	79.677%
Actuarial predictability (arrived by locating the predictability value in the predictability scale)	80%

### Weighted claims cost (as a single business)

Injury /illness year	Claim cost paid by 2014	Claim cost paid by 2015	Claim cost paid by 2016	Claim cost paid by 2017	Claim cost paid by 2018	Claim cost paid by 2019	Total
2014	\$10,945.29	\$593.22					<b>\$11,538.51</b>
2015		\$149.90	\$1,210.83	\$6,390.25			<b>\$7,750.98</b>
2016			\$376,568.63	\$4,797.00			<b>\$381,365.63</b>
2017				\$5,513.66	\$381.10		<b>\$5,894.76</b>
2018					\$2,329.81	\$148.47	<b>\$2,478.28</b>
2019						\$476.93	<b>\$476.93</b>
<b>Total</b>	<b>\$10,945.29</b>	<b>\$743.12</b>	<b>\$377,779.46</b>	<b>\$16,700.91</b>	<b>\$2,710.91</b>	<b>\$625.40</b>	<b>\$409,505.09</b>
Weighting	1/9	1/9	1/9	2/9	2/9	2/9	
Weighted total	\$1,216.14	\$82.57	\$41,975.50	\$3,711.31	\$602.42	\$138.98	<b>\$47,726.92</b>
<b>Total rating weighted claim cost</b>							<b>\$47,726.92</b>

## Weighted insurable earnings (as a single business)

Year	2014	2015	2016	2017	2018	2019	Total
Total insurable earnings	\$452,651,563	\$474,210,186	\$531,286,907	\$545,045,962	\$565,978,375	\$578,593,870	\$3,147,766,864
Weighting	1/9	1/9	1/9	2/9	2/9	2/9	
Weighted total	\$50,294,618	\$52,690,021	\$59,031,879	\$121,121,325	\$125,772,972	\$128,576,416	\$537,487,230
<b>Total rating weighted insurable earnings</b>							<b>\$537,487,230</b>

## Risk profiles

### Risk profile

(as a single business)

$$\begin{aligned}
 & \$47,726.92 && \text{weighted claim cost (CC)} \\
 \div & \$537,487,230.20 && \text{weighted insurable earnings} \\
 \times & 100 && \\
 = & \mathbf{0.00888} && \mathbf{\text{risk profile}}
 \end{aligned}$$

### Class G4 risk profile

$$\begin{aligned}
 & \mathbf{0.16777} && \mathbf{\text{class G4 risk profile}}
 \end{aligned}$$

### Adjusted risk profile

(as a single business)

	80%	actuarial predictability
×	0.00888	risk profile
<hr/>		
+		
	(100% - 80%)	(100% - actuarial predictability)
×	0.16777	class G4 risk profile
	<b>0.04066</b>	<b>adjusted risk profile</b>

### Adjusted risk profile index

(as a single business)

	0.04066	adjusted risk profile
÷	0.16777	class G4 risk profile
=	<b>0.24236</b>	<b>adjusted risk profile index</b>

### Your projected rate before modifiers

(as a single business)

**Projected risk band is determined by locating the business's adjusted risk profile index in the projected risk band table**

Projected band	\$ 1.87	class G4 premium rate
×	0.23783	risk band rate factor
=	<b>\$ 0.44</b>	<b>your projected rate before modifiers</b>

## Greater employer accountability mechanism

We have a mechanism in place to strengthen the link between premium rate setting and health and safety and return to work practices. Businesses in a class/subclass who have poor experience on a consistent basis become a potential candidate for further engagement on their health and safety and return to work practices. If they do not participate or cannot demonstrate improvement, they could receive a significant rate increase three years after first identified.

The mechanism addresses two types of concerns for outliers:

- 1) encouraging health and safety and return to work practices
- 2) providing additional warranted premium equity

Businesses can find their eligibility for this mechanism under “Section B – Your rate before modifiers” of their annual extended statement. In 2021, there was no impact to premium rates. For more information, see our policy on [Employer Level Premium Rate Setting](#).

## Glossary of acronyms

Acronym	Definition
CCR	Claims Cost Ratio
IE	Insurable earnings
LTI	Lost Time Injury
MIE	Maximum Insurable Earnings
MAE	Maximum Average Earnings
NAICS	North American Industry Classification System
NAC	Number of allowed claims
NCC	New Claims Cost
OHSA	<i>Occupational Health and Safety Act</i>
PCC	Past Claims Cost
PCL	Per Claim Limit
RG	Rate Group (in pre-2020 system)
SWA	Safe Workplace Association
TEA	Temporary Employment Agency
UFL	Unfunded liability
WSIA	<i>Workplace Safety and Insurance Act</i>
WSIAT	Workplace Safety and Insurance Appeals Tribunal
WSIB	Workplace Safety and Insurance Board

## Contact information

### Premium rates information

For more information about the premium rates or the supporting documentation presented in this manual, please contact:

Actuarial Services Division  
Telephone: 416-344-3332  
Email: [RFActuarialServices@wsib.on.ca](mailto:RFActuarialServices@wsib.on.ca)

### Account information

For more information about individual business accounts, or for current data requests, contact your WSIB account representative in your local WSIB office or call:

Telephone: 416-344-1000  
Toll Free: 1-800-387-0750  
Fax: 416-344-4684  
Toll Free Fax: 1-888-313-7373

### Your data

You can use our [online services](#) to securely view workplace health and safety data.

### Our website

For up-to-date information for both businesses and employees, including prevention initiatives, return to work, forms, policy reports, and information about premium rate setting, please visit [wsib.ca](http://wsib.ca).